

ANNUAL REVIEW OF INDUSTRY
EXPERIENCE – FINAL REPORT
AS OF DECEMBER 31, 2018

COMMERCIAL VEHICLES

ALBERTA AUTOMOBILE INSURANCE
RATE BOARD

SEPTEMBER 27, 2019

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1. Introduction

This report was prepared by Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (the Board), as part of the Board's "2019 Annual Review" of Industry experience to determine Benchmarks for commercial vehicle rate filings submitted between October 1, 2019 and March 31, 2020.

This report presents the results of our analysis of Alberta's Industry commercial vehicles loss and expense experience reported as of December 31, 2018.

The scope of our analysis includes all coverages:

- Basic Coverage: Third Party Liability (TPL) and Accident Benefits (AB)
- Additional Coverage: Collision, Comprehensive, All Perils, Specified Perils, and Underinsured Motorist

1.1. Data and Reliances

The data utilized in this study and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider, the Insurance Bureau of Canada (IBC). Consistent with the reports published by GISA (and to increase the volume of data), fleet vehicles are included. We have not audited, verified, or reviewed this data for reasonableness, accuracy, or consistency, as it is outside the scope of our study. In the event material errors are found in this data, our findings may need to be revised.

1.2. Limitations

The assumptions and judgments we have made in selecting the factors, provisions, and methodologies that we present in this report are for the Board's consideration. The benchmarks are based on data and information made available to us at the time of this analysis and apply to rate filings submitted between October 1, 2019 and March 31, 2020. Our assumptions, judgments, and findings are subject to uncertainty as is inherent in any actuarial estimate. In addition, due to (i) the Minor Injury Regulation, (ii) challenges (including court decisions and interpretations) thereto since first introduced, and (iii) the changes in the economic environment, we believe that our assumptions, judgments, and findings continue to be subject to a greater than normal degree of uncertainty.

Our analysis reflects the experience of the insurance industry as a whole, including the Facility Association (FA)¹, and may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

¹ We find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates; but the inclusion of FA experience does increase the Industry average loss cost per vehicle.

2. Summary of Findings

In this report we present:

- assumptions, factors, and provisions we recommend² serve as Benchmarks for rate filings submitted between October 1, 2019 and March 31, 2020, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2019 and March 31, 2020.

2.1. Analysis of Industry Claim Cost and Expense Experience

The analysis that we present in this report is of Industry claim cost and expense experience in Alberta over recent past years, including, for our analysis of trends:

- the claim experience that emerged under the reform measures that became effective in 2004;
- the claim experience that emerged includes distinct experience periods marked by:
 - the February 8, 2008 ruling by the Alberta Court of Queen's Bench striking down the Minor Injury Regulation;
 - the June 2009 Alberta Court of Appeal's decision to overturn the Court of Queen's Bench ruling;
 - the December 2009 Supreme Court of Canada's denial of the Plaintiff's request for leave to appeal; and
 - the claim experience that subsequently emerged.

We considered the Industry claim experience through December 31, 2018 as reported to GISA.

2.2. Other Comments

In this report we present our findings as respects assumptions, factors, and provisions for the Board's consideration in its review of individual rate filings. The projection of future rate needs is subject to considerable uncertainty. For this reason, we provide rationale for the assumptions, factors, and provisions we present, as well as information to help the Board evaluate their reasonableness.

We suggest that the Board also consider the reasonableness of additional information provided by interested parties that may be more current or that may provide more insight into the Industry commercial vehicle claim experience (particularly as respects the bodily injury coverage) that has emerged or is expected to emerge. However, in so doing we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

² We refer to these as "selections" in this report.

We also suggest the Board recognize that while it may be that, alone, an alternate assumption, factor, or provision may be reasonable, it may not be reasonable to combine alternate assumptions, factors, or provisions.

The Preliminary Report of Industry Experience is an opportunity for parties to consider the findings presented herein and then express views for consideration by the Board.

3. Legislative Reforms and Government Actions

3.1. History of Rate Regulation

The Automobile Insurance Rate Board (AIRB or the Board) was established on October 5, 2004 to regulate automobile insurance premiums for Basic Coverage and to monitor premiums for Additional Coverage for commercial vehicles in the Province of Alberta.

On November 27, 2013, the *Enhancing Consumer Protection in Auto Insurance Act* was passed. The associated changes to the Insurance Act and a new, supporting, Automobile Insurance Premiums Regulation came into force effective July 1, 2014. With the changes in the Act and Automobile Insurance Premiums Regulation, the Board's mandate was expanded to also regulate Additional Coverage.

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) for commercial vehicles. A component of these Reviews is to analyze Industry experience and develop Benchmarks for individual rate filings. The Board considers all input in developing its Benchmarks. The Benchmarks are posted on the Board's website at <https://airb.alberta.ca> and include information that insurers should consider in preparing their rate filings.

3.2. Minor Injury Reforms

In 2003 the Alberta Government enacted Bill 53, which provided for:

- a cap on pain and suffering for minor injuries at \$4,000³;
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross wages;
- the increase of medical/rehabilitation benefits under Accident Benefits to \$50,000; and
- maximum diagnosis and treatment protocol fees for medical/rehabilitation benefits under Accident Benefits.

These reforms became effective October 1, 2004, with the exception of the consideration of collateral sources and the determination of wage loss based on net rather than gross wages, which became effective January 26, 2004.

On February 8, 2008 the Alberta Court of Queen's Bench ruled that the Minor Injury Regulation be struck down. In June 2009 the Alberta Court of Appeal overturned the February 2008

³ The \$4,000 limit was increased to \$4,144 effective January 1, 2007; to \$4,339 effective January 1, 2008; to \$4,504 effective January 1, 2009; to \$4,518 effective January 1, 2010; to \$4,559 effective January 1, 2011; to \$4,641 effective January 1, 2012; to \$4,725 effective January 1, 2013; to \$4,777 effective January 1, 2014; to \$4,892 effective January 1, 2015; to \$4,956 effective January 1, 2016; to \$5,020 effective January 1, 2017; to \$5,080 effective January 1, 2018 and to \$5,202 effective January 1, 2019.

decision of the Alberta Court of Queen's Bench. In December 2009 the Supreme Court of Canada denied the request for leave to appeal, thereby affirming the cap on minor injuries.

On March 17, 2011 the Government extended the Minor Injury Regulation to September 30, 2016, and it was further extended to September 30, 2018.

Maximum fees for certain diagnosis and treatment protocols have been updated since introduced, with the most recent increases effective in June 2013.

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.⁴

On May 17, 2018 the Government removed the expiry date for the Minor Injury Regulation and Automobile Accident Insurance Benefits Regulation. In addition, the Government amended the Minor Injury Regulations so as to make it clear that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation and should be treated as such.

3.3. 2007 Automobile Insurance Benefits Revision

Effective March 1, 2007, the Government revised the Accident Benefits coverage limits as follows: (1) increased the funeral benefits from \$2,000 to \$5,000 and (2) increased the maximum weekly disability income limit from \$300 to \$400 for employed individuals and from \$100 to \$135 for other individuals.

⁴ It is our understanding that the changes were administrative in nature (clarifications).

4. Analysis – General Discussion

4.1. Introduction

In the sections that follow we present:

- an analysis and discussion of Industry loss development factors and trend rates;
- the Industry loss development factors and trend rates we recommends the Board consider in reviewing Industry's overall performance, and to serve as Benchmarks to apply to rate filings submitted between October 1, 2019 and March 31, 2020; and
- other assumptions, factors, and provisions for the Board to consider in reviewing Industry's overall performance, and to consider in reviewing rate filings submitted between October 1, 2019 and March 31, 2020.

4.2. Claim Cost – Data

The source for the claim data that we analyze is the 2018-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2018) provided by GISA, and it includes the experience of all drivers in the Province, including the Facility Association. We refer to this as the AIX report.

The claim data that is available through the Industry AIX report is in two categories:

- Paid Claim Amounts – claim payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
- Case Reserves – the insurance company's estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

The sum of (i) the paid claim amounts made on each closed or open claim and (ii) the case reserve carried on each open claim is what is referred to as reported incurred claim amounts.

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters that handle the individual claims and are based on the information available to the claim adjusters as of a particular point in time. Over time, the case reserves are revised by the claim adjusters to more accurately reflect the payments that are made or that are expected to be made based on additional information that becomes available to the claim adjusters.

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies from company to company. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until investigation is

⁵ See previous comments on recommendations.

conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

2. The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements. This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. How insurance companies (their actuaries) determine the “actuarial reserve,” while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

4.3. Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach

We estimate the final (ultimate) number of claims and cost⁶ of all claims that arise from events that occur in the first and second half of the year, separately, through December 31, 2018 (referred to as “accident half-years”) and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by developing our own estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts for insurance companies as published by GISA. In doing so, we consider the Industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as “loss development factors” to the aggregated reported incurred claim amounts that are reported to GISA. The selection of loss development factors that we apply is based on an analysis that we perform to determine how accurate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values (paid and incurred) as loss development patterns.

We select loss⁸ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2018 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages. We follow a similar approach (using what are referred to as claim count

⁶ By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

⁷ Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms “accident half-year” and “semester” (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where “XXXX” refers to the indicated year.

⁸ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2018, separately for each of the coverages.

Our selection of loss development factors and claim count development factors for each of the Basic coverages and Additional coverages is discussed in the next section.

5. Selection of Claim Count and Claim Amount Development Factors

The data we use to select loss development factors and claim count development factors is the Alberta AUTO7002 Automobile Industry Exhibit, 2018-2, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data^{9 10}.

Generally, we select the weighted average of the last six development factors, adjusted, where appropriate, to reflect seasonality evident in the 6 to 12 month development period¹¹, as we consider this selection to be a reasonable balance between responsiveness and stability.¹² We refer to these selections as our default selections. For coverages with smaller data volumes, we select longer time periods as our default: for Specified Perils we use a twenty-point weighted average, and for Underinsured Motorist we use an all-semester weighted average.

Some minor exceptions to our default selections are for smoothing or recognition of a changing pattern over the more recent time periods. Our selected cumulative factors and basis for selection (e.g., weighted average of the last six development factors) are presented in Appendix A. A summary of our selected factors, estimated ultimate losses and claim counts, as well as a comparison to the selections made in our prior review are presented in Appendices C and D.

At the end of this section we present a comparison of our current and prior estimates of the ultimate loss cost, frequency and severity for each of the last five years for each coverage. We find the emerged losses during 2018 to be generally higher than our expectations based on our prior selected loss development factors.

5.1. Selection of Ultimate Loss Costs, Frequencies, and Severities

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.¹³ As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs,

⁹ Our selections are based on the Incurred Development Method.

¹⁰ In this Alberta Exhibit AUTO 7002, GISA advises caution in the use of the data due to reporting problems and errors by individual insurers.

¹¹ The 6-12 month development period refers to the six months following the end of the particular accident half-year. For example, the 6-12 month development period for the 2016-2 accident half-year is the period spanning January 1, 2017 through June 30, 2017. Other development periods referenced in this report (e.g., 12-18) are similarly defined.

¹² If seasonality is evident, our default selection is the weighted average of the December 2014, December 2015, December 2016, and December 2017 semester 6-12 month development factors.

¹³ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

frequencies,¹⁴ and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury

	2018 AR (as of December 31, 2017)				2019 AR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$229.84	\$61,102	3.76		\$238.78	\$64,720	3.69
2015	\$227.16	\$71,079	3.20		\$254.68	\$80,334	3.17
2016	\$233.25	\$86,731	2.69		\$253.02	\$93,304	2.71
2017	\$269.95	\$87,120	3.10		\$319.70	\$106,400	3.00
2018					\$374.22	\$121,236	3.09

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 11.0%. Most of this increase is attributed to the emerged incurred loss amount being more than expected based on our prior selected development factors. More specifically, the 2015-2, 2016-2, 2017-1, and 2017-2 accident half-years have experienced calendar year emergence that is much higher than historical levels. These changes generally have the effect of increasing our measured severity trend rates, while having little impact on our measured frequency trend rates.

We also note that claim count triangles have been restated for accident-half years 2014-1 and subsequent. For this review, we give more weight to our direct analysis of loss cost trend rates, as it is unaffected by the restated claim count triangle.

Changes in Estimated Loss Costs, Frequency and Severity: Property Damage

	2018 AR (as of December 31, 2017)				2019 AR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$195.82	\$9,328	20.99		\$197.56	\$9,457	20.89
2015	\$165.61	\$9,207	17.99		\$167.67	\$9,413	17.81
2016	\$134.07	\$8,887	15.09		\$134.72	\$8,990	14.98
2017	\$158.18	\$9,606	16.47		\$161.64	\$9,574	16.88
2018					\$171.35	\$9,922	17.27

¹⁴ Number of claims per 1,000 insured vehicles.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 1.2%.

Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits–Total

	2018 AR (as of December 31, 2017)				2019 AR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$9.21	\$4,388	2.10		\$9.52	\$4,558	2.09
2015	\$10.79	\$5,516	1.96		\$10.36	\$5,507	1.88
2016	\$12.31	\$6,904	1.78		\$12.48	\$6,858	1.82
2017	\$10.35	\$5,137	2.01		\$11.84	\$5,476	2.16
2018					\$11.64	\$5,978	1.95

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 3.6%.

Changes in Estimated Loss Costs, Frequency and Severity: Collision

	2018 AR (as of December 31, 2017)				2019 AR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$268.43	\$10,414	25.78		\$268.92	\$11,021	24.40
2015	\$238.74	\$10,833	22.04		\$238.47	\$11,334	21.04
2016	\$216.63	\$10,600	20.44		\$219.25	\$11,074	19.80
2017	\$252.04	\$10,945	23.03		\$253.82	\$11,108	22.85
2018					\$253.68	\$10,923	23.22

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 0.5%.

Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive

	2018 AR (as of December 31, 2017)				2019 AR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$230.49	\$8,819	26.13		\$230.39	\$8,956	25.72
2015	\$230.81	\$9,570	24.12		\$230.76	\$9,664	23.88
2016	\$249.78	\$9,345	26.73		\$249.71	\$9,340	26.73
2017	\$271.50	\$9,949	27.29		\$267.88	\$9,819	27.28
2018					\$234.21	\$10,395	22.53

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have decreased by 0.4%.

6. Selection of Loss Trend Rates

6.1. Introduction

Loss trend rates are factors that are used in the determination of rate level indications. They are applied to the experience period ultimate incurred losses to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

The application of trend rates is, essentially, a two-step process. The data in the experience period under consideration is adjusted to reflect observed changes in cost conditions that have taken place (i.e., “past trend”), and then the data is further adjusted to reflect future changes in cost conditions that are expected to occur between the end of the experience period and the period the new premiums will be in effect (i.e., “future trend”).

Therefore, past trend rates should reflect the cost level changes that occurred during the experience period. Future trend rates should consider those changes as well as the likelihood that those patterns may change.

To derive estimates of appropriate loss trend rates, we consider the observed severity, frequency, and loss cost trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost¹⁵ by accident half-year that we derive (as we discuss in Section 5) and the results of regression analyses we perform. In doing so, we reflect parameters that could have an impact on the trends, such as time, seasonality, and, as appropriate, “level changes” and coverage reforms.

We also consider the results of statistical tests that we apply.

- With respect to the Adjusted R-squared statistics, we generally refer to values of 80% and greater as “high,” values between 40% and 80% as “moderate,” and values below 40% as “low.”
- We consider *p*-values under 5% to be “significant.”
- The confidence intervals presented correspond to a 95% probability level range.

The identification of the underlying trend patterns over the experience period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, or abnormal weather conditions can make the underlying trend patterns difficult to discern. For this reason, we model the data several different ways in an attempt to identify the underlying trends during the experience period:

- with and without certain data points to improve our understanding of the sensitivity of the calculated loss trend rates to the inclusion or exclusion of those points; and
- over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred.

¹⁵ Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses based on factors provided by GISA.

In selecting future trend rates, if appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 1999-1 to 2018-2.

While we provide this older experience data for information purposes, we continue to select trend rates generally considering the claim experience since 2005 (following the Bill 53 reforms introduced in 2004).

Seasonality

Some coverages exhibit what is referred to as “seasonality” – where claim costs (number of claims or claim amounts) incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether seasonality is statistically significant based on the measured p -values and, if appropriate, include seasonality in our regression model used as the basis for our trend selection.

Other Variables

We have considered the possible impact of economic conditions (as measured by the unemployment rate) and weather (such as recorded snowfall levels) on claim frequency in our prior studies. However, for a variety of reasons, which include the difficulty of forecasting the future level of the parameter, we do not explicitly consider unemployment or weather in our trend analysis.

Reforms and Level Changes

The purpose of the reform or level change parameter is to isolate and remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified.

As we consider the bodily injury claim experience that emerged following the Bill 53 reforms, we do not include a reform parameter in our bodily injury regression models.

As we consider the accident benefits claim experience that emerged following the 2007 reforms, we do not include a reform parameter in our regression models.

As discussed more fully below, we consider level change factors for certain coverages.

Other Considerations

In selecting loss trend rates, we also consider:

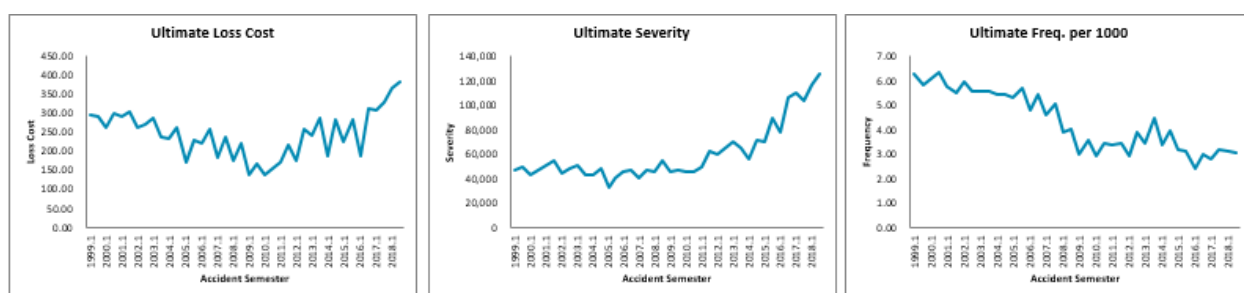
- variance in results (i.e., changes in trends) based on different historical time periods;
- relationship of frequency and severity trend patterns; and
- uncertainty in the estimated values.

6.2. Bodily Injury

For the prior review, we selected a past and future lost cost trend rate of +5.5%.

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -4.7%, +22.0%, and +16.3%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 17.1% over the loss cost for the accident year ending December 31, 2017.

The following graphs display our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-1 through 2018-2.



The historical data points (as depicted in the above graphs) indicate a considerable amount of variability. Subject to this variability:

- following a period of decline, loss cost began to rise after 2008, and with a large decrease for 2016 followed by large increases in 2017 and 2018;
- severity has generally exhibited an upward trend after 2006; and,
- frequency exhibited a downward trend until about 2009-2011 when it flattened, followed by an increasing pattern, and then a decreasing pattern since 2013.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals are presented in Appendix E. These values are presented over various time periods, with and without a seasonality parameter, with no level changes,¹⁶ and with 2016-1(frequency) and 2016-2 (severity) as data exclusions. We show modeled trends ending 2018-1 and 2018-2 given the uncertainty surrounding the estimated Bodily Injury claim costs.

The modeled severity trends, without seasonality (which we do not find to be significant), over the periods beginning 2005 through 2011 and ending either 2018-1 or 2018-2 generally fall within the range of +8.5% to +12.0%¹⁷ with moderate-high Adjusted R-squared values and significant p -values for time. We select a severity trend of +11.0% based on the modeled trends

¹⁶ As discussed earlier, our selected trends are based on time periods after Bill 53 was introduced.

¹⁷ The higher trends are over the more recent periods where the impact of the relatively high severities in 2017 and 2018 is greatest.

over the periods beginning 2008 through 2010, which have the highest Adjusted R-squared values.

The selection of a frequency trend is challenging due to the flat period over 2009 to 2011.

The modeled frequency trends with seasonality (which we find to be significant), over the periods beginning 1999 through 2004 (prior to the reforms), ending 2018-2 range from around -4.0% to -4.5%, with moderate-high Adjusted R-squared values and significant *p*-values for time and seasonality. The modeled frequency trends with seasonality over the periods beginning 2005 to 2007, ending 2018-2 range from about -2.0% to -4.0%, with moderate Adjusted R-squared values, and significant *p*-values for time and seasonality. The modeled frequency trend rates beginning 2008 and onward generally do not have significant *p*-values for time (with some exceptions). The challenge is this time period spans a period of declining frequency (through 2010), flat to increasing frequency (through 2014), and sharply decreasing frequency (in 2015 and 2016) which then reverses to a flat/increasing frequency in 2017 and 2018.

We select a frequency trend of -3.0% based on the modeled trends over the time periods since the reforms, beginning 2005 through to 2007 and ending 2018-2, of -3.0%.

Based on our separate trend rates of +11.0% for severity and -3.0% for frequency, we determine a loss cost trend rate of +8.0% (rounded). However, given the uncertainty, particularly for claim count reporting, and volatility of the severity and frequency data, we also discuss the modeled trend rates based on the loss cost data.

The modeled loss cost trends with seasonality (which we find to be significant), over the periods beginning 2009 through 2011 (beginning where the loss cost trend rate changed to an increasing trend rate), ending 2018-1 and 2018-2, range from +8.0% to +10.0% with generally moderate Adjusted R-squared values and significant *p*-values for time and seasonality. The modeled loss cost trends beginning 2012 to 2015 have lower Adjusted R-squared values and a wider range of indicated trend rates.

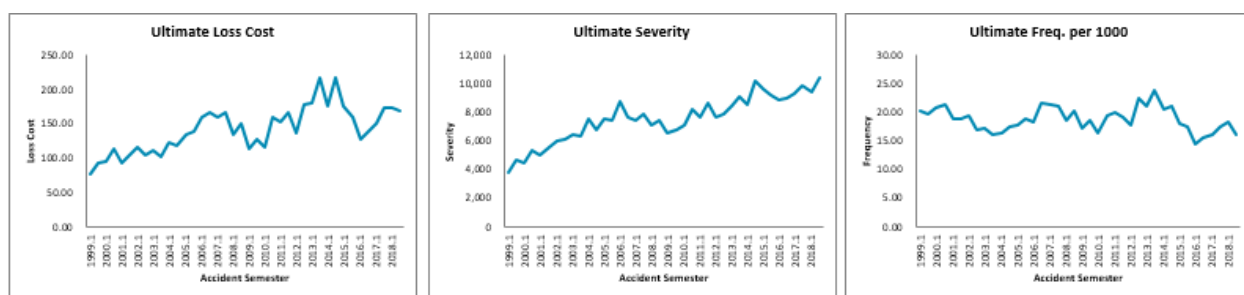
As a result, we select a past and future loss cost trend rate of +9.0% – three and a half percentage points higher than our 2018 AR selected loss cost trend.

6.3. Property Damage

For the prior review we selected a past and future loss cost trend rate of +3.0% (+3.0% for severity and 0.0% for frequency).

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -8.3%, +6.0%, and -2.8%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 6.0% over the loss cost for the accident year ending December 31, 2017.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-1 through 2018-2.



The historical data points indicate a considerable amount of variability – particularly for frequency. Subject to this variability:

- following a short period of decline, loss cost began to rise after 2009, but declined sharply in 2015 and 2016;
- severity has generally trended upward (excluding a decline from 2007 to 2009, and a milder decline in 2015-2 to 2016-1); and
- frequency has been variable, with repeated patterns of changing from increasing to decreasing.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various time periods ending 2018-2, with and without a seasonality parameter, and with no data exclusions, are presented in Appendix E.

The modeled severity trends, without seasonality (which we do not find to be significant), over the periods beginning 2010 (after the 2007-2009 declining period) and 2011, and ending 2018-2 generally cluster around approximately +3.0% with moderate Adjusted R-squared values and significant p -values for time. We select a severity trend of +3.0% based on these modeled trends.

The modeled frequency trends beginning prior to 2010-1 and ending 2018-2 (without seasonality which we do not find to be significant), have low Adjusted R-squared values and insignificant p -values for time and range from approximately -0.0% to -2.0%. Given the volatility of the experience, and the relatively weak statistical fits, we select a frequency trend rate of 0.0%.

Based on our separate trend rates of +3.0 for severity and 0.0% for frequency, we determine a loss cost trend rate of +3.0%. However, given the uncertainty and volatility of the severity and frequency data, we also discuss the modeled trend rates based on the loss cost data.

It is only the modeled loss cost trends without seasonality (which we do not find to be significant), over the periods beginning 1998 through to 2001 and ending 2018-2, that have moderate Adjusted R-squared values and significant p -values for time, cluster around +3.0%. (The modeled loss cost trends beginning 2002 and onward generally have low Adjusted R-squared values and insignificant p -values for time.)

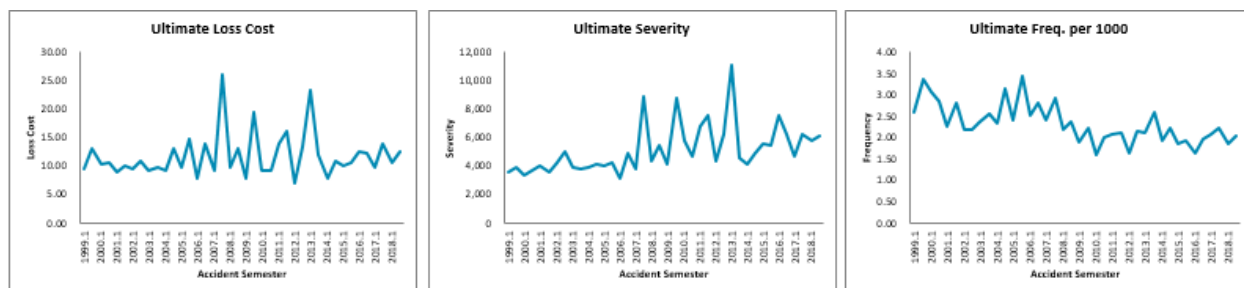
As a result, we select a past and future loss cost trend rate of +3.0% – the same as our 2018 AR selected loss cost trend rate.

6.4. Accident Benefits

For the prior review we selected a past and future lost cost trend rate of 0.0%

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -9.1%, -1.1%, and -10.1%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 decreased by 1.7% over the loss cost for the accident year ending December 31, 2017.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-1 through 2018-2.



The historical data points reveal a considerable amount of variability with:

- loss cost exhibiting a somewhat flat trend; and with relatively high variability due to 2007-2, 2009-2, and 2013-1 “spike” data points;
- severity generally exhibiting an upward trend, and like loss cost, relatively high variability due to 2007-2, 2009-2, and 2013-1 spikes; and
- frequency exhibiting a downward trend from 2005, changing to a relatively flat trend from about 2009.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various time periods ending 2018-2, with and without a seasonality parameter, with and without 2007-2, 2009-2 and 2013-1, are presented in Appendix E.

All of the modeled severity trends beginning 2007-1 through to 2015-1 and ending 2018-2, with or without the spike points of 2007-2, 2009-2 and 2013-1, without seasonality (which we do not find to be significant), have low Adjusted R-squared values and *p*-values for time that are not significant. This occurs due to the volatility in the data over these time periods. However, a visual inspection of the graphs demonstrates a positive trend in recent periods. The longer term trends, beginning 1998-1 through to 2003-2 and ending 2018-2, with or without the spike points (2007-2, 2009-2 and 2013-1), without seasonality, cluster around +3.0% and have low-moderate Adjusted R-squared values and significant *p*-values.

The modeled frequency trends over the time periods beginning 2007-2 through to 2015-1 and ending 2018-2, with seasonality which we find to be significant, do not have significant *p*-values for time. The modeled longer term trends beginning 1998-1 through to 2007-1, with seasonality, cluster around -2.0%, with moderate Adjusted R-squared values and significant *p*-values for time.

Given the uncertainty and volatility of the severity, we also discuss the modeled trend rates based on the loss cost data. All of the modeled loss cost trends beginning 1998-1 through to 2008-2 and ending 2018-2, with seasonality (which we generally find to be significant), excluding the spike points (2007-2, 2009-2 and 2013-1) range around +0.5% to +1.0%, and have low-moderate Adjusted R-squared values, but p -values for time that are not significant. The trends beginning 2009-1 through to 2015-1 and ending 2018-2 have very low Adjusted R-squared values and p -values for time and seasonality that are not significant.

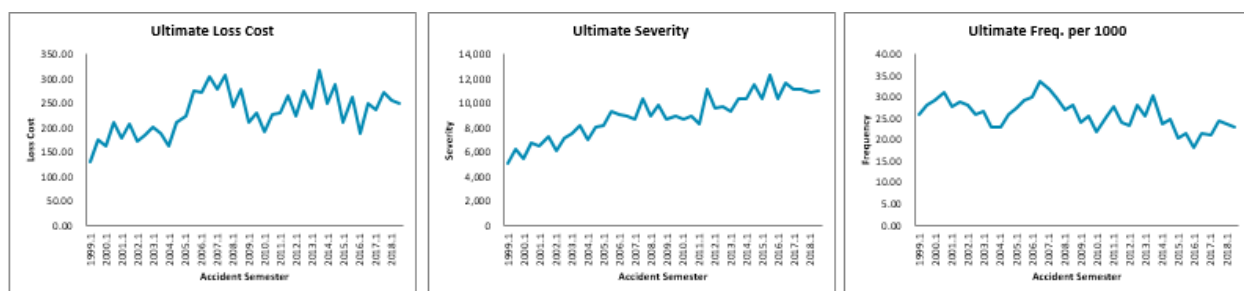
Given these results, we select a past and future loss cost trend rate of +0.0%, the same as our prior selected loss cost trend rate.

6.5. Collision

For the prior review we selected a past and future loss cost trend rate of +2.5% (+2.5% for severity and 0.0% for frequency).

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -6.2%, -1.1%, and -7.3%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 decreased by 0.1% over the loss cost for the accident year ending December 31, 2017.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-1 through 2018-2.



The historical data points indicate a considerable amount of variability:

- loss cost has exhibited an upward trend through 2007, followed by a downward trend through 2010, an upward trend through 2014, and further volatility in 2015 - 2018;
- severity has exhibited a generally upward trend, including a flat period over 2008 to 2010, then a continuation of the upward trend thereafter; and,
- frequency has exhibited changing trend patterns, but a downward trend since 2006 that has been relatively flat from 2009 through 2014, with declines in 2015 and 2016, and increases in 2017.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various time periods ending 2018-2, with and without a seasonality parameter, are presented in Appendix E.

The modeled severity trends, including seasonality, beginning 2005 through 2010 ending 2018-2 generally fall within the range of +2.0% to +3.0%, with moderate Adjusted R-squared

values and significant p -values for time and seasonality. The higher modeled trend rates generally begin around 2009-2010. We select a severity trend of +2.5% based on the modeled trends over these periods.

The modeled frequency trends over the periods beginning 1999-1 through to 2008-2 and ending 2018-2, without seasonality (which we do not find to be significant), have significant p -values for time, and generally fall within the range of approximately -1.0% to -3.0%, but with low-moderate Adjusted R-squared values. The shorter more recent time periods, (frequency trend rates beginning 2009-1 through 2015-1 and ending 2018-2), have a wider range of measured trend rates (-3.5% to 0.0%), with wider confidence intervals and generally insignificant p -values for time. Despite the consistent negative trend rates over most time periods, we note the statistical fits are generally poor, and we consider the large upturn in frequency in 2017 to be a possible anomaly. We select a frequency trend rate of -1.0%, one percentage point lower than our prior selection.

Given the uncertainty and volatility of the frequency data, we also discuss the modeled trend rates based on the loss cost data. Only the modeled loss cost trends beginning 1999-1 through to 2002-2 and ending 2018-2, with seasonality (which we generally find to be significant), have significant p -values for time and low-moderate Adjusted R-squared values. These loss cost trends range from approximately +1.0% to +2.0%. We note all other measured trend rates have insignificant p -values for time.

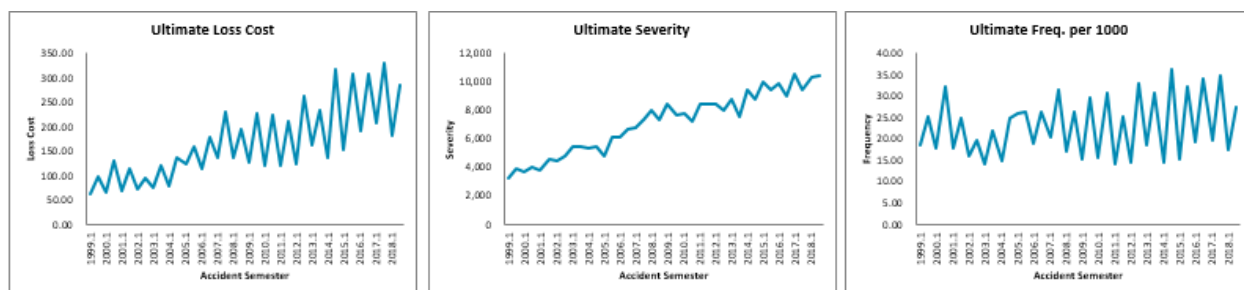
As a result, we select a past and future loss cost trend rate of +1.5% based on our separate severity and frequency selections – one percentage point lower than our 2018 AR selected trend.

6.6. Comprehensive

For the prior review we selected a past and future loss cost trend rate of +7.0%.

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -21.5%, +10.9%, and -12.9%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 decreased by 12.6% over the loss cost for the accident year ending December 31, 2017.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-1 through 2018-2.



As can be seen from the graphs, the comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure

to catastrophes and, for the May 2012 and May 2016 wildfires in Slave Lake and Fort McMurray (which are not considered catastrophe losses by GISA).

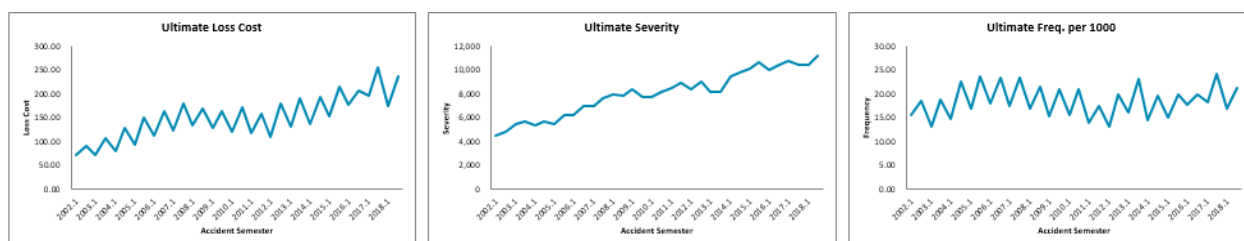
The following graphs that display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002 through 2018, excluding claims attributed to catastrophes (as defined by GISA).

Three sets of graphs are presented:

- Comprehensive Excluding Catastrophes,
- Comprehensive Excluding both Catastrophes and Theft Claims, and
- Theft-only claims.

Comprehensive – Excluding Catastrophes – As of December 31, 2018

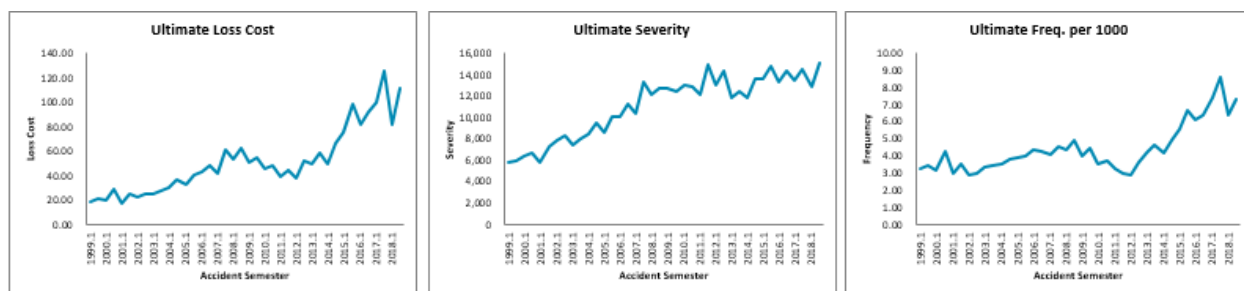
The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 2002 through 2018, excluding claims attributed to catastrophes (as defined by GISA).



As can be seen from the graphs, the removal of catastrophe related claims reduces the variability for frequency and loss costs.

Comprehensive – Theft Only

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -15.5%, +4.6% and -11.6%, respectively. The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-1 through 2018-2 for Comprehensive-Theft Only.



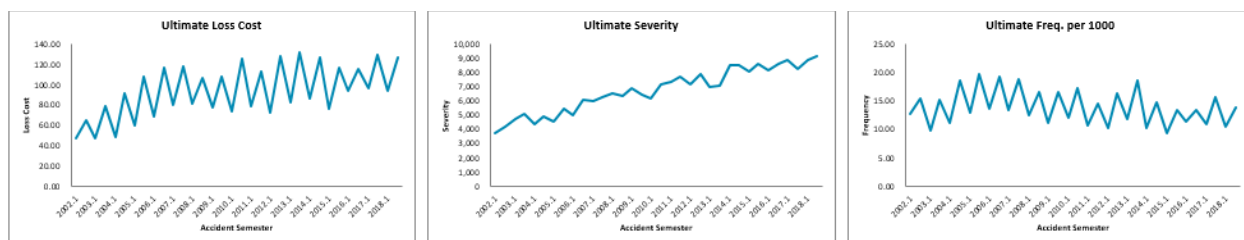
The historical data points show:

- a generally increasing loss cost trend pattern through 2008, changing to a declining pattern through 2011, and then changing to an increasing pattern;
- a relatively steep increasing severity trend through to 2008, then a less steep trend since; and,
- a generally declining frequency trend from 2008 through 2012, then a sharply increasing trend thereafter.

The increase in the number of theft claims since 2014 contributes to the higher comprehensive loss costs.

Comprehensive – Excluding Catastrophe and Theft Claims

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 2002 through 2018, excluding claims attributed to catastrophes (as defined by GISA) and theft claims.



As can be seen from the graphs, the removal of both catastrophes and theft claims does not dramatically change the variability in the experience, but loss cost and frequency exhibit less steep increases. Given this, we measure loss cost, severity, and frequency trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without seasonality, (a) including and excluding claims attributed to catastrophes and (b) excluding claims attributed to both catastrophes and theft. In Appendix E we present these results.

Severity:

- The measured severity trends, without any exclusion for catastrophes or theft, over the periods 2005-2 through to 2013-2 and ending 2018-2 generally fall within the range of approximately +3.0% to +4.0% with moderate to high Adjusted R-squared values and significant *p*-values for time and seasonality. (Prior to 2005-2, seasonality is not significant.) The higher trends are over the more recent (shorter) time periods.
- Excluding claims attributed to catastrophes, the measured severity trends, without seasonality (which we do not find to be significant), over the periods beginning 2002-1 through to 2012-2 and ending 2018-2, generally fall within the range of +3.0% to +5.0% with moderate to high Adjusted R-squared values and significant *p*-values for time.
- Excluding claims attributed to theft and catastrophes, the measured severity trends, without seasonality (which we do not find to be significant), over the periods beginning 2007-1 through to 2012-2 and ending 2018-2, generally fall within the range of +3.0% to +3.5% with moderate Adjusted R-squared values and significant *p*-values for time.

Frequency:

- The measured frequency trends, without any exclusion for catastrophes or theft, with seasonality (which we find to be significant), over the periods 2007-2 through 2009-2 and ending 2018-2, generally fall within the range of approximately +1.0% to +2.0% with high Adjusted R-squared values and significant p -values for time and seasonality. The measured frequency trends, with seasonality, over all other periods, generally have insignificant p -values for time.
- The measured frequency trends, excluding claims attributed to catastrophes, over the periods 2009-1 through 2012-1 and ending 2018-2, generally fall within the range of +1.5% to +3.0% with moderate Adjusted R-squared values and significant p -values for time and seasonality. The measured frequency trends, with seasonality, over all other periods, generally have insignificant p -values for time.
- The measured frequency trends, excluding claims attributed to catastrophes and theft, over the periods 2007-1 through 2009-2 and ending 2018-2, generally cluster around -2.0% with high Adjusted R-squared values and significant p -values for time and seasonality. The measured frequency trends, with seasonality, over all other periods, generally have insignificant p -values for time.

With the exclusion of catastrophes and theft claims, the frequency trend appears relatively flat, but due to the weaker statistics and given the volatility with frequency, we considered the loss cost trend rates.

Loss Cost:

- The measured loss cost trends, without any exclusion for catastrophes or theft, with seasonality (which we find to be significant), over the periods 1999-1 through to 2012-2 and ending 2018-2, generally fall within the range of approximately +5.0% to +6.5% with high Adjusted R-squared values and significant p -values for time and seasonality.
- Excluding claims attributed to catastrophes, the measured loss cost trends, with seasonality, over the periods beginning 2002-1 through to 2013-2 and ending 2018-2, generally fall within the range of +4.0% to +7.5% with high Adjusted R-squared values, and significant p -values for time and seasonality.
- Excluding claims attributed to theft and catastrophes, the measured loss cost trends, with seasonality, over the periods beginning 2006-2 through to 2011-1 and ending 2018-2, generally cluster around +2.0% and have insignificant p -values for time. The measured trends, with seasonality, over all other periods, generally have insignificant p -values for time.

Given the relative consistency of the measured loss cost trends, excluding catastrophes, over the periods beginning 2010-1 through to 2013-2 and ending 2018-2 at approximately +7.0%, with high Adjusted R-squared values and significant p -values for time and seasonality, we select a past and future loss cost trend rate of +7.0%, the same as our prior review.

6.7. All Perils

Due to insufficient data, we will select a past and future loss cost trend rate that is in line with our selected rates for collision and comprehensive.

6.8. Specified Perils

Due to insufficient data, we will select the same past and future loss cost trend rate we select for Comprehensive.

6.9. Underinsured Motorists

Due to insufficient data, we select the same past loss cost trend rate we select for bodily injury severity, +11.0%. We are unable able to discern a frequency trend rate for this coverage and assume it is flat.

6.10. Summary of Selections

The following table summarizes our selected loss trend rates by sub-coverage compared to the loss trend rates we selected in those that we selected in our prior review.

Table 1: Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2018 AR As of December 31, 2017	2019 AR As of December 31, 2018
TPL-Bodily Injury	+5.5%	+9.0%
TPL-Property Damage	+3.0%	+3.0%
TPL - Subtotal	+4.4%	+6.6%
AB – Total	+0.0%	+0.0%
Collision	+2.5%	+1.5%
Comprehensive	+7.0%	+7.0%
All Perils	+4.0%	+3.2%
Specified Perils	+7.0%	+7.0%
Underinsured Motorist	+8.5%	+11.0%

7. Loss Adjustment Expenses

In determining their rate level needs, insurers should include provisions in their claim costs for allocated loss adjustment expenses (such as the legal expenses associated with claim settlement) and for unallocated loss adjustment expenses (the claim and settlement related expense that cannot be associated directly with individual claims) that are based on their experience.

For the analysis we perform of loss development factors, allocated loss adjustment expenses are included with the reported Industry loss data. For the analysis we perform of trends, we provide for unallocated loss adjustment expenses (ULAE) through the application of calendar year factors that are published by GISA¹⁸ to be applied to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the Industry average ULAE¹⁹ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 2: Unallocated Loss Adjustment Expenses

Year	ULAE %	Year	ULAE %
2003	9.3%	2011	9.5%
2004	10.3%	2012	9.1%
2005	9.7%	2013	9.9%
2006	8.7%	2014	9.3%
2007	8.9%	2015	10.3%
2008	8.4%	2016	8.5%
2009	10.5%	2017	9.2%
2010	10.2%	2018	10.1%

We include these provisions in our analysis of trends.

¹⁸ The reader is directed to GISA for full description on the data collected and how factors are determined by GISA.

¹⁹ ULAE factors prior to 2003 are presented in Appendix B.

8. Catastrophe Provision

GISA released its Catastrophe report through December 31, 2018 after the 2019 Annual Review meeting on August 15, 2019.

We note that it is our understanding that the losses arising from the Fort McMurray wildfires are not considered catastrophe losses by GISA. Nevertheless, we believe that the fortuitous nature of these losses should be considered by insurers in calculating their rate level needs. Treating these losses as catastrophe-related losses is one approach.

Comprehensive coverage (in particular) claim costs are affected by the occurrence (or non-occurrence) of catastrophes. GISA defines catastrophes as “weather-related events such as windstorms, hail, and flooding that caused multiple losses to the insurance industry.” Since catastrophic losses cannot be predicted, in determining rate level indications insurers should remove actual comprehensive coverage claim costs attributed to catastrophes that occurred in the experience period, and include a provision for the amount of catastrophe losses that would be expected on average in any given year.

In the 2018 Annual Review, we had recommended (a) a Benchmark catastrophe provision of 25% (a factor of 1.25) based on the GISA catastrophe data as of December 31, 2017 and (b) that the Board consider each insurer’s distribution of business writings and catastrophe loss experience in reviewing rate level indications for the Comprehensive coverage. The 25% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over the past five years.

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2018 for commercial vehicle Comprehensive coverage as reported in GISA’s 2018 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between the dollars of catastrophic losses to non-catastrophic losses. For example, over the last ten years approximately \$95 million of catastrophic losses have been reported as compared to approximately \$497 million; or a ratio of 23% of non-catastrophic losses. Over the last five years approximately \$58 million of catastrophic losses have been reported as compared to approximately \$298 million of all losses; or a ratio of 24% of non-catastrophic losses.

As we are not separately considering theft and non-theft losses in selecting the Comprehensive trend rate, we make no adjustment to the five-year weighted average to reflect an increase in theft claims.

We recommend a Benchmark catastrophe provision (rounded) of 25% (1.25).

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

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (including Fleets)

Comprehensive Summary of Catastrophic Claims

Data as of 12/31/17

Losses in (000)

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2002	3,166	121	4%	13,814	443	1.03
2003	3,138	348	11%	15,851	1,437	1.10
2004	3,532	214	6%	17,486	773	1.05
2005	4,822	1,070	22%	23,965	3,528	1.17
2006	4,477	367	8%	26,941	1,457	1.06
2007	5,744	1,206	21%	37,990	6,875	1.22
2008	5,161	605	12%	36,599	2,913	1.09
2009	5,292	1,005	19%	38,303	6,930	1.22
2010	5,342	1,135	21%	36,297	5,377	1.17
2011	4,551	884	19%	36,022	5,770	1.19
2012	5,700	1,729	30%	42,904	10,483	1.32
2013	6,206	1,275	21%	45,860	8,446	1.23
2014	6,809	2,245	33%	56,124	15,410	1.38
2015	6,661	1,752	26%	58,788	11,797	1.25
2016	7,330	2,155	29%	63,234	14,214	1.29
2017	7,213	1,544	21%	65,451	9,874	1.18
2018	5,763	899	16%	54,458	6,276	1.13
All Years	90,907	18,554	20%	670,088	112,004	1.20
Last 10 Years	60,867	14,623	24%	497,442	94,578	1.23
Last 5 Years	33,776	8,595	25%	298,056	57,572	1.24
Avg. of Last 10 and 5						1.24
Recommendation						1.250

9. Investment Income on Cash Flow

The selected provision for claim cost should be adjusted (reduced) to reflect the investment income earned on the cash flows arising from the insurance operations (i.e., the premium collected before it is used to pay claim costs and other expenses). It has been the Board's position that the selected investment rate should be a risk-free rate based on Government of Alberta bond yields.

As presented in our preliminary report, we calculated an investment rate of 2.84% in a manner consistent with the way in which the Board selected the prior investment rates; that is, based on the Alberta Government's latest forecast of risk-free investment rates.²⁰

The latest Alberta Government forecasts for short-term 3-month bills and 3-year bond yields are unchanged from our preliminary report, and are as follows:²¹

Year	3-Month	3-Year
2020	2.38%	2.58%
2021	2.79%	2.99%

Weighting the forecasted 3-month (25%) and 3-year (75%)²² yields results in average yields of approximately 2.53% for 2020 and 2.94% for 2021. Weighting these estimated 2020 and 2021 yields by 25%/75%²³, respectively, results in an average yield of 2.84% (rounded).

We recommend the Board consider the 2.84% rate as the risk-free interest rate Benchmark for all coverages.

²⁰ Forecast dated March 28, 2019; and no updates were available since the preliminary report.

²¹ Source: Alberta Treasury Board and Finance.

²² The 25%/75% weights are intended to approximate a duration of 2.3 years – the average number of years to settle Basic and Additional coverages claims.

²³ The 25%/75% weights target an average written date of April 1, 2021. This date is based on the following assumptions: (a) the interest rate will apply to filings submitted between April 1, 2020 and September 30, 2020, (b) the average filing submitted during this time period is July 1, 2020, (c) the average lag between filing submission and effective date is three months, and (d) the average written date is April 1, 2021.

10. Health Cost Recovery

Alberta Treasury Board and Finance announced the 2019 Health Cost Recovery assessment factor (percentage) at 6.70%. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 6.70% as the Benchmark.

11. Operating Expenses

In determining their rate level needs, insurers should include a provision for operating expenses that is based on their experience and expected future expense costs. To put the expense provisions of individual insurers in some perspective, we provide the Board with the Industry average expense provisions.

We recommend the same 26.6% operating expense provision that we recommend for private passenger vehicles serve as the benchmark for commercial vehicles. And like our recommendation for private passenger vehicles, we recommend this provision be updated when the GISA Automobile Insurance Financial Information Report for 2018 is available.

12. Profit

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

13. Distribution and Use

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the client named herein for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the client named herein.
- **Distribution, Circulation, and Publication** - This report is not intended for general circulation or publication, nor is it to be used, quoted or distributed to others for any purpose other than those that may be set forth herein or in the written agreement pursuant to which we issued this report without the prior written consent of Oliver Wyman. Neither all nor any part of the contents of this report, any opinions expressed herein, or the firm with which this report is connected, shall be disseminated to the public through advertising media, public relations, news media, sales media, mail, direct transmittal, or any other public means of communications, without the prior written consent of Oliver Wyman.
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14. Consideration and Limitations

- **Data Verification** – For our analysis, we relied on data and information provided by the client named herein and GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. Our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions might therefore be unreliable.
- **Rounding and Accuracy** – Our models may retain more digits than those displayed. Also, the results of certain calculations may be presented in the exhibits with more or fewer digits than would be considered significant. As a result, there may be rounding differences between the results of calculations presented in the exhibits and replications of those calculations based on displayed underlying amounts. Also, calculation results may not have been adjusted to reflect the precision of the calculation.
- **Unanticipated Changes** – We developed our conclusions based on an analysis of the data of the client named herein and on the estimation of the outcome of many contingent events. We developed our estimates from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new types of losses not sufficiently represented in historical databases or which are not yet quantifiable. Also, we assumed that the client named herein will remain a going concern, and we have not anticipated any impacts of potential insolvency, bankruptcy, or any similar event.
- **Internal / External Changes** – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to the client named herein. Internal factors include items such as changes in claim reserving or settlement practices. The most significant external influences include, but are not limited to, changes in the legal, social, or regulatory environment surrounding the claims process. Uncontrollable factors such as general economic conditions also contribute to the variability.
- **Uncertainty Inherent in Projections** – While this analysis complies with applicable Actuarial Standards of Practice and Statements of Principles, users of this analysis should recognize that our projections involve estimates of future events and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, we do not guarantee that the emergence of actual losses will correspond to the projections in this analysis.

15. Definition of Key Terms

To assist the reader in understanding our report, in this section we define and explain several insurance terms.

15.1. Insurance Coverages

We begin with a general description of the insurance coverages. We note that throughout this discussion of the insurance coverages, the term “insured” is generally used to mean the owner, and family of the owner of the policy, as well as any passengers or other drivers using the car with the owner’s permission.

Third Party Liability (TPL)

There are two parts to this Basic Coverage:

Bodily Injury (BI) coverage protects the insured against liability arising from an accident that causes bodily injury to another person. Coverage amounts available in Alberta range from the legal minimum of \$200,000 per claim to well over \$2,000,000 per claim.

Property Damage (PD) coverage protects the insured against liability arising from an accident that causes damage to the property of another person.

All drivers must purchase at least the legally required minimum amount of TPL coverage available in Alberta.

Accident Benefits (AB)

This Basic Coverage provides for such items as reimbursement of lost income, medical care costs, and funeral costs; it also provides benefits to the dependents of a deceased insured.

Underinsured Motorist (UIM)

This Additional Coverage protects the insured if he or she is caused bodily injury by an at-fault driver who is insured, but who does not have sufficient insurance to cover the liability. In this case the insured collects, from his or her own insurer, the amount of the damage that is in excess of the at-fault driver’s liability coverage and up to the limit of UIM coverage purchased.

Collision

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a collision.

Comprehensive

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a peril other than collision (e.g., theft, vandalism, flood, hail, fire, etc.).

All Perils

This Additional Coverage combines the coverages for both collision and comprehensive into one coverage, subject to a common deductible level.

Specified Perils

This Additional Coverage, like collision and comprehensive, provides coverage (subject to a deductible) for specific perils to the insured's vehicle.

15.2. Other Terms

Accident Year

Accident year is the year in which an incident that gives rise to a claim occurred, regardless of when the claim is actually reported to an insurance company. For example, a claim reported on January 15, 2016 for injuries suffered in an automobile accident that occurred on December 15, 2015, is considered to be an accident year 2015 claim.

Allocated Loss Adjustment Expense (ALAE)

ALAE is the claim and settlement expense that can be associated directly with individual claims (e.g., legal expenses). (See ULAE).

Base Rate and Rate Differentials

Insurers generally determine the premium for a particular insured by multiplying a base rate by a series of rate differentials (or rate factors, or rate relativities) that reflect the particular characteristics of the insured. The terms rate differentials, rate factors and rate relativities are used interchangeably. Typically, there is one base rate for each combination of coverage and rating territory. For example, assume a base rate for the TPL coverage of \$200 in Territory #1 and a base rate for the TPL coverage of \$300 in Territory #2. Also assume the rate differential for a married male driver, age 40, is 1.25. The TPL premium for this driver would be \$250 in Territory #1 (\$200 times 1.25) and \$375 in Territory #2 (\$300 times 1.25).

