

**ANNUAL REVIEW OF INDUSTRY  
EXPERIENCE –  
FINAL REPORT  
AS OF DECEMBER 31, 2019**

COMMERCIAL VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

September 10, 2020

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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 (AIRB or the Board), as part of the Board’s “2020 Annual Review” of insurance industry (Industry) loss experience to determine benchmarks for rate filings submitted between October 1, 2020 and March 31, 2021.

This report presents the results of our analysis of Alberta’s Industry commercial vehicles loss and expense experience reported as of December 31, 2019.

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

In Table 1 we present a summary of our selected benchmarks for the most recent reviews:

**Table 1: Estimated Annual Past/Future Loss Cost Trend Rates and Other Benchmarks**

	2020 Semi Annual Review As of June 30, 2019	2020 Annual Review As of December 31, 2019
<b>Tend Benchmarks</b>		
TPL-Bodily Injury	+9.0%	+7.5%
TPL-Property Damage	+3.0%	+3.0%
TPL - Subtotal	+6.6%	+5.9%
AB – Total	+0.0%	+1.0%
Collision	+1.5%	+0.0%
Comprehensive	+7.0%	+6.0%
All Perils	+3.2%	+1.8%
Specified Perils	+7.0%	+6.0%
Underinsured Motorist	+11.0%	+7.5%
<b>Other Benchmarks</b>		
Catastrophe Provision	57%	22%
Investment Income	N/A	N/A
Health Cost Recovery	6.70% of TPL Premiums	4.74% of TPL Premiums
Operating Expenses	26.7%	26.0%
Profit Provision	7%	7%

## 1.1. Covid-19

Covid-19 “stay-at-home” orders effective in the first half of 2020 have resulted in a dramatic decline in accidents, as well as claimants missing treatments under accident benefits. As the “stay-at-home” orders are lifted and a phased reopening begins in the second half of 2020, the claims experience is expected to rise from that of the 2020-1 level, but continue to be lower than would otherwise be expected until an effective treatment and/or vaccine is available.

**This trend study is based on pre-Covid-19 industry data through to December 31, 2019. The trend rates that we present in this report are intended to be applicable to rate applications that will be effective once there is a return to traffic levels similar to those before Covid-19 (i.e., post effective treatment and/or vaccine).**

Any rate applications with effective dates before a return to pre-Covid-19 traffic levels should take into consideration that these loss trend rates may not be suitable.

## 1.2. Data

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. However, there has been a change in the reporting of fleet vehicles. GISA states:

*“Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 – Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.”*

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.

## 2. BACKGROUND

In this report we present:

- assumptions, factors, and provisions we recommend<sup>1</sup> serve as Benchmarks for rate filings submitted between October 1, 2020 and March 31, 2021, and
- other assumptions, factors, and provisions for the Board’s consideration as it reviews rate filings submitted between October 1, 2020 and March 31, 2021.

Based upon submissions by individual insurers, more recent data, and comments from interested parties received at the Open Meeting on August 20, 2020, we have updated our preliminary report dated June 15, 2020. We present in this report our final recommended assumptions, factors, and provisions.

We include a discussion of the rationale for any changes in the assumptions, factors and provisions from our preliminary report that we recommend in this final report.

### 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, 2019 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

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<sup>1</sup> We refer to these as “selections” in this report.

emerged or is expected to emerge. However, in so doing we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

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

## 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 private passenger 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 \$4,000<sup>2</sup>;
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross wages;
- an increase of the limit for 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 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.

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<sup>2</sup> 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; to \$5,202 effective January 1, 2019 and to \$5,296 effective January 1, 2020.

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 in 2005, with the most recent increases effective in June 2013 for physical therapy and February 2016 for chiropractic services.

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.<sup>3</sup>

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<sup>4</sup> 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. These changes may contribute to the possible flattening of bodily injury severity observed in Section 6.2.

### **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.

### **3.4. Legalization of Cannabis**

Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta-specific information is available on how this change may affect claims costs.

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<sup>3</sup> It is our understanding that the changes were administrative in nature (clarifications).

<sup>4</sup> Insufficient data is available at this time to assess if this clarification will affect claims costs.

## 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 recommend<sup>5</sup> the Board consider in reviewing Industry's overall performance, and to serve as benchmarks to apply to rate filings submitted between October 1, 2020 and March 31, 2021; 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, 2020 and March 31, 2021.
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness.

### 4.2. Claim Cost – Data

The source for the claim data that we analyze is the 2019-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2019) provided by GISA, and it includes the experience of all drivers in the Province, including the Facility Association and the two RSPs (from the time they were formed). We refer to this as the AIX report.

The claim data that is available through the Industry AIX report includes the following:

- 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 payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies from company to company. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g.,

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<sup>5</sup> See previous comments on recommendations.

\$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

2. The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements. This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (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 cost<sup>6</sup> of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2019 (referred to as “accident half-years”<sup>7</sup>) 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 as published by GISA<sup>8</sup>. 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 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 loss<sup>9</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2019 (we group claims by the accident half-year that

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<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> GISA edits and compiles the data reported by individual insurers.

<sup>9</sup> 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).

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 development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2019, separately for each of the coverages.

Our selection of loss development factors and claim count development factors for each of the 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, 2019-2, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data<sup>10 11</sup>.

Our selected cumulative factors and basis for selection (e.g., weighted average of the last six development factors) are presented in Appendix A. The 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.

In Section 5.1 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 the second half of 2019 to be generally consistent with 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.<sup>12</sup> As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,<sup>13</sup> and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

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<sup>10</sup> Our selections are based on the Incurred Development Method.

<sup>11</sup> In this Alberta Exhibit AUTO 7002, GISA notes issues with the data due to reporting problems and subsequent corrections. We do not make adjustments to the data for the noted issues.

<sup>12</sup> A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

<sup>13</sup> Number of claims per 1,000 insured vehicles.

**Table 2: Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury**

AY	2019 AR (as of December 31, 2018)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$254.68	\$80,334	3.17	\$259.41	\$78,878	3.29
2016	\$253.02	\$93,304	2.71	\$257.12	\$89,392	2.88
2017	\$319.70	\$106,400	3.00	\$321.94	\$96,985	3.32
2018	\$374.22	\$121,236	3.09	\$383.66	\$111,087	3.45
2019				\$332.00	\$103,912	3.19

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 1.7%.

**Table 3: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage**

AY	2019 AR (as of December 31, 2018)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$167.67	\$9,413	17.81	\$169.46	\$9,055	18.71
2016	\$134.72	\$8,990	14.98	\$136.62	\$8,628	15.84
2017	\$161.64	\$9,574	16.88	\$167.14	\$9,470	17.65
2018	\$171.35	\$9,922	17.27	\$174.88	\$9,488	18.43
2019				\$150.00	\$9,218	16.27

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 2.0%.

**Table 4: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits–Total**

AY	2019 AR (as of December 31, 2018)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$10.36	\$5,507	1.88	\$13.04	\$7,022	1.86
2016	\$12.48	\$6,858	1.82	\$14.29	\$8,100	1.76
2017	\$11.84	\$5,476	2.16	\$13.75	\$6,619	2.08
2018	\$11.64	\$5,978	1.95	\$13.90	\$7,174	1.94
2019				\$16.43	\$8,024	2.05

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 18.7%. Most of this increase is due to adverse development in 2015-1, 2016-2 and 2017-2.

**Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Collision**

AY	2019 AR (as of December 31, 2018)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$238.47	\$11,334	21.04	\$239.40	\$11,162	21.45
2016	\$219.25	\$11,074	19.80	\$221.49	\$10,898	20.32
2017	\$253.82	\$11,108	22.85	\$252.73	\$11,007	22.96
2018	\$253.68	\$10,923	23.22	\$254.76	\$10,811	23.57
2019				\$214.89	\$9,494	22.63

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 0.3%.

**Table 6: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive**

AY	2019 AR (as of December 31, 2018)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$230.76	\$9,664	23.88	\$231.84	\$9,571	24.22
2016	\$249.71	\$9,340	26.73	\$251.58	\$9,286	27.09
2017	\$267.88	\$9,819	27.28	\$268.60	\$9,760	27.52
2018	\$234.21	\$10,395	22.53	\$235.13	\$10,136	23.20
2019				\$242.71	\$9,895	24.53

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 0.5%.

## 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 cost<sup>14</sup> 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, we generally refer to values of 80% and greater as “high,” values between 40% and 80% as “moderate,” and values less than 40% as “low.”
- We consider  $p$ -values less than 5% to be “significant.”
- The confidence interval presented corresponds to a 95% probability level range.

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

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<sup>14</sup> 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 2000-1 to 2019-2.

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 the number of claims or claim amounts incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether or not seasonality is 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**

In prior reviews 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 parameter future level for the trend model, we do not explicitly consider unemployment or weather as a parameter 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.

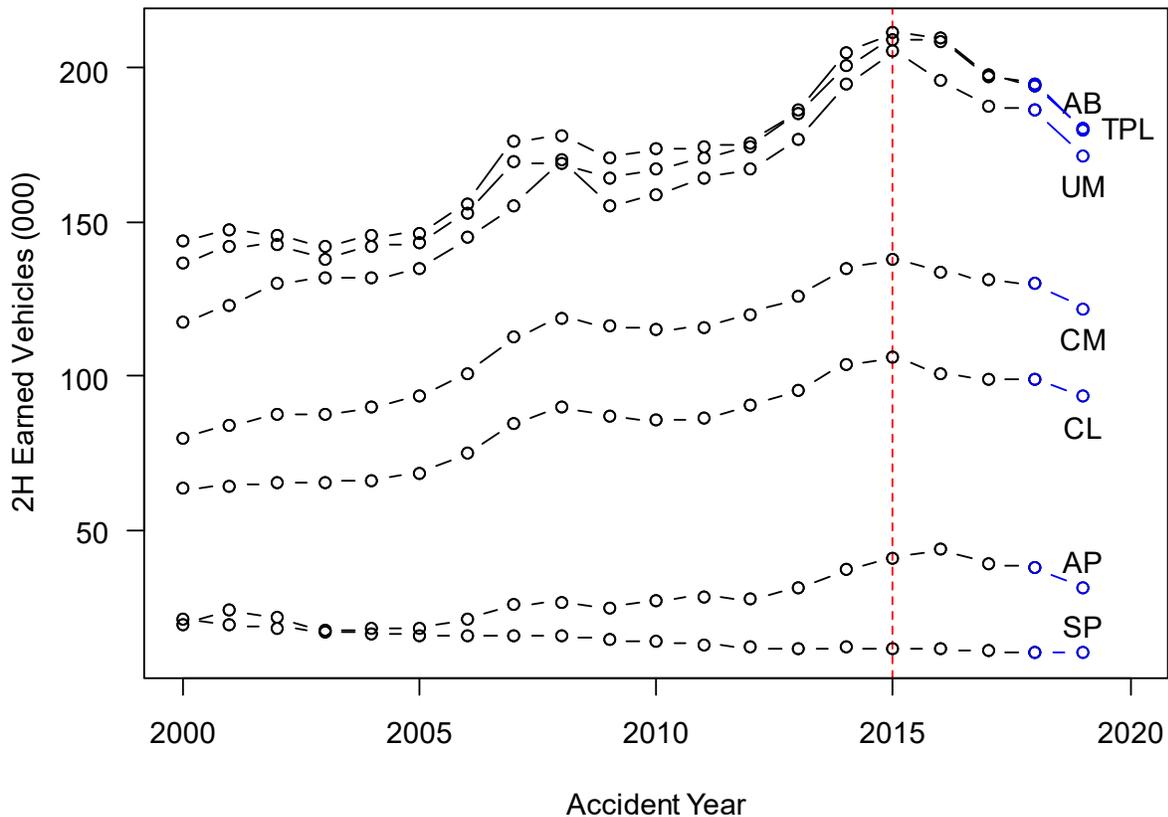
### **GISA Fleet Data Change**

As noted in Section 1.2, GISA has made a change to the definition of fleets beginning July 1, 2019. Risks categorized as Individual Risk Rated Fleets- Business Type 4 are included with the Auto 7002 commercial vehicle data, but those classified as Business Type 3 are not. GISA has made a change such that few risks

are categorized as Business Type 3, and as a result fewer vehicles are included with this commercial data beginning 2019-2.

However, in addition to this change, there has been a decline in the number of commercial vehicle risks beginning in 2015. In Figure 1 we present the number of earned vehicles in the second semester from 2000 to 2019. As a result of this recent declining pattern since 2015 (i.e., prior to the recategorization), we are unable to assess how much this change in definition by GISA affects the reported commercial vehicle count. We assume the definition change does not have a material impact on our findings.

**Figure 1: Second Semester Exposure History**



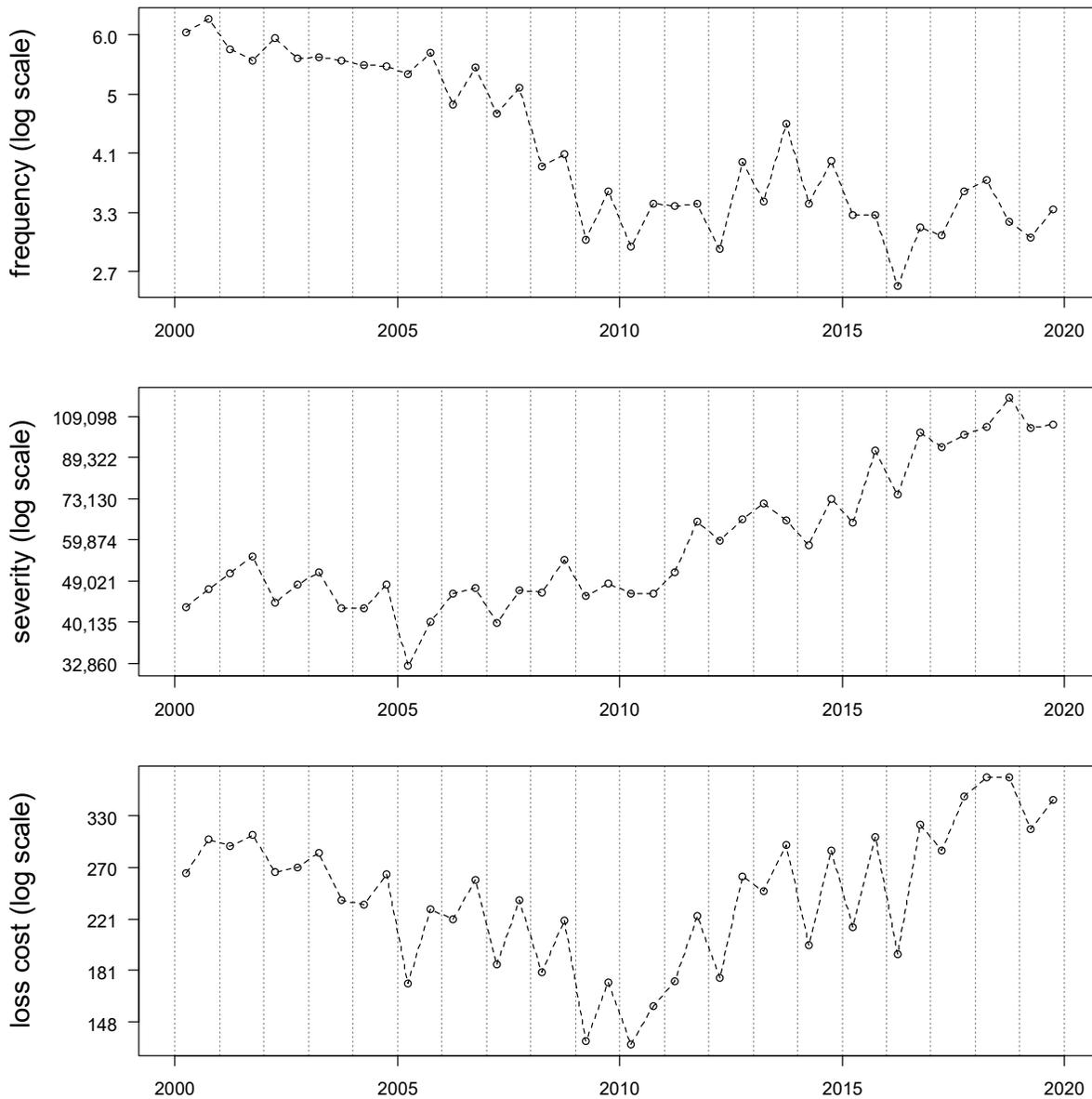
## 6.2. Bodily Injury

For the prior review, we selected a past and future lost cost trend rate of +9.0%

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately +4.2%, -12.3%, and -8.6%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 decreased by 13.5% over the loss cost for the accident year ending December 31, 2018.

In Figure 2, we present 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 2000-1 through 2019-2.

**Figure 2: Observed Bodily Injury Loss Cost Experience**



A review of the historical data points (as depicted in the above graphs) shows that subject to variability:

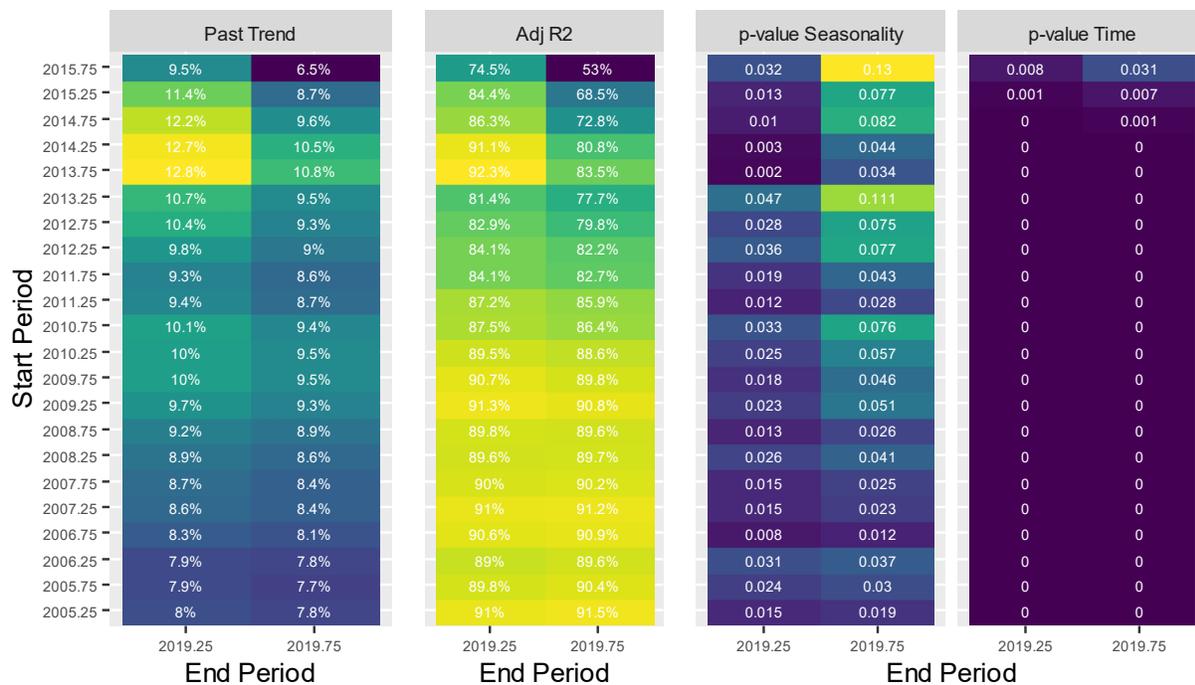
- following a period of decline, loss cost began to rise after 2008, then a flattened period beginning 2013, then a rise to a higher level after 2017;
- severity has generally exhibited an upward trend after 2006; and,

- frequency, subject to more variability than severity, exhibited a downward trend until about 2009-2011 when it flattened, followed by an increasing pattern, and then a generally decreasing pattern since 2013.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 2005-1 (post Bill 53), with and without a seasonality parameter, are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated bodily injury claim costs.

In Figure 3 we present a heatmap of indicated severity trends beginning 2005-1 through 2011-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model.

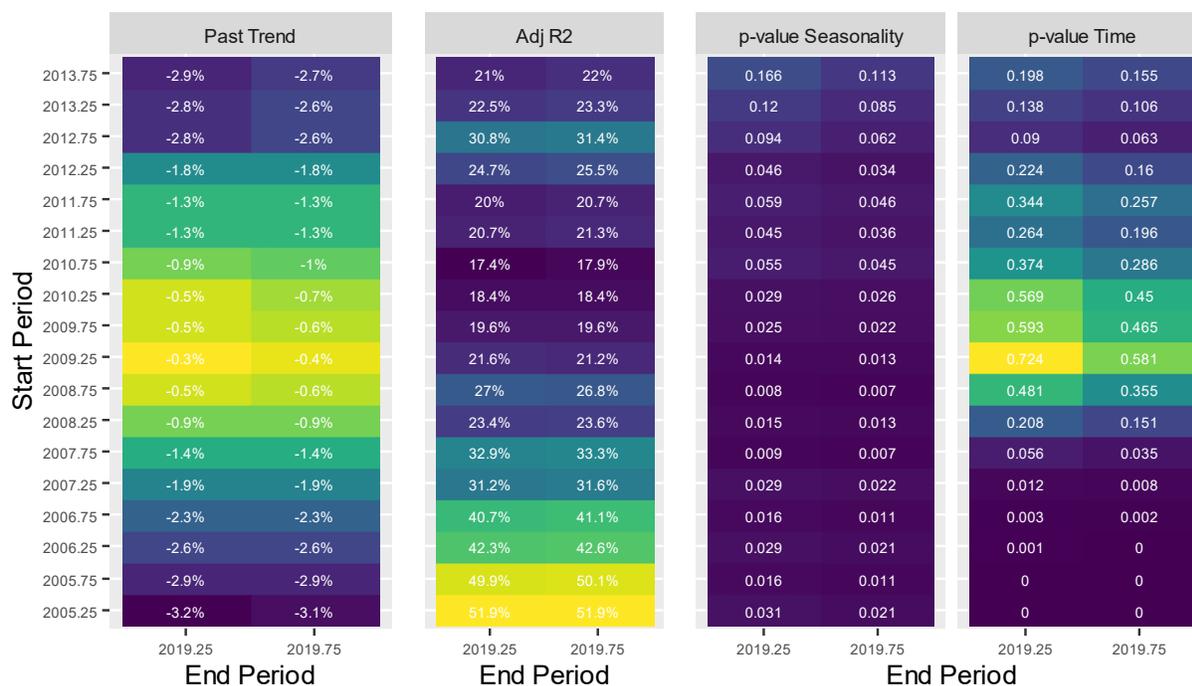
**Figure 3: Bodily Injury Severity Heatmap (Time and Seasonality)**



- The models with experience period ending 2019-2 have indicated severity trend rates that range from approximately +8.0% to +10.0%; and have high Adjusted R-squared values and significant *p*-values for time and seasonality.
- The models with the shortest experience periods, those beginning 2014-1 through 2015-2, are also on the lower end of the range.
- The models with experience periods ending 2019-1 are modestly higher than those ending 2019-2.

The selection of a frequency trend is challenging due to the flat period over 2009 to 2011. In Figure 4, we present a heatmap of indicated frequency trends beginning 2005-1 through 2013-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model.

**Figure 4: Bodily Injury Frequency Heatmap (Time and Seasonality)**



- The models with longer experience periods, beginning 2005-1 through 2007-2, have indicated frequency trend rates that range from approximately -3.0% to -1.5%, and have 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. 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 through 2019.

In the AUTO 7002 Exhibit introduction, GISA describes the following bodily injury claim amount and claim count reporting issues that may be affecting the bodily injury loss development data.

“A large writer has changed its case reserving protocol for Bodily Injury Kind of Loss as of Accident Year 2015- 1 and is now reporting lower incurred claim counts and lower incurred claim amounts at earlier age of development. Additionally, another major writer has reported an unusual decrease in incurred claim counts for Bodily Injury Kind of Loss for 2015 and 2016-1, which was the result of a lag in reporting. Users should exercise caution when using this data.

A number of major writers have corrected their historically UNDERSTATED/OVERSTATED Incurred and Paid Claim counts for VARIOUS COVERAGES for Accident Half-Years 2015-1 to 2019-1. Users should take note of these corrections and exercise caution when using this data.

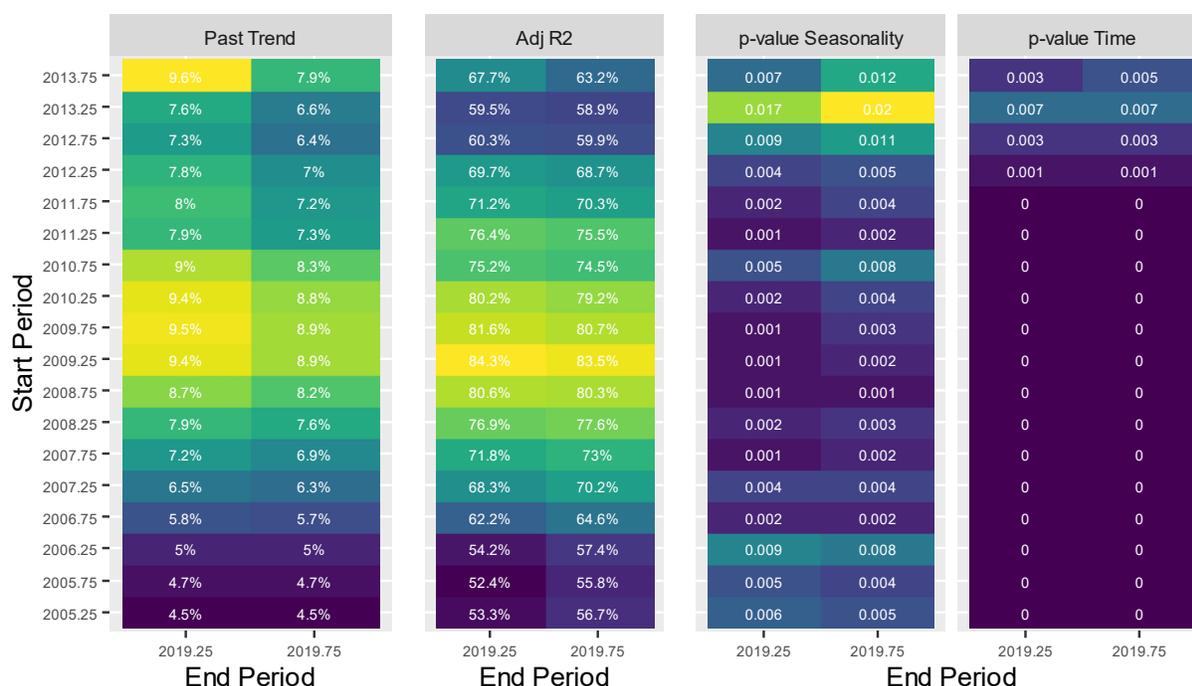
Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 – Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written

Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.”

These reporting issues serve to increase the uncertainty surrounding our selected ultimate claim amounts and claim counts. Given the uncertainty surrounding our selected ultimates (which impact the estimated frequency and severity trends), as well as the high *p*-values for our frequency trend models, we also consider the estimated loss cost trends.

In Figure 5 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2013-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model.

**Figure 5: Bodily Injury Loss Cost Heatmap (Time and Seasonality)**



- The models with experience period ending 2019-2 have indicated loss cost trend rates that range from approximately +4.5% to +9.0%; and have moderate to high Adjusted R-squared values and significant *p*-values for time and seasonality.
- The indicated trend rate is generally lower for the models with longer experience periods and hits a maximum with the model beginning in 2009/2010.
- The models with experience periods ending 2019-1 are generally higher by approximately 1 percentage point than those ending 2019-2.

We select a past and future loss cost trend rate of +7.5% based on the models beginning in 2011, after the dip during 2009-2010; which is 1.5 percentage points lower than the our 2019 AR selected loss cost trend rate.

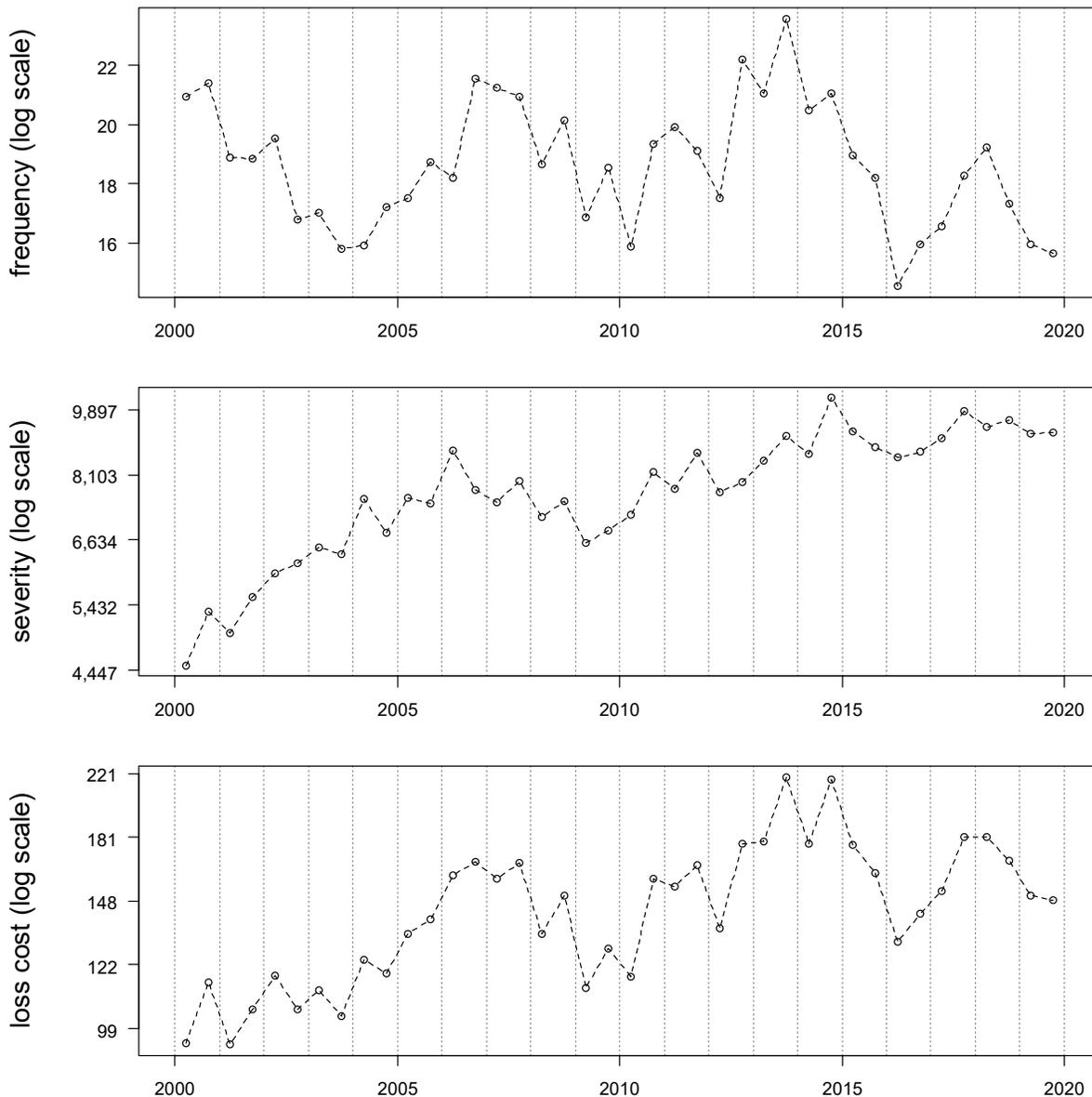
### 6.3. Property Damage

For the prior review we selected a past and future loss cost trend rate of +3.0%.

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately -8.1%, -3.6%, and -11.5%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 decreased by 14.2% over the loss cost for the accident year ending December 31, 2018.

In Figure 6, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

**Figure 6: Observed Property Damage Loss Cost Experience**



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

- following a short period of incline, loss cost appears to be relatively flat since 2011, subject to random large increases and decreases.
- 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 estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods ending 2019-1 and 2019-2, with and without a seasonality parameter are presented in Appendix E.

In Figure 7, we present a heatmap of indicated severity trends beginning 2005-1 through 2012-2, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant.

**Figure 7: Property Damage Severity Heatmap (Time)**

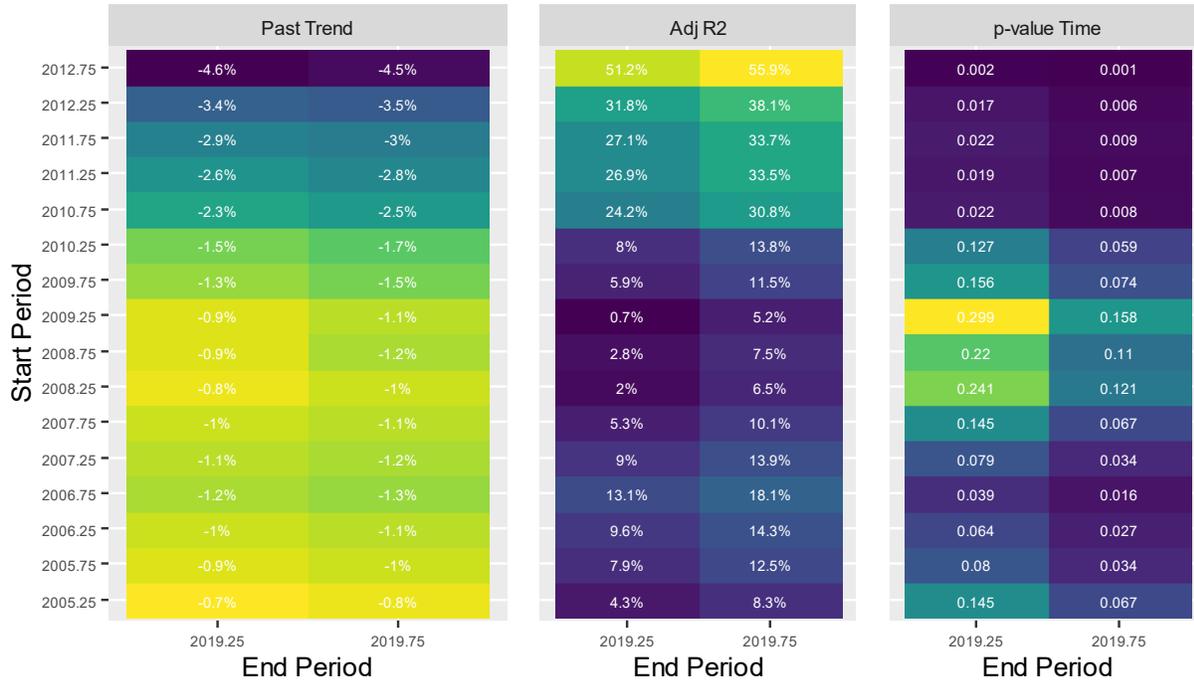


- The models beginning 2010 and subsequent (after the 2007-2009 declining period) generally have implied severity trends that cluster around +2.0% with low to moderate R-squared values, and *p*-values that are significant for time.
- The models with longer experience periods have up to a 3.0% implied severity trend rate, with moderate adjusted R-squared values.

We select a severity trend rate of +3.0% based on the higher R-squared values for time periods ending 2019-1 and 2019-2.

In Figure 8, we present a heatmap of indicated frequency trends beginning 2005-1 through 2012-2, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant.

**Figure 8: Property Damage Frequency Heatmap (Time)**

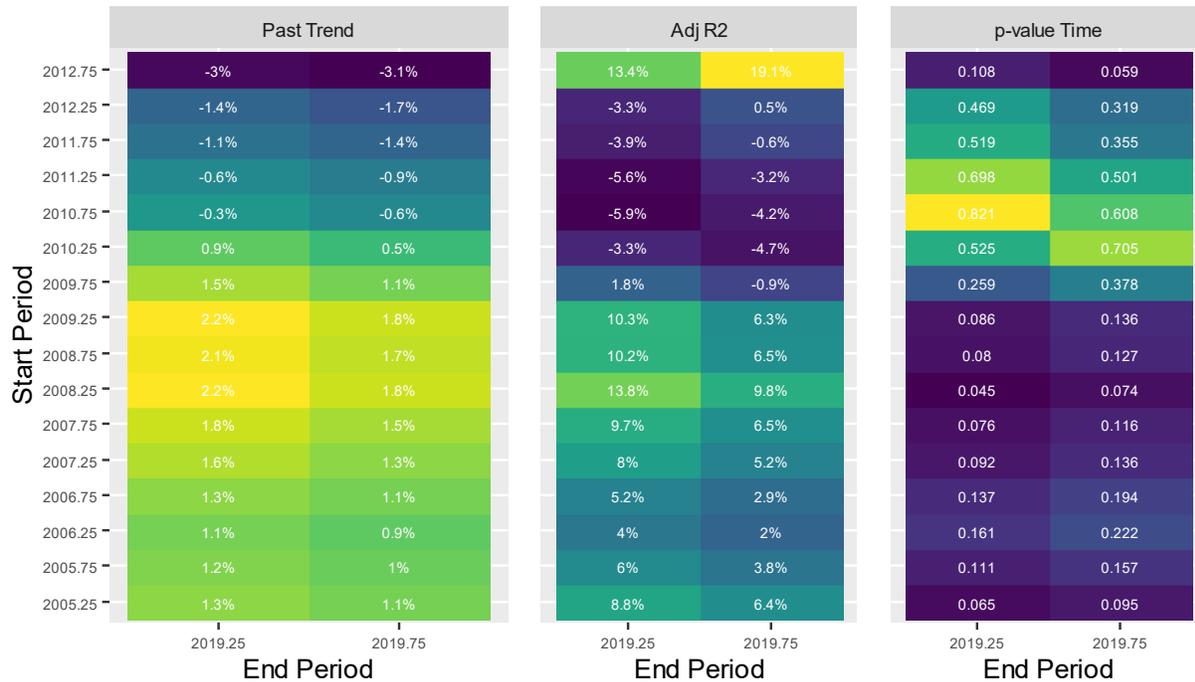


- The models beginning 2005-1 to 2010-1 generally have implied frequency trends that fall in the range of -1.0% to -1.5% with very low Adjusted R-squared values, and  $p$ -values that are generally insignificant for time.
- The models beginning after 2010-1 have lower (more negative) implied frequency trend rates, higher (yet still low) Adjusted R-squared values, and  $p$ -values that are significant for time.

Given the poor statistical results, we cannot discern a trend rate different than 0% for frequency.

Given the weak frequency R-squared values, we also considered the loss cost trends rates. In Figure 9, we present a heatmap of indicated loss cost trends beginning 2005-1 through 2012-2, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant.

**Figure 9: Property Damage Loss Cost Heatmap (Time)**



- The models have implied loss cost trends that range from -3.0% to +2.0%, with very low Adjusted R-squared values, and *p*-values that are generally not significant for time.

Like frequency, given the poor loss cost regression results, we find there is no discernable loss cost trend at this time. Therefore, we select a past and future trend rate of +3.0% for severity and a +0% for frequency; equivalent to a past and future loss cost trend rate of +3.0%, the same as our prior selection.

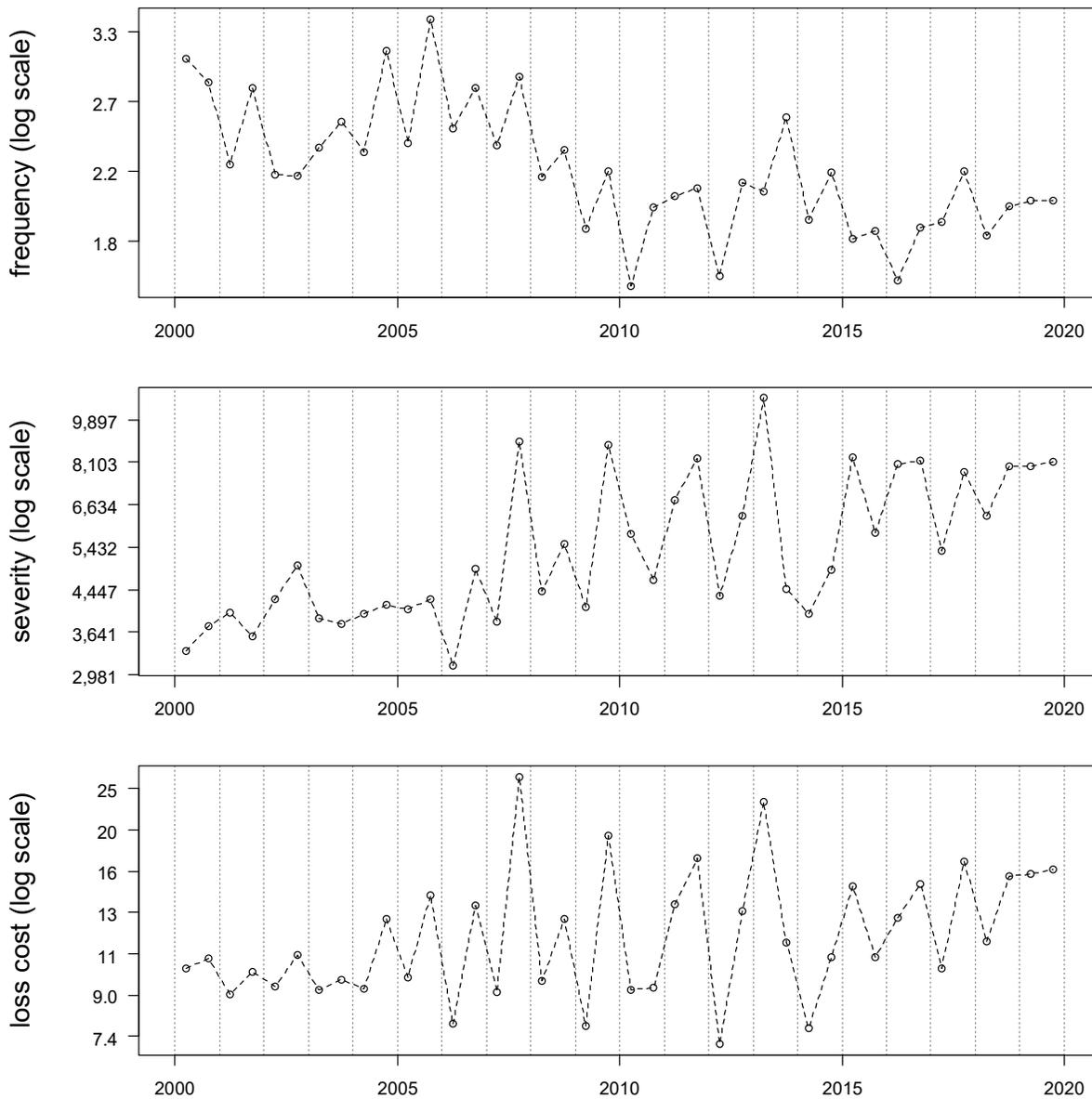
#### 6.4. Accident Benefits

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

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately +1.3%, +2.3%, and +3.6%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 increased by 18.2% over the loss cost for the accident year ending December 31, 2018.

In Figure 10, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

**Figure 10: Observed Accident Benefits Loss Cost Experience**



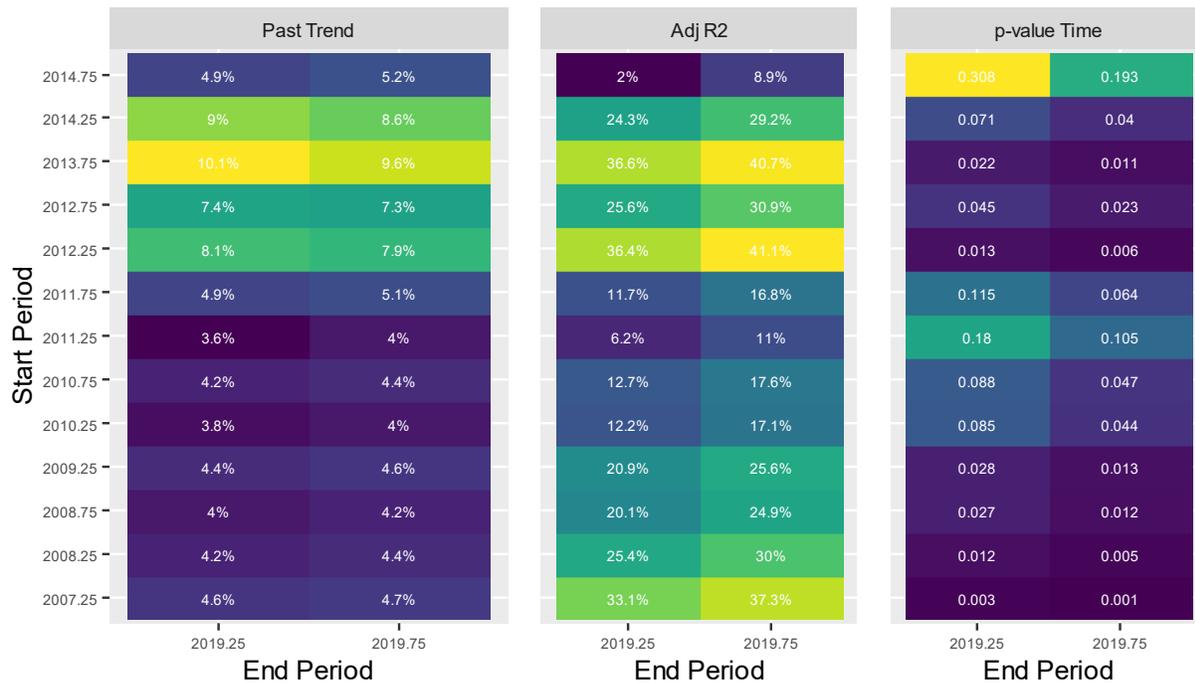
The historical data points show, subject to variability:

- loss cost exhibiting a slight upward trend; and with relatively high variability;
- severity generally exhibiting an upward trend, and like loss cost, relatively high; and
- frequency exhibiting a downward trend from 2005, changing to a relatively flat trend from about 2009.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p-values, and confidence intervals over various trend measurement periods ending 2019-1 and 2019-2, with and without a seasonality parameter are presented in Appendix E.

In Figure 11 we present a heatmap of indicated severity trends beginning 2007-1 through 2014-2 ending 2019-1 and 2019-2, excluding the spike points of 2007-2, 2009-2 and 2013-1, with only a time parameter included in the model, as seasonality is not significant.

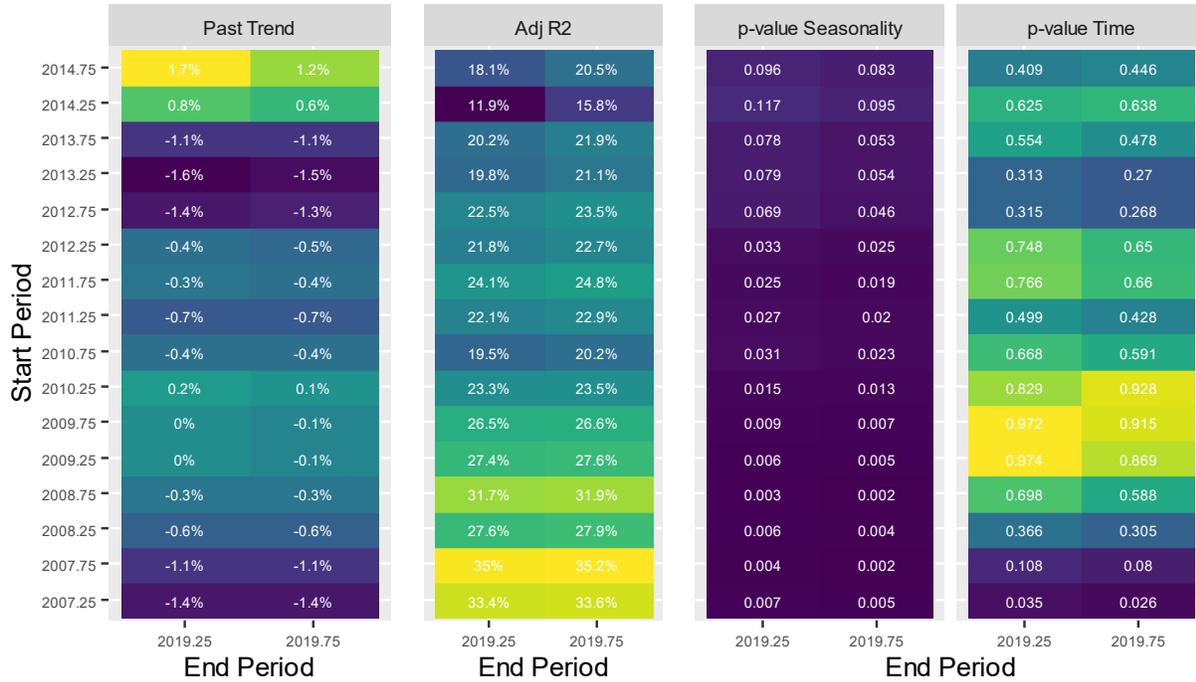
**Figure 11: Accident Benefits Severity Heatmap (Time and excluding 2007-2, 2009-2 and 2013-1)**



- The models have indicated severity trend rates that range from approximately +4.0% to +9.0%; and have low Adjusted R-squared values and significant *p*-values that are generally significant for time.
- The indicated trend rate is generally lower for the models with longer experience periods (before 2012) and tend to cluster around 4.5%.

In Figure 12 we present a heatmap of indicated frequency trends beginning 2007-1 through 2014-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model.

**Figure 12: Accident Benefits Frequency Heatmap (Time and Seasonality)**

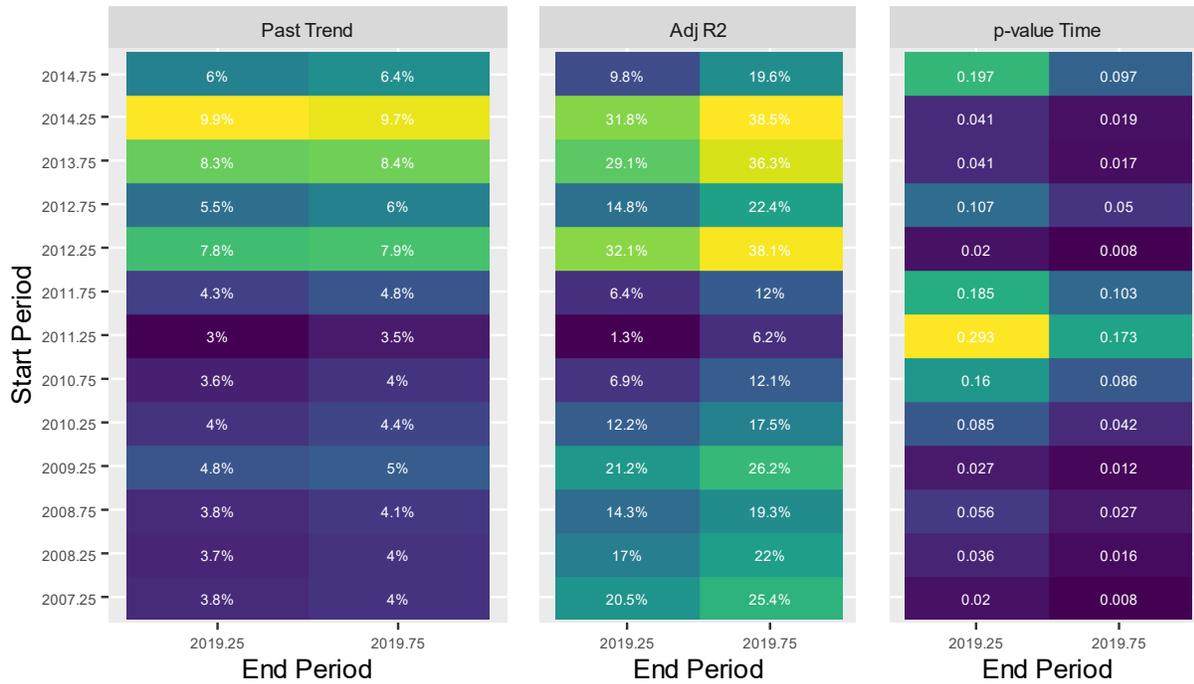


- The models have indicated frequency trend rates that range from approximately -1.5% to +1.0%; and have low Adjusted R-squared values and p-values that are significant seasonality only, implying a 0% frequency trend.

Given the weak frequency and severity R-squared values, we also considered the loss cost trends rates.

In Figure 13 we present a heatmap of indicated loss cost trends beginning 2007-1 through 2014-2 ending 2019-1 and 2019-2, excluding the spike points of 2007-2, 2009-2 and 2013-1, with only a time parameter included in the model, as seasonality is not significant.

**Figure 13: Accident Benefits Loss Cost Heatmap (Time and excluding 2007-2, 2009-2 and 2013-1)**



- The models have indicated loss cost trend rates that range from approximately +4.0% to +10.0%; and have low Adjusted R-squared values and *p*-values that are generally significant for time.
- The indicated trend rate is generally lower for the models with longer experience periods (before 2012) and tend to cluster around 4.5%.

We note the three excluded points all serve to increase the implied loss cost trend and therefore may introduce a small amount of bias to the fit.

In Figure 14 we present loss cost heatmap that is of the same form as above, however including these three datapoints.

**Figure 14: Accident Benefits Loss Cost Heatmap (Time)**



- We observe the models with experience period have indicated loss cost trend rates that range from approximately +1.0% to +10.0%; and have low Adjusted R-squared values and *p*-values for time that are generally not significant.
- Although, the insignificant *p*-value implies a 0% trend rate, we believe a slight positive trend is warranted given:
  - a slight positive trend visible in the data as supported by generally positive, although generally insignificant trend rates.
  - positive and significant trend rates if “spike” points are excluded from the model fit, as presented in Figure 13.

As a result, we select a past and future loss cost trend rate of +1.0%, one percentage point higher than our prior selection.

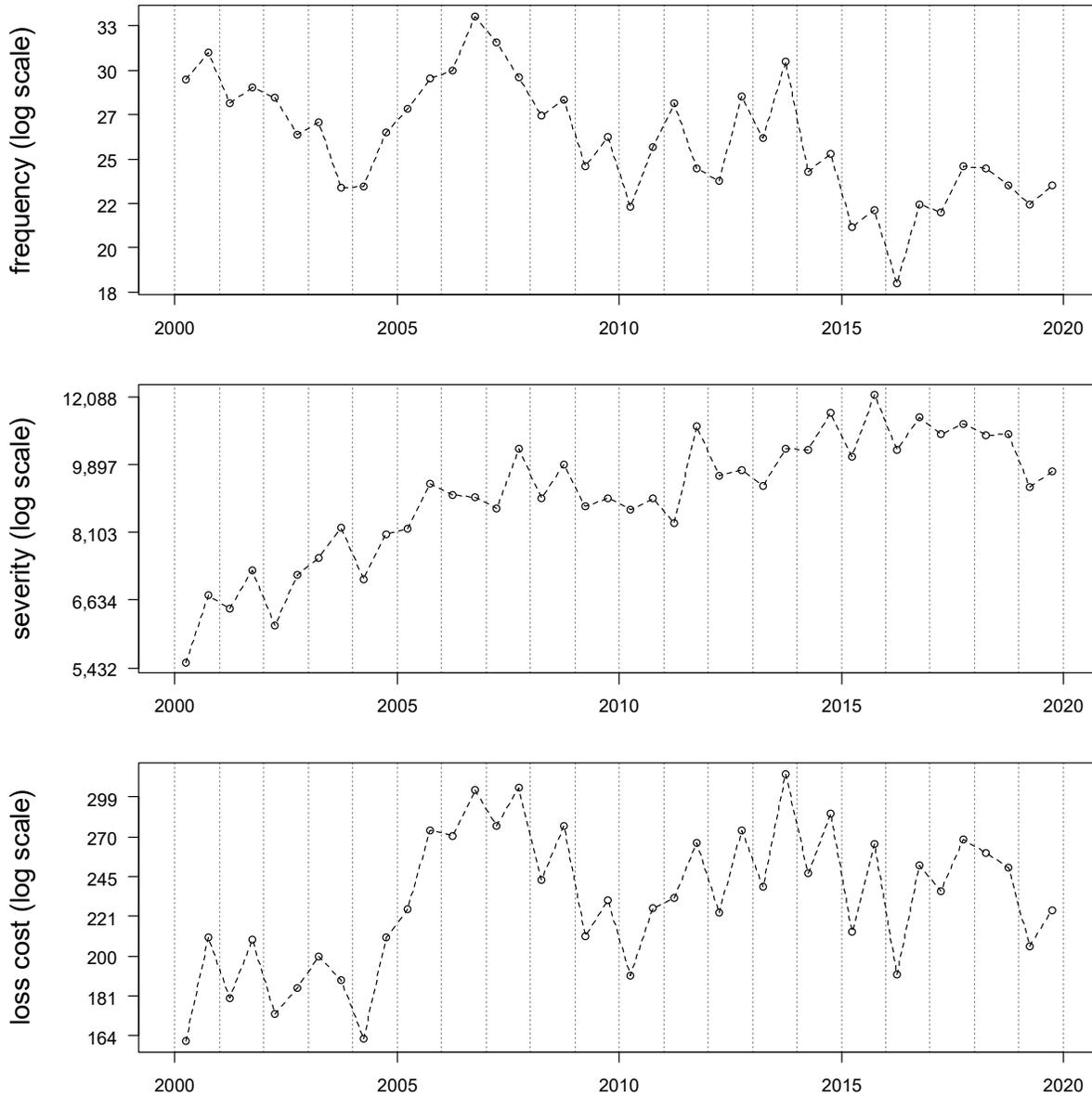
## 6.5. Collision

For the prior review we selected a past and future loss cost trend rate of +1.5% (+2.5% for severity and -1.0% for frequency).

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately +0.1%, -10.2%, and -10.1%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 decreased by 15.7% over the loss cost for the accident year ending December 31, 2018.

In Figure 15, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

**Figure 15: Observed Collision Loss Cost Experience**



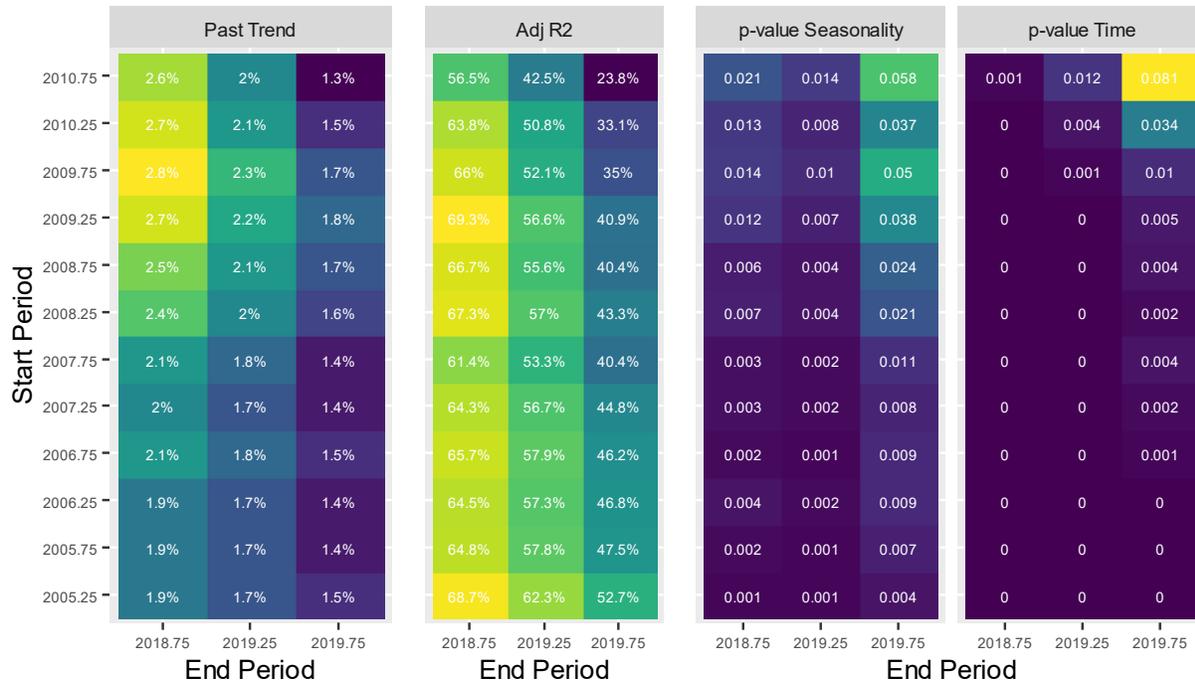
The historical data points indicate a considerable amount of variability:

- 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 - 2019;
- severity has exhibited a generally upward trend, including a flat period over 2008 to 2010, then a continuation of the upward trend, followed by a large decrease in 2019,
- 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 estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p-values, and confidence intervals over various trend measurement periods ending 2019-1 and 2019-2, with and without a seasonality parameter are presented in Appendix E.

In Figure 16, we present a heatmap of indicated severity trends beginning 2005-1 through 2010-2, ending 2019-2, 2019-1 and 2018-2 with time and seasonality parameters included in the model.

**Figure 16: Collision Severity Heatmap (Time and Seasonality)**

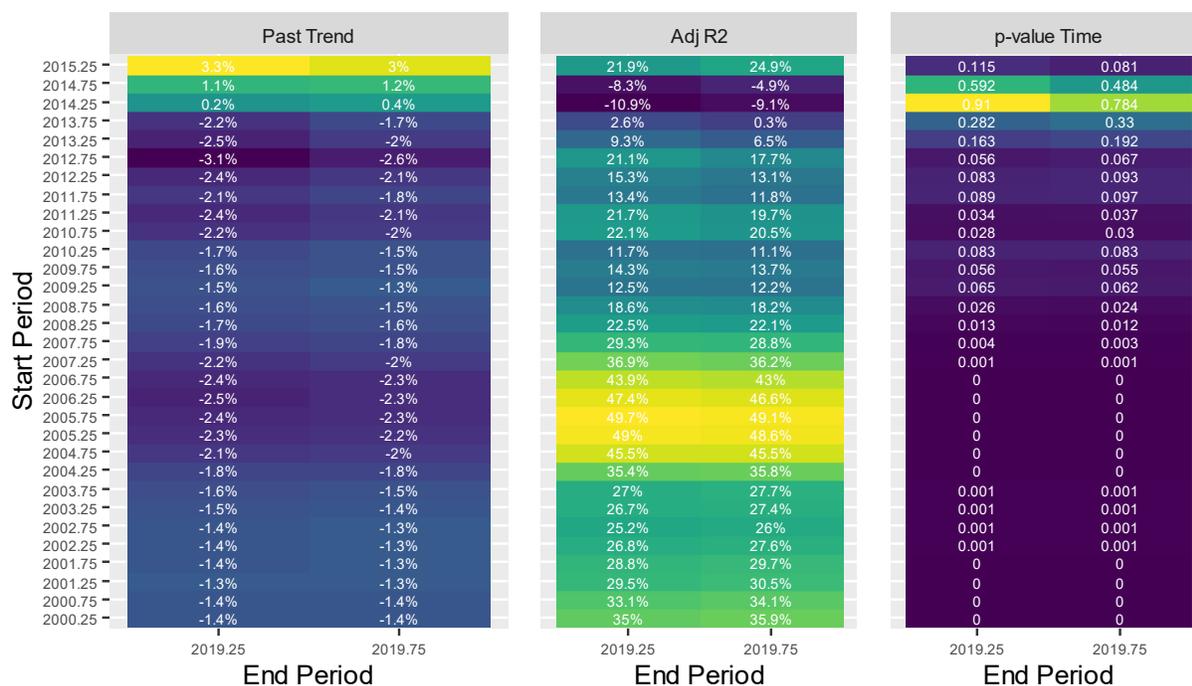


- The models ending 2019-2 generally have implied severity trend rates that cluster around +1.5%, with moderate Adjusted R-squared values and *p-values* that are generally significant for time and seasonality.
- The implied trend rate for the models ending 2019-1 and 2018-2 are generally one-half and one percentage point higher, respectively.

Giving some weight to the models that exclude the 2019 low points, we select a severity trend of +2.0% based on the modeled trends over these periods.

In Figure 17, we present a heatmap of indicated frequency trends beginning 2000-1 through 2015-2, ending 2019-2 with only a time parameter included in the model, as seasonality is not significant.

**Figure 17: Collision Frequency Heatmap (Time)**



- We observe the models with experience period beginning 2000-1 through 2012-2 have indicated frequency trend rates that range from approximately -2.5% to -1.5%; and have low to moderate Adjusted R-squared values and significant *p*-values for time.

We select a frequency trend rate of -2.0%, one percentage point lower than our prior selection.

Therefore, based on our separately selected severity and frequency trend rates, our past and future loss cost trend rate is +0.0%, one and one-half percentage points lower than our prior selected loss cost trend.

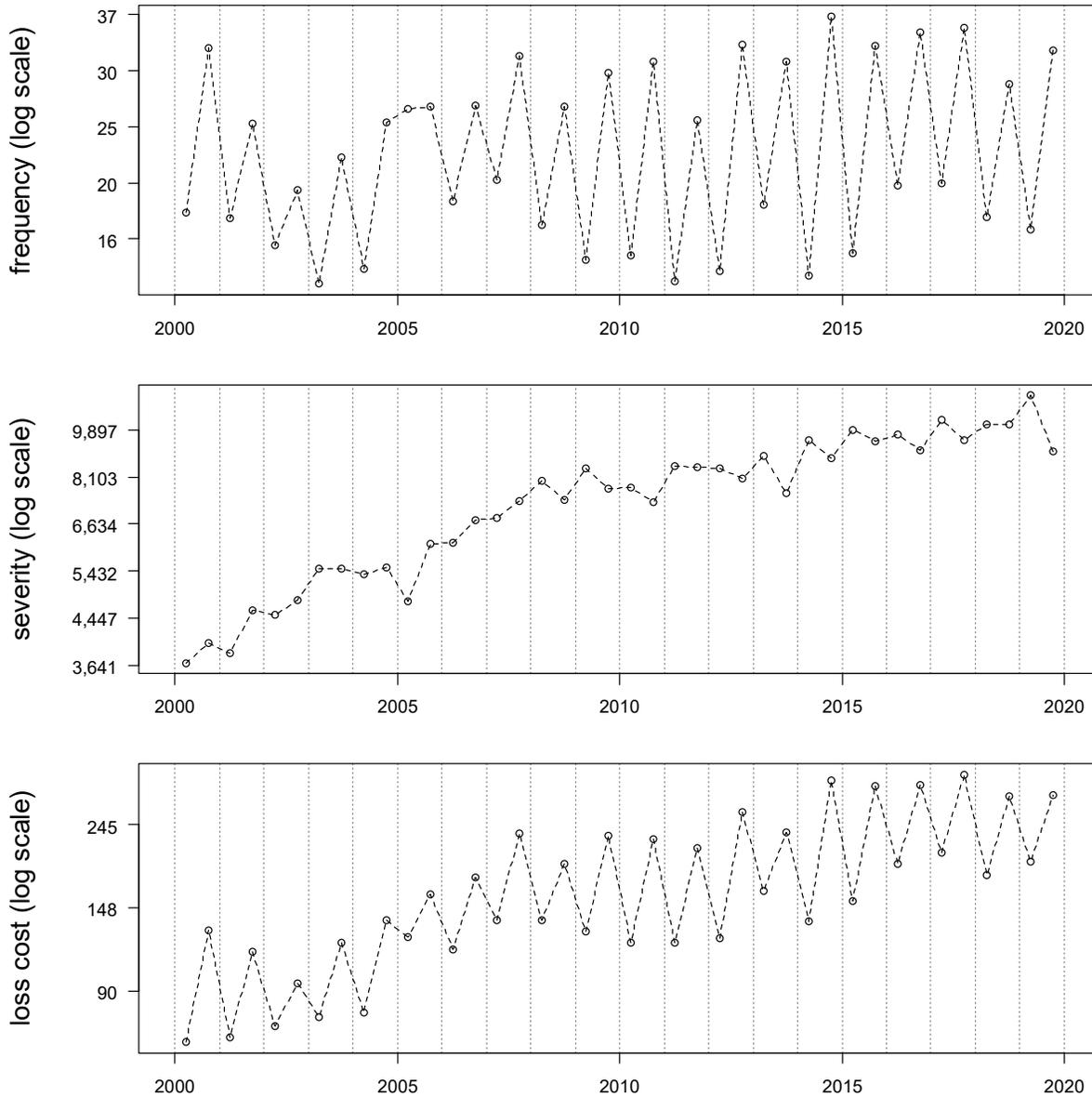
## 6.6. Comprehensive

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

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately +12.9%, -10.7%, and +0.8%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 increased by 3.2% over the loss cost for the accident year ending December 31, 2018.

In Figure 18, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

**Figure 18: Observed Comprehensive Loss Cost Experience**



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 the May 2011 and May 2016 wildfires in Slave Lake and Fort McMurray, respectively, (which are not considered catastrophe losses by GISA).

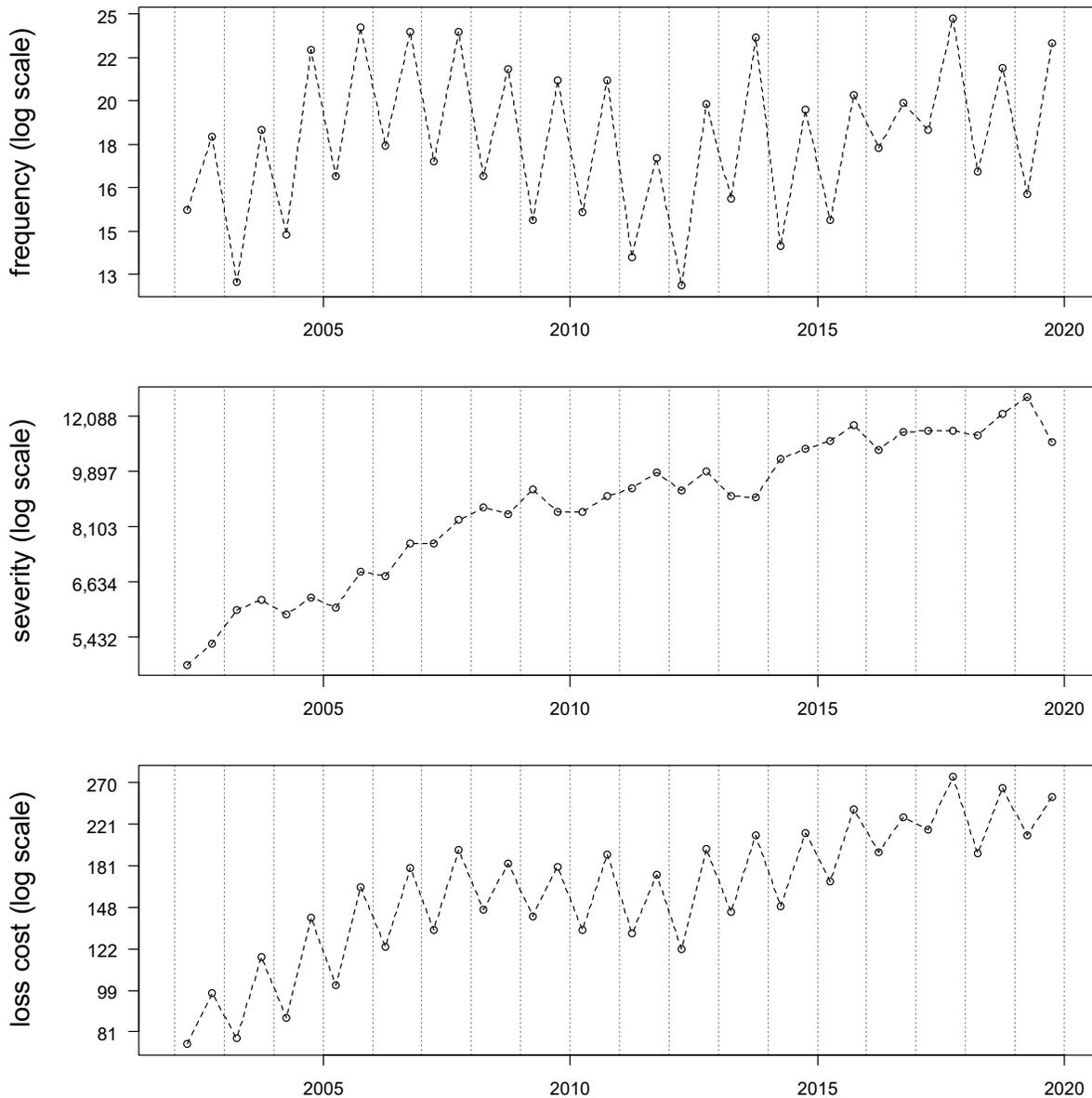
GISA's 2019 Catastrophe Report was released in August 2020. We have updated our comprehensive trend analysis since our preliminary report to consider this information.

