

# **ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT**

**AS OF DECEMBER 31, 2017**

**PRIVATE PASSENGER VEHICLES**

**ALBERTA AUTOMOBILE INSURANCE RATE  
BOARD**

19 SEPTEMBER 2018



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## Introduction

This report was prepared by Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (the Board), as part of the Board's "2018 Annual Review" of Industry experience to determine Benchmarks for rate filings submitted between October 1, 2018 and March 31, 2019.

This report presents the results of our analysis of Alberta's Industry loss and expense experience for private passenger vehicles reported as of December 31, 2017.

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

## Data and Reliances

The data utilized in this study and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider, the Insurance Bureau of Canada (IBC). 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.

## Limitations

The assumptions and judgments we have made in selecting the factors, provisions, and methodologies that we present in this report for the Board's consideration in determining Benchmarks that apply to rate filings submitted between October 1, 2018 and March 31, 2019 are based on data and information made available to us at the time of this analysis. Our assumptions, judgments, and findings are subject to uncertainty as is inherent in any actuarial estimate. In addition, we believe due to the Minor Injury Regulation, challenges (including court decisions and interpretations) thereto since first introduced, as well as the changes in the economic environment,

that our assumptions, judgments, and findings continue to be subject to a greater than normal degree of uncertainty.

Our analysis reflects the experience of the insurance industry as a whole, including the Facility Association (FA)<sup>1</sup>, and the two Risk Sharing Pools (RSPs)<sup>2</sup>, and may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

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

<sup>2</sup> We refer to the insurance companies operating in Alberta, including the Facility Association and the two Risk Sharing Pools, as the “Industry”; and we refer to the aggregate claim or expense experience as “Industry experience.”

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## Summary of Findings

In this report we present:

- assumptions, factors, and provisions we recommend<sup>3</sup> serve as Benchmarks for rate filings submitted between October 1, 2018 and March 31, 2019
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2018 and March 31, 2019

Our preliminary report that presented our recommended assumptions, factors, and provisions was posted on the Board's website prior to the Annual Review meeting held on August 13, 2018 in Edmonton, Alberta. We considered the written comments received from interested parties on our preliminary report as well as the comments made at the Annual Review meeting in preparing this final report.

GISA released its annual catastrophe exhibit through to December 2017 on August 17, 2018, just after the Annual Review meeting. This report includes consideration of this new catastrophe data.

## 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 between:
  - 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.

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<sup>3</sup> We refer to these as "selections" in this report.

We considered the Industry claim experience through December 31, 2017 as reported to GISA.

## **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 private passenger vehicle claim experience (particularly as respects the Bodily Injury coverage) that has emerged or is expected to emerge. However, in so doing we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

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.

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## Legislative Reforms and Government Actions

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.

For the period 2004 to 2013, the Board was required under Section 602 of the Insurance Act and Section 4 of the Automobile Insurance Premiums Regulation to conduct an annual adjustment process that used the Industry-wide experience to determine whether premiums for Basic Coverage on private passenger vehicles should be adjusted. As part of this process the Board would annually request its actuary, Oliver Wyman, to complete an analysis of the Industry-wide experience. Interested parties including the Consumer Representative were given the opportunity to respond to this analysis at an Open Meeting held during the month of June, in either Calgary or Edmonton.

The purpose of this meeting was to review past data related to the frequency and severity of claims, expected rate of return on investment, the economy, operating expenses, and other factors to determine a reasonable estimate of the average premium required to compensate claimants and provide companies with a fair profit after operating expenses. The Board considered its actuary's analysis, submissions by stakeholders, the information presented at the Open Meeting, as well as estimates of the average street premium to set an Industry-wide adjustment. In the case of an increase, all insurers were permitted to increase rates up to the amount of the Board approved Industry-wide Adjustment; in the case of a decrease, all insurers were required to fully implement the Board approved Industry-wide Adjustment by November 1st.

On November 27, 2013, the *Enhancing Consumer Protection in Auto Insurance Act* was passed. The Act and a new, supporting, Automobile Insurance Premiums Regulation came into force effective July 1, 2014. With the new Act and Automobile Insurance Premiums Regulation:

- the Board's mandate was expanded to also regulate Additional Coverage;
- the Industry-wide Adjustment process was discontinued; and
- Alberta moved to a "file-and-approve" model whereby insurers must file on an individual company basis for revisions to their rating programs.

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) and a Semi-Annual Review (SAR) for private passenger 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 [www.Board.alberta.ca](http://www.Board.alberta.ca) and includes information that insurers should consider in preparing their rate filings.

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

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

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

On October 1, 2004, the Government introduced the Grid Rate System, which set maximum premiums to be charged for the Basic Coverage, and established two Risk Sharing Pools under a "take all comers" underwriting system.

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.

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 Plaintiff's request for leave to appeal, thereby affirming the cap on minor injuries.

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

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

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<sup>4</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; and to \$5,080 effective January 1, 2018.

A Renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.<sup>5</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 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.

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<sup>5</sup> It is our understanding that the changes were administrative in nature (clarifications).

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## Analysis – General Discussion

### 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>6</sup> the Board consider in reviewing Industry's overall performance, and to serve as Benchmarks to apply to rate filings submitted between October 1, 2018 and March 31, 2019;
- 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, 2018 and March 31, 2019.

The projection of future rate needs is subject to uncertainty. Therefore, we provide rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness and the reasonableness of the views presented by interested parties.

### ***Claim Cost – Data***

The source for the claim data that we analyze is the 2017-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2017) 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 is in two categories:

Paid Claim Amounts – claim cost 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).

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<sup>6</sup> See previous comments on recommendations.

Case Reserves – the insurance company's estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

The 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., \$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 (1) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (2) 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 in accordance with the standards of the Canadian Institute of Actuaries, varies from company to company.

## ***Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach***

We estimate the final (ultimate) number of all claims and cost<sup>7</sup> of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2017 (referred to as “accident half-years”) and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by performing 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 that insurance companies report to GISA and which are published by GISA. In doing so we consider the Industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as “loss development factors” to the 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>8</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2017 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages. We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2017, separately for each of the coverages.

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

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<sup>7</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>8</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).

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## 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 2017-2 AUTO7001 Industry Alberta accident half-year<sup>9</sup> reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data<sup>10</sup>.

With the 2017-2 data release, GISA<sup>11</sup> has made a major correction to the reported claim counts for 2013-1 and subsequent periods; prior claim counts that were previously excluded are now included. As a result, a comparison of the estimated ultimate number of claims in this review to the prior review is not appropriate for the periods 2013-1 to 2017-1. For example, in the case of Property Damage, the accident half-year 2017-1 reported claim count as of six months was 35,876 in the prior AUTO7501 (as of June 30, 2017) exhibit and was amended to 36,778 in the AUTO7001 (as of December 31, 2017) exhibit; an increase of +2.5%.

Generally, we select the weighted average of the last six development factors, adjusted, where appropriate, to reflect seasonality evident in the 6 to 12 month development period<sup>12</sup>, as we consider this selection to be a reasonable balance between responsiveness and stability.<sup>13</sup> We refer to these selections as our default selections. For coverages with smaller data volumes we select longer time periods as our default: for Specified Perils we use a twenty-point weighted average, and for Underinsured Motorist we use an all-semester weighted average.

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

<sup>9</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>10</sup> Our selections are based on the Incurred Method.

<sup>11</sup> Readers should refer to the GISA exhibits for a full a description of all major data corrections and changes.

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

<sup>13</sup> If seasonality is evident, our default selection is the weighted average of the December 2013, December 2014, December 2015, and December 2016 semester 6-12 month development factors.

At the end of this section we present a comparison of our current vs. prior estimates of the ultimate loss cost, frequency and severity for each of the last five years for each coverage. With the exception of Bodily Injury and Accident Benefits, we find the emerged losses during the second half of 2017 to be generally in line with our expectations based on our prior selected loss development factors.

Bodily Injury continues to be very challenging with the emerged incurred claim amounts continuing to be greater than expected, as has been the case in the last several reviews. We discuss the Bodily Injury coverage more fully below.

## ***Bodily Injury***

As part of our analysis, we examine the Bodily Injury claim count and claim amount development triangles for each of the top ten private passenger automobile insurers in Alberta. We identified individual insurers that reported Bodily Injury claim counts or claim amounts that appeared to be inconsistent with prior accident half-years. We learned that one insurer made a one-time strengthening of its case reserves beginning in 2017-2. Two other insurers made changes beginning 2015-1 to the claim amount reporting practices - with one increasing reserves and the other reducing reserves. Reported claim counts were also affected by individual insurers, with a notable change by one insurer substantially increasing the reported claim counts in the December 2017 semester (i.e. 2017-2). The changes in claims reserving and reporting claim counts by individual insurers continues to make the selection of development factors challenging for Bodily Injury.

The pattern of higher than expected development that has been observed over recent reviews for Bodily Injury has continued through December 31, 2017. In our prior review we selected an incurred claim amount development factor of 1.275 for the 6-12 month period, but the incurred losses that emerged were greater than we expected, resulting in an observed factor of 1.350. Similarly, in our prior review we selected an incurred claim amount development factor of 1.105 for the 12-18 month period, but the incurred losses that emerged were significantly greater than we expected, resulting in an observed factor of 1.194.

The cumulative incurred claim amount development factors we select in this review are similar (modestly higher or the same) as those selected in our prior review.

Given that, to some extent, the generally higher development factors observed over the more recent time periods may be partially attributed to the one-time strengthening of case reserves discussed above, we select the weighted average of the last six actual development factors for the 12-30 month development periods (which are somewhat lower than the four semester weighted average development factors that we would have otherwise selected).

## ***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>14</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>15</sup> and severities by accident year have changed from those we presented for the prior review.<sup>16</sup> The changes are as follows:

### ***Bodily Injury***

	2018 SAR (as of June 30, 2017)			2018 AR (as of December 31, 2017)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2012	\$ 280.97	\$ 46,973	5.98	\$ 282.13	\$ 47,308	5.96
2013	\$ 309.38	\$ 52,020	5.95	\$ 312.63	\$ 49,583	6.31
2014	\$ 340.11	\$ 57,039	5.96	\$ 343.92	\$ 54,746	6.28
2015	\$ 385.69	\$ 64,143	6.01	\$ 400.07	\$ 63,960	6.26
2016	\$ 391.45	\$ 65,309	5.99	\$ 431.49	\$ 71,392	6.04
2017-1	\$ 367.60	\$ 66,089	5.56	\$ 427.82	\$ 70,374	6.08
2017				\$ 439.97	\$ 72,963	6.03

Note: for 2018 SAR, 2017-2 is not available.

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have increased by 3.7%. Our estimate of the ultimate loss cost for 2017-1 has increased by 16.4%.

Reasons presented by insurers for the increase in claim costs included: 1) fewer claimants captured within the minor injury definition than in the past, 2) changes in the mix of injury types claimants report, and 3) increased legal representation. All of which, combined with the possibility of case reserve strengthening, leads to considerable uncertainty in the estimate of the ultimate loss amounts for the Industry.

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<sup>14</sup> A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

<sup>15</sup> Number of claims per 1,000 insured vehicles.

<sup>16</sup> These estimates include allocated loss adjustment expenses and a provision for unallocated loss adjustment expenses (ULAE). A contributing factor for the 2017-1 accident half-year differences is the updated ULAE factors. In the prior review we applied the 2016 factor of 1.085 to the 2017-1 period. Since then, the ULAE factor for 2017 (at 1.092) has been provided by GISA.

### **Property Damage**

	<b>2018 SAR (as of June 30, 2017)</b>			<b>2018 AR (as of December 31, 2017)</b>		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2012	\$ 155.32	\$ 4,946	31.40	\$ 155.27	\$ 4,947	31.39
2013	\$ 165.58	\$ 5,200	31.84	\$ 165.40	\$ 5,024	32.92
2014	\$ 167.74	\$ 5,332	31.46	\$ 167.97	\$ 5,165	32.52
2015	\$ 169.55	\$ 5,549	30.55	\$ 169.97	\$ 5,411	31.41
2016	\$ 159.51	\$ 5,455	29.24	\$ 158.43	\$ 5,377	29.46
2017-1	\$ 170.35	\$ 5,769	29.53	\$ 171.37	\$ 5,469	31.33
2017				\$ 171.21	\$ 5,585	30.66

Note: for 2018 SAR, 2017-2 is not available.

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have decreased by 0.1%. Our estimate of the ultimate loss cost for 2017-1 has increased by 0.6%.

### **Accident Benefits—Total**

	<b>2018 SAR (as of June 30, 2017)</b>			<b>2018 AR (as of December 31, 2017)</b>		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2012	\$ 41.85	\$ 3,985	10.50	\$ 42.09	\$ 4,007	10.50
2013	\$ 40.90	\$ 3,943	10.37	\$ 41.92	\$ 3,657	11.46
2014	\$ 41.28	\$ 4,007	10.30	\$ 41.77	\$ 3,668	11.39
2015	\$ 51.04	\$ 5,001	10.21	\$ 51.55	\$ 4,598	11.21
2016	\$ 51.77	\$ 4,881	10.61	\$ 52.33	\$ 4,737	11.05
2017-1	\$ 50.91	\$ 4,701	10.83	\$ 59.25	\$ 5,274	11.23
2017				\$ 60.59	\$ 5,348	11.33

Note: for 2018 SAR, 2017-2 is not available.

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have increased by 1.2%. Our estimate of the ultimate loss cost for 2017-1 has increased by 16.4%.

### **Collision**

	<b>2018 SAR (as of June 30, 2017)</b>			<b>2018 AR (as of December 31, 2017)</b>		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2012	\$ 227.28	\$ 5,246	43.32	\$ 227.03	\$ 5,245	43.29
2013	\$ 244.93	\$ 5,459	44.87	\$ 244.64	\$ 5,508	44.42
2014	\$ 251.28	\$ 5,601	44.86	\$ 251.03	\$ 5,615	44.71
2015	\$ 250.39	\$ 5,935	42.19	\$ 250.93	\$ 5,866	42.77
2016	\$ 239.71	\$ 5,664	42.32	\$ 243.92	\$ 5,894	41.39
2017-1	\$ 249.14	\$ 5,754	43.30	\$ 247.44	\$ 5,911	41.86
2017				\$ 255.11	\$ 5,933	43.00

Note: for 2018 SAR, 2017-2 is not available.

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have increased by 0.3%. Our estimate of the ultimate loss cost for 2017-1 has decreased by 0.7%.

### **Comprehensive**

	2018 SAR (as of June 30, 2017)			2018 AR (as of December 31, 2017)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2012	\$ 175.00	\$ 4,999	35.01	\$ 174.93	\$ 4,997	35.01
2013	\$ 167.52	\$ 5,785	28.96	\$ 167.42	\$ 5,329	31.42
2014	\$ 187.07	\$ 6,312	29.64	\$ 186.98	\$ 5,762	32.45
2015	\$ 190.61	\$ 6,556	29.07	\$ 190.55	\$ 6,073	31.38
2016	\$ 252.76	\$ 6,227	40.59	\$ 254.09	\$ 6,036	42.10
2017-1	\$ 127.64	\$ 5,720	22.31	\$ 128.68	\$ 5,791	22.22
2017				\$ 177.45	\$ 6,230	28.48

Note: for 2018 SAR, 2017-2 is not available.

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have increased by 0.1%. Our estimate of the ultimate loss cost for 2017-1 has increased by 0.8%.

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## Selection of Loss Trend Rates

### 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>17</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 below 40% as “low.” We consider *p*-values under 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:

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<sup>17</sup> Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses.

- 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;
- 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.

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 1998-1 to 2017-2.

Previously we presented claim experience for the latest fifteen-year period, and now include the additional five years as additional information. While we provide this additional five years of older experience data for information purposes, we continue to select trend rates generally considering the claim experience since 2005 (following the Bill 53 reforms introduced in 2004).

### **Seasonality**

Some coverages exhibit what is referred to as “seasonality” – where claim costs (number of claims or claim amounts) incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether 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**

We have considered the possible impact of economic conditions (as measured by the unemployment rate) and weather (such as recorded snow fall 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
- uncertainty in the estimated values

In our prior review, we considered separate trend rates for each of the Accident Benefits subcoverages. Due to the limited data for Funeral, Death Benefits and Uninsured Auto, as well as the greater stability of the combined subcoverage data, we select a single (combined) loss trend rate for Accident Benefits.

## ***Selection of Loss Trend Rates<sup>18</sup>***

### ***Bodily Injury***

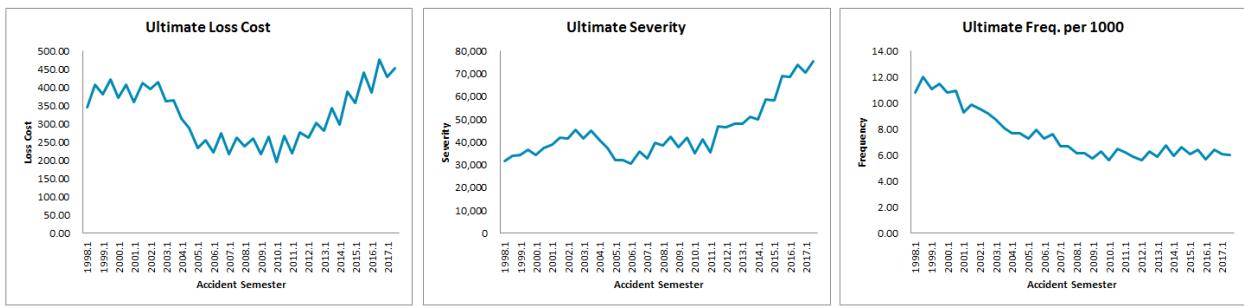
For the prior review, we selected a past and future loss cost trend rate of +7.5%.

We estimate that during 2017-2, compared to the prior corresponding accident half year (2016-2), the frequency rate, the average severity, and the loss cost changed by approximately -6.9%, +2.1%, and -5.0%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 2.0% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.

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<sup>18</sup> The past frequency rates, severities, and loss costs discussed in this section, including those presented in the graphs, represent our estimates of the frequency rates, severities, and loss costs. Our estimates are based on our ultimate claim count and claim amount estimates discussed in the previous section, and include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses. Other actuaries may very well have different ultimate claim count and claim amount estimates, and hence different estimates of past frequency rates, severities, and loss costs.



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

- loss cost had exhibited a relatively flat trend following Bill 53 (effective October 2004), followed by a steep upward trend beginning in 2010 that appears to be leveling off over the past two years;
- severity has exhibited an upward trend since Bill 53, including a relatively flat to declining trend during the period 2009 through the first half of 2011, a rather sharp increase in the second half of 2011 and first half of 2012, and a subsequent higher trend that has leveled off to a less steep trend over the last two years; and,
- frequency has generally exhibited a downward trend that had leveled off in recent years.

As reported in prior Industry Review reports, the sharp rise in severity in the second half of 2011 and first half of 2012 may be attributed to some extent to the January 2012 Sparrowhawk Decision<sup>19</sup>.

The modeled 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, with and without a level change parameter at 2011-2, and with and without 2011-1, are presented in Appendix E. We show modeled trends ending 2017-2, 2017-1 and 2016-2 given the uncertainties related to estimated Bodily Injury claim costs.

The modeled severity trends with seasonality, (which we find to be significant) over the periods beginning 2005-1 through 2011-1, ending 2017-2,

- Without exclusions, fall in the range of approximately +7% to +10.5%,
- Excluding 2011-1, fall in the range of approximately +7% to +10%,
- With a level change at 2011-2, fall in the range of approximately +8% to +10%,
- With a level change at 2011-2 and excluding 2011-1, fall in the range of approximately +8% to +10%.

<sup>19</sup> In Sparrowhawk V. Zapoltinsky the Court of Queen's Bench of Alberta found the claimant with temporomandibular (TMJ) not to be subject to the MIR cap.

All of the above noted trends have high Adjusted R-squared values and significant *p*-values for time. We observed lower trend rates are for the more recent (shorter) time periods. The trend rates ending 2017-1 and 2016-2 are slightly higher (approximately 0.5 to 0.75 percentage points) than those ending 2017-2.

The modeled severity trends without seasonality (which we do not find to be significant) over the periods beginning 2011-2 through 2015-1, ending 2017-2, are in the range of +8.5% to +11.5% with generally high Adjusted R-squared values and significant *p*-values for time. The trend rates ending 2017-1 are modestly higher than those ending 2017-2; and those ending 2016-2 are significantly higher.

Given the uncertainty of the estimated ultimate claim amounts and claim counts, we select a past severity trend rate of 8.5%; one percentage point higher than our selection in our prior review.

The modeled frequency trends over the periods beginning 2005-1 through 2015-1, ending 2017-2, with seasonality (which we find to be significant), with no exclusions, are generally flat, with moderate to high Adjusted R-squared values and *p*-values (for time) that are not significant. The frequency trends over the shorter more recent periods (e.g., beginning 2012-1 to 2015-1) are negative (as low as -2%) but with *p*-values for time that are not significant. Therefore, we select a past frequency trend rate of 0.0%, the same as our prior review.

Given the uncertainty surrounding our selected ultimate claim counts (which impact the modeled frequency and severity trends), we also consider the modeled loss cost trends. Over the periods beginning 2011-2 through 2015-1 and ending 2017-2, with seasonality (which we find to be significant) and with no exclusions, the modeled trends decline from approximately +10% (beginning 2011-2) to +6.5% (beginning 2014-2) with high Adjusted R-squared values, and *p*-values (for time) that are significant. The same modeled loss cost trends ending 2017-1 and 2016-2 are about one and a half points higher.

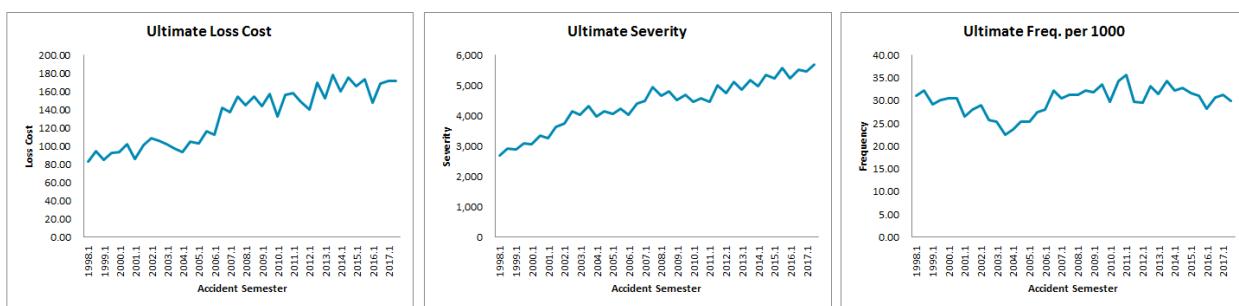
While the uncertainties related to ultimate claim amounts – particularly for the more recent accident years - make the selection of the loss trend rates more challenging, we find there is some evidence of moderation to the steep increases in the loss costs (e.g., +6.5% for the time frame 2014-1 to 2017-2). However, this is based on a limited number of data points. We therefore suggest some weight should be given to these lower loss cost trend rates for the future loss cost trend rate. We recommend a past loss cost trend rate of +8.5% and a future loss cost trend of +7.5%.

## Property Damage

For the prior review we selected a past and future loss cost trend rate of +1.5% (+3.0% for severity and -1.5% for frequency).

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately -2.0%, +3.3%, and +1.2%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 8.1% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-1 through 2017-2.



The historical data points show, subject to variability:

- loss cost exhibiting an upward trend (except for a flat pattern from about 2007 to 2011), that has leveled off since 2012-2;
- severity generally exhibiting an upward trend, except for the period from 2008 to 2011-1 in which severity declined; and,
- frequency exhibiting an increasing pattern 2003-2 through 2011-1, then generally declining.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 1998-2 and ending 2017-2 and 2017-1, with and without a seasonality parameter, and with and without 2011-1, are presented in Appendix E.

The modeled severity trends beginning 2008-2 through 2014-1 and ending 2017-2, with seasonality (which we find to be significant), with no exclusions, cluster around +2.5%, with high Adjusted R-squared values and significant *p*-values (for time). These same modeled trends ending 2017-1 are about 0.25 percentage points higher. We select a past/future severity trend rate of +2.5%.

The modeled frequency trends beginning 2012-2 through 2013-2 and ending 2017-2, without seasonality (which we do not find to be significant), with no exclusions, range from approximately

-2% to -3%, with low-moderate Adjusted R-squared values and significant *p*-values (for time). The modeled frequency trends over other time periods have weaker statistical results. We select a past/future frequency trend rate of -2.0%.

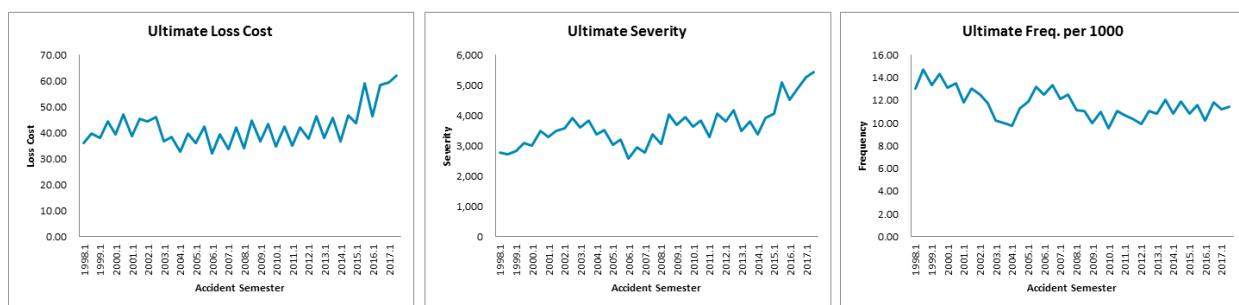
As a result, we select a past and future loss cost trend rate of +0.5% (rounded) – one percentage point lower than our prior selected trend.

### **Accident Benefits**

For the prior review we selected past and future loss cost trend rates by Accident Benefits subcoverage, which was equivalent to an annual Accident Benefits (all subcoverages combined) trend rate of +4.0% for the past and +4.5% for the future; and a level change parameter at 2015-1 for severity<sup>20</sup>.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately -3.4%, +9.9%, and +6.2%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 15.8% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-1 through 2017-2.



The historical data points show, subject to variability:

- loss cost exhibiting a small upward trend since 2003, with a steeper increase beginning in 2015;
- severity generally exhibiting changing patterns prior to 2007, an increase with the reforms in April 2007, then a flat pattern over 2008-2 to 2015-1, changing to an increasing pattern since 2015, like loss cost; and,

<sup>20</sup> The level change parameter of +16% at January 1, 2015 was for the Medical-Rehabilitation subcoverage.

- frequency having changing patterns, but generally exhibiting a flat pattern since 2012.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 2007-2 (since the reforms), with and without seasonality, and no data point exclusions, are presented in Appendix E. We also consider if there was a change in the level and/or a change in the trend rate during 2015. We show trends ending 2017-2, 2017-1, and 2016-2.

The modeled severity trends over periods beginning 2007-2 through 2015-1 and ending 2017-2, with seasonality (which we find to be generally significant), range from approximately +4.0% to +12.0%. Those trends beginning 2013-1 to 2014-1 have high Adjusted R-squared values and significant *p*-values (for time and seasonality) and range from 11% to 13%. The trends beginning 2013-1 to 2014-1, but ending 2017-1 and 2016-2, are generally 1 to 2 percentage points higher.

The modeled severity trends, with seasonality, over periods 2008-2 to 2015-1 and 2015-2 to 2017-2 are approximately +0% and +6%, respectively. Given this change in trend pattern, we consider a change in the level as well as a change in the trend rate during 2015.

We modeled severity trends over the period 2008-2 to 2017-2, with a level change and trend rate change parameter at 2015-2; with and without the 2015-1 data point. On this basis, we measure a severity trend rate of +0% through June 30, 2015, a level change factor of 1.25 at July 1, 2015,<sup>21</sup> and a trend rate of +6% between July 1, 2015 and December 31, 2017; with high Adjusted R-squared values and significant *p*-values for all parameters, including seasonality.

We, therefore, select a severity trend rate +0.0% up to June 30, 2015, a level change factor of 1.25 at July 1, 2015, and a trend rate of +6.0% for July 1, 2015 to December 31, 2017. We select a future trend rate of +6.0%.

The modeled frequency trends beginning 2007-2 through 2015-1, ending 2017-2, with seasonality (which we find to be significant), range from -0.5% to +1% with generally moderate Adjusted R-squared values and *p*-values for time that for the most part are not significant. The results are similar (*p*-values that are not significant for time) for trend models ending 2017-1 and 2016-2. We select a frequency trend of 0.0%.

As a result, we select a loss cost trend rate of +0.0% up to June 30, 2015, a level change factor of 1.25 at July 1, 2015, and a loss cost trend rate of +6.0% for July 1, 2015 to December 31, 2017. We select a future loss cost trend rate of +6.0%.

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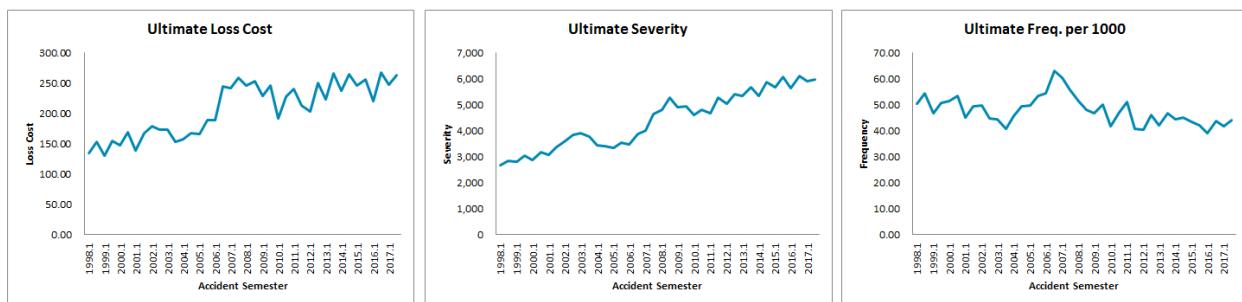
<sup>21</sup> When excluding the 2015-1 data point, the measured trend rates before and after July 1, 2015 are the same, but the Adjusted R-squared and the *p*-values improve, and the level change factor increases.

## **Collision**

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

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately +0.9%, -2.6%, and -1.7%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 4.6% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-1 through 2017-2.



The historical data points show there to be a considerable amount of variability, particularly for frequency. Subject to this variability, the graphs show:

- an upward loss cost trend, including a sharp increase in 2006-2, followed by a flattened period that changed to increasing pattern since 2010;
- a generally upward severity trend that is fairly consistent from 2010 to 2017; and,
- a generally downward frequency trend following a spike in 2007.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 1998-1 and ending 2017-2 and 2017-1, with and without a seasonality parameter, are presented in Appendix E.

The modeled severity trends with seasonality (which we find to be significant), with no exclusions, over the time periods beginning 2010-1 through 2013-1 and ending 2017-2, range from about +2.0% to +3.3% with high Adjusted R-squared values and significant *p*-values (for time). The modeled trends over the more recent periods (beginning 2013-2 to 2015-1, and ending 2017-2) are lower, but with moderate Adjusted R-squared values, and generally with *p*-values for time and seasonality that for the most part are not significant. The modeled trend rates ending 2017-1 are generally 0.5 percentage points higher than those ending 2017-2. We select a past/future severity trend of +3.0%.

The modeled frequency trends over time periods beginning 2010-1, ending 2017-2 and 2017-1 (without seasonality which we find not to be significant) generally range from approximately -1.0% to -3.0%, but with generally low Adjusted R-squared values and  $p$ -values (for time) that are not significant. Given the negative trend rates over most time horizons, although with relatively weak regression statistics, we select a past/future frequency trend of -0.5%.

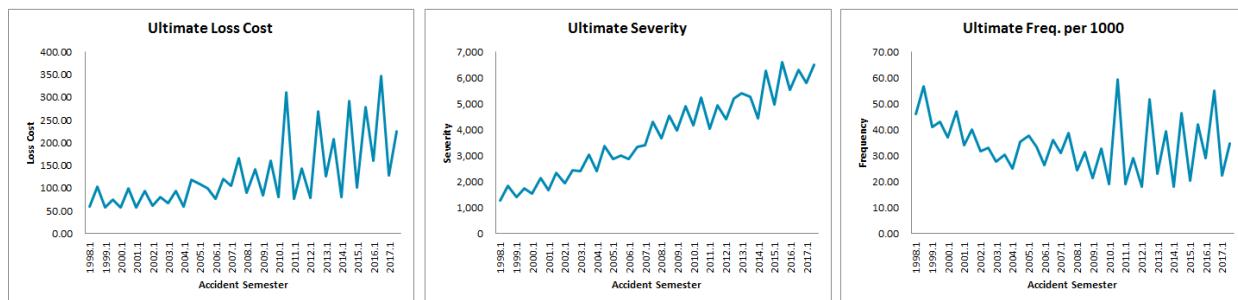
We, therefore, select a past and future loss cost trend rate of +2.5%, a 0.5 percentage points lower than our prior selected loss cost trend.

### **Comprehensive**

For the prior review we selected a past loss cost trend rate of +3.0%, a level change beginning 2015 of +7.5%, and a future trend rate of +5.5%.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately -37.3%, +3.4%, and -35.2%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 decreased by 30.2% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-1 through 2017-2.

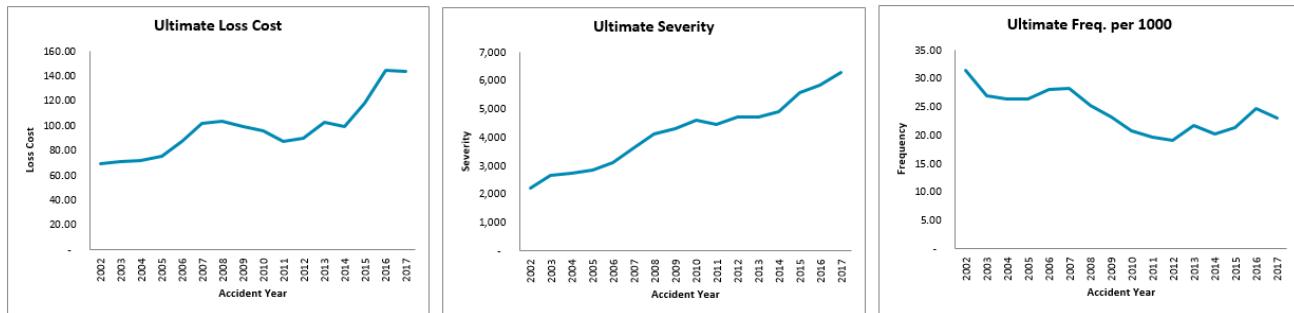


As can be seen from the graphs, the Comprehensive coverage claim experience has been quite volatile (particularly for frequency). This is largely due to the exposure to catastrophes and, for the 2016-1 data point, the Fort McMurray wildfires (which are not considered catastrophe losses by GISA).

The following graphs that display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002 through 2017, excluding claims attributed to catastrophes (as

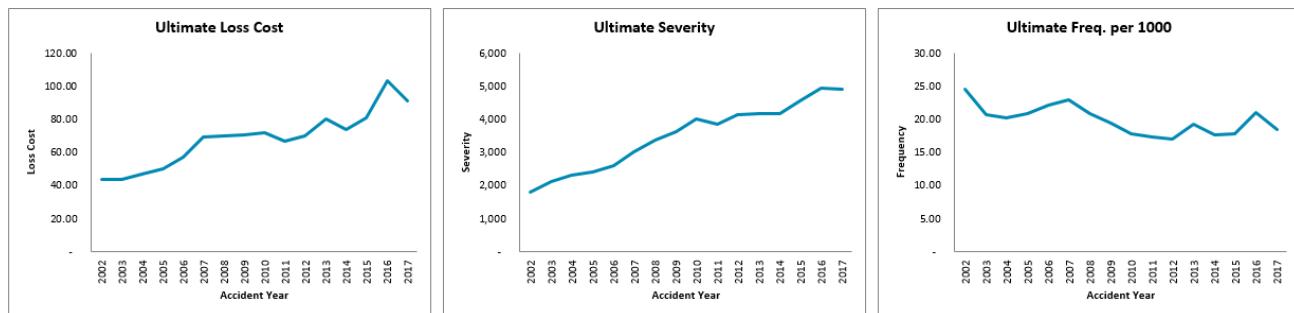
defined by GISA). Three sets of graphs are presented: Total Comprehensive excluding Catastrophes, Comprehensive Excluding both Catastrophes and Theft Claims, and Theft-only claims.

#### Comprehensive – Total (Excluding Catastrophes) – As of December 31, 2017



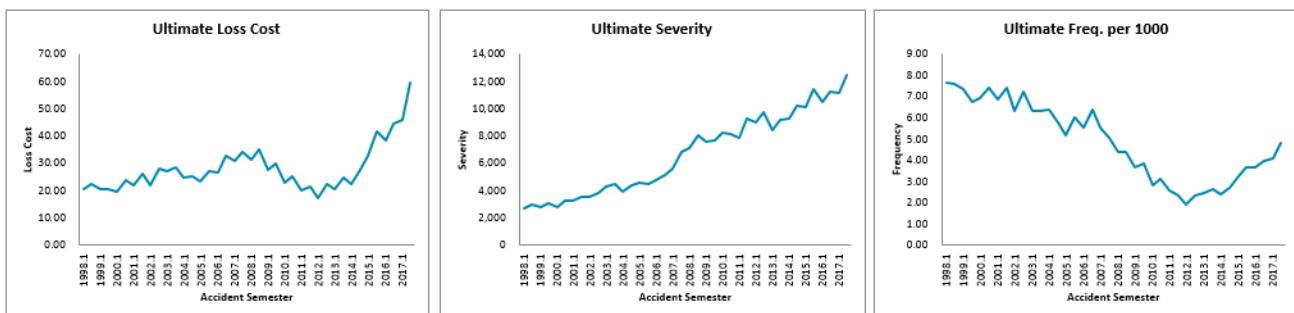
As can be seen from the graphs, with the removal of catastrophe related claims the Comprehensive coverage claim experience is significantly less variable. Subject to variability, (a) severity has trended upward, (b) frequency declined through 2012 and has since been increasing, and (c) loss cost has exhibited an upward trend, including a period of increasing loss cost through 2008, a decline in loss cost from 2008 through 2011, and an increasing loss cost thereafter, including a sharper increase since 2014.

#### Comprehensive – Excluding Theft & Excluding Catastrophes – As of December 31, 2017



As can be seen from the graphs, with the removal of both catastrophe and theft related claims the Comprehensive coverage claim experience is significantly less variable. Subject to this removal: (a) severity has trended upward, (b) frequency has been declining; more modestly over the more recent years, with an increase in 2016 that is likely due to the Fort McMurray event (which is not considered a catastrophe by GISA) (c) loss cost has exhibited an upward trend, including, like frequency, a sharp increase in 2016.

## Comprehensive – Theft Only – As of December 31, 2017



Subject to variability, (a) severity has been generally increasing, (b) frequency declined through 2012-1 then began to increase, including a very sharp increase in 2015, (c) loss cost increased through 2008, then declined through 2011, and since increased rather sharply after 2014.

### 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, on an annual basis, with and without catastrophe losses and with and without theft losses, 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.

- Over the period 2002 to 2017, excluding both theft and catastrophe claims, the modeled lost cost trend is +5% with a high Adjusted R-squared and significant p-value.
- Theft claims began to increase beginning 2011, and significantly increased beginning 2015. With the increase in theft beginning 2011, we modelled the Comprehensive Theft only loss costs trend at +19% (over 2011 to 2017) with a high Adjusted R-squared and significant p-value.

Based on these results and giving consideration to the variability in the claim experience, and that theft losses represent approximately 25% of all Comprehensive losses excluding catastrophes<sup>22</sup>, we select a past loss trend rate through 2011 of +5.0%, and beginning 2011 a future trend rate of +8.5%.

<sup>22</sup> The 25% is based on the period 2007 to 2014, prior to the large increase in 2015.

The +8.5% future trend rate (rounded) beginning January 1, 2011 represents an approximate weighted average of +5.0% for the Comprehensive trend excluding thefts and catastrophes (75% weight) and a selected theft trend of +19% (25% weight).<sup>23</sup>

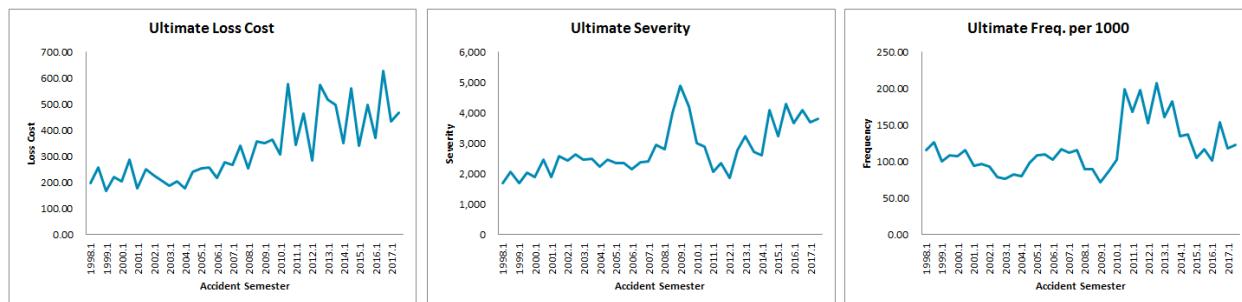
## All Perils

For the prior review we selected a past and future loss cost trend rate of +5.0%.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately -20.0%, -6.8%, and -25.4%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 decreased by 9.2% over the loss cost for the accident year ending December 31, 2016.

The large decline in the 2017-2 frequency would appear to be as a result of a return to more regular levels following the frequency spike in the 2016-2.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-1 through 2017-2.



The historical data points indicate a considerable amount of variability:

- loss cost showing a long-term upward trend since 2004, with more spikes and volatility since 2010;
- severity generally exhibiting an upward trend (with an upward spike in 2008/2009 that dropped off sharply); and,
- frequency exhibiting a somewhat flat trend before spiking upward starting in 2009, but a declining trend in recent years until the upward spike in 2016-2.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, p-values, and confidence intervals over various trend measurement periods beginning 1998-1, with

<sup>23</sup> IBC presented a loss cost trend rate of +7.4%.

seasonality (which we find to be significant for loss cost), with no exclusions, are presented in Appendix E. We show trends ending 2017-2 and 2017-1.

Given the data variability, we base our selected trend on the loss cost experience.

Only the (longer term) loss cost trends beginning 1998-1 through 2008-2, ending 2017-2 have significant *p*-values for time and seasonality. The trend rates, all with moderate Adjusted R-squared values range from approximately +3.5% to +6.5%, with the lower trend rates for the more recent (shorter) time frames. The trends ending 2017-1 are higher than those ending 2017-2 by approximately 0.5 to 1 percentage points.

We modeled the trend rates excluding the 2010-2, 2012-2 and 2016-2 “spike” points that are likely associated with catastrophes (as per GISA’s AUTO 6001 Exhibit). The trend rates beginning 2008-1 and 2008-2, ending 2017-2 are modestly higher than those including these three data points.

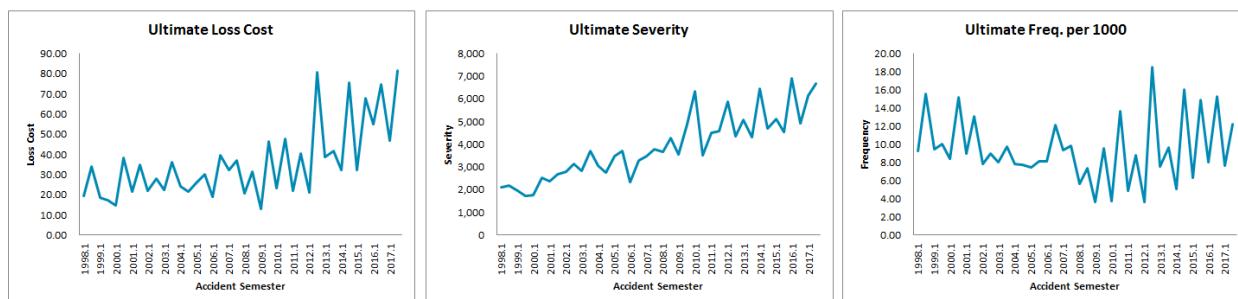
We select a past and future loss cost trend rate of +4.0%; 1 percentage point lower than our prior review selection.

### ***Specified Perils***

For the prior review we selected the same past and future loss cost trend rates as Comprehensive.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately -19.7%, +35.8%, and -19.7%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 decreased by 0.7% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-2 through 2017-2.



The historical data points indicate a considerable amount of variability, with:

- loss cost exhibiting an upward trend since about 2008;
- severity generally exhibiting an upward trend; and,
- frequency exhibiting considerable volatility and an upward trend since about 2009.

Although in the past we have based our selection on Comprehensive, due to the upward pattern of both severity and frequency, we now consider a separate trend rate for Specified Perils.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 1998-1, with and without seasonality, with no exclusions, are presented in Appendix E.

The modeled severity trends without seasonality (which we do not find to be significant), with no exclusions, over the longer time frames from 10 to 20 years, ending 2017-2 range from about +4% to +6% with moderate-high Adjusted R-squared values and significant *p*-values (for time). We select a severity trend rate of +5.0%.

The modeled frequency trends with seasonality (which we find to be significant), with no exclusions, over the longer time frames, from 10 to 20 years ending 2017-2, generally have low Adjusted R-squared values and insignificant *p*-values (for time). However, the trend rates beginning 2008-1 to 2010-1 have moderate-high Adjusted R-squareds and significant *p*-values for time, and cluster around 7%. We select a frequency trend rate of +7.0%.

Given the data variability, we also considered the loss cost experience.

We modeled the loss cost trend rates with and without the 2012-2 and 2014-2 “spike” points and with seasonality (which we find to be significant). The trend rates beginning 2008-1 through 2011-2, ending 2017-2, are in the range of +11% to +15%, with high Adjusted R-squareds and significant *p*-values for time and seasonality.

We select a past and future loss cost trend rate of +12.0% – 9 percentage point increase from our prior review selection.

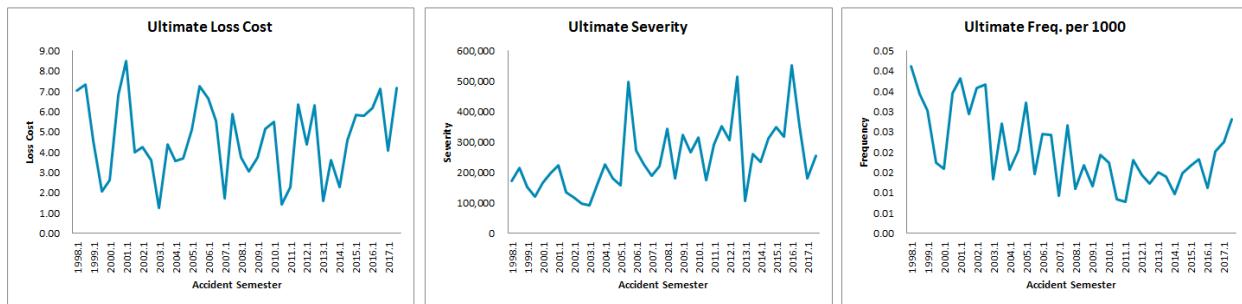
### ***Underinsured Motorists***

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

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately +38.4%, -27.1%, and +0.9%, respectively. We estimate that the loss cost for the accident year ending

December 31, 2017 decreased by 15.2% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-1 through 2017-2.



The historical data points indicate a considerable amount of variability (which is as expected given the small number of claims per year averaging close to 50), with severity generally exhibiting an upward trend (but lower than for Bodily Injury), and frequency exhibiting a downward trend that has flattened in recent years.

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 1998-1, with and without seasonality, are presented in Appendix E.

The vast majority of the frequency and loss cost trends modeled are not statistically significant. However, the severity trends with the exclusion of the spike points (2005-2, 2012-1 2013-1, and 2016-1) beginning 1998-1 to 2002-1, ending 2017-2, are in the range of approximately +4.0% to +5.5%, all with moderate Adjusted R-squared values, and significant *p*-values for time.

Although we generally find the Bodily Injury severity trend rate as a reasonable estimate of the Underinsured Motorist severity trend rate (and assume a 0% frequency trend rate) - as some portion of the Bodily Injury severity trend is being driven by an erosion of the Minor Injury Cap, we find the use of the Underinsured Motorist coverage data to be appropriate at this time.

We select a loss cost trend of +4.0%; a one percentage point increase over our prior selection.

\*\*\*\*\*

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.

**Estimated Annual Past/Future Loss Cost Trend Rates**

<b>Coverages</b>	<b>2018 SAR As of June 30, 2017</b>	<b>2018 AR As of December 31, 2017</b>
<b>TPL-Bodily Injury</b>	+7.5%	+8.5%/7.5% <sup>24</sup>
<b>TPL-Property Damage</b>	+1.5%	+0.5%
<b>TPL - Subtotal</b>	+5.6%	+6.3%/+5.5%
<b>AB – Total</b>	+4.0/+4.5%	+0.0%/6.0% <sup>25</sup>
<b>Collision</b>	+3.0%	+2.5%
<b>Comprehensive</b>	+3.0%/+5.5% <sup>26</sup>	+5.0%/+8.5% <sup>27</sup>
<b>All Perils</b>	+5.0%	+4.0%
<b>Specified Perils</b>	Same as Comprehensive	+12.0%
<b>Underinsured Motorist</b>	+3.0%	+4.0%

<sup>24</sup> Future trend rate begins October 1, 2017.

<sup>25</sup> Trend rate change and level change adjustment of +25% at July 1, 2015.

<sup>26</sup> With level change adjustment of +7.5% at 2015; future trend rate begins January 1, 2015.

<sup>27</sup> Future trend rate begins January 1, 2011.

## 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 factors` that are published by GISA. 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 expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Year	ULAE %
2002	8.9%
2003	9.3%
2004	10.3%
2005	9.7%
2006	8.7%
2007	8.9%
2008	8.4%
2009	10.5%

Year	ULAE %
2010	10.2%
2011	9.5%
2012	9.1%
2013	9.9%
2014	9.3%
2015	10.3%
2016	8.5%
2017	9.2%

We include these provisions in our analysis of trends.

## Catastrophe Provision

GISA released its Catastrophe report through December 31, 2017 after the 2018 Annual Review meeting on August 14, 2018.

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

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

In the 2017 Annual Review, we had recommended a Benchmark catastrophe provision of 65% (a factor of 1.65) and that the Board consider each insurer’s distribution of business writings and catastrophe loss experience in reviewing rate level indications for the Comprehensive coverage. The 65% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over (1) the past ten years and (2) over the past five years.

The charts below provides information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2017 for private passenger vehicle Comprehensive coverage as reported in GISA’s 2017 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between the dollars of catastrophic losses and non-catastrophic losses. For example, over the last ten years approximately \$1.3 billion of catastrophic losses have been reported as compared to approximately \$2.2 billion of non-catastrophic losses - a ratio of 58%. Over the last five years approximately \$790 million of catastrophic losses have been reported as compared to approximately \$2.1 billion of non-catastrophic losses - a ratio of 61%.

We recommend a Benchmark catastrophe provision of 60% (1.60) based on the current five-year and ten-year averages. (This 1.60 factor applies to Comprehensive losses that *exclude* catastrophes claims and *include* theft claims.)

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

Comprehensive Summary of Catastrophic Claims Data as of 12/31/17						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2002	46,052	1,933	4%	93,461,243	4,388,752	1.049
2003	43,059	3,154	7%	108,046,021	11,697,960	1.121
2004	46,326	6,137	13%	125,208,531	25,614,074	1.257
2005	57,486	14,713	26%	153,668,800	42,833,271	1.386
2006	54,272	5,547	10%	157,174,582	18,597,791	1.134
2007	64,921	12,555	19%	234,101,610	60,651,950	1.350
2008	55,208	5,478	10%	212,225,273	24,386,347	1.130
2009	55,108	8,003	15%	227,192,031	44,782,888	1.246
2010	81,704	38,852	48%	369,450,673	189,943,452	2.058
2011	50,821	9,339	18%	212,655,018	44,486,365	1.265
2012	76,287	34,863	46%	349,555,895	170,645,895	1.954
2013	70,666	21,758	31%	342,785,860	132,613,894	1.631
2014	75,434	28,400	38%	398,017,243	187,457,090	1.890
2015	74,410	24,138	32%	410,235,133	156,425,564	1.616
2016	99,160	41,143	41%	554,029,053	239,931,536	1.764
2017	65,395	13,201	20%	380,215,984	73,641,946	1.240
All Years	1,016,309	269,215	26%	4,328,022,950	1,428,098,775	1.492
Last 10 Years	704,193	225,175	32%	3,456,362,163	1,264,314,977	1.577
Last 5 Years	385,065	128,640	33%	2,085,283,273	790,070,030	1.610
Avg. of Last 10 and 5						1.593
Recomendation						1.600

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

### Excluding Theft Claims

Province of Alberta Comprehensive - Excluding Theft Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)						
Comprehensive Summary of Catastrophic Claims Data as of 12/31/17						
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Year	Number of Total Claims Excluding Theft	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2002	36,326	1,933	5%	60,506,527	4,388,752	1.078
2003	33,693	3,154	9%	70,281,433	11,697,960	1.200
2004	37,011	6,137	17%	90,427,749	25,614,074	1.395
2005	48,416	14,713	30%	116,304,750	42,833,271	1.583
2006	43,933	5,547	13%	109,874,334	18,597,791	1.204
2007	55,116	12,555	23%	178,452,872	60,651,950	1.515
2008	46,570	5,478	12%	151,909,252	24,386,347	1.191
2009	47,478	8,003	17%	174,376,310	44,782,888	1.346
2010	75,592	38,852	51%	324,058,398	189,943,452	2.416
2011	45,687	9,339	20%	172,623,472	44,486,365	1.347
2012	71,717	34,863	49%	310,068,107	170,645,895	2.224
2013	64,931	21,758	34%	296,706,794	132,613,894	1.808
2014	69,476	28,400	41%	344,711,590	187,457,090	2.192
2015	66,262	24,138	36%	330,369,083	156,425,564	1.899
2016	90,180	41,143	46%	463,578,687	239,931,536	2.073
2017	54,784	13,201	24%	261,744,497	73,641,946	1.391
All Years	887,173	269,215	30%	3,455,993,855	1,428,098,775	1.704
Last 10 Years	632,677	225,175	36%	2,830,146,190	1,264,314,977	1.807
Last 5 Years	345,633	128,640	37%	1,697,110,651	790,070,030	1.871
Avg. of Last 10 and 5						1.839
Recomendation						1.850

We recommend a Benchmark catastrophe provision of 85% (1.85) based on the current five-year and ten-year averages. (This 1.85 factor applies to Comprehensive losses that *exclude both* catastrophes and theft claims.)

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## Investment Income on Cash Flow

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

We calculate an investment rate of 2.75% in a manner consistent with the way in which the Board selected the prior investment rates; that is, based on the Alberta Government's latest forecast of risk-free investment rates.<sup>28</sup>

The latest Alberta Government forecasts for short-term 3-month bills and 3-year bond yields are as follows:<sup>29</sup>

Year	3-Month	3-Year
2019	2.17%	2.87%
2020	2.59%	3.19%

Weighting the forecasted 3-month (25%) and 3-year (75%)<sup>30</sup> yields results in average yields of approximately 2.66% for 2019 and 3.01% for 2020. Weighting these estimated 2019 and 2020 yields by 25%/75%, respectively, results in an average yield of 2.75% (rounded).

We recommend the Board consider the 2.75% rate as the risk-free interest rate Benchmark for all coverages.

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<sup>28</sup> Forecast dated February 6, 2018.

<sup>29</sup> Source: Alberta Treasury Board and Finance.

<sup>30</sup> The 25%/75% weights are intended to approximate a duration of 2.3 years – the average number of years to settle Basic and Additional coverages claims.

<sup>31</sup> The 75%/25% weights target an average written date of April 1, 2020. This date is based on the following assumptions: (a) the interest rate will apply to filings submitted between April 1, 2019 and September 30, 2019, (b) the average filing submitted during this time period is July 1, 2019, (c) the average lag between filing submission and effective date is three months, and (d) the average written date is April 1, 2020.

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## Health Cost Recovery

Alberta Treasury Board and Finance has announced the 2018 Health Cost Recovery assessment factor (percentage), and it is 7.04%. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 7.04% as the Benchmark.

Citing Treasury Board and Finance's pattern of increasing the annual assessment amount, in the prior review IBC recommended the Board allow insurers to reflect a higher assessment in their filings – essentially recommending the Board forecast what the assessment factor will be in 2019.

We agree with IBC that there is currently a timing lag between the assessment and the policies to which it applies, but we also recognize the challenges presented by IBC's recommendation. We also note that the Board has considered this recommendation from IBC in the past and decided not to change its position on how the Benchmark should be established.

## 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.

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2016 report is the most recent report, and was the basis for the 2017 AR Benchmark. Consistent with our recommended, and the approved Benchmark from the 2017 AR, we recommend Direct Commissions, Contingent Commissions, Fire and Premium Taxes, and Other Acquisition Expenses be based on direct written premium; and General Expenses be based on direct earned premium. The resulting recommended Benchmark based on the 2016 Expense Report is 27.8%. The components of the current and recommended Benchmarks are as follows.

	Current Benchmark	Recommended Benchmark
Direct Commissions	11.4%	11.4%
Contingent Commissions	1.5%	1.5%
<i>Total Commissions</i>	12.9%	12.9%
Premium and Fire Taxes	4.0%	4.0%
Other Acquisition Expenses	3.1%	3.1%
General Expenses	7.8%	7.8%
<i>Total Expenses</i>	27.8%	27.8%

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## Profit

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

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## Definition of Key Terms

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

### **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.

## **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 Private Passenger 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 Private Passenger 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:

- (a) 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
- (b) 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. This pattern of under-reserving and over-reserving is common within the insurance Industry (although the degree to which reported incurred losses and ALAE are under-reserved or over-reserved varies by company, jurisdiction, line of business, etc.). 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 and 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 Private Passenger 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:

- (a) the total aggregate dollar amount of losses paid on all reported claims as of a certain date (referred to as the valuation date), and
- (b) 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, plus \$25,000, plus \$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 excess of the assets of an insurance company over 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 (a) underwriting profit, and (b) 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 modeled over a one-year period.

## Closing

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

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

Sincerely,



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## 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 modeled 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 24
- Property Damage: Pages 25 to 40
- Accident Benefits: Pages 41 to 60
- Collision: Pages 61 to 68
- Comprehensive: Pages 69 to 77
- All Perils: Pages 78 to 89
- Specified Perils: Pages 90 to 105
- Underinsured Motorists: Pages 106 to 109



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**Province of Alberta**  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)



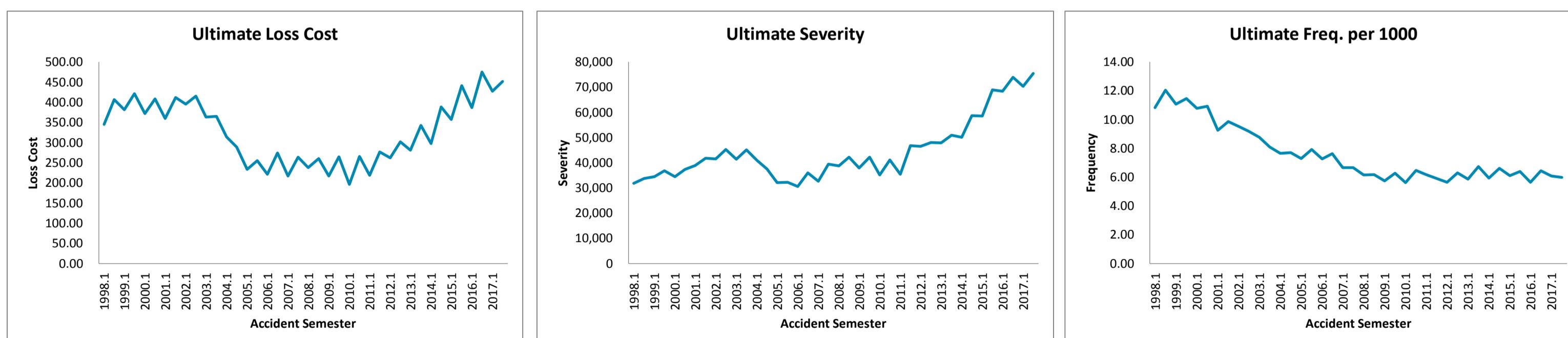
**Province of Alberta**  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)  
  
**Reported Incurred Claim Amount and ALAE Development Summary**  
**Data as of 12/31/17**

**Province of Alberta**  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)  
  
**Reported Incurred Claim Amount and ALAE Development Selections**  
**Data as of 12/31/17**

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

**Loss Cost Summary**  
**Data as of 12/31/17**

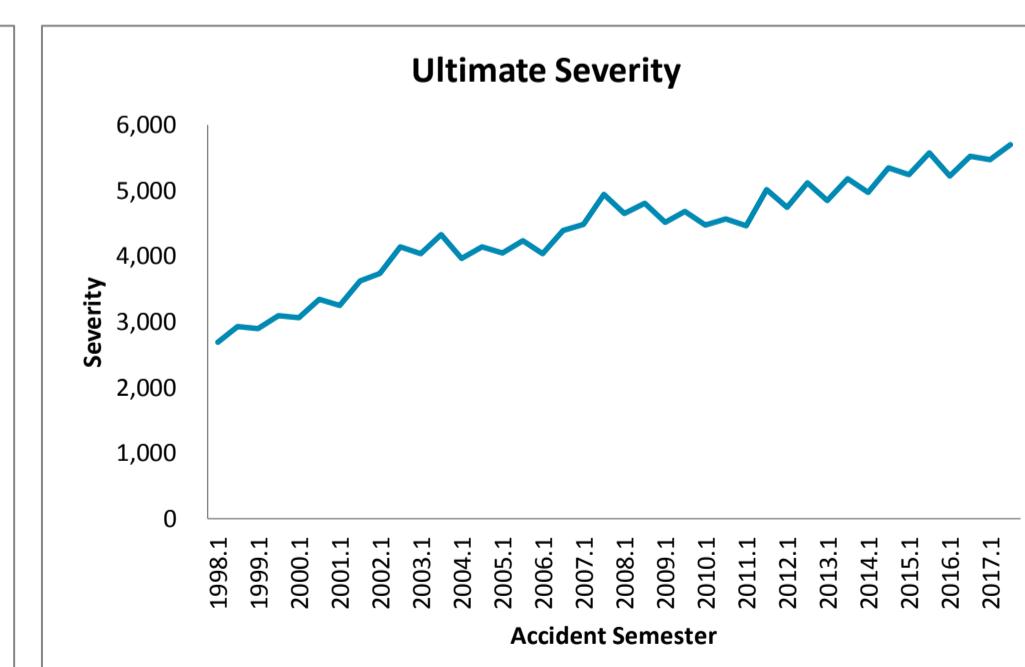
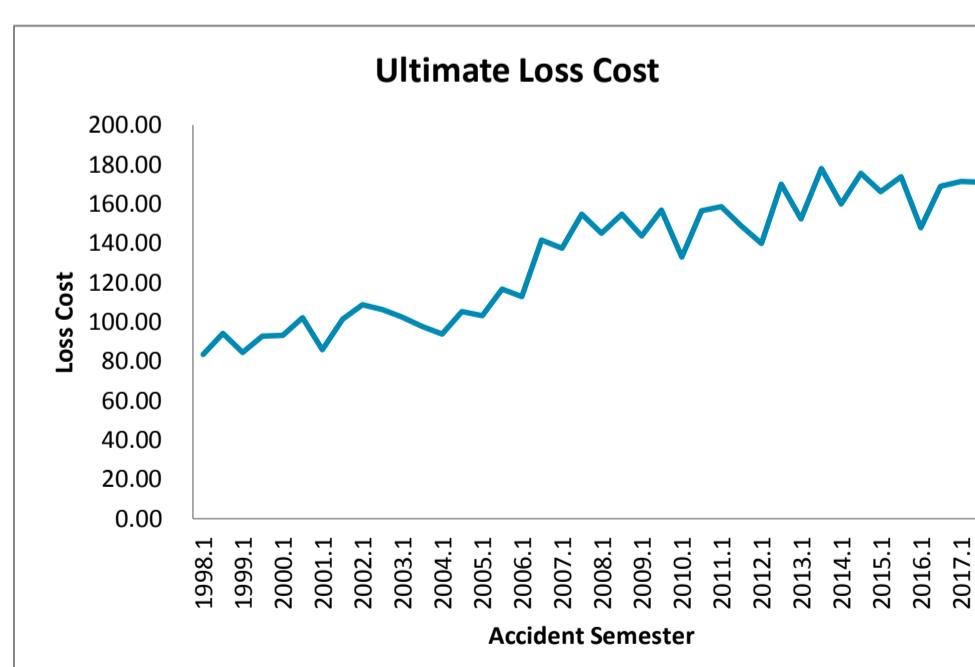
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	744,075	8,054	233,006	1.101	256,539	344.78		31,852		10.82			
1998.2	234	753,632	9,071	278,419	1.101	306,539	406.75		33,793		12.04		375.96	
1999.1	228	744,746	8,242	255,582	1.112	284,207	381.62	10.7%	34,483	8.3%	11.07	2.2%		
1999.2	222	761,320	8,727	288,703	1.112	321,037	421.69	3.7%	36,787	8.9%	11.46	-4.8%	401.87	6.9%
2000.1	216	782,581	8,443	264,479	1.101	291,191	372.09	-2.5%	34,489	0.0%	10.79	-2.5%		
2000.2	210	810,796	8,860	300,773	1.101	331,151	408.43	-3.1%	37,376	1.6%	10.93	-4.7%	390.58	-2.8%
2001.1	204	830,225	7,690	277,733	1.076	298,841	359.95	-3.3%	38,861	12.7%	9.26	-14.1%		
2001.2	198	851,902	8,394	325,873	1.076	350,639	411.60	0.8%	41,773	11.8%	9.85	-9.8%	386.11	-1.1%
2002.1	192	834,468	7,953	302,992	1.089	329,958	395.41	9.9%	41,489	6.8%	9.53	2.9%		
2002.2	186	869,889	7,981	332,074	1.089	361,629	415.72	1.0%	45,311	8.5%	9.17	-6.9%	405.78	5.1%
2003.1	180	853,492	7,484	283,682	1.093	310,064	363.29	-8.1%	41,430	-0.1%	8.77	-8.0%		
2003.2	174	874,532	7,075	292,226	1.093	319,403	365.23	-12.1%	45,145	-0.4%	8.09	-11.8%	364.27	-10.2%
2004.1	168	861,320	6,597	245,126	1.103	270,374	313.91	-13.6%	40,985	-1.1%	7.66	-12.7%		
2004.2	162	888,608	6,836	232,725	1.103	256,696	288.87	-20.9%	37,551	-16.8%	7.69	-4.9%	301.20	-17.3%
2005.1	156	884,433	6,443	188,107	1.097	206,428	233.40	-25.6%	32,040	-21.8%	7.28	-4.9%		
2005.2	150	939,935	7,445	218,573	1.097	239,862	255.19	-11.7%	32,216	-14.2%	7.92	3.0%	244.63	-18.8%
2006.1	144	945,688	6,859	192,794	1.087	209,471	221.50	-5.1%	30,539	-4.7%	7.25	-0.4%		
2006.2	138	1,001,661	7,634	252,646	1.087	274,500	274.04	7.4%	35,958	11.6%	7.62	-3.8%	248.53	1.6%
2007.1	132	1,002,167	6,664	200,145	1.089	217,918	217.45	-1.8%	32,700	7.1%	6.65	-8.3%		
2007.2	126	1,056,591	7,046	255,595	1.089	278,292	263.39	-3.9%	39,496	9.8%	6.67	-12.5%	241.02	-3.0%
2008.1	120	1,052,634	6,467	230,982	1.084	250,292	237.78	9.3%	38,704	18.4%	6.14	-7.6%		
2008.2	114	1,097,475	6,771	263,902	1.084	285,964	260.57	-1.1%	42,234	6.9%	6.17	-7.5%	249.41	3.5%
2009.1	108	1,080,133	6,189	212,027	1.105	234,311	216.93	-8.8%	37,861	-2.2%	5.73	-6.7%		
2009.2	102	1,119,340	7,019	267,659	1.105	295,790	264.25	1.4%	42,139	-0.2%	6.27	1.6%	241.01	-3.4%
2010.1	96	1,100,185	6,169	196,384	1.102	216,357	196.65	-9.3%	35,072	-7.4%	5.61	-2.1%		
2010.2	90	1,147,137	7,422	276,740	1.102	304,885	265.78	0.6%	41,077	-2.5%	6.47	3.2%	231.94	-3.8%
2011.1	84	1,128,684	6,978	225,741	1.095	247,074	218.90	11.3%	35,410	1.0%	6.18	10.3%		
2011.2	78	1,178,565	6,963	297,946	1.095	326,102	276.69	4.1%	46,836	14.0%	5.91	-8.7%	248.42	7.1%
2012.1	72	1,171,076	6,593	281,095	1.091	306,730	261.92	19.7%	46,526	31.4%	5.63	-8.9%		
2012.2	66	1,220,942	7,673	337,358	1.091	368,125	301.51	9.0%	47,980	2.4%	6.28	6.4%	282.13	13.6%
2013.1	60	1,210,628	7,103	309,337	1.099	340,105	280.93	7.3%	47,885	2.9%	5.87	4.2%		
2013.2	54	1,269,853	8,537	395,971	1.099	435,356	342.84	13.7%	50,996	6.3%	6.72	7.0%	312.63	10.8%
2014.1	48	1,257,134	7,465	341,915	1.093	373,748	297.30	5.8%	50,063	4.5%	5.94	1.2%		
2014.2	42	1,319,903	8,724	468,901	1.093	512,556	388.33	13.3%	58,753	15.2%	6.61	-1.7%	343.92	10.0%
2015.1	36	1,303,034	7,957	422,072	1.103	465,503	357.25	20.2%	58,500	16.9%	6.11	2.8%		
2015.2	30	1,349,583	8,635	540,159	1.103	595,742	441.43	13.7%	68,993	17.4%	6.40	-3.2%	400.07	16.3%
2016.1	24	1,324,397	7,483	472,029	1.085	512,104	386.67	8.2%	68,436	17.0%	5.65	-7.5%		
2016.2	18	1,354,629	8,709	593,487	1.085	643,874	475.31	7.7%	73,931	7.2%	6.43	0.5%	431.49	7.9%
2017.1	12	1,322,617	8,041	518,411	1.092	565,846	427.82	10.6%	70,374	2.8%	6.08	7.6%		
2017.2	6	1,369,204	8,191	566,635	1.092	618,482	451.71	-5.0%	75,504	2.1%	5.98	-6.9%	439.97	2.0%
Total		41,669,216	302,586	12,440,004		13,613,685								



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

**Loss Cost Summary**  
**Data as of 12/31/17**

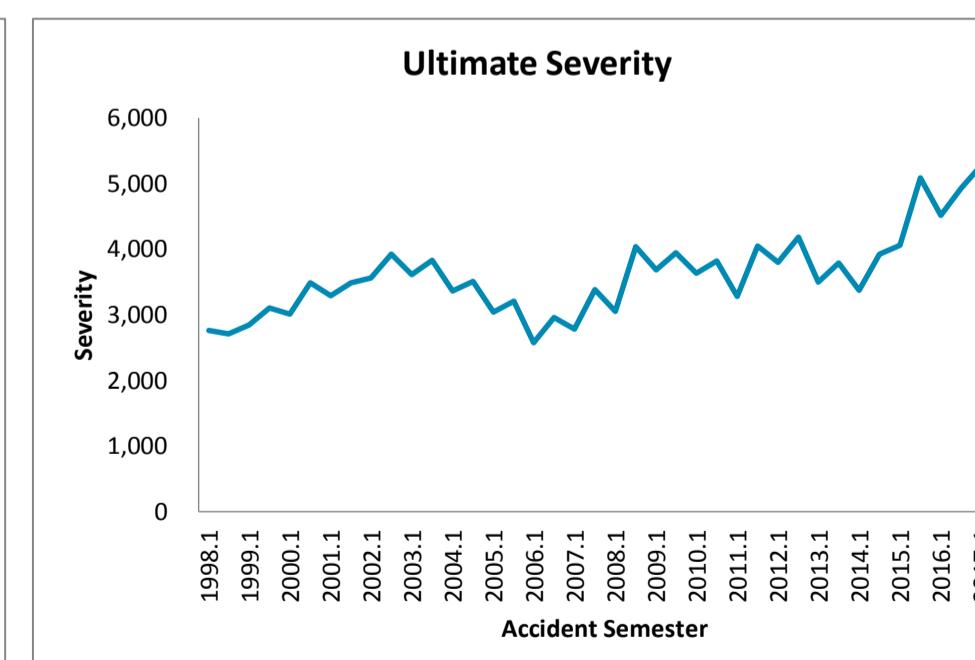
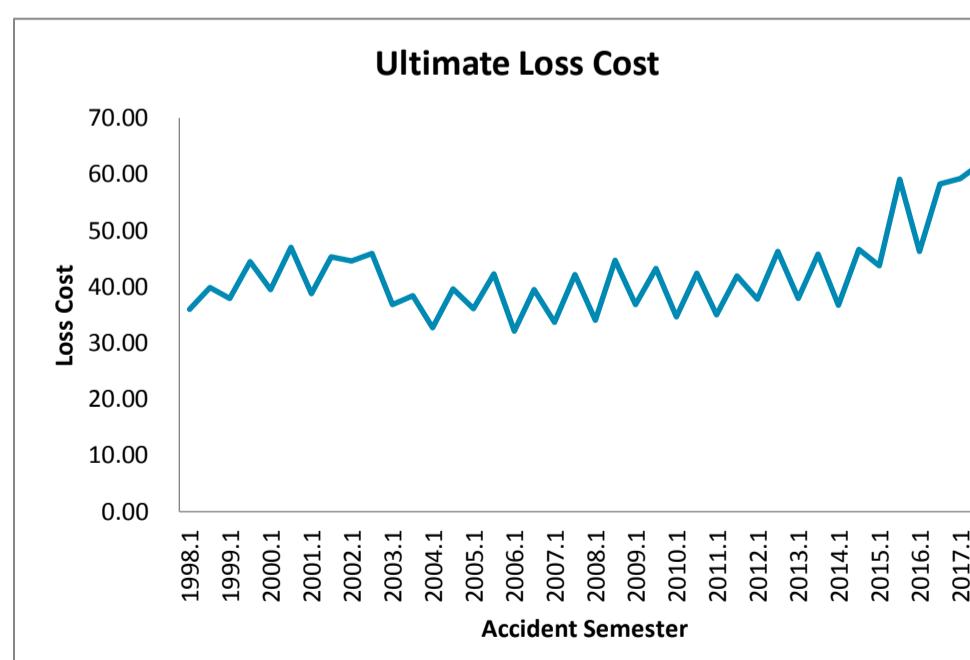
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	744,075	23,054	56,217	1.101	61,895	83.18		2,685		30.98			
1998.2	234	753,632	24,255	64,371	1.101	70,873	94.04		2,922		32.18		88.65	
1999.1	228	744,746	21,755	56,629	1.112	62,972	84.55	1.6%	2,895	7.8%	29.21	-5.7%		
1999.2	222	761,320	22,875	63,531	1.112	70,646	92.79	-1.3%	3,088	5.7%	30.05	-6.6%	88.72	0.1%
2000.1	216	782,581	23,819	66,256	1.101	72,948	93.21	10.2%	3,063	5.8%	30.44	4.2%		
2000.2	210	810,796	24,729	75,030	1.101	82,608	101.88		3,341	8.2%	30.50	1.5%	97.63	10.0%
2001.1	204	830,225	21,967	66,286	1.076	71,324	85.91	-7.8%	3,247	6.0%	26.46	-13.1%		
2001.2	198	851,902	23,891	80,351	1.076	86,458	101.49	-0.4%	3,619	8.3%	28.04	-8.0%	93.80	-3.9%
2002.1	192	834,468	24,233	83,270	1.089	90,681	108.67	26.5%	3,742	15.3%	29.04	9.8%		
2002.2	186	869,889	22,312	84,775	1.089	92,320	106.13	4.6%	4,138	14.3%	25.65	-8.5%	107.37	14.5%
2003.1	180	853,492	21,590	79,849	1.093	87,275	102.26	-5.9%	4,042	8.0%	25.30	-12.9%		
2003.2	174	874,532	19,746	78,183	1.093	85,454	97.71	-7.9%	4,328	4.6%	22.58	-12.0%	99.96	-6.9%
2004.1	168	861,320	20,358	73,240	1.103	80,784	93.79	-8.3%	3,968	-1.8%	23.64	-6.6%		
2004.2	162	888,608	22,513	84,629	1.103	93,346	105.05	7.5%	4,146	-4.2%	25.34	12.2%	99.51	-0.5%
2005.1	156	884,433	22,493	83,048	1.097	91,137	103.05	9.9%	4,052	2.1%	25.43	7.6%		
2005.2	150	939,935	25,851	99,737	1.097	109,452	116.45	10.9%	4,234	2.1%	27.50	8.6%	109.95	10.5%
2006.1	144	945,688	26,423	98,185	1.087	106,678	112.80	9.5%	4,037	-0.4%	27.94	9.9%		
2006.2	138	1,001,661	32,323	130,597	1.087	141,894	141.66	21.7%	4,390	3.7%	32.27	17.3%	127.65	16.1%
2007.1	132	1,002,167	30,641	126,353	1.089	137,573	137.28	21.7%	4,490	11.2%	30.58	9.4%		
2007.2	126	1,056,591	33,103	150,232	1.089	163,573	154.81	9.3%	4,941	12.6%	31.33	-2.9%	146.28	14.6%
2008.1	120	1,052,634	32,849	140,972	1.084	152,757	145.12	5.7%	4,650	3.6%	31.21	2.1%		
2008.2	114	1,097,475	35,305	156,554	1.084	169,642	154.58	-0.2%	4,805	-2.8%	32.17	2.7%	149.95	2.5%
2009.1	108	1,080,133	34,394	140,521	1.105	155,290	143.77	-0.9%	4,515	-2.9%	31.84	2.0%		
2009.2	102	1,119,340	37,463	158,797	1.105	175,487	156.78	1.4%	4,684	-2.5%	33.47	4.0%	150.39	0.3%
2010.1	96	1,100,185	32,646	132,523	1.102	146,001	132.71	-7.7%	4,472	-0.9%	29.67	-6.8%		
2010.2	90	1,147,137	39,307	162,898	1.102	179,465	156.45	-0.2%	4,566	-2.5%	34.27	2.4%	144.82	-3.7%
2011.1	84	1,128,684	40,118	163,456	1.095	178,903	158.51	19.4%	4,459	-0.3%	35.54	19.8%		
2011.2	78	1,178,565	35,005	160,369	1.095	175,524	148.93	-4.8%	5,014	9.8%	29.70	-13.3%	153.61	6.1%
2012.1	72	1,171,076	34,573	150,202	1.091	163,900	139.96	-11.7%	4,741	6.3%	29.52	-16.9%		
2012.2	66	1,220,942	40,514	190,174	1.091	207,518	169.97	14.1%	5,122	2.2%	33.18	11.7%	155.27	1.1%
2013.1	60	1,210,628	38,034	167,753	1.099	184,439	152.35	8.9%	4,849	2.3%	31.42	6.4%		
2013.2	54	1,269,853	43,621	205,398	1.099	225,828	177.84	4.6%	5,177	1.1%	34.35	3.5%	165.40	6.5%
2014.1	48	1,257,134	40,475	184,052	1.093	201,187	160.04	5.0%	4,971	2.5%	32.20	2.5%		
2014.2	42	1,319,903	43,331	211,937	1.093	231,669	175.52	-1.3%	5,346	3.3%	32.83	-4.4%	167.97	1.6%
2015.1	36	1,303,034	41,286	196,278	1.103	216,475	166.13	3.8%	5,243	5.5%	31.68	-1.6%		
2015.2	30	1,349,583	42,039	212,525	1.103	234,394	173.68	-1.0%	5,576	4.3%	31.15	-5.1%	169.97	1.2%
2016.1	24	1,324,397	37,459	180,186	1.085	195,483	147.60	-11.2%	5,219	-0.5%	28.28	-10.7%		
2016.2	18	1,354,629	41,470	211,037	1.085	228,954	169.02	-2.7%	5,521	-1.0%	30.61	-1.7%	158.43	-6.8%
2017.1	12	1,322,617	41,441	207,652	1.092	226,652	171.37	16.1%	5,469	4.8%	31.33	10.8%		
2017.2	6	1,369,204	41,084	214,583	1.092	234,217	171.06	1.2%	5,701	3.3%	30.01	-2.0%	171.21	8.1%
Total		41,669,216	1,260,345	5,248,639		5,743,675								



**Province of Alberta**  
**Accident Benefits - Total**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Loss Cost Summary**  
**Data as of 12/31/17**

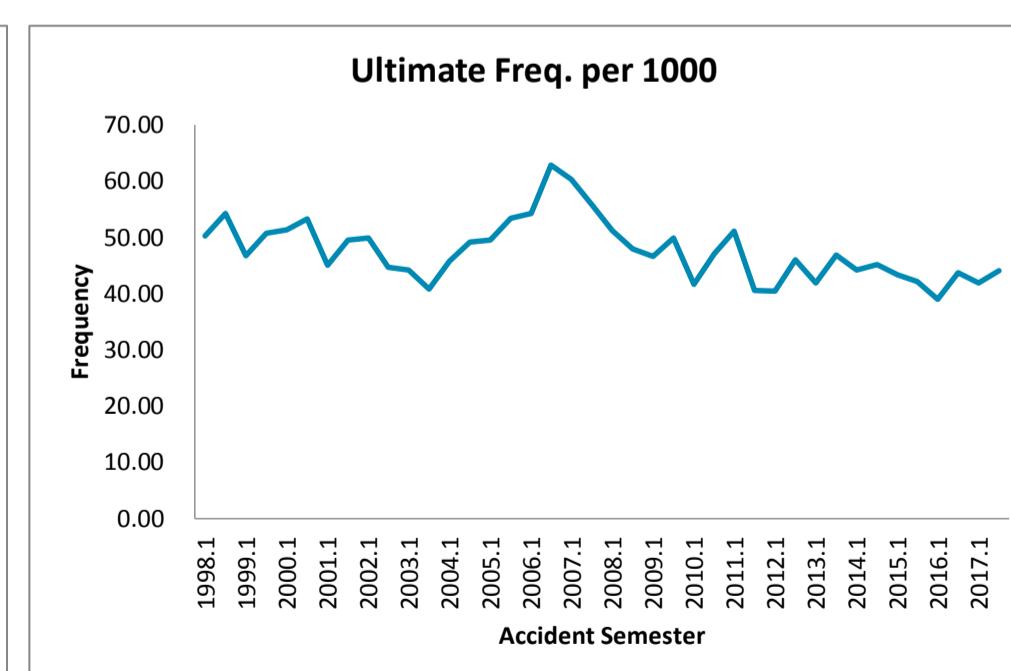
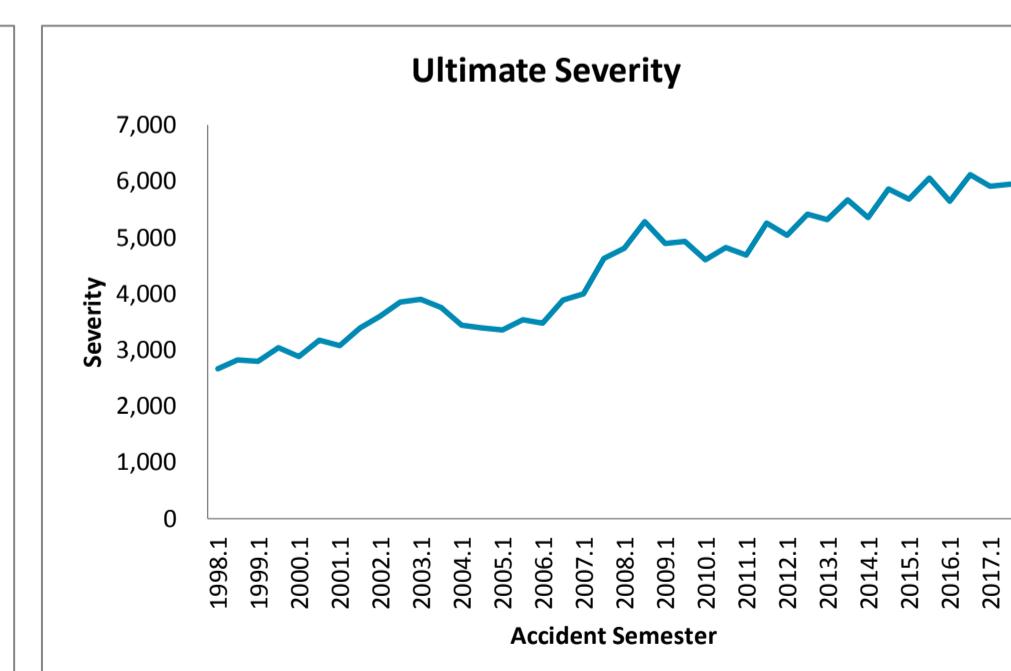
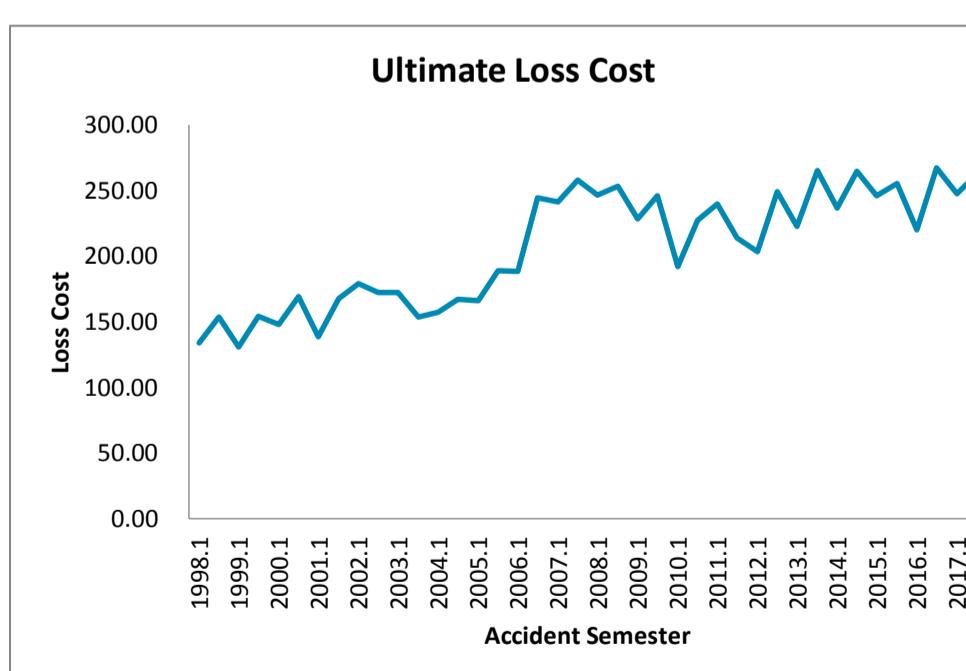
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	745,435	9,702	24,365	1.101	26,826	35.99		2,765		13.02			
1998.2	234	753,625	11,070	27,245	1.101	29,997	39.80		2,710		14.69		37.91	
1999.1	228	743,979	9,914	25,341	1.112	28,179	37.88	5.2%	2,842	2.8%	13.33	2.4%		
1999.2	222	760,147	10,914	30,423	1.112	33,830	44.51	11.8%	3,100	14.4%	14.36	-2.3%	41.23	8.8%
2000.1	216	780,439	10,249	27,982	1.101	30,808	39.48	4.2%	3,006	5.8%	13.13	-1.5%		
2000.2	210	807,484	10,904	34,493	1.101	37,976	47.03	5.7%	3,483	12.4%	13.50	-5.9%	43.32	5.1%
2001.1	204	812,444	9,579	29,252	1.076	31,475	38.74	-1.9%	3,286	9.3%	11.79	-10.2%		
2001.2	198	844,102	10,980	35,544	1.076	38,245	45.31	-3.7%	3,483	0.0%	13.01	-3.7%	42.09	-2.8%
2002.1	192	832,380	10,406	34,029	1.089	37,058	44.52	14.9%	3,561	8.4%	12.50	6.0%		
2002.2	186	869,521	10,187	36,695	1.089	39,961	45.96	1.4%	3,923	12.6%	11.72	-9.9%	45.25	7.5%
2003.1	180	853,159	8,697	28,772	1.093	31,448	36.86	-17.2%	3,616	1.5%	10.19	-18.5%		
2003.2	174	875,870	8,776	30,723	1.093	33,580	38.34	-16.6%	3,826	-2.5%	10.02	-14.5%	37.61	-16.9%
2004.1	168	864,305	8,406	25,636	1.103	28,277	32.72	-11.2%	3,364	-7.0%	9.73	-4.6%		
2004.2	162	893,639	10,077	32,038	1.103	35,337	39.54	3.1%	3,507	-8.4%	11.28	12.5%	36.19	-3.8%
2005.1	156	888,576	10,544	29,214	1.097	32,060	36.08	10.3%	3,041	-9.6%	11.87	22.0%		
2005.2	150	941,651	12,400	36,232	1.097	39,761	42.22	6.8%	3,206	-8.6%	13.17	16.8%	39.24	8.4%
2006.1	144	945,399	11,793	27,919	1.087	30,334	32.09	-11.1%	2,572	-15.4%	12.47	5.1%		
2006.2	138	1,000,815	13,388	36,410	1.087	39,560	39.53	-6.4%	2,955	-7.8%	13.38	1.6%	35.91	-8.5%
2007.1	132	1,001,482	12,115	30,907	1.089	33,652	33.60	4.7%	2,778	8.0%	12.10	-3.0%		
2007.2	126	1,056,480	13,185	40,936	1.089	44,571	42.19	6.7%	3,381	14.4%	12.48	-6.7%	38.01	5.8%
2008.1	120	1,053,269	11,750	33,072	1.084	35,837	34.02	1.3%	3,050	9.8%	11.16	-7.8%		
2008.2	114	1,098,121	12,152	45,267	1.084	49,051	44.67	5.9%	4,036	19.4%	11.07	-11.3%	39.46	3.8%
2009.1	108	1,080,605	10,798	35,967	1.105	39,748	36.78	8.1%	3,681	20.7%	9.99	-10.4%		
2009.2	102	1,119,822	12,287	43,836	1.105	48,443	43.26	-3.2%	3,943	-2.3%	10.97	-0.8%	40.08	1.6%
2010.1	96	1,100,484	10,503	34,594	1.102	38,112	34.63	-5.8%	3,629	-1.4%	9.54	-4.5%		
2010.2	90	1,147,364	12,705	44,084	1.102	48,567	42.33	-2.2%	3,823	-3.0%	11.07	0.9%	38.56	-3.8%
2011.1	84	1,128,482	12,051	36,061	1.095	39,469	34.98	1.0%	3,275	-9.7%	10.68	11.9%		
2011.2	78	1,178,584	12,212	45,163	1.095	49,431	41.94	-0.9%	4,048	5.9%	10.36	-6.4%	38.53	-0.1%
2012.1	72	1,171,424	11,634	40,502	1.091	44,196	37.73	7.9%	3,799	16.0%	9.93	-7.0%		
2012.2	66	1,221,820	13,500	51,804	1.091	56,528	46.27	10.3%	4,187	3.4%	11.05	6.6%	42.09	9.2%
2013.1	60	1,211,529	13,127	41,768	1.099	45,923	37.90	0.5%	3,498	-7.9%	10.84	9.1%		
2013.2	54	1,270,778	15,329	52,883	1.099	58,143	45.75	-1.1%	3,793	-9.4%	12.06	9.2%	41.92	-0.4%
2014.1	48	1,257,911	13,668	42,204	1.093	46,133	36.67	-3.2%	3,375	-3.5%	10.87	0.3%		
2014.2	42	1,319,517	15,684	56,292	1.093	61,533	46.63	1.9%	3,923	3.4%	11.89	-1.5%	41.77	-0.4%
2015.1	36	1,301,786	14,047	51,651	1.103	56,966	43.76	19.3%	4,055	20.1%	10.79	-0.7%		
2015.2	30	1,347,649	15,658	72,181	1.103	79,608	59.07	26.7%	5,084	29.6%	11.62	-2.2%	51.55	23.4%
2016.1	24	1,322,870	13,561	56,385	1.085	61,172	46.24	5.7%	4,511	11.2%	10.25	-5.0%		
2016.2	18	1,354,659	16,019	72,776	1.085	78,955	58.28	-1.3%	4,929	-3.1%	11.83	1.8%	52.33	1.5%
2017.1	12	1,323,440	14,868	71,841	1.092	78,414	59.25	28.1%	5,274	16.9%	11.23	9.6%		
2017.2	6	1,370,327	15,655	77,705	1.092	84,815	61.89	6.2%	5,418	9.9%	11.42	-3.4%	60.59	15.8%
Total		41,651,371	480,493	1,630,191		1,783,978								



**Province of Alberta**  
**Collision**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Loss Cost Summary**  
**Data as of 12/31/17**