Case Reserve

The Case Reserve is the provision established by insurance companies for the payment of future losses and claim related expenses associated with a particular claim.

Claim Frequency

Claim Frequency is the average number of claims that occur in a year, per insured vehicle. Claim frequency is a measure of the incidence of automobile claims. For example, if an insurance company provided insurance on 100 vehicles in year 2015 and 5 TPL claims occurred during 2015, the company's TPL claim frequency for 2015 would be 5 percent.

Claim Severity

Claim Severity is the average reported incurred loss and ALAE per claim. Claim severity is a measure of the average cost of automobile claims. For example, if the 5 claims in the previous example resulted in a total incurred loss and ALAE of \$100,000, the claim severity would be \$20,000.

Claim Count Development

Claim Count Development refers to the change in the number of reported claims for a particular accident year over time. (See Loss Development).

CLEAR

CLEAR refers to Canadian Loss Experience Automobile Rating, a system of categorizing Commercial vehicles, by make and model-year, for physical damage coverage rating purposes. CLEAR was developed by the Vehicle Information Centre of Canada (VICC), a part of the

Insurance Bureau of Canada. CLEAR considers such elements as the reparability and damageability of the make and model-year. (See MSRP).

Combined Ratio

Combined Ratio is a common measure of premium adequacy. This is the sum of the loss ratio plus the expense ratio (operating expenses divided by written premium). A combined ratio in excess of 100 percent is an indication of premium inadequacy, before consideration of profit and investment income.

Earned Premium

Earned Premium is the amount of written premium that is associated with the portion of the policy term that has expired. For example, assume an automobile policy with a 12-month term is sold on January 1 for \$1,000. The amount of earned premium would be \$500 on June 30.

Exposure Unit

Exposure unit is a measure of loss potential. In Commercial vehicle insurance, the exposure unit that is commonly used is the number of insured vehicles. For example, all else being equal, it would be expected that the cost to an insurance company to insure 50 cars would be twice the cost to insure 25 cars.

Health Cost Recovery Assessment

As per Provincial legislation, each insurer is assessed to achieve a target amount set by Government. The Minister of Finance publishes the assessment percentage applied to Third Party Liability written premiums every year. GISA calculates and provides the assessment as a percentage of earned third party liability premiums. Under the legislation, the Government has no subrogation rights against the at-fault parties who are insured by policies of TPL insurance; but instead, collects the assessment.

Loss Cost (Pure Premium)

Loss Cost is the average incurred loss and ALAE per insured vehicle. The loss cost is the product of claim frequency and claim severity. Using the above example, a claim frequency of 5 percent, multiplied by a claim severity of \$20,000, produces a TPL loss cost of \$1,000.

Loss Development

Loss Development is the amount by which reported incurred losses and ALAE for a particular accident year change over time. The two main reasons why reported incurred losses and ALAE amounts change (or develop) over time are:

- Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as “late-reported” claims; and
- Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters, cannot fully and accurately reflect the amount the claim will ultimately settle at. We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer reserve

estimates are adjusted to reflect newly reported late claims, actual payments, and additional information that becomes available to the claims adjuster.

Loss Ratio

Loss ratio is the common measure of premium adequacy. Loss ratio is usually defined as estimated ultimate incurred losses and ALAE, divided by earned premium. But the ultimate incurred losses and ALAE may also include provisions for ULAE and the Health Cost Recovery assessment. A loss ratio that exceeds a company's break-even loss ratio (100 percent less budgeted expenses) would suggest premium inadequacy.

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

Loss reserving methods are often based on historical data grouped into a triangle format. A common approach is to have the rows represent the accident years, and the columns representing the value of the loss at specific dates, such as 12 months, 24 months, 36 months etc., from the beginning of the accident year. The historical changes in the loss data from period to period is reviewed to estimate a pattern to predict how current accident years losses will change over time as claims are settled and closed. The Incurred Loss Method refers to the triangle method of analysis, based on reported incurred losses. The Paid Loss Method refers to the triangle method of analysis, based on paid losses.

MSRP

MSRP refers to the Manufacturer's Suggested Retail Price, and is a system of categorizing Commercial vehicles, by make and model-year, for rating purposes for physical damage coverages, according to the original price of the vehicle. (See CLEAR).

Operating Expenses

Insurance company expenses, other than ALAE and ULAE, are typically categorized as Commissions, Other Acquisition, General, Taxes, Licenses, and Fees.

Paid Losses

The total aggregate dollar amount of losses paid on all reported claims as of a certain date.

Premium Drift

Premium Drift is a more general term, and refers to the changes in the amount of premium collected by insurance companies that are attributed to the purchase of newer and more expensive cars (i.e., rate group drift) as well as to changes in the amount of insurance coverage that is purchased (e.g., the purchase of higher limits of liability coverage would increase the amount of premium collected by insurance companies, while the purchase of higher physical damage deductibles would reduce the amount of premium collected by insurance companies). (See Rate Group Drift).

Rate Group Drift

Rate Group Drift refers to the amount of additional premium collected by insurance companies that is attributed to the purchase of newer and more expensive cars by insureds. The premiums charged by insurance companies are higher for newer and more expensive cars. Therefore, as insureds purchase newer and more expensive cars, the amount of premium collected by insurance companies increases. (See Premium Drift).

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

The Pure Premium Method of ratemaking develops indicated rates that are expected to provide for the expected losses and expenses, and provide for the expected profit. The Loss Ratio Method of ratemaking develops indicated rate changes rather than indicated rates.

Rating Territory

Automobile premiums vary by the principal garaging location of the vehicle. Based on Insurance Bureau of Canada's automobile statistical plan, Alberta is currently divided into three areas, or rating territories, of principal garaging location; and, therefore, has three separate sets of rates depending upon which of the three territories the vehicle is principally garaged. (See Statistical Territory)

Reported Incurred Loss

The sum of:

- the total aggregate dollar amount of losses paid on all reported claims as of a certain date (referred to as the valuation date), and
- the total aggregate dollar amount of losses set in reserve by the claim adjusters on each open claim (referred to as "case reserves") as of a certain date (the same evaluation date as for the paid claim amounts).

For example, if two claims were filed against an insurance company, one that settled for \$50,000 and the other that was open with a paid amount of \$25,000 and a "case reserve" (i.e., the claim adjuster's estimate of the dollars still to be paid on the claim) of \$30,000, then the total reported incurred loss on the two claims would be \$105,000 (the sum of \$50,000, \$25,000, and \$30,000).

Reserve

A Reserve is the aggregate provision identified by an insurance company for the payment of future losses and claim related expenses associated with claims that have been incurred.

Surplus

Surplus is the amount of assets of an insurance company in excess of its liabilities.

Statistical Territory

Automobile premiums vary by the principal garaging location of the vehicle. Alberta is divided into four statistical territories, of principal garaging location. Specific statistical territories are grouped together to represent a specific rating territory. In some cases there is one statistical territory in a rating territory, in other cases the rating territory comprises two or more statistical territories. (See Rating Territory).

Total Return on Equity

Total Return on Equity (ROE) refers to an insurer's profit as a percentage of its surplus, where profit is the sum of (i) underwriting profit, and (ii) investment income earned on both the underwriting operations of the company and on the surplus carried by the company.

Unallocated Loss Adjustment Expense (ULAE)

ULAE is the claim and settlement related expense that cannot be associated directly with individual claims (e.g., claim adjuster salaries). (See ALAE).

Underwriting Profit

Underwriting Profit is defined as earned premium, less reported incurred losses and ALAE, less ULAE, less operational expenses.

Underwriting Profit Margin

Underwriting Profit Margin is the provision that is included in the insurance premium for underwriting profit to be earned by the company.

Ultimate Incurred Loss

Ultimate Incurred Loss is an estimate of the total amount of loss dollars that will ultimately be paid to settle all claims that occur during a particular accident year.

Written Premium

Written Premium represents the total amount of premium charged by an insurance company for the insurance policies it has sold. It is generally compiled over a one-year period.

16. Closing

This report was prepared by Paula Elliott, FCAS, FCIA and Rajesh Sahasrabuddhe, FCAS, MAAA of Oliver Wyman.

We are available to answer any questions the Board may have on our report.

Sincerely,



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17. Appendices A - E

Appendix A: Selected reported claim count and reported incurred claim amount development factors and basis for selection.

Appendix B: Estimate of the ultimate loss cost, severity and frequency by accident half-year; and period to period percentage changes.

Appendix C: Reported incurred claim amount, reported paid claim amount, estimated ultimate claim amount and comparison to prior review estimated ultimate claim amount by accident half-year.

Appendix D: Reported incurred claim count, estimated ultimate claim count and comparison to prior review estimated claim count by accident half-year.

Appendix E: Summary of loss trend regression analysis which includes estimated trend results for various time periods; with and without a seasonality parameter; with and without certain data points.

- Bodily Injury: Pages 1 to 17
- Property Damage: Pages 18 to 19
- Accident Benefits: Pages 20 to 23
- Collision: Pages 24 to 27
- Comprehensive: Pages 28 to 35



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(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Selected Age-to-Ultimate Development Factors								
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	1.064	1.181	0.887	0.729	1.029	1.002	0.861	0.993	2.495
12	0.958	1.022	0.984	0.908	1.013	1.000	0.930	0.992	1.182
18	0.989	1.008	0.992	0.975	1.007	1.000	0.981	1.003	1.069
24	0.985	0.997	0.990	0.992	1.003	1.000	0.993	1.002	0.774
30	0.975	0.998	0.994	0.998	1.001	1.000	0.997	1.001	0.499
36	0.977	1.000	0.996	0.999	1.000	1.000	0.999	1.001	0.447
42	0.976	1.000	0.998	0.999	1.000	1.000	1.000	1.000	0.421
48	0.979	1.000	0.999	0.999	1.000	1.000	1.000	1.000	0.464
54	0.981	1.000	1.000	0.999	1.000	1.000	0.999	1.000	0.494
60	0.985	1.000	1.000	0.999	1.000	1.000	0.999	1.000	0.552
66	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.588
72	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.641
78	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.679
84	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.771
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.721
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.813
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.906
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.038
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Reported Incurred Claim Amount and ALAE Development Summary

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Selected Age-to-Ultimate Development Factors						
			Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	3.343	1.529	1.052	0.772	1.039	0.984	1.027	0.990	9.285
12	2.483	1.082	1.138	0.875	1.001	0.984	0.933	0.997	5.897
18	2.176	1.032	1.107	0.954	1.002	0.995	0.968	1.006	3.064
24	1.895	1.016	1.005	0.984	1.002	0.998	0.984	1.008	2.155
30	1.603	1.001	0.993	0.995	0.999	0.998	0.993	1.004	1.461
36	1.397	1.006	0.995	0.997	0.998	0.998	0.996	1.004	1.244
42	1.256	1.004	1.002	0.998	0.998	0.998	0.997	0.997	1.067
48	1.194	1.000	1.017	0.999	0.998	0.999	0.997	0.998	1.078
54	1.118	1.003	1.041	0.999	0.998	0.999	0.998	0.999	1.064
60	1.061	1.002	1.031	0.999	0.998	0.999	0.999	0.999	1.028
66	1.047	1.005	1.030	0.999	0.999	1.000	0.998	1.000	0.981
72	1.027	1.005	1.016	1.000	0.999	1.000	0.998	1.000	1.012
78	1.014	1.004	1.008	0.999	0.999	1.000	0.999	1.000	1.033
84	1.013	1.001	1.000	1.000	0.999	1.000	0.998	1.000	1.155
90	1.001	1.000	1.000	1.000	0.998	1.000	0.999	1.000	1.180
96	1.002	1.000	1.000	1.000	0.998	1.000	0.998	1.000	1.197
102	1.000	1.000	1.000	1.000	0.999	1.000	0.998	1.000	1.115
108	1.003	1.001	1.000	1.000	0.999	1.000	0.998	1.000	1.029
114	0.999	1.001	1.000	1.000	0.999	1.000	1.000	1.000	0.963
120	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

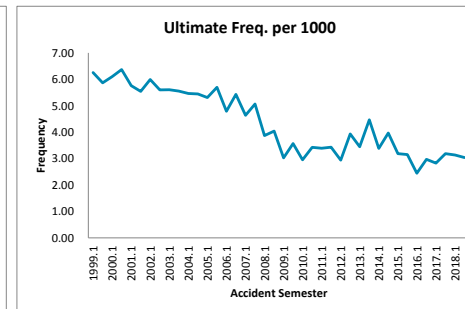
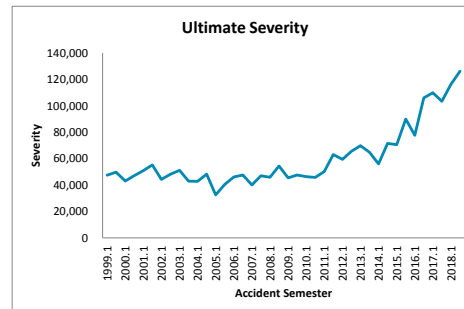
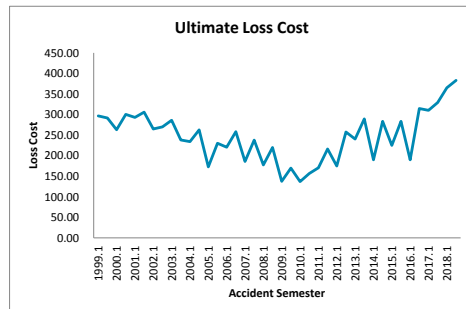
Reported Incurred Claim Amount and ALAE Development Selections:
Data as of 12/31/18

[illegible]

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/18

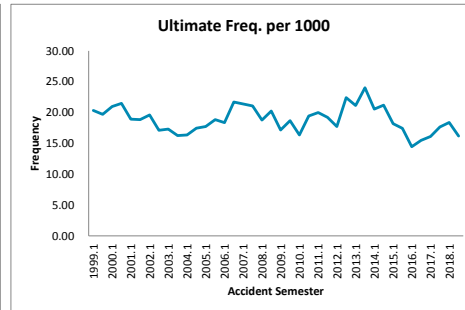
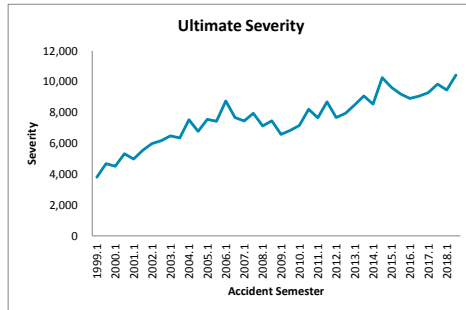
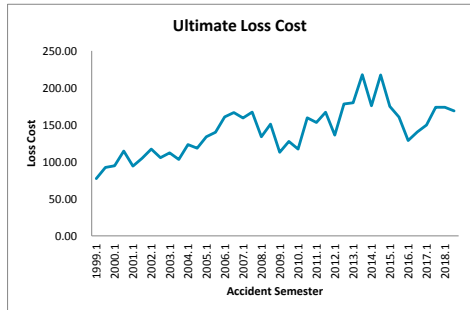
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	137,149	858	36,607	1.112	40,707	296.80		47,443		6.26			
1999.2	234	140,492	824	36,820	1.112	40,944	291.43		49,689		5.87		294.08	
2000.1	228	141,575	864	33,802	1.101	37,216	262.87	-11.4%	43,074	-9.2%	6.10	-2.4%		
2000.2	222	144,626	921	39,437	1.101	43,420	300.22	3.0%	47,145	-5.1%	6.37	8.6%	281.75	-4.2%
2001.1	216	144,190	830	39,252	1.076	42,235	292.91	11.4%	50,885	18.1%	5.76	-5.7%		
2001.2	210	148,807	825	42,299	1.076	45,514	305.86	1.9%	55,168	17.0%	5.54	-12.9%	299.49	6.3%
2002.1	204	140,574	842	34,208	1.089	37,253	265.01	-9.5%	44,243	-13.1%	5.99	4.1%		
2002.2	198	145,898	817	36,160	1.089	39,378	269.90	-11.8%	48,198	-12.6%	5.60	1.0%	267.50	-10.7%
2003.1	192	138,623	777	36,305	1.093	39,682	286.26	8.0%	51,071	15.4%	5.61	-6.4%		
2003.2	186	142,184	790	30,993	1.093	33,876	238.25	-11.7%	42,881	-11.0%	5.56	-0.8%	261.95	-2.1%
2004.1	180	138,549	757	29,402	1.103	32,430	234.07	-18.2%	42,840	-16.1%	5.46	-2.5%		
2004.2	174	145,566	793	34,670	1.103	38,241	262.70	10.3%	48,223	12.5%	5.45	-2.0%	248.74	-5.0%
2005.1	168	144,352	766	22,705	1.097	24,917	172.61	-26.3%	32,525	-24.1%	5.31	-2.9%		
2005.2	162	146,449	834	30,685	1.097	33,674	229.93	-12.5%	40,366	-16.3%	5.70	4.6%	201.48	-19.0%
2006.1	156	147,591	707	29,980	1.087	32,573	220.70	27.9%	46,072	41.7%	4.79	-9.7%		
2006.2	150	156,062	847	37,107	1.087	40,317	258.34	12.4%	47,604	17.9%	5.43	-4.7%	240.04	19.1%
2007.1	144	164,487	763	28,078	1.089	30,572	185.86	-15.8%	40,076	-13.0%	4.64	-3.2%		
2007.2	138	176,457	894	38,554	1.089	41,978	237.89	-7.9%	46,959	-1.4%	5.07	-6.6%	212.79	-11.4%
2008.1	132	176,620	683	28,919	1.084	31,337	177.42	-4.5%	45,865	14.4%	3.87	-16.6%		
2008.2	126	177,733	718	36,034	1.084	39,046	219.69	-7.7%	54,382	15.8%	4.04	-20.3%	198.62	-6.7%
2009.1	120	168,131	509	20,938	1.105	23,138	137.62	-22.4%	45,468	-0.9%	3.03	-21.8%		
2009.2	114	170,780	610	26,224	1.105	28,980	169.69	-22.8%	47,529	-12.6%	3.57	-11.6%	153.78	-22.6%
2010.1	108	166,455	492	20,687	1.102	22,790	136.92	-0.5%	46,343	1.9%	2.95	-2.4%		
2010.2	102	173,705	595	24,706	1.102	27,218	156.69	-7.7%	45,712	-3.8%	3.43	-4.0%	147.02	-4.4%
2011.1	96	168,712	572	26,265	1.095	28,748	170.39	24.5%	50,232	8.4%	3.39	14.8%		
2011.2	90	174,154	597	34,430	1.095	37,683	216.38	38.1%	63,075	38.0%	3.43	0.1%	193.75	31.8%
2012.1	84	172,211	507	27,606	1.091	30,124	174.92	2.7%	59,443	18.3%	2.94	-13.2%		
2012.2	78	175,745	691	41,507	1.091	45,293	257.72	19.1%	65,577	4.0%	3.93	14.6%	216.74	11.9%
2013.1	72	175,273	604	38,326	1.099	42,139	240.42	37.4%	69,740	17.3%	3.45	17.1%		
2013.2	66	186,138	831	48,989	1.099	53,862	289.36	12.3%	64,798	-1.2%	4.47	13.6%	265.63	22.6%
2014.1	60	187,141	634	32,486	1.093	35,510	189.75	-21.1%	56,001	-19.7%	3.39	-1.7%		
2014.2	54	204,976	813	53,170	1.093	58,121	283.55	-2.0%	71,525	10.4%	3.96	-11.2%	238.78	-10.1%
2015.1	48	208,325	664	42,473	1.103	46,843	224.85	18.5%	70,552	26.0%	3.19	-5.9%		
2015.2	42	214,534	677	55,172	1.103	60,850	283.64	0.0%	89,934	25.7%	3.15	-20.4%	254.68	6.7%
2016.1	36	208,536	510	36,482	1.085	39,580	189.80	-15.6%	77,589	10.0%	2.45	-23.2%		
2016.2	30	213,381	634	61,916	1.085	67,172	314.80	11.0%	105,948	17.8%	2.97	-5.8%	253.02	-0.7%
2017.1	24	201,190	569	57,197	1.092	62,431	310.31	63.5%	109,814	41.5%	2.83	15.5%		
2017.2	18	198,272	632	59,806	1.092	65,278	329.24	4.6%	103,328	-2.5%	3.19	7.2%	319.70	26.4%
2018.1	12	188,743	592	62,598	1.101	68,902	365.06	17.6%	116,357	6.0%	3.14	11.0%		
2018.2	6	195,615	594	68,075	1.101	74,931	383.05	16.3%	126,097	22.0%	3.04	-4.7%	374.22	17.1%
Total		6,749,999	28,437	1,521,071		1,664,898								



Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/18

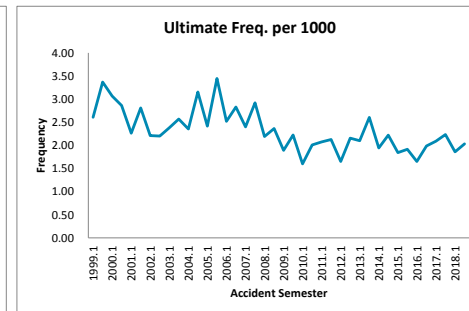
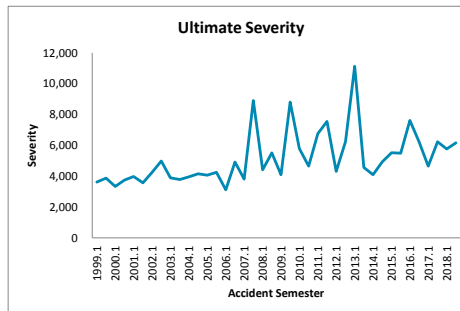
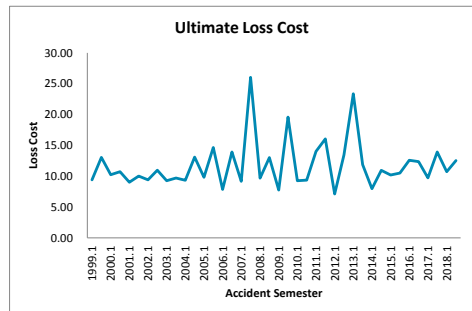
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and LAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	137,149	2,789	9,551	1,112	10,620	77.44		3,808		20.34			
1999.2	234	140,492	2,770	11,676	1,112	12,984	92.42		4,687		19.72		85.02	
2000.1	228	141,575	2,968	12,168	1,101	13,397	94.63	22.2%	4,514	18.5%	20.96	3.1%		
2000.2	222	144,626	3,108	15,047	1,101	16,566	114.55	23.9%	5,330	13.7%	21.49	9.0%	104.69	23.1%
2001.1	216	144,190	2,729	12,641	1,076	13,602	94.33	-0.3%	4,984	10.4%	18.93	-9.7%		
2001.2	210	148,807	2,806	14,502	1,076	15,605	104.86	-8.5%	5,561	4.3%	18.86	-12.3%	99.68	-4.8%
2002.1	204	140,574	2,756	15,148	1,089	16,496	117.35	24.4%	5,985	20.1%	19.61	3.6%		
2002.2	198	145,898	2,497	14,151	1,089	15,411	105.63	0.7%	6,172	11.0%	17.11	-9.2%	111.38	11.7%
2003.1	192	138,623	2,399	14,238	1,093	15,562	112.26	-4.3%	6,487	8.4%	17.31	-11.7%		
2003.2	186	142,184	2,312	13,435	1,093	14,684	103.27	-2.2%	6,351	2.9%	16.26	-5.0%	107.71	-3.3%
2004.1	180	138,549	2,267	15,484	1,103	17,079	123.27	9.8%	7,534	16.1%	16.36	-5.5%		
2004.2	174	145,566	2,543	15,637	1,103	17,248	118.49	14.7%	6,782	6.8%	17.47	7.4%	120.82	12.2%
2005.1	168	144,352	2,558	17,623	1,097	19,340	133.98	8.7%	7,560	0.4%	17.72	8.3%		
2005.2	162	146,449	2,761	18,700	1,097	20,522	140.13	18.3%	7,433	9.6%	18.85	7.9%	137.07	13.5%
2006.1	156	147,591	2,711	21,827	1,087	23,715	160.68	19.9%	8,748	15.7%	18.37	3.7%		
2006.2	150	156,062	3,389	23,936	1,087	26,007	166.64	18.9%	7,674	3.2%	21.71	15.2%	163.75	19.5%
2007.1	144	164,487	3,517	24,075	1,089	26,213	159.36	-0.8%	7,452	-14.8%	21.38	16.4%		
2007.2	138	176,457	3,716	27,122	1,089	29,531	167.35	0.4%	7,946	3.5%	21.06	-3.0%	163.50	-0.2%
2008.1	132	176,620	3,317	21,833	1,084	23,658	133.95	-15.9%	7,132	-4.3%	18.78	-12.2%		
2008.2	126	177,733	3,597	24,772	1,084	26,843	151.03	-9.8%	7,463	-6.1%	20.24	-3.9%	142.52	-12.8%
2009.1	120	168,131	2,888	17,202	1,105	19,010	113.07	-15.6%	6,583	-7.7%	17.17	-8.6%		
2009.2	114	170,780	3,189	19,734	1,105	21,808	127.70	-15.5%	6,839	-8.4%	18.67	-7.7%	120.44	-15.5%
2010.1	108	166,455	2,722	17,704	1,102	19,505	117.18	3.6%	7,165	8.8%	16.35	-4.8%		
2010.2	102	173,705	3,374	25,148	1,102	27,706	159.50	24.9%	8,210	20.1%	19.43	4.0%	138.79	15.2%
2011.1	96	168,712	3,374	23,621	1,095	25,853	153.24	30.8%	7,661	6.9%	20.00	22.3%		
2011.2	90	174,154	3,346	26,571	1,095	29,082	166.99	4.7%	8,691	-1.1%	19.21	-1.1%	160.23	15.4%
2012.1	84	172,211	3,053	21,489	1,091	23,448	136.16	-11.1%	7,680	0.2%	17.73	-11.4%		
2012.2	78	175,745	3,941	28,718	1,091	31,337	178.31	6.8%	7,951	-8.5%	22.43	16.7%	157.45	-1.7%
2013.1	72	175,273	3,708	28,660	1,099	31,511	179.78	32.0%	8,498	10.7%	21.15	19.3%		
2013.2	66	186,138	4,470	36,875	1,099	40,543	217.81	22.2%	9,070	14.1%	24.02	7.1%	199.37	26.6%
2014.1	60	187,141	3,847	30,081	1,093	32,882	175.71	-2.3%	8,548	0.6%	20.55	-2.8%		
2014.2	54	204,976	4,345	40,788	1,093	44,586	217.52	-0.1%	10,262	13.2%	21.20	-11.7%	197.56	-0.9%
2015.1	48	208,325	3,790	33,072	1,103	36,475	175.09	-0.4%	9,624	12.6%	18.19	-11.5%		
2015.2	42	214,534	3,743	31,216	1,103	34,428	160.48	-26.2%	9,199	-10.4%	17.45	-17.7%	167.67	-15.1%
2016.1	36	208,536	3,016	24,777	1,085	26,880	128.90	-26.4%	8,914	-7.4%	14.46	-20.5%		
2016.2	30	213,381	3,307	27,614	1,085	29,958	140.40	-12.5%	9,060	-1.5%	15.50	-11.2%	134.72	-19.7%
2017.1	24	201,190	3,244	27,597	1,092	30,122	149.72	16.2%	9,286	4.2%	16.12	11.5%		
2017.2	18	198,272	3,500	31,557	1,092	34,445	173.73	23.7%	9,840	8.6%	17.65	13.9%	161.64	20.0%
2018.1	12	188,743	3,469	29,814	1,101	32,816	173.87	16.1%	9,459	1.9%	18.38	14.0%		
2018.2	6	195,615	3,168	30,020	1,101	33,043	168.92	-2.8%	10,429	6.0%	16.20	-8.3%	171.35	6.0%
Total		6,749,999	127,005	895,826		980,520								



Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/18

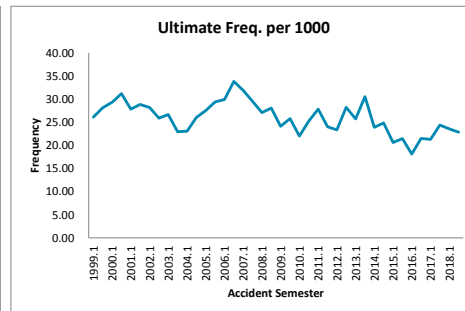
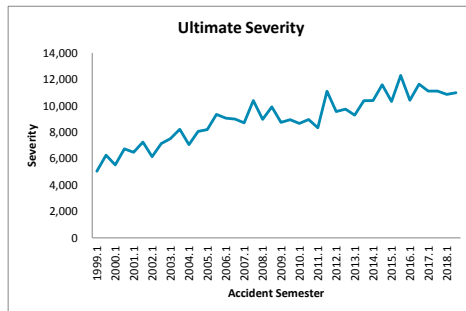
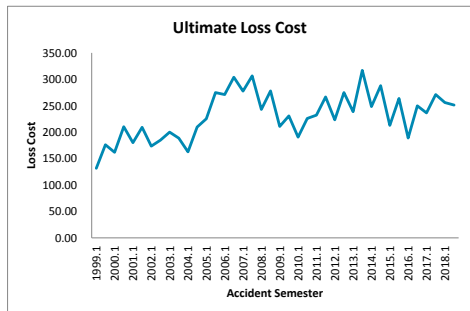
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	130,782	341	1,109	1,112	1,233	9.43		3,615		2.61			
1999.2	234	133,325	449	1,565	1,112	1,740	13.05		3,876		3.37		11.26	
2000.1	228	134,378	412	1,250	1,101	1,377	10.24	8.7%	3,341	-7.6%	3.07	17.6%		
2000.2	222	137,057	392	1,334	1,101	1,469	10.72	-17.9%	3,748	-3.3%	2.86	-15.1%	10.48	-6.9%
2001.1	216	137,022	310	1,148	1,076	1,235	9.01	-12.0%	3,984	19.3%	2.26	-26.2%		
2001.2	210	143,152	402	1,335	1,076	1,437	10.04	-6.4%	3,574	-4.7%	2.81	-1.8%	9.54	-9.0%
2002.1	204	136,659	302	1,181	1,089	1,286	9.41	4.4%	4,257	6.8%	2.21	-2.3%		
2002.2	198	142,701	314	1,438	1,089	1,566	10.97	9.3%	4,986	39.5%	2.20	-21.6%	10.21	7.0%
2003.1	192	135,229	322	1,146	1,093	1,253	9.26	-1.5%	3,890	-8.6%	2.38	7.8%		
2003.2	186	137,862	354	1,225	1,093	1,339	9.71	-11.5%	3,782	-24.2%	2.57	16.7%	9.49	-7.0%
2004.1	180	135,450	319	1,147	1,103	1,265	9.34	0.8%	3,964	1.9%	2.36	-1.1%		
2004.2	174	142,414	449	1,691	1,103	1,865	13.10	34.8%	4,154	9.8%	3.15	22.8%	11.26	18.7%
2005.1	168	140,371	339	1,256	1,097	1,379	9.82	5.2%	4,067	2.6%	2.42	2.5%		
2005.2	162	143,329	494	1,914	1,097	2,100	14.65	11.9%	4,251	2.4%	3.45	9.3%	12.26	8.9%
2006.1	156	144,515	364	1,044	1,087	1,135	7.85	-20.1%	3,117	-23.3%	2.52	4.3%		
2006.2	150	152,715	432	1,956	1,087	2,125	13.91	-5.0%	4,919	15.7%	2.83	-17.9%	10.97	-10.6%
2007.1	144	159,525	383	1,343	1,089	1,463	9.17	16.8%	3,819	22.5%	2.40	-4.7%		
2007.2	138	169,443	495	4,051	1,089	4,411	26.03	87.1%	8,911	81.2%	2.92	3.3%	17.85	62.8%
2008.1	132	167,849	368	1,499	1,084	1,625	9.68	5.6%	4,414	15.6%	2.19	-8.7%		
2008.2	126	169,118	400	2,033	1,084	2,203	13.03	-50.0%	5,508	-38.2%	2.37	-19.0%	11.36	-36.4%
2009.1	120	160,175	303	1,124	1,105	1,243	7.76	-19.8%	4,101	-7.1%	1.89	-13.7%		
2009.2	114	164,034	365	2,908	1,105	3,214	19.59	50.4%	8,805	59.9%	2.23	-5.9%	13.75	21.0%
2010.1	108	159,334	255	1,341	1,102	1,477	9.27	19.5%	5,793	41.3%	1.60	-15.4%		
2010.2	102	167,115	336	1,420	1,102	1,564	9.36	-52.2%	4,656	-47.1%	2.01	-9.6%	9.32	-32.2%
2011.1	96	164,476	341	2,108	1,095	2,307	14.03	51.3%	6,765	16.8%	2.07	29.5%		
2011.2	90	170,768	363	2,505	1,095	2,742	16.06	71.5%	7,554	62.3%	2.13	5.7%	15.06	61.6%
2012.1	84	170,079	281	1,110	1,091	1,211	7.12	-49.2%	4,311	-36.3%	1.65	-20.3%		
2012.2	78	174,490	376	2,152	1,091	2,349	13.46	-16.2%	6,246	-17.3%	2.15	1.4%	10.33	-31.4%
2013.1	72	174,195	366	3,703	1,099	4,072	23.37	228.2%	11,125	158.1%	2.10	27.2%		
2013.2	66	185,448	483	2,005	1,099	2,204	11.89	-11.7%	4,564	-26.9%	2.60	20.9%	17.45	68.9%
2014.1	60	185,721	361	1,354	1,093	1,480	7.97	-65.9%	4,100	-63.1%	1.94	-7.5%		
2014.2	54	200,606	446	2,010	1,093	2,197	10.95	-7.9%	4,928	8.0%	2.22	-14.7%	9.52	-45.5%
2015.1	48	202,204	373	1,867	1,103	2,059	10.18	27.8%	5,526	34.8%	1.84	-5.2%		
2015.2	42	209,261	401	1,997	1,103	2,202	10.52	-3.9%	5,489	11.4%	1.92	-13.7%	10.36	8.8%
2016.1	36	202,453	335	2,349	1,085	2,549	12.59	23.6%	7,615	37.8%	1.65	-10.3%		
2016.2	30	204,298	406	2,330	1,085	2,528	12.37	17.6%	6,233	13.5%	1.99	3.6%	12.48	20.5%
2017.1	24	195,179	408	1,739	1,092	1,899	9.73	-22.7%	4,655	-38.9%	2.09	26.4%		
2017.2	18	197,054	440	2,516	1,092	2,746	13.93	12.6%	6,236	0.1%	2.23	12.5%	11.84	-5.1%
2018.1	12	188,322	350	1,835	1,101	2,020	10.73	10.3%	5,765	23.8%	1.86	-11.0%		
2018.2	6	195,085	396	2,221	1,101	2,444	12.53	-10.1%	6,166	-1.1%	2.03	-9.1%	11.64	-1.7%
Total		6,563,195	15,026	71,260		78,009								



Province of Alberta
Collision
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/18

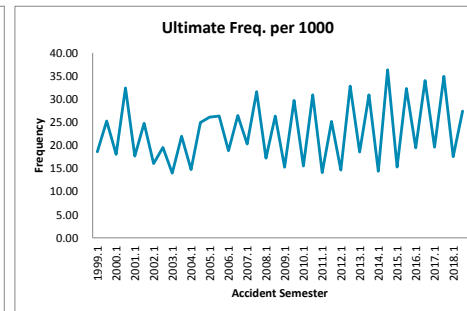
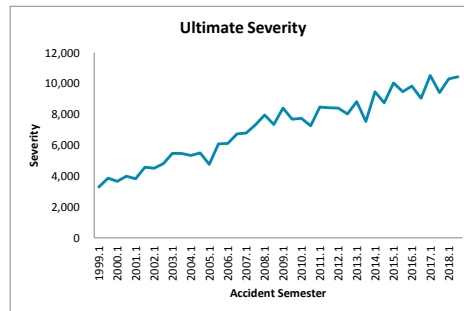
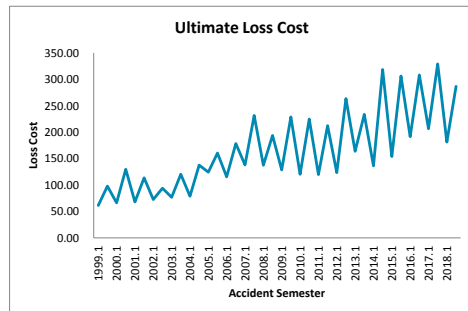
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	59,133	1,544	7,003	1,112	7,787	131.69		5,044		26.11			
1999.2	234	60,723	1,708	9,620	1,112	10,697	176.16		6,263		28.13		154.22	
2000.1	228	62,416	1,830	9,175	1,101	10,102	161.85	22.9%	5,520	9.5%	29.32	12.3%		
2000.2	222	63,720	1,988	12,163	1,101	13,391	210.16	19.3%	6,736	7.6%	31.20	10.9%	186.25	20.8%
2001.1	216	64,270	1,788	10,760	1,076	11,577	180.14	11.3%	6,475	17.3%	27.82	-5.1%		
2001.2	210	64,232	1,852	12,481	1,076	13,429	209.08	-0.5%	7,251	7.6%	28.83	-7.6%	194.60	4.5%
2002.1	204	63,286	1,785	10,083	1,089	10,981	173.51	-3.7%	6,152	-5.0%	28.21	1.4%		
2002.2	198	65,765	1,703	11,165	1,089	12,158	184.88	-11.6%	7,139	-1.5%	25.90	-10.2%	179.30	-7.9%
2003.1	192	64,166	1,710	11,743	1,093	12,836	200.04	15.3%	7,506	22.0%	26.65	-5.5%		
2003.2	186	65,683	1,509	11,338	1,093	12,392	188.66	2.0%	8,212	15.0%	22.97	-11.3%	194.28	8.4%
2004.1	180	64,280	1,483	9,491	1,103	10,469	162.87	-18.6%	7,059	-6.0%	23.07	-13.4%		
2004.2	174	66,212	1,725	12,595	1,103	13,892	209.81	11.2%	8,053	-1.9%	26.05	13.4%	186.69	-3.9%
2005.1	168	65,603	1,804	13,466	1,097	14,777	225.25	38.3%	8,192	16.0%	27.50	19.2%		
2005.2	162	68,684	2,020	17,204	1,097	18,879	274.87	31.0%	9,346	16.1%	29.41	12.9%	250.63	34.3%
2006.1	156	70,100	2,097	17,489	1,087	19,002	271.07	20.3%	9,062	10.6%	29.91	8.8%		
2006.2	150	74,814	2,530	20,931	1,087	22,741	303.97	10.6%	8,989	-3.8%	33.82	15.0%	288.06	14.9%
2007.1	144	79,056	2,523	20,174	1,089	21,965	277.84	2.5%	8,706	-3.9%	31.91	6.7%		
2007.2	138	84,739	2,500	23,851	1,089	25,969	306.46	0.8%	10,388	15.6%	29.50	-12.8%	292.65	1.6%
2008.1	132	86,340	2,338	19,355	1,084	20,974	242.92	-12.6%	8,971	3.0%	27.08	-15.2%		
2008.2	126	90,091	2,527	23,114	1,084	25,046	278.00	-9.3%	9,911	-4.6%	28.05	-4.9%	260.84	-10.9%
2009.1	120	87,498	2,110	16,691	1,105	18,445	210.81	-13.2%	8,742	-2.6%	24.11	-10.9%		
2009.2	114	87,050	2,244	18,175	1,105	20,085	230.73	-17.0%	8,951	-9.7%	25.78	-8.1%	220.75	-15.4%
2010.1	108	83,790	1,845	14,509	1,102	15,985	190.77	-9.5%	8,664	-0.9%	22.02	-8.7%		
2010.2	102	85,592	2,159	17,548	1,102	19,333	225.87	-2.1%	8,954	0.0%	25.22	-2.1%	208.51	-5.5%
2011.1	96	83,472	2,325	17,697	1,095	19,370	232.05	21.6%	8,532	-3.8%	27.85	26.5%		
2011.2	90	86,408	2,076	21,044	1,095	23,033	266.56	18.0%	11,096	23.9%	24.02	-4.8%	249.60	19.7%
2012.1	84	86,613	2,024	17,740	1,091	19,358	223.49	-3.7%	9,565	14.8%	23.36	-16.1%		
2012.2	78	90,575	2,555	22,804	1,091	24,884	274.73	3.1%	9,738	-12.2%	28.21	17.4%	249.69	0.0%
2013.1	72	91,135	2,343	19,784	1,099	21,752	238.68	6.8%	9,284	-2.9%	25.71	10.0%		
2013.2	66	95,617	2,919	27,562	1,099	30,303	316.92	15.4%	10,383	6.6%	30.52	8.2%	278.74	11.6%
2014.1	60	95,950	2,295	21,807	1,093	23,837	248.43	4.1%	10,387	11.9%	23.92	-7.0%		
2014.2	54	103,853	2,580	27,348	1,093	29,894	287.85	-9.2%	11,585	11.6%	24.85	-18.6%	268.92	-3.5%
2015.1	48	105,128	2,167	20,276	1,103	22,363	212.72	-14.4%	10,320	-0.6%	20.61	-13.8%		
2015.2	42	106,758	2,291	25,538	1,103	28,166	263.83	-8.3%	12,292	6.1%	21.46	-13.6%	238.47	-11.3%
2016.1	36	102,119	1,851	17,774	1,085	19,283	188.83	-11.2%	10,417	0.9%	18.13	-12.1%		
2016.2	30	101,693	2,184	23,416	1,085	25,404	249.81	-5.3%	11,630	-5.4%	21.48	0.1%	219.25	-8.1%
2017.1	24	97,716	2,080	21,162	1,092	23,098	236.38	25.2%	11,104	6.6%	21.29	17.4%		
2017.2	18	98,905	2,413	24,561	1,092	26,808	271.05	8.5%	11,112	-4.5%	24.39	13.6%	253.82	15.8%
2018.1	12	96,533	2,276	22,465	1,101	24,727	256.16	8.4%	10,863	-2.2%	23.58	10.8%		
2018.2	6	99,155	2,268	22,635	1,101	24,915	251.27	-7.3%	10,984	-1.1%	22.88	-6.2%	253.68	-0.1%
Total		3,268,874	83,970	703,736		770,107								



Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/18

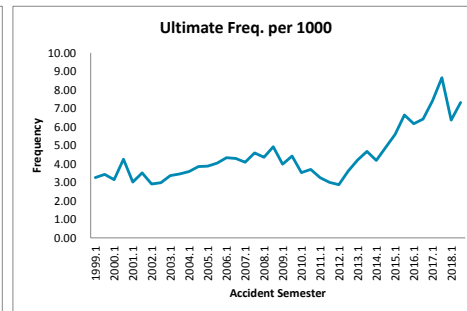
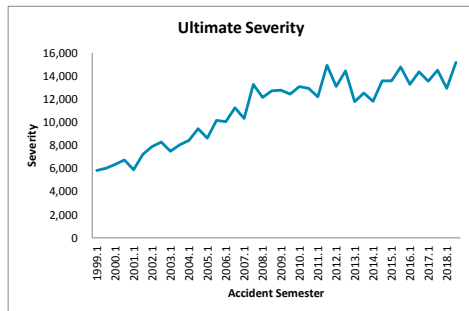
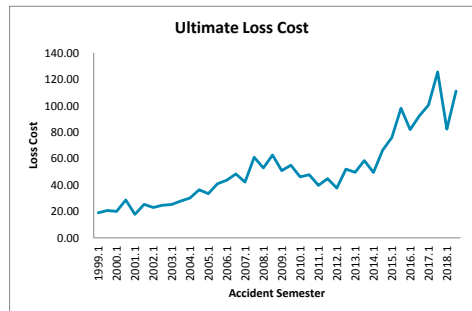
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	76,059	1,416	4,202	1,112	4,672	61.43		3,300		18.62			
1999.2	234	77,217	1,951	6,801	1,112	7,563	97.95		3,877		25.27		79.83	
2000.1	228	78,415	1,414	4,717	1,101	5,193	66.22	7.8%	3,672	11.3%	18.03	-3.1%		
2000.2	222	79,900	2,590	9,411	1,101	10,362	129.68	32.4%	4,001	3.2%	32.42	28.3%	98.25	23.1%
2001.1	216	81,803	1,448	5,160	1,076	5,552	67.87	2.5%	3,835	4.4%	17.70	-1.8%		
2001.2	210	84,373	2,090	8,903	1,076	9,580	113.54	-12.4%	4,584	14.6%	24.77	-23.6%	91.06	-7.3%
2002.1	204	84,158	1,353	5,612	1,089	6,112	72.62	7.0%	4,517	17.8%	16.08	-9.2%		
2002.2	198	87,376	1,709	7,544	1,089	8,215	94.02	-17.2%	4,807	4.9%	19.56	-21.0%	83.52	-8.3%
2003.1	192	85,800	1,201	6,028	1,093	6,589	76.79	5.7%	5,486	21.4%	14.00	-12.9%		
2003.2	186	87,604	1,927	9,650	1,093	10,548	120.40	28.1%	5,474	13.9%	22.00	12.5%	98.82	18.3%
2004.1	180	87,034	1,284	6,221	1,103	6,862	78.84	2.7%	5,344	-2.6%	14.75	5.4%		
2004.2	174	90,035	2,247	11,235	1,103	12,392	137.64	14.3%	5,515	0.8%	24.96	13.5%	108.74	10.0%
2005.1	168	89,971	2,348	10,198	1,097	11,192	124.39	57.8%	4,766	-10.8%	26.10	76.9%		
2005.2	162	93,644	2,468	13,703	1,097	15,038	160.58	16.7%	6,093	10.5%	26.36	5.6%	142.85	31.4%
2006.1	156	95,454	1,797	10,139	1,087	11,016	115.40	-7.2%	6,130	28.6%	18.83	-27.9%		
2006.2	150	100,625	2,665	16,524	1,087	17,953	178.42	11.1%	6,737	10.6%	26.48	0.5%	147.74	3.4%
2007.1	144	106,279	2,158	13,471	1,089	14,667	138.00	19.6%	6,796	10.9%	20.31	7.9%		
2007.2	138	112,706	3,563	23,962	1,089	26,089	231.48	29.7%	7,322	8.7%	31.61	19.4%	186.11	26.0%
2008.1	132	114,668	1,978	14,549	1,084	15,765	137.49	-0.4%	7,970	17.3%	17.25	-15.0%		
2008.2	126	118,897	3,133	21,256	1,084	23,033	193.73	-16.3%	7,352	0.4%	26.35	-16.6%	166.12	-10.7%
2009.1	120	116,536	1,780	13,560	1,105	14,985	128.59	-6.5%	8,419	5.6%	15.27	-11.5%		
2009.2	114	116,182	3,454	24,058	1,105	26,587	228.84	18.1%	7,697	4.7%	29.73	12.8%	178.64	7.5%
2010.1	108	113,049	1,756	12,356	1,102	13,612	120.41	-6.4%	7,752	-7.9%	15.53	1.7%		
2010.2	102	115,178	3,562	23,492	1,102	25,881	224.70	-1.8%	7,266	-5.6%	30.93	4.0%	173.04	-3.1%
2011.1	96	113,141	1,596	12,380	1,095	13,550	119.76	-0.5%	8,490	9.5%	14.11	-9.2%		
2011.2	90	115,919	2,916	22,490	1,095	24,615	212.35	-5.5%	8,441	16.2%	25.16	-18.7%	166.62	-3.7%
2012.1	84	116,237	1,705	13,155	1,091	14,354	123.49	3.1%	8,418	-0.8%	14.67	4.0%		
2012.2	78	120,111	3,941	29,014	1,091	31,660	263.59	24.1%	8,034	-4.8%	32.81	30.4%	194.69	16.8%
2013.1	72	120,962	2,244	18,043	1,099	19,838	164.00	32.8%	8,839	5.0%	18.55	26.5%		
2013.2	66	125,830	3,891	26,736	1,099	29,396	233.62	-11.4%	7,554	-6.0%	30.92	-5.7%	199.50	2.5%
2014.1	60	126,351	1,819	15,766	1,093	17,234	136.40	-16.8%	9,474	7.2%	14.40	-22.4%		
2014.2	54	134,799	4,899	39,275	1,093	42,932	318.49	36.3%	8,764	16.0%	36.34	17.5%	230.39	15.5%
2015.1	48	136,824	2,097	19,114	1,103	21,081	154.07	13.0%	10,052	6.1%	15.33	6.5%		
2015.2	42	138,941	4,487	38,583	1,103	42,554	306.27	-3.8%	9,483	8.2%	32.30	-11.1%	230.76	0.2%
2016.1	36	135,560	2,639	23,939	1,085	25,972	191.59	24.3%	9,843	-2.1%	19.46	27.0%		
2016.2	30	135,102	4,597	38,358	1,085	41,615	308.03	0.6%	9,052	-4.5%	34.03	5.4%	249.71	8.2%
2017.1	24	130,868	2,566	24,760	1,092	27,025	206.51	7.8%	10,533	7.0%	19.61	0.7%		
2017.2	18	131,217	4,584	39,562	1,092	43,182	329.09	6.8%	9,419	4.1%	34.94	2.7%	267.88	7.3%
2018.1	12	128,470	2,257	21,147	1,101	23,276	181.18	-12.3%	10,311	-2.1%	17.57	-10.4%		
2018.2	6	130,183	3,570	33,891	1,101	37,304	286.55	-12.9%	10,448	10.9%	27.43	-21.5%	234.21	-12.6%
Total		4,333,474	101,102	698,966		765,045								



Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/18

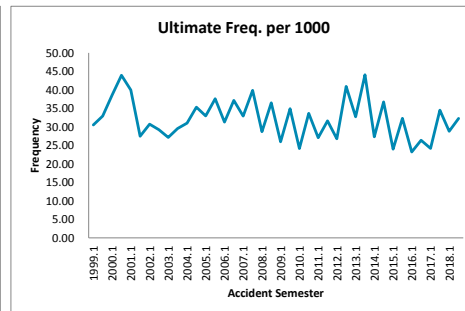
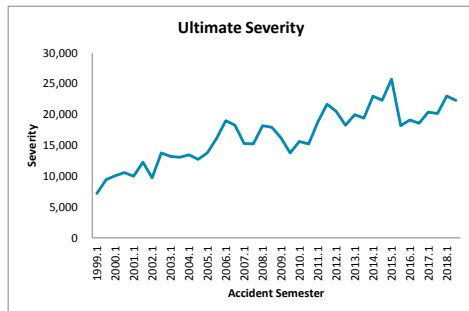
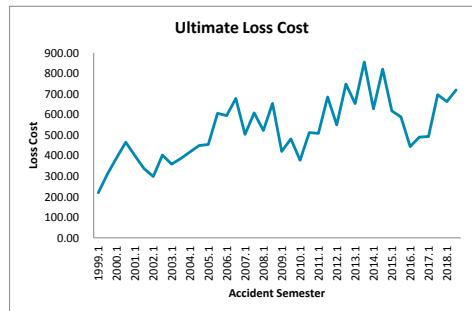
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	76,059	248	1,301	1,112	1,447	19.02		5,833		3.26			
1999.2	234	77,217	265	1,436	1,112	1,597	20.68		6,026		3.43		19.86	
2000.1	228	78,415	247	1,426	1,101	1,570	20.02	5.3%	6,356	9.0%	3.15	-3.4%		
2000.2	222	79,900	340	2,081	1,101	2,291	28.68	38.7%	6,739	11.8%	4.26	24.0%	24.39	22.8%
2001.1	216	81,803	247	1,352	1,076	1,455	17.78	-11.2%	5,890	-7.3%	3.02	-4.1%		
2001.2	210	84,373	296	1,990	1,076	2,141	25.38	-11.5%	7,233	7.3%	3.51	-17.6%	21.64	-11.3%
2002.1	204	84,158	245	1,777	1,089	1,935	22.99	29.3%	7,897	34.1%	2.91	-3.6%		
2002.2	198	87,376	261	1,985	1,089	2,162	24.75	-2.5%	8,284	14.5%	2.99	-14.9%	23.88	10.4%
2003.1	192	85,800	289	1,982	1,093	2,166	25.24	9.8%	7,495	-5.1%	3.37	15.7%		
2003.2	186	87,604	303	2,234	1,093	2,441	27.87	12.6%	8,057	-2.7%	3.46	15.8%	26.57	11.2%
2004.1	180	87,034	312	2,384	1,103	2,630	30.21	19.7%	8,429	12.5%	3.58	6.4%		
2004.2	174	90,035	347	2,970	1,103	3,276	36.39	30.6%	9,441	17.2%	3.85	11.4%	33.35	25.5%
2005.1	168	89,971	349	2,744	1,097	3,012	33.47	10.8%	8,629	2.4%	3.88	8.2%		
2005.2	162	93,644	378	3,499	1,097	3,840	41.01	12.7%	10,159	7.6%	4.04	4.7%	37.32	11.9%
2006.1	156	95,454	414	3,829	1,087	4,160	43.58	30.2%	10,049	16.5%	4.34	11.8%		
2006.2	150	100,625	432	4,476	1,087	4,863	48.33	17.9%	11,257	10.8%	4.29	6.4%	46.02	23.3%
2007.1	144	106,279	435	4,125	1,089	4,492	42.26	-3.0%	10,325	2.8%	4.09	-5.6%		
2007.2	138	112,706	518	6,313	1,089	6,874	60.99	26.2%	13,270	17.9%	4.60	7.1%	51.90	12.8%
2008.1	132	114,668	500	5,603	1,084	6,072	52.95	25.3%	12,144	17.6%	4.36	6.5%		
2008.2	126	118,897	586	6,882	1,084	7,457	62.72	2.8%	12,725	-4.1%	4.93	7.2%	57.92	11.6%
2009.1	120	116,536	464	5,364	1,105	5,927	50.86	-3.9%	12,774	5.2%	3.98	-8.7%		
2009.2	114	116,182	514	5,785	1,105	6,393	55.02	-12.3%	12,437	-2.3%	4.42	-10.2%	52.94	-8.6%
2010.1	108	113,049	399	4,740	1,102	5,222	46.20	-9.2%	13,089	2.5%	3.53	-11.4%		
2010.2	102	115,178	426	5,002	1,102	5,511	47.84	-13.0%	12,936	4.0%	3.70	-16.4%	47.03	-11.2%
2011.1	96	113,141	368	4,102	1,095	4,489	39.68	-14.1%	12,199	-6.8%	3.25	-7.8%		
2011.2	90	115,919	348	4,746	1,095	5,195	44.81	-6.3%	14,922	15.4%	3.00	-18.8%	42.28	-10.1%
2012.1	84	116,237	334	4,010	1,091	4,376	37.64	-5.1%	13,096	7.4%	2.87	-11.6%		
2012.2	78	120,111	433	5,729	1,091	6,252	52.05	16.1%	14,432	-3.3%	3.61	20.1%	44.96	6.4%
2013.1	72	120,962	509	5,460	1,099	6,003	49.63	31.8%	11,790	-10.0%	4.21	46.4%		
2013.2	66	125,830	588	6,699	1,099	7,366	58.54	12.5%	12,522	-13.2%	4.67	29.6%	54.17	20.5%
2014.1	60	126,351	529	5,720	1,093	6,253	49.49	-0.3%	11,816	0.2%	4.19	-0.5%		
2014.2	54	134,799	659	8,187	1,093	8,949	66.39	13.4%	13,579	8.4%	4.89	4.6%	58.21	7.5%
2015.1	48	136,824	765	9,419	1,103	10,388	75.92	53.4%	13,579	14.9%	5.59	33.5%		
2015.2	42	138,941	923	12,357	1,103	13,629	98.09	47.8%	14,770	8.8%	6.64	35.8%	87.09	49.6%
2016.1	36	135,560	836	10,241	1,085	11,110	81.96	7.9%	13,287	-2.2%	6.17	10.3%		
2016.2	30	135,102	868	11,488	1,085	12,463	92.25	-6.0%	14,356	-2.8%	6.43	-3.2%	87.10	0.0%
2017.1	24	130,868	970	12,051	1,092	13,154	100.51	22.6%	13,555	2.0%	7.42	20.2%		
2017.2	18	131,217	1,136	15,097	1,092	16,478	125.58	36.1%	14,508	1.1%	8.66	34.7%	113.06	29.8%
2018.1	12	128,470	817	9,599	1,101	10,566	82.24	-18.2%	12,928	-4.6%	6.36	-14.2%		
2018.2	6	130,183	953	13,135	1,101	14,458	111.06	-11.6%	15,178	4.6%	7.32	-15.5%	96.75	-14.4%
Total		4,333,474	19,852	219,320		240,060								