We separately review:

- Comprehensive Including Theft and Catastrophes (Figure 19),

- Comprehensive Excluding Catastrophes (Figure 19, and Figure 23)
- Theft-only claims (Figure 20 and Figure 22).

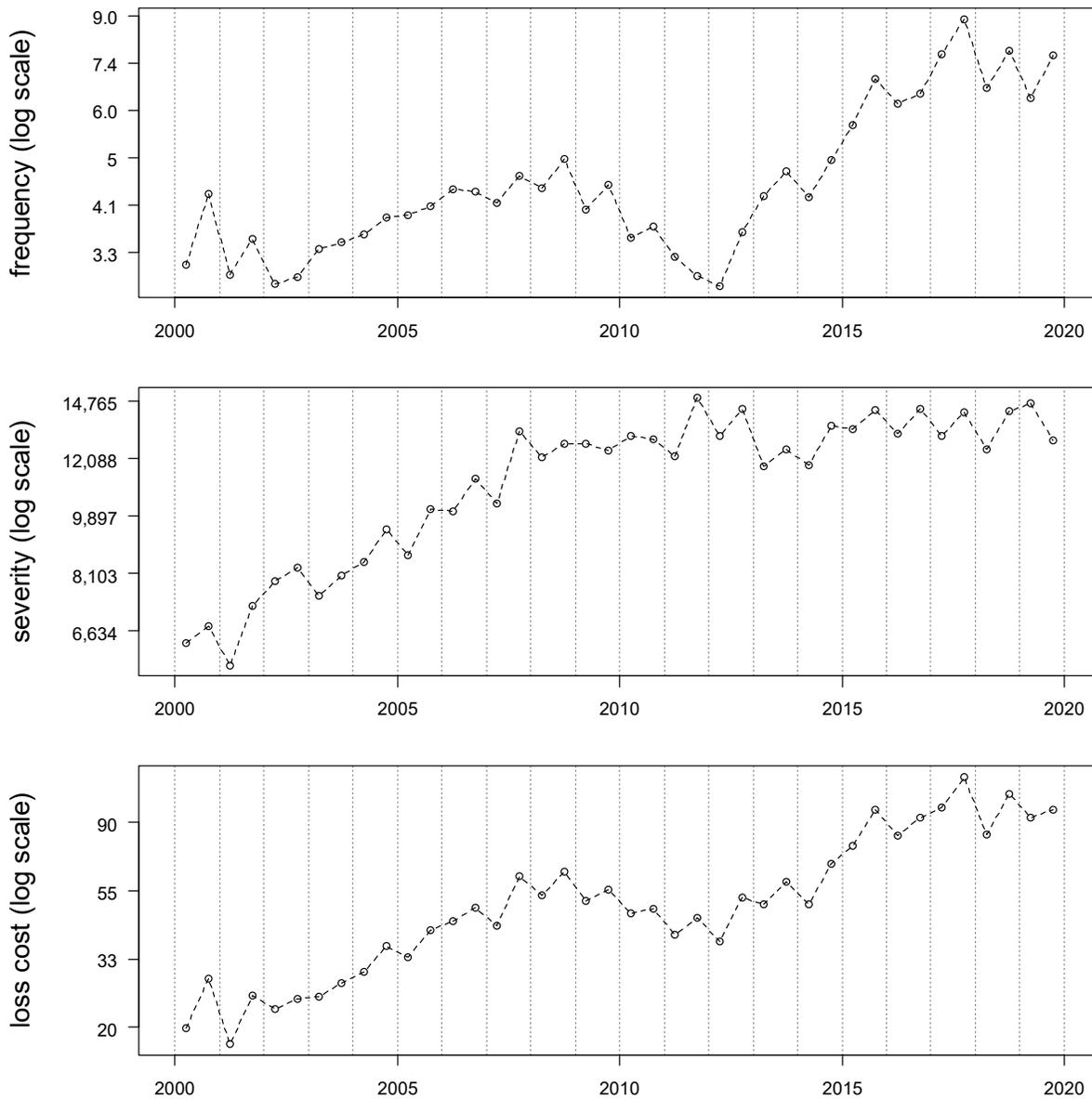
**Figure 19: Comprehensive – Excluding Catastrophes**



The historical data points show, subject to variability:

- severity has consistently trended upward during the experience period, with a slight dip in 2019-2.
- frequency declined between 2005 and 2012, followed by an increasing pattern.
- loss cost increased through 2008, then declined from 2008 through 2011, but have been increasing thereafter.

**Figure 20: Comprehensive – Theft Only**



The historical data points show, subject to variability:

- severity exhibited a relatively steep increasing trend through to 2008, followed by a less steep trend that turned flat beginning 2015.
- frequency has increased rapidly since 2012, however has begun to flatten out (slight decline) over the last two accident periods.
- a generally increasing loss cost trend pattern through 2008, changing to a declining pattern through 2011, and then changing to an increasing pattern. We note some flattening in loss costs over the most recent two accident periods.

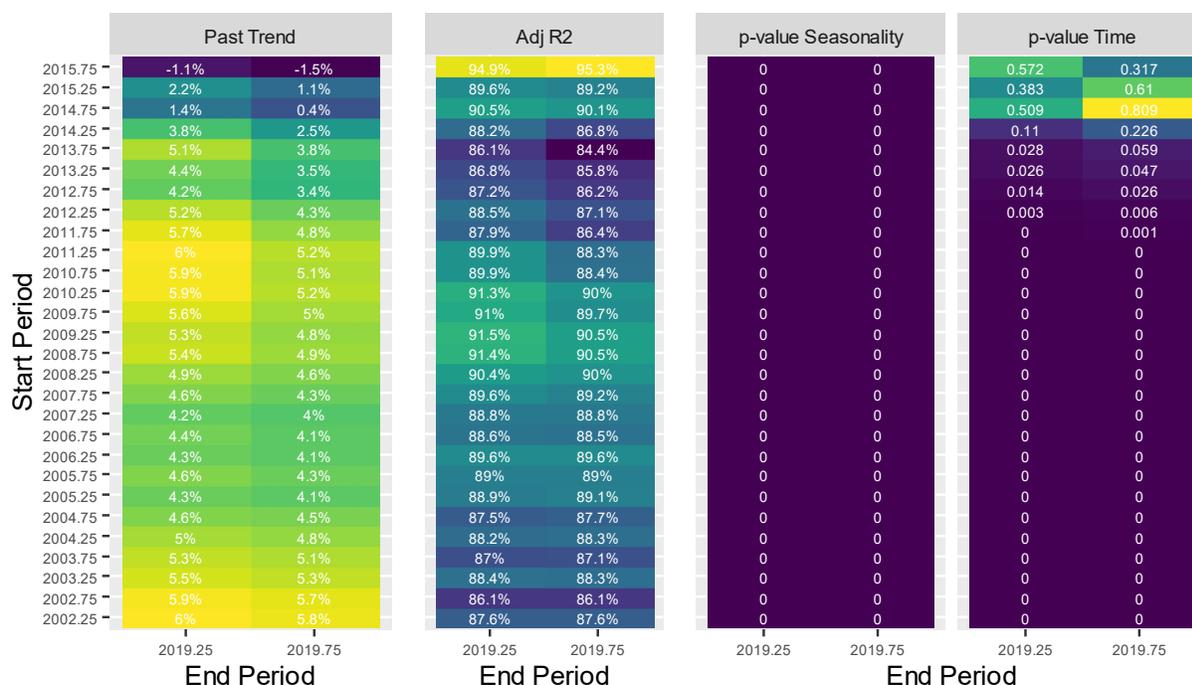
## Selected Trends

The measured severity, frequency, and loss cost trend, associated Adjusted R-square values, *p*-values, and confidence intervals over various trend measurement periods, with theft and catastrophe claims, without catastrophe claims and for theft only are presented in Appendix E.

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

In Figure 21, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

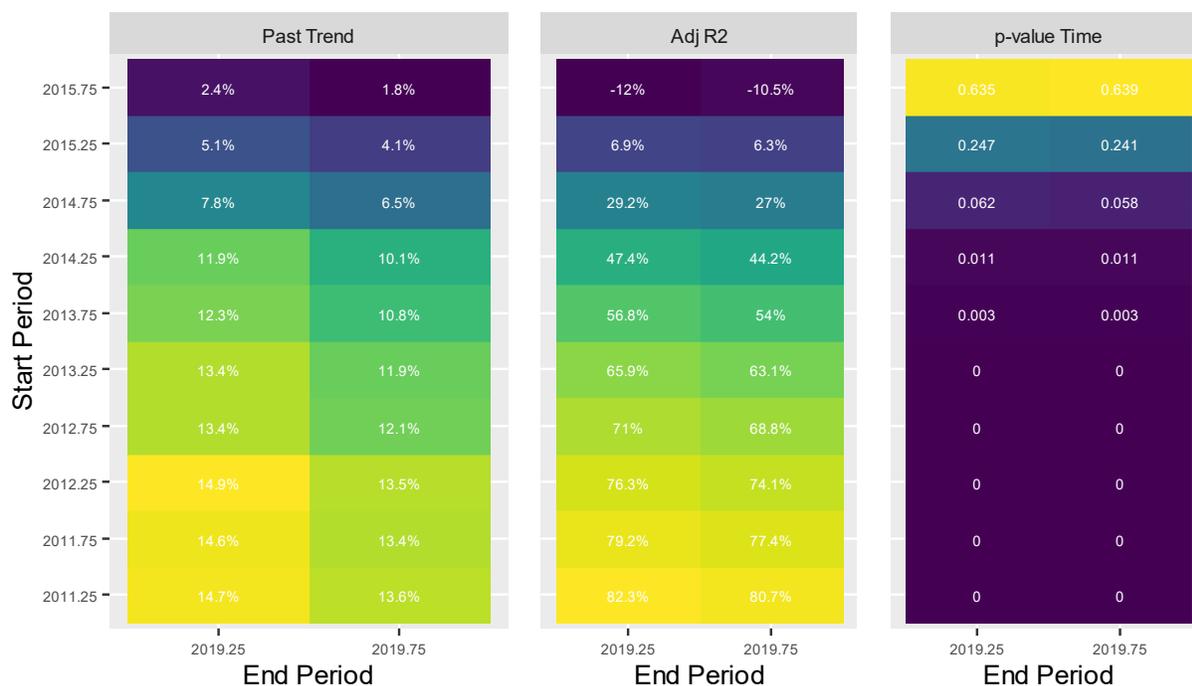
**Figure 21: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality)**



- The models beginning 2002-1 through 2012-1 ending 2019-2 generally have implied loss cost trend rates ranging from +4.0% to +6.0%, with high Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The estimated trends ending 2019-1 are similar, but modestly higher than those ending 2019-2.
- Over the more recent shorter time periods, the time parameter is generally insignificant.

We note theft claims began to increase significantly beginning in 2011. To better understand the impact of theft claims, in Figure 22, we present a heatmap of indicated loss cost trends beginning 2011-1 through 2015-2, ending 2019-2 and 2019-1, for only comprehensive theft claims, with only a time parameter included in the model.

**Figure 22: Comprehensive Theft: Loss Cost Heatmap (Time)**

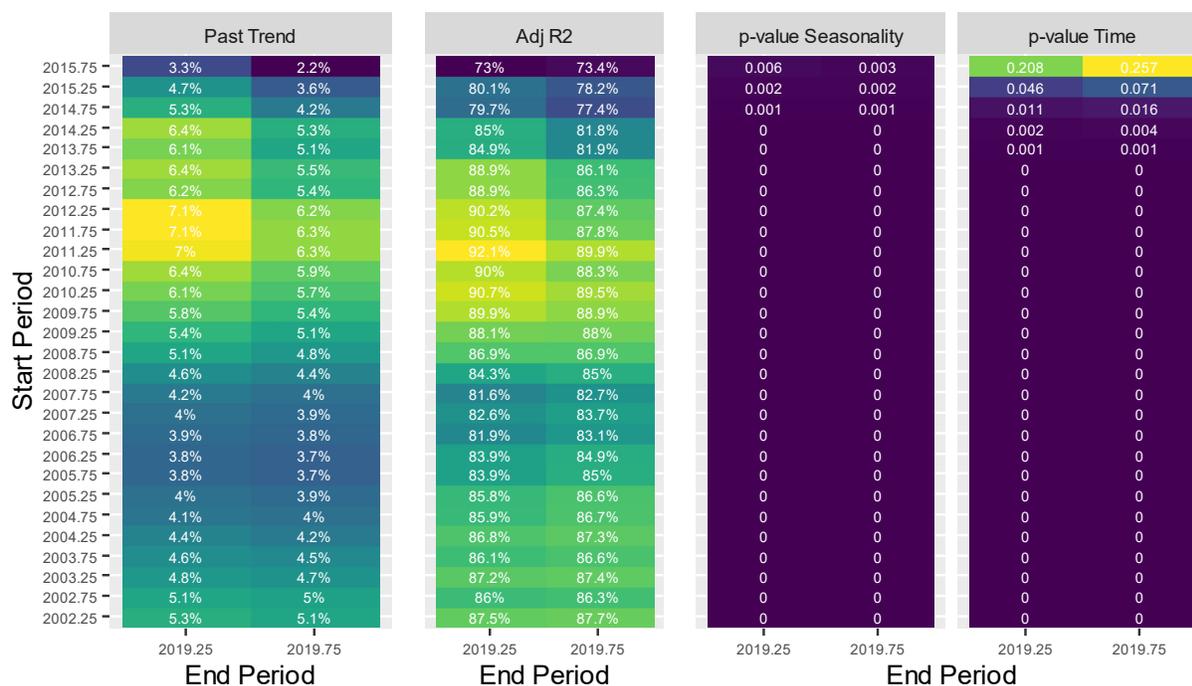


- The models beginning 2011-1 through 2014-1 ending 2019-2 generally have implied loss cost trend rates ranging from +10.0% to +13.5%, with moderate Adjusted R-squared values, and *p*-values that are significant for time.
- Due to the flattening of the observed theft claims over the most recent two years, the models with shorter experience periods have much lower implied trend rates, but low adjusted R-squared values and *p*-values that are not significant for time.
- The estimated trend rates ending 2019-1 are generally one to two percentage-points higher than those ending 2019-2, due to continued flattening observed with 2019-2.

The large year-to-year increase in the number of theft claims since 2011 contributes to the higher comprehensive loss costs and trend rates. We select our loss cost trend rate based on the total comprehensive experience, excluding catastrophes, but including theft claims. This approach implicitly includes the effect of the sharp increase to theft claims, however excludes the additional variability caused by the catastrophe experience.

In Figure 23, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1, excluding the catastrophe claims, with time and seasonality parameters included in the model.

**Figure 23: Comprehensive Excluding CATs: Loss Cost Heatmap (Time and Seasonality)**



- The models beginning 2002-1 through 2014-2 ending 2019-2 generally have implied loss cost trend rates ranging from +3.5% to +6.5%, with high Adjusted R-squared values, and *p*-values that are significant for time and seasonality. The models with longer experience periods have higher adjusted R-squared values and have trend rates that are on the higher end of the observed range.
- The models beginning 2010-1 through 2013-2 (around the time of the large theft increase) ending 2019-2 generally have implied loss cost trend rates that cluster around +6.0% and have the highest Adjusted R-squared values.
- The estimated trends ending 2019-1 are generally one-half to one percentage point higher than those ending 2019-2.

Given the relative consistency of the measured loss cost trends, (including theft, but excluding catastrophes), over the periods beginning 2010-1 through to 2013-2 and ending 2019-2 at approximately +6.0%, 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 +6.0%, one percentage point lower than our prior selection.

### 6.7. All Perils

Due to insufficient data, we will select a past and future loss cost trend rate considering 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, +7.5%. 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 7: Estimated Annual Past/Future Loss Cost Trend Rates**

<b>Coverages</b>	<b>2019 AR As of December 31, 2018</b>	<b>2020 AR As of December 31, 2019</b>
TPL-Bodily Injury	+9.0%	+7.5%
TPL-Property Damage	+3.0%	+3.0%
TPL - Subtotal	+6.6%	+5.9%
AB – Total	+0.0%	+1.0%
Collision	+1.5%	+0.0%
Comprehensive	+7.0%	+6.0%
All Perils	+3.2%	+1.8%
Specified Perils	+7.0%	+6.0%
Underinsured Motorist	+11.0%	+7.5%

## 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 GISA<sup>15</sup> 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 ULAE<sup>16</sup> expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

**Table 8: Unallocated Loss Adjustment Expenses**

Year	ULAE %	Year	ULAE %
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%
2011	9.5%	2019	10.8%

We include these provisions in our analysis of trends.

<sup>15</sup> The reader is directed to GISA for full description on the data collected and how factors are determined by GISA.

<sup>16</sup> ULAE factors prior to 2004 are presented in Appendix B.

## 8. CATASTROPHE PROVISION

It is our understanding that the losses arising from the 2016 Fort McMurray wildfires are not considered catastrophe losses by GISA and, therefore, not included in our analysis of a benchmark catastrophe provision. 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 for insurers to consider in their individual rate applications.

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 catastrophe 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.

For the 2019 Annual Review, the Board approved (i) our recommended benchmark catastrophe provision of 25%<sup>17</sup> (a factor of 1.25) and (ii) our recommendation that the Board consider each insurer’s own distribution of business writings and catastrophe loss experience. In this approach, each insurer would calculate a specific catastrophe provision for its own portfolio in reviewing rate level indications for the comprehensive coverage.

To put the catastrophe provisions of individual insurers in some perspective, we provide the Board with an updated Industry average catastrophe provision for this 2020 Annual Review.

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2019 for commercial vehicle comprehensive coverage as reported in GISA’s 2019 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 \$96 million of catastrophe losses have been reported as compared to approximately \$421 million of non-catastrophe losses - a ratio of 23%. Over the last five years approximately \$50 million of catastrophe losses have been reported as compared to approximately \$249 million of non-catastrophe losses - a ratio of 20%. We observe relatively low levels of catastrophe claims between 2017 and 2019. However, given the large hail storm near Calgary in 2020, we expect the catastrophe factor over the three-year period 2018 to 2020 to increase relative to the three-year period 2017 to 2019.

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 22% (1.22).

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

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<sup>17</sup> In the 2019 Annual Review, the 25% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over (1) the past ten years ending 2018 and (2) over the past five years ending 2018, based on GISA’s 2018 Catastrophe Report for Alberta.

**Table 9: Determination of Benchmark Catastrophe Provision**

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	1.033
2003	3,138	348	11%	15,850	1,437	1.100
2004	3,532	214	6%	17,486	773	1.046
2005	4,822	1,070	22%	23,965	3,528	1.173
2006	4,477	367	8%	26,940	1,457	1.057
2007	5,744	1,206	21%	37,990	6,875	1.221
2008	5,161	605	12%	36,599	2,913	1.086
2009	5,292	1,005	19%	38,282	6,930	1.221
2010	5,342	1,135	21%	36,297	5,377	1.174
2011	4,551	884	19%	36,020	5,770	1.191
2012	5,701	1,729	30%	42,896	10,484	1.323
2013	6,206	1,275	21%	45,866	8,446	1.226
2014	6,809	2,245	33%	56,078	15,399	1.379
2015	6,737	1,762	26%	58,784	11,795	1.251
2016	7,370	2,173	29%	63,212	14,221	1.290
2017	7,295	1,562	21%	65,811	10,070	1.181
2018	6,058	986	16%	56,179	6,508	1.131
2019	6,109	1,241	20%	55,500	7,678	1.161
All Years	97,510	19,928	20%	727,569	120,104	1.198
Last 10 Years	62,178	14,992	24%	516,642	95,748	1.227
Last 5 Years	33,569	7,724	23%	299,486	50,272	1.202
Avg. of Last 10 and 5						1.215
Recommendation						1.220

## **9. INVESTMENT INCOME ON CASH FLOW**

The Board Guidelines were updated in July 2019 directing insurers to support their individually-selected expected investment income rate so as 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).

## 10. HEALTH COST RECOVERY

Alberta Treasury Board and Finance announced the 2020 Health Cost Recovery assessment factor (percentage) at 4.74% of Third Party Liability premiums. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 4.74% as the benchmark until the Alberta Treasury Board and Finance announce the 2021 Health Cost Recovery assessment factor.

## 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 26.0% operating expense provision that we recommend for private passenger vehicles serve as the benchmark for commercial vehicles.

## 12. PROFIT

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

## 13. SUMMARY OF BENCHMARKS

In Table 10 we present a summary of our selected benchmarks for the 2020 Annual Review

**Table 10: Estimated Annual Past/Future Loss Cost Trend Rates and Other Benchmarks**

	<b>2020 SAR</b> As of June 30, 2019	<b>2020 AR</b> As of December 31, 2019
<b>Tend Benchmarks</b>		
TPL-Bodily Injury	+9.0%	+7.5%
TPL-Property Damage	+3.0%	+3.0%
TPL - Subtotal	+6.6%	+5.9%
AB – Total	+0.0%	+1.0%
Collision	+1.5%	+0.0%
Comprehensive	+7.0%	+6.0%
All Perils	+3.2%	+1.8%
Specified Perils	+7.0%	+6.0%
Underinsured Motorist	+11.0%	+7.5%
<b>Other Benchmarks</b>		
Catastrophe Provision	57%	22%
Investment Income	N/A	N/A
Health Cost Recovery	4.74% of TPL Premiums	4.74% of TPL Premiums
Operating Expenses	26.7%	26.0%
Profit Provision	7%	7%

## 14. DISTRIBUTION AND USE

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the AIRB 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.
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## 15. CONSIDERATION AND LIMITATIONS

- **Data Verification** – For our analysis, we relied on data and information provided by the AIRB 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 provided by AIRB and GISA 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 insurers writing business in Alberta. 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.

## 16. DEFINITION OF KEY TERMS

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

### 16.1. 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.

## **16.2. 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.

## 17. CLOSING

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

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

Sincerely,



Paula Elliott, FCIA, FCAS  
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Rajesh Sahasrabuddhe, FCAS, ACIA  
rajesh.sahasrabuddhe@oliverwyman.com

## 18. 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; with and without certain level change parameters.

- 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 36



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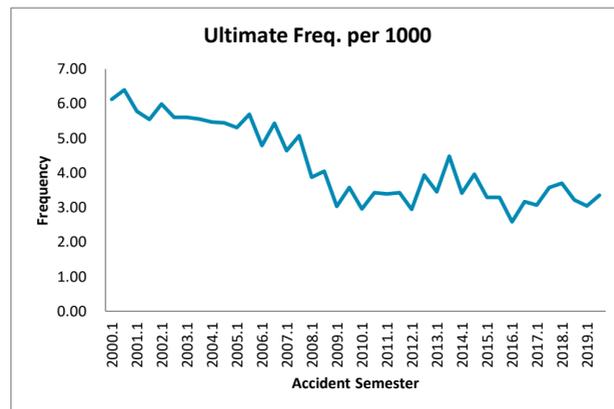
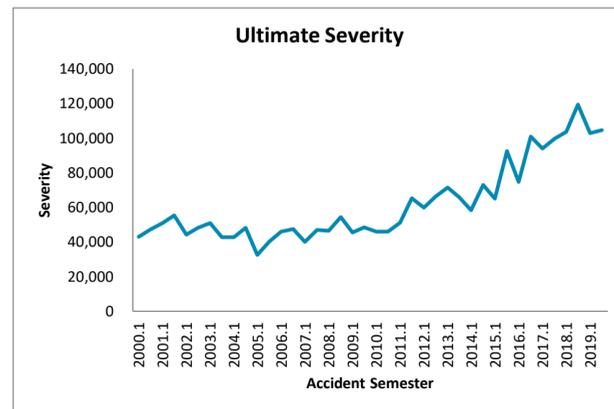
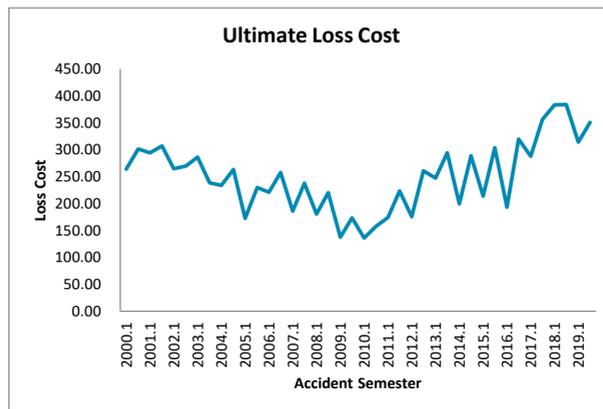




Province of Alberta  
Third Party Liability - Bodily Injury  
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Loss Cost Summary**  
Data as of 12/31/19

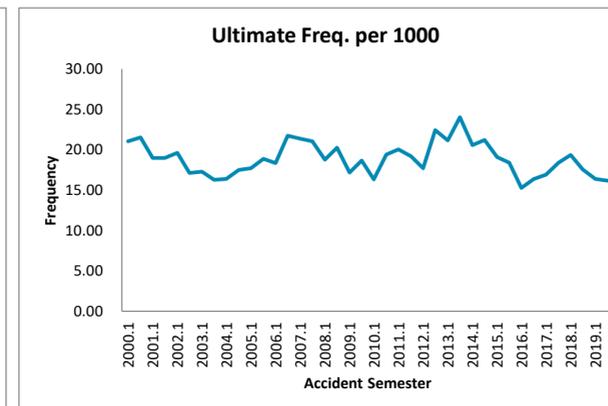
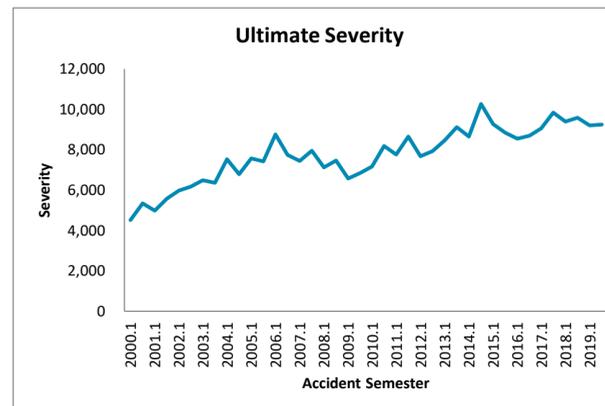
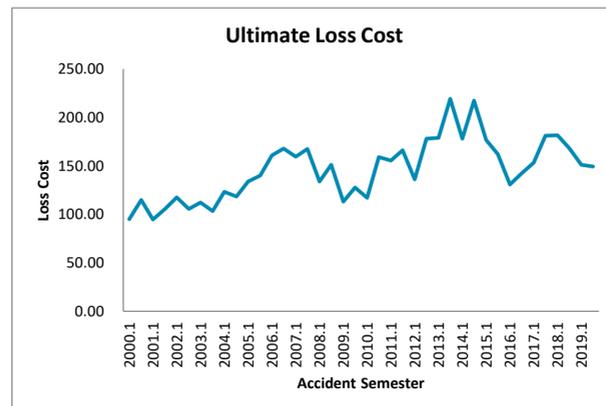
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	141,038	863	33,790	1.101	37,203	263.78		43,109		6.12			
2000.2	234	144,009	921	39,437	1.101	43,420	301.51		47,145		6.40		282.84	
2001.1	228	143,471	828	39,227	1.076	42,208	294.19	11.5%	50,976	18.3%	5.77	-5.7%		
2001.2	222	147,741	819	42,110	1.076	45,311	306.69	1.7%	55,324	17.4%	5.54	-13.3%	300.53	6.3%
2002.1	216	140,574	842	34,208	1.089	37,253	265.01	-9.9%	44,243	-13.2%	5.99	3.8%		
2002.2	210	145,898	817	36,160	1.089	39,378	269.90	-12.0%	48,198	-12.9%	5.60	1.0%	267.50	-11.0%
2003.1	204	138,623	777	36,305	1.093	39,682	286.26	8.0%	51,071	15.4%	5.61	-6.4%		
2003.2	198	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	192	138,549	757	29,402	1.103	32,430	234.07	-18.2%	42,840	-16.1%	5.46	-2.5%		
2004.2	186	145,566	793	34,705	1.103	38,279	262.97	10.4%	48,271	12.6%	5.45	-2.0%	248.88	-5.0%
2005.1	180	144,352	766	22,705	1.097	24,917	172.61	-26.3%	32,525	-24.1%	5.31	-2.9%		
2005.2	174	146,449	834	30,618	1.097	33,600	229.43	-12.8%	40,278	-16.6%	5.70	4.6%	201.23	-19.1%
2006.1	168	147,591	707	29,980	1.087	32,573	220.70	27.9%	46,072	41.7%	4.79	-9.7%		
2006.2	162	156,062	847	36,971	1.087	40,169	257.39	12.2%	47,430	17.8%	5.43	-4.7%	239.56	19.0%
2007.1	156	164,487	763	28,053	1.089	30,545	185.70	-15.9%	40,041	-13.1%	4.64	-3.2%		
2007.2	150	176,457	894	38,554	1.089	41,978	237.89	-7.6%	46,959	-1.0%	5.07	-6.6%	212.71	-11.2%
2008.1	144	176,620	684	29,351	1.084	31,805	180.08	-3.0%	46,483	16.1%	3.87	-16.5%		
2008.2	138	177,733	718	36,073	1.084	39,089	219.93	-7.6%	54,441	15.9%	4.04	-20.3%	200.07	-5.9%
2009.1	132	168,131	509	20,983	1.105	23,188	137.92	-23.4%	45,556	-2.0%	3.03	-21.9%		
2009.2	126	170,780	610	26,760	1.105	29,572	173.16	-21.3%	48,479	-11.0%	3.57	-11.6%	155.68	-22.2%
2010.1	120	166,455	492	20,548	1.102	22,638	136.00	-1.4%	46,023	1.0%	2.96	-2.4%		
2010.2	114	173,705	595	24,837	1.102	27,363	157.53	-9.0%	46,000	-5.1%	3.42	-4.1%	146.99	-5.6%
2011.1	108	168,712	573	26,796	1.095	29,328	173.83	27.8%	51,224	11.3%	3.39	14.8%		
2011.2	102	174,154	596	35,582	1.095	38,944	223.62	42.0%	65,341	42.0%	3.42	-0.1%	199.12	35.5%
2012.1	96	172,211	506	27,746	1.091	30,276	175.81	1.1%	59,815	16.8%	2.94	-13.4%		
2012.2	90	175,745	692	41,994	1.091	45,824	260.74	16.6%	66,214	1.3%	3.94	15.1%	218.71	9.8%
2013.1	84	175,273	605	39,364	1.099	43,279	246.93	40.5%	71,541	19.6%	3.45	17.4%		
2013.2	78	186,138	834	49,866	1.099	54,826	294.54	13.0%	65,756	-0.7%	4.48	13.8%	271.45	24.1%
2014.1	72	187,141	639	34,207	1.093	37,392	199.81	-19.1%	58,478	-18.3%	3.42	-1.0%		
2014.2	66	204,975	811	54,169	1.093	59,212	288.87	-1.9%	73,029	11.1%	3.96	-11.7%	246.36	-9.2%
2015.1	60	207,348	682	40,217	1.103	44,355	213.92	7.1%	65,045	11.2%	3.29	-3.7%		
2015.2	54	211,513	696	58,303	1.103	64,302	304.01	5.2%	92,439	26.6%	3.29	-16.9%	259.41	5.3%
2016.1	48	204,495	528	36,450	1.085	39,545	193.38	-9.6%	74,830	15.0%	2.58	-21.4%		
2016.2	42	209,511	662	61,667	1.085	66,903	319.33	5.0%	101,011	9.3%	3.16	-3.9%	257.12	-0.9%
2017.1	36	199,112	611	52,575	1.092	57,385	288.21	49.0%	93,944	25.5%	3.07	18.7%		
2017.2	30	197,937	707	64,536	1.092	70,441	355.88	11.4%	99,612	-1.4%	3.57	13.0%	321.94	25.2%
2018.1	24	188,607	698	65,695	1.101	72,310	383.39	33.0%	103,606	10.3%	3.70	20.6%		
2018.2	18	194,861	626	67,966	1.101	74,810	383.92	7.9%	119,422	19.9%	3.21	-10.0%	383.66	19.2%
2019.1	12	187,472	571	53,104	1.108	58,839	313.86	-18.1%	103,006	-0.6%	3.05	-17.7%		
2019.2	6	180,371	604	57,115	1.108	63,283	350.85	-8.6%	104,769	-12.3%	3.35	4.2%	332.00	-13.5%
<b>Total</b>		<b>6,822,047</b>	<b>28,268</b>	<b>1,569,123</b>		<b>1,717,732</b>								



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

**Loss Cost Summary**  
Data as of 12/31/19

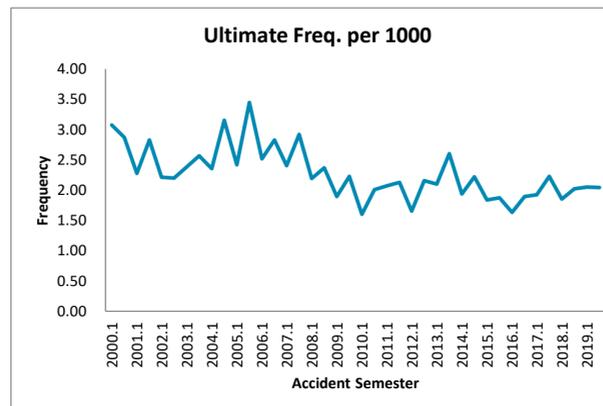
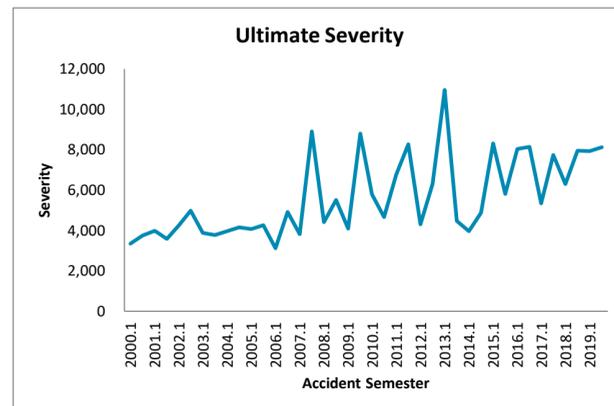
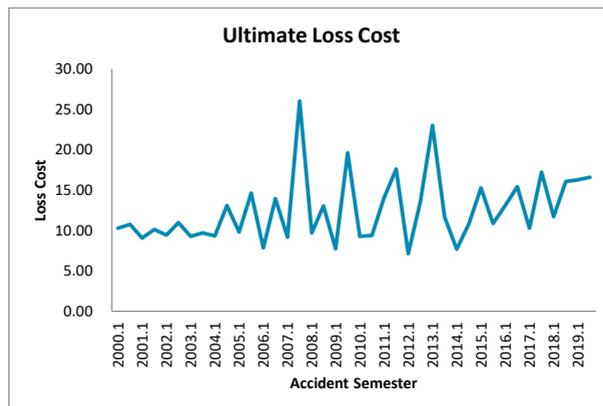
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	141,038	2,967	12,168	1.101	13,397	94.99		4,515		21.04			
2000.2	234	144,009	3,102	15,028	1.101	16,546	114.89		5,334		21.54		105.04	
2001.1	228	143,471	2,723	12,622	1.076	13,581	94.66	-0.3%	4,987	10.5%	18.98	-9.8%		
2001.2	222	147,741	2,800	14,488	1.076	15,589	105.52	-8.2%	5,568	4.4%	18.95	-12.0%	100.17	-4.6%
2002.1	216	140,574	2,756	15,148	1.089	16,496	117.35	24.0%	5,985	20.0%	19.61	3.3%		
2002.2	210	145,898	2,497	14,151	1.089	15,411	105.63	0.1%	6,172	10.9%	17.11	-9.7%	111.38	11.2%
2003.1	204	138,623	2,399	14,238	1.093	15,562	112.26	-4.3%	6,487	8.4%	17.31	-11.7%		
2003.2	198	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	192	138,549	2,267	15,484	1.103	17,079	123.27	9.8%	7,534	16.1%	16.36	-5.5%		
2004.2	186	145,566	2,543	15,641	1.103	17,252	118.52	14.8%	6,784	6.8%	17.47	7.4%	120.83	12.2%
2005.1	180	144,352	2,558	17,623	1.097	19,340	133.98	8.7%	7,560	0.4%	17.72	8.3%		
2005.2	174	146,449	2,760	18,680	1.097	20,500	139.98	18.1%	7,428	9.5%	18.85	7.9%	137.00	13.4%
2006.1	168	147,591	2,711	21,827	1.087	23,715	160.68	19.9%	8,748	15.7%	18.37	3.7%		
2006.2	162	156,062	3,389	24,133	1.087	26,220	168.01	20.0%	7,737	4.2%	21.71	15.2%	164.45	20.0%
2007.1	156	164,487	3,517	24,075	1.089	26,213	159.36	-0.8%	7,452	-14.8%	21.38	16.4%		
2007.2	150	176,457	3,717	27,122	1.089	29,531	167.35	-0.4%	7,944	2.7%	21.07	-3.0%	163.50	-0.6%
2008.1	144	176,620	3,317	21,833	1.084	23,658	133.95	-15.9%	7,132	-4.3%	18.78	-12.2%		
2008.2	138	177,733	3,596	24,772	1.084	26,843	151.03	-9.8%	7,465	-6.0%	20.23	-4.0%	142.52	-12.8%
2009.1	132	168,131	2,887	17,193	1.105	19,000	113.01	-15.6%	6,581	-7.7%	17.17	-8.6%		
2009.2	126	170,780	3,188	19,738	1.105	21,812	127.72	-15.4%	6,842	-8.3%	18.67	-7.7%	120.42	-15.5%
2010.1	120	166,455	2,722	17,694	1.102	19,493	117.11	3.6%	7,163	8.8%	16.35	-4.8%		
2010.2	114	173,705	3,374	25,073	1.102	27,623	159.02	24.5%	8,188	19.7%	19.42	4.0%	138.51	15.0%
2011.1	108	168,712	3,377	23,962	1.095	26,226	155.45	32.7%	7,766	8.4%	20.02	22.4%		
2011.2	102	174,154	3,345	26,465	1.095	28,966	166.32	4.6%	8,659	5.8%	19.21	-1.1%	160.97	16.2%
2012.1	96	172,211	3,053	21,504	1.091	23,465	136.26	-12.3%	7,685	-1.0%	17.73	-11.4%		
2012.2	90	175,745	3,941	28,665	1.091	31,279	177.98	7.0%	7,936	-8.4%	22.43	16.8%	157.33	-2.3%
2013.1	84	175,273	3,708	28,555	1.099	31,395	179.12	31.5%	8,466	10.2%	21.16	19.3%		
2013.2	78	186,138	4,471	37,112	1.099	40,803	219.21	23.2%	9,125	15.0%	24.02	7.1%	199.77	27.0%
2014.1	72	187,141	3,848	30,467	1.093	33,303	177.96	-0.6%	8,655	2.2%	20.56	-2.8%		
2014.2	66	204,975	4,342	40,783	1.093	44,580	217.49	-0.8%	10,266	12.5%	21.18	-11.8%	198.62	-0.6%
2015.1	60	207,348	3,953	33,239	1.103	36,659	176.80	-0.7%	9,274	7.2%	19.06	-7.3%		
2015.2	54	211,513	3,886	31,119	1.103	34,321	162.26	-25.4%	8,833	-14.0%	18.37	-13.3%	169.46	-14.7%
2016.1	48	204,495	3,123	24,626	1.085	26,717	130.65	-26.1%	8,555	-7.7%	15.27	-19.9%		
2016.2	42	209,511	3,433	27,510	1.085	29,846	142.46	-12.2%	8,693	-1.6%	16.39	-10.8%	136.62	-19.4%
2017.1	36	199,112	3,364	27,933	1.092	30,489	153.12	17.2%	9,064	6.0%	16.89	10.6%		
2017.2	30	197,937	3,644	32,865	1.092	35,873	181.23	27.2%	9,845	13.2%	18.41	12.3%	167.14	22.3%
2018.1	24	188,607	3,645	31,117	1.101	34,251	181.60	18.6%	9,396	3.7%	19.33	14.4%		
2018.2	18	194,861	3,423	29,810	1.101	32,811	168.38	-7.1%	9,585	-2.6%	17.57	-4.6%	174.88	4.6%
2019.1	12	187,472	3,074	25,527	1.108	28,284	150.87	-16.9%	9,200	-2.1%	16.40	-15.2%		
2019.2	6	180,371	2,911	24,271	1.108	26,892	149.09	-11.5%	9,237	-3.6%	16.14	-8.1%	150.00	-14.2%
<b>Total</b>		<b>6,822,047</b>	<b>128,645</b>	<b>927,695</b>		<b>1,015,705</b>								



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

**Loss Cost Summary**  
Data as of 12/31/19

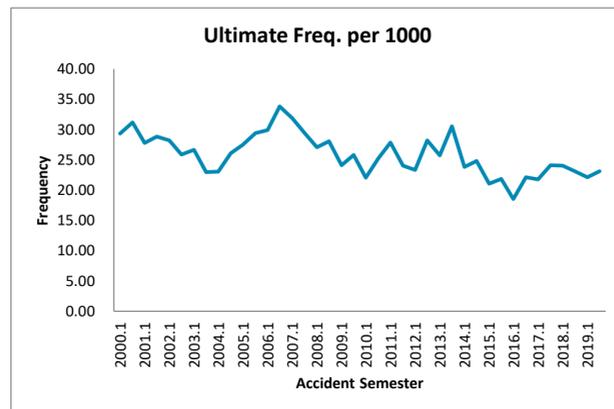
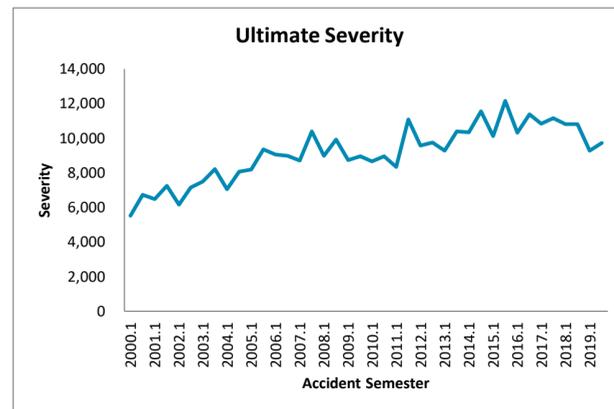
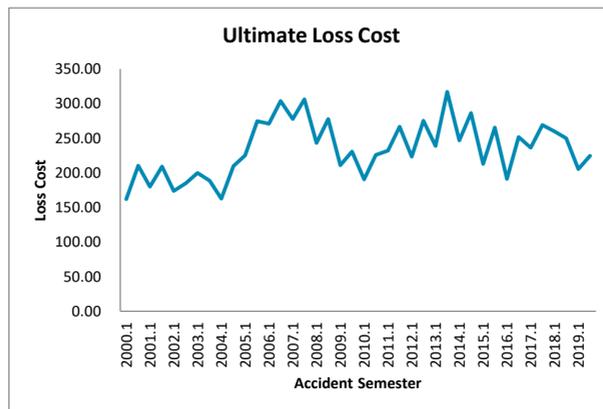
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	133,841	412	1,250	1,101	1,377	10.29		3,341		3.08			
2000.2	234	136,440	392	1,334	1,101	1,469	10.77		3,748		2.87		10.53	
2001.1	228	136,304	310	1,148	1,076	1,235	9.06	-11.9%	3,984	19.3%	2.27	-26.1%		
2001.2	222	142,086	402	1,335	1,076	1,437	10.11	-6.1%	3,574	-4.7%	2.83	-1.5%	9.60	-8.8%
2002.1	216	136,659	302	1,181	1,089	1,286	9.41	3.8%	4,257	6.8%	2.21	-2.8%		
2002.2	210	142,701	314	1,438	1,089	1,566	10.97	8.5%	4,986	39.5%	2.20	-22.2%	10.21	6.4%
2003.1	204	135,229	322	1,146	1,093	1,253	9.26	-1.5%	3,890	-8.6%	2.38	7.8%		
2003.2	198	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	192	135,450	319	1,147	1,103	1,265	9.34	0.8%	3,964	1.9%	2.36	-1.1%		
2004.2	186	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	180	140,371	339	1,256	1,097	1,379	9.82	5.2%	4,067	2.6%	2.42	2.5%		
2005.2	174	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	168	144,515	364	1,044	1,087	1,135	7.85	-20.1%	3,117	-23.3%	2.52	4.3%		
2006.2	162	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	156	159,525	383	1,343	1,089	1,463	9.17	16.8%	3,819	22.5%	2.40	-4.7%		
2007.2	150	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	144	167,849	368	1,499	1,084	1,625	9.68	5.6%	4,414	15.6%	2.19	-8.7%		
2008.2	138	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	132	160,175	303	1,124	1,105	1,243	7.76	-19.8%	4,101	-7.1%	1.89	-13.7%		
2009.2	126	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	120	159,334	255	1,341	1,102	1,477	9.27	19.5%	5,793	41.3%	1.60	-15.4%		
2010.2	114	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	108	164,476	341	2,108	1,095	2,307	14.03	51.3%	6,765	16.8%	2.07	29.5%		
2011.2	102	170,768	363	2,742	1,095	3,001	17.58	87.8%	8,268	77.6%	2.13	5.7%	15.83	69.9%
2012.1	96	170,079	281	1,111	1,091	1,212	7.13	-49.2%	4,313	-36.3%	1.65	-20.3%		
2012.2	90	174,490	376	2,172	1,091	2,370	13.58	-22.7%	6,302	-23.8%	2.15	1.4%	10.39	-34.4%
2013.1	84	174,195	366	3,649	1,099	4,012	23.03	223.3%	10,962	154.2%	2.10	27.2%		
2013.2	78	185,448	483	1,963	1,099	2,158	11.64	-14.3%	4,469	-29.1%	2.60	20.9%	17.16	65.1%
2014.1	72	185,720	360	1,307	1,093	1,428	7.69	-66.6%	3,968	-63.8%	1.94	-7.7%		
2014.2	66	200,605	445	1,986	1,093	2,171	10.82	-7.0%	4,882	9.2%	2.22	-14.9%	9.32	-45.7%
2015.1	60	202,217	372	2,801	1,103	3,089	15.28	98.6%	8,312	109.5%	1.84	-5.2%		
2015.2	54	209,312	392	2,064	1,103	2,277	10.88	0.5%	5,801	18.8%	1.88	-15.4%	13.04	39.9%
2016.1	48	203,960	332	2,463	1,085	2,672	13.10	-14.2%	8,039	-3.3%	1.63	-11.3%		
2016.2	42	208,841	396	2,974	1,085	3,227	15.45	42.0%	8,152	40.5%	1.90	1.1%	14.29	9.6%
2017.1	36	198,459	382	1,869	1,092	2,040	10.28	-21.5%	5,338	-33.6%	1.93	18.2%		
2017.2	30	197,380	440	3,116	1,092	3,401	17.23	11.5%	7,732	-5.2%	2.23	17.6%	13.75	-3.8%
2018.1	24	188,212	349	2,001	1,101	2,202	11.70	13.8%	6,307	18.2%	1.85	-3.7%		
2018.2	18	194,433	392	2,833	1,101	3,118	16.04	-6.9%	7,944	2.8%	2.02	-9.4%	13.90	1.1%
2019.1	12	187,070	383	2,744	1,108	3,040	16.25	38.9%	7,928	25.7%	2.05	10.5%		
2019.2	6	179,821	368	2,697	1,108	2,988	16.62	3.6%	8,124	2.3%	2.05	1.3%	16.43	18.2%
<b>Total</b>		<b>6,671,995</b>	<b>14,932</b>	<b>77,384</b>		<b>84,742</b>								



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

**Loss Cost Summary**  
Data as of 12/31/19

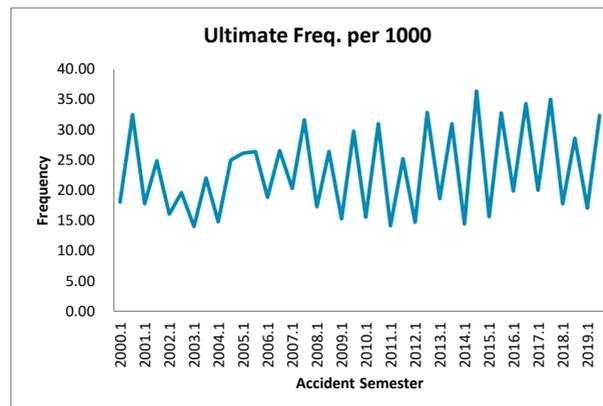
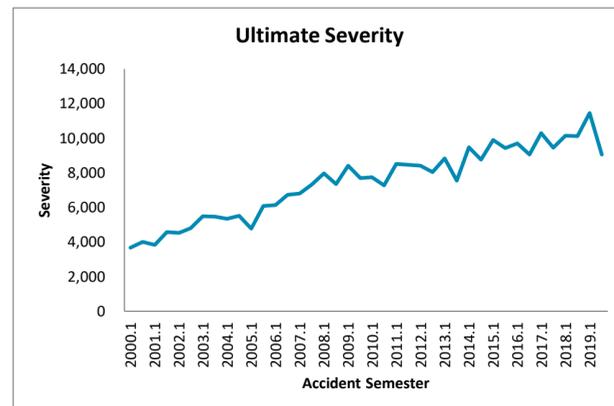
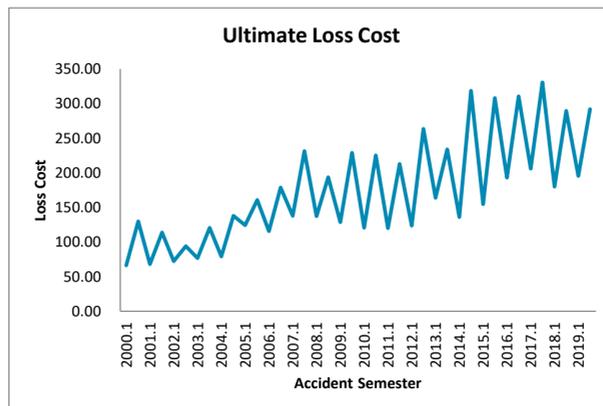
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	62,412	1,830	9,175	1.101	10,102	161.86		5,520		29.32			
2000.2	234	63,708	1,988	12,163	1.101	13,391	210.20		6,736		31.20		186.28	
2001.1	228	64,248	1,786	10,754	1.076	11,571	180.10	11.3%	6,479	17.4%	27.80	-5.2%		
2001.2	222	64,194	1,851	12,455	1.076	13,402	208.77	-0.7%	7,240	7.5%	28.83	-7.6%	194.43	4.4%
2002.1	216	63,286	1,785	10,083	1.089	10,981	173.51	-3.7%	6,152	-5.0%	28.21	1.5%		
2002.2	210	65,765	1,703	11,165	1.089	12,158	184.88	-11.4%	7,139	-1.4%	25.90	-10.2%	179.30	-7.8%
2003.1	204	64,166	1,710	11,744	1.093	12,836	200.04	15.3%	7,506	22.0%	26.65	-5.5%		
2003.2	198	65,683	1,509	11,338	1.093	12,392	188.66	2.0%	8,212	15.0%	22.97	-11.3%	194.29	8.4%
2004.1	192	64,280	1,483	9,491	1.103	10,469	162.87	-18.6%	7,059	-6.0%	23.07	-13.4%		
2004.2	186	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	180	65,603	1,804	13,466	1.097	14,777	225.25	38.3%	8,192	16.0%	27.50	19.2%		
2005.2	174	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	168	70,100	2,097	17,489	1.087	19,002	271.07	20.3%	9,062	10.6%	29.91	8.8%		
2006.2	162	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	156	79,056	2,523	20,174	1.089	21,965	277.84	2.5%	8,706	-3.9%	31.91	6.7%		
2007.2	150	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	144	86,340	2,338	19,355	1.084	20,973	242.91	-12.6%	8,970	3.0%	27.08	-15.2%		
2008.2	138	90,091	2,527	23,114	1.084	25,046	278.00	-9.3%	9,911	-4.6%	28.05	-4.9%	260.83	-10.9%
2009.1	132	87,498	2,110	16,691	1.105	18,445	210.81	-13.2%	8,742	-2.5%	24.11	-10.9%		
2009.2	126	87,050	2,243	18,177	1.105	20,087	230.76	-17.0%	8,956	-9.6%	25.77	-8.1%	220.76	-15.4%
2010.1	120	83,790	1,845	14,509	1.102	15,985	190.78	-9.5%	8,664	-0.9%	22.02	-8.7%		
2010.2	114	85,592	2,158	17,549	1.102	19,334	225.88	-2.1%	8,960	0.0%	25.21	-2.2%	208.52	-5.5%
2011.1	108	83,472	2,325	17,700	1.095	19,373	232.09	21.7%	8,334	-3.8%	27.85	26.5%		
2011.2	102	86,408	2,076	21,042	1.095	23,031	266.53	18.0%	11,095	23.8%	24.02	-4.7%	249.61	19.7%
2012.1	96	86,613	2,022	17,741	1.091	19,359	223.52	-3.7%	9,573	14.9%	23.35	-16.2%		
2012.2	90	90,575	2,555	22,821	1.091	24,902	274.94	3.2%	9,746	-12.2%	28.21	17.4%	249.80	0.1%
2013.1	84	91,135	2,343	19,794	1.099	21,763	238.79	6.8%	9,289	-3.0%	25.71	10.1%		
2013.2	78	95,617	2,919	27,569	1.099	30,311	317.00	15.3%	10,385	6.6%	30.52	8.2%	278.84	11.6%
2014.1	72	95,950	2,288	21,636	1.093	23,651	246.49	3.2%	10,339	11.3%	23.84	-7.3%		
2014.2	66	103,852	2,577	27,212	1.093	29,745	286.42	-9.6%	11,544	11.2%	24.81	-18.7%	267.24	-4.2%
2015.1	60	104,860	2,208	20,256	1.103	22,341	213.05	-13.6%	10,120	-2.1%	21.05	-11.7%		
2015.2	54	105,995	2,315	25,513	1.103	28,138	265.46	-7.3%	12,157	5.3%	21.84	-12.0%	239.40	-10.4%
2016.1	48	101,085	1,872	17,817	1.085	19,330	191.23	-10.2%	10,323	2.0%	18.52	-12.0%		
2016.2	42	100,699	2,229	23,379	1.085	25,363	251.87	-5.1%	11,380	-6.4%	22.13	1.4%	221.49	-7.5%
2017.1	36	97,202	2,117	21,037	1.092	22,962	236.23	23.5%	10,847	5.1%	21.78	17.6%		
2017.2	30	98,818	2,384	24,350	1.092	26,578	268.96	6.8%	11,149	-2.0%	24.12	9.0%	252.73	14.1%
2018.1	24	96,506	2,319	22,757	1.101	25,049	259.56	9.9%	10,802	-0.4%	24.03	10.3%		
2018.2	18	98,980	2,288	22,489	1.101	24,753	250.08	-7.0%	10,820	-3.0%	23.11	-4.2%	254.76	0.8%
2019.1	12	95,376	2,112	17,664	1.108	19,572	205.21	-20.9%	9,266	-14.2%	22.15	-7.8%		
2019.2	6	93,343	2,159	18,936	1.108	20,981	224.78	-10.1%	9,717	-10.2%	23.13	0.1%	214.89	-15.7%
<b>Total</b>		<b>3,333,798</b>	<b>85,171</b>	<b>723,185</b>		<b>791,600</b>								



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

**Loss Cost Summary**  
Data as of 12/31/19

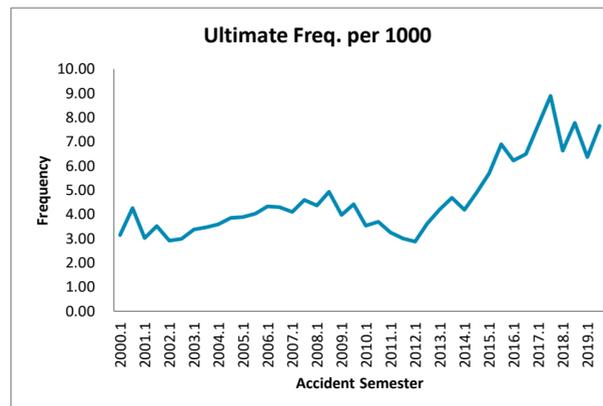
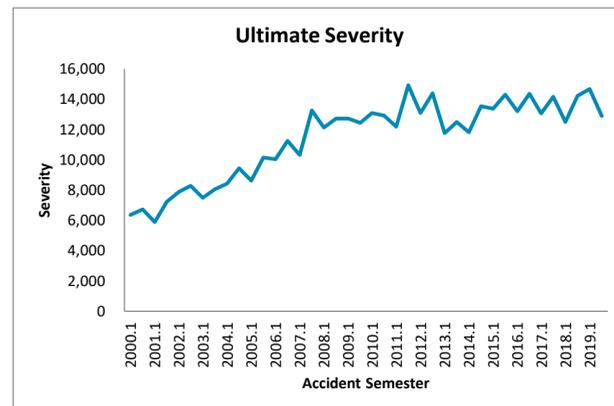
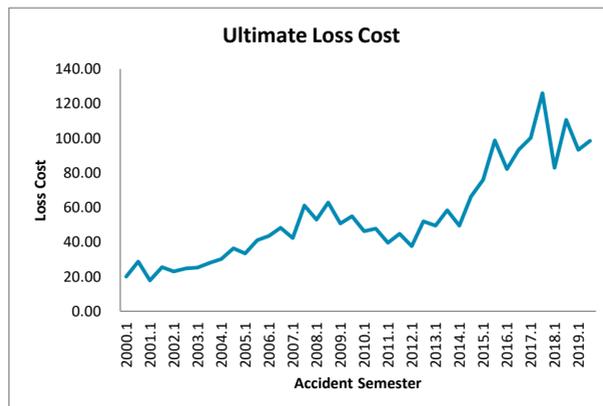
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	78,411	1,414	4,717	1.101	5,193	66.23		3,672		18.03			
2000.2	234	79,888	2,590	9,411	1.101	10,362	129.70		4,001		32.42		98.26	
2001.1	228	81,781	1,448	5,160	1.076	5,552	67.89	2.5%	3,835	4.4%	17.71	-1.8%		
2001.2	222	84,335	2,090	8,903	1.076	9,580	113.59	-12.4%	4,584	14.6%	24.78	-23.6%	91.09	-7.3%
2002.1	216	84,158	1,353	5,612	1.089	6,112	72.62	7.0%	4,517	17.8%	16.08	-9.2%		
2002.2	210	87,376	1,709	7,544	1.089	8,215	94.02	-17.2%	4,807	4.9%	19.56	-21.1%	83.52	-8.3%
2003.1	204	85,800	1,201	6,028	1.093	6,589	76.79	5.7%	5,486	21.4%	14.00	-12.9%		
2003.2	198	87,604	1,927	9,650	1.093	10,547	120.40	28.1%	5,473	13.9%	22.00	12.5%	98.82	18.3%
2004.1	192	87,034	1,284	6,221	1.103	6,862	78.84	2.7%	5,344	-2.6%	14.75	5.4%		
2004.2	186	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	180	89,971	2,348	10,198	1.097	11,192	124.39	57.8%	4,766	-10.8%	26.10	76.9%		
2005.2	174	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	168	95,454	1,797	10,138	1.087	11,015	115.39	-7.2%	6,130	28.6%	18.83	-27.9%		
2006.2	162	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	156	106,279	2,158	13,471	1.089	14,667	138.00	19.6%	6,796	10.9%	20.31	7.9%		
2007.2	150	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	144	114,668	1,978	14,549	1.084	15,765	137.49	-0.4%	7,970	17.3%	17.25	-15.0%		
2008.2	138	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	132	116,536	1,780	13,539	1.105	14,962	128.39	-6.6%	8,406	5.5%	15.27	-11.5%		
2009.2	126	116,182	3,454	24,070	1.105	26,600	228.95	18.2%	7,701	4.8%	29.73	12.8%	178.59	7.5%
2010.1	120	113,049	1,756	12,360	1.102	13,617	120.45	-6.2%	7,754	-7.7%	15.53	1.7%		
2010.2	114	115,178	3,562	23,508	1.102	25,899	224.86	-1.8%	7,271	-5.6%	30.93	4.0%	173.14	-3.1%
2011.1	108	113,141	1,596	12,395	1.095	13,567	119.91	-0.4%	8,501	9.6%	14.11	-9.2%		
2011.2	102	115,919	2,916	22,516	1.095	24,644	212.59	-5.5%	8,451	16.2%	25.16	-18.7%	166.81	-3.7%
2012.1	96	116,237	1,705	13,148	1.091	14,347	123.43	2.9%	8,414	-1.0%	14.67	4.0%		
2012.2	90	120,111	3,941	29,020	1.091	31,666	263.64	24.0%	8,035	-4.9%	32.81	30.4%	194.68	16.7%
2013.1	84	120,962	2,244	18,048	1.099	19,843	164.04	32.9%	8,842	5.1%	18.55	26.5%		
2013.2	78	125,830	3,892	26,748	1.099	29,408	233.72	-11.4%	7,557	-5.9%	30.93	-5.7%	199.57	2.5%
2014.1	72	126,351	1,819	15,759	1.093	17,226	136.33	-16.9%	9,469	7.1%	14.40	-22.4%		
2014.2	66	134,799	4,900	39,284	1.093	42,941	318.56	36.3%	8,763	16.0%	36.35	17.5%	230.39	15.4%
2015.1	60	136,525	2,137	19,162	1.103	21,134	154.80	13.5%	9,891	4.5%	15.65	8.7%		
2015.2	54	138,074	4,515	38,561	1.103	42,529	308.01	-3.3%	9,420	7.5%	32.70	-10.1%	231.84	0.6%
2016.1	48	134,391	2,673	23,877	1.085	25,904	192.75	24.5%	9,690	-2.0%	19.89	27.1%		
2016.2	42	133,982	4,598	38,358	1.085	41,615	310.60	0.8%	9,050	-3.9%	34.32	5.0%	251.58	8.5%
2017.1	36	130,286	2,608	24,611	1.092	26,863	206.18	7.0%	10,301	6.3%	20.02	0.6%		
2017.2	30	131,118	4,586	39,715	1.092	43,349	330.61	6.4%	9,453	4.4%	34.98	1.9%	268.60	6.8%
2018.1	24	128,428	2,280	21,018	1.101	23,135	180.14	-12.6%	10,149	-1.5%	17.75	-11.3%		
2018.2	18	130,012	3,716	34,190	1.101	37,633	289.46	-12.4%	10,129	7.1%	28.58	-18.3%	235.13	-12.5%
2019.1	12	125,803	2,143	22,156	1.108	24,549	195.14	8.3%	11,455	12.9%	17.04	-4.0%		
2019.2	6	121,775	3,930	32,076	1.108	35,540	291.85	0.8%	9,044	-10.7%	32.27	12.9%	242.71	3.2%
<b>Total</b>		<b>4,423,351</b>	<b>104,123</b>	<b>742,401</b>		<b>813,126</b>								



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

**Loss Cost Summary**  
Data as of 12/31/19

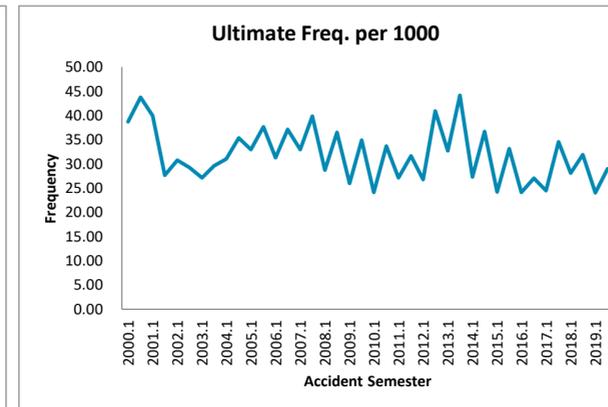
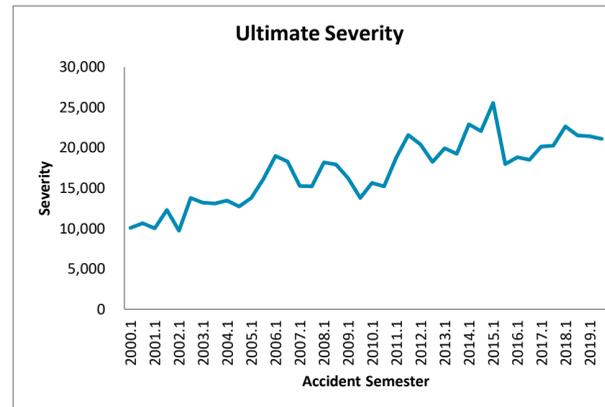
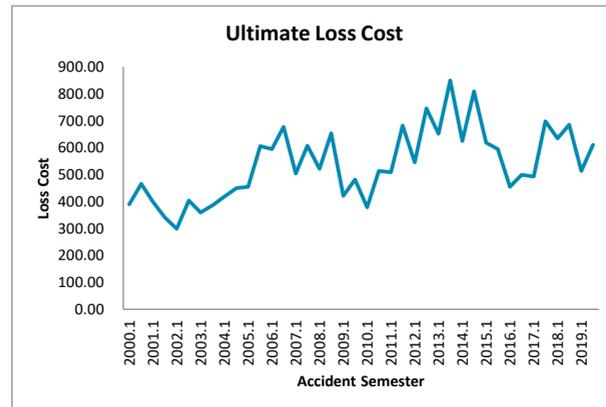
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	78,411	247	1,426	1.101	1,570	20.02		6,356		3.15			
2000.2	234	79,888	340	2,081	1.101	2,291	28.68		6,739		4.26		24.39	
2001.1	228	81,781	247	1,352	1.076	1,455	17.79	-11.1%	5,890	-7.3%	3.02	-4.1%		
2001.2	222	84,335	296	1,990	1.076	2,141	25.39	-11.5%	7,233	7.3%	3.51	-17.5%	21.65	-11.3%
2002.1	216	84,158	245	1,777	1.089	1,935	22.99	29.2%	7,897	34.1%	2.91	-3.6%		
2002.2	210	87,376	261	1,985	1.089	2,162	24.75	-2.5%	8,284	14.5%	2.99	-14.9%	23.88	10.3%
2003.1	204	85,800	289	1,982	1.093	2,166	25.24	9.8%	7,495	-5.1%	3.37	15.7%		
2003.2	198	87,604	303	2,233	1.093	2,441	27.86	12.6%	8,055	-2.8%	3.46	15.8%	26.57	11.2%
2004.1	192	87,034	312	2,384	1.103	2,630	30.21	19.7%	8,429	12.5%	3.58	6.4%		
2004.2	186	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	180	89,971	349	2,744	1.097	3,012	33.47	10.8%	8,629	2.4%	3.88	8.2%		
2005.2	174	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	168	95,454	414	3,829	1.087	4,160	43.58	30.2%	10,049	16.5%	4.34	11.8%		
2006.2	162	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	156	106,279	435	4,125	1.089	4,492	42.26	-3.0%	10,325	2.8%	4.09	-5.6%		
2007.2	150	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	144	114,668	500	5,603	1.084	6,072	52.95	25.3%	12,144	17.6%	4.36	6.5%		
2008.2	138	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	132	116,536	464	5,342	1.105	5,904	50.66	-4.3%	12,724	4.8%	3.98	-8.7%		
2009.2	126	116,182	514	5,785	1.105	6,393	55.03	-12.3%	12,439	-2.3%	4.42	-10.2%	52.84	-8.8%
2010.1	120	113,049	399	4,738	1.102	5,220	46.17	-8.9%	13,082	2.8%	3.53	-11.4%		
2010.2	114	115,178	426	5,001	1.102	5,510	47.84	-13.1%	12,934	4.0%	3.70	-16.4%	47.01	-11.0%
2011.1	108	113,141	368	4,099	1.095	4,486	39.65	-14.1%	12,190	-6.8%	3.25	-7.8%		
2011.2	102	115,919	348	4,746	1.095	5,194	44.81	-6.3%	14,925	15.4%	3.00	-18.8%	42.26	-10.1%
2012.1	96	116,237	334	4,007	1.091	4,373	37.62	-5.1%	13,092	7.4%	2.87	-11.7%		
2012.2	90	120,111	434	5,722	1.091	6,244	51.98	16.0%	14,380	-3.7%	3.61	20.4%	44.92	6.3%
2013.1	84	120,962	509	5,455	1.099	5,997	49.58	31.8%	11,772	-10.1%	4.21	46.6%		
2013.2	78	125,830	589	6,691	1.099	7,357	58.47	12.5%	12,501	-13.1%	4.68	29.4%	54.11	20.5%
2014.1	72	126,351	529	5,720	1.093	6,253	49.49	-0.2%	11,810	0.3%	4.19	-0.5%		
2014.2	66	134,799	661	8,188	1.093	8,950	66.40	13.6%	13,550	8.4%	4.90	4.8%	58.22	7.6%
2015.1	60	136,525	777	9,410	1.103	10,378	76.02	53.6%	13,363	13.1%	5.69	35.8%		
2015.2	54	138,074	952	12,349	1.103	13,619	98.64	48.6%	14,309	5.6%	6.89	40.7%	87.39	50.1%
2016.1	48	134,391	836	10,172	1.085	11,035	82.11	8.0%	13,202	-1.2%	6.22	9.3%		
2016.2	42	133,982	869	11,503	1.085	12,480	93.14	-5.6%	14,365	0.4%	6.48	-5.9%	87.62	0.3%
2017.1	36	130,286	999	11,953	1.092	13,047	100.14	22.0%	13,059	-1.1%	7.67	23.3%		
2017.2	30	131,118	1,165	15,139	1.092	16,524	126.02	35.3%	14,178	-1.3%	8.89	37.1%	113.12	29.1%
2018.1	24	128,428	852	9,663	1.101	10,636	82.82	-17.3%	12,486	-4.4%	6.63	-13.5%		
2018.2	18	130,012	1,011	13,076	1.101	14,393	110.71	-12.2%	14,231	0.4%	7.78	-12.5%	96.85	-14.4%
2019.1	12	125,803	800	10,593	1.108	11,736	93.29	12.6%	14,668	17.5%	6.36	-4.1%		
2019.2	6	121,775	931	10,829	1.108	11,998	98.53	-11.0%	12,887	-9.4%	7.65	-1.7%	95.87	-1.0%
<b>Total</b>		<b>4,423,351</b>	<b>21,266</b>	<b>237,832</b>		<b>260,563</b>								