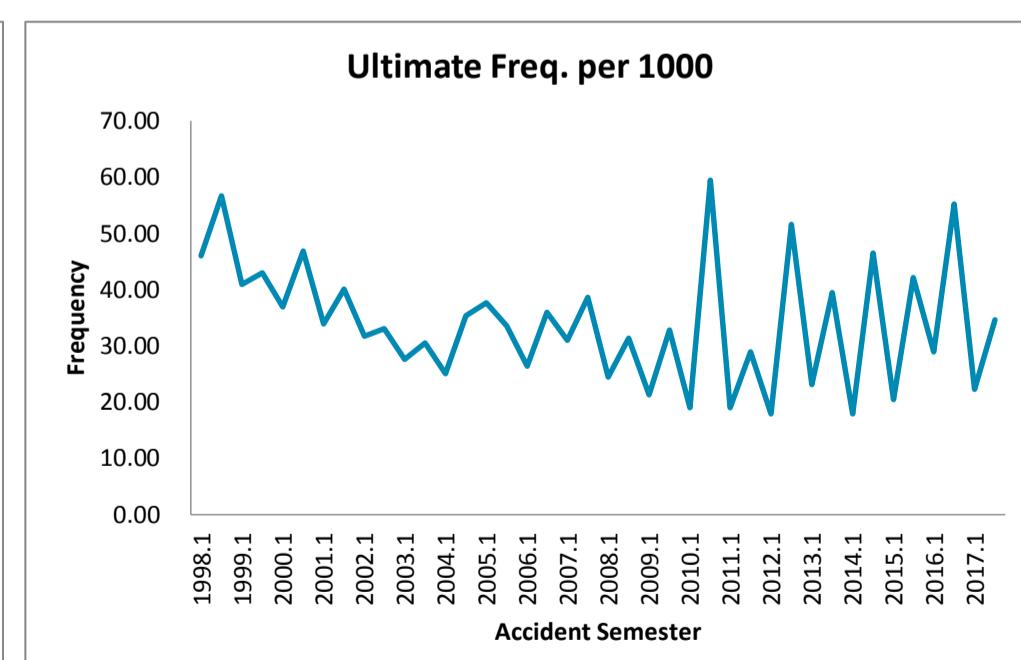
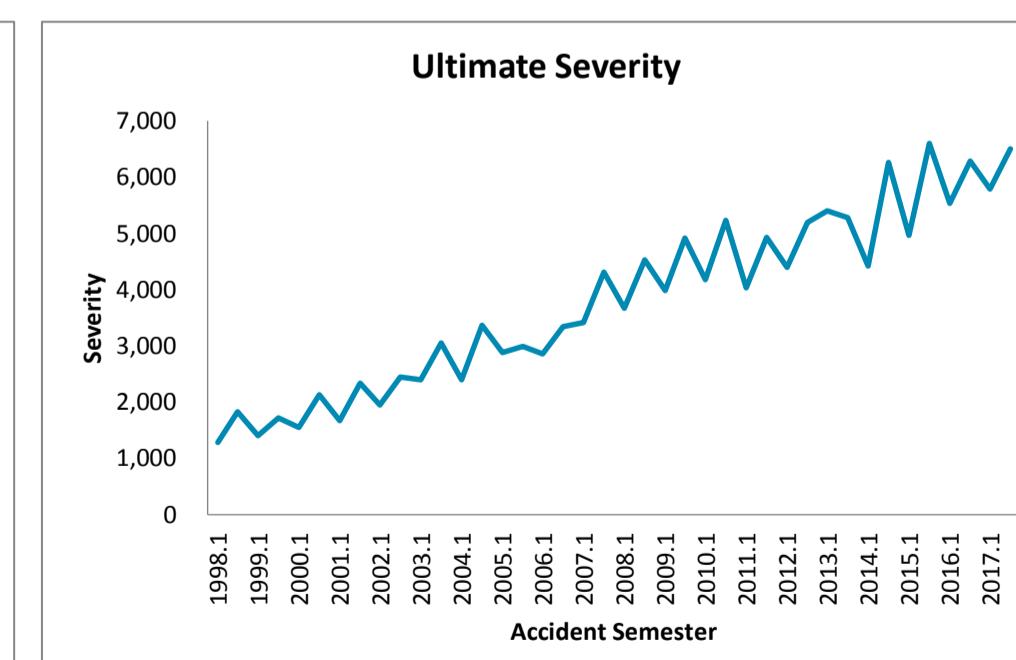
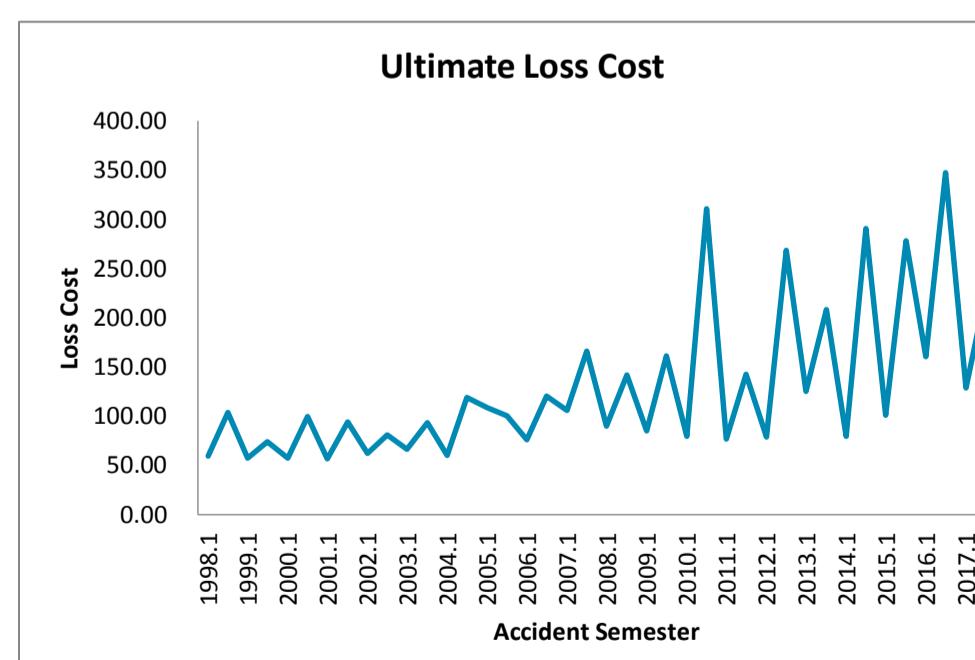
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	473,606	23,812	57,575	1.101	63,390	133.84		2,662		50.28			
1998.2	234	484,667	26,304	67,515	1.101	74,334	153.37		2,826		54.27		143.72	
1999.1	228	486,443	22,728	57,080	1.112	63,473	130.48	-2.5%	2,793	4.9%	46.72	-7.1%		
1999.2	222	497,454	25,229	68,943	1.112	76,665	154.11	0.5%	3,039	7.5%	50.72	-6.6%	142.43	-0.9%
2000.1	216	518,251	26,587	69,656	1.101	76,691	147.98	13.4%	2,885	3.3%	51.30	9.8%		
2000.2	210	541,747	28,896	83,232	1.101	91,639	169.15	9.8%	3,171	4.4%	53.34	5.2%	158.80	11.5%
2001.1	204	563,695	25,410	72,563	1.076	78,078	138.51	-6.4%	3,073	6.5%	45.08	-12.1%		
2001.2	198	583,784	28,905	90,919	1.076	97,829	167.58	-0.9%	3,384	6.7%	49.51	-7.2%	153.30	-3.5%
2002.1	192	584,116	29,119	96,029	1.089	104,575	179.03	29.3%	3,591	16.9%	49.85	10.6%		
2002.2	186	608,784	27,239	96,332	1.089	104,905	172.32	2.8%	3,851	13.8%	44.74	-9.6%	175.61	14.6%
2003.1	180	601,882	26,632	94,907	1.093	103,734	172.35	-3.7%	3,895	8.5%	44.25	-11.2%		
2003.2	174	621,938	25,413	87,390	1.093	95,518	153.58	-10.9%	3,759	-2.4%	40.86	-8.7%	162.81	-7.3%
2004.1	168	618,616	28,345	88,258	1.103	97,348	157.36	-8.7%	3,434	-11.8%	45.82	3.6%		
2004.2	162	642,167	31,603	97,173	1.103	107,182	166.91	8.7%	3,392	-9.8%	49.21	20.4%	162.22	-0.4%
2005.1	156	647,383	32,086	98,049	1.097	107,599	166.21	5.6%	3,353	-2.4%	49.56	8.2%		
2005.2	150	687,146	36,668	118,331	1.097	129,857	188.98	13.2%	3,541	4.4%	53.36	8.4%	177.93	9.7%
2006.1	144	696,013	37,729	120,814	1.087	131,264	188.59	13.5%	3,479	3.7%	54.21	9.4%		
2006.2	138	741,282	46,617	166,665	1.087	181,081	244.28	29.3%	3,884	9.7%	62.89	17.8%	217.31	22.1%
2007.1	132	750,060	45,239	166,190	1.089	180,948	241.24	27.9%	4,000	15.0%	60.31	11.3%		
2007.2	126	792,471	44,248	187,880	1.089	204,564	258.13	5.7%	4,623	19.0%	55.84	-11.2%	249.92	15.0%
2008.1	120	798,346	40,938	181,576	1.084	196,756	246.45	2.2%	4,806	20.2%	51.28	-15.0%		
2008.2	114	834,469	40,025	195,133	1.084	211,446	253.39	-1.8%	5,283	14.3%	47.96	-14.1%	250.00	0.0%
2009.1	108	823,604	38,434	170,057	1.105	187,930	228.18	-7.4%	4,890	1.7%	46.67	-9.0%		
2009.2	102	845,122	42,173	188,185	1.105	207,963	246.07	-2.9%	4,931	-6.7%	49.90	4.0%	237.24	-5.1%
2010.1	96	828,624	34,567	144,583	1.102	159,288	192.23	-15.8%	4,608	-5.8%	41.72	-10.6%		
2010.2	90	854,562	40,310	176,200	1.102	194,119	227.16	-7.7%	4,816	-2.3%	47.17	-5.5%	209.96	-11.5%
2011.1	84	841,046	43,015	184,135	1.095	201,535	239.62	24.7%	4,685	1.7%	51.14	22.6%		
2011.2	78	872,429	35,441	170,299	1.095	186,392	213.65	-5.9%	5,259	9.2%	40.62	-13.9%	226.40	7.8%
2012.1	72	868,928	35,115	162,220	1.091	177,015	203.72	-15.0%	5,041	7.6%	40.41	-21.0%		
2012.2	66	903,590	41,614	206,556	1.091	225,394	249.44	16.8%	5,416	3.0%	46.05	13.4%	227.03	0.3%
2013.1	60	900,201	37,695	182,415	1.099	200,559	222.79	9.4%	5,321	5.5%	41.87	3.6%		
2013.2	54	942,656	44,158	227,630	1.099	250,271	265.50	6.4%	5,668	4.6%	46.84	1.7%	244.64	7.8%
2014.1	48	937,684	41,496	203,227	1.093	222,147	236.91	6.3%	5,353	0.6%	44.25	5.7%		
2014.2	42	981,128	44,296	237,432	1.093	259,537	264.53	-0.4%	5,859	3.4%	45.15	-3.6%	251.03	2.6%
2015.1	36	970,777	42,101	216,722	1.103	239,023	246.22	3.9%	5,677	6.1%	43.37	-2.0%		
2015.2	30	1,000,629	42,225	231,809	1.103	255,663	255.50	-3.4%	6,055	3.3%	42.20	-6.5%	250.93	0.0%
2016.1	24	981,153	38,285	199,124	1.085	216,029	220.18	-10.6%	5,643	-0.6%	39.02	-10.0%		
2016.2	18	999,712	43,698	246,233	1.085	267,138	267.22	4.6%	6,113	1.0%	43.71	3.6%	243.92	-2.8%
2017.1	12	978,751	40,971	221,878	1.092	242,180	247.44	12.4%	5,911	4.8%	41.86	7.3%		
2017.2	6	1,010,140	44,545	242,976	1.092	265,208	262.55	-1.7%	5,954	-2.6%	44.10	0.9%	255.11	4.6%
Total		30,315,056	1,429,910	5,973,891		6,536,266								



**Province of Alberta**  
**Comprehensive - Total**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Loss Cost Summary**  
**Data as of 12/31/17**

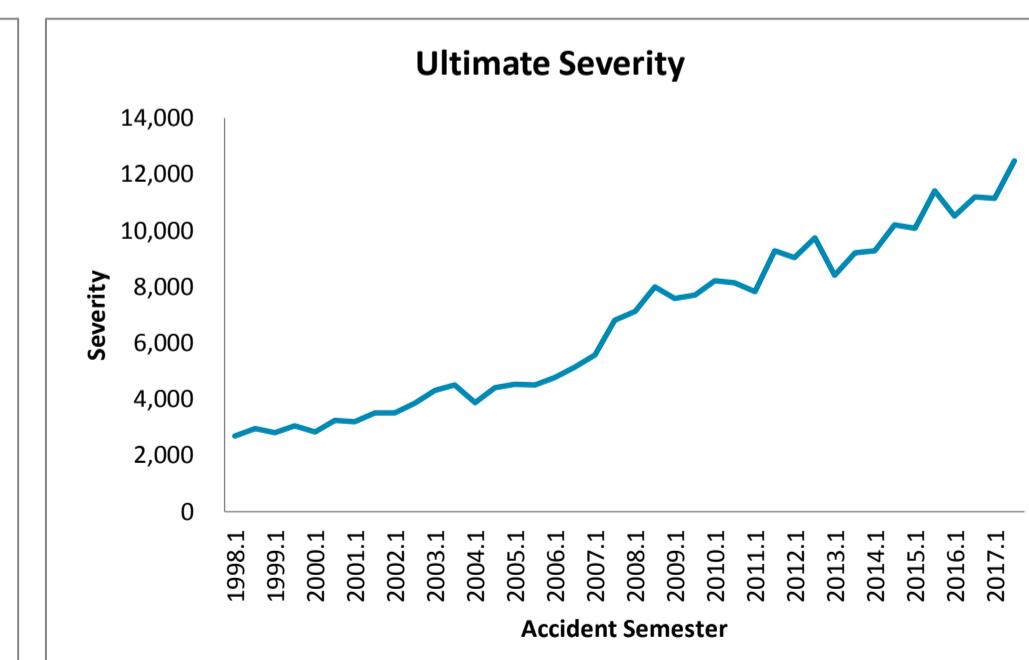
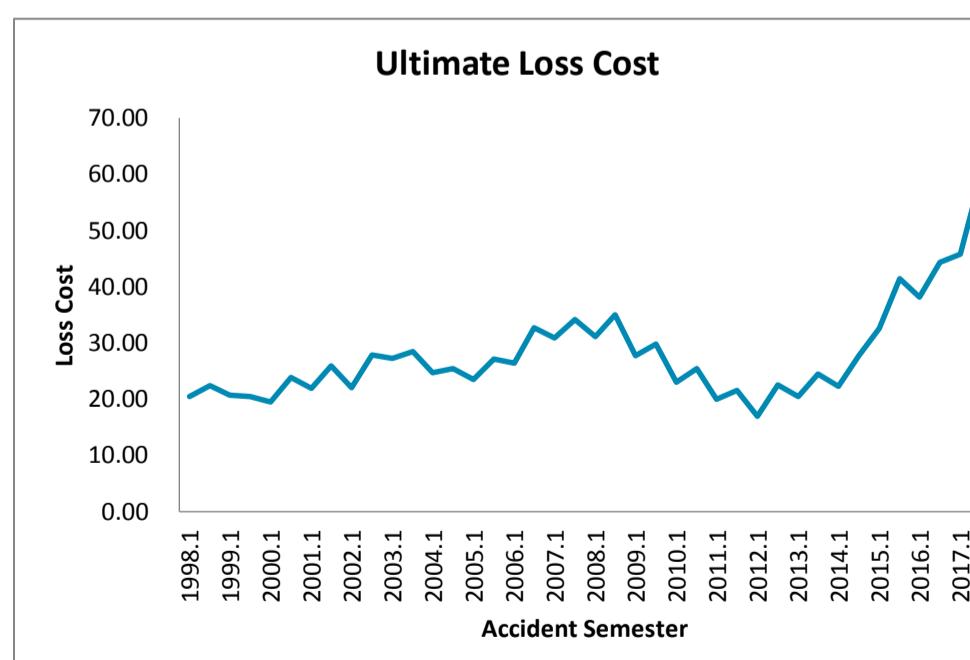
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	589,356	27,149	31,615	1.101	34,808	59.06		1,282		46.07			
1998.2	234	597,750	33,868	56,192	1.101	61,868	103.50	-3.0%	1,827		56.66		81.44	
1999.1	228	600,861	24,580	30,951	1.112	34,417	57.28		1,400	9.2%	40.91	-11.2%		
1999.2	222	610,034	26,209	40,577	1.112	45,121	73.97	-28.5%	1,722	-5.8%	42.96	-24.2%	65.69	-19.3%
2000.1	216	635,968	23,473	33,092	1.101	36,434	57.29	0.0%	1,552	10.9%	36.91	-9.8%		
2000.2	210	657,837	30,839	59,618	1.101	65,639	99.78	34.9%	2,128	23.6%	46.88	9.1%	78.89	20.1%
2001.1	204	672,444	22,827	35,511	1.076	38,210	56.82	-0.8%	1,674	7.8%	33.95	-8.0%		
2001.2	198	699,556	28,028	60,889	1.076	65,516	93.65	-6.1%	2,338	9.8%	40.07	-14.5%	75.60	-4.2%
2002.1	192	704,351	22,350	39,957	1.089	43,513	61.78	8.7%	1,947	16.3%	31.73	-6.5%		
2002.2	186	731,460	24,135	54,243	1.089	59,070	80.76	-13.8%	2,447	4.7%	33.00	-17.6%	71.45	-5.5%
2003.1	180	729,421	20,110	44,061	1.093	48,159	66.02	6.9%	2,395	23.0%	27.57	-13.1%		
2003.2	174	751,856	22,953	63,977	1.093	69,926	93.00	15.2%	3,047	24.5%	30.53	-7.5%	79.72	11.6%
2004.1	168	753,862	18,912	41,133	1.103	45,370	60.18	-8.8%	2,399	0.2%	25.09	-9.0%		
2004.2	162	778,049	27,539	84,063	1.103	92,721	119.17	28.1%	3,367	10.5%	35.39	15.9%	90.14	13.1%
2005.1	156	785,901	29,596	77,562	1.097	85,117	108.31	80.0%	2,876	19.9%	37.66	50.1%		
2005.2	150	832,748	27,888	76,087	1.097	83,497	100.27	-15.9%	2,994	-11.1%	33.49	-5.4%	104.17	15.6%
2006.1	144	842,892	22,280	58,699	1.087	63,776	75.66	-30.1%	2,863	-0.5%	26.43	-29.8%		
2006.2	138	890,498	31,991	98,449	1.087	106,965	120.12	19.8%	3,344	11.7%	35.92	7.3%	98.50	-5.4%
2007.1	132	905,984	28,049	88,112	1.089	95,936	105.89	40.0%	3,420	19.5%	30.96	17.1%		
2007.2	126	955,162	36,870	145,922	1.089	158,880	166.34	38.5%	4,309	28.9%	38.60	7.4%	136.91	39.0%
2008.1	120	967,930	23,658	80,108	1.084	86,805	89.68	-15.3%	3,669	7.3%	24.44	-21.1%		
2008.2	114	1,007,535	31,548	132,038	1.084	143,076	142.01	-14.6%	4,535	5.2%	31.31	-18.9%	116.37	-15.0%
2009.1	108	1,003,883	21,403	77,113	1.105	85,217	84.89	-5.3%	3,982	8.5%	21.32	-12.8%		
2009.2	102	1,028,559	33,703	149,968	1.105	165,730	161.13	13.5%	4,917	8.4%	32.77	4.6%	123.47	6.1%
2010.1	96	1,018,734	19,395	73,595	1.102	81,079	79.59	-6.2%	4,180	5.0%	19.04	-10.7%		
2010.2	90	1,047,654	62,306	295,635	1.102	325,701	310.89	92.9%	5,227	6.3%	59.47	81.5%	196.86	59.4%
2011.1	84	1,040,158	19,790	72,803	1.095	79,682	76.61	-3.7%	4,026	-3.7%	19.03	-0.1%		
2011.2	78	1,071,639	31,027	139,708	1.095	152,911	142.69	-54.1%	4,928	-5.7%	28.95	-51.3%	110.14	-44.1%
2012.1	72	1,073,026	19,216	77,426	1.091	84,487	78.74	2.8%	4,397	9.2%	17.91	-5.9%		
2012.2	66	1,105,696	57,059	271,844	1.091	296,636	268.28	88.0%	5,199	5.5%	51.60	78.2%	174.93	58.8%
2013.1	60	1,104,779	25,555	125,681	1.099	138,182	125.08	58.9%	5,407	23.0%	23.13	29.2%		
2013.2	54	1,144,160	45,099	216,770	1.099	238,331	208.30	-22.4%	5,285	1.7%	39.42	-23.6%	167.42	-4.3%
2014.1	48	1,142,629	20,517	83,038	1.093	90,768	79.44	-36.5%	4,424	-18.2%	17.96	-22.4%		
2014.2	42	1,181,637	54,901	314,540	1.093	343,823	290.97	39.7%	6,263	18.5%	46.46	17.9%	186.98	11.7%
2015.1	36	1,173,238	23,935	107,660	1.103	118,738	101.21	27.4%	4,961	12.1%	20.40	13.6%		
2015.2	30	1,197,983	50,465	302,031	1.103	333,110	278.06	-4.4%	6,601	5.4%	42.13	-9.3%	190.55	1.9%
2016.1	24	1,176,895	34,011	173,699	1.085	188,446	160.12	58.2%	5,541	11.7%	28.90	41.7%		
2016.2	18	1,187,899	65,541	380,151	1.085	412,426	347.19	24.9%	6,293	-4.7%	55.17	31.0%	254.09	33.3%
2017.1	12	1,169,453	25,985	137,871	1.092	150,487	128.68	-19.6%	5,791	4.5%	22.22	-23.1%		
2017.2	6	1,197,180	41,424	246,876	1.092	269,465	225.08	-35.2%	6,505	3.4%	34.60	-37.3%	177.45	-30.2%
Total		36,766,658	1,236,183	4,679,260		5,120,045								



**Province of Alberta**  
**Comprehensive - Theft**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Loss Cost Summary**  
**Data as of 12/31/17**

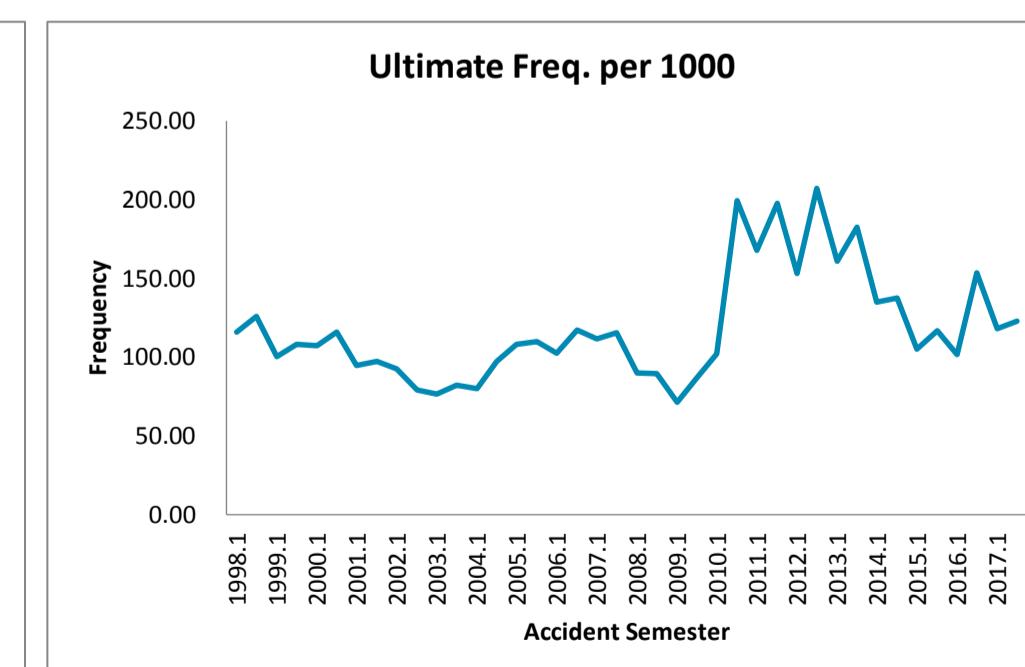
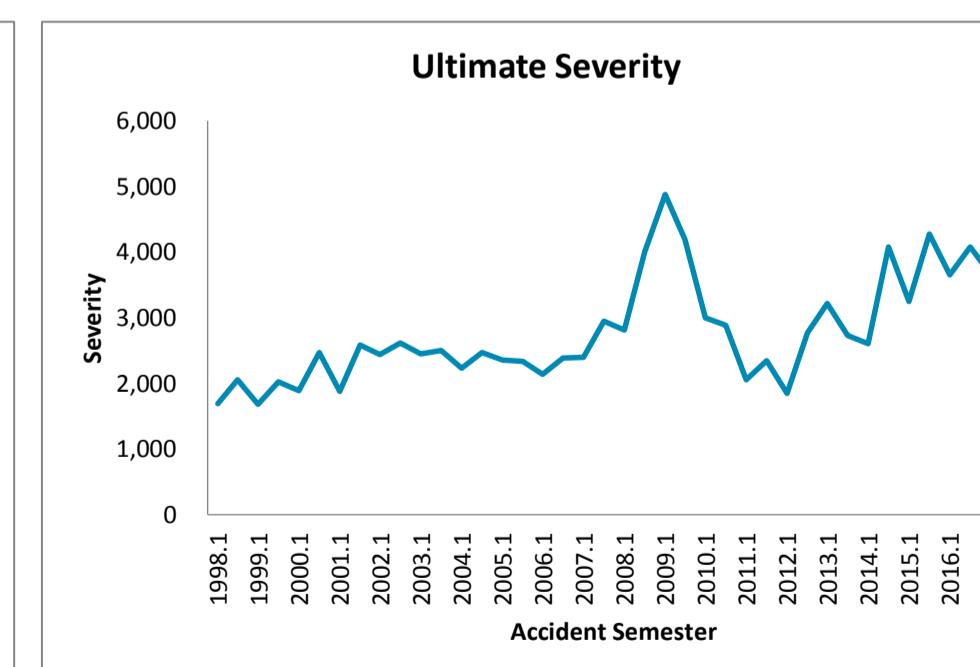
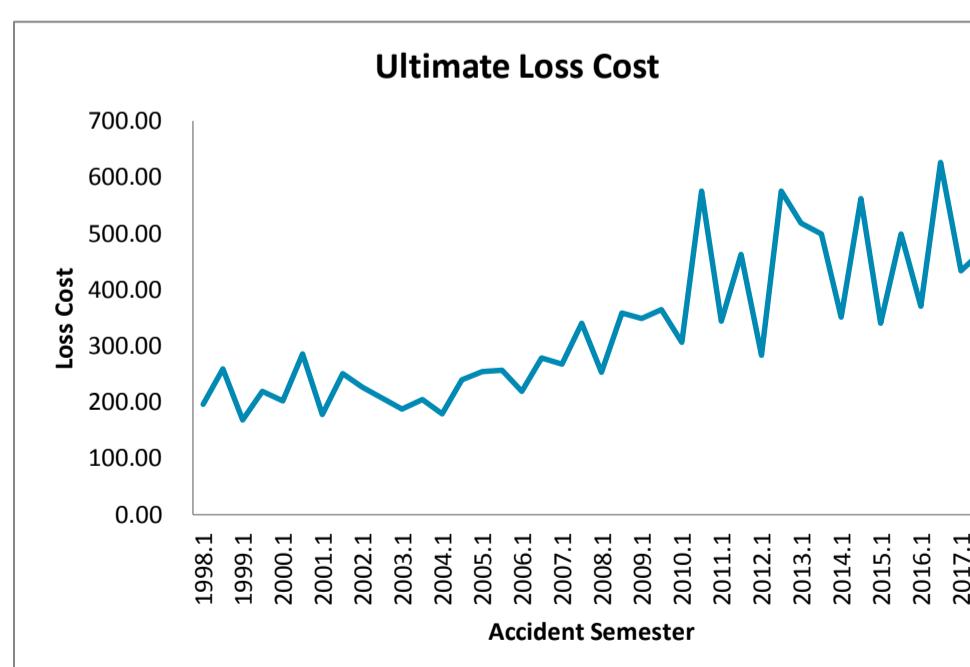
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	589,356	4,496	10,945	1.101	12,051	20.45		2,680		7.63			
1998.2	234	597,750	4,534	12,164	1.101	13,393	22.41		2,954		7.59		21.43	
1999.1	228	600,861	4,423	11,183	1.112	12,435	20.70	1.2%	2,811	4.9%	7.36	-3.5%		
1999.2	222	610,034	4,113	11,246	1.112	12,506	20.50	-8.5%	3,040	2.9%	6.74	-11.1%	20.60	-3.9%
2000.1	216	635,968	4,390	11,254	1.101	12,391	19.48	-5.9%	2,823	0.4%	6.90	-6.2%		
2000.2	210	657,837	4,868	14,274	1.101	15,715	23.89	16.5%	3,228	6.2%	7.40	9.8%	21.72	5.5%
2001.1	204	672,444	4,593	13,676	1.076	14,716	21.88	12.3%	3,204	13.5%	6.83	-1.1%		
2001.2	198	699,556	5,174	16,838	1.076	18,118	25.90	8.4%	3,502	8.5%	7.40	-0.1%	23.93	10.2%
2002.1	192	704,351	4,432	14,242	1.089	15,510	22.02	0.6%	3,499	9.2%	6.29	-7.9%		
2002.2	186	731,460	5,294	18,713	1.089	20,378	27.86	7.6%	3,849	9.9%	7.24	-2.1%	24.99	4.4%
2003.1	180	729,421	4,609	18,174	1.093	19,865	27.23	23.7%	4,310	23.2%	6.32	0.4%		
2003.2	174	751,856	4,757	19,590	1.093	21,412	28.48	2.2%	4,501	16.9%	6.33	-12.6%	27.87	11.5%
2004.1	168	753,862	4,825	16,891	1.103	18,630	24.71	-9.3%	3,861	-10.4%	6.40	1.3%		
2004.2	162	778,049	4,490	17,890	1.103	19,733	25.36	-10.9%	4,395	-2.4%	5.77	-8.8%	25.04	-10.1%
2005.1	156	785,901	4,067	16,795	1.097	18,431	23.45	-5.1%	4,532	17.4%	5.17	-19.1%		
2005.2	150	832,748	5,003	20,569	1.097	22,573	27.11	6.9%	4,512	2.7%	6.01	4.1%	25.33	1.2%
2006.1	144	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%		
2006.2	138	890,498	5,671	26,798	1.087	29,116	32.70	20.6%	5,134	13.8%	6.37	6.0%	29.65	17.0%
2007.1	132	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%		
2007.2	126	955,162	4,800	29,998	1.089	32,662	34.20	4.6%	6,805	32.6%	5.02	-21.1%	32.56	9.8%
2008.1	120	967,930	4,229	27,751	1.084	30,071	31.07	0.8%	7,110	27.4%	4.37	20.9%		
2008.2	114	1,007,535	4,409	32,563	1.084	35,286	35.02	2.4%	8,003	17.6%	4.38	-12.9%	33.08	1.6%
2009.1	108	1,003,883	3,662	25,139	1.105	27,781	27.67	-10.9%	7,586	6.7%	3.65	-16.5%		
2009.2	102	1,028,559	3,968	27,666	1.105	30,573	29.72	-15.1%	7,705	-3.7%	3.86	-11.8%	28.71	-13.2%
2010.1	96	1,018,734	2,850	21,250	1.102	23,411	22.98	-17.0%	8,215	8.3%	2.80	-23.3%		
2010.2	90	1,047,654	3,262	24,117	1.102	26,570	25.36	-14.7%	8,145	5.7%	3.11	-19.3%	24.19	-15.8%
2011.1	84	1,040,158	2,649	18,939	1.095	20,729	19.93	-13.3%	7,825	-4.7%	2.55	-9.0%		
2011.2	78	1,071,639	2,485	21,065	1.095	23,056	21.51	-15.2%	9,279	13.9%	2.32	-25.5%	20.73	-14.3%
2012.1	72	1,073,026	2,016	16,678	1.091	18,199	16.96	-14.9%	9,025	15.3%	1.88	-26.2%		
2012.2	66	1,105,696	2,552	22,777	1.091	24,854	22.48	4.5%	9,739	5.0%	2.31	-0.5%	19.76	-4.7%
2013.1	60	1,104,779	2,687	20,516	1.099	22,556	20.42	20.4%	8,395	-7.0%	2.43	29.4%		
2013.2	54	1,144,160	3,045	25,492	1.099	28,027	24.50	9.0%	9,203	-5.5%	2.66	15.3%	22.49	13.8%
2014.1	48	1,142,629	2,743	23,276	1.093	25,443	22.27	9.1%	9,276	10.5%	2.40	-1.3%		
2014.2	42	1,181,637	3,210	29,914	1.093	32,698	27.67	13.0%	10,186	10.7%	2.72	2.1%	25.02	11.2%
2015.1	36	1,173,238	3,789	34,630	1.103	38,193	32.55	46.2%	10,080	8.7%	3.23	34.5%		
2015.2	30	1,197,983	4,350	44,989	1.103	49,618	41.42	49.7%	11,406	12.0%	3.63	33.7%	37.03	48.0%
2016.1	24	1,176,895	4,274	41,370	1.085	44,882	38.14	17.1%	10,502	4.2%	3.63	12.4%		
2016.2	18	1,187,899	4,695	48,477	1.085	52,592	44.27	6.9%	11,202	-1.8%	3.95	8.8%	41.22	11.3%
2017.1	12	1,169,453	4,806	49,097	1.092	53,590	45.82	20.2%	11,150	6.2%	4.11	13.2%		
2017.2	6	1,197,180	5,723	65,380	1.092	71,362	59.61	34.6%	12,469	11.3%	4.78	21.0%	52.80	28.1%
Total		36,766,658	165,616	968,479		1,059,331								



**Province of Alberta**  
**All Perils**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Loss Cost Summary**  
**Data as of 12/31/17**

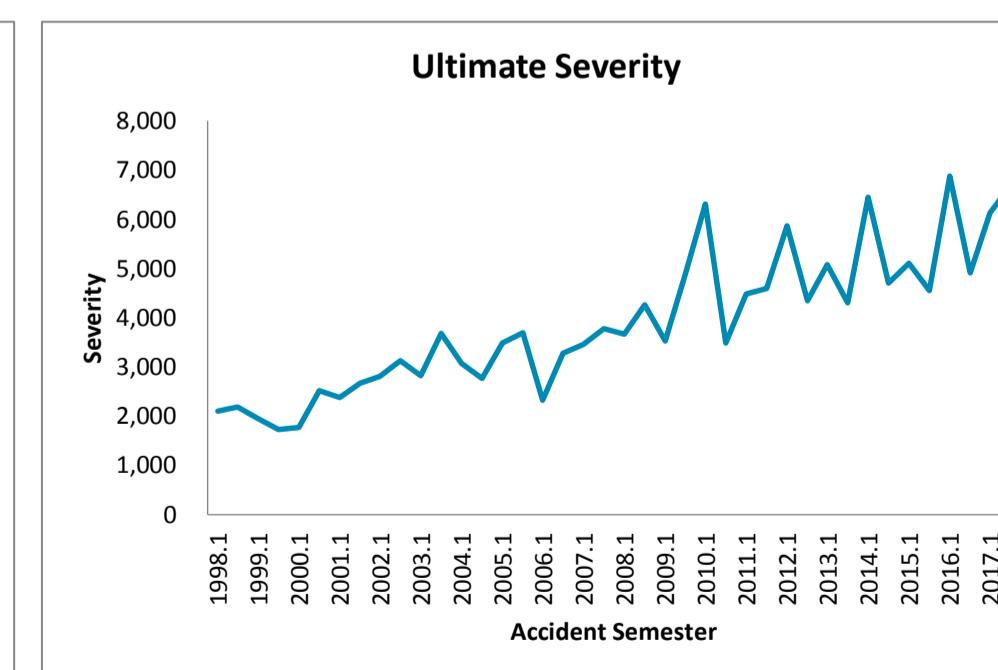
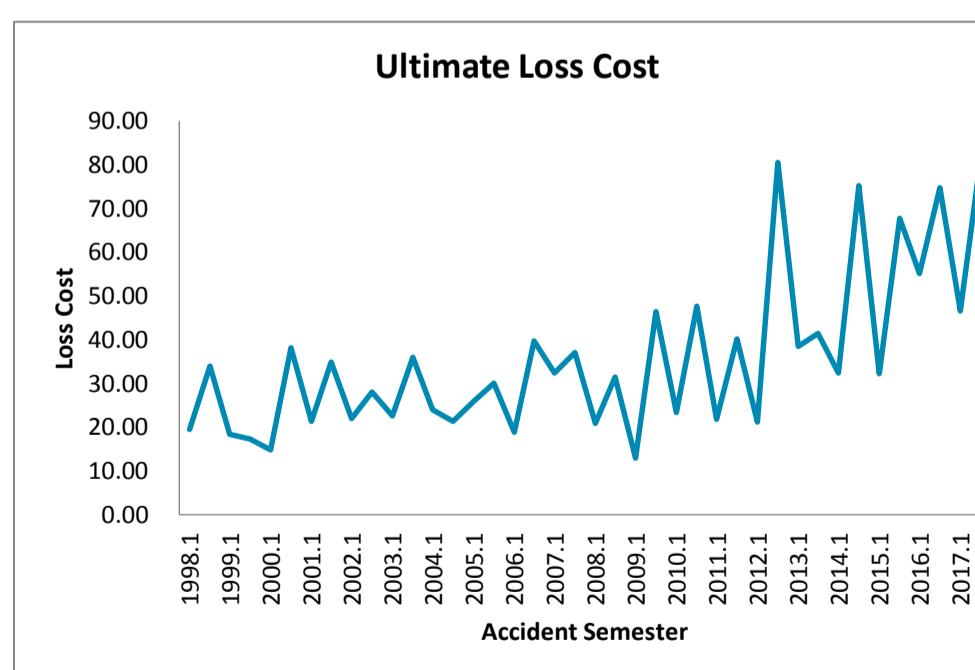
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	34,476	3,992	6,137	1.101	6,757	195.99		1,693		115.79			
1998.2	234	32,270	4,066	7,582	1.101	8,348	258.69		2,053		126.00		226.31	
1999.1	228	30,352	3,042	4,602	1.112	5,118	168.62	-14.0%	1,682	-0.6%	100.22	-13.4%		
1999.2	222	29,042	3,139	5,718	1.112	6,359	218.94	-15.4%	2,026	-1.3%	108.08	-14.2%	193.23	-14.6%
2000.1	216	28,895	3,092	5,305	1.101	5,841	202.15	19.9%	1,889	12.3%	107.01	6.8%		
2000.2	210	28,610	3,314	7,429	1.101	8,180	285.90	30.6%	2,468	21.8%	115.83	7.2%	243.82	26.2%
2001.1	204	26,476	2,506	4,381	1.076	4,714	178.06	-11.9%	1,881	-0.4%	94.65	-11.5%		
2001.2	198	26,756	2,599	6,228	1.076	6,701	250.46	-12.4%	2,578	4.5%	97.14	-16.1%	214.45	-12.0%
2002.1	192	27,383	2,537	5,692	1.089	6,198	226.35	27.1%	2,443	29.9%	92.65	-2.1%		
2002.2	186	28,982	2,295	5,521	1.089	6,012	207.45	-17.2%	2,620	1.6%	79.19	-18.5%	216.63	1.0%
2003.1	180	27,792	2,129	4,777	1.093	5,221	187.86	-17.0%	2,452	0.4%	76.60	-17.3%		
2003.2	174	28,818	2,362	5,394	1.093	5,896	204.58	-1.4%	2,496	-4.7%	81.96	3.5%	196.37	-9.4%
2004.1	168	27,917	2,231	4,520	1.103	4,986	178.58	-4.9%	2,235	-8.9%	79.92	4.3%		
2004.2	162	27,107	2,639	5,897	1.103	6,505	239.97	17.3%	2,465	-1.2%	97.36	18.8%	208.83	6.3%
2005.1	156	22,856	2,469	5,298	1.097	5,813	254.36	42.4%	2,355	5.4%	108.02	35.2%		
2005.2	150	20,220	2,221	4,724	1.097	5,184	256.39	6.8%	2,334	-5.3%	109.84	12.8%	255.31	22.3%
2006.1	144	19,577	2,002	3,940	1.087	4,281	218.65	-14.0%	2,138	-9.2%	102.26	-5.3%		
2006.2	138	19,882	2,326	5,099	1.087	5,540	278.64	8.7%	2,382	2.0%	116.99	6.5%	248.88	-2.5%
2007.1	132	19,349	2,158	4,746	1.089	5,167	267.05	22.1%	2,394	12.0%	111.53	9.1%		
2007.2	126	20,802	2,404	6,503	1.089	7,081	340.38	22.2%	2,945	23.7%	115.57	-1.2%	305.04	22.6%
2008.1	120	19,098	1,717	4,462	1.084	4,835	253.19	-5.2%	2,816	17.6%	89.91	19.4%		
2008.2	114	16,151	1,446	5,341	1.084	5,787	358.32	5.3%	4,002	35.9%	89.53	-22.5%	301.36	-1.2%
2009.1	108	13,978	999	4,414	1.105	4,878	348.96	37.8%	4,883	73.4%	71.47	-20.5%		
2009.2	102	13,536	1,178	4,466	1.105	4,936	364.64	1.8%	4,190	4.7%	87.03	-2.8%	356.67	18.4%
2010.1	96	12,104	1,236	3,369	1.102	3,712	306.67	-12.1%	3,004	-38.5%	102.09	42.8%		
2010.2	90	11,946	2,383	6,240	1.102	6,875	57.49	57.8%	2,885	-31.2%	199.50	129.2%	440.19	23.4%
2011.1	84	10,949	1,836	3,440	1.095	3,765	343.89	12.1%	2,051	-31.7%	167.64	64.2%		
2011.2	78	10,787	2,130	4,562	1.095	4,993	462.91	-19.6%	2,344	-18.7%	197.50	-1.0%	402.96	-8.5%
2012.1	72	10,249	1,569	2,658	1.091	2,900	282.96	-17.7%	1,849	-9.9%	153.05	-8.7%		
2012.2	66	10,167	2,107	5,356	1.091	5,845	574.90	24.2%	2,773	18.3%	207.29	5.0%	428.34	6.3%
2013.1	60	9,851	1,585	4,642	1.099	5,104	518.12	83.1%	3,219	74.1%	160.95	5.2%		
2013.2	54	10,249	1,871	4,647	1.099	5,109	498.52	-13.3%	2,730	-1.6%	182.59	-11.9%	508.12	18.6%
2014.1	48	10,290	1,390	3,310	1.093	3,618	351.64	-32.1%	2,603	-19.1%	135.10	-16.1%		
2014.2	42	12,059	1,659	6,198	1.093	6,775	561.83	12.7%	4,083	49.6%	137.60	-24.6%	465.05	-8.5%
2015.1	36	12,209	1,282	3,770	1.103	4,158	340.56	-3.2%	3,244	24.6%	104.98	-22.3%		
2015.2	30	12,244	1,428	5,536	1.103	6,105	498.64	-11.2%	4,277	4.7%	116.59	-15.3%	419.71	-9.8%
2016.1	24	11,562	1,175	3,952	1.085	4,288	370.83	8.9%	3,650	12.5%	101.60	-3.2%		
2016.2	18	11,121	1,706	6,414	1.085	6,959	625.76	25.5%	4,079	-4.6%	153.41	31.6%	495.82	18.1%
2017.1	12	10,586	1,248	4,204	1.092	4,588	433.43	16.9%	3,678	0.8%	117.86	16.0%		
2017.2	6	10,733	1,318	4,590	1.092	5,010	466.80	-25.4%	3,801	-6.8%	122.79	-20.0%	450.23	-9.2%
Total		767,430	84,786	201,066		220,142								



**Province of Alberta**  
**Specified Perils**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Loss Cost Summary**  
**Data as of 12/31/17**

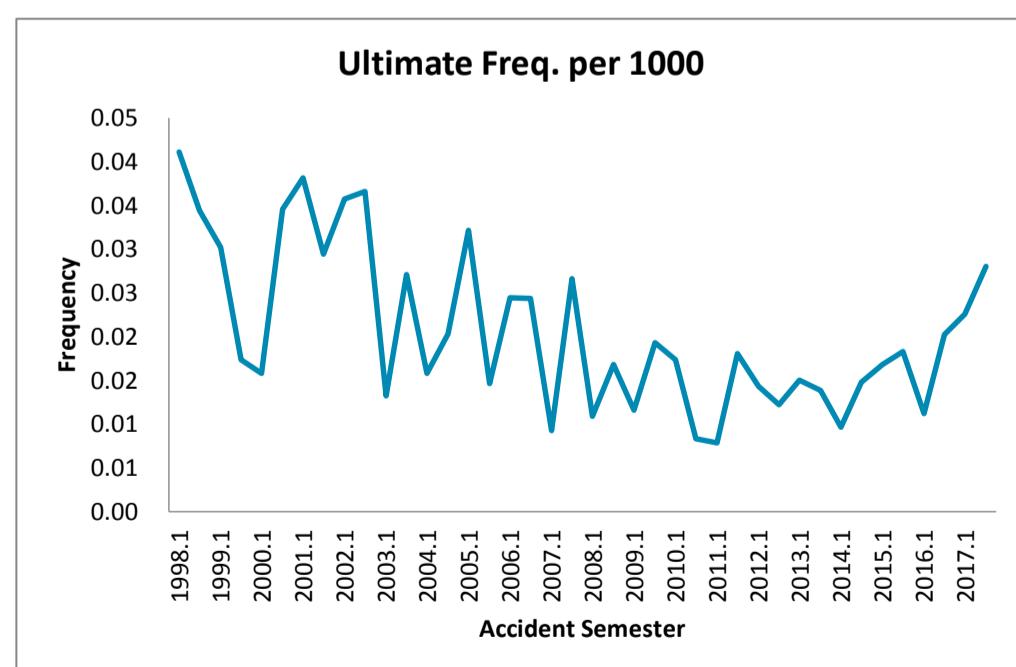
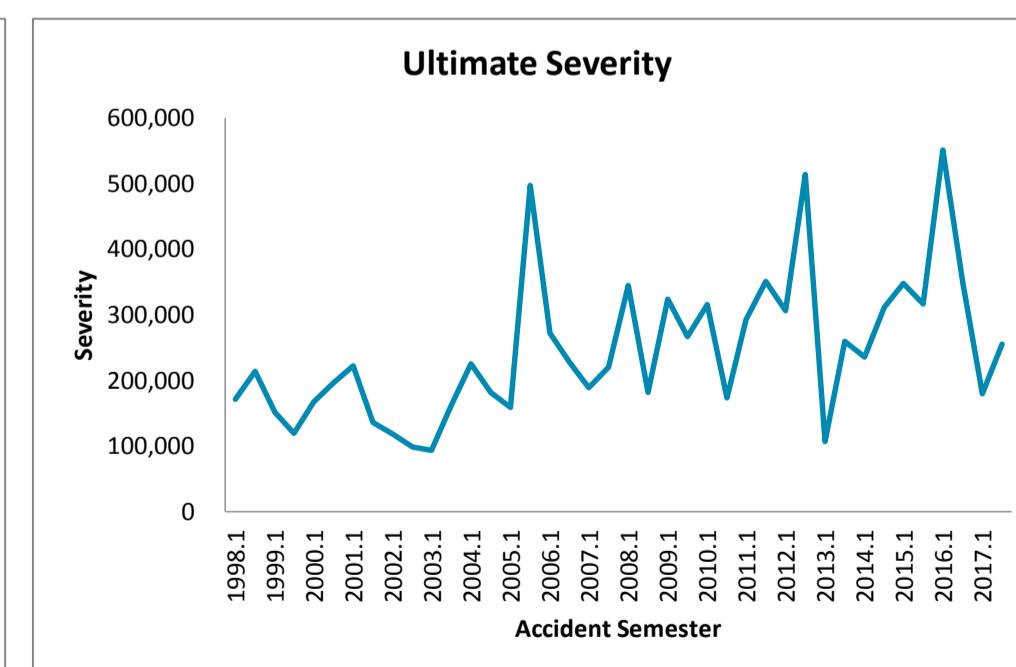
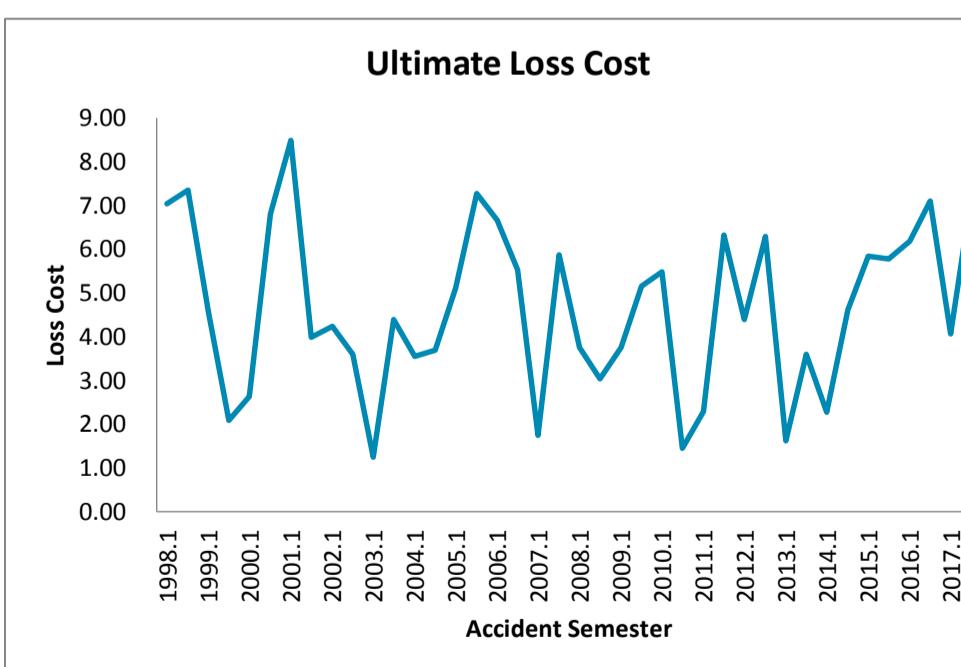
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	26,671	247	470	1.101	517	19.40		2,095		9.26			
1998.2	234	24,497	381	754	1.101	830	33.89		2,179		15.55		26.34	
1999.1	228	23,811	224	392	1.112	436	18.29	-5.7%	1,945	-7.2%	9.41	1.6%		
1999.2	222	22,105	221	344	1.112	382	17.28	-49.0%	1,729	-20.7%	10.00	-35.7%	17.81	-32.4%
2000.1	216	21,711	182	292	1.101	321	14.80	-19.1%	1,765	-9.2%	8.38	-10.9%		
2000.2	210	20,521	311	711	1.101	783	38.15	120.7%	2,517	45.6%	15.15	51.6%	26.14	46.8%
2001.1	204	19,513	175	387	1.076	416	21.33	44.2%	2,378	34.8%	8.97	7.0%		
2001.2	198	17,834	233	578	1.076	621	34.85	-8.7%	2,667	6.0%	13.06	-13.8%	27.78	6.3%
2002.1	192	17,164	134	345	1.089	376	21.88	2.6%	2,803	17.9%	7.81	-12.9%		
2002.2	186	16,307	146	418	1.089	456	27.95	-19.8%	3,121	17.0%	8.95	-31.5%	24.84	-10.6%
2003.1	180	15,427	123	318	1.093	348	22.53	2.9%	2,825	0.8%	7.97	2.1%		
2003.2	174	14,869	145	489	1.093	534	35.92	28.5%	3,684	18.0%	9.75	8.9%	29.10	17.2%
2004.1	168	14,258	111	309	1.103	341	23.91	6.1%	3,071	8.7%	7.79	-2.4%		
2004.2	162	15,389	119	298	1.103	328	21.34	-40.6%	2,760	-25.1%	7.73	-20.7%	22.58	-22.4%
2005.1	156	14,848	110	350	1.097	384	25.84	8.1%	3,488	13.6%	7.41	-4.8%		
2005.2	150	12,705	103	347	1.097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%	27.75	22.9%
2006.1	144	11,792	96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%		
2006.2	138	11,496	139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%	29.11	4.9%
2007.1	132	11,142	104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%		
2007.2	126	11,091	109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%	34.66	19.1%
2008.1	120	10,398	59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	39.2%		
2008.2	114	9,620	71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%	25.91	-25.3%
2009.1	108	9,642	35	112	1.105	124	12.82	-38.4%	3,531	-3.7%	3.63	-36.0%		
2009.2	102	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%	29.72	14.7%
2010.1	96	9,750	36	206	1.102	227	23.32	81.9%	6,316	78.9%	3.69	1.7%		
2010.2	90	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%	35.41	19.2%
2011.1	84	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%		
2011.2	78	9,482	83	348	1.095	381	40.21	-15.5%	4,594	31.5%	8.75	-35.7%	30.92	-12.7%
2012.1	72	9,469	34	183	1.091	200	21.10	-3.3%	5,875	31.0%	3.59	-26.2%		
2012.2	66	9,183	170	678	1.091	740	80.57	100.4%	4,352	-5.3%	18.51	111.5%	50.37	62.9%
2013.1	60	9,104	69	319	1.099	350	38.49	82.5%	5,079	-13.6%	7.58	111.1%		
2013.2	54	8,724	84	329	1.099	361	41.42	-48.6%	4,302	-1.1%	9.63	-48.0%	39.93	-20.7%
2014.1	48	8,767	44	260	1.093	284	32.39	-15.8%	6,454	27.1%	5.02	-33.8%		
2014.2	42	8,613	138	593	1.093	648	75.30	81.8%	4,699	9.2%	16.02	66.4%	53.65	34.4%
2015.1	36	8,718	55	255	1.103	281	32.24	-0.5%	5,105	-20.9%	6.32	25.9%		
2015.2	30	8,615	128	529	1.103	584	67.78	-10.0%	4,557	-3.0%	14.88	-7.2%	49.91	-7.0%
2016.1	24	8,883	71	451	1.085	489	55.06	70.8%	6,881	34.8%	8.00	26.7%		
2016.2	18	8,956	136	617	1.085	670	74.78	10.3%	4,919	7.9%	15.20	2.2%	64.96	30.2%
2017.1	12	9,338	71	398	1.092	435	46.56	-15.4%	6,134	-10.8%	7.59	-5.2%		
2017.2	6	9,835	120	735	1.092	803	81.60	9.1%	6,680	35.8%	12.22	-19.7%	64.53	-0.7%
Total		529,341	5,089	15,645		17,123								



**Province of Alberta**  
**Underinsured Motorist**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Loss Cost Summary**  
**Data as of 12/31/17**

(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
1998.1	240	705,355	29	4,513	1.101	4,969	7.04		171,340		0.04			
1998.2	234	726,729	25	4,854	1.101	5,344	7.35		213,767		0.03		7.20	
1999.1	228	728,791	22	2,986	1.112	3,320	4.56	-35.3%	150,906	-11.9%	0.03	-26.6%		
1999.2	222	747,823	13	1,396	1.112	1,553	2.08	-71.8%	119,445	-44.1%	0.02	-49.5%	3.30	-54.2%
2000.1	216	760,126	12	1,818	1.101	2,001	2.63	-42.2%	166,787	10.5%	0.02	-47.7%		
2000.2	210	780,168	27	4,818	1.101	5,305	6.80	227.5%	196,471	64.5%	0.03	99.1%	4.74	43.7%
2001.1	204	786,424	30	6,200	1.076	6,672	8.48	222.2%	222,387	33.3%	0.04	141.6%		
2001.2	198	816,118	24	3,025	1.076	3,255	3.99	-41.3%	135,624	-31.0%	0.03	-15.0%	6.19	30.6%
2002.1	192	811,213	29	3,149	1.089	3,430	4.23	-50.2%	118,268	-46.8%	0.04	-6.3%		
2002.2	186	846,295	31	2,797	1.089	3,046	3.60	-9.8%	98,257	-27.6%	0.04	24.6%	3.91	-36.9%
2003.1	180	756,040	10	853	1.093	933	1.23	-70.8%	93,284	-21.1%	0.01	-63.0%		
2003.2	174	775,095	21	3,107	1.093	3,396	4.38	21.7%	161,736	64.6%	0.03	-26.0%	2.83	-27.6%
2004.1	168	761,569	12	2,451	1.103	2,703	3.55	187.7%	225,262	141.5%	0.02	19.1%		
2004.2	162	786,351	16	2,631	1.103	2,902	3.69	-15.8%	181,367	12.1%	0.02	-24.9%	3.62	28.1%
2005.1	156	774,687	25	3,603	1.097	3,954	5.10	43.8%	158,667	-29.6%	0.03	104.1%		
2005.2	150	811,810	12	5,375	1.097	5,899	7.27	96.9%	497,669	174.4%	0.01	-28.2%	6.21	71.5%
2006.1	144	809,744	20	4,965	1.087	5,394	6.66	30.5%	272,254	71.6%	0.02	-23.9%		
2006.2	138	855,045	21	4,345	1.087	4,721	5.52	-24.0%	226,947	-54.4%	0.02	66.6%	6.08	-2.2%
2007.1	132	852,944	8	1,364	1.089	1,486	1.74	-73.9%	188,915	-30.6%	0.01	-62.3%		
2007.2	126	899,626	24	4,847	1.089	5,277	5.87	6.2%	220,169	-3.0%	0.03	9.5%	3.86	-36.5%
2008.1	120	1,038,913	11	3,599	1.084	3,900	3.75	115.5%	344,472	82.3%	0.01	18.2%		
2008.2	114	1,084,285	18	3,040	1.084	3,294	3.04	-48.2%	181,178	-17.7%	0.02	-37.1%	3.39	-12.2%
2009.1	108	1,067,336	12	3,625	1.105	4,006	3.75	0.0%	323,815	-6.0%	0.01	6.4%		
2009.2	102	1,106,402	21	5,164	1.105	5,706	5.16	69.8%	266,827	47.3%	0.02	15.3%	4.47	31.9%
2010.1	96	1,089,430	19	5,420	1.102	5,971	5.48	46.0%	316,011	-2.4%	0.02	49.6%		
2010.2	90	1,137,650	9	1,487	1.102	1,638	1.44	-72.1%	173,595	-34.9%	0.01	-57.1%	3.42	-23.5%
2011.1	84	1,118,918	9	2,344	1.095	2,565	2.29	-58.2%	292,638	-7.4%	0.01	-54.8%		
2011.2	78	1,168,795	21	6,756	1.095	7,395	6.33	339.4%	350,678	102.0%	0.02	117.5%	4.35	27.4%
2012.1	72	1,161,584	17	4,672	1.091	5,098	4.39	91.4%	306,180	4.6%	0.01	83.0%		
2012.2	66	1,211,402	15	6,982	1.091	7,618	6.29	-0.6%	513,941	46.6%	0.01	-32.2%	5.36	23.1%
2013.1	60	1,201,137	18	1,760	1.099	1,935	1.61	-63.3%	107,045	-65.0%	0.02	5.0%		
2013.2	54	1,259,944	17	4,121	1.099	4,531	3.60	-42.8%	259,072	-49.6%	0.01	13.4%	2.63	-51.0%
2014.1	48	1,245,987	12	2,584	1.093	2,824	2.27	40.7%	235,713	120.2%	0.01	-36.1%		
2014.2	42	1,305,323	19	5,497	1.093	6,008	4.60	28.0%	311,596	20.3%	0.01	6.4%	3.46	31.8%
2015.1	36	1,286,373	22	6,819	1.103	7,520	5.85	157.9%	348,110	47.7%	0.02	74.7%		
2015.2	30	1,329,778	24	6,969	1.103	7,686	5.78	25.6%	316,340	1.5%	0.02	23.7%	5.81	67.9%
2016.1	24	1,304,091	15	7,427	1.085	8,058	6.18	5.7%	551,400	58.4%	0.01	-33.3%		
2016.2	18	1,334,270	27	8,737	1.085	9,478	7.10	22.9%	350,544	10.8%	0.02	10.9%	6.65	14.4%
2017.1	12	1,302,882	29	4,843	1.092	5,286	4.06	-34.3%	179,750	-67.4%	0.02	101.4%		
2017.2	6	1,346,616	38	8,846	1.092	9,656	7.17	0.9%	255,601	-27.1%	0.03	38.4%	5.64	-15.2%
Total		39,893,068	785	169,789		185,734								



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

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 12/31/17**

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Development Method		Selected Ultimate Claim Amount and ALAE Estimate	Prior	(8) Difference
				Reported Incurred	Claim Amount and ALAE Development Method			
1998.1	240	233,006	233,006	233,006	233,006	233,006		
1998.2	234	278,419	277,805	278,419	278,419	278,419		
1999.1	228	255,582	255,582	255,582	255,582	255,582		
1999.2	222	288,703	288,701	288,703	288,703	288,703		
2000.1	216	264,479	264,479	264,479	264,479	264,479		
2000.2	210	300,773	300,773	300,773	300,773	300,773		
2001.1	204	277,822	277,724	277,733	277,733	277,733		
2001.2	198	325,937	325,937	325,873	325,873	325,873		
2002.1	192	302,934	302,892	302,895	302,992	302,992		
2002.2	186	332,230	332,228	332,009	332,074	332,169		(95)
2003.1	180	283,793	282,678	283,646	283,682	283,784		(103)
2003.2	174	292,126	290,742	292,032	292,226	292,194		32
2004.1	168	245,067	244,041	245,000	245,126	244,757		369
2004.2	162	232,646	232,292	232,651	232,725	232,648		77
2005.1	156	188,033	187,029	188,055	188,107	188,661		(555)
2005.2	150	218,621	216,570	218,577	218,573	218,519		54
2006.1	144	192,697	191,749	192,817	192,794	193,352		(558)
2006.2	138	251,674	243,550	252,676	252,646	251,509		1,137
2007.1	132	198,910	194,305	200,169	200,145	199,510		635
2007.2	126	254,072	248,938	255,625	255,595	253,935		1,660
2008.1	120	229,034	223,905	231,009	230,982	231,180		(198)
2008.2	114	261,332	252,169	263,933	263,902	263,833		68
2009.1	108	208,951	201,598	212,052	212,027	212,517		(489)
2009.2	102	263,147	251,065	267,690	267,659	268,002		(343)
2010.1	96	192,275	177,928	196,407	196,384	197,414		(1,030)
2010.2	90	270,097	244,808	276,773	276,740	277,295		(555)
2011.1	84	218,373	196,718	225,768	225,741	229,010		(3,268)
2011.2	78	285,975	246,534	297,981	297,946	298,583		(637)
2012.1	72	266,852	215,213	281,128	281,095	279,532		1,562
2012.2	66	314,267	240,484	337,397	337,358	336,417		941
2013.1	60	281,920	196,896	309,373	309,337	300,325		9,012
2013.2	54	348,764	222,484	396,017	395,971	397,687		(1,716)
2014.1	48	286,887	167,569	341,956	341,915	337,356		4,559
2014.2	42	373,200	183,824	468,957	468,901	464,499		4,402
2015.1	36	309,781	126,352	422,122	422,072	413,858		8,214
2015.2	30	360,012	123,366	540,223	540,159	513,817		26,342
2016.1	24	275,066	69,858	472,084	472,029	445,938		26,091
2016.2	18	300,285	50,441	593,556	593,487	520,686		72,800
2017.1	12	229,080	23,115	518,472	518,411	447,854		70,558
2017.2	6	202,682	4,737	566,702	566,635			
Total		10,695,502	8,610,086	12,440,318	12,440,004	9,126,843		218,967

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

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 12/31/17**

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Development Method		Selected Ultimate Claim Amount and ALAE Estimate	Prior	(8) Difference
				Reported Incurred	Claim Amount and ALAE Development Method			
1998.1	240	56,217	56,217	56,217	56,217	56,217		
1998.2	234	64,371	64,371	64,371	64,371	64,371		
1999.1	228	56,629	56,629	56,629	56,629	56,629		
1999.2	222	63,531	63,531	63,531	63,531	63,531		
2000.1	216	66,256	66,256	66,256	66,256	66,256		
2000.2	210	75,030	75,030	75,030	75,030	75,030		
2001.1	204	66,287	66,287	66,286	66,286	66,286		
2001.2	198	80,351	80,351	80,351	80,351	80,351		
2002.1	192	83,271	83,271	83,270	83,270	83,270		
2002.2	186	84,777	84,777	84,775	84,775	84,777	84,777	(1)
2003.1	180	79,853	79,821	79,849	79,849	79,854	79,854	(5)
2003.2	174	78,189	78,189	78,183	78,183	78,195	78,195	(12)
2004.1	168	73,248	73,248	73,240	73,240	73,251	73,251	(11)
2004.2	162	84,640	84,640	84,629	84,629	84,640	84,640	(11)
2005.1	156	83,060	83,060	83,048	83,048	83,060	83,060	(12)
2005.2	150	99,753	99,750	99,737	99,737	99,752	99,752	(15)
2006.1	144	98,202	98,202	98,185	98,185	98,202	98,202	(17)
2006.2	138	130,622	130,610	130,597	130,597	130,625	130,625	(28)
2007.1	132	126,381	126,380	126,353	126,353	126,382	126,382	(29)
2007.2	126	150,278	150,278	150,232	150,232	150,279	150,279	(46)
2008.1	120	141,018	141,018	140,972	140,972	141,022	141,022	(50)
2008.2	114	156,631	156,631	156,554	156,554	156,693	156,693	(139)
2009.1	108	140,590	140,585	140,521	140,521	140,588	140,588	(67)
2009.2	102	158,875	158,867	158,797	158,797	158,910	158,910	(113)
2010.1	96	132,589	132,575	132,523	132,523	132,585	132,585	(62)
2010.2	90	162,978	162,946	162,898	162,898	163,004	163,004	(106)
2011.1	84	163,537	163,533	163,456	163,456	163,587	163,587	(130)
2011.2	78	160,448	160,397	160,369	160,369	160,463	160,463	(94)
2012.1	72	150,259	150,239	150,202	150,202	150,266	150,266	(64)
2012.2	66	190,246	190,178	190,174	190,174	190,219	190,219	(45)
2013.1	60	167,821	167,584	167,753	167,753	168,028	168,028	(275)
2013.2	54	205,504	204,810	205,398	205,398	205,563	205,563	(165)
2014.1	48	184,156	183,719	184,052	184,052	183,930	183,930	122
2014.2	42	211,835	210,962	211,937	211,937	211,548	211,548	389
2015.1	36	196,213	194,590	196,278	196,278	195,987	195,987	291
2015.2	30	212,334	211,007	212,525	212,525	211,809	211,809	716
2016.1	24	179,294	175,917	180,186	180,186	181,520	181,520	(1,334)
2016.2	18	206,889	198,558	211,037	211,037	212,377	212,377	(1,340)
2017.1	12	195,484	174,035	207,652	207,652	207,538	207,538	114
2017.2	6	166,059	67,856	214,583	214,583			
Total		5,183,707	5,046,906	5,248,639	5,248,639	4,424,653	4,424,653	(2,539)

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

## **Selected Ultimate Claim Amount and ALAE Estimate Data as of 12/31/17**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and Reported Incurred Claim Amount and ALAE Development Method		Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	24,365	24,365	24,365	24,365	24,365		
1998.2	234	27,245	27,245	27,245	27,245	27,245		
1999.1	228	25,341	25,341	25,341	25,341	25,341		
1999.2	222	30,423	30,217	30,423	30,423	30,423		
2000.1	216	27,982	27,982	27,982	27,982	27,982		
2000.2	210	34,493	34,493	34,493	34,493	34,493		
2001.1	204	29,252	28,646	29,252	29,252	29,252		
2001.2	198	35,544	35,544	35,544	35,544	35,544		
2002.1	192	34,029	32,995	34,029	34,029	34,029		
2002.2	186	36,695	36,695	36,695	36,695	36,695	36,695	0
2003.1	180	28,761	28,761	28,772	28,772	28,772	28,761	11
2003.2	174	30,707	30,707	30,723	30,723	30,723	30,707	16
2004.1	168	25,621	25,596	25,636	25,636	25,636	25,621	15
2004.2	162	32,014	31,349	32,038	32,038	32,038	32,014	23
2005.1	156	29,202	29,201	29,214	29,214	29,214	29,205	9
2005.2	150	36,206	35,795	36,232	36,232	36,232	36,183	49
2006.1	144	27,902	27,897	27,919	27,919	27,919	27,913	6
2006.2	138	36,363	36,062	36,410	36,410	36,410	36,332	79
2007.1	132	30,836	30,836	30,907	30,907	30,907	30,894	14
2007.2	126	40,819	40,585	40,936	40,936	40,936	40,951	(15)
2008.1	120	32,959	32,947	33,072	33,072	33,072	33,070	2
2008.2	114	45,127	44,350	45,267	45,267	45,267	44,944	323
2009.1	108	35,896	35,802	35,967	35,967	35,967	35,799	168
2009.2	102	43,727	43,108	43,836	43,836	43,836	43,254	583
2010.1	96	34,455	34,455	34,594	34,594	34,594	34,456	138
2010.2	90	43,863	43,041	44,084	44,084	44,084	43,640	444
2011.1	84	35,897	35,897	36,061	36,061	36,061	35,890	171
2011.2	78	44,907	44,362	45,163	45,163	45,163	44,736	427
2012.1	72	40,297	38,902	40,502	40,502	40,502	40,250	252
2012.2	66	51,620	48,969	51,804	51,804	51,804	51,539	265
2013.1	60	41,539	39,796	41,768	41,768	41,768	40,588	1,180
2013.2	54	52,582	49,065	52,883	52,883	52,883	51,752	1,131
2014.1	48	41,835	41,139	42,204	42,204	42,204	41,751	453
2014.2	42	55,600	52,999	56,292	56,292	56,292	55,575	717
2015.1	36	50,689	48,642	51,651	51,651	51,651	51,077	574
2015.2	30	70,499	60,251	72,181	72,181	72,181	71,544	637
2016.1	24	55,734	49,314	56,385	56,385	56,385	56,126	259
2016.2	18	69,019	55,990	72,776	72,776	72,776	71,606	1,170
2017.1	12	64,940	41,526	71,841	71,841	71,841	62,051	9,790
2017.2	6	78,176	16,853	77,705	77,705	77,705		
Total		1,613,161	1,477,719	1,630,191	1,630,191	1,264,925		18,887

**Province of Alberta**  
**Collision**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 12/31/17**

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
						Reported	Incurred	Prior	Difference				
1998.1	240	57,575	57,575	57,575	57,575								
1998.2	234	67,515	67,515	67,515	67,515								
1999.1	228	57,080	57,080	57,080	57,080								
1999.2	222	68,943	68,943	68,943	68,943								
2000.1	216	69,656	69,656	69,656	69,656								
2000.2	210	83,232	83,232	83,232	83,232								
2001.1	204	72,566	72,566	72,563	72,563								
2001.2	198	90,924	90,923	90,919	90,919								
2002.1	192	96,035	96,035	96,029	96,029								
2002.2	186	96,339	96,339	96,332	96,332								
2003.1	180	94,919	94,914	94,907	94,907								
2003.2	174	87,405	87,405	87,390	87,390								
2004.1	168	88,279	88,278	88,258	88,258								
2004.2	162	97,199	97,199	97,173	97,173								
2005.1	156	98,080	98,078	98,049	98,049								
2005.2	150	118,378	118,373	118,331	118,331								
2006.1	144	120,861	120,860	120,814	120,814								
2006.2	138	166,740	166,735	166,665	166,665								
2007.1	132	166,271	166,266	166,190	166,190								
2007.2	126	187,972	187,952	187,880	187,880								
2008.1	120	181,664	181,655	181,576	181,576								
2008.2	114	195,228	195,164	195,133	195,133								
2009.1	108	170,140	170,126	170,057	170,057								
2009.2	102	188,276	188,217	188,185	188,185								
2010.1	96	144,654	144,636	144,583	144,583								
2010.2	90	176,337	176,330	176,200	176,200								
2011.1	84	184,326	184,315	184,135	184,135								
2011.2	78	170,500	170,458	170,299	170,299								
2012.1	72	162,451	162,415	162,220	162,220								
2012.2	66	206,896	206,834	206,556	206,556								
2013.1	60	182,745	182,617	182,415	182,415								
2013.2	54	228,072	227,949	227,630	227,630								
2014.1	48	203,659	203,569	203,227	203,227								
2014.2	42	238,035	237,775	237,432	237,432								
2015.1	36	217,472	217,207	216,722	216,722								
2015.2	30	233,264	232,811	231,809	231,809								
2016.1	24	204,300	203,080	199,124	199,124								
2016.2	18	263,547	258,747	246,233	246,233								
2017.1	12	271,515	255,392	221,878	221,878								
2017.2	6	419,559	258,035	242,976	242,976								
Total		6,228,607	6,043,258	5,973,891	5,973,891								
						5,063,486							3,918

**Province of Alberta**  
**Comprehensive - Total**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 12/31/17**

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
						Reported Incurred	Prior	Difference					
1998.1	240	31,615	31,615	31,615	31,615								
1998.2	234	56,192	56,192	56,192	56,192								
1999.1	228	30,951	30,951	30,951	30,951								
1999.2	222	40,577	40,577	40,577	40,577								
2000.1	216	33,092	33,092	33,092	33,092								
2000.2	210	59,618	59,618	59,618	59,618								
2001.1	204	35,511	35,446	35,511	35,511								
2001.2	198	60,889	60,889	60,889	60,889								
2002.1	192	39,958	39,958	39,957	39,957								
2002.2	186	54,246	54,246	54,243	54,243	54,246							(3)
2003.1	180	44,064	44,064	44,061	44,061	44,066							(4)
2003.2	174	63,982	63,982	63,977	63,977	63,982							(5)
2004.1	168	41,137	41,137	41,133	41,133	41,137							(4)
2004.2	162	84,072	84,072	84,063	84,063	84,072							(9)
2005.1	156	77,572	77,572	77,562	77,562	77,575							(12)
2005.2	150	76,097	76,091	76,087	76,087	76,099							(12)
2006.1	144	58,706	58,706	58,699	58,699	58,703							(5)
2006.2	138	98,468	98,468	98,449	98,449	98,456							(7)
2007.1	132	88,134	88,132	88,112	88,112	88,150							(38)
2007.2	126	145,968	145,965	145,922	145,922	145,963							(42)
2008.1	120	80,137	80,135	80,108	80,108	80,123							(15)
2008.2	114	132,088	132,087	132,038	132,038	132,084							(46)
2009.1	108	77,146	77,141	77,113	77,113	77,125							(12)
2009.2	102	150,046	150,044	149,968	149,968	150,001							(33)
2010.1	96	73,635	73,632	73,595	73,595	73,626							(31)
2010.2	90	295,816	295,801	295,635	295,635	295,705							(70)
2011.1	84	72,847	72,847	72,803	72,803	72,814							(12)
2011.2	78	139,808	139,802	139,708	139,708	139,745							(37)
2012.1	72	77,479	77,474	77,426	77,426	77,465							(39)
2012.2	66	272,077	272,017	271,844	271,844	271,938							(94)
2013.1	60	125,797	125,791	125,681	125,681	125,777							(96)
2013.2	54	216,989	216,954	216,770	216,770	216,891							(121)
2014.1	48	83,131	83,102	83,038	83,038	83,071							(33)
2014.2	42	314,886	314,769	314,540	314,540	314,691							(151)
2015.1	36	107,777	107,593	107,660	107,660	107,804							(144)
2015.2	30	302,458	302,158	302,031	302,031	302,009							22
2016.1	24	173,858	173,282	173,699	173,699	173,956							(257)
2016.2	18	380,171	377,192	380,151	380,151	376,959							3,192
2017.1	12	137,757	133,015	137,871	137,871	137,519							352
2017.2	6	242,459	177,774	246,876	246,876								
Total		4,677,210	4,603,383	4,679,260	4,679,260	4,041,751							2,233

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

## **Selected Ultimate Claim Amount and ALAE Estimate Data as of 12/31/17**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and Reported Incurred Claim Amount and ALAE Development Method		Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	10,945	10,945	10,945	10,945	10,945		
1998.2	234	12,164	12,164	12,164	12,164	12,164		
1999.1	228	11,183	11,183	11,183	11,183	11,183		
1999.2	222	11,246	11,246	11,246	11,246	11,246		
2000.1	216	11,254	11,254	11,254	11,254	11,254		
2000.2	210	14,274	14,274	14,274	14,274	14,274		
2001.1	204	13,676	13,611	13,676	13,676	13,676		
2001.2	198	16,838	16,838	16,838	16,838	16,838		
2002.1	192	14,242	14,242	14,242	14,242	14,242		
2002.2	186	18,713	18,713	18,713	18,713	18,713	0	18,713
2003.1	180	18,174	18,174	18,174	18,174	18,174	0	18,174
2003.2	174	19,590	19,590	19,590	19,590	19,590	18,713	878
2004.1	168	16,891	16,891	16,891	16,891	16,891	18,176	(1,285)
2004.2	162	17,890	17,890	17,890	17,890	17,890	19,590	(1,700)
2005.1	156	16,795	16,794	16,795	16,795	16,795	16,890	(95)
2005.2	150	20,569	20,569	20,569	20,569	20,569	17,890	2,679
2006.1	144	20,503	20,503	20,503	20,503	20,503	16,797	3,705
2006.2	138	26,798	26,798	26,798	26,798	26,798	20,571	6,227
2007.1	132	25,651	25,651	25,651	25,651	25,651	20,503	5,148
2007.2	126	29,998	29,995	29,998	29,998	29,998	26,798	3,200
2008.1	120	27,751	27,749	27,751	27,751	27,751	25,654	2,097
2008.2	114	32,565	32,564	32,563	32,563	32,563	30,004	2,560
2009.1	108	25,143	25,138	25,139	25,139	25,139	27,750	(2,611)
2009.2	102	27,673	27,671	27,666	27,666	27,666	32,569	(4,903)
2010.1	96	21,259	21,256	21,250	21,250	21,250	25,144	(3,894)
2010.2	90	24,133	24,130	24,117	24,117	24,117	27,675	(3,558)
2011.1	84	18,952	18,952	18,939	18,939	18,939	21,275	(2,336)
2011.2	78	21,080	21,074	21,065	21,065	21,065	24,135	(3,070)
2012.1	72	16,686	16,686	16,678	16,678	16,678	18,953	(2,275)
2012.2	66	22,802	22,791	22,777	22,777	22,777	21,080	1,697
2013.1	60	20,542	20,536	20,516	20,516	20,516	16,704	3,811
2013.2	54	25,537	25,537	25,492	25,492	25,492	22,801	2,691
2014.1	48	23,327	23,327	23,276	23,276	23,276	20,579	2,697
2014.2	42	29,978	29,932	29,914	29,914	29,914	25,553	4,360
2015.1	36	34,707	34,607	34,630	34,630	34,630	23,316	11,314
2015.2	30	45,159	45,044	44,989	44,989	44,989	29,965	15,024
2016.1	24	41,539	41,458	41,370	41,370	41,370	34,659	6,711
2016.2	18	48,911	48,439	48,477	48,477	48,477	45,106	3,371
2017.1	12	50,137	48,726	49,097	49,097	49,097	41,563	7,535
2017.2	6	68,334	48,317	65,380	65,380	65,380		
Total		973,610	951,259	968,479	968,479	968,479	690,413	96,864

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

## **Selected Ultimate Claim Amount and ALAE Estimate Data as of 12/31/17**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and Reported Incurred Claim Amount and ALAE Development Method		Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	6,137	6,137	6,137		6,137		
1998.2	234	7,582	7,582	7,582		7,582		
1999.1	228	4,602	4,602	4,602		4,602		
1999.2	222	5,718	5,718	5,718		5,718		
2000.1	216	5,305	5,305	5,305		5,305		
2000.2	210	7,429	7,429	7,429		7,429		
2001.1	204	4,381	4,381	4,381		4,381		
2001.2	198	6,228	6,228	6,228		6,228		
2002.1	192	5,692	5,692	5,692		5,692		
2002.2	186	5,521	5,521	5,521		5,521	5,521	(0)
2003.1	180	4,778	4,778	4,777		4,777	4,778	(1)
2003.2	174	5,395	5,395	5,394		5,394	5,395	(1)
2004.1	168	4,521	4,521	4,520		4,520	4,521	(1)
2004.2	162	5,898	5,898	5,897		5,897	5,898	(1)
2005.1	156	5,298	5,298	5,298		5,298	5,300	(2)
2005.2	150	4,725	4,725	4,724		4,724	4,725	(1)
2006.1	144	3,941	3,941	3,940		3,940	3,941	(1)
2006.2	138	5,100	5,100	5,099		5,099	5,100	(2)
2007.1	132	4,747	4,747	4,746		4,746	4,747	(2)
2007.2	126	6,506	6,506	6,503		6,503	6,506	(3)
2008.1	120	4,464	4,464	4,462		4,462	4,464	(2)
2008.2	114	5,343	5,343	5,341		5,341	5,344	(3)
2009.1	108	4,416	4,415	4,414		4,414	4,416	(2)
2009.2	102	4,468	4,468	4,466		4,466	4,470	(3)
2010.1	96	3,371	3,371	3,369		3,369	3,372	(3)
2010.2	90	6,244	6,243	6,240		6,240	6,244	(3)
2011.1	84	3,443	3,439	3,440		3,440	3,456	(16)
2011.2	78	4,571	4,571	4,562		4,562	4,571	(9)
2012.1	72	2,664	2,664	2,658		2,658	2,664	(6)
2012.2	66	5,368	5,368	5,356		5,356	5,361	(5)
2013.1	60	4,655	4,655	4,642		4,642	4,632	10
2013.2	54	4,666	4,666	4,647		4,647	4,636	11
2014.1	48	3,327	3,321	3,310		3,310	3,298	12
2014.2	42	6,244	6,241	6,198		6,198	6,125	73
2015.1	36	3,788	3,783	3,770		3,770	3,746	24
2015.2	30	5,559	5,551	5,536		5,536	5,679	(143)
2016.1	24	3,966	3,959	3,952		3,952	3,964	(12)
2016.2	18	6,579	6,521	6,414		6,414	6,353	62
2017.1	12	4,599	4,378	4,204		4,204	4,726	(523)
2017.2	6	5,872	3,889	4,590		4,590		
Total		203,113	200,816	201,066		201,066	143,952	(552)

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

## **Selected Ultimate Claim Amount and ALAE Estimate Data as of 12/31/17**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and Reported Incurred Claim Amount and ALAE Development Method		Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	470	470	470	470	470		
1998.2	234	754	754	754	754	754		
1999.1	228	392	392	392	392	392		
1999.2	222	344	344	344	344	344		
2000.1	216	292	292	292	292	292		
2000.2	210	711	711	711	711	711		
2001.1	204	387	387	387	387	387		
2001.2	198	578	578	578	578	578		
2002.1	192	345	345	345	345	345		
2002.2	186	418	418	418	418	418	418	0
2003.1	180	318	318	318	318	318	318	0
2003.2	174	489	489	489	489	489	489	0
2004.1	168	309	309	309	309	309	309	0
2004.2	162	298	298	298	298	298	298	0
2005.1	156	350	350	350	350	350	350	0
2005.2	150	347	347	347	347	347	347	0
2006.1	144	205	205	205	205	205	205	0
2006.2	138	419	419	419	419	419	419	0
2007.1	132	330	330	330	330	330	330	0
2007.2	126	377	377	377	377	377	377	0
2008.1	120	200	200	200	200	200	200	0
2008.2	114	279	279	279	279	279	279	0
2009.1	108	112	112	112	112	112	112	0
2009.2	102	409	409	409	409	409	409	0
2010.1	96	206	206	206	206	206	206	0
2010.2	90	419	419	419	419	419	419	0
2011.1	84	193	193	193	193	193	193	0
2011.2	78	348	348	348	348	348	348	0
2012.1	72	183	183	183	183	183	181	2
2012.2	66	678	678	678	678	678	678	0
2013.1	60	319	319	319	319	319	319	0
2013.2	54	329	329	329	329	329	329	(0)
2014.1	48	260	260	260	260	260	260	0
2014.2	42	594	594	593	593	593	593	(0)
2015.1	36	255	255	255	255	255	255	(0)
2015.2	30	531	531	529	529	529	529	1
2016.1	24	453	442	451	451	451	436	15
2016.2	18	621	621	617	617	617	632	(15)
2017.1	12	411	358	398	398	398	361	38
2017.2	6	811	498	735	735	735		
Total		15,742	15,364	15,645	15,645	15,645	10,598	40

**Province of Alberta**  
**Underinsured Motorist**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 12/31/17**

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Development Method		Selected Ultimate Claim Amount and ALAE Estimate	Prior	(8) Difference
				Reported Incurred	Claim Amount and ALAE Development Method			
1998.1	240	4,513	4,513	4,513	4,513	4,513		
1998.2	234	4,854	4,763	4,854	4,854	4,854		
1999.1	228	2,986	2,986	2,986	2,986	2,986		
1999.2	222	1,396	1,396	1,396	1,396	1,396		
2000.1	216	1,818	1,818	1,818	1,818	1,818		
2000.2	210	4,818	4,818	4,818	4,818	4,818		
2001.1	204	6,200	6,200	6,200	6,200	6,200		
2001.2	198	3,025	3,025	3,025	3,025	3,025		
2002.1	192	3,149	3,149	3,149	3,149	3,149		
2002.2	186	2,797	2,797	2,797	2,797	2,797	2,797	(0)
2003.1	180	854	736	853	853	853	854	(0)
2003.2	174	3,108	2,961	3,107	3,107	3,107	3,098	9
2004.1	168	2,451	2,441	2,451	2,451	2,451	2,541	(90)
2004.2	162	2,631	2,615	2,631	2,631	2,631	2,444	187
2005.1	156	3,595	3,302	3,603	3,603	3,603	3,611	(8)
2005.2	150	5,284	5,284	5,375	5,375	5,375	5,305	70
2006.1	144	4,874	4,714	4,965	4,965	4,965	4,818	146
2006.2	138	4,299	3,769	4,345	4,345	4,345	4,307	38
2007.1	132	1,352	1,106	1,364	1,364	1,364	1,327	37
2007.2	126	4,841	4,172	4,847	4,847	4,847	4,766	80
2008.1	120	3,591	2,566	3,599	3,599	3,599	3,462	137
2008.2	114	3,029	2,991	3,040	3,040	3,040	3,320	(280)
2009.1	108	3,527	3,395	3,625	3,625	3,625	3,608	17
2009.2	102	4,985	4,505	5,164	5,164	5,164	4,987	177
2010.1	96	5,310	4,518	5,420	5,420	5,420	5,196	224
2010.2	90	1,454	463	1,487	1,487	1,487	1,393	93
2011.1	84	2,314	1,963	2,344	2,344	2,344	2,785	(441)
2011.2	78	6,700	3,243	6,756	6,756	6,756	7,576	(820)
2012.1	72	4,670	2,292	4,672	4,672	4,672	5,115	(443)
2012.2	66	7,028	3,515	6,982	6,982	6,982	7,107	(126)
2013.1	60	1,770	1,164	1,760	1,760	1,760	1,963	(202)
2013.2	54	4,077	804	4,121	4,121	4,121	4,068	53
2014.1	48	2,533	225	2,584	2,584	2,584	2,480	104
2014.2	42	5,212	1,437	5,497	5,497	5,497	5,598	(101)
2015.1	36	5,893	453	6,819	6,819	6,819	5,340	1,479
2015.2	30	5,267	138	6,969	6,969	6,969	6,382	587
2016.1	24	4,418	1,120	7,427	7,427	7,427	6,711	716
2016.2	18	4,232	72	8,737	8,737	8,737	9,584	(847)
2017.1	12	1,751	67	4,843	4,843	4,843	4,697	146
2017.2	6	1,209	22	8,846	8,846	8,846		
Total		147,817	101,518	169,789	169,789	127,241	942	

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

**Selected Ultimate Claim Counts**  
**Data as of 12/31/17**

Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts	Development Method		
1998.1	240	8,054	8,054	8,054		
1998.2	234	9,071	9,071	9,071		
1999.1	228	8,242	8,242	8,242		
1999.2	222	8,727	8,727	8,727		
2000.1	216	8,443	8,443	8,443		
2000.2	210	8,860	8,860	8,860		
2001.1	204	7,690	7,690	7,690		
2001.2	198	8,394	8,394	8,394		
2002.1	192	7,953	7,953	7,953		
2002.2	186	7,981	7,981	7,981	7,981	0
2003.1	180	7,484	7,484	7,484	7,484	0
2003.2	174	7,075	7,075	7,075	7,074	1
2004.1	168	6,597	6,597	6,597	6,597	(0)
2004.2	162	6,836	6,836	6,836	6,837	(1)
2005.1	156	6,443	6,443	6,443	6,443	(0)
2005.2	150	7,446	7,445	7,445	7,446	(1)
2006.1	144	6,860	6,859	6,859	6,860	(1)
2006.2	138	7,635	7,634	7,634	7,635	(1)
2007.1	132	6,666	6,664	6,664	6,667	(3)
2007.2	126	7,050	7,046	7,046	7,050	(4)
2008.1	120	6,473	6,467	6,467	6,473	(6)
2008.2	114	6,779	6,771	6,771	6,777	(6)
2009.1	108	6,200	6,189	6,189	6,196	(7)
2009.2	102	7,037	7,019	7,019	7,026	(7)
2010.1	96	6,188	6,169	6,169	6,171	(2)
2010.2	90	7,453	7,422	7,422	7,426	(4)
2011.1	84	7,017	6,978	6,978	6,985	(8)
2011.2	78	7,019	6,963	6,963	6,961	2
2012.1	72	6,658	6,593	6,593	6,615	(23)
2012.2	66	7,771	7,673	7,673	7,693	(21)
2013.1	60	7,213	7,103	7,103	7,213	397
2013.2	54	8,696	8,537	8,537	8,047	490
2014.1	48	7,637	7,465	7,465	7,086	379
2014.2	42	8,962	8,724	8,724	8,280	444
2015.1	36	8,161	7,957	7,957	7,617	341
2015.2	30	8,893	8,635	8,635	8,334	300
2016.1	24	7,631	7,483	7,483	7,315	168
2016.2	18	8,817	8,709	8,709	8,743	(34)
2017.1	12	8,275	8,041	8,041	7,352	689
2017.2	6	7,489	8,191	8,191		
Total		303,876	302,586	302,586	215,877	3,083

**Note**  
GISA corrected (re-stated) claim counts back to 2013-1. As a result, reported claim counts are different (higher) in this report than the prior.

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

**Selected Ultimate Claim Counts**  
**Data as of 12/31/17**

(1)  Accident Semester	(2)  Maturity (in Months)	(3)  Reported Claim Counts	Estimated Ultimate Claim Counts		(5)  Selected Ultimate Claim Counts	(6)  Prior	(7)  Difference
			Reported Claim Counts	Counts Development Method			
1998.1	240	23,054	23,054	23,054	23,054		
1998.2	234	24,255	24,255	24,255	24,255		
1999.1	228	21,755	21,755	21,755	21,755		
1999.2	222	22,875	22,875	22,875	22,875		
2000.1	216	23,819	23,819	23,819	23,819		
2000.2	210	24,729	24,729	24,729	24,729		
2001.1	204	21,967	21,967	21,967	21,967		
2001.2	198	23,891	23,891	23,891	23,891		
2002.1	192	24,233	24,233	24,233	24,233		
2002.2	186	22,312	22,312	22,312	22,312	(0)	
2003.1	180	21,590	21,590	21,590	21,590	(0)	
2003.2	174	19,747	19,746	19,746	19,748	(2)	
2004.1	168	20,359	20,358	20,358	20,360	(2)	
2004.2	162	22,514	22,513	22,513	22,514	(1)	
2005.1	156	22,494	22,493	22,493	22,494	(1)	
2005.2	150	25,852	25,851	25,851	25,852	(1)	
2006.1	144	26,424	26,423	26,423	26,424	(1)	
2006.2	138	32,324	32,323	32,323	32,325	(2)	
2007.1	132	30,643	30,641	30,641	30,644	(3)	
2007.2	126	33,105	33,103	33,103	33,105	(2)	
2008.1	120	32,852	32,849	32,849	32,853	(4)	
2008.2	114	35,308	35,305	35,305	35,308	(3)	
2009.1	108	34,398	34,394	34,394	34,399	(5)	
2009.2	102	37,468	37,463	37,463	37,472	(9)	
2010.1	96	32,651	32,646	32,646	32,651	(5)	
2010.2	90	39,313	39,307	39,307	39,315	(8)	
2011.1	84	40,126	40,118	40,118	40,126	(8)	
2011.2	78	35,012	35,005	35,005	35,013	(8)	
2012.1	72	34,582	34,573	34,573	34,585	(12)	
2012.2	66	40,528	40,514	40,514	40,532	(18)	
2013.1	60	38,048	38,034	38,034	38,033	1,201	
2013.2	54	43,640	43,621	43,621	42,150	1,471	
2014.1	48	40,498	40,475	40,475	39,086	1,389	
2014.2	42	43,365	43,331	43,331	41,994	1,337	
2015.1	36	41,336	41,286	41,286	40,073	1,213	
2015.2	30	42,119	42,039	42,039	40,975	1,064	
2016.1	24	37,530	37,459	37,459	37,024	435	
2016.2	18	41,238	41,470	41,470	41,319	151	
2017.1	12	40,458	41,441	41,441	39,026	2,415	
2017.2	6	35,707	41,084	41,084			
Total		1,254,119	1,260,345	1,260,345	998,102	10,581	

**Note**  
GISA corrected (re-stated) claim counts back to 2013-1. As a result, reported claim counts are different (higher) in this report than the prior.

**Province of Alberta**  
**Accident Benefits - Total**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Counts**  
**Data as of 12/31/17**

Accident Semester	Maturity (in Months)	Reported Claim Counts	Counts Development Method	Selected Ultimate Claim Counts	Prior	Difference	Estimated Ultimate Claim Counts	
							Reported Claim	Counts
1998.1	240	9,702	9,702	9,702				
1998.2	234	11,070	11,070	11,070				
1999.1	228	9,914	9,914	9,914				
1999.2	222	10,914	10,914	10,914				
2000.1	216	10,249	10,249	10,249				
2000.2	210	10,904	10,904	10,904				
2001.1	204	9,579	9,579	9,579				
2001.2	198	10,980	10,980	10,980				
2002.1	192	10,406	10,406	10,406				
2002.2	186	10,187	10,187	10,187	10,187	(0)		
2003.1	180	8,697	8,697	8,697	8,697	(0)		
2003.2	174	8,776	8,776	8,776	8,776	(0)		
2004.1	168	8,406	8,406	8,406	8,406	(0)		
2004.2	162	10,077	10,077	10,077	10,077	(0)		
2005.1	156	10,544	10,544	10,544	10,544	(0)		
2005.2	150	12,400	12,400	12,400	12,400	0		
2006.1	144	11,793	11,793	11,793	11,793	0		
2006.2	138	13,388	13,388	13,388	13,387	1		
2007.1	132	12,116	12,115	12,115	12,116	(0)		
2007.2	126	13,185	13,185	13,185	13,185	(0)		
2008.1	120	11,750	11,750	11,750	11,751	(1)		
2008.2	114	12,153	12,152	12,152	12,152	0		
2009.1	108	10,799	10,798	10,798	10,798	(0)		
2009.2	102	12,288	12,287	12,287	12,287	0		
2010.1	96	10,504	10,503	10,503	10,502	1		
2010.2	90	12,707	12,705	12,705	12,703	2		
2011.1	84	12,054	12,051	12,051	12,050	2		
2011.2	78	12,216	12,212	12,212	12,208	4		
2012.1	72	11,640	11,634	11,634	11,634	(0)		
2012.2	66	13,507	13,500	13,500	13,498	3		
2013.1	60	13,134	13,127	13,127	11,867	1,260		
2013.2	54	15,341	15,329	15,329	13,882	1,448		
2014.1	48	13,680	13,668	13,668	12,378	1,290		
2014.2	42	15,700	15,684	15,684	14,173	1,511		
2015.1	36	14,061	14,047	14,047	12,668	1,379		
2015.2	30	15,684	15,658	15,658	14,372	1,286		
2016.1	24	13,592	13,561	13,561	12,583	978		
2016.2	18	16,055	16,019	16,019	15,809	210		
2017.1	12	14,950	14,868	14,868	14,320	548		
2017.2	6	16,829	15,655	15,655				
Total		481,931	480,493	480,493	361,203	9,918		

Note

GISA corrected (re-stated) claim counts back to 2013-1. As a result, reported claim counts are different (higher) in this report than the prior.

**Province of Alberta**  
**Collision**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Counts**  
**Data as of 12/31/17**

(1)  Accident Semester	(2)  Maturity (in Months)	(3)  Reported Claim Counts	Estimated Ultimate Claim Counts		(5)  Selected Ultimate Claim Counts	(6)  Prior	(7)  Difference
			Reported Claim Counts	Counts Development Method			
1998.1	240	23,812	23,812	23,812	23,812		
1998.2	234	26,304	26,304	26,304	26,304		
1999.1	228	22,728	22,728	22,728	22,728		
1999.2	222	25,229	25,229	25,229	25,229		
2000.1	216	26,587	26,587	26,587	26,587		
2000.2	210	28,896	28,896	28,896	28,896		
2001.1	204	25,410	25,410	25,410	25,410		
2001.2	198	28,905	28,905	28,905	28,905		
2002.1	192	29,119	29,119	29,119	29,119		
2002.2	186	27,239	27,239	27,239	27,240	(1)	
2003.1	180	26,633	26,632	26,632	26,632	0	
2003.2	174	25,415	25,413	25,413	25,414	(1)	
2004.1	168	28,350	28,345	28,345	28,350	(5)	
2004.2	162	31,610	31,603	31,603	31,610	(7)	
2005.1	156	32,095	32,086	32,086	32,096	(10)	
2005.2	150	36,681	36,668	36,668	36,678	(9)	
2006.1	144	37,743	37,729	37,729	37,740	(10)	
2006.2	138	46,635	46,617	46,617	46,631	(14)	
2007.1	132	45,257	45,239	45,239	45,254	(16)	
2007.2	126	44,266	44,248	44,248	44,261	(13)	
2008.1	120	40,955	40,938	40,938	40,949	(11)	
2008.2	114	40,043	40,025	40,025	40,038	(13)	
2009.1	108	38,454	38,434	38,434	38,447	(13)	
2009.2	102	42,194	42,173	42,173	42,183	(11)	
2010.1	96	34,586	34,567	34,567	34,575	(9)	
2010.2	90	40,334	40,310	40,310	40,322	(13)	
2011.1	84	43,046	43,015	43,015	43,034	(19)	
2011.2	78	35,472	35,441	35,441	35,460	(19)	
2012.1	72	35,151	35,115	35,115	35,137	(21)	
2012.2	66	41,661	41,614	41,614	41,650	(36)	
2013.1	60	37,740	37,695	37,695	38,029	(334)	
2013.2	54	44,212	44,158	44,158	44,655	(497)	
2014.1	48	41,550	41,496	41,496	41,746	(249)	
2014.2	42	44,356	44,296	44,296	44,340	(43)	
2015.1	36	42,164	42,101	42,101	41,642	459	
2015.2	30	42,331	42,225	42,225	41,535	690	
2016.1	24	38,649	38,285	38,285	38,684	(399)	
2016.2	18	45,066	43,698	43,698	45,138	(1,440)	
2017.1	12	45,451	40,971	40,971	42,349	(1,379)	
2017.2	6	62,235	44,545	44,545			
Total		1,454,564	1,429,910	1,429,910	1,151,819	(3,444)	

**Note**  
GISA corrected (re-stated) claim counts back to 2013-1. As a result, reported claim counts are different (higher) in this report than the prior.