Province of Alberta
All Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/18

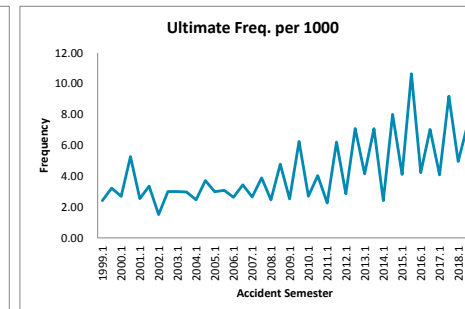
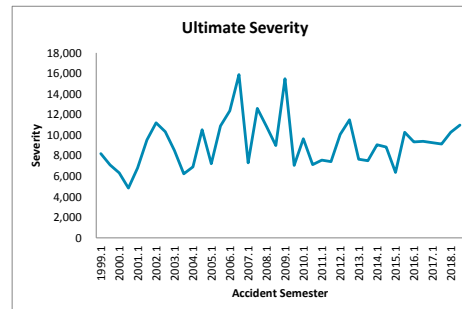
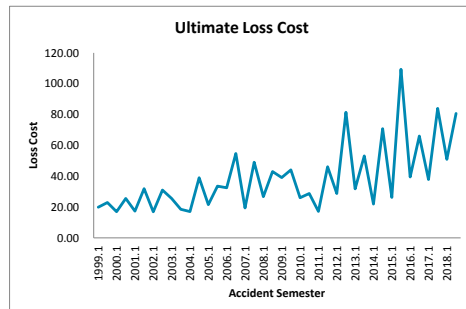
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	19,389	592	3,832	1.112	4,261	219.78		7,198		30.53			
1999.2	234	19,297	635	5,383	1.112	5,986	310.23		9,427		32.91		264.89	
2000.1	228	18,980	733	6,705	1.101	7,382	388.94	77.0%	10,071	39.9%	38.62	26.5%		
2000.2	222	19,277	847	8,150	1.101	8,974	465.51	50.1%	10,595	12.4%	43.94	33.5%	427.52	61.4%
2001.1	216	19,371	774	7,196	1.076	7,743	399.73	2.8%	10,004	-0.7%	39.96	3.5%		
2001.2	210	24,525	674	7,679	1.076	8,263	336.93	-27.6%	12,260	15.7%	27.48	-37.5%	364.64	-14.7%
2002.1	204	21,247	653	5,830	1.089	6,349	298.83	-25.2%	9,723	-2.8%	30.73	-23.1%		
2002.2	198	21,687	634	8,029	1.089	8,743	403.16	19.7%	13,791	12.5%	29.23	6.4%	351.53	-3.6%
2003.1	192	17,976	488	5,901	1.093	6,450	358.84	20.1%	13,218	35.9%	27.15	-11.7%		
2003.2	186	17,216	509	6,085	1.093	6,651	386.34	-4.2%	13,067	-5.2%	29.57	1.1%	372.29	5.9%
2004.1	180	16,500	512	6,254	1.103	6,899	418.10	16.5%	13,474	1.9%	31.03	14.3%		
2004.2	174	18,090	639	7,369	1.103	8,128	449.33	16.3%	12,720	-2.7%	35.32	19.5%	434.43	16.7%
2005.1	168	18,901	623	7,830	1.097	8,592	454.60	8.7%	13,792	2.4%	32.96	6.2%		
2005.2	162	18,051	679	9,960	1.097	10,930	605.47	34.8%	16,097	26.5%	37.61	6.5%	528.30	21.6%
2006.1	156	19,740	618	10,805	1.087	11,740	594.70	30.8%	18,996	37.7%	31.31	-5.0%		
2006.2	150	21,111	784	13,180	1.087	14,320	678.32	12.0%	18,265	13.5%	37.14	-1.3%	637.91	20.7%
2007.1	144	24,351	802	11,259	1.089	12,259	503.45	-15.3%	15,286	-19.5%	32.94	5.2%		
2007.2	138	25,796	1,029	14,397	1.089	15,676	607.68	-10.4%	15,234	-16.6%	39.89	7.4%	557.07	-12.7%
2008.1	132	27,302	784	13,158	1.084	14,258	522.22	3.7%	18,186	19.0%	28.72	-12.8%		
2008.2	126	26,586	970	16,050	1.084	17,391	654.15	7.6%	17,929	17.7%	36.49	-8.5%	587.31	5.4%
2009.1	120	24,305	631	9,257	1.105	10,230	420.89	-19.4%	16,212	-10.9%	25.96	-9.6%		
2009.2	114	24,932	871	10,863	1.105	12,005	481.51	-26.4%	13,783	-23.1%	34.93	-4.2%	451.58	-23.1%
2010.1	108	24,890	601	8,523	1.102	9,389	377.25	-10.4%	15,623	-3.6%	24.15	-7.0%		
2010.2	102	27,261	918	12,676	1.102	13,965	512.28	6.4%	15,213	10.4%	33.67	-3.6%	447.83	-0.8%
2011.1	96	27,759	752	12,905	1.095	14,125	508.84	34.9%	18,787	20.3%	27.08	12.2%		
2011.2	90	28,595	905	17,920	1.095	19,614	695.91	33.9%	21,677	42.5%	31.64	-6.0%	598.69	33.7%
2012.1	84	27,844	746	14,019	1.091	15,298	549.40	8.0%	20,506	9.2%	26.79	-1.1%		
2012.2	78	27,765	1,137	19,036	1.091	20,772	748.15	9.1%	18,269	-15.7%	40.95	29.4%	648.64	8.3%
2013.1	72	28,464	931	16,918	1.099	18,601	653.49	18.9%	19,979	-2.6%	32.71	22.1%		
2013.2	66	31,293	1,379	24,345	1.099	26,767	855.36	14.3%	19,405	6.2%	44.08	7.6%	759.20	17.0%
2014.1	60	32,242	880	18,512	1.093	20,235	627.60	-4.0%	22,982	15.0%	27.31	-16.5%		
2014.2	54	37,226	1,368	27,946	1.093	30,548	820.61	-4.1%	22,327	15.1%	36.75	-16.6%	731.03	-3.7%
2015.1	48	40,508	972	22,668	1.103	25,001	617.19	-1.7%	25,731	12.0%	23.99	-12.2%		
2015.2	42	41,896	1,354	22,338	1.103	24,637	588.04	-28.3%	18,191	-18.5%	32.33	-12.0%	602.37	-17.6%
2016.1	36	42,631	990	17,442	1.085	18,922	443.86	-28.1%	19,111	-25.7%	23.23	-3.2%		
2016.2	30	45,097	1,190	20,385	1.085	22,115	490.39	-16.6%	18,590	2.2%	26.38	-18.4%	467.78	-22.3%
2017.1	24	41,450	1,003	18,734	1.092	20,448	493.32	11.1%	20,395	6.7%	24.19	4.1%		
2017.2	18	39,210	1,353	25,014	1.092	27,303	696.31	42.0%	20,173	8.5%	34.52	30.8%	592.00	26.6%
2018.1	12	36,466	1,051	21,962	1.101	24,173	662.89	34.4%	22,994	12.7%	28.83	19.2%		
2018.2	6	38,018	1,226	24,849	1.101	27,351	719.41	3.3%	22,301	10.5%	32.26	-6.5%	691.74	16.8%
Total		1,083,245	34,238	541,366		592,495								



Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/18

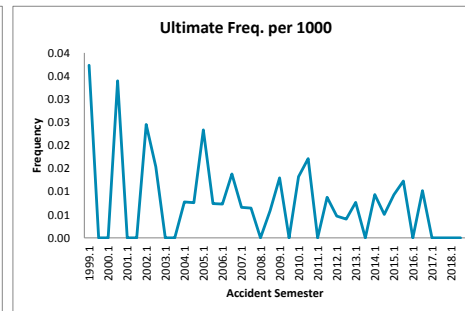
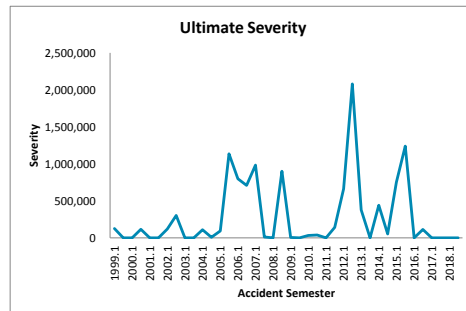
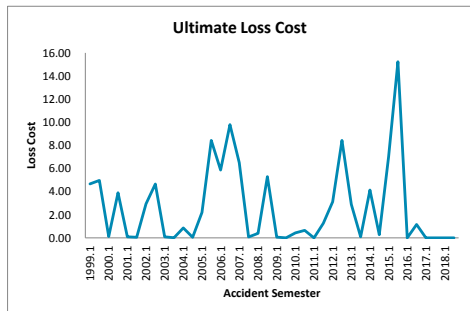
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	23,955	58	428	1.112	476	19.86		8,202		2.42			
1999.2	234	22,889	74	472	1.112	525	22.93		7,094		3.23		21.36	
2000.1	228	21,937	59	339	1.101	373	17.01	-14.4%	6,324	-22.9%	2.69	11.1%		
2000.2	222	21,060	111	489	1.101	538	25.55	11.4%	4,849	-31.7%	5.27	63.0%	21.19	-0.8%
2001.1	216	20,045	51	323	1.076	347	17.33	1.9%	6,811	7.7%	2.54	-5.4%		
2001.2	210	19,393	65	575	1.076	619	31.91	24.9%	9,521	96.4%	3.35	-36.4%	24.50	15.6%
2002.1	204	18,532	28	288	1.089	314	16.92	-2.4%	11,199	64.4%	1.51	-40.6%		
2002.2	198	18,305	55	522	1.089	568	31.03	-2.8%	10,328	8.5%	3.00	-10.4%	23.93	-2.3%
2003.1	192	17,618	53	412	1.093	451	25.59	51.2%	8,505	-24.1%	3.01	99.1%		
2003.2	186	17,457	52	296	1.093	324	18.56	-40.2%	6,230	-39.7%	2.98	-0.9%	22.09	-7.7%
2004.1	180	16,996	42	263	1.103	290	17.08	-33.3%	6,911	-18.7%	2.47	-17.9%		
2004.2	174	16,702	62	591	1.103	652	39.06	110.5%	10,521	68.9%	3.71	24.6%	27.97	26.6%
2005.1	168	16,041	48	315	1.097	346	21.58	26.3%	7,210	4.3%	2.99	21.1%		
2005.2	162	15,906	49	486	1.097	534	33.55	-14.1%	10,890	3.5%	3.08	-17.0%	27.54	-1.6%
2006.1	156	15,578	41	466	1.087	507	32.53	50.8%	12,360	71.4%	2.63	-12.0%		
2006.2	150	15,681	54	789	1.087	858	54.70	63.1%	15,885	45.9%	3.44	11.8%	43.65	58.5%
2007.1	144	16,206	43	288	1.089	314	19.37	-40.5%	7,299	-40.9%	2.65	0.8%		
2007.2	138	15,927	62	718	1.089	782	49.08	-10.3%	12,607	-20.6%	3.89	13.0%	34.09	-21.9%
2008.1	132	15,789	39	389	1.084	422	26.73	38.0%	10,821	48.2%	2.47	-6.9%		
2008.2	126	15,677	75	622	1.084	674	43.01	-12.4%	8,990	-28.7%	4.78	22.9%	34.84	2.2%
2009.1	120	15,045	38	532	1.105	588	39.10	46.3%	15,480	43.1%	2.53	2.3%		
2009.2	114	14,555	91	581	1.105	642	44.08	2.5%	7,050	-21.6%	6.25	30.7%	41.55	19.2%
2010.1	108	14,039	38	332	1.102	366	26.09	-33.3%	9,638	-37.7%	2.71	7.2%		
2010.2	102	13,876	56	362	1.102	399	28.73	-34.8%	7,120	1.0%	4.04	-35.5%	27.40	-34.0%
2011.1	96	13,262	30	208	1.095	227	17.13	-34.3%	7,572	-21.4%	2.26	-16.4%		
2011.2	90	12,881	80	543	1.095	594	46.11	60.5%	7,425	4.3%	6.21	53.9%	31.41	14.6%
2012.1	84	12,243	35	323	1.091	353	28.80	68.1%	10,073	33.0%	2.86	26.4%		
2012.2	78	11,985	85	895	1.091	976	81.47	76.7%	11,488	54.7%	7.09	14.2%	54.86	74.6%
2013.1	72	11,790	49	341	1.099	375	31.80	10.4%	7,651	-24.0%	4.16	45.4%		
2013.2	66	11,713	83	567	1.099	623	53.20	-34.7%	7,507	-34.6%	7.09	-0.1%	42.46	-22.6%
2014.1	60	11,567	28	232	1.093	254	21.94	-31.0%	9,063	18.5%	2.42	-41.8%		
2014.2	54	11,979	96	776	1.093	848	70.79	33.1%	8,833	17.7%	8.01	13.1%	46.79	10.2%
2015.1	48	12,135	50	288	1.103	318	26.20	19.4%	6,358	-29.8%	4.12	70.2%		
2015.2	42	11,932	127	1,183	1.103	1,305	109.34	54.5%	10,273	16.3%	10.64	32.8%	67.42	44.1%
2016.1	36	12,066	51	439	1.085	477	39.51	50.8%	9,339	46.9%	4.23	2.7%		
2016.2	30	12,240	86	746	1.085	809	66.09	-39.6%	9,398	-8.5%	7.03	-33.9%	52.89	-21.5%
2017.1	24	11,515	47	399	1.092	436	37.86	-4.2%	9,259	-0.9%	4.09	-3.4%		
2017.2	18	10,802	99	831	1.092	907	83.98	27.1%	9,133	-2.8%	9.19	30.7%	60.18	13.8%
2018.1	12	10,607	53	490	1.101	540	50.89	34.4%	10,270	10.9%	4.95	21.2%		
2018.2	6	10,414	76	763	1.101	840	80.64	-4.0%	10,982	20.2%	7.34	-20.1%	65.63	9.0%
Total		608,340	2,420	19,905		21,789								



Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	107,194	4	450	1.112	500	4.67		125,023		0.04			
1999.2	234	110,581	0	495	1.112	550	4.98		#DIV/0!		0.00		4.82	
2000.1	228	113,316	0	12	1.101	14	0.12	-97.4%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2000.2	222	117,820	4	418	1.101	460	3.91	-21.5%	115,042	#DIV/0!	0.03	#DIV/0!	2.05	-57.5%
2001.1	216	118,504	0	11	1.076	11	0.10	-20.6%	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2001.2	210	122,814	0	6	1.076	6	0.05	-98.7%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.07	-96.4%
2002.1	204	122,343	3	331	1.089	360	2.94	2958.1%	120,067	#DIV/0!	0.02	#DIV/0!		
2002.2	198	130,074	2	556	1.089	606	4.66	8900.0%	302,975	#DIV/0!	0.02	#DIV/0!	3.83	5099.1%
2003.1	192	127,205	0	11	1.093	12	0.09	-96.8%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2003.2	186	131,848	0	2	1.093	2	0.01	-99.7%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.05	-98.6%
2004.1	180	128,850	1	100	1.103	110	0.85	801.3%	110,086	#DIV/0!	0.01	#DIV/0!		
2004.2	174	131,664	1	6	1.103	7	0.05	287.5%	7,106	#DIV/0!	0.01	#DIV/0!	0.45	738.7%
2005.1	168	128,476	3	257	1.097	282	2.19	156.6%	93,878	-14.7%	0.02	200.9%		
2005.2	162	134,792	1	1,036	1.097	1,137	8.43	15525.3%	1,136,641	15896.6%	0.01	-2.3%	5.39	1097.6%
2006.1	156	136,395	1	736	1.087	800	5.86	167.5%	799,696	751.8%	0.01	-68.6%		
2006.2	150	144,853	2	1,305	1.087	1,418	9.79	16.1%	709,040	-37.6%	0.01	86.1%	7.89	46.4%
2007.1	144	151,488	1	904	1.089	984	6.50	10.8%	984,305	23.1%	0.01	-10.0%		
2007.2	138	155,176	1	12	1.089	13	0.08	-99.2%	12,645	-98.2%	0.01	-53.3%	3.25	-58.8%
2008.1	132	169,167	0	60	1.084	65	0.39	-94.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2008.2	126	170,266	1	831	1.084	901	5.29	6390.3%	900,532	7021.5%	0.01	-8.9%	2.85	-12.5%
2009.1	120	154,102	2	10	1.105	11	0.07	-81.7%	5,428	#DIV/0!	0.01	#DIV/0!		
2009.2	114	155,431	0	0	1.105	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.04	-98.8%
2010.1	108	151,225	2	58	1.102	64	0.42	502.7%	32,100	491.4%	0.01	1.9%		
2010.2	102	158,710	3	93	1.102	102	0.64	#DIV/0!	37,586	#DIV/0!	0.02	#DIV/0!	0.54	1430.8%
2011.1	96	156,552	0	1	1.095	1	0.00	-99.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2011.2	90	164,235	1	189	1.095	207	1.26	95.3%	143,235	281.1%	0.01	-48.8%	0.65	20.3%
2012.1	84	163,593	1	468	1.091	511	3.12	78434.9%	662,485	#DIV/0!	0.00	#DIV/0!		
2012.2	78	167,492	1	1,294	1.091	1,412	8.43	570.4%	2,080,386	1352.4%	0.00	-53.8%	5.81	799.4%
2013.1	72	166,739	1	440	1.099	484	2.90	-7.1%	377,544	-43.0%	0.01	63.1%		
2013.2	66	176,781	0	15	1.099	16	0.09	-98.9%	#DIV/0!	#DIV/0!	0.00	-100.0%	1.46	-74.9%
2014.1	60	176,778	2	669	1.093	732	4.14	42.6%	441,609	17.0%	0.01	21.9%		
2014.2	54	194,748	1	47	1.093	52	0.27	194.4%	52,518	#DIV/0!	0.01	#DIV/0!	2.11	44.9%
2015.1	48	198,923	2	1,268	1.103	1,398	7.03	69.8%	752,778	70.5%	0.01	-0.4%		
2015.2	42	205,400	3	2,837	1.103	3,129	15.23	5616.1%	1,239,219	2259.6%	0.01	142.2%	11.20	430.9%
2016.1	36	197,055	0	0	1.085	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2016.2	30	195,768	2	208	1.085	226	1.15	-92.4%	113,019	-90.9%	0.01	-17.0%	0.57	-94.9%
2017.1	24	185,860	0	0	1.092	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2017.2	18	187,740	0	0	1.092	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.00	-100.0%
2018.1	12	180,369	0	0	1.101	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2018.2	6	186,907	0	0	1.101	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
Total		6,177,235	45	15,134		16,581								



Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	36,607	36,607	36,607	36,607	36,607	0
1999.2	234	36,820	36,820	36,820	36,820	36,820	0
2000.1	228	33,802	33,802	33,802	33,802	33,802	0
2000.2	222	39,437	39,437	39,437	39,437	39,437	0
2001.1	216	39,252	39,252	39,252	39,252	39,252	0
2001.2	210	42,299	42,299	42,299	42,299	42,299	0
2002.1	204	34,208	34,208	34,208	34,208	34,208	0
2002.2	198	36,160	36,160	36,160	36,160	36,160	0
2003.1	192	36,305	36,305	36,305	36,305	36,305	0
2003.2	186	30,993	30,993	30,993	30,993	30,993	0
2004.1	180	29,402	29,402	29,402	29,402	29,450	(48)
2004.2	174	34,670	34,650	34,670	34,670	35,373	(703)
2005.1	168	22,705	22,705	22,705	22,705	22,849	(144)
2005.2	162	30,685	30,613	30,685	30,685	31,167	(482)
2006.1	156	29,980	29,980	29,980	29,980	30,070	(90)
2006.2	150	37,107	36,859	37,107	37,107	37,804	(697)
2007.1	144	28,078	28,036	28,078	28,078	27,951	127
2007.2	138	38,554	36,318	38,554	38,554	37,531	1,023
2008.1	132	28,919	28,348	28,919	28,919	28,858	61
2008.2	126	36,034	35,430	36,034	36,034	35,689	344
2009.1	120	20,983	19,982	20,938	20,938	20,732	205
2009.2	114	26,243	26,020	26,224	26,224	26,179	45
2010.1	108	20,630	20,215	20,687	20,687	21,059	(372)
2010.2	102	24,696	23,382	24,706	24,706	24,748	(42)
2011.1	96	26,208	24,480	26,265	26,265	26,528	(262)
2011.2	90	34,384	31,693	34,430	34,430	34,078	352
2012.1	84	27,263	22,565	27,606	27,606	26,763	843
2012.2	78	40,919	30,913	41,507	41,507	39,832	1,675
2013.1	72	37,309	28,895	38,326	38,326	38,102	224
2013.2	66	46,792	30,898	48,989	48,989	45,685	3,304
2014.1	60	30,623	21,932	32,486	32,486	31,757	729
2014.2	54	47,576	33,233	53,170	53,170	50,720	2,451
2015.1	48	35,577	20,069	42,473	42,473	42,151	322
2015.2	42	43,924	17,033	55,172	55,172	44,984	10,188
2016.1	36	26,117	8,510	36,482	36,482	35,834	648
2016.2	30	38,632	11,641	61,916	61,916	54,969	6,946
2017.1	24	30,184	7,848	57,197	57,197	47,992	9,205
2017.2	18	27,482	5,965	59,806	59,806	50,955	8,851
2018.1	12	25,213	1,461	62,598	62,598		
2018.2	6	20,362	289	68,075	68,075		
Total		1,313,131	1,065,247	1,521,071	1,521,071	1,345,693	44,704

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	9,551	9,551	9,551	9,551	9,551	0
1999.2	234	11,676	11,676	11,676	11,676	11,676	0
2000.1	228	12,168	12,168	12,168	12,168	12,168	0
2000.2	222	15,047	15,047	15,047	15,047	15,047	0
2001.1	216	12,641	12,641	12,641	12,641	12,641	0
2001.2	210	14,502	14,502	14,502	14,502	14,502	0
2002.1	204	15,148	15,148	15,148	15,148	15,148	0
2002.2	198	14,151	14,151	14,151	14,151	14,151	0
2003.1	192	14,238	14,238	14,238	14,238	14,238	0
2003.2	186	13,435	13,435	13,435	13,435	13,435	0
2004.1	180	15,484	15,484	15,484	15,484	15,484	0
2004.2	174	15,637	15,637	15,637	15,637	15,637	0
2005.1	168	17,623	17,623	17,623	17,623	17,623	0
2005.2	162	18,700	18,680	18,700	18,700	18,700	0
2006.1	156	21,827	21,827	21,827	21,827	21,827	1
2006.2	150	23,936	23,923	23,936	23,936	23,937	(1)
2007.1	144	24,075	24,075	24,075	24,075	24,075	0
2007.2	138	27,122	26,932	27,122	27,122	27,123	(0)
2008.1	132	21,833	21,833	21,833	21,833	21,843	(10)
2008.2	126	24,772	24,756	24,772	24,772	24,783	(11)
2009.1	120	17,193	17,193	17,202	17,202	17,206	(4)
2009.2	114	19,723	19,626	19,734	19,734	19,731	2
2010.1	108	17,693	17,693	17,704	17,704	17,665	40
2010.2	102	25,140	24,871	25,148	25,148	25,121	27
2011.1	96	23,624	23,624	23,621	23,621	23,550	71
2011.2	90	26,566	26,329	26,571	26,571	26,626	(55)
2012.1	84	21,462	21,412	21,489	21,489	21,465	24
2012.2	78	28,593	28,458	28,718	28,718	28,683	34
2013.1	72	28,511	28,459	28,660	28,660	28,563	98
2013.2	66	36,694	36,627	36,875	36,875	36,608	267
2014.1	60	30,015	30,010	30,081	30,081	30,038	43
2014.2	54	40,651	39,813	40,788	40,788	40,229	559
2015.1	48	33,084	32,380	33,072	33,072	32,871	201
2015.2	42	31,084	30,129	31,216	31,216	30,656	560
2016.1	36	24,641	23,658	24,777	24,777	24,255	522
2016.2	30	27,577	27,218	27,614	27,614	27,938	(324)
2017.1	24	27,174	26,145	27,597	27,597	27,032	565
2017.2	18	30,569	28,286	31,557	31,557	30,947	611
2018.1	12	27,559	23,647	29,814	29,814		
2018.2	6	19,634	9,069	30,020	30,020		
Total		880,754	857,974	895,826	895,826	832,772	3,220

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	1,109	1,109	1,109	1,109	1,109	0
1999.2	234	1,565	1,565	1,565	1,565	1,565	0
2000.1	228	1,250	1,250	1,250	1,250	1,250	0
2000.2	222	1,334	1,334	1,334	1,334	1,334	0
2001.1	216	1,148	1,148	1,148	1,148	1,158	(10)
2001.2	210	1,335	1,335	1,335	1,335	1,335	0
2002.1	204	1,181	1,181	1,181	1,181	1,181	0
2002.2	198	1,438	1,438	1,438	1,438	1,438	0
2003.1	192	1,146	1,146	1,146	1,146	1,146	0
2003.2	186	1,225	1,225	1,225	1,225	1,225	0
2004.1	180	1,147	1,147	1,147	1,147	1,147	0
2004.2	174	1,691	1,691	1,691	1,691	1,691	0
2005.1	168	1,256	1,256	1,256	1,256	1,256	0
2005.2	162	1,914	1,914	1,914	1,914	1,914	0
2006.1	156	1,044	1,044	1,044	1,044	1,044	0
2006.2	150	1,956	1,956	1,956	1,956	1,956	0
2007.1	144	1,343	1,343	1,343	1,343	1,343	0
2007.2	138	4,051	4,051	4,051	4,051	4,051	0
2008.1	132	1,499	1,499	1,499	1,499	1,499	0
2008.2	126	2,033	2,033	2,033	2,033	2,033	0
2009.1	120	1,124	1,124	1,124	1,124	1,124	0
2009.2	114	2,908	2,908	2,908	2,908	3,609	(700)
2010.1	108	1,341	1,341	1,341	1,341	1,341	0
2010.2	102	1,420	1,420	1,420	1,420	1,420	0
2011.1	96	2,108	2,083	2,108	2,108	2,105	3
2011.2	90	2,505	2,505	2,505	2,505	2,449	56
2012.1	84	1,111	1,111	1,110	1,110	1,132	(22)
2012.2	78	2,136	2,011	2,152	2,152	2,170	(18)
2013.1	72	3,646	2,080	3,703	3,703	3,776	(73)
2013.2	66	1,946	1,946	2,005	2,005	2,053	(48)
2014.1	60	1,314	1,292	1,354	1,354	1,322	32
2014.2	54	1,931	1,894	2,010	2,010	1,933	77
2015.1	48	1,836	1,836	1,867	1,867	1,921	(54)
2015.2	42	1,992	1,910	1,997	1,997	2,105	(108)
2016.1	36	2,361	1,556	2,349	2,349	2,315	34
2016.2	30	2,346	2,183	2,330	2,330	2,302	28
2017.1	24	1,730	1,582	1,739	1,739	1,762	(22)
2017.2	18	2,272	1,832	2,516	2,516	1,959	556
2018.1	12	1,612	1,120	1,835	1,835		
2018.2	6	2,111	456	2,221	2,221		
Total		70,416	64,855	71,260	71,260	67,474	(269)

Province of Alberta
Collision
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	7,003	7,003	7,003	7,003	7,003	0
1999.2	234	9,620	9,620	9,620	9,620	9,620	0
2000.1	228	9,175	9,175	9,175	9,175	9,175	0
2000.2	222	12,163	12,163	12,163	12,163	12,163	0
2001.1	216	10,760	10,760	10,760	10,760	10,760	0
2001.2	210	12,481	12,481	12,481	12,481	12,481	0
2002.1	204	10,083	10,083	10,083	10,083	10,083	0
2002.2	198	11,165	11,165	11,165	11,165	11,165	0
2003.1	192	11,743	11,743	11,743	11,743	11,745	(1)
2003.2	186	11,338	11,338	11,338	11,338	11,338	0
2004.1	180	9,491	9,491	9,491	9,491	9,491	0
2004.2	174	12,595	12,595	12,595	12,595	12,595	0
2005.1	168	13,466	13,466	13,466	13,466	13,466	0
2005.2	162	17,204	17,204	17,204	17,204	17,204	0
2006.1	156	17,489	17,489	17,489	17,489	17,489	0
2006.2	150	20,931	20,931	20,931	20,931	20,931	0
2007.1	144	20,174	20,174	20,174	20,174	20,174	0
2007.2	138	23,851	23,851	23,851	23,851	23,851	(0)
2008.1	132	19,355	19,355	19,355	19,355	19,356	(1)
2008.2	126	23,114	23,114	23,114	23,114	23,111	3
2009.1	120	16,691	16,691	16,691	16,691	16,688	3
2009.2	114	18,175	18,172	18,175	18,175	18,172	3
2010.1	108	14,510	14,510	14,509	14,509	14,515	(6)
2010.2	102	17,549	17,549	17,548	17,548	17,535	13
2011.1	96	17,700	17,699	17,697	17,697	17,690	7
2011.2	90	21,051	21,049	21,044	21,044	21,040	4
2012.1	84	17,746	17,746	17,740	17,740	17,742	(2)
2012.2	78	22,817	22,806	22,804	22,804	22,846	(42)
2013.1	72	19,794	19,780	19,784	19,784	19,769	15
2013.2	66	27,583	27,571	27,562	27,562	27,612	(50)
2014.1	60	21,819	21,798	21,807	21,807	21,790	17
2014.2	54	27,387	27,249	27,348	27,348	27,276	72
2015.1	48	20,296	20,238	20,276	20,276	20,346	(70)
2015.2	42	25,597	25,556	25,538	25,538	25,520	18
2016.1	36	17,830	17,819	17,774	17,774	17,676	98
2016.2	30	23,545	23,512	23,416	23,416	23,033	383
2017.1	24	21,507	21,357	21,162	21,162	20,782	379
2017.2	18	25,746	25,189	24,561	24,561	24,668	(107)
2018.1	12	25,686	24,096	22,465	22,465		
2018.2	6	29,310	17,249	22,635	22,635		
Total		715,540	700,835	703,736	703,736	657,898	737

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	4,202	4,202	4,202	4,202	4,202	0
1999.2	234	6,801	6,801	6,801	6,801	6,801	0
2000.1	228	4,717	4,717	4,717	4,717	4,717	0
2000.2	222	9,411	9,411	9,411	9,411	9,411	0
2001.1	216	5,160	5,160	5,160	5,160	5,160	0
2001.2	210	8,903	8,903	8,903	8,903	8,903	0
2002.1	204	5,612	5,612	5,612	5,612	5,612	0
2002.2	198	7,544	7,544	7,544	7,544	7,544	0
2003.1	192	6,028	6,028	6,028	6,028	6,028	0
2003.2	186	9,650	9,650	9,650	9,650	9,649	1
2004.1	180	6,221	6,221	6,221	6,221	6,221	0
2004.2	174	11,235	11,235	11,235	11,235	11,235	0
2005.1	168	10,198	10,198	10,198	10,198	10,198	0
2005.2	162	13,703	13,703	13,703	13,703	13,703	0
2006.1	156	10,139	10,138	10,139	10,139	10,140	(1)
2006.2	150	16,524	16,524	16,524	16,524	16,525	(0)
2007.1	144	13,471	13,471	13,471	13,471	13,471	0
2007.2	138	23,962	23,962	23,962	23,962	23,960	2
2008.1	132	14,549	14,549	14,549	14,549	14,549	0
2008.2	126	21,256	21,256	21,256	21,256	21,246	10
2009.1	120	13,560	13,538	13,560	13,560	13,552	8
2009.2	114	24,070	24,070	24,058	24,058	24,044	14
2010.1	108	12,362	12,362	12,356	12,356	12,428	(72)
2010.2	102	23,516	23,516	23,492	23,492	23,496	(5)
2011.1	96	12,402	12,402	12,380	12,380	12,395	(15)
2011.2	90	22,524	22,523	22,490	22,490	22,506	(16)
2012.1	84	13,169	13,161	13,155	13,155	13,166	(11)
2012.2	78	29,047	29,041	29,014	29,014	29,015	(1)
2013.1	72	18,060	18,060	18,043	18,043	18,077	(33)
2013.2	66	26,764	26,764	26,736	26,736	26,741	(4)
2014.1	60	15,793	15,790	15,766	15,766	15,781	(15)
2014.2	54	39,346	39,346	39,275	39,275	39,284	(9)
2015.1	48	19,146	19,144	19,114	19,114	19,117	(3)
2015.2	42	38,664	38,633	38,583	38,583	38,595	(11)
2016.1	36	23,980	23,980	23,939	23,939	23,918	21
2016.2	30	38,400	38,349	38,358	38,358	38,413	(55)
2017.1	24	24,723	24,591	24,760	24,760	24,910	(150)
2017.2	18	39,502	39,215	39,562	39,562	40,335	(773)
2018.1	12	21,133	20,488	21,147	21,147		
2018.2	6	32,620	21,819	33,891	33,891		
Total		698,068	686,077	698,966	698,966	645,046	(1,118)

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	1,301	1,301	1,301	1,301	1,301	0
1999.2	234	1,436	1,436	1,436	1,436	1,436	0
2000.1	228	1,426	1,426	1,426	1,426	1,426	0
2000.2	222	2,081	2,081	2,081	2,081	2,081	0
2001.1	216	1,352	1,352	1,352	1,352	1,352	0
2001.2	210	1,990	1,990	1,990	1,990	1,990	0
2002.1	204	1,777	1,777	1,777	1,777	1,777	0
2002.2	198	1,985	1,985	1,985	1,985	1,985	0
2003.1	192	1,982	1,982	1,982	1,982	1,982	0
2003.2	186	2,234	2,233	2,234	2,234	2,232	1
2004.1	180	2,384	2,384	2,384	2,384	2,384	0
2004.2	174	2,970	2,970	2,970	2,970	2,970	0
2005.1	168	2,744	2,744	2,744	2,744	2,744	0
2005.2	162	3,499	3,499	3,499	3,499	3,499	0
2006.1	156	3,829	3,829	3,829	3,829	3,829	0
2006.2	150	4,476	4,476	4,476	4,476	4,476	(0)
2007.1	144	4,125	4,125	4,125	4,125	4,125	0
2007.2	138	6,313	6,313	6,313	6,313	6,311	2
2008.1	132	5,603	5,603	5,603	5,603	5,603	0
2008.2	126	6,882	6,882	6,882	6,882	6,881	1
2009.1	120	5,364	5,342	5,364	5,364	5,361	2
2009.2	114	5,785	5,785	5,785	5,785	5,781	4
2010.1	108	4,741	4,741	4,740	4,740	4,737	3
2010.2	102	5,004	5,004	5,002	5,002	5,000	2
2011.1	96	4,104	4,104	4,102	4,102	4,102	(1)
2011.2	90	4,749	4,749	4,746	4,746	4,745	2
2012.1	84	4,009	4,009	4,010	4,010	4,007	3
2012.2	78	5,728	5,722	5,729	5,729	5,705	24
2013.1	72	5,458	5,458	5,460	5,460	5,483	(23)
2013.2	66	6,697	6,697	6,699	6,699	6,689	11
2014.1	60	5,725	5,725	5,720	5,720	5,715	6
2014.2	54	8,193	8,193	8,187	8,187	8,170	17
2015.1	48	9,427	9,427	9,419	9,419	9,393	26
2015.2	42	12,381	12,368	12,357	12,357	12,316	42
2016.1	36	10,256	10,256	10,241	10,241	10,188	53
2016.2	30	11,511	11,492	11,488	11,488	11,370	118
2017.1	24	12,080	11,982	12,051	12,051	12,088	(37)
2017.2	18	15,177	15,072	15,097	15,097	15,046	51
2018.1	12	9,757	9,553	9,599	9,599		
2018.2	6	13,350	8,849	13,135	13,135		
Total		219,885	214,914	219,320	219,320	196,281	305

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	3,832	3,832	3,832	3,832	3,832	0
1999.2	234	5,383	5,383	5,383	5,383	5,383	0
2000.1	228	6,705	6,705	6,705	6,705	6,705	0
2000.2	222	8,150	8,150	8,150	8,150	8,150	0
2001.1	216	7,196	7,196	7,196	7,196	7,196	0
2001.2	210	7,679	7,679	7,679	7,679	7,679	0
2002.1	204	5,830	5,830	5,830	5,830	5,830	0
2002.2	198	8,029	8,029	8,029	8,029	8,029	0
2003.1	192	5,901	5,901	5,901	5,901	5,901	0
2003.2	186	6,085	6,085	6,085	6,085	6,085	0
2004.1	180	6,254	6,254	6,254	6,254	6,254	0
2004.2	174	7,369	7,369	7,369	7,369	7,369	0
2005.1	168	7,830	7,830	7,830	7,830	7,830	0
2005.2	162	9,960	9,960	9,960	9,960	9,960	0
2006.1	156	10,805	10,805	10,805	10,805	10,805	(0)
2006.2	150	13,180	13,180	13,180	13,180	13,180	0
2007.1	144	11,259	11,259	11,259	11,259	11,259	0
2007.2	138	14,397	14,397	14,397	14,397	14,397	0
2008.1	132	13,158	13,158	13,158	13,158	13,158	(0)
2008.2	126	16,050	16,050	16,050	16,050	16,042	8
2009.1	120	9,257	9,257	9,257	9,257	9,254	3
2009.2	114	10,867	10,867	10,863	10,863	11,006	(143)
2010.1	108	8,539	8,539	8,523	8,523	8,540	(18)
2010.2	102	12,697	12,692	12,676	12,676	12,687	(11)
2011.1	96	12,927	12,927	12,905	12,905	12,927	(22)
2011.2	90	17,947	17,946	17,920	17,920	17,957	(36)
2012.1	84	14,045	13,973	14,019	14,019	14,098	(78)
2012.2	78	19,063	19,063	19,036	19,036	19,071	(35)
2013.1	72	16,947	16,938	16,918	16,918	16,934	(16)
2013.2	66	24,386	24,334	24,345	24,345	24,437	(92)
2014.1	60	18,537	18,527	18,512	18,512	18,518	(6)
2014.2	54	28,004	27,935	27,946	27,946	27,974	(27)
2015.1	48	22,736	22,214	22,668	22,668	22,660	8
2015.2	42	22,414	22,310	22,338	22,338	22,251	87
2016.1	36	17,516	17,510	17,442	17,442	17,346	95
2016.2	30	20,519	20,426	20,385	20,385	20,275	110
2017.1	24	19,030	18,829	18,734	18,734	18,657	76
2017.2	18	25,838	25,266	25,014	25,014	23,299	1,715
2018.1	12	23,548	21,881	21,962	21,962		
2018.2	6	24,199	15,416	24,849	24,849		
Total		544,069	531,904	541,366	541,366	492,938	1,618

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	428	428	428	428	428	0
1999.2	234	472	472	472	472	472	0
2000.1	228	339	339	339	339	339	0
2000.2	222	489	489	489	489	489	0
2001.1	216	323	323	323	323	323	0
2001.2	210	575	575	575	575	575	0
2002.1	204	288	288	288	288	288	0
2002.2	198	522	522	522	522	522	0
2003.1	192	412	412	412	412	412	0
2003.2	186	296	296	296	296	296	0
2004.1	180	263	263	263	263	263	0
2004.2	174	591	591	591	591	591	0
2005.1	168	315	315	315	315	315	0
2005.2	162	486	486	486	486	486	0
2006.1	156	466	466	466	466	466	0
2006.2	150	789	789	789	789	789	0
2007.1	144	288	288	288	288	288	0
2007.2	138	718	718	718	718	718	0
2008.1	132	389	389	389	389	389	0
2008.2	126	622	622	622	622	622	0
2009.1	120	532	532	532	532	532	0
2009.2	114	581	581	581	581	581	0
2010.1	108	332	332	332	332	332	(0)
2010.2	102	362	362	362	362	362	(0)
2011.1	96	208	208	208	208	208	(0)
2011.2	90	543	543	543	543	534	9
2012.1	84	323	323	323	323	318	5
2012.2	78	895	895	895	895	880	15
2013.1	72	341	341	341	341	335	6
2013.2	66	567	567	567	567	557	9
2014.1	60	232	232	232	232	228	4
2014.2	54	776	776	776	776	762	14
2015.1	48	289	279	288	288	283	5
2015.2	42	1,186	1,139	1,183	1,183	1,121	62
2016.1	36	438	438	439	439	429	11
2016.2	30	743	730	746	746	701	45
2017.1	24	396	396	399	399	408	(8)
2017.2	18	826	804	831	831	900	(69)
2018.1	12	492	443	490	490		
2018.2	6	771	550	763	763		
Total		19,905	19,543	19,905	19,905	18,542	109

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	450	450	450	450	450	0
1999.2	234	495	495	495	495	495	0
2000.1	228	12	12	12	12	12	0
2000.2	222	418	418	418	418	418	0
2001.1	216	11	11	11	11	11	0
2001.2	210	6	6	6	6	6	0
2002.1	204	331	331	331	331	331	0
2002.2	198	556	556	556	556	556	0
2003.1	192	11	11	11	11	11	0
2003.2	186	2	2	2	2	2	0
2004.1	180	100	100	100	100	100	0
2004.2	174	6	6	6	6	6	0
2005.1	168	257	177	257	257	257	0
2005.2	162	1,036	1,036	1,036	1,036	1,036	0
2006.1	156	736	736	736	736	97	639
2006.2	150	1,305	1,305	1,305	1,305	1,305	0
2007.1	144	904	904	904	904	904	0
2007.2	138	12	12	12	12	12	0
2008.1	132	60	60	60	60	60	0
2008.2	126	831	831	831	831	809	22
2009.1	120	10	10	10	10	10	0
2009.2	114	0	0	0	0	0	0
2010.1	108	57	57	58	58	70	(12)
2010.2	102	83	83	93	93	114	(21)
2011.1	96	0	0	1	1	1	(0)
2011.2	90	160	130	189	189	442	(254)
2012.1	84	405	405	468	468	455	13
2012.2	78	1,253	1,253	1,294	1,294	1,448	(154)
2013.1	72	435	8	440	440	2	438
2013.2	66	15	15	15	15	167	(152)
2014.1	60	652	422	669	669	679	(10)
2014.2	54	45	41	47	47	53	(5)
2015.1	48	1,176	14	1,268	1,268	486	782
2015.2	42	2,658	43	2,837	2,837	2,920	(83)
2016.1	36	0	0	0	0	32	(32)
2016.2	30	142	7	208	208	0	208
2017.1	24	0	0	0	0	0	0
2017.2	18	0	0	0	0	0	0
2018.1	12	0	0	0	0		
2018.2	6	0	0	0	0		
Total		14,630	9,947	15,134	15,134	13,756	1,378

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	858	858	858	858	0
1999.2	234	824	824	824	824	0
2000.1	228	864	864	864	864	0
2000.2	222	921	921	921	921	0
2001.1	216	830	830	830	830	0
2001.2	210	825	825	825	825	0
2002.1	204	842	842	842	842	0
2002.2	198	817	817	817	817	0
2003.1	192	777	777	777	777	0
2003.2	186	790	790	790	790	0
2004.1	180	757	757	757	758	(1)
2004.2	174	793	793	793	793	0
2005.1	168	766	766	766	766	0
2005.2	162	834	834	834	834	0
2006.1	156	707	707	707	708	(1)
2006.2	150	847	847	847	848	(1)
2007.1	144	763	763	763	762	1
2007.2	138	894	894	894	894	0
2008.1	132	683	683	683	683	0
2008.2	126	718	718	718	718	0
2009.1	120	509	509	509	509	0
2009.2	114	610	610	610	611	(2)
2010.1	108	492	492	492	492	(1)
2010.2	102	596	595	595	593	2
2011.1	96	573	572	572	571	1
2011.2	90	598	597	597	600	(2)
2012.1	84	508	507	507	506	1
2012.2	78	694	691	691	690	1
2013.1	72	608	604	604	611	(7)
2013.2	66	842	831	831	833	(2)
2014.1	60	644	634	634	651	(17)
2014.2	54	828	813	813	825	(12)
2015.1	48	678	664	664	667	(3)
2015.2	42	693	677	677	685	(9)
2016.1	36	522	510	510	504	6
2016.2	30	650	634	634	632	2
2017.1	24	577	569	569	588	(19)
2017.2	18	639	632	632	652	(20)
2018.1	12	618	592	592		
2018.2	6	543	594	594		
Total		28,532	28,437	28,437	27,331	(80)

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	2,789	2,789	2,789	2,789	0
1999.2	234	2,770	2,770	2,770	2,770	0
2000.1	228	2,968	2,968	2,968	2,968	0
2000.2	222	3,108	3,108	3,108	3,108	0
2001.1	216	2,729	2,729	2,729	2,729	0
2001.2	210	2,806	2,806	2,806	2,806	0
2002.1	204	2,756	2,756	2,756	2,756	0
2002.2	198	2,497	2,497	2,497	2,497	0
2003.1	192	2,399	2,399	2,399	2,399	0
2003.2	186	2,312	2,312	2,312	2,312	0
2004.1	180	2,267	2,267	2,267	2,267	0
2004.2	174	2,543	2,543	2,543	2,543	0
2005.1	168	2,558	2,558	2,558	2,558	0
2005.2	162	2,761	2,761	2,761	2,761	0
2006.1	156	2,711	2,711	2,711	2,709	2
2006.2	150	3,389	3,389	3,389	3,389	0
2007.1	144	3,517	3,517	3,517	3,517	0
2007.2	138	3,716	3,716	3,716	3,715	1
2008.1	132	3,317	3,317	3,317	3,318	(1)
2008.2	126	3,597	3,597	3,597	3,598	(1)
2009.1	120	2,887	2,888	2,888	2,888	(1)
2009.2	114	3,188	3,189	3,189	3,189	(1)
2010.1	108	2,721	2,722	2,722	2,723	(0)
2010.2	102	3,373	3,374	3,374	3,375	(1)
2011.1	96	3,373	3,374	3,374	3,375	(1)
2011.2	90	3,345	3,346	3,346	3,347	(1)
2012.1	84	3,052	3,053	3,053	3,053	(0)
2012.2	78	3,940	3,941	3,941	3,944	(3)
2013.1	72	3,707	3,708	3,708	3,711	(4)
2013.2	66	4,470	4,470	4,470	4,473	(3)
2014.1	60	3,847	3,847	3,847	3,863	(17)
2014.2	54	4,345	4,345	4,345	4,371	(26)
2015.1	48	3,791	3,790	3,790	3,809	(19)
2015.2	42	3,744	3,743	3,743	3,801	(58)
2016.1	36	3,017	3,016	3,016	3,072	(57)
2016.2	30	3,314	3,307	3,307	3,300	7
2017.1	24	3,253	3,244	3,244	3,247	(3)
2017.2	18	3,474	3,500	3,500	3,341	160
2018.1	12	3,394	3,469	3,469		
2018.2	6	2,683	3,168	3,168		
Total		126,429	127,005	127,005	120,393	(25)

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts Reported Claim Counts Development Method	Selected Ultimate Claim Counts	Prior	Difference
1999.1	240	341	341	341	341	0
1999.2	234	449	449	449	449	0
2000.1	228	412	412	412	412	0
2000.2	222	392	392	392	392	0
2001.1	216	310	310	310	311	(1)
2001.2	210	402	402	402	402	0
2002.1	204	302	302	302	302	0
2002.2	198	314	314	314	314	0
2003.1	192	322	322	322	322	0
2003.2	186	354	354	354	354	0
2004.1	180	319	319	319	319	0
2004.2	174	449	449	449	449	0
2005.1	168	339	339	339	339	0
2005.2	162	494	494	494	494	0
2006.1	156	364	364	364	364	0
2006.2	150	432	432	432	432	0
2007.1	144	383	383	383	383	0
2007.2	138	495	495	495	495	0
2008.1	132	368	368	368	368	0
2008.2	126	400	400	400	400	0
2009.1	120	303	303	303	303	0
2009.2	114	365	365	365	365	0
2010.1	108	255	255	255	255	(0)
2010.2	102	336	336	336	336	(0)
2011.1	96	341	341	341	341	0
2011.2	90	363	363	363	363	0
2012.1	84	281	281	281	281	0
2012.2	78	376	376	376	376	0
2013.1	72	366	366	366	366	0
2013.2	66	483	483	483	483	0
2014.1	60	361	361	361	365	(4)
2014.2	54	446	446	446	446	(0)
2015.1	48	373	373	373	378	(5)
2015.2	42	402	401	401	427	(26)
2016.1	36	336	335	335	331	3
2016.2	30	408	406	406	394	11
2017.1	24	412	408	408	383	25
2017.2	18	444	440	440	408	33
2018.1	12	356	350	350		
2018.2	6	447	396	396		
Total		15,095	15,026	15,026	14,243	36

Province of Alberta
Collision
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	1,544	1,544	1,544	1,544	0
1999.2	234	1,708	1,708	1,708	1,708	0
2000.1	228	1,830	1,830	1,830	1,830	0
2000.2	222	1,988	1,988	1,988	1,988	0
2001.1	216	1,788	1,788	1,788	1,788	0
2001.2	210	1,852	1,852	1,852	1,852	0
2002.1	204	1,785	1,785	1,785	1,785	0
2002.2	198	1,703	1,703	1,703	1,703	0
2003.1	192	1,710	1,710	1,710	1,710	0
2003.2	186	1,509	1,509	1,509	1,509	0
2004.1	180	1,483	1,483	1,483	1,483	0
2004.2	174	1,725	1,725	1,725	1,725	0
2005.1	168	1,804	1,804	1,804	1,804	0
2005.2	162	2,020	2,020	2,020	2,020	0
2006.1	156	2,097	2,097	2,097	2,097	0
2006.2	150	2,530	2,530	2,530	2,530	0
2007.1	144	2,523	2,523	2,523	2,523	0
2007.2	138	2,500	2,500	2,500	2,500	0
2008.1	132	2,338	2,338	2,338	2,338	0
2008.2	126	2,527	2,527	2,527	2,527	0
2009.1	120	2,110	2,110	2,110	2,110	0
2009.2	114	2,244	2,244	2,244	2,244	0
2010.1	108	1,845	1,845	1,845	1,847	(2)
2010.2	102	2,159	2,159	2,159	2,159	0
2011.1	96	2,325	2,325	2,325	2,325	(0)
2011.2	90	2,076	2,076	2,076	2,077	(1)
2012.1	84	2,024	2,024	2,024	2,024	(0)
2012.2	78	2,556	2,555	2,555	2,557	(2)
2013.1	72	2,344	2,343	2,343	2,343	(0)
2013.2	66	2,920	2,919	2,919	2,919	0
2014.1	60	2,296	2,295	2,295	2,419	(124)
2014.2	54	2,582	2,580	2,580	2,731	(151)
2015.1	48	2,168	2,167	2,167	2,276	(109)
2015.2	42	2,293	2,291	2,291	2,393	(102)
2016.1	36	1,852	1,851	1,851	1,910	(59)
2016.2	30	2,188	2,184	2,184	2,257	(72)
2017.1	24	2,096	2,080	2,080	2,137	(57)
2017.2	18	2,474	2,413	2,413	2,396	17
2018.1	12	2,508	2,276	2,276		
2018.2	6	3,111	2,268	2,268		
Total		85,135	83,970	83,970	80,087	(661)

