

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

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

September 9, 2020

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1. INTRODUCTION

This report was prepared by Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), as part of the Board's "2020 Annual Review" of insurance industry (Industry) loss experience to determine Benchmarks for rate filings submitted between October 1, 2020 and March 31, 2021 – under the assumption of a return to pre-Covid-19 traffic environment at that time.

This report presents the results of our analysis of Alberta's Industry private passenger vehicles loss and expense experience reported as of December 31, 2019 for the 2020 Annual Review.

The scope of our analysis includes all coverages:

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

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

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

	2020 Semi Annual Review As of June 30, 2019	2020 Annual Review As of December 31, 2019
Tend Benchmarks		
TPL-Bodily Injury	+8.0%/7.0% ¹	+7.0%/6.0% ²
TPL-Property Damage	+1.5%	+1.5%
TPL - Subtotal	+6.1%/5.4%	+5.4%/4.7%
AB – Total	+8.5%	+8.5%
Collision	+2.5%	+1.5%
Comprehensive	+6.5%	+6.5%
All Perils	+4.0%	+4.0%
Specified Perils	+7.0%	+6.0%
Underinsured Motorist	+4.0%	+4.0%
Other Benchmarks		
Catastrophe Provision	57%	51%
Investment Income	NA	N/A
Health Cost Recovery	4.74% of TPL Premiums	4.74% of TPL Premiums
Operating Expenses	26.7%	26.0%
Profit Provision	7%	7%

¹ Future trend rate begins April 1, 2019.

² Future trend rate begins October 1, 2019.

1.1. Covid-19

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

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

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

1.2. Data

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

Our analysis reflects the experience of the insurance industry as a whole, including the Facility Association (FA)³ and the two Risk Sharing Pools (RSPs)⁴, 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.

³ Due to the low volume of FA risks, we find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates, although the FA experience does have a higher average loss cost per vehicle than the industry.

⁴ 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.”

2. BACKGROUND

In this report we present:

- assumptions, factors, and provisions we recommend⁵ serve as Benchmarks for rate filings submitted between October 1, 2020 and March 31, 2021, and
- other assumptions, factors, and provisions for the Board’s consideration as it reviews rate filings submitted between October 1, 2020 and March 31, 2021.

Based upon submissions by individual insurers, more recent data, and comments from interested parties received at the Open Meeting on August 20, 2020, we have updated our preliminary report dated June 26, 2020. We present in this report our final recommended assumptions, factors, and provisions.

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

2.1. Analysis of Industry Claim Cost and Expense Experience

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

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

We considered the Industry claim experience through December 31, 2019 as reported to GISA.

2.2. Other Comments

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

We suggest that the Board also consider the reasonableness of additional information provided by interested parties that may be more current or that may provide more insight into the Industry private passenger vehicle claim experience (particularly as respects the bodily injury coverage) that has

⁵ We refer to these as “selections” in this report.

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

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

3. LEGISLATIVE REFORMS AND GOVERNMENT ACTIONS

3.1. History of Rate Regulation

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

Between 2004 and 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 the Open 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 establish 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 associated changes to the Insurance Act and a new, supporting, Automobile Insurance Premiums Regulation came into force effective July 1, 2014. With the changes in the Act and Automobile Insurance Premiums Regulation:

- the Board's mandate was expanded to also regulate Additional Coverage;
- the 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 <https://airb.alberta.ca> and include information that insurers should consider in preparing their rate filings.

3.2. Minor Injury Reforms

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

- a cap on pain and suffering for minor injuries at \$4,000⁶;
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross wages;
- an increase in the limit for medical/rehabilitation benefits under accident benefits to \$50,000; and
- maximum diagnosis and treatment protocol fees for medical/rehabilitation benefits under accident benefits.

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

On February 8, 2008 the Alberta Court of Queen's Bench ruled that the Minor Injury Regulation be struck down. In June 2009 the Alberta Court of Appeal overturned the February 2008 decision of the Alberta Court of Queen's Bench. In December 2009 the Supreme Court of Canada denied the request for leave to appeal, thereby affirming the cap on minor injuries.

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

Maximum fees for certain diagnosis and treatment protocols have been updated since introduced in 2005, with the most recent increases effective in June 2013 for physical therapy and February 2016 for chiropractic services.

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.⁷

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 clear⁸ that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.2.

⁶ The \$4,000 limit was increased to \$4,144 effective January 1, 2007; to \$4,339 effective January 1, 2008; to \$4,504 effective January 1, 2009; to \$4,518 effective January 1, 2010; to \$4,559 effective January 1, 2011; to \$4,641 effective January 1, 2012; to \$4,725 effective January 1, 2013; to \$4,777 effective January 1, 2014; to \$4,892 effective January 1, 2015; to \$4,956 effective January 1, 2016; to \$5,020 effective January 1, 2017; to \$5,080 effective January 1, 2018; to \$5,202 effective January 1, 2019 and to \$5,296 effective January 1, 2020.

⁷ It is our understanding that the changes were administrative in nature (clarifications).

⁸ Insufficient data is available at this time to assess if this clarification will affect claims costs.

3.3. Grid Rate System

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

3.4. 2007 Automobile Insurance Benefits Revision

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

3.5. Legalization of Cannabis

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

4. ANALYSIS – GENERAL DISCUSSION

4.1. Introduction

In the sections that follow we present:

- an analysis and discussion of Industry loss development factors and trend rates;
- the Industry loss development factors and trend rates we recommend⁹ the Board consider in reviewing Industry's overall performance, and to serve as Benchmarks to apply to rate filings submitted between October 1, 2020 and March 31, 2021; and
- other assumptions, factors, and provisions for the Board to consider in reviewing Industry's overall performance, and to consider in reviewing rate filings submitted between October 1, 2020 and March 31, 2021.
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness.

4.2. Claim Cost – Data

The source for the claim data that we analyze is the 2019-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2019) provided by GISA, and it includes the experience of all drivers in the Province, including the Facility Association and the two RSPs (from the time they were formed). We refer to this as the AIX report.

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

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

The 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.,

⁹ See previous comments on recommendations.

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

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

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

We estimate the final (ultimate) number of claims and cost¹⁰ of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2019 (referred to as “accident half-years”¹¹) and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by developing our own estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA¹². In doing so, we consider the Industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

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

We select loss¹³ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2019 (we group claims by the accident half-year that

¹⁰ 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.

¹¹ 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.

¹² GISA edits and compiles the data reported by individual insurers.

¹³ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

the events that give rise to the claims occur), separately for each of the coverages. We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2019, separately for each of the coverages.

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

5. SELECTION OF CLAIM COUNT AND CLAIM AMOUNT DEVELOPMENT FACTORS

The data we use to select loss development factors and claim count development factors is the Alberta AUTO7001 Automobile Industry Exhibit, 2019-2, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data^{14 15}.

Our selected cumulative factors and basis for selection (e.g., weighted average of the last six development factors) are presented in Appendix A. The summary of our selected factors, estimated ultimate losses and claim counts, as well as a comparison to the selections made in our prior review are presented in Appendices C and D.

In Section 5.1 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency and severity for each of the last five years for each coverage. We find the emerged losses during the second half of 2019 to be generally consistent with our expectations based on our prior selected loss development factors.

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

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.¹⁶ As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,¹⁷ and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

¹⁴ Our selections are based on the Incurred Development Method.

¹⁵ In this Alberta Exhibit AUTO 7001, GISA notes issues with the data due to reporting problems and subsequent corrections. Based on our review of the Auto 7001 exhibits for each of the ten largest insurers, we chose not to adjust the data for the noted issues.

¹⁶ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹⁷ Number of claims per 1,000 insured vehicles.

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

AY	2020 SAR (as of June 30, 2019)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$366.48	\$57,680	6.35	\$361.62	\$56,746	6.37
2016	\$395.55	\$63,283	6.25	\$390.65	\$62,288	6.27
2017	\$427.76	\$66,280	6.45	\$425.29	\$65,054	6.54
2018	\$439.28	\$72,045	6.10	\$441.77	\$71,210	6.20
2019*	\$393.50	\$68,437	5.75	\$456.01	\$74,946	6.08

* The 2019 data presented for the 2020 SAR only includes data through to June 30, 2019 and is not directly comparable to the full 2019 year in the 2020 AR.

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have decreased by 0.6%.

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

AY	2020 SAR (as of June 30, 2019)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$169.83	\$5,379	31.57	\$169.73	\$5,379	31.56
2016	\$158.40	\$5,376	29.47	\$158.26	\$5,372	29.46
2017	\$173.57	\$5,649	30.73	\$173.41	\$5,637	30.76
2018	\$172.49	\$5,816	29.66	\$174.14	\$5,775	30.15
2019*	\$170.54	\$5,762	29.60	\$173.79	\$5,918	29.37

* The 2019 data presented for the 2020 SAR only includes data through to June 30, 2019 and is not directly comparable to the full 2019 year in the 2020 AR.

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 0.2%.

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

AY	2020 SAR (as of June 30, 2019)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$51.12	\$4,550	11.23	\$51.19	\$4,556	11.24
2016	\$51.91	\$4,701	11.04	\$51.94	\$4,703	11.04
2017	\$60.73	\$5,268	11.53	\$61.32	\$5,320	11.53
2018	\$66.53	\$5,826	11.42	\$66.36	\$5,805	11.43
2019*	\$67.41	\$6,195	10.88	\$71.04	\$6,232	11.40

* The 2019 data presented for the 2020 SAR only includes data through to June 30, 2019 and is not directly comparable to the full 2019 year in the 2020 AR.

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 0.2%.

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

AY	2020 SAR (as of June 30, 2019)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$251.62	\$6,127	41.07	\$251.67	\$6,172	40.78
2016	\$247.88	\$6,098	40.65	\$248.01	\$6,165	40.23
2017	\$273.24	\$6,278	43.52	\$274.55	\$6,417	42.78
2018	\$278.56	\$6,293	44.27	\$282.04	\$6,456	43.68
2019*	\$247.04	\$5,804	42.57	\$259.90	\$6,168	42.13

* The 2019 data presented for the 2020 SAR only includes data through to June 30, 2019 and is not directly comparable to the full 2019 year in the 2020 AR.

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

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

AY	2020 SAR (as of June 30, 2019)			2020 AR (as of December 31, 2019)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$190.65	\$6,012	31.71	\$190.62	\$6,011	31.71
2016	\$254.93	\$5,996	42.51	\$254.88	\$5,992	42.54
2017	\$174.00	\$6,186	28.13	\$174.01	\$6,226	27.95
2018	\$175.66	\$6,309	27.84	\$174.95	\$6,336	27.61
2019*	\$111.85	\$5,745	19.47	\$167.87	\$6,236	26.92

* The 2019 data presented for the 2020 SAR only includes data through to June 30, 2019 and is not directly comparable to the full 2019 year in the 2020 AR.

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have decreased by 0.1%.

6. SELECTION OF LOSS TREND RATES

6.1. Introduction

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

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

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

To derive estimates of appropriate loss trend rates, we consider the observed severity, frequency, and loss cost trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost¹⁸ by accident half-year that we derive (as we discuss in Section 5) and the results of regression analyses we perform. In doing so, we reflect parameters that could have an impact on the trends, such as time, seasonality, and, as appropriate, “level changes” and coverage reforms.

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

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

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

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

¹⁸ Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses based on factors provided by GISA.

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

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2000-1 to 2019-2.

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

Seasonality

Some coverages exhibit what is referred to as “seasonality” – where the number of claims or claim amounts incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether or not seasonality is statistically significant based on the measured p -values and, if appropriate, include seasonality in our regression model used as the basis for our trend selection.

Other Variables

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

Reforms and Level Changes

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

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

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

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

Other Considerations

In selecting loss trend rates, we also consider:

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

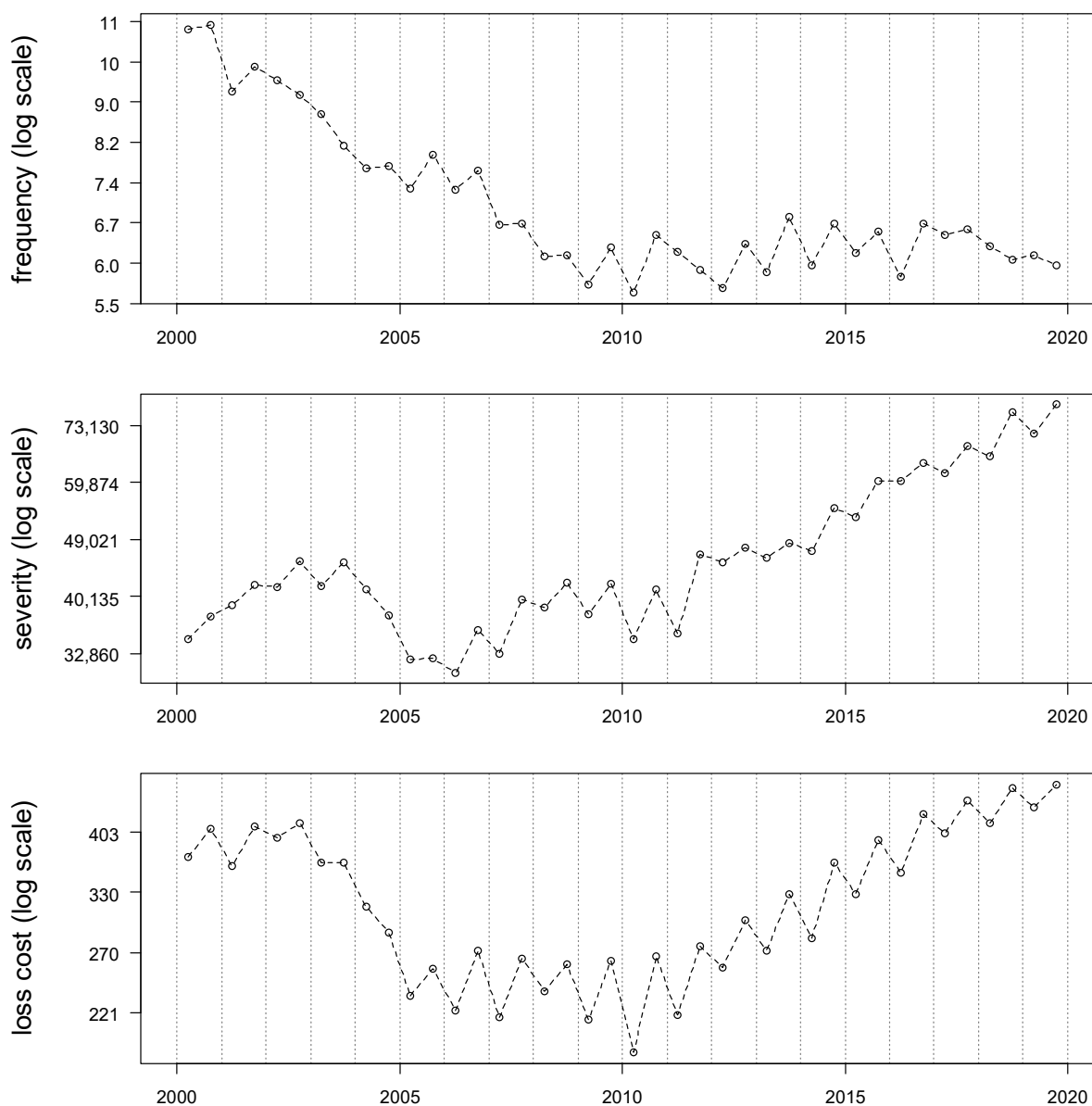
6.2. Bodily Injury

For the prior review, we selected a past lost cost trend rate of +8.0% and a future loss cost trend rate of +7.0% beginning April 1, 2019.

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately -1.4%, +2.7%, and +1.3%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 increased by 3.2% over the loss cost for the accident year ending December 31, 2018.

In Figure 1, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2.

Figure 1: Observed Bodily Injury Loss Cost Experience



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 after 2010 that appears to be possibly becoming less steep over the past two years;
- severity has exhibited a generally upward trend since Bill 53 but includes a relatively flat to declining trend during the period 2009 through the first half of 2011, increases beginning in 2011-2 that turned to a steeper increase beginning in 2014; and,
- frequency has generally exhibited a downward trend through to 2010 that had leveled off over 2010 to 2016, and more recently early signs of a declining patterns since 2016¹⁹.

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 Decision²⁰.

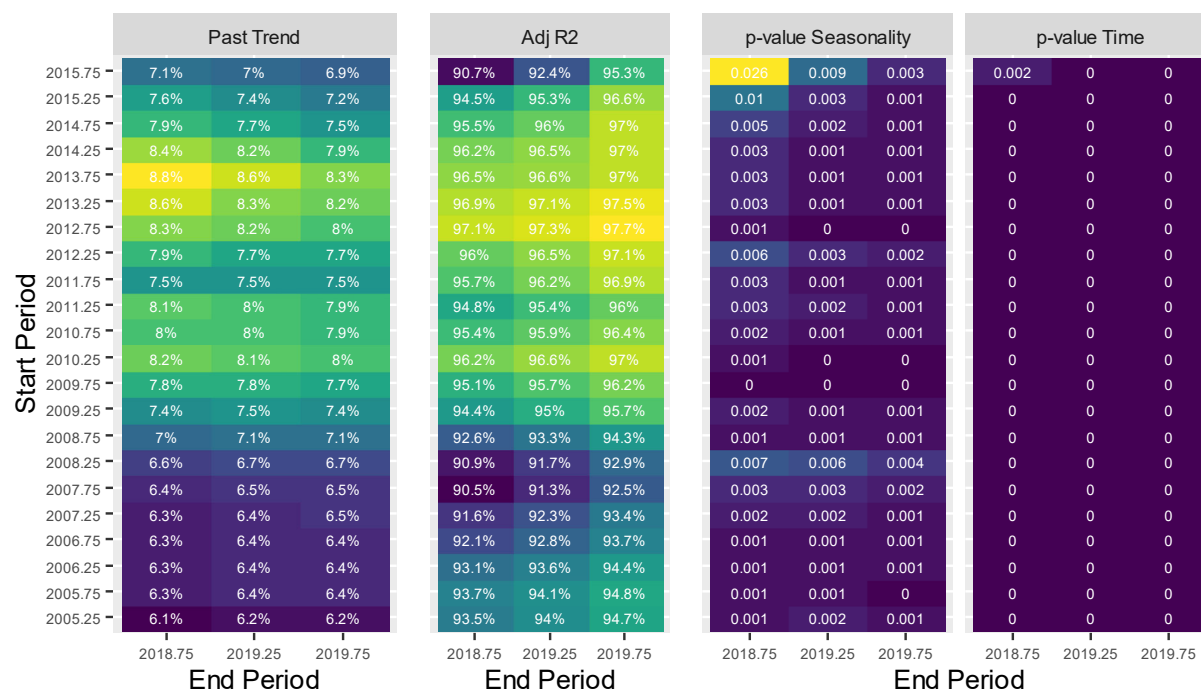
The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 2005-1 (post Bill 53), with and without a seasonality parameter, with and without a change in the trend rate at July 2011, are presented in Appendix E. We show estimated trends ending 2019-2, 2019-1 and 2018-2 given the uncertainties related to estimated bodily injury claim costs.

In Figure 2 we present a heatmap of indicated severity trends beginning 2005-1 through 2015-2, ending 2019-2, 2019-1 and 2018-2 with time and seasonality parameters included in the model.

¹⁹ A -5.6% change occurred between 2017 and 2018. However, we are uncertain if this decline is attributed to GISA's comments regarding reporting errors or changes in reporting by insurers.

²⁰ 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.

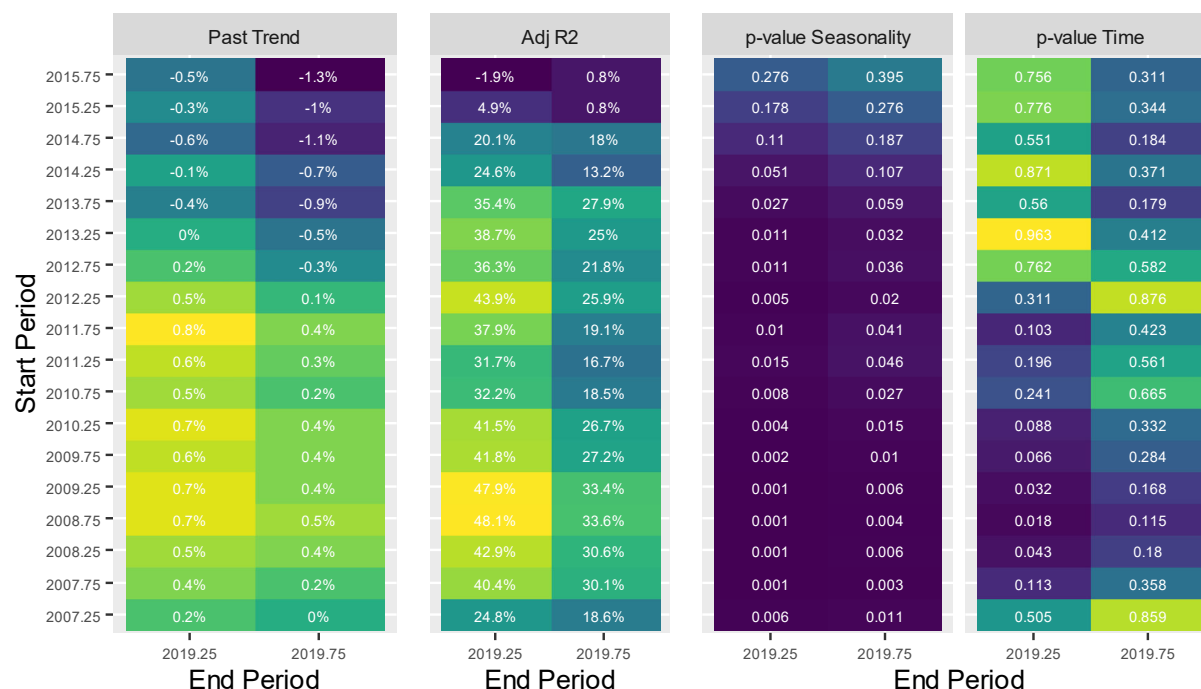
Figure 2: Bodily Injury Severity Heatmap (Time and Seasonality)



- We observe the models with experience periods ending 2019-2, have indicated severity trend rates that range from approximately +6.0% to +8.5%, and have high Adjusted R-squared values and significant p -values for time and seasonality.
- The indicated trend rate is generally lower for the models with longer experience periods and hits a maximum with the model beginning 2013-2.
- We note the models with the shortest experience periods, those beginning 2014-1 through 2015-2, are also on the lower end of the range.
- The models with experience periods ending 2019-1 and 2018-2 have similar results as those ending 2019-2.

In Figure 3 we present a heatmap of indicated frequency trends beginning 2007-1 through 2015-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model.

Figure 3: Bodily Injury Frequency Heatmap (Time and Seasonality)



- The estimated frequency trends from these models are generally flat and have p -values for time that are insignificant.
 - The models have low Adjusted R-squared values and p -values that are significant for seasonality.
- Therefore, while there is a declining frequency pattern, we are unable to discern a frequency trend rate due to the weak statistical evidence.

In the AUTO 7001 Exhibit introduction, GISA describes the following bodily injury claim amount and claim count reporting issues that may be affecting the bodily injury loss development data.

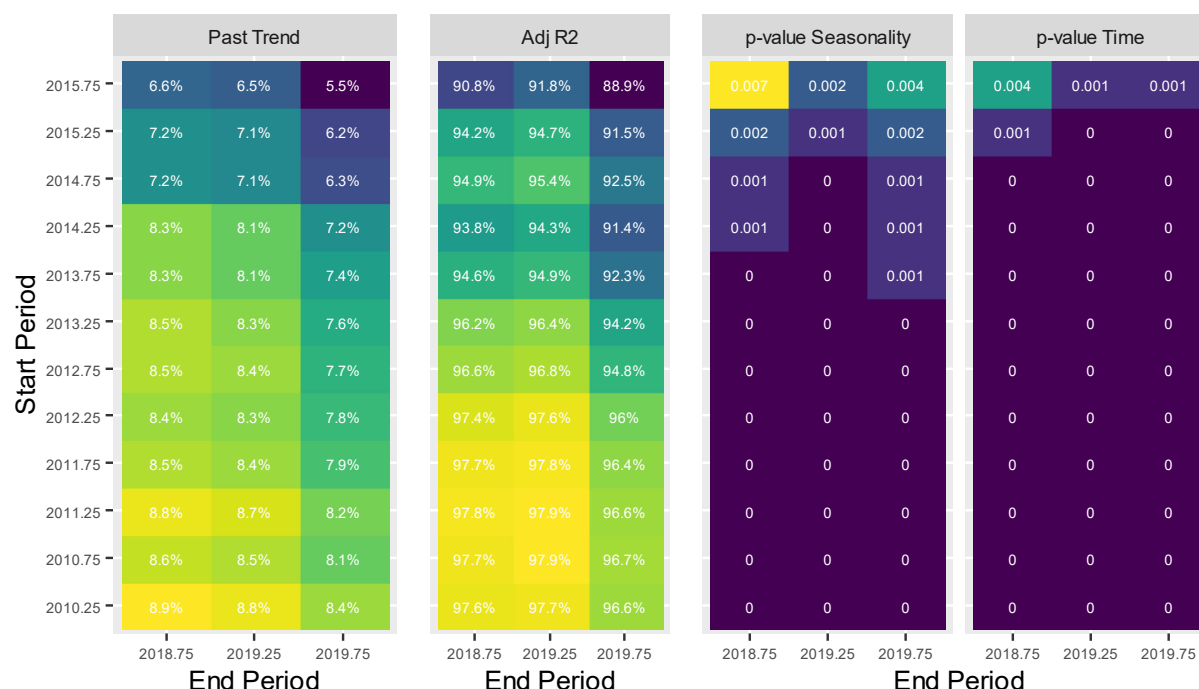
- *“An unusual significant increase in claim counts for a major writer was noted for Bodily Injury Kind of Loss for Accident Half-Years 2016-1, 2016-2 and 2017-1 at the 6-month development stage. This has been confirmed as a result of a temporary change in its claims handling, which created significant claims backlog. Users should exercise caution when using this data.*
- *A large writer has confirmed its change in claims handling practice for Bodily Injury claims, which results in larger than historical claims closure across the 2017-1 and later diagonals of the Bodily Injury claim count and amount triangles. Users should exercise caution when using this data.*
- *A large writer has strengthened their case reserving practice for Bodily Injury Kind of Loss as of Accident Year 2017-2, resulting in larger than usual case reserve amounts across the 2017-2 and later diagonals of the Bodily Injury amount triangle. Users should exercise caution when using this data.”*

These reporting issues serve to increase the uncertainty surrounding our selected ultimate claim amounts and claim counts. Given the uncertainty surrounding our selected ultimates (which impact the

estimated frequency and severity trends), as well as the high p -values for our frequency trend models, we also consider the estimated loss cost trends.

In Figure 4, we present a heatmap of indicated loss cost trends beginning 2010-1 through 2015-2, ending 2018-2, 2019-1 and 2019-2 with time and seasonality parameters included in the model.

Figure 4: Bodily Injury Loss Cost Heatmap (Time and Seasonality)



- The estimated loss cost trends decline from approximately +8.5% (beginning 2010-1) to +5.5% (beginning 2015-2) with high Adjusted R-squared values, and p -values that are significant for time and seasonality.
- The same estimated loss cost trends ending 2018-2 and 2019-1 are between a half and one percentage point higher.

Based on these findings, we select a past loss cost trend rate of +7.0%, the approximate trend rate over the periods beginning 2013-1 to 2014-2, ending 2019-2.

While the uncertainties related to ultimate claim amounts – particularly for the more recent accident years - make the selection of the future loss trend rate more challenging, we find there is some evidence of moderation to the steep increases in the loss costs (e.g., +5.5% loss cost trend rate for the time frame 2015-2 to 2019-2, and even lower for shorter time frames ending 2019-2). However, this is based on a limited number of data points and highly leveraged by the 2019-2 loss cost. As mentioned in our 2019 annual report, anecdotal evidence of a stabilization²¹ of the percentage of claimants subject to the

²¹ All else being equal, if the percentage of claimants subject to the cap had been declining and then the pattern of decline moderated to a more stable level (i.e., the percentage of claimants subject to the cap stabilized), the result is a moderation of the shift of claimants to high average cost non-cap awards and a less steep severity trend.

minor injury cap was provided at the August 2019 Open Meeting which would support a lower future trend.

Consistent with our prior report, we continue to 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 +7.0% and a future loss cost trend of +6.0%; a one-point decrease from our prior selections.

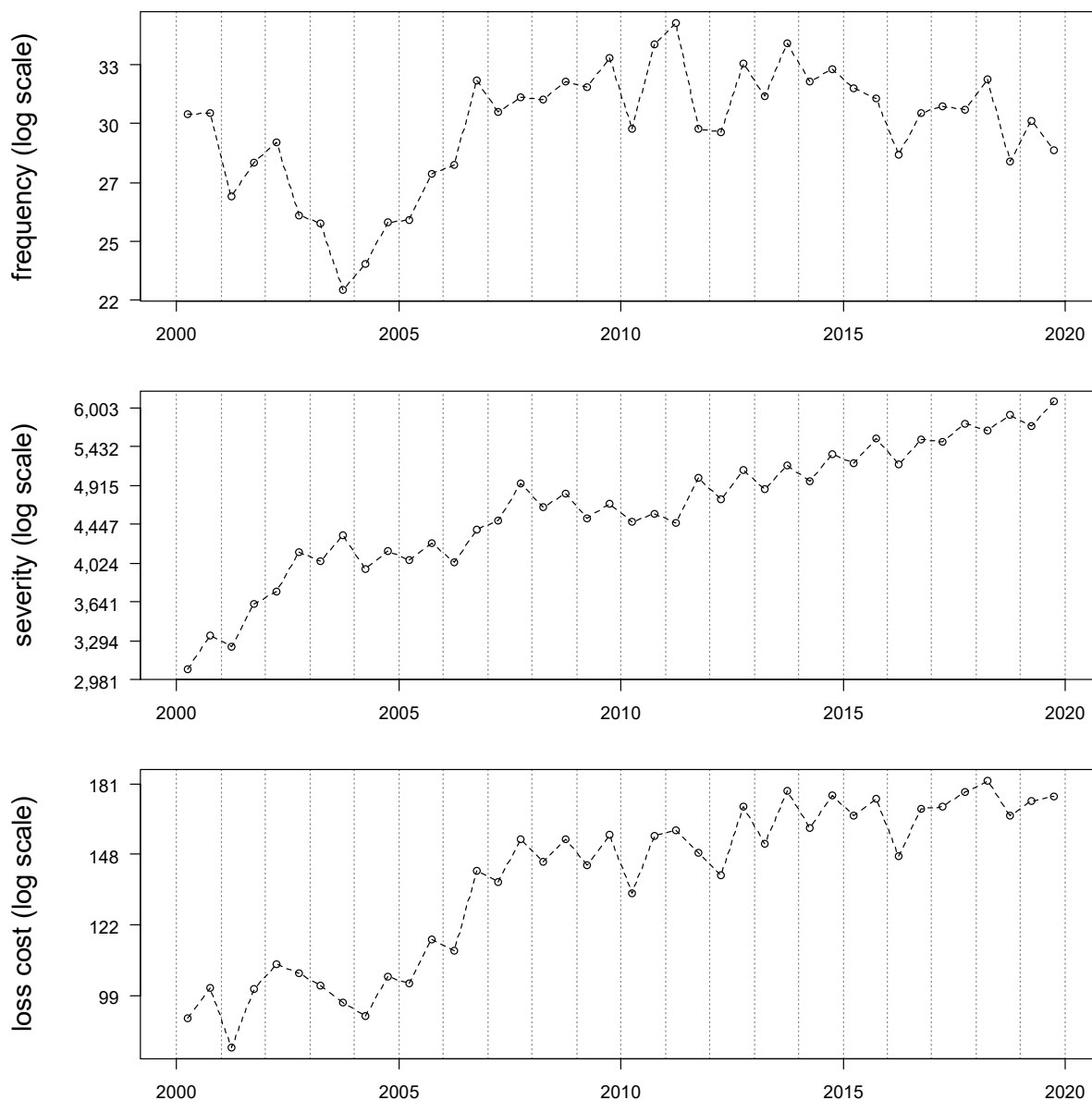
6.3. Property Damage

For the prior review we selected a past and future loss cost trend rate of +1.5%.

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately +2.0%, +3.5%, and +5.6%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 decreased by 0.2% over the loss cost for the accident year ending December 31, 2018.

In Figure 5, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

Figure 5: Observed Property Damage Loss Cost Experience



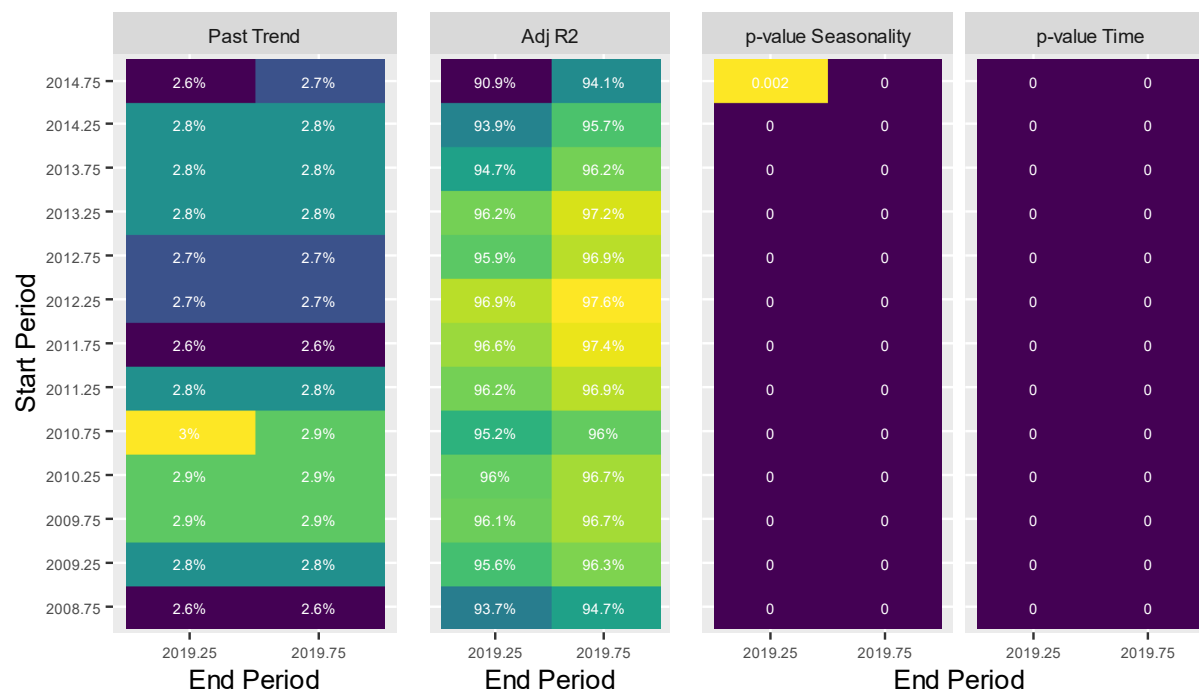
The historical data points show, subject to variability:

- a modest upward loss cost trend beginning 2007, following a rise in the loss cost level;
- severity generally exhibiting an upward trend over the last twenty years, except for some isolated periods of a declining pattern; and,
- frequency contributed to the rise in the loss cost level over 2003 to 2006, followed by a somewhat volatile but flat pattern, which appears to have turned downward since its peak in 2011.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods beginning 2005-1 and ending 2019-2 and 2019-1, with and without a seasonality parameter are presented in Appendix E.

In Figure 6, we present a heatmap of indicated severity trends beginning 2008-2 through 2014-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model.

Figure 6: Property Damage Severity Heatmap (Time and Seasonality)



- The models ending 2019-2 generally have implied severity trends that fall in the range of +2.5% to +3.0% with high Adjusted R-squared values, and p -values that are significant for time and seasonality.
- The estimated trends ending 2019-1 fall within the same range as those ending 2019-2.

In Figure 7, we present a heatmap of indicated frequency trends beginning 2008-2 through 2014-1, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant.

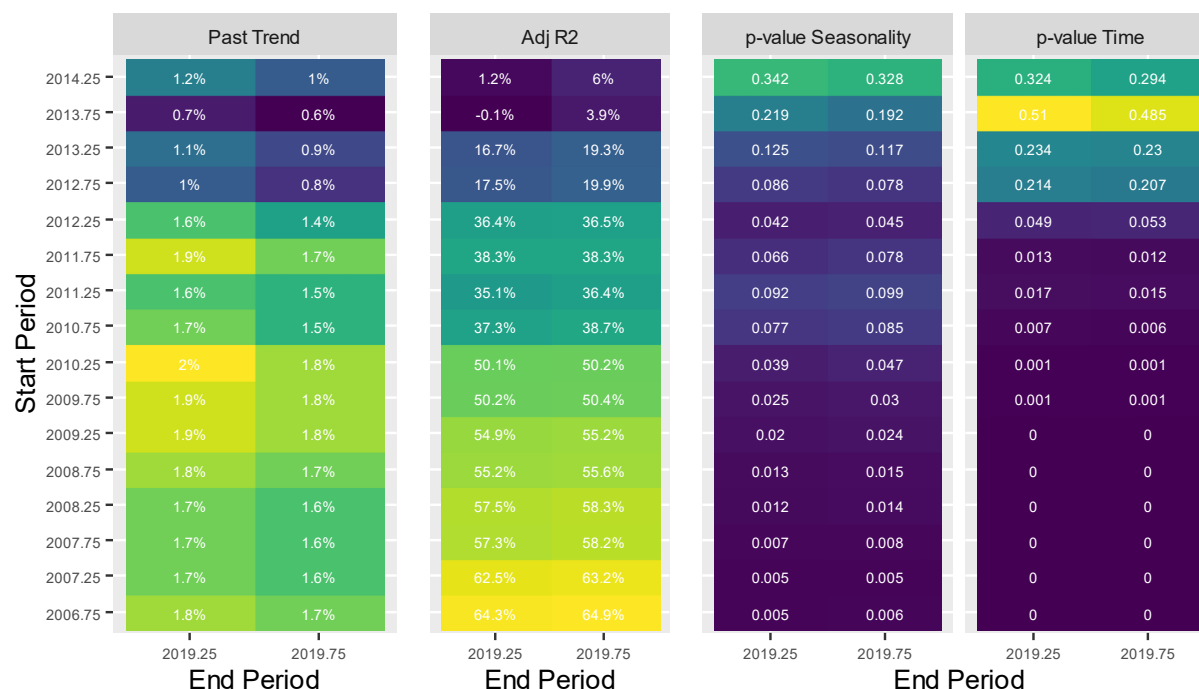
Figure 7: Property Damage Frequency Heatmap (Time)



- The models ending 2019-2 generally have implied frequency trends that fall in the range of -1.0% to -2.0% with low Adjusted R-squared values, and *p*-values that are generally significant for time.
- The estimated trends ending 2019-1 fall within the same range as those ending 2019-2.

Given the weak frequency R-squared values, we also considered the loss cost trends rates. In Figure 8, we present a heatmap of indicated loss cost trends beginning 2006-2 through 2014-1, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model.

Figure 8: Property Damage Loss Cost Heatmap (Time and Seasonality)



- The models ending beginning 2006-2 through 2011-2 ending 2019-2 generally have implied loss cost trends cluster around 1.5%, with moderate Adjusted R-squared values, and p -values that are significant for time and seasonality.
- The estimated trends ending 2019-1 are slightly higher than those ending 2019-2. As a result, we select a past and future loss cost trend rate of +1.5% (rounded) – the same as our prior selected trend.

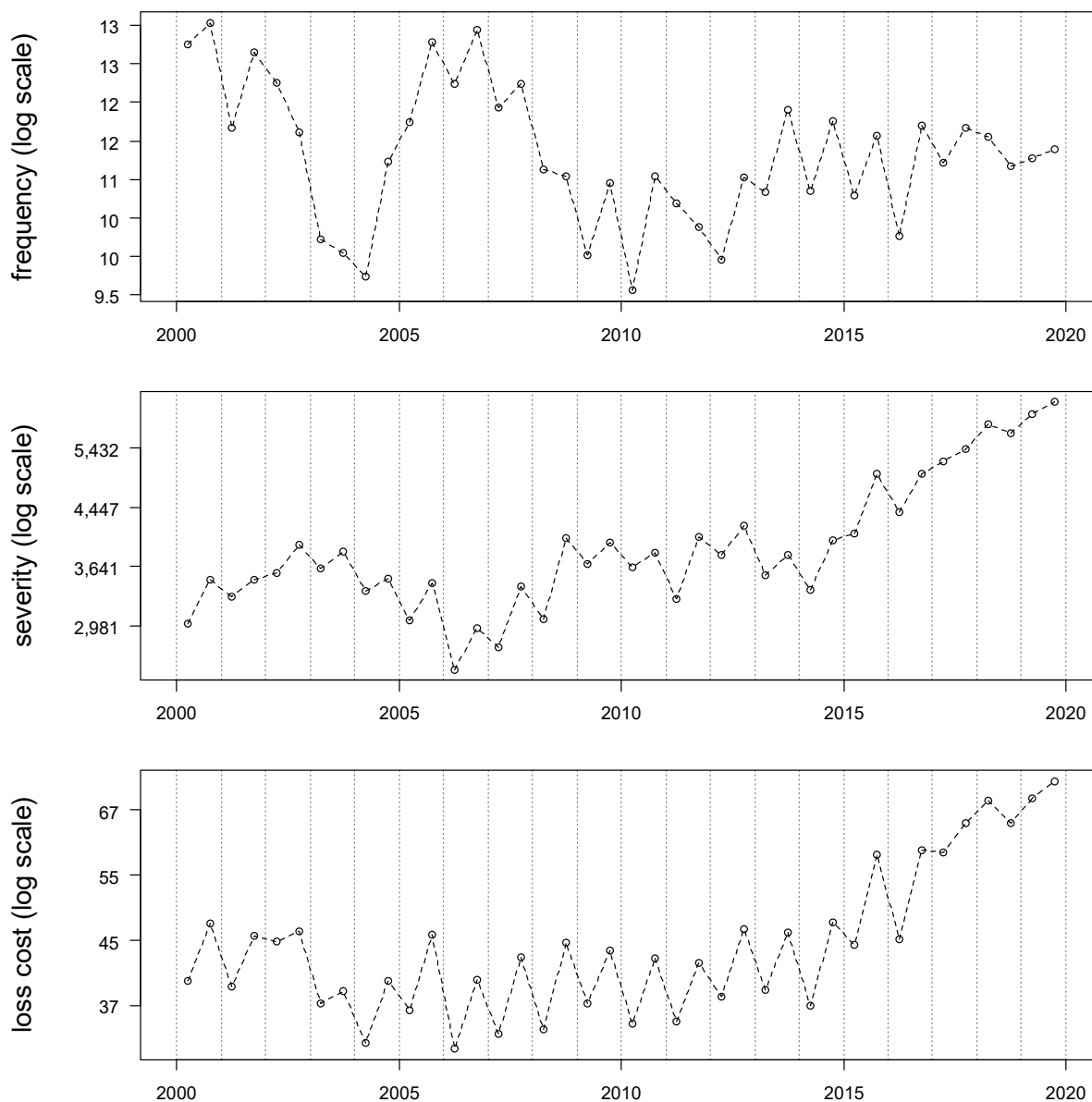
6.4. Accident Benefits

For the prior review we selected a past and future lost cost trend rate of +8.5%.

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately +2.3%, +11.2%, and +13.7%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 increased by 7.1% over the loss cost for the accident year ending December 31, 2018.

In Figure 9, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

Figure 9: Observed Accident Benefits Loss Cost Experience



The historical data points show, subject to variability:

- loss cost exhibiting a small positive trend since 2003, changing to 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 a steeper increasing pattern since 2015, like loss cost; and,
- frequency having changing patterns, but generally exhibiting a flat pattern since 2012.

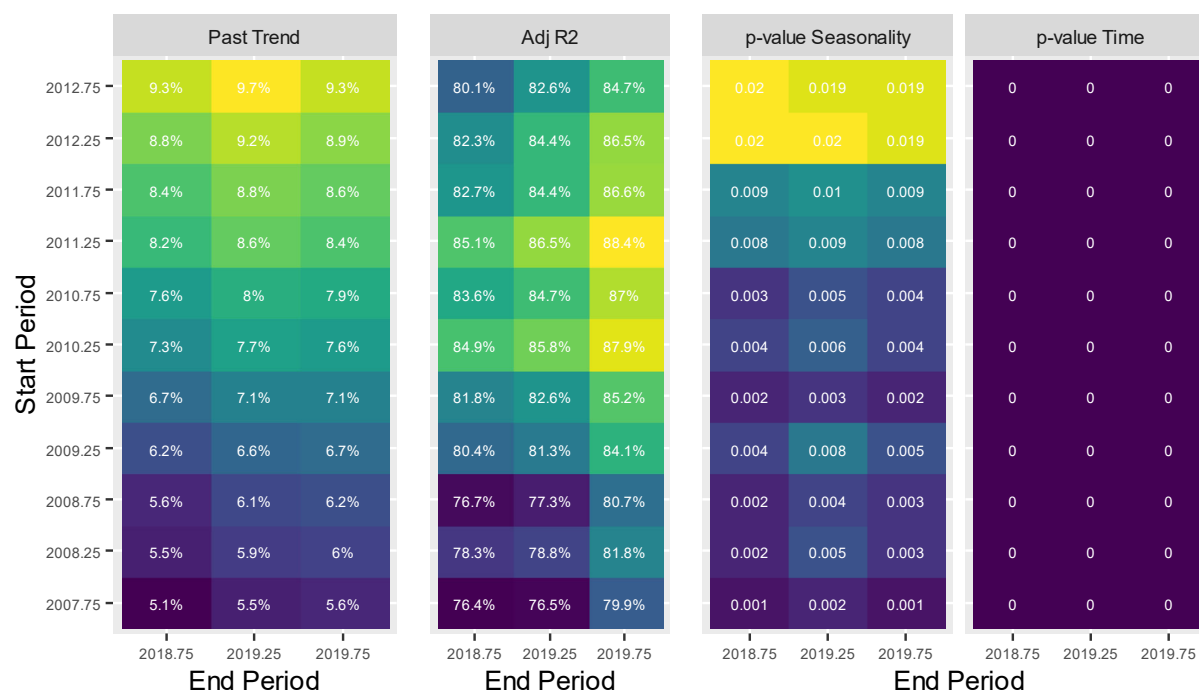
The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 2007-2 (since the reforms), with and without seasonality, and no data point exclusions, are presented in Appendix E. We also consider if there was a change in the level and/or a change in the trend rate during 2015. We show trends ending 2019-2, 2019-1, and 2018-2.

In our recent reviews, based on limited data since 2015-1 and an apparent change in the trend rate beginning 2015-2, we considered additional parameters to improve the model statistical fit: a lift in the data at 2015-2 and a change in the trend rate beginning 2015-2, as well as the exclusion of 2015-1 (a possible high point). We continue to consider these models below, however, with the additional data since 2015-1, we consider if a regression model without these additional parameters would result in a regression model with a statistical fit we find to be reasonable.

As presented in Appendix E, for trends beginning 2007-2, both the frequency and severity trend rates are generally positive; but the frequency Adjusted R-squareds are generally low. However, we find the loss cost trend rates beginning 2007-2, with seasonality which is significant, to present high Adjusted R-squareds compared to the separate frequency and severity trend rates. We therefore consider the loss cost trend rates directly.

In Figure 10, we present a heatmap of indicated loss cost trends beginning 2007-2 through 2012-2, ending 2019-2, 2019-1, and 2018-2 with time and seasonality parameters included in the model.

Figure 10: Accident Benefits Loss Cost Heatmap (Time and Seasonality)



- The models beginning 2010-1 through 2011-2 ending 2019-2 generally have implied loss cost trend rates ranging from +7.5% to +8.5%, with high Adjusted R-squared values, and *p*-values that are

significant for time and seasonality. The estimated trends ending 2018-2 and 2019-1 are consistent with those ending 2019-2.

As a result, we select a past and future loss cost trend rate of +8.5%, the same as our prior selection.

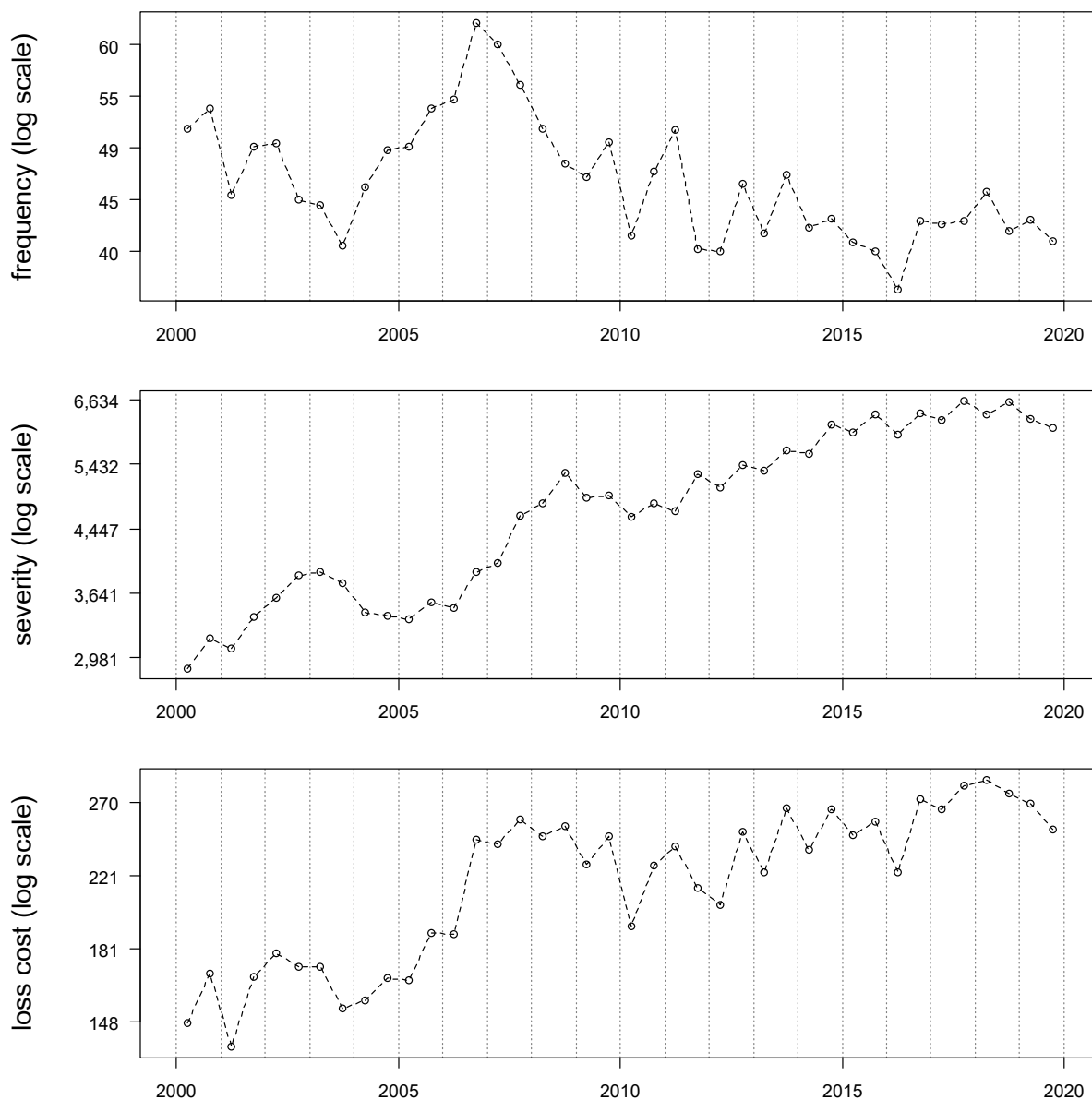
6.5. Collision

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

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately -1.8%, -7.6%, and -9.3%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 decreased by 7.9% over the loss cost for the accident year ending December 31, 2018.

In Figure 11, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

Figure 11: Observed Collision Loss Cost Experience



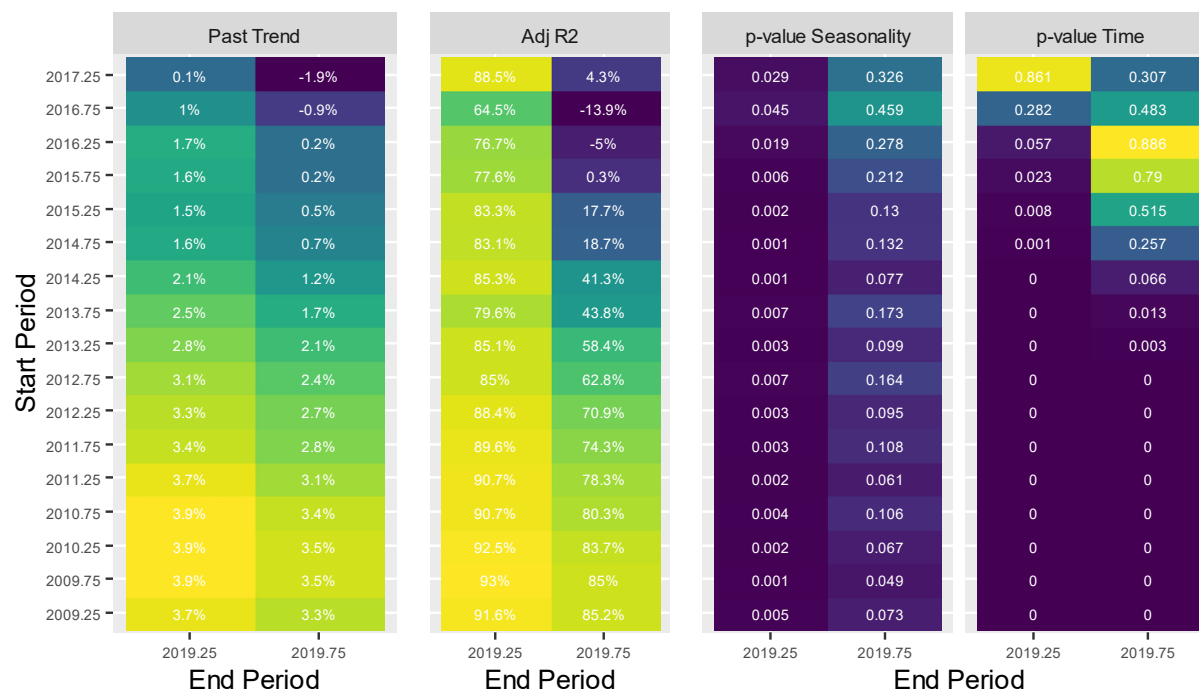
The historical data points show there to be a considerable amount of variability, particularly for frequency. Subject to this variability, the graphs show:

- a small positive loss cost trend since 2010, which appears to be flattening out over the most recent few years,
- an upward severity trend that is fairly consistent from 2010 to 2016 which appears to be leveling out in the most recent three years; and,
- a generally downward frequency trend following a spike in 2007, followed by a flat trend after 2010.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods beginning 2005-1 and ending 2019-2 and 2019-1, with and without a seasonality parameter, are presented in Appendix E.

In Figure 12, we present a heatmap of indicated severity trends beginning 2009-1 through 2017-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model.

Figure 12: Collision Severity Heatmap (Time and Seasonality)



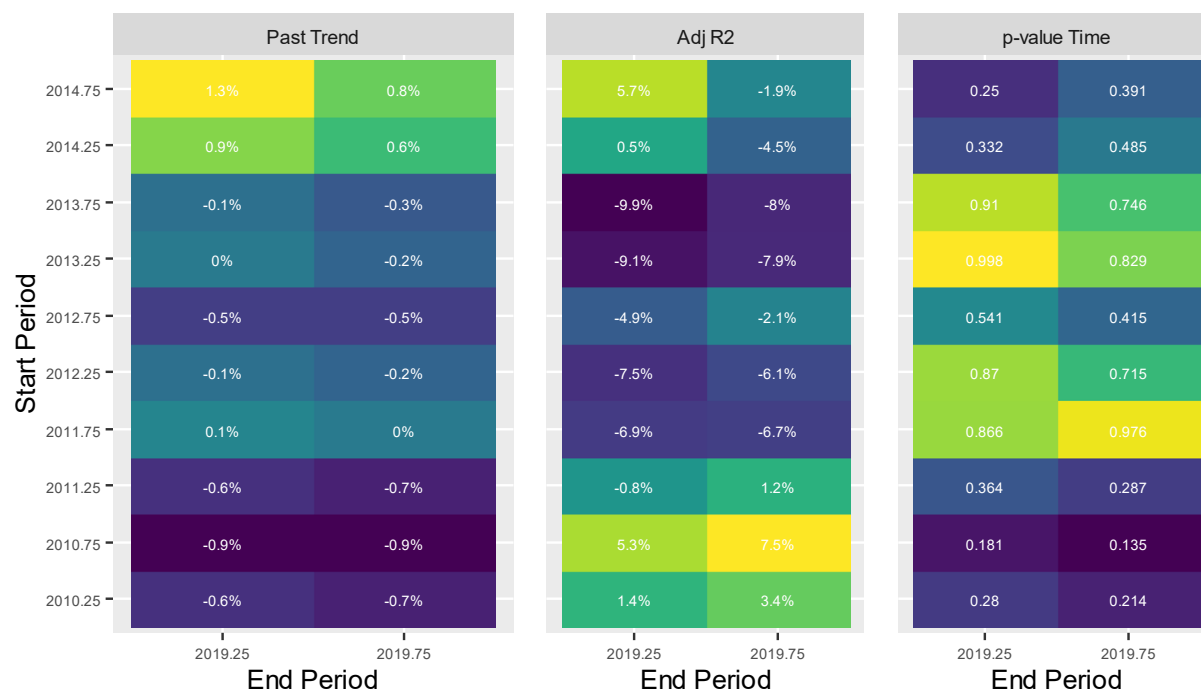
The models generally have implied severity trend rates ranging from +1.5% to +3.5%, where the estimated trends decrease as the trend period shortens.

- The longer trend periods (beginning 2009-1 through 2012-1) range from about +2.5% to +3.5%, have high Adjusted R-squared values and significant p -values (for time).
- The estimated trends over the more recent periods (beginning 2012-2 to 2013-2) range from about +1.5% to +2.5%, but with moderate Adjusted R-squared values and significant p -values.
- The models with the shortest experience periods (beginning 2014 and subsequent) have implied severity trend rates ranging from -2.0% to 1.5%, insignificant p -values and very low Adjusted R-squared values.
- The estimated trend rates ending 2019-1 are generally a half percentage-point higher than those ending 2019-2, due to low 2019-2 observation.

We select a past/future severity trend of +1.5%, one percentage point lower than our prior selected severity trend.

In Figure 12, we present a heatmap of indicated frequency trends beginning 2010-1 through 2014-2, ending 2019-2 and 2019-1 with only a time parameter included in the model.

Figure 13: Collision Frequency Heatmap (Time)



The estimated frequency trends generally range from approximately -1.0% to +1.0%, with very low Adjusted R-squared values and p -values (for time) that are not significant. Thus, we select a past/future frequency trend of 0.0%.

Therefore, based on our separate severity and frequency trend selections, our past and future loss cost trend rate is +1.5%, one percentage point lower than our prior selected loss cost trend.

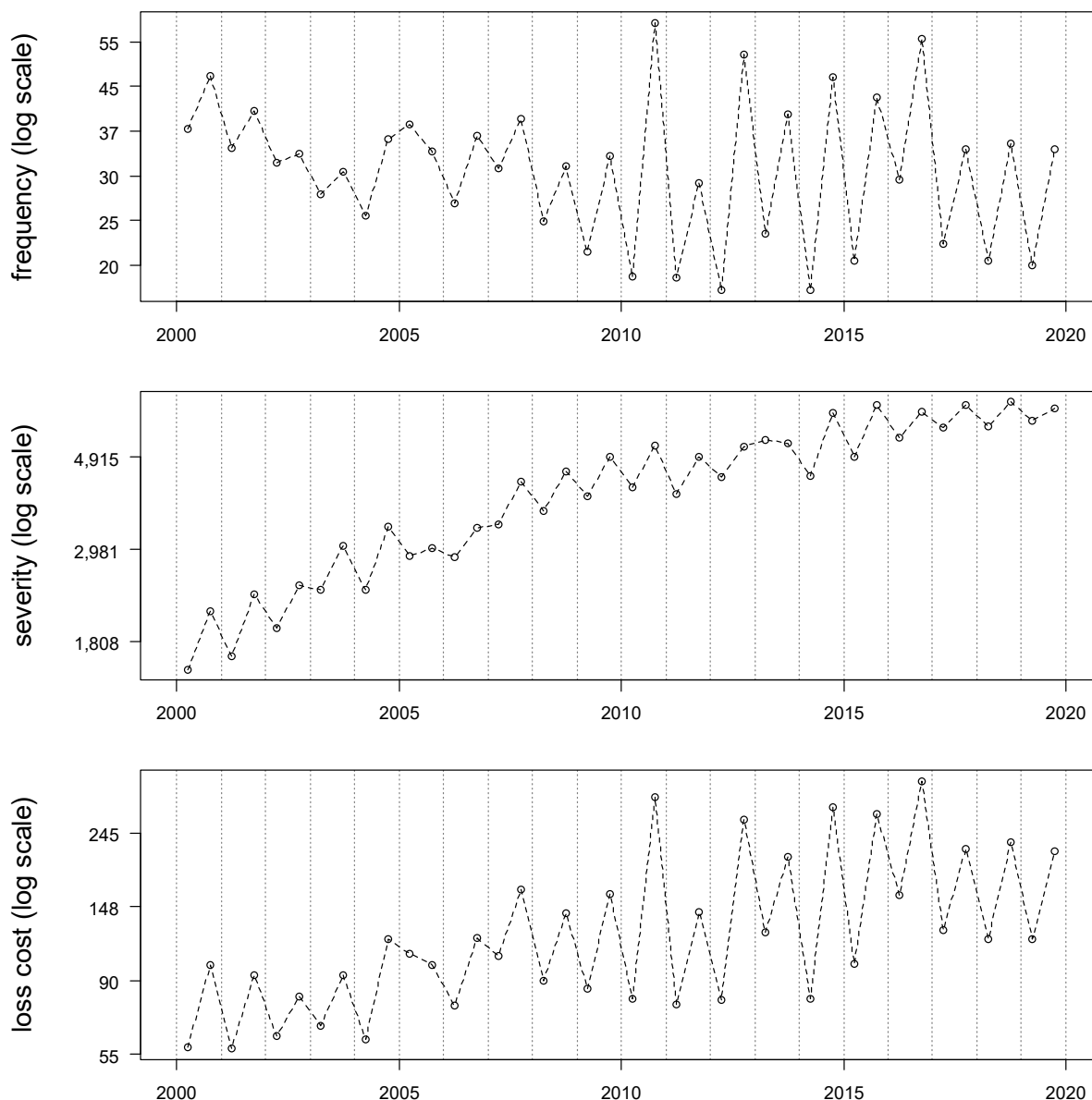
6.6. Comprehensive

For the prior review we selected a past and future loss cost trend rate of +6.5%.

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately -2.5%, -3.7%, and -6.1%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 decreased by 4.0% over the loss cost for the accident year ending December 31, 2018.

In Figure 14, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

Figure 14: Observed Comprehensive Loss Cost Experience



As can be seen from the graphs, the comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure to catastrophes, and the May 2011 and May 2016 wildfires in Slave Lake and Fort McMurray, respectively, (which are not considered catastrophe losses by GISA).

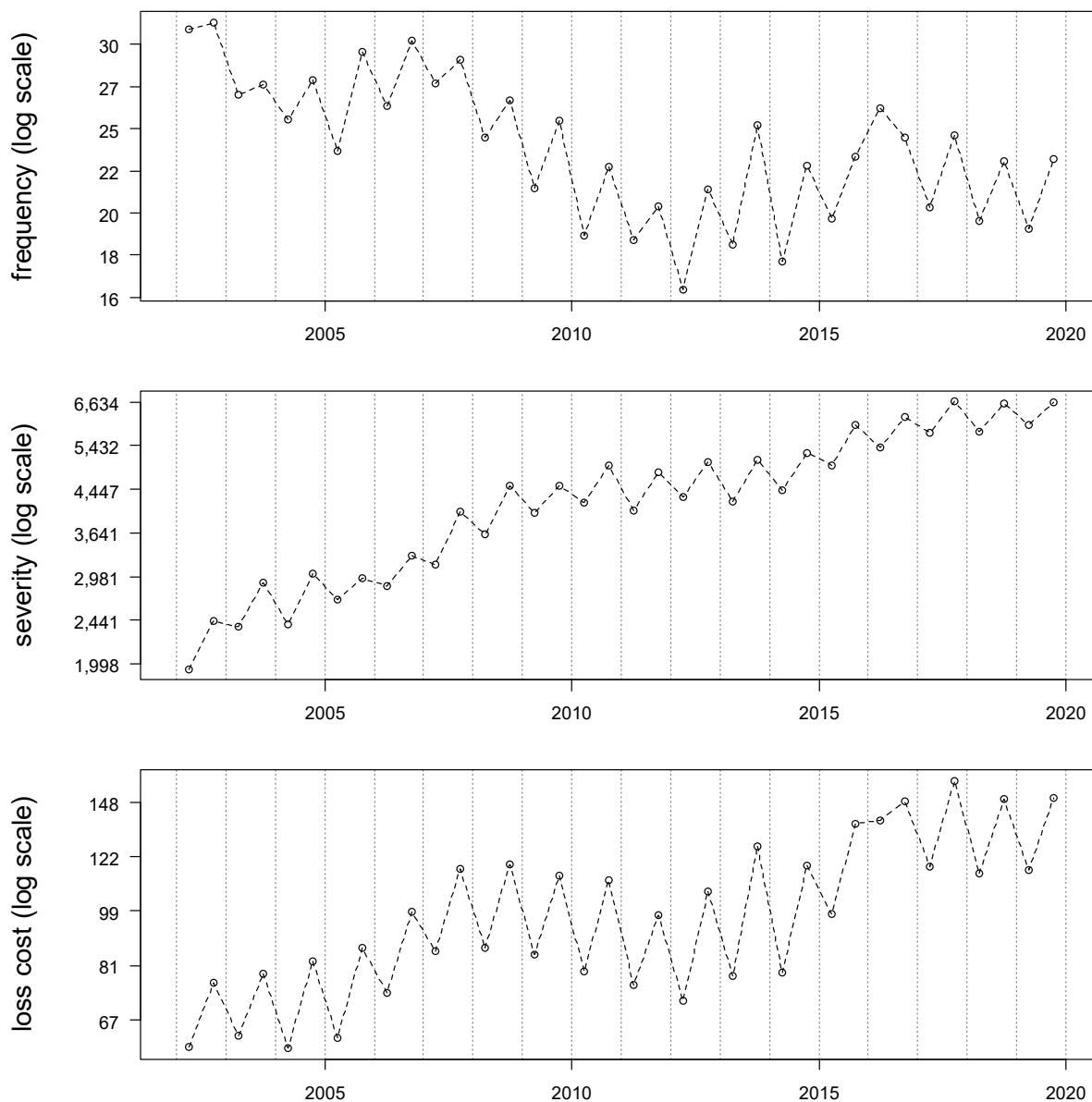
GISA's 2019 Catastrophe Report was released in August 2020. We have updated our comprehensive trend analysis since our preliminary report to consider this information.

Three sets of graphs are presented:

- Total Comprehensive Excluding Catastrophes,

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

Figure 15: Comprehensive – Total (Excluding Catastrophes)

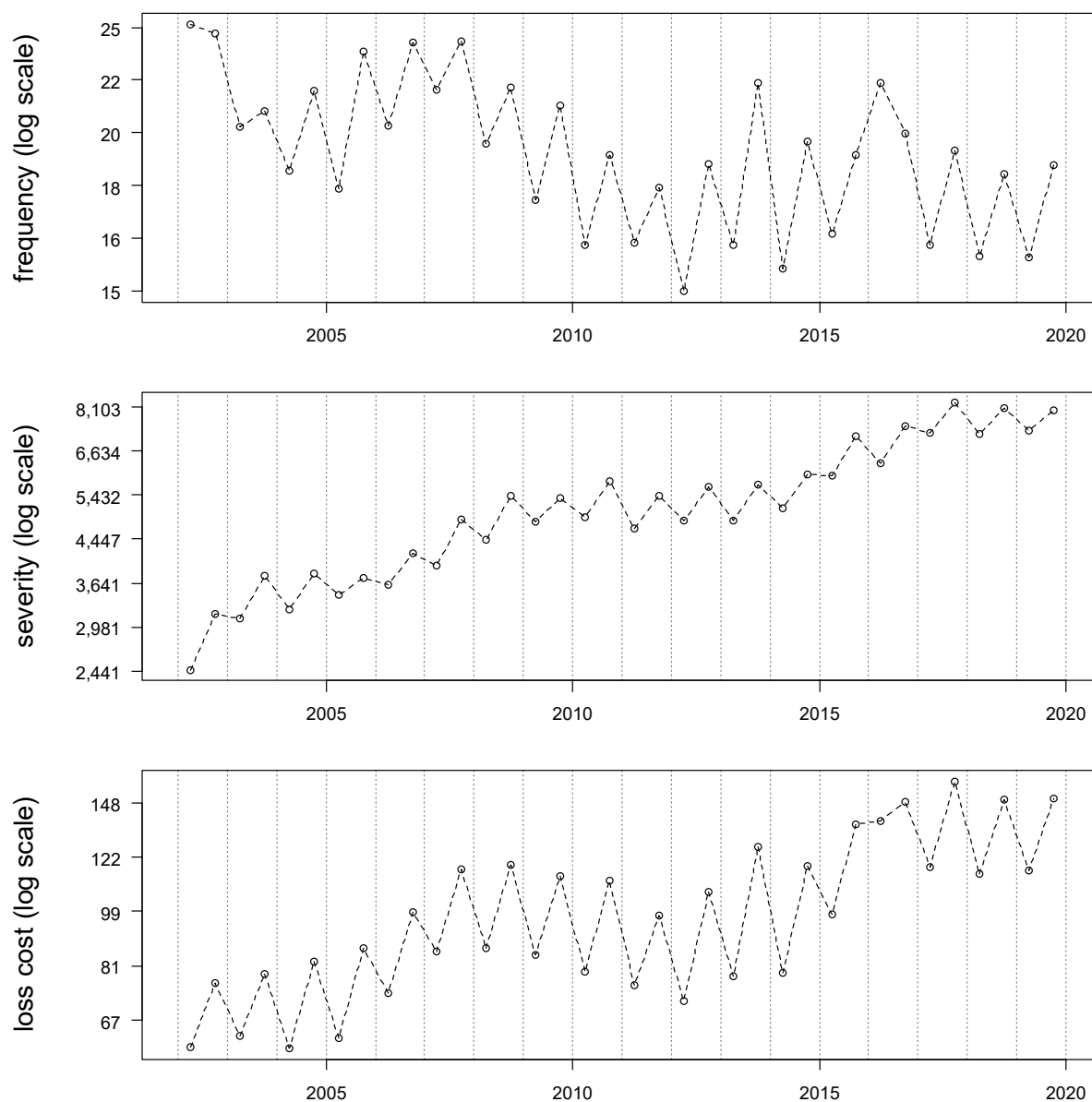


As can be seen from the graphs, with the removal of catastrophe related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- severity has consistently trended upward during the experience period.

- frequency declined through 2012 and has since been increasing since, including an upward spike in 2016 which may be due to the Fort McMurray wildfire, not considered a catastrophe by GISA.
- 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, followed by a slight decline (or flattening) since 2016.

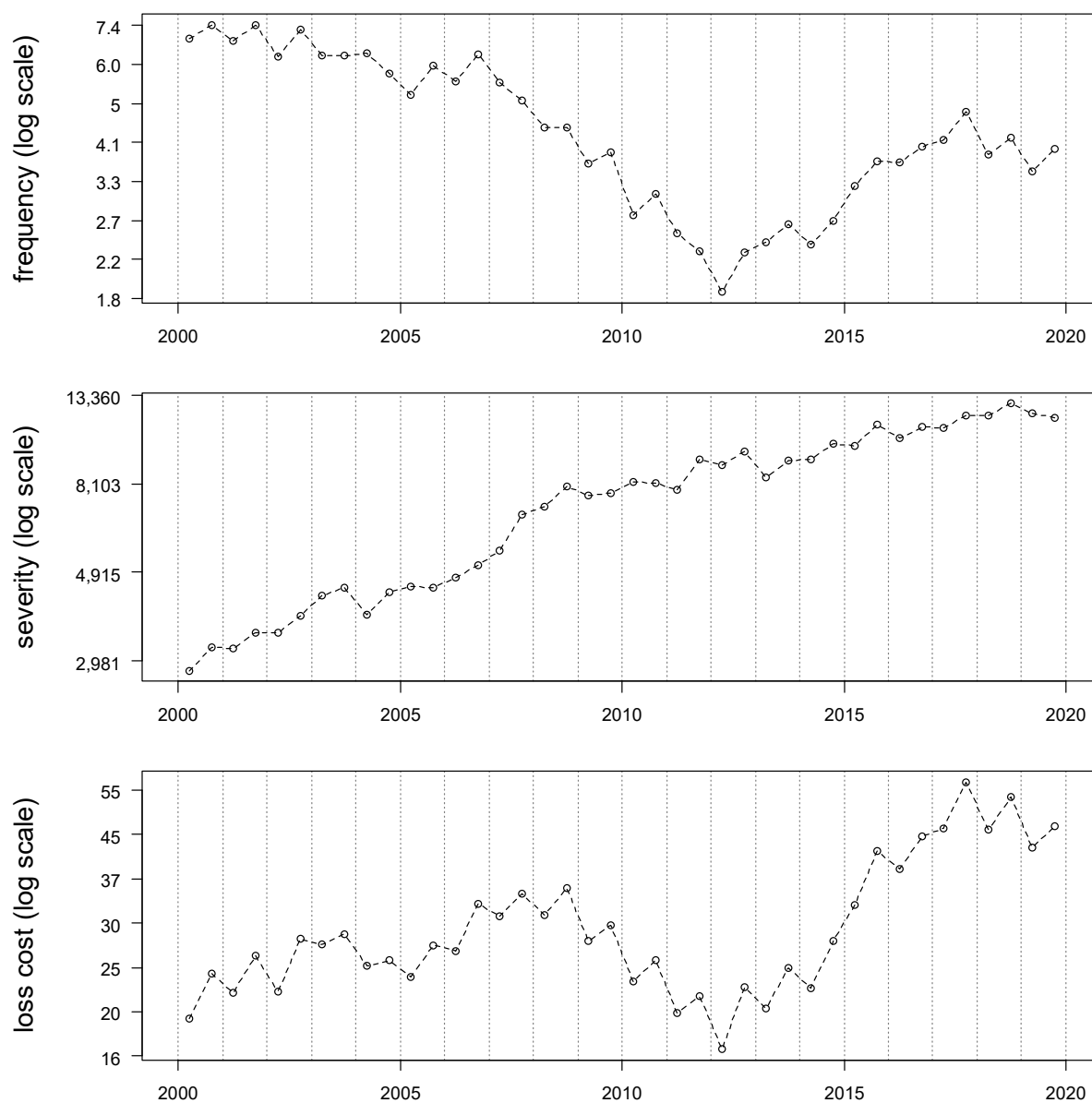
Figure 16: Comprehensive – Excluding Theft & Excluding Catastrophes



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, the historical data points show:

- severity has trended upward.
- frequency declined between 2002 and 2011, followed by a relatively flat trend and a spike in 2016 that is likely due to the Fort McMurray event (which is not considered a catastrophe by GISA).
- loss cost has exhibited an upward trend, including, like frequency, a sharp increase in 2016, followed by a slight decline (or flattening) since.

Figure 17: Comprehensive – Theft Only



Subject to variability, the historical data points show:

- severity has been generally increasing.

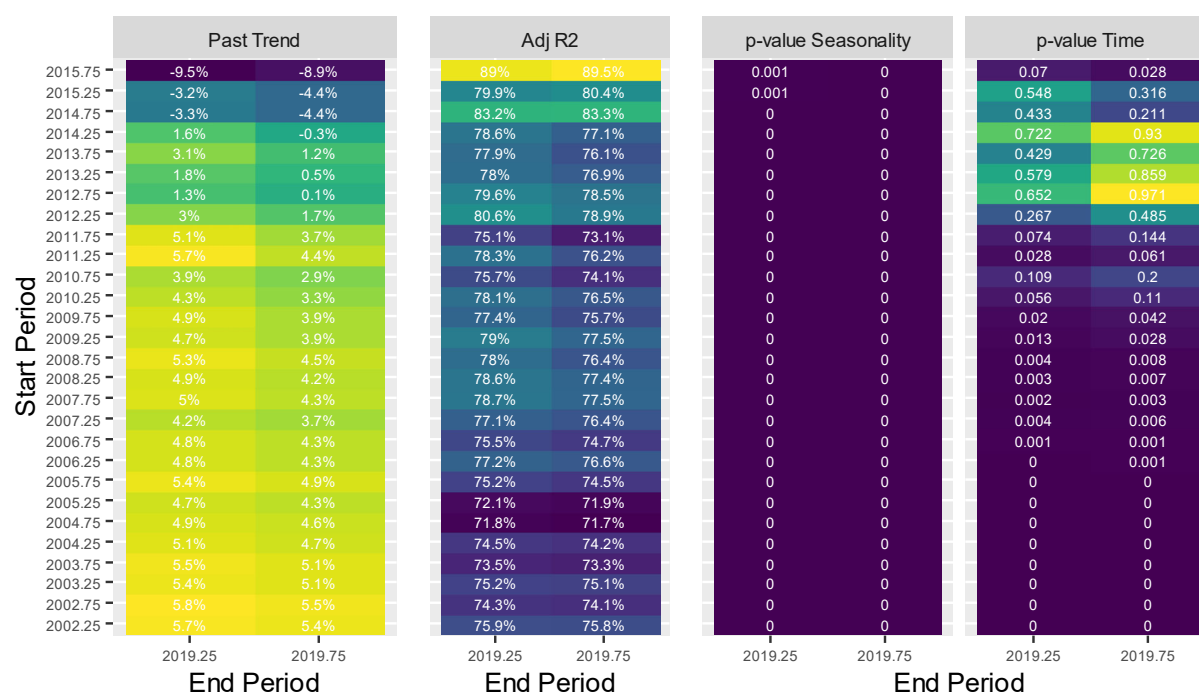
- frequency has increased rapidly since 2012, however has begun to flatten out (or slight decline) over the last two accident periods.
- loss cost increased rapidly since 2014, however has begun to flatten out (or slight decline) over the last two accident periods.

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

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

In Figure 18, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

Figure 18: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality)

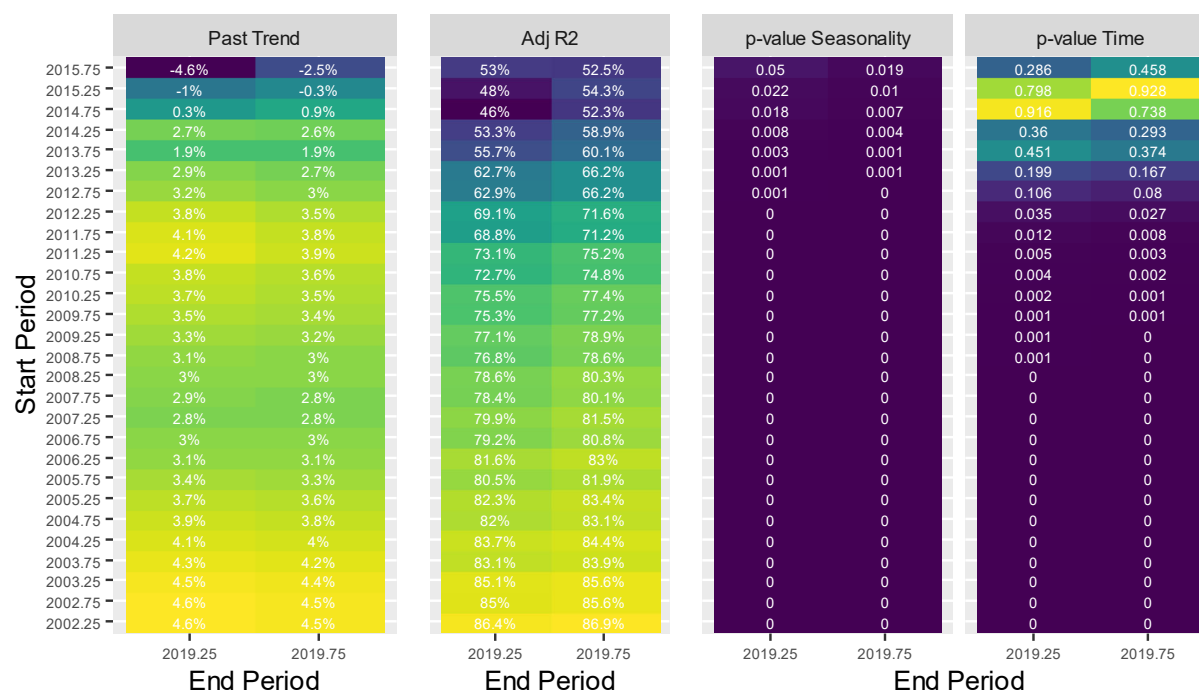


- The models beginning 2002-1 through 2009-1 ending 2019-2 generally have implied loss cost trend rates ranging from +4.0% to +5.5%, with high Adjusted R-squared values, and p-values that are significant for time and seasonality.
- The estimated trends ending 2019-1 are consistent with those ending 2019-2.
- Over the more recent periods the time parameter is generally insignificant.

To consider the underlying comprehensive trend without the impact of catastrophes and theft claims, in Figure 19, we present a heatmap of indicated annual loss cost trends beginning 2002-1 through 2015-2,

ending 2019-2 and 2019-1, excluding both theft and catastrophe claims, with time and seasonality parameters included in the model.

Figure 19: Comprehensive Excluding Theft and CATs: Loss Cost Heatmap (Time, Seasonality)



- The models beginning 2002-1 through 2013-2 ending 2019-2 generally have implied loss cost trend rates ranging from approximately +2.5% to +4.5%, with moderate-high Adjusted R-squared values, and p -values that are significant for time and seasonality. The models with longer experience periods have higher adjusted R-squared values, and trend rates that are on the higher end of the observed range.
- The estimated trends ending 2019-1 are consistent with those ending 2019-2.

A key driver of the higher trend rates presented in Figure 18 (including catastrophe and theft claims) relative to Figure 19 (excluding catastrophe and theft claims) is due to theft claims. We note theft claims began to increase significantly beginning in 2011. In Figure 20, we present a heatmap of indicated loss cost trends beginning 2011-1 through 2015-2, ending 2019-2 and 2019-1, for comprehensive theft claims, with only a time parameter included in the model.

Figure 20: Comprehensive Theft: Loss Cost Heatmap (Time)

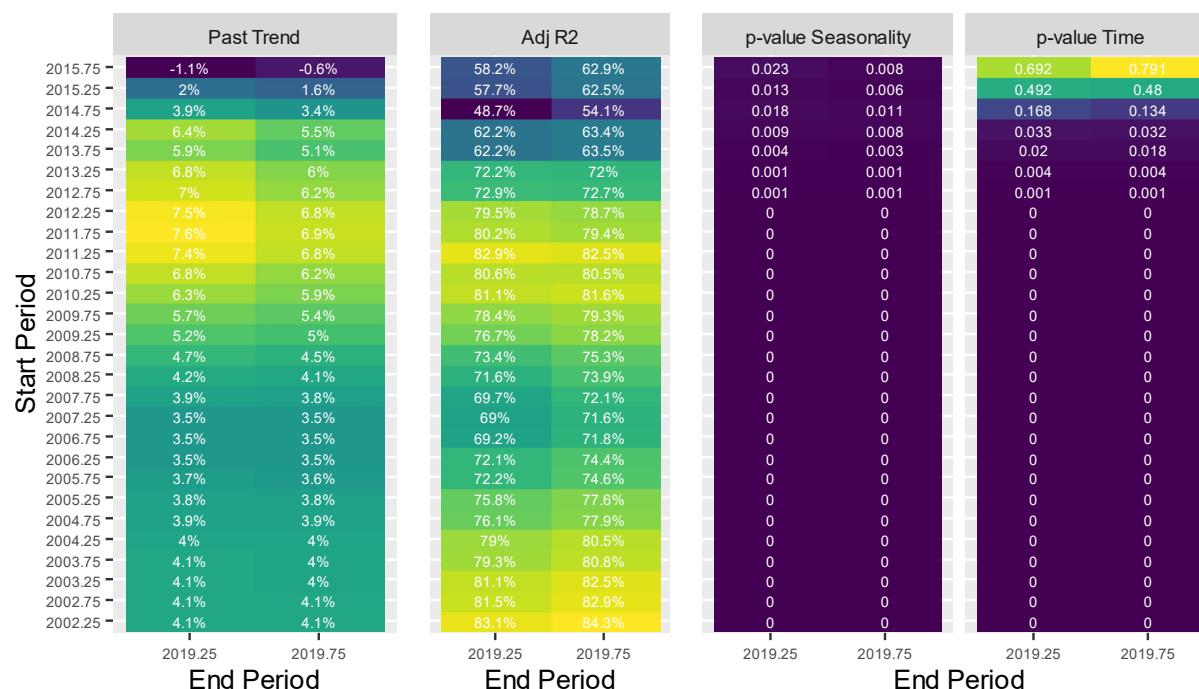


- The models beginning 2011-1 through 2014-1 ending 2019-2 generally have implied loss cost trend rates ranging from +12.5% to +15.5%, with moderate to high Adjusted R-squared values, and p -values that are significant for time.
- Due to the flattening of the observed theft claims over the most recent two years, the models with shorter experience periods have much lower implied trend rates, however have low adjusted R-squared values and p -values that are not significant for time.
- The estimated trend rates ending 2019-1 are generally one to two percentage-point higher than those ending 2019-2, due to continued flattening observed with the 2019-2.

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

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

Figure 21: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality)



- The models beginning 2002-1 through 2013-2 ending 2019-2 generally have implied loss cost trend rates ranging from +3.5% to +7.0%, with moderate-high Adjusted R-squared values, and *p*-values that are significant for time.
- The models beginning 2011-1 through 2012-2 (around the time of the large theft increase) and ending 2019-2 generally have implied loss cost trend rates that range from 6.5% to +7.0% and have the highest Adjusted R-squared values.
- The estimated trends ending 2019-1 are generally one to one and a half percentage point higher than those ending 2019-2.

Considering these results and considering the variability in the claim experience, we select a past and future loss trend rate of +6.5%, the same as our prior selection, based on the loss cost trend rate over 2011 and subsequent time periods, ending in 2019, (rounded).

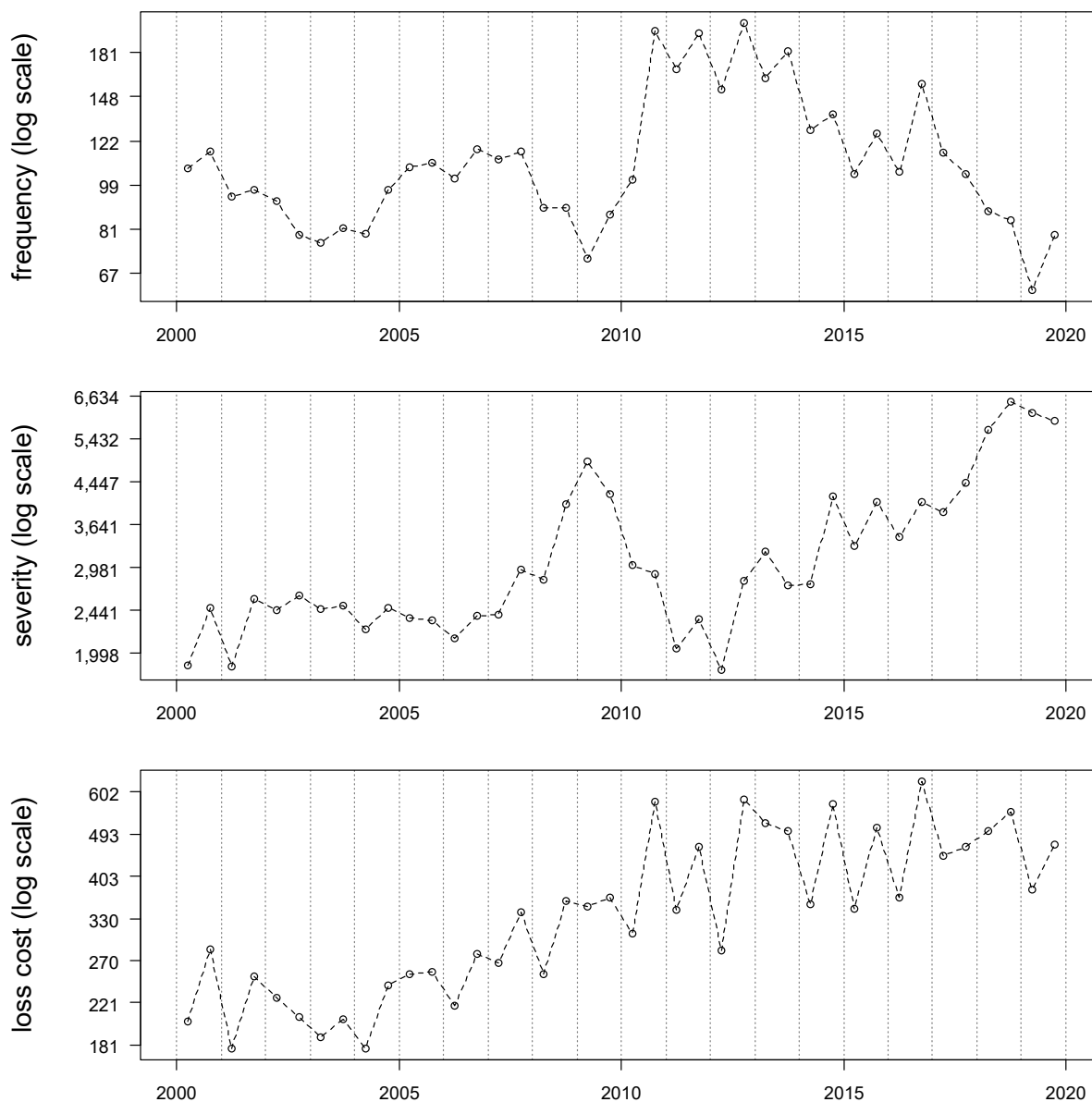
6.7. All Perils

For the prior review we selected a past and future loss cost trend rate of +4.0%.

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately -6.3%, -8.6%, and -14.4%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 decreased by 19.0% over the loss cost for the accident year ending December 31, 2018.

In Figure 22, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

Figure 22: Observed All Perils Loss Cost Experience



The historical data points indicate a considerable amount of variability:

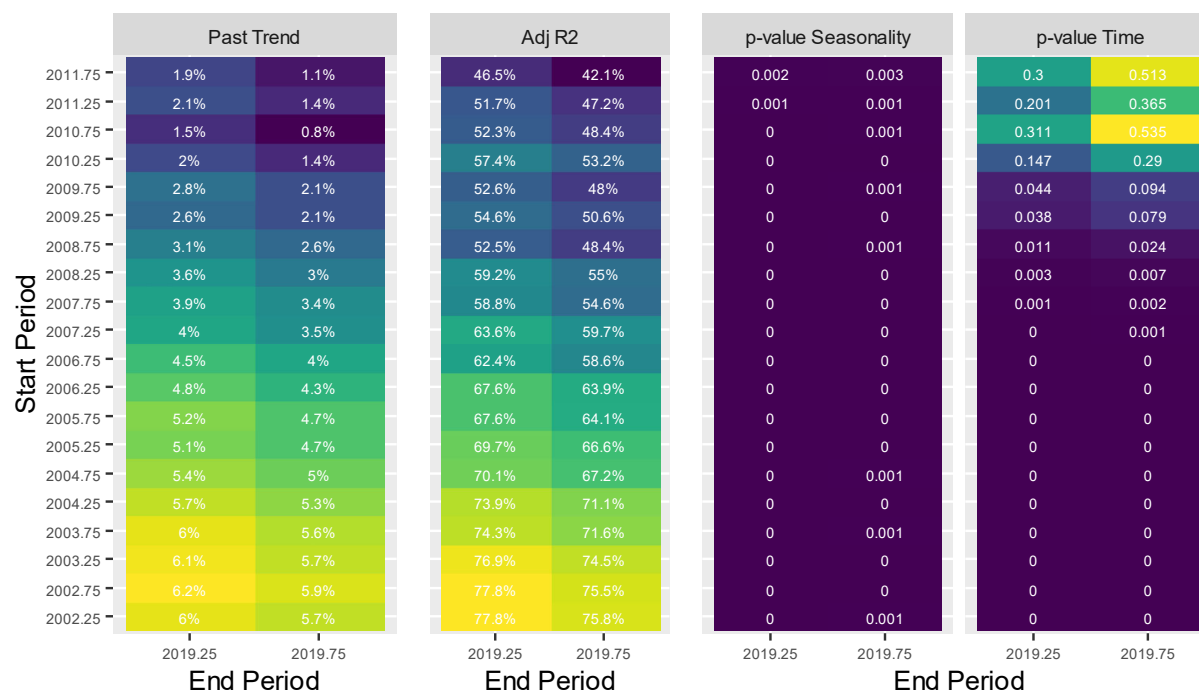
- loss cost showing a long-term upward trend since 2004, with more volatility since 2010;
- severity generally exhibiting an upward trend (with an upward spike in 2008/2009 that dropped off sharply and another upward lift in the most recent two years); and,
- frequency exhibiting a somewhat flat trend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

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods beginning 2002-1, with seasonality (which we find to be significant for loss cost), with no exclusions, are presented in Appendix E. We show trends ending 2019-1 and 2019-2.

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

In Figure 23, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2011-2, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model.

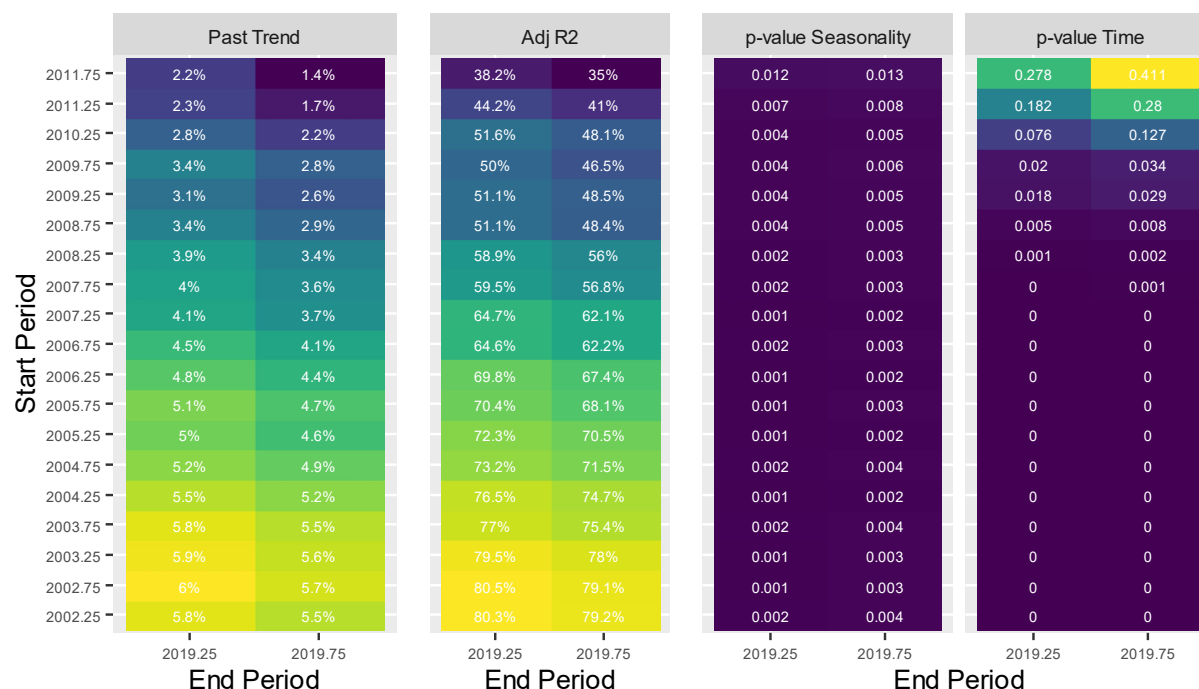
Figure 23: All Perils Loss Cost Heatmap (Time and Seasonality)



- Only the (longer term) loss cost trends beginning 2002-1 through 2008-2, ending 2019-2 have significant p -values for time and seasonality.
- The trend rates, all with moderate-high Adjusted R-squared values, range from approximately +2.5% to +6.0%, with the lower trend rates for the more recent (shorter) time frames.
- The trends ending 2019-1 are generally a half percentage point higher than the trends ending 2019-2.

In Figure 24, we present the same models as above, however excluding the 2010-2, 2012-2 and 2016-2 “spike” points that are likely associated with catastrophes (as per GISA’s AUTO 6001 Exhibit).

Figure 24: All Perils Loss Cost Heatmap (Time and Seasonality, Excluding 2010-2, 2012-2, 2016-2)



We observe the estimated trend rates excluding these three data points are slightly higher than those including the data points.

Considering the long-term trends, we select a past and future loss cost trend rate of +4.0%; the same as our prior review selection.

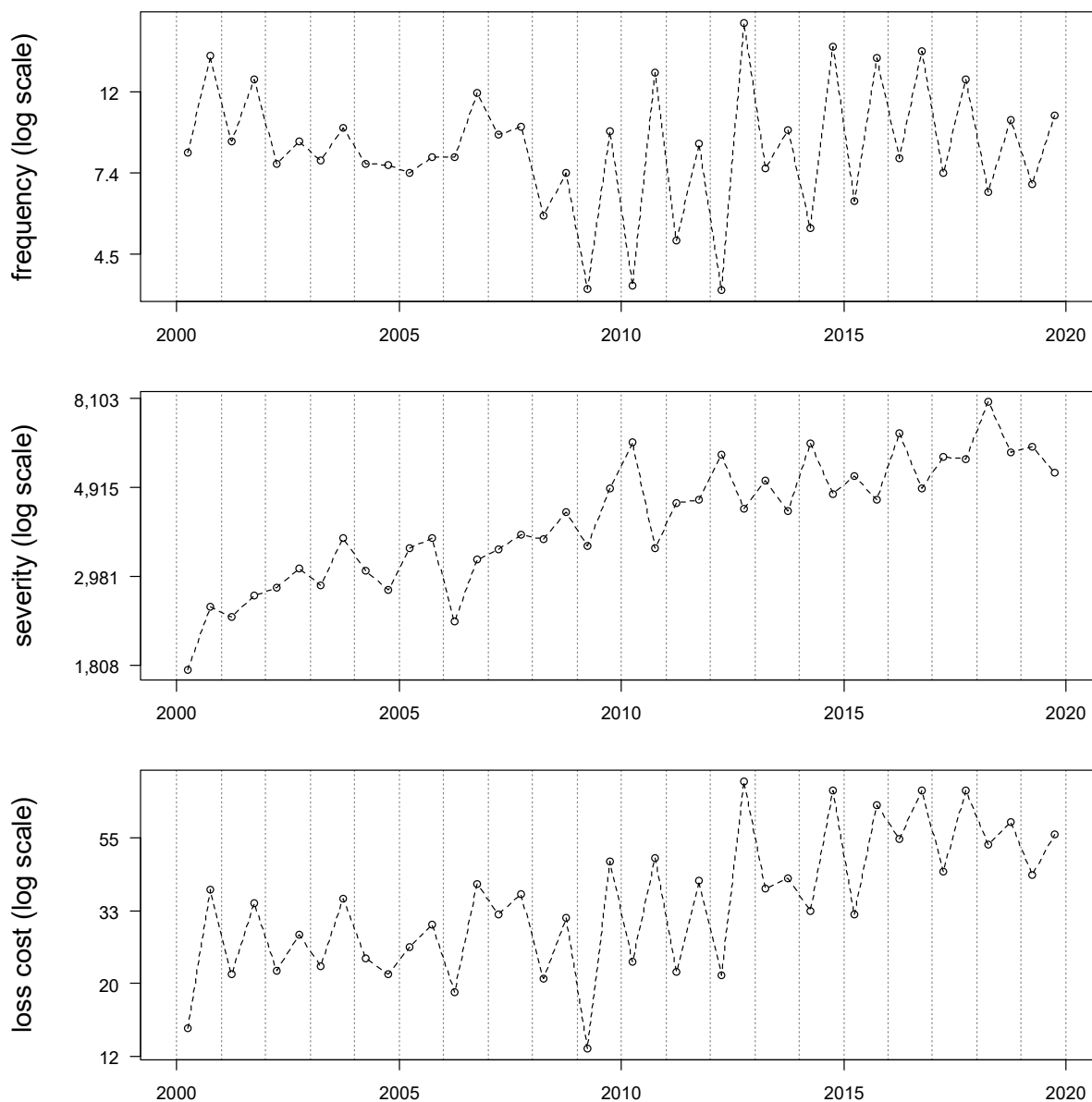
6.8. Specified Perils

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

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by +2.6%, -10.8%, and -8.4%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 decreased by 12.9% over the loss cost for the accident year ending December 31, 2018.