**Province of Alberta**  
**Comprehensive - Total**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Counts**  
**Data as of 12/31/17**

(1)  Accident Semester	(2)  Maturity (in Months)	(3)  Reported Claim Counts	Estimated Ultimate Claim Counts		(5)  Selected Ultimate Claim Counts	(6)  Prior	(7)  Difference
			Reported Claim Counts	Counts Development Method			
1998.1	240	27,149	27,149	27,149	27,149		
1998.2	234	33,868	33,868	33,868	33,868		
1999.1	228	24,580	24,580	24,580	24,580		
1999.2	222	26,209	26,209	26,209	26,209		
2000.1	216	23,473	23,473	23,473	23,473		
2000.2	210	30,839	30,839	30,839	30,839		
2001.1	204	22,827	22,827	22,827	22,827		
2001.2	198	28,028	28,028	28,028	28,028		
2002.1	192	22,350	22,350	22,350	22,350		
2002.2	186	24,135	24,135	24,135	24,135	24,135	0
2003.1	180	20,110	20,110	20,110	20,110	20,110	(0)
2003.2	174	22,953	22,953	22,953	22,953	22,953	(0)
2004.1	168	18,912	18,912	18,912	18,912	18,912	(0)
2004.2	162	27,539	27,539	27,539	27,539	27,540	(1)
2005.1	156	29,597	29,596	29,596	29,597	29,597	(1)
2005.2	150	27,889	27,888	27,888	27,889	27,889	(1)
2006.1	144	22,280	22,280	22,280	22,280	22,280	(0)
2006.2	138	31,992	31,991	31,991	31,991	31,991	(0)
2007.1	132	28,050	28,049	28,049	28,049	28,050	(0)
2007.2	126	36,871	36,870	36,870	36,870	36,871	(1)
2008.1	120	23,659	23,658	23,658	23,658	23,658	(0)
2008.2	114	31,549	31,548	31,548	31,547	31,547	1
2009.1	108	21,404	21,403	21,403	21,403	21,403	0
2009.2	102	33,704	33,703	33,703	33,703	33,703	0
2010.1	96	19,396	19,395	19,395	19,395	19,395	(0)
2010.2	90	62,308	62,306	62,306	62,306	62,305	0
2011.1	84	19,791	19,790	19,790	19,790	19,793	(3)
2011.2	78	31,030	31,027	31,027	31,027	31,029	(2)
2012.1	72	19,218	19,216	19,216	19,216	19,216	(0)
2012.2	66	57,069	57,059	57,059	57,059	57,060	(0)
2013.1	60	25,559	25,555	25,555	25,555	23,575	1,979
2013.2	54	45,107	45,099	45,099	45,099	41,556	3,543
2014.1	48	20,521	20,517	20,517	20,517	19,003	1,514
2014.2	42	54,913	54,901	54,901	54,901	49,883	5,018
2015.1	36	23,938	23,935	23,935	23,935	22,440	1,495
2015.2	30	50,472	50,465	50,465	50,465	46,502	3,963
2016.1	24	33,954	34,011	34,011	34,011	32,509	1,502
2016.2	18	65,206	65,541	65,541	65,541	63,481	2,060
2017.1	12	25,612	25,985	25,985	25,985	26,081	(95)
2017.2	6	39,783	41,424	41,424	41,424		
Total		1,233,844	1,236,183	1,236,183	934,468	20,968	

**Note**  
GISA corrected (re-stated) claim counts back to 2013-1. As a result, reported claim counts are different (higher) in this report than the prior.

**Province of Alberta**  
**Comprehensive - Theft**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Counts**  
**Data as of 12/31/17**

(1)  Accident Semester	(2)  Maturity (in Months)	(3)  Reported Claim Counts	Estimated Ultimate Claim Counts		(5)  Selected Ultimate Claim Counts	(6)  Prior	(7)  Difference
			Reported Claim Counts	Counts Development Method			
1998.1	240	4,496	4,496	4,496	4,496		
1998.2	234	4,534	4,534	4,534	4,534		
1999.1	228	4,423	4,423	4,423	4,423		
1999.2	222	4,113	4,113	4,113	4,113		
2000.1	216	4,390	4,390	4,390	4,390		
2000.2	210	4,868	4,868	4,868	4,868		
2001.1	204	4,593	4,593	4,593	4,593		
2001.2	198	5,174	5,174	5,174	5,174		
2002.1	192	4,432	4,432	4,432	4,432		
2002.2	186	5,294	5,294	5,294	5,294	0	5,294
2003.1	180	4,609	4,609	4,609	4,609	0	4,609
2003.2	174	4,757	4,757	4,757	4,757	5,294	(537)
2004.1	168	4,825	4,825	4,825	4,825	4,609	216
2004.2	162	4,490	4,490	4,490	4,490	4,757	(267)
2005.1	156	4,067	4,067	4,067	4,067	4,825	(758)
2005.2	150	5,003	5,003	5,003	5,003	4,491	512
2006.1	144	4,667	4,667	4,667	4,667	4,067	600
2006.2	138	5,671	5,671	5,671	5,671	5,003	668
2007.1	132	5,006	5,006	5,006	5,006	4,667	339
2007.2	126	4,800	4,800	4,800	4,800	5,671	(871)
2008.1	120	4,229	4,229	4,229	4,229	5,005	(776)
2008.2	114	4,409	4,409	4,409	4,409	4,799	(390)
2009.1	108	3,662	3,662	3,662	3,662	4,229	(567)
2009.2	102	3,968	3,968	3,968	3,968	4,408	(440)
2010.1	96	2,850	2,850	2,850	2,850	3,661	(811)
2010.2	90	3,262	3,262	3,262	3,262	3,967	(705)
2011.1	84	2,649	2,649	2,649	2,649	2,850	(201)
2011.2	78	2,485	2,485	2,485	2,485	3,262	(777)
2012.1	72	2,017	2,016	2,016	2,016	2,652	(635)
2012.2	66	2,553	2,552	2,552	2,552	2,486	66
2013.1	60	2,688	2,687	2,687	2,687	2,016	670
2013.2	54	3,047	3,045	3,045	3,045	2,552	493
2014.1	48	2,745	2,743	2,743	2,743	2,398	345
2014.2	42	3,213	3,210	3,210	3,210	2,709	501
2015.1	36	3,792	3,789	3,789	3,789	2,399	1,390
2015.2	30	4,356	4,350	4,350	4,350	2,789	1,561
2016.1	24	4,276	4,274	4,274	4,274	3,325	949
2016.2	18	4,704	4,695	4,695	4,695	3,795	900
2017.1	12	4,826	4,806	4,806	4,806	3,808	998
2017.2	6	5,785	5,723	5,723	5,723		
Total		165,728	165,616	165,616	106,494	12,376	

Note

GISA corrected (re-stated) claim counts back to 2013-1. As a result, reported claim counts are different (higher) in this report than the prior.

**Province of Alberta**  
**All Perils**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Counts**  
**Data as of 12/31/17**

(1)  Accident Semester	(2)  Maturity (in Months)	(3)  Reported Claim Counts	Estimated Ultimate Claim Counts		(5)  Selected Ultimate Claim Counts	(6)  Prior	(7)  Difference
			Reported Claim Counts	Counts Development Method			
1998.1	240	3,992	3,992	3,992	3,992		
1998.2	234	4,066	4,066	4,066	4,066		
1999.1	228	3,042	3,042	3,042	3,042		
1999.2	222	3,139	3,139	3,139	3,139		
2000.1	216	3,092	3,092	3,092	3,092		
2000.2	210	3,314	3,314	3,314	3,314		
2001.1	204	2,506	2,506	2,506	2,506		
2001.2	198	2,599	2,599	2,599	2,599		
2002.1	192	2,537	2,537	2,537	2,537		
2002.2	186	2,295	2,295	2,295	2,295	2,295	0
2003.1	180	2,129	2,129	2,129	2,129	2,129	0
2003.2	174	2,362	2,362	2,362	2,362	2,362	0
2004.1	168	2,231	2,231	2,231	2,231	2,231	0
2004.2	162	2,639	2,639	2,639	2,639	2,639	0
2005.1	156	2,469	2,469	2,469	2,469	2,469	0
2005.2	150	2,221	2,221	2,221	2,221	2,221	0
2006.1	144	2,002	2,002	2,002	2,002	2,002	0
2006.2	138	2,326	2,326	2,326	2,326	2,326	0
2007.1	132	2,158	2,158	2,158	2,158	2,158	0
2007.2	126	2,404	2,404	2,404	2,404	2,404	0
2008.1	120	1,717	1,717	1,717	1,717	1,717	0
2008.2	114	1,446	1,446	1,446	1,446	1,446	0
2009.1	108	999	999	999	999	999	0
2009.2	102	1,178	1,178	1,178	1,178	1,178	0
2010.1	96	1,236	1,236	1,236	1,236	1,239	(3)
2010.2	90	2,384	2,383	2,383	2,384	2,384	(1)
2011.1	84	1,836	1,836	1,836	1,836	1,836	(0)
2011.2	78	2,131	2,130	2,130	2,130	2,131	(1)
2012.1	72	1,569	1,569	1,569	1,569	1,569	(0)
2012.2	66	2,108	2,107	2,107	2,107	2,108	(1)
2013.1	60	1,586	1,585	1,585	1,585	1,584	1
2013.2	54	1,872	1,871	1,871	1,871	1,873	(2)
2014.1	48	1,391	1,390	1,390	1,390	1,395	(5)
2014.2	42	1,660	1,659	1,659	1,659	1,657	2
2015.1	36	1,282	1,282	1,282	1,282	1,276	6
2015.2	30	1,426	1,428	1,428	1,428	1,423	4
2016.1	24	1,170	1,175	1,175	1,175	1,184	(9)
2016.2	18	1,692	1,706	1,706	1,706	1,706	0
2017.1	12	1,231	1,248	1,248	1,248	1,261	(14)
2017.2	6	1,246	1,318	1,318	1,318		
Total		84,683	84,786	84,786	55,202	(21)	

**Note**  
GISA corrected (re-stated) claim counts back to 2013-1. As a result, reported claim counts are different (higher) in this report than the prior.

**Province of Alberta**  
**Specified Perils**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Counts**  
**Data as of 12/31/17**

(1)  Accident Semester	(2)  Maturity (in Months)	(3)  Reported Claim Counts	Estimated Ultimate Claim Counts		(5)  Selected Ultimate Claim Counts	(6)  Prior	(7)  Difference
			Reported Claim Counts	Counts Development Method			
1998.1	240	247	247	247	247		
1998.2	234	381	381	381	381		
1999.1	228	224	224	224	224		
1999.2	222	221	221	221	221		
2000.1	216	182	182	182	182		
2000.2	210	311	311	311	311		
2001.1	204	175	175	175	175		
2001.2	198	233	233	233	233		
2002.1	192	134	134	134	134		
2002.2	186	146	146	146	146	146	0
2003.1	180	123	123	123	123	123	0
2003.2	174	145	145	145	145	145	0
2004.1	168	111	111	111	111	111	0
2004.2	162	119	119	119	119	119	0
2005.1	156	110	110	110	110	110	0
2005.2	150	103	103	103	103	103	0
2006.1	144	96	96	96	96	96	0
2006.2	138	139	139	139	139	139	0
2007.1	132	104	104	104	104	104	0
2007.2	126	109	109	109	109	109	0
2008.1	120	59	59	59	59	59	0
2008.2	114	71	71	71	71	71	0
2009.1	108	35	35	35	35	35	0
2009.2	102	93	93	93	93	93	0
2010.1	96	36	36	36	36	36	0
2010.2	90	132	132	132	132	132	0
2011.1	84	47	47	47	47	47	0
2011.2	78	83	83	83	83	83	0
2012.1	72	34	34	34	34	34	0
2012.2	66	170	170	170	170	170	0
2013.1	60	69	69	69	69	60	9
2013.2	54	84	84	84	84	78	6
2014.1	48	44	44	44	44	40	4
2014.2	42	138	138	138	138	125	13
2015.1	36	55	55	55	55	52	3
2015.2	30	128	128	128	128	123	5
2016.1	24	71	71	71	71	62	9
2016.2	18	136	136	136	136	129	7
2017.1	12	71	71	71	71	67	4
2017.2	6	120	120	120	120		
Total		5,089	5,089	5,089	2,801	60	

Note

GISA corrected (re-stated) claim counts back to 2013-1. As a result, reported claim counts are different (higher) in this report than the prior.

**Province of Alberta**  
**Underinsured Motorist**  
**Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)**

**Selected Ultimate Claim Counts**  
**Data as of 12/31/17**

Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1998.1	240	29	29	29		
1998.2	234	25	25	25		
1999.1	228	22	22	22		
1999.2	222	13	13	13		
2000.1	216	12	12	12		
2000.2	210	27	27	27		
2001.1	204	30	30	30		
2001.2	198	24	24	24		
2002.1	192	29	29	29		
2002.2	186	31	31	31	31	0
2003.1	180	10	10	10	10	0
2003.2	174	21	21	21	21	0
2004.1	168	12	12	12	13	(1)
2004.2	162	16	16	16	16	0
2005.1	156	25	25	25	25	(0)
2005.2	150	12	12	12	13	(1)
2006.1	144	20	20	20	20	0
2006.2	138	21	21	21	20	1
2007.1	132	8	8	8	7	0
2007.2	126	25	24	24	23	1
2008.1	120	12	11	11	11	0
2008.2	114	20	18	18	17	2
2009.1	108	14	12	12	12	0
2009.2	102	25	21	21	19	2
2010.1	96	23	19	19	17	2
2010.2	90	12	9	9	13	(3)
2011.1	84	12	9	9	9	0
2011.2	78	31	21	21	19	2
2012.1	72	27	17	17	14	2
2012.2	66	26	15	15	13	2
2013.1	60	35	18	18	16	2
2013.2	54	37	17	17	16	1
2014.1	48	27	12	12	10	2
2014.2	42	46	19	19	17	2
2015.1	36	50	22	22	22	(0)
2015.2	30	50	24	24	23	1
2016.1	24	22	15	15	16	(1)
2016.2	18	34	27	27	23	4
2017.1	12	30	29	29	34	(5)
2017.2	6	27	38	38		
Total		972	785	785	519	17

Note

GISA corrected (re-stated) claim counts back to 2013-1. As a result, reported claim counts are different (higher) in this report than the prior.

## BI

Coverage = BI  
End Trend Period = 2017.2  
Seasonality = T  
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.64	+/- 1.35	78.8%	0.000	0.003	0.000
Loss Cost	2005.2	6.07	+/- 1.35	81.4%	0.000	0.001	0.000
Loss Cost	2006.1	6.38	+/- 1.43	82.5%	0.000	0.002	0.000
Loss Cost	2006.2	6.76	+/- 1.48	83.5%	0.000	0.001	0.000
Loss Cost	2007.1	7.31	+/- 1.46	86.7%	0.000	0.001	0.000
Loss Cost	2007.2	7.69	+/- 1.53	87.2%	0.000	0.001	0.000
Loss Cost	2008.1	8.21	+/- 1.56	89.1%	0.000	0.001	0.000
Loss Cost	2008.2	8.96	+/- 1.38	92.8%	0.000	0.000	0.000
Loss Cost	2009.1	9.53	+/- 1.35	94.5%	0.000	0.000	0.000
Loss Cost	2009.2	9.99	+/- 1.38	94.9%	0.000	0.000	0.000
Loss Cost	2010.1	10.62	+/- 1.32	96.4%	0.000	0.000	0.000
Loss Cost	2010.2	10.32	+/- 1.44	95.5%	0.000	0.000	0.000
Loss Cost	2011.1	10.64	+/- 1.63	95.5%	0.000	0.000	0.000
Loss Cost	2011.2	10.23	+/- 1.79	94.3%	0.000	0.001	0.000
Loss Cost	2012.1	10.08	+/- 2.17	93.4%	0.000	0.002	0.000
Loss Cost	2012.2	10.19	+/- 2.64	91.0%	0.000	0.004	0.000
Loss Cost	2013.1	9.73	+/- 3.29	89.8%	0.000	0.006	0.000
Loss Cost	2013.2	9.34	+/- 4.15	84.1%	0.000	0.015	0.001
Loss Cost	2014.1	8.86	+/- 5.75	81.7%	0.000	0.029	0.009
Loss Cost	2014.2	6.55	+/- 5.69	75.0%	0.000	0.039	0.030
Loss Cost	2015.1	5.21	+/- 9.11	73.8%	0.002	0.065	0.158
Severity	2005.1	7.13	+/- 0.95	91.5%	0.000	0.015	0.000
Severity	2005.2	7.38	+/- 0.98	91.8%	0.000	0.007	0.000
Severity	2006.1	7.41	+/- 1.07	91.1%	0.000	0.011	0.000
Severity	2006.2	7.47	+/- 1.17	89.9%	0.000	0.012	0.000
Severity	2007.1	7.64	+/- 1.28	89.5%	0.000	0.022	0.000
Severity	2007.2	7.73	+/- 1.40	88.1%	0.000	0.024	0.000
Severity	2008.1	8.08	+/- 1.50	88.7%	0.000	0.047	0.000
Severity	2008.2	8.64	+/- 1.47	90.6%	0.000	0.013	0.000
Severity	2009.1	9.27	+/- 1.43	92.9%	0.000	0.025	0.000
Severity	2009.2	9.79	+/- 1.43	93.9%	0.000	0.008	0.000
Severity	2010.1	10.44	+/- 1.37	95.5%	0.000	0.013	0.000
Severity	2010.2	10.39	+/- 1.57	94.3%	0.000	0.021	0.000
Severity	2011.1	10.58	+/- 1.84	93.6%	0.000	0.041	0.000
Severity	2011.2	9.78	+/- 1.72	93.7%	0.000	0.064	0.000
Severity	2012.1	10.26	+/- 1.97	93.7%	0.000	0.129	0.000
Severity	2012.2	10.93	+/- 2.10	94.2%	0.000	0.062	0.000
Severity	2013.1	11.06	+/- 2.70	92.8%	0.000	0.106	0.000
Severity	2013.2	11.29	+/- 3.46	90.0%	0.000	0.131	0.000
Severity	2014.1	10.52	+/- 4.60	87.0%	0.000	0.125	0.002
Severity	2014.2	8.88	+/- 5.08	81.2%	0.000	0.209	0.007
Severity	2015.1	7.12	+/- 7.23	77.8%	0.000	0.149	0.048
Frequency	2005.1	-1.39	+/- 0.74	42.8%	0.000	0.015	0.001
Frequency	2005.2	-1.22	+/- 0.77	41.8%	0.000	0.008	0.003
Frequency	2006.1	-0.96	+/- 0.77	31.7%	0.000	0.016	0.017
Frequency	2006.2	-0.66	+/- 0.74	36.9%	0.000	0.003	0.077
Frequency	2007.1	-0.31	+/- 0.67	30.3%	0.000	0.004	0.348
Frequency	2007.2	-0.04	+/- 0.63	43.3%	0.000	0.001	0.907
Frequency	2008.1	0.12	+/- 0.67	40.8%	0.000	0.001	0.707
Frequency	2008.2	0.29	+/- 0.71	46.5%	0.000	0.001	0.399
Frequency	2009.1	0.24	+/- 0.80	46.3%	0.000	0.001	0.526
Frequency	2009.2	0.19	+/- 0.90	42.0%	0.000	0.003	0.665
Frequency	2010.1	0.17	+/- 1.03	40.6%	0.000	0.005	0.730
Frequency	2010.2	-0.07	+/- 1.13	35.2%	0.000	0.009	0.899
Frequency	2011.1	0.06	+/- 1.32	30.7%	0.000	0.019	0.928
Frequency	2011.2	0.40	+/- 1.46	38.8%	0.000	0.013	0.549
Frequency	2012.1	-0.16	+/- 1.53	51.7%	0.000	0.005	0.817
Frequency	2012.2	-0.67	+/- 1.62	51.4%	0.000	0.009	0.371
Frequency	2013.1	-1.19	+/- 1.88	58.8%	0.000	0.007	0.179
Frequency	2013.2	-1.75	+/- 2.14	62.6%	0.000	0.015	0.094
Frequency	2014.1	-1.50	+/- 2.98	46.5%	0.000	0.040	0.256
Frequency	2014.2	-2.14	+/- 3.94	47.3%	0.001	0.086	0.210
Frequency	2015.1	-1.78	+/- 6.86	15.0%	0.014	0.195	0.473

## B1

Coverage = Bl  
End Trend Period = 2017.2  
Seasonality = F  
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2005.1	5.79	+/- 1.61	69.5%	0.000	0.000
Loss Cost	2005.2	6.07	+/- 1.72	69.8%	0.000	0.000
Loss Cost	2006.1	6.56	+/- 1.77	72.9%	0.000	0.000
Loss Cost	2006.2	6.76	+/- 1.92	71.8%	0.000	0.000
Loss Cost	2007.1	7.51	+/- 1.87	77.9%	0.000	0.000
Loss Cost	2007.2	7.69	+/- 2.06	76.4%	0.000	0.000
Loss Cost	2008.1	8.46	+/- 2.06	80.8%	0.000	0.000
Loss Cost	2008.2	8.96	+/- 2.20	81.4%	0.000	0.000
Loss Cost	2009.1	9.85	+/- 2.17	85.5%	0.000	0.000
Loss Cost	2009.2	9.99	+/- 2.46	83.6%	0.000	0.000
Loss Cost	2010.1	11.02	+/- 2.43	87.4%	0.000	0.000
Loss Cost	2010.2	10.32	+/- 2.59	85.2%	0.000	0.000
Loss Cost	2011.1	11.11	+/- 2.82	86.2%	0.000	0.000
Loss Cost	2011.2	10.23	+/- 3.03	83.3%	0.000	0.000
Loss Cost	2012.1	10.69	+/- 3.57	81.4%	0.000	0.000
Loss Cost	2012.2	10.19	+/- 4.27	75.7%	0.000	0.000
Loss Cost	2013.1	10.68	+/- 5.29	71.8%	0.000	0.001
Loss Cost	2013.2	9.34	+/- 6.32	60.7%	0.000	0.008
Loss Cost	2014.1	10.35	+/- 8.32	56.9%	0.000	0.019
Loss Cost	2014.2	6.55	+/- 8.54	34.4%	0.000	0.097
Loss Cost	2015.1	7.62	+/- 12.96	27.3%	0.005	0.165
Severity	2005.1	7.21	+/- 1.06	89.3%	0.000	0.000
Severity	2005.2	7.38	+/- 1.14	88.9%	0.000	0.000
Severity	2006.1	7.52	+/- 1.23	88.3%	0.000	0.000
Severity	2006.2	7.47	+/- 1.34	86.7%	0.000	0.000
Severity	2007.1	7.76	+/- 1.42	86.8%	0.000	0.000
Severity	2007.2	7.73	+/- 1.57	85.0%	0.000	0.000
Severity	2008.1	8.21	+/- 1.63	86.4%	0.000	0.000
Severity	2008.2	8.64	+/- 1.73	86.9%	0.000	0.000
Severity	2009.1	9.43	+/- 1.63	90.6%	0.000	0.000
Severity	2009.2	9.79	+/- 1.78	90.3%	0.000	0.000
Severity	2010.1	10.63	+/- 1.67	93.2%	0.000	0.000
Severity	2010.2	10.39	+/- 1.88	91.7%	0.000	0.000
Severity	2011.1	10.82	+/- 2.11	91.3%	0.000	0.000
Severity	2011.2	9.78	+/- 1.94	91.8%	0.000	0.000
Severity	2012.1	10.47	+/- 2.09	92.6%	0.000	0.000
Severity	2012.2	10.93	+/- 2.45	91.8%	0.000	0.000
Severity	2013.1	11.43	+/- 2.97	90.6%	0.000	0.000
Severity	2013.2	11.29	+/- 3.80	87.0%	0.000	0.000
Severity	2014.1	11.24	+/- 5.08	81.9%	0.000	0.001
Severity	2014.2	8.88	+/- 5.25	76.6%	0.000	0.006
Severity	2015.1	8.41	+/- 7.92	62.8%	0.000	0.037
Frequency	2005.1	-1.33	+/- 0.82	28.6%	0.000	0.003
Frequency	2005.2	-1.22	+/- 0.88	22.8%	0.000	0.009
Frequency	2006.1	-0.89	+/- 0.86	13.3%	0.000	0.044
Frequency	2006.2	-0.66	+/- 0.90	5.7%	0.000	0.142
Frequency	2007.1	-0.22	+/- 0.80	-3.3%	0.000	0.567
Frequency	2007.2	-0.04	+/- 0.85	-5.2%	0.000	0.932
Frequency	2008.1	0.23	+/- 0.88	-3.9%	0.000	0.595
Frequency	2008.2	0.29	+/- 0.98	-3.5%	0.000	0.542
Frequency	2009.1	0.39	+/- 1.10	-2.7%	0.000	0.465
Frequency	2009.2	0.19	+/- 1.21	-5.9%	0.000	0.748
Frequency	2010.1	0.35	+/- 1.36	-4.9%	0.000	0.592
Frequency	2010.2	-0.07	+/- 1.44	-7.6%	0.000	0.921
Frequency	2011.1	0.26	+/- 1.62	-7.2%	0.000	0.732
Frequency	2011.2	0.40	+/- 1.90	-6.9%	0.000	0.648
Frequency	2012.1	0.20	+/- 2.25	-9.6%	0.000	0.846
Frequency	2012.2	-0.57	+/- 2.36	-6.3%	0.000	0.537
Frequency	2013.1	-0.67	+/- 2.94	-8.8%	0.000	0.614
Frequency	2013.2	-1.75	+/- 3.26	6.8%	0.000	0.249
Frequency	2014.1	-0.80	+/- 4.04	-12.3%	0.001	0.647
Frequency	2014.2	-2.14	+/- 4.94	3.5%	0.002	0.320
Frequency	2015.1	-0.72	+/- 6.94	-22.5%	0.015	0.787

## BI

Coverage = BI  
End Trend Period = 2017.2  
Seasonality = T  
Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.64	+/- 1.29	80.4%	0.000	0.005	0.000
Loss Cost	2005.2	6.03	+/- 1.30	82.6%	0.000	0.002	0.000
Loss Cost	2006.1	6.34	+/- 1.37	83.8%	0.000	0.003	0.000
Loss Cost	2006.2	6.68	+/- 1.43	84.3%	0.000	0.002	0.000
Loss Cost	2007.1	7.23	+/- 1.40	87.6%	0.000	0.003	0.000
Loss Cost	2007.2	7.57	+/- 1.48	87.6%	0.000	0.002	0.000
Loss Cost	2008.1	8.08	+/- 1.51	89.6%	0.000	0.003	0.000
Loss Cost	2008.2	8.80	+/- 1.37	92.8%	0.000	0.000	0.000
Loss Cost	2009.1	9.37	+/- 1.35	94.5%	0.000	0.000	0.000
Loss Cost	2009.2	9.80	+/- 1.43	94.5%	0.000	0.000	0.000
Loss Cost	2010.1	10.45	+/- 1.39	95.9%	0.000	0.000	0.000
Loss Cost	2010.2	9.94	+/- 1.51	94.9%	0.000	0.000	0.000
Loss Cost	2011.2	10.23	+/- 1.79	94.3%	0.000	0.001	0.000
Loss Cost	2012.1	10.08	+/- 2.17	93.4%	0.000	0.002	0.000
Loss Cost	2012.2	10.19	+/- 2.64	91.0%	0.000	0.004	0.000
Loss Cost	2013.1	9.73	+/- 3.29	89.8%	0.000	0.006	0.000
Loss Cost	2013.2	9.34	+/- 4.15	84.1%	0.000	0.015	0.001
Loss Cost	2014.1	8.86	+/- 5.75	81.7%	0.000	0.029	0.009
Loss Cost	2014.2	6.55	+/- 5.69	75.0%	0.000	0.039	0.030
Loss Cost	2015.1	5.21	+/- 9.11	73.8%	0.002	0.065	0.158
Severity	2005.1	7.13	+/- 0.83	93.6%	0.000	0.025	0.000
Severity	2005.2	7.34	+/- 0.86	93.8%	0.000	0.012	0.000
Severity	2006.1	7.37	+/- 0.94	93.2%	0.000	0.018	0.000
Severity	2006.2	7.38	+/- 1.03	92.1%	0.000	0.023	0.000
Severity	2007.1	7.54	+/- 1.12	91.8%	0.000	0.039	0.000
Severity	2007.2	7.56	+/- 1.24	90.4%	0.000	0.048	0.000
Severity	2008.1	7.89	+/- 1.32	90.8%	0.000	0.084	0.000
Severity	2008.2	8.38	+/- 1.32	92.2%	0.000	0.027	0.000
Severity	2009.1	8.98	+/- 1.25	94.4%	0.000	0.041	0.000
Severity	2009.2	9.42	+/- 1.30	94.7%	0.000	0.015	0.000
Severity	2010.1	10.04	+/- 1.23	96.2%	0.000	0.020	0.000
Severity	2010.2	9.75	+/- 1.42	95.1%	0.000	0.045	0.000
Severity	2011.2	9.78	+/- 1.72	93.7%	0.000	0.064	0.000
Severity	2012.1	10.26	+/- 1.97	93.7%	0.000	0.129	0.000
Severity	2012.2	10.93	+/- 2.10	94.2%	0.000	0.062	0.000
Severity	2013.1	11.06	+/- 2.70	92.8%	0.000	0.106	0.000
Severity	2013.2	11.29	+/- 3.46	90.0%	0.000	0.131	0.000
Severity	2014.1	10.52	+/- 4.60	87.0%	0.000	0.125	0.002
Severity	2014.2	8.88	+/- 5.08	81.2%	0.000	0.209	0.007
Severity	2015.1	7.12	+/- 7.23	77.8%	0.000	0.149	0.048
Frequency	2005.1	-1.39	+/- 0.76	42.5%	0.000	0.018	0.001
Frequency	2005.2	-1.22	+/- 0.79	41.6%	0.000	0.010	0.004
Frequency	2006.1	-0.96	+/- 0.79	31.5%	0.000	0.018	0.021
Frequency	2006.2	-0.65	+/- 0.75	37.6%	0.000	0.003	0.089
Frequency	2007.1	-0.29	+/- 0.68	32.0%	0.000	0.004	0.382
Frequency	2007.2	0.01	+/- 0.63	47.6%	0.000	0.000	0.983
Frequency	2008.1	0.17	+/- 0.66	46.2%	0.000	0.001	0.588
Frequency	2008.2	0.39	+/- 0.69	54.6%	0.000	0.000	0.249
Frequency	2009.1	0.36	+/- 0.78	54.2%	0.000	0.001	0.343
Frequency	2009.2	0.35	+/- 0.90	50.0%	0.000	0.001	0.414
Frequency	2010.1	0.37	+/- 1.05	48.8%	0.000	0.002	0.454
Frequency	2010.2	0.18	+/- 1.23	41.2%	0.000	0.007	0.756
Frequency	2011.2	0.40	+/- 1.46	38.8%	0.000	0.013	0.549
Frequency	2012.1	-0.16	+/- 1.53	51.7%	0.000	0.005	0.817
Frequency	2012.2	-0.67	+/- 1.62	51.4%	0.000	0.009	0.371
Frequency	2013.1	-1.19	+/- 1.88	58.8%	0.000	0.007	0.179
Frequency	2013.2	-1.75	+/- 2.14	62.6%	0.000	0.015	0.094
Frequency	2014.1	-1.50	+/- 2.98	46.5%	0.000	0.040	0.256
Frequency	2014.2	-2.14	+/- 3.94	47.3%	0.001	0.086	0.210
Frequency	2015.1	-1.78	+/- 6.86	15.0%	0.014	0.195	0.473

## B1

Coverage = B1  
End Trend Period = 2017.2  
Seasonality = F  
Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2005.1	5.77	+/- 1.51	72.9%	0.000	0.000
Loss Cost	2005.2	6.02	+/- 1.62	73.0%	0.000	0.000
Loss Cost	2006.1	6.49	+/- 1.66	75.9%	0.000	0.000
Loss Cost	2006.2	6.65	+/- 1.81	74.5%	0.000	0.000
Loss Cost	2007.1	7.37	+/- 1.76	80.3%	0.000	0.000
Loss Cost	2007.2	7.50	+/- 1.94	78.5%	0.000	0.000
Loss Cost	2008.1	8.22	+/- 1.95	82.4%	0.000	0.000
Loss Cost	2008.2	8.66	+/- 2.12	82.5%	0.000	0.000
Loss Cost	2009.1	9.51	+/- 2.12	86.0%	0.000	0.000
Loss Cost	2009.2	9.55	+/- 2.44	83.5%	0.000	0.000
Loss Cost	2010.1	10.56	+/- 2.50	86.6%	0.000	0.000
Loss Cost	2010.2	9.53	+/- 2.59	84.2%	0.000	0.000
Loss Cost	2011.2	10.23	+/- 3.03	83.3%	0.000	0.000
Loss Cost	2012.1	10.69	+/- 3.57	81.4%	0.000	0.000
Loss Cost	2012.2	10.19	+/- 4.27	75.7%	0.000	0.000
Loss Cost	2013.1	10.68	+/- 5.29	71.8%	0.000	0.001
Loss Cost	2013.2	9.34	+/- 6.32	60.7%	0.000	0.008
Loss Cost	2014.1	10.35	+/- 8.32	56.9%	0.000	0.019
Loss Cost	2014.2	6.55	+/- 8.54	34.4%	0.000	0.097
Loss Cost	2015.1	7.62	+/- 12.96	27.3%	0.005	0.165
Severity	2005.1	7.20	+/- 0.91	92.3%	0.000	0.000
Severity	2005.2	7.34	+/- 0.97	91.9%	0.000	0.000
Severity	2006.1	7.45	+/- 1.05	91.3%	0.000	0.000
Severity	2006.2	7.36	+/- 1.15	90.1%	0.000	0.000
Severity	2007.1	7.61	+/- 1.22	90.1%	0.000	0.000
Severity	2007.2	7.53	+/- 1.35	88.5%	0.000	0.000
Severity	2008.1	7.95	+/- 1.40	89.6%	0.000	0.000
Severity	2008.2	8.31	+/- 1.50	89.7%	0.000	0.000
Severity	2009.1	9.04	+/- 1.39	92.8%	0.000	0.000
Severity	2009.2	9.30	+/- 1.57	92.2%	0.000	0.000
Severity	2010.1	10.09	+/- 1.48	94.4%	0.000	0.000
Severity	2010.2	9.58	+/- 1.61	93.4%	0.000	0.000
Severity	2011.2	9.78	+/- 1.94	91.8%	0.000	0.000
Severity	2012.1	10.47	+/- 2.09	92.6%	0.000	0.000
Severity	2012.2	10.93	+/- 2.45	91.8%	0.000	0.000
Severity	2013.1	11.43	+/- 2.97	90.6%	0.000	0.000
Severity	2013.2	11.29	+/- 3.80	87.0%	0.000	0.000
Severity	2014.1	11.24	+/- 5.08	81.9%	0.000	0.001
Severity	2014.2	8.88	+/- 5.25	76.6%	0.000	0.006
Severity	2015.1	8.41	+/- 7.92	62.8%	0.000	0.037
Frequency	2005.1	-1.33	+/- 0.84	28.7%	0.000	0.003
Frequency	2005.2	-1.23	+/- 0.90	22.9%	0.000	0.010
Frequency	2006.1	-0.90	+/- 0.89	13.3%	0.000	0.049
Frequency	2006.2	-0.67	+/- 0.92	5.6%	0.000	0.150
Frequency	2007.1	-0.22	+/- 0.83	-3.5%	0.000	0.581
Frequency	2007.2	-0.03	+/- 0.89	-5.5%	0.000	0.947
Frequency	2008.1	0.25	+/- 0.92	-3.9%	0.000	0.578
Frequency	2008.2	0.32	+/- 1.03	-3.4%	0.000	0.520
Frequency	2009.1	0.43	+/- 1.16	-2.3%	0.000	0.437
Frequency	2009.2	0.23	+/- 1.30	-6.1%	0.000	0.712
Frequency	2010.1	0.43	+/- 1.49	-4.5%	0.000	0.542
Frequency	2010.2	-0.04	+/- 1.63	-8.3%	0.000	0.954
Frequency	2011.2	0.40	+/- 1.90	-6.9%	0.000	0.648
Frequency	2012.1	0.20	+/- 2.25	-9.6%	0.000	0.846
Frequency	2012.2	-0.67	+/- 2.36	-6.3%	0.000	0.537
Frequency	2013.1	-0.67	+/- 2.94	-8.8%	0.000	0.614
Frequency	2013.2	-1.75	+/- 3.26	6.8%	0.000	0.249
Frequency	2014.1	-0.80	+/- 4.04	-12.3%	0.001	0.647
Frequency	2014.2	-2.14	+/- 4.94	3.5%	0.002	0.320
Frequency	2015.1	-0.72	+/- 6.94	-22.5%	0.015	0.787

## BI

Coverage = BI  
 End Trend Period = 2017.2  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = T  
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.54	+/- 2.68	1.095	78.7%	0.000	0.339	0.003	0.002
Loss Cost	2005.2	5.33	+/- 2.74	1.060	80.9%	0.000	0.526	0.001	0.000
Loss Cost	2006.1	5.85	+/- 2.87	1.041	81.9%	0.000	0.659	0.002	0.000
Loss Cost	2006.2	6.50	+/- 2.97	1.019	82.6%	0.000	0.835	0.001	0.000
Loss Cost	2007.1	7.32	+/- 2.88	0.999	85.9%	0.000	0.990	0.002	0.000
Loss Cost	2007.2	7.89	+/- 2.93	0.986	86.4%	0.000	0.867	0.001	0.000
Loss Cost	2008.1	8.49	+/- 2.86	0.981	88.5%	0.000	0.807	0.002	0.000
Loss Cost	2008.2	9.27	+/- 2.43	0.979	92.3%	0.000	0.737	0.000	0.000
Loss Cost	2009.1	9.70	+/- 2.23	0.989	94.1%	0.000	0.840	0.000	0.000
Loss Cost	2009.2	9.98	+/- 2.13	1.000	94.5%	0.000	0.994	0.000	0.000
Loss Cost	2010.1	10.24	+/- 1.83	1.031	96.2%	0.000	0.512	0.000	0.000
Loss Cost	2010.2	10.17	+/- 1.87	1.014	95.2%	0.000	0.775	0.000	0.000
Loss Cost	2011.1	10.23	+/- 1.79	1.072	95.7%	0.000	0.263	0.001	0.000
Loss Cost	2011.2	10.23	+/- 1.79	NA	94.3%	0.000		0.001	0.000
Loss Cost	2012.1	10.08	+/- 2.17	NA	93.4%	0.000		0.002	0.000
Loss Cost	2012.2	10.19	+/- 2.64	NA	91.0%	0.000		0.004	0.000
Loss Cost	2013.1	9.73	+/- 3.29	NA	89.8%	0.000		0.006	0.000
Loss Cost	2013.2	9.34	+/- 4.15	NA	84.1%	0.000		0.015	0.001
Loss Cost	2014.1	8.86	+/- 5.75	NA	81.7%	0.000		0.029	0.009
Loss Cost	2014.2	6.55	+/- 5.69	NA	75.0%	0.000		0.039	0.030
Loss Cost	2015.1	5.21	+/- 9.11	NA	73.8%	0.002		0.065	0.158
Severity	2005.1	6.64	+/- 1.93	1.041	91.2%	0.000	0.548	0.017	0.000
Severity	2005.2	7.11	+/- 2.01	1.021	91.4%	0.000	0.750	0.009	0.000
Severity	2006.1	7.15	+/- 2.18	1.020	90.6%	0.000	0.776	0.013	0.000
Severity	2006.2	7.23	+/- 2.36	1.017	89.4%	0.000	0.814	0.016	0.000
Severity	2007.1	7.48	+/- 2.50	1.011	88.9%	0.000	0.882	0.027	0.000
Severity	2007.2	7.62	+/- 2.69	1.008	87.4%	0.000	0.916	0.029	0.000
Severity	2008.1	8.02	+/- 2.75	1.005	87.9%	0.000	0.951	0.055	0.000
Severity	2008.2	8.60	+/- 2.58	1.003	90.0%	0.000	0.968	0.017	0.000
Severity	2009.1	9.07	+/- 2.35	1.014	92.4%	0.000	0.820	0.032	0.000
Severity	2009.2	9.41	+/- 2.18	1.028	93.5%	0.000	0.617	0.010	0.000
Severity	2010.1	9.69	+/- 1.80	1.062	95.8%	0.000	0.203	0.017	0.000
Severity	2010.2	9.71	+/- 1.90	1.069	94.7%	0.000	0.210	0.021	0.000
Severity	2011.1	9.78	+/- 1.72	1.144	95.5%	0.000	0.039	0.064	0.000
Severity	2011.2	9.78	+/- 1.72	NA	93.7%	0.000		0.064	0.000
Severity	2012.1	10.26	+/- 1.97	NA	93.7%	0.000		0.129	0.000
Severity	2012.2	10.93	+/- 2.10	NA	94.2%	0.000		0.062	0.000
Severity	2013.1	11.06	+/- 2.70	NA	92.8%	0.000		0.106	0.000
Severity	2013.2	11.29	+/- 3.46	NA	90.0%	0.000		0.131	0.000
Severity	2014.1	10.52	+/- 4.60	NA	87.0%	0.000		0.125	0.002
Severity	2014.2	8.88	+/- 5.08	NA	81.2%	0.000		0.209	0.007
Severity	2015.1	7.12	+/- 7.23	NA	77.8%	0.000		0.149	0.048
Frequency	2005.1	-1.97	+/- 1.48	1.052	42.5%	0.000	0.362	0.016	0.012
Frequency	2005.2	-1.66	+/- 1.56	1.038	40.4%	0.000	0.506	0.010	0.039
Frequency	2006.1	-1.22	+/- 1.56	1.021	28.8%	0.000	0.694	0.019	0.120
Frequency	2006.2	-0.69	+/- 1.49	1.002	33.6%	0.000	0.967	0.004	0.347
Frequency	2007.1	-0.15	+/- 1.31	0.988	26.8%	0.000	0.771	0.005	0.812
Frequency	2007.2	0.26	+/- 1.20	0.979	41.2%	0.000	0.551	0.001	0.658
Frequency	2008.1	0.44	+/- 1.22	0.977	38.8%	0.000	0.513	0.002	0.456
Frequency	2008.2	0.62	+/- 1.23	0.977	44.8%	0.000	0.493	0.001	0.301
Frequency	2009.1	0.57	+/- 1.30	0.976	44.5%	0.000	0.490	0.002	0.357
Frequency	2009.2	0.53	+/- 1.36	0.973	40.0%	0.000	0.472	0.003	0.416
Frequency	2010.1	0.51	+/- 1.44	0.971	38.7%	0.000	0.461	0.005	0.457
Frequency	2010.2	0.42	+/- 1.38	0.949	38.9%	0.000	0.216	0.008	0.519
Frequency	2011.1	0.40	+/- 1.46	0.937	33.8%	0.000	0.245	0.013	0.549
Frequency	2011.2	0.40	+/- 1.46	NA	38.8%	0.000		0.013	0.549
Frequency	2012.1	-0.16	+/- 1.53	NA	51.7%	0.000		0.005	0.817
Frequency	2012.2	-0.67	+/- 1.62	NA	51.4%	0.000		0.009	0.371
Frequency	2013.1	-1.19	+/- 1.88	NA	58.8%	0.000		0.007	0.179
Frequency	2013.2	-1.75	+/- 2.14	NA	62.6%	0.000		0.015	0.094
Frequency	2014.1	-1.50	+/- 2.98	NA	46.5%	0.000		0.040	0.256
Frequency	2014.2	-2.14	+/- 3.94	NA	47.3%	0.001		0.086	0.210
Frequency	2015.1	-1.78	+/- 6.86	NA	15.0%	0.014		0.195	0.473

## BI

Coverage = BI  
 End Trend Period = 2017.2  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = F  
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2005.1	4.54	+/- 3.21	1.108	69.3%	0.000	0.366	0.007
Loss Cost	2005.2	4.99	+/- 3.45	1.088	69.2%	0.000	0.467	0.005
Loss Cost	2006.1	5.85	+/- 3.56	1.055	72.0%	0.000	0.636	0.002
Loss Cost	2006.2	6.15	+/- 3.83	1.045	70.6%	0.000	0.705	0.003
Loss Cost	2007.1	7.32	+/- 3.68	1.014	76.8%	0.000	0.900	0.000
Loss Cost	2007.2	7.57	+/- 3.93	1.009	75.1%	0.000	0.937	0.001
Loss Cost	2008.1	8.49	+/- 3.78	0.998	79.7%	0.000	0.984	0.000
Loss Cost	2008.2	8.99	+/- 3.86	0.998	80.3%	0.000	0.984	0.000
Loss Cost	2009.1	9.70	+/- 3.58	1.010	84.6%	0.000	0.909	0.000
Loss Cost	2009.2	9.79	+/- 3.77	1.015	82.5%	0.000	0.878	0.000
Loss Cost	2010.1	10.24	+/- 3.36	1.063	87.0%	0.000	0.475	0.000
Loss Cost	2010.2	10.08	+/- 3.36	1.023	84.0%	0.000	0.802	0.000
Loss Cost	2011.1	10.23	+/- 3.03	1.149	87.3%	0.000	0.182	0.000
Loss Cost	2011.2	10.23	+/- 3.03	NA	83.3%	0.000		0.000
Loss Cost	2012.1	10.69	+/- 3.57	NA	81.4%	0.000		0.000
Loss Cost	2012.2	10.19	+/- 4.27	NA	75.7%	0.000		0.000
Loss Cost	2013.1	10.68	+/- 5.29	NA	71.8%	0.000		0.001
Loss Cost	2013.2	9.34	+/- 6.32	NA	60.7%	0.000		0.008
Loss Cost	2014.1	10.35	+/- 8.32	NA	56.9%	0.000		0.019
Loss Cost	2014.2	6.55	+/- 8.54	NA	34.4%	0.000		0.097
Loss Cost	2015.1	7.62	+/- 12.96	NA	27.3%	0.005		0.165
Severity	2005.1	6.64	+/- 2.15	1.048	89.1%	0.000	0.531	0.000
Severity	2005.2	6.92	+/- 2.31	1.036	88.6%	0.000	0.641	0.000
Severity	2006.1	7.15	+/- 2.48	1.028	87.8%	0.000	0.727	0.000
Severity	2006.2	7.04	+/- 2.67	1.031	86.1%	0.000	0.705	0.000
Severity	2007.1	7.48	+/- 2.79	1.019	86.1%	0.000	0.813	0.000
Severity	2007.2	7.44	+/- 2.99	1.020	84.2%	0.000	0.811	0.000
Severity	2008.1	8.02	+/- 2.98	1.013	85.6%	0.000	0.868	0.000
Severity	2008.2	8.44	+/- 3.02	1.013	86.2%	0.000	0.865	0.000
Severity	2009.1	9.07	+/- 2.67	1.025	90.0%	0.000	0.719	0.000
Severity	2009.2	9.30	+/- 2.70	1.036	89.8%	0.000	0.608	0.000
Severity	2010.1	9.69	+/- 2.20	1.078	93.6%	0.000	0.194	0.000
Severity	2010.2	9.67	+/- 2.31	1.073	91.9%	0.000	0.272	0.000
Severity	2011.1	9.78	+/- 1.94	1.179	94.2%	0.000	0.024	0.000
Severity	2011.2	9.78	+/- 1.94	NA	91.8%	0.000		0.000
Severity	2012.1	10.47	+/- 2.09	NA	92.6%	0.000		0.000
Severity	2012.2	10.93	+/- 2.45	NA	91.8%	0.000		0.000
Severity	2013.1	11.43	+/- 2.97	NA	90.6%	0.000		0.000
Severity	2013.2	11.29	+/- 3.80	NA	87.0%	0.000		0.000
Severity	2014.1	11.24	+/- 5.08	NA	81.9%	0.000		0.001
Severity	2014.2	8.88	+/- 5.25	NA	76.6%	0.000		0.006
Severity	2015.1	8.41	+/- 7.92	NA	62.8%	0.000		0.037
Frequency	2005.1	-1.97	+/- 1.65	1.058	28.1%	0.000	0.366	0.022
Frequency	2005.2	-1.80	+/- 1.77	1.050	21.5%	0.000	0.443	0.049
Frequency	2006.1	-1.22	+/- 1.74	1.027	10.1%	0.000	0.656	0.163
Frequency	2006.2	-0.84	+/- 1.80	1.014	1.3%	0.000	0.816	0.346
Frequency	2007.1	-0.15	+/- 1.59	0.994	-8.6%	0.000	0.909	0.845
Frequency	2007.2	0.12	+/- 1.63	0.989	-10.7%	0.000	0.816	0.880
Frequency	2008.1	0.44	+/- 1.62	0.985	-9.3%	0.000	0.743	0.575
Frequency	2008.2	0.50	+/- 1.72	0.985	-9.3%	0.000	0.750	0.544
Frequency	2009.1	0.57	+/- 1.81	0.986	-8.9%	0.000	0.778	0.507
Frequency	2009.2	0.45	+/- 1.85	0.980	-12.1%	0.000	0.685	0.611
Frequency	2010.1	0.51	+/- 1.93	0.986	-12.4%	0.000	0.796	0.579
Frequency	2010.2	0.38	+/- 1.82	0.953	-9.1%	0.000	0.384	0.659
Frequency	2011.1	0.40	+/- 1.90	0.975	-15.5%	0.000	0.716	0.648
Frequency	2011.2	0.40	+/- 1.90	NA	-6.9%	0.000		0.648
Frequency	2012.1	0.20	+/- 2.25	NA	-9.6%	0.000		0.846
Frequency	2012.2	-0.67	+/- 2.36	NA	-6.3%	0.000		0.537
Frequency	2013.1	-0.67	+/- 2.94	NA	-8.8%	0.000		0.614
Frequency	2013.2	-1.75	+/- 3.26	NA	6.8%	0.000		0.249
Frequency	2014.1	-0.80	+/- 4.04	NA	-12.3%	0.001		0.647
Frequency	2014.2	-2.14	+/- 4.94	NA	3.5%	0.002		0.320
Frequency	2015.1	-0.72	+/- 6.94	NA	-22.5%	0.015		0.787

## BI

Coverage = BI  
 End Trend Period = 2017.2  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = T  
 Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
				Value	Adj R^				
Loss Cost	2005.1	5.20	+/- 2.80	1.037	79.6%	0.000	0.713	0.006	0.001
Loss Cost	2005.2	5.97	+/- 2.82	1.005	81.8%	0.000	0.957	0.002	0.000
Loss Cost	2006.1	6.56	+/- 2.94	0.984	82.9%	0.000	0.864	0.004	0.000
Loss Cost	2006.2	7.15	+/- 3.01	0.966	83.6%	0.000	0.714	0.002	0.000
Loss Cost	2007.1	8.00	+/- 2.85	0.946	87.2%	0.000	0.514	0.003	0.000
Loss Cost	2007.2	8.46	+/- 2.89	0.939	87.3%	0.000	0.454	0.002	0.000
Loss Cost	2008.1	9.02	+/- 2.79	0.937	89.4%	0.000	0.399	0.003	0.000
Loss Cost	2008.2	9.60	+/- 2.37	0.945	92.7%	0.000	0.380	0.000	0.000
Loss Cost	2009.1	9.95	+/- 2.18	0.958	94.3%	0.000	0.461	0.000	0.000
Loss Cost	2009.2	10.12	+/- 2.15	0.975	94.1%	0.000	0.662	0.000	0.000
Loss Cost	2010.1	10.29	+/- 1.90	1.015	95.6%	0.000	0.783	0.000	0.000
Loss Cost	2010.2	10.23	+/- 1.79	0.957	94.6%	0.000	0.481	0.001	0.000
Loss Cost	2011.2	10.23	+/- 1.79	NA	94.3%	0.000		0.001	0.000
Loss Cost	2012.1	10.08	+/- 2.17	NA	93.4%	0.000		0.002	0.000
Loss Cost	2012.2	10.19	+/- 2.64	NA	91.0%	0.000		0.004	0.000
Loss Cost	2013.1	9.73	+/- 3.29	NA	89.8%	0.000		0.006	0.000
Loss Cost	2013.2	9.34	+/- 4.15	NA	84.1%	0.000		0.015	0.001
Loss Cost	2014.1	8.86	+/- 5.75	NA	81.7%	0.000		0.029	0.009
Loss Cost	2014.2	6.55	+/- 5.69	NA	75.0%	0.000		0.039	0.030
Loss Cost	2015.1	5.21	+/- 9.11	NA	73.8%	0.002		0.065	0.158
Severity	2005.1	7.44	+/- 1.81	0.975	93.3%	0.000	0.688	0.030	0.000
Severity	2005.2	7.90	+/- 1.84	0.958	93.6%	0.000	0.483	0.014	0.000
Severity	2006.1	7.99	+/- 1.99	0.955	93.0%	0.000	0.468	0.021	0.000
Severity	2006.2	8.03	+/- 2.15	0.953	91.9%	0.000	0.473	0.026	0.000
Severity	2007.1	8.30	+/- 2.26	0.947	91.6%	0.000	0.421	0.044	0.000
Severity	2007.2	8.34	+/- 2.41	0.946	90.2%	0.000	0.430	0.053	0.000
Severity	2008.1	8.71	+/- 2.43	0.945	90.7%	0.000	0.401	0.091	0.000
Severity	2008.2	9.10	+/- 2.29	0.950	92.0%	0.000	0.413	0.031	0.000
Severity	2009.1	9.47	+/- 2.02	0.964	94.1%	0.000	0.502	0.046	0.000
Severity	2009.2	9.64	+/- 1.95	0.982	94.3%	0.000	0.733	0.021	0.000
Severity	2010.1	9.81	+/- 1.67	1.022	96.0%	0.000	0.651	0.025	0.000
Severity	2010.2	9.78	+/- 1.72	0.995	94.6%	0.000	0.927	0.064	0.000
Severity	2011.2	9.78	+/- 1.72	NA	93.7%	0.000		0.064	0.000
Severity	2012.1	10.26	+/- 1.97	NA	93.7%	0.000		0.129	0.000
Severity	2012.2	10.93	+/- 2.10	NA	94.2%	0.000		0.062	0.000
Severity	2013.1	11.06	+/- 2.70	NA	92.8%	0.000		0.106	0.000
Severity	2013.2	11.29	+/- 3.46	NA	90.0%	0.000		0.131	0.000
Severity	2014.1	10.52	+/- 4.60	NA	87.0%	0.000		0.125	0.002
Severity	2014.2	8.88	+/- 5.08	NA	81.2%	0.000		0.209	0.007
Severity	2015.1	7.12	+/- 7.23	NA	77.8%	0.000		0.149	0.048
Frequency	2005.1	-2.09	+/- 1.60	1.064	42.6%	0.000	0.316	0.017	0.014
Frequency	2005.2	-1.79	+/- 1.67	1.050	40.6%	0.000	0.431	0.011	0.039
Frequency	2006.1	-1.33	+/- 1.68	1.031	29.0%	0.000	0.606	0.020	0.116
Frequency	2006.2	-0.82	+/- 1.58	1.014	34.4%	0.000	0.800	0.004	0.294
Frequency	2007.1	-0.27	+/- 1.39	0.999	28.1%	0.000	0.978	0.005	0.683
Frequency	2007.2	0.10	+/- 1.24	0.993	44.5%	0.000	0.845	0.001	0.859
Frequency	2008.1	0.29	+/- 1.25	0.991	42.9%	0.000	0.819	0.001	0.630
Frequency	2008.2	0.46	+/- 1.21	0.994	51.4%	0.000	0.873	0.001	0.428
Frequency	2009.1	0.44	+/- 1.28	0.993	50.8%	0.000	0.859	0.001	0.471
Frequency	2009.2	0.43	+/- 1.36	0.993	46.0%	0.000	0.856	0.002	0.498
Frequency	2010.1	0.44	+/- 1.44	0.993	44.2%	0.000	0.881	0.004	0.517
Frequency	2010.2	0.40	+/- 1.46	0.962	38.5%	0.000	0.489	0.013	0.549
Frequency	2011.2	0.40	+/- 1.46	NA	38.8%	0.000		0.013	0.549
Frequency	2012.1	-0.16	+/- 1.53	NA	51.7%	0.000		0.005	0.817
Frequency	2012.2	-0.67	+/- 1.62	NA	51.4%	0.000		0.009	0.371
Frequency	2013.1	-1.19	+/- 1.88	NA	58.8%	0.000		0.007	0.179
Frequency	2013.2	-1.75	+/- 2.14	NA	62.6%	0.000		0.015	0.094
Frequency	2014.1	-1.50	+/- 2.98	NA	46.5%	0.000		0.040	0.256
Frequency	2014.2	-2.14	+/- 3.94	NA	47.3%	0.001		0.086	0.210
Frequency	2015.1	-1.78	+/- 6.86	NA	15.0%	0.014		0.195	0.473

## BI

Coverage = BI

End Trend Period = 2017.2

Scalar Level Change Start Date = 2011-07-01

Seasonality = F

Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2005.1	5.47	+/- 3.28	1.024	71.7%	0.000	0.835	0.002
Loss Cost	2005.2	5.97	+/- 3.50	1.004	71.7%	0.000	0.973	0.001
Loss Cost	2006.1	6.85	+/- 3.56	0.973	74.7%	0.000	0.810	0.001
Loss Cost	2006.2	7.15	+/- 3.81	0.964	73.3%	0.000	0.755	0.001
Loss Cost	2007.1	8.27	+/- 3.59	0.937	79.6%	0.000	0.546	0.000
Loss Cost	2007.2	8.46	+/- 3.81	0.935	77.8%	0.000	0.539	0.000
Loss Cost	2008.1	9.24	+/- 3.63	0.931	81.9%	0.000	0.482	0.000
Loss Cost	2008.2	9.60	+/- 3.71	0.936	81.9%	0.000	0.509	0.000
Loss Cost	2009.1	10.13	+/- 3.47	0.956	85.3%	0.000	0.629	0.000
Loss Cost	2009.2	10.12	+/- 3.66	0.956	82.6%	0.000	0.645	0.000
Loss Cost	2010.1	10.38	+/- 3.40	1.017	85.5%	0.000	0.861	0.000
Loss Cost	2010.2	10.23	+/- 3.03	0.902	84.3%	0.000	0.326	0.000
Loss Cost	2011.2	10.23	+/- 3.03	NA	83.3%	0.000		0.000
Loss Cost	2012.1	10.69	+/- 3.57	NA	81.4%	0.000		0.000
Loss Cost	2012.2	10.19	+/- 4.27	NA	75.7%	0.000		0.000
Loss Cost	2013.1	10.68	+/- 5.29	NA	71.8%	0.000		0.001
Loss Cost	2013.2	9.34	+/- 6.32	NA	60.7%	0.000		0.008
Loss Cost	2014.1	10.35	+/- 8.32	NA	56.9%	0.000		0.019
Loss Cost	2014.2	6.55	+/- 8.54	NA	34.4%	0.000		0.097
Loss Cost	2015.1	7.62	+/- 12.96	NA	27.3%	0.005		0.165
Severity	2005.1	7.58	+/- 1.98	0.969	92.0%	0.000	0.651	0.000
Severity	2005.2	7.90	+/- 2.10	0.957	91.7%	0.000	0.533	0.000
Severity	2006.1	8.15	+/- 2.24	0.949	91.1%	0.000	0.466	0.000
Severity	2006.2	8.03	+/- 2.40	0.952	89.8%	0.000	0.510	0.000
Severity	2007.1	8.43	+/- 2.47	0.943	89.9%	0.000	0.426	0.000
Severity	2007.2	8.34	+/- 2.63	0.944	88.2%	0.000	0.451	0.000
Severity	2008.1	8.81	+/- 2.58	0.942	89.4%	0.000	0.411	0.000
Severity	2008.2	9.10	+/- 2.61	0.946	89.5%	0.000	0.435	0.000
Severity	2009.1	9.55	+/- 2.27	0.964	92.5%	0.000	0.543	0.000
Severity	2009.2	9.64	+/- 2.35	0.973	91.7%	0.000	0.664	0.000
Severity	2010.1	9.85	+/- 2.00	1.023	94.0%	0.000	0.697	0.000
Severity	2010.2	9.78	+/- 1.94	0.970	92.9%	0.000	0.643	0.000
Severity	2011.2	9.78	+/- 1.94	NA	91.8%	0.000		0.000
Severity	2012.1	10.47	+/- 2.09	NA	92.6%	0.000		0.000
Severity	2012.2	10.93	+/- 2.45	NA	91.8%	0.000		0.000
Severity	2013.1	11.43	+/- 2.97	NA	90.6%	0.000		0.000
Severity	2013.2	11.29	+/- 3.80	NA	87.0%	0.000		0.000
Severity	2014.1	11.24	+/- 5.08	NA	81.9%	0.000		0.001
Severity	2014.2	8.88	+/- 5.25	NA	76.6%	0.000		0.006
Severity	2015.1	8.41	+/- 7.92	NA	62.8%	0.000		0.037
Frequency	2005.1	-1.96	+/- 1.79	1.057	27.7%	0.000	0.420	0.035
Frequency	2005.2	-1.79	+/- 1.92	1.049	21.0%	0.000	0.499	0.069
Frequency	2006.1	-1.20	+/- 1.88	1.025	9.7%	0.000	0.708	0.202
Frequency	2006.2	-0.82	+/- 1.94	1.012	0.8%	0.000	0.854	0.390
Frequency	2007.1	-0.15	+/- 1.70	0.994	-9.2%	0.000	0.917	0.855
Frequency	2007.2	0.10	+/- 1.74	0.990	-11.5%	0.000	0.851	0.900
Frequency	2008.1	0.40	+/- 1.72	0.988	-10.1%	0.000	0.822	0.628
Frequency	2008.2	0.46	+/- 1.81	0.989	-10.0%	0.000	0.840	0.596
Frequency	2009.1	0.53	+/- 1.90	0.992	-9.5%	0.000	0.890	0.558
Frequency	2009.2	0.43	+/- 1.95	0.982	-13.3%	0.000	0.755	0.637
Frequency	2010.1	0.48	+/- 2.03	0.995	-13.2%	0.000	0.932	0.613
Frequency	2010.2	0.40	+/- 1.90	0.930	-7.4%	0.000	0.317	0.648
Frequency	2011.2	0.40	+/- 1.90	NA	-6.9%	0.000		0.648
Frequency	2012.1	0.20	+/- 2.25	NA	-9.6%	0.000		0.846
Frequency	2012.2	-0.67	+/- 2.36	NA	-6.3%	0.000		0.537
Frequency	2013.1	-0.67	+/- 2.94	NA	-8.8%	0.000		0.614
Frequency	2013.2	-1.75	+/- 3.26	NA	6.8%	0.000		0.249
Frequency	2014.1	-0.80	+/- 4.04	NA	-12.3%	0.001		0.647
Frequency	2014.2	-2.14	+/- 4.94	NA	3.5%	0.002		0.320
Frequency	2015.1	-0.72	+/- 6.94	NA	-22.5%	0.015		0.787

## BI

Coverage = BI  
End Trend Period = 2017.1  
Seasonality = T  
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.60	+/- 1.46	75.8%	0.000	0.004	0.000
Loss Cost	2005.2	6.08	+/- 1.48	78.7%	0.000	0.001	0.000
Loss Cost	2006.1	6.41	+/- 1.56	80.1%	0.000	0.002	0.000
Loss Cost	2006.2	6.84	+/- 1.63	81.2%	0.000	0.001	0.000
Loss Cost	2007.1	7.43	+/- 1.61	85.0%	0.000	0.002	0.000
Loss Cost	2007.2	7.90	+/- 1.68	85.7%	0.000	0.001	0.000
Loss Cost	2008.1	8.46	+/- 1.70	88.1%	0.000	0.001	0.000
Loss Cost	2008.2	9.39	+/- 1.45	93.0%	0.000	0.000	0.000
Loss Cost	2009.1	10.03	+/- 1.35	95.1%	0.000	0.000	0.000
Loss Cost	2009.2	10.69	+/- 1.24	96.5%	0.000	0.000	0.000
Loss Cost	2010.1	11.42	+/- 0.90	98.6%	0.000	0.000	0.000
Loss Cost	2010.2	11.23	+/- 1.03	98.1%	0.000	0.000	0.000
Loss Cost	2011.1	11.66	+/- 1.00	98.6%	0.000	0.000	0.000
Loss Cost	2011.2	11.42	+/- 1.16	98.2%	0.000	0.000	0.000
Loss Cost	2012.1	11.37	+/- 1.41	97.9%	0.000	0.000	0.000
Loss Cost	2012.2	12.00	+/- 1.46	98.1%	0.000	0.000	0.000
Loss Cost	2013.1	11.69	+/- 1.77	98.0%	0.000	0.000	0.000
Loss Cost	2013.2	12.07	+/- 2.38	97.0%	0.000	0.000	0.000
Loss Cost	2014.1	11.91	+/- 3.40	96.5%	0.000	0.001	0.001
Loss Cost	2014.2	10.03	+/- 2.65	97.9%	0.000	0.001	0.001
Loss Cost	2015.1	9.08	+/- 2.86	99.3%	0.001	0.003	0.005
Severity	2005.1	7.08	+/- 1.03	90.2%	0.000	0.021	0.000
Severity	2005.2	7.35	+/- 1.07	90.5%	0.000	0.010	0.000
Severity	2006.1	7.38	+/- 1.17	89.6%	0.000	0.015	0.000
Severity	2006.2	7.44	+/- 1.29	88.2%	0.000	0.018	0.000
Severity	2007.1	7.62	+/- 1.41	87.7%	0.000	0.030	0.000
Severity	2007.2	7.73	+/- 1.56	86.0%	0.000	0.033	0.000
Severity	2008.1	8.10	+/- 1.67	86.6%	0.000	0.058	0.000
Severity	2008.2	8.76	+/- 1.66	89.1%	0.000	0.016	0.000
Severity	2009.1	9.44	+/- 1.60	91.8%	0.000	0.026	0.000
Severity	2009.2	10.10	+/- 1.59	93.3%	0.000	0.006	0.000
Severity	2010.1	10.82	+/- 1.47	95.5%	0.000	0.007	0.000
Severity	2010.2	10.86	+/- 1.73	94.2%	0.000	0.012	0.000
Severity	2011.1	11.10	+/- 2.00	93.6%	0.000	0.024	0.000
Severity	2011.2	10.22	+/- 1.99	93.0%	0.000	0.047	0.000
Severity	2012.1	10.78	+/- 2.23	93.3%	0.000	0.087	0.000
Severity	2012.2	11.91	+/- 2.16	95.5%	0.000	0.017	0.000
Severity	2013.1	12.15	+/- 2.75	94.5%	0.000	0.037	0.000
Severity	2013.2	13.05	+/- 3.46	93.7%	0.000	0.031	0.000
Severity	2014.1	12.41	+/- 4.70	91.8%	0.000	0.044	0.001
Severity	2014.2	10.92	+/- 6.97	83.9%	0.000	0.121	0.013
Severity	2015.1	9.17	+/- 11.51	80.7%	0.002	0.136	0.070
Frequency	2005.1	-1.38	+/- 0.80	41.7%	0.000	0.018	0.002
Frequency	2005.2	-1.18	+/- 0.84	40.9%	0.000	0.010	0.008
Frequency	2006.1	-0.91	+/- 0.84	30.8%	0.000	0.017	0.036
Frequency	2006.2	-0.56	+/- 0.80	37.6%	0.000	0.003	0.163
Frequency	2007.1	-0.18	+/- 0.71	33.2%	0.000	0.003	0.602
Frequency	2007.2	0.16	+/- 0.65	50.3%	0.000	0.000	0.617
Frequency	2008.1	0.33	+/- 0.68	49.9%	0.000	0.001	0.316
Frequency	2008.2	0.57	+/- 0.70	58.7%	0.000	0.000	0.101
Frequency	2009.1	0.54	+/- 0.79	58.4%	0.000	0.000	0.164
Frequency	2009.2	0.53	+/- 0.91	54.4%	0.000	0.001	0.226
Frequency	2010.1	0.54	+/- 1.05	53.4%	0.000	0.001	0.282
Frequency	2010.2	0.34	+/- 1.20	46.6%	0.000	0.004	0.548
Frequency	2011.1	0.50	+/- 1.39	43.9%	0.000	0.008	0.439
Frequency	2011.2	1.09	+/- 1.42	59.9%	0.000	0.003	0.115
Frequency	2012.1	0.53	+/- 1.42	71.1%	0.000	0.001	0.412
Frequency	2012.2	0.09	+/- 1.65	67.8%	0.000	0.003	0.904
Frequency	2013.1	-0.41	+/- 1.87	73.8%	0.000	0.003	0.611
Frequency	2013.2	-0.87	+/- 2.47	72.4%	0.000	0.009	0.411
Frequency	2014.1	-0.45	+/- 3.42	62.8%	0.001	0.026	0.735
Frequency	2014.2	-0.80	+/- 5.88	55.6%	0.011	0.081	0.695
Frequency	2015.1	-0.08	+/- 11.91	29.5%	0.072	0.195	0.979

## B1

Coverage = Bl  
End Trend Period = 2017.1  
Seasonality = F  
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2005.1	5.60	+/- 1.73	65.8%	0.000	0.000
Loss Cost	2005.2	5.89	+/- 1.86	66.1%	0.000	0.000
Loss Cost	2006.1	6.41	+/- 1.92	69.5%	0.000	0.000
Loss Cost	2006.2	6.61	+/- 2.10	68.2%	0.000	0.000
Loss Cost	2007.1	7.43	+/- 2.06	75.0%	0.000	0.000
Loss Cost	2007.2	7.61	+/- 2.28	73.2%	0.000	0.000
Loss Cost	2008.1	8.46	+/- 2.30	78.2%	0.000	0.000
Loss Cost	2008.2	9.01	+/- 2.48	79.0%	0.000	0.000
Loss Cost	2009.1	10.03	+/- 2.45	83.8%	0.000	0.000
Loss Cost	2009.2	10.21	+/- 2.79	81.7%	0.000	0.000
Loss Cost	2010.1	11.42	+/- 2.75	86.4%	0.000	0.000
Loss Cost	2010.2	10.67	+/- 2.99	83.5%	0.000	0.000
Loss Cost	2011.1	11.66	+/- 3.24	85.2%	0.000	0.000
Loss Cost	2011.2	10.71	+/- 3.57	81.5%	0.000	0.000
Loss Cost	2012.1	11.37	+/- 4.25	79.9%	0.000	0.000
Loss Cost	2012.2	10.90	+/- 5.23	73.2%	0.000	0.001
Loss Cost	2013.1	11.69	+/- 6.64	69.6%	0.000	0.003
Loss Cost	2013.2	10.24	+/- 8.36	56.0%	0.000	0.020
Loss Cost	2014.1	11.91	+/- 11.49	53.7%	0.003	0.037
Loss Cost	2014.2	7.15	+/- 13.06	22.9%	0.004	0.190
Loss Cost	2015.1	9.08	+/- 22.73	16.4%	0.035	0.274
Severity	2005.1	7.08	+/- 1.14	88.0%	0.000	0.000
Severity	2005.2	7.25	+/- 1.22	87.5%	0.000	0.000
Severity	2006.1	7.38	+/- 1.33	86.6%	0.000	0.000
Severity	2006.2	7.32	+/- 1.46	84.8%	0.000	0.000
Severity	2007.1	7.62	+/- 1.56	84.8%	0.000	0.000
Severity	2007.2	7.58	+/- 1.73	82.6%	0.000	0.000
Severity	2008.1	8.10	+/- 1.81	84.1%	0.000	0.000
Severity	2008.2	8.56	+/- 1.94	84.7%	0.000	0.000
Severity	2009.1	9.44	+/- 1.84	89.0%	0.000	0.000
Severity	2009.2	9.84	+/- 2.03	88.7%	0.000	0.000
Severity	2010.1	10.82	+/- 1.91	92.2%	0.000	0.000
Severity	2010.2	10.57	+/- 2.18	90.4%	0.000	0.000
Severity	2011.1	11.10	+/- 2.46	90.0%	0.000	0.000
Severity	2011.2	9.92	+/- 2.32	90.0%	0.000	0.000
Severity	2012.1	10.78	+/- 2.51	91.2%	0.000	0.000
Severity	2012.2	11.41	+/- 2.97	90.5%	0.000	0.000
Severity	2013.1	12.15	+/- 3.63	89.6%	0.000	0.000
Severity	2013.2	12.18	+/- 4.86	85.5%	0.000	0.001
Severity	2014.1	12.41	+/- 6.84	79.6%	0.000	0.004
Severity	2014.2	9.55	+/- 7.93	69.3%	0.000	0.025
Severity	2015.1	9.17	+/- 13.81	49.3%	0.001	0.114
Frequency	2005.1	-1.38	+/- 0.89	27.6%	0.000	0.004
Frequency	2005.2	-1.27	+/- 0.96	21.8%	0.000	0.012
Frequency	2006.1	-0.91	+/- 0.94	11.9%	0.000	0.059
Frequency	2006.2	-0.66	+/- 0.99	4.3%	0.000	0.179
Frequency	2007.1	-0.18	+/- 0.89	-4.3%	0.000	0.676
Frequency	2007.2	0.03	+/- 0.94	-5.5%	0.000	0.940
Frequency	2008.1	0.33	+/- 0.98	-2.7%	0.000	0.480
Frequency	2008.2	0.42	+/- 1.09	-2.1%	0.000	0.430
Frequency	2009.1	0.54	+/- 1.22	-0.7%	0.000	0.360
Frequency	2009.2	0.33	+/- 1.36	-5.1%	0.000	0.607
Frequency	2010.1	0.54	+/- 1.54	-3.1%	0.000	0.462
Frequency	2010.2	0.09	+/- 1.67	-8.2%	0.000	0.908
Frequency	2011.1	0.50	+/- 1.88	-5.8%	0.000	0.569
Frequency	2011.2	0.71	+/- 2.23	-4.6%	0.000	0.491
Frequency	2012.1	0.53	+/- 2.70	-8.7%	0.000	0.666
Frequency	2012.2	-0.46	+/- 2.93	-10.7%	0.000	0.726
Frequency	2013.1	-0.41	+/- 3.77	-13.2%	0.000	0.804
Frequency	2013.2	-1.73	+/- 4.36	-1.1%	0.001	0.373
Frequency	2014.1	-0.45	+/- 5.67	-19.0%	0.005	0.847
Frequency	2014.2	-2.19	+/- 7.55	-7.8%	0.012	0.469
Frequency	2015.1	-0.08	+/- 12.11	-33.3%	0.080	0.984

## BI

Coverage = BI  
End Trend Period = 2017.1  
Seasonality = T  
Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.60	+/- 1.40	77.6%	0.000	0.007	0.000
Loss Cost	2005.2	6.04	+/- 1.43	80.1%	0.000	0.002	0.000
Loss Cost	2006.1	6.37	+/- 1.50	81.5%	0.000	0.005	0.000
Loss Cost	2006.2	6.76	+/- 1.58	82.1%	0.000	0.002	0.000
Loss Cost	2007.1	7.33	+/- 1.54	86.0%	0.000	0.003	0.000
Loss Cost	2007.2	7.75	+/- 1.64	86.2%	0.000	0.002	0.000
Loss Cost	2008.1	8.30	+/- 1.66	88.6%	0.000	0.003	0.000
Loss Cost	2008.2	9.21	+/- 1.45	93.0%	0.000	0.000	0.000
Loss Cost	2009.1	9.85	+/- 1.35	95.1%	0.000	0.000	0.000
Loss Cost	2009.2	10.52	+/- 1.31	96.1%	0.000	0.000	0.000
Loss Cost	2010.1	11.29	+/- 0.97	98.4%	0.000	0.000	0.000
Loss Cost	2010.2	10.95	+/- 1.12	97.8%	0.000	0.000	0.000
Loss Cost	2011.2	11.42	+/- 1.16	98.2%	0.000	0.000	0.000
Loss Cost	2012.1	11.37	+/- 1.41	97.9%	0.000	0.000	0.000
Loss Cost	2012.2	12.00	+/- 1.46	98.1%	0.000	0.000	0.000
Loss Cost	2013.1	11.69	+/- 1.77	98.0%	0.000	0.000	0.000
Loss Cost	2013.2	12.07	+/- 2.38	97.0%	0.000	0.000	0.000
Loss Cost	2014.1	11.91	+/- 3.40	96.5%	0.000	0.001	0.001
Loss Cost	2014.2	10.03	+/- 2.65	97.9%	0.000	0.001	0.001
Loss Cost	2015.1	9.08	+/- 2.86	99.3%	0.001	0.003	0.005
Severity	2005.1	7.08	+/- 0.90	92.6%	0.000	0.036	0.000
Severity	2005.2	7.31	+/- 0.94	92.8%	0.000	0.018	0.000
Severity	2006.1	7.34	+/- 1.03	92.1%	0.000	0.025	0.000
Severity	2006.2	7.34	+/- 1.14	90.8%	0.000	0.033	0.000
Severity	2007.1	7.51	+/- 1.24	90.4%	0.000	0.053	0.000
Severity	2007.2	7.53	+/- 1.39	88.6%	0.000	0.065	0.000
Severity	2008.1	7.87	+/- 1.47	89.2%	0.000	0.105	0.000
Severity	2008.2	8.46	+/- 1.50	90.8%	0.000	0.033	0.000
Severity	2009.1	9.10	+/- 1.41	93.4%	0.000	0.043	0.000
Severity	2009.2	9.68	+/- 1.47	94.1%	0.000	0.013	0.000
Severity	2010.1	10.38	+/- 1.34	96.1%	0.000	0.012	0.000
Severity	2010.2	10.13	+/- 1.64	94.6%	0.000	0.032	0.000
Severity	2011.2	10.22	+/- 1.99	93.0%	0.000	0.047	0.000
Severity	2012.1	10.78	+/- 2.23	93.3%	0.000	0.087	0.000
Severity	2012.2	11.91	+/- 2.16	95.5%	0.000	0.017	0.000
Severity	2013.1	12.15	+/- 2.75	94.5%	0.000	0.037	0.000
Severity	2013.2	13.05	+/- 3.46	93.7%	0.000	0.031	0.000
Severity	2014.1	12.41	+/- 4.70	91.8%	0.000	0.044	0.001
Severity	2014.2	10.92	+/- 6.97	83.9%	0.000	0.121	0.013
Severity	2015.1	9.17	+/- 11.51	80.7%	0.002	0.136	0.070
Frequency	2005.1	-1.38	+/- 0.82	41.2%	0.000	0.022	0.002
Frequency	2005.2	-1.18	+/- 0.86	40.6%	0.000	0.012	0.010
Frequency	2006.1	-0.91	+/- 0.86	30.7%	0.000	0.020	0.041
Frequency	2006.2	-0.54	+/- 0.82	38.4%	0.000	0.003	0.185
Frequency	2007.1	-0.16	+/- 0.73	35.2%	0.000	0.003	0.649
Frequency	2007.2	0.21	+/- 0.64	55.4%	0.000	0.000	0.499
Frequency	2008.1	0.40	+/- 0.67	56.3%	0.000	0.000	0.222
Frequency	2008.2	0.70	+/- 0.64	68.8%	0.000	0.000	0.035
Frequency	2009.1	0.69	+/- 0.73	68.5%	0.000	0.000	0.062
Frequency	2009.2	0.77	+/- 0.86	66.0%	0.000	0.000	0.073
Frequency	2010.1	0.83	+/- 1.00	65.4%	0.000	0.000	0.093
Frequency	2010.2	0.75	+/- 1.24	58.2%	0.000	0.002	0.206
Frequency	2011.2	1.09	+/- 1.42	59.9%	0.000	0.003	0.115
Frequency	2012.1	0.53	+/- 1.42	71.1%	0.000	0.001	0.412
Frequency	2012.2	0.09	+/- 1.65	67.8%	0.000	0.003	0.904
Frequency	2013.1	-0.41	+/- 1.87	73.8%	0.000	0.003	0.611
Frequency	2013.2	-0.87	+/- 2.47	72.4%	0.000	0.009	0.411
Frequency	2014.1	-0.45	+/- 3.42	62.8%	0.001	0.026	0.735
Frequency	2014.2	-0.80	+/- 5.88	55.6%	0.011	0.081	0.695
Frequency	2015.1	-0.08	+/- 11.91	29.5%	0.072	0.195	0.979

## B1

Coverage = Bl  
End Trend Period = 2017.1  
Seasonality = F  
Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2005.1	5.60	+/- 1.63	69.6%	0.000	0.000
Loss Cost	2005.2	5.86	+/- 1.75	69.6%	0.000	0.000
Loss Cost	2006.1	6.35	+/- 1.81	72.8%	0.000	0.000
Loss Cost	2006.2	6.52	+/- 1.98	71.2%	0.000	0.000
Loss Cost	2007.1	7.29	+/- 1.94	77.7%	0.000	0.000
Loss Cost	2007.2	7.43	+/- 2.16	75.6%	0.000	0.000
Loss Cost	2008.1	8.22	+/- 2.18	80.0%	0.000	0.000
Loss Cost	2008.2	8.70	+/- 2.39	80.2%	0.000	0.000
Loss Cost	2009.1	9.67	+/- 2.40	84.3%	0.000	0.000
Loss Cost	2009.2	9.73	+/- 2.78	81.5%	0.000	0.000
Loss Cost	2010.1	10.93	+/- 2.85	85.4%	0.000	0.000
Loss Cost	2010.2	9.80	+/- 3.02	82.1%	0.000	0.000
Loss Cost	2011.2	10.71	+/- 3.57	81.5%	0.000	0.000
Loss Cost	2012.1	11.37	+/- 4.25	79.9%	0.000	0.000
Loss Cost	2012.2	10.90	+/- 5.23	73.2%	0.000	0.001
Loss Cost	2013.1	11.69	+/- 6.64	69.6%	0.000	0.003
Loss Cost	2013.2	10.24	+/- 8.36	56.0%	0.000	0.020
Loss Cost	2014.1	11.91	+/- 11.49	53.7%	0.003	0.037
Loss Cost	2014.2	7.15	+/- 13.06	22.9%	0.004	0.190
Loss Cost	2015.1	9.08	+/- 22.73	16.4%	0.035	0.274
Severity	2005.1	7.08	+/- 0.98	91.3%	0.000	0.000
Severity	2005.2	7.22	+/- 1.05	90.9%	0.000	0.000
Severity	2006.1	7.33	+/- 1.14	90.1%	0.000	0.000
Severity	2006.2	7.23	+/- 1.25	88.7%	0.000	0.000
Severity	2007.1	7.49	+/- 1.34	88.6%	0.000	0.000
Severity	2007.2	7.38	+/- 1.48	86.7%	0.000	0.000
Severity	2008.1	7.84	+/- 1.55	87.8%	0.000	0.000
Severity	2008.2	8.22	+/- 1.68	87.9%	0.000	0.000
Severity	2009.1	9.02	+/- 1.58	91.5%	0.000	0.000
Severity	2009.2	9.31	+/- 1.79	90.7%	0.000	0.000
Severity	2010.1	10.22	+/- 1.71	93.5%	0.000	0.000
Severity	2010.2	9.66	+/- 1.89	92.0%	0.000	0.000
Severity	2011.2	9.92	+/- 2.32	90.0%	0.000	0.000
Severity	2012.1	10.78	+/- 2.51	91.2%	0.000	0.000
Severity	2012.2	11.41	+/- 2.97	90.5%	0.000	0.000
Severity	2013.1	12.15	+/- 3.63	89.6%	0.000	0.000
Severity	2013.2	12.18	+/- 4.86	85.5%	0.000	0.001
Severity	2014.1	12.41	+/- 6.84	79.6%	0.000	0.004
Severity	2014.2	9.55	+/- 7.93	69.3%	0.000	0.025
Severity	2015.1	9.17	+/- 13.81	49.3%	0.001	0.114
Frequency	2005.1	-1.38	+/- 0.91	27.6%	0.000	0.005
Frequency	2005.2	-1.27	+/- 0.98	21.8%	0.000	0.014
Frequency	2006.1	-0.91	+/- 0.97	11.9%	0.000	0.064
Frequency	2006.2	-0.66	+/- 1.02	4.1%	0.000	0.189
Frequency	2007.1	-0.18	+/- 0.92	-4.6%	0.000	0.687
Frequency	2007.2	0.04	+/- 0.98	-5.8%	0.000	0.931
Frequency	2008.1	0.35	+/- 1.02	-2.8%	0.000	0.471
Frequency	2008.2	0.45	+/- 1.14	-1.9%	0.000	0.417
Frequency	2009.1	0.59	+/- 1.29	-0.2%	0.000	0.341
Frequency	2009.2	0.38	+/- 1.47	-5.1%	0.000	0.581
Frequency	2010.1	0.64	+/- 1.69	-2.4%	0.000	0.423
Frequency	2010.2	0.13	+/- 1.90	-8.9%	0.000	0.880
Frequency	2011.2	0.71	+/- 2.23	-4.6%	0.000	0.491
Frequency	2012.1	0.53	+/- 2.70	-8.7%	0.000	0.666
Frequency	2012.2	-0.46	+/- 2.93	-10.7%	0.000	0.726
Frequency	2013.1	-0.41	+/- 3.77	-13.2%	0.000	0.804
Frequency	2013.2	-1.73	+/- 4.36	-1.1%	0.001	0.373
Frequency	2014.1	-0.45	+/- 5.67	-19.0%	0.005	0.847
Frequency	2014.2	-2.19	+/- 7.55	-7.8%	0.012	0.469
Frequency	2015.1	-0.08	+/- 12.11	-33.3%	0.080	0.984

## BI

Coverage = BI  
 End Trend Period = 2017.1  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = T  
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.37	+/- 2.90	1.103	75.8%	0.000	0.323	0.005	0.004
Loss Cost	2005.2	5.28	+/- 3.02	1.062	78.1%	0.000	0.533	0.002	0.001
Loss Cost	2006.1	5.85	+/- 3.19	1.041	79.2%	0.000	0.677	0.003	0.001
Loss Cost	2006.2	6.67	+/- 3.35	1.012	80.2%	0.000	0.900	0.002	0.000
Loss Cost	2007.1	7.61	+/- 3.25	0.988	84.1%	0.000	0.893	0.002	0.000
Loss Cost	2007.2	8.41	+/- 3.34	0.968	85.0%	0.000	0.709	0.001	0.000
Loss Cost	2008.1	9.10	+/- 3.24	0.960	87.5%	0.000	0.619	0.002	0.000
Loss Cost	2008.2	10.27	+/- 2.60	0.948	92.9%	0.000	0.389	0.000	0.000
Loss Cost	2009.1	10.76	+/- 2.27	0.956	95.0%	0.000	0.397	0.000	0.000
Loss Cost	2009.2	11.26	+/- 1.95	0.965	96.4%	0.000	0.416	0.000	0.000
Loss Cost	2010.1	11.50	+/- 1.33	0.994	98.4%	0.000	0.851	0.000	0.000
Loss Cost	2010.2	11.42	+/- 1.36	0.984	98.0%	0.000	0.627	0.000	0.000
Loss Cost	2011.1	11.42	+/- 1.16	1.033	98.6%	0.000	0.361	0.000	0.000
Loss Cost	2011.2	11.42	+/- 1.16	NA	98.2%	0.000		0.000	0.000
Loss Cost	2012.1	11.37	+/- 1.41	NA	97.9%	0.000		0.000	0.000
Loss Cost	2012.2	12.00	+/- 1.46	NA	98.1%	0.000		0.000	0.000
Loss Cost	2013.1	11.69	+/- 1.77	NA	98.0%	0.000		0.000	0.000
Loss Cost	2013.2	12.07	+/- 2.38	NA	97.0%	0.000		0.000	0.000
Loss Cost	2014.1	11.91	+/- 3.40	NA	96.5%	0.000		0.001	0.001
Loss Cost	2014.2	10.03	+/- 2.65	NA	97.9%	0.000		0.001	0.001
Loss Cost	2015.1	9.08	+/- 2.86	NA	99.3%	0.001		0.003	0.005
Severity	2005.1	6.49	+/- 2.09	1.047	90.0%	0.000	0.505	0.026	0.000
Severity	2005.2	7.02	+/- 2.22	1.025	90.1%	0.000	0.723	0.014	0.000
Severity	2006.1	7.06	+/- 2.41	1.023	89.1%	0.000	0.749	0.019	0.000
Severity	2006.2	7.15	+/- 2.66	1.020	87.6%	0.000	0.790	0.024	0.000
Severity	2007.1	7.42	+/- 2.84	1.013	87.0%	0.000	0.865	0.037	0.000
Severity	2007.2	7.59	+/- 3.10	1.009	85.1%	0.000	0.912	0.041	0.000
Severity	2008.1	8.04	+/- 3.18	1.004	85.7%	0.000	0.963	0.070	0.000
Severity	2008.2	8.86	+/- 3.03	0.994	88.3%	0.000	0.937	0.020	0.000
Severity	2009.1	9.38	+/- 2.75	1.004	91.2%	0.000	0.953	0.034	0.000
Severity	2009.2	9.90	+/- 2.53	1.013	92.8%	0.000	0.817	0.009	0.000
Severity	2010.1	10.16	+/- 2.06	1.048	95.5%	0.000	0.337	0.013	0.000
Severity	2010.2	10.22	+/- 2.19	1.056	94.3%	0.000	0.312	0.016	0.000
Severity	2011.1	10.22	+/- 1.99	1.129	95.2%	0.000	0.067	0.047	0.000
Severity	2011.2	10.22	+/- 1.99	NA	93.0%	0.000		0.047	0.000
Severity	2012.1	10.78	+/- 2.23	NA	93.3%	0.000		0.087	0.000
Severity	2012.2	11.91	+/- 2.16	NA	95.5%	0.000		0.017	0.000
Severity	2013.1	12.15	+/- 2.75	NA	94.5%	0.000		0.037	0.000
Severity	2013.2	13.05	+/- 3.46	NA	93.7%	0.000		0.031	0.000
Severity	2014.1	12.41	+/- 4.70	NA	91.8%	0.000		0.044	0.001
Severity	2014.2	10.92	+/- 6.97	NA	83.9%	0.000		0.121	0.013
Severity	2015.1	9.17	+/- 11.51	NA	80.7%	0.002		0.136	0.070
Frequency	2005.1	-1.99	+/- 1.61	1.053	41.2%	0.000	0.375	0.022	0.019
Frequency	2005.2	-1.63	+/- 1.72	1.036	39.1%	0.000	0.546	0.014	0.065
Frequency	2006.1	-1.13	+/- 1.73	1.017	27.6%	0.000	0.759	0.022	0.188
Frequency	2006.2	-0.45	+/- 1.65	0.992	34.3%	0.000	0.874	0.004	0.578
Frequency	2007.1	0.17	+/- 1.43	0.975	30.8%	0.000	0.552	0.003	0.801
Frequency	2007.2	0.76	+/- 1.25	0.960	51.6%	0.000	0.246	0.000	0.213
Frequency	2008.1	0.99	+/- 1.24	0.957	52.3%	0.000	0.199	0.000	0.109
Frequency	2008.2	1.30	+/- 1.19	0.953	62.6%	0.000	0.132	0.000	0.033
Frequency	2009.1	1.26	+/- 1.26	0.953	62.4%	0.000	0.141	0.000	0.048
Frequency	2009.2	1.24	+/- 1.35	0.952	58.6%	0.000	0.155	0.000	0.066
Frequency	2010.1	1.22	+/- 1.42	0.949	57.8%	0.000	0.161	0.001	0.084
Frequency	2010.2	1.09	+/- 1.36	0.932	58.3%	0.000	0.071	0.002	0.103
Frequency	2011.1	1.09	+/- 1.42	0.915	56.3%	0.000	0.082	0.003	0.115
Frequency	2011.2	1.09	+/- 1.42	NA	59.9%	0.000		0.003	0.115
Frequency	2012.1	0.53	+/- 1.42	NA	71.1%	0.000		0.001	0.412
Frequency	2012.2	0.09	+/- 1.65	NA	67.8%	0.000		0.003	0.904
Frequency	2013.1	-0.41	+/- 1.87	NA	73.8%	0.000		0.003	0.611
Frequency	2013.2	-0.87	+/- 2.47	NA	72.4%	0.000		0.009	0.411
Frequency	2014.1	-0.45	+/- 3.42	NA	62.8%	0.001		0.026	0.735
Frequency	2014.2	-0.80	+/- 5.88	NA	55.6%	0.011		0.081	0.695
Frequency	2015.1	-0.08	+/- 11.91	NA	29.5%	0.072		0.195	0.979