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	1,416	1,416	1,416	1,416	0
1999.2	234	1,951	1,951	1,951	1,951	0
2000.1	228	1,414	1,414	1,414	1,414	0
2000.2	222	2,590	2,590	2,590	2,590	0
2001.1	216	1,448	1,448	1,448	1,448	0
2001.2	210	2,090	2,090	2,090	2,090	0
2002.1	204	1,353	1,353	1,353	1,353	0
2002.2	198	1,709	1,709	1,709	1,709	0
2003.1	192	1,201	1,201	1,201	1,201	0
2003.2	186	1,927	1,927	1,927	1,927	0
2004.1	180	1,284	1,284	1,284	1,284	0
2004.2	174	2,247	2,247	2,247	2,247	0
2005.1	168	2,348	2,348	2,348	2,348	0
2005.2	162	2,468	2,468	2,468	2,468	0
2006.1	156	1,797	1,797	1,797	1,797	0
2006.2	150	2,665	2,665	2,665	2,665	0
2007.1	144	2,158	2,158	2,158	2,158	0
2007.2	138	3,563	3,563	3,563	3,563	0
2008.1	132	1,978	1,978	1,978	1,978	0
2008.2	126	3,133	3,133	3,133	3,133	0
2009.1	120	1,780	1,780	1,780	1,780	0
2009.2	114	3,454	3,454	3,454	3,454	0
2010.1	108	1,756	1,756	1,756	1,756	0
2010.2	102	3,562	3,562	3,562	3,562	0
2011.1	96	1,596	1,596	1,596	1,595	1
2011.2	90	2,916	2,916	2,916	2,916	(0)
2012.1	84	1,705	1,705	1,705	1,705	(0)
2012.2	78	3,940	3,941	3,941	3,941	0
2013.1	72	2,244	2,244	2,244	2,245	(1)
2013.2	66	3,891	3,891	3,891	3,893	(2)
2014.1	60	1,819	1,819	1,819	1,857	(38)
2014.2	54	4,899	4,899	4,899	4,968	(69)
2015.1	48	2,097	2,097	2,097	2,150	(53)
2015.2	42	4,488	4,487	4,487	4,501	(14)
2016.1	36	2,638	2,639	2,639	2,637	1
2016.2	30	4,594	4,597	4,597	4,599	(2)
2017.1	24	2,557	2,566	2,566	2,578	(13)
2017.2	18	4,554	4,584	4,584	4,579	5
2018.1	12	2,229	2,257	2,257		
2018.2	6	3,469	3,570	3,570		
Total		100,928	101,102	101,102	95,458	(185)

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	248	248	248	248	0
1999.2	234	265	265	265	265	0
2000.1	228	247	247	247	247	0
2000.2	222	340	340	340	340	0
2001.1	216	247	247	247	247	0
2001.2	210	296	296	296	296	0
2002.1	204	245	245	245	245	0
2002.2	198	261	261	261	261	0
2003.1	192	289	289	289	289	0
2003.2	186	303	303	303	303	0
2004.1	180	312	312	312	312	0
2004.2	174	347	347	347	347	0
2005.1	168	349	349	349	349	0
2005.2	162	378	378	378	378	0
2006.1	156	414	414	414	414	0
2006.2	150	432	432	432	432	0
2007.1	144	435	435	435	435	0
2007.2	138	518	518	518	518	0
2008.1	132	500	500	500	500	0
2008.2	126	586	586	586	586	0
2009.1	120	464	464	464	464	0
2009.2	114	514	514	514	514	0
2010.1	108	399	399	399	399	0
2010.2	102	426	426	426	426	0
2011.1	96	368	368	368	367	1
2011.2	90	348	348	348	348	0
2012.1	84	334	334	334	334	0
2012.2	78	433	433	433	433	0
2013.1	72	509	509	509	509	0
2013.2	66	588	588	588	589	(1)
2014.1	60	529	529	529	536	(7)
2014.2	54	659	659	659	671	(12)
2015.1	48	765	765	765	783	(18)
2015.2	42	923	923	923	920	3
2016.1	36	836	836	836	836	0
2016.2	30	868	868	868	859	9
2017.1	24	970	970	970	971	(0)
2017.2	18	1,136	1,136	1,136	1,122	14
2018.1	12	817	817	817		
2018.2	6	951	953	953		
Total		19,849	19,852	19,852	18,092	(9)

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	592	592	592	592	0
1999.2	234	635	635	635	635	0
2000.1	228	733	733	733	733	0
2000.2	222	847	847	847	847	0
2001.1	216	774	774	774	774	0
2001.2	210	674	674	674	674	0
2002.1	204	653	653	653	653	0
2002.2	198	634	634	634	634	0
2003.1	192	488	488	488	488	0
2003.2	186	509	509	509	509	0
2004.1	180	512	512	512	512	0
2004.2	174	639	639	639	639	0
2005.1	168	623	623	623	623	0
2005.2	162	679	679	679	679	0
2006.1	156	618	618	618	618	0
2006.2	150	784	784	784	784	0
2007.1	144	802	802	802	802	0
2007.2	138	1,029	1,029	1,029	1,029	0
2008.1	132	784	784	784	784	0
2008.2	126	970	970	970	970	0
2009.1	120	631	631	631	631	0
2009.2	114	871	871	871	871	0
2010.1	108	601	601	601	601	0
2010.2	102	918	918	918	919	(1)
2011.1	96	752	752	752	752	(0)
2011.2	90	905	905	905	905	(0)
2012.1	84	746	746	746	746	(0)
2012.2	78	1,137	1,137	1,137	1,137	0
2013.1	72	931	931	931	931	0
2013.2	66	1,380	1,379	1,379	1,380	(1)
2014.1	60	881	880	880	939	(58)
2014.2	54	1,369	1,368	1,368	1,442	(73)
2015.1	48	972	972	972	1,027	(56)
2015.2	42	1,355	1,354	1,354	1,406	(52)
2016.1	36	991	990	990	1,030	(40)
2016.2	30	1,193	1,190	1,190	1,243	(53)
2017.1	24	1,010	1,003	1,003	1,055	(53)
2017.2	18	1,380	1,353	1,353	1,414	(61)
2018.1	12	1,130	1,051	1,051		
2018.2	6	1,424	1,226	1,226		
Total		34,556	34,238	34,238	32,408	(448)

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	58	58	58	58	0
1999.2	234	74	74	74	74	0
2000.1	228	59	59	59	59	0
2000.2	222	111	111	111	111	0
2001.1	216	51	51	51	51	0
2001.2	210	65	65	65	65	0
2002.1	204	28	28	28	28	0
2002.2	198	55	55	55	55	0
2003.1	192	53	53	53	53	0
2003.2	186	52	52	52	52	0
2004.1	180	42	42	42	42	0
2004.2	174	62	62	62	62	0
2005.1	168	48	48	48	48	0
2005.2	162	49	49	49	49	0
2006.1	156	41	41	41	41	0
2006.2	150	54	54	54	54	0
2007.1	144	43	43	43	43	0
2007.2	138	62	62	62	62	0
2008.1	132	39	39	39	39	0
2008.2	126	75	75	75	75	0
2009.1	120	38	38	38	38	0
2009.2	114	91	91	91	91	0
2010.1	108	38	38	38	38	0
2010.2	102	56	56	56	56	0
2011.1	96	30	30	30	30	0
2011.2	90	80	80	80	80	0
2012.1	84	35	35	35	35	0
2012.2	78	85	85	85	85	0
2013.1	72	49	49	49	49	0
2013.2	66	83	83	83	83	0
2014.1	60	28	28	28	28	0
2014.2	54	96	96	96	96	0
2015.1	48	50	50	50	50	(0)
2015.2	42	127	127	127	126	1
2016.1	36	51	51	51	50	1
2016.2	30	86	86	86	84	2
2017.1	24	47	47	47	47	(0)
2017.2	18	99	99	99	99	0
2018.1	12	53	53	53		
2018.2	6	77	76	76		
Total		2,420	2,420	2,420	2,287	4

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts Reported Claim Counts Development Method	Selected Ultimate Claim Counts	Prior	Difference
1999.1	240	4	4	4	4	0
1999.2	234	0	0	0	0	0
2000.1	228	0	0	0	0	0
2000.2	222	4	4	4	4	0
2001.1	216	0	0	0	0	0
2001.2	210	0	0	0	0	0
2002.1	204	3	3	3	3	0
2002.2	198	2	2	2	2	0
2003.1	192	0	0	0	0	0
2003.2	186	0	0	0	0	0
2004.1	180	1	1	1	1	0
2004.2	174	1	1	1	1	0
2005.1	168	3	3	3	3	0
2005.2	162	1	1	1	1	0
2006.1	156	1	1	1	0	1
2006.2	150	2	2	2	2	0
2007.1	144	1	1	1	1	0
2007.2	138	1	1	1	1	0
2008.1	132	0	0	0	0	0
2008.2	126	1	1	1	1	(0)
2009.1	120	2	2	2	2	(0)
2009.2	114	0	0	0	0	0
2010.1	108	2	2	2	2	0
2010.2	102	3	3	3	2	0
2011.1	96	0	0	0	0	0
2011.2	90	2	1	1	2	(1)
2012.1	84	1	1	1	1	0
2012.2	78	1	1	1	1	(1)
2013.1	72	2	1	1	0	1
2013.2	66	0	0	0	1	(1)
2014.1	60	3	2	2	2	(0)
2014.2	54	2	1	1	1	0
2015.1	48	4	2	2	2	(0)
2015.2	42	6	3	3	3	(0)
2016.1	36	0	0	0	1	(1)
2016.2	30	4	2	2	0	2
2017.1	24	0	0	0	0	0
2017.2	18	0	0	0	0	0
2018.1	12	0	0	0		
2018.2	6	0	0	0		
Total		57	45	45	43	2

BI

Coverage = BI
End Trend Period = 2018.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	0.02	+/- 1.38	6.5%	0.000	0.037	0.979
Loss Cost	1999.2	0.27	+/- 1.43	9.0%	0.000	0.024	0.706
Loss Cost	2000.1	0.39	+/- 1.50	8.2%	0.000	0.034	0.600
Loss Cost	2000.2	0.60	+/- 1.57	10.3%	0.000	0.025	0.437
Loss Cost	2001.1	0.81	+/- 1.64	10.0%	0.000	0.039	0.323
Loss Cost	2001.2	1.20	+/- 1.67	15.5%	0.000	0.019	0.151
Loss Cost	2002.1	1.51	+/- 1.74	16.7%	0.000	0.033	0.084
Loss Cost	2002.2	1.93	+/- 1.78	22.7%	0.000	0.017	0.033
Loss Cost	2003.1	2.21	+/- 1.88	24.2%	0.000	0.028	0.021
Loss Cost	2003.2	2.86	+/- 1.83	36.1%	0.000	0.007	0.003
Loss Cost	2004.1	3.09	+/- 1.94	37.3%	0.000	0.012	0.003
Loss Cost	2004.2	3.64	+/- 1.96	44.7%	0.000	0.005	0.001
Loss Cost	2005.1	4.13	+/- 2.03	48.9%	0.000	0.009	0.000
Loss Cost	2005.2	4.35	+/- 2.18	47.9%	0.000	0.009	0.000
Loss Cost	2006.1	4.71	+/- 2.32	49.8%	0.000	0.016	0.000
Loss Cost	2006.2	5.49	+/- 2.31	58.2%	0.000	0.005	0.000
Loss Cost	2007.1	6.30	+/- 2.32	65.1%	0.000	0.009	0.000
Loss Cost	2007.2	6.96	+/- 2.38	68.9%	0.000	0.004	0.000
Loss Cost	2008.1	7.86	+/- 2.36	75.1%	0.000	0.007	0.000
Loss Cost	2008.2	8.63	+/- 2.38	78.6%	0.000	0.002	0.000
Loss Cost	2009.1	9.59	+/- 2.34	83.6%	0.000	0.004	0.000
Loss Cost	2009.2	9.67	+/- 2.61	80.8%	0.000	0.006	0.000
Loss Cost	2010.1	9.63	+/- 2.95	79.2%	0.000	0.009	0.000
Loss Cost	2010.2	9.27	+/- 3.28	74.0%	0.000	0.016	0.000
Loss Cost	2011.1	8.13	+/- 3.38	73.9%	0.000	0.006	0.000
Loss Cost	2011.2	8.11	+/- 3.88	68.0%	0.000	0.010	0.000
Loss Cost	2012.1	7.92	+/- 4.56	66.0%	0.000	0.015	0.002
Loss Cost	2012.2	7.40	+/- 5.28	55.6%	0.000	0.029	0.009
Loss Cost	2013.1	7.94	+/- 6.42	55.2%	0.000	0.054	0.017
Loss Cost	2013.2	9.95	+/- 7.14	61.9%	0.000	0.030	0.010
Loss Cost	2014.1	12.65	+/- 8.15	70.5%	0.000	0.067	0.006
Loss Cost	2014.2	12.18	+/- 10.44	57.0%	0.002	0.112	0.023
Loss Cost	2015.1	15.56	+/- 13.54	64.0%	0.015	0.240	0.025
Severity	1999.1	4.52	+/- 1.17	62.4%	0.000	0.251	0.000
Severity	1999.2	4.76	+/- 1.19	64.4%	0.000	0.166	0.000
Severity	2000.1	5.00	+/- 1.23	66.2%	0.000	0.246	0.000
Severity	2000.2	5.20	+/- 1.28	66.6%	0.000	0.187	0.000
Severity	2001.1	5.41	+/- 1.33	67.6%	0.000	0.264	0.000
Severity	2001.2	5.80	+/- 1.32	71.5%	0.000	0.137	0.000
Severity	2002.1	6.24	+/- 1.30	75.8%	0.000	0.241	0.000
Severity	2002.2	6.55	+/- 1.32	77.3%	0.000	0.147	0.000
Severity	2003.1	6.91	+/- 1.35	79.3%	0.000	0.241	0.000
Severity	2003.2	7.46	+/- 1.25	84.4%	0.000	0.072	0.000
Severity	2004.1	7.72	+/- 1.30	84.8%	0.000	0.117	0.000
Severity	2004.2	8.10	+/- 1.31	86.3%	0.000	0.054	0.000
Severity	2005.1	8.57	+/- 1.28	88.6%	0.000	0.102	0.000
Severity	2005.2	8.49	+/- 1.38	87.1%	0.000	0.129	0.000
Severity	2006.1	8.60	+/- 1.49	86.2%	0.000	0.166	0.000
Severity	2006.2	9.08	+/- 1.49	88.0%	0.000	0.072	0.000
Severity	2007.1	9.50	+/- 1.54	88.9%	0.000	0.130	0.000
Severity	2007.2	9.67	+/- 1.67	87.9%	0.000	0.116	0.000
Severity	2008.1	10.00	+/- 1.80	87.9%	0.000	0.186	0.000
Severity	2008.2	10.44	+/- 1.89	88.2%	0.000	0.116	0.000
Severity	2009.1	11.22	+/- 1.84	90.8%	0.000	0.225	0.000
Severity	2009.2	11.60	+/- 1.99	90.5%	0.000	0.161	0.000
Severity	2010.1	11.81	+/- 2.23	89.6%	0.000	0.224	0.000
Severity	2010.2	12.02	+/- 2.51	88.0%	0.000	0.213	0.000
Severity	2011.1	11.53	+/- 2.79	86.1%	0.000	0.161	0.000
Severity	2011.2	11.57	+/- 3.21	83.1%	0.000	0.186	0.000
Severity	2012.1	12.38	+/- 3.62	83.5%	0.000	0.315	0.000
Severity	2012.2	13.16	+/- 4.10	82.7%	0.000	0.235	0.000
Severity	2013.1	14.16	+/- 4.79	82.8%	0.000	0.389	0.000
Severity	2013.2	16.51	+/- 4.25	90.5%	0.000	0.094	0.000
Severity	2014.1	17.22	+/- 5.36	89.2%	0.000	0.173	0.000
Severity	2014.2	15.77	+/- 6.19	84.7%	0.000	0.292	0.001
Severity	2015.1	15.24	+/- 8.63	79.2%	0.000	0.326	0.005
Frequency	1999.1	-4.31	+/- 0.63	82.7%	0.000	0.014	0.000
Frequency	1999.2	-4.29	+/- 0.66	81.8%	0.000	0.015	0.000
Frequency	2000.1	-4.39	+/- 0.69	81.5%	0.000	0.011	0.000
Frequency	2000.2	-4.37	+/- 0.73	80.4%	0.000	0.012	0.000
Frequency	2001.1	-4.37	+/- 0.77	78.8%	0.000	0.014	0.000
Frequency	2001.2	-4.35	+/- 0.81	77.6%	0.000	0.016	0.000
Frequency	2002.1	-4.45	+/- 0.86	76.9%	0.000	0.013	0.000
Frequency	2002.2	-4.34	+/- 0.90	75.5%	0.000	0.010	0.000
Frequency	2003.1	-4.40	+/- 0.96	73.8%	0.000	0.011	0.000
Frequency	2003.2	-4.29	+/- 1.01	72.2%	0.000	0.009	0.000
Frequency	2004.1	-4.30	+/- 1.09	69.5%	0.000	0.011	0.000
Frequency	2004.2	-4.13	+/- 1.15	67.7%	0.000	0.008	0.000
Frequency	2005.1	-4.09	+/- 1.24	63.9%	0.000	0.012	0.000
Frequency	2005.2	-3.82	+/- 1.29	62.2%	0.000	0.007	0.000
Frequency	2006.1	-3.57	+/- 1.37	56.0%	0.000	0.013	0.000
Frequency	2006.2	-3.29	+/- 1.44	54.1%	0.000	0.008	0.000
Frequency	2007.1	-2.93	+/- 1.50	45.7%	0.000	0.016	0.001
Frequency	2007.2	-2.47	+/- 1.52	45.7%	0.000	0.006	0.003
Frequency	2008.1	-1.95	+/- 1.54	35.3%	0.000	0.012	0.017
Frequency	2008.2	-1.63	+/- 1.65	35.7%	0.000	0.008	0.054
Frequency	2009.1	-1.46	+/- 1.83	28.2%	0.000	0.015	0.112
Frequency	2009.2	-1.73	+/- 2.00	29.0%	0.000	0.026	0.087
Frequency	2010.1	-1.95	+/- 2.23	28.1%	0.000	0.027	0.084
Frequency	2010.2	-2.45	+/- 2.40	31.5%	0.000	0.048	0.048
Frequency	2011.1	-3.04	+/- 2.61	37.0%	0.000	0.031	0.028
Frequency	2011.2	-3.10	+/- 3.00	36.0%	0.000	0.046	0.047
Frequency	2012.1	-3.97	+/- 3.27	43.3%	0.000	0.026	0.024
Frequency	2012.2	-5.09	+/- 3.35	53.8%	0.000	0.047	0.008
Frequency	2013.1	-5.45	+/- 4.03	47.7%	0.000	0.056	0.016
Frequency	2013.2	-5.63	+/- 4.90	45.8%	0.001	0.088	0.033
Frequency	2014.1	-3.90	+/- 5.67	18.4%	0.005	0.184	0.154
Frequency	2014.2	-3.11	+/- 7.21	14.2%	0.025	0.185	0.339
Frequency	2015.1	0.27	+/- 7.97	-17.1%	0.130	0.390	0.933

BI

Coverage = BI
End Trend Period = 2018.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	4.30	+/- 2.28	35.2%	0.000	0.001
Loss Cost	2005.2	4.35	+/- 2.46	32.9%	0.000	0.001
Loss Cost	2006.1	4.91	+/- 2.58	37.8%	0.000	0.000
Loss Cost	2006.2	5.49	+/- 2.72	42.1%	0.000	0.000
Loss Cost	2007.1	6.53	+/- 2.66	53.6%	0.000	0.000
Loss Cost	2007.2	6.96	+/- 2.87	54.4%	0.000	0.000
Loss Cost	2008.1	8.12	+/- 2.79	65.0%	0.000	0.000
Loss Cost	2008.2	8.63	+/- 3.02	65.5%	0.000	0.000
Loss Cost	2009.1	9.91	+/- 2.91	74.4%	0.000	0.000
Loss Cost	2009.2	9.67	+/- 3.23	70.4%	0.000	0.000
Loss Cost	2010.1	10.03	+/- 3.60	68.7%	0.000	0.000
Loss Cost	2010.2	9.27	+/- 3.91	62.7%	0.000	0.000
Loss Cost	2011.1	8.69	+/- 4.36	55.7%	0.000	0.001
Loss Cost	2011.2	8.11	+/- 4.93	47.5%	0.000	0.003
Loss Cost	2012.1	8.66	+/- 5.71	45.5%	0.000	0.005
Loss Cost	2012.2	7.40	+/- 6.39	33.2%	0.000	0.023
Loss Cost	2013.1	8.85	+/- 7.44	37.7%	0.000	0.020
Loss Cost	2013.2	9.95	+/- 9.01	37.0%	0.000	0.028
Loss Cost	2014.1	13.95	+/- 9.57	56.9%	0.001	0.007
Loss Cost	2014.2	12.18	+/- 11.74	41.9%	0.003	0.035
Loss Cost	2015.1	17.10	+/- 13.55	59.3%	0.018	0.016
Severity	2005.1	8.64	+/- 1.33	87.8%	0.000	0.000
Severity	2005.2	8.49	+/- 1.42	86.3%	0.000	0.000
Severity	2006.1	8.66	+/- 1.52	85.6%	0.000	0.000
Severity	2006.2	9.08	+/- 1.57	86.6%	0.000	0.000
Severity	2007.1	9.58	+/- 1.59	88.2%	0.000	0.000
Severity	2007.2	9.67	+/- 1.73	87.0%	0.000	0.000
Severity	2008.1	10.10	+/- 1.83	87.4%	0.000	0.000
Severity	2008.2	10.44	+/- 1.97	87.1%	0.000	0.000
Severity	2009.1	11.32	+/- 1.86	90.5%	0.000	0.000
Severity	2009.2	11.60	+/- 2.04	89.8%	0.000	0.000
Severity	2010.1	11.94	+/- 2.26	89.2%	0.000	0.000
Severity	2010.2	12.02	+/- 2.55	87.5%	0.000	0.000
Severity	2011.1	11.73	+/- 2.88	84.9%	0.000	0.000
Severity	2011.2	11.57	+/- 3.30	81.8%	0.000	0.000
Severity	2012.1	12.60	+/- 3.58	83.4%	0.000	0.000
Severity	2012.2	13.16	+/- 4.16	81.8%	0.000	0.000
Severity	2013.1	14.44	+/- 4.64	83.1%	0.000	0.000
Severity	2013.2	16.51	+/- 4.73	87.7%	0.000	0.000
Severity	2014.1	17.82	+/- 5.58	87.5%	0.000	0.000
Severity	2014.2	15.77	+/- 6.13	84.0%	0.000	0.000
Severity	2015.1	16.04	+/- 8.19	78.6%	0.000	0.002
Frequency	2005.1	-3.99	+/- 1.37	55.1%	0.000	0.000
Frequency	2005.2	-3.82	+/- 1.47	50.5%	0.000	0.000
Frequency	2006.1	-3.46	+/- 1.53	44.5%	0.000	0.000
Frequency	2006.2	-3.29	+/- 1.65	39.3%	0.000	0.000
Frequency	2007.1	-2.79	+/- 1.68	31.4%	0.000	0.003
Frequency	2007.2	-2.47	+/- 1.80	24.0%	0.000	0.010
Frequency	2008.1	-1.79	+/- 1.77	13.8%	0.000	0.050
Frequency	2008.2	-1.63	+/- 1.95	9.2%	0.000	0.098
Frequency	2009.1	-1.26	+/- 2.11	2.8%	0.000	0.230
Frequency	2009.2	-1.73	+/- 2.26	8.0%	0.000	0.128
Frequency	2010.1	-1.71	+/- 2.54	5.5%	0.000	0.177
Frequency	2010.2	-2.45	+/- 2.66	14.7%	0.000	0.071
Frequency	2011.1	-2.72	+/- 3.00	15.2%	0.000	0.075
Frequency	2011.2	-3.10	+/- 3.40	16.5%	0.000	0.074
Frequency	2012.1	-3.49	+/- 3.91	17.0%	0.000	0.080
Frequency	2012.2	-5.09	+/- 3.88	36.6%	0.000	0.017
Frequency	2013.1	-4.88	+/- 4.64	27.7%	0.000	0.045
Frequency	2013.2	-5.63	+/- 5.50	29.0%	0.001	0.051
Frequency	2014.1	-3.29	+/- 5.87	6.4%	0.006	0.240
Frequency	2014.2	-3.11	+/- 7.56	-1.0%	0.025	0.370
Frequency	2015.1	0.91	+/- 7.38	-14.9%	0.140	0.772

BI

Coverage = BI
End Trend Period = 2018.2
Seasonality = T
Excluded Points = 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.40	+/- 2.07	51.1%	0.000	0.018	0.000
Loss Cost	2005.2	4.61	+/- 2.21	50.1%	0.000	0.017	0.000
Loss Cost	2006.1	5.03	+/- 2.36	52.5%	0.000	0.032	0.000
Loss Cost	2006.2	5.80	+/- 2.33	60.9%	0.000	0.010	0.000
Loss Cost	2007.1	6.69	+/- 2.29	68.8%	0.000	0.020	0.000
Loss Cost	2007.2	7.34	+/- 2.33	72.5%	0.000	0.008	0.000
Loss Cost	2008.1	8.34	+/- 2.23	79.8%	0.000	0.015	0.000
Loss Cost	2008.2	9.09	+/- 2.20	83.3%	0.000	0.004	0.000
Loss Cost	2009.1	10.17	+/- 1.99	89.3%	0.000	0.006	0.000
Loss Cost	2009.2	10.20	+/- 2.21	87.3%	0.000	0.009	0.000
Loss Cost	2010.1	10.27	+/- 2.52	86.1%	0.000	0.015	0.000
Loss Cost	2010.2	9.85	+/- 2.74	82.8%	0.000	0.028	0.000
Loss Cost	2011.1	8.79	+/- 2.74	83.3%	0.000	0.008	0.000
Loss Cost	2011.2	8.63	+/- 3.13	78.6%	0.000	0.015	0.000
Loss Cost	2012.1	8.58	+/- 3.72	76.6%	0.000	0.024	0.000
Loss Cost	2012.2	7.82	+/- 4.13	68.1%	0.000	0.049	0.002
Loss Cost	2013.1	8.50	+/- 5.00	68.3%	0.000	0.093	0.004
Loss Cost	2013.2	9.95	+/- 5.55	72.1%	0.000	0.052	0.003
Loss Cost	2014.1	12.65	+/- 5.31	85.3%	0.000	0.078	0.001
Loss Cost	2014.2	10.80	+/- 5.72	78.7%	0.000	0.166	0.004
Loss Cost	2015.1	13.53	+/- 5.72	89.8%	0.001	0.243	0.002
Severity	2005.1	8.66	+/- 1.34	88.6%	0.000	0.146	0.000
Severity	2005.2	8.59	+/- 1.43	87.1%	0.000	0.179	0.000
Severity	2006.1	8.71	+/- 1.56	86.3%	0.000	0.231	0.000
Severity	2006.2	9.18	+/- 1.55	88.0%	0.000	0.109	0.000
Severity	2007.1	9.64	+/- 1.60	89.1%	0.000	0.199	0.000
Severity	2007.2	9.80	+/- 1.73	88.2%	0.000	0.178	0.000
Severity	2008.1	10.18	+/- 1.86	88.3%	0.000	0.282	0.000
Severity	2008.2	10.60	+/- 1.95	88.6%	0.000	0.185	0.000
Severity	2009.1	11.44	+/- 1.87	91.5%	0.000	0.366	0.000
Severity	2009.2	11.80	+/- 2.01	91.2%	0.000	0.272	0.000
Severity	2010.1	12.06	+/- 2.26	90.5%	0.000	0.371	0.000
Severity	2010.2	12.23	+/- 2.54	89.0%	0.000	0.354	0.000
Severity	2011.1	11.77	+/- 2.85	87.2%	0.000	0.277	0.000
Severity	2011.2	11.76	+/- 3.27	84.3%	0.000	0.315	0.000
Severity	2012.1	12.65	+/- 3.67	85.1%	0.000	0.506	0.000
Severity	2012.2	13.31	+/- 4.18	84.0%	0.000	0.397	0.000
Severity	2013.1	14.37	+/- 4.89	84.3%	0.000	0.605	0.000
Severity	2013.2	16.51	+/- 4.42	91.0%	0.000	0.190	0.000
Severity	2014.1	17.22	+/- 5.66	89.6%	0.000	0.303	0.000
Severity	2014.2	15.29	+/- 6.16	86.5%	0.000	0.579	0.001
Severity	2015.1	14.50	+/- 8.91	79.4%	0.000	0.552	0.008
Frequency	2005.1	-3.92	+/- 1.26	61.2%	0.000	0.023	0.000
Frequency	2005.2	-3.66	+/- 1.31	59.2%	0.000	0.014	0.000
Frequency	2006.1	-3.38	+/- 1.38	52.2%	0.000	0.027	0.000
Frequency	2006.2	-3.10	+/- 1.45	50.1%	0.000	0.017	0.000
Frequency	2007.1	-2.69	+/- 1.50	40.6%	0.000	0.034	0.001
Frequency	2007.2	-2.24	+/- 1.51	40.4%	0.000	0.013	0.006
Frequency	2008.1	-1.67	+/- 1.49	28.6%	0.000	0.027	0.032
Frequency	2008.2	-1.36	+/- 1.58	29.1%	0.000	0.017	0.088
Frequency	2009.1	-1.14	+/- 1.75	20.5%	0.000	0.032	0.189
Frequency	2009.2	-1.42	+/- 1.89	21.3%	0.000	0.055	0.131
Frequency	2010.1	-1.60	+/- 2.13	20.0%	0.000	0.058	0.133
Frequency	2010.2	-2.13	+/- 2.23	24.8%	0.000	0.102	0.063
Frequency	2011.1	-2.67	+/- 2.45	31.0%	0.000	0.067	0.037
Frequency	2011.2	-2.80	+/- 2.80	30.5%	0.000	0.098	0.053
Frequency	2012.1	-3.61	+/- 3.05	39.4%	0.000	0.056	0.027
Frequency	2012.2	-4.84	+/- 2.79	59.0%	0.000	0.095	0.004
Frequency	2013.1	-5.13	+/- 3.39	52.8%	0.000	0.106	0.009
Frequency	2013.2	-5.63	+/- 4.04	53.7%	0.000	0.186	0.015
Frequency	2014.1	-3.90	+/- 4.23	29.7%	0.001	0.341	0.068
Frequency	2014.2	-3.90	+/- 5.68	21.9%	0.007	0.420	0.144
Frequency	2015.1	-0.85	+/- 4.65	-37.6%	0.015	0.713	0.641

BI

Coverage = BI
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	4.67	+/- 2.27	40.6%	0.000	0.000
Loss Cost	2005.2	4.73	+/- 2.45	38.4%	0.000	0.000
Loss Cost	2006.1	5.32	+/- 2.55	43.6%	0.000	0.000
Loss Cost	2006.2	5.94	+/- 2.67	48.3%	0.000	0.000
Loss Cost	2007.1	7.02	+/- 2.55	60.7%	0.000	0.000
Loss Cost	2007.2	7.49	+/- 2.73	61.9%	0.000	0.000
Loss Cost	2008.1	8.70	+/- 2.55	73.1%	0.000	0.000
Loss Cost	2008.2	9.24	+/- 2.73	74.1%	0.000	0.000
Loss Cost	2009.1	10.57	+/- 2.44	83.6%	0.000	0.000
Loss Cost	2009.2	10.34	+/- 2.70	80.9%	0.000	0.000
Loss Cost	2010.1	10.73	+/- 2.99	79.9%	0.000	0.000
Loss Cost	2010.2	9.98	+/- 3.18	76.4%	0.000	0.000
Loss Cost	2011.1	9.39	+/- 3.51	71.7%	0.000	0.000
Loss Cost	2011.2	8.79	+/- 3.93	65.6%	0.000	0.000
Loss Cost	2012.1	9.29	+/- 4.54	63.8%	0.000	0.001
Loss Cost	2012.2	7.93	+/- 4.86	54.7%	0.000	0.004
Loss Cost	2013.1	9.19	+/- 5.54	58.9%	0.000	0.004
Loss Cost	2013.2	9.95	+/- 6.75	56.5%	0.000	0.007
Loss Cost	2014.1	13.40	+/- 6.24	77.9%	0.000	0.001
Loss Cost	2014.2	10.59	+/- 6.11	72.9%	0.000	0.004
Loss Cost	2015.1	13.92	+/- 5.70	88.0%	0.000	0.001
Severity	2005.1	8.77	+/- 1.36	88.0%	0.000	0.000
Severity	2005.2	8.63	+/- 1.46	86.6%	0.000	0.000
Severity	2006.1	8.81	+/- 1.56	86.0%	0.000	0.000
Severity	2006.2	9.24	+/- 1.60	87.1%	0.000	0.000
Severity	2007.1	9.76	+/- 1.61	88.7%	0.000	0.000
Severity	2007.2	9.85	+/- 1.76	87.6%	0.000	0.000
Severity	2008.1	10.30	+/- 1.85	88.2%	0.000	0.000
Severity	2008.2	10.65	+/- 1.99	88.0%	0.000	0.000
Severity	2009.1	11.55	+/- 1.84	91.6%	0.000	0.000
Severity	2009.2	11.85	+/- 2.01	91.0%	0.000	0.000
Severity	2010.1	12.20	+/- 2.22	90.6%	0.000	0.000
Severity	2010.2	12.28	+/- 2.51	89.1%	0.000	0.000
Severity	2011.1	12.00	+/- 2.83	86.9%	0.000	0.000
Severity	2011.2	11.82	+/- 3.25	84.2%	0.000	0.000
Severity	2012.1	12.83	+/- 3.50	85.8%	0.000	0.000
Severity	2012.2	13.35	+/- 4.07	84.4%	0.000	0.000
Severity	2013.1	14.56	+/- 4.55	85.5%	0.000	0.000
Severity	2013.2	16.51	+/- 4.59	89.8%	0.000	0.000
Severity	2014.1	17.65	+/- 5.52	89.2%	0.000	0.000
Severity	2014.2	15.21	+/- 5.52	88.0%	0.000	0.000
Severity	2015.1	14.79	+/- 7.69	81.8%	0.000	0.003
Frequency	2005.1	-3.77	+/- 1.37	53.6%	0.000	0.000
Frequency	2005.2	-3.59	+/- 1.46	48.8%	0.000	0.000
Frequency	2006.1	-3.20	+/- 1.50	42.6%	0.000	0.000
Frequency	2006.2	-3.02	+/- 1.62	37.1%	0.000	0.001
Frequency	2007.1	-2.50	+/- 1.63	28.8%	0.000	0.005
Frequency	2007.2	-2.15	+/- 1.73	21.1%	0.000	0.018
Frequency	2008.1	-1.45	+/- 1.65	10.4%	0.000	0.084
Frequency	2008.2	-1.27	+/- 1.81	5.7%	0.000	0.160
Frequency	2009.1	-0.88	+/- 1.95	-0.6%	0.000	0.356
Frequency	2009.2	-1.34	+/- 2.06	4.9%	0.000	0.190
Frequency	2010.1	-1.31	+/- 2.32	2.5%	0.000	0.252
Frequency	2010.2	-2.05	+/- 2.38	13.5%	0.000	0.089
Frequency	2011.1	-2.32	+/- 2.68	14.8%	0.000	0.087
Frequency	2011.2	-2.71	+/- 3.02	17.3%	0.000	0.078
Frequency	2012.1	-3.14	+/- 3.45	19.3%	0.000	0.075
Frequency	2012.2	-4.78	+/- 3.07	48.9%	0.000	0.007
Frequency	2013.1	-4.69	+/- 3.70	40.7%	0.000	0.021
Frequency	2013.2	-5.63	+/- 4.21	47.0%	0.000	0.017
Frequency	2014.1	-3.61	+/- 4.06	29.0%	0.001	0.078
Frequency	2014.2	-4.01	+/- 5.29	24.9%	0.004	0.118
Frequency	2015.1	-0.76	+/- 3.89	-14.3%	0.006	0.640

BI

Coverage = BI
End Trend Period = 2018.2
Seasonality = T
Excluded Points = 2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.09	+/- 2.13	45.9%	0.000	0.013	0.000
Loss Cost	2005.2	4.31	+/- 2.29	44.8%	0.000	0.012	0.001
Loss Cost	2006.1	4.68	+/- 2.44	46.8%	0.000	0.022	0.001
Loss Cost	2006.2	5.49	+/- 2.44	55.7%	0.000	0.007	0.000
Loss Cost	2007.1	6.29	+/- 2.44	62.8%	0.000	0.013	0.000
Loss Cost	2007.2	7.00	+/- 2.51	66.9%	0.000	0.005	0.000
Loss Cost	2008.1	7.88	+/- 2.49	73.5%	0.000	0.010	0.000
Loss Cost	2008.2	8.71	+/- 2.52	77.4%	0.000	0.003	0.000
Loss Cost	2009.1	9.66	+/- 2.48	82.6%	0.000	0.005	0.000
Loss Cost	2009.2	9.75	+/- 2.77	79.7%	0.000	0.008	0.000
Loss Cost	2010.1	9.71	+/- 3.13	78.1%	0.000	0.011	0.000
Loss Cost	2010.2	9.35	+/- 3.51	72.6%	0.000	0.021	0.000
Loss Cost	2011.1	8.22	+/- 3.59	72.5%	0.000	0.009	0.000
Loss Cost	2011.2	8.21	+/- 4.16	66.4%	0.000	0.014	0.001
Loss Cost	2012.1	8.01	+/- 4.88	64.4%	0.000	0.021	0.003
Loss Cost	2012.2	7.50	+/- 5.71	53.5%	0.000	0.039	0.013
Loss Cost	2013.1	8.00	+/- 6.96	52.9%	0.000	0.074	0.025
Loss Cost	2013.2	10.04	+/- 7.83	60.2%	0.000	0.045	0.015
Loss Cost	2014.1	12.65	+/- 9.11	68.5%	0.001	0.105	0.011
Loss Cost	2014.2	12.18	+/- 12.02	54.1%	0.006	0.165	0.040
Loss Cost	2015.1	15.86	+/- 16.53	61.6%	0.034	0.380	0.045
Severity	2005.1	8.43	+/- 1.32	88.0%	0.000	0.150	0.000
Severity	2005.2	8.33	+/- 1.42	86.4%	0.000	0.191	0.000
Severity	2006.1	8.44	+/- 1.53	85.5%	0.000	0.238	0.000
Severity	2006.2	8.93	+/- 1.54	87.2%	0.000	0.112	0.000
Severity	2007.1	9.35	+/- 1.59	88.3%	0.000	0.191	0.000
Severity	2007.2	9.50	+/- 1.73	87.2%	0.000	0.174	0.000
Severity	2008.1	9.84	+/- 1.85	87.3%	0.000	0.264	0.000
Severity	2008.2	10.27	+/- 1.97	87.4%	0.000	0.173	0.000
Severity	2009.1	11.05	+/- 1.90	90.4%	0.000	0.322	0.000
Severity	2009.2	11.42	+/- 2.06	90.0%	0.000	0.240	0.000
Severity	2010.1	11.64	+/- 2.31	89.1%	0.000	0.321	0.000
Severity	2010.2	11.82	+/- 2.62	87.5%	0.000	0.309	0.000
Severity	2011.1	11.35	+/- 2.91	85.4%	0.000	0.240	0.000
Severity	2011.2	11.36	+/- 3.37	82.2%	0.000	0.275	0.000
Severity	2012.1	12.19	+/- 3.76	83.0%	0.000	0.446	0.000
Severity	2012.2	12.94	+/- 4.31	82.1%	0.000	0.347	0.000
Severity	2013.1	14.00	+/- 4.99	82.7%	0.000	0.556	0.000
Severity	2013.2	16.33	+/- 4.39	90.9%	0.000	0.170	0.000
Severity	2014.1	17.22	+/- 5.49	90.1%	0.000	0.315	0.000
Severity	2014.2	15.77	+/- 6.40	86.5%	0.000	0.477	0.001
Severity	2015.1	15.84	+/- 9.64	81.3%	0.000	0.582	0.008
Frequency	2005.1	-4.01	+/- 1.29	63.1%	0.000	0.011	0.000
Frequency	2005.2	-3.72	+/- 1.34	61.7%	0.000	0.006	0.000
Frequency	2006.1	-3.47	+/- 1.42	55.4%	0.000	0.012	0.000
Frequency	2006.2	-3.16	+/- 1.49	54.0%	0.000	0.007	0.000
Frequency	2007.1	-2.79	+/- 1.56	45.6%	0.000	0.014	0.001
Frequency	2007.2	-2.29	+/- 1.57	46.8%	0.000	0.004	0.007
Frequency	2008.1	-1.78	+/- 1.58	37.1%	0.000	0.009	0.031
Frequency	2008.2	-1.41	+/- 1.68	38.6%	0.000	0.005	0.096
Frequency	2009.1	-1.25	+/- 1.86	31.6%	0.000	0.010	0.176
Frequency	2009.2	-1.50	+/- 2.05	31.7%	0.000	0.018	0.143
Frequency	2010.1	-1.73	+/- 2.28	31.3%	0.000	0.019	0.129
Frequency	2010.2	-2.21	+/- 2.48	33.6%	0.000	0.036	0.079
Frequency	2011.1	-2.81	+/- 2.67	39.9%	0.000	0.022	0.043
Frequency	2011.2	-2.83	+/- 3.09	38.9%	0.000	0.034	0.073
Frequency	2012.1	-3.72	+/- 3.31	47.7%	0.000	0.018	0.034
Frequency	2012.2	-4.82	+/- 3.41	57.3%	0.000	0.033	0.012
Frequency	2013.1	-5.26	+/- 4.07	52.5%	0.000	0.039	0.020
Frequency	2013.2	-5.40	+/- 5.03	50.6%	0.001	0.065	0.043
Frequency	2014.1	-3.90	+/- 5.98	23.5%	0.007	0.149	0.168
Frequency	2014.2	-3.11	+/- 7.80	19.5%	0.035	0.163	0.359
Frequency	2015.1	0.02	+/- 9.58	-20.7%	0.165	0.397	0.996

BI

Coverage = BI
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = 2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	4.14	+/- 2.37	32.4%	0.000	0.001
Loss Cost	2005.2	4.17	+/- 2.56	30.1%	0.000	0.002
Loss Cost	2006.1	4.74	+/- 2.69	35.0%	0.000	0.001
Loss Cost	2006.2	5.32	+/- 2.84	39.4%	0.000	0.001
Loss Cost	2007.1	6.38	+/- 2.78	51.3%	0.000	0.000
Loss Cost	2007.2	6.81	+/- 3.01	52.1%	0.000	0.000
Loss Cost	2008.1	7.99	+/- 2.93	63.2%	0.000	0.000
Loss Cost	2008.2	8.51	+/- 3.17	63.8%	0.000	0.000
Loss Cost	2009.1	9.80	+/- 3.07	73.1%	0.000	0.000
Loss Cost	2009.2	9.55	+/- 3.40	68.9%	0.000	0.000
Loss Cost	2010.1	9.91	+/- 3.81	67.2%	0.000	0.000
Loss Cost	2010.2	9.13	+/- 4.14	61.0%	0.000	0.000
Loss Cost	2011.1	8.54	+/- 4.62	53.8%	0.000	0.001
Loss Cost	2011.2	7.94	+/- 5.23	45.5%	0.000	0.005
Loss Cost	2012.1	8.50	+/- 6.07	43.6%	0.000	0.008
Loss Cost	2012.2	7.24	+/- 6.82	31.3%	0.000	0.034
Loss Cost	2013.1	8.69	+/- 7.96	36.0%	0.000	0.030
Loss Cost	2013.2	9.80	+/- 9.70	35.6%	0.000	0.040
Loss Cost	2014.1	13.82	+/- 10.30	56.7%	0.002	0.012
Loss Cost	2014.2	12.18	+/- 12.92	41.6%	0.005	0.050
Loss Cost	2015.1	17.45	+/- 14.89	61.8%	0.029	0.022
Severity	2005.1	8.45	+/- 1.35	87.4%	0.000	0.000
Severity	2005.2	8.29	+/- 1.44	85.9%	0.000	0.000
Severity	2006.1	8.46	+/- 1.55	85.2%	0.000	0.000
Severity	2006.2	8.87	+/- 1.59	86.2%	0.000	0.000
Severity	2007.1	9.37	+/- 1.61	87.8%	0.000	0.000
Severity	2007.2	9.45	+/- 1.76	86.6%	0.000	0.000
Severity	2008.1	9.87	+/- 1.86	87.0%	0.000	0.000
Severity	2008.2	10.20	+/- 2.01	86.7%	0.000	0.000
Severity	2009.1	11.08	+/- 1.89	90.4%	0.000	0.000
Severity	2009.2	11.36	+/- 2.08	89.7%	0.000	0.000
Severity	2010.1	11.69	+/- 2.30	89.1%	0.000	0.000
Severity	2010.2	11.75	+/- 2.60	87.4%	0.000	0.000
Severity	2011.1	11.45	+/- 2.94	84.8%	0.000	0.000
Severity	2011.2	11.28	+/- 3.37	81.7%	0.000	0.000
Severity	2012.1	12.30	+/- 3.64	83.6%	0.000	0.000
Severity	2012.2	12.86	+/- 4.24	82.1%	0.000	0.000
Severity	2013.1	14.14	+/- 4.70	83.9%	0.000	0.000
Severity	2013.2	16.24	+/- 4.62	89.3%	0.000	0.000
Severity	2014.1	17.63	+/- 5.33	89.9%	0.000	0.000
Severity	2014.2	15.77	+/- 5.88	87.5%	0.000	0.000
Severity	2015.1	16.40	+/- 8.06	83.7%	0.000	0.002
Frequency	2005.1	-3.97	+/- 1.44	53.5%	0.000	0.000
Frequency	2005.2	-3.80	+/- 1.54	48.8%	0.000	0.000
Frequency	2006.1	-3.43	+/- 1.60	42.6%	0.000	0.000
Frequency	2006.2	-3.26	+/- 1.73	37.3%	0.000	0.001
Frequency	2007.1	-2.74	+/- 1.77	29.2%	0.000	0.005
Frequency	2007.2	-2.40	+/- 1.89	21.8%	0.000	0.016
Frequency	2008.1	-1.71	+/- 1.87	11.5%	0.000	0.073
Frequency	2008.2	-1.54	+/- 2.05	7.0%	0.000	0.136
Frequency	2009.1	-1.15	+/- 2.23	1.0%	0.000	0.293
Frequency	2009.2	-1.63	+/- 2.39	5.8%	0.000	0.171
Frequency	2010.1	-1.59	+/- 2.69	3.5%	0.000	0.229
Frequency	2010.2	-2.35	+/- 2.82	12.3%	0.000	0.100
Frequency	2011.1	-2.62	+/- 3.19	12.8%	0.000	0.104
Frequency	2011.2	-2.99	+/- 3.62	14.2%	0.000	0.101
Frequency	2012.1	-3.38	+/- 4.17	14.8%	0.000	0.107
Frequency	2012.2	-4.98	+/- 4.14	34.6%	0.000	0.026
Frequency	2013.1	-4.78	+/- 4.98	25.8%	0.001	0.063
Frequency	2013.2	-5.54	+/- 5.93	27.3%	0.002	0.070
Frequency	2014.1	-3.24	+/- 6.41	4.6%	0.011	0.278
Frequency	2014.2	-3.11	+/- 8.39	-3.0%	0.038	0.406
Frequency	2015.1	0.91	+/- 8.52	-18.2%	0.183	0.794

BI

Coverage = BI
End Trend Period = 2018.2
Seasonality = T
Excluded Points = 2016.2, 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.37	+/- 2.17	48.2%	0.000	0.024	0.000
Loss Cost	2005.2	4.59	+/- 2.33	47.1%	0.000	0.022	0.000
Loss Cost	2006.1	5.01	+/- 2.48	49.6%	0.000	0.040	0.000
Loss Cost	2006.2	5.81	+/- 2.46	58.5%	0.000	0.013	0.000
Loss Cost	2007.1	6.71	+/- 2.42	66.8%	0.000	0.025	0.000
Loss Cost	2007.2	7.40	+/- 2.47	70.9%	0.000	0.010	0.000
Loss Cost	2008.1	8.40	+/- 2.36	78.5%	0.000	0.018	0.000
Loss Cost	2008.2	9.19	+/- 2.33	82.5%	0.000	0.005	0.000
Loss Cost	2009.1	10.27	+/- 2.10	88.8%	0.000	0.007	0.000
Loss Cost	2009.2	10.32	+/- 2.35	86.7%	0.000	0.010	0.000
Loss Cost	2010.1	10.38	+/- 2.67	85.6%	0.000	0.017	0.000
Loss Cost	2010.2	9.95	+/- 2.93	82.0%	0.000	0.032	0.000
Loss Cost	2011.1	8.90	+/- 2.91	82.7%	0.000	0.010	0.000
Loss Cost	2011.2	8.76	+/- 3.36	77.9%	0.000	0.019	0.000
Loss Cost	2012.1	8.69	+/- 3.99	75.9%	0.000	0.030	0.001
Loss Cost	2012.2	7.93	+/- 4.50	67.0%	0.000	0.060	0.003
Loss Cost	2013.1	8.56	+/- 5.48	67.0%	0.000	0.114	0.006
Loss Cost	2013.2	10.04	+/- 6.17	71.2%	0.000	0.070	0.006
Loss Cost	2014.1	12.65	+/- 6.11	84.3%	0.000	0.121	0.002
Loss Cost	2014.2	10.80	+/- 6.90	77.2%	0.001	0.231	0.010
Loss Cost	2015.1	13.77	+/- 7.35	89.7%	0.003	0.415	0.008
Severity	2005.1	8.52	+/- 1.38	87.9%	0.000	0.201	0.000
Severity	2005.2	8.42	+/- 1.48	86.3%	0.000	0.248	0.000
Severity	2006.1	8.54	+/- 1.60	85.4%	0.000	0.309	0.000
Severity	2006.2	9.03	+/- 1.60	87.2%	0.000	0.157	0.000
Severity	2007.1	9.49	+/- 1.65	88.5%	0.000	0.269	0.000
Severity	2007.2	9.64	+/- 1.80	87.4%	0.000	0.245	0.000
Severity	2008.1	10.01	+/- 1.92	87.6%	0.000	0.371	0.000
Severity	2008.2	10.43	+/- 2.04	87.8%	0.000	0.254	0.000
Severity	2009.1	11.27	+/- 1.93	91.1%	0.000	0.479	0.000
Severity	2009.2	11.62	+/- 2.09	90.7%	0.000	0.368	0.000
Severity	2010.1	11.89	+/- 2.35	90.0%	0.000	0.484	0.000
Severity	2010.2	12.04	+/- 2.66	88.5%	0.000	0.466	0.000
Severity	2011.1	11.60	+/- 2.98	86.5%	0.000	0.375	0.000
Severity	2011.2	11.56	+/- 3.45	83.5%	0.000	0.423	0.000
Severity	2012.1	12.46	+/- 3.84	84.6%	0.000	0.652	0.000
Severity	2012.2	13.09	+/- 4.44	83.5%	0.000	0.530	0.000
Severity	2013.1	14.20	+/- 5.13	84.3%	0.000	0.784	0.000
Severity	2013.2	16.33	+/- 4.61	91.5%	0.000	0.303	0.000
Severity	2014.1	17.22	+/- 5.91	90.7%	0.000	0.485	0.000
Severity	2014.2	15.29	+/- 6.39	89.1%	0.000	0.821	0.002
Severity	2015.1	15.09	+/- 10.57	82.3%	0.000	0.830	0.016
Frequency	2005.1	-3.83	+/- 1.31	60.0%	0.000	0.021	0.000
Frequency	2005.2	-3.54	+/- 1.36	58.4%	0.000	0.012	0.000
Frequency	2006.1	-3.26	+/- 1.43	51.3%	0.000	0.023	0.000
Frequency	2006.2	-2.95	+/- 1.50	49.6%	0.000	0.013	0.001
Frequency	2007.1	-2.53	+/- 1.55	40.2%	0.000	0.027	0.003
Frequency	2007.2	-2.04	+/- 1.54	41.6%	0.000	0.009	0.013
Frequency	2008.1	-1.47	+/- 1.51	30.7%	0.000	0.017	0.058
Frequency	2008.2	-1.12	+/- 1.59	33.0%	0.000	0.010	0.157
Frequency	2009.1	-0.90	+/- 1.75	25.2%	0.000	0.019	0.293
Frequency	2009.2	-1.17	+/- 1.91	24.8%	0.000	0.034	0.214
Frequency	2010.1	-1.35	+/- 2.15	24.0%	0.000	0.036	0.201
Frequency	2010.2	-1.86	+/- 2.27	27.2%	0.000	0.067	0.103
Frequency	2011.1	-2.42	+/- 2.46	34.7%	0.000	0.042	0.056
Frequency	2011.2	-2.51	+/- 2.84	33.9%	0.000	0.065	0.081
Frequency	2012.1	-3.35	+/- 3.02	45.1%	0.000	0.034	0.036
Frequency	2012.2	-4.56	+/- 2.71	64.3%	0.000	0.050	0.005
Frequency	2013.1	-4.94	+/- 3.26	60.1%	0.000	0.056	0.010
Frequency	2013.2	-5.40	+/- 3.96	60.9%	0.000	0.109	0.017
Frequency	2014.1	-3.90	+/- 4.21	39.9%	0.002	0.210	0.067
Frequency	2014.2	-3.90	+/- 5.94	32.7%	0.011	0.294	0.148
Frequency	2015.1	-1.15	+/- 5.51	-32.2%	0.026	0.530	0.557