In Figure 25, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

Figure 25: Observed Specified Perils Loss Cost Experience



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

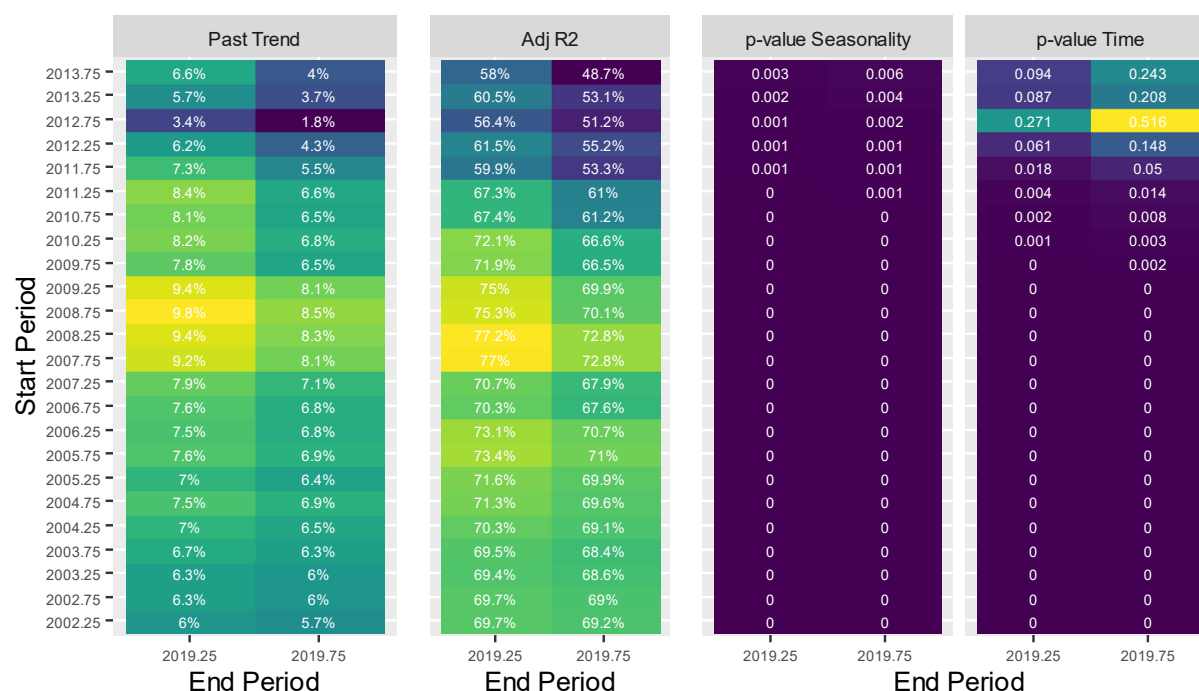
- loss cost generally exhibiting a modest upward trend, but following a spike in 2012-2, a flatter trend;
- severity generally exhibiting an upward trend; and,
- frequency exhibiting considerable volatility and an upward trend since about 2009, with some flattening since 2014.

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

With typically fewer than 200 claims per year, there is more data variability, from year to year. Therefore, we base our selected loss cost trend on the loss cost experience directly and give more consideration to longer-term trends.

In Figure 26, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2010-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model.

Figure 26: Specified Perils Loss Cost Heatmap (Time and Seasonality)



- The models beginning 2002-1 through 2011-2 generally have implied loss cost trend rates ranging from +5.5% to +8.5%, with moderate Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The estimated trends ending 2019-1 are one half to one percentage point higher than those ending 2019-2.

Considering both the long term trend and the apparent flattening beginning 2013, we select a past and future loss cost trend rate of +6.0%; one percentage point lower than our prior review selection.

6.9. Underinsured Motorists

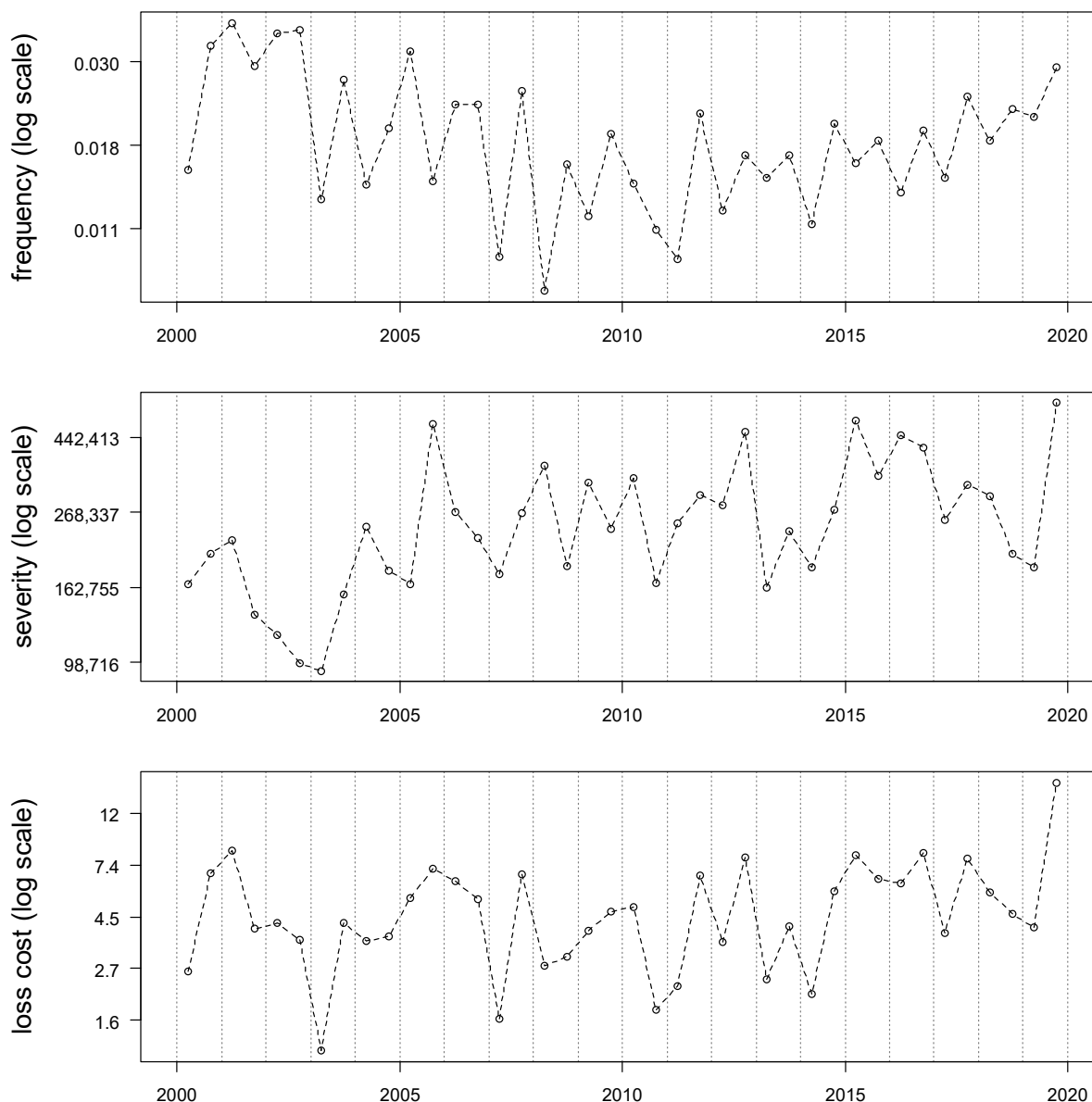
For the prior review we selected a loss cost trend of +4.0% (+4.0% severity and +0.0% frequency).

We estimate that during 2019-2, compared to the prior corresponding accident half year (2018-2), the frequency rate, the average severity, and the loss cost changed by approximately +29.1%, +173.7%, and

+253.3%, respectively. We estimate that the loss cost for the accident year ending December 31, 2019 increased by 100.3% over the loss cost for the accident year ending December 31, 2018. While these percentage changes are very high, with a limited number of claims each year for excess coverage over the third party's carried liability limit, high volatility is not unexpected.

In Figure 27, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-1 through 2019-2.

Figure 27: Observed Underinsured Motorists Loss Cost Experience



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 flattened until changing to an upward pattern in recent years.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods beginning 1999-2, with and without seasonality, are presented in Appendix E.

As the vast majority of the frequency and loss cost trends estimated are not statistically significant, we consider the severity trends and assume no frequency trend rate is discernable.

In Figure 28, we present a heatmap of indicated severity trends beginning 2000-1 through 2010-2, ending 2019-1 and 2019-2 with only a time parameter included in the model.

Figure 28: Underinsured Motorist Severity Heatmap (Time)



- The models beginning 2000-1 through 2003-2 have implied severity trend rates clustering around 4%, with low Adjusted R-squared values, and p -values that are significant for time.
- Models ending 2019-1 have significantly lower implied trends than the models ended 2019-2.
- We note these models have higher Adjusted R-squared values than models with shorter experience periods, where the time parameter is not significant.

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). However, as some portion of the bodily injury severity trend may be 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.

Due to the limited and volatile claims data, we give consideration to the longer- term trend rates, and select a loss cost trend of +4.0%; the same as our prior selection.

6.10. Summary of Selections

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

Table 7: Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2020 SAR As of June 30, 2019	2020 AR As of December 31, 2019
TPL-Bodily Injury	+8.0%/7.0% ²²	+7.0%/6.0% ²³
TPL-Property Damage	+1.5%	+1.5%
TPL - Subtotal	+6.1%/5.4%	+5.4%/4.7%
AB – Total	+8.5%	+8.5%
Collision	+2.5%	+1.5%
Comprehensive	+6.5%	+6.5%
All Perils	+4.0%	+4.0%
Specified Perils	+7.0%	+6.0%
Underinsured Motorist	+4.0%	+4.0%

²² Future trend rate begins April 1, 2019.

²³ Future trend rate begins October 1, 2019.

7. LOSS ADJUSTMENT EXPENSES

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

For the analysis we perform of loss development factors, allocated loss adjustment expenses are included with the reported Industry loss data. For the analysis we perform of trends, we provide for unallocated loss adjustment expenses (ULAE) through the application of calendar year factors that are published by GISA²⁴ to be applied to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the Industry average ULAE²⁵ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 8: Unallocated Loss Adjustment Expenses

Year	ULAE %	Year	ULAE %
2004	10.3%	2012	9.1%
2005	9.7%	2013	9.9%
2006	8.7%	2014	9.3%
2007	8.9%	2015	10.3%
2008	8.4%	2016	8.5%
2009	10.5%	2017	9.2%
2010	10.2%	2018	10.1%
2011	9.5%	2019	10.8%

We include these provisions in our analysis of trends.

²⁴ The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

²⁵ ULAE factors prior to 2004 are presented in Appendix B.

8. CATASTROPHE PROVISION

It is our understanding that the losses arising from the 2016 Fort McMurray wildfires are not considered catastrophe losses by GISA and, therefore, not included in our analysis of a benchmark catastrophe provision. Nevertheless, we believe that the fortuitous nature of these losses should be considered by insurers in calculating their rate level needs. Treating these losses as catastrophe-related losses is one approach for insurers to consider in their individual rate applications.

Comprehensive coverage (in particular) claim costs are affected by the occurrence (or non-occurrence) of catastrophes. GISA defines catastrophes as “weather-related events such as windstorms, hail, and flooding that caused multiple losses to the insurance industry.” Since catastrophic losses result from highly random events, 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.

Total Comprehensive (including thefts)

For the 2019 Annual Review, the Board approved (i) our recommended benchmark catastrophe provision of 57%²⁶ (a factor of 1.57) and (ii) that the Board consider each insurer’s own distribution of business writings and catastrophe loss experience. In this approach, each insurer would calculate a specific catastrophe provision for its own portfolio in reviewing rate level indications for the comprehensive coverage.

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

The tables below provide information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2019 for private passenger vehicle comprehensive coverage as reported in GISA’s 2019 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between catastrophe losses and non-catastrophe losses. For example, over the last ten years approximately \$1.4 billion of catastrophe losses have been reported as compared to approximately \$2.4 billion of non-catastrophe losses - a ratio of 57%. Over the last five years approximately \$640 million of catastrophe losses have been reported as compared to approximately \$1.4 billion of non-catastrophe losses - a ratio of 44%. We observe relatively low levels of catastrophe claims between 2017 and 2019. However, given the large hail storm near Calgary in 2020, we expect the catastrophe factor over the three-year period 2018 to 2020 to increase relative to the three-year period 2017 to 2019.

We recommend a benchmark catastrophe provision of 51% (1.51) based on the current five-year and ten-year averages. (This 1.51 factor applies to comprehensive losses that exclude catastrophes claims and include theft claims.)

²⁶ In the 2019 Annual Review, the 57% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over (1) the past ten years ending 2018 and (2) over the past five years ending 2018, based on GISA’s 2018 Catastrophe Report for Alberta.

We recommend the Board continue to consider an insurer's own catastrophe loss experience in its review of rate applications.

Table 9: Benchmark Catastrophe Factor - Comprehensive including Theft

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%	108,029,821	11,697,960	1.121
2004	46,326	6,137	13%	125,208,531	25,614,074	1.257
2005	57,485	14,713	26%	153,662,909	42,833,271	1.386
2006	54,272	5,547	10%	157,173,227	18,597,791	1.134
2007	64,921	12,555	19%	234,090,442	60,651,950	1.350
2008	55,203	5,478	10%	212,201,208	24,386,347	1.130
2009	55,110	8,003	15%	227,205,334	44,782,888	1.245
2010	81,703	38,852	48%	369,446,379	189,945,989	2.058
2011	50,815	9,339	18%	212,656,222	44,486,065	1.265
2012	76,278	34,856	46%	349,605,980	170,621,715	1.953
2013	70,659	21,758	31%	342,745,925	132,606,685	1.631
2014	75,601	28,554	38%	397,912,844	187,367,994	1.890
2015	75,210	24,463	33%	410,010,368	156,420,959	1.617
2016	100,619	41,777	42%	555,841,263	241,830,173	1.770
2017	66,203	13,437	20%	377,819,253	75,823,720	1.251
2018	66,103	15,341	23%	381,687,294	93,281,481	1.323
2019	62,485	14,018	22%	360,840,586	74,816,756	1.262
All Years	1,148,104	299,916	26%	5,069,598,829	1,600,154,570	1.461
Last 10 Years	725,676	242,395	33%	3,758,566,114	1,367,201,537	1.572
Last 5 Years	370,620	109,036	29%	2,086,198,764	642,173,089	1.445
Avg. of Last 10 and Last 5						1.508
Recommendation						1.510

Comprehensive Excluding Theft Claims

We recommend a Benchmark catastrophe provision of 74% (1.74) based on the current five-year and ten-year averages. (This 1.74 factor applies to Comprehensive losses that exclude both catastrophes and theft claims.)

Table 10: Benchmark Catastrophe Factor - Comprehensive excluding Theft

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	48,415	14,713	30%	116,302,636	42,833,271	1.583
2006	43,933	5,547	13%	109,874,479	18,597,791	1.204
2007	55,117	12,555	23%	178,453,746	60,651,950	1.515
2008	46,570	5,478	12%	151,911,193	24,386,347	1.191
2009	47,480	8,003	17%	174,391,100	44,782,888	1.346
2010	75,591	38,852	51%	324,057,904	189,945,989	2.416
2011	45,688	9,339	20%	172,631,156	44,486,065	1.347
2012	71,706	34,856	49%	310,088,044	170,621,715	2.223
2013	64,928	21,758	34%	296,670,379	132,606,685	1.808
2014	69,636	28,554	41%	344,591,840	187,367,994	2.192
2015	66,994	24,463	37%	330,176,244	156,420,959	1.900
2016	91,608	41,777	46%	465,773,250	241,830,173	2.080
2017	55,691	13,437	24%	266,444,781	75,823,720	1.398
2018	56,510	15,341	27%	273,416,318	93,281,481	1.518
2019	53,579	14,018	26%	260,759,127	74,816,756	1.402
All Years	1,000,477	299,916	30%	3,996,757,906	1,600,154,570	1.668
Last 10 Years	651,931	242,395	37%	3,044,609,043	1,367,201,537	1.815
Last 5 Years	324,382	109,036	34%	1,596,569,720	642,173,089	1.673
Avg. of Last 10 and Last 5						1.744
Recommendation						1.740

9. INVESTMENT INCOME ON CASH FLOW

The Board Guidelines were updated in July 2019 directing insurers to support their individually-selected expected investment income rate so as to reflect the investment income earned on the cash flows arising from the insurance operations (i.e., the premium collected before it is used to pay claim costs and other expenses).

10. HEALTH COST RECOVERY

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

11. OPERATING EXPENSES

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

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2018 Industry Expense Report was the basis for the 2019 SAR Benchmark. The 2019 Expense Report was released by GISA in August 2020.

Consistent with our previously recommended and approved Benchmark from the 2019 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 2019 Expense Report is 26.0%.

The components of the current and recommended Benchmarks are as follows.

Table 11: Summary of Indicated Operating Expense Ratios

Expense Component	Current Benchmark (2020 SAR)	Recommended Benchmark (2020 AR)
Direct Commissions	11.6%	11.4%
Contingent Commissions	1.0%	1.1%
<i>Total Commissions</i>	<i>12.6%</i>	<i>12.5%</i>
Premium and Fire Taxes	4.0%	3.7% ²⁷
Other Acquisition Expenses	2.6%	2.6%
General Expenses	7.5%	7.2%
Total Expenses	26.7%	26.0%

²⁷ Although the premium tax rate in Alberta is 4%, we assume the reported total expense ratio is correct in aggregate, and accept some misallocations in reporting amongst components.

12. PROFIT

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

13. SUMMARY OF BENCHMARKS

In Table 12 we present a summary of our selected benchmarks for the 2020 Annual Review

Table 12: Estimated Annual Past/Future Loss Cost Trend Rates

	2020 SAR As of June 30, 2019	2020 AR As of December 31, 2019
Tend Benchmarks		
TPL-Bodily Injury	+8.0%/7.0% ²⁸	+7.0%/6.0% ²⁹
TPL-Property Damage	+1.5%	+1.5%
TPL - Subtotal	+6.1%/5.4%	+5.4%/4.7%
AB – Total	+8.5%	+8.5%
Collision	+2.5%	+1.5%
Comprehensive	+6.5%	+6.5%
All Perils	+4.0%	+4.0%
Specified Perils	+7.0%	+6.0%
Underinsured Motorist	+4.0%	+4.0%
Other Benchmarks		
Catastrophe Provision	57%	51%
Investment Income	N/A	N/A
Health Cost Recovery	6.70% of TPL Premiums	4.74% of TPL Premiums
Operating Expenses	26.7%	26.0%
Profit Provision	7%	7%

²⁸ Future trend rate begins April 1, 2019.

²⁹ Future trend rate begins October 1, 2019.

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15. CONSIDERATION AND LIMITATIONS

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

16. DEFINITION OF KEY TERMS

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

16.1. Insurance Coverages

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

Third Party Liability (TPL)

There are two parts to this Basic Coverage:

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

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

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

Accident Benefits (AB)

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

Underinsured Motorist (UIM)

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

Collision

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

Comprehensive

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

All Perils

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

Specified Perils

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

16.2. Other Terms

Accident Year

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

Allocated Loss Adjustment Expense (ALAE)

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

Base Rate and Rate Differentials

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

Case Reserve

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

Claim Frequency

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

Claim Severity

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

Claim Count Development

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

CLEAR

CLEAR refers to Canadian Loss Experience Automobile Rating, a system of categorizing 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:

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

reported late claims, actual payments, and additional information that becomes available to the claims adjuster.

Loss Ratio

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

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

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

MSRP

MSRP refers to the Manufacturer's Suggested Retail Price, and is a system of categorizing 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:

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

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

Reserve

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

Surplus

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

Statistical Territory

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

Total Return on Equity

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

Unallocated Loss Adjustment Expense (ULAE)

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

Underwriting Profit

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

Underwriting Profit Margin

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

Ultimate Incurred Loss

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

Written Premium

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

17. CLOSING

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

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

Sincerely,



Paula Elliott, FCIA, FCAS
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Rajesh Sahasrabuddhe, FCAS, ACIA
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18. APPENDICES A - E

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

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

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

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

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

- Bodily Injury: Pages 1 to 12
- Property Damage: Pages 13 to 16
- Accident Benefits: Pages 17 to 36
- Collision: Pages 37 to 40
- Comprehensive: 41 to 47
- All Perils: Pages 48 to 53
- Specified Perils: Pages 54 to 61
- Underinsured Motorists: Pages 62 to 65



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

Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	1.189	1.185	0.960	0.717	1.047	1.003	0.986	1.015	1.394
12	1.035	1.028	0.996	0.912	1.014	0.998	0.993	0.997	1.008
18	1.035	1.005	0.999	0.976	1.006	0.999	1.000	1.001	0.821
24	1.013	0.997	0.999	0.993	1.002	0.999	1.001	1.000	0.696
30	0.989	0.999	0.999	0.998	1.000	0.998	1.001	1.001	0.500
36	0.989	0.999	0.999	0.999	1.000	0.999	1.000	1.001	0.445
42	0.987	0.999	0.999	0.999	1.000	0.999	1.000	1.000	0.438
48	0.990	1.000	1.000	0.999	1.000	0.999	1.000	1.000	0.461
54	0.992	1.000	1.000	0.999	1.000	0.999	1.000	1.000	0.492
60	0.994	1.000	1.000	0.999	1.000	0.999	1.000	1.000	0.528
66	0.995	1.000	1.000	0.999	1.000	0.999	1.000	1.000	0.580
72	0.997	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.618
78	0.997	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.678
84	0.998	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.726
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.772
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.800
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.833
108	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.860
114	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.894
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.934
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.945
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.984
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Claim Count Development Selection
Data as of 12/31/19

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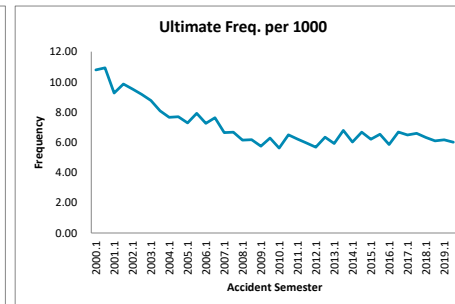
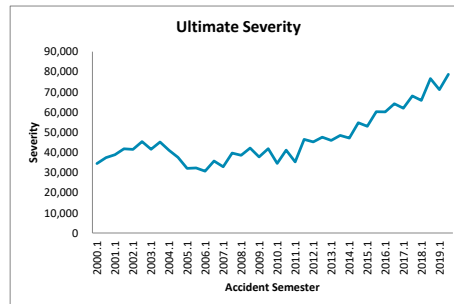
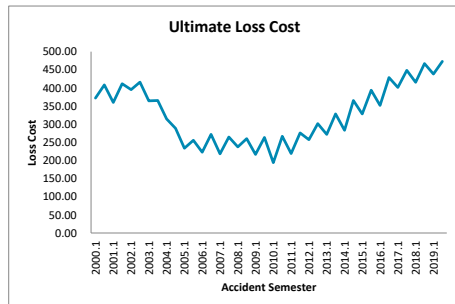
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Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/19

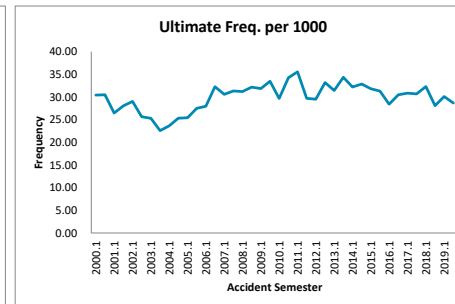
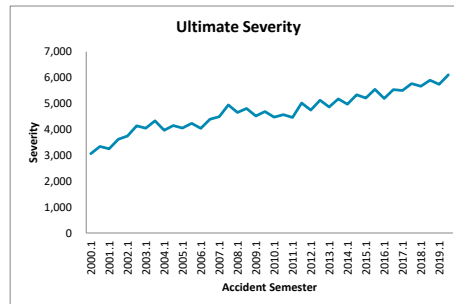
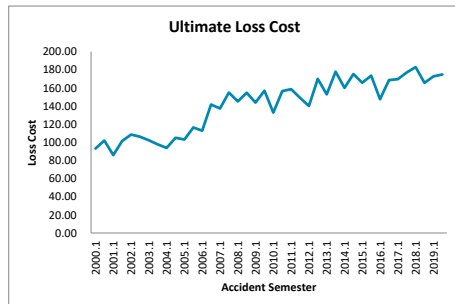
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	782,581	8,443	264,479	1.101	291,191	372.09		34,489		10.79			
2000.2	234	810,796	8,860	300,773	1.101	331,151	408.43		37,376		10.93		390.58	
2001.1	228	830,225	7,690	277,786	1.076	298,898	360.02	-3.2%	38,868	12.7%	9.26	-14.1%		
2001.2	222	851,902	8,394	325,937	1.076	350,708	411.68	0.8%	41,781	11.8%	9.85	-9.8%	386.18	-1.1%
2002.1	216	834,467	7,952	302,878	1.089	329,834	395.26	9.8%	41,478	6.7%	9.53	2.9%		
2002.2	210	869,888	7,981	332,208	1.089	361,775	415.89	1.0%	45,329	8.5%	9.17	-6.9%	405.79	5.1%
2003.1	204	853,491	7,484	284,470	1.093	310,926	364.30	-7.8%	41,545	0.2%	8.77	-8.0%		
2003.2	198	874,530	7,073	292,088	1.093	319,252	365.06	-12.2%	45,137	-0.4%	8.09	-11.8%	364.68	-10.1%
2004.1	192	861,319	6,596	245,660	1.103	270,963	314.59	-13.6%	41,080	-1.1%	7.66	-12.7%		
2004.2	186	888,607	6,836	232,514	1.103	256,463	288.61	-20.9%	37,517	-16.9%	7.69	-4.9%	301.40	-17.4%
2005.1	180	884,434	6,442	188,388	1.097	206,737	233.75	-25.7%	32,093	-21.9%	7.28	-4.9%		
2005.2	174	939,935	7,446	219,077	1.097	240,415	255.78	-11.4%	32,289	-13.9%	7.92	3.0%	245.10	-18.7%
2006.1	168	945,688	6,860	193,750	1.087	210,509	222.60	-4.8%	30,688	-4.4%	7.25	-0.4%		
2006.2	162	1,001,661	7,634	250,715	1.087	272,402	271.95	6.3%	35,683	10.5%	7.62	-3.8%	247.98	1.2%
2007.1	156	1,002,166	6,661	200,936	1.089	218,779	218.31	-1.9%	32,846	7.0%	6.65	-8.4%		
2007.2	150	1,056,591	7,049	256,648	1.089	279,438	264.47	-2.8%	39,644	11.1%	6.67	-12.5%	242.00	-2.4%
2008.1	144	1,052,604	6,470	230,412	1.084	249,674	237.20	8.7%	38,587	17.5%	6.15	-7.5%		
2008.2	138	1,097,159	6,776	263,500	1.084	285,529	260.24	-1.6%	42,141	6.3%	6.18	-7.4%	248.96	2.9%
2009.1	132	1,079,668	6,199	211,636	1.105	233,879	216.62	-8.7%	37,730	-2.2%	5.74	-6.6%		
2009.2	126	1,119,143	7,034	266,619	1.105	294,641	263.27	1.2%	41,888	-0.6%	6.29	1.8%	240.37	-3.5%
2010.1	120	1,100,174	6,182	193,695	1.102	213,394	193.96	-10.5%	34,518	-8.5%	5.62	-2.1%		
2010.2	114	1,147,134	7,446	277,736	1.102	305,982	266.74	1.3%	41,091	-1.9%	6.49	3.3%	231.11	-3.9%
2011.1	108	1,128,681	7,015	226,144	1.095	247,515	219.30	13.1%	35,284	2.2%	6.22	10.6%		
2011.2	102	1,178,562	7,008	297,303	1.095	325,398	276.10	3.5%	46,430	13.0%	5.95	-8.4%	248.31	7.4%
2012.1	96	1,171,072	6,654	275,931	1.091	301,096	257.11	17.2%	45,248	28.2%	5.68	-8.6%		
2012.2	90	1,220,939	7,740	337,394	1.091	368,164	301.54	9.2%	47,567	2.4%	6.34	6.6%	279.79	12.7%
2013.1	84	1,210,617	7,165	299,595	1.099	329,394	272.09	5.8%	45,972	1.6%	5.92	4.2%		
2013.2	78	1,269,842	8,615	379,204	1.099	416,922	328.33	8.9%	48,396	1.7%	6.78	7.0%	300.88	7.5%
2014.1	72	1,257,038	7,560	325,879	1.093	356,218	283.37	4.1%	47,117	2.5%	6.01	1.6%		
2014.2	66	1,319,792	8,810	440,898	1.093	481,946	365.17	11.2%	54,701	13.0%	6.68	-1.6%	325.26	8.1%
2015.1	60	1,302,898	8,081	387,963	1.103	427,884	328.41	15.9%	52,951	12.4%	6.20	3.1%		
2015.2	54	1,349,438	8,822	481,699	1.103	531,266	393.69	7.8%	60,222	10.1%	6.54	-2.1%	361.62	11.2%
2016.1	48	1,324,238	7,750	429,431	1.085	465,889	351.82	7.1%	60,111	13.5%	5.85	-5.6%		
2016.2	42	1,354,559	9,050	535,160	1.085	580,595	428.62	8.9%	64,153	6.5%	6.68	2.2%	390.65	8.0%
2017.1	36	1,323,362	8,580	486,728	1.092	531,264	401.45	14.1%	61,920	3.0%	6.48	10.8%		
2017.2	30	1,369,522	9,025	562,520	1.092	613,991	448.32	4.6%	68,034	6.0%	6.59	-1.4%	425.29	8.9%
2018.1	24	1,348,733	8,519	509,122	1.101	560,390	415.49	3.5%	65,780	6.2%	6.32	-2.6%		
2018.2	18	1,399,350	8,530	593,841	1.101	653,641	467.10	4.2%	76,633	12.6%	6.10	-7.5%	441.77	3.9%
2019.1	12	1,372,496	8,458	543,116	1.108	601,773	438.45	5.5%	71,146	8.2%	6.16	-2.4%		
2019.2	6	1,412,408	8,486	603,038	1.108	668,166	473.07	1.3%	78,734	2.7%	6.01	-1.4%	456.01	3.2%
Total		44,197,771	305,376	13,326,872		14,594,052								



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

Loss Cost Summary
Data as of 12/31/19

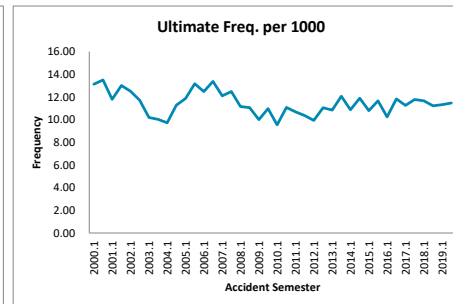
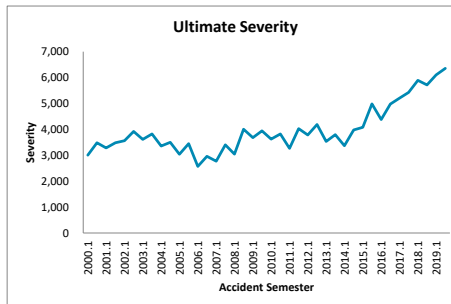
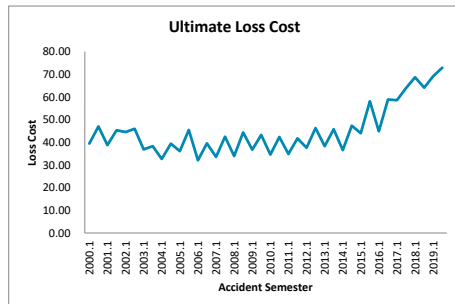
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and LAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	782,581	23,819	66,254	1,101	72,945	93.21		3,062		30.44			
2000.2	234	810,796	24,729	75,030	1,101	82,608	101.88		3,341		30.50		97.62	
2001.1	228	830,225	21,967	66,286	1,076	71,324	85.91	-7.8%	3,247	6.0%	26.46	-13.1%		
2001.2	222	851,902	23,891	80,351	1,076	86,458	101.49	-0.4%	3,619	8.3%	28.04	-8.1%	93.80	-3.9%
2002.1	216	834,467	24,233	83,271	1,089	90,682	108.67	26.5%	3,742	15.3%	29.04	9.8%		
2002.2	210	869,888	22,311	84,764	1,089	92,308	106.11	4.6%	4,137	14.3%	25.65	-8.5%	107.37	14.5%
2003.1	204	853,491	21,590	79,853	1,093	87,279	102.26	-5.9%	4,043	8.0%	25.30	-12.9%		
2003.2	198	874,530	19,748	78,177	1,093	85,448	97.71	-7.9%	4,327	4.6%	22.58	-12.0%	99.96	-6.9%
2004.1	192	861,319	20,359	73,248	1,103	80,792	93.80	-8.3%	3,968	-1.8%	23.64	-6.6%		
2004.2	186	888,607	22,514	84,640	1,103	93,358	105.06	7.5%	4,147	-4.2%	25.34	12.2%	99.52	-0.4%
2005.1	180	884,434	22,494	83,059	1,097	91,149	103.06	9.9%	4,052	2.1%	25.43	7.6%		
2005.2	174	939,935	25,852	99,753	1,097	109,469	116.46	10.9%	4,235	2.1%	27.50	8.6%	109.97	10.5%
2006.1	168	945,688	26,423	98,202	1,087	106,697	112.82	9.5%	4,038	-0.3%	27.94	9.9%		
2006.2	162	1,001,661	32,320	130,614	1,087	141,912	141.68	21.6%	4,391	3.7%	32.27	17.3%	127.67	16.1%
2007.1	156	1,002,166	30,642	126,378	1,089	137,601	137.30	21.7%	4,491	11.2%	30.58	9.4%		
2007.2	150	1,056,591	33,103	150,273	1,089	163,618	154.85	9.3%	4,943	12.6%	31.33	-2.9%	146.31	14.6%
2008.1	144	1,052,604	32,849	141,016	1,084	152,805	145.17	5.7%	4,652	3.6%	31.21	2.1%		
2008.2	138	1,097,159	35,307	156,637	1,084	169,732	154.70	-0.1%	4,807	-2.7%	32.18	2.7%	150.03	2.5%
2009.1	132	1,079,668	34,397	140,591	1,105	155,367	143.90	-0.9%	4,517	-2.9%	31.86	2.1%		
2009.2	126	1,119,143	37,467	158,904	1,105	175,605	156.91	1.4%	4,687	-2.5%	33.48	4.0%	150.52	0.3%
2010.1	120	1,100,174	32,648	132,574	1,102	146,056	132.76	-7.7%	4,474	-1.0%	29.67	-6.9%		
2010.2	114	1,147,134	39,309	162,969	1,102	179,543	156.51	-0.3%	4,568	-2.5%	34.27	2.4%	144.88	-3.7%
2011.1	108	1,128,681	40,124	163,577	1,095	179,035	158.62	19.5%	4,462	-0.3%	35.55	19.8%		
2011.2	102	1,178,562	35,008	160,427	1,095	175,587	148.98	-4.8%	5,016	9.8%	29.70	-13.3%	153.70	6.1%
2012.1	96	1,171,072	34,574	150,257	1,091	163,961	140.01	-11.7%	4,742	6.3%	29.52	-17.0%		
2012.2	90	1,220,939	40,518	190,248	1,091	207,599	170.03	14.1%	5,124	2.2%	33.19	11.7%	155.33	1.1%
2013.1	84	1,210,617	38,041	168,363	1,099	185,109	152.90	9.2%	4,866	2.6%	31.42	6.4%		
2013.2	78	1,269,842	43,629	205,401	1,099	225,831	177.84	4.6%	5,176	1.0%	34.36	3.5%	165.67	6.7%
2014.1	72	1,257,098	40,469	184,035	1,093	201,169	160.03	4.7%	4,971	2.2%	32.19	2.4%		
2014.2	66	1,319,792	43,370	211,619	1,093	231,321	175.27	-1.4%	5,334	3.0%	32.86	-4.4%	167.83	1.3%
2015.1	60	1,302,898	41,467	195,816	1,103	215,965	165.76	3.6%	5,208	4.8%	31.83	-1.1%		
2015.2	54	1,349,438	42,229	212,374	1,103	234,228	173.57	-1.0%	5,547	4.0%	31.29	-4.8%	169.73	1.1%
2016.1	48	1,324,238	37,629	180,187	1,085	195,485	147.62	-10.9%	5,195	-0.3%	28.42	-10.7%		
2016.2	42	1,354,559	41,291	210,580	1,085	228,458	168.66	-2.8%	5,533	-0.2%	30.48	-2.6%	158.26	-6.8%
2017.1	36	1,323,362	40,806	205,657	1,092	224,475	169.62	14.9%	5,501	5.9%	30.83	8.5%		
2017.2	30	1,369,522	42,033	222,177	1,092	242,506	177.07	5.0%	5,769	4.3%	30.69	0.7%	173.41	9.6%
2018.1	24	1,348,733	43,566	224,206	1,101	246,784	182.97	7.9%	5,665	3.0%	32.30	4.8%		
2018.2	18	1,399,350	39,296	210,552	1,101	231,754	165.62	-6.5%	5,898	2.2%	28.08	-8.5%	174.14	0.4%
2019.1	12	1,372,496	41,317	213,900	1,108	237,001	172.68	-5.6%	5,736	1.3%	30.10	-6.8%		
2019.2	6	1,412,408	40,467	222,918	1,108	246,993	174.87	5.6%	6,103	3.5%	28.65	2.0%	173.79	-0.2%
Total		44,197,771	1,333,805	5,885,138		6,446,016								



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

Loss Cost Summary
Data as of 12/31/19

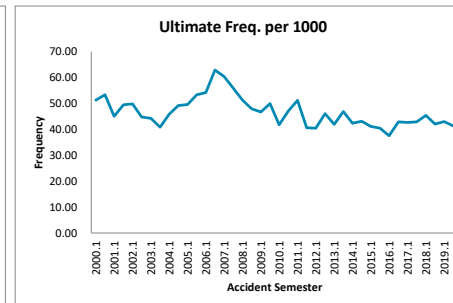
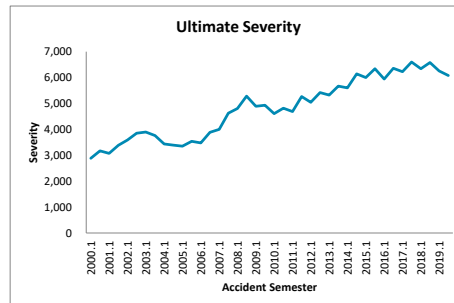
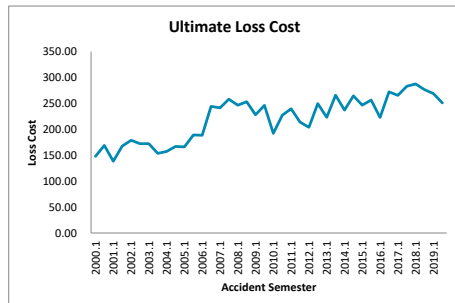
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	780,439	10,249	27,982	1,101	30,808	39.48		3,006		13.13			
2000.2	234	807,484	10,904	34,493	1,101	37,976	47.03		3,483		13.50		43.32	
2001.1	228	812,444	9,579	29,252	1,076	31,475	38.74	-1.9%	3,286	9.3%	11.79	-10.2%		
2001.2	222	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	216	832,380	10,406	34,029	1,089	37,058	44.52	14.9%	3,561	8.4%	12.50	6.0%		
2002.2	210	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	204	853,159	8,697	28,761	1,093	31,436	36.85	-17.2%	3,615	1.5%	10.19	-18.5%		
2003.2	198	875,870	8,776	30,707	1,093	33,563	38.32	-16.6%	3,824	-2.5%	10.02	-14.5%	37.59	-16.9%
2004.1	192	864,304	8,406	25,600	1,103	28,236	32.67	-11.3%	3,359	-7.1%	9.73	-4.6%		
2004.2	186	893,639	10,077	31,952	1,103	35,243	39.44	2.9%	3,497	-8.6%	11.28	12.5%	36.11	-3.9%
2005.1	180	888,576	10,544	29,212	1,097	32,058	36.08	10.4%	3,040	-9.5%	11.87	22.0%		
2005.2	174	941,651	12,400	38,975	1,097	42,771	45.42	15.2%	3,449	-1.4%	13.17	16.8%	40.89	13.2%
2006.1	168	945,399	11,793	27,900	1,087	30,314	32.06	-11.1%	2,570	-15.5%	12.47	5.1%		
2006.2	162	1,000,816	13,388	36,447	1,087	39,599	39.57	-12.9%	2,958	-14.2%	13.38	1.6%	35.92	-12.1%
2007.1	156	1,001,482	12,116	30,850	1,089	33,589	33.54	4.6%	2,772	7.9%	12.10	-3.0%		
2007.2	150	1,056,480	13,185	41,222	1,089	44,882	42.48	7.4%	3,404	15.1%	12.48	-6.7%	38.13	6.1%
2008.1	144	1,053,269	11,753	33,034	1,084	35,796	33.99	1.3%	3,046	9.9%	11.16	-7.8%		
2008.2	138	1,098,120	12,153	44,926	1,084	48,681	44.33	4.4%	4,006	17.7%	11.07	-11.3%	39.27	3.0%
2009.1	132	1,080,605	10,799	35,965	1,105	39,745	36.78	8.2%	3,680	20.8%	9.99	-10.4%		
2009.2	126	1,119,821	12,288	43,841	1,105	48,449	43.26	-2.4%	3,943	-1.6%	10.97	-0.9%	40.08	2.1%
2010.1	120	1,100,485	10,503	34,577	1,102	38,093	34.62	-5.9%	3,627	-1.5%	9.54	-4.5%		
2010.2	114	1,147,366	12,705	44,076	1,102	48,558	42.32	-2.2%	3,822	-3.1%	11.07	0.9%	38.55	-3.8%
2011.1	108	1,128,484	12,054	35,977	1,095	39,377	34.89	0.8%	3,267	-9.9%	10.68	11.9%		
2011.2	102	1,178,586	12,214	44,977	1,095	49,227	41.77	-1.3%	4,030	5.5%	10.36	-6.4%	38.41	-0.4%
2012.1	96	1,171,426	11,637	40,325	1,091	44,003	37.56	7.7%	3,781	15.7%	9.93	-7.0%		
2012.2	90	1,221,823	13,505	51,849	1,091	56,578	46.31	10.9%	4,189	3.9%	11.05	6.7%	42.03	9.4%
2013.1	84	1,211,528	13,135	42,247	1,099	46,449	38.34	2.1%	3,536	-6.5%	10.84	9.1%		
2013.2	78	1,270,777	15,333	52,889	1,099	58,149	45.76	-1.2%	3,793	-9.5%	12.07	9.2%	42.14	0.3%
2014.1	72	1,257,886	13,669	42,095	1,093	46,014	36.58	-4.6%	3,366	-4.8%	10.87	0.2%		
2014.2	66	1,319,430	15,697	57,097	1,093	62,413	47.30	3.4%	3,976	4.8%	11.90	-1.4%	42.07	-0.2%
2015.1	60	1,301,690	14,047	51,955	1,103	57,302	44.02	20.3%	4,079	21.2%	10.79	-0.7%		
2015.2	54	1,347,553	15,722	71,007	1,103	78,313	58.12	22.9%	4,981	25.3%	11.67	-1.9%	51.19	21.7%
2016.1	48	1,322,775	13,548	54,671	1,085	59,312	44.84	1.9%	4,378	7.3%	10.24	-5.1%		
2016.2	42	1,354,715	16,024	73,525	1,085	79,767	58.88	1.3%	4,978	-0.1%	11.83	1.4%	51.94	1.5%
2017.1	36	1,324,354	14,913	71,099	1,092	77,605	58.60	30.7%	5,204	18.9%	11.26	9.9%		
2017.2	30	1,370,854	16,154	80,315	1,092	87,663	63.95	8.6%	5,427	9.0%	11.78	-0.4%	61.32	18.0%
2018.1	24	1,350,185	15,738	84,261	1,101	92,746	68.69	17.2%	5,893	13.2%	11.66	3.5%		
2018.2	18	1,400,500	15,706	81,572	1,101	89,786	64.11	0.3%	5,717	5.3%	11.21	-4.8%	66.36	8.2%
2019.1	12	1,372,402	15,542	85,618	1,108	94,865	69.12	0.6%	6,104	3.6%	11.33	-2.8%		
2019.2	6	1,412,655	16,206	92,944	1,108	102,982	72.90	13.7%	6,355	11.2%	11.47	2.3%	71.04	7.1%
Total		44,185,035	502,733	1,870,461		2,049,089								



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

Loss Cost Summary
Data as of 12/31/19

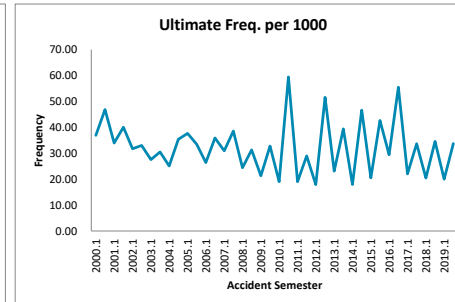
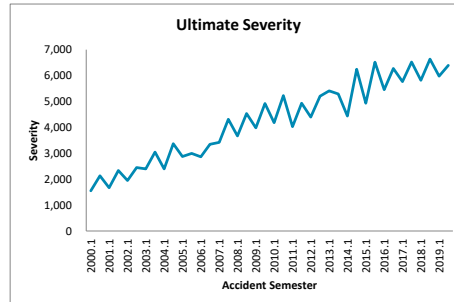
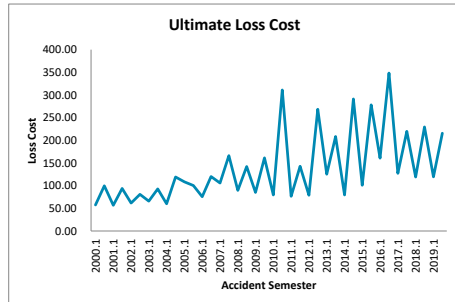
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	518,251	26,587	69,653	1.101	76,688	147.97		2,884		51.30			
2000.2	234	541,747	28,896	83,232	1.101	91,639	169.15		3,171		53.34		158.80	
2001.1	228	563,695	25,410	72,563	1.076	78,078	138.51	-6.4%	3,073	6.5%	45.08	-12.1%		
2001.2	222	583,784	28,905	90,917	1.076	97,827	167.57	-0.9%	3,384	6.7%	49.51	-7.2%	153.30	-3.5%
2002.1	216	584,116	29,119	96,026	1.089	104,572	179.03	29.3%	3,591	16.9%	49.85	10.6%		
2002.2	210	608,784	27,238	96,338	1.089	104,912	172.33	2.8%	3,852	13.8%	44.74	-9.6%	175.61	14.6%
2003.1	204	601,882	26,633	94,911	1.093	103,738	172.36	-3.7%	3,895	8.5%	44.25	-11.2%		
2003.2	198	621,939	25,415	87,401	1.093	95,530	153.60	-10.9%	3,759	-2.4%	40.86	-8.7%	162.82	-7.3%
2004.1	192	618,616	28,350	88,277	1.103	97,369	157.40	-8.7%	3,435	-11.8%	45.83	3.6%		
2004.2	186	642,167	31,610	97,194	1.103	107,205	166.94	8.7%	3,392	-9.8%	49.22	20.5%	162.26	-0.3%
2005.1	180	647,383	32,092	98,079	1.097	107,632	166.26	5.6%	3,354	-2.3%	49.57	8.2%		
2005.2	174	687,146	36,676	118,376	1.097	129,906	189.05	13.2%	3,542	4.4%	53.37	8.4%	177.99	9.7%
2006.1	168	696,013	37,742	120,851	1.087	131,304	188.65	13.5%	3,479	3.7%	54.23	9.4%		
2006.2	162	741,282	46,631	166,723	1.087	181,145	244.37	29.3%	3,885	9.7%	62.91	17.9%	217.39	22.1%
2007.1	156	750,060	45,254	166,248	1.089	181,010	241.33	27.9%	4,000	15.0%	60.33	11.3%		
2007.2	150	792,471	44,264	187,977	1.089	204,670	258.27	5.7%	4,624	19.0%	55.86	-11.2%	250.03	15.0%
2008.1	144	798,345	40,950	181,622	1.084	196,805	246.52	2.2%	4,806	20.2%	51.29	-15.0%		
2008.2	138	834,468	40,019	195,159	1.084	211,474	253.42	-1.9%	5,284	14.3%	47.96	-14.1%	250.05	0.0%
2009.1	132	823,603	38,448	170,107	1.105	187,985	228.25	-7.4%	4,889	1.7%	46.68	-9.0%		
2009.2	126	845,121	42,189	188,261	1.105	208,048	246.17	-2.9%	4,931	-6.7%	49.92	4.1%	237.33	-5.1%
2010.1	120	828,625	34,578	144,629	1.102	159,338	192.29	-15.8%	4,608	-5.8%	41.73	-10.6%		
2010.2	114	854,565	40,320	176,320	1.102	194,252	227.31	-7.7%	4,818	-2.3%	47.18	-5.5%	210.07	-11.5%
2011.1	108	841,047	43,034	184,253	1.095	201,665	239.78	24.7%	4,686	1.7%	51.17	22.6%		
2011.2	102	872,429	35,461	170,548	1.095	186,665	213.96	-5.9%	5,264	9.3%	40.65	-13.9%	226.63	7.9%
2012.1	96	868,930	35,130	162,425	1.091	177,238	203.97	-14.9%	5,045	7.7%	40.43	-21.0%		
2012.2	90	903,592	41,644	206,782	1.091	225,641	249.72	16.7%	5,418	2.9%	46.09	13.4%	227.29	0.3%
2013.1	84	900,199	37,734	182,752	1.099	200,929	223.21	9.4%	5,325	5.5%	41.92	3.7%		
2013.2	78	942,855	44,191	227,880	1.099	250,546	265.79	6.4%	5,670	4.8%	46.88	1.7%	244.99	7.8%
2014.1	72	937,674	39,743	203,579	1.093	222,532	237.32	6.3%	5,599	5.2%	42.38	1.1%		
2014.2	66	981,095	42,310	237,729	1.093	259,862	264.87	-0.3%	6,142	8.3%	43.13	-8.0%	251.41	2.6%
2015.1	60	970,731	39,920	217,220	1.103	239,572	246.80	4.0%	6,001	7.2%	41.12	-3.0%		
2015.2	54	1,000,574	40,464	232,605	1.103	256,540	256.39	-3.2%	6,340	3.2%	40.44	-6.2%	251.67	0.1%
2016.1	48	981,094	36,830	201,688	1.085	218,811	223.03	-9.6%	5,941	-1.0%	37.54	-8.7%		
2016.2	42	999,733	42,856	251,136	1.085	272,457	272.53	6.3%	6,357	0.3%	42.87	6.0%	248.01	-1.5%
2017.1	36	979,370	41,763	238,302	1.092	260,107	265.59	19.1%	6,228	4.8%	42.64	13.6%		
2017.2	30	1,010,553	43,374	262,240	1.092	286,235	283.25	3.9%	6,599	3.8%	42.92	0.1%	274.55	10.7%
2018.1	24	998,239	45,289	260,876	1.101	287,146	287.65	8.3%	6,340	1.8%	45.37	6.4%		
2018.2	18	1,031,438	43,376	259,203	1.101	285,305	276.61	-2.3%	6,577	-0.3%	42.05	-2.0%	282.04	2.7%
2019.1	12	1,011,777	43,504	245,663	1.108	272,195	269.03	-6.5%	6,257	-1.3%	43.00	-5.2%		
2019.2	6	1,035,744	42,767	234,617	1.108	259,955	250.98	-9.3%	6,078	-7.6%	41.29	-1.8%	259.90	-7.9%
Total		32,450,938	1,496,719	6,770,364		7,414,529								



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

Loss Cost Summary
Data as of 12/31/19

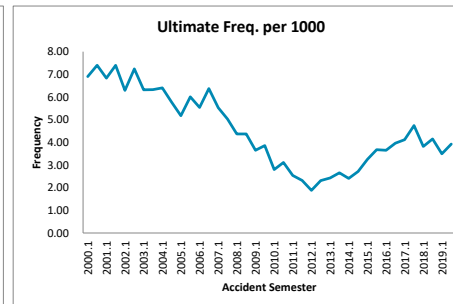
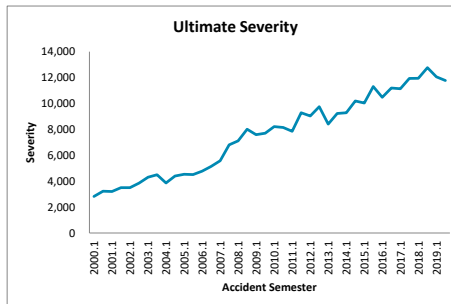
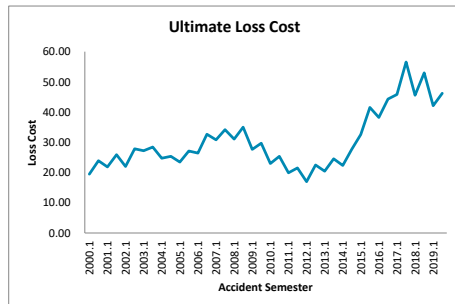
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	635,968	23,473	33,092	1,101	36,434	57.29		1,552		36.91			
2000.2	234	657,837	30,839	59,617	1,101	65,638	99.78		2,128		46.88		78.89	
2001.1	228	672,444	22,827	35,486	1,076	38,183	56.78	-0.9%	1,673	7.8%	33.95	-8.0%		
2001.2	222	699,556	28,028	60,889	1,076	65,517	93.65	-6.1%	2,338	9.8%	40.07	-14.5%	75.58	-4.2%
2002.1	216	704,351	22,350	39,958	1,089	43,514	61.78	8.8%	1,947	16.4%	31.73	-6.5%		
2002.2	210	731,460	24,135	54,246	1,089	59,074	80.76	-13.8%	2,448	4.7%	33.00	-17.6%	71.45	-5.5%
2003.1	204	729,421	20,110	44,063	1,093	48,161	66.03	6.9%	2,395	23.0%	27.57	-13.1%		
2003.2	198	751,857	22,953	63,967	1,093	69,916	92.99	15.1%	3,046	24.4%	30.53	-7.5%	79.71	11.6%
2004.1	192	753,862	18,912	41,137	1,103	45,374	60.19	-8.8%	2,399	0.2%	25.09	-9.0%		
2004.2	186	778,049	27,539	84,071	1,103	92,731	119.18	28.2%	3,367	10.5%	35.39	15.9%	90.15	13.1%
2005.1	180	785,901	29,597	77,571	1,097	85,127	108.32	80.0%	2,876	19.9%	37.66	50.1%		
2005.2	174	832,748	27,888	76,087	1,097	83,498	100.27	-15.9%	2,994	-11.1%	33.49	-5.4%	104.18	15.6%
2006.1	168	842,892	22,280	58,703	1,087	63,780	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%		
2006.2	162	890,498	31,992	98,460	1,087	106,977	120.13	19.8%	3,344	11.7%	35.93	7.3%	98.51	-5.4%
2007.1	156	905,984	28,051	88,128	1,089	95,954	105.91	40.0%	3,421	19.5%	30.96	17.1%		
2007.2	150	955,162	36,870	145,944	1,089	158,904	166.36	38.5%	4,310	28.9%	38.60	7.4%	136.94	39.0%
2008.1	144	967,929	23,659	80,127	1,084	86,826	89.70	-15.3%	3,670	7.3%	24.44	-21.1%		
2008.2	138	1,007,535	31,543	132,053	1,084	143,093	142.02	-14.6%	4,536	5.3%	31.31	-18.9%	116.39	-15.0%
2009.1	132	1,003,882	21,404	77,136	1,105	85,243	84.91	-5.3%	3,983	8.5%	21.32	-12.8%		
2009.2	126	1,028,559	33,706	150,035	1,105	165,803	161.20	13.5%	4,919	8.4%	32.77	4.7%	123.52	6.1%
2010.1	120	1,018,733	19,397	73,623	1,102	81,111	79.62	-6.2%	4,182	5.0%	19.04	-10.7%		
2010.2	114	1,047,656	62,304	295,758	1,102	325,837	311.02	92.9%	5,230	6.3%	59.47	81.5%	196.94	59.4%
2011.1	108	1,040,160	19,783	72,830	1,095	79,713	76.64	-3.7%	4,029	-3.6%	19.02	-0.1%		
2011.2	102	1,071,641	31,030	139,772	1,095	152,980	142.75	-54.1%	4,930	-5.7%	28.96	-51.3%	110.19	-44.0%
2012.1	96	1,073,026	19,216	77,474	1,091	84,540	78.79	2.8%	4,399	9.2%	17.91	-5.8%		
2012.2	90	1,105,695	57,058	272,029	1,091	296,838	268.46	88.1%	5,202	5.5%	51.60	78.2%	175.05	58.9%
2013.1	84	1,104,778	25,555	125,760	1,099	138,269	125.16	58.9%	5,411	23.0%	23.13	29.2%		
2013.2	78	1,144,158	45,098	216,881	1,099	238,453	208.41	-22.4%	5,287	1.6%	39.42	-23.6%	167.51	-4.3%
2014.1	72	1,142,616	20,490	83,145	1,093	90,885	79.54	-36.4%	4,436	-18.0%	17.93	-22.5%		
2014.2	66	1,181,597	55,098	314,626	1,093	343,918	291.06	39.7%	6,242	18.1%	46.63	18.3%	187.08	11.7%
2015.1	60	1,173,187	24,055	107,541	1,103	118,607	101.10	27.1%	4,931	11.2%	20.50	14.3%		
2015.2	54	1,197,920	51,138	302,269	1,103	333,373	278.29	-4.4%	6,519	4.4%	42.69	-8.5%	190.62	1.9%
2016.1	48	1,176,823	34,630	174,162	1,085	188,949	160.56	58.8%	5,456	10.7%	29.43	43.5%		
2016.2	42	1,187,911	65,958	381,388	1,085	413,768	348.32	25.2%	6,273	-3.8%	55.52	30.1%	254.88	33.7%
2017.1	36	1,170,165	25,806	136,292	1,092	148,763	127.13	-20.8%	5,765	5.7%	22.05	-25.1%		
2017.2	30	1,198,038	40,380	241,259	1,092	263,334	219.80	-36.9%	6,521	4.0%	33.70	-39.3%	174.01	-31.7%
2018.1	24	1,188,847	24,319	128,553	1,101	141,499	119.02	-6.4%	5,818	0.9%	20.46	-7.2%		
2018.2	18	1,215,437	42,073	253,594	1,101	279,131	229.65	4.5%	6,634	1.7%	34.62	2.7%	174.95	0.5%
2019.1	12	1,194,166	23,904	128,908	1,108	142,830	119.61	0.5%	5,975	2.7%	20.02	-2.1%		
2019.2	6	1,207,726	40,748	234,989	1,108	260,368	215.59	-6.1%	6,390	-3.7%	33.74	-2.5%	167.87	-4.0%
Total		39,176,175	1,256,194	5,261,624		5,762,910								



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

Loss Cost Summary
Data as of 12/31/19

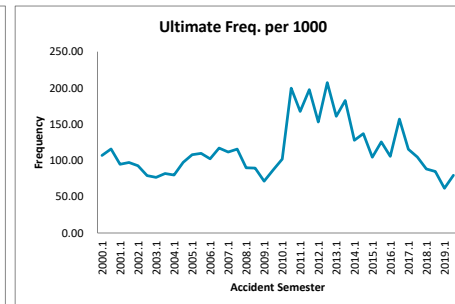
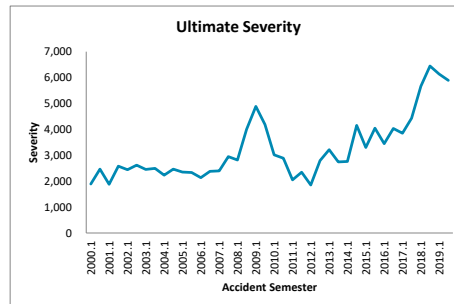
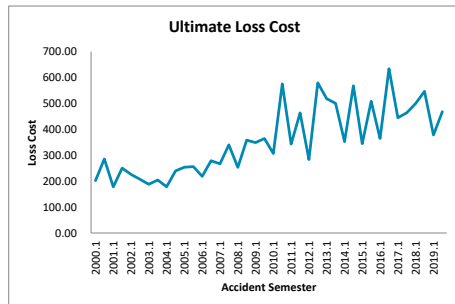
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	635,968	4,390	11,254	1,101	12,391	19.48		2,823		6.90			
2000.2	234	657,837	4,868	14,273	1,101	15,714	23.89		3,228		7.40		21.72	
2001.1	228	672,444	4,593	13,651	1,076	14,689	21.84	12.1%	3,198	13.3%	6.83	-1.1%		
2001.2	222	699,556	5,174	16,838	1,076	18,118	25.90	8.4%	3,502	8.5%	7.40	-0.1%	23.91	10.1%
2002.1	216	704,351	4,432	14,242	1,089	15,510	22.02	0.8%	3,499	9.4%	6.29	-7.9%		
2002.2	210	731,460	5,294	18,713	1,089	20,378	27.86	7.6%	3,849	9.9%	7.24	-2.1%	24.99	4.5%
2003.1	204	729,421	4,609	18,173	1,093	19,863	27.23	23.7%	4,310	23.2%	6.32	0.4%		
2003.2	198	751,857	4,757	19,575	1,093	21,396	28.46	2.1%	4,498	16.8%	6.33	-12.6%	27.85	11.4%
2004.1	192	753,862	4,825	16,891	1,103	18,630	24.71	-9.2%	3,861	-10.4%	6.40	1.3%		
2004.2	186	778,049	4,490	17,590	1,103	19,733	25.36	-10.9%	4,395	-2.3%	5.77	-8.8%	25.04	-10.1%
2005.1	180	785,901	4,067	16,794	1,097	18,430	23.45	-5.1%	4,532	17.4%	5.17	-19.1%		
2005.2	174	832,748	5,003	20,566	1,097	22,569	27.10	6.9%	4,511	2.6%	6.01	4.1%	25.33	1.1%
2006.1	168	842,892	4,667	20,503	1,087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%		
2006.2	162	890,498	5,671	26,796	1,087	29,114	32.69	20.6%	5,134	13.8%	6.37	6.0%	29.65	17.0%
2007.1	156	905,984	5,006	25,651	1,089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%		
2007.2	150	955,162	4,799	29,986	1,089	32,649	34.18	4.5%	6,804	32.5%	5.02	-21.1%	32.55	9.8%
2008.1	144	967,929	4,229	27,749	1,084	30,069	31.07	0.8%	7,110	27.4%	4.37	-20.9%		
2008.2	138	1,007,535	4,404	32,541	1,084	35,261	35.00	2.4%	8,007	17.7%	4.37	-13.0%	33.07	1.6%
2009.1	132	1,003,882	3,662	25,145	1,105	27,788	27.68	-10.9%	7,588	6.7%	3.65	-16.5%		
2009.2	126	1,028,559	3,968	27,669	1,105	30,578	29.73	-15.1%	7,706	-3.8%	3.86	-11.7%	28.72	-13.2%
2010.1	120	1,018,733	2,851	21,259	1,102	23,421	22.99	-16.9%	8,215	8.3%	2.80	-23.3%		
2010.2	114	1,047,656	3,261	24,127	1,102	26,581	25.37	-14.7%	8,152	5.8%	3.11	-19.3%	24.20	-15.7%
2011.1	108	1,040,160	2,642	18,947	1,095	20,738	19.94	-13.3%	7,850	-4.4%	2.54	-9.2%		
2011.2	102	1,071,641	2,485	21,070	1,095	23,061	21.52	-15.2%	9,281	13.9%	2.32	-25.5%	20.74	-14.3%
2012.1	96	1,073,026	2,019	16,703	1,091	18,227	16.99	-14.8%	9,029	15.0%	1.88	-25.9%		
2012.2	90	1,105,695	2,552	22,799	1,091	24,879	22.50	4.6%	9,747	5.0%	2.31	-0.4%	19.78	-4.6%
2013.1	84	1,104,778	2,685	20,526	1,099	22,568	20.43	20.3%	8,404	-6.9%	2.43	29.2%		
2013.2	78	1,144,158	3,042	25,523	1,099	28,062	24.53	9.0%	9,226	-5.4%	2.66	15.2%	22.51	13.8%
2014.1	72	1,142,616	2,750	23,363	1,093	25,538	22.35	9.4%	9,288	10.5%	2.41	-1.0%		
2014.2	66	1,181,597	3,210	29,936	1,093	32,724	27.69	12.9%	10,194	10.5%	2.72	2.2%	25.07	11.3%
2015.1	60	1,173,187	3,807	34,646	1,103	38,211	32.57	45.7%	10,037	8.1%	3.25	34.9%		
2015.2	54	1,197,920	4,400	45,107	1,103	49,748	41.53	50.0%	11,307	10.9%	3.67	35.2%	37.10	48.0%
2016.1	48	1,176,823	4,297	41,471	1,085	44,992	38.23	17.4%	10,471	4.3%	3.65	12.5%		
2016.2	42	1,187,911	4,703	48,507	1,085	52,625	44.30	6.7%	11,189	-1.0%	3.96	7.8%	41.28	11.3%
2017.1	36	1,170,165	4,815	49,107	1,092	53,601	45.81	19.8%	11,132	6.3%	4.11	12.7%		
2017.2	30	1,198,038	5,681	62,086	1,092	67,767	56.56	27.7%	11,929	6.6%	4.74	19.8%	51.25	24.1%
2018.1	24	1,188,847	4,538	49,255	1,101	54,215	45.60	-0.4%	11,947	7.3%	3.82	-7.2%		
2018.2	18	1,215,437	5,044	58,495	1,101	64,385	52.97	-6.4%	12,765	7.0%	4.15	-12.5%	49.33	-3.7%
2019.1	12	1,194,166	4,173	45,421	1,108	50,326	42.14	-7.6%	12,059	0.9%	3.49	-8.4%		
2019.2	6	1,207,726	4,739	50,370	1,108	55,810	46.21	-12.8%	11,778	-7.7%	3.92	-5.5%	44.19	-10.4%
Total		39,176,175	166,601	1,123,620		1,230,561								



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

Loss Cost Summary
Data as of 12/31/19

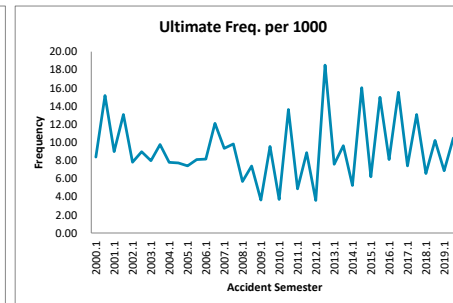
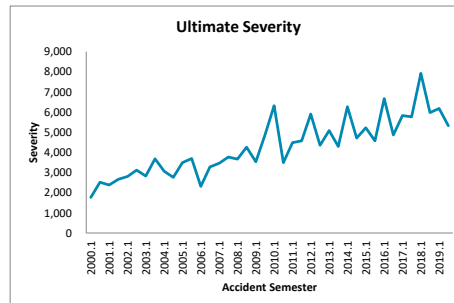
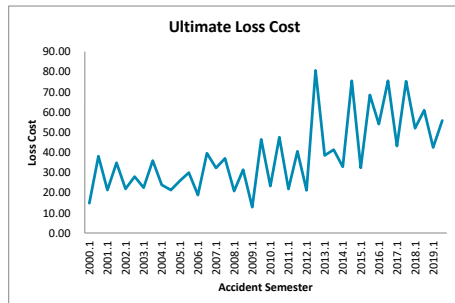
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	28,895	3,092	5,305	1,101	5,841	202.15		1,889		107.01			
2000.2	234	28,610	3,314	7,429	1,101	8,180	285.90		2,468		115.83		243.82	
2001.1	228	26,476	2,506	4,381	1,076	4,714	178.06	-11.9%	1,881	-0.4%	94.65	-11.5%		
2001.2	222	26,756	2,599	6,228	1,076	6,702	250.46	-12.4%	2,578	4.5%	97.14	-16.1%	214.45	-12.0%
2002.1	216	27,383	2,537	5,692	1,089	6,199	226.37	27.1%	2,443	29.9%	92.65	-2.1%		
2002.2	210	28,982	2,295	5,521	1,089	6,013	207.46	-17.2%	2,620	1.6%	79.19	-18.5%	216.65	1.0%
2003.1	204	27,792	2,129	4,777	1,093	5,221	187.86	-17.0%	2,452	0.4%	76.60	-17.3%		
2003.2	198	28,818	2,362	5,395	1,093	5,897	204.61	-1.4%	2,496	-4.7%	81.96	3.5%	196.39	-9.4%
2004.1	192	27,917	2,231	4,521	1,103	4,986	178.61	-4.9%	2,235	-8.9%	79.92	4.3%		
2004.2	186	27,107	2,639	5,898	1,103	6,506	240.01	17.3%	2,465	-1.2%	97.36	18.8%	208.86	6.3%
2005.1	180	22,856	2,469	5,294	1,097	5,809	254.16	42.3%	2,353	5.3%	108.02	35.2%		
2005.2	174	20,220	2,221	4,725	1,097	5,185	266.44	6.8%	2,335	-5.3%	109.84	12.8%	255.23	22.2%
2006.1	168	19,577	2,002	3,941	1,087	4,282	218.71	-13.9%	2,139	-9.1%	102.26	-5.3%		
2006.2	162	19,882	2,326	5,100	1,087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%	248.95	-2.5%
2007.1	156	19,349	2,158	4,747	1,089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%		
2007.2	150	20,802	2,404	6,506	1,089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%	305.17	22.6%
2008.1	144	19,098	1,717	4,464	1,084	4,837	253.29	-5.2%	2,817	17.6%	89.91	-19.4%		
2008.2	138	16,151	1,446	5,341	1,084	5,787	358.33	5.2%	4,002	35.8%	89.53	-22.5%	301.42	-1.2%
2009.1	132	13,978	999	4,415	1,105	4,879	349.05	37.8%	4,884	73.4%	71.47	-20.5%		
2009.2	126	13,536	1,178	4,466	1,105	4,935	364.58	1.7%	4,189	4.7%	87.03	-2.8%	356.69	18.3%
2010.1	120	12,104	1,232	3,370	1,102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%		
2010.2	114	11,946	2,384	6,242	1,102	6,877	575.68	57.9%	2,885	-31.1%	199.57	129.3%	440.33	23.5%
2011.1	108	10,949	1,836	3,435	1,095	3,760	343.40	11.9%	2,048	-32.1%	167.68	64.7%		
2011.2	102	10,787	2,131	4,571	1,095	5,003	463.78	-19.4%	2,348	-18.6%	197.55	-1.0%	403.14	-8.4%
2012.1	96	10,249	1,569	2,664	1,091	2,907	283.62	-17.4%	1,853	-9.5%	153.08	-8.7%		
2012.2	90	10,167	2,108	5,399	1,091	5,892	579.51	25.0%	2,795	19.1%	207.34	5.0%	430.97	6.9%
2013.1	84	9,851	1,586	4,640	1,099	5,102	517.94	82.6%	3,217	73.6%	161.00	5.2%		
2013.2	78	10,249	1,872	4,668	1,099	5,132	500.76	-13.6%	2,742	-1.9%	182.65	-11.9%	509.18	18.1%
2014.1	72	10,275	1,313	3,316	1,093	3,624	352.72	-31.9%	2,760	-14.2%	127.78	-20.6%		
2014.2	66	12,002	1,643	6,240	1,093	6,821	568.32	13.5%	4,152	51.4%	136.89	-25.1%	468.88	-7.9%
2015.1	60	12,139	1,268	3,798	1,103	4,188	345.04	-2.2%	3,303	19.7%	104.46	-18.3%		
2015.2	54	12,181	1,530	5,615	1,103	6,193	508.42	-10.5%	4,047	-2.5%	125.62	-8.2%	426.87	-9.0%
2016.1	48	11,504	1,217	3,866	1,085	4,194	364.58	5.7%	3,447	4.3%	105.78	1.3%		
2016.2	42	11,093	1,743	6,485	1,085	7,035	634.20	24.7%	4,036	-0.3%	157.13	25.1%	496.93	16.4%
2017.1	36	10,772	1,243	4,390	1,092	4,791	444.78	22.0%	3,854	11.8%	115.40	9.1%		
2017.2	30	11,232	1,176	4,775	1,092	5,212	464.06	-26.8%	4,431	9.8%	104.72	-33.4%	454.62	-8.5%
2018.1	24	10,910	963	4,957	1,101	5,456	500.05	12.4%	5,666	47.0%	88.25	-23.5%		
2018.2	18	11,334	961	5,628	1,101	6,195	546.57	17.8%	6,445	45.4%	84.80	-19.0%	523.75	15.2%
2019.1	12	11,324	698	3,869	1,108	4,287	378.55	-24.3%	6,139	8.3%	61.67	-30.1%		
2019.2	6	11,841	941	5,001	1,108	5,542	467.99	-14.4%	5,891	-8.6%	79.44	-6.3%	424.27	-19.0%
Total		687,095	74,038	197,077		215,691								



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

Loss Cost Summary
Data as of 12/31/19

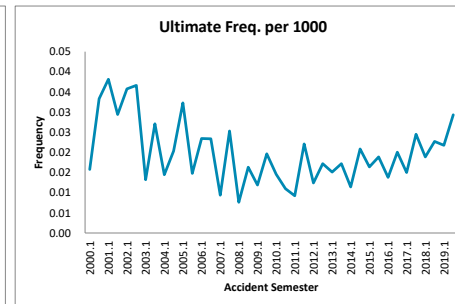
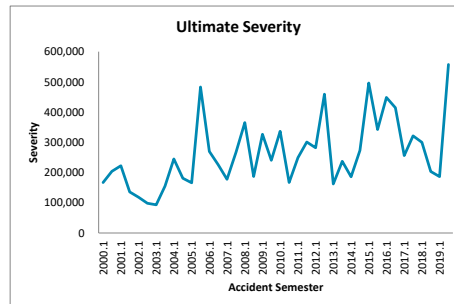
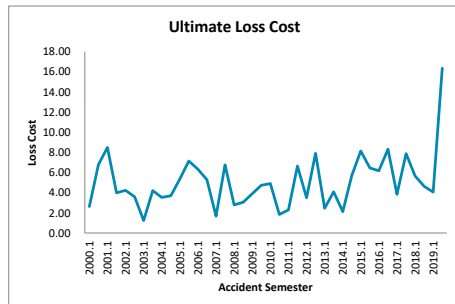
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	21,711	182	292	1,101	321	14.80		1,765		8.38			
2000.2	234	20,521	311	711	1,101	783	38.15		2,517		15.15		26.14	
2001.1	228	19,513	175	387	1,076	416	21.33	44.2%	2,378	34.8%	8.97	7.0%		
2001.2	222	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	216	17,164	134	345	1,089	376	21.88	2.6%	2,803	17.9%	7.81	-12.9%		
2002.2	210	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	204	15,427	123	318	1,093	348	22.53	2.9%	2,825	0.8%	7.97	2.1%		
2003.2	198	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	192	14,258	111	309	1,103	341	23.91	6.1%	3,071	8.7%	7.79	-2.4%		
2004.2	186	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	180	14,848	110	350	1,097	384	25.84	8.1%	3,488	13.6%	7.41	-4.8%		
2005.2	174	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	168	11,792	96	205	1,087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%		
2006.2	162	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	156	11,142	104	330	1,089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%		
2007.2	150	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	144	10,398	59	200	1,084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%		
2008.2	138	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	132	9,642	35	112	1,105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%		
2009.2	126	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	120	9,750	36	206	1,102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%		
2010.2	114	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	108	9,663	47	193	1,095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%		
2011.2	102	9,482	84	351	1,095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%	31.08	-12.2%
2012.1	96	9,469	34	184	1,091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%		
2012.2	90	9,183	170	679	1,091	741	80.65	99.0%	4,356	-4.8%	18.51	109.0%	50.46	62.4%
2013.1	84	9,104	69	319	1,099	351	38.53	81.8%	5,083	-13.9%	7.58	111.1%		
2013.2	78	8,724	84	328	1,099	361	41.33	-48.7%	4,292	-1.5%	9.63	-48.0%	39.90	-20.9%
2014.1	72	8,766	46	264	1,093	288	32.87	-14.7%	6,285	23.2%	5.25	-30.8%		
2014.2	66	8,612	138	595	1,093	651	75.54	82.8%	4,714	9.8%	16.02	66.4%	54.02	35.4%
2015.1	60	8,717	54	256	1,103	282	32.35	-1.6%	5,223	-16.6%	6.19	18.1%		
2015.2	54	8,615	129	535	1,103	590	68.50	-9.3%	4,575	-3.0%	14.97	-6.5%	50.32	-6.8%
2016.1	48	8,882	72	442	1,085	480	54.04	67.0%	6,667	27.7%	8.11	30.9%		
2016.2	42	8,953	139	624	1,085	677	75.56	10.3%	4,867	6.4%	15.53	3.7%	64.85	28.9%
2017.1	36	9,330	69	369	1,092	403	43.14	-20.2%	5,827	-12.6%	7.40	-8.7%		
2017.2	30	9,806	128	676	1,092	738	75.28	-0.4%	5,760	18.3%	13.07	-15.8%	59.61	-8.1%
2018.1	24	10,822	71	511	1,101	563	51.99	20.5%	7,924	36.0%	6.56	-11.4%		
2018.2	18	10,685	109	592	1,101	651	60.95	-19.0%	5,972	3.7%	10.21	-21.9%	56.44	-5.3%
2019.1	12	10,888	75	417	1,108	462	42.43	-18.4%	6,178	-22.0%	6.87	4.7%		
2019.2	6	10,956	115	552	1,108	611	55.80	-8.4%	5,329	-10.8%	10.47	2.6%	49.14	-12.9%
Total		475,563	4,399	15,683		17,163								



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

Loss Cost Summary
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	760,126	12	1,818	1.101	2,001	2.63		166,787		0.02			
2000.2	234	780,168	26	4,818	1.101	5,305	6.80		204,027		0.03		4.74	
2001.1	228	786,424	30	6,200	1.076	6,672	8.48	222.2%	222,387	33.3%	0.04	141.6%		
2001.2	222	816,118	24	3,025	1.076	3,255	3.99	-41.3%	135,624	-33.5%	0.03	-11.8%	6.19	30.6%
2002.1	216	811,213	29	3,150	1.089	3,431	4.23	-50.1%	118,302	-46.8%	0.04	-6.3%		
2002.2	210	846,295	31	2,797	1.089	3,046	3.60	-9.8%	98,263	-27.5%	0.04	24.6%	3.91	-36.9%
2003.1	204	756,040	10	854	1.093	933	1.23	-70.8%	93,290	-21.1%	0.01	-63.0%		
2003.2	198	775,095	21	2,983	1.093	3,260	4.21	16.8%	155,233	58.0%	0.03	-26.0%	2.74	-29.9%
2004.1	192	761,568	11	2,441	1.103	2,692	3.54	186.5%	244,751	162.4%	0.01	9.2%		
2004.2	186	786,350	16	2,631	1.103	2,902	3.69	-12.3%	181,365	16.8%	0.02	-24.9%	3.61	32.0%
2005.1	180	774,687	25	3,786	1.097	4,155	5.36	51.7%	166,187	-32.1%	0.03	123.4%		
2005.2	174	811,610	12	5,284	1.097	5,798	7.14	93.5%	483,197	166.4%	0.01	-27.4%	6.27	73.6%
2006.1	168	809,744	19	4,715	1.087	5,123	6.33	18.0%	269,629	62.2%	0.02	-27.3%		
2006.2	162	855,046	20	4,161	1.087	4,521	5.29	-26.0%	226,036	-53.2%	0.02	58.2%	5.79	-7.7%
2007.1	156	852,944	8	1,307	1.089	1,423	1.67	-73.6%	177,892	-34.0%	0.01	-60.0%		
2007.2	150	899,626	23	5,585	1.089	6,081	6.76	27.9%	267,053	18.1%	0.03	8.2%	4.28	-26.1%
2008.1	144	1,038,913	8	2,670	1.084	2,893	2.78	66.9%	365,213	105.3%	0.01	-18.7%		
2008.2	138	1,084,284	18	3,055	1.084	3,310	3.05	-54.8%	186,837	-30.0%	0.02	-35.5%	2.92	-31.8%
2009.1	132	1,067,335	13	3,762	1.105	4,158	3.90	39.9%	326,788	-10.5%	0.01	56.3%		
2009.2	126	1,106,401	22	4,731	1.105	5,228	4.73	54.8%	240,453	28.7%	0.02	20.3%	4.32	47.8%
2010.1	120	1,089,430	16	4,847	1.102	5,339	4.90	25.8%	336,336	2.9%	0.01	22.2%		
2010.2	114	1,137,652	13	1,897	1.102	2,090	1.84	-61.1%	166,983	-30.6%	0.01	-44.0%	3.34	-22.7%
2011.1	108	1,118,919	10	2,351	1.095	2,573	2.30	-53.1%	249,207	-25.9%	0.01	-36.7%		
2011.2	102	1,168,797	26	7,096	1.095	7,767	6.65	261.7%	300,712	80.1%	0.02	100.9%	4.52	35.5%
2012.1	96	1,161,585	14	3,722	1.091	4,062	3.50	52.1%	281,919	13.1%	0.01	34.4%		
2012.2	90	1,211,405	21	8,779	1.091	9,580	7.91	19.0%	459,425	52.8%	0.02	-22.1%	5.75	27.2%
2013.1	84	1,201,136	18	2,676	1.099	2,942	2.45	-30.0%	162,132	-42.5%	0.02	21.8%		
2013.2	78	1,259,944	22	4,679	1.099	5,144	4.08	-48.4%	237,193	-48.4%	0.02	0.0%	3.29	-42.8%
2014.1	72	1,245,976	14	2,419	1.093	2,644	2.12	-13.4%	185,931	14.7%	0.01	-24.4%		
2014.2	66	1,305,286	27	6,810	1.093	7,444	5.70	39.7%	273,248	15.2%	0.02	21.3%	3.95	20.4%
2015.1	60	1,286,326	21	9,495	1.103	10,472	8.14	283.6%	496,222	166.9%	0.02	43.7%		
2015.2	54	1,329,730	25	7,789	1.103	8,590	6.46	13.3%	342,301	25.3%	0.02	-9.6%	7.29	84.3%
2016.1	48	1,304,048	18	7,433	1.085	8,064	6.18	-24.0%	448,314	-9.7%	0.01	-15.9%		
2016.2	42	1,334,361	27	10,220	1.085	11,088	8.31	28.6%	414,648	21.1%	0.02	6.2%	7.26	-0.4%
2017.1	36	1,303,778	20	4,594	1.092	5,014	3.85	-37.8%	256,135	-42.9%	0.02	8.9%		
2017.2	30	1,347,126	33	9,713	1.092	10,602	7.87	-5.3%	321,273	-22.5%	0.02	22.2%	5.89	-18.8%
2018.1	24	1,326,382	25	6,823	1.101	7,510	5.66	47.2%	299,872	17.1%	0.02	25.7%		
2018.2	18	1,372,898	31	5,774	1.101	6,355	4.63	-41.2%	203,655	-36.6%	0.02	-7.2%	5.14	-12.8%
2019.1	12	1,341,536	29	4,918	1.108	5,449	4.06	-28.3%	186,479	-37.8%	0.02	15.4%		
2019.2	6	1,377,651	40	20,331	1.108	22,527	16.35	253.2%	557,406	173.7%	0.03	29.1%	10.29	100.3%
Total		42,404,151	827	202,136		221,442								



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 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	264,479	264,479	1.000	264,479	264,479	0
2000.2	234	300,773	300,773	1.000	300,773	300,773	0
2001.1	228	277,782	277,786	1.000	277,786	277,777	10
2001.2	222	325,937	325,937	1.000	325,937	325,922	15
2002.1	216	302,891	302,891	1.000	302,878	302,879	(1)
2002.2	210	332,225	332,225	1.000	332,208	332,211	(3)
2003.1	204	283,392	284,483	1.000	284,470	284,169	301
2003.2	198	290,840	292,038	1.000	292,088	292,023	65
2004.1	192	245,560	245,560	1.000	245,660	245,258	402
2004.2	186	232,344	232,359	1.001	232,514	232,290	225
2005.1	180	187,720	188,277	1.001	188,388	187,820	568
2005.2	174	218,033	218,944	1.001	219,077	218,918	159
2006.1	168	192,480	193,583	1.001	193,750	193,533	216
2006.2	162	249,603	250,497	1.001	250,715	250,871	(155)
2007.1	156	198,952	200,471	1.002	200,936	200,686	250
2007.2	150	254,023	256,204	1.002	256,648	254,988	1,660
2008.1	144	227,126	229,817	1.003	230,412	229,249	1,162
2008.2	138	259,962	262,549	1.004	263,500	262,958	542
2009.1	132	209,509	210,646	1.005	211,636	211,298	338
2009.2	126	262,610	265,258	1.005	266,619	265,483	1,137
2010.1	120	187,630	192,198	1.008	193,695	193,142	553
2010.2	114	264,739	275,121	1.010	277,736	275,235	2,502
2011.1	108	213,760	223,329	1.013	226,144	224,990	1,154
2011.2	102	281,157	292,748	1.016	297,303	294,729	2,574
2012.1	96	255,404	270,485	1.020	275,931	276,322	(391)
2012.2	90	297,926	329,448	1.024	337,394	334,141	3,253
2013.1	84	260,317	291,448	1.028	299,595	296,822	2,773
2013.2	78	313,281	367,563	1.032	379,204	376,503	2,701
2014.1	72	261,819	312,046	1.044	325,879	325,949	(70)
2014.2	66	325,380	417,457	1.056	440,898	444,050	(3,152)
2015.1	60	256,679	363,291	1.068	387,963	388,563	(601)
2015.2	54	294,336	442,669	1.088	481,699	492,769	(11,070)
2016.1	48	226,766	383,846	1.119	429,431	434,322	(4,891)
2016.2	42	237,496	455,404	1.175	535,160	542,324	(7,165)
2017.1	36	165,343	386,855	1.258	486,728	487,657	(929)
2017.2	30	135,369	406,332	1.384	562,520	566,461	(3,941)
2018.1	24	71,482	323,219	1.575	509,122	507,950	1,171
2018.2	18	45,695	327,553	1.813	593,841	586,769	7,072
2019.1	12	21,002	257,440	2.110	543,116	489,756	53,360
2019.2	6	3,941	210,044	2.871	603,038		
Total		9,235,763	11,663,271		13,326,872	12,672,039	51,794

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 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	66,254	66,254	1.000	66,254	66,254	(1)
2000.2	234	75,030	75,030	1.000	75,030	75,030	0
2001.1	228	66,286	66,286	1.000	66,286	66,286	0
2001.2	222	80,351	80,351	1.000	80,351	80,351	0
2002.1	216	83,271	83,271	1.000	83,271	83,271	0
2002.2	210	84,764	84,764	1.000	84,764	84,764	0
2003.1	204	79,821	79,853	1.000	79,853	79,853	0
2003.2	198	78,177	78,177	1.000	78,177	78,180	(3)
2004.1	192	73,248	73,248	1.000	73,248	73,248	(0)
2004.2	186	84,640	84,640	1.000	84,640	84,640	0
2005.1	180	83,059	83,059	1.000	83,059	83,059	0
2005.2	174	99,750	99,753	1.000	99,753	99,753	0
2006.1	168	98,202	98,202	1.000	98,202	98,202	0
2006.2	162	130,612	130,614	1.000	130,614	130,621	(7)
2007.1	156	126,377	126,378	1.000	126,378	126,378	(0)
2007.2	150	150,270	150,273	1.000	150,273	150,270	3
2008.1	144	141,016	141,016	1.000	141,016	141,016	0
2008.2	138	156,637	156,637	1.000	156,637	156,630	7
2009.1	132	140,591	140,591	1.000	140,591	140,592	(1)
2009.2	126	158,904	158,904	1.000	158,904	158,903	1
2010.1	120	132,574	132,574	1.000	132,574	132,574	0
2010.2	114	162,965	162,969	1.000	162,969	162,969	0
2011.1	108	163,573	163,577	1.000	163,577	163,558	19
2011.2	102	160,424	160,427	1.000	160,427	160,425	2
2012.1	96	150,252	150,257	1.000	150,257	150,257	0
2012.2	90	190,244	190,248	1.000	190,248	190,272	(24)
2013.1	84	168,320	168,363	1.000	168,363	167,979	384
2013.2	78	205,021	205,401	1.000	205,401	205,543	(142)
2014.1	72	183,953	184,037	1.000	184,035	184,184	(148)
2014.2	66	211,338	211,548	1.000	211,619	211,683	(64)
2015.1	60	195,265	195,818	1.000	195,816	195,894	(79)
2015.2	54	212,306	212,430	1.000	212,374	212,528	(154)
2016.1	48	180,044	180,271	1.000	180,187	180,393	(205)
2016.2	42	210,173	210,763	0.999	210,580	210,703	(123)
2017.1	36	205,048	205,752	1.000	205,657	205,734	(77)
2017.2	30	220,717	222,152	1.000	222,177	221,998	179
2018.1	24	218,687	223,397	1.004	224,206	222,865	1,341
2018.2	18	198,444	206,669	1.019	210,552	206,988	3,564
2019.1	12	177,223	201,528	1.061	213,900	212,252	1,648
2019.2	6	67,430	169,216	1.317	222,918		
Total		5,671,260	5,814,699		5,885,138	5,656,099	6,121

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 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	27,982	27,982	1.000	27,982	27,982	0
2000.2	234	34,493	34,493	1.000	34,493	34,493	0
2001.1	228	28,710	29,252	1.000	29,252	29,252	0
2001.2	222	35,544	35,544	1.000	35,544	35,544	0
2002.1	216	33,118	34,029	1.000	34,029	34,029	(0)
2002.2	210	36,695	36,695	1.000	36,695	36,695	0
2003.1	204	28,761	28,761	1.000	28,761	28,761	0
2003.2	198	30,707	30,707	1.000	30,707	30,707	0
2004.1	192	25,600	25,600	1.000	25,600	25,600	0
2004.2	186	31,935	31,952	1.000	31,952	32,027	(75)
2005.1	180	29,204	29,207	1.000	29,212	29,223	(10)
2005.2	174	38,926	38,963	1.000	38,975	39,141	(165)
2006.1	168	27,897	27,902	1.000	27,900	27,918	(18)
2006.2	162	36,182	36,449	1.000	36,447	36,462	(16)
2007.1	156	30,836	30,840	1.000	30,850	30,863	(13)
2007.2	150	41,192	41,192	1.001	41,222	41,221	1
2008.1	144	33,006	33,012	1.001	33,034	33,050	(16)
2008.2	138	44,700	44,864	1.001	44,926	45,244	(319)
2009.1	132	35,874	35,874	1.003	35,965	36,024	(59)
2009.2	126	43,618	43,710	1.003	43,841	43,896	(55)
2010.1	120	34,445	34,453	1.004	34,577	34,588	(11)
2010.2	114	43,224	43,931	1.003	44,076	44,011	64
2011.1	108	35,902	35,904	1.002	35,977	36,016	(38)
2011.2	102	44,493	44,863	1.003	44,977	45,035	(58)
2012.1	96	39,254	40,195	1.003	40,325	40,181	144
2012.2	90	49,578	51,659	1.004	51,849	51,867	(18)
2013.1	84	40,161	42,108	1.003	42,247	42,123	124
2013.2	78	49,869	52,652	1.004	52,889	52,919	(31)
2014.1	72	41,483	41,917	1.004	42,095	42,159	(64)
2014.2	66	54,497	56,833	1.005	57,097	56,260	837
2015.1	60	49,625	51,529	1.008	51,955	51,926	30
2015.2	54	63,301	70,175	1.012	71,007	70,868	139
2016.1	48	53,336	53,730	1.018	54,671	55,071	(401)
2016.2	42	69,149	72,166	1.019	73,525	73,035	490
2017.1	36	64,592	69,537	1.022	71,099	70,443	656
2017.2	30	72,406	78,535	1.023	80,315	79,349	965
2018.1	24	68,126	83,929	1.004	84,261	83,909	352
2018.2	18	60,166	77,291	1.055	81,572	82,052	(480)
2019.1	12	48,804	78,268	1.094	85,618	83,888	1,730
2019.2	6	17,613	90,732	1.024	92,944		
Total		1,675,002	1,847,437		1,870,461	1,773,831	3,686

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	69,653	69,653	1.000	69,653	69,653	(1)
2000.2	234	83,232	83,232	1.000	83,232	83,232	0
2001.1	228	72,563	72,563	1.000	72,563	72,563	0
2001.2	222	90,917	90,917	1.000	90,917	90,918	(1)
2002.1	216	96,026	96,026	1.000	96,026	96,027	(1)
2002.2	210	96,337	96,338	1.000	96,338	96,337	2
2003.1	204	94,909	94,911	1.000	94,911	94,912	(0)
2003.2	198	87,394	87,401	1.000	87,401	87,402	(0)
2004.1	192	88,277	88,277	1.000	88,277	88,278	(1)
2004.2	186	97,194	97,194	1.000	97,194	97,194	0
2005.1	180	98,079	98,079	1.000	98,079	98,079	0
2005.2	174	118,370	118,376	1.000	118,376	118,376	(1)
2006.1	168	120,851	120,851	1.000	120,851	120,851	(1)
2006.2	162	166,722	166,723	1.000	166,723	166,723	(1)
2007.1	156	166,242	166,248	1.000	166,248	166,264	(16)
2007.2	150	187,955	187,977	1.000	187,977	187,973	4
2008.1	144	181,621	181,622	1.000	181,622	181,627	(5)
2008.2	138	195,153	195,159	1.000	195,159	195,163	(3)
2009.1	132	170,103	170,107	1.000	170,107	170,111	(4)
2009.2	126	188,253	188,261	1.000	188,261	188,248	13
2010.1	120	144,617	144,629	1.000	144,629	144,632	(3)
2010.2	114	176,302	176,320	1.000	176,320	176,335	(15)
2011.1	108	184,245	184,253	1.000	184,253	184,269	(16)
2011.2	102	170,508	170,548	1.000	170,548	170,516	32
2012.1	96	162,377	162,425	1.000	162,425	162,393	32
2012.2	90	206,777	206,817	1.000	206,782	206,762	21
2013.1	84	182,711	182,797	1.000	182,752	182,722	31
2013.2	78	227,891	227,944	1.000	227,880	227,856	24
2014.1	72	203,609	203,651	1.000	203,579	203,535	44
2014.2	66	237,773	237,845	1.000	237,729	237,663	66
2015.1	60	217,236	217,333	0.999	217,220	217,225	(5)
2015.2	54	232,548	232,772	0.999	232,605	232,509	96
2016.1	48	201,708	201,829	0.999	201,688	201,448	240
2016.2	42	251,179	251,340	0.999	251,136	251,116	20
2017.1	36	238,314	238,652	0.999	238,302	237,771	532
2017.2	30	262,605	263,025	0.997	262,240	259,843	2,397
2018.1	24	263,669	264,904	0.985	260,876	257,068	3,809
2018.2	18	267,581	271,211	0.956	259,203	255,740	3,462
2019.1	12	274,779	286,076	0.859	245,663	227,242	18,422
2019.2	6	245,152	375,266	0.625	234,617		
Total		6,821,434	6,969,555		6,770,364	6,506,576	29,172

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	33,092	33,092	1.000	33,092	33,092	0
2000.2	234	59,617	59,617	1.000	59,617	59,617	0
2001.1	228	35,486	35,486	1.000	35,486	35,511	(25)
2001.2	222	60,889	60,889	1.000	60,889	60,889	0
2002.1	216	39,958	39,958	1.000	39,958	39,958	0
2002.2	210	54,246	54,246	1.000	54,246	54,246	0
2003.1	204	44,063	44,063	1.000	44,063	44,063	(0)
2003.2	198	63,967	63,967	1.000	63,967	63,967	0
2004.1	192	41,137	41,137	1.000	41,137	41,137	0
2004.2	186	84,072	84,072	1.000	84,071	84,071	0
2005.1	180	77,572	77,572	1.000	77,571	77,567	4
2005.2	174	76,086	76,091	1.000	76,087	76,088	(1)
2006.1	168	58,706	58,706	1.000	58,703	58,702	0
2006.2	162	98,467	98,467	1.000	98,460	98,459	2
2007.1	156	88,133	88,135	1.000	88,128	88,127	2
2007.2	150	145,954	145,956	1.000	145,944	145,948	(3)
2008.1	144	80,135	80,135	1.000	80,127	80,126	2
2008.2	138	132,066	132,067	1.000	132,053	132,052	1
2009.1	132	77,138	77,144	1.000	77,136	77,140	(4)
2009.2	126	150,055	150,061	1.000	150,035	150,012	23
2010.1	120	73,633	73,636	1.000	73,623	73,619	4
2010.2	114	295,799	295,811	1.000	295,758	295,735	23
2011.1	108	72,845	72,845	1.000	72,830	72,822	9
2011.2	102	139,804	139,811	1.000	139,772	139,762	10
2012.1	96	77,489	77,495	1.000	77,474	77,476	(1)
2012.2	90	272,108	272,111	1.000	272,029	272,009	20
2013.1	84	125,798	125,799	1.000	125,760	125,728	33
2013.2	78	216,913	216,947	1.000	216,881	216,860	21
2014.1	72	83,152	83,165	1.000	83,145	83,143	2
2014.2	66	314,712	314,748	1.000	314,626	314,593	33
2015.1	60	107,513	107,581	1.000	107,541	107,647	(106)
2015.2	54	302,310	302,430	0.999	302,269	302,228	41
2016.1	48	174,224	174,261	0.999	174,162	174,167	(5)
2016.2	42	381,463	381,580	0.999	381,388	381,470	(82)
2017.1	36	136,195	136,374	0.999	136,292	136,244	48
2017.2	30	241,328	241,445	0.999	241,259	240,888	371
2018.1	24	128,044	128,511	1.000	128,553	128,866	(312)
2018.2	18	251,780	253,176	1.002	253,594	254,214	(620)
2019.1	12	125,463	128,901	1.000	128,908	121,156	7,751
2019.2	6	177,377	231,939	1.013	234,989		
Total		5,198,789	5,259,425		5,261,624	5,019,395	7,240