## BI

Coverage = BI  
 End Trend Period = 2017.1  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = F  
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2005.1	4.08	+/- 3.41	1.129	66.0%	0.000	0.300	0.019
Loss Cost	2005.2	4.53	+/- 3.70	1.109	65.7%	0.000	0.392	0.017
Loss Cost	2006.1	5.44	+/- 3.88	1.072	68.5%	0.000	0.559	0.007
Loss Cost	2006.2	5.75	+/- 4.22	1.062	66.9%	0.000	0.629	0.009
Loss Cost	2007.1	7.10	+/- 4.13	1.022	73.6%	0.000	0.849	0.002
Loss Cost	2007.2	7.37	+/- 4.46	1.016	71.7%	0.000	0.895	0.002
Loss Cost	2008.1	8.49	+/- 4.34	0.998	76.8%	0.000	0.985	0.001
Loss Cost	2008.2	9.11	+/- 4.47	0.994	77.6%	0.000	0.956	0.000
Loss Cost	2009.1	10.01	+/- 4.17	1.001	82.6%	0.000	0.991	0.000
Loss Cost	2009.2	10.13	+/- 4.42	1.005	80.3%	0.000	0.961	0.000
Loss Cost	2010.1	10.72	+/- 3.93	1.050	85.6%	0.000	0.588	0.000
Loss Cost	2010.2	10.52	+/- 3.96	1.013	82.1%	0.000	0.895	0.000
Loss Cost	2011.1	10.71	+/- 3.57	1.138	86.0%	0.000	0.232	0.000
Loss Cost	2011.2	10.71	+/- 3.57	NA	81.5%	0.000		0.000
Loss Cost	2012.1	11.37	+/- 4.25	NA	79.9%	0.000		0.000
Loss Cost	2012.2	10.90	+/- 5.23	NA	73.2%	0.000		0.001
Loss Cost	2013.1	11.69	+/- 6.64	NA	69.6%	0.000		0.003
Loss Cost	2013.2	10.24	+/- 8.36	NA	56.0%	0.000		0.020
Loss Cost	2014.1	11.91	+/- 11.49	NA	53.7%	0.003		0.037
Loss Cost	2014.2	7.15	+/- 13.06	NA	22.9%	0.004		0.190
Loss Cost	2015.1	9.08	+/- 22.73	NA	16.4%	0.035		0.274
Severity	2005.1	6.33	+/- 2.29	1.060	87.8%	0.000	0.441	0.000
Severity	2005.2	6.60	+/- 2.48	1.049	87.1%	0.000	0.543	0.000
Severity	2006.1	6.83	+/- 2.70	1.041	86.1%	0.000	0.626	0.000
Severity	2006.2	6.66	+/- 2.93	1.046	84.2%	0.000	0.595	0.000
Severity	2007.1	7.14	+/- 3.11	1.032	84.1%	0.000	0.711	0.000
Severity	2007.2	7.06	+/- 3.36	1.034	81.7%	0.000	0.705	0.000
Severity	2008.1	7.73	+/- 3.40	1.023	83.2%	0.000	0.788	0.000
Severity	2008.2	8.24	+/- 3.48	1.020	83.8%	0.000	0.814	0.000
Severity	2009.1	9.02	+/- 3.11	1.026	88.3%	0.000	0.722	0.000
Severity	2009.2	9.30	+/- 3.18	1.035	88.0%	0.000	0.635	0.000
Severity	2010.1	9.80	+/- 2.59	1.075	92.5%	0.000	0.241	0.000
Severity	2010.2	9.77	+/- 2.75	1.071	90.4%	0.000	0.320	0.000
Severity	2011.1	9.92	+/- 2.32	1.175	93.1%	0.000	0.035	0.000
Severity	2011.2	9.92	+/- 2.32	NA	90.0%	0.000		0.000
Severity	2012.1	10.78	+/- 2.51	NA	91.2%	0.000		0.000
Severity	2012.2	11.41	+/- 2.97	NA	90.5%	0.000		0.000
Severity	2013.1	12.15	+/- 3.63	NA	89.6%	0.000		0.000
Severity	2013.2	12.18	+/- 4.86	NA	85.5%	0.000		0.001
Severity	2014.1	12.41	+/- 6.84	NA	79.6%	0.000		0.004
Severity	2014.2	9.55	+/- 7.93	NA	69.3%	0.000		0.025
Severity	2015.1	9.17	+/- 13.81	NA	49.3%	0.001		0.114
Frequency	2005.1	-2.12	+/- 1.77	1.064	27.6%	0.000	0.332	0.023
Frequency	2005.2	-1.95	+/- 1.93	1.057	20.7%	0.000	0.408	0.050
Frequency	2006.1	-1.30	+/- 1.92	1.030	8.6%	0.000	0.636	0.178
Frequency	2006.2	-0.86	+/- 2.00	1.015	-0.5%	0.000	0.817	0.385
Frequency	2007.1	-0.04	+/- 1.78	0.990	-9.8%	0.000	0.848	0.964
Frequency	2007.2	0.30	+/- 1.85	0.982	-10.9%	0.000	0.727	0.737
Frequency	2008.1	0.71	+/- 1.84	0.975	-7.4%	0.000	0.614	0.425
Frequency	2008.2	0.80	+/- 1.96	0.975	-7.0%	0.000	0.615	0.395
Frequency	2009.1	0.91	+/- 2.07	0.975	-6.1%	0.000	0.636	0.360
Frequency	2009.2	0.76	+/- 2.14	0.971	-10.4%	0.000	0.577	0.456
Frequency	2010.1	0.84	+/- 2.24	0.977	-10.1%	0.000	0.682	0.429
Frequency	2010.2	0.68	+/- 2.13	0.946	-8.1%	0.000	0.337	0.496
Frequency	2011.1	0.71	+/- 2.23	0.968	-13.9%	0.000	0.654	0.491
Frequency	2011.2	0.71	+/- 2.23	NA	-4.6%	0.000		0.491
Frequency	2012.1	0.53	+/- 2.70	NA	-8.7%	0.000		0.666
Frequency	2012.2	-0.46	+/- 2.93	NA	-10.7%	0.000		0.726
Frequency	2013.1	-0.41	+/- 3.77	NA	-13.2%	0.000		0.804
Frequency	2013.2	-1.73	+/- 4.36	NA	-1.1%	0.001		0.373
Frequency	2014.1	-0.45	+/- 5.67	NA	-19.0%	0.005		0.847
Frequency	2014.2	-2.19	+/- 7.55	NA	-7.8%	0.012		0.469
Frequency	2015.1	-0.08	+/- 12.11	NA	-33.3%	0.080		0.984

## B1

Coverage = B1  
 End Trend Period = 2017.1  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = T  
 Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
				Value	Adj R^				
Loss Cost	2005.1	5.07	+/- 3.05	1.043	76.6%	0.000	0.685	0.009	0.002
Loss Cost	2005.2	5.98	+/- 3.13	1.005	79.1%	0.000	0.964	0.003	0.001
Loss Cost	2006.1	6.64	+/- 3.27	0.980	80.5%	0.000	0.845	0.006	0.000
Loss Cost	2006.2	7.41	+/- 3.40	0.956	81.3%	0.000	0.651	0.003	0.000
Loss Cost	2007.1	8.40	+/- 3.22	0.931	85.7%	0.000	0.432	0.004	0.000
Loss Cost	2007.2	9.07	+/- 3.28	0.918	86.2%	0.000	0.334	0.002	0.000
Loss Cost	2008.1	9.73	+/- 3.13	0.913	88.8%	0.000	0.264	0.002	0.000
Loss Cost	2008.2	10.65	+/- 2.48	0.913	93.6%	0.000	0.148	0.000	0.000
Loss Cost	2009.1	11.05	+/- 2.13	0.925	95.6%	0.000	0.144	0.000	0.000
Loss Cost	2009.2	11.38	+/- 1.90	0.941	96.4%	0.000	0.199	0.000	0.000
Loss Cost	2010.1	11.55	+/- 1.35	0.979	98.3%	0.000	0.541	0.000	0.000
Loss Cost	2010.2	11.42	+/- 1.16	0.938	98.3%	0.000	0.089	0.000	0.000
Loss Cost	2011.2	11.42	+/- 1.16	NA	98.2%	0.000		0.000	0.000
Loss Cost	2012.1	11.37	+/- 1.41	NA	97.9%	0.000		0.000	0.000
Loss Cost	2012.2	12.00	+/- 1.46	NA	98.1%	0.000		0.000	0.000
Loss Cost	2013.1	11.69	+/- 1.77	NA	98.0%	0.000		0.000	0.000
Loss Cost	2013.2	12.07	+/- 2.38	NA	97.0%	0.000		0.000	0.000
Loss Cost	2014.1	11.91	+/- 3.40	NA	96.5%	0.000		0.001	0.001
Loss Cost	2014.2	10.03	+/- 2.65	NA	97.9%	0.000		0.001	0.001
Loss Cost	2015.1	9.08	+/- 2.86	NA	99.3%	0.001		0.003	0.005
Severity	2005.1	7.35	+/- 1.97	0.979	92.3%	0.000	0.748	0.040	0.000
Severity	2005.2	7.89	+/- 2.04	0.958	92.6%	0.000	0.513	0.019	0.000
Severity	2006.1	7.99	+/- 2.22	0.955	91.9%	0.000	0.496	0.027	0.000
Severity	2006.2	8.04	+/- 2.43	0.953	90.5%	0.000	0.501	0.034	0.000
Severity	2007.1	8.34	+/- 2.57	0.945	90.1%	0.000	0.440	0.054	0.000
Severity	2007.2	8.41	+/- 2.79	0.944	88.4%	0.000	0.446	0.065	0.000
Severity	2008.1	8.82	+/- 2.82	0.941	89.0%	0.000	0.406	0.102	0.000
Severity	2008.2	9.41	+/- 2.67	0.941	90.7%	0.000	0.363	0.032	0.000
Severity	2009.1	9.82	+/- 2.35	0.954	93.3%	0.000	0.413	0.043	0.000
Severity	2009.2	10.12	+/- 2.25	0.969	93.8%	0.000	0.568	0.017	0.000
Severity	2010.1	10.28	+/- 1.89	1.008	95.7%	0.000	0.866	0.017	0.000
Severity	2010.2	10.22	+/- 1.99	0.987	94.0%	0.000	0.833	0.047	0.000
Severity	2011.2	10.22	+/- 1.99	NA	93.0%	0.000		0.047	0.000
Severity	2012.1	10.78	+/- 2.23	NA	93.3%	0.000		0.087	0.000
Severity	2012.2	11.91	+/- 2.16	NA	95.5%	0.000		0.017	0.000
Severity	2013.1	12.15	+/- 2.75	NA	94.5%	0.000		0.037	0.000
Severity	2013.2	13.05	+/- 3.46	NA	93.7%	0.000		0.031	0.000
Severity	2014.1	12.41	+/- 4.70	NA	91.8%	0.000		0.044	0.001
Severity	2014.2	10.92	+/- 6.97	NA	83.9%	0.000		0.121	0.013
Severity	2015.1	9.17	+/- 11.51	NA	80.7%	0.002		0.136	0.070
Frequency	2005.1	-2.13	+/- 1.74	1.065	41.3%	0.000	0.326	0.023	0.021
Frequency	2005.2	-1.76	+/- 1.86	1.048	39.3%	0.000	0.468	0.014	0.063
Frequency	2006.1	-1.25	+/- 1.87	1.027	27.6%	0.000	0.670	0.024	0.180
Frequency	2006.2	-0.58	+/- 1.77	1.003	34.8%	0.000	0.959	0.004	0.500
Frequency	2007.1	0.05	+/- 1.53	0.985	31.6%	0.000	0.740	0.004	0.944
Frequency	2007.2	0.61	+/- 1.29	0.972	54.2%	0.000	0.455	0.000	0.330
Frequency	2008.1	0.83	+/- 1.27	0.970	55.6%	0.000	0.398	0.000	0.180
Frequency	2008.2	1.14	+/- 1.14	0.970	68.9%	0.000	0.331	0.000	0.050
Frequency	2009.1	1.12	+/- 1.21	0.970	68.4%	0.000	0.344	0.000	0.065
Frequency	2009.2	1.15	+/- 1.29	0.971	65.3%	0.000	0.399	0.000	0.075
Frequency	2010.1	1.15	+/- 1.38	0.972	64.1%	0.000	0.453	0.001	0.091
Frequency	2010.2	1.09	+/- 1.42	0.950	59.3%	0.000	0.290	0.003	0.115
Frequency	2011.2	1.09	+/- 1.42	NA	59.9%	0.000		0.003	0.115
Frequency	2012.1	0.53	+/- 1.42	NA	71.1%	0.000		0.001	0.412
Frequency	2012.2	0.09	+/- 1.65	NA	67.8%	0.000		0.003	0.904
Frequency	2013.1	-0.41	+/- 1.87	NA	73.8%	0.000		0.003	0.611
Frequency	2013.2	-0.87	+/- 2.47	NA	72.4%	0.000		0.009	0.411
Frequency	2014.1	-0.45	+/- 3.42	NA	62.8%	0.001		0.026	0.735
Frequency	2014.2	-0.80	+/- 5.88	NA	55.6%	0.011		0.081	0.695
Frequency	2015.1	-0.08	+/- 11.91	NA	29.5%	0.072		0.195	0.979

## B1

Coverage = Bl  
 End Trend Period = 2017.1  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = F  
 Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2005.1	5.07	+/- 3.54	1.043	68.4%	0.000	0.727	0.006
Loss Cost	2005.2	5.59	+/- 3.82	1.021	68.2%	0.000	0.867	0.005
Loss Cost	2006.1	6.57	+/- 3.95	0.984	71.4%	0.000	0.897	0.002
Loss Cost	2006.2	6.89	+/- 4.27	0.974	69.7%	0.000	0.835	0.003
Loss Cost	2007.1	8.23	+/- 4.08	0.939	76.8%	0.000	0.585	0.000
Loss Cost	2007.2	8.45	+/- 4.38	0.935	74.6%	0.000	0.571	0.001
Loss Cost	2008.1	9.43	+/- 4.20	0.925	79.4%	0.000	0.477	0.000
Loss Cost	2008.2	9.89	+/- 4.33	0.926	79.5%	0.000	0.484	0.000
Loss Cost	2009.1	10.56	+/- 4.06	0.943	83.6%	0.000	0.555	0.000
Loss Cost	2009.2	10.56	+/- 4.30	0.943	80.5%	0.000	0.578	0.000
Loss Cost	2010.1	10.90	+/- 4.00	1.002	84.1%	0.000	0.981	0.000
Loss Cost	2010.2	10.71	+/- 3.57	0.891	82.4%	0.000	0.296	0.000
Loss Cost	2011.2	10.71	+/- 3.57	NA	81.5%	0.000		0.000
Loss Cost	2012.1	11.37	+/- 4.25	NA	79.9%	0.000		0.000
Loss Cost	2012.2	10.90	+/- 5.23	NA	73.2%	0.000		0.001
Loss Cost	2013.1	11.69	+/- 6.64	NA	69.6%	0.000		0.003
Loss Cost	2013.2	10.24	+/- 8.36	NA	56.0%	0.000		0.020
Loss Cost	2014.1	11.91	+/- 11.49	NA	53.7%	0.003		0.037
Loss Cost	2014.2	7.15	+/- 13.06	NA	22.9%	0.004		0.190
Loss Cost	2015.1	9.08	+/- 22.73	NA	16.4%	0.035		0.274
Severity	2005.1	7.35	+/- 2.14	0.979	90.9%	0.000	0.767	0.000
Severity	2005.2	7.69	+/- 2.29	0.966	90.5%	0.000	0.636	0.000
Severity	2006.1	7.95	+/- 2.48	0.957	89.8%	0.000	0.560	0.000
Severity	2006.2	7.79	+/- 2.68	0.962	88.2%	0.000	0.619	0.000
Severity	2007.1	8.26	+/- 2.80	0.949	88.2%	0.000	0.512	0.000
Severity	2007.2	8.13	+/- 3.00	0.952	86.2%	0.000	0.546	0.000
Severity	2008.1	8.69	+/- 2.98	0.946	87.5%	0.000	0.479	0.000
Severity	2008.2	9.06	+/- 3.04	0.947	87.5%	0.000	0.483	0.000
Severity	2009.1	9.62	+/- 2.66	0.961	91.1%	0.000	0.551	0.000
Severity	2009.2	9.74	+/- 2.77	0.970	90.1%	0.000	0.656	0.000
Severity	2010.1	10.01	+/- 2.38	1.018	93.0%	0.000	0.770	0.000
Severity	2010.2	9.92	+/- 2.32	0.966	91.4%	0.000	0.627	0.000
Severity	2011.2	9.92	+/- 2.32	NA	90.0%	0.000		0.000
Severity	2012.1	10.78	+/- 2.51	NA	91.2%	0.000		0.000
Severity	2012.2	11.41	+/- 2.97	NA	90.5%	0.000		0.000
Severity	2013.1	12.15	+/- 3.63	NA	89.6%	0.000		0.000
Severity	2013.2	12.18	+/- 4.86	NA	85.5%	0.000		0.001
Severity	2014.1	12.41	+/- 6.84	NA	79.6%	0.000		0.004
Severity	2014.2	9.55	+/- 7.93	NA	69.3%	0.000		0.025
Severity	2015.1	9.17	+/- 13.81	NA	49.3%	0.001		0.114
Frequency	2005.1	-2.13	+/- 1.94	1.065	27.0%	0.000	0.377	0.035
Frequency	2005.2	-1.95	+/- 2.11	1.057	20.2%	0.000	0.456	0.070
Frequency	2006.1	-1.28	+/- 2.10	1.029	8.1%	0.000	0.684	0.220
Frequency	2006.2	-0.83	+/- 2.18	1.013	-1.0%	0.000	0.854	0.434
Frequency	2007.1	-0.03	+/- 1.93	0.989	-10.5%	0.000	0.852	0.976
Frequency	2007.2	0.30	+/- 1.99	0.982	-11.8%	0.000	0.756	0.757
Frequency	2008.1	0.68	+/- 1.97	0.978	-8.4%	0.000	0.684	0.474
Frequency	2008.2	0.76	+/- 2.09	0.978	-8.0%	0.000	0.697	0.443
Frequency	2009.1	0.86	+/- 2.20	0.981	-7.0%	0.000	0.742	0.409
Frequency	2009.2	0.75	+/- 2.27	0.972	-11.8%	0.000	0.644	0.485
Frequency	2010.1	0.81	+/- 2.37	0.985	-11.2%	0.000	0.816	0.465
Frequency	2010.2	0.71	+/- 2.23	0.922	-6.3%	0.000	0.286	0.491
Frequency	2011.2	0.71	+/- 2.23	NA	-4.6%	0.000		0.491
Frequency	2012.1	0.53	+/- 2.70	NA	-8.7%	0.000		0.666
Frequency	2012.2	-0.46	+/- 2.93	NA	-10.7%	0.000		0.726
Frequency	2013.1	-0.41	+/- 3.77	NA	-13.2%	0.000		0.804
Frequency	2013.2	-1.73	+/- 4.36	NA	-1.1%	0.001		0.373
Frequency	2014.1	-0.45	+/- 5.67	NA	-19.0%	0.005		0.847
Frequency	2014.2	-2.19	+/- 7.55	NA	-7.8%	0.012		0.469
Frequency	2015.1	-0.08	+/- 12.11	NA	-33.3%	0.080		0.984

## BI

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

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.24	+/- 1.52	74.8%	0.000	0.002	0.000
Loss Cost	2005.2	5.72	+/- 1.54	78.1%	0.000	0.001	0.000
Loss Cost	2006.1	6.04	+/- 1.64	79.2%	0.000	0.001	0.000
Loss Cost	2006.2	6.48	+/- 1.71	80.4%	0.000	0.001	0.000
Loss Cost	2007.1	7.10	+/- 1.73	84.0%	0.000	0.001	0.000
Loss Cost	2007.2	7.58	+/- 1.81	84.8%	0.000	0.001	0.000
Loss Cost	2008.1	8.18	+/- 1.89	87.0%	0.000	0.001	0.000
Loss Cost	2008.2	9.15	+/- 1.60	92.4%	0.000	0.000	0.000
Loss Cost	2009.1	9.87	+/- 1.54	94.6%	0.000	0.000	0.000
Loss Cost	2009.2	10.57	+/- 1.42	96.1%	0.000	0.000	0.000
Loss Cost	2010.1	11.44	+/- 1.06	98.4%	0.000	0.000	0.000
Loss Cost	2010.2	11.24	+/- 1.21	97.9%	0.000	0.000	0.000
Loss Cost	2011.1	11.80	+/- 1.20	98.5%	0.000	0.000	0.000
Loss Cost	2011.2	11.55	+/- 1.39	98.0%	0.000	0.000	0.000
Loss Cost	2012.1	11.53	+/- 1.79	97.6%	0.000	0.000	0.000
Loss Cost	2012.2	12.26	+/- 1.82	98.0%	0.000	0.000	0.000
Loss Cost	2013.1	11.91	+/- 2.46	97.8%	0.000	0.000	0.000
Loss Cost	2013.2	12.38	+/- 3.35	96.7%	0.000	0.001	0.000
Loss Cost	2014.1	12.33	+/- 5.87	96.0%	0.001	0.009	0.006
Loss Cost	2014.2	10.15	+/- 5.54	97.4%	0.003	0.012	0.014
Loss Cost	2015.1	7.96	+/- 3.56	100.0%	0.007	0.011	0.022
Severity	2005.1	6.89	+/- 1.10	89.3%	0.000	0.015	0.000
Severity	2005.2	7.17	+/- 1.14	89.6%	0.000	0.008	0.000
Severity	2006.1	7.18	+/- 1.26	88.6%	0.000	0.011	0.000
Severity	2006.2	7.23	+/- 1.39	86.9%	0.000	0.014	0.000
Severity	2007.1	7.40	+/- 1.54	86.3%	0.000	0.025	0.000
Severity	2007.2	7.50	+/- 1.71	84.3%	0.000	0.029	0.000
Severity	2008.1	7.89	+/- 1.86	84.8%	0.000	0.055	0.000
Severity	2008.2	8.59	+/- 1.85	87.6%	0.000	0.017	0.000
Severity	2009.1	9.36	+/- 1.84	90.6%	0.000	0.033	0.000
Severity	2009.2	10.07	+/- 1.82	92.3%	0.000	0.009	0.000
Severity	2010.1	10.96	+/- 1.72	94.8%	0.000	0.015	0.000
Severity	2010.2	11.01	+/- 2.02	93.3%	0.000	0.023	0.000
Severity	2011.1	11.37	+/- 2.41	92.7%	0.000	0.048	0.000
Severity	2011.2	10.43	+/- 2.41	91.8%	0.000	0.081	0.000
Severity	2012.1	11.29	+/- 2.75	92.7%	0.000	0.171	0.000
Severity	2012.2	12.60	+/- 2.43	95.9%	0.000	0.032	0.000
Severity	2013.1	13.33	+/- 3.12	95.8%	0.000	0.080	0.000
Severity	2013.2	14.54	+/- 3.35	96.7%	0.000	0.036	0.000
Severity	2014.1	14.52	+/- 5.87	95.0%	0.000	0.095	0.004
Severity	2014.2	13.12	+/- 9.99	90.4%	0.002	0.199	0.027
Severity	2015.1	11.96	+/- 65.70	80.3%	0.056	0.413	0.236
Frequency	2005.1	-1.55	+/- 0.85	44.4%	0.000	0.012	0.001
Frequency	2005.2	-1.35	+/- 0.89	43.7%	0.000	0.007	0.005
Frequency	2006.1	-1.06	+/- 0.90	33.2%	0.000	0.013	0.025
Frequency	2006.2	-0.70	+/- 0.86	40.0%	0.000	0.002	0.108
Frequency	2007.1	-0.28	+/- 0.78	34.6%	0.000	0.003	0.463
Frequency	2007.2	0.07	+/- 0.72	51.4%	0.000	0.000	0.836
Frequency	2008.1	0.26	+/- 0.77	50.3%	0.000	0.001	0.475
Frequency	2008.2	0.51	+/- 0.79	58.9%	0.000	0.000	0.183
Frequency	2009.1	0.46	+/- 0.90	58.7%	0.000	0.001	0.289
Frequency	2009.2	0.45	+/- 1.04	54.6%	0.000	0.001	0.364
Frequency	2010.1	0.43	+/- 1.22	53.5%	0.000	0.002	0.450
Frequency	2010.2	0.21	+/- 1.39	46.8%	0.000	0.005	0.747
Frequency	2011.1	0.38	+/- 1.68	43.5%	0.000	0.013	0.619
Frequency	2011.2	1.01	+/- 1.73	59.1%	0.000	0.005	0.212
Frequency	2012.1	0.22	+/- 1.74	72.8%	0.000	0.002	0.776
Frequency	2012.2	-0.31	+/- 1.97	70.8%	0.000	0.004	0.715
Frequency	2013.1	-1.25	+/- 2.03	83.3%	0.000	0.002	0.176
Frequency	2013.2	-1.88	+/- 2.42	85.6%	0.000	0.005	0.100
Frequency	2014.1	-1.92	+/- 4.24	78.3%	0.003	0.021	0.249
Frequency	2014.2	-2.63	+/- 8.10	75.4%	0.023	0.072	0.302
Frequency	2015.1	-3.58	+/- 52.93	52.5%	0.189	0.261	0.540

## B1

Coverage = Bl  
End Trend Period = 2016.2  
Seasonality = F  
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2005.1	5.43	+/- 1.87	61.8%	0.000	0.000
Loss Cost	2005.2	5.72	+/- 2.02	62.0%	0.000	0.000
Loss Cost	2006.1	6.27	+/- 2.10	65.7%	0.000	0.000
Loss Cost	2006.2	6.48	+/- 2.31	64.1%	0.000	0.000
Loss Cost	2007.1	7.37	+/- 2.29	71.7%	0.000	0.000
Loss Cost	2007.2	7.58	+/- 2.54	69.7%	0.000	0.000
Loss Cost	2008.1	8.51	+/- 2.58	75.4%	0.000	0.000
Loss Cost	2008.2	9.15	+/- 2.80	76.4%	0.000	0.000
Loss Cost	2009.1	10.32	+/- 2.78	82.2%	0.000	0.000
Loss Cost	2009.2	10.57	+/- 3.18	79.9%	0.000	0.000
Loss Cost	2010.1	12.02	+/- 3.10	85.9%	0.000	0.000
Loss Cost	2010.2	11.24	+/- 3.44	82.5%	0.000	0.000
Loss Cost	2011.1	12.52	+/- 3.68	85.3%	0.000	0.000
Loss Cost	2011.2	11.55	+/- 4.18	81.0%	0.000	0.000
Loss Cost	2012.1	12.55	+/- 5.01	80.3%	0.000	0.000
Loss Cost	2012.2	12.26	+/- 6.40	73.4%	0.000	0.002
Loss Cost	2013.1	13.68	+/- 8.25	71.7%	0.000	0.005
Loss Cost	2013.2	12.38	+/- 11.22	57.3%	0.002	0.030
Loss Cost	2014.1	15.65	+/- 15.96	60.3%	0.019	0.043
Loss Cost	2014.2	10.15	+/- 21.99	26.0%	0.032	0.219
Loss Cost	2015.1	15.59	+/- 49.43	29.4%	0.195	0.272
Severity	2005.1	6.99	+/- 1.23	86.4%	0.000	0.000
Severity	2005.2	7.17	+/- 1.33	85.8%	0.000	0.000
Severity	2006.1	7.31	+/- 1.45	84.8%	0.000	0.000
Severity	2006.2	7.23	+/- 1.60	82.6%	0.000	0.000
Severity	2007.1	7.55	+/- 1.73	82.5%	0.000	0.000
Severity	2007.2	7.50	+/- 1.93	79.9%	0.000	0.000
Severity	2008.1	8.07	+/- 2.03	81.7%	0.000	0.000
Severity	2008.2	8.59	+/- 2.19	82.4%	0.000	0.000
Severity	2009.1	9.58	+/- 2.10	87.4%	0.000	0.000
Severity	2009.2	10.07	+/- 2.32	87.2%	0.000	0.000
Severity	2010.1	11.24	+/- 2.14	91.7%	0.000	0.000
Severity	2010.2	11.01	+/- 2.50	89.6%	0.000	0.000
Severity	2011.1	11.73	+/- 2.81	89.7%	0.000	0.000
Severity	2011.2	10.43	+/- 2.72	89.1%	0.000	0.000
Severity	2012.1	11.60	+/- 2.86	91.5%	0.000	0.000
Severity	2012.2	12.60	+/- 3.28	92.0%	0.000	0.000
Severity	2013.1	13.91	+/- 3.73	93.1%	0.000	0.000
Severity	2013.2	14.54	+/- 5.13	90.9%	0.000	0.001
Severity	2014.1	15.83	+/- 7.35	89.0%	0.000	0.003
Severity	2014.2	13.12	+/- 10.08	82.2%	0.000	0.022
Severity	2015.1	14.89	+/- 22.83	73.1%	0.009	0.094
Frequency	2005.1	-1.46	+/- 0.96	27.6%	0.000	0.005
Frequency	2005.2	-1.35	+/- 1.04	21.7%	0.000	0.014
Frequency	2006.1	-0.96	+/- 1.03	11.6%	0.000	0.067
Frequency	2006.2	-0.70	+/- 1.09	3.7%	0.000	0.198
Frequency	2007.1	-0.17	+/- 0.98	-4.8%	0.000	0.724
Frequency	2007.2	0.07	+/- 1.05	-5.8%	0.000	0.888
Frequency	2008.1	0.41	+/- 1.09	-2.2%	0.000	0.436
Frequency	2008.2	0.51	+/- 1.23	-1.3%	0.000	0.386
Frequency	2009.1	0.67	+/- 1.39	0.5%	0.000	0.318
Frequency	2009.2	0.45	+/- 1.56	-4.6%	0.000	0.545
Frequency	2010.1	0.70	+/- 1.79	-2.0%	0.000	0.405
Frequency	2010.2	0.21	+/- 1.96	-8.6%	0.000	0.821
Frequency	2011.1	0.71	+/- 2.23	-4.7%	0.000	0.491
Frequency	2011.2	1.01	+/- 2.69	-2.7%	0.000	0.414
Frequency	2012.1	0.86	+/- 3.35	-7.8%	0.000	0.570
Frequency	2012.2	-0.31	+/- 3.76	-13.7%	0.000	0.852
Frequency	2013.1	-0.20	+/- 5.03	-16.5%	0.002	0.926
Frequency	2013.2	-1.88	+/- 6.12	-6.9%	0.004	0.469
Frequency	2014.1	-0.15	+/- 8.66	-24.9%	0.029	0.963
Frequency	2014.2	-2.63	+/- 13.12	-17.7%	0.056	0.573
Frequency	2015.1	0.60	+/- 28.71	-49.4%	0.290	0.935

## BI

Coverage = BI  
End Trend Period = 2016.2  
Seasonality = T  
Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.27	+/- 1.47	76.5%	0.000	0.004	0.000
Loss Cost	2005.2	5.72	+/- 1.49	79.3%	0.000	0.001	0.000
Loss Cost	2006.1	6.04	+/- 1.59	80.5%	0.000	0.003	0.000
Loss Cost	2006.2	6.44	+/- 1.67	81.2%	0.000	0.002	0.000
Loss Cost	2007.1	7.05	+/- 1.67	85.0%	0.000	0.003	0.000
Loss Cost	2007.2	7.47	+/- 1.77	85.2%	0.000	0.002	0.000
Loss Cost	2008.1	8.06	+/- 1.84	87.5%	0.000	0.003	0.000
Loss Cost	2008.2	9.00	+/- 1.60	92.4%	0.000	0.000	0.000
Loss Cost	2009.1	9.71	+/- 1.53	94.6%	0.000	0.000	0.000
Loss Cost	2009.2	10.41	+/- 1.49	95.7%	0.000	0.000	0.000
Loss Cost	2010.1	11.32	+/- 1.14	98.2%	0.000	0.000	0.000
Loss Cost	2010.2	10.96	+/- 1.31	97.5%	0.000	0.000	0.000
Loss Cost	2011.2	11.55	+/- 1.39	98.0%	0.000	0.000	0.000
Loss Cost	2012.1	11.53	+/- 1.79	97.6%	0.000	0.000	0.000
Loss Cost	2012.2	12.26	+/- 1.82	98.0%	0.000	0.000	0.000
Loss Cost	2013.1	11.91	+/- 2.46	97.8%	0.000	0.000	0.000
Loss Cost	2013.2	12.38	+/- 3.35	96.7%	0.000	0.001	0.000
Loss Cost	2014.1	12.33	+/- 5.87	96.0%	0.001	0.009	0.006
Loss Cost	2014.2	10.15	+/- 5.54	97.4%	0.003	0.012	0.014
Loss Cost	2015.1	7.96	+/- 3.56	100.0%	0.007	0.011	0.022
Severity	2005.1	6.93	+/- 0.96	91.9%	0.000	0.027	0.000
Severity	2005.2	7.17	+/- 1.00	92.1%	0.000	0.014	0.000
Severity	2006.1	7.18	+/- 1.11	91.3%	0.000	0.020	0.000
Severity	2006.2	7.17	+/- 1.23	89.8%	0.000	0.027	0.000
Severity	2007.1	7.33	+/- 1.36	89.2%	0.000	0.046	0.000
Severity	2007.2	7.35	+/- 1.52	87.2%	0.000	0.058	0.000
Severity	2008.1	7.72	+/- 1.65	87.6%	0.000	0.101	0.000
Severity	2008.2	8.32	+/- 1.67	89.4%	0.000	0.035	0.000
Severity	2009.1	9.06	+/- 1.61	92.4%	0.000	0.056	0.000
Severity	2009.2	9.66	+/- 1.68	93.1%	0.000	0.020	0.000
Severity	2010.1	10.51	+/- 1.56	95.6%	0.000	0.024	0.000
Severity	2010.2	10.26	+/- 1.90	93.7%	0.000	0.053	0.000
Severity	2011.2	10.43	+/- 2.41	91.8%	0.000	0.081	0.000
Severity	2012.1	11.29	+/- 2.75	92.7%	0.000	0.171	0.000
Severity	2012.2	12.60	+/- 2.43	95.9%	0.000	0.032	0.000
Severity	2013.1	13.33	+/- 3.12	95.8%	0.000	0.080	0.000
Severity	2013.2	14.54	+/- 3.35	96.7%	0.000	0.036	0.000
Severity	2014.1	14.52	+/- 5.87	95.0%	0.000	0.095	0.004
Severity	2014.2	13.12	+/- 9.99	90.4%	0.002	0.199	0.027
Severity	2015.1	11.96	+/- 65.70	80.3%	0.056	0.413	0.236
Frequency	2005.1	-1.55	+/- 0.87	44.0%	0.000	0.014	0.001
Frequency	2005.2	-1.35	+/- 0.91	43.6%	0.000	0.008	0.006
Frequency	2006.1	-1.06	+/- 0.93	33.1%	0.000	0.015	0.029
Frequency	2006.2	-0.68	+/- 0.88	41.1%	0.000	0.003	0.120
Frequency	2007.1	-0.27	+/- 0.79	36.9%	0.000	0.003	0.489
Frequency	2007.2	0.11	+/- 0.70	56.9%	0.000	0.000	0.735
Frequency	2008.1	0.32	+/- 0.74	57.1%	0.000	0.000	0.377
Frequency	2008.2	0.63	+/- 0.72	69.3%	0.000	0.000	0.080
Frequency	2009.1	0.60	+/- 0.83	69.0%	0.000	0.000	0.141
Frequency	2009.2	0.68	+/- 0.97	66.4%	0.000	0.000	0.151
Frequency	2010.1	0.73	+/- 1.16	65.6%	0.000	0.001	0.192
Frequency	2010.2	0.63	+/- 1.43	58.3%	0.000	0.002	0.346
Frequency	2011.2	1.01	+/- 1.73	59.1%	0.000	0.005	0.212
Frequency	2012.1	0.22	+/- 1.74	72.8%	0.000	0.002	0.776
Frequency	2012.2	-0.31	+/- 1.97	70.8%	0.000	0.004	0.715
Frequency	2013.1	-1.25	+/- 2.03	83.3%	0.000	0.002	0.176
Frequency	2013.2	-1.88	+/- 2.42	85.6%	0.000	0.005	0.100
Frequency	2014.1	-1.92	+/- 4.24	78.3%	0.003	0.021	0.249
Frequency	2014.2	-2.63	+/- 8.10	75.4%	0.023	0.072	0.302
Frequency	2015.1	-3.58	+/- 52.93	52.5%	0.189	0.261	0.540

## B1

Coverage = Bl  
End Trend Period = 2016.2  
Seasonality = F  
Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2005.1	5.45	+/- 1.76	65.9%	0.000	0.000
Loss Cost	2005.2	5.72	+/- 1.90	65.9%	0.000	0.000
Loss Cost	2006.1	6.24	+/- 1.98	69.3%	0.000	0.000
Loss Cost	2006.2	6.41	+/- 2.18	67.5%	0.000	0.000
Loss Cost	2007.1	7.26	+/- 2.15	74.7%	0.000	0.000
Loss Cost	2007.2	7.40	+/- 2.41	72.4%	0.000	0.000
Loss Cost	2008.1	8.28	+/- 2.45	77.5%	0.000	0.000
Loss Cost	2008.2	8.83	+/- 2.70	77.8%	0.000	0.000
Loss Cost	2009.1	9.94	+/- 2.72	82.8%	0.000	0.000
Loss Cost	2009.2	10.06	+/- 3.19	79.7%	0.000	0.000
Loss Cost	2010.1	11.51	+/- 3.24	84.8%	0.000	0.000
Loss Cost	2010.2	10.30	+/- 3.53	80.6%	0.000	0.000
Loss Cost	2011.2	11.55	+/- 4.18	81.0%	0.000	0.000
Loss Cost	2012.1	12.55	+/- 5.01	80.3%	0.000	0.000
Loss Cost	2012.2	12.26	+/- 6.40	73.4%	0.000	0.002
Loss Cost	2013.1	13.68	+/- 8.25	71.7%	0.000	0.005
Loss Cost	2013.2	12.38	+/- 11.22	57.3%	0.002	0.030
Loss Cost	2014.1	15.65	+/- 15.96	60.3%	0.019	0.043
Loss Cost	2014.2	10.15	+/- 21.99	26.0%	0.032	0.219
Loss Cost	2015.1	15.59	+/- 49.43	29.4%	0.195	0.272
Severity	2005.1	7.01	+/- 1.06	90.2%	0.000	0.000
Severity	2005.2	7.17	+/- 1.15	89.6%	0.000	0.000
Severity	2006.1	7.28	+/- 1.25	88.7%	0.000	0.000
Severity	2006.2	7.16	+/- 1.37	87.0%	0.000	0.000
Severity	2007.1	7.44	+/- 1.49	86.8%	0.000	0.000
Severity	2007.2	7.32	+/- 1.65	84.6%	0.000	0.000
Severity	2008.1	7.81	+/- 1.74	85.9%	0.000	0.000
Severity	2008.2	8.24	+/- 1.90	86.0%	0.000	0.000
Severity	2009.1	9.15	+/- 1.80	90.3%	0.000	0.000
Severity	2009.2	9.51	+/- 2.05	89.5%	0.000	0.000
Severity	2010.1	10.59	+/- 1.92	93.1%	0.000	0.000
Severity	2010.2	10.01	+/- 2.19	91.1%	0.000	0.000
Severity	2011.2	10.43	+/- 2.72	89.1%	0.000	0.000
Severity	2012.1	11.60	+/- 2.86	91.5%	0.000	0.000
Severity	2012.2	12.60	+/- 3.28	92.0%	0.000	0.000
Severity	2013.1	13.91	+/- 3.73	93.1%	0.000	0.000
Severity	2013.2	14.54	+/- 5.13	90.9%	0.000	0.001
Severity	2014.1	15.83	+/- 7.35	89.0%	0.000	0.003
Severity	2014.2	13.12	+/- 10.08	82.2%	0.000	0.022
Severity	2015.1	14.89	+/- 22.83	73.1%	0.009	0.094
Frequency	2005.1	-1.46	+/- 0.99	27.5%	0.000	0.006
Frequency	2005.2	-1.35	+/- 1.07	21.7%	0.000	0.017
Frequency	2006.1	-0.97	+/- 1.06	11.4%	0.000	0.074
Frequency	2006.2	-0.70	+/- 1.12	3.5%	0.000	0.209
Frequency	2007.1	-0.17	+/- 1.02	-5.1%	0.000	0.734
Frequency	2007.2	0.08	+/- 1.09	-6.1%	0.000	0.883
Frequency	2008.1	0.43	+/- 1.14	-2.2%	0.000	0.433
Frequency	2008.2	0.54	+/- 1.29	-1.2%	0.000	0.379
Frequency	2009.1	0.72	+/- 1.47	1.0%	0.000	0.305
Frequency	2009.2	0.51	+/- 1.69	-4.6%	0.000	0.525
Frequency	2010.1	0.83	+/- 1.97	-1.1%	0.000	0.371
Frequency	2010.2	0.27	+/- 2.26	-9.2%	0.000	0.796
Frequency	2011.2	1.01	+/- 2.69	-2.7%	0.000	0.414
Frequency	2012.1	0.86	+/- 3.35	-7.8%	0.000	0.570
Frequency	2012.2	-0.31	+/- 3.76	-13.7%	0.000	0.852
Frequency	2013.1	-0.20	+/- 5.03	-16.5%	0.002	0.926
Frequency	2013.2	-1.88	+/- 6.12	-6.9%	0.004	0.469
Frequency	2014.1	-0.15	+/- 8.66	-24.9%	0.029	0.963
Frequency	2014.2	-2.63	+/- 13.12	-17.7%	0.056	0.573
Frequency	2015.1	0.60	+/- 28.71	-49.4%	0.290	0.935

## BI

Coverage = BI  
 End Trend Period = 2016.2  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = T  
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	3.65	+/- 2.93	1.131	75.6%	0.000	0.207	0.002	0.016
Loss Cost	2005.2	4.54	+/- 3.07	1.090	77.9%	0.000	0.368	0.001	0.005
Loss Cost	2006.1	5.07	+/- 3.32	1.070	78.6%	0.000	0.489	0.002	0.004
Loss Cost	2006.2	5.89	+/- 3.52	1.040	79.4%	0.000	0.689	0.001	0.002
Loss Cost	2007.1	6.94	+/- 3.53	1.010	83.0%	0.000	0.911	0.002	0.001
Loss Cost	2007.2	7.77	+/- 3.66	0.988	83.8%	0.000	0.896	0.001	0.000
Loss Cost	2008.1	8.62	+/- 3.67	0.975	86.2%	0.000	0.764	0.002	0.000
Loss Cost	2008.2	9.91	+/- 2.96	0.958	92.1%	0.000	0.513	0.000	0.000
Loss Cost	2009.1	10.58	+/- 2.66	0.960	94.4%	0.000	0.477	0.000	0.000
Loss Cost	2009.2	11.13	+/- 2.29	0.968	95.9%	0.000	0.491	0.000	0.000
Loss Cost	2010.1	11.55	+/- 1.60	0.993	98.2%	0.000	0.837	0.000	0.000
Loss Cost	2010.2	11.47	+/- 1.64	0.983	97.7%	0.000	0.632	0.000	0.000
Loss Cost	2011.1	11.55	+/- 1.39	1.031	98.5%	0.000	0.406	0.000	0.000
Loss Cost	2011.2	11.55	+/- 1.39	NA	98.0%	0.000		0.000	0.000
Loss Cost	2012.1	11.53	+/- 1.79	NA	97.6%	0.000		0.000	0.000
Loss Cost	2012.2	12.26	+/- 1.82	NA	98.0%	0.000		0.000	0.000
Loss Cost	2013.1	11.91	+/- 2.46	NA	97.8%	0.000		0.000	0.000
Loss Cost	2013.2	12.38	+/- 3.35	NA	96.7%	0.000		0.001	0.000
Loss Cost	2014.1	12.33	+/- 5.87	NA	96.0%	0.001		0.009	0.006
Loss Cost	2014.2	10.15	+/- 5.54	NA	97.4%	0.003		0.012	0.014
Loss Cost	2015.1	7.96	+/- 3.56	NA	100.0%	0.007		0.011	0.022
Severity	2005.1	6.11	+/- 2.18	1.061	89.2%	0.000	0.400	0.018	0.000
Severity	2005.2	6.64	+/- 2.33	1.038	89.2%	0.000	0.595	0.011	0.000
Severity	2006.1	6.62	+/- 2.57	1.039	88.2%	0.000	0.605	0.014	0.000
Severity	2006.2	6.67	+/- 2.85	1.037	86.3%	0.000	0.639	0.019	0.000
Severity	2007.1	6.93	+/- 3.11	1.030	85.6%	0.000	0.716	0.031	0.000
Severity	2007.2	7.07	+/- 3.42	1.026	83.4%	0.000	0.762	0.036	0.000
Severity	2008.1	7.61	+/- 3.60	1.017	83.8%	0.000	0.842	0.066	0.000
Severity	2008.2	8.51	+/- 3.46	1.005	86.6%	0.000	0.953	0.022	0.000
Severity	2009.1	9.23	+/- 3.22	1.008	89.8%	0.000	0.913	0.042	0.000
Severity	2009.2	9.80	+/- 2.99	1.016	91.6%	0.000	0.801	0.013	0.000
Severity	2010.1	10.26	+/- 2.47	1.045	94.7%	0.000	0.392	0.022	0.000
Severity	2010.2	10.32	+/- 2.63	1.053	93.3%	0.000	0.366	0.027	0.000
Severity	2011.1	10.43	+/- 2.41	1.126	94.4%	0.000	0.088	0.081	0.000
Severity	2011.2	10.43	+/- 2.41	NA	91.8%	0.000		0.081	0.000
Severity	2012.1	11.29	+/- 2.75	NA	92.7%	0.000		0.171	0.000
Severity	2012.2	12.60	+/- 2.43	NA	95.9%	0.000		0.032	0.000
Severity	2013.1	13.33	+/- 3.12	NA	95.8%	0.000		0.080	0.000
Severity	2013.2	14.54	+/- 3.35	NA	96.7%	0.000		0.036	0.000
Severity	2014.1	14.52	+/- 5.87	NA	95.0%	0.000		0.095	0.004
Severity	2014.2	13.12	+/- 9.99	NA	90.4%	0.002		0.199	0.027
Severity	2015.1	11.96	+/- 65.70	NA	80.3%	0.056		0.413	0.236
Frequency	2005.1	-2.32	+/- 1.66	1.066	45.1%	0.000	0.272	0.013	0.009
Frequency	2005.2	-1.97	+/- 1.79	1.050	42.9%	0.000	0.415	0.009	0.034
Frequency	2006.1	-1.45	+/- 1.84	1.029	30.5%	0.000	0.615	0.016	0.119
Frequency	2006.2	-0.73	+/- 1.79	1.002	36.5%	0.000	0.967	0.003	0.404
Frequency	2007.1	0.01	+/- 1.59	0.981	31.3%	0.000	0.664	0.004	0.993
Frequency	2007.2	0.65	+/- 1.41	0.963	51.6%	0.000	0.319	0.000	0.337
Frequency	2008.1	0.94	+/- 1.43	0.958	51.8%	0.000	0.246	0.001	0.177
Frequency	2008.2	1.29	+/- 1.38	0.953	62.1%	0.000	0.163	0.000	0.062
Frequency	2009.1	1.24	+/- 1.48	0.953	61.8%	0.000	0.177	0.000	0.091
Frequency	2009.2	1.21	+/- 1.59	0.953	57.8%	0.000	0.194	0.001	0.120
Frequency	2010.1	1.17	+/- 1.70	0.950	56.9%	0.000	0.200	0.002	0.153
Frequency	2010.2	1.04	+/- 1.64	0.933	57.2%	0.000	0.098	0.003	0.182
Frequency	2011.1	1.01	+/- 1.73	0.916	55.1%	0.000	0.105	0.005	0.212
Frequency	2011.2	1.01	+/- 1.73	NA	59.1%	0.000		0.005	0.212
Frequency	2012.1	0.22	+/- 1.74	NA	72.8%	0.000		0.002	0.776
Frequency	2012.2	-0.31	+/- 1.97	NA	70.8%	0.000		0.004	0.715
Frequency	2013.1	-1.25	+/- 2.03	NA	83.3%	0.000		0.002	0.176
Frequency	2013.2	-1.88	+/- 2.42	NA	85.6%	0.000		0.005	0.100
Frequency	2014.1	-1.92	+/- 4.24	NA	78.3%	0.003		0.021	0.249
Frequency	2014.2	-2.63	+/- 8.10	NA	75.4%	0.023		0.072	0.302
Frequency	2015.1	-3.58	+/- 52.93	NA	52.5%	0.189		0.261	0.540

## **BI**

Coverage = BI  
 End Trend Period = 2016.2  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = F  
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2005.1	3.65	+/- 3.63	1.147	62.4%	0.000	0.255	0.045
Loss Cost	2005.2	4.09	+/- 3.99	1.127	61.9%	0.000	0.339	0.041
Loss Cost	2006.1	5.07	+/- 4.24	1.087	64.7%	0.000	0.505	0.019
Loss Cost	2006.2	5.38	+/- 4.67	1.076	62.8%	0.000	0.575	0.023
Loss Cost	2007.1	6.94	+/- 4.65	1.028	70.2%	0.000	0.821	0.005
Loss Cost	2007.2	7.25	+/- 5.08	1.020	67.9%	0.000	0.876	0.006
Loss Cost	2008.1	8.62	+/- 5.02	0.994	73.8%	0.000	0.958	0.002
Loss Cost	2008.2	9.41	+/- 5.23	0.985	74.8%	0.000	0.897	0.001
Loss Cost	2009.1	10.58	+/- 4.89	0.985	80.8%	0.000	0.885	0.000
Loss Cost	2009.2	10.77	+/- 5.22	0.988	78.3%	0.000	0.914	0.000
Loss Cost	2010.1	11.55	+/- 4.62	1.030	84.7%	0.000	0.758	0.000
Loss Cost	2010.2	11.30	+/- 4.69	0.996	80.7%	0.000	0.965	0.000
Loss Cost	2011.1	11.55	+/- 4.18	1.119	85.6%	0.000	0.304	0.000
Loss Cost	2011.2	11.55	+/- 4.18	NA	81.0%	0.000		0.000
Loss Cost	2012.1	12.55	+/- 5.01	NA	80.3%	0.000		0.000
Loss Cost	2012.2	12.26	+/- 6.40	NA	73.4%	0.000		0.002
Loss Cost	2013.1	13.68	+/- 8.25	NA	71.7%	0.000		0.005
Loss Cost	2013.2	12.38	+/- 11.22	NA	57.3%	0.002		0.030
Loss Cost	2014.1	15.65	+/- 15.96	NA	60.3%	0.019		0.043
Loss Cost	2014.2	10.15	+/- 21.99	NA	26.0%	0.032		0.219
Loss Cost	2015.1	15.59	+/- 49.43	NA	29.4%	0.195		0.272
Severity	2005.1	6.11	+/- 2.45	1.069	86.3%	0.000	0.399	0.000
Severity	2005.2	6.39	+/- 2.69	1.057	85.4%	0.000	0.498	0.000
Severity	2006.1	6.62	+/- 2.96	1.049	84.2%	0.000	0.580	0.000
Severity	2006.2	6.39	+/- 3.24	1.056	82.0%	0.000	0.541	0.000
Severity	2007.1	6.93	+/- 3.49	1.040	81.7%	0.000	0.668	0.000
Severity	2007.2	6.80	+/- 3.81	1.043	78.9%	0.000	0.656	0.001
Severity	2008.1	7.61	+/- 3.92	1.027	80.6%	0.000	0.770	0.001
Severity	2008.2	8.24	+/- 4.07	1.020	81.2%	0.000	0.828	0.000
Severity	2009.1	9.23	+/- 3.67	1.020	86.5%	0.000	0.801	0.000
Severity	2009.2	9.61	+/- 3.77	1.027	86.3%	0.000	0.734	0.000
Severity	2010.1	10.26	+/- 3.06	1.063	91.7%	0.000	0.345	0.000
Severity	2010.2	10.23	+/- 3.27	1.060	89.3%	0.000	0.419	0.000
Severity	2011.1	10.43	+/- 2.72	1.163	92.6%	0.000	0.053	0.000
Severity	2011.2	10.43	+/- 2.72	NA	89.1%	0.000		0.000
Severity	2012.1	11.60	+/- 2.86	NA	91.5%	0.000		0.000
Severity	2012.2	12.60	+/- 3.28	NA	92.0%	0.000		0.000
Severity	2013.1	13.91	+/- 3.73	NA	93.1%	0.000		0.000
Severity	2013.2	14.54	+/- 5.13	NA	90.9%	0.000		0.001
Severity	2014.1	15.83	+/- 7.35	NA	89.0%	0.000		0.003
Severity	2014.2	13.12	+/- 10.08	NA	82.2%	0.000		0.022
Severity	2015.1	14.89	+/- 22.83	NA	73.1%	0.009		0.094
Frequency	2005.1	-2.32	+/- 1.89	1.073	28.3%	0.000	0.289	0.020
Frequency	2005.2	-2.17	+/- 2.08	1.066	21.3%	0.000	0.358	0.044
Frequency	2006.1	-1.45	+/- 2.11	1.036	8.4%	0.000	0.588	0.170
Frequency	2006.2	-0.95	+/- 2.23	1.018	-1.2%	0.000	0.782	0.383
Frequency	2007.1	0.01	+/- 2.01	0.988	-10.7%	0.000	0.834	0.994
Frequency	2007.2	0.42	+/- 2.11	0.978	-11.2%	0.000	0.684	0.675
Frequency	2008.1	0.94	+/- 2.11	0.967	-6.1%	0.000	0.533	0.353
Frequency	2008.2	1.08	+/- 2.27	0.966	-5.3%	0.000	0.525	0.321
Frequency	2009.1	1.24	+/- 2.42	0.966	-3.9%	0.000	0.536	0.286
Frequency	2009.2	1.06	+/- 2.53	0.962	-9.0%	0.000	0.505	0.377
Frequency	2010.1	1.17	+/- 2.66	0.969	-8.4%	0.000	0.598	0.351
Frequency	2010.2	0.97	+/- 2.55	0.939	-7.3%	0.000	0.313	0.416
Frequency	2011.1	1.01	+/- 2.69	0.962	-12.8%	0.000	0.611	0.414
Frequency	2011.2	1.01	+/- 2.69	NA	-2.7%	0.000		0.414
Frequency	2012.1	0.86	+/- 3.35	NA	-7.8%	0.000		0.570
Frequency	2012.2	-0.31	+/- 3.76	NA	-13.7%	0.000		0.852
Frequency	2013.1	-0.20	+/- 5.03	NA	-16.5%	0.002		0.926
Frequency	2013.2	-1.88	+/- 6.12	NA	-6.9%	0.004		0.469
Frequency	2014.1	-0.15	+/- 8.66	NA	-24.9%	0.029		0.963
Frequency	2014.2	-2.63	+/- 13.12	NA	-17.7%	0.056		0.573
Frequency	2015.1	0.60	+/- 28.71	NA	-49.4%	0.290		0.935

## B1

Coverage = B1  
 End Trend Period = 2016.2  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = T  
 Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
				Value	Adj R^				
Loss Cost	2005.1	4.31	+/- 3.16	1.076	75.9%	0.000	0.481	0.004	0.009
Loss Cost	2005.2	5.24	+/- 3.26	1.036	78.3%	0.000	0.729	0.002	0.003
Loss Cost	2006.1	5.90	+/- 3.51	1.010	79.3%	0.000	0.922	0.004	0.002
Loss Cost	2006.2	6.69	+/- 3.68	0.984	80.1%	0.000	0.872	0.002	0.001
Loss Cost	2007.1	7.85	+/- 3.61	0.950	84.3%	0.000	0.596	0.004	0.000
Loss Cost	2007.2	8.57	+/- 3.71	0.935	84.7%	0.000	0.474	0.002	0.000
Loss Cost	2008.1	9.42	+/- 3.64	0.922	87.4%	0.000	0.359	0.003	0.000
Loss Cost	2008.2	10.43	+/- 2.89	0.919	92.8%	0.000	0.218	0.000	0.000
Loss Cost	2009.1	11.01	+/- 2.54	0.926	95.0%	0.000	0.186	0.000	0.000
Loss Cost	2009.2	11.35	+/- 2.27	0.942	95.9%	0.000	0.250	0.000	0.000
Loss Cost	2010.1	11.63	+/- 1.63	0.977	98.0%	0.000	0.534	0.000	0.000
Loss Cost	2010.2	11.55	+/- 1.39	0.934	98.0%	0.000	0.097	0.000	0.000
Loss Cost	2011.2	11.55	+/- 1.39	NA	98.0%	0.000		0.000	0.000
Loss Cost	2012.1	11.53	+/- 1.79	NA	97.6%	0.000		0.000	0.000
Loss Cost	2012.2	12.26	+/- 1.82	NA	98.0%	0.000		0.000	0.000
Loss Cost	2013.1	11.91	+/- 2.46	NA	97.8%	0.000		0.000	0.000
Loss Cost	2013.2	12.38	+/- 3.35	NA	96.7%	0.000		0.001	0.000
Loss Cost	2014.1	12.33	+/- 5.87	NA	96.0%	0.001		0.009	0.006
Loss Cost	2014.2	10.15	+/- 5.54	NA	97.4%	0.003		0.012	0.014
Loss Cost	2015.1	7.96	+/- 3.56	NA	100.0%	0.007		0.011	0.022
Severity	2005.1	7.05	+/- 2.12	0.991	91.5%	0.000	0.895	0.032	0.000
Severity	2005.2	7.60	+/- 2.21	0.969	91.8%	0.000	0.643	0.017	0.000
Severity	2006.1	7.67	+/- 2.45	0.967	90.9%	0.000	0.634	0.024	0.000
Severity	2006.2	7.70	+/- 2.70	0.966	89.3%	0.000	0.642	0.032	0.000
Severity	2007.1	8.05	+/- 2.92	0.956	88.7%	0.000	0.562	0.054	0.000
Severity	2007.2	8.10	+/- 3.19	0.955	86.6%	0.000	0.568	0.065	0.000
Severity	2008.1	8.64	+/- 3.30	0.946	87.1%	0.000	0.492	0.113	0.000
Severity	2008.2	9.28	+/- 3.14	0.945	89.1%	0.000	0.437	0.040	0.000
Severity	2009.1	9.89	+/- 2.81	0.952	92.1%	0.000	0.435	0.063	0.000
Severity	2009.2	10.19	+/- 2.70	0.967	92.7%	0.000	0.580	0.027	0.000
Severity	2010.1	10.47	+/- 2.28	1.003	95.1%	0.000	0.953	0.032	0.000
Severity	2010.2	10.43	+/- 2.41	0.981	93.0%	0.000	0.765	0.081	0.000
Severity	2011.2	10.43	+/- 2.41	NA	91.8%	0.000		0.081	0.000
Severity	2012.1	11.29	+/- 2.75	NA	92.7%	0.000		0.171	0.000
Severity	2012.2	12.60	+/- 2.43	NA	95.9%	0.000		0.032	0.000
Severity	2013.1	13.33	+/- 3.12	NA	95.8%	0.000		0.080	0.000
Severity	2013.2	14.54	+/- 3.35	NA	96.7%	0.000		0.036	0.000
Severity	2014.1	14.52	+/- 5.87	NA	95.0%	0.000		0.095	0.004
Severity	2014.2	13.12	+/- 9.99	NA	90.4%	0.002		0.199	0.027
Severity	2015.1	11.96	+/- 65.70	NA	80.3%	0.056		0.413	0.236
Frequency	2005.1	-2.56	+/- 1.81	1.086	46.0%	0.000	0.205	0.012	0.009
Frequency	2005.2	-2.20	+/- 1.94	1.069	43.8%	0.000	0.313	0.008	0.030
Frequency	2006.1	-1.65	+/- 2.02	1.045	31.2%	0.000	0.494	0.016	0.105
Frequency	2006.2	-0.94	+/- 1.93	1.018	37.8%	0.000	0.753	0.003	0.318
Frequency	2007.1	-0.18	+/- 1.72	0.994	32.7%	0.000	0.904	0.004	0.828
Frequency	2007.2	0.43	+/- 1.47	0.979	54.8%	0.000	0.599	0.000	0.537
Frequency	2008.1	0.72	+/- 1.48	0.974	55.4%	0.000	0.500	0.001	0.310
Frequency	2008.2	1.05	+/- 1.34	0.973	68.6%	0.000	0.421	0.000	0.110
Frequency	2009.1	1.02	+/- 1.44	0.973	68.1%	0.000	0.435	0.000	0.144
Frequency	2009.2	1.05	+/- 1.54	0.974	64.9%	0.000	0.490	0.001	0.157
Frequency	2010.1	1.05	+/- 1.66	0.974	63.5%	0.000	0.531	0.001	0.184
Frequency	2010.2	1.01	+/- 1.73	0.953	58.1%	0.000	0.357	0.005	0.212
Frequency	2011.2	1.01	+/- 1.73	NA	59.1%	0.000		0.005	0.212
Frequency	2012.1	0.22	+/- 1.74	NA	72.8%	0.000		0.002	0.776
Frequency	2012.2	-0.31	+/- 1.97	NA	70.8%	0.000		0.004	0.715
Frequency	2013.1	-1.25	+/- 2.03	NA	83.3%	0.000		0.002	0.176
Frequency	2013.2	-1.88	+/- 2.42	NA	85.6%	0.000		0.005	0.100
Frequency	2014.1	-1.92	+/- 4.24	NA	78.3%	0.003		0.021	0.249
Frequency	2014.2	-2.63	+/- 8.10	NA	75.4%	0.023		0.072	0.302
Frequency	2015.1	-3.58	+/- 52.93	NA	52.5%	0.189		0.261	0.540

## B1

Coverage = Bl  
 End Trend Period = 2016.2  
 Scalar Level Change Start Date = 2011-07-01  
 Seasonality = F  
 Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2005.1	4.70	+/- 3.82	1.059	64.6%	0.000	0.648	0.016
Loss Cost	2005.2	5.24	+/- 4.17	1.036	64.2%	0.000	0.787	0.014
Loss Cost	2006.1	6.34	+/- 4.39	0.994	67.6%	0.000	0.961	0.006
Loss Cost	2006.2	6.69	+/- 4.81	0.982	65.6%	0.000	0.892	0.008
Loss Cost	2007.1	8.29	+/- 4.66	0.937	73.6%	0.000	0.599	0.001
Loss Cost	2007.2	8.57	+/- 5.06	0.931	71.2%	0.000	0.577	0.002
Loss Cost	2008.1	9.81	+/- 4.91	0.913	76.9%	0.000	0.443	0.001
Loss Cost	2008.2	10.43	+/- 5.09	0.910	77.3%	0.000	0.428	0.000
Loss Cost	2009.1	11.33	+/- 4.76	0.921	82.3%	0.000	0.444	0.000
Loss Cost	2009.2	11.35	+/- 5.08	0.922	78.9%	0.000	0.475	0.000
Loss Cost	2010.1	11.80	+/- 4.70	0.979	83.4%	0.000	0.843	0.000
Loss Cost	2010.2	11.55	+/- 4.18	0.873	81.7%	0.000	0.238	0.000
Loss Cost	2011.2	11.55	+/- 4.18	NA	81.0%	0.000	0.000	
Loss Cost	2012.1	12.55	+/- 5.01	NA	80.3%	0.000	0.000	
Loss Cost	2012.2	12.26	+/- 6.40	NA	73.4%	0.000	0.002	
Loss Cost	2013.1	13.68	+/- 8.25	NA	71.7%	0.000	0.005	
Loss Cost	2013.2	12.38	+/- 11.22	NA	57.3%	0.002	0.030	
Loss Cost	2014.1	15.65	+/- 15.96	NA	60.3%	0.019	0.043	
Loss Cost	2014.2	10.15	+/- 21.99	NA	26.0%	0.032	0.219	
Loss Cost	2015.1	15.59	+/- 49.43	NA	29.4%	0.195	0.272	
Severity	2005.1	7.23	+/- 2.33	0.984	89.7%	0.000	0.826	0.000
Severity	2005.2	7.60	+/- 2.53	0.969	89.2%	0.000	0.685	0.000
Severity	2006.1	7.90	+/- 2.76	0.959	88.3%	0.000	0.600	0.000
Severity	2006.2	7.70	+/- 3.02	0.965	86.4%	0.000	0.672	0.000
Severity	2007.1	8.26	+/- 3.20	0.949	86.4%	0.000	0.542	0.000
Severity	2007.2	8.10	+/- 3.47	0.953	83.9%	0.000	0.586	0.000
Severity	2008.1	8.81	+/- 3.49	0.942	85.4%	0.000	0.485	0.000
Severity	2008.2	9.28	+/- 3.59	0.940	85.6%	0.000	0.465	0.000
Severity	2009.1	10.01	+/- 3.14	0.950	90.0%	0.000	0.470	0.000
Severity	2009.2	10.19	+/- 3.28	0.958	88.9%	0.000	0.558	0.000
Severity	2010.1	10.54	+/- 2.78	1.004	92.4%	0.000	0.952	0.000
Severity	2010.2	10.43	+/- 2.72	0.954	90.6%	0.000	0.526	0.000
Severity	2011.2	10.43	+/- 2.72	NA	89.1%	0.000	0.000	
Severity	2012.1	11.60	+/- 2.86	NA	91.5%	0.000	0.000	
Severity	2012.2	12.60	+/- 3.28	NA	92.0%	0.000	0.000	
Severity	2013.1	13.91	+/- 3.73	NA	93.1%	0.000	0.000	
Severity	2013.2	14.54	+/- 5.13	NA	90.9%	0.000	0.001	
Severity	2014.1	15.83	+/- 7.35	NA	89.0%	0.000	0.003	
Severity	2014.2	13.12	+/- 10.08	NA	82.2%	0.000	0.022	
Severity	2015.1	14.89	+/- 22.83	NA	73.1%	0.009	0.094	
Frequency	2005.1	-2.37	+/- 2.09	1.077	27.7%	0.000	0.321	0.030
Frequency	2005.2	-2.20	+/- 2.30	1.069	20.7%	0.000	0.393	0.062
Frequency	2006.1	-1.45	+/- 2.33	1.037	7.8%	0.000	0.628	0.210
Frequency	2006.2	-0.94	+/- 2.45	1.018	-1.8%	0.000	0.815	0.431
Frequency	2007.1	0.03	+/- 2.20	0.987	-11.4%	0.000	0.835	0.981
Frequency	2007.2	0.43	+/- 2.30	0.977	-12.1%	0.000	0.709	0.693
Frequency	2008.1	0.92	+/- 2.28	0.969	-7.3%	0.000	0.595	0.398
Frequency	2008.2	1.05	+/- 2.44	0.968	-6.6%	0.000	0.599	0.366
Frequency	2009.1	1.19	+/- 2.59	0.970	-5.1%	0.000	0.633	0.332
Frequency	2009.2	1.05	+/- 2.70	0.963	-10.6%	0.000	0.568	0.407
Frequency	2010.1	1.14	+/- 2.84	0.975	-9.8%	0.000	0.727	0.389
Frequency	2010.2	1.01	+/- 2.69	0.915	-5.4%	0.000	0.273	0.414
Frequency	2011.2	1.01	+/- 2.69	NA	-2.7%	0.000		0.414
Frequency	2012.1	0.86	+/- 3.35	NA	-7.8%	0.000		0.570
Frequency	2012.2	-0.31	+/- 3.76	NA	-13.7%	0.000		0.852
Frequency	2013.1	-0.20	+/- 5.03	NA	-16.5%	0.002		0.926
Frequency	2013.2	-1.88	+/- 6.12	NA	-6.9%	0.004		0.469
Frequency	2014.1	-0.15	+/- 8.66	NA	-24.9%	0.029		0.963
Frequency	2014.2	-2.63	+/- 13.12	NA	-17.7%	0.056		0.573
Frequency	2015.1	0.60	+/- 28.71	NA	-49.4%	0.290		0.935

## PD

*Coverage = PD*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = NA*

<b>Fit</b>	<b>Start Date</b>	<b>Trend</b>	<b>Conf Int.</b>	<b>Adj R<sup>2</sup></b>	<b>P-Value: (Intercept)</b>	<b>P-Value: Seasonality</b>	<b>P-Value: Time</b>
Loss Cost	1998.1	3.98	+/- 0.50	87.9%	0.000	0.011	0.000
Loss Cost	1998.2	3.96	+/- 0.52	86.8%	0.000	0.014	0.000
Loss Cost	1999.1	3.97	+/- 0.55	86.1%	0.000	0.017	0.000
Loss Cost	1999.2	3.94	+/- 0.58	84.7%	0.000	0.024	0.000
Loss Cost	2000.1	3.89	+/- 0.61	83.7%	0.000	0.023	0.000
Loss Cost	2000.2	3.90	+/- 0.65	82.3%	0.000	0.026	0.000
Loss Cost	2001.1	3.91	+/- 0.69	81.3%	0.000	0.032	0.000
Loss Cost	2001.2	3.78	+/- 0.72	79.3%	0.000	0.052	0.000
Loss Cost	2002.1	3.72	+/- 0.76	77.8%	0.000	0.048	0.000
Loss Cost	2002.2	3.81	+/- 0.81	77.0%	0.000	0.041	0.000
Loss Cost	2003.1	3.76	+/- 0.86	75.3%	0.000	0.040	0.000
Loss Cost	2003.2	3.72	+/- 0.92	72.4%	0.000	0.052	0.000
Loss Cost	2004.1	3.43	+/- 0.92	71.5%	0.000	0.020	0.000
Loss Cost	2004.2	3.14	+/- 0.91	68.0%	0.000	0.036	0.000
Loss Cost	2005.1	2.78	+/- 0.87	68.4%	0.000	0.008	0.000
Loss Cost	2005.2	2.45	+/- 0.83	64.5%	0.000	0.013	0.000
Loss Cost	2006.1	2.08	+/- 0.77	67.3%	0.000	0.001	0.000
Loss Cost	2006.2	1.72	+/- 0.67	64.8%	0.000	0.001	0.000
Loss Cost	2007.1	1.61	+/- 0.73	63.9%	0.000	0.001	0.000
Loss Cost	2007.2	1.59	+/- 0.80	58.6%	0.000	0.002	0.001
Loss Cost	2008.1	1.65	+/- 0.89	58.6%	0.000	0.004	0.001
Loss Cost	2008.2	1.77	+/- 0.98	57.0%	0.000	0.004	0.001
Loss Cost	2009.1	1.82	+/- 1.11	56.6%	0.000	0.008	0.003
Loss Cost	2009.2	1.90	+/- 1.25	52.4%	0.000	0.010	0.005
Loss Cost	2010.1	1.99	+/- 1.43	52.1%	0.000	0.019	0.010
Loss Cost	2010.2	1.56	+/- 1.50	38.7%	0.000	0.035	0.042
Loss Cost	2011.1	1.45	+/- 1.76	37.2%	0.000	0.044	0.095
Loss Cost	2011.2	1.90	+/- 1.95	43.6%	0.000	0.029	0.053
Loss Cost	2012.1	1.18	+/- 2.08	49.5%	0.000	0.013	0.227
Loss Cost	2012.2	0.32	+/- 2.01	40.9%	0.000	0.018	0.720
Loss Cost	2013.1	0.19	+/- 2.57	38.8%	0.000	0.031	0.863
Loss Cost	2013.2	-0.48	+/- 3.01	30.2%	0.000	0.061	0.711
Loss Cost	2014.1	-0.09	+/- 4.19	17.1%	0.000	0.128	0.959
Loss Cost	2014.2	-0.30	+/- 6.01	4.1%	0.000	0.209	0.896
Loss Cost	2015.1	0.40	+/- 10.42	-17.3%	0.004	0.378	0.911

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.22	+/- 0.38	88.8%	0.000	0.018	0.000
Severity	1998.2	3.10	+/- 0.37	88.5%	0.000	0.032	0.000
Severity	1999.1	2.99	+/- 0.37	88.7%	0.000	0.010	0.000
Severity	1999.2	2.87	+/- 0.36	88.4%	0.000	0.018	0.000
Severity	2000.1	2.74	+/- 0.34	89.1%	0.000	0.003	0.000
Severity	2000.2	2.61	+/- 0.32	89.3%	0.000	0.005	0.000
Severity	2001.1	2.48	+/- 0.31	90.2%	0.000	0.001	0.000
Severity	2001.2	2.35	+/- 0.27	91.2%	0.000	0.001	0.000
Severity	2002.1	2.24	+/- 0.26	92.1%	0.000	0.000	0.000
Severity	2002.2	2.20	+/- 0.27	91.1%	0.000	0.000	0.000
Severity	2003.1	2.22	+/- 0.29	90.6%	0.000	0.000	0.000
Severity	2003.2	2.26	+/- 0.30	90.1%	0.000	0.000	0.000
Severity	2004.1	2.32	+/- 0.32	90.3%	0.000	0.000	0.000
Severity	2004.2	2.31	+/- 0.34	89.0%	0.000	0.001	0.000
Severity	2005.1	2.27	+/- 0.37	88.2%	0.000	0.001	0.000
Severity	2005.2	2.24	+/- 0.40	86.3%	0.000	0.001	0.000
Severity	2006.1	2.17	+/- 0.43	85.4%	0.000	0.001	0.000
Severity	2006.2	2.07	+/- 0.44	83.0%	0.000	0.002	0.000
Severity	2007.1	1.99	+/- 0.48	81.9%	0.000	0.002	0.000
Severity	2007.2	2.07	+/- 0.51	81.1%	0.000	0.001	0.000
Severity	2008.1	2.30	+/- 0.48	86.6%	0.000	0.002	0.000
Severity	2008.2	2.52	+/- 0.44	90.7%	0.000	0.000	0.000
Severity	2009.1	2.71	+/- 0.42	93.2%	0.000	0.000	0.000
Severity	2009.2	2.86	+/- 0.42	93.9%	0.000	0.000	0.000
Severity	2010.1	2.93	+/- 0.48	93.7%	0.000	0.000	0.000
Severity	2010.2	2.96	+/- 0.54	92.2%	0.000	0.000	0.000
Severity	2011.1	2.70	+/- 0.51	93.9%	0.000	0.000	0.000
Severity	2011.2	2.45	+/- 0.45	94.4%	0.000	0.000	0.000
Severity	2012.1	2.54	+/- 0.53	94.4%	0.000	0.000	0.000
Severity	2012.2	2.48	+/- 0.63	92.0%	0.000	0.000	0.000
Severity	2013.1	2.60	+/- 0.79	92.0%	0.000	0.002	0.000
Severity	2013.2	2.47	+/- 0.98	87.7%	0.000	0.004	0.001
Severity	2014.1	2.35	+/- 1.35	86.2%	0.000	0.011	0.006
Severity	2014.2	1.93	+/- 1.62	78.6%	0.000	0.023	0.029
Severity	2015.1	1.62	+/- 2.70	77.2%	0.000	0.051	0.149
Frequency	1998.1	0.74	+/- 0.54	14.2%	0.000	0.492	0.008
Frequency	1998.2	0.83	+/- 0.55	17.9%	0.000	0.374	0.004
Frequency	1999.1	0.96	+/- 0.56	22.6%	0.000	0.527	0.001
Frequency	1999.2	1.03	+/- 0.59	24.3%	0.000	0.443	0.001
Frequency	2000.1	1.12	+/- 0.61	26.6%	0.000	0.561	0.001
Frequency	2000.2	1.26	+/- 0.63	31.4%	0.000	0.407	0.000
Frequency	2001.1	1.39	+/- 0.65	35.5%	0.000	0.559	0.000
Frequency	2001.2	1.40	+/- 0.69	33.1%	0.000	0.561	0.000
Frequency	2002.1	1.45	+/- 0.73	32.9%	0.000	0.632	0.000
Frequency	2002.2	1.57	+/- 0.77	35.3%	0.000	0.512	0.000
Frequency	2003.1	1.50	+/- 0.82	31.6%	0.000	0.463	0.001
Frequency	2003.2	1.43	+/- 0.87	26.2%	0.000	0.540	0.002
Frequency	2004.1	1.09	+/- 0.83	21.1%	0.000	0.251	0.012
Frequency	2004.2	0.81	+/- 0.81	10.2%	0.000	0.414	0.050
Frequency	2005.1	0.51	+/- 0.78	7.1%	0.000	0.185	0.195
Frequency	2005.2	0.21	+/- 0.75	-2.7%	0.000	0.322	0.572
Frequency	2006.1	-0.09	+/- 0.72	2.6%	0.000	0.121	0.800
Frequency	2006.2	-0.34	+/- 0.70	2.9%	0.000	0.211	0.332
Frequency	2007.1	-0.37	+/- 0.78	2.2%	0.000	0.214	0.331
Frequency	2007.2	-0.48	+/- 0.84	2.9%	0.000	0.290	0.250
Frequency	2008.1	-0.63	+/- 0.91	7.1%	0.000	0.219	0.164
Frequency	2008.2	-0.73	+/- 1.01	8.1%	0.000	0.287	0.144
Frequency	2009.1	-0.86	+/- 1.12	9.4%	0.000	0.249	0.123
Frequency	2009.2	-0.93	+/- 1.26	9.2%	0.000	0.303	0.138
Frequency	2010.1	-0.91	+/- 1.46	3.3%	0.000	0.346	0.201
Frequency	2010.2	-1.36	+/- 1.51	13.6%	0.000	0.541	0.075
Frequency	2011.1	-1.21	+/- 1.77	2.4%	0.000	0.649	0.162
Frequency	2011.2	-0.54	+/- 1.79	-4.9%	0.000	0.343	0.520
Frequency	2012.1	-1.33	+/- 1.78	21.7%	0.000	0.119	0.128
Frequency	2012.2	-2.11	+/- 1.66	45.4%	0.000	0.198	0.020
Frequency	2013.1	-2.35	+/- 2.09	39.4%	0.000	0.194	0.034
Frequency	2013.2	-2.88	+/- 2.47	46.8%	0.000	0.321	0.031
Frequency	2014.1	-2.38	+/- 3.36	16.1%	0.000	0.512	0.132
Frequency	2014.2	-2.19	+/- 4.84	-0.2%	0.000	0.542	0.282
Frequency	2015.1	-1.21	+/- 8.10	-54.1%	0.005	0.797	0.669

## **PD**

*Coverage = PD*  
*End Trend Period = 2017.2*  
*Seasonality = F*  
*Excluded Points = NA*

<b>Fit</b>	<b>Start Date</b>	<b>Trend</b>	<b>Conf Int.</b>	<b>Adj R<sup>2</sup></b>	<b>P-Value:</b>	
					<b>(Intercept)</b>	<b>P-Value: Time</b>
Loss Cost	1998.1	4.01	+/- 0.54	85.9%	0.000	0.000
Loss Cost	1998.2	3.96	+/- 0.56	84.7%	0.000	0.000
Loss Cost	1999.1	4.01	+/- 0.59	84.1%	0.000	0.000
Loss Cost	1999.2	3.94	+/- 0.62	82.7%	0.000	0.000
Loss Cost	2000.1	3.93	+/- 0.65	81.4%	0.000	0.000
Loss Cost	2000.2	3.90	+/- 0.69	79.9%	0.000	0.000
Loss Cost	2001.1	3.95	+/- 0.73	79.0%	0.000	0.000
Loss Cost	2001.2	3.78	+/- 0.75	77.2%	0.000	0.000
Loss Cost	2002.1	3.76	+/- 0.80	75.4%	0.000	0.000
Loss Cost	2002.2	3.81	+/- 0.85	74.1%	0.000	0.000
Loss Cost	2003.1	3.81	+/- 0.91	72.1%	0.000	0.000
Loss Cost	2003.2	3.72	+/- 0.97	69.2%	0.000	0.000
Loss Cost	2004.1	3.50	+/- 1.01	65.8%	0.000	0.000
Loss Cost	2004.2	3.14	+/- 0.98	62.9%	0.000	0.000
Loss Cost	2005.1	2.86	+/- 0.99	58.6%	0.000	0.000
Loss Cost	2005.2	2.45	+/- 0.94	54.8%	0.000	0.000
Loss Cost	2006.1	2.18	+/- 0.95	48.9%	0.000	0.000
Loss Cost	2006.2	1.72	+/- 0.85	43.7%	0.000	0.000
Loss Cost	2007.1	1.71	+/- 0.93	39.8%	0.000	0.001
Loss Cost	2007.2	1.59	+/- 1.02	33.0%	0.000	0.004
Loss Cost	2008.1	1.78	+/- 1.10	36.0%	0.000	0.003
Loss Cost	2008.2	1.77	+/- 1.23	31.8%	0.000	0.007
Loss Cost	2009.1	1.98	+/- 1.35	34.1%	0.000	0.006
Loss Cost	2009.2	1.90	+/- 1.53	27.8%	0.000	0.017
Loss Cost	2010.1	2.18	+/- 1.70	31.0%	0.000	0.015
Loss Cost	2010.2	1.56	+/- 1.73	16.8%	0.000	0.072
Loss Cost	2011.1	1.68	+/- 2.01	15.3%	0.000	0.092
Loss Cost	2011.2	1.90	+/- 2.36	15.6%	0.000	0.100
Loss Cost	2012.1	1.60	+/- 2.78	5.7%	0.000	0.225
Loss Cost	2012.2	0.32	+/- 2.69	-10.2%	0.000	0.791
Loss Cost	2013.1	0.71	+/- 3.31	-9.2%	0.000	0.635
Loss Cost	2013.2	-0.48	+/- 3.70	-12.8%	0.000	0.769
Loss Cost	2014.1	0.56	+/- 4.61	-14.9%	0.000	0.775
Loss Cost	2014.2	-0.30	+/- 6.21	-19.6%	0.000	0.905
Loss Cost	2015.1	1.39	+/- 8.85	-19.2%	0.001	0.683

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	3.24	+/- 0.41	87.3%	0.000	0.000
Severity	1998.2	3.10	+/- 0.39	87.3%	0.000	0.000
Severity	1999.1	3.01	+/- 0.40	86.7%	0.000	0.000
Severity	1999.2	2.87	+/- 0.39	86.7%	0.000	0.000
Severity	2000.1	2.76	+/- 0.38	86.2%	0.000	0.000
Severity	2000.2	2.61	+/- 0.36	86.7%	0.000	0.000
Severity	2001.1	2.51	+/- 0.36	86.1%	0.000	0.000
Severity	2001.2	2.35	+/- 0.32	87.4%	0.000	0.000
Severity	2002.1	2.27	+/- 0.33	86.6%	0.000	0.000
Severity	2002.2	2.20	+/- 0.34	85.4%	0.000	0.000
Severity	2003.1	2.25	+/- 0.36	85.0%	0.000	0.000
Severity	2003.2	2.26	+/- 0.39	83.7%	0.000	0.000
Severity	2004.1	2.36	+/- 0.40	84.7%	0.000	0.000
Severity	2004.2	2.31	+/- 0.43	82.9%	0.000	0.000
Severity	2005.1	2.31	+/- 0.46	81.2%	0.000	0.000
Severity	2005.2	2.24	+/- 0.49	78.8%	0.000	0.000
Severity	2006.1	2.23	+/- 0.54	76.4%	0.000	0.000
Severity	2006.2	2.07	+/- 0.55	73.7%	0.000	0.000
Severity	2007.1	2.05	+/- 0.60	70.7%	0.000	0.000
Severity	2007.2	2.07	+/- 0.66	68.0%	0.000	0.000
Severity	2008.1	2.37	+/- 0.62	77.4%	0.000	0.000
Severity	2008.2	2.52	+/- 0.66	78.2%	0.000	0.000
Severity	2009.1	2.80	+/- 0.64	83.8%	0.000	0.000
Severity	2009.2	2.86	+/- 0.72	81.9%	0.000	0.000
Severity	2010.1	3.05	+/- 0.78	82.7%	0.000	0.000
Severity	2010.2	2.96	+/- 0.89	78.9%	0.000	0.000
Severity	2011.1	2.88	+/- 1.03	74.2%	0.000	0.000
Severity	2011.2	2.45	+/- 1.03	69.4%	0.000	0.000
Severity	2012.1	2.76	+/- 1.14	72.2%	0.000	0.000
Severity	2012.2	2.48	+/- 1.32	63.6%	0.000	0.002
Severity	2013.1	2.89	+/- 1.52	67.8%	0.000	0.002
Severity	2013.2	2.47	+/- 1.80	55.0%	0.000	0.013
Severity	2014.1	2.80	+/- 2.34	53.0%	0.000	0.025
Severity	2014.2	1.93	+/- 2.76	27.6%	0.000	0.130
Severity	2015.1	2.41	+/- 4.09	25.9%	0.000	0.173
Frequency	1998.1	0.74	+/- 0.53	15.4%	0.000	0.007
Frequency	1998.2	0.83	+/- 0.55	18.3%	0.000	0.004
Frequency	1999.1	0.97	+/- 0.56	23.8%	0.000	0.001
Frequency	1999.2	1.03	+/- 0.58	25.1%	0.000	0.001
Frequency	2000.1	1.13	+/- 0.60	28.0%	0.000	0.001
Frequency	2000.2	1.26	+/- 0.62	32.0%	0.000	0.000
Frequency	2001.1	1.40	+/- 0.64	36.8%	0.000	0.000
Frequency	2001.2	1.40	+/- 0.68	34.5%	0.000	0.000
Frequency	2002.1	1.46	+/- 0.72	34.6%	0.000	0.000
Frequency	2002.2	1.57	+/- 0.76	36.6%	0.000	0.000
Frequency	2003.1	1.52	+/- 0.81	32.7%	0.000	0.001
Frequency	2003.2	1.43	+/- 0.86	27.9%	0.000	0.002
Frequency	2004.1	1.12	+/- 0.83	19.9%	0.000	0.010
Frequency	2004.2	0.81	+/- 0.80	11.3%	0.000	0.048
Frequency	2005.1	0.54	+/- 0.79	3.8%	0.000	0.173
Frequency	2005.2	0.21	+/- 0.74	-2.9%	0.000	0.572
Frequency	2006.1	-0.05	+/- 0.74	-4.5%	0.000	0.894
Frequency	2006.2	-0.34	+/- 0.71	-0.2%	0.000	0.339
Frequency	2007.1	-0.33	+/- 0.78	-1.0%	0.000	0.387
Frequency	2007.2	-0.48	+/- 0.84	2.0%	0.000	0.252
Frequency	2008.1	-0.58	+/- 0.92	3.9%	0.000	0.201
Frequency	2008.2	-0.73	+/- 1.01	6.9%	0.000	0.145
Frequency	2009.1	-0.80	+/- 1.13	6.9%	0.000	0.152
Frequency	2009.2	-0.93	+/- 1.26	8.3%	0.000	0.139
Frequency	2010.1	-0.84	+/- 1.44	3.6%	0.000	0.232
Frequency	2010.2	-1.36	+/- 1.46	17.6%	0.000	0.067
Frequency	2011.1	-1.17	+/- 1.69	8.8%	0.000	0.159
Frequency	2011.2	-0.54	+/- 1.77	-4.8%	0.000	0.518
Frequency	2012.1	-1.13	+/- 1.90	6.2%	0.000	0.217
Frequency	2012.2	-2.11	+/- 1.72	39.5%	0.000	0.023
Frequency	2013.1	-2.13	+/- 2.14	31.4%	0.000	0.054
Frequency	2013.2	-2.88	+/- 2.42	45.5%	0.000	0.028
Frequency	2014.1	-2.18	+/- 2.99	23.2%	0.000	0.128
Frequency	2014.2	-2.19	+/- 4.22	10.9%	0.000	0.245
Frequency	2015.1	-1.00	+/- 5.94	-18.6%	0.001	0.666

## PD

*Coverage = PD*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = 2011.1*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	3.94	+/- 0.49	88.3%	0.000	0.006	0.000
Loss Cost	1998.2	3.93	+/- 0.52	87.3%	0.000	0.008	0.000
Loss Cost	1999.1	3.94	+/- 0.55	86.6%	0.000	0.010	0.000
Loss Cost	1999.2	3.90	+/- 0.58	85.3%	0.000	0.014	0.000
Loss Cost	2000.1	3.86	+/- 0.61	84.3%	0.000	0.013	0.000
Loss Cost	2000.2	3.87	+/- 0.64	83.0%	0.000	0.015	0.000
Loss Cost	2001.1	3.88	+/- 0.69	82.1%	0.000	0.019	0.000
Loss Cost	2001.2	3.75	+/- 0.71	80.1%	0.000	0.032	0.000
Loss Cost	2002.1	3.69	+/- 0.76	78.7%	0.000	0.030	0.000
Loss Cost	2002.2	3.79	+/- 0.80	78.0%	0.000	0.024	0.000
Loss Cost	2003.1	3.73	+/- 0.85	76.5%	0.000	0.024	0.000
Loss Cost	2003.2	3.71	+/- 0.91	73.7%	0.000	0.032	0.000
Loss Cost	2004.1	3.42	+/- 0.91	73.2%	0.000	0.011	0.000
Loss Cost	2004.2	3.14	+/- 0.90	69.8%	0.000	0.021	0.000
Loss Cost	2005.1	2.78	+/- 0.85	70.9%	0.000	0.004	0.000
Loss Cost	2005.2	2.47	+/- 0.82	67.1%	0.000	0.007	0.000
Loss Cost	2006.1	2.10	+/- 0.74	70.7%	0.000	0.001	0.000
Loss Cost	2006.2	1.76	+/- 0.66	68.6%	0.000	0.001	0.000
Loss Cost	2007.1	1.65	+/- 0.71	67.8%	0.000	0.001	0.000
Loss Cost	2007.2	1.65	+/- 0.79	63.0%	0.000	0.001	0.000
Loss Cost	2008.1	1.73	+/- 0.87	63.3%	0.000	0.002	0.001
Loss Cost	2008.2	1.90	+/- 0.96	63.0%	0.000	0.002	0.001
Loss Cost	2009.1	1.98	+/- 1.08	62.9%	0.000	0.004	0.001
Loss Cost	2009.2	2.15	+/- 1.23	60.4%	0.000	0.004	0.002
Loss Cost	2010.1	2.31	+/- 1.42	60.8%	0.000	0.008	0.004
Loss Cost	2010.2	1.92	+/- 1.61	45.6%	0.000	0.020	0.022
Loss Cost	2011.2	1.90	+/- 1.95	43.6%	0.000	0.029	0.053
Loss Cost	2012.1	1.18	+/- 2.08	49.5%	0.000	0.013	0.227
Loss Cost	2012.2	0.32	+/- 2.01	40.9%	0.000	0.018	0.720
Loss Cost	2013.1	0.19	+/- 2.57	38.8%	0.000	0.031	0.863
Loss Cost	2013.2	-0.48	+/- 3.01	30.2%	0.000	0.061	0.711
Loss Cost	2014.1	-0.09	+/- 4.19	17.1%	0.000	0.128	0.959
Loss Cost	2014.2	-0.30	+/- 6.01	4.1%	0.000	0.209	0.896
Loss Cost	2015.1	0.40	+/- 10.42	-17.3%	0.004	0.378	0.911

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.23	+/- 0.39	88.9%	0.000	0.026	0.000
Severity	1998.2	3.12	+/- 0.38	88.7%	0.000	0.046	0.000
Severity	1999.1	3.00	+/- 0.37	88.9%	0.000	0.015	0.000
Severity	1999.2	2.89	+/- 0.36	88.7%	0.000	0.028	0.000
Severity	2000.1	2.75	+/- 0.35	89.3%	0.000	0.006	0.000
Severity	2000.2	2.62	+/- 0.32	89.7%	0.000	0.010	0.000
Severity	2001.1	2.50	+/- 0.30	90.5%	0.000	0.001	0.000
Severity	2001.2	2.36	+/- 0.27	91.8%	0.000	0.001	0.000
Severity	2002.1	2.25	+/- 0.25	92.7%	0.000	0.000	0.000
Severity	2002.2	2.21	+/- 0.26	91.8%	0.000	0.000	0.000
Severity	2003.1	2.23	+/- 0.28	91.4%	0.000	0.000	0.000
Severity	2003.2	2.26	+/- 0.30	90.9%	0.000	0.000	0.000
Severity	2004.1	2.33	+/- 0.31	91.1%	0.000	0.001	0.000
Severity	2004.2	2.31	+/- 0.33	89.8%	0.000	0.002	0.000
Severity	2005.1	2.27	+/- 0.36	89.0%	0.000	0.002	0.000
Severity	2005.2	2.23	+/- 0.39	87.2%	0.000	0.003	0.000
Severity	2006.1	2.16	+/- 0.41	86.3%	0.000	0.002	0.000
Severity	2006.2	2.04	+/- 0.42	84.5%	0.000	0.004	0.000
Severity	2007.1	1.96	+/- 0.45	83.3%	0.000	0.003	0.000
Severity	2007.2	2.03	+/- 0.49	82.0%	0.000	0.003	0.000
Severity	2008.1	2.25	+/- 0.45	87.7%	0.000	0.004	0.000
Severity	2008.2	2.46	+/- 0.42	91.2%	0.000	0.000	0.000
Severity	2009.1	2.64	+/- 0.39	93.8%	0.000	0.000	0.000
Severity	2009.2	2.77	+/- 0.42	93.8%	0.000	0.000	0.000
Severity	2010.1	2.83	+/- 0.48	93.3%	0.000	0.000	0.000
Severity	2010.2	2.82	+/- 0.57	90.8%	0.000	0.001	0.000
Severity	2011.2	2.45	+/- 0.45	94.4%	0.000	0.000	0.000
Severity	2012.1	2.54	+/- 0.53	94.4%	0.000	0.000	0.000
Severity	2012.2	2.48	+/- 0.63	92.0%	0.000	0.000	0.000
Severity	2013.1	2.60	+/- 0.79	92.0%	0.000	0.002	0.000
Severity	2013.2	2.47	+/- 0.98	87.7%	0.000	0.004	0.001
Severity	2014.1	2.35	+/- 1.35	86.2%	0.000	0.011	0.006
Severity	2014.2	1.93	+/- 1.62	78.6%	0.000	0.023	0.029
Severity	2015.1	1.62	+/- 2.70	77.2%	0.000	0.051	0.149
Frequency	1998.1	0.69	+/- 0.52	14.7%	0.000	0.324	0.011
Frequency	1998.2	0.79	+/- 0.54	19.0%	0.000	0.227	0.005
Frequency	1999.1	0.91	+/- 0.55	23.5%	0.000	0.340	0.002
Frequency	1999.2	0.99	+/- 0.57	25.7%	0.000	0.271	0.001
Frequency	2000.1	1.08	+/- 0.59	28.0%	0.000	0.361	0.001
Frequency	2000.2	1.22	+/- 0.60	33.7%	0.000	0.233	0.000
Frequency	2001.1	1.35	+/- 0.62	37.9%	0.000	0.343	0.000
Frequency	2001.2	1.36	+/- 0.66	35.7%	0.000	0.342	0.000
Frequency	2002.1	1.41	+/- 0.70	35.5%	0.000	0.402	0.000
Frequency	2002.2	1.54	+/- 0.73	38.7%	0.000	0.295	0.000
Frequency	2003.1	1.47	+/- 0.78	35.4%	0.000	0.262	0.001
Frequency	2003.2	1.41	+/- 0.83	29.9%	0.000	0.318	0.002
Frequency	2004.1	1.07	+/- 0.77	27.1%	0.000	0.109	0.008
Frequency	2004.2	0.81	+/- 0.75	16.0%	0.000	0.196	0.036
Frequency	2005.1	0.51	+/- 0.71	15.9%	0.000	0.060	0.153
Frequency	2005.2	0.23	+/- 0.67	5.1%	0.000	0.113	0.481
Frequency	2006.1	-0.06	+/- 0.62	15.4%	0.000	0.024	0.837
Frequency	2006.2	-0.28	+/- 0.60	14.6%	0.000	0.046	0.342
Frequency	2007.1	-0.31	+/- 0.66	13.3%	0.000	0.051	0.347
Frequency	2007.2	-0.37	+/- 0.73	12.7%	0.000	0.078	0.302
Frequency	2008.1	-0.51	+/- 0.79	17.0%	0.000	0.058	0.194
Frequency	2008.2	-0.55	+/- 0.89	16.6%	0.000	0.083	0.213
Frequency	2009.1	-0.65	+/- 1.01	16.8%	0.000	0.080	0.190
Frequency	2009.2	-0.60	+/- 1.16	15.9%	0.000	0.094	0.282
Frequency	2010.1	-0.51	+/- 1.35	8.0%	0.000	0.131	0.428
Frequency	2010.2	-0.88	+/- 1.52	10.3%	0.000	0.249	0.234
Frequency	2011.2	-0.54	+/- 1.79	-4.9%	0.000	0.343	0.520
Frequency	2012.1	-1.33	+/- 1.78	21.7%	0.000	0.119	0.128
Frequency	2012.2	-2.11	+/- 1.66	45.4%	0.000	0.198	0.020
Frequency	2013.1	-2.35	+/- 2.09	39.4%	0.000	0.194	0.034
Frequency	2013.2	-2.88	+/- 2.47	46.8%	0.000	0.321	0.031
Frequency	2014.1	-2.38	+/- 3.36	16.1%	0.000	0.512	0.132
Frequency	2014.2	-2.19	+/- 4.84	-0.2%	0.000	0.542	0.282
Frequency	2015.1	-1.21	+/- 8.10	-54.1%	0.005	0.797	0.669