BI

Coverage = BI
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = 2016.2, 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	4.53	+/- 2.38	37.7%	0.000	0.001
Loss Cost	2005.2	4.58	+/- 2.57	35.5%	0.000	0.001
Loss Cost	2006.1	5.19	+/- 2.68	40.9%	0.000	0.000
Loss Cost	2006.2	5.81	+/- 2.81	45.8%	0.000	0.000
Loss Cost	2007.1	6.92	+/- 2.69	58.6%	0.000	0.000
Loss Cost	2007.2	7.39	+/- 2.89	59.8%	0.000	0.000
Loss Cost	2008.1	8.63	+/- 2.70	71.6%	0.000	0.000
Loss Cost	2008.2	9.18	+/- 2.89	72.7%	0.000	0.000
Loss Cost	2009.1	10.53	+/- 2.59	82.7%	0.000	0.000
Loss Cost	2009.2	10.30	+/- 2.87	79.8%	0.000	0.000
Loss Cost	2010.1	10.70	+/- 3.19	78.9%	0.000	0.000
Loss Cost	2010.2	9.93	+/- 3.41	75.3%	0.000	0.000
Loss Cost	2011.1	9.33	+/- 3.76	70.4%	0.000	0.000
Loss Cost	2011.2	8.72	+/- 4.22	64.2%	0.000	0.001
Loss Cost	2012.1	9.22	+/- 4.89	62.4%	0.000	0.001
Loss Cost	2012.2	7.86	+/- 5.25	53.2%	0.000	0.007
Loss Cost	2013.1	9.12	+/- 6.03	57.7%	0.000	0.007
Loss Cost	2013.2	9.88	+/- 7.41	55.4%	0.000	0.013
Loss Cost	2014.1	13.34	+/- 6.87	77.8%	0.000	0.002
Loss Cost	2014.2	10.60	+/- 6.97	72.6%	0.000	0.009
Loss Cost	2015.1	14.20	+/- 6.23	90.0%	0.001	0.002
Severity	2005.1	8.58	+/- 1.39	87.5%	0.000	0.000
Severity	2005.2	8.42	+/- 1.49	86.0%	0.000	0.000
Severity	2006.1	8.60	+/- 1.60	85.4%	0.000	0.000
Severity	2006.2	9.03	+/- 1.64	86.5%	0.000	0.000
Severity	2007.1	9.55	+/- 1.65	88.3%	0.000	0.000
Severity	2007.2	9.63	+/- 1.81	87.1%	0.000	0.000
Severity	2008.1	10.08	+/- 1.90	87.7%	0.000	0.000
Severity	2008.2	10.42	+/- 2.05	87.5%	0.000	0.000
Severity	2009.1	11.33	+/- 1.88	91.4%	0.000	0.000
Severity	2009.2	11.62	+/- 2.07	90.8%	0.000	0.000
Severity	2010.1	11.96	+/- 2.28	90.3%	0.000	0.000
Severity	2010.2	12.03	+/- 2.59	88.9%	0.000	0.000
Severity	2011.1	11.73	+/- 2.92	86.7%	0.000	0.000
Severity	2011.2	11.55	+/- 3.36	83.9%	0.000	0.000
Severity	2012.1	12.55	+/- 3.61	85.8%	0.000	0.000
Severity	2012.2	13.07	+/- 4.21	84.5%	0.000	0.000
Severity	2013.1	14.28	+/- 4.67	86.1%	0.000	0.000
Severity	2013.2	16.26	+/- 4.54	91.1%	0.000	0.000
Severity	2014.1	17.49	+/- 5.36	91.3%	0.000	0.000
Severity	2014.2	15.26	+/- 5.32	91.1%	0.000	0.001
Severity	2015.1	15.24	+/- 7.90	86.5%	0.000	0.005
Frequency	2005.1	-3.73	+/- 1.44	51.5%	0.000	0.000
Frequency	2005.2	-3.54	+/- 1.54	46.6%	0.000	0.000
Frequency	2006.1	-3.14	+/- 1.58	40.1%	0.000	0.001
Frequency	2006.2	-2.95	+/- 1.71	34.4%	0.000	0.002
Frequency	2007.1	-2.40	+/- 1.72	25.9%	0.000	0.009
Frequency	2007.2	-2.05	+/- 1.82	18.1%	0.000	0.031
Frequency	2008.1	-1.32	+/- 1.74	7.4%	0.000	0.130
Frequency	2008.2	-1.13	+/- 1.90	2.9%	0.000	0.231
Frequency	2009.1	-0.71	+/- 2.04	-2.8%	0.000	0.471
Frequency	2009.2	-1.18	+/- 2.17	2.0%	0.000	0.268
Frequency	2010.1	-1.13	+/- 2.44	-0.2%	0.000	0.341
Frequency	2010.2	-1.88	+/- 2.51	10.1%	0.000	0.133
Frequency	2011.1	-2.15	+/- 2.83	11.4%	0.000	0.128
Frequency	2011.2	-2.54	+/- 3.20	14.0%	0.000	0.113
Frequency	2012.1	-2.95	+/- 3.67	16.2%	0.000	0.108
Frequency	2012.2	-4.61	+/- 3.23	47.2%	0.000	0.012
Frequency	2013.1	-4.52	+/- 3.91	39.1%	0.000	0.031
Frequency	2013.2	-5.49	+/- 4.46	46.7%	0.000	0.025
Frequency	2014.1	-3.54	+/- 4.31	29.2%	0.001	0.096
Frequency	2014.2	-4.05	+/- 5.73	26.5%	0.006	0.135
Frequency	2015.1	-0.91	+/- 4.42	-15.7%	0.012	0.601

BI

Coverage = BI
End Trend Period = 2018.1
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	-0.30	+/- 1.40	4.8%	0.000	0.061	0.671
Loss Cost	1999.2	-0.05	+/- 1.45	6.4%	0.000	0.041	0.941
Loss Cost	2000.1	0.07	+/- 1.53	5.1%	0.000	0.056	0.931
Loss Cost	2000.2	0.27	+/- 1.60	6.6%	0.000	0.043	0.736
Loss Cost	2001.1	0.47	+/- 1.68	5.6%	0.000	0.063	0.575
Loss Cost	2001.2	0.86	+/- 1.72	10.3%	0.000	0.034	0.312
Loss Cost	2002.1	1.18	+/- 1.79	10.7%	0.000	0.054	0.188
Loss Cost	2002.2	1.60	+/- 1.85	16.2%	0.000	0.029	0.086
Loss Cost	2003.1	1.87	+/- 1.95	17.4%	0.000	0.046	0.057
Loss Cost	2003.2	2.55	+/- 1.92	29.1%	0.000	0.013	0.010
Loss Cost	2004.1	2.78	+/- 2.04	30.2%	0.000	0.021	0.009
Loss Cost	2004.2	3.36	+/- 2.08	37.9%	0.000	0.008	0.002
Loss Cost	2005.1	3.86	+/- 2.15	42.2%	0.000	0.015	0.001
Loss Cost	2005.2	4.06	+/- 2.33	40.8%	0.000	0.015	0.001
Loss Cost	2006.1	4.43	+/- 2.48	42.9%	0.000	0.026	0.001
Loss Cost	2006.2	5.27	+/- 2.51	52.0%	0.000	0.008	0.000
Loss Cost	2007.1	6.11	+/- 2.51	59.6%	0.000	0.015	0.000
Loss Cost	2007.2	6.84	+/- 2.62	63.7%	0.000	0.006	0.000
Loss Cost	2008.1	7.77	+/- 2.60	70.8%	0.000	0.011	0.000
Loss Cost	2008.2	8.67	+/- 2.66	75.0%	0.000	0.004	0.000
Loss Cost	2009.1	9.68	+/- 2.61	80.8%	0.000	0.006	0.000
Loss Cost	2009.2	9.78	+/- 2.95	77.4%	0.000	0.008	0.000
Loss Cost	2010.1	9.75	+/- 3.34	75.5%	0.000	0.012	0.000
Loss Cost	2010.2	9.34	+/- 3.78	68.8%	0.000	0.023	0.000
Loss Cost	2011.1	8.13	+/- 3.88	68.1%	0.000	0.010	0.000
Loss Cost	2011.2	8.09	+/- 4.58	60.3%	0.000	0.017	0.002
Loss Cost	2012.1	7.89	+/- 5.37	57.9%	0.000	0.025	0.007
Loss Cost	2012.2	7.21	+/- 6.43	43.7%	0.000	0.049	0.027
Loss Cost	2013.1	7.78	+/- 7.82	43.2%	0.000	0.083	0.044
Loss Cost	2013.2	10.48	+/- 9.18	52.3%	0.000	0.047	0.025
Loss Cost	2014.1	13.56	+/- 10.46	63.2%	0.003	0.084	0.015
Loss Cost	2014.2	13.30	+/- 14.72	44.5%	0.015	0.146	0.056
Loss Cost	2015.1	17.38	+/- 19.34	54.2%	0.065	0.258	0.053
Severity	1999.1	4.24	+/- 1.17	59.1%	0.000	0.369	0.000
Severity	1999.2	4.48	+/- 1.21	61.1%	0.000	0.258	0.000
Severity	2000.1	4.72	+/- 1.24	63.0%	0.000	0.360	0.000
Severity	2000.2	4.90	+/- 1.30	63.3%	0.000	0.285	0.000
Severity	2001.1	5.12	+/- 1.35	64.4%	0.000	0.380	0.000
Severity	2001.2	5.52	+/- 1.35	68.4%	0.000	0.212	0.000
Severity	2002.1	5.96	+/- 1.33	73.4%	0.000	0.349	0.000
Severity	2002.2	6.27	+/- 1.37	74.9%	0.000	0.226	0.000
Severity	2003.1	6.63	+/- 1.39	77.1%	0.000	0.346	0.000
Severity	2003.2	7.21	+/- 1.30	82.7%	0.000	0.117	0.000
Severity	2004.1	7.47	+/- 1.35	83.1%	0.000	0.177	0.000
Severity	2004.2	7.86	+/- 1.38	84.6%	0.000	0.087	0.000
Severity	2005.1	8.34	+/- 1.35	87.2%	0.000	0.153	0.000
Severity	2005.2	8.22	+/- 1.45	85.4%	0.000	0.199	0.000
Severity	2006.1	8.32	+/- 1.57	84.4%	0.000	0.243	0.000
Severity	2006.2	8.83	+/- 1.59	86.1%	0.000	0.114	0.000
Severity	2007.1	9.26	+/- 1.65	87.2%	0.000	0.189	0.000
Severity	2007.2	9.41	+/- 1.81	85.9%	0.000	0.174	0.000
Severity	2008.1	9.75	+/- 1.94	85.8%	0.000	0.256	0.000
Severity	2008.2	10.22	+/- 2.09	85.9%	0.000	0.167	0.000
Severity	2009.1	11.03	+/- 2.03	89.0%	0.000	0.293	0.000
Severity	2009.2	11.44	+/- 2.23	88.5%	0.000	0.215	0.000
Severity	2010.1	11.66	+/- 2.51	87.3%	0.000	0.281	0.000
Severity	2010.2	11.87	+/- 2.88	85.3%	0.000	0.271	0.000
Severity	2011.1	11.34	+/- 3.19	82.6%	0.000	0.212	0.000
Severity	2011.2	11.34	+/- 3.76	78.4%	0.000	0.250	0.000
Severity	2012.1	12.20	+/- 4.24	78.9%	0.000	0.379	0.000
Severity	2012.2	13.16	+/- 5.00	77.6%	0.000	0.283	0.000
Severity	2013.1	14.25	+/- 5.85	77.7%	0.000	0.424	0.000
Severity	2013.2	17.53	+/- 5.22	88.9%	0.000	0.078	0.000
Severity	2014.1	18.44	+/- 6.54	87.7%	0.000	0.140	0.000
Severity	2014.2	16.86	+/- 8.54	80.0%	0.000	0.276	0.003
Severity	2015.1	16.40	+/- 12.24	71.9%	0.000	0.332	0.016
Frequency	1999.1	-4.35	+/- 0.66	82.2%	0.000	0.020	0.000
Frequency	1999.2	-4.34	+/- 0.70	81.2%	0.000	0.022	0.000
Frequency	2000.1	-4.45	+/- 0.72	81.0%	0.000	0.016	0.000
Frequency	2000.2	-4.42	+/- 0.77	79.9%	0.000	0.017	0.000
Frequency	2001.1	-4.43	+/- 0.81	78.2%	0.000	0.020	0.000
Frequency	2001.2	-4.41	+/- 0.86	77.0%	0.000	0.023	0.000
Frequency	2002.1	-4.52	+/- 0.91	76.3%	0.000	0.018	0.000
Frequency	2002.2	-4.40	+/- 0.96	74.8%	0.000	0.015	0.000
Frequency	2003.1	-4.46	+/- 1.02	73.1%	0.000	0.015	0.000
Frequency	2003.2	-4.35	+/- 1.08	71.4%	0.000	0.013	0.000
Frequency	2004.1	-4.36	+/- 1.16	68.7%	0.000	0.016	0.000
Frequency	2004.2	-4.18	+/- 1.23	66.8%	0.000	0.012	0.000
Frequency	2005.1	-4.14	+/- 1.33	62.9%	0.000	0.017	0.000
Frequency	2005.2	-3.84	+/- 1.40	61.1%	0.000	0.010	0.000
Frequency	2006.1	-3.59	+/- 1.48	54.7%	0.000	0.017	0.000
Frequency	2006.2	-3.27	+/- 1.57	52.9%	0.000	0.011	0.000
Frequency	2007.1	-2.88	+/- 1.64	44.3%	0.000	0.020	0.002
Frequency	2007.2	-2.35	+/- 1.68	44.8%	0.000	0.007	0.009
Frequency	2008.1	-1.81	+/- 1.69	34.6%	0.000	0.013	0.039
Frequency	2008.2	-1.41	+/- 1.82	35.9%	0.000	0.008	0.123
Frequency	2009.1	-1.22	+/- 2.01	28.7%	0.000	0.014	0.221
Frequency	2009.2	-1.49	+/- 2.24	28.7%	0.000	0.026	0.180
Frequency	2010.1	-1.71	+/- 2.50	27.8%	0.000	0.028	0.168
Frequency	2010.2	-2.26	+/- 2.76	30.1%	0.000	0.054	0.103
Frequency	2011.1	-2.88	+/- 3.00	35.4%	0.000	0.038	0.061
Frequency	2011.2	-2.92	+/- 3.54	34.4%	0.000	0.057	0.101
Frequency	2012.1	-3.84	+/- 3.85	41.6%	0.000	0.037	0.054
Frequency	2012.2	-5.26	+/- 4.07	52.2%	0.000	0.078	0.019
Frequency	2013.1	-5.66	+/- 4.89	45.9%	0.001	0.088	0.032
Frequency	2013.2	-6.00	+/- 6.24	44.0%	0.003	0.146	0.063
Frequency	2014.1	-4.12	+/- 7.29	15.3%	0.015	0.252	0.224
Frequency	2014.2	-3.04	+/- 10.17	9.7%	0.080	0.258	0.482
Frequency	2015.1	0.84	+/- 11.49	-24.4%	0.287	0.426	0.847

BI

Coverage = BI
End Trend Period = 2018.1
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	3.86	+/- 2.15	42.2%	0.000	0.015	0.001
Loss Cost	2005.2	4.06	+/- 2.33	40.8%	0.000	0.015	0.001
Loss Cost	2006.1	4.43	+/- 2.48	42.9%	0.000	0.026	0.001
Loss Cost	2006.2	5.27	+/- 2.51	52.0%	0.000	0.008	0.000
Loss Cost	2007.1	6.11	+/- 2.51	59.6%	0.000	0.015	0.000
Loss Cost	2007.2	6.84	+/- 2.62	63.7%	0.000	0.006	0.000
Loss Cost	2008.1	7.77	+/- 2.60	70.8%	0.000	0.011	0.000
Loss Cost	2008.2	8.67	+/- 2.66	75.0%	0.000	0.004	0.000
Loss Cost	2009.1	9.68	+/- 2.61	80.8%	0.000	0.006	0.000
Loss Cost	2009.2	9.78	+/- 2.95	77.4%	0.000	0.008	0.000
Loss Cost	2010.1	9.75	+/- 3.34	75.5%	0.000	0.012	0.000
Loss Cost	2010.2	9.34	+/- 3.78	68.8%	0.000	0.023	0.000
Loss Cost	2011.1	8.13	+/- 3.88	68.1%	0.000	0.010	0.000
Loss Cost	2011.2	8.09	+/- 4.58	60.3%	0.000	0.017	0.002
Loss Cost	2012.1	7.89	+/- 5.37	57.9%	0.000	0.025	0.007
Loss Cost	2012.2	7.21	+/- 6.43	43.7%	0.000	0.049	0.027
Loss Cost	2013.1	7.78	+/- 7.82	43.2%	0.000	0.083	0.044
Loss Cost	2013.2	10.48	+/- 9.18	52.3%	0.000	0.047	0.025
Loss Cost	2014.1	13.56	+/- 10.46	63.2%	0.003	0.084	0.015
Loss Cost	2014.2	13.30	+/- 14.72	44.5%	0.015	0.146	0.056
Loss Cost	2015.1	17.38	+/- 19.34	54.2%	0.065	0.258	0.053
Severity	2005.1	8.34	+/- 1.35	87.2%	0.000	0.153	0.000
Severity	2005.2	8.22	+/- 1.45	85.4%	0.000	0.199	0.000
Severity	2006.1	8.32	+/- 1.57	84.4%	0.000	0.243	0.000
Severity	2006.2	8.83	+/- 1.59	86.1%	0.000	0.114	0.000
Severity	2007.1	9.26	+/- 1.65	87.2%	0.000	0.189	0.000
Severity	2007.2	9.41	+/- 1.81	85.9%	0.000	0.174	0.000
Severity	2008.1	9.75	+/- 1.94	85.8%	0.000	0.256	0.000
Severity	2008.2	10.22	+/- 2.09	85.9%	0.000	0.167	0.000
Severity	2009.1	11.03	+/- 2.03	89.0%	0.000	0.293	0.000
Severity	2009.2	11.44	+/- 2.23	88.5%	0.000	0.215	0.000
Severity	2010.1	11.66	+/- 2.51	87.3%	0.000	0.281	0.000
Severity	2010.2	11.87	+/- 2.88	85.3%	0.000	0.271	0.000
Severity	2011.1	11.34	+/- 3.19	82.6%	0.000	0.212	0.000
Severity	2011.2	11.34	+/- 3.76	78.4%	0.000	0.250	0.000
Severity	2012.1	12.20	+/- 4.24	78.9%	0.000	0.379	0.000
Severity	2012.2	13.16	+/- 5.00	77.6%	0.000	0.283	0.000
Severity	2013.1	14.25	+/- 5.85	77.7%	0.000	0.424	0.000
Severity	2013.2	17.53	+/- 5.22	88.9%	0.000	0.078	0.000
Severity	2014.1	18.44	+/- 6.54	87.7%	0.000	0.140	0.000
Severity	2014.2	16.86	+/- 8.54	80.0%	0.000	0.276	0.003
Severity	2015.1	16.40	+/- 12.24	71.9%	0.000	0.332	0.016
Frequency	2005.1	-4.14	+/- 1.33	62.9%	0.000	0.017	0.000
Frequency	2005.2	-3.84	+/- 1.40	61.1%	0.000	0.010	0.000
Frequency	2006.1	-3.59	+/- 1.48	54.7%	0.000	0.017	0.000
Frequency	2006.2	-3.27	+/- 1.57	52.9%	0.000	0.011	0.000
Frequency	2007.1	-2.88	+/- 1.64	44.3%	0.000	0.020	0.002
Frequency	2007.2	-2.35	+/- 1.68	44.8%	0.000	0.007	0.009
Frequency	2008.1	-1.81	+/- 1.69	34.6%	0.000	0.013	0.039
Frequency	2008.2	-1.41	+/- 1.82	35.9%	0.000	0.008	0.123
Frequency	2009.1	-1.22	+/- 2.01	28.7%	0.000	0.014	0.221
Frequency	2009.2	-1.49	+/- 2.24	28.7%	0.000	0.026	0.180
Frequency	2010.1	-1.71	+/- 2.50	27.8%	0.000	0.028	0.168
Frequency	2010.2	-2.26	+/- 2.76	30.1%	0.000	0.054	0.103
Frequency	2011.1	-2.88	+/- 3.00	35.4%	0.000	0.038	0.061
Frequency	2011.2	-2.92	+/- 3.54	34.4%	0.000	0.057	0.101
Frequency	2012.1	-3.84	+/- 3.85	41.6%	0.000	0.037	0.054
Frequency	2012.2	-5.26	+/- 4.07	52.2%	0.000	0.078	0.019
Frequency	2013.1	-5.66	+/- 4.89	45.9%	0.001	0.088	0.032
Frequency	2013.2	-6.00	+/- 6.24	44.0%	0.003	0.146	0.063
Frequency	2014.1	-4.12	+/- 7.29	15.3%	0.015	0.252	0.224
Frequency	2014.2	-3.04	+/- 10.17	9.7%	0.080	0.258	0.482
Frequency	2015.1	0.84	+/- 11.49	-24.4%	0.287	0.426	0.847

BI

Coverage = BI
 End Trend Period = 2018.1
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	3.86	+/- 2.39	28.8%	0.000	0.002
Loss Cost	2005.2	3.87	+/- 2.58	26.3%	0.000	0.004
Loss Cost	2006.1	4.43	+/- 2.72	31.2%	0.000	0.002
Loss Cost	2006.2	5.02	+/- 2.88	35.5%	0.000	0.001
Loss Cost	2007.1	6.11	+/- 2.85	47.7%	0.000	0.000
Loss Cost	2007.2	6.54	+/- 3.09	48.5%	0.000	0.000
Loss Cost	2008.1	7.77	+/- 3.03	60.0%	0.000	0.000
Loss Cost	2008.2	8.30	+/- 3.31	60.5%	0.000	0.000
Loss Cost	2009.1	9.68	+/- 3.23	70.4%	0.000	0.000
Loss Cost	2009.2	9.37	+/- 3.59	65.6%	0.000	0.000
Loss Cost	2010.1	9.75	+/- 4.05	63.6%	0.000	0.000
Loss Cost	2010.2	8.85	+/- 4.40	56.2%	0.000	0.001
Loss Cost	2011.1	8.13	+/- 4.93	47.6%	0.000	0.003
Loss Cost	2011.2	7.37	+/- 5.60	37.6%	0.000	0.012
Loss Cost	2012.1	7.89	+/- 6.59	35.1%	0.000	0.019
Loss Cost	2012.2	6.28	+/- 7.39	20.4%	0.000	0.079
Loss Cost	2013.1	7.78	+/- 8.83	24.7%	0.000	0.068
Loss Cost	2013.2	8.86	+/- 11.00	23.5%	0.001	0.088
Loss Cost	2014.1	13.56	+/- 12.25	45.9%	0.004	0.027
Loss Cost	2014.2	11.18	+/- 15.46	26.3%	0.010	0.110
Loss Cost	2015.1	17.38	+/- 19.18	47.4%	0.060	0.052
Severity	2005.1	8.34	+/- 1.38	86.6%	0.000	0.000
Severity	2005.2	8.16	+/- 1.47	84.9%	0.000	0.000
Severity	2006.1	8.32	+/- 1.58	84.1%	0.000	0.000
Severity	2006.2	8.74	+/- 1.65	85.1%	0.000	0.000
Severity	2007.1	9.26	+/- 1.68	86.7%	0.000	0.000
Severity	2007.2	9.32	+/- 1.84	85.2%	0.000	0.000
Severity	2008.1	9.75	+/- 1.96	85.6%	0.000	0.000
Severity	2008.2	10.09	+/- 2.13	85.1%	0.000	0.000
Severity	2009.1	11.03	+/- 2.03	88.9%	0.000	0.000
Severity	2009.2	11.31	+/- 2.26	88.0%	0.000	0.000
Severity	2010.1	11.66	+/- 2.51	87.1%	0.000	0.000
Severity	2010.2	11.71	+/- 2.87	84.9%	0.000	0.000
Severity	2011.1	11.34	+/- 3.25	81.6%	0.000	0.000
Severity	2011.2	11.09	+/- 3.76	77.5%	0.000	0.000
Severity	2012.1	12.20	+/- 4.16	79.2%	0.000	0.000
Severity	2012.2	12.79	+/- 4.93	76.9%	0.000	0.000
Severity	2013.1	14.25	+/- 5.64	78.4%	0.000	0.000
Severity	2013.2	16.74	+/- 5.91	84.4%	0.000	0.000
Severity	2014.1	18.44	+/- 7.13	84.4%	0.000	0.000
Severity	2014.2	15.98	+/- 8.19	78.4%	0.000	0.002
Severity	2015.1	16.40	+/- 11.57	70.7%	0.000	0.011
Frequency	2005.1	-4.14	+/- 1.47	54.6%	0.000	0.000
Frequency	2005.2	-3.97	+/- 1.58	49.9%	0.000	0.000
Frequency	2006.1	-3.59	+/- 1.65	43.6%	0.000	0.000
Frequency	2006.2	-3.42	+/- 1.79	38.3%	0.000	0.001
Frequency	2007.1	-2.88	+/- 1.83	29.9%	0.000	0.004
Frequency	2007.2	-2.54	+/- 1.97	22.4%	0.000	0.015
Frequency	2008.1	-1.81	+/- 1.96	11.7%	0.000	0.071
Frequency	2008.2	-1.63	+/- 2.16	7.2%	0.000	0.134
Frequency	2009.1	-1.22	+/- 2.36	0.9%	0.000	0.295
Frequency	2009.2	-1.74	+/- 2.54	5.9%	0.000	0.170
Frequency	2010.1	-1.71	+/- 2.87	3.5%	0.000	0.228
Frequency	2010.2	-2.56	+/- 3.03	12.8%	0.000	0.095
Frequency	2011.1	-2.88	+/- 3.45	13.5%	0.000	0.098
Frequency	2011.2	-3.34	+/- 3.94	15.1%	0.000	0.094
Frequency	2012.1	-3.84	+/- 4.56	16.1%	0.000	0.097
Frequency	2012.2	-5.77	+/- 4.49	38.0%	0.000	0.019
Frequency	2013.1	-5.66	+/- 5.49	29.3%	0.001	0.049
Frequency	2013.2	-6.75	+/- 6.54	32.3%	0.002	0.051
Frequency	2014.1	-4.12	+/- 7.34	8.0%	0.013	0.234
Frequency	2014.2	-4.14	+/- 9.82	0.3%	0.045	0.351
Frequency	2015.1	0.84	+/- 10.40	-19.0%	0.250	0.842

BI

Coverage = BI
End Trend Period = 2018.1
Seasonality = T
Excluded Points = 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.14	+/- 2.21	44.6%	0.000	0.028	0.001
Loss Cost	2005.2	4.35	+/- 2.38	43.1%	0.000	0.026	0.001
Loss Cost	2006.1	4.78	+/- 2.54	45.7%	0.000	0.046	0.001
Loss Cost	2006.2	5.61	+/- 2.54	54.9%	0.000	0.015	0.000
Loss Cost	2007.1	6.55	+/- 2.51	63.7%	0.000	0.028	0.000
Loss Cost	2007.2	7.27	+/- 2.58	67.9%	0.000	0.012	0.000
Loss Cost	2008.1	8.32	+/- 2.47	76.3%	0.000	0.020	0.000
Loss Cost	2008.2	9.20	+/- 2.47	80.6%	0.000	0.006	0.000
Loss Cost	2009.1	10.36	+/- 2.22	87.7%	0.000	0.007	0.000
Loss Cost	2009.2	10.43	+/- 2.50	85.3%	0.000	0.010	0.000
Loss Cost	2010.1	10.51	+/- 2.85	83.9%	0.000	0.017	0.000
Loss Cost	2010.2	10.04	+/- 3.17	79.5%	0.000	0.033	0.000
Loss Cost	2011.1	8.92	+/- 3.17	79.6%	0.000	0.012	0.000
Loss Cost	2011.2	8.76	+/- 3.72	73.4%	0.000	0.022	0.000
Loss Cost	2012.1	8.71	+/- 4.43	70.9%	0.000	0.034	0.001
Loss Cost	2012.2	7.75	+/- 5.10	58.3%	0.000	0.075	0.007
Loss Cost	2013.1	8.48	+/- 6.20	58.6%	0.000	0.127	0.012
Loss Cost	2013.2	10.48	+/- 7.24	64.3%	0.000	0.072	0.010
Loss Cost	2014.1	13.56	+/- 6.80	82.2%	0.000	0.086	0.003
Loss Cost	2014.2	11.24	+/- 8.48	68.9%	0.002	0.222	0.018
Loss Cost	2015.1	14.50	+/- 8.62	86.4%	0.005	0.254	0.011
Severity	2005.1	8.43	+/- 1.41	87.0%	0.000	0.202	0.000
Severity	2005.2	8.32	+/- 1.52	85.2%	0.000	0.254	0.000
Severity	2006.1	8.43	+/- 1.65	84.2%	0.000	0.310	0.000
Severity	2006.2	8.94	+/- 1.66	86.1%	0.000	0.158	0.000
Severity	2007.1	9.40	+/- 1.72	87.3%	0.000	0.262	0.000
Severity	2007.2	9.56	+/- 1.88	86.0%	0.000	0.242	0.000
Severity	2008.1	9.94	+/- 2.02	86.1%	0.000	0.355	0.000
Severity	2008.2	10.39	+/- 2.16	86.2%	0.000	0.242	0.000
Severity	2009.1	11.28	+/- 2.08	89.8%	0.000	0.433	0.000
Severity	2009.2	11.67	+/- 2.28	89.3%	0.000	0.328	0.000
Severity	2010.1	11.94	+/- 2.56	88.3%	0.000	0.424	0.000
Severity	2010.2	12.13	+/- 2.94	86.4%	0.000	0.408	0.000
Severity	2011.1	11.63	+/- 3.29	83.8%	0.000	0.330	0.000
Severity	2011.2	11.58	+/- 3.87	79.9%	0.000	0.381	0.000
Severity	2012.1	12.52	+/- 4.36	80.8%	0.000	0.559	0.000
Severity	2012.2	13.35	+/- 5.16	79.3%	0.000	0.438	0.000
Severity	2013.1	14.51	+/- 6.05	79.7%	0.000	0.619	0.001
Severity	2013.2	17.53	+/- 5.50	89.7%	0.000	0.154	0.000
Severity	2014.1	18.44	+/- 7.06	88.3%	0.000	0.247	0.001
Severity	2014.2	16.16	+/- 9.00	82.1%	0.000	0.534	0.006
Severity	2015.1	15.37	+/- 14.03	71.0%	0.001	0.556	0.033
Frequency	2005.1	-3.95	+/- 1.36	59.7%	0.000	0.030	0.000
Frequency	2005.2	-3.66	+/- 1.42	57.6%	0.000	0.018	0.000
Frequency	2006.1	-3.37	+/- 1.50	50.3%	0.000	0.032	0.000
Frequency	2006.2	-3.05	+/- 1.59	48.2%	0.000	0.020	0.001
Frequency	2007.1	-2.61	+/- 1.64	38.4%	0.000	0.038	0.004
Frequency	2007.2	-2.09	+/- 1.66	39.0%	0.000	0.013	0.018
Frequency	2008.1	-1.47	+/- 1.63	27.5%	0.000	0.024	0.077
Frequency	2008.2	-1.08	+/- 1.73	29.6%	0.000	0.014	0.208
Frequency	2009.1	-0.82	+/- 1.91	21.7%	0.000	0.026	0.375
Frequency	2009.2	-1.11	+/- 2.11	21.0%	0.000	0.047	0.280
Frequency	2010.1	-1.28	+/- 2.38	19.7%	0.000	0.052	0.271
Frequency	2010.2	-1.86	+/- 2.57	22.3%	0.000	0.099	0.143
Frequency	2011.1	-2.42	+/- 2.82	28.4%	0.000	0.071	0.089
Frequency	2011.2	-2.54	+/- 3.31	27.4%	0.000	0.105	0.123
Frequency	2012.1	-3.39	+/- 3.62	36.4%	0.000	0.068	0.067
Frequency	2012.2	-4.94	+/- 3.43	55.8%	0.000	0.136	0.012
Frequency	2013.1	-5.26	+/- 4.19	49.2%	0.000	0.150	0.023
Frequency	2013.2	-6.00	+/- 5.22	50.7%	0.001	0.276	0.034
Frequency	2014.1	-4.12	+/- 5.58	23.9%	0.005	0.431	0.122
Frequency	2014.2	-4.24	+/- 8.39	14.6%	0.030	0.549	0.241
Frequency	2015.1	-0.76	+/- 7.42	-54.1%	0.061	0.753	0.767

BI

Coverage = BI
End Trend Period = 2018.1
Seasonality = F
Excluded Points = 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	4.26	+/- 2.40	34.1%	0.000	0.001
Loss Cost	2005.2	4.29	+/- 2.60	31.6%	0.000	0.002
Loss Cost	2006.1	4.90	+/- 2.73	37.0%	0.000	0.001
Loss Cost	2006.2	5.53	+/- 2.87	41.9%	0.000	0.000
Loss Cost	2007.1	6.68	+/- 2.77	55.3%	0.000	0.000
Loss Cost	2007.2	7.17	+/- 2.99	56.5%	0.000	0.000
Loss Cost	2008.1	8.47	+/- 2.82	69.0%	0.000	0.000
Loss Cost	2008.2	9.06	+/- 3.04	70.1%	0.000	0.000
Loss Cost	2009.1	10.52	+/- 2.74	80.9%	0.000	0.000
Loss Cost	2009.2	10.26	+/- 3.06	77.6%	0.000	0.000
Loss Cost	2010.1	10.70	+/- 3.42	76.5%	0.000	0.000
Loss Cost	2010.2	9.83	+/- 3.66	71.9%	0.000	0.000
Loss Cost	2011.1	9.13	+/- 4.07	65.9%	0.000	0.000
Loss Cost	2011.2	8.39	+/- 4.58	58.1%	0.000	0.001
Loss Cost	2012.1	8.92	+/- 5.38	55.8%	0.000	0.003
Loss Cost	2012.2	7.25	+/- 5.76	43.5%	0.000	0.016
Loss Cost	2013.1	8.62	+/- 6.76	48.3%	0.000	0.015
Loss Cost	2013.2	9.43	+/- 8.47	45.2%	0.000	0.028
Loss Cost	2014.1	13.56	+/- 8.17	71.7%	0.001	0.005
Loss Cost	2014.2	10.06	+/- 8.24	62.1%	0.001	0.022
Loss Cost	2015.1	14.20	+/- 8.34	83.1%	0.002	0.007
Severity	2005.1	8.47	+/- 1.43	86.6%	0.000	0.000
Severity	2005.2	8.30	+/- 1.53	85.0%	0.000	0.000
Severity	2006.1	8.47	+/- 1.65	84.2%	0.000	0.000
Severity	2006.2	8.91	+/- 1.70	85.3%	0.000	0.000
Severity	2007.1	9.45	+/- 1.73	87.1%	0.000	0.000
Severity	2007.2	9.52	+/- 1.90	85.7%	0.000	0.000
Severity	2008.1	9.98	+/- 2.01	86.2%	0.000	0.000
Severity	2008.2	10.34	+/- 2.18	85.9%	0.000	0.000
Severity	2009.1	11.32	+/- 2.04	90.0%	0.000	0.000
Severity	2009.2	11.62	+/- 2.26	89.2%	0.000	0.000
Severity	2010.1	11.99	+/- 2.51	88.6%	0.000	0.000
Severity	2010.2	12.06	+/- 2.87	86.7%	0.000	0.000
Severity	2011.1	11.70	+/- 3.26	83.8%	0.000	0.000
Severity	2011.2	11.46	+/- 3.78	80.2%	0.000	0.000
Severity	2012.1	12.57	+/- 4.15	82.0%	0.000	0.000
Severity	2012.2	13.15	+/- 4.93	80.1%	0.000	0.000
Severity	2013.1	14.55	+/- 5.63	81.5%	0.000	0.000
Severity	2013.2	16.93	+/- 5.80	87.2%	0.000	0.000
Severity	2014.1	18.44	+/- 7.11	86.9%	0.000	0.000
Severity	2014.2	15.57	+/- 7.54	84.0%	0.000	0.002
Severity	2015.1	15.15	+/- 11.27	75.1%	0.000	0.016
Frequency	2005.1	-3.89	+/- 1.47	52.3%	0.000	0.000
Frequency	2005.2	-3.70	+/- 1.58	47.3%	0.000	0.000
Frequency	2006.1	-3.29	+/- 1.64	40.7%	0.000	0.000
Frequency	2006.2	-3.10	+/- 1.77	34.9%	0.000	0.002
Frequency	2007.1	-2.53	+/- 1.79	26.1%	0.000	0.009
Frequency	2007.2	-2.15	+/- 1.91	18.1%	0.000	0.031
Frequency	2008.1	-1.37	+/- 1.84	7.0%	0.000	0.137
Frequency	2008.2	-1.17	+/- 2.03	2.5%	0.000	0.244
Frequency	2009.1	-0.71	+/- 2.19	-3.2%	0.000	0.501
Frequency	2009.2	-1.22	+/- 2.34	1.3%	0.000	0.288
Frequency	2010.1	-1.16	+/- 2.65	-0.9%	0.000	0.367
Frequency	2010.2	-1.99	+/- 2.74	9.1%	0.000	0.145
Frequency	2011.1	-2.30	+/- 3.12	10.4%	0.000	0.139
Frequency	2011.2	-2.75	+/- 3.56	13.1%	0.000	0.122
Frequency	2012.1	-3.25	+/- 4.12	15.3%	0.000	0.115
Frequency	2012.2	-5.21	+/- 3.64	47.2%	0.000	0.012
Frequency	2013.1	-5.18	+/- 4.48	39.0%	0.000	0.032
Frequency	2013.2	-6.42	+/- 5.11	47.6%	0.001	0.024
Frequency	2014.1	-4.12	+/- 5.19	27.3%	0.003	0.106
Frequency	2014.2	-4.77	+/- 6.99	24.4%	0.010	0.147
Frequency	2015.1	-0.82	+/- 5.69	-20.2%	0.027	0.710

BI

Coverage = BI
End Trend Period = 2018.1
Seasonality = T
Excluded Points = 2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	3.76	+/- 2.27	37.8%	0.000	0.023	0.002
Loss Cost	2005.2	3.97	+/- 2.47	36.3%	0.000	0.023	0.003
Loss Cost	2006.1	4.35	+/- 2.63	38.5%	0.000	0.037	0.002
Loss Cost	2006.2	5.24	+/- 2.68	48.0%	0.000	0.012	0.000
Loss Cost	2007.1	6.08	+/- 2.68	56.1%	0.000	0.021	0.000
Loss Cost	2007.2	6.87	+/- 2.81	60.7%	0.000	0.009	0.000
Loss Cost	2008.1	7.80	+/- 2.79	68.3%	0.000	0.015	0.000
Loss Cost	2008.2	8.78	+/- 2.87	73.0%	0.000	0.005	0.000
Loss Cost	2009.1	9.79	+/- 2.81	79.3%	0.000	0.008	0.000
Loss Cost	2009.2	9.92	+/- 3.21	75.6%	0.000	0.011	0.000
Loss Cost	2010.1	9.89	+/- 3.61	73.7%	0.000	0.016	0.000
Loss Cost	2010.2	9.47	+/- 4.15	66.2%	0.000	0.031	0.000
Loss Cost	2011.1	8.28	+/- 4.23	65.5%	0.000	0.014	0.001
Loss Cost	2011.2	8.28	+/- 5.06	57.1%	0.000	0.025	0.004
Loss Cost	2012.1	8.07	+/- 5.91	54.7%	0.000	0.035	0.011
Loss Cost	2012.2	7.39	+/- 7.23	39.2%	0.000	0.071	0.040
Loss Cost	2013.1	7.91	+/- 8.77	38.3%	0.000	0.116	0.062
Loss Cost	2013.2	10.85	+/- 10.53	48.9%	0.002	0.068	0.038
Loss Cost	2014.1	13.67	+/- 12.15	59.2%	0.007	0.131	0.027
Loss Cost	2014.2	13.47	+/- 18.08	38.2%	0.033	0.216	0.091
Loss Cost	2015.1	17.38	+/- 25.61	47.1%	0.116	0.414	0.100
Severity	2005.1	8.13	+/- 1.38	86.4%	0.000	0.242	0.000
Severity	2005.2	7.98	+/- 1.50	84.5%	0.000	0.316	0.000
Severity	2006.1	8.08	+/- 1.61	83.3%	0.000	0.369	0.000
Severity	2006.2	8.59	+/- 1.65	85.1%	0.000	0.192	0.000
Severity	2007.1	9.02	+/- 1.70	86.3%	0.000	0.296	0.000
Severity	2007.2	9.15	+/- 1.88	84.8%	0.000	0.281	0.000
Severity	2008.1	9.49	+/- 2.01	84.8%	0.000	0.388	0.000
Severity	2008.2	9.94	+/- 2.19	84.7%	0.000	0.269	0.000
Severity	2009.1	10.75	+/- 2.11	88.4%	0.000	0.446	0.000
Severity	2009.2	11.14	+/- 2.35	87.6%	0.000	0.345	0.000
Severity	2010.1	11.36	+/- 2.63	86.4%	0.000	0.427	0.000
Severity	2010.2	11.53	+/- 3.06	84.0%	0.000	0.420	0.000
Severity	2011.1	11.02	+/- 3.38	81.0%	0.000	0.338	0.000
Severity	2011.2	10.93	+/- 4.04	76.3%	0.000	0.399	0.000
Severity	2012.1	11.79	+/- 4.49	77.3%	0.000	0.570	0.000
Severity	2012.2	12.69	+/- 5.44	75.5%	0.000	0.448	0.000
Severity	2013.1	13.81	+/- 6.27	76.2%	0.000	0.637	0.001
Severity	2013.2	17.12	+/- 5.77	88.2%	0.000	0.165	0.000
Severity	2014.1	18.11	+/- 7.16	87.4%	0.000	0.285	0.001
Severity	2014.2	16.31	+/- 9.60	80.2%	0.000	0.502	0.007
Severity	2015.1	16.40	+/- 14.96	71.5%	0.001	0.608	0.033
Frequency	2005.1	-4.04	+/- 1.40	61.9%	0.000	0.016	0.000
Frequency	2005.2	-3.71	+/- 1.48	60.4%	0.000	0.009	0.000
Frequency	2006.1	-3.45	+/- 1.56	53.9%	0.000	0.015	0.000
Frequency	2006.2	-3.09	+/- 1.66	52.6%	0.000	0.009	0.001
Frequency	2007.1	-2.70	+/- 1.72	44.1%	0.000	0.016	0.004
Frequency	2007.2	-2.09	+/- 1.75	46.3%	0.000	0.005	0.023
Frequency	2008.1	-1.54	+/- 1.75	37.2%	0.000	0.008	0.082
Frequency	2008.2	-1.06	+/- 1.86	40.5%	0.000	0.004	0.249
Frequency	2009.1	-0.87	+/- 2.05	34.1%	0.000	0.007	0.384
Frequency	2009.2	-1.09	+/- 2.32	33.1%	0.000	0.015	0.331
Frequency	2010.1	-1.32	+/- 2.58	32.5%	0.000	0.017	0.290
Frequency	2010.2	-1.84	+/- 2.89	33.2%	0.000	0.036	0.195
Frequency	2011.1	-2.47	+/- 3.11	39.3%	0.000	0.025	0.113
Frequency	2011.2	-2.39	+/- 3.73	38.3%	0.000	0.038	0.188
Frequency	2012.1	-3.33	+/- 3.97	46.9%	0.000	0.024	0.095
Frequency	2012.2	-4.71	+/- 4.32	55.2%	0.000	0.055	0.040
Frequency	2013.1	-5.18	+/- 5.13	50.1%	0.001	0.064	0.053
Frequency	2013.2	-5.35	+/- 6.77	47.8%	0.007	0.113	0.109
Frequency	2014.1	-3.76	+/- 8.04	19.3%	0.027	0.210	0.291
Frequency	2014.2	-2.45	+/- 11.72	15.0%	0.126	0.225	0.597
Frequency	2015.1	0.84	+/- 14.77	-30.0%	0.353	0.433	0.866

BI

Coverage = BI
 End Trend Period = 2018.1
 Seasonality = F
 Excluded Points = 2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	3.62	+/- 2.48	25.1%	0.000	0.005
Loss Cost	2005.2	3.61	+/- 2.69	22.5%	0.000	0.010
Loss Cost	2006.1	4.18	+/- 2.85	27.4%	0.000	0.005
Loss Cost	2006.2	4.77	+/- 3.02	31.9%	0.000	0.003
Loss Cost	2007.1	5.88	+/- 2.99	44.4%	0.000	0.000
Loss Cost	2007.2	6.31	+/- 3.26	45.2%	0.000	0.001
Loss Cost	2008.1	7.57	+/- 3.21	57.3%	0.000	0.000
Loss Cost	2008.2	8.10	+/- 3.51	57.8%	0.000	0.000
Loss Cost	2009.1	9.51	+/- 3.44	68.3%	0.000	0.000
Loss Cost	2009.2	9.18	+/- 3.83	63.2%	0.000	0.000
Loss Cost	2010.1	9.55	+/- 4.33	61.1%	0.000	0.000
Loss Cost	2010.2	8.61	+/- 4.71	53.2%	0.000	0.001
Loss Cost	2011.1	7.85	+/- 5.29	44.2%	0.000	0.006
Loss Cost	2011.2	7.06	+/- 6.01	33.9%	0.000	0.022
Loss Cost	2012.1	7.57	+/- 7.11	31.5%	0.000	0.034
Loss Cost	2012.2	5.92	+/- 7.98	16.6%	0.000	0.118
Loss Cost	2013.1	7.41	+/- 9.60	21.1%	0.000	0.102
Loss Cost	2013.2	8.49	+/- 12.05	20.2%	0.001	0.126
Loss Cost	2014.1	13.17	+/- 13.49	43.9%	0.007	0.044
Loss Cost	2014.2	10.93	+/- 17.47	23.9%	0.017	0.150
Loss Cost	2015.1	17.38	+/- 22.00	48.5%	0.086	0.075
Severity	2005.1	8.09	+/- 1.39	86.1%	0.000	0.000
Severity	2005.2	7.89	+/- 1.48	84.4%	0.000	0.000
Severity	2006.1	8.03	+/- 1.60	83.5%	0.000	0.000
Severity	2006.2	8.45	+/- 1.66	84.5%	0.000	0.000
Severity	2007.1	8.96	+/- 1.70	86.2%	0.000	0.000
Severity	2007.2	9.00	+/- 1.87	84.6%	0.000	0.000
Severity	2008.1	9.43	+/- 1.99	85.0%	0.000	0.000
Severity	2008.2	9.76	+/- 2.17	84.4%	0.000	0.000
Severity	2009.1	10.70	+/- 2.06	88.6%	0.000	0.000
Severity	2009.2	10.96	+/- 2.30	87.7%	0.000	0.000
Severity	2010.1	11.29	+/- 2.57	86.7%	0.000	0.000
Severity	2010.2	11.31	+/- 2.94	84.4%	0.000	0.000
Severity	2011.1	10.90	+/- 3.33	81.0%	0.000	0.000
Severity	2011.2	10.61	+/- 3.85	76.7%	0.000	0.000
Severity	2012.1	11.70	+/- 4.26	78.8%	0.000	0.000
Severity	2012.2	12.27	+/- 5.07	76.5%	0.000	0.000
Severity	2013.1	13.71	+/- 5.79	78.5%	0.000	0.000
Severity	2013.2	16.19	+/- 5.90	85.7%	0.000	0.000
Severity	2014.1	17.92	+/- 7.03	86.5%	0.000	0.001
Severity	2014.2	15.63	+/- 8.10	82.0%	0.000	0.003
Severity	2015.1	16.40	+/- 11.89	76.3%	0.000	0.014
Frequency	2005.1	-4.14	+/- 1.55	52.8%	0.000	0.000
Frequency	2005.2	-3.96	+/- 1.67	48.0%	0.000	0.000
Frequency	2006.1	-3.56	+/- 1.75	41.4%	0.000	0.000
Frequency	2006.2	-3.39	+/- 1.90	36.0%	0.000	0.001
Frequency	2007.1	-2.83	+/- 1.95	27.4%	0.000	0.007
Frequency	2007.2	-2.47	+/- 2.10	19.8%	0.000	0.025
Frequency	2008.1	-1.70	+/- 2.08	9.1%	0.000	0.106
Frequency	2008.2	-1.51	+/- 2.31	4.7%	0.000	0.188
Frequency	2009.1	-1.07	+/- 2.52	-1.2%	0.000	0.383
Frequency	2009.2	-1.60	+/- 2.72	3.3%	0.000	0.232
Frequency	2010.1	-1.56	+/- 3.08	1.1%	0.000	0.300
Frequency	2010.2	-2.42	+/- 3.26	9.7%	0.000	0.137
Frequency	2011.1	-2.75	+/- 3.72	10.4%	0.000	0.139
Frequency	2011.2	-3.21	+/- 4.27	12.1%	0.000	0.132
Frequency	2012.1	-3.70	+/- 4.97	13.1%	0.001	0.134
Frequency	2012.2	-5.66	+/- 4.92	35.1%	0.000	0.032
Frequency	2013.1	-5.54	+/- 6.04	26.4%	0.002	0.074
Frequency	2013.2	-6.63	+/- 7.26	29.5%	0.004	0.075
Frequency	2014.1	-4.03	+/- 8.27	5.0%	0.023	0.287
Frequency	2014.2	-4.07	+/- 11.31	-3.0%	0.070	0.406
Frequency	2015.1	0.84	+/- 12.57	-23.9%	0.309	0.860

BI

Coverage = BI
End Trend Period = 2018.1
Seasonality = T
Excluded Points = 2016.2, 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.06	+/- 2.34	40.3%	0.000	0.038	0.001
Loss Cost	2005.2	4.28	+/- 2.54	38.8%	0.000	0.037	0.002
Loss Cost	2006.1	4.71	+/- 2.71	41.5%	0.000	0.060	0.001
Loss Cost	2006.2	5.61	+/- 2.73	51.3%	0.000	0.021	0.000
Loss Cost	2007.1	6.55	+/- 2.68	60.6%	0.000	0.036	0.000
Loss Cost	2007.2	7.34	+/- 2.78	65.3%	0.000	0.016	0.000
Loss Cost	2008.1	8.40	+/- 2.66	74.4%	0.000	0.025	0.000
Loss Cost	2008.2	9.37	+/- 2.66	79.2%	0.000	0.007	0.000
Loss Cost	2009.1	10.53	+/- 2.38	86.9%	0.000	0.008	0.000
Loss Cost	2009.2	10.64	+/- 2.71	84.4%	0.000	0.011	0.000
Loss Cost	2010.1	10.72	+/- 3.07	83.0%	0.000	0.019	0.000
Loss Cost	2010.2	10.25	+/- 3.48	78.1%	0.000	0.038	0.000
Loss Cost	2011.1	9.14	+/- 3.45	78.5%	0.000	0.014	0.000
Loss Cost	2011.2	9.01	+/- 4.12	71.8%	0.000	0.028	0.001
Loss Cost	2012.1	8.95	+/- 4.89	69.2%	0.000	0.043	0.002
Loss Cost	2012.2	7.98	+/- 5.79	55.4%	0.000	0.094	0.012
Loss Cost	2013.1	8.65	+/- 7.06	55.4%	0.000	0.159	0.020
Loss Cost	2013.2	10.85	+/- 8.46	62.5%	0.001	0.095	0.018
Loss Cost	2014.1	13.67	+/- 8.24	80.5%	0.002	0.133	0.008
Loss Cost	2014.2	11.34	+/- 11.39	64.8%	0.008	0.312	0.044
Loss Cost	2015.1	14.50	+/- 13.91	84.3%	0.024	0.460	0.041
Severity	2005.1	8.22	+/- 1.45	86.0%	0.000	0.295	0.000
Severity	2005.2	8.07	+/- 1.57	84.1%	0.000	0.375	0.000
Severity	2006.1	8.18	+/- 1.70	83.0%	0.000	0.438	0.000
Severity	2006.2	8.69	+/- 1.74	84.8%	0.000	0.242	0.000
Severity	2007.1	9.16	+/- 1.78	86.3%	0.000	0.377	0.000
Severity	2007.2	9.29	+/- 1.97	84.8%	0.000	0.356	0.000
Severity	2008.1	9.67	+/- 2.11	85.0%	0.000	0.492	0.000
Severity	2008.2	10.12	+/- 2.29	84.9%	0.000	0.353	0.000
Severity	2009.1	11.00	+/- 2.17	89.0%	0.000	0.595	0.000
Severity	2009.2	11.38	+/- 2.41	88.3%	0.000	0.470	0.000
Severity	2010.1	11.65	+/- 2.71	87.3%	0.000	0.579	0.000
Severity	2010.2	11.79	+/- 3.14	85.1%	0.000	0.566	0.000
Severity	2011.1	11.31	+/- 3.51	82.2%	0.000	0.469	0.000
Severity	2011.2	11.19	+/- 4.19	77.8%	0.000	0.541	0.000
Severity	2012.1	12.13	+/- 4.66	79.3%	0.000	0.752	0.000
Severity	2012.2	12.90	+/- 5.69	77.4%	0.000	0.615	0.001
Severity	2013.1	14.08	+/- 6.60	78.4%	0.000	0.832	0.001
Severity	2013.2	17.12	+/- 6.23	89.0%	0.000	0.281	0.001
Severity	2014.1	18.11	+/- 8.05	88.1%	0.000	0.434	0.002
Severity	2014.2	15.58	+/- 10.60	83.5%	0.000	0.817	0.015
Severity	2015.1	15.37	+/- 20.77	71.0%	0.007	0.846	0.075
Frequency	2005.1	-3.84	+/- 1.43	58.2%	0.000	0.027	0.000
Frequency	2005.2	-3.51	+/- 1.50	56.5%	0.000	0.015	0.000
Frequency	2006.1	-3.21	+/- 1.58	49.1%	0.000	0.027	0.000
Frequency	2006.2	-2.84	+/- 1.67	47.7%	0.000	0.015	0.002
Frequency	2007.1	-2.39	+/- 1.72	38.0%	0.000	0.028	0.010
Frequency	2007.2	-1.78	+/- 1.72	41.0%	0.000	0.008	0.044
Frequency	2008.1	-1.16	+/- 1.66	31.3%	0.000	0.013	0.160
Frequency	2008.2	-0.68	+/- 1.74	36.5%	0.000	0.006	0.419
Frequency	2009.1	-0.42	+/- 1.90	30.0%	0.000	0.011	0.642
Frequency	2009.2	-0.66	+/- 2.13	27.7%	0.000	0.022	0.515
Frequency	2010.1	-0.83	+/- 2.40	26.8%	0.000	0.026	0.465
Frequency	2010.2	-1.38	+/- 2.64	26.8%	0.000	0.054	0.277
Frequency	2011.1	-1.95	+/- 2.85	34.1%	0.000	0.038	0.162
Frequency	2011.2	-1.96	+/- 3.42	32.8%	0.000	0.060	0.231
Frequency	2012.1	-2.84	+/- 3.63	44.0%	0.000	0.036	0.113
Frequency	2012.2	-4.36	+/- 3.47	60.7%	0.000	0.071	0.023
Frequency	2013.1	-4.76	+/- 4.19	56.1%	0.001	0.082	0.035
Frequency	2013.2	-5.35	+/- 5.49	56.2%	0.003	0.171	0.059
Frequency	2014.1	-3.76	+/- 5.94	31.9%	0.010	0.279	0.159
Frequency	2014.2	-3.67	+/- 9.87	21.8%	0.055	0.397	0.329
Frequency	2015.1	-0.76	+/- 10.62	-56.2%	0.110	0.577	0.788