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

**Loss Cost Summary**  
Data as of 12/31/19

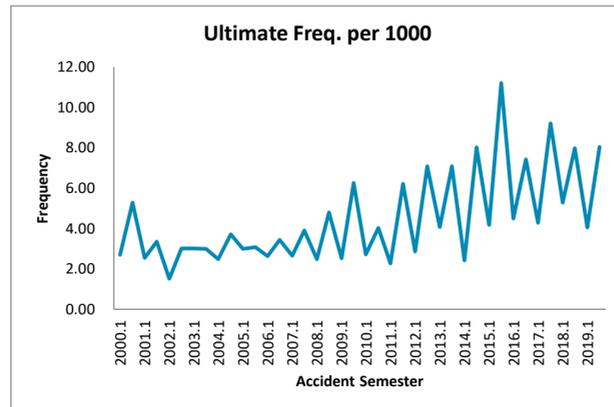
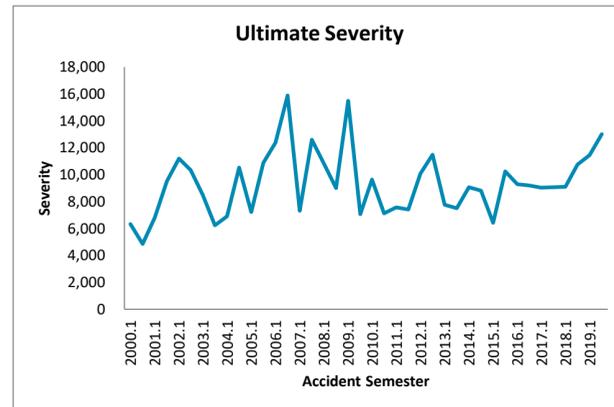
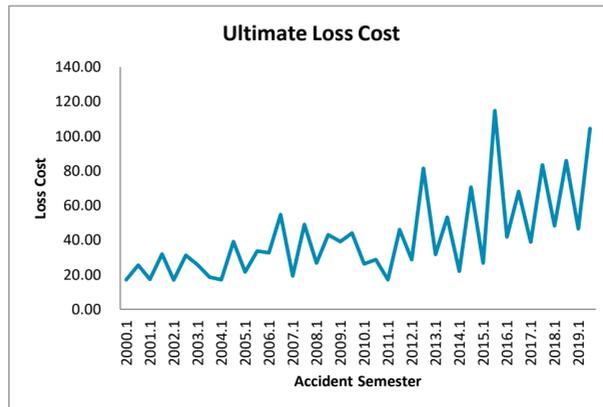
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	18,928	732	6,703	1.101	7,380	389.92		10,082		38.67			
2000.2	234	19,262	843	8,140	1.101	8,962	465.27		10,631		43.77		427.92	
2001.1	228	19,293	771	7,167	1.076	7,712	399.71	2.5%	10,002	-0.8%	39.96	3.3%		
2001.2	222	24,232	670	7,649	1.076	8,231	339.65	-27.0%	12,284	15.6%	27.65	-36.8%	366.27	-14.4%
2002.1	216	21,247	653	5,830	1.089	6,349	298.83	-25.2%	9,723	-2.8%	30.73	-23.1%		
2002.2	210	21,687	634	8,029	1.089	8,743	403.16	18.7%	13,791	12.3%	29.23	5.7%	351.53	-4.0%
2003.1	204	17,976	488	5,901	1.093	6,450	358.84	20.1%	13,218	35.9%	27.15	-11.7%		
2003.2	198	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	192	16,500	512	6,254	1.103	6,899	418.10	16.5%	13,474	1.9%	31.03	14.3%		
2004.2	186	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	180	18,901	623	7,830	1.097	8,592	454.60	8.7%	13,792	2.4%	32.96	6.2%		
2005.2	174	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	168	19,740	618	10,803	1.087	11,737	594.58	30.8%	18,992	37.7%	31.31	-5.0%		
2006.2	162	21,111	784	13,180	1.087	14,320	678.32	12.0%	18,265	13.5%	37.14	-1.3%	637.86	20.7%
2007.1	156	24,351	802	11,259	1.089	12,259	503.45	-15.3%	15,286	-19.5%	32.94	5.2%		
2007.2	150	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	144	27,302	784	13,158	1.084	14,258	522.22	3.7%	18,186	19.0%	28.72	-12.8%		
2008.2	138	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	132	24,305	631	9,255	1.105	10,228	420.83	-19.4%	16,209	-10.9%	25.96	-9.6%		
2009.2	126	24,932	871	10,867	1.105	12,009	481.67	-26.4%	13,788	-23.1%	34.93	-4.2%	451.63	-23.1%
2010.1	120	24,890	601	8,540	1.102	9,408	377.99	-10.2%	15,654	-3.4%	24.15	-7.0%		
2010.2	114	27,261	918	12,691	1.102	13,982	512.88	6.5%	15,230	10.5%	33.67	-3.6%	448.50	-0.7%
2011.1	108	27,759	752	12,900	1.095	14,119	508.61	34.6%	18,775	19.9%	27.09	12.2%		
2011.2	102	28,595	905	17,838	1.095	19,524	682.78	33.1%	21,573	41.6%	31.65	-6.0%	596.99	33.1%
2012.1	96	27,844	746	13,939	1.091	15,210	546.26	7.4%	20,393	8.6%	26.79	-1.1%		
2012.2	90	27,765	1,136	18,982	1.091	20,713	746.01	9.3%	18,237	-15.5%	40.91	29.2%	645.99	8.2%
2013.1	84	28,464	931	16,872	1.099	18,551	651.71	19.3%	19,934	-2.3%	32.69	22.1%		
2013.2	78	31,293	1,381	24,192	1.099	26,598	849.97	13.9%	19,254	5.6%	44.14	7.9%	755.54	17.0%
2014.1	72	32,242	880	18,443	1.093	20,161	625.29	-4.1%	22,914	15.0%	27.29	-16.5%		
2014.2	66	37,226	1,366	27,576	1.093	30,143	809.74	-4.7%	22,062	14.6%	36.70	-16.9%	724.13	-4.2%
2015.1	60	40,230	974	22,567	1.103	24,889	618.68	-1.1%	25,549	11.5%	24.22	-11.3%		
2015.2	54	40,997	1,359	22,136	1.103	24,413	595.50	-26.5%	17,958	-18.6%	33.16	-9.7%	606.98	-16.2%
2016.1	48	41,398	1,000	17,368	1.085	18,842	455.14	-26.4%	18,841	-26.3%	24.16	-0.2%		
2016.2	42	43,912	1,188	20,242	1.085	21,960	500.09	-16.0%	18,490	3.0%	27.05	-18.4%	478.28	-21.2%
2017.1	36	40,805	999	18,438	1.092	20,125	493.20	8.4%	20,146	6.9%	24.48	1.3%		
2017.2	30	39,105	1,349	25,008	1.092	27,296	698.02	39.6%	20,227	9.4%	34.51	27.6%	593.43	24.1%
2018.1	24	36,479	1,024	21,051	1.101	23,171	635.17	28.8%	22,633	12.3%	28.06	14.6%		
2018.2	18	38,028	1,212	23,688	1.101	26,074	685.64	-1.8%	21,513	6.4%	31.87	-7.6%	660.93	11.4%
2019.1	12	36,554	878	16,973	1.108	18,806	514.46	-19.0%	21,409	-5.4%	24.03	-14.4%		
2019.2	6	31,228	904	17,219	1.108	19,079	610.96	-10.9%	21,112	-1.9%	28.94	-9.2%	558.92	-15.4%
<b>Total</b>		<b>1,107,582</b>	<b>34,745</b>	<b>562,549</b>		<b>615,969</b>								



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

**Loss Cost Summary**  
Data as of 12/31/19

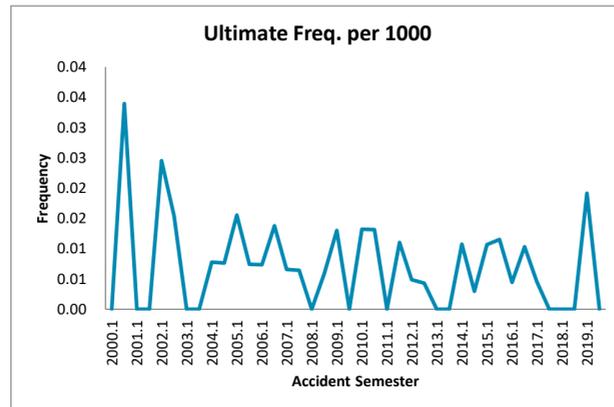
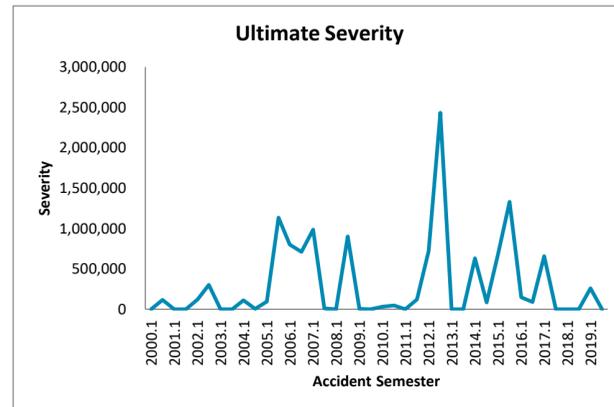
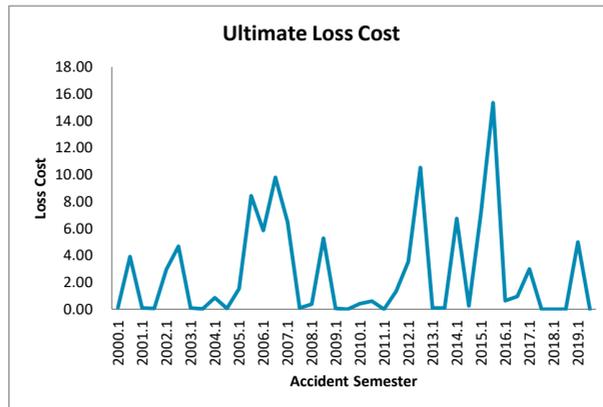
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	21,937	59	339	1.101	373	17.01		6,324		2.69			
2000.2	234	21,060	111	489	1.101	538	25.55		4,849		5.27		21.19	
2001.1	228	20,045	51	323	1.076	347	17.33	1.9%	6,811	7.7%	2.54	-5.4%		
2001.2	222	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	216	18,532	28	288	1.089	314	16.92	-2.4%	11,199	64.4%	1.51	-40.6%		
2002.2	210	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	204	17,618	53	412	1.093	451	25.59	51.2%	8,505	-24.1%	3.01	99.1%		
2003.2	198	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	192	16,996	42	263	1.103	290	17.08	-33.3%	6,911	-18.7%	2.47	-17.9%		
2004.2	186	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	180	16,041	48	315	1.097	346	21.58	26.3%	7,210	4.3%	2.99	21.1%		
2005.2	174	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	168	15,578	41	466	1.087	507	32.53	50.8%	12,360	71.4%	2.63	-12.0%		
2006.2	162	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	156	16,206	43	288	1.089	314	19.37	-40.5%	7,299	-40.9%	2.65	0.8%		
2007.2	150	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	144	15,789	39	389	1.084	422	26.73	38.0%	10,821	48.2%	2.47	-6.9%		
2008.2	138	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	132	15,045	38	532	1.105	588	39.10	46.3%	15,480	43.1%	2.53	2.3%		
2009.2	126	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	120	14,039	38	332	1.102	366	26.09	-33.3%	9,638	-37.7%	2.71	7.2%		
2010.2	114	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	108	13,262	30	208	1.095	227	17.13	-34.3%	7,572	-21.4%	2.26	-16.4%		
2011.2	102	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	96	12,243	35	323	1.091	353	28.79	68.1%	10,072	33.0%	2.86	26.4%		
2012.2	90	11,985	85	895	1.091	976	81.46	76.6%	11,486	54.7%	7.09	14.2%	54.85	74.6%
2013.1	84	11,790	48	339	1.099	373	31.62	9.8%	7,767	-22.9%	4.07	42.4%		
2013.2	78	11,713	83	567	1.099	623	53.19	-34.7%	7,513	-34.6%	7.08	-0.2%	42.37	-22.7%
2014.1	72	11,567	28	232	1.093	254	21.95	-30.6%	9,077	16.9%	2.42	-40.6%		
2014.2	66	11,979	96	773	1.093	845	70.51	32.6%	8,807	17.2%	8.01	13.1%	46.66	10.1%
2015.1	60	11,960	50	291	1.103	321	26.81	22.1%	6,418	-29.3%	4.18	72.7%		
2015.2	54	11,411	128	1,187	1.103	1,310	114.77	62.8%	10,241	16.3%	11.21	40.0%	69.75	49.5%
2016.1	48	11,361	51	437	1.085	474	41.69	55.5%	9,296	44.8%	4.48	7.4%		
2016.2	42	11,592	86	728	1.085	790	68.11	-40.7%	9,190	-10.3%	7.41	-33.9%	55.03	-21.1%
2017.1	36	11,197	48	397	1.092	434	38.74	-7.1%	9,045	-2.7%	4.28	-4.5%		
2017.2	30	10,759	99	823	1.092	898	83.44	22.5%	9,070	-1.3%	9.20	24.1%	60.64	10.2%
2018.1	24	10,607	56	464	1.101	510	48.11	24.2%	9,099	0.6%	5.29	23.4%		
2018.2	18	10,430	83	812	1.101	894	85.72	2.7%	10,741	18.4%	7.98	-13.2%	66.76	10.1%
2019.1	12	10,306	42	431	1.108	478	46.38	-3.6%	11,461	26.0%	4.05	-23.4%		
2019.2	6	10,345	83	975	1.108	1,080	104.39	21.8%	13,003	21.1%	8.03	0.6%	75.44	13.0%
Total		579,755	2,423	20,404		22,339								



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

Loss Cost Summary  
Data as of 12/31/19

(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
2000.1	240	113,188	0	12	1.101	14	0.12		#DIV/0!		0.00			
2000.2	234	117,816	4	418	1.101	460	3.91		115,042		0.03		2.05	
2001.1	228	118,497	0	11	1.076	11	0.10	-20.6%	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2001.2	222	122,811	0	6	1.076	6	0.05	-98.7%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.07	-96.4%
2002.1	216	122,343	3	331	1.089	360	2.94	2958.0%	120,067	#DIV/0!	0.02	#DIV/0!		
2002.2	210	130,074	2	556	1.089	606	4.66	8899.7%	302,975	#DIV/0!	0.02	#DIV/0!	3.83	5098.9%
2003.1	204	127,205	0	11	1.093	12	0.09	-96.8%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2003.2	198	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	192	128,850	1	100	1.103	110	0.85	801.3%	110,086	#DIV/0!	0.01	#DIV/0!		
2004.2	186	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	180	128,476	2	177	1.097	195	1.51	77.2%	97,278		0.02	100.6%		
2005.2	174	134,792	1	1,036	1.097	1,137	8.43	15525.3%	1,136,641	15896.6%	0.01	-2.3%	5.06	1024.0%
2006.1	168	136,395	1	736	1.087	800	5.86	287.2%	799,696	722.1%	0.01	-52.9%		
2006.2	162	144,853	2	1,305	1.087	1,418	9.79	16.1%	709,040	-37.6%	0.01	86.1%	7.89	55.9%
2007.1	156	151,488	1	904	1.089	984	6.50	10.8%	984,305	23.1%	0.01	-10.0%		
2007.2	150	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	144	169,167	0	60	1.084	65	0.39	-94.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2008.2	138	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	132	154,102	2	10	1.105	11	0.07	-81.7%	5,428	#DIV/0!	0.01	#DIV/0!		
2009.2	126	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	120	151,225	2	57	1.102	62	0.41	485.7%	31,196	474.8%	0.01	1.9%		
2010.2	114	158,710	2	86	1.102	95	0.60	#DIV/0!	45,362	#DIV/0!	0.01	#DIV/0!	0.51	1343.4%
2011.1	108	156,552	0	1	1.095	1	0.00	-99.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2011.2	102	164,235	2	198	1.095	216	1.32	121.3%	119,852	164.2%	0.01	-16.2%	0.68	33.6%
2012.1	96	163,593	1	531	1.091	579	3.54	94957.7%	721,814	#DIV/0!	0.00	#DIV/0!		
2012.2	90	167,492	1	1,615	1.091	1,762	10.52	698.4%	2,433,101	1930.1%	0.00	-60.7%	7.07	945.4%
2013.1	84	166,739	0	13	1.099	14	0.08	-97.6%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	78	176,781	0	17	1.099	18	0.10	-99.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.09	-98.7%
2014.1	72	176,778	2	1,092	1.093	1,194	6.75	7863.3%	627,950	#DIV/0!	0.01	#DIV/0!		
2014.2	66	194,747	1	43	1.093	48	0.24	134.5%	82,392	#DIV/0!	0.00	#DIV/0!	3.34	3426.3%
2015.1	60	198,922	2	1,292	1.103	1,425	7.16	6.1%	671,343	6.9%	0.01	-0.8%		
2015.2	54	205,392	2	2,857	1.103	3,151	15.34	6183.6%	1,331,816	1516.4%	0.01	288.7%	11.32	238.7%
2016.1	48	197,041	1	117	1.085	127	0.65	-91.0%	146,370	-78.2%	0.00	-58.6%		
2016.2	42	195,759	2	171	1.085	185	0.94	-93.8%	91,885	-93.1%	0.01	-10.7%	0.79	-93.0%
2017.1	36	185,849	1	511	1.092	558	3.00	364.5%	657,705	349.3%	0.00	3.4%		
2017.2	30	187,718	0	0	1.092	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	1.49	87.8%
2018.1	24	180,348	0	0	1.101	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2018.2	18	186,517	0	0	1.101	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	-100.0%
2019.1	12	178,847	3	804	1.108	891	4.98	#DIV/0!	259,967	#DIV/0!	0.02	#DIV/0!		
2019.2	6	171,363	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	2.54	
Total		6,309,051	44	15,927		17,436								



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 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	33,790	33,790	1.000	33,790	33,802	(12)
2000.2	234	39,437	39,437	1.000	39,437	39,437	0
2001.1	228	39,227	39,227	1.000	39,227	39,252	(24)
2001.2	222	42,110	42,110	1.000	42,110	42,299	(189)
2002.1	216	34,208	34,208	1.000	34,208	34,208	0
2002.2	210	36,160	36,160	1.000	36,160	36,160	0
2003.1	204	36,305	36,305	1.000	36,305	36,305	0
2003.2	198	30,993	30,993	1.000	30,993	30,993	0
2004.1	192	29,402	29,402	1.000	29,402	29,402	0
2004.2	186	34,651	34,705	1.000	34,705	34,670	35
2005.1	180	22,705	22,705	1.000	22,705	22,705	0
2005.2	174	30,618	30,618	1.000	30,618	30,685	(67)
2006.1	168	29,980	29,980	1.000	29,980	29,980	0
2006.2	162	36,971	36,971	1.000	36,971	37,107	(136)
2007.1	156	28,031	28,053	1.000	28,053	28,078	(25)
2007.2	150	36,344	38,554	1.000	38,554	38,554	0
2008.1	144	29,229	29,351	1.000	29,351	28,919	432
2008.2	138	35,565	36,073	1.000	36,073	36,034	40
2009.1	132	19,982	20,983	1.000	20,983	20,938	45
2009.2	126	26,029	26,760	1.000	26,760	26,224	536
2010.1	120	20,603	20,603	0.997	20,548	20,687	(138)
2010.2	114	23,636	24,825	1.000	24,837	24,706	132
2011.1	108	26,244	26,706	1.003	26,796	26,265	530
2011.2	102	32,499	35,411	1.005	35,582	34,430	1,152
2012.1	96	24,029	27,512	1.008	27,746	27,606	140
2012.2	90	36,009	41,527	1.011	41,994	41,507	487
2013.1	84	34,013	38,598	1.020	39,364	38,326	1,037
2013.2	78	38,978	47,809	1.043	49,866	48,989	877
2014.1	72	25,242	32,616	1.049	34,207	32,486	1,721
2014.2	66	38,582	50,599	1.071	54,169	53,170	998
2015.1	60	27,933	36,724	1.095	40,217	42,473	(2,256)
2015.2	54	31,965	50,746	1.149	58,303	55,172	3,130
2016.1	48	17,265	30,263	1.204	36,450	36,482	(32)
2016.2	42	22,449	47,487	1.299	61,667	61,916	(248)
2017.1	36	16,072	36,839	1.427	52,575	57,197	(4,622)
2017.2	30	15,497	39,353	1.640	64,536	59,806	4,730
2018.1	24	7,474	33,819	1.943	65,695	62,598	3,097
2018.2	18	2,777	30,585	2.222	67,966	68,075	(109)
2019.1	12	1,687	20,549	2.584	53,104		
2019.2	6	299	16,374	3.488	57,115		
<b>Total</b>		<b>1,094,990</b>	<b>1,345,334</b>		<b>1,569,123</b>	<b>1,447,644</b>	<b>11,260</b>

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 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	12,168	12,168	1.000	12,168	12,168	(0)
2000.2	234	15,028	15,028	1.000	15,028	15,047	(19)
2001.1	228	12,622	12,622	1.000	12,622	12,641	(19)
2001.2	222	14,488	14,488	1.000	14,488	14,502	(14)
2002.1	216	15,148	15,148	1.000	15,148	15,148	0
2002.2	210	14,151	14,151	1.000	14,151	14,151	0
2003.1	204	14,238	14,238	1.000	14,238	14,238	0
2003.2	198	13,435	13,435	1.000	13,435	13,435	0
2004.1	192	15,484	15,484	1.000	15,484	15,484	0
2004.2	186	15,641	15,641	1.000	15,641	15,637	4
2005.1	180	17,623	17,623	1.000	17,623	17,623	0
2005.2	174	18,680	18,680	1.000	18,680	18,700	(20)
2006.1	168	21,827	21,827	1.000	21,827	21,827	(0)
2006.2	162	23,986	24,133	1.000	24,133	23,936	196
2007.1	156	24,075	24,075	1.000	24,075	24,075	0
2007.2	150	26,944	27,122	1.000	27,122	27,122	(0)
2008.1	144	21,833	21,833	1.000	21,833	21,833	0
2008.2	138	24,756	24,772	1.000	24,772	24,772	0
2009.1	132	17,193	17,193	1.000	17,193	17,202	(9)
2009.2	126	19,638	19,738	1.000	19,738	19,734	4
2010.1	120	17,693	17,693	1.000	17,694	17,704	(10)
2010.2	114	25,069	25,069	1.000	25,073	25,148	(75)
2011.1	108	23,967	23,967	1.000	23,962	23,621	341
2011.2	102	26,470	26,470	1.000	26,465	26,571	(106)
2012.1	96	21,412	21,462	1.002	21,504	21,489	15
2012.2	90	28,460	28,608	1.002	28,665	28,718	(52)
2013.1	84	28,464	28,464	1.003	28,555	28,660	(106)
2013.2	78	36,896	36,910	1.005	37,112	36,875	237
2014.1	72	30,278	30,278	1.006	30,467	30,081	386
2014.2	66	40,277	40,536	1.006	40,783	40,788	(5)
2015.1	60	32,453	33,025	1.006	33,239	33,072	167
2015.2	54	30,326	30,921	1.006	31,119	31,216	(97)
2016.1	48	24,300	24,587	1.002	24,626	24,777	(151)
2016.2	42	27,364	27,398	1.004	27,510	27,614	(104)
2017.1	36	27,165	27,751	1.007	27,933	27,597	336
2017.2	30	31,556	32,613	1.008	32,865	31,557	1,308
2018.1	24	29,123	30,412	1.023	31,117	29,814	1,304
2018.2	18	25,795	28,351	1.051	29,810	30,020	(211)
2019.1	12	19,487	23,017	1.109	25,527		
2019.2	6	7,715	15,677	1.548	24,271		
<b>Total</b>		<b>893,227</b>	<b>912,606</b>		<b>927,695</b>	<b>874,599</b>	<b>3,299</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	1,250	1,250	1.000	1,250	1,250	0
2000.2	234	1,334	1,334	1.000	1,334	1,334	0
2001.1	228	1,148	1,148	1.000	1,148	1,148	0
2001.2	222	1,335	1,335	1.000	1,335	1,335	0
2002.1	216	1,181	1,181	1.000	1,181	1,181	0
2002.2	210	1,438	1,438	1.000	1,438	1,438	0
2003.1	204	1,146	1,146	1.000	1,146	1,146	0
2003.2	198	1,225	1,225	1.000	1,225	1,225	0
2004.1	192	1,147	1,147	1.000	1,147	1,147	0
2004.2	186	1,691	1,691	1.000	1,691	1,691	0
2005.1	180	1,256	1,256	1.000	1,256	1,256	0
2005.2	174	1,914	1,914	1.000	1,914	1,914	0
2006.1	168	1,044	1,044	1.000	1,044	1,044	0
2006.2	162	1,956	1,956	1.000	1,956	1,956	0
2007.1	156	1,343	1,343	1.000	1,343	1,343	0
2007.2	150	4,051	4,051	1.000	4,051	4,051	0
2008.1	144	1,499	1,499	1.000	1,499	1,499	0
2008.2	138	2,033	2,033	1.000	2,033	2,033	0
2009.1	132	1,124	1,124	1.000	1,124	1,124	0
2009.2	126	2,908	2,908	1.000	2,908	2,908	0
2010.1	120	1,341	1,341	1.000	1,341	1,341	0
2010.2	114	1,420	1,420	1.000	1,420	1,420	0
2011.1	108	2,084	2,108	1.000	2,108	2,108	0
2011.2	102	2,742	2,742	1.000	2,742	2,505	237
2012.1	96	1,111	1,111	1.000	1,111	1,110	0
2012.2	90	2,047	2,172	1.000	2,172	2,152	19
2013.1	84	2,131	3,646	1.001	3,649	3,703	(54)
2013.2	78	1,946	1,946	1.009	1,963	2,005	(42)
2014.1	72	1,293	1,293	1.011	1,307	1,354	(47)
2014.2	66	1,899	1,930	1.029	1,986	2,010	(23)
2015.1	60	1,846	2,721	1.030	2,801	1,867	934
2015.2	54	1,957	1,993	1.036	2,064	1,997	68
2016.1	48	1,696	2,331	1.057	2,463	2,349	114
2016.2	42	2,248	2,853	1.042	2,974	2,330	644
2017.1	36	1,755	1,772	1.055	1,869	1,739	130
2017.2	30	2,366	2,943	1.059	3,116	2,516	601
2018.1	24	1,595	1,856	1.078	2,001	1,835	165
2018.2	18	1,758	2,301	1.231	2,833	2,221	612
2019.1	12	1,315	2,104	1.304	2,744		
2019.2	6	406	2,077	1.298	2,697		
<b>Total</b>		<b>66,979</b>	<b>74,683</b>		<b>77,384</b>	<b>68,587</b>	<b>3,358</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	9,175	9,175	1.000	9,175	9,175	0
2000.2	234	12,163	12,163	1.000	12,163	12,163	0
2001.1	228	10,754	10,754	1.000	10,754	10,760	(6)
2001.2	222	12,455	12,455	1.000	12,455	12,481	(26)
2002.1	216	10,083	10,083	1.000	10,083	10,083	0
2002.2	210	11,165	11,165	1.000	11,165	11,165	0
2003.1	204	11,744	11,744	1.000	11,744	11,743	0
2003.2	198	11,338	11,338	1.000	11,338	11,338	0
2004.1	192	9,491	9,491	1.000	9,491	9,491	0
2004.2	186	12,595	12,595	1.000	12,595	12,595	0
2005.1	180	13,466	13,466	1.000	13,466	13,466	0
2005.2	174	17,204	17,204	1.000	17,204	17,204	0
2006.1	168	17,489	17,489	1.000	17,489	17,489	0
2006.2	162	20,931	20,931	1.000	20,931	20,931	0
2007.1	156	20,174	20,174	1.000	20,174	20,174	0
2007.2	150	23,851	23,851	1.000	23,851	23,851	0
2008.1	144	19,355	19,355	1.000	19,355	19,355	(1)
2008.2	138	23,114	23,114	1.000	23,114	23,114	0
2009.1	132	16,691	16,691	1.000	16,691	16,691	0
2009.2	126	18,177	18,177	1.000	18,177	18,175	2
2010.1	120	14,508	14,508	1.000	14,508	14,509	0
2010.2	114	17,549	17,549	1.000	17,549	17,548	1
2011.1	108	17,701	17,701	1.000	17,700	17,697	3
2011.2	102	21,041	21,042	1.000	21,042	21,044	(2)
2012.1	96	17,743	17,743	1.000	17,741	17,740	2
2012.2	90	22,816	22,826	1.000	22,821	22,804	17
2013.1	84	19,798	19,799	1.000	19,794	19,784	9
2013.2	78	27,563	27,576	1.000	27,569	27,562	7
2014.1	72	21,640	21,640	1.000	21,636	21,807	(170)
2014.2	66	27,170	27,225	1.000	27,212	27,348	(136)
2015.1	60	20,273	20,289	0.998	20,256	20,276	(20)
2015.2	54	25,586	25,598	0.997	25,513	25,538	(25)
2016.1	48	17,851	17,871	0.997	17,817	17,774	44
2016.2	42	23,453	23,465	0.996	23,379	23,416	(37)
2017.1	36	21,097	21,125	0.996	21,037	21,162	(125)
2017.2	30	24,437	24,512	0.993	24,350	24,561	(211)
2018.1	24	22,995	23,162	0.983	22,757	22,465	292
2018.2	18	23,199	23,549	0.955	22,489	22,635	(147)
2019.1	12	19,200	20,153	0.877	17,664		
2019.2	6	14,824	24,882	0.761	18,936		
<b>Total</b>		<b>721,858</b>	<b>733,628</b>		<b>723,185</b>	<b>687,113</b>	<b>(528)</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	4,717	4,717	1.000	4,717	4,717	0
2000.2	234	9,411	9,411	1.000	9,411	9,411	0
2001.1	228	5,160	5,160	1.000	5,160	5,160	0
2001.2	222	8,903	8,903	1.000	8,903	8,903	0
2002.1	216	5,612	5,612	1.000	5,612	5,612	0
2002.2	210	7,544	7,544	1.000	7,544	7,544	0
2003.1	204	6,028	6,028	1.000	6,028	6,028	0
2003.2	198	9,650	9,650	1.000	9,650	9,650	(1)
2004.1	192	6,221	6,221	1.000	6,221	6,221	0
2004.2	186	11,235	11,235	1.000	11,235	11,235	0
2005.1	180	10,198	10,198	1.000	10,198	10,198	0
2005.2	174	13,703	13,703	1.000	13,703	13,703	0
2006.1	168	10,138	10,138	1.000	10,138	10,139	(1)
2006.2	162	16,524	16,524	1.000	16,524	16,524	0
2007.1	156	13,471	13,471	1.000	13,471	13,471	0
2007.2	150	23,962	23,962	1.000	23,962	23,962	0
2008.1	144	14,549	14,549	1.000	14,549	14,549	0
2008.2	138	21,256	21,256	1.000	21,256	21,256	0
2009.1	132	13,539	13,539	1.000	13,539	13,560	(21)
2009.2	126	24,070	24,070	1.000	24,070	24,058	12
2010.1	120	12,362	12,362	1.000	12,360	12,356	4
2010.2	114	23,516	23,516	1.000	23,508	23,492	16
2011.1	108	12,400	12,400	1.000	12,395	12,380	15
2011.2	102	22,523	22,524	1.000	22,516	22,490	26
2012.1	96	13,161	13,162	0.999	13,148	13,155	(7)
2012.2	90	29,046	29,046	0.999	29,020	29,014	6
2013.1	84	18,061	18,061	0.999	18,048	18,043	5
2013.2	78	26,763	26,769	0.999	26,748	26,736	11
2014.1	72	15,768	15,769	0.999	15,759	15,766	(8)
2014.2	66	39,320	39,320	0.999	39,284	39,275	8
2015.1	60	19,187	19,190	0.999	19,162	19,114	48
2015.2	54	38,588	38,614	0.999	38,561	38,583	(23)
2016.1	48	23,912	23,913	0.999	23,877	23,939	(62)
2016.2	42	38,403	38,441	0.998	38,358	38,358	(0)
2017.1	36	24,641	24,660	0.998	24,611	24,760	(149)
2017.2	30	39,705	39,763	0.999	39,715	39,562	154
2018.1	24	20,999	21,020	1.000	21,018	21,147	(128)
2018.2	18	33,775	34,179	1.000	34,190	33,891	299
2019.1	12	20,937	22,164	1.000	22,156		
2019.2	6	20,809	30,852	1.040	32,076		
<b>Total</b>		<b>729,767</b>	<b>741,615</b>		<b>742,401</b>	<b>687,963</b>	<b>206</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	1,426	1,426	1.000	1,426	1,426	0
2000.2	234	2,081	2,081	1.000	2,081	2,081	0
2001.1	228	1,352	1,352	1.000	1,352	1,352	0
2001.2	222	1,990	1,990	1.000	1,990	1,990	0
2002.1	216	1,777	1,777	1.000	1,777	1,777	0
2002.2	210	1,985	1,985	1.000	1,985	1,985	0
2003.1	204	1,982	1,982	1.000	1,982	1,982	0
2003.2	198	2,233	2,233	1.000	2,233	2,234	(1)
2004.1	192	2,384	2,384	1.000	2,384	2,384	0
2004.2	186	2,970	2,970	1.000	2,970	2,970	0
2005.1	180	2,744	2,744	1.000	2,744	2,744	0
2005.2	174	3,499	3,499	1.000	3,499	3,499	0
2006.1	168	3,829	3,829	1.000	3,829	3,829	0
2006.2	162	4,476	4,476	1.000	4,476	4,476	0
2007.1	156	4,125	4,125	1.000	4,125	4,125	0
2007.2	150	6,313	6,313	1.000	6,313	6,313	0
2008.1	144	5,603	5,603	1.000	5,603	5,603	0
2008.2	138	6,882	6,882	1.000	6,882	6,882	0
2009.1	132	5,342	5,342	1.000	5,342	5,364	(21)
2009.2	126	5,785	5,785	1.000	5,785	5,785	1
2010.1	120	4,741	4,741	0.999	4,738	4,740	(2)
2010.2	114	5,004	5,004	0.999	5,001	5,002	(1)
2011.1	108	4,101	4,101	0.999	4,099	4,102	(3)
2011.2	102	4,748	4,749	0.999	4,746	4,746	(1)
2012.1	96	4,009	4,010	0.999	4,007	4,010	(3)
2012.2	90	5,726	5,726	0.999	5,722	5,729	(7)
2013.1	84	5,458	5,458	0.999	5,455	5,460	(5)
2013.2	78	6,696	6,697	0.999	6,691	6,699	(8)
2014.1	72	5,723	5,724	0.999	5,720	5,720	0
2014.2	66	8,193	8,193	0.999	8,188	8,187	1
2015.1	60	9,423	9,425	0.998	9,410	9,419	(9)
2015.2	54	12,357	12,369	0.998	12,349	12,357	(9)
2016.1	48	10,189	10,189	0.998	10,172	10,241	(69)
2016.2	42	11,523	11,541	0.997	11,503	11,488	15
2017.1	36	11,991	11,993	0.997	11,953	12,051	(98)
2017.2	30	15,136	15,186	0.997	15,139	15,097	42
2018.1	24	9,704	9,706	0.996	9,663	9,599	64
2018.2	18	12,978	13,160	0.994	13,076	13,135	(59)
2019.1	12	10,401	10,747	0.986	10,593		
2019.2	6	7,589	10,862	0.997	10,829		
<b>Total</b>		<b>234,470</b>	<b>238,360</b>		<b>237,832</b>	<b>216,583</b>	<b>(173)</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	6,703	6,703	1.000	6,703	6,705	(2)
2000.2	234	8,140	8,140	1.000	8,140	8,150	(11)
2001.1	228	7,167	7,167	1.000	7,167	7,196	(29)
2001.2	222	7,649	7,649	1.000	7,649	7,679	(30)
2002.1	216	5,830	5,830	1.000	5,830	5,830	0
2002.2	210	8,029	8,029	1.000	8,029	8,029	0
2003.1	204	5,901	5,901	1.000	5,901	5,901	0
2003.2	198	6,085	6,085	1.000	6,085	6,085	0
2004.1	192	6,254	6,254	1.000	6,254	6,254	0
2004.2	186	7,369	7,369	1.000	7,369	7,369	0
2005.1	180	7,830	7,830	1.000	7,830	7,830	0
2005.2	174	9,960	9,960	1.000	9,960	9,960	0
2006.1	168	10,803	10,803	1.000	10,803	10,805	(2)
2006.2	162	13,180	13,180	1.000	13,180	13,180	0
2007.1	156	11,259	11,259	1.000	11,259	11,259	0
2007.2	150	14,397	14,397	1.000	14,397	14,397	0
2008.1	144	13,158	13,158	1.000	13,158	13,158	0
2008.2	138	16,050	16,050	1.000	16,050	16,050	(0)
2009.1	132	9,255	9,255	1.000	9,255	9,257	(1)
2009.2	126	10,867	10,867	1.000	10,867	10,863	4
2010.1	120	8,539	8,539	1.000	8,540	8,523	17
2010.2	114	12,695	12,695	1.000	12,691	12,676	15
2011.1	108	12,926	12,926	0.998	12,900	12,905	(6)
2011.2	102	17,881	17,881	0.998	17,838	17,920	(82)
2012.1	96	13,973	13,973	0.998	13,939	14,019	(80)
2012.2	90	19,058	19,058	0.996	18,982	19,036	(55)
2013.1	84	16,941	16,946	0.996	16,872	16,918	(46)
2013.2	78	24,279	24,300	0.996	24,192	24,345	(153)
2014.1	72	18,525	18,533	0.995	18,443	18,512	(68)
2014.2	66	27,722	27,722	0.995	27,576	27,946	(370)
2015.1	60	22,233	22,693	0.994	22,567	22,668	(101)
2015.2	54	22,264	22,308	0.992	22,136	22,338	(202)
2016.1	48	17,528	17,528	0.991	17,368	17,442	(74)
2016.2	42	20,410	20,442	0.990	20,242	20,385	(143)
2017.1	36	18,595	18,635	0.989	18,438	18,734	(296)
2017.2	30	25,299	25,350	0.987	25,008	25,014	(6)
2018.1	24	21,380	21,554	0.977	21,051	21,962	(911)
2018.2	18	24,048	24,632	0.962	23,688	24,849	(1,160)
2019.1	12	17,055	18,318	0.927	16,973		
2019.2	6	11,016	17,279	0.997	17,219		
<b>Total</b>		<b>558,255</b>	<b>567,200</b>		<b>562,549</b>	<b>532,150</b>	<b>(3,793)</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	339	339	1.000	339	339	0
2000.2	234	489	489	1.000	489	489	0
2001.1	228	323	323	1.000	323	323	0
2001.2	222	575	575	1.000	575	575	0
2002.1	216	288	288	1.000	288	288	0
2002.2	210	522	522	1.000	522	522	0
2003.1	204	412	412	1.000	412	412	0
2003.2	198	296	296	1.000	296	296	0
2004.1	192	263	263	1.000	263	263	0
2004.2	186	591	591	1.000	591	591	0
2005.1	180	315	315	1.000	315	315	0
2005.2	174	486	486	1.000	486	486	0
2006.1	168	466	466	1.000	466	466	0
2006.2	162	789	789	1.000	789	789	0
2007.1	156	288	288	1.000	288	288	0
2007.2	150	718	718	1.000	718	718	0
2008.1	144	389	389	1.000	389	389	0
2008.2	138	622	622	1.000	622	622	0
2009.1	132	532	532	1.000	532	532	0
2009.2	126	581	581	1.000	581	581	0
2010.1	120	332	332	1.000	332	332	0
2010.2	114	362	362	1.000	362	362	0
2011.1	108	208	208	1.000	208	208	(0)
2011.2	102	543	543	1.000	543	543	(0)
2012.1	96	323	323	1.000	323	323	(0)
2012.2	90	895	895	1.000	895	895	(0)
2013.1	84	339	339	1.000	339	341	(2)
2013.2	78	567	567	1.000	567	567	(0)
2014.1	72	232	232	1.000	232	232	0
2014.2	66	773	773	1.000	773	776	(3)
2015.1	60	281	291	0.999	291	288	2
2015.2	54	1,142	1,189	0.999	1,187	1,183	4
2016.1	48	438	438	0.998	437	439	(3)
2016.2	42	730	730	0.997	728	746	(18)
2017.1	36	396	396	1.003	397	399	(2)
2017.2	30	813	821	1.001	823	831	(9)
2018.1	24	461	461	1.005	464	490	(27)
2018.2	18	798	807	1.006	812	763	49
2019.1	12	407	434	0.995	431		
2019.2	6	622	983	0.992	975		
<b>Total</b>		<b>19,949</b>	<b>20,410</b>		<b>20,404</b>	<b>19,005</b>	<b>(7)</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	12	12	1.000	12	12	0
2000.2	234	418	418	1.000	418	418	0
2001.1	228	11	11	1.000	11	11	0
2001.2	222	6	6	1.000	6	6	0
2002.1	216	331	331	1.000	331	331	0
2002.2	210	556	556	1.000	556	556	0
2003.1	204	11	11	1.000	11	11	0
2003.2	198	2	2	1.000	2	2	0
2004.1	192	100	100	1.000	100	100	0
2004.2	186	6	6	1.000	6	6	0
2005.1	180	177	177	1.000	177	257	(79)
2005.2	174	1,036	1,036	1.000	1,036	1,036	0
2006.1	168	736	736	1.000	736	736	0
2006.2	162	1,305	1,305	1.000	1,305	1,305	0
2007.1	156	904	904	1.000	904	904	0
2007.2	150	12	12	1.000	12	12	0
2008.1	144	60	60	1.000	60	60	0
2008.2	138	831	831	1.000	831	831	0
2009.1	132	10	10	1.000	10	10	0
2009.2	126	0	0	1.000	0	0	0
2010.1	120	57	57	1.000	57	58	(2)
2010.2	114	83	83	1.032	86	93	(7)
2011.1	108	0	0	1.122	1	1	(0)
2011.2	102	130	160	1.237	198	189	9
2012.1	96	405	405	1.309	531	468	63
2012.2	90	1,253	1,253	1.289	1,615	1,294	321
2013.1	84	10	10	1.263	13	440	(427)
2013.2	78	15	15	1.129	17	15	2
2014.1	72	729	1,019	1.071	1,092	669	423
2014.2	66	41	41	1.050	43	47	(4)
2015.1	60	15	1,145	1.128	1,292	1,268	24
2015.2	54	1,105	2,463	1.160	2,857	2,837	20
2016.1	48	5	103	1.136	117	0	117
2016.2	42	16	151	1.129	171	208	(37)
2017.1	36	179	386	1.322	511	0	511
2017.2	30	0	0	1.512	0	0	0
2018.1	24	0	0	2.224	0	0	0
2018.2	18	0	0	3.118	0	0	0
2019.1	12	4	132	6.076	804		
2019.2	6	0	0	9.955	0		
<b>Total</b>		<b>10,573</b>	<b>13,949</b>		<b>15,927</b>	<b>14,189</b>	<b>933</b>

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	863	1.000	863	864	(1)
2000.2	234	921	1.000	921	921	0
2001.1	228	828	1.000	828	830	(2)
2001.2	222	819	1.000	819	825	(6)
2002.1	216	842	1.000	842	842	0
2002.2	210	817	1.000	817	817	0
2003.1	204	777	1.000	777	777	0
2003.2	198	790	1.000	790	790	0
2004.1	192	757	1.000	757	757	0
2004.2	186	793	1.000	793	793	0
2005.1	180	766	1.000	766	766	0
2005.2	174	834	1.000	834	834	0
2006.1	168	707	1.000	707	707	0
2006.2	162	847	1.000	847	847	0
2007.1	156	763	1.000	763	763	0
2007.2	150	894	1.000	894	894	0
2008.1	144	684	1.000	684	683	1
2008.2	138	718	1.000	718	718	0
2009.1	132	509	1.000	509	509	0
2009.2	126	610	1.000	610	610	0
2010.1	120	492	1.000	492	492	0
2010.2	114	595	1.000	595	595	(1)
2011.1	108	573	0.999	573	572	0
2011.2	102	597	0.998	596	597	(1)
2012.1	96	507	0.998	506	507	(1)
2012.2	90	693	0.999	692	691	1
2013.1	84	607	0.997	605	604	1
2013.2	78	838	0.995	834	831	3
2014.1	72	644	0.993	639	634	5
2014.2	66	821	0.988	811	813	(2)
2015.1	60	692	0.985	682	664	18
2015.2	54	709	0.981	696	677	19
2016.1	48	540	0.979	528	510	18
2016.2	42	679	0.975	662	634	28
2017.1	36	625	0.977	611	569	42
2017.2	30	720	0.982	707	632	75
2018.1	24	695	1.004	698	592	106
2018.2	18	613	1.022	626	594	32
2019.1	12	564	1.013	571		
2019.2	6	510	1.184	604		
<b>Total</b>		<b>28,253</b>		<b>28,268</b>	<b>26,755</b>	<b>338</b>

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	2,967	1.000	2,967	2,968	(1)
2000.2	234	3,102	1.000	3,102	3,108	(6)
2001.1	228	2,723	1.000	2,723	2,729	(6)
2001.2	222	2,800	1.000	2,800	2,806	(6)
2002.1	216	2,756	1.000	2,756	2,756	0
2002.2	210	2,497	1.000	2,497	2,497	0
2003.1	204	2,399	1.000	2,399	2,399	0
2003.2	198	2,312	1.000	2,312	2,312	0
2004.1	192	2,267	1.000	2,267	2,267	0
2004.2	186	2,543	1.000	2,543	2,543	0
2005.1	180	2,558	1.000	2,558	2,558	0
2005.2	174	2,760	1.000	2,760	2,761	(1)
2006.1	168	2,711	1.000	2,711	2,711	0
2006.2	162	3,389	1.000	3,389	3,389	0
2007.1	156	3,517	1.000	3,517	3,517	0
2007.2	150	3,717	1.000	3,717	3,716	1
2008.1	144	3,317	1.000	3,317	3,317	0
2008.2	138	3,596	1.000	3,596	3,597	(1)
2009.1	132	2,887	1.000	2,887	2,888	(1)
2009.2	126	3,188	1.000	3,188	3,189	(1)
2010.1	120	2,721	1.000	2,722	2,722	(1)
2010.2	114	3,373	1.000	3,374	3,374	(1)
2011.1	108	3,376	1.000	3,377	3,374	3
2011.2	102	3,344	1.000	3,345	3,346	(1)
2012.1	96	3,052	1.000	3,053	3,053	0
2012.2	90	3,940	1.000	3,941	3,941	0
2013.1	84	3,707	1.000	3,708	3,708	0
2013.2	78	4,470	1.000	4,471	4,470	1
2014.1	72	3,847	1.000	3,848	3,847	1
2014.2	66	4,342	1.000	4,342	4,345	(2)
2015.1	60	3,953	1.000	3,953	3,790	163
2015.2	54	3,886	1.000	3,886	3,743	143
2016.1	48	3,124	1.000	3,123	3,016	107
2016.2	42	3,435	0.999	3,433	3,307	127
2017.1	36	3,366	0.999	3,364	3,244	120
2017.2	30	3,651	0.998	3,644	3,500	144
2018.1	24	3,650	0.999	3,645	3,469	176
2018.2	18	3,388	1.010	3,423	3,168	255
2019.1	12	2,978	1.032	3,074		
2019.2	6	2,347	1.241	2,911		
<b>Total</b>		<b>127,957</b>		<b>128,645</b>	<b>121,446</b>	<b>1,213</b>

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	412	1.000	412	412	0
2000.2	234	392	1.000	392	392	0
2001.1	228	310	1.000	310	310	0
2001.2	222	402	1.000	402	402	0
2002.1	216	302	1.000	302	302	0
2002.2	210	314	1.000	314	314	0
2003.1	204	322	1.000	322	322	0
2003.2	198	354	1.000	354	354	0
2004.1	192	319	1.000	319	319	0
2004.2	186	449	1.000	449	449	0
2005.1	180	339	1.000	339	339	0
2005.2	174	494	1.000	494	494	0
2006.1	168	364	1.000	364	364	0
2006.2	162	432	1.000	432	432	0
2007.1	156	383	1.000	383	383	0
2007.2	150	495	1.000	495	495	0
2008.1	144	368	1.000	368	368	0
2008.2	138	400	1.000	400	400	0
2009.1	132	303	1.000	303	303	0
2009.2	126	365	1.000	365	365	0
2010.1	120	255	1.000	255	255	0
2010.2	114	336	1.000	336	336	0
2011.1	108	341	1.000	341	341	0
2011.2	102	363	1.000	363	363	0
2012.1	96	281	1.000	281	281	0
2012.2	90	376	1.000	376	376	0
2013.1	84	366	1.000	366	366	0
2013.2	78	483	1.000	483	483	0
2014.1	72	360	1.000	360	361	(1)
2014.2	66	445	1.000	445	446	(1)
2015.1	60	372	0.999	372	373	(1)
2015.2	54	393	0.999	392	401	(9)
2016.1	48	333	0.998	332	335	(2)
2016.2	42	397	0.997	396	406	(10)
2017.1	36	384	0.995	382	408	(26)
2017.2	30	442	0.995	440	440	(0)
2018.1	24	350	0.997	349	350	(1)
2018.2	18	395	0.994	392	396	(4)
2019.1	12	389	0.986	383		
2019.2	6	409	0.899	368		
<b>Total</b>		<b>14,989</b>		<b>14,932</b>	<b>14,236</b>	<b>(55)</b>

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	1,830	1.000	1,830	1,830	0
2000.2	234	1,988	1.000	1,988	1,988	0
2001.1	228	1,786	1.000	1,786	1,788	(2)
2001.2	222	1,851	1.000	1,851	1,852	(1)
2002.1	216	1,785	1.000	1,785	1,785	0
2002.2	210	1,703	1.000	1,703	1,703	0
2003.1	204	1,710	1.000	1,710	1,710	0
2003.2	198	1,509	1.000	1,509	1,509	0
2004.1	192	1,483	1.000	1,483	1,483	0
2004.2	186	1,725	1.000	1,725	1,725	0
2005.1	180	1,804	1.000	1,804	1,804	0
2005.2	174	2,020	1.000	2,020	2,020	0
2006.1	168	2,097	1.000	2,097	2,097	0
2006.2	162	2,530	1.000	2,530	2,530	0
2007.1	156	2,523	1.000	2,523	2,523	0
2007.2	150	2,500	1.000	2,500	2,500	0
2008.1	144	2,338	1.000	2,338	2,338	0
2008.2	138	2,527	1.000	2,527	2,527	0
2009.1	132	2,110	1.000	2,110	2,110	0
2009.2	126	2,243	1.000	2,243	2,244	(1)
2010.1	120	1,845	1.000	1,845	1,845	0
2010.2	114	2,158	1.000	2,158	2,159	(1)
2011.1	108	2,325	1.000	2,325	2,325	(0)
2011.2	102	2,076	1.000	2,076	2,076	0
2012.1	96	2,023	1.000	2,022	2,024	(1)
2012.2	90	2,556	1.000	2,555	2,555	(0)
2013.1	84	2,344	1.000	2,343	2,343	(0)
2013.2	78	2,920	1.000	2,919	2,919	(0)
2014.1	72	2,289	0.999	2,288	2,295	(7)
2014.2	66	2,578	0.999	2,577	2,580	(4)
2015.1	60	2,209	0.999	2,208	2,167	41
2015.2	54	2,316	0.999	2,315	2,291	23
2016.1	48	1,874	0.999	1,872	1,851	21
2016.2	42	2,231	0.999	2,229	2,184	44
2017.1	36	2,119	0.999	2,117	2,080	37
2017.2	30	2,390	0.997	2,384	2,413	(29)
2018.1	24	2,335	0.993	2,319	2,276	43
2018.2	18	2,346	0.975	2,288	2,268	20
2019.1	12	2,328	0.907	2,112		
2019.2	6	2,976	0.726	2,159		
<b>Total</b>		<b>86,300</b>		<b>85,171</b>	<b>80,718</b>	<b>182</b>

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	1,414	1.000	1,414	1,414	0
2000.2	234	2,590	1.000	2,590	2,590	0
2001.1	228	1,448	1.000	1,448	1,448	0
2001.2	222	2,090	1.000	2,090	2,090	0
2002.1	216	1,353	1.000	1,353	1,353	0
2002.2	210	1,709	1.000	1,709	1,709	0
2003.1	204	1,201	1.000	1,201	1,201	0
2003.2	198	1,927	1.000	1,927	1,927	0
2004.1	192	1,284	1.000	1,284	1,284	0
2004.2	186	2,247	1.000	2,247	2,247	0
2005.1	180	2,348	1.000	2,348	2,348	0
2005.2	174	2,468	1.000	2,468	2,468	0
2006.1	168	1,797	1.000	1,797	1,797	0
2006.2	162	2,665	1.000	2,665	2,665	0
2007.1	156	2,158	1.000	2,158	2,158	0
2007.2	150	3,563	1.000	3,563	3,563	0
2008.1	144	1,978	1.000	1,978	1,978	0
2008.2	138	3,133	1.000	3,133	3,133	0
2009.1	132	1,780	1.000	1,780	1,780	0
2009.2	126	3,454	1.000	3,454	3,454	0
2010.1	120	1,756	1.000	1,756	1,756	0
2010.2	114	3,562	1.000	3,562	3,562	0
2011.1	108	1,596	1.000	1,596	1,596	0
2011.2	102	2,916	1.000	2,916	2,916	(0)
2012.1	96	1,705	1.000	1,705	1,705	(0)
2012.2	90	3,941	1.000	3,941	3,941	1
2013.1	84	2,244	1.000	2,244	2,244	(0)
2013.2	78	3,891	1.000	3,892	3,891	0
2014.1	72	1,819	1.000	1,819	1,819	0
2014.2	66	4,900	1.000	4,900	4,899	2
2015.1	60	2,137	1.000	2,137	2,097	40
2015.2	54	4,515	1.000	4,515	4,487	27
2016.1	48	2,673	1.000	2,673	2,639	35
2016.2	42	4,599	1.000	4,598	4,597	1
2017.1	36	2,608	1.000	2,608	2,566	42
2017.2	30	4,585	1.000	4,586	4,584	1
2018.1	24	2,274	1.002	2,280	2,257	22
2018.2	18	3,697	1.005	3,716	3,570	145
2019.1	12	2,120	1.011	2,143		
2019.2	6	3,818	1.029	3,930		
<b>Total</b>		<b>103,963</b>		<b>104,123</b>	<b>97,735</b>	<b>316</b>

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	247	1.000	247	247	0
2000.2	234	340	1.000	340	340	0
2001.1	228	247	1.000	247	247	0
2001.2	222	296	1.000	296	296	0
2002.1	216	245	1.000	245	245	0
2002.2	210	261	1.000	261	261	0
2003.1	204	289	1.000	289	289	0
2003.2	198	303	1.000	303	303	0
2004.1	192	312	1.000	312	312	0
2004.2	186	347	1.000	347	347	0
2005.1	180	349	1.000	349	349	0
2005.2	174	378	1.000	378	378	0
2006.1	168	414	1.000	414	414	0
2006.2	162	432	1.000	432	432	0
2007.1	156	435	1.000	435	435	0
2007.2	150	518	1.000	518	518	0
2008.1	144	500	1.000	500	500	0
2008.2	138	586	1.000	586	586	0
2009.1	132	464	1.000	464	464	0
2009.2	126	514	1.000	514	514	0
2010.1	120	399	1.000	399	399	0
2010.2	114	426	1.000	426	426	0
2011.1	108	368	1.000	368	368	0
2011.2	102	348	1.000	348	348	(0)
2012.1	96	334	1.000	334	334	(0)
2012.2	90	434	1.000	434	433	1
2013.1	84	509	1.001	509	509	0
2013.2	78	588	1.001	589	588	0
2014.1	72	529	1.001	529	529	0
2014.2	66	660	1.001	661	659	2
2015.1	60	776	1.001	777	765	12
2015.2	54	951	1.001	952	923	29
2016.1	48	835	1.001	836	836	(0)
2016.2	42	868	1.001	869	868	1
2017.1	36	998	1.001	999	970	29
2017.2	30	1,164	1.001	1,165	1,136	30
2018.1	24	850	1.002	852	817	35
2018.2	18	1,009	1.002	1,011	953	59
2019.1	12	797	1.004	800		
2019.2	6	915	1.018	931		
<b>Total</b>		<b>21,235</b>		<b>21,266</b>	<b>19,339</b>	<b>196</b>

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	732	1.000	732	733	(1)
2000.2	234	843	1.000	843	847	(4)
2001.1	228	771	1.000	771	774	(3)
2001.2	222	670	1.000	670	674	(4)
2002.1	216	653	1.000	653	653	0
2002.2	210	634	1.000	634	634	0
2003.1	204	488	1.000	488	488	0
2003.2	198	509	1.000	509	509	0
2004.1	192	512	1.000	512	512	0
2004.2	186	639	1.000	639	639	0
2005.1	180	623	1.000	623	623	0
2005.2	174	679	1.000	679	679	0
2006.1	168	618	1.000	618	618	0
2006.2	162	784	1.000	784	784	0
2007.1	156	802	1.000	802	802	0
2007.2	150	1,029	1.000	1,029	1,029	0
2008.1	144	784	1.000	784	784	0
2008.2	138	970	1.000	970	970	0
2009.1	132	631	1.000	631	631	0
2009.2	126	871	1.000	871	871	0
2010.1	120	601	1.000	601	601	0
2010.2	114	918	1.000	918	918	0
2011.1	108	752	1.000	752	752	0
2011.2	102	905	1.000	905	905	0
2012.1	96	746	1.000	746	746	(0)
2012.2	90	1,136	1.000	1,136	1,137	(1)
2013.1	84	931	1.000	931	931	(0)
2013.2	78	1,382	1.000	1,381	1,379	2
2014.1	72	880	1.000	880	880	(1)
2014.2	66	1,367	0.999	1,366	1,368	(2)
2015.1	60	975	0.999	974	972	3
2015.2	54	1,361	0.999	1,359	1,354	5
2016.1	48	1,001	0.999	1,000	990	10
2016.2	42	1,189	0.999	1,188	1,190	(2)
2017.1	36	1,000	0.999	999	1,003	(4)
2017.2	30	1,354	0.997	1,349	1,353	(4)
2018.1	24	1,033	0.991	1,024	1,051	(28)
2018.2	18	1,236	0.981	1,212	1,226	(14)
2019.1	12	945	0.930	878		
2019.2	6	1,076	0.840	904		
<b>Total</b>		<b>35,030</b>		<b>34,745</b>	<b>33,011</b>	<b>(48)</b>

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	59	1.000	59	59	0
2000.2	234	111	1.000	111	111	0
2001.1	228	51	1.000	51	51	0
2001.2	222	65	1.000	65	65	0
2002.1	216	28	1.000	28	28	0
2002.2	210	55	1.000	55	55	0
2003.1	204	53	1.000	53	53	0
2003.2	198	52	1.000	52	52	0
2004.1	192	42	1.000	42	42	0
2004.2	186	62	1.000	62	62	0
2005.1	180	48	1.000	48	48	0
2005.2	174	49	1.000	49	49	0
2006.1	168	41	1.000	41	41	0
2006.2	162	54	1.000	54	54	0
2007.1	156	43	1.000	43	43	0
2007.2	150	62	1.000	62	62	0
2008.1	144	39	1.000	39	39	0
2008.2	138	75	1.000	75	75	0
2009.1	132	38	1.000	38	38	0
2009.2	126	91	1.000	91	91	0
2010.1	120	38	1.000	38	38	0
2010.2	114	56	1.000	56	56	0
2011.1	108	30	1.000	30	30	0
2011.2	102	80	1.000	80	80	0
2012.1	96	35	1.000	35	35	0
2012.2	90	85	1.000	85	85	0
2013.1	84	48	1.000	48	49	(1)
2013.2	78	83	0.999	83	83	(0)
2014.1	72	28	0.999	28	28	(0)
2014.2	66	96	0.999	96	96	(0)
2015.1	60	50	0.999	50	50	(0)
2015.2	54	128	0.999	128	127	1
2016.1	48	51	0.999	51	51	(0)
2016.2	42	86	0.999	86	86	(0)
2017.1	36	48	0.999	48	47	1
2017.2	30	99	1.000	99	99	(0)
2018.1	24	56	1.001	56	53	4
2018.2	18	83	1.003	83	76	7
2019.1	12	42	0.993	42		
2019.2	6	83	1.001	83		
<b>Total</b>		<b>2,423</b>		<b>2,423</b>	<b>2,288</b>	<b>10</b>

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	0	1.000	0	0	0
2000.2	234	4	1.000	4	4	0
2001.1	228	0	1.000	0	0	0
2001.2	222	0	1.000	0	0	0
2002.1	216	3	1.000	3	3	0
2002.2	210	2	1.000	2	2	0
2003.1	204	0	1.000	0	0	0
2003.2	198	0	1.000	0	0	0
2004.1	192	1	1.000	1	1	0
2004.2	186	1	1.000	1	1	0
2005.1	180	2	1.000	2	3	(1)
2005.2	174	1	1.000	1	1	0
2006.1	168	1	1.000	1	1	0
2006.2	162	2	1.000	2	2	0
2007.1	156	1	1.000	1	1	0
2007.2	150	1	1.000	1	1	0
2008.1	144	0	1.000	0	0	0
2008.2	138	1	1.000	1	1	0
2009.1	132	2	1.000	2	2	0
2009.2	126	0	1.000	0	0	0
2010.1	120	2	1.000	2	2	0
2010.2	114	2	1.042	2	3	(1)
2011.1	108	0	1.042	0	0	0
2011.2	102	2	0.903	2	1	0
2012.1	96	1	0.802	1	1	0
2012.2	90	1	0.724	1	1	0
2013.1	84	0	0.780	0	1	(1)
2013.2	78	0	0.661	0	0	0
2014.1	72	3	0.634	2	2	0
2014.2	66	1	0.577	1	1	(0)
2015.1	60	4	0.531	2	2	0
2015.2	54	5	0.473	2	3	(0)
2016.1	48	2	0.435	1	0	1
2016.2	42	5	0.403	2	2	0
2017.1	36	2	0.424	1	0	1
2017.2	30	0	0.484	0	0	0
2018.1	24	0	0.747	0	0	0
2018.2	18	0	0.979	0	0	0
2019.1	12	3	1.142	3		
2019.2	6	0	2.620	0		
<b>Total</b>		<b>55</b>		<b>44</b>	<b>41</b>	<b>(1)</b>

**BI**

Coverage = BI  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
Loss Cost	2000.1	0.009 (CI = +/-0.014; p = 0.190)	0.183 (CI = +/-0.161; p = 0.026)	0.122	+0.92%
Loss Cost	2000.2	0.011 (CI = +/-0.014; p = 0.119)	0.197 (CI = +/-0.162; p = 0.018)	0.149	+1.14%
Loss Cost	2001.1	0.013 (CI = +/-0.015; p = 0.078)	0.184 (CI = +/-0.164; p = 0.029)	0.156	+1.35%
Loss Cost	2001.2	0.017 (CI = +/-0.015; p = 0.027)	0.207 (CI = +/-0.161; p = 0.013)	0.221	+1.73%
Loss Cost	2002.1	0.020 (CI = +/-0.016; p = 0.013)	0.189 (CI = +/-0.161; p = 0.023)	0.244	+2.04%
Loss Cost	2002.2	0.024 (CI = +/-0.016; p = 0.004)	0.211 (CI = +/-0.159; p = 0.011)	0.307	+2.43%
Loss Cost	2003.1	0.027 (CI = +/-0.016; p = 0.002)	0.196 (CI = +/-0.161; p = 0.018)	0.328	+2.70%
Loss Cost	2003.2	0.032 (CI = +/-0.016; p = 0.000)	0.228 (CI = +/-0.150; p = 0.004)	0.444	+3.30%
Loss Cost	2004.1	0.035 (CI = +/-0.017; p = 0.000)	0.217 (CI = +/-0.153; p = 0.007)	0.457	+3.52%
Loss Cost	2004.2	0.039 (CI = +/-0.016; p = 0.000)	0.242 (CI = +/-0.148; p = 0.002)	0.526	+4.02%
Loss Cost	2005.1	0.044 (CI = +/-0.017; p = 0.000)	0.220 (CI = +/-0.146; p = 0.005)	0.567	+4.47%
Loss Cost	2005.2	0.046 (CI = +/-0.018; p = 0.000)	0.229 (CI = +/-0.150; p = 0.004)	0.558	+4.67%
Loss Cost	2006.1	0.049 (CI = +/-0.019; p = 0.000)	0.215 (CI = +/-0.153; p = 0.008)	0.574	+4.98%
Loss Cost	2006.2	0.055 (CI = +/-0.019; p = 0.000)	0.243 (CI = +/-0.145; p = 0.002)	0.646	+5.65%
Loss Cost	2007.1	0.061 (CI = +/-0.018; p = 0.000)	0.215 (CI = +/-0.138; p = 0.004)	0.702	+6.32%
Loss Cost	2007.2	0.066 (CI = +/-0.019; p = 0.000)	0.236 (CI = +/-0.136; p = 0.002)	0.730	+6.86%
Loss Cost	2008.1	0.073 (CI = +/-0.019; p = 0.000)	0.209 (CI = +/-0.129; p = 0.003)	0.776	+7.56%
Loss Cost	2008.2	0.079 (CI = +/-0.019; p = 0.000)	0.231 (CI = +/-0.124; p = 0.001)	0.803	+8.20%
Loss Cost	2009.1	0.085 (CI = +/-0.019; p = 0.000)	0.207 (CI = +/-0.120; p = 0.002)	0.835	+8.89%
Loss Cost	2009.2	0.085 (CI = +/-0.021; p = 0.000)	0.206 (CI = +/-0.126; p = 0.003)	0.807	+8.87%
Loss Cost	2010.1	0.084 (CI = +/-0.023; p = 0.000)	0.209 (CI = +/-0.134; p = 0.004)	0.792	+8.76%
Loss Cost	2010.2	0.080 (CI = +/-0.025; p = 0.000)	0.197 (CI = +/-0.136; p = 0.008)	0.745	+8.33%
Loss Cost	2011.1	0.070 (CI = +/-0.025; p = 0.000)	0.228 (CI = +/-0.130; p = 0.002)	0.755	+7.27%
Loss Cost	2011.2	0.069 (CI = +/-0.028; p = 0.000)	0.226 (CI = +/-0.139; p = 0.004)	0.703	+7.18%
Loss Cost	2012.1	0.067 (CI = +/-0.032; p = 0.001)	0.231 (CI = +/-0.150; p = 0.005)	0.687	+6.98%
Loss Cost	2012.2	0.062 (CI = +/-0.036; p = 0.003)	0.218 (CI = +/-0.158; p = 0.011)	0.599	+6.43%
Loss Cost	2013.1	0.064 (CI = +/-0.043; p = 0.007)	0.214 (CI = +/-0.173; p = 0.020)	0.589	+6.59%
Loss Cost	2013.2	0.076 (CI = +/-0.047; p = 0.005)	0.240 (CI = +/-0.175; p = 0.012)	0.632	+7.89%
Loss Cost	2014.1	0.088 (CI = +/-0.053; p = 0.005)	0.213 (CI = +/-0.184; p = 0.028)	0.670	+9.24%
Loss Cost	2014.2	0.085 (CI = +/-0.065; p = 0.016)	0.207 (CI = +/-0.206; p = 0.049)	0.557	+8.89%
Loss Cost	2015.1	0.096 (CI = +/-0.081; p = 0.027)	0.187 (CI = +/-0.233; p = 0.099)	0.566	+10.09%
Loss Cost	2015.2	0.089 (CI = +/-0.104; p = 0.080)	0.177 (CI = +/-0.270; p = 0.159)	0.385	+9.34%
Severity	2000.1	0.048 (CI = +/-0.010; p = 0.000)	0.085 (CI = +/-0.112; p = 0.135)	0.722	+4.91%
Severity	2000.2	0.050 (CI = +/-0.010; p = 0.000)	0.095 (CI = +/-0.113; p = 0.095)	0.727	+5.08%
Severity	2001.1	0.051 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.114; p = 0.143)	0.734	+5.26%
Severity	2001.2	0.055 (CI = +/-0.010; p = 0.000)	0.104 (CI = +/-0.108; p = 0.059)	0.771	+5.61%
Severity	2002.1	0.058 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.102; p = 0.110)	0.809	+5.98%
Severity	2002.2	0.061 (CI = +/-0.010; p = 0.000)	0.097 (CI = +/-0.100; p = 0.057)	0.823	+6.25%
Severity	2003.1	0.063 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.098; p = 0.100)	0.838	+6.53%
Severity	2003.2	0.068 (CI = +/-0.009; p = 0.000)	0.106 (CI = +/-0.085; p = 0.017)	0.884	+7.01%
Severity	2004.1	0.069 (CI = +/-0.009; p = 0.000)	0.096 (CI = +/-0.086; p = 0.029)	0.886	+7.19%
Severity	2004.2	0.072 (CI = +/-0.009; p = 0.000)	0.111 (CI = +/-0.082; p = 0.010)	0.898	+7.49%
Severity	2005.1	0.076 (CI = +/-0.009; p = 0.000)	0.094 (CI = +/-0.077; p = 0.019)	0.915	+7.85%
Severity	2005.2	0.075 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.080; p = 0.030)	0.904	+7.74%
Severity	2006.1	0.075 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.083; p = 0.037)	0.896	+7.76%
Severity	2006.2	0.078 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.079; p = 0.012)	0.909	+8.12%
Severity	2007.1	0.080 (CI = +/-0.011; p = 0.000)	0.093 (CI = +/-0.079; p = 0.023)	0.912	+8.37%
Severity	2007.2	0.081 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.082; p = 0.025)	0.902	+8.43%
Severity	2008.1	0.082 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.086; p = 0.041)	0.897	+8.58%
Severity	2008.2	0.085 (CI = +/-0.013; p = 0.000)	0.100 (CI = +/-0.086; p = 0.026)	0.896	+8.87%
Severity	2009.1	0.089 (CI = +/-0.013; p = 0.000)	0.084 (CI = +/-0.084; p = 0.051)	0.908	+9.33%
Severity	2009.2	0.091 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.088; p = 0.046)	0.898	+9.49%
Severity	2010.1	0.091 (CI = +/-0.016; p = 0.000)	0.090 (CI = +/-0.093; p = 0.057)	0.886	+9.48%
Severity	2010.2	0.090 (CI = +/-0.018; p = 0.000)	0.088 (CI = +/-0.099; p = 0.076)	0.864	+9.42%
Severity	2011.1	0.084 (CI = +/-0.018; p = 0.000)	0.108 (CI = +/-0.095; p = 0.028)	0.859	+8.73%
Severity	2011.2	0.083 (CI = +/-0.021; p = 0.000)	0.105 (CI = +/-0.101; p = 0.043)	0.827	+8.61%
Severity	2012.1	0.086 (CI = +/-0.023; p = 0.000)	0.096 (CI = +/-0.108; p = 0.077)	0.822	+8.97%
Severity	2012.2	0.089 (CI = +/-0.026; p = 0.000)	0.103 (CI = +/-0.115; p = 0.075)	0.798	+9.28%
Severity	2013.1	0.090 (CI = +/-0.031; p = 0.000)	0.099 (CI = +/-0.125; p = 0.111)	0.777	+9.46%
Severity	2013.2	0.103 (CI = +/-0.030; p = 0.000)	0.126 (CI = +/-0.114; p = 0.034)	0.835	+10.84%
Severity	2014.1	0.100 (CI = +/-0.037; p = 0.000)	0.132 (CI = +/-0.127; p = 0.044)	0.808	+10.54%
Severity	2014.2	0.092 (CI = +/-0.043; p = 0.001)	0.116 (CI = +/-0.135; p = 0.082)	0.728	+9.61%
Severity	2015.1	0.083 (CI = +/-0.053; p = 0.007)	0.132 (CI = +/-0.151; p = 0.077)	0.685	+8.67%
Severity	2015.2	0.063 (CI = +/-0.055; p = 0.031)	0.102 (CI = +/-0.142; p = 0.130)	0.530	+6.51%
Frequency	2000.1	-0.039 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.083; p = 0.022)	0.755	-3.80%
Frequency	2000.2	-0.038 (CI = +/-0.008; p = 0.000)	0.102 (CI = +/-0.085; p = 0.021)	0.741	-3.75%
Frequency	2001.1	-0.038 (CI = +/-0.008; p = 0.000)	0.100 (CI = +/-0.088; p = 0.027)	0.718	-3.72%
Frequency	2001.2	-0.037 (CI = +/-0.008; p = 0.000)	0.103 (CI = +/-0.090; p = 0.026)	0.702	-3.67%
Frequency	2002.1	-0.038 (CI = +/-0.009; p = 0.000)	0.106 (CI = +/-0.092; p = 0.025)	0.688	-3.72%
Frequency	2002.2	-0.037 (CI = +/-0.009; p = 0.000)	0.114 (CI = +/-0.093; p = 0.018)	0.670	-3.59%
Frequency	2003.1	-0.037 (CI = +/-0.010; p = 0.000)	0.115 (CI = +/-0.097; p = 0.021)	0.645	-3.60%
Frequency	2003.2	-0.035 (CI = +/-0.010; p = 0.000)	0.123 (CI = +/-0.098; p = 0.016)	0.625	-3.46%
Frequency	2004.1	-0.035 (CI = +/-0.011; p = 0.000)	0.121 (CI = +/-0.101; p = 0.021)	0.589	-3.42%
Frequency	2004.2	-0.033 (CI = +/-0.011; p = 0.000)	0.131 (CI = +/-0.102; p = 0.014)	0.568	-3.23%
Frequency	2005.1	-0.032 (CI = +/-0.012; p = 0.000)	0.126 (CI = +/-0.106; p = 0.021)	0.519	-3.14%
Frequency	2005.2	-0.029 (CI = +/-0.013; p = 0.000)	0.140 (CI = +/-0.105; p = 0.011)	0.501	-2.86%
Frequency	2006.1	-0.026 (CI = +/-0.013; p = 0.000)	0.126 (CI = +/-0.105; p = 0.021)	0.426	-2.57%
Frequency	2006.2	-0.023 (CI = +/-0.013; p = 0.002)	0.140 (CI = +/-0.105; p = 0.011)	0.411	-2.28%
Frequency	2007.1	-0.019 (CI = +/-0.014; p = 0.008)	0.122 (CI = +/-0.102; p = 0.022)	0.316	-1.89%
Frequency	2007.2	-0.015 (CI = +/-0.014; p = 0.035)	0.141 (CI = +/-0.097; p = 0.007)	0.333	-1.45%
Frequency	2008.1	-0.009 (CI = +/-0.013; p = 0.151)	0.119 (CI = +/-0.091; p = 0.013)	0.236	-0.94%
Frequency	2008.2	-0.006 (CI = +/-0.014; p = 0.355)	0.131 (CI = +/-0.091; p = 0.007)	0.268	-0.62%
Frequency	2009.1	-0.004 (CI = +/-0.015; p = 0.581)	0.123 (CI = +/-0.094; p = 0.013)	0.212	-0.40%
Frequency	2009.2	-0.006 (CI = +/-0.016; p = 0.465)	0.117 (CI = +/-0.098; p = 0.022)	0.196	-0.57%
Frequency	2010.1	-0.007 (CI = +/-0.018; p = 0.450)	0.120 (CI = +/-0.103; p = 0.026)	0.184	-0.65%
Frequency	2010.2	-0.010 (CI = +/-0.019; p = 0.286)	0.109 (CI = +/-0.106; p = 0.045)	0.179	-1.00%
Frequency	2011.1	-0.014 (CI = +/-0.021; p = 0.196)	0.120 (CI = +/-0.111; p = 0.036)	0.213	-1.35%
Frequency	2011.2	-0.013 (CI = +/-0.024; p = 0.257)	0.120 (CI = +/-0.118; p = 0.046)	0.207	-1.32%
Frequency	2012.1	-0.018 (CI = +/-0.027; p = 0.160)	0.135 (CI = +/-0.123; p = 0.034)	0.255	-1.83%
Frequency	2012.2	-0.026 (CI = +/-0.028; p = 0.063)	0.115 (CI = +/-0.122; p = 0.062)	0.314	-2.61%
Frequency	2013.1	-0.027 (CI = +/-0.033; p = 0.106)	0.115 (CI = +/-0.134; p = 0.085)	0.233	-2.62%
Frequency	2013.2	-0.027 (CI = +/-0.039; p = 0.155)	0.114 (CI = +/-0.147; p = 0.113)	0.220	-2.66%
Frequency	2014.1	-0.012 (CI = +/-0.041; p = 0.535)	0.082 (CI = +/-0.143; p = 0.229)	-0.011	-1.17%
Frequency	2014.2	-0.007 (CI = +/-0.050; p = 0.765)	0.091 (CI = +/-0.158; p = 0.220)	-0.014	-0.66%
Frequency	2015.1	0.013 (CI = +/-0.054; p = 0.590)	0.055 (CI = +/-0.156; p = 0.432)	-0.095	+1.30%
Frequency	2015.2	0.026 (CI = +/-0.065; p = 0.360)	0.075 (CI = +/-0.169; p = 0.318)	0.020	+2.66%