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	11,254	11,254	1.000	11,254	11,254	0
2000.2	234	14,273	14,273	1.000	14,273	14,273	0
2001.1	228	13,651	13,651	1.000	13,651	13,676	(25)
2001.2	222	16,838	16,838	1.000	16,838	16,838	0
2002.1	216	14,242	14,242	1.000	14,242	14,242	0
2002.2	210	18,713	18,713	1.000	18,713	18,713	0
2003.1	204	18,173	18,173	1.000	18,173	18,173	0
2003.2	198	19,575	19,575	1.000	19,575	19,575	0
2004.1	192	16,891	16,891	1.000	16,891	16,891	0
2004.2	186	17,890	17,890	1.000	17,890	17,890	0
2005.1	180	16,794	16,794	1.000	16,794	16,794	0
2005.2	174	20,566	20,566	1.000	20,566	20,568	(2)
2006.1	168	20,503	20,503	1.000	20,503	20,503	0
2006.2	162	26,796	26,796	1.000	26,796	26,796	0
2007.1	156	25,651	25,651	1.000	25,651	25,651	0
2007.2	150	29,985	29,986	1.000	29,986	29,992	(6)
2008.1	144	27,749	27,749	1.000	27,749	27,749	0
2008.2	138	32,540	32,541	1.000	32,541	32,545	(4)
2009.1	132	25,140	25,145	1.000	25,145	25,155	(10)
2009.2	126	27,663	27,669	1.000	27,669	27,671	(2)
2010.1	120	21,256	21,259	1.000	21,259	21,258	2
2010.2	114	24,129	24,129	1.000	24,127	24,126	1
2011.1	108	18,950	18,950	1.000	18,947	18,945	2
2011.2	102	21,068	21,075	1.000	21,070	21,066	4
2012.1	96	16,707	16,708	1.000	16,703	16,709	(5)
2012.2	90	22,810	22,810	1.000	22,799	22,796	3
2013.1	84	20,538	20,538	0.999	20,526	20,524	2
2013.2	78	25,535	25,538	0.999	25,523	25,526	(3)
2014.1	72	23,371	23,371	1.000	23,363	23,347	15
2014.2	66	29,941	29,950	1.000	29,936	29,942	(6)
2015.1	60	34,637	34,666	0.999	34,646	34,684	(38)
2015.2	54	45,128	45,168	0.999	45,107	45,092	15
2016.1	48	41,518	41,522	0.999	41,471	41,507	(37)
2016.2	42	48,494	48,546	0.999	48,507	48,599	(93)
2017.1	36	49,081	49,157	0.999	49,107	49,082	26
2017.2	30	62,178	62,217	0.998	62,086	61,984	102
2018.1	24	49,136	49,395	0.997	49,255	49,136	119
2018.2	18	58,490	58,876	0.994	58,495	58,273	222
2019.1	12	44,503	46,242	0.982	45,421	43,867	1,553
2019.2	6	40,176	53,840	0.936	50,370		
Total		1,112,535	1,128,858		1,123,620	1,071,415	1,835

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	5,305	5,305	1.000	5,305	5,305	0
2000.2	234	7,429	7,429	1.000	7,429	7,429	0
2001.1	228	4,381	4,381	1.000	4,381	4,381	0
2001.2	222	6,228	6,228	1.000	6,228	6,228	0
2002.1	216	5,692	5,692	1.000	5,692	5,692	0
2002.2	210	5,521	5,521	1.000	5,521	5,521	0
2003.1	204	4,777	4,777	1.000	4,777	4,777	(0)
2003.2	198	5,395	5,395	1.000	5,395	5,395	0
2004.1	192	4,521	4,521	1.000	4,521	4,521	0
2004.2	186	5,898	5,898	1.000	5,898	5,898	0
2005.1	180	5,294	5,294	1.000	5,294	5,295	(1)
2005.2	174	4,725	4,725	1.000	4,725	4,725	0
2006.1	168	3,941	3,941	1.000	3,941	3,941	0
2006.2	162	5,100	5,100	1.000	5,100	5,100	0
2007.1	156	4,747	4,747	1.000	4,747	4,747	0
2007.2	150	6,506	6,506	1.000	6,506	6,506	0
2008.1	144	4,464	4,464	1.000	4,464	4,464	0
2008.2	138	5,341	5,341	1.000	5,341	5,341	(0)
2009.1	132	4,413	4,415	1.000	4,415	4,417	(2)
2009.2	126	4,466	4,466	1.000	4,466	4,466	(0)
2010.1	120	3,370	3,370	1.000	3,370	3,370	0
2010.2	114	6,242	6,242	1.000	6,242	6,243	(1)
2011.1	108	3,435	3,435	1.000	3,435	3,438	(3)
2011.2	102	4,571	4,571	1.000	4,571	4,571	0
2012.1	96	2,664	2,664	1.000	2,664	2,664	0
2012.2	90	5,400	5,400	1.000	5,399	5,398	2
2013.1	84	4,642	4,642	1.000	4,640	4,637	3
2013.2	78	4,672	4,672	0.999	4,668	4,672	(4)
2014.1	72	3,322	3,322	0.998	3,316	3,323	(7)
2014.2	66	6,241	6,242	1.000	6,240	6,240	(0)
2015.1	60	3,798	3,798	1.000	3,798	3,780	18
2015.2	54	5,606	5,611	1.001	5,615	5,656	(40)
2016.1	48	3,869	3,869	0.999	3,866	3,869	(4)
2016.2	42	6,469	6,478	1.001	6,485	6,480	5
2017.1	36	4,387	4,387	1.001	4,390	4,227	163
2017.2	30	4,753	4,773	1.000	4,775	4,631	144
2018.1	24	4,895	5,001	0.991	4,957	4,547	410
2018.2	18	5,755	5,815	0.968	5,628	5,196	432
2019.1	12	3,959	4,223	0.916	3,869	3,770	98
2019.2	6	4,147	6,173	0.810	5,001		
Total		196,341	198,835		197,077	190,863	1,213

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	292	292	1.000	292	292	0
2000.2	234	711	711	1.000	711	711	0
2001.1	228	387	387	1.000	387	387	0
2001.2	222	578	578	1.000	578	578	0
2002.1	216	345	345	1.000	345	345	0
2002.2	210	418	418	1.000	418	418	0
2003.1	204	318	318	1.000	318	318	0
2003.2	198	489	489	1.000	489	489	0
2004.1	192	309	309	1.000	309	309	0
2004.2	186	298	298	1.000	298	298	0
2005.1	180	350	350	1.000	350	350	0
2005.2	174	347	347	1.000	347	347	0
2006.1	168	205	205	1.000	205	205	0
2006.2	162	419	419	1.000	419	419	0
2007.1	156	330	330	1.000	330	330	0
2007.2	150	377	377	1.000	377	377	0
2008.1	144	200	200	1.000	200	200	0
2008.2	138	279	279	1.000	279	279	0
2009.1	132	112	112	1.000	112	112	0
2009.2	126	409	409	1.000	409	409	0
2010.1	120	206	206	1.000	206	206	0
2010.2	114	419	419	1.000	419	419	(0)
2011.1	108	193	193	1.000	193	193	(0)
2011.2	102	351	351	1.000	351	351	(0)
2012.1	96	184	184	1.000	184	184	(0)
2012.2	90	678	678	1.001	679	679	(0)
2013.1	84	319	319	1.001	319	319	(0)
2013.2	78	327	327	1.002	328	328	(0)
2014.1	72	263	263	1.002	264	260	3
2014.2	66	594	594	1.003	595	595	0
2015.1	60	255	255	1.003	256	255	0
2015.2	54	534	534	1.002	535	535	0
2016.1	48	442	442	1.002	442	442	0
2016.2	42	622	622	1.002	624	622	2
2017.1	36	369	369	1.000	369	370	(1)
2017.2	30	676	676	1.000	676	673	3
2018.1	24	511	513	0.996	511	510	1
2018.2	18	595	595	0.994	592	573	19
2019.1	12	398	428	0.975	417	476	(59)
2019.2	6	426	611	0.903	552		
Total		15,533	15,750		15,683	15,163	(32)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.1	240	1,818	1,818	1.000	1,818	1,818	0
2000.2	234	4,818	4,818	1.000	4,818	4,818	0
2001.1	228	6,200	6,200	1.000	6,200	6,200	0
2001.2	222	3,025	3,025	1.000	3,025	3,025	0
2002.1	216	3,150	3,150	1.000	3,150	3,150	0
2002.2	210	2,797	2,797	1.000	2,797	2,797	0
2003.1	204	770	854	1.000	854	854	0
2003.2	198	2,973	2,983	1.000	2,983	3,115	(133)
2004.1	192	2,441	2,441	1.000	2,441	2,441	0
2004.2	186	2,631	2,631	1.000	2,631	2,630	1
2005.1	180	3,786	3,786	1.000	3,786	3,786	0
2005.2	174	5,284	5,284	1.000	5,284	5,284	0
2006.1	168	4,715	4,715	1.000	4,715	4,715	0
2006.2	162	4,161	4,161	1.000	4,161	4,337	(176)
2007.1	156	1,300	1,300	1.005	1,307	1,328	(20)
2007.2	150	5,095	5,489	1.018	5,585	5,606	(20)
2008.1	144	2,623	2,623	1.018	2,670	2,740	(71)
2008.2	138	3,003	3,007	1.016	3,055	3,057	(3)
2009.1	132	3,407	3,717	1.012	3,762	3,600	163
2009.2	126	4,671	4,681	1.011	4,731	4,696	35
2010.1	120	4,770	4,838	1.002	4,847	4,849	(2)
2010.2	114	1,578	1,900	0.998	1,897	2,078	(180)
2011.1	108	1,979	2,325	1.011	2,351	2,424	(74)
2011.2	102	3,673	6,895	1.029	7,096	7,009	87
2012.1	96	3,193	3,661	1.017	3,722	3,759	(37)
2012.2	90	7,403	8,604	1.020	8,779	8,426	353
2013.1	84	1,807	2,639	1.014	2,676	2,731	(55)
2013.2	78	1,949	4,597	1.018	4,679	4,561	118
2014.1	72	880	2,373	1.019	2,419	2,190	229
2014.2	66	3,536	6,613	1.030	6,810	6,526	284
2015.1	60	2,983	9,166	1.036	9,495	8,072	1,422
2015.2	54	2,580	7,284	1.069	7,789	7,327	462
2016.1	48	1,618	6,977	1.065	7,433	7,586	(153)
2016.2	42	2,124	9,390	1.088	10,220	9,463	757
2017.1	36	949	3,857	1.191	4,594	4,053	541
2017.2	30	297	6,828	1.422	9,713	9,592	121
2018.1	24	336	3,800	1.795	6,823	6,394	429
2018.2	18	40	2,666	2.166	5,774	4,887	886
2019.1	12	84	1,700	2.893	4,918	10,055	(5,138)
2019.2	6	125	2,595	7.835	20,331		
Total		110,573	168,186		202,136	181,978	(172)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	8,443	1.000	8,443	8,443	0
2000.2	234	8,860	1.000	8,860	8,860	0
2001.1	228	7,690	1.000	7,690	7,690	0
2001.2	222	8,394	1.000	8,394	8,394	0
2002.1	216	7,952	1.000	7,952	7,953	(1)
2002.2	210	7,981	1.000	7,981	7,981	0
2003.1	204	7,484	1.000	7,484	7,484	0
2003.2	198	7,073	1.000	7,073	7,073	0
2004.1	192	6,596	1.000	6,596	6,596	0
2004.2	186	6,836	1.000	6,836	6,836	0
2005.1	180	6,442	1.000	6,442	6,442	0
2005.2	174	7,446	1.000	7,446	7,446	(0)
2006.1	168	6,860	1.000	6,860	6,860	(1)
2006.2	162	7,635	1.000	7,634	7,634	0
2007.1	156	6,662	1.000	6,661	6,662	(1)
2007.2	150	7,050	1.000	7,049	7,049	(0)
2008.1	144	6,472	1.000	6,470	6,471	(1)
2008.2	138	6,777	1.000	6,776	6,776	(1)
2009.1	132	6,201	1.000	6,199	6,198	1
2009.2	126	7,037	1.000	7,034	7,031	3
2010.1	120	6,185	1.000	6,182	6,182	(0)
2010.2	114	7,451	0.999	7,446	7,442	5
2011.1	108	7,020	0.999	7,015	7,010	5
2011.2	102	7,014	0.999	7,008	7,000	8
2012.1	96	6,660	0.999	6,654	6,650	5
2012.2	90	7,749	0.999	7,740	7,733	7
2013.1	84	7,179	0.998	7,165	7,154	11
2013.2	78	8,638	0.997	8,615	8,607	7
2014.1	72	7,583	0.997	7,560	7,547	14
2014.2	66	8,853	0.995	8,810	8,788	22
2015.1	60	8,133	0.994	8,081	8,063	18
2015.2	54	8,892	0.992	8,822	8,789	32
2016.1	48	7,830	0.990	7,750	7,738	12
2016.2	42	9,172	0.987	9,050	9,005	45
2017.1	36	8,672	0.989	8,580	8,524	56
2017.2	30	9,123	0.989	9,025	8,835	190
2018.1	24	8,408	1.013	8,519	8,332	188
2018.2	18	8,240	1.035	8,530	8,394	136
2019.1	12	8,173	1.035	8,458	7,877	581
2019.2	6	7,135	1.189	8,486		
Total		304,001		305,376	295,549	1,341

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	23,819	1.000	23,819	23,819	0
2000.2	234	24,729	1.000	24,729	24,729	0
2001.1	228	21,967	1.000	21,967	21,967	0
2001.2	222	23,891	1.000	23,891	23,891	0
2002.1	216	24,233	1.000	24,233	24,233	0
2002.2	210	22,311	1.000	22,311	22,311	0
2003.1	204	21,590	1.000	21,590	21,590	(0)
2003.2	198	19,748	1.000	19,748	19,748	(0)
2004.1	192	20,359	1.000	20,359	20,359	0
2004.2	186	22,514	1.000	22,514	22,514	(0)
2005.1	180	22,494	1.000	22,494	22,494	0
2005.2	174	25,852	1.000	25,852	25,851	0
2006.1	168	26,424	1.000	26,423	26,423	(0)
2006.2	162	32,321	1.000	32,320	32,323	(3)
2007.1	156	30,644	1.000	30,642	30,643	(1)
2007.2	150	33,105	1.000	33,103	33,104	(1)
2008.1	144	32,851	1.000	32,849	32,850	(1)
2008.2	138	35,309	1.000	35,307	35,307	0
2009.1	132	34,399	1.000	34,397	34,398	(1)
2009.2	126	37,469	1.000	37,467	37,467	0
2010.1	120	32,649	1.000	32,648	32,648	(0)
2010.2	114	39,311	1.000	39,309	39,309	(0)
2011.1	108	40,126	1.000	40,124	40,123	0
2011.2	102	35,010	1.000	35,008	35,007	1
2012.1	96	34,577	1.000	34,574	34,574	0
2012.2	90	40,522	1.000	40,518	40,517	1
2013.1	84	38,045	1.000	38,041	38,041	(0)
2013.2	78	43,635	1.000	43,629	43,631	(2)
2014.1	72	40,476	1.000	40,469	40,467	2
2014.2	66	43,379	1.000	43,370	43,369	1
2015.1	60	41,477	1.000	41,467	41,494	(27)
2015.2	54	42,242	1.000	42,229	42,241	(12)
2016.1	48	37,644	1.000	37,629	37,644	(15)
2016.2	42	41,315	0.999	41,291	41,287	4
2017.1	36	40,835	0.999	40,806	40,735	71
2017.2	30	42,089	0.999	42,033	41,917	117
2018.1	24	43,675	0.997	43,566	43,103	463
2018.2	18	39,092	1.005	39,296	38,251	1,045
2019.1	12	40,260	1.026	41,317	40,549	768
2019.2	6	34,150	1.185	40,467		
Total		1,326,538		1,333,805	1,290,928	2,410

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	10,249	1.000	10,249	10,249	0
2000.2	234	10,904	1.000	10,904	10,904	0
2001.1	228	9,579	1.000	9,579	9,579	0
2001.2	222	10,980	1.000	10,980	10,980	0
2002.1	216	10,406	1.000	10,406	10,406	0
2002.2	210	10,187	1.000	10,187	10,187	0
2003.1	204	8,697	1.000	8,697	8,697	0
2003.2	198	8,776	1.000	8,776	8,776	0
2004.1	192	8,406	1.000	8,406	8,406	0
2004.2	186	10,077	1.000	10,077	10,077	0
2005.1	180	10,544	1.000	10,544	10,544	0
2005.2	174	12,400	1.000	12,400	12,400	0
2006.1	168	11,793	1.000	11,793	11,793	0
2006.2	162	13,388	1.000	13,388	13,388	0
2007.1	156	12,116	1.000	12,116	12,116	(0)
2007.2	150	13,185	1.000	13,185	13,185	(0)
2008.1	144	11,753	1.000	11,753	11,753	(0)
2008.2	138	12,153	1.000	12,153	12,152	1
2009.1	132	10,799	1.000	10,799	10,798	1
2009.2	126	12,288	1.000	12,288	12,287	0
2010.1	120	10,503	1.000	10,503	10,503	1
2010.2	114	12,705	1.000	12,705	12,704	1
2011.1	108	12,054	1.000	12,054	12,053	1
2011.2	102	12,214	1.000	12,214	12,213	1
2012.1	96	11,638	1.000	11,637	11,636	1
2012.2	90	13,507	1.000	13,505	13,505	(0)
2013.1	84	13,136	1.000	13,135	13,133	2
2013.2	78	15,335	1.000	15,333	15,332	1
2014.1	72	13,672	1.000	13,669	13,668	1
2014.2	66	15,701	1.000	15,697	15,693	4
2015.1	60	14,050	1.000	14,047	14,046	1
2015.2	54	15,728	1.000	15,722	15,718	5
2016.1	48	13,554	1.000	13,548	13,545	3
2016.2	42	16,033	0.999	16,024	16,019	6
2017.1	36	14,921	0.999	14,913	14,897	17
2017.2	30	16,166	0.999	16,154	16,141	13
2018.1	24	15,754	0.999	15,738	15,687	51
2018.2	18	15,720	0.999	15,706	15,666	39
2019.1	12	15,612	0.996	15,542	14,905	637
2019.2	6	16,886	0.960	16,206		
Total		503,569		502,733	485,741	786

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	26,587	1.000	26,587	26,587	0
2000.2	234	28,896	1.000	28,896	28,896	0
2001.1	228	25,410	1.000	25,410	25,410	0
2001.2	222	28,905	1.000	28,905	28,905	0
2002.1	216	29,119	1.000	29,119	29,119	0
2002.2	210	27,238	1.000	27,238	27,238	(0)
2003.1	204	26,633	1.000	26,633	26,633	(0)
2003.2	198	25,415	1.000	25,415	25,415	0
2004.1	192	28,350	1.000	28,350	28,350	(0)
2004.2	186	31,610	1.000	31,610	31,609	1
2005.1	180	32,092	1.000	32,092	32,091	1
2005.2	174	36,677	1.000	36,676	36,674	2
2006.1	168	37,743	1.000	37,742	37,739	3
2006.2	162	46,633	1.000	46,631	46,628	3
2007.1	156	45,257	1.000	45,254	45,251	3
2007.2	150	44,267	1.000	44,264	44,260	4
2008.1	144	40,953	1.000	40,950	40,948	2
2008.2	138	40,022	1.000	40,019	40,015	4
2009.1	132	38,451	1.000	38,448	38,445	3
2009.2	126	42,193	1.000	42,189	42,183	6
2010.1	120	34,582	1.000	34,578	34,574	4
2010.2	114	40,328	1.000	40,320	40,315	5
2011.1	108	43,044	1.000	43,034	43,030	5
2011.2	102	35,469	1.000	35,461	35,456	5
2012.1	96	35,138	1.000	35,130	35,123	6
2012.2	90	41,655	1.000	41,644	41,635	9
2013.1	84	37,747	1.000	37,734	37,724	11
2013.2	78	44,210	1.000	44,191	44,180	11
2014.1	72	39,762	1.000	39,743	39,735	8
2014.2	66	42,332	0.999	42,310	42,303	7
2015.1	60	39,941	0.999	39,920	40,182	(262)
2015.2	54	40,488	0.999	40,464	40,779	(314)
2016.1	48	36,853	0.999	36,830	37,188	(358)
2016.2	42	42,884	0.999	42,856	43,324	(468)
2017.1	36	41,797	0.999	41,763	42,197	(433)
2017.2	30	43,451	0.998	43,374	44,320	(946)
2018.1	24	45,604	0.993	45,289	45,702	(414)
2018.2	18	44,434	0.976	43,376	43,998	(622)
2019.1	12	47,719	0.912	43,504	43,099	405
2019.2	6	59,676	0.717	42,767		
Total		1,519,565		1,496,719	1,457,260	(3,308)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	23,473	1.000	23,473	23,473	0
2000.2	234	30,839	1.000	30,839	30,839	0
2001.1	228	22,827	1.000	22,827	22,827	0
2001.2	222	28,028	1.000	28,028	28,028	0
2002.1	216	22,350	1.000	22,350	22,350	0
2002.2	210	24,135	1.000	24,135	24,135	0
2003.1	204	20,110	1.000	20,110	20,110	0
2003.2	198	22,953	1.000	22,953	22,953	0
2004.1	192	18,912	1.000	18,912	18,912	0
2004.2	186	27,539	1.000	27,539	27,539	0
2005.1	180	29,597	1.000	29,597	29,597	0
2005.2	174	27,888	1.000	27,888	27,888	0
2006.1	168	22,280	1.000	22,280	22,280	0
2006.2	162	31,992	1.000	31,992	31,991	1
2007.1	156	28,051	1.000	28,051	28,051	0
2007.2	150	36,870	1.000	36,870	36,869	0
2008.1	144	23,659	1.000	23,659	23,658	0
2008.2	138	31,544	1.000	31,543	31,543	0
2009.1	132	21,404	1.000	21,404	21,404	0
2009.2	126	33,706	1.000	33,706	33,703	3
2010.1	120	19,397	1.000	19,397	19,396	1
2010.2	114	62,306	1.000	62,304	62,303	1
2011.1	108	19,784	1.000	19,783	19,783	1
2011.2	102	31,031	1.000	31,030	31,029	1
2012.1	96	19,217	1.000	19,216	19,216	1
2012.2	90	57,061	1.000	57,058	57,056	2
2013.1	84	25,557	1.000	25,555	25,553	2
2013.2	78	45,102	1.000	45,098	45,094	3
2014.1	72	20,493	1.000	20,490	20,489	1
2014.2	66	55,108	1.000	55,098	55,095	3
2015.1	60	24,060	1.000	24,055	24,052	4
2015.2	54	51,150	1.000	51,138	51,134	4
2016.1	48	34,640	1.000	34,630	34,565	64
2016.2	42	65,979	1.000	65,958	65,964	(6)
2017.1	36	25,813	1.000	25,806	25,821	(15)
2017.2	30	40,390	1.000	40,380	40,719	(340)
2018.1	24	24,274	1.002	24,319	24,479	(159)
2018.2	18	41,829	1.006	42,073	42,355	(282)
2019.1	12	23,566	1.014	23,904	23,213	691
2019.2	6	38,919	1.047	40,748		
Total		1,253,833		1,256,194	1,215,465	(19)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	4,390	1.000	4,390	4,390	0
2000.2	234	4,868	1.000	4,868	4,868	0
2001.1	228	4,593	1.000	4,593	4,593	0
2001.2	222	5,174	1.000	5,174	5,174	0
2002.1	216	4,432	1.000	4,432	4,432	0
2002.2	210	5,294	1.000	5,294	5,294	0
2003.1	204	4,609	1.000	4,609	4,609	0
2003.2	198	4,757	1.000	4,757	4,757	0
2004.1	192	4,825	1.000	4,825	4,825	0
2004.2	186	4,490	1.000	4,490	4,490	0
2005.1	180	4,067	1.000	4,067	4,067	0
2005.2	174	5,003	1.000	5,003	5,003	0
2006.1	168	4,667	1.000	4,667	4,667	0
2006.2	162	5,671	1.000	5,671	5,671	0
2007.1	156	5,006	1.000	5,006	5,006	0
2007.2	150	4,799	1.000	4,799	4,799	0
2008.1	144	4,229	1.000	4,229	4,229	0
2008.2	138	4,404	1.000	4,404	4,404	0
2009.1	132	3,662	1.000	3,662	3,662	0
2009.2	126	3,968	1.000	3,968	3,968	0
2010.1	120	2,851	1.000	2,851	2,851	0
2010.2	114	3,261	1.000	3,261	3,261	(0)
2011.1	108	2,642	1.000	2,642	2,642	0
2011.2	102	2,485	1.000	2,485	2,485	(0)
2012.1	96	2,019	1.000	2,019	2,019	0
2012.2	90	2,553	1.000	2,552	2,553	(0)
2013.1	84	2,687	0.999	2,685	2,685	0
2013.2	78	3,044	0.999	3,042	3,042	0
2014.1	72	2,752	0.999	2,750	2,750	(0)
2014.2	66	3,213	0.999	3,210	3,211	(1)
2015.1	60	3,811	0.999	3,807	3,806	1
2015.2	54	4,405	0.999	4,400	4,400	(0)
2016.1	48	4,302	0.999	4,297	4,302	(5)
2016.2	42	4,709	0.999	4,703	4,707	(4)
2017.1	36	4,821	0.999	4,815	4,818	(2)
2017.2	30	5,691	0.998	5,681	5,690	(10)
2018.1	24	4,543	0.999	4,538	4,521	17
2018.2	18	5,050	0.999	5,044	5,033	11
2019.1	12	4,181	0.998	4,173	4,108	66
2019.2	6	4,725	1.003	4,739		
Total		166,653		166,601	161,789	73

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	3,092	1.000	3,092	3,092	0
2000.2	234	3,314	1.000	3,314	3,314	0
2001.1	228	2,506	1.000	2,506	2,506	0
2001.2	222	2,599	1.000	2,599	2,599	0
2002.1	216	2,537	1.000	2,537	2,537	0
2002.2	210	2,295	1.000	2,295	2,295	0
2003.1	204	2,129	1.000	2,129	2,129	0
2003.2	198	2,362	1.000	2,362	2,362	0
2004.1	192	2,231	1.000	2,231	2,231	0
2004.2	186	2,639	1.000	2,639	2,639	0
2005.1	180	2,469	1.000	2,469	2,469	0
2005.2	174	2,221	1.000	2,221	2,221	0
2006.1	168	2,002	1.000	2,002	2,002	0
2006.2	162	2,326	1.000	2,326	2,326	0
2007.1	156	2,158	1.000	2,158	2,158	0
2007.2	150	2,404	1.000	2,404	2,404	0
2008.1	144	1,717	1.000	1,717	1,717	0
2008.2	138	1,446	1.000	1,446	1,446	0
2009.1	132	999	1.000	999	999	0
2009.2	126	1,178	1.000	1,178	1,178	0
2010.1	120	1,232	1.000	1,232	1,232	0
2010.2	114	2,384	1.000	2,384	2,384	0
2011.1	108	1,836	1.000	1,836	1,836	0
2011.2	102	2,131	1.000	2,131	2,131	0
2012.1	96	1,569	1.000	1,569	1,569	0
2012.2	90	2,108	1.000	2,108	2,108	0
2013.1	84	1,586	1.000	1,586	1,586	0
2013.2	78	1,872	1.000	1,872	1,872	0
2014.1	72	1,313	1.000	1,313	1,314	(1)
2014.2	66	1,643	1.000	1,643	1,643	0
2015.1	60	1,268	1.000	1,268	1,267	1
2015.2	54	1,530	1.000	1,530	1,533	(3)
2016.1	48	1,217	1.000	1,217	1,216	1
2016.2	42	1,743	1.000	1,743	1,742	1
2017.1	36	1,243	1.000	1,243	1,238	5
2017.2	30	1,175	1.001	1,176	1,147	29
2018.1	24	962	1.001	963	941	22
2018.2	18	961	1.000	961	962	(1)
2019.1	12	703	0.993	698	757	(58)
2019.2	6	954	0.986	941		
Total		74,054		74,038	73,101	(4)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	182	1.000	182	182	0
2000.2	234	311	1.000	311	311	0
2001.1	228	175	1.000	175	175	0
2001.2	222	233	1.000	233	233	0
2002.1	216	134	1.000	134	134	0
2002.2	210	146	1.000	146	146	0
2003.1	204	123	1.000	123	123	0
2003.2	198	145	1.000	145	145	0
2004.1	192	111	1.000	111	111	0
2004.2	186	119	1.000	119	119	0
2005.1	180	110	1.000	110	110	0
2005.2	174	103	1.000	103	103	0
2006.1	168	96	1.000	96	96	0
2006.2	162	139	1.000	139	139	0
2007.1	156	104	1.000	104	104	0
2007.2	150	109	1.000	109	109	0
2008.1	144	59	1.000	59	59	0
2008.2	138	71	1.000	71	71	0
2009.1	132	35	1.000	35	35	0
2009.2	126	93	1.000	93	93	0
2010.1	120	36	1.000	36	36	0
2010.2	114	132	1.000	132	132	0
2011.1	108	47	1.000	47	47	0
2011.2	102	84	1.000	84	84	0
2012.1	96	34	1.000	34	34	0
2012.2	90	170	1.000	170	170	(0)
2013.1	84	69	1.000	69	69	(0)
2013.2	78	84	1.000	84	84	(0)
2014.1	72	46	1.000	46	45	1
2014.2	66	138	1.000	138	138	(0)
2015.1	60	54	1.000	54	55	(1)
2015.2	54	129	1.000	129	129	(0)
2016.1	48	72	1.000	72	72	(0)
2016.2	42	139	1.000	139	139	(0)
2017.1	36	69	1.001	69	70	(1)
2017.2	30	128	1.001	128	128	(0)
2018.1	24	71	1.000	71	70	1
2018.2	18	109	1.001	109	107	2
2019.1	12	75	0.997	75	73	2
2019.2	6	113	1.015	115		
Total		4,397		4,399	4,283	1

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	12	1.000	12	12	0
2000.2	234	26	1.000	26	26	0
2001.1	228	30	1.000	30	30	0
2001.2	222	24	1.000	24	24	0
2002.1	216	29	1.000	29	29	0
2002.2	210	31	1.000	31	31	0
2003.1	204	10	1.000	10	10	0
2003.2	198	21	1.000	21	22	(1)
2004.1	192	11	1.000	11	11	0
2004.2	186	16	1.000	16	16	0
2005.1	180	25	1.000	25	25	0
2005.2	174	12	1.000	12	12	0
2006.1	168	19	1.000	19	19	0
2006.2	162	20	1.000	20	20	0
2007.1	156	8	1.000	8	8	0
2007.2	150	23	0.990	23	23	(0)
2008.1	144	8	0.990	8	8	0
2008.2	138	18	0.984	18	18	0
2009.1	132	13	0.979	13	13	(0)
2009.2	126	23	0.945	22	21	0
2010.1	120	17	0.934	16	15	1
2010.2	114	14	0.894	13	13	(0)
2011.1	108	12	0.860	10	10	0
2011.2	102	31	0.833	26	25	1
2012.1	96	18	0.800	14	15	(0)
2012.2	90	27	0.772	21	19	2
2013.1	84	25	0.726	18	17	1
2013.2	78	32	0.678	22	23	(1)
2014.1	72	23	0.618	14	13	1
2014.2	66	47	0.580	27	28	(1)
2015.1	60	40	0.528	21	20	1
2015.2	54	51	0.492	25	26	(1)
2016.1	48	39	0.461	18	16	2
2016.2	42	61	0.438	27	26	1
2017.1	36	44	0.445	20	20	(1)
2017.2	30	66	0.500	33	31	2
2018.1	24	36	0.696	25	28	(3)
2018.2	18	38	0.821	31	28	3
2019.1	12	29	1.008	29	38	(9)
2019.2	6	29	1.394	40		
Total		1,058		827	789	(2)

BI

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.052 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.077; p = 0.001)	0.851	+5.35%
Loss Cost	2005.2	0.055 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.073; p = 0.000)	0.871	+5.66%
Loss Cost	2006.1	0.057 (CI = +/-0.009; p = 0.000)	0.151 (CI = +/-0.072; p = 0.000)	0.881	+5.89%
Loss Cost	2006.2	0.060 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.070; p = 0.000)	0.888	+6.16%
Loss Cost	2007.1	0.063 (CI = +/-0.009; p = 0.000)	0.146 (CI = +/-0.065; p = 0.000)	0.911	+6.53%
Loss Cost	2007.2	0.066 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.064; p = 0.000)	0.914	+6.77%
Loss Cost	2008.1	0.069 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.061; p = 0.000)	0.928	+7.12%
Loss Cost	2008.2	0.073 (CI = +/-0.008; p = 0.000)	0.158 (CI = +/-0.052; p = 0.000)	0.950	+7.56%
Loss Cost	2009.1	0.076 (CI = +/-0.008; p = 0.000)	0.146 (CI = +/-0.048; p = 0.000)	0.960	+7.89%
Loss Cost	2009.2	0.078 (CI = +/-0.008; p = 0.000)	0.153 (CI = +/-0.048; p = 0.000)	0.960	+8.10%
Loss Cost	2010.1	0.081 (CI = +/-0.008; p = 0.000)	0.143 (CI = +/-0.045; p = 0.000)	0.966	+8.41%
Loss Cost	2010.2	0.078 (CI = +/-0.007; p = 0.000)	0.133 (CI = +/-0.041; p = 0.000)	0.967	+8.07%
Loss Cost	2011.1	0.079 (CI = +/-0.008; p = 0.000)	0.129 (CI = +/-0.043; p = 0.000)	0.966	+8.20%
Loss Cost	2011.2	0.076 (CI = +/-0.008; p = 0.000)	0.120 (CI = +/-0.040; p = 0.000)	0.964	+7.88%
Loss Cost	2012.1	0.075 (CI = +/-0.009; p = 0.000)	0.123 (CI = +/-0.043; p = 0.000)	0.960	+7.78%
Loss Cost	2012.2	0.074 (CI = +/-0.011; p = 0.000)	0.122 (CI = +/-0.047; p = 0.000)	0.948	+7.72%
Loss Cost	2013.1	0.073 (CI = +/-0.013; p = 0.000)	0.124 (CI = +/-0.051; p = 0.000)	0.942	+7.63%
Loss Cost	2013.2	0.071 (CI = +/-0.014; p = 0.000)	0.118 (CI = +/-0.054; p = 0.001)	0.923	+7.35%
Loss Cost	2014.1	0.070 (CI = +/-0.017; p = 0.000)	0.121 (CI = +/-0.060; p = 0.001)	0.914	+7.21%
Loss Cost	2014.2	0.061 (CI = +/-0.014; p = 0.000)	0.105 (CI = +/-0.045; p = 0.001)	0.925	+6.26%
Loss Cost	2015.1	0.060 (CI = +/-0.018; p = 0.000)	0.107 (CI = +/-0.052; p = 0.002)	0.915	+6.17%
Loss Cost	2015.2	0.053 (CI = +/-0.020; p = 0.001)	0.097 (CI = +/-0.051; p = 0.004)	0.889	+5.48%
Loss Cost	2016.1	0.052 (CI = +/-0.027; p = 0.005)	0.099 (CI = +/-0.063; p = 0.010)	0.875	+5.29%
Severity	2005.1	0.061 (CI = +/-0.006; p = 0.000)	0.088 (CI = +/-0.049; p = 0.001)	0.947	+6.24%
Severity	2005.2	0.062 (CI = +/-0.006; p = 0.000)	0.095 (CI = +/-0.048; p = 0.000)	0.948	+6.40%
Severity	2006.1	0.062 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.050; p = 0.001)	0.944	+6.39%
Severity	2006.2	0.062 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.052; p = 0.001)	0.937	+6.41%
Severity	2007.1	0.063 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.054; p = 0.001)	0.934	+6.48%
Severity	2007.2	0.063 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.056; p = 0.002)	0.925	+6.52%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	0.087 (CI = +/-0.056; p = 0.004)	0.929	+6.73%
Severity	2008.2	0.068 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.051; p = 0.001)	0.943	+7.07%
Severity	2009.1	0.072 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.046; p = 0.001)	0.957	+7.43%
Severity	2009.2	0.074 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.043; p = 0.000)	0.962	+7.71%
Severity	2010.1	0.077 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.039; p = 0.000)	0.970	+8.02%
Severity	2010.2	0.076 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.041; p = 0.001)	0.964	+7.88%
Severity	2011.1	0.076 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.043; p = 0.001)	0.960	+7.92%
Severity	2011.2	0.072 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.034; p = 0.001)	0.969	+7.46%
Severity	2012.1	0.074 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.034; p = 0.002)	0.971	+7.69%
Severity	2012.2	0.077 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.030; p = 0.000)	0.977	+8.03%
Severity	2013.1	0.078 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.033; p = 0.001)	0.975	+8.16%
Severity	2013.2	0.080 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.035; p = 0.001)	0.970	+8.30%
Severity	2014.1	0.076 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.035; p = 0.001)	0.970	+7.93%
Severity	2014.2	0.072 (CI = +/-0.010; p = 0.000)	0.069 (CI = +/-0.031; p = 0.001)	0.970	+7.47%
Severity	2015.1	0.070 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.034; p = 0.001)	0.966	+7.22%
Severity	2015.2	0.066 (CI = +/-0.014; p = 0.000)	0.069 (CI = +/-0.035; p = 0.003)	0.953	+6.87%
Severity	2016.1	0.065 (CI = +/-0.019; p = 0.000)	0.071 (CI = +/-0.043; p = 0.009)	0.943	+6.71%
Frequency	2005.1	-0.008 (CI = +/-0.006; p = 0.009)	0.059 (CI = +/-0.054; p = 0.032)	0.261	-0.84%
Frequency	2005.2	-0.007 (CI = +/-0.006; p = 0.033)	0.066 (CI = +/-0.053; p = 0.017)	0.256	-0.69%
Frequency	2006.1	-0.005 (CI = +/-0.006; p = 0.132)	0.055 (CI = +/-0.050; p = 0.032)	0.161	-0.47%
Frequency	2006.2	-0.002 (CI = +/-0.006; p = 0.418)	0.066 (CI = +/-0.046; p = 0.007)	0.219	-0.24%
Frequency	2007.1	0.000 (CI = +/-0.005; p = 0.859)	0.053 (CI = +/-0.040; p = 0.011)	0.186	+0.05%
Frequency	2007.2	0.002 (CI = +/-0.005; p = 0.358)	0.061 (CI = +/-0.037; p = 0.003)	0.301	+0.23%
Frequency	2008.1	0.004 (CI = +/-0.005; p = 0.180)	0.055 (CI = +/-0.037; p = 0.006)	0.306	+0.36%
Frequency	2008.2	0.005 (CI = +/-0.006; p = 0.115)	0.059 (CI = +/-0.038; p = 0.004)	0.336	+0.45%
Frequency	2009.1	0.004 (CI = +/-0.006; p = 0.168)	0.060 (CI = +/-0.040; p = 0.006)	0.334	+0.43%
Frequency	2009.2	0.004 (CI = +/-0.007; p = 0.284)	0.057 (CI = +/-0.042; p = 0.010)	0.272	+0.36%
Frequency	2010.1	0.004 (CI = +/-0.008; p = 0.332)	0.057 (CI = +/-0.044; p = 0.015)	0.267	+0.37%
Frequency	2010.2	0.002 (CI = +/-0.008; p = 0.665)	0.051 (CI = +/-0.045; p = 0.027)	0.185	+0.17%
Frequency	2011.1	0.003 (CI = +/-0.009; p = 0.561)	0.048 (CI = +/-0.047; p = 0.046)	0.167	+0.25%
Frequency	2011.2	0.004 (CI = +/-0.010; p = 0.423)	0.052 (CI = +/-0.050; p = 0.041)	0.191	+0.39%
Frequency	2012.1	0.001 (CI = +/-0.011; p = 0.876)	0.061 (CI = +/-0.050; p = 0.020)	0.259	+0.08%
Frequency	2012.2	-0.003 (CI = +/-0.011; p = 0.582)	0.052 (CI = +/-0.048; p = 0.036)	0.218	-0.29%
Frequency	2013.1	-0.005 (CI = +/-0.013; p = 0.412)	0.057 (CI = +/-0.051; p = 0.032)	0.250	-0.49%
Frequency	2013.2	-0.009 (CI = +/-0.014; p = 0.179)	0.049 (CI = +/-0.051; p = 0.059)	0.279	-0.87%
Frequency	2014.1	-0.007 (CI = +/-0.016; p = 0.371)	0.044 (CI = +/-0.056; p = 0.107)	0.132	-0.67%
Frequency	2014.2	-0.011 (CI = +/-0.018; p = 0.184)	0.036 (CI = +/-0.057; p = 0.187)	0.180	-1.13%
Frequency	2015.1	-0.010 (CI = +/-0.023; p = 0.344)	0.033 (CI = +/-0.066; p = 0.276)	0.008	-0.98%
Frequency	2015.2	-0.013 (CI = +/-0.029; p = 0.311)	0.028 (CI = +/-0.075; p = 0.395)	0.008	-1.30%
Frequency	2016.1	-0.013 (CI = +/-0.041; p = 0.437)	0.029 (CI = +/-0.093; p = 0.467)	-0.149	-1.33%

BI

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.053 (CI = +/-0.011; p = 0.000)	0.773	+5.45%
Loss Cost	2005.2	0.055 (CI = +/-0.011; p = 0.000)	0.776	+5.66%
Loss Cost	2006.1	0.058 (CI = +/-0.012; p = 0.000)	0.800	+6.02%
Loss Cost	2006.2	0.060 (CI = +/-0.012; p = 0.000)	0.792	+6.16%
Loss Cost	2007.1	0.065 (CI = +/-0.012; p = 0.000)	0.835	+6.66%
Loss Cost	2007.2	0.066 (CI = +/-0.013; p = 0.000)	0.823	+6.77%
Loss Cost	2008.1	0.070 (CI = +/-0.012; p = 0.000)	0.855	+7.28%
Loss Cost	2008.2	0.073 (CI = +/-0.013; p = 0.000)	0.856	+7.56%
Loss Cost	2009.1	0.078 (CI = +/-0.013; p = 0.000)	0.881	+8.09%
Loss Cost	2009.2	0.078 (CI = +/-0.014; p = 0.000)	0.865	+8.10%
Loss Cost	2010.1	0.083 (CI = +/-0.014; p = 0.000)	0.885	+8.65%
Loss Cost	2010.2	0.078 (CI = +/-0.014; p = 0.000)	0.878	+8.07%
Loss Cost	2011.1	0.081 (CI = +/-0.015; p = 0.000)	0.881	+8.46%
Loss Cost	2011.2	0.076 (CI = +/-0.016; p = 0.000)	0.869	+7.88%
Loss Cost	2012.1	0.078 (CI = +/-0.018; p = 0.000)	0.855	+8.09%
Loss Cost	2012.2	0.074 (CI = +/-0.020; p = 0.000)	0.824	+7.72%
Loss Cost	2013.1	0.077 (CI = +/-0.023; p = 0.000)	0.808	+8.04%
Loss Cost	2013.2	0.071 (CI = +/-0.025; p = 0.000)	0.762	+7.35%
Loss Cost	2014.1	0.075 (CI = +/-0.029; p = 0.000)	0.740	+7.76%
Loss Cost	2014.2	0.061 (CI = +/-0.028; p = 0.001)	0.695	+6.26%
Loss Cost	2015.1	0.066 (CI = +/-0.034; p = 0.002)	0.682	+6.86%
Loss Cost	2015.2	0.053 (CI = +/-0.038; p = 0.012)	0.562	+5.48%
Loss Cost	2016.1	0.061 (CI = +/-0.048; p = 0.021)	0.550	+6.30%
Severity	2005.1	0.061 (CI = +/-0.007; p = 0.000)	0.922	+6.30%
Severity	2005.2	0.062 (CI = +/-0.007; p = 0.000)	0.918	+6.40%
Severity	2006.1	0.063 (CI = +/-0.008; p = 0.000)	0.912	+6.47%
Severity	2006.2	0.062 (CI = +/-0.008; p = 0.000)	0.902	+6.41%
Severity	2007.1	0.064 (CI = +/-0.009; p = 0.000)	0.900	+6.57%
Severity	2007.2	0.063 (CI = +/-0.009; p = 0.000)	0.888	+6.52%
Severity	2008.1	0.066 (CI = +/-0.010; p = 0.000)	0.898	+6.83%
Severity	2008.2	0.068 (CI = +/-0.010; p = 0.000)	0.900	+7.07%
Severity	2009.1	0.073 (CI = +/-0.009; p = 0.000)	0.925	+7.54%
Severity	2009.2	0.074 (CI = +/-0.010; p = 0.000)	0.920	+7.71%
Severity	2010.1	0.078 (CI = +/-0.010; p = 0.000)	0.936	+8.16%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.928	+7.88%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.924	+8.09%
Severity	2011.2	0.072 (CI = +/-0.010; p = 0.000)	0.934	+7.46%
Severity	2012.1	0.076 (CI = +/-0.010; p = 0.000)	0.942	+7.85%
Severity	2012.2	0.077 (CI = +/-0.012; p = 0.000)	0.935	+8.03%
Severity	2013.1	0.080 (CI = +/-0.013; p = 0.000)	0.934	+8.38%
Severity	2013.2	0.080 (CI = +/-0.015; p = 0.000)	0.918	+8.30%
Severity	2014.1	0.080 (CI = +/-0.018; p = 0.000)	0.896	+8.28%
Severity	2014.2	0.072 (CI = +/-0.019; p = 0.000)	0.882	+7.47%
Severity	2015.1	0.074 (CI = +/-0.023; p = 0.000)	0.857	+7.70%
Severity	2015.2	0.066 (CI = +/-0.027; p = 0.001)	0.810	+6.87%
Severity	2016.1	0.072 (CI = +/-0.034; p = 0.002)	0.784	+7.44%
Frequency	2005.1	-0.008 (CI = +/-0.007; p = 0.019)	0.152	-0.80%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.050)	0.103	-0.69%
Frequency	2006.1	-0.004 (CI = +/-0.007; p = 0.200)	0.026	-0.42%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.477)	-0.019	-0.24%
Frequency	2007.1	0.001 (CI = +/-0.006; p = 0.750)	-0.037	+0.09%
Frequency	2007.2	0.002 (CI = +/-0.006; p = 0.444)	-0.017	+0.23%
Frequency	2008.1	0.004 (CI = +/-0.006; p = 0.185)	0.037	+0.42%
Frequency	2008.2	0.005 (CI = +/-0.007; p = 0.185)	0.038	+0.45%
Frequency	2009.1	0.005 (CI = +/-0.008; p = 0.175)	0.044	+0.51%
Frequency	2009.2	0.004 (CI = +/-0.008; p = 0.359)	-0.006	+0.36%
Frequency	2010.1	0.005 (CI = +/-0.009; p = 0.301)	0.007	+0.45%
Frequency	2010.2	0.002 (CI = +/-0.009; p = 0.702)	-0.050	+0.17%
Frequency	2011.1	0.003 (CI = +/-0.010; p = 0.477)	-0.028	+0.34%
Frequency	2011.2	0.004 (CI = +/-0.011; p = 0.475)	-0.030	+0.39%
Frequency	2012.1	0.002 (CI = +/-0.013; p = 0.713)	-0.061	+0.22%
Frequency	2012.2	-0.003 (CI = +/-0.013; p = 0.635)	-0.058	-0.29%
Frequency	2013.1	-0.003 (CI = +/-0.015; p = 0.651)	-0.064	-0.31%
Frequency	2013.2	-0.009 (CI = +/-0.015; p = 0.235)	0.046	-0.87%
Frequency	2014.1	-0.005 (CI = +/-0.017; p = 0.546)	-0.059	-0.49%
Frequency	2014.2	-0.011 (CI = +/-0.019; p = 0.203)	0.081	-1.13%
Frequency	2015.1	-0.008 (CI = +/-0.023; p = 0.446)	-0.041	-0.78%
Frequency	2015.2	-0.013 (CI = +/-0.028; p = 0.300)	0.030	-1.30%
Frequency	2016.1	-0.011 (CI = +/-0.037; p = 0.504)	-0.076	-1.06%

BI

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2011-07-01

Fit	Start Date	Time	Seasonality	Trend shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.001 (CI = +/-0.012; p = 0.851)	0.148 (CI = +/-0.038; p = 0.000)	0.082 (CI = +/-0.018; p = 0.000)	0.964	+0.11%	+8.64%	
Loss Cost	2005.2	0.004 (CI = +/-0.014; p = 0.583)	0.151 (CI = +/-0.039; p = 0.000)	0.079 (CI = +/-0.020; p = 0.000)	0.964	+0.37%	+8.58%	
Loss Cost	2006.1	0.003 (CI = +/-0.016; p = 0.728)	0.152 (CI = +/-0.040; p = 0.000)	0.080 (CI = +/-0.022; p = 0.000)	0.963	+0.27%	+8.60%	
Loss Cost	2006.2	0.002 (CI = +/-0.018; p = 0.810)	0.152 (CI = +/-0.042; p = 0.000)	0.080 (CI = +/-0.025; p = 0.000)	0.961	+0.22%	+8.61%	
Loss Cost	2007.1	0.007 (CI = +/-0.021; p = 0.506)	0.148 (CI = +/-0.043; p = 0.000)	0.075 (CI = +/-0.028; p = 0.000)	0.962	+0.70%	+8.54%	
Loss Cost	2007.2	0.005 (CI = +/-0.026; p = 0.716)	0.147 (CI = +/-0.045; p = 0.000)	0.078 (CI = +/-0.032; p = 0.000)	0.959	+0.46%	+8.57%	
Loss Cost	2008.1	0.008 (CI = +/-0.032; p = 0.590)	0.145 (CI = +/-0.047; p = 0.000)	0.073 (CI = +/-0.038; p = 0.001)	0.958	+0.85%	+8.54%	
Loss Cost	2008.2	0.027 (CI = +/-0.039; p = 0.170)	0.153 (CI = +/-0.046; p = 0.000)	0.054 (CI = +/-0.045; p = 0.021)	0.961	+2.69%	+8.40%	
Loss Cost	2009.1	0.044 (CI = +/-0.051; p = 0.088)	0.148 (CI = +/-0.047; p = 0.000)	0.036 (CI = +/-0.056; p = 0.196)	0.962	+4.47%	+8.31%	
Loss Cost	2009.2	0.061 (CI = +/-0.074; p = 0.100)	0.151 (CI = +/-0.049; p = 0.000)	0.018 (CI = +/-0.079; p = 0.629)	0.958	+6.27%	+8.24%	
Loss Cost	2010.1	0.159 (CI = +/-0.101; p = 0.004)	0.140 (CI = +/-0.044; p = 0.000)	-0.082 (CI = +/-0.105; p = 0.118)	0.969	+17.26%	+8.05%	
Loss Cost	2010.2	0.001 (CI = +/-0.205; p = 0.993)	0.129 (CI = +/-0.043; p = 0.000)	0.078 (CI = +/-0.208; p = 0.437)	0.966	+0.09%	+8.20%	
Loss Cost	2011.1	0.079 (CI = +/-0.008; p = 0.000)	0.129 (CI = +/-0.043; p = 0.000)		0.966			+8.20%
Loss Cost	2011.2	0.076 (CI = +/-0.008; p = 0.000)	0.120 (CI = +/-0.040; p = 0.000)		0.964			+7.88%
Loss Cost	2012.1	0.075 (CI = +/-0.009; p = 0.000)	0.123 (CI = +/-0.043; p = 0.000)		0.960			+7.78%
Loss Cost	2012.2	0.074 (CI = +/-0.011; p = 0.000)	0.122 (CI = +/-0.047; p = 0.000)		0.948			+7.72%
Loss Cost	2013.1	0.073 (CI = +/-0.013; p = 0.000)	0.124 (CI = +/-0.051; p = 0.000)		0.942			+7.63%
Loss Cost	2013.2	0.071 (CI = +/-0.014; p = 0.000)	0.118 (CI = +/-0.054; p = 0.001)		0.923			+7.35%
Loss Cost	2014.1	0.070 (CI = +/-0.017; p = 0.000)	0.121 (CI = +/-0.060; p = 0.001)		0.914			+7.21%
Loss Cost	2014.2	0.061 (CI = +/-0.014; p = 0.000)	0.105 (CI = +/-0.045; p = 0.001)		0.925			+6.26%
Loss Cost	2015.1	0.060 (CI = +/-0.018; p = 0.000)	0.107 (CI = +/-0.052; p = 0.002)		0.915			+6.17%
Loss Cost	2015.2	0.053 (CI = +/-0.020; p = 0.001)	0.097 (CI = +/-0.051; p = 0.004)		0.889			+5.48%
Loss Cost	2016.1	0.052 (CI = +/-0.027; p = 0.005)	0.099 (CI = +/-0.063; p = 0.010)		0.875			+5.29%
Severity	2005.1	0.037 (CI = +/-0.012; p = 0.000)	0.089 (CI = +/-0.039; p = 0.000)	0.037 (CI = +/-0.019; p = 0.000)	0.966	+3.82%	+7.73%	
Severity	2005.2	0.039 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.040; p = 0.000)	0.035 (CI = +/-0.020; p = 0.002)	0.964	+4.00%	+7.69%	
Severity	2006.1	0.034 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.039; p = 0.000)	0.041 (CI = +/-0.021; p = 0.001)	0.965	+3.42%	+7.79%	
Severity	2006.2	0.027 (CI = +/-0.017; p = 0.004)	0.090 (CI = +/-0.039; p = 0.000)	0.049 (CI = +/-0.023; p = 0.000)	0.965	+2.72%	+7.91%	
Severity	2007.1	0.020 (CI = +/-0.019; p = 0.040)	0.095 (CI = +/-0.039; p = 0.000)	0.056 (CI = +/-0.025; p = 0.000)	0.965	+2.06%	+7.99%	
Severity	2007.2	0.008 (CI = +/-0.021; p = 0.423)	0.087 (CI = +/-0.037; p = 0.000)	0.070 (CI = +/-0.026; p = 0.000)	0.968	+0.84%	+8.14%	
Severity	2008.1	0.003 (CI = +/-0.026; p = 0.787)	0.090 (CI = +/-0.038; p = 0.000)	0.075 (CI = +/-0.031; p = 0.000)	0.967	+0.34%	+8.18%	
Severity	2008.2	0.009 (CI = +/-0.034; p = 0.568)	0.092 (CI = +/-0.040; p = 0.000)	0.069 (CI = +/-0.039; p = 0.001)	0.965	+0.94%	+8.14%	
Severity	2009.1	0.021 (CI = +/-0.044; p = 0.327)	0.089 (CI = +/-0.041; p = 0.000)	0.056 (CI = +/-0.049; p = 0.027)	0.965	+2.15%	+8.07%	
Severity	2009.2	0.038 (CI = +/-0.064; p = 0.221)	0.093 (CI = +/-0.043; p = 0.000)	0.039 (CI = +/-0.068; p = 0.251)	0.963	+3.92%	+8.01%	
Severity	2010.1	0.109 (CI = +/-0.093; p = 0.025)	0.085 (CI = +/-0.040; p = 0.000)	-0.033 (CI = +/-0.097; p = 0.480)	0.969	+11.51%	+7.87%	
Severity	2010.2	0.052 (CI = +/-0.207; p = 0.599)	0.080 (CI = +/-0.043; p = 0.001)	0.024 (CI = +/-0.211; p = 0.812)	0.962	+5.37%	+7.92%	
Severity	2011.1	0.076 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.043; p = 0.001)		0.960			+7.92%
Severity	2011.2	0.072 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.034; p = 0.001)		0.969			+7.46%
Severity	2012.1	0.074 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.034; p = 0.002)		0.971			+7.69%
Severity	2012.2	0.077 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.030; p = 0.000)		0.977			+8.03%
Severity	2013.1	0.078 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.033; p = 0.001)		0.975			+8.16%
Severity	2013.2	0.080 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.035; p = 0.001)		0.970			+8.30%
Severity	2014.1	0.076 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.035; p = 0.001)		0.970			+7.93%
Severity	2014.2	0.072 (CI = +/-0.010; p = 0.000)	0.069 (CI = +/-0.031; p = 0.001)		0.970			+7.47%
Severity	2015.1	0.070 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.034; p = 0.001)		0.966			+7.22%
Severity	2015.2	0.066 (CI = +/-0.014; p = 0.000)	0.069 (CI = +/-0.035; p = 0.003)		0.953			+6.87%
Severity	2016.1	0.065 (CI = +/-0.019; p = 0.000)	0.071 (CI = +/-0.043; p = 0.009)		0.943			+6.71%
Frequency	2005.1	-0.036 (CI = +/-0.013; p = 0.000)	0.060 (CI = +/-0.040; p = 0.005)	0.045 (CI = +/-0.019; p = 0.000)	0.595	-3.57%	+0.84%	
Frequency	2005.2	-0.036 (CI = +/-0.015; p = 0.000)	0.061 (CI = +/-0.041; p = 0.006)	0.044 (CI = +/-0.021; p = 0.000)	0.554	-3.49%	+0.83%	
Frequency	2006.1	-0.031 (CI = +/-0.016; p = 0.001)	0.056 (CI = +/-0.042; p = 0.010)	0.038 (CI = +/-0.023; p = 0.002)	0.422	-3.05%	+0.75%	
Frequency	2006.2	-0.025 (CI = +/-0.018; p = 0.010)	0.062 (CI = +/-0.041; p = 0.005)	0.031 (CI = +/-0.024; p = 0.015)	0.374	-2.43%	+0.65%	
Frequency	2007.1	-0.013 (CI = +/-0.019; p = 0.163)	0.053 (CI = +/-0.039; p = 0.009)	0.019 (CI = +/-0.025; p = 0.136)	0.233	-1.34%	+0.51%	
Frequency	2007.2	-0.004 (CI = +/-0.022; p = 0.725)	0.060 (CI = +/-0.038; p = 0.004)	0.008 (CI = +/-0.027; p = 0.559)	0.280	-0.38%	+0.40%	
Frequency	2008.1	0.005 (CI = +/-0.026; p = 0.697)	0.055 (CI = +/-0.038; p = 0.007)	-0.002 (CI = +/-0.031; p = 0.911)	0.272	+0.50%	+0.33%	
Frequency	2008.2	0.017 (CI = +/-0.033; p = 0.283)	0.061 (CI = +/-0.039; p = 0.004)	-0.015 (CI = +/-0.038; p = 0.418)	0.326	+1.74%	+0.24%	
Frequency	2009.1	0.023 (CI = +/-0.044; p = 0.295)	0.059 (CI = +/-0.041; p = 0.007)	-0.020 (CI = +/-0.049; p = 0.391)	0.326	+2.28%	+0.22%	
Frequency	2009.2	0.022 (CI = +/-0.064; p = 0.474)	0.059 (CI = +/-0.043; p = 0.010)	-0.020 (CI = +/-0.069; p = 0.546)	0.246	+2.26%	+0.22%	
Frequency	2010.1	0.050 (CI = +/-0.104; p = 0.321)	0.056 (CI = +/-0.045; p = 0.018)	-0.049 (CI = +/-0.108; p = 0.355)	0.263	+5.16%	+0.17%	
Frequency	2010.2	-0.051 (CI = +/-0.226; p = 0.634)	0.048 (CI = +/-0.047; p = 0.046)	0.054 (CI = +/-0.229; p = 0.623)	0.145	-5.01%	+0.25%	
Frequency	2011.1	0.003 (CI = +/-0.009; p = 0.561)	0.048 (CI = +/-0.047; p = 0.046)		0.167			+0.25%
Frequency	2011.2	0.004 (CI = +/-0.010; p = 0.423)	0.052 (CI = +/-0.050; p = 0.041)		0.191			+0.39%
Frequency	2012.1	0.001 (CI = +/-0.011; p = 0.876)	0.061 (CI = +/-0.050; p = 0.020)		0.259			+0.08%
Frequency	2012.2	-0.003 (CI = +/-0.011; p = 0.582)	0.052 (CI = +/-0.048; p = 0.036)		0.218			-0.29%
Frequency	2013.1	-0.005 (CI = +/-0.013; p = 0.412)	0.057 (CI = +/-0.051; p = 0.032)		0.250			-0.49%
Frequency	2013.2	-0.009 (CI = +/-0.014; p = 0.179)	0.049 (CI = +/-0.051; p = 0.059)		0.279			-0.87%
Frequency	2014.1	-0.007 (CI = +/-0.016; p = 0.371)	0.044 (CI = +/-0.056; p = 0.107)		0.132			-0.67%
Frequency	2014.2	-0.011 (CI = +/-0.018; p = 0.184)	0.036 (CI = +/-0.057; p = 0.187)		0.180			-1.13%
Frequency	2015.1	-0.010 (CI = +/-0.023; p = 0.344)	0.033 (CI = +/-0.066; p = 0.276)		0.008			-0.98%
Frequency	2015.2	-0.013 (CI = +/-0.029; p = 0.311)	0.028 (CI = +/-0.075; p = 0.395)		0.008			-1.30%
Frequency	2016.1	-0.013 (CI = +/-0.041; p = 0.437)	0.029 (CI = +/-0.093; p = 0.467)		-0.149			-1.33%

BI

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2011-07-01

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.002 (CI = +/-0.022; p = 0.829)	0.081 (CI = +/-0.033; p = 0.000)	0.878	+0.24%	+8.73%	
Loss Cost	2005.2	0.000 (CI = +/-0.025; p = 0.975)	0.084 (CI = +/-0.036; p = 0.000)	0.874	+0.04%	+8.77%	
Loss Cost	2006.1	0.004 (CI = +/-0.029; p = 0.753)	0.079 (CI = +/-0.040; p = 0.000)	0.874	+0.45%	+8.69%	
Loss Cost	2006.2	-0.002 (CI = +/-0.033; p = 0.879)	0.087 (CI = +/-0.045; p = 0.000)	0.871	-0.25%	+8.81%	
Loss Cost	2007.1	0.010 (CI = +/-0.038; p = 0.607)	0.073 (CI = +/-0.049; p = 0.005)	0.878	+0.97%	+8.64%	
Loss Cost	2007.2	-0.002 (CI = +/-0.045; p = 0.919)	0.086 (CI = +/-0.056; p = 0.004)	0.874	-0.22%	+8.78%	
Loss Cost	2008.1	0.013 (CI = +/-0.055; p = 0.634)	0.070 (CI = +/-0.065; p = 0.037)	0.877	+1.29%	+8.63%	
Loss Cost	2008.2	0.014 (CI = +/-0.071; p = 0.683)	0.069 (CI = +/-0.081; p = 0.093)	0.869	+1.41%	+8.62%	
Loss Cost	2009.1	0.053 (CI = +/-0.091; p = 0.240)	0.028 (CI = +/-0.101; p = 0.566)	0.877	+5.41%	+8.42%	
Loss Cost	2009.2	0.031 (CI = +/-0.131; p = 0.621)	0.050 (CI = +/-0.141; p = 0.465)	0.862	+3.20%	+8.49%	
Loss Cost	2010.1	0.184 (CI = +/-0.192; p = 0.059)	-0.106 (CI = +/-0.200; p = 0.280)	0.886	+20.26%	+8.17%	
Loss Cost	2010.2	-0.148 (CI = +/-0.370; p = 0.408)	0.229 (CI = +/-0.375; p = 0.213)	0.883	-13.78%	+8.46%	
Loss Cost	2011.1	0.081 (CI = +/-0.015; p = 0.000)		0.881			+8.46%
Loss Cost	2011.2	0.076 (CI = +/-0.016; p = 0.000)		0.869			+7.88%
Loss Cost	2012.1	0.078 (CI = +/-0.018; p = 0.000)		0.855			+8.09%
Loss Cost	2012.2	0.074 (CI = +/-0.020; p = 0.000)		0.824			+7.72%
Loss Cost	2013.1	0.077 (CI = +/-0.023; p = 0.000)		0.808			+8.04%
Loss Cost	2013.2	0.071 (CI = +/-0.025; p = 0.000)		0.762			+7.35%
Loss Cost	2014.1	0.075 (CI = +/-0.029; p = 0.000)		0.740			+7.76%
Loss Cost	2014.2	0.061 (CI = +/-0.028; p = 0.001)		0.695			+6.26%
Loss Cost	2015.1	0.066 (CI = +/-0.034; p = 0.002)		0.682			+6.86%
Loss Cost	2015.2	0.053 (CI = +/-0.038; p = 0.012)		0.562			+5.48%
Loss Cost	2016.1	0.061 (CI = +/-0.048; p = 0.021)		0.550			+6.30%
Severity	2005.1	0.038 (CI = +/-0.017; p = 0.000)	0.037 (CI = +/-0.025; p = 0.005)	0.940	+3.89%	+7.78%	
Severity	2005.2	0.037 (CI = +/-0.019; p = 0.000)	0.038 (CI = +/-0.027; p = 0.008)	0.935	+3.80%	+7.80%	
Severity	2006.1	0.035 (CI = +/-0.022; p = 0.003)	0.041 (CI = +/-0.030; p = 0.010)	0.931	+3.54%	+7.85%	
Severity	2006.2	0.024 (CI = +/-0.024; p = 0.046)	0.053 (CI = +/-0.031; p = 0.002)	0.932	+2.43%	+8.02%	
Severity	2007.1	0.022 (CI = +/-0.028; p = 0.115)	0.055 (CI = +/-0.036; p = 0.004)	0.928	+2.24%	+8.05%	
Severity	2007.2	0.004 (CI = +/-0.030; p = 0.771)	0.075 (CI = +/-0.038; p = 0.000)	0.934	+0.43%	+8.26%	
Severity	2008.1	0.006 (CI = +/-0.038; p = 0.740)	0.073 (CI = +/-0.045; p = 0.003)	0.931	+0.61%	+8.24%	
Severity	2008.2	0.002 (CI = +/-0.049; p = 0.941)	0.078 (CI = +/-0.056; p = 0.009)	0.927	+0.18%	+8.27%	
Severity	2009.1	0.027 (CI = +/-0.063; p = 0.387)	0.052 (CI = +/-0.070; p = 0.137)	0.930	+2.70%	+8.14%	
Severity	2009.2	0.021 (CI = +/-0.091; p = 0.642)	0.058 (CI = +/-0.098; p = 0.230)	0.922	+2.08%	+8.16%	
Severity	2010.1	0.124 (CI = +/-0.135; p = 0.068)	-0.048 (CI = +/-0.140; p = 0.482)	0.934	+13.22%	+7.94%	
Severity	2010.2	-0.041 (CI = +/-0.277; p = 0.759)	0.119 (CI = +/-0.281; p = 0.384)	0.928	-4.00%	+8.09%	
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)		0.924			+8.09%
Severity	2011.2	0.072 (CI = +/-0.010; p = 0.000)		0.934			+7.46%
Severity	2012.1	0.076 (CI = +/-0.010; p = 0.000)		0.942			+7.85%
Severity	2012.2	0.077 (CI = +/-0.012; p = 0.000)		0.935			+8.03%
Severity	2013.1	0.080 (CI = +/-0.013; p = 0.000)		0.934			+8.38%
Severity	2013.2	0.080 (CI = +/-0.015; p = 0.000)		0.918			+8.30%
Severity	2014.1	0.080 (CI = +/-0.018; p = 0.000)		0.896			+8.28%
Severity	2014.2	0.072 (CI = +/-0.019; p = 0.000)		0.882			+7.47%
Severity	2015.1	0.074 (CI = +/-0.023; p = 0.000)		0.857			+7.70%
Severity	2015.2	0.066 (CI = +/-0.027; p = 0.001)		0.810			+6.87%
Severity	2016.1	0.072 (CI = +/-0.034; p = 0.002)		0.784			+7.44%
Frequency	2005.1	-0.036 (CI = +/-0.015; p = 0.000)	0.045 (CI = +/-0.022; p = 0.000)	0.467	-3.52%	+0.88%	
Frequency	2005.2	-0.037 (CI = +/-0.017; p = 0.000)	0.046 (CI = +/-0.024; p = 0.001)	0.415	-3.62%	+0.90%	
Frequency	2006.1	-0.030 (CI = +/-0.018; p = 0.002)	0.038 (CI = +/-0.025; p = 0.005)	0.267	-2.98%	+0.78%	
Frequency	2006.2	-0.027 (CI = +/-0.021; p = 0.016)	0.034 (CI = +/-0.028; p = 0.021)	0.153	-2.62%	+0.72%	
Frequency	2007.1	-0.012 (CI = +/-0.022; p = 0.254)	0.018 (CI = +/-0.028; p = 0.205)	-0.008	-1.24%	+0.54%	
Frequency	2007.2	-0.007 (CI = +/-0.026; p = 0.609)	0.011 (CI = +/-0.033; p = 0.477)	-0.038	-0.65%	+0.48%	
Frequency	2008.1	0.007 (CI = +/-0.031; p = 0.659)	-0.003 (CI = +/-0.037; p = 0.866)	-0.008	+0.67%	+0.36%	
Frequency	2008.2	0.012 (CI = +/-0.039; p = 0.524)	-0.009 (CI = +/-0.045; p = 0.682)	-0.001	+1.24%	+0.32%	
Frequency	2009.1	0.026 (CI = +/-0.052; p = 0.310)	-0.024 (CI = +/-0.058; p = 0.407)	0.031	+2.64%	+0.26%	
Frequency	2009.2	0.011 (CI = +/-0.075; p = 0.764)	-0.008 (CI = +/-0.081; p = 0.841)	-0.059	+1.10%	+0.31%	
Frequency	2010.1	0.060 (CI = +/-0.120; p = 0.304)	-0.058 (CI = +/-0.125; p = 0.339)	0.005	+6.22%	+0.21%	
Frequency	2010.2	-0.107 (CI = +/-0.242; p = 0.361)	0.111 (CI = +/-0.246; p = 0.353)	-0.055	-10.18%	+0.34%	
Frequency	2011.1	0.003 (CI = +/-0.010; p = 0.477)		-0.028			+0.34%
Frequency	2011.2	0.004 (CI = +/-0.011; p = 0.475)		-0.030			+0.39%
Frequency	2012.1	0.002 (CI = +/-0.013; p = 0.713)		-0.061			+0.22%
Frequency	2012.2	-0.003 (CI = +/-0.013; p = 0.635)		-0.058			-0.29%
Frequency	2013.1	-0.003 (CI = +/-0.015; p = 0.651)		-0.064			-0.31%
Frequency	2013.2	-0.009 (CI = +/-0.015; p = 0.235)		0.046			-0.87%
Frequency	2014.1	-0.005 (CI = +/-0.017; p = 0.546)		-0.059			-0.49%
Frequency	2014.2	-0.011 (CI = +/-0.019; p = 0.203)		0.081			-1.13%
Frequency	2015.1	-0.008 (CI = +/-0.023; p = 0.446)		-0.041			-0.78%
Frequency	2015.2	-0.013 (CI = +/-0.028; p = 0.300)		0.030			-1.30%
Frequency	2016.1	-0.011 (CI = +/-0.037; p = 0.504)		-0.076			-1.06%

BI

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.052 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.079; p = 0.001)	0.833	+5.35%
Loss Cost	2005.2	0.055 (CI = +/-0.009; p = 0.000)	0.163 (CI = +/-0.076; p = 0.000)	0.856	+5.69%
Loss Cost	2006.1	0.058 (CI = +/-0.010; p = 0.000)	0.153 (CI = +/-0.075; p = 0.000)	0.867	+5.94%
Loss Cost	2006.2	0.061 (CI = +/-0.010; p = 0.000)	0.166 (CI = +/-0.073; p = 0.000)	0.876	+6.24%
Loss Cost	2007.1	0.064 (CI = +/-0.009; p = 0.000)	0.150 (CI = +/-0.068; p = 0.000)	0.902	+6.63%
Loss Cost	2007.2	0.067 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.066; p = 0.000)	0.907	+6.92%
Loss Cost	2008.1	0.070 (CI = +/-0.009; p = 0.000)	0.148 (CI = +/-0.062; p = 0.000)	0.924	+7.29%
Loss Cost	2008.2	0.075 (CI = +/-0.008; p = 0.000)	0.168 (CI = +/-0.050; p = 0.000)	0.953	+7.83%
Loss Cost	2009.1	0.079 (CI = +/-0.007; p = 0.000)	0.156 (CI = +/-0.045; p = 0.000)	0.965	+8.19%
Loss Cost	2009.2	0.081 (CI = +/-0.007; p = 0.000)	0.165 (CI = +/-0.043; p = 0.000)	0.968	+8.48%
Loss Cost	2010.1	0.085 (CI = +/-0.007; p = 0.000)	0.155 (CI = +/-0.037; p = 0.000)	0.977	+8.83%
Loss Cost	2010.2	0.082 (CI = +/-0.006; p = 0.000)	0.145 (CI = +/-0.033; p = 0.000)	0.979	+8.50%
Loss Cost	2011.1	0.083 (CI = +/-0.007; p = 0.000)	0.141 (CI = +/-0.034; p = 0.000)	0.979	+8.66%
Loss Cost	2011.2	0.080 (CI = +/-0.007; p = 0.000)	0.133 (CI = +/-0.032; p = 0.000)	0.978	+8.37%
Loss Cost	2012.1	0.080 (CI = +/-0.008; p = 0.000)	0.135 (CI = +/-0.034; p = 0.000)	0.976	+8.30%
Loss Cost	2012.2	0.080 (CI = +/-0.009; p = 0.000)	0.136 (CI = +/-0.037; p = 0.000)	0.968	+8.36%
Loss Cost	2013.1	0.080 (CI = +/-0.011; p = 0.000)	0.137 (CI = +/-0.041; p = 0.000)	0.964	+8.30%
Loss Cost	2013.2	0.078 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.045; p = 0.000)	0.949	+8.15%
Loss Cost	2014.1	0.078 (CI = +/-0.016; p = 0.000)	0.136 (CI = +/-0.050; p = 0.000)	0.943	+8.06%
Loss Cost	2014.2	0.068 (CI = +/-0.013; p = 0.000)	0.119 (CI = +/-0.037; p = 0.000)	0.954	+7.07%
Loss Cost	2015.1	0.068 (CI = +/-0.017; p = 0.000)	0.119 (CI = +/-0.043; p = 0.001)	0.947	+7.06%
Loss Cost	2015.2	0.063 (CI = +/-0.021; p = 0.001)	0.111 (CI = +/-0.047; p = 0.002)	0.918	+6.46%
Loss Cost	2016.1	0.062 (CI = +/-0.030; p = 0.004)	0.111 (CI = +/-0.060; p = 0.007)	0.906	+6.39%
Severity	2005.1	0.060 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.050; p = 0.002)	0.940	+6.19%
Severity	2005.2	0.062 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.050; p = 0.001)	0.941	+6.36%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.052; p = 0.001)	0.936	+6.35%
Severity	2006.2	0.062 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.054; p = 0.001)	0.928	+6.37%
Severity	2007.1	0.062 (CI = +/-0.008; p = 0.000)	0.092 (CI = +/-0.056; p = 0.002)	0.923	+6.44%
Severity	2007.2	0.063 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.058; p = 0.003)	0.913	+6.49%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.058; p = 0.006)	0.917	+6.70%
Severity	2008.2	0.069 (CI = +/-0.008; p = 0.000)	0.100 (CI = +/-0.053; p = 0.001)	0.933	+7.09%
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.048; p = 0.001)	0.950	+7.46%
Severity	2009.2	0.075 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.045; p = 0.000)	0.957	+7.80%
Severity	2010.1	0.078 (CI = +/-0.007; p = 0.000)	0.089 (CI = +/-0.041; p = 0.000)	0.966	+8.13%
Severity	2010.2	0.077 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.043; p = 0.001)	0.959	+7.99%
Severity	2011.1	0.077 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.046; p = 0.002)	0.954	+8.04%
Severity	2011.2	0.072 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.037; p = 0.001)	0.962	+7.50%
Severity	2012.1	0.075 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.037; p = 0.003)	0.965	+7.75%
Severity	2012.2	0.079 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.032; p = 0.000)	0.973	+8.18%
Severity	2013.1	0.080 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.034; p = 0.001)	0.971	+8.33%
Severity	2013.2	0.082 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.037; p = 0.001)	0.966	+8.57%
Severity	2014.1	0.079 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.036; p = 0.001)	0.965	+8.20%
Severity	2014.2	0.074 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.034; p = 0.002)	0.960	+7.67%
Severity	2015.1	0.071 (CI = +/-0.015; p = 0.000)	0.076 (CI = +/-0.038; p = 0.003)	0.953	+7.41%
Severity	2015.2	0.067 (CI = +/-0.019; p = 0.000)	0.070 (CI = +/-0.044; p = 0.009)	0.924	+6.97%
Severity	2016.1	0.066 (CI = +/-0.027; p = 0.003)	0.072 (CI = +/-0.055; p = 0.022)	0.903	+6.80%
Frequency	2005.1	-0.008 (CI = +/-0.007; p = 0.020)	0.061 (CI = +/-0.055; p = 0.031)	0.250	-0.79%
Frequency	2005.2	-0.006 (CI = +/-0.007; p = 0.068)	0.069 (CI = +/-0.055; p = 0.015)	0.252	-0.63%
Frequency	2006.1	-0.004 (CI = +/-0.007; p = 0.234)	0.059 (CI = +/-0.051; p = 0.027)	0.162	-0.39%
Frequency	2006.2	-0.001 (CI = +/-0.006; p = 0.694)	0.071 (CI = +/-0.047; p = 0.005)	0.245	-0.12%
Frequency	2007.1	0.002 (CI = +/-0.005; p = 0.505)	0.058 (CI = +/-0.039; p = 0.006)	0.248	+0.18%
Frequency	2007.2	0.004 (CI = +/-0.005; p = 0.113)	0.068 (CI = +/-0.036; p = 0.001)	0.404	+0.41%
Frequency	2008.1	0.005 (CI = +/-0.005; p = 0.043)	0.063 (CI = +/-0.035; p = 0.001)	0.429	+0.55%
Frequency	2008.2	0.007 (CI = +/-0.006; p = 0.018)	0.068 (CI = +/-0.035; p = 0.001)	0.481	+0.69%
Frequency	2009.1	0.007 (CI = +/-0.006; p = 0.032)	0.068 (CI = +/-0.037; p = 0.001)	0.479	+0.68%
Frequency	2009.2	0.006 (CI = +/-0.007; p = 0.066)	0.067 (CI = +/-0.039; p = 0.002)	0.418	+0.64%
Frequency	2010.1	0.006 (CI = +/-0.008; p = 0.088)	0.066 (CI = +/-0.042; p = 0.004)	0.415	+0.65%
Frequency	2010.2	0.005 (CI = +/-0.008; p = 0.241)	0.061 (CI = +/-0.043; p = 0.008)	0.322	+0.47%
Frequency	2011.1	0.006 (CI = +/-0.009; p = 0.196)	0.057 (CI = +/-0.045; p = 0.015)	0.317	+0.58%
Frequency	2011.2	0.008 (CI = +/-0.010; p = 0.103)	0.064 (CI = +/-0.046; p = 0.010)	0.379	+0.81%
Frequency	2012.1	0.005 (CI = +/-0.010; p = 0.311)	0.072 (CI = +/-0.045; p = 0.005)	0.439	+0.51%
Frequency	2012.2	0.002 (CI = +/-0.011; p = 0.762)	0.063 (CI = +/-0.045; p = 0.011)	0.363	+0.16%
Frequency	2013.1	0.000 (CI = +/-0.013; p = 0.963)	0.067 (CI = +/-0.048; p = 0.011)	0.387	-0.03%
Frequency	2013.2	-0.004 (CI = +/-0.015; p = 0.560)	0.059 (CI = +/-0.050; p = 0.027)	0.354	-0.39%
Frequency	2014.1	-0.001 (CI = +/-0.017; p = 0.871)	0.054 (CI = +/-0.055; p = 0.051)	0.246	-0.12%
Frequency	2014.2	-0.006 (CI = +/-0.021; p = 0.551)	0.046 (CI = +/-0.060; p = 0.110)	0.201	-0.55%
Frequency	2015.1	-0.003 (CI = +/-0.027; p = 0.776)	0.043 (CI = +/-0.069; p = 0.178)	0.049	-0.32%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.756)	0.041 (CI = +/-0.085; p = 0.276)	-0.019	-0.47%
Frequency	2016.1	-0.004 (CI = +/-0.054; p = 0.850)	0.040 (CI = +/-0.109; p = 0.368)	-0.184	-0.39%

BI

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.052 (CI = +/-0.012; p = 0.000)	0.750	+5.35%
Loss Cost	2005.2	0.054 (CI = +/-0.012; p = 0.000)	0.752	+5.56%
Loss Cost	2006.1	0.058 (CI = +/-0.012; p = 0.000)	0.778	+5.94%
Loss Cost	2006.2	0.059 (CI = +/-0.013; p = 0.000)	0.769	+6.08%
Loss Cost	2007.1	0.064 (CI = +/-0.013; p = 0.000)	0.816	+6.63%
Loss Cost	2007.2	0.065 (CI = +/-0.014; p = 0.000)	0.803	+6.74%
Loss Cost	2008.1	0.070 (CI = +/-0.014; p = 0.000)	0.838	+7.29%
Loss Cost	2008.2	0.073 (CI = +/-0.014; p = 0.000)	0.840	+7.60%
Loss Cost	2009.1	0.079 (CI = +/-0.014; p = 0.000)	0.869	+8.19%
Loss Cost	2009.2	0.079 (CI = +/-0.016; p = 0.000)	0.851	+8.21%
Loss Cost	2010.1	0.085 (CI = +/-0.016; p = 0.000)	0.874	+8.83%
Loss Cost	2010.2	0.079 (CI = +/-0.016; p = 0.000)	0.864	+8.20%
Loss Cost	2011.1	0.083 (CI = +/-0.017; p = 0.000)	0.869	+8.66%
Loss Cost	2011.2	0.077 (CI = +/-0.018; p = 0.000)	0.852	+8.03%
Loss Cost	2012.1	0.080 (CI = +/-0.020; p = 0.000)	0.838	+8.30%
Loss Cost	2012.2	0.076 (CI = +/-0.023; p = 0.000)	0.799	+7.90%
Loss Cost	2013.1	0.080 (CI = +/-0.026; p = 0.000)	0.783	+8.30%
Loss Cost	2013.2	0.073 (CI = +/-0.030; p = 0.000)	0.724	+7.54%
Loss Cost	2014.1	0.078 (CI = +/-0.035; p = 0.001)	0.702	+8.06%
Loss Cost	2014.2	0.061 (CI = +/-0.035; p = 0.004)	0.626	+6.30%
Loss Cost	2015.1	0.068 (CI = +/-0.044; p = 0.008)	0.614	+7.06%
Loss Cost	2015.2	0.052 (CI = +/-0.050; p = 0.044)	0.437	+5.35%
Loss Cost	2016.1	0.062 (CI = +/-0.068; p = 0.066)	0.427	+6.39%
Severity	2005.1	0.060 (CI = +/-0.007; p = 0.000)	0.914	+6.19%
Severity	2005.2	0.061 (CI = +/-0.008; p = 0.000)	0.909	+6.29%
Severity	2006.1	0.062 (CI = +/-0.008; p = 0.000)	0.903	+6.35%
Severity	2006.2	0.061 (CI = +/-0.009; p = 0.000)	0.891	+6.28%
Severity	2007.1	0.062 (CI = +/-0.009; p = 0.000)	0.888	+6.44%
Severity	2007.2	0.062 (CI = +/-0.010; p = 0.000)	0.873	+6.38%
Severity	2008.1	0.065 (CI = +/-0.010; p = 0.000)	0.884	+6.70%
Severity	2008.2	0.067 (CI = +/-0.011; p = 0.000)	0.886	+6.96%
Severity	2009.1	0.072 (CI = +/-0.010; p = 0.000)	0.913	+7.46%
Severity	2009.2	0.074 (CI = +/-0.011; p = 0.000)	0.907	+7.64%
Severity	2010.1	0.078 (CI = +/-0.011; p = 0.000)	0.926	+8.13%
Severity	2010.2	0.075 (CI = +/-0.012; p = 0.000)	0.916	+7.82%
Severity	2011.1	0.077 (CI = +/-0.013; p = 0.000)	0.910	+8.04%
Severity	2011.2	0.071 (CI = +/-0.011; p = 0.000)	0.921	+7.32%
Severity	2012.1	0.075 (CI = +/-0.012; p = 0.000)	0.929	+7.75%
Severity	2012.2	0.076 (CI = +/-0.014; p = 0.000)	0.919	+7.94%
Severity	2013.1	0.080 (CI = +/-0.015; p = 0.000)	0.918	+8.33%
Severity	2013.2	0.079 (CI = +/-0.018; p = 0.000)	0.895	+8.23%
Severity	2014.1	0.079 (CI = +/-0.022; p = 0.000)	0.865	+8.20%
Severity	2014.2	0.069 (CI = +/-0.023; p = 0.000)	0.841	+7.19%
Severity	2015.1	0.071 (CI = +/-0.029; p = 0.001)	0.801	+7.41%
Severity	2015.2	0.061 (CI = +/-0.034; p = 0.005)	0.722	+6.26%
Severity	2016.1	0.066 (CI = +/-0.047; p = 0.015)	0.669	+6.80%
Frequency	2005.1	-0.008 (CI = +/-0.007; p = 0.029)	0.134	-0.79%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.072)	0.085	-0.68%
Frequency	2006.1	-0.004 (CI = +/-0.007; p = 0.272)	0.010	-0.39%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.608)	-0.030	-0.18%
Frequency	2007.1	0.002 (CI = +/-0.006; p = 0.568)	-0.028	+0.18%
Frequency	2007.2	0.003 (CI = +/-0.007; p = 0.301)	0.005	+0.34%
Frequency	2008.1	0.005 (CI = +/-0.007; p = 0.104)	0.079	+0.55%
Frequency	2008.2	0.006 (CI = +/-0.007; p = 0.102)	0.084	+0.60%
Frequency	2009.1	0.007 (CI = +/-0.008; p = 0.094)	0.095	+0.68%
Frequency	2009.2	0.005 (CI = +/-0.009; p = 0.214)	0.034	+0.53%
Frequency	2010.1	0.006 (CI = +/-0.010; p = 0.171)	0.055	+0.65%
Frequency	2010.2	0.004 (CI = +/-0.010; p = 0.460)	-0.026	+0.36%
Frequency	2011.1	0.006 (CI = +/-0.011; p = 0.276)	0.017	+0.58%
Frequency	2011.2	0.007 (CI = +/-0.012; p = 0.271)	0.020	+0.66%
Frequency	2012.1	0.005 (CI = +/-0.014; p = 0.449)	-0.029	+0.51%
Frequency	2012.2	0.000 (CI = +/-0.014; p = 0.958)	-0.083	-0.04%
Frequency	2013.1	0.000 (CI = +/-0.017; p = 0.972)	-0.091	-0.03%
Frequency	2013.2	-0.006 (CI = +/-0.018; p = 0.448)	-0.036	-0.64%
Frequency	2014.1	-0.001 (CI = +/-0.020; p = 0.893)	-0.109	-0.12%
Frequency	2014.2	-0.008 (CI = +/-0.023; p = 0.424)	-0.033	-0.83%
Frequency	2015.1	-0.003 (CI = +/-0.028; p = 0.793)	-0.131	-0.32%
Frequency	2015.2	-0.009 (CI = +/-0.036; p = 0.579)	-0.104	-0.86%
Frequency	2016.1	-0.004 (CI = +/-0.050; p = 0.848)	-0.190	-0.39%

BI

Coverage = BI
End Trend Period = 2019.1
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2011-07-01

Fit	Start Date	Time	Seasonality	Trend shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	-0.001 (CI = +/-0.011; p = 0.827)	0.158 (CI = +/-0.034; p = 0.000)	0.088 (CI = +/-0.016; p = 0.000)	0.971	-0.11%	+9.11%	
Loss Cost	2005.2	0.001 (CI = +/-0.012; p = 0.808)	0.161 (CI = +/-0.034; p = 0.000)	0.085 (CI = +/-0.018; p = 0.000)	0.971	+0.14%	+9.05%	
Loss Cost	2006.1	0.000 (CI = +/-0.014; p = 0.970)	0.162 (CI = +/-0.035; p = 0.000)	0.087 (CI = +/-0.020; p = 0.000)	0.970	-0.03%	+9.09%	
Loss Cost	2006.2	-0.001 (CI = +/-0.016; p = 0.923)	0.162 (CI = +/-0.037; p = 0.000)	0.088 (CI = +/-0.022; p = 0.000)	0.969	-0.08%	+9.10%	
Loss Cost	2007.1	0.003 (CI = +/-0.019; p = 0.732)	0.159 (CI = +/-0.038; p = 0.000)	0.083 (CI = +/-0.025; p = 0.000)	0.969	+0.32%	+9.04%	
Loss Cost	2007.2	0.001 (CI = +/-0.023; p = 0.944)	0.157 (CI = +/-0.040; p = 0.000)	0.086 (CI = +/-0.029; p = 0.000)	0.967	+0.08%	+9.07%	
Loss Cost	2008.1	0.003 (CI = +/-0.028; p = 0.830)	0.156 (CI = +/-0.042; p = 0.000)	0.084 (CI = +/-0.034; p = 0.000)	0.966	+0.30%	+9.04%	
Loss Cost	2008.2	0.021 (CI = +/-0.033; p = 0.201)	0.164 (CI = +/-0.040; p = 0.000)	0.064 (CI = +/-0.039; p = 0.003)	0.970	+2.14%	+8.90%	
Loss Cost	2009.1	0.035 (CI = +/-0.044; p = 0.110)	0.159 (CI = +/-0.041; p = 0.000)	0.049 (CI = +/-0.049; p = 0.050)	0.971	+3.59%	+8.81%	
Loss Cost	2009.2	0.053 (CI = +/-0.063; p = 0.096)	0.163 (CI = +/-0.043; p = 0.000)	0.031 (CI = +/-0.068; p = 0.343)	0.968	+5.40%	+8.75%	
Loss Cost	2010.1	0.143 (CI = +/-0.083; p = 0.002)	0.152 (CI = +/-0.036; p = 0.000)	-0.061 (CI = +/-0.086; p = 0.152)	0.979	+15.37%	+8.53%	
Loss Cost	2010.2	-0.009 (CI = +/-0.157; p = 0.902)	0.141 (CI = +/-0.034; p = 0.000)	0.092 (CI = +/-0.159; p = 0.234)	0.980	-0.91%	+8.66%	
Loss Cost	2011.1	0.083 (CI = +/-0.007; p = 0.000)	0.141 (CI = +/-0.034; p = 0.000)		0.979			+8.66%
Loss Cost	2011.2	0.080 (CI = +/-0.007; p = 0.000)	0.133 (CI = +/-0.032; p = 0.000)		0.978			+8.37%
Loss Cost	2012.1	0.080 (CI = +/-0.008; p = 0.000)	0.135 (CI = +/-0.034; p = 0.000)		0.976			+8.30%
Loss Cost	2012.2	0.080 (CI = +/-0.009; p = 0.000)	0.136 (CI = +/-0.037; p = 0.000)		0.968			+8.36%
Loss Cost	2013.1	0.080 (CI = +/-0.011; p = 0.000)	0.137 (CI = +/-0.041; p = 0.000)		0.964			+8.30%
Loss Cost	2013.2	0.078 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.045; p = 0.000)		0.949			+8.15%
Loss Cost	2014.1	0.078 (CI = +/-0.016; p = 0.000)	0.136 (CI = +/-0.050; p = 0.000)		0.943			+8.06%
Loss Cost	2014.2	0.068 (CI = +/-0.013; p = 0.000)	0.119 (CI = +/-0.037; p = 0.000)		0.954			+7.07%
Loss Cost	2015.1	0.068 (CI = +/-0.017; p = 0.000)	0.119 (CI = +/-0.043; p = 0.001)		0.947			+7.06%
Loss Cost	2015.2	0.063 (CI = +/-0.021; p = 0.001)	0.111 (CI = +/-0.047; p = 0.002)		0.918			+6.46%
Loss Cost	2016.1	0.062 (CI = +/-0.030; p = 0.004)	0.111 (CI = +/-0.060; p = 0.007)		0.906			+6.39%
Severity	2005.1	0.037 (CI = +/-0.013; p = 0.000)	0.091 (CI = +/-0.040; p = 0.000)	0.038 (CI = +/-0.020; p = 0.000)	0.962	+3.77%	+7.82%	
Severity	2005.2	0.039 (CI = +/-0.014; p = 0.000)	0.093 (CI = +/-0.041; p = 0.000)	0.036 (CI = +/-0.021; p = 0.002)	0.959	+3.95%	+7.78%	
Severity	2006.1	0.033 (CI = +/-0.016; p = 0.000)	0.099 (CI = +/-0.041; p = 0.000)	0.043 (CI = +/-0.023; p = 0.001)	0.960	+3.35%	+7.91%	
Severity	2006.2	0.026 (CI = +/-0.017; p = 0.005)	0.093 (CI = +/-0.040; p = 0.000)	0.051 (CI = +/-0.024; p = 0.000)	0.960	+2.64%	+8.02%	
Severity	2007.1	0.019 (CI = +/-0.020; p = 0.056)	0.098 (CI = +/-0.040; p = 0.000)	0.059 (CI = +/-0.026; p = 0.000)	0.961	+1.95%	+8.13%	
Severity	2007.2	0.007 (CI = +/-0.022; p = 0.492)	0.090 (CI = +/-0.038; p = 0.000)	0.072 (CI = +/-0.027; p = 0.000)	0.964	+0.73%	+8.28%	
Severity	2008.1	0.002 (CI = +/-0.027; p = 0.892)	0.093 (CI = +/-0.039; p = 0.000)	0.078 (CI = +/-0.032; p = 0.000)	0.963	+0.18%	+8.33%	
Severity	2008.2	0.008 (CI = +/-0.034; p = 0.643)	0.096 (CI = +/-0.041; p = 0.000)	0.072 (CI = +/-0.040; p = 0.001)	0.961	+0.77%	+8.29%	
Severity	2009.1	0.019 (CI = +/-0.045; p = 0.396)	0.092 (CI = +/-0.043; p = 0.000)	0.060 (CI = +/-0.051; p = 0.023)	0.961	+1.90%	+8.22%	
Severity	2009.2	0.036 (CI = +/-0.065; p = 0.258)	0.096 (CI = +/-0.045; p = 0.000)	0.042 (CI = +/-0.070; p = 0.220)	0.958	+3.67%	+8.16%	
Severity	2010.1	0.105 (CI = +/-0.097; p = 0.035)	0.088 (CI = +/-0.042; p = 0.001)	-0.028 (CI = +/-0.101; p = 0.563)	0.964	+11.06%	+7.99%	
Severity	2010.2	0.050 (CI = +/-0.213; p = 0.624)	0.083 (CI = +/-0.046; p = 0.002)	0.027 (CI = +/-0.217; p = 0.790)	0.956	+5.11%	+8.04%	
Severity	2011.1	0.077 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.046; p = 0.002)		0.954			+8.04%
Severity	2011.2	0.072 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.037; p = 0.001)		0.962			+7.50%
Severity	2012.1	0.075 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.037; p = 0.003)		0.965			+7.75%
Severity	2012.2	0.079 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.032; p = 0.000)		0.973			+8.18%
Severity	2013.1	0.080 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.034; p = 0.001)		0.971			+8.33%
Severity	2013.2	0.082 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.037; p = 0.001)		0.966			+8.57%
Severity	2014.1	0.079 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.036; p = 0.001)		0.965			+8.20%
Severity	2014.2	0.074 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.034; p = 0.002)		0.960			+7.67%
Severity	2015.1	0.071 (CI = +/-0.015; p = 0.000)	0.076 (CI = +/-0.038; p = 0.003)		0.953			+7.41%
Severity	2015.2	0.067 (CI = +/-0.019; p = 0.000)	0.070 (CI = +/-0.044; p = 0.009)		0.924			+6.97%
Severity	2016.1	0.066 (CI = +/-0.027; p = 0.003)	0.072 (CI = +/-0.055; p = 0.022)		0.903			+6.80%
Frequency	2005.1	-0.038 (CI = +/-0.012; p = 0.000)	0.067 (CI = +/-0.038; p = 0.001)	0.050 (CI = +/-0.019; p = 0.000)	0.650	-3.74%	+1.20%	
Frequency	2005.2	-0.037 (CI = +/-0.014; p = 0.000)	0.068 (CI = +/-0.039; p = 0.002)	0.049 (CI = +/-0.020; p = 0.000)	0.615	-3.67%	+1.18%	
Frequency	2006.1	-0.033 (CI = +/-0.016; p = 0.000)	0.063 (CI = +/-0.040; p = 0.003)	0.044 (CI = +/-0.022; p = 0.000)	0.499	-3.26%	+1.10%	
Frequency	2006.2	-0.027 (CI = +/-0.017; p = 0.004)	0.069 (CI = +/-0.040; p = 0.001)	0.037 (CI = +/-0.023; p = 0.004)	0.466	-2.65%	+1.00%	
Frequency	2007.1	-0.016 (CI = +/-0.018; p = 0.078)	0.061 (CI = +/-0.037; p = 0.002)	0.025 (CI = +/-0.024; p = 0.044)	0.353	-1.61%	+0.84%	
Frequency	2007.2	-0.007 (CI = +/-0.020; p = 0.512)	0.067 (CI = +/-0.036; p = 0.001)	0.014 (CI = +/-0.026; p = 0.275)	0.412	-0.65%	+0.73%	
Frequency	2008.1	0.001 (CI = +/-0.025; p = 0.920)	0.063 (CI = +/-0.036; p = 0.002)	0.005 (CI = +/-0.030; p = 0.713)	0.403	+0.12%	+0.65%	
Frequency	2008.2	0.014 (CI = +/-0.030; p = 0.357)	0.068 (CI = +/-0.036; p = 0.001)	-0.008 (CI = +/-0.035; p = 0.641)	0.459	+1.36%	+0.56%	
Frequency	2009.1	0.016 (CI = +/-0.041; p = 0.405)	0.067 (CI = +/-0.038; p = 0.002)	-0.011 (CI = +/-0.045; p = 0.617)	0.456	+1.66%	+0.55%	
Frequency	2009.2	0.016 (CI = +/-0.059; p = 0.564)	0.067 (CI = +/-0.041; p = 0.003)	-0.011 (CI = +/-0.064; p = 0.720)	0.387	+1.66%	+0.55%	
Frequency	2010.1	0.038 (CI = +/-0.097; p = 0.417)	0.065 (CI = +/-0.043; p = 0.006)	-0.033 (CI = +/-0.102; p = 0.498)	0.395	+3.88%	+0.50%	
Frequency	2010.2	-0.059 (CI = +/-0.209; p = 0.554)	0.057 (CI = +/-0.045; p = 0.015)	0.065 (CI = +/-0.212; p = 0.523)	0.295	-5.73%	+0.58%	
Frequency	2011.1	0.006 (CI = +/-0.009; p = 0.196)	0.057 (CI = +/-0.045; p = 0.015)		0.317			+0.58%
Frequency	2011.2	0.008 (CI = +/-0.010; p = 0.103)	0.064 (CI = +/-0.046; p = 0.010)		0.379			+0.81%
Frequency	2012.1	0.005 (CI = +/-0.010; p = 0.311)	0.072 (CI = +/-0.045; p = 0.005)		0.439			+0.51%
Frequency	2012.2	0.002 (CI = +/-0.011; p = 0.762)	0.063 (CI = +/-0.045; p = 0.011)		0.363			+0.16%
Frequency	2013.1	0.000 (CI = +/-0.013; p = 0.963)	0.067 (CI = +/-0.048; p = 0.011)		0.387			-0.03%
Frequency	2013.2	-0.004 (CI = +/-0.015; p = 0.560)	0.059 (CI = +/-0.050; p = 0.027)		0.354			-0.39%
Frequency	2014.1	-0.001 (CI = +/-0.017; p = 0.871)	0.054 (CI = +/-0.055; p = 0.051)		0.246			-0.12%
Frequency	2014.2	-0.006 (CI = +/-0.021; p = 0.551)	0.046 (CI = +/-0.060; p = 0.110)		0.201			-0.55%
Frequency	2015.1	-0.003 (CI = +/-0.027; p = 0.776)	0.043 (CI = +/-0.069; p = 0.178)		0.049			-0.32%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.756)	0.041 (CI = +/-0.085; p = 0.276)		-0.019			-0.47%
Frequency	2016.1	-0.004 (CI = +/-0.054; p = 0.850)	0.040 (CI = +/-0.109; p = 0.368)		-0.184			-0.39%