BI

Coverage = BI
 End Trend Period = 2018.1
 Seasonality = F
 Excluded Points = 2016.2, 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	4.04	+/- 2.53	30.2%	0.000	0.003
Loss Cost	2005.2	4.06	+/- 2.74	27.7%	0.000	0.005
Loss Cost	2006.1	4.68	+/- 2.88	33.2%	0.000	0.002
Loss Cost	2006.2	5.32	+/- 3.05	38.3%	0.000	0.001
Loss Cost	2007.1	6.51	+/- 2.95	52.1%	0.000	0.000
Loss Cost	2007.2	7.00	+/- 3.19	53.3%	0.000	0.000
Loss Cost	2008.1	8.35	+/- 3.02	66.6%	0.000	0.000
Loss Cost	2008.2	8.95	+/- 3.27	67.8%	0.000	0.000
Loss Cost	2009.1	10.47	+/- 2.96	79.4%	0.000	0.000
Loss Cost	2009.2	10.20	+/- 3.31	75.9%	0.000	0.000
Loss Cost	2010.1	10.64	+/- 3.71	74.7%	0.000	0.000
Loss Cost	2010.2	9.74	+/- 3.99	69.8%	0.000	0.000
Loss Cost	2011.1	9.01	+/- 4.44	63.4%	0.000	0.001
Loss Cost	2011.2	8.24	+/- 5.01	55.2%	0.000	0.003
Loss Cost	2012.1	8.77	+/- 5.92	52.9%	0.000	0.007
Loss Cost	2012.2	7.07	+/- 6.36	40.2%	0.000	0.029
Loss Cost	2013.1	8.45	+/- 7.54	45.3%	0.000	0.028
Loss Cost	2013.2	9.25	+/- 9.57	42.3%	0.001	0.048
Loss Cost	2014.1	13.36	+/- 9.33	70.5%	0.002	0.011
Loss Cost	2014.2	9.97	+/- 9.84	60.7%	0.002	0.042
Loss Cost	2015.1	14.29	+/- 9.93	85.2%	0.007	0.016
Severity	2005.1	8.21	+/- 1.45	86.0%	0.000	0.000
Severity	2005.2	8.01	+/- 1.55	84.2%	0.000	0.000
Severity	2006.1	8.17	+/- 1.68	83.3%	0.000	0.000
Severity	2006.2	8.61	+/- 1.74	84.5%	0.000	0.000
Severity	2007.1	9.15	+/- 1.77	86.4%	0.000	0.000
Severity	2007.2	9.20	+/- 1.95	84.9%	0.000	0.000
Severity	2008.1	9.66	+/- 2.07	85.4%	0.000	0.000
Severity	2008.2	10.01	+/- 2.26	85.0%	0.000	0.000
Severity	2009.1	10.99	+/- 2.10	89.5%	0.000	0.000
Severity	2009.2	11.28	+/- 2.34	88.7%	0.000	0.000
Severity	2010.1	11.64	+/- 2.61	88.0%	0.000	0.000
Severity	2010.2	11.68	+/- 3.00	85.9%	0.000	0.000
Severity	2011.1	11.28	+/- 3.40	82.9%	0.000	0.000
Severity	2011.2	11.00	+/- 3.95	79.1%	0.000	0.000
Severity	2012.1	12.10	+/- 4.34	81.4%	0.000	0.000
Severity	2012.2	12.66	+/- 5.18	79.4%	0.000	0.000
Severity	2013.1	14.05	+/- 5.92	81.4%	0.000	0.001
Severity	2013.2	16.42	+/- 5.94	88.2%	0.000	0.000
Severity	2014.1	17.97	+/- 7.24	88.7%	0.000	0.001
Severity	2014.2	15.31	+/- 7.65	87.4%	0.000	0.004
Severity	2015.1	15.30	+/- 12.61	80.2%	0.001	0.025
Frequency	2005.1	-3.85	+/- 1.57	49.9%	0.000	0.000
Frequency	2005.2	-3.66	+/- 1.68	44.7%	0.000	0.000
Frequency	2006.1	-3.22	+/- 1.75	37.7%	0.000	0.001
Frequency	2006.2	-3.02	+/- 1.89	31.8%	0.000	0.004
Frequency	2007.1	-2.42	+/- 1.91	22.6%	0.000	0.017
Frequency	2007.2	-2.02	+/- 2.04	14.5%	0.000	0.055
Frequency	2008.1	-1.19	+/- 1.95	3.4%	0.000	0.218
Frequency	2008.2	-0.96	+/- 2.16	-0.7%	0.000	0.361
Frequency	2009.1	-0.47	+/- 2.32	-5.4%	0.000	0.673
Frequency	2009.2	-0.97	+/- 2.49	-2.1%	0.000	0.418
Frequency	2010.1	-0.89	+/- 2.83	-4.0%	0.000	0.509
Frequency	2010.2	-1.74	+/- 2.94	4.6%	0.000	0.226
Frequency	2011.1	-2.04	+/- 3.36	5.8%	0.000	0.214
Frequency	2011.2	-2.48	+/- 3.86	8.3%	0.000	0.188
Frequency	2012.1	-2.97	+/- 4.49	10.5%	0.001	0.174
Frequency	2012.2	-4.96	+/- 3.96	43.4%	0.000	0.023
Frequency	2013.1	-4.91	+/- 4.91	35.1%	0.001	0.054
Frequency	2013.2	-6.16	+/- 5.65	44.9%	0.002	0.041
Frequency	2014.1	-3.91	+/- 5.78	24.2%	0.006	0.149
Frequency	2014.2	-4.63	+/- 8.05	22.4%	0.020	0.193
Frequency	2015.1	-0.87	+/- 7.05	-26.8%	0.050	0.720

PD

Coverage = PD
End Trend Period = 2018.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	3.19	+/- 0.88	59.4%	0.000	0.134	0.000
Loss Cost	1999.2	2.99	+/- 0.89	55.5%	0.000	0.204	0.000
Loss Cost	2000.1	2.84	+/- 0.92	52.8%	0.000	0.148	0.000
Loss Cost	2000.2	2.74	+/- 0.96	48.6%	0.000	0.192	0.000
Loss Cost	2001.1	2.73	+/- 1.02	46.8%	0.000	0.200	0.000
Loss Cost	2001.2	2.57	+/- 1.06	41.5%	0.000	0.273	0.000
Loss Cost	2002.1	2.40	+/- 1.11	38.1%	0.000	0.211	0.000
Loss Cost	2002.2	2.40	+/- 1.18	35.1%	0.000	0.225	0.000
Loss Cost	2003.1	2.17	+/- 1.22	31.5%	0.000	0.153	0.001
Loss Cost	2003.2	2.06	+/- 1.29	26.1%	0.000	0.195	0.003
Loss Cost	2004.1	1.67	+/- 1.29	23.1%	0.000	0.094	0.013
Loss Cost	2004.2	1.59	+/- 1.38	18.3%	0.000	0.119	0.025
Loss Cost	2005.1	1.25	+/- 1.42	16.8%	0.000	0.068	0.079
Loss Cost	2005.2	1.23	+/- 1.53	13.5%	0.000	0.082	0.110
Loss Cost	2006.1	1.06	+/- 1.65	12.9%	0.000	0.072	0.194
Loss Cost	2006.2	1.34	+/- 1.75	16.5%	0.000	0.053	0.123
Loss Cost	2007.1	1.52	+/- 1.90	17.0%	0.000	0.078	0.109
Loss Cost	2007.2	1.90	+/- 2.02	21.8%	0.000	0.053	0.062
Loss Cost	2008.1	2.19	+/- 2.21	23.3%	0.000	0.084	0.049
Loss Cost	2008.2	2.24	+/- 2.43	19.7%	0.000	0.096	0.067
Loss Cost	2009.1	2.26	+/- 2.71	19.0%	0.000	0.117	0.093
Loss Cost	2009.2	1.65	+/- 2.88	7.2%	0.000	0.188	0.237
Loss Cost	2010.1	0.78	+/- 3.00	8.9%	0.000	0.097	0.584
Loss Cost	2010.2	-0.25	+/- 2.99	0.7%	0.000	0.171	0.859
Loss Cost	2011.1	-0.78	+/- 3.34	4.0%	0.000	0.137	0.624
Loss Cost	2011.2	-1.11	+/- 3.79	2.2%	0.000	0.191	0.539
Loss Cost	2012.1	-1.76	+/- 4.34	5.7%	0.000	0.159	0.395
Loss Cost	2012.2	-3.30	+/- 4.37	14.8%	0.000	0.275	0.128
Loss Cost	2013.1	-4.24	+/- 5.07	19.2%	0.000	0.210	0.097
Loss Cost	2013.2	-4.33	+/- 6.18	16.4%	0.000	0.262	0.152
Loss Cost	2014.1	-2.97	+/- 7.71	-8.5%	0.000	0.426	0.398
Loss Cost	2014.2	-2.38	+/- 9.95	-13.7%	0.000	0.434	0.583
Loss Cost	2015.1	2.51	+/- 10.81	-28.0%	0.002	0.862	0.571
Severity	1999.1	3.63	+/- 0.63	78.7%	0.000	0.314	0.000
Severity	1999.2	3.39	+/- 0.58	79.2%	0.000	0.532	0.000
Severity	2000.1	3.24	+/- 0.58	78.1%	0.000	0.349	0.000
Severity	2000.2	3.04	+/- 0.56	77.5%	0.000	0.552	0.000
Severity	2001.1	2.93	+/- 0.58	75.8%	0.000	0.415	0.000
Severity	2001.2	2.75	+/- 0.56	74.7%	0.000	0.635	0.000
Severity	2002.1	2.60	+/- 0.57	73.0%	0.000	0.437	0.000
Severity	2002.2	2.53	+/- 0.60	70.2%	0.000	0.535	0.000
Severity	2003.1	2.44	+/- 0.63	67.5%	0.000	0.432	0.000
Severity	2003.2	2.41	+/- 0.67	64.5%	0.000	0.480	0.000
Severity	2004.1	2.29	+/- 0.70	61.2%	0.000	0.368	0.000
Severity	2004.2	2.42	+/- 0.73	62.7%	0.000	0.268	0.000
Severity	2005.1	2.35	+/- 0.78	59.6%	0.000	0.236	0.000
Severity	2005.2	2.49	+/- 0.82	60.6%	0.000	0.173	0.000
Severity	2006.1	2.54	+/- 0.89	59.3%	0.000	0.212	0.000
Severity	2006.2	2.99	+/- 0.75	75.3%	0.000	0.031	0.000
Severity	2007.1	3.14	+/- 0.80	76.1%	0.000	0.054	0.000
Severity	2007.2	3.35	+/- 0.83	77.8%	0.000	0.028	0.000
Severity	2008.1	3.61	+/- 0.85	80.7%	0.000	0.054	0.000
Severity	2008.2	3.73	+/- 0.92	79.5%	0.000	0.046	0.000
Severity	2009.1	3.81	+/- 1.02	78.5%	0.000	0.069	0.000
Severity	2009.2	3.59	+/- 1.09	74.0%	0.000	0.115	0.000
Severity	2010.1	3.14	+/- 1.06	73.8%	0.000	0.033	0.000
Severity	2010.2	2.93	+/- 1.16	67.1%	0.000	0.057	0.000
Severity	2011.1	2.97	+/- 1.33	65.0%	0.000	0.081	0.000
Severity	2011.2	2.84	+/- 1.52	56.1%	0.000	0.120	0.001
Severity	2012.1	3.08	+/- 1.76	56.4%	0.000	0.193	0.002
Severity	2012.2	2.69	+/- 1.96	42.1%	0.000	0.302	0.011
Severity	2013.1	1.82	+/- 1.96	39.4%	0.000	0.102	0.062
Severity	2013.2	1.63	+/- 2.36	23.3%	0.000	0.156	0.146
Severity	2014.1	1.34	+/- 2.98	19.9%	0.000	0.166	0.320
Severity	2014.2	0.63	+/- 3.55	-5.1%	0.000	0.278	0.678
Severity	2015.1	2.27	+/- 3.88	15.0%	0.000	0.571	0.189
Frequency	1999.1	-0.43	+/- 0.61	2.8%	0.000	0.266	0.166
Frequency	1999.2	-0.38	+/- 0.64	2.2%	0.000	0.240	0.239
Frequency	2000.1	-0.38	+/- 0.68	1.5%	0.000	0.251	0.260
Frequency	2000.2	-0.29	+/- 0.70	1.1%	0.000	0.201	0.408
Frequency	2001.1	-0.20	+/- 0.74	-1.4%	0.000	0.266	0.587
Frequency	2001.2	-0.18	+/- 0.78	-1.5%	0.000	0.264	0.651
Frequency	2002.1	-0.20	+/- 0.83	-1.7%	0.000	0.266	0.633
Frequency	2002.2	-0.13	+/- 0.88	-1.5%	0.000	0.239	0.773
Frequency	2003.1	-0.26	+/- 0.92	0.4%	0.000	0.182	0.562
Frequency	2003.2	-0.34	+/- 0.98	0.1%	0.000	0.227	0.479
Frequency	2004.1	-0.61	+/- 0.99	6.0%	0.000	0.126	0.223
Frequency	2004.2	-0.82	+/- 1.03	8.0%	0.000	0.192	0.116
Frequency	2005.1	-1.07	+/- 1.06	14.6%	0.000	0.113	0.049
Frequency	2005.2	-1.23	+/- 1.12	16.7%	0.000	0.163	0.033
Frequency	2006.1	-1.44	+/- 1.18	20.5%	0.000	0.116	0.020
Frequency	2006.2	-1.60	+/- 1.26	22.3%	0.000	0.164	0.016
Frequency	2007.1	-1.57	+/- 1.38	17.6%	0.000	0.192	0.029
Frequency	2007.2	-1.40	+/- 1.49	15.0%	0.000	0.165	0.066
Frequency	2008.1	-1.37	+/- 1.65	10.6%	0.000	0.193	0.099
Frequency	2008.2	-1.44	+/- 1.81	10.3%	0.000	0.231	0.114
Frequency	2009.1	-1.49	+/- 2.02	7.6%	0.000	0.244	0.140
Frequency	2009.2	-1.87	+/- 2.17	10.9%	0.000	0.348	0.090
Frequency	2010.1	-2.29	+/- 2.38	15.2%	0.000	0.263	0.061
Frequency	2010.2	-3.09	+/- 2.39	27.7%	0.000	0.434	0.016
Frequency	2011.1	-3.64	+/- 2.62	32.5%	0.000	0.309	0.011
Frequency	2011.2	-3.83	+/- 3.00	31.1%	0.000	0.379	0.018
Frequency	2012.1	-4.69	+/- 3.26	39.0%	0.000	0.234	0.010
Frequency	2012.2	-5.83	+/- 3.32	52.4%	0.000	0.395	0.003
Frequency	2013.1	-5.95	+/- 4.04	43.9%	0.000	0.419	0.010
Frequency	2013.2	-5.87	+/- 4.93	36.4%	0.000	0.450	0.029
Frequency	2014.1	-4.26	+/- 5.82	8.8%	0.000	0.733	0.134
Frequency	2014.2	-3.00	+/- 7.18	-8.8%	0.001	0.580	0.353
Frequency	2015.1	0.24	+/- 8.15	-39.8%	0.005	0.965	0.943

PD

Coverage = PD
End Trend Period = 2018.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	3.22	+/- 0.89	58.0%	0.000	0.000
Loss Cost	1999.2	2.99	+/- 0.90	54.7%	0.000	0.000
Loss Cost	2000.1	2.87	+/- 0.94	51.3%	0.000	0.000
Loss Cost	2000.2	2.74	+/- 0.97	47.5%	0.000	0.000
Loss Cost	2001.1	2.76	+/- 1.03	45.7%	0.000	0.000
Loss Cost	2001.2	2.57	+/- 1.06	41.1%	0.000	0.000
Loss Cost	2002.1	2.44	+/- 1.12	36.9%	0.000	0.000
Loss Cost	2002.2	2.40	+/- 1.19	34.0%	0.000	0.000
Loss Cost	2003.1	2.22	+/- 1.24	28.9%	0.000	0.001
Loss Cost	2003.2	2.06	+/- 1.31	24.2%	0.000	0.003
Loss Cost	2004.1	1.73	+/- 1.33	17.6%	0.000	0.012
Loss Cost	2004.2	1.59	+/- 1.42	13.5%	0.000	0.028
Loss Cost	2005.1	1.34	+/- 1.49	8.3%	0.000	0.075
Loss Cost	2005.2	1.23	+/- 1.60	5.5%	0.000	0.125
Loss Cost	2006.1	1.16	+/- 1.73	3.6%	0.000	0.176
Loss Cost	2006.2	1.34	+/- 1.86	5.0%	0.000	0.147
Loss Cost	2007.1	1.64	+/- 2.00	7.8%	0.000	0.100
Loss Cost	2007.2	1.90	+/- 2.17	9.8%	0.000	0.080
Loss Cost	2008.1	2.34	+/- 2.32	14.4%	0.000	0.046
Loss Cost	2008.2	2.24	+/- 2.55	10.8%	0.000	0.079
Loss Cost	2009.1	2.45	+/- 2.82	11.2%	0.000	0.082
Loss Cost	2009.2	1.65	+/- 2.94	2.4%	0.000	0.248
Loss Cost	2010.1	1.02	+/- 3.17	-3.2%	0.000	0.501
Loss Cost	2010.2	-0.25	+/- 3.07	-6.5%	0.000	0.864
Loss Cost	2011.1	-0.51	+/- 3.48	-6.4%	0.000	0.757
Loss Cost	2011.2	-1.11	+/- 3.89	-4.7%	0.000	0.552
Loss Cost	2012.1	-1.39	+/- 4.50	-4.4%	0.000	0.516
Loss Cost	2012.2	-3.30	+/- 4.38	12.2%	0.000	0.130
Loss Cost	2013.1	-3.80	+/- 5.16	12.6%	0.000	0.139
Loss Cost	2013.2	-4.33	+/- 6.21	12.1%	0.000	0.157
Loss Cost	2014.1	-2.49	+/- 7.31	-4.6%	0.000	0.459
Loss Cost	2014.2	-2.38	+/- 9.41	-8.8%	0.000	0.572
Loss Cost	2015.1	2.68	+/- 9.21	-7.3%	0.000	0.498
Severity	1999.1	3.65	+/- 0.62	78.7%	0.000	0.000
Severity	1999.2	3.39	+/- 0.57	79.5%	0.000	0.000
Severity	2000.1	3.25	+/- 0.58	78.2%	0.000	0.000
Severity	2000.2	3.04	+/- 0.55	77.9%	0.000	0.000
Severity	2001.1	2.94	+/- 0.57	76.1%	0.000	0.000
Severity	2001.2	2.75	+/- 0.55	75.3%	0.000	0.000
Severity	2002.1	2.62	+/- 0.56	73.3%	0.000	0.000
Severity	2002.2	2.53	+/- 0.59	70.7%	0.000	0.000
Severity	2003.1	2.45	+/- 0.62	67.9%	0.000	0.000
Severity	2003.2	2.41	+/- 0.66	65.0%	0.000	0.000
Severity	2004.1	2.31	+/- 0.70	61.4%	0.000	0.000
Severity	2004.2	2.42	+/- 0.73	62.3%	0.000	0.000
Severity	2005.1	2.38	+/- 0.79	58.9%	0.000	0.000
Severity	2005.2	2.49	+/- 0.84	59.1%	0.000	0.000
Severity	2006.1	2.57	+/- 0.90	58.2%	0.000	0.000
Severity	2006.2	2.99	+/- 0.82	70.7%	0.000	0.000
Severity	2007.1	3.19	+/- 0.85	72.7%	0.000	0.000
Severity	2007.2	3.35	+/- 0.91	72.9%	0.000	0.000
Severity	2008.1	3.67	+/- 0.91	77.6%	0.000	0.000
Severity	2008.2	3.73	+/- 1.00	75.7%	0.000	0.000
Severity	2009.1	3.90	+/- 1.09	75.2%	0.000	0.000
Severity	2009.2	3.59	+/- 1.14	71.3%	0.000	0.000
Severity	2010.1	3.26	+/- 1.19	66.3%	0.000	0.000
Severity	2010.2	2.93	+/- 1.27	59.9%	0.000	0.000
Severity	2011.1	3.10	+/- 1.43	58.5%	0.000	0.000
Severity	2011.2	2.84	+/- 1.61	50.0%	0.000	0.002
Severity	2012.1	3.21	+/- 1.79	53.1%	0.000	0.002
Severity	2012.2	2.69	+/- 1.96	41.1%	0.000	0.011
Severity	2013.1	2.05	+/- 2.12	25.4%	0.000	0.054
Severity	2013.2	1.63	+/- 2.49	11.0%	0.000	0.169
Severity	2014.1	1.68	+/- 3.11	6.0%	0.000	0.244
Severity	2014.2	0.63	+/- 3.53	-11.4%	0.000	0.685
Severity	2015.1	2.47	+/- 3.41	24.0%	0.000	0.124
Frequency	1999.1	-0.41	+/- 0.61	2.1%	0.000	0.181
Frequency	1999.2	-0.38	+/- 0.64	1.1%	0.000	0.241
Frequency	2000.1	-0.36	+/- 0.68	0.5%	0.000	0.284
Frequency	2000.2	-0.29	+/- 0.71	-0.9%	0.000	0.412
Frequency	2001.1	-0.18	+/- 0.74	-2.2%	0.000	0.625
Frequency	2001.2	-0.18	+/- 0.79	-2.4%	0.000	0.652
Frequency	2002.1	-0.17	+/- 0.83	-2.6%	0.000	0.675
Frequency	2002.2	-0.13	+/- 0.89	-2.9%	0.000	0.775
Frequency	2003.1	-0.23	+/- 0.93	-2.5%	0.000	0.617
Frequency	2003.2	-0.34	+/- 0.99	-1.7%	0.000	0.483
Frequency	2004.1	-0.56	+/- 1.02	0.9%	0.000	0.268
Frequency	2004.2	-0.82	+/- 1.04	5.3%	0.000	0.121
Frequency	2005.1	-1.02	+/- 1.09	9.0%	0.000	0.067
Frequency	2005.2	-1.23	+/- 1.14	13.1%	0.000	0.036
Frequency	2006.1	-1.38	+/- 1.21	15.0%	0.000	0.029
Frequency	2006.2	-1.60	+/- 1.28	18.7%	0.000	0.018
Frequency	2007.1	-1.50	+/- 1.40	14.6%	0.000	0.037
Frequency	2007.2	-1.40	+/- 1.52	10.6%	0.000	0.071
Frequency	2008.1	-1.29	+/- 1.67	6.9%	0.000	0.126
Frequency	2008.2	-1.44	+/- 1.83	7.8%	0.000	0.118
Frequency	2009.1	-1.39	+/- 2.03	5.3%	0.000	0.169
Frequency	2009.2	-1.87	+/- 2.16	11.2%	0.000	0.088
Frequency	2010.1	-2.16	+/- 2.39	13.3%	0.000	0.075
Frequency	2010.2	-3.09	+/- 2.35	29.4%	0.000	0.014
Frequency	2011.1	-3.50	+/- 2.60	31.9%	0.000	0.013
Frequency	2011.2	-3.83	+/- 2.95	32.0%	0.000	0.016
Frequency	2012.1	-4.46	+/- 3.29	36.1%	0.000	0.014
Frequency	2012.2	-5.83	+/- 3.25	53.3%	0.000	0.003
Frequency	2013.1	-5.73	+/- 3.89	45.4%	0.000	0.010
Frequency	2013.2	-5.87	+/- 4.74	39.0%	0.000	0.024
Frequency	2014.1	-4.11	+/- 5.28	18.8%	0.000	0.117
Frequency	2014.2	-3.00	+/- 6.60	1.5%	0.000	0.325
Frequency	2015.1	0.21	+/- 6.91	-16.6%	0.002	0.944

AB Total

Coverage = AB Total
 End Trend Period = 2018.2
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	0.71	+/- 1.39	20.5%	0.000	0.002	0.305
Loss Cost	1999.2	0.72	+/- 1.47	19.5%	0.000	0.003	0.321
Loss Cost	2000.1	0.80	+/- 1.55	19.1%	0.000	0.004	0.301
Loss Cost	2000.2	0.89	+/- 1.63	19.1%	0.000	0.004	0.275
Loss Cost	2001.1	0.79	+/- 1.72	19.3%	0.000	0.005	0.359
Loss Cost	2001.2	0.75	+/- 1.82	17.7%	0.000	0.006	0.405
Loss Cost	2002.1	0.54	+/- 1.92	18.6%	0.000	0.005	0.572
Loss Cost	2002.2	0.52	+/- 2.04	17.3%	0.000	0.007	0.608
Loss Cost	2003.1	0.33	+/- 2.16	17.9%	0.000	0.007	0.754
Loss Cost	2003.2	0.26	+/- 2.30	16.4%	0.000	0.009	0.817
Loss Cost	2004.1	-0.16	+/- 2.40	19.2%	0.000	0.006	0.889
Loss Cost	2004.2	-0.30	+/- 2.57	17.8%	0.000	0.009	0.814
Loss Cost	2005.1	-0.40	+/- 2.76	17.4%	0.000	0.010	0.769
Loss Cost	2005.2	-0.50	+/- 2.97	16.2%	0.000	0.015	0.733
Loss Cost	2006.1	-0.43	+/- 3.23	14.5%	0.000	0.020	0.786
Loss Cost	2006.2	-1.00	+/- 3.40	12.6%	0.000	0.034	0.552
Loss Cost	2007.1	-1.08	+/- 3.72	11.5%	0.000	0.040	0.554
Loss Cost	2007.2	-1.52	+/- 4.00	10.5%	0.000	0.061	0.442
Loss Cost	2008.1	0.02	+/- 3.99	3.2%	0.000	0.118	0.993
Loss Cost	2008.2	-0.22	+/- 4.37	1.3%	0.000	0.151	0.918
Loss Cost	2009.1	-0.20	+/- 4.88	0.0%	0.000	0.175	0.933
Loss Cost	2009.2	-1.32	+/- 5.14	-2.4%	0.000	0.272	0.597
Loss Cost	2010.1	0.20	+/- 5.51	-8.7%	0.000	0.445	0.938
Loss Cost	2010.2	-0.50	+/- 6.09	-11.1%	0.000	0.554	0.862
Loss Cost	2011.1	-2.01	+/- 6.57	-6.3%	0.000	0.387	0.524
Loss Cost	2011.2	-1.15	+/- 7.51	-6.9%	0.001	0.340	0.746
Loss Cost	2012.1	0.28	+/- 8.73	-12.7%	0.005	0.489	0.945
Loss Cost	2012.2	-2.85	+/- 8.60	-12.9%	0.002	0.768	0.482
Loss Cost	2013.1	-2.73	+/- 10.51	-17.4%	0.006	0.802	0.576
Loss Cost	2013.2	4.16	+/- 5.49	39.6%	0.004	0.049	0.112
Loss Cost	2014.1	5.64	+/- 6.69	44.6%	0.024	0.107	0.079
Loss Cost	2014.2	3.38	+/- 7.16	16.7%	0.013	0.186	0.284
Loss Cost	2015.1	2.74	+/- 9.96	12.4%	0.039	0.226	0.506
Severity	1999.1	2.94	+/- 1.35	34.2%	0.000	0.189	0.000
Severity	1999.2	2.96	+/- 1.43	32.1%	0.000	0.196	0.000
Severity	2000.1	2.94	+/- 1.51	30.6%	0.000	0.203	0.000
Severity	2000.2	2.86	+/- 1.59	26.9%	0.000	0.236	0.001
Severity	2001.1	2.76	+/- 1.68	24.8%	0.000	0.222	0.002
Severity	2001.2	2.80	+/- 1.77	23.0%	0.000	0.225	0.003
Severity	2002.1	2.59	+/- 1.87	20.4%	0.000	0.188	0.007
Severity	2002.2	2.67	+/- 1.98	19.2%	0.000	0.186	0.009
Severity	2003.1	2.81	+/- 2.11	19.5%	0.000	0.226	0.010
Severity	2003.2	2.77	+/- 2.26	16.4%	0.000	0.248	0.017
Severity	2004.1	2.50	+/- 2.39	14.0%	0.000	0.208	0.039
Severity	2004.2	2.41	+/- 2.56	10.5%	0.000	0.239	0.061
Severity	2005.1	2.14	+/- 2.73	8.8%	0.000	0.209	0.115
Severity	2005.2	1.99	+/- 2.94	5.1%	0.000	0.248	0.170
Severity	2006.1	1.61	+/- 3.14	4.0%	0.000	0.206	0.295
Severity	2006.2	0.78	+/- 3.19	-3.1%	0.000	0.322	0.614
Severity	2007.1	0.42	+/- 3.44	-3.0%	0.000	0.281	0.799
Severity	2007.2	-0.34	+/- 3.58	-6.0%	0.000	0.406	0.847
Severity	2008.1	0.63	+/- 3.78	-8.1%	0.000	0.605	0.728
Severity	2008.2	0.06	+/- 4.06	-10.4%	0.000	0.737	0.975
Severity	2009.1	-0.17	+/- 4.52	-10.8%	0.000	0.702	0.938
Severity	2009.2	-1.34	+/- 4.69	-10.0%	0.000	0.931	0.556
Severity	2010.1	0.02	+/- 5.03	-12.8%	0.000	0.794	0.993
Severity	2010.2	-0.06	+/- 5.68	-13.7%	0.000	0.793	0.983
Severity	2011.1	-1.16	+/- 6.28	-14.0%	0.000	0.981	0.697
Severity	2011.2	-0.63	+/- 7.21	-16.3%	0.000	0.946	0.852
Severity	2012.1	1.02	+/- 8.29	-17.1%	0.000	0.839	0.790
Severity	2012.2	-1.03	+/- 8.97	-16.4%	0.000	0.630	0.804
Severity	2013.1	-0.35	+/- 10.98	-18.1%	0.000	0.602	0.944
Severity	2013.2	6.30	+/- 7.56	16.7%	0.000	0.783	0.083
Severity	2014.1	5.58	+/- 9.58	4.2%	0.000	0.726	0.199
Severity	2014.2	2.66	+/- 10.55	-25.2%	0.000	0.987	0.555
Severity	2015.1	-0.08	+/- 13.46	-37.1%	0.000	0.760	0.989
Frequency	1999.1	-2.17	+/- 0.65	59.4%	0.000	0.000	0.000
Frequency	1999.2	-2.17	+/- 0.69	58.9%	0.000	0.000	0.000
Frequency	2000.1	-2.08	+/- 0.72	54.6%	0.000	0.001	0.000
Frequency	2000.2	-1.91	+/- 0.73	54.4%	0.000	0.000	0.000
Frequency	2001.1	-1.92	+/- 0.77	51.6%	0.000	0.000	0.000
Frequency	2001.2	-1.99	+/- 0.81	52.1%	0.000	0.001	0.000
Frequency	2002.1	-2.01	+/- 0.86	49.3%	0.000	0.001	0.000
Frequency	2002.2	-2.10	+/- 0.91	50.2%	0.000	0.001	0.000
Frequency	2003.1	-2.40	+/- 0.89	57.7%	0.000	0.000	0.000
Frequency	2003.2	-2.44	+/- 0.95	57.5%	0.000	0.000	0.000
Frequency	2004.1	-2.60	+/- 1.00	58.0%	0.000	0.000	0.000
Frequency	2004.2	-2.64	+/- 1.07	57.7%	0.000	0.001	0.000
Frequency	2005.1	-2.49	+/- 1.14	51.8%	0.000	0.001	0.000
Frequency	2005.2	-2.44	+/- 1.23	51.0%	0.000	0.002	0.000
Frequency	2006.1	-2.01	+/- 1.21	43.2%	0.000	0.003	0.003
Frequency	2006.2	-1.76	+/- 1.28	43.4%	0.000	0.002	0.010
Frequency	2007.1	-1.50	+/- 1.36	35.3%	0.000	0.004	0.033
Frequency	2007.2	-1.18	+/- 1.42	37.4%	0.000	0.002	0.100
Frequency	2008.1	-0.61	+/- 1.39	30.2%	0.000	0.004	0.367
Frequency	2008.2	-0.28	+/- 1.46	34.9%	0.000	0.002	0.693
Frequency	2009.1	-0.03	+/- 1.60	30.8%	0.000	0.005	0.971
Frequency	2009.2	0.02	+/- 1.78	29.6%	0.000	0.007	0.979
Frequency	2010.1	0.18	+/- 2.00	26.7%	0.001	0.013	0.849
Frequency	2010.2	-0.45	+/- 2.05	22.5%	0.000	0.024	0.649
Frequency	2011.1	-0.86	+/- 2.28	26.7%	0.001	0.019	0.431
Frequency	2011.2	-0.52	+/- 2.57	28.6%	0.004	0.019	0.669
Frequency	2012.1	-0.73	+/- 3.01	27.3%	0.008	0.024	0.604
Frequency	2012.2	-1.84	+/- 3.02	30.6%	0.002	0.041	0.208
Frequency	2013.1	-2.38	+/- 3.56	31.5%	0.004	0.041	0.169
Frequency	2013.2	-2.00	+/- 4.31	31.0%	0.019	0.049	0.319
Frequency	2014.1	0.06	+/- 4.38	16.7%	0.101	0.097	0.975
Frequency	2014.2	0.71	+/- 5.55	17.8%	0.273	0.105	0.765
Frequency	2015.1	2.82	+/- 6.76	21.4%	0.808	0.228	0.327

AB Total

Coverage = AB Total
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	0.81	+/- 1.56	0.3%	0.000	0.298
Loss Cost	1999.2	0.72	+/- 1.64	-0.5%	0.000	0.374
Loss Cost	2000.1	0.90	+/- 1.72	0.4%	0.000	0.291
Loss Cost	2000.2	0.89	+/- 1.81	0.0%	0.000	0.325
Loss Cost	2001.1	0.91	+/- 1.92	-0.2%	0.000	0.340
Loss Cost	2001.2	0.75	+/- 2.02	-1.3%	0.000	0.452
Loss Cost	2002.1	0.68	+/- 2.14	-1.8%	0.000	0.521
Loss Cost	2002.2	0.52	+/- 2.27	-2.5%	0.000	0.645
Loss Cost	2003.1	0.50	+/- 2.42	-2.7%	0.000	0.674
Loss Cost	2003.2	0.26	+/- 2.56	-3.3%	0.000	0.835
Loss Cost	2004.1	0.04	+/- 2.72	-3.6%	0.000	0.978
Loss Cost	2004.2	-0.30	+/- 2.88	-3.5%	0.000	0.834
Loss Cost	2005.1	-0.17	+/- 3.09	-3.8%	0.000	0.912
Loss Cost	2005.2	-0.50	+/- 3.30	-3.6%	0.000	0.759
Loss Cost	2006.1	-0.17	+/- 3.56	-4.1%	0.000	0.923
Loss Cost	2006.2	-1.00	+/- 3.68	-3.0%	0.000	0.583
Loss Cost	2007.1	-0.80	+/- 4.01	-3.7%	0.000	0.685
Loss Cost	2007.2	-1.52	+/- 4.26	-2.1%	0.000	0.471
Loss Cost	2008.1	0.26	+/- 4.13	-4.9%	0.000	0.896
Loss Cost	2008.2	-0.22	+/- 4.50	-5.2%	0.000	0.921
Loss Cost	2009.1	0.09	+/- 4.99	-5.5%	0.000	0.971
Loss Cost	2009.2	-1.32	+/- 5.16	-4.1%	0.000	0.600
Loss Cost	2010.1	0.40	+/- 5.40	-6.1%	0.000	0.877
Loss Cost	2010.2	-0.50	+/- 5.93	-6.4%	0.000	0.859
Loss Cost	2011.1	-1.72	+/- 6.46	-4.8%	0.000	0.581
Loss Cost	2011.2	-1.15	+/- 7.44	-6.8%	0.001	0.745
Loss Cost	2012.1	0.63	+/- 8.43	-8.1%	0.004	0.872
Loss Cost	2012.2	-2.85	+/- 8.14	-3.6%	0.001	0.462
Loss Cost	2013.1	-2.56	+/- 9.77	-6.5%	0.004	0.577
Loss Cost	2013.2	4.16	+/- 6.56	10.3%	0.007	0.177
Loss Cost	2014.1	6.56	+/- 7.39	27.8%	0.045	0.068
Loss Cost	2014.2	3.38	+/- 7.50	2.1%	0.013	0.314
Loss Cost	2015.1	3.91	+/- 10.04	-0.8%	0.052	0.368
Severity	1999.1	2.98	+/- 1.37	32.9%	0.000	0.000
Severity	1999.2	2.96	+/- 1.44	30.8%	0.000	0.000
Severity	2000.1	2.98	+/- 1.52	29.3%	0.000	0.000
Severity	2000.2	2.86	+/- 1.59	25.9%	0.000	0.001
Severity	2001.1	2.81	+/- 1.69	23.6%	0.000	0.002
Severity	2001.2	2.80	+/- 1.79	21.8%	0.000	0.003
Severity	2002.1	2.66	+/- 1.89	18.4%	0.000	0.007
Severity	2002.2	2.67	+/- 2.01	17.1%	0.000	0.010
Severity	2003.1	2.88	+/- 2.13	18.1%	0.000	0.009
Severity	2003.2	2.77	+/- 2.27	15.3%	0.000	0.017
Severity	2004.1	2.58	+/- 2.41	12.0%	0.000	0.035
Severity	2004.2	2.41	+/- 2.58	9.0%	0.000	0.063
Severity	2005.1	2.25	+/- 2.76	6.5%	0.000	0.102
Severity	2005.2	1.99	+/- 2.95	3.6%	0.000	0.172
Severity	2006.1	1.74	+/- 3.17	1.2%	0.000	0.264
Severity	2006.2	0.78	+/- 3.18	-3.2%	0.000	0.614
Severity	2007.1	0.56	+/- 3.45	-4.0%	0.000	0.740
Severity	2007.2	-0.34	+/- 3.55	-4.6%	0.000	0.845
Severity	2008.1	0.71	+/- 3.69	-4.2%	0.000	0.692
Severity	2008.2	0.06	+/- 3.95	-5.3%	0.000	0.974
Severity	2009.1	-0.10	+/- 4.38	-5.5%	0.000	0.963
Severity	2009.2	-1.34	+/- 4.53	-3.5%	0.000	0.544
Severity	2010.1	-0.04	+/- 4.83	-6.2%	0.000	0.987
Severity	2010.2	-0.06	+/- 5.46	-6.7%	0.000	0.983
Severity	2011.1	-1.17	+/- 5.97	-5.8%	0.000	0.683
Severity	2011.2	-0.63	+/- 6.87	-7.4%	0.000	0.846
Severity	2012.1	0.92	+/- 7.80	-7.7%	0.000	0.800
Severity	2012.2	-1.03	+/- 8.55	-8.4%	0.000	0.796
Severity	2013.1	-0.73	+/- 10.27	-9.7%	0.000	0.877
Severity	2013.2	6.30	+/- 7.03	25.2%	0.000	0.066
Severity	2014.1	5.84	+/- 8.71	14.6%	0.000	0.150
Severity	2014.2	2.66	+/- 9.44	-7.3%	0.000	0.521
Severity	2015.1	0.29	+/- 11.56	-16.6%	0.000	0.953
Frequency	1999.1	-2.11	+/- 0.78	42.3%	0.000	0.000
Frequency	1999.2	-2.17	+/- 0.81	42.0%	0.000	0.000
Frequency	2000.1	-2.02	+/- 0.84	37.6%	0.000	0.000
Frequency	2000.2	-1.91	+/- 0.88	33.6%	0.000	0.000
Frequency	2001.1	-1.85	+/- 0.93	30.1%	0.000	0.000
Frequency	2001.2	-1.99	+/- 0.96	32.4%	0.000	0.000
Frequency	2002.1	-1.93	+/- 1.02	29.0%	0.000	0.001
Frequency	2002.2	-2.10	+/- 1.06	31.9%	0.000	0.000
Frequency	2003.1	-2.31	+/- 1.10	35.3%	0.000	0.000
Frequency	2003.2	-2.44	+/- 1.16	36.2%	0.000	0.000
Frequency	2004.1	-2.48	+/- 1.24	34.6%	0.000	0.000
Frequency	2004.2	-2.64	+/- 1.32	35.6%	0.000	0.000
Frequency	2005.1	-2.36	+/- 1.38	29.3%	0.000	0.002
Frequency	2005.2	-2.44	+/- 1.48	28.3%	0.000	0.003
Frequency	2006.1	-1.88	+/- 1.44	19.7%	0.000	0.013
Frequency	2006.2	-1.76	+/- 1.56	15.5%	0.000	0.029
Frequency	2007.1	-1.35	+/- 1.61	7.9%	0.000	0.099
Frequency	2007.2	-1.18	+/- 1.76	4.1%	0.000	0.179
Frequency	2008.1	-0.44	+/- 1.68	-3.4%	0.000	0.589
Frequency	2008.2	-0.28	+/- 1.84	-4.7%	0.000	0.755
Frequency	2009.1	0.18	+/- 1.96	-5.3%	0.000	0.846
Frequency	2009.2	0.02	+/- 2.17	-5.9%	0.001	0.983
Frequency	2010.1	0.44	+/- 2.38	-5.2%	0.003	0.701
Frequency	2010.2	-0.45	+/- 2.38	-5.5%	0.001	0.696
Frequency	2011.1	-0.55	+/- 2.71	-5.7%	0.002	0.668
Frequency	2011.2	-0.52	+/- 3.12	-6.6%	0.006	0.725
Frequency	2012.1	-0.29	+/- 3.62	-8.1%	0.021	0.866
Frequency	2012.2	-1.84	+/- 3.53	2.4%	0.004	0.280
Frequency	2013.1	-1.84	+/- 4.23	-0.7%	0.012	0.360
Frequency	2013.2	-2.00	+/- 5.15	-2.5%	0.029	0.406
Frequency	2014.1	0.68	+/- 4.89	-11.1%	0.175	0.756
Frequency	2014.2	0.71	+/- 6.29	-13.1%	0.283	0.798
Frequency	2015.1	3.61	+/- 6.78	9.8%	0.971	0.233

AB Total

Coverage = AB Total
 End Trend Period = 2018.2
 Seasonality = T
 Excluded Points = 2007.2,2009.2,2013.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	0.48	+/- 0.87	38.0%	0.000	0.000	0.269
Loss Cost	1999.2	0.51	+/- 0.92	37.3%	0.000	0.000	0.264
Loss Cost	2000.1	0.63	+/- 0.97	36.7%	0.000	0.000	0.195
Loss Cost	2000.2	0.74	+/- 1.01	38.1%	0.000	0.000	0.141
Loss Cost	2001.1	0.69	+/- 1.07	38.2%	0.000	0.000	0.195
Loss Cost	2001.2	0.70	+/- 1.14	36.7%	0.000	0.000	0.214
Loss Cost	2002.1	0.55	+/- 1.20	37.9%	0.000	0.000	0.353
Loss Cost	2002.2	0.59	+/- 1.27	37.0%	0.000	0.000	0.348
Loss Cost	2003.1	0.50	+/- 1.37	37.2%	0.000	0.000	0.454
Loss Cost	2003.2	0.52	+/- 1.46	35.9%	0.000	0.000	0.469
Loss Cost	2004.1	0.20	+/- 1.53	39.4%	0.000	0.000	0.792
Loss Cost	2004.2	0.19	+/- 1.64	37.9%	0.000	0.000	0.813
Loss Cost	2005.1	0.29	+/- 1.80	36.3%	0.000	0.001	0.744
Loss Cost	2005.2	0.38	+/- 1.95	35.7%	0.000	0.001	0.690
Loss Cost	2006.1	0.81	+/- 2.11	34.2%	0.000	0.003	0.432
Loss Cost	2006.2	0.48	+/- 2.26	29.5%	0.000	0.005	0.659
Loss Cost	2007.1	0.95	+/- 2.52	28.0%	0.000	0.012	0.438
Loss Cost	2008.1	0.95	+/- 2.80	25.2%	0.000	0.016	0.484
Loss Cost	2008.2	1.09	+/- 3.13	23.7%	0.000	0.019	0.469
Loss Cost	2009.1	1.59	+/- 3.56	22.9%	0.000	0.038	0.352
Loss Cost	2010.1	0.93	+/- 3.91	14.2%	0.000	0.059	0.618
Loss Cost	2010.2	0.75	+/- 4.46	9.3%	0.000	0.086	0.720
Loss Cost	2011.1	-0.55	+/- 4.74	16.9%	0.000	0.048	0.806
Loss Cost	2011.2	1.51	+/- 4.77	36.2%	0.000	0.012	0.497
Loss Cost	2012.1	3.87	+/- 4.59	48.2%	0.001	0.013	0.085
Loss Cost	2012.2	2.06	+/- 4.94	29.6%	0.001	0.034	0.366
Loss Cost	2013.2	4.16	+/- 5.49	39.6%	0.004	0.049	0.112
Loss Cost	2014.1	5.64	+/- 6.69	44.6%	0.024	0.107	0.079
Loss Cost	2014.2	3.38	+/- 7.16	16.7%	0.013	0.186	0.284
Loss Cost	2015.1	2.74	+/- 9.96	12.4%	0.039	0.226	0.506
Severity	1999.1	2.72	+/- 0.91	52.5%	0.000	0.129	0.000
Severity	1999.2	2.75	+/- 0.96	50.7%	0.000	0.129	0.000
Severity	2000.1	2.77	+/- 1.01	49.5%	0.000	0.147	0.000
Severity	2000.2	2.71	+/- 1.07	45.8%	0.000	0.175	0.000
Severity	2001.1	2.66	+/- 1.13	43.7%	0.000	0.172	0.000
Severity	2001.2	2.74	+/- 1.20	42.7%	0.000	0.161	0.000
Severity	2002.1	2.60	+/- 1.27	39.9%	0.000	0.131	0.000
Severity	2002.2	2.73	+/- 1.34	40.1%	0.000	0.114	0.000
Severity	2003.1	2.98	+/- 1.41	42.7%	0.000	0.182	0.000
Severity	2003.2	3.03	+/- 1.51	40.2%	0.000	0.185	0.000
Severity	2004.1	2.88	+/- 1.62	37.3%	0.000	0.163	0.001
Severity	2004.2	2.91	+/- 1.74	34.1%	0.000	0.172	0.002
Severity	2005.1	2.82	+/- 1.91	31.8%	0.000	0.174	0.005
Severity	2005.2	2.85	+/- 2.07	28.3%	0.000	0.185	0.008
Severity	2006.1	2.71	+/- 2.29	25.8%	0.000	0.183	0.021
Severity	2006.2	2.05	+/- 2.32	13.9%	0.000	0.258	0.077
Severity	2007.1	2.07	+/- 2.64	12.7%	0.000	0.294	0.113
Severity	2008.1	1.56	+/- 2.84	3.0%	0.000	0.367	0.258
Severity	2008.2	1.29	+/- 3.13	-2.9%	0.000	0.439	0.393
Severity	2009.1	1.44	+/- 3.60	-3.4%	0.000	0.505	0.403
Severity	2010.1	0.62	+/- 3.91	-11.4%	0.000	0.651	0.736
Severity	2010.2	1.04	+/- 4.44	-10.7%	0.000	0.583	0.621
Severity	2011.1	0.13	+/- 4.93	-11.2%	0.000	0.459	0.957
Severity	2011.2	1.66	+/- 5.42	-2.2%	0.000	0.267	0.512
Severity	2012.1	4.15	+/- 5.43	13.0%	0.000	0.438	0.113
Severity	2012.2	3.56	+/- 6.66	-2.8%	0.000	0.565	0.249
Severity	2013.2	6.30	+/- 7.56	16.7%	0.000	0.783	0.083
Severity	2014.1	5.58	+/- 9.58	4.2%	0.000	0.726	0.199
Severity	2014.2	2.66	+/- 10.55	-25.2%	0.000	0.987	0.555
Severity	2015.1	-0.08	+/- 13.46	-37.1%	0.000	0.760	0.989
Frequency	1999.1	-2.18	+/- 0.66	60.0%	0.000	0.000	0.000
Frequency	1999.2	-2.18	+/- 0.70	59.3%	0.000	0.000	0.000
Frequency	2000.1	-2.08	+/- 0.73	54.8%	0.000	0.001	0.000
Frequency	2000.2	-1.92	+/- 0.74	54.6%	0.000	0.000	0.000
Frequency	2001.1	-1.92	+/- 0.79	51.5%	0.000	0.001	0.000
Frequency	2001.2	-1.98	+/- 0.83	51.9%	0.000	0.001	0.000
Frequency	2002.1	-1.99	+/- 0.89	48.7%	0.000	0.001	0.000
Frequency	2002.2	-2.08	+/- 0.94	49.4%	0.000	0.002	0.000
Frequency	2003.1	-2.40	+/- 0.92	57.5%	0.000	0.000	0.000
Frequency	2003.2	-2.43	+/- 0.98	57.1%	0.000	0.001	0.000
Frequency	2004.1	-2.60	+/- 1.04	57.5%	0.000	0.001	0.000
Frequency	2004.2	-2.64	+/- 1.12	57.1%	0.000	0.001	0.000
Frequency	2005.1	-2.46	+/- 1.21	49.8%	0.000	0.002	0.000
Frequency	2005.2	-2.40	+/- 1.31	48.6%	0.000	0.003	0.001
Frequency	2006.1	-1.85	+/- 1.30	37.5%	0.000	0.007	0.008
Frequency	2006.2	-1.54	+/- 1.36	37.8%	0.000	0.004	0.030
Frequency	2007.1	-1.10	+/- 1.46	25.8%	0.000	0.011	0.134
Frequency	2008.1	-0.61	+/- 1.49	31.4%	0.000	0.005	0.404
Frequency	2008.2	-0.20	+/- 1.56	37.7%	0.000	0.002	0.791
Frequency	2009.1	0.15	+/- 1.75	33.8%	0.000	0.006	0.861
Frequency	2010.1	0.30	+/- 1.98	33.4%	0.002	0.008	0.750
Frequency	2010.2	-0.28	+/- 2.08	27.7%	0.001	0.016	0.776
Frequency	2011.1	-0.67	+/- 2.33	31.1%	0.001	0.015	0.544
Frequency	2011.2	-0.14	+/- 2.65	35.6%	0.011	0.012	0.908
Frequency	2012.1	-0.27	+/- 3.16	33.7%	0.023	0.017	0.852
Frequency	2012.2	-1.46	+/- 3.47	31.7%	0.011	0.044	0.371
Frequency	2013.2	-2.00	+/- 4.31	31.0%	0.019	0.049	0.319
Frequency	2014.1	0.06	+/- 4.38	16.7%	0.101	0.097	0.975
Frequency	2014.2	0.71	+/- 5.55	17.8%	0.273	0.105	0.765
Frequency	2015.1	2.82	+/- 6.76	21.4%	0.808	0.228	0.327