**BI**

Coverage = BI  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.045 (CI = +/-0.019; p = 0.000)	0.434	+4.62%
Loss Cost	2005.2	0.046 (CI = +/-0.021; p = 0.000)	0.412	+4.67%
Loss Cost	2006.1	0.050 (CI = +/-0.021; p = 0.000)	0.454	+5.16%
Loss Cost	2006.2	0.055 (CI = +/-0.022; p = 0.000)	0.489	+5.65%
Loss Cost	2007.1	0.063 (CI = +/-0.022; p = 0.000)	0.586	+6.52%
Loss Cost	2007.2	0.066 (CI = +/-0.023; p = 0.000)	0.588	+6.86%
Loss Cost	2008.1	0.075 (CI = +/-0.023; p = 0.000)	0.671	+7.80%
Loss Cost	2008.2	0.079 (CI = +/-0.024; p = 0.000)	0.672	+8.20%
Loss Cost	2009.1	0.088 (CI = +/-0.024; p = 0.000)	0.736	+9.17%
Loss Cost	2009.2	0.085 (CI = +/-0.026; p = 0.000)	0.697	+8.87%
Loss Cost	2010.1	0.087 (CI = +/-0.029; p = 0.000)	0.677	+9.10%
Loss Cost	2010.2	0.080 (CI = +/-0.030; p = 0.000)	0.622	+8.33%
Loss Cost	2011.1	0.074 (CI = +/-0.033; p = 0.000)	0.557	+7.72%
Loss Cost	2011.2	0.069 (CI = +/-0.037; p = 0.001)	0.481	+7.18%
Loss Cost	2012.1	0.073 (CI = +/-0.042; p = 0.002)	0.461	+7.56%
Loss Cost	2012.2	0.062 (CI = +/-0.046; p = 0.012)	0.351	+6.43%
Loss Cost	2013.1	0.070 (CI = +/-0.052; p = 0.012)	0.369	+7.29%
Loss Cost	2013.2	0.076 (CI = +/-0.061; p = 0.019)	0.351	+7.89%
Loss Cost	2014.1	0.097 (CI = +/-0.065; p = 0.008)	0.475	+10.22%
Loss Cost	2014.2	0.085 (CI = +/-0.078; p = 0.035)	0.341	+8.89%
Loss Cost	2015.1	0.107 (CI = +/-0.090; p = 0.025)	0.424	+11.34%
Loss Cost	2015.2	0.089 (CI = +/-0.111; p = 0.099)	0.246	+9.34%
Severity	2005.1	0.076 (CI = +/-0.010; p = 0.000)	0.899	+7.92%
Severity	2005.2	0.075 (CI = +/-0.010; p = 0.000)	0.889	+7.74%
Severity	2006.1	0.075 (CI = +/-0.011; p = 0.000)	0.881	+7.83%
Severity	2006.2	0.078 (CI = +/-0.011; p = 0.000)	0.886	+8.12%
Severity	2007.1	0.081 (CI = +/-0.012; p = 0.000)	0.894	+8.46%
Severity	2007.2	0.081 (CI = +/-0.013; p = 0.000)	0.881	+8.43%
Severity	2008.1	0.083 (CI = +/-0.013; p = 0.000)	0.879	+8.68%
Severity	2008.2	0.085 (CI = +/-0.014; p = 0.000)	0.872	+8.87%
Severity	2009.1	0.090 (CI = +/-0.014; p = 0.000)	0.892	+9.44%
Severity	2009.2	0.091 (CI = +/-0.016; p = 0.000)	0.879	+9.49%
Severity	2010.1	0.092 (CI = +/-0.017; p = 0.000)	0.866	+9.62%
Severity	2010.2	0.090 (CI = +/-0.019; p = 0.000)	0.843	+9.42%
Severity	2011.1	0.086 (CI = +/-0.021; p = 0.000)	0.816	+8.95%
Severity	2011.2	0.083 (CI = +/-0.023; p = 0.000)	0.781	+8.61%
Severity	2012.1	0.088 (CI = +/-0.025; p = 0.000)	0.787	+9.22%
Severity	2012.2	0.089 (CI = +/-0.029; p = 0.000)	0.754	+9.28%
Severity	2013.1	0.093 (CI = +/-0.033; p = 0.000)	0.740	+9.79%
Severity	2013.2	0.103 (CI = +/-0.036; p = 0.000)	0.760	+10.84%
Severity	2014.1	0.106 (CI = +/-0.043; p = 0.000)	0.722	+11.15%
Severity	2014.2	0.092 (CI = +/-0.048; p = 0.002)	0.639	+9.61%
Severity	2015.1	0.091 (CI = +/-0.060; p = 0.008)	0.556	+9.54%
Severity	2015.2	0.063 (CI = +/-0.060; p = 0.043)	0.390	+6.51%
Frequency	2005.1	-0.031 (CI = +/-0.013; p = 0.000)	0.433	-3.05%
Frequency	2005.2	-0.029 (CI = +/-0.014; p = 0.000)	0.380	-2.86%
Frequency	2006.1	-0.025 (CI = +/-0.014; p = 0.001)	0.312	-2.48%
Frequency	2006.2	-0.023 (CI = +/-0.015; p = 0.004)	0.256	-2.28%
Frequency	2007.1	-0.018 (CI = +/-0.015; p = 0.020)	0.172	-1.79%
Frequency	2007.2	-0.015 (CI = +/-0.016; p = 0.066)	0.102	-1.45%
Frequency	2008.1	-0.008 (CI = +/-0.015; p = 0.265)	0.013	-0.81%
Frequency	2008.2	-0.006 (CI = +/-0.016; p = 0.431)	-0.016	-0.62%
Frequency	2009.1	-0.002 (CI = +/-0.017; p = 0.767)	-0.045	-0.24%
Frequency	2009.2	-0.006 (CI = +/-0.018; p = 0.517)	-0.029	-0.57%
Frequency	2010.1	-0.005 (CI = +/-0.020; p = 0.624)	-0.041	-0.48%
Frequency	2010.2	-0.010 (CI = +/-0.021; p = 0.332)	0.000	-1.00%
Frequency	2011.1	-0.011 (CI = +/-0.024; p = 0.328)	0.001	-1.13%
Frequency	2011.2	-0.013 (CI = +/-0.027; p = 0.308)	0.007	-1.32%
Frequency	2012.1	-0.015 (CI = +/-0.030; p = 0.300)	0.011	-1.52%
Frequency	2012.2	-0.026 (CI = +/-0.031; p = 0.090)	0.144	-2.61%
Frequency	2013.1	-0.023 (CI = +/-0.036; p = 0.189)	0.068	-2.28%
Frequency	2013.2	-0.027 (CI = +/-0.042; p = 0.185)	0.077	-2.66%
Frequency	2014.1	-0.008 (CI = +/-0.042; p = 0.664)	-0.078	-0.83%
Frequency	2014.2	-0.007 (CI = +/-0.051; p = 0.774)	-0.100	-0.66%
Frequency	2015.1	0.016 (CI = +/-0.051; p = 0.483)	-0.054	+1.64%
Frequency	2015.2	0.026 (CI = +/-0.063; p = 0.361)	-0.006	+2.66%

**BI**

Coverage = BI  
End Trend Period = 2019.2  
Excluded Points = 2016.1  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.046 (CI = +/-0.017; p = 0.000)	0.201 (CI = +/-0.147; p = 0.009)	0.586	+4.66%
Loss Cost	2005.2	0.047 (CI = +/-0.018; p = 0.000)	0.211 (CI = +/-0.151; p = 0.008)	0.577	+4.85%
Loss Cost	2006.1	0.051 (CI = +/-0.019; p = 0.000)	0.194 (CI = +/-0.154; p = 0.016)	0.596	+5.21%
Loss Cost	2006.2	0.057 (CI = +/-0.018; p = 0.000)	0.223 (CI = +/-0.145; p = 0.004)	0.667	+5.86%
Loss Cost	2007.1	0.064 (CI = +/-0.018; p = 0.000)	0.192 (CI = +/-0.137; p = 0.008)	0.729	+6.57%
Loss Cost	2007.2	0.069 (CI = +/-0.018; p = 0.000)	0.213 (CI = +/-0.134; p = 0.003)	0.756	+7.09%
Loss Cost	2008.1	0.076 (CI = +/-0.018; p = 0.000)	0.183 (CI = +/-0.125; p = 0.006)	0.807	+7.84%
Loss Cost	2008.2	0.081 (CI = +/-0.018; p = 0.000)	0.205 (CI = +/-0.119; p = 0.002)	0.834	+8.44%
Loss Cost	2009.1	0.088 (CI = +/-0.017; p = 0.000)	0.178 (CI = +/-0.111; p = 0.003)	0.870	+9.19%
Loss Cost	2009.2	0.087 (CI = +/-0.019; p = 0.000)	0.176 (CI = +/-0.117; p = 0.006)	0.846	+9.13%
Loss Cost	2010.1	0.087 (CI = +/-0.021; p = 0.000)	0.178 (CI = +/-0.125; p = 0.008)	0.833	+9.06%
Loss Cost	2010.2	0.082 (CI = +/-0.023; p = 0.000)	0.162 (CI = +/-0.127; p = 0.016)	0.797	+8.56%
Loss Cost	2011.1	0.073 (CI = +/-0.022; p = 0.000)	0.193 (CI = +/-0.115; p = 0.003)	0.814	+7.54%
Loss Cost	2011.2	0.071 (CI = +/-0.024; p = 0.000)	0.187 (CI = +/-0.123; p = 0.006)	0.766	+7.34%
Loss Cost	2012.1	0.069 (CI = +/-0.028; p = 0.000)	0.192 (CI = +/-0.133; p = 0.009)	0.748	+7.17%
Loss Cost	2012.2	0.062 (CI = +/-0.030; p = 0.001)	0.172 (CI = +/-0.136; p = 0.018)	0.669	+6.43%
Loss Cost	2013.1	0.064 (CI = +/-0.036; p = 0.003)	0.168 (CI = +/-0.150; p = 0.032)	0.654	+6.59%
Loss Cost	2013.2	0.073 (CI = +/-0.040; p = 0.003)	0.191 (CI = +/-0.157; p = 0.022)	0.668	+7.54%
Loss Cost	2014.1	0.084 (CI = +/-0.045; p = 0.003)	0.167 (CI = +/-0.162; p = 0.044)	0.714	+8.79%
Loss Cost	2014.2	0.073 (CI = +/-0.053; p = 0.014)	0.142 (CI = +/-0.176; p = 0.098)	0.559	+7.61%
Loss Cost	2015.1	0.080 (CI = +/-0.069; p = 0.029)	0.132 (CI = +/-0.201; p = 0.160)	0.543	+8.36%
Loss Cost	2015.2	0.046 (CI = +/-0.075; p = 0.174)	0.070 (CI = +/-0.194; p = 0.398)	0.115	+4.74%
Severity	2005.1	0.076 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.080; p = 0.031)	0.915	+7.90%
Severity	2005.2	0.075 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.082; p = 0.046)	0.905	+7.80%
Severity	2006.1	0.075 (CI = +/-0.011; p = 0.000)	0.083 (CI = +/-0.086; p = 0.058)	0.897	+7.82%
Severity	2006.2	0.079 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.082; p = 0.021)	0.910	+8.17%
Severity	2007.1	0.081 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.082; p = 0.039)	0.913	+8.44%
Severity	2007.2	0.082 (CI = +/-0.012; p = 0.000)	0.089 (CI = +/-0.086; p = 0.042)	0.903	+8.50%
Severity	2008.1	0.083 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.089; p = 0.067)	0.899	+8.66%
Severity	2008.2	0.086 (CI = +/-0.013; p = 0.000)	0.093 (CI = +/-0.090; p = 0.043)	0.898	+8.93%
Severity	2009.1	0.090 (CI = +/-0.014; p = 0.000)	0.076 (CI = +/-0.088; p = 0.085)	0.910	+9.41%
Severity	2009.2	0.091 (CI = +/-0.015; p = 0.000)	0.081 (CI = +/-0.092; p = 0.078)	0.901	+9.56%
Severity	2010.1	0.091 (CI = +/-0.017; p = 0.000)	0.082 (CI = +/-0.098; p = 0.096)	0.889	+9.56%
Severity	2010.2	0.091 (CI = +/-0.018; p = 0.000)	0.079 (CI = +/-0.104; p = 0.124)	0.868	+9.48%
Severity	2011.1	0.084 (CI = +/-0.019; p = 0.000)	0.100 (CI = +/-0.101; p = 0.052)	0.863	+8.80%
Severity	2011.2	0.083 (CI = +/-0.021; p = 0.000)	0.095 (CI = +/-0.108; p = 0.078)	0.831	+8.65%
Severity	2012.1	0.086 (CI = +/-0.024; p = 0.000)	0.085 (CI = +/-0.114; p = 0.130)	0.826	+9.02%
Severity	2012.2	0.089 (CI = +/-0.027; p = 0.000)	0.092 (CI = +/-0.124; p = 0.129)	0.799	+9.28%
Severity	2013.1	0.090 (CI = +/-0.032; p = 0.000)	0.088 (CI = +/-0.136; p = 0.179)	0.775	+9.46%
Severity	2013.2	0.103 (CI = +/-0.032; p = 0.000)	0.120 (CI = +/-0.128; p = 0.063)	0.827	+10.80%
Severity	2014.1	0.100 (CI = +/-0.040; p = 0.000)	0.126 (CI = +/-0.143; p = 0.077)	0.794	+10.48%
Severity	2014.2	0.089 (CI = +/-0.046; p = 0.003)	0.102 (CI = +/-0.154; p = 0.161)	0.691	+9.33%
Severity	2015.1	0.079 (CI = +/-0.058; p = 0.016)	0.117 (CI = +/-0.170; p = 0.142)	0.617	+8.21%
Severity	2015.2	0.042 (CI = +/-0.047; p = 0.066)	0.051 (CI = +/-0.120; p = 0.328)	0.358	+4.34%
Frequency	2005.1	-0.030 (CI = +/-0.012; p = 0.000)	0.113 (CI = +/-0.107; p = 0.039)	0.492	-3.00%
Frequency	2005.2	-0.028 (CI = +/-0.013; p = 0.000)	0.127 (CI = +/-0.106; p = 0.021)	0.471	-2.73%
Frequency	2006.1	-0.025 (CI = +/-0.013; p = 0.001)	0.111 (CI = +/-0.105; p = 0.040)	0.390	-2.42%
Frequency	2006.2	-0.022 (CI = +/-0.013; p = 0.003)	0.125 (CI = +/-0.105; p = 0.022)	0.372	-2.14%
Frequency	2007.1	-0.017 (CI = +/-0.013; p = 0.013)	0.105 (CI = +/-0.101; p = 0.043)	0.268	-1.72%
Frequency	2007.2	-0.013 (CI = +/-0.013; p = 0.052)	0.124 (CI = +/-0.096; p = 0.014)	0.284	-1.30%
Frequency	2008.1	-0.008 (CI = +/-0.012; p = 0.220)	0.100 (CI = +/-0.087; p = 0.026)	0.179	-0.75%
Frequency	2008.2	-0.005 (CI = +/-0.013; p = 0.469)	0.112 (CI = +/-0.087; p = 0.014)	0.216	-0.45%
Frequency	2009.1	-0.002 (CI = +/-0.014; p = 0.764)	0.102 (CI = +/-0.089; p = 0.027)	0.161	-0.20%
Frequency	2009.2	-0.004 (CI = +/-0.015; p = 0.578)	0.095 (CI = +/-0.092; p = 0.045)	0.135	-0.40%
Frequency	2010.1	-0.005 (CI = +/-0.017; p = 0.568)	0.097 (CI = +/-0.098; p = 0.053)	0.122	-0.46%
Frequency	2010.2	-0.008 (CI = +/-0.018; p = 0.321)	0.083 (CI = +/-0.099; p = 0.093)	0.114	-0.84%
Frequency	2011.1	-0.012 (CI = +/-0.019; p = 0.217)	0.094 (CI = +/-0.103; p = 0.072)	0.155	-1.16%
Frequency	2011.2	-0.012 (CI = +/-0.022; p = 0.251)	0.092 (CI = +/-0.111; p = 0.097)	0.147	-1.21%
Frequency	2012.1	-0.017 (CI = +/-0.024; p = 0.149)	0.107 (CI = +/-0.115; p = 0.067)	0.212	-1.70%
Frequency	2012.2	-0.026 (CI = +/-0.023; p = 0.030)	0.079 (CI = +/-0.105; p = 0.126)	0.349	-2.61%
Frequency	2013.1	-0.027 (CI = +/-0.028; p = 0.058)	0.080 (CI = +/-0.116; p = 0.158)	0.260	-2.62%
Frequency	2013.2	-0.030 (CI = +/-0.033; p = 0.068)	0.071 (CI = +/-0.128; p = 0.241)	0.268	-2.94%
Frequency	2014.1	-0.015 (CI = +/-0.032; p = 0.297)	0.041 (CI = +/-0.114; p = 0.428)	-0.025	-1.53%
Frequency	2014.2	-0.016 (CI = +/-0.040; p = 0.380)	0.040 (CI = +/-0.133; p = 0.498)	-0.059	-1.58%
Frequency	2015.1	0.001 (CI = +/-0.042; p = 0.940)	0.014 (CI = +/-0.123; p = 0.784)	-0.313	+0.13%
Frequency	2015.2	0.004 (CI = +/-0.060; p = 0.876)	0.019 (CI = +/-0.156; p = 0.767)	-0.370	+0.39%

**BI**

Coverage = BI  
End Trend Period = 2019.2  
Excluded Points = 2016.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.048 (CI = +/-0.019; p = 0.000)	0.481	+4.88%
Loss Cost	2005.2	0.048 (CI = +/-0.020; p = 0.000)	0.459	+4.94%
Loss Cost	2006.1	0.053 (CI = +/-0.021; p = 0.000)	0.503	+5.44%
Loss Cost	2006.2	0.058 (CI = +/-0.022; p = 0.000)	0.541	+5.95%
Loss Cost	2007.1	0.066 (CI = +/-0.021; p = 0.000)	0.642	+6.84%
Loss Cost	2007.2	0.069 (CI = +/-0.022; p = 0.000)	0.645	+7.19%
Loss Cost	2008.1	0.078 (CI = +/-0.021; p = 0.000)	0.731	+8.13%
Loss Cost	2008.2	0.082 (CI = +/-0.022; p = 0.000)	0.734	+8.54%
Loss Cost	2009.1	0.091 (CI = +/-0.021; p = 0.000)	0.799	+9.52%
Loss Cost	2009.2	0.088 (CI = +/-0.023; p = 0.000)	0.769	+9.21%
Loss Cost	2010.1	0.090 (CI = +/-0.025; p = 0.000)	0.753	+9.43%
Loss Cost	2010.2	0.083 (CI = +/-0.027; p = 0.000)	0.716	+8.63%
Loss Cost	2011.1	0.077 (CI = +/-0.029; p = 0.000)	0.666	+7.99%
Loss Cost	2011.2	0.071 (CI = +/-0.031; p = 0.000)	0.602	+7.39%
Loss Cost	2012.1	0.074 (CI = +/-0.036; p = 0.001)	0.577	+7.69%
Loss Cost	2012.2	0.062 (CI = +/-0.037; p = 0.003)	0.485	+6.43%
Loss Cost	2013.1	0.069 (CI = +/-0.043; p = 0.005)	0.491	+7.10%
Loss Cost	2013.2	0.071 (CI = +/-0.050; p = 0.010)	0.449	+7.41%
Loss Cost	2014.1	0.089 (CI = +/-0.054; p = 0.005)	0.565	+9.36%
Loss Cost	2014.2	0.070 (CI = +/-0.060; p = 0.027)	0.414	+7.26%
Loss Cost	2015.1	0.084 (CI = +/-0.074; p = 0.030)	0.441	+8.78%
Loss Cost	2015.2	0.041 (CI = +/-0.069; p = 0.197)	0.136	+4.20%
Severity	2005.1	0.077 (CI = +/-0.010; p = 0.000)	0.902	+8.00%
Severity	2005.2	0.075 (CI = +/-0.010; p = 0.000)	0.892	+7.83%
Severity	2006.1	0.076 (CI = +/-0.011; p = 0.000)	0.885	+7.92%
Severity	2006.2	0.079 (CI = +/-0.011; p = 0.000)	0.890	+8.22%
Severity	2007.1	0.082 (CI = +/-0.012; p = 0.000)	0.899	+8.56%
Severity	2007.2	0.082 (CI = +/-0.013; p = 0.000)	0.887	+8.54%
Severity	2008.1	0.084 (CI = +/-0.013; p = 0.000)	0.885	+8.79%
Severity	2008.2	0.086 (CI = +/-0.014; p = 0.000)	0.879	+8.98%
Severity	2009.1	0.091 (CI = +/-0.014; p = 0.000)	0.900	+9.55%
Severity	2009.2	0.092 (CI = +/-0.016; p = 0.000)	0.887	+9.60%
Severity	2010.1	0.093 (CI = +/-0.017; p = 0.000)	0.875	+9.73%
Severity	2010.2	0.091 (CI = +/-0.019; p = 0.000)	0.854	+9.52%
Severity	2011.1	0.087 (CI = +/-0.021; p = 0.000)	0.831	+9.04%
Severity	2011.2	0.083 (CI = +/-0.023; p = 0.000)	0.799	+8.68%
Severity	2012.1	0.089 (CI = +/-0.025; p = 0.000)	0.804	+9.26%
Severity	2012.2	0.089 (CI = +/-0.029; p = 0.000)	0.770	+9.28%
Severity	2013.1	0.093 (CI = +/-0.033; p = 0.000)	0.753	+9.73%
Severity	2013.2	0.102 (CI = +/-0.037; p = 0.000)	0.767	+10.71%
Severity	2014.1	0.104 (CI = +/-0.045; p = 0.001)	0.723	+10.91%
Severity	2014.2	0.087 (CI = +/-0.049; p = 0.004)	0.635	+9.08%
Severity	2015.1	0.082 (CI = +/-0.063; p = 0.018)	0.515	+8.59%
Severity	2015.2	0.039 (CI = +/-0.044; p = 0.076)	0.339	+3.94%
Frequency	2005.1	-0.029 (CI = +/-0.013; p = 0.000)	0.422	-2.89%
Frequency	2005.2	-0.027 (CI = +/-0.014; p = 0.000)	0.368	-2.68%
Frequency	2006.1	-0.023 (CI = +/-0.014; p = 0.002)	0.298	-2.30%
Frequency	2006.2	-0.021 (CI = +/-0.015; p = 0.006)	0.240	-2.09%
Frequency	2007.1	-0.016 (CI = +/-0.014; p = 0.030)	0.154	-1.59%
Frequency	2007.2	-0.013 (CI = +/-0.015; p = 0.094)	0.083	-1.24%
Frequency	2008.1	-0.006 (CI = +/-0.014; p = 0.366)	-0.007	-0.60%
Frequency	2008.2	-0.004 (CI = +/-0.015; p = 0.572)	-0.033	-0.40%
Frequency	2009.1	0.000 (CI = +/-0.015; p = 0.969)	-0.053	-0.03%
Frequency	2009.2	-0.004 (CI = +/-0.016; p = 0.648)	-0.043	-0.36%
Frequency	2010.1	-0.003 (CI = +/-0.018; p = 0.754)	-0.053	-0.27%
Frequency	2010.2	-0.008 (CI = +/-0.019; p = 0.368)	-0.008	-0.81%
Frequency	2011.1	-0.010 (CI = +/-0.021; p = 0.340)	-0.002	-0.96%
Frequency	2011.2	-0.012 (CI = +/-0.023; p = 0.293)	0.013	-1.18%
Frequency	2012.1	-0.014 (CI = +/-0.026; p = 0.259)	0.027	-1.44%
Frequency	2012.2	-0.026 (CI = +/-0.025; p = 0.038)	0.255	-2.61%
Frequency	2013.1	-0.024 (CI = +/-0.029; p = 0.090)	0.170	-2.40%
Frequency	2013.2	-0.030 (CI = +/-0.033; p = 0.067)	0.226	-2.99%
Frequency	2014.1	-0.014 (CI = +/-0.030; p = 0.322)	0.010	-1.40%
Frequency	2014.2	-0.017 (CI = +/-0.038; p = 0.335)	0.006	-1.67%
Frequency	2015.1	0.002 (CI = +/-0.038; p = 0.915)	-0.141	+0.18%
Frequency	2015.2	0.002 (CI = +/-0.052; p = 0.913)	-0.164	+0.24%

**BI**

Coverage = BI  
End Trend Period = 2019.2  
Excluded Points = 2016.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.044 (CI = +/-0.017; p = 0.000)	0.219 (CI = +/-0.151; p = 0.006)	0.547	+4.45%
Loss Cost	2005.2	0.045 (CI = +/-0.019; p = 0.000)	0.228 (CI = +/-0.156; p = 0.006)	0.538	+4.65%
Loss Cost	2006.1	0.048 (CI = +/-0.020; p = 0.000)	0.213 (CI = +/-0.159; p = 0.011)	0.555	+4.97%
Loss Cost	2006.2	0.055 (CI = +/-0.019; p = 0.000)	0.244 (CI = +/-0.151; p = 0.003)	0.630	+5.66%
Loss Cost	2007.1	0.061 (CI = +/-0.019; p = 0.000)	0.215 (CI = +/-0.144; p = 0.005)	0.688	+6.32%
Loss Cost	2007.2	0.067 (CI = +/-0.020; p = 0.000)	0.237 (CI = +/-0.142; p = 0.002)	0.718	+6.88%
Loss Cost	2008.1	0.073 (CI = +/-0.019; p = 0.000)	0.209 (CI = +/-0.136; p = 0.004)	0.766	+7.57%
Loss Cost	2008.2	0.079 (CI = +/-0.020; p = 0.000)	0.233 (CI = +/-0.131; p = 0.001)	0.795	+8.23%
Loss Cost	2009.1	0.085 (CI = +/-0.020; p = 0.000)	0.208 (CI = +/-0.126; p = 0.003)	0.828	+8.91%
Loss Cost	2009.2	0.085 (CI = +/-0.022; p = 0.000)	0.207 (CI = +/-0.133; p = 0.004)	0.799	+8.89%
Loss Cost	2010.1	0.084 (CI = +/-0.024; p = 0.000)	0.211 (CI = +/-0.142; p = 0.006)	0.784	+8.78%
Loss Cost	2010.2	0.080 (CI = +/-0.026; p = 0.000)	0.198 (CI = +/-0.147; p = 0.012)	0.734	+8.34%
Loss Cost	2011.1	0.070 (CI = +/-0.026; p = 0.000)	0.231 (CI = +/-0.139; p = 0.003)	0.747	+7.29%
Loss Cost	2011.2	0.070 (CI = +/-0.030; p = 0.000)	0.229 (CI = +/-0.149; p = 0.006)	0.693	+7.20%
Loss Cost	2012.1	0.068 (CI = +/-0.034; p = 0.001)	0.235 (CI = +/-0.162; p = 0.008)	0.678	+7.00%
Loss Cost	2012.2	0.062 (CI = +/-0.038; p = 0.004)	0.221 (CI = +/-0.172; p = 0.016)	0.588	+6.45%
Loss Cost	2013.1	0.064 (CI = +/-0.046; p = 0.011)	0.218 (CI = +/-0.191; p = 0.029)	0.577	+6.59%
Loss Cost	2013.2	0.076 (CI = +/-0.050; p = 0.007)	0.244 (CI = +/-0.194; p = 0.019)	0.621	+7.89%
Loss Cost	2014.1	0.088 (CI = +/-0.058; p = 0.008)	0.212 (CI = +/-0.209; p = 0.048)	0.657	+9.25%
Loss Cost	2014.2	0.085 (CI = +/-0.071; p = 0.026)	0.207 (CI = +/-0.236; p = 0.077)	0.541	+8.89%
Loss Cost	2015.1	0.098 (CI = +/-0.093; p = 0.042)	0.179 (CI = +/-0.280; p = 0.170)	0.550	+10.30%
Loss Cost	2015.2	0.091 (CI = +/-0.125; p = 0.118)	0.171 (CI = +/-0.328; p = 0.238)	0.357	+9.56%
Severity	2005.1	0.075 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.079; p = 0.032)	0.912	+7.76%
Severity	2005.2	0.074 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.081; p = 0.049)	0.902	+7.64%
Severity	2006.1	0.074 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.084; p = 0.061)	0.894	+7.66%
Severity	2006.2	0.077 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.080; p = 0.022)	0.906	+8.02%
Severity	2007.1	0.079 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.081; p = 0.040)	0.910	+8.27%
Severity	2007.2	0.080 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.084; p = 0.043)	0.899	+8.33%
Severity	2008.1	0.081 (CI = +/-0.013; p = 0.000)	0.081 (CI = +/-0.088; p = 0.068)	0.895	+8.48%
Severity	2008.2	0.084 (CI = +/-0.013; p = 0.000)	0.091 (CI = +/-0.089; p = 0.044)	0.894	+8.76%
Severity	2009.1	0.088 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.086; p = 0.085)	0.907	+9.22%
Severity	2009.2	0.090 (CI = +/-0.015; p = 0.000)	0.080 (CI = +/-0.090; p = 0.079)	0.898	+9.37%
Severity	2010.1	0.090 (CI = +/-0.016; p = 0.000)	0.080 (CI = +/-0.096; p = 0.097)	0.885	+9.37%
Severity	2010.2	0.089 (CI = +/-0.018; p = 0.000)	0.078 (CI = +/-0.102; p = 0.125)	0.864	+9.30%
Severity	2011.1	0.083 (CI = +/-0.019; p = 0.000)	0.098 (CI = +/-0.099; p = 0.052)	0.858	+8.65%
Severity	2011.2	0.082 (CI = +/-0.021; p = 0.000)	0.094 (CI = +/-0.106; p = 0.076)	0.826	+8.50%
Severity	2012.1	0.085 (CI = +/-0.024; p = 0.000)	0.083 (CI = +/-0.112; p = 0.134)	0.824	+8.90%
Severity	2012.2	0.088 (CI = +/-0.027; p = 0.000)	0.090 (CI = +/-0.120; p = 0.128)	0.800	+9.20%
Severity	2013.1	0.090 (CI = +/-0.032; p = 0.000)	0.083 (CI = +/-0.133; p = 0.193)	0.782	+9.46%
Severity	2013.2	0.103 (CI = +/-0.031; p = 0.000)	0.110 (CI = +/-0.119; p = 0.066)	0.846	+10.84%
Severity	2014.1	0.102 (CI = +/-0.038; p = 0.000)	0.113 (CI = +/-0.137; p = 0.092)	0.819	+10.71%
Severity	2014.2	0.094 (CI = +/-0.044; p = 0.002)	0.100 (CI = +/-0.146; p = 0.150)	0.745	+9.81%
Severity	2015.1	0.087 (CI = +/-0.058; p = 0.011)	0.113 (CI = +/-0.175; p = 0.164)	0.693	+9.12%
Severity	2015.2	0.067 (CI = +/-0.064; p = 0.043)	0.090 (CI = +/-0.169; p = 0.226)	0.531	+6.93%
Frequency	2005.1	-0.031 (CI = +/-0.013; p = 0.000)	0.132 (CI = +/-0.109; p = 0.019)	0.514	-3.07%
Frequency	2005.2	-0.028 (CI = +/-0.013; p = 0.000)	0.147 (CI = +/-0.108; p = 0.010)	0.500	-2.78%
Frequency	2006.1	-0.025 (CI = +/-0.013; p = 0.001)	0.133 (CI = +/-0.108; p = 0.018)	0.424	-2.50%
Frequency	2006.2	-0.022 (CI = +/-0.014; p = 0.003)	0.148 (CI = +/-0.108; p = 0.009)	0.415	-2.19%
Frequency	2007.1	-0.018 (CI = +/-0.014; p = 0.013)	0.130 (CI = +/-0.105; p = 0.018)	0.322	-1.80%
Frequency	2007.2	-0.013 (CI = +/-0.014; p = 0.055)	0.150 (CI = +/-0.100; p = 0.005)	0.350	-1.34%
Frequency	2008.1	-0.008 (CI = +/-0.013; p = 0.203)	0.128 (CI = +/-0.093; p = 0.009)	0.261	-0.83%
Frequency	2008.2	-0.005 (CI = +/-0.014; p = 0.463)	0.142 (CI = +/-0.092; p = 0.004)	0.304	-0.49%
Frequency	2009.1	-0.003 (CI = +/-0.015; p = 0.694)	0.134 (CI = +/-0.095; p = 0.009)	0.251	-0.28%
Frequency	2009.2	-0.004 (CI = +/-0.016; p = 0.571)	0.128 (CI = +/-0.100; p = 0.015)	0.231	-0.44%
Frequency	2010.1	-0.005 (CI = +/-0.018; p = 0.532)	0.131 (CI = +/-0.106; p = 0.018)	0.222	-0.54%
Frequency	2010.2	-0.009 (CI = +/-0.020; p = 0.352)	0.120 (CI = +/-0.109; p = 0.033)	0.211	-0.88%
Frequency	2011.1	-0.013 (CI = +/-0.021; p = 0.231)	0.133 (CI = +/-0.114; p = 0.025)	0.253	-1.24%
Frequency	2011.2	-0.012 (CI = +/-0.024; p = 0.304)	0.134 (CI = +/-0.122; p = 0.034)	0.246	-1.20%
Frequency	2012.1	-0.018 (CI = +/-0.027; p = 0.176)	0.152 (CI = +/-0.127; p = 0.023)	0.308	-1.75%
Frequency	2012.2	-0.026 (CI = +/-0.028; p = 0.071)	0.132 (CI = +/-0.126; p = 0.041)	0.365	-2.52%
Frequency	2013.1	-0.027 (CI = +/-0.033; p = 0.105)	0.135 (CI = +/-0.140; p = 0.057)	0.293	-2.62%
Frequency	2013.2	-0.027 (CI = +/-0.040; p = 0.157)	0.134 (CI = +/-0.154; p = 0.081)	0.279	-2.66%
Frequency	2014.1	-0.013 (CI = +/-0.043; p = 0.500)	0.099 (CI = +/-0.156; p = 0.182)	0.035	-1.31%
Frequency	2014.2	-0.008 (CI = +/-0.053; p = 0.716)	0.107 (CI = +/-0.174; p = 0.188)	0.026	-0.84%
Frequency	2015.1	0.011 (CI = +/-0.062; p = 0.688)	0.065 (CI = +/-0.186; p = 0.423)	-0.116	+1.07%
Frequency	2015.2	0.024 (CI = +/-0.078; p = 0.457)	0.081 (CI = +/-0.204; p = 0.357)	-0.021	+2.46%

**BI**

Coverage = BI  
 End Trend Period = 2019.2  
 Excluded Points = 2016.2  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.044 (CI = +/-0.020; p = 0.000)	0.416	+4.52%
Loss Cost	2005.2	0.045 (CI = +/-0.021; p = 0.000)	0.394	+4.56%
Loss Cost	2006.1	0.049 (CI = +/-0.022; p = 0.000)	0.437	+5.05%
Loss Cost	2006.2	0.054 (CI = +/-0.023; p = 0.000)	0.474	+5.55%
Loss Cost	2007.1	0.062 (CI = +/-0.022; p = 0.000)	0.573	+6.42%
Loss Cost	2007.2	0.065 (CI = +/-0.024; p = 0.000)	0.575	+6.76%
Loss Cost	2008.1	0.074 (CI = +/-0.023; p = 0.000)	0.661	+7.70%
Loss Cost	2008.2	0.078 (CI = +/-0.025; p = 0.000)	0.663	+8.10%
Loss Cost	2009.1	0.087 (CI = +/-0.025; p = 0.000)	0.729	+9.07%
Loss Cost	2009.2	0.084 (CI = +/-0.027; p = 0.000)	0.690	+8.77%
Loss Cost	2010.1	0.086 (CI = +/-0.030; p = 0.000)	0.670	+9.00%
Loss Cost	2010.2	0.079 (CI = +/-0.032; p = 0.000)	0.615	+8.22%
Loss Cost	2011.1	0.073 (CI = +/-0.035; p = 0.000)	0.549	+7.62%
Loss Cost	2011.2	0.068 (CI = +/-0.039; p = 0.002)	0.474	+7.08%
Loss Cost	2012.1	0.072 (CI = +/-0.044; p = 0.003)	0.455	+7.48%
Loss Cost	2012.2	0.062 (CI = +/-0.048; p = 0.016)	0.345	+6.36%
Loss Cost	2013.1	0.070 (CI = +/-0.055; p = 0.017)	0.367	+7.25%
Loss Cost	2013.2	0.076 (CI = +/-0.064; p = 0.025)	0.351	+7.89%
Loss Cost	2014.1	0.098 (CI = +/-0.069; p = 0.010)	0.487	+10.32%
Loss Cost	2014.2	0.087 (CI = +/-0.083; p = 0.041)	0.352	+9.10%
Loss Cost	2015.1	0.113 (CI = +/-0.096; p = 0.027)	0.457	+11.95%
Loss Cost	2015.2	0.097 (CI = +/-0.126; p = 0.106)	0.271	+10.24%
Severity	2005.1	0.075 (CI = +/-0.010; p = 0.000)	0.899	+7.79%
Severity	2005.2	0.073 (CI = +/-0.010; p = 0.000)	0.889	+7.61%
Severity	2006.1	0.074 (CI = +/-0.011; p = 0.000)	0.881	+7.69%
Severity	2006.2	0.077 (CI = +/-0.011; p = 0.000)	0.887	+7.97%
Severity	2007.1	0.080 (CI = +/-0.012; p = 0.000)	0.895	+8.31%
Severity	2007.2	0.080 (CI = +/-0.012; p = 0.000)	0.883	+8.28%
Severity	2008.1	0.082 (CI = +/-0.013; p = 0.000)	0.881	+8.53%
Severity	2008.2	0.084 (CI = +/-0.014; p = 0.000)	0.874	+8.71%
Severity	2009.1	0.089 (CI = +/-0.014; p = 0.000)	0.896	+9.28%
Severity	2009.2	0.089 (CI = +/-0.016; p = 0.000)	0.883	+9.33%
Severity	2010.1	0.090 (CI = +/-0.017; p = 0.000)	0.871	+9.45%
Severity	2010.2	0.089 (CI = +/-0.019; p = 0.000)	0.850	+9.25%
Severity	2011.1	0.084 (CI = +/-0.021; p = 0.000)	0.825	+8.79%
Severity	2011.2	0.081 (CI = +/-0.023; p = 0.000)	0.792	+8.45%
Severity	2012.1	0.087 (CI = +/-0.025; p = 0.000)	0.802	+9.07%
Severity	2012.2	0.088 (CI = +/-0.028; p = 0.000)	0.772	+9.17%
Severity	2013.1	0.093 (CI = +/-0.032; p = 0.000)	0.764	+9.72%
Severity	2013.2	0.103 (CI = +/-0.035; p = 0.000)	0.794	+10.84%
Severity	2014.1	0.107 (CI = +/-0.042; p = 0.000)	0.766	+11.28%
Severity	2014.2	0.095 (CI = +/-0.047; p = 0.002)	0.693	+9.91%
Severity	2015.1	0.097 (CI = +/-0.060; p = 0.007)	0.627	+10.16%
Severity	2015.2	0.070 (CI = +/-0.065; p = 0.039)	0.460	+7.28%
Frequency	2005.1	-0.031 (CI = +/-0.014; p = 0.000)	0.420	-3.04%
Frequency	2005.2	-0.029 (CI = +/-0.014; p = 0.000)	0.368	-2.83%
Frequency	2006.1	-0.025 (CI = +/-0.015; p = 0.002)	0.299	-2.45%
Frequency	2006.2	-0.023 (CI = +/-0.016; p = 0.006)	0.243	-2.25%
Frequency	2007.1	-0.018 (CI = +/-0.016; p = 0.028)	0.159	-1.75%
Frequency	2007.2	-0.014 (CI = +/-0.016; p = 0.084)	0.090	-1.41%
Frequency	2008.1	-0.008 (CI = +/-0.015; p = 0.312)	0.003	-0.76%
Frequency	2008.2	-0.006 (CI = +/-0.017; p = 0.487)	-0.024	-0.56%
Frequency	2009.1	-0.002 (CI = +/-0.018; p = 0.827)	-0.050	-0.19%
Frequency	2009.2	-0.005 (CI = +/-0.019; p = 0.573)	-0.037	-0.51%
Frequency	2010.1	-0.004 (CI = +/-0.021; p = 0.678)	-0.048	-0.42%
Frequency	2010.2	-0.009 (CI = +/-0.022; p = 0.376)	-0.010	-0.94%
Frequency	2011.1	-0.011 (CI = +/-0.025; p = 0.369)	-0.009	-1.07%
Frequency	2011.2	-0.013 (CI = +/-0.028; p = 0.344)	-0.003	-1.26%
Frequency	2012.1	-0.015 (CI = +/-0.032; p = 0.333)	0.001	-1.47%
Frequency	2012.2	-0.026 (CI = +/-0.032; p = 0.107)	0.136	-2.57%
Frequency	2013.1	-0.023 (CI = +/-0.038; p = 0.210)	0.060	-2.25%
Frequency	2013.2	-0.027 (CI = +/-0.044; p = 0.203)	0.072	-2.66%
Frequency	2014.1	-0.009 (CI = +/-0.044; p = 0.668)	-0.087	-0.87%
Frequency	2014.2	-0.007 (CI = +/-0.055; p = 0.762)	-0.111	-0.74%
Frequency	2015.1	0.016 (CI = +/-0.057; p = 0.525)	-0.074	+1.63%
Frequency	2015.2	0.027 (CI = +/-0.074; p = 0.400)	-0.027	+2.76%

**BI**

Coverage = BI

End Trend Period = 2019.2

Excluded Points = 2016.2, 2016.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.045 (CI = +/-0.018; p = 0.000)	0.201 (CI = +/-0.153; p = 0.012)	0.568	+4.65%
Loss Cost	2005.2	0.047 (CI = +/-0.019; p = 0.000)	0.210 (CI = +/-0.157; p = 0.011)	0.558	+4.85%
Loss Cost	2006.1	0.051 (CI = +/-0.020; p = 0.000)	0.193 (CI = +/-0.160; p = 0.020)	0.579	+5.20%
Loss Cost	2006.2	0.057 (CI = +/-0.019; p = 0.000)	0.224 (CI = +/-0.152; p = 0.006)	0.653	+5.87%
Loss Cost	2007.1	0.064 (CI = +/-0.019; p = 0.000)	0.192 (CI = +/-0.143; p = 0.011)	0.717	+6.58%
Loss Cost	2007.2	0.069 (CI = +/-0.019; p = 0.000)	0.215 (CI = +/-0.140; p = 0.005)	0.745	+7.12%
Loss Cost	2008.1	0.076 (CI = +/-0.019; p = 0.000)	0.184 (CI = +/-0.131; p = 0.008)	0.799	+7.86%
Loss Cost	2008.2	0.081 (CI = +/-0.018; p = 0.000)	0.208 (CI = +/-0.125; p = 0.003)	0.827	+8.48%
Loss Cost	2009.1	0.088 (CI = +/-0.018; p = 0.000)	0.180 (CI = +/-0.117; p = 0.005)	0.865	+9.21%
Loss Cost	2009.2	0.088 (CI = +/-0.020; p = 0.000)	0.178 (CI = +/-0.124; p = 0.008)	0.840	+9.15%
Loss Cost	2010.1	0.087 (CI = +/-0.022; p = 0.000)	0.180 (CI = +/-0.132; p = 0.011)	0.827	+9.08%
Loss Cost	2010.2	0.082 (CI = +/-0.024; p = 0.000)	0.164 (CI = +/-0.135; p = 0.021)	0.790	+8.58%
Loss Cost	2011.1	0.073 (CI = +/-0.023; p = 0.000)	0.197 (CI = +/-0.123; p = 0.004)	0.808	+7.57%
Loss Cost	2011.2	0.071 (CI = +/-0.026; p = 0.000)	0.191 (CI = +/-0.133; p = 0.009)	0.759	+7.37%
Loss Cost	2012.1	0.069 (CI = +/-0.029; p = 0.000)	0.196 (CI = +/-0.145; p = 0.013)	0.742	+7.19%
Loss Cost	2012.2	0.062 (CI = +/-0.032; p = 0.001)	0.175 (CI = +/-0.149; p = 0.026)	0.661	+6.45%
Loss Cost	2013.1	0.064 (CI = +/-0.038; p = 0.004)	0.171 (CI = +/-0.166; p = 0.044)	0.646	+6.59%
Loss Cost	2013.2	0.073 (CI = +/-0.043; p = 0.005)	0.195 (CI = +/-0.175; p = 0.033)	0.659	+7.54%
Loss Cost	2014.1	0.084 (CI = +/-0.050; p = 0.005)	0.167 (CI = +/-0.185; p = 0.071)	0.704	+8.80%
Loss Cost	2014.2	0.073 (CI = +/-0.060; p = 0.024)	0.143 (CI = +/-0.204; p = 0.138)	0.543	+7.60%
Loss Cost	2015.1	0.081 (CI = +/-0.082; p = 0.052)	0.128 (CI = +/-0.247; p = 0.239)	0.522	+8.45%
Loss Cost	2015.2	0.044 (CI = +/-0.095; p = 0.270)	0.074 (CI = +/-0.240; p = 0.438)	0.029	+4.49%
Severity	2005.1	0.075 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.081; p = 0.048)	0.913	+7.81%
Severity	2005.2	0.074 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.083; p = 0.071)	0.902	+7.69%
Severity	2006.1	0.074 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.087; p = 0.088)	0.894	+7.72%
Severity	2006.2	0.078 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.083; p = 0.034)	0.907	+8.07%
Severity	2007.1	0.080 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.084; p = 0.062)	0.911	+8.34%
Severity	2007.2	0.081 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.088; p = 0.067)	0.901	+8.39%
Severity	2008.1	0.082 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.091; p = 0.103)	0.897	+8.55%
Severity	2008.2	0.085 (CI = +/-0.014; p = 0.000)	0.085 (CI = +/-0.093; p = 0.070)	0.895	+8.82%
Severity	2009.1	0.089 (CI = +/-0.014; p = 0.000)	0.067 (CI = +/-0.089; p = 0.132)	0.910	+9.30%
Severity	2009.2	0.090 (CI = +/-0.015; p = 0.000)	0.072 (CI = +/-0.094; p = 0.124)	0.900	+9.44%
Severity	2010.1	0.090 (CI = +/-0.017; p = 0.000)	0.072 (CI = +/-0.100; p = 0.149)	0.889	+9.45%
Severity	2010.2	0.089 (CI = +/-0.019; p = 0.000)	0.069 (CI = +/-0.107; p = 0.190)	0.868	+9.36%
Severity	2011.1	0.084 (CI = +/-0.019; p = 0.000)	0.090 (CI = +/-0.105; p = 0.087)	0.862	+8.71%
Severity	2011.2	0.082 (CI = +/-0.022; p = 0.000)	0.085 (CI = +/-0.112; p = 0.127)	0.830	+8.55%
Severity	2012.1	0.086 (CI = +/-0.024; p = 0.000)	0.073 (CI = +/-0.119; p = 0.208)	0.828	+8.96%
Severity	2012.2	0.088 (CI = +/-0.028; p = 0.000)	0.079 (CI = +/-0.130; p = 0.204)	0.802	+9.20%
Severity	2013.1	0.090 (CI = +/-0.033; p = 0.000)	0.073 (CI = +/-0.144; p = 0.284)	0.782	+9.46%
Severity	2013.2	0.103 (CI = +/-0.033; p = 0.000)	0.104 (CI = +/-0.134; p = 0.110)	0.839	+10.80%
Severity	2014.1	0.101 (CI = +/-0.041; p = 0.001)	0.108 (CI = +/-0.155; p = 0.144)	0.806	+10.65%
Severity	2014.2	0.091 (CI = +/-0.049; p = 0.004)	0.086 (CI = +/-0.168; p = 0.257)	0.711	+9.54%
Severity	2015.1	0.083 (CI = +/-0.067; p = 0.024)	0.101 (CI = +/-0.201; p = 0.254)	0.624	+8.66%
Severity	2015.2	0.045 (CI = +/-0.058; p = 0.099)	0.046 (CI = +/-0.147; p = 0.436)	0.335	+4.61%
Frequency	2005.1	-0.030 (CI = +/-0.013; p = 0.000)	0.119 (CI = +/-0.110; p = 0.035)	0.485	-2.93%
Frequency	2005.2	-0.027 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.109; p = 0.018)	0.468	-2.64%
Frequency	2006.1	-0.024 (CI = +/-0.013; p = 0.001)	0.118 (CI = +/-0.108; p = 0.034)	0.386	-2.34%
Frequency	2006.2	-0.021 (CI = +/-0.014; p = 0.005)	0.133 (CI = +/-0.108; p = 0.018)	0.375	-2.04%
Frequency	2007.1	-0.016 (CI = +/-0.014; p = 0.021)	0.113 (CI = +/-0.104; p = 0.035)	0.273	-1.63%
Frequency	2007.2	-0.012 (CI = +/-0.013; p = 0.079)	0.134 (CI = +/-0.098; p = 0.010)	0.303	-1.18%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.295)	0.109 (CI = +/-0.088; p = 0.017)	0.210	-0.64%
Frequency	2008.2	-0.003 (CI = +/-0.013; p = 0.607)	0.123 (CI = +/-0.087; p = 0.008)	0.263	-0.32%
Frequency	2009.1	-0.001 (CI = +/-0.014; p = 0.903)	0.113 (CI = +/-0.089; p = 0.016)	0.213	-0.08%
Frequency	2009.2	-0.003 (CI = +/-0.015; p = 0.707)	0.106 (CI = +/-0.093; p = 0.029)	0.180	-0.27%
Frequency	2010.1	-0.003 (CI = +/-0.017; p = 0.668)	0.109 (CI = +/-0.099; p = 0.034)	0.170	-0.34%
Frequency	2010.2	-0.007 (CI = +/-0.018; p = 0.396)	0.095 (CI = +/-0.101; p = 0.063)	0.153	-0.72%
Frequency	2011.1	-0.011 (CI = +/-0.019; p = 0.255)	0.107 (CI = +/-0.105; p = 0.046)	0.204	-1.06%
Frequency	2011.2	-0.011 (CI = +/-0.022; p = 0.298)	0.106 (CI = +/-0.113; p = 0.064)	0.194	-1.09%
Frequency	2012.1	-0.016 (CI = +/-0.024; p = 0.160)	0.123 (CI = +/-0.117; p = 0.040)	0.279	-1.62%
Frequency	2012.2	-0.026 (CI = +/-0.023; p = 0.030)	0.096 (CI = +/-0.105; p = 0.069)	0.420	-2.52%
Frequency	2013.1	-0.027 (CI = +/-0.027; p = 0.052)	0.099 (CI = +/-0.117; p = 0.088)	0.345	-2.62%
Frequency	2013.2	-0.030 (CI = +/-0.032; p = 0.062)	0.090 (CI = +/-0.129; p = 0.146)	0.354	-2.94%
Frequency	2014.1	-0.017 (CI = +/-0.032; p = 0.253)	0.059 (CI = +/-0.120; p = 0.283)	0.059	-1.67%
Frequency	2014.2	-0.018 (CI = +/-0.041; p = 0.330)	0.057 (CI = +/-0.141; p = 0.361)	0.024	-1.77%
Frequency	2015.1	-0.002 (CI = +/-0.048; p = 0.921)	0.027 (CI = +/-0.144; p = 0.644)	-0.336	-0.19%
Frequency	2015.2	-0.001 (CI = +/-0.074; p = 0.966)	0.029 (CI = +/-0.186; p = 0.692)	-0.432	-0.12%

**BI**

Coverage = BI

End Trend Period = 2019.2

Excluded Points = 2016.2, 2016.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.047 (CI = +/-0.020; p = 0.000)	0.463	+4.79%
Loss Cost	2005.2	0.047 (CI = +/-0.021; p = 0.000)	0.442	+4.84%
Loss Cost	2006.1	0.052 (CI = +/-0.022; p = 0.000)	0.487	+5.35%
Loss Cost	2006.2	0.057 (CI = +/-0.022; p = 0.000)	0.526	+5.86%
Loss Cost	2007.1	0.065 (CI = +/-0.021; p = 0.000)	0.629	+6.76%
Loss Cost	2007.2	0.069 (CI = +/-0.023; p = 0.000)	0.633	+7.11%
Loss Cost	2008.1	0.077 (CI = +/-0.022; p = 0.000)	0.722	+8.06%
Loss Cost	2008.2	0.081 (CI = +/-0.023; p = 0.000)	0.726	+8.46%
Loss Cost	2009.1	0.090 (CI = +/-0.022; p = 0.000)	0.794	+9.44%
Loss Cost	2009.2	0.087 (CI = +/-0.024; p = 0.000)	0.763	+9.13%
Loss Cost	2010.1	0.089 (CI = +/-0.027; p = 0.000)	0.746	+9.35%
Loss Cost	2010.2	0.082 (CI = +/-0.028; p = 0.000)	0.710	+8.56%
Loss Cost	2011.1	0.076 (CI = +/-0.030; p = 0.000)	0.659	+7.92%
Loss Cost	2011.2	0.071 (CI = +/-0.033; p = 0.000)	0.596	+7.33%
Loss Cost	2012.1	0.074 (CI = +/-0.037; p = 0.001)	0.572	+7.63%
Loss Cost	2012.2	0.062 (CI = +/-0.039; p = 0.005)	0.480	+6.39%
Loss Cost	2013.1	0.068 (CI = +/-0.045; p = 0.007)	0.488	+7.07%
Loss Cost	2013.2	0.071 (CI = +/-0.054; p = 0.015)	0.448	+7.41%
Loss Cost	2014.1	0.090 (CI = +/-0.057; p = 0.007)	0.574	+9.44%
Loss Cost	2014.2	0.071 (CI = +/-0.065; p = 0.036)	0.417	+7.40%
Loss Cost	2015.1	0.088 (CI = +/-0.082; p = 0.039)	0.459	+9.23%
Loss Cost	2015.2	0.041 (CI = +/-0.086; p = 0.273)	0.079	+4.18%
Severity	2005.1	0.076 (CI = +/-0.010; p = 0.000)	0.901	+7.87%
Severity	2005.2	0.074 (CI = +/-0.010; p = 0.000)	0.892	+7.69%
Severity	2006.1	0.075 (CI = +/-0.011; p = 0.000)	0.885	+7.78%
Severity	2006.2	0.078 (CI = +/-0.011; p = 0.000)	0.890	+8.07%
Severity	2007.1	0.081 (CI = +/-0.012; p = 0.000)	0.900	+8.41%
Severity	2007.2	0.081 (CI = +/-0.013; p = 0.000)	0.888	+8.39%
Severity	2008.1	0.083 (CI = +/-0.013; p = 0.000)	0.887	+8.63%
Severity	2008.2	0.084 (CI = +/-0.015; p = 0.000)	0.880	+8.82%
Severity	2009.1	0.090 (CI = +/-0.014; p = 0.000)	0.903	+9.39%
Severity	2009.2	0.090 (CI = +/-0.016; p = 0.000)	0.891	+9.44%
Severity	2010.1	0.091 (CI = +/-0.017; p = 0.000)	0.880	+9.56%
Severity	2010.2	0.089 (CI = +/-0.019; p = 0.000)	0.860	+9.35%
Severity	2011.1	0.085 (CI = +/-0.021; p = 0.000)	0.838	+8.88%
Severity	2011.2	0.082 (CI = +/-0.023; p = 0.000)	0.808	+8.53%
Severity	2012.1	0.087 (CI = +/-0.025; p = 0.000)	0.817	+9.12%
Severity	2012.2	0.088 (CI = +/-0.029; p = 0.000)	0.787	+9.17%
Severity	2013.1	0.092 (CI = +/-0.033; p = 0.000)	0.775	+9.67%
Severity	2013.2	0.102 (CI = +/-0.036; p = 0.000)	0.799	+10.73%
Severity	2014.1	0.105 (CI = +/-0.044; p = 0.001)	0.765	+11.07%
Severity	2014.2	0.090 (CI = +/-0.049; p = 0.004)	0.688	+9.41%
Severity	2015.1	0.089 (CI = +/-0.066; p = 0.017)	0.582	+9.27%
Severity	2015.2	0.043 (CI = +/-0.052; p = 0.087)	0.368	+4.42%
Frequency	2005.1	-0.029 (CI = +/-0.013; p = 0.000)	0.406	-2.86%
Frequency	2005.2	-0.027 (CI = +/-0.014; p = 0.001)	0.352	-2.65%
Frequency	2006.1	-0.023 (CI = +/-0.014; p = 0.003)	0.281	-2.25%
Frequency	2006.2	-0.021 (CI = +/-0.015; p = 0.010)	0.223	-2.04%
Frequency	2007.1	-0.015 (CI = +/-0.015; p = 0.042)	0.137	-1.53%
Frequency	2007.2	-0.012 (CI = +/-0.015; p = 0.123)	0.067	-1.18%
Frequency	2008.1	-0.005 (CI = +/-0.014; p = 0.440)	-0.018	-0.53%
Frequency	2008.2	-0.003 (CI = +/-0.015; p = 0.657)	-0.041	-0.33%
Frequency	2009.1	0.001 (CI = +/-0.016; p = 0.945)	-0.055	+0.05%
Frequency	2009.2	-0.003 (CI = +/-0.017; p = 0.732)	-0.051	-0.28%
Frequency	2010.1	-0.002 (CI = +/-0.019; p = 0.832)	-0.059	-0.19%
Frequency	2010.2	-0.007 (CI = +/-0.019; p = 0.430)	-0.022	-0.73%
Frequency	2011.1	-0.009 (CI = +/-0.021; p = 0.394)	-0.015	-0.88%
Frequency	2011.2	-0.011 (CI = +/-0.024; p = 0.338)	-0.001	-1.11%
Frequency	2012.1	-0.014 (CI = +/-0.027; p = 0.296)	0.015	-1.37%
Frequency	2012.2	-0.026 (CI = +/-0.025; p = 0.046)	0.253	-2.55%
Frequency	2013.1	-0.024 (CI = +/-0.030; p = 0.101)	0.171	-2.37%
Frequency	2013.2	-0.030 (CI = +/-0.034; p = 0.072)	0.240	-2.99%
Frequency	2014.1	-0.015 (CI = +/-0.032; p = 0.313)	0.017	-1.47%
Frequency	2014.2	-0.019 (CI = +/-0.040; p = 0.305)	0.027	-1.84%
Frequency	2015.1	0.000 (CI = +/-0.042; p = 0.982)	-0.167	-0.04%
Frequency	2015.2	-0.002 (CI = +/-0.062; p = 0.927)	-0.198	-0.23%

**BI**

Coverage = BI  
End Trend Period = 2019.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2000.1	0.008 (CI = +/-0.015; p = 0.295)	0.173 (CI = +/-0.163; p = 0.038)	0.090	+0.76%
Loss Cost	2000.2	0.010 (CI = +/-0.015; p = 0.194)	0.188 (CI = +/-0.165; p = 0.027)	0.114	+0.99%
Loss Cost	2001.1	0.012 (CI = +/-0.016; p = 0.133)	0.175 (CI = +/-0.168; p = 0.042)	0.119	+1.20%
Loss Cost	2001.2	0.016 (CI = +/-0.016; p = 0.050)	0.199 (CI = +/-0.165; p = 0.020)	0.180	+1.60%
Loss Cost	2002.1	0.019 (CI = +/-0.016; p = 0.025)	0.182 (CI = +/-0.166; p = 0.033)	0.201	+1.91%
Loss Cost	2002.2	0.023 (CI = +/-0.017; p = 0.008)	0.206 (CI = +/-0.163; p = 0.015)	0.264	+2.33%
Loss Cost	2003.1	0.026 (CI = +/-0.017; p = 0.005)	0.191 (CI = +/-0.166; p = 0.025)	0.284	+2.60%
Loss Cost	2003.2	0.032 (CI = +/-0.017; p = 0.001)	0.226 (CI = +/-0.155; p = 0.006)	0.404	+3.25%
Loss Cost	2004.1	0.034 (CI = +/-0.018; p = 0.000)	0.215 (CI = +/-0.158; p = 0.010)	0.417	+3.48%
Loss Cost	2004.2	0.040 (CI = +/-0.018; p = 0.000)	0.242 (CI = +/-0.153; p = 0.003)	0.491	+4.03%
Loss Cost	2005.1	0.044 (CI = +/-0.018; p = 0.000)	0.221 (CI = +/-0.151; p = 0.006)	0.533	+4.49%
Loss Cost	2005.2	0.046 (CI = +/-0.019; p = 0.000)	0.232 (CI = +/-0.156; p = 0.005)	0.524	+4.72%
Loss Cost	2006.1	0.049 (CI = +/-0.020; p = 0.000)	0.217 (CI = +/-0.159; p = 0.009)	0.542	+5.05%
Loss Cost	2006.2	0.056 (CI = +/-0.020; p = 0.000)	0.250 (CI = +/-0.151; p = 0.002)	0.622	+5.81%
Loss Cost	2007.1	0.063 (CI = +/-0.020; p = 0.000)	0.222 (CI = +/-0.143; p = 0.004)	0.683	+6.51%
Loss Cost	2007.2	0.069 (CI = +/-0.020; p = 0.000)	0.247 (CI = +/-0.140; p = 0.001)	0.718	+7.16%
Loss Cost	2008.1	0.076 (CI = +/-0.020; p = 0.000)	0.221 (CI = +/-0.132; p = 0.002)	0.769	+7.90%
Loss Cost	2008.2	0.083 (CI = +/-0.020; p = 0.000)	0.248 (CI = +/-0.126; p = 0.001)	0.806	+8.69%
Loss Cost	2009.1	0.090 (CI = +/-0.020; p = 0.000)	0.224 (CI = +/-0.119; p = 0.001)	0.843	+9.44%
Loss Cost	2009.2	0.091 (CI = +/-0.022; p = 0.000)	0.226 (CI = +/-0.126; p = 0.001)	0.816	+9.50%
Loss Cost	2010.1	0.090 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.133; p = 0.002)	0.802	+9.42%
Loss Cost	2010.2	0.086 (CI = +/-0.027; p = 0.000)	0.217 (CI = +/-0.140; p = 0.005)	0.752	+9.03%
Loss Cost	2011.1	0.076 (CI = +/-0.027; p = 0.000)	0.246 (CI = +/-0.131; p = 0.001)	0.764	+7.94%
Loss Cost	2011.2	0.077 (CI = +/-0.031; p = 0.000)	0.247 (CI = +/-0.142; p = 0.002)	0.712	+7.97%
Loss Cost	2012.1	0.075 (CI = +/-0.035; p = 0.001)	0.250 (CI = +/-0.153; p = 0.004)	0.697	+7.81%
Loss Cost	2012.2	0.071 (CI = +/-0.041; p = 0.003)	0.239 (CI = +/-0.166; p = 0.009)	0.603	+7.33%
Loss Cost	2013.1	0.073 (CI = +/-0.048; p = 0.007)	0.234 (CI = +/-0.181; p = 0.017)	0.595	+7.57%
Loss Cost	2013.2	0.092 (CI = +/-0.051; p = 0.003)	0.274 (CI = +/-0.177; p = 0.007)	0.677	+9.59%
Loss Cost	2014.1	0.107 (CI = +/-0.057; p = 0.002)	0.247 (CI = +/-0.180; p = 0.013)	0.728	+11.24%
Loss Cost	2014.2	0.109 (CI = +/-0.073; p = 0.009)	0.251 (CI = +/-0.209; p = 0.025)	0.635	+11.50%
Loss Cost	2015.1	0.124 (CI = +/-0.089; p = 0.015)	0.229 (CI = +/-0.231; p = 0.052)	0.658	+13.17%
Loss Cost	2015.2	0.127 (CI = +/-0.125; p = 0.048)	0.234 (CI = +/-0.287; p = 0.090)	0.509	+13.58%
Severity	2000.1	0.047 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.115; p = 0.162)	0.699	+4.85%
Severity	2000.2	0.049 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.116; p = 0.116)	0.703	+5.03%
Severity	2001.1	0.051 (CI = +/-0.011; p = 0.000)	0.081 (CI = +/-0.117; p = 0.167)	0.712	+5.21%
Severity	2001.2	0.054 (CI = +/-0.011; p = 0.000)	0.103 (CI = +/-0.112; p = 0.070)	0.751	+5.58%
Severity	2002.1	0.058 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.105; p = 0.123)	0.792	+5.97%
Severity	2002.2	0.061 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.103; p = 0.063)	0.807	+6.26%
Severity	2003.1	0.063 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.101; p = 0.106)	0.825	+6.55%
Severity	2003.2	0.068 (CI = +/-0.009; p = 0.000)	0.109 (CI = +/-0.088; p = 0.016)	0.875	+7.08%
Severity	2004.1	0.070 (CI = +/-0.010; p = 0.000)	0.100 (CI = +/-0.088; p = 0.028)	0.878	+7.27%
Severity	2004.2	0.073 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.085; p = 0.009)	0.892	+7.62%
Severity	2005.1	0.077 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.079; p = 0.015)	0.910	+7.99%
Severity	2005.2	0.076 (CI = +/-0.010; p = 0.000)	0.095 (CI = +/-0.082; p = 0.024)	0.898	+7.88%
Severity	2006.1	0.076 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.085; p = 0.031)	0.890	+7.90%
Severity	2006.2	0.080 (CI = +/-0.011; p = 0.000)	0.112 (CI = +/-0.080; p = 0.008)	0.906	+8.33%
Severity	2007.1	0.083 (CI = +/-0.011; p = 0.000)	0.102 (CI = +/-0.080; p = 0.015)	0.910	+8.60%
Severity	2007.2	0.083 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.084; p = 0.015)	0.900	+8.71%
Severity	2008.1	0.085 (CI = +/-0.013; p = 0.000)	0.100 (CI = +/-0.086; p = 0.026)	0.896	+8.87%
Severity	2008.2	0.088 (CI = +/-0.014; p = 0.000)	0.113 (CI = +/-0.086; p = 0.013)	0.898	+9.25%
Severity	2009.1	0.093 (CI = +/-0.014; p = 0.000)	0.097 (CI = +/-0.082; p = 0.023)	0.913	+9.74%
Severity	2009.2	0.095 (CI = +/-0.015; p = 0.000)	0.106 (CI = +/-0.086; p = 0.018)	0.907	+10.01%
Severity	2010.1	0.095 (CI = +/-0.017; p = 0.000)	0.106 (CI = +/-0.091; p = 0.025)	0.895	+10.02%
Severity	2010.2	0.096 (CI = +/-0.019; p = 0.000)	0.107 (CI = +/-0.097; p = 0.033)	0.875	+10.06%
Severity	2011.1	0.089 (CI = +/-0.019; p = 0.000)	0.125 (CI = +/-0.093; p = 0.012)	0.872	+9.36%
Severity	2011.2	0.089 (CI = +/-0.022; p = 0.000)	0.124 (CI = +/-0.100; p = 0.019)	0.841	+9.34%
Severity	2012.1	0.093 (CI = +/-0.024; p = 0.000)	0.114 (CI = +/-0.105; p = 0.036)	0.841	+9.78%
Severity	2012.2	0.099 (CI = +/-0.027; p = 0.000)	0.128 (CI = +/-0.111; p = 0.028)	0.829	+10.38%
Severity	2013.1	0.101 (CI = +/-0.032; p = 0.000)	0.122 (CI = +/-0.121; p = 0.047)	0.814	+10.66%
Severity	2013.2	0.121 (CI = +/-0.024; p = 0.000)	0.165 (CI = +/-0.084; p = 0.002)	0.923	+12.84%
Severity	2014.1	0.119 (CI = +/-0.030; p = 0.000)	0.167 (CI = +/-0.094; p = 0.003)	0.911	+12.69%
Severity	2014.2	0.115 (CI = +/-0.037; p = 0.000)	0.159 (CI = +/-0.107; p = 0.010)	0.863	+12.20%
Severity	2015.1	0.108 (CI = +/-0.046; p = 0.001)	0.170 (CI = +/-0.119; p = 0.013)	0.844	+11.42%
Severity	2015.2	0.091 (CI = +/-0.055; p = 0.008)	0.143 (CI = +/-0.125; p = 0.032)	0.745	+9.48%
Frequency	2000.1	-0.040 (CI = +/-0.007; p = 0.000)	0.092 (CI = +/-0.084; p = 0.034)	0.757	-3.89%
Frequency	2000.2	-0.039 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.087; p = 0.032)	0.743	-3.85%
Frequency	2001.1	-0.039 (CI = +/-0.008; p = 0.000)	0.093 (CI = +/-0.089; p = 0.040)	0.720	-3.82%
Frequency	2001.2	-0.038 (CI = +/-0.009; p = 0.000)	0.096 (CI = +/-0.092; p = 0.040)	0.704	-3.77%
Frequency	2002.1	-0.039 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.094; p = 0.038)	0.690	-3.83%
Frequency	2002.2	-0.038 (CI = +/-0.010; p = 0.000)	0.108 (CI = +/-0.096; p = 0.028)	0.672	-3.70%
Frequency	2003.1	-0.038 (CI = +/-0.010; p = 0.000)	0.109 (CI = +/-0.099; p = 0.032)	0.647	-3.71%
Frequency	2003.2	-0.036 (CI = +/-0.011; p = 0.000)	0.117 (CI = +/-0.101; p = 0.025)	0.626	-3.57%
Frequency	2004.1	-0.036 (CI = +/-0.012; p = 0.000)	0.115 (CI = +/-0.104; p = 0.032)	0.590	-3.53%
Frequency	2004.2	-0.034 (CI = +/-0.012; p = 0.000)	0.126 (CI = +/-0.106; p = 0.021)	0.568	-3.33%
Frequency	2005.1	-0.033 (CI = +/-0.013; p = 0.000)	0.121 (CI = +/-0.109; p = 0.031)	0.519	-3.24%
Frequency	2005.2	-0.030 (CI = +/-0.013; p = 0.000)	0.136 (CI = +/-0.109; p = 0.016)	0.499	-2.94%
Frequency	2006.1	-0.027 (CI = +/-0.014; p = 0.001)	0.123 (CI = +/-0.109; p = 0.029)	0.423	-2.65%
Frequency	2006.2	-0.024 (CI = +/-0.015; p = 0.003)	0.138 (CI = +/-0.109; p = 0.016)	0.407	-2.33%
Frequency	2007.1	-0.019 (CI = +/-0.015; p = 0.012)	0.120 (CI = +/-0.107; p = 0.029)	0.312	-1.92%
Frequency	2007.2	-0.014 (CI = +/-0.015; p = 0.056)	0.142 (CI = +/-0.102; p = 0.009)	0.329	-1.43%
Frequency	2008.1	-0.009 (CI = +/-0.014; p = 0.208)	0.121 (CI = +/-0.095; p = 0.015)	0.234	-0.89%
Frequency	2008.2	-0.005 (CI = +/-0.015; p = 0.481)	0.135 (CI = +/-0.095; p = 0.008)	0.270	-0.51%
Frequency	2009.1	-0.003 (CI = +/-0.016; p = 0.724)	0.127 (CI = +/-0.098; p = 0.014)	0.216	-0.28%
Frequency	2009.2	-0.005 (CI = +/-0.018; p = 0.593)	0.120 (CI = +/-0.103; p = 0.025)	0.196	-0.46%
Frequency	2010.1	-0.005 (CI = +/-0.020; p = 0.569)	0.123 (CI = +/-0.109; p = 0.029)	0.184	-0.54%
Frequency	2010.2	-0.009 (CI = +/-0.022; p = 0.374)	0.111 (CI = +/-0.113; p = 0.055)	0.174	-0.93%
Frequency	2011.1	-0.013 (CI = +/-0.024; p = 0.264)	0.121 (CI = +/-0.118; p = 0.045)	0.207	-1.30%
Frequency	2011.2	-0.013 (CI = +/-0.028; p = 0.344)	0.122 (CI = +/-0.128; p = 0.059)	0.200	-1.25%
Frequency	2012.1	-0.018 (CI = +/-0.031; p = 0.224)	0.136 (CI = +/-0.133; p = 0.046)	0.247	-1.79%
Frequency	2012.2	-0.028 (CI = +/-0.033; p = 0.090)	0.111 (CI = +/-0.134; p = 0.094)	0.308	-2.76%
Frequency	2013.1	-0.028 (CI = +/-0.039; p = 0.138)	0.112 (CI = +/-0.147; p = 0.120)	0.225	-2.79%
Frequency	2013.2	-0.029 (CI = +/-0.048; p = 0.198)	0.110 (CI = +/-0.164; p = 0.166)	0.210	-2.89%
Frequency	2014.1	-0.013 (CI = +/-0.050; p = 0.571)	0.079 (CI = +/-0.160; p = 0.286)	-0.035	-1.28%
Frequency	2014.2	-0.006 (CI = +/-0.064; p = 0.823)	0.092 (CI = +/-0.183; p = 0.276)	-0.047	-0.63%
Frequency	2015.1	0.016 (CI = +/-0.070; p = 0.606)	0.059 (CI = +/-0.182; p = 0.457)	-0.155	+1.57%
Frequency	2015.2	0.037 (CI = +/-0.089; p = 0.336)	0.091 (CI = +/-0.204; p = 0.304)	0.001	+3.75%