BI

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2011-07-01

Fit	Start Date	Time	Trend shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.001 (CI = +/-0.023; p = 0.895)	0.084 (CI = +/-0.035; p = 0.000)	0.866	+0.15%	+8.92%	
Loss Cost	2005.2	-0.001 (CI = +/-0.026; p = 0.960)	0.087 (CI = +/-0.038; p = 0.000)	0.861	-0.06%	+8.97%	
Loss Cost	2006.1	0.003 (CI = +/-0.030; p = 0.817)	0.082 (CI = +/-0.042; p = 0.001)	0.861	+0.34%	+8.89%	
Loss Cost	2006.2	-0.004 (CI = +/-0.034; p = 0.818)	0.090 (CI = +/-0.047; p = 0.001)	0.858	-0.38%	+9.02%	
Loss Cost	2007.1	0.008 (CI = +/-0.039; p = 0.670)	0.076 (CI = +/-0.052; p = 0.006)	0.866	+0.82%	+8.84%	
Loss Cost	2007.2	-0.004 (CI = +/-0.047; p = 0.857)	0.090 (CI = +/-0.059; p = 0.004)	0.861	-0.41%	+8.99%	
Loss Cost	2008.1	0.011 (CI = +/-0.057; p = 0.697)	0.074 (CI = +/-0.068; p = 0.035)	0.865	+1.08%	+8.84%	
Loss Cost	2008.2	0.012 (CI = +/-0.073; p = 0.745)	0.073 (CI = +/-0.085; p = 0.087)	0.856	+1.16%	+8.83%	
Loss Cost	2009.1	0.050 (CI = +/-0.094; p = 0.280)	0.033 (CI = +/-0.105; p = 0.522)	0.865	+5.11%	+8.60%	
Loss Cost	2009.2	0.027 (CI = +/-0.136; p = 0.676)	0.056 (CI = +/-0.147; p = 0.432)	0.848	+2.78%	+8.69%	
Loss Cost	2010.1	0.180 (CI = +/-0.199; p = 0.074)	-0.100 (CI = +/-0.208; p = 0.326)	0.875	+19.67%	+8.34%	
Loss Cost	2010.2	-0.158 (CI = +/-0.381; p = 0.390)	0.241 (CI = +/-0.388; p = 0.204)	0.870	-14.65%	+8.66%	
Loss Cost	2011.1	0.083 (CI = +/-0.017; p = 0.000)		0.869			+8.66%
Loss Cost	2011.2	0.077 (CI = +/-0.018; p = 0.000)		0.852			+8.03%
Loss Cost	2012.1	0.080 (CI = +/-0.020; p = 0.000)		0.838			+8.30%
Loss Cost	2012.2	0.076 (CI = +/-0.023; p = 0.000)		0.799			+7.90%
Loss Cost	2013.1	0.080 (CI = +/-0.026; p = 0.000)		0.783			+8.30%
Loss Cost	2013.2	0.073 (CI = +/-0.030; p = 0.000)		0.724			+7.54%
Loss Cost	2014.1	0.078 (CI = +/-0.035; p = 0.001)		0.702			+8.06%
Loss Cost	2014.2	0.061 (CI = +/-0.035; p = 0.004)		0.626			+6.30%
Loss Cost	2015.1	0.068 (CI = +/-0.044; p = 0.008)		0.614			+7.06%
Loss Cost	2015.2	0.052 (CI = +/-0.050; p = 0.044)		0.437			+5.35%
Loss Cost	2016.1	0.062 (CI = +/-0.068; p = 0.066)		0.427			+6.39%
Severity	2005.1	0.039 (CI = +/-0.017; p = 0.000)	0.036 (CI = +/-0.026; p = 0.009)	0.932	+3.93%	+7.72%	
Severity	2005.2	0.038 (CI = +/-0.019; p = 0.001)	0.037 (CI = +/-0.029; p = 0.014)	0.926	+3.83%	+7.74%	
Severity	2006.1	0.035 (CI = +/-0.022; p = 0.003)	0.040 (CI = +/-0.032; p = 0.016)	0.921	+3.57%	+7.79%	
Severity	2006.2	0.024 (CI = +/-0.024; p = 0.050)	0.052 (CI = +/-0.033; p = 0.003)	0.922	+2.46%	+7.98%	
Severity	2007.1	0.022 (CI = +/-0.029; p = 0.121)	0.055 (CI = +/-0.038; p = 0.007)	0.917	+2.27%	+8.01%	
Severity	2007.2	0.005 (CI = +/-0.032; p = 0.769)	0.075 (CI = +/-0.040; p = 0.001)	0.923	+0.45%	+8.23%	
Severity	2008.1	0.006 (CI = +/-0.039; p = 0.738)	0.073 (CI = +/-0.047; p = 0.005)	0.920	+0.64%	+8.21%	
Severity	2008.2	0.002 (CI = +/-0.050; p = 0.934)	0.077 (CI = +/-0.059; p = 0.012)	0.914	+0.20%	+8.25%	
Severity	2009.1	0.027 (CI = +/-0.065; p = 0.393)	0.051 (CI = +/-0.073; p = 0.162)	0.918	+2.76%	+8.10%	
Severity	2009.2	0.021 (CI = +/-0.095; p = 0.642)	0.057 (CI = +/-0.103; p = 0.259)	0.909	+2.15%	+8.12%	
Severity	2010.1	0.126 (CI = +/-0.140; p = 0.075)	-0.050 (CI = +/-0.146; p = 0.479)	0.923	+13.42%	+7.88%	
Severity	2010.2	-0.039 (CI = +/-0.288; p = 0.780)	0.116 (CI = +/-0.293; p = 0.413)	0.914	-3.78%	+8.04%	
Severity	2011.1	0.077 (CI = +/-0.013; p = 0.000)		0.910			+8.04%
Severity	2011.2	0.071 (CI = +/-0.011; p = 0.000)		0.921			+7.32%
Severity	2012.1	0.075 (CI = +/-0.012; p = 0.000)		0.929			+7.75%
Severity	2012.2	0.076 (CI = +/-0.014; p = 0.000)		0.919			+7.94%
Severity	2013.1	0.080 (CI = +/-0.015; p = 0.000)		0.918			+8.33%
Severity	2013.2	0.079 (CI = +/-0.018; p = 0.000)		0.895			+8.23%
Severity	2014.1	0.079 (CI = +/-0.022; p = 0.000)		0.865			+8.20%
Severity	2014.2	0.069 (CI = +/-0.023; p = 0.000)		0.841			+7.19%
Severity	2015.1	0.071 (CI = +/-0.029; p = 0.001)		0.801			+7.41%
Severity	2015.2	0.061 (CI = +/-0.034; p = 0.005)		0.722			+6.26%
Severity	2016.1	0.066 (CI = +/-0.047; p = 0.015)		0.669			+6.80%
Frequency	2005.1	-0.037 (CI = +/-0.015; p = 0.000)	0.048 (CI = +/-0.022; p = 0.000)	0.485	-3.64%	+1.12%	
Frequency	2005.2	-0.038 (CI = +/-0.017; p = 0.000)	0.050 (CI = +/-0.025; p = 0.000)	0.436	-3.75%	+1.15%	
Frequency	2006.1	-0.032 (CI = +/-0.018; p = 0.002)	0.042 (CI = +/-0.026; p = 0.003)	0.293	-3.13%	+1.02%	
Frequency	2006.2	-0.028 (CI = +/-0.021; p = 0.012)	0.038 (CI = +/-0.029; p = 0.013)	0.183	-2.78%	+0.96%	
Frequency	2007.1	-0.014 (CI = +/-0.022; p = 0.195)	0.022 (CI = +/-0.029; p = 0.132)	0.033	-1.42%	+0.77%	
Frequency	2007.2	-0.009 (CI = +/-0.026; p = 0.505)	0.016 (CI = +/-0.033; p = 0.341)	0.003	-0.86%	+0.70%	
Frequency	2008.1	0.004 (CI = +/-0.031; p = 0.774)	0.001 (CI = +/-0.038; p = 0.938)	0.034	+0.43%	+0.58%	
Frequency	2008.2	0.009 (CI = +/-0.040; p = 0.624)	-0.004 (CI = +/-0.046; p = 0.855)	0.038	+0.95%	+0.54%	
Frequency	2009.1	0.023 (CI = +/-0.053; p = 0.381)	-0.018 (CI = +/-0.059; p = 0.531)	0.066	+2.29%	+0.47%	
Frequency	2009.2	0.006 (CI = +/-0.076; p = 0.867)	-0.001 (CI = +/-0.082; p = 0.983)	-0.023	+0.61%	+0.53%	
Frequency	2010.1	0.054 (CI = +/-0.121; p = 0.363)	-0.049 (CI = +/-0.127; p = 0.421)	0.037	+5.51%	+0.42%	
Frequency	2010.2	-0.120 (CI = +/-0.242; p = 0.308)	0.126 (CI = +/-0.246; p = 0.294)	-0.014	-11.29%	+0.58%	
Frequency	2011.1	0.006 (CI = +/-0.011; p = 0.276)		0.017			+0.58%
Frequency	2011.2	0.007 (CI = +/-0.012; p = 0.271)		0.020			+0.66%
Frequency	2012.1	0.005 (CI = +/-0.014; p = 0.449)		-0.029			+0.51%
Frequency	2012.2	0.000 (CI = +/-0.014; p = 0.958)		-0.083			-0.04%
Frequency	2013.1	0.000 (CI = +/-0.017; p = 0.972)		-0.091			-0.03%
Frequency	2013.2	-0.006 (CI = +/-0.018; p = 0.448)		-0.036			-0.64%
Frequency	2014.1	-0.001 (CI = +/-0.020; p = 0.893)		-0.109			-0.12%
Frequency	2014.2	-0.008 (CI = +/-0.023; p = 0.424)		-0.033			-0.83%
Frequency	2015.1	-0.003 (CI = +/-0.028; p = 0.793)		-0.131			-0.32%
Frequency	2015.2	-0.009 (CI = +/-0.036; p = 0.579)		-0.104			-0.86%
Frequency	2016.1	-0.004 (CI = +/-0.050; p = 0.848)		-0.190			-0.39%

BI

Coverage = BI

End Trend Period = 2018.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.051 (CI = +/-0.010; p = 0.000)	0.155 (CI = +/-0.081; p = 0.001)	0.824	+5.18%
Loss Cost	2005.2	0.054 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.077; p = 0.000)	0.848	+5.53%
Loss Cost	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.077; p = 0.000)	0.859	+5.79%
Loss Cost	2006.2	0.059 (CI = +/-0.010; p = 0.000)	0.171 (CI = +/-0.075; p = 0.000)	0.869	+6.09%
Loss Cost	2007.1	0.063 (CI = +/-0.010; p = 0.000)	0.155 (CI = +/-0.070; p = 0.000)	0.895	+6.52%
Loss Cost	2007.2	0.066 (CI = +/-0.010; p = 0.000)	0.166 (CI = +/-0.069; p = 0.000)	0.900	+6.81%
Loss Cost	2008.1	0.070 (CI = +/-0.010; p = 0.000)	0.151 (CI = +/-0.065; p = 0.000)	0.918	+7.22%
Loss Cost	2008.2	0.075 (CI = +/-0.009; p = 0.000)	0.169 (CI = +/-0.053; p = 0.000)	0.949	+7.78%
Loss Cost	2009.1	0.079 (CI = +/-0.008; p = 0.000)	0.156 (CI = +/-0.047; p = 0.000)	0.962	+8.20%
Loss Cost	2009.2	0.082 (CI = +/-0.008; p = 0.000)	0.165 (CI = +/-0.045; p = 0.000)	0.965	+8.50%
Loss Cost	2010.1	0.085 (CI = +/-0.008; p = 0.000)	0.152 (CI = +/-0.039; p = 0.000)	0.976	+8.92%
Loss Cost	2010.2	0.082 (CI = +/-0.007; p = 0.000)	0.143 (CI = +/-0.035; p = 0.000)	0.977	+8.57%
Loss Cost	2011.1	0.084 (CI = +/-0.008; p = 0.000)	0.138 (CI = +/-0.036; p = 0.000)	0.978	+8.79%
Loss Cost	2011.2	0.081 (CI = +/-0.008; p = 0.000)	0.131 (CI = +/-0.034; p = 0.000)	0.977	+8.49%
Loss Cost	2012.1	0.081 (CI = +/-0.009; p = 0.000)	0.132 (CI = +/-0.037; p = 0.000)	0.974	+8.43%
Loss Cost	2012.2	0.082 (CI = +/-0.011; p = 0.000)	0.133 (CI = +/-0.040; p = 0.000)	0.966	+8.50%
Loss Cost	2013.1	0.081 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.045; p = 0.000)	0.962	+8.47%
Loss Cost	2013.2	0.080 (CI = +/-0.016; p = 0.000)	0.131 (CI = +/-0.050; p = 0.000)	0.946	+8.32%
Loss Cost	2014.1	0.079 (CI = +/-0.020; p = 0.000)	0.132 (CI = +/-0.058; p = 0.001)	0.938	+8.27%
Loss Cost	2014.2	0.069 (CI = +/-0.017; p = 0.000)	0.117 (CI = +/-0.043; p = 0.001)	0.949	+7.19%
Loss Cost	2015.1	0.070 (CI = +/-0.023; p = 0.001)	0.117 (CI = +/-0.053; p = 0.002)	0.942	+7.23%
Loss Cost	2015.2	0.064 (CI = +/-0.030; p = 0.004)	0.110 (CI = +/-0.060; p = 0.007)	0.908	+6.57%
Loss Cost	2016.1	0.063 (CI = +/-0.052; p = 0.031)	0.110 (CI = +/-0.089; p = 0.029)	0.891	+6.51%
Severity	2005.1	0.059 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.051; p = 0.001)	0.935	+6.11%
Severity	2005.2	0.061 (CI = +/-0.007; p = 0.000)	0.097 (CI = +/-0.051; p = 0.001)	0.937	+6.28%
Severity	2006.1	0.061 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.053; p = 0.001)	0.931	+6.26%
Severity	2006.2	0.061 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.055; p = 0.001)	0.921	+6.27%
Severity	2007.1	0.061 (CI = +/-0.008; p = 0.000)	0.096 (CI = +/-0.058; p = 0.002)	0.916	+6.34%
Severity	2007.2	0.062 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.061; p = 0.003)	0.905	+6.38%
Severity	2008.1	0.064 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.061; p = 0.007)	0.909	+6.61%
Severity	2008.2	0.068 (CI = +/-0.009; p = 0.000)	0.102 (CI = +/-0.056; p = 0.001)	0.926	+7.02%
Severity	2009.1	0.072 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.051; p = 0.002)	0.944	+7.43%
Severity	2009.2	0.075 (CI = +/-0.009; p = 0.000)	0.099 (CI = +/-0.048; p = 0.000)	0.951	+7.78%
Severity	2010.1	0.079 (CI = +/-0.008; p = 0.000)	0.087 (CI = +/-0.044; p = 0.001)	0.962	+8.18%
Severity	2010.2	0.077 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.046; p = 0.002)	0.954	+8.03%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.049; p = 0.003)	0.948	+8.10%
Severity	2011.2	0.073 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.040; p = 0.003)	0.957	+7.53%
Severity	2012.1	0.076 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.040; p = 0.006)	0.960	+7.85%
Severity	2012.2	0.080 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.034; p = 0.001)	0.971	+8.33%
Severity	2013.1	0.082 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.037; p = 0.003)	0.969	+8.57%
Severity	2013.2	0.085 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.038; p = 0.003)	0.965	+8.85%
Severity	2014.1	0.081 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.041; p = 0.003)	0.962	+8.44%
Severity	2014.2	0.076 (CI = +/-0.015; p = 0.000)	0.070 (CI = +/-0.039; p = 0.005)	0.955	+7.87%
Severity	2015.1	0.073 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.047; p = 0.010)	0.945	+7.58%
Severity	2015.2	0.069 (CI = +/-0.027; p = 0.002)	0.068 (CI = +/-0.055; p = 0.026)	0.907	+7.11%
Severity	2016.1	0.067 (CI = +/-0.048; p = 0.021)	0.070 (CI = +/-0.081; p = 0.070)	0.879	+6.93%
Frequency	2005.1	-0.009 (CI = +/-0.007; p = 0.017)	0.065 (CI = +/-0.057; p = 0.027)	0.257	-0.87%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.057)	0.073 (CI = +/-0.057; p = 0.014)	0.258	-0.70%
Frequency	2006.1	-0.004 (CI = +/-0.007; p = 0.211)	0.061 (CI = +/-0.053; p = 0.027)	0.163	-0.44%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.617)	0.073 (CI = +/-0.049; p = 0.005)	0.246	-0.16%
Frequency	2007.1	0.002 (CI = +/-0.006; p = 0.565)	0.059 (CI = +/-0.041; p = 0.007)	0.243	+0.17%
Frequency	2007.2	0.004 (CI = +/-0.006; p = 0.146)	0.068 (CI = +/-0.037; p = 0.001)	0.401	+0.41%
Frequency	2008.1	0.006 (CI = +/-0.006; p = 0.056)	0.062 (CI = +/-0.037; p = 0.002)	0.427	+0.57%
Frequency	2008.2	0.007 (CI = +/-0.006; p = 0.025)	0.067 (CI = +/-0.037; p = 0.001)	0.480	+0.71%
Frequency	2009.1	0.007 (CI = +/-0.007; p = 0.043)	0.067 (CI = +/-0.039; p = 0.002)	0.477	+0.71%
Frequency	2009.2	0.007 (CI = +/-0.008; p = 0.082)	0.066 (CI = +/-0.041; p = 0.004)	0.415	+0.67%
Frequency	2010.1	0.007 (CI = +/-0.009; p = 0.107)	0.065 (CI = +/-0.044; p = 0.007)	0.411	+0.69%
Frequency	2010.2	0.005 (CI = +/-0.009; p = 0.266)	0.060 (CI = +/-0.045; p = 0.014)	0.313	+0.50%
Frequency	2011.1	0.006 (CI = +/-0.010; p = 0.211)	0.056 (CI = +/-0.048; p = 0.027)	0.311	+0.64%
Frequency	2011.2	0.009 (CI = +/-0.011; p = 0.115)	0.062 (CI = +/-0.049; p = 0.018)	0.375	+0.89%
Frequency	2012.1	0.005 (CI = +/-0.012; p = 0.364)	0.071 (CI = +/-0.050; p = 0.009)	0.427	+0.53%
Frequency	2012.2	0.002 (CI = +/-0.013; p = 0.797)	0.063 (CI = +/-0.050; p = 0.018)	0.336	+0.16%
Frequency	2013.1	-0.001 (CI = +/-0.016; p = 0.905)	0.068 (CI = +/-0.054; p = 0.019)	0.362	-0.09%
Frequency	2013.2	-0.005 (CI = +/-0.018; p = 0.545)	0.061 (CI = +/-0.056; p = 0.038)	0.315	-0.49%
Frequency	2014.1	-0.002 (CI = +/-0.022; p = 0.871)	0.055 (CI = +/-0.063; p = 0.081)	0.197	-0.16%
Frequency	2014.2	-0.006 (CI = +/-0.027; p = 0.584)	0.048 (CI = +/-0.070; p = 0.146)	0.123	-0.63%
Frequency	2015.1	-0.003 (CI = +/-0.037; p = 0.828)	0.043 (CI = +/-0.086; p = 0.253)	-0.049	-0.33%
Frequency	2015.2	-0.005 (CI = +/-0.054; p = 0.805)	0.041 (CI = +/-0.109; p = 0.354)	-0.161	-0.51%
Frequency	2016.1	-0.004 (CI = +/-0.094; p = 0.904)	0.040 (CI = +/-0.161; p = 0.490)	-0.379	-0.39%

BI

Coverage = BI
 End Trend Period = 2018.2
 Excluded Points = NA
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.052 (CI = +/-0.012; p = 0.000)	0.726	+5.31%
Loss Cost	2005.2	0.054 (CI = +/-0.013; p = 0.000)	0.728	+5.53%
Loss Cost	2006.1	0.058 (CI = +/-0.013; p = 0.000)	0.757	+5.94%
Loss Cost	2006.2	0.059 (CI = +/-0.014; p = 0.000)	0.747	+6.09%
Loss Cost	2007.1	0.065 (CI = +/-0.014; p = 0.000)	0.799	+6.69%
Loss Cost	2007.2	0.066 (CI = +/-0.015; p = 0.000)	0.786	+6.81%
Loss Cost	2008.1	0.072 (CI = +/-0.015; p = 0.000)	0.826	+7.42%
Loss Cost	2008.2	0.075 (CI = +/-0.016; p = 0.000)	0.829	+7.78%
Loss Cost	2009.1	0.081 (CI = +/-0.016; p = 0.000)	0.863	+8.45%
Loss Cost	2009.2	0.082 (CI = +/-0.017; p = 0.000)	0.845	+8.50%
Loss Cost	2010.1	0.088 (CI = +/-0.017; p = 0.000)	0.875	+9.23%
Loss Cost	2010.2	0.082 (CI = +/-0.017; p = 0.000)	0.862	+8.57%
Loss Cost	2011.1	0.088 (CI = +/-0.019; p = 0.000)	0.872	+9.15%
Loss Cost	2011.2	0.081 (CI = +/-0.020; p = 0.000)	0.852	+8.49%
Loss Cost	2012.1	0.085 (CI = +/-0.022; p = 0.000)	0.841	+8.87%
Loss Cost	2012.2	0.082 (CI = +/-0.026; p = 0.000)	0.800	+8.50%
Loss Cost	2013.1	0.087 (CI = +/-0.030; p = 0.000)	0.792	+9.09%
Loss Cost	2013.2	0.080 (CI = +/-0.034; p = 0.001)	0.727	+8.32%
Loss Cost	2014.1	0.087 (CI = +/-0.041; p = 0.001)	0.719	+9.14%
Loss Cost	2014.2	0.069 (CI = +/-0.043; p = 0.007)	0.630	+7.19%
Loss Cost	2015.1	0.081 (CI = +/-0.053; p = 0.010)	0.645	+8.42%
Loss Cost	2015.2	0.064 (CI = +/-0.067; p = 0.059)	0.453	+6.57%
Loss Cost	2016.1	0.082 (CI = +/-0.093; p = 0.072)	0.496	+8.54%
Severity	2005.1	0.060 (CI = +/-0.008; p = 0.000)	0.905	+6.18%
Severity	2005.2	0.061 (CI = +/-0.008; p = 0.000)	0.900	+6.28%
Severity	2006.1	0.062 (CI = +/-0.009; p = 0.000)	0.892	+6.35%
Severity	2006.2	0.061 (CI = +/-0.010; p = 0.000)	0.878	+6.27%
Severity	2007.1	0.062 (CI = +/-0.010; p = 0.000)	0.875	+6.44%
Severity	2007.2	0.062 (CI = +/-0.011; p = 0.000)	0.858	+6.38%
Severity	2008.1	0.065 (CI = +/-0.011; p = 0.000)	0.871	+6.73%
Severity	2008.2	0.068 (CI = +/-0.012; p = 0.000)	0.873	+7.02%
Severity	2009.1	0.073 (CI = +/-0.011; p = 0.000)	0.904	+7.58%
Severity	2009.2	0.075 (CI = +/-0.012; p = 0.000)	0.899	+7.78%
Severity	2010.1	0.080 (CI = +/-0.012; p = 0.000)	0.921	+8.35%
Severity	2010.2	0.077 (CI = +/-0.013; p = 0.000)	0.909	+8.03%
Severity	2011.1	0.080 (CI = +/-0.014; p = 0.000)	0.904	+8.31%
Severity	2011.2	0.073 (CI = +/-0.013; p = 0.000)	0.913	+7.53%
Severity	2012.1	0.077 (CI = +/-0.013; p = 0.000)	0.925	+8.05%
Severity	2012.2	0.080 (CI = +/-0.015; p = 0.000)	0.918	+8.33%
Severity	2013.1	0.085 (CI = +/-0.017; p = 0.000)	0.922	+8.87%
Severity	2013.2	0.085 (CI = +/-0.020; p = 0.000)	0.900	+8.85%
Severity	2014.1	0.086 (CI = +/-0.025; p = 0.000)	0.871	+8.95%
Severity	2014.2	0.076 (CI = +/-0.027; p = 0.000)	0.839	+7.87%
Severity	2015.1	0.080 (CI = +/-0.036; p = 0.002)	0.806	+8.34%
Severity	2015.2	0.069 (CI = +/-0.045; p = 0.011)	0.705	+7.11%
Severity	2016.1	0.079 (CI = +/-0.065; p = 0.027)	0.678	+8.23%
Frequency	2005.1	-0.008 (CI = +/-0.008; p = 0.035)	0.128	-0.82%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.085)	0.079	-0.70%
Frequency	2006.1	-0.004 (CI = +/-0.008; p = 0.310)	0.003	-0.39%
Frequency	2006.2	-0.002 (CI = +/-0.008; p = 0.669)	-0.035	-0.16%
Frequency	2007.1	0.002 (CI = +/-0.007; p = 0.498)	-0.023	+0.23%
Frequency	2007.2	0.004 (CI = +/-0.007; p = 0.250)	0.018	+0.41%
Frequency	2008.1	0.006 (CI = +/-0.007; p = 0.078)	0.104	+0.65%
Frequency	2008.2	0.007 (CI = +/-0.008; p = 0.076)	0.112	+0.71%
Frequency	2009.1	0.008 (CI = +/-0.009; p = 0.068)	0.127	+0.81%
Frequency	2009.2	0.007 (CI = +/-0.010; p = 0.161)	0.060	+0.67%
Frequency	2010.1	0.008 (CI = +/-0.011; p = 0.123)	0.088	+0.81%
Frequency	2010.2	0.005 (CI = +/-0.011; p = 0.354)	-0.005	+0.50%
Frequency	2011.1	0.008 (CI = +/-0.012; p = 0.195)	0.054	+0.77%
Frequency	2011.2	0.009 (CI = +/-0.014; p = 0.189)	0.062	+0.89%
Frequency	2012.1	0.007 (CI = +/-0.016; p = 0.327)	0.003	+0.75%
Frequency	2012.2	0.002 (CI = +/-0.017; p = 0.840)	-0.087	+0.16%
Frequency	2013.1	0.002 (CI = +/-0.020; p = 0.827)	-0.095	+0.20%
Frequency	2013.2	-0.005 (CI = +/-0.022; p = 0.627)	-0.081	-0.49%
Frequency	2014.1	0.002 (CI = +/-0.025; p = 0.876)	-0.121	+0.17%
Frequency	2014.2	-0.006 (CI = +/-0.029; p = 0.621)	-0.101	-0.63%
Frequency	2015.1	0.001 (CI = +/-0.037; p = 0.961)	-0.166	+0.08%
Frequency	2015.2	-0.005 (CI = +/-0.050; p = 0.805)	-0.184	-0.51%
Frequency	2016.1	0.003 (CI = +/-0.075; p = 0.919)	-0.246	+0.29%

BI

Coverage = BI
End Trend Period = 2018.2
Excluded Points = NA
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2011-07-01

Fit	Start Date	Time	Seasonality	Trend shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	-0.002 (CI = +/-0.011; p = 0.767)	0.156 (CI = +/-0.035; p = 0.000)	0.090 (CI = +/-0.017; p = 0.000)	0.968	-0.16%	+9.22%	
Loss Cost	2005.2	0.001 (CI = +/-0.012; p = 0.878)	0.159 (CI = +/-0.035; p = 0.000)	0.087 (CI = +/-0.019; p = 0.000)	0.968	+0.09%	+9.16%	
Loss Cost	2006.1	-0.001 (CI = +/-0.014; p = 0.913)	0.160 (CI = +/-0.037; p = 0.000)	0.089 (CI = +/-0.021; p = 0.000)	0.968	-0.08%	+9.19%	
Loss Cost	2006.2	-0.001 (CI = +/-0.017; p = 0.859)	0.160 (CI = +/-0.038; p = 0.000)	0.090 (CI = +/-0.023; p = 0.000)	0.966	-0.14%	+9.21%	
Loss Cost	2007.1	0.002 (CI = +/-0.019; p = 0.794)	0.157 (CI = +/-0.040; p = 0.000)	0.085 (CI = +/-0.026; p = 0.000)	0.967	+0.25%	+9.14%	
Loss Cost	2007.2	0.000 (CI = +/-0.024; p = 0.984)	0.155 (CI = +/-0.042; p = 0.000)	0.088 (CI = +/-0.030; p = 0.000)	0.964	-0.02%	+9.18%	
Loss Cost	2008.1	0.002 (CI = +/-0.029; p = 0.891)	0.154 (CI = +/-0.044; p = 0.000)	0.086 (CI = +/-0.036; p = 0.000)	0.964	+0.19%	+9.16%	
Loss Cost	2008.2	0.020 (CI = +/-0.035; p = 0.241)	0.162 (CI = +/-0.042; p = 0.000)	0.066 (CI = +/-0.041; p = 0.003)	0.968	+2.03%	+8.99%	
Loss Cost	2009.1	0.034 (CI = +/-0.046; p = 0.133)	0.158 (CI = +/-0.044; p = 0.000)	0.051 (CI = +/-0.052; p = 0.052)	0.968	+3.47%	+8.90%	
Loss Cost	2009.2	0.051 (CI = +/-0.066; p = 0.121)	0.162 (CI = +/-0.046; p = 0.000)	0.034 (CI = +/-0.072; p = 0.334)	0.965	+5.22%	+8.82%	
Loss Cost	2010.1	0.141 (CI = +/-0.086; p = 0.003)	0.151 (CI = +/-0.039; p = 0.000)	-0.059 (CI = +/-0.090; p = 0.184)	0.977	+15.17%	+8.60%	
Loss Cost	2010.2	-0.019 (CI = +/-0.162; p = 0.807)	0.138 (CI = +/-0.036; p = 0.000)	0.103 (CI = +/-0.165; p = 0.201)	0.978	-1.85%	+8.79%	
Loss Cost	2011.1	0.084 (CI = +/-0.008; p = 0.000)	0.138 (CI = +/-0.036; p = 0.000)		0.978			+8.79%
Loss Cost	2011.2	0.081 (CI = +/-0.008; p = 0.000)	0.131 (CI = +/-0.034; p = 0.000)		0.977			+8.49%
Loss Cost	2012.1	0.081 (CI = +/-0.009; p = 0.000)	0.132 (CI = +/-0.037; p = 0.000)		0.974			+8.43%
Loss Cost	2012.2	0.082 (CI = +/-0.011; p = 0.000)	0.133 (CI = +/-0.040; p = 0.000)		0.966			+8.50%
Loss Cost	2013.1	0.081 (CI = +/-0.013; p = 0.000)	0.134 (CI = +/-0.045; p = 0.000)		0.962			+8.47%
Loss Cost	2013.2	0.080 (CI = +/-0.016; p = 0.000)	0.131 (CI = +/-0.050; p = 0.000)		0.946			+8.32%
Loss Cost	2014.1	0.079 (CI = +/-0.020; p = 0.000)	0.132 (CI = +/-0.058; p = 0.001)		0.938			+8.27%
Loss Cost	2014.2	0.069 (CI = +/-0.017; p = 0.000)	0.117 (CI = +/-0.043; p = 0.001)		0.949			+7.19%
Loss Cost	2015.1	0.070 (CI = +/-0.023; p = 0.001)	0.117 (CI = +/-0.053; p = 0.002)		0.942			+7.23%
Loss Cost	2015.2	0.064 (CI = +/-0.030; p = 0.004)	0.110 (CI = +/-0.060; p = 0.007)		0.908			+6.57%
Loss Cost	2016.1	0.063 (CI = +/-0.052; p = 0.031)	0.110 (CI = +/-0.089; p = 0.029)		0.891			+6.51%
Severity	2005.1	0.037 (CI = +/-0.013; p = 0.000)	0.090 (CI = +/-0.042; p = 0.000)	0.038 (CI = +/-0.021; p = 0.001)	0.958	+3.76%	+7.83%	
Severity	2005.2	0.039 (CI = +/-0.015; p = 0.000)	0.093 (CI = +/-0.043; p = 0.000)	0.036 (CI = +/-0.023; p = 0.003)	0.955	+3.95%	+7.79%	
Severity	2006.1	0.033 (CI = +/-0.016; p = 0.000)	0.099 (CI = +/-0.043; p = 0.000)	0.043 (CI = +/-0.024; p = 0.001)	0.956	+3.34%	+7.91%	
Severity	2006.2	0.026 (CI = +/-0.018; p = 0.007)	0.092 (CI = +/-0.042; p = 0.000)	0.052 (CI = +/-0.025; p = 0.000)	0.955	+2.62%	+8.05%	
Severity	2007.1	0.019 (CI = +/-0.021; p = 0.067)	0.097 (CI = +/-0.042; p = 0.000)	0.059 (CI = +/-0.028; p = 0.000)	0.956	+1.93%	+8.16%	
Severity	2007.2	0.007 (CI = +/-0.023; p = 0.541)	0.089 (CI = +/-0.040; p = 0.000)	0.073 (CI = +/-0.029; p = 0.000)	0.959	+0.68%	+8.34%	
Severity	2008.1	0.001 (CI = +/-0.028; p = 0.929)	0.092 (CI = +/-0.041; p = 0.000)	0.079 (CI = +/-0.034; p = 0.000)	0.959	+0.12%	+8.40%	
Severity	2008.2	0.007 (CI = +/-0.036; p = 0.687)	0.094 (CI = +/-0.043; p = 0.000)	0.073 (CI = +/-0.042; p = 0.002)	0.956	+0.70%	+8.35%	
Severity	2009.1	0.018 (CI = +/-0.047; p = 0.431)	0.091 (CI = +/-0.045; p = 0.001)	0.061 (CI = +/-0.054; p = 0.027)	0.956	+1.82%	+8.28%	
Severity	2009.2	0.035 (CI = +/-0.068; p = 0.292)	0.095 (CI = +/-0.048; p = 0.001)	0.044 (CI = +/-0.074; p = 0.230)	0.953	+3.57%	+8.20%	
Severity	2010.1	0.104 (CI = +/-0.101; p = 0.044)	0.087 (CI = +/-0.045; p = 0.001)	-0.027 (CI = +/-0.106; p = 0.598)	0.960	+10.95%	+8.03%	
Severity	2010.2	0.045 (CI = +/-0.225; p = 0.672)	0.082 (CI = +/-0.049; p = 0.003)	0.033 (CI = +/-0.229; p = 0.762)	0.950	+4.61%	+8.10%	
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.049; p = 0.003)		0.948			+8.10%
Severity	2011.2	0.073 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.040; p = 0.003)		0.957			+7.53%
Severity	2012.1	0.076 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.040; p = 0.006)		0.960			+7.85%
Severity	2012.2	0.080 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.034; p = 0.001)		0.971			+8.33%
Severity	2013.1	0.082 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.037; p = 0.003)		0.969			+8.57%
Severity	2013.2	0.085 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.038; p = 0.003)		0.965			+8.85%
Severity	2014.1	0.081 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.041; p = 0.003)		0.962			+8.44%
Severity	2014.2	0.076 (CI = +/-0.015; p = 0.000)	0.070 (CI = +/-0.039; p = 0.005)		0.955			+7.87%
Severity	2015.1	0.073 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.047; p = 0.010)		0.945			+7.58%
Severity	2015.2	0.069 (CI = +/-0.027; p = 0.002)	0.068 (CI = +/-0.055; p = 0.026)		0.907			+7.11%
Severity	2016.1	0.067 (CI = +/-0.048; p = 0.021)	0.070 (CI = +/-0.081; p = 0.070)		0.879			+6.93%
Frequency	2005.1	-0.039 (CI = +/-0.012; p = 0.000)	0.065 (CI = +/-0.039; p = 0.002)	0.051 (CI = +/-0.020; p = 0.000)	0.649	-3.78%	+1.29%	
Frequency	2005.2	-0.038 (CI = +/-0.014; p = 0.000)	0.066 (CI = +/-0.041; p = 0.003)	0.050 (CI = +/-0.022; p = 0.000)	0.615	-3.71%	+1.27%	
Frequency	2006.1	-0.034 (CI = +/-0.016; p = 0.000)	0.062 (CI = +/-0.041; p = 0.005)	0.045 (CI = +/-0.023; p = 0.001)	0.498	-3.31%	+1.19%	
Frequency	2006.2	-0.027 (CI = +/-0.018; p = 0.004)	0.068 (CI = +/-0.041; p = 0.003)	0.038 (CI = +/-0.025; p = 0.005)	0.465	-2.70%	+1.07%	
Frequency	2007.1	-0.017 (CI = +/-0.019; p = 0.078)	0.059 (CI = +/-0.038; p = 0.004)	0.026 (CI = +/-0.025; p = 0.045)	0.353	-1.66%	+0.91%	
Frequency	2007.2	-0.007 (CI = +/-0.021; p = 0.500)	0.066 (CI = +/-0.037; p = 0.001)	0.015 (CI = +/-0.027; p = 0.272)	0.409	-0.69%	+0.78%	
Frequency	2008.1	0.001 (CI = +/-0.025; p = 0.951)	0.062 (CI = +/-0.038; p = 0.003)	0.006 (CI = +/-0.031; p = 0.682)	0.401	+0.08%	+0.70%	
Frequency	2008.2	0.013 (CI = +/-0.031; p = 0.390)	0.068 (CI = +/-0.038; p = 0.002)	-0.007 (CI = +/-0.037; p = 0.686)	0.455	+1.32%	+0.59%	
Frequency	2009.1	0.016 (CI = +/-0.042; p = 0.433)	0.067 (CI = +/-0.040; p = 0.003)	-0.010 (CI = +/-0.048; p = 0.653)	0.451	+1.62%	+0.58%	
Frequency	2009.2	0.016 (CI = +/-0.062; p = 0.598)	0.067 (CI = +/-0.043; p = 0.005)	-0.010 (CI = +/-0.068; p = 0.757)	0.380	+1.59%	+0.58%	
Frequency	2010.1	0.037 (CI = +/-0.102; p = 0.444)	0.064 (CI = +/-0.046; p = 0.009)	-0.032 (CI = +/-0.107; p = 0.529)	0.387	+3.81%	+0.53%	
Frequency	2010.2	-0.064 (CI = +/-0.220; p = 0.542)	0.056 (CI = +/-0.048; p = 0.027)	0.070 (CI = +/-0.224; p = 0.511)	0.286	-6.18%	+0.64%	
Frequency	2011.1	0.006 (CI = +/-0.010; p = 0.211)	0.056 (CI = +/-0.048; p = 0.027)		0.311			+0.64%
Frequency	2011.2	0.009 (CI = +/-0.011; p = 0.115)	0.062 (CI = +/-0.049; p = 0.018)		0.375			+0.89%
Frequency	2012.1	0.005 (CI = +/-0.012; p = 0.364)	0.071 (CI = +/-0.050; p = 0.009)		0.427			+0.53%
Frequency	2012.2	0.002 (CI = +/-0.013; p = 0.797)	0.063 (CI = +/-0.050; p = 0.018)		0.336			+0.16%
Frequency	2013.1	-0.001 (CI = +/-0.016; p = 0.905)	0.068 (CI = +/-0.054; p = 0.019)		0.362			-0.09%
Frequency	2013.2	-0.005 (CI = +/-0.018; p = 0.545)	0.061 (CI = +/-0.056; p = 0.038)		0.315			-0.49%
Frequency	2014.1	-0.002 (CI = +/-0.022; p = 0.871)	0.055 (CI = +/-0.063; p = 0.081)		0.197			-0.16%
Frequency	2014.2	-0.006 (CI = +/-0.027; p = 0.584)	0.048 (CI = +/-0.070; p = 0.146)		0.123			-0.63%
Frequency	2015.1	-0.003 (CI = +/-0.037; p = 0.828)	0.043 (CI = +/-0.086; p = 0.253)		-0.049			-0.33%
Frequency	2015.2	-0.005 (CI = +/-0.054; p = 0.805)	0.041 (CI = +/-0.109; p = 0.354)		-0.161			-0.51%
Frequency	2016.1	-0.004 (CI = +/-0.094; p = 0.904)	0.040 (CI = +/-0.161; p = 0.490)		-0.379			-0.39%

BI

Coverage = BI

End Trend Period = 2018.2

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2011-07-01

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.000 (CI = +/-0.023; p = 0.979)	0.090 (CI = +/-0.036; p = 0.000)	0.860	-0.03%	+9.35%	
Loss Cost	2005.2	-0.003 (CI = +/-0.026; p = 0.835)	0.093 (CI = +/-0.040; p = 0.000)	0.856	-0.27%	+9.41%	
Loss Cost	2006.1	0.001 (CI = +/-0.030; p = 0.939)	0.088 (CI = +/-0.044; p = 0.000)	0.855	+0.11%	+9.32%	
Loss Cost	2006.2	-0.007 (CI = +/-0.034; p = 0.699)	0.097 (CI = +/-0.048; p = 0.000)	0.852	-0.65%	+9.47%	
Loss Cost	2007.1	0.005 (CI = +/-0.040; p = 0.787)	0.083 (CI = +/-0.053; p = 0.004)	0.861	+0.52%	+9.27%	
Loss Cost	2007.2	-0.008 (CI = +/-0.047; p = 0.734)	0.098 (CI = +/-0.060; p = 0.003)	0.857	-0.77%	+9.46%	
Loss Cost	2008.1	0.006 (CI = +/-0.057; p = 0.815)	0.082 (CI = +/-0.070; p = 0.024)	0.861	+0.65%	+9.29%	
Loss Cost	2008.2	0.006 (CI = +/-0.074; p = 0.860)	0.083 (CI = +/-0.087; p = 0.061)	0.852	+0.63%	+9.29%	
Loss Cost	2009.1	0.044 (CI = +/-0.095; p = 0.349)	0.043 (CI = +/-0.108; p = 0.410)	0.861	+4.45%	+9.05%	
Loss Cost	2009.2	0.019 (CI = +/-0.138; p = 0.777)	0.069 (CI = +/-0.150; p = 0.343)	0.844	+1.89%	+9.16%	
Loss Cost	2010.1	0.168 (CI = +/-0.202; p = 0.096)	-0.084 (CI = +/-0.212; p = 0.412)	0.872	+18.29%	+8.77%	
Loss Cost	2010.2	-0.180 (CI = +/-0.378; p = 0.324)	0.268 (CI = +/-0.386; p = 0.158)	0.872	-16.51%	+9.15%	
Loss Cost	2011.1	0.088 (CI = +/-0.019; p = 0.000)		0.872			+9.15%
Loss Cost	2011.2	0.081 (CI = +/-0.020; p = 0.000)		0.852			+8.49%
Loss Cost	2012.1	0.085 (CI = +/-0.022; p = 0.000)		0.841			+8.87%
Loss Cost	2012.2	0.082 (CI = +/-0.026; p = 0.000)		0.800			+8.50%
Loss Cost	2013.1	0.087 (CI = +/-0.030; p = 0.000)		0.792			+9.09%
Loss Cost	2013.2	0.080 (CI = +/-0.034; p = 0.001)		0.727			+8.32%
Loss Cost	2014.1	0.087 (CI = +/-0.041; p = 0.001)		0.719			+9.14%
Loss Cost	2014.2	0.069 (CI = +/-0.043; p = 0.007)		0.630			+7.19%
Loss Cost	2015.1	0.081 (CI = +/-0.053; p = 0.010)		0.645			+8.42%
Loss Cost	2015.2	0.064 (CI = +/-0.067; p = 0.059)		0.453			+6.57%
Loss Cost	2016.1	0.082 (CI = +/-0.093; p = 0.072)		0.496			+8.54%
Severity	2005.1	0.038 (CI = +/-0.017; p = 0.000)	0.038 (CI = +/-0.028; p = 0.008)	0.925	+3.84%	+7.90%	
Severity	2005.2	0.037 (CI = +/-0.020; p = 0.001)	0.040 (CI = +/-0.030; p = 0.013)	0.920	+3.74%	+7.93%	
Severity	2006.1	0.034 (CI = +/-0.023; p = 0.005)	0.043 (CI = +/-0.033; p = 0.014)	0.913	+3.46%	+7.99%	
Severity	2006.2	0.023 (CI = +/-0.025; p = 0.068)	0.056 (CI = +/-0.035; p = 0.003)	0.915	+2.32%	+8.20%	
Severity	2007.1	0.021 (CI = +/-0.030; p = 0.157)	0.058 (CI = +/-0.040; p = 0.006)	0.909	+2.11%	+8.24%	
Severity	2007.2	0.002 (CI = +/-0.032; p = 0.875)	0.079 (CI = +/-0.041; p = 0.001)	0.917	+0.24%	+8.50%	
Severity	2008.1	0.004 (CI = +/-0.040; p = 0.840)	0.077 (CI = +/-0.049; p = 0.004)	0.914	+0.39%	+8.48%	
Severity	2008.2	-0.001 (CI = +/-0.051; p = 0.965)	0.083 (CI = +/-0.061; p = 0.010)	0.908	-0.11%	+8.52%	
Severity	2009.1	0.023 (CI = +/-0.067; p = 0.468)	0.057 (CI = +/-0.075; p = 0.130)	0.912	+2.37%	+8.36%	
Severity	2009.2	0.016 (CI = +/-0.097; p = 0.728)	0.064 (CI = +/-0.106; p = 0.214)	0.903	+1.63%	+8.40%	
Severity	2010.1	0.119 (CI = +/-0.143; p = 0.096)	-0.041 (CI = +/-0.150; p = 0.569)	0.918	+12.66%	+8.13%	
Severity	2010.2	-0.051 (CI = +/-0.293; p = 0.714)	0.131 (CI = +/-0.299; p = 0.363)	0.909	-4.98%	+8.31%	
Severity	2011.1	0.080 (CI = +/-0.014; p = 0.000)		0.904			+8.31%
Severity	2011.2	0.073 (CI = +/-0.013; p = 0.000)		0.913			+7.53%
Severity	2012.1	0.077 (CI = +/-0.013; p = 0.000)		0.925			+8.05%
Severity	2012.2	0.080 (CI = +/-0.015; p = 0.000)		0.918			+8.33%
Severity	2013.1	0.085 (CI = +/-0.017; p = 0.000)		0.922			+8.87%
Severity	2013.2	0.085 (CI = +/-0.020; p = 0.000)		0.900			+8.85%
Severity	2014.1	0.086 (CI = +/-0.025; p = 0.000)		0.871			+8.95%
Severity	2014.2	0.076 (CI = +/-0.027; p = 0.000)		0.839			+7.87%
Severity	2015.1	0.080 (CI = +/-0.036; p = 0.002)		0.806			+8.34%
Severity	2015.2	0.069 (CI = +/-0.045; p = 0.011)		0.705			+7.11%
Severity	2016.1	0.079 (CI = +/-0.065; p = 0.027)		0.678			+8.23%
Frequency	2005.1	-0.038 (CI = +/-0.015; p = 0.000)	0.051 (CI = +/-0.024; p = 0.000)	0.498	-3.73%	+1.34%	
Frequency	2005.2	-0.039 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.026; p = 0.000)	0.452	-3.86%	+1.37%	
Frequency	2006.1	-0.033 (CI = +/-0.019; p = 0.001)	0.045 (CI = +/-0.027; p = 0.002)	0.313	-3.24%	+1.23%	
Frequency	2006.2	-0.029 (CI = +/-0.022; p = 0.010)	0.041 (CI = +/-0.030; p = 0.010)	0.206	-2.91%	+1.17%	
Frequency	2007.1	-0.016 (CI = +/-0.023; p = 0.163)	0.025 (CI = +/-0.030; p = 0.098)	0.062	-1.55%	+0.96%	
Frequency	2007.2	-0.010 (CI = +/-0.027; p = 0.440)	0.019 (CI = +/-0.035; p = 0.266)	0.032	-1.01%	+0.88%	
Frequency	2008.1	0.003 (CI = +/-0.032; p = 0.866)	0.005 (CI = +/-0.039; p = 0.797)	0.061	+0.26%	+0.75%	
Frequency	2008.2	0.007 (CI = +/-0.041; p = 0.709)	0.000 (CI = +/-0.048; p = 0.990)	0.063	+0.74%	+0.71%	
Frequency	2009.1	0.020 (CI = +/-0.054; p = 0.447)	-0.014 (CI = +/-0.061; p = 0.643)	0.088	+2.03%	+0.63%	
Frequency	2009.2	0.003 (CI = +/-0.078; p = 0.946)	0.005 (CI = +/-0.085; p = 0.912)	0.002	+0.25%	+0.70%	
Frequency	2010.1	0.049 (CI = +/-0.125; p = 0.419)	-0.043 (CI = +/-0.131; p = 0.497)	0.058	+4.99%	+0.59%	
Frequency	2010.2	-0.129 (CI = +/-0.247; p = 0.281)	0.137 (CI = +/-0.252; p = 0.263)	0.018	-12.14%	+0.77%	
Frequency	2011.1	0.008 (CI = +/-0.012; p = 0.195)		0.054			+0.77%
Frequency	2011.2	0.009 (CI = +/-0.014; p = 0.189)		0.062			+0.89%
Frequency	2012.1	0.007 (CI = +/-0.016; p = 0.327)		0.003			+0.75%
Frequency	2012.2	0.002 (CI = +/-0.017; p = 0.840)		-0.087			+0.16%
Frequency	2013.1	0.002 (CI = +/-0.020; p = 0.827)		-0.095			+0.20%
Frequency	2013.2	-0.005 (CI = +/-0.022; p = 0.627)		-0.081			-0.49%
Frequency	2014.1	0.002 (CI = +/-0.025; p = 0.876)		-0.121			+0.17%
Frequency	2014.2	-0.006 (CI = +/-0.029; p = 0.621)		-0.101			-0.63%
Frequency	2015.1	0.001 (CI = +/-0.037; p = 0.961)		-0.166			+0.08%
Frequency	2015.2	-0.005 (CI = +/-0.050; p = 0.805)		-0.184			-0.51%
Frequency	2016.1	0.003 (CI = +/-0.075; p = 0.919)		-0.246			+0.29%

PD

Coverage = PD

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.059; p = 0.016)	0.683	+2.51%
Loss Cost	2005.2	0.022 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.054; p = 0.028)	0.656	+2.24%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.049; p = 0.005)	0.668	+1.97%
Loss Cost	2006.2	0.017 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.042; p = 0.006)	0.649	+1.69%
Loss Cost	2007.1	0.016 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.043; p = 0.005)	0.632	+1.62%
Loss Cost	2007.2	0.016 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.045; p = 0.008)	0.582	+1.58%
Loss Cost	2008.1	0.016 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.047; p = 0.014)	0.583	+1.65%
Loss Cost	2008.2	0.017 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.049; p = 0.015)	0.556	+1.70%
Loss Cost	2009.1	0.017 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.052; p = 0.024)	0.552	+1.76%
Loss Cost	2009.2	0.018 (CI = +/-0.009; p = 0.001)	0.061 (CI = +/-0.054; p = 0.030)	0.504	+1.77%
Loss Cost	2010.1	0.018 (CI = +/-0.010; p = 0.001)	0.058 (CI = +/-0.057; p = 0.047)	0.502	+1.84%
Loss Cost	2010.2	0.015 (CI = +/-0.010; p = 0.006)	0.048 (CI = +/-0.056; p = 0.085)	0.387	+1.52%
Loss Cost	2011.1	0.015 (CI = +/-0.011; p = 0.015)	0.049 (CI = +/-0.060; p = 0.099)	0.364	+1.50%
Loss Cost	2011.2	0.017 (CI = +/-0.013; p = 0.012)	0.055 (CI = +/-0.062; p = 0.078)	0.383	+1.71%
Loss Cost	2012.1	0.013 (CI = +/-0.014; p = 0.053)	0.065 (CI = +/-0.063; p = 0.045)	0.365	+1.36%
Loss Cost	2012.2	0.008 (CI = +/-0.013; p = 0.207)	0.052 (CI = +/-0.058; p = 0.078)	0.199	+0.83%
Loss Cost	2013.1	0.009 (CI = +/-0.016; p = 0.230)	0.049 (CI = +/-0.064; p = 0.117)	0.193	+0.92%
Loss Cost	2013.2	0.006 (CI = +/-0.018; p = 0.485)	0.042 (CI = +/-0.067; p = 0.192)	0.039	+0.58%
Loss Cost	2014.1	0.010 (CI = +/-0.021; p = 0.294)	0.033 (CI = +/-0.071; p = 0.328)	0.060	+1.02%
Loss Cost	2014.2	0.009 (CI = +/-0.025; p = 0.438)	0.030 (CI = +/-0.080; p = 0.407)	-0.060	+0.89%
Loss Cost	2015.1	0.015 (CI = +/-0.031; p = 0.297)	0.020 (CI = +/-0.088; p = 0.614)	-0.021	+1.48%
Loss Cost	2015.2	0.018 (CI = +/-0.039; p = 0.304)	0.025 (CI = +/-0.102; p = 0.574)	-0.050	+1.81%
Loss Cost	2016.1	0.029 (CI = +/-0.050; p = 0.193)	0.008 (CI = +/-0.115; p = 0.872)	0.069	+2.98%
Severity	2005.1	0.023 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.024; p = 0.000)	0.922	+2.38%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.024; p = 0.000)	0.911	+2.37%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.025; p = 0.000)	0.905	+2.32%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.025; p = 0.001)	0.893	+2.26%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.026; p = 0.001)	0.885	+2.22%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	0.053 (CI = +/-0.026; p = 0.000)	0.884	+2.29%
Severity	2008.1	0.024 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.023; p = 0.000)	0.921	+2.47%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.019; p = 0.000)	0.947	+2.63%
Severity	2009.1	0.027 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.016; p = 0.000)	0.963	+2.77%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.015; p = 0.000)	0.967	+2.86%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.016; p = 0.000)	0.967	+2.91%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.017; p = 0.000)	0.960	+2.93%
Severity	2011.1	0.027 (CI = +/-0.003; p = 0.000)	0.053 (CI = +/-0.014; p = 0.000)	0.969	+2.78%
Severity	2011.2	0.026 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.012; p = 0.000)	0.974	+2.64%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.012; p = 0.000)	0.976	+2.72%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.013; p = 0.000)	0.969	+2.70%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.013; p = 0.000)	0.972	+2.80%
Severity	2013.2	0.027 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.014; p = 0.000)	0.962	+2.78%
Severity	2014.1	0.028 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.016; p = 0.000)	0.957	+2.79%
Severity	2014.2	0.027 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.017; p = 0.000)	0.941	+2.69%
Severity	2015.1	0.027 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.020; p = 0.002)	0.933	+2.71%
Severity	2015.2	0.028 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.022; p = 0.003)	0.912	+2.83%
Severity	2016.1	0.032 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.020; p = 0.005)	0.952	+3.27%
Frequency	2005.1	0.001 (CI = +/-0.006; p = 0.676)	0.024 (CI = +/-0.056; p = 0.378)	-0.035	+0.13%
Frequency	2005.2	-0.001 (CI = +/-0.006; p = 0.684)	0.012 (CI = +/-0.051; p = 0.628)	-0.060	-0.12%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.234)	0.023 (CI = +/-0.048; p = 0.327)	0.013	-0.35%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.054)	0.014 (CI = +/-0.044; p = 0.533)	0.088	-0.56%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.061)	0.015 (CI = +/-0.046; p = 0.513)	0.080	-0.59%
Frequency	2007.2	-0.007 (CI = +/-0.007; p = 0.038)	0.010 (CI = +/-0.047; p = 0.652)	0.114	-0.69%
Frequency	2008.1	-0.008 (CI = +/-0.007; p = 0.026)	0.015 (CI = +/-0.048; p = 0.529)	0.146	-0.80%
Frequency	2008.2	-0.009 (CI = +/-0.008; p = 0.020)	0.011 (CI = +/-0.050; p = 0.653)	0.171	-0.90%
Frequency	2009.1	-0.010 (CI = +/-0.008; p = 0.021)	0.014 (CI = +/-0.052; p = 0.580)	0.175	-0.98%
Frequency	2009.2	-0.011 (CI = +/-0.009; p = 0.022)	0.011 (CI = +/-0.055; p = 0.672)	0.181	-1.06%
Frequency	2010.1	-0.010 (CI = +/-0.010; p = 0.043)	0.010 (CI = +/-0.058; p = 0.713)	0.130	-1.04%
Frequency	2010.2	-0.014 (CI = +/-0.010; p = 0.011)	0.000 (CI = +/-0.055; p = 0.992)	0.259	-1.37%
Frequency	2011.1	-0.013 (CI = +/-0.011; p = 0.032)	-0.004 (CI = +/-0.059; p = 0.883)	0.179	-1.25%
Frequency	2011.2	-0.009 (CI = +/-0.012; p = 0.118)	0.006 (CI = +/-0.058; p = 0.840)	0.048	-0.91%
Frequency	2012.1	-0.013 (CI = +/-0.012; p = 0.034)	0.017 (CI = +/-0.056; p = 0.513)	0.201	-1.32%
Frequency	2012.2	-0.018 (CI = +/-0.012; p = 0.005)	0.005 (CI = +/-0.050; p = 0.841)	0.418	-1.82%
Frequency	2013.1	-0.018 (CI = +/-0.014; p = 0.013)	0.005 (CI = +/-0.055; p = 0.851)	0.346	-1.83%
Frequency	2013.2	-0.022 (CI = +/-0.015; p = 0.010)	-0.002 (CI = +/-0.057; p = 0.937)	0.400	-2.14%
Frequency	2014.1	-0.017 (CI = +/-0.017; p = 0.050)	-0.011 (CI = +/-0.060; p = 0.677)	0.252	-1.72%
Frequency	2014.2	-0.018 (CI = +/-0.021; p = 0.090)	-0.012 (CI = +/-0.067; p = 0.692)	0.158	-1.75%
Frequency	2015.1	-0.012 (CI = +/-0.025; p = 0.298)	-0.022 (CI = +/-0.073; p = 0.497)	0.013	-1.20%
Frequency	2015.2	-0.010 (CI = +/-0.033; p = 0.484)	-0.019 (CI = +/-0.085; p = 0.605)	-0.167	-0.99%
Frequency	2016.1	-0.003 (CI = +/-0.044; p = 0.877)	-0.030 (CI = +/-0.100; p = 0.481)	-0.229	-0.28%

PD

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	0.620	+2.56%
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.600	+2.24%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.557	+2.03%
Loss Cost	2006.2	0.017 (CI = +/-0.006; p = 0.000)	0.535	+1.69%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.502	+1.68%
Loss Cost	2007.2	0.016 (CI = +/-0.007; p = 0.000)	0.448	+1.58%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.467	+1.71%
Loss Cost	2008.2	0.017 (CI = +/-0.008; p = 0.000)	0.429	+1.70%
Loss Cost	2009.1	0.018 (CI = +/-0.009; p = 0.000)	0.441	+1.83%
Loss Cost	2009.2	0.018 (CI = +/-0.010; p = 0.002)	0.386	+1.77%
Loss Cost	2010.1	0.019 (CI = +/-0.011; p = 0.002)	0.403	+1.93%
Loss Cost	2010.2	0.015 (CI = +/-0.011; p = 0.009)	0.301	+1.52%
Loss Cost	2011.1	0.016 (CI = +/-0.012; p = 0.014)	0.281	+1.59%
Loss Cost	2011.2	0.017 (CI = +/-0.014; p = 0.018)	0.275	+1.71%
Loss Cost	2012.1	0.015 (CI = +/-0.015; p = 0.053)	0.187	+1.51%
Loss Cost	2012.2	0.008 (CI = +/-0.015; p = 0.247)	0.032	+0.83%
Loss Cost	2013.1	0.011 (CI = +/-0.017; p = 0.191)	0.066	+1.07%
Loss Cost	2013.2	0.006 (CI = +/-0.018; p = 0.502)	-0.045	+0.58%
Loss Cost	2014.1	0.012 (CI = +/-0.020; p = 0.232)	0.053	+1.16%
Loss Cost	2014.2	0.009 (CI = +/-0.024; p = 0.429)	-0.032	+0.89%
Loss Cost	2015.1	0.016 (CI = +/-0.028; p = 0.230)	0.071	+1.60%
Loss Cost	2015.2	0.018 (CI = +/-0.036; p = 0.276)	0.047	+1.81%
Loss Cost	2016.1	0.030 (CI = +/-0.043; p = 0.135)	0.220	+3.06%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	0.873	+2.41%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.859	+2.37%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.845	+2.36%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.832	+2.26%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.815	+2.26%
Severity	2007.2	0.023 (CI = +/-0.005; p = 0.000)	0.801	+2.29%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.861	+2.52%
Severity	2008.2	0.026 (CI = +/-0.004; p = 0.000)	0.867	+2.63%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.900	+2.83%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.890	+2.86%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.893	+2.98%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.875	+2.93%
Severity	2011.1	0.028 (CI = +/-0.006; p = 0.000)	0.853	+2.88%
Severity	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.840	+2.64%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.854	+2.83%
Severity	2012.2	0.027 (CI = +/-0.007; p = 0.000)	0.823	+2.70%
Severity	2013.1	0.029 (CI = +/-0.008; p = 0.000)	0.842	+2.94%
Severity	2013.2	0.027 (CI = +/-0.009; p = 0.000)	0.801	+2.78%
Severity	2014.1	0.029 (CI = +/-0.010; p = 0.000)	0.796	+2.98%
Severity	2014.2	0.027 (CI = +/-0.011; p = 0.000)	0.735	+2.69%
Severity	2015.1	0.029 (CI = +/-0.013; p = 0.001)	0.735	+2.97%
Severity	2015.2	0.028 (CI = +/-0.017; p = 0.006)	0.642	+2.83%
Severity	2016.1	0.036 (CI = +/-0.017; p = 0.002)	0.774	+3.63%
Frequency	2005.1	0.001 (CI = +/-0.006; p = 0.637)	-0.027	+0.15%
Frequency	2005.2	-0.001 (CI = +/-0.006; p = 0.679)	-0.030	-0.12%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.257)	0.013	-0.33%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.051)	0.110	-0.56%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.062)	0.101	-0.57%
Frequency	2007.2	-0.007 (CI = +/-0.006; p = 0.035)	0.144	-0.69%
Frequency	2008.1	-0.008 (CI = +/-0.007; p = 0.026)	0.168	-0.78%
Frequency	2008.2	-0.009 (CI = +/-0.007; p = 0.018)	0.203	-0.90%
Frequency	2009.1	-0.010 (CI = +/-0.008; p = 0.020)	0.203	-0.97%
Frequency	2009.2	-0.011 (CI = +/-0.009; p = 0.019)	0.216	-1.06%
Frequency	2010.1	-0.010 (CI = +/-0.010; p = 0.039)	0.171	-1.02%
Frequency	2010.2	-0.014 (CI = +/-0.010; p = 0.009)	0.303	-1.37%
Frequency	2011.1	-0.013 (CI = +/-0.011; p = 0.026)	0.229	-1.25%
Frequency	2011.2	-0.009 (CI = +/-0.011; p = 0.106)	0.109	-0.91%
Frequency	2012.1	-0.013 (CI = +/-0.012; p = 0.034)	0.232	-1.28%
Frequency	2012.2	-0.018 (CI = +/-0.011; p = 0.003)	0.460	-1.82%
Frequency	2013.1	-0.018 (CI = +/-0.013; p = 0.009)	0.398	-1.81%
Frequency	2013.2	-0.022 (CI = +/-0.014; p = 0.007)	0.454	-2.14%
Frequency	2014.1	-0.018 (CI = +/-0.016; p = 0.034)	0.313	-1.76%
Frequency	2014.2	-0.018 (CI = +/-0.020; p = 0.074)	0.236	-1.75%
Frequency	2015.1	-0.013 (CI = +/-0.024; p = 0.227)	0.073	-1.33%
Frequency	2015.2	-0.010 (CI = +/-0.030; p = 0.458)	-0.050	-0.99%
Frequency	2016.1	-0.006 (CI = +/-0.039; p = 0.739)	-0.143	-0.56%

PD

Coverage = PD

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.026 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.060; p = 0.011)	0.688	+2.64%
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.055; p = 0.020)	0.656	+2.35%
Loss Cost	2006.1	0.021 (CI = +/-0.006; p = 0.000)	0.079 (CI = +/-0.050; p = 0.003)	0.670	+2.07%
Loss Cost	2006.2	0.018 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.043; p = 0.005)	0.643	+1.77%
Loss Cost	2007.1	0.017 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.045; p = 0.005)	0.625	+1.70%
Loss Cost	2007.2	0.017 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.047; p = 0.007)	0.573	+1.67%
Loss Cost	2008.1	0.017 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.049; p = 0.012)	0.575	+1.74%
Loss Cost	2008.2	0.018 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.051; p = 0.013)	0.552	+1.82%
Loss Cost	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.053; p = 0.020)	0.549	+1.88%
Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001)	0.066 (CI = +/-0.057; p = 0.025)	0.502	+1.92%
Loss Cost	2010.1	0.020 (CI = +/-0.011; p = 0.001)	0.063 (CI = +/-0.060; p = 0.039)	0.501	+2.01%
Loss Cost	2010.2	0.016 (CI = +/-0.011; p = 0.007)	0.052 (CI = +/-0.059; p = 0.077)	0.373	+1.66%
Loss Cost	2011.1	0.016 (CI = +/-0.013; p = 0.017)	0.053 (CI = +/-0.063; p = 0.092)	0.351	+1.64%
Loss Cost	2011.2	0.019 (CI = +/-0.014; p = 0.013)	0.061 (CI = +/-0.065; p = 0.066)	0.383	+1.92%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.049)	0.070 (CI = +/-0.067; p = 0.042)	0.364	+1.56%
Loss Cost	2012.2	0.009 (CI = +/-0.016; p = 0.214)	0.055 (CI = +/-0.064; p = 0.086)	0.175	+0.95%
Loss Cost	2013.1	0.011 (CI = +/-0.019; p = 0.234)	0.052 (CI = +/-0.070; p = 0.125)	0.167	+1.06%
Loss Cost	2013.2	0.007 (CI = +/-0.022; p = 0.510)	0.044 (CI = +/-0.075; p = 0.219)	-0.001	+0.66%
Loss Cost	2014.1	0.011 (CI = +/-0.025; p = 0.324)	0.035 (CI = +/-0.080; p = 0.342)	0.012	+1.15%
Loss Cost	2014.2	0.010 (CI = +/-0.032; p = 0.480)	0.033 (CI = +/-0.093; p = 0.433)	-0.116	+1.02%
Loss Cost	2015.1	0.017 (CI = +/-0.039; p = 0.341)	0.023 (CI = +/-0.103; p = 0.607)	-0.086	+1.68%
Loss Cost	2015.2	0.023 (CI = +/-0.054; p = 0.332)	0.032 (CI = +/-0.125; p = 0.541)	-0.104	+2.30%
Loss Cost	2016.1	0.036 (CI = +/-0.070; p = 0.224)	0.016 (CI = +/-0.142; p = 0.773)	0.026	+3.71%
Severity	2005.1	0.023 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.024; p = 0.000)	0.911	+2.36%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.025; p = 0.001)	0.899	+2.34%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.026; p = 0.001)	0.891	+2.30%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.026; p = 0.001)	0.877	+2.22%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.027; p = 0.001)	0.867	+2.18%
Severity	2007.2	0.022 (CI = +/-0.004; p = 0.000)	0.051 (CI = +/-0.027; p = 0.001)	0.864	+2.26%
Severity	2008.1	0.024 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.024; p = 0.001)	0.907	+2.44%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.020; p = 0.000)	0.937	+2.62%
Severity	2009.1	0.027 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.017; p = 0.000)	0.956	+2.76%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.016; p = 0.000)	0.961	+2.88%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.017; p = 0.000)	0.960	+2.93%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.018; p = 0.000)	0.952	+2.95%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	0.054 (CI = +/-0.015; p = 0.000)	0.962	+2.79%
Severity	2011.2	0.026 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.013; p = 0.000)	0.966	+2.63%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.013; p = 0.000)	0.969	+2.71%
Severity	2012.2	0.027 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.014; p = 0.000)	0.959	+2.69%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.014; p = 0.000)	0.962	+2.79%
Severity	2013.2	0.027 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.016; p = 0.000)	0.947	+2.77%
Severity	2014.1	0.027 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.018; p = 0.000)	0.939	+2.78%
Severity	2014.2	0.026 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.020; p = 0.002)	0.909	+2.63%
Severity	2015.1	0.026 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.023; p = 0.005)	0.897	+2.65%
Severity	2015.2	0.028 (CI = +/-0.012; p = 0.002)	0.043 (CI = +/-0.028; p = 0.010)	0.851	+2.80%
Severity	2016.1	0.032 (CI = +/-0.013; p = 0.002)	0.038 (CI = +/-0.025; p = 0.015)	0.917	+3.30%
Frequency	2005.1	0.003 (CI = +/-0.007; p = 0.402)	0.031 (CI = +/-0.056; p = 0.259)	0.002	+0.28%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.977)	0.018 (CI = +/-0.051; p = 0.465)	-0.057	+0.01%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.463)	0.029 (CI = +/-0.048; p = 0.224)	0.004	-0.22%
Frequency	2006.2	-0.004 (CI = +/-0.006; p = 0.140)	0.019 (CI = +/-0.045; p = 0.394)	0.049	-0.44%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.150)	0.020 (CI = +/-0.047; p = 0.388)	0.040	-0.47%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.102)	0.015 (CI = +/-0.048; p = 0.512)	0.063	-0.57%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.072)	0.020 (CI = +/-0.050; p = 0.419)	0.095	-0.68%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.058)	0.016 (CI = +/-0.052; p = 0.531)	0.114	-0.78%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.057)	0.018 (CI = +/-0.054; p = 0.480)	0.117	-0.86%
Frequency	2009.2	-0.009 (CI = +/-0.010; p = 0.062)	0.016 (CI = +/-0.057; p = 0.563)	0.119	-0.93%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.102)	0.015 (CI = +/-0.060; p = 0.610)	0.066	-0.89%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.031)	0.003 (CI = +/-0.059; p = 0.910)	0.182	-1.26%
Frequency	2011.1	-0.011 (CI = +/-0.013; p = 0.076)	-0.001 (CI = +/-0.062; p = 0.982)	0.094	-1.12%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.278)	0.012 (CI = +/-0.061; p = 0.681)	-0.029	-0.69%
Frequency	2012.1	-0.011 (CI = +/-0.014; p = 0.097)	0.023 (CI = +/-0.059; p = 0.419)	0.122	-1.12%
Frequency	2012.2	-0.017 (CI = +/-0.014; p = 0.018)	0.008 (CI = +/-0.054; p = 0.751)	0.322	-1.69%
Frequency	2013.1	-0.017 (CI = +/-0.016; p = 0.039)	0.008 (CI = +/-0.060; p = 0.774)	0.238	-1.69%
Frequency	2013.2	-0.021 (CI = +/-0.019; p = 0.032)	0.000 (CI = +/-0.064; p = 0.997)	0.291	-2.05%
Frequency	2014.1	-0.016 (CI = +/-0.021; p = 0.118)	-0.009 (CI = +/-0.067; p = 0.768)	0.104	-1.58%
Frequency	2014.2	-0.016 (CI = +/-0.027; p = 0.207)	-0.009 (CI = +/-0.077; p = 0.799)	-0.008	-1.57%
Frequency	2015.1	-0.009 (CI = +/-0.032; p = 0.501)	-0.018 (CI = +/-0.084; p = 0.616)	-0.178	-0.94%
Frequency	2015.2	-0.005 (CI = +/-0.045; p = 0.789)	-0.011 (CI = +/-0.103; p = 0.787)	-0.364	-0.49%
Frequency	2016.1	0.004 (CI = +/-0.061; p = 0.865)	-0.022 (CI = +/-0.122; p = 0.648)	-0.403	+0.40%

PD

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.026 (CI = +/-0.008; p = 0.000)	0.613	+2.64%
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.588	+2.30%
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.542	+2.07%
Loss Cost	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.513	+1.71%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.479	+1.70%
Loss Cost	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.421	+1.60%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.443	+1.74%
Loss Cost	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.404	+1.73%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.418	+1.88%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.362	+1.82%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.382	+2.01%
Loss Cost	2010.2	0.015 (CI = +/-0.012; p = 0.016)	0.271	+1.56%
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.023)	0.253	+1.64%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.029)	0.249	+1.78%
Loss Cost	2012.1	0.016 (CI = +/-0.018; p = 0.079)	0.159	+1.56%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.341)	-0.001	+0.78%
Loss Cost	2013.1	0.011 (CI = +/-0.020; p = 0.266)	0.030	+1.06%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.640)	-0.075	+0.48%
Loss Cost	2014.1	0.011 (CI = +/-0.025; p = 0.322)	0.010	+1.15%
Loss Cost	2014.2	0.008 (CI = +/-0.030; p = 0.551)	-0.073	+0.82%
Loss Cost	2015.1	0.017 (CI = +/-0.036; p = 0.311)	0.023	+1.68%
Loss Cost	2015.2	0.020 (CI = +/-0.048; p = 0.355)	0.001	+1.99%
Loss Cost	2016.1	0.036 (CI = +/-0.059; p = 0.173)	0.202	+3.71%
Severity	2005.1	0.023 (CI = +/-0.004; p = 0.000)	0.859	+2.36%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.843	+2.31%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.827	+2.30%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.812	+2.18%
Severity	2007.1	0.022 (CI = +/-0.005; p = 0.000)	0.793	+2.18%
Severity	2007.2	0.022 (CI = +/-0.005; p = 0.000)	0.775	+2.20%
Severity	2008.1	0.024 (CI = +/-0.005; p = 0.000)	0.842	+2.44%
Severity	2008.2	0.025 (CI = +/-0.005; p = 0.000)	0.848	+2.55%
Severity	2009.1	0.027 (CI = +/-0.005; p = 0.000)	0.885	+2.76%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.872	+2.80%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.875	+2.93%
Severity	2010.2	0.028 (CI = +/-0.006; p = 0.000)	0.852	+2.86%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.824	+2.79%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.808	+2.51%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.823	+2.71%
Severity	2012.2	0.025 (CI = +/-0.008; p = 0.000)	0.782	+2.54%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.801	+2.79%
Severity	2013.2	0.025 (CI = +/-0.010; p = 0.000)	0.745	+2.58%
Severity	2014.1	0.027 (CI = +/-0.012; p = 0.000)	0.732	+2.78%
Severity	2014.2	0.024 (CI = +/-0.013; p = 0.003)	0.643	+2.38%
Severity	2015.1	0.026 (CI = +/-0.016; p = 0.006)	0.631	+2.65%
Severity	2015.2	0.024 (CI = +/-0.021; p = 0.034)	0.481	+2.38%
Severity	2016.1	0.032 (CI = +/-0.024; p = 0.017)	0.654	+3.30%
Frequency	2005.1	0.003 (CI = +/-0.007; p = 0.405)	-0.010	+0.28%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.987)	-0.038	-0.01%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.468)	-0.018	-0.22%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.123)	0.059	-0.46%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.147)	0.050	-0.47%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.088)	0.087	-0.59%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.069)	0.109	-0.68%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.048)	0.140	-0.80%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.053)	0.140	-0.86%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.051)	0.151	-0.95%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.095)	0.106	-0.89%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.025)	0.232	-1.26%
Frequency	2011.1	-0.011 (CI = +/-0.012; p = 0.066)	0.155	-1.12%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.242)	0.032	-0.72%
Frequency	2012.1	-0.011 (CI = +/-0.013; p = 0.092)	0.142	-1.12%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.012)	0.373	-1.72%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.030)	0.301	-1.69%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.023)	0.362	-2.05%
Frequency	2014.1	-0.016 (CI = +/-0.020; p = 0.098)	0.194	-1.58%
Frequency	2014.2	-0.015 (CI = +/-0.024; p = 0.185)	0.109	-1.52%
Frequency	2015.1	-0.009 (CI = +/-0.030; p = 0.474)	-0.057	-0.94%
Frequency	2015.2	-0.004 (CI = +/-0.038; p = 0.814)	-0.155	-0.38%
Frequency	2016.1	0.004 (CI = +/-0.052; p = 0.851)	-0.191	+0.40%

AB Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.043 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.089; p = 0.001)	0.759	+4.44%
Loss Cost	2005.2	0.046 (CI = +/-0.011; p = 0.000)	0.174 (CI = +/-0.088; p = 0.000)	0.773	+4.71%
Loss Cost	2006.1	0.050 (CI = +/-0.010; p = 0.000)	0.155 (CI = +/-0.082; p = 0.001)	0.816	+5.12%
Loss Cost	2006.2	0.051 (CI = +/-0.011; p = 0.000)	0.160 (CI = +/-0.085; p = 0.001)	0.803	+5.23%
Loss Cost	2007.1	0.053 (CI = +/-0.012; p = 0.000)	0.151 (CI = +/-0.087; p = 0.001)	0.808	+5.43%
Loss Cost	2007.2	0.055 (CI = +/-0.012; p = 0.000)	0.158 (CI = +/-0.089; p = 0.001)	0.799	+5.60%
Loss Cost	2008.1	0.058 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.088; p = 0.003)	0.818	+5.96%
Loss Cost	2008.2	0.060 (CI = +/-0.014; p = 0.000)	0.151 (CI = +/-0.091; p = 0.003)	0.807	+6.15%
Loss Cost	2009.1	0.065 (CI = +/-0.014; p = 0.000)	0.132 (CI = +/-0.087; p = 0.005)	0.841	+6.67%
Loss Cost	2009.2	0.069 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.085; p = 0.002)	0.852	+7.09%
Loss Cost	2010.1	0.074 (CI = +/-0.014; p = 0.000)	0.128 (CI = +/-0.081; p = 0.004)	0.879	+7.65%
Loss Cost	2010.2	0.076 (CI = +/-0.015; p = 0.000)	0.135 (CI = +/-0.084; p = 0.004)	0.870	+7.90%
Loss Cost	2011.1	0.081 (CI = +/-0.016; p = 0.000)	0.120 (CI = +/-0.083; p = 0.008)	0.884	+8.41%
Loss Cost	2011.2	0.082 (CI = +/-0.018; p = 0.000)	0.125 (CI = +/-0.088; p = 0.009)	0.866	+8.58%
Loss Cost	2012.1	0.086 (CI = +/-0.020; p = 0.000)	0.115 (CI = +/-0.093; p = 0.019)	0.865	+8.95%
Loss Cost	2012.2	0.089 (CI = +/-0.023; p = 0.000)	0.123 (CI = +/-0.098; p = 0.019)	0.847	+9.27%
Loss Cost	2013.1	0.097 (CI = +/-0.024; p = 0.000)	0.102 (CI = +/-0.097; p = 0.040)	0.872	+10.15%
Loss Cost	2013.2	0.099 (CI = +/-0.028; p = 0.000)	0.107 (CI = +/-0.105; p = 0.047)	0.843	+10.38%
Loss Cost	2014.1	0.105 (CI = +/-0.033; p = 0.000)	0.094 (CI = +/-0.114; p = 0.094)	0.841	+11.03%
Loss Cost	2014.2	0.095 (CI = +/-0.036; p = 0.000)	0.076 (CI = +/-0.115; p = 0.167)	0.786	+9.91%
Loss Cost	2015.1	0.093 (CI = +/-0.046; p = 0.002)	0.078 (CI = +/-0.133; p = 0.210)	0.741	+9.79%
Loss Cost	2015.2	0.084 (CI = +/-0.057; p = 0.011)	0.064 (CI = +/-0.148; p = 0.330)	0.604	+8.81%
Loss Cost	2016.1	0.105 (CI = +/-0.069; p = 0.011)	0.033 (CI = +/-0.159; p = 0.611)	0.685	+11.07%
Severity	2005.1	0.048 (CI = +/-0.009; p = 0.000)	0.096 (CI = +/-0.076; p = 0.015)	0.824	+4.91%
Severity	2005.2	0.050 (CI = +/-0.009; p = 0.000)	0.104 (CI = +/-0.076; p = 0.009)	0.826	+5.10%
Severity	2006.1	0.052 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.075; p = 0.017)	0.839	+5.34%
Severity	2006.2	0.051 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.078; p = 0.027)	0.816	+5.24%
Severity	2007.1	0.050 (CI = +/-0.011; p = 0.000)	0.093 (CI = +/-0.081; p = 0.026)	0.801	+5.15%
Severity	2007.2	0.049 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.084; p = 0.039)	0.770	+5.04%
Severity	2008.1	0.050 (CI = +/-0.013; p = 0.000)	0.085 (CI = +/-0.088; p = 0.055)	0.758	+5.12%
Severity	2008.2	0.050 (CI = +/-0.014; p = 0.000)	0.084 (CI = +/-0.092; p = 0.070)	0.724	+5.09%
Severity	2009.1	0.054 (CI = +/-0.014; p = 0.000)	0.069 (CI = +/-0.090; p = 0.129)	0.756	+5.52%
Severity	2009.2	0.058 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.089; p = 0.064)	0.780	+5.95%
Severity	2010.1	0.062 (CI = +/-0.015; p = 0.000)	0.067 (CI = +/-0.087; p = 0.123)	0.808	+6.44%
Severity	2010.2	0.067 (CI = +/-0.015; p = 0.000)	0.081 (CI = +/-0.085; p = 0.059)	0.828	+6.93%
Severity	2011.1	0.071 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.085; p = 0.112)	0.842	+7.40%
Severity	2011.2	0.072 (CI = +/-0.019; p = 0.000)	0.069 (CI = +/-0.091; p = 0.125)	0.814	+7.46%
Severity	2012.1	0.078 (CI = +/-0.019; p = 0.000)	0.051 (CI = +/-0.089; p = 0.239)	0.843	+8.16%
Severity	2012.2	0.085 (CI = +/-0.020; p = 0.000)	0.067 (CI = +/-0.085; p = 0.112)	0.865	+8.87%
Severity	2013.1	0.096 (CI = +/-0.017; p = 0.000)	0.040 (CI = +/-0.068; p = 0.220)	0.926	+10.05%
Severity	2013.2	0.099 (CI = +/-0.019; p = 0.000)	0.046 (CI = +/-0.073; p = 0.185)	0.915	+10.36%
Severity	2014.1	0.101 (CI = +/-0.023; p = 0.000)	0.040 (CI = +/-0.080; p = 0.283)	0.903	+10.67%
Severity	2014.2	0.092 (CI = +/-0.023; p = 0.000)	0.023 (CI = +/-0.072; p = 0.485)	0.895	+9.62%
Severity	2015.1	0.086 (CI = +/-0.028; p = 0.000)	0.033 (CI = +/-0.080; p = 0.363)	0.865	+9.03%
Severity	2015.2	0.079 (CI = +/-0.033; p = 0.001)	0.022 (CI = +/-0.085; p = 0.553)	0.807	+8.23%
Severity	2016.1	0.095 (CI = +/-0.033; p = 0.001)	-0.003 (CI = +/-0.075; p = 0.933)	0.889	+10.00%
Frequency	2005.1	-0.004 (CI = +/-0.006; p = 0.152)	0.066 (CI = +/-0.054; p = 0.018)	0.174	-0.44%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.255)	0.069 (CI = +/-0.055; p = 0.016)	0.177	-0.37%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.517)	0.062 (CI = +/-0.055; p = 0.029)	0.118	-0.22%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.977)	0.071 (CI = +/-0.053; p = 0.011)	0.179	-0.01%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.400)	0.059 (CI = +/-0.049; p = 0.020)	0.175	+0.27%
Frequency	2007.2	0.005 (CI = +/-0.006; p = 0.082)	0.070 (CI = +/-0.044; p = 0.003)	0.338	+0.53%
Frequency	2008.1	0.008 (CI = +/-0.006; p = 0.007)	0.058 (CI = +/-0.039; p = 0.005)	0.441	+0.80%
Frequency	2008.2	0.010 (CI = +/-0.005; p = 0.001)	0.067 (CI = +/-0.036; p = 0.001)	0.562	+1.02%
Frequency	2009.1	0.011 (CI = +/-0.006; p = 0.001)	0.063 (CI = +/-0.037; p = 0.002)	0.574	+1.10%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.003)	0.063 (CI = +/-0.039; p = 0.003)	0.517	+1.08%
Frequency	2010.1	0.011 (CI = +/-0.007; p = 0.004)	0.061 (CI = +/-0.041; p = 0.006)	0.519	+1.13%
Frequency	2010.2	0.009 (CI = +/-0.007; p = 0.019)	0.054 (CI = +/-0.040; p = 0.012)	0.417	+0.91%
Frequency	2011.1	0.009 (CI = +/-0.008; p = 0.029)	0.053 (CI = +/-0.043; p = 0.020)	0.414	+0.94%
Frequency	2011.2	0.010 (CI = +/-0.009; p = 0.029)	0.056 (CI = +/-0.045; p = 0.020)	0.403	+1.05%
Frequency	2012.1	0.007 (CI = +/-0.010; p = 0.128)	0.065 (CI = +/-0.044; p = 0.008)	0.442	+0.72%
Frequency	2012.2	0.004 (CI = +/-0.010; p = 0.424)	0.056 (CI = +/-0.041; p = 0.012)	0.343	+0.36%
Frequency	2013.1	0.001 (CI = +/-0.011; p = 0.843)	0.062 (CI = +/-0.042; p = 0.008)	0.403	+0.10%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.979)	0.060 (CI = +/-0.046; p = 0.016)	0.351	+0.01%
Frequency	2014.1	0.003 (CI = +/-0.014; p = 0.617)	0.054 (CI = +/-0.049; p = 0.035)	0.308	+0.33%
Frequency	2014.2	0.003 (CI = +/-0.017; p = 0.731)	0.053 (CI = +/-0.055; p = 0.058)	0.231	+0.27%
Frequency	2015.1	0.007 (CI = +/-0.021; p = 0.461)	0.045 (CI = +/-0.060; p = 0.123)	0.203	+0.70%
Frequency	2015.2	0.005 (CI = +/-0.027; p = 0.642)	0.043 (CI = +/-0.070; p = 0.188)	0.052	+0.54%
Frequency	2016.1	0.010 (CI = +/-0.037; p = 0.529)	0.036 (CI = +/-0.085; p = 0.325)	0.009	+0.98%

AB Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.045 (CI = +/-0.012; p = 0.000)	0.648	+4.56%
Loss Cost	2005.2	0.046 (CI = +/-0.013; p = 0.000)	0.643	+4.71%
Loss Cost	2006.1	0.051 (CI = +/-0.013; p = 0.000)	0.717	+5.24%
Loss Cost	2006.2	0.051 (CI = +/-0.014; p = 0.000)	0.692	+5.23%
Loss Cost	2007.1	0.054 (CI = +/-0.014; p = 0.000)	0.712	+5.57%
Loss Cost	2007.2	0.055 (CI = +/-0.015; p = 0.000)	0.689	+5.60%
Loss Cost	2008.1	0.059 (CI = +/-0.015; p = 0.000)	0.732	+6.12%
Loss Cost	2008.2	0.060 (CI = +/-0.017; p = 0.000)	0.707	+6.15%
Loss Cost	2009.1	0.066 (CI = +/-0.016; p = 0.000)	0.768	+6.85%
Loss Cost	2009.2	0.069 (CI = +/-0.018; p = 0.000)	0.760	+7.09%
Loss Cost	2010.1	0.076 (CI = +/-0.017; p = 0.000)	0.812	+7.85%
Loss Cost	2010.2	0.076 (CI = +/-0.019; p = 0.000)	0.788	+7.90%
Loss Cost	2011.1	0.083 (CI = +/-0.020; p = 0.000)	0.823	+8.65%
Loss Cost	2011.2	0.082 (CI = +/-0.022; p = 0.000)	0.793	+8.58%
Loss Cost	2012.1	0.088 (CI = +/-0.024; p = 0.000)	0.805	+9.24%
Loss Cost	2012.2	0.089 (CI = +/-0.028; p = 0.000)	0.772	+9.27%
Loss Cost	2013.1	0.100 (CI = +/-0.028; p = 0.000)	0.825	+10.50%
Loss Cost	2013.2	0.099 (CI = +/-0.033; p = 0.000)	0.784	+10.38%
Loss Cost	2014.1	0.109 (CI = +/-0.036; p = 0.000)	0.801	+11.47%
Loss Cost	2014.2	0.095 (CI = +/-0.038; p = 0.000)	0.755	+9.91%
Loss Cost	2015.1	0.098 (CI = +/-0.047; p = 0.001)	0.711	+10.30%
Loss Cost	2015.2	0.084 (CI = +/-0.056; p = 0.009)	0.597	+8.81%
Loss Cost	2016.1	0.108 (CI = +/-0.061; p = 0.005)	0.722	+11.43%
Severity	2005.1	0.049 (CI = +/-0.010; p = 0.000)	0.787	+4.98%
Severity	2005.2	0.050 (CI = +/-0.010; p = 0.000)	0.781	+5.10%
Severity	2006.1	0.053 (CI = +/-0.010; p = 0.000)	0.805	+5.42%
Severity	2006.2	0.051 (CI = +/-0.011; p = 0.000)	0.783	+5.24%
Severity	2007.1	0.051 (CI = +/-0.012; p = 0.000)	0.762	+5.24%
Severity	2007.2	0.049 (CI = +/-0.012; p = 0.000)	0.732	+5.04%
Severity	2008.1	0.051 (CI = +/-0.013; p = 0.000)	0.724	+5.21%
Severity	2008.2	0.050 (CI = +/-0.015; p = 0.000)	0.689	+5.09%
Severity	2009.1	0.055 (CI = +/-0.015; p = 0.000)	0.737	+5.61%
Severity	2009.2	0.058 (CI = +/-0.016; p = 0.000)	0.747	+5.95%
Severity	2010.1	0.063 (CI = +/-0.016; p = 0.000)	0.791	+6.55%
Severity	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.796	+6.93%
Severity	2011.1	0.073 (CI = +/-0.017; p = 0.000)	0.823	+7.53%
Severity	2011.2	0.072 (CI = +/-0.019; p = 0.000)	0.793	+7.46%
Severity	2012.1	0.080 (CI = +/-0.019; p = 0.000)	0.837	+8.29%
Severity	2012.2	0.085 (CI = +/-0.021; p = 0.000)	0.845	+8.87%
Severity	2013.1	0.097 (CI = +/-0.017; p = 0.000)	0.921	+10.18%
Severity	2013.2	0.099 (CI = +/-0.020; p = 0.000)	0.907	+10.36%
Severity	2014.1	0.103 (CI = +/-0.023; p = 0.000)	0.900	+10.86%
Severity	2014.2	0.092 (CI = +/-0.022; p = 0.000)	0.900	+9.62%
Severity	2015.1	0.088 (CI = +/-0.027; p = 0.000)	0.866	+9.24%
Severity	2015.2	0.079 (CI = +/-0.030; p = 0.000)	0.824	+8.23%
Severity	2016.1	0.095 (CI = +/-0.028; p = 0.000)	0.908	+9.97%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.233)	0.016	-0.40%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.299)	0.004	-0.37%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.638)	-0.029	-0.17%
Frequency	2006.2	0.000 (CI = +/-0.008; p = 0.980)	-0.040	-0.01%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.362)	-0.006	+0.32%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.142)	0.052	+0.53%
Frequency	2008.1	0.009 (CI = +/-0.007; p = 0.013)	0.216	+0.87%
Frequency	2008.2	0.010 (CI = +/-0.007; p = 0.006)	0.270	+1.02%
Frequency	2009.1	0.012 (CI = +/-0.007; p = 0.003)	0.324	+1.18%
Frequency	2009.2	0.011 (CI = +/-0.008; p = 0.011)	0.255	+1.08%
Frequency	2010.1	0.012 (CI = +/-0.009; p = 0.009)	0.289	+1.22%
Frequency	2010.2	0.009 (CI = +/-0.009; p = 0.042)	0.175	+0.91%
Frequency	2011.1	0.010 (CI = +/-0.010; p = 0.035)	0.201	+1.04%
Frequency	2011.2	0.010 (CI = +/-0.011; p = 0.058)	0.167	+1.05%
Frequency	2012.1	0.009 (CI = +/-0.012; p = 0.144)	0.085	+0.88%
Frequency	2012.2	0.004 (CI = +/-0.012; p = 0.523)	-0.042	+0.36%
Frequency	2013.1	0.003 (CI = +/-0.014; p = 0.657)	-0.065	+0.29%
Frequency	2013.2	0.000 (CI = +/-0.016; p = 0.984)	-0.091	+0.01%
Frequency	2014.1	0.006 (CI = +/-0.017; p = 0.488)	-0.046	+0.55%
Frequency	2014.2	0.003 (CI = +/-0.020; p = 0.772)	-0.100	+0.27%
Frequency	2015.1	0.010 (CI = +/-0.023; p = 0.355)	-0.004	+0.97%
Frequency	2015.2	0.005 (CI = +/-0.028; p = 0.665)	-0.110	+0.54%
Frequency	2016.1	0.013 (CI = +/-0.035; p = 0.392)	-0.022	+1.33%