## PD

*Coverage = PD*  
*End Trend Period = 2017.2*  
*Seasonality = F*  
*Excluded Points = 2011.1*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	3.99	+/- 0.54	85.9%	0.000	0.000
Loss Cost	1998.2	3.94	+/- 0.57	84.8%	0.000	0.000
Loss Cost	1999.1	3.98	+/- 0.60	84.1%	0.000	0.000
Loss Cost	1999.2	3.91	+/- 0.62	82.8%	0.000	0.000
Loss Cost	2000.1	3.91	+/- 0.66	81.5%	0.000	0.000
Loss Cost	2000.2	3.88	+/- 0.70	80.0%	0.000	0.000
Loss Cost	2001.1	3.93	+/- 0.74	79.1%	0.000	0.000
Loss Cost	2001.2	3.76	+/- 0.76	77.4%	0.000	0.000
Loss Cost	2002.1	3.75	+/- 0.81	75.6%	0.000	0.000
Loss Cost	2002.2	3.80	+/- 0.86	74.3%	0.000	0.000
Loss Cost	2003.1	3.80	+/- 0.92	72.4%	0.000	0.000
Loss Cost	2003.2	3.71	+/- 0.98	69.5%	0.000	0.000
Loss Cost	2004.1	3.50	+/- 1.02	66.2%	0.000	0.000
Loss Cost	2004.2	3.14	+/- 0.99	63.4%	0.000	0.000
Loss Cost	2005.1	2.87	+/- 1.01	59.1%	0.000	0.000
Loss Cost	2005.2	2.46	+/- 0.95	55.4%	0.000	0.000
Loss Cost	2006.1	2.19	+/- 0.97	49.4%	0.000	0.000
Loss Cost	2006.2	1.74	+/- 0.87	44.2%	0.000	0.000
Loss Cost	2007.1	1.73	+/- 0.96	40.4%	0.000	0.001
Loss Cost	2007.2	1.61	+/- 1.05	33.4%	0.000	0.004
Loss Cost	2008.1	1.81	+/- 1.14	36.8%	0.000	0.004
Loss Cost	2008.2	1.82	+/- 1.28	32.6%	0.000	0.008
Loss Cost	2009.1	2.06	+/- 1.42	35.4%	0.000	0.007
Loss Cost	2009.2	2.01	+/- 1.63	29.0%	0.000	0.018
Loss Cost	2010.1	2.37	+/- 1.84	33.3%	0.000	0.014
Loss Cost	2010.2	1.68	+/- 1.95	16.7%	0.000	0.082
Loss Cost	2011.2	1.90	+/- 2.36	15.6%	0.000	0.100
Loss Cost	2012.1	1.60	+/- 2.78	5.7%	0.000	0.225
Loss Cost	2012.2	0.32	+/- 2.69	-10.2%	0.000	0.791
Loss Cost	2013.1	0.71	+/- 3.31	-9.2%	0.000	0.635
Loss Cost	2013.2	-0.48	+/- 3.70	-12.8%	0.000	0.769
Loss Cost	2014.1	0.56	+/- 4.61	-14.9%	0.000	0.775
Loss Cost	2014.2	-0.30	+/- 6.21	-19.6%	0.000	0.905
Loss Cost	2015.1	1.39	+/- 8.85	-19.2%	0.001	0.683

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	3.26	+/- 0.41	87.6%	0.000	0.000
Severity	1998.2	3.12	+/- 0.40	87.7%	0.000	0.000
Severity	1999.1	3.03	+/- 0.40	87.1%	0.000	0.000
Severity	1999.2	2.89	+/- 0.38	87.2%	0.000	0.000
Severity	2000.1	2.78	+/- 0.38	86.8%	0.000	0.000
Severity	2000.2	2.63	+/- 0.36	87.5%	0.000	0.000
Severity	2001.1	2.53	+/- 0.36	87.0%	0.000	0.000
Severity	2001.2	2.36	+/- 0.31	88.7%	0.000	0.000
Severity	2002.1	2.28	+/- 0.32	88.0%	0.000	0.000
Severity	2002.2	2.22	+/- 0.33	87.1%	0.000	0.000
Severity	2003.1	2.26	+/- 0.35	86.7%	0.000	0.000
Severity	2003.2	2.27	+/- 0.37	85.5%	0.000	0.000
Severity	2004.1	2.36	+/- 0.38	86.5%	0.000	0.000
Severity	2004.2	2.31	+/- 0.41	84.9%	0.000	0.000
Severity	2005.1	2.31	+/- 0.44	83.3%	0.000	0.000
Severity	2005.2	2.23	+/- 0.47	81.2%	0.000	0.000
Severity	2006.1	2.21	+/- 0.51	78.9%	0.000	0.000
Severity	2006.2	2.03	+/- 0.51	77.1%	0.000	0.000
Severity	2007.1	2.00	+/- 0.56	74.0%	0.000	0.000
Severity	2007.2	2.00	+/- 0.62	71.0%	0.000	0.000
Severity	2008.1	2.29	+/- 0.57	80.1%	0.000	0.000
Severity	2008.2	2.42	+/- 0.62	80.2%	0.000	0.000
Severity	2009.1	2.68	+/- 0.60	85.1%	0.000	0.000
Severity	2009.2	2.70	+/- 0.69	82.6%	0.000	0.000
Severity	2010.1	2.86	+/- 0.77	82.2%	0.000	0.000
Severity	2010.2	2.69	+/- 0.89	77.1%	0.000	0.000
Severity	2011.2	2.45	+/- 1.03	69.4%	0.000	0.000
Severity	2012.1	2.76	+/- 1.14	72.2%	0.000	0.000
Severity	2012.2	2.48	+/- 1.32	63.6%	0.000	0.002
Severity	2013.1	2.89	+/- 1.52	67.8%	0.000	0.002
Severity	2013.2	2.47	+/- 1.80	55.0%	0.000	0.013
Severity	2014.1	2.80	+/- 2.34	53.0%	0.000	0.025
Severity	2014.2	1.93	+/- 2.76	27.6%	0.000	0.130
Severity	2015.1	2.41	+/- 4.09	25.9%	0.000	0.173
Frequency	1998.1	0.70	+/- 0.52	14.7%	0.000	0.009
Frequency	1998.2	0.80	+/- 0.54	17.8%	0.000	0.005
Frequency	1999.1	0.93	+/- 0.54	23.7%	0.000	0.001
Frequency	1999.2	1.00	+/- 0.57	25.2%	0.000	0.001
Frequency	2000.1	1.09	+/- 0.59	28.3%	0.000	0.001
Frequency	2000.2	1.22	+/- 0.61	32.7%	0.000	0.000
Frequency	2001.1	1.36	+/- 0.62	38.0%	0.000	0.000
Frequency	2001.2	1.37	+/- 0.66	35.8%	0.000	0.000
Frequency	2002.1	1.43	+/- 0.70	36.1%	0.000	0.000
Frequency	2002.2	1.54	+/- 0.73	38.4%	0.000	0.000
Frequency	2003.1	1.50	+/- 0.78	34.6%	0.000	0.000
Frequency	2003.2	1.41	+/- 0.83	29.8%	0.000	0.002
Frequency	2004.1	1.11	+/- 0.80	22.0%	0.000	0.008
Frequency	2004.2	0.81	+/- 0.76	13.3%	0.000	0.038
Frequency	2005.1	0.55	+/- 0.75	5.2%	0.000	0.142
Frequency	2005.2	0.23	+/- 0.69	-2.4%	0.000	0.503
Frequency	2006.1	-0.01	+/- 0.68	-4.8%	0.000	0.964
Frequency	2006.2	-0.29	+/- 0.65	-0.7%	0.000	0.366
Frequency	2007.1	-0.27	+/- 0.72	-2.0%	0.000	0.449
Frequency	2007.2	-0.39	+/- 0.78	0.5%	0.000	0.310
Frequency	2008.1	-0.47	+/- 0.86	1.7%	0.000	0.270
Frequency	2008.2	-0.58	+/- 0.95	3.7%	0.000	0.216
Frequency	2009.1	-0.61	+/- 1.08	2.5%	0.000	0.253
Frequency	2009.2	-0.67	+/- 1.24	2.4%	0.000	0.263
Frequency	2010.1	-0.48	+/- 1.42	-3.5%	0.000	0.481
Frequency	2010.2	-0.98	+/- 1.53	6.6%	0.000	0.191
Frequency	2011.2	-0.54	+/- 1.77	-4.8%	0.000	0.518
Frequency	2012.1	-1.13	+/- 1.90	6.2%	0.000	0.217
Frequency	2012.2	-2.11	+/- 1.72	39.5%	0.000	0.023
Frequency	2013.1	-2.13	+/- 2.14	31.4%	0.000	0.054
Frequency	2013.2	-2.88	+/- 2.42	45.5%	0.000	0.028
Frequency	2014.1	-2.18	+/- 2.99	23.2%	0.000	0.128
Frequency	2014.2	-2.19	+/- 4.22	10.9%	0.000	0.245
Frequency	2015.1	-1.00	+/- 5.94	-18.6%	0.001	0.666

## PD

*Coverage = PD*  
*End Trend Period = 2017.1*  
*Seasonality = T*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	P-Value:	P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1998.1	4.09	+/- 0.51	88.3%	0.000	0.005	0.000
Loss Cost	1998.2	4.08	+/- 0.53	87.2%	0.000	0.007	0.000
Loss Cost	1999.1	4.10	+/- 0.56	86.6%	0.000	0.009	0.000
Loss Cost	1999.2	4.06	+/- 0.60	85.2%	0.000	0.013	0.000
Loss Cost	2000.1	4.02	+/- 0.63	84.2%	0.000	0.013	0.000
Loss Cost	2000.2	4.04	+/- 0.67	82.9%	0.000	0.014	0.000
Loss Cost	2001.1	4.06	+/- 0.71	81.9%	0.000	0.018	0.000
Loss Cost	2001.2	3.93	+/- 0.74	79.8%	0.000	0.031	0.000
Loss Cost	2002.1	3.87	+/- 0.79	78.3%	0.000	0.030	0.000
Loss Cost	2002.2	3.99	+/- 0.84	77.7%	0.000	0.023	0.000
Loss Cost	2003.1	3.94	+/- 0.89	76.1%	0.000	0.024	0.000
Loss Cost	2003.2	3.92	+/- 0.96	73.3%	0.000	0.031	0.000
Loss Cost	2004.1	3.63	+/- 0.96	72.4%	0.000	0.012	0.000
Loss Cost	2004.2	3.32	+/- 0.96	68.6%	0.000	0.023	0.000
Loss Cost	2005.1	2.96	+/- 0.92	69.2%	0.000	0.005	0.000
Loss Cost	2005.2	2.61	+/- 0.89	64.7%	0.000	0.009	0.000
Loss Cost	2006.1	2.23	+/- 0.81	67.6%	0.000	0.001	0.000
Loss Cost	2006.2	1.84	+/- 0.73	64.1%	0.000	0.001	0.000
Loss Cost	2007.1	1.72	+/- 0.79	63.1%	0.000	0.001	0.000
Loss Cost	2007.2	1.71	+/- 0.88	57.7%	0.000	0.002	0.001
Loss Cost	2008.1	1.79	+/- 0.97	57.9%	0.000	0.004	0.001
Loss Cost	2008.2	1.95	+/- 1.08	56.9%	0.000	0.004	0.001
Loss Cost	2009.1	2.02	+/- 1.22	56.6%	0.000	0.007	0.003
Loss Cost	2009.2	2.16	+/- 1.39	53.0%	0.000	0.009	0.005
Loss Cost	2010.1	2.27	+/- 1.59	53.0%	0.000	0.016	0.009
Loss Cost	2010.2	1.80	+/- 1.74	37.9%	0.000	0.034	0.042
Loss Cost	2011.1	1.70	+/- 2.04	36.3%	0.000	0.044	0.090
Loss Cost	2011.2	2.37	+/- 2.28	46.0%	0.000	0.024	0.041
Loss Cost	2012.1	1.62	+/- 2.42	51.7%	0.000	0.013	0.158
Loss Cost	2012.2	0.60	+/- 2.55	39.8%	0.000	0.026	0.594
Loss Cost	2013.1	0.49	+/- 3.28	36.8%	0.000	0.043	0.728
Loss Cost	2013.2	-0.38	+/- 4.24	25.6%	0.000	0.104	0.827
Loss Cost	2014.1	0.08	+/- 6.04	8.3%	0.000	0.186	0.972
Loss Cost	2014.2	-0.17	+/- 10.54	-9.1%	0.004	0.321	0.963
Loss Cost	2015.1	0.70	+/- 21.97	-48.2%	0.034	0.496	0.903

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.27	+/- 0.40	88.4%	0.000	0.014	0.000
Severity	1998.2	3.14	+/- 0.39	88.0%	0.000	0.027	0.000
Severity	1999.1	3.02	+/- 0.39	88.2%	0.000	0.009	0.000
Severity	1999.2	2.90	+/- 0.38	87.7%	0.000	0.016	0.000
Severity	2000.1	2.77	+/- 0.36	88.4%	0.000	0.003	0.000
Severity	2000.2	2.63	+/- 0.34	88.4%	0.000	0.006	0.000
Severity	2001.1	2.50	+/- 0.32	89.3%	0.000	0.001	0.000
Severity	2001.2	2.35	+/- 0.29	90.2%	0.000	0.001	0.000
Severity	2002.1	2.24	+/- 0.27	91.1%	0.000	0.000	0.000
Severity	2002.2	2.20	+/- 0.29	90.0%	0.000	0.000	0.000
Severity	2003.1	2.21	+/- 0.31	89.4%	0.000	0.000	0.000
Severity	2003.2	2.26	+/- 0.33	88.8%	0.000	0.000	0.000
Severity	2004.1	2.32	+/- 0.34	89.1%	0.000	0.001	0.000
Severity	2004.2	2.31	+/- 0.37	87.5%	0.000	0.001	0.000
Severity	2005.1	2.27	+/- 0.40	86.5%	0.000	0.001	0.000
Severity	2005.2	2.24	+/- 0.44	84.2%	0.000	0.002	0.000
Severity	2006.1	2.17	+/- 0.47	83.0%	0.000	0.002	0.000
Severity	2006.2	2.05	+/- 0.49	80.0%	0.000	0.004	0.000
Severity	2007.1	1.96	+/- 0.52	78.5%	0.000	0.003	0.000
Severity	2007.2	2.06	+/- 0.57	77.4%	0.000	0.003	0.000
Severity	2008.1	2.30	+/- 0.54	83.9%	0.000	0.003	0.000
Severity	2008.2	2.55	+/- 0.49	88.9%	0.000	0.000	0.000
Severity	2009.1	2.76	+/- 0.47	92.1%	0.000	0.000	0.000
Severity	2009.2	2.94	+/- 0.47	93.1%	0.000	0.000	0.000
Severity	2010.1	3.02	+/- 0.53	93.0%	0.000	0.000	0.000
Severity	2010.2	3.10	+/- 0.61	91.4%	0.000	0.000	0.000
Severity	2011.1	2.82	+/- 0.57	93.3%	0.000	0.000	0.000
Severity	2011.2	2.54	+/- 0.53	93.1%	0.000	0.000	0.000
Severity	2012.1	2.65	+/- 0.62	93.3%	0.000	0.000	0.000
Severity	2012.2	2.60	+/- 0.79	89.6%	0.000	0.001	0.000
Severity	2013.1	2.75	+/- 0.97	89.8%	0.000	0.003	0.000
Severity	2013.2	2.62	+/- 1.34	82.3%	0.000	0.010	0.004
Severity	2014.1	2.50	+/- 1.92	80.0%	0.000	0.024	0.021
Severity	2014.2	1.87	+/- 2.83	59.8%	0.000	0.071	0.124
Severity	2015.1	1.50	+/- 5.62	55.4%	0.001	0.141	0.366
Frequency	1998.1	0.80	+/- 0.56	15.7%	0.000	0.422	0.006
Frequency	1998.2	0.91	+/- 0.58	19.9%	0.000	0.303	0.003
Frequency	1999.1	1.04	+/- 0.59	24.7%	0.000	0.433	0.001
Frequency	1999.2	1.13	+/- 0.61	26.8%	0.000	0.347	0.001
Frequency	2000.1	1.22	+/- 0.64	29.3%	0.000	0.449	0.000
Frequency	2000.2	1.38	+/- 0.65	34.9%	0.000	0.295	0.000
Frequency	2001.1	1.52	+/- 0.67	39.2%	0.000	0.418	0.000
Frequency	2001.2	1.54	+/- 0.71	37.0%	0.000	0.412	0.000
Frequency	2002.1	1.60	+/- 0.76	36.9%	0.000	0.479	0.000
Frequency	2002.2	1.75	+/- 0.79	40.1%	0.000	0.353	0.000
Frequency	2003.1	1.69	+/- 0.84	36.6%	0.000	0.324	0.000
Frequency	2003.2	1.62	+/- 0.91	31.2%	0.000	0.385	0.001
Frequency	2004.1	1.28	+/- 0.86	27.0%	0.000	0.162	0.005
Frequency	2004.2	0.98	+/- 0.85	15.7%	0.000	0.289	0.025
Frequency	2005.1	0.68	+/- 0.82	12.9%	0.000	0.121	0.100
Frequency	2005.2	0.36	+/- 0.79	1.2%	0.000	0.228	0.355
Frequency	2006.1	0.06	+/- 0.76	5.9%	0.000	0.082	0.874
Frequency	2006.2	-0.21	+/- 0.76	3.0%	0.000	0.155	0.578
Frequency	2007.1	-0.23	+/- 0.83	2.3%	0.000	0.163	0.563
Frequency	2007.2	-0.34	+/- 0.92	1.7%	0.000	0.228	0.452
Frequency	2008.1	-0.49	+/- 1.00	5.6%	0.000	0.179	0.312
Frequency	2008.2	-0.59	+/- 1.12	5.6%	0.000	0.241	0.284
Frequency	2009.1	-0.72	+/- 1.25	6.8%	0.000	0.217	0.240
Frequency	2009.2	-0.77	+/- 1.44	6.1%	0.000	0.267	0.273
Frequency	2010.1	-0.73	+/- 1.65	0.4%	0.000	0.310	0.354
Frequency	2010.2	-1.26	+/- 1.78	8.0%	0.000	0.521	0.150
Frequency	2011.1	-1.09	+/- 2.08	-3.4%	0.000	0.620	0.274
Frequency	2011.2	-0.17	+/- 2.11	-4.5%	0.000	0.267	0.862
Frequency	2012.1	-1.00	+/- 2.10	20.3%	0.000	0.104	0.307
Frequency	2012.2	-1.95	+/- 2.13	38.8%	0.000	0.216	0.069
Frequency	2013.1	-2.20	+/- 2.69	32.0%	0.000	0.223	0.095
Frequency	2013.2	-2.92	+/- 3.48	38.9%	0.000	0.413	0.087
Frequency	2014.1	-2.36	+/- 4.85	2.5%	0.000	0.578	0.252
Frequency	2014.2	-2.01	+/- 8.47	-18.3%	0.005	0.612	0.510
Frequency	2015.1	-0.79	+/- 16.97	-88.9%	0.040	0.807	0.860

## **PD**

*Coverage = PD*  
*End Trend Period = 2017.1*  
*Seasonality = F*  
*Excluded Points = NA*

<b>Fit</b>	<b>Start Date</b>	<b>Trend</b>	<b>Conf Int.</b>	<b>Adj R<sup>2</sup></b>	<b>P-Value:</b>	
					<b>(Intercept)</b>	<b>P-Value: Time</b>
Loss Cost	1998.1	4.09	+/- 0.56	85.8%	0.000	0.000
Loss Cost	1998.2	4.05	+/- 0.58	84.6%	0.000	0.000
Loss Cost	1999.1	4.10	+/- 0.62	84.0%	0.000	0.000
Loss Cost	1999.2	4.03	+/- 0.65	82.6%	0.000	0.000
Loss Cost	2000.1	4.02	+/- 0.68	81.3%	0.000	0.000
Loss Cost	2000.2	4.00	+/- 0.73	79.8%	0.000	0.000
Loss Cost	2001.1	4.06	+/- 0.77	78.9%	0.000	0.000
Loss Cost	2001.2	3.88	+/- 0.79	77.0%	0.000	0.000
Loss Cost	2002.1	3.87	+/- 0.84	75.1%	0.000	0.000
Loss Cost	2002.2	3.93	+/- 0.90	73.9%	0.000	0.000
Loss Cost	2003.1	3.94	+/- 0.97	71.9%	0.000	0.000
Loss Cost	2003.2	3.85	+/- 1.03	69.0%	0.000	0.000
Loss Cost	2004.1	3.63	+/- 1.08	65.3%	0.000	0.000
Loss Cost	2004.2	3.24	+/- 1.05	62.2%	0.000	0.000
Loss Cost	2005.1	2.96	+/- 1.07	57.5%	0.000	0.000
Loss Cost	2005.2	2.52	+/- 1.02	53.1%	0.000	0.000
Loss Cost	2006.1	2.23	+/- 1.04	46.6%	0.000	0.000
Loss Cost	2006.2	1.73	+/- 0.93	40.4%	0.000	0.001
Loss Cost	2007.1	1.72	+/- 1.03	36.4%	0.000	0.002
Loss Cost	2007.2	1.58	+/- 1.13	29.2%	0.000	0.008
Loss Cost	2008.1	1.79	+/- 1.23	32.4%	0.000	0.006
Loss Cost	2008.2	1.79	+/- 1.38	28.2%	0.000	0.014
Loss Cost	2009.1	2.02	+/- 1.53	30.7%	0.000	0.012
Loss Cost	2009.2	1.94	+/- 1.74	24.3%	0.000	0.030
Loss Cost	2010.1	2.27	+/- 1.96	27.9%	0.000	0.025
Loss Cost	2010.2	1.56	+/- 2.02	12.7%	0.000	0.115
Loss Cost	2011.1	1.70	+/- 2.38	11.3%	0.000	0.140
Loss Cost	2011.2	1.98	+/- 2.82	11.8%	0.000	0.147
Loss Cost	2012.1	1.62	+/- 3.39	1.9%	0.000	0.303
Loss Cost	2012.2	0.07	+/- 3.33	-12.5%	0.000	0.961
Loss Cost	2013.1	0.49	+/- 4.24	-13.1%	0.000	0.793
Loss Cost	2013.2	-1.09	+/- 4.78	-10.9%	0.000	0.598
Loss Cost	2014.1	0.08	+/- 6.40	-20.0%	0.000	0.975
Loss Cost	2014.2	-1.31	+/- 9.12	-20.3%	0.001	0.712
Loss Cost	2015.1	0.70	+/- 15.30	-32.4%	0.011	0.893

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Severity	1998.1	3.27	+/- 0.43	86.6%	0.000	0.000
Severity	1998.2	3.12	+/- 0.42	86.6%	0.000	0.000
Severity	1999.1	3.02	+/- 0.42	85.9%	0.000	0.000
Severity	1999.2	2.88	+/- 0.41	85.8%	0.000	0.000
Severity	2000.1	2.77	+/- 0.41	85.2%	0.000	0.000
Severity	2000.2	2.61	+/- 0.38	85.6%	0.000	0.000
Severity	2001.1	2.50	+/- 0.38	84.8%	0.000	0.000
Severity	2001.2	2.32	+/- 0.34	86.2%	0.000	0.000
Severity	2002.1	2.24	+/- 0.35	85.2%	0.000	0.000
Severity	2002.2	2.17	+/- 0.36	83.8%	0.000	0.000
Severity	2003.1	2.21	+/- 0.39	83.3%	0.000	0.000
Severity	2003.2	2.22	+/- 0.42	81.8%	0.000	0.000
Severity	2004.1	2.32	+/- 0.43	82.9%	0.000	0.000
Severity	2004.2	2.27	+/- 0.46	80.8%	0.000	0.000
Severity	2005.1	2.27	+/- 0.50	78.8%	0.000	0.000
Severity	2005.2	2.19	+/- 0.53	76.0%	0.000	0.000
Severity	2006.1	2.17	+/- 0.58	73.2%	0.000	0.000
Severity	2006.2	1.99	+/- 0.59	69.9%	0.000	0.000
Severity	2007.1	1.96	+/- 0.65	66.3%	0.000	0.000
Severity	2007.2	1.97	+/- 0.72	63.0%	0.000	0.000
Severity	2008.1	2.30	+/- 0.68	73.7%	0.000	0.000
Severity	2008.2	2.45	+/- 0.74	74.5%	0.000	0.000
Severity	2009.1	2.76	+/- 0.72	80.8%	0.000	0.000
Severity	2009.2	2.81	+/- 0.82	78.5%	0.000	0.000
Severity	2010.1	3.02	+/- 0.90	79.3%	0.000	0.000
Severity	2010.2	2.93	+/- 1.03	74.6%	0.000	0.000
Severity	2011.1	2.82	+/- 1.21	68.6%	0.000	0.000
Severity	2011.2	2.31	+/- 1.21	61.4%	0.000	0.002
Severity	2012.1	2.65	+/- 1.38	64.5%	0.000	0.002
Severity	2012.2	2.28	+/- 1.62	52.2%	0.000	0.011
Severity	2013.1	2.75	+/- 1.93	57.1%	0.000	0.011
Severity	2013.2	2.16	+/- 2.33	37.8%	0.000	0.062
Severity	2014.1	2.50	+/- 3.23	33.9%	0.000	0.099
Severity	2014.2	1.16	+/- 3.81	-5.8%	0.000	0.442
Severity	2015.1	1.50	+/- 6.63	-13.4%	0.000	0.520
Frequency	1998.1	0.80	+/- 0.56	16.5%	0.000	0.006
Frequency	1998.2	0.90	+/- 0.58	19.7%	0.000	0.003
Frequency	1999.1	1.04	+/- 0.58	25.5%	0.000	0.001
Frequency	1999.2	1.11	+/- 0.61	27.0%	0.000	0.001
Frequency	2000.1	1.22	+/- 0.63	30.2%	0.000	0.000
Frequency	2000.2	1.36	+/- 0.65	34.6%	0.000	0.000
Frequency	2001.1	1.52	+/- 0.66	39.8%	0.000	0.000
Frequency	2001.2	1.53	+/- 0.71	37.7%	0.000	0.000
Frequency	2002.1	1.60	+/- 0.75	38.0%	0.000	0.000
Frequency	2002.2	1.73	+/- 0.79	40.3%	0.000	0.000
Frequency	2003.1	1.69	+/- 0.84	36.6%	0.000	0.000
Frequency	2003.2	1.60	+/- 0.90	31.8%	0.000	0.001
Frequency	2004.1	1.28	+/- 0.88	23.9%	0.000	0.006
Frequency	2004.2	0.95	+/- 0.85	15.1%	0.000	0.028
Frequency	2005.1	0.68	+/- 0.85	6.8%	0.000	0.111
Frequency	2005.2	0.33	+/- 0.80	-1.2%	0.000	0.406
Frequency	2006.1	0.06	+/- 0.80	-4.6%	0.000	0.880
Frequency	2006.2	-0.25	+/- 0.77	-2.7%	0.000	0.514
Frequency	2007.1	-0.23	+/- 0.86	-3.5%	0.000	0.573
Frequency	2007.2	-0.38	+/- 0.93	-1.3%	0.000	0.397
Frequency	2008.1	-0.49	+/- 1.02	0.2%	0.000	0.325
Frequency	2008.2	-0.65	+/- 1.13	2.7%	0.000	0.242
Frequency	2009.1	-0.72	+/- 1.27	2.7%	0.000	0.249
Frequency	2009.2	-0.85	+/- 1.44	3.8%	0.000	0.227
Frequency	2010.1	-0.73	+/- 1.65	-0.6%	0.000	0.355
Frequency	2010.2	-1.32	+/- 1.71	12.3%	0.000	0.119
Frequency	2011.1	-1.09	+/- 1.99	3.5%	0.000	0.256
Frequency	2011.2	-0.33	+/- 2.10	-8.7%	0.000	0.736
Frequency	2012.1	-1.00	+/- 2.31	-0.6%	0.000	0.357
Frequency	2012.2	-2.16	+/- 2.14	32.4%	0.000	0.050
Frequency	2013.1	-2.20	+/- 2.75	23.8%	0.000	0.103
Frequency	2013.2	-3.19	+/- 3.17	40.9%	0.000	0.052
Frequency	2014.1	-2.36	+/- 4.20	14.9%	0.000	0.212
Frequency	2014.2	-2.44	+/- 6.41	1.9%	0.001	0.354
Frequency	2015.1	-0.79	+/- 10.41	-30.8%	0.010	0.825

## PD

*Coverage = PD*  
*End Trend Period = 2017.1*  
*Seasonality = T*  
*Excluded Points = 2011.1*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1998.1	4.05	+/- 0.50	88.7%	0.000	0.003	0.000
Loss Cost	1998.2	4.05	+/- 0.53	87.7%	0.000	0.004	0.000
Loss Cost	1999.1	4.06	+/- 0.56	87.0%	0.000	0.005	0.000
Loss Cost	1999.2	4.03	+/- 0.59	85.7%	0.000	0.007	0.000
Loss Cost	2000.1	3.99	+/- 0.62	84.8%	0.000	0.007	0.000
Loss Cost	2000.2	4.01	+/- 0.66	83.5%	0.000	0.008	0.000
Loss Cost	2001.1	4.02	+/- 0.71	82.6%	0.000	0.011	0.000
Loss Cost	2001.2	3.90	+/- 0.74	80.6%	0.000	0.019	0.000
Loss Cost	2002.1	3.84	+/- 0.78	79.2%	0.000	0.019	0.000
Loss Cost	2002.2	3.97	+/- 0.83	78.8%	0.000	0.014	0.000
Loss Cost	2003.1	3.91	+/- 0.88	77.3%	0.000	0.014	0.000
Loss Cost	2003.2	3.90	+/- 0.95	74.6%	0.000	0.019	0.000
Loss Cost	2004.1	3.62	+/- 0.95	74.2%	0.000	0.007	0.000
Loss Cost	2004.2	3.32	+/- 0.95	70.5%	0.000	0.014	0.000
Loss Cost	2005.1	2.96	+/- 0.90	71.7%	0.000	0.003	0.000
Loss Cost	2005.2	2.63	+/- 0.87	67.4%	0.000	0.005	0.000
Loss Cost	2006.1	2.25	+/- 0.79	71.2%	0.000	0.000	0.000
Loss Cost	2006.2	1.87	+/- 0.71	68.3%	0.000	0.001	0.000
Loss Cost	2007.1	1.77	+/- 0.77	67.4%	0.000	0.001	0.000
Loss Cost	2007.2	1.79	+/- 0.86	62.6%	0.000	0.001	0.000
Loss Cost	2008.1	1.88	+/- 0.95	63.0%	0.000	0.002	0.001
Loss Cost	2008.2	2.11	+/- 1.05	63.9%	0.000	0.001	0.001
Loss Cost	2009.1	2.22	+/- 1.18	64.0%	0.000	0.003	0.001
Loss Cost	2009.2	2.49	+/- 1.35	63.1%	0.000	0.003	0.002
Loss Cost	2010.1	2.69	+/- 1.55	64.0%	0.000	0.005	0.003
Loss Cost	2010.2	2.33	+/- 1.87	47.9%	0.000	0.016	0.018
Loss Cost	2011.2	2.37	+/- 2.28	46.0%	0.000	0.024	0.041
Loss Cost	2012.1	1.62	+/- 2.42	51.7%	0.000	0.013	0.158
Loss Cost	2012.2	0.60	+/- 2.55	39.8%	0.000	0.026	0.594
Loss Cost	2013.1	0.49	+/- 3.28	36.8%	0.000	0.043	0.728
Loss Cost	2013.2	-0.38	+/- 4.24	25.6%	0.000	0.104	0.827
Loss Cost	2014.1	0.08	+/- 6.04	8.3%	0.000	0.186	0.972
Loss Cost	2014.2	-0.17	+/- 10.54	-9.1%	0.004	0.321	0.963
Loss Cost	2015.1	0.70	+/- 21.97	-48.2%	0.034	0.496	0.903

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:		P-Value: Seasonality	P-Value: Time
					(Intercept)	Seasonality		
Severity	1998.1	3.28	+/- 0.40	88.5%	0.000	0.021	0.000	
Severity	1998.2	3.16	+/- 0.40	88.2%	0.000	0.039	0.000	
Severity	1999.1	3.04	+/- 0.39	88.3%	0.000	0.013	0.000	
Severity	1999.2	2.92	+/- 0.38	88.0%	0.000	0.025	0.000	
Severity	2000.1	2.78	+/- 0.36	88.6%	0.000	0.005	0.000	
Severity	2000.2	2.64	+/- 0.34	88.8%	0.000	0.010	0.000	
Severity	2001.1	2.51	+/- 0.32	89.7%	0.000	0.002	0.000	
Severity	2001.2	2.36	+/- 0.29	90.9%	0.000	0.002	0.000	
Severity	2002.1	2.25	+/- 0.27	91.9%	0.000	0.000	0.000	
Severity	2002.2	2.21	+/- 0.28	90.8%	0.000	0.000	0.000	
Severity	2003.1	2.23	+/- 0.30	90.3%	0.000	0.001	0.000	
Severity	2003.2	2.27	+/- 0.32	89.7%	0.000	0.001	0.000	
Severity	2004.1	2.33	+/- 0.33	90.0%	0.000	0.001	0.000	
Severity	2004.2	2.31	+/- 0.36	88.5%	0.000	0.002	0.000	
Severity	2005.1	2.27	+/- 0.39	87.5%	0.000	0.002	0.000	
Severity	2005.2	2.23	+/- 0.42	85.3%	0.000	0.004	0.000	
Severity	2006.1	2.16	+/- 0.45	84.2%	0.000	0.003	0.000	
Severity	2006.2	2.02	+/- 0.46	81.6%	0.000	0.007	0.000	
Severity	2007.1	1.93	+/- 0.49	80.2%	0.000	0.005	0.000	
Severity	2007.2	2.00	+/- 0.55	78.3%	0.000	0.005	0.000	
Severity	2008.1	2.24	+/- 0.50	85.2%	0.000	0.006	0.000	
Severity	2008.2	2.48	+/- 0.47	89.4%	0.000	0.001	0.000	
Severity	2009.1	2.68	+/- 0.44	92.6%	0.000	0.001	0.000	
Severity	2009.2	2.85	+/- 0.47	92.9%	0.000	0.000	0.000	
Severity	2010.1	2.92	+/- 0.54	92.4%	0.000	0.001	0.000	
Severity	2010.2	2.94	+/- 0.67	89.1%	0.000	0.002	0.000	
Severity	2011.2	2.54	+/- 0.53	93.1%	0.000	0.000	0.000	
Severity	2012.1	2.65	+/- 0.62	93.3%	0.000	0.000	0.000	
Severity	2012.2	2.60	+/- 0.79	89.6%	0.000	0.001	0.000	
Severity	2013.1	2.75	+/- 0.97	89.8%	0.000	0.003	0.000	
Severity	2013.2	2.62	+/- 1.34	82.3%	0.000	0.010	0.004	
Severity	2014.1	2.50	+/- 1.92	80.0%	0.000	0.024	0.021	
Severity	2014.2	1.87	+/- 2.83	59.8%	0.000	0.071	0.124	
Severity	2015.1	1.50	+/- 5.62	55.4%	0.001	0.141	0.366	
Frequency	1998.1	0.75	+/- 0.55	16.1%	0.000	0.277	0.008	
Frequency	1998.2	0.86	+/- 0.56	20.9%	0.000	0.182	0.003	
Frequency	1999.1	0.99	+/- 0.57	25.7%	0.000	0.275	0.001	
Frequency	1999.2	1.08	+/- 0.59	28.3%	0.000	0.207	0.001	
Frequency	2000.1	1.17	+/- 0.62	30.7%	0.000	0.282	0.000	
Frequency	2000.2	1.33	+/- 0.62	37.2%	0.000	0.161	0.000	
Frequency	2001.1	1.47	+/- 0.64	41.6%	0.000	0.243	0.000	
Frequency	2001.2	1.50	+/- 0.68	39.7%	0.000	0.237	0.000	
Frequency	2002.1	1.56	+/- 0.72	39.7%	0.000	0.288	0.000	
Frequency	2002.2	1.72	+/- 0.75	43.8%	0.000	0.187	0.000	
Frequency	2003.1	1.65	+/- 0.80	40.6%	0.000	0.169	0.000	
Frequency	2003.2	1.60	+/- 0.86	35.3%	0.000	0.209	0.001	
Frequency	2004.1	1.26	+/- 0.80	33.6%	0.000	0.062	0.003	
Frequency	2004.2	0.98	+/- 0.78	22.4%	0.000	0.122	0.016	
Frequency	2005.1	0.68	+/- 0.73	23.0%	0.000	0.033	0.068	
Frequency	2005.2	0.39	+/- 0.70	11.0%	0.000	0.068	0.263	
Frequency	2006.1	0.09	+/- 0.64	21.1%	0.000	0.013	0.775	
Frequency	2006.2	-0.14	+/- 0.64	17.5%	0.000	0.027	0.651	
Frequency	2007.1	-0.16	+/- 0.70	16.2%	0.000	0.033	0.638	
Frequency	2007.2	-0.21	+/- 0.79	14.6%	0.000	0.052	0.583	
Frequency	2008.1	-0.35	+/- 0.86	18.5%	0.000	0.041	0.402	
Frequency	2008.2	-0.36	+/- 0.98	17.6%	0.000	0.058	0.449	
Frequency	2009.1	-0.45	+/- 1.11	17.6%	0.000	0.060	0.394	
Frequency	2009.2	-0.35	+/- 1.30	17.5%	0.000	0.068	0.573	
Frequency	2010.1	-0.22	+/- 1.51	10.6%	0.000	0.096	0.755	
Frequency	2010.2	-0.59	+/- 1.81	8.4%	0.000	0.203	0.484	
Frequency	2011.2	-0.17	+/- 2.11	-4.5%	0.000	0.267	0.862	
Frequency	2012.1	-1.00	+/- 2.10	20.3%	0.000	0.104	0.307	
Frequency	2012.2	-1.95	+/- 2.13	38.8%	0.000	0.216	0.069	
Frequency	2013.1	-2.20	+/- 2.69	32.0%	0.000	0.223	0.095	
Frequency	2013.2	-2.92	+/- 3.48	38.9%	0.000	0.413	0.087	
Frequency	2014.1	-2.36	+/- 4.85	2.5%	0.000	0.578	0.252	
Frequency	2014.2	-2.01	+/- 8.47	-18.3%	0.005	0.612	0.510	
Frequency	2015.1	-0.79	+/- 16.97	-88.9%	0.040	0.807	0.860	

## PD

*Coverage = PD*  
*End Trend Period = 2017.1*  
*Seasonality = F*  
*Excluded Points = 2011.1*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	4.07	+/- 0.56	85.8%	0.000	0.000
Loss Cost	1998.2	4.02	+/- 0.59	84.6%	0.000	0.000
Loss Cost	1999.1	4.07	+/- 0.62	84.0%	0.000	0.000
Loss Cost	1999.2	4.00	+/- 0.65	82.6%	0.000	0.000
Loss Cost	2000.1	4.00	+/- 0.69	81.3%	0.000	0.000
Loss Cost	2000.2	3.98	+/- 0.73	79.8%	0.000	0.000
Loss Cost	2001.1	4.03	+/- 0.78	78.9%	0.000	0.000
Loss Cost	2001.2	3.86	+/- 0.80	77.1%	0.000	0.000
Loss Cost	2002.1	3.85	+/- 0.85	75.3%	0.000	0.000
Loss Cost	2002.2	3.91	+/- 0.91	74.1%	0.000	0.000
Loss Cost	2003.1	3.92	+/- 0.98	72.1%	0.000	0.000
Loss Cost	2003.2	3.84	+/- 1.05	69.2%	0.000	0.000
Loss Cost	2004.1	3.62	+/- 1.09	65.6%	0.000	0.000
Loss Cost	2004.2	3.24	+/- 1.06	62.5%	0.000	0.000
Loss Cost	2005.1	2.96	+/- 1.09	57.9%	0.000	0.000
Loss Cost	2005.2	2.53	+/- 1.03	53.6%	0.000	0.000
Loss Cost	2006.1	2.24	+/- 1.06	47.1%	0.000	0.000
Loss Cost	2006.2	1.74	+/- 0.96	40.8%	0.000	0.001
Loss Cost	2007.1	1.74	+/- 1.06	36.9%	0.000	0.003
Loss Cost	2007.2	1.60	+/- 1.17	29.6%	0.000	0.009
Loss Cost	2008.1	1.83	+/- 1.27	33.2%	0.000	0.007
Loss Cost	2008.2	1.84	+/- 1.44	29.0%	0.000	0.015
Loss Cost	2009.1	2.11	+/- 1.61	32.1%	0.000	0.013
Loss Cost	2009.2	2.06	+/- 1.86	25.6%	0.000	0.031
Loss Cost	2010.1	2.49	+/- 2.12	30.4%	0.000	0.024
Loss Cost	2010.2	1.71	+/- 2.29	12.7%	0.000	0.126
Loss Cost	2011.2	1.98	+/- 2.82	11.8%	0.000	0.147
Loss Cost	2012.1	1.62	+/- 3.39	1.9%	0.000	0.303
Loss Cost	2012.2	0.07	+/- 3.33	-12.5%	0.000	0.961
Loss Cost	2013.1	0.49	+/- 4.24	-13.1%	0.000	0.793
Loss Cost	2013.2	-1.09	+/- 4.78	-10.9%	0.000	0.598
Loss Cost	2014.1	0.08	+/- 6.40	-20.0%	0.000	0.975
Loss Cost	2014.2	-1.31	+/- 9.12	-20.3%	0.001	0.712
Loss Cost	2015.1	0.70	+/- 15.30	-32.4%	0.011	0.893

Fit	Start Date	Trend	Conf Int.	Adj R <sup>a</sup>	P-Value:	
					(Intercept)	P-Value: Time
Severity	1998.1	3.29	+/- 0.43	87.0%	0.000	0.000
Severity	1998.2	3.15	+/- 0.42	87.0%	0.000	0.000
Severity	1999.1	3.05	+/- 0.42	86.3%	0.000	0.000
Severity	1999.2	2.90	+/- 0.41	86.4%	0.000	0.000
Severity	2000.1	2.79	+/- 0.41	85.8%	0.000	0.000
Severity	2000.2	2.63	+/- 0.38	86.5%	0.000	0.000
Severity	2001.1	2.52	+/- 0.38	85.9%	0.000	0.000
Severity	2001.2	2.34	+/- 0.33	87.6%	0.000	0.000
Severity	2002.1	2.26	+/- 0.34	86.8%	0.000	0.000
Severity	2002.2	2.18	+/- 0.35	85.7%	0.000	0.000
Severity	2003.1	2.23	+/- 0.37	85.2%	0.000	0.000
Severity	2003.2	2.23	+/- 0.40	83.9%	0.000	0.000
Severity	2004.1	2.33	+/- 0.41	84.9%	0.000	0.000
Severity	2004.2	2.27	+/- 0.44	83.1%	0.000	0.000
Severity	2005.1	2.27	+/- 0.47	81.2%	0.000	0.000
Severity	2005.2	2.18	+/- 0.50	78.7%	0.000	0.000
Severity	2006.1	2.15	+/- 0.55	76.0%	0.000	0.000
Severity	2006.2	1.96	+/- 0.55	73.8%	0.000	0.000
Severity	2007.1	1.92	+/- 0.60	70.1%	0.000	0.000
Severity	2007.2	1.91	+/- 0.67	66.4%	0.000	0.000
Severity	2008.1	2.21	+/- 0.63	76.7%	0.000	0.000
Severity	2008.2	2.34	+/- 0.69	76.8%	0.000	0.000
Severity	2009.1	2.63	+/- 0.68	82.4%	0.000	0.000
Severity	2009.2	2.64	+/- 0.79	79.2%	0.000	0.000
Severity	2010.1	2.82	+/- 0.89	78.5%	0.000	0.000
Severity	2010.2	2.61	+/- 1.03	71.9%	0.000	0.000
Severity	2011.2	2.31	+/- 1.21	61.4%	0.000	0.002
Severity	2012.1	2.65	+/- 1.38	64.5%	0.000	0.002
Severity	2012.2	2.28	+/- 1.62	52.2%	0.000	0.011
Severity	2013.1	2.75	+/- 1.93	57.1%	0.000	0.011
Severity	2013.2	2.16	+/- 2.33	37.8%	0.000	0.062
Severity	2014.1	2.50	+/- 3.23	33.9%	0.000	0.099
Severity	2014.2	1.16	+/- 3.81	-5.8%	0.000	0.442
Severity	2015.1	1.50	+/- 6.63	-13.4%	0.000	0.520
Frequency	1998.1	0.75	+/- 0.55	15.6%	0.000	0.008
Frequency	1998.2	0.85	+/- 0.57	18.9%	0.000	0.004
Frequency	1999.1	1.00	+/- 0.57	25.2%	0.000	0.001
Frequency	1999.2	1.07	+/- 0.60	26.8%	0.000	0.001
Frequency	2000.1	1.18	+/- 0.62	30.3%	0.000	0.000
Frequency	2000.2	1.32	+/- 0.63	35.1%	0.000	0.000
Frequency	2001.1	1.48	+/- 0.64	40.8%	0.000	0.000
Frequency	2001.2	1.49	+/- 0.68	38.7%	0.000	0.000
Frequency	2002.1	1.56	+/- 0.73	39.3%	0.000	0.000
Frequency	2002.2	1.69	+/- 0.76	42.0%	0.000	0.000
Frequency	2003.1	1.66	+/- 0.81	38.3%	0.000	0.000
Frequency	2003.2	1.57	+/- 0.87	33.5%	0.000	0.001
Frequency	2004.1	1.26	+/- 0.84	25.8%	0.000	0.005
Frequency	2004.2	0.94	+/- 0.81	17.0%	0.000	0.023
Frequency	2005.1	0.68	+/- 0.80	8.4%	0.000	0.092
Frequency	2005.2	0.34	+/- 0.74	-0.5%	0.000	0.355
Frequency	2006.1	0.08	+/- 0.74	-4.7%	0.000	0.816
Frequency	2006.2	-0.21	+/- 0.71	-3.2%	0.000	0.547
Frequency	2007.1	-0.17	+/- 0.78	-4.3%	0.000	0.648
Frequency	2007.2	-0.30	+/- 0.85	-2.6%	0.000	0.474
Frequency	2008.1	-0.37	+/- 0.95	-1.8%	0.000	0.418
Frequency	2008.2	-0.49	+/- 1.06	-0.2%	0.000	0.342
Frequency	2009.1	-0.51	+/- 1.22	-1.4%	0.000	0.389
Frequency	2009.2	-0.57	+/- 1.41	-1.7%	0.000	0.398
Frequency	2010.1	-0.32	+/- 1.62	-6.7%	0.000	0.672
Frequency	2010.2	-0.88	+/- 1.79	1.3%	0.000	0.305
Frequency	2011.2	-0.33	+/- 2.10	-8.7%	0.000	0.736
Frequency	2012.1	-1.00	+/- 2.31	-0.6%	0.000	0.357
Frequency	2012.2	-2.16	+/- 2.14	32.4%	0.000	0.050
Frequency	2013.1	-2.20	+/- 2.75	23.8%	0.000	0.103
Frequency	2013.2	-3.19	+/- 3.17	40.9%	0.000	0.052
Frequency	2014.1	-2.36	+/- 4.20	14.9%	0.000	0.212
Frequency	2014.2	-2.44	+/- 6.41	1.9%	0.001	0.354
Frequency	2015.1	-0.79	+/- 10.41	-30.8%	0.010	0.825

## AB Total

*Coverage = AB Total*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2007.2	4.33	+/- 1.39	76.9%	0.000	0.000	0.000
Loss Cost	2008.1	4.62	+/- 1.51	78.3%	0.000	0.000	0.000
Loss Cost	2008.2	4.81	+/- 1.66	76.3%	0.000	0.000	0.000
Loss Cost	2009.1	5.37	+/- 1.72	80.3%	0.000	0.001	0.000
Loss Cost	2009.2	5.92	+/- 1.77	82.5%	0.000	0.000	0.000
Loss Cost	2010.1	6.53	+/- 1.86	85.4%	0.000	0.001	0.000
Loss Cost	2010.2	6.88	+/- 2.07	84.2%	0.000	0.001	0.000
Loss Cost	2011.1	7.44	+/- 2.32	85.6%	0.000	0.002	0.000
Loss Cost	2011.2	7.76	+/- 2.69	83.0%	0.000	0.002	0.000
Loss Cost	2012.1	8.09	+/- 3.25	82.5%	0.000	0.006	0.000
Loss Cost	2012.2	8.86	+/- 3.75	81.4%	0.000	0.006	0.000
Loss Cost	2013.1	10.25	+/- 4.26	85.4%	0.000	0.014	0.001
Loss Cost	2013.2	11.07	+/- 5.29	82.4%	0.002	0.018	0.002
Loss Cost	2014.1	12.36	+/- 7.08	83.1%	0.011	0.049	0.005
Loss Cost	2014.2	10.85	+/- 9.35	70.0%	0.024	0.102	0.027
Loss Cost	2015.1	9.14	+/- 15.43	64.1%	0.069	0.145	0.143
Severity	2007.2	3.90	+/- 1.47	64.9%	0.000	0.018	0.000
Severity	2008.1	3.82	+/- 1.64	62.7%	0.000	0.021	0.000
Severity	2008.2	3.66	+/- 1.81	55.5%	0.000	0.034	0.000
Severity	2009.1	4.10	+/- 1.96	59.1%	0.000	0.065	0.000
Severity	2009.2	4.63	+/- 2.09	62.7%	0.000	0.037	0.000
Severity	2010.1	5.14	+/- 2.31	65.7%	0.000	0.072	0.000
Severity	2010.2	5.79	+/- 2.47	68.9%	0.000	0.039	0.000
Severity	2011.1	6.29	+/- 2.83	69.9%	0.000	0.076	0.000
Severity	2011.2	6.32	+/- 3.34	62.7%	0.000	0.099	0.001
Severity	2012.1	7.28	+/- 3.82	67.0%	0.000	0.192	0.002
Severity	2012.2	8.64	+/- 4.06	73.6%	0.000	0.089	0.001
Severity	2013.1	10.81	+/- 3.77	86.3%	0.000	0.170	0.000
Severity	2013.2	11.73	+/- 4.55	85.1%	0.000	0.130	0.001
Severity	2014.1	12.65	+/- 6.20	83.6%	0.000	0.252	0.003
Severity	2014.2	11.01	+/- 7.79	72.6%	0.000	0.415	0.014
Severity	2015.1	8.50	+/- 11.37	63.4%	0.001	0.284	0.089
Frequency	2007.2	0.41	+/- 0.81	36.9%	0.000	0.002	0.303
Frequency	2008.1	0.77	+/- 0.77	44.9%	0.000	0.004	0.047
Frequency	2008.2	1.11	+/- 0.71	61.6%	0.000	0.000	0.004
Frequency	2009.1	1.22	+/- 0.79	62.6%	0.000	0.001	0.005
Frequency	2009.2	1.24	+/- 0.89	57.8%	0.000	0.002	0.010
Frequency	2010.1	1.32	+/- 1.02	58.0%	0.000	0.004	0.015
Frequency	2010.2	1.03	+/- 1.08	47.5%	0.000	0.007	0.059
Frequency	2011.1	1.08	+/- 1.27	47.0%	0.000	0.014	0.087
Frequency	2011.2	1.36	+/- 1.44	49.6%	0.000	0.012	0.060
Frequency	2012.1	0.76	+/- 1.47	59.1%	0.000	0.004	0.272
Frequency	2012.2	0.21	+/- 1.50	53.8%	0.000	0.006	0.760
Frequency	2013.1	-0.50	+/- 1.49	70.8%	0.000	0.002	0.456
Frequency	2013.2	-0.59	+/- 1.91	67.8%	0.000	0.005	0.476
Frequency	2014.1	-0.26	+/- 2.62	60.3%	0.000	0.017	0.808
Frequency	2014.2	-0.15	+/- 3.77	54.7%	0.001	0.038	0.919
Frequency	2015.1	0.59	+/- 6.32	44.0%	0.008	0.113	0.786

## AB Total

*Coverage = AB Total  
End Trend Period = 2017.2  
Seasonality = F  
Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	2007.2	4.33	+/- 2.07	48.7%	0.000	0.000
Loss Cost	2008.1	4.90	+/- 2.17	54.3%	0.000	0.000
Loss Cost	2008.2	4.81	+/- 2.42	49.2%	0.000	0.000
Loss Cost	2009.1	5.70	+/- 2.45	59.2%	0.000	0.000
Loss Cost	2009.2	5.92	+/- 2.76	56.9%	0.000	0.000
Loss Cost	2010.1	6.95	+/- 2.83	65.6%	0.000	0.000
Loss Cost	2010.2	6.88	+/- 3.26	60.2%	0.000	0.000
Loss Cost	2011.1	7.98	+/- 3.49	66.4%	0.000	0.000
Loss Cost	2011.2	7.76	+/- 4.10	59.6%	0.000	0.001
Loss Cost	2012.1	8.83	+/- 4.68	62.4%	0.000	0.001
Loss Cost	2012.2	8.86	+/- 5.71	55.4%	0.000	0.005
Loss Cost	2013.1	11.27	+/- 6.10	68.1%	0.002	0.002
Loss Cost	2013.2	11.07	+/- 7.82	58.8%	0.007	0.010
Loss Cost	2014.1	13.93	+/- 9.33	67.0%	0.045	0.008
Loss Cost	2014.2	10.85	+/- 11.28	49.1%	0.037	0.048
Loss Cost	2015.1	11.94	+/- 17.26	38.7%	0.145	0.111
Severity	2007.2	3.90	+/- 1.68	54.1%	0.000	0.000
Severity	2008.1	3.99	+/- 1.86	51.4%	0.000	0.000
Severity	2008.2	3.66	+/- 2.02	44.0%	0.000	0.001
Severity	2009.1	4.28	+/- 2.12	51.6%	0.000	0.000
Severity	2009.2	4.63	+/- 2.36	52.0%	0.000	0.001
Severity	2010.1	5.37	+/- 2.50	58.7%	0.000	0.000
Severity	2010.2	5.79	+/- 2.83	58.5%	0.000	0.001
Severity	2011.1	6.60	+/- 3.10	62.7%	0.000	0.000
Severity	2011.2	6.32	+/- 3.63	54.9%	0.000	0.002
Severity	2012.1	7.63	+/- 3.91	63.7%	0.000	0.001
Severity	2012.2	8.64	+/- 4.55	65.5%	0.000	0.002
Severity	2013.1	11.23	+/- 3.93	84.0%	0.000	0.000
Severity	2013.2	11.73	+/- 5.00	80.6%	0.000	0.001
Severity	2014.1	13.33	+/- 6.11	81.7%	0.000	0.001
Severity	2014.2	11.01	+/- 7.08	73.6%	0.000	0.008
Severity	2015.1	9.87	+/- 10.40	57.0%	0.000	0.051
Frequency	2007.2	0.41	+/- 1.03	-1.5%	0.000	0.414
Frequency	2008.1	0.88	+/- 0.96	12.8%	0.000	0.067
Frequency	2008.2	1.11	+/- 1.02	19.2%	0.000	0.035
Frequency	2009.1	1.36	+/- 1.10	26.2%	0.000	0.017
Frequency	2009.2	1.24	+/- 1.23	18.7%	0.000	0.047
Frequency	2010.1	1.50	+/- 1.36	23.9%	0.000	0.031
Frequency	2010.2	1.03	+/- 1.40	10.0%	0.000	0.134
Frequency	2011.1	1.29	+/- 1.60	14.1%	0.000	0.102
Frequency	2011.2	1.36	+/- 1.88	11.4%	0.000	0.139
Frequency	2012.1	1.12	+/- 2.22	2.5%	0.000	0.285
Frequency	2012.2	0.21	+/- 2.27	-10.6%	0.000	0.843
Frequency	2013.1	0.04	+/- 2.82	-12.5%	0.000	0.976
Frequency	2013.2	-0.59	+/- 3.44	-11.6%	0.000	0.695
Frequency	2014.1	0.52	+/- 4.17	-14.9%	0.000	0.769
Frequency	2014.2	-0.15	+/- 5.68	-19.9%	0.002	0.950
Frequency	2015.1	1.89	+/- 7.53	-11.2%	0.014	0.521

## AB Total

Coverage = AB Total  
 End Trend Period = 2017.2  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = T  
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^					
Loss Cost	2007.2	1.84	+/- 1.34	5.13	+/- 8.18	7.06	1.163	90.3%	0.000	0.036	0.000	0.010	0.191
Loss Cost	2008.1	1.99	+/- 1.52	4.98	+/- 8.44	7.06	1.160	90.3%	0.000	0.046	0.000	0.013	0.217
Loss Cost	2008.2	1.85	+/- 1.76	5.12	+/- 8.79	7.06	1.163	89.2%	0.000	0.050	0.000	0.039	0.221
Loss Cost	2009.1	2.38	+/- 1.92	4.58	+/- 8.58	7.06	1.153	90.4%	0.000	0.059	0.000	0.018	0.260
Loss Cost	2009.2	2.87	+/- 2.20	4.07	+/- 8.66	7.06	1.141	90.4%	0.000	0.080	0.000	0.014	0.316
Loss Cost	2010.1	3.47	+/- 2.50	3.47	+/- 8.68	7.06	1.132	91.2%	0.000	0.100	0.000	0.010	0.389
Loss Cost	2010.2	3.48	+/- 3.10	3.46	+/- 9.35	7.06	1.131	89.6%	0.000	0.122	0.001	0.029	0.420
Loss Cost	2011.1	3.90	+/- 3.81	3.05	+/- 10.02	7.06	1.126	89.4%	0.000	0.155	0.001	0.043	0.502
Loss Cost	2011.2	3.53	+/- 4.96	3.41	+/- 11.18	7.06	1.131	86.9%	0.000	0.172	0.004	0.133	0.494
Loss Cost	2012.1	3.10	+/- 6.50	3.84	+/- 12.78	7.06	1.135	86.0%	0.000	0.194	0.007	0.289	0.491
Loss Cost	2012.2	3.46	+/- 9.44	3.48	+/- 15.45	7.06	1.132	82.6%	0.002	0.254	0.016	0.396	0.594
Loss Cost	2013.1	6.32	+/- 13.43	0.70	+/- 18.03	7.06	1.114	83.6%	0.022	0.337	0.033	0.267	0.924
Loss Cost	2013.2	8.72	+/- 24.30	-1.52	+/- 26.64	7.06	1.099	77.6%	0.165	0.462	0.061	0.354	0.881
Loss Cost	2014.1	19.32	+/- 46.28	-10.27	+/- 38.30	7.06	1.071	80.1%	0.755	0.604	0.109	0.234	0.467
Loss Cost	2014.2	14.66	+/- 240.61	-6.63	+/- 201.64	7.06	1.080	51.0%	0.839	0.677	0.294	0.730	0.863
Loss Cost	2015.1	7.06	+/- 30.29	NA	+/- NA	NA	1.080	51.8%	0.152	0.677	0.294	0.403	
Severity	2007.2	1.51	+/- 1.63	4.25	+/- 9.85	5.83	1.169	80.7%	0.000	0.069	0.009	0.064	0.363
Severity	2008.1	1.05	+/- 1.74	4.74	+/- 9.70	5.83	1.180	81.7%	0.000	0.051	0.005	0.216	0.303
Severity	2008.2	0.22	+/- 1.69	5.60	+/- 8.65	5.83	1.204	84.0%	0.000	0.018	0.008	0.788	0.175
Severity	2009.1	0.45	+/- 1.94	5.36	+/- 8.95	5.83	1.199	84.1%	0.000	0.024	0.015	0.624	0.207
Severity	2009.2	0.73	+/- 2.30	5.06	+/- 9.32	5.83	1.192	83.8%	0.000	0.034	0.017	0.499	0.248
Severity	2010.1	0.98	+/- 2.73	4.80	+/- 9.81	5.83	1.188	83.6%	0.000	0.047	0.029	0.442	0.293
Severity	2010.2	1.39	+/- 3.34	4.38	+/- 10.39	5.83	1.180	82.8%	0.000	0.067	0.033	0.374	0.359
Severity	2011.1	1.43	+/- 4.16	4.34	+/- 11.33	5.83	1.179	81.9%	0.000	0.086	0.049	0.453	0.398
Severity	2011.2	-0.27	+/- 4.78	6.11	+/- 11.49	5.83	1.206	81.8%	0.000	0.053	0.101	0.901	0.241
Severity	2012.1	0.21	+/- 6.31	5.60	+/- 12.99	5.83	1.201	81.1%	0.000	0.077	0.151	0.938	0.328
Severity	2012.2	1.71	+/- 8.98	4.05	+/- 15.03	5.83	1.184	80.2%	0.000	0.126	0.145	0.654	0.525
Severity	2013.1	6.81	+/- 10.30	-0.92	+/- 13.53	5.83	1.150	88.4%	0.000	0.131	0.200	0.139	0.869
Severity	2013.2	10.31	+/- 17.88	-4.06	+/- 18.79	5.83	1.129	86.2%	0.003	0.227	0.186	0.167	0.586
Severity	2014.1	20.15	+/- 29.66	-11.92	+/- 23.87	5.83	1.102	89.4%	0.030	0.293	0.263	0.097	0.229
Severity	2014.2	18.63	+/- 132.63	-10.79	+/- 102.01	5.83	1.105	73.0%	0.304	0.435	0.479	0.525	0.666
Severity	2015.1	5.83	+/- 19.24	NA	+/- NA	NA	1.105	62.6%	0.010	0.435	0.479	0.310	
Frequency	2007.2	0.32	+/- 1.31	0.84	+/- 7.77	1.16	0.995	29.4%	0.000	0.940	0.004	0.612	0.820
Frequency	2008.1	0.93	+/- 1.26	0.23	+/- 6.74	1.16	0.983	38.1%	0.000	0.760	0.006	0.134	0.943
Frequency	2008.2	1.63	+/- 1.16	-0.45	+/- 5.53	1.16	0.966	60.5%	0.000	0.476	0.000	0.009	0.863
Frequency	2009.1	1.92	+/- 1.30	-0.74	+/- 5.54	1.16	0.961	63.2%	0.000	0.414	0.001	0.007	0.778
Frequency	2009.2	2.12	+/- 1.53	-0.94	+/- 5.75	1.16	0.957	59.2%	0.000	0.385	0.001	0.010	0.730
Frequency	2010.1	2.47	+/- 1.76	-1.27	+/- 5.88	1.16	0.953	61.3%	0.000	0.343	0.003	0.010	0.646
Frequency	2010.2	2.06	+/- 2.10	-0.88	+/- 6.16	1.16	0.959	46.3%	0.000	0.425	0.007	0.052	0.758
Frequency	2011.1	2.43	+/- 2.56	-1.24	+/- 6.54	1.16	0.955	47.1%	0.000	0.400	0.015	0.058	0.680
Frequency	2011.2	3.81	+/- 2.76	-2.55	+/- 5.85	1.16	0.938	62.9%	0.000	0.201	0.004	0.012	0.350
Frequency	2012.1	2.88	+/- 3.31	-1.67	+/- 6.16	1.16	0.946	63.7%	0.000	0.256	0.004	0.075	0.546
Frequency	2012.2	1.72	+/- 4.37	-0.54	+/- 6.99	1.16	0.956	48.5%	0.000	0.369	0.011	0.370	0.856
Frequency	2013.1	-0.46	+/- 5.01	1.63	+/- 7.24	1.16	0.968	65.0%	0.001	0.462	0.006	0.823	0.584
Frequency	2013.2	-1.45	+/- 8.70	2.65	+/- 10.94	1.16	0.974	60.0%	0.008	0.599	0.023	0.671	0.533
Frequency	2014.1	-0.69	+/- 17.47	1.87	+/- 19.65	1.16	0.972	42.3%	0.075	0.636	0.059	0.908	0.779
Frequency	2014.2	-3.34	+/- 71.37	4.66	+/- 78.83	1.16	0.977	22.0%	0.393	0.784	0.206	0.851	0.805
Frequency	2015.1	1.16	+/- 13.03	NA	+/- NA	NA	0.977	19.9%	0.054	0.784	0.206	0.735	

## AB Total

Coverage = AB Total  
 End Trend Period = 2017.2  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = F  
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^2				
Loss Cost	2007.2	1.42	+/- 2.56	5.56	+/- 15.83	7.06	1.202	63.8%	0.000	0.167	0.254	0.455
Loss Cost	2008.1	1.99	+/- 2.85	4.98	+/- 15.86	7.06	1.186	65.6%	0.000	0.200	0.155	0.504
Loss Cost	2008.2	1.32	+/- 3.15	5.67	+/- 16.09	7.06	1.203	63.9%	0.000	0.170	0.383	0.451
Loss Cost	2009.1	2.38	+/- 3.45	4.58	+/- 15.50	7.06	1.178	68.4%	0.000	0.208	0.157	0.526
Loss Cost	2009.2	2.15	+/- 4.05	4.81	+/- 16.32	7.06	1.183	66.0%	0.000	0.217	0.267	0.524
Loss Cost	2010.1	3.47	+/- 4.59	3.47	+/- 15.96	7.06	1.158	69.7%	0.000	0.271	0.119	0.637
Loss Cost	2010.2	2.48	+/- 5.38	4.47	+/- 16.76	7.06	1.175	66.6%	0.000	0.241	0.327	0.559
Loss Cost	2011.1	3.90	+/- 6.52	3.05	+/- 17.17	7.06	1.154	68.2%	0.000	0.306	0.204	0.695
Loss Cost	2011.2	2.04	+/- 7.79	4.92	+/- 18.34	7.06	1.178	64.5%	0.000	0.254	0.564	0.547
Loss Cost	2012.1	3.10	+/- 10.32	3.84	+/- 20.35	7.06	1.166	62.8%	0.002	0.315	0.501	0.667
Loss Cost	2012.2	0.70	+/- 13.56	6.32	+/- 23.86	7.06	1.189	57.4%	0.006	0.290	0.906	0.536
Loss Cost	2013.1	6.32	+/- 19.28	0.70	+/- 25.96	7.06	1.147	62.8%	0.066	0.402	0.438	0.949
Loss Cost	2013.2	2.15	+/- 29.64	4.81	+/- 37.49	7.06	1.170	52.0%	0.128	0.390	0.856	0.745
Loss Cost	2014.1	19.32	+/- 58.20	-10.27	+/- 48.29	7.06	1.111	59.7%	0.810	0.561	0.356	0.590
Loss Cost	2014.2	-11.94	+/- 112.52	21.58	+/- 160.60	7.06	1.169	34.9%	0.375	0.430	0.729	0.609
Loss Cost	2015.1	7.06	+/- 25.73	NA	+/- NA	NA	1.169	35.9%	0.144	0.430	0.429	
Severity	2007.2	1.30	+/- 1.94	4.48	+/- 11.89	5.83	1.189	71.8%	0.000	0.091	0.175	0.427
Severity	2008.1	1.05	+/- 2.19	4.74	+/- 12.25	5.83	1.196	70.5%	0.000	0.090	0.324	0.413
Severity	2008.2	-0.04	+/- 2.08	5.87	+/- 10.77	5.83	1.224	75.0%	0.000	0.032	0.966	0.250
Severity	2009.1	0.45	+/- 2.35	5.36	+/- 10.84	5.83	1.212	76.4%	0.000	0.043	0.687	0.294
Severity	2009.2	0.37	+/- 2.77	5.43	+/- 11.41	5.83	1.214	75.4%	0.000	0.051	0.775	0.309
Severity	2010.1	0.98	+/- 3.24	4.80	+/- 11.68	5.83	1.202	76.3%	0.000	0.069	0.520	0.376
Severity	2010.2	0.86	+/- 3.94	4.93	+/- 12.50	5.83	1.204	74.8%	0.000	0.082	0.641	0.392
Severity	2011.1	1.43	+/- 4.87	4.34	+/- 13.30	5.83	1.195	74.4%	0.000	0.110	0.525	0.474
Severity	2011.2	-0.93	+/- 5.18	6.82	+/- 12.75	5.83	1.228	76.9%	0.000	0.053	0.696	0.242
Severity	2012.1	0.21	+/- 6.74	5.60	+/- 13.88	5.83	1.214	77.3%	0.000	0.079	0.943	0.366
Severity	2012.2	0.39	+/- 9.37	5.42	+/- 16.36	5.83	1.213	75.1%	0.000	0.109	0.925	0.446
Severity	2013.1	6.81	+/- 10.72	-0.92	+/- 14.09	5.83	1.163	86.1%	0.000	0.123	0.159	0.879
Severity	2013.2	7.27	+/- 17.56	-1.35	+/- 19.82	5.83	1.161	81.9%	0.001	0.177	0.318	0.868
Severity	2014.1	20.15	+/- 28.58	-11.92	+/- 22.99	5.83	1.118	87.1%	0.024	0.253	0.097	0.244
Severity	2014.2	6.84	+/- 64.50	-0.95	+/- 61.44	5.83	1.140	75.3%	0.104	0.250	0.737	0.962
Severity	2015.1	5.83	+/- 13.57	NA	+/- NA	NA	1.140	65.8%	0.002	0.250	0.253	
Frequency	2007.2	0.13	+/- 1.63	1.04	+/- 9.76	1.16	1.011	-11.8%	0.000	0.900	0.873	0.824
Frequency	2008.1	0.93	+/- 1.58	0.23	+/- 8.44	1.16	0.992	2.0%	0.000	0.910	0.226	0.954
Frequency	2008.2	1.37	+/- 1.74	-0.20	+/- 8.35	1.16	0.983	9.4%	0.000	0.808	0.113	0.960
Frequency	2009.1	1.92	+/- 1.91	-0.74	+/- 8.14	1.16	0.972	19.3%	0.000	0.687	0.047	0.849
Frequency	2009.2	1.77	+/- 2.24	-0.60	+/- 8.55	1.16	0.975	9.0%	0.000	0.726	0.108	0.883
Frequency	2010.1	2.47	+/- 2.53	-1.27	+/- 8.47	1.16	0.964	18.3%	0.000	0.610	0.053	0.750
Frequency	2010.2	1.61	+/- 2.84	-0.44	+/- 8.49	1.16	0.976	-3.6%	0.000	0.731	0.235	0.911
Frequency	2011.1	2.43	+/- 3.39	-1.24	+/- 8.66	1.16	0.965	4.4%	0.000	0.626	0.137	0.758
Frequency	2011.2	2.99	+/- 4.29	-1.78	+/- 9.35	1.16	0.959	2.5%	0.000	0.585	0.144	0.680
Frequency	2012.1	2.88	+/- 5.68	-1.67	+/- 10.60	1.16	0.960	-12.6%	0.001	0.623	0.269	0.728
Frequency	2012.2	0.31	+/- 6.73	0.85	+/- 11.23	1.16	0.981	-40.6%	0.001	0.804	0.915	0.862
Frequency	2013.1	-0.46	+/- 9.81	1.63	+/- 14.19	1.16	0.986	-47.6%	0.009	0.869	0.913	0.786
Frequency	2013.2	-4.77	+/- 13.66	6.24	+/- 18.70	1.16	1.008	-34.8%	0.018	0.929	0.419	0.415
Frequency	2014.1	-0.69	+/- 26.37	1.87	+/- 29.69	1.16	0.994	-70.5%	0.191	0.950	0.945	0.867
Frequency	2014.2	-17.58	+/- 49.68	22.75	+/- 76.01	1.16	1.025	-40.9%	0.160	0.804	0.360	0.346
Frequency	2015.1	1.16	+/- 12.96	NA	+/- NA	NA	1.025	-44.8%	0.054	0.804	0.792	

## AB Total

Coverage = AB Total  
 End Trend Period = 2017.2  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = T  
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^					
Loss Cost	2007.2	1.26	+/- 1.32	5.73	+/- 7.40	7.06	1.197	92.7%	0.000	0.009	0.000	0.057	0.110
Loss Cost	2008.1	1.31	+/- 1.53	5.67	+/- 7.73	7.06	1.195	92.6%	0.000	0.013	0.000	0.084	0.128
Loss Cost	2008.2	1.10	+/- 1.75	5.90	+/- 8.02	7.06	1.202	91.8%	0.000	0.014	0.000	0.196	0.126
Loss Cost	2009.1	1.57	+/- 2.00	5.41	+/- 8.06	7.06	1.190	92.4%	0.000	0.021	0.000	0.111	0.159
Loss Cost	2009.2	2.01	+/- 2.31	4.95	+/- 8.24	7.06	1.178	92.3%	0.000	0.032	0.000	0.079	0.202
Loss Cost	2010.1	2.53	+/- 2.79	4.42	+/- 8.57	7.06	1.166	92.5%	0.000	0.049	0.000	0.068	0.267
Loss Cost	2010.2	2.39	+/- 3.45	4.56	+/- 9.34	7.06	1.169	91.2%	0.000	0.062	0.000	0.148	0.287
Loss Cost	2011.1	2.52	+/- 4.53	4.43	+/- 10.41	7.06	1.167	90.7%	0.000	0.090	0.001	0.230	0.345
Loss Cost	2011.2	1.80	+/- 5.84	5.16	+/- 11.78	7.06	1.180	88.6%	0.000	0.098	0.003	0.485	0.322
Loss Cost	2012.1	0.14	+/- 7.91	6.91	+/- 13.82	7.06	1.205	88.6%	0.000	0.091	0.005	0.967	0.252
Loss Cost	2012.2	-0.34	+/- 11.68	7.43	+/- 17.85	7.06	1.212	85.4%	0.004	0.131	0.014	0.943	0.316
Loss Cost	2013.1	1.37	+/- 21.14	5.62	+/- 26.65	7.06	1.192	84.0%	0.047	0.249	0.042	0.864	0.576
Loss Cost	2013.2	1.92	+/- 43.29	5.05	+/- 49.15	7.06	1.186	75.2%	0.218	0.389	0.088	0.893	0.752
Loss Cost	2014.1	24.16	+/- 260.54	-13.77	+/- 186.21	7.06	1.038	71.8%	0.996	0.909	0.294	0.595	0.714
Loss Cost	2014.2	7.06	+/- 30.29	NA	+/- NA	NA	1.117	38.2%	0.149	0.592	0.294	0.403	
Severity	2007.2	1.05	+/- 1.74	4.73	+/- 9.72	5.83	1.196	82.6%	0.000	0.040	0.005	0.215	0.305
Severity	2008.1	0.38	+/- 1.81	5.43	+/- 9.23	5.83	1.216	84.8%	0.000	0.021	0.002	0.659	0.216
Severity	2008.2	-0.59	+/- 1.61	6.46	+/- 7.56	5.83	1.248	88.9%	0.000	0.003	0.001	0.444	0.079
Severity	2009.1	-0.51	+/- 1.92	6.37	+/- 7.98	5.83	1.245	88.7%	0.000	0.005	0.003	0.575	0.098
Severity	2009.2	-0.31	+/- 2.28	6.16	+/- 8.42	5.83	1.240	88.3%	0.000	0.008	0.004	0.769	0.125
Severity	2010.1	-0.32	+/- 2.82	6.17	+/- 9.07	5.83	1.240	87.9%	0.000	0.013	0.008	0.805	0.149
Severity	2010.2	-0.06	+/- 3.49	5.89	+/- 9.81	5.83	1.234	87.1%	0.000	0.022	0.012	0.969	0.195
Severity	2011.1	-0.60	+/- 4.49	6.47	+/- 10.86	5.83	1.245	86.7%	0.000	0.028	0.017	0.767	0.194
Severity	2011.2	-3.02	+/- 4.36	9.12	+/- 9.58	5.83	1.292	90.3%	0.000	0.007	0.019	0.151	0.051
Severity	2012.1	-3.86	+/- 6.13	10.08	+/- 11.47	5.83	1.307	90.1%	0.000	0.012	0.028	0.181	0.065
Severity	2012.2	-3.27	+/- 9.10	9.40	+/- 14.58	5.83	1.298	88.8%	0.000	0.029	0.047	0.405	0.143
Severity	2013.1	1.44	+/- 14.52	4.32	+/- 18.04	5.83	1.238	91.0%	0.001	0.076	0.115	0.794	0.532
Severity	2013.2	3.44	+/- 29.40	2.31	+/- 31.94	5.83	1.218	87.3%	0.014	0.187	0.173	0.727	0.828
Severity	2014.1	21.69	+/- 136.05	-13.03	+/- 99.44	5.83	1.091	85.4%	0.321	0.684	0.479	0.473	0.602
Severity	2014.2	5.83	+/- 19.24	NA	+/- NA	NA	1.170	69.3%	0.010	0.302	0.479	0.310	
Frequency	2007.2	0.21	+/- 1.49	0.96	+/- 8.07	1.16	1.001	28.9%	0.000	0.993	0.006	0.770	0.803
Frequency	2008.1	0.93	+/- 1.46	0.23	+/- 7.05	1.16	0.982	37.1%	0.000	0.774	0.009	0.192	0.945
Frequency	2008.2	1.70	+/- 1.35	-0.52	+/- 5.79	1.16	0.963	59.9%	0.000	0.468	0.001	0.017	0.849
Frequency	2009.1	2.09	+/- 1.53	-0.90	+/- 5.79	1.16	0.955	63.2%	0.000	0.376	0.002	0.011	0.741
Frequency	2009.2	2.33	+/- 1.80	-1.14	+/- 6.03	1.16	0.950	59.3%	0.000	0.343	0.003	0.015	0.686
Frequency	2010.1	2.86	+/- 2.12	-1.65	+/- 6.12	1.16	0.941	62.5%	0.000	0.268	0.007	0.012	0.565
Frequency	2010.2	2.45	+/- 2.56	-1.26	+/- 6.53	1.16	0.948	46.7%	0.000	0.351	0.015	0.056	0.675
Frequency	2011.1	3.14	+/- 3.23	-1.92	+/- 6.92	1.16	0.937	49.4%	0.000	0.287	0.034	0.052	0.544
Frequency	2011.2	4.97	+/- 3.19	-3.63	+/- 5.71	1.16	0.913	70.6%	0.000	0.086	0.007	0.007	0.183
Frequency	2012.1	4.17	+/- 4.41	-2.88	+/- 6.71	1.16	0.922	67.3%	0.001	0.153	0.011	0.056	0.340
Frequency	2012.2	3.02	+/- 6.14	-1.80	+/- 8.28	1.16	0.934	47.8%	0.004	0.264	0.024	0.255	0.603
Frequency	2013.1	-0.07	+/- 8.99	1.24	+/- 11.00	1.16	0.963	57.8%	0.010	0.540	0.022	0.983	0.768
Frequency	2013.2	-1.47	+/- 17.43	2.67	+/- 19.92	1.16	0.974	47.6%	0.063	0.741	0.058	0.807	0.693
Frequency	2014.1	2.03	+/- 75.33	-0.85	+/- 74.68	1.16	0.951	19.3%	0.520	0.740	0.206	0.911	0.963
Frequency	2014.2	1.16	+/- 13.03	NA	+/- NA	NA	0.955	25.1%	0.050	0.629	0.206	0.735	

## AB Total

Coverage = AB Total  
 End Trend Period = 2017.2  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = F  
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^2				
Loss Cost	2007.2	1.26	+/- 2.91	5.73	+/- 16.43	7.06	1.212	63.7%	0.000	0.171	0.369	0.457
Loss Cost	2008.1	1.89	+/- 3.28	5.08	+/- 16.55	7.06	1.192	65.3%	0.000	0.215	0.235	0.511
Loss Cost	2008.2	1.10	+/- 3.65	5.90	+/- 16.83	7.06	1.215	63.7%	0.000	0.176	0.528	0.450
Loss Cost	2009.1	2.30	+/- 4.07	4.65	+/- 16.33	7.06	1.182	68.0%	0.000	0.233	0.238	0.538
Loss Cost	2009.2	2.01	+/- 4.84	4.95	+/- 17.32	7.06	1.189	65.5%	0.000	0.241	0.377	0.534
Loss Cost	2010.1	3.60	+/- 5.60	3.34	+/- 17.06	7.06	1.153	69.2%	0.000	0.329	0.178	0.668
Loss Cost	2010.2	2.39	+/- 6.70	4.56	+/- 18.17	7.06	1.178	65.7%	0.000	0.284	0.440	0.578
Loss Cost	2011.1	4.19	+/- 8.36	2.76	+/- 18.88	7.06	1.145	67.2%	0.000	0.391	0.277	0.744
Loss Cost	2011.2	1.80	+/- 10.29	5.16	+/- 20.83	7.06	1.185	62.9%	0.001	0.308	0.694	0.571
Loss Cost	2012.1	3.20	+/- 14.34	3.75	+/- 24.05	7.06	1.164	60.7%	0.010	0.407	0.608	0.716
Loss Cost	2012.2	-0.34	+/- 19.84	7.43	+/- 30.45	7.06	1.212	54.0%	0.026	0.349	0.967	0.554
Loss Cost	2013.1	8.34	+/- 32.07	-1.18	+/- 36.08	7.06	1.115	59.2%	0.246	0.618	0.512	0.935
Loss Cost	2013.2	1.92	+/- 58.51	5.05	+/- 66.70	7.06	1.173	42.9%	0.349	0.569	0.928	0.831
Loss Cost	2014.1	61.68	+/- 206.59	-33.78	+/- 87.47	7.06	0.863	62.5%	0.497	0.648	0.247	0.316
Loss Cost	2014.2	7.06	+/- 25.73	NA	+/- NA	NA	1.060	17.9%	0.127	0.788	0.429	
Severity	2007.2	1.05	+/- 2.19	4.73	+/- 12.26	5.83	1.204	72.1%	0.000	0.085	0.322	0.414
Severity	2008.1	0.73	+/- 2.48	5.07	+/- 12.65	5.83	1.214	70.9%	0.000	0.081	0.541	0.394
Severity	2008.2	-0.59	+/- 2.31	6.46	+/- 10.85	5.83	1.255	76.8%	0.000	0.022	0.593	0.208
Severity	2009.1	-0.11	+/- 2.66	5.95	+/- 11.07	5.83	1.241	77.7%	0.000	0.032	0.930	0.253
Severity	2009.2	-0.31	+/- 3.17	6.16	+/- 11.72	5.83	1.246	76.8%	0.000	0.038	0.834	0.260
Severity	2010.1	0.27	+/- 3.81	5.54	+/- 12.22	5.83	1.232	77.2%	0.000	0.057	0.878	0.326
Severity	2010.2	-0.06	+/- 4.71	5.89	+/- 13.22	5.83	1.239	75.9%	0.000	0.067	0.978	0.330
Severity	2011.1	0.41	+/- 6.01	5.40	+/- 14.43	5.83	1.230	75.0%	0.000	0.098	0.881	0.406
Severity	2011.2	-3.02	+/- 6.04	9.12	+/- 13.28	5.83	1.296	80.5%	0.000	0.027	0.289	0.136
Severity	2012.1	-2.29	+/- 8.38	8.30	+/- 15.44	5.83	1.283	79.9%	0.000	0.052	0.544	0.226
Severity	2012.2	-3.27	+/- 12.19	9.40	+/- 19.55	5.83	1.298	77.9%	0.000	0.074	0.542	0.262
Severity	2013.1	4.65	+/- 16.78	1.13	+/- 19.90	5.83	1.200	85.6%	0.001	0.165	0.497	0.889
Severity	2013.2	3.44	+/- 31.95	2.31	+/- 34.73	5.83	1.211	80.3%	0.013	0.253	0.773	0.858
Severity	2014.1	35.11	+/- 81.56	-21.67	+/- 48.58	5.83	1.014	86.7%	0.371	0.936	0.193	0.277
Severity	2014.2	5.83	+/- 13.57	NA	+/- NA	NA	1.145	71.9%	0.002	0.291	0.253	
Frequency	2007.2	0.21	+/- 1.86	0.96	+/- 10.12	1.16	1.006	-12.9%	0.000	0.943	0.816	0.843
Frequency	2008.1	1.15	+/- 1.80	0.01	+/- 8.67	1.16	0.981	3.1%	0.000	0.806	0.190	0.998
Frequency	2008.2	1.70	+/- 1.99	-0.52	+/- 8.52	1.16	0.968	12.2%	0.000	0.670	0.086	0.897
Frequency	2009.1	2.41	+/- 2.17	-1.22	+/- 8.18	1.16	0.953	24.7%	0.000	0.507	0.030	0.753
Frequency	2009.2	2.33	+/- 2.59	-1.14	+/- 8.67	1.16	0.954	14.3%	0.000	0.543	0.070	0.780
Frequency	2010.1	3.32	+/- 2.90	-2.08	+/- 8.37	1.16	0.936	27.6%	0.000	0.382	0.026	0.598
Frequency	2010.2	2.45	+/- 3.38	-1.26	+/- 8.64	1.16	0.951	3.7%	0.000	0.506	0.133	0.754
Frequency	2011.1	3.76	+/- 3.99	-2.50	+/- 8.56	1.16	0.931	18.2%	0.000	0.345	0.058	0.530
Frequency	2011.2	4.97	+/- 5.06	-3.63	+/- 9.07	1.16	0.915	22.0%	0.001	0.266	0.049	0.391
Frequency	2012.1	5.61	+/- 7.00	-4.21	+/- 10.55	1.16	0.907	9.8%	0.010	0.275	0.092	0.386
Frequency	2012.2	3.02	+/- 9.32	-1.80	+/- 12.59	1.16	0.934	-32.8%	0.016	0.461	0.451	0.740
Frequency	2013.1	3.52	+/- 15.26	-2.28	+/- 17.67	1.16	0.929	-44.6%	0.100	0.509	0.571	0.755
Frequency	2013.2	-1.47	+/- 26.53	2.67	+/- 30.35	1.16	0.969	-57.3%	0.164	0.812	0.885	0.814
Frequency	2014.1	19.66	+/- 72.13	-15.46	+/- 52.35	1.16	0.851	-45.8%	0.860	0.379	0.391	0.428
Frequency	2014.2	1.16	+/- 12.96	NA	+/- NA	NA	0.925	-35.3%	0.045	0.518	0.792	

## AB Total

*Coverage = AB Total  
End Trend Period = 2017.1  
Seasonality = T  
Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2007.2	4.17	+/- 1.54	72.0%	0.000	0.000	0.000
Loss Cost	2008.1	4.47	+/- 1.66	73.6%	0.000	0.001	0.000
Loss Cost	2008.2	4.67	+/- 1.86	70.8%	0.000	0.001	0.000
Loss Cost	2009.1	5.26	+/- 1.93	75.5%	0.000	0.001	0.000
Loss Cost	2009.2	5.90	+/- 2.04	78.1%	0.000	0.001	0.000
Loss Cost	2010.1	6.54	+/- 2.14	81.8%	0.000	0.001	0.000
Loss Cost	2010.2	6.99	+/- 2.44	80.1%	0.000	0.001	0.000
Loss Cost	2011.1	7.59	+/- 2.72	82.0%	0.000	0.003	0.000
Loss Cost	2011.2	8.06	+/- 3.26	78.8%	0.000	0.004	0.000
Loss Cost	2012.1	8.46	+/- 3.92	78.4%	0.000	0.010	0.001
Loss Cost	2012.2	9.65	+/- 4.67	78.1%	0.000	0.008	0.001
Loss Cost	2013.1	11.30	+/- 5.13	84.0%	0.001	0.015	0.001
Loss Cost	2013.2	13.07	+/- 6.43	83.6%	0.010	0.013	0.003
Loss Cost	2014.1	14.87	+/- 8.24	86.2%	0.046	0.030	0.006
Loss Cost	2014.2	14.06	+/- 14.17	70.1%	0.135	0.091	0.043
Loss Cost	2015.1	12.58	+/- 28.61	61.4%	0.256	0.175	0.180
Severity	2007.2	3.68	+/- 1.61	57.4%	0.000	0.032	0.000
Severity	2008.1	3.58	+/- 1.79	54.8%	0.000	0.036	0.001
Severity	2008.2	3.35	+/- 2.00	45.2%	0.000	0.061	0.002
Severity	2009.1	3.79	+/- 2.16	49.5%	0.000	0.104	0.002
Severity	2009.2	4.36	+/- 2.37	53.2%	0.000	0.063	0.001
Severity	2010.1	4.89	+/- 2.62	56.8%	0.000	0.109	0.001
Severity	2010.2	5.64	+/- 2.90	60.2%	0.000	0.064	0.001
Severity	2011.1	6.16	+/- 3.33	61.5%	0.000	0.109	0.002
Severity	2011.2	6.16	+/- 4.06	51.6%	0.000	0.145	0.006
Severity	2012.1	7.20	+/- 4.65	57.0%	0.000	0.244	0.006
Severity	2012.2	9.04	+/- 5.19	66.3%	0.000	0.109	0.004
Severity	2013.1	11.51	+/- 4.70	83.6%	0.000	0.155	0.001
Severity	2013.2	13.26	+/- 5.73	84.7%	0.000	0.086	0.001
Severity	2014.1	14.55	+/- 7.69	84.4%	0.000	0.165	0.005
Severity	2014.2	13.06	+/- 12.64	67.2%	0.002	0.341	0.039
Severity	2015.1	10.39	+/- 22.39	50.8%	0.017	0.325	0.169
Frequency	2007.2	0.48	+/- 0.90	36.1%	0.000	0.003	0.279
Frequency	2008.1	0.87	+/- 0.84	44.1%	0.000	0.004	0.044
Frequency	2008.2	1.28	+/- 0.77	63.5%	0.000	0.000	0.003
Frequency	2009.1	1.41	+/- 0.85	64.8%	0.000	0.001	0.003
Frequency	2009.2	1.47	+/- 0.97	60.7%	0.000	0.001	0.006
Frequency	2010.1	1.57	+/- 1.11	61.0%	0.000	0.003	0.009
Frequency	2010.2	1.28	+/- 1.23	49.7%	0.000	0.006	0.042
Frequency	2011.1	1.35	+/- 1.44	49.3%	0.000	0.012	0.062
Frequency	2011.2	1.79	+/- 1.63	55.2%	0.000	0.008	0.033
Frequency	2012.1	1.17	+/- 1.65	64.4%	0.000	0.003	0.138
Frequency	2012.2	0.56	+/- 1.83	56.8%	0.000	0.007	0.489
Frequency	2013.1	-0.18	+/- 1.82	72.7%	0.000	0.003	0.816
Frequency	2013.2	-0.17	+/- 2.56	69.4%	0.000	0.009	0.873
Frequency	2014.1	0.28	+/- 3.54	62.2%	0.001	0.026	0.839
Frequency	2014.2	0.88	+/- 6.01	58.7%	0.008	0.058	0.670
Frequency	2015.1	1.98	+/- 11.48	48.9%	0.053	0.149	0.530

## AB Total

*Coverage = AB Total  
End Trend Period = 2017.1  
Seasonality = F  
Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	2007.2	3.88	+/- 2.21	41.0%	0.000	0.001
Loss Cost	2008.1	4.47	+/- 2.34	46.9%	0.000	0.001
Loss Cost	2008.2	4.32	+/- 2.62	40.8%	0.000	0.003
Loss Cost	2009.1	5.26	+/- 2.69	51.8%	0.000	0.001
Loss Cost	2009.2	5.44	+/- 3.07	48.8%	0.000	0.002
Loss Cost	2010.1	6.54	+/- 3.20	58.5%	0.000	0.001
Loss Cost	2010.2	6.41	+/- 3.72	51.8%	0.000	0.002
Loss Cost	2011.1	7.59	+/- 4.07	58.9%	0.000	0.001
Loss Cost	2011.2	7.27	+/- 4.83	50.1%	0.000	0.006
Loss Cost	2012.1	8.46	+/- 5.66	53.3%	0.000	0.007
Loss Cost	2012.2	8.40	+/- 7.06	44.3%	0.001	0.021
Loss Cost	2013.1	11.30	+/- 7.85	59.8%	0.007	0.009
Loss Cost	2013.2	11.05	+/- 10.46	47.9%	0.025	0.034
Loss Cost	2014.1	14.87	+/- 13.14	59.3%	0.140	0.026
Loss Cost	2014.2	10.91	+/- 17.28	32.7%	0.114	0.138
Loss Cost	2015.1	12.58	+/- 30.59	19.6%	0.338	0.255
Severity	2007.2	3.52	+/- 1.78	46.9%	0.000	0.001
Severity	2008.1	3.58	+/- 1.99	43.5%	0.000	0.001
Severity	2008.2	3.16	+/- 2.16	34.6%	0.000	0.006
Severity	2009.1	3.79	+/- 2.29	42.7%	0.000	0.003
Severity	2009.2	4.12	+/- 2.58	42.8%	0.000	0.004
Severity	2010.1	4.89	+/- 2.79	50.1%	0.000	0.002
Severity	2010.2	5.31	+/- 3.20	49.5%	0.000	0.003
Severity	2011.1	6.16	+/- 3.59	54.2%	0.000	0.002
Severity	2011.2	5.75	+/- 4.23	44.1%	0.000	0.011
Severity	2012.1	7.20	+/- 4.71	54.2%	0.000	0.006
Severity	2012.2	8.34	+/- 5.64	56.2%	0.000	0.008
Severity	2013.1	11.51	+/- 5.04	79.7%	0.000	0.001
Severity	2013.2	12.23	+/- 6.65	75.6%	0.000	0.003
Severity	2014.1	14.55	+/- 8.36	78.5%	0.000	0.005
Severity	2014.2	11.75	+/- 10.77	65.0%	0.001	0.033
Severity	2015.1	10.39	+/- 18.29	39.8%	0.006	0.152
Frequency	2007.2	0.35	+/- 1.14	-3.2%	0.000	0.527
Frequency	2008.1	0.87	+/- 1.07	9.8%	0.000	0.103
Frequency	2008.2	1.12	+/- 1.15	16.2%	0.000	0.055
Frequency	2009.1	1.41	+/- 1.24	23.5%	0.000	0.028
Frequency	2009.2	1.27	+/- 1.40	15.9%	0.000	0.071
Frequency	2010.1	1.57	+/- 1.56	21.5%	0.000	0.047
Frequency	2010.2	1.05	+/- 1.64	6.9%	0.000	0.187
Frequency	2011.1	1.35	+/- 1.88	11.2%	0.000	0.141
Frequency	2011.2	1.44	+/- 2.25	8.7%	0.000	0.183
Frequency	2012.1	1.17	+/- 2.71	-0.4%	0.000	0.352
Frequency	2012.2	0.06	+/- 2.82	-12.5%	0.000	0.960
Frequency	2013.1	-0.18	+/- 3.60	-14.1%	0.000	0.909
Frequency	2013.2	-1.05	+/- 4.49	-10.6%	0.000	0.589
Frequency	2014.1	0.28	+/- 5.84	-19.6%	0.002	0.908
Frequency	2014.2	-0.75	+/- 8.52	-23.1%	0.011	0.818
Frequency	2015.1	1.98	+/- 13.22	-23.7%	0.072	0.662