**BI**

Coverage = BI  
End Trend Period = 2019.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.044 (CI = +/-0.018; p = 0.000)	0.221 (CI = +/-0.151; p = 0.006)	0.533	+4.49%
Loss Cost	2005.2	0.046 (CI = +/-0.019; p = 0.000)	0.232 (CI = +/-0.156; p = 0.005)	0.524	+4.72%
Loss Cost	2006.1	0.049 (CI = +/-0.020; p = 0.000)	0.217 (CI = +/-0.159; p = 0.009)	0.542	+5.05%
Loss Cost	2006.2	0.056 (CI = +/-0.020; p = 0.000)	0.250 (CI = +/-0.151; p = 0.002)	0.622	+5.81%
Loss Cost	2007.1	0.063 (CI = +/-0.020; p = 0.000)	0.222 (CI = +/-0.143; p = 0.004)	0.683	+6.51%
Loss Cost	2007.2	0.069 (CI = +/-0.020; p = 0.000)	0.247 (CI = +/-0.140; p = 0.001)	0.718	+7.16%
Loss Cost	2008.1	0.076 (CI = +/-0.020; p = 0.000)	0.221 (CI = +/-0.132; p = 0.002)	0.769	+7.90%
Loss Cost	2008.2	0.083 (CI = +/-0.020; p = 0.000)	0.248 (CI = +/-0.126; p = 0.001)	0.806	+8.69%
Loss Cost	2009.1	0.090 (CI = +/-0.020; p = 0.000)	0.224 (CI = +/-0.119; p = 0.001)	0.843	+9.44%
Loss Cost	2009.2	0.091 (CI = +/-0.022; p = 0.000)	0.226 (CI = +/-0.126; p = 0.001)	0.816	+9.50%
Loss Cost	2010.1	0.090 (CI = +/-0.024; p = 0.000)	0.229 (CI = +/-0.133; p = 0.002)	0.802	+9.42%
Loss Cost	2010.2	0.086 (CI = +/-0.027; p = 0.000)	0.217 (CI = +/-0.140; p = 0.005)	0.752	+9.03%
Loss Cost	2011.1	0.076 (CI = +/-0.027; p = 0.000)	0.246 (CI = +/-0.131; p = 0.001)	0.764	+7.94%
Loss Cost	2011.2	0.077 (CI = +/-0.031; p = 0.000)	0.247 (CI = +/-0.142; p = 0.002)	0.712	+7.97%
Loss Cost	2012.1	0.075 (CI = +/-0.035; p = 0.001)	0.250 (CI = +/-0.153; p = 0.004)	0.697	+7.81%
Loss Cost	2012.2	0.071 (CI = +/-0.041; p = 0.003)	0.239 (CI = +/-0.166; p = 0.009)	0.603	+7.33%
Loss Cost	2013.1	0.073 (CI = +/-0.048; p = 0.007)	0.234 (CI = +/-0.181; p = 0.017)	0.595	+7.57%
Loss Cost	2013.2	0.092 (CI = +/-0.051; p = 0.003)	0.274 (CI = +/-0.177; p = 0.007)	0.677	+9.59%
Loss Cost	2014.1	0.107 (CI = +/-0.057; p = 0.002)	0.247 (CI = +/-0.180; p = 0.013)	0.728	+11.24%
Loss Cost	2014.2	0.109 (CI = +/-0.073; p = 0.009)	0.251 (CI = +/-0.209; p = 0.025)	0.635	+11.50%
Loss Cost	2015.1	0.124 (CI = +/-0.089; p = 0.015)	0.229 (CI = +/-0.231; p = 0.052)	0.658	+13.17%
Loss Cost	2015.2	0.127 (CI = +/-0.125; p = 0.048)	0.234 (CI = +/-0.287; p = 0.090)	0.509	+13.58%
Severity	2005.1	0.077 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.079; p = 0.015)	0.910	+7.99%
Severity	2005.2	0.076 (CI = +/-0.010; p = 0.000)	0.095 (CI = +/-0.082; p = 0.024)	0.898	+7.88%
Severity	2006.1	0.076 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.085; p = 0.031)	0.890	+7.90%
Severity	2006.2	0.080 (CI = +/-0.011; p = 0.000)	0.112 (CI = +/-0.080; p = 0.008)	0.906	+8.33%
Severity	2007.1	0.083 (CI = +/-0.011; p = 0.000)	0.102 (CI = +/-0.080; p = 0.015)	0.910	+8.60%
Severity	2007.2	0.083 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.084; p = 0.015)	0.900	+8.71%
Severity	2008.1	0.085 (CI = +/-0.013; p = 0.000)	0.100 (CI = +/-0.086; p = 0.026)	0.896	+8.87%
Severity	2008.2	0.088 (CI = +/-0.014; p = 0.000)	0.113 (CI = +/-0.086; p = 0.013)	0.898	+9.25%
Severity	2009.1	0.093 (CI = +/-0.014; p = 0.000)	0.097 (CI = +/-0.082; p = 0.023)	0.913	+9.74%
Severity	2009.2	0.095 (CI = +/-0.015; p = 0.000)	0.106 (CI = +/-0.086; p = 0.018)	0.907	+10.01%
Severity	2010.1	0.095 (CI = +/-0.017; p = 0.000)	0.106 (CI = +/-0.091; p = 0.025)	0.895	+10.02%
Severity	2010.2	0.096 (CI = +/-0.019; p = 0.000)	0.107 (CI = +/-0.097; p = 0.033)	0.875	+10.06%
Severity	2011.1	0.089 (CI = +/-0.019; p = 0.000)	0.125 (CI = +/-0.093; p = 0.012)	0.872	+9.36%
Severity	2011.2	0.089 (CI = +/-0.022; p = 0.000)	0.124 (CI = +/-0.100; p = 0.019)	0.841	+9.34%
Severity	2012.1	0.093 (CI = +/-0.024; p = 0.000)	0.114 (CI = +/-0.105; p = 0.036)	0.841	+9.78%
Severity	2012.2	0.099 (CI = +/-0.027; p = 0.000)	0.128 (CI = +/-0.111; p = 0.028)	0.829	+10.38%
Severity	2013.1	0.101 (CI = +/-0.032; p = 0.000)	0.122 (CI = +/-0.121; p = 0.047)	0.814	+10.66%
Severity	2013.2	0.121 (CI = +/-0.024; p = 0.000)	0.165 (CI = +/-0.084; p = 0.002)	0.923	+12.84%
Severity	2014.1	0.119 (CI = +/-0.030; p = 0.000)	0.167 (CI = +/-0.094; p = 0.003)	0.911	+12.69%
Severity	2014.2	0.115 (CI = +/-0.037; p = 0.000)	0.159 (CI = +/-0.107; p = 0.010)	0.863	+12.20%
Severity	2015.1	0.108 (CI = +/-0.046; p = 0.001)	0.170 (CI = +/-0.119; p = 0.013)	0.844	+11.42%
Severity	2015.2	0.091 (CI = +/-0.055; p = 0.008)	0.143 (CI = +/-0.125; p = 0.032)	0.745	+9.48%
Frequency	2005.1	-0.033 (CI = +/-0.013; p = 0.000)	0.121 (CI = +/-0.109; p = 0.031)	0.519	-3.24%
Frequency	2005.2	-0.030 (CI = +/-0.013; p = 0.000)	0.136 (CI = +/-0.109; p = 0.016)	0.499	-2.94%
Frequency	2006.1	-0.027 (CI = +/-0.014; p = 0.001)	0.123 (CI = +/-0.109; p = 0.029)	0.423	-2.65%
Frequency	2006.2	-0.024 (CI = +/-0.015; p = 0.003)	0.138 (CI = +/-0.109; p = 0.016)	0.407	-2.33%
Frequency	2007.1	-0.019 (CI = +/-0.015; p = 0.012)	0.120 (CI = +/-0.107; p = 0.029)	0.312	-1.92%
Frequency	2007.2	-0.014 (CI = +/-0.015; p = 0.056)	0.142 (CI = +/-0.102; p = 0.009)	0.329	-1.43%
Frequency	2008.1	-0.009 (CI = +/-0.014; p = 0.208)	0.121 (CI = +/-0.095; p = 0.015)	0.234	-0.89%
Frequency	2008.2	-0.005 (CI = +/-0.015; p = 0.481)	0.135 (CI = +/-0.095; p = 0.008)	0.270	-0.51%
Frequency	2009.1	-0.003 (CI = +/-0.016; p = 0.724)	0.127 (CI = +/-0.098; p = 0.014)	0.216	-0.28%
Frequency	2009.2	-0.005 (CI = +/-0.018; p = 0.593)	0.120 (CI = +/-0.103; p = 0.025)	0.196	-0.46%
Frequency	2010.1	-0.005 (CI = +/-0.020; p = 0.569)	0.123 (CI = +/-0.109; p = 0.029)	0.184	-0.54%
Frequency	2010.2	-0.009 (CI = +/-0.022; p = 0.374)	0.111 (CI = +/-0.113; p = 0.055)	0.174	-0.93%
Frequency	2011.1	-0.013 (CI = +/-0.024; p = 0.264)	0.121 (CI = +/-0.118; p = 0.045)	0.207	-1.30%
Frequency	2011.2	-0.013 (CI = +/-0.028; p = 0.344)	0.122 (CI = +/-0.128; p = 0.059)	0.200	-1.25%
Frequency	2012.1	-0.018 (CI = +/-0.031; p = 0.224)	0.136 (CI = +/-0.133; p = 0.046)	0.247	-1.79%
Frequency	2012.2	-0.028 (CI = +/-0.033; p = 0.090)	0.111 (CI = +/-0.134; p = 0.094)	0.308	-2.76%
Frequency	2013.1	-0.028 (CI = +/-0.039; p = 0.138)	0.112 (CI = +/-0.147; p = 0.120)	0.225	-2.79%
Frequency	2013.2	-0.029 (CI = +/-0.048; p = 0.198)	0.110 (CI = +/-0.164; p = 0.166)	0.210	-2.89%
Frequency	2014.1	-0.013 (CI = +/-0.050; p = 0.571)	0.079 (CI = +/-0.160; p = 0.286)	-0.035	-1.28%
Frequency	2014.2	-0.006 (CI = +/-0.064; p = 0.823)	0.092 (CI = +/-0.183; p = 0.276)	-0.047	-0.63%
Frequency	2015.1	0.016 (CI = +/-0.070; p = 0.606)	0.059 (CI = +/-0.182; p = 0.457)	-0.155	+1.57%
Frequency	2015.2	0.037 (CI = +/-0.089; p = 0.336)	0.091 (CI = +/-0.204; p = 0.304)	0.001	+3.75%

**BI**

Coverage = BI  
End Trend Period = 2019.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.044 (CI = +/-0.021; p = 0.000)	0.395	+4.49%
Loss Cost	2005.2	0.044 (CI = +/-0.022; p = 0.000)	0.372	+4.53%
Loss Cost	2006.1	0.049 (CI = +/-0.023; p = 0.000)	0.415	+5.05%
Loss Cost	2006.2	0.054 (CI = +/-0.024; p = 0.000)	0.453	+5.57%
Loss Cost	2007.1	0.063 (CI = +/-0.023; p = 0.000)	0.555	+6.51%
Loss Cost	2007.2	0.067 (CI = +/-0.025; p = 0.000)	0.558	+6.88%
Loss Cost	2008.1	0.076 (CI = +/-0.025; p = 0.000)	0.647	+7.90%
Loss Cost	2008.2	0.080 (CI = +/-0.026; p = 0.000)	0.650	+8.35%
Loss Cost	2009.1	0.090 (CI = +/-0.026; p = 0.000)	0.721	+9.44%
Loss Cost	2009.2	0.087 (CI = +/-0.029; p = 0.000)	0.679	+9.13%
Loss Cost	2010.1	0.090 (CI = +/-0.032; p = 0.000)	0.659	+9.42%
Loss Cost	2010.2	0.082 (CI = +/-0.034; p = 0.000)	0.598	+8.59%
Loss Cost	2011.1	0.076 (CI = +/-0.038; p = 0.001)	0.525	+7.94%
Loss Cost	2011.2	0.071 (CI = +/-0.042; p = 0.003)	0.443	+7.35%
Loss Cost	2012.1	0.075 (CI = +/-0.048; p = 0.005)	0.425	+7.81%
Loss Cost	2012.2	0.063 (CI = +/-0.054; p = 0.024)	0.303	+6.54%
Loss Cost	2013.1	0.073 (CI = +/-0.062; p = 0.024)	0.327	+7.57%
Loss Cost	2013.2	0.080 (CI = +/-0.073; p = 0.034)	0.312	+8.33%
Loss Cost	2014.1	0.107 (CI = +/-0.079; p = 0.013)	0.457	+11.24%
Loss Cost	2014.2	0.094 (CI = +/-0.096; p = 0.054)	0.312	+9.82%
Loss Cost	2015.1	0.124 (CI = +/-0.112; p = 0.035)	0.421	+13.17%
Loss Cost	2015.2	0.105 (CI = +/-0.146; p = 0.128)	0.232	+11.07%
Severity	2005.1	0.077 (CI = +/-0.010; p = 0.000)	0.891	+7.99%
Severity	2005.2	0.075 (CI = +/-0.011; p = 0.000)	0.880	+7.80%
Severity	2006.1	0.076 (CI = +/-0.012; p = 0.000)	0.871	+7.90%
Severity	2006.2	0.079 (CI = +/-0.012; p = 0.000)	0.877	+8.22%
Severity	2007.1	0.083 (CI = +/-0.012; p = 0.000)	0.887	+8.60%
Severity	2007.2	0.082 (CI = +/-0.014; p = 0.000)	0.873	+8.59%
Severity	2008.1	0.085 (CI = +/-0.014; p = 0.000)	0.872	+8.87%
Severity	2008.2	0.087 (CI = +/-0.016; p = 0.000)	0.865	+9.09%
Severity	2009.1	0.093 (CI = +/-0.015; p = 0.000)	0.890	+9.74%
Severity	2009.2	0.094 (CI = +/-0.017; p = 0.000)	0.876	+9.84%
Severity	2010.1	0.095 (CI = +/-0.019; p = 0.000)	0.864	+10.02%
Severity	2010.2	0.094 (CI = +/-0.021; p = 0.000)	0.840	+9.84%
Severity	2011.1	0.089 (CI = +/-0.023; p = 0.000)	0.810	+9.36%
Severity	2011.2	0.086 (CI = +/-0.026; p = 0.000)	0.771	+9.02%
Severity	2012.1	0.093 (CI = +/-0.028; p = 0.000)	0.784	+9.78%
Severity	2012.2	0.095 (CI = +/-0.033; p = 0.000)	0.751	+9.95%
Severity	2013.1	0.101 (CI = +/-0.037; p = 0.000)	0.744	+10.66%
Severity	2013.2	0.114 (CI = +/-0.040; p = 0.000)	0.780	+12.07%
Severity	2014.1	0.119 (CI = +/-0.048; p = 0.000)	0.753	+12.69%
Severity	2014.2	0.106 (CI = +/-0.056; p = 0.002)	0.668	+11.13%
Severity	2015.1	0.108 (CI = +/-0.071; p = 0.009)	0.596	+11.42%
Severity	2015.2	0.077 (CI = +/-0.077; p = 0.049)	0.419	+7.99%
Frequency	2005.1	-0.033 (CI = +/-0.014; p = 0.000)	0.444	-3.24%
Frequency	2005.2	-0.031 (CI = +/-0.015; p = 0.000)	0.391	-3.04%
Frequency	2006.1	-0.027 (CI = +/-0.015; p = 0.001)	0.322	-2.65%
Frequency	2006.2	-0.025 (CI = +/-0.016; p = 0.004)	0.265	-2.45%
Frequency	2007.1	-0.019 (CI = +/-0.016; p = 0.020)	0.178	-1.92%
Frequency	2007.2	-0.016 (CI = +/-0.017; p = 0.066)	0.107	-1.57%
Frequency	2008.1	-0.009 (CI = +/-0.016; p = 0.264)	0.014	-0.89%
Frequency	2008.2	-0.007 (CI = +/-0.018; p = 0.427)	-0.017	-0.68%
Frequency	2009.1	-0.003 (CI = +/-0.019; p = 0.759)	-0.047	-0.28%
Frequency	2009.2	-0.006 (CI = +/-0.020; p = 0.510)	-0.030	-0.64%
Frequency	2010.1	-0.005 (CI = +/-0.022; p = 0.614)	-0.043	-0.54%
Frequency	2010.2	-0.011 (CI = +/-0.024; p = 0.323)	0.002	-1.14%
Frequency	2011.1	-0.013 (CI = +/-0.027; p = 0.316)	0.005	-1.30%
Frequency	2011.2	-0.015 (CI = +/-0.030; p = 0.293)	0.013	-1.54%
Frequency	2012.1	-0.018 (CI = +/-0.035; p = 0.282)	0.018	-1.79%
Frequency	2012.2	-0.031 (CI = +/-0.036; p = 0.079)	0.172	-3.10%
Frequency	2013.1	-0.028 (CI = +/-0.042; p = 0.164)	0.092	-2.79%
Frequency	2013.2	-0.034 (CI = +/-0.049; p = 0.156)	0.109	-3.33%
Frequency	2014.1	-0.013 (CI = +/-0.050; p = 0.575)	-0.071	-1.28%
Frequency	2014.2	-0.012 (CI = +/-0.063; p = 0.675)	-0.099	-1.18%
Frequency	2015.1	0.016 (CI = +/-0.066; p = 0.593)	-0.094	+1.57%
Frequency	2015.2	0.028 (CI = +/-0.085; p = 0.448)	-0.051	+2.85%

**BI**

Coverage = BI  
End Trend Period = 2019.1  
Excluded Points = 2016.1  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.046 (CI = +/-0.018; p = 0.000)	0.203 (CI = +/-0.152; p = 0.011)	0.556	+4.71%
Loss Cost	2005.2	0.048 (CI = +/-0.019; p = 0.000)	0.214 (CI = +/-0.157; p = 0.010)	0.546	+4.93%
Loss Cost	2006.1	0.052 (CI = +/-0.020; p = 0.000)	0.197 (CI = +/-0.160; p = 0.018)	0.567	+5.30%
Loss Cost	2006.2	0.059 (CI = +/-0.020; p = 0.000)	0.230 (CI = +/-0.151; p = 0.004)	0.647	+6.04%
Loss Cost	2007.1	0.066 (CI = +/-0.019; p = 0.000)	0.200 (CI = +/-0.141; p = 0.008)	0.715	+6.80%
Loss Cost	2007.2	0.072 (CI = +/-0.020; p = 0.000)	0.225 (CI = +/-0.137; p = 0.003)	0.748	+7.42%
Loss Cost	2008.1	0.079 (CI = +/-0.019; p = 0.000)	0.195 (CI = +/-0.126; p = 0.004)	0.806	+8.23%
Loss Cost	2008.2	0.086 (CI = +/-0.018; p = 0.000)	0.223 (CI = +/-0.118; p = 0.001)	0.842	+8.98%
Loss Cost	2009.1	0.093 (CI = +/-0.017; p = 0.000)	0.196 (CI = +/-0.106; p = 0.001)	0.885	+9.80%
Loss Cost	2009.2	0.094 (CI = +/-0.019; p = 0.000)	0.197 (CI = +/-0.113; p = 0.002)	0.863	+9.81%
Loss Cost	2010.1	0.093 (CI = +/-0.022; p = 0.000)	0.198 (CI = +/-0.120; p = 0.003)	0.851	+9.78%
Loss Cost	2010.2	0.089 (CI = +/-0.024; p = 0.000)	0.183 (CI = +/-0.125; p = 0.007)	0.815	+9.32%
Loss Cost	2011.1	0.079 (CI = +/-0.022; p = 0.000)	0.212 (CI = +/-0.112; p = 0.001)	0.835	+8.27%
Loss Cost	2011.2	0.079 (CI = +/-0.026; p = 0.000)	0.209 (CI = +/-0.122; p = 0.003)	0.790	+8.17%
Loss Cost	2012.1	0.077 (CI = +/-0.030; p = 0.000)	0.212 (CI = +/-0.132; p = 0.005)	0.774	+8.05%
Loss Cost	2012.2	0.071 (CI = +/-0.033; p = 0.001)	0.193 (CI = +/-0.140; p = 0.012)	0.691	+7.33%
Loss Cost	2013.1	0.073 (CI = +/-0.039; p = 0.002)	0.188 (CI = +/-0.153; p = 0.022)	0.679	+7.57%
Loss Cost	2013.2	0.087 (CI = +/-0.042; p = 0.001)	0.224 (CI = +/-0.153; p = 0.010)	0.734	+9.14%
Loss Cost	2014.1	0.101 (CI = +/-0.045; p = 0.001)	0.200 (CI = +/-0.148; p = 0.015)	0.799	+10.68%
Loss Cost	2014.2	0.094 (CI = +/-0.059; p = 0.008)	0.183 (CI = +/-0.176; p = 0.044)	0.665	+9.84%
Loss Cost	2015.1	0.105 (CI = +/-0.075; p = 0.016)	0.171 (CI = +/-0.199; p = 0.077)	0.671	+11.03%
Loss Cost	2015.2	0.070 (CI = +/-0.107; p = 0.145)	0.110 (CI = +/-0.242; p = 0.277)	0.202	+7.24%
Severity	2005.1	0.077 (CI = +/-0.010; p = 0.000)	0.095 (CI = +/-0.081; p = 0.024)	0.911	+8.05%
Severity	2005.2	0.076 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.084; p = 0.037)	0.899	+7.95%
Severity	2006.1	0.077 (CI = +/-0.011; p = 0.000)	0.089 (CI = +/-0.088; p = 0.047)	0.891	+7.98%
Severity	2006.2	0.081 (CI = +/-0.011; p = 0.000)	0.107 (CI = +/-0.083; p = 0.014)	0.907	+8.40%
Severity	2007.1	0.083 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.083; p = 0.026)	0.912	+8.68%
Severity	2007.2	0.084 (CI = +/-0.012; p = 0.000)	0.099 (CI = +/-0.086; p = 0.026)	0.902	+8.78%
Severity	2008.1	0.086 (CI = +/-0.013; p = 0.000)	0.093 (CI = +/-0.089; p = 0.043)	0.898	+8.96%
Severity	2008.2	0.089 (CI = +/-0.014; p = 0.000)	0.106 (CI = +/-0.090; p = 0.023)	0.901	+9.33%
Severity	2009.1	0.094 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.085; p = 0.041)	0.917	+9.85%
Severity	2009.2	0.096 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.088; p = 0.033)	0.911	+10.10%
Severity	2010.1	0.096 (CI = +/-0.017; p = 0.000)	0.097 (CI = +/-0.094; p = 0.045)	0.900	+10.12%
Severity	2010.2	0.097 (CI = +/-0.019; p = 0.000)	0.097 (CI = +/-0.101; p = 0.059)	0.880	+10.14%
Severity	2011.1	0.090 (CI = +/-0.019; p = 0.000)	0.116 (CI = +/-0.097; p = 0.023)	0.878	+9.45%
Severity	2011.2	0.090 (CI = +/-0.022; p = 0.000)	0.114 (CI = +/-0.106; p = 0.037)	0.847	+9.40%
Severity	2012.1	0.094 (CI = +/-0.025; p = 0.000)	0.104 (CI = +/-0.111; p = 0.065)	0.847	+9.85%
Severity	2012.2	0.099 (CI = +/-0.028; p = 0.000)	0.117 (CI = +/-0.119; p = 0.054)	0.832	+10.38%
Severity	2013.1	0.101 (CI = +/-0.034; p = 0.000)	0.112 (CI = +/-0.131; p = 0.085)	0.815	+10.66%
Severity	2013.2	0.120 (CI = +/-0.026; p = 0.000)	0.160 (CI = +/-0.095; p = 0.005)	0.920	+12.80%
Severity	2014.1	0.119 (CI = +/-0.032; p = 0.000)	0.163 (CI = +/-0.107; p = 0.009)	0.904	+12.64%
Severity	2014.2	0.113 (CI = +/-0.042; p = 0.001)	0.150 (CI = +/-0.127; p = 0.027)	0.842	+11.97%
Severity	2015.1	0.105 (CI = +/-0.054; p = 0.004)	0.159 (CI = +/-0.141; p = 0.034)	0.807	+11.03%
Severity	2015.2	0.067 (CI = +/-0.051; p = 0.022)	0.092 (CI = +/-0.116; p = 0.091)	0.658	+6.93%
Frequency	2005.1	-0.031 (CI = +/-0.013; p = 0.000)	0.109 (CI = +/-0.110; p = 0.052)	0.489	-3.09%
Frequency	2005.2	-0.028 (CI = +/-0.014; p = 0.000)	0.124 (CI = +/-0.110; p = 0.029)	0.466	-2.80%
Frequency	2006.1	-0.025 (CI = +/-0.014; p = 0.001)	0.109 (CI = +/-0.109; p = 0.051)	0.384	-2.48%
Frequency	2006.2	-0.022 (CI = +/-0.015; p = 0.005)	0.123 (CI = +/-0.109; p = 0.029)	0.365	-2.17%
Frequency	2007.1	-0.017 (CI = +/-0.015; p = 0.021)	0.104 (CI = +/-0.106; p = 0.053)	0.260	-1.73%
Frequency	2007.2	-0.013 (CI = +/-0.014; p = 0.083)	0.126 (CI = +/-0.101; p = 0.017)	0.278	-1.25%
Frequency	2008.1	-0.007 (CI = +/-0.014; p = 0.308)	0.103 (CI = +/-0.091; p = 0.029)	0.177	-0.68%
Frequency	2008.2	-0.003 (CI = +/-0.014; p = 0.637)	0.117 (CI = +/-0.090; p = 0.014)	0.223	-0.32%
Frequency	2009.1	0.000 (CI = +/-0.015; p = 0.945)	0.107 (CI = +/-0.093; p = 0.026)	0.172	-0.05%
Frequency	2009.2	-0.003 (CI = +/-0.017; p = 0.744)	0.099 (CI = +/-0.097; p = 0.045)	0.139	-0.26%
Frequency	2010.1	-0.003 (CI = +/-0.018; p = 0.723)	0.101 (CI = +/-0.103; p = 0.054)	0.126	-0.31%
Frequency	2010.2	-0.007 (CI = +/-0.020; p = 0.433)	0.086 (CI = +/-0.106; p = 0.102)	0.108	-0.74%
Frequency	2011.1	-0.011 (CI = +/-0.022; p = 0.305)	0.096 (CI = +/-0.110; p = 0.083)	0.147	-1.08%
Frequency	2011.2	-0.011 (CI = +/-0.025; p = 0.351)	0.095 (CI = +/-0.120; p = 0.112)	0.137	-1.12%
Frequency	2012.1	-0.017 (CI = +/-0.028; p = 0.220)	0.108 (CI = +/-0.125; p = 0.083)	0.200	-1.64%
Frequency	2012.2	-0.028 (CI = +/-0.028; p = 0.047)	0.075 (CI = +/-0.116; p = 0.177)	0.338	-2.76%
Frequency	2013.1	-0.028 (CI = +/-0.033; p = 0.083)	0.076 (CI = +/-0.128; p = 0.211)	0.248	-2.79%
Frequency	2013.2	-0.033 (CI = +/-0.040; p = 0.092)	0.064 (CI = +/-0.144; p = 0.336)	0.261	-3.25%
Frequency	2014.1	-0.018 (CI = +/-0.039; p = 0.325)	0.037 (CI = +/-0.129; p = 0.518)	-0.043	-1.74%
Frequency	2014.2	-0.019 (CI = +/-0.053; p = 0.407)	0.034 (CI = +/-0.158; p = 0.621)	-0.083	-1.90%
Frequency	2015.1	0.000 (CI = +/-0.057; p = 0.998)	0.012 (CI = +/-0.149; p = 0.843)	-0.388	-0.01%
Frequency	2015.2	0.003 (CI = +/-0.095; p = 0.937)	0.017 (CI = +/-0.215; p = 0.834)	-0.481	+0.29%

**BI**

Coverage = BI  
 End Trend Period = 2019.1  
 Excluded Points = 2016.1  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.047 (CI = +/-0.020; p = 0.000)	0.443	+4.80%
Loss Cost	2005.2	0.047 (CI = +/-0.022; p = 0.000)	0.421	+4.85%
Loss Cost	2006.1	0.052 (CI = +/-0.023; p = 0.000)	0.468	+5.39%
Loss Cost	2006.2	0.058 (CI = +/-0.024; p = 0.000)	0.508	+5.94%
Loss Cost	2007.1	0.067 (CI = +/-0.023; p = 0.000)	0.615	+6.90%
Loss Cost	2007.2	0.070 (CI = +/-0.024; p = 0.000)	0.621	+7.29%
Loss Cost	2008.1	0.080 (CI = +/-0.023; p = 0.000)	0.715	+8.34%
Loss Cost	2008.2	0.084 (CI = +/-0.024; p = 0.000)	0.720	+8.80%
Loss Cost	2009.1	0.094 (CI = +/-0.023; p = 0.000)	0.794	+9.91%
Loss Cost	2009.2	0.092 (CI = +/-0.025; p = 0.000)	0.762	+9.61%
Loss Cost	2010.1	0.094 (CI = +/-0.028; p = 0.000)	0.747	+9.89%
Loss Cost	2010.2	0.087 (CI = +/-0.029; p = 0.000)	0.705	+9.05%
Loss Cost	2011.1	0.080 (CI = +/-0.032; p = 0.000)	0.650	+8.38%
Loss Cost	2011.2	0.075 (CI = +/-0.036; p = 0.001)	0.580	+7.74%
Loss Cost	2012.1	0.078 (CI = +/-0.041; p = 0.001)	0.557	+8.13%
Loss Cost	2012.2	0.065 (CI = +/-0.043; p = 0.007)	0.453	+6.74%
Loss Cost	2013.1	0.073 (CI = +/-0.050; p = 0.009)	0.465	+7.57%
Loss Cost	2013.2	0.077 (CI = +/-0.060; p = 0.017)	0.426	+8.02%
Loss Cost	2014.1	0.100 (CI = +/-0.064; p = 0.007)	0.568	+10.48%
Loss Cost	2014.2	0.079 (CI = +/-0.073; p = 0.039)	0.403	+8.18%
Loss Cost	2015.1	0.098 (CI = +/-0.092; p = 0.040)	0.456	+10.34%
Loss Cost	2015.2	0.048 (CI = +/-0.094; p = 0.245)	0.110	+4.95%
Severity	2005.1	0.078 (CI = +/-0.011; p = 0.000)	0.895	+8.09%
Severity	2005.2	0.076 (CI = +/-0.011; p = 0.000)	0.884	+7.91%
Severity	2006.1	0.077 (CI = +/-0.012; p = 0.000)	0.876	+8.02%
Severity	2006.2	0.080 (CI = +/-0.012; p = 0.000)	0.882	+8.35%
Severity	2007.1	0.084 (CI = +/-0.013; p = 0.000)	0.893	+8.73%
Severity	2007.2	0.084 (CI = +/-0.014; p = 0.000)	0.880	+8.72%
Severity	2008.1	0.086 (CI = +/-0.014; p = 0.000)	0.880	+9.02%
Severity	2008.2	0.088 (CI = +/-0.016; p = 0.000)	0.874	+9.24%
Severity	2009.1	0.094 (CI = +/-0.015; p = 0.000)	0.899	+9.90%
Severity	2009.2	0.095 (CI = +/-0.017; p = 0.000)	0.887	+10.00%
Severity	2010.1	0.097 (CI = +/-0.019; p = 0.000)	0.876	+10.18%
Severity	2010.2	0.095 (CI = +/-0.021; p = 0.000)	0.854	+10.00%
Severity	2011.1	0.091 (CI = +/-0.023; p = 0.000)	0.829	+9.51%
Severity	2011.2	0.088 (CI = +/-0.026; p = 0.000)	0.794	+9.16%
Severity	2012.1	0.094 (CI = +/-0.028; p = 0.000)	0.806	+9.89%
Severity	2012.2	0.095 (CI = +/-0.032; p = 0.000)	0.774	+10.01%
Severity	2013.1	0.101 (CI = +/-0.037; p = 0.000)	0.764	+10.66%
Severity	2013.2	0.113 (CI = +/-0.041; p = 0.000)	0.794	+11.98%
Severity	2014.1	0.118 (CI = +/-0.050; p = 0.001)	0.760	+12.47%
Severity	2014.2	0.101 (CI = +/-0.057; p = 0.004)	0.676	+10.58%
Severity	2015.1	0.099 (CI = +/-0.076; p = 0.019)	0.567	+10.40%
Severity	2015.2	0.049 (CI = +/-0.057; p = 0.079)	0.392	+5.01%
Frequency	2005.1	-0.031 (CI = +/-0.014; p = 0.000)	0.427	-3.05%
Frequency	2005.2	-0.029 (CI = +/-0.015; p = 0.000)	0.372	-2.84%
Frequency	2006.1	-0.025 (CI = +/-0.015; p = 0.002)	0.301	-2.44%
Frequency	2006.2	-0.022 (CI = +/-0.016; p = 0.007)	0.242	-2.22%
Frequency	2007.1	-0.017 (CI = +/-0.016; p = 0.034)	0.152	-1.69%
Frequency	2007.2	-0.013 (CI = +/-0.016; p = 0.103)	0.080	-1.32%
Frequency	2008.1	-0.006 (CI = +/-0.015; p = 0.394)	-0.012	-0.62%
Frequency	2008.2	-0.004 (CI = +/-0.016; p = 0.605)	-0.038	-0.41%
Frequency	2009.1	0.000 (CI = +/-0.017; p = 0.993)	-0.056	+0.01%
Frequency	2009.2	-0.004 (CI = +/-0.018; p = 0.684)	-0.048	-0.35%
Frequency	2010.1	-0.003 (CI = +/-0.020; p = 0.790)	-0.058	-0.26%
Frequency	2010.2	-0.009 (CI = +/-0.021; p = 0.395)	-0.015	-0.86%
Frequency	2011.1	-0.010 (CI = +/-0.024; p = 0.363)	-0.008	-1.03%
Frequency	2011.2	-0.013 (CI = +/-0.027; p = 0.311)	0.008	-1.30%
Frequency	2012.1	-0.016 (CI = +/-0.031; p = 0.273)	0.024	-1.60%
Frequency	2012.2	-0.030 (CI = +/-0.028; p = 0.039)	0.271	-2.97%
Frequency	2013.1	-0.028 (CI = +/-0.034; p = 0.090)	0.186	-2.79%
Frequency	2013.2	-0.036 (CI = +/-0.039; p = 0.064)	0.257	-3.53%
Frequency	2014.1	-0.018 (CI = +/-0.037; p = 0.296)	0.027	-1.77%
Frequency	2014.2	-0.022 (CI = +/-0.047; p = 0.302)	0.029	-2.17%
Frequency	2015.1	0.000 (CI = +/-0.049; p = 0.981)	-0.167	-0.05%
Frequency	2015.2	-0.001 (CI = +/-0.071; p = 0.986)	-0.200	-0.05%

**BI**

Coverage = BI  
End Trend Period = 2019.1  
Excluded Points = 2016.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.044 (CI = +/-0.019; p = 0.000)	0.220 (CI = +/-0.158; p = 0.008)	0.509	+4.47%
Loss Cost	2005.2	0.046 (CI = +/-0.020; p = 0.000)	0.231 (CI = +/-0.163; p = 0.008)	0.499	+4.71%
Loss Cost	2006.1	0.049 (CI = +/-0.021; p = 0.000)	0.216 (CI = +/-0.166; p = 0.013)	0.518	+5.04%
Loss Cost	2006.2	0.057 (CI = +/-0.021; p = 0.000)	0.251 (CI = +/-0.158; p = 0.003)	0.603	+5.83%
Loss Cost	2007.1	0.063 (CI = +/-0.021; p = 0.000)	0.224 (CI = +/-0.151; p = 0.006)	0.666	+6.53%
Loss Cost	2007.2	0.070 (CI = +/-0.021; p = 0.000)	0.251 (CI = +/-0.148; p = 0.002)	0.703	+7.21%
Loss Cost	2008.1	0.076 (CI = +/-0.021; p = 0.000)	0.224 (CI = +/-0.140; p = 0.003)	0.757	+7.95%
Loss Cost	2008.2	0.084 (CI = +/-0.021; p = 0.000)	0.254 (CI = +/-0.133; p = 0.001)	0.798	+8.77%
Loss Cost	2009.1	0.091 (CI = +/-0.021; p = 0.000)	0.229 (CI = +/-0.126; p = 0.001)	0.836	+9.51%
Loss Cost	2009.2	0.092 (CI = +/-0.023; p = 0.000)	0.232 (CI = +/-0.134; p = 0.002)	0.808	+9.59%
Loss Cost	2010.1	0.091 (CI = +/-0.026; p = 0.000)	0.235 (CI = +/-0.143; p = 0.003)	0.794	+9.50%
Loss Cost	2010.2	0.087 (CI = +/-0.029; p = 0.000)	0.223 (CI = +/-0.151; p = 0.007)	0.741	+9.11%
Loss Cost	2011.1	0.077 (CI = +/-0.028; p = 0.000)	0.253 (CI = +/-0.141; p = 0.002)	0.756	+8.04%
Loss Cost	2011.2	0.078 (CI = +/-0.033; p = 0.000)	0.255 (CI = +/-0.154; p = 0.004)	0.704	+8.09%
Loss Cost	2012.1	0.076 (CI = +/-0.037; p = 0.001)	0.260 (CI = +/-0.167; p = 0.006)	0.689	+7.91%
Loss Cost	2012.2	0.072 (CI = +/-0.044; p = 0.004)	0.248 (CI = +/-0.183; p = 0.013)	0.592	+7.44%
Loss Cost	2013.1	0.074 (CI = +/-0.052; p = 0.010)	0.243 (CI = +/-0.203; p = 0.024)	0.583	+7.64%
Loss Cost	2013.2	0.093 (CI = +/-0.055; p = 0.005)	0.286 (CI = +/-0.199; p = 0.011)	0.671	+9.69%
Loss Cost	2014.1	0.107 (CI = +/-0.062; p = 0.005)	0.254 (CI = +/-0.209; p = 0.024)	0.717	+11.24%
Loss Cost	2014.2	0.109 (CI = +/-0.081; p = 0.017)	0.258 (CI = +/-0.246; p = 0.043)	0.620	+11.50%
Loss Cost	2015.1	0.124 (CI = +/-0.104; p = 0.028)	0.228 (CI = +/-0.290; p = 0.099)	0.637	+13.17%
Loss Cost	2015.2	0.128 (CI = +/-0.154; p = 0.083)	0.233 (CI = +/-0.369; p = 0.154)	0.473	+13.60%
Severity	2005.1	0.076 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.081; p = 0.027)	0.906	+7.89%
Severity	2005.2	0.075 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.084; p = 0.042)	0.894	+7.77%
Severity	2006.1	0.075 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.087; p = 0.053)	0.885	+7.79%
Severity	2006.2	0.079 (CI = +/-0.011; p = 0.000)	0.105 (CI = +/-0.083; p = 0.016)	0.901	+8.22%
Severity	2007.1	0.082 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.083; p = 0.028)	0.906	+8.49%
Severity	2007.2	0.082 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.087; p = 0.029)	0.895	+8.59%
Severity	2008.1	0.084 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.090; p = 0.046)	0.891	+8.75%
Severity	2008.2	0.087 (CI = +/-0.014; p = 0.000)	0.105 (CI = +/-0.090; p = 0.025)	0.893	+9.13%
Severity	2009.1	0.092 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.086; p = 0.043)	0.910	+9.62%
Severity	2009.2	0.094 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.090; p = 0.035)	0.903	+9.88%
Severity	2010.1	0.094 (CI = +/-0.017; p = 0.000)	0.097 (CI = +/-0.095; p = 0.047)	0.891	+9.90%
Severity	2010.2	0.095 (CI = +/-0.019; p = 0.000)	0.097 (CI = +/-0.103; p = 0.062)	0.870	+9.91%
Severity	2011.1	0.088 (CI = +/-0.020; p = 0.000)	0.116 (CI = +/-0.099; p = 0.025)	0.866	+9.25%
Severity	2011.2	0.088 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.108; p = 0.038)	0.833	+9.21%
Severity	2012.1	0.092 (CI = +/-0.025; p = 0.000)	0.103 (CI = +/-0.113; p = 0.070)	0.835	+9.66%
Severity	2012.2	0.097 (CI = +/-0.029; p = 0.000)	0.117 (CI = +/-0.120; p = 0.056)	0.823	+10.24%
Severity	2013.1	0.100 (CI = +/-0.034; p = 0.000)	0.109 (CI = +/-0.132; p = 0.094)	0.809	+10.56%
Severity	2013.2	0.120 (CI = +/-0.025; p = 0.000)	0.153 (CI = +/-0.091; p = 0.005)	0.925	+12.74%
Severity	2014.1	0.119 (CI = +/-0.031; p = 0.000)	0.154 (CI = +/-0.104; p = 0.010)	0.913	+12.69%
Severity	2014.2	0.115 (CI = +/-0.040; p = 0.000)	0.146 (CI = +/-0.120; p = 0.025)	0.867	+12.20%
Severity	2015.1	0.110 (CI = +/-0.052; p = 0.003)	0.157 (CI = +/-0.145; p = 0.039)	0.842	+11.61%
Severity	2015.2	0.093 (CI = +/-0.065; p = 0.017)	0.134 (CI = +/-0.156; p = 0.076)	0.739	+9.70%
Frequency	2005.1	-0.032 (CI = +/-0.014; p = 0.000)	0.127 (CI = +/-0.113; p = 0.029)	0.512	-3.17%
Frequency	2005.2	-0.029 (CI = +/-0.014; p = 0.000)	0.144 (CI = +/-0.113; p = 0.015)	0.496	-2.84%
Frequency	2006.1	-0.026 (CI = +/-0.014; p = 0.001)	0.130 (CI = +/-0.113; p = 0.026)	0.420	-2.56%
Frequency	2006.2	-0.022 (CI = +/-0.015; p = 0.006)	0.147 (CI = +/-0.113; p = 0.013)	0.410	-2.21%
Frequency	2007.1	-0.018 (CI = +/-0.015; p = 0.022)	0.130 (CI = +/-0.111; p = 0.024)	0.316	-1.81%
Frequency	2007.2	-0.013 (CI = +/-0.015; p = 0.095)	0.153 (CI = +/-0.105; p = 0.007)	0.348	-1.27%
Frequency	2008.1	-0.007 (CI = +/-0.015; p = 0.299)	0.132 (CI = +/-0.098; p = 0.011)	0.262	-0.74%
Frequency	2008.2	-0.003 (CI = +/-0.015; p = 0.658)	0.149 (CI = +/-0.097; p = 0.005)	0.314	-0.32%
Frequency	2009.1	-0.001 (CI = +/-0.016; p = 0.899)	0.141 (CI = +/-0.100; p = 0.009)	0.264	-0.10%
Frequency	2009.2	-0.003 (CI = +/-0.018; p = 0.765)	0.135 (CI = +/-0.106; p = 0.016)	0.240	-0.26%
Frequency	2010.1	-0.004 (CI = +/-0.020; p = 0.710)	0.138 (CI = +/-0.113; p = 0.020)	0.229	-0.36%
Frequency	2010.2	-0.007 (CI = +/-0.022; p = 0.495)	0.126 (CI = +/-0.118; p = 0.039)	0.211	-0.73%
Frequency	2011.1	-0.011 (CI = +/-0.024; p = 0.343)	0.137 (CI = +/-0.123; p = 0.031)	0.250	-1.11%
Frequency	2011.2	-0.010 (CI = +/-0.028; p = 0.446)	0.140 (CI = +/-0.134; p = 0.042)	0.244	-1.02%
Frequency	2012.1	-0.016 (CI = +/-0.031; p = 0.278)	0.156 (CI = +/-0.139; p = 0.031)	0.303	-1.59%
Frequency	2012.2	-0.026 (CI = +/-0.034; p = 0.120)	0.131 (CI = +/-0.141; p = 0.064)	0.354	-2.53%
Frequency	2013.1	-0.027 (CI = +/-0.040; p = 0.161)	0.134 (CI = +/-0.156; p = 0.084)	0.280	-2.64%
Frequency	2013.2	-0.027 (CI = +/-0.049; p = 0.233)	0.133 (CI = +/-0.177; p = 0.122)	0.262	-2.70%
Frequency	2014.1	-0.013 (CI = +/-0.053; p = 0.583)	0.100 (CI = +/-0.180; p = 0.232)	0.005	-1.28%
Frequency	2014.2	-0.006 (CI = +/-0.068; p = 0.830)	0.112 (CI = +/-0.208; p = 0.237)	-0.009	-0.63%
Frequency	2015.1	0.014 (CI = +/-0.080; p = 0.675)	0.072 (CI = +/-0.225; p = 0.451)	-0.184	+1.40%
Frequency	2015.2	0.035 (CI = +/-0.108; p = 0.421)	0.099 (CI = +/-0.260; p = 0.350)	-0.055	+3.56%

**BI**

Coverage = BI  
 End Trend Period = 2019.1  
 Excluded Points = 2016.2  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.043 (CI = +/-0.021; p = 0.000)	0.372	+4.36%
Loss Cost	2005.2	0.043 (CI = +/-0.023; p = 0.001)	0.349	+4.39%
Loss Cost	2006.1	0.048 (CI = +/-0.024; p = 0.000)	0.393	+4.91%
Loss Cost	2006.2	0.053 (CI = +/-0.025; p = 0.000)	0.432	+5.44%
Loss Cost	2007.1	0.062 (CI = +/-0.024; p = 0.000)	0.537	+6.39%
Loss Cost	2007.2	0.065 (CI = +/-0.026; p = 0.000)	0.540	+6.75%
Loss Cost	2008.1	0.075 (CI = +/-0.026; p = 0.000)	0.633	+7.78%
Loss Cost	2008.2	0.079 (CI = +/-0.028; p = 0.000)	0.636	+8.23%
Loss Cost	2009.1	0.089 (CI = +/-0.027; p = 0.000)	0.711	+9.33%
Loss Cost	2009.2	0.086 (CI = +/-0.030; p = 0.000)	0.668	+9.01%
Loss Cost	2010.1	0.089 (CI = +/-0.033; p = 0.000)	0.648	+9.30%
Loss Cost	2010.2	0.081 (CI = +/-0.036; p = 0.000)	0.585	+8.46%
Loss Cost	2011.1	0.075 (CI = +/-0.039; p = 0.001)	0.512	+7.81%
Loss Cost	2011.2	0.070 (CI = +/-0.044; p = 0.005)	0.430	+7.22%
Loss Cost	2012.1	0.074 (CI = +/-0.051; p = 0.008)	0.412	+7.68%
Loss Cost	2012.2	0.062 (CI = +/-0.056; p = 0.033)	0.291	+6.43%
Loss Cost	2013.1	0.072 (CI = +/-0.065; p = 0.033)	0.317	+7.47%
Loss Cost	2013.2	0.079 (CI = +/-0.077; p = 0.045)	0.306	+8.26%
Loss Cost	2014.1	0.107 (CI = +/-0.083; p = 0.018)	0.462	+11.24%
Loss Cost	2014.2	0.095 (CI = +/-0.103; p = 0.067)	0.317	+9.96%
Loss Cost	2015.1	0.129 (CI = +/-0.121; p = 0.041)	0.450	+13.72%
Loss Cost	2015.2	0.114 (CI = +/-0.168; p = 0.141)	0.254	+12.08%
Severity	2005.1	0.075 (CI = +/-0.010; p = 0.000)	0.890	+7.84%
Severity	2005.2	0.074 (CI = +/-0.011; p = 0.000)	0.879	+7.65%
Severity	2006.1	0.075 (CI = +/-0.012; p = 0.000)	0.870	+7.74%
Severity	2006.2	0.077 (CI = +/-0.012; p = 0.000)	0.876	+8.05%
Severity	2007.1	0.081 (CI = +/-0.012; p = 0.000)	0.886	+8.43%
Severity	2007.2	0.081 (CI = +/-0.014; p = 0.000)	0.873	+8.41%
Severity	2008.1	0.083 (CI = +/-0.015; p = 0.000)	0.872	+8.69%
Severity	2008.2	0.085 (CI = +/-0.016; p = 0.000)	0.865	+8.90%
Severity	2009.1	0.091 (CI = +/-0.015; p = 0.000)	0.891	+9.55%
Severity	2009.2	0.092 (CI = +/-0.017; p = 0.000)	0.878	+9.64%
Severity	2010.1	0.094 (CI = +/-0.019; p = 0.000)	0.866	+9.81%
Severity	2010.2	0.092 (CI = +/-0.021; p = 0.000)	0.843	+9.63%
Severity	2011.1	0.087 (CI = +/-0.023; p = 0.000)	0.814	+9.14%
Severity	2011.2	0.084 (CI = +/-0.026; p = 0.000)	0.777	+8.81%
Severity	2012.1	0.091 (CI = +/-0.028; p = 0.000)	0.794	+9.57%
Severity	2012.2	0.093 (CI = +/-0.032; p = 0.000)	0.763	+9.75%
Severity	2013.1	0.100 (CI = +/-0.037; p = 0.000)	0.762	+10.48%
Severity	2013.2	0.113 (CI = +/-0.039; p = 0.000)	0.808	+11.95%
Severity	2014.1	0.119 (CI = +/-0.047; p = 0.000)	0.791	+12.69%
Severity	2014.2	0.107 (CI = +/-0.055; p = 0.002)	0.718	+11.32%
Severity	2015.1	0.113 (CI = +/-0.072; p = 0.008)	0.665	+11.98%
Severity	2015.2	0.085 (CI = +/-0.083; p = 0.047)	0.494	+8.85%
Frequency	2005.1	-0.033 (CI = +/-0.015; p = 0.000)	0.430	-3.23%
Frequency	2005.2	-0.031 (CI = +/-0.015; p = 0.000)	0.377	-3.02%
Frequency	2006.1	-0.027 (CI = +/-0.016; p = 0.002)	0.307	-2.62%
Frequency	2006.2	-0.024 (CI = +/-0.017; p = 0.006)	0.250	-2.42%
Frequency	2007.1	-0.019 (CI = +/-0.017; p = 0.029)	0.163	-1.89%
Frequency	2007.2	-0.015 (CI = +/-0.018; p = 0.086)	0.093	-1.52%
Frequency	2008.1	-0.008 (CI = +/-0.017; p = 0.316)	0.003	-0.83%
Frequency	2008.2	-0.006 (CI = +/-0.018; p = 0.490)	-0.026	-0.62%
Frequency	2009.1	-0.002 (CI = +/-0.019; p = 0.828)	-0.053	-0.20%
Frequency	2009.2	-0.006 (CI = +/-0.021; p = 0.574)	-0.039	-0.57%
Frequency	2010.1	-0.005 (CI = +/-0.023; p = 0.677)	-0.051	-0.47%
Frequency	2010.2	-0.011 (CI = +/-0.025; p = 0.374)	-0.010	-1.06%
Frequency	2011.1	-0.012 (CI = +/-0.028; p = 0.364)	-0.008	-1.22%
Frequency	2011.2	-0.015 (CI = +/-0.032; p = 0.337)	-0.001	-1.46%
Frequency	2012.1	-0.017 (CI = +/-0.037; p = 0.322)	0.005	-1.72%
Frequency	2012.2	-0.031 (CI = +/-0.037; p = 0.099)	0.158	-3.02%
Frequency	2013.1	-0.028 (CI = +/-0.044; p = 0.193)	0.079	-2.73%
Frequency	2013.2	-0.033 (CI = +/-0.052; p = 0.182)	0.099	-3.29%
Frequency	2014.1	-0.013 (CI = +/-0.054; p = 0.596)	-0.084	-1.28%
Frequency	2014.2	-0.012 (CI = +/-0.069; p = 0.684)	-0.114	-1.23%
Frequency	2015.1	0.015 (CI = +/-0.074; p = 0.630)	-0.119	+1.55%
Frequency	2015.2	0.029 (CI = +/-0.101; p = 0.488)	-0.079	+2.97%

**BI**

Coverage = BI  
 End Trend Period = 2019.1  
 Excluded Points = 2016.2, 2016.1  
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.046 (CI = +/-0.019; p = 0.000)	0.203 (CI = +/-0.159; p = 0.014)	0.532	+4.70%
Loss Cost	2005.2	0.048 (CI = +/-0.020; p = 0.000)	0.214 (CI = +/-0.164; p = 0.013)	0.523	+4.93%
Loss Cost	2006.1	0.052 (CI = +/-0.021; p = 0.000)	0.197 (CI = +/-0.167; p = 0.023)	0.545	+5.30%
Loss Cost	2006.2	0.059 (CI = +/-0.021; p = 0.000)	0.233 (CI = +/-0.158; p = 0.006)	0.629	+6.08%
Loss Cost	2007.1	0.066 (CI = +/-0.020; p = 0.000)	0.202 (CI = +/-0.148; p = 0.010)	0.700	+6.83%
Loss Cost	2007.2	0.072 (CI = +/-0.021; p = 0.000)	0.229 (CI = +/-0.144; p = 0.004)	0.737	+7.49%
Loss Cost	2008.1	0.080 (CI = +/-0.020; p = 0.000)	0.199 (CI = +/-0.133; p = 0.006)	0.797	+8.29%
Loss Cost	2008.2	0.087 (CI = +/-0.019; p = 0.000)	0.230 (CI = +/-0.125; p = 0.001)	0.836	+9.08%
Loss Cost	2009.1	0.094 (CI = +/-0.018; p = 0.000)	0.202 (CI = +/-0.112; p = 0.002)	0.881	+9.88%
Loss Cost	2009.2	0.095 (CI = +/-0.020; p = 0.000)	0.203 (CI = +/-0.120; p = 0.003)	0.859	+9.92%
Loss Cost	2010.1	0.094 (CI = +/-0.023; p = 0.000)	0.204 (CI = +/-0.128; p = 0.004)	0.847	+9.87%
Loss Cost	2010.2	0.090 (CI = +/-0.025; p = 0.000)	0.189 (CI = +/-0.134; p = 0.009)	0.808	+9.41%
Loss Cost	2011.1	0.080 (CI = +/-0.023; p = 0.000)	0.220 (CI = +/-0.120; p = 0.002)	0.832	+8.38%
Loss Cost	2011.2	0.080 (CI = +/-0.027; p = 0.000)	0.218 (CI = +/-0.131; p = 0.004)	0.787	+8.30%
Loss Cost	2012.1	0.078 (CI = +/-0.031; p = 0.000)	0.221 (CI = +/-0.144; p = 0.006)	0.771	+8.16%
Loss Cost	2012.2	0.072 (CI = +/-0.036; p = 0.001)	0.202 (CI = +/-0.154; p = 0.016)	0.687	+7.44%
Loss Cost	2013.1	0.074 (CI = +/-0.042; p = 0.004)	0.197 (CI = +/-0.172; p = 0.029)	0.674	+7.64%
Loss Cost	2013.2	0.088 (CI = +/-0.046; p = 0.003)	0.236 (CI = +/-0.172; p = 0.014)	0.734	+9.24%
Loss Cost	2014.1	0.101 (CI = +/-0.050; p = 0.002)	0.207 (CI = +/-0.174; p = 0.027)	0.793	+10.68%
Loss Cost	2014.2	0.094 (CI = +/-0.067; p = 0.016)	0.191 (CI = +/-0.212; p = 0.069)	0.653	+9.84%
Loss Cost	2015.1	0.104 (CI = +/-0.092; p = 0.035)	0.174 (CI = +/-0.258; p = 0.134)	0.648	+10.98%
Loss Cost	2015.2	0.067 (CI = +/-0.144; p = 0.234)	0.116 (CI = +/-0.327; p = 0.340)	0.108	+6.97%
Severity	2005.1	0.077 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.083; p = 0.040)	0.906	+7.95%
Severity	2005.2	0.075 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.086; p = 0.061)	0.894	+7.83%
Severity	2006.1	0.076 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.090; p = 0.075)	0.886	+7.86%
Severity	2006.2	0.080 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.085; p = 0.024)	0.902	+8.29%
Severity	2007.1	0.082 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.085; p = 0.043)	0.908	+8.58%
Severity	2007.2	0.083 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.089; p = 0.045)	0.897	+8.66%
Severity	2008.1	0.085 (CI = +/-0.014; p = 0.000)	0.085 (CI = +/-0.093; p = 0.070)	0.893	+8.85%
Severity	2008.2	0.088 (CI = +/-0.015; p = 0.000)	0.099 (CI = +/-0.094; p = 0.040)	0.895	+9.21%
Severity	2009.1	0.093 (CI = +/-0.014; p = 0.000)	0.081 (CI = +/-0.088; p = 0.070)	0.914	+9.73%
Severity	2009.2	0.095 (CI = +/-0.016; p = 0.000)	0.089 (CI = +/-0.093; p = 0.058)	0.907	+9.97%
Severity	2010.1	0.095 (CI = +/-0.018; p = 0.000)	0.088 (CI = +/-0.099; p = 0.077)	0.896	+10.00%
Severity	2010.2	0.095 (CI = +/-0.020; p = 0.000)	0.088 (CI = +/-0.107; p = 0.099)	0.875	+10.00%
Severity	2011.1	0.089 (CI = +/-0.020; p = 0.000)	0.107 (CI = +/-0.104; p = 0.044)	0.872	+9.34%
Severity	2011.2	0.089 (CI = +/-0.023; p = 0.000)	0.105 (CI = +/-0.114; p = 0.067)	0.840	+9.26%
Severity	2012.1	0.093 (CI = +/-0.026; p = 0.000)	0.093 (CI = +/-0.120; p = 0.115)	0.842	+9.73%
Severity	2012.2	0.097 (CI = +/-0.030; p = 0.000)	0.106 (CI = +/-0.130; p = 0.097)	0.826	+10.24%
Severity	2013.1	0.100 (CI = +/-0.035; p = 0.000)	0.099 (CI = +/-0.144; p = 0.152)	0.811	+10.56%
Severity	2013.2	0.120 (CI = +/-0.027; p = 0.000)	0.149 (CI = +/-0.103; p = 0.011)	0.922	+12.70%
Severity	2014.1	0.119 (CI = +/-0.034; p = 0.000)	0.150 (CI = +/-0.120; p = 0.023)	0.907	+12.64%
Severity	2014.2	0.113 (CI = +/-0.046; p = 0.001)	0.137 (CI = +/-0.145; p = 0.060)	0.847	+11.97%
Severity	2015.1	0.106 (CI = +/-0.063; p = 0.010)	0.147 (CI = +/-0.177; p = 0.082)	0.803	+11.23%
Severity	2015.2	0.069 (CI = +/-0.068; p = 0.049)	0.088 (CI = +/-0.155; p = 0.168)	0.636	+7.12%
Frequency	2005.1	-0.031 (CI = +/-0.014; p = 0.000)	0.115 (CI = +/-0.114; p = 0.048)	0.479	-3.01%
Frequency	2005.2	-0.027 (CI = +/-0.014; p = 0.001)	0.131 (CI = +/-0.113; p = 0.025)	0.461	-2.69%
Frequency	2006.1	-0.024 (CI = +/-0.014; p = 0.002)	0.116 (CI = +/-0.113; p = 0.044)	0.378	-2.38%
Frequency	2006.2	-0.021 (CI = +/-0.015; p = 0.010)	0.133 (CI = +/-0.113; p = 0.023)	0.366	-2.04%
Frequency	2007.1	-0.016 (CI = +/-0.015; p = 0.036)	0.114 (CI = +/-0.109; p = 0.042)	0.264	-1.61%
Frequency	2007.2	-0.011 (CI = +/-0.015; p = 0.139)	0.137 (CI = +/-0.103; p = 0.011)	0.301	-1.08%
Frequency	2008.1	-0.005 (CI = +/-0.014; p = 0.439)	0.114 (CI = +/-0.092; p = 0.018)	0.215	-0.51%
Frequency	2008.2	-0.001 (CI = +/-0.014; p = 0.861)	0.131 (CI = +/-0.091; p = 0.007)	0.282	-0.12%
Frequency	2009.1	0.001 (CI = +/-0.015; p = 0.845)	0.121 (CI = +/-0.093; p = 0.014)	0.239	+0.14%
Frequency	2009.2	0.000 (CI = +/-0.017; p = 0.952)	0.114 (CI = +/-0.098; p = 0.026)	0.198	-0.05%
Frequency	2010.1	-0.001 (CI = +/-0.019; p = 0.897)	0.116 (CI = +/-0.105; p = 0.032)	0.187	-0.11%
Frequency	2010.2	-0.005 (CI = +/-0.020; p = 0.578)	0.101 (CI = +/-0.108; p = 0.064)	0.155	-0.53%
Frequency	2011.1	-0.009 (CI = +/-0.022; p = 0.397)	0.113 (CI = +/-0.113; p = 0.050)	0.203	-0.88%
Frequency	2011.2	-0.009 (CI = +/-0.025; p = 0.461)	0.113 (CI = +/-0.124; p = 0.071)	0.191	-0.88%
Frequency	2012.1	-0.014 (CI = +/-0.028; p = 0.273)	0.129 (CI = +/-0.128; p = 0.049)	0.273	-1.43%
Frequency	2012.2	-0.026 (CI = +/-0.027; p = 0.062)	0.095 (CI = +/-0.118; p = 0.100)	0.401	-2.53%
Frequency	2013.1	-0.027 (CI = +/-0.032; p = 0.092)	0.098 (CI = +/-0.132; p = 0.123)	0.324	-2.64%
Frequency	2013.2	-0.031 (CI = +/-0.040; p = 0.107)	0.087 (CI = +/-0.150; p = 0.214)	0.331	-3.07%
Frequency	2014.1	-0.018 (CI = +/-0.040; p = 0.327)	0.057 (CI = +/-0.141; p = 0.357)	0.024	-1.74%
Frequency	2014.2	-0.019 (CI = +/-0.056; p = 0.416)	0.054 (CI = +/-0.176; p = 0.467)	-0.023	-1.90%
Frequency	2015.1	-0.002 (CI = +/-0.066; p = 0.929)	0.027 (CI = +/-0.185; p = 0.708)	-0.438	-0.23%
Frequency	2015.2	-0.001 (CI = +/-0.124; p = 0.973)	0.028 (CI = +/-0.282; p = 0.771)	-0.598	-0.14%

**BI**

Coverage = BI

End Trend Period = 2019.1

Excluded Points = 2016.2, 2016.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.046 (CI = +/-0.021; p = 0.000)	0.421	+4.68%
Loss Cost	2005.2	0.046 (CI = +/-0.023; p = 0.000)	0.398	+4.73%
Loss Cost	2006.1	0.051 (CI = +/-0.024; p = 0.000)	0.446	+5.27%
Loss Cost	2006.2	0.057 (CI = +/-0.025; p = 0.000)	0.488	+5.83%
Loss Cost	2007.1	0.066 (CI = +/-0.024; p = 0.000)	0.599	+6.80%
Loss Cost	2007.2	0.069 (CI = +/-0.025; p = 0.000)	0.604	+7.19%
Loss Cost	2008.1	0.079 (CI = +/-0.024; p = 0.000)	0.702	+8.25%
Loss Cost	2008.2	0.084 (CI = +/-0.026; p = 0.000)	0.708	+8.72%
Loss Cost	2009.1	0.094 (CI = +/-0.024; p = 0.000)	0.786	+9.84%
Loss Cost	2009.2	0.091 (CI = +/-0.027; p = 0.000)	0.753	+9.53%
Loss Cost	2010.1	0.094 (CI = +/-0.029; p = 0.000)	0.737	+9.82%
Loss Cost	2010.2	0.086 (CI = +/-0.031; p = 0.000)	0.695	+8.97%
Loss Cost	2011.1	0.080 (CI = +/-0.034; p = 0.000)	0.639	+8.29%
Loss Cost	2011.2	0.074 (CI = +/-0.038; p = 0.001)	0.569	+7.66%
Loss Cost	2012.1	0.077 (CI = +/-0.043; p = 0.002)	0.547	+8.05%
Loss Cost	2012.2	0.065 (CI = +/-0.046; p = 0.011)	0.442	+6.67%
Loss Cost	2013.1	0.072 (CI = +/-0.053; p = 0.013)	0.457	+7.51%
Loss Cost	2013.2	0.077 (CI = +/-0.065; p = 0.025)	0.420	+7.98%
Loss Cost	2014.1	0.100 (CI = +/-0.069; p = 0.011)	0.571	+10.49%
Loss Cost	2014.2	0.079 (CI = +/-0.082; p = 0.054)	0.401	+8.27%
Loss Cost	2015.1	0.102 (CI = +/-0.105; p = 0.053)	0.471	+10.77%
Loss Cost	2015.2	0.048 (CI = +/-0.121; p = 0.328)	0.045	+4.97%
Severity	2005.1	0.076 (CI = +/-0.011; p = 0.000)	0.892	+7.94%
Severity	2005.2	0.075 (CI = +/-0.011; p = 0.000)	0.881	+7.75%
Severity	2006.1	0.076 (CI = +/-0.012; p = 0.000)	0.873	+7.85%
Severity	2006.2	0.079 (CI = +/-0.012; p = 0.000)	0.880	+8.18%
Severity	2007.1	0.082 (CI = +/-0.013; p = 0.000)	0.891	+8.56%
Severity	2007.2	0.082 (CI = +/-0.014; p = 0.000)	0.878	+8.54%
Severity	2008.1	0.085 (CI = +/-0.015; p = 0.000)	0.878	+8.83%
Severity	2008.2	0.087 (CI = +/-0.016; p = 0.000)	0.872	+9.05%
Severity	2009.1	0.093 (CI = +/-0.015; p = 0.000)	0.900	+9.71%
Severity	2009.2	0.093 (CI = +/-0.017; p = 0.000)	0.888	+9.80%
Severity	2010.1	0.095 (CI = +/-0.019; p = 0.000)	0.877	+9.98%
Severity	2010.2	0.093 (CI = +/-0.021; p = 0.000)	0.856	+9.79%
Severity	2011.1	0.089 (CI = +/-0.023; p = 0.000)	0.831	+9.30%
Severity	2011.2	0.086 (CI = +/-0.026; p = 0.000)	0.798	+8.95%
Severity	2012.1	0.092 (CI = +/-0.028; p = 0.000)	0.814	+9.68%
Severity	2012.2	0.094 (CI = +/-0.033; p = 0.000)	0.784	+9.82%
Severity	2013.1	0.100 (CI = +/-0.037; p = 0.000)	0.779	+10.50%
Severity	2013.2	0.112 (CI = +/-0.040; p = 0.000)	0.820	+11.88%
Severity	2014.1	0.118 (CI = +/-0.049; p = 0.001)	0.796	+12.50%
Severity	2014.2	0.103 (CI = +/-0.057; p = 0.005)	0.723	+10.82%
Severity	2015.1	0.105 (CI = +/-0.080; p = 0.020)	0.632	+11.06%
Severity	2015.2	0.054 (CI = +/-0.069; p = 0.095)	0.429	+5.60%
Frequency	2005.1	-0.031 (CI = +/-0.014; p = 0.000)	0.410	-3.02%
Frequency	2005.2	-0.028 (CI = +/-0.015; p = 0.001)	0.354	-2.81%
Frequency	2006.1	-0.024 (CI = +/-0.016; p = 0.004)	0.282	-2.39%
Frequency	2006.2	-0.022 (CI = +/-0.017; p = 0.012)	0.222	-2.17%
Frequency	2007.1	-0.016 (CI = +/-0.016; p = 0.049)	0.133	-1.62%
Frequency	2007.2	-0.013 (CI = +/-0.017; p = 0.139)	0.062	-1.25%
Frequency	2008.1	-0.005 (CI = +/-0.016; p = 0.482)	-0.025	-0.53%
Frequency	2008.2	-0.003 (CI = +/-0.017; p = 0.706)	-0.047	-0.31%
Frequency	2009.1	0.001 (CI = +/-0.018; p = 0.891)	-0.058	+0.12%
Frequency	2009.2	-0.002 (CI = +/-0.019; p = 0.785)	-0.057	-0.25%
Frequency	2010.1	-0.001 (CI = +/-0.021; p = 0.886)	-0.065	-0.14%
Frequency	2010.2	-0.007 (CI = +/-0.022; p = 0.475)	-0.032	-0.75%
Frequency	2011.1	-0.009 (CI = +/-0.025; p = 0.434)	-0.026	-0.92%
Frequency	2011.2	-0.012 (CI = +/-0.028; p = 0.372)	-0.011	-1.18%
Frequency	2012.1	-0.015 (CI = +/-0.032; p = 0.324)	0.005	-1.49%
Frequency	2012.2	-0.029 (CI = +/-0.029; p = 0.052)	0.259	-2.86%
Frequency	2013.1	-0.027 (CI = +/-0.035; p = 0.110)	0.176	-2.70%
Frequency	2013.2	-0.035 (CI = +/-0.040; p = 0.076)	0.259	-3.48%
Frequency	2014.1	-0.018 (CI = +/-0.039; p = 0.309)	0.025	-1.78%
Frequency	2014.2	-0.023 (CI = +/-0.050; p = 0.297)	0.042	-2.30%
Frequency	2015.1	-0.003 (CI = +/-0.056; p = 0.911)	-0.197	-0.26%
Frequency	2015.2	-0.006 (CI = +/-0.089; p = 0.860)	-0.239	-0.60%