AB Total

Coverage = AB Total
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = 2007.2,2009.2,2013.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	0.62	+/- 1.10	0.8%	0.000	0.263
Loss Cost	1999.2	0.56	+/- 1.16	-0.1%	0.000	0.330
Loss Cost	2000.1	0.78	+/- 1.20	2.2%	0.000	0.193
Loss Cost	2000.2	0.81	+/- 1.27	2.1%	0.000	0.202
Loss Cost	2001.1	0.88	+/- 1.34	2.5%	0.000	0.188
Loss Cost	2001.2	0.79	+/- 1.42	0.9%	0.000	0.264
Loss Cost	2002.1	0.79	+/- 1.51	0.5%	0.000	0.294
Loss Cost	2002.2	0.71	+/- 1.61	-0.6%	0.000	0.374
Loss Cost	2003.1	0.80	+/- 1.72	-0.3%	0.000	0.347
Loss Cost	2003.2	0.67	+/- 1.84	-1.6%	0.000	0.455
Loss Cost	2004.1	0.59	+/- 1.97	-2.5%	0.000	0.545
Loss Cost	2004.2	0.41	+/- 2.12	-3.5%	0.000	0.693
Loss Cost	2005.1	0.77	+/- 2.26	-2.1%	0.000	0.486
Loss Cost	2005.2	0.67	+/- 2.46	-3.0%	0.000	0.573
Loss Cost	2006.1	1.40	+/- 2.55	1.4%	0.000	0.264
Loss Cost	2006.2	0.85	+/- 2.71	-2.8%	0.000	0.518
Loss Cost	2007.1	1.65	+/- 2.88	2.3%	0.000	0.240
Loss Cost	2008.1	1.45	+/- 3.22	-0.5%	0.000	0.355
Loss Cost	2008.2	1.31	+/- 3.60	-2.3%	0.000	0.452
Loss Cost	2009.1	2.22	+/- 3.94	2.6%	0.000	0.244
Loss Cost	2010.1	1.19	+/- 4.29	-4.2%	0.000	0.560
Loss Cost	2010.2	0.59	+/- 4.79	-6.6%	0.000	0.795
Loss Cost	2011.1	-0.25	+/- 5.35	-7.6%	0.000	0.920
Loss Cost	2011.2	1.01	+/- 6.08	-7.1%	0.000	0.721
Loss Cost	2012.1	4.12	+/- 5.96	10.5%	0.003	0.149
Loss Cost	2012.2	1.31	+/- 5.91	-7.3%	0.001	0.630
Loss Cost	2013.2	4.16	+/- 6.56	10.3%	0.007	0.177
Loss Cost	2014.1	6.56	+/- 7.39	27.8%	0.045	0.068
Loss Cost	2014.2	3.38	+/- 7.50	2.1%	0.013	0.314
Loss Cost	2015.1	3.91	+/- 10.04	-0.8%	0.052	0.368
Severity	1999.1	2.77	+/- 0.92	50.6%	0.000	0.000
Severity	1999.2	2.77	+/- 0.98	48.7%	0.000	0.000
Severity	2000.1	2.82	+/- 1.03	47.7%	0.000	0.000
Severity	2000.2	2.73	+/- 1.08	44.2%	0.000	0.000
Severity	2001.1	2.73	+/- 1.15	42.0%	0.000	0.000
Severity	2001.2	2.77	+/- 1.22	40.6%	0.000	0.000
Severity	2002.1	2.69	+/- 1.29	37.0%	0.000	0.000
Severity	2002.2	2.78	+/- 1.37	36.5%	0.000	0.000
Severity	2003.1	3.08	+/- 1.42	40.8%	0.000	0.000
Severity	2003.2	3.08	+/- 1.53	38.2%	0.000	0.000
Severity	2004.1	3.01	+/- 1.64	34.6%	0.000	0.001
Severity	2004.2	2.99	+/- 1.77	31.4%	0.000	0.002
Severity	2005.1	3.01	+/- 1.93	28.9%	0.000	0.003
Severity	2005.2	2.96	+/- 2.10	25.4%	0.000	0.007
Severity	2006.1	2.97	+/- 2.30	22.6%	0.000	0.013
Severity	2006.2	2.19	+/- 2.32	12.3%	0.000	0.061
Severity	2007.1	2.35	+/- 2.58	11.9%	0.000	0.069
Severity	2008.1	1.74	+/- 2.79	3.7%	0.000	0.204
Severity	2008.2	1.36	+/- 3.08	-0.7%	0.000	0.363
Severity	2009.1	1.63	+/- 3.48	0.0%	0.000	0.331
Severity	2010.1	0.68	+/- 3.77	-5.6%	0.000	0.704
Severity	2010.2	0.99	+/- 4.29	-5.3%	0.000	0.628
Severity	2011.1	0.23	+/- 4.80	-7.6%	0.000	0.919
Severity	2011.2	1.44	+/- 5.42	-5.4%	0.000	0.571
Severity	2012.1	4.23	+/- 5.28	15.8%	0.000	0.099
Severity	2012.2	3.32	+/- 6.27	3.8%	0.000	0.258
Severity	2013.2	6.30	+/- 7.03	25.2%	0.000	0.066
Severity	2014.1	5.84	+/- 8.71	14.6%	0.000	0.150
Severity	2014.2	2.66	+/- 9.44	-7.3%	0.000	0.521
Severity	2015.1	0.29	+/- 11.56	-16.6%	0.000	0.953
Frequency	1999.1	-2.09	+/- 0.79	43.0%	0.000	0.000
Frequency	1999.2	-2.15	+/- 0.83	42.5%	0.000	0.000
Frequency	2000.1	-1.99	+/- 0.86	38.0%	0.000	0.000
Frequency	2000.2	-1.87	+/- 0.89	33.8%	0.000	0.000
Frequency	2001.1	-1.80	+/- 0.94	30.1%	0.000	0.001
Frequency	2001.2	-1.93	+/- 0.99	32.2%	0.000	0.000
Frequency	2002.1	-1.85	+/- 1.05	28.3%	0.000	0.001
Frequency	2002.2	-2.02	+/- 1.09	31.0%	0.000	0.001
Frequency	2003.1	-2.21	+/- 1.14	34.2%	0.000	0.001
Frequency	2003.2	-2.33	+/- 1.21	34.6%	0.000	0.001
Frequency	2004.1	-2.36	+/- 1.30	32.5%	0.000	0.001
Frequency	2004.2	-2.50	+/- 1.39	33.1%	0.000	0.001
Frequency	2005.1	-2.17	+/- 1.46	25.7%	0.000	0.006
Frequency	2005.2	-2.22	+/- 1.59	24.0%	0.000	0.009
Frequency	2006.1	-1.53	+/- 1.51	13.3%	0.000	0.049
Frequency	2006.2	-1.31	+/- 1.65	7.6%	0.000	0.115
Frequency	2007.1	-0.68	+/- 1.67	-1.4%	0.000	0.404
Frequency	2008.1	-0.28	+/- 1.82	-4.9%	0.000	0.747
Frequency	2008.2	-0.05	+/- 2.02	-5.9%	0.000	0.960
Frequency	2009.1	0.58	+/- 2.16	-4.1%	0.002	0.576
Frequency	2010.1	0.50	+/- 2.47	-5.3%	0.005	0.670
Frequency	2010.2	-0.39	+/- 2.50	-6.3%	0.001	0.742
Frequency	2011.1	-0.48	+/- 2.88	-6.6%	0.004	0.723
Frequency	2011.2	-0.42	+/- 3.37	-7.7%	0.012	0.792
Frequency	2012.1	-0.10	+/- 4.01	-9.1%	0.043	0.956
Frequency	2012.2	-1.95	+/- 4.06	1.1%	0.009	0.314
Frequency	2013.2	-2.00	+/- 5.15	-2.5%	0.029	0.406
Frequency	2014.1	0.68	+/- 4.89	-11.1%	0.175	0.756
Frequency	2014.2	0.71	+/- 6.29	-13.1%	0.283	0.798
Frequency	2015.1	3.61	+/- 6.78	9.8%	0.971	0.233

CL

Coverage = CL
End Trend Period = 2018.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	1.94	+/- 0.84	44.7%	0.000	0.003	0.000
Loss Cost	1999.2	1.71	+/- 0.83	38.8%	0.000	0.006	0.000
Loss Cost	2000.1	1.56	+/- 0.86	37.9%	0.000	0.004	0.001
Loss Cost	2000.2	1.42	+/- 0.89	32.4%	0.000	0.006	0.002
Loss Cost	2001.1	1.38	+/- 0.94	31.7%	0.000	0.007	0.005
Loss Cost	2001.2	1.30	+/- 0.99	27.2%	0.000	0.010	0.011
Loss Cost	2002.1	1.21	+/- 1.05	26.7%	0.000	0.009	0.024
Loss Cost	2002.2	1.05	+/- 1.09	20.8%	0.000	0.016	0.058
Loss Cost	2003.1	0.75	+/- 1.10	22.7%	0.000	0.006	0.174
Loss Cost	2003.2	0.67	+/- 1.17	19.3%	0.000	0.009	0.247
Loss Cost	2004.1	0.28	+/- 1.15	25.0%	0.000	0.002	0.616
Loss Cost	2004.2	-0.17	+/- 1.08	22.8%	0.000	0.004	0.749
Loss Cost	2005.1	-0.58	+/- 1.03	34.5%	0.000	0.001	0.261
Loss Cost	2005.2	-0.68	+/- 1.10	33.8%	0.000	0.001	0.213
Loss Cost	2006.1	-0.74	+/- 1.19	32.6%	0.000	0.001	0.215
Loss Cost	2006.2	-0.51	+/- 1.26	35.1%	0.000	0.001	0.409
Loss Cost	2007.1	-0.31	+/- 1.36	30.8%	0.000	0.002	0.636
Loss Cost	2007.2	0.11	+/- 1.37	38.9%	0.000	0.001	0.872
Loss Cost	2008.1	0.50	+/- 1.43	37.8%	0.000	0.002	0.475
Loss Cost	2008.2	0.80	+/- 1.53	41.8%	0.000	0.001	0.286
Loss Cost	2009.1	1.10	+/- 1.66	41.8%	0.000	0.002	0.176
Loss Cost	2009.2	1.08	+/- 1.84	37.6%	0.000	0.004	0.229
Loss Cost	2010.1	0.74	+/- 2.03	39.8%	0.000	0.004	0.447
Loss Cost	2010.2	0.16	+/- 2.11	33.7%	0.000	0.007	0.875
Loss Cost	2011.1	-0.69	+/- 2.08	47.8%	0.000	0.002	0.486
Loss Cost	2011.2	-0.75	+/- 2.39	46.0%	0.000	0.003	0.510
Loss Cost	2012.1	-1.08	+/- 2.77	46.0%	0.000	0.004	0.412
Loss Cost	2012.2	-1.48	+/- 3.18	44.0%	0.000	0.009	0.327
Loss Cost	2013.1	-1.86	+/- 3.82	41.9%	0.000	0.013	0.305
Loss Cost	2013.2	-1.91	+/- 4.66	39.9%	0.000	0.024	0.376
Loss Cost	2014.1	-0.39	+/- 5.49	27.2%	0.000	0.055	0.871
Loss Cost	2014.2	0.98	+/- 6.63	35.5%	0.000	0.046	0.729
Loss Cost	2015.1	3.65	+/- 7.93	40.5%	0.000	0.104	0.282
Severity	1999.1	3.33	+/- 0.48	84.7%	0.000	0.001	0.000
Severity	1999.2	3.17	+/- 0.47	84.3%	0.000	0.002	0.000
Severity	2000.1	3.08	+/- 0.48	83.6%	0.000	0.001	0.000
Severity	2000.2	2.93	+/- 0.47	82.9%	0.000	0.002	0.000
Severity	2001.1	2.85	+/- 0.49	82.1%	0.000	0.001	0.000
Severity	2001.2	2.78	+/- 0.51	80.1%	0.000	0.003	0.000
Severity	2002.1	2.72	+/- 0.53	79.0%	0.000	0.002	0.000
Severity	2002.2	2.54	+/- 0.52	77.7%	0.000	0.004	0.000
Severity	2003.1	2.39	+/- 0.52	77.5%	0.000	0.001	0.000
Severity	2003.2	2.37	+/- 0.55	74.8%	0.000	0.002	0.000
Severity	2004.1	2.33	+/- 0.59	73.5%	0.000	0.002	0.000
Severity	2004.2	2.17	+/- 0.59	70.1%	0.000	0.004	0.000
Severity	2005.1	2.03	+/- 0.61	69.1%	0.000	0.002	0.000
Severity	2005.2	2.01	+/- 0.66	65.3%	0.000	0.003	0.000
Severity	2006.1	2.07	+/- 0.71	65.2%	0.000	0.005	0.000
Severity	2006.2	2.22	+/- 0.75	66.3%	0.000	0.003	0.000
Severity	2007.1	2.18	+/- 0.82	64.9%	0.000	0.004	0.000
Severity	2007.2	2.24	+/- 0.89	62.1%	0.000	0.005	0.000
Severity	2008.1	2.54	+/- 0.90	68.1%	0.000	0.010	0.000
Severity	2008.2	2.69	+/- 0.97	67.6%	0.000	0.008	0.000
Severity	2009.1	2.93	+/- 1.04	70.3%	0.000	0.016	0.000
Severity	2009.2	3.02	+/- 1.15	67.2%	0.000	0.018	0.000
Severity	2010.1	2.86	+/- 1.28	64.7%	0.000	0.018	0.000
Severity	2010.2	2.80	+/- 1.44	57.7%	0.000	0.027	0.001
Severity	2011.1	2.37	+/- 1.54	56.8%	0.000	0.014	0.005
Severity	2011.2	1.78	+/- 1.51	45.0%	0.000	0.023	0.024
Severity	2012.1	2.25	+/- 1.65	51.6%	0.000	0.050	0.012
Severity	2012.2	2.22	+/- 1.95	41.9%	0.000	0.071	0.028
Severity	2013.1	1.58	+/- 2.14	42.7%	0.000	0.037	0.127
Severity	2013.2	0.78	+/- 2.18	24.9%	0.000	0.064	0.431
Severity	2014.1	-0.22	+/- 2.18	46.1%	0.000	0.017	0.816
Severity	2014.2	-0.66	+/- 2.67	40.4%	0.000	0.038	0.571
Severity	2015.1	-0.82	+/- 3.74	32.9%	0.000	0.067	0.597
Frequency	1999.1	-1.35	+/- 0.59	34.9%	0.000	0.113	0.000
Frequency	1999.2	-1.42	+/- 0.62	36.2%	0.000	0.153	0.000
Frequency	2000.1	-1.48	+/- 0.65	36.4%	0.000	0.131	0.000
Frequency	2000.2	-1.47	+/- 0.68	34.7%	0.000	0.133	0.000
Frequency	2001.1	-1.43	+/- 0.72	30.8%	0.000	0.160	0.000
Frequency	2001.2	-1.44	+/- 0.77	29.8%	0.000	0.178	0.001
Frequency	2002.1	-1.47	+/- 0.81	27.9%	0.000	0.179	0.001
Frequency	2002.2	-1.46	+/- 0.87	26.4%	0.000	0.186	0.002
Frequency	2003.1	-1.60	+/- 0.90	29.1%	0.000	0.136	0.001
Frequency	2003.2	-1.65	+/- 0.96	28.9%	0.000	0.165	0.002
Frequency	2004.1	-2.00	+/- 0.93	40.8%	0.000	0.058	0.000
Frequency	2004.2	-2.29	+/- 0.92	48.4%	0.000	0.102	0.000
Frequency	2005.1	-2.55	+/- 0.93	54.4%	0.000	0.047	0.000
Frequency	2005.2	-2.64	+/- 1.00	54.3%	0.000	0.067	0.000
Frequency	2006.1	-2.75	+/- 1.07	52.9%	0.000	0.059	0.000
Frequency	2006.2	-2.67	+/- 1.16	50.2%	0.000	0.059	0.000
Frequency	2007.1	-2.44	+/- 1.23	41.9%	0.000	0.098	0.001
Frequency	2007.2	-2.09	+/- 1.26	39.1%	0.000	0.047	0.003
Frequency	2008.1	-1.99	+/- 1.39	31.7%	0.000	0.068	0.008
Frequency	2008.2	-1.85	+/- 1.52	29.4%	0.000	0.064	0.021
Frequency	2009.1	-1.78	+/- 1.70	22.5%	0.000	0.086	0.042
Frequency	2009.2	-1.88	+/- 1.88	22.4%	0.000	0.115	0.052
Frequency	2010.1	-2.06	+/- 2.11	20.9%	0.000	0.112	0.057
Frequency	2010.2	-2.57	+/- 2.25	26.6%	0.000	0.184	0.030
Frequency	2011.1	-2.99	+/- 2.51	28.8%	0.000	0.144	0.025
Frequency	2011.2	-2.49	+/- 2.80	25.0%	0.000	0.108	0.080
Frequency	2012.1	-3.25	+/- 3.07	32.9%	0.000	0.066	0.043
Frequency	2012.2	-3.62	+/- 3.56	33.7%	0.000	0.106	0.050
Frequency	2013.1	-3.38	+/- 4.33	19.6%	0.000	0.160	0.117
Frequency	2013.2	-2.67	+/- 5.18	16.6%	0.000	0.145	0.274
Frequency	2014.1	-0.17	+/- 5.27	-8.9%	0.000	0.300	0.942
Frequency	2014.2	1.65	+/- 5.88	11.7%	0.001	0.159	0.515
Frequency	2015.1	4.51	+/- 6.25	35.9%	0.003	0.334	0.116

CL

Coverage = CL
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	2.00	+/- 0.93	31.7%	0.000	0.000
Loss Cost	1999.2	1.71	+/- 0.91	26.3%	0.000	0.001
Loss Cost	2000.1	1.62	+/- 0.96	22.8%	0.000	0.001
Loss Cost	2000.2	1.42	+/- 0.98	17.8%	0.000	0.005
Loss Cost	2001.1	1.44	+/- 1.04	16.8%	0.000	0.008
Loss Cost	2001.2	1.30	+/- 1.09	12.9%	0.000	0.020
Loss Cost	2002.1	1.29	+/- 1.15	11.4%	0.000	0.029
Loss Cost	2002.2	1.05	+/- 1.19	6.7%	0.000	0.080
Loss Cost	2003.1	0.83	+/- 1.23	2.9%	0.000	0.175
Loss Cost	2003.2	0.67	+/- 1.30	0.4%	0.000	0.296
Loss Cost	2004.1	0.39	+/- 1.34	-2.3%	0.000	0.553
Loss Cost	2004.2	-0.17	+/- 1.24	-3.4%	0.000	0.782
Loss Cost	2005.1	-0.46	+/- 1.28	-1.8%	0.000	0.473
Loss Cost	2005.2	-0.68	+/- 1.35	0.3%	0.000	0.308
Loss Cost	2006.1	-0.60	+/- 1.46	-1.1%	0.000	0.406
Loss Cost	2006.2	-0.51	+/- 1.58	-2.3%	0.000	0.509
Loss Cost	2007.1	-0.15	+/- 1.66	-4.4%	0.000	0.854
Loss Cost	2007.2	0.11	+/- 1.79	-4.7%	0.000	0.902
Loss Cost	2008.1	0.70	+/- 1.82	-1.7%	0.000	0.432
Loss Cost	2008.2	0.80	+/- 2.01	-1.6%	0.000	0.415
Loss Cost	2009.1	1.34	+/- 2.11	4.1%	0.000	0.195
Loss Cost	2009.2	1.08	+/- 2.33	-0.2%	0.000	0.338
Loss Cost	2010.1	1.06	+/- 2.61	-1.5%	0.000	0.401
Loss Cost	2010.2	0.16	+/- 2.65	-6.6%	0.000	0.901
Loss Cost	2011.1	-0.28	+/- 2.95	-6.8%	0.000	0.843
Loss Cost	2011.2	-0.75	+/- 3.32	-5.8%	0.000	0.636
Loss Cost	2012.1	-0.52	+/- 3.86	-7.6%	0.000	0.776
Loss Cost	2012.2	-1.48	+/- 4.28	-3.7%	0.000	0.465
Loss Cost	2013.1	-1.10	+/- 5.11	-7.6%	0.000	0.644
Loss Cost	2013.2	-1.91	+/- 6.05	-5.2%	0.000	0.496
Loss Cost	2014.1	0.54	+/- 6.60	-12.0%	0.000	0.853
Loss Cost	2014.2	0.98	+/- 8.49	-13.1%	0.000	0.792
Loss Cost	2015.1	5.00	+/- 9.11	11.3%	0.000	0.218
Severity	1999.1	3.37	+/- 0.55	80.3%	0.000	0.000
Severity	1999.2	3.17	+/- 0.53	80.2%	0.000	0.000
Severity	2000.1	3.12	+/- 0.55	78.6%	0.000	0.000
Severity	2000.2	2.93	+/- 0.53	78.1%	0.000	0.000
Severity	2001.1	2.89	+/- 0.56	76.3%	0.000	0.000
Severity	2001.2	2.78	+/- 0.58	74.3%	0.000	0.000
Severity	2002.1	2.77	+/- 0.61	72.3%	0.000	0.000
Severity	2002.2	2.54	+/- 0.59	71.3%	0.000	0.000
Severity	2003.1	2.44	+/- 0.61	68.5%	0.000	0.000
Severity	2003.2	2.37	+/- 0.64	65.4%	0.000	0.000
Severity	2004.1	2.39	+/- 0.69	63.5%	0.000	0.000
Severity	2004.2	2.17	+/- 0.68	60.1%	0.000	0.000
Severity	2005.1	2.09	+/- 0.73	56.1%	0.000	0.000
Severity	2005.2	2.01	+/- 0.78	51.7%	0.000	0.000
Severity	2006.1	2.14	+/- 0.83	52.9%	0.000	0.000
Severity	2006.2	2.22	+/- 0.89	51.9%	0.000	0.000
Severity	2007.1	2.27	+/- 0.97	50.1%	0.000	0.000
Severity	2007.2	2.24	+/- 1.06	45.9%	0.000	0.000
Severity	2008.1	2.64	+/- 1.05	56.6%	0.000	0.000
Severity	2008.2	2.69	+/- 1.15	54.0%	0.000	0.000
Severity	2009.1	3.05	+/- 1.19	60.2%	0.000	0.000
Severity	2009.2	3.02	+/- 1.33	55.7%	0.000	0.000
Severity	2010.1	3.02	+/- 1.49	51.3%	0.000	0.001
Severity	2010.2	2.80	+/- 1.66	43.4%	0.000	0.002
Severity	2011.1	2.59	+/- 1.87	35.0%	0.000	0.009
Severity	2011.2	1.78	+/- 1.80	20.7%	0.000	0.050
Severity	2012.1	2.45	+/- 1.87	36.1%	0.000	0.014
Severity	2012.2	2.22	+/- 2.18	25.7%	0.000	0.045
Severity	2013.1	1.91	+/- 2.56	14.3%	0.000	0.123
Severity	2013.2	0.78	+/- 2.53	-5.4%	0.000	0.502
Severity	2014.1	0.28	+/- 3.03	-11.9%	0.000	0.839
Severity	2014.2	-0.66	+/- 3.52	-11.2%	0.000	0.674
Severity	2015.1	-0.08	+/- 4.62	-16.6%	0.000	0.967
Frequency	1999.1	-1.33	+/- 0.60	32.1%	0.000	0.000
Frequency	1999.2	-1.42	+/- 0.63	34.3%	0.000	0.000
Frequency	2000.1	-1.46	+/- 0.66	33.9%	0.000	0.000
Frequency	2000.2	-1.47	+/- 0.70	32.1%	0.000	0.000
Frequency	2001.1	-1.41	+/- 0.73	28.6%	0.000	0.000
Frequency	2001.2	-1.44	+/- 0.78	27.9%	0.000	0.001
Frequency	2002.1	-1.44	+/- 0.82	25.9%	0.000	0.001
Frequency	2002.2	-1.46	+/- 0.88	24.4%	0.000	0.002
Frequency	2003.1	-1.57	+/- 0.92	25.9%	0.000	0.002
Frequency	2003.2	-1.65	+/- 0.98	26.4%	0.000	0.002
Frequency	2004.1	-1.95	+/- 0.98	34.7%	0.000	0.000
Frequency	2004.2	-2.29	+/- 0.95	44.8%	0.000	0.000
Frequency	2005.1	-2.49	+/- 0.99	48.4%	0.000	0.000
Frequency	2005.2	-2.64	+/- 1.05	49.4%	0.000	0.000
Frequency	2006.1	-2.68	+/- 1.13	47.2%	0.000	0.000
Frequency	2006.2	-2.67	+/- 1.23	43.8%	0.000	0.000
Frequency	2007.1	-2.37	+/- 1.28	36.6%	0.000	0.001
Frequency	2007.2	-2.09	+/- 1.36	29.0%	0.000	0.005
Frequency	2008.1	-1.89	+/- 1.47	22.3%	0.000	0.015
Frequency	2008.2	-1.85	+/- 1.63	18.6%	0.000	0.029
Frequency	2009.1	-1.65	+/- 1.79	12.5%	0.000	0.070
Frequency	2009.2	-1.88	+/- 1.97	14.3%	0.000	0.062
Frequency	2010.1	-1.90	+/- 2.21	11.8%	0.000	0.089
Frequency	2010.2	-2.57	+/- 2.31	21.9%	0.000	0.033
Frequency	2011.1	-2.79	+/- 2.61	21.6%	0.000	0.040
Frequency	2011.2	-2.49	+/- 2.98	13.4%	0.000	0.099
Frequency	2012.1	-2.90	+/- 3.41	15.2%	0.000	0.093
Frequency	2012.2	-3.62	+/- 3.84	20.8%	0.000	0.066
Frequency	2013.1	-2.95	+/- 4.52	8.8%	0.000	0.182
Frequency	2013.2	-2.67	+/- 5.51	1.7%	0.000	0.308
Frequency	2014.1	0.27	+/- 5.16	-12.3%	0.000	0.908
Frequency	2014.2	1.65	+/- 6.29	-8.3%	0.001	0.552
Frequency	2015.1	5.08	+/- 5.90	34.4%	0.002	0.074

CL

Coverage = CL
 End Trend Period = 2018.2
 Seasonality = 1
 Excluded Points = 2013.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	1.88	+/- 0.84	42.4%	0.000	0.006	0.000
Loss Cost	1999.2	1.64	+/- 0.83	36.2%	0.000	0.010	0.000
Loss Cost	2000.1	1.49	+/- 0.86	35.2%	0.000	0.006	0.001
Loss Cost	2000.2	1.35	+/- 0.89	29.4%	0.000	0.011	0.004
Loss Cost	2001.1	1.31	+/- 0.94	28.8%	0.000	0.012	0.007
Loss Cost	2001.2	1.22	+/- 0.99	24.1%	0.000	0.017	0.016
Loss Cost	2002.1	1.14	+/- 1.04	23.5%	0.000	0.017	0.032
Loss Cost	2002.2	0.97	+/- 1.09	17.5%	0.000	0.027	0.078
Loss Cost	2003.1	0.68	+/- 1.09	19.4%	0.000	0.011	0.214
Loss Cost	2003.2	0.59	+/- 1.16	15.9%	0.000	0.017	0.302
Loss Cost	2004.1	0.22	+/- 1.14	21.8%	0.000	0.005	0.696
Loss Cost	2004.2	-0.25	+/- 1.05	20.3%	0.000	0.007	0.634
Loss Cost	2005.1	-0.64	+/- 1.00	33.0%	0.000	0.001	0.203
Loss Cost	2005.2	-0.75	+/- 1.07	32.7%	0.000	0.002	0.160
Loss Cost	2006.1	-0.79	+/- 1.16	30.8%	0.000	0.003	0.173
Loss Cost	2006.2	-0.57	+/- 1.22	33.1%	0.000	0.002	0.346
Loss Cost	2007.1	-0.35	+/- 1.31	27.8%	0.000	0.004	0.586
Loss Cost	2007.2	0.07	+/- 1.31	36.6%	0.000	0.001	0.911
Loss Cost	2008.1	0.50	+/- 1.33	35.7%	0.000	0.003	0.440
Loss Cost	2008.2	0.80	+/- 1.41	40.8%	0.000	0.002	0.247
Loss Cost	2009.1	1.17	+/- 1.49	42.1%	0.000	0.004	0.114
Loss Cost	2009.2	1.16	+/- 1.67	37.7%	0.000	0.007	0.157
Loss Cost	2010.1	0.91	+/- 1.86	38.8%	0.000	0.007	0.309
Loss Cost	2010.2	0.35	+/- 1.92	31.5%	0.000	0.011	0.697
Loss Cost	2011.1	-0.39	+/- 1.95	44.6%	0.000	0.003	0.668
Loss Cost	2011.2	-0.39	+/- 2.26	42.7%	0.000	0.006	0.712
Loss Cost	2012.1	-0.50	+/- 2.74	39.6%	0.000	0.011	0.694
Loss Cost	2012.2	-0.81	+/- 3.24	36.2%	0.000	0.019	0.590
Loss Cost	2013.1	-0.73	+/- 4.28	28.7%	0.000	0.041	0.704
Loss Cost	2014.1	-0.39	+/- 5.49	27.2%	0.000	0.055	0.871
Loss Cost	2014.2	0.98	+/- 6.63	35.5%	0.000	0.046	0.729
Loss Cost	2015.1	3.65	+/- 7.93	40.5%	0.000	0.104	0.282
Severity	1999.1	3.35	+/- 0.49	84.5%	0.000	0.001	0.000
Severity	1999.2	3.18	+/- 0.48	84.1%	0.000	0.002	0.000
Severity	2000.1	3.10	+/- 0.49	83.4%	0.000	0.001	0.000
Severity	2000.2	2.94	+/- 0.48	82.7%	0.000	0.003	0.000
Severity	2001.1	2.86	+/- 0.50	81.9%	0.000	0.002	0.000
Severity	2001.2	2.80	+/- 0.52	79.8%	0.000	0.003	0.000
Severity	2002.1	2.73	+/- 0.55	78.7%	0.000	0.002	0.000
Severity	2002.2	2.55	+/- 0.53	77.4%	0.000	0.004	0.000
Severity	2003.1	2.40	+/- 0.53	77.3%	0.000	0.001	0.000
Severity	2003.2	2.38	+/- 0.56	74.6%	0.000	0.002	0.000
Severity	2004.1	2.34	+/- 0.60	73.3%	0.000	0.002	0.000
Severity	2004.2	2.18	+/- 0.61	69.9%	0.000	0.005	0.000
Severity	2005.1	2.04	+/- 0.63	69.0%	0.000	0.002	0.000
Severity	2005.2	2.02	+/- 0.68	65.2%	0.000	0.004	0.000
Severity	2006.1	2.08	+/- 0.73	65.0%	0.000	0.006	0.000
Severity	2006.2	2.22	+/- 0.77	66.3%	0.000	0.004	0.000
Severity	2007.1	2.19	+/- 0.84	64.8%	0.000	0.005	0.000
Severity	2007.2	2.25	+/- 0.91	62.1%	0.000	0.006	0.000
Severity	2008.1	2.54	+/- 0.93	67.9%	0.000	0.012	0.000
Severity	2008.2	2.69	+/- 1.00	67.4%	0.000	0.010	0.000
Severity	2009.1	2.93	+/- 1.08	70.0%	0.000	0.022	0.000
Severity	2009.2	3.02	+/- 1.20	66.9%	0.000	0.024	0.000
Severity	2010.1	2.85	+/- 1.34	64.5%	0.000	0.023	0.000
Severity	2010.2	2.78	+/- 1.52	57.4%	0.000	0.035	0.001
Severity	2011.1	2.30	+/- 1.62	57.1%	0.000	0.017	0.009
Severity	2011.2	1.68	+/- 1.59	46.2%	0.000	0.023	0.038
Severity	2012.1	2.15	+/- 1.82	51.2%	0.000	0.058	0.024
Severity	2012.2	2.10	+/- 2.18	40.7%	0.000	0.081	0.055
Severity	2013.1	1.06	+/- 2.43	46.7%	0.000	0.028	0.342
Severity	2014.1	-0.22	+/- 2.18	46.1%	0.000	0.017	0.816
Severity	2014.2	-0.66	+/- 2.67	40.4%	0.000	0.038	0.571
Severity	2015.1	-0.82	+/- 3.74	32.9%	0.000	0.067	0.597
Frequency	1999.1	-1.42	+/- 0.57	39.0%	0.000	0.185	0.000
Frequency	1999.2	-1.50	+/- 0.60	40.7%	0.000	0.248	0.000
Frequency	2000.1	-1.56	+/- 0.62	40.7%	0.000	0.213	0.000
Frequency	2000.2	-1.55	+/- 0.66	38.9%	0.000	0.219	0.000
Frequency	2001.1	-1.51	+/- 0.70	34.9%	0.000	0.258	0.000
Frequency	2001.2	-1.53	+/- 0.74	33.9%	0.000	0.285	0.000
Frequency	2002.1	-1.55	+/- 0.78	31.8%	0.000	0.286	0.000
Frequency	2002.2	-1.54	+/- 0.84	30.1%	0.000	0.297	0.001
Frequency	2003.1	-1.68	+/- 0.87	32.7%	0.000	0.223	0.001
Frequency	2003.2	-1.74	+/- 0.93	32.5%	0.000	0.266	0.001
Frequency	2004.1	-2.07	+/- 0.89	44.7%	0.000	0.103	0.000
Frequency	2004.2	-2.37	+/- 0.87	53.5%	0.000	0.179	0.000
Frequency	2005.1	-2.62	+/- 0.87	59.2%	0.000	0.086	0.000
Frequency	2005.2	-2.72	+/- 0.93	59.2%	0.000	0.120	0.000
Frequency	2006.1	-2.80	+/- 1.00	57.5%	0.000	0.109	0.000
Frequency	2006.2	-2.73	+/- 1.09	54.6%	0.000	0.106	0.000
Frequency	2007.1	-2.48	+/- 1.14	46.7%	0.000	0.180	0.000
Frequency	2007.2	-2.13	+/- 1.15	43.3%	0.000	0.085	0.001
Frequency	2008.1	-1.99	+/- 1.26	34.7%	0.000	0.129	0.004
Frequency	2008.2	-1.85	+/- 1.38	31.2%	0.000	0.116	0.012
Frequency	2009.1	-1.71	+/- 1.53	21.9%	0.000	0.166	0.032
Frequency	2009.2	-1.81	+/- 1.71	21.5%	0.000	0.208	0.041
Frequency	2010.1	-1.88	+/- 1.94	17.4%	0.000	0.220	0.058
Frequency	2010.2	-2.37	+/- 2.06	24.7%	0.000	0.327	0.029
Frequency	2011.1	-2.64	+/- 2.37	23.5%	0.000	0.287	0.034
Frequency	2011.2	-2.04	+/- 2.59	16.6%	0.000	0.199	0.115
Frequency	2012.1	-2.60	+/- 3.03	19.8%	0.000	0.152	0.089
Frequency	2012.2	-2.84	+/- 3.61	19.1%	0.000	0.200	0.113
Frequency	2013.1	-1.77	+/- 4.56	-8.8%	0.000	0.410	0.399
Frequency	2014.1	-0.17	+/- 5.27	-8.9%	0.000	0.300	0.942
Frequency	2014.2	1.65	+/- 5.88	11.7%	0.001	0.159	0.515
Frequency	2015.1	4.51	+/- 6.25	35.9%	0.003	0.334	0.116

CL

Coverage = CL
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = 2013.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	1.91	+/- 0.93	30.5%	0.000	0.000
Loss Cost	1999.2	1.61	+/- 0.90	25.0%	0.000	0.001
Loss Cost	2000.1	1.52	+/- 0.94	21.5%	0.000	0.002
Loss Cost	2000.2	1.32	+/- 0.96	16.4%	0.000	0.008
Loss Cost	2001.1	1.34	+/- 1.02	15.5%	0.000	0.011
Loss Cost	2001.2	1.20	+/- 1.07	11.5%	0.000	0.028
Loss Cost	2002.1	1.18	+/- 1.13	10.1%	0.000	0.040
Loss Cost	2002.2	0.94	+/- 1.16	5.4%	0.000	0.106
Loss Cost	2003.1	0.73	+/- 1.20	1.8%	0.000	0.224
Loss Cost	2003.2	0.57	+/- 1.27	-0.5%	0.000	0.366
Loss Cost	2004.1	0.29	+/- 1.30	-2.9%	0.000	0.653
Loss Cost	2004.2	-0.27	+/- 1.19	-3.0%	0.000	0.644
Loss Cost	2005.1	-0.55	+/- 1.22	-0.5%	0.000	0.361
Loss Cost	2005.2	-0.78	+/- 1.28	2.2%	0.000	0.225
Loss Cost	2006.1	-0.69	+/- 1.38	0.2%	0.000	0.318
Loss Cost	2006.2	-0.59	+/- 1.50	-1.5%	0.000	0.424
Loss Cost	2007.1	-0.22	+/- 1.56	-4.3%	0.000	0.775
Loss Cost	2007.2	0.05	+/- 1.68	-5.0%	0.000	0.946
Loss Cost	2008.1	0.67	+/- 1.66	-1.5%	0.000	0.410
Loss Cost	2008.2	0.80	+/- 1.83	-0.8%	0.000	0.371
Loss Cost	2009.1	1.39	+/- 1.87	7.6%	0.000	0.133
Loss Cost	2009.2	1.18	+/- 2.07	2.8%	0.000	0.241
Loss Cost	2010.1	1.24	+/- 2.34	1.8%	0.000	0.274
Loss Cost	2010.2	0.42	+/- 2.37	-6.1%	0.000	0.710
Loss Cost	2011.1	0.10	+/- 2.68	-7.6%	0.000	0.937
Loss Cost	2011.2	-0.22	+/- 3.08	-8.1%	0.000	0.879
Loss Cost	2012.1	0.29	+/- 3.59	-8.8%	0.000	0.861
Loss Cost	2012.2	-0.44	+/- 4.18	-9.4%	0.000	0.821
Loss Cost	2013.1	0.63	+/- 5.04	-10.1%	0.000	0.783
Loss Cost	2014.1	0.54	+/- 6.60	-12.0%	0.000	0.853
Loss Cost	2014.2	0.98	+/- 8.49	-13.1%	0.000	0.792
Loss Cost	2015.1	5.00	+/- 9.11	11.3%	0.000	0.218
Severity	1999.1	3.36	+/- 0.56	79.9%	0.000	0.000
Severity	1999.2	3.17	+/- 0.54	79.8%	0.000	0.000
Severity	2000.1	3.12	+/- 0.56	78.2%	0.000	0.000
Severity	2000.2	2.93	+/- 0.54	77.8%	0.000	0.000
Severity	2001.1	2.88	+/- 0.57	75.9%	0.000	0.000
Severity	2001.2	2.78	+/- 0.59	73.9%	0.000	0.000
Severity	2002.1	2.76	+/- 0.63	71.9%	0.000	0.000
Severity	2002.2	2.54	+/- 0.60	70.9%	0.000	0.000
Severity	2003.1	2.43	+/- 0.62	68.1%	0.000	0.000
Severity	2003.2	2.36	+/- 0.66	65.0%	0.000	0.000
Severity	2004.1	2.38	+/- 0.71	63.2%	0.000	0.000
Severity	2004.2	2.16	+/- 0.70	59.8%	0.000	0.000
Severity	2005.1	2.09	+/- 0.75	55.8%	0.000	0.000
Severity	2005.2	2.00	+/- 0.80	51.4%	0.000	0.000
Severity	2006.1	2.13	+/- 0.85	52.6%	0.000	0.000
Severity	2006.2	2.21	+/- 0.92	51.7%	0.000	0.000
Severity	2007.1	2.27	+/- 1.00	49.9%	0.000	0.000
Severity	2007.2	2.24	+/- 1.09	45.7%	0.000	0.000
Severity	2008.1	2.63	+/- 1.07	56.5%	0.000	0.000
Severity	2008.2	2.69	+/- 1.19	54.1%	0.000	0.000
Severity	2009.1	3.05	+/- 1.23	60.4%	0.000	0.000
Severity	2009.2	3.03	+/- 1.37	55.9%	0.000	0.000
Severity	2010.1	3.04	+/- 1.55	51.5%	0.000	0.001
Severity	2010.2	2.83	+/- 1.73	43.6%	0.000	0.003
Severity	2011.1	2.62	+/- 1.97	34.8%	0.000	0.012
Severity	2011.2	1.78	+/- 1.92	19.3%	0.000	0.065
Severity	2012.1	2.51	+/- 2.03	35.4%	0.000	0.019
Severity	2012.2	2.27	+/- 2.43	23.8%	0.000	0.062
Severity	2013.1	1.91	+/- 2.98	10.3%	0.000	0.177
Severity	2014.1	0.28	+/- 3.03	-11.9%	0.000	0.839
Severity	2014.2	-0.66	+/- 3.52	-11.2%	0.000	0.674
Severity	2015.1	-0.08	+/- 4.62	-16.6%	0.000	0.967
Frequency	1999.1	-1.41	+/- 0.58	37.7%	0.000	0.000
Frequency	1999.2	-1.51	+/- 0.60	40.0%	0.000	0.000
Frequency	2000.1	-1.55	+/- 0.63	39.7%	0.000	0.000
Frequency	2000.2	-1.56	+/- 0.66	37.9%	0.000	0.000
Frequency	2001.1	-1.50	+/- 0.70	34.3%	0.000	0.000
Frequency	2001.2	-1.54	+/- 0.74	33.5%	0.000	0.000
Frequency	2002.1	-1.54	+/- 0.79	31.4%	0.000	0.000
Frequency	2002.2	-1.55	+/- 0.84	29.8%	0.000	0.001
Frequency	2003.1	-1.66	+/- 0.88	31.4%	0.000	0.001
Frequency	2003.2	-1.75	+/- 0.93	31.8%	0.000	0.001
Frequency	2004.1	-2.04	+/- 0.92	40.9%	0.000	0.000
Frequency	2004.2	-2.38	+/- 0.88	51.8%	0.000	0.000
Frequency	2005.1	-2.58	+/- 0.91	55.6%	0.000	0.000
Frequency	2005.2	-2.73	+/- 0.96	56.5%	0.000	0.000
Frequency	2006.1	-2.76	+/- 1.04	54.2%	0.000	0.000
Frequency	2006.2	-2.74	+/- 1.13	50.8%	0.000	0.000
Frequency	2007.1	-2.43	+/- 1.16	44.3%	0.000	0.000
Frequency	2007.2	-2.13	+/- 1.21	36.8%	0.000	0.002
Frequency	2008.1	-1.92	+/- 1.30	29.4%	0.000	0.007
Frequency	2008.2	-1.85	+/- 1.44	24.5%	0.000	0.015
Frequency	2009.1	-1.62	+/- 1.57	16.8%	0.000	0.046
Frequency	2009.2	-1.80	+/- 1.74	18.0%	0.000	0.045
Frequency	2010.1	-1.75	+/- 1.96	13.8%	0.000	0.079
Frequency	2010.2	-2.34	+/- 2.05	24.5%	0.000	0.030
Frequency	2011.1	-2.45	+/- 2.35	22.1%	0.000	0.044
Frequency	2011.2	-1.96	+/- 2.66	10.5%	0.000	0.137
Frequency	2012.1	-2.16	+/- 3.13	9.5%	0.000	0.161
Frequency	2012.2	-2.64	+/- 3.71	11.7%	0.000	0.148
Frequency	2013.1	-1.26	+/- 4.23	-5.8%	0.000	0.520
Frequency	2014.1	0.27	+/- 5.16	-12.3%	0.000	0.908
Frequency	2014.2	1.65	+/- 6.29	-8.3%	0.001	0.552
Frequency	2015.1	5.08	+/- 5.90	34.4%	0.002	0.074

CM

Coverage = CM
End Trend Period = 2018.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	6.37	+/- 0.82	91.1%	0.000	0.000	0.000
Loss Cost	1999.2	6.33	+/- 0.86	90.2%	0.000	0.000	0.000
Loss Cost	2000.1	6.24	+/- 0.90	90.1%	0.000	0.000	0.000
Loss Cost	2000.2	6.19	+/- 0.95	89.0%	0.000	0.000	0.000
Loss Cost	2001.1	6.30	+/- 1.00	89.1%	0.000	0.000	0.000
Loss Cost	2001.2	6.21	+/- 1.05	87.8%	0.000	0.000	0.000
Loss Cost	2002.1	6.12	+/- 1.11	87.6%	0.000	0.000	0.000
Loss Cost	2002.2	6.00	+/- 1.17	86.1%	0.000	0.000	0.000
Loss Cost	2003.1	5.54	+/- 1.10	88.3%	0.000	0.000	0.000
Loss Cost	2003.2	5.34	+/- 1.14	86.9%	0.000	0.000	0.000
Loss Cost	2004.1	5.00	+/- 1.14	88.1%	0.000	0.000	0.000
Loss Cost	2004.2	4.66	+/- 1.14	87.4%	0.000	0.000	0.000
Loss Cost	2005.1	4.30	+/- 1.13	88.8%	0.000	0.000	0.000
Loss Cost	2005.2	4.54	+/- 1.18	88.9%	0.000	0.000	0.000
Loss Cost	2006.1	4.29	+/- 1.24	89.5%	0.000	0.000	0.000
Loss Cost	2006.2	4.34	+/- 1.35	88.4%	0.000	0.000	0.000
Loss Cost	2007.1	4.14	+/- 1.45	88.7%	0.000	0.000	0.000
Loss Cost	2007.2	4.52	+/- 1.50	89.4%	0.000	0.000	0.000
Loss Cost	2008.1	4.91	+/- 1.58	90.3%	0.000	0.000	0.000
Loss Cost	2008.2	5.40	+/- 1.60	91.3%	0.000	0.000	0.000
Loss Cost	2009.1	5.29	+/- 1.78	91.3%	0.000	0.000	0.000
Loss Cost	2009.2	5.58	+/- 1.95	90.8%	0.000	0.000	0.000
Loss Cost	2010.1	5.97	+/- 2.15	91.2%	0.000	0.000	0.000
Loss Cost	2010.2	5.95	+/- 2.42	89.7%	0.000	0.000	0.000
Loss Cost	2011.1	6.17	+/- 2.78	89.7%	0.000	0.000	0.000
Loss Cost	2011.2	5.80	+/- 3.14	87.6%	0.000	0.000	0.001
Loss Cost	2012.1	5.23	+/- 3.58	88.1%	0.000	0.000	0.007
Loss Cost	2012.2	4.22	+/- 3.85	86.6%	0.000	0.000	0.032
Loss Cost	2013.1	4.51	+/- 4.69	86.1%	0.000	0.000	0.053
Loss Cost	2013.2	5.31	+/- 5.59	85.2%	0.000	0.000	0.055
Loss Cost	2014.1	3.67	+/- 6.50	87.2%	0.000	0.000	0.216
Loss Cost	2014.2	0.95	+/- 6.15	89.1%	0.000	0.000	0.718
Loss Cost	2015.1	2.16	+/- 8.43	88.0%	0.000	0.001	0.534
Severity	1999.1	5.57	+/- 0.60	90.6%	0.000	0.565	0.000
Severity	1999.2	5.40	+/- 0.59	90.5%	0.000	0.349	0.000
Severity	2000.1	5.34	+/- 0.62	89.7%	0.000	0.423	0.000
Severity	2000.2	5.16	+/- 0.61	89.5%	0.000	0.252	0.000
Severity	2001.1	5.05	+/- 0.63	88.7%	0.000	0.353	0.000
Severity	2001.2	4.81	+/- 0.60	89.3%	0.000	0.145	0.000
Severity	2002.1	4.74	+/- 0.63	88.2%	0.000	0.194	0.000
Severity	2002.2	4.57	+/- 0.63	87.8%	0.000	0.102	0.000
Severity	2003.1	4.46	+/- 0.66	86.6%	0.000	0.152	0.000
Severity	2003.2	4.43	+/- 0.70	85.4%	0.000	0.148	0.000
Severity	2004.1	4.41	+/- 0.75	83.8%	0.000	0.171	0.000
Severity	2004.2	4.25	+/- 0.78	82.6%	0.000	0.112	0.000
Severity	2005.1	4.15	+/- 0.83	80.2%	0.000	0.159	0.000
Severity	2005.2	3.65	+/- 0.59	87.3%	0.000	0.004	0.000
Severity	2006.1	3.56	+/- 0.63	85.4%	0.000	0.008	0.000
Severity	2006.2	3.30	+/- 0.58	86.8%	0.000	0.001	0.000
Severity	2007.1	3.29	+/- 0.63	84.8%	0.000	0.002	0.000
Severity	2007.2	3.08	+/- 0.63	85.0%	0.000	0.000	0.000
Severity	2008.1	3.19	+/- 0.68	84.0%	0.000	0.000	0.000
Severity	2008.2	3.27	+/- 0.74	83.8%	0.000	0.001	0.000
Severity	2009.1	3.35	+/- 0.82	81.8%	0.000	0.001	0.000
Severity	2009.2	3.58	+/- 0.85	83.8%	0.000	0.002	0.000
Severity	2010.1	3.80	+/- 0.92	83.9%	0.000	0.001	0.000
Severity	2010.2	3.67	+/- 1.02	82.6%	0.000	0.002	0.000
Severity	2011.1	3.50	+/- 1.14	77.4%	0.000	0.004	0.000
Severity	2011.2	3.56	+/- 1.31	76.3%	0.000	0.007	0.000
Severity	2012.1	4.12	+/- 1.32	81.6%	0.000	0.002	0.000
Severity	2012.2	4.02	+/- 1.54	80.0%	0.000	0.003	0.000
Severity	2013.1	4.17	+/- 1.87	75.0%	0.000	0.005	0.001
Severity	2013.2	4.12	+/- 2.28	73.1%	0.000	0.010	0.003
Severity	2014.1	2.84	+/- 1.91	67.9%	0.000	0.011	0.009
Severity	2014.2	2.82	+/- 2.46	66.0%	0.000	0.022	0.030
Severity	2015.1	2.40	+/- 3.35	45.9%	0.000	0.057	0.122
Frequency	1999.1	0.75	+/- 0.87	73.4%	0.000	0.000	0.086
Frequency	1999.2	0.88	+/- 0.90	73.9%	0.000	0.000	0.054
Frequency	2000.1	0.85	+/- 0.95	73.8%	0.000	0.000	0.076
Frequency	2000.2	0.98	+/- 0.99	74.1%	0.000	0.000	0.053
Frequency	2001.1	1.19	+/- 1.02	74.6%	0.000	0.000	0.023
Frequency	2001.2	1.33	+/- 1.07	74.9%	0.000	0.000	0.015
Frequency	2002.1	1.31	+/- 1.14	74.8%	0.000	0.000	0.024
Frequency	2002.2	1.37	+/- 1.21	74.0%	0.000	0.000	0.026
Frequency	2003.1	1.03	+/- 1.21	76.8%	0.000	0.000	0.091
Frequency	2003.2	0.88	+/- 1.27	75.5%	0.000	0.000	0.168
Frequency	2004.1	0.56	+/- 1.30	77.5%	0.000	0.000	0.384
Frequency	2004.2	0.39	+/- 1.38	76.5%	0.000	0.000	0.564
Frequency	2005.1	0.14	+/- 1.45	77.5%	0.000	0.000	0.841
Frequency	2005.2	0.86	+/- 1.25	85.6%	0.000	0.000	0.169
Frequency	2006.1	0.70	+/- 1.34	85.8%	0.000	0.000	0.290
Frequency	2006.2	1.01	+/- 1.40	86.7%	0.000	0.000	0.148
Frequency	2007.1	0.82	+/- 1.51	86.9%	0.000	0.000	0.269
Frequency	2007.2	1.40	+/- 1.46	89.8%	0.000	0.000	0.058
Frequency	2008.1	1.67	+/- 1.57	89.8%	0.000	0.000	0.037
Frequency	2008.2	2.06	+/- 1.65	90.5%	0.000	0.000	0.016
Frequency	2009.1	1.88	+/- 1.82	90.5%	0.000	0.000	0.043
Frequency	2009.2	1.94	+/- 2.03	89.8%	0.000	0.000	0.058
Frequency	2010.1	2.09	+/- 2.29	89.5%	0.000	0.000	0.069
Frequency	2010.2	2.20	+/- 2.59	88.6%	0.000	0.000	0.086
Frequency	2011.1	2.58	+/- 2.94	88.4%	0.000	0.000	0.077
Frequency	2011.2	2.16	+/- 3.30	87.0%	0.000	0.000	0.175
Frequency	2012.1	1.07	+/- 3.50	89.1%	0.000	0.000	0.514
Frequency	2012.2	0.19	+/- 3.83	88.6%	0.000	0.000	0.913
Frequency	2013.1	0.33	+/- 4.68	87.6%	0.000	0.000	0.878
Frequency	2013.2	1.14	+/- 5.57	87.4%	0.000	0.000	0.648
Frequency	2014.1	0.81	+/- 7.12	86.5%	0.001	0.000	0.796
Frequency	2014.2	-1.82	+/- 7.29	87.8%	0.001	0.000	0.567
Frequency	2015.1	-0.23	+/- 9.95	86.0%	0.009	0.001	0.954