AB Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, seasonality

Scalar Level Change Start Date = 2015-07-01

Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Seasonality	Scalar shift	Trend shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.011; p = 0.008)	0.155 (CI = +/-0.054; p = 0.000)	0.144 (CI = +/-0.125; p = 0.026)	0.070 (CI = +/-0.040; p = 0.001)	0.911	+1.51%	+8.81%	
Loss Cost	2005.2	0.017 (CI = +/-0.012; p = 0.007)	0.159 (CI = +/-0.056; p = 0.000)	0.138 (CI = +/-0.127; p = 0.034)	0.068 (CI = +/-0.040; p = 0.002)	0.910	+1.69%	+8.81%	
Loss Cost	2006.1	0.021 (CI = +/-0.012; p = 0.001)	0.149 (CI = +/-0.053; p = 0.000)	0.125 (CI = +/-0.118; p = 0.040)	0.063 (CI = +/-0.038; p = 0.002)	0.926	+2.17%	+8.81%	
Loss Cost	2006.2	0.020 (CI = +/-0.013; p = 0.004)	0.146 (CI = +/-0.055; p = 0.000)	0.130 (CI = +/-0.121; p = 0.037)	0.065 (CI = +/-0.039; p = 0.002)	0.920	+2.00%	+8.81%	
Loss Cost	2007.1	0.020 (CI = +/-0.014; p = 0.009)	0.145 (CI = +/-0.057; p = 0.000)	0.130 (CI = +/-0.125; p = 0.043)	0.065 (CI = +/-0.040; p = 0.003)	0.919	+2.00%	+8.81%	
Loss Cost	2007.2	0.018 (CI = +/-0.016; p = 0.027)	0.143 (CI = +/-0.060; p = 0.000)	0.133 (CI = +/-0.129; p = 0.043)	0.066 (CI = +/-0.041; p = 0.003)	0.912	+1.86%	+8.81%	
Loss Cost	2008.1	0.021 (CI = +/-0.018; p = 0.023)	0.138 (CI = +/-0.061; p = 0.000)	0.127 (CI = +/-0.132; p = 0.057)	0.063 (CI = +/-0.043; p = 0.006)	0.913	+2.13%	+8.81%	
Loss Cost	2008.2	0.019 (CI = +/-0.020; p = 0.067)	0.135 (CI = +/-0.065; p = 0.000)	0.132 (CI = +/-0.137; p = 0.057)	0.066 (CI = +/-0.045; p = 0.006)	0.906	+1.91%	+8.81%	
Loss Cost	2009.1	0.025 (CI = +/-0.022; p = 0.032)	0.127 (CI = +/-0.065; p = 0.001)	0.121 (CI = +/-0.136; p = 0.077)	0.060 (CI = +/-0.045; p = 0.013)	0.913	+2.53%	+8.81%	
Loss Cost	2009.2	0.029 (CI = +/-0.026; p = 0.034)	0.132 (CI = +/-0.068; p = 0.001)	0.114 (CI = +/-0.141; p = 0.106)	0.056 (CI = +/-0.048; p = 0.025)	0.908	+2.89%	+8.81%	
Loss Cost	2010.1	0.036 (CI = +/-0.029; p = 0.019)	0.124 (CI = +/-0.069; p = 0.002)	0.102 (CI = +/-0.142; p = 0.146)	0.048 (CI = +/-0.049; p = 0.055)	0.914	+3.69%	+8.81%	
Loss Cost	2010.2	0.034 (CI = +/-0.036; p = 0.057)	0.122 (CI = +/-0.074; p = 0.003)	0.105 (CI = +/-0.150; p = 0.156)	0.050 (CI = +/-0.055; p = 0.069)	0.902	+3.50%	+8.81%	
Loss Cost	2011.1	0.041 (CI = +/-0.078; p = 0.056)	0.117 (CI = +/-0.078; p = 0.006)	0.096 (CI = +/-0.157; p = 0.207)	0.043 (CI = +/-0.060; p = 0.144)	0.901	+4.21%	+8.81%	
Loss Cost	2011.2	0.034 (CI = +/-0.053; p = 0.188)	0.112 (CI = +/-0.084; p = 0.013)	0.105 (CI = +/-0.167; p = 0.195)	0.050 (CI = +/-0.069; p = 0.140)	0.885	+3.48%	+8.81%	
Loss Cost	2012.1	0.034 (CI = +/-0.068; p = 0.300)	0.112 (CI = +/-0.091; p = 0.020)	0.106 (CI = +/-0.180; p = 0.222)	0.051 (CI = +/-0.083; p = 0.203)	0.876	+3.43%	+8.81%	
Loss Cost	2012.2	0.027 (CI = +/-0.093; p = 0.525)	0.109 (CI = +/-0.101; p = 0.037)	0.111 (CI = +/-0.198; p = 0.238)	0.057 (CI = +/-0.105; p = 0.255)	0.853	+2.78%	+8.81%	
Loss Cost	2013.1	0.062 (CI = +/-0.123; p = 0.283)	0.099 (CI = +/-0.105; p = 0.062)	0.090 (CI = +/-0.207; p = 0.350)	0.023 (CI = +/-0.133; p = 0.709)	0.859	+6.39%	+8.81%	
Loss Cost	2013.2	0.069 (CI = +/-0.194; p = 0.438)	0.101 (CI = +/-0.121; p = 0.090)	0.086 (CI = +/-0.236; p = 0.424)	0.016 (CI = +/-0.201; p = 0.859)	0.821	+7.09%	+8.81%	
Loss Cost	2014.1	0.185 (CI = +/-0.294; p = 0.180)	0.087 (CI = +/-0.122; p = 0.135)	0.050 (CI = +/-0.244; p = 0.640)	-0.101 (CI = +/-0.299; p = 0.452)	0.834	+20.34%	+8.81%	
Loss Cost	2014.2	-0.015 (CI = +/-0.693; p = 0.959)	0.064 (CI = +/-0.148; p = 0.330)	0.089 (CI = +/-0.286; p = 0.475)	0.100 (CI = +/-0.695; p = 0.738)	0.740	-1.51%	+8.81%	
Loss Cost	2015.1	0.084 (CI = +/-0.057; p = 0.011)	0.064 (CI = +/-0.148; p = 0.330)	0.089 (CI = +/-0.286; p = 0.475)		0.724			+8.81%
Loss Cost	2015.2	0.084 (CI = +/-0.057; p = 0.011)	0.064 (CI = +/-0.148; p = 0.330)			0.604			+8.81%
Loss Cost	2016.1	0.105 (CI = +/-0.069; p = 0.011)	0.033 (CI = +/-0.159; p = 0.611)			0.685			+11.07%
Severity	2005.1	0.029 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.061; p = 0.005)	0.083 (CI = +/-0.140; p = 0.234)	0.050 (CI = +/-0.045; p = 0.030)	0.886	+2.96%	+8.23%	
Severity	2005.2	0.031 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.063; p = 0.005)	0.078 (CI = +/-0.143; p = 0.272)	0.048 (CI = +/-0.046; p = 0.038)	0.882	+3.11%	+8.23%	
Severity	2006.1	0.033 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.064; p = 0.008)	0.071 (CI = +/-0.144; p = 0.321)	0.046 (CI = +/-0.046; p = 0.051)	0.884	+3.38%	+8.23%	
Severity	2006.2	0.028 (CI = +/-0.015; p = 0.001)	0.078 (CI = +/-0.062; p = 0.016)	0.086 (CI = +/-0.138; p = 0.209)	0.051 (CI = +/-0.044; p = 0.025)	0.883	+2.84%	+8.23%	
Severity	2007.1	0.023 (CI = +/-0.015; p = 0.005)	0.088 (CI = +/-0.061; p = 0.007)	0.099 (CI = +/-0.133; p = 0.135)	0.056 (CI = +/-0.043; p = 0.012)	0.889	+2.31%	+8.23%	
Severity	2007.2	0.015 (CI = +/-0.015; p = 0.045)	0.074 (CI = +/-0.056; p = 0.012)	0.119 (CI = +/-0.121; p = 0.054)	0.064 (CI = +/-0.039; p = 0.003)	0.899	+1.56%	+8.23%	
Severity	2008.1	0.012 (CI = +/-0.017; p = 0.152)	0.080 (CI = +/-0.057; p = 0.008)	0.127 (CI = +/-0.122; p = 0.041)	0.067 (CI = +/-0.039; p = 0.002)	0.900	+1.19%	+8.23%	
Severity	2008.2	0.003 (CI = +/-0.016; p = 0.684)	0.066 (CI = +/-0.052; p = 0.015)	0.147 (CI = +/-0.109; p = 0.011)	0.076 (CI = +/-0.036; p = 0.000)	0.915	+0.32%	+8.23%	
Severity	2009.1	0.006 (CI = +/-0.019; p = 0.514)	0.063 (CI = +/-0.054; p = 0.024)	0.142 (CI = +/-0.113; p = 0.017)	0.073 (CI = +/-0.037; p = 0.001)	0.915	+0.59%	+8.23%	
Severity	2009.2	0.008 (CI = +/-0.022; p = 0.438)	0.066 (CI = +/-0.057; p = 0.026)	0.137 (CI = +/-0.118; p = 0.025)	0.071 (CI = +/-0.040; p = 0.002)	0.912	+0.82%	+8.23%	
Severity	2010.1	0.012 (CI = +/-0.025; p = 0.336)	0.062 (CI = +/-0.059; p = 0.041)	0.132 (CI = +/-0.122; p = 0.036)	0.067 (CI = +/-0.042; p = 0.004)	0.912	+1.18%	+8.23%	
Severity	2010.2	0.015 (CI = +/-0.030; p = 0.311)	0.065 (CI = +/-0.064; p = 0.044)	0.127 (CI = +/-0.129; p = 0.053)	0.064 (CI = +/-0.047; p = 0.010)	0.907	+1.50%	+8.23%	
Severity	2011.1	0.017 (CI = +/-0.037; p = 0.332)	0.064 (CI = +/-0.068; p = 0.063)	0.124 (CI = +/-0.136; p = 0.071)	0.062 (CI = +/-0.052; p = 0.024)	0.903	+1.73%	+8.23%	
Severity	2011.2	-0.001 (CI = +/-0.042; p = 0.951)	0.050 (CI = +/-0.066; p = 0.127)	0.147 (CI = +/-0.132; p = 0.032)	0.080 (CI = +/-0.054; p = 0.007)	0.907	-0.12%	+8.23%	
Severity	2012.1	0.005 (CI = +/-0.012; p = 0.831)	0.047 (CI = +/-0.071; p = 0.176)	0.141 (CI = +/-0.140; p = 0.049)	0.074 (CI = +/-0.064; p = 0.028)	0.904	+0.53%	+8.23%	
Severity	2012.2	0.014 (CI = +/-0.072; p = 0.663)	0.051 (CI = +/-0.078; p = 0.173)	0.133 (CI = +/-0.153; p = 0.082)	0.065 (CI = +/-0.081; p = 0.107)	0.896	+1.46%	+8.23%	
Severity	2013.1	0.067 (CI = +/-0.079; p = 0.088)	0.036 (CI = +/-0.067; p = 0.257)	0.100 (CI = +/-0.133; p = 0.122)	0.012 (CI = +/-0.085; p = 0.747)	0.932	+6.89%	+8.23%	
Severity	2013.2	0.095 (CI = +/-0.120; p = 0.107)	0.044 (CI = +/-0.075; p = 0.210)	0.085 (CI = +/-0.147; p = 0.219)	-0.016 (CI = +/-0.125; p = 0.780)	0.921	+9.94%	+8.23%	
Severity	2014.1	0.192 (CI = +/-0.166; p = 0.029)	0.033 (CI = +/-0.069; p = 0.296)	0.055 (CI = +/-0.138; p = 0.378)	-0.113 (CI = +/-0.169; p = 0.157)	0.935	+21.18%	+8.23%	
Severity	2014.2	0.095 (CI = +/-0.396; p = 0.580)	0.022 (CI = +/-0.085; p = 0.553)	0.074 (CI = +/-0.163; p = 0.313)	-0.016 (CI = +/-0.397; p = 0.926)	0.895	+9.94%	+8.23%	
Severity	2015.1	0.079 (CI = +/-0.033; p = 0.001)	0.022 (CI = +/-0.085; p = 0.553)	0.074 (CI = +/-0.163; p = 0.313)		0.869			+8.23%
Severity	2015.2	0.079 (CI = +/-0.033; p = 0.001)	0.022 (CI = +/-0.085; p = 0.553)			0.807			+8.23%
Severity	2016.1	0.095 (CI = +/-0.033; p = 0.001)	-0.003 (CI = +/-0.075; p = 0.933)			0.889			+10.00%
Frequency	2005.1	-0.014 (CI = +/-0.010; p = 0.006)	0.063 (CI = +/-0.050; p = 0.015)	0.061 (CI = +/-0.115; p = 0.284)	0.020 (CI = +/-0.037; p = 0.281)	0.290	-1.41%	+0.54%	
Frequency	2005.2	-0.014 (CI = +/-0.011; p = 0.014)	0.064 (CI = +/-0.052; p = 0.018)	0.060 (CI = +/-0.118; p = 0.306)	0.019 (CI = +/-0.038; p = 0.301)	0.277	-1.38%	+0.54%	
Frequency	2006.1	-0.012 (CI = +/-0.012; p = 0.049)	0.060 (CI = +/-0.053; p = 0.029)	0.054 (CI = +/-0.119; p = 0.358)	0.017 (CI = +/-0.038; p = 0.359)	0.190	-1.17%	+0.54%	
Frequency	2006.2	-0.008 (CI = +/-0.012; p = 0.183)	0.067 (CI = +/-0.053; p = 0.015)	0.043 (CI = +/-0.117; p = 0.451)	0.014 (CI = +/-0.037; p = 0.458)	0.200	-0.82%	+0.54%	
Frequency	2007.1	-0.003 (CI = +/-0.012; p = 0.621)	0.058 (CI = +/-0.050; p = 0.025)	0.030 (CI = +/-0.109; p = 0.570)	0.008 (CI = +/-0.035; p = 0.621)	0.147	-0.30%	+0.54%	
Frequency	2007.2	0.003 (CI = +/-0.012; p = 0.632)	0.069 (CI = +/-0.046; p = 0.006)	0.014 (CI = +/-0.100; p = 0.765)	0.002 (CI = +/-0.032; p = 0.873)	0.280	+0.29%	+0.54%	
Frequency	2008.1	0.009 (CI = +/-0.012; p = 0.119)	0.059 (CI = +/-0.041; p = 0.007)	0.000 (CI = +/-0.088; p = 0.992)	-0.004 (CI = +/-0.028; p = 0.776)	0.385	+0.94%	+0.54%	
Frequency	2008.2	0.016 (CI = +/-0.012; p = 0.011)	0.069 (CI = +/-0.037; p = 0.001)	-0.014 (CI = +/-0.078; p = 0.703)	-0.010 (CI = +/-0.026; p = 0.406)	0.548	+1.58%	+0.54%	
Frequency	2009.1	0.019 (CI = +/-0.013; p = 0.006)	0.064 (CI = +/-0.037; p = 0.002)	-0.021 (CI = +/-0.078; p = 0.583)	-0.014 (CI = +/-0.026; p = 0.280)	0.582	+1.93%	+0.54%	
Frequency	2009.2	0.020 (CI = +/-0.015; p = 0.011)	0.066 (CI = +/-0.039; p = 0.003)	-0.023 (CI = +/-0.081; p = 0.554)	-0.015 (CI = +/-0.028; p = 0.267)	0.527	+2.06%	+0.54%	
Frequency	2010.1	0.024 (CI = +/-0.017; p = 0.008)	0.062 (CI = +/-0.040; p = 0.005)	-0.030 (CI = +/-0.083; p = 0.457)	-0.019 (CI = +/-0.029; p = 0.179)	0.554	+2.47%	+0.54%	
Frequency	2010.2	0.019 (CI = +/-0.020; p = 0.055)	0.057 (CI = +/-0.042; p = 0.011)	-0.022 (CI = +/-0.084; p = 0.591)	-0.014 (CI = +/-0.031; p = 0.341)	0.398	+1.97%	+0.54%	
Frequency	2011.1	0.024 (CI = +/-0.024; p = 0.047)	0.053 (CI = +/-0.043; p = 0.020)	-0.027 (CI = +/-0.087; p = 0.511)	-0.019 (CI = +/-0.033; p = 0.250)	0.417	+2.44%	+0.54%	
Frequency	2011.2	0.035 (CI = +/-0.027; p = 0.015)	0.062 (CI = +/-0.043; p = 0.008)	-0.042 (CI = +/-0.085; p = 0.309)	-0.030 (CI = +/-0.035; p = 0.088)	0.494	+3.61%	+0.54%	
Frequency	2012.1	0.028 (CI = +/-0.034; p = 0.091)	0.066 (CI = +/-0.045; p = 0.008)	-0.035 (CI = +/-0.089; p = 0.406)	-0.023 (CI = +/-0.041; p = 0.241)	0.446	+2.88%	+0.54%	
Frequency	2012.2	0.013 (CI = +/-0.043; p = 0.514)	0.058 (CI = +/-0.046; p = 0.020)	-0.021 (CI = +/-0.091; p = 0.616)	-0.008 (CI = +/-0.048; p = 0.734)	0.236	+1.31%	+0.54%	
Frequency	2013.1	-0.005 (CI = +/-0.056; p = 0.854)	0.063 (CI = +/-0.048; p = 0.015)	-0.010 (CI = +/-0.094; p = 0.812)	0.010 (CI = +/-0.060; p = 0.714)	0.294	-0.47%	+0.54%	
Frequency	2013.2	-0.026 (CI = +/-0.085; p = 0.496)	0.057 (CI = +/-0.053; p = 0.038)	0.002 (CI = +/-0.103; p = 0.973)	0.032 (CI = +/-0.088; p = 0.431)	0.264	-2.59%	+0.54%	
Frequency	2014.1	-0.007 (CI = +/-0.140; p = 0.910)	0.054 (CI = +/-0.058; p = 0.063)	-0.004 (CI = +/-0.116; p = 0.932)	0.012 (CI = +/-0.143; p = 0.844)	0.122	-0.69%	+0.54%	
Frequency	2014.2	-0.110 (CI = +/-0.327; p = 0.443)	0.043 (CI = +/-0.070; p = 0.188)	0.015 (CI = +/-0.135; p = 0.789)	0.115 (CI = +/-0.328; p = 0.423)	0.096	-10.41%	+0.54%	
Frequency	2015.1	0.005 (CI = +/-0.027; p = 0.642)	0.043 (CI = +/-0.070; p = 0.188)	0.015 (CI = +/-0.135; p = 0.789)		0.082			+0.54%
Frequency	2015.2	0.005 (CI = +/-0.027; p = 0.642)	0.043 (CI = +/-0.070; p = 0.188)			0.052			+0.54%
Frequency	2016.1	0.010 (CI = +/-0.037; p = 0.529)	0.036 (CI = +/-0.085; p = 0.325)			0.009			+0.98%

AB Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2015-07-01
Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Scalar shift	Trend shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.016; p = 0.068)	0.156 (CI = +/-0.188; p = 0.100)	0.070 (CI = +/-0.060; p = 0.025)	0.796	+1.51%	+8.81%	
Loss Cost	2005.2	0.014 (CI = +/-0.018; p = 0.108)	0.158 (CI = +/-0.193; p = 0.104)	0.070 (CI = +/-0.062; p = 0.028)	0.789	+1.45%	+8.81%	
Loss Cost	2006.1	0.021 (CI = +/-0.018; p = 0.021)	0.137 (CI = +/-0.182; p = 0.134)	0.063 (CI = +/-0.058; p = 0.035)	0.822	+2.17%	+8.81%	
Loss Cost	2006.2	0.017 (CI = +/-0.019; p = 0.081)	0.149 (CI = +/-0.182; p = 0.103)	0.067 (CI = +/-0.058; p = 0.025)	0.818	+1.72%	+8.81%	
Loss Cost	2007.1	0.020 (CI = +/-0.021; p = 0.067)	0.142 (CI = +/-0.186; p = 0.128)	0.065 (CI = +/-0.060; p = 0.035)	0.818	+2.00%	+8.81%	
Loss Cost	2007.2	0.015 (CI = +/-0.023; p = 0.196)	0.154 (CI = +/-0.188; p = 0.103)	0.069 (CI = +/-0.060; p = 0.026)	0.812	+1.52%	+8.81%	
Loss Cost	2008.1	0.021 (CI = +/-0.026; p = 0.101)	0.140 (CI = +/-0.188; p = 0.137)	0.063 (CI = +/-0.061; p = 0.043)	0.822	+2.13%	+8.81%	
Loss Cost	2008.2	0.015 (CI = +/-0.028; p = 0.290)	0.153 (CI = +/-0.190; p = 0.108)	0.070 (CI = +/-0.062; p = 0.030)	0.815	+1.49%	+8.81%	
Loss Cost	2009.1	0.025 (CI = +/-0.031; p = 0.106)	0.133 (CI = +/-0.186; p = 0.151)	0.060 (CI = +/-0.062; p = 0.059)	0.835	+2.53%	+8.81%	
Loss Cost	2009.2	0.023 (CI = +/-0.036; p = 0.194)	0.137 (CI = +/-0.194; p = 0.156)	0.061 (CI = +/-0.066; p = 0.066)	0.824	+2.33%	+8.81%	
Loss Cost	2010.1	0.036 (CI = +/-0.040; p = 0.071)	0.115 (CI = +/-0.192; p = 0.223)	0.048 (CI = +/-0.067; p = 0.146)	0.841	+3.69%	+8.81%	
Loss Cost	2010.2	0.027 (CI = +/-0.047; p = 0.236)	0.129 (CI = +/-0.198; p = 0.186)	0.058 (CI = +/-0.072; p = 0.108)	0.828	+2.73%	+8.81%	
Loss Cost	2011.1	0.041 (CI = +/-0.055; p = 0.128)	0.109 (CI = +/-0.202; p = 0.263)	0.043 (CI = +/-0.077; p = 0.251)	0.834	+4.21%	+8.81%	
Loss Cost	2011.2	0.024 (CI = +/-0.066; p = 0.451)	0.130 (CI = +/-0.206; p = 0.196)	0.061 (CI = +/-0.085; p = 0.148)	0.820	+2.39%	+8.81%	
Loss Cost	2012.1	0.034 (CI = +/-0.084; p = 0.397)	0.120 (CI = +/-0.220; p = 0.258)	0.051 (CI = +/-0.101; p = 0.295)	0.810	+3.43%	+8.81%	
Loss Cost	2012.2	0.009 (CI = +/-0.108; p = 0.862)	0.141 (CI = +/-0.232; p = 0.209)	0.076 (CI = +/-0.123; p = 0.202)	0.788	+0.88%	+8.81%	
Loss Cost	2013.1	0.062 (CI = +/-0.141; p = 0.350)	0.105 (CI = +/-0.236; p = 0.344)	0.023 (CI = +/-0.152; p = 0.748)	0.808	+6.39%	+8.81%	
Loss Cost	2013.2	0.028 (CI = +/-0.210; p = 0.768)	0.122 (CI = +/-0.260; p = 0.315)	0.056 (CI = +/-0.218; p = 0.574)	0.766	+2.86%	+8.81%	
Loss Cost	2014.1	0.185 (CI = +/-0.318; p = 0.217)	0.070 (CI = +/-0.263; p = 0.557)	-0.101 (CI = +/-0.324; p = 0.494)	0.796	+20.34%	+8.81%	
Loss Cost	2014.2	-0.144 (CI = +/-0.610; p = 0.595)	0.125 (CI = +/-0.267; p = 0.305)	0.228 (CI = +/-0.613; p = 0.408)	0.736	-13.40%	+8.81%	
Loss Cost	2015.1	0.084 (CI = +/-0.056; p = 0.009)	0.125 (CI = +/-0.267; p = 0.305)		0.719			+8.81%
Loss Cost	2015.2	0.084 (CI = +/-0.056; p = 0.009)			0.597			+8.81%
Loss Cost	2016.1	0.108 (CI = +/-0.061; p = 0.005)			0.722			+11.43%
Severity	2005.1	0.029 (CI = +/-0.014; p = 0.000)	0.090 (CI = +/-0.161; p = 0.259)	0.050 (CI = +/-0.051; p = 0.056)	0.849	+2.96%	+8.23%	
Severity	2005.2	0.029 (CI = +/-0.015; p = 0.001)	0.090 (CI = +/-0.165; p = 0.273)	0.050 (CI = +/-0.053; p = 0.063)	0.841	+2.97%	+8.23%	
Severity	2006.1	0.033 (CI = +/-0.016; p = 0.000)	0.078 (CI = +/-0.164; p = 0.336)	0.046 (CI = +/-0.052; p = 0.084)	0.849	+3.38%	+8.23%	
Severity	2006.2	0.027 (CI = +/-0.016; p = 0.003)	0.097 (CI = +/-0.154; p = 0.206)	0.052 (CI = +/-0.049; p = 0.038)	0.854	+2.69%	+8.23%	
Severity	2007.1	0.023 (CI = +/-0.018; p = 0.014)	0.107 (CI = +/-0.155; p = 0.167)	0.056 (CI = +/-0.050; p = 0.028)	0.848	+2.31%	+8.23%	
Severity	2007.2	0.014 (CI = +/-0.017; p = 0.112)	0.130 (CI = +/-0.138; p = 0.065)	0.065 (CI = +/-0.045; p = 0.006)	0.868	+1.38%	+8.23%	
Severity	2008.1	0.012 (CI = +/-0.019; p = 0.219)	0.134 (CI = +/-0.142; p = 0.064)	0.067 (CI = +/-0.046; p = 0.006)	0.862	+1.19%	+8.23%	
Severity	2008.2	0.001 (CI = +/-0.019; p = 0.896)	0.157 (CI = +/-0.125; p = 0.017)	0.078 (CI = +/-0.041; p = 0.001)	0.886	+0.12%	+8.23%	
Severity	2009.1	0.006 (CI = +/-0.021; p = 0.564)	0.148 (CI = +/-0.127; p = 0.025)	0.073 (CI = +/-0.042; p = 0.002)	0.891	+0.59%	+8.23%	
Severity	2009.2	0.005 (CI = +/-0.024; p = 0.649)	0.149 (CI = +/-0.133; p = 0.030)	0.074 (CI = +/-0.045; p = 0.003)	0.886	+0.54%	+8.23%	
Severity	2010.1	0.012 (CI = +/-0.028; p = 0.387)	0.138 (CI = +/-0.135; p = 0.046)	0.067 (CI = +/-0.047; p = 0.008)	0.890	+1.18%	+8.23%	
Severity	2010.2	0.011 (CI = +/-0.034; p = 0.499)	0.139 (CI = +/-0.143; p = 0.055)	0.068 (CI = +/-0.052; p = 0.013)	0.883	+1.10%	+8.23%	
Severity	2011.1	0.017 (CI = +/-0.040; p = 0.377)	0.131 (CI = +/-0.149; p = 0.081)	0.062 (CI = +/-0.057; p = 0.036)	0.881	+1.73%	+8.23%	
Severity	2011.2	-0.006 (CI = +/-0.044; p = 0.773)	0.158 (CI = +/-0.138; p = 0.028)	0.085 (CI = +/-0.057; p = 0.007)	0.895	-0.59%	+8.23%	
Severity	2012.1	0.005 (CI = +/-0.055; p = 0.837)	0.147 (CI = +/-0.145; p = 0.047)	0.074 (CI = +/-0.066; p = 0.032)	0.895	+0.53%	+8.23%	
Severity	2012.2	0.006 (CI = +/-0.073; p = 0.868)	0.146 (CI = +/-0.157; p = 0.065)	0.073 (CI = +/-0.083; p = 0.078)	0.885	+0.57%	+8.23%	
Severity	2013.1	0.067 (CI = +/-0.079; p = 0.091)	0.106 (CI = +/-0.133; p = 0.107)	0.012 (CI = +/-0.086; p = 0.752)	0.929	+6.89%	+8.23%	
Severity	2013.2	0.077 (CI = +/-0.120; p = 0.179)	0.101 (CI = +/-0.148; p = 0.159)	0.002 (CI = +/-0.124; p = 0.971)	0.913	+8.01%	+8.23%	
Severity	2014.1	0.192 (CI = +/-0.165; p = 0.027)	0.062 (CI = +/-0.136; p = 0.322)	-0.113 (CI = +/-0.167; p = 0.158)	0.933	+21.18%	+8.23%	
Severity	2014.2	0.051 (CI = +/-0.330; p = 0.725)	0.086 (CI = +/-0.144; p = 0.204)	0.028 (CI = +/-0.332; p = 0.848)	0.904	+5.26%	+8.23%	
Severity	2015.1	0.079 (CI = +/-0.030; p = 0.000)	0.086 (CI = +/-0.144; p = 0.204)		0.880			+8.23%
Severity	2015.2	0.079 (CI = +/-0.030; p = 0.000)			0.824			+8.23%
Severity	2016.1	0.095 (CI = +/-0.028; p = 0.000)			0.908			+9.97%
Frequency	2005.1	-0.014 (CI = +/-0.011; p = 0.012)	0.066 (CI = +/-0.127; p = 0.294)	0.020 (CI = +/-0.040; p = 0.328)	0.131	-1.41%	+0.54%	
Frequency	2005.2	-0.015 (CI = +/-0.012; p = 0.017)	0.068 (CI = +/-0.130; p = 0.291)	0.020 (CI = +/-0.041; p = 0.324)	0.119	-1.47%	+0.54%	
Frequency	2006.1	-0.012 (CI = +/-0.013; p = 0.068)	0.059 (CI = +/-0.129; p = 0.356)	0.017 (CI = +/-0.041; p = 0.398)	0.041	-1.17%	+0.54%	
Frequency	2006.2	-0.010 (CI = +/-0.014; p = 0.171)	0.052 (CI = +/-0.131; p = 0.416)	0.015 (CI = +/-0.042; p = 0.469)	-0.008	-0.95%	+0.54%	
Frequency	2007.1	-0.003 (CI = +/-0.014; p = 0.654)	0.035 (CI = +/-0.120; p = 0.550)	0.008 (CI = +/-0.038; p = 0.654)	-0.039	-0.30%	+0.54%	
Frequency	2007.2	0.001 (CI = +/-0.015; p = 0.857)	0.024 (CI = +/-0.118; p = 0.672)	0.004 (CI = +/-0.038; p = 0.824)	-0.017	+0.13%	+0.54%	
Frequency	2008.1	0.009 (CI = +/-0.014; p = 0.183)	0.006 (CI = +/-0.103; p = 0.911)	-0.004 (CI = +/-0.034; p = 0.810)	0.140	+0.94%	+0.54%	
Frequency	2008.2	0.014 (CI = +/-0.015; p = 0.079)	-0.004 (CI = +/-0.103; p = 0.941)	-0.008 (CI = +/-0.034; p = 0.615)	0.209	+1.37%	+0.54%	
Frequency	2009.1	0.019 (CI = +/-0.017; p = 0.027)	-0.015 (CI = +/-0.101; p = 0.764)	-0.014 (CI = +/-0.033; p = 0.401)	0.296	+1.93%	+0.54%	
Frequency	2009.2	0.018 (CI = +/-0.019; p = 0.072)	-0.012 (CI = +/-0.105; p = 0.813)	-0.012 (CI = +/-0.036; p = 0.478)	0.204	+1.78%	+0.54%	
Frequency	2010.1	0.024 (CI = +/-0.022; p = 0.029)	-0.023 (CI = +/-0.104; p = 0.641)	-0.019 (CI = +/-0.036; p = 0.282)	0.283	+2.47%	+0.54%	
Frequency	2010.2	0.016 (CI = +/-0.024; p = 0.177)	-0.011 (CI = +/-0.102; p = 0.827)	-0.011 (CI = +/-0.037; p = 0.551)	0.094	+1.62%	+0.54%	
Frequency	2011.1	0.024 (CI = +/-0.028; p = 0.088)	-0.021 (CI = +/-0.104; p = 0.665)	-0.019 (CI = +/-0.040; p = 0.331)	0.165	+2.44%	+0.54%	
Frequency	2011.2	0.030 (CI = +/-0.035; p = 0.088)	-0.028 (CI = +/-0.109; p = 0.591)	-0.024 (CI = +/-0.045; p = 0.269)	0.147	+3.00%	+0.54%	
Frequency	2012.1	0.028 (CI = +/-0.045; p = 0.190)	-0.027 (CI = +/-0.117; p = 0.629)	-0.023 (CI = +/-0.054; p = 0.371)	0.016	+2.88%	+0.54%	
Frequency	2012.2	0.003 (CI = +/-0.053; p = 0.900)	-0.006 (CI = +/-0.113; p = 0.916)	0.002 (CI = +/-0.060; p = 0.934)	-0.229	+0.31%	+0.54%	
Frequency	2013.1	-0.005 (CI = +/-0.074; p = 0.890)	0.000 (CI = +/-0.123; p = 0.995)	0.010 (CI = +/-0.079; p = 0.783)	-0.267	-0.47%	+0.54%	
Frequency	2013.2	-0.049 (CI = +/-0.101; p = 0.301)	0.022 (CI = +/-0.125; p = 0.703)	0.054 (CI = +/-0.105; p = 0.272)	-0.156	-4.77%	+0.54%	
Frequency	2014.1	-0.007 (CI = +/-0.167; p = 0.926)	0.008 (CI = +/-0.137; p = 0.900)	0.012 (CI = +/-0.169; p = 0.871)	-0.302	-0.69%	+0.54%	
Frequency	2014.2	-0.195 (CI = +/-0.309; p = 0.180)	0.039 (CI = +/-0.135; p = 0.516)	0.200 (CI = +/-0.311; p = 0.171)	-0.060	-17.72%	+0.54%	
Frequency	2015.1	0.005 (CI = +/-0.028; p = 0.665)	0.039 (CI = +/-0.135; p = 0.516)		-0.076			+0.54%
Frequency	2015.2	0.005 (CI = +/-0.028; p = 0.665)			-0.110			+0.54%
Frequency	2016.1	0.013 (CI = +/-0.035; p = 0.392)			-0.022			+1.33%

AB Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = 2015.1

Parameters Included: time, scalar_level_change, trend_level_change, seasonality

Scalar Level Change Start Date = 2015-07-01

Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Seasonality	Scalar shift	Trend shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.011 (CI = +/-0.011; p = 0.044)	0.163 (CI = +/-0.054; p = 0.000)	0.167 (CI = +/-0.124; p = 0.010)	0.073 (CI = +/-0.039; p = 0.001)	0.920	+1.16%	+8.81%	
Loss Cost	2005.2	0.013 (CI = +/-0.012; p = 0.035)	0.167 (CI = +/-0.055; p = 0.000)	0.161 (CI = +/-0.126; p = 0.015)	0.071 (CI = +/-0.039; p = 0.001)	0.919	+1.33%	+8.81%	
Loss Cost	2006.1	0.018 (CI = +/-0.012; p = 0.006)	0.156 (CI = +/-0.053; p = 0.000)	0.145 (CI = +/-0.120; p = 0.020)	0.066 (CI = +/-0.037; p = 0.001)	0.931	+1.82%	+8.81%	
Loss Cost	2006.2	0.016 (CI = +/-0.014; p = 0.024)	0.153 (CI = +/-0.054; p = 0.000)	0.152 (CI = +/-0.122; p = 0.017)	0.068 (CI = +/-0.038; p = 0.001)	0.927	+1.61%	+8.81%	
Loss Cost	2007.1	0.015 (CI = +/-0.015; p = 0.050)	0.154 (CI = +/-0.057; p = 0.000)	0.153 (CI = +/-0.127; p = 0.020)	0.069 (CI = +/-0.040; p = 0.002)	0.926	+1.55%	+8.81%	
Loss Cost	2007.2	0.013 (CI = +/-0.017; p = 0.121)	0.151 (CI = +/-0.059; p = 0.000)	0.159 (CI = +/-0.131; p = 0.020)	0.071 (CI = +/-0.041; p = 0.002)	0.920	+1.35%	+8.81%	
Loss Cost	2008.1	0.016 (CI = +/-0.020; p = 0.113)	0.147 (CI = +/-0.062; p = 0.000)	0.153 (CI = +/-0.136; p = 0.029)	0.069 (CI = +/-0.043; p = 0.003)	0.920	+1.57%	+8.81%	
Loss Cost	2008.2	0.013 (CI = +/-0.022; p = 0.250)	0.143 (CI = +/-0.065; p = 0.000)	0.161 (CI = +/-0.141; p = 0.028)	0.072 (CI = +/-0.045; p = 0.004)	0.914	+1.27%	+8.81%	
Loss Cost	2009.1	0.019 (CI = +/-0.025; p = 0.142)	0.136 (CI = +/-0.066; p = 0.001)	0.147 (CI = +/-0.144; p = 0.045)	0.066 (CI = +/-0.047; p = 0.008)	0.918	+1.87%	+8.81%	
Loss Cost	2009.2	0.022 (CI = +/-0.030; p = 0.140)	0.139 (CI = +/-0.070; p = 0.001)	0.140 (CI = +/-0.151; p = 0.067)	0.063 (CI = +/-0.050; p = 0.017)	0.913	+2.19%	+8.81%	
Loss Cost	2010.1	0.030 (CI = +/-0.035; p = 0.090)	0.131 (CI = +/-0.073; p = 0.002)	0.125 (CI = +/-0.157; p = 0.111)	0.055 (CI = +/-0.053; p = 0.045)	0.916	+3.01%	+8.81%	
Loss Cost	2010.2	0.026 (CI = +/-0.042; p = 0.201)	0.128 (CI = +/-0.078; p = 0.003)	0.131 (CI = +/-0.168; p = 0.117)	0.058 (CI = +/-0.060; p = 0.055)	0.904	+2.67%	+8.81%	
Loss Cost	2011.1	0.033 (CI = +/-0.051; p = 0.204)	0.124 (CI = +/-0.084; p = 0.007)	0.120 (CI = +/-0.182; p = 0.176)	0.052 (CI = +/-0.069; p = 0.128)	0.901	+3.33%	+8.81%	
Loss Cost	2011.2	0.022 (CI = +/-0.067; p = 0.482)	0.118 (CI = +/-0.089; p = 0.014)	0.136 (CI = +/-0.196; p = 0.156)	0.062 (CI = +/-0.081; p = 0.117)	0.884	+2.23%	+8.81%	
Loss Cost	2012.1	0.015 (CI = +/-0.091; p = 0.726)	0.122 (CI = +/-0.098; p = 0.020)	0.146 (CI = +/-0.221; p = 0.173)	0.070 (CI = +/-0.103; p = 0.161)	0.875	+1.48%	+8.81%	
Loss Cost	2012.2	-0.001 (CI = +/-0.125; p = 0.988)	0.117 (CI = +/-0.107; p = 0.035)	0.164 (CI = +/-0.252; p = 0.176)	0.085 (CI = +/-0.135; p = 0.186)	0.850	-0.09%	+8.81%	
Loss Cost	2013.1	0.039 (CI = +/-0.192; p = 0.652)	0.106 (CI = +/-0.120; p = 0.076)	0.123 (CI = +/-0.301; p = 0.372)	0.045 (CI = +/-0.199; p = 0.613)	0.846	+3.98%	+8.81%	
Loss Cost	2013.2	0.034 (CI = +/-0.322; p = 0.815)	0.105 (CI = +/-0.134; p = 0.107)	0.128 (CI = +/-0.386; p = 0.458)	0.051 (CI = +/-0.328; p = 0.722)	0.795	+3.37%	+8.81%	
Loss Cost	2014.1	0.386 (CI = +/-0.693; p = 0.222)	0.064 (CI = +/-0.148; p = 0.330)	-0.111 (CI = +/-0.563; p = 0.645)	-0.301 (CI = +/-0.695; p = 0.330)	0.818	+47.04%	+8.81%	
Loss Cost	2014.2	0.084 (CI = +/-0.057; p = 0.011)	0.064 (CI = +/-0.148; p = 0.330)	0.039 (CI = +/-0.297; p = 0.758)		0.604		+8.81%	
Loss Cost	2015.2	0.105 (CI = +/-0.069; p = 0.011)	0.033 (CI = +/-0.159; p = 0.611)			0.685		+8.81%	+11.07%
Severity	2005.1	0.028 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.063; p = 0.005)	0.093 (CI = +/-0.146; p = 0.198)	0.051 (CI = +/-0.046; p = 0.028)	0.888	+2.80%	+8.23%	
Severity	2005.2	0.029 (CI = +/-0.014; p = 0.000)	0.098 (CI = +/-0.065; p = 0.005)	0.088 (CI = +/-0.149; p = 0.234)	0.050 (CI = +/-0.047; p = 0.037)	0.883	+2.95%	+8.23%	
Severity	2006.1	0.032 (CI = +/-0.016; p = 0.000)	0.092 (CI = +/-0.067; p = 0.009)	0.079 (CI = +/-0.152; p = 0.291)	0.047 (CI = +/-0.047; p = 0.050)	0.885	+3.23%	+8.23%	
Severity	2006.2	0.026 (CI = +/-0.016; p = 0.003)	0.082 (CI = +/-0.065; p = 0.015)	0.098 (CI = +/-0.145; p = 0.177)	0.053 (CI = +/-0.045; p = 0.024)	0.885	+2.64%	+8.23%	
Severity	2007.1	0.020 (CI = +/-0.017; p = 0.025)	0.094 (CI = +/-0.062; p = 0.005)	0.117 (CI = +/-0.139; p = 0.094)	0.059 (CI = +/-0.043; p = 0.010)	0.893	+1.98%	+8.23%	
Severity	2007.2	0.011 (CI = +/-0.016; p = 0.167)	0.081 (CI = +/-0.056; p = 0.007)	0.141 (CI = +/-0.124; p = 0.028)	0.068 (CI = +/-0.039; p = 0.002)	0.907	+1.13%	+8.23%	
Severity	2008.1	0.006 (CI = +/-0.018; p = 0.498)	0.089 (CI = +/-0.056; p = 0.004)	0.155 (CI = +/-0.123; p = 0.017)	0.073 (CI = +/-0.039; p = 0.001)	0.911	-0.59%	+8.23%	
Severity	2008.2	-0.004 (CI = +/-0.017; p = 0.593)	0.076 (CI = +/-0.048; p = 0.004)	0.181 (CI = +/-0.105; p = 0.002)	0.083 (CI = +/-0.034; p = 0.000)	0.932	-0.43%	+8.23%	
Severity	2009.1	-0.003 (CI = +/-0.020; p = 0.759)	0.074 (CI = +/-0.051; p = 0.007)	0.177 (CI = +/-0.111; p = 0.004)	0.082 (CI = +/-0.036; p = 0.000)	0.931	-0.29%	+8.23%	
Severity	2009.2	-0.001 (CI = +/-0.023; p = 0.892)	0.076 (CI = +/-0.054; p = 0.009)	0.174 (CI = +/-0.117; p = 0.006)	0.081 (CI = +/-0.039; p = 0.000)	0.928	-0.15%	+8.23%	
Severity	2010.1	0.000 (CI = +/-0.028; p = 0.981)	0.074 (CI = +/-0.058; p = 0.016)	0.171 (CI = +/-0.125; p = 0.011)	0.079 (CI = +/-0.043; p = 0.001)	0.926	+0.03%	+8.23%	
Severity	2010.2	0.002 (CI = +/-0.034; p = 0.900)	0.075 (CI = +/-0.062; p = 0.021)	0.168 (CI = +/-0.134; p = 0.018)	0.077 (CI = +/-0.048; p = 0.004)	0.921	+0.20%	+8.23%	
Severity	2011.1	0.000 (CI = +/-0.043; p = 0.991)	0.076 (CI = +/-0.067; p = 0.029)	0.171 (CI = +/-0.146; p = 0.026)	0.079 (CI = +/-0.055; p = 0.009)	0.916	+0.02%	+8.23%	
Severity	2011.2	-0.027 (CI = +/-0.045; p = 0.215)	0.063 (CI = +/-0.059; p = 0.040)	0.211 (CI = +/-0.131; p = 0.005)	0.106 (CI = +/-0.054; p = 0.001)	0.933	-2.63%	+8.23%	
Severity	2012.1	-0.030 (CI = +/-0.061; p = 0.294)	0.065 (CI = +/-0.066; p = 0.054)	0.215 (CI = +/-0.148; p = 0.009)	0.109 (CI = +/-0.069; p = 0.005)	0.929	-2.98%	+8.23%	
Severity	2012.2	-0.031 (CI = +/-0.084; p = 0.432)	0.064 (CI = +/-0.072; p = 0.074)	0.216 (CI = +/-0.170; p = 0.019)	0.110 (CI = +/-0.091; p = 0.024)	0.920	-3.03%	+8.23%	
Severity	2013.1	0.028 (CI = +/-0.116; p = 0.600)	0.047 (CI = +/-0.072; p = 0.170)	0.157 (CI = +/-0.182; p = 0.082)	0.052 (CI = +/-0.121; p = 0.354)	0.935	+2.79%	+8.23%	
Severity	2013.2	0.047 (CI = +/-0.194; p = 0.582)	0.050 (CI = +/-0.081; p = 0.189)	0.141 (CI = +/-0.232; p = 0.195)	0.032 (CI = +/-0.197; p = 0.714)	0.918	+4.84%	+8.23%	
Severity	2014.1	0.289 (CI = +/-0.396; p = 0.124)	0.022 (CI = +/-0.085; p = 0.553)	-0.024 (CI = +/-0.322; p = 0.862)	-0.210 (CI = +/-0.397; p = 0.243)	0.929	+33.57%	+8.23%	
Severity	2014.2	0.079 (CI = +/-0.033; p = 0.001)	0.022 (CI = +/-0.085; p = 0.553)	0.081 (CI = +/-0.170; p = 0.285)		0.878		+8.23%	
Severity	2015.2	0.079 (CI = +/-0.033; p = 0.001)	0.022 (CI = +/-0.085; p = 0.553)			0.807		+8.23%	
Severity	2016.1	0.095 (CI = +/-0.033; p = 0.001)	-0.003 (CI = +/-0.075; p = 0.933)			0.889		+10.00%	
Frequency	2005.1	-0.016 (CI = +/-0.011; p = 0.005)	0.068 (CI = +/-0.051; p = 0.011)	0.073 (CI = +/-0.118; p = 0.212)	0.021 (CI = +/-0.037; p = 0.242)	0.304	-1.60%	+0.54%	
Frequency	2005.2	-0.016 (CI = +/-0.012; p = 0.010)	0.068 (CI = +/-0.053; p = 0.014)	0.073 (CI = +/-0.122; p = 0.230)	0.021 (CI = +/-0.038; p = 0.260)	0.291	-1.58%	+0.54%	
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.037)	0.064 (CI = +/-0.055; p = 0.024)	0.066 (CI = +/-0.124; p = 0.284)	0.019 (CI = +/-0.039; p = 0.316)	0.199	-1.37%	+0.54%	
Frequency	2006.2	-0.010 (CI = +/-0.014; p = 0.141)	0.071 (CI = +/-0.055; p = 0.014)	0.054 (CI = +/-0.123; p = 0.371)	0.015 (CI = +/-0.038; p = 0.410)	0.205	-1.01%	+0.54%	
Frequency	2007.1	-0.004 (CI = +/-0.014; p = 0.538)	0.060 (CI = +/-0.052; p = 0.026)	0.037 (CI = +/-0.116; p = 0.516)	0.010 (CI = +/-0.036; p = 0.585)	0.142	-0.42%	+0.54%	
Frequency	2007.2	0.002 (CI = +/-0.014; p = 0.754)	0.070 (CI = +/-0.048; p = 0.007)	0.018 (CI = +/-0.107; p = 0.722)	0.003 (CI = +/-0.033; p = 0.841)	0.272	+0.21%	+0.54%	
Frequency	2008.1	0.010 (CI = +/-0.014; p = 0.153)	0.058 (CI = +/-0.043; p = 0.012)	-0.002 (CI = +/-0.095; p = 0.972)	-0.004 (CI = +/-0.030; p = 0.764)	0.377	-0.98%	+0.54%	
Frequency	2008.2	0.017 (CI = +/-0.013; p = 0.016)	0.067 (CI = +/-0.039; p = 0.002)	-0.020 (CI = +/-0.084; p = 0.630)	-0.012 (CI = +/-0.027; p = 0.379)	0.546	+1.70%	+0.54%	
Frequency	2009.1	0.021 (CI = +/-0.015; p = 0.008)	0.061 (CI = +/-0.039; p = 0.004)	-0.030 (CI = +/-0.084; p = 0.463)	-0.016 (CI = +/-0.027; p = 0.233)	0.587	+2.16%	+0.54%	
Frequency	2009.2	0.023 (CI = +/-0.017; p = 0.013)	0.063 (CI = +/-0.041; p = 0.005)	-0.034 (CI = +/-0.089; p = 0.429)	-0.018 (CI = +/-0.029; p = 0.216)	0.533	+2.34%	+0.54%	
Frequency	2010.1	0.029 (CI = +/-0.020; p = 0.007)	0.057 (CI = +/-0.042; p = 0.011)	-0.046 (CI = +/-0.090; p = 0.290)	-0.024 (CI = +/-0.031; p = 0.117)	0.575	+2.97%	+0.54%	
Frequency	2010.2	0.024 (CI = +/-0.024; p = 0.044)	0.053 (CI = +/-0.043; p = 0.020)	-0.037 (CI = +/-0.094; p = 0.410)	-0.019 (CI = +/-0.033; p = 0.242)	0.409	+2.46%	+0.54%	
Frequency	2011.1	0.033 (CI = +/-0.028; p = 0.029)	0.047 (CI = +/-0.045; p = 0.041)	-0.051 (CI = +/-0.098; p = 0.280)	-0.027 (CI = +/-0.037; p = 0.136)	0.453	+3.31%	+0.54%	
Frequency	2011.2	0.049 (CI = +/-0.031; p = 0.005)	0.055 (CI = +/-0.041; p = 0.014)	-0.075 (CI = +/-0.092; p = 0.100)	-0.043 (CI = +/-0.038; p = 0.028)	0.575	+4.98%	+0.54%	
Frequency	2012.1	0.045 (CI = +/-0.042; p = 0.040)	0.057 (CI = +/-0.046; p = 0.019)	-0.070 (CI = +/-0.103; p = 0.164)	-0.039 (CI = +/-0.048; p = 0.096)	0.503	+4.59%	+0.54%	
Frequency	2012.2	0.030 (CI = +/-0.056; p = 0.259)	0.053 (CI = +/-0.048; p = 0.034)	-0.052 (CI = +/-0.113; p = 0.323)	-0.024 (CI = +/-0.061; p = 0.385)	0.235	+3.03%	+0.54%	
Frequency	2013.1	0.012 (CI = +/-0.086; p = 0.766)	0.058 (CI = +/-0.054; p = 0.037)	-0.034 (CI = +/-0.135; p = 0.580)	-0.019 (CI = +/-0.089; p = 0.879)	0.224	+1.16%	+0.54%	
Frequency	2013.2	-0.014 (CI = +/-0.141; p = 0.820)	0.055 (CI = +/-0.059; p = 0.062)	-0.013 (CI = +/-0.169; p = 0.864)	0.019 (CI = +/-0.144; p = 0.758)	0.135	-1.40%	+0.54%	
Frequency	2014.1	0.096 (CI = +/-0.327; p = 0.500)	0.043 (CI = +/-0.070; p = 0.188)	-0.088 (CI = +/-0.266; p = 0.451)	-0.091 (CI = +/-0.328; p = 0.525)	0.064	+10.08%	+0.54%	
Frequency	2014.2	0.005 (CI = +/-0.027; p = 0.642)	0.043 (CI = +/-0.070; p = 0.188)	-0.042 (CI = +/-0.140; p = 0.489)		0.046		+0.54%	
Frequency	2015.2	0.005 (CI = +/-0.027; p = 0.642)	0.043 (CI = +/-0.070; p = 0.188)			0.052		+0.54%	
Frequency	2016.1	0.010 (CI = +/-0.037; p = 0.529)	0.036 (CI = +/-0.085; p = 0.325)			0.009		+0.98%	

AB Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = 2015.1
Parameters included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2015-07-01
Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Scalar shift	Trend shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.014 (CI = +/-0.018; p = 0.117)	0.163 (CI = +/-0.197; p = 0.101)	0.071 (CI = +/-0.062; p = 0.027)	0.796	+1.40%	+8.81%	
Loss Cost	2005.2	0.013 (CI = +/-0.020; p = 0.176)	0.166 (CI = +/-0.203; p = 0.105)	0.071 (CI = +/-0.063; p = 0.029)	0.789	+1.33%	+8.81%	
Loss Cost	2006.1	0.021 (CI = +/-0.020; p = 0.040)	0.140 (CI = +/-0.192; p = 0.146)	0.064 (CI = +/-0.060; p = 0.039)	0.821	+2.12%	+8.81%	
Loss Cost	2006.2	0.016 (CI = +/-0.022; p = 0.139)	0.156 (CI = +/-0.193; p = 0.108)	0.068 (CI = +/-0.060; p = 0.028)	0.817	+1.61%	+8.81%	
Loss Cost	2007.1	0.019 (CI = +/-0.024; p = 0.115)	0.147 (CI = +/-0.198; p = 0.139)	0.065 (CI = +/-0.062; p = 0.039)	0.817	+1.92%	+8.81%	
Loss Cost	2007.2	0.013 (CI = +/-0.026; p = 0.304)	0.163 (CI = +/-0.201; p = 0.107)	0.071 (CI = +/-0.063; p = 0.029)	0.811	+1.35%	+8.81%	
Loss Cost	2008.1	0.020 (CI = +/-0.029; p = 0.166)	0.144 (CI = +/-0.203; p = 0.153)	0.064 (CI = +/-0.064; p = 0.049)	0.820	+2.03%	+8.81%	
Loss Cost	2008.2	0.013 (CI = +/-0.033; p = 0.429)	0.163 (CI = +/-0.206; p = 0.114)	0.072 (CI = +/-0.066; p = 0.034)	0.814	+1.27%	+8.81%	
Loss Cost	2009.1	0.024 (CI = +/-0.036; p = 0.173)	0.136 (CI = +/-0.204; p = 0.178)	0.060 (CI = +/-0.066; p = 0.071)	0.833	+2.45%	+8.81%	
Loss Cost	2009.2	0.022 (CI = +/-0.042; p = 0.293)	0.142 (CI = +/-0.216; p = 0.183)	0.063 (CI = +/-0.071; p = 0.080)	0.820	+2.19%	+8.81%	
Loss Cost	2010.1	0.038 (CI = +/-0.048; p = 0.114)	0.110 (CI = +/-0.216; p = 0.294)	0.047 (CI = +/-0.073; p = 0.193)	0.838	+3.83%	+8.81%	
Loss Cost	2010.2	0.026 (CI = +/-0.057; p = 0.338)	0.131 (CI = +/-0.226; p = 0.236)	0.058 (CI = +/-0.080; p = 0.143)	0.823	+2.67%	+8.81%	
Loss Cost	2011.1	0.045 (CI = +/-0.068; p = 0.182)	0.100 (CI = +/-0.236; p = 0.375)	0.040 (CI = +/-0.089; p = 0.350)	0.829	+4.55%	+8.81%	
Loss Cost	2011.2	0.022 (CI = +/-0.084; p = 0.579)	0.134 (CI = +/-0.248; p = 0.263)	0.062 (CI = +/-0.102; p = 0.207)	0.812	+2.23%	+8.81%	
Loss Cost	2012.1	0.036 (CI = +/-0.111; p = 0.497)	0.116 (CI = +/-0.275; p = 0.374)	0.049 (CI = +/-0.127; p = 0.413)	0.799	+3.62%	+8.81%	
Loss Cost	2012.2	-0.001 (CI = +/-0.152; p = 0.990)	0.158 (CI = +/-0.306; p = 0.275)	0.085 (CI = +/-0.164; p = 0.272)	0.772	-0.09%	+8.81%	
Loss Cost	2013.1	0.081 (CI = +/-0.212; p = 0.408)	0.076 (CI = +/-0.337; p = 0.621)	0.003 (CI = +/-0.221; p = 0.975)	0.792	+8.47%	+8.81%	
Loss Cost	2013.2	0.033 (CI = +/-0.359; p = 0.836)	0.116 (CI = +/-0.429; p = 0.549)	0.051 (CI = +/-0.365; p = 0.754)	0.732	+3.37%	+8.81%	
Loss Cost	2014.1	0.514 (CI = +/-0.610; p = 0.087)	-0.204 (CI = +/-0.507; p = 0.373)	-0.430 (CI = +/-0.613; p = 0.141)	0.815	+67.22%	+8.81%	
Loss Cost	2014.2	0.084 (CI = +/-0.056; p = 0.009)	0.011 (CI = +/-0.282; p = 0.932)		0.671			+8.81%
Loss Cost	2015.2	0.084 (CI = +/-0.056; p = 0.009)			0.597			+8.81%
Loss Cost	2016.1	0.108 (CI = +/-0.061; p = 0.005)			0.722			+11.43%
Severity	2005.1	0.029 (CI = +/-0.015; p = 0.001)	0.091 (CI = +/-0.169; p = 0.276)	0.050 (CI = +/-0.053; p = 0.062)	0.848	+2.94%	+8.23%	
Severity	2005.2	0.029 (CI = +/-0.017; p = 0.002)	0.091 (CI = +/-0.174; p = 0.291)	0.050 (CI = +/-0.054; p = 0.070)	0.840	+2.95%	+8.23%	
Severity	2006.1	0.034 (CI = +/-0.018; p = 0.001)	0.076 (CI = +/-0.173; p = 0.373)	0.046 (CI = +/-0.054; p = 0.095)	0.849	+3.41%	+8.23%	
Severity	2006.2	0.026 (CI = +/-0.018; p = 0.007)	0.100 (CI = +/-0.163; p = 0.218)	0.053 (CI = +/-0.051; p = 0.042)	0.854	+2.64%	+8.23%	
Severity	2007.1	0.022 (CI = +/-0.020; p = 0.034)	0.113 (CI = +/-0.165; p = 0.170)	0.057 (CI = +/-0.052; p = 0.031)	0.848	+2.20%	+8.23%	
Severity	2007.2	0.011 (CI = +/-0.019; p = 0.239)	0.143 (CI = +/-0.147; p = 0.056)	0.068 (CI = +/-0.046; p = 0.006)	0.869	+1.13%	+8.23%	
Severity	2008.1	0.009 (CI = +/-0.022; p = 0.420)	0.150 (CI = +/-0.152; p = 0.053)	0.070 (CI = +/-0.048; p = 0.006)	0.864	+0.87%	+8.23%	
Severity	2008.2	-0.004 (CI = +/-0.021; p = 0.668)	0.182 (CI = +/-0.131; p = 0.009)	0.083 (CI = +/-0.042; p = 0.001)	0.894	-0.43%	+8.23%	
Severity	2009.1	0.000 (CI = +/-0.024; p = 0.983)	0.171 (CI = +/-0.135; p = 0.016)	0.079 (CI = +/-0.044; p = 0.001)	0.897	+0.02%	+8.23%	
Severity	2009.2	-0.001 (CI = +/-0.028; p = 0.911)	0.175 (CI = +/-0.142; p = 0.019)	0.081 (CI = +/-0.047; p = 0.002)	0.892	-0.15%	+8.23%	
Severity	2010.1	0.005 (CI = +/-0.033; p = 0.759)	0.162 (CI = +/-0.148; p = 0.034)	0.074 (CI = +/-0.050; p = 0.007)	0.894	+0.48%	+8.23%	
Severity	2010.2	0.002 (CI = +/-0.040; p = 0.916)	0.168 (CI = +/-0.159; p = 0.040)	0.077 (CI = +/-0.056; p = 0.011)	0.888	+0.20%	+8.23%	
Severity	2011.1	0.008 (CI = +/-0.049; p = 0.748)	0.158 (CI = +/-0.171; p = 0.066)	0.072 (CI = +/-0.064; p = 0.032)	0.883	+0.75%	+8.23%	
Severity	2011.2	-0.027 (CI = +/-0.052; p = 0.283)	0.210 (CI = +/-0.152; p = 0.011)	0.106 (CI = +/-0.062; p = 0.003)	0.908	-2.63%	+8.23%	
Severity	2012.1	-0.019 (CI = +/-0.068; p = 0.550)	0.200 (CI = +/-0.169; p = 0.025)	0.098 (CI = +/-0.078; p = 0.018)	0.904	-1.89%	+8.23%	
Severity	2012.2	-0.031 (CI = +/-0.095; p = 0.488)	0.213 (CI = +/-0.192; p = 0.033)	0.110 (CI = +/-0.103; p = 0.039)	0.896	-3.03%	+8.23%	
Severity	2013.1	0.046 (CI = +/-0.118; p = 0.397)	0.136 (CI = +/-0.188; p = 0.137)	0.033 (CI = +/-0.123; p = 0.564)	0.926	+4.76%	+8.23%	
Severity	2013.2	0.047 (CI = +/-0.202; p = 0.604)	0.135 (CI = +/-0.242; p = 0.233)	0.032 (CI = +/-0.205; p = 0.730)	0.906	+4.84%	+8.23%	
Severity	2014.1	0.333 (CI = +/-0.330; p = 0.049)	-0.055 (CI = +/-0.275; p = 0.649)	-0.254 (CI = +/-0.332; p = 0.113)	0.935	+39.51%	+8.23%	
Severity	2014.2	0.079 (CI = +/-0.030; p = 0.000)	0.072 (CI = +/-0.153; p = 0.304)		0.888			+8.23%
Severity	2015.2	0.079 (CI = +/-0.030; p = 0.000)			0.824			
Severity	2016.1	0.095 (CI = +/-0.028; p = 0.000)			0.908			+9.97%
Frequency	2005.1	-0.015 (CI = +/-0.012; p = 0.015)	0.072 (CI = +/-0.133; p = 0.275)	0.020 (CI = +/-0.041; p = 0.319)	0.122	-1.50%	+0.54%	
Frequency	2005.2	-0.016 (CI = +/-0.013; p = 0.020)	0.075 (CI = +/-0.136; p = 0.269)	0.021 (CI = +/-0.043; p = 0.313)	0.111	-1.58%	+0.54%	
Frequency	2006.1	-0.013 (CI = +/-0.014; p = 0.078)	0.064 (CI = +/-0.136; p = 0.344)	0.018 (CI = +/-0.043; p = 0.391)	0.030	-1.25%	+0.54%	
Frequency	2006.2	-0.010 (CI = +/-0.016; p = 0.191)	0.056 (CI = +/-0.139; p = 0.413)	0.015 (CI = +/-0.043; p = 0.466)	-0.021	-1.01%	+0.54%	
Frequency	2007.1	-0.003 (CI = +/-0.015; p = 0.709)	0.034 (CI = +/-0.128; p = 0.586)	0.008 (CI = +/-0.040; p = 0.673)	-0.053	-0.28%	+0.54%	
Frequency	2007.2	0.002 (CI = +/-0.017; p = 0.791)	0.020 (CI = +/-0.126; p = 0.745)	0.003 (CI = +/-0.040; p = 0.865)	-0.027	+0.21%	+0.54%	
Frequency	2008.1	0.012 (CI = +/-0.016; p = 0.146)	-0.005 (CI = +/-0.110; p = 0.925)	-0.006 (CI = +/-0.035; p = 0.717)	0.150	+1.16%	+0.54%	
Frequency	2008.2	0.017 (CI = +/-0.017; p = 0.055)	-0.019 (CI = +/-0.109; p = 0.726)	-0.012 (CI = +/-0.035; p = 0.496)	0.233	+1.70%	+0.54%	
Frequency	2009.1	0.024 (CI = +/-0.019; p = 0.015)	-0.035 (CI = +/-0.106; p = 0.496)	-0.019 (CI = +/-0.034; p = 0.269)	0.342	+2.42%	+0.54%	
Frequency	2009.2	0.023 (CI = +/-0.022; p = 0.040)	-0.033 (CI = +/-0.112; p = 0.538)	-0.018 (CI = +/-0.037; p = 0.324)	0.248	+2.34%	+0.54%	
Frequency	2010.1	0.033 (CI = +/-0.024; p = 0.011)	-0.052 (CI = +/-0.109; p = 0.324)	-0.027 (CI = +/-0.037; p = 0.138)	0.361	+3.33%	+0.54%	
Frequency	2010.2	0.024 (CI = +/-0.028; p = 0.084)	-0.037 (CI = +/-0.112; p = 0.489)	-0.019 (CI = +/-0.040; p = 0.323)	0.153	+2.46%	+0.54%	
Frequency	2011.1	0.037 (CI = +/-0.032; p = 0.027)	-0.058 (CI = +/-0.111; p = 0.278)	-0.032 (CI = +/-0.042; p = 0.127)	0.276	+3.77%	+0.54%	
Frequency	2011.2	0.049 (CI = +/-0.039; p = 0.020)	-0.076 (CI = +/-0.116; p = 0.181)	-0.043 (CI = +/-0.048; p = 0.072)	0.305	+4.98%	+0.54%	
Frequency	2012.1	0.055 (CI = +/-0.052; p = 0.041)	-0.084 (CI = +/-0.129; p = 0.181)	-0.049 (CI = +/-0.059; p = 0.094)	0.199	+5.62%	+0.54%	
Frequency	2012.2	0.030 (CI = +/-0.068; p = 0.352)	-0.055 (CI = +/-0.137; p = 0.396)	-0.024 (CI = +/-0.074; p = 0.476)	-0.165	+3.03%	+0.54%	
Frequency	2013.1	0.035 (CI = +/-0.103; p = 0.464)	-0.060 (CI = +/-0.164; p = 0.432)	-0.029 (CI = +/-0.107; p = 0.550)	-0.230	+3.54%	+0.54%	
Frequency	2013.2	-0.014 (CI = +/-0.168; p = 0.852)	-0.019 (CI = +/-0.201; p = 0.835)	0.019 (CI = +/-0.171; p = 0.799)	-0.291	-1.40%	+0.54%	
Frequency	2014.1	0.181 (CI = +/-0.309; p = 0.209)	-0.149 (CI = +/-0.257; p = 0.213)	-0.176 (CI = +/-0.311; p = 0.223)	-0.096	+19.86%	+0.54%	
Frequency	2014.2	0.005 (CI = +/-0.028; p = 0.665)	-0.061 (CI = +/-0.143; p = 0.346)		-0.117			+0.54%
Frequency	2015.2	0.005 (CI = +/-0.028; p = 0.665)			-0.110			+0.54%
Frequency	2016.1	0.013 (CI = +/-0.035; p = 0.392)			-0.022			+1.33%

AB Total

Coverage = AB Total

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.042 (CI = +/-0.011; p = 0.000)	0.156 (CI = +/-0.091; p = 0.002)	0.725	+4.32%
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	0.169 (CI = +/-0.091; p = 0.001)	0.739	+4.60%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	0.151 (CI = +/-0.085; p = 0.001)	0.788	+5.01%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	0.156 (CI = +/-0.088; p = 0.001)	0.772	+5.13%
Loss Cost	2007.1	0.052 (CI = +/-0.012; p = 0.000)	0.148 (CI = +/-0.090; p = 0.003)	0.778	+5.34%
Loss Cost	2007.2	0.054 (CI = +/-0.013; p = 0.000)	0.155 (CI = +/-0.093; p = 0.002)	0.765	+5.52%
Loss Cost	2008.1	0.057 (CI = +/-0.014; p = 0.000)	0.141 (CI = +/-0.092; p = 0.005)	0.788	+5.89%
Loss Cost	2008.2	0.059 (CI = +/-0.015; p = 0.000)	0.149 (CI = +/-0.096; p = 0.004)	0.773	+6.10%
Loss Cost	2009.1	0.064 (CI = +/-0.015; p = 0.000)	0.131 (CI = +/-0.092; p = 0.008)	0.813	+6.64%
Loss Cost	2009.2	0.069 (CI = +/-0.016; p = 0.000)	0.147 (CI = +/-0.091; p = 0.003)	0.826	+7.12%
Loss Cost	2010.1	0.074 (CI = +/-0.016; p = 0.000)	0.130 (CI = +/-0.086; p = 0.006)	0.858	+7.71%
Loss Cost	2010.2	0.077 (CI = +/-0.017; p = 0.000)	0.139 (CI = +/-0.090; p = 0.005)	0.847	+8.02%
Loss Cost	2011.1	0.082 (CI = +/-0.018; p = 0.000)	0.124 (CI = +/-0.088; p = 0.009)	0.865	+8.57%
Loss Cost	2011.2	0.084 (CI = +/-0.021; p = 0.000)	0.131 (CI = +/-0.095; p = 0.010)	0.844	+8.81%
Loss Cost	2012.1	0.088 (CI = +/-0.023; p = 0.000)	0.121 (CI = +/-0.099; p = 0.020)	0.844	+9.22%
Loss Cost	2012.2	0.092 (CI = +/-0.026; p = 0.000)	0.132 (CI = +/-0.106; p = 0.019)	0.826	+9.69%
Loss Cost	2013.1	0.101 (CI = +/-0.027; p = 0.000)	0.113 (CI = +/-0.102; p = 0.034)	0.859	+10.68%
Loss Cost	2013.2	0.106 (CI = +/-0.033; p = 0.000)	0.122 (CI = +/-0.112; p = 0.037)	0.830	+11.13%
Loss Cost	2014.1	0.113 (CI = +/-0.038; p = 0.000)	0.109 (CI = +/-0.120; p = 0.070)	0.832	+11.92%
Loss Cost	2014.2	0.102 (CI = +/-0.045; p = 0.001)	0.089 (CI = +/-0.129; p = 0.147)	0.752	+10.70%
Loss Cost	2015.1	0.101 (CI = +/-0.058; p = 0.005)	0.089 (CI = +/-0.150; p = 0.195)	0.698	+10.65%
Loss Cost	2015.2	0.092 (CI = +/-0.079; p = 0.031)	0.075 (CI = +/-0.182; p = 0.336)	0.501	+9.61%
Loss Cost	2016.1	0.116 (CI = +/-0.096; p = 0.028)	0.047 (CI = +/-0.194; p = 0.541)	0.619	+12.33%
Severity	2005.1	0.047 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.078; p = 0.024)	0.800	+4.81%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	0.100 (CI = +/-0.078; p = 0.015)	0.802	+5.00%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.078; p = 0.026)	0.816	+5.25%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.080; p = 0.042)	0.789	+5.12%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.083; p = 0.040)	0.769	+5.03%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.082 (CI = +/-0.087; p = 0.062)	0.732	+4.89%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	0.080 (CI = +/-0.091; p = 0.082)	0.718	+4.96%
Severity	2008.2	0.048 (CI = +/-0.015; p = 0.000)	0.077 (CI = +/-0.096; p = 0.106)	0.675	+4.90%
Severity	2009.1	0.052 (CI = +/-0.016; p = 0.000)	0.063 (CI = +/-0.094; p = 0.178)	0.712	+5.34%
Severity	2009.2	0.057 (CI = +/-0.016; p = 0.000)	0.079 (CI = +/-0.094; p = 0.094)	0.737	+5.82%
Severity	2010.1	0.061 (CI = +/-0.017; p = 0.000)	0.064 (CI = +/-0.092; p = 0.162)	0.771	+6.33%
Severity	2010.2	0.067 (CI = +/-0.018; p = 0.000)	0.080 (CI = +/-0.091; p = 0.080)	0.793	+6.88%
Severity	2011.1	0.071 (CI = +/-0.019; p = 0.000)	0.067 (CI = +/-0.091; p = 0.137)	0.810	+7.38%
Severity	2011.2	0.072 (CI = +/-0.021; p = 0.000)	0.069 (CI = +/-0.098; p = 0.155)	0.774	+7.45%
Severity	2012.1	0.079 (CI = +/-0.022; p = 0.000)	0.051 (CI = +/-0.096; p = 0.264)	0.810	+8.20%
Severity	2012.2	0.087 (CI = +/-0.023; p = 0.000)	0.072 (CI = +/-0.093; p = 0.115)	0.839	+9.09%
Severity	2013.1	0.099 (CI = +/-0.019; p = 0.000)	0.047 (CI = +/-0.072; p = 0.181)	0.916	+10.38%
Severity	2013.2	0.103 (CI = +/-0.022; p = 0.000)	0.057 (CI = +/-0.077; p = 0.131)	0.907	+10.89%
Severity	2014.1	0.107 (CI = +/-0.027; p = 0.000)	0.050 (CI = +/-0.084; p = 0.206)	0.895	+11.27%
Severity	2014.2	0.096 (CI = +/-0.028; p = 0.000)	0.030 (CI = +/-0.082; p = 0.413)	0.872	+10.05%
Severity	2015.1	0.090 (CI = +/-0.035; p = 0.001)	0.038 (CI = +/-0.091; p = 0.341)	0.829	+9.44%
Severity	2015.2	0.081 (CI = +/-0.046; p = 0.006)	0.025 (CI = +/-0.105; p = 0.572)	0.729	+8.44%
Severity	2016.1	0.100 (CI = +/-0.046; p = 0.004)	0.003 (CI = +/-0.093; p = 0.938)	0.852	+10.50%
Frequency	2005.1	-0.005 (CI = +/-0.007; p = 0.162)	0.065 (CI = +/-0.056; p = 0.024)	0.172	-0.47%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.272)	0.069 (CI = +/-0.057; p = 0.021)	0.174	-0.39%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.530)	0.061 (CI = +/-0.057; p = 0.037)	0.112	-0.23%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.987)	0.072 (CI = +/-0.055; p = 0.013)	0.172	+0.01%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.392)	0.060 (CI = +/-0.051; p = 0.023)	0.166	+0.30%
Frequency	2007.2	0.006 (CI = +/-0.007; p = 0.072)	0.072 (CI = +/-0.045; p = 0.003)	0.338	+0.60%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.006)	0.062 (CI = +/-0.040; p = 0.004)	0.446	+0.89%
Frequency	2008.2	0.011 (CI = +/-0.006; p = 0.001)	0.071 (CI = +/-0.036; p = 0.001)	0.585	+1.14%
Frequency	2009.1	0.012 (CI = +/-0.006; p = 0.001)	0.068 (CI = +/-0.037; p = 0.001)	0.599	+1.23%
Frequency	2009.2	0.012 (CI = +/-0.007; p = 0.002)	0.068 (CI = +/-0.040; p = 0.002)	0.546	+1.23%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	0.066 (CI = +/-0.042; p = 0.004)	0.550	+1.30%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.013)	0.059 (CI = +/-0.042; p = 0.009)	0.442	+1.06%
Frequency	2011.1	0.011 (CI = +/-0.009; p = 0.020)	0.057 (CI = +/-0.044; p = 0.015)	0.440	+1.11%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.018)	0.062 (CI = +/-0.047; p = 0.013)	0.443	+1.27%
Frequency	2012.1	0.009 (CI = +/-0.011; p = 0.075)	0.070 (CI = +/-0.046; p = 0.006)	0.482	+0.94%
Frequency	2012.2	0.005 (CI = +/-0.011; p = 0.297)	0.060 (CI = +/-0.044; p = 0.012)	0.368	+0.54%
Frequency	2013.1	0.003 (CI = +/-0.012; p = 0.628)	0.066 (CI = +/-0.045; p = 0.009)	0.423	+0.27%
Frequency	2013.2	0.002 (CI = +/-0.015; p = 0.746)	0.065 (CI = +/-0.051; p = 0.018)	0.366	+0.22%
Frequency	2014.1	0.006 (CI = +/-0.017; p = 0.453)	0.058 (CI = +/-0.053; p = 0.036)	0.332	+0.58%
Frequency	2014.2	0.006 (CI = +/-0.022; p = 0.540)	0.059 (CI = +/-0.062; p = 0.061)	0.253	+0.59%
Frequency	2015.1	0.011 (CI = +/-0.026; p = 0.341)	0.051 (CI = +/-0.067; p = 0.114)	0.237	+1.10%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.487)	0.050 (CI = +/-0.084; p = 0.182)	0.076	+1.07%
Frequency	2016.1	0.016 (CI = +/-0.051; p = 0.421)	0.044 (CI = +/-0.103; p = 0.301)	0.034	+1.65%

AB Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.042 (CI = +/-0.013; p = 0.000)	0.610	+4.32%
Loss Cost	2005.2	0.044 (CI = +/-0.014; p = 0.000)	0.603	+4.46%
Loss Cost	2006.1	0.049 (CI = +/-0.013; p = 0.000)	0.684	+5.01%
Loss Cost	2006.2	0.049 (CI = +/-0.014; p = 0.000)	0.655	+4.98%
Loss Cost	2007.1	0.052 (CI = +/-0.015; p = 0.000)	0.676	+5.34%
Loss Cost	2007.2	0.052 (CI = +/-0.016; p = 0.000)	0.648	+5.35%
Loss Cost	2008.1	0.057 (CI = +/-0.017; p = 0.000)	0.695	+5.89%
Loss Cost	2008.2	0.057 (CI = +/-0.018; p = 0.000)	0.666	+5.90%
Loss Cost	2009.1	0.064 (CI = +/-0.018; p = 0.000)	0.734	+6.64%
Loss Cost	2009.2	0.067 (CI = +/-0.020; p = 0.000)	0.723	+6.89%
Loss Cost	2010.1	0.074 (CI = +/-0.019; p = 0.000)	0.782	+7.71%
Loss Cost	2010.2	0.075 (CI = +/-0.022; p = 0.000)	0.753	+7.74%
Loss Cost	2011.1	0.082 (CI = +/-0.022; p = 0.000)	0.793	+8.57%
Loss Cost	2011.2	0.081 (CI = +/-0.025; p = 0.000)	0.756	+8.48%
Loss Cost	2012.1	0.088 (CI = +/-0.028; p = 0.000)	0.770	+9.22%
Loss Cost	2012.2	0.088 (CI = +/-0.032; p = 0.000)	0.730	+9.24%
Loss Cost	2013.1	0.101 (CI = +/-0.032; p = 0.000)	0.794	+10.68%
Loss Cost	2013.2	0.100 (CI = +/-0.039; p = 0.000)	0.745	+10.57%
Loss Cost	2014.1	0.113 (CI = +/-0.043; p = 0.000)	0.770	+11.92%
Loss Cost	2014.2	0.096 (CI = +/-0.047; p = 0.002)	0.701	+10.10%
Loss Cost	2015.1	0.101 (CI = +/-0.060; p = 0.005)	0.649	+10.65%
Loss Cost	2015.2	0.085 (CI = +/-0.074; p = 0.032)	0.490	+8.82%
Loss Cost	2016.1	0.116 (CI = +/-0.084; p = 0.016)	0.661	+12.33%
Severity	2005.1	0.047 (CI = +/-0.010; p = 0.000)	0.764	+4.81%
Severity	2005.2	0.048 (CI = +/-0.011; p = 0.000)	0.757	+4.92%
Severity	2006.1	0.051 (CI = +/-0.011; p = 0.000)	0.783	+5.25%
Severity	2006.2	0.049 (CI = +/-0.011; p = 0.000)	0.756	+5.05%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.732	+5.03%
Severity	2007.2	0.047 (CI = +/-0.013; p = 0.000)	0.696	+4.80%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	0.686	+4.96%
Severity	2008.2	0.047 (CI = +/-0.016; p = 0.000)	0.644	+4.80%
Severity	2009.1	0.052 (CI = +/-0.016; p = 0.000)	0.697	+5.34%
Severity	2009.2	0.055 (CI = +/-0.017; p = 0.000)	0.706	+5.69%
Severity	2010.1	0.061 (CI = +/-0.017; p = 0.000)	0.755	+6.33%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	0.760	+6.72%
Severity	2011.1	0.071 (CI = +/-0.019; p = 0.000)	0.791	+7.38%
Severity	2011.2	0.070 (CI = +/-0.022; p = 0.000)	0.753	+7.27%
Severity	2012.1	0.079 (CI = +/-0.022; p = 0.000)	0.805	+8.20%
Severity	2012.2	0.085 (CI = +/-0.024; p = 0.000)	0.813	+8.85%
Severity	2013.1	0.099 (CI = +/-0.020; p = 0.000)	0.907	+10.38%
Severity	2013.2	0.101 (CI = +/-0.024; p = 0.000)	0.891	+10.63%
Severity	2014.1	0.107 (CI = +/-0.027; p = 0.000)	0.885	+11.27%
Severity	2014.2	0.094 (CI = +/-0.027; p = 0.000)	0.876	+9.85%
Severity	2015.1	0.090 (CI = +/-0.034; p = 0.000)	0.827	+9.44%
Severity	2015.2	0.079 (CI = +/-0.040; p = 0.003)	0.757	+8.19%
Severity	2016.1	0.100 (CI = +/-0.038; p = 0.001)	0.881	+10.50%
Frequency	2005.1	-0.005 (CI = +/-0.007; p = 0.195)	0.027	-0.47%
Frequency	2005.2	-0.004 (CI = +/-0.008; p = 0.253)	0.013	-0.44%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.559)	-0.026	-0.23%
Frequency	2006.2	-0.001 (CI = +/-0.008; p = 0.886)	-0.041	-0.06%
Frequency	2007.1	0.003 (CI = +/-0.008; p = 0.437)	-0.016	+0.30%
Frequency	2007.2	0.005 (CI = +/-0.008; p = 0.182)	0.037	+0.52%
Frequency	2008.1	0.009 (CI = +/-0.007; p = 0.019)	0.199	+0.89%
Frequency	2008.2	0.010 (CI = +/-0.008; p = 0.010)	0.256	+1.05%
Frequency	2009.1	0.012 (CI = +/-0.008; p = 0.005)	0.313	+1.23%
Frequency	2009.2	0.011 (CI = +/-0.009; p = 0.016)	0.243	+1.13%
Frequency	2010.1	0.013 (CI = +/-0.010; p = 0.011)	0.281	+1.30%
Frequency	2010.2	0.009 (CI = +/-0.010; p = 0.055)	0.161	+0.95%
Frequency	2011.1	0.011 (CI = +/-0.011; p = 0.045)	0.190	+1.11%
Frequency	2011.2	0.011 (CI = +/-0.012; p = 0.071)	0.158	+1.13%
Frequency	2012.1	0.009 (CI = +/-0.014; p = 0.169)	0.074	+0.94%
Frequency	2012.2	0.004 (CI = +/-0.014; p = 0.584)	-0.055	+0.36%
Frequency	2013.1	0.003 (CI = +/-0.016; p = 0.721)	-0.078	+0.27%
Frequency	2013.2	-0.001 (CI = +/-0.019; p = 0.950)	-0.100	-0.05%
Frequency	2014.1	0.006 (CI = +/-0.021; p = 0.547)	-0.065	+0.58%
Frequency	2014.2	0.002 (CI = +/-0.025; p = 0.837)	-0.119	+0.23%
Frequency	2015.1	0.011 (CI = +/-0.029; p = 0.402)	-0.026	+1.10%
Frequency	2015.2	0.006 (CI = +/-0.038; p = 0.717)	-0.139	+0.59%
Frequency	2016.1	0.016 (CI = +/-0.049; p = 0.428)	-0.045	+1.65%

AB Total

Coverage = AB Total

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, seasonality

Scalar Level Change Start Date = 2015-07-01

Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Seasonality	Scalar shift	Trend shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.011; p = 0.008)	0.162 (CI = +/-0.055; p = 0.000)	0.118 (CI = +/-0.131; p = 0.076)	0.085 (CI = +/-0.047; p = 0.001)	0.902	+1.51%	+10.51%	
Loss Cost	2005.2	0.017 (CI = +/-0.012; p = 0.006)	0.167 (CI = +/-0.057; p = 0.000)	0.110 (CI = +/-0.133; p = 0.099)	0.084 (CI = +/-0.047; p = 0.001)	0.902	+1.70%	+10.56%	
Loss Cost	2006.1	0.021 (CI = +/-0.012; p = 0.001)	0.156 (CI = +/-0.053; p = 0.000)	0.099 (CI = +/-0.124; p = 0.110)	0.078 (CI = +/-0.044; p = 0.001)	0.919	+2.17%	+10.46%	
Loss Cost	2006.2	0.020 (CI = +/-0.013; p = 0.004)	0.153 (CI = +/-0.055; p = 0.000)	0.104 (CI = +/-0.127; p = 0.102)	0.079 (CI = +/-0.045; p = 0.001)	0.913	+2.01%	+10.42%	
Loss Cost	2007.1	0.020 (CI = +/-0.014; p = 0.009)	0.153 (CI = +/-0.058; p = 0.000)	0.104 (CI = +/-0.131; p = 0.111)	0.079 (CI = +/-0.047; p = 0.002)	0.911	+2.00%	+10.42%	
Loss Cost	2007.2	0.019 (CI = +/-0.016; p = 0.025)	0.151 (CI = +/-0.061; p = 0.000)	0.108 (CI = +/-0.136; p = 0.111)	0.080 (CI = +/-0.048; p = 0.003)	0.903	+1.88%	+10.39%	
Loss Cost	2008.1	0.021 (CI = +/-0.018; p = 0.023)	0.146 (CI = +/-0.063; p = 0.000)	0.103 (CI = +/-0.139; p = 0.135)	0.077 (CI = +/-0.050; p = 0.004)	0.905	+2.13%	+10.35%	
Loss Cost	2008.2	0.019 (CI = +/-0.020; p = 0.064)	0.143 (CI = +/-0.066; p = 0.000)	0.108 (CI = +/-0.144; p = 0.132)	0.079 (CI = +/-0.052; p = 0.005)	0.896	+1.94%	+10.32%	
Loss Cost	2009.1	0.025 (CI = +/-0.023; p = 0.032)	0.135 (CI = +/-0.067; p = 0.001)	0.099 (CI = +/-0.144; p = 0.165)	0.072 (CI = +/-0.052; p = 0.010)	0.903	+2.53%	+10.24%	
Loss Cost	2009.2	0.029 (CI = +/-0.026; p = 0.033)	0.141 (CI = +/-0.071; p = 0.001)	0.090 (CI = +/-0.149; p = 0.218)	0.069 (CI = +/-0.055; p = 0.017)	0.899	+2.93%	+10.29%	
Loss Cost	2010.1	0.036 (CI = +/-0.030; p = 0.020)	0.133 (CI = +/-0.072; p = 0.001)	0.080 (CI = +/-0.150; p = 0.273)	0.061 (CI = +/-0.057; p = 0.037)	0.905	+3.69%	+10.21%	
Loss Cost	2010.2	0.035 (CI = +/-0.036; p = 0.056)	0.131 (CI = +/-0.078; p = 0.003)	0.082 (CI = +/-0.160; p = 0.287)	0.062 (CI = +/-0.061; p = 0.048)	0.891	+3.55%	+10.19%	
Loss Cost	2011.1	0.041 (CI = +/-0.040; p = 0.059)	0.126 (CI = +/-0.082; p = 0.006)	0.075 (CI = +/-0.167; p = 0.347)	0.055 (CI = +/-0.068; p = 0.101)	0.890	+4.21%	+10.14%	
Loss Cost	2011.2	0.035 (CI = +/-0.055; p = 0.185)	0.121 (CI = +/-0.090; p = 0.013)	0.084 (CI = +/-0.180; p = 0.328)	0.061 (CI = +/-0.076; p = 0.106)	0.870	+3.57%	+10.09%	
Loss Cost	2012.1	0.034 (CI = +/-0.070; p = 0.310)	0.122 (CI = +/-0.098; p = 0.019)	0.085 (CI = +/-0.194; p = 0.353)	0.063 (CI = +/-0.091; p = 0.157)	0.860	+3.43%	+10.10%	
Loss Cost	2012.2	0.029 (CI = +/-0.097; p = 0.511)	0.120 (CI = +/-0.110; p = 0.036)	0.089 (CI = +/-0.216; p = 0.374)	0.067 (CI = +/-0.113; p = 0.215)	0.831	+2.97%	+10.07%	
Loss Cost	2013.1	0.062 (CI = +/-0.129; p = 0.301)	0.109 (CI = +/-0.116; p = 0.062)	0.071 (CI = +/-0.227; p = 0.492)	0.033 (CI = +/-0.144; p = 0.611)	0.837	+6.39%	+9.96%	
Loss Cost	2013.2	0.073 (CI = +/-0.207; p = 0.430)	0.113 (CI = +/-0.136; p = 0.098)	0.064 (CI = +/-0.265; p = 0.585)	0.022 (CI = +/-0.215; p = 0.816)	0.791	+7.61%	+10.00%	
Loss Cost	2014.1	0.185 (CI = +/-0.320; p = 0.207)	0.098 (CI = +/-0.141; p = 0.139)	0.032 (CI = +/-0.277; p = 0.785)	-0.091 (CI = +/-0.318; p = 0.522)	0.805	+20.34%	+9.85%	
Loss Cost	2014.2	0.007 (CI = +/-0.796; p = 0.984)	0.075 (CI = +/-0.182; p = 0.336)	0.071 (CI = +/-0.343; p = 0.618)	0.085 (CI = +/-0.792; p = 0.793)	0.672	+0.66%	+9.61%	
Loss Cost	2015.1	0.092 (CI = +/-0.079; p = 0.031)	0.075 (CI = +/-0.182; p = 0.336)	0.071 (CI = +/-0.343; p = 0.618)		0.657			+9.61%
Loss Cost	2015.2	0.092 (CI = +/-0.079; p = 0.031)	0.075 (CI = +/-0.182; p = 0.336)			0.501			+9.61%
Loss Cost	2016.1	0.116 (CI = +/-0.096; p = 0.028)	0.047 (CI = +/-0.194; p = 0.541)			0.619			+12.33%
Severity	2005.1	0.029 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.063; p = 0.005)	0.068 (CI = +/-0.151; p = 0.359)	0.059 (CI = +/-0.054; p = 0.034)	0.870	+2.96%	+9.17%	
Severity	2005.2	0.031 (CI = +/-0.013; p = 0.000)	0.099 (CI = +/-0.065; p = 0.005)	0.062 (CI = +/-0.154; p = 0.411)	0.057 (CI = +/-0.055; p = 0.041)	0.865	+3.12%	+9.21%	
Severity	2006.1	0.033 (CI = +/-0.014; p = 0.000)	0.094 (CI = +/-0.067; p = 0.008)	0.056 (CI = +/-0.155; p = 0.461)	0.054 (CI = +/-0.055; p = 0.054)	0.868	+3.38%	+9.15%	
Severity	2006.2	0.028 (CI = +/-0.015; p = 0.001)	0.082 (CI = +/-0.065; p = 0.016)	0.074 (CI = +/-0.149; p = 0.318)	0.058 (CI = +/-0.053; p = 0.033)	0.865	+2.85%	+9.03%	
Severity	2007.1	0.023 (CI = +/-0.016; p = 0.006)	0.092 (CI = +/-0.063; p = 0.006)	0.085 (CI = +/-0.143; p = 0.229)	0.065 (CI = +/-0.051; p = 0.016)	0.871	+2.31%	+9.14%	
Severity	2007.2	0.016 (CI = +/-0.015; p = 0.048)	0.078 (CI = +/-0.059; p = 0.012)	0.107 (CI = +/-0.131; p = 0.104)	0.071 (CI = +/-0.047; p = 0.005)	0.882	+1.57%	+8.99%	
Severity	2008.1	0.012 (CI = +/-0.017; p = 0.159)	0.084 (CI = +/-0.059; p = 0.008)	0.114 (CI = +/-0.131; p = 0.084)	0.075 (CI = +/-0.047; p = 0.004)	0.883	+1.19%	+9.06%	
Severity	2008.2	0.003 (CI = +/-0.017; p = 0.679)	0.070 (CI = +/-0.054; p = 0.015)	0.136 (CI = +/-0.118; p = 0.027)	0.082 (CI = +/-0.042; p = 0.001)	0.898	+0.34%	+8.91%	
Severity	2009.1	0.006 (CI = +/-0.019; p = 0.523)	0.067 (CI = +/-0.057; p = 0.024)	0.132 (CI = +/-0.122; p = 0.036)	0.079 (CI = +/-0.044; p = 0.002)	0.899	+0.59%	+8.88%	
Severity	2009.2	0.008 (CI = +/-0.022; p = 0.440)	0.070 (CI = +/-0.060; p = 0.026)	0.126 (CI = +/-0.128; p = 0.052)	0.077 (CI = +/-0.047; p = 0.003)	0.896	+0.84%	+8.91%	
Severity	2010.1	0.012 (CI = +/-0.026; p = 0.348)	0.066 (CI = +/-0.063; p = 0.042)	0.121 (CI = +/-0.132; p = 0.069)	0.073 (CI = +/-0.050; p = 0.007)	0.896	+1.18%	+8.87%	
Severity	2010.2	0.015 (CI = +/-0.031; p = 0.316)	0.070 (CI = +/-0.068; p = 0.045)	0.115 (CI = +/-0.140; p = 0.099)	0.070 (CI = +/-0.054; p = 0.014)	0.890	+1.53%	+8.91%	
Severity	2011.1	0.017 (CI = +/-0.038; p = 0.347)	0.068 (CI = +/-0.073; p = 0.064)	0.113 (CI = +/-0.148; p = 0.123)	0.068 (CI = +/-0.060; p = 0.030)	0.885	+1.73%	+8.89%	
Severity	2011.2	-0.001 (CI = +/-0.044; p = 0.967)	0.054 (CI = +/-0.072; p = 0.130)	0.138 (CI = +/-0.145; p = 0.060)	0.085 (CI = +/-0.061; p = 0.011)	0.887	-0.08%	+8.74%	
Severity	2012.1	0.005 (CI = +/-0.056; p = 0.838)	0.050 (CI = +/-0.078; p = 0.180)	0.133 (CI = +/-0.155; p = 0.085)	0.078 (CI = +/-0.073; p = 0.037)	0.883	+0.53%	+8.71%	
Severity	2012.2	0.015 (CI = +/-0.076; p = 0.662)	0.056 (CI = +/-0.087; p = 0.178)	0.123 (CI = +/-0.171; p = 0.137)	0.069 (CI = +/-0.089; p = 0.116)	0.874	+1.54%	+8.76%	
Severity	2013.1	0.067 (CI = +/-0.085; p = 0.107)	0.039 (CI = +/-0.076; p = 0.267)	0.094 (CI = +/-0.149; p = 0.183)	0.016 (CI = +/-0.094; p = 0.709)	0.917	+6.89%	+8.59%	
Severity	2013.2	0.097 (CI = +/-0.131; p = 0.124)	0.049 (CI = +/-0.086; p = 0.219)	0.076 (CI = +/-0.167; p = 0.319)	-0.013 (CI = +/-0.136; p = 0.824)	0.903	+10.14%	+8.69%	
Severity	2014.1	0.192 (CI = +/-0.184; p = 0.043)	0.037 (CI = +/-0.081; p = 0.312)	0.049 (CI = +/-0.159; p = 0.481)	-0.110 (CI = +/-0.188; p = 0.203)	0.919	+21.18%	+8.56%	
Severity	2014.2	0.101 (CI = +/-0.461; p = 0.599)	0.025 (CI = +/-0.105; p = 0.572)	0.069 (CI = +/-0.199; p = 0.415)	-0.020 (CI = +/-0.459; p = 0.917)	0.860	+10.59%	+8.44%	
Severity	2015.1	0.081 (CI = +/-0.046; p = 0.006)	0.025 (CI = +/-0.105; p = 0.572)			0.823			+8.44%
Severity	2015.2	0.081 (CI = +/-0.046; p = 0.006)	0.025 (CI = +/-0.105; p = 0.572)			0.729			+8.44%
Severity	2016.1	0.100 (CI = +/-0.046; p = 0.004)	0.003 (CI = +/-0.093; p = 0.938)			0.852			+10.50%
Frequency	2005.1	-0.014 (CI = +/-0.010; p = 0.007)	0.066 (CI = +/-0.052; p = 0.014)	0.049 (CI = +/-0.124; p = 0.417)	0.026 (CI = +/-0.044; p = 0.230)	0.295	-1.41%	+1.23%	
Frequency	2005.2	-0.014 (CI = +/-0.011; p = 0.016)	0.067 (CI = +/-0.054; p = 0.017)	0.048 (CI = +/-0.127; p = 0.443)	0.026 (CI = +/-0.045; p = 0.246)	0.282	-1.37%	+1.24%	
Frequency	2006.1	-0.012 (CI = +/-0.012; p = 0.053)	0.063 (CI = +/-0.055; p = 0.028)	0.043 (CI = +/-0.128; p = 0.494)	0.024 (CI = +/-0.046; p = 0.297)	0.193	-1.17%	+1.19%	
Frequency	2006.2	-0.008 (CI = +/-0.013; p = 0.193)	0.071 (CI = +/-0.057; p = 0.014)	0.031 (CI = +/-0.126; p = 0.617)	0.021 (CI = +/-0.045; p = 0.346)	0.205	-0.82%	+1.27%	
Frequency	2007.1	-0.003 (CI = +/-0.013; p = 0.627)	0.061 (CI = +/-0.052; p = 0.024)	0.019 (CI = +/-0.117; p = 0.733)	0.015 (CI = +/-0.042; p = 0.474)	0.147	-0.30%	+1.17%	
Frequency	2007.2	0.003 (CI = +/-0.013; p = 0.625)	0.073 (CI = +/-0.048; p = 0.005)	0.002 (CI = +/-0.107; p = 0.976)	0.010 (CI = +/-0.038; p = 0.597)	0.286	+0.30%	+1.29%	
Frequency	2008.1	0.009 (CI = +/-0.012; p = 0.124)	0.062 (CI = +/-0.043; p = 0.007)	-0.011 (CI = +/-0.094; p = 0.816)	0.002 (CI = +/-0.034; p = 0.880)	0.386	+0.94%	+1.19%	
Frequency	2008.2	0.016 (CI = +/-0.012; p = 0.011)	0.073 (CI = +/-0.038; p = 0.001)	-0.027 (CI = +/-0.083; p = 0.494)	-0.003 (CI = +/-0.030; p = 0.832)	0.561	+1.60%	+1.29%	
Frequency	2009.1	0.019 (CI = +/-0.013; p = 0.007)	0.069 (CI = +/-0.039; p = 0.002)	-0.033 (CI = +/-0.083; p = 0.413)	-0.007 (CI = +/-0.030; p = 0.646)	0.592	+1.93%	+1.25%	
Frequency	2009.2	0.021 (CI = +/-0.015; p = 0.011)	0.071 (CI = +/-0.041; p = 0.002)	-0.036 (CI = +/-0.087; p = 0.390)	-0.008 (CI = +/-0.032; p = 0.600)	0.540	+2.08%	+1.27%	
Frequency	2010.1	0.024 (CI = +/-0.017; p = 0.009)	0.067 (CI = +/-0.042; p = 0.004)	-0.041 (CI = +/-0.088; p = 0.330)	-0.012 (CI = +/-0.033; p = 0.442)	0.565	+2.47%	+1.23%	
Frequency	2010.2	0.020 (CI = +/-0.020; p = 0.056)	0.061 (CI = +/-0.044; p = 0.010)	-0.033 (CI = +/-0.091; p = 0.445)	-0.008 (CI = +/-0.035; p = 0.625)	0.410	+2.00%	+1.18%	
Frequency	2011.1	0.024 (CI = +/-0.024; p = 0.051)	0.058 (CI = +/-0.046; p = 0.018)	-0.038 (CI = +/-0.094; p = 0.397)	-0.013 (CI = +/-0.038; p = 0.482)	0.426	+2.44%	+1.15%	
Frequency	2011.2	0.036 (CI = +/-0.028; p = 0.015)	0.068 (CI = +/-0.045; p = 0.007)	-0.054 (CI = +/-0.091; p = 0.215)	-0.024 (CI = +/-0.038; p = 0.203)	0.517	+3.66%	+1.24%	
Frequency	2012.1	0.028 (CI = +/-0.034; p = 0.093)	0.072 (CI = +/-0.047; p = 0.007)	-0.048 (CI = +/-0.098; p = 0.284)	-0.016 (CI = +/-0.044; p = 0.448)	0.479	+2.88%	+1.28%	
Frequency	2012.2	0.014 (CI = +/-0.044; p = 0.487)	0.064 (CI = +/-0.050; p = 0.017)	-0.034 (CI = +/-0.098; p = 0.456)	-0.002 (CI = +/-0.051; p = 0.929)	0.277	+1.41%	+1.20%	
Frequency	2013.1	-0.005 (CI = +/-0.057; p = 0.854)	0.070 (CI = +/-0.051; p = 0.013)	-0.023 (CI = +/-0.100; p = 0.607)	0.017 (CI = +/-0.063; p = 0.548)	0.350	-0.47%	+1.26%	
Frequency	2013.2	-0.023 (CI = +/-0.088; p = 0.551)	0.064 (CI = +/-0.058; p = 0.035)	-0.012 (CI = +/-0.113; p = 0.809)	0.035 (CI = +/-0.092; p = 0.393)	0.309	-2.30%	+1.20%	
Frequency	2014.1	-0.007 (CI = +/-0.149; p = 0.913)	0.062 (CI = +/-0.066; p = 0.061)	-0.017 (CI = +/-0.129; p = 0.763)	0.019 (CI = +/-0.152; p = 0.774)	0.157	-0.69%	+1.18%	
Frequency	2014.2	-0.094 (CI = +/-0.368; p = 0.540)	0.050 (CI = +/-0.084; p = 0.182)	0.002 (CI = +/-0.158; p = 0.972)	0.105 (CI = +/-0.366; p = 0.495)	0.094	-8.98%	+1.07%	
Frequency	2015.1	0.011 (CI = +/-0.037; p = 0.487)	0.050 (CI = +/-0.084; p = 0.182)	0.002 (CI = +/-0.158; p = 0.972)		0.085			+1.07%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.487)	0.050 (CI = +/-0.084; p = 0.182)			0.076			+1.07%
Frequency	2016.1	0.016 (CI = +/-0.051; p = 0.421)	0.044 (CI = +/-0.103; p = 0.301)			0.034			+1.65%

AB Total

Coverage = AB Total
End Trend Period = 2019.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2015-07-01
Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Scalar shift	Trend shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.017; p = 0.074)	0.156 (CI = +/-0.203; p = 0.125)	0.070 (CI = +/-0.073; p = 0.059)	0.762	+1.51%	+8.82%	
Loss Cost	2005.2	0.014 (CI = +/-0.018; p = 0.115)	0.158 (CI = +/-0.208; p = 0.131)	0.070 (CI = +/-0.074; p = 0.064)	0.754	+1.45%	+8.82%	
Loss Cost	2006.1	0.021 (CI = +/-0.018; p = 0.024)	0.137 (CI = +/-0.196; p = 0.163)	0.063 (CI = +/-0.070; p = 0.076)	0.792	+2.17%	+8.82%	
Loss Cost	2006.2	0.017 (CI = +/-0.020; p = 0.088)	0.149 (CI = +/-0.196; p = 0.130)	0.067 (CI = +/-0.070; p = 0.059)	0.786	+1.72%	+8.82%	
Loss Cost	2007.1	0.020 (CI = +/-0.022; p = 0.074)	0.142 (CI = +/-0.201; p = 0.157)	0.065 (CI = +/-0.072; p = 0.075)	0.786	+2.00%	+8.82%	
Loss Cost	2007.2	0.015 (CI = +/-0.024; p = 0.207)	0.154 (CI = +/-0.203; p = 0.130)	0.070 (CI = +/-0.073; p = 0.060)	0.779	+1.52%	+8.82%	
Loss Cost	2008.1	0.021 (CI = +/-0.026; p = 0.111)	0.140 (CI = +/-0.204; p = 0.168)	0.063 (CI = +/-0.073; p = 0.085)	0.790	+2.13%	+8.82%	
Loss Cost	2008.2	0.015 (CI = +/-0.029; p = 0.303)	0.153 (CI = +/-0.206; p = 0.135)	0.070 (CI = +/-0.074; p = 0.064)	0.782	+1.49%	+8.82%	
Loss Cost	2009.1	0.025 (CI = +/-0.032; p = 0.117)	0.133 (CI = +/-0.202; p = 0.182)	0.060 (CI = +/-0.074; p = 0.105)	0.805	+2.53%	+8.82%	
Loss Cost	2009.2	0.023 (CI = +/-0.037; p = 0.208)	0.137 (CI = +/-0.211; p = 0.189)	0.062 (CI = +/-0.078; p = 0.114)	0.791	+2.33%	+8.82%	
Loss Cost	2010.1	0.036 (CI = +/-0.041; p = 0.081)	0.115 (CI = +/-0.208; p = 0.259)	0.048 (CI = +/-0.079; p = 0.209)	0.812	+3.69%	+8.82%	
Loss Cost	2010.2	0.027 (CI = +/-0.049; p = 0.253)	0.128 (CI = +/-0.215; p = 0.221)	0.058 (CI = +/-0.084; p = 0.161)	0.796	+2.73%	+8.82%	
Loss Cost	2011.1	0.041 (CI = +/-0.057; p = 0.143)	0.109 (CI = +/-0.220; p = 0.302)	0.043 (CI = +/-0.089; p = 0.313)	0.804	+4.21%	+8.82%	
Loss Cost	2011.2	0.024 (CI = +/-0.069; p = 0.470)	0.130 (CI = +/-0.225; p = 0.233)	0.061 (CI = +/-0.097; p = 0.197)	0.785	+2.39%	+8.82%	
Loss Cost	2012.1	0.034 (CI = +/-0.088; p = 0.418)	0.120 (CI = +/-0.241; p = 0.298)	0.051 (CI = +/-0.114; p = 0.346)	0.773	+3.43%	+8.82%	
Loss Cost	2012.2	0.009 (CI = +/-0.115; p = 0.868)	0.141 (CI = +/-0.255; p = 0.248)	0.076 (CI = +/-0.137; p = 0.245)	0.745	+0.88%	+8.82%	
Loss Cost	2013.1	0.062 (CI = +/-0.151; p = 0.377)	0.105 (CI = +/-0.262; p = 0.387)	0.023 (CI = +/-0.168; p = 0.767)	0.770	+6.39%	+8.82%	
Loss Cost	2013.2	0.028 (CI = +/-0.227; p = 0.782)	0.122 (CI = +/-0.290; p = 0.360)	0.056 (CI = +/-0.240; p = 0.603)	0.716	+2.86%	+8.82%	
Loss Cost	2014.1	0.185 (CI = +/-0.349; p = 0.250)	0.070 (CI = +/-0.296; p = 0.595)	-0.101 (CI = +/-0.357; p = 0.527)	0.752	+20.34%	+8.82%	
Loss Cost	2014.2	-0.144 (CI = +/-0.682; p = 0.624)	0.125 (CI = +/-0.306; p = 0.357)	0.228 (CI = +/-0.686; p = 0.446)	0.664	-13.40%	+8.82%	
Loss Cost	2015.1	0.085 (CI = +/-0.074; p = 0.032)	0.125 (CI = +/-0.306; p = 0.357)		0.649			+8.82%
Loss Cost	2015.2	0.085 (CI = +/-0.074; p = 0.032)			0.490			+8.82%
Loss Cost	2016.1	0.116 (CI = +/-0.084; p = 0.016)			0.661			+12.33%
Severity	2005.1	0.029 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.173; p = 0.291)	0.050 (CI = +/-0.062; p = 0.113)	0.825	+2.96%	+8.19%	
Severity	2005.2	0.029 (CI = +/-0.016; p = 0.001)	0.091 (CI = +/-0.178; p = 0.304)	0.049 (CI = +/-0.064; p = 0.122)	0.816	+2.97%	+8.19%	
Severity	2006.1	0.033 (CI = +/-0.017; p = 0.000)	0.079 (CI = +/-0.177; p = 0.368)	0.045 (CI = +/-0.063; p = 0.150)	0.825	+3.38%	+8.19%	
Severity	2006.2	0.027 (CI = +/-0.017; p = 0.003)	0.098 (CI = +/-0.166; p = 0.236)	0.052 (CI = +/-0.059; p = 0.082)	0.829	+2.69%	+8.19%	
Severity	2007.1	0.023 (CI = +/-0.018; p = 0.017)	0.107 (CI = +/-0.167; p = 0.196)	0.056 (CI = +/-0.060; p = 0.065)	0.821	+2.31%	+8.19%	
Severity	2007.2	0.014 (CI = +/-0.018; p = 0.121)	0.130 (CI = +/-0.149; p = 0.084)	0.065 (CI = +/-0.053; p = 0.020)	0.842	+1.38%	+8.19%	
Severity	2008.1	0.012 (CI = +/-0.020; p = 0.231)	0.135 (CI = +/-0.154; p = 0.083)	0.067 (CI = +/-0.055; p = 0.020)	0.834	+1.19%	+8.19%	
Severity	2008.2	0.001 (CI = +/-0.019; p = 0.899)	0.158 (CI = +/-0.136; p = 0.025)	0.078 (CI = +/-0.049; p = 0.004)	0.862	+0.12%	+8.19%	
Severity	2009.1	0.006 (CI = +/-0.022; p = 0.575)	0.148 (CI = +/-0.138; p = 0.036)	0.073 (CI = +/-0.050; p = 0.007)	0.868	+0.59%	+8.19%	
Severity	2009.2	0.005 (CI = +/-0.025; p = 0.659)	0.149 (CI = +/-0.144; p = 0.043)	0.073 (CI = +/-0.053; p = 0.010)	0.862	+0.54%	+8.19%	
Severity	2010.1	0.012 (CI = +/-0.029; p = 0.402)	0.139 (CI = +/-0.147; p = 0.063)	0.067 (CI = +/-0.055; p = 0.021)	0.868	+1.18%	+8.19%	
Severity	2010.2	0.011 (CI = +/-0.035; p = 0.514)	0.140 (CI = +/-0.155; p = 0.074)	0.068 (CI = +/-0.060; p = 0.030)	0.859	+1.10%	+8.19%	
Severity	2011.1	0.017 (CI = +/-0.042; p = 0.396)	0.132 (CI = +/-0.163; p = 0.104)	0.061 (CI = +/-0.066; p = 0.065)	0.857	+1.73%	+8.19%	
Severity	2011.2	-0.006 (CI = +/-0.046; p = 0.782)	0.159 (CI = +/-0.151; p = 0.041)	0.085 (CI = +/-0.065; p = 0.015)	0.871	-0.59%	+8.19%	
Severity	2012.1	0.005 (CI = +/-0.058; p = 0.844)	0.147 (CI = +/-0.159; p = 0.066)	0.073 (CI = +/-0.075; p = 0.054)	0.872	+0.53%	+8.19%	
Severity	2012.2	0.006 (CI = +/-0.078; p = 0.874)	0.147 (CI = +/-0.173; p = 0.088)	0.073 (CI = +/-0.093; p = 0.109)	0.860	+0.57%	+8.19%	
Severity	2013.1	0.067 (CI = +/-0.085; p = 0.110)	0.106 (CI = +/-0.147; p = 0.137)	0.012 (CI = +/-0.094; p = 0.779)	0.913	+6.89%	+8.19%	
Severity	2013.2	0.077 (CI = +/-0.129; p = 0.207)	0.101 (CI = +/-0.165; p = 0.196)	0.002 (CI = +/-0.137; p = 0.978)	0.893	+8.01%	+8.19%	
Severity	2014.1	0.192 (CI = +/-0.180; p = 0.040)	0.063 (CI = +/-0.153; p = 0.365)	-0.113 (CI = +/-0.185; p = 0.190)	0.917	+21.18%	+8.19%	
Severity	2014.2	0.051 (CI = +/-0.369; p = 0.746)	0.086 (CI = +/-0.166; p = 0.249)	0.027 (CI = +/-0.371; p = 0.862)	0.875	+5.26%	+8.19%	
Severity	2015.1	0.079 (CI = +/-0.040; p = 0.003)	0.086 (CI = +/-0.166; p = 0.249)		0.842			+8.19%
Severity	2015.2	0.079 (CI = +/-0.040; p = 0.003)			0.757			
Severity	2016.1	0.100 (CI = +/-0.038; p = 0.001)			0.881			+10.50%
Frequency	2005.1	-0.014 (CI = +/-0.011; p = 0.014)	0.065 (CI = +/-0.137; p = 0.334)	0.020 (CI = +/-0.049; p = 0.405)	0.127	-1.41%	+0.59%	
Frequency	2005.2	-0.015 (CI = +/-0.012; p = 0.019)	0.067 (CI = +/-0.140; p = 0.332)	0.021 (CI = +/-0.050; p = 0.401)	0.114	-1.47%	+0.59%	
Frequency	2006.1	-0.012 (CI = +/-0.013; p = 0.074)	0.058 (CI = +/-0.139; p = 0.397)	0.018 (CI = +/-0.050; p = 0.470)	0.034	-1.17%	+0.59%	
Frequency	2006.2	-0.010 (CI = +/-0.014; p = 0.180)	0.052 (CI = +/-0.141; p = 0.457)	0.015 (CI = +/-0.050; p = 0.534)	-0.018	-0.95%	+0.59%	
Frequency	2007.1	-0.003 (CI = +/-0.014; p = 0.661)	0.034 (CI = +/-0.129; p = 0.587)	0.009 (CI = +/-0.046; p = 0.693)	-0.056	-0.30%	+0.59%	
Frequency	2007.2	0.001 (CI = +/-0.015; p = 0.860)	0.024 (CI = +/-0.127; p = 0.704)	0.005 (CI = +/-0.046; p = 0.836)	-0.037	+0.13%	+0.59%	
Frequency	2008.1	0.009 (CI = +/-0.014; p = 0.194)	0.005 (CI = +/-0.112; p = 0.929)	-0.003 (CI = +/-0.040; p = 0.859)	0.117	+0.94%	+0.59%	
Frequency	2008.2	0.014 (CI = +/-0.016; p = 0.088)	-0.004 (CI = +/-0.111; p = 0.933)	-0.008 (CI = +/-0.040; p = 0.690)	0.186	+1.37%	+0.59%	
Frequency	2009.1	0.019 (CI = +/-0.017; p = 0.032)	-0.015 (CI = +/-0.109; p = 0.769)	-0.013 (CI = +/-0.040; p = 0.493)	0.274	+1.93%	+0.59%	
Frequency	2009.2	0.018 (CI = +/-0.020; p = 0.081)	-0.013 (CI = +/-0.114; p = 0.815)	-0.012 (CI = +/-0.042; p = 0.562)	0.181	+1.78%	+0.59%	
Frequency	2010.1	0.024 (CI = +/-0.022; p = 0.034)	-0.024 (CI = +/-0.113; p = 0.656)	-0.019 (CI = +/-0.043; p = 0.367)	0.262	+2.47%	+0.59%	
Frequency	2010.2	0.016 (CI = +/-0.025; p = 0.193)	-0.011 (CI = +/-0.111; p = 0.828)	-0.010 (CI = +/-0.043; p = 0.622)	0.068	+1.62%	+0.59%	
Frequency	2011.1	0.024 (CI = +/-0.029; p = 0.101)	-0.022 (CI = +/-0.113; p = 0.678)	-0.018 (CI = +/-0.046; p = 0.407)	0.139	+2.44%	+0.59%	
Frequency	2011.2	0.030 (CI = +/-0.036; p = 0.102)	-0.029 (CI = +/-0.119; p = 0.611)	-0.024 (CI = +/-0.051; p = 0.336)	0.121	+3.00%	+0.59%	
Frequency	2012.1	0.028 (CI = +/-0.047; p = 0.210)	-0.027 (CI = +/-0.129; p = 0.648)	-0.023 (CI = +/-0.061; p = 0.431)	-0.012	+2.88%	+0.59%	
Frequency	2012.2	0.003 (CI = +/-0.056; p = 0.905)	-0.006 (CI = +/-0.124; p = 0.912)	0.003 (CI = +/-0.067; p = 0.928)	-0.264	+0.31%	+0.59%	
Frequency	2013.1	-0.005 (CI = +/-0.079; p = 0.896)	-0.001 (CI = +/-0.137; p = 0.985)	0.011 (CI = +/-0.088; p = 0.791)	-0.305	-0.47%	+0.59%	
Frequency	2013.2	-0.049 (CI = +/-0.109; p = 0.331)	0.021 (CI = +/-0.139; p = 0.738)	0.055 (CI = +/-0.115; p = 0.306)	-0.195	-4.77%	+0.59%	
Frequency	2014.1	-0.007 (CI = +/-0.183; p = 0.931)	0.007 (CI = +/-0.155; p = 0.919)	0.013 (CI = +/-0.187; p = 0.876)	-0.364	-0.69%	+0.59%	
Frequency	2014.2	-0.195 (CI = +/-0.346; p = 0.217)	0.038 (CI = +/-0.155; p = 0.568)	0.201 (CI = +/-0.348; p = 0.207)	-0.117	-17.72%	+0.59%	
Frequency	2015.1	0.006 (CI = +/-0.038; p = 0.717)	0.038 (CI = +/-0.155; p = 0.568)		-0.128			+0.59%
Frequency	2015.2	0.006 (CI = +/-0.038; p = 0.717)			-0.139			+0.59%
Frequency	2016.1	0.016 (CI = +/-0.049; p = 0.428)			-0.045			+1.65%