## AB Total

Coverage = AB Total  
 End Trend Period = 2017.1  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = T  
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R <sup>a</sup>					
Loss Cost	2007.2	1.86	+/- 1.31	10.86	+/- 11.99	12.92	1.101	89.4%	0.000	0.215	0.000	0.008	0.060
Loss Cost	2008.1	1.99	+/- 1.48	10.61	+/- 12.44	12.81	1.099	89.4%	0.000	0.236	0.000	0.012	0.074
Loss Cost	2008.2	1.88	+/- 1.72	10.63	+/- 12.96	12.71	1.103	88.0%	0.000	0.242	0.000	0.033	0.085
Loss Cost	2009.1	2.38	+/- 1.89	9.72	+/- 12.70	12.33	1.097	89.3%	0.000	0.256	0.000	0.017	0.105
Loss Cost	2009.2	2.92	+/- 2.15	9.55	+/- 12.61	12.75	1.081	89.6%	0.000	0.336	0.000	0.011	0.108
Loss Cost	2010.1	3.47	+/- 2.45	8.64	+/- 12.72	12.41	1.076	90.5%	0.000	0.365	0.000	0.009	0.145
Loss Cost	2010.2	3.56	+/- 3.07	8.60	+/- 13.62	12.47	1.074	88.6%	0.000	0.412	0.000	0.025	0.170
Loss Cost	2011.1	3.90	+/- 3.82	8.10	+/- 14.81	12.31	1.071	88.3%	0.000	0.452	0.001	0.043	0.225
Loss Cost	2011.2	3.68	+/- 5.07	8.22	+/- 16.31	12.20	1.075	85.2%	0.000	0.471	0.004	0.124	0.254
Loss Cost	2012.1	3.10	+/- 6.71	9.02	+/- 18.91	12.40	1.078	84.2%	0.000	0.486	0.008	0.294	0.267
Loss Cost	2012.2	3.81	+/- 10.05	8.51	+/- 22.01	12.65	1.069	80.2%	0.004	0.587	0.019	0.365	0.345
Loss Cost	2013.1	6.32	+/- 14.98	5.45	+/- 26.77	12.11	1.060	80.7%	0.033	0.657	0.043	0.292	0.589
Loss Cost	2013.2	9.87	+/- 29.66	2.72	+/- 37.31	12.85	1.032	73.8%	0.236	0.839	0.080	0.343	0.826
Loss Cost	2014.1	19.32	+/- 71.03	-6.13	+/- 69.01	12.01	1.017	74.6%	0.788	0.922	0.167	0.311	0.728
Loss Cost	2014.2	24.42	+/- 24747.69	-9.63	+/- 14213.17	12.44	1.003	16.0%	0.997	0.992	0.447	0.724	0.860
Loss Cost	2015.1	12.44	+/- 285.05	NA	+/- NA	NA	1.003	22.8%	0.589	0.992	0.447	0.534	
Severity	2007.2	1.52	+/- 1.68	6.46	+/- 14.86	8.08	1.144	76.0%	0.000	0.180	0.011	0.070	0.353
Severity	2008.1	1.05	+/- 1.79	7.38	+/- 14.70	8.50	1.150	77.2%	0.000	0.153	0.006	0.228	0.282
Severity	2008.2	0.23	+/- 1.76	7.53	+/- 13.05	7.77	1.181	79.5%	0.000	0.065	0.011	0.783	0.218
Severity	2009.1	0.45	+/- 2.03	7.13	+/- 13.57	7.61	1.179	79.6%	0.000	0.077	0.019	0.636	0.258
Severity	2009.2	0.75	+/- 2.40	7.03	+/- 14.10	7.83	1.169	79.2%	0.000	0.106	0.021	0.504	0.279
Severity	2010.1	0.98	+/- 2.87	6.65	+/- 14.99	7.69	1.166	78.9%	0.000	0.126	0.036	0.462	0.330
Severity	2010.2	1.42	+/- 3.55	6.45	+/- 15.78	7.96	1.155	78.0%	0.000	0.174	0.041	0.386	0.364
Severity	2011.1	1.43	+/- 4.45	6.43	+/- 17.41	7.95	1.155	76.8%	0.000	0.202	0.061	0.477	0.403
Severity	2011.2	-0.23	+/- 5.23	7.42	+/- 17.37	7.17	1.189	75.9%	0.000	0.133	0.129	0.921	0.328
Severity	2012.1	0.21	+/- 7.03	6.79	+/- 19.98	7.02	1.186	74.6%	0.000	0.170	0.191	0.943	0.421
Severity	2012.2	1.82	+/- 10.30	5.64	+/- 22.42	7.57	1.162	73.5%	0.000	0.266	0.186	0.665	0.533
Severity	2013.1	6.81	+/- 12.41	-0.25	+/- 20.84	6.54	1.142	83.9%	0.000	0.253	0.274	0.190	0.975
Severity	2013.2	10.62	+/- 23.78	-3.01	+/- 27.97	7.29	1.111	80.2%	0.010	0.425	0.263	0.229	0.755
Severity	2014.1	20.15	+/- 49.74	-11.37	+/- 44.79	6.49	1.094	83.3%	0.085	0.491	0.401	0.189	0.397
Severity	2014.2	19.81	+/- 4371.99	-11.14	+/- 2740.16	6.46	1.095	41.6%	0.541	0.705	0.681	0.687	0.778
Severity	2015.1	6.46	+/- 158.77	NA	+/- NA	NA	1.095	21.3%	0.142	0.705	0.681	0.625	
Frequency	2007.2	0.33	+/- 1.33	4.14	+/- 11.65	4.48	0.962	30.5%	0.000	0.623	0.004	0.600	0.451
Frequency	2008.1	0.93	+/- 1.28	3.02	+/- 10.09	3.97	0.955	38.3%	0.000	0.502	0.005	0.139	0.525
Frequency	2008.2	1.65	+/- 1.15	2.89	+/- 8.04	4.58	0.933	63.1%	0.000	0.217	0.000	0.008	0.445
Frequency	2009.1	1.92	+/- 1.28	2.42	+/- 8.09	4.39	0.931	65.4%	0.000	0.201	0.001	0.006	0.521
Frequency	2009.2	2.16	+/- 1.51	2.35	+/- 8.33	4.56	0.925	62.3%	0.000	0.181	0.001	0.009	0.542
Frequency	2010.1	2.47	+/- 1.76	1.87	+/- 8.61	4.38	0.922	63.9%	0.000	0.176	0.002	0.010	0.636
Frequency	2010.2	2.11	+/- 2.13	2.02	+/- 8.98	4.18	0.930	49.4%	0.000	0.240	0.006	0.049	0.619
Frequency	2011.1	2.43	+/- 2.62	1.56	+/- 9.67	4.03	0.927	49.4%	0.000	0.249	0.014	0.062	0.717
Frequency	2011.2	3.92	+/- 2.66	0.75	+/- 7.91	4.70	0.904	69.6%	0.000	0.082	0.003	0.009	0.829
Frequency	2012.1	2.88	+/- 3.01	2.09	+/- 7.95	5.03	0.909	73.9%	0.000	0.082	0.002	0.055	0.539
Frequency	2012.2	1.95	+/- 4.15	2.72	+/- 8.74	4.73	0.920	62.2%	0.001	0.144	0.008	0.277	0.453
Frequency	2013.1	-0.46	+/- 3.45	5.72	+/- 6.56	5.23	0.928	87.2%	0.000	0.066	0.002	0.731	0.068
Frequency	2013.2	-0.67	+/- 6.82	5.90	+/- 9.71	5.18	0.929	84.2%	0.006	0.140	0.010	0.774	0.140
Frequency	2014.1	-0.69	+/- 16.91	5.92	+/- 21.80	5.19	0.929	74.1%	0.065	0.247	0.044	0.877	0.350
Frequency	2014.2	3.85	+/- 273.45	1.70	+/- 249.31	5.61	0.916	59.6%	0.594	0.437	0.219	0.824	0.917
Frequency	2015.1	5.61	+/- 51.52	NA	+/- NA	NA	0.916	58.9%	0.272	0.437	0.219	0.379	

## AB Total

Coverage = AB Total  
 End Trend Period = 2017.1  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = F  
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^				
Loss Cost	2007.2	1.42	+/- 2.65	3.46	+/- 22.60	4.93	1.226	55.3%	0.000	0.191	0.268	0.744
Loss Cost	2008.1	1.99	+/- 2.95	2.88	+/- 22.67	4.93	1.210	57.5%	0.000	0.222	0.168	0.785
Loss Cost	2008.2	1.32	+/- 3.28	3.56	+/- 23.01	4.93	1.228	55.0%	0.000	0.195	0.398	0.739
Loss Cost	2009.1	2.38	+/- 3.60	2.49	+/- 22.18	4.93	1.202	60.6%	0.000	0.229	0.172	0.809
Loss Cost	2009.2	2.15	+/- 4.24	2.72	+/- 23.38	4.93	1.207	57.5%	0.000	0.240	0.285	0.800
Loss Cost	2010.1	3.47	+/- 4.83	1.40	+/- 22.87	4.93	1.182	62.2%	0.000	0.289	0.135	0.893
Loss Cost	2010.2	2.48	+/- 5.69	2.39	+/- 24.00	4.93	1.199	57.8%	0.000	0.265	0.349	0.826
Loss Cost	2011.1	3.90	+/- 6.95	0.99	+/- 24.56	4.93	1.177	59.9%	0.000	0.325	0.228	0.928
Loss Cost	2011.2	2.04	+/- 8.38	2.83	+/- 26.15	4.93	1.202	54.6%	0.000	0.282	0.586	0.805
Loss Cost	2012.1	3.10	+/- 11.26	1.77	+/- 28.87	4.93	1.190	52.4%	0.003	0.343	0.529	0.886
Loss Cost	2012.2	0.70	+/- 15.08	4.20	+/- 33.54	4.93	1.213	44.9%	0.010	0.327	0.913	0.761
Loss Cost	2013.1	6.32	+/- 22.08	-1.31	+/- 36.01	4.93	1.170	51.5%	0.095	0.431	0.480	0.928
Loss Cost	2013.2	2.15	+/- 35.77	2.72	+/- 51.86	4.93	1.194	35.8%	0.176	0.436	0.872	0.886
Loss Cost	2014.1	19.32	+/- 78.36	-12.06	+/- 70.03	4.93	1.134	44.6%	0.837	0.591	0.429	0.614
Loss Cost	2014.2	-11.94	+/- 243.58	19.16	+/- 360.63	4.93	1.193	-0.8%	0.481	0.518	0.783	0.720
Loss Cost	2015.1	4.93	+/- 60.76	NA	+/- NA	NA	1.193	7.4%	0.321	0.518	0.743	
Severity	2007.2	1.30	+/- 2.01	2.72	+/- 16.98	4.05	1.209	64.8%	0.000	0.113	0.187	0.734
Severity	2008.1	1.05	+/- 2.27	2.97	+/- 17.53	4.05	1.216	62.9%	0.000	0.113	0.339	0.718
Severity	2008.2	-0.04	+/- 2.16	4.09	+/- 15.40	4.05	1.245	67.9%	0.000	0.047	0.967	0.569
Severity	2009.1	0.45	+/- 2.45	3.58	+/- 15.50	4.05	1.233	69.7%	0.000	0.059	0.697	0.619
Severity	2009.2	0.37	+/- 2.90	3.66	+/- 16.34	4.05	1.235	68.4%	0.000	0.070	0.783	0.627
Severity	2010.1	0.98	+/- 3.40	3.04	+/- 16.73	4.05	1.222	69.6%	0.000	0.091	0.536	0.691
Severity	2010.2	0.86	+/- 4.16	3.17	+/- 17.90	4.05	1.225	67.7%	0.000	0.106	0.656	0.696
Severity	2011.1	1.43	+/- 5.19	2.58	+/- 19.03	4.05	1.216	67.2%	0.000	0.138	0.546	0.761
Severity	2011.2	-0.93	+/- 5.56	5.02	+/- 18.15	4.05	1.249	69.9%	0.000	0.076	0.711	0.529
Severity	2012.1	0.21	+/- 7.34	3.83	+/- 19.63	4.05	1.235	70.4%	0.000	0.108	0.947	0.651
Severity	2012.2	0.39	+/- 10.40	3.65	+/- 22.92	4.05	1.233	67.5%	0.000	0.146	0.930	0.703
Severity	2013.1	6.81	+/- 12.17	-2.58	+/- 19.30	4.05	1.183	81.9%	0.000	0.157	0.197	0.747
Severity	2013.2	7.27	+/- 20.93	-3.01	+/- 26.94	4.05	1.181	75.8%	0.004	0.225	0.372	0.773
Severity	2014.1	20.15	+/- 37.09	-13.40	+/- 31.83	4.05	1.137	82.6%	0.051	0.302	0.150	0.293
Severity	2014.2	6.84	+/- 112.54	-2.61	+/- 109.02	4.05	1.159	62.1%	0.192	0.341	0.786	0.917
Severity	2015.1	4.05	+/- 30.65	NA	+/- NA	NA	1.159	48.9%	0.023	0.341	0.616	
Frequency	2007.2	0.13	+/- 1.69	0.72	+/- 14.17	0.84	1.014	-14.9%	0.000	0.889	0.877	0.915
Frequency	2008.1	0.93	+/- 1.64	-0.09	+/- 12.26	0.84	0.995	-2.1%	0.000	0.953	0.242	0.988
Frequency	2008.2	1.37	+/- 1.81	-0.52	+/- 12.14	0.84	0.986	5.3%	0.000	0.866	0.126	0.929
Frequency	2009.1	1.92	+/- 1.99	-1.06	+/- 11.85	0.84	0.975	15.4%	0.000	0.761	0.056	0.851
Frequency	2009.2	1.77	+/- 2.35	-0.91	+/- 12.46	0.84	0.978	4.8%	0.000	0.795	0.123	0.876
Frequency	2010.1	2.47	+/- 2.67	-1.59	+/- 12.34	0.84	0.967	14.2%	0.000	0.694	0.064	0.784
Frequency	2010.2	1.61	+/- 3.02	-0.76	+/- 12.37	0.84	0.979	-8.8%	0.000	0.801	0.258	0.895
Frequency	2011.1	2.43	+/- 3.63	-1.55	+/- 12.61	0.84	0.968	-0.8%	0.000	0.709	0.159	0.788
Frequency	2011.2	2.99	+/- 4.64	-2.09	+/- 13.57	0.84	0.962	-3.0%	0.000	0.673	0.169	0.734
Frequency	2012.1	2.88	+/- 6.22	-1.98	+/- 15.29	0.84	0.963	-19.2%	0.002	0.705	0.303	0.769
Frequency	2012.2	0.31	+/- 7.52	0.53	+/- 16.03	0.84	0.984	-49.2%	0.003	0.864	0.922	0.938
Frequency	2013.1	-0.46	+/- 11.29	1.31	+/- 19.98	0.84	0.989	-58.7%	0.019	0.917	0.921	0.871
Frequency	2013.2	-4.77	+/- 16.52	5.90	+/- 26.10	0.84	1.011	-47.9%	0.035	0.920	0.475	0.550
Frequency	2014.1	-0.69	+/- 35.17	1.54	+/- 42.89	0.84	0.997	-98.4%	0.266	0.982	0.953	0.913
Frequency	2014.2	-17.58	+/- 89.98	22.35	+/- 142.07	0.84	1.029	-77.9%	0.268	0.840	0.471	0.473
Frequency	2015.1	0.84	+/- 30.58	NA	+/- NA	NA	1.029	-80.8%	0.208	0.840	0.915	

## AB Total

Coverage = AB Total  
 End Trend Period = 2017.1  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = T  
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^					
Loss Cost	2007.2	1.26	+/- 1.23	12.06	+/- 10.47	13.47	1.128	92.7%	0.000	0.081	0.000	0.043	0.020
Loss Cost	2008.1	1.28	+/- 1.43	12.03	+/- 11.02	13.46	1.128	92.5%	0.000	0.094	0.000	0.074	0.027
Loss Cost	2008.2	1.10	+/- 1.64	12.09	+/- 11.44	13.32	1.135	91.7%	0.000	0.094	0.000	0.170	0.031
Loss Cost	2009.1	1.51	+/- 1.90	11.32	+/- 11.59	13.00	1.128	92.2%	0.000	0.113	0.000	0.105	0.044
Loss Cost	2009.2	2.01	+/- 2.16	11.08	+/- 11.59	13.32	1.112	92.4%	0.000	0.160	0.000	0.062	0.048
Loss Cost	2010.1	2.44	+/- 2.64	10.37	+/- 12.22	13.06	1.106	92.6%	0.000	0.198	0.000	0.064	0.074
Loss Cost	2010.2	2.39	+/- 3.30	10.40	+/- 13.26	13.03	1.107	91.1%	0.000	0.231	0.000	0.130	0.093
Loss Cost	2011.1	2.35	+/- 4.40	10.45	+/- 15.06	13.05	1.107	90.6%	0.000	0.267	0.001	0.242	0.127
Loss Cost	2011.2	1.80	+/- 5.81	10.86	+/- 16.85	12.86	1.118	88.1%	0.000	0.276	0.003	0.472	0.147
Loss Cost	2012.1	-0.25	+/- 7.71	13.88	+/- 19.49	13.59	1.141	89.2%	0.001	0.220	0.005	0.936	0.107
Loss Cost	2012.2	-0.34	+/- 11.97	13.97	+/- 24.61	13.57	1.143	85.6%	0.006	0.298	0.015	0.940	0.166
Loss Cost	2013.1	0.20	+/- 24.02	13.23	+/- 40.92	13.45	1.138	83.2%	0.058	0.413	0.052	0.980	0.345
Loss Cost	2013.2	1.92	+/- 62.71	11.49	+/- 84.82	13.63	1.120	71.8%	0.277	0.609	0.128	0.901	0.574
Loss Cost	2014.1	14.43	+/- 22760.86	-1.74	+/- 37621.44	12.44	1.046	54.3%	0.889	0.921	0.447	0.823	0.979
Loss Cost	2014.2	12.44	+/- 285.05	NA	+/- NA	NA	1.055	-0.9%	0.598	0.866	0.447	0.534	
Severity	2007.2	1.05	+/- 1.79	7.36	+/- 14.73	8.49	1.166	78.4%	0.000	0.124	0.006	0.226	0.284
Severity	2008.1	0.36	+/- 1.86	8.72	+/- 14.03	9.11	1.180	81.4%	0.000	0.081	0.002	0.682	0.184
Severity	2008.2	-0.59	+/- 1.66	9.03	+/- 11.40	8.39	1.218	86.1%	0.000	0.017	0.002	0.454	0.096
Severity	2009.1	-0.53	+/- 1.99	8.93	+/- 12.13	8.35	1.217	85.8%	0.000	0.023	0.004	0.568	0.119
Severity	2009.2	-0.31	+/- 2.37	8.82	+/- 12.76	8.48	1.209	85.3%	0.000	0.036	0.006	0.775	0.138
Severity	2010.1	-0.36	+/- 2.96	8.91	+/- 13.92	8.52	1.210	84.8%	0.000	0.048	0.011	0.787	0.164
Severity	2010.2	-0.06	+/- 3.69	8.73	+/- 14.94	8.66	1.201	83.8%	0.000	0.075	0.016	0.971	0.197
Severity	2011.1	-0.69	+/- 4.78	9.72	+/- 16.77	8.96	1.210	83.5%	0.000	0.084	0.022	0.744	0.193
Severity	2011.2	-3.02	+/- 4.74	11.51	+/- 14.49	8.14	1.264	87.7%	0.000	0.026	0.027	0.176	0.085
Severity	2012.1	-4.02	+/- 6.79	13.05	+/- 17.71	8.50	1.278	87.5%	0.000	0.036	0.040	0.196	0.099
Severity	2012.2	-3.27	+/- 10.50	12.34	+/- 21.92	8.67	1.264	85.8%	0.000	0.081	0.067	0.443	0.171
Severity	2013.1	1.08	+/- 18.90	6.57	+/- 29.90	7.72	1.220	87.6%	0.003	0.159	0.173	0.865	0.518
Severity	2013.2	3.44	+/- 48.01	4.36	+/- 59.31	7.95	1.195	81.0%	0.048	0.347	0.270	0.777	0.767
Severity	2014.1	20.49	+/- 4396.88	-11.64	+/- 5156.30	6.46	1.092	70.7%	0.534	0.793	0.681	0.679	0.797
Severity	2014.2	6.46	+/- 158.77	NA	+/- NA	NA	1.162	37.3%	0.144	0.561	0.681	0.625	
Frequency	2007.2	0.21	+/- 1.51	4.38	+/- 12.14	4.59	0.967	30.3%	0.000	0.684	0.005	0.772	0.442
Frequency	2008.1	0.91	+/- 1.49	3.05	+/- 10.62	3.99	0.956	37.2%	0.000	0.530	0.009	0.207	0.539
Frequency	2008.2	1.70	+/- 1.34	2.81	+/- 8.48	4.55	0.932	62.5%	0.000	0.232	0.001	0.016	0.478
Frequency	2009.1	2.05	+/- 1.53	2.20	+/- 8.55	4.30	0.927	65.1%	0.000	0.202	0.002	0.013	0.578
Frequency	2009.2	2.33	+/- 1.80	2.08	+/- 8.83	4.46	0.920	62.1%	0.000	0.180	0.002	0.015	0.608
Frequency	2010.1	2.81	+/- 2.15	1.34	+/- 9.09	4.18	0.914	64.6%	0.000	0.159	0.006	0.015	0.745
Frequency	2010.2	2.45	+/- 2.62	1.53	+/- 9.65	4.02	0.921	49.1%	0.000	0.223	0.014	0.060	0.721
Frequency	2011.1	3.06	+/- 3.38	0.67	+/- 10.44	3.75	0.915	50.7%	0.000	0.210	0.033	0.066	0.883
Frequency	2011.2	4.97	+/- 3.07	-0.58	+/- 7.72	4.36	0.885	76.3%	0.000	0.042	0.005	0.007	0.860
Frequency	2012.1	3.93	+/- 4.15	0.74	+/- 8.89	4.69	0.893	76.1%	0.001	0.069	0.007	0.056	0.839
Frequency	2012.2	3.02	+/- 6.07	1.44	+/- 10.71	4.51	0.904	60.8%	0.005	0.140	0.020	0.233	0.725
Frequency	2013.1	-0.88	+/- 6.75	6.25	+/- 10.80	5.32	0.932	84.2%	0.005	0.171	0.009	0.709	0.154
Frequency	2013.2	-1.47	+/- 16.46	6.83	+/- 21.56	5.26	0.938	78.1%	0.054	0.355	0.042	0.739	0.292
Frequency	2014.1	-5.03	+/- 250.07	11.21	+/- 356.31	5.61	0.958	58.2%	0.383	0.750	0.219	0.765	0.604
Frequency	2014.2	5.61	+/- 51.52	NA	+/- NA	NA	0.909	63.1%	0.271	0.409	0.219	0.379	

## AB Total

Coverage = AB Total  
 End Trend Period = 2017.1  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = F  
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^				
Loss Cost	2007.2	1.26	+/- 3.02	3.62	+/- 23.49	4.93	1.236	55.0%	0.000	0.196	0.384	0.741
Loss Cost	2008.1	1.89	+/- 3.41	2.98	+/- 23.68	4.93	1.216	57.0%	0.000	0.238	0.250	0.786
Loss Cost	2008.2	1.10	+/- 3.81	3.79	+/- 24.11	4.93	1.240	54.7%	0.000	0.201	0.542	0.733
Loss Cost	2009.1	2.30	+/- 4.25	2.57	+/- 23.40	4.93	1.206	60.0%	0.000	0.254	0.256	0.811
Loss Cost	2009.2	2.01	+/- 5.09	2.85	+/- 24.83	4.93	1.214	56.8%	0.000	0.264	0.398	0.800
Loss Cost	2010.1	3.60	+/- 5.92	1.28	+/- 24.44	4.93	1.177	61.4%	0.000	0.343	0.198	0.908
Loss Cost	2010.2	2.39	+/- 7.14	2.48	+/- 26.02	4.93	1.202	56.7%	0.000	0.306	0.463	0.830
Loss Cost	2011.1	4.19	+/- 9.00	0.71	+/- 26.94	4.93	1.168	58.6%	0.001	0.403	0.305	0.952
Loss Cost	2011.2	1.80	+/- 11.23	3.07	+/- 29.55	4.93	1.209	52.5%	0.002	0.335	0.712	0.808
Loss Cost	2012.1	3.20	+/- 15.97	1.68	+/- 33.83	4.93	1.187	49.5%	0.017	0.429	0.635	0.905
Loss Cost	2012.2	-0.34	+/- 22.76	5.29	+/- 42.36	4.93	1.237	40.1%	0.043	0.387	0.970	0.749
Loss Cost	2013.1	8.34	+/- 38.72	-3.15	+/- 49.96	4.93	1.138	46.0%	0.303	0.625	0.560	0.866
Loss Cost	2013.2	1.92	+/- 79.69	2.95	+/- 98.45	4.93	1.197	21.4%	0.424	0.605	0.938	0.920
Loss Cost	2014.1	61.68	+/- 447.23	-35.10	+/- 196.41	4.93	0.880	45.2%	0.589	0.760	0.357	0.416
Loss Cost	2014.2	4.93	+/- 60.76	NA	+/- NA	NA	1.092	-21.0%	0.300	0.778	0.743	
Severity	2007.2	1.05	+/- 2.27	2.97	+/- 17.54	4.05	1.225	65.0%	0.000	0.107	0.336	0.718
Severity	2008.1	0.73	+/- 2.58	3.30	+/- 18.12	4.05	1.235	63.4%	0.000	0.104	0.554	0.696
Severity	2008.2	-0.59	+/- 2.40	4.67	+/- 15.52	4.05	1.276	70.2%	0.000	0.033	0.606	0.516
Severity	2009.1	-0.11	+/- 2.78	4.16	+/- 15.85	4.05	1.262	71.3%	0.000	0.046	0.933	0.568
Severity	2009.2	-0.31	+/- 3.33	4.38	+/- 16.79	4.05	1.268	70.2%	0.000	0.054	0.840	0.568
Severity	2010.1	0.27	+/- 4.02	3.77	+/- 17.49	4.05	1.253	70.8%	0.000	0.077	0.883	0.634
Severity	2010.2	-0.06	+/- 5.01	4.11	+/- 18.91	4.05	1.261	69.0%	0.000	0.090	0.979	0.626
Severity	2011.1	0.41	+/- 6.47	3.63	+/- 20.58	4.05	1.251	67.9%	0.000	0.127	0.887	0.688
Severity	2011.2	-3.02	+/- 6.57	7.29	+/- 18.74	4.05	1.318	74.7%	0.000	0.044	0.320	0.371
Severity	2012.1	-2.29	+/- 9.28	6.48	+/- 21.58	4.05	1.305	73.7%	0.000	0.077	0.573	0.474
Severity	2012.2	-3.27	+/- 13.91	7.56	+/- 26.98	4.05	1.320	71.0%	0.000	0.108	0.578	0.484
Severity	2013.1	4.65	+/- 20.00	-0.58	+/- 27.03	4.05	1.220	80.9%	0.003	0.208	0.543	0.955
Severity	2013.2	3.44	+/- 42.10	0.59	+/- 48.95	4.05	1.232	72.9%	0.034	0.313	0.804	0.971
Severity	2014.1	35.11	+/- 142.31	-22.99	+/- 86.21	4.05	1.031	80.9%	0.470	0.888	0.294	0.364
Severity	2014.2	4.05	+/- 30.65	NA	+/- NA	NA	1.175	59.3%	0.022	0.382	0.616	
Frequency	2007.2	0.21	+/- 1.93	0.63	+/- 14.71	0.84	1.009	-16.1%	0.000	0.927	0.822	0.928
Frequency	2008.1	1.15	+/- 1.87	-0.31	+/- 12.61	0.84	0.985	-1.0%	0.000	0.862	0.206	0.959
Frequency	2008.2	1.70	+/- 2.07	-0.84	+/- 12.40	0.84	0.971	8.2%	0.000	0.743	0.098	0.886
Frequency	2009.1	2.41	+/- 2.27	-1.53	+/- 11.91	0.84	0.956	21.0%	0.000	0.596	0.037	0.785
Frequency	2009.2	2.33	+/- 2.73	-1.46	+/- 12.64	0.84	0.957	10.2%	0.000	0.629	0.083	0.805
Frequency	2010.1	3.32	+/- 3.08	-2.40	+/- 12.19	0.84	0.939	23.9%	0.000	0.477	0.035	0.674
Frequency	2010.2	2.45	+/- 3.62	-1.57	+/- 12.57	0.84	0.954	-1.3%	0.000	0.596	0.155	0.785
Frequency	2011.1	3.76	+/- 4.31	-2.81	+/- 12.42	0.84	0.934	13.5%	0.000	0.442	0.075	0.620
Frequency	2011.2	4.97	+/- 5.55	-3.93	+/- 13.08	0.84	0.918	17.2%	0.002	0.361	0.066	0.507
Frequency	2012.1	5.61	+/- 7.83	-4.51	+/- 15.06	0.84	0.910	3.9%	0.018	0.371	0.121	0.499
Frequency	2012.2	3.02	+/- 10.73	-2.11	+/- 17.72	0.84	0.937	-42.4%	0.030	0.556	0.495	0.773
Frequency	2013.1	3.52	+/- 18.45	-2.59	+/- 24.67	0.84	0.932	-58.6%	0.146	0.602	0.616	0.786
Frequency	2013.2	-1.47	+/- 35.40	2.34	+/- 43.86	0.84	0.972	-79.7%	0.236	0.863	0.902	0.871
Frequency	2014.1	19.66	+/- 130.64	-15.73	+/- 97.85	0.84	0.854	-83.7%	0.890	0.508	0.499	0.535
Frequency	2014.2	0.84	+/- 30.58	NA	+/- NA	NA	0.930	-62.5%	0.187	0.674	0.915	

## AB Total

*Coverage = AB Total*  
*End Trend Period = 2016.2*  
*Seasonality = T*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2007.2	3.37	+/- 1.26	80.6%	0.000	0.000	0.000
Loss Cost	2008.1	3.58	+/- 1.40	81.3%	0.000	0.000	0.000
Loss Cost	2008.2	3.73	+/- 1.57	79.1%	0.000	0.000	0.000
Loss Cost	2009.1	4.24	+/- 1.67	82.2%	0.000	0.000	0.000
Loss Cost	2009.2	4.85	+/- 1.68	85.4%	0.000	0.000	0.000
Loss Cost	2010.1	5.39	+/- 1.83	87.6%	0.000	0.000	0.000
Loss Cost	2010.2	5.78	+/- 2.06	86.6%	0.000	0.000	0.000
Loss Cost	2011.1	6.19	+/- 2.44	87.2%	0.000	0.000	0.000
Loss Cost	2011.2	6.57	+/- 2.92	84.6%	0.000	0.001	0.001
Loss Cost	2012.1	6.54	+/- 3.75	83.9%	0.000	0.002	0.004
Loss Cost	2012.2	7.64	+/- 4.37	84.3%	0.000	0.002	0.004
Loss Cost	2013.1	9.07	+/- 5.54	87.0%	0.001	0.007	0.007
Loss Cost	2013.2	10.72	+/- 6.93	87.1%	0.008	0.009	0.011
Loss Cost	2014.1	12.04	+/- 11.71	86.9%	0.056	0.037	0.040
Loss Cost	2014.2	10.54	+/- 23.15	70.7%	0.148	0.113	0.174
Loss Cost	2015.1	2.11	+/- 45.93	95.1%	0.113	0.095	0.652
Severity	2007.2	3.05	+/- 1.54	58.5%	0.000	0.007	0.001
Severity	2008.1	2.81	+/- 1.71	57.1%	0.000	0.007	0.003
Severity	2008.2	2.52	+/- 1.88	47.3%	0.000	0.014	0.011
Severity	2009.1	2.89	+/- 2.11	49.8%	0.000	0.029	0.010
Severity	2009.2	3.43	+/- 2.29	54.1%	0.000	0.018	0.006
Severity	2010.1	3.85	+/- 2.64	56.0%	0.000	0.037	0.007
Severity	2010.2	4.57	+/- 2.90	60.1%	0.000	0.023	0.005
Severity	2011.1	4.92	+/- 3.51	60.0%	0.000	0.045	0.010
Severity	2011.2	4.81	+/- 4.28	48.4%	0.000	0.072	0.029
Severity	2012.1	5.71	+/- 5.32	51.0%	0.000	0.143	0.035
Severity	2012.2	7.55	+/- 5.92	62.3%	0.000	0.073	0.018
Severity	2013.1	10.47	+/- 6.23	79.0%	0.000	0.145	0.006
Severity	2013.2	12.31	+/- 7.84	79.8%	0.000	0.105	0.010
Severity	2014.1	13.83	+/- 13.25	77.6%	0.003	0.243	0.038
Severity	2014.2	11.91	+/- 25.76	46.6%	0.022	0.425	0.168
Severity	2015.1	3.84	+/- 102.74	54.1%	0.102	0.323	0.681
Frequency	2007.2	0.32	+/- 0.98	38.5%	0.000	0.003	0.498
Frequency	2008.1	0.75	+/- 0.94	44.5%	0.000	0.004	0.108
Frequency	2008.2	1.18	+/- 0.85	63.6%	0.000	0.000	0.010
Frequency	2009.1	1.32	+/- 0.97	64.5%	0.000	0.001	0.011
Frequency	2009.2	1.38	+/- 1.11	60.3%	0.000	0.002	0.018
Frequency	2010.1	1.48	+/- 1.30	60.4%	0.000	0.004	0.028
Frequency	2010.2	1.16	+/- 1.43	49.4%	0.000	0.009	0.100
Frequency	2011.1	1.21	+/- 1.74	48.6%	0.000	0.018	0.148
Frequency	2011.2	1.68	+/- 1.97	54.2%	0.000	0.014	0.083
Frequency	2012.1	0.79	+/- 2.01	66.7%	0.000	0.004	0.381
Frequency	2012.2	0.08	+/- 2.14	62.8%	0.000	0.008	0.933
Frequency	2013.1	-1.27	+/- 1.33	92.1%	0.000	0.000	0.059
Frequency	2013.2	-1.41	+/- 1.89	91.3%	0.000	0.001	0.108
Frequency	2014.1	-1.57	+/- 3.27	87.9%	0.001	0.009	0.226
Frequency	2014.2	-1.22	+/- 6.65	85.6%	0.012	0.038	0.513
Frequency	2015.1	-1.67	+/- 44.46	73.0%	0.146	0.203	0.710

## AB Total

*Coverage = AB Total  
End Trend Period = 2016.2  
Seasonality = F  
Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	2007.2	3.37	+/- 2.35	32.0%	0.000	0.007
Loss Cost	2008.1	3.97	+/- 2.53	38.2%	0.000	0.004
Loss Cost	2008.2	3.73	+/- 2.84	30.9%	0.000	0.012
Loss Cost	2009.1	4.72	+/- 2.96	42.8%	0.000	0.004
Loss Cost	2009.2	4.85	+/- 3.41	38.9%	0.000	0.008
Loss Cost	2010.1	6.02	+/- 3.63	49.7%	0.000	0.003
Loss Cost	2010.2	5.78	+/- 4.26	41.3%	0.000	0.011
Loss Cost	2011.1	7.06	+/- 4.78	49.1%	0.000	0.007
Loss Cost	2011.2	6.57	+/- 5.75	37.9%	0.000	0.026
Loss Cost	2012.1	7.85	+/- 6.96	41.2%	0.001	0.027
Loss Cost	2012.2	7.64	+/- 8.92	29.9%	0.003	0.074
Loss Cost	2013.1	11.13	+/- 10.47	48.3%	0.023	0.034
Loss Cost	2013.2	10.72	+/- 14.70	32.7%	0.070	0.105
Loss Cost	2014.1	15.96	+/- 20.16	48.2%	0.326	0.076
Loss Cost	2014.2	10.54	+/- 30.39	8.7%	0.263	0.325
Loss Cost	2015.1	13.09	+/- 75.83	-10.7%	0.590	0.488
Severity	2007.2	3.05	+/- 1.88	38.1%	0.000	0.003
Severity	2008.1	3.05	+/- 2.11	33.9%	0.000	0.007
Severity	2008.2	2.52	+/- 2.26	23.2%	0.000	0.029
Severity	2009.1	3.15	+/- 2.44	31.6%	0.000	0.014
Severity	2009.2	3.43	+/- 2.79	31.1%	0.000	0.018
Severity	2010.1	4.20	+/- 3.07	38.9%	0.000	0.010
Severity	2010.2	4.57	+/- 3.59	37.6%	0.000	0.015
Severity	2011.1	5.44	+/- 4.13	42.4%	0.000	0.013
Severity	2011.2	4.81	+/- 4.91	29.4%	0.000	0.049
Severity	2012.1	6.36	+/- 5.67	40.4%	0.000	0.028
Severity	2012.2	7.55	+/- 7.08	42.2%	0.000	0.035
Severity	2013.1	11.39	+/- 6.73	72.1%	0.000	0.005
Severity	2013.2	12.31	+/- 9.39	66.2%	0.000	0.016
Severity	2014.1	15.61	+/- 12.67	71.5%	0.001	0.021
Severity	2014.2	11.91	+/- 18.94	46.8%	0.007	0.123
Severity	2015.1	9.76	+/- 43.37	2.6%	0.054	0.408
Frequency	2007.2	0.32	+/- 1.27	-4.1%	0.000	0.601
Frequency	2008.1	0.89	+/- 1.20	8.3%	0.000	0.131
Frequency	2008.2	1.18	+/- 1.30	14.9%	0.000	0.070
Frequency	2009.1	1.52	+/- 1.41	22.8%	0.000	0.035
Frequency	2009.2	1.38	+/- 1.61	15.0%	0.000	0.085
Frequency	2010.1	1.75	+/- 1.80	21.4%	0.000	0.055
Frequency	2010.2	1.16	+/- 1.92	6.0%	0.000	0.211
Frequency	2011.1	1.53	+/- 2.24	11.0%	0.000	0.155
Frequency	2011.2	1.68	+/- 2.73	8.8%	0.000	0.194
Frequency	2012.1	1.40	+/- 3.37	-0.7%	0.000	0.362
Frequency	2012.2	0.08	+/- 3.63	-14.2%	0.000	0.961
Frequency	2013.1	-0.23	+/- 4.80	-16.4%	0.000	0.910
Frequency	2013.2	-1.41	+/- 6.27	-12.6%	0.002	0.590
Frequency	2014.1	0.30	+/- 8.93	-24.7%	0.014	0.929
Frequency	2014.2	-1.22	+/- 14.83	-30.3%	0.052	0.810
Frequency	2015.1	3.03	+/- 31.31	-37.3%	0.280	0.710

## AB Total

Coverage = AB Total  
 End Trend Period = 2016.2  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = T  
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^2					
Loss Cost	2007.2	1.88	+/- 1.10	-3.16	+/- 13.70	-1.33	1.229	91.2%	0.000	0.015	0.000	0.002	0.633
Loss Cost	2008.1	1.99	+/- 1.26	-3.26	+/- 14.22	-1.33	1.226	91.2%	0.000	0.020	0.000	0.004	0.634
Loss Cost	2008.2	1.92	+/- 1.47	-3.19	+/- 14.92	-1.33	1.228	89.9%	0.000	0.025	0.000	0.014	0.654
Loss Cost	2009.1	2.38	+/- 1.58	-3.63	+/- 14.32	-1.33	1.219	91.3%	0.000	0.025	0.000	0.006	0.594
Loss Cost	2009.2	2.98	+/- 1.70	-4.19	+/- 13.41	-1.33	1.204	92.5%	0.000	0.027	0.000	0.003	0.510
Loss Cost	2010.1	3.47	+/- 1.91	-4.65	+/- 13.19	-1.33	1.196	93.5%	0.000	0.030	0.000	0.002	0.455
Loss Cost	2010.2	3.65	+/- 2.40	-4.81	+/- 14.20	-1.33	1.192	92.2%	0.000	0.045	0.000	0.007	0.466
Loss Cost	2011.1	3.90	+/- 3.02	-5.03	+/- 15.44	-1.33	1.189	91.9%	0.000	0.063	0.000	0.017	0.475
Loss Cost	2011.2	3.85	+/- 4.11	-4.99	+/- 17.42	-1.33	1.190	89.5%	0.000	0.089	0.001	0.058	0.518
Loss Cost	2012.1	3.10	+/- 5.43	-4.30	+/- 19.66	-1.33	1.197	89.3%	0.000	0.105	0.003	0.196	0.603
Loss Cost	2012.2	4.20	+/- 8.32	-5.31	+/- 23.17	-1.33	1.184	87.1%	0.003	0.166	0.008	0.225	0.566
Loss Cost	2013.1	6.32	+/- 12.99	-7.20	+/- 28.12	-1.33	1.172	87.8%	0.025	0.227	0.024	0.208	0.484
Loss Cost	2013.2	11.22	+/- 27.28	-11.29	+/- 39.76	-1.33	1.138	87.3%	0.189	0.345	0.049	0.200	0.357
Loss Cost	2014.1	19.32	+/- 121.60	-17.31	+/- 134.90	-1.33	1.118	92.4%	0.674	0.431	0.139	0.242	0.307
Loss Cost	2014.2	41.78	+/- NaN	-30.41	+/- NaN	-1.33	1.071	NaN%	NaN	NaN	NaN	NaN	NaN
Loss Cost	2015.1	-1.33	+/- NaN	NA	+/- NA	NA	1.071	NaN%	NaN	NaN	NaN	NaN	NaN
Severity	2007.2	1.54	+/- 1.63	-4.53	+/- 20.06	-3.06	1.250	72.6%	0.000	0.062	0.006	0.060	0.641
Severity	2008.1	1.05	+/- 1.71	-4.06	+/- 19.41	-3.06	1.261	74.8%	0.000	0.046	0.003	0.207	0.663
Severity	2008.2	0.25	+/- 1.65	-3.30	+/- 17.01	-3.06	1.287	77.4%	0.000	0.017	0.005	0.742	0.683
Severity	2009.1	0.45	+/- 1.91	-3.49	+/- 17.73	-3.06	1.283	77.4%	0.000	0.023	0.009	0.614	0.677
Severity	2009.2	0.79	+/- 2.26	-3.82	+/- 18.34	-3.06	1.274	77.4%	0.000	0.032	0.010	0.451	0.657
Severity	2010.1	0.98	+/- 2.73	-4.00	+/- 19.52	-3.06	1.270	77.0%	0.000	0.044	0.019	0.434	0.658
Severity	2010.2	1.49	+/- 3.37	-4.48	+/- 20.51	-3.06	1.259	76.5%	0.000	0.062	0.022	0.333	0.633
Severity	2011.1	1.43	+/- 4.27	-4.42	+/- 22.62	-3.06	1.260	75.2%	0.000	0.082	0.037	0.452	0.662
Severity	2011.2	-0.10	+/- 5.07	-2.96	+/- 22.89	-3.06	1.287	73.9%	0.000	0.062	0.079	0.961	0.764
Severity	2012.1	0.21	+/- 7.01	-3.26	+/- 26.49	-3.06	1.284	72.1%	0.000	0.093	0.130	0.940	0.765
Severity	2012.2	2.12	+/- 10.45	-5.07	+/- 29.95	-3.06	1.259	72.3%	0.000	0.145	0.128	0.599	0.666
Severity	2013.1	6.81	+/- 12.11	-9.24	+/- 25.47	-3.06	1.230	86.2%	0.001	0.122	0.162	0.161	0.347
Severity	2013.2	11.64	+/- 24.49	-13.17	+/- 34.67	-3.06	1.196	87.1%	0.018	0.200	0.151	0.161	0.259
Severity	2014.1	20.15	+/- 58.71	-19.31	+/- 57.82	-3.06	1.174	97.1%	0.078	0.183	0.173	0.127	0.153
Severity	2014.2	31.57	+/- NaN	-26.32	+/- NaN	-3.06	1.147	NaN%	NaN	NaN	NaN	NaN	NaN
Severity	2015.1	-3.06	+/- NaN	NA	+/- NA	NA	1.147	NaN%	NaN	NaN	NaN	NaN	NaN
Frequency	2007.2	0.34	+/- 1.38	1.43	+/- 18.22	1.78	0.983	29.8%	0.000	0.859	0.005	0.606	0.867
Frequency	2008.1	0.93	+/- 1.33	0.84	+/- 15.84	1.78	0.972	37.1%	0.000	0.736	0.007	0.152	0.910
Frequency	2008.2	1.66	+/- 1.19	0.12	+/- 12.46	1.78	0.954	63.0%	0.000	0.484	0.001	0.010	0.984
Frequency	2009.1	1.92	+/- 1.33	-0.14	+/- 12.57	1.78	0.950	65.1%	0.000	0.448	0.001	0.009	0.981
Frequency	2009.2	2.17	+/- 1.57	-0.38	+/- 12.99	1.78	0.945	62.2%	0.000	0.417	0.002	0.011	0.949
Frequency	2010.1	2.47	+/- 1.85	-0.67	+/- 13.44	1.78	0.941	63.5%	0.000	0.399	0.004	0.014	0.912
Frequency	2010.2	2.13	+/- 2.26	-0.34	+/- 14.24	1.78	0.947	48.6%	0.000	0.466	0.009	0.060	0.957
Frequency	2011.1	2.43	+/- 2.83	-0.64	+/- 15.36	1.78	0.944	47.9%	0.000	0.467	0.020	0.079	0.924
Frequency	2011.2	3.95	+/- 2.84	-2.10	+/- 12.38	1.78	0.924	70.2%	0.000	0.234	0.005	0.013	0.695
Frequency	2012.1	2.88	+/- 3.21	-1.07	+/- 11.97	1.78	0.932	75.8%	0.000	0.249	0.004	0.066	0.827
Frequency	2012.2	2.03	+/- 4.67	-0.25	+/- 13.90	1.78	0.940	63.9%	0.002	0.341	0.013	0.289	0.962
Frequency	2013.1	-0.46	+/- 2.75	2.25	+/- 6.93	1.78	0.952	94.6%	0.000	0.132	0.002	0.633	0.373
Frequency	2013.2	-0.38	+/- 6.88	2.16	+/- 12.64	1.78	0.952	92.6%	0.012	0.242	0.015	0.836	0.534
Frequency	2014.1	-0.69	+/- 43.36	2.48	+/- 65.16	1.78	0.953	84.5%	0.142	0.458	0.113	0.870	0.695
Frequency	2014.2	7.76	+/- NaN	-5.56	+/- NaN	1.78	0.933	NaN%	NaN	NaN	NaN	NaN	NaN
Frequency	2015.1	1.78	+/- NaN	NA	+/- NA	NA	0.933	NaN%	NaN	NaN	NaN	NaN	NaN

## AB Total

Coverage = AB Total  
 End Trend Period = 2016.2  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = F  
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^				
Loss Cost	2007.2	1.42	+/- 2.73	-2.72	+/- 34.91	-1.33	1.291	44.6%	0.000	0.191	0.281	0.870
Loss Cost	2008.1	1.99	+/- 3.05	-3.26	+/- 35.09	-1.33	1.274	47.3%	0.000	0.217	0.180	0.844
Loss Cost	2008.2	1.32	+/- 3.39	-2.62	+/- 35.69	-1.33	1.292	43.8%	0.000	0.196	0.412	0.875
Loss Cost	2009.1	2.38	+/- 3.74	-3.63	+/- 34.43	-1.33	1.266	50.6%	0.000	0.221	0.186	0.822
Loss Cost	2009.2	2.15	+/- 4.43	-3.41	+/- 36.44	-1.33	1.271	46.6%	0.000	0.235	0.303	0.840
Loss Cost	2010.1	3.47	+/- 5.07	-4.65	+/- 35.70	-1.33	1.244	52.5%	0.000	0.272	0.151	0.778
Loss Cost	2010.2	2.48	+/- 6.02	-3.72	+/- 37.63	-1.33	1.262	46.5%	0.000	0.258	0.370	0.827
Loss Cost	2011.1	3.90	+/- 7.41	-5.03	+/- 38.68	-1.33	1.239	49.1%	0.000	0.308	0.251	0.772
Loss Cost	2011.2	2.04	+/- 9.05	-3.31	+/- 41.36	-1.33	1.265	41.5%	0.001	0.281	0.607	0.854
Loss Cost	2012.1	3.10	+/- 12.40	-4.30	+/- 46.08	-1.33	1.252	38.6%	0.006	0.340	0.556	0.825
Loss Cost	2012.2	0.70	+/- 17.09	-2.02	+/- 54.12	-1.33	1.277	28.0%	0.019	0.340	0.920	0.925
Loss Cost	2013.1	6.32	+/- 26.21	-7.20	+/- 58.85	-1.33	1.232	35.6%	0.134	0.431	0.524	0.746
Loss Cost	2013.2	2.15	+/- 46.97	-3.41	+/- 90.01	-1.33	1.257	11.4%	0.242	0.463	0.889	0.903
Loss Cost	2014.1	19.32	+/- 138.83	-17.31	+/- 158.08	-1.33	1.193	18.8%	0.868	0.604	0.524	0.619
Loss Cost	2014.2	-11.94	+/- 47732.10	12.05	+/- 138576.53	-1.33	1.255	-89.7%	0.641	0.637	0.855	0.884
Loss Cost	2015.1	-1.33	+/- 1622.83	NA	+/- NA	NA	1.255	-57.0%	0.558	0.637	0.969	
Severity	2007.2	1.30	+/- 2.05	-4.30	+/- 25.59	-3.06	1.283	55.4%	0.000	0.095	0.195	0.728
Severity	2008.1	1.05	+/- 2.32	-4.06	+/- 26.47	-3.06	1.290	52.9%	0.000	0.098	0.348	0.749
Severity	2008.2	-0.04	+/- 2.20	-3.02	+/- 23.07	-3.06	1.321	58.3%	0.000	0.042	0.967	0.783
Severity	2009.1	0.45	+/- 2.50	-3.49	+/- 23.25	-3.06	1.308	60.6%	0.000	0.052	0.701	0.751
Severity	2009.2	0.37	+/- 2.97	-3.42	+/- 24.59	-3.06	1.310	59.1%	0.000	0.063	0.786	0.767
Severity	2010.1	0.98	+/- 3.51	-4.00	+/- 25.22	-3.06	1.297	60.7%	0.000	0.079	0.545	0.734
Severity	2010.2	0.86	+/- 4.32	-3.88	+/- 27.12	-3.06	1.299	58.2%	0.000	0.096	0.664	0.755
Severity	2011.1	1.43	+/- 5.44	-4.42	+/- 28.95	-3.06	1.289	57.7%	0.000	0.125	0.559	0.736
Severity	2011.2	-0.93	+/- 5.83	-2.15	+/- 27.35	-3.06	1.325	61.0%	0.000	0.073	0.719	0.858
Severity	2012.1	0.21	+/- 7.83	-3.26	+/- 29.69	-3.06	1.310	61.5%	0.000	0.104	0.949	0.797
Severity	2012.2	0.39	+/- 11.43	-3.43	+/- 34.97	-3.06	1.308	57.5%	0.000	0.146	0.934	0.810
Severity	2013.1	6.81	+/- 13.39	-9.24	+/- 28.23	-3.06	1.255	77.9%	0.001	0.136	0.217	0.429
Severity	2013.2	7.27	+/- 25.30	-9.63	+/- 40.78	-3.06	1.253	69.2%	0.011	0.213	0.410	0.514
Severity	2014.1	20.15	+/- 51.93	-19.31	+/- 50.77	-3.06	1.206	80.0%	0.091	0.266	0.201	0.260
Severity	2014.2	6.84	+/- 1130.54	-9.26	+/- 1378.48	-3.06	1.230	45.2%	0.335	0.410	0.829	0.779
Severity	2015.1	-3.06	+/- 212.71	NA	+/- NA	NA	1.230	29.9%	0.149	0.410	0.839	
Frequency	2007.2	0.13	+/- 1.75	1.65	+/- 23.50	1.78	1.006	-16.9%	0.000	0.961	0.881	0.881
Frequency	2008.1	0.93	+/- 1.70	0.84	+/- 20.34	1.78	0.987	-4.7%	0.000	0.906	0.258	0.930
Frequency	2008.2	1.37	+/- 1.89	0.41	+/- 20.19	1.78	0.978	2.6%	0.000	0.837	0.140	0.966
Frequency	2009.1	1.92	+/- 2.09	-0.14	+/- 19.76	1.78	0.968	12.7%	0.000	0.754	0.066	0.988
Frequency	2009.2	1.77	+/- 2.47	0.01	+/- 20.85	1.78	0.970	1.8%	0.000	0.783	0.140	1.000
Frequency	2010.1	2.47	+/- 2.84	-0.67	+/- 20.71	1.78	0.959	11.3%	0.000	0.703	0.078	0.943
Frequency	2010.2	1.61	+/- 3.23	0.16	+/- 20.83	1.78	0.971	-12.4%	0.000	0.787	0.284	0.986
Frequency	2011.1	2.43	+/- 3.92	-0.64	+/- 21.33	1.78	0.961	-4.7%	0.000	0.717	0.186	0.946
Frequency	2011.2	2.99	+/- 5.08	-1.18	+/- 23.07	1.78	0.955	-7.6%	0.001	0.693	0.200	0.907
Frequency	2012.1	2.88	+/- 6.95	-1.07	+/- 26.16	1.78	0.956	-25.3%	0.005	0.725	0.343	0.923
Frequency	2012.2	0.31	+/- 8.64	1.46	+/- 27.59	1.78	0.976	-58.6%	0.007	0.848	0.929	0.895
Frequency	2013.1	-0.46	+/- 13.63	2.25	+/- 34.82	1.78	0.981	-73.1%	0.037	0.895	0.930	0.863
Frequency	2013.2	-4.77	+/- 21.90	6.88	+/- 46.98	1.78	1.003	-68.7%	0.073	0.982	0.544	0.654
Frequency	2014.1	-0.69	+/- 60.15	2.48	+/- 92.57	1.78	0.989	-147.3%	0.380	0.955	0.963	0.908
Frequency	2014.2	-17.58	+/- 2105.54	23.49	+/- 5020.25	1.78	1.021	-183.0%	0.476	0.935	0.645	0.652
Frequency	2015.1	1.78	+/- 356.70	NA	+/- NA	NA	1.021	-171.9%	0.585	0.935	0.928	

## AB Total

Coverage = AB Total  
 End Trend Period = 2016.2  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = T  
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^					
Loss Cost	2007.2	1.26	+/- 0.87	-2.56	+/- 9.97	-1.33	1.266	95.7%	0.000	0.001	0.000	0.008	0.592
Loss Cost	2008.1	1.24	+/- 1.02	-2.54	+/- 10.47	-1.33	1.267	95.6%	0.000	0.001	0.000	0.021	0.610
Loss Cost	2008.2	1.10	+/- 1.17	-2.40	+/- 10.89	-1.33	1.271	95.1%	0.000	0.002	0.000	0.063	0.640
Loss Cost	2009.1	1.46	+/- 1.32	-2.75	+/- 10.70	-1.33	1.262	95.7%	0.000	0.002	0.000	0.033	0.584
Loss Cost	2009.2	2.01	+/- 1.32	-3.28	+/- 9.41	-1.33	1.246	96.8%	0.000	0.002	0.000	0.007	0.457
Loss Cost	2010.1	2.34	+/- 1.60	-3.59	+/- 9.68	-1.33	1.239	97.0%	0.000	0.003	0.000	0.009	0.424
Loss Cost	2010.2	2.39	+/- 2.03	-3.64	+/- 10.65	-1.33	1.238	96.3%	0.000	0.006	0.000	0.026	0.453
Loss Cost	2011.1	2.18	+/- 2.73	-3.44	+/- 11.92	-1.33	1.241	96.1%	0.000	0.011	0.000	0.096	0.513
Loss Cost	2011.2	1.80	+/- 3.68	-3.08	+/- 13.62	-1.33	1.249	95.0%	0.000	0.019	0.000	0.260	0.590
Loss Cost	2012.1	-0.65	+/- 2.14	-0.69	+/- 6.51	-1.33	1.287	99.2%	0.000	0.001	0.000	0.450	0.783
Loss Cost	2012.2	-0.34	+/- 3.54	-0.99	+/- 8.62	-1.33	1.283	98.9%	0.000	0.005	0.000	0.778	0.739
Loss Cost	2013.1	-1.06	+/- 8.27	-0.27	+/- 14.95	-1.33	1.292	98.8%	0.007	0.024	0.005	0.637	0.945
Loss Cost	2013.2	1.92	+/- 7.88	-3.19	+/- 10.60	-1.33	1.260	99.9%	0.019	0.026	0.010	0.197	0.165
Loss Cost	2014.1	0.41	+/- NaN	-1.74	+/- NaN	-1.33	1.273	NaN%	NaN	NaN	NaN	NaN	NaN
Loss Cost	2014.2	-1.33	+/- NaN	NA	+/- NA	NA	1.284	NaN%	NaN	NaN	NaN	NaN	NaN
Severity	2007.2	1.05	+/- 1.71	-4.07	+/- 19.46	-3.06	1.280	76.0%	0.000	0.038	0.003	0.206	0.664
Severity	2008.1	0.33	+/- 1.72	-3.38	+/- 17.69	-3.06	1.302	80.7%	0.000	0.018	0.001	0.683	0.688
Severity	2008.2	-0.59	+/- 1.42	-2.48	+/- 13.44	-3.06	1.335	87.2%	0.000	0.002	0.000	0.383	0.695
Severity	2009.1	-0.58	+/- 1.72	-2.49	+/- 14.29	-3.06	1.334	86.8%	0.000	0.003	0.001	0.474	0.708
Severity	2009.2	-0.31	+/- 2.04	-2.75	+/- 14.97	-3.06	1.326	86.7%	0.000	0.006	0.002	0.738	0.690
Severity	2010.1	-0.44	+/- 2.57	-2.63	+/- 16.22	-3.06	1.329	86.3%	0.000	0.010	0.003	0.706	0.720
Severity	2010.2	-0.06	+/- 3.21	-3.00	+/- 17.43	-3.06	1.319	85.7%	0.000	0.017	0.006	0.965	0.699
Severity	2011.1	-0.83	+/- 4.12	-2.24	+/- 18.82	-3.06	1.335	86.2%	0.000	0.021	0.008	0.640	0.781
Severity	2011.2	-3.02	+/- 3.32	-0.04	+/- 13.29	-3.06	1.383	93.3%	0.000	0.003	0.004	0.070	0.994
Severity	2012.1	-4.33	+/- 4.33	1.33	+/- 13.96	-3.06	1.407	94.8%	0.000	0.004	0.006	0.053	0.803
Severity	2012.2	-3.27	+/- 6.74	0.22	+/- 17.17	-3.06	1.388	94.8%	0.000	0.014	0.015	0.226	0.970
Severity	2013.1	0.12	+/- 10.34	-3.17	+/- 17.96	-3.06	1.343	97.6%	0.002	0.027	0.033	0.965	0.530
Severity	2013.2	3.44	+/- 32.12	-6.28	+/- 41.80	-3.06	1.307	98.9%	0.033	0.087	0.079	0.394	0.308
Severity	2014.1	9.72	+/- NaN	-11.64	+/- NaN	-3.06	1.257	NaN%	NaN	NaN	NaN	NaN	NaN
Severity	2014.2	-3.06	+/- NaN	NA	+/- NA	NA	1.337	NaN%	NaN	NaN	NaN	NaN	NaN
Frequency	2007.2	0.21	+/- 1.57	1.57	+/- 18.95	1.78	0.989	29.5%	0.000	0.915	0.006	0.779	0.859
Frequency	2008.1	0.91	+/- 1.56	0.86	+/- 16.65	1.78	0.973	35.8%	0.000	0.758	0.011	0.226	0.911
Frequency	2008.2	1.70	+/- 1.39	0.08	+/- 13.15	1.78	0.953	62.2%	0.000	0.494	0.001	0.020	0.990
Frequency	2009.1	2.04	+/- 1.60	-0.26	+/- 13.27	1.78	0.946	64.6%	0.000	0.437	0.003	0.017	0.966
Frequency	2009.2	2.33	+/- 1.89	-0.55	+/- 13.77	1.78	0.940	61.7%	0.000	0.403	0.004	0.020	0.931
Frequency	2010.1	2.79	+/- 2.28	-0.99	+/- 14.18	1.78	0.932	63.8%	0.000	0.358	0.009	0.021	0.876
Frequency	2010.2	2.45	+/- 2.83	-0.66	+/- 15.32	1.78	0.938	47.8%	0.000	0.431	0.020	0.077	0.922
Frequency	2011.1	3.04	+/- 3.73	-1.22	+/- 16.56	1.78	0.930	48.5%	0.000	0.402	0.046	0.090	0.863
Frequency	2011.2	4.97	+/- 3.36	-3.04	+/- 12.06	1.78	0.903	76.7%	0.000	0.136	0.009	0.011	0.550
Frequency	2012.1	3.85	+/- 4.65	-1.99	+/- 13.37	1.78	0.915	77.1%	0.002	0.205	0.013	0.079	0.702
Frequency	2012.2	3.02	+/- 7.46	-1.21	+/- 17.59	1.78	0.924	60.6%	0.014	0.321	0.037	0.282	0.841
Frequency	2013.1	-1.18	+/- 6.16	3.00	+/- 11.51	1.78	0.962	93.8%	0.008	0.325	0.011	0.498	0.373
Frequency	2013.2	-1.47	+/- 38.67	3.29	+/- 58.73	1.78	0.964	88.8%	0.120	0.574	0.101	0.710	0.586
Frequency	2014.1	-8.48	+/- NaN	11.21	+/- NaN	1.78	1.013	NaN%	NaN	NaN	NaN	NaN	NaN
Frequency	2014.2	1.78	+/- NaN	NA	+/- NA	NA	0.960	NaN%	NaN	NaN	NaN	NaN	NaN

## AB Total

Coverage = AB Total  
 End Trend Period = 2016.2  
 Scalar Level Change Start Date = 2015-07-01  
 Future Trend Start Date = 2015-07-01  
 Seasonality = F  
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^				
Loss Cost	2007.2	1.26	+/- 3.12	-2.56	+/- 36.41	-1.33	1.301	44.0%	0.000	0.198	0.397	0.881
Loss Cost	2008.1	1.89	+/- 3.53	-3.16	+/- 36.79	-1.33	1.280	46.5%	0.000	0.232	0.265	0.855
Loss Cost	2008.2	1.10	+/- 3.96	-2.40	+/- 37.54	-1.33	1.305	43.2%	0.000	0.205	0.556	0.890
Loss Cost	2009.1	2.30	+/- 4.44	-3.55	+/- 36.48	-1.33	1.270	49.6%	0.000	0.245	0.273	0.833
Loss Cost	2009.2	2.01	+/- 5.35	-3.28	+/- 38.91	-1.33	1.277	45.5%	0.000	0.259	0.416	0.853
Loss Cost	2010.1	3.60	+/- 6.27	-4.76	+/- 38.39	-1.33	1.239	51.3%	0.000	0.319	0.218	0.785
Loss Cost	2010.2	2.39	+/- 7.63	-3.64	+/- 41.07	-1.33	1.266	44.8%	0.000	0.298	0.485	0.842
Loss Cost	2011.1	4.19	+/- 9.73	-5.30	+/- 42.76	-1.33	1.229	47.3%	0.001	0.377	0.333	0.777
Loss Cost	2011.2	1.80	+/- 12.37	-3.08	+/- 47.20	-1.33	1.273	38.4%	0.004	0.332	0.731	0.876
Loss Cost	2012.1	3.20	+/- 18.11	-4.39	+/- 54.76	-1.33	1.250	34.2%	0.030	0.420	0.663	0.841
Loss Cost	2012.2	-0.34	+/- 27.13	-0.99	+/- 70.05	-1.33	1.302	20.6%	0.070	0.405	0.973	0.968
Loss Cost	2013.1	8.34	+/- 50.93	-8.93	+/- 87.06	-1.33	1.198	26.1%	0.373	0.604	0.614	0.749
Loss Cost	2013.2	1.92	+/- 147.46	-3.19	+/- 242.06	-1.33	1.260	-16.2%	0.522	0.632	0.950	0.940
Loss Cost	2014.1	61.68	+/- 87639.67	-38.97	+/- 75474.37	-1.33	0.926	2.1%	0.721	0.908	0.543	0.569
Loss Cost	2014.2	-1.33	+/- 1622.83	NA	+/- NA	NA	1.186	-106.8%	0.544	0.778	0.969	
Severity	2007.2	1.05	+/- 2.32	-4.07	+/- 26.49	-3.06	1.299	55.4%	0.000	0.093	0.345	0.749
Severity	2008.1	0.73	+/- 2.64	-3.76	+/- 27.43	-3.06	1.310	53.3%	0.000	0.093	0.562	0.773
Severity	2008.2	-0.59	+/- 2.45	-2.48	+/- 23.26	-3.06	1.354	61.3%	0.000	0.032	0.610	0.821
Severity	2009.1	-0.11	+/- 2.85	-2.95	+/- 23.79	-3.06	1.339	62.7%	0.000	0.043	0.934	0.791
Severity	2009.2	-0.31	+/- 3.43	-2.75	+/- 25.30	-3.06	1.345	61.4%	0.000	0.052	0.843	0.814
Severity	2010.1	0.27	+/- 4.17	-3.32	+/- 26.43	-3.06	1.329	62.1%	0.000	0.072	0.885	0.784
Severity	2010.2	-0.06	+/- 5.24	-3.00	+/- 28.72	-3.06	1.337	59.8%	0.000	0.087	0.979	0.816
Severity	2011.1	0.41	+/- 6.86	-3.45	+/- 31.45	-3.06	1.327	58.4%	0.000	0.121	0.892	0.803
Severity	2011.2	-3.02	+/- 6.95	-0.04	+/- 28.07	-3.06	1.398	67.6%	0.000	0.048	0.335	0.997
Severity	2012.1	-2.29	+/- 10.11	-0.79	+/- 32.54	-3.06	1.384	66.1%	0.000	0.083	0.590	0.952
Severity	2012.2	-3.27	+/- 15.89	0.22	+/- 41.23	-3.06	1.400	62.2%	0.001	0.123	0.603	0.989
Severity	2013.1	4.65	+/- 24.06	-7.37	+/- 40.70	-3.06	1.294	76.0%	0.008	0.198	0.571	0.608
Severity	2013.2	3.44	+/- 65.23	-6.28	+/- 88.49	-3.06	1.307	63.2%	0.079	0.333	0.830	0.772
Severity	2014.1	35.11	+/- 1429.67	-28.25	+/- 1090.06	-3.06	1.094	75.1%	0.577	0.764	0.429	0.433
Severity	2014.2	-3.06	+/- 212.71	NA	+/- NA	NA	1.291	46.4%	0.145	0.431	0.839	
Frequency	2007.2	0.21	+/- 2.01	1.57	+/- 24.45	1.78	1.002	-18.2%	0.000	0.989	0.828	0.891
Frequency	2008.1	1.15	+/- 1.96	0.62	+/- 20.99	1.78	0.977	-3.7%	0.000	0.836	0.223	0.950
Frequency	2008.2	1.70	+/- 2.18	0.08	+/- 20.69	1.78	0.964	5.4%	0.000	0.741	0.112	0.993
Frequency	2009.1	2.41	+/- 2.40	-0.62	+/- 19.92	1.78	0.948	18.3%	0.000	0.622	0.046	0.946
Frequency	2009.2	2.33	+/- 2.90	-0.55	+/- 21.21	1.78	0.950	7.2%	0.000	0.652	0.099	0.955
Frequency	2010.1	3.32	+/- 3.29	-1.49	+/- 20.53	1.78	0.932	21.0%	0.000	0.526	0.046	0.873
Frequency	2010.2	2.45	+/- 3.91	-0.66	+/- 21.27	1.78	0.946	-5.1%	0.000	0.625	0.182	0.945
Frequency	2011.1	3.76	+/- 4.72	-1.91	+/- 21.09	1.78	0.927	9.6%	0.000	0.499	0.097	0.837
Frequency	2011.2	4.97	+/- 6.19	-3.04	+/- 22.34	1.78	0.911	12.8%	0.005	0.432	0.091	0.752
Frequency	2012.1	5.61	+/- 9.00	-3.63	+/- 25.90	1.78	0.903	-2.5%	0.031	0.449	0.160	0.735
Frequency	2012.2	3.02	+/- 12.94	-1.21	+/- 30.80	1.78	0.930	-55.3%	0.054	0.611	0.546	0.918
Frequency	2013.1	3.52	+/- 24.47	-1.69	+/- 44.47	1.78	0.925	-81.0%	0.216	0.663	0.670	0.909
Frequency	2013.2	-1.47	+/- 60.60	3.29	+/- 94.88	1.78	0.964	-125.8%	0.351	0.876	0.923	0.881
Frequency	2014.1	19.66	+/- 3057.06	-14.95	+/- 3457.68	1.78	0.847	-192.4%	0.930	0.675	0.665	0.721
Frequency	2014.2	1.78	+/- 356.70	NA	+/- NA	NA	0.918	-144.3%	0.560	0.802	0.928	

## AB Total

*Coverage = AB Total*  
*End Trend Period = 2015.1*  
*Seasonality = T*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2008.1	1.99	+/- 1.28	81.9%	0.000	0.000	0.005
Loss Cost	2008.2	1.89	+/- 1.50	78.1%	0.000	0.000	0.018
Severity	2008.1	1.05	+/- 1.79	42.2%	0.000	0.007	0.226
Severity	2008.2	0.25	+/- 1.74	34.8%	0.000	0.012	0.757
Frequency	2008.1	0.93	+/- 1.34	33.1%	0.000	0.024	0.155
Frequency	2008.2	1.63	+/- 1.21	60.3%	0.000	0.002	0.012

## AB Total

*Coverage = AB Total*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2015.1	9.14	+/- 15.43	64.1%	0.069	0.145	0.143
Loss Cost	2015.2	7.06	+/- 30.29	21.4%	0.164	0.294	0.403
Severity	2015.1	8.50	+/- 11.37	63.4%	0.001	0.284	0.089
Severity	2015.2	5.83	+/- 19.24	12.3%	0.011	0.479	0.310
Frequency	2015.1	0.59	+/- 6.32	44.0%	0.008	0.113	0.786
Frequency	2015.2	1.16	+/- 13.03	28.2%	0.063	0.206	0.735

## CL

Coverage = CL  
End Trend Period = 2017.2  
Seasonality = T  
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	3.31	+/- 0.62	76.6%	0.000	0.025	0.000
Loss Cost	1998.2	3.27	+/- 0.65	74.4%	0.000	0.034	0.000
Loss Cost	1999.1	3.25	+/- 0.69	73.1%	0.000	0.037	0.000
Loss Cost	1999.2	3.14	+/- 0.71	70.4%	0.000	0.057	0.000
Loss Cost	2000.1	3.08	+/- 0.75	68.6%	0.000	0.052	0.000
Loss Cost	2000.2	3.04	+/- 0.79	65.6%	0.000	0.067	0.000
Loss Cost	2001.1	3.03	+/- 0.84	64.0%	0.000	0.074	0.000
Loss Cost	2001.2	2.85	+/- 0.86	59.8%	0.000	0.117	0.000
Loss Cost	2002.1	2.77	+/- 0.91	57.3%	0.000	0.105	0.000
Loss Cost	2002.2	2.84	+/- 0.97	55.6%	0.000	0.100	0.000
Loss Cost	2003.1	2.74	+/- 1.04	53.0%	0.000	0.088	0.000
Loss Cost	2003.2	2.72	+/- 1.11	48.9%	0.000	0.104	0.000
Loss Cost	2004.1	2.34	+/- 1.09	47.1%	0.000	0.038	0.000
Loss Cost	2004.2	2.06	+/- 1.12	38.9%	0.000	0.066	0.001
Loss Cost	2005.1	1.63	+/- 1.07	39.0%	0.000	0.016	0.004
Loss Cost	2005.2	1.26	+/- 1.04	29.0%	0.000	0.029	0.019
Loss Cost	2006.1	0.84	+/- 0.99	33.3%	0.000	0.006	0.092
Loss Cost	2006.2	0.52	+/- 0.99	24.9%	0.000	0.010	0.283
Loss Cost	2007.1	0.54	+/- 1.09	24.4%	0.000	0.015	0.315
Loss Cost	2007.2	0.77	+/- 1.16	29.3%	0.000	0.010	0.182
Loss Cost	2008.1	0.99	+/- 1.26	30.4%	0.000	0.019	0.114
Loss Cost	2008.2	1.43	+/- 1.26	43.6%	0.000	0.006	0.028
Loss Cost	2009.1	1.76	+/- 1.36	47.6%	0.000	0.013	0.014
Loss Cost	2009.2	2.13	+/- 1.44	53.3%	0.000	0.007	0.006
Loss Cost	2010.1	2.52	+/- 1.57	57.6%	0.000	0.015	0.004
Loss Cost	2010.2	2.10	+/- 1.68	45.4%	0.000	0.029	0.018
Loss Cost	2011.1	1.93	+/- 1.97	43.6%	0.000	0.034	0.052
Loss Cost	2011.2	2.68	+/- 1.98	58.8%	0.000	0.011	0.012
Loss Cost	2012.1	1.75	+/- 1.90	68.3%	0.000	0.002	0.064
Loss Cost	2012.2	0.94	+/- 1.80	64.6%	0.000	0.002	0.261
Loss Cost	2013.1	0.62	+/- 2.24	65.6%	0.000	0.004	0.530
Loss Cost	2013.2	-0.02	+/- 2.57	60.1%	0.000	0.010	0.986
Loss Cost	2014.1	0.20	+/- 3.60	54.1%	0.000	0.027	0.889
Loss Cost	2014.2	0.23	+/- 5.20	45.1%	0.000	0.058	0.908
Loss Cost	2015.1	0.81	+/- 9.03	33.5%	0.002	0.149	0.794

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	4.30	+/- 0.40	92.8%	0.000	0.050	0.000
Severity	1998.2	4.26	+/- 0.42	92.2%	0.000	0.066	0.000
Severity	1999.1	4.22	+/- 0.44	91.6%	0.000	0.056	0.000
Severity	1999.2	4.18	+/- 0.46	90.8%	0.000	0.075	0.000
Severity	2000.1	4.16	+/- 0.49	90.1%	0.000	0.073	0.000
Severity	2000.2	4.10	+/- 0.51	89.2%	0.000	0.103	0.000
Severity	2001.1	4.06	+/- 0.54	88.3%	0.000	0.096	0.000
Severity	2001.2	4.01	+/- 0.57	87.0%	0.000	0.128	0.000
Severity	2002.1	3.98	+/- 0.61	86.0%	0.000	0.130	0.000
Severity	2002.2	4.07	+/- 0.64	85.5%	0.000	0.103	0.000
Severity	2003.1	4.18	+/- 0.67	85.6%	0.000	0.158	0.000
Severity	2003.2	4.37	+/- 0.68	86.8%	0.000	0.080	0.000
Severity	2004.1	4.44	+/- 0.73	86.2%	0.000	0.111	0.000
Severity	2004.2	4.40	+/- 0.78	84.4%	0.000	0.137	0.000
Severity	2005.1	4.20	+/- 0.81	83.4%	0.000	0.074	0.000
Severity	2005.2	3.98	+/- 0.82	81.4%	0.000	0.126	0.000
Severity	2006.1	3.66	+/- 0.80	81.5%	0.000	0.038	0.000
Severity	2006.2	3.31	+/- 0.72	81.5%	0.000	0.064	0.000
Severity	2007.1	2.95	+/- 0.63	84.1%	0.000	0.007	0.000
Severity	2007.2	2.69	+/- 0.59	83.4%	0.000	0.010	0.000
Severity	2008.1	2.59	+/- 0.65	81.8%	0.000	0.009	0.000
Severity	2008.2	2.74	+/- 0.69	81.9%	0.000	0.005	0.000
Severity	2009.1	3.08	+/- 0.63	88.2%	0.000	0.008	0.000
Severity	2009.2	3.34	+/- 0.60	90.9%	0.000	0.001	0.000
Severity	2010.1	3.41	+/- 0.68	90.4%	0.000	0.003	0.000
Severity	2010.2	3.33	+/- 0.77	87.6%	0.000	0.007	0.000
Severity	2011.1	3.02	+/- 0.79	88.1%	0.000	0.002	0.000
Severity	2011.2	2.66	+/- 0.72	87.5%	0.000	0.002	0.000
Severity	2012.1	2.55	+/- 0.86	86.2%	0.000	0.004	0.000
Severity	2012.2	2.32	+/- 0.96	80.8%	0.000	0.008	0.001
Severity	2013.1	2.04	+/- 1.14	80.4%	0.000	0.007	0.004
Severity	2013.2	1.93	+/- 1.45	70.7%	0.000	0.017	0.017
Severity	2014.1	1.76	+/- 2.02	68.7%	0.000	0.033	0.073
Severity	2014.2	0.99	+/- 2.15	55.1%	0.000	0.050	0.267
Severity	2015.1	0.59	+/- 3.57	54.4%	0.000	0.088	0.635
Frequency	1998.1	-0.94	+/- 0.53	23.0%	0.000	0.255	0.001
Frequency	1998.2	-0.95	+/- 0.56	22.4%	0.000	0.278	0.002
Frequency	1999.1	-0.93	+/- 0.59	19.2%	0.000	0.315	0.003
Frequency	1999.2	-1.00	+/- 0.62	20.7%	0.000	0.390	0.003
Frequency	2000.1	-1.03	+/- 0.65	19.9%	0.000	0.373	0.003
Frequency	2000.2	-1.02	+/- 0.69	18.4%	0.000	0.377	0.005
Frequency	2001.1	-0.99	+/- 0.74	15.2%	0.000	0.416	0.010
Frequency	2001.2	-1.11	+/- 0.77	18.0%	0.000	0.531	0.006
Frequency	2002.1	-1.16	+/- 0.82	17.8%	0.000	0.491	0.007
Frequency	2002.2	-1.18	+/- 0.87	16.8%	0.000	0.520	0.010
Frequency	2003.1	-1.38	+/- 0.90	22.5%	0.000	0.361	0.004
Frequency	2003.2	-1.58	+/- 0.92	27.6%	0.000	0.505	0.002
Frequency	2004.1	-2.00	+/- 0.83	46.2%	0.000	0.175	0.000
Frequency	2004.2	-2.24	+/- 0.84	52.4%	0.000	0.281	0.000
Frequency	2005.1	-2.46	+/- 0.86	56.9%	0.000	0.163	0.000
Frequency	2005.2	-2.62	+/- 0.91	58.7%	0.000	0.237	0.000
Frequency	2006.1	-2.73	+/- 0.99	57.4%	0.000	0.204	0.000
Frequency	2006.2	-2.70	+/- 1.08	54.4%	0.000	0.212	0.000
Frequency	2007.1	-2.34	+/- 1.10	46.0%	0.000	0.365	0.000
Frequency	2007.2	-1.87	+/- 1.02	43.3%	0.000	0.124	0.001
Frequency	2008.1	-1.56	+/- 1.06	30.9%	0.000	0.222	0.007
Frequency	2008.2	-1.27	+/- 1.11	26.2%	0.000	0.130	0.028
Frequency	2009.1	-1.28	+/- 1.26	20.2%	0.000	0.154	0.048
Frequency	2009.2	-1.17	+/- 1.41	17.6%	0.000	0.151	0.100
Frequency	2010.1	-0.87	+/- 1.57	3.8%	0.000	0.247	0.256
Frequency	2010.2	-1.19	+/- 1.74	7.3%	0.000	0.364	0.163
Frequency	2011.1	-1.06	+/- 2.04	-2.2%	0.000	0.448	0.278
Frequency	2011.2	0.02	+/- 1.66	12.0%	0.000	0.086	0.979
Frequency	2012.1	-0.78	+/- 1.58	39.0%	0.000	0.017	0.293
Frequency	2012.2	-1.35	+/- 1.63	46.2%	0.000	0.029	0.096
Frequency	2013.1	-1.39	+/- 2.10	35.5%	0.000	0.050	0.164
Frequency	2013.2	-1.91	+/- 2.48	40.3%	0.000	0.095	0.111
Frequency	2014.1	-1.53	+/- 3.43	12.5%	0.000	0.188	0.307
Frequency	2014.2	-0.76	+/- 4.58	14.6%	0.000	0.169	0.672
Frequency	2015.1	0.22	+/- 7.63	-13.6%	0.004	0.351	0.934

## CL

*Coverage = CL*  
*End Trend Period = 2017.2*  
*Seasonality = F*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	3.35	+/- 0.65	73.8%	0.000	0.000
Loss Cost	1998.2	3.27	+/- 0.68	71.8%	0.000	0.000
Loss Cost	1999.1	3.29	+/- 0.72	70.4%	0.000	0.000
Loss Cost	1999.2	3.14	+/- 0.74	67.9%	0.000	0.000
Loss Cost	2000.1	3.12	+/- 0.78	65.8%	0.000	0.000
Loss Cost	2000.2	3.04	+/- 0.82	62.9%	0.000	0.000
Loss Cost	2001.1	3.07	+/- 0.87	61.3%	0.000	0.000
Loss Cost	2001.2	2.85	+/- 0.88	57.7%	0.000	0.000
Loss Cost	2002.1	2.81	+/- 0.94	54.8%	0.000	0.000
Loss Cost	2002.2	2.84	+/- 1.00	52.7%	0.000	0.000
Loss Cost	2003.1	2.79	+/- 1.07	49.4%	0.000	0.000
Loss Cost	2003.2	2.72	+/- 1.15	45.5%	0.000	0.000
Loss Cost	2004.1	2.42	+/- 1.17	39.4%	0.000	0.000
Loss Cost	2004.2	2.06	+/- 1.17	32.3%	0.000	0.001
Loss Cost	2005.1	1.72	+/- 1.18	24.5%	0.000	0.006
Loss Cost	2005.2	1.26	+/- 1.13	15.3%	0.000	0.030
Loss Cost	2006.1	0.94	+/- 1.16	7.5%	0.000	0.105
Loss Cost	2006.2	0.52	+/- 1.14	-0.4%	0.000	0.351
Loss Cost	2007.1	0.65	+/- 1.24	0.9%	0.000	0.289
Loss Cost	2007.2	0.77	+/- 1.36	1.9%	0.000	0.253
Loss Cost	2008.1	1.13	+/- 1.44	8.4%	0.000	0.115
Loss Cost	2008.2	1.43	+/- 1.56	13.6%	0.000	0.067
Loss Cost	2009.1	1.94	+/- 1.62	24.8%	0.000	0.021
Loss Cost	2009.2	2.13	+/- 1.81	25.3%	0.000	0.023
Loss Cost	2010.1	2.74	+/- 1.90	37.1%	0.000	0.007
Loss Cost	2010.2	2.10	+/- 1.97	23.9%	0.000	0.037
Loss Cost	2011.1	2.20	+/- 2.29	21.0%	0.000	0.057
Loss Cost	2011.2	2.68	+/- 2.62	26.1%	0.000	0.043
Loss Cost	2012.1	2.27	+/- 3.06	14.0%	0.000	0.125
Loss Cost	2012.2	0.94	+/- 3.04	-5.4%	0.000	0.501
Loss Cost	2013.1	1.31	+/- 3.76	-4.0%	0.000	0.443
Loss Cost	2013.2	-0.02	+/- 4.21	-14.3%	0.000	0.992
Loss Cost	2014.1	1.15	+/- 5.26	-11.3%	0.000	0.609
Loss Cost	2014.2	0.23	+/- 7.12	-19.8%	0.000	0.937
Loss Cost	2015.1	2.42	+/- 9.92	-11.8%	0.001	0.530

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	4.31	+/- 0.41	92.2%	0.000	0.000
Severity	1998.2	4.26	+/- 0.43	91.6%	0.000	0.000
Severity	1999.1	4.24	+/- 0.46	90.9%	0.000	0.000
Severity	1999.2	4.18	+/- 0.48	90.2%	0.000	0.000
Severity	2000.1	4.18	+/- 0.50	89.4%	0.000	0.000
Severity	2000.2	4.10	+/- 0.52	88.6%	0.000	0.000
Severity	2001.1	4.08	+/- 0.56	87.6%	0.000	0.000
Severity	2001.2	4.01	+/- 0.58	86.4%	0.000	0.000
Severity	2002.1	4.01	+/- 0.62	85.3%	0.000	0.000
Severity	2002.2	4.07	+/- 0.66	84.6%	0.000	0.000
Severity	2003.1	4.21	+/- 0.68	85.0%	0.000	0.000
Severity	2003.2	4.37	+/- 0.71	85.7%	0.000	0.000
Severity	2004.1	4.47	+/- 0.75	85.3%	0.000	0.000
Severity	2004.2	4.40	+/- 0.80	83.6%	0.000	0.000
Severity	2005.1	4.24	+/- 0.84	81.7%	0.000	0.000
Severity	2005.2	3.98	+/- 0.85	80.2%	0.000	0.000
Severity	2006.1	3.72	+/- 0.86	78.2%	0.000	0.000
Severity	2006.2	3.31	+/- 0.76	79.0%	0.000	0.000
Severity	2007.1	3.02	+/- 0.75	77.5%	0.000	0.000
Severity	2007.2	2.69	+/- 0.69	76.9%	0.000	0.000
Severity	2008.1	2.67	+/- 0.77	73.9%	0.000	0.000
Severity	2008.2	2.74	+/- 0.85	72.0%	0.000	0.000
Severity	2009.1	3.17	+/- 0.77	82.1%	0.000	0.000
Severity	2009.2	3.34	+/- 0.84	82.1%	0.000	0.000
Severity	2010.1	3.54	+/- 0.92	82.4%	0.000	0.000
Severity	2010.2	3.33	+/- 1.01	78.6%	0.000	0.000
Severity	2011.1	3.20	+/- 1.16	73.7%	0.000	0.000
Severity	2011.2	2.66	+/- 1.10	70.0%	0.000	0.000
Severity	2012.1	2.77	+/- 1.31	66.3%	0.000	0.001
Severity	2012.2	2.32	+/- 1.43	56.1%	0.000	0.005
Severity	2013.1	2.36	+/- 1.78	48.6%	0.000	0.015
Severity	2013.2	1.93	+/- 2.16	30.6%	0.000	0.071
Severity	2014.1	2.26	+/- 2.83	29.3%	0.000	0.096
Severity	2014.2	0.99	+/- 3.04	-5.1%	0.000	0.437
Severity	2015.1	1.41	+/- 4.57	-5.3%	0.000	0.436
Frequency	1998.1	-0.93	+/- 0.53	22.4%	0.000	0.001
Frequency	1998.2	-0.95	+/- 0.56	22.0%	0.000	0.002
Frequency	1999.1	-0.91	+/- 0.59	19.1%	0.000	0.004
Frequency	1999.2	-1.00	+/- 0.62	21.3%	0.000	0.002
Frequency	2000.1	-1.02	+/- 0.65	20.3%	0.000	0.003
Frequency	2000.2	-1.02	+/- 0.69	18.9%	0.000	0.005
Frequency	2001.1	-0.98	+/- 0.73	16.1%	0.000	0.011
Frequency	2001.2	-1.11	+/- 0.76	19.5%	0.000	0.006
Frequency	2002.1	-1.15	+/- 0.81	19.2%	0.000	0.007
Frequency	2002.2	-1.18	+/- 0.86	18.4%	0.000	0.009
Frequency	2003.1	-1.36	+/- 0.89	22.9%	0.000	0.004
Frequency	2003.2	-1.58	+/- 0.91	29.1%	0.000	0.002
Frequency	2004.1	-1.97	+/- 0.85	44.3%	0.000	0.000
Frequency	2004.2	-2.24	+/- 0.84	52.0%	0.000	0.000
Frequency	2005.1	-2.42	+/- 0.88	55.0%	0.000	0.000
Frequency	2005.2	-2.62	+/- 0.92	57.8%	0.000	0.000
Frequency	2006.1	-2.68	+/- 1.00	56.0%	0.000	0.000
Frequency	2006.2	-2.70	+/- 1.09	52.9%	0.000	0.000
Frequency	2007.1	-2.31	+/- 1.09	46.4%	0.000	0.000
Frequency	2007.2	-1.87	+/- 1.06	38.4%	0.000	0.002
Frequency	2008.1	-1.51	+/- 1.07	28.6%	0.000	0.009
Frequency	2008.2	-1.27	+/- 1.15	19.5%	0.000	0.033
Frequency	2009.1	-1.19	+/- 1.29	14.0%	0.000	0.070
Frequency	2009.2	-1.17	+/- 1.46	10.4%	0.000	0.111
Frequency	2010.1	-0.77	+/- 1.58	0.6%	0.000	0.314
Frequency	2010.2	-1.19	+/- 1.71	8.0%	0.000	0.160
Frequency	2011.1	-0.97	+/- 1.97	1.1%	0.000	0.306
Frequency	2011.2	0.02	+/- 1.83	-9.1%	0.000	0.981
Frequency	2012.1	-0.49	+/- 2.04	-7.0%	0.000	0.608
Frequency	2012.2	-1.35	+/- 2.07	10.2%	0.000	0.177
Frequency	2013.1	-1.02	+/- 2.54	-1.6%	0.000	0.381
Frequency	2013.2	-1.91	+/- 2.85	15.4%	0.000	0.161
Frequency	2014.1	-1.08	+/- 3.53	-6.7%	0.000	0.483
Frequency	2014.2	-0.76	+/- 4.95	-16.4%	0.000	0.712
Frequency	2015.1	0.99	+/- 6.58	-19.7%	0.001	0.695

## CL

*Coverage = CL*  
*End Trend Period = 2017.1*  
*Seasonality = T*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	3.39	+/- 0.64	76.3%	0.000	0.019	0.000
Loss Cost	1998.2	3.35	+/- 0.68	74.0%	0.000	0.027	0.000
Loss Cost	1999.1	3.34	+/- 0.72	72.7%	0.000	0.029	0.000
Loss Cost	1999.2	3.22	+/- 0.74	69.8%	0.000	0.047	0.000
Loss Cost	2000.1	3.17	+/- 0.79	67.9%	0.000	0.043	0.000
Loss Cost	2000.2	3.12	+/- 0.83	64.8%	0.000	0.057	0.000
Loss Cost	2001.1	3.12	+/- 0.89	63.2%	0.000	0.064	0.000
Loss Cost	2001.2	2.93	+/- 0.92	58.6%	0.000	0.105	0.000
Loss Cost	2002.1	2.85	+/- 0.97	56.0%	0.000	0.095	0.000
Loss Cost	2002.2	2.93	+/- 1.04	54.4%	0.000	0.089	0.000
Loss Cost	2003.1	2.84	+/- 1.11	51.7%	0.000	0.080	0.000
Loss Cost	2003.2	2.82	+/- 1.19	47.5%	0.000	0.095	0.000
Loss Cost	2004.1	2.44	+/- 1.17	45.5%	0.000	0.036	0.000
Loss Cost	2004.2	2.13	+/- 1.21	36.6%	0.000	0.067	0.001
Loss Cost	2005.1	1.68	+/- 1.16	36.5%	0.000	0.018	0.006
Loss Cost	2005.2	1.27	+/- 1.14	25.3%	0.000	0.036	0.030
Loss Cost	2006.1	0.83	+/- 1.08	29.6%	0.000	0.008	0.124
Loss Cost	2006.2	0.47	+/- 1.09	20.7%	0.000	0.016	0.379
Loss Cost	2007.1	0.48	+/- 1.20	20.0%	0.000	0.022	0.411
Loss Cost	2007.2	0.74	+/- 1.30	24.9%	0.000	0.015	0.244
Loss Cost	2008.1	0.98	+/- 1.41	25.4%	0.000	0.027	0.159
Loss Cost	2008.2	1.50	+/- 1.43	39.5%	0.000	0.008	0.040
Loss Cost	2009.1	1.85	+/- 1.53	43.6%	0.000	0.016	0.020
Loss Cost	2009.2	2.31	+/- 1.64	50.6%	0.000	0.008	0.009
Loss Cost	2010.1	2.74	+/- 1.78	55.4%	0.000	0.016	0.005
Loss Cost	2010.2	2.27	+/- 1.97	41.0%	0.000	0.034	0.027
Loss Cost	2011.1	2.10	+/- 2.30	39.1%	0.000	0.041	0.067
Loss Cost	2011.2	3.14	+/- 2.32	58.6%	0.000	0.010	0.013
Loss Cost	2012.1	2.16	+/- 2.21	68.5%	0.000	0.003	0.052
Loss Cost	2012.2	1.19	+/- 2.28	62.1%	0.000	0.005	0.255
Loss Cost	2013.1	0.86	+/- 2.86	62.5%	0.000	0.009	0.486
Loss Cost	2013.2	0.02	+/- 3.62	55.3%	0.000	0.024	0.991
Loss Cost	2014.1	0.28	+/- 5.20	45.6%	0.000	0.057	0.889
Loss Cost	2014.2	0.38	+/- 9.12	33.8%	0.002	0.130	0.903
Loss Cost	2015.1	1.10	+/- 18.99	8.4%	0.023	0.269	0.825

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	4.38	+/- 0.41	92.9%	0.000	0.029	0.000
Severity	1998.2	4.35	+/- 0.43	92.3%	0.000	0.039	0.000
Severity	1999.1	4.31	+/- 0.45	91.7%	0.000	0.034	0.000
Severity	1999.2	4.28	+/- 0.47	90.9%	0.000	0.046	0.000
Severity	2000.1	4.25	+/- 0.50	90.2%	0.000	0.046	0.000
Severity	2000.2	4.19	+/- 0.53	89.2%	0.000	0.067	0.000
Severity	2001.1	4.16	+/- 0.56	88.3%	0.000	0.065	0.000
Severity	2001.2	4.11	+/- 0.60	86.9%	0.000	0.088	0.000
Severity	2002.1	4.09	+/- 0.63	85.9%	0.000	0.092	0.000
Severity	2002.2	4.20	+/- 0.67	85.6%	0.000	0.068	0.000
Severity	2003.1	4.32	+/- 0.70	85.8%	0.000	0.105	0.000
Severity	2003.2	4.54	+/- 0.70	87.4%	0.000	0.042	0.000
Severity	2004.1	4.62	+/- 0.75	86.9%	0.000	0.061	0.000
Severity	2004.2	4.60	+/- 0.81	85.1%	0.000	0.076	0.000
Severity	2005.1	4.40	+/- 0.83	84.2%	0.000	0.041	0.000
Severity	2005.2	4.18	+/- 0.86	82.0%	0.000	0.075	0.000
Severity	2006.1	3.86	+/- 0.83	82.2%	0.000	0.021	0.000
Severity	2006.2	3.48	+/- 0.76	81.7%	0.000	0.039	0.000
Severity	2007.1	3.11	+/- 0.66	84.6%	0.000	0.004	0.000
Severity	2007.2	2.83	+/- 0.63	83.3%	0.000	0.006	0.000
Severity	2008.1	2.74	+/- 0.69	81.7%	0.000	0.006	0.000
Severity	2008.2	2.94	+/- 0.73	82.6%	0.000	0.003	0.000
Severity	2009.1	3.31	+/- 0.63	90.1%	0.000	0.002	0.000
Severity	2009.2	3.67	+/- 0.51	94.7%	0.000	0.000	0.000
Severity	2010.1	3.78	+/- 0.56	94.8%	0.000	0.000	0.000
Severity	2010.2	3.75	+/- 0.66	93.0%	0.000	0.000	0.000
Severity	2011.1	3.46	+/- 0.61	94.5%	0.000	0.000	0.000
Severity	2011.2	3.12	+/- 0.51	95.3%	0.000	0.000	0.000
Severity	2012.1	3.04	+/- 0.61	94.9%	0.000	0.000	0.000
Severity	2012.2	2.90	+/- 0.74	92.4%	0.000	0.000	0.000
Severity	2013.1	2.66	+/- 0.83	93.3%	0.000	0.000	0.000
Severity	2013.2	2.79	+/- 1.13	90.2%	0.000	0.001	0.001
Severity	2014.1	2.72	+/- 1.62	89.3%	0.000	0.005	0.009
Severity	2014.2	2.09	+/- 2.20	82.7%	0.000	0.017	0.055
Severity	2015.1	1.82	+/- 4.41	81.0%	0.001	0.058	0.214
Frequency	1998.1	-0.94	+/- 0.56	22.0%	0.000	0.269	0.002
Frequency	1998.2	-0.96	+/- 0.59	21.4%	0.000	0.295	0.002
Frequency	1999.1	-0.93	+/- 0.63	18.2%	0.000	0.330	0.005
Frequency	1999.2	-1.01	+/- 0.66	19.8%	0.000	0.413	0.004
Frequency	2000.1	-1.04	+/- 0.69	19.0%	0.000	0.396	0.005
Frequency	2000.2	-1.03	+/- 0.74	17.5%	0.000	0.401	0.008
Frequency	2001.1	-1.00	+/- 0.78	14.3%	0.000	0.439	0.014
Frequency	2001.2	-1.13	+/- 0.82	17.1%	0.000	0.566	0.009
Frequency	2002.1	-1.19	+/- 0.87	17.0%	0.000	0.526	0.010
Frequency	2002.2	-1.21	+/- 0.93	16.0%	0.000	0.559	0.014
Frequency	2003.1	-1.42	+/- 0.96	21.8%	0.000	0.401	0.006
Frequency	2003.2	-1.65	+/- 0.99	27.2%	0.000	0.571	0.002
Frequency	2004.1	-2.09	+/- 0.89	46.3%	0.000	0.225	0.000
Frequency	2004.2	-2.36	+/- 0.90	53.2%	0.000	0.374	0.000
Frequency	2005.1	-2.60	+/- 0.92	58.0%	0.000	0.230	0.000
Frequency	2005.2	-2.79	+/- 0.97	60.2%	0.000	0.344	0.000
Frequency	2006.1	-2.91	+/- 1.05	59.3%	0.000	0.294	0.000
Frequency	2006.2	-2.91	+/- 1.15	56.3%	0.000	0.314	0.000
Frequency	2007.1	-2.55	+/- 1.17	48.4%	0.000	0.493	0.000
Frequency	2007.2	-2.03	+/- 1.12	44.8%	0.000	0.188	0.001
Frequency	2008.1	-1.71	+/- 1.16	32.8%	0.000	0.304	0.007
Frequency	2008.2	-1.40	+/- 1.24	27.1%	0.000	0.187	0.031
Frequency	2009.1	-1.41	+/- 1.40	21.2%	0.000	0.212	0.050
Frequency	2009.2	-1.31	+/- 1.61	18.0%	0.000	0.213	0.105
Frequency	2010.1	-1.00	+/- 1.80	3.8%	0.000	0.316	0.251
Frequency	2010.2	-1.43	+/- 2.01	8.9%	0.000	0.488	0.148
Frequency	2011.1	-1.32	+/- 2.36	-1.0%	0.000	0.562	0.246
Frequency	2011.2	0.02	+/- 2.03	8.5%	0.000	0.119	0.986
Frequency	2012.1	-0.86	+/- 1.92	36.9%	0.000	0.031	0.334
Frequency	2012.2	-1.66	+/- 2.02	47.8%	0.000	0.066	0.095
Frequency	2013.1	-1.75	+/- 2.60	36.4%	0.000	0.095	0.154
Frequency	2013.2	-2.70	+/- 3.09	49.3%	0.000	0.208	0.078
Frequency	2014.1	-2.38	+/- 4.41	19.7%	0.000	0.322	0.212
Frequency	2014.2	-1.68	+/- 7.52	7.2%	0.003	0.349	0.531
Frequency	2015.1	-0.71	+/- 15.20	-55.6%	0.028	0.542	0.859