**PD**

Coverage = PD  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
Loss Cost	2000.1	0.026 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.098; p = 0.180)	0.495	+2.59%
Loss Cost	2000.2	0.025 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.099; p = 0.234)	0.452	+2.49%
Loss Cost	2001.1	0.024 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.102; p = 0.236)	0.433	+2.47%
Loss Cost	2001.2	0.023 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.103; p = 0.320)	0.381	+2.31%
Loss Cost	2002.1	0.021 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.104; p = 0.248)	0.346	+2.15%
Loss Cost	2002.2	0.021 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.108; p = 0.270)	0.314	+2.13%
Loss Cost	2003.1	0.019 (CI = +/-0.011; p = 0.001)	0.072 (CI = +/-0.108; p = 0.184)	0.278	+1.91%
Loss Cost	2003.2	0.018 (CI = +/-0.012; p = 0.004)	0.065 (CI = +/-0.110; p = 0.236)	0.225	+1.79%
Loss Cost	2004.1	0.014 (CI = +/-0.012; p = 0.017)	0.084 (CI = +/-0.107; p = 0.117)	0.194	+1.44%
Loss Cost	2004.2	0.013 (CI = +/-0.012; p = 0.034)	0.080 (CI = +/-0.110; p = 0.149)	0.147	+1.35%
Loss Cost	2005.1	0.010 (CI = +/-0.013; p = 0.103)	0.095 (CI = +/-0.110; p = 0.086)	0.132	+1.05%
Loss Cost	2005.2	0.010 (CI = +/-0.014; p = 0.145)	0.093 (CI = +/-0.113; p = 0.105)	0.099	+1.00%
Loss Cost	2006.1	0.008 (CI = +/-0.014; p = 0.246)	0.100 (CI = +/-0.117; p = 0.090)	0.094	+0.84%
Loss Cost	2006.2	0.010 (CI = +/-0.015; p = 0.174)	0.110 (CI = +/-0.120; p = 0.071)	0.119	+1.05%
Loss Cost	2007.1	0.012 (CI = +/-0.017; p = 0.151)	0.103 (CI = +/-0.124; p = 0.100)	0.123	+1.20%
Loss Cost	2007.2	0.015 (CI = +/-0.018; p = 0.099)	0.114 (CI = +/-0.127; p = 0.076)	0.156	+1.47%
Loss Cost	2008.1	0.017 (CI = +/-0.019; p = 0.083)	0.106 (CI = +/-0.132; p = 0.111)	0.165	+1.69%
Loss Cost	2008.2	0.016 (CI = +/-0.021; p = 0.116)	0.105 (CI = +/-0.138; p = 0.131)	0.126	+1.66%
Loss Cost	2009.1	0.016 (CI = +/-0.023; p = 0.156)	0.105 (CI = +/-0.146; p = 0.148)	0.119	+1.64%
Loss Cost	2009.2	0.010 (CI = +/-0.024; p = 0.373)	0.085 (CI = +/-0.146; p = 0.236)	0.017	+1.05%
Loss Cost	2010.1	0.003 (CI = +/-0.025; p = 0.799)	0.111 (CI = +/-0.144; p = 0.121)	0.041	+0.31%
Loss Cost	2010.2	-0.006 (CI = +/-0.024; p = 0.601)	0.082 (CI = +/-0.134; p = 0.213)	-0.002	-0.61%
Loss Cost	2011.1	-0.011 (CI = +/-0.027; p = 0.408)	0.096 (CI = +/-0.139; p = 0.161)	0.038	-1.07%
Loss Cost	2011.2	-0.014 (CI = +/-0.030; p = 0.346)	0.088 (CI = +/-0.147; p = 0.221)	0.036	-1.36%
Loss Cost	2012.1	-0.019 (CI = +/-0.034; p = 0.243)	0.103 (CI = +/-0.156; p = 0.174)	0.075	-1.89%
Loss Cost	2012.2	-0.032 (CI = +/-0.033; p = 0.059)	0.071 (CI = +/-0.144; p = 0.303)	0.201	-3.14%
Loss Cost	2013.1	-0.039 (CI = +/-0.038; p = 0.046)	0.089 (CI = +/-0.153; p = 0.229)	0.238	-3.81%
Loss Cost	2013.2	-0.041 (CI = +/-0.045; p = 0.070)	0.085 (CI = +/-0.168; p = 0.287)	0.220	-3.99%
Loss Cost	2014.1	-0.030 (CI = +/-0.052; p = 0.220)	0.062 (CI = +/-0.180; p = 0.453)	0.009	-2.99%
Loss Cost	2014.2	-0.027 (CI = +/-0.063; p = 0.346)	0.067 (CI = +/-0.201; p = 0.461)	-0.041	-2.71%
Loss Cost	2015.1	0.001 (CI = +/-0.066; p = 0.986)	0.016 (CI = +/-0.189; p = 0.846)	-0.278	+0.05%
Loss Cost	2015.2	0.020 (CI = +/-0.075; p = 0.541)	0.045 (CI = +/-0.196; p = 0.592)	-0.187	+2.01%
Severity	2000.1	0.029 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.061; p = 0.418)	0.753	+2.91%
Severity	2000.2	0.027 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.057; p = 0.656)	0.748	+2.71%
Severity	2001.1	0.026 (CI = +/-0.005; p = 0.000)	0.020 (CI = +/-0.057; p = 0.489)	0.730	+2.60%
Severity	2001.2	0.024 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.053; p = 0.747)	0.721	+2.42%
Severity	2002.1	0.023 (CI = +/-0.005; p = 0.000)	0.017 (CI = +/-0.052; p = 0.514)	0.704	+2.28%
Severity	2002.2	0.022 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.053; p = 0.642)	0.675	+2.20%
Severity	2003.1	0.021 (CI = +/-0.005; p = 0.000)	0.018 (CI = +/-0.053; p = 0.503)	0.648	+2.10%
Severity	2003.2	0.020 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.054; p = 0.578)	0.615	+2.05%
Severity	2004.1	0.019 (CI = +/-0.006; p = 0.000)	0.022 (CI = +/-0.055; p = 0.427)	0.581	+1.93%
Severity	2004.2	0.020 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.055; p = 0.340)	0.588	+2.02%
Severity	2005.1	0.019 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.057; p = 0.281)	0.555	+1.94%
Severity	2005.2	0.020 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.058; p = 0.228)	0.556	+2.03%
Severity	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.061; p = 0.257)	0.538	+2.05%
Severity	2006.2	0.024 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.052; p = 0.062)	0.681	+2.40%
Severity	2007.1	0.025 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.053; p = 0.097)	0.686	+2.51%
Severity	2007.2	0.026 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.054; p = 0.071)	0.687	+2.63%
Severity	2008.1	0.028 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.055; p = 0.122)	0.706	+2.81%
Severity	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.058; p = 0.127)	0.676	+2.84%
Severity	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.061; p = 0.151)	0.655	+2.86%
Severity	2009.2	0.026 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.060; p = 0.245)	0.590	+2.59%
Severity	2010.1	0.021 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.055; p = 0.081)	0.574	+2.17%
Severity	2010.2	0.019 (CI = +/-0.010; p = 0.001)	0.041 (CI = +/-0.055; p = 0.138)	0.477	+1.91%
Severity	2011.1	0.018 (CI = +/-0.011; p = 0.003)	0.042 (CI = +/-0.059; p = 0.149)	0.444	+1.86%
Severity	2011.2	0.017 (CI = +/-0.013; p = 0.012)	0.038 (CI = +/-0.062; p = 0.213)	0.335	+1.71%
Severity	2012.1	0.018 (CI = +/-0.014; p = 0.019)	0.035 (CI = +/-0.067; p = 0.277)	0.325	+1.80%
Severity	2012.2	0.014 (CI = +/-0.015; p = 0.073)	0.025 (CI = +/-0.067; p = 0.430)	0.153	+1.40%
Severity	2013.1	0.007 (CI = +/-0.015; p = 0.324)	0.042 (CI = +/-0.061; p = 0.158)	0.122	+0.71%
Severity	2013.2	0.005 (CI = +/-0.017; p = 0.569)	0.037 (CI = +/-0.065; p = 0.240)	-0.008	-0.46%
Severity	2014.1	0.003 (CI = +/-0.021; p = 0.718)	0.039 (CI = +/-0.073; p = 0.258)	-0.022	-0.35%
Severity	2014.2	0.000 (CI = +/-0.025; p = 0.996)	0.032 (CI = +/-0.079; p = 0.373)	-0.125	-0.01%
Severity	2015.1	0.013 (CI = +/-0.023; p = 0.210)	0.008 (CI = +/-0.065; p = 0.778)	0.021	+1.33%
Severity	2015.2	0.021 (CI = +/-0.025; p = 0.086)	0.020 (CI = +/-0.065; p = 0.487)	0.256	+2.12%
Frequency	2000.1	-0.003 (CI = +/-0.006; p = 0.297)	0.041 (CI = +/-0.068; p = 0.226)	0.013	-0.31%
Frequency	2000.2	-0.002 (CI = +/-0.006; p = 0.466)	0.047 (CI = +/-0.068; p = 0.175)	0.012	-0.22%
Frequency	2001.1	-0.001 (CI = +/-0.006; p = 0.668)	0.041 (CI = +/-0.069; p = 0.237)	-0.011	-0.13%
Frequency	2001.2	-0.001 (CI = +/-0.007; p = 0.737)	0.043 (CI = +/-0.071; p = 0.233)	-0.012	-0.11%
Frequency	2002.1	-0.001 (CI = +/-0.007; p = 0.723)	0.043 (CI = +/-0.074; p = 0.239)	-0.014	-0.12%
Frequency	2002.2	-0.001 (CI = +/-0.007; p = 0.869)	0.047 (CI = +/-0.075; p = 0.212)	-0.010	-0.06%
Frequency	2003.1	-0.002 (CI = +/-0.008; p = 0.635)	0.054 (CI = +/-0.076; p = 0.158)	0.008	-0.18%
Frequency	2003.2	-0.003 (CI = +/-0.008; p = 0.534)	0.050 (CI = +/-0.078; p = 0.200)	0.004	-0.25%
Frequency	2004.1	-0.005 (CI = +/-0.008; p = 0.245)	0.063 (CI = +/-0.077; p = 0.104)	0.061	-0.48%
Frequency	2004.2	-0.007 (CI = +/-0.009; p = 0.121)	0.053 (CI = +/-0.076; p = 0.163)	0.080	-0.66%
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.048)	0.065 (CI = +/-0.076; p = 0.091)	0.146	-0.88%
Frequency	2005.2	-0.010 (CI = +/-0.009; p = 0.030)	0.058 (CI = +/-0.077; p = 0.135)	0.167	-1.02%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.018)	0.066 (CI = +/-0.078; p = 0.094)	0.206	-1.19%
Frequency	2006.2	-0.013 (CI = +/-0.010; p = 0.014)	0.060 (CI = +/-0.080; p = 0.135)	0.224	-1.32%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.026)	0.058 (CI = +/-0.084; p = 0.163)	0.177	-1.28%
Frequency	2007.2	-0.011 (CI = +/-0.012; p = 0.060)	0.065 (CI = +/-0.086; p = 0.134)	0.153	-1.13%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.094)	0.063 (CI = +/-0.090; p = 0.162)	0.110	-1.09%
Frequency	2008.2	-0.012 (CI = +/-0.014; p = 0.104)	0.061 (CI = +/-0.094; p = 0.196)	0.109	-1.15%
Frequency	2009.1	-0.012 (CI = +/-0.016; p = 0.128)	0.062 (CI = +/-0.100; p = 0.209)	0.084	-1.19%
Frequency	2009.2	-0.015 (CI = +/-0.017; p = 0.074)	0.051 (CI = +/-0.101; p = 0.307)	0.119	-1.50%
Frequency	2010.1	-0.018 (CI = +/-0.018; p = 0.047)	0.062 (CI = +/-0.104; p = 0.225)	0.166	-1.83%
Frequency	2010.2	-0.025 (CI = +/-0.018; p = 0.009)	0.041 (CI = +/-0.098; p = 0.383)	0.300	-2.47%
Frequency	2011.1	-0.029 (CI = +/-0.019; p = 0.006)	0.054 (CI = +/-0.100; p = 0.265)	0.349	-2.88%
Frequency	2011.2	-0.031 (CI = +/-0.022; p = 0.009)	0.050 (CI = +/-0.107; p = 0.327)	0.338	-3.01%
Frequency	2012.1	-0.037 (CI = +/-0.023; p = 0.004)	0.068 (CI = +/-0.107; p = 0.192)	0.418	-3.63%
Frequency	2012.2	-0.046 (CI = +/-0.023; p = 0.001)	0.046 (CI = +/-0.100; p = 0.332)	0.560	-4.48%
Frequency	2013.1	-0.046 (CI = +/-0.027; p = 0.003)	0.047 (CI = +/-0.110; p = 0.370)	0.482	-4.49%
Frequency	2013.2	-0.045 (CI = +/-0.032; p = 0.010)	0.048 (CI = +/-0.120; p = 0.393)	0.421	-4.43%
Frequency	2014.1	-0.034 (CI = +/-0.035; p = 0.055)	0.023 (CI = +/-0.120; p = 0.670)	0.208	-3.32%
Frequency	2014.2	-0.027 (CI = +/-0.041; p = 0.159)	0.035 (CI = +/-0.129; p = 0.551)	0.074	-2.71%
Frequency	2015.1	-0.013 (CI = +/-0.046; p = 0.533)	0.008 (CI = +/-0.132; p = 0.890)	-0.211	-1.27%
Frequency	2015.2	-0.001 (CI = +/-0.054; p = 0.966)	0.026 (CI = +/-0.141; p = 0.673)	-0.291	-0.10%

**PD**

Coverage = PD  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.1	0.026 (CI = +/-0.009; p = 0.000)	0.483	+2.62%
Loss Cost	2000.2	0.025 (CI = +/-0.009; p = 0.000)	0.445	+2.49%
Loss Cost	2001.1	0.025 (CI = +/-0.009; p = 0.000)	0.426	+2.49%
Loss Cost	2001.2	0.023 (CI = +/-0.010; p = 0.000)	0.380	+2.31%
Loss Cost	2002.1	0.022 (CI = +/-0.010; p = 0.000)	0.339	+2.18%
Loss Cost	2002.2	0.021 (CI = +/-0.011; p = 0.000)	0.309	+2.13%
Loss Cost	2003.1	0.019 (CI = +/-0.011; p = 0.001)	0.259	+1.95%
Loss Cost	2003.2	0.018 (CI = +/-0.012; p = 0.004)	0.213	+1.79%
Loss Cost	2004.1	0.015 (CI = +/-0.012; p = 0.016)	0.151	+1.49%
Loss Cost	2004.2	0.013 (CI = +/-0.013; p = 0.037)	0.112	+1.35%
Loss Cost	2005.1	0.011 (CI = +/-0.013; p = 0.095)	0.064	+1.11%
Loss Cost	2005.2	0.010 (CI = +/-0.014; p = 0.157)	0.038	+1.00%
Loss Cost	2006.1	0.009 (CI = +/-0.015; p = 0.222)	0.020	+0.92%
Loss Cost	2006.2	0.010 (CI = +/-0.016; p = 0.194)	0.029	+1.05%
Loss Cost	2007.1	0.013 (CI = +/-0.017; p = 0.136)	0.052	+1.29%
Loss Cost	2007.2	0.015 (CI = +/-0.018; p = 0.116)	0.065	+1.47%
Loss Cost	2008.1	0.018 (CI = +/-0.020; p = 0.074)	0.098	+1.80%
Loss Cost	2008.2	0.016 (CI = +/-0.022; p = 0.127)	0.065	+1.66%
Loss Cost	2009.1	0.018 (CI = +/-0.024; p = 0.136)	0.063	+1.77%
Loss Cost	2009.2	0.010 (CI = +/-0.024; p = 0.378)	-0.009	+1.05%
Loss Cost	2010.1	0.005 (CI = +/-0.026; p = 0.705)	-0.047	+0.47%
Loss Cost	2010.2	-0.006 (CI = +/-0.025; p = 0.608)	-0.042	-0.61%
Loss Cost	2011.1	-0.009 (CI = +/-0.028; p = 0.501)	-0.032	-0.89%
Loss Cost	2011.2	-0.014 (CI = +/-0.030; p = 0.355)	-0.006	-1.36%
Loss Cost	2012.1	-0.017 (CI = +/-0.035; p = 0.319)	0.005	-1.65%
Loss Cost	2012.2	-0.032 (CI = +/-0.033; p = 0.059)	0.191	-3.14%
Loss Cost	2013.1	-0.036 (CI = +/-0.038; p = 0.062)	0.199	-3.55%
Loss Cost	2013.2	-0.041 (CI = +/-0.045; p = 0.070)	0.201	-3.99%
Loss Cost	2014.1	-0.028 (CI = +/-0.050; p = 0.242)	0.047	-2.73%
Loss Cost	2014.2	-0.027 (CI = +/-0.061; p = 0.332)	0.005	-2.71%
Loss Cost	2015.1	0.001 (CI = +/-0.059; p = 0.955)	-0.125	+0.15%
Loss Cost	2015.2	0.020 (CI = +/-0.069; p = 0.518)	-0.072	+2.01%
Severity	2000.1	0.029 (CI = +/-0.005; p = 0.000)	0.755	+2.92%
Severity	2000.2	0.027 (CI = +/-0.005; p = 0.000)	0.753	+2.71%
Severity	2001.1	0.026 (CI = +/-0.005; p = 0.000)	0.734	+2.61%
Severity	2001.2	0.024 (CI = +/-0.005; p = 0.000)	0.728	+2.42%
Severity	2002.1	0.023 (CI = +/-0.005; p = 0.000)	0.709	+2.29%
Severity	2002.2	0.022 (CI = +/-0.005; p = 0.000)	0.683	+2.20%
Severity	2003.1	0.021 (CI = +/-0.005; p = 0.000)	0.654	+2.11%
Severity	2003.2	0.020 (CI = +/-0.006; p = 0.000)	0.623	+2.05%
Severity	2004.1	0.019 (CI = +/-0.006; p = 0.000)	0.586	+1.94%
Severity	2004.2	0.020 (CI = +/-0.006; p = 0.000)	0.589	+2.02%
Severity	2005.1	0.019 (CI = +/-0.007; p = 0.000)	0.551	+1.96%
Severity	2005.2	0.020 (CI = +/-0.007; p = 0.000)	0.547	+2.03%
Severity	2006.1	0.021 (CI = +/-0.008; p = 0.000)	0.532	+2.08%
Severity	2006.2	0.024 (CI = +/-0.007; p = 0.000)	0.645	+2.40%
Severity	2007.1	0.025 (CI = +/-0.007; p = 0.000)	0.660	+2.55%
Severity	2007.2	0.026 (CI = +/-0.008; p = 0.000)	0.651	+2.63%
Severity	2008.1	0.028 (CI = +/-0.008; p = 0.000)	0.684	+2.86%
Severity	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.653	+2.84%
Severity	2009.1	0.029 (CI = +/-0.010; p = 0.000)	0.633	+2.91%
Severity	2009.2	0.026 (CI = +/-0.010; p = 0.000)	0.581	+2.59%
Severity	2010.1	0.022 (CI = +/-0.010; p = 0.000)	0.516	+2.25%
Severity	2010.2	0.019 (CI = +/-0.010; p = 0.001)	0.433	+1.91%
Severity	2011.1	0.019 (CI = +/-0.012; p = 0.003)	0.398	+1.94%
Severity	2011.2	0.017 (CI = +/-0.013; p = 0.013)	0.303	+1.71%
Severity	2012.1	0.019 (CI = +/-0.014; p = 0.015)	0.311	+1.89%
Severity	2012.2	0.014 (CI = +/-0.015; p = 0.068)	0.174	+1.40%
Severity	2013.1	0.008 (CI = +/-0.016; p = 0.265)	0.027	+0.84%
Severity	2013.2	0.005 (CI = +/-0.018; p = 0.578)	-0.059	+0.46%
Severity	2014.1	0.005 (CI = +/-0.021; p = 0.600)	-0.069	+0.51%
Severity	2014.2	0.000 (CI = +/-0.024; p = 0.996)	-0.111	-0.01%
Severity	2015.1	0.014 (CI = +/-0.021; p = 0.161)	0.133	+1.38%
Severity	2015.2	0.021 (CI = +/-0.023; p = 0.072)	0.304	+2.12%
Frequency	2000.1	-0.003 (CI = +/-0.006; p = 0.325)	0.000	-0.29%
Frequency	2000.2	-0.002 (CI = +/-0.006; p = 0.472)	-0.013	-0.22%
Frequency	2001.1	-0.001 (CI = +/-0.006; p = 0.709)	-0.024	-0.12%
Frequency	2001.2	-0.001 (CI = +/-0.007; p = 0.739)	-0.025	-0.11%
Frequency	2002.1	-0.001 (CI = +/-0.007; p = 0.768)	-0.027	-0.10%
Frequency	2002.2	-0.001 (CI = +/-0.008; p = 0.870)	-0.029	-0.06%
Frequency	2003.1	-0.002 (CI = +/-0.008; p = 0.692)	-0.026	-0.15%
Frequency	2003.2	-0.003 (CI = +/-0.008; p = 0.539)	-0.020	-0.25%
Frequency	2004.1	-0.004 (CI = +/-0.009; p = 0.295)	0.004	-0.44%
Frequency	2004.2	-0.007 (CI = +/-0.009; p = 0.127)	0.047	-0.66%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.067)	0.083	-0.84%
Frequency	2005.2	-0.010 (CI = +/-0.009; p = 0.034)	0.125	-1.02%
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.027)	0.143	-1.14%
Frequency	2006.2	-0.013 (CI = +/-0.011; p = 0.016)	0.181	-1.32%
Frequency	2007.1	-0.012 (CI = +/-0.011; p = 0.034)	0.139	-1.23%
Frequency	2007.2	-0.011 (CI = +/-0.012; p = 0.067)	0.101	-1.13%
Frequency	2008.1	-0.010 (CI = +/-0.013; p = 0.121)	0.065	-1.03%
Frequency	2008.2	-0.012 (CI = +/-0.014; p = 0.110)	0.075	-1.15%
Frequency	2009.1	-0.011 (CI = +/-0.016; p = 0.158)	0.052	-1.11%
Frequency	2009.2	-0.015 (CI = +/-0.017; p = 0.074)	0.115	-1.50%
Frequency	2010.1	-0.017 (CI = +/-0.018; p = 0.059)	0.138	-1.73%
Frequency	2010.2	-0.025 (CI = +/-0.018; p = 0.008)	0.308	-2.47%
Frequency	2011.1	-0.028 (CI = +/-0.019; p = 0.007)	0.335	-2.78%
Frequency	2011.2	-0.031 (CI = +/-0.022; p = 0.009)	0.337	-3.01%
Frequency	2012.1	-0.035 (CI = +/-0.024; p = 0.006)	0.381	-3.47%
Frequency	2012.2	-0.046 (CI = +/-0.023; p = 0.001)	0.559	-4.48%
Frequency	2013.1	-0.045 (CI = +/-0.027; p = 0.003)	0.487	-4.36%
Frequency	2013.2	-0.045 (CI = +/-0.031; p = 0.009)	0.432	-4.43%
Frequency	2014.1	-0.033 (CI = +/-0.032; p = 0.047)	0.272	-3.23%
Frequency	2014.2	-0.027 (CI = +/-0.039; p = 0.142)	0.137	-2.71%
Frequency	2015.1	-0.012 (CI = +/-0.041; p = 0.513)	-0.063	-1.22%
Frequency	2015.2	-0.001 (CI = +/-0.050; p = 0.963)	-0.142	-0.10%

## AB Total

Coverage = AB Total  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2000.1	0.019 (CI = +/-0.014; p = 0.013)	0.248 (CI = +/-0.167; p = 0.005)	0.272	+1.88%
Loss Cost	2000.2	0.020 (CI = +/-0.015; p = 0.012)	0.257 (CI = +/-0.170; p = 0.004)	0.275	+2.01%
Loss Cost	2001.1	0.019 (CI = +/-0.016; p = 0.018)	0.259 (CI = +/-0.175; p = 0.005)	0.272	+1.97%
Loss Cost	2001.2	0.020 (CI = +/-0.017; p = 0.023)	0.261 (CI = +/-0.180; p = 0.006)	0.254	+1.99%
Loss Cost	2002.1	0.018 (CI = +/-0.018; p = 0.043)	0.268 (CI = +/-0.185; p = 0.006)	0.252	+1.86%
Loss Cost	2002.2	0.019 (CI = +/-0.019; p = 0.050)	0.271 (CI = +/-0.191; p = 0.007)	0.236	+1.91%
Loss Cost	2003.1	0.018 (CI = +/-0.020; p = 0.077)	0.276 (CI = +/-0.197; p = 0.007)	0.234	+1.81%
Loss Cost	2003.2	0.018 (CI = +/-0.021; p = 0.094)	0.276 (CI = +/-0.203; p = 0.009)	0.214	+1.82%
Loss Cost	2004.1	0.015 (CI = +/-0.022; p = 0.180)	0.292 (CI = +/-0.207; p = 0.007)	0.218	+1.52%
Loss Cost	2004.2	0.015 (CI = +/-0.024; p = 0.218)	0.290 (CI = +/-0.215; p = 0.010)	0.195	+1.49%
Loss Cost	2005.1	0.015 (CI = +/-0.026; p = 0.247)	0.290 (CI = +/-0.223; p = 0.013)	0.193	+1.50%
Loss Cost	2005.2	0.015 (CI = +/-0.028; p = 0.277)	0.290 (CI = +/-0.231; p = 0.016)	0.174	+1.50%
Loss Cost	2006.1	0.017 (CI = +/-0.030; p = 0.258)	0.282 (CI = +/-0.240; p = 0.023)	0.171	+1.68%
Loss Cost	2006.2	0.013 (CI = +/-0.032; p = 0.408)	0.264 (CI = +/-0.246; p = 0.037)	0.122	+1.30%
Loss Cost	2007.1	0.014 (CI = +/-0.034; p = 0.422)	0.261 (CI = +/-0.257; p = 0.047)	0.118	+1.37%
Loss Cost	2007.2	0.011 (CI = +/-0.037; p = 0.538)	0.251 (CI = +/-0.268; p = 0.064)	0.083	+1.12%
Loss Cost	2008.1	0.026 (CI = +/-0.036; p = 0.150)	0.191 (CI = +/-0.248; p = 0.125)	0.121	+2.61%
Loss Cost	2008.2	0.025 (CI = +/-0.039; p = 0.194)	0.189 (CI = +/-0.260; p = 0.145)	0.087	+2.56%
Loss Cost	2009.1	0.027 (CI = +/-0.043; p = 0.204)	0.181 (CI = +/-0.274; p = 0.181)	0.086	+2.75%
Loss Cost	2009.2	0.020 (CI = +/-0.046; p = 0.387)	0.155 (CI = +/-0.281; p = 0.262)	0.006	+1.97%
Loss Cost	2010.1	0.034 (CI = +/-0.048; p = 0.155)	0.105 (CI = +/-0.277; p = 0.435)	0.054	+3.44%
Loss Cost	2010.2	0.030 (CI = +/-0.053; p = 0.249)	0.093 (CI = +/-0.292; p = 0.510)	-0.006	+3.05%
Loss Cost	2011.1	0.020 (CI = +/-0.059; p = 0.476)	0.124 (CI = +/-0.304; p = 0.397)	-0.035	-2.03%
Loss Cost	2011.2	0.029 (CI = +/-0.065; p = 0.352)	0.150 (CI = +/-0.318; p = 0.330)	-0.003	-2.95%
Loss Cost	2012.1	0.047 (CI = +/-0.070; p = 0.174)	0.100 (CI = +/-0.324; p = 0.518)	0.048	+4.79%
Loss Cost	2012.2	0.025 (CI = +/-0.074; p = 0.468)	0.046 (CI = +/-0.319; p = 0.759)	-0.106	+2.57%
Loss Cost	2013.1	0.031 (CI = +/-0.087; p = 0.454)	0.033 (CI = +/-0.349; p = 0.839)	-0.111	+3.10%
Loss Cost	2013.2	0.080 (CI = +/-0.062; p = 0.016)	0.141 (CI = +/-0.232; p = 0.204)	0.409	+8.38%
Loss Cost	2014.1	0.087 (CI = +/-0.075; p = 0.026)	0.127 (CI = +/-0.257; p = 0.295)	0.399	+9.13%
Loss Cost	2014.2	0.062 (CI = +/-0.080; p = 0.108)	0.081 (CI = +/-0.253; p = 0.482)	0.153	+6.45%
Loss Cost	2015.1	0.045 (CI = +/-0.098; p = 0.316)	0.113 (CI = +/-0.281; p = 0.371)	0.054	+4.57%
Loss Cost	2015.2	0.085 (CI = +/-0.098; p = 0.078)	0.174 (CI = +/-0.254; p = 0.145)	0.399	+8.85%
Severity	2000.1	0.039 (CI = +/-0.014; p = 0.000)	0.104 (CI = +/-0.156; p = 0.185)	0.473	+3.99%
Severity	2000.2	0.039 (CI = +/-0.014; p = 0.000)	0.102 (CI = +/-0.160; p = 0.204)	0.444	+3.96%
Severity	2001.1	0.038 (CI = +/-0.015; p = 0.000)	0.105 (CI = +/-0.165; p = 0.205)	0.425	+3.91%
Severity	2001.2	0.039 (CI = +/-0.016; p = 0.000)	0.110 (CI = +/-0.169; p = 0.195)	0.412	+4.00%
Severity	2002.1	0.038 (CI = +/-0.017; p = 0.000)	0.118 (CI = +/-0.173; p = 0.176)	0.386	+3.87%
Severity	2002.2	0.039 (CI = +/-0.018; p = 0.000)	0.125 (CI = +/-0.178; p = 0.162)	0.378	+4.00%
Severity	2003.1	0.041 (CI = +/-0.019; p = 0.000)	0.115 (CI = +/-0.183; p = 0.208)	0.383	+4.18%
Severity	2003.2	0.041 (CI = +/-0.020; p = 0.000)	0.117 (CI = +/-0.188; p = 0.216)	0.357	+4.21%
Severity	2004.1	0.040 (CI = +/-0.021; p = 0.001)	0.126 (CI = +/-0.194; p = 0.195)	0.329	+4.04%
Severity	2004.2	0.040 (CI = +/-0.022; p = 0.001)	0.126 (CI = +/-0.201; p = 0.210)	0.297	+4.03%
Severity	2005.1	0.038 (CI = +/-0.024; p = 0.003)	0.133 (CI = +/-0.208; p = 0.199)	0.272	+3.88%
Severity	2005.2	0.038 (CI = +/-0.026; p = 0.006)	0.131 (CI = +/-0.216; p = 0.222)	0.235	+3.84%
Severity	2006.1	0.035 (CI = +/-0.028; p = 0.014)	0.142 (CI = +/-0.223; p = 0.201)	0.209	+3.60%
Severity	2006.2	0.029 (CI = +/-0.029; p = 0.046)	0.115 (CI = +/-0.224; p = 0.298)	0.121	+2.98%
Severity	2007.1	0.027 (CI = +/-0.031; p = 0.080)	0.123 (CI = +/-0.233; p = 0.284)	0.102	+2.79%
Severity	2007.2	0.022 (CI = +/-0.033; p = 0.174)	0.102 (CI = +/-0.238; p = 0.384)	0.031	+2.26%
Severity	2008.1	0.032 (CI = +/-0.034; p = 0.064)	0.062 (CI = +/-0.234; p = 0.587)	0.092	+3.24%
Severity	2008.2	0.029 (CI = +/-0.037; p = 0.120)	0.050 (CI = +/-0.244; p = 0.676)	0.036	+2.90%
Severity	2009.1	0.028 (CI = +/-0.040; p = 0.161)	0.051 (CI = +/-0.257; p = 0.683)	0.019	+2.86%
Severity	2009.2	0.020 (CI = +/-0.043; p = 0.337)	0.023 (CI = +/-0.262; p = 0.853)	-0.052	+2.05%
Severity	2010.1	0.033 (CI = +/-0.045; p = 0.139)	-0.021 (CI = +/-0.260; p = 0.864)	0.021	+3.37%
Severity	2010.2	0.034 (CI = +/-0.050; p = 0.165)	-0.017 (CI = +/-0.275; p = 0.895)	0.007	+3.50%
Severity	2011.1	0.027 (CI = +/-0.056; p = 0.315)	0.005 (CI = +/-0.290; p = 0.970)	-0.056	+2.77%
Severity	2011.2	0.033 (CI = +/-0.063; p = 0.271)	0.023 (CI = +/-0.307; p = 0.876)	-0.043	+3.40%
Severity	2012.1	0.052 (CI = +/-0.067; p = 0.118)	-0.030 (CI = +/-0.309; p = 0.838)	0.051	+5.33%
Severity	2012.2	0.039 (CI = +/-0.074; p = 0.280)	-0.063 (CI = +/-0.321; p = 0.675)	-0.040	+3.93%
Severity	2013.1	0.046 (CI = +/-0.087; p = 0.270)	-0.081 (CI = +/-0.350; p = 0.619)	-0.041	+4.69%
Severity	2013.2	0.092 (CI = +/-0.070; p = 0.016)	0.018 (CI = +/-0.264; p = 0.885)	0.350	+9.59%
Severity	2014.1	0.081 (CI = +/-0.084; p = 0.058)	0.041 (CI = +/-0.290; p = 0.758)	0.222	+8.42%
Severity	2014.2	0.050 (CI = +/-0.087; p = 0.221)	-0.015 (CI = +/-0.277; p = 0.901)	-0.023	+5.15%
Severity	2015.1	0.016 (CI = +/-0.095; p = 0.711)	0.048 (CI = +/-0.273; p = 0.689)	-0.218	+1.57%
Severity	2015.2	0.047 (CI = +/-0.105; p = 0.312)	0.096 (CI = +/-0.273; p = 0.422)	-0.005	+4.85%
Frequency	2000.1	-0.020 (CI = +/-0.007; p = 0.000)	0.145 (CI = +/-0.078; p = 0.001)	0.551	-2.03%
Frequency	2000.2	-0.019 (CI = +/-0.007; p = 0.000)	0.155 (CI = +/-0.077; p = 0.000)	0.548	-1.88%
Frequency	2001.1	-0.019 (CI = +/-0.007; p = 0.000)	0.154 (CI = +/-0.079; p = 0.000)	0.519	-1.87%
Frequency	2001.2	-0.020 (CI = +/-0.008; p = 0.000)	0.151 (CI = +/-0.081; p = 0.001)	0.523	-1.93%
Frequency	2002.1	-0.019 (CI = +/-0.008; p = 0.000)	0.151 (CI = +/-0.084; p = 0.001)	0.493	-1.93%
Frequency	2002.2	-0.020 (CI = +/-0.008; p = 0.000)	0.146 (CI = +/-0.086; p = 0.002)	0.500	-2.01%
Frequency	2003.1	-0.023 (CI = +/-0.008; p = 0.000)	0.161 (CI = +/-0.082; p = 0.000)	0.565	-2.27%
Frequency	2003.2	-0.023 (CI = +/-0.009; p = 0.000)	0.159 (CI = +/-0.085; p = 0.001)	0.562	-2.30%
Frequency	2004.1	-0.024 (CI = +/-0.009; p = 0.000)	0.166 (CI = +/-0.087; p = 0.000)	0.561	-2.42%
Frequency	2004.2	-0.025 (CI = +/-0.010; p = 0.000)	0.165 (CI = +/-0.090; p = 0.001)	0.558	-2.45%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.157 (CI = +/-0.091; p = 0.002)	0.499	-2.29%
Frequency	2005.2	-0.023 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.095; p = 0.002)	0.490	-2.25%
Frequency	2006.1	-0.019 (CI = +/-0.011; p = 0.002)	0.139 (CI = +/-0.089; p = 0.004)	0.415	-1.85%
Frequency	2006.2	-0.016 (CI = +/-0.012; p = 0.007)	0.149 (CI = +/-0.090; p = 0.002)	0.414	-1.63%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.026)	0.138 (CI = +/-0.091; p = 0.005)	0.336	-1.38%
Frequency	2007.2	-0.011 (CI = +/-0.013; p = 0.080)	0.149 (CI = +/-0.091; p = 0.002)	0.352	-1.11%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.305)	0.129 (CI = +/-0.084; p = 0.004)	0.279	-0.61%
Frequency	2008.2	-0.003 (CI = +/-0.013; p = 0.588)	0.139 (CI = +/-0.084; p = 0.002)	0.319	-0.33%
Frequency	2009.1	-0.001 (CI = +/-0.014; p = 0.869)	0.131 (CI = +/-0.086; p = 0.005)	0.276	-0.11%
Frequency	2009.2	-0.001 (CI = +/-0.015; p = 0.915)	0.132 (CI = +/-0.091; p = 0.007)	0.266	-0.08%
Frequency	2010.1	0.001 (CI = +/-0.017; p = 0.928)	0.126 (CI = +/-0.096; p = 0.013)	0.235	+0.07%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.591)	0.110 (CI = +/-0.093; p = 0.023)	0.202	-0.44%
Frequency	2011.1	-0.007 (CI = +/-0.019; p = 0.428)	0.119 (CI = +/-0.098; p = 0.020)	0.229	-0.72%
Frequency	2011.2	-0.004 (CI = +/-0.021; p = 0.660)	0.127 (CI = +/-0.102; p = 0.019)	0.248	-0.44%
Frequency	2012.1	-0.005 (CI = +/-0.024; p = 0.650)	0.129 (CI = +/-0.111; p = 0.025)	0.227	-0.51%
Frequency	2012.2	-0.013 (CI = +/-0.025; p = 0.268)	0.109 (CI = +/-0.107; p = 0.046)	0.235	-1.31%
Frequency	2013.1	-0.015 (CI = +/-0.029; p = 0.270)	0.115 (CI = +/-0.117; p = 0.054)	0.211	-1.52%
Frequency	2013.2	-0.011 (CI = +/-0.033; p = 0.478)	0.124 (CI = +/-0.125; p = 0.053)	0.219	-1.10%
Frequency	2014.1	0.006 (CI = +/-0.030; p = 0.638)	0.086 (CI = +/-0.104; p = 0.095)	0.158	+0.65%
Frequency	2014.2	0.012 (CI = +/-0.035; p = 0.446)	0.096 (CI = +/-0.112; p = 0.083)	0.205	+1.23%
Frequency	2015.1	0.029 (CI = +/-0.035; p = 0.088)	0.065 (CI = +/-0.100; p = 0.167)	0.383	+2.96%
Frequency	2015.2	0.037 (CI = +/-0.042; p = 0.071)	0.078 (CI = +/-0.109; p = 0.131)	0.422	+3.82%

**AB Total**

Coverage = AB Total  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.1	0.020 (CI = +/-0.016; p = 0.017)	0.117	+1.97%
Loss Cost	2000.2	0.020 (CI = +/-0.017; p = 0.021)	0.112	+2.01%
Loss Cost	2001.1	0.021 (CI = +/-0.018; p = 0.024)	0.110	+2.08%
Loss Cost	2001.2	0.020 (CI = +/-0.019; p = 0.038)	0.092	+1.99%
Loss Cost	2002.1	0.020 (CI = +/-0.020; p = 0.050)	0.082	+1.99%
Loss Cost	2002.2	0.019 (CI = +/-0.021; p = 0.074)	0.066	+1.91%
Loss Cost	2003.1	0.019 (CI = +/-0.022; p = 0.083)	0.062	+1.96%
Loss Cost	2003.2	0.018 (CI = +/-0.023; p = 0.128)	0.043	+1.82%
Loss Cost	2004.1	0.017 (CI = +/-0.025; p = 0.179)	0.028	+1.70%
Loss Cost	2004.2	0.015 (CI = +/-0.027; p = 0.266)	0.010	+1.49%
Loss Cost	2005.1	0.017 (CI = +/-0.028; p = 0.235)	0.016	+1.69%
Loss Cost	2005.2	0.015 (CI = +/-0.030; p = 0.321)	0.001	+1.50%
Loss Cost	2006.1	0.019 (CI = +/-0.032; p = 0.240)	0.016	+1.90%
Loss Cost	2006.2	0.013 (CI = +/-0.034; p = 0.441)	-0.015	+1.30%
Loss Cost	2007.1	0.016 (CI = +/-0.037; p = 0.378)	-0.008	+1.60%
Loss Cost	2007.2	0.011 (CI = +/-0.039; p = 0.561)	-0.028	+1.12%
Loss Cost	2008.1	0.028 (CI = +/-0.037; p = 0.133)	0.059	+2.81%
Loss Cost	2008.2	0.025 (CI = +/-0.040; p = 0.206)	0.031	+2.56%
Loss Cost	2009.1	0.029 (CI = +/-0.044; p = 0.178)	0.043	+2.98%
Loss Cost	2009.2	0.020 (CI = +/-0.047; p = 0.391)	-0.012	+1.97%
Loss Cost	2010.1	0.035 (CI = +/-0.047; p = 0.131)	0.073	+3.61%
Loss Cost	2010.2	0.030 (CI = +/-0.052; p = 0.240)	0.026	+3.05%
Loss Cost	2011.1	0.022 (CI = +/-0.058; p = 0.421)	-0.019	+2.26%
Loss Cost	2011.2	0.029 (CI = +/-0.064; p = 0.352)	-0.005	+2.95%
Loss Cost	2012.1	0.049 (CI = +/-0.068; p = 0.143)	0.086	+5.04%
Loss Cost	2012.2	0.025 (CI = +/-0.071; p = 0.451)	-0.029	+2.57%
Loss Cost	2013.1	0.032 (CI = +/-0.082; p = 0.416)	-0.023	+3.21%
Loss Cost	2013.2	0.080 (CI = +/-0.063; p = 0.017)	0.363	+8.38%
Loss Cost	2014.1	0.093 (CI = +/-0.074; p = 0.019)	0.385	+9.71%
Loss Cost	2014.2	0.062 (CI = +/-0.076; p = 0.097)	0.196	+6.45%
Loss Cost	2015.1	0.052 (CI = +/-0.093; p = 0.239)	0.065	+5.30%
Loss Cost	2015.2	0.085 (CI = +/-0.106; p = 0.100)	0.244	+8.85%
Severity	2000.1	0.039 (CI = +/-0.014; p = 0.000)	0.461	+4.03%
Severity	2000.2	0.039 (CI = +/-0.014; p = 0.000)	0.434	+3.96%
Severity	2001.1	0.039 (CI = +/-0.015; p = 0.000)	0.414	+3.96%
Severity	2001.2	0.039 (CI = +/-0.016; p = 0.000)	0.399	+4.00%
Severity	2002.1	0.039 (CI = +/-0.017; p = 0.000)	0.370	+3.93%
Severity	2002.2	0.039 (CI = +/-0.018; p = 0.000)	0.358	+4.00%
Severity	2003.1	0.042 (CI = +/-0.019; p = 0.000)	0.370	+4.24%
Severity	2003.2	0.041 (CI = +/-0.020; p = 0.000)	0.344	+4.21%
Severity	2004.1	0.040 (CI = +/-0.021; p = 0.001)	0.312	+4.11%
Severity	2004.2	0.040 (CI = +/-0.023; p = 0.001)	0.281	+4.03%
Severity	2005.1	0.039 (CI = +/-0.024; p = 0.003)	0.253	+3.97%
Severity	2005.2	0.038 (CI = +/-0.026; p = 0.006)	0.219	+3.84%
Severity	2006.1	0.036 (CI = +/-0.028; p = 0.012)	0.187	+3.71%
Severity	2006.2	0.029 (CI = +/-0.029; p = 0.046)	0.116	+2.98%
Severity	2007.1	0.029 (CI = +/-0.031; p = 0.070)	0.095	+2.90%
Severity	2007.2	0.022 (CI = +/-0.033; p = 0.172)	0.040	+2.26%
Severity	2008.1	0.033 (CI = +/-0.033; p = 0.054)	0.120	+3.30%
Severity	2008.2	0.029 (CI = +/-0.036; p = 0.112)	0.074	+2.90%
Severity	2009.1	0.029 (CI = +/-0.039; p = 0.142)	0.060	+2.92%
Severity	2009.2	0.020 (CI = +/-0.042; p = 0.324)	0.001	+2.05%
Severity	2010.1	0.033 (CI = +/-0.043; p = 0.130)	0.074	+3.34%
Severity	2010.2	0.034 (CI = +/-0.048; p = 0.152)	0.065	+3.50%
Severity	2011.1	0.027 (CI = +/-0.054; p = 0.295)	0.010	+2.78%
Severity	2011.2	0.033 (CI = +/-0.060; p = 0.254)	0.025	+3.40%
Severity	2012.1	0.051 (CI = +/-0.064; p = 0.107)	0.116	+5.26%
Severity	2012.2	0.039 (CI = +/-0.071; p = 0.263)	0.026	+3.93%
Severity	2013.1	0.043 (CI = +/-0.083; p = 0.276)	0.023	+4.43%
Severity	2013.2	0.092 (CI = +/-0.066; p = 0.011)	0.407	+9.59%
Severity	2014.1	0.083 (CI = +/-0.078; p = 0.040)	0.292	+8.61%
Severity	2014.2	0.050 (CI = +/-0.081; p = 0.193)	0.089	+5.15%
Severity	2015.1	0.018 (CI = +/-0.086; p = 0.636)	-0.092	+1.86%
Severity	2015.2	0.047 (CI = +/-0.100; p = 0.298)	0.032	+4.85%
Frequency	2000.1	-0.020 (CI = +/-0.008; p = 0.000)	0.397	-1.98%
Frequency	2000.2	-0.019 (CI = +/-0.008; p = 0.000)	0.358	-1.88%
Frequency	2001.1	-0.018 (CI = +/-0.009; p = 0.000)	0.324	-1.81%
Frequency	2001.2	-0.020 (CI = +/-0.009; p = 0.000)	0.342	-1.93%
Frequency	2002.1	-0.019 (CI = +/-0.009; p = 0.000)	0.308	-1.86%
Frequency	2002.2	-0.020 (CI = +/-0.010; p = 0.000)	0.333	-2.01%
Frequency	2003.1	-0.022 (CI = +/-0.010; p = 0.000)	0.363	-2.19%
Frequency	2003.2	-0.023 (CI = +/-0.011; p = 0.000)	0.368	-2.30%
Frequency	2004.1	-0.024 (CI = +/-0.011; p = 0.000)	0.351	-2.32%
Frequency	2004.2	-0.025 (CI = +/-0.012; p = 0.000)	0.357	-2.45%
Frequency	2005.1	-0.022 (CI = +/-0.012; p = 0.001)	0.297	-2.19%
Frequency	2005.2	-0.023 (CI = +/-0.013; p = 0.002)	0.285	-2.25%
Frequency	2006.1	-0.018 (CI = +/-0.013; p = 0.009)	0.205	-1.74%
Frequency	2006.2	-0.016 (CI = +/-0.014; p = 0.021)	0.163	-1.63%
Frequency	2007.1	-0.013 (CI = +/-0.014; p = 0.075)	0.089	-1.26%
Frequency	2007.2	-0.011 (CI = +/-0.015; p = 0.143)	0.052	-1.11%
Frequency	2008.1	-0.005 (CI = +/-0.014; p = 0.497)	-0.023	-0.48%
Frequency	2008.2	-0.003 (CI = +/-0.016; p = 0.660)	-0.038	-0.33%
Frequency	2009.1	0.001 (CI = +/-0.016; p = 0.946)	-0.050	+0.05%
Frequency	2009.2	-0.001 (CI = +/-0.018; p = 0.929)	-0.052	-0.08%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.779)	-0.051	+0.26%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.638)	-0.045	-0.44%
Frequency	2011.1	-0.005 (CI = +/-0.022; p = 0.633)	-0.047	-0.50%
Frequency	2011.2	-0.004 (CI = +/-0.025; p = 0.710)	-0.057	-0.44%
Frequency	2012.1	-0.002 (CI = +/-0.028; p = 0.873)	-0.069	-0.21%
Frequency	2012.2	-0.013 (CI = +/-0.028; p = 0.327)	0.003	-1.31%
Frequency	2013.1	-0.012 (CI = +/-0.033; p = 0.446)	-0.030	-1.17%
Frequency	2013.2	-0.011 (CI = +/-0.038; p = 0.538)	-0.052	-1.10%
Frequency	2014.1	0.010 (CI = +/-0.033; p = 0.509)	-0.051	+1.01%
Frequency	2014.2	0.012 (CI = +/-0.040; p = 0.504)	-0.054	+1.23%
Frequency	2015.1	0.033 (CI = +/-0.036; p = 0.068)	0.277	+3.37%
Frequency	2015.2	0.037 (CI = +/-0.046; p = 0.096)	0.253	+3.82%

## AB Total

Coverage = AB Total  
End Trend Period = 2019.2  
Excluded Points = 2007.2, 2009.2, 2013.1  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2000.1	0.018 (CI = +/-0.011; p = 0.002)	0.227 (CI = +/-0.129; p = 0.001)	0.403	+1.83%
Loss Cost	2000.2	0.020 (CI = +/-0.011; p = 0.001)	0.237 (CI = +/-0.130; p = 0.001)	0.419	+1.99%
Loss Cost	2001.1	0.020 (CI = +/-0.012; p = 0.002)	0.236 (CI = +/-0.135; p = 0.001)	0.418	+2.01%
Loss Cost	2001.2	0.021 (CI = +/-0.013; p = 0.002)	0.240 (CI = +/-0.138; p = 0.001)	0.405	+2.07%
Loss Cost	2002.1	0.020 (CI = +/-0.013; p = 0.005)	0.244 (CI = +/-0.143; p = 0.002)	0.402	+2.01%
Loss Cost	2002.2	0.021 (CI = +/-0.014; p = 0.005)	0.250 (CI = +/-0.147; p = 0.002)	0.394	+2.11%
Loss Cost	2003.1	0.021 (CI = +/-0.015; p = 0.008)	0.250 (CI = +/-0.153; p = 0.002)	0.392	+2.11%
Loss Cost	2003.2	0.022 (CI = +/-0.016; p = 0.010)	0.254 (CI = +/-0.158; p = 0.003)	0.378	+2.20%
Loss Cost	2004.1	0.020 (CI = +/-0.017; p = 0.025)	0.265 (CI = +/-0.163; p = 0.003)	0.377	+2.01%
Loss Cost	2004.2	0.021 (CI = +/-0.018; p = 0.029)	0.269 (CI = +/-0.169; p = 0.003)	0.360	+2.09%
Loss Cost	2005.1	0.023 (CI = +/-0.020; p = 0.026)	0.257 (CI = +/-0.175; p = 0.006)	0.365	+2.30%
Loss Cost	2005.2	0.025 (CI = +/-0.021; p = 0.026)	0.264 (CI = +/-0.181; p = 0.006)	0.360	+2.48%
Loss Cost	2006.1	0.030 (CI = +/-0.023; p = 0.012)	0.236 (CI = +/-0.184; p = 0.014)	0.390	+3.02%
Loss Cost	2006.2	0.028 (CI = +/-0.024; p = 0.026)	0.231 (CI = +/-0.190; p = 0.020)	0.331	+2.86%
Loss Cost	2007.1	0.034 (CI = +/-0.026; p = 0.014)	0.202 (CI = +/-0.196; p = 0.044)	0.363	+3.47%
Loss Cost	2008.1	0.036 (CI = +/-0.029; p = 0.019)	0.206 (CI = +/-0.203; p = 0.047)	0.336	+3.63%
Loss Cost	2008.2	0.038 (CI = +/-0.032; p = 0.022)	0.215 (CI = +/-0.212; p = 0.047)	0.319	+3.90%
Loss Cost	2009.1	0.045 (CI = +/-0.035; p = 0.016)	0.191 (CI = +/-0.221; p = 0.086)	0.346	+4.57%
Loss Cost	2010.1	0.041 (CI = +/-0.039; p = 0.042)	0.180 (CI = +/-0.231; p = 0.118)	0.251	+4.19%
Loss Cost	2010.2	0.041 (CI = +/-0.044; p = 0.067)	0.180 (CI = +/-0.248; p = 0.141)	0.192	+4.20%
Loss Cost	2011.1	0.033 (CI = +/-0.049; p = 0.173)	0.204 (CI = +/-0.257; p = 0.112)	0.166	+3.35%
Loss Cost	2011.2	0.050 (CI = +/-0.051; p = 0.053)	0.258 (CI = +/-0.251; p = 0.045)	0.313	+5.17%
Loss Cost	2012.1	0.075 (CI = +/-0.048; p = 0.005)	0.203 (CI = +/-0.218; p = 0.066)	0.500	+7.76%
Loss Cost	2012.2	0.063 (CI = +/-0.055; p = 0.029)	0.170 (CI = +/-0.231; p = 0.133)	0.317	+6.47%
Loss Cost	2013.2	0.080 (CI = +/-0.062; p = 0.016)	0.141 (CI = +/-0.232; p = 0.204)	0.409	+8.38%
Loss Cost	2014.1	0.087 (CI = +/-0.075; p = 0.026)	0.127 (CI = +/-0.257; p = 0.295)	0.399	+9.13%
Loss Cost	2014.2	0.062 (CI = +/-0.080; p = 0.108)	0.081 (CI = +/-0.253; p = 0.482)	0.153	+6.45%
Loss Cost	2015.1	0.045 (CI = +/-0.098; p = 0.316)	0.113 (CI = +/-0.281; p = 0.371)	0.054	+4.57%
Loss Cost	2015.2	0.085 (CI = +/-0.098; p = 0.078)	0.174 (CI = +/-0.254; p = 0.145)	0.399	+8.85%
Severity	2000.1	0.039 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.125; p = 0.189)	0.617	+3.94%
Severity	2000.2	0.039 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.128; p = 0.202)	0.594	+3.93%
Severity	2001.1	0.039 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.132; p = 0.220)	0.579	+3.94%
Severity	2001.2	0.040 (CI = +/-0.012; p = 0.000)	0.089 (CI = +/-0.135; p = 0.191)	0.575	+4.07%
Severity	2002.1	0.039 (CI = +/-0.013; p = 0.000)	0.093 (CI = +/-0.140; p = 0.183)	0.553	+3.99%
Severity	2002.2	0.041 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.142; p = 0.147)	0.557	+4.18%
Severity	2003.1	0.044 (CI = +/-0.014; p = 0.000)	0.085 (CI = +/-0.143; p = 0.235)	0.581	+4.47%
Severity	2003.2	0.045 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.147; p = 0.219)	0.567	+4.58%
Severity	2004.1	0.044 (CI = +/-0.016; p = 0.000)	0.094 (CI = +/-0.154; p = 0.222)	0.543	+4.52%
Severity	2004.2	0.045 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.159; p = 0.213)	0.524	+4.63%
Severity	2005.1	0.045 (CI = +/-0.019; p = 0.000)	0.097 (CI = +/-0.167; p = 0.240)	0.505	+4.65%
Severity	2005.2	0.047 (CI = +/-0.020; p = 0.000)	0.102 (CI = +/-0.172; p = 0.234)	0.482	+4.77%
Severity	2006.1	0.047 (CI = +/-0.022; p = 0.000)	0.102 (CI = +/-0.182; p = 0.259)	0.459	+4.77%
Severity	2006.2	0.042 (CI = +/-0.023; p = 0.001)	0.086 (CI = +/-0.183; p = 0.340)	0.374	+4.31%
Severity	2007.1	0.044 (CI = +/-0.026; p = 0.002)	0.077 (CI = +/-0.194; p = 0.419)	0.363	+4.50%
Severity	2008.1	0.041 (CI = +/-0.029; p = 0.007)	0.069 (CI = +/-0.201; p = 0.478)	0.283	+4.22%
Severity	2008.2	0.041 (CI = +/-0.032; p = 0.015)	0.067 (CI = +/-0.210; p = 0.515)	0.226	+4.14%
Severity	2009.1	0.044 (CI = +/-0.036; p = 0.019)	0.054 (CI = +/-0.223; p = 0.616)	0.225	+4.48%
Severity	2010.1	0.039 (CI = +/-0.040; p = 0.053)	0.040 (CI = +/-0.232; p = 0.717)	0.127	+3.98%
Severity	2010.2	0.044 (CI = +/-0.044; p = 0.051)	0.058 (CI = +/-0.246; p = 0.624)	0.136	+4.49%
Severity	2011.1	0.038 (CI = +/-0.050; p = 0.119)	0.073 (CI = +/-0.259; p = 0.553)	0.071	+3.91%
Severity	2011.2	0.052 (CI = +/-0.054; p = 0.060)	0.115 (CI = +/-0.266; p = 0.368)	0.160	+5.29%
Severity	2012.1	0.076 (CI = +/-0.052; p = 0.008)	0.059 (CI = +/-0.237; p = 0.596)	0.378	+7.89%
Severity	2012.2	0.072 (CI = +/-0.062; p = 0.027)	0.049 (CI = +/-0.261; p = 0.688)	0.258	+7.49%
Severity	2013.2	0.092 (CI = +/-0.070; p = 0.016)	0.018 (CI = +/-0.264; p = 0.885)	0.350	+9.59%
Severity	2014.1	0.081 (CI = +/-0.084; p = 0.058)	0.041 (CI = +/-0.290; p = 0.758)	0.222	+8.42%
Severity	2014.2	0.050 (CI = +/-0.087; p = 0.221)	-0.015 (CI = +/-0.277; p = 0.901)	-0.023	+5.15%
Severity	2015.1	0.016 (CI = +/-0.095; p = 0.711)	0.048 (CI = +/-0.273; p = 0.689)	-0.218	+1.57%
Severity	2015.2	0.047 (CI = +/-0.105; p = 0.312)	0.096 (CI = +/-0.273; p = 0.422)	-0.005	+4.85%
Frequency	2000.1	-0.020 (CI = +/-0.007; p = 0.000)	0.145 (CI = +/-0.082; p = 0.001)	0.551	-2.02%
Frequency	2000.2	-0.019 (CI = +/-0.007; p = 0.000)	0.155 (CI = +/-0.081; p = 0.000)	0.548	-1.87%
Frequency	2001.1	-0.019 (CI = +/-0.007; p = 0.000)	0.155 (CI = +/-0.084; p = 0.001)	0.516	-1.86%
Frequency	2001.2	-0.019 (CI = +/-0.008; p = 0.000)	0.151 (CI = +/-0.086; p = 0.001)	0.519	-1.92%
Frequency	2002.1	-0.019 (CI = +/-0.008; p = 0.000)	0.151 (CI = +/-0.089; p = 0.002)	0.484	-1.91%
Frequency	2002.2	-0.020 (CI = +/-0.009; p = 0.000)	0.146 (CI = +/-0.091; p = 0.003)	0.490	-1.99%
Frequency	2003.1	-0.023 (CI = +/-0.009; p = 0.000)	0.164 (CI = +/-0.088; p = 0.001)	0.559	-2.26%
Frequency	2003.2	-0.023 (CI = +/-0.009; p = 0.000)	0.163 (CI = +/-0.091; p = 0.001)	0.554	-2.27%
Frequency	2004.1	-0.024 (CI = +/-0.010; p = 0.000)	0.172 (CI = +/-0.093; p = 0.001)	0.551	-2.41%
Frequency	2004.2	-0.025 (CI = +/-0.011; p = 0.000)	0.171 (CI = +/-0.097; p = 0.001)	0.545	-2.43%
Frequency	2005.1	-0.023 (CI = +/-0.011; p = 0.000)	0.160 (CI = +/-0.099; p = 0.003)	0.472	-2.25%
Frequency	2005.2	-0.022 (CI = +/-0.012; p = 0.001)	0.163 (CI = +/-0.103; p = 0.003)	0.460	-2.18%
Frequency	2006.1	-0.017 (CI = +/-0.012; p = 0.007)	0.135 (CI = +/-0.096; p = 0.008)	0.352	-1.67%
Frequency	2006.2	-0.014 (CI = +/-0.012; p = 0.026)	0.145 (CI = +/-0.095; p = 0.004)	0.353	-1.39%
Frequency	2007.1	-0.010 (CI = +/-0.013; p = 0.121)	0.125 (CI = +/-0.094; p = 0.012)	0.237	-0.98%
Frequency	2008.1	-0.006 (CI = +/-0.013; p = 0.370)	0.137 (CI = +/-0.090; p = 0.005)	0.285	-0.56%
Frequency	2008.2	-0.002 (CI = +/-0.013; p = 0.730)	0.148 (CI = +/-0.089; p = 0.003)	0.340	-0.22%
Frequency	2009.1	0.001 (CI = +/-0.015; p = 0.904)	0.136 (CI = +/-0.092; p = 0.006)	0.300	+0.08%
Frequency	2010.1	0.002 (CI = +/-0.016; p = 0.800)	0.140 (CI = +/-0.097; p = 0.007)	0.297	+0.20%
Frequency	2010.2	-0.003 (CI = +/-0.017; p = 0.734)	0.123 (CI = +/-0.096; p = 0.016)	0.248	-0.28%
Frequency	2011.1	-0.005 (CI = +/-0.019; p = 0.557)	0.130 (CI = +/-0.101; p = 0.015)	0.269	-0.54%
Frequency	2011.2	-0.001 (CI = +/-0.021; p = 0.910)	0.144 (CI = +/-0.105; p = 0.011)	0.311	-0.11%
Frequency	2012.1	-0.001 (CI = +/-0.025; p = 0.915)	0.144 (CI = +/-0.113; p = 0.017)	0.287	-0.12%
Frequency	2012.2	-0.010 (CI = +/-0.028; p = 0.461)	0.121 (CI = +/-0.116; p = 0.042)	0.254	-0.95%
Frequency	2013.2	-0.011 (CI = +/-0.033; p = 0.478)	0.124 (CI = +/-0.125; p = 0.053)	0.219	-1.10%
Frequency	2014.1	0.006 (CI = +/-0.030; p = 0.638)	0.086 (CI = +/-0.104; p = 0.095)	0.158	+0.65%
Frequency	2014.2	0.012 (CI = +/-0.035; p = 0.446)	0.096 (CI = +/-0.112; p = 0.083)	0.205	+1.23%
Frequency	2015.1	0.029 (CI = +/-0.035; p = 0.088)	0.065 (CI = +/-0.100; p = 0.167)	0.383	+2.96%
Frequency	2015.2	0.037 (CI = +/-0.042; p = 0.071)	0.078 (CI = +/-0.109; p = 0.131)	0.422	+3.82%

**AB Total**

Coverage = AB Total  
 End Trend Period = 2019.2  
 Excluded Points = 2007.2, 2009.2, 2013.1  
 Parameters included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2000.1	0.020 (CI = +/-0.012; p = 0.003)	0.202	+1.97%
Loss Cost	2000.2	0.020 (CI = +/-0.013; p = 0.003)	0.203	+2.05%
Loss Cost	2001.1	0.022 (CI = +/-0.014; p = 0.003)	0.211	+2.17%
Loss Cost	2001.2	0.021 (CI = +/-0.015; p = 0.006)	0.192	+2.15%
Loss Cost	2002.1	0.022 (CI = +/-0.015; p = 0.007)	0.187	+2.22%
Loss Cost	2002.2	0.022 (CI = +/-0.016; p = 0.011)	0.171	+2.21%
Loss Cost	2003.1	0.023 (CI = +/-0.017; p = 0.010)	0.179	+2.36%
Loss Cost	2003.2	0.023 (CI = +/-0.019; p = 0.017)	0.158	+2.33%
Loss Cost	2004.1	0.023 (CI = +/-0.020; p = 0.025)	0.142	+2.34%
Loss Cost	2004.2	0.022 (CI = +/-0.021; p = 0.041)	0.119	+2.27%
Loss Cost	2005.1	0.027 (CI = +/-0.023; p = 0.023)	0.159	+2.70%
Loss Cost	2005.2	0.027 (CI = +/-0.024; p = 0.032)	0.143	+2.73%
Loss Cost	2006.1	0.034 (CI = +/-0.025; p = 0.009)	0.228	+3.49%
Loss Cost	2006.2	0.031 (CI = +/-0.027; p = 0.027)	0.168	+3.15%
Loss Cost	2007.1	0.039 (CI = +/-0.028; p = 0.008)	0.254	+4.01%
Loss Cost	2008.1	0.039 (CI = +/-0.031; p = 0.016)	0.220	+4.01%
Loss Cost	2008.2	0.040 (CI = +/-0.035; p = 0.027)	0.193	+4.06%
Loss Cost	2009.1	0.049 (CI = +/-0.037; p = 0.012)	0.262	+5.03%
Loss Cost	2010.1	0.043 (CI = +/-0.041; p = 0.042)	0.175	+4.37%
Loss Cost	2010.2	0.040 (CI = +/-0.046; p = 0.086)	0.121	+4.05%
Loss Cost	2011.1	0.035 (CI = +/-0.052; p = 0.173)	0.062	+3.54%
Loss Cost	2011.2	0.047 (CI = +/-0.057; p = 0.103)	0.120	+4.77%
Loss Cost	2012.1	0.076 (CI = +/-0.053; p = 0.008)	0.381	+7.91%
Loss Cost	2012.2	0.058 (CI = +/-0.058; p = 0.050)	0.224	+5.95%
Loss Cost	2013.2	0.080 (CI = +/-0.063; p = 0.017)	0.363	+8.38%
Loss Cost	2014.1	0.093 (CI = +/-0.074; p = 0.019)	0.385	+9.71%
Loss Cost	2014.2	0.062 (CI = +/-0.076; p = 0.097)	0.196	+6.45%
Loss Cost	2015.1	0.052 (CI = +/-0.093; p = 0.239)	0.065	+5.30%
Loss Cost	2015.2	0.085 (CI = +/-0.106; p = 0.100)	0.244	+8.85%
Severity	2000.1	0.039 (CI = +/-0.011; p = 0.000)	0.608	+3.99%
Severity	2000.2	0.039 (CI = +/-0.011; p = 0.000)	0.586	+3.95%
Severity	2001.1	0.039 (CI = +/-0.012; p = 0.000)	0.572	+4.00%
Severity	2001.2	0.040 (CI = +/-0.012; p = 0.000)	0.564	+4.09%
Severity	2002.1	0.040 (CI = +/-0.013; p = 0.000)	0.540	+4.08%
Severity	2002.2	0.041 (CI = +/-0.014; p = 0.000)	0.539	+4.22%
Severity	2003.1	0.045 (CI = +/-0.014; p = 0.000)	0.574	+4.56%
Severity	2003.2	0.045 (CI = +/-0.015; p = 0.000)	0.558	+4.62%
Severity	2004.1	0.045 (CI = +/-0.016; p = 0.000)	0.534	+4.64%
Severity	2004.2	0.046 (CI = +/-0.017; p = 0.000)	0.512	+4.70%
Severity	2005.1	0.047 (CI = +/-0.019; p = 0.000)	0.496	+4.80%
Severity	2005.2	0.047 (CI = +/-0.020; p = 0.000)	0.471	+4.86%
Severity	2006.1	0.049 (CI = +/-0.022; p = 0.000)	0.451	+4.98%
Severity	2006.2	0.043 (CI = +/-0.023; p = 0.001)	0.375	+4.42%
Severity	2007.1	0.046 (CI = +/-0.025; p = 0.001)	0.373	+4.71%
Severity	2008.1	0.043 (CI = +/-0.028; p = 0.005)	0.300	+4.35%
Severity	2008.2	0.041 (CI = +/-0.031; p = 0.012)	0.249	+4.19%
Severity	2009.1	0.045 (CI = +/-0.034; p = 0.013)	0.256	+4.61%
Severity	2010.1	0.039 (CI = +/-0.038; p = 0.044)	0.171	+4.02%
Severity	2010.2	0.043 (CI = +/-0.043; p = 0.047)	0.176	+4.44%
Severity	2011.1	0.039 (CI = +/-0.048; p = 0.105)	0.110	+3.98%
Severity	2011.2	0.050 (CI = +/-0.053; p = 0.064)	0.168	+5.11%
Severity	2012.1	0.076 (CI = +/-0.050; p = 0.006)	0.411	+7.94%
Severity	2012.2	0.071 (CI = +/-0.059; p = 0.023)	0.309	+7.34%
Severity	2013.2	0.092 (CI = +/-0.066; p = 0.011)	0.407	+9.59%
Severity	2014.1	0.083 (CI = +/-0.078; p = 0.040)	0.292	+8.61%
Severity	2014.2	0.050 (CI = +/-0.081; p = 0.193)	0.089	+5.15%
Severity	2015.1	0.018 (CI = +/-0.086; p = 0.636)	-0.092	+1.86%
Severity	2015.2	0.047 (CI = +/-0.100; p = 0.298)	0.032	+4.85%
Frequency	2000.1	-0.020 (CI = +/-0.008; p = 0.000)	0.400	-1.94%
Frequency	2000.2	-0.018 (CI = +/-0.008; p = 0.000)	0.360	-1.83%
Frequency	2001.1	-0.018 (CI = +/-0.009; p = 0.000)	0.323	-1.76%
Frequency	2001.2	-0.019 (CI = +/-0.009; p = 0.000)	0.339	-1.87%
Frequency	2002.1	-0.018 (CI = +/-0.010; p = 0.001)	0.300	-1.79%
Frequency	2002.2	-0.019 (CI = +/-0.010; p = 0.000)	0.323	-1.93%
Frequency	2003.1	-0.021 (CI = +/-0.010; p = 0.000)	0.351	-2.10%
Frequency	2003.2	-0.022 (CI = +/-0.011; p = 0.000)	0.352	-2.19%
Frequency	2004.1	-0.022 (CI = +/-0.012; p = 0.001)	0.330	-2.20%
Frequency	2004.2	-0.023 (CI = +/-0.013; p = 0.001)	0.331	-2.32%
Frequency	2005.1	-0.020 (CI = +/-0.013; p = 0.004)	0.261	-2.01%
Frequency	2005.2	-0.021 (CI = +/-0.014; p = 0.006)	0.241	-2.04%
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.037)	0.141	-1.42%
Frequency	2006.2	-0.012 (CI = +/-0.014; p = 0.091)	0.084	-1.22%
Frequency	2007.1	-0.007 (CI = +/-0.014; p = 0.342)	-0.003	-0.67%
Frequency	2008.1	-0.003 (CI = +/-0.015; p = 0.665)	-0.040	-0.32%
Frequency	2008.2	-0.001 (CI = +/-0.017; p = 0.883)	-0.051	-0.12%
Frequency	2009.1	0.004 (CI = +/-0.018; p = 0.641)	-0.043	+0.40%
Frequency	2010.1	0.003 (CI = +/-0.020; p = 0.728)	-0.051	+0.34%
Frequency	2010.2	-0.004 (CI = +/-0.020; p = 0.697)	-0.052	-0.38%
Frequency	2011.1	-0.004 (CI = +/-0.023; p = 0.701)	-0.056	-0.42%
Frequency	2011.2	-0.003 (CI = +/-0.026; p = 0.795)	-0.066	-0.33%
Frequency	2012.1	0.000 (CI = +/-0.030; p = 0.986)	-0.077	-0.03%
Frequency	2012.2	-0.013 (CI = +/-0.032; p = 0.387)	-0.015	-1.29%
Frequency	2013.2	-0.011 (CI = +/-0.038; p = 0.538)	-0.052	-1.10%
Frequency	2014.1	0.010 (CI = +/-0.033; p = 0.509)	-0.051	+1.01%
Frequency	2014.2	0.012 (CI = +/-0.040; p = 0.504)	-0.054	+1.23%
Frequency	2015.1	0.033 (CI = +/-0.036; p = 0.068)	0.277	+3.37%
Frequency	2015.2	0.037 (CI = +/-0.046; p = 0.096)	0.253	+3.82%