AB Total

Coverage = AB Total

End Trend Period = 2019.1

Excluded Points = 2015.1

Parameters Included: time, scalar_level_change, trend_level_change, seasonality

Scalar Level Change Start Date = 2015-07-01

Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Seasonality	Scalar shift	Trend shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.011 (CI = +/-0.011; p = 0.043)	0.171 (CI = +/-0.054; p = 0.000)	0.140 (CI = +/-0.128; p = 0.034)	0.089 (CI = +/-0.045; p = 0.000)	0.913	+1.14%	+10.61%	
Loss Cost	2005.2	0.013 (CI = +/-0.012; p = 0.032)	0.175 (CI = +/-0.055; p = 0.000)	0.133 (CI = +/-0.131; p = 0.047)	0.088 (CI = +/-0.046; p = 0.001)	0.913	+1.33%	+10.65%	
Loss Cost	2006.1	0.018 (CI = +/-0.012; p = 0.006)	0.164 (CI = +/-0.053; p = 0.000)	0.119 (CI = +/-0.123; p = 0.058)	0.082 (CI = +/-0.043; p = 0.001)	0.927	+1.81%	+10.54%	
Loss Cost	2006.2	0.016 (CI = +/-0.013; p = 0.022)	0.161 (CI = +/-0.055; p = 0.000)	0.126 (CI = +/-0.126; p = 0.051)	0.084 (CI = +/-0.044; p = 0.001)	0.922	+1.61%	+10.50%	
Loss Cost	2007.1	0.015 (CI = +/-0.015; p = 0.050)	0.162 (CI = +/-0.057; p = 0.000)	0.128 (CI = +/-0.131; p = 0.055)	0.085 (CI = +/-0.046; p = 0.001)	0.920	+1.53%	+10.52%	
Loss Cost	2007.2	0.013 (CI = +/-0.017; p = 0.116)	0.159 (CI = +/-0.060; p = 0.000)	0.134 (CI = +/-0.136; p = 0.053)	0.086 (CI = +/-0.047; p = 0.001)	0.914	+1.35%	+10.49%	
Loss Cost	2008.1	0.015 (CI = +/-0.019; p = 0.115)	0.156 (CI = +/-0.063; p = 0.000)	0.129 (CI = +/-0.141; p = 0.070)	0.084 (CI = +/-0.050; p = 0.002)	0.914	+1.55%	+10.45%	
Loss Cost	2008.2	0.013 (CI = +/-0.022; p = 0.246)	0.152 (CI = +/-0.066; p = 0.000)	0.136 (CI = +/-0.147; p = 0.066)	0.086 (CI = +/-0.052; p = 0.003)	0.906	+1.27%	+10.41%	
Loss Cost	2009.1	0.018 (CI = +/-0.025; p = 0.148)	0.145 (CI = +/-0.068; p = 0.000)	0.125 (CI = +/-0.150; p = 0.096)	0.080 (CI = +/-0.054; p = 0.006)	0.910	+1.83%	+10.33%	
Loss Cost	2009.2	0.022 (CI = +/-0.030; p = 0.138)	0.148 (CI = +/-0.072; p = 0.001)	0.117 (CI = +/-0.158; p = 0.135)	0.077 (CI = +/-0.057; p = 0.011)	0.905	+2.19%	+10.37%	
Loss Cost	2010.1	0.029 (CI = +/-0.035; p = 0.096)	0.141 (CI = +/-0.076; p = 0.001)	0.103 (CI = +/-0.163; p = 0.196)	0.069 (CI = +/-0.061; p = 0.030)	0.908	+2.95%	+10.29%	
Loss Cost	2010.2	0.026 (CI = +/-0.043; p = 0.203)	0.138 (CI = +/-0.081; p = 0.003)	0.108 (CI = +/-0.176; p = 0.205)	0.071 (CI = +/-0.067; p = 0.038)	0.894	+2.67%	+10.27%	
Loss Cost	2011.1	0.032 (CI = +/-0.054; p = 0.222)	0.134 (CI = +/-0.089; p = 0.007)	0.100 (CI = +/-0.190; p = 0.272)	0.066 (CI = +/-0.077; p = 0.089)	0.890	+3.23%	+10.22%	
Loss Cost	2011.2	0.022 (CI = +/-0.068; p = 0.489)	0.129 (CI = +/-0.095; p = 0.013)	0.115 (CI = +/-0.208; p = 0.244)	0.075 (CI = +/-0.089; p = 0.089)	0.870	+2.23%	+10.16%	
Loss Cost	2012.1	0.013 (CI = +/-0.094; p = 0.767)	0.134 (CI = +/-0.106; p = 0.019)	0.127 (CI = +/-0.233; p = 0.248)	0.085 (CI = +/-0.113; p = 0.124)	0.860	+1.27%	+10.22%	
Loss Cost	2012.2	-0.001 (CI = +/-0.130; p = 0.988)	0.129 (CI = +/-0.117; p = 0.034)	0.144 (CI = +/-0.269; p = 0.254)	0.098 (CI = +/-0.145; p = 0.159)	0.830	-0.09%	+10.17%	
Loss Cost	2013.1	0.034 (CI = +/-0.205; p = 0.706)	0.118 (CI = +/-0.134; p = 0.076)	0.110 (CI = +/-0.323; p = 0.447)	0.062 (CI = +/-0.219; p = 0.526)	0.824	+3.46%	+10.06%	
Loss Cost	2013.2	0.034 (CI = +/-0.349; p = 0.824)	0.118 (CI = +/-0.154; p = 0.110)	0.111 (CI = +/-0.423; p = 0.546)	0.063 (CI = +/-0.357; p = 0.683)	0.760	+3.37%	+10.05%	
Loss Cost	2014.1	0.364 (CI = +/-0.796; p = 0.293)	0.075 (CI = +/-0.182; p = 0.336)	-0.108 (CI = +/-0.637; p = 0.682)	-0.272 (CI = +/-0.808; p = 0.426)	0.779	+43.87%	+9.61%	
Loss Cost	2014.2	0.092 (CI = +/-0.079; p = 0.031)	0.075 (CI = +/-0.182; p = 0.336)	0.028 (CI = +/-0.343; p = 0.841)		0.591			+9.61%
Loss Cost	2015.2	0.092 (CI = +/-0.079; p = 0.031)	0.075 (CI = +/-0.182; p = 0.336)			0.501			+9.61%
Loss Cost	2016.1	0.016 (CI = +/-0.096; p = 0.028)	0.047 (CI = +/-0.194; p = 0.541)			0.619			+12.33%
Severity	2005.1	0.028 (CI = +/-0.013; p = 0.000)	0.099 (CI = +/-0.065; p = 0.005)	0.078 (CI = +/-0.156; p = 0.309)	0.061 (CI = +/-0.055; p = 0.032)	0.872	+2.79%	+9.22%	
Severity	2005.2	0.029 (CI = +/-0.015; p = 0.000)	0.103 (CI = +/-0.068; p = 0.005)	0.072 (CI = +/-0.160; p = 0.358)	0.059 (CI = +/-0.056; p = 0.039)	0.867	+2.95%	+9.25%	
Severity	2006.1	0.032 (CI = +/-0.016; p = 0.000)	0.097 (CI = +/-0.070; p = 0.009)	0.065 (CI = +/-0.162; p = 0.417)	0.056 (CI = +/-0.057; p = 0.054)	0.868	+3.23%	+9.19%	
Severity	2006.2	0.026 (CI = +/-0.017; p = 0.004)	0.086 (CI = +/-0.067; p = 0.015)	0.085 (CI = +/-0.156; p = 0.271)	0.061 (CI = +/-0.055; p = 0.031)	0.867	+2.64%	+9.07%	
Severity	2007.1	0.019 (CI = +/-0.017; p = 0.028)	0.099 (CI = +/-0.065; p = 0.005)	0.102 (CI = +/-0.148; p = 0.165)	0.069 (CI = +/-0.052; p = 0.012)	0.877	+1.97%	+9.21%	
Severity	2007.2	0.011 (CI = +/-0.017; p = 0.174)	0.085 (CI = +/-0.059; p = 0.007)	0.128 (CI = +/-0.133; p = 0.058)	0.076 (CI = +/-0.046; p = 0.003)	0.891	+1.13%	+9.07%	
Severity	2008.1	0.006 (CI = +/-0.018; p = 0.514)	0.094 (CI = +/-0.059; p = 0.004)	0.141 (CI = +/-0.131; p = 0.036)	0.082 (CI = +/-0.046; p = 0.002)	0.897	+0.57%	+9.16%	
Severity	2008.2	-0.004 (CI = +/-0.017; p = 0.598)	0.081 (CI = +/-0.051; p = 0.004)	0.168 (CI = +/-0.112; p = 0.006)	0.091 (CI = +/-0.040; p = 0.000)	0.920	-0.43%	+9.02%	
Severity	2009.1	-0.003 (CI = +/-0.020; p = 0.748)	0.079 (CI = +/-0.054; p = 0.007)	0.166 (CI = +/-0.118; p = 0.009)	0.089 (CI = +/-0.042; p = 0.000)	0.919	-0.31%	+9.00%	
Severity	2009.2	-0.001 (CI = +/-0.023; p = 0.894)	0.081 (CI = +/-0.057; p = 0.009)	0.162 (CI = +/-0.125; p = 0.015)	0.088 (CI = +/-0.045; p = 0.001)	0.916	-0.15%	+9.02%	
Severity	2010.1	0.000 (CI = +/-0.029; p = 0.999)	0.079 (CI = +/-0.062; p = 0.016)	0.159 (CI = +/-0.133; p = 0.023)	0.086 (CI = +/-0.050; p = 0.002)	0.913	+0.00%	+9.00%	
Severity	2010.2	0.002 (CI = +/-0.035; p = 0.903)	0.081 (CI = +/-0.066; p = 0.021)	0.155 (CI = +/-0.144; p = 0.036)	0.084 (CI = +/-0.055; p = 0.006)	0.907	+0.20%	+9.02%	
Severity	2011.1	0.000 (CI = +/-0.044; p = 0.986)	0.082 (CI = +/-0.073; p = 0.030)	0.159 (CI = +/-0.156; p = 0.047)	0.087 (CI = +/-0.063; p = 0.012)	0.902	-0.04%	+9.04%	
Severity	2011.2	-0.027 (CI = +/-0.046; p = 0.230)	0.068 (CI = +/-0.065; p = 0.041)	0.200 (CI = +/-0.141; p = 0.010)	0.112 (CI = +/-0.060; p = 0.002)	0.920	-2.63%	+8.89%	
Severity	2012.1	-0.031 (CI = +/-0.064; p = 0.297)	0.070 (CI = +/-0.072; p = 0.055)	0.206 (CI = +/-0.159; p = 0.017)	0.117 (CI = +/-0.077; p = 0.008)	0.916	-3.07%	+8.92%	
Severity	2012.2	-0.031 (CI = +/-0.089; p = 0.451)	0.071 (CI = +/-0.080; p = 0.077)	0.206 (CI = +/-0.185; p = 0.033)	0.116 (CI = +/-0.100; p = 0.028)	0.906	-3.03%	+8.92%	
Severity	2013.1	0.025 (CI = +/-0.126; p = 0.648)	0.053 (CI = +/-0.083; p = 0.177)	0.152 (CI = +/-0.199; p = 0.115)	0.058 (CI = +/-0.135; p = 0.343)	0.922	+2.58%	+8.73%	
Severity	2013.2	0.047 (CI = +/-0.213; p = 0.607)	0.055 (CI = +/-0.094; p = 0.200)	0.133 (CI = +/-0.259; p = 0.254)	0.037 (CI = +/-0.219; p = 0.696)	0.900	+4.84%	+8.76%	
Severity	2014.1	0.284 (CI = +/-0.461; p = 0.175)	0.025 (CI = +/-0.105; p = 0.572)	-0.023 (CI = +/-0.369; p = 0.880)	-0.203 (CI = +/-0.468; p = 0.316)	0.910	+32.78%	+8.44%	
Severity	2014.2	0.081 (CI = +/-0.046; p = 0.006)	0.025 (CI = +/-0.105; p = 0.572)	0.078 (CI = +/-0.199; p = 0.357)		0.837			+8.44%
Severity	2015.2	0.081 (CI = +/-0.046; p = 0.006)	0.025 (CI = +/-0.105; p = 0.572)			0.729			+8.44%
Severity	2016.1	0.100 (CI = +/-0.046; p = 0.004)	0.003 (CI = +/-0.093; p = 0.938)			0.852			+10.50%
Frequency	2005.1	-0.016 (CI = +/-0.011; p = 0.005)	0.071 (CI = +/-0.053; p = 0.011)	0.061 (CI = +/-0.126; p = 0.326)	0.029 (CI = +/-0.045; p = 0.195)	0.311	-1.60%	+1.27%	
Frequency	2005.2	-0.016 (CI = +/-0.012; p = 0.012)	0.072 (CI = +/-0.055; p = 0.013)	0.060 (CI = +/-0.131; p = 0.349)	0.029 (CI = +/-0.046; p = 0.210)	0.298	-1.58%	+1.28%	
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.040)	0.067 (CI = +/-0.057; p = 0.023)	0.054 (CI = +/-0.133; p = 0.404)	0.026 (CI = +/-0.047; p = 0.259)	0.204	-1.37%	+1.24%	
Frequency	2006.2	-0.010 (CI = +/-0.014; p = 0.147)	0.075 (CI = +/-0.057; p = 0.013)	0.041 (CI = +/-0.132; p = 0.521)	0.023 (CI = +/-0.046; p = 0.308)	0.212	-1.01%	+1.31%	
Frequency	2007.1	-0.004 (CI = +/-0.014; p = 0.537)	0.063 (CI = +/-0.054; p = 0.025)	0.026 (CI = +/-0.124; p = 0.665)	0.016 (CI = +/-0.044; p = 0.446)	0.142	-0.43%	+1.20%	
Frequency	2007.2	0.002 (CI = +/-0.014; p = 0.757)	0.074 (CI = +/-0.050; p = 0.006)	0.006 (CI = +/-0.114; p = 0.916)	0.011 (CI = +/-0.040; p = 0.576)	0.279	+0.21%	+1.30%	
Frequency	2008.1	0.010 (CI = +/-0.014; p = 0.164)	0.062 (CI = +/-0.045; p = 0.011)	-0.012 (CI = +/-0.101; p = 0.806)	0.002 (CI = +/-0.036; p = 0.902)	0.377	+0.97%	+1.18%	
Frequency	2008.2	0.017 (CI = +/-0.013; p = 0.017)	0.072 (CI = +/-0.040; p = 0.002)	-0.032 (CI = +/-0.089; p = 0.459)	-0.004 (CI = +/-0.031; p = 0.779)	0.558	+1.70%	+1.28%	
Frequency	2009.1	0.021 (CI = +/-0.015; p = 0.009)	0.066 (CI = +/-0.041; p = 0.004)	-0.041 (CI = +/-0.089; p = 0.343)	-0.009 (CI = +/-0.032; p = 0.554)	0.596	+2.14%	+1.22%	
Frequency	2009.2	0.023 (CI = +/-0.018; p = 0.014)	0.068 (CI = +/-0.043; p = 0.004)	-0.046 (CI = +/-0.094; p = 0.316)	-0.011 (CI = +/-0.034; p = 0.502)	0.545	+2.34%	+1.24%	
Frequency	2010.1	0.029 (CI = +/-0.020; p = 0.009)	0.062 (CI = +/-0.044; p = 0.010)	-0.056 (CI = +/-0.095; p = 0.224)	-0.017 (CI = +/-0.035; p = 0.311)	0.584	+2.94%	+1.18%	
Frequency	2010.2	0.024 (CI = +/-0.024; p = 0.048)	0.058 (CI = +/-0.046; p = 0.018)	-0.047 (CI = +/-0.100; p = 0.326)	-0.013 (CI = +/-0.038; p = 0.470)	0.419	+2.46%	+1.14%	
Frequency	2011.1	0.032 (CI = +/-0.029; p = 0.035)	0.051 (CI = +/-0.048; p = 0.039)	-0.059 (CI = +/-0.104; p = 0.237)	-0.021 (CI = +/-0.042; p = 0.288)	0.458	+3.26%	+1.08%	
Frequency	2011.2	0.049 (CI = +/-0.032; p = 0.006)	0.061 (CI = +/-0.044; p = 0.012)	-0.085 (CI = +/-0.096; p = 0.078)	-0.037 (CI = +/-0.041; p = 0.072)	0.594	+4.98%	+1.17%	
Frequency	2012.1	0.044 (CI = +/-0.043; p = 0.048)	0.063 (CI = +/-0.049; p = 0.017)	-0.079 (CI = +/-0.108; p = 0.132)	-0.032 (CI = +/-0.052; p = 0.199)	0.529	+4.48%	+1.20%	
Frequency	2012.2	0.030 (CI = +/-0.058; p = 0.269)	0.059 (CI = +/-0.052; p = 0.031)	-0.062 (CI = +/-0.120; p = 0.266)	-0.018 (CI = +/-0.065; p = 0.531)	0.269	+3.03%	+1.15%	
Frequency	2013.1	0.009 (CI = +/-0.089; p = 0.828)	0.066 (CI = +/-0.059; p = 0.033)	-0.042 (CI = +/-0.141; p = 0.508)	0.004 (CI = +/-0.096; p = 0.932)	0.273	+0.86%	+1.22%	
Frequency	2013.2	-0.014 (CI = +/-0.150; p = 0.825)	0.063 (CI = +/-0.066; p = 0.059)	-0.023 (CI = +/-0.181; p = 0.771)	0.026 (CI = +/-0.153; p = 0.693)	0.177	-1.40%	+1.19%	
Frequency	2014.1	0.080 (CI = +/-0.368; p = 0.599)	0.050 (CI = +/-0.084; p = 0.182)	-0.085 (CI = +/-0.294; p = 0.492)	-0.070 (CI = +/-0.373; p = 0.652)	0.063	+8.35%	+1.07%	
Frequency	2014.2	0.011 (CI = +/-0.037; p = 0.487)	0.050 (CI = +/-0.084; p = 0.182)	-0.050 (CI = +/-0.158; p = 0.453)		0.059			+1.07%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.487)	0.050 (CI = +/-0.084; p = 0.182)			0.076			+1.07%
Frequency	2016.1	0.016 (CI = +/-0.051; p = 0.421)	0.044 (CI = +/-0.103; p = 0.301)			0.034			+1.65%

AB Total

Coverage = AB Total

End Trend Period = 2019.1

Excluded Points = 2015.1

Parameters included: time, scalar_level_change, trend_level_change

Scalar Level Change Start Date = 2015-07-01

Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Scalar shift	Trend shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.014 (CI = +/-0.018; p = 0.125)	0.163 (CI = +/-0.212; p = 0.126)	0.071 (CI = +/-0.074; p = 0.062)	0.762	+1.40%	+8.82%	
Loss Cost	2005.2	0.013 (CI = +/-0.020; p = 0.186)	0.166 (CI = +/-0.218; p = 0.131)	0.071 (CI = +/-0.076; p = 0.066)	0.754	+1.33%	+8.82%	
Loss Cost	2006.1	0.021 (CI = +/-0.020; p = 0.045)	0.140 (CI = +/-0.207; p = 0.176)	0.064 (CI = +/-0.072; p = 0.082)	0.791	+2.12%	+8.82%	
Loss Cost	2006.2	0.016 (CI = +/-0.022; p = 0.148)	0.156 (CI = +/-0.208; p = 0.135)	0.069 (CI = +/-0.072; p = 0.062)	0.786	+1.61%	+8.82%	
Loss Cost	2007.1	0.019 (CI = +/-0.025; p = 0.124)	0.146 (CI = +/-0.214; p = 0.168)	0.066 (CI = +/-0.074; p = 0.081)	0.785	+1.92%	+8.82%	
Loss Cost	2007.2	0.013 (CI = +/-0.027; p = 0.317)	0.162 (CI = +/-0.217; p = 0.133)	0.071 (CI = +/-0.075; p = 0.063)	0.778	+1.35%	+8.82%	
Loss Cost	2008.1	0.020 (CI = +/-0.030; p = 0.178)	0.144 (CI = +/-0.219; p = 0.183)	0.064 (CI = +/-0.076; p = 0.094)	0.788	+2.03%	+8.82%	
Loss Cost	2008.2	0.013 (CI = +/-0.034; p = 0.443)	0.163 (CI = +/-0.223; p = 0.140)	0.072 (CI = +/-0.078; p = 0.069)	0.780	+1.77%	+8.82%	
Loss Cost	2009.1	0.024 (CI = +/-0.037; p = 0.187)	0.136 (CI = +/-0.221; p = 0.210)	0.060 (CI = +/-0.078; p = 0.121)	0.803	+2.45%	+8.82%	
Loss Cost	2009.2	0.022 (CI = +/-0.044; p = 0.310)	0.142 (CI = +/-0.233; p = 0.216)	0.063 (CI = +/-0.084; p = 0.130)	0.788	+2.19%	+8.82%	
Loss Cost	2010.1	0.038 (CI = +/-0.050; p = 0.127)	0.110 (CI = +/-0.234; p = 0.330)	0.047 (CI = +/-0.085; p = 0.258)	0.809	+3.83%	+8.82%	
Loss Cost	2010.2	0.026 (CI = +/-0.059; p = 0.356)	0.130 (CI = +/-0.245; p = 0.271)	0.058 (CI = +/-0.093; p = 0.198)	0.790	+2.67%	+8.82%	
Loss Cost	2011.1	0.045 (CI = +/-0.072; p = 0.201)	0.100 (CI = +/-0.256; p = 0.410)	0.040 (CI = +/-0.101; p = 0.406)	0.798	+4.55%	+8.82%	
Loss Cost	2011.2	0.022 (CI = +/-0.089; p = 0.596)	0.134 (CI = +/-0.270; p = 0.299)	0.063 (CI = +/-0.115; p = 0.255)	0.775	+2.23%	+8.82%	
Loss Cost	2012.1	0.036 (CI = +/-0.118; p = 0.518)	0.116 (CI = +/-0.300; p = 0.411)	0.049 (CI = +/-0.141; p = 0.456)	0.760	+3.62%	+8.82%	
Loss Cost	2012.2	-0.001 (CI = +/-0.162; p = 0.991)	0.158 (CI = +/-0.335; p = 0.313)	0.085 (CI = +/-0.188; p = 0.312)	0.726	-0.09%	+8.82%	
Loss Cost	2013.1	0.081 (CI = +/-0.229; p = 0.437)	0.076 (CI = +/-0.372; p = 0.649)	0.003 (CI = +/-0.242; p = 0.976)	0.750	+8.47%	+8.82%	
Loss Cost	2013.2	0.033 (CI = +/-0.393; p = 0.848)	0.116 (CI = +/-0.477; p = 0.582)	0.051 (CI = +/-0.403; p = 0.772)	0.674	+3.37%	+8.82%	
Loss Cost	2014.1	0.514 (CI = +/-0.682; p = 0.115)	-0.204 (CI = +/-0.571; p = 0.415)	-0.430 (CI = +/-0.686; p = 0.176)	0.774	+67.22%	+8.82%	
Loss Cost	2014.2	0.085 (CI = +/-0.074; p = 0.032)	0.010 (CI = +/-0.328; p = 0.941)		0.582			+8.82%
Loss Cost	2015.2	0.085 (CI = +/-0.074; p = 0.032)			0.490			+8.82%
Loss Cost	2016.1	0.116 (CI = +/-0.084; p = 0.016)			0.661			+12.33%
Severity	2005.1	0.029 (CI = +/-0.016; p = 0.001)	0.092 (CI = +/-0.182; p = 0.307)	0.050 (CI = +/-0.064; p = 0.121)	0.824	+2.94%	+8.19%	
Severity	2005.2	0.029 (CI = +/-0.017; p = 0.002)	0.092 (CI = +/-0.187; p = 0.322)	0.050 (CI = +/-0.066; p = 0.131)	0.815	+2.95%	+8.19%	
Severity	2006.1	0.034 (CI = +/-0.018; p = 0.001)	0.077 (CI = +/-0.187; p = 0.403)	0.045 (CI = +/-0.065; p = 0.165)	0.824	+3.41%	+8.19%	
Severity	2006.2	0.026 (CI = +/-0.019; p = 0.009)	0.100 (CI = +/-0.176; p = 0.248)	0.053 (CI = +/-0.061; p = 0.089)	0.828	+2.64%	+8.19%	
Severity	2007.1	0.022 (CI = +/-0.021; p = 0.038)	0.113 (CI = +/-0.178; p = 0.198)	0.057 (CI = +/-0.062; p = 0.069)	0.820	+2.20%	+8.19%	
Severity	2007.2	0.011 (CI = +/-0.020; p = 0.252)	0.143 (CI = +/-0.158; p = 0.073)	0.067 (CI = +/-0.055; p = 0.019)	0.844	+1.13%	+8.19%	
Severity	2008.1	0.009 (CI = +/-0.023; p = 0.433)	0.150 (CI = +/-0.164; p = 0.070)	0.070 (CI = +/-0.057; p = 0.019)	0.837	+0.87%	+8.19%	
Severity	2008.2	-0.004 (CI = +/-0.021; p = 0.677)	0.182 (CI = +/-0.141; p = 0.014)	0.083 (CI = +/-0.050; p = 0.003)	0.872	-0.43%	+8.19%	
Severity	2009.1	0.000 (CI = +/-0.025; p = 0.984)	0.172 (CI = +/-0.146; p = 0.024)	0.078 (CI = +/-0.051; p = 0.005)	0.875	+0.02%	+8.19%	
Severity	2009.2	-0.001 (CI = +/-0.029; p = 0.914)	0.176 (CI = +/-0.154; p = 0.028)	0.080 (CI = +/-0.055; p = 0.007)	0.870	-0.15%	+8.19%	
Severity	2010.1	0.005 (CI = +/-0.034; p = 0.767)	0.163 (CI = +/-0.160; p = 0.047)	0.074 (CI = +/-0.059; p = 0.017)	0.872	+0.48%	+8.19%	
Severity	2010.2	0.002 (CI = +/-0.042; p = 0.919)	0.168 (CI = +/-0.172; p = 0.054)	0.077 (CI = +/-0.065; p = 0.024)	0.864	+0.20%	+8.19%	
Severity	2011.1	0.008 (CI = +/-0.052; p = 0.758)	0.159 (CI = +/-0.185; p = 0.086)	0.071 (CI = +/-0.073; p = 0.056)	0.859	+0.75%	+8.19%	
Severity	2011.2	-0.027 (CI = +/-0.054; p = 0.305)	0.210 (CI = +/-0.165; p = 0.017)	0.105 (CI = +/-0.070; p = 0.007)	0.888	-2.63%	+8.19%	
Severity	2012.1	-0.019 (CI = +/-0.073; p = 0.570)	0.200 (CI = +/-0.184; p = 0.036)	0.098 (CI = +/-0.086; p = 0.030)	0.884	-1.89%	+8.19%	
Severity	2012.2	-0.031 (CI = +/-0.102; p = 0.512)	0.214 (CI = +/-0.210; p = 0.047)	0.109 (CI = +/-0.113; p = 0.057)	0.873	-3.03%	+8.19%	
Severity	2013.1	0.046 (CI = +/-0.128; p = 0.426)	0.137 (CI = +/-0.207; p = 0.167)	0.032 (CI = +/-0.135; p = 0.598)	0.910	+4.76%	+8.19%	
Severity	2013.2	0.047 (CI = +/-0.221; p = 0.629)	0.136 (CI = +/-0.268; p = 0.270)	0.031 (CI = +/-0.227; p = 0.753)	0.885	+4.84%	+8.19%	
Severity	2014.1	0.333 (CI = +/-0.369; p = 0.069)	-0.055 (CI = +/-0.309; p = 0.681)	-0.254 (CI = +/-0.371; p = 0.145)	0.919	+39.51%	+8.19%	
Severity	2014.2	0.079 (CI = +/-0.040; p = 0.003)	0.073 (CI = +/-0.177; p = 0.356)		0.854			+8.19%
Severity	2015.2	0.079 (CI = +/-0.040; p = 0.003)			0.757			
Severity	2016.1	0.100 (CI = +/-0.038; p = 0.001)			0.881			+10.50%
Frequency	2005.1	-0.015 (CI = +/-0.012; p = 0.018)	0.071 (CI = +/-0.143; p = 0.314)	0.021 (CI = +/-0.050; p = 0.396)	0.118	-1.50%	+0.59%	
Frequency	2005.2	-0.016 (CI = +/-0.013; p = 0.023)	0.074 (CI = +/-0.147; p = 0.308)	0.022 (CI = +/-0.051; p = 0.390)	0.106	-1.58%	+0.59%	
Frequency	2006.1	-0.013 (CI = +/-0.014; p = 0.085)	0.063 (CI = +/-0.147; p = 0.383)	0.018 (CI = +/-0.051; p = 0.463)	0.022	-1.25%	+0.59%	
Frequency	2006.2	-0.010 (CI = +/-0.016; p = 0.202)	0.055 (CI = +/-0.150; p = 0.453)	0.016 (CI = +/-0.052; p = 0.531)	-0.031	-1.01%	+0.59%	
Frequency	2007.1	-0.003 (CI = +/-0.016; p = 0.715)	0.033 (CI = +/-0.138; p = 0.620)	0.009 (CI = +/-0.048; p = 0.709)	-0.070	-0.28%	+0.59%	
Frequency	2007.2	0.002 (CI = +/-0.017; p = 0.797)	0.019 (CI = +/-0.136; p = 0.771)	0.004 (CI = +/-0.047; p = 0.871)	-0.047	+0.21%	+0.59%	
Frequency	2008.1	0.012 (CI = +/-0.016; p = 0.157)	-0.006 (CI = +/-0.119; p = 0.919)	-0.006 (CI = +/-0.042; p = 0.778)	0.127	+1.16%	+0.59%	
Frequency	2008.2	0.017 (CI = +/-0.018; p = 0.063)	-0.019 (CI = +/-0.118; p = 0.734)	-0.011 (CI = +/-0.041; p = 0.581)	0.211	+1.70%	+0.59%	
Frequency	2009.1	0.024 (CI = +/-0.019; p = 0.018)	-0.036 (CI = +/-0.115; p = 0.518)	-0.018 (CI = +/-0.041; p = 0.358)	0.321	+2.42%	+0.59%	
Frequency	2009.2	0.023 (CI = +/-0.023; p = 0.047)	-0.034 (CI = +/-0.121; p = 0.558)	-0.017 (CI = +/-0.043; p = 0.409)	0.227	+2.34%	+0.59%	
Frequency	2010.1	0.033 (CI = +/-0.025; p = 0.014)	-0.053 (CI = +/-0.118; p = 0.352)	-0.027 (CI = +/-0.043; p = 0.205)	0.342	+3.33%	+0.59%	
Frequency	2010.2	0.024 (CI = +/-0.029; p = 0.096)	-0.038 (CI = +/-0.121; p = 0.512)	-0.018 (CI = +/-0.046; p = 0.398)	0.129	+2.46%	+0.59%	
Frequency	2011.1	0.037 (CI = +/-0.034; p = 0.034)	-0.059 (CI = +/-0.121; p = 0.308)	-0.031 (CI = +/-0.048; p = 0.180)	0.254	+3.77%	+0.59%	
Frequency	2011.2	0.049 (CI = +/-0.042; p = 0.026)	-0.076 (CI = +/-0.126; p = 0.210)	-0.043 (CI = +/-0.054; p = 0.107)	0.284	+4.98%	+0.59%	
Frequency	2012.1	0.055 (CI = +/-0.055; p = 0.052)	-0.084 (CI = +/-0.140; p = 0.210)	-0.049 (CI = +/-0.066; p = 0.130)	0.174	+5.62%	+0.59%	
Frequency	2012.2	0.030 (CI = +/-0.073; p = 0.378)	-0.055 (CI = +/-0.151; p = 0.427)	-0.024 (CI = +/-0.081; p = 0.520)	-0.199	+3.03%	+0.59%	
Frequency	2013.1	0.035 (CI = +/-0.111; p = 0.492)	-0.060 (CI = +/-0.181; p = 0.463)	-0.029 (CI = +/-0.118; p = 0.587)	-0.271	+3.54%	+0.59%	
Frequency	2013.2	-0.014 (CI = +/-0.185; p = 0.862)	-0.020 (CI = +/-0.224; p = 0.842)	0.020 (CI = +/-0.189; p = 0.810)	-0.342	-1.40%	+0.59%	
Frequency	2014.1	0.181 (CI = +/-0.346; p = 0.247)	-0.150 (CI = +/-0.289; p = 0.252)	-0.175 (CI = +/-0.348; p = 0.264)	-0.156	+19.86%	+0.59%	
Frequency	2014.2	0.006 (CI = +/-0.038; p = 0.717)	-0.062 (CI = +/-0.166; p = 0.395)		-0.160			+0.59%
Frequency	2015.2	0.006 (CI = +/-0.038; p = 0.717)			-0.139			+0.59%
Frequency	2016.1	0.016 (CI = +/-0.049; p = 0.428)			-0.045			+1.65%

AB Total

Coverage = AB Total

End Trend Period = 2018.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.039 (CI = +/-0.011; p = 0.000)	0.173 (CI = +/-0.087; p = 0.000)	0.730	+3.94%
Loss Cost	2005.2	0.041 (CI = +/-0.011; p = 0.000)	0.185 (CI = +/-0.087; p = 0.000)	0.746	+4.21%
Loss Cost	2006.1	0.045 (CI = +/-0.011; p = 0.000)	0.167 (CI = +/-0.082; p = 0.000)	0.792	+4.63%
Loss Cost	2006.2	0.046 (CI = +/-0.012; p = 0.000)	0.171 (CI = +/-0.085; p = 0.000)	0.775	+4.74%
Loss Cost	2007.1	0.048 (CI = +/-0.013; p = 0.000)	0.164 (CI = +/-0.088; p = 0.001)	0.778	+4.92%
Loss Cost	2007.2	0.050 (CI = +/-0.014; p = 0.000)	0.170 (CI = +/-0.091; p = 0.001)	0.764	+5.09%
Loss Cost	2008.1	0.053 (CI = +/-0.014; p = 0.000)	0.157 (CI = +/-0.091; p = 0.002)	0.783	+5.45%
Loss Cost	2008.2	0.055 (CI = +/-0.016; p = 0.000)	0.164 (CI = +/-0.095; p = 0.002)	0.767	+5.65%
Loss Cost	2009.1	0.060 (CI = +/-0.016; p = 0.000)	0.145 (CI = +/-0.092; p = 0.004)	0.804	+6.20%
Loss Cost	2009.2	0.065 (CI = +/-0.016; p = 0.000)	0.160 (CI = +/-0.090; p = 0.002)	0.818	+6.68%
Loss Cost	2010.1	0.070 (CI = +/-0.017; p = 0.000)	0.142 (CI = +/-0.088; p = 0.004)	0.849	+7.29%
Loss Cost	2010.2	0.073 (CI = +/-0.019; p = 0.000)	0.150 (CI = +/-0.091; p = 0.003)	0.836	+7.60%
Loss Cost	2011.1	0.079 (CI = +/-0.020; p = 0.000)	0.135 (CI = +/-0.093; p = 0.008)	0.851	+8.17%
Loss Cost	2011.2	0.081 (CI = +/-0.023; p = 0.000)	0.140 (CI = +/-0.099; p = 0.009)	0.827	+8.41%
Loss Cost	2012.1	0.084 (CI = +/-0.026; p = 0.000)	0.131 (CI = +/-0.106; p = 0.020)	0.823	+8.81%
Loss Cost	2012.2	0.089 (CI = +/-0.030; p = 0.000)	0.140 (CI = +/-0.114; p = 0.020)	0.801	+9.28%
Loss Cost	2013.1	0.099 (CI = +/-0.033; p = 0.000)	0.117 (CI = +/-0.114; p = 0.045)	0.835	+10.44%
Loss Cost	2013.2	0.104 (CI = +/-0.040; p = 0.000)	0.125 (CI = +/-0.126; p = 0.051)	0.799	+10.91%
Loss Cost	2014.1	0.112 (CI = +/-0.049; p = 0.001)	0.109 (CI = +/-0.139; p = 0.107)	0.801	+11.91%
Loss Cost	2014.2	0.100 (CI = +/-0.058; p = 0.005)	0.091 (CI = +/-0.150; p = 0.190)	0.696	+10.55%
Loss Cost	2015.1	0.099 (CI = +/-0.081; p = 0.026)	0.093 (CI = +/-0.186; p = 0.257)	0.628	+10.40%
Loss Cost	2015.2	0.088 (CI = +/-0.114; p = 0.099)	0.080 (CI = +/-0.230; p = 0.391)	0.369	+9.18%
Loss Cost	2016.1	0.128 (CI = +/-0.165; p = 0.090)	0.033 (CI = +/-0.281; p = 0.734)	0.520	+13.64%
Severity	2005.1	0.044 (CI = +/-0.009; p = 0.000)	0.103 (CI = +/-0.076; p = 0.010)	0.792	+4.54%
Severity	2005.2	0.046 (CI = +/-0.010; p = 0.000)	0.112 (CI = +/-0.077; p = 0.006)	0.794	+4.73%
Severity	2006.1	0.049 (CI = +/-0.010; p = 0.000)	0.101 (CI = +/-0.077; p = 0.013)	0.807	+4.98%
Severity	2006.2	0.047 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.080; p = 0.021)	0.776	+4.83%
Severity	2007.1	0.046 (CI = +/-0.012; p = 0.000)	0.101 (CI = +/-0.082; p = 0.019)	0.757	+4.69%
Severity	2007.2	0.044 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.085; p = 0.030)	0.715	+4.53%
Severity	2008.1	0.045 (CI = +/-0.014; p = 0.000)	0.094 (CI = +/-0.090; p = 0.041)	0.698	+4.55%
Severity	2008.2	0.044 (CI = +/-0.016; p = 0.000)	0.092 (CI = +/-0.095; p = 0.057)	0.648	+4.47%
Severity	2009.1	0.048 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.095; p = 0.105)	0.683	+4.91%
Severity	2009.2	0.053 (CI = +/-0.017; p = 0.000)	0.091 (CI = +/-0.094; p = 0.056)	0.712	+5.39%
Severity	2010.1	0.057 (CI = +/-0.018; p = 0.000)	0.076 (CI = +/-0.094; p = 0.107)	0.743	+5.91%
Severity	2010.2	0.063 (CI = +/-0.019; p = 0.000)	0.091 (CI = +/-0.093; p = 0.055)	0.768	+6.48%
Severity	2011.1	0.068 (CI = +/-0.021; p = 0.000)	0.077 (CI = +/-0.096; p = 0.104)	0.782	+6.98%
Severity	2011.2	0.068 (CI = +/-0.024; p = 0.000)	0.078 (CI = +/-0.103; p = 0.124)	0.737	+7.03%
Severity	2012.1	0.076 (CI = +/-0.026; p = 0.000)	0.059 (CI = +/-0.103; p = 0.235)	0.774	+7.87%
Severity	2012.2	0.084 (CI = +/-0.027; p = 0.000)	0.078 (CI = +/-0.100; p = 0.115)	0.808	+8.80%
Severity	2013.1	0.099 (CI = +/-0.024; p = 0.000)	0.047 (CI = +/-0.081; p = 0.226)	0.897	+10.38%
Severity	2013.2	0.104 (CI = +/-0.027; p = 0.000)	0.056 (CI = +/-0.087; p = 0.175)	0.885	+10.94%
Severity	2014.1	0.109 (CI = +/-0.034; p = 0.000)	0.047 (CI = +/-0.098; p = 0.294)	0.872	+11.49%
Severity	2014.2	0.097 (CI = +/-0.037; p = 0.001)	0.029 (CI = +/-0.095; p = 0.489)	0.834	+10.15%
Severity	2015.1	0.089 (CI = +/-0.049; p = 0.006)	0.041 (CI = +/-0.113; p = 0.398)	0.770	+9.29%
Severity	2015.2	0.078 (CI = +/-0.066; p = 0.030)	0.028 (CI = +/-0.133; p = 0.589)	0.606	+8.13%
Severity	2016.1	0.109 (CI = +/-0.076; p = 0.020)	-0.008 (CI = +/-0.130; p = 0.861)	0.801	+11.51%
Frequency	2005.1	-0.006 (CI = +/-0.007; p = 0.105)	0.070 (CI = +/-0.057; p = 0.018)	0.201	-0.57%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.185)	0.074 (CI = +/-0.059; p = 0.016)	0.202	-0.50%
Frequency	2006.1	-0.003 (CI = +/-0.008; p = 0.394)	0.066 (CI = +/-0.059; p = 0.030)	0.134	-0.33%
Frequency	2006.2	-0.001 (CI = +/-0.008; p = 0.811)	0.076 (CI = +/-0.057; p = 0.011)	0.191	-0.09%
Frequency	2007.1	0.002 (CI = +/-0.008; p = 0.549)	0.063 (CI = +/-0.053; p = 0.022)	0.172	+0.22%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.132)	0.075 (CI = +/-0.047; p = 0.004)	0.341	+0.54%
Frequency	2008.1	0.009 (CI = +/-0.007; p = 0.014)	0.063 (CI = +/-0.042; p = 0.006)	0.439	+0.86%
Frequency	2008.2	0.011 (CI = +/-0.006; p = 0.002)	0.072 (CI = +/-0.038; p = 0.001)	0.579	+1.12%
Frequency	2009.1	0.012 (CI = +/-0.007; p = 0.002)	0.068 (CI = +/-0.040; p = 0.002)	0.592	+1.23%
Frequency	2009.2	0.012 (CI = +/-0.008; p = 0.004)	0.068 (CI = +/-0.042; p = 0.003)	0.539	+1.22%
Frequency	2010.1	0.013 (CI = +/-0.009; p = 0.006)	0.066 (CI = +/-0.045; p = 0.007)	0.542	+1.30%
Frequency	2010.2	0.010 (CI = +/-0.009; p = 0.026)	0.059 (CI = +/-0.044; p = 0.013)	0.434	+1.05%
Frequency	2011.1	0.011 (CI = +/-0.010; p = 0.039)	0.057 (CI = +/-0.048; p = 0.023)	0.431	+1.11%
Frequency	2011.2	0.013 (CI = +/-0.012; p = 0.035)	0.062 (CI = +/-0.050; p = 0.021)	0.435	+1.28%
Frequency	2012.1	0.009 (CI = +/-0.012; p = 0.150)	0.072 (CI = +/-0.050; p = 0.009)	0.478	+0.87%
Frequency	2012.2	0.004 (CI = +/-0.013; p = 0.463)	0.062 (CI = +/-0.048; p = 0.016)	0.370	+0.44%
Frequency	2013.1	0.001 (CI = +/-0.014; p = 0.937)	0.071 (CI = +/-0.049; p = 0.010)	0.444	+0.05%
Frequency	2013.2	0.000 (CI = +/-0.017; p = 0.972)	0.069 (CI = +/-0.055; p = 0.020)	0.389	-0.03%
Frequency	2014.1	0.004 (CI = +/-0.021; p = 0.691)	0.062 (CI = +/-0.061; p = 0.048)	0.331	+0.37%
Frequency	2014.2	0.004 (CI = +/-0.028; p = 0.756)	0.062 (CI = +/-0.071; p = 0.078)	0.245	+0.37%
Frequency	2015.1	0.010 (CI = +/-0.037; p = 0.506)	0.052 (CI = +/-0.084; p = 0.171)	0.200	+1.02%
Frequency	2015.2	0.010 (CI = +/-0.053; p = 0.636)	0.052 (CI = +/-0.107; p = 0.250)	0.011	+0.98%
Frequency	2016.1	0.019 (CI = +/-0.089; p = 0.544)	0.041 (CI = +/-0.151; p = 0.454)	-0.066	+1.92%

AB Total

Coverage = AB Total
 End Trend Period = 2018.2
 Excluded Points = NA
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.040 (CI = +/-0.014; p = 0.000)	0.566	+4.08%
Loss Cost	2005.2	0.041 (CI = +/-0.015; p = 0.000)	0.558	+4.21%
Loss Cost	2006.1	0.047 (CI = +/-0.014; p = 0.000)	0.645	+4.79%
Loss Cost	2006.2	0.046 (CI = +/-0.015; p = 0.000)	0.612	+4.74%
Loss Cost	2007.1	0.050 (CI = +/-0.016; p = 0.000)	0.634	+5.10%
Loss Cost	2007.2	0.050 (CI = +/-0.018; p = 0.000)	0.602	+5.09%
Loss Cost	2008.1	0.055 (CI = +/-0.018; p = 0.000)	0.653	+5.66%
Loss Cost	2008.2	0.055 (CI = +/-0.020; p = 0.000)	0.618	+5.65%
Loss Cost	2009.1	0.062 (CI = +/-0.020; p = 0.000)	0.693	+6.43%
Loss Cost	2009.2	0.065 (CI = +/-0.022; p = 0.000)	0.679	+6.68%
Loss Cost	2010.1	0.073 (CI = +/-0.022; p = 0.000)	0.746	+7.58%
Loss Cost	2010.2	0.073 (CI = +/-0.025; p = 0.000)	0.711	+7.60%
Loss Cost	2011.1	0.082 (CI = +/-0.025; p = 0.000)	0.757	+8.51%
Loss Cost	2011.2	0.081 (CI = +/-0.029; p = 0.000)	0.713	+8.41%
Loss Cost	2012.1	0.088 (CI = +/-0.032; p = 0.000)	0.730	+9.25%
Loss Cost	2012.2	0.089 (CI = +/-0.038; p = 0.000)	0.682	+9.28%
Loss Cost	2013.1	0.104 (CI = +/-0.039; p = 0.000)	0.761	+10.99%
Loss Cost	2013.2	0.104 (CI = +/-0.047; p = 0.001)	0.703	+10.91%
Loss Cost	2014.1	0.119 (CI = +/-0.053; p = 0.001)	0.741	+12.65%
Loss Cost	2014.2	0.100 (CI = +/-0.060; p = 0.006)	0.644	+10.55%
Loss Cost	2015.1	0.108 (CI = +/-0.079; p = 0.016)	0.589	+11.38%
Loss Cost	2015.2	0.088 (CI = +/-0.105; p = 0.083)	0.379	+9.18%
Loss Cost	2016.1	0.134 (CI = +/-0.122; p = 0.038)	0.623	+14.29%
Severity	2005.1	0.045 (CI = +/-0.011; p = 0.000)	0.738	+4.62%
Severity	2005.2	0.046 (CI = +/-0.011; p = 0.000)	0.728	+4.73%
Severity	2006.1	0.050 (CI = +/-0.012; p = 0.000)	0.756	+5.07%
Severity	2006.2	0.047 (CI = +/-0.012; p = 0.000)	0.726	+4.83%
Severity	2007.1	0.047 (CI = +/-0.013; p = 0.000)	0.696	+4.80%
Severity	2007.2	0.044 (CI = +/-0.014; p = 0.000)	0.654	+4.53%
Severity	2008.1	0.046 (CI = +/-0.015; p = 0.000)	0.641	+4.68%
Severity	2008.2	0.044 (CI = +/-0.017; p = 0.000)	0.590	+4.47%
Severity	2009.1	0.049 (CI = +/-0.017; p = 0.000)	0.649	+5.03%
Severity	2009.2	0.053 (CI = +/-0.019; p = 0.000)	0.657	+5.39%
Severity	2010.1	0.059 (CI = +/-0.019; p = 0.000)	0.712	+6.06%
Severity	2010.2	0.063 (CI = +/-0.021; p = 0.000)	0.715	+6.48%
Severity	2011.1	0.069 (CI = +/-0.022; p = 0.000)	0.750	+7.18%
Severity	2011.2	0.068 (CI = +/-0.025; p = 0.000)	0.702	+7.03%
Severity	2012.1	0.078 (CI = +/-0.026; p = 0.000)	0.763	+8.06%
Severity	2012.2	0.084 (CI = +/-0.029; p = 0.000)	0.773	+8.80%
Severity	2013.1	0.101 (CI = +/-0.024; p = 0.000)	0.890	+10.60%
Severity	2013.2	0.104 (CI = +/-0.029; p = 0.000)	0.870	+10.94%
Severity	2014.1	0.112 (CI = +/-0.033; p = 0.000)	0.867	+11.81%
Severity	2014.2	0.097 (CI = +/-0.034; p = 0.000)	0.845	+10.15%
Severity	2015.1	0.093 (CI = +/-0.045; p = 0.002)	0.775	+9.71%
Severity	2015.2	0.078 (CI = +/-0.057; p = 0.017)	0.658	+8.13%
Severity	2016.1	0.108 (CI = +/-0.055; p = 0.006)	0.849	+11.36%
Frequency	2005.1	-0.005 (CI = +/-0.008; p = 0.177)	0.033	-0.52%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.229)	0.020	-0.50%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.517)	-0.023	-0.27%
Frequency	2006.2	-0.001 (CI = +/-0.009; p = 0.833)	-0.041	-0.09%
Frequency	2007.1	0.003 (CI = +/-0.008; p = 0.485)	-0.022	+0.29%
Frequency	2007.2	0.005 (CI = +/-0.009; p = 0.210)	0.030	+0.54%
Frequency	2008.1	0.009 (CI = +/-0.008; p = 0.023)	0.194	+0.94%
Frequency	2008.2	0.011 (CI = +/-0.008; p = 0.011)	0.255	+1.12%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.006)	0.317	+1.33%
Frequency	2009.2	0.012 (CI = +/-0.010; p = 0.018)	0.246	+1.22%
Frequency	2010.1	0.014 (CI = +/-0.011; p = 0.012)	0.290	+1.43%
Frequency	2010.2	0.010 (CI = +/-0.011; p = 0.059)	0.166	+1.05%
Frequency	2011.1	0.012 (CI = +/-0.012; p = 0.047)	0.201	+1.25%
Frequency	2011.2	0.013 (CI = +/-0.014; p = 0.071)	0.170	+1.28%
Frequency	2012.1	0.011 (CI = +/-0.016; p = 0.166)	0.083	+1.10%
Frequency	2012.2	0.004 (CI = +/-0.016; p = 0.567)	-0.057	+0.44%
Frequency	2013.1	0.003 (CI = +/-0.019; p = 0.698)	-0.083	+0.35%
Frequency	2013.2	0.000 (CI = +/-0.023; p = 0.979)	-0.111	-0.03%
Frequency	2014.1	0.007 (CI = +/-0.026; p = 0.522)	-0.065	+0.75%
Frequency	2014.2	0.004 (CI = +/-0.033; p = 0.798)	-0.131	+0.37%
Frequency	2015.1	0.015 (CI = +/-0.038; p = 0.368)	-0.008	+1.53%
Frequency	2015.2	0.010 (CI = +/-0.053; p = 0.655)	-0.148	+0.98%
Frequency	2016.1	0.026 (CI = +/-0.071; p = 0.369)	0.004	+2.63%

AB Total

Coverage = AB Total

End Trend Period = 2018.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, seasonality

Scalar Level Change Start Date = 2015-07-01

Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Seasonality	Scalar shift	Trend shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.011; p = 0.008)	0.165 (CI = +/-0.056; p = 0.000)	0.135 (CI = +/-0.141; p = 0.058)	0.073 (CI = +/-0.057; p = 0.015)	0.888	+1.51%	+9.18%	
Loss Cost	2005.2	0.017 (CI = +/-0.012; p = 0.006)	0.170 (CI = +/-0.058; p = 0.000)	0.129 (CI = +/-0.142; p = 0.074)	0.071 (CI = +/-0.058; p = 0.018)	0.889	+1.71%	+9.18%	
Loss Cost	2006.1	0.021 (CI = +/-0.012; p = 0.001)	0.160 (CI = +/-0.055; p = 0.000)	0.116 (CI = +/-0.132; p = 0.082)	0.066 (CI = +/-0.054; p = 0.018)	0.908	+2.17%	+9.18%	
Loss Cost	2006.2	0.020 (CI = +/-0.013; p = 0.004)	0.156 (CI = +/-0.057; p = 0.000)	0.121 (CI = +/-0.136; p = 0.079)	0.068 (CI = +/-0.055; p = 0.018)	0.901	+2.02%	+9.18%	
Loss Cost	2007.1	0.020 (CI = +/-0.014; p = 0.010)	0.157 (CI = +/-0.060; p = 0.000)	0.121 (CI = +/-0.140; p = 0.087)	0.068 (CI = +/-0.057; p = 0.022)	0.898	+2.00%	+9.18%	
Loss Cost	2007.2	0.019 (CI = +/-0.016; p = 0.027)	0.154 (CI = +/-0.063; p = 0.000)	0.124 (CI = +/-0.145; p = 0.090)	0.069 (CI = +/-0.059; p = 0.024)	0.889	+1.89%	+9.18%	
Loss Cost	2008.1	0.021 (CI = +/-0.018; p = 0.026)	0.150 (CI = +/-0.065; p = 0.000)	0.119 (CI = +/-0.149; p = 0.111)	0.067 (CI = +/-0.060; p = 0.032)	0.891	+2.13%	+9.18%	
Loss Cost	2008.2	0.019 (CI = +/-0.021; p = 0.068)	0.147 (CI = +/-0.069; p = 0.000)	0.123 (CI = +/-0.155; p = 0.112)	0.069 (CI = +/-0.063; p = 0.035)	0.880	+1.95%	+9.18%	
Loss Cost	2009.1	0.025 (CI = +/-0.023; p = 0.036)	0.139 (CI = +/-0.070; p = 0.001)	0.113 (CI = +/-0.155; p = 0.143)	0.063 (CI = +/-0.063; p = 0.051)	0.888	+2.53%	+9.18%	
Loss Cost	2009.2	0.029 (CI = +/-0.027; p = 0.036)	0.145 (CI = +/-0.074; p = 0.001)	0.105 (CI = +/-0.161; p = 0.186)	0.059 (CI = +/-0.066; p = 0.077)	0.883	+2.95%	+9.18%	
Loss Cost	2010.1	0.036 (CI = +/-0.030; p = 0.024)	0.137 (CI = +/-0.076; p = 0.002)	0.094 (CI = +/-0.163; p = 0.236)	0.052 (CI = +/-0.068; p = 0.123)	0.890	+3.69%	+9.18%	
Loss Cost	2010.2	0.035 (CI = +/-0.037; p = 0.062)	0.136 (CI = +/-0.082; p = 0.004)	0.095 (CI = +/-0.174; p = 0.255)	0.053 (CI = +/-0.074; p = 0.145)	0.873	+3.58%	+9.18%	
Loss Cost	2011.1	0.041 (CI = +/-0.049; p = 0.069)	0.131 (CI = +/-0.088; p = 0.007)	0.088 (CI = +/-0.183; p = 0.313)	0.047 (CI = +/-0.080; p = 0.225)	0.872	+4.21%	+9.18%	
Loss Cost	2011.2	0.036 (CI = +/-0.057; p = 0.198)	0.126 (CI = +/-0.097; p = 0.016)	0.095 (CI = +/-0.197; p = 0.307)	0.052 (CI = +/-0.090; p = 0.225)	0.847	+3.62%	+9.18%	
Loss Cost	2012.1	0.034 (CI = +/-0.074; p = 0.332)	0.127 (CI = +/-0.106; p = 0.024)	0.097 (CI = +/-0.214; p = 0.333)	0.054 (CI = +/-0.105; p = 0.273)	0.834	+3.43%	+9.18%	
Loss Cost	2012.2	0.030 (CI = +/-0.104; p = 0.521)	0.125 (CI = +/-0.121; p = 0.044)	0.100 (CI = +/-0.239; p = 0.362)	0.058 (CI = +/-0.131; p = 0.340)	0.799	+3.06%	+9.18%	
Loss Cost	2013.1	0.062 (CI = +/-0.140; p = 0.331)	0.114 (CI = +/-0.130; p = 0.077)	0.081 (CI = +/-0.255; p = 0.479)	0.026 (CI = +/-0.163; p = 0.718)	0.805	+6.39%	+9.18%	
Loss Cost	2013.2	0.076 (CI = +/-0.230; p = 0.451)	0.119 (CI = +/-0.156; p = 0.111)	0.073 (CI = +/-0.299; p = 0.573)	0.012 (CI = +/-0.248; p = 0.908)	0.747	+7.86%	+9.18%	
Loss Cost	2014.1	0.185 (CI = +/-0.366; p = 0.250)	0.103 (CI = +/-0.168; p = 0.173)	0.040 (CI = +/-0.324; p = 0.763)	-0.097 (CI = +/-0.379; p = 0.538)	0.760	+20.34%	+9.18%	
Loss Cost	2014.2	0.016 (CI = +/-0.069; p = 0.967)	0.080 (CI = +/-0.230; p = 0.391)	0.074 (CI = +/-0.416; p = 0.647)	0.072 (CI = +/-0.976; p = 0.847)	0.570	+1.57%	+9.18%	
Loss Cost	2015.1	0.088 (CI = +/-0.114; p = 0.099)	0.080 (CI = +/-0.230; p = 0.391)	0.074 (CI = +/-0.416; p = 0.647)		0.562			+9.18%
Loss Cost	2015.2	0.088 (CI = +/-0.114; p = 0.099)	0.080 (CI = +/-0.230; p = 0.391)			0.369			+9.18%
Loss Cost	2016.1	0.128 (CI = +/-0.165; p = 0.090)	0.033 (CI = +/-0.281; p = 0.734)			0.520			+13.64%
Severity	2005.1	0.029 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.065; p = 0.005)	0.082 (CI = +/-0.163; p = 0.306)	0.049 (CI = +/-0.066; p = 0.140)	0.850	+2.96%	+8.13%	
Severity	2005.2	0.031 (CI = +/-0.014; p = 0.000)	0.102 (CI = +/-0.068; p = 0.005)	0.077 (CI = +/-0.166; p = 0.347)	0.047 (CI = +/-0.067; p = 0.159)	0.844	+3.13%	+8.13%	
Severity	2006.1	0.033 (CI = +/-0.015; p = 0.000)	0.096 (CI = +/-0.069; p = 0.009)	0.070 (CI = +/-0.168; p = 0.395)	0.045 (CI = +/-0.068; p = 0.184)	0.848	+3.38%	+8.13%	
Severity	2006.2	0.028 (CI = +/-0.015; p = 0.001)	0.085 (CI = +/-0.068; p = 0.017)	0.086 (CI = +/-0.161; p = 0.281)	0.050 (CI = +/-0.065; p = 0.126)	0.842	+2.85%	+8.13%	
Severity	2007.1	0.023 (CI = +/-0.016; p = 0.007)	0.095 (CI = +/-0.066; p = 0.007)	0.099 (CI = +/-0.154; p = 0.197)	0.055 (CI = +/-0.062; p = 0.080)	0.849	+2.31%	+8.13%	
Severity	2007.2	0.016 (CI = +/-0.016; p = 0.052)	0.081 (CI = +/-0.061; p = 0.012)	0.118 (CI = +/-0.141; p = 0.095)	0.062 (CI = +/-0.057; p = 0.033)	0.859	+1.58%	+8.13%	
Severity	2008.1	0.012 (CI = +/-0.017; p = 0.167)	0.087 (CI = +/-0.062; p = 0.008)	0.126 (CI = +/-0.141; p = 0.076)	0.066 (CI = +/-0.057; p = 0.026)	0.860	+1.19%	+8.13%	
Severity	2008.2	0.003 (CI = +/-0.017; p = 0.678)	0.073 (CI = +/-0.057; p = 0.015)	0.146 (CI = +/-0.128; p = 0.028)	0.075 (CI = +/-0.052; p = 0.008)	0.877	+0.34%	+8.13%	
Severity	2009.1	0.006 (CI = +/-0.020; p = 0.533)	0.069 (CI = +/-0.060; p = 0.025)	0.142 (CI = +/-0.132; p = 0.037)	0.072 (CI = +/-0.054; p = 0.012)	0.878	+0.59%	+8.13%	
Severity	2009.2	0.008 (CI = +/-0.023; p = 0.445)	0.073 (CI = +/-0.063; p = 0.027)	0.136 (CI = +/-0.138; p = 0.052)	0.070 (CI = +/-0.057; p = 0.019)	0.874	+0.85%	+8.13%	
Severity	2010.1	0.012 (CI = +/-0.027; p = 0.362)	0.069 (CI = +/-0.067; p = 0.044)	0.131 (CI = +/-0.144; p = 0.070)	0.066 (CI = +/-0.060; p = 0.032)	0.874	+1.18%	+8.13%	
Severity	2010.2	0.015 (CI = +/-0.033; p = 0.325)	0.073 (CI = +/-0.072; p = 0.047)	0.125 (CI = +/-0.152; p = 0.097)	0.063 (CI = +/-0.064; p = 0.055)	0.867	+1.55%	+8.13%	
Severity	2011.1	0.017 (CI = +/-0.040; p = 0.364)	0.072 (CI = +/-0.078; p = 0.068)	0.123 (CI = +/-0.162; p = 0.122)	0.061 (CI = +/-0.071; p = 0.085)	0.861	+1.73%	+8.13%	
Severity	2011.2	-0.001 (CI = +/-0.046; p = 0.980)	0.057 (CI = +/-0.078; p = 0.135)	0.146 (CI = +/-0.159; p = 0.068)	0.079 (CI = +/-0.073; p = 0.037)	0.861	-0.05%	+8.13%	
Severity	2012.1	0.005 (CI = +/-0.059; p = 0.845)	0.053 (CI = +/-0.085; p = 0.189)	0.140 (CI = +/-0.171; p = 0.096)	0.073 (CI = +/-0.084; p = 0.082)	0.856	+0.53%	+8.13%	
Severity	2012.2	0.016 (CI = +/-0.082; p = 0.666)	0.060 (CI = +/-0.096; p = 0.188)	0.131 (CI = +/-0.189; p = 0.149)	0.062 (CI = +/-0.104; p = 0.203)	0.845	+1.60%	+8.13%	
Severity	2013.1	0.067 (CI = +/-0.092; p = 0.131)	0.042 (CI = +/-0.085; p = 0.280)	0.100 (CI = +/-0.167; p = 0.201)	0.012 (CI = +/-0.107; p = 0.806)	0.897	+6.89%	+8.13%	
Severity	2013.2	0.098 (CI = +/-0.145; p = 0.148)	0.053 (CI = +/-0.098; p = 0.234)	0.082 (CI = +/-0.189; p = 0.328)	-0.020 (CI = +/-0.156; p = 0.763)	0.879	+10.33%	+8.13%	
Severity	2014.1	0.192 (CI = +/-0.209; p = 0.065)	0.040 (CI = +/-0.096; p = 0.333)	0.054 (CI = +/-0.186; p = 0.487)	-0.114 (CI = +/-0.217; p = 0.234)	0.898	+21.18%	+8.13%	
Severity	2014.2	0.107 (CI = +/-0.560; p = 0.622)	0.028 (CI = +/-0.133; p = 0.589)	0.071 (CI = +/-0.240; p = 0.458)	-0.029 (CI = +/-0.563; p = 0.892)	0.806	+11.34%	+8.13%	
Severity	2015.1	0.078 (CI = +/-0.066; p = 0.030)	0.028 (CI = +/-0.133; p = 0.589)	0.071 (CI = +/-0.240; p = 0.458)		0.754			+8.13%
Severity	2015.2	0.078 (CI = +/-0.066; p = 0.030)	0.028 (CI = +/-0.133; p = 0.589)			0.606			+8.13%
Severity	2016.1	0.109 (CI = +/-0.076; p = 0.020)	-0.008 (CI = +/-0.130; p = 0.861)			0.801			+11.51%
Frequency	2005.1	-0.014 (CI = +/-0.010; p = 0.009)	0.067 (CI = +/-0.054; p = 0.017)	0.053 (CI = +/-0.134; p = 0.422)	0.024 (CI = +/-0.055; p = 0.374)	0.292	-1.41%	+0.98%	
Frequency	2005.2	-0.014 (CI = +/-0.011; p = 0.019)	0.068 (CI = +/-0.056; p = 0.020)	0.052 (CI = +/-0.138; p = 0.446)	0.024 (CI = +/-0.056; p = 0.393)	0.278	-1.37%	+0.98%	
Frequency	2006.1	-0.012 (CI = +/-0.012; p = 0.058)	0.063 (CI = +/-0.058; p = 0.032)	0.046 (CI = +/-0.140; p = 0.499)	0.022 (CI = +/-0.057; p = 0.438)	0.187	-1.17%	+0.98%	
Frequency	2006.2	-0.008 (CI = +/-0.013; p = 0.205)	0.072 (CI = +/-0.057; p = 0.017)	0.035 (CI = +/-0.137; p = 0.600)	0.018 (CI = +/-0.056; p = 0.509)	0.199	-0.81%	+0.98%	
Frequency	2007.1	-0.003 (CI = +/-0.013; p = 0.635)	0.062 (CI = +/-0.054; p = 0.028)	0.022 (CI = +/-0.128; p = 0.718)	0.013 (CI = +/-0.052; p = 0.612)	0.136	-0.30%	+0.98%	
Frequency	2007.2	0.003 (CI = +/-0.013; p = 0.631)	0.074 (CI = +/-0.050; p = 0.006)	0.006 (CI = +/-0.116; p = 0.915)	0.007 (CI = +/-0.047; p = 0.768)	0.277	+0.30%	+0.98%	
Frequency	2008.1	0.009 (CI = +/-0.013; p = 0.135)	0.063 (CI = +/-0.045; p = 0.009)	-0.008 (CI = +/-0.102; p = 0.878)	0.000 (CI = +/-0.042; p = 0.984)	0.374	+0.94%	+0.98%	
Frequency	2008.2	0.016 (CI = +/-0.012; p = 0.013)	0.074 (CI = +/-0.040; p = 0.001)	-0.023 (CI = +/-0.090; p = 0.595)	-0.006 (CI = +/-0.036; p = 0.724)	0.553	+1.60%	+0.98%	
Frequency	2009.1	0.019 (CI = +/-0.013; p = 0.008)	0.070 (CI = +/-0.041; p = 0.002)	-0.029 (CI = +/-0.090; p = 0.505)	-0.009 (CI = +/-0.037; p = 0.596)	0.584	+1.93%	+0.98%	
Frequency	2009.2	0.021 (CI = +/-0.016; p = 0.014)	0.072 (CI = +/-0.043; p = 0.003)	-0.032 (CI = +/-0.094; p = 0.480)	-0.011 (CI = +/-0.039; p = 0.555)	0.532	+2.08%	+0.98%	
Frequency	2010.1	0.024 (CI = +/-0.018; p = 0.012)	0.068 (CI = +/-0.045; p = 0.006)	-0.038 (CI = +/-0.096; p = 0.411)	-0.015 (CI = +/-0.040; p = 0.441)	0.556	+2.47%	+0.98%	
Frequency	2010.2	0.020 (CI = +/-0.021; p = 0.065)	0.062 (CI = +/-0.047; p = 0.014)	-0.030 (CI = +/-0.099; p = 0.519)	-0.010 (CI = +/-0.042; p = 0.610)	0.397	+2.00%	+0.98%	
Frequency	2011.1	0.024 (CI = +/-0.026; p = 0.062)	0.059 (CI = +/-0.050; p = 0.025)	-0.035 (CI = +/-0.103; p = 0.467)	-0.014 (CI = +/-0.045; p = 0.500)	0.411	+2.44%	+0.98%	
Frequency	2011.2	0.036 (CI = +/-0.029; p = 0.020)	0.069 (CI = +/-0.049; p = 0.011)	-0.051 (CI = +/-0.100; p = 0.283)	-0.026 (CI = +/-0.046; p = 0.228)	0.506	+3.68%	+0.98%	
Frequency	2012.1	0.028 (CI = +/-0.036; p = 0.110)	0.074 (CI = +/-0.052; p = 0.011)	-0.044 (CI = +/-0.104; p = 0.368)	-0.019 (CI = +/-0.051; p = 0.431)	0.468	+2.88%	+0.98%	
Frequency	2012.2	0.014 (CI = +/-0.047; p = 0.505)	0.065 (CI = +/-0.055; p = 0.026)	-0.031 (CI = +/-0.109; p = 0.532)	-0.005 (CI = +/-0.060; p = 0.865)	0.255	+1.44%	+0.98%	
Frequency	2013.1	-0.005 (CI = +/-0.062; p = 0.863)	0.072 (CI = +/-0.057; p = 0.021)	-0.019 (CI = +/-0.112; p = 0.696)	0.014 (CI = +/-0.072; p = 0.650)	0.329	-0.47%	+0.98%	
Frequency	2013.2	-0.023 (CI = +/-0.098; p = 0.594)	0.066 (CI = +/-0.067; p = 0.052)	-0.009 (CI = +/-0.128; p = 0.865)	0.032 (CI = +/-0.106; p = 0.484)	0.274	-2.23%	+0.98%	
Frequency	2014.1	-0.007 (CI = +/-0.170; p = 0.921)	0.063 (CI = +/-0.078; p = 0.091)	-0.014 (CI = +/-0.151; p = 0.822)	0.017 (CI = +/-0.176; p = 0.818)	0.097	-0.69%	+0.98%	
Frequency	2014.2	-0.092 (CI = +/-0.448; p = 0.600)	0.052 (CI = +/-0.107; p = 0.250)	0.003 (CI = +/-0.193; p = 0.967)	0.102 (CI = +/-0.452; p = 0.566)	-0.005	-8.78%	+0.98%	
Frequency	2015.1	0.010 (CI = +/-0.053; p = 0.636)	0.052 (CI = +/-0.107; p = 0.250)	0.003 (CI = +/-0.193; p = 0.967)		0.001			+0.98%
Frequency	2015.2	0.010 (CI = +/-0.053; p = 0.636)	0.052 (CI = +/-0.107; p = 0.250)			0.011			+0.98%
Frequency	2016.1	0.019 (CI = +/-0.089; p = 0.544)	0.041 (CI = +/-0.151; p = 0.454)			-0.066			+1.92%

AB Total

Coverage = AB Total
End Trend Period = 2018.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2015-07-01
Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Scalar shift	Trend shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.017; p = 0.080)	0.151 (CI = +/-0.221; p = 0.171)	0.073 (CI = +/-0.090; p = 0.108)	0.723	+1.51%	+9.18%	
Loss Cost	2005.2	0.014 (CI = +/-0.019; p = 0.123)	0.153 (CI = +/-0.227; p = 0.177)	0.073 (CI = +/-0.092; p = 0.114)	0.713	+1.45%	+9.18%	
Loss Cost	2006.1	0.021 (CI = +/-0.019; p = 0.027)	0.132 (CI = +/-0.214; p = 0.216)	0.066 (CI = +/-0.087; p = 0.128)	0.758	+2.17%	+9.18%	
Loss Cost	2006.2	0.017 (CI = +/-0.020; p = 0.095)	0.144 (CI = +/-0.214; p = 0.177)	0.071 (CI = +/-0.087; p = 0.105)	0.750	+1.72%	+9.18%	
Loss Cost	2007.1	0.020 (CI = +/-0.023; p = 0.081)	0.137 (CI = +/-0.219; p = 0.208)	0.068 (CI = +/-0.089; p = 0.126)	0.750	+2.00%	+9.18%	
Loss Cost	2007.2	0.015 (CI = +/-0.025; p = 0.219)	0.149 (CI = +/-0.222; p = 0.176)	0.073 (CI = +/-0.090; p = 0.106)	0.740	+1.52%	+9.18%	
Loss Cost	2008.1	0.021 (CI = +/-0.027; p = 0.120)	0.135 (CI = +/-0.223; p = 0.220)	0.067 (CI = +/-0.090; p = 0.138)	0.754	+2.13%	+9.18%	
Loss Cost	2008.2	0.015 (CI = +/-0.030; p = 0.317)	0.148 (CI = +/-0.225; p = 0.183)	0.073 (CI = +/-0.092; p = 0.110)	0.743	+1.49%	+9.18%	
Loss Cost	2009.1	0.025 (CI = +/-0.033; p = 0.128)	0.128 (CI = +/-0.221; p = 0.238)	0.063 (CI = +/-0.090; p = 0.159)	0.770	+2.53%	+9.18%	
Loss Cost	2009.2	0.023 (CI = +/-0.039; p = 0.223)	0.132 (CI = +/-0.232; p = 0.244)	0.065 (CI = +/-0.095; p = 0.167)	0.754	+2.33%	+9.18%	
Loss Cost	2010.1	0.036 (CI = +/-0.043; p = 0.092)	0.110 (CI = +/-0.229; p = 0.322)	0.052 (CI = +/-0.095; p = 0.265)	0.779	+3.69%	+9.18%	
Loss Cost	2010.2	0.027 (CI = +/-0.051; p = 0.271)	0.123 (CI = +/-0.237; p = 0.281)	0.061 (CI = +/-0.101; p = 0.214)	0.758	+2.73%	+9.18%	
Loss Cost	2011.1	0.041 (CI = +/-0.060; p = 0.160)	0.104 (CI = +/-0.243; p = 0.367)	0.047 (CI = +/-0.106; p = 0.358)	0.768	+4.21%	+9.18%	
Loss Cost	2011.2	0.024 (CI = +/-0.072; p = 0.489)	0.125 (CI = +/-0.250; p = 0.294)	0.064 (CI = +/-0.115; p = 0.243)	0.744	+2.39%	+9.18%	
Loss Cost	2012.1	0.034 (CI = +/-0.093; p = 0.441)	0.115 (CI = +/-0.268; p = 0.363)	0.054 (CI = +/-0.132; p = 0.383)	0.730	+3.43%	+9.18%	
Loss Cost	2012.2	0.009 (CI = +/-0.123; p = 0.875)	0.136 (CI = +/-0.286; p = 0.311)	0.079 (CI = +/-0.156; p = 0.282)	0.695	+0.88%	+9.18%	
Loss Cost	2013.1	0.062 (CI = +/-0.163; p = 0.406)	0.100 (CI = +/-0.295; p = 0.456)	0.026 (CI = +/-0.189; p = 0.760)	0.724	+6.39%	+9.18%	
Loss Cost	2013.2	0.028 (CI = +/-0.248; p = 0.796)	0.117 (CI = +/-0.330; p = 0.430)	0.060 (CI = +/-0.270; p = 0.617)	0.657	+2.86%	+9.18%	
Loss Cost	2014.1	0.185 (CI = +/-0.390; p = 0.289)	0.065 (CI = +/-0.343; p = 0.660)	-0.097 (CI = +/-0.403; p = 0.577)	0.700	+20.34%	+9.18%	
Loss Cost	2014.2	-0.144 (CI = +/-0.783; p = 0.657)	0.120 (CI = +/-0.363; p = 0.435)	0.232 (CI = +/-0.790; p = 0.485)	0.577	-13.40%	+9.18%	
Loss Cost	2015.1	0.088 (CI = +/-0.105; p = 0.083)	0.120 (CI = +/-0.363; p = 0.435)		0.569			+9.18%
Loss Cost	2015.2	0.088 (CI = +/-0.105; p = 0.083)			0.379			+9.18%
Loss Cost	2016.1	0.134 (CI = +/-0.122; p = 0.038)			0.623			+14.29%
Severity	2005.1	0.029 (CI = +/-0.014; p = 0.000)	0.092 (CI = +/-0.189; p = 0.327)	0.049 (CI = +/-0.077; p = 0.202)	0.796	+2.96%	+8.13%	
Severity	2005.2	0.029 (CI = +/-0.016; p = 0.001)	0.091 (CI = +/-0.195; p = 0.341)	0.049 (CI = +/-0.079; p = 0.214)	0.785	+2.97%	+8.13%	
Severity	2006.1	0.033 (CI = +/-0.017; p = 0.001)	0.079 (CI = +/-0.193; p = 0.403)	0.045 (CI = +/-0.078; p = 0.248)	0.796	+3.38%	+8.13%	
Severity	2006.2	0.027 (CI = +/-0.017; p = 0.004)	0.098 (CI = +/-0.181; p = 0.272)	0.052 (CI = +/-0.074; p = 0.160)	0.798	+2.69%	+8.13%	
Severity	2007.1	0.023 (CI = +/-0.019; p = 0.019)	0.108 (CI = +/-0.183; p = 0.231)	0.055 (CI = +/-0.074; p = 0.135)	0.787	+2.31%	+8.13%	
Severity	2007.2	0.014 (CI = +/-0.018; p = 0.131)	0.131 (CI = +/-0.163; p = 0.109)	0.064 (CI = +/-0.066; p = 0.056)	0.808	+1.38%	+8.13%	
Severity	2008.1	0.012 (CI = +/-0.021; p = 0.244)	0.136 (CI = +/-0.168; p = 0.108)	0.066 (CI = +/-0.068; p = 0.056)	0.799	+1.19%	+8.13%	
Severity	2008.2	0.001 (CI = +/-0.020; p = 0.901)	0.159 (CI = +/-0.149; p = 0.038)	0.077 (CI = +/-0.060; p = 0.016)	0.831	+0.12%	+8.13%	
Severity	2009.1	0.006 (CI = +/-0.022; p = 0.587)	0.149 (CI = +/-0.151; p = 0.052)	0.072 (CI = +/-0.062; p = 0.024)	0.838	+0.59%	+8.13%	
Severity	2009.2	0.005 (CI = +/-0.026; p = 0.669)	0.150 (CI = +/-0.158; p = 0.061)	0.073 (CI = +/-0.065; p = 0.031)	0.831	+0.54%	+8.13%	
Severity	2010.1	0.012 (CI = +/-0.030; p = 0.419)	0.139 (CI = +/-0.162; p = 0.085)	0.066 (CI = +/-0.067; p = 0.053)	0.838	+1.18%	+8.13%	
Severity	2010.2	0.011 (CI = +/-0.037; p = 0.530)	0.141 (CI = +/-0.171; p = 0.099)	0.067 (CI = +/-0.073; p = 0.067)	0.827	+1.10%	+8.13%	
Severity	2011.1	0.017 (CI = +/-0.044; p = 0.415)	0.132 (CI = +/-0.180; p = 0.135)	0.061 (CI = +/-0.079; p = 0.117)	0.825	+1.73%	+8.13%	
Severity	2011.2	-0.006 (CI = +/-0.048; p = 0.792)	0.159 (CI = +/-0.167; p = 0.060)	0.084 (CI = +/-0.077; p = 0.034)	0.841	-0.59%	+8.13%	
Severity	2012.1	0.005 (CI = +/-0.062; p = 0.852)	0.148 (CI = +/-0.177; p = 0.091)	0.073 (CI = +/-0.087; p = 0.092)	0.842	+0.53%	+8.13%	
Severity	2012.2	0.006 (CI = +/-0.083; p = 0.881)	0.148 (CI = +/-0.194; p = 0.119)	0.072 (CI = +/-0.106; p = 0.157)	0.826	+0.57%	+8.13%	
Severity	2013.1	0.067 (CI = +/-0.092; p = 0.133)	0.107 (CI = +/-0.166; p = 0.176)	0.012 (CI = +/-0.107; p = 0.809)	0.892	+6.89%	+8.13%	
Severity	2013.2	0.077 (CI = +/-0.142; p = 0.239)	0.102 (CI = +/-0.188; p = 0.241)	0.001 (CI = +/-0.154; p = 0.987)	0.866	+8.01%	+8.13%	
Severity	2014.1	0.192 (CI = +/-0.202; p = 0.059)	0.064 (CI = +/-0.177; p = 0.414)	-0.114 (CI = +/-0.209; p = 0.230)	0.895	+21.18%	+8.13%	
Severity	2014.2	0.051 (CI = +/-0.425; p = 0.769)	0.087 (CI = +/-0.197; p = 0.307)	0.027 (CI = +/-0.429; p = 0.878)	0.832	+5.26%	+8.13%	
Severity	2015.1	0.078 (CI = +/-0.057; p = 0.017)	0.087 (CI = +/-0.197; p = 0.307)		0.786			+8.13%
Severity	2015.2	0.078 (CI = +/-0.057; p = 0.017)			0.658			+8.13%
Severity	2016.1	0.108 (CI = +/-0.055; p = 0.006)			0.849			+11.36%
Frequency	2005.1	-0.014 (CI = +/-0.011; p = 0.016)	0.059 (CI = +/-0.149; p = 0.417)	0.024 (CI = +/-0.061; p = 0.423)	0.125	-1.41%	+0.98%	
Frequency	2005.2	-0.015 (CI = +/-0.012; p = 0.022)	0.062 (CI = +/-0.153; p = 0.413)	0.025 (CI = +/-0.062; p = 0.421)	0.112	-1.47%	+0.98%	
Frequency	2006.1	-0.012 (CI = +/-0.013; p = 0.080)	0.052 (CI = +/-0.152; p = 0.482)	0.022 (CI = +/-0.062; p = 0.477)	0.030	-1.17%	+0.98%	
Frequency	2006.2	-0.010 (CI = +/-0.015; p = 0.190)	0.046 (CI = +/-0.154; p = 0.543)	0.019 (CI = +/-0.063; p = 0.529)	-0.023	-0.95%	+0.98%	
Frequency	2007.1	-0.003 (CI = +/-0.014; p = 0.669)	0.029 (CI = +/-0.141; p = 0.678)	0.013 (CI = +/-0.057; p = 0.647)	-0.064	-0.30%	+0.98%	
Frequency	2007.2	0.001 (CI = +/-0.016; p = 0.863)	0.018 (CI = +/-0.139; p = 0.792)	0.008 (CI = +/-0.056; p = 0.758)	-0.047	+0.13%	+0.98%	
Frequency	2008.1	0.009 (CI = +/-0.015; p = 0.206)	-0.001 (CI = +/-0.122; p = 0.987)	0.000 (CI = +/-0.049; p = 0.986)	0.104	+0.94%	+0.98%	
Frequency	2008.2	0.014 (CI = +/-0.016; p = 0.096)	-0.010 (CI = +/-0.121; p = 0.860)	-0.004 (CI = +/-0.049; p = 0.870)	0.174	+1.37%	+0.98%	
Frequency	2009.1	0.019 (CI = +/-0.018; p = 0.037)	-0.021 (CI = +/-0.119; p = 0.711)	-0.009 (CI = +/-0.049; p = 0.689)	0.263	+1.93%	+0.98%	
Frequency	2009.2	0.018 (CI = +/-0.021; p = 0.090)	-0.019 (CI = +/-0.125; p = 0.756)	-0.008 (CI = +/-0.051; p = 0.747)	0.169	+1.78%	+0.98%	
Frequency	2010.1	0.024 (CI = +/-0.023; p = 0.041)	-0.030 (CI = +/-0.124; p = 0.613)	-0.015 (CI = +/-0.052; p = 0.550)	0.251	+2.47%	+0.98%	
Frequency	2010.2	0.016 (CI = +/-0.026; p = 0.208)	-0.017 (CI = +/-0.122; p = 0.765)	-0.006 (CI = +/-0.052; p = 0.797)	0.057	+1.62%	+0.98%	
Frequency	2011.1	0.024 (CI = +/-0.031; p = 0.114)	-0.028 (CI = +/-0.124; p = 0.633)	-0.014 (CI = +/-0.054; p = 0.577)	0.128	+2.44%	+0.98%	
Frequency	2011.2	0.030 (CI = +/-0.038; p = 0.117)	-0.034 (CI = +/-0.132; p = 0.577)	-0.020 (CI = +/-0.060; p = 0.485)	0.109	+3.00%	+0.98%	
Frequency	2012.1	0.028 (CI = +/-0.050; p = 0.231)	-0.033 (CI = +/-0.143; p = 0.615)	-0.019 (CI = +/-0.070; p = 0.567)	-0.027	+2.88%	+0.98%	
Frequency	2012.2	0.003 (CI = +/-0.060; p = 0.909)	-0.012 (CI = +/-0.139; p = 0.847)	0.007 (CI = +/-0.076; p = 0.847)	-0.281	+0.31%	+0.98%	
Frequency	2013.1	-0.005 (CI = +/-0.085; p = 0.902)	-0.007 (CI = +/-0.153; p = 0.919)	0.014 (CI = +/-0.099; p = 0.745)	-0.331	-0.47%	+0.98%	
Frequency	2013.2	-0.049 (CI = +/-0.119; p = 0.363)	0.015 (CI = +/-0.158; p = 0.827)	0.059 (CI = +/-0.129; p = 0.318)	-0.225	-4.77%	+0.98%	
Frequency	2014.1	-0.007 (CI = +/-0.203; p = 0.936)	0.001 (CI = +/-0.178; p = 0.988)	0.017 (CI = +/-0.210; p = 0.852)	-0.411	-0.69%	+0.98%	
Frequency	2014.2	-0.195 (CI = +/-0.394; p = 0.259)	0.033 (CI = +/-0.182; p = 0.666)	0.205 (CI = +/-0.397; p = 0.242)	-0.167	-17.72%	+0.98%	
Frequency	2015.1	0.010 (CI = +/-0.053; p = 0.655)	0.033 (CI = +/-0.182; p = 0.666)		-0.161			+0.98%
Frequency	2015.2	0.010 (CI = +/-0.053; p = 0.655)			-0.148			+0.98%
Frequency	2016.1	0.026 (CI = +/-0.071; p = 0.369)			0.004			+2.63%