## CL

*Coverage = CL*  
*End Trend Period = 2017.1*  
*Seasonality = F*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	3.39	+/- 0.69	73.0%	0.000	0.000
Loss Cost	1998.2	3.32	+/- 0.72	70.9%	0.000	0.000
Loss Cost	1999.1	3.34	+/- 0.76	69.4%	0.000	0.000
Loss Cost	1999.2	3.19	+/- 0.78	66.8%	0.000	0.000
Loss Cost	2000.1	3.17	+/- 0.82	64.6%	0.000	0.000
Loss Cost	2000.2	3.08	+/- 0.87	61.6%	0.000	0.000
Loss Cost	2001.1	3.12	+/- 0.92	60.0%	0.000	0.000
Loss Cost	2001.2	2.89	+/- 0.94	56.1%	0.000	0.000
Loss Cost	2002.1	2.85	+/- 1.00	53.0%	0.000	0.000
Loss Cost	2002.2	2.88	+/- 1.07	51.0%	0.000	0.000
Loss Cost	2003.1	2.84	+/- 1.15	47.5%	0.000	0.000
Loss Cost	2003.2	2.76	+/- 1.23	43.5%	0.000	0.000
Loss Cost	2004.1	2.44	+/- 1.26	37.0%	0.000	0.000
Loss Cost	2004.2	2.06	+/- 1.27	29.5%	0.000	0.002
Loss Cost	2005.1	1.68	+/- 1.28	21.2%	0.000	0.012
Loss Cost	2005.2	1.18	+/- 1.23	11.5%	0.000	0.058
Loss Cost	2006.1	0.83	+/- 1.26	3.9%	0.000	0.184
Loss Cost	2006.2	0.36	+/- 1.23	-3.1%	0.000	0.549
Loss Cost	2007.1	0.48	+/- 1.35	-2.3%	0.000	0.465
Loss Cost	2007.2	0.59	+/- 1.49	-1.6%	0.000	0.413
Loss Cost	2008.1	0.98	+/- 1.59	3.7%	0.000	0.210
Loss Cost	2008.2	1.30	+/- 1.74	8.4%	0.000	0.130
Loss Cost	2009.1	1.85	+/- 1.82	19.1%	0.000	0.045
Loss Cost	2009.2	2.06	+/- 2.06	19.6%	0.000	0.049
Loss Cost	2010.1	2.74	+/- 2.18	31.8%	0.000	0.017
Loss Cost	2010.2	2.00	+/- 2.29	17.2%	0.000	0.079
Loss Cost	2011.1	2.10	+/- 2.70	14.3%	0.000	0.111
Loss Cost	2011.2	2.66	+/- 3.13	19.5%	0.000	0.084
Loss Cost	2012.1	2.16	+/- 3.72	7.0%	0.000	0.218
Loss Cost	2012.2	0.51	+/- 3.72	-11.1%	0.000	0.759
Loss Cost	2013.1	0.86	+/- 4.76	-11.3%	0.000	0.679
Loss Cost	2013.2	-0.96	+/- 5.30	-13.0%	0.000	0.675
Loss Cost	2014.1	0.28	+/- 7.15	-19.8%	0.000	0.924
Loss Cost	2014.2	-1.35	+/- 10.11	-20.9%	0.001	0.732
Loss Cost	2015.1	1.10	+/- 16.80	-31.4%	0.012	0.847

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	4.38	+/- 0.43	92.1%	0.000	0.000
Severity	1998.2	4.33	+/- 0.45	91.5%	0.000	0.000
Severity	1999.1	4.31	+/- 0.47	90.8%	0.000	0.000
Severity	1999.2	4.25	+/- 0.50	90.0%	0.000	0.000
Severity	2000.1	4.25	+/- 0.53	89.2%	0.000	0.000
Severity	2000.2	4.17	+/- 0.55	88.3%	0.000	0.000
Severity	2001.1	4.16	+/- 0.58	87.3%	0.000	0.000
Severity	2001.2	4.08	+/- 0.61	86.0%	0.000	0.000
Severity	2002.1	4.09	+/- 0.66	84.9%	0.000	0.000
Severity	2002.2	4.16	+/- 0.70	84.2%	0.000	0.000
Severity	2003.1	4.32	+/- 0.72	84.8%	0.000	0.000
Severity	2003.2	4.50	+/- 0.74	85.6%	0.000	0.000
Severity	2004.1	4.62	+/- 0.79	85.4%	0.000	0.000
Severity	2004.2	4.55	+/- 0.85	83.6%	0.000	0.000
Severity	2005.1	4.40	+/- 0.90	81.6%	0.000	0.000
Severity	2005.2	4.12	+/- 0.91	79.9%	0.000	0.000
Severity	2006.1	3.86	+/- 0.93	77.7%	0.000	0.000
Severity	2006.2	3.41	+/- 0.83	78.2%	0.000	0.000
Severity	2007.1	3.11	+/- 0.82	76.2%	0.000	0.000
Severity	2007.2	2.75	+/- 0.77	75.1%	0.000	0.000
Severity	2008.1	2.74	+/- 0.85	71.8%	0.000	0.000
Severity	2008.2	2.82	+/- 0.95	69.9%	0.000	0.000
Severity	2009.1	3.31	+/- 0.85	81.5%	0.000	0.000
Severity	2009.2	3.52	+/- 0.92	82.0%	0.000	0.000
Severity	2010.1	3.78	+/- 1.00	82.9%	0.000	0.000
Severity	2010.2	3.57	+/- 1.12	78.9%	0.000	0.000
Severity	2011.1	3.46	+/- 1.31	73.8%	0.000	0.000
Severity	2011.2	2.87	+/- 1.29	69.0%	0.000	0.000
Severity	2012.1	3.04	+/- 1.55	65.9%	0.000	0.001
Severity	2012.2	2.55	+/- 1.75	54.0%	0.000	0.009
Severity	2013.1	2.66	+/- 2.24	46.9%	0.000	0.025
Severity	2013.2	2.19	+/- 2.86	27.0%	0.000	0.107
Severity	2014.1	2.72	+/- 3.91	27.7%	0.000	0.129
Severity	2014.2	1.12	+/- 4.64	-12.2%	0.000	0.536
Severity	2015.1	1.82	+/- 7.95	-12.9%	0.000	0.515
Frequency	1998.1	-0.94	+/- 0.56	21.5%	0.000	0.002
Frequency	1998.2	-0.97	+/- 0.59	21.1%	0.000	0.002
Frequency	1999.1	-0.93	+/- 0.62	18.3%	0.000	0.005
Frequency	1999.2	-1.02	+/- 0.65	20.5%	0.000	0.003
Frequency	2000.1	-1.04	+/- 0.69	19.6%	0.000	0.004
Frequency	2000.2	-1.04	+/- 0.73	18.2%	0.000	0.007
Frequency	2001.1	-1.00	+/- 0.78	15.4%	0.000	0.014
Frequency	2001.2	-1.14	+/- 0.81	19.0%	0.000	0.007
Frequency	2002.1	-1.19	+/- 0.86	18.7%	0.000	0.009
Frequency	2002.2	-1.23	+/- 0.92	18.0%	0.000	0.011
Frequency	2003.1	-1.42	+/- 0.95	22.6%	0.000	0.005
Frequency	2003.2	-1.66	+/- 0.98	29.1%	0.000	0.002
Frequency	2004.1	-2.09	+/- 0.90	45.1%	0.000	0.000
Frequency	2004.2	-2.39	+/- 0.89	53.5%	0.000	0.000
Frequency	2005.1	-2.60	+/- 0.93	57.0%	0.000	0.000
Frequency	2005.2	-2.83	+/- 0.96	60.4%	0.000	0.000
Frequency	2006.1	-2.91	+/- 1.05	59.0%	0.000	0.000
Frequency	2006.2	-2.95	+/- 1.15	56.2%	0.000	0.000
Frequency	2007.1	-2.55	+/- 1.15	49.8%	0.000	0.000
Frequency	2007.2	-2.10	+/- 1.13	42.1%	0.000	0.001
Frequency	2008.1	-1.71	+/- 1.16	32.3%	0.000	0.007
Frequency	2008.2	-1.48	+/- 1.26	23.0%	0.000	0.025
Frequency	2009.1	-1.41	+/- 1.43	17.4%	0.000	0.054
Frequency	2009.2	-1.41	+/- 1.63	13.9%	0.000	0.086
Frequency	2010.1	-1.00	+/- 1.79	3.1%	0.000	0.251
Frequency	2010.2	-1.51	+/- 1.93	12.6%	0.000	0.116
Frequency	2011.1	-1.32	+/- 2.27	4.9%	0.000	0.230
Frequency	2011.2	-0.21	+/- 2.16	-9.5%	0.000	0.835
Frequency	2012.1	-0.86	+/- 2.41	-3.7%	0.000	0.443
Frequency	2012.2	-1.99	+/- 2.34	23.4%	0.000	0.089
Frequency	2013.1	-1.75	+/- 2.99	9.8%	0.000	0.214
Frequency	2013.2	-3.08	+/- 3.11	40.1%	0.000	0.054
Frequency	2014.1	-2.38	+/- 4.19	15.3%	0.000	0.209
Frequency	2014.2	-2.44	+/- 6.40	1.9%	0.001	0.354
Frequency	2015.1	-0.71	+/- 10.30	-31.2%	0.008	0.841

## CM - ex CATs

Coverage = CM - ex CATs

End Trend Period = 2014

Excluded Points = NA

first\_lvl\_2006 = F

second\_lvl\_2010 = F

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2002	3.07	+/- 1.68	56.7%	0.000	0.002
Loss Cost	2003	2.79	+/- 1.96	45.9%	0.000	0.009
Loss Cost	2004	2.35	+/- 2.28	31.3%	0.000	0.043
Loss Cost	2005	1.51	+/- 2.47	10.1%	0.000	0.194
Loss Cost	2006	0.23	+/- 2.27	-13.3%	0.000	0.815
Loss Cost	2007	-0.72	+/- 2.46	-7.6%	0.000	0.504
Loss Cost	2008	-0.43	+/- 3.43	-17.5%	0.000	0.759
Loss Cost	2009	0.64	+/- 4.69	-20.6%	0.000	0.723
Loss Cost	2010	2.33	+/- 6.85	4.8%	0.000	0.353
Loss Cost	2011	5.30	+/- 10.22	58.6%	0.004	0.149
Severity	2002	6.93	+/- 1.37	91.6%	0.000	0.000
Severity	2003	6.43	+/- 1.45	90.3%	0.000	0.000
Severity	2004	6.32	+/- 1.76	87.3%	0.000	0.000
Severity	2005	5.92	+/- 2.09	83.1%	0.000	0.000
Severity	2006	5.05	+/- 2.22	78.6%	0.000	0.001
Severity	2007	3.74	+/- 1.72	80.2%	0.000	0.002
Severity	2008	2.71	+/- 1.26	83.5%	0.000	0.003
Severity	2009	2.30	+/- 1.67	73.4%	0.000	0.018
Severity	2010	1.80	+/- 2.57	50.4%	0.000	0.110
Severity	2011	2.98	+/- 3.31	82.8%	0.000	0.059
Frequency	2002	-3.61	+/- 1.20	77.3%	0.000	0.000
Frequency	2003	-3.43	+/- 1.42	71.0%	0.000	0.000
Frequency	2004	-3.73	+/- 1.66	70.5%	0.000	0.001
Frequency	2005	-4.16	+/- 1.94	71.5%	0.000	0.001
Frequency	2006	-4.59	+/- 2.37	70.3%	0.000	0.003
Frequency	2007	-4.30	+/- 3.14	58.3%	0.000	0.017
Frequency	2008	-3.06	+/- 3.73	35.7%	0.000	0.092
Frequency	2009	-1.62	+/- 4.74	-2.4%	0.000	0.401
Frequency	2010	0.52	+/- 5.93	-29.9%	0.001	0.797
Frequency	2011	2.25	+/- 11.97	-12.2%	0.013	0.498

## **CM - ex CATs**

*Coverage = CM - ex CATs*  
*End Trend Period = 2014*  
*Excluded Points = NA*  
*first\_lvl\_2006 = T*  
*second\_lvl\_2010 = T*

Fit	Start Date	Trend	Conf Int.	First Level Change Value	Second Level Change Value	Adj R^	P-Value: (Intercept)	P-Value: First Lvl	P-Value: Second Lvl	P-Value: Time
Loss Cost	2002	2.92	+/- 2.71	1.212	0.853	88.3%	0.000	0.010	0.032	0.035
Loss Cost	2003	2.93	+/- 3.18	1.212	0.852	84.3%	0.000	0.016	0.054	0.063
Loss Cost	2004	3.01	+/- 3.64	1.214	0.849	77.8%	0.000	0.025	0.075	0.088
Loss Cost	2005	2.95	+/- 4.12	1.205	0.852	60.7%	0.000	0.063	0.108	0.126
Loss Cost	2006	2.95	+/- 4.12	NA	0.852	17.1%	0.000		0.108	0.126
Loss Cost	2007	1.74	+/- 4.23	NA	0.872	21.2%	0.000		0.134	0.335
Loss Cost	2008	2.03	+/- 5.36	NA	0.872	11.9%	0.000		0.177	0.348
Loss Cost	2009	2.33	+/- 6.85	NA	0.890	-8.1%	0.000		0.313	0.353
Loss Cost	2010	2.33	+/- 6.85	NA	NA	4.8%	0.000			0.353
Loss Cost	2011	5.30	+/- 10.22	NA	NA	58.6%	0.004			0.149
Severity	2002	5.83	+/- 3.73	1.151	0.968	93.4%	0.000	0.111	0.710	0.005
Severity	2003	4.84	+/- 3.81	1.158	1.010	92.4%	0.000	0.083	0.909	0.017
Severity	2004	4.96	+/- 4.36	1.161	1.005	89.7%	0.000	0.104	0.960	0.028
Severity	2005	4.98	+/- 4.96	1.164	1.004	84.3%	0.000	0.167	0.970	0.045
Severity	2006	4.98	+/- 4.96	NA	1.004	75.1%	0.000		0.970	0.045
Severity	2007	2.95	+/- 3.52	NA	1.044	78.2%	0.000		0.526	0.080
Severity	2008	1.93	+/- 2.06	NA	1.044	85.7%	0.000		0.253	0.058
Severity	2009	1.80	+/- 2.57	NA	1.035	72.6%	0.000		0.417	0.110
Severity	2010	1.80	+/- 2.57	NA	NA	50.4%	0.000			0.110
Severity	2011	2.98	+/- 3.31	NA	NA	82.8%	0.000			0.059
Frequency	2002	-2.75	+/- 3.36	1.053	0.881	81.9%	0.000	0.523	0.160	0.101
Frequency	2003	-1.82	+/- 3.46	1.046	0.844	81.5%	0.000	0.545	0.068	0.263
Frequency	2004	-1.86	+/- 3.97	1.046	0.845	79.1%	0.000	0.584	0.102	0.308
Frequency	2005	-1.93	+/- 4.48	1.036	0.848	76.5%	0.000	0.720	0.141	0.336
Frequency	2006	-1.93	+/- 4.48	NA	0.848	76.6%	0.000		0.141	0.336
Frequency	2007	-1.17	+/- 5.47	NA	0.835	69.2%	0.000		0.138	0.607
Frequency	2008	0.10	+/- 5.07	NA	0.835	64.1%	0.000		0.090	0.958
Frequency	2009	0.52	+/- 5.93	NA	0.860	33.4%	0.000		0.174	0.797
Frequency	2010	0.52	+/- 5.93	NA	NA	-29.9%	0.001			0.797
Frequency	2011	2.25	+/- 11.97	NA	NA	-12.2%	0.013			0.498

## CM - ex CATs

Coverage = CM - ex CATs  
 End Trend Period = 2017  
 Scalar Level Change Start Date = 2015-01-01  
 Future Trend Start Date = 2015-01-01  
 Excluded Points = NA  
 first\_lvl\_2006 = F  
 second\_lvl\_2010 = F

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^				
Loss Cost	2002	3.07	+/- 1.64	7.07	+/- 16.44	10.36	1.051	80.6%	0.000	0.759	0.001	0.350
Loss Cost	2003	2.79	+/- 1.91	7.37	+/- 17.04	10.36	1.062	77.8%	0.000	0.719	0.008	0.343
Loss Cost	2004	2.35	+/- 2.21	7.83	+/- 17.50	10.36	1.077	75.0%	0.000	0.663	0.037	0.323
Loss Cost	2005	1.51	+/- 2.39	8.73	+/- 16.70	10.36	1.104	74.7%	0.000	0.537	0.185	0.247
Loss Cost	2006	0.23	+/- 2.25	10.11	+/- 13.78	10.36	1.142	80.8%	0.000	0.315	0.817	0.113
Loss Cost	2007	-0.72	+/- 2.48	11.16	+/- 13.04	10.36	1.168	83.8%	0.000	0.213	0.518	0.070
Loss Cost	2008	-0.43	+/- 3.37	10.85	+/- 14.55	10.36	1.161	83.2%	0.000	0.267	0.764	0.103
Loss Cost	2009	0.64	+/- 4.52	9.66	+/- 15.42	10.36	1.141	85.0%	0.000	0.335	0.729	0.152
Loss Cost	2010	2.33	+/- 6.39	7.85	+/- 16.56	10.36	1.116	87.3%	0.000	0.420	0.364	0.242
Loss Cost	2011	5.30	+/- 9.51	4.81	+/- 17.78	10.36	1.084	90.8%	0.001	0.517	0.166	0.441
Severity	2002	6.93	+/- 1.30	-0.71	+/- 11.62	6.17	0.959	94.1%	0.000	0.739	0.000	0.896
Severity	2003	6.43	+/- 1.37	-0.25	+/- 10.95	6.17	0.976	93.7%	0.000	0.833	0.000	0.961
Severity	2004	6.32	+/- 1.65	-0.14	+/- 11.61	6.17	0.979	92.0%	0.000	0.864	0.000	0.979
Severity	2005	5.92	+/- 1.94	0.24	+/- 11.93	6.17	0.991	89.9%	0.000	0.939	0.000	0.965
Severity	2006	5.05	+/- 2.03	1.07	+/- 10.88	6.17	1.012	89.3%	0.000	0.910	0.000	0.826
Severity	2007	3.74	+/- 1.55	2.34	+/- 7.17	6.17	1.042	93.5%	0.000	0.559	0.001	0.461
Severity	2008	2.71	+/- 1.11	3.37	+/- 4.34	6.17	1.064	97.2%	0.000	0.167	0.001	0.102
Severity	2009	2.30	+/- 1.41	3.79	+/- 4.48	6.17	1.071	97.1%	0.000	0.132	0.008	0.078
Severity	2010	1.80	+/- 1.99	4.29	+/- 4.98	6.17	1.078	96.9%	0.000	0.120	0.064	0.071
Severity	2011	2.98	+/- 2.16	3.10	+/- 4.04	6.17	1.065	98.7%	0.000	0.090	0.021	0.089
Frequency	2002	-3.61	+/- 1.22	7.84	+/- 13.08	3.95	1.096	72.1%	0.000	0.482	0.000	0.199
Frequency	2003	-3.43	+/- 1.43	7.64	+/- 13.58	3.95	1.088	63.9%	0.000	0.528	0.000	0.224
Frequency	2004	-3.73	+/- 1.66	7.98	+/- 14.00	3.95	1.100	62.4%	0.000	0.488	0.001	0.215
Frequency	2005	-4.16	+/- 1.94	8.47	+/- 14.30	3.95	1.115	62.6%	0.000	0.434	0.001	0.195
Frequency	2006	-4.59	+/- 2.36	8.95	+/- 15.03	3.95	1.128	60.2%	0.000	0.403	0.002	0.189
Frequency	2007	-4.30	+/- 3.06	8.62	+/- 16.36	3.95	1.120	45.4%	0.000	0.460	0.014	0.234
Frequency	2008	-3.06	+/- 3.66	7.24	+/- 15.73	3.95	1.092	26.0%	0.000	0.543	0.090	0.287
Frequency	2009	-1.62	+/- 4.67	5.66	+/- 15.70	3.95	1.065	17.1%	0.000	0.648	0.417	0.383
Frequency	2010	0.52	+/- 6.08	3.41	+/- 15.37	3.95	1.035	34.1%	0.000	0.784	0.823	0.564
Frequency	2011	2.25	+/- 10.67	1.66	+/- 19.93	3.95	1.018	35.6%	0.005	0.899	0.545	0.805

## **CM - ex CATs**

*Coverage = CM - ex CATs*  
*End Trend Period = 2017*  
*Future Trend Start Date = 2015-01-01*  
*Excluded Points = NA*  
*first\_lvl\_2006 = F*  
*second\_lvl\_2010 = F*

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Adj R^	P-Value: (Intercept)	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend				
Loss Cost	2002	3.14	+/- 1.51	9.08	+/- 8.61	12.51	81.9%	0.000	0.001	0.033
Loss Cost	2003	2.88	+/- 1.75	9.76	+/- 9.16	12.93	79.4%	0.000	0.003	0.031
Loss Cost	2004	2.48	+/- 2.01	10.75	+/- 9.72	13.51	76.8%	0.000	0.019	0.026
Loss Cost	2005	1.71	+/- 2.18	12.61	+/- 9.73	14.54	76.2%	0.000	0.108	0.012
Loss Cost	2006	0.56	+/- 2.12	15.27	+/- 8.76	15.92	80.5%	0.000	0.563	0.002
Loss Cost	2007	-0.25	+/- 2.42	17.06	+/- 9.09	16.77	82.0%	0.000	0.820	0.002
Loss Cost	2008	0.14	+/- 3.19	16.26	+/- 10.43	16.42	82.0%	0.000	0.921	0.005
Loss Cost	2009	1.31	+/- 4.10	14.08	+/- 11.31	15.57	84.7%	0.000	0.462	0.017
Loss Cost	2010	3.10	+/- 5.43	11.12	+/- 12.33	14.56	87.8%	0.000	0.197	0.058
Loss Cost	2011	6.14	+/- 7.26	6.79	+/- 13.00	13.35	91.8%	0.000	0.073	0.208
Severity	2002	6.87	+/- 1.20	-2.23	+/- 5.90	4.49	94.5%	0.000	0.000	0.433
Severity	2003	6.40	+/- 1.25	-1.14	+/- 5.70	5.18	94.2%	0.000	0.000	0.673
Severity	2004	6.28	+/- 1.49	-0.89	+/- 6.19	5.34	92.7%	0.000	0.000	0.758
Severity	2005	5.90	+/- 1.72	-0.10	+/- 6.55	5.79	90.9%	0.000	0.000	0.974
Severity	2006	5.08	+/- 1.78	1.50	+/- 6.21	6.66	90.4%	0.000	0.000	0.596
Severity	2007	3.88	+/- 1.37	3.77	+/- 4.39	7.79	94.0%	0.000	0.000	0.079
Severity	2008	2.95	+/- 1.12	5.42	+/- 3.22	8.53	96.6%	0.000	0.000	0.005
Severity	2009	2.65	+/- 1.48	5.94	+/- 3.74	8.74	96.0%	0.000	0.004	0.007
Severity	2010	2.32	+/- 2.15	6.44	+/- 4.71	8.91	95.1%	0.000	0.038	0.015
Severity	2011	3.62	+/- 2.64	4.62	+/- 4.74	8.41	97.1%	0.000	0.018	0.050
Frequency	2002	-3.49	+/- 1.14	11.57	+/- 7.09	7.67	73.1%	0.000	0.000	0.003
Frequency	2003	-3.31	+/- 1.32	11.03	+/- 7.47	7.36	65.6%	0.000	0.000	0.005
Frequency	2004	-3.57	+/- 1.54	11.75	+/- 7.96	7.76	64.1%	0.000	0.000	0.006
Frequency	2005	-3.95	+/- 1.79	12.72	+/- 8.48	8.26	63.8%	0.000	0.001	0.005
Frequency	2006	-4.30	+/- 2.18	13.57	+/- 9.32	8.68	61.2%	0.000	0.002	0.007
Frequency	2007	-3.97	+/- 2.76	12.81	+/- 10.41	8.34	48.1%	0.000	0.012	0.017
Frequency	2008	-2.73	+/- 3.20	10.29	+/- 10.22	7.27	32.1%	0.000	0.086	0.041
Frequency	2009	-1.31	+/- 3.89	7.69	+/- 10.42	6.28	27.6%	0.000	0.446	0.110
Frequency	2010	0.76	+/- 4.74	4.39	+/- 10.34	5.18	46.2%	0.000	0.696	0.315
Frequency	2011	2.43	+/- 7.47	2.07	+/- 13.25	4.55	51.4%	0.001	0.412	0.683

## CM - ex CATs

*Coverage = CM - ex CATs*  
*End Trend Period = 2017*  
*Excluded Points = NA*  
*first\_lvl\_2006 = F*  
*second\_lvl\_2010 = F*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	2002	4.23	+/- 1.33	75.9%	0.000	0.000
Loss Cost	2003	4.19	+/- 1.53	71.6%	0.000	0.000
Loss Cost	2004	4.11	+/- 1.78	66.0%	0.000	0.000
Loss Cost	2005	3.86	+/- 2.06	58.0%	0.000	0.002
Loss Cost	2006	3.50	+/- 2.40	47.4%	0.000	0.008
Loss Cost	2007	3.54	+/- 2.93	40.1%	0.000	0.022
Loss Cost	2008	4.43	+/- 3.39	48.6%	0.000	0.015
Loss Cost	2009	5.85	+/- 3.68	63.6%	0.000	0.006
Loss Cost	2010	7.59	+/- 3.83	77.6%	0.000	0.002
Loss Cost	2011	9.69	+/- 3.55	89.8%	0.000	0.001
Loss Cost	2012	10.69	+/- 4.97	88.5%	0.000	0.003
Loss Cost	2013	11.05	+/- 8.69	81.1%	0.002	0.024
Loss Cost	2014	14.11	+/- 16.11	83.6%	0.026	0.056
Loss Cost	2015	10.36	+/- 90.86	47.2%	0.162	0.344
Severity	2002	6.58	+/- 0.89	94.7%	0.000	0.000
Severity	2003	6.23	+/- 0.89	94.5%	0.000	0.000
Severity	2004	6.14	+/- 1.03	93.2%	0.000	0.000
Severity	2005	5.88	+/- 1.15	91.8%	0.000	0.000
Severity	2006	5.40	+/- 1.16	91.1%	0.000	0.000
Severity	2007	4.79	+/- 1.03	92.0%	0.000	0.000
Severity	2008	4.48	+/- 1.18	89.8%	0.000	0.000
Severity	2009	4.64	+/- 1.49	87.4%	0.000	0.000
Severity	2010	4.94	+/- 1.92	85.3%	0.000	0.001
Severity	2011	5.99	+/- 1.75	93.1%	0.000	0.000
Severity	2012	6.47	+/- 2.45	91.8%	0.000	0.002
Severity	2013	7.72	+/- 2.52	96.2%	0.000	0.002
Severity	2014	8.26	+/- 5.45	93.8%	0.001	0.021
Severity	2015	6.17	+/- 9.23	97.4%	0.008	0.072
Frequency	2002	-2.21	+/- 1.21	48.4%	0.000	0.002
Frequency	2003	-1.92	+/- 1.33	37.8%	0.000	0.009
Frequency	2004	-1.91	+/- 1.55	31.8%	0.000	0.021
Frequency	2005	-1.91	+/- 1.83	25.7%	0.000	0.044
Frequency	2006	-1.80	+/- 2.19	17.3%	0.000	0.100
Frequency	2007	-1.19	+/- 2.51	1.4%	0.000	0.314
Frequency	2008	-0.04	+/- 2.55	-12.5%	0.000	0.970
Frequency	2009	1.16	+/- 2.60	1.6%	0.000	0.323
Frequency	2010	2.53	+/- 2.46	43.9%	0.000	0.044
Frequency	2011	3.49	+/- 2.93	59.2%	0.000	0.026
Frequency	2012	3.97	+/- 4.36	53.1%	0.000	0.061
Frequency	2013	3.09	+/- 7.15	19.1%	0.003	0.257
Frequency	2014	5.40	+/- 13.89	39.6%	0.034	0.227
Frequency	2015	3.95	+/- 97.61	-48.6%	0.236	0.662

## CM - Theft

*Coverage = CM - Theft*  
*End Trend Period = 2017*  
*Excluded Points = NA*  
*first\_lvl\_2006 = F*  
*second\_lvl\_2010 = F*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2009	9.48	+/- 8.27	46.8%	0.001	0.025
Loss Cost	2010	13.84	+/- 8.13	72.9%	0.003	0.004
Loss Cost	2011	18.59	+/- 7.02	90.0%	0.012	0.001
Loss Cost	2012	22.57	+/- 6.19	96.1%	0.050	0.000
Severity	2009	5.33	+/- 1.16	93.9%	0.000	0.000
Severity	2010	5.28	+/- 1.54	91.2%	0.000	0.000
Severity	2011	5.42	+/- 2.16	87.7%	0.000	0.001
Severity	2012	5.51	+/- 3.30	81.2%	0.000	0.009
Frequency	2009	3.93	+/- 7.71	6.0%	0.138	0.258
Frequency	2010	8.13	+/- 7.34	49.8%	0.778	0.030
Frequency	2011	12.49	+/- 6.10	83.4%	0.166	0.003
Frequency	2012	16.17	+/- 4.54	95.7%	0.009	0.000

## CM - Theft

Coverage = CM - Theft  
 End Trend Period = 2017  
 Scalar Level Change Start Date = 2015-01-01  
 Future Trend Start Date = 2015-01-01  
 Excluded Points = NA  
 first\_lvl\_2006 = F  
 second\_lvl\_2010 = F

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
					Conf Int.	Future Trend	Value	Adj R^2				
Loss Cost	2009	-2.69	+/- 7.68	22.71	+/- 30.52	19.40	1.392	85.7%	0.000	0.188	0.414	0.086
Loss Cost	2010	1.50	+/- 9.02	17.64	+/- 25.77	19.40	1.316	92.2%	0.001	0.188	0.666	0.107
Loss Cost	2011	7.17	+/- 9.36	11.41	+/- 18.25	19.40	1.246	97.5%	0.005	0.131	0.086	0.126
Loss Cost	2012	12.51	+/- 14.10	6.12	+/- 18.86	19.40	1.206	98.9%	0.040	0.124	0.056	0.285
Severity	2009	4.53	+/- 2.49	0.33	+/- 7.48	4.88	1.044	93.0%	0.000	0.537	0.005	0.914
Severity	2010	3.97	+/- 3.78	0.87	+/- 8.99	4.88	1.052	90.0%	0.000	0.514	0.041	0.800
Severity	2011	3.47	+/- 6.92	1.36	+/- 12.71	4.88	1.057	84.8%	0.000	0.546	0.203	0.753
Severity	2012	1.80	+/- 16.67	3.02	+/- 23.96	4.88	1.069	75.8%	0.003	0.559	0.684	0.634
Frequency	2009	-6.91	+/- 8.44	22.30	+/- 35.03	13.85	1.333	65.4%	0.006	0.301	0.098	0.127
Frequency	2010	-2.38	+/- 10.14	16.62	+/- 29.93	13.85	1.251	78.3%	0.046	0.330	0.554	0.168
Frequency	2011	3.58	+/- 12.26	9.91	+/- 24.48	13.85	1.179	90.8%	0.352	0.337	0.413	0.267
Frequency	2012	10.52	+/- 19.47	3.01	+/- 25.80	13.85	1.129	95.9%	0.572	0.358	0.133	0.658

## CM - ex CATs and Theft

Coverage = CM - ex CATs and Theft

End Trend Period = 2017

Excluded Points = NA

first\_lvl\_2006 = F

second\_lvl\_2010 = F

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	2002	5.15	+/- 1.15	86.6%	0.000	0.000
Loss Cost	2003	5.03	+/- 1.31	83.6%	0.000	0.000
Loss Cost	2004	4.67	+/- 1.42	80.1%	0.000	0.000
Loss Cost	2005	4.24	+/- 1.55	75.5%	0.000	0.000
Loss Cost	2006	3.67	+/- 1.63	69.6%	0.000	0.000
Loss Cost	2007	3.31	+/- 1.90	60.2%	0.000	0.003
Loss Cost	2008	3.74	+/- 2.27	60.9%	0.000	0.005
Loss Cost	2009	4.35	+/- 2.75	63.1%	0.000	0.006
Loss Cost	2010	5.16	+/- 3.39	65.9%	0.000	0.009
Loss Cost	2011	6.35	+/- 4.21	71.4%	0.000	0.010
Loss Cost	2012	6.35	+/- 6.43	58.4%	0.000	0.047
Loss Cost	2013	5.97	+/- 11.17	34.1%	0.004	0.178
Loss Cost	2014	8.97	+/- 23.63	39.4%	0.048	0.228
Loss Cost	2015	5.96	+/- 189.46	-53.9%	0.262	0.681
Severity	2002	6.73	+/- 1.04	93.1%	0.000	0.000
Severity	2003	6.29	+/- 1.03	93.0%	0.000	0.000
Severity	2004	6.01	+/- 1.12	91.7%	0.000	0.000
Severity	2005	5.73	+/- 1.25	89.9%	0.000	0.000
Severity	2006	5.20	+/- 1.25	89.1%	0.000	0.000
Severity	2007	4.47	+/- 0.99	91.5%	0.000	0.000
Severity	2008	3.97	+/- 0.93	91.8%	0.000	0.000
Severity	2009	3.68	+/- 1.08	89.3%	0.000	0.000
Severity	2010	3.54	+/- 1.42	84.4%	0.000	0.001
Severity	2011	4.25	+/- 1.42	91.0%	0.000	0.001
Severity	2012	4.25	+/- 2.17	85.6%	0.000	0.005
Severity	2013	5.02	+/- 3.15	86.7%	0.000	0.014
Severity	2014	5.82	+/- 6.58	82.7%	0.001	0.060
Severity	2015	3.96	+/- 30.55	48.7%	0.028	0.338
Frequency	2002	-1.48	+/- 0.97	39.0%	0.000	0.006
Frequency	2003	-1.18	+/- 1.04	26.5%	0.000	0.029
Frequency	2004	-1.26	+/- 1.20	24.5%	0.000	0.041
Frequency	2005	-1.41	+/- 1.40	24.4%	0.000	0.049
Frequency	2006	-1.45	+/- 1.67	19.6%	0.000	0.084
Frequency	2007	-1.10	+/- 1.97	5.6%	0.000	0.239
Frequency	2008	-0.22	+/- 2.01	-11.6%	0.000	0.810
Frequency	2009	0.65	+/- 2.14	-6.4%	0.000	0.494
Frequency	2010	1.56	+/- 2.36	19.1%	0.000	0.154
Frequency	2011	2.01	+/- 3.22	21.3%	0.000	0.166
Frequency	2012	2.02	+/- 4.92	6.1%	0.000	0.314
Frequency	2013	0.90	+/- 7.94	-27.7%	0.004	0.740
Frequency	2014	2.98	+/- 16.73	-14.9%	0.045	0.516
Frequency	2015	1.93	+/- 128.59	-89.9%	0.279	0.856

## CM - ex CATs and Theft

*Coverage = CM - ex CATs and Theft*

*End Trend Period = 2014*

*Excluded Points = NA*

*first\_lvl\_2006 = F*

*second\_lvl\_2010 = F*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2002	5.18	+/- 1.64	80.6%	0.000	0.000
Loss Cost	2003	5.00	+/- 1.94	75.4%	0.000	0.000
Loss Cost	2004	4.40	+/- 2.16	68.0%	0.000	0.001
Loss Cost	2005	3.59	+/- 2.32	57.4%	0.000	0.007
Loss Cost	2006	2.37	+/- 2.11	43.9%	0.000	0.031
Loss Cost	2007	1.27	+/- 1.94	18.6%	0.000	0.158
Loss Cost	2008	1.43	+/- 2.72	12.3%	0.000	0.233
Loss Cost	2009	1.81	+/- 4.08	10.0%	0.000	0.281
Loss Cost	2010	2.58	+/- 6.87	10.4%	0.000	0.313
Loss Cost	2011	4.69	+/- 13.64	30.3%	0.009	0.268
Severity	2002	7.64	+/- 1.39	92.9%	0.000	0.000
Severity	2003	7.12	+/- 1.46	91.9%	0.000	0.000
Severity	2004	6.83	+/- 1.72	89.5%	0.000	0.000
Severity	2005	6.54	+/- 2.09	85.9%	0.000	0.000
Severity	2006	5.78	+/- 2.32	81.7%	0.000	0.001
Severity	2007	4.52	+/- 2.05	80.8%	0.000	0.001
Severity	2008	3.49	+/- 2.00	76.8%	0.000	0.006
Severity	2009	2.58	+/- 2.22	65.9%	0.000	0.031
Severity	2010	1.59	+/- 2.69	39.3%	0.000	0.154
Severity	2011	2.56	+/- 4.79	59.7%	0.000	0.145
Frequency	2002	-2.28	+/- 1.16	59.1%	0.000	0.001
Frequency	2003	-1.98	+/- 1.31	47.7%	0.000	0.008
Frequency	2004	-2.28	+/- 1.53	50.4%	0.000	0.009
Frequency	2005	-2.78	+/- 1.72	58.2%	0.000	0.006
Frequency	2006	-3.22	+/- 2.06	60.4%	0.000	0.008
Frequency	2007	-3.11	+/- 2.75	47.9%	0.000	0.034
Frequency	2008	-1.99	+/- 3.22	19.8%	0.000	0.176
Frequency	2009	-0.74	+/- 4.08	-17.5%	0.000	0.641
Frequency	2010	0.97	+/- 5.41	-20.1%	0.001	0.606
Frequency	2011	2.07	+/- 11.90	-16.4%	0.014	0.527

## AP

*Coverage = AP*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	P-Value:	P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1998.1	5.45	+/- 0.97	80.4%	0.000	0.000	0.000
Loss Cost	1998.2	5.62	+/- 1.01	80.5%	0.000	0.000	0.000
Loss Cost	1999.1	5.81	+/- 1.04	81.4%	0.000	0.000	0.000
Loss Cost	1999.2	5.84	+/- 1.09	79.9%	0.000	0.000	0.000
Loss Cost	2000.1	5.87	+/- 1.16	79.3%	0.000	0.000	0.000
Loss Cost	2000.2	6.04	+/- 1.21	79.0%	0.000	0.000	0.000
Loss Cost	2001.1	6.33	+/- 1.24	80.5%	0.000	0.000	0.000
Loss Cost	2001.2	6.36	+/- 1.32	78.7%	0.000	0.000	0.000
Loss Cost	2002.1	6.48	+/- 1.40	78.6%	0.000	0.000	0.000
Loss Cost	2002.2	6.78	+/- 1.45	79.1%	0.000	0.000	0.000
Loss Cost	2003.1	6.60	+/- 1.53	78.1%	0.000	0.000	0.000
Loss Cost	2003.2	6.57	+/- 1.64	75.5%	0.000	0.000	0.000
Loss Cost	2004.1	6.19	+/- 1.70	75.0%	0.000	0.000	0.000
Loss Cost	2004.2	5.91	+/- 1.79	71.1%	0.000	0.000	0.000
Loss Cost	2005.1	5.55	+/- 1.88	70.4%	0.000	0.000	0.000
Loss Cost	2005.2	5.74	+/- 2.02	68.6%	0.000	0.000	0.000
Loss Cost	2006.1	5.27	+/- 2.12	68.5%	0.000	0.000	0.000
Loss Cost	2006.2	4.97	+/- 2.27	63.0%	0.000	0.000	0.000
Loss Cost	2007.1	4.33	+/- 2.35	64.3%	0.000	0.000	0.001
Loss Cost	2007.2	4.25	+/- 2.58	59.4%	0.000	0.000	0.002
Loss Cost	2008.1	3.81	+/- 2.81	59.8%	0.000	0.000	0.010
Loss Cost	2008.2	3.26	+/- 3.02	52.7%	0.000	0.001	0.033
Loss Cost	2009.1	2.53	+/- 3.23	55.3%	0.000	0.001	0.112
Loss Cost	2009.2	2.83	+/- 3.64	53.5%	0.000	0.001	0.112
Loss Cost	2010.1	1.62	+/- 3.77	59.8%	0.000	0.000	0.366
Loss Cost	2010.2	0.98	+/- 4.19	54.8%	0.000	0.001	0.618
Loss Cost	2011.1	1.82	+/- 4.83	53.2%	0.000	0.003	0.420
Loss Cost	2011.2	1.65	+/- 5.67	47.7%	0.000	0.005	0.529
Loss Cost	2012.1	0.89	+/- 6.76	48.3%	0.000	0.008	0.772
Loss Cost	2012.2	-1.96	+/- 6.32	49.1%	0.000	0.010	0.499
Loss Cost	2013.1	-1.62	+/- 8.13	41.4%	0.000	0.023	0.653
Loss Cost	2013.2	2.24	+/- 7.53	69.6%	0.000	0.004	0.489
Loss Cost	2014.1	1.94	+/- 10.58	67.2%	0.001	0.012	0.654
Loss Cost	2014.2	1.10	+/- 15.02	57.6%	0.004	0.034	0.847
Loss Cost	2015.1	4.48	+/- 25.55	51.1%	0.036	0.101	0.605

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	P-Value:	P-Value: Time
					(Intercept)	Seasonality	
Severity	1998.1	3.28	+/- 1.10	51.5%	0.000	0.044	0.000
Severity	1998.2	3.21	+/- 1.15	47.8%	0.000	0.056	0.000
Severity	1999.1	3.18	+/- 1.22	46.2%	0.000	0.059	0.000
Severity	1999.2	3.05	+/- 1.27	41.6%	0.000	0.081	0.000
Severity	2000.1	2.95	+/- 1.34	39.5%	0.000	0.073	0.000
Severity	2000.2	2.86	+/- 1.42	35.2%	0.000	0.092	0.000
Severity	2001.1	2.91	+/- 1.51	34.6%	0.000	0.111	0.000
Severity	2001.2	2.78	+/- 1.59	29.4%	0.000	0.144	0.001
Severity	2002.1	2.85	+/- 1.70	29.0%	0.000	0.172	0.002
Severity	2002.2	2.98	+/- 1.81	28.4%	0.000	0.158	0.002
Severity	2003.1	3.07	+/- 1.94	28.1%	0.000	0.190	0.003
Severity	2003.2	3.23	+/- 2.07	27.3%	0.000	0.176	0.003
Severity	2004.1	3.24	+/- 2.23	26.1%	0.000	0.194	0.006
Severity	2004.2	3.22	+/- 2.41	22.4%	0.000	0.213	0.010
Severity	2005.1	3.15	+/- 2.61	20.6%	0.000	0.219	0.019
Severity	2005.2	3.16	+/- 2.83	17.3%	0.000	0.235	0.028
Severity	2006.1	2.86	+/- 3.06	14.7%	0.000	0.207	0.062
Severity	2006.2	2.53	+/- 3.31	8.0%	0.000	0.268	0.122
Severity	2007.1	2.01	+/- 3.57	6.0%	0.000	0.213	0.248
Severity	2007.2	1.71	+/- 3.90	0.8%	0.000	0.269	0.364
Severity	2008.1	1.52	+/- 4.34	0.1%	0.000	0.271	0.466
Severity	2008.2	1.55	+/- 4.83	-2.0%	0.000	0.294	0.503
Severity	2009.1	2.49	+/- 5.37	-0.9%	0.000	0.425	0.333
Severity	2009.2	5.15	+/- 4.76	29.2%	0.000	0.109	0.032
Severity	2010.1	7.52	+/- 4.45	50.4%	0.000	0.218	0.002
Severity	2010.2	9.45	+/- 4.26	66.5%	0.000	0.062	0.000
Severity	2011.1	10.89	+/- 4.61	72.0%	0.000	0.126	0.000
Severity	2011.2	10.85	+/- 5.43	65.0%	0.000	0.159	0.001
Severity	2012.1	10.30	+/- 6.54	59.7%	0.000	0.166	0.005
Severity	2012.2	7.61	+/- 6.22	44.1%	0.000	0.285	0.019
Severity	2013.1	6.53	+/- 7.70	35.6%	0.000	0.252	0.077
Severity	2013.2	8.61	+/- 9.23	43.0%	0.000	0.175	0.055
Severity	2014.1	4.57	+/- 9.72	49.3%	0.000	0.065	0.271
Severity	2014.2	-0.08	+/- 6.84	50.8%	0.000	0.046	0.976
Severity	2015.1	0.19	+/- 12.00	39.3%	0.001	0.118	0.963
Frequency	1998.1	2.10	+/- 1.35	22.0%	0.000	0.123	0.003
Frequency	1998.2	2.33	+/- 1.40	25.1%	0.000	0.086	0.002
Frequency	1999.1	2.56	+/- 1.46	27.5%	0.000	0.128	0.001
Frequency	1999.2	2.71	+/- 1.53	28.1%	0.000	0.109	0.001
Frequency	2000.1	2.84	+/- 1.61	28.6%	0.000	0.140	0.001
Frequency	2000.2	3.08	+/- 1.68	30.9%	0.000	0.105	0.001
Frequency	2001.1	3.32	+/- 1.77	32.5%	0.000	0.149	0.001
Frequency	2001.2	3.48	+/- 1.87	32.4%	0.000	0.132	0.001
Frequency	2002.1	3.54	+/- 2.00	31.6%	0.000	0.153	0.001
Frequency	2002.2	3.68	+/- 2.13	30.7%	0.000	0.142	0.001
Frequency	2003.1	3.42	+/- 2.26	28.0%	0.000	0.117	0.004
Frequency	2003.2	3.24	+/- 2.40	22.5%	0.000	0.150	0.009
Frequency	2004.1	2.86	+/- 2.54	20.0%	0.000	0.114	0.027
Frequency	2004.2	2.60	+/- 2.71	14.0%	0.000	0.153	0.056
Frequency	2005.1	2.33	+/- 2.91	12.4%	0.000	0.136	0.108
Frequency	2005.2	2.49	+/- 3.15	11.6%	0.000	0.135	0.111
Frequency	2006.1	2.35	+/- 3.44	10.7%	0.000	0.139	0.166
Frequency	2006.2	2.38	+/- 3.76	8.2%	0.000	0.154	0.197
Frequency	2007.1	2.28	+/- 4.15	7.5%	0.000	0.166	0.259
Frequency	2007.2	2.49	+/- 4.57	6.5%	0.000	0.170	0.262
Frequency	2008.1	2.25	+/- 5.08	5.7%	0.000	0.175	0.357
Frequency	2008.2	1.69	+/- 5.57	-0.4%	0.000	0.236	0.527
Frequency	2009.1	0.04	+/- 5.78	3.5%	0.000	0.128	0.988
Frequency	2009.2	-2.21	+/- 5.46	2.1%	0.000	0.227	0.406
Frequency	2010.1	-5.48	+/- 3.98	46.4%	0.000	0.013	0.013
Frequency	2010.2	-7.74	+/- 2.86	74.2%	0.000	0.008	0.000
Frequency	2011.1	-8.18	+/- 3.30	71.1%	0.000	0.009	0.000
Frequency	2011.2	-8.31	+/- 3.87	69.5%	0.000	0.016	0.001
Frequency	2012.1	-8.53	+/- 4.70	62.2%	0.000	0.024	0.003
Frequency	2012.2	-8.89	+/- 5.68	60.9%	0.000	0.044	0.009
Frequency	2013.1	-7.66	+/- 7.09	41.5%	0.000	0.094	0.044
Frequency	2013.2	-5.86	+/- 8.60	39.8%	0.000	0.074	0.156
Frequency	2014.1	-2.51	+/- 10.56	9.2%	0.001	0.165	0.571
Frequency	2014.2	1.18	+/- 12.61	33.1%	0.006	0.091	0.806
Frequency	2015.1	4.28	+/- 21.06	25.5%	0.044	0.223	0.554

## AP

*Coverage = AP*  
*End Trend Period = 2017.2*  
*Seasonality = F*  
*Excluded Points = NA*

<b>Fit</b>	<b>Start Date</b>	<b>Trend</b>	<b>Conf Int.</b>	<b>Adj R<sup>A</sup></b>	<b>P-Value: (Intercept)</b>	<b>P-Value: Time</b>
Loss Cost	1998.1	5.55	+/- 1.21	69.7%	0.000	0.000
Loss Cost	1998.2	5.62	+/- 1.27	68.7%	0.000	0.000
Loss Cost	1999.1	5.92	+/- 1.29	70.9%	0.000	0.000
Loss Cost	1999.2	5.84	+/- 1.36	68.7%	0.000	0.000
Loss Cost	2000.1	5.98	+/- 1.43	68.3%	0.000	0.000
Loss Cost	2000.2	6.04	+/- 1.52	66.8%	0.000	0.000
Loss Cost	2001.1	6.46	+/- 1.53	70.2%	0.000	0.000
Loss Cost	2001.2	6.36	+/- 1.62	67.7%	0.000	0.000
Loss Cost	2002.1	6.63	+/- 1.70	68.3%	0.000	0.000
Loss Cost	2002.2	6.78	+/- 1.81	67.3%	0.000	0.000
Loss Cost	2003.1	6.78	+/- 1.94	65.0%	0.000	0.000
Loss Cost	2003.2	6.57	+/- 2.06	61.6%	0.000	0.000
Loss Cost	2004.1	6.41	+/- 2.20	57.9%	0.000	0.000
Loss Cost	2004.2	5.91	+/- 2.27	53.0%	0.000	0.000
Loss Cost	2005.1	5.80	+/- 2.46	49.2%	0.000	0.000
Loss Cost	2005.2	5.74	+/- 2.66	45.4%	0.000	0.000
Loss Cost	2006.1	5.60	+/- 2.89	41.1%	0.000	0.000
Loss Cost	2006.2	4.97	+/- 3.04	33.6%	0.000	0.002
Loss Cost	2007.1	4.74	+/- 3.32	28.4%	0.000	0.006
Loss Cost	2007.2	4.25	+/- 3.58	21.3%	0.000	0.020
Loss Cost	2008.1	4.32	+/- 3.98	18.9%	0.000	0.032
Loss Cost	2008.2	3.26	+/- 4.16	9.2%	0.000	0.111
Loss Cost	2009.1	3.16	+/- 4.67	6.2%	0.000	0.164
Loss Cost	2009.2	2.83	+/- 5.24	2.2%	0.000	0.261
Loss Cost	2010.1	2.52	+/- 5.95	-1.0%	0.000	0.374
Loss Cost	2010.2	0.98	+/- 6.39	-6.8%	0.000	0.744
Loss Cost	2011.1	2.88	+/- 7.05	-1.4%	0.000	0.384
Loss Cost	2011.2	1.65	+/- 8.02	-7.1%	0.000	0.657
Loss Cost	2012.1	2.37	+/- 9.61	-6.7%	0.000	0.590
Loss Cost	2012.2	-1.96	+/- 9.05	-8.3%	0.000	0.639
Loss Cost	2013.1	0.12	+/- 11.02	-12.5%	0.000	0.981
Loss Cost	2013.2	2.24	+/- 14.00	-11.9%	0.001	0.712
Loss Cost	2014.1	5.41	+/- 18.40	-6.8%	0.007	0.486
Loss Cost	2014.2	1.10	+/- 23.49	-19.6%	0.016	0.907
Loss Cost	2015.1	10.07	+/- 32.86	-3.7%	0.097	0.416

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	Time
Severity	1998.1	3.33	+/- 1.14	47.2%	0.000	0.000
Severity	1998.2	3.21	+/- 1.20	43.8%	0.000	0.000
Severity	1999.1	3.23	+/- 1.26	42.0%	0.000	0.000
Severity	1999.2	3.05	+/- 1.31	37.9%	0.000	0.000
Severity	2000.1	3.00	+/- 1.39	35.1%	0.000	0.000
Severity	2000.2	2.86	+/- 1.46	31.2%	0.000	0.000
Severity	2001.1	2.98	+/- 1.54	31.1%	0.000	0.000
Severity	2001.2	2.78	+/- 1.62	26.5%	0.000	0.001
Severity	2002.1	2.91	+/- 1.72	26.7%	0.000	0.001
Severity	2002.2	2.98	+/- 1.84	25.7%	0.000	0.002
Severity	2003.1	3.15	+/- 1.96	26.0%	0.000	0.002
Severity	2003.2	3.23	+/- 2.10	24.8%	0.000	0.003
Severity	2004.1	3.33	+/- 2.26	23.8%	0.000	0.005
Severity	2004.2	3.22	+/- 2.43	20.5%	0.000	0.010
Severity	2005.1	3.25	+/- 2.63	18.6%	0.000	0.016
Severity	2005.2	3.16	+/- 2.86	15.6%	0.000	0.029
Severity	2006.1	3.00	+/- 3.10	12.0%	0.000	0.054
Severity	2006.2	2.53	+/- 3.32	6.7%	0.000	0.123
Severity	2007.1	2.18	+/- 3.61	2.9%	0.000	0.216
Severity	2007.2	1.71	+/- 3.92	-0.7%	0.000	0.367
Severity	2008.1	1.73	+/- 4.35	-1.6%	0.000	0.411
Severity	2008.2	1.55	+/- 4.84	-3.1%	0.000	0.504
Severity	2009.1	2.69	+/- 5.27	1.2%	0.000	0.289
Severity	2009.2	5.15	+/- 5.03	20.1%	0.000	0.041
Severity	2010.1	7.81	+/- 4.51	48.0%	0.000	0.002
Severity	2010.2	9.45	+/- 4.72	58.2%	0.000	0.001
Severity	2011.1	11.32	+/- 4.87	68.0%	0.000	0.000
Severity	2011.2	10.85	+/- 5.68	60.8%	0.000	0.001
Severity	2012.1	10.93	+/- 6.81	54.6%	0.000	0.004
Severity	2012.2	7.61	+/- 6.21	42.2%	0.000	0.018
Severity	2013.1	7.24	+/- 7.70	31.0%	0.000	0.055
Severity	2013.2	8.61	+/- 9.75	31.9%	0.000	0.066
Severity	2014.1	6.53	+/- 12.22	10.6%	0.000	0.225
Severity	2014.2	-0.08	+/- 9.89	-20.0%	0.000	0.985
Severity	2015.1	2.61	+/- 14.25	-17.2%	0.001	0.632
Frequency	1998.1	2.14	+/- 1.38	19.0%	0.000	0.003
Frequency	1998.2	2.33	+/- 1.44	20.9%	0.000	0.002
Frequency	1999.1	2.61	+/- 1.48	24.6%	0.000	0.001
Frequency	1999.2	2.71	+/- 1.56	24.6%	0.000	0.001
Frequency	2000.1	2.89	+/- 1.64	25.9%	0.000	0.001
Frequency	2000.2	3.08	+/- 1.73	27.1%	0.000	0.001
Frequency	2001.1	3.38	+/- 1.80	30.0%	0.000	0.000
Frequency	2001.2	3.48	+/- 1.91	29.3%	0.000	0.001
Frequency	2002.1	3.61	+/- 2.03	29.0%	0.000	0.001
Frequency	2002.2	3.68	+/- 2.17	27.7%	0.000	0.001
Frequency	2003.1	3.52	+/- 2.31	23.8%	0.000	0.004
Frequency	2003.2	3.24	+/- 2.45	19.1%	0.000	0.010
Frequency	2004.1	2.99	+/- 2.61	14.8%	0.000	0.025
Frequency	2004.2	2.60	+/- 2.76	9.9%	0.000	0.061
Frequency	2005.1	2.47	+/- 2.98	7.4%	0.000	0.096
Frequency	2005.2	2.49	+/- 3.24	6.2%	0.000	0.121
Frequency	2006.1	2.53	+/- 3.53	5.2%	0.000	0.147
Frequency	2006.2	2.38	+/- 3.85	3.0%	0.000	0.209
Frequency	2007.1	2.50	+/- 4.24	2.6%	0.000	0.227
Frequency	2007.2	2.49	+/- 4.68	1.3%	0.000	0.273
Frequency	2008.1	2.55	+/- 5.19	0.5%	0.000	0.310
Frequency	2008.2	1.69	+/- 5.63	-3.4%	0.000	0.532
Frequency	2009.1	0.46	+/- 6.02	-6.1%	0.000	0.872
Frequency	2009.2	-2.21	+/- 5.54	-1.9%	0.000	0.414
Frequency	2010.1	-4.91	+/- 4.87	18.6%	0.000	0.054
Frequency	2010.2	-7.74	+/- 3.72	55.8%	0.000	0.001
Frequency	2011.1	-7.59	+/- 4.33	48.9%	0.000	0.003
Frequency	2011.2	-8.31	+/- 4.96	48.9%	0.000	0.005
Frequency	2012.1	-7.72	+/- 5.91	38.3%	0.000	0.019
Frequency	2012.2	-8.89	+/- 6.88	40.5%	0.000	0.021
Frequency	2013.1	-6.64	+/- 7.98	21.4%	0.000	0.100
Frequency	2013.2	-5.86	+/- 10.26	8.3%	0.000	0.231
Frequency	2014.1	-1.05	+/- 11.24	-15.7%	0.001	0.828
Frequency	2014.2	1.18	+/- 15.60	-19.1%	0.009	0.852
Frequency	2015.1	7.27	+/- 20.89	0.3%	0.057	0.371

## AP

*Coverage = AP*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = 2010.2,2012.2,2016.2*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	5.12	+/- 0.92	80.2%	0.000	0.000	0.000
Loss Cost	1998.2	5.28	+/- 0.96	80.2%	0.000	0.000	0.000
Loss Cost	1999.1	5.49	+/- 0.97	81.7%	0.000	0.000	0.000
Loss Cost	1999.2	5.49	+/- 1.03	80.0%	0.000	0.001	0.000
Loss Cost	2000.1	5.53	+/- 1.09	79.4%	0.000	0.001	0.000
Loss Cost	2000.2	5.69	+/- 1.14	79.0%	0.000	0.001	0.000
Loss Cost	2001.1	6.00	+/- 1.13	81.7%	0.000	0.001	0.000
Loss Cost	2001.2	6.00	+/- 1.21	79.7%	0.000	0.002	0.000
Loss Cost	2002.1	6.16	+/- 1.27	80.0%	0.000	0.003	0.000
Loss Cost	2002.2	6.45	+/- 1.32	80.7%	0.000	0.002	0.000
Loss Cost	2003.1	6.32	+/- 1.40	79.6%	0.000	0.002	0.000
Loss Cost	2003.2	6.26	+/- 1.51	76.9%	0.000	0.003	0.000
Loss Cost	2004.1	5.94	+/- 1.55	76.2%	0.000	0.001	0.000
Loss Cost	2004.2	5.60	+/- 1.62	72.5%	0.000	0.003	0.000
Loss Cost	2005.1	5.33	+/- 1.71	71.4%	0.000	0.002	0.000
Loss Cost	2005.2	5.51	+/- 1.86	69.7%	0.000	0.002	0.000
Loss Cost	2006.1	5.16	+/- 1.96	68.9%	0.000	0.002	0.000
Loss Cost	2006.2	4.81	+/- 2.10	62.9%	0.000	0.003	0.000
Loss Cost	2007.1	4.33	+/- 2.21	63.1%	0.000	0.002	0.001
Loss Cost	2007.2	4.23	+/- 2.46	57.4%	0.000	0.004	0.002
Loss Cost	2008.1	4.02	+/- 2.76	56.7%	0.000	0.005	0.007
Loss Cost	2008.2	3.42	+/- 2.98	47.7%	0.000	0.009	0.025
Loss Cost	2009.1	2.97	+/- 3.39	48.1%	0.000	0.010	0.077
Loss Cost	2009.2	3.43	+/- 3.89	47.4%	0.000	0.011	0.074
Loss Cost	2010.1	2.46	+/- 4.53	50.0%	0.000	0.010	0.248
Loss Cost	2011.1	1.77	+/- 5.36	42.3%	0.000	0.016	0.471
Loss Cost	2011.2	1.54	+/- 6.54	35.6%	0.000	0.028	0.598
Loss Cost	2012.1	1.19	+/- 8.52	33.0%	0.000	0.049	0.749
Loss Cost	2013.1	-2.85	+/- 7.89	38.0%	0.000	0.044	0.417
Loss Cost	2013.2	0.87	+/- 7.08	69.9%	0.000	0.008	0.764
Loss Cost	2014.1	0.91	+/- 10.21	64.5%	0.001	0.025	0.816
Loss Cost	2014.2	-0.42	+/- 15.50	54.6%	0.007	0.067	0.937
Loss Cost	2015.1	4.48	+/- 25.07	51.6%	0.038	0.173	0.511

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.34	+/- 1.18	49.9%	0.000	0.040	0.000
Severity	1998.2	3.26	+/- 1.24	46.0%	0.000	0.053	0.000
Severity	1999.1	3.22	+/- 1.31	44.4%	0.000	0.055	0.000
Severity	1999.2	3.08	+/- 1.38	39.5%	0.000	0.077	0.000
Severity	2000.1	2.97	+/- 1.45	37.4%	0.000	0.070	0.000
Severity	2000.2	2.89	+/- 1.54	32.9%	0.000	0.090	0.001
Severity	2001.1	2.93	+/- 1.63	32.3%	0.000	0.107	0.001
Severity	2001.2	2.77	+/- 1.73	26.8%	0.000	0.143	0.003
Severity	2002.1	2.83	+/- 1.85	26.4%	0.000	0.168	0.004
Severity	2002.2	2.98	+/- 1.98	25.8%	0.000	0.156	0.004
Severity	2003.1	3.05	+/- 2.12	25.4%	0.000	0.186	0.006
Severity	2003.2	3.22	+/- 2.28	24.6%	0.000	0.174	0.007
Severity	2004.1	3.20	+/- 2.45	23.3%	0.000	0.190	0.012
Severity	2004.2	3.18	+/- 2.67	19.5%	0.000	0.211	0.020
Severity	2005.1	3.07	+/- 2.89	17.7%	0.000	0.214	0.036
Severity	2005.2	3.08	+/- 3.16	14.2%	0.000	0.234	0.052
Severity	2006.1	2.72	+/- 3.41	12.0%	0.000	0.199	0.107
Severity	2006.2	2.34	+/- 3.72	4.9%	0.000	0.262	0.197
Severity	2007.1	1.70	+/- 3.99	4.1%	0.000	0.194	0.375
Severity	2007.2	1.32	+/- 4.41	-1.3%	0.000	0.251	0.531
Severity	2008.1	0.94	+/- 4.93	-1.4%	0.000	0.237	0.688
Severity	2008.2	0.86	+/- 5.60	-3.9%	0.000	0.270	0.743
Severity	2009.1	1.68	+/- 6.45	-5.9%	0.000	0.404	0.577
Severity	2009.2	4.77	+/- 5.97	22.9%	0.000	0.148	0.099
Severity	2010.1	8.02	+/- 5.95	45.6%	0.000	0.439	0.011
Severity	2011.1	11.02	+/- 5.66	67.9%	0.000	0.208	0.001
Severity	2011.2	11.01	+/- 6.93	59.1%	0.000	0.249	0.005
Severity	2012.1	10.30	+/- 8.95	52.0%	0.000	0.265	0.024
Severity	2013.1	6.38	+/- 8.86	25.9%	0.000	0.332	0.119
Severity	2013.2	8.59	+/- 11.09	33.9%	0.000	0.244	0.093
Severity	2014.1	4.69	+/- 11.92	41.1%	0.001	0.110	0.326
Severity	2014.2	-0.14	+/- 9.26	39.4%	0.001	0.107	0.965
Severity	2015.1	0.19	+/- 19.90	14.1%	0.011	0.259	0.971
Frequency	1998.1	1.73	+/- 1.31	14.2%	0.000	0.395	0.010
Frequency	1998.2	1.95	+/- 1.36	17.4%	0.000	0.299	0.006
Frequency	1999.1	2.20	+/- 1.39	21.0%	0.000	0.412	0.003
Frequency	1999.2	2.33	+/- 1.47	21.7%	0.000	0.361	0.003
Frequency	2000.1	2.48	+/- 1.54	22.9%	0.000	0.439	0.002
Frequency	2000.2	2.72	+/- 1.62	25.5%	0.000	0.347	0.002
Frequency	2001.1	2.99	+/- 1.68	28.6%	0.000	0.464	0.001
Frequency	2001.2	3.14	+/- 1.79	28.5%	0.000	0.417	0.001
Frequency	2002.1	3.24	+/- 1.91	28.1%	0.000	0.473	0.002
Frequency	2002.2	3.37	+/- 2.05	27.3%	0.000	0.441	0.002
Frequency	2003.1	3.17	+/- 2.17	23.7%	0.000	0.386	0.005
Frequency	2003.2	2.95	+/- 2.32	17.8%	0.000	0.468	0.014
Frequency	2004.1	2.66	+/- 2.46	14.0%	0.000	0.389	0.033
Frequency	2004.2	2.35	+/- 2.63	7.5%	0.000	0.487	0.074
Frequency	2005.1	2.19	+/- 2.84	5.2%	0.000	0.460	0.119
Frequency	2005.2	2.35	+/- 3.10	4.7%	0.000	0.441	0.125
Frequency	2006.1	2.38	+/- 3.40	3.8%	0.000	0.472	0.154
Frequency	2006.2	2.42	+/- 3.76	1.5%	0.000	0.487	0.187
Frequency	2007.1	2.58	+/- 4.17	1.1%	0.000	0.550	0.202
Frequency	2007.2	2.87	+/- 4.66	0.8%	0.000	0.523	0.203
Frequency	2008.1	3.05	+/- 5.27	0.1%	0.000	0.588	0.228
Frequency	2008.2	2.54	+/- 5.90	-6.7%	0.000	0.671	0.364
Frequency	2009.1	1.26	+/- 6.52	-9.4%	0.000	0.484	0.679
Frequency	2009.2	-1.28	+/- 6.27	-14.4%	0.000	0.682	0.665
Frequency	2010.1	-5.15	+/- 5.11	27.7%	0.000	0.104	0.054
Frequency	2011.1	-8.34	+/- 3.36	73.1%	0.000	0.042	0.000
Frequency	2011.2	-8.53	+/- 4.09	70.4%	0.000	0.065	0.002
Frequency	2012.1	-8.26	+/- 5.36	55.4%	0.000	0.124	0.010
Frequency	2013.1	-8.67	+/- 7.01	50.2%	0.000	0.172	0.028
Frequency	2013.2	-7.11	+/- 8.92	44.4%	0.000	0.146	0.105
Frequency	2014.1	-3.61	+/- 9.76	3.1%	0.001	0.292	0.369
Frequency	2014.2	-0.28	+/- 11.57	26.7%	0.006	0.148	0.943
Frequency	2015.1	4.28	+/- 12.81	50.6%	0.018	0.267	0.279

## AP

*Coverage = AP*  
*End Trend Period = 2017.1*  
*Seasonality = T*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	5.64	+/- 1.00	80.8%	0.000	0.000	0.000
Loss Cost	1998.2	5.83	+/- 1.03	81.1%	0.000	0.000	0.000
Loss Cost	1999.1	6.04	+/- 1.06	82.1%	0.000	0.000	0.000
Loss Cost	1999.2	6.09	+/- 1.12	80.7%	0.000	0.000	0.000
Loss Cost	2000.1	6.13	+/- 1.19	80.2%	0.000	0.000	0.000
Loss Cost	2000.2	6.34	+/- 1.23	80.1%	0.000	0.000	0.000
Loss Cost	2001.1	6.65	+/- 1.25	81.9%	0.000	0.000	0.000
Loss Cost	2001.2	6.71	+/- 1.34	80.3%	0.000	0.000	0.000
Loss Cost	2002.1	6.86	+/- 1.42	80.2%	0.000	0.000	0.000
Loss Cost	2002.2	7.22	+/- 1.45	81.3%	0.000	0.000	0.000
Loss Cost	2003.1	7.05	+/- 1.54	80.4%	0.000	0.000	0.000
Loss Cost	2003.2	7.08	+/- 1.66	78.1%	0.000	0.000	0.000
Loss Cost	2004.1	6.70	+/- 1.71	77.7%	0.000	0.000	0.000
Loss Cost	2004.2	6.44	+/- 1.83	73.9%	0.000	0.000	0.000
Loss Cost	2005.1	6.08	+/- 1.92	73.4%	0.000	0.000	0.000
Loss Cost	2005.2	6.37	+/- 2.07	72.3%	0.000	0.000	0.000
Loss Cost	2006.1	5.91	+/- 2.16	72.3%	0.000	0.000	0.000
Loss Cost	2006.2	5.66	+/- 2.35	67.2%	0.000	0.000	0.000
Loss Cost	2007.1	5.02	+/- 2.42	68.5%	0.000	0.000	0.000
Loss Cost	2007.2	5.03	+/- 2.70	64.2%	0.000	0.000	0.001
Loss Cost	2008.1	4.61	+/- 2.94	64.5%	0.000	0.000	0.004
Loss Cost	2008.2	4.11	+/- 3.23	57.5%	0.000	0.001	0.015
Loss Cost	2009.1	3.38	+/- 3.46	59.8%	0.000	0.000	0.052
Loss Cost	2009.2	3.93	+/- 3.93	59.3%	0.000	0.001	0.047
Loss Cost	2010.1	2.69	+/- 4.05	65.0%	0.000	0.000	0.168
Loss Cost	2010.2	2.15	+/- 4.69	59.7%	0.000	0.001	0.329
Loss Cost	2011.1	3.16	+/- 5.33	59.1%	0.000	0.002	0.209
Loss Cost	2011.2	3.34	+/- 6.51	54.3%	0.000	0.004	0.268
Loss Cost	2012.1	2.65	+/- 7.79	54.3%	0.000	0.007	0.450
Loss Cost	2012.2	-0.67	+/- 7.92	51.5%	0.000	0.013	0.848
Loss Cost	2013.1	-0.15	+/- 10.23	43.9%	0.000	0.028	0.973
Loss Cost	2013.2	6.58	+/- 6.66	88.4%	0.000	0.001	0.047
Loss Cost	2014.1	6.85	+/- 9.62	87.2%	0.001	0.003	0.110
Loss Cost	2014.2	9.12	+/- 16.00	85.0%	0.015	0.012	0.154
Loss Cost	2015.1	15.24	+/- 16.31	95.4%	0.032	0.015	0.049

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.31	+/- 1.16	49.4%	0.000	0.046	0.000
Severity	1998.2	3.24	+/- 1.22	45.5%	0.000	0.060	0.000
Severity	1999.1	3.20	+/- 1.28	43.8%	0.000	0.063	0.000
Severity	1999.2	3.06	+/- 1.35	38.9%	0.000	0.087	0.000
Severity	2000.1	2.96	+/- 1.42	36.7%	0.000	0.080	0.000
Severity	2000.2	2.87	+/- 1.51	32.2%	0.000	0.102	0.000
Severity	2001.1	2.92	+/- 1.60	31.6%	0.000	0.121	0.001
Severity	2001.2	2.77	+/- 1.70	26.2%	0.000	0.159	0.002
Severity	2002.1	2.84	+/- 1.81	25.8%	0.000	0.187	0.003
Severity	2002.2	2.99	+/- 1.94	25.3%	0.000	0.171	0.003
Severity	2003.1	3.09	+/- 2.08	25.0%	0.000	0.203	0.005
Severity	2003.2	3.26	+/- 2.23	24.3%	0.000	0.187	0.005
Severity	2004.1	3.27	+/- 2.41	23.1%	0.000	0.206	0.009
Severity	2004.2	3.26	+/- 2.62	19.4%	0.000	0.226	0.015
Severity	2005.1	3.18	+/- 2.83	17.5%	0.000	0.232	0.027
Severity	2005.2	3.21	+/- 3.10	14.3%	0.000	0.250	0.040
Severity	2006.1	2.89	+/- 3.35	11.7%	0.000	0.223	0.083
Severity	2006.2	2.52	+/- 3.65	4.8%	0.000	0.295	0.161
Severity	2007.1	1.97	+/- 3.93	2.9%	0.000	0.240	0.302
Severity	2007.2	1.62	+/- 4.35	-2.2%	0.000	0.308	0.440
Severity	2008.1	1.41	+/- 4.83	-2.9%	0.000	0.309	0.542
Severity	2008.2	1.42	+/- 5.46	-5.0%	0.000	0.338	0.584
Severity	2009.1	2.41	+/- 6.06	-4.5%	0.000	0.462	0.403
Severity	2009.2	5.63	+/- 5.47	26.6%	0.000	0.109	0.040
Severity	2010.1	8.20	+/- 5.05	49.1%	0.000	0.186	0.003
Severity	2010.2	10.81	+/- 4.67	69.8%	0.000	0.032	0.000
Severity	2011.1	12.49	+/- 4.85	76.8%	0.000	0.056	0.000
Severity	2011.2	12.92	+/- 5.90	71.4%	0.000	0.068	0.001
Severity	2012.1	12.50	+/- 7.14	66.9%	0.000	0.084	0.003
Severity	2012.2	9.55	+/- 7.42	50.3%	0.000	0.176	0.015
Severity	2013.1	8.54	+/- 9.28	42.1%	0.000	0.180	0.057
Severity	2013.2	12.78	+/- 10.51	62.8%	0.000	0.065	0.021
Severity	2014.1	8.58	+/- 10.21	73.0%	0.000	0.025	0.071
Severity	2014.2	3.16	+/- 8.21	75.9%	0.000	0.024	0.301
Severity	2015.1	4.16	+/- 16.69	70.3%	0.008	0.085	0.387
Frequency	1998.1	2.25	+/- 1.42	23.2%	0.000	0.101	0.002
Frequency	1998.2	2.52	+/- 1.46	26.7%	0.000	0.067	0.001
Frequency	1999.1	2.76	+/- 1.52	29.2%	0.000	0.100	0.001
Frequency	1999.2	2.94	+/- 1.60	30.1%	0.000	0.081	0.001
Frequency	2000.1	3.08	+/- 1.68	30.7%	0.000	0.106	0.001
Frequency	2000.2	3.37	+/- 1.76	33.4%	0.000	0.073	0.000
Frequency	2001.1	3.62	+/- 1.85	35.3%	0.000	0.106	0.000
Frequency	2001.2	3.84	+/- 1.96	35.5%	0.000	0.089	0.000
Frequency	2002.1	3.90	+/- 2.09	34.8%	0.000	0.107	0.001
Frequency	2002.2	4.11	+/- 2.23	34.3%	0.000	0.095	0.001
Frequency	2003.1	3.84	+/- 2.36	31.6%	0.000	0.080	0.002
Frequency	2003.2	3.70	+/- 2.54	26.2%	0.000	0.104	0.005
Frequency	2004.1	3.32	+/- 2.68	23.7%	0.000	0.081	0.016
Frequency	2004.2	3.08	+/- 2.89	17.5%	0.000	0.112	0.035
Frequency	2005.1	2.81	+/- 3.10	15.9%	0.000	0.102	0.070
Frequency	2005.2	3.07	+/- 3.39	15.5%	0.000	0.098	0.069
Frequency	2006.1	2.94	+/- 3.69	14.5%	0.000	0.105	0.107
Frequency	2006.2	3.06	+/- 4.08	12.2%	0.000	0.114	0.127
Frequency	2007.1	2.99	+/- 4.49	11.4%	0.000	0.127	0.173
Frequency	2007.2	3.36	+/- 5.01	10.9%	0.000	0.125	0.168
Frequency	2008.1	3.16	+/- 5.56	9.9%	0.000	0.134	0.239
Frequency	2008.2	2.65	+/- 6.22	3.1%	0.000	0.186	0.373
Frequency	2009.1	0.95	+/- 6.45	6.3%	0.000	0.107	0.756
Frequency	2009.2	-1.61	+/- 6.28	1.4%	0.000	0.211	0.591
Frequency	2010.1	-5.09	+/- 4.56	45.2%	0.000	0.016	0.036
Frequency	2010.2	-7.81	+/- 3.37	72.7%	0.000	0.014	0.000
Frequency	2011.1	-8.29	+/- 3.88	69.5%	0.000	0.016	0.001
Frequency	2011.2	-8.49	+/- 4.71	67.9%	0.000	0.030	0.004
Frequency	2012.1	-8.76	+/- 5.71	60.4%	0.000	0.042	0.010
Frequency	2012.2	-9.33	+/- 7.23	59.2%	0.000	0.082	0.023
Frequency	2013.1	-8.01	+/- 9.09	38.7%	0.000	0.147	0.084
Frequency	2013.2	-5.50	+/- 12.16	36.5%	0.001	0.119	0.309
Frequency	2014.1	-1.59	+/- 15.24	5.0%	0.007	0.209	0.787
Frequency	2014.2	5.77	+/- 18.98	49.9%	0.039	0.078	0.391
Frequency	2015.1	10.65	+/- 33.64	53.8%	0.161	0.166	0.283

## AP

*Coverage = AP*  
*End Trend Period = 2017.1*  
*Seasonality = F*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	5.64	+/- 1.27	68.9%	0.000	0.000
Loss Cost	1998.2	5.71	+/- 1.34	67.9%	0.000	0.000
Loss Cost	1999.1	6.04	+/- 1.36	70.3%	0.000	0.000
Loss Cost	1999.2	5.97	+/- 1.44	68.1%	0.000	0.000
Loss Cost	2000.1	6.13	+/- 1.51	67.7%	0.000	0.000
Loss Cost	2000.2	6.19	+/- 1.60	66.2%	0.000	0.000
Loss Cost	2001.1	6.65	+/- 1.61	69.9%	0.000	0.000
Loss Cost	2001.2	6.55	+/- 1.71	67.3%	0.000	0.000
Loss Cost	2002.1	6.86	+/- 1.80	68.1%	0.000	0.000
Loss Cost	2002.2	7.03	+/- 1.91	67.3%	0.000	0.000
Loss Cost	2003.1	7.05	+/- 2.05	65.0%	0.000	0.000
Loss Cost	2003.2	6.85	+/- 2.19	61.5%	0.000	0.000
Loss Cost	2004.1	6.70	+/- 2.35	57.8%	0.000	0.000
Loss Cost	2004.2	6.17	+/- 2.44	52.7%	0.000	0.000
Loss Cost	2005.1	6.08	+/- 2.65	48.8%	0.000	0.000
Loss Cost	2005.2	6.03	+/- 2.89	45.1%	0.000	0.000
Loss Cost	2006.1	5.91	+/- 3.15	40.8%	0.000	0.001
Loss Cost	2006.2	5.24	+/- 3.33	33.1%	0.000	0.003
Loss Cost	2007.1	5.02	+/- 3.65	27.8%	0.000	0.008
Loss Cost	2007.2	4.50	+/- 3.97	20.6%	0.000	0.026
Loss Cost	2008.1	4.61	+/- 4.44	18.3%	0.000	0.038
Loss Cost	2008.2	3.46	+/- 4.67	8.4%	0.000	0.129
Loss Cost	2009.1	3.38	+/- 5.28	5.4%	0.000	0.186
Loss Cost	2009.2	3.03	+/- 5.99	1.4%	0.000	0.289
Loss Cost	2010.1	2.69	+/- 6.86	-1.9%	0.000	0.405
Loss Cost	2010.2	0.95	+/- 7.44	-7.6%	0.000	0.785
Loss Cost	2011.1	3.16	+/- 8.33	-2.4%	0.000	0.414
Loss Cost	2011.2	1.75	+/- 9.62	-8.2%	0.000	0.690
Loss Cost	2012.1	2.65	+/- 11.76	-7.9%	0.000	0.618
Loss Cost	2012.2	-2.58	+/- 11.19	-8.7%	0.000	0.614
Loss Cost	2013.1	-0.15	+/- 14.14	-14.3%	0.001	0.981
Loss Cost	2013.2	2.50	+/- 18.80	-14.6%	0.005	0.752
Loss Cost	2014.1	6.85	+/- 26.26	-9.3%	0.035	0.515
Loss Cost	2014.2	1.33	+/- 36.38	-24.7%	0.064	0.922
Loss Cost	2015.1	15.24	+/- 59.90	-4.7%	0.318	0.432

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	3.31	+/- 1.21	44.9%	0.000	0.000
Severity	1998.2	3.18	+/- 1.26	41.3%	0.000	0.000
Severity	1999.1	3.20	+/- 1.33	39.5%	0.000	0.000
Severity	1999.2	3.01	+/- 1.39	35.2%	0.000	0.000
Severity	2000.1	2.96	+/- 1.47	32.4%	0.000	0.000
Severity	2000.2	2.80	+/- 1.55	28.3%	0.000	0.001
Severity	2001.1	2.92	+/- 1.64	28.2%	0.000	0.001
Severity	2001.2	2.70	+/- 1.72	23.5%	0.000	0.003
Severity	2002.1	2.84	+/- 1.83	23.7%	0.000	0.003
Severity	2002.2	2.91	+/- 1.96	22.7%	0.000	0.005
Severity	2003.1	3.09	+/- 2.10	23.0%	0.000	0.005
Severity	2003.2	3.17	+/- 2.26	21.9%	0.000	0.007
Severity	2004.1	3.27	+/- 2.44	20.9%	0.000	0.010
Severity	2004.2	3.15	+/- 2.63	17.5%	0.000	0.019
Severity	2005.1	3.18	+/- 2.86	15.7%	0.000	0.028
Severity	2005.2	3.08	+/- 3.11	12.7%	0.000	0.049
Severity	2006.1	2.89	+/- 3.38	9.2%	0.000	0.086
Severity	2006.2	2.37	+/- 3.64	4.1%	0.000	0.185
Severity	2007.1	1.97	+/- 3.96	0.5%	0.000	0.307
Severity	2007.2	1.43	+/- 4.32	-2.8%	0.000	0.493
Severity	2008.1	1.41	+/- 4.82	-3.5%	0.000	0.542
Severity	2008.2	1.18	+/- 5.39	-4.8%	0.000	0.647
Severity	2009.1	2.41	+/- 5.93	-1.5%	0.000	0.395
Severity	2009.2	5.16	+/- 5.74	16.3%	0.000	0.068
Severity	2010.1	8.20	+/- 5.19	45.3%	0.000	0.004
Severity	2010.2	10.16	+/- 5.43	57.1%	0.000	0.001
Severity	2011.1	12.49	+/- 5.54	69.0%	0.000	0.000
Severity	2011.2	12.14	+/- 6.59	61.9%	0.000	0.001
Severity	2012.1	12.50	+/- 8.05	56.3%	0.000	0.005
Severity	2012.2	8.73	+/- 7.61	42.4%	0.000	0.025
Severity	2013.1	8.54	+/- 9.77	31.3%	0.000	0.068
Severity	2013.2	10.70	+/- 12.71	34.7%	0.000	0.073
Severity	2014.1	8.58	+/- 17.10	12.1%	0.002	0.235
Severity	2014.2	0.03	+/- 15.16	-25.0%	0.001	0.996
Severity	2015.1	4.16	+/- 25.11	-21.4%	0.013	0.625
Frequency	1998.1	2.25	+/- 1.45	19.4%	0.000	0.003
Frequency	1998.2	2.45	+/- 1.51	21.5%	0.000	0.002
Frequency	1999.1	2.76	+/- 1.56	25.4%	0.000	0.001
Frequency	1999.2	2.87	+/- 1.64	25.5%	0.000	0.001
Frequency	2000.1	3.08	+/- 1.73	27.0%	0.000	0.001
Frequency	2000.2	3.29	+/- 1.82	28.4%	0.000	0.001
Frequency	2001.1	3.62	+/- 1.90	31.6%	0.000	0.000
Frequency	2001.2	3.74	+/- 2.02	31.0%	0.000	0.001
Frequency	2002.1	3.90	+/- 2.15	30.8%	0.000	0.001
Frequency	2002.2	4.00	+/- 2.30	29.6%	0.000	0.001
Frequency	2003.1	3.84	+/- 2.46	25.7%	0.000	0.003
Frequency	2003.2	3.57	+/- 2.61	21.0%	0.000	0.008
Frequency	2004.1	3.32	+/- 2.80	16.6%	0.000	0.020
Frequency	2004.2	2.93	+/- 2.97	11.5%	0.000	0.050
Frequency	2005.1	2.81	+/- 3.22	8.9%	0.000	0.080
Frequency	2005.2	2.87	+/- 3.51	7.8%	0.000	0.100
Frequency	2006.1	2.94	+/- 3.84	6.8%	0.000	0.121
Frequency	2006.2	2.81	+/- 4.21	4.5%	0.000	0.174
Frequency	2007.1	2.99	+/- 4.65	4.1%	0.000	0.188
Frequency	2007.2	3.03	+/- 5.17	2.9%	0.000	0.227
Frequency	2008.1	3.16	+/- 5.77	2.0%	0.000	0.257
Frequency	2008.2	2.26	+/- 6.31	-2.5%	0.000	0.454
Frequency	2009.1	0.95	+/- 6.82	-6.0%	0.000	0.770
Frequency	2009.2	-2.03	+/- 6.33	-3.7%	0.000	0.507
Frequency	2010.1	-5.09	+/- 5.60	16.0%	0.000	0.078
Frequency	2010.2	-8.37	+/- 4.20	55.5%	0.000	0.001
Frequency	2011.1	-8.29	+/- 4.96	48.8%	0.000	0.005
Frequency	2011.2	-9.26	+/- 5.70	49.8%	0.000	0.006
Frequency	2012.1	-8.76	+/- 6.94	39.1%	0.000	0.023
Frequency	2012.2	-10.40	+/- 8.09	43.4%	0.000	0.023
Frequency	2013.1	-8.01	+/- 9.84	23.2%	0.000	0.107
Frequency	2013.2	-7.41	+/- 13.21	9.8%	0.001	0.233
Frequency	2014.1	-1.59	+/- 15.76	-18.4%	0.006	0.806
Frequency	2014.2	1.30	+/- 23.97	-24.3%	0.042	0.886
Frequency	2015.1	10.65	+/- 36.89	-0.8%	0.226	0.398

## AP

*Coverage = AP*  
*End Trend Period = 2017.1*  
*Seasonality = T*  
*Excluded Points = 2010.2,2012.2,2016.2*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	P-Value:	
					(Intercept)	Seasonality	P-Value: Time
Loss Cost	1998.1	5.27	+/- 0.97	79.6%	0.000	0.000	0.000
Loss Cost	1998.2	5.46	+/- 1.01	79.8%	0.000	0.000	0.000
Loss Cost	1999.1	5.68	+/- 1.01	81.5%	0.000	0.000	0.000
Loss Cost	1999.2	5.70	+/- 1.08	79.8%	0.000	0.000	0.000
Loss Cost	2000.1	5.75	+/- 1.14	79.2%	0.000	0.000	0.000
Loss Cost	2000.2	5.95	+/- 1.20	79.1%	0.000	0.000	0.000
Loss Cost	2001.1	6.28	+/- 1.18	82.0%	0.000	0.001	0.000
Loss Cost	2001.2	6.31	+/- 1.27	80.1%	0.000	0.001	0.000
Loss Cost	2002.1	6.48	+/- 1.33	80.5%	0.000	0.002	0.000
Loss Cost	2002.2	6.85	+/- 1.37	81.8%	0.000	0.001	0.000
Loss Cost	2003.1	6.73	+/- 1.45	80.8%	0.000	0.001	0.000
Loss Cost	2003.2	6.72	+/- 1.58	78.2%	0.000	0.001	0.000
Loss Cost	2004.1	6.40	+/- 1.62	77.6%	0.000	0.001	0.000
Loss Cost	2004.2	6.07	+/- 1.72	73.6%	0.000	0.001	0.000
Loss Cost	2005.1	5.79	+/- 1.81	72.6%	0.000	0.001	0.000
Loss Cost	2005.2	6.08	+/- 1.97	71.5%	0.000	0.001	0.000
Loss Cost	2006.1	5.73	+/- 2.08	70.9%	0.000	0.001	0.000
Loss Cost	2006.2	5.40	+/- 2.28	64.6%	0.000	0.002	0.000
Loss Cost	2007.1	4.91	+/- 2.37	65.1%	0.000	0.001	0.000
Loss Cost	2007.2	4.91	+/- 2.70	59.6%	0.000	0.002	0.001
Loss Cost	2008.1	4.71	+/- 3.01	59.0%	0.000	0.003	0.004
Loss Cost	2008.2	4.12	+/- 3.37	49.2%	0.000	0.007	0.019
Loss Cost	2009.1	3.66	+/- 3.80	49.6%	0.000	0.008	0.054
Loss Cost	2009.2	4.46	+/- 4.43	50.9%	0.000	0.008	0.045
Loss Cost	2010.1	3.49	+/- 5.10	53.3%	0.000	0.008	0.150
Loss Cost	2011.1	2.96	+/- 6.40	44.9%	0.000	0.016	0.310
Loss Cost	2011.2	3.11	+/- 8.31	38.4%	0.000	0.029	0.397
Loss Cost	2012.1	2.85	+/- 10.74	35.0%	0.000	0.052	0.534
Loss Cost	2013.1	-2.50	+/- 11.39	34.4%	0.000	0.083	0.601
Loss Cost	2013.2	5.23	+/- 8.86	83.4%	0.001	0.005	0.168
Loss Cost	2014.1	5.54	+/- 13.23	79.4%	0.006	0.019	0.263
Loss Cost	2014.2	7.53	+/- 32.43	71.8%	0.070	0.079	0.403
Loss Cost	2015.1	12.82	+/- 29.65	97.1%	0.065	0.067	0.107

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.39	+/- 1.26	47.3%	0.000	0.042	0.000
Severity	1998.2	3.31	+/- 1.34	43.2%	0.000	0.056	0.000
Severity	1999.1	3.27	+/- 1.40	41.6%	0.000	0.058	0.000
Severity	1999.2	3.12	+/- 1.49	36.3%	0.000	0.084	0.000
Severity	2000.1	3.00	+/- 1.56	34.1%	0.000	0.077	0.000
Severity	2000.2	2.91	+/- 1.67	29.4%	0.000	0.101	0.001
Severity	2001.1	2.95	+/- 1.77	28.8%	0.000	0.118	0.002
Severity	2001.2	2.78	+/- 1.89	23.0%	0.000	0.161	0.005
Severity	2002.1	2.84	+/- 2.01	22.6%	0.000	0.186	0.007
Severity	2002.2	3.01	+/- 2.17	22.1%	0.000	0.171	0.008
Severity	2003.1	3.09	+/- 2.32	21.7%	0.000	0.201	0.010
Severity	2003.2	3.28	+/- 2.52	21.0%	0.000	0.186	0.012
Severity	2004.1	3.27	+/- 2.70	19.7%	0.000	0.202	0.018
Severity	2004.2	3.26	+/- 2.97	15.9%	0.000	0.226	0.031
Severity	2005.1	3.15	+/- 3.21	14.1%	0.000	0.230	0.051
Severity	2005.2	3.17	+/- 3.56	10.6%	0.000	0.252	0.074
Severity	2006.1	2.79	+/- 3.82	8.4%	0.000	0.219	0.137
Severity	2006.2	2.35	+/- 4.23	1.1%	0.000	0.297	0.251
Severity	2007.1	1.69	+/- 4.51	0.4%	0.000	0.229	0.433
Severity	2007.2	1.22	+/- 5.07	-4.9%	0.000	0.304	0.612
Severity	2008.1	0.83	+/- 5.64	-5.0%	0.000	0.289	0.756
Severity	2008.2	0.71	+/- 6.54	-7.5%	0.000	0.333	0.817
Severity	2009.1	1.55	+/- 7.48	-10.4%	0.000	0.463	0.655
Severity	2009.2	5.44	+/- 7.11	19.4%	0.000	0.148	0.111
Severity	2010.1	8.88	+/- 6.93	43.3%	0.000	0.369	0.014
Severity	2011.1	13.18	+/- 6.12	74.1%	0.000	0.083	0.001
Severity	2011.2	14.04	+/- 7.87	68.1%	0.000	0.093	0.003
Severity	2012.1	13.48	+/- 10.10	62.5%	0.000	0.124	0.013
Severity	2013.1	9.17	+/- 11.91	32.2%	0.000	0.222	0.093
Severity	2013.2	15.79	+/- 13.53	66.2%	0.002	0.056	0.025
Severity	2014.1	11.54	+/- 10.16	86.0%	0.001	0.015	0.032
Severity	2014.2	6.13	+/- 9.45	90.8%	0.003	0.024	0.103
Severity	2015.1	6.47	+/- 44.28	84.2%	0.053	0.150	0.299
Frequency	1998.1	1.83	+/- 1.39	14.0%	0.000	0.361	0.011
Frequency	1998.2	2.08	+/- 1.45	17.6%	0.000	0.261	0.006
Frequency	1999.1	2.34	+/- 1.49	21.3%	0.000	0.357	0.003
Frequency	1999.2	2.51	+/- 1.58	22.2%	0.000	0.303	0.003
Frequency	2000.1	2.66	+/- 1.65	23.5%	0.000	0.371	0.002
Frequency	2000.2	2.96	+/- 1.74	26.5%	0.000	0.276	0.001
Frequency	2001.1	3.24	+/- 1.80	29.8%	0.000	0.371	0.001
Frequency	2001.2	3.43	+/- 1.93	30.1%	0.000	0.320	0.001
Frequency	2002.1	3.54	+/- 2.05	29.8%	0.000	0.369	0.001
Frequency	2002.2	3.73	+/- 2.21	29.3%	0.000	0.331	0.002
Frequency	2003.1	3.53	+/- 2.34	25.8%	0.000	0.294	0.004
Frequency	2003.2	3.33	+/- 2.53	19.7%	0.000	0.365	0.011
Frequency	2004.1	3.03	+/- 2.67	16.0%	0.000	0.308	0.026
Frequency	2004.2	2.72	+/- 2.90	9.1%	0.000	0.398	0.061
Frequency	2005.1	2.56	+/- 3.12	6.9%	0.000	0.383	0.098
Frequency	2005.2	2.82	+/- 3.46	6.8%	0.000	0.356	0.099
Frequency	2006.1	2.86	+/- 3.77	5.8%	0.000	0.388	0.123
Frequency	2006.2	2.99	+/- 4.24	3.7%	0.000	0.394	0.149
Frequency	2007.1	3.17	+/- 4.68	3.3%	0.000	0.454	0.163
Frequency	2007.2	3.64	+/- 5.31	3.6%	0.000	0.415	0.156
Frequency	2008.1	3.85	+/- 5.96	2.9%	0.000	0.477	0.178
Frequency	2008.2	3.39	+/- 6.87	-4.6%	0.000	0.559	0.296
Frequency	2009.1	2.08	+/- 7.52	-7.7%	0.000	0.416	0.550
Frequency	2009.2	-0.93	+/- 7.51	-16.3%	0.000	0.660	0.788
Frequency	2010.1	-4.95	+/- 6.05	25.3%	0.000	0.129	0.104
Frequency	2011.1	-9.03	+/- 3.95	73.8%	0.000	0.093	0.001
Frequency	2011.2	-9.58	+/- 5.02	72.0%	0.000	0.161	0.004
Frequency	2012.1	-9.37	+/- 6.51	57.8%	0.000	0.239	0.015
Frequency	2013.1	-10.69	+/- 9.10	55.2%	0.000	0.369	0.035
Frequency	2013.2	-9.12	+/- 14.27	44.6%	0.003	0.363	0.165
Frequency	2014.1	-5.38	+/- 16.13	-0.1%	0.009	0.543	0.376
Frequency	2014.2	1.32	+/- 31.59	10.1%	0.078	0.301	0.871
Frequency	2015.1	5.96	+/- 75.72	1.3%	0.167	0.445	0.468