**CL**

Coverage = CL  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2000.1	0.012 (CI = +/-0.008; p = 0.004)	0.140 (CI = +/-0.093; p = 0.004)	0.313	+1.23%
Loss Cost	2000.2	0.011 (CI = +/-0.008; p = 0.011)	0.132 (CI = +/-0.094; p = 0.007)	0.259	+1.10%
Loss Cost	2001.1	0.010 (CI = +/-0.009; p = 0.022)	0.135 (CI = +/-0.096; p = 0.007)	0.255	+1.04%
Loss Cost	2001.2	0.009 (CI = +/-0.009; p = 0.043)	0.130 (CI = +/-0.098; p = 0.011)	0.212	+0.95%
Loss Cost	2002.1	0.009 (CI = +/-0.010; p = 0.081)	0.136 (CI = +/-0.100; p = 0.009)	0.211	+0.86%
Loss Cost	2002.2	0.007 (CI = +/-0.010; p = 0.171)	0.126 (CI = +/-0.101; p = 0.016)	0.159	+0.69%
Loss Cost	2003.1	0.004 (CI = +/-0.010; p = 0.417)	0.143 (CI = +/-0.098; p = 0.006)	0.189	+0.41%
Loss Cost	2003.2	0.003 (CI = +/-0.011; p = 0.546)	0.138 (CI = +/-0.101; p = 0.009)	0.161	+0.32%
Loss Cost	2004.1	0.000 (CI = +/-0.010; p = 0.935)	0.158 (CI = +/-0.096; p = 0.002)	0.231	-0.04%
Loss Cost	2004.2	-0.005 (CI = +/-0.010; p = 0.336)	0.136 (CI = +/-0.086; p = 0.003)	0.237	-0.46%
Loss Cost	2005.1	-0.008 (CI = +/-0.009; p = 0.075)	0.155 (CI = +/-0.080; p = 0.000)	0.363	-0.83%
Loss Cost	2005.2	-0.009 (CI = +/-0.010; p = 0.057)	0.150 (CI = +/-0.082; p = 0.001)	0.365	-0.94%
Loss Cost	2006.1	-0.010 (CI = +/-0.011; p = 0.059)	0.153 (CI = +/-0.085; p = 0.001)	0.353	-1.00%
Loss Cost	2006.2	-0.008 (CI = +/-0.011; p = 0.132)	0.160 (CI = +/-0.087; p = 0.001)	0.366	-0.84%
Loss Cost	2007.1	-0.007 (CI = +/-0.012; p = 0.243)	0.153 (CI = +/-0.089; p = 0.002)	0.316	-0.69%
Loss Cost	2007.2	-0.004 (CI = +/-0.012; p = 0.536)	0.167 (CI = +/-0.088; p = 0.001)	0.367	-0.37%
Loss Cost	2008.1	-0.001 (CI = +/-0.013; p = 0.899)	0.155 (CI = +/-0.088; p = 0.002)	0.329	-0.08%
Loss Cost	2008.2	0.001 (CI = +/-0.014; p = 0.866)	0.162 (CI = +/-0.091; p = 0.001)	0.350	+0.11%
Loss Cost	2009.1	0.003 (CI = +/-0.015; p = 0.672)	0.155 (CI = +/-0.095; p = 0.003)	0.327	+0.31%
Loss Cost	2009.2	0.002 (CI = +/-0.016; p = 0.792)	0.151 (CI = +/-0.099; p = 0.005)	0.294	+0.21%
Loss Cost	2010.1	-0.001 (CI = +/-0.018; p = 0.869)	0.163 (CI = +/-0.102; p = 0.004)	0.333	-0.14%
Loss Cost	2010.2	-0.007 (CI = +/-0.018; p = 0.418)	0.146 (CI = +/-0.098; p = 0.006)	0.322	-0.70%
Loss Cost	2011.1	-0.015 (CI = +/-0.017; p = 0.096)	0.169 (CI = +/-0.090; p = 0.001)	0.482	-1.44%
Loss Cost	2011.2	-0.016 (CI = +/-0.020; p = 0.102)	0.165 (CI = +/-0.096; p = 0.002)	0.478	-1.59%
Loss Cost	2012.1	-0.019 (CI = +/-0.022; p = 0.080)	0.175 (CI = +/-0.102; p = 0.003)	0.484	-1.92%
Loss Cost	2012.2	-0.024 (CI = +/-0.024; p = 0.055)	0.164 (CI = +/-0.106; p = 0.006)	0.498	-2.35%
Loss Cost	2013.1	-0.027 (CI = +/-0.028; p = 0.056)	0.173 (CI = +/-0.114; p = 0.007)	0.483	-2.71%
Loss Cost	2013.2	-0.030 (CI = +/-0.033; p = 0.075)	0.168 (CI = +/-0.124; p = 0.013)	0.479	-2.91%
Loss Cost	2014.1	-0.021 (CI = +/-0.038; p = 0.250)	0.148 (CI = +/-0.131; p = 0.030)	0.328	-2.03%
Loss Cost	2014.2	-0.016 (CI = +/-0.045; p = 0.447)	0.157 (CI = +/-0.144; p = 0.036)	0.333	-1.56%
Loss Cost	2015.1	-0.005 (CI = +/-0.056; p = 0.823)	0.139 (CI = +/-0.160; p = 0.079)	0.198	-0.55%
Loss Cost	2015.2	-0.012 (CI = +/-0.070; p = 0.680)	0.128 (CI = +/-0.183; p = 0.137)	0.123	-1.24%
Severity	2000.1	0.026 (CI = +/-0.005; p = 0.000)	0.088 (CI = +/-0.059; p = 0.004)	0.755	+2.66%
Severity	2000.2	0.025 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.056; p = 0.008)	0.738	+2.50%
Severity	2001.1	0.024 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.056; p = 0.005)	0.726	+2.41%
Severity	2001.2	0.023 (CI = +/-0.005; p = 0.000)	0.079 (CI = +/-0.057; p = 0.008)	0.697	+2.33%
Severity	2002.1	0.022 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.058; p = 0.006)	0.682	+2.25%
Severity	2002.2	0.020 (CI = +/-0.005; p = 0.000)	0.073 (CI = +/-0.055; p = 0.010)	0.654	+2.06%
Severity	2003.1	0.019 (CI = +/-0.005; p = 0.000)	0.083 (CI = +/-0.053; p = 0.003)	0.648	+1.90%
Severity	2003.2	0.018 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.055; p = 0.006)	0.608	+1.85%
Severity	2004.1	0.018 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.056; p = 0.005)	0.592	+1.79%
Severity	2004.2	0.016 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.054; p = 0.009)	0.538	+1.62%
Severity	2005.1	0.015 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.054; p = 0.004)	0.527	+1.46%
Severity	2005.2	0.014 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.056; p = 0.007)	0.475	+1.41%
Severity	2006.1	0.014 (CI = +/-0.007; p = 0.000)	0.079 (CI = +/-0.058; p = 0.009)	0.468	+1.42%
Severity	2006.2	0.015 (CI = +/-0.008; p = 0.001)	0.083 (CI = +/-0.060; p = 0.009)	0.462	+1.50%
Severity	2007.1	0.014 (CI = +/-0.008; p = 0.002)	0.087 (CI = +/-0.062; p = 0.008)	0.448	+1.42%
Severity	2007.2	0.014 (CI = +/-0.009; p = 0.004)	0.086 (CI = +/-0.065; p = 0.011)	0.404	+1.42%
Severity	2008.1	0.016 (CI = +/-0.010; p = 0.002)	0.079 (CI = +/-0.066; p = 0.021)	0.433	+1.60%
Severity	2008.2	0.016 (CI = +/-0.010; p = 0.004)	0.081 (CI = +/-0.069; p = 0.024)	0.404	+1.66%
Severity	2009.1	0.017 (CI = +/-0.011; p = 0.005)	0.077 (CI = +/-0.072; p = 0.038)	0.409	+1.76%
Severity	2009.2	0.017 (CI = +/-0.013; p = 0.010)	0.076 (CI = +/-0.076; p = 0.050)	0.350	+1.74%
Severity	2010.1	0.015 (CI = +/-0.014; p = 0.034)	0.084 (CI = +/-0.078; p = 0.037)	0.331	+1.49%
Severity	2010.2	0.013 (CI = +/-0.015; p = 0.081)	0.079 (CI = +/-0.082; p = 0.058)	0.238	+1.32%
Severity	2011.1	0.008 (CI = +/-0.016; p = 0.270)	0.094 (CI = +/-0.081; p = 0.026)	0.263	+0.84%
Severity	2011.2	0.003 (CI = +/-0.015; p = 0.731)	0.077 (CI = +/-0.075; p = 0.045)	0.157	+0.25%
Severity	2012.1	0.004 (CI = +/-0.017; p = 0.614)	0.073 (CI = +/-0.081; p = 0.074)	0.134	+0.42%
Severity	2012.2	0.002 (CI = +/-0.020; p = 0.811)	0.068 (CI = +/-0.086; p = 0.113)	0.066	+0.22%
Severity	2013.1	-0.005 (CI = +/-0.021; p = 0.630)	0.085 (CI = +/-0.085; p = 0.049)	0.184	-0.47%
Severity	2013.2	-0.012 (CI = +/-0.021; p = 0.224)	0.068 (CI = +/-0.080; p = 0.087)	0.215	-1.24%
Severity	2014.1	-0.022 (CI = +/-0.021; p = 0.046)	0.089 (CI = +/-0.074; p = 0.024)	0.453	-2.17%
Severity	2014.2	-0.027 (CI = +/-0.025; p = 0.034)	0.079 (CI = +/-0.078; p = 0.047)	0.501	-2.68%
Severity	2015.1	-0.031 (CI = +/-0.031; p = 0.046)	0.087 (CI = +/-0.088; p = 0.052)	0.461	-3.10%
Severity	2015.2	-0.044 (CI = +/-0.030; p = 0.012)	0.068 (CI = +/-0.079; p = 0.079)	0.655	-4.32%
Frequency	2000.1	-0.014 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.066; p = 0.117)	0.384	-1.39%
Frequency	2000.2	-0.014 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.068; p = 0.118)	0.367	-1.37%
Frequency	2001.1	-0.013 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.070; p = 0.145)	0.328	-1.33%
Frequency	2001.2	-0.014 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.072; p = 0.160)	0.318	-1.34%
Frequency	2002.1	-0.014 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.074; p = 0.163)	0.298	-1.36%
Frequency	2002.2	-0.014 (CI = +/-0.008; p = 0.001)	0.053 (CI = +/-0.076; p = 0.168)	0.282	-1.34%
Frequency	2003.1	-0.015 (CI = +/-0.008; p = 0.001)	0.060 (CI = +/-0.077; p = 0.123)	0.307	-1.47%
Frequency	2003.2	-0.015 (CI = +/-0.008; p = 0.001)	0.058 (CI = +/-0.080; p = 0.148)	0.304	-1.51%
Frequency	2004.1	-0.018 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.075; p = 0.051)	0.419	-1.80%
Frequency	2004.2	-0.021 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.072; p = 0.089)	0.491	-2.04%
Frequency	2005.1	-0.023 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.070; p = 0.043)	0.543	-2.26%
Frequency	2005.2	-0.023 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.073; p = 0.059)	0.540	-2.32%
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.075; p = 0.056)	0.521	-2.39%
Frequency	2006.2	-0.023 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.078; p = 0.052)	0.495	-2.30%
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.078; p = 0.090)	0.414	-2.08%
Frequency	2007.2	-0.018 (CI = +/-0.010; p = 0.002)	0.080 (CI = +/-0.075; p = 0.037)	0.392	-1.76%
Frequency	2008.1	-0.017 (CI = +/-0.011; p = 0.006)	0.076 (CI = +/-0.078; p = 0.056)	0.317	-1.65%
Frequency	2008.2	-0.015 (CI = +/-0.012; p = 0.017)	0.081 (CI = +/-0.081; p = 0.050)	0.295	-1.52%
Frequency	2009.1	-0.014 (CI = +/-0.013; p = 0.037)	0.078 (CI = +/-0.085; p = 0.071)	0.224	-1.43%
Frequency	2009.2	-0.015 (CI = +/-0.015; p = 0.045)	0.075 (CI = +/-0.089; p = 0.094)	0.223	-1.50%
Frequency	2010.1	-0.016 (CI = +/-0.016; p = 0.052)	0.079 (CI = +/-0.095; p = 0.096)	0.204	-1.61%
Frequency	2010.2	-0.020 (CI = +/-0.017; p = 0.026)	0.067 (CI = +/-0.095; p = 0.158)	0.257	-2.00%
Frequency	2011.1	-0.023 (CI = +/-0.019; p = 0.023)	0.075 (CI = +/-0.100; p = 0.130)	0.269	-2.26%
Frequency	2011.2	-0.019 (CI = +/-0.021; p = 0.077)	0.088 (CI = +/-0.102; p = 0.087)	0.239	-1.83%
Frequency	2012.1	-0.024 (CI = +/-0.023; p = 0.044)	0.102 (CI = +/-0.105; p = 0.057)	0.299	-2.33%
Frequency	2012.2	-0.026 (CI = +/-0.026; p = 0.050)	0.096 (CI = +/-0.113; p = 0.089)	0.306	-2.57%
Frequency	2013.1	-0.023 (CI = +/-0.030; p = 0.127)	0.088 (CI = +/-0.122; p = 0.143)	0.168	-2.25%
Frequency	2013.2	-0.017 (CI = +/-0.035; p = 0.295)	0.100 (CI = +/-0.130; p = 0.117)	0.152	-1.70%
Frequency	2014.1	0.001 (CI = +/-0.031; p = 0.921)	0.060 (CI = +/-0.105; p = 0.233)	-0.026	+0.14%
Frequency	2014.2	0.011 (CI = +/-0.033; p = 0.444)	0.078 (CI = +/-0.104; p = 0.122)	0.141	+1.15%
Frequency	2015.1	0.026 (CI = +/-0.034; p = 0.113)	0.051 (CI = +/-0.097; p = 0.253)	0.297	+2.63%
Frequency	2015.2	0.032 (CI = +/-0.042; p = 0.116)	0.060 (CI = +/-0.110; p = 0.230)	0.283	+3.22%

**CL**

Coverage = CL  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.1	0.013 (CI = +/-0.009; p = 0.006)	0.161	+1.29%
Loss Cost	2000.2	0.011 (CI = +/-0.009; p = 0.020)	0.115	+1.10%
Loss Cost	2001.1	0.011 (CI = +/-0.010; p = 0.026)	0.106	+1.10%
Loss Cost	2001.2	0.009 (CI = +/-0.010; p = 0.061)	0.071	+0.95%
Loss Cost	2002.1	0.009 (CI = +/-0.011; p = 0.086)	0.057	+0.92%
Loss Cost	2002.2	0.007 (CI = +/-0.011; p = 0.204)	0.020	+0.69%
Loss Cost	2003.1	0.005 (CI = +/-0.011; p = 0.388)	-0.007	+0.48%
Loss Cost	2003.2	0.003 (CI = +/-0.012; p = 0.584)	-0.022	+0.32%
Loss Cost	2004.1	0.001 (CI = +/-0.012; p = 0.932)	-0.033	+0.05%
Loss Cost	2004.2	-0.005 (CI = +/-0.011; p = 0.402)	-0.009	-0.46%
Loss Cost	2005.1	-0.007 (CI = +/-0.011; p = 0.199)	0.024	-0.73%
Loss Cost	2005.2	-0.009 (CI = +/-0.012; p = 0.114)	0.056	-0.94%
Loss Cost	2006.1	-0.009 (CI = +/-0.013; p = 0.163)	0.038	-0.89%
Loss Cost	2006.2	-0.008 (CI = +/-0.014; p = 0.221)	0.022	-0.84%
Loss Cost	2007.1	-0.006 (CI = +/-0.014; p = 0.436)	-0.015	-0.55%
Loss Cost	2007.2	-0.004 (CI = +/-0.016; p = 0.627)	-0.033	-0.37%
Loss Cost	2008.1	0.001 (CI = +/-0.016; p = 0.914)	-0.045	+0.08%
Loss Cost	2008.2	0.001 (CI = +/-0.017; p = 0.894)	-0.047	+0.11%
Loss Cost	2009.1	0.005 (CI = +/-0.018; p = 0.577)	-0.033	+0.50%
Loss Cost	2009.2	0.002 (CI = +/-0.020; p = 0.828)	-0.050	+0.21%
Loss Cost	2010.1	0.001 (CI = +/-0.022; p = 0.921)	-0.055	+0.11%
Loss Cost	2010.2	-0.007 (CI = +/-0.022; p = 0.509)	-0.031	-0.70%
Loss Cost	2011.1	-0.011 (CI = +/-0.024; p = 0.330)	0.001	-1.13%
Loss Cost	2011.2	-0.016 (CI = +/-0.026; p = 0.216)	0.040	-1.59%
Loss Cost	2012.1	-0.015 (CI = +/-0.030; p = 0.295)	0.012	-1.51%
Loss Cost	2012.2	-0.024 (CI = +/-0.032; p = 0.137)	0.098	-2.35%
Loss Cost	2013.1	-0.022 (CI = +/-0.038; p = 0.225)	0.047	-2.19%
Loss Cost	2013.2	-0.030 (CI = +/-0.043; p = 0.159)	0.097	-2.91%
Loss Cost	2014.1	-0.014 (CI = +/-0.046; p = 0.505)	-0.050	-1.42%
Loss Cost	2014.2	-0.016 (CI = +/-0.056; p = 0.543)	-0.064	-1.56%
Loss Cost	2015.1	0.003 (CI = +/-0.063; p = 0.918)	-0.123	+0.29%
Loss Cost	2015.2	-0.012 (CI = +/-0.077; p = 0.713)	-0.119	-1.24%
Severity	2000.1	0.027 (CI = +/-0.006; p = 0.000)	0.701	+2.69%
Severity	2000.2	0.025 (CI = +/-0.005; p = 0.000)	0.689	+2.50%
Severity	2001.1	0.024 (CI = +/-0.006; p = 0.000)	0.664	+2.44%
Severity	2001.2	0.023 (CI = +/-0.006; p = 0.000)	0.636	+2.33%
Severity	2002.1	0.023 (CI = +/-0.006; p = 0.000)	0.610	+2.29%
Severity	2002.2	0.020 (CI = +/-0.006; p = 0.000)	0.586	+2.06%
Severity	2003.1	0.019 (CI = +/-0.006; p = 0.000)	0.548	+1.94%
Severity	2003.2	0.018 (CI = +/-0.006; p = 0.000)	0.508	+1.85%
Severity	2004.1	0.018 (CI = +/-0.007; p = 0.000)	0.481	+1.84%
Severity	2004.2	0.016 (CI = +/-0.007; p = 0.000)	0.429	+1.62%
Severity	2005.1	0.015 (CI = +/-0.007; p = 0.000)	0.380	+1.52%
Severity	2005.2	0.014 (CI = +/-0.008; p = 0.001)	0.327	+1.41%
Severity	2006.1	0.015 (CI = +/-0.008; p = 0.001)	0.327	+1.48%
Severity	2006.2	0.015 (CI = +/-0.009; p = 0.002)	0.307	+1.50%
Severity	2007.1	0.015 (CI = +/-0.009; p = 0.003)	0.279	+1.50%
Severity	2007.2	0.014 (CI = +/-0.010; p = 0.009)	0.231	+1.42%
Severity	2008.1	0.017 (CI = +/-0.011; p = 0.003)	0.300	+1.69%
Severity	2008.2	0.016 (CI = +/-0.012; p = 0.007)	0.262	+1.66%
Severity	2009.1	0.018 (CI = +/-0.012; p = 0.006)	0.292	+1.86%
Severity	2009.2	0.017 (CI = +/-0.014; p = 0.016)	0.233	+1.74%
Severity	2010.1	0.016 (CI = +/-0.015; p = 0.036)	0.178	+1.62%
Severity	2010.2	0.013 (CI = +/-0.016; p = 0.106)	0.096	+1.32%
Severity	2011.1	0.010 (CI = +/-0.018; p = 0.244)	0.027	+1.02%
Severity	2011.2	0.003 (CI = +/-0.017; p = 0.759)	-0.060	+0.25%
Severity	2012.1	0.006 (CI = +/-0.019; p = 0.514)	-0.038	+0.59%
Severity	2012.2	0.002 (CI = +/-0.021; p = 0.823)	-0.073	+0.22%
Severity	2013.1	-0.002 (CI = +/-0.024; p = 0.849)	-0.080	-0.21%
Severity	2013.2	-0.012 (CI = +/-0.024; p = 0.268)	0.029	-1.24%
Severity	2014.1	-0.018 (CI = +/-0.027; p = 0.161)	0.105	-1.80%
Severity	2014.2	-0.027 (CI = +/-0.029; p = 0.067)	0.250	-2.68%
Severity	2015.1	-0.026 (CI = +/-0.037; p = 0.139)	0.158	-2.58%
Severity	2015.2	-0.044 (CI = +/-0.036; p = 0.023)	0.483	-4.32%
Frequency	2000.1	-0.014 (CI = +/-0.006; p = 0.000)	0.359	-1.37%
Frequency	2000.2	-0.014 (CI = +/-0.006; p = 0.000)	0.341	-1.37%
Frequency	2001.1	-0.013 (CI = +/-0.006; p = 0.000)	0.305	-1.31%
Frequency	2001.2	-0.014 (CI = +/-0.007; p = 0.000)	0.297	-1.34%
Frequency	2002.1	-0.013 (CI = +/-0.007; p = 0.001)	0.276	-1.34%
Frequency	2002.2	-0.014 (CI = +/-0.008; p = 0.001)	0.260	-1.34%
Frequency	2003.1	-0.014 (CI = +/-0.008; p = 0.001)	0.274	-1.44%
Frequency	2003.2	-0.015 (CI = +/-0.009; p = 0.001)	0.277	-1.51%
Frequency	2004.1	-0.018 (CI = +/-0.008; p = 0.000)	0.358	-1.76%
Frequency	2004.2	-0.021 (CI = +/-0.008; p = 0.000)	0.455	-2.04%
Frequency	2005.1	-0.022 (CI = +/-0.009; p = 0.000)	0.486	-2.21%
Frequency	2005.2	-0.023 (CI = +/-0.009; p = 0.000)	0.491	-2.32%
Frequency	2006.1	-0.024 (CI = +/-0.010; p = 0.000)	0.466	-2.34%
Frequency	2006.2	-0.023 (CI = +/-0.011; p = 0.000)	0.430	-2.30%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	0.362	-2.02%
Frequency	2007.2	-0.018 (CI = +/-0.011; p = 0.003)	0.288	-1.76%
Frequency	2008.1	-0.016 (CI = +/-0.012; p = 0.012)	0.221	-1.58%
Frequency	2008.2	-0.015 (CI = +/-0.013; p = 0.024)	0.182	-1.52%
Frequency	2009.1	-0.013 (CI = +/-0.014; p = 0.062)	0.122	-1.34%
Frequency	2009.2	-0.015 (CI = +/-0.016; p = 0.055)	0.137	-1.50%
Frequency	2010.1	-0.015 (CI = +/-0.017; p = 0.083)	0.111	-1.49%
Frequency	2010.2	-0.020 (CI = +/-0.018; p = 0.030)	0.205	-2.00%
Frequency	2011.1	-0.022 (CI = +/-0.020; p = 0.037)	0.197	-2.13%
Frequency	2011.2	-0.019 (CI = +/-0.022; p = 0.097)	0.118	-1.83%
Frequency	2012.1	-0.021 (CI = +/-0.025; p = 0.093)	0.131	-2.09%
Frequency	2012.2	-0.026 (CI = +/-0.028; p = 0.067)	0.177	-2.57%
Frequency	2013.1	-0.020 (CI = +/-0.032; p = 0.192)	0.065	-1.98%
Frequency	2013.2	-0.017 (CI = +/-0.037; p = 0.330)	0.003	-1.70%
Frequency	2014.1	0.004 (CI = +/-0.031; p = 0.784)	-0.091	+0.39%
Frequency	2014.2	0.011 (CI = +/-0.035; p = 0.484)	-0.049	+1.15%
Frequency	2015.1	0.029 (CI = +/-0.034; p = 0.081)	0.249	+2.95%
Frequency	2015.2	0.032 (CI = +/-0.043; p = 0.125)	0.203	+3.22%

**CL**

Coverage = CL  
End Trend Period = 2019.2  
Excluded Points = 2013.2  
Parameters Included: time, seasonality

Fit	Start Date	Time		Seasonality		Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2000.1	0.012 (CI = +/-0.008; p = 0.005)	0.130 (CI = +/-0.093; p = 0.007)	0.288	+1.18%		
Loss Cost	2000.2	0.010 (CI = +/-0.008; p = 0.016)	0.121 (CI = +/-0.093; p = 0.013)	0.232	+1.04%		
Loss Cost	2001.1	0.010 (CI = +/-0.009; p = 0.028)	0.124 (CI = +/-0.096; p = 0.013)	0.228	+0.98%		
Loss Cost	2001.2	0.009 (CI = +/-0.009; p = 0.055)	0.118 (CI = +/-0.098; p = 0.019)	0.184	+0.89%		
Loss Cost	2002.1	0.008 (CI = +/-0.010; p = 0.098)	0.124 (CI = +/-0.100; p = 0.017)	0.182	+0.80%		
Loss Cost	2002.2	0.006 (CI = +/-0.010; p = 0.206)	0.114 (CI = +/-0.101; p = 0.028)	0.129	+0.63%		
Loss Cost	2003.1	0.004 (CI = +/-0.010; p = 0.472)	0.130 (CI = +/-0.098; p = 0.011)	0.159	+0.35%		
Loss Cost	2003.2	0.003 (CI = +/-0.010; p = 0.614)	0.125 (CI = +/-0.101; p = 0.017)	0.131	+0.26%		
Loss Cost	2004.1	-0.001 (CI = +/-0.010; p = 0.864)	0.145 (CI = +/-0.096; p = 0.004)	0.204	-0.09%		
Loss Cost	2004.2	-0.005 (CI = +/-0.009; p = 0.271)	0.123 (CI = +/-0.085; p = 0.006)	0.220	-0.51%		
Loss Cost	2005.1	-0.009 (CI = +/-0.009; p = 0.055)	0.142 (CI = +/-0.078; p = 0.001)	0.355	-0.86%		
Loss Cost	2005.2	-0.010 (CI = +/-0.009; p = 0.040)	0.137 (CI = +/-0.080; p = 0.002)	0.361	-0.98%		
Loss Cost	2006.1	-0.010 (CI = +/-0.010; p = 0.046)	0.139 (CI = +/-0.083; p = 0.002)	0.342	-1.02%		
Loss Cost	2006.2	-0.009 (CI = +/-0.011; p = 0.108)	0.146 (CI = +/-0.085; p = 0.002)	0.353	-0.86%		
Loss Cost	2007.1	-0.007 (CI = +/-0.011; p = 0.221)	0.138 (CI = +/-0.087; p = 0.003)	0.292	-0.69%		
Loss Cost	2007.2	-0.004 (CI = +/-0.012; p = 0.512)	0.152 (CI = +/-0.085; p = 0.001)	0.347	-0.37%		
Loss Cost	2008.1	0.000 (CI = +/-0.012; p = 0.943)	0.137 (CI = +/-0.084; p = 0.003)	0.304	-0.04%		
Loss Cost	2008.2	0.002 (CI = +/-0.013; p = 0.801)	0.144 (CI = +/-0.086; p = 0.002)	0.332	+0.15%		
Loss Cost	2009.1	0.004 (CI = +/-0.014; p = 0.535)	0.133 (CI = +/-0.088; p = 0.005)	0.309	+0.41%		
Loss Cost	2009.2	0.003 (CI = +/-0.015; p = 0.651)	0.131 (CI = +/-0.093; p = 0.009)	0.272	+0.33%		
Loss Cost	2010.1	0.001 (CI = +/-0.016; p = 0.946)	0.141 (CI = +/-0.097; p = 0.007)	0.300	+0.05%		
Loss Cost	2010.2	-0.005 (CI = +/-0.017; p = 0.538)	0.125 (CI = +/-0.092; p = 0.011)	0.281	-0.49%		
Loss Cost	2011.1	-0.012 (CI = +/-0.017; p = 0.151)	0.149 (CI = +/-0.087; p = 0.003)	0.438	-1.16%		
Loss Cost	2011.2	-0.013 (CI = +/-0.019; p = 0.166)	0.146 (CI = +/-0.093; p = 0.005)	0.431	-1.26%		
Loss Cost	2012.1	-0.015 (CI = +/-0.022; p = 0.171)	0.153 (CI = +/-0.101; p = 0.007)	0.404	-1.46%		
Loss Cost	2012.2	-0.019 (CI = +/-0.025; p = 0.129)	0.145 (CI = +/-0.106; p = 0.012)	0.411	-1.84%		
Loss Cost	2013.1	-0.020 (CI = +/-0.031; p = 0.181)	0.149 (CI = +/-0.120; p = 0.020)	0.340	-1.98%		
Loss Cost	2014.1	-0.021 (CI = +/-0.038; p = 0.250)	0.148 (CI = +/-0.131; p = 0.030)	0.328	-2.03%		
Loss Cost	2014.2	-0.016 (CI = +/-0.045; p = 0.447)	0.157 (CI = +/-0.144; p = 0.036)	0.333	-1.56%		
Loss Cost	2015.1	-0.005 (CI = +/-0.056; p = 0.823)	0.139 (CI = +/-0.160; p = 0.079)	0.198	-0.55%		
Loss Cost	2015.2	-0.012 (CI = +/-0.070; p = 0.680)	0.128 (CI = +/-0.183; p = 0.137)	0.123	-1.24%		
Severity	2000.1	0.026 (CI = +/-0.005; p = 0.000)	0.088 (CI = +/-0.060; p = 0.005)	0.750	+2.66%		
Severity	2000.2	0.025 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.058; p = 0.010)	0.733	+2.50%		
Severity	2001.1	0.024 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.058; p = 0.006)	0.722	+2.41%		
Severity	2001.2	0.023 (CI = +/-0.005; p = 0.000)	0.079 (CI = +/-0.059; p = 0.010)	0.692	+2.33%		
Severity	2002.1	0.022 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.060; p = 0.007)	0.677	+2.25%		
Severity	2002.2	0.020 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.057; p = 0.013)	0.648	+2.06%		
Severity	2003.1	0.019 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.055; p = 0.005)	0.642	+1.90%		
Severity	2003.2	0.018 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.056; p = 0.007)	0.602	+1.85%		
Severity	2004.1	0.018 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.058; p = 0.007)	0.586	+1.79%		
Severity	2004.2	0.016 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.056; p = 0.012)	0.531	+1.62%		
Severity	2005.1	0.015 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.056; p = 0.006)	0.521	+1.46%		
Severity	2005.2	0.014 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.058; p = 0.009)	0.469	+1.41%		
Severity	2006.1	0.014 (CI = +/-0.007; p = 0.001)	0.079 (CI = +/-0.060; p = 0.012)	0.462	+1.42%		
Severity	2006.2	0.015 (CI = +/-0.008; p = 0.001)	0.083 (CI = +/-0.062; p = 0.011)	0.456	+1.50%		
Severity	2007.1	0.014 (CI = +/-0.008; p = 0.002)	0.087 (CI = +/-0.065; p = 0.011)	0.442	+1.42%		
Severity	2007.2	0.014 (CI = +/-0.009; p = 0.005)	0.087 (CI = +/-0.068; p = 0.015)	0.398	+1.42%		
Severity	2008.1	0.016 (CI = +/-0.010; p = 0.003)	0.079 (CI = +/-0.069; p = 0.028)	0.427	+1.60%		
Severity	2008.2	0.016 (CI = +/-0.011; p = 0.005)	0.081 (CI = +/-0.072; p = 0.031)	0.398	+1.66%		
Severity	2009.1	0.018 (CI = +/-0.012; p = 0.006)	0.076 (CI = +/-0.076; p = 0.051)	0.404	+1.77%		
Severity	2009.2	0.017 (CI = +/-0.013; p = 0.012)	0.075 (CI = +/-0.080; p = 0.065)	0.344	+1.74%		
Severity	2010.1	0.015 (CI = +/-0.014; p = 0.042)	0.085 (CI = +/-0.084; p = 0.048)	0.326	+1.49%		
Severity	2010.2	0.013 (CI = +/-0.016; p = 0.096)	0.080 (CI = +/-0.087; p = 0.072)	0.232	+1.32%		
Severity	2011.1	0.008 (CI = +/-0.016; p = 0.325)	0.098 (CI = +/-0.087; p = 0.030)	0.263	+0.79%		
Severity	2011.2	0.002 (CI = +/-0.016; p = 0.835)	0.083 (CI = +/-0.080; p = 0.044)	0.170	+0.16%		
Severity	2012.1	0.003 (CI = +/-0.019; p = 0.736)	0.078 (CI = +/-0.088; p = 0.077)	0.139	+0.30%		
Severity	2012.2	0.001 (CI = +/-0.022; p = 0.955)	0.073 (CI = +/-0.093; p = 0.110)	0.076	+0.06%		
Severity	2013.1	-0.010 (CI = +/-0.023; p = 0.347)	0.103 (CI = +/-0.090; p = 0.029)	0.276	-1.02%		
Severity	2014.1	-0.022 (CI = +/-0.021; p = 0.046)	0.089 (CI = +/-0.074; p = 0.024)	0.453	-2.17%		
Severity	2014.2	-0.027 (CI = +/-0.025; p = 0.034)	0.079 (CI = +/-0.078; p = 0.047)	0.501	-2.68%		
Severity	2015.1	-0.031 (CI = +/-0.031; p = 0.046)	0.087 (CI = +/-0.088; p = 0.052)	0.461	-3.10%		
Severity	2015.2	-0.044 (CI = +/-0.030; p = 0.012)	0.068 (CI = +/-0.079; p = 0.079)	0.655	-4.32%		
Frequency	2000.1	-0.015 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.064; p = 0.193)	0.424	-1.45%		
Frequency	2000.2	-0.014 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.066; p = 0.194)	0.405	-1.43%		
Frequency	2001.1	-0.014 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.068; p = 0.235)	0.365	-1.39%		
Frequency	2001.2	-0.014 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.070; p = 0.258)	0.354	-1.40%		
Frequency	2002.1	-0.014 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.072; p = 0.263)	0.332	-1.41%		
Frequency	2002.2	-0.014 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.074; p = 0.269)	0.314	-1.40%		
Frequency	2003.1	-0.015 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.075; p = 0.203)	0.337	-1.52%		
Frequency	2003.2	-0.016 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.078; p = 0.240)	0.334	-1.56%		
Frequency	2004.1	-0.019 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.073; p = 0.090)	0.451	-1.84%		
Frequency	2004.2	-0.021 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.069; p = 0.156)	0.534	-2.09%		
Frequency	2005.1	-0.023 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.067; p = 0.078)	0.583	-2.29%		
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.069; p = 0.105)	0.580	-2.36%		
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.072; p = 0.103)	0.557	-2.41%		
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.063 (CI = +/-0.075; p = 0.093)	0.528	-2.33%		
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.074; p = 0.166)	0.450	-2.08%		
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	0.065 (CI = +/-0.070; p = 0.067)	0.424	-1.76%		
Frequency	2008.1	-0.016 (CI = +/-0.010; p = 0.003)	0.058 (CI = +/-0.072; p = 0.108)	0.337	-1.62%		
Frequency	2008.2	-0.015 (CI = +/-0.011; p = 0.011)	0.064 (CI = +/-0.074; p = 0.090)	0.304	-1.48%		
Frequency	2009.1	-0.013 (CI = +/-0.012; p = 0.030)	0.057 (CI = +/-0.078; p = 0.139)	0.209	-1.33%		
Frequency	2009.2	-0.014 (CI = +/-0.013; p = 0.039)	0.055 (CI = +/-0.082; p = 0.172)	0.205	-1.39%		
Frequency	2010.1	-0.014 (CI = +/-0.015; p = 0.059)	0.056 (CI = +/-0.088; p = 0.191)	0.160	-1.42%		
Frequency	2010.2	-0.018 (CI = +/-0.016; p = 0.028)	0.046 (CI = +/-0.088; p = 0.286)	0.227	-1.78%		
Frequency	2011.1	-0.020 (CI = +/-0.018; p = 0.035)	0.051 (CI = +/-0.094; p = 0.266)	0.207	-1.93%		
Frequency	2011.2	-0.014 (CI = +/-0.019; p = 0.124)	0.064 (CI = +/-0.093; p = 0.160)	0.152	-1.42%		
Frequency	2012.1	-0.018 (CI = +/-0.022; p = 0.101)	0.074 (CI = +/-0.100; p = 0.131)	0.171	-1.75%		
Frequency	2012.2	-0.019 (CI = +/-0.025; p = 0.123)	0.072 (CI = +/-0.107; p = 0.169)	0.166	-1.90%		
Frequency	2013.1	-0.010 (CI = +/-0.029; p = 0.467)	0.047 (CI = +/-0.112; p = 0.376)	-0.077	-0.97%		
Frequency	2014.1	0.001 (CI = +/-0.031; p = 0.921)	0.060 (CI = +/-0.105; p = 0.233)	-0.026	+0.14%		
Frequency	2014.2	0.011 (CI = +/-0.033; p = 0.444)	0.078 (CI = +/-0.104; p = 0.122)	0.141	+1.15%		
Frequency	2015.1	0.026 (CI = +/-0.034; p = 0.113)	0.051 (CI = +/-0.097; p = 0.253)	0.297	+2.63%		
Frequency	2015.2	0.032 (CI = +/-0.042; p = 0.116)	0.060 (CI = +/-0.110; p = 0.230)	0.283	+3.22%		

**CL**

Coverage = CL  
End Trend Period = 2019.2  
Excluded Points = 2013.2  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2000.1	0.012 (CI = +/-0.009; p = 0.008)	0.152	+1.21%
Loss Cost	2000.2	0.010 (CI = +/-0.009; p = 0.026)	0.106	+1.02%
Loss Cost	2001.1	0.010 (CI = +/-0.009; p = 0.034)	0.096	+1.02%
Loss Cost	2001.2	0.009 (CI = +/-0.010; p = 0.078)	0.062	+0.87%
Loss Cost	2002.1	0.008 (CI = +/-0.010; p = 0.107)	0.049	+0.84%
Loss Cost	2002.2	0.006 (CI = +/-0.010; p = 0.246)	0.012	+0.61%
Loss Cost	2003.1	0.004 (CI = +/-0.011; p = 0.454)	-0.013	+0.40%
Loss Cost	2003.2	0.002 (CI = +/-0.011; p = 0.664)	-0.027	+0.24%
Loss Cost	2004.1	0.000 (CI = +/-0.012; p = 0.972)	-0.034	-0.02%
Loss Cost	2004.2	-0.005 (CI = +/-0.011; p = 0.316)	0.002	-0.52%
Loss Cost	2005.1	-0.008 (CI = +/-0.011; p = 0.145)	0.043	-0.79%
Loss Cost	2005.2	-0.010 (CI = +/-0.011; p = 0.079)	0.080	-0.99%
Loss Cost	2006.1	-0.009 (CI = +/-0.012; p = 0.123)	0.056	-0.93%
Loss Cost	2006.2	-0.009 (CI = +/-0.013; p = 0.179)	0.035	-0.87%
Loss Cost	2007.1	-0.006 (CI = +/-0.014; p = 0.390)	-0.010	-0.57%
Loss Cost	2007.2	-0.004 (CI = +/-0.014; p = 0.602)	-0.032	-0.37%
Loss Cost	2008.1	0.001 (CI = +/-0.014; p = 0.878)	-0.046	+0.11%
Loss Cost	2008.2	0.002 (CI = +/-0.016; p = 0.826)	-0.047	+0.17%
Loss Cost	2009.1	0.006 (CI = +/-0.016; p = 0.453)	-0.021	+0.60%
Loss Cost	2009.2	0.004 (CI = +/-0.018; p = 0.677)	-0.045	+0.36%
Loss Cost	2010.1	0.003 (CI = +/-0.020; p = 0.735)	-0.052	+0.32%
Loss Cost	2010.2	-0.004 (CI = +/-0.020; p = 0.659)	-0.049	-0.42%
Loss Cost	2011.1	-0.008 (CI = +/-0.022; p = 0.468)	-0.029	-0.76%
Loss Cost	2011.2	-0.011 (CI = +/-0.025; p = 0.346)	-0.003	-1.11%
Loss Cost	2012.1	-0.009 (CI = +/-0.028; p = 0.526)	-0.043	-0.85%
Loss Cost	2012.2	-0.016 (CI = +/-0.032; p = 0.303)	0.012	-1.56%
Loss Cost	2013.1	-0.010 (CI = +/-0.037; p = 0.564)	-0.057	-1.01%
Loss Cost	2014.1	-0.014 (CI = +/-0.046; p = 0.505)	-0.050	-1.42%
Loss Cost	2014.2	-0.016 (CI = +/-0.056; p = 0.543)	-0.064	-1.56%
Loss Cost	2015.1	0.003 (CI = +/-0.063; p = 0.918)	-0.123	+0.29%
Loss Cost	2015.2	-0.012 (CI = +/-0.077; p = 0.713)	-0.119	-1.24%
Severity	2000.1	0.026 (CI = +/-0.006; p = 0.000)	0.698	+2.68%
Severity	2000.2	0.025 (CI = +/-0.006; p = 0.000)	0.686	+2.49%
Severity	2001.1	0.024 (CI = +/-0.006; p = 0.000)	0.661	+2.43%
Severity	2001.2	0.023 (CI = +/-0.006; p = 0.000)	0.633	+2.31%
Severity	2002.1	0.022 (CI = +/-0.006; p = 0.000)	0.606	+2.27%
Severity	2002.2	0.020 (CI = +/-0.006; p = 0.000)	0.583	+2.05%
Severity	2003.1	0.019 (CI = +/-0.006; p = 0.000)	0.545	+1.93%
Severity	2003.2	0.018 (CI = +/-0.007; p = 0.000)	0.505	+1.84%
Severity	2004.1	0.018 (CI = +/-0.007; p = 0.000)	0.478	+1.83%
Severity	2004.2	0.016 (CI = +/-0.007; p = 0.000)	0.427	+1.61%
Severity	2005.1	0.015 (CI = +/-0.007; p = 0.000)	0.377	+1.51%
Severity	2005.2	0.014 (CI = +/-0.008; p = 0.001)	0.325	+1.40%
Severity	2006.1	0.015 (CI = +/-0.008; p = 0.001)	0.325	+1.48%
Severity	2006.2	0.015 (CI = +/-0.009; p = 0.002)	0.306	+1.50%
Severity	2007.1	0.015 (CI = +/-0.010; p = 0.004)	0.279	+1.50%
Severity	2007.2	0.014 (CI = +/-0.010; p = 0.010)	0.231	+1.42%
Severity	2008.1	0.017 (CI = +/-0.011; p = 0.004)	0.302	+1.69%
Severity	2008.2	0.017 (CI = +/-0.012; p = 0.008)	0.265	+1.67%
Severity	2009.1	0.019 (CI = +/-0.013; p = 0.006)	0.297	+1.88%
Severity	2009.2	0.017 (CI = +/-0.014; p = 0.017)	0.238	+1.76%
Severity	2010.1	0.016 (CI = +/-0.015; p = 0.039)	0.183	+1.66%
Severity	2010.2	0.013 (CI = +/-0.017; p = 0.109)	0.099	+1.36%
Severity	2011.1	0.010 (CI = +/-0.019; p = 0.250)	0.026	+1.05%
Severity	2011.2	0.002 (CI = +/-0.018; p = 0.778)	-0.065	+0.24%
Severity	2012.1	0.006 (CI = +/-0.020; p = 0.526)	-0.043	+0.62%
Severity	2012.2	0.002 (CI = +/-0.023; p = 0.853)	-0.080	+0.20%
Severity	2013.1	-0.003 (CI = +/-0.027; p = 0.785)	-0.083	-0.34%
Severity	2014.1	-0.018 (CI = +/-0.027; p = 0.161)	0.105	-1.80%
Severity	2014.2	-0.027 (CI = +/-0.029; p = 0.067)	0.250	-2.68%
Severity	2015.1	-0.026 (CI = +/-0.037; p = 0.139)	0.158	-2.58%
Severity	2015.2	-0.044 (CI = +/-0.036; p = 0.023)	0.483	-4.32%
Frequency	2000.1	-0.014 (CI = +/-0.006; p = 0.000)	0.412	-1.44%
Frequency	2000.2	-0.014 (CI = +/-0.006; p = 0.000)	0.393	-1.44%
Frequency	2001.1	-0.014 (CI = +/-0.006; p = 0.000)	0.357	-1.38%
Frequency	2001.2	-0.014 (CI = +/-0.006; p = 0.000)	0.348	-1.41%
Frequency	2002.1	-0.014 (CI = +/-0.007; p = 0.000)	0.326	-1.40%
Frequency	2002.2	-0.014 (CI = +/-0.007; p = 0.000)	0.309	-1.41%
Frequency	2003.1	-0.015 (CI = +/-0.008; p = 0.000)	0.323	-1.50%
Frequency	2003.2	-0.016 (CI = +/-0.008; p = 0.000)	0.325	-1.57%
Frequency	2004.1	-0.018 (CI = +/-0.008; p = 0.000)	0.411	-1.82%
Frequency	2004.2	-0.021 (CI = +/-0.008; p = 0.000)	0.515	-2.10%
Frequency	2005.1	-0.023 (CI = +/-0.008; p = 0.000)	0.546	-2.26%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.550	-2.37%
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.524	-2.37%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.487	-2.33%
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	0.425	-2.04%
Frequency	2007.2	-0.018 (CI = +/-0.010; p = 0.001)	0.353	-1.76%
Frequency	2008.1	-0.016 (CI = +/-0.011; p = 0.006)	0.279	-1.55%
Frequency	2008.2	-0.015 (CI = +/-0.012; p = 0.014)	0.228	-1.47%
Frequency	2009.1	-0.013 (CI = +/-0.012; p = 0.046)	0.152	-1.25%
Frequency	2009.2	-0.014 (CI = +/-0.014; p = 0.046)	0.160	-1.38%
Frequency	2010.1	-0.013 (CI = +/-0.015; p = 0.083)	0.118	-1.31%
Frequency	2010.2	-0.018 (CI = +/-0.016; p = 0.030)	0.216	-1.76%
Frequency	2011.1	-0.018 (CI = +/-0.018; p = 0.046)	0.188	-1.80%
Frequency	2011.2	-0.014 (CI = +/-0.019; p = 0.154)	0.078	-1.36%
Frequency	2012.1	-0.015 (CI = +/-0.022; p = 0.180)	0.067	-1.46%
Frequency	2012.2	-0.018 (CI = +/-0.026; p = 0.164)	0.085	-1.76%
Frequency	2013.1	-0.007 (CI = +/-0.027; p = 0.601)	-0.063	-0.67%
Frequency	2014.1	0.004 (CI = +/-0.031; p = 0.784)	-0.091	+0.39%
Frequency	2014.2	0.011 (CI = +/-0.035; p = 0.484)	-0.049	+1.15%
Frequency	2015.1	0.029 (CI = +/-0.034; p = 0.081)	0.249	+2.95%
Frequency	2015.2	0.032 (CI = +/-0.043; p = 0.125)	0.203	+3.22%

**CM**

Coverage = CM  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
Loss Cost	2000.1	0.058 (CI = +/-0.008; p = 0.000)	0.484 (CI = +/-0.091; p = 0.000)	0.899	+5.99%
Loss Cost	2000.2	0.058 (CI = +/-0.008; p = 0.000)	0.480 (CI = +/-0.094; p = 0.000)	0.889	+5.93%
Loss Cost	2001.1	0.058 (CI = +/-0.009; p = 0.000)	0.475 (CI = +/-0.096; p = 0.000)	0.889	+6.02%
Loss Cost	2001.2	0.058 (CI = +/-0.009; p = 0.000)	0.470 (CI = +/-0.098; p = 0.000)	0.877	+5.93%
Loss Cost	2002.1	0.057 (CI = +/-0.010; p = 0.000)	0.475 (CI = +/-0.100; p = 0.000)	0.876	+5.83%
Loss Cost	2002.2	0.056 (CI = +/-0.010; p = 0.000)	0.469 (CI = +/-0.102; p = 0.000)	0.861	+5.71%
Loss Cost	2003.1	0.051 (CI = +/-0.009; p = 0.000)	0.492 (CI = +/-0.093; p = 0.000)	0.883	+5.28%
Loss Cost	2003.2	0.050 (CI = +/-0.010; p = 0.000)	0.483 (CI = +/-0.094; p = 0.000)	0.871	+5.09%
Loss Cost	2004.1	0.047 (CI = +/-0.010; p = 0.000)	0.499 (CI = +/-0.090; p = 0.000)	0.883	+4.78%
Loss Cost	2004.2	0.044 (CI = +/-0.010; p = 0.000)	0.484 (CI = +/-0.087; p = 0.000)	0.877	+4.47%
Loss Cost	2005.1	0.041 (CI = +/-0.010; p = 0.000)	0.500 (CI = +/-0.083; p = 0.000)	0.891	+4.14%
Loss Cost	2005.2	0.042 (CI = +/-0.010; p = 0.000)	0.509 (CI = +/-0.084; p = 0.000)	0.890	+4.33%
Loss Cost	2006.1	0.040 (CI = +/-0.010; p = 0.000)	0.519 (CI = +/-0.085; p = 0.000)	0.896	+4.11%
Loss Cost	2006.2	0.040 (CI = +/-0.011; p = 0.000)	0.520 (CI = +/-0.088; p = 0.000)	0.885	+4.13%
Loss Cost	2007.1	0.039 (CI = +/-0.012; p = 0.000)	0.528 (CI = +/-0.091; p = 0.000)	0.888	+3.95%
Loss Cost	2007.2	0.042 (CI = +/-0.013; p = 0.000)	0.540 (CI = +/-0.090; p = 0.000)	0.892	+4.25%
Loss Cost	2008.1	0.045 (CI = +/-0.013; p = 0.000)	0.527 (CI = +/-0.091; p = 0.000)	0.900	+4.56%
Loss Cost	2008.2	0.048 (CI = +/-0.014; p = 0.000)	0.540 (CI = +/-0.090; p = 0.000)	0.905	+4.92%
Loss Cost	2009.1	0.047 (CI = +/-0.015; p = 0.000)	0.545 (CI = +/-0.094; p = 0.000)	0.905	+4.80%
Loss Cost	2009.2	0.048 (CI = +/-0.016; p = 0.000)	0.550 (CI = +/-0.099; p = 0.000)	0.897	+4.97%
Loss Cost	2010.1	0.051 (CI = +/-0.018; p = 0.000)	0.542 (CI = +/-0.103; p = 0.000)	0.900	+5.23%
Loss Cost	2010.2	0.050 (CI = +/-0.020; p = 0.000)	0.538 (CI = +/-0.109; p = 0.000)	0.884	+5.12%
Loss Cost	2011.1	0.051 (CI = +/-0.022; p = 0.000)	0.536 (CI = +/-0.116; p = 0.000)	0.883	+5.22%
Loss Cost	2011.2	0.047 (CI = +/-0.025; p = 0.001)	0.524 (CI = +/-0.121; p = 0.000)	0.864	+4.80%
Loss Cost	2012.1	0.042 (CI = +/-0.027; p = 0.006)	0.539 (CI = +/-0.126; p = 0.000)	0.871	+4.28%
Loss Cost	2012.2	0.033 (CI = +/-0.028; p = 0.026)	0.517 (CI = +/-0.123; p = 0.000)	0.862	+3.36%
Loss Cost	2013.1	0.034 (CI = +/-0.034; p = 0.047)	0.514 (CI = +/-0.135; p = 0.000)	0.858	+3.47%
Loss Cost	2013.2	0.037 (CI = +/-0.039; p = 0.059)	0.521 (CI = +/-0.147; p = 0.000)	0.844	+3.81%
Loss Cost	2014.1	0.025 (CI = +/-0.044; p = 0.226)	0.548 (CI = +/-0.151; p = 0.000)	0.868	+2.54%
Loss Cost	2014.2	0.004 (CI = +/-0.038; p = 0.809)	0.510 (CI = +/-0.122; p = 0.000)	0.901	+0.42%
Loss Cost	2015.1	0.011 (CI = +/-0.048; p = 0.610)	0.497 (CI = +/-0.138; p = 0.000)	0.892	+1.09%
Loss Cost	2015.2	-0.015 (CI = +/-0.034; p = 0.317)	0.458 (CI = +/-0.088; p = 0.000)	0.953	-1.50%
Severity	2000.1	0.049 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.067; p = 0.306)	0.884	+5.05%
Severity	2000.2	0.048 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.064; p = 0.166)	0.883	+4.88%
Severity	2001.1	0.047 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.065; p = 0.243)	0.874	+4.77%
Severity	2001.2	0.044 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.059; p = 0.088)	0.880	+4.54%
Severity	2002.1	0.044 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.061; p = 0.123)	0.868	+4.46%
Severity	2002.2	0.042 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.059; p = 0.057)	0.866	+4.29%
Severity	2003.1	0.041 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.059; p = 0.090)	0.852	+4.19%
Severity	2003.2	0.041 (CI = +/-0.006; p = 0.000)	-0.054 (CI = +/-0.061; p = 0.082)	0.841	+4.13%
Severity	2004.1	0.040 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.063; p = 0.100)	0.824	+4.11%
Severity	2004.2	0.039 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.063; p = 0.059)	0.813	+3.95%
Severity	2005.1	0.038 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.064; p = 0.088)	0.789	+3.85%
Severity	2005.2	0.033 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.045; p = 0.002)	0.860	+3.39%
Severity	2006.1	0.032 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.046; p = 0.003)	0.840	+3.30%
Severity	2006.2	0.030 (CI = +/-0.005; p = 0.000)	-0.084 (CI = +/-0.041; p = 0.000)	0.857	+3.05%
Severity	2007.1	0.030 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.043; p = 0.001)	0.836	+3.04%
Severity	2007.2	0.028 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.040; p = 0.000)	0.843	+2.84%
Severity	2008.1	0.029 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.042; p = 0.000)	0.830	+2.91%
Severity	2008.2	0.029 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.044; p = 0.000)	0.825	+2.96%
Severity	2009.1	0.030 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.046; p = 0.000)	0.803	+3.01%
Severity	2009.2	0.031 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.047; p = 0.001)	0.811	+3.15%
Severity	2010.1	0.033 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.048; p = 0.001)	0.804	+3.31%
Severity	2010.2	0.031 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.049; p = 0.001)	0.794	+3.14%
Severity	2011.1	0.029 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.052; p = 0.001)	0.741	+2.99%
Severity	2011.2	0.029 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.055; p = 0.002)	0.728	+2.97%
Severity	2012.1	0.033 (CI = +/-0.012; p = 0.000)	-0.107 (CI = +/-0.054; p = 0.001)	0.761	+3.37%
Severity	2012.2	0.031 (CI = +/-0.013; p = 0.000)	-0.111 (CI = +/-0.058; p = 0.001)	0.751	+3.19%
Severity	2013.1	0.032 (CI = +/-0.016; p = 0.001)	-0.112 (CI = +/-0.063; p = 0.002)	0.695	+3.24%
Severity	2013.2	0.030 (CI = +/-0.018; p = 0.004)	-0.116 (CI = +/-0.068; p = 0.004)	0.684	+3.07%
Severity	2014.1	0.022 (CI = +/-0.018; p = 0.022)	-0.097 (CI = +/-0.061; p = 0.006)	0.598	+2.18%
Severity	2014.2	0.020 (CI = +/-0.021; p = 0.062)	-0.100 (CI = +/-0.067; p = 0.009)	0.591	+2.02%
Severity	2015.1	0.019 (CI = +/-0.027; p = 0.151)	-0.098 (CI = +/-0.078; p = 0.021)	0.469	+1.87%
Severity	2015.2	0.018 (CI = +/-0.035; p = 0.249)	-0.098 (CI = +/-0.091; p = 0.039)	0.449	+1.85%
Frequency	2000.1	0.009 (CI = +/-0.009; p = 0.041)	0.518 (CI = +/-0.098; p = 0.000)	0.753	+0.89%
Frequency	2000.2	0.010 (CI = +/-0.009; p = 0.027)	0.525 (CI = +/-0.100; p = 0.000)	0.756	+1.01%
Frequency	2001.1	0.012 (CI = +/-0.009; p = 0.012)	0.513 (CI = +/-0.099; p = 0.000)	0.761	+1.20%
Frequency	2001.2	0.013 (CI = +/-0.009; p = 0.007)	0.521 (CI = +/-0.101; p = 0.000)	0.765	+1.33%
Frequency	2002.1	0.013 (CI = +/-0.010; p = 0.012)	0.523 (CI = +/-0.104; p = 0.000)	0.764	+1.30%
Frequency	2002.2	0.013 (CI = +/-0.011; p = 0.014)	0.526 (CI = +/-0.107; p = 0.000)	0.757	+1.36%
Frequency	2003.1	0.010 (CI = +/-0.011; p = 0.052)	0.543 (CI = +/-0.104; p = 0.000)	0.783	+1.05%
Frequency	2003.2	0.009 (CI = +/-0.011; p = 0.102)	0.536 (CI = +/-0.106; p = 0.000)	0.772	+0.92%
Frequency	2004.1	0.006 (CI = +/-0.011; p = 0.257)	0.551 (CI = +/-0.105; p = 0.000)	0.791	+0.64%
Frequency	2004.2	0.005 (CI = +/-0.012; p = 0.399)	0.544 (CI = +/-0.107; p = 0.000)	0.781	+0.50%
Frequency	2005.1	0.003 (CI = +/-0.013; p = 0.643)	0.555 (CI = +/-0.109; p = 0.000)	0.790	+0.29%
Frequency	2005.2	0.009 (CI = +/-0.011; p = 0.091)	0.585 (CI = +/-0.089; p = 0.000)	0.867	+0.92%
Frequency	2006.1	0.008 (CI = +/-0.011; p = 0.171)	0.592 (CI = +/-0.092; p = 0.000)	0.869	+0.78%
Frequency	2006.2	0.010 (CI = +/-0.012; p = 0.079)	0.604 (CI = +/-0.092; p = 0.000)	0.878	+1.05%
Frequency	2007.1	0.009 (CI = +/-0.013; p = 0.159)	0.611 (CI = +/-0.094; p = 0.000)	0.880	+0.89%
Frequency	2007.2	0.014 (CI = +/-0.012; p = 0.027)	0.631 (CI = +/-0.087; p = 0.000)	0.906	+1.38%
Frequency	2008.1	0.016 (CI = +/-0.013; p = 0.017)	0.622 (CI = +/-0.089; p = 0.000)	0.907	+1.60%
Frequency	2008.2	0.019 (CI = +/-0.013; p = 0.008)	0.633 (CI = +/-0.089; p = 0.000)	0.912	+1.91%
Frequency	2009.1	0.017 (CI = +/-0.015; p = 0.023)	0.640 (CI = +/-0.092; p = 0.000)	0.913	+1.74%
Frequency	2009.2	0.018 (CI = +/-0.016; p = 0.034)	0.641 (CI = +/-0.097; p = 0.000)	0.907	+1.77%
Frequency	2010.1	0.018 (CI = +/-0.018; p = 0.044)	0.637 (CI = +/-0.103; p = 0.000)	0.904	+1.86%
Frequency	2010.2	0.019 (CI = +/-0.020; p = 0.061)	0.639 (CI = +/-0.109; p = 0.000)	0.896	+1.91%
Frequency	2011.1	0.021 (CI = +/-0.022; p = 0.058)	0.631 (CI = +/-0.116; p = 0.000)	0.894	+2.17%
Frequency	2011.2	0.018 (CI = +/-0.025; p = 0.146)	0.620 (CI = +/-0.120; p = 0.000)	0.884	+1.78%
Frequency	2012.1	0.009 (CI = +/-0.025; p = 0.467)	0.645 (CI = +/-0.117; p = 0.000)	0.906	+0.88%
Frequency	2012.2	0.002 (CI = +/-0.027; p = 0.893)	0.628 (CI = +/-0.117; p = 0.000)	0.906	+0.17%
Frequency	2013.1	0.002 (CI = +/-0.032; p = 0.883)	0.626 (CI = +/-0.128; p = 0.000)	0.899	+0.22%
Frequency	2013.2	0.007 (CI = +/-0.037; p = 0.672)	0.637 (CI = +/-0.137; p = 0.000)	0.898	+0.72%
Frequency	2014.1	0.003 (CI = +/-0.044; p = 0.862)	0.645 (CI = +/-0.153; p = 0.000)	0.893	+0.35%
Frequency	2014.2	-0.016 (CI = +/-0.042; p = 0.410)	0.610 (CI = +/-0.133; p = 0.000)	0.917	-1.57%
Frequency	2015.1	-0.008 (CI = +/-0.052; p = 0.737)	0.595 (CI = +/-0.149; p = 0.000)	0.907	-0.77%
Frequency	2015.2	-0.033 (CI = +/-0.043; p = 0.107)	0.556 (CI = +/-0.112; p = 0.000)	0.949	-3.29%

**CM**

Coverage = CM  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.1	0.060 (CI = +/-0.016; p = 0.000)	0.598	+6.18%
Loss Cost	2000.2	0.058 (CI = +/-0.016; p = 0.000)	0.567	+5.93%
Loss Cost	2001.1	0.060 (CI = +/-0.017; p = 0.000)	0.580	+6.23%
Loss Cost	2001.2	0.058 (CI = +/-0.018; p = 0.000)	0.546	+5.93%
Loss Cost	2002.1	0.059 (CI = +/-0.019; p = 0.000)	0.537	+6.06%
Loss Cost	2002.2	0.056 (CI = +/-0.019; p = 0.000)	0.497	+5.71%
Loss Cost	2003.1	0.054 (CI = +/-0.020; p = 0.000)	0.462	+5.55%
Loss Cost	2003.2	0.050 (CI = +/-0.021; p = 0.000)	0.413	+5.09%
Loss Cost	2004.1	0.050 (CI = +/-0.022; p = 0.000)	0.388	+5.09%
Loss Cost	2004.2	0.044 (CI = +/-0.023; p = 0.000)	0.327	+4.47%
Loss Cost	2005.1	0.044 (CI = +/-0.024; p = 0.001)	0.306	+4.49%
Loss Cost	2005.2	0.042 (CI = +/-0.026; p = 0.002)	0.268	+4.33%
Loss Cost	2006.1	0.044 (CI = +/-0.028; p = 0.003)	0.264	+4.52%
Loss Cost	2006.2	0.040 (CI = +/-0.030; p = 0.009)	0.210	+4.13%
Loss Cost	2007.1	0.043 (CI = +/-0.032; p = 0.010)	0.217	+4.44%
Loss Cost	2007.2	0.042 (CI = +/-0.034; p = 0.020)	0.179	+4.25%
Loss Cost	2008.1	0.050 (CI = +/-0.036; p = 0.008)	0.243	+5.14%
Loss Cost	2008.2	0.048 (CI = +/-0.039; p = 0.019)	0.200	+4.92%
Loss Cost	2009.1	0.054 (CI = +/-0.042; p = 0.016)	0.221	+5.51%
Loss Cost	2009.2	0.048 (CI = +/-0.046; p = 0.041)	0.159	+4.97%
Loss Cost	2010.1	0.059 (CI = +/-0.049; p = 0.022)	0.219	+6.09%
Loss Cost	2010.2	0.050 (CI = +/-0.054; p = 0.067)	0.136	+5.12%
Loss Cost	2011.1	0.061 (CI = +/-0.059; p = 0.043)	0.185	+6.27%
Loss Cost	2011.2	0.047 (CI = +/-0.063; p = 0.136)	0.085	+4.80%
Loss Cost	2012.1	0.055 (CI = +/-0.071; p = 0.124)	0.101	+5.61%
Loss Cost	2012.2	0.033 (CI = +/-0.076; p = 0.367)	-0.009	+3.36%
Loss Cost	2013.1	0.050 (CI = +/-0.086; p = 0.228)	0.045	+5.12%
Loss Cost	2013.2	0.037 (CI = +/-0.099; p = 0.424)	-0.027	+3.81%
Loss Cost	2014.1	0.048 (CI = +/-0.118; p = 0.385)	-0.016	+4.92%
Loss Cost	2014.2	0.004 (CI = +/-0.126; p = 0.942)	-0.110	+0.42%
Loss Cost	2015.1	0.041 (CI = +/-0.146; p = 0.534)	-0.069	+4.19%
Loss Cost	2015.2	-0.015 (CI = +/-0.161; p = 0.830)	-0.135	-1.50%
Severity	2000.1	0.049 (CI = +/-0.006; p = 0.000)	0.884	+5.04%
Severity	2000.2	0.048 (CI = +/-0.006; p = 0.000)	0.879	+4.88%
Severity	2001.1	0.046 (CI = +/-0.006; p = 0.000)	0.872	+4.75%
Severity	2001.2	0.044 (CI = +/-0.006; p = 0.000)	0.873	+4.54%
Severity	2002.1	0.043 (CI = +/-0.006; p = 0.000)	0.863	+4.44%
Severity	2002.2	0.042 (CI = +/-0.006; p = 0.000)	0.854	+4.29%
Severity	2003.1	0.041 (CI = +/-0.006; p = 0.000)	0.843	+4.16%
Severity	2003.2	0.041 (CI = +/-0.007; p = 0.000)	0.829	+4.13%
Severity	2004.1	0.040 (CI = +/-0.007; p = 0.000)	0.813	+4.08%
Severity	2004.2	0.039 (CI = +/-0.007; p = 0.000)	0.794	+3.95%
Severity	2005.1	0.037 (CI = +/-0.008; p = 0.000)	0.773	+3.81%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.802	+3.39%
Severity	2006.1	0.032 (CI = +/-0.007; p = 0.000)	0.781	+3.24%
Severity	2006.2	0.030 (CI = +/-0.007; p = 0.000)	0.761	+3.05%
Severity	2007.1	0.029 (CI = +/-0.007; p = 0.000)	0.732	+2.96%
Severity	2007.2	0.028 (CI = +/-0.008; p = 0.000)	0.698	+2.84%
Severity	2008.1	0.028 (CI = +/-0.008; p = 0.000)	0.667	+2.81%
Severity	2008.2	0.029 (CI = +/-0.009; p = 0.000)	0.668	+2.96%
Severity	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.627	+2.89%
Severity	2009.2	0.031 (CI = +/-0.010; p = 0.000)	0.657	+3.15%
Severity	2010.1	0.031 (CI = +/-0.011; p = 0.000)	0.624	+3.16%
Severity	2010.2	0.031 (CI = +/-0.013; p = 0.000)	0.582	+3.14%
Severity	2011.1	0.028 (CI = +/-0.014; p = 0.001)	0.507	+2.80%
Severity	2011.2	0.029 (CI = +/-0.015; p = 0.001)	0.496	+2.97%
Severity	2012.1	0.031 (CI = +/-0.017; p = 0.002)	0.471	+3.11%
Severity	2012.2	0.031 (CI = +/-0.020; p = 0.005)	0.430	+3.19%
Severity	2013.1	0.028 (CI = +/-0.023; p = 0.019)	0.330	+2.89%
Severity	2013.2	0.030 (CI = +/-0.027; p = 0.030)	0.302	+3.07%
Severity	2014.1	0.017 (CI = +/-0.025; p = 0.157)	0.108	+1.76%
Severity	2014.2	0.020 (CI = +/-0.031; p = 0.177)	0.103	+2.02%
Severity	2015.1	0.013 (CI = +/-0.037; p = 0.449)	-0.042	+1.27%
Severity	2015.2	0.018 (CI = +/-0.046; p = 0.379)	-0.015	+1.85%
Frequency	2000.1	0.011 (CI = +/-0.017; p = 0.203)	0.017	+1.09%
Frequency	2000.2	0.010 (CI = +/-0.018; p = 0.262)	0.008	+1.01%
Frequency	2001.1	0.014 (CI = +/-0.018; p = 0.125)	0.038	+1.41%
Frequency	2001.2	0.013 (CI = +/-0.019; p = 0.170)	0.026	+1.33%
Frequency	2002.1	0.015 (CI = +/-0.020; p = 0.129)	0.039	+1.55%
Frequency	2002.2	0.013 (CI = +/-0.021; p = 0.203)	0.020	+1.36%
Frequency	2003.1	0.013 (CI = +/-0.022; p = 0.237)	0.014	+1.34%
Frequency	2003.2	0.009 (CI = +/-0.023; p = 0.429)	-0.011	+0.92%
Frequency	2004.1	0.010 (CI = +/-0.025; p = 0.434)	-0.012	+0.97%
Frequency	2004.2	0.005 (CI = +/-0.026; p = 0.696)	-0.029	+0.50%
Frequency	2005.1	0.007 (CI = +/-0.028; p = 0.630)	-0.027	+0.66%
Frequency	2005.2	0.009 (CI = +/-0.030; p = 0.532)	-0.022	+0.92%
Frequency	2006.1	0.012 (CI = +/-0.031; p = 0.429)	-0.013	+1.24%
Frequency	2006.2	0.010 (CI = +/-0.034; p = 0.532)	-0.024	+1.05%
Frequency	2007.1	0.014 (CI = +/-0.036; p = 0.426)	-0.014	+1.44%
Frequency	2007.2	0.014 (CI = +/-0.039; p = 0.481)	-0.021	+1.38%
Frequency	2008.1	0.022 (CI = +/-0.042; p = 0.276)	0.011	+2.26%
Frequency	2008.2	0.019 (CI = +/-0.045; p = 0.394)	-0.011	+1.91%
Frequency	2009.1	0.025 (CI = +/-0.049; p = 0.296)	0.007	+2.55%
Frequency	2009.2	0.018 (CI = +/-0.053; p = 0.498)	-0.027	+1.77%
Frequency	2010.1	0.028 (CI = +/-0.057; p = 0.317)	0.003	+2.84%
Frequency	2010.2	0.019 (CI = +/-0.063; p = 0.531)	-0.034	+1.91%
Frequency	2011.1	0.033 (CI = +/-0.068; p = 0.314)	0.005	+3.37%
Frequency	2011.2	0.018 (CI = +/-0.073; p = 0.617)	-0.048	+1.78%
Frequency	2012.1	0.024 (CI = +/-0.083; p = 0.547)	-0.043	+2.43%
Frequency	2012.2	0.002 (CI = +/-0.091; p = 0.968)	-0.077	+0.17%
Frequency	2013.1	0.021 (CI = +/-0.101; p = 0.653)	-0.065	+2.17%
Frequency	2013.2	0.007 (CI = +/-0.118; p = 0.896)	-0.089	+0.72%
Frequency	2014.1	0.031 (CI = +/-0.137; p = 0.629)	-0.073	+3.10%
Frequency	2014.2	-0.016 (CI = +/-0.150; p = 0.817)	-0.104	-1.57%
Frequency	2015.1	0.028 (CI = +/-0.173; p = 0.715)	-0.105	+2.88%
Frequency	2015.2	-0.033 (CI = +/-0.195; p = 0.697)	-0.117	-3.29%