AB Total

Coverage = AB Total

End Trend Period = 2018.2

Excluded Points = 2015.1

Parameters Included: time, scalar_level_change, trend_level_change, seasonality

Scalar Level Change Start Date = 2015-07-01

Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Seasonality	Scalar shift	Trend shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.011 (CI = +/-0.011; p = 0.045)	0.175 (CI = +/-0.055; p = 0.000)	0.159 (CI = +/-0.137; p = 0.025)	0.077 (CI = +/-0.055; p = 0.009)	0.902	+1.14%	+9.18%	
Loss Cost	2005.2	0.013 (CI = +/-0.012; p = 0.033)	0.179 (CI = +/-0.057; p = 0.000)	0.153 (CI = +/-0.139; p = 0.033)	0.075 (CI = +/-0.056; p = 0.011)	0.902	+1.33%	+9.18%	
Loss Cost	2006.1	0.018 (CI = +/-0.012; p = 0.007)	0.168 (CI = +/-0.054; p = 0.000)	0.138 (CI = +/-0.132; p = 0.042)	0.070 (CI = +/-0.052; p = 0.011)	0.917	+1.80%	+9.18%	
Loss Cost	2006.2	0.016 (CI = +/-0.014; p = 0.023)	0.165 (CI = +/-0.056; p = 0.000)	0.144 (CI = +/-0.135; p = 0.038)	0.072 (CI = +/-0.053; p = 0.011)	0.911	+1.61%	+9.18%	
Loss Cost	2007.1	0.015 (CI = +/-0.015; p = 0.054)	0.166 (CI = +/-0.059; p = 0.000)	0.146 (CI = +/-0.140; p = 0.041)	0.073 (CI = +/-0.055; p = 0.013)	0.910	+1.52%	+9.18%	
Loss Cost	2007.2	0.013 (CI = +/-0.017; p = 0.120)	0.163 (CI = +/-0.062; p = 0.000)	0.151 (CI = +/-0.145; p = 0.042)	0.074 (CI = +/-0.057; p = 0.014)	0.902	+1.35%	+9.18%	
Loss Cost	2008.1	0.015 (CI = +/-0.020; p = 0.123)	0.160 (CI = +/-0.065; p = 0.000)	0.146 (CI = +/-0.151; p = 0.057)	0.073 (CI = +/-0.060; p = 0.020)	0.902	+1.53%	+9.18%	
Loss Cost	2008.2	0.013 (CI = +/-0.023; p = 0.254)	0.157 (CI = +/-0.069; p = 0.000)	0.153 (CI = +/-0.157; p = 0.056)	0.075 (CI = +/-0.062; p = 0.021)	0.893	+1.27%	+9.18%	
Loss Cost	2009.1	0.018 (CI = +/-0.026; p = 0.161)	0.149 (CI = +/-0.072; p = 0.001)	0.141 (CI = +/-0.161; p = 0.082)	0.070 (CI = +/-0.064; p = 0.034)	0.897	+1.81%	+9.18%	
Loss Cost	2009.2	0.022 (CI = +/-0.030; p = 0.147)	0.153 (CI = +/-0.076; p = 0.001)	0.133 (CI = +/-0.170; p = 0.115)	0.066 (CI = +/-0.067; p = 0.054)	0.891	+2.19%	+9.18%	
Loss Cost	2010.1	0.029 (CI = +/-0.036; p = 0.109)	0.145 (CI = +/-0.080; p = 0.002)	0.119 (CI = +/-0.177; p = 0.170)	0.059 (CI = +/-0.071; p = 0.096)	0.894	+2.92%	+9.18%	
Loss Cost	2010.2	0.026 (CI = +/-0.044; p = 0.217)	0.143 (CI = +/-0.086; p = 0.004)	0.123 (CI = +/-0.191; p = 0.183)	0.062 (CI = +/-0.078; p = 0.112)	0.878	+2.67%	+9.18%	
Loss Cost	2011.1	0.031 (CI = +/-0.050; p = 0.246)	0.139 (CI = +/-0.095; p = 0.009)	0.115 (CI = +/-0.208; p = 0.247)	0.057 (CI = +/-0.089; p = 0.185)	0.873	+3.18%	+9.18%	
Loss Cost	2011.2	0.022 (CI = +/-0.072; p = 0.507)	0.134 (CI = +/-0.103; p = 0.017)	0.129 (CI = +/-0.228; p = 0.233)	0.066 (CI = +/-0.102; p = 0.178)	0.848	+2.23%	+9.18%	
Loss Cost	2012.1	0.012 (CI = +/-0.107; p = 0.795)	0.140 (CI = +/-0.116; p = 0.024)	0.143 (CI = +/-0.258; p = 0.238)	0.076 (CI = +/-0.126; p = 0.200)	0.836	+1.17%	+9.18%	
Loss Cost	2012.2	-0.001 (CI = +/-0.141; p = 0.989)	0.136 (CI = +/-0.130; p = 0.043)	0.157 (CI = +/-0.299; p = 0.254)	0.089 (CI = +/-0.164; p = 0.241)	0.799	-0.09%	+9.18%	
Loss Cost	2013.1	0.031 (CI = +/-0.227; p = 0.745)	0.124 (CI = +/-0.154; p = 0.095)	0.125 (CI = +/-0.369; p = 0.440)	0.056 (CI = +/-0.245; p = 0.593)	0.789	+3.20%	+9.18%	
Loss Cost	2013.2	0.034 (CI = +/-0.397; p = 0.838)	0.125 (CI = +/-0.182; p = 0.138)	0.123 (CI = +/-0.490; p = 0.547)	0.055 (CI = +/-0.411; p = 0.746)	0.705	+3.37%	+9.18%	
Loss Cost	2014.1	0.355 (CI = +/-0.869; p = 0.367)	0.080 (CI = +/-0.230; p = 0.391)	-0.096 (CI = +/-0.792; p = 0.755)	-0.267 (CI = +/-0.976; p = 0.490)	0.721	+42.58%	+9.18%	
Loss Cost	2014.2	0.088 (CI = +/-0.114; p = 0.099)	0.080 (CI = +/-0.230; p = 0.391)	0.038 (CI = +/-0.441; p = 0.823)		0.470			+9.18%
Loss Cost	2015.2	0.088 (CI = +/-0.114; p = 0.099)	0.080 (CI = +/-0.230; p = 0.391)			0.369			+9.18%
Loss Cost	2016.1	0.128 (CI = +/-0.165; p = 0.090)	0.033 (CI = +/-0.281; p = 0.734)			0.520			+13.64%
Severity	2005.1	0.027 (CI = +/-0.014; p = 0.000)	0.102 (CI = +/-0.068; p = 0.005)	0.093 (CI = +/-0.168; p = 0.262)	0.051 (CI = +/-0.067; p = 0.133)	0.852	+2.79%	+8.13%	
Severity	2005.2	0.029 (CI = +/-0.015; p = 0.001)	0.106 (CI = +/-0.070; p = 0.005)	0.088 (CI = +/-0.172; p = 0.302)	0.049 (CI = +/-0.069; p = 0.153)	0.846	+2.95%	+8.13%	
Severity	2006.1	0.032 (CI = +/-0.016; p = 0.001)	0.100 (CI = +/-0.072; p = 0.009)	0.079 (CI = +/-0.175; p = 0.357)	0.046 (CI = +/-0.070; p = 0.180)	0.848	+3.22%	+8.13%	
Severity	2006.2	0.026 (CI = +/-0.017; p = 0.004)	0.089 (CI = +/-0.070; p = 0.016)	0.098 (CI = +/-0.169; p = 0.241)	0.052 (CI = +/-0.067; p = 0.119)	0.844	+2.64%	+8.13%	
Severity	2007.1	0.019 (CI = +/-0.017; p = 0.032)	0.102 (CI = +/-0.067; p = 0.005)	0.117 (CI = +/-0.160; p = 0.141)	0.059 (CI = +/-0.063; p = 0.066)	0.856	+1.96%	+8.13%	
Severity	2007.2	0.011 (CI = +/-0.017; p = 0.182)	0.088 (CI = +/-0.061; p = 0.007)	0.141 (CI = +/-0.143; p = 0.054)	0.067 (CI = +/-0.057; p = 0.023)	0.870	+1.13%	+8.13%	
Severity	2008.1	0.006 (CI = +/-0.018; p = 0.530)	0.098 (CI = +/-0.061; p = 0.004)	0.155 (CI = +/-0.141; p = 0.033)	0.073 (CI = +/-0.056; p = 0.014)	0.878	+0.56%	+8.13%	
Severity	2008.2	-0.004 (CI = +/-0.017; p = 0.605)	0.084 (CI = +/-0.053; p = 0.004)	0.181 (CI = +/-0.121; p = 0.006)	0.082 (CI = +/-0.048; p = 0.002)	0.905	-0.43%	+8.13%	
Severity	2009.1	-0.003 (CI = +/-0.020; p = 0.741)	0.082 (CI = +/-0.056; p = 0.007)	0.178 (CI = +/-0.127; p = 0.010)	0.081 (CI = +/-0.050; p = 0.004)	0.903	-0.32%	+8.13%	
Severity	2009.2	-0.001 (CI = +/-0.024; p = 0.896)	0.084 (CI = +/-0.060; p = 0.010)	0.174 (CI = +/-0.135; p = 0.015)	0.080 (CI = +/-0.054; p = 0.007)	0.899	-0.15%	+8.13%	
Severity	2010.1	0.000 (CI = +/-0.029; p = 0.987)	0.083 (CI = +/-0.065; p = 0.017)	0.172 (CI = +/-0.144; p = 0.024)	0.078 (CI = +/-0.058; p = 0.013)	0.896	-0.02%	+8.13%	
Severity	2010.2	0.002 (CI = +/-0.036; p = 0.905)	0.085 (CI = +/-0.070; p = 0.023)	0.168 (CI = +/-0.156; p = 0.037)	0.076 (CI = +/-0.064; p = 0.024)	0.889	+0.20%	+8.13%	
Severity	2011.1	-0.001 (CI = +/-0.046; p = 0.970)	0.087 (CI = +/-0.078; p = 0.032)	0.172 (CI = +/-0.170; p = 0.048)	0.079 (CI = +/-0.073; p = 0.036)	0.883	-0.08%	+8.13%	
Severity	2011.2	-0.027 (CI = +/-0.049; p = 0.248)	0.072 (CI = +/-0.070; p = 0.044)	0.211 (CI = +/-0.154; p = 0.013)	0.105 (CI = +/-0.069; p = 0.007)	0.904	-2.63%	+8.13%	
Severity	2012.1	-0.032 (CI = +/-0.068; p = 0.307)	0.075 (CI = +/-0.079; p = 0.059)	0.218 (CI = +/-0.175; p = 0.021)	0.110 (CI = +/-0.086; p = 0.018)	0.899	-3.15%	+8.13%	
Severity	2012.2	-0.031 (CI = +/-0.096; p = 0.474)	0.076 (CI = +/-0.089; p = 0.085)	0.217 (CI = +/-0.124; p = 0.041)	0.109 (CI = +/-0.112; p = 0.055)	0.886	-3.03%	+8.13%	
Severity	2013.1	0.024 (CI = +/-0.139; p = 0.692)	0.057 (CI = +/-0.095; p = 0.191)	0.162 (CI = +/-0.227; p = 0.132)	0.054 (CI = +/-0.150; p = 0.410)	0.904	+2.40%	+8.13%	
Severity	2013.2	0.047 (CI = +/-0.241; p = 0.636)	0.060 (CI = +/-0.111; p = 0.220)	0.142 (CI = +/-0.298; p = 0.274)	0.031 (CI = +/-0.250; p = 0.764)	0.875	+4.84%	+8.13%	
Severity	2014.1	0.277 (CI = +/-0.560; p = 0.242)	0.028 (CI = +/-0.133; p = 0.589)	-0.014 (CI = +/-0.457; p = 0.938)	-0.199 (CI = +/-0.563; p = 0.383)	0.882	+31.89%	+8.13%	
Severity	2014.2	0.078 (CI = +/-0.066; p = 0.030)	0.028 (CI = +/-0.133; p = 0.589)	0.086 (CI = +/-0.255; p = 0.403)		0.777			+8.13%
Severity	2015.2	0.078 (CI = +/-0.066; p = 0.030)	0.028 (CI = +/-0.133; p = 0.589)			0.606			+8.13%
Severity	2016.1	0.109 (CI = +/-0.076; p = 0.020)	-0.008 (CI = +/-0.130; p = 0.861)			0.801			+11.51%
Frequency	2005.1	-0.016 (CI = +/-0.011; p = 0.006)	0.072 (CI = +/-0.055; p = 0.013)	0.066 (CI = +/-0.138; p = 0.331)	0.026 (CI = +/-0.055; p = 0.340)	0.307	-1.60%	+0.98%	
Frequency	2005.2	-0.016 (CI = +/-0.012; p = 0.014)	0.073 (CI = +/-0.058; p = 0.016)	0.065 (CI = +/-0.142; p = 0.353)	0.026 (CI = +/-0.057; p = 0.358)	0.294	-1.58%	+0.98%	
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.045)	0.068 (CI = +/-0.060; p = 0.027)	0.058 (CI = +/-0.145; p = 0.411)	0.024 (CI = +/-0.058; p = 0.403)	0.198	-1.38%	+0.98%	
Frequency	2006.2	-0.010 (CI = +/-0.014; p = 0.157)	0.076 (CI = +/-0.059; p = 0.015)	0.046 (CI = +/-0.143; p = 0.508)	0.020 (CI = +/-0.057; p = 0.473)	0.206	-1.01%	+0.98%	
Frequency	2007.1	-0.004 (CI = +/-0.015; p = 0.546)	0.064 (CI = +/-0.057; p = 0.030)	0.029 (CI = +/-0.135; p = 0.654)	0.014 (CI = +/-0.053; p = 0.587)	0.132	-0.43%	+0.98%	
Frequency	2007.2	0.002 (CI = +/-0.015; p = 0.763)	0.075 (CI = +/-0.053; p = 0.008)	0.011 (CI = +/-0.124; p = 0.859)	0.008 (CI = +/-0.049; p = 0.747)	0.270	+0.21%	+0.98%	
Frequency	2008.1	0.010 (CI = +/-0.014; p = 0.178)	0.062 (CI = +/-0.048; p = 0.014)	-0.009 (CI = +/-0.110; p = 0.867)	0.000 (CI = +/-0.043; p = 0.995)	0.365	+0.96%	+0.98%	
Frequency	2008.2	0.017 (CI = +/-0.014; p = 0.021)	0.073 (CI = +/-0.042; p = 0.002)	-0.027 (CI = +/-0.097; p = 0.554)	-0.007 (CI = +/-0.038; p = 0.694)	0.550	+1.70%	+0.98%	
Frequency	2009.1	0.021 (CI = +/-0.016; p = 0.012)	0.067 (CI = +/-0.043; p = 0.005)	-0.037 (CI = +/-0.097; p = 0.426)	-0.011 (CI = +/-0.039; p = 0.535)	0.587	+2.14%	+0.98%	
Frequency	2009.2	0.023 (CI = +/-0.018; p = 0.017)	0.069 (CI = +/-0.046; p = 0.006)	-0.042 (CI = +/-0.103; p = 0.396)	-0.013 (CI = +/-0.041; p = 0.489)	0.536	+2.34%	+0.98%	
Frequency	2010.1	0.029 (CI = +/-0.021; p = 0.012)	0.063 (CI = +/-0.047; p = 0.014)	-0.053 (CI = +/-0.104; p = 0.290)	-0.019 (CI = +/-0.042; p = 0.339)	0.573	+2.94%	+0.98%	
Frequency	2010.2	0.024 (CI = +/-0.025; p = 0.059)	0.059 (CI = +/-0.050; p = 0.025)	-0.044 (CI = +/-0.110; p = 0.392)	-0.015 (CI = +/-0.045; p = 0.491)	0.404	+2.46%	+0.98%	
Frequency	2011.1	0.032 (CI = +/-0.031; p = 0.045)	0.052 (CI = +/-0.053; p = 0.052)	-0.057 (CI = +/-0.115; p = 0.294)	-0.022 (CI = +/-0.049; p = 0.334)	0.441	+3.26%	+0.98%	
Frequency	2011.2	0.049 (CI = +/-0.034; p = 0.010)	0.062 (CI = +/-0.048; p = 0.018)	-0.082 (CI = +/-0.107; p = 0.116)	-0.039 (CI = +/-0.048; p = 0.098)	0.582	+4.98%	+0.98%	
Frequency	2012.1	0.044 (CI = +/-0.047; p = 0.063)	0.065 (CI = +/-0.054; p = 0.025)	-0.075 (CI = +/-0.121; p = 0.188)	-0.034 (CI = +/-0.059; p = 0.222)	0.514	+4.46%	+0.98%	
Frequency	2012.2	0.030 (CI = +/-0.063; p = 0.302)	0.060 (CI = +/-0.059; p = 0.047)	-0.060 (CI = +/-0.135; p = 0.332)	-0.020 (CI = +/-0.074; p = 0.540)	0.239	+3.03%	+0.98%	
Frequency	2013.1	0.008 (CI = +/-0.100; p = 0.855)	0.068 (CI = +/-0.068; p = 0.050)	-0.037 (CI = +/-0.162; p = 0.595)	0.002 (CI = +/-0.108; p = 0.966)	0.237	+0.78%	+0.98%	
Frequency	2013.2	-0.014 (CI = +/-0.171; p = 0.841)	0.064 (CI = +/-0.079; p = 0.089)	-0.019 (CI = +/-0.212; p = 0.824)	0.024 (CI = +/-0.177; p = 0.744)	0.115	-1.40%	+0.98%	
Frequency	2014.1	0.078 (CI = +/-0.448; p = 0.655)	0.052 (CI = +/-0.107; p = 0.250)	-0.082 (CI = +/-0.367; p = 0.569)	-0.068 (CI = +/-0.452; p = 0.696)	-0.040	+8.11%	+0.98%	
Frequency	2014.2	0.010 (CI = +/-0.053; p = 0.636)	0.052 (CI = +/-0.107; p = 0.250)	-0.048 (CI = +/-0.204; p = 0.552)		-0.031			+0.98%
Frequency	2015.2	0.010 (CI = +/-0.053; p = 0.636)	0.052 (CI = +/-0.107; p = 0.250)			0.011			+0.98%
Frequency	2016.1	0.019 (CI = +/-0.089; p = 0.544)	0.041 (CI = +/-0.151; p = 0.454)			-0.066			+1.92%

AB Total

Coverage = AB Total
End Trend Period = 2018.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2015-07-01
Future Trend Start Date = 2015-07-01

Fit	Start Date	Time	Scalar shift	Trend shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.014 (CI = +/-0.019; p = 0.133)	0.158 (CI = +/-0.231; p = 0.170)	0.074 (CI = +/-0.092; p = 0.111)	0.723	+1.40%	+9.18%	
Loss Cost	2005.2	0.013 (CI = +/-0.021; p = 0.195)	0.161 (CI = +/-0.238; p = 0.175)	0.075 (CI = +/-0.095; p = 0.117)	0.713	+1.33%	+9.18%	
Loss Cost	2006.1	0.021 (CI = +/-0.021; p = 0.050)	0.135 (CI = +/-0.226; p = 0.228)	0.067 (CI = +/-0.090; p = 0.136)	0.757	+2.12%	+9.18%	
Loss Cost	2006.2	0.016 (CI = +/-0.023; p = 0.158)	0.151 (CI = +/-0.226; p = 0.180)	0.072 (CI = +/-0.090; p = 0.110)	0.749	+1.61%	+9.18%	
Loss Cost	2007.1	0.019 (CI = +/-0.025; p = 0.134)	0.142 (CI = +/-0.233; p = 0.219)	0.069 (CI = +/-0.092; p = 0.134)	0.748	+1.92%	+9.18%	
Loss Cost	2007.2	0.013 (CI = +/-0.028; p = 0.330)	0.157 (CI = +/-0.236; p = 0.178)	0.074 (CI = +/-0.093; p = 0.110)	0.739	+1.35%	+9.18%	
Loss Cost	2008.1	0.020 (CI = +/-0.031; p = 0.191)	0.139 (CI = +/-0.239; p = 0.235)	0.068 (CI = +/-0.094; p = 0.148)	0.752	+2.03%	+9.18%	
Loss Cost	2008.2	0.013 (CI = +/-0.035; p = 0.456)	0.158 (CI = +/-0.243; p = 0.187)	0.075 (CI = +/-0.096; p = 0.115)	0.741	+1.27%	+9.18%	
Loss Cost	2009.1	0.024 (CI = +/-0.039; p = 0.202)	0.131 (CI = +/-0.241; p = 0.265)	0.064 (CI = +/-0.095; p = 0.175)	0.768	+2.45%	+9.18%	
Loss Cost	2009.2	0.022 (CI = +/-0.046; p = 0.327)	0.137 (CI = +/-0.255; p = 0.270)	0.066 (CI = +/-0.102; p = 0.184)	0.750	+2.19%	+9.18%	
Loss Cost	2010.1	0.038 (CI = +/-0.052; p = 0.142)	0.105 (CI = +/-0.256; p = 0.392)	0.050 (CI = +/-0.103; p = 0.310)	0.775	+3.83%	+9.18%	
Loss Cost	2010.2	0.026 (CI = +/-0.062; p = 0.376)	0.125 (CI = +/-0.269; p = 0.330)	0.062 (CI = +/-0.111; p = 0.249)	0.752	+2.67%	+9.18%	
Loss Cost	2011.1	0.045 (CI = +/-0.075; p = 0.221)	0.095 (CI = +/-0.281; p = 0.472)	0.043 (CI = +/-0.119; p = 0.441)	0.761	+4.55%	+9.18%	
Loss Cost	2011.2	0.022 (CI = +/-0.094; p = 0.614)	0.129 (CI = +/-0.298; p = 0.358)	0.066 (CI = +/-0.133; p = 0.297)	0.732	+2.23%	+9.18%	
Loss Cost	2012.1	0.036 (CI = +/-0.127; p = 0.541)	0.111 (CI = +/-0.333; p = 0.470)	0.052 (CI = +/-0.161; p = 0.482)	0.715	+3.62%	+9.18%	
Loss Cost	2012.2	-0.001 (CI = +/-0.175; p = 0.991)	0.153 (CI = +/-0.373; p = 0.371)	0.089 (CI = +/-0.204; p = 0.345)	0.671	-0.09%	+9.18%	
Loss Cost	2013.1	0.081 (CI = +/-0.251; p = 0.469)	0.071 (CI = +/-0.417; p = 0.699)	0.007 (CI = +/-0.272; p = 0.956)	0.701	+8.47%	+9.18%	
Loss Cost	2013.2	0.033 (CI = +/-0.439; p = 0.859)	0.111 (CI = +/-0.542; p = 0.633)	0.055 (CI = +/-0.454; p = 0.778)	0.605	+3.37%	+9.18%	
Loss Cost	2014.1	0.514 (CI = +/-0.783; p = 0.152)	-0.209 (CI = +/-0.662; p = 0.453)	-0.426 (CI = +/-0.790; p = 0.224)	0.725	+67.22%	+9.18%	
Loss Cost	2014.2	0.088 (CI = +/-0.105; p = 0.083)	0.004 (CI = +/-0.395; p = 0.981)		0.478			+9.18%
Loss Cost	2015.2	0.088 (CI = +/-0.105; p = 0.083)			0.379			+9.18%
Loss Cost	2016.1	0.134 (CI = +/-0.122; p = 0.038)			0.623			+14.29%
Severity	2005.1	0.029 (CI = +/-0.016; p = 0.001)	0.093 (CI = +/-0.198; p = 0.342)	0.049 (CI = +/-0.079; p = 0.212)	0.795	+2.94%	+8.13%	
Severity	2005.2	0.029 (CI = +/-0.018; p = 0.002)	0.092 (CI = +/-0.204; p = 0.357)	0.049 (CI = +/-0.081; p = 0.224)	0.783	+2.95%	+8.13%	
Severity	2006.1	0.034 (CI = +/-0.019; p = 0.001)	0.078 (CI = +/-0.203; p = 0.436)	0.045 (CI = +/-0.081; p = 0.264)	0.795	+3.41%	+8.13%	
Severity	2006.2	0.026 (CI = +/-0.019; p = 0.010)	0.101 (CI = +/-0.192; p = 0.284)	0.052 (CI = +/-0.076; p = 0.168)	0.797	+2.64%	+8.13%	
Severity	2007.1	0.022 (CI = +/-0.021; p = 0.044)	0.114 (CI = +/-0.194; p = 0.233)	0.056 (CI = +/-0.077; p = 0.140)	0.786	+2.20%	+8.13%	
Severity	2007.2	0.011 (CI = +/-0.021; p = 0.265)	0.144 (CI = +/-0.172; p = 0.096)	0.067 (CI = +/-0.068; p = 0.053)	0.811	+1.13%	+8.13%	
Severity	2008.1	0.009 (CI = +/-0.023; p = 0.446)	0.151 (CI = +/-0.179; p = 0.092)	0.070 (CI = +/-0.070; p = 0.053)	0.803	+0.87%	+8.13%	
Severity	2008.2	-0.004 (CI = +/-0.022; p = 0.687)	0.183 (CI = +/-0.154; p = 0.023)	0.082 (CI = +/-0.061; p = 0.011)	0.842	-0.43%	+8.13%	
Severity	2009.1	0.000 (CI = +/-0.025; p = 0.984)	0.173 (CI = +/-0.159; p = 0.035)	0.078 (CI = +/-0.063; p = 0.019)	0.847	+0.02%	+8.13%	
Severity	2009.2	-0.001 (CI = +/-0.030; p = 0.917)	0.176 (CI = +/-0.168; p = 0.041)	0.080 (CI = +/-0.067; p = 0.023)	0.840	-0.15%	+8.13%	
Severity	2010.1	0.005 (CI = +/-0.036; p = 0.776)	0.164 (CI = +/-0.176; p = 0.065)	0.073 (CI = +/-0.071; p = 0.043)	0.843	+0.48%	+8.13%	
Severity	2010.2	0.002 (CI = +/-0.044; p = 0.923)	0.169 (CI = +/-0.189; p = 0.075)	0.076 (CI = +/-0.078; p = 0.054)	0.834	+0.20%	+8.13%	
Severity	2011.1	0.008 (CI = +/-0.055; p = 0.769)	0.160 (CI = +/-0.204; p = 0.112)	0.071 (CI = +/-0.087; p = 0.100)	0.828	+0.75%	+8.13%	
Severity	2011.2	-0.027 (CI = +/-0.058; p = 0.329)	0.211 (CI = +/-0.183; p = 0.028)	0.105 (CI = +/-0.082; p = 0.017)	0.861	-2.63%	+8.13%	
Severity	2012.1	-0.019 (CI = +/-0.078; p = 0.591)	0.201 (CI = +/-0.204; p = 0.053)	0.097 (CI = +/-0.099; p = 0.053)	0.856	-1.89%	+8.13%	
Severity	2012.2	-0.031 (CI = +/-0.110; p = 0.538)	0.215 (CI = +/-0.234; p = 0.068)	0.109 (CI = +/-0.128; p = 0.086)	0.843	-3.03%	+8.13%	
Severity	2013.1	0.046 (CI = +/-0.140; p = 0.458)	0.137 (CI = +/-0.233; p = 0.206)	0.032 (CI = +/-0.152; p = 0.637)	0.888	+4.76%	+8.13%	
Severity	2013.2	0.047 (CI = +/-0.247; p = 0.657)	0.137 (CI = +/-0.305; p = 0.316)	0.031 (CI = +/-0.256; p = 0.778)	0.855	+4.84%	+8.13%	
Severity	2014.1	0.333 (CI = +/-0.425; p = 0.100)	-0.054 (CI = +/-0.359; p = 0.716)	-0.255 (CI = +/-0.429; p = 0.187)	0.898	+39.51%	+8.13%	
Severity	2014.2	0.078 (CI = +/-0.057; p = 0.017)	0.074 (CI = +/-0.214; p = 0.418)		0.806			+8.13%
Severity	2015.2	0.078 (CI = +/-0.057; p = 0.017)			0.658			
Severity	2016.1	0.108 (CI = +/-0.055; p = 0.006)			0.849			+11.36%
Frequency	2005.1	-0.015 (CI = +/-0.012; p = 0.020)	0.065 (CI = +/-0.155; p = 0.392)	0.025 (CI = +/-0.062; p = 0.417)	0.115	-1.50%	+0.98%	
Frequency	2005.2	-0.016 (CI = +/-0.014; p = 0.026)	0.068 (CI = +/-0.160; p = 0.385)	0.026 (CI = +/-0.064; p = 0.413)	0.103	-1.58%	+0.98%	
Frequency	2006.1	-0.013 (CI = +/-0.015; p = 0.092)	0.057 (CI = +/-0.160; p = 0.465)	0.022 (CI = +/-0.063; p = 0.473)	0.018	-1.25%	+0.98%	
Frequency	2006.2	-0.010 (CI = +/-0.016; p = 0.212)	0.049 (CI = +/-0.163; p = 0.535)	0.020 (CI = +/-0.065; p = 0.529)	-0.036	-1.01%	+0.98%	
Frequency	2007.1	-0.003 (CI = +/-0.016; p = 0.722)	0.027 (CI = +/-0.150; p = 0.706)	0.013 (CI = +/-0.059; p = 0.663)	-0.078	-0.28%	+0.98%	
Frequency	2007.2	0.002 (CI = +/-0.018; p = 0.802)	0.013 (CI = +/-0.148; p = 0.851)	0.008 (CI = +/-0.058; p = 0.788)	-0.057	+0.21%	+0.98%	
Frequency	2008.1	0.012 (CI = +/-0.017; p = 0.168)	-0.012 (CI = +/-0.129; p = 0.852)	-0.002 (CI = +/-0.051; p = 0.942)	0.114	+1.16%	+0.98%	
Frequency	2008.2	0.017 (CI = +/-0.018; p = 0.070)	-0.025 (CI = +/-0.128; p = 0.684)	-0.007 (CI = +/-0.051; p = 0.768)	0.199	+1.70%	+0.98%	
Frequency	2009.1	0.024 (CI = +/-0.020; p = 0.022)	-0.042 (CI = +/-0.125; p = 0.489)	-0.014 (CI = +/-0.049; p = 0.548)	0.311	+2.42%	+0.98%	
Frequency	2009.2	0.023 (CI = +/-0.024; p = 0.055)	-0.040 (CI = +/-0.132; p = 0.529)	-0.013 (CI = +/-0.053; p = 0.592)	0.215	+2.34%	+0.98%	
Frequency	2010.1	0.033 (CI = +/-0.026; p = 0.018)	-0.059 (CI = +/-0.129; p = 0.342)	-0.023 (CI = +/-0.052; p = 0.357)	0.332	+3.33%	+0.98%	
Frequency	2010.2	0.024 (CI = +/-0.031; p = 0.109)	-0.044 (CI = +/-0.132; p = 0.487)	-0.015 (CI = +/-0.054; p = 0.569)	0.118	+2.46%	+0.98%	
Frequency	2011.1	0.037 (CI = +/-0.035; p = 0.042)	-0.065 (CI = +/-0.132; p = 0.304)	-0.027 (CI = +/-0.056; p = 0.306)	0.244	+3.77%	+0.98%	
Frequency	2011.2	0.049 (CI = +/-0.044; p = 0.033)	-0.082 (CI = +/-0.139; p = 0.216)	-0.039 (CI = +/-0.062; p = 0.192)	0.274	+4.98%	+0.98%	
Frequency	2012.1	0.055 (CI = +/-0.059; p = 0.065)	-0.090 (CI = +/-0.155; p = 0.220)	-0.045 (CI = +/-0.075; p = 0.208)	0.162	+5.62%	+0.98%	
Frequency	2012.2	0.030 (CI = +/-0.078; p = 0.405)	-0.061 (CI = +/-0.167; p = 0.422)	-0.020 (CI = +/-0.091; p = 0.624)	-0.221	+3.03%	+0.98%	
Frequency	2013.1	0.035 (CI = +/-0.121; p = 0.519)	-0.066 (CI = +/-0.202; p = 0.463)	-0.025 (CI = +/-0.132; p = 0.666)	-0.304	+3.54%	+0.98%	
Frequency	2013.2	-0.014 (CI = +/-0.205; p = 0.872)	-0.025 (CI = +/-0.253; p = 0.814)	0.024 (CI = +/-0.212; p = 0.793)	-0.393	-1.40%	+0.98%	
Frequency	2014.1	0.181 (CI = +/-0.394; p = 0.290)	-0.156 (CI = +/-0.333; p = 0.283)	-0.171 (CI = +/-0.397; p = 0.318)	-0.208	+19.86%	+0.98%	
Frequency	2014.2	0.010 (CI = +/-0.053; p = 0.655)	-0.070 (CI = +/-0.199; p = 0.407)		-0.198			+0.98%
Frequency	2015.2	0.010 (CI = +/-0.053; p = 0.655)			-0.148			+0.98%
Frequency	2016.1	0.026 (CI = +/-0.071; p = 0.369)			0.004			+2.63%

AB Total

Coverage = AB Total

End Trend Period = 2015.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2008.1	0.021 (CI = +/-0.013; p = 0.004)	0.183 (CI = +/-0.056; p = 0.000)	0.816	+2.13%
Loss Cost	2008.2	0.020 (CI = +/-0.015; p = 0.013)	0.181 (CI = +/-0.061; p = 0.000)	0.778	+2.06%
Severity	2008.1	0.012 (CI = +/-0.018; p = 0.171)	0.114 (CI = +/-0.076; p = 0.007)	0.435	+1.19%
Severity	2008.2	0.004 (CI = +/-0.017; p = 0.613)	0.095 (CI = +/-0.070; p = 0.012)	0.348	+0.41%
Frequency	2008.1	0.009 (CI = +/-0.013; p = 0.154)	0.068 (CI = +/-0.058; p = 0.025)	0.331	+0.94%
Frequency	2008.2	0.016 (CI = +/-0.012; p = 0.012)	0.085 (CI = +/-0.048; p = 0.002)	0.604	+1.64%

AB Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2015.1	0.093 (CI = +/-0.046; p = 0.002)	0.078 (CI = +/-0.133; p = 0.210)	0.741	+9.79%
Loss Cost	2015.2	0.084 (CI = +/-0.057; p = 0.011)	0.064 (CI = +/-0.148; p = 0.330)	0.604	+8.81%
Loss Cost	2016.1	0.105 (CI = +/-0.069; p = 0.011)	0.033 (CI = +/-0.159; p = 0.611)	0.685	+11.07%
Severity	2015.1	0.086 (CI = +/-0.028; p = 0.000)	0.033 (CI = +/-0.080; p = 0.363)	0.865	+9.03%
Severity	2015.2	0.079 (CI = +/-0.033; p = 0.001)	0.022 (CI = +/-0.085; p = 0.553)	0.807	+8.23%
Severity	2016.1	0.095 (CI = +/-0.033; p = 0.001)	-0.003 (CI = +/-0.075; p = 0.933)	0.889	+10.00%
Frequency	2015.1	0.007 (CI = +/-0.021; p = 0.461)	0.045 (CI = +/-0.060; p = 0.123)	0.203	+0.70%
Frequency	2015.2	0.005 (CI = +/-0.027; p = 0.642)	0.043 (CI = +/-0.070; p = 0.188)	0.052	+0.54%
Frequency	2016.1	0.010 (CI = +/-0.037; p = 0.529)	0.036 (CI = +/-0.085; p = 0.325)	0.009	+0.98%

CL

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.019 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.073; p = 0.039)	0.470	+1.93%
Loss Cost	2005.2	0.016 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.069; p = 0.070)	0.394	+1.65%
Loss Cost	2006.1	0.014 (CI = +/-0.008; p = 0.002)	0.076 (CI = +/-0.066; p = 0.026)	0.378	+1.38%
Loss Cost	2006.2	0.012 (CI = +/-0.008; p = 0.009)	0.067 (CI = +/-0.066; p = 0.046)	0.288	+1.17%
Loss Cost	2007.1	0.012 (CI = +/-0.009; p = 0.010)	0.064 (CI = +/-0.068; p = 0.066)	0.293	+1.24%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.006)	0.071 (CI = +/-0.069; p = 0.044)	0.332	+1.42%
Loss Cost	2008.1	0.016 (CI = +/-0.010; p = 0.003)	0.062 (CI = +/-0.069; p = 0.079)	0.376	+1.65%
Loss Cost	2008.2	0.019 (CI = +/-0.010; p = 0.001)	0.073 (CI = +/-0.067; p = 0.034)	0.465	+1.96%
Loss Cost	2009.1	0.022 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.067; p = 0.065)	0.520	+2.24%
Loss Cost	2009.2	0.024 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.068; p = 0.044)	0.540	+2.47%
Loss Cost	2010.1	0.027 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.068; p = 0.083)	0.585	+2.77%
Loss Cost	2010.2	0.024 (CI = +/-0.012; p = 0.001)	0.050 (CI = +/-0.068; p = 0.140)	0.492	+2.46%
Loss Cost	2011.1	0.024 (CI = +/-0.014; p = 0.003)	0.051 (CI = +/-0.073; p = 0.158)	0.461	+2.43%
Loss Cost	2011.2	0.028 (CI = +/-0.015; p = 0.001)	0.061 (CI = +/-0.074; p = 0.094)	0.514	+2.81%
Loss Cost	2012.1	0.023 (CI = +/-0.016; p = 0.008)	0.073 (CI = +/-0.075; p = 0.053)	0.482	+2.37%
Loss Cost	2012.2	0.018 (CI = +/-0.017; p = 0.036)	0.060 (CI = +/-0.072; p = 0.095)	0.330	+1.83%
Loss Cost	2013.1	0.018 (CI = +/-0.020; p = 0.063)	0.059 (CI = +/-0.079; p = 0.128)	0.313	+1.86%
Loss Cost	2013.2	0.014 (CI = +/-0.022; p = 0.183)	0.050 (CI = +/-0.083; p = 0.209)	0.134	+1.43%
Loss Cost	2014.1	0.018 (CI = +/-0.026; p = 0.156)	0.042 (CI = +/-0.091; p = 0.325)	0.156	+1.81%
Loss Cost	2014.2	0.015 (CI = +/-0.032; p = 0.294)	0.037 (CI = +/-0.101; p = 0.420)	-0.002	+1.56%
Loss Cost	2015.1	0.020 (CI = +/-0.040; p = 0.277)	0.029 (CI = +/-0.115; p = 0.571)	0.005	+2.02%
Loss Cost	2015.2	0.020 (CI = +/-0.052; p = 0.391)	0.028 (CI = +/-0.134; p = 0.625)	-0.123	+1.98%
Loss Cost	2016.1	0.019 (CI = +/-0.073; p = 0.541)	0.030 (CI = +/-0.167; p = 0.666)	-0.205	+1.88%
Severity	2005.1	0.041 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.055; p = 0.102)	0.860	+4.18%
Severity	2005.2	0.039 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.054; p = 0.168)	0.848	+4.00%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.051; p = 0.063)	0.848	+3.77%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.046; p = 0.112)	0.850	+3.50%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.042; p = 0.027)	0.857	+3.25%
Severity	2007.2	0.030 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.039; p = 0.049)	0.847	+3.06%
Severity	2008.1	0.030 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.041; p = 0.047)	0.831	+3.01%
Severity	2008.2	0.031 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.042; p = 0.037)	0.824	+3.10%
Severity	2009.1	0.033 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.040; p = 0.073)	0.852	+3.33%
Severity	2009.2	0.034 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.041; p = 0.049)	0.850	+3.47%
Severity	2010.1	0.034 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.044; p = 0.067)	0.837	+3.49%
Severity	2010.2	0.033 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.045; p = 0.106)	0.803	+3.37%
Severity	2011.1	0.031 (CI = +/-0.009; p = 0.000)	0.044 (CI = +/-0.046; p = 0.061)	0.783	+3.14%
Severity	2011.2	0.028 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.043; p = 0.108)	0.743	+2.82%
Severity	2012.1	0.027 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.046; p = 0.095)	0.709	+2.69%
Severity	2012.2	0.024 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.046; p = 0.164)	0.628	+2.39%
Severity	2013.1	0.021 (CI = +/-0.012; p = 0.003)	0.039 (CI = +/-0.047; p = 0.099)	0.584	+2.08%
Severity	2013.2	0.017 (CI = +/-0.012; p = 0.013)	0.031 (CI = +/-0.047; p = 0.173)	0.438	+1.71%
Severity	2014.1	0.012 (CI = +/-0.013; p = 0.066)	0.041 (CI = +/-0.046; p = 0.077)	0.413	+1.24%
Severity	2014.2	0.007 (CI = +/-0.013; p = 0.257)	0.031 (CI = +/-0.043; p = 0.132)	0.187	+0.72%
Severity	2015.1	0.005 (CI = +/-0.017; p = 0.515)	0.035 (CI = +/-0.049; p = 0.130)	0.177	+0.49%
Severity	2015.2	0.002 (CI = +/-0.021; p = 0.790)	0.031 (CI = +/-0.055; p = 0.212)	0.003	+0.24%
Severity	2016.1	0.002 (CI = +/-0.030; p = 0.886)	0.032 (CI = +/-0.069; p = 0.278)	-0.050	+0.18%
Frequency	2005.1	-0.022 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.064; p = 0.327)	0.547	-2.16%
Frequency	2005.2	-0.023 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.066; p = 0.418)	0.554	-2.26%
Frequency	2006.1	-0.023 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.068; p = 0.404)	0.530	-2.30%
Frequency	2006.2	-0.023 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.071; p = 0.386)	0.497	-2.25%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.067; p = 0.626)	0.426	-1.95%
Frequency	2007.2	-0.016 (CI = +/-0.008; p = 0.001)	0.031 (CI = +/-0.061; p = 0.297)	0.380	-1.59%
Frequency	2008.1	-0.013 (CI = +/-0.008; p = 0.004)	0.020 (CI = +/-0.059; p = 0.489)	0.278	-1.32%
Frequency	2008.2	-0.011 (CI = +/-0.009; p = 0.015)	0.028 (CI = +/-0.058; p = 0.329)	0.215	-1.11%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.034)	0.026 (CI = +/-0.061; p = 0.389)	0.151	-1.05%
Frequency	2009.2	-0.010 (CI = +/-0.011; p = 0.070)	0.029 (CI = +/-0.064; p = 0.358)	0.115	-0.97%
Frequency	2010.1	-0.007 (CI = +/-0.011; p = 0.205)	0.019 (CI = +/-0.065; p = 0.536)	0.000	-0.70%
Frequency	2010.2	-0.009 (CI = +/-0.012; p = 0.145)	0.014 (CI = +/-0.067; p = 0.674)	0.029	-0.88%
Frequency	2011.1	-0.007 (CI = +/-0.014; p = 0.295)	0.007 (CI = +/-0.071; p = 0.824)	-0.050	-0.69%
Frequency	2011.2	0.000 (CI = +/-0.012; p = 0.976)	0.027 (CI = +/-0.057; p = 0.336)	-0.067	-0.02%
Frequency	2012.1	-0.003 (CI = +/-0.013; p = 0.614)	0.035 (CI = +/-0.059; p = 0.225)	-0.016	-0.31%
Frequency	2012.2	-0.006 (CI = +/-0.014; p = 0.416)	0.029 (CI = +/-0.062; p = 0.330)	-0.019	-0.55%
Frequency	2013.1	-0.002 (CI = +/-0.016; p = 0.769)	0.020 (CI = +/-0.065; p = 0.501)	-0.127	-0.22%
Frequency	2013.2	-0.003 (CI = +/-0.019; p = 0.753)	0.019 (CI = +/-0.071; p = 0.558)	-0.146	-0.27%
Frequency	2014.1	0.006 (CI = +/-0.019; p = 0.516)	0.001 (CI = +/-0.065; p = 0.971)	-0.161	+0.57%
Frequency	2014.2	0.008 (CI = +/-0.023; p = 0.419)	0.006 (CI = +/-0.072; p = 0.851)	-0.141	+0.84%
Frequency	2015.1	0.015 (CI = +/-0.027; p = 0.223)	-0.006 (CI = +/-0.077; p = 0.851)	-0.024	+1.52%
Frequency	2015.2	0.017 (CI = +/-0.034; p = 0.265)	-0.003 (CI = +/-0.089; p = 0.933)	-0.064	+1.73%
Frequency	2016.1	0.017 (CI = +/-0.048; p = 0.410)	-0.003 (CI = +/-0.110; p = 0.952)	-0.201	+1.70%

CL

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.020 (CI = +/-0.009; p = 0.000)	0.401	+1.98%
Loss Cost	2005.2	0.016 (CI = +/-0.009; p = 0.001)	0.336	+1.65%
Loss Cost	2006.1	0.014 (CI = +/-0.009; p = 0.003)	0.269	+1.44%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.013)	0.190	+1.17%
Loss Cost	2007.1	0.013 (CI = +/-0.010; p = 0.010)	0.212	+1.29%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.009)	0.228	+1.42%
Loss Cost	2008.1	0.017 (CI = +/-0.011; p = 0.003)	0.308	+1.71%
Loss Cost	2008.2	0.019 (CI = +/-0.011; p = 0.002)	0.358	+1.96%
Loss Cost	2009.1	0.023 (CI = +/-0.011; p = 0.000)	0.452	+2.32%
Loss Cost	2009.2	0.024 (CI = +/-0.012; p = 0.001)	0.451	+2.47%
Loss Cost	2010.1	0.028 (CI = +/-0.013; p = 0.000)	0.530	+2.86%
Loss Cost	2010.2	0.024 (CI = +/-0.013; p = 0.001)	0.450	+2.46%
Loss Cost	2011.1	0.025 (CI = +/-0.014; p = 0.002)	0.420	+2.52%
Loss Cost	2011.2	0.028 (CI = +/-0.016; p = 0.002)	0.442	+2.81%
Loss Cost	2012.1	0.025 (CI = +/-0.018; p = 0.009)	0.352	+2.55%
Loss Cost	2012.2	0.018 (CI = +/-0.018; p = 0.048)	0.212	+1.83%
Loss Cost	2013.1	0.020 (CI = +/-0.021; p = 0.054)	0.216	+2.05%
Loss Cost	2013.2	0.014 (CI = +/-0.023; p = 0.195)	0.070	+1.43%
Loss Cost	2014.1	0.020 (CI = +/-0.026; p = 0.118)	0.149	+1.99%
Loss Cost	2014.2	0.015 (CI = +/-0.031; p = 0.283)	0.029	+1.56%
Loss Cost	2015.1	0.022 (CI = +/-0.037; p = 0.212)	0.085	+2.19%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.361)	-0.005	+1.98%
Loss Cost	2016.1	0.021 (CI = +/-0.063; p = 0.438)	-0.046	+2.16%
Severity	2005.1	0.041 (CI = +/-0.007; p = 0.000)	0.851	+4.21%
Severity	2005.2	0.039 (CI = +/-0.007; p = 0.000)	0.843	+4.00%
Severity	2006.1	0.037 (CI = +/-0.007; p = 0.000)	0.831	+3.81%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.839	+3.50%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	0.830	+3.29%
Severity	2007.2	0.030 (CI = +/-0.006; p = 0.000)	0.824	+3.06%
Severity	2008.1	0.030 (CI = +/-0.006; p = 0.000)	0.805	+3.05%
Severity	2008.2	0.031 (CI = +/-0.007; p = 0.000)	0.790	+3.10%
Severity	2009.1	0.033 (CI = +/-0.007; p = 0.000)	0.833	+3.38%
Severity	2009.2	0.034 (CI = +/-0.007; p = 0.000)	0.823	+3.47%
Severity	2010.1	0.035 (CI = +/-0.008; p = 0.000)	0.811	+3.56%
Severity	2010.2	0.033 (CI = +/-0.009; p = 0.000)	0.781	+3.37%
Severity	2011.1	0.032 (CI = +/-0.010; p = 0.000)	0.741	+3.22%
Severity	2011.2	0.028 (CI = +/-0.009; p = 0.000)	0.710	+2.82%
Severity	2012.1	0.027 (CI = +/-0.011; p = 0.000)	0.662	+2.78%
Severity	2012.2	0.024 (CI = +/-0.011; p = 0.000)	0.593	+2.39%
Severity	2013.1	0.022 (CI = +/-0.013; p = 0.003)	0.506	+2.21%
Severity	2013.2	0.017 (CI = +/-0.013; p = 0.015)	0.379	+1.71%
Severity	2014.1	0.014 (CI = +/-0.015; p = 0.061)	0.239	+1.41%
Severity	2014.2	0.007 (CI = +/-0.014; p = 0.294)	0.023	+0.72%
Severity	2015.1	0.007 (CI = +/-0.018; p = 0.396)	-0.022	+0.71%
Severity	2015.2	0.002 (CI = +/-0.022; p = 0.801)	-0.132	+0.24%
Severity	2016.1	0.005 (CI = +/-0.029; p = 0.695)	-0.135	+0.49%
Frequency	2005.1	-0.022 (CI = +/-0.007; p = 0.000)	0.547	-2.14%
Frequency	2005.2	-0.023 (CI = +/-0.008; p = 0.000)	0.559	-2.26%
Frequency	2006.1	-0.023 (CI = +/-0.008; p = 0.000)	0.536	-2.28%
Frequency	2006.2	-0.023 (CI = +/-0.009; p = 0.000)	0.501	-2.25%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.444	-1.93%
Frequency	2007.2	-0.016 (CI = +/-0.008; p = 0.001)	0.377	-1.59%
Frequency	2008.1	-0.013 (CI = +/-0.008; p = 0.004)	0.294	-1.30%
Frequency	2008.2	-0.011 (CI = +/-0.009; p = 0.015)	0.214	-1.11%
Frequency	2009.1	-0.010 (CI = +/-0.010; p = 0.037)	0.161	-1.02%
Frequency	2009.2	-0.010 (CI = +/-0.011; p = 0.068)	0.120	-0.97%
Frequency	2010.1	-0.007 (CI = +/-0.011; p = 0.214)	0.034	-0.67%
Frequency	2010.2	-0.009 (CI = +/-0.012; p = 0.135)	0.075	-0.88%
Frequency	2011.1	-0.007 (CI = +/-0.013; p = 0.287)	0.012	-0.68%
Frequency	2011.2	0.000 (CI = +/-0.012; p = 0.976)	-0.067	-0.02%
Frequency	2012.1	-0.002 (CI = +/-0.013; p = 0.715)	-0.061	-0.22%
Frequency	2012.2	-0.006 (CI = +/-0.014; p = 0.415)	-0.021	-0.55%
Frequency	2013.1	-0.002 (CI = +/-0.015; p = 0.829)	-0.079	-0.16%
Frequency	2013.2	-0.003 (CI = +/-0.018; p = 0.746)	-0.080	-0.27%
Frequency	2014.1	0.006 (CI = +/-0.017; p = 0.485)	-0.045	+0.57%
Frequency	2014.2	0.008 (CI = +/-0.021; p = 0.391)	-0.019	+0.84%
Frequency	2015.1	0.015 (CI = +/-0.024; p = 0.196)	0.099	+1.48%
Frequency	2015.2	0.017 (CI = +/-0.031; p = 0.226)	0.087	+1.73%
Frequency	2016.1	0.017 (CI = +/-0.041; p = 0.359)	-0.002	+1.67%

CL

Coverage = CL

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.021 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.072; p = 0.022)	0.505	+2.12%
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.070; p = 0.043)	0.429	+1.83%
Loss Cost	2006.1	0.015 (CI = +/-0.009; p = 0.001)	0.084 (CI = +/-0.067; p = 0.016)	0.416	+1.56%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.005)	0.074 (CI = +/-0.067; p = 0.030)	0.324	+1.33%
Loss Cost	2007.1	0.014 (CI = +/-0.010; p = 0.006)	0.071 (CI = +/-0.069; p = 0.045)	0.330	+1.42%
Loss Cost	2007.2	0.016 (CI = +/-0.010; p = 0.003)	0.080 (CI = +/-0.069; p = 0.025)	0.382	+1.65%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.001)	0.071 (CI = +/-0.069; p = 0.045)	0.431	+1.90%
Loss Cost	2008.2	0.023 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.065; p = 0.013)	0.542	+2.29%
Loss Cost	2009.1	0.026 (CI = +/-0.010; p = 0.000)	0.075 (CI = +/-0.064; p = 0.023)	0.605	+2.61%
Loss Cost	2009.2	0.029 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.063; p = 0.010)	0.647	+2.93%
Loss Cost	2010.1	0.032 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.061; p = 0.019)	0.700	+3.27%
Loss Cost	2010.2	0.030 (CI = +/-0.012; p = 0.000)	0.067 (CI = +/-0.063; p = 0.038)	0.624	+3.00%
Loss Cost	2011.1	0.030 (CI = +/-0.014; p = 0.000)	0.067 (CI = +/-0.067; p = 0.051)	0.601	+3.00%
Loss Cost	2011.2	0.035 (CI = +/-0.014; p = 0.000)	0.083 (CI = +/-0.062; p = 0.013)	0.699	+3.58%
Loss Cost	2012.1	0.031 (CI = +/-0.014; p = 0.000)	0.093 (CI = +/-0.062; p = 0.007)	0.692	+3.17%
Loss Cost	2012.2	0.026 (CI = +/-0.015; p = 0.003)	0.081 (CI = +/-0.062; p = 0.015)	0.587	+2.68%
Loss Cost	2013.1	0.027 (CI = +/-0.018; p = 0.007)	0.079 (CI = +/-0.067; p = 0.026)	0.579	+2.78%
Loss Cost	2013.2	0.025 (CI = +/-0.021; p = 0.029)	0.073 (CI = +/-0.074; p = 0.053)	0.429	+2.49%
Loss Cost	2014.1	0.030 (CI = +/-0.025; p = 0.023)	0.063 (CI = +/-0.078; p = 0.098)	0.483	+3.02%
Loss Cost	2014.2	0.031 (CI = +/-0.031; p = 0.055)	0.065 (CI = +/-0.090; p = 0.133)	0.360	+3.11%
Loss Cost	2015.1	0.037 (CI = +/-0.038; p = 0.055)	0.055 (CI = +/-0.100; p = 0.226)	0.407	+3.80%
Loss Cost	2015.2	0.045 (CI = +/-0.052; p = 0.073)	0.067 (CI = +/-0.118; p = 0.204)	0.370	+4.65%
Loss Cost	2016.1	0.048 (CI = +/-0.074; p = 0.147)	0.064 (CI = +/-0.150; p = 0.301)	0.305	+4.92%
Severity	2005.1	0.043 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.051; p = 0.030)	0.886	+4.43%
Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.050; p = 0.056)	0.875	+4.26%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.047; p = 0.015)	0.879	+4.02%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.042; p = 0.028)	0.883	+3.75%
Severity	2007.1	0.034 (CI = +/-0.005; p = 0.000)	0.057 (CI = +/-0.036; p = 0.004)	0.896	+3.50%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.035; p = 0.007)	0.889	+3.31%
Severity	2008.1	0.032 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.036; p = 0.007)	0.878	+3.27%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.036; p = 0.004)	0.881	+3.42%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.032; p = 0.005)	0.916	+3.68%
Severity	2009.2	0.038 (CI = +/-0.005; p = 0.000)	0.056 (CI = +/-0.029; p = 0.001)	0.930	+3.90%
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.031; p = 0.002)	0.925	+3.95%
Severity	2010.2	0.038 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.033; p = 0.004)	0.907	+3.88%
Severity	2011.1	0.036 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.032; p = 0.002)	0.907	+3.67%
Severity	2011.2	0.033 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.030; p = 0.003)	0.896	+3.39%
Severity	2012.1	0.032 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.031; p = 0.003)	0.884	+3.29%
Severity	2012.2	0.030 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.032; p = 0.007)	0.850	+3.06%
Severity	2013.1	0.027 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.031; p = 0.003)	0.851	+2.79%
Severity	2013.2	0.025 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.031; p = 0.007)	0.796	+2.50%
Severity	2014.1	0.020 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.025; p = 0.001)	0.853	+2.06%
Severity	2014.2	0.016 (CI = +/-0.007; p = 0.001)	0.048 (CI = +/-0.021; p = 0.001)	0.831	+1.64%
Severity	2015.1	0.015 (CI = +/-0.009; p = 0.008)	0.050 (CI = +/-0.024; p = 0.002)	0.833	+1.49%
Severity	2015.2	0.016 (CI = +/-0.013; p = 0.023)	0.052 (CI = +/-0.029; p = 0.006)	0.776	+1.62%
Severity	2016.1	0.017 (CI = +/-0.018; p = 0.057)	0.051 (CI = +/-0.037; p = 0.019)	0.767	+1.74%
Frequency	2005.1	-0.022 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.066; p = 0.380)	0.537	-2.21%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.068; p = 0.492)	0.546	-2.33%
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.071; p = 0.474)	0.523	-2.37%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.074; p = 0.457)	0.488	-2.33%
Frequency	2007.1	-0.020 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.070; p = 0.695)	0.414	-2.01%
Frequency	2007.2	-0.016 (CI = +/-0.009; p = 0.001)	0.030 (CI = +/-0.064; p = 0.334)	0.363	-1.61%
Frequency	2008.1	-0.013 (CI = +/-0.009; p = 0.007)	0.019 (CI = +/-0.061; p = 0.518)	0.256	-1.33%
Frequency	2008.2	-0.011 (CI = +/-0.010; p = 0.029)	0.029 (CI = +/-0.062; p = 0.342)	0.191	-1.09%
Frequency	2009.1	-0.010 (CI = +/-0.011; p = 0.056)	0.027 (CI = +/-0.065; p = 0.399)	0.128	-1.03%
Frequency	2009.2	-0.009 (CI = +/-0.012; p = 0.114)	0.030 (CI = +/-0.068; p = 0.363)	0.093	-0.93%
Frequency	2010.1	-0.006 (CI = +/-0.013; p = 0.289)	0.021 (CI = +/-0.069; p = 0.523)	-0.021	-0.65%
Frequency	2010.2	-0.009 (CI = +/-0.014; p = 0.208)	0.015 (CI = +/-0.072; p = 0.672)	0.003	-0.85%
Frequency	2011.1	-0.006 (CI = +/-0.015; p = 0.380)	0.009 (CI = +/-0.075; p = 0.808)	-0.075	-0.65%
Frequency	2011.2	0.002 (CI = +/-0.013; p = 0.771)	0.032 (CI = +/-0.061; p = 0.271)	-0.045	+0.18%
Frequency	2012.1	-0.001 (CI = +/-0.014; p = 0.865)	0.040 (CI = +/-0.062; p = 0.192)	-0.004	-0.11%
Frequency	2012.2	-0.004 (CI = +/-0.017; p = 0.631)	0.033 (CI = +/-0.067; p = 0.298)	-0.032	-0.37%
Frequency	2013.1	0.000 (CI = +/-0.019; p = 0.998)	0.025 (CI = +/-0.070; p = 0.440)	-0.127	0.00%
Frequency	2013.2	0.000 (CI = +/-0.023; p = 0.994)	0.025 (CI = +/-0.078; p = 0.488)	-0.153	-0.01%
Frequency	2014.1	0.009 (CI = +/-0.022; p = 0.360)	0.008 (CI = +/-0.070; p = 0.804)	-0.110	+0.94%
Frequency	2014.2	0.014 (CI = +/-0.027; p = 0.250)	0.017 (CI = +/-0.078; p = 0.619)	-0.038	+1.45%
Frequency	2015.1	0.023 (CI = +/-0.031; p = 0.126)	0.005 (CI = +/-0.080; p = 0.886)	0.129	+2.28%
Frequency	2015.2	0.029 (CI = +/-0.041; p = 0.128)	0.015 (CI = +/-0.095; p = 0.698)	0.159	+2.98%
Frequency	2016.1	0.031 (CI = +/-0.060; p = 0.226)	0.014 (CI = +/-0.121; p = 0.770)	0.023	+3.13%

CL

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.021 (CI = +/-0.009; p = 0.000)	0.416	+2.12%
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.001)	0.351	+1.77%
Loss Cost	2006.1	0.015 (CI = +/-0.009; p = 0.003)	0.282	+1.56%
Loss Cost	2006.2	0.013 (CI = +/-0.010; p = 0.012)	0.202	+1.27%
Loss Cost	2007.1	0.014 (CI = +/-0.010; p = 0.009)	0.227	+1.42%
Loss Cost	2007.2	0.016 (CI = +/-0.011; p = 0.008)	0.247	+1.56%
Loss Cost	2008.1	0.019 (CI = +/-0.011; p = 0.002)	0.334	+1.90%
Loss Cost	2008.2	0.022 (CI = +/-0.012; p = 0.001)	0.392	+2.18%
Loss Cost	2009.1	0.026 (CI = +/-0.012; p = 0.000)	0.499	+2.61%
Loss Cost	2009.2	0.028 (CI = +/-0.013; p = 0.000)	0.504	+2.80%
Loss Cost	2010.1	0.032 (CI = +/-0.013; p = 0.000)	0.599	+3.27%
Loss Cost	2010.2	0.028 (CI = +/-0.013; p = 0.000)	0.527	+2.87%
Loss Cost	2011.1	0.030 (CI = +/-0.015; p = 0.001)	0.506	+3.00%
Loss Cost	2011.2	0.033 (CI = +/-0.016; p = 0.001)	0.543	+3.38%
Loss Cost	2012.1	0.031 (CI = +/-0.019; p = 0.003)	0.462	+3.17%
Loss Cost	2012.2	0.024 (CI = +/-0.019; p = 0.018)	0.333	+2.42%
Loss Cost	2013.1	0.027 (CI = +/-0.022; p = 0.018)	0.356	+2.78%
Loss Cost	2013.2	0.022 (CI = +/-0.025; p = 0.079)	0.204	+2.18%
Loss Cost	2014.1	0.030 (CI = +/-0.027; p = 0.035)	0.338	+3.02%
Loss Cost	2014.2	0.027 (CI = +/-0.034; p = 0.104)	0.208	+2.71%
Loss Cost	2015.1	0.037 (CI = +/-0.039; p = 0.059)	0.338	+3.80%
Loss Cost	2015.2	0.039 (CI = +/-0.052; p = 0.117)	0.251	+3.98%
Loss Cost	2016.1	0.048 (CI = +/-0.071; p = 0.145)	0.249	+4.92%
Severity	2005.1	0.043 (CI = +/-0.007; p = 0.000)	0.868	+4.43%
Severity	2005.2	0.041 (CI = +/-0.007; p = 0.000)	0.861	+4.22%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	0.851	+4.02%
Severity	2006.2	0.036 (CI = +/-0.006; p = 0.000)	0.860	+3.70%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.853	+3.50%
Severity	2007.2	0.032 (CI = +/-0.006; p = 0.000)	0.849	+3.26%
Severity	2008.1	0.032 (CI = +/-0.006; p = 0.000)	0.832	+3.27%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	0.822	+3.35%
Severity	2009.1	0.036 (CI = +/-0.006; p = 0.000)	0.875	+3.68%
Severity	2009.2	0.037 (CI = +/-0.007; p = 0.000)	0.873	+3.81%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.869	+3.95%
Severity	2010.2	0.037 (CI = +/-0.008; p = 0.000)	0.847	+3.78%
Severity	2011.1	0.036 (CI = +/-0.009; p = 0.000)	0.818	+3.67%
Severity	2011.2	0.032 (CI = +/-0.009; p = 0.000)	0.803	+3.27%
Severity	2012.1	0.032 (CI = +/-0.010; p = 0.000)	0.771	+3.29%
Severity	2012.2	0.029 (CI = +/-0.010; p = 0.000)	0.727	+2.91%
Severity	2013.1	0.027 (CI = +/-0.012; p = 0.000)	0.661	+2.79%
Severity	2013.2	0.023 (CI = +/-0.013; p = 0.003)	0.574	+2.30%
Severity	2014.1	0.020 (CI = +/-0.015; p = 0.014)	0.455	+2.06%
Severity	2014.2	0.013 (CI = +/-0.015; p = 0.073)	0.265	+1.35%
Severity	2015.1	0.015 (CI = +/-0.019; p = 0.109)	0.229	+1.49%
Severity	2015.2	0.011 (CI = +/-0.025; p = 0.311)	0.031	+1.12%
Severity	2016.1	0.017 (CI = +/-0.032; p = 0.230)	0.126	+1.74%
Frequency	2005.1	-0.022 (CI = +/-0.008; p = 0.000)	0.540	-2.21%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.555	-2.35%
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.532	-2.37%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.497	-2.35%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.436	-2.01%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	0.363	-1.64%
Frequency	2008.1	-0.013 (CI = +/-0.009; p = 0.006)	0.276	-1.33%
Frequency	2008.2	-0.011 (CI = +/-0.010; p = 0.023)	0.193	-1.13%
Frequency	2009.1	-0.010 (CI = +/-0.011; p = 0.053)	0.139	-1.03%
Frequency	2009.2	-0.010 (CI = +/-0.012; p = 0.095)	0.100	-0.97%
Frequency	2010.1	-0.006 (CI = +/-0.012; p = 0.280)	0.014	-0.65%
Frequency	2010.2	-0.009 (CI = +/-0.013; p = 0.181)	0.053	-0.88%
Frequency	2011.1	-0.006 (CI = +/-0.015; p = 0.364)	-0.008	-0.65%
Frequency	2011.2	0.001 (CI = +/-0.013; p = 0.866)	-0.069	+0.11%
Frequency	2012.1	-0.001 (CI = +/-0.015; p = 0.870)	-0.075	-0.11%
Frequency	2012.2	-0.005 (CI = +/-0.016; p = 0.541)	-0.049	-0.47%
Frequency	2013.1	0.000 (CI = +/-0.018; p = 0.998)	-0.091	0.00%
Frequency	2013.2	-0.001 (CI = +/-0.022; p = 0.910)	-0.099	-0.11%
Frequency	2014.1	0.009 (CI = +/-0.021; p = 0.332)	0.005	+0.94%
Frequency	2014.2	0.013 (CI = +/-0.025; p = 0.250)	0.057	+1.34%
Frequency	2015.1	0.023 (CI = +/-0.028; p = 0.097)	0.251	+2.28%
Frequency	2015.2	0.028 (CI = +/-0.036; p = 0.104)	0.275	+2.83%
Frequency	2016.1	0.031 (CI = +/-0.050; p = 0.175)	0.200	+3.13%

CM

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2002.1	0.053 (CI = +/-0.016; p = 0.000)	0.631 (CI = +/-0.165; p = 0.000)	0.758	+5.41%
Loss Cost	2002.2	0.053 (CI = +/-0.017; p = 0.000)	0.634 (CI = +/-0.170; p = 0.000)	0.741	+5.47%
Loss Cost	2003.1	0.050 (CI = +/-0.017; p = 0.000)	0.655 (CI = +/-0.169; p = 0.000)	0.751	+5.07%
Loss Cost	2003.2	0.050 (CI = +/-0.018; p = 0.000)	0.658 (CI = +/-0.175; p = 0.000)	0.733	+5.12%
Loss Cost	2004.1	0.046 (CI = +/-0.019; p = 0.000)	0.678 (CI = +/-0.176; p = 0.000)	0.742	+4.74%
Loss Cost	2004.2	0.045 (CI = +/-0.020; p = 0.000)	0.670 (CI = +/-0.181; p = 0.000)	0.717	+4.57%
Loss Cost	2005.1	0.042 (CI = +/-0.022; p = 0.000)	0.681 (CI = +/-0.186; p = 0.000)	0.719	+4.34%
Loss Cost	2005.2	0.048 (CI = +/-0.022; p = 0.000)	0.708 (CI = +/-0.183; p = 0.000)	0.745	+4.93%
Loss Cost	2006.1	0.042 (CI = +/-0.022; p = 0.001)	0.737 (CI = +/-0.181; p = 0.000)	0.766	+4.31%
Loss Cost	2006.2	0.042 (CI = +/-0.024; p = 0.001)	0.737 (CI = +/-0.188; p = 0.000)	0.747	+4.32%
Loss Cost	2007.1	0.037 (CI = +/-0.025; p = 0.006)	0.762 (CI = +/-0.189; p = 0.000)	0.764	+3.74%
Loss Cost	2007.2	0.042 (CI = +/-0.026; p = 0.003)	0.785 (CI = +/-0.190; p = 0.000)	0.775	+4.30%
Loss Cost	2008.1	0.041 (CI = +/-0.029; p = 0.007)	0.788 (CI = +/-0.199; p = 0.000)	0.774	+4.23%
Loss Cost	2008.2	0.044 (CI = +/-0.031; p = 0.008)	0.798 (CI = +/-0.207; p = 0.000)	0.764	+4.52%
Loss Cost	2009.1	0.038 (CI = +/-0.034; p = 0.028)	0.821 (CI = +/-0.213; p = 0.000)	0.775	+3.89%
Loss Cost	2009.2	0.038 (CI = +/-0.037; p = 0.042)	0.822 (CI = +/-0.224; p = 0.000)	0.757	+3.92%
Loss Cost	2010.1	0.032 (CI = +/-0.040; p = 0.110)	0.844 (CI = +/-0.233; p = 0.000)	0.765	+3.28%
Loss Cost	2010.2	0.028 (CI = +/-0.045; p = 0.200)	0.831 (CI = +/-0.245; p = 0.000)	0.741	+2.86%
Loss Cost	2011.1	0.043 (CI = +/-0.046; p = 0.061)	0.782 (CI = +/-0.238; p = 0.000)	0.762	+4.44%
Loss Cost	2011.2	0.037 (CI = +/-0.051; p = 0.144)	0.763 (CI = +/-0.249; p = 0.000)	0.731	+3.73%
Loss Cost	2012.1	0.017 (CI = +/-0.051; p = 0.485)	0.818 (CI = +/-0.237; p = 0.000)	0.789	+1.72%
Loss Cost	2012.2	0.001 (CI = +/-0.054; p = 0.971)	0.778 (CI = +/-0.232; p = 0.000)	0.785	+0.09%
Loss Cost	2013.1	0.005 (CI = +/-0.063; p = 0.859)	0.767 (CI = +/-0.254; p = 0.000)	0.769	+0.52%
Loss Cost	2013.2	0.012 (CI = +/-0.073; p = 0.726)	0.782 (CI = +/-0.275; p = 0.000)	0.761	+1.19%
Loss Cost	2014.1	-0.003 (CI = +/-0.086; p = 0.930)	0.815 (CI = +/-0.298; p = 0.000)	0.771	-0.34%
Loss Cost	2014.2	-0.045 (CI = +/-0.076; p = 0.211)	0.739 (CI = +/-0.241; p = 0.000)	0.833	-4.38%
Loss Cost	2015.1	-0.045 (CI = +/-0.098; p = 0.316)	0.738 (CI = +/-0.280; p = 0.000)	0.804	-4.35%
Loss Cost	2015.2	-0.093 (CI = +/-0.079; p = 0.028)	0.665 (CI = +/-0.206; p = 0.000)	0.895	-8.92%
Loss Cost	2016.1	-0.117 (CI = +/-0.101; p = 0.031)	0.701 (CI = +/-0.232; p = 0.001)	0.895	-11.06%
Severity	2002.1	0.059 (CI = +/-0.006; p = 0.000)	0.155 (CI = +/-0.066; p = 0.000)	0.917	+6.05%
Severity	2002.2	0.057 (CI = +/-0.006; p = 0.000)	0.143 (CI = +/-0.063; p = 0.000)	0.915	+5.85%
Severity	2003.1	0.055 (CI = +/-0.006; p = 0.000)	0.154 (CI = +/-0.061; p = 0.000)	0.917	+5.65%
Severity	2003.2	0.054 (CI = +/-0.006; p = 0.000)	0.148 (CI = +/-0.061; p = 0.000)	0.908	+5.54%
Severity	2004.1	0.053 (CI = +/-0.007; p = 0.000)	0.151 (CI = +/-0.063; p = 0.000)	0.902	+5.49%
Severity	2004.2	0.051 (CI = +/-0.007; p = 0.000)	0.140 (CI = +/-0.061; p = 0.000)	0.897	+5.27%
Severity	2005.1	0.051 (CI = +/-0.007; p = 0.000)	0.141 (CI = +/-0.063; p = 0.000)	0.890	+5.25%
Severity	2005.2	0.050 (CI = +/-0.008; p = 0.000)	0.137 (CI = +/-0.065; p = 0.000)	0.875	+5.16%
Severity	2006.1	0.047 (CI = +/-0.007; p = 0.000)	0.152 (CI = +/-0.059; p = 0.000)	0.887	+4.83%
Severity	2006.2	0.045 (CI = +/-0.007; p = 0.000)	0.141 (CI = +/-0.056; p = 0.000)	0.880	+4.58%
Severity	2007.1	0.041 (CI = +/-0.006; p = 0.000)	0.157 (CI = +/-0.048; p = 0.000)	0.905	+4.21%
Severity	2007.2	0.040 (CI = +/-0.007; p = 0.000)	0.152 (CI = +/-0.048; p = 0.000)	0.890	+4.09%
Severity	2008.1	0.040 (CI = +/-0.007; p = 0.000)	0.153 (CI = +/-0.051; p = 0.000)	0.885	+4.05%
Severity	2008.2	0.039 (CI = +/-0.008; p = 0.000)	0.149 (CI = +/-0.052; p = 0.000)	0.864	+3.94%
Severity	2009.1	0.038 (CI = +/-0.009; p = 0.000)	0.150 (CI = +/-0.055; p = 0.000)	0.857	+3.91%
Severity	2009.2	0.038 (CI = +/-0.010; p = 0.000)	0.149 (CI = +/-0.058; p = 0.000)	0.830	+3.87%
Severity	2010.1	0.039 (CI = +/-0.011; p = 0.000)	0.146 (CI = +/-0.061; p = 0.000)	0.828	+3.97%
Severity	2010.2	0.039 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.065; p = 0.000)	0.795	+3.96%
Severity	2011.1	0.041 (CI = +/-0.013; p = 0.000)	0.138 (CI = +/-0.067; p = 0.001)	0.804	+4.20%
Severity	2011.2	0.038 (CI = +/-0.014; p = 0.000)	0.130 (CI = +/-0.068; p = 0.001)	0.755	+3.89%
Severity	2012.1	0.036 (CI = +/-0.016; p = 0.000)	0.135 (CI = +/-0.072; p = 0.001)	0.744	+3.67%
Severity	2012.2	0.033 (CI = +/-0.018; p = 0.001)	0.128 (CI = +/-0.076; p = 0.003)	0.671	+3.38%
Severity	2013.1	0.030 (CI = +/-0.020; p = 0.007)	0.136 (CI = +/-0.081; p = 0.004)	0.665	+3.06%
Severity	2013.2	0.038 (CI = +/-0.020; p = 0.002)	0.152 (CI = +/-0.077; p = 0.001)	0.742	+3.83%
Severity	2014.1	0.032 (CI = +/-0.023; p = 0.013)	0.164 (CI = +/-0.081; p = 0.001)	0.754	+3.27%
Severity	2014.2	0.020 (CI = +/-0.019; p = 0.041)	0.142 (CI = +/-0.061; p = 0.001)	0.768	+2.03%
Severity	2015.1	0.023 (CI = +/-0.024; p = 0.056)	0.136 (CI = +/-0.069; p = 0.002)	0.769	+2.35%
Severity	2015.2	0.010 (CI = +/-0.017; p = 0.194)	0.117 (CI = +/-0.045; p = 0.001)	0.834	+1.05%
Severity	2016.1	0.018 (CI = +/-0.020; p = 0.071)	0.106 (CI = +/-0.046; p = 0.002)	0.871	+1.79%
Frequency	2002.1	-0.006 (CI = +/-0.014; p = 0.386)	0.476 (CI = +/-0.146; p = 0.000)	0.549	-0.60%
Frequency	2002.2	-0.004 (CI = +/-0.015; p = 0.617)	0.491 (CI = +/-0.147; p = 0.000)	0.568	-0.36%
Frequency	2003.1	-0.005 (CI = +/-0.015; p = 0.471)	0.502 (CI = +/-0.150; p = 0.000)	0.576	-0.54%
Frequency	2003.2	-0.004 (CI = +/-0.016; p = 0.617)	0.510 (CI = +/-0.154; p = 0.000)	0.580	-0.40%
Frequency	2004.1	-0.007 (CI = +/-0.017; p = 0.387)	0.527 (CI = +/-0.155; p = 0.000)	0.602	-0.72%
Frequency	2004.2	-0.007 (CI = +/-0.018; p = 0.446)	0.530 (CI = +/-0.160; p = 0.000)	0.598	-0.67%
Frequency	2005.1	-0.009 (CI = +/-0.019; p = 0.353)	0.540 (CI = +/-0.164; p = 0.000)	0.601	-0.87%
Frequency	2005.2	-0.002 (CI = +/-0.018; p = 0.805)	0.571 (CI = +/-0.155; p = 0.000)	0.665	-0.22%
Frequency	2006.1	-0.005 (CI = +/-0.020; p = 0.605)	0.585 (CI = +/-0.159; p = 0.000)	0.673	-0.50%
Frequency	2006.2	-0.002 (CI = +/-0.021; p = 0.813)	0.596 (CI = +/-0.163; p = 0.000)	0.680	-0.24%
Frequency	2007.1	-0.005 (CI = +/-0.023; p = 0.683)	0.606 (CI = +/-0.169; p = 0.000)	0.679	-0.45%
Frequency	2007.2	0.002 (CI = +/-0.023; p = 0.852)	0.633 (CI = +/-0.164; p = 0.000)	0.720	+0.21%
Frequency	2008.1	0.002 (CI = +/-0.025; p = 0.887)	0.634 (CI = +/-0.172; p = 0.000)	0.713	+0.17%
Frequency	2008.2	0.005 (CI = +/-0.027; p = 0.674)	0.649 (CI = +/-0.177; p = 0.000)	0.719	+0.55%
Frequency	2009.1	0.000 (CI = +/-0.029; p = 0.987)	0.671 (CI = +/-0.181; p = 0.000)	0.736	-0.02%
Frequency	2009.2	0.000 (CI = +/-0.031; p = 0.975)	0.673 (CI = +/-0.191; p = 0.000)	0.726	+0.05%
Frequency	2010.1	-0.007 (CI = +/-0.034; p = 0.684)	0.698 (CI = +/-0.195; p = 0.000)	0.744	-0.66%
Frequency	2010.2	-0.011 (CI = +/-0.037; p = 0.552)	0.685 (CI = +/-0.204; p = 0.000)	0.732	-1.06%
Frequency	2011.1	0.002 (CI = +/-0.038; p = 0.898)	0.644 (CI = +/-0.197; p = 0.000)	0.735	+0.23%
Frequency	2011.2	-0.001 (CI = +/-0.043; p = 0.941)	0.633 (CI = +/-0.209; p = 0.000)	0.716	-0.15%
Frequency	2012.1	-0.019 (CI = +/-0.042; p = 0.349)	0.683 (CI = +/-0.195; p = 0.000)	0.787	-1.88%
Frequency	2012.2	-0.032 (CI = +/-0.044; p = 0.135)	0.649 (CI = +/-0.190; p = 0.000)	0.800	-3.18%
Frequency	2013.1	-0.025 (CI = +/-0.051; p = 0.302)	0.631 (CI = +/-0.204; p = 0.000)	0.773	-2.46%
Frequency	2013.2	-0.026 (CI = +/-0.060; p = 0.359)	0.629 (CI = +/-0.224; p = 0.000)	0.761	-2.54%
Frequency	2014.1	-0.036 (CI = +/-0.071; p = 0.287)	0.650 (CI = +/-0.246; p = 0.000)	0.755	-3.50%
Frequency	2014.2	-0.065 (CI = +/-0.070; p = 0.064)	0.597 (CI = +/-0.221; p = 0.000)	0.805	-6.28%
Frequency	2015.1	-0.068 (CI = +/-0.090; p = 0.117)	0.602 (CI = +/-0.257; p = 0.001)	0.765	-6.55%
Frequency	2015.2	-0.104 (CI = +/-0.090; p = 0.030)	0.548 (CI = +/-0.234; p = 0.001)	0.829	-9.87%
Frequency	2016.1	-0.135 (CI = +/-0.111; p = 0.026)	0.594 (CI = +/-0.254; p = 0.002)	0.843	-12.62%

CM

Coverage = CM

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2002.1	0.056 (CI = +/-0.026; p = 0.000)	0.334	+5.72%
Loss Cost	2002.2	0.053 (CI = +/-0.028; p = 0.000)	0.296	+5.47%
Loss Cost	2003.1	0.053 (CI = +/-0.029; p = 0.001)	0.274	+5.43%
Loss Cost	2003.2	0.050 (CI = +/-0.031; p = 0.003)	0.234	+5.12%
Loss Cost	2004.1	0.050 (CI = +/-0.033; p = 0.004)	0.217	+5.15%
Loss Cost	2004.2	0.045 (CI = +/-0.035; p = 0.013)	0.165	+4.57%
Loss Cost	2005.1	0.047 (CI = +/-0.037; p = 0.015)	0.166	+4.81%
Loss Cost	2005.2	0.048 (CI = +/-0.040; p = 0.019)	0.156	+4.93%
Loss Cost	2006.1	0.048 (CI = +/-0.043; p = 0.030)	0.137	+4.90%
Loss Cost	2006.2	0.042 (CI = +/-0.046; p = 0.067)	0.093	+4.32%
Loss Cost	2007.1	0.044 (CI = +/-0.049; p = 0.081)	0.085	+4.45%
Loss Cost	2007.2	0.042 (CI = +/-0.053; p = 0.117)	0.065	+4.30%
Loss Cost	2008.1	0.050 (CI = +/-0.057; p = 0.087)	0.088	+5.09%
Loss Cost	2008.2	0.044 (CI = +/-0.062; p = 0.156)	0.050	+4.52%
Loss Cost	2009.1	0.048 (CI = +/-0.068; p = 0.156)	0.053	+4.95%
Loss Cost	2009.2	0.038 (CI = +/-0.074; p = 0.292)	0.009	+3.92%
Loss Cost	2010.1	0.045 (CI = +/-0.082; p = 0.265)	0.017	+4.60%
Loss Cost	2010.2	0.028 (CI = +/-0.089; p = 0.512)	-0.032	+2.86%
Loss Cost	2011.1	0.058 (CI = +/-0.091; p = 0.195)	0.047	+5.97%
Loss Cost	2011.2	0.037 (CI = +/-0.098; p = 0.440)	-0.024	+3.73%
Loss Cost	2012.1	0.036 (CI = +/-0.112; p = 0.499)	-0.036	+3.70%
Loss Cost	2012.2	0.001 (CI = +/-0.119; p = 0.987)	-0.077	+0.09%
Loss Cost	2013.1	0.029 (CI = +/-0.133; p = 0.645)	-0.064	+2.92%
Loss Cost	2013.2	0.012 (CI = +/-0.155; p = 0.869)	-0.088	+1.19%
Loss Cost	2014.1	0.031 (CI = +/-0.183; p = 0.716)	-0.085	+3.12%
Loss Cost	2014.2	-0.045 (CI = +/-0.189; p = 0.605)	-0.077	-4.38%
Loss Cost	2015.1	0.000 (CI = +/-0.224; p = 0.998)	-0.125	+0.02%
Loss Cost	2015.2	-0.093 (CI = +/-0.240; p = 0.387)	-0.019	-8.92%
Loss Cost	2016.1	-0.050 (CI = +/-0.310; p = 0.704)	-0.137	-4.92%
Severity	2002.1	0.060 (CI = +/-0.008; p = 0.000)	0.864	+6.13%
Severity	2002.2	0.057 (CI = +/-0.008; p = 0.000)	0.863	+5.85%
Severity	2003.1	0.056 (CI = +/-0.008; p = 0.000)	0.850	+5.73%
Severity	2003.2	0.054 (CI = +/-0.009; p = 0.000)	0.839	+5.54%
Severity	2004.1	0.054 (CI = +/-0.009; p = 0.000)	0.828	+5.59%
Severity	2004.2	0.051 (CI = +/-0.009; p = 0.000)	0.821	+5.27%
Severity	2005.1	0.052 (CI = +/-0.010; p = 0.000)	0.812	+5.35%
Severity	2005.2	0.050 (CI = +/-0.010; p = 0.000)	0.792	+5.16%
Severity	2006.1	0.048 (CI = +/-0.010; p = 0.000)	0.770	+4.96%
Severity	2006.2	0.045 (CI = +/-0.010; p = 0.000)	0.755	+4.58%
Severity	2007.1	0.043 (CI = +/-0.011; p = 0.000)	0.726	+4.36%
Severity	2007.2	0.040 (CI = +/-0.011; p = 0.000)	0.692	+4.09%
Severity	2008.1	0.041 (CI = +/-0.012; p = 0.000)	0.683	+4.22%
Severity	2008.2	0.039 (CI = +/-0.013; p = 0.000)	0.639	+3.94%
Severity	2009.1	0.040 (CI = +/-0.014; p = 0.000)	0.630	+4.11%
Severity	2009.2	0.038 (CI = +/-0.015; p = 0.000)	0.576	+3.87%
Severity	2010.1	0.041 (CI = +/-0.016; p = 0.000)	0.593	+4.19%
Severity	2010.2	0.039 (CI = +/-0.018; p = 0.000)	0.531	+3.96%
Severity	2011.1	0.044 (CI = +/-0.019; p = 0.000)	0.580	+4.47%
Severity	2011.2	0.038 (CI = +/-0.020; p = 0.001)	0.500	+3.89%
Severity	2012.1	0.039 (CI = +/-0.022; p = 0.002)	0.466	+4.00%
Severity	2012.2	0.033 (CI = +/-0.024; p = 0.011)	0.354	+3.38%
Severity	2013.1	0.034 (CI = +/-0.028; p = 0.022)	0.314	+3.49%
Severity	2013.2	0.038 (CI = +/-0.033; p = 0.030)	0.304	+3.83%
Severity	2014.1	0.039 (CI = +/-0.040; p = 0.053)	0.258	+3.98%
Severity	2014.2	0.020 (CI = +/-0.038; p = 0.263)	0.041	+2.03%
Severity	2015.1	0.031 (CI = +/-0.044; p = 0.136)	0.163	+3.20%
Severity	2015.2	0.010 (CI = +/-0.043; p = 0.586)	-0.092	+1.05%
Severity	2016.1	0.028 (CI = +/-0.048; p = 0.208)	0.124	+2.82%
Frequency	2002.1	-0.004 (CI = +/-0.021; p = 0.713)	-0.025	-0.38%
Frequency	2002.2	-0.004 (CI = +/-0.022; p = 0.745)	-0.027	-0.36%
Frequency	2003.1	-0.003 (CI = +/-0.024; p = 0.808)	-0.029	-0.28%
Frequency	2003.2	-0.004 (CI = +/-0.025; p = 0.749)	-0.029	-0.40%
Frequency	2004.1	-0.004 (CI = +/-0.027; p = 0.757)	-0.030	-0.41%
Frequency	2004.2	-0.007 (CI = +/-0.029; p = 0.632)	-0.026	-0.67%
Frequency	2005.1	-0.005 (CI = +/-0.030; p = 0.732)	-0.031	-0.51%
Frequency	2005.2	-0.002 (CI = +/-0.032; p = 0.888)	-0.036	-0.22%
Frequency	2006.1	-0.001 (CI = +/-0.035; p = 0.976)	-0.038	-0.05%
Frequency	2006.2	-0.002 (CI = +/-0.038; p = 0.895)	-0.039	-0.24%
Frequency	2007.1	0.001 (CI = +/-0.040; p = 0.964)	-0.042	+0.09%
Frequency	2007.2	0.002 (CI = +/-0.044; p = 0.923)	-0.043	+0.21%
Frequency	2008.1	0.008 (CI = +/-0.047; p = 0.717)	-0.039	+0.84%
Frequency	2008.2	0.005 (CI = +/-0.051; p = 0.827)	-0.045	+0.55%
Frequency	2009.1	0.008 (CI = +/-0.056; p = 0.767)	-0.045	+0.81%
Frequency	2009.2	0.000 (CI = +/-0.061; p = 0.987)	-0.053	+0.05%
Frequency	2010.1	0.004 (CI = +/-0.068; p = 0.906)	-0.055	+0.39%
Frequency	2010.2	-0.011 (CI = +/-0.073; p = 0.763)	-0.053	-1.06%
Frequency	2011.1	0.014 (CI = +/-0.075; p = 0.691)	-0.052	+1.44%
Frequency	2011.2	-0.001 (CI = +/-0.082; p = 0.970)	-0.067	-0.15%
Frequency	2012.1	-0.003 (CI = +/-0.093; p = 0.948)	-0.071	-0.29%
Frequency	2012.2	-0.032 (CI = +/-0.099; p = 0.493)	-0.037	-3.18%
Frequency	2013.1	-0.006 (CI = +/-0.109; p = 0.914)	-0.082	-0.55%
Frequency	2013.2	-0.026 (CI = +/-0.125; p = 0.658)	-0.071	-2.54%
Frequency	2014.1	-0.008 (CI = +/-0.147; p = 0.902)	-0.098	-0.83%
Frequency	2014.2	-0.065 (CI = +/-0.156; p = 0.370)	-0.011	-6.28%
Frequency	2015.1	-0.031 (CI = +/-0.186; p = 0.709)	-0.104	-3.08%
Frequency	2015.2	-0.104 (CI = +/-0.205; p = 0.270)	0.052	-9.87%
Frequency	2016.1	-0.078 (CI = +/-0.270; p = 0.504)	-0.076	-7.54%

CM - Theft

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2002.1	0.031 (CI = +/-0.016; p = 0.000)	0.132 (CI = +/-0.166; p = 0.115)	0.323	+3.13%
Loss Cost	2002.2	0.031 (CI = +/-0.017; p = 0.001)	0.134 (CI = +/-0.171; p = 0.121)	0.300	+3.16%
Loss Cost	2003.1	0.032 (CI = +/-0.018; p = 0.001)	0.126 (CI = +/-0.176; p = 0.154)	0.303	+3.30%
Loss Cost	2003.2	0.035 (CI = +/-0.019; p = 0.001)	0.140 (CI = +/-0.179; p = 0.120)	0.321	+3.57%
Loss Cost	2004.1	0.037 (CI = +/-0.020; p = 0.001)	0.130 (CI = +/-0.184; p = 0.159)	0.328	+3.76%
Loss Cost	2004.2	0.039 (CI = +/-0.021; p = 0.001)	0.140 (CI = +/-0.189; p = 0.141)	0.325	+3.96%
Loss Cost	2005.1	0.039 (CI = +/-0.023; p = 0.001)	0.137 (CI = +/-0.196; p = 0.164)	0.316	+4.01%
Loss Cost	2005.2	0.041 (CI = +/-0.024; p = 0.002)	0.143 (CI = +/-0.203; p = 0.160)	0.299	+4.14%
Loss Cost	2006.1	0.042 (CI = +/-0.026; p = 0.003)	0.136 (CI = +/-0.211; p = 0.195)	0.295	+4.28%
Loss Cost	2006.2	0.045 (CI = +/-0.028; p = 0.003)	0.151 (CI = +/-0.217; p = 0.164)	0.302	+4.61%
Loss Cost	2007.1	0.050 (CI = +/-0.030; p = 0.002)	0.128 (CI = +/-0.221; p = 0.244)	0.332	+5.14%
Loss Cost	2007.2	0.057 (CI = +/-0.030; p = 0.001)	0.158 (CI = +/-0.220; p = 0.150)	0.391	+5.90%
Loss Cost	2008.1	0.065 (CI = +/-0.032; p = 0.000)	0.125 (CI = +/-0.219; p = 0.250)	0.449	+6.76%
Loss Cost	2008.2	0.076 (CI = +/-0.032; p = 0.000)	0.164 (CI = +/-0.210; p = 0.118)	0.538	+7.86%
Loss Cost	2009.1	0.088 (CI = +/-0.031; p = 0.000)	0.117 (CI = +/-0.195; p = 0.226)	0.637	+9.20%
Loss Cost	2009.2	0.100 (CI = +/-0.030; p = 0.000)	0.157 (CI = +/-0.181; p = 0.084)	0.717	+10.47%
Loss Cost	2010.1	0.112 (CI = +/-0.029; p = 0.000)	0.114 (CI = +/-0.165; p = 0.165)	0.788	+11.85%
Loss Cost	2010.2	0.122 (CI = +/-0.029; p = 0.000)	0.145 (CI = +/-0.158; p = 0.069)	0.821	+12.95%
Loss Cost	2011.1	0.132 (CI = +/-0.029; p = 0.000)	0.111 (CI = +/-0.151; p = 0.136)	0.853	+14.14%
Loss Cost	2011.2	0.138 (CI = +/-0.032; p = 0.000)	0.129 (CI = +/-0.155; p = 0.097)	0.848	+14.84%
Loss Cost	2012.1	0.142 (CI = +/-0.036; p = 0.000)	0.119 (CI = +/-0.166; p = 0.145)	0.835	+15.21%
Loss Cost	2012.2	0.136 (CI = +/-0.040; p = 0.000)	0.104 (CI = +/-0.175; p = 0.219)	0.791	+14.51%
Loss Cost	2013.1	0.133 (CI = +/-0.048; p = 0.000)	0.111 (CI = +/-0.192; p = 0.230)	0.755	+14.22%
Loss Cost	2013.2	0.125 (CI = +/-0.054; p = 0.000)	0.093 (CI = +/-0.204; p = 0.332)	0.677	+13.31%
Loss Cost	2014.1	0.113 (CI = +/-0.064; p = 0.003)	0.120 (CI = +/-0.220; p = 0.249)	0.613	+11.94%
Loss Cost	2014.2	0.089 (CI = +/-0.066; p = 0.014)	0.077 (CI = +/-0.209; p = 0.420)	0.460	+9.35%
Loss Cost	2015.1	0.054 (CI = +/-0.059; p = 0.068)	0.142 (CI = +/-0.171; p = 0.091)	0.479	+5.57%
Loss Cost	2015.2	0.036 (CI = +/-0.067; p = 0.241)	0.114 (CI = +/-0.175; p = 0.162)	0.219	+3.64%
Loss Cost	2016.1	0.017 (CI = +/-0.087; p = 0.630)	0.141 (CI = +/-0.200; p = 0.130)	0.235	+1.76%
Severity	2002.1	0.072 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.071; p = 0.250)	0.930	+7.49%
Severity	2002.2	0.071 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.072; p = 0.337)	0.924	+7.37%
Severity	2003.1	0.070 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.073; p = 0.260)	0.918	+7.25%
Severity	2003.2	0.070 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.075; p = 0.274)	0.911	+7.25%
Severity	2004.1	0.070 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.078; p = 0.264)	0.902	+7.20%
Severity	2004.2	0.067 (CI = +/-0.008; p = 0.000)	0.031 (CI = +/-0.076; p = 0.406)	0.898	+6.95%
Severity	2005.1	0.065 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.075; p = 0.258)	0.892	+6.72%
Severity	2005.2	0.063 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.075; p = 0.379)	0.883	+6.51%
Severity	2006.1	0.059 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.067; p = 0.132)	0.891	+6.10%
Severity	2006.2	0.056 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.060; p = 0.235)	0.895	+5.75%
Severity	2007.1	0.052 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.047; p = 0.023)	0.923	+5.29%
Severity	2007.2	0.048 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.038; p = 0.031)	0.940	+4.95%
Severity	2008.1	0.047 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.037; p = 0.014)	0.937	+4.80%
Severity	2008.2	0.047 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.039; p = 0.021)	0.927	+4.78%
Severity	2009.1	0.048 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.040; p = 0.037)	0.925	+4.88%
Severity	2009.2	0.048 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.042; p = 0.041)	0.914	+4.91%
Severity	2010.1	0.047 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.044; p = 0.031)	0.904	+4.78%
Severity	2010.2	0.048 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.045; p = 0.023)	0.899	+4.93%
Severity	2011.1	0.047 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.047; p = 0.020)	0.886	+4.78%
Severity	2011.2	0.045 (CI = +/-0.010; p = 0.000)	0.052 (CI = +/-0.048; p = 0.037)	0.861	+4.57%
Severity	2012.1	0.046 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.051; p = 0.067)	0.857	+4.74%
Severity	2012.2	0.048 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.053; p = 0.052)	0.848	+4.97%
Severity	2013.1	0.052 (CI = +/-0.013; p = 0.000)	0.043 (CI = +/-0.053; p = 0.104)	0.863	+5.36%
Severity	2013.2	0.048 (CI = +/-0.014; p = 0.000)	0.034 (CI = +/-0.052; p = 0.183)	0.831	+4.91%
Severity	2014.1	0.043 (CI = +/-0.015; p = 0.000)	0.043 (CI = +/-0.053; p = 0.099)	0.808	+4.44%
Severity	2014.2	0.039 (CI = +/-0.017; p = 0.001)	0.035 (CI = +/-0.055; p = 0.174)	0.734	+3.98%
Severity	2015.1	0.036 (CI = +/-0.021; p = 0.006)	0.042 (CI = +/-0.061; p = 0.152)	0.679	+3.63%
Severity	2015.2	0.031 (CI = +/-0.026; p = 0.027)	0.034 (CI = +/-0.067; p = 0.256)	0.503	+3.12%
Severity	2016.1	0.036 (CI = +/-0.035; p = 0.046)	0.027 (CI = +/-0.080; p = 0.430)	0.506	+3.64%
Frequency	2002.1	-0.041 (CI = +/-0.019; p = 0.000)	0.091 (CI = +/-0.200; p = 0.361)	0.336	-4.06%
Frequency	2002.2	-0.040 (CI = +/-0.020; p = 0.000)	0.099 (CI = +/-0.205; p = 0.331)	0.307	-3.92%
Frequency	2003.1	-0.037 (CI = +/-0.021; p = 0.001)	0.085 (CI = +/-0.210; p = 0.415)	0.254	-3.68%
Frequency	2003.2	-0.035 (CI = +/-0.022; p = 0.003)	0.099 (CI = +/-0.214; p = 0.352)	0.219	-3.43%
Frequency	2004.1	-0.033 (CI = +/-0.024; p = 0.009)	0.087 (CI = +/-0.220; p = 0.428)	0.168	-3.21%
Frequency	2004.2	-0.028 (CI = +/-0.025; p = 0.027)	0.108 (CI = +/-0.222; p = 0.326)	0.130	-2.80%
Frequency	2005.1	-0.026 (CI = +/-0.026; p = 0.056)	0.095 (CI = +/-0.229; p = 0.404)	0.080	-2.54%
Frequency	2005.2	-0.022 (CI = +/-0.028; p = 0.112)	0.110 (CI = +/-0.235; p = 0.343)	0.055	-2.22%
Frequency	2006.1	-0.017 (CI = +/-0.030; p = 0.238)	0.086 (CI = +/-0.239; p = 0.467)	-0.003	-1.72%
Frequency	2006.2	-0.011 (CI = +/-0.031; p = 0.473)	0.115 (CI = +/-0.239; p = 0.330)	-0.019	-1.08%
Frequency	2007.1	-0.001 (CI = +/-0.031; p = 0.925)	0.073 (CI = +/-0.232; p = 0.523)	-0.067	-0.14%
Frequency	2007.2	0.009 (CI = +/-0.030; p = 0.546)	0.116 (CI = +/-0.220; p = 0.284)	-0.018	+0.91%
Frequency	2008.1	0.019 (CI = +/-0.031; p = 0.227)	0.077 (CI = +/-0.214; p = 0.464)	0.011	+1.87%
Frequency	2008.2	0.029 (CI = +/-0.031; p = 0.062)	0.117 (CI = +/-0.203; p = 0.243)	0.133	+2.95%
Frequency	2009.1	0.040 (CI = +/-0.030; p = 0.012)	0.074 (CI = +/-0.192; p = 0.431)	0.246	+4.12%
Frequency	2009.2	0.052 (CI = +/-0.029; p = 0.002)	0.113 (CI = +/-0.178; p = 0.199)	0.400	+5.29%
Frequency	2010.1	0.065 (CI = +/-0.027; p = 0.000)	0.065 (CI = +/-0.156; p = 0.391)	0.575	+6.75%
Frequency	2010.2	0.074 (CI = +/-0.028; p = 0.000)	0.092 (CI = +/-0.152; p = 0.219)	0.637	+7.64%
Frequency	2011.1	0.086 (CI = +/-0.027; p = 0.000)	0.054 (CI = +/-0.138; p = 0.418)	0.736	+8.93%
Frequency	2011.2	0.094 (CI = +/-0.028; p = 0.000)	0.077 (CI = +/-0.135; p = 0.242)	0.768	+9.82%
Frequency	2012.1	0.095 (CI = +/-0.032; p = 0.000)	0.073 (CI = +/-0.146; p = 0.302)	0.744	+10.00%
Frequency	2012.2	0.087 (CI = +/-0.034; p = 0.000)	0.052 (CI = +/-0.148; p = 0.458)	0.679	+9.09%
Frequency	2013.1	0.081 (CI = +/-0.039; p = 0.001)	0.068 (CI = +/-0.158; p = 0.364)	0.617	+8.41%
Frequency	2013.2	0.077 (CI = +/-0.046; p = 0.004)	0.060 (CI = +/-0.171; p = 0.454)	0.515	+8.01%
Frequency	2014.1	0.069 (CI = +/-0.054; p = 0.018)	0.077 (CI = +/-0.188; p = 0.381)	0.426	+7.19%
Frequency	2014.2	0.050 (CI = +/-0.057; p = 0.077)	0.042 (CI = +/-0.182; p = 0.612)	0.193	+5.17%
Frequency	2015.1	0.019 (CI = +/-0.050; p = 0.405)	0.100 (CI = +/-0.142; p = 0.141)	0.195	+1.88%
Frequency	2015.2	0.005 (CI = +/-0.058; p = 0.838)	0.080 (CI = +/-0.151; p = 0.244)	-0.037	+0.51%
Frequency	2016.1	-0.018 (CI = +/-0.067; p = 0.514)	0.115 (CI = +/-0.154; p = 0.113)	0.201	-1.82%

CM - Theft

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2002.1	0.031 (CI = +/-0.016; p = 0.000)	0.290	+3.19%
Loss Cost	2002.2	0.031 (CI = +/-0.017; p = 0.001)	0.267	+3.16%
Loss Cost	2003.1	0.033 (CI = +/-0.018; p = 0.001)	0.279	+3.37%
Loss Cost	2003.2	0.035 (CI = +/-0.019; p = 0.001)	0.287	+3.57%
Loss Cost	2004.1	0.038 (CI = +/-0.020; p = 0.001)	0.304	+3.84%
Loss Cost	2004.2	0.039 (CI = +/-0.022; p = 0.001)	0.295	+3.96%
Loss Cost	2005.1	0.040 (CI = +/-0.023; p = 0.001)	0.290	+4.11%
Loss Cost	2005.2	0.041 (CI = +/-0.025; p = 0.002)	0.271	+4.14%
Loss Cost	2006.1	0.043 (CI = +/-0.026; p = 0.003)	0.274	+4.39%
Loss Cost	2006.2	0.045 (CI = +/-0.028; p = 0.003)	0.272	+4.61%
Loss Cost	2007.1	0.051 (CI = +/-0.030; p = 0.002)	0.320	+5.26%
Loss Cost	2007.2	0.057 (CI = +/-0.031; p = 0.001)	0.359	+5.90%
Loss Cost	2008.1	0.067 (CI = +/-0.032; p = 0.000)	0.439	+6.90%
Loss Cost	2008.2	0.076 (CI = +/-0.033; p = 0.000)	0.502	+7.86%
Loss Cost	2009.1	0.089 (CI = +/-0.031; p = 0.000)	0.626	+9.36%
Loss Cost	2009.2	0.100 (CI = +/-0.031; p = 0.000)	0.682	+10.47%
Loss Cost	2010.1	0.114 (CI = +/-0.029; p = 0.000)	0.775	+12.04%
Loss Cost	2010.2	0.122 (CI = +/-0.031; p = 0.000)	0.792	+12.95%
Loss Cost	2011.1	0.134 (CI = +/-0.030; p = 0.000)	0.839	+14.38%
Loss Cost	2011.2	0.138 (CI = +/-0.034; p = 0.000)	0.826	+14.84%
Loss Cost	2012.1	0.144 (CI = +/-0.037; p = 0.000)	0.819	+15.53%
Loss Cost	2012.2	0.136 (CI = +/-0.041; p = 0.000)	0.780	+14.51%
Loss Cost	2013.1	0.136 (CI = +/-0.048; p = 0.000)	0.743	+14.61%
Loss Cost	2013.2	0.125 (CI = +/-0.054; p = 0.000)	0.676	+13.31%
Loss Cost	2014.1	0.118 (CI = +/-0.064; p = 0.002)	0.593	+12.51%
Loss Cost	2014.2	0.089 (CI = +/-0.064; p = 0.011)	0.477	+9.35%
Loss Cost	2015.1	0.063 (CI = +/-0.066; p = 0.061)	0.294	+6.48%
Loss Cost	2015.2	0.036 (CI = +/-0.072; p = 0.277)	0.046	+3.64%
Loss Cost	2016.1	0.031 (CI = +/-0.095; p = 0.459)	-0.056	+3.14%
Severity	2002.1	0.072 (CI = +/-0.007; p = 0.000)	0.929	+7.51%
Severity	2002.2	0.071 (CI = +/-0.007; p = 0.000)	0.924	+7.37%
Severity	2003.1	0.070 (CI = +/-0.007; p = 0.000)	0.917	+7.27%
Severity	2003.2	0.070 (CI = +/-0.008; p = 0.000)	0.910	+7.25%
Severity	2004.1	0.070 (CI = +/-0.008; p = 0.000)	0.901	+7.23%
Severity	2004.2	0.067 (CI = +/-0.008; p = 0.000)	0.899	+6.95%
Severity	2005.1	0.065 (CI = +/-0.009; p = 0.000)	0.891	+6.75%
Severity	2005.2	0.063 (CI = +/-0.009; p = 0.000)	0.883	+6.51%
Severity	2006.1	0.060 (CI = +/-0.008; p = 0.000)	0.885	+6.15%
Severity	2006.2	0.056 (CI = +/-0.008; p = 0.000)	0.893	+5.75%
Severity	2007.1	0.052 (CI = +/-0.007; p = 0.000)	0.908	+5.34%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.929	+4.95%
Severity	2008.1	0.047 (CI = +/-0.006; p = 0.000)	0.920	+4.85%
Severity	2008.2	0.047 (CI = +/-0.007; p = 0.000)	0.909	+4.78%
Severity	2009.1	0.048 (CI = +/-0.007; p = 0.000)	0.910	+4.94%
Severity	2009.2	0.048 (CI = +/-0.008; p = 0.000)	0.897	+4.91%
Severity	2010.1	0.047 (CI = +/-0.008; p = 0.000)	0.880	+4.86%
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	0.867	+4.93%
Severity	2011.1	0.048 (CI = +/-0.010; p = 0.000)	0.845	+4.90%
Severity	2011.2	0.045 (CI = +/-0.011; p = 0.000)	0.821	+4.57%
Severity	2012.1	0.047 (CI = +/-0.012; p = 0.000)	0.826	+4.85%
Severity	2012.2	0.048 (CI = +/-0.014; p = 0.000)	0.804	+4.97%
Severity	2013.1	0.054 (CI = +/-0.014; p = 0.000)	0.838	+5.50%
Severity	2013.2	0.048 (CI = +/-0.014; p = 0.000)	0.814	+4.91%
Severity	2014.1	0.045 (CI = +/-0.017; p = 0.000)	0.762	+4.63%
Severity	2014.2	0.039 (CI = +/-0.018; p = 0.001)	0.698	+3.98%
Severity	2015.1	0.038 (CI = +/-0.022; p = 0.004)	0.615	+3.89%
Severity	2015.2	0.031 (CI = +/-0.026; p = 0.026)	0.463	+3.12%
Severity	2016.1	0.038 (CI = +/-0.032; p = 0.025)	0.527	+3.91%
Frequency	2002.1	-0.041 (CI = +/-0.019; p = 0.000)	0.338	-4.01%
Frequency	2002.2	-0.040 (CI = +/-0.020; p = 0.000)	0.307	-3.92%
Frequency	2003.1	-0.037 (CI = +/-0.021; p = 0.001)	0.261	-3.64%
Frequency	2003.2	-0.035 (CI = +/-0.022; p = 0.003)	0.221	-3.43%
Frequency	2004.1	-0.032 (CI = +/-0.024; p = 0.009)	0.178	-3.16%
Frequency	2004.2	-0.028 (CI = +/-0.025; p = 0.026)	0.130	-2.80%
Frequency	2005.1	-0.025 (CI = +/-0.026; p = 0.060)	0.089	-2.47%
Frequency	2005.2	-0.022 (CI = +/-0.028; p = 0.111)	0.058	-2.22%
Frequency	2006.1	-0.017 (CI = +/-0.029; p = 0.250)	0.014	-1.66%
Frequency	2006.2	-0.011 (CI = +/-0.031; p = 0.473)	-0.018	-1.08%
Frequency	2007.1	-0.001 (CI = +/-0.030; p = 0.958)	-0.042	-0.08%
Frequency	2007.2	0.009 (CI = +/-0.031; p = 0.547)	-0.027	+0.91%
Frequency	2008.1	0.019 (CI = +/-0.030; p = 0.202)	0.031	+1.95%
Frequency	2008.2	0.029 (CI = +/-0.031; p = 0.064)	0.114	+2.95%
Frequency	2009.1	0.041 (CI = +/-0.030; p = 0.009)	0.259	+4.21%
Frequency	2009.2	0.052 (CI = +/-0.030; p = 0.002)	0.376	+5.29%
Frequency	2010.1	0.066 (CI = +/-0.027; p = 0.000)	0.580	+6.85%
Frequency	2010.2	0.074 (CI = +/-0.028; p = 0.000)	0.623	+7.64%
Frequency	2011.1	0.087 (CI = +/-0.026; p = 0.000)	0.741	+9.04%
Frequency	2011.2	0.094 (CI = +/-0.028; p = 0.000)	0.760	+9.82%
Frequency	2012.1	0.097 (CI = +/-0.031; p = 0.000)	0.741	+10.18%
Frequency	2012.2	0.087 (CI = +/-0.033; p = 0.000)	0.689	+9.09%
Frequency	2013.1	0.083 (CI = +/-0.038; p = 0.000)	0.621	+8.63%
Frequency	2013.2	0.077 (CI = +/-0.044; p = 0.003)	0.533	+8.01%
Frequency	2014.1	0.073 (CI = +/-0.053; p = 0.012)	0.435	+7.53%
Frequency	2014.2	0.050 (CI = +/-0.054; p = 0.064)	0.258	+5.17%
Frequency	2015.1	0.025 (CI = +/-0.053; p = 0.311)	0.018	+2.49%
Frequency	2015.2	0.005 (CI = +/-0.059; p = 0.844)	-0.136	+0.51%
Frequency	2016.1	-0.007 (CI = +/-0.075; p = 0.817)	-0.155	-0.74%

CM - excluding Cat&Theft

Coverage = CM - excluding Cat&Theft

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2002.1	0.044 (CI = +/-0.008; p = 0.000)	0.349 (CI = +/-0.078; p = 0.000)	0.869	+4.49%
Loss Cost	2002.2	0.044 (CI = +/-0.008; p = 0.000)	0.349 (CI = +/-0.081; p = 0.000)	0.856	+4.50%
Loss Cost	2003.1	0.043 (CI = +/-0.008; p = 0.000)	0.357 (CI = +/-0.082; p = 0.000)	0.856	+4.36%
Loss Cost	2003.2	0.041 (CI = +/-0.009; p = 0.000)	0.350 (CI = +/-0.083; p = 0.000)	0.839	+4.22%
Loss Cost	2004.1	0.039 (CI = +/-0.009; p = 0.000)	0.361 (CI = +/-0.083; p = 0.000)	0.844	+4.02%
Loss Cost	2004.2	0.037 (CI = +/-0.009; p = 0.000)	0.348 (CI = +/-0.080; p = 0.000)	0.831	+3.76%
Loss Cost	2005.1	0.035 (CI = +/-0.009; p = 0.000)	0.356 (CI = +/-0.082; p = 0.000)	0.834	+3.60%
Loss Cost	2005.2	0.033 (CI = +/-0.009; p = 0.000)	0.343 (CI = +/-0.079; p = 0.000)	0.819	+3.32%
Loss Cost	2006.1	0.030 (CI = +/-0.010; p = 0.000)	0.354 (CI = +/-0.079; p = 0.000)	0.830	+3.08%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	0.349 (CI = +/-0.081; p = 0.000)	0.808	+2.96%
Loss Cost	2007.1	0.027 (CI = +/-0.011; p = 0.000)	0.358 (CI = +/-0.083; p = 0.000)	0.815	+2.76%
Loss Cost	2007.2	0.028 (CI = +/-0.012; p = 0.000)	0.361 (CI = +/-0.086; p = 0.000)	0.801	+2.83%
Loss Cost	2008.1	0.029 (CI = +/-0.013; p = 0.000)	0.355 (CI = +/-0.090; p = 0.000)	0.803	+2.96%
Loss Cost	2008.2	0.030 (CI = +/-0.014; p = 0.000)	0.358 (CI = +/-0.094; p = 0.000)	0.786	+3.05%
Loss Cost	2009.1	0.032 (CI = +/-0.015; p = 0.000)	0.351 (CI = +/-0.098; p = 0.000)	0.789	+3.23%
Loss Cost	2009.2	0.033 (CI = +/-0.017; p = 0.001)	0.355 (CI = +/-0.103; p = 0.000)	0.772	+3.35%
Loss Cost	2010.1	0.035 (CI = +/-0.019; p = 0.001)	0.349 (CI = +/-0.108; p = 0.000)	0.774	+3.55%
Loss Cost	2010.2	0.035 (CI = +/-0.021; p = 0.002)	0.351 (CI = +/-0.114; p = 0.000)	0.748	+3.61%
Loss Cost	2011.1	0.038 (CI = +/-0.023; p = 0.003)	0.341 (CI = +/-0.121; p = 0.000)	0.752	+3.91%
Loss Cost	2011.2	0.038 (CI = +/-0.026; p = 0.008)	0.340 (CI = +/-0.129; p = 0.000)	0.712	+3.85%
Loss Cost	2012.1	0.034 (CI = +/-0.030; p = 0.027)	0.349 (CI = +/-0.137; p = 0.000)	0.716	+3.49%
Loss Cost	2012.2	0.029 (CI = +/-0.033; p = 0.080)	0.337 (CI = +/-0.145; p = 0.000)	0.662	+2.97%
Loss Cost	2013.1	0.026 (CI = +/-0.039; p = 0.167)	0.344 (CI = +/-0.158; p = 0.001)	0.662	+2.66%
Loss Cost	2013.2	0.019 (CI = +/-0.044; p = 0.374)	0.327 (CI = +/-0.166; p = 0.001)	0.601	+1.87%
Loss Cost	2014.1	0.026 (CI = +/-0.053; p = 0.293)	0.311 (CI = +/-0.182; p = 0.004)	0.589	+2.64%
Loss Cost	2014.2	0.008 (CI = +/-0.056; p = 0.738)	0.279 (CI = +/-0.179; p = 0.007)	0.523	+0.85%
Loss Cost	2015.1	-0.003 (CI = +/-0.070; p = 0.928)	0.299 (CI = +/-0.201; p = 0.010)	0.543	-0.28%
Loss Cost	2015.2	-0.025 (CI = +/-0.078; p = 0.458)	0.265 (CI = +/-0.203; p = 0.019)	0.525	-2.50%
Loss Cost	2016.1	-0.053 (CI = +/-0.096; p = 0.217)	0.306 (CI = +/-0.220; p = 0.016)	0.617	-5.12%
Severity	2002.1	0.059 (CI = +/-0.006; p = 0.000)	0.197 (CI = +/-0.065; p = 0.000)	0.923	+6.08%
Severity	2002.2	0.057 (CI = +/-0.006; p = 0.000)	0.187 (CI = +/-0.063; p = 0.000)	0.919	+5.89%
Severity	2003.1	0.055 (CI = +/-0.006; p = 0.000)	0.197 (CI = +/-0.061; p = 0.000)	0.922	+5.70%
Severity	2003.2	0.054 (CI = +/-0.006; p = 0.000)	0.188 (CI = +/-0.059; p = 0.000)	0.917	+5.52%
Severity	2004.1	0.053 (CI = +/-0.007; p = 0.000)	0.193 (CI = +/-0.060; p = 0.000)	0.913	+5.42%
Severity	2004.2	0.051 (CI = +/-0.006; p = 0.000)	0.183 (CI = +/-0.058; p = 0.000)	0.909	+5.21%
Severity	2005.1	0.050 (CI = +/-0.007; p = 0.000)	0.187 (CI = +/-0.059; p = 0.000)	0.905	+5.11%
Severity	2005.2	0.048 (CI = +/-0.007; p = 0.000)	0.179 (CI = +/-0.058; p = 0.000)	0.896	+4.93%
Severity	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.192 (CI = +/-0.054; p = 0.000)	0.908	+4.65%
Severity	2006.2	0.043 (CI = +/-0.007; p = 0.000)	0.182 (CI = +/-0.051; p = 0.000)	0.902	+4.41%
Severity	2007.1	0.040 (CI = +/-0.006; p = 0.000)	0.197 (CI = +/-0.042; p = 0.000)	0.929	+4.07%
Severity	2007.2	0.037 (CI = +/-0.005; p = 0.000)	0.186 (CI = +/-0.036; p = 0.000)	0.937	+3.79%
Severity	2008.1	0.036 (CI = +/-0.005; p = 0.000)	0.192 (CI = +/-0.035; p = 0.000)	0.940	+3.65%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	0.184 (CI = +/-0.032; p = 0.000)	0.942	+3.44%
Severity	2009.1	0.033 (CI = +/-0.005; p = 0.000)	0.186 (CI = +/-0.034; p = 0.000)	0.940	+3.39%
Severity	2009.2	0.033 (CI = +/-0.006; p = 0.000)	0.185 (CI = +/-0.035; p = 0.000)	0.929	+3.35%
Severity	2010.1	0.032 (CI = +/-0.006; p = 0.000)	0.187 (CI = +/-0.037; p = 0.000)	0.928	+3.28%
Severity	2010.2	0.033 (CI = +/-0.007; p = 0.000)	0.189 (CI = +/-0.039; p = 0.000)	0.918	+3.35%
Severity	2011.1	0.036 (CI = +/-0.007; p = 0.000)	0.181 (CI = +/-0.037; p = 0.000)	0.936	+3.64%
Severity	2011.2	0.035 (CI = +/-0.008; p = 0.000)	0.179 (CI = +/-0.039; p = 0.000)	0.921	+3.59%
Severity	2012.1	0.035 (CI = +/-0.009; p = 0.000)	0.180 (CI = +/-0.042; p = 0.000)	0.919	+3.57%
Severity	2012.2	0.036 (CI = +/-0.010; p = 0.000)	0.183 (CI = +/-0.045; p = 0.000)	0.906	+3.69%
Severity	2013.1	0.038 (CI = +/-0.012; p = 0.000)	0.180 (CI = +/-0.049; p = 0.000)	0.907	+3.82%
Severity	2013.2	0.035 (CI = +/-0.014; p = 0.000)	0.174 (CI = +/-0.051; p = 0.000)	0.881	+3.56%
Severity	2014.1	0.036 (CI = +/-0.016; p = 0.001)	0.172 (CI = +/-0.057; p = 0.000)	0.880	+3.67%
Severity	2014.2	0.030 (CI = +/-0.017; p = 0.004)	0.161 (CI = +/-0.055; p = 0.000)	0.855	+3.08%
Severity	2015.1	0.024 (CI = +/-0.020; p = 0.023)	0.173 (CI = +/-0.056; p = 0.000)	0.884	+2.43%
Severity	2015.2	0.016 (CI = +/-0.020; p = 0.095)	0.161 (CI = +/-0.053; p = 0.000)	0.879	+1.66%
Severity	2016.1	0.010 (CI = +/-0.025; p = 0.373)	0.172 (CI = +/-0.057; p = 0.001)	0.902	+0.96%
Frequency	2002.1	-0.015 (CI = +/-0.006; p = 0.000)	0.151 (CI = +/-0.064; p = 0.000)	0.561	-1.50%
Frequency	2002.2	-0.013 (CI = +/-0.006; p = 0.000)	0.162 (CI = +/-0.061; p = 0.000)	0.585	-1.32%
Frequency	2003.1	-0.013 (CI = +/-0.006; p = 0.000)	0.160 (CI = +/-0.062; p = 0.000)	0.547	-1.27%
Frequency	2003.2	-0.012 (CI = +/-0.007; p = 0.001)	0.162 (CI = +/-0.064; p = 0.000)	0.546	-1.23%
Frequency	2004.1	-0.013 (CI = +/-0.007; p = 0.001)	0.168 (CI = +/-0.065; p = 0.000)	0.553	-1.33%
Frequency	2004.2	-0.014 (CI = +/-0.008; p = 0.001)	0.165 (CI = +/-0.068; p = 0.000)	0.554	-1.37%
Frequency	2005.1	-0.015 (CI = +/-0.008; p = 0.001)	0.169 (CI = +/-0.070; p = 0.000)	0.542	-1.44%
Frequency	2005.2	-0.015 (CI = +/-0.009; p = 0.001)	0.164 (CI = +/-0.072; p = 0.000)	0.550	-1.54%
Frequency	2006.1	-0.015 (CI = +/-0.009; p = 0.002)	0.162 (CI = +/-0.074; p = 0.000)	0.507	-1.49%
Frequency	2006.2	-0.014 (CI = +/-0.010; p = 0.007)	0.167 (CI = +/-0.077; p = 0.000)	0.508	-1.39%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.021)	0.161 (CI = +/-0.079; p = 0.000)	0.452	-1.26%
Frequency	2007.2	-0.009 (CI = +/-0.011; p = 0.078)	0.174 (CI = +/-0.076; p = 0.000)	0.500	-0.93%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.219)	0.163 (CI = +/-0.076; p = 0.000)	0.451	-0.66%
Frequency	2008.2	-0.004 (CI = +/-0.011; p = 0.489)	0.174 (CI = +/-0.075; p = 0.000)	0.498	-0.38%
Frequency	2009.1	-0.002 (CI = +/-0.012; p = 0.787)	0.165 (CI = +/-0.077; p = 0.000)	0.464	-0.16%
Frequency	2009.2	0.000 (CI = +/-0.013; p = 0.999)	0.171 (CI = +/-0.080; p = 0.000)	0.476	0.00%
Frequency	2010.1	0.003 (CI = +/-0.014; p = 0.709)	0.162 (CI = +/-0.082; p = 0.001)	0.452	+0.26%
Frequency	2010.2	0.002 (CI = +/-0.016; p = 0.747)	0.161 (CI = +/-0.087; p = 0.001)	0.427	+0.25%
Frequency	2011.1	0.003 (CI = +/-0.018; p = 0.759)	0.161 (CI = +/-0.094; p = 0.002)	0.411	+0.27%
Frequency	2011.2	0.003 (CI = +/-0.020; p = 0.795)	0.160 (CI = +/-0.100; p = 0.004)	0.383	+0.25%
Frequency	2012.1	-0.001 (CI = +/-0.023; p = 0.950)	0.170 (CI = +/-0.106; p = 0.004)	0.400	-0.07%
Frequency	2012.2	-0.007 (CI = +/-0.025; p = 0.549)	0.154 (CI = +/-0.107; p = 0.009)	0.371	-0.69%
Frequency	2013.1	-0.011 (CI = +/-0.028; p = 0.403)	0.164 (CI = +/-0.114; p = 0.009)	0.388	-1.12%
Frequency	2013.2	-0.016 (CI = +/-0.032; p = 0.284)	0.153 (CI = +/-0.121; p = 0.018)	0.375	-1.63%
Frequency	2014.1	-0.010 (CI = +/-0.038; p = 0.568)	0.139 (CI = +/-0.132; p = 0.040)	0.256	-0.99%
Frequency	2014.2	-0.022 (CI = +/-0.041; p = 0.258)	0.117 (CI = +/-0.132; p = 0.074)	0.270	-2.17%
Frequency	2015.1	-0.027 (CI = +/-0.053; p = 0.268)	0.126 (CI = +/-0.151; p = 0.089)	0.228	-2.65%
Frequency	2015.2	-0.042 (CI = +/-0.061; p = 0.145)	0.104 (CI = +/-0.159; p = 0.160)	0.297	-4.09%
Frequency	2016.1	-0.062 (CI = +/-0.076; p = 0.089)	0.134 (CI = +/-0.174; p = 0.104)	0.411	-6.02%

CM - excluding CATs

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2002.1	0.040 (CI = +/-0.007; p = 0.000)	0.281 (CI = +/-0.075; p = 0.000)	0.843	+4.05%
Loss Cost	2002.2	0.040 (CI = +/-0.008; p = 0.000)	0.282 (CI = +/-0.078; p = 0.000)	0.829	+4.07%
Loss Cost	2003.1	0.039 (CI = +/-0.008; p = 0.000)	0.285 (CI = +/-0.080; p = 0.000)	0.825	+4.02%
Loss Cost	2003.2	0.040 (CI = +/-0.009; p = 0.000)	0.286 (CI = +/-0.083; p = 0.000)	0.808	+4.03%
Loss Cost	2004.1	0.039 (CI = +/-0.009; p = 0.000)	0.290 (CI = +/-0.085; p = 0.000)	0.805	+3.95%
Loss Cost	2004.2	0.038 (CI = +/-0.010; p = 0.000)	0.285 (CI = +/-0.087; p = 0.000)	0.779	+3.85%
Loss Cost	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.291 (CI = +/-0.090; p = 0.000)	0.776	+3.75%
Loss Cost	2005.2	0.035 (CI = +/-0.011; p = 0.000)	0.284 (CI = +/-0.092; p = 0.000)	0.746	+3.61%
Loss Cost	2006.1	0.034 (CI = +/-0.012; p = 0.000)	0.290 (CI = +/-0.095; p = 0.000)	0.744	+3.47%
Loss Cost	2006.2	0.034 (CI = +/-0.013; p = 0.000)	0.291 (CI = +/-0.099; p = 0.000)	0.718	+3.49%
Loss Cost	2007.1	0.034 (CI = +/-0.014; p = 0.000)	0.291 (CI = +/-0.103; p = 0.000)	0.716	+3.49%
Loss Cost	2007.2	0.037 (CI = +/-0.014; p = 0.000)	0.302 (CI = +/-0.104; p = 0.000)	0.721	+3.77%
Loss Cost	2008.1	0.040 (CI = +/-0.015; p = 0.000)	0.288 (CI = +/-0.106; p = 0.000)	0.739	+4.10%
Loss Cost	2008.2	0.044 (CI = +/-0.016; p = 0.000)	0.302 (CI = +/-0.106; p = 0.000)	0.753	+4.49%
Loss Cost	2009.1	0.049 (CI = +/-0.016; p = 0.000)	0.284 (CI = +/-0.104; p = 0.000)	0.782	+4.98%
Loss Cost	2009.2	0.053 (CI = +/-0.017; p = 0.000)	0.299 (CI = +/-0.104; p = 0.000)	0.793	+5.42%
Loss Cost	2010.1	0.058 (CI = +/-0.018; p = 0.000)	0.282 (CI = +/-0.104; p = 0.000)	0.816	+5.92%
Loss Cost	2010.2	0.061 (CI = +/-0.020; p = 0.000)	0.292 (CI = +/-0.107; p = 0.000)	0.805	+6.25%
Loss Cost	2011.1	0.066 (CI = +/-0.021; p = 0.000)	0.275 (CI = +/-0.109; p = 0.000)	0.825	+6.80%
Loss Cost	2011.2	0.067 (CI = +/-0.024; p = 0.000)	0.278 (CI = +/-0.116; p = 0.000)	0.794	+6.91%
Loss Cost	2012.1	0.066 (CI = +/-0.027; p = 0.000)	0.282 (CI = +/-0.125; p = 0.000)	0.787	+6.77%
Loss Cost	2012.2	0.060 (CI = +/-0.030; p = 0.001)	0.268 (CI = +/-0.130; p = 0.001)	0.727	+6.19%
Loss Cost	2013.1	0.058 (CI = +/-0.035; p = 0.004)	0.274 (CI = +/-0.142; p = 0.001)	0.720	+5.96%
Loss Cost	2013.2	0.050 (CI = +/-0.039; p = 0.018)	0.256 (CI = +/-0.147; p = 0.003)	0.635	+5.08%
Loss Cost	2014.1	0.053 (CI = +/-0.048; p = 0.032)	0.248 (CI = +/-0.164; p = 0.008)	0.634	+5.48%
Loss Cost	2014.2	0.033 (CI = +/-0.046; p = 0.134)	0.212 (CI = +/-0.147; p = 0.011)	0.541	+3.40%
Loss Cost	2015.1	0.016 (CI = +/-0.052; p = 0.480)	0.243 (CI = +/-0.149; p = 0.006)	0.625	+1.65%
Loss Cost	2015.2	-0.006 (CI = +/-0.050; p = 0.791)	0.210 (CI = +/-0.131; p = 0.008)	0.629	-0.57%
Loss Cost	2016.1	-0.030 (CI = +/-0.051; p = 0.190)	0.247 (CI = +/-0.118; p = 0.003)	0.795	-2.98%
Severity	2002.1	0.060 (CI = +/-0.005; p = 0.000)	0.139 (CI = +/-0.052; p = 0.000)	0.947	+6.16%
Severity	2002.2	0.058 (CI = +/-0.005; p = 0.000)	0.130 (CI = +/-0.049; p = 0.000)	0.948	+5.99%
Severity	2003.1	0.057 (CI = +/-0.005; p = 0.000)	0.138 (CI = +/-0.048; p = 0.000)	0.948	+5.84%
Severity	2003.2	0.056 (CI = +/-0.005; p = 0.000)	0.134 (CI = +/-0.049; p = 0.000)	0.943	+5.77%
Severity	2004.1	0.056 (CI = +/-0.005; p = 0.000)	0.136 (CI = +/-0.051; p = 0.000)	0.939	+5.73%
Severity	2004.2	0.054 (CI = +/-0.006; p = 0.000)	0.129 (CI = +/-0.049; p = 0.000)	0.935	+5.58%
Severity	2005.1	0.053 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.050; p = 0.000)	0.931	+5.48%
Severity	2005.2	0.052 (CI = +/-0.006; p = 0.000)	0.127 (CI = +/-0.051; p = 0.000)	0.924	+5.36%
Severity	2006.1	0.050 (CI = +/-0.006; p = 0.000)	0.140 (CI = +/-0.046; p = 0.000)	0.933	+5.10%
Severity	2006.2	0.048 (CI = +/-0.006; p = 0.000)	0.131 (CI = +/-0.044; p = 0.000)	0.930	+4.90%
Severity	2007.1	0.045 (CI = +/-0.005; p = 0.000)	0.143 (CI = +/-0.038; p = 0.000)	0.944	+4.63%
Severity	2007.2	0.043 (CI = +/-0.005; p = 0.000)	0.136 (CI = +/-0.036; p = 0.000)	0.943	+4.44%
Severity	2008.1	0.043 (CI = +/-0.005; p = 0.000)	0.138 (CI = +/-0.037; p = 0.000)	0.940	+4.38%
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	0.137 (CI = +/-0.039; p = 0.000)	0.928	+4.35%
Severity	2009.1	0.044 (CI = +/-0.006; p = 0.000)	0.132 (CI = +/-0.040; p = 0.000)	0.930	+4.46%
Severity	2009.2	0.045 (CI = +/-0.007; p = 0.000)	0.136 (CI = +/-0.041; p = 0.000)	0.925	+4.58%
Severity	2010.1	0.045 (CI = +/-0.007; p = 0.000)	0.134 (CI = +/-0.043; p = 0.000)	0.922	+4.65%
Severity	2010.2	0.047 (CI = +/-0.008; p = 0.000)	0.140 (CI = +/-0.043; p = 0.000)	0.922	+4.85%
Severity	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.129 (CI = +/-0.039; p = 0.000)	0.943	+5.21%
Severity	2011.2	0.051 (CI = +/-0.008; p = 0.000)	0.130 (CI = +/-0.041; p = 0.000)	0.930	+5.22%
Severity	2012.1	0.052 (CI = +/-0.010; p = 0.000)	0.126 (CI = +/-0.044; p = 0.000)	0.928	+5.34%
Severity	2012.2	0.053 (CI = +/-0.011; p = 0.000)	0.129 (CI = +/-0.047; p = 0.000)	0.913	+5.44%
Severity	2013.1	0.055 (CI = +/-0.012; p = 0.000)	0.124 (CI = +/-0.050; p = 0.000)	0.914	+5.66%
Severity	2013.2	0.052 (CI = +/-0.014; p = 0.000)	0.117 (CI = +/-0.051; p = 0.000)	0.888	+5.32%
Severity	2014.1	0.051 (CI = +/-0.017; p = 0.000)	0.119 (CI = +/-0.057; p = 0.001)	0.878	+5.21%
Severity	2014.2	0.044 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.052; p = 0.001)	0.854	+4.50%
Severity	2015.1	0.035 (CI = +/-0.015; p = 0.001)	0.122 (CI = +/-0.044; p = 0.000)	0.907	+3.61%
Severity	2015.2	0.028 (CI = +/-0.014; p = 0.002)	0.112 (CI = +/-0.036; p = 0.000)	0.911	+2.89%
Severity	2016.1	0.025 (CI = +/-0.018; p = 0.016)	0.117 (CI = +/-0.042; p = 0.001)	0.917	+2.54%
Frequency	2002.1	-0.020 (CI = +/-0.007; p = 0.000)	0.142 (CI = +/-0.075; p = 0.001)	0.548	-1.98%
Frequency	2002.2	-0.018 (CI = +/-0.007; p = 0.000)	0.152 (CI = +/-0.074; p = 0.000)	0.549	-1.81%
Frequency	2003.1	-0.017 (CI = +/-0.008; p = 0.000)	0.147 (CI = +/-0.076; p = 0.000)	0.501	-1.72%
Frequency	2003.2	-0.017 (CI = +/-0.008; p = 0.000)	0.152 (CI = +/-0.077; p = 0.000)	0.495	-1.64%
Frequency	2004.1	-0.017 (CI = +/-0.009; p = 0.000)	0.154 (CI = +/-0.080; p = 0.000)	0.474	-1.68%
Frequency	2004.2	-0.016 (CI = +/-0.009; p = 0.001)	0.157 (CI = +/-0.082; p = 0.001)	0.469	-1.63%
Frequency	2005.1	-0.017 (CI = +/-0.010; p = 0.002)	0.157 (CI = +/-0.086; p = 0.001)	0.438	-1.64%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.003)	0.156 (CI = +/-0.089; p = 0.001)	0.436	-1.66%
Frequency	2006.1	-0.016 (CI = +/-0.011; p = 0.009)	0.151 (CI = +/-0.092; p = 0.002)	0.377	-1.55%
Frequency	2006.2	-0.014 (CI = +/-0.012; p = 0.027)	0.160 (CI = +/-0.093; p = 0.002)	0.382	-1.35%
Frequency	2007.1	-0.011 (CI = +/-0.012; p = 0.084)	0.147 (CI = +/-0.094; p = 0.003)	0.308	-1.08%
Frequency	2007.2	-0.006 (CI = +/-0.012; p = 0.284)	0.166 (CI = +/-0.087; p = 0.001)	0.380	-0.64%
Frequency	2008.1	-0.003 (CI = +/-0.012; p = 0.656)	0.150 (CI = +/-0.085; p = 0.001)	0.333	-0.27%
Frequency	2008.2	0.001 (CI = +/-0.012; p = 0.820)	0.166 (CI = +/-0.082; p = 0.000)	0.422	+0.14%
Frequency	2009.1	0.005 (CI = +/-0.013; p = 0.428)	0.152 (CI = +/-0.081; p = 0.001)	0.415	+0.49%
Frequency	2009.2	0.008 (CI = +/-0.013; p = 0.227)	0.163 (CI = +/-0.081; p = 0.001)	0.466	+0.80%
Frequency	2010.1	0.012 (CI = +/-0.014; p = 0.081)	0.148 (CI = +/-0.079; p = 0.001)	0.491	+1.22%
Frequency	2010.2	0.013 (CI = +/-0.015; p = 0.086)	0.152 (CI = +/-0.084; p = 0.001)	0.472	+1.33%
Frequency	2011.1	0.015 (CI = +/-0.017; p = 0.082)	0.146 (CI = +/-0.089; p = 0.003)	0.472	+1.51%
Frequency	2011.2	0.016 (CI = +/-0.019; p = 0.097)	0.149 (CI = +/-0.095; p = 0.005)	0.439	+1.61%
Frequency	2012.1	0.014 (CI = +/-0.022; p = 0.205)	0.156 (CI = +/-0.101; p = 0.005)	0.444	+1.36%
Frequency	2012.2	0.007 (CI = +/-0.023; p = 0.518)	0.140 (CI = +/-0.100; p = 0.010)	0.353	+0.71%
Frequency	2013.1	0.003 (CI = +/-0.027; p = 0.823)	0.150 (CI = +/-0.107; p = 0.010)	0.379	+0.28%
Frequency	2013.2	-0.002 (CI = +/-0.030; p = 0.870)	0.139 (CI = +/-0.113; p = 0.021)	0.316	-0.23%
Frequency	2014.1	0.003 (CI = +/-0.036; p = 0.877)	0.129 (CI = +/-0.125; p = 0.044)	0.254	+0.26%
Frequency	2014.2	-0.011 (CI = +/-0.037; p = 0.536)	0.105 (CI = +/-0.119; p = 0.076)	0.203	-1.05%
Frequency	2015.1	-0.019 (CI = +/-0.046; p = 0.357)	0.121 (CI = +/-0.132; p = 0.067)	0.255	-1.90%
Frequency	2015.2	-0.034 (CI = +/-0.051; p = 0.153)	0.098 (CI = +/-0.133; p = 0.120)	0.331	-3.36%
Frequency	2016.1	-0.055 (CI = +/-0.058; p = 0.059)	0.130 (CI = +/-0.134; p = 0.055)	0.532	-5.38%

CM - excluding CATs

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2002.1	0.040 (CI = +/-0.008; p = 0.000)	0.284 (CI = +/-0.078; p = 0.000)	0.831	+4.10%
Loss Cost	2002.2	0.040 (CI = +/-0.008; p = 0.000)	0.285 (CI = +/-0.080; p = 0.000)	0.815	+4.12%
Loss Cost	2003.1	0.040 (CI = +/-0.009; p = 0.000)	0.288 (CI = +/-0.082; p = 0.000)	0.811	+4.07%
Loss Cost	2003.2	0.040 (CI = +/-0.009; p = 0.000)	0.289 (CI = +/-0.085; p = 0.000)	0.793	+4.10%
Loss Cost	2004.1	0.039 (CI = +/-0.010; p = 0.000)	0.293 (CI = +/-0.088; p = 0.000)	0.790	+4.01%
Loss Cost	2004.2	0.038 (CI = +/-0.010; p = 0.000)	0.288 (CI = +/-0.090; p = 0.000)	0.761	+3.91%
Loss Cost	2005.1	0.037 (CI = +/-0.011; p = 0.000)	0.293 (CI = +/-0.093; p = 0.000)	0.758	+3.80%
Loss Cost	2005.2	0.036 (CI = +/-0.012; p = 0.000)	0.286 (CI = +/-0.096; p = 0.000)	0.722	+3.65%
Loss Cost	2006.1	0.035 (CI = +/-0.013; p = 0.000)	0.292 (CI = +/-0.099; p = 0.000)	0.721	+3.51%
Loss Cost	2006.2	0.035 (CI = +/-0.014; p = 0.000)	0.293 (CI = +/-0.103; p = 0.000)	0.692	+3.54%
Loss Cost	2007.1	0.035 (CI = +/-0.015; p = 0.000)	0.293 (CI = +/-0.107; p = 0.000)	0.690	+3.54%
Loss Cost	2007.2	0.038 (CI = +/-0.016; p = 0.000)	0.306 (CI = +/-0.109; p = 0.000)	0.697	+3.87%
Loss Cost	2008.1	0.041 (CI = +/-0.017; p = 0.000)	0.293 (CI = +/-0.110; p = 0.000)	0.716	+4.22%
Loss Cost	2008.2	0.046 (CI = +/-0.017; p = 0.000)	0.309 (CI = +/-0.110; p = 0.000)	0.734	+4.68%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	0.292 (CI = +/-0.108; p = 0.000)	0.767	+5.20%
Loss Cost	2009.2	0.056 (CI = +/-0.019; p = 0.000)	0.310 (CI = +/-0.107; p = 0.000)	0.784	+5.75%
Loss Cost	2010.1	0.061 (CI = +/-0.019; p = 0.000)	0.294 (CI = +/-0.106; p = 0.000)	0.811	+6.30%
Loss Cost	2010.2	0.065 (CI = +/-0.021; p = 0.000)	0.307 (CI = +/-0.109; p = 0.000)	0.806	+6.76%
Loss Cost	2011.1	0.071 (CI = +/-0.022; p = 0.000)	0.291 (CI = +/-0.109; p = 0.000)	0.829	+7.38%
Loss Cost	2011.2	0.074 (CI = +/-0.025; p = 0.000)	0.298 (CI = +/-0.117; p = 0.000)	0.802	+7.64%
Loss Cost	2012.1	0.073 (CI = +/-0.029; p = 0.000)	0.300 (CI = +/-0.126; p = 0.000)	0.795	+7.54%
Loss Cost	2012.2	0.068 (CI = +/-0.034; p = 0.001)	0.287 (CI = +/-0.135; p = 0.001)	0.729	+7.00%
Loss Cost	2013.1	0.066 (CI = +/-0.039; p = 0.004)	0.291 (CI = +/-0.148; p = 0.001)	0.722	+6.81%
Loss Cost	2013.2	0.057 (CI = +/-0.046; p = 0.020)	0.273 (CI = +/-0.160; p = 0.004)	0.622	+5.92%
Loss Cost	2014.1	0.062 (CI = +/-0.056; p = 0.033)	0.264 (CI = +/-0.177; p = 0.009)	0.622	+6.43%
Loss Cost	2014.2	0.038 (CI = +/-0.059; p = 0.168)	0.220 (CI = +/-0.169; p = 0.018)	0.487	+3.91%
Loss Cost	2015.1	0.020 (CI = +/-0.066; p = 0.492)	0.248 (CI = +/-0.173; p = 0.013)	0.577	+2.01%
Loss Cost	2015.2	-0.011 (CI = +/-0.070; p = 0.692)	0.201 (CI = +/-0.160; p = 0.023)	0.582	-1.13%
Loss Cost	2016.1	-0.040 (CI = +/-0.070; p = 0.183)	0.235 (CI = +/-0.141; p = 0.010)	0.787	-3.95%
Severity	2002.1	0.061 (CI = +/-0.005; p = 0.000)	0.147 (CI = +/-0.051; p = 0.000)	0.949	+6.29%
Severity	2002.2	0.059 (CI = +/-0.005; p = 0.000)	0.137 (CI = +/-0.049; p = 0.000)	0.949	+6.12%
Severity	2003.1	0.058 (CI = +/-0.005; p = 0.000)	0.145 (CI = +/-0.047; p = 0.000)	0.949	+5.97%
Severity	2003.2	0.057 (CI = +/-0.005; p = 0.000)	0.141 (CI = +/-0.049; p = 0.000)	0.943	+5.90%
Severity	2004.1	0.057 (CI = +/-0.006; p = 0.000)	0.143 (CI = +/-0.050; p = 0.000)	0.940	+5.87%
Severity	2004.2	0.056 (CI = +/-0.006; p = 0.000)	0.135 (CI = +/-0.049; p = 0.000)	0.935	+5.71%
Severity	2005.1	0.055 (CI = +/-0.006; p = 0.000)	0.139 (CI = +/-0.050; p = 0.000)	0.931	+5.62%
Severity	2005.2	0.053 (CI = +/-0.006; p = 0.000)	0.134 (CI = +/-0.051; p = 0.000)	0.922	+5.49%
Severity	2006.1	0.051 (CI = +/-0.006; p = 0.000)	0.145 (CI = +/-0.046; p = 0.000)	0.932	+5.23%
Severity	2006.2	0.049 (CI = +/-0.006; p = 0.000)	0.137 (CI = +/-0.044; p = 0.000)	0.927	+5.03%
Severity	2007.1	0.046 (CI = +/-0.005; p = 0.000)	0.148 (CI = +/-0.038; p = 0.000)	0.943	+4.74%
Severity	2007.2	0.044 (CI = +/-0.005; p = 0.000)	0.140 (CI = +/-0.036; p = 0.000)	0.940	+4.54%
Severity	2008.1	0.044 (CI = +/-0.006; p = 0.000)	0.142 (CI = +/-0.038; p = 0.000)	0.936	+4.49%
Severity	2008.2	0.044 (CI = +/-0.006; p = 0.000)	0.141 (CI = +/-0.040; p = 0.000)	0.923	+4.46%
Severity	2009.1	0.045 (CI = +/-0.007; p = 0.000)	0.137 (CI = +/-0.040; p = 0.000)	0.926	+4.60%
Severity	2009.2	0.046 (CI = +/-0.007; p = 0.000)	0.142 (CI = +/-0.041; p = 0.000)	0.922	+4.75%
Severity	2010.1	0.047 (CI = +/-0.008; p = 0.000)	0.140 (CI = +/-0.043; p = 0.000)	0.920	+4.83%
Severity	2010.2	0.050 (CI = +/-0.008; p = 0.000)	0.148 (CI = +/-0.042; p = 0.000)	0.925	+5.11%
Severity	2011.1	0.054 (CI = +/-0.007; p = 0.000)	0.137 (CI = +/-0.036; p = 0.000)	0.951	+5.50%
Severity	2011.2	0.054 (CI = +/-0.008; p = 0.000)	0.139 (CI = +/-0.039; p = 0.000)	0.940	+5.58%
Severity	2012.1	0.056 (CI = +/-0.009; p = 0.000)	0.136 (CI = +/-0.041; p = 0.000)	0.940	+5.73%
Severity	2012.2	0.058 (CI = +/-0.011; p = 0.000)	0.141 (CI = +/-0.043; p = 0.000)	0.932	+5.96%
Severity	2013.1	0.061 (CI = +/-0.012; p = 0.000)	0.135 (CI = +/-0.044; p = 0.000)	0.937	+6.24%
Severity	2013.2	0.058 (CI = +/-0.014; p = 0.000)	0.130 (CI = +/-0.047; p = 0.000)	0.912	+5.97%
Severity	2014.1	0.057 (CI = +/-0.017; p = 0.000)	0.131 (CI = +/-0.053; p = 0.000)	0.903	+5.90%
Severity	2014.2	0.050 (CI = +/-0.018; p = 0.000)	0.118 (CI = +/-0.051; p = 0.001)	0.872	+5.18%
Severity	2015.1	0.042 (CI = +/-0.015; p = 0.001)	0.132 (CI = +/-0.039; p = 0.000)	0.932	+4.26%
Severity	2015.2	0.034 (CI = +/-0.015; p = 0.002)	0.120 (CI = +/-0.035; p = 0.000)	0.927	+3.49%
Severity	2016.1	0.031 (CI = +/-0.021; p = 0.014)	0.124 (CI = +/-0.042; p = 0.001)	0.931	+3.17%
Frequency	2002.1	-0.021 (CI = +/-0.008; p = 0.000)	0.137 (CI = +/-0.077; p = 0.001)	0.555	-2.06%
Frequency	2002.2	-0.019 (CI = +/-0.008; p = 0.000)	0.148 (CI = +/-0.076; p = 0.000)	0.554	-1.88%
Frequency	2003.1	-0.018 (CI = +/-0.008; p = 0.000)	0.143 (CI = +/-0.078; p = 0.001)	0.506	-1.79%
Frequency	2003.2	-0.017 (CI = +/-0.009; p = 0.000)	0.148 (CI = +/-0.080; p = 0.001)	0.499	-1.71%
Frequency	2004.1	-0.018 (CI = +/-0.009; p = 0.000)	0.150 (CI = +/-0.082; p = 0.001)	0.478	-1.75%
Frequency	2004.2	-0.017 (CI = +/-0.010; p = 0.001)	0.153 (CI = +/-0.085; p = 0.001)	0.472	-1.70%
Frequency	2005.1	-0.017 (CI = +/-0.011; p = 0.002)	0.154 (CI = +/-0.088; p = 0.001)	0.442	-1.72%
Frequency	2005.2	-0.018 (CI = +/-0.011; p = 0.004)	0.152 (CI = +/-0.092; p = 0.002)	0.440	-1.75%
Frequency	2006.1	-0.016 (CI = +/-0.012; p = 0.010)	0.147 (CI = +/-0.095; p = 0.004)	0.380	-1.63%
Frequency	2006.2	-0.014 (CI = +/-0.013; p = 0.032)	0.156 (CI = +/-0.097; p = 0.003)	0.382	-1.42%
Frequency	2007.1	-0.012 (CI = +/-0.014; p = 0.091)	0.145 (CI = +/-0.098; p = 0.005)	0.306	-1.14%
Frequency	2007.2	-0.007 (CI = +/-0.013; p = 0.318)	0.166 (CI = +/-0.092; p = 0.001)	0.374	-0.65%
Frequency	2008.1	-0.003 (CI = +/-0.013; p = 0.688)	0.151 (CI = +/-0.089; p = 0.002)	0.323	-0.26%
Frequency	2008.2	0.002 (CI = +/-0.014; p = 0.758)	0.168 (CI = +/-0.086; p = 0.001)	0.415	+0.20%
Frequency	2009.1	0.006 (CI = +/-0.014; p = 0.395)	0.155 (CI = +/-0.085; p = 0.001)	0.406	+0.58%
Frequency	2009.2	0.009 (CI = +/-0.015; p = 0.194)	0.168 (CI = +/-0.085; p = 0.001)	0.463	+0.95%
Frequency	2010.1	0.014 (CI = +/-0.015; p = 0.069)	0.154 (CI = +/-0.083; p = 0.001)	0.490	+1.40%
Frequency	2010.2	0.016 (CI = +/-0.017; p = 0.070)	0.159 (CI = +/-0.088; p = 0.002)	0.474	+1.57%
Frequency	2011.1	0.018 (CI = +/-0.019; p = 0.066)	0.153 (CI = +/-0.093; p = 0.003)	0.475	+1.77%
Frequency	2011.2	0.019 (CI = +/-0.022; p = 0.076)	0.158 (CI = +/-0.100; p = 0.005)	0.448	+1.95%
Frequency	2012.1	0.017 (CI = +/-0.025; p = 0.160)	0.164 (CI = +/-0.107; p = 0.006)	0.451	+1.71%
Frequency	2012.2	0.010 (CI = +/-0.027; p = 0.444)	0.146 (CI = +/-0.109; p = 0.013)	0.347	+0.98%
Frequency	2013.1	0.005 (CI = +/-0.031; p = 0.710)	0.156 (CI = +/-0.116; p = 0.014)	0.370	+0.53%
Frequency	2013.2	0.000 (CI = +/-0.037; p = 0.977)	0.143 (CI = +/-0.127; p = 0.031)	0.299	-0.05%
Frequency	2014.1	0.005 (CI = +/-0.044; p = 0.801)	0.133 (CI = +/-0.139; p = 0.058)	0.228	+0.50%
Frequency	2014.2	-0.012 (CI = +/-0.048; p = 0.570)	0.102 (CI = +/-0.138; p = 0.124)	0.173	-1.20%
Frequency	2015.1	-0.022 (CI = +/-0.059; p = 0.399)	0.117 (CI = +/-0.153; p = 0.112)	0.223	-2.16%
Frequency	2015.2	-0.046 (CI = +/-0.068; p = 0.145)	0.081 (CI = +/-0.156; p = 0.241)	0.366	-4.47%
Frequency	2016.1	-0.072 (CI = +/-0.074; p = 0.054)	0.111 (CI = +/-0.149; p = 0.107)	0.615	-6.90%

AP

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2000.1	0.052 (CI = +/-0.010; p = 0.000)	0.236 (CI = +/-0.112; p = 0.000)	0.781	+5.34%
Loss Cost	2000.2	0.053 (CI = +/-0.010; p = 0.000)	0.243 (CI = +/-0.114; p = 0.000)	0.773	+5.45%
Loss Cost	2001.1	0.055 (CI = +/-0.010; p = 0.000)	0.230 (CI = +/-0.114; p = 0.000)	0.783	+5.85%
Loss Cost	2001.2	0.055 (CI = +/-0.011; p = 0.000)	0.229 (CI = +/-0.118; p = 0.000)	0.763	+5.63%
Loss Cost	2002.1	0.055 (CI = +/-0.012; p = 0.000)	0.225 (CI = +/-0.121; p = 0.001)	0.758	+5.69%
Loss Cost	2002.2	0.057 (CI = +/-0.012; p = 0.000)	0.235 (CI = +/-0.123; p = 0.000)	0.755	+5.87%
Loss Cost	2003.1	0.055 (CI = +/-0.013; p = 0.000)	0.245 (CI = +/-0.125; p = 0.000)	0.745	+5.69%
Loss Cost	2003.2	0.055 (CI = +/-0.014; p = 0.000)	0.241 (CI = +/-0.129; p = 0.001)	0.716	+5.61%
Loss Cost	2004.1	0.051 (CI = +/-0.014; p = 0.000)	0.259 (CI = +/-0.128; p = 0.000)	0.711	+5.27%
Loss Cost	2004.2	0.049 (CI = +/-0.014; p = 0.000)	0.245 (CI = +/-0.128; p = 0.001)	0.672	+4.99%
Loss Cost	2005.1	0.046 (CI = +/-0.015; p = 0.000)	0.261 (CI = +/-0.129; p = 0.000)	0.666	+4.67%
Loss Cost	2005.2	0.046 (CI = +/-0.016; p = 0.000)	0.264 (CI = +/-0.134; p = 0.000)	0.641	+4.73%
Loss Cost	2006.1	0.042 (CI = +/-0.017; p = 0.000)	0.282 (CI = +/-0.134; p = 0.000)	0.639	+4.34%
Loss Cost	2006.2	0.040 (CI = +/-0.017; p = 0.000)	0.269 (CI = +/-0.136; p = 0.000)	0.586	+4.04%
Loss Cost	2007.1	0.035 (CI = +/-0.018; p = 0.001)	0.291 (CI = +/-0.134; p = 0.000)	0.597	+3.54%
Loss Cost	2007.2	0.033 (CI = +/-0.019; p = 0.002)	0.285 (CI = +/-0.139; p = 0.000)	0.546	+3.38%
Loss Cost	2008.1	0.030 (CI = +/-0.021; p = 0.007)	0.299 (CI = +/-0.143; p = 0.000)	0.550	+3.04%
Loss Cost	2008.2	0.025 (CI = +/-0.022; p = 0.024)	0.281 (CI = +/-0.144; p = 0.001)	0.484	+2.57%
Loss Cost	2009.1	0.020 (CI = +/-0.023; p = 0.079)	0.300 (CI = +/-0.145; p = 0.000)	0.506	+2.05%
Loss Cost	2009.2	0.021 (CI = +/-0.025; p = 0.094)	0.304 (CI = +/-0.153; p = 0.001)	0.480	+2.15%
Loss Cost	2010.1	0.014 (CI = +/-0.026; p = 0.290)	0.330 (CI = +/-0.151; p = 0.000)	0.532	+1.36%
Loss Cost	2010.2	0.008 (CI = +/-0.028; p = 0.535)	0.314 (CI = +/-0.155; p = 0.001)	0.484	+0.85%
Loss Cost	2011.1	0.014 (CI = +/-0.031; p = 0.365)	0.298 (CI = +/-0.162; p = 0.001)	0.472	+1.37%
Loss Cost	2011.2	0.011 (CI = +/-0.035; p = 0.513)	0.290 (CI = +/-0.172; p = 0.003)	0.421	+1.10%
Loss Cost	2012.1	0.007 (CI = +/-0.040; p = 0.716)	0.302 (CI = +/-0.184; p = 0.004)	0.427	+0.69%
Loss Cost	2012.2	-0.010 (CI = +/-0.038; p = 0.567)	0.259 (CI = +/-0.163; p = 0.005)	0.426	-1.01%
Loss Cost	2013.1	-0.006 (CI = +/-0.044; p = 0.753)	0.250 (CI = +/-0.177; p = 0.010)	0.370	-0.64%
Loss Cost	2013.2	0.010 (CI = +/-0.044; p = 0.622)	0.286 (CI = +/-0.166; p = 0.003)	0.519	+1.02%
Loss Cost	2014.1	0.009 (CI = +/-0.054; p = 0.728)	0.289 (CI = +/-0.186; p = 0.007)	0.503	+0.86%
Loss Cost	2014.2	-0.001 (CI = +/-0.064; p = 0.967)	0.272 (CI = +/-0.202; p = 0.015)	0.433	-0.12%
Loss Cost	2015.1	0.009 (CI = +/-0.080; p = 0.790)	0.252 (CI = +/-0.229; p = 0.035)	0.372	+0.94%
Loss Cost	2015.2	-0.013 (CI = +/-0.092; p = 0.737)	0.218 (CI = +/-0.240; p = 0.068)	0.278	-1.32%
Loss Cost	2016.1	-0.026 (CI = +/-0.128; p = 0.624)	0.237 (CI = +/-0.293; p = 0.092)	0.251	-2.56%
Severity	2000.1	0.043 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.144; p = 0.132)	0.561	+4.37%
Severity	2000.2	0.043 (CI = +/-0.013; p = 0.000)	0.109 (CI = +/-0.148; p = 0.143)	0.536	+4.37%
Severity	2001.1	0.044 (CI = +/-0.014; p = 0.000)	0.102 (CI = +/-0.151; p = 0.182)	0.535	+4.49%
Severity	2001.2	0.044 (CI = +/-0.015; p = 0.000)	0.099 (CI = +/-0.156; p = 0.203)	0.505	+4.46%
Severity	2002.1	0.045 (CI = +/-0.015; p = 0.000)	0.090 (CI = +/-0.159; p = 0.257)	0.506	+4.61%
Severity	2002.2	0.047 (CI = +/-0.016; p = 0.000)	0.101 (CI = +/-0.162; p = 0.213)	0.507	+4.80%
Severity	2003.1	0.049 (CI = +/-0.017; p = 0.000)	0.091 (CI = +/-0.166; p = 0.273)	0.509	+4.98%
Severity	2003.2	0.051 (CI = +/-0.018; p = 0.000)	0.102 (CI = +/-0.170; p = 0.227)	0.510	+5.20%
Severity	2004.1	0.052 (CI = +/-0.019; p = 0.000)	0.096 (CI = +/-0.175; p = 0.274)	0.503	+5.33%
Severity	2004.2	0.053 (CI = +/-0.020; p = 0.000)	0.101 (CI = +/-0.181; p = 0.264)	0.484	+5.44%
Severity	2005.1	0.054 (CI = +/-0.022; p = 0.000)	0.096 (CI = +/-0.188; p = 0.302)	0.471	+5.53%
Severity	2005.2	0.055 (CI = +/-0.023; p = 0.000)	0.103 (CI = +/-0.194; p = 0.285)	0.453	+5.68%
Severity	2006.1	0.055 (CI = +/-0.025; p = 0.000)	0.105 (CI = +/-0.202; p = 0.294)	0.428	+5.63%
Severity	2006.2	0.054 (CI = +/-0.027; p = 0.000)	0.102 (CI = +/-0.210; p = 0.327)	0.384	+5.56%
Severity	2007.1	0.053 (CI = +/-0.029; p = 0.001)	0.108 (CI = +/-0.219; p = 0.319)	0.352	+5.42%
Severity	2007.2	0.053 (CI = +/-0.032; p = 0.002)	0.108 (CI = +/-0.229; p = 0.337)	0.313	+5.42%
Severity	2008.1	0.055 (CI = +/-0.035; p = 0.004)	0.101 (CI = +/-0.239; p = 0.390)	0.303	+5.60%
Severity	2008.2	0.057 (CI = +/-0.038; p = 0.005)	0.112 (CI = +/-0.249; p = 0.360)	0.291	+5.91%
Severity	2009.1	0.067 (CI = +/-0.039; p = 0.002)	0.074 (CI = +/-0.250; p = 0.541)	0.356	+6.95%
Severity	2009.2	0.087 (CI = +/-0.033; p = 0.000)	0.143 (CI = +/-0.203; p = 0.154)	0.600	+9.08%
Severity	2010.1	0.105 (CI = +/-0.029; p = 0.000)	0.082 (CI = +/-0.166; p = 0.312)	0.759	+11.02%
Severity	2010.2	0.118 (CI = +/-0.026; p = 0.000)	0.124 (CI = +/-0.141; p = 0.081)	0.842	+12.51%
Severity	2011.1	0.129 (CI = +/-0.025; p = 0.000)	0.089 (CI = +/-0.129; p = 0.160)	0.881	+13.74%
Severity	2011.2	0.130 (CI = +/-0.028; p = 0.000)	0.093 (CI = +/-0.138; p = 0.170)	0.860	+13.87%
Severity	2012.1	0.131 (CI = +/-0.032; p = 0.000)	0.091 (CI = +/-0.149; p = 0.211)	0.841	+13.96%
Severity	2012.2	0.120 (CI = +/-0.033; p = 0.000)	0.063 (CI = +/-0.143; p = 0.355)	0.814	+12.71%
Severity	2013.1	0.121 (CI = +/-0.039; p = 0.000)	0.059 (CI = +/-0.157; p = 0.426)	0.787	+12.90%
Severity	2013.2	0.135 (CI = +/-0.040; p = 0.000)	0.088 (CI = +/-0.151; p = 0.226)	0.821	+14.42%
Severity	2014.1	0.128 (CI = +/-0.048; p = 0.000)	0.102 (CI = +/-0.166; p = 0.198)	0.782	+13.67%
Severity	2014.2	0.122 (CI = +/-0.058; p = 0.001)	0.091 (CI = +/-0.183; p = 0.286)	0.697	+12.98%
Severity	2015.1	0.148 (CI = +/-0.060; p = 0.001)	0.044 (CI = +/-0.172; p = 0.565)	0.795	+15.93%
Severity	2015.2	0.152 (CI = +/-0.077; p = 0.003)	0.050 (CI = +/-0.199; p = 0.563)	0.732	+16.40%
Severity	2016.1	0.181 (CI = +/-0.091; p = 0.004)	0.006 (CI = +/-0.208; p = 0.947)	0.787	+19.88%
Frequency	2000.1	0.009 (CI = +/-0.016; p = 0.257)	0.127 (CI = +/-0.187; p = 0.178)	0.034	+0.92%
Frequency	2000.2	0.010 (CI = +/-0.017; p = 0.229)	0.133 (CI = +/-0.191; p = 0.166)	0.038	+1.03%
Frequency	2001.1	0.011 (CI = +/-0.018; p = 0.221)	0.128 (CI = +/-0.197; p = 0.193)	0.038	+1.11%
Frequency	2001.2	0.011 (CI = +/-0.019; p = 0.238)	0.130 (CI = +/-0.202; p = 0.202)	0.031	+1.12%
Frequency	2002.1	0.010 (CI = +/-0.020; p = 0.302)	0.135 (CI = +/-0.208; p = 0.197)	0.027	+1.04%
Frequency	2002.2	0.010 (CI = +/-0.021; p = 0.337)	0.134 (CI = +/-0.215; p = 0.213)	0.016	+1.02%
Frequency	2003.1	0.007 (CI = +/-0.022; p = 0.543)	0.154 (CI = +/-0.217; p = 0.158)	0.017	+0.67%
Frequency	2003.2	0.004 (CI = +/-0.023; p = 0.737)	0.139 (CI = +/-0.222; p = 0.212)	-0.008	+0.39%
Frequency	2004.1	-0.001 (CI = +/-0.024; p = 0.957)	0.163 (CI = +/-0.224; p = 0.146)	0.007	-0.06%
Frequency	2004.2	-0.004 (CI = +/-0.025; p = 0.732)	0.145 (CI = +/-0.227; p = 0.204)	-0.006	-0.43%
Frequency	2005.1	-0.008 (CI = +/-0.027; p = 0.534)	0.165 (CI = +/-0.232; p = 0.156)	0.014	-0.82%
Frequency	2005.2	-0.009 (CI = +/-0.029; p = 0.525)	0.161 (CI = +/-0.241; p = 0.180)	0.011	-0.90%
Frequency	2006.1	-0.012 (CI = +/-0.031; p = 0.416)	0.177 (CI = +/-0.248; p = 0.154)	0.026	-1.23%
Frequency	2006.2	-0.015 (CI = +/-0.033; p = 0.371)	0.167 (CI = +/-0.257; p = 0.192)	0.024	-1.44%
Frequency	2007.1	-0.018 (CI = +/-0.036; p = 0.305)	0.183 (CI = +/-0.266; p = 0.169)	0.036	-1.79%
Frequency	2007.2	-0.020 (CI = +/-0.038; p = 0.304)	0.177 (CI = +/-0.278; p = 0.201)	0.034	-1.93%
Frequency	2008.1	-0.025 (CI = +/-0.042; p = 0.233)	0.198 (CI = +/-0.288; p = 0.168)	0.054	-2.43%
Frequency	2008.2	-0.032 (CI = +/-0.044; p = 0.147)	0.169 (CI = +/-0.294; p = 0.244)	0.072	-3.15%
Frequency	2009.1	-0.047 (CI = +/-0.045; p = 0.041)	0.226 (CI = +/-0.284; p = 0.112)	0.194	-4.58%
Frequency	2009.2	-0.066 (CI = +/-0.042; p = 0.004)	0.160 (CI = +/-0.252; p = 0.199)	0.350	-6.36%
Frequency	2010.1	-0.091 (CI = +/-0.031; p = 0.000)	0.249 (CI = +/-0.181; p = 0.010)	0.684	-8.70%
Frequency	2010.2	-0.109 (CI = +/-0.023; p = 0.000)	0.191 (CI = +/-0.126; p = 0.006)	0.859	-10.36%
Frequency	2011.1	-0.115 (CI = +/-0.025; p = 0.000)	0.209 (CI = +/-0.129; p = 0.004)	0.857	-10.87%
Frequency	2011.2	-0.119 (CI = +/-0.027; p = 0.000)	0.198 (CI = +/-0.135; p = 0.007)	0.855	-11.21%
Frequency	2012.1	-0.124 (CI = +/-0.031; p = 0.000)	0.211 (CI = +/-0.142; p = 0.007)	0.839	-11.64%
Frequency	2012.2	-0.130 (CI = +/-0.034; p = 0.000)	0.196 (CI = +/-0.148; p = 0.014)	0.842	-12.17%
Frequency	2013.1	-0.128 (CI = +/-0.040; p = 0.000)	0.191 (CI = +/-0.163; p = 0.025)	0.793	-12.00%
Frequency	2013.2	-0.125 (CI = +/-0.047; p = 0.000)	0.198 (CI = +/-0.177; p = 0.032)	0.764	-11.71%
Frequency	2014.1	-0.120 (CI = +/-0.057; p = 0.001)	0.187 (CI = +/-0.197; p = 0.060)	0.673	-11.27%
Frequency	2014.2	-0.123 (CI = +/-0.069; p = 0.003)	0.181 (CI = +/-0.220; p = 0.095)	0.648	-11.59%
Frequency	2015.1	-0.138 (CI = +/-0.085; p = 0.006)	0.208 (CI = +/-0.245; p = 0.084)	0.619	-12.93%
Frequency	2015.2	-0.165 (CI = +/-0.096; p = 0.006)	0.168 (CI = +/-0.250; p = 0.150)	0.697	-15.22%
Frequency	2016.1	-0.207 (CI = +/-0.106; p = 0.004)	0.232 (CI = +/-0.244; p = 0.059)	0.781	-18.72%

AP

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2000.1	0.053 (CI = +/-0.012; p = 0.000)	0.681	+5.43%
Loss Cost	2000.2	0.053 (CI = +/-0.012; p = 0.000)	0.665	+5.45%
Loss Cost	2001.1	0.056 (CI = +/-0.012; p = 0.000)	0.688	+5.75%
Loss Cost	2001.2	0.055 (CI = +/-0.013; p = 0.000)	0.664	+5.63%
Loss Cost	2002.1	0.056 (CI = +/-0.014; p = 0.000)	0.663	+5.80%
Loss Cost	2002.2	0.057 (CI = +/-0.015; p = 0.000)	0.650	+5.87%
Loss Cost	2003.1	0.057 (CI = +/-0.015; p = 0.000)	0.625	+5.82%
Loss Cost	2003.2	0.055 (CI = +/-0.016; p = 0.000)	0.591	+5.61%
Loss Cost	2004.1	0.053 (CI = +/-0.017; p = 0.000)	0.556	+5.43%
Loss Cost	2004.2	0.049 (CI = +/-0.018; p = 0.000)	0.511	+4.99%
Loss Cost	2005.1	0.047 (CI = +/-0.019; p = 0.000)	0.472	+4.85%
Loss Cost	2005.2	0.046 (CI = +/-0.020; p = 0.000)	0.434	+4.73%
Loss Cost	2006.1	0.045 (CI = +/-0.021; p = 0.000)	0.391	+4.57%
Loss Cost	2006.2	0.040 (CI = +/-0.022; p = 0.001)	0.325	+4.04%
Loss Cost	2007.1	0.037 (CI = +/-0.024; p = 0.004)	0.274	+3.80%
Loss Cost	2007.2	0.033 (CI = +/-0.025; p = 0.012)	0.210	+3.38%
Loss Cost	2008.1	0.033 (CI = +/-0.028; p = 0.021)	0.183	+3.36%
Loss Cost	2008.2	0.025 (CI = +/-0.028; p = 0.078)	0.099	+2.57%
Loss Cost	2009.1	0.024 (CI = +/-0.031; p = 0.124)	0.070	+2.43%
Loss Cost	2009.2	0.021 (CI = +/-0.034; p = 0.211)	0.033	+2.15%
Loss Cost	2010.1	0.019 (CI = +/-0.038; p = 0.318)	0.003	+1.87%
Loss Cost	2010.2	0.008 (CI = +/-0.040; p = 0.661)	-0.047	+0.85%
Loss Cost	2011.1	0.019 (CI = +/-0.043; p = 0.353)	-0.005	+1.94%
Loss Cost	2011.2	0.011 (CI = +/-0.047; p = 0.625)	-0.049	+1.10%
Loss Cost	2012.1	0.014 (CI = +/-0.053; p = 0.583)	-0.048	+1.40%
Loss Cost	2012.2	-0.010 (CI = +/-0.051; p = 0.672)	-0.062	-1.01%
Loss Cost	2013.1	0.001 (CI = +/-0.057; p = 0.962)	-0.083	+0.13%
Loss Cost	2013.2	0.010 (CI = +/-0.066; p = 0.740)	-0.080	+1.02%
Loss Cost	2014.1	0.021 (CI = +/-0.077; p = 0.562)	-0.062	+2.09%
Loss Cost	2014.2	-0.001 (CI = +/-0.087; p = 0.977)	-0.111	-0.12%
Loss Cost	2015.1	0.025 (CI = +/-0.100; p = 0.587)	-0.082	+2.49%
Loss Cost	2015.2	-0.013 (CI = +/-0.112; p = 0.786)	-0.130	-1.32%
Loss Cost	2016.1	-0.003 (CI = +/-0.148; p = 0.958)	-0.166	-0.33%
Severity	2000.1	0.043 (CI = +/-0.013; p = 0.000)	0.545	+4.42%
Severity	2000.2	0.043 (CI = +/-0.013; p = 0.000)	0.521	+4.37%
Severity	2001.1	0.044 (CI = +/-0.014; p = 0.000)	0.524	+4.54%
Severity	2001.2	0.044 (CI = +/-0.015; p = 0.000)	0.495	+4.46%
Severity	2002.1	0.045 (CI = +/-0.015; p = 0.000)	0.501	+4.65%
Severity	2002.2	0.047 (CI = +/-0.016; p = 0.000)	0.498	+4.80%
Severity	2003.1	0.049 (CI = +/-0.017; p = 0.000)	0.505	+5.03%
Severity	2003.2	0.051 (CI = +/-0.018; p = 0.000)	0.501	+5.20%
Severity	2004.1	0.053 (CI = +/-0.019; p = 0.000)	0.499	+5.39%
Severity	2004.2	0.053 (CI = +/-0.020; p = 0.000)	0.478	+5.44%
Severity	2005.1	0.054 (CI = +/-0.022; p = 0.000)	0.469	+5.60%
Severity	2005.2	0.055 (CI = +/-0.023; p = 0.000)	0.450	+5.68%
Severity	2006.1	0.056 (CI = +/-0.025; p = 0.000)	0.425	+5.72%
Severity	2006.2	0.054 (CI = +/-0.027; p = 0.000)	0.384	+5.56%
Severity	2007.1	0.054 (CI = +/-0.029; p = 0.001)	0.351	+5.52%
Severity	2007.2	0.053 (CI = +/-0.032; p = 0.002)	0.314	+5.42%
Severity	2008.1	0.056 (CI = +/-0.034; p = 0.003)	0.310	+5.71%
Severity	2008.2	0.057 (CI = +/-0.037; p = 0.004)	0.295	+5.91%
Severity	2009.1	0.068 (CI = +/-0.039; p = 0.001)	0.375	+7.05%
Severity	2009.2	0.087 (CI = +/-0.034; p = 0.000)	0.575	+9.08%
Severity	2010.1	0.106 (CI = +/-0.029; p = 0.000)	0.758	+11.16%
Severity	2010.2	0.118 (CI = +/-0.027; p = 0.000)	0.819	+12.51%
Severity	2011.1	0.130 (CI = +/-0.026; p = 0.000)	0.872	+13.93%
Severity	2011.2	0.130 (CI = +/-0.029; p = 0.000)	0.850	+13.87%
Severity	2012.1	0.133 (CI = +/-0.033; p = 0.000)	0.833	+14.20%
Severity	2012.2	0.120 (CI = +/-0.033; p = 0.000)	0.815	+12.71%
Severity	2013.1	0.123 (CI = +/-0.038; p = 0.000)	0.792	+13.11%
Severity	2013.2	0.135 (CI = +/-0.041; p = 0.000)	0.810	+14.42%
Severity	2014.1	0.132 (CI = +/-0.049; p = 0.000)	0.762	+14.15%
Severity	2014.2	0.122 (CI = +/-0.058; p = 0.001)	0.687	+12.98%
Severity	2015.1	0.150 (CI = +/-0.055; p = 0.000)	0.811	+16.23%
Severity	2015.2	0.152 (CI = +/-0.071; p = 0.001)	0.756	+16.40%
Severity	2016.1	0.182 (CI = +/-0.077; p = 0.001)	0.822	+19.94%
Frequency	2000.1	0.010 (CI = +/-0.016; p = 0.238)	0.011	+0.97%
Frequency	2000.2	0.010 (CI = +/-0.017; p = 0.235)	0.012	+1.03%
Frequency	2001.1	0.012 (CI = +/-0.018; p = 0.204)	0.018	+1.16%
Frequency	2001.2	0.011 (CI = +/-0.019; p = 0.243)	0.011	+1.12%
Frequency	2002.1	0.011 (CI = +/-0.020; p = 0.278)	0.006	+1.10%
Frequency	2002.2	0.010 (CI = +/-0.021; p = 0.341)	-0.002	+1.02%
Frequency	2003.1	0.007 (CI = +/-0.022; p = 0.503)	-0.017	+0.75%
Frequency	2003.2	0.004 (CI = +/-0.023; p = 0.740)	-0.029	+0.39%
Frequency	2004.1	0.000 (CI = +/-0.025; p = 0.979)	-0.033	+0.03%
Frequency	2004.2	-0.004 (CI = +/-0.026; p = 0.735)	-0.030	-0.43%
Frequency	2005.1	-0.007 (CI = +/-0.027; p = 0.596)	-0.025	-0.71%
Frequency	2005.2	-0.009 (CI = +/-0.029; p = 0.532)	-0.022	-0.90%
Frequency	2006.1	-0.011 (CI = +/-0.031; p = 0.477)	-0.018	-1.09%
Frequency	2006.2	-0.015 (CI = +/-0.033; p = 0.379)	-0.008	-1.44%
Frequency	2007.1	-0.016 (CI = +/-0.036; p = 0.358)	-0.005	-1.63%
Frequency	2007.2	-0.020 (CI = +/-0.039; p = 0.311)	0.003	-1.93%
Frequency	2008.1	-0.023 (CI = +/-0.042; p = 0.282)	0.009	-2.22%
Frequency	2008.2	-0.032 (CI = +/-0.045; p = 0.150)	0.053	-3.15%
Frequency	2009.1	-0.044 (CI = +/-0.046; p = 0.061)	0.122	-4.31%
Frequency	2009.2	-0.066 (CI = +/-0.042; p = 0.004)	0.323	-6.36%
Frequency	2010.1	-0.087 (CI = +/-0.037; p = 0.000)	0.554	-8.36%
Frequency	2010.2	-0.109 (CI = +/-0.028; p = 0.000)	0.783	-10.36%
Frequency	2011.1	-0.111 (CI = +/-0.032; p = 0.000)	0.760	-10.52%
Frequency	2011.2	-0.119 (CI = +/-0.034; p = 0.000)	0.769	-11.21%
Frequency	2012.1	-0.119 (CI = +/-0.039; p = 0.000)	0.732	-11.20%
Frequency	2012.2	-0.130 (CI = +/-0.042; p = 0.000)	0.753	-12.17%
Frequency	2013.1	-0.122 (CI = +/-0.048; p = 0.000)	0.694	-11.48%
Frequency	2013.2	-0.125 (CI = +/-0.057; p = 0.001)	0.652	-11.71%
Frequency	2014.1	-0.112 (CI = +/-0.065; p = 0.003)	0.555	-10.57%
Frequency	2014.2	-0.123 (CI = +/-0.077; p = 0.006)	0.547	-11.59%
Frequency	2015.1	-0.126 (CI = +/-0.096; p = 0.017)	0.474	-11.82%
Frequency	2015.2	-0.165 (CI = +/-0.104; p = 0.007)	0.622	-15.22%
Frequency	2016.1	-0.185 (CI = +/-0.134; p = 0.015)	0.600	-16.90%

AP

Coverage = AP
End Trend Period = 2019.2
Excluded Points = 2010.2,2012.2,2016.2
Parameters Included: time, seasonality

Implied Trend					
Fit	Start Date	Time	Seasonality	Adjusted R ²	Rate
Loss Cost	2000.1	0.050 (CI = +/-0.009; p = 0.000)	0.185 (CI = +/-0.103; p = 0.001)	0.801	+5.13%
Loss Cost	2000.2	0.051 (CI = +/-0.009; p = 0.000)	0.192 (CI = +/-0.106; p = 0.001)	0.794	+5.22%
Loss Cost	2001.1	0.053 (CI = +/-0.009; p = 0.000)	0.176 (CI = +/-0.104; p = 0.002)	0.812	+5.45%
Loss Cost	2001.2	0.053 (CI = +/-0.010; p = 0.000)	0.174 (CI = +/-0.107; p = 0.002)	0.793	+5.42%
Loss Cost	2002.1	0.054 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.110; p = 0.004)	0.792	+5.52%
Loss Cost	2002.2	0.055 (CI = +/-0.011; p = 0.000)	0.177 (CI = +/-0.111; p = 0.003)	0.791	+5.69%
Loss Cost	2003.1	0.054 (CI = +/-0.011; p = 0.000)	0.185 (CI = +/-0.114; p = 0.003)	0.780	+5.55%
Loss Cost	2003.2	0.053 (CI = +/-0.012; p = 0.000)	0.180 (CI = +/-0.118; p = 0.004)	0.754	+5.46%
Loss Cost	2004.1	0.051 (CI = +/-0.012; p = 0.000)	0.197 (CI = +/-0.118; p = 0.002)	0.747	+5.18%
Loss Cost	2004.2	0.048 (CI = +/-0.013; p = 0.000)	0.182 (CI = +/-0.117; p = 0.004)	0.715	+4.88%
Loss Cost	2005.1	0.045 (CI = +/-0.013; p = 0.000)	0.196 (CI = +/-0.119; p = 0.002)	0.705	+4.64%
Loss Cost	2005.2	0.046 (CI = +/-0.014; p = 0.000)	0.199 (CI = +/-0.123; p = 0.003)	0.681	+4.71%
Loss Cost	2006.1	0.043 (CI = +/-0.015; p = 0.000)	0.215 (CI = +/-0.125; p = 0.002)	0.674	+4.42%
Loss Cost	2006.2	0.040 (CI = +/-0.016; p = 0.000)	0.202 (CI = +/-0.126; p = 0.003)	0.622	+4.11%
Loss Cost	2007.1	0.037 (CI = +/-0.016; p = 0.000)	0.222 (CI = +/-0.127; p = 0.002)	0.621	+3.72%
Loss Cost	2007.2	0.035 (CI = +/-0.018; p = 0.001)	0.217 (CI = +/-0.132; p = 0.003)	0.568	+3.59%
Loss Cost	2008.1	0.033 (CI = +/-0.019; p = 0.002)	0.226 (CI = +/-0.140; p = 0.003)	0.560	+3.41%
Loss Cost	2008.2	0.029 (CI = +/-0.020; p = 0.008)	0.212 (CI = +/-0.140; p = 0.005)	0.484	+2.94%
Loss Cost	2009.1	0.026 (CI = +/-0.023; p = 0.029)	0.227 (CI = +/-0.149; p = 0.005)	0.485	+2.61%
Loss Cost	2009.2	0.028 (CI = +/-0.025; p = 0.034)	0.232 (CI = +/-0.156; p = 0.006)	0.465	+2.81%
Loss Cost	2010.1	0.022 (CI = +/-0.029; p = 0.127)	0.258 (CI = +/-0.167; p = 0.005)	0.481	+2.20%
Loss Cost	2011.1	0.017 (CI = +/-0.032; p = 0.280)	0.249 (CI = +/-0.172; p = 0.008)	0.410	+1.69%
Loss Cost	2011.2	0.014 (CI = +/-0.037; p = 0.411)	0.244 (CI = +/-0.182; p = 0.013)	0.350	+1.45%
Loss Cost	2012.1	0.013 (CI = +/-0.044; p = 0.525)	0.248 (CI = +/-0.205; p = 0.022)	0.339	+1.33%
Loss Cost	2013.1	-0.006 (CI = +/-0.043; p = 0.743)	0.218 (CI = +/-0.178; p = 0.021)	0.312	-0.64%
Loss Cost	2013.2	0.010 (CI = +/-0.041; p = 0.594)	0.254 (CI = +/-0.161; p = 0.006)	0.500	+1.02%
Loss Cost	2014.1	0.012 (CI = +/-0.051; p = 0.610)	0.250 (CI = +/-0.185; p = 0.014)	0.468	+1.19%
Loss Cost	2014.2	0.003 (CI = +/-0.061; p = 0.915)	0.235 (CI = +/-0.201; p = 0.028)	0.385	+0.29%
Loss Cost	2015.1	0.023 (CI = +/-0.074; p = 0.472)	0.190 (CI = +/-0.221; p = 0.080)	0.345	+2.34%
Loss Cost	2015.2	0.003 (CI = +/-0.089; p = 0.925)	0.168 (CI = +/-0.234; p = 0.124)	0.175	+0.34%
Loss Cost	2016.1	0.018 (CI = +/-0.148; p = 0.757)	0.143 (CI = +/-0.333; p = 0.300)	0.053	+1.78%
Severity	2000.1	0.044 (CI = +/-0.013; p = 0.000)	0.136 (CI = +/-0.153; p = 0.079)	0.574	+4.48%
Severity	2000.2	0.044 (CI = +/-0.014; p = 0.000)	0.137 (CI = +/-0.157; p = 0.086)	0.550	+4.49%
Severity	2001.1	0.045 (CI = +/-0.014; p = 0.000)	0.129 (CI = +/-0.161; p = 0.113)	0.548	+4.60%
Severity	2001.2	0.045 (CI = +/-0.015; p = 0.000)	0.127 (CI = +/-0.166; p = 0.129)	0.518	+4.57%
Severity	2002.1	0.046 (CI = +/-0.016; p = 0.000)	0.119 (CI = +/-0.171; p = 0.167)	0.517	+4.70%
Severity	2002.2	0.048 (CI = +/-0.017; p = 0.000)	0.131 (CI = +/-0.175; p = 0.137)	0.520	+4.91%
Severity	2003.1	0.049 (CI = +/-0.018; p = 0.000)	0.121 (CI = +/-0.180; p = 0.180)	0.520	+5.06%
Severity	2003.2	0.052 (CI = +/-0.019; p = 0.000)	0.133 (CI = +/-0.184; p = 0.148)	0.522	+5.30%
Severity	2004.1	0.053 (CI = +/-0.020; p = 0.000)	0.127 (CI = +/-0.191; p = 0.183)	0.513	+5.40%
Severity	2004.2	0.054 (CI = +/-0.021; p = 0.000)	0.133 (CI = +/-0.198; p = 0.178)	0.494	+5.52%
Severity	2005.1	0.054 (CI = +/-0.023; p = 0.000)	0.130 (CI = +/-0.207; p = 0.207)	0.479	+5.57%
Severity	2005.2	0.056 (CI = +/-0.025; p = 0.000)	0.137 (CI = +/-0.214; p = 0.198)	0.461	+5.73%
Severity	2006.1	0.055 (CI = +/-0.027; p = 0.000)	0.143 (CI = +/-0.225; p = 0.201)	0.436	+5.63%
Severity	2006.2	0.054 (CI = +/-0.029; p = 0.001)	0.140 (CI = +/-0.234; p = 0.229)	0.388	+5.55%
Severity	2007.1	0.052 (CI = +/-0.031; p = 0.003)	0.152 (CI = +/-0.247; p = 0.214)	0.356	+5.31%
Severity	2007.2	0.052 (CI = +/-0.034; p = 0.005)	0.151 (CI = +/-0.258; p = 0.234)	0.311	+5.30%
Severity	2008.1	0.052 (CI = +/-0.038; p = 0.010)	0.148 (CI = +/-0.275; p = 0.273)	0.296	+5.37%
Severity	2008.2	0.055 (CI = +/-0.042; p = 0.013)	0.157 (CI = +/-0.287; p = 0.264)	0.278	+5.67%
Severity	2009.1	0.065 (CI = +/-0.046; p = 0.008)	0.109 (CI = +/-0.298; p = 0.449)	0.329	+6.75%
Severity	2009.2	0.088 (CI = +/-0.039; p = 0.000)	0.166 (CI = +/-0.240; p = 0.160)	0.591	+9.18%
Severity	2010.1	0.112 (CI = +/-0.034; p = 0.000)	0.062 (CI = +/-0.197; p = 0.510)	0.770	+11.86%
Severity	2011.1	0.131 (CI = +/-0.028; p = 0.000)	0.093 (CI = +/-0.147; p = 0.196)	0.881	+13.99%
Severity	2011.2	0.133 (CI = +/-0.032; p = 0.000)	0.097 (CI = +/-0.157; p = 0.203)	0.859	+14.19%
Severity	2012.1	0.134 (CI = +/-0.038; p = 0.000)	0.092 (CI = +/-0.176; p = 0.275)	0.836	+14.36%
Severity	2013.1	0.121 (CI = +/-0.040; p = 0.000)	0.073 (CI = +/-0.170; p = 0.362)	0.793	+12.90%
Severity	2013.2	0.135 (CI = +/-0.042; p = 0.000)	0.102 (CI = +/-0.164; p = 0.194)	0.827	+14.42%
Severity	2014.1	0.126 (CI = +/-0.050; p = 0.000)	0.123 (CI = +/-0.181; p = 0.158)	0.793	+13.47%
Severity	2014.2	0.120 (CI = +/-0.061; p = 0.002)	0.111 (CI = +/-0.201; p = 0.231)	0.708	+12.73%
Severity	2015.1	0.145 (CI = +/-0.068; p = 0.002)	0.056 (CI = +/-0.204; p = 0.528)	0.785	+15.61%
Severity	2015.2	0.148 (CI = +/-0.091; p = 0.009)	0.060 (CI = +/-0.240; p = 0.550)	0.703	+16.01%
Severity	2016.1	0.192 (CI = +/-0.128; p = 0.014)	-0.017 (CI = +/-0.289; p = 0.876)	0.757	+21.15%
Frequency	2000.1	0.006 (CI = +/-0.015; p = 0.413)	0.049 (CI = +/-0.178; p = 0.577)	-0.029	+0.62%
Frequency	2000.2	0.007 (CI = +/-0.016; p = 0.377)	0.055 (CI = +/-0.183; p = 0.544)	-0.026	+0.70%
Frequency	2001.1	0.008 (CI = +/-0.017; p = 0.327)	0.047 (CI = +/-0.188; p = 0.616)	-0.023	+0.82%
Frequency	2001.2	0.008 (CI = +/-0.018; p = 0.358)	0.046 (CI = +/-0.194; p = 0.629)	-0.029	+0.81%
Frequency	2002.1	0.008 (CI = +/-0.019; p = 0.402)	0.048 (CI = +/-0.200; p = 0.625)	-0.033	+0.78%
Frequency	2002.2	0.007 (CI = +/-0.020; p = 0.454)	0.046 (CI = +/-0.207; p = 0.653)	-0.042	+0.74%
Frequency	2003.1	0.005 (CI = +/-0.021; p = 0.652)	0.064 (CI = +/-0.211; p = 0.538)	-0.049	+0.46%
Frequency	2003.2	0.002 (CI = +/-0.022; p = 0.888)	0.047 (CI = +/-0.215; p = 0.659)	-0.066	+0.15%
Frequency	2004.1	-0.002 (CI = +/-0.023; p = 0.852)	0.070 (CI = +/-0.218; p = 0.519)	-0.058	-0.21%
Frequency	2004.2	-0.006 (CI = +/-0.024; p = 0.608)	0.049 (CI = +/-0.221; p = 0.652)	-0.059	-0.60%
Frequency	2005.1	-0.009 (CI = +/-0.025; p = 0.480)	0.066 (CI = +/-0.229; p = 0.557)	-0.047	-0.88%
Frequency	2005.2	-0.010 (CI = +/-0.027; p = 0.470)	0.062 (CI = +/-0.237; p = 0.596)	-0.048	-0.97%
Frequency	2006.1	-0.012 (CI = +/-0.029; p = 0.426)	0.072 (CI = +/-0.249; p = 0.552)	-0.045	-1.15%
Frequency	2006.2	-0.014 (CI = +/-0.032; p = 0.379)	0.063 (CI = +/-0.258; p = 0.618)	-0.042	-1.37%
Frequency	2007.1	-0.015 (CI = +/-0.035; p = 0.372)	0.071 (CI = +/-0.272; p = 0.594)	-0.045	-1.51%
Frequency	2007.2	-0.016 (CI = +/-0.038; p = 0.376)	0.066 (CI = +/-0.284; p = 0.633)	-0.048	-1.63%
Frequency	2008.1	-0.019 (CI = +/-0.042; p = 0.358)	0.078 (CI = +/-0.303; p = 0.594)	-0.048	-1.87%
Frequency	2008.2	-0.026 (CI = +/-0.045; p = 0.238)	0.054 (CI = +/-0.309; p = 0.715)	-0.021	-2.58%
Frequency	2009.1	-0.040 (CI = +/-0.048; p = 0.100)	0.118 (CI = +/-0.314; p = 0.439)	0.069	-3.87%
Frequency	2009.2	-0.060 (CI = +/-0.045; p = 0.012)	0.066 (CI = +/-0.274; p = 0.617)	0.271	-5.83%
Frequency	2010.1	-0.090 (CI = +/-0.036; p = 0.000)	0.195 (CI = +/-0.206; p = 0.062)	0.640	-8.64%
Frequency	2011.1	-0.114 (CI = +/-0.022; p = 0.000)	0.156 (CI = +/-0.116; p = 0.012)	0.895	-10.79%
Frequency	2011.2	-0.118 (CI = +/-0.024; p = 0.000)	0.147 (CI = +/-0.120; p = 0.020)	0.893	-11.16%
Frequency	2012.1	-0.121 (CI = +/-0.029; p = 0.000)	0.156 (CI = +/-0.134; p = 0.026)	0.865	-11.40%
Frequency	2013.1	-0.128 (CI = +/-0.033; p = 0.000)	0.146 (CI = +/-0.136; p = 0.039)	0.864	-12.00%
Frequency	2013.2	-0.125 (CI = +/-0.038; p = 0.000)	0.153 (CI = +/-0.149; p = 0.045)	0.840	-11.71%
Frequency	2014.1	-0.115 (CI = +/-0.044; p = 0.000)	0.127 (CI = +/-0.160; p = 0.104)	0.775	-10.83%
Frequency	2014.2	-0.117 (CI = +/-0.055; p = 0.001)	0.123 (CI = +/-0.180; p = 0.149)	0.741	-11.04%
Frequency	2015.1	-0.122 (CI = +/-0.073; p = 0.006)	0.134 (CI = +/-0.219; p = 0.184)	0.652	-11.48%
Frequency	2015.2	-0.145 (CI = +/-0.083; p = 0.007)	0.108 (CI = +/-0.220; p = 0.261)	0.727	-13.50%
Frequency	2016.1	-0.174 (CI = +/-0.129; p = 0.020)	0.160 (CI = +/-0.291; p = 0.201)	0.669	-15.99%

AP

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2000.1	0.054 (CI = +/-0.010; p = 0.000)	0.251 (CI = +/-0.110; p = 0.000)	0.794	+5.58%
Loss Cost	2000.2	0.056 (CI = +/-0.010; p = 0.000)	0.259 (CI = +/-0.112; p = 0.000)	0.789	+5.72%
Loss Cost	2001.1	0.058 (CI = +/-0.010; p = 0.000)	0.247 (CI = +/-0.112; p = 0.000)	0.800	+5.94%
Loss Cost	2001.2	0.058 (CI = +/-0.011; p = 0.000)	0.247 (CI = +/-0.115; p = 0.000)	0.781	+5.94%
Loss Cost	2002.1	0.058 (CI = +/-0.012; p = 0.000)	0.243 (CI = +/-0.118; p = 0.000)	0.778	+6.01%
Loss Cost	2002.2	0.061 (CI = +/-0.012; p = 0.000)	0.255 (CI = +/-0.119; p = 0.000)	0.778	+6.24%
Loss Cost	2003.1	0.059 (CI = +/-0.013; p = 0.000)	0.265 (CI = +/-0.121; p = 0.000)	0.769	+6.06%
Loss Cost	2003.2	0.058 (CI = +/-0.014; p = 0.000)	0.262 (CI = +/-0.126; p = 0.000)	0.743	+6.01%
Loss Cost	2004.1	0.055 (CI = +/-0.014; p = 0.000)	0.279 (CI = +/-0.124; p = 0.000)	0.739	+5.67%
Loss Cost	2004.2	0.053 (CI = +/-0.015; p = 0.000)	0.266 (CI = +/-0.126; p = 0.000)	0.701	+5.40%
Loss Cost	2005.1	0.050 (CI = +/-0.015; p = 0.000)	0.280 (CI = +/-0.126; p = 0.000)	0.697	+5.08%
Loss Cost	2005.2	0.051 (CI = +/-0.016; p = 0.000)	0.286 (CI = +/-0.131; p = 0.000)	0.676	+5.21%
Loss Cost	2006.1	0.047 (CI = +/-0.017; p = 0.000)	0.303 (CI = +/-0.131; p = 0.000)	0.676	+4.81%
Loss Cost	2006.2	0.044 (CI = +/-0.018; p = 0.000)	0.290 (CI = +/-0.134; p = 0.000)	0.624	+4.53%
Loss Cost	2007.1	0.039 (CI = +/-0.018; p = 0.000)	0.311 (CI = +/-0.132; p = 0.000)	0.636	+4.03%
Loss Cost	2007.2	0.038 (CI = +/-0.020; p = 0.001)	0.306 (CI = +/-0.138; p = 0.000)	0.588	+3.92%
Loss Cost	2008.1	0.035 (CI = +/-0.021; p = 0.003)	0.319 (CI = +/-0.142; p = 0.000)	0.592	+3.58%
Loss Cost	2008.2	0.031 (CI = +/-0.023; p = 0.011)	0.302 (CI = +/-0.145; p = 0.000)	0.525	+3.12%
Loss Cost	2009.1	0.026 (CI = +/-0.024; p = 0.038)	0.319 (CI = +/-0.146; p = 0.000)	0.546	+2.60%
Loss Cost	2009.2	0.028 (CI = +/-0.027; p = 0.044)	0.326 (CI = +/-0.154; p = 0.000)	0.526	+2.81%
Loss Cost	2010.1	0.020 (CI = +/-0.028; p = 0.147)	0.351 (CI = +/-0.152; p = 0.000)	0.574	+2.01%
Loss Cost	2010.2	0.015 (CI = +/-0.031; p = 0.311)	0.335 (CI = +/-0.159; p = 0.000)	0.523	+1.52%
Loss Cost	2011.1	0.021 (CI = +/-0.033; p = 0.201)	0.319 (CI = +/-0.164; p = 0.001)	0.517	+2.12%
Loss Cost	2011.2	0.019 (CI = +/-0.038; p = 0.300)	0.314 (CI = +/-0.177; p = 0.002)	0.465	+1.94%
Loss Cost	2012.1	0.015 (CI = +/-0.044; p = 0.458)	0.323 (CI = +/-0.190; p = 0.003)	0.468	+1.55%
Loss Cost	2012.2	-0.004 (CI = +/-0.043; p = 0.855)	0.276 (CI = +/-0.175; p = 0.005)	0.446	-0.37%
Loss Cost	2013.1	0.001 (CI = +/-0.050; p = 0.972)	0.266 (CI = +/-0.189; p = 0.011)	0.393	+0.08%
Loss Cost	2013.2	0.025 (CI = +/-0.049; p = 0.288)	0.317 (CI = +/-0.169; p = 0.002)	0.596	+2.48%
Loss Cost	2014.1	0.024 (CI = +/-0.060; p = 0.380)	0.318 (CI = +/-0.190; p = 0.005)	0.579	+2.44%
Loss Cost	2014.2	0.017 (CI = +/-0.076; p = 0.621)	0.304 (CI = +/-0.218; p = 0.013)	0.497	+1.67%
Loss Cost	2015.1	0.030 (CI = +/-0.094; p = 0.461)	0.284 (CI = +/-0.244; p = 0.030)	0.456	+3.07%
Loss Cost	2015.2	0.007 (CI = +/-0.124; p = 0.894)	0.248 (CI = +/-0.284; p = 0.074)	0.313	+0.68%
Loss Cost	2016.1	-0.005 (CI = +/-0.176; p = 0.943)	0.262 (CI = +/-0.357; p = 0.111)	0.265	-0.48%
Severity	2000.1	0.041 (CI = +/-0.013; p = 0.000)	0.099 (CI = +/-0.146; p = 0.177)	0.522	+4.21%
Severity	2000.2	0.041 (CI = +/-0.014; p = 0.000)	0.098 (CI = +/-0.150; p = 0.193)	0.494	+4.20%
Severity	2001.1	0.042 (CI = +/-0.014; p = 0.000)	0.091 (CI = +/-0.154; p = 0.237)	0.493	+4.32%
Severity	2001.2	0.042 (CI = +/-0.015; p = 0.000)	0.088 (CI = +/-0.159; p = 0.268)	0.459	+4.26%
Severity	2002.1	0.043 (CI = +/-0.016; p = 0.000)	0.079 (CI = +/-0.162; p = 0.326)	0.460	+4.41%
Severity	2002.2	0.045 (CI = +/-0.017; p = 0.000)	0.090 (CI = +/-0.166; p = 0.276)	0.460	+4.61%
Severity	2003.1	0.047 (CI = +/-0.018; p = 0.000)	0.081 (CI = +/-0.170; p = 0.340)	0.462	+4.79%
Severity	2003.2	0.049 (CI = +/-0.019; p = 0.000)	0.092 (CI = +/-0.174; p = 0.289)	0.462	+5.01%
Severity	2004.1	0.050 (CI = +/-0.020; p = 0.000)	0.086 (CI = +/-0.180; p = 0.337)	0.454	+5.14%
Severity	2004.2	0.051 (CI = +/-0.022; p = 0.000)	0.090 (CI = +/-0.187; p = 0.329)	0.432	+5.23%
Severity	2005.1	0.052 (CI = +/-0.023; p = 0.000)	0.086 (CI = +/-0.193; p = 0.367)	0.418	+5.32%
Severity	2005.2	0.053 (CI = +/-0.025; p = 0.000)	0.093 (CI = +/-0.201; p = 0.350)	0.398	+5.46%
Severity	2006.1	0.053 (CI = +/-0.027; p = 0.000)	0.095 (CI = +/-0.209; p = 0.356)	0.371	+5.41%
Severity	2006.2	0.052 (CI = +/-0.029; p = 0.001)	0.090 (CI = +/-0.218; p = 0.400)	0.322	+5.29%
Severity	2007.1	0.050 (CI = +/-0.031; p = 0.003)	0.097 (CI = +/-0.227; p = 0.387)	0.287	+5.14%
Severity	2007.2	0.050 (CI = +/-0.034; p = 0.007)	0.095 (CI = +/-0.238; p = 0.415)	0.244	+5.10%
Severity	2008.1	0.051 (CI = +/-0.038; p = 0.010)	0.089 (CI = +/-0.249; p = 0.465)	0.234	+5.27%
Severity	2008.2	0.054 (CI = +/-0.041; p = 0.013)	0.100 (CI = +/-0.262; p = 0.434)	0.220	+5.57%
Severity	2009.1	0.064 (CI = +/-0.043; p = 0.006)	0.064 (CI = +/-0.262; p = 0.612)	0.287	+6.65%
Severity	2009.2	0.087 (CI = +/-0.037; p = 0.000)	0.143 (CI = +/-0.215; p = 0.178)	0.549	+9.08%
Severity	2010.1	0.105 (CI = +/-0.032; p = 0.000)	0.085 (CI = +/-0.175; p = 0.321)	0.727	+11.13%
Severity	2010.2	0.121 (CI = +/-0.029; p = 0.000)	0.135 (CI = +/-0.149; p = 0.072)	0.826	+12.91%
Severity	2011.1	0.133 (CI = +/-0.027; p = 0.000)	0.102 (CI = +/-0.134; p = 0.125)	0.873	+14.24%
Severity	2011.2	0.136 (CI = +/-0.031; p = 0.000)	0.109 (CI = +/-0.144; p = 0.128)	0.851	+14.51%
Severity	2012.1	0.137 (CI = +/-0.036; p = 0.000)	0.106 (CI = +/-0.156; p = 0.164)	0.831	+14.65%
Severity	2012.2	0.124 (CI = +/-0.038; p = 0.000)	0.075 (CI = +/-0.155; p = 0.307)	0.791	+13.25%
Severity	2013.1	0.127 (CI = +/-0.045; p = 0.000)	0.070 (CI = +/-0.169; p = 0.375)	0.761	+13.51%
Severity	2013.2	0.146 (CI = +/-0.046; p = 0.000)	0.111 (CI = +/-0.159; p = 0.148)	0.817	+15.68%
Severity	2014.1	0.139 (CI = +/-0.055; p = 0.000)	0.123 (CI = +/-0.175; p = 0.145)	0.775	+14.96%
Severity	2014.2	0.135 (CI = +/-0.071; p = 0.003)	0.115 (CI = +/-0.203; p = 0.221)	0.677	+14.49%
Severity	2015.1	0.165 (CI = +/-0.069; p = 0.001)	0.070 (CI = +/-0.178; p = 0.372)	0.808	+17.99%
Severity	2015.2	0.180 (CI = +/-0.092; p = 0.004)	0.093 (CI = +/-0.211; p = 0.310)	0.769	+19.76%
Severity	2016.1	0.218 (CI = +/-0.092; p = 0.003)	0.049 (CI = +/-0.186; p = 0.510)	0.874	+24.37%
Frequency	2000.1	0.013 (CI = +/-0.016; p = 0.114)	0.152 (CI = +/-0.184; p = 0.103)	0.083	+1.31%
Frequency	2000.2	0.014 (CI = +/-0.017; p = 0.095)	0.161 (CI = +/-0.188; p = 0.091)	0.091	+1.46%
Frequency	2001.1	0.015 (CI = +/-0.018; p = 0.093)	0.156 (CI = +/-0.193; p = 0.111)	0.092	+1.55%
Frequency	2001.2	0.016 (CI = +/-0.019; p = 0.099)	0.159 (CI = +/-0.199; p = 0.113)	0.085	+1.61%
Frequency	2002.1	0.015 (CI = +/-0.020; p = 0.136)	0.163 (CI = +/-0.205; p = 0.114)	0.081	+1.54%
Frequency	2002.2	0.016 (CI = +/-0.022; p = 0.153)	0.165 (CI = +/-0.212; p = 0.122)	0.069	+1.56%
Frequency	2003.1	0.012 (CI = +/-0.023; p = 0.281)	0.184 (CI = +/-0.214; p = 0.090)	0.066	+1.22%
Frequency	2003.2	0.010 (CI = +/-0.024; p = 0.420)	0.170 (CI = +/-0.220; p = 0.125)	0.032	+0.96%
Frequency	2004.1	0.005 (CI = +/-0.025; p = 0.679)	0.193 (CI = +/-0.222; p = 0.085)	0.043	+0.51%
Frequency	2004.2	0.002 (CI = +/-0.026; p = 0.899)	0.175 (CI = +/-0.227; p = 0.125)	0.017	+0.16%
Frequency	2005.1	-0.002 (CI = +/-0.028; p = 0.869)	0.194 (CI = +/-0.231; p = 0.097)	0.034	-0.22%
Frequency	2005.2	-0.002 (CI = +/-0.030; p = 0.869)	0.193 (CI = +/-0.241; p = 0.112)	0.029	-0.24%
Frequency	2006.1	-0.006 (CI = +/-0.032; p = 0.719)	0.207 (CI = +/-0.248; p = 0.098)	0.041	-0.56%
Frequency	2006.2	-0.007 (CI = +/-0.035; p = 0.667)	0.200 (CI = +/-0.259; p = 0.124)	0.033	-0.72%
Frequency	2007.1	-0.011 (CI = +/-0.037; p = 0.561)	0.214 (CI = +/-0.269; p = 0.113)	0.043	-1.05%
Frequency	2007.2	-0.011 (CI = +/-0.041; p = 0.571)	0.211 (CI = +/-0.282; p = 0.134)	0.038	-1.12%
Frequency	2008.1	-0.016 (CI = +/-0.044; p = 0.452)	0.230 (CI = +/-0.292; p = 0.116)	0.055	-1.61%
Frequency	2008.2	-0.024 (CI = +/-0.048; p = 0.314)	0.202 (CI = +/-0.302; p = 0.178)	0.057	-2.32%
Frequency	2009.1	-0.039 (CI = +/-0.048; p = 0.107)	0.255 (CI = +/-0.291; p = 0.082)	0.176	-3.79%
Frequency	2009.2	-0.059 (CI = +/-0.046; p = 0.014)	0.183 (CI = +/-0.263; p = 0.161)	0.307	-5.76%
Frequency	2010.1	-0.086 (CI = +/-0.034; p = 0.000)	0.266 (CI = +/-0.187; p = 0.008)	0.663	-8.20%
Frequency	2010.2	-0.106 (CI = +/-0.026; p = 0.000)	0.200 (CI = +/-0.133; p = 0.006)	0.845	-10.09%
Frequency	2011.1	-0.112 (CI = +/-0.028; p = 0.000)	0.217 (CI = +/-0.136; p = 0.004)	0.842	-10.61%
Frequency	2011.2	-0.116 (CI = +/-0.031; p = 0.000)	0.205 (CI = +/-0.145; p = 0.009)	0.838	-10.98%
Frequency	2012.1	-0.121 (CI = +/-0.035; p = 0.000)	0.218 (CI = +/-0.153; p = 0.009)	0.820	-11.42%
Frequency	2012.2	-0.128 (CI = +/-0.040; p = 0.000)	0.200 (CI = +/-0.163; p = 0.020)	0.822	-12.03%
Frequency	2013.1	-0.126 (CI = +/-0.047; p = 0.000)	0.195 (CI = +/-0.178; p = 0.034)	0.765	-11.83%
Frequency	2013.2	-0.121 (CI = +/-0.057; p = 0.001)	0.206 (CI = +/-0.198; p = 0.043)	0.734	-11.41%
Frequency	2014.1	-0.115 (CI = +/-0.069; p = 0.005)	0.195 (CI = +/-0.220; p = 0.075)	0.629	-10.89%
Frequency	2014.2	-0.119 (CI = +/-0.089; p = 0.016)	0.189 (CI = +/-0.255; p = 0.123)	0.600	-11.20%
Frequency	2015.1	-0.135 (CI = +/-0.110; p = 0.024)	0.213 (CI = +/-0.285; p = 0.117)	0.566	-12.64%
Frequency	2015.2	-0.174 (CI = +/-0.134; p = 0.021)	0.156 (CI = +/-0.308; p = 0.250)	0.656	-15.94%
Frequency	2016.1	-0.223 (CI = +/-0.148; p = 0.014)	0.213 (CI = +/-0.300; p = 0.119)	0.763	-19.98%

AP

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2000.1	0.054 (CI = +/-0.012; p = 0.000)	0.681	+5.58%
Loss Cost	2000.2	0.055 (CI = +/-0.013; p = 0.000)	0.665	+5.61%
Loss Cost	2001.1	0.058 (CI = +/-0.013; p = 0.000)	0.690	+5.94%
Loss Cost	2001.2	0.057 (CI = +/-0.014; p = 0.000)	0.665	+5.82%
Loss Cost	2002.1	0.058 (CI = +/-0.014; p = 0.000)	0.666	+6.01%
Loss Cost	2002.2	0.059 (CI = +/-0.015; p = 0.000)	0.653	+6.10%
Loss Cost	2003.1	0.059 (CI = +/-0.016; p = 0.000)	0.629	+6.06%
Loss Cost	2003.2	0.057 (CI = +/-0.017; p = 0.000)	0.595	+5.85%
Loss Cost	2004.1	0.055 (CI = +/-0.018; p = 0.