## SP

*Coverage = SP*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	P-Value:	P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1998.1	5.18	+/- 1.56	68.2%	0.000	0.000	0.000
Loss Cost	1998.2	5.39	+/- 1.63	68.1%	0.000	0.000	0.000
Loss Cost	1999.1	5.66	+/- 1.69	69.3%	0.000	0.000	0.000
Loss Cost	1999.2	5.84	+/- 1.77	68.6%	0.000	0.000	0.000
Loss Cost	2000.1	5.46	+/- 1.81	69.0%	0.000	0.000	0.000
Loss Cost	2000.2	5.37	+/- 1.91	66.1%	0.000	0.000	0.000
Loss Cost	2001.1	5.73	+/- 1.99	67.6%	0.000	0.000	0.000
Loss Cost	2001.2	6.02	+/- 2.09	67.6%	0.000	0.000	0.000
Loss Cost	2002.1	6.33	+/- 2.20	68.4%	0.000	0.000	0.000
Loss Cost	2002.2	6.70	+/- 2.31	68.8%	0.000	0.000	0.000
Loss Cost	2003.1	6.72	+/- 2.48	68.5%	0.000	0.000	0.000
Loss Cost	2003.2	7.17	+/- 2.60	69.0%	0.000	0.000	0.000
Loss Cost	2004.1	7.58	+/- 2.77	70.0%	0.000	0.000	0.000
Loss Cost	2004.2	8.23	+/- 2.87	71.6%	0.000	0.000	0.000
Loss Cost	2005.1	7.65	+/- 3.01	71.9%	0.000	0.000	0.000
Loss Cost	2005.2	8.49	+/- 3.09	74.6%	0.000	0.000	0.000
Loss Cost	2006.1	8.42	+/- 3.38	74.3%	0.000	0.000	0.000
Loss Cost	2006.2	8.61	+/- 3.69	71.8%	0.000	0.000	0.000
Loss Cost	2007.1	9.13	+/- 4.03	72.4%	0.000	0.000	0.000
Loss Cost	2007.2	10.91	+/- 3.75	80.7%	0.000	0.000	0.000
Loss Cost	2008.1	11.45	+/- 4.15	81.2%	0.000	0.000	0.000
Loss Cost	2008.2	12.20	+/- 4.53	80.5%	0.000	0.000	0.000
Loss Cost	2009.1	11.94	+/- 5.10	80.1%	0.000	0.000	0.000
Loss Cost	2009.2	10.16	+/- 5.03	77.0%	0.000	0.000	0.000
Loss Cost	2010.1	11.00	+/- 5.72	77.8%	0.000	0.000	0.001
Loss Cost	2010.2	11.30	+/- 6.57	74.1%	0.002	0.000	0.002
Loss Cost	2011.1	12.27	+/- 7.69	74.7%	0.011	0.001	0.003
Loss Cost	2011.2	11.57	+/- 8.93	67.7%	0.019	0.002	0.012
Loss Cost	2012.1	10.14	+/- 10.53	67.9%	0.025	0.003	0.048
Loss Cost	2012.2	6.67	+/- 10.89	59.7%	0.011	0.005	0.182
Loss Cost	2013.1	11.96	+/- 11.38	71.2%	0.058	0.008	0.034
Loss Cost	2013.2	15.49	+/- 13.35	74.8%	0.242	0.007	0.022
Loss Cost	2014.1	10.31	+/- 14.87	80.6%	0.096	0.005	0.119
Loss Cost	2014.2	7.97	+/- 20.22	71.6%	0.132	0.016	0.316
Loss Cost	2015.1	14.82	+/- 32.16	74.8%	0.505	0.051	0.210

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	P-Value:	P-Value: Time
					(Intercept)	Seasonality	
Severity	1998.1	6.03	+/- 0.96	81.4%	0.000	0.512	0.000
Severity	1998.2	6.03	+/- 1.01	80.2%	0.000	0.524	0.000
Severity	1999.1	6.08	+/- 1.07	79.1%	0.000	0.504	0.000
Severity	1999.2	5.95	+/- 1.11	77.4%	0.000	0.434	0.000
Severity	2000.1	5.69	+/- 1.13	75.6%	0.000	0.603	0.000
Severity	2000.2	5.35	+/- 1.11	74.6%	0.000	0.370	0.000
Severity	2001.1	5.36	+/- 1.18	72.7%	0.000	0.381	0.000
Severity	2001.2	5.21	+/- 1.24	70.4%	0.000	0.320	0.000
Severity	2002.1	5.22	+/- 1.33	68.1%	0.000	0.335	0.000
Severity	2002.2	5.18	+/- 1.42	65.9%	0.000	0.334	0.000
Severity	2003.1	5.34	+/- 1.51	65.0%	0.000	0.287	0.000
Severity	2003.2	5.23	+/- 1.61	62.2%	0.000	0.269	0.000
Severity	2004.1	5.64	+/- 1.67	65.0%	0.000	0.163	0.000
Severity	2004.2	5.60	+/- 1.80	62.7%	0.000	0.171	0.000
Severity	2005.1	5.46	+/- 1.94	58.0%	0.000	0.217	0.000
Severity	2005.2	5.54	+/- 2.10	56.3%	0.000	0.254	0.000
Severity	2006.1	5.93	+/- 2.25	57.2%	0.000	0.187	0.000
Severity	2006.2	4.94	+/- 2.03	57.4%	0.000	0.044	0.000
Severity	2007.1	4.85	+/- 2.24	51.5%	0.000	0.060	0.000
Severity	2007.2	4.44	+/- 2.39	48.2%	0.000	0.044	0.001
Severity	2008.1	4.56	+/- 2.66	43.9%	0.000	0.050	0.002
Severity	2008.2	3.99	+/- 2.84	41.2%	0.000	0.034	0.008
Severity	2009.1	4.41	+/- 3.17	40.5%	0.000	0.031	0.009
Severity	2009.2	3.22	+/- 3.09	43.9%	0.000	0.009	0.039
Severity	2010.1	4.17	+/- 3.32	51.2%	0.000	0.004	0.016
Severity	2010.2	5.60	+/- 3.17	64.1%	0.000	0.006	0.002
Severity	2011.1	4.92	+/- 3.57	52.5%	0.000	0.013	0.010
Severity	2011.2	4.20	+/- 4.01	52.2%	0.000	0.012	0.039
Severity	2012.1	4.99	+/- 4.78	51.3%	0.000	0.013	0.039
Severity	2012.2	6.37	+/- 5.37	57.6%	0.000	0.025	0.022
Severity	2013.1	7.08	+/- 6.84	50.9%	0.000	0.034	0.039
Severity	2013.2	6.88	+/- 8.81	48.3%	0.000	0.056	0.095
Severity	2014.1	6.60	+/- 12.39	29.0%	0.000	0.108	0.216
Severity	2014.2	11.30	+/- 14.13	50.9%	0.001	0.175	0.079
Severity	2015.1	15.21	+/- 23.13	47.4%	0.014	0.171	0.109
Frequency	1998.1	-0.81	+/- 1.66	43.3%	0.000	0.000	0.332
Frequency	1998.2	-0.61	+/- 1.73	44.3%	0.000	0.000	0.480
Frequency	1999.1	-0.39	+/- 1.81	42.3%	0.000	0.000	0.666
Frequency	1999.2	-0.10	+/- 1.89	44.2%	0.000	0.000	0.912
Frequency	2000.1	-0.22	+/- 1.99	44.2%	0.000	0.000	0.822
Frequency	2000.2	0.02	+/- 2.09	45.3%	0.000	0.000	0.985
Frequency	2001.1	0.35	+/- 2.19	43.8%	0.000	0.000	0.748
Frequency	2001.2	0.77	+/- 2.28	46.7%	0.000	0.000	0.493
Frequency	2002.1	1.06	+/- 2.41	45.8%	0.000	0.000	0.375
Frequency	2002.2	1.45	+/- 2.53	47.8%	0.000	0.000	0.247
Frequency	2003.1	1.32	+/- 2.71	47.8%	0.000	0.000	0.325
Frequency	2003.2	1.84	+/- 2.84	50.6%	0.000	0.000	0.189
Frequency	2004.1	1.84	+/- 3.06	50.2%	0.000	0.000	0.223
Frequency	2004.2	2.49	+/- 3.21	53.5%	0.000	0.000	0.117
Frequency	2005.1	2.08	+/- 3.43	54.4%	0.000	0.000	0.218
Frequency	2005.2	2.79	+/- 3.62	57.2%	0.000	0.000	0.119
Frequency	2006.1	2.35	+/- 3.90	57.9%	0.000	0.000	0.218
Frequency	2006.2	3.49	+/- 4.01	63.4%	0.000	0.000	0.079
Frequency	2007.1	4.08	+/- 4.38	63.3%	0.001	0.000	0.062
Frequency	2007.2	6.19	+/- 3.92	76.6%	0.011	0.000	0.003
Frequency	2008.1	6.59	+/- 4.35	76.7%	0.028	0.000	0.004
Frequency	2008.2	7.89	+/- 4.54	79.4%	0.139	0.000	0.001
Frequency	2009.1	7.21	+/- 5.02	79.9%	0.111	0.000	0.006
Frequency	2009.2	6.72	+/- 5.60	76.7%	0.113	0.000	0.019
Frequency	2010.1	6.56	+/- 6.43	76.5%	0.147	0.000	0.041
Frequency	2010.2	5.40	+/- 7.10	72.6%	0.105	0.000	0.114
Frequency	2011.1	7.01	+/- 8.15	73.1%	0.279	0.000	0.076
Frequency	2011.2	7.07	+/- 9.61	69.0%	0.371	0.000	0.120
Frequency	2012.1	4.91	+/- 10.99	71.1%	0.241	0.001	0.327
Frequency	2012.2	0.28	+/- 10.04	72.3%	0.040	0.001	0.949
Frequency	2013.1	4.57	+/- 11.17	75.0%	0.196	0.002	0.355
Frequency	2013.2	8.06	+/- 13.11	79.1%	0.600	0.002	0.168
Frequency	2014.1	3.49	+/- 15.29	83.6%	0.273	0.002	0.576
Frequency	2014.2	-2.99	+/- 13.18	88.8%	0.048	0.002	0.568
Frequency	2015.1	-0.33	+/- 22.59	85.9%	0.216	0.012	0.965

## SP

*Coverage = SP*  
*End Trend Period = 2017.2*  
*Seasonality = F*  
*Excluded Points = NA*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	5.37	+/- 2.14	40.1%	0.000	0.000
Loss Cost	1998.2	5.39	+/- 2.26	38.3%	0.000	0.000
Loss Cost	1999.1	5.88	+/- 2.31	42.3%	0.000	0.000
Loss Cost	1999.2	5.84	+/- 2.44	39.9%	0.000	0.000
Loss Cost	2000.1	5.72	+/- 2.58	36.9%	0.000	0.000
Loss Cost	2000.2	5.37	+/- 2.69	32.5%	0.000	0.000
Loss Cost	2001.1	6.00	+/- 2.76	37.4%	0.000	0.000
Loss Cost	2001.2	6.02	+/- 2.94	35.3%	0.000	0.000
Loss Cost	2002.1	6.64	+/- 3.06	39.2%	0.000	0.000
Loss Cost	2002.2	6.70	+/- 3.27	37.2%	0.000	0.000
Loss Cost	2003.1	7.09	+/- 3.48	37.9%	0.000	0.000
Loss Cost	2003.2	7.17	+/- 3.73	35.9%	0.000	0.000
Loss Cost	2004.1	8.01	+/- 3.90	40.3%	0.000	0.000
Loss Cost	2004.2	8.23	+/- 4.21	38.9%	0.000	0.000
Loss Cost	2005.1	8.20	+/- 4.56	35.8%	0.000	0.001
Loss Cost	2005.2	8.49	+/- 4.95	34.5%	0.000	0.001
Loss Cost	2006.1	9.11	+/- 5.36	35.3%	0.000	0.001
Loss Cost	2006.2	8.61	+/- 5.80	29.8%	0.000	0.004
Loss Cost	2007.1	9.94	+/- 6.21	34.9%	0.000	0.002
Loss Cost	2007.2	10.91	+/- 6.79	36.6%	0.000	0.002
Loss Cost	2008.1	12.52	+/- 7.33	41.5%	0.001	0.001
Loss Cost	2008.2	12.20	+/- 8.15	36.2%	0.002	0.004
Loss Cost	2009.1	13.33	+/- 9.12	36.8%	0.010	0.005
Loss Cost	2009.2	10.16	+/- 9.05	25.0%	0.003	0.024
Loss Cost	2010.1	12.57	+/- 9.98	32.5%	0.015	0.012
Loss Cost	2010.2	11.30	+/- 11.23	23.4%	0.019	0.039
Loss Cost	2011.1	14.30	+/- 12.68	31.3%	0.088	0.022
Loss Cost	2011.2	11.57	+/- 14.05	18.3%	0.062	0.081
Loss Cost	2012.1	12.93	+/- 16.92	17.2%	0.150	0.100
Loss Cost	2012.2	6.67	+/- 17.00	-1.5%	0.046	0.381
Loss Cost	2013.1	15.05	+/- 17.91	27.1%	0.259	0.071
Loss Cost	2013.2	15.49	+/- 23.16	19.4%	0.394	0.131
Loss Cost	2014.1	16.40	+/- 31.30	12.0%	0.557	0.212
Loss Cost	2014.2	7.97	+/- 37.81	-12.6%	0.331	0.591
Loss Cost	2015.1	24.41	+/- 53.09	18.5%	0.986	0.218

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	Time
Severity	1998.1	6.02	+/- 0.95	81.6%	0.000	0.000
Severity	1998.2	6.03	+/- 1.00	80.5%	0.000	0.000
Severity	1999.1	6.06	+/- 1.06	79.4%	0.000	0.000
Severity	1999.2	5.95	+/- 1.11	77.7%	0.000	0.000
Severity	2000.1	5.68	+/- 1.12	76.1%	0.000	0.000
Severity	2000.2	5.35	+/- 1.11	74.7%	0.000	0.000
Severity	2001.1	5.33	+/- 1.18	72.9%	0.000	0.000
Severity	2001.2	5.21	+/- 1.24	70.4%	0.000	0.000
Severity	2002.1	5.18	+/- 1.32	68.1%	0.000	0.000
Severity	2002.2	5.18	+/- 1.41	65.9%	0.000	0.000
Severity	2003.1	5.29	+/- 1.51	64.8%	0.000	0.000
Severity	2003.2	5.23	+/- 1.62	61.9%	0.000	0.000
Severity	2004.1	5.56	+/- 1.69	63.6%	0.000	0.000
Severity	2004.2	5.60	+/- 1.83	61.2%	0.000	0.000
Severity	2005.1	5.38	+/- 1.95	56.9%	0.000	0.000
Severity	2005.2	5.54	+/- 2.11	55.6%	0.000	0.000
Severity	2006.1	5.82	+/- 2.28	55.5%	0.000	0.000
Severity	2006.2	4.94	+/- 2.19	50.1%	0.000	0.000
Severity	2007.1	4.68	+/- 2.38	44.2%	0.000	0.000
Severity	2007.2	4.44	+/- 2.60	38.2%	0.000	0.002
Severity	2008.1	4.33	+/- 2.88	33.1%	0.000	0.005
Severity	2008.2	3.99	+/- 3.17	26.1%	0.000	0.015
Severity	2009.1	4.07	+/- 3.56	23.1%	0.000	0.025
Severity	2009.2	3.22	+/- 3.82	12.7%	0.000	0.088
Severity	2010.1	3.59	+/- 4.35	13.1%	0.000	0.093
Severity	2010.2	5.60	+/- 4.21	35.6%	0.000	0.011
Severity	2011.1	4.32	+/- 4.48	21.8%	0.000	0.053
Severity	2011.2	4.20	+/- 5.27	15.5%	0.000	0.101
Severity	2012.1	4.04	+/- 6.30	9.3%	0.000	0.176
Severity	2012.2	6.37	+/- 6.94	26.4%	0.000	0.061
Severity	2013.1	5.76	+/- 8.56	14.7%	0.000	0.149
Severity	2013.2	6.88	+/- 10.96	14.6%	0.000	0.168
Severity	2014.1	4.56	+/- 13.70	-4.5%	0.000	0.436
Severity	2014.2	11.30	+/- 15.17	34.1%	0.001	0.099
Severity	2015.1	11.47	+/- 23.30	18.2%	0.009	0.220
Frequency	1998.1	-0.61	+/- 2.22	-1.8%	0.000	0.583
Frequency	1998.2	-0.61	+/- 2.34	-1.9%	0.000	0.601
Frequency	1999.1	-0.17	+/- 2.42	-2.7%	0.000	0.888
Frequency	1999.2	-0.10	+/- 2.56	-2.8%	0.000	0.935
Frequency	2000.1	0.03	+/- 2.70	-2.9%	0.000	0.980
Frequency	2000.2	0.02	+/- 2.87	-3.0%	0.000	0.989
Frequency	2001.1	0.64	+/- 2.96	-2.5%	0.000	0.664
Frequency	2001.2	0.77	+/- 3.15	-2.4%	0.000	0.620
Frequency	2002.1	1.39	+/- 3.29	-0.8%	0.000	0.393
Frequency	2002.2	1.45	+/- 3.52	-0.9%	0.000	0.402
Frequency	2003.1	1.71	+/- 3.76	-0.4%	0.000	0.355
Frequency	2003.2	1.84	+/- 4.04	-0.4%	0.000	0.353
Frequency	2004.1	2.32	+/- 4.32	0.9%	0.000	0.275
Frequency	2004.2	2.49	+/- 4.67	0.9%	0.000	0.276
Frequency	2005.1	2.68	+/- 5.06	0.9%	0.000	0.279
Frequency	2005.2	2.79	+/- 5.50	0.6%	0.000	0.298
Frequency	2006.1	3.11	+/- 6.00	0.8%	0.000	0.287
Frequency	2006.2	3.49	+/- 6.57	1.2%	0.002	0.273
Frequency	2007.1	5.02	+/- 7.04	5.9%	0.010	0.143
Frequency	2007.2	6.19	+/- 7.70	9.2%	0.036	0.099
Frequency	2008.1	7.85	+/- 8.38	14.4%	0.121	0.056
Frequency	2008.2	7.89	+/- 9.36	11.9%	0.170	0.082
Frequency	2009.1	8.90	+/- 10.52	12.9%	0.307	0.079
Frequency	2009.2	6.72	+/- 11.28	4.3%	0.184	0.208
Frequency	2010.1	8.66	+/- 12.82	7.9%	0.389	0.152
Frequency	2010.2	5.40	+/- 13.58	-1.6%	0.199	0.393
Frequency	2011.1	9.57	+/- 15.23	7.6%	0.557	0.176
Frequency	2011.2	7.07	+/- 17.19	-1.0%	0.410	0.367
Frequency	2012.1	8.54	+/- 20.79	-0.7%	0.594	0.360
Frequency	2012.2	0.28	+/- 19.81	-11.1%	0.171	0.975
Frequency	2013.1	8.78	+/- 22.57	-1.3%	0.645	0.374
Frequency	2013.2	8.06	+/- 28.93	-7.0%	0.674	0.511
Frequency	2014.1	11.32	+/- 39.68	-6.6%	0.905	0.481
Frequency	2014.2	-2.99	+/- 40.79	-19.1%	0.364	0.856
Frequency	2015.1	11.60	+/- 62.97	-15.7%	0.948	0.601

## SP

*Coverage = SP*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = 2012.2*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:		
					(Intercept)	Seasonality	P-Value: Time
Loss Cost	1998.1	5.01	+/- 1.53	67.4%	0.000	0.000	0.000
Loss Cost	1998.2	5.21	+/- 1.60	67.2%	0.000	0.000	0.000
Loss Cost	1999.1	5.49	+/- 1.65	68.6%	0.000	0.000	0.000
Loss Cost	1999.2	5.66	+/- 1.73	67.8%	0.000	0.000	0.000
Loss Cost	2000.1	5.29	+/- 1.77	68.3%	0.000	0.000	0.000
Loss Cost	2000.2	5.18	+/- 1.87	65.2%	0.000	0.000	0.000
Loss Cost	2001.1	5.55	+/- 1.94	67.0%	0.000	0.000	0.000
Loss Cost	2001.2	5.83	+/- 2.03	66.9%	0.000	0.000	0.000
Loss Cost	2002.1	6.15	+/- 2.14	68.0%	0.000	0.000	0.000
Loss Cost	2002.2	6.51	+/- 2.24	68.4%	0.000	0.000	0.000
Loss Cost	2003.1	6.55	+/- 2.40	68.1%	0.000	0.000	0.000
Loss Cost	2003.2	6.98	+/- 2.53	68.7%	0.000	0.000	0.000
Loss Cost	2004.1	7.42	+/- 2.67	70.0%	0.000	0.000	0.000
Loss Cost	2004.2	8.05	+/- 2.77	71.8%	0.000	0.000	0.000
Loss Cost	2005.1	7.52	+/- 2.91	72.0%	0.000	0.000	0.000
Loss Cost	2005.2	8.35	+/- 2.97	75.0%	0.000	0.000	0.000
Loss Cost	2006.1	8.34	+/- 3.25	74.7%	0.000	0.000	0.000
Loss Cost	2006.2	8.51	+/- 3.55	72.2%	0.000	0.000	0.000
Loss Cost	2007.1	9.13	+/- 3.86	73.3%	0.000	0.000	0.000
Loss Cost	2007.2	10.91	+/- 3.47	82.7%	0.000	0.000	0.000
Loss Cost	2008.1	11.61	+/- 3.78	83.7%	0.000	0.000	0.000
Loss Cost	2008.2	12.38	+/- 4.10	83.4%	0.000	0.000	0.000
Loss Cost	2009.1	12.38	+/- 4.67	83.1%	0.000	0.000	0.000
Loss Cost	2009.2	10.66	+/- 4.50	81.2%	0.000	0.000	0.000
Loss Cost	2010.1	12.01	+/- 4.95	83.5%	0.000	0.000	0.000
Loss Cost	2010.2	12.54	+/- 5.70	81.0%	0.002	0.000	0.000
Loss Cost	2011.1	14.69	+/- 6.34	84.5%	0.013	0.001	0.000
Loss Cost	2011.2	14.51	+/- 7.59	79.8%	0.032	0.002	0.001
Loss Cost	2012.1	15.08	+/- 10.02	79.2%	0.102	0.006	0.006
Loss Cost	2013.1	11.96	+/- 11.38	71.2%	0.058	0.008	0.034
Loss Cost	2013.2	15.49	+/- 13.35	74.8%	0.242	0.007	0.022
Loss Cost	2014.1	10.31	+/- 14.87	80.6%	0.096	0.005	0.119
Loss Cost	2014.2	7.97	+/- 20.22	71.6%	0.132	0.016	0.316
Loss Cost	2015.1	14.82	+/- 32.16	74.8%	0.505	0.051	0.210

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Severity	1998.1	6.06	+/- 0.98	81.4%	0.000	0.575	0.000
Severity	1998.2	6.07	+/- 1.03	80.2%	0.000	0.588	0.000
Severity	1999.1	6.11	+/- 1.09	79.1%	0.000	0.567	0.000
Severity	1999.2	5.99	+/- 1.14	77.5%	0.000	0.492	0.000
Severity	2000.1	5.73	+/- 1.16	75.7%	0.000	0.673	0.000
Severity	2000.2	5.38	+/- 1.14	74.7%	0.000	0.427	0.000
Severity	2001.1	5.39	+/- 1.21	72.8%	0.000	0.438	0.000
Severity	2001.2	5.24	+/- 1.27	70.5%	0.000	0.371	0.000
Severity	2002.1	5.24	+/- 1.36	68.2%	0.000	0.388	0.000
Severity	2002.2	5.21	+/- 1.45	66.0%	0.000	0.387	0.000
Severity	2003.1	5.36	+/- 1.54	65.1%	0.000	0.335	0.000
Severity	2003.2	5.26	+/- 1.65	62.3%	0.000	0.315	0.000
Severity	2004.1	5.65	+/- 1.71	65.1%	0.000	0.197	0.000
Severity	2004.2	5.62	+/- 1.84	62.7%	0.000	0.206	0.000
Severity	2005.1	5.48	+/- 1.99	58.0%	0.000	0.260	0.000
Severity	2005.2	5.56	+/- 2.16	56.3%	0.000	0.299	0.000
Severity	2006.1	5.94	+/- 2.31	57.0%	0.000	0.224	0.000
Severity	2006.2	4.95	+/- 2.09	57.1%	0.000	0.060	0.000
Severity	2007.1	4.85	+/- 2.30	51.0%	0.000	0.082	0.000
Severity	2007.2	4.44	+/- 2.46	47.4%	0.000	0.061	0.001
Severity	2008.1	4.54	+/- 2.76	42.6%	0.000	0.070	0.003
Severity	2008.2	3.98	+/- 2.94	39.4%	0.000	0.049	0.010
Severity	2009.1	4.38	+/- 3.32	38.2%	0.000	0.046	0.012
Severity	2009.2	3.18	+/- 3.23	40.6%	0.000	0.015	0.050
Severity	2010.1	4.17	+/- 3.54	47.8%	0.000	0.008	0.022
Severity	2010.2	5.65	+/- 3.40	61.8%	0.000	0.009	0.003
Severity	2011.1	4.89	+/- 3.96	46.5%	0.000	0.024	0.018
Severity	2011.2	4.08	+/- 4.52	44.9%	0.000	0.022	0.067
Severity	2012.1	5.11	+/- 5.83	41.9%	0.000	0.026	0.072
Severity	2013.1	7.08	+/- 6.84	50.9%	0.000	0.034	0.039
Severity	2013.2	6.88	+/- 8.81	48.3%	0.000	0.056	0.095
Severity	2014.1	6.60	+/- 12.39	29.0%	0.000	0.108	0.216
Severity	2014.2	11.30	+/- 14.13	50.9%	0.001	0.175	0.079
Severity	2015.1	15.21	+/- 23.13	47.4%	0.014	0.171	0.109
Frequency	1998.1	-1.00	+/- 1.62	42.8%	0.000	0.000	0.222
Frequency	1998.2	-0.81	+/- 1.69	43.8%	0.000	0.000	0.339
Frequency	1999.1	-0.58	+/- 1.77	41.4%	0.000	0.000	0.508
Frequency	1999.2	-0.31	+/- 1.84	43.2%	0.000	0.000	0.735
Frequency	2000.1	-0.42	+/- 1.94	43.1%	0.000	0.000	0.665
Frequency	2000.2	-0.19	+/- 2.04	44.1%	0.000	0.000	0.851
Frequency	2001.1	0.15	+/- 2.13	42.2%	0.000	0.000	0.888
Frequency	2001.2	0.56	+/- 2.22	45.2%	0.000	0.000	0.610
Frequency	2002.1	0.86	+/- 2.34	44.0%	0.000	0.000	0.457
Frequency	2002.2	1.24	+/- 2.46	46.1%	0.000	0.000	0.308
Frequency	2003.1	1.13	+/- 2.63	46.0%	0.000	0.000	0.384
Frequency	2003.2	1.64	+/- 2.76	49.0%	0.000	0.000	0.228
Frequency	2004.1	1.67	+/- 2.97	48.4%	0.000	0.000	0.254
Frequency	2004.2	2.30	+/- 3.11	51.9%	0.000	0.000	0.135
Frequency	2005.1	1.94	+/- 3.33	52.8%	0.000	0.000	0.235
Frequency	2005.2	2.64	+/- 3.51	55.9%	0.000	0.000	0.128
Frequency	2006.1	2.27	+/- 3.80	56.5%	0.000	0.000	0.222
Frequency	2006.2	3.40	+/- 3.88	62.6%	0.000	0.000	0.078
Frequency	2007.1	4.08	+/- 4.22	62.7%	0.001	0.000	0.053
Frequency	2007.2	6.19	+/- 3.61	78.2%	0.007	0.000	0.002
Frequency	2008.1	6.76	+/- 3.98	78.7%	0.021	0.000	0.002
Frequency	2008.2	8.09	+/- 4.04	82.3%	0.118	0.000	0.000
Frequency	2009.1	7.66	+/- 4.55	82.4%	0.115	0.000	0.002
Frequency	2009.2	7.25	+/- 5.10	79.4%	0.120	0.000	0.007
Frequency	2010.1	7.53	+/- 5.96	79.2%	0.204	0.000	0.015
Frequency	2010.2	6.52	+/- 6.66	75.4%	0.150	0.000	0.048
Frequency	2011.1	9.35	+/- 7.21	79.6%	0.554	0.000	0.013
Frequency	2011.2	10.03	+/- 8.64	76.8%	0.761	0.001	0.022
Frequency	2012.1	9.48	+/- 11.31	76.4%	0.733	0.002	0.077
Frequency	2013.1	4.57	+/- 11.17	75.0%	0.196	0.002	0.355
Frequency	2013.2	8.06	+/- 13.11	79.1%	0.600	0.002	0.168
Frequency	2014.1	3.49	+/- 15.29	83.6%	0.273	0.002	0.576
Frequency	2014.2	-2.99	+/- 13.18	88.8%	0.048	0.002	0.568
Frequency	2015.1	-0.33	+/- 22.59	85.9%	0.216	0.012	0.965

## **SP**

*Coverage = SP*  
*End Trend Period = 2017.2*  
*Seasonality = F*  
*Excluded Points = 2012.2*

<b>Fit</b>	<b>Start Date</b>	<b>Trend</b>	<b>Conf Int.</b>	<b>Adj R<sup>A</sup></b>	<b>P-Value:</b>	
					<b>(Intercept)</b>	<b>P-Value: Time</b>
Loss Cost	1998.1	5.11	+/- 2.08	39.6%	0.000	0.000
Loss Cost	1998.2	5.11	+/- 2.19	37.8%	0.000	0.000
Loss Cost	1999.1	5.60	+/- 2.24	42.1%	0.000	0.000
Loss Cost	1999.2	5.56	+/- 2.37	39.7%	0.000	0.000
Loss Cost	2000.1	5.43	+/- 2.50	36.6%	0.000	0.000
Loss Cost	2000.2	5.08	+/- 2.60	32.1%	0.000	0.000
Loss Cost	2001.1	5.71	+/- 2.66	37.5%	0.000	0.000
Loss Cost	2001.2	5.72	+/- 2.83	35.4%	0.000	0.000
Loss Cost	2002.1	6.34	+/- 2.93	39.7%	0.000	0.000
Loss Cost	2002.2	6.40	+/- 3.14	37.8%	0.000	0.000
Loss Cost	2003.1	6.79	+/- 3.33	38.7%	0.000	0.000
Loss Cost	2003.2	6.88	+/- 3.58	36.7%	0.000	0.000
Loss Cost	2004.1	7.72	+/- 3.72	41.8%	0.000	0.000
Loss Cost	2004.2	7.95	+/- 4.01	40.5%	0.000	0.000
Loss Cost	2005.1	7.94	+/- 4.35	37.5%	0.000	0.001
Loss Cost	2005.2	8.25	+/- 4.72	36.5%	0.000	0.001
Loss Cost	2006.1	8.91	+/- 5.10	37.8%	0.000	0.001
Loss Cost	2006.2	8.45	+/- 5.53	32.3%	0.000	0.003
Loss Cost	2007.1	9.84	+/- 5.86	38.7%	0.000	0.002
Loss Cost	2007.2	10.91	+/- 6.37	41.3%	0.000	0.001
Loss Cost	2008.1	12.65	+/- 6.78	47.8%	0.001	0.001
Loss Cost	2008.2	12.51	+/- 7.57	42.9%	0.002	0.002
Loss Cost	2009.1	13.90	+/- 8.42	45.0%	0.010	0.002
Loss Cost	2009.2	10.97	+/- 8.39	34.0%	0.003	0.010
Loss Cost	2010.1	13.92	+/- 8.93	46.0%	0.018	0.003
Loss Cost	2010.2	13.21	+/- 10.29	37.7%	0.029	0.012
Loss Cost	2011.1	17.53	+/- 10.92	53.3%	0.167	0.003
Loss Cost	2011.2	15.87	+/- 12.82	41.6%	0.154	0.014
Loss Cost	2012.1	20.09	+/- 15.36	48.8%	0.517	0.010
Loss Cost	2013.1	15.05	+/- 17.91	27.1%	0.259	0.071
Loss Cost	2013.2	15.49	+/- 23.16	19.4%	0.394	0.131
Loss Cost	2014.1	16.40	+/- 31.30	12.0%	0.557	0.212
Loss Cost	2014.2	7.97	+/- 37.81	-12.6%	0.331	0.591
Loss Cost	2015.1	24.41	+/- 53.09	18.5%	0.986	0.218

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	6.06	+/- 0.97	81.7%	0.000	0.000
Severity	1998.2	6.07	+/- 1.02	80.6%	0.000	0.000
Severity	1999.1	6.10	+/- 1.08	79.5%	0.000	0.000
Severity	1999.2	5.99	+/- 1.13	77.8%	0.000	0.000
Severity	2000.1	5.72	+/- 1.14	76.3%	0.000	0.000
Severity	2000.2	5.39	+/- 1.13	74.9%	0.000	0.000
Severity	2001.1	5.38	+/- 1.20	73.1%	0.000	0.000
Severity	2001.2	5.25	+/- 1.27	70.7%	0.000	0.000
Severity	2002.1	5.22	+/- 1.35	68.4%	0.000	0.000
Severity	2002.2	5.22	+/- 1.44	66.3%	0.000	0.000
Severity	2003.1	5.33	+/- 1.54	65.1%	0.000	0.000
Severity	2003.2	5.27	+/- 1.65	62.3%	0.000	0.000
Severity	2004.1	5.60	+/- 1.73	64.0%	0.000	0.000
Severity	2004.2	5.63	+/- 1.86	61.6%	0.000	0.000
Severity	2005.1	5.41	+/- 1.99	57.4%	0.000	0.000
Severity	2005.2	5.57	+/- 2.16	56.0%	0.000	0.000
Severity	2006.1	5.85	+/- 2.33	55.9%	0.000	0.000
Severity	2006.2	4.96	+/- 2.23	50.7%	0.000	0.000
Severity	2007.1	4.70	+/- 2.42	44.8%	0.000	0.001
Severity	2007.2	4.44	+/- 2.65	38.6%	0.000	0.002
Severity	2008.1	4.31	+/- 2.94	33.3%	0.000	0.006
Severity	2008.2	3.95	+/- 3.24	25.9%	0.000	0.018
Severity	2009.1	3.99	+/- 3.65	22.4%	0.000	0.031
Severity	2009.2	3.08	+/- 3.91	11.4%	0.000	0.109
Severity	2010.1	3.39	+/- 4.50	11.1%	0.000	0.122
Severity	2010.2	5.41	+/- 4.44	33.1%	0.000	0.018
Severity	2011.1	3.92	+/- 4.72	17.1%	0.000	0.089
Severity	2011.2	3.59	+/- 5.68	8.7%	0.000	0.183
Severity	2012.1	3.06	+/- 7.02	0.0%	0.000	0.343
Severity	2013.1	5.76	+/- 8.56	14.7%	0.000	0.149
Severity	2013.2	6.88	+/- 10.96	14.6%	0.000	0.168
Severity	2014.1	4.56	+/- 13.70	-4.5%	0.000	0.436
Severity	2014.2	11.30	+/- 15.17	34.1%	0.001	0.099
Severity	2015.1	11.47	+/- 23.30	18.2%	0.009	0.220
Frequency	1998.1	-0.90	+/- 2.15	-0.8%	0.000	0.404
Frequency	1998.2	-0.91	+/- 2.26	-0.9%	0.000	0.424
Frequency	1999.1	-0.47	+/- 2.33	-2.4%	0.000	0.686
Frequency	1999.2	-0.41	+/- 2.47	-2.6%	0.000	0.739
Frequency	2000.1	-0.28	+/- 2.61	-2.9%	0.000	0.831
Frequency	2000.2	-0.30	+/- 2.77	-3.0%	0.000	0.828
Frequency	2001.1	0.31	+/- 2.85	-3.1%	0.000	0.823
Frequency	2001.2	0.45	+/- 3.03	-3.0%	0.000	0.765
Frequency	2002.1	1.06	+/- 3.15	-1.8%	0.000	0.495
Frequency	2002.2	1.12	+/- 3.37	-1.9%	0.000	0.498
Frequency	2003.1	1.39	+/- 3.60	-1.3%	0.000	0.434
Frequency	2003.2	1.52	+/- 3.87	-1.3%	0.000	0.423
Frequency	2004.1	2.00	+/- 4.14	0.1%	0.000	0.324
Frequency	2004.2	2.19	+/- 4.47	0.2%	0.000	0.317
Frequency	2005.1	2.39	+/- 4.84	0.3%	0.000	0.312
Frequency	2005.2	2.53	+/- 5.26	0.1%	0.000	0.323
Frequency	2006.1	2.89	+/- 5.74	0.6%	0.000	0.300
Frequency	2006.2	3.32	+/- 6.29	1.2%	0.001	0.275
Frequency	2007.1	4.92	+/- 6.68	7.0%	0.008	0.131
Frequency	2007.2	6.19	+/- 7.26	11.3%	0.033	0.081
Frequency	2008.1	8.00	+/- 7.82	18.3%	0.122	0.038
Frequency	2008.2	8.23	+/- 8.77	16.2%	0.187	0.055
Frequency	2009.1	9.53	+/- 9.84	18.7%	0.369	0.047
Frequency	2009.2	7.66	+/- 10.69	9.4%	0.239	0.133
Frequency	2010.1	10.19	+/- 12.04	16.1%	0.547	0.077
Frequency	2010.2	7.40	+/- 13.09	4.7%	0.319	0.225
Frequency	2011.1	13.09	+/- 13.93	24.3%	0.964	0.050
Frequency	2011.2	11.86	+/- 16.60	14.4%	0.836	0.122
Frequency	2012.1	16.52	+/- 20.47	22.6%	0.719	0.079
Frequency	2013.1	8.78	+/- 22.57	-1.3%	0.645	0.374
Frequency	2013.2	8.06	+/- 28.93	-7.0%	0.674	0.511
Frequency	2014.1	11.32	+/- 39.68	-6.6%	0.905	0.481
Frequency	2014.2	-2.99	+/- 40.79	-19.1%	0.364	0.856
Frequency	2015.1	11.60	+/- 62.97	-15.7%	0.948	0.601

## SP

*Coverage = SP*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = 2014.2*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:		
					(Intercept)	Seasonality	P-Value: Time
Loss Cost	1998.1	5.02	+/- 1.58	66.2%	0.000	0.000	0.000
Loss Cost	1998.2	5.23	+/- 1.65	66.0%	0.000	0.000	0.000
Loss Cost	1999.1	5.51	+/- 1.71	67.3%	0.000	0.000	0.000
Loss Cost	1999.2	5.68	+/- 1.80	66.5%	0.000	0.000	0.000
Loss Cost	2000.1	5.30	+/- 1.84	66.9%	0.000	0.000	0.000
Loss Cost	2000.2	5.19	+/- 1.94	63.8%	0.000	0.000	0.000
Loss Cost	2001.1	5.55	+/- 2.02	65.4%	0.000	0.000	0.000
Loss Cost	2001.2	5.84	+/- 2.13	65.3%	0.000	0.000	0.000
Loss Cost	2002.1	6.14	+/- 2.24	66.3%	0.000	0.000	0.000
Loss Cost	2002.2	6.51	+/- 2.36	66.5%	0.000	0.000	0.000
Loss Cost	2003.1	6.53	+/- 2.53	66.2%	0.000	0.000	0.000
Loss Cost	2003.2	6.98	+/- 2.66	66.7%	0.000	0.000	0.000
Loss Cost	2004.1	7.39	+/- 2.83	67.8%	0.000	0.000	0.000
Loss Cost	2004.2	8.03	+/- 2.95	69.5%	0.000	0.000	0.000
Loss Cost	2005.1	7.47	+/- 3.09	69.8%	0.000	0.000	0.000
Loss Cost	2005.2	8.31	+/- 3.18	72.6%	0.000	0.000	0.000
Loss Cost	2006.1	8.25	+/- 3.47	72.3%	0.000	0.000	0.000
Loss Cost	2006.2	8.42	+/- 3.80	69.6%	0.000	0.000	0.000
Loss Cost	2007.1	8.94	+/- 4.15	70.4%	0.000	0.000	0.000
Loss Cost	2007.2	10.74	+/- 3.88	79.3%	0.000	0.000	0.000
Loss Cost	2008.1	11.29	+/- 4.27	79.8%	0.000	0.000	0.000
Loss Cost	2008.2	12.03	+/- 4.68	79.0%	0.000	0.000	0.000
Loss Cost	2009.1	11.81	+/- 5.27	78.7%	0.000	0.000	0.000
Loss Cost	2009.2	9.99	+/- 5.19	75.4%	0.000	0.000	0.001
Loss Cost	2010.1	10.88	+/- 5.87	76.3%	0.001	0.000	0.001
Loss Cost	2010.2	11.16	+/- 6.79	72.4%	0.003	0.001	0.003
Loss Cost	2011.1	12.27	+/- 7.93	73.3%	0.013	0.002	0.004
Loss Cost	2011.2	11.57	+/- 9.28	65.8%	0.023	0.004	0.015
Loss Cost	2012.1	10.41	+/- 11.21	65.5%	0.036	0.007	0.054
Loss Cost	2012.2	6.97	+/- 11.77	56.3%	0.018	0.012	0.190
Loss Cost	2013.1	13.76	+/- 11.20	75.6%	0.089	0.020	0.018
Loss Cost	2013.2	18.36	+/- 11.65	84.7%	0.380	0.009	0.007
Loss Cost	2014.1	15.31	+/- 18.31	84.4%	0.331	0.022	0.067
Loss Cost	2015.1	14.82	+/- 32.16	74.8%	0.505	0.051	0.210

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	P-Value:	P-Value: Time
					(Intercept)	Seasonality	
Severity	1998.1	6.10	+/- 0.98	81.4%	0.000	0.600	0.000
Severity	1998.2	6.11	+/- 1.04	80.3%	0.000	0.615	0.000
Severity	1999.1	6.15	+/- 1.09	79.2%	0.000	0.592	0.000
Severity	1999.2	6.03	+/- 1.14	77.5%	0.000	0.516	0.000
Severity	2000.1	5.77	+/- 1.16	75.7%	0.000	0.697	0.000
Severity	2000.2	5.42	+/- 1.15	74.7%	0.000	0.444	0.000
Severity	2001.1	5.43	+/- 1.22	72.8%	0.000	0.454	0.000
Severity	2001.2	5.28	+/- 1.28	70.5%	0.000	0.386	0.000
Severity	2002.1	5.29	+/- 1.37	68.2%	0.000	0.401	0.000
Severity	2002.2	5.25	+/- 1.46	66.0%	0.000	0.401	0.000
Severity	2003.1	5.41	+/- 1.56	65.2%	0.000	0.348	0.000
Severity	2003.2	5.31	+/- 1.67	62.4%	0.000	0.329	0.000
Severity	2004.1	5.71	+/- 1.72	65.2%	0.000	0.208	0.000
Severity	2004.2	5.68	+/- 1.86	62.9%	0.000	0.219	0.000
Severity	2005.1	5.54	+/- 2.00	58.3%	0.000	0.271	0.000
Severity	2005.2	5.63	+/- 2.18	56.6%	0.000	0.315	0.000
Severity	2006.1	6.01	+/- 2.33	57.4%	0.000	0.238	0.000
Severity	2006.2	5.01	+/- 2.11	57.6%	0.000	0.063	0.000
Severity	2007.1	4.91	+/- 2.32	51.7%	0.000	0.085	0.000
Severity	2007.2	4.50	+/- 2.49	48.2%	0.000	0.063	0.001
Severity	2008.1	4.61	+/- 2.77	43.7%	0.000	0.071	0.002
Severity	2008.2	4.04	+/- 2.97	40.8%	0.000	0.050	0.010
Severity	2009.1	4.44	+/- 3.32	39.8%	0.000	0.046	0.011
Severity	2009.2	3.25	+/- 3.24	42.6%	0.000	0.014	0.046
Severity	2010.1	4.17	+/- 3.49	49.8%	0.000	0.008	0.021
Severity	2010.2	5.61	+/- 3.35	63.2%	0.000	0.010	0.003
Severity	2011.1	4.92	+/- 3.78	50.3%	0.000	0.024	0.014
Severity	2011.2	4.20	+/- 4.28	49.3%	0.000	0.022	0.050
Severity	2012.1	4.97	+/- 5.19	47.3%	0.000	0.025	0.053
Severity	2012.2	6.36	+/- 5.92	54.0%	0.000	0.043	0.034
Severity	2013.1	7.17	+/- 7.90	44.6%	0.000	0.061	0.061
Severity	2013.2	6.99	+/- 10.60	40.3%	0.000	0.094	0.139
Severity	2014.1	6.72	+/- 17.94	7.4%	0.002	0.206	0.341
Severity	2015.1	15.21	+/- 23.13	47.4%	0.014	0.171	0.109
Frequency	1998.1	-1.02	+/- 1.66	42.6%	0.000	0.000	0.226
Frequency	1998.2	-0.83	+/- 1.74	43.5%	0.000	0.000	0.343
Frequency	1999.1	-0.61	+/- 1.82	41.1%	0.000	0.000	0.503
Frequency	1999.2	-0.33	+/- 1.90	42.8%	0.000	0.000	0.727
Frequency	2000.1	-0.45	+/- 2.00	42.8%	0.000	0.000	0.652
Frequency	2000.2	-0.22	+/- 2.11	43.7%	0.000	0.000	0.834
Frequency	2001.1	0.11	+/- 2.21	41.8%	0.000	0.000	0.919
Frequency	2001.2	0.52	+/- 2.30	44.6%	0.000	0.000	0.644
Frequency	2002.1	0.81	+/- 2.44	43.3%	0.000	0.000	0.499
Frequency	2002.2	1.20	+/- 2.57	45.2%	0.000	0.000	0.345
Frequency	2003.1	1.07	+/- 2.74	45.2%	0.000	0.000	0.429
Frequency	2003.2	1.58	+/- 2.88	48.0%	0.000	0.000	0.265
Frequency	2004.1	1.59	+/- 3.11	47.4%	0.000	0.000	0.299
Frequency	2004.2	2.23	+/- 3.27	50.7%	0.000	0.000	0.167
Frequency	2005.1	1.83	+/- 3.49	51.7%	0.000	0.000	0.284
Frequency	2005.2	2.53	+/- 3.70	54.5%	0.000	0.000	0.164
Frequency	2006.1	2.11	+/- 3.98	55.3%	0.000	0.000	0.276
Frequency	2006.2	3.25	+/- 4.11	60.9%	0.000	0.000	0.110
Frequency	2007.1	3.84	+/- 4.48	60.6%	0.001	0.000	0.083
Frequency	2007.2	5.97	+/- 4.01	74.9%	0.010	0.000	0.005
Frequency	2008.1	6.39	+/- 4.45	74.9%	0.026	0.000	0.006
Frequency	2008.2	7.67	+/- 4.66	77.9%	0.126	0.000	0.002
Frequency	2009.1	7.05	+/- 5.16	78.3%	0.107	0.000	0.009
Frequency	2009.2	6.53	+/- 5.77	74.9%	0.109	0.000	0.025
Frequency	2010.1	6.44	+/- 6.64	74.5%	0.149	0.000	0.050
Frequency	2010.2	5.26	+/- 7.35	70.3%	0.108	0.000	0.134
Frequency	2011.1	7.01	+/- 8.39	70.9%	0.289	0.001	0.083
Frequency	2011.2	7.07	+/- 9.97	66.5%	0.383	0.001	0.131
Frequency	2012.1	5.18	+/- 11.72	68.0%	0.283	0.002	0.326
Frequency	2012.2	0.57	+/- 10.82	69.0%	0.058	0.002	0.904
Frequency	2013.1	6.15	+/- 11.42	75.2%	0.302	0.004	0.222
Frequency	2013.2	10.63	+/- 12.33	84.1%	0.930	0.003	0.067
Frequency	2014.1	8.05	+/- 19.80	84.0%	0.696	0.010	0.304
Frequency	2015.1	-0.33	+/- 22.59	85.9%	0.216	0.012	0.965

## SP

*Coverage = SP*  
*End Trend Period = 2017.2*  
*Seasonality = F*  
*Excluded Points = 2014.2*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	5.08	+/- 2.15	37.9%	0.000	0.000
Loss Cost	1998.2	5.09	+/- 2.26	36.0%	0.000	0.000
Loss Cost	1999.1	5.58	+/- 2.32	40.1%	0.000	0.000
Loss Cost	1999.2	5.53	+/- 2.45	37.7%	0.000	0.000
Loss Cost	2000.1	5.39	+/- 2.59	34.5%	0.000	0.000
Loss Cost	2000.2	5.02	+/- 2.69	30.0%	0.000	0.000
Loss Cost	2001.1	5.65	+/- 2.77	35.1%	0.000	0.000
Loss Cost	2001.2	5.65	+/- 2.94	33.0%	0.000	0.000
Loss Cost	2002.1	6.26	+/- 3.06	37.0%	0.000	0.000
Loss Cost	2002.2	6.31	+/- 3.27	35.0%	0.000	0.000
Loss Cost	2003.1	6.69	+/- 3.48	35.7%	0.000	0.000
Loss Cost	2003.2	6.75	+/- 3.74	33.6%	0.000	0.001
Loss Cost	2004.1	7.58	+/- 3.91	38.3%	0.000	0.000
Loss Cost	2004.2	7.78	+/- 4.22	36.8%	0.000	0.001
Loss Cost	2005.1	7.73	+/- 4.57	33.7%	0.000	0.001
Loss Cost	2005.2	8.00	+/- 4.97	32.5%	0.000	0.002
Loss Cost	2006.1	8.61	+/- 5.38	33.4%	0.000	0.002
Loss Cost	2006.2	8.09	+/- 5.82	27.8%	0.000	0.007
Loss Cost	2007.1	9.40	+/- 6.22	33.2%	0.000	0.004
Loss Cost	2007.2	10.36	+/- 6.81	35.1%	0.000	0.003
Loss Cost	2008.1	11.96	+/- 7.33	40.5%	0.001	0.002
Loss Cost	2008.2	11.64	+/- 8.16	35.2%	0.002	0.006
Loss Cost	2009.1	12.78	+/- 9.12	36.1%	0.009	0.006
Loss Cost	2009.2	9.66	+/- 9.00	24.3%	0.002	0.030
Loss Cost	2010.1	12.10	+/- 9.87	32.9%	0.013	0.015
Loss Cost	2010.2	10.93	+/- 11.15	23.9%	0.018	0.044
Loss Cost	2011.1	14.06	+/- 12.48	33.4%	0.083	0.023
Loss Cost	2011.2	11.57	+/- 13.96	20.4%	0.064	0.079
Loss Cost	2012.1	13.31	+/- 16.91	20.7%	0.168	0.090
Loss Cost	2012.2	7.47	+/- 17.41	0.7%	0.061	0.333
Loss Cost	2013.1	17.39	+/- 16.28	44.9%	0.353	0.029
Loss Cost	2013.2	20.18	+/- 21.82	42.6%	0.670	0.047
Loss Cost	2014.1	26.44	+/- 31.17	46.0%	0.845	0.056
Loss Cost	2015.1	24.41	+/- 53.09	18.5%	0.986	0.218

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	6.10	+/- 0.97	81.8%	0.000	0.000
Severity	1998.2	6.12	+/- 1.02	80.7%	0.000	0.000
Severity	1999.1	6.15	+/- 1.08	79.6%	0.000	0.000
Severity	1999.2	6.04	+/- 1.13	77.9%	0.000	0.000
Severity	2000.1	5.77	+/- 1.15	76.4%	0.000	0.000
Severity	2000.2	5.44	+/- 1.14	75.0%	0.000	0.000
Severity	2001.1	5.42	+/- 1.21	73.2%	0.000	0.000
Severity	2001.2	5.30	+/- 1.28	70.7%	0.000	0.000
Severity	2002.1	5.27	+/- 1.36	68.5%	0.000	0.000
Severity	2002.2	5.27	+/- 1.45	66.3%	0.000	0.000
Severity	2003.1	5.39	+/- 1.55	65.3%	0.000	0.000
Severity	2003.2	5.34	+/- 1.66	62.4%	0.000	0.000
Severity	2004.1	5.68	+/- 1.74	64.3%	0.000	0.000
Severity	2004.2	5.72	+/- 1.88	62.0%	0.000	0.000
Severity	2005.1	5.50	+/- 2.01	57.8%	0.000	0.000
Severity	2005.2	5.67	+/- 2.18	56.5%	0.000	0.000
Severity	2006.1	5.96	+/- 2.35	56.5%	0.000	0.000
Severity	2006.2	5.08	+/- 2.25	51.4%	0.000	0.000
Severity	2007.1	4.82	+/- 2.45	45.7%	0.000	0.000
Severity	2007.2	4.58	+/- 2.67	39.7%	0.000	0.002
Severity	2008.1	4.46	+/- 2.96	34.7%	0.000	0.005
Severity	2008.2	4.13	+/- 3.27	27.6%	0.000	0.015
Severity	2009.1	4.20	+/- 3.67	24.5%	0.000	0.025
Severity	2009.2	3.35	+/- 3.94	14.0%	0.000	0.085
Severity	2010.1	3.71	+/- 4.49	14.2%	0.000	0.092
Severity	2010.2	5.69	+/- 4.34	36.9%	0.000	0.013
Severity	2011.1	4.38	+/- 4.60	23.0%	0.000	0.055
Severity	2011.2	4.20	+/- 5.44	15.9%	0.000	0.109
Severity	2012.1	3.95	+/- 6.54	8.6%	0.000	0.198
Severity	2012.2	6.18	+/- 7.36	24.9%	0.000	0.081
Severity	2013.1	5.33	+/- 9.23	10.8%	0.000	0.203
Severity	2013.2	6.19	+/- 12.40	7.8%	0.000	0.254
Severity	2014.1	2.51	+/- 16.01	-16.1%	0.001	0.699
Severity	2015.1	11.47	+/- 23.30	18.2%	0.009	0.220
Frequency	1998.1	-0.96	+/- 2.20	-0.6%	0.000	0.387
Frequency	1998.2	-0.97	+/- 2.32	-0.8%	0.000	0.404
Frequency	1999.1	-0.54	+/- 2.40	-2.3%	0.000	0.653
Frequency	1999.2	-0.48	+/- 2.54	-2.5%	0.000	0.701
Frequency	2000.1	-0.36	+/- 2.68	-2.8%	0.000	0.787
Frequency	2000.2	-0.39	+/- 2.85	-2.9%	0.000	0.781
Frequency	2001.1	0.21	+/- 2.94	-3.2%	0.000	0.883
Frequency	2001.2	0.33	+/- 3.13	-3.2%	0.000	0.829
Frequency	2002.1	0.94	+/- 3.27	-2.2%	0.000	0.560
Frequency	2002.2	0.98	+/- 3.50	-2.3%	0.000	0.566
Frequency	2003.1	1.23	+/- 3.74	-2.0%	0.000	0.504
Frequency	2003.2	1.34	+/- 4.02	-2.0%	0.000	0.496
Frequency	2004.1	1.80	+/- 4.30	-1.0%	0.000	0.394
Frequency	2004.2	1.95	+/- 4.65	-0.9%	0.000	0.390
Frequency	2005.1	2.11	+/- 5.04	-1.0%	0.000	0.390
Frequency	2005.2	2.21	+/- 5.48	-1.3%	0.000	0.407
Frequency	2006.1	2.50	+/- 5.98	-1.0%	0.000	0.388
Frequency	2006.2	2.87	+/- 6.55	-0.7%	0.001	0.365
Frequency	2007.1	4.37	+/- 7.01	3.8%	0.007	0.198
Frequency	2007.2	5.53	+/- 7.66	7.0%	0.028	0.136
Frequency	2008.1	7.18	+/- 8.33	12.4%	0.097	0.077
Frequency	2008.2	7.21	+/- 9.31	10.1%	0.141	0.108
Frequency	2009.1	8.23	+/- 10.47	11.3%	0.267	0.101
Frequency	2009.2	6.11	+/- 11.22	2.9%	0.161	0.249
Frequency	2010.1	8.09	+/- 12.73	6.9%	0.357	0.177
Frequency	2010.2	4.96	+/- 13.51	-2.6%	0.187	0.427
Frequency	2011.1	9.27	+/- 14.97	8.0%	0.548	0.181
Frequency	2011.2	7.07	+/- 17.08	-0.7%	0.424	0.361
Frequency	2012.1	9.01	+/- 20.81	0.6%	0.647	0.331
Frequency	2012.2	1.22	+/- 20.31	-12.2%	0.214	0.892
Frequency	2013.1	11.45	+/- 21.60	8.8%	0.862	0.225
Frequency	2013.2	13.18	+/- 29.41	5.3%	0.990	0.283
Frequency	2014.1	23.35	+/- 42.24	20.8%	0.524	0.169
Frequency	2015.1	11.60	+/- 62.97	-15.7%	0.948	0.601

## **SP**

*Coverage = SP*  
*End Trend Period = 2017.2*  
*Seasonality = T*  
*Excluded Points = 2014.2,2012.2*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	P-Value:	
					(Intercept)	Seasonality	P-Value: Time
Loss Cost	1998.1	4.83	+/- 1.55	65.2%	0.000	0.000	0.000
Loss Cost	1998.2	5.02	+/- 1.62	64.9%	0.000	0.000	0.000
Loss Cost	1999.1	5.30	+/- 1.67	66.4%	0.000	0.000	0.000
Loss Cost	1999.2	5.46	+/- 1.76	65.4%	0.000	0.000	0.000
Loss Cost	2000.1	5.09	+/- 1.79	66.0%	0.000	0.000	0.000
Loss Cost	2000.2	4.97	+/- 1.89	62.6%	0.000	0.000	0.000
Loss Cost	2001.1	5.33	+/- 1.96	64.5%	0.000	0.000	0.000
Loss Cost	2001.2	5.60	+/- 2.06	64.4%	0.000	0.000	0.000
Loss Cost	2002.1	5.92	+/- 2.16	65.6%	0.000	0.000	0.000
Loss Cost	2002.2	6.27	+/- 2.28	65.9%	0.000	0.000	0.000
Loss Cost	2003.1	6.32	+/- 2.44	65.6%	0.000	0.000	0.000
Loss Cost	2003.2	6.74	+/- 2.57	66.1%	0.000	0.000	0.000
Loss Cost	2004.1	7.18	+/- 2.71	67.6%	0.000	0.000	0.000
Loss Cost	2004.2	7.81	+/- 2.83	69.6%	0.000	0.000	0.000
Loss Cost	2005.1	7.29	+/- 2.96	69.8%	0.000	0.000	0.000
Loss Cost	2005.2	8.12	+/- 3.04	73.0%	0.000	0.000	0.000
Loss Cost	2006.1	8.13	+/- 3.32	72.7%	0.000	0.000	0.000
Loss Cost	2006.2	8.27	+/- 3.64	69.9%	0.000	0.000	0.000
Loss Cost	2007.1	8.90	+/- 3.94	71.2%	0.000	0.000	0.000
Loss Cost	2007.2	10.68	+/- 3.54	81.5%	0.000	0.000	0.000
Loss Cost	2008.1	11.40	+/- 3.84	82.7%	0.000	0.000	0.000
Loss Cost	2008.2	12.16	+/- 4.17	82.4%	0.000	0.000	0.000
Loss Cost	2009.1	12.22	+/- 4.75	82.0%	0.000	0.000	0.000
Loss Cost	2009.2	10.45	+/- 4.52	80.3%	0.000	0.000	0.000
Loss Cost	2010.1	11.91	+/- 4.87	83.4%	0.000	0.000	0.000
Loss Cost	2010.2	12.42	+/- 5.64	81.0%	0.002	0.001	0.000
Loss Cost	2011.1	14.92	+/- 5.90	86.4%	0.011	0.002	0.000
Loss Cost	2011.2	14.80	+/- 7.15	82.1%	0.029	0.003	0.001
Loss Cost	2012.1	16.55	+/- 9.55	82.8%	0.142	0.015	0.003
Loss Cost	2013.1	13.76	+/- 11.20	75.6%	0.089	0.020	0.018
Loss Cost	2013.2	18.36	+/- 11.65	84.7%	0.380	0.009	0.007
Loss Cost	2014.1	15.31	+/- 18.31	84.4%	0.331	0.022	0.067
Loss Cost	2015.1	14.82	+/- 32.16	74.8%	0.505	0.051	0.210

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	6.14	+/- 1.00	81.5%	0.000	0.677	0.000
Severity	1998.2	6.15	+/- 1.06	80.3%	0.000	0.694	0.000
Severity	1999.1	6.19	+/- 1.12	79.2%	0.000	0.669	0.000
Severity	1999.2	6.07	+/- 1.17	77.6%	0.000	0.588	0.000
Severity	2000.1	5.82	+/- 1.19	75.9%	0.000	0.780	0.000
Severity	2000.2	5.46	+/- 1.17	74.8%	0.000	0.515	0.000
Severity	2001.1	5.47	+/- 1.25	72.9%	0.000	0.525	0.000
Severity	2001.2	5.32	+/- 1.31	70.6%	0.000	0.451	0.000
Severity	2002.1	5.32	+/- 1.40	68.4%	0.000	0.467	0.000
Severity	2002.2	5.29	+/- 1.50	66.2%	0.000	0.468	0.000
Severity	2003.1	5.44	+/- 1.59	65.3%	0.000	0.409	0.000
Severity	2003.2	5.35	+/- 1.71	62.6%	0.000	0.388	0.000
Severity	2004.1	5.74	+/- 1.77	65.3%	0.000	0.253	0.000
Severity	2004.2	5.71	+/- 1.91	63.0%	0.000	0.265	0.000
Severity	2005.1	5.56	+/- 2.06	58.3%	0.000	0.326	0.000
Severity	2005.2	5.66	+/- 2.24	56.7%	0.000	0.375	0.000
Severity	2006.1	6.03	+/- 2.40	57.4%	0.000	0.288	0.000
Severity	2006.2	5.02	+/- 2.18	57.3%	0.000	0.086	0.000
Severity	2007.1	4.92	+/- 2.39	51.2%	0.000	0.116	0.000
Severity	2007.2	4.51	+/- 2.57	47.4%	0.000	0.088	0.002
Severity	2008.1	4.60	+/- 2.87	42.4%	0.000	0.101	0.003
Severity	2008.2	4.03	+/- 3.08	38.9%	0.000	0.073	0.013
Severity	2009.1	4.42	+/- 3.47	37.2%	0.000	0.068	0.015
Severity	2009.2	3.21	+/- 3.40	38.9%	0.000	0.025	0.059
Severity	2010.1	4.17	+/- 3.74	46.0%	0.000	0.014	0.029
Severity	2010.2	5.66	+/- 3.61	60.6%	0.000	0.016	0.005
Severity	2011.1	4.86	+/- 4.23	43.2%	0.000	0.045	0.026
Severity	2011.2	4.05	+/- 4.88	40.2%	0.000	0.043	0.087
Severity	2012.1	5.09	+/- 6.54	34.5%	0.000	0.052	0.101
Severity	2013.1	7.17	+/- 7.90	44.6%	0.000	0.061	0.061
Severity	2013.2	6.99	+/- 10.60	40.3%	0.000	0.094	0.139
Severity	2014.1	6.72	+/- 17.94	7.4%	0.002	0.206	0.341
Severity	2015.1	15.21	+/- 23.13	47.4%	0.014	0.171	0.109
Frequency	1998.1	-1.24	+/- 1.61	42.6%	0.000	0.000	0.130
Frequency	1998.2	-1.07	+/- 1.69	43.3%	0.000	0.000	0.211
Frequency	1999.1	-0.84	+/- 1.76	40.4%	0.000	0.000	0.341
Frequency	1999.2	-0.58	+/- 1.84	42.0%	0.000	0.000	0.530
Frequency	2000.1	-0.68	+/- 1.94	41.8%	0.000	0.000	0.480
Frequency	2000.2	-0.47	+/- 2.05	42.7%	0.000	0.000	0.643
Frequency	2001.1	-0.13	+/- 2.13	40.2%	0.000	0.000	0.900
Frequency	2001.2	0.26	+/- 2.23	43.0%	0.000	0.000	0.809
Frequency	2002.1	0.57	+/- 2.34	41.3%	0.000	0.000	0.623
Frequency	2002.2	0.93	+/- 2.47	43.3%	0.000	0.000	0.444
Frequency	2003.1	0.83	+/- 2.64	43.0%	0.000	0.000	0.523
Frequency	2003.2	1.33	+/- 2.78	46.0%	0.000	0.000	0.332
Frequency	2004.1	1.36	+/- 2.99	45.2%	0.000	0.000	0.352
Frequency	2004.2	1.98	+/- 3.15	48.8%	0.000	0.000	0.200
Frequency	2005.1	1.64	+/- 3.36	49.6%	0.000	0.000	0.318
Frequency	2005.2	2.32	+/- 3.56	52.8%	0.000	0.000	0.184
Frequency	2006.1	1.98	+/- 3.85	53.3%	0.000	0.000	0.290
Frequency	2006.2	3.10	+/- 3.95	59.7%	0.000	0.000	0.112
Frequency	2007.1	3.79	+/- 4.27	59.6%	0.001	0.000	0.073
Frequency	2007.2	5.91	+/- 3.64	76.7%	0.005	0.000	0.003
Frequency	2008.1	6.51	+/- 3.99	77.2%	0.017	0.000	0.003
Frequency	2008.2	7.81	+/- 4.06	81.2%	0.093	0.000	0.001
Frequency	2009.1	7.47	+/- 4.57	81.2%	0.100	0.000	0.003
Frequency	2009.2	7.02	+/- 5.14	78.0%	0.105	0.000	0.010
Frequency	2010.1	7.43	+/- 6.01	77.7%	0.194	0.000	0.017
Frequency	2010.2	6.40	+/- 6.72	73.6%	0.144	0.000	0.053
Frequency	2011.1	9.59	+/- 6.87	80.2%	0.579	0.001	0.009
Frequency	2011.2	10.33	+/- 8.29	77.7%	0.810	0.001	0.016
Frequency	2012.1	10.91	+/- 11.34	77.1%	0.947	0.005	0.048
Frequency	2013.1	6.15	+/- 11.42	75.2%	0.302	0.004	0.222
Frequency	2013.2	10.63	+/- 12.33	84.1%	0.930	0.003	0.067
Frequency	2014.1	8.05	+/- 19.80	84.0%	0.696	0.010	0.304
Frequency	2015.1	-0.33	+/- 22.59	85.9%	0.216	0.012	0.965

## SP

*Coverage = SP*  
*End Trend Period = 2017.2*  
*Seasonality = F*  
*Excluded Points = 2014.2,2012.2*

Fit	Start Date	Trend	Conf Int.	Adj R <sup>a</sup>	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	4.79	+/- 2.07	37.3%	0.000	0.000
Loss Cost	1998.2	4.78	+/- 2.18	35.4%	0.000	0.000
Loss Cost	1999.1	5.27	+/- 2.23	39.9%	0.000	0.000
Loss Cost	1999.2	5.21	+/- 2.36	37.4%	0.000	0.000
Loss Cost	2000.1	5.06	+/- 2.49	34.1%	0.000	0.000
Loss Cost	2000.2	4.69	+/- 2.58	29.5%	0.000	0.001
Loss Cost	2001.1	5.31	+/- 2.64	35.1%	0.000	0.000
Loss Cost	2001.2	5.31	+/- 2.81	32.9%	0.000	0.000
Loss Cost	2002.1	5.92	+/- 2.91	37.5%	0.000	0.000
Loss Cost	2002.2	5.97	+/- 3.11	35.5%	0.000	0.000
Loss Cost	2003.1	6.34	+/- 3.31	36.5%	0.000	0.000
Loss Cost	2003.2	6.41	+/- 3.56	34.5%	0.000	0.001
Loss Cost	2004.1	7.24	+/- 3.69	39.9%	0.000	0.000
Loss Cost	2004.2	7.45	+/- 3.99	38.6%	0.000	0.001
Loss Cost	2005.1	7.42	+/- 4.32	35.5%	0.000	0.001
Loss Cost	2005.2	7.72	+/- 4.69	34.6%	0.000	0.002
Loss Cost	2006.1	8.36	+/- 5.07	36.0%	0.000	0.002
Loss Cost	2006.2	7.89	+/- 5.49	30.5%	0.000	0.006
Loss Cost	2007.1	9.27	+/- 5.80	37.3%	0.000	0.003
Loss Cost	2007.2	10.32	+/- 6.30	40.3%	0.000	0.002
Loss Cost	2008.1	12.05	+/- 6.66	47.6%	0.001	0.001
Loss Cost	2008.2	11.91	+/- 7.46	42.8%	0.002	0.003
Loss Cost	2009.1	13.31	+/- 8.27	45.5%	0.008	0.002
Loss Cost	2009.2	10.45	+/- 8.16	34.8%	0.002	0.012
Loss Cost	2010.1	13.44	+/- 8.49	49.1%	0.013	0.003
Loss Cost	2010.2	12.87	+/- 9.84	41.1%	0.023	0.011
Loss Cost	2011.1	17.39	+/- 9.87	60.9%	0.136	0.002
Loss Cost	2011.2	16.12	+/- 11.76	50.5%	0.144	0.009
Loss Cost	2012.1	21.18	+/- 13.26	63.2%	0.601	0.004
Loss Cost	2013.1	17.39	+/- 16.28	44.9%	0.353	0.029
Loss Cost	2013.2	20.18	+/- 21.82	42.6%	0.670	0.047
Loss Cost	2014.1	26.44	+/- 31.17	46.0%	0.845	0.056
Loss Cost	2015.1	24.41	+/- 53.09	18.5%	0.986	0.218

Fit	Start Date	Trend	Conf Int.	Adj R <sup>2</sup>	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	6.14	+/- 0.99	81.9%	0.000	0.000
Severity	1998.2	6.16	+/- 1.04	80.8%	0.000	0.000
Severity	1999.1	6.19	+/- 1.10	79.7%	0.000	0.000
Severity	1999.2	6.09	+/- 1.16	78.1%	0.000	0.000
Severity	2000.1	5.82	+/- 1.17	76.6%	0.000	0.000
Severity	2000.2	5.48	+/- 1.16	75.2%	0.000	0.000
Severity	2001.1	5.47	+/- 1.23	73.5%	0.000	0.000
Severity	2001.2	5.35	+/- 1.30	71.1%	0.000	0.000
Severity	2002.1	5.32	+/- 1.39	68.9%	0.000	0.000
Severity	2002.2	5.32	+/- 1.48	66.8%	0.000	0.000
Severity	2003.1	5.44	+/- 1.58	65.7%	0.000	0.000
Severity	2003.2	5.39	+/- 1.70	62.9%	0.000	0.000
Severity	2004.1	5.73	+/- 1.77	64.7%	0.000	0.000
Severity	2004.2	5.76	+/- 1.92	62.5%	0.000	0.000
Severity	2005.1	5.55	+/- 2.05	58.3%	0.000	0.000
Severity	2005.2	5.71	+/- 2.22	57.0%	0.000	0.000
Severity	2006.1	5.99	+/- 2.40	56.9%	0.000	0.000
Severity	2006.2	5.11	+/- 2.29	52.2%	0.000	0.000
Severity	2007.1	4.84	+/- 2.49	46.4%	0.000	0.001
Severity	2007.2	4.58	+/- 2.73	40.3%	0.000	0.002
Severity	2008.1	4.45	+/- 3.02	35.0%	0.000	0.006
Severity	2008.2	4.09	+/- 3.34	27.6%	0.000	0.018
Severity	2009.1	4.13	+/- 3.77	24.0%	0.000	0.031
Severity	2009.2	3.21	+/- 4.03	12.8%	0.000	0.104
Severity	2010.1	3.50	+/- 4.64	12.1%	0.000	0.121
Severity	2010.2	5.49	+/- 4.60	34.4%	0.000	0.021
Severity	2011.1	3.95	+/- 4.85	18.1%	0.000	0.093
Severity	2011.2	3.53	+/- 5.86	8.4%	0.000	0.199
Severity	2012.1	2.83	+/- 7.29	-2.0%	0.000	0.391
Severity	2013.1	5.33	+/- 9.23	10.8%	0.000	0.203
Severity	2013.2	6.19	+/- 12.40	7.8%	0.000	0.254
Severity	2014.1	2.51	+/- 16.01	-16.1%	0.001	0.699
Severity	2015.1	11.47	+/- 23.30	18.2%	0.009	0.220
Frequency	1998.1	-1.28	+/- 2.11	1.3%	0.000	0.230
Frequency	1998.2	-1.30	+/- 2.22	1.1%	0.000	0.246
Frequency	1999.1	-0.87	+/- 2.29	-1.2%	0.000	0.446
Frequency	1999.2	-0.83	+/- 2.42	-1.6%	0.000	0.494
Frequency	2000.1	-0.71	+/- 2.57	-2.1%	0.000	0.577
Frequency	2000.2	-0.75	+/- 2.72	-2.2%	0.000	0.579
Frequency	2001.1	-0.15	+/- 2.80	-3.3%	0.000	0.915
Frequency	2001.2	-0.03	+/- 2.98	-3.4%	0.000	0.981
Frequency	2002.1	0.57	+/- 3.10	-3.1%	0.000	0.710
Frequency	2002.2	0.61	+/- 3.31	-3.2%	0.000	0.707
Frequency	2003.1	0.85	+/- 3.54	-2.9%	0.000	0.623
Frequency	2003.2	0.97	+/- 3.81	-2.9%	0.000	0.603
Frequency	2004.1	1.43	+/- 4.07	-1.9%	0.000	0.472
Frequency	2004.2	1.60	+/- 4.40	-1.8%	0.000	0.457
Frequency	2005.1	1.78	+/- 4.77	-1.7%	0.000	0.444
Frequency	2005.2	1.90	+/- 5.19	-1.9%	0.000	0.451
Frequency	2006.1	2.23	+/- 5.66	-1.5%	0.000	0.415
Frequency	2006.2	2.65	+/- 6.21	-0.9%	0.001	0.377
Frequency	2007.1	4.22	+/- 6.56	4.5%	0.005	0.184
Frequency	2007.2	5.48	+/- 7.13	9.0%	0.023	0.114
Frequency	2008.1	7.27	+/- 7.63	16.6%	0.090	0.053
Frequency	2008.2	7.51	+/- 8.57	14.7%	0.147	0.071
Frequency	2009.1	8.82	+/- 9.60	17.7%	0.311	0.059
Frequency	2009.2	7.02	+/- 10.43	8.3%	0.202	0.156
Frequency	2010.1	9.61	+/- 11.66	16.4%	0.500	0.084
Frequency	2010.2	7.00	+/- 12.71	4.6%	0.297	0.235
Frequency	2011.1	12.92	+/- 12.86	29.8%	0.985	0.038
Frequency	2011.2	12.17	+/- 15.57	20.1%	0.899	0.093
Frequency	2012.1	17.85	+/- 18.60	34.8%	0.540	0.043
Frequency	2013.1	11.45	+/- 21.60	8.8%	0.862	0.225
Frequency	2013.2	13.18	+/- 29.41	5.3%	0.990	0.283
Frequency	2014.1	23.35	+/- 42.24	20.8%	0.524	0.169
Frequency	2015.1	11.60	+/- 62.97	-15.7%	0.948	0.601

## UM

Coverage = UM  
End Trend Period = 2017.2  
Seasonality = T  
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	0.17	+/- 2.74	-0.1%	0.000	0.175	0.899
Loss Cost	1998.2	0.69	+/- 2.83	2.1%	0.000	0.118	0.620
Loss Cost	1999.1	1.15	+/- 2.95	1.9%	0.000	0.171	0.429
Loss Cost	1999.2	1.45	+/- 3.10	3.0%	0.000	0.147	0.344
Loss Cost	2000.1	0.80	+/- 3.16	3.8%	0.000	0.092	0.608
Loss Cost	2000.2	0.55	+/- 3.32	2.0%	0.000	0.118	0.736
Loss Cost	2001.1	1.00	+/- 3.51	1.4%	0.000	0.165	0.564
Loss Cost	2001.2	2.06	+/- 3.51	8.2%	0.000	0.076	0.235
Loss Cost	2002.1	2.07	+/- 3.75	8.0%	0.000	0.086	0.264
Loss Cost	2002.2	2.53	+/- 3.97	9.8%	0.002	0.071	0.198
Loss Cost	2003.1	2.40	+/- 4.26	9.5%	0.003	0.076	0.251
Loss Cost	2003.2	1.12	+/- 4.18	2.6%	0.000	0.131	0.586
Loss Cost	2004.1	1.09	+/- 4.51	2.3%	0.001	0.144	0.620
Loss Cost	2004.2	1.15	+/- 4.87	1.5%	0.002	0.155	0.629
Loss Cost	2005.1	0.77	+/- 5.24	1.7%	0.003	0.146	0.764
Loss Cost	2005.2	1.51	+/- 5.64	3.8%	0.014	0.119	0.581
Loss Cost	2006.1	2.62	+/- 6.07	3.7%	0.040	0.186	0.374
Loss Cost	2006.2	4.47	+/- 6.24	13.7%	0.190	0.091	0.142
Loss Cost	2007.1	5.58	+/- 6.80	15.6%	0.358	0.144	0.094
Loss Cost	2007.2	4.37	+/- 7.22	6.3%	0.221	0.214	0.210
Severity	1998.1	4.27	+/- 2.16	27.6%	0.000	0.759	0.000
Severity	1998.2	4.40	+/- 2.28	27.2%	0.000	0.712	0.000
Severity	1999.1	4.71	+/- 2.38	28.9%	0.000	0.835	0.000
Severity	1999.2	4.75	+/- 2.52	27.2%	0.000	0.826	0.000
Severity	2000.1	4.50	+/- 2.64	23.6%	0.000	0.744	0.001
Severity	2000.2	4.58	+/- 2.80	22.3%	0.000	0.725	0.002
Severity	2001.1	4.79	+/- 2.97	22.4%	0.000	0.798	0.002
Severity	2001.2	5.21	+/- 3.13	24.4%	0.000	0.684	0.002
Severity	2002.1	4.98	+/- 3.32	21.1%	0.000	0.633	0.004
Severity	2002.2	4.58	+/- 3.49	15.9%	0.000	0.738	0.010
Severity	2003.1	3.69	+/- 3.54	10.3%	0.000	0.521	0.038
Severity	2003.2	2.64	+/- 3.50	2.0%	0.000	0.750	0.128
Severity	2004.1	2.10	+/- 3.69	-1.0%	0.000	0.625	0.247
Severity	2004.2	2.12	+/- 3.98	-2.1%	0.000	0.635	0.278
Severity	2005.1	1.56	+/- 4.24	-3.9%	0.000	0.533	0.452
Severity	2005.2	0.76	+/- 4.44	-7.6%	0.000	0.685	0.725
Severity	2006.1	2.14	+/- 4.57	-4.6%	0.000	0.967	0.336
Severity	2006.2	2.45	+/- 4.99	-4.3%	0.000	0.909	0.311
Severity	2007.1	2.31	+/- 5.50	-5.9%	0.000	0.887	0.385
Severity	2007.2	1.62	+/- 5.95	-9.1%	0.000	0.999	0.571
Frequency	1998.1	-3.93	+/- 2.07	26.2%	0.000	0.153	0.001
Frequency	1998.2	-3.55	+/- 2.14	23.5%	0.000	0.105	0.002
Frequency	1999.1	-3.40	+/- 2.25	19.6%	0.000	0.133	0.005
Frequency	1999.2	-3.14	+/- 2.37	17.7%	0.000	0.111	0.012
Frequency	2000.1	-3.54	+/- 2.45	20.7%	0.000	0.079	0.007
Frequency	2000.2	-3.85	+/- 2.55	22.3%	0.000	0.110	0.005
Frequency	2001.1	-3.62	+/- 2.71	17.5%	0.000	0.145	0.012
Frequency	2001.2	-2.99	+/- 2.78	15.5%	0.000	0.085	0.039
Frequency	2002.1	-2.78	+/- 2.97	11.3%	0.000	0.112	0.069
Frequency	2002.2	-1.97	+/- 3.01	11.1%	0.000	0.055	0.196
Frequency	2003.1	-1.24	+/- 3.12	4.9%	0.000	0.095	0.426
Frequency	2003.2	-1.48	+/- 3.32	4.6%	0.000	0.124	0.370
Frequency	2004.1	-0.99	+/- 3.55	0.5%	0.000	0.180	0.574
Frequency	2004.2	-0.95	+/- 3.83	0.2%	0.000	0.192	0.615
Frequency	2005.1	-0.78	+/- 4.16	-1.5%	0.000	0.229	0.704
Frequency	2005.2	0.75	+/- 4.08	5.2%	0.000	0.089	0.708
Frequency	2006.1	0.47	+/- 4.44	5.4%	0.000	0.089	0.829
Frequency	2006.2	1.97	+/- 4.46	15.8%	0.000	0.033	0.364
Frequency	2007.1	3.19	+/- 4.71	17.6%	0.000	0.062	0.166
Frequency	2007.2	2.71	+/- 5.12	11.0%	0.000	0.090	0.275

## UM

Coverage = UM  
End Trend Period = 2017.2  
Seasonality = F  
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	0.25	+/- 2.77	-2.5%	0.000	0.854
Loss Cost	1998.2	0.69	+/- 2.88	-2.0%	0.000	0.627
Loss Cost	1999.1	1.25	+/- 2.98	-0.7%	0.000	0.399
Loss Cost	1999.2	1.45	+/- 3.15	-0.3%	0.000	0.352
Loss Cost	2000.1	0.93	+/- 3.25	-1.9%	0.000	0.563
Loss Cost	2000.2	0.55	+/- 3.40	-2.7%	0.000	0.742
Loss Cost	2001.1	1.12	+/- 3.56	-1.8%	0.000	0.522
Loss Cost	2001.2	2.06	+/- 3.64	1.1%	0.000	0.252
Loss Cost	2002.1	2.24	+/- 3.88	1.4%	0.000	0.242
Loss Cost	2002.2	2.53	+/- 4.14	2.0%	0.000	0.216
Loss Cost	2003.1	2.63	+/- 4.43	1.7%	0.001	0.229
Loss Cost	2003.2	1.12	+/- 4.28	-2.6%	0.000	0.595
Loss Cost	2004.1	1.30	+/- 4.61	-2.5%	0.000	0.565
Loss Cost	2004.2	1.15	+/- 4.97	-3.1%	0.001	0.636
Loss Cost	2005.1	1.02	+/- 5.37	-3.5%	0.002	0.696
Loss Cost	2005.2	1.51	+/- 5.82	-3.0%	0.005	0.594
Loss Cost	2006.1	2.90	+/- 6.17	-0.1%	0.025	0.333
Loss Cost	2006.2	4.47	+/- 6.53	4.8%	0.100	0.160
Loss Cost	2007.1	5.97	+/- 7.00	10.1%	0.277	0.082
Loss Cost	2007.2	4.37	+/- 7.32	3.1%	0.141	0.217
Severity	1998.1	4.28	+/- 2.14	29.3%	0.000	0.000
Severity	1998.2	4.40	+/- 2.25	28.9%	0.000	0.000
Severity	1999.1	4.72	+/- 2.35	30.8%	0.000	0.000
Severity	1999.2	4.75	+/- 2.48	29.2%	0.000	0.000
Severity	2000.1	4.52	+/- 2.60	25.6%	0.000	0.001
Severity	2000.2	4.58	+/- 2.76	24.3%	0.000	0.002
Severity	2001.1	4.81	+/- 2.92	24.6%	0.000	0.002
Severity	2001.2	5.21	+/- 3.08	26.5%	0.000	0.001
Severity	2002.1	5.02	+/- 3.27	23.1%	0.000	0.003
Severity	2002.2	4.58	+/- 3.43	18.5%	0.000	0.009
Severity	2003.1	3.75	+/- 3.50	12.2%	0.000	0.033
Severity	2003.2	2.64	+/- 3.44	5.3%	0.000	0.122
Severity	2004.1	2.16	+/- 3.63	1.9%	0.000	0.228
Severity	2004.2	2.12	+/- 3.91	1.0%	0.000	0.271
Severity	2005.1	1.64	+/- 4.17	-1.3%	0.000	0.421
Severity	2005.2	0.76	+/- 4.34	-3.8%	0.000	0.720
Severity	2006.1	2.15	+/- 4.44	0.1%	0.000	0.322
Severity	2006.2	2.45	+/- 4.86	0.6%	0.000	0.299
Severity	2007.1	2.34	+/- 5.33	-0.7%	0.000	0.365
Severity	2007.2	1.62	+/- 5.76	-3.4%	0.000	0.560
Frequency	1998.1	-3.86	+/- 2.10	24.0%	0.000	0.001
Frequency	1998.2	-3.55	+/- 2.19	19.9%	0.000	0.003
Frequency	1999.1	-3.32	+/- 2.29	16.5%	0.000	0.007
Frequency	1999.2	-3.14	+/- 2.42	13.8%	0.000	0.014
Frequency	2000.1	-3.43	+/- 2.53	15.4%	0.000	0.010
Frequency	2000.2	-3.85	+/- 2.62	18.3%	0.000	0.006
Frequency	2001.1	-3.52	+/- 2.76	14.3%	0.000	0.016
Frequency	2001.2	-2.99	+/- 2.87	9.6%	0.000	0.045
Frequency	2002.1	-2.65	+/- 3.04	6.3%	0.000	0.090
Frequency	2002.2	-1.97	+/- 3.16	1.9%	0.000	0.217
Frequency	2003.1	-1.09	+/- 3.22	-1.9%	0.000	0.498
Frequency	2003.2	-1.48	+/- 3.41	-0.8%	0.000	0.383
Frequency	2004.1	-0.84	+/- 3.60	-2.9%	0.000	0.637
Frequency	2004.2	-0.95	+/- 3.88	-3.0%	0.000	0.620
Frequency	2005.1	-0.61	+/- 4.19	-3.8%	0.000	0.767
Frequency	2005.2	0.75	+/- 4.26	-3.8%	0.000	0.720
Frequency	2006.1	0.74	+/- 4.64	-4.0%	0.000	0.743
Frequency	2006.2	1.97	+/- 4.88	-1.3%	0.000	0.406
Frequency	2007.1	3.54	+/- 5.03	5.6%	0.000	0.150
Frequency	2007.2	2.71	+/- 5.39	0.7%	0.000	0.299

## UM

Coverage = UM  
 End Trend Period = 2017.2  
 Seasonality = T  
 Excluded Points = 2005.2,2012.2,2013.1,2016.1

Fit	Start Date	Trend	Conf Int.	Adj R <sup>A</sup>	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	0.23	+/- 2.86	-3.1%	0.000	0.351	0.872
Loss Cost	1998.2	0.75	+/- 2.93	-0.9%	0.000	0.256	0.604
Loss Cost	1999.1	1.31	+/- 3.06	-0.7%	0.000	0.374	0.386
Loss Cost	1999.2	1.61	+/- 3.21	0.6%	0.000	0.329	0.311
Loss Cost	2000.1	0.93	+/- 3.30	0.4%	0.000	0.217	0.565
Loss Cost	2000.2	0.67	+/- 3.46	-1.6%	0.000	0.263	0.696
Loss Cost	2001.1	1.25	+/- 3.67	-1.8%	0.000	0.374	0.489
Loss Cost	2001.2	2.34	+/- 3.61	6.1%	0.000	0.205	0.190
Loss Cost	2002.1	2.45	+/- 3.90	5.9%	0.000	0.240	0.202
Loss Cost	2002.2	2.93	+/- 4.13	8.2%	0.002	0.203	0.151
Loss Cost	2003.1	2.93	+/- 4.50	7.7%	0.004	0.225	0.184
Loss Cost	2003.2	1.57	+/- 4.33	-1.2%	0.001	0.336	0.458
Loss Cost	2004.1	1.72	+/- 4.77	-1.5%	0.001	0.385	0.458
Loss Cost	2004.2	1.78	+/- 5.16	-2.5%	0.004	0.396	0.475
Loss Cost	2005.1	1.54	+/- 5.74	-3.1%	0.007	0.391	0.577
Loss Cost	2006.1	2.41	+/- 6.19	-0.1%	0.027	0.330	0.419
Loss Cost	2006.2	4.11	+/- 6.30	10.5%	0.127	0.181	0.178
Loss Cost	2007.1	5.33	+/- 6.90	13.2%	0.269	0.288	0.112
Loss Cost	2007.2	3.98	+/- 7.17	2.0%	0.142	0.413	0.246
Severity	1998.1	4.24	+/- 1.75	40.1%	0.000	0.493	0.000
Severity	1998.2	4.37	+/- 1.84	39.9%	0.000	0.552	0.000
Severity	1999.1	4.79	+/- 1.89	44.3%	0.000	0.371	0.000
Severity	1999.2	4.81	+/- 1.99	42.7%	0.000	0.391	0.000
Severity	2000.1	4.64	+/- 2.11	38.2%	0.000	0.468	0.000
Severity	2000.2	4.72	+/- 2.24	37.0%	0.000	0.503	0.000
Severity	2001.1	5.10	+/- 2.36	39.2%	0.000	0.383	0.000
Severity	2001.2	5.52	+/- 2.45	42.6%	0.000	0.497	0.000
Severity	2002.1	5.45	+/- 2.64	38.7%	0.000	0.540	0.000
Severity	2002.2	5.04	+/- 2.74	33.8%	0.000	0.442	0.001
Severity	2003.1	4.21	+/- 2.77	24.9%	0.000	0.709	0.004
Severity	2003.2	3.11	+/- 2.47	18.5%	0.000	0.367	0.015
Severity	2004.1	2.72	+/- 2.66	10.6%	0.000	0.504	0.043
Severity	2004.2	2.76	+/- 2.88	9.3%	0.000	0.530	0.056
Severity	2005.1	2.40	+/- 3.17	2.7%	0.000	0.663	0.125
Severity	2006.1	1.54	+/- 3.19	-3.2%	0.000	0.478	0.319
Severity	2006.2	1.71	+/- 3.47	-3.3%	0.000	0.537	0.311
Severity	2007.1	1.60	+/- 3.87	-6.2%	0.000	0.588	0.391
Severity	2007.2	0.74	+/- 3.98	-7.5%	0.000	0.414	0.698
Frequency	1998.1	-3.85	+/- 2.26	24.4%	0.000	0.110	0.002
Frequency	1998.2	-3.46	+/- 2.32	22.2%	0.000	0.075	0.005
Frequency	1999.1	-3.32	+/- 2.47	18.1%	0.000	0.098	0.011
Frequency	1999.2	-3.06	+/- 2.59	16.6%	0.000	0.083	0.024
Frequency	2000.1	-3.55	+/- 2.68	20.5%	0.000	0.053	0.013
Frequency	2000.2	-3.87	+/- 2.79	22.0%	0.000	0.075	0.010
Frequency	2001.1	-3.67	+/- 2.99	17.1%	0.000	0.102	0.020
Frequency	2001.2	-3.02	+/- 3.07	15.7%	0.000	0.062	0.057
Frequency	2002.1	-2.84	+/- 3.31	11.4%	0.000	0.084	0.094
Frequency	2002.2	-2.01	+/- 3.35	12.2%	0.000	0.043	0.234
Frequency	2003.1	-1.22	+/- 3.54	5.4%	0.000	0.085	0.486
Frequency	2003.2	-1.49	+/- 3.78	4.7%	0.000	0.109	0.424
Frequency	2004.1	-0.97	+/- 4.13	0.3%	0.000	0.170	0.631
Frequency	2004.2	-0.95	+/- 4.47	-0.2%	0.000	0.185	0.664
Frequency	2005.1	-0.84	+/- 4.99	-2.0%	0.000	0.223	0.730
Frequency	2006.1	0.85	+/- 4.91	6.1%	0.000	0.105	0.719
Frequency	2006.2	2.36	+/- 4.87	18.8%	0.000	0.040	0.315
Frequency	2007.1	3.67	+/- 5.18	21.4%	0.000	0.081	0.145
Frequency	2007.2	3.22	+/- 5.63	13.6%	0.000	0.115	0.235

## **UM**

*Coverage = UM*  
*End Trend Period = 2017.2*  
*Seasonality = F*  
*Excluded Points = 2005.2,2012.2,2013.1,2016.1*

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	0.36	+/- 2.84	-2.7%	0.000	0.797
Loss Cost	1998.2	0.85	+/- 2.94	-2.0%	0.000	0.560
Loss Cost	1999.1	1.46	+/- 3.03	-0.1%	0.000	0.331
Loss Cost	1999.2	1.71	+/- 3.20	0.6%	0.000	0.281
Loss Cost	2000.1	1.18	+/- 3.31	-1.5%	0.000	0.470
Loss Cost	2000.2	0.80	+/- 3.47	-2.6%	0.000	0.638
Loss Cost	2001.1	1.46	+/- 3.62	-1.1%	0.000	0.413
Loss Cost	2001.2	2.52	+/- 3.65	3.7%	0.000	0.162
Loss Cost	2002.1	2.78	+/- 3.90	4.3%	0.000	0.149
Loss Cost	2002.2	3.17	+/- 4.17	5.6%	0.001	0.124
Loss Cost	2003.1	3.38	+/- 4.50	5.6%	0.002	0.128
Loss Cost	2003.2	1.79	+/- 4.30	-1.0%	0.000	0.395
Loss Cost	2004.1	2.10	+/- 4.67	-0.5%	0.001	0.356
Loss Cost	2004.2	2.05	+/- 5.09	-1.3%	0.002	0.406
Loss Cost	2005.1	2.06	+/- 5.59	-1.9%	0.005	0.447
Loss Cost	2006.1	2.85	+/- 6.12	-0.1%	0.020	0.336
Loss Cost	2006.2	4.42	+/- 6.43	5.8%	0.081	0.158
Loss Cost	2007.1	5.90	+/- 6.86	12.2%	0.237	0.079
Loss Cost	2007.2	4.20	+/- 7.06	3.8%	0.105	0.215
Severity	1998.1	4.18	+/- 1.73	41.0%	0.000	0.000
Severity	1998.2	4.33	+/- 1.81	41.0%	0.000	0.000
Severity	1999.1	4.70	+/- 1.87	44.6%	0.000	0.000
Severity	1999.2	4.76	+/- 1.98	43.1%	0.000	0.000
Severity	2000.1	4.55	+/- 2.08	39.2%	0.000	0.000
Severity	2000.2	4.66	+/- 2.21	38.2%	0.000	0.000
Severity	2001.1	4.96	+/- 2.32	39.7%	0.000	0.000
Severity	2001.2	5.46	+/- 2.41	43.8%	0.000	0.000
Severity	2002.1	5.33	+/- 2.57	40.2%	0.000	0.000
Severity	2002.2	4.94	+/- 2.70	34.8%	0.000	0.001
Severity	2003.1	4.12	+/- 2.68	27.6%	0.000	0.003
Severity	2003.2	2.99	+/- 2.44	19.0%	0.000	0.017
Severity	2004.1	2.56	+/- 2.57	12.7%	0.000	0.049
Severity	2004.2	2.65	+/- 2.81	11.9%	0.000	0.060
Severity	2005.1	2.26	+/- 3.02	6.6%	0.000	0.131
Severity	2006.1	1.38	+/- 3.10	-0.6%	0.000	0.359
Severity	2006.2	1.63	+/- 3.39	0.2%	0.000	0.322
Severity	2007.1	1.43	+/- 3.72	-1.9%	0.000	0.424
Severity	2007.2	0.61	+/- 3.91	-5.5%	0.000	0.743
Frequency	1998.1	-3.67	+/- 2.30	20.6%	0.000	0.003
Frequency	1998.2	-3.34	+/- 2.40	16.5%	0.000	0.009
Frequency	1999.1	-3.10	+/- 2.53	13.2%	0.000	0.020
Frequency	1999.2	-2.91	+/- 2.67	10.6%	0.000	0.036
Frequency	2000.1	-3.23	+/- 2.80	12.4%	0.000	0.027
Frequency	2000.2	-3.69	+/- 2.90	15.5%	0.000	0.016
Frequency	2001.1	-3.34	+/- 3.07	11.6%	0.000	0.037
Frequency	2001.2	-2.78	+/- 3.22	6.9%	0.000	0.091
Frequency	2002.1	-2.42	+/- 3.42	3.8%	0.000	0.163
Frequency	2002.2	-1.68	+/- 3.57	-0.3%	0.000	0.345
Frequency	2003.1	-0.72	+/- 3.67	-3.5%	0.000	0.691
Frequency	2003.2	-1.17	+/- 3.90	-2.7%	0.000	0.544
Frequency	2004.1	-0.45	+/- 4.16	-4.3%	0.000	0.826
Frequency	2004.2	-0.58	+/- 4.53	-4.4%	0.000	0.792
Frequency	2005.1	-0.20	+/- 4.96	-5.0%	0.000	0.935
Frequency	2006.1	1.45	+/- 5.11	-3.3%	0.000	0.558
Frequency	2006.2	2.74	+/- 5.36	1.0%	0.000	0.290
Frequency	2007.1	4.40	+/- 5.49	10.0%	0.000	0.102
Frequency	2007.2	3.57	+/- 5.91	3.9%	0.000	0.211