## CM - Theft

Coverage = CM - Theft  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2000.1	0.079 (CI = +/-0.010; p = 0.000)	0.156 (CI = +/-0.119; p = 0.012)	0.864	+8.18%
Loss Cost	2000.2	0.078 (CI = +/-0.011; p = 0.000)	0.153 (CI = +/-0.122; p = 0.015)	0.852	+8.14%
Loss Cost	2001.1	0.079 (CI = +/-0.011; p = 0.000)	0.147 (CI = +/-0.125; p = 0.023)	0.848	+8.24%
Loss Cost	2001.2	0.077 (CI = +/-0.012; p = 0.000)	0.133 (CI = +/-0.125; p = 0.037)	0.835	+8.01%
Loss Cost	2002.1	0.076 (CI = +/-0.012; p = 0.000)	0.139 (CI = +/-0.128; p = 0.035)	0.824	+7.91%
Loss Cost	2002.2	0.075 (CI = +/-0.013; p = 0.000)	0.133 (CI = +/-0.131; p = 0.048)	0.805	+7.80%
Loss Cost	2003.1	0.073 (CI = +/-0.014; p = 0.000)	0.147 (CI = +/-0.133; p = 0.031)	0.793	+7.55%
Loss Cost	2003.2	0.071 (CI = +/-0.014; p = 0.000)	0.139 (CI = +/-0.136; p = 0.045)	0.769	+7.40%
Loss Cost	2004.1	0.069 (CI = +/-0.015; p = 0.000)	0.154 (CI = +/-0.137; p = 0.029)	0.754	+7.11%
Loss Cost	2004.2	0.068 (CI = +/-0.016; p = 0.000)	0.151 (CI = +/-0.142; p = 0.038)	0.728	+7.04%
Loss Cost	2005.1	0.067 (CI = +/-0.017; p = 0.000)	0.155 (CI = +/-0.147; p = 0.040)	0.710	+6.96%
Loss Cost	2005.2	0.067 (CI = +/-0.018; p = 0.000)	0.153 (CI = +/-0.152; p = 0.050)	0.679	+6.91%
Loss Cost	2006.1	0.067 (CI = +/-0.020; p = 0.000)	0.154 (CI = +/-0.159; p = 0.056)	0.661	+6.88%
Loss Cost	2006.2	0.069 (CI = +/-0.021; p = 0.000)	0.166 (CI = +/-0.163; p = 0.045)	0.655	+7.17%
Loss Cost	2007.1	0.071 (CI = +/-0.023; p = 0.000)	0.158 (CI = +/-0.169; p = 0.065)	0.649	+7.37%
Loss Cost	2007.2	0.073 (CI = +/-0.024; p = 0.000)	0.167 (CI = +/-0.175; p = 0.061)	0.630	+7.59%
Loss Cost	2008.1	0.080 (CI = +/-0.025; p = 0.000)	0.140 (CI = +/-0.174; p = 0.110)	0.667	+8.29%
Loss Cost	2008.2	0.087 (CI = +/-0.026; p = 0.000)	0.168 (CI = +/-0.169; p = 0.052)	0.706	+9.10%
Loss Cost	2009.1	0.096 (CI = +/-0.025; p = 0.000)	0.132 (CI = +/-0.160; p = 0.101)	0.762	+10.13%
Loss Cost	2009.2	0.105 (CI = +/-0.025; p = 0.000)	0.162 (CI = +/-0.152; p = 0.038)	0.800	+11.08%
Loss Cost	2010.1	0.113 (CI = +/-0.026; p = 0.000)	0.133 (CI = +/-0.148; p = 0.075)	0.828	+11.99%
Loss Cost	2010.2	0.121 (CI = +/-0.027; p = 0.000)	0.158 (CI = +/-0.145; p = 0.035)	0.843	+12.85%
Loss Cost	2011.1	0.125 (CI = +/-0.029; p = 0.000)	0.145 (CI = +/-0.153; p = 0.062)	0.838	+13.31%
Loss Cost	2011.2	0.126 (CI = +/-0.033; p = 0.000)	0.148 (CI = +/-0.163; p = 0.073)	0.809	+13.43%
Loss Cost	2012.1	0.123 (CI = +/-0.038; p = 0.000)	0.156 (CI = +/-0.175; p = 0.076)	0.783	+13.08%
Loss Cost	2012.2	0.114 (CI = +/-0.041; p = 0.000)	0.134 (CI = +/-0.179; p = 0.130)	0.722	+12.06%
Loss Cost	2013.1	0.108 (CI = +/-0.048; p = 0.000)	0.149 (CI = +/-0.194; p = 0.119)	0.681	+11.38%
Loss Cost	2013.2	0.102 (CI = +/-0.056; p = 0.002)	0.137 (CI = +/-0.210; p = 0.177)	0.582	+10.75%
Loss Cost	2014.1	0.089 (CI = +/-0.065; p = 0.013)	0.165 (CI = +/-0.225; p = 0.132)	0.525	+9.34%
Loss Cost	2014.2	0.063 (CI = +/-0.064; p = 0.054)	0.116 (CI = +/-0.204; p = 0.226)	0.324	+6.49%
Loss Cost	2015.1	0.029 (CI = +/-0.060; p = 0.283)	0.178 (CI = +/-0.172; p = 0.044)	0.422	+2.99%
Loss Cost	2015.2	0.018 (CI = +/-0.074; p = 0.575)	0.160 (CI = +/-0.191; p = 0.086)	0.242	+1.80%
Severity	2000.1	0.038 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.082; p = 0.096)	0.758	+3.91%
Severity	2000.2	0.037 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.083; p = 0.140)	0.735	+3.79%
Severity	2001.1	0.036 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.082; p = 0.083)	0.721	+3.62%
Severity	2001.2	0.033 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.076; p = 0.146)	0.708	+3.34%
Severity	2002.1	0.031 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.074; p = 0.072)	0.696	+3.14%
Severity	2002.2	0.030 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.076; p = 0.102)	0.663	+3.04%
Severity	2003.1	0.028 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.076; p = 0.065)	0.642	+2.89%
Severity	2003.2	0.026 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.073; p = 0.112)	0.604	+2.65%
Severity	2004.1	0.023 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.068; p = 0.032)	0.600	+2.36%
Severity	2004.2	0.021 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.066; p = 0.057)	0.549	+2.14%
Severity	2005.1	0.019 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.064; p = 0.024)	0.531	+1.92%
Severity	2005.2	0.016 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.058; p = 0.041)	0.474	+1.62%
Severity	2006.1	0.014 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.055; p = 0.012)	0.468	+1.37%
Severity	2006.2	0.012 (CI = +/-0.007; p = 0.002)	0.063 (CI = +/-0.053; p = 0.022)	0.385	+1.17%
Severity	2007.1	0.010 (CI = +/-0.007; p = 0.009)	0.072 (CI = +/-0.053; p = 0.010)	0.380	+0.98%
Severity	2007.2	0.007 (CI = +/-0.007; p = 0.041)	0.060 (CI = +/-0.048; p = 0.016)	0.284	+0.70%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.045)	0.058 (CI = +/-0.050; p = 0.025)	0.286	+0.74%
Severity	2008.2	0.007 (CI = +/-0.008; p = 0.073)	0.057 (CI = +/-0.052; p = 0.034)	0.236	+0.72%
Severity	2009.1	0.006 (CI = +/-0.009; p = 0.137)	0.060 (CI = +/-0.055; p = 0.034)	0.230	+0.64%
Severity	2009.2	0.007 (CI = +/-0.009; p = 0.134)	0.062 (CI = +/-0.058; p = 0.035)	0.220	+0.71%
Severity	2010.1	0.005 (CI = +/-0.010; p = 0.308)	0.069 (CI = +/-0.059; p = 0.024)	0.232	+0.51%
Severity	2010.2	0.007 (CI = +/-0.011; p = 0.234)	0.074 (CI = +/-0.062; p = 0.022)	0.250	+0.66%
Severity	2011.1	0.005 (CI = +/-0.013; p = 0.403)	0.079 (CI = +/-0.065; p = 0.021)	0.257	+0.51%
Severity	2011.2	0.004 (CI = +/-0.014; p = 0.577)	0.075 (CI = +/-0.069; p = 0.035)	0.190	+0.37%
Severity	2012.1	0.008 (CI = +/-0.015; p = 0.245)	0.062 (CI = +/-0.068; p = 0.072)	0.207	+0.84%
Severity	2012.2	0.011 (CI = +/-0.017; p = 0.179)	0.068 (CI = +/-0.072; p = 0.061)	0.235	+1.09%
Severity	2013.1	0.017 (CI = +/-0.018; p = 0.062)	0.054 (CI = +/-0.071; p = 0.123)	0.319	+1.67%
Severity	2013.2	0.014 (CI = +/-0.020; p = 0.165)	0.047 (CI = +/-0.075; p = 0.194)	0.154	+1.36%
Severity	2014.1	0.008 (CI = +/-0.023; p = 0.433)	0.058 (CI = +/-0.080; p = 0.135)	0.144	+0.84%
Severity	2014.2	0.000 (CI = +/-0.024; p = 0.974)	0.042 (CI = +/-0.075; p = 0.233)	-0.035	-0.03%
Severity	2015.1	-0.004 (CI = +/-0.030; p = 0.736)	0.049 (CI = +/-0.085; p = 0.212)	-0.011	-0.44%
Severity	2015.2	-0.006 (CI = +/-0.038; p = 0.735)	0.048 (CI = +/-0.099; p = 0.283)	-0.065	-0.55%
Frequency	2000.1	0.040 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.126; p = 0.173)	0.592	+4.11%
Frequency	2000.2	0.041 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.129; p = 0.158)	0.582	+4.19%
Frequency	2001.1	0.044 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.128; p = 0.245)	0.612	+4.47%
Frequency	2001.2	0.044 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.131; p = 0.239)	0.594	+4.52%
Frequency	2002.1	0.045 (CI = +/-0.013; p = 0.000)	0.071 (CI = +/-0.135; p = 0.293)	0.591	+4.63%
Frequency	2002.2	0.045 (CI = +/-0.014; p = 0.000)	0.070 (CI = +/-0.139; p = 0.311)	0.564	+4.62%
Frequency	2003.1	0.044 (CI = +/-0.015; p = 0.000)	0.075 (CI = +/-0.143; p = 0.292)	0.538	+4.53%
Frequency	2003.2	0.045 (CI = +/-0.015; p = 0.000)	0.080 (CI = +/-0.147; p = 0.274)	0.522	+4.63%
Frequency	2004.1	0.045 (CI = +/-0.016; p = 0.000)	0.079 (CI = +/-0.152; p = 0.297)	0.505	+4.65%
Frequency	2004.2	0.047 (CI = +/-0.018; p = 0.000)	0.087 (CI = +/-0.157; p = 0.267)	0.495	+4.80%
Frequency	2005.1	0.048 (CI = +/-0.019; p = 0.000)	0.080 (CI = +/-0.162; p = 0.322)	0.489	+4.94%
Frequency	2005.2	0.051 (CI = +/-0.020; p = 0.000)	0.092 (CI = +/-0.166; p = 0.264)	0.492	+5.21%
Frequency	2006.1	0.053 (CI = +/-0.021; p = 0.000)	0.082 (CI = +/-0.171; p = 0.334)	0.492	+5.43%
Frequency	2006.2	0.058 (CI = +/-0.022; p = 0.000)	0.103 (CI = +/-0.171; p = 0.224)	0.527	+5.94%
Frequency	2007.1	0.061 (CI = +/-0.023; p = 0.000)	0.087 (CI = +/-0.175; p = 0.316)	0.542	+6.33%
Frequency	2007.2	0.066 (CI = +/-0.024; p = 0.000)	0.107 (CI = +/-0.177; p = 0.223)	0.564	+6.84%
Frequency	2008.1	0.072 (CI = +/-0.026; p = 0.000)	0.081 (CI = +/-0.177; p = 0.349)	0.600	+7.50%
Frequency	2008.2	0.080 (CI = +/-0.026; p = 0.000)	0.111 (CI = +/-0.172; p = 0.193)	0.653	+8.32%
Frequency	2009.1	0.090 (CI = +/-0.025; p = 0.000)	0.072 (CI = +/-0.160; p = 0.357)	0.728	+9.42%
Frequency	2009.2	0.098 (CI = +/-0.025; p = 0.000)	0.100 (CI = +/-0.154; p = 0.191)	0.765	+10.29%
Frequency	2010.1	0.108 (CI = +/-0.025; p = 0.000)	0.064 (CI = +/-0.143; p = 0.358)	0.818	+11.42%
Frequency	2010.2	0.114 (CI = +/-0.026; p = 0.000)	0.084 (CI = +/-0.144; p = 0.234)	0.825	+12.12%
Frequency	2011.1	0.120 (CI = +/-0.029; p = 0.000)	0.066 (CI = +/-0.149; p = 0.357)	0.826	+12.74%
Frequency	2011.2	0.122 (CI = +/-0.032; p = 0.000)	0.073 (CI = +/-0.158; p = 0.339)	0.804	+13.00%
Frequency	2012.1	0.115 (CI = +/-0.035; p = 0.000)	0.095 (CI = +/-0.163; p = 0.232)	0.773	+12.14%
Frequency	2012.2	0.103 (CI = +/-0.037; p = 0.000)	0.066 (CI = +/-0.158; p = 0.384)	0.722	+10.85%
Frequency	2013.1	0.091 (CI = +/-0.039; p = 0.000)	0.095 (CI = +/-0.159; p = 0.214)	0.681	+9.55%
Frequency	2013.2	0.089 (CI = +/-0.046; p = 0.002)	0.090 (CI = +/-0.174; p = 0.277)	0.594	+9.26%
Frequency	2014.1	0.081 (CI = +/-0.055; p = 0.009)	0.106 (CI = +/-0.190; p = 0.237)	0.524	+8.42%
Frequency	2014.2	0.063 (CI = +/-0.060; p = 0.040)	0.074 (CI = +/-0.189; p = 0.393)	0.324	+6.53%
Frequency	2015.1	0.034 (CI = +/-0.058; p = 0.209)	0.128 (CI = +/-0.166; p = 0.111)	0.323	+3.44%
Frequency	2015.2	0.023 (CI = +/-0.072; p = 0.456)	0.112 (CI = +/-0.186; p = 0.191)	0.092	+2.36%

**CM - Theft**

Coverage = CM - Theft  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.1	0.079 (CI = +/-0.011; p = 0.000)	0.843	+8.24%
Loss Cost	2000.2	0.078 (CI = +/-0.012; p = 0.000)	0.830	+8.14%
Loss Cost	2001.1	0.080 (CI = +/-0.012; p = 0.000)	0.829	+8.31%
Loss Cost	2001.2	0.077 (CI = +/-0.012; p = 0.000)	0.817	+8.01%
Loss Cost	2002.1	0.077 (CI = +/-0.013; p = 0.000)	0.804	+7.98%
Loss Cost	2002.2	0.075 (CI = +/-0.014; p = 0.000)	0.786	+7.80%
Loss Cost	2003.1	0.074 (CI = +/-0.014; p = 0.000)	0.766	+7.63%
Loss Cost	2003.2	0.071 (CI = +/-0.015; p = 0.000)	0.744	+7.40%
Loss Cost	2004.1	0.070 (CI = +/-0.016; p = 0.000)	0.720	+7.21%
Loss Cost	2004.2	0.068 (CI = +/-0.017; p = 0.000)	0.693	+7.04%
Loss Cost	2005.1	0.068 (CI = +/-0.018; p = 0.000)	0.672	+7.07%
Loss Cost	2005.2	0.067 (CI = +/-0.019; p = 0.000)	0.640	+6.91%
Loss Cost	2006.1	0.068 (CI = +/-0.021; p = 0.000)	0.622	+7.01%
Loss Cost	2006.2	0.069 (CI = +/-0.022; p = 0.000)	0.608	+7.17%
Loss Cost	2007.1	0.072 (CI = +/-0.024; p = 0.000)	0.609	+7.52%
Loss Cost	2007.2	0.073 (CI = +/-0.026; p = 0.000)	0.584	+7.59%
Loss Cost	2008.1	0.081 (CI = +/-0.026; p = 0.000)	0.640	+8.45%
Loss Cost	2008.2	0.087 (CI = +/-0.027; p = 0.000)	0.661	+9.10%
Loss Cost	2009.1	0.098 (CI = +/-0.026; p = 0.000)	0.739	+10.31%
Loss Cost	2009.2	0.105 (CI = +/-0.028; p = 0.000)	0.758	+11.08%
Loss Cost	2010.1	0.115 (CI = +/-0.027; p = 0.000)	0.803	+12.22%
Loss Cost	2010.2	0.121 (CI = +/-0.030; p = 0.000)	0.804	+12.85%
Loss Cost	2011.1	0.128 (CI = +/-0.032; p = 0.000)	0.807	+13.62%
Loss Cost	2011.2	0.126 (CI = +/-0.036; p = 0.000)	0.774	+13.43%
Loss Cost	2012.1	0.127 (CI = +/-0.041; p = 0.000)	0.741	+13.49%
Loss Cost	2012.2	0.114 (CI = +/-0.044; p = 0.000)	0.688	+12.06%
Loss Cost	2013.1	0.112 (CI = +/-0.051; p = 0.000)	0.631	+11.89%
Loss Cost	2013.2	0.102 (CI = +/-0.058; p = 0.003)	0.540	+10.75%
Loss Cost	2014.1	0.096 (CI = +/-0.069; p = 0.011)	0.442	+10.09%
Loss Cost	2014.2	0.063 (CI = +/-0.066; p = 0.058)	0.270	+6.49%
Loss Cost	2015.1	0.040 (CI = +/-0.073; p = 0.241)	0.063	+4.10%
Loss Cost	2015.2	0.018 (CI = +/-0.086; p = 0.639)	-0.105	+1.80%
Severity	2000.1	0.039 (CI = +/-0.007; p = 0.000)	0.746	+3.94%
Severity	2000.2	0.037 (CI = +/-0.007; p = 0.000)	0.726	+3.79%
Severity	2001.1	0.036 (CI = +/-0.008; p = 0.000)	0.704	+3.65%
Severity	2001.2	0.033 (CI = +/-0.007; p = 0.000)	0.698	+3.34%
Severity	2002.1	0.031 (CI = +/-0.007; p = 0.000)	0.674	+3.17%
Severity	2002.2	0.030 (CI = +/-0.008; p = 0.000)	0.645	+3.04%
Severity	2003.1	0.029 (CI = +/-0.008; p = 0.000)	0.613	+2.93%
Severity	2003.2	0.026 (CI = +/-0.008; p = 0.000)	0.583	+2.65%
Severity	2004.1	0.024 (CI = +/-0.008; p = 0.000)	0.546	+2.40%
Severity	2004.2	0.021 (CI = +/-0.008; p = 0.000)	0.503	+2.14%
Severity	2005.1	0.020 (CI = +/-0.008; p = 0.000)	0.452	+1.97%
Severity	2005.2	0.016 (CI = +/-0.007; p = 0.000)	0.403	+1.62%
Severity	2006.1	0.014 (CI = +/-0.008; p = 0.001)	0.339	+1.43%
Severity	2006.2	0.012 (CI = +/-0.007; p = 0.004)	0.262	+1.17%
Severity	2007.1	0.010 (CI = +/-0.008; p = 0.013)	0.200	+1.04%
Severity	2007.2	0.007 (CI = +/-0.007; p = 0.064)	0.104	+0.70%
Severity	2008.1	0.008 (CI = +/-0.008; p = 0.048)	0.128	+0.80%
Severity	2008.2	0.007 (CI = +/-0.009; p = 0.099)	0.082	+0.72%
Severity	2009.1	0.007 (CI = +/-0.009; p = 0.130)	0.066	+0.72%
Severity	2009.2	0.007 (CI = +/-0.010; p = 0.172)	0.048	+0.71%
Severity	2010.1	0.006 (CI = +/-0.012; p = 0.277)	0.013	+0.62%
Severity	2010.2	0.007 (CI = +/-0.013; p = 0.297)	0.009	+0.66%
Severity	2011.1	0.007 (CI = +/-0.014; p = 0.352)	-0.005	+0.66%
Severity	2011.2	0.004 (CI = +/-0.016; p = 0.623)	-0.049	+0.37%
Severity	2012.1	0.010 (CI = +/-0.016; p = 0.211)	0.046	+0.98%
Severity	2012.2	0.011 (CI = +/-0.018; p = 0.225)	0.043	+1.09%
Severity	2013.1	0.018 (CI = +/-0.018; p = 0.053)	0.217	+1.84%
Severity	2013.2	0.014 (CI = +/-0.021; p = 0.178)	0.082	+1.36%
Severity	2014.1	0.011 (CI = +/-0.024; p = 0.346)	-0.002	+1.09%
Severity	2014.2	0.000 (CI = +/-0.024; p = 0.975)	-0.111	-0.03%
Severity	2015.1	-0.001 (CI = +/-0.030; p = 0.917)	-0.123	-0.14%
Severity	2015.2	-0.006 (CI = +/-0.038; p = 0.740)	-0.124	-0.55%
Frequency	2000.1	0.041 (CI = +/-0.011; p = 0.000)	0.582	+4.14%
Frequency	2000.2	0.041 (CI = +/-0.012; p = 0.000)	0.570	+4.19%
Frequency	2001.1	0.044 (CI = +/-0.012; p = 0.000)	0.607	+4.50%
Frequency	2001.2	0.044 (CI = +/-0.012; p = 0.000)	0.589	+4.52%
Frequency	2002.1	0.046 (CI = +/-0.013; p = 0.000)	0.589	+4.67%
Frequency	2002.2	0.045 (CI = +/-0.014; p = 0.000)	0.563	+4.62%
Frequency	2003.1	0.045 (CI = +/-0.015; p = 0.000)	0.535	+4.57%
Frequency	2003.2	0.045 (CI = +/-0.015; p = 0.000)	0.519	+4.63%
Frequency	2004.1	0.046 (CI = +/-0.016; p = 0.000)	0.503	+4.70%
Frequency	2004.2	0.047 (CI = +/-0.018; p = 0.000)	0.490	+4.80%
Frequency	2005.1	0.049 (CI = +/-0.019; p = 0.000)	0.488	+5.00%
Frequency	2005.2	0.051 (CI = +/-0.020; p = 0.000)	0.487	+5.21%
Frequency	2006.1	0.054 (CI = +/-0.021; p = 0.000)	0.493	+5.50%
Frequency	2006.2	0.058 (CI = +/-0.022; p = 0.000)	0.517	+5.94%
Frequency	2007.1	0.062 (CI = +/-0.023; p = 0.000)	0.541	+6.41%
Frequency	2007.2	0.066 (CI = +/-0.025; p = 0.000)	0.553	+6.84%
Frequency	2008.1	0.073 (CI = +/-0.025; p = 0.000)	0.602	+7.59%
Frequency	2008.2	0.080 (CI = +/-0.026; p = 0.000)	0.640	+8.32%
Frequency	2009.1	0.091 (CI = +/-0.025; p = 0.000)	0.730	+9.52%
Frequency	2009.2	0.098 (CI = +/-0.026; p = 0.000)	0.755	+10.29%
Frequency	2010.1	0.109 (CI = +/-0.025; p = 0.000)	0.819	+11.53%
Frequency	2010.2	0.114 (CI = +/-0.026; p = 0.000)	0.820	+12.12%
Frequency	2011.1	0.121 (CI = +/-0.028; p = 0.000)	0.827	+12.88%
Frequency	2011.2	0.122 (CI = +/-0.032; p = 0.000)	0.804	+13.00%
Frequency	2012.1	0.117 (CI = +/-0.036; p = 0.000)	0.763	+12.39%
Frequency	2012.2	0.103 (CI = +/-0.036; p = 0.000)	0.726	+10.85%
Frequency	2013.1	0.094 (CI = +/-0.040; p = 0.000)	0.661	+9.87%
Frequency	2013.2	0.089 (CI = +/-0.046; p = 0.001)	0.582	+9.26%
Frequency	2014.1	0.085 (CI = +/-0.055; p = 0.006)	0.496	+8.91%
Frequency	2014.2	0.063 (CI = +/-0.058; p = 0.036)	0.338	+6.53%
Frequency	2015.1	0.042 (CI = +/-0.063; p = 0.167)	0.127	+4.25%
Frequency	2015.2	0.023 (CI = +/-0.075; p = 0.485)	-0.061	+2.36%

## CM - Excluding Cat

Coverage = CM - Excluding Cat  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2002.1	0.050 (CI = +/-0.008; p = 0.000)	0.305 (CI = +/-0.079; p = 0.000)	0.877	+5.13%
Loss Cost	2002.2	0.049 (CI = +/-0.008; p = 0.000)	0.297 (CI = +/-0.079; p = 0.000)	0.863	+4.99%
Loss Cost	2003.1	0.046 (CI = +/-0.008; p = 0.000)	0.312 (CI = +/-0.075; p = 0.000)	0.874	+4.71%
Loss Cost	2003.2	0.044 (CI = +/-0.008; p = 0.000)	0.299 (CI = +/-0.073; p = 0.000)	0.866	+4.47%
Loss Cost	2004.1	0.042 (CI = +/-0.008; p = 0.000)	0.311 (CI = +/-0.071; p = 0.000)	0.873	+4.25%
Loss Cost	2004.2	0.039 (CI = +/-0.007; p = 0.000)	0.298 (CI = +/-0.067; p = 0.000)	0.867	+3.98%
Loss Cost	2005.1	0.038 (CI = +/-0.008; p = 0.000)	0.303 (CI = +/-0.069; p = 0.000)	0.866	+3.88%
Loss Cost	2005.2	0.036 (CI = +/-0.008; p = 0.000)	0.294 (CI = +/-0.069; p = 0.000)	0.850	+3.70%
Loss Cost	2006.1	0.037 (CI = +/-0.009; p = 0.000)	0.292 (CI = +/-0.071; p = 0.000)	0.849	+3.74%
Loss Cost	2006.2	0.037 (CI = +/-0.010; p = 0.000)	0.293 (CI = +/-0.074; p = 0.000)	0.831	+3.75%
Loss Cost	2007.1	0.038 (CI = +/-0.010; p = 0.000)	0.286 (CI = +/-0.076; p = 0.000)	0.837	+3.91%
Loss Cost	2007.2	0.040 (CI = +/-0.011; p = 0.000)	0.292 (CI = +/-0.079; p = 0.000)	0.827	+4.04%
Loss Cost	2008.1	0.043 (CI = +/-0.011; p = 0.000)	0.277 (CI = +/-0.076; p = 0.000)	0.850	+4.40%
Loss Cost	2008.2	0.047 (CI = +/-0.011; p = 0.000)	0.291 (CI = +/-0.073; p = 0.000)	0.869	+4.78%
Loss Cost	2009.1	0.049 (CI = +/-0.012; p = 0.000)	0.281 (CI = +/-0.074; p = 0.000)	0.880	+5.06%
Loss Cost	2009.2	0.053 (CI = +/-0.012; p = 0.000)	0.293 (CI = +/-0.072; p = 0.000)	0.889	+5.43%
Loss Cost	2010.1	0.055 (CI = +/-0.013; p = 0.000)	0.285 (CI = +/-0.074; p = 0.000)	0.895	+5.68%
Loss Cost	2010.2	0.057 (CI = +/-0.014; p = 0.000)	0.290 (CI = +/-0.077; p = 0.000)	0.883	+5.85%
Loss Cost	2011.1	0.061 (CI = +/-0.015; p = 0.000)	0.276 (CI = +/-0.076; p = 0.000)	0.899	+6.32%
Loss Cost	2011.2	0.062 (CI = +/-0.017; p = 0.000)	0.276 (CI = +/-0.081; p = 0.000)	0.878	+6.34%
Loss Cost	2012.1	0.061 (CI = +/-0.019; p = 0.000)	0.279 (CI = +/-0.088; p = 0.000)	0.874	+6.25%
Loss Cost	2012.2	0.053 (CI = +/-0.018; p = 0.000)	0.260 (CI = +/-0.080; p = 0.000)	0.863	+5.43%
Loss Cost	2013.1	0.054 (CI = +/-0.022; p = 0.000)	0.257 (CI = +/-0.087; p = 0.000)	0.861	+5.54%
Loss Cost	2013.2	0.050 (CI = +/-0.025; p = 0.001)	0.248 (CI = +/-0.092; p = 0.000)	0.819	+5.11%
Loss Cost	2014.1	0.052 (CI = +/-0.030; p = 0.004)	0.244 (CI = +/-0.103; p = 0.000)	0.818	+5.30%
Loss Cost	2014.2	0.041 (CI = +/-0.031; p = 0.016)	0.225 (CI = +/-0.100; p = 0.001)	0.774	+4.20%
Loss Cost	2015.1	0.035 (CI = +/-0.039; p = 0.071)	0.236 (CI = +/-0.112; p = 0.002)	0.782	+3.56%
Loss Cost	2015.2	0.022 (CI = +/-0.043; p = 0.257)	0.217 (CI = +/-0.112; p = 0.003)	0.734	+2.23%
Severity	2002.1	0.047 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.052; p = 0.612)	0.910	+4.76%
Severity	2002.2	0.045 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.050; p = 0.876)	0.910	+4.60%
Severity	2003.1	0.043 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.048; p = 0.603)	0.908	+4.44%
Severity	2003.2	0.043 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.049; p = 0.688)	0.899	+4.39%
Severity	2004.1	0.042 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.051; p = 0.613)	0.890	+4.34%
Severity	2004.2	0.041 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.050; p = 0.828)	0.883	+4.19%
Severity	2005.1	0.040 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.049; p = 0.614)	0.875	+4.05%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.045; p = 0.952)	0.880	+3.81%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.045; p = 0.751)	0.869	+3.69%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.042; p = 0.931)	0.867	+3.49%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.044; p = 0.962)	0.850	+3.43%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	-0.004 (CI = +/-0.044; p = 0.868)	0.833	+3.31%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.046; p = 0.860)	0.814	+3.32%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.048; p = 0.956)	0.803	+3.39%
Severity	2009.1	0.033 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.051; p = 0.960)	0.779	+3.39%
Severity	2009.2	0.035 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.051; p = 0.810)	0.794	+3.60%
Severity	2010.1	0.035 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.054; p = 0.760)	0.763	+3.54%
Severity	2010.2	0.034 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.056; p = 0.872)	0.722	+3.43%
Severity	2011.1	0.034 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.060; p = 0.870)	0.683	+3.42%
Severity	2011.2	0.034 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.064; p = 0.836)	0.648	+3.47%
Severity	2012.1	0.037 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.067; p = 0.977)	0.649	+3.74%
Severity	2012.2	0.036 (CI = +/-0.017; p = 0.001)	-0.004 (CI = +/-0.072; p = 0.914)	0.583	+3.62%
Severity	2013.1	0.038 (CI = +/-0.019; p = 0.001)	-0.009 (CI = +/-0.079; p = 0.811)	0.554	+3.83%
Severity	2013.2	0.032 (CI = +/-0.021; p = 0.007)	-0.021 (CI = +/-0.079; p = 0.560)	0.451	+3.24%
Severity	2014.1	0.021 (CI = +/-0.020; p = 0.035)	0.002 (CI = +/-0.067; p = 0.961)	0.280	+2.16%
Severity	2014.2	0.018 (CI = +/-0.023; p = 0.112)	-0.005 (CI = +/-0.073; p = 0.880)	0.109	+1.80%
Severity	2015.1	0.015 (CI = +/-0.029; p = 0.251)	-0.001 (CI = +/-0.084; p = 0.985)	-0.046	+1.56%
Severity	2015.2	0.014 (CI = +/-0.038; p = 0.388)	-0.002 (CI = +/-0.098; p = 0.954)	-0.165	+1.44%
Frequency	2002.1	0.004 (CI = +/-0.007; p = 0.279)	0.292 (CI = +/-0.068; p = 0.000)	0.687	+0.35%
Frequency	2002.2	0.004 (CI = +/-0.007; p = 0.283)	0.293 (CI = +/-0.070; p = 0.000)	0.679	+0.37%
Frequency	2003.1	0.003 (CI = +/-0.007; p = 0.478)	0.300 (CI = +/-0.071; p = 0.000)	0.691	+0.25%
Frequency	2003.2	0.001 (CI = +/-0.007; p = 0.841)	0.290 (CI = +/-0.070; p = 0.000)	0.687	+0.07%
Frequency	2004.1	-0.001 (CI = +/-0.008; p = 0.817)	0.298 (CI = +/-0.070; p = 0.000)	0.707	-0.09%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.605)	0.292 (CI = +/-0.071; p = 0.000)	0.700	-0.20%
Frequency	2005.1	-0.002 (CI = +/-0.008; p = 0.701)	0.290 (CI = +/-0.073; p = 0.000)	0.688	-0.16%
Frequency	2005.2	-0.001 (CI = +/-0.009; p = 0.809)	0.293 (CI = +/-0.076; p = 0.000)	0.686	-0.11%
Frequency	2006.1	0.000 (CI = +/-0.010; p = 0.928)	0.285 (CI = +/-0.077; p = 0.000)	0.675	+0.04%
Frequency	2006.2	0.003 (CI = +/-0.010; p = 0.607)	0.295 (CI = +/-0.078; p = 0.000)	0.697	+0.25%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.366)	0.285 (CI = +/-0.078; p = 0.000)	0.694	+0.47%
Frequency	2007.2	0.007 (CI = +/-0.011; p = 0.190)	0.295 (CI = +/-0.078; p = 0.000)	0.718	+0.71%
Frequency	2008.1	0.010 (CI = +/-0.011; p = 0.064)	0.281 (CI = +/-0.076; p = 0.000)	0.732	+1.04%
Frequency	2008.2	0.013 (CI = +/-0.011; p = 0.024)	0.293 (CI = +/-0.076; p = 0.000)	0.758	+1.34%
Frequency	2009.1	0.016 (CI = +/-0.012; p = 0.012)	0.282 (CI = +/-0.076; p = 0.000)	0.767	+1.61%
Frequency	2009.2	0.017 (CI = +/-0.013; p = 0.012)	0.287 (CI = +/-0.080; p = 0.000)	0.760	+1.76%
Frequency	2010.1	0.020 (CI = +/-0.014; p = 0.007)	0.277 (CI = +/-0.081; p = 0.000)	0.770	+2.07%
Frequency	2010.2	0.023 (CI = +/-0.015; p = 0.005)	0.285 (CI = +/-0.083; p = 0.000)	0.773	+2.35%
Frequency	2011.1	0.028 (CI = +/-0.016; p = 0.002)	0.271 (CI = +/-0.083; p = 0.000)	0.794	+2.81%
Frequency	2011.2	0.027 (CI = +/-0.018; p = 0.006)	0.270 (CI = +/-0.089; p = 0.000)	0.762	+2.77%
Frequency	2012.1	0.024 (CI = +/-0.020; p = 0.024)	0.280 (CI = +/-0.093; p = 0.000)	0.772	+2.42%
Frequency	2012.2	0.017 (CI = +/-0.021; p = 0.097)	0.263 (CI = +/-0.091; p = 0.000)	0.747	+1.74%
Frequency	2013.1	0.016 (CI = +/-0.025; p = 0.173)	0.266 (CI = +/-0.099; p = 0.000)	0.743	+1.64%
Frequency	2013.2	0.018 (CI = +/-0.029; p = 0.196)	0.269 (CI = +/-0.108; p = 0.000)	0.718	+1.81%
Frequency	2014.1	0.030 (CI = +/-0.029; p = 0.045)	0.243 (CI = +/-0.102; p = 0.000)	0.771	+3.07%
Frequency	2014.2	0.023 (CI = +/-0.034; p = 0.150)	0.230 (CI = +/-0.107; p = 0.001)	0.714	+2.36%
Frequency	2015.1	0.020 (CI = +/-0.043; p = 0.318)	0.237 (CI = +/-0.123; p = 0.003)	0.712	+1.97%
Frequency	2015.2	0.008 (CI = +/-0.050; p = 0.720)	0.219 (CI = +/-0.130; p = 0.006)	0.653	+0.77%

### CM - Excluding Cat

Coverage = CM - Excluding Cat  
End Trend Period = 2019.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend	
					Rate	
Loss Cost	2002.1	0.051 (CI = +/-0.008; p = 0.000)	0.313 (CI = +/-0.080; p = 0.000)	0.875	+5.28%	
Loss Cost	2002.2	0.050 (CI = +/-0.008; p = 0.000)	0.304 (CI = +/-0.080; p = 0.000)	0.860	+5.13%	
Loss Cost	2003.1	0.047 (CI = +/-0.008; p = 0.000)	0.319 (CI = +/-0.076; p = 0.000)	0.872	+4.84%	
Loss Cost	2003.2	0.045 (CI = +/-0.008; p = 0.000)	0.306 (CI = +/-0.074; p = 0.000)	0.861	+4.59%	
Loss Cost	2004.1	0.043 (CI = +/-0.008; p = 0.000)	0.317 (CI = +/-0.072; p = 0.000)	0.868	+4.37%	
Loss Cost	2004.2	0.040 (CI = +/-0.008; p = 0.000)	0.303 (CI = +/-0.069; p = 0.000)	0.859	+4.09%	
Loss Cost	2005.1	0.039 (CI = +/-0.008; p = 0.000)	0.307 (CI = +/-0.070; p = 0.000)	0.858	+3.99%	
Loss Cost	2005.2	0.037 (CI = +/-0.009; p = 0.000)	0.299 (CI = +/-0.071; p = 0.000)	0.839	+3.80%	
Loss Cost	2006.1	0.038 (CI = +/-0.009; p = 0.000)	0.297 (CI = +/-0.074; p = 0.000)	0.839	+3.84%	
Loss Cost	2006.2	0.038 (CI = +/-0.010; p = 0.000)	0.298 (CI = +/-0.077; p = 0.000)	0.819	+3.87%	
Loss Cost	2007.1	0.040 (CI = +/-0.011; p = 0.000)	0.291 (CI = +/-0.079; p = 0.000)	0.826	+4.04%	
Loss Cost	2007.2	0.041 (CI = +/-0.012; p = 0.000)	0.298 (CI = +/-0.081; p = 0.000)	0.816	+4.21%	
Loss Cost	2008.1	0.045 (CI = +/-0.012; p = 0.000)	0.284 (CI = +/-0.078; p = 0.000)	0.843	+4.59%	
Loss Cost	2008.2	0.049 (CI = +/-0.012; p = 0.000)	0.301 (CI = +/-0.074; p = 0.000)	0.869	+5.05%	
Loss Cost	2009.1	0.052 (CI = +/-0.012; p = 0.000)	0.291 (CI = +/-0.074; p = 0.000)	0.881	+5.36%	
Loss Cost	2009.2	0.057 (CI = +/-0.012; p = 0.000)	0.307 (CI = +/-0.070; p = 0.000)	0.899	+5.84%	
Loss Cost	2010.1	0.060 (CI = +/-0.013; p = 0.000)	0.298 (CI = +/-0.070; p = 0.000)	0.907	+6.13%	
Loss Cost	2010.2	0.062 (CI = +/-0.014; p = 0.000)	0.307 (CI = +/-0.073; p = 0.000)	0.900	+6.42%	
Loss Cost	2011.1	0.067 (CI = +/-0.014; p = 0.000)	0.293 (CI = +/-0.069; p = 0.000)	0.921	+6.95%	
Loss Cost	2011.2	0.069 (CI = +/-0.016; p = 0.000)	0.297 (CI = +/-0.074; p = 0.000)	0.905	+7.11%	
Loss Cost	2012.1	0.068 (CI = +/-0.018; p = 0.000)	0.298 (CI = +/-0.080; p = 0.000)	0.902	+7.06%	
Loss Cost	2012.2	0.060 (CI = +/-0.018; p = 0.000)	0.279 (CI = +/-0.075; p = 0.000)	0.889	+6.23%	
Loss Cost	2013.1	0.062 (CI = +/-0.022; p = 0.000)	0.275 (CI = +/-0.081; p = 0.000)	0.889	+6.42%	
Loss Cost	2013.2	0.059 (CI = +/-0.026; p = 0.001)	0.269 (CI = +/-0.090; p = 0.000)	0.849	+6.11%	
Loss Cost	2014.1	0.062 (CI = +/-0.031; p = 0.002)	0.264 (CI = +/-0.099; p = 0.000)	0.850	+6.41%	
Loss Cost	2014.2	0.052 (CI = +/-0.036; p = 0.011)	0.244 (CI = +/-0.103; p = 0.001)	0.797	+5.31%	
Loss Cost	2015.1	0.046 (CI = +/-0.045; p = 0.046)	0.253 (CI = +/-0.117; p = 0.002)	0.801	+4.72%	
Loss Cost	2015.2	0.032 (CI = +/-0.057; p = 0.208)	0.232 (CI = +/-0.131; p = 0.006)	0.730	+3.27%	
Severity	2002.1	0.048 (CI = +/-0.005; p = 0.000)	0.024 (CI = +/-0.048; p = 0.327)	0.925	+4.95%	
Severity	2002.2	0.047 (CI = +/-0.005; p = 0.000)	0.014 (CI = +/-0.046; p = 0.527)	0.925	+4.79%	
Severity	2003.1	0.045 (CI = +/-0.005; p = 0.000)	0.022 (CI = +/-0.044; p = 0.307)	0.925	+4.64%	
Severity	2003.2	0.045 (CI = +/-0.005; p = 0.000)	0.021 (CI = +/-0.046; p = 0.362)	0.918	+4.60%	
Severity	2004.1	0.044 (CI = +/-0.005; p = 0.000)	0.023 (CI = +/-0.047; p = 0.321)	0.910	+4.55%	
Severity	2004.2	0.043 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.046; p = 0.482)	0.904	+4.41%	
Severity	2005.1	0.042 (CI = +/-0.005; p = 0.000)	0.022 (CI = +/-0.046; p = 0.321)	0.898	+4.27%	
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.041; p = 0.574)	0.903	+4.03%	
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.017 (CI = +/-0.041; p = 0.416)	0.895	+3.91%	
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.039; p = 0.680)	0.894	+3.71%	
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.040; p = 0.604)	0.881	+3.65%	
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.041; p = 0.757)	0.865	+3.55%	
Severity	2008.1	0.035 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.043; p = 0.796)	0.850	+3.58%	
Severity	2008.2	0.036 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.044; p = 0.645)	0.846	+3.70%	
Severity	2009.1	0.036 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.047; p = 0.675)	0.828	+3.71%	
Severity	2009.2	0.039 (CI = +/-0.008; p = 0.000)	0.020 (CI = +/-0.044; p = 0.363)	0.858	+4.01%	
Severity	2010.1	0.039 (CI = +/-0.009; p = 0.000)	0.021 (CI = +/-0.047; p = 0.359)	0.837	+3.97%	
Severity	2010.2	0.038 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.050; p = 0.429)	0.805	+3.91%	
Severity	2011.1	0.039 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.053; p = 0.466)	0.778	+3.93%	
Severity	2011.2	0.040 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.057; p = 0.385)	0.762	+4.11%	
Severity	2012.1	0.043 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.058; p = 0.561)	0.778	+4.43%	
Severity	2012.2	0.044 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.063; p = 0.577)	0.733	+4.46%	
Severity	2013.1	0.046 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.067; p = 0.736)	0.725	+4.76%	
Severity	2013.2	0.042 (CI = +/-0.020; p = 0.001)	0.000 (CI = +/-0.071; p = 0.998)	0.641	+4.25%	
Severity	2014.1	0.031 (CI = +/-0.017; p = 0.003)	0.019 (CI = +/-0.053; p = 0.422)	0.635	+3.15%	
Severity	2014.2	0.030 (CI = +/-0.021; p = 0.013)	0.017 (CI = +/-0.061; p = 0.527)	0.503	+3.03%	
Severity	2015.1	0.029 (CI = +/-0.027; p = 0.042)	0.019 (CI = +/-0.071; p = 0.536)	0.386	+2.90%	
Severity	2015.2	0.033 (CI = +/-0.037; p = 0.069)	0.026 (CI = +/-0.085; p = 0.465)	0.329	+3.40%	
Frequency	2002.1	0.003 (CI = +/-0.007; p = 0.372)	0.289 (CI = +/-0.070; p = 0.000)	0.674	+0.31%	
Frequency	2002.2	0.003 (CI = +/-0.007; p = 0.378)	0.290 (CI = +/-0.072; p = 0.000)	0.666	+0.32%	
Frequency	2003.1	0.002 (CI = +/-0.008; p = 0.597)	0.297 (CI = +/-0.073; p = 0.000)	0.679	+0.20%	
Frequency	2003.2	0.000 (CI = +/-0.008; p = 0.989)	0.285 (CI = +/-0.071; p = 0.000)	0.677	-0.01%	
Frequency	2004.1	-0.002 (CI = +/-0.008; p = 0.663)	0.294 (CI = +/-0.071; p = 0.000)	0.698	-0.17%	
Frequency	2004.2	-0.003 (CI = +/-0.008; p = 0.456)	0.287 (CI = +/-0.073; p = 0.000)	0.693	-0.31%	
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.543)	0.285 (CI = +/-0.075; p = 0.000)	0.679	-0.27%	
Frequency	2005.2	-0.002 (CI = +/-0.010; p = 0.638)	0.287 (CI = +/-0.078; p = 0.000)	0.676	-0.22%	
Frequency	2006.1	-0.001 (CI = +/-0.010; p = 0.886)	0.280 (CI = +/-0.080; p = 0.000)	0.661	-0.07%	
Frequency	2006.2	0.001 (CI = +/-0.011; p = 0.777)	0.290 (CI = +/-0.080; p = 0.000)	0.683	+0.15%	
Frequency	2007.1	0.004 (CI = +/-0.011; p = 0.505)	0.281 (CI = +/-0.081; p = 0.000)	0.676	+0.37%	
Frequency	2007.2	0.006 (CI = +/-0.012; p = 0.282)	0.292 (CI = +/-0.082; p = 0.000)	0.699	+0.63%	
Frequency	2008.1	0.010 (CI = +/-0.012; p = 0.108)	0.279 (CI = +/-0.080; p = 0.000)	0.710	+0.98%	
Frequency	2008.2	0.013 (CI = +/-0.013; p = 0.044)	0.291 (CI = +/-0.080; p = 0.000)	0.737	+1.30%	
Frequency	2009.1	0.016 (CI = +/-0.013; p = 0.023)	0.281 (CI = +/-0.081; p = 0.000)	0.744	+1.59%	
Frequency	2009.2	0.017 (CI = +/-0.015; p = 0.023)	0.287 (CI = +/-0.085; p = 0.000)	0.736	+1.76%	
Frequency	2010.1	0.021 (CI = +/-0.016; p = 0.013)	0.277 (CI = +/-0.086; p = 0.000)	0.744	+2.08%	
Frequency	2010.2	0.024 (CI = +/-0.017; p = 0.010)	0.288 (CI = +/-0.089; p = 0.000)	0.749	+2.42%	
Frequency	2011.1	0.029 (CI = +/-0.018; p = 0.004)	0.274 (CI = +/-0.088; p = 0.000)	0.770	+2.91%	
Frequency	2011.2	0.028 (CI = +/-0.021; p = 0.011)	0.273 (CI = +/-0.096; p = 0.000)	0.734	+2.89%	
Frequency	2012.1	0.025 (CI = +/-0.023; p = 0.038)	0.282 (CI = +/-0.101; p = 0.000)	0.745	+2.51%	
Frequency	2012.2	0.017 (CI = +/-0.025; p = 0.162)	0.262 (CI = +/-0.099; p = 0.000)	0.713	+1.69%	
Frequency	2013.1	0.016 (CI = +/-0.029; p = 0.254)	0.265 (CI = +/-0.109; p = 0.000)	0.706	+1.59%	
Frequency	2013.2	0.018 (CI = +/-0.035; p = 0.284)	0.269 (CI = +/-0.122; p = 0.001)	0.678	+1.79%	
Frequency	2014.1	0.031 (CI = +/-0.036; p = 0.081)	0.244 (CI = +/-0.114; p = 0.001)	0.725	+3.16%	
Frequency	2014.2	0.022 (CI = +/-0.043; p = 0.272)	0.227 (CI = +/-0.125; p = 0.004)	0.651	+2.21%	
Frequency	2015.1	0.017 (CI = +/-0.055; p = 0.468)	0.234 (CI = +/-0.144; p = 0.007)	0.644	+1.76%	
Frequency	2015.2	-0.001 (CI = +/-0.068; p = 0.965)	0.206 (CI = +/-0.157; p = 0.020)	0.589	-0.12%	

## CM - Excluding Cat

Coverage = CM - Excluding Cat

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2002.1	0.051 (CI = +/-0.013; p = 0.000)	0.658	+5.28%
Loss Cost	2002.2	0.049 (CI = +/-0.013; p = 0.000)	0.628	+4.99%
Loss Cost	2003.1	0.048 (CI = +/-0.014; p = 0.000)	0.598	+4.88%
Loss Cost	2003.2	0.044 (CI = +/-0.014; p = 0.000)	0.563	+4.47%
Loss Cost	2004.1	0.043 (CI = +/-0.015; p = 0.000)	0.536	+4.44%
Loss Cost	2004.2	0.039 (CI = +/-0.015; p = 0.000)	0.490	+3.98%
Loss Cost	2005.1	0.040 (CI = +/-0.016; p = 0.000)	0.480	+4.09%
Loss Cost	2005.2	0.036 (CI = +/-0.016; p = 0.000)	0.425	+3.70%
Loss Cost	2006.1	0.039 (CI = +/-0.017; p = 0.000)	0.441	+3.97%
Loss Cost	2006.2	0.037 (CI = +/-0.018; p = 0.000)	0.390	+3.75%
Loss Cost	2007.1	0.041 (CI = +/-0.019; p = 0.000)	0.432	+4.17%
Loss Cost	2007.2	0.040 (CI = +/-0.020; p = 0.001)	0.387	+4.04%
Loss Cost	2008.1	0.046 (CI = +/-0.021; p = 0.000)	0.468	+4.70%
Loss Cost	2008.2	0.047 (CI = +/-0.023; p = 0.000)	0.443	+4.78%
Loss Cost	2009.1	0.053 (CI = +/-0.023; p = 0.000)	0.501	+5.43%
Loss Cost	2009.2	0.053 (CI = +/-0.026; p = 0.000)	0.463	+5.43%
Loss Cost	2010.1	0.060 (CI = +/-0.027; p = 0.000)	0.513	+6.14%
Loss Cost	2010.2	0.057 (CI = +/-0.030; p = 0.001)	0.451	+5.85%
Loss Cost	2011.1	0.066 (CI = +/-0.031; p = 0.000)	0.530	+6.87%
Loss Cost	2011.2	0.062 (CI = +/-0.035; p = 0.002)	0.451	+6.34%
Loss Cost	2012.1	0.067 (CI = +/-0.039; p = 0.002)	0.458	+6.95%
Loss Cost	2012.2	0.053 (CI = +/-0.040; p = 0.013)	0.339	+5.43%
Loss Cost	2013.1	0.062 (CI = +/-0.045; p = 0.011)	0.384	+6.38%
Loss Cost	2013.2	0.050 (CI = +/-0.050; p = 0.049)	0.245	+5.11%
Loss Cost	2014.1	0.062 (CI = +/-0.057; p = 0.035)	0.310	+6.38%
Loss Cost	2014.2	0.041 (CI = +/-0.061; p = 0.160)	0.118	+4.20%
Loss Cost	2015.1	0.049 (CI = +/-0.075; p = 0.166)	0.128	+5.06%
Loss Cost	2015.2	0.022 (CI = +/-0.084; p = 0.554)	-0.083	+2.23%
Severity	2002.1	0.047 (CI = +/-0.005; p = 0.000)	0.912	+4.77%
Severity	2002.2	0.045 (CI = +/-0.005; p = 0.000)	0.913	+4.60%
Severity	2003.1	0.044 (CI = +/-0.005; p = 0.000)	0.911	+4.45%
Severity	2003.2	0.043 (CI = +/-0.005; p = 0.000)	0.902	+4.39%
Severity	2004.1	0.043 (CI = +/-0.005; p = 0.000)	0.893	+4.35%
Severity	2004.2	0.041 (CI = +/-0.005; p = 0.000)	0.887	+4.19%
Severity	2005.1	0.040 (CI = +/-0.006; p = 0.000)	0.878	+4.06%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.884	+3.81%
Severity	2006.1	0.036 (CI = +/-0.005; p = 0.000)	0.874	+3.70%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.872	+3.49%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.857	+3.43%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.840	+3.31%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.823	+3.32%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	0.813	+3.39%
Severity	2009.1	0.033 (CI = +/-0.008; p = 0.000)	0.790	+3.39%
Severity	2009.2	0.035 (CI = +/-0.008; p = 0.000)	0.804	+3.60%
Severity	2010.1	0.035 (CI = +/-0.009; p = 0.000)	0.775	+3.56%
Severity	2010.2	0.034 (CI = +/-0.010; p = 0.000)	0.737	+3.43%
Severity	2011.1	0.034 (CI = +/-0.011; p = 0.000)	0.703	+3.42%
Severity	2011.2	0.034 (CI = +/-0.013; p = 0.000)	0.670	+3.47%
Severity	2012.1	0.037 (CI = +/-0.014; p = 0.000)	0.674	+3.74%
Severity	2012.2	0.036 (CI = +/-0.016; p = 0.000)	0.614	+3.62%
Severity	2013.1	0.037 (CI = +/-0.018; p = 0.001)	0.589	+3.81%
Severity	2013.2	0.032 (CI = +/-0.020; p = 0.005)	0.482	+3.24%
Severity	2014.1	0.021 (CI = +/-0.018; p = 0.025)	0.352	+2.16%
Severity	2014.2	0.018 (CI = +/-0.021; p = 0.091)	0.205	+1.80%
Severity	2015.1	0.015 (CI = +/-0.026; p = 0.212)	0.085	+1.56%
Severity	2015.2	0.014 (CI = +/-0.034; p = 0.348)	0.001	+1.44%
Frequency	2002.1	0.005 (CI = +/-0.012; p = 0.402)	-0.008	+0.49%
Frequency	2002.2	0.004 (CI = +/-0.012; p = 0.544)	-0.019	+0.37%
Frequency	2003.1	0.004 (CI = +/-0.013; p = 0.528)	-0.018	+0.41%
Frequency	2003.2	0.001 (CI = +/-0.013; p = 0.912)	-0.032	+0.07%
Frequency	2004.1	0.001 (CI = +/-0.014; p = 0.898)	-0.033	+0.09%
Frequency	2004.2	-0.002 (CI = +/-0.015; p = 0.780)	-0.032	-0.20%
Frequency	2005.1	0.000 (CI = +/-0.015; p = 0.965)	-0.036	+0.03%
Frequency	2005.2	-0.001 (CI = +/-0.016; p = 0.894)	-0.036	-0.11%
Frequency	2006.1	0.003 (CI = +/-0.017; p = 0.755)	-0.034	+0.26%
Frequency	2006.2	0.003 (CI = +/-0.018; p = 0.781)	-0.037	+0.25%
Frequency	2007.1	0.007 (CI = +/-0.019; p = 0.441)	-0.016	+0.72%
Frequency	2007.2	0.007 (CI = +/-0.021; p = 0.484)	-0.021	+0.71%
Frequency	2008.1	0.013 (CI = +/-0.021; p = 0.199)	0.032	+1.34%
Frequency	2008.2	0.013 (CI = +/-0.023; p = 0.240)	0.021	+1.34%
Frequency	2009.1	0.020 (CI = +/-0.024; p = 0.102)	0.084	+1.97%
Frequency	2009.2	0.017 (CI = +/-0.026; p = 0.177)	0.046	+1.76%
Frequency	2010.1	0.025 (CI = +/-0.027; p = 0.074)	0.120	+2.49%
Frequency	2010.2	0.023 (CI = +/-0.030; p = 0.126)	0.081	+2.35%
Frequency	2011.1	0.033 (CI = +/-0.032; p = 0.043)	0.184	+3.33%
Frequency	2011.2	0.027 (CI = +/-0.035; p = 0.116)	0.101	+2.77%
Frequency	2012.1	0.030 (CI = +/-0.040; p = 0.121)	0.103	+3.09%
Frequency	2012.2	0.017 (CI = +/-0.042; p = 0.386)	-0.014	+1.74%
Frequency	2013.1	0.024 (CI = +/-0.047; p = 0.280)	0.021	+2.48%
Frequency	2013.2	0.018 (CI = +/-0.055; p = 0.486)	-0.042	+1.81%
Frequency	2014.1	0.040 (CI = +/-0.056; p = 0.139)	0.126	+4.13%
Frequency	2014.2	0.023 (CI = +/-0.063; p = 0.423)	-0.031	+2.36%
Frequency	2015.1	0.034 (CI = +/-0.077; p = 0.338)	0.004	+3.45%
Frequency	2015.2	0.008 (CI = +/-0.088; p = 0.841)	-0.136	+0.77%

## CM - Excluding Cat and Theft

Coverage = CM - Excluding Cat and Theft

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend	
					Rate	Rate
Loss Cost	2002.1	0.033 (CI = +/-0.008; p = 0.000)	0.395 (CI = +/-0.082; p = 0.000)	0.833	+3.39%	
Loss Cost	2002.2	0.032 (CI = +/-0.008; p = 0.000)	0.385 (CI = +/-0.082; p = 0.000)	0.818	+3.22%	
Loss Cost	2003.1	0.029 (CI = +/-0.008; p = 0.000)	0.402 (CI = +/-0.076; p = 0.000)	0.845	+2.91%	
Loss Cost	2003.2	0.026 (CI = +/-0.007; p = 0.000)	0.387 (CI = +/-0.071; p = 0.000)	0.845	+2.62%	
Loss Cost	2004.1	0.024 (CI = +/-0.007; p = 0.000)	0.399 (CI = +/-0.068; p = 0.000)	0.861	+2.39%	
Loss Cost	2004.2	0.020 (CI = +/-0.006; p = 0.000)	0.379 (CI = +/-0.055; p = 0.000)	0.889	+2.00%	
Loss Cost	2005.1	0.018 (CI = +/-0.006; p = 0.000)	0.387 (CI = +/-0.055; p = 0.000)	0.896	+1.86%	
Loss Cost	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.374 (CI = +/-0.050; p = 0.000)	0.905	+1.60%	
Loss Cost	2006.1	0.016 (CI = +/-0.006; p = 0.000)	0.374 (CI = +/-0.052; p = 0.000)	0.905	+1.61%	
Loss Cost	2006.2	0.015 (CI = +/-0.007; p = 0.000)	0.367 (CI = +/-0.052; p = 0.000)	0.899	+1.47%	
Loss Cost	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.363 (CI = +/-0.053; p = 0.000)	0.901	+1.57%	
Loss Cost	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.366 (CI = +/-0.055; p = 0.000)	0.897	+1.66%	
Loss Cost	2008.1	0.018 (CI = +/-0.008; p = 0.000)	0.360 (CI = +/-0.056; p = 0.000)	0.900	+1.81%	
Loss Cost	2008.2	0.020 (CI = +/-0.009; p = 0.000)	0.366 (CI = +/-0.057; p = 0.000)	0.901	+1.97%	
Loss Cost	2009.1	0.018 (CI = +/-0.009; p = 0.001)	0.370 (CI = +/-0.060; p = 0.000)	0.902	+1.87%	
Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001)	0.371 (CI = +/-0.063; p = 0.000)	0.894	+1.91%	
Loss Cost	2010.1	0.018 (CI = +/-0.011; p = 0.004)	0.375 (CI = +/-0.066; p = 0.000)	0.894	+1.81%	
Loss Cost	2010.2	0.016 (CI = +/-0.013; p = 0.014)	0.369 (CI = +/-0.069; p = 0.000)	0.883	+1.63%	
Loss Cost	2011.1	0.020 (CI = +/-0.013; p = 0.007)	0.358 (CI = +/-0.069; p = 0.000)	0.891	+1.99%	
Loss Cost	2011.2	0.020 (CI = +/-0.015; p = 0.014)	0.358 (CI = +/-0.074; p = 0.000)	0.877	+1.98%	
Loss Cost	2012.1	0.019 (CI = +/-0.017; p = 0.035)	0.360 (CI = +/-0.080; p = 0.000)	0.875	+1.90%	
Loss Cost	2012.2	0.012 (CI = +/-0.017; p = 0.141)	0.344 (CI = +/-0.075; p = 0.000)	0.878	+1.26%	
Loss Cost	2013.1	0.017 (CI = +/-0.019; p = 0.087)	0.334 (CI = +/-0.078; p = 0.000)	0.880	+1.67%	
Loss Cost	2013.2	0.014 (CI = +/-0.023; p = 0.186)	0.329 (CI = +/-0.085; p = 0.000)	0.862	+1.45%	
Loss Cost	2014.1	0.024 (CI = +/-0.023; p = 0.044)	0.309 (CI = +/-0.080; p = 0.000)	0.888	+2.42%	
Loss Cost	2014.2	0.026 (CI = +/-0.028; p = 0.070)	0.312 (CI = +/-0.089; p = 0.000)	0.870	+2.59%	
Loss Cost	2015.1	0.038 (CI = +/-0.030; p = 0.020)	0.289 (CI = +/-0.085; p = 0.000)	0.902	+3.84%	
Loss Cost	2015.2	0.022 (CI = +/-0.022; p = 0.049)	0.266 (CI = +/-0.056; p = 0.000)	0.945	+2.21%	
Severity	2002.1	0.046 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.055; p = 0.246)	0.898	+4.66%	
Severity	2002.2	0.044 (CI = +/-0.005; p = 0.000)	0.022 (CI = +/-0.052; p = 0.403)	0.899	+4.47%	
Severity	2003.1	0.042 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.051; p = 0.240)	0.896	+4.33%	
Severity	2003.2	0.042 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.052; p = 0.261)	0.886	+4.32%	
Severity	2004.1	0.042 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.054; p = 0.293)	0.877	+4.34%	
Severity	2004.2	0.041 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.052; p = 0.454)	0.872	+4.15%	
Severity	2005.1	0.040 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.053; p = 0.336)	0.861	+4.04%	
Severity	2005.2	0.037 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.048; p = 0.562)	0.863	+3.79%	
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	0.017 (CI = +/-0.049; p = 0.486)	0.849	+3.72%	
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.044; p = 0.797)	0.854	+3.46%	
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.046; p = 0.774)	0.837	+3.44%	
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.048; p = 0.878)	0.816	+3.36%	
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.050; p = 0.823)	0.793	+3.32%	
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.052; p = 0.805)	0.771	+3.34%	
Severity	2009.1	0.032 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.054; p = 0.695)	0.739	+3.23%	
Severity	2009.2	0.033 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.056; p = 0.601)	0.728	+3.35%	
Severity	2010.1	0.032 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.059; p = 0.505)	0.689	+3.21%	
Severity	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.056; p = 0.766)	0.640	+2.85%	
Severity	2011.1	0.028 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.060; p = 0.802)	0.603	+2.88%	
Severity	2011.2	0.029 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.064; p = 0.749)	0.571	+2.97%	
Severity	2012.1	0.032 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.067; p = 0.948)	0.584	+3.25%	
Severity	2012.2	0.030 (CI = +/-0.016; p = 0.002)	-0.002 (CI = +/-0.071; p = 0.942)	0.500	+3.06%	
Severity	2013.1	0.033 (CI = +/-0.019; p = 0.003)	-0.010 (CI = +/-0.076; p = 0.786)	0.497	+3.36%	
Severity	2013.2	0.027 (CI = +/-0.020; p = 0.013)	-0.024 (CI = +/-0.074; p = 0.494)	0.388	+2.70%	
Severity	2014.1	0.018 (CI = +/-0.020; p = 0.070)	-0.005 (CI = +/-0.068; p = 0.880)	0.169	+1.81%	
Severity	2014.2	0.021 (CI = +/-0.024; p = 0.078)	0.000 (CI = +/-0.075; p = 0.992)	0.171	+2.09%	
Severity	2015.1	0.026 (CI = +/-0.029; p = 0.066)	-0.010 (CI = +/-0.082; p = 0.777)	0.234	+2.68%	
Severity	2015.2	0.023 (CI = +/-0.036; p = 0.175)	-0.016 (CI = +/-0.094; p = 0.700)	0.063	+2.31%	
Frequency	2002.1	-0.012 (CI = +/-0.007; p = 0.001)	0.363 (CI = +/-0.068; p = 0.000)	0.784	-1.21%	
Frequency	2002.2	-0.012 (CI = +/-0.007; p = 0.001)	0.363 (CI = +/-0.070; p = 0.000)	0.783	-1.20%	
Frequency	2003.1	-0.014 (CI = +/-0.007; p = 0.000)	0.373 (CI = +/-0.069; p = 0.000)	0.797	-1.36%	
Frequency	2003.2	-0.016 (CI = +/-0.007; p = 0.000)	0.358 (CI = +/-0.063; p = 0.000)	0.831	-1.63%	
Frequency	2004.1	-0.019 (CI = +/-0.006; p = 0.000)	0.371 (CI = +/-0.059; p = 0.000)	0.860	-1.87%	
Frequency	2004.2	-0.021 (CI = +/-0.006; p = 0.000)	0.360 (CI = +/-0.056; p = 0.000)	0.878	-2.07%	
Frequency	2005.1	-0.021 (CI = +/-0.007; p = 0.000)	0.362 (CI = +/-0.058; p = 0.000)	0.869	-2.09%	
Frequency	2005.2	-0.021 (CI = +/-0.007; p = 0.000)	0.361 (CI = +/-0.061; p = 0.000)	0.868	-2.11%	
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.357 (CI = +/-0.062; p = 0.000)	0.855	-2.03%	
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	0.362 (CI = +/-0.064; p = 0.000)	0.859	-1.92%	
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.000)	0.356 (CI = +/-0.066; p = 0.000)	0.845	-1.80%	
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	0.363 (CI = +/-0.067; p = 0.000)	0.852	-1.65%	
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.005)	0.354 (CI = +/-0.068; p = 0.000)	0.841	-1.46%	
Frequency	2008.2	-0.013 (CI = +/-0.011; p = 0.016)	0.359 (CI = +/-0.070; p = 0.000)	0.844	-1.33%	
Frequency	2009.1	-0.013 (CI = +/-0.012; p = 0.027)	0.359 (CI = +/-0.074; p = 0.000)	0.832	-1.32%	
Frequency	2009.2	-0.014 (CI = +/-0.013; p = 0.034)	0.357 (CI = +/-0.078; p = 0.000)	0.828	-1.39%	
Frequency	2010.1	-0.014 (CI = +/-0.014; p = 0.061)	0.356 (CI = +/-0.082; p = 0.000)	0.812	-1.35%	
Frequency	2010.2	-0.012 (CI = +/-0.016; p = 0.129)	0.361 (CI = +/-0.086; p = 0.000)	0.815	-1.18%	
Frequency	2011.1	-0.009 (CI = +/-0.017; p = 0.301)	0.351 (CI = +/-0.090; p = 0.000)	0.800	-0.86%	
Frequency	2011.2	-0.010 (CI = +/-0.019; p = 0.306)	0.348 (CI = +/-0.095; p = 0.000)	0.791	-0.96%	
Frequency	2012.1	-0.013 (CI = +/-0.022; p = 0.217)	0.358 (CI = +/-0.101; p = 0.000)	0.793	-1.30%	
Frequency	2012.2	-0.018 (CI = +/-0.024; p = 0.136)	0.347 (CI = +/-0.104; p = 0.000)	0.791	-1.75%	
Frequency	2013.1	-0.016 (CI = +/-0.028; p = 0.228)	0.344 (CI = +/-0.114; p = 0.000)	0.763	-1.63%	
Frequency	2013.2	-0.012 (CI = +/-0.033; p = 0.424)	0.353 (CI = +/-0.123; p = 0.000)	0.768	-1.22%	
Frequency	2014.1	0.006 (CI = +/-0.028; p = 0.638)	0.313 (CI = +/-0.096; p = 0.000)	0.833	+0.60%	
Frequency	2014.2	0.005 (CI = +/-0.034; p = 0.748)	0.311 (CI = +/-0.108; p = 0.000)	0.810	+0.49%	
Frequency	2015.1	0.011 (CI = +/-0.042; p = 0.550)	0.300 (CI = +/-0.121; p = 0.001)	0.795	+1.13%	
Frequency	2015.2	-0.001 (CI = +/-0.049; p = 0.961)	0.281 (CI = +/-0.127; p = 0.002)	0.775	-0.10%	

## CM - Excluding Cat and Theft

Coverage = CM - Excluding Cat and Theft

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2002.1	0.035 (CI = +/-0.015; p = 0.000)	0.371	+3.58%
Loss Cost	2002.2	0.032 (CI = +/-0.016; p = 0.000)	0.319	+3.22%
Loss Cost	2003.1	0.031 (CI = +/-0.017; p = 0.001)	0.286	+3.12%
Loss Cost	2003.2	0.026 (CI = +/-0.017; p = 0.003)	0.222	+2.62%
Loss Cost	2004.1	0.026 (CI = +/-0.018; p = 0.005)	0.205	+2.63%
Loss Cost	2004.2	0.020 (CI = +/-0.017; p = 0.025)	0.132	+2.00%
Loss Cost	2005.1	0.021 (CI = +/-0.018; p = 0.026)	0.134	+2.12%
Loss Cost	2005.2	0.016 (CI = +/-0.019; p = 0.091)	0.069	+1.60%
Loss Cost	2006.1	0.019 (CI = +/-0.020; p = 0.059)	0.097	+1.90%
Loss Cost	2006.2	0.015 (CI = +/-0.020; p = 0.154)	0.043	+1.47%
Loss Cost	2007.1	0.019 (CI = +/-0.021; p = 0.083)	0.083	+1.90%
Loss Cost	2007.2	0.016 (CI = +/-0.023; p = 0.155)	0.046	+1.66%
Loss Cost	2008.1	0.022 (CI = +/-0.024; p = 0.076)	0.097	+2.20%
Loss Cost	2008.2	0.020 (CI = +/-0.026; p = 0.139)	0.059	+1.97%
Loss Cost	2009.1	0.023 (CI = +/-0.029; p = 0.108)	0.080	+2.33%
Loss Cost	2009.2	0.019 (CI = +/-0.031; p = 0.217)	0.031	+1.91%
Loss Cost	2010.1	0.024 (CI = +/-0.034; p = 0.161)	0.056	+2.39%
Loss Cost	2010.2	0.016 (CI = +/-0.036; p = 0.362)	-0.007	+1.63%
Loss Cost	2011.1	0.026 (CI = +/-0.039; p = 0.167)	0.061	+2.67%
Loss Cost	2011.2	0.020 (CI = +/-0.043; p = 0.342)	-0.002	+1.98%
Loss Cost	2012.1	0.027 (CI = +/-0.047; p = 0.237)	0.034	+2.77%
Loss Cost	2012.2	0.012 (CI = +/-0.050; p = 0.602)	-0.054	+1.26%
Loss Cost	2013.1	0.027 (CI = +/-0.055; p = 0.307)	0.011	+2.72%
Loss Cost	2013.2	0.014 (CI = +/-0.062; p = 0.619)	-0.066	+1.45%
Loss Cost	2014.1	0.037 (CI = +/-0.066; p = 0.241)	0.048	+3.76%
Loss Cost	2014.2	0.026 (CI = +/-0.078; p = 0.480)	-0.048	+2.59%
Loss Cost	2015.1	0.055 (CI = +/-0.085; p = 0.174)	0.120	+5.67%
Loss Cost	2015.2	0.022 (CI = +/-0.093; p = 0.597)	-0.095	+2.21%
Severity	2002.1	0.046 (CI = +/-0.005; p = 0.000)	0.897	+4.67%
Severity	2002.2	0.044 (CI = +/-0.005; p = 0.000)	0.900	+4.47%
Severity	2003.1	0.042 (CI = +/-0.005; p = 0.000)	0.894	+4.34%
Severity	2003.2	0.042 (CI = +/-0.005; p = 0.000)	0.884	+4.32%
Severity	2004.1	0.043 (CI = +/-0.006; p = 0.000)	0.877	+4.35%
Severity	2004.2	0.041 (CI = +/-0.006; p = 0.000)	0.874	+4.15%
Severity	2005.1	0.040 (CI = +/-0.006; p = 0.000)	0.861	+4.05%
Severity	2005.2	0.037 (CI = +/-0.006; p = 0.000)	0.867	+3.79%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	0.852	+3.73%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.859	+3.46%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.843	+3.44%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.824	+3.36%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.801	+3.32%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.782	+3.34%
Severity	2009.1	0.032 (CI = +/-0.008; p = 0.000)	0.750	+3.24%
Severity	2009.2	0.033 (CI = +/-0.009; p = 0.000)	0.739	+3.35%
Severity	2010.1	0.032 (CI = +/-0.010; p = 0.000)	0.698	+3.24%
Severity	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.659	+2.85%
Severity	2011.1	0.028 (CI = +/-0.011; p = 0.000)	0.626	+2.89%
Severity	2011.2	0.029 (CI = +/-0.013; p = 0.000)	0.597	+2.97%
Severity	2012.1	0.032 (CI = +/-0.014; p = 0.000)	0.613	+3.25%
Severity	2012.2	0.030 (CI = +/-0.016; p = 0.001)	0.538	+3.06%
Severity	2013.1	0.033 (CI = +/-0.018; p = 0.002)	0.535	+3.33%
Severity	2013.2	0.027 (CI = +/-0.019; p = 0.010)	0.415	+2.70%
Severity	2014.1	0.018 (CI = +/-0.018; p = 0.056)	0.250	+1.79%
Severity	2014.2	0.021 (CI = +/-0.022; p = 0.061)	0.264	+2.09%
Severity	2015.1	0.026 (CI = +/-0.026; p = 0.051)	0.322	+2.61%
Severity	2015.2	0.023 (CI = +/-0.033; p = 0.145)	0.175	+2.31%
Frequency	2002.1	-0.011 (CI = +/-0.014; p = 0.129)	0.039	-1.05%
Frequency	2002.2	-0.012 (CI = +/-0.014; p = 0.098)	0.053	-1.20%
Frequency	2003.1	-0.012 (CI = +/-0.015; p = 0.128)	0.042	-1.17%
Frequency	2003.2	-0.016 (CI = +/-0.015; p = 0.035)	0.108	-1.63%
Frequency	2004.1	-0.017 (CI = +/-0.016; p = 0.044)	0.099	-1.65%
Frequency	2004.2	-0.021 (CI = +/-0.016; p = 0.015)	0.160	-2.07%
Frequency	2005.1	-0.019 (CI = +/-0.017; p = 0.036)	0.117	-1.86%
Frequency	2005.2	-0.021 (CI = +/-0.018; p = 0.025)	0.143	-2.11%
Frequency	2006.1	-0.018 (CI = +/-0.019; p = 0.069)	0.088	-1.76%
Frequency	2006.2	-0.019 (CI = +/-0.021; p = 0.065)	0.095	-1.92%
Frequency	2007.1	-0.015 (CI = +/-0.022; p = 0.166)	0.040	-1.49%
Frequency	2007.2	-0.017 (CI = +/-0.023; p = 0.156)	0.046	-1.65%
Frequency	2008.1	-0.011 (CI = +/-0.025; p = 0.363)	-0.006	-1.09%
Frequency	2008.2	-0.013 (CI = +/-0.027; p = 0.309)	0.004	-1.33%
Frequency	2009.1	-0.009 (CI = +/-0.029; p = 0.526)	-0.029	-0.88%
Frequency	2009.2	-0.014 (CI = +/-0.031; p = 0.356)	-0.005	-1.39%
Frequency	2010.1	-0.008 (CI = +/-0.033; p = 0.609)	-0.040	-0.82%
Frequency	2010.2	-0.012 (CI = +/-0.037; p = 0.506)	-0.031	-1.18%
Frequency	2011.1	-0.002 (CI = +/-0.039; p = 0.909)	-0.062	-0.22%
Frequency	2011.2	-0.010 (CI = +/-0.043; p = 0.642)	-0.051	-0.96%
Frequency	2012.1	-0.005 (CI = +/-0.049; p = 0.840)	-0.068	-0.47%
Frequency	2012.2	-0.018 (CI = +/-0.053; p = 0.486)	-0.036	-1.75%
Frequency	2013.1	-0.006 (CI = +/-0.060; p = 0.833)	-0.079	-0.59%
Frequency	2013.2	-0.012 (CI = +/-0.070; p = 0.706)	-0.076	-1.22%
Frequency	2014.1	0.019 (CI = +/-0.068; p = 0.546)	-0.059	+1.93%
Frequency	2014.2	0.005 (CI = +/-0.080; p = 0.893)	-0.109	+0.49%
Frequency	2015.1	0.029 (CI = +/-0.092; p = 0.482)	-0.054	+2.98%
Frequency	2015.2	-0.001 (CI = +/-0.106; p = 0.983)	-0.143	-0.10%