CM

Coverage = CM
End Trend Period = 2018.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1 6.56	+/- 1.67	62.9%	0.000	0.000	0.000
Loss Cost	1999.2 6.33	+/- 1.73	60.0%	0.000	0.000	0.000
Loss Cost	2000.1 6.45	+/- 1.83	59.2%	0.000	0.000	0.000
Loss Cost	2000.2 6.19	+/- 1.90	55.9%	0.000	0.000	0.000
Loss Cost	2001.1 6.53	+/- 1.97	57.5%	0.000	0.000	0.000
Loss Cost	2001.2 6.21	+/- 2.04	53.8%	0.000	0.000	0.000
Loss Cost	2002.1 6.38	+/- 2.16	53.1%	0.000	0.000	0.000
Loss Cost	2002.2 6.00	+/- 2.24	48.9%	0.000	0.000	0.000
Loss Cost	2003.1 5.85	+/- 2.38	45.3%	0.000	0.000	0.000
Loss Cost	2003.2 5.34	+/- 2.45	40.0%	0.000	0.000	0.000
Loss Cost	2004.1 5.35	+/- 2.62	37.5%	0.000	0.000	0.000
Loss Cost	2004.2 4.66	+/- 2.66	31.0%	0.000	0.000	0.001
Loss Cost	2005.1 4.71	+/- 2.86	28.9%	0.000	0.000	0.002
Loss Cost	2005.2 4.54	+/- 3.08	25.0%	0.000	0.000	0.005
Loss Cost	2006.1 4.78	+/- 3.32	24.8%	0.000	0.000	0.006
Loss Cost	2006.2 4.34	+/- 3.55	19.1%	0.000	0.000	0.017
Loss Cost	2007.1 4.72	+/- 3.85	20.1%	0.000	0.000	0.016
Loss Cost	2007.2 4.52	+/- 4.19	16.2%	0.000	0.000	0.032
Loss Cost	2008.1 5.61	+/- 4.43	23.3%	0.000	0.000	0.013
Loss Cost	2008.2 5.40	+/- 4.87	19.0%	0.000	0.000	0.028
Loss Cost	2009.1 6.17	+/- 5.34	21.7%	0.000	0.000	0.022
Loss Cost	2009.2 5.58	+/- 5.88	15.3%	0.000	0.000	0.055
Loss Cost	2010.1 7.06	+/- 6.38	22.4%	0.000	0.000	0.027
Loss Cost	2010.2 5.95	+/- 6.98	13.5%	0.000	0.000	0.081
Loss Cost	2011.1 7.54	+/- 7.76	19.7%	0.000	0.000	0.048
Loss Cost	2011.2 5.80	+/- 8.45	8.7%	0.000	0.000	0.150
Loss Cost	2012.1 7.03	+/- 9.79	11.1%	0.000	0.000	0.131
Loss Cost	2012.2 4.22	+/- 10.47	-1.5%	0.000	0.000	0.383
Loss Cost	2013.1 6.84	+/- 12.21	5.7%	0.001	0.001	0.225
Loss Cost	2013.2 5.31	+/- 14.51	-2.8%	0.002	0.002	0.416
Loss Cost	2014.1 7.31	+/- 18.19	-0.8%	0.012	0.012	0.363
Loss Cost	2014.2 0.95	+/- 19.28	-14.1%	0.008	0.008	0.910
Loss Cost	2015.1 7.25	+/- 24.70	-6.7%	0.049	0.049	0.481
Severity	1999.1 5.56	+/- 0.59	90.7%	0.000	0.000	0.000
Severity	1999.2 5.40	+/- 0.59	90.5%	0.000	0.000	0.000
Severity	2000.1 5.33	+/- 0.61	89.8%	0.000	0.000	0.000
Severity	2000.2 5.16	+/- 0.62	89.4%	0.000	0.000	0.000
Severity	2001.1 5.04	+/- 0.63	88.7%	0.000	0.000	0.000
Severity	2001.2 4.81	+/- 0.61	88.9%	0.000	0.000	0.000
Severity	2002.1 4.72	+/- 0.63	87.9%	0.000	0.000	0.000
Severity	2002.2 4.57	+/- 0.65	87.1%	0.000	0.000	0.000
Severity	2003.1 4.44	+/- 0.67	86.0%	0.000	0.000	0.000
Severity	2003.2 4.43	+/- 0.71	84.8%	0.000	0.000	0.000
Severity	2004.1 4.38	+/- 0.76	83.2%	0.000	0.000	0.000
Severity	2004.2 4.25	+/- 0.80	81.4%	0.000	0.000	0.000
Severity	2005.1 4.12	+/- 0.84	79.4%	0.000	0.000	0.000
Severity	2005.2 3.65	+/- 0.68	82.8%	0.000	0.000	0.000
Severity	2006.1 3.50	+/- 0.71	80.9%	0.000	0.000	0.000
Severity	2006.2 3.30	+/- 0.72	79.1%	0.000	0.000	0.000
Severity	2007.1 3.21	+/- 0.78	76.3%	0.000	0.000	0.000
Severity	2007.2 3.08	+/- 0.84	73.1%	0.000	0.000	0.000
Severity	2008.1 3.08	+/- 0.92	70.1%	0.000	0.000	0.000
Severity	2008.2 3.27	+/- 0.98	71.1%	0.000	0.000	0.000
Severity	2009.1 3.22	+/- 1.09	67.2%	0.000	0.000	0.000
Severity	2009.2 3.58	+/- 1.11	72.1%	0.000	0.000	0.000
Severity	2010.1 3.64	+/- 1.25	69.3%	0.000	0.000	0.000
Severity	2010.2 3.67	+/- 1.41	65.8%	0.000	0.000	0.000
Severity	2011.1 3.29	+/- 1.52	58.8%	0.000	0.000	0.000
Severity	2011.2 3.56	+/- 1.71	58.9%	0.000	0.000	0.001
Severity	2012.1 3.81	+/- 1.96	57.5%	0.000	0.000	0.001
Severity	2012.2 4.02	+/- 2.30	54.6%	0.000	0.000	0.002
Severity	2013.1 3.73	+/- 2.71	44.4%	0.000	0.000	0.011
Severity	2013.2 4.12	+/- 3.26	43.0%	0.000	0.000	0.017
Severity	2014.1 2.36	+/- 2.80	24.1%	0.000	0.000	0.085
Severity	2014.2 2.82	+/- 3.53	24.9%	0.000	0.000	0.098
Severity	2015.1 1.70	+/- 4.21	-0.1%	0.000	0.000	0.357
Frequency	1999.1 0.94	+/- 1.68	0.8%	0.000	0.000	0.259
Frequency	1999.2 0.88	+/- 1.76	0.1%	0.000	0.000	0.315
Frequency	2000.1 1.07	+/- 1.85	1.0%	0.000	0.000	0.247
Frequency	2000.2 0.98	+/- 1.95	0.1%	0.000	0.000	0.314
Frequency	2001.1 1.43	+/- 2.00	3.2%	0.000	0.000	0.153
Frequency	2001.2 1.33	+/- 2.11	1.9%	0.000	0.000	0.205
Frequency	2002.1 1.58	+/- 2.23	3.3%	0.000	0.000	0.154
Frequency	2002.2 1.37	+/- 2.35	1.3%	0.000	0.000	0.240
Frequency	2003.1 1.35	+/- 2.50	0.7%	0.000	0.000	0.277
Frequency	2003.2 0.88	+/- 2.59	-1.8%	0.000	0.000	0.493
Frequency	2004.1 0.93	+/- 2.78	-1.8%	0.000	0.000	0.497
Frequency	2004.2 0.39	+/- 2.89	-3.4%	0.000	0.000	0.783
Frequency	2005.1 0.57	+/- 3.10	-3.3%	0.000	0.000	0.710
Frequency	2005.2 0.86	+/- 3.34	-2.8%	0.000	0.000	0.601
Frequency	2006.1 1.23	+/- 3.59	-2.0%	0.000	0.000	0.485
Frequency	2006.2 1.01	+/- 3.88	-3.0%	0.000	0.000	0.595
Frequency	2007.1 1.46	+/- 4.21	-2.1%	0.000	0.000	0.475
Frequency	2007.2 1.40	+/- 4.60	-2.8%	0.000	0.000	0.532
Frequency	2008.1 2.46	+/- 4.91	0.6%	0.000	0.000	0.303
Frequency	2008.2 2.06	+/- 5.38	-1.7%	0.000	0.000	0.428
Frequency	2009.1 2.86	+/- 5.92	0.3%	0.000	0.000	0.316
Frequency	2009.2 1.94	+/- 6.42	-3.4%	0.000	0.000	0.529
Frequency	2010.1 3.30	+/- 7.07	0.1%	0.000	0.000	0.329
Frequency	2010.2 2.20	+/- 7.76	-4.1%	0.000	0.000	0.550
Frequency	2011.1 4.12	+/- 8.61	0.6%	0.002	0.002	0.313
Frequency	2011.2 2.16	+/- 9.33	-5.6%	0.002	0.002	0.621
Frequency	2012.1 3.10	+/- 10.89	-4.9%	0.007	0.007	0.540
Frequency	2012.2 0.19	+/- 11.73	-9.1%	0.005	0.005	0.972
Frequency	2013.1 2.99	+/- 13.79	-7.4%	0.028	0.028	0.633
Frequency	2013.2 1.14	+/- 16.29	-10.8%	0.040	0.040	0.877
Frequency	2014.1 4.83	+/- 20.20	-8.1%	0.154	0.154	0.585
Frequency	2014.2 -1.82	+/- 21.68	-13.6%	0.071	0.071	0.848
Frequency	2015.1 5.46	+/- 27.95	-12.1%	0.303	0.303	0.637

CM - Theft

Coverage = CM - Theft
 End Trend Period = 2018.2
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1 8.41	+/- 1.11	87.1%	0.000	0.011	0.000	
Loss Cost	1999.2 8.41	+/- 1.17	86.1%	0.000	0.014	0.000	
Loss Cost	2000.1 8.30	+/- 1.23	85.2%	0.000	0.012	0.000	
Loss Cost	2000.2 8.27	+/- 1.30	83.8%	0.000	0.016	0.000	
Loss Cost	2001.1 8.39	+/- 1.37	83.4%	0.000	0.024	0.000	
Loss Cost	2001.2 8.14	+/- 1.41	81.8%	0.000	0.039	0.000	
Loss Cost	2002.1 8.04	+/- 1.49	80.5%	0.000	0.037	0.000	
Loss Cost	2002.2 7.92	+/- 1.58	78.3%	0.000	0.051	0.000	
Loss Cost	2003.1 7.63	+/- 1.64	76.9%	0.000	0.034	0.000	
Loss Cost	2003.2 7.48	+/- 1.74	74.1%	0.000	0.048	0.000	
Loss Cost	2004.1 7.15	+/- 1.81	72.3%	0.000	0.032	0.000	
Loss Cost	2004.2 7.08	+/- 1.94	69.2%	0.000	0.041	0.000	
Loss Cost	2005.1 6.98	+/- 2.09	67.2%	0.000	0.043	0.000	
Loss Cost	2005.2 6.93	+/- 2.25	63.6%	0.000	0.053	0.000	
Loss Cost	2006.1 6.89	+/- 2.44	61.6%	0.000	0.061	0.000	
Loss Cost	2006.2 7.24	+/- 2.61	61.2%	0.000	0.049	0.000	
Loss Cost	2007.1 7.47	+/- 2.85	60.6%	0.000	0.070	0.000	
Loss Cost	2007.2 7.75	+/- 3.10	58.6%	0.000	0.065	0.000	
Loss Cost	2008.1 8.60	+/- 3.25	62.9%	0.000	0.119	0.000	
Loss Cost	2008.2 9.62	+/- 3.32	68.2%	0.000	0.053	0.000	
Loss Cost	2009.1 10.92	+/- 3.31	75.1%	0.000	0.105	0.000	
Loss Cost	2009.2 12.22	+/- 3.23	80.8%	0.000	0.030	0.000	
Loss Cost	2010.1 13.50	+/- 3.23	85.0%	0.000	0.060	0.000	
Loss Cost	2010.2 14.82	+/- 3.14	88.5%	0.000	0.015	0.000	
Loss Cost	2011.1 15.67	+/- 3.43	89.2%	0.000	0.031	0.000	
Loss Cost	2011.2 16.21	+/- 3.87	87.8%	0.000	0.029	0.000	
Loss Cost	2012.1 16.16	+/- 4.56	86.0%	0.000	0.042	0.000	
Loss Cost	2012.2 15.34	+/- 5.17	81.3%	0.000	0.075	0.000	
Loss Cost	2013.1 15.00	+/- 6.26	78.1%	0.001	0.093	0.000	
Loss Cost	2013.2 14.91	+/- 7.64	70.7%	0.006	0.129	0.001	
Loss Cost	2014.1 13.73	+/- 9.51	65.3%	0.012	0.130	0.008	
Loss Cost	2014.2 10.50	+/- 10.09	46.7%	0.008	0.225	0.036	
Loss Cost	2015.1 5.79	+/- 10.03	52.6%	0.004	0.068	0.187	
Severity	1999.1 4.63	+/- 0.71	82.8%	0.000	0.059	0.000	
Severity	1999.2 4.52	+/- 0.73	81.2%	0.000	0.087	0.000	
Severity	2000.1 4.34	+/- 0.74	80.5%	0.000	0.044	0.000	
Severity	2000.2 4.23	+/- 0.77	78.6%	0.000	0.067	0.000	
Severity	2001.1 4.06	+/- 0.78	77.5%	0.000	0.037	0.000	
Severity	2001.2 3.78	+/- 0.75	76.6%	0.000	0.066	0.000	
Severity	2002.1 3.57	+/- 0.75	75.8%	0.000	0.028	0.000	
Severity	2002.2 3.49	+/- 0.79	73.1%	0.000	0.041	0.000	
Severity	2003.1 3.33	+/- 0.82	71.5%	0.000	0.026	0.000	
Severity	2003.2 3.10	+/- 0.82	68.3%	0.000	0.045	0.000	
Severity	2004.1 2.78	+/- 0.78	68.8%	0.000	0.010	0.000	
Severity	2004.2 2.58	+/- 0.78	64.6%	0.000	0.018	0.000	
Severity	2005.1 2.34	+/- 0.79	63.8%	0.000	0.006	0.000	
Severity	2005.2 2.03	+/- 0.74	59.7%	0.000	0.010	0.000	
Severity	2006.1 1.76	+/- 0.72	60.5%	0.000	0.002	0.000	
Severity	2006.2 1.56	+/- 0.73	53.9%	0.000	0.004	0.000	
Severity	2007.1 1.34	+/- 0.75	54.4%	0.000	0.002	0.001	
Severity	2007.2 1.06	+/- 0.71	47.3%	0.000	0.002	0.006	
Severity	2008.1 1.11	+/- 0.78	47.5%	0.000	0.004	0.008	
Severity	2008.2 1.14	+/- 0.86	43.5%	0.000	0.006	0.012	
Severity	2009.1 1.05	+/- 0.96	42.9%	0.000	0.007	0.033	
Severity	2009.2 1.21	+/- 1.04	44.1%	0.000	0.006	0.025	
Severity	2010.1 0.96	+/- 1.13	45.7%	0.000	0.004	0.088	
Severity	2010.2 1.23	+/- 1.21	50.4%	0.000	0.003	0.046	
Severity	2011.1 1.03	+/- 1.36	51.3%	0.000	0.003	0.125	
Severity	2011.2 0.97	+/- 1.56	45.0%	0.000	0.005	0.198	
Severity	2012.1 1.55	+/- 1.64	50.9%	0.000	0.011	0.061	
Severity	2012.2 2.06	+/- 1.76	58.8%	0.000	0.006	0.025	
Severity	2013.1 2.87	+/- 1.74	71.2%	0.000	0.010	0.004	
Severity	2013.2 2.74	+/- 2.10	61.0%	0.000	0.020	0.016	
Severity	2014.1 1.93	+/- 2.30	65.9%	0.000	0.010	0.085	
Severity	2014.2 0.94	+/- 2.19	59.4%	0.000	0.012	0.330	
Severity	2015.1 -0.18	+/- 2.09	79.2%	0.000	0.003	0.837	
Frequency	1999.1 3.61	+/- 1.10	54.4%	0.000	0.192	0.000	
Frequency	1999.2 3.72	+/- 1.15	53.9%	0.000	0.167	0.000	
Frequency	2000.1 3.80	+/- 1.21	53.4%	0.000	0.203	0.000	
Frequency	2000.2 3.87	+/- 1.28	52.1%	0.000	0.191	0.000	
Frequency	2001.1 4.17	+/- 1.31	55.4%	0.000	0.291	0.000	
Frequency	2001.2 4.20	+/- 1.39	53.3%	0.000	0.290	0.000	
Frequency	2002.1 4.32	+/- 1.47	52.8%	0.000	0.348	0.000	
Frequency	2002.2 4.28	+/- 1.56	49.6%	0.000	0.376	0.000	
Frequency	2003.1 4.16	+/- 1.66	46.5%	0.000	0.344	0.000	
Frequency	2003.2 4.24	+/- 1.77	44.5%	0.000	0.332	0.000	
Frequency	2004.1 4.25	+/- 1.90	42.5%	0.000	0.351	0.000	
Frequency	2004.2 4.39	+/- 2.03	41.2%	0.000	0.325	0.000	
Frequency	2005.1 4.53	+/- 2.19	40.5%	0.000	0.382	0.000	
Frequency	2005.2 4.81	+/- 2.34	40.8%	0.000	0.323	0.000	
Frequency	2006.1 5.05	+/- 2.53	40.8%	0.000	0.399	0.000	
Frequency	2006.2 5.60	+/- 2.65	44.9%	0.000	0.279	0.000	
Frequency	2007.1 6.05	+/- 2.85	46.6%	0.002	0.385	0.000	
Frequency	2007.2 6.63	+/- 3.03	49.3%	0.011	0.281	0.000	
Frequency	2008.1 7.41	+/- 3.21	53.9%	0.041	0.434	0.000	
Frequency	2008.2 8.39	+/- 3.29	60.5%	0.192	0.249	0.000	
Frequency	2009.1 9.77	+/- 3.20	70.4%	0.597	0.462	0.000	
Frequency	2009.2 10.88	+/- 3.23	75.7%	0.747	0.240	0.000	
Frequency	2010.1 12.42	+/- 3.02	83.7%	0.175	0.472	0.000	
Frequency	2010.2 13.42	+/- 3.11	85.8%	0.048	0.262	0.000	
Frequency	2011.1 14.50	+/- 3.27	87.7%	0.015	0.458	0.000	
Frequency	2011.2 15.09	+/- 3.66	86.7%	0.014	0.365	0.000	
Frequency	2012.1 14.39	+/- 4.17	84.1%	0.053	0.287	0.000	
Frequency	2012.2 13.01	+/- 4.31	80.6%	0.238	0.468	0.000	
Frequency	2013.1 11.78	+/- 4.83	76.5%	0.590	0.302	0.000	
Frequency	2013.2 11.85	+/- 5.90	69.7%	0.643	0.343	0.001	
Frequency	2014.1 11.57	+/- 7.55	63.0%	0.773	0.375	0.006	
Frequency	2014.2 9.47	+/- 8.61	44.0%	0.718	0.577	0.030	
Frequency	2015.1 5.97	+/- 9.53	32.6%	0.259	0.276	0.158	

CM - Theft

Coverage = CM - Theft
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1 8.47	+/- 1.20	85.1%	0.000	0.000	
Loss Cost	1999.2 8.41	+/- 1.26	83.9%	0.000	0.000	
Loss Cost	2000.1 8.38	+/- 1.32	82.7%	0.000	0.000	
Loss Cost	2000.2 8.27	+/- 1.39	81.3%	0.000	0.000	
Loss Cost	2001.1 8.47	+/- 1.45	81.2%	0.000	0.000	
Loss Cost	2001.2 8.14	+/- 1.48	79.8%	0.000	0.000	
Loss Cost	2002.1 8.12	+/- 1.57	78.2%	0.000	0.000	
Loss Cost	2002.2 7.92	+/- 1.65	76.1%	0.000	0.000	
Loss Cost	2003.1 7.73	+/- 1.74	73.8%	0.000	0.000	
Loss Cost	2003.2 7.48	+/- 1.83	71.2%	0.000	0.000	
Loss Cost	2004.1 7.27	+/- 1.94	68.3%	0.000	0.000	
Loss Cost	2004.2 7.08	+/- 2.06	65.1%	0.000	0.000	
Loss Cost	2005.1 7.11	+/- 2.22	62.7%	0.000	0.000	
Loss Cost	2005.2 6.93	+/- 2.38	59.1%	0.000	0.000	
Loss Cost	2006.1 7.05	+/- 2.57	57.0%	0.000	0.000	
Loss Cost	2006.2 7.24	+/- 2.79	55.5%	0.000	0.000	
Loss Cost	2007.1 7.66	+/- 3.00	55.8%	0.000	0.000	
Loss Cost	2007.2 7.75	+/- 3.29	53.1%	0.000	0.000	
Loss Cost	2008.1 8.80	+/- 3.37	59.8%	0.000	0.000	
Loss Cost	2008.2 9.62	+/- 3.59	62.7%	0.000	0.000	
Loss Cost	2009.1 11.16	+/- 3.46	72.4%	0.000	0.000	
Loss Cost	2009.2 12.22	+/- 3.62	75.6%	0.000	0.000	
Loss Cost	2010.1 13.80	+/- 3.51	82.1%	0.000	0.000	
Loss Cost	2010.2 14.82	+/- 3.75	83.4%	0.000	0.000	
Loss Cost	2011.1 16.09	+/- 3.94	85.5%	0.000	0.000	
Loss Cost	2011.2 16.21	+/- 4.53	83.0%	0.000	0.000	
Loss Cost	2012.1 16.75	+/- 5.25	81.0%	0.000	0.000	
Loss Cost	2012.2 15.34	+/- 5.75	76.4%	0.000	0.000	
Loss Cost	2013.1 15.75	+/- 6.88	72.6%	0.003	0.000	
Loss Cost	2013.2 14.91	+/- 8.23	64.7%	0.006	0.002	
Loss Cost	2014.1 14.93	+/- 10.29	56.9%	0.021	0.007	
Loss Cost	2014.2 10.50	+/- 10.31	40.4%	0.007	0.039	
Loss Cost	2015.1 7.78	+/- 12.51	17.7%	0.010	0.165	
Severity	1999.1 4.66	+/- 0.73	81.5%	0.000	0.000	
Severity	1999.2 4.52	+/- 0.75	80.2%	0.000	0.000	
Severity	2000.1 4.37	+/- 0.77	78.7%	0.000	0.000	
Severity	2000.2 4.23	+/- 0.80	77.0%	0.000	0.000	
Severity	2001.1 4.10	+/- 0.82	75.0%	0.000	0.000	
Severity	2001.2 3.78	+/- 0.78	74.8%	0.000	0.000	
Severity	2002.1 3.61	+/- 0.80	72.6%	0.000	0.000	
Severity	2002.2 3.49	+/- 0.83	70.0%	0.000	0.000	
Severity	2003.1 3.39	+/- 0.88	67.1%	0.000	0.000	
Severity	2003.2 3.10	+/- 0.86	64.6%	0.000	0.000	
Severity	2004.1 2.85	+/- 0.86	61.3%	0.000	0.000	
Severity	2004.2 2.58	+/- 0.86	57.5%	0.000	0.000	
Severity	2005.1 2.41	+/- 0.90	52.8%	0.000	0.000	
Severity	2005.2 2.03	+/- 0.83	48.7%	0.000	0.000	
Severity	2006.1 1.84	+/- 0.86	42.6%	0.000	0.000	
Severity	2006.2 1.56	+/- 0.86	35.4%	0.000	0.001	
Severity	2007.1 1.44	+/- 0.93	29.2%	0.000	0.004	
Severity	2007.2 1.06	+/- 0.88	19.4%	0.000	0.020	
Severity	2008.1 1.21	+/- 0.95	22.7%	0.000	0.014	
Severity	2008.2 1.14	+/- 1.04	17.7%	0.000	0.033	
Severity	2009.1 1.17	+/- 1.15	15.9%	0.000	0.046	
Severity	2009.2 1.21	+/- 1.29	14.2%	0.000	0.062	
Severity	2010.1 1.13	+/- 1.44	9.7%	0.000	0.113	
Severity	2010.2 1.23	+/- 1.63	9.3%	0.000	0.125	
Severity	2011.1 1.28	+/- 1.85	7.5%	0.000	0.159	
Severity	2011.2 0.97	+/- 2.08	0.2%	0.000	0.330	
Severity	2012.1 1.83	+/- 2.11	16.9%	0.000	0.080	
Severity	2012.2 2.06	+/- 2.47	16.9%	0.000	0.091	
Severity	2013.1 3.24	+/- 2.38	43.5%	0.000	0.012	
Severity	2013.2 2.74	+/- 2.79	29.0%	0.000	0.050	
Severity	2014.1 2.53	+/- 3.45	17.6%	0.000	0.126	
Severity	2014.2 0.94	+/- 3.44	-7.8%	0.000	0.536	
Severity	2015.1 0.76	+/- 4.58	-13.5%	0.000	0.697	
Frequency	1999.1 3.64	+/- 1.11	53.4%	0.000	0.000	
Frequency	1999.2 3.72	+/- 1.17	52.7%	0.000	0.000	
Frequency	2000.1 3.83	+/- 1.22	52.5%	0.000	0.000	
Frequency	2000.2 3.87	+/- 1.29	51.0%	0.000	0.000	
Frequency	2001.1 4.20	+/- 1.31	55.2%	0.000	0.000	
Frequency	2001.2 4.20	+/- 1.39	53.1%	0.000	0.000	
Frequency	2002.1 4.35	+/- 1.47	52.9%	0.000	0.000	
Frequency	2002.2 4.28	+/- 1.56	49.9%	0.000	0.000	
Frequency	2003.1 4.20	+/- 1.65	46.6%	0.000	0.000	
Frequency	2003.2 4.24	+/- 1.77	44.6%	0.000	0.000	
Frequency	2004.1 4.30	+/- 1.89	42.7%	0.000	0.000	
Frequency	2004.2 4.39	+/- 2.03	41.2%	0.000	0.000	
Frequency	2005.1 4.59	+/- 2.17	41.0%	0.000	0.000	
Frequency	2005.2 4.81	+/- 2.33	40.8%	0.000	0.000	
Frequency	2006.1 5.12	+/- 2.50	41.5%	0.000	0.000	
Frequency	2006.2 5.60	+/- 2.66	44.3%	0.000	0.000	
Frequency	2007.1 6.13	+/- 2.83	47.1%	0.001	0.000	
Frequency	2007.2 6.63	+/- 3.04	48.8%	0.005	0.000	
Frequency	2008.1 7.50	+/- 3.16	54.7%	0.030	0.000	
Frequency	2008.2 8.39	+/- 3.31	59.6%	0.123	0.000	
Frequency	2009.1 9.87	+/- 3.14	71.1%	0.540	0.000	
Frequency	2009.2 10.88	+/- 3.26	75.0%	0.915	0.000	
Frequency	2010.1 12.52	+/- 2.95	84.1%	0.181	0.000	
Frequency	2010.2 13.42	+/- 3.12	85.5%	0.067	0.000	
Frequency	2011.1 14.62	+/- 3.18	88.0%	0.014	0.000	
Frequency	2011.2 15.09	+/- 3.62	86.8%	0.016	0.000	
Frequency	2012.1 14.66	+/- 4.15	83.7%	0.052	0.000	
Frequency	2012.2 13.01	+/- 4.17	81.3%	0.257	0.000	
Frequency	2013.1 12.12	+/- 4.77	76.1%	0.560	0.000	
Frequency	2013.2 11.85	+/- 5.79	69.7%	0.710	0.001	
Frequency	2014.1 12.10	+/- 7.23	63.5%	0.705	0.004	
Frequency	2014.2 9.47	+/- 7.92	49.3%	0.668	0.021	
Frequency	2015.1 6.97	+/- 9.30	27.1%	0.333	0.107	

CM - Excluding CAT

Coverage = CM - Excluding CAT
 End Trend Period = 2018.2
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2002.1 5.25		+/- 0.89	86.8%	0.000	0.000	0.000
Loss Cost	2002.2 5.09		+/- 0.93	85.2%	0.000	0.000	0.000
Loss Cost	2003.1 4.79		+/- 0.91	86.3%	0.000	0.000	0.000
Loss Cost	2003.2 4.53		+/- 0.91	85.1%	0.000	0.000	0.000
Loss Cost	2004.1 4.28		+/- 0.92	85.8%	0.000	0.000	0.000
Loss Cost	2004.2 3.97		+/- 0.90	85.0%	0.000	0.000	0.000
Loss Cost	2005.1 3.84		+/- 0.96	85.0%	0.000	0.000	0.000
Loss Cost	2005.2 3.63		+/- 0.99	83.1%	0.000	0.000	0.000
Loss Cost	2006.1 3.65		+/- 1.07	83.0%	0.000	0.000	0.000
Loss Cost	2006.2 3.68		+/- 1.16	81.0%	0.000	0.000	0.000
Loss Cost	2007.1 3.87		+/- 1.25	81.7%	0.000	0.000	0.000
Loss Cost	2007.2 4.05		+/- 1.35	80.8%	0.000	0.000	0.000
Loss Cost	2008.1 4.49		+/- 1.38	83.5%	0.000	0.000	0.000
Loss Cost	2008.2 5.00		+/- 1.35	86.6%	0.000	0.000	0.000
Loss Cost	2009.1 5.39		+/- 1.41	88.2%	0.000	0.000	0.000
Loss Cost	2009.2 5.89		+/- 1.41	89.8%	0.000	0.000	0.000
Loss Cost	2010.1 6.22		+/- 1.54	90.5%	0.000	0.000	0.000
Loss Cost	2010.2 6.50		+/- 1.69	89.8%	0.000	0.000	0.000
Loss Cost	2011.1 7.14		+/- 1.73	91.9%	0.000	0.000	0.000
Loss Cost	2011.2 7.32		+/- 1.97	90.3%	0.000	0.000	0.000
Loss Cost	2012.1 7.31		+/- 2.33	90.0%	0.000	0.000	0.000
Loss Cost	2012.2 6.47		+/- 2.36	88.4%	0.000	0.000	0.000
Loss Cost	2013.1 6.85		+/- 2.82	88.7%	0.000	0.000	0.000
Loss Cost	2013.2 6.53		+/- 3.39	84.4%	0.000	0.000	0.002
Loss Cost	2014.1 7.07		+/- 4.27	84.7%	0.000	0.001	0.005
Loss Cost	2014.2 5.97		+/- 5.00	78.4%	0.000	0.003	0.024
Loss Cost	2015.1 5.51		+/- 6.96	77.6%	0.000	0.009	0.091
Severity	2002.1 5.01		+/- 0.54	92.1%	0.000	0.406	0.000
Severity	2002.2 4.85		+/- 0.53	92.0%	0.000	0.611	0.000
Severity	2003.1 4.69		+/- 0.53	91.8%	0.000	0.380	0.000
Severity	2003.2 4.66		+/- 0.56	91.0%	0.000	0.432	0.000
Severity	2004.1 4.61		+/- 0.60	90.1%	0.000	0.390	0.000
Severity	2004.2 4.45		+/- 0.61	89.4%	0.000	0.565	0.000
Severity	2005.1 4.29		+/- 0.62	88.8%	0.000	0.367	0.000
Severity	2005.2 4.03		+/- 0.57	89.3%	0.000	0.622	0.000
Severity	2006.1 3.89		+/- 0.59	88.5%	0.000	0.434	0.000
Severity	2006.2 3.69		+/- 0.58	88.0%	0.000	0.669	0.000
Severity	2007.1 3.64		+/- 0.63	86.5%	0.000	0.603	0.000
Severity	2007.2 3.54		+/- 0.68	84.5%	0.000	0.732	0.000
Severity	2008.1 3.57		+/- 0.75	83.0%	0.000	0.788	0.000
Severity	2008.2 3.73		+/- 0.80	83.1%	0.000	0.617	0.000
Severity	2009.1 3.78		+/- 0.89	81.4%	0.000	0.689	0.000
Severity	2009.2 4.08		+/- 0.89	84.3%	0.000	0.414	0.000
Severity	2010.1 4.00		+/- 1.00	81.7%	0.000	0.384	0.000
Severity	2010.2 3.91		+/- 1.13	77.9%	0.000	0.466	0.000
Severity	2011.1 3.89		+/- 1.30	74.4%	0.000	0.480	0.000
Severity	2011.2 4.05		+/- 1.47	72.1%	0.000	0.421	0.000
Severity	2012.1 4.42		+/- 1.65	73.3%	0.000	0.624	0.000
Severity	2012.2 4.44		+/- 1.95	67.8%	0.000	0.640	0.000
Severity	2013.1 4.82		+/- 2.31	66.9%	0.000	0.832	0.001
Severity	2013.2 4.17		+/- 2.55	56.1%	0.000	0.906	0.005
Severity	2014.1 2.52		+/- 1.61	64.0%	0.000	0.229	0.007
Severity	2014.2 2.18		+/- 1.96	45.1%	0.000	0.359	0.033
Severity	2015.1 1.49		+/- 2.38	36.8%	0.000	0.206	0.165
Frequency	2002.1 0.23		+/- 0.73	67.4%	0.000	0.000	0.534
Frequency	2002.2 0.24		+/- 0.78	66.5%	0.000	0.000	0.537
Frequency	2003.1 0.10		+/- 0.81	68.0%	0.000	0.000	0.809
Frequency	2003.2 -0.12		+/- 0.81	67.9%	0.000	0.000	0.767
Frequency	2004.1 -0.31		+/- 0.84	70.4%	0.000	0.000	0.454
Frequency	2004.2 -0.46		+/- 0.88	69.9%	0.000	0.000	0.294
Frequency	2005.1 -0.43		+/- 0.95	68.5%	0.000	0.000	0.362
Frequency	2005.2 -0.39		+/- 1.02	68.2%	0.000	0.000	0.443
Frequency	2006.1 -0.23		+/- 1.09	66.5%	0.000	0.000	0.666
Frequency	2006.2 -0.01		+/- 1.15	68.6%	0.000	0.000	0.988
Frequency	2007.1 0.23		+/- 1.22	67.7%	0.000	0.000	0.702
Frequency	2007.2 0.49		+/- 1.28	69.9%	0.000	0.000	0.430
Frequency	2008.1 0.88		+/- 1.33	70.9%	0.000	0.000	0.179
Frequency	2008.2 1.22		+/- 1.39	73.7%	0.000	0.000	0.079
Frequency	2009.1 1.55		+/- 1.49	74.4%	0.000	0.000	0.040
Frequency	2009.2 1.73		+/- 1.64	73.6%	0.000	0.000	0.038
Frequency	2010.1 2.13		+/- 1.78	74.6%	0.000	0.000	0.021
Frequency	2010.2 2.49		+/- 1.94	75.2%	0.000	0.000	0.015
Frequency	2011.1 3.13		+/- 2.06	78.1%	0.000	0.000	0.005
Frequency	2011.2 3.14		+/- 2.37	74.4%	0.000	0.000	0.012
Frequency	2012.1 2.77		+/- 2.73	75.0%	0.000	0.000	0.044
Frequency	2012.2 1.94		+/- 2.89	71.0%	0.000	0.000	0.161
Frequency	2013.1 1.93		+/- 3.52	70.1%	0.000	0.001	0.242
Frequency	2013.2 2.26		+/- 4.27	67.3%	0.000	0.002	0.252
Frequency	2014.1 4.44		+/- 4.15	77.9%	0.000	0.002	0.036
Frequency	2014.2 3.71		+/- 5.11	69.3%	0.000	0.006	0.121
Frequency	2015.1 3.96		+/- 7.21	67.7%	0.003	0.019	0.210

CM - Excluding CAT

Coverage = CM - Excluding CAT
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2002.1 5.42		+/- 1.49	63.2%	0.000	0.000
Loss Cost	2002.2 5.09		+/- 1.53	59.7%	0.000	0.000
Loss Cost	2003.1 4.99		+/- 1.62	56.5%	0.000	0.000
Loss Cost	2003.2 4.53		+/- 1.63	52.2%	0.000	0.000
Loss Cost	2004.1 4.51		+/- 1.74	49.3%	0.000	0.000
Loss Cost	2004.2 3.97		+/- 1.74	43.9%	0.000	0.000
Loss Cost	2005.1 4.09		+/- 1.86	42.7%	0.000	0.000
Loss Cost	2005.2 3.63		+/- 1.92	36.3%	0.000	0.001
Loss Cost	2006.1 3.93		+/- 2.04	38.1%	0.000	0.000
Loss Cost	2006.2 3.68		+/- 2.19	32.5%	0.000	0.002
Loss Cost	2007.1 4.19		+/- 2.31	37.5%	0.000	0.001
Loss Cost	2007.2 4.05		+/- 2.51	32.7%	0.000	0.003
Loss Cost	2008.1 4.86		+/- 2.57	42.1%	0.000	0.001
Loss Cost	2008.2 5.00		+/- 2.84	39.9%	0.000	0.001
Loss Cost	2009.1 5.85		+/- 2.96	47.7%	0.000	0.000
Loss Cost	2009.2 5.89		+/- 3.30	43.7%	0.000	0.001
Loss Cost	2010.1 6.80		+/- 3.52	49.8%	0.000	0.001
Loss Cost	2010.2 6.50		+/- 3.96	43.0%	0.000	0.003
Loss Cost	2011.1 7.86		+/- 4.15	52.8%	0.000	0.001
Loss Cost	2011.2 7.32		+/- 4.69	44.4%	0.000	0.004
Loss Cost	2012.1 8.27		+/- 5.34	46.6%	0.000	0.004
Loss Cost	2012.2 6.47		+/- 5.59	33.0%	0.000	0.023
Loss Cost	2013.1 8.04		+/- 6.36	40.8%	0.000	0.015
Loss Cost	2013.2 6.53		+/- 7.28	25.3%	0.000	0.066
Loss Cost	2014.1 8.71		+/- 8.55	35.7%	0.000	0.040
Loss Cost	2014.2 5.97		+/- 9.66	13.7%	0.000	0.176
Loss Cost	2015.1 7.96		+/- 12.64	18.4%	0.001	0.160
Severity	2002.1 5.02		+/- 0.53	92.2%	0.000	0.000
Severity	2002.2 4.85		+/- 0.52	92.2%	0.000	0.000
Severity	2003.1 4.70		+/- 0.52	91.9%	0.000	0.000
Severity	2003.2 4.66		+/- 0.56	91.1%	0.000	0.000
Severity	2004.1 4.62		+/- 0.59	90.1%	0.000	0.000
Severity	2004.2 4.45		+/- 0.60	89.7%	0.000	0.000
Severity	2005.1 4.30		+/- 0.61	88.8%	0.000	0.000
Severity	2005.2 4.03		+/- 0.56	89.7%	0.000	0.000
Severity	2006.1 3.91		+/- 0.59	88.7%	0.000	0.000
Severity	2006.2 3.69		+/- 0.57	88.5%	0.000	0.000
Severity	2007.1 3.65		+/- 0.62	86.9%	0.000	0.000
Severity	2007.2 3.54		+/- 0.66	85.2%	0.000	0.000
Severity	2008.1 3.58		+/- 0.73	83.8%	0.000	0.000
Severity	2008.2 3.73		+/- 0.78	83.8%	0.000	0.000
Severity	2009.1 3.80		+/- 0.86	82.3%	0.000	0.000
Severity	2009.2 4.08		+/- 0.88	84.5%	0.000	0.000
Severity	2010.1 4.05		+/- 0.99	82.0%	0.000	0.000
Severity	2010.2 3.91		+/- 1.10	78.5%	0.000	0.000
Severity	2011.1 3.93		+/- 1.26	75.3%	0.000	0.000
Severity	2011.2 4.05		+/- 1.44	72.8%	0.000	0.000
Severity	2012.1 4.46		+/- 1.57	75.0%	0.000	0.000
Severity	2012.2 4.44		+/- 1.86	70.0%	0.000	0.000
Severity	2013.1 4.85		+/- 2.14	70.1%	0.000	0.000
Severity	2013.2 4.17		+/- 2.36	60.9%	0.000	0.003
Severity	2014.1 2.68		+/- 1.62	60.7%	0.000	0.005
Severity	2014.2 2.18		+/- 1.89	45.2%	0.000	0.028
Severity	2015.1 1.79		+/- 2.41	25.1%	0.000	0.117
Frequency	2002.1 0.38		+/- 1.29	-2.0%	0.000	0.555
Frequency	2002.2 0.24		+/- 1.36	-2.8%	0.000	0.724
Frequency	2003.1 0.27		+/- 1.45	-2.8%	0.000	0.703
Frequency	2003.2 -0.12		+/- 1.46	-3.3%	0.000	0.869
Frequency	2004.1 -0.11		+/- 1.56	-3.5%	0.000	0.884
Frequency	2004.2 -0.46		+/- 1.62	-2.4%	0.000	0.566
Frequency	2005.1 -0.21		+/- 1.71	-3.6%	0.000	0.807
Frequency	2005.2 -0.39		+/- 1.83	-3.2%	0.000	0.669
Frequency	2006.1 0.02		+/- 1.92	-4.2%	0.000	0.981
Frequency	2006.2 -0.01		+/- 2.08	-4.3%	0.000	0.994
Frequency	2007.1 0.52		+/- 2.17	-3.4%	0.000	0.621
Frequency	2007.2 0.49		+/- 2.38	-3.8%	0.000	0.669
Frequency	2008.1 1.23		+/- 2.44	0.6%	0.000	0.303
Frequency	2008.2 1.22		+/- 2.70	-0.5%	0.000	0.352
Frequency	2009.1 1.98		+/- 2.84	5.9%	0.000	0.156
Frequency	2009.2 1.73		+/- 3.14	2.0%	0.000	0.257
Frequency	2010.1 2.65		+/- 3.33	10.1%	0.000	0.107
Frequency	2010.2 2.49		+/- 3.76	6.2%	0.000	0.173
Frequency	2011.1 3.78		+/- 3.94	18.5%	0.000	0.055
Frequency	2011.2 3.14		+/- 4.42	9.3%	0.000	0.143
Frequency	2012.1 3.65		+/- 5.12	10.3%	0.000	0.140
Frequency	2012.2 1.94		+/- 5.38	-3.0%	0.000	0.439
Frequency	2013.1 3.04		+/- 6.30	1.7%	0.000	0.300
Frequency	2013.2 2.26		+/- 7.53	-5.6%	0.000	0.509
Frequency	2014.1 5.88		+/- 7.66	20.5%	0.002	0.106
Frequency	2014.2 3.71		+/- 8.92	0.0%	0.003	0.350
Frequency	2015.1 6.06		+/- 11.39	10.3%	0.022	0.228

CM - Excluding Theft and CAT

Coverage = CM - Excluding Theft and CAT
 End Trend Period = 2018.2
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2002.1	-1.81	+/- 1.04	62.2%	0.000	0.000	0.001
Loss Cost	2002.2	-1.64	+/- 1.02	60.5%	0.000	0.000	0.003
Loss Cost	2003.1	-1.41	+/- 0.94	67.4%	0.000	0.000	0.005
Loss Cost	2003.2	-1.15	+/- 0.89	67.2%	0.000	0.000	0.013
Loss Cost	2004.1	-0.94	+/- 0.86	71.8%	0.000	0.000	0.034
Loss Cost	2004.2	-0.56	+/- 0.75	75.1%	0.000	0.000	0.139
Loss Cost	2005.1	-0.34	+/- 0.75	78.3%	0.000	0.000	0.357
Loss Cost	2005.2	0.05	+/- 0.70	81.2%	0.000	0.000	0.875
Loss Cost	2006.1	0.24	+/- 0.76	82.3%	0.000	0.000	0.511
Loss Cost	2006.2	0.83	+/- 0.76	86.0%	0.000	0.000	0.033
Loss Cost	2007.1	1.46	+/- 0.87	88.8%	0.000	0.000	0.002
Loss Cost	2007.2	1.57	+/- 0.94	88.5%	0.000	0.000	0.002
Loss Cost	2008.1	1.76	+/- 1.01	88.8%	0.000	0.000	0.002
Loss Cost	2008.2	1.99	+/- 1.07	89.2%	0.000	0.000	0.001
Loss Cost	2009.1	1.90	+/- 1.19	89.2%	0.000	0.000	0.003
Loss Cost	2009.2	1.95	+/- 1.32	88.2%	0.000	0.000	0.006
Loss Cost	2010.1	1.79	+/- 1.48	88.3%	0.000	0.000	0.020
Loss Cost	2010.2	1.56	+/- 1.63	87.0%	0.000	0.000	0.058
Loss Cost	2011.1	1.96	+/- 1.79	87.4%	0.000	0.000	0.033
Loss Cost	2011.2	1.97	+/- 2.06	85.8%	0.000	0.000	0.058
Loss Cost	2012.1	1.84	+/- 2.42	85.5%	0.000	0.000	0.121
Loss Cost	2012.2	1.03	+/- 2.51	85.2%	0.000	0.000	0.380
Loss Cost	2013.1	1.59	+/- 2.96	84.9%	0.000	0.000	0.252
Loss Cost	2013.2	1.26	+/- 3.55	82.2%	0.000	0.000	0.434
Loss Cost	2014.1	2.60	+/- 4.01	84.2%	0.000	0.000	0.163
Loss Cost	2014.2	2.99	+/- 5.13	81.6%	0.000	0.001	0.197
Loss Cost	2015.1	5.31	+/- 5.75	86.8%	0.000	0.002	0.059
Severity	2002.1	-2.04	+/- 1.24	22.8%	0.000	0.346	0.002
Severity	2002.2	-1.82	+/- 1.20	19.1%	0.000	0.549	0.005
Severity	2003.1	-1.62	+/- 1.17	17.4%	0.000	0.356	0.009
Severity	2003.2	-1.47	+/- 1.20	13.0%	0.000	0.481	0.019
Severity	2004.1	-1.32	+/- 1.24	10.4%	0.000	0.387	0.038
Severity	2004.2	-1.00	+/- 1.25	2.9%	0.000	0.607	0.111
Severity	2005.1	-0.69	+/- 1.27	-0.7%	0.000	0.428	0.277
Severity	2005.2	-0.16	+/- 1.27	-7.6%	0.000	0.740	0.803
Severity	2006.1	0.35	+/- 1.33	-5.2%	0.000	0.523	0.589
Severity	2006.2	1.56	+/- 1.23	17.4%	0.000	0.824	0.015
Severity	2007.1	3.52	+/- 0.68	83.8%	0.000	0.568	0.000
Severity	2007.2	3.46	+/- 0.74	81.4%	0.000	0.646	0.000
Severity	2008.1	3.43	+/- 0.82	79.0%	0.000	0.620	0.000
Severity	2008.2	3.51	+/- 0.89	77.4%	0.000	0.561	0.000
Severity	2009.1	3.42	+/- 0.99	74.2%	0.000	0.507	0.000
Severity	2009.2	3.57	+/- 1.08	73.3%	0.000	0.419	0.000
Severity	2010.1	3.37	+/- 1.19	69.2%	0.000	0.326	0.000
Severity	2010.2	2.94	+/- 1.18	63.5%	0.000	0.536	0.000
Severity	2011.1	2.93	+/- 1.36	59.0%	0.000	0.557	0.000
Severity	2011.2	3.07	+/- 1.55	55.9%	0.000	0.508	0.001
Severity	2012.1	3.41	+/- 1.76	57.5%	0.000	0.702	0.001
Severity	2012.2	3.25	+/- 2.06	47.5%	0.000	0.796	0.005
Severity	2013.1	3.67	+/- 2.43	48.5%	0.000	0.999	0.007
Severity	2013.2	2.78	+/- 2.50	33.4%	0.000	0.652	0.031
Severity	2014.1	1.32	+/- 1.95	11.3%	0.000	0.664	0.151
Severity	2014.2	1.74	+/- 2.39	17.4%	0.000	0.525	0.122
Severity	2015.1	2.37	+/- 3.14	25.4%	0.000	0.796	0.107
Frequency	2002.1	0.23	+/- 0.70	68.7%	0.000	0.000	0.507
Frequency	2002.2	0.18	+/- 0.72	69.2%	0.000	0.000	0.614
Frequency	2003.1	0.21	+/- 0.74	69.1%	0.000	0.000	0.563
Frequency	2003.2	0.32	+/- 0.75	68.7%	0.000	0.000	0.384
Frequency	2004.1	0.39	+/- 0.78	69.1%	0.000	0.000	0.310
Frequency	2004.2	0.45	+/- 0.83	68.3%	0.000	0.000	0.270
Frequency	2005.1	0.35	+/- 0.87	66.6%	0.000	0.000	0.417
Frequency	2005.2	0.21	+/- 0.95	67.3%	0.000	0.000	0.652
Frequency	2006.1	-0.11	+/- 1.00	66.8%	0.000	0.000	0.827
Frequency	2006.2	-0.72	+/- 1.08	72.9%	0.000	0.000	0.183
Frequency	2007.1	-1.99	+/- 1.01	83.6%	0.000	0.000	0.001
Frequency	2007.2	-1.83	+/- 1.08	84.2%	0.000	0.000	0.002
Frequency	2008.1	-1.61	+/- 1.16	82.7%	0.000	0.000	0.009
Frequency	2008.2	-1.47	+/- 1.26	83.0%	0.000	0.000	0.026
Frequency	2009.1	-1.47	+/- 1.41	81.6%	0.000	0.000	0.043
Frequency	2009.2	-1.56	+/- 1.56	81.1%	0.000	0.000	0.051
Frequency	2010.1	-1.53	+/- 1.77	79.2%	0.000	0.000	0.086
Frequency	2010.2	-1.34	+/- 1.98	79.4%	0.000	0.000	0.171
Frequency	2011.1	-0.94	+/- 2.21	77.4%	0.000	0.000	0.378
Frequency	2011.2	-1.07	+/- 2.54	76.1%	0.000	0.000	0.379
Frequency	2012.1	-1.52	+/- 2.90	76.2%	0.000	0.000	0.277
Frequency	2012.2	-2.15	+/- 3.24	75.9%	0.000	0.000	0.175
Frequency	2013.1	-2.01	+/- 3.95	72.1%	0.000	0.000	0.285
Frequency	2013.2	-1.48	+/- 4.76	72.3%	0.000	0.001	0.496
Frequency	2014.1	1.27	+/- 4.10	80.9%	0.000	0.001	0.486
Frequency	2014.2	1.23	+/- 5.29	77.3%	0.000	0.002	0.587
Frequency	2015.1	2.86	+/- 6.83	77.5%	0.001	0.006	0.324

CM - Excluding Theft and CAT

Coverage = CM - Excluding Theft and CAT
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2002.1	-1.67	+/- 1.61	9.2%	0.000	0.045
Loss Cost	2002.2	-1.40	+/- 1.57	6.7%	0.000	0.080
Loss Cost	2003.1	-1.26	+/- 1.61	4.8%	0.000	0.121
Loss Cost	2003.2	-0.87	+/- 1.54	1.1%	0.000	0.256
Loss Cost	2004.1	-0.79	+/- 1.61	0.0%	0.000	0.328
Loss Cost	2004.2	-0.22	+/- 1.51	-3.4%	0.000	0.766
Loss Cost	2005.1	-0.18	+/- 1.63	-3.6%	0.000	0.824
Loss Cost	2005.2	0.50	+/- 1.62	-2.3%	0.000	0.529
Loss Cost	2006.1	0.44	+/- 1.82	-3.1%	0.000	0.617
Loss Cost	2006.2	1.58	+/- 1.94	7.3%	0.000	0.103
Loss Cost	2007.1	1.85	+/- 2.53	5.5%	0.000	0.141
Loss Cost	2007.2	1.57	+/- 2.74	2.0%	0.000	0.243
Loss Cost	2008.1	2.23	+/- 2.90	7.1%	0.000	0.122
Loss Cost	2008.2	1.99	+/- 3.18	3.6%	0.000	0.202
Loss Cost	2009.1	2.47	+/- 3.49	6.3%	0.000	0.149
Loss Cost	2009.2	1.95	+/- 3.81	1.1%	0.000	0.290
Loss Cost	2010.1	2.51	+/- 4.23	3.5%	0.000	0.221
Loss Cost	2010.2	1.56	+/- 4.56	-3.0%	0.000	0.474
Loss Cost	2011.1	2.84	+/- 4.95	3.6%	0.000	0.232
Loss Cost	2011.2	1.97	+/- 5.52	-2.9%	0.000	0.450
Loss Cost	2012.1	3.00	+/- 6.31	0.8%	0.000	0.314
Loss Cost	2012.2	1.03	+/- 6.71	-8.0%	0.000	0.740
Loss Cost	2013.1	3.04	+/- 7.59	-1.6%	0.000	0.386
Loss Cost	2013.2	1.26	+/- 8.67	-9.8%	0.000	0.748
Loss Cost	2014.1	4.54	+/- 9.76	2.3%	0.000	0.304
Loss Cost	2014.2	2.99	+/- 12.09	-8.8%	0.000	0.570
Loss Cost	2015.1	8.17	+/- 13.93	15.0%	0.000	0.185
Severity	2002.1	-2.01	+/- 1.23	23.0%	0.000	0.002
Severity	2002.2	-1.79	+/- 1.18	20.8%	0.000	0.004
Severity	2003.1	-1.59	+/- 1.17	17.7%	0.000	0.009
Severity	2003.2	-1.44	+/- 1.19	14.4%	0.000	0.020
Severity	2004.1	-1.30	+/- 1.23	11.1%	0.000	0.040
Severity	2004.2	-0.97	+/- 1.22	5.5%	0.000	0.116
Severity	2005.1	-0.66	+/- 1.26	0.6%	0.000	0.288
Severity	2005.2	-0.13	+/- 1.24	-3.8%	0.000	0.830
Severity	2006.1	0.37	+/- 1.31	-2.7%	0.000	0.561
Severity	2006.2	1.54	+/- 1.19	20.8%	0.000	0.013
Severity	2007.1	3.54	+/- 0.67	84.3%	0.000	0.000
Severity	2007.2	3.46	+/- 0.73	82.1%	0.000	0.000
Severity	2008.1	3.44	+/- 0.80	79.8%	0.000	0.000
Severity	2008.2	3.51	+/- 0.88	78.2%	0.000	0.000
Severity	2009.1	3.45	+/- 0.97	74.9%	0.000	0.000
Severity	2009.2	3.57	+/- 1.07	73.7%	0.000	0.000
Severity	2010.1	3.43	+/- 1.18	69.2%	0.000	0.000
Severity	2010.2	2.94	+/- 1.15	65.0%	0.000	0.000
Severity	2011.1	2.97	+/- 1.31	60.9%	0.000	0.000
Severity	2011.2	3.07	+/- 1.50	57.7%	0.000	0.001
Severity	2012.1	3.45	+/- 1.67	60.5%	0.000	0.001
Severity	2012.2	3.25	+/- 1.94	51.9%	0.000	0.003
Severity	2013.1	3.67	+/- 2.25	53.7%	0.000	0.004
Severity	2013.2	2.78	+/- 2.34	39.2%	0.000	0.023
Severity	2014.1	1.39	+/- 1.78	20.1%	0.000	0.108
Severity	2014.2	1.74	+/- 2.22	23.8%	0.000	0.103
Severity	2015.1	2.45	+/- 2.69	36.9%	0.000	0.065
Frequency	2002.1	0.35	+/- 1.26	-2.1%	0.000	0.573
Frequency	2002.2	0.40	+/- 1.30	-1.9%	0.000	0.538
Frequency	2003.1	0.34	+/- 1.34	-2.4%	0.000	0.612
Frequency	2003.2	0.57	+/- 1.34	-0.8%	0.000	0.390
Frequency	2004.1	0.52	+/- 1.41	-1.5%	0.000	0.453
Frequency	2004.2	0.76	+/- 1.46	0.5%	0.000	0.294
Frequency	2005.1	0.49	+/- 1.53	-2.1%	0.000	0.514
Frequency	2005.2	0.63	+/- 1.66	-1.5%	0.000	0.441
Frequency	2006.1	0.07	+/- 1.78	-4.1%	0.000	0.934
Frequency	2006.2	0.04	+/- 2.10	-4.3%	0.000	0.970
Frequency	2007.1	-1.63	+/- 2.43	3.8%	0.000	0.182
Frequency	2007.2	-1.83	+/- 2.64	4.5%	0.000	0.168
Frequency	2008.1	-1.17	+/- 2.79	-1.1%	0.000	0.393
Frequency	2008.2	-1.47	+/- 3.05	0.0%	0.000	0.330
Frequency	2009.1	-0.94	+/- 3.33	-3.5%	0.000	0.562
Frequency	2009.2	-1.56	+/- 3.59	-0.9%	0.000	0.374
Frequency	2010.1	-0.89	+/- 3.95	-4.8%	0.000	0.643
Frequency	2010.2	-1.34	+/- 4.41	-3.8%	0.000	0.529
Frequency	2011.1	-0.12	+/- 4.79	-7.1%	0.000	0.956
Frequency	2011.2	-1.07	+/- 5.30	-6.2%	0.000	0.672
Frequency	2012.1	-0.43	+/- 6.15	-8.1%	0.000	0.881
Frequency	2012.2	-2.15	+/- 6.67	-4.4%	0.000	0.498
Frequency	2013.1	-0.60	+/- 7.76	-9.7%	0.000	0.866
Frequency	2013.2	-1.48	+/- 9.29	-9.5%	0.000	0.728
Frequency	2014.1	3.11	+/- 9.40	-4.6%	0.000	0.460
Frequency	2014.2	1.23	+/- 11.43	-13.2%	0.002	0.805
Frequency	2015.1	5.58	+/- 13.71	0.8%	0.012	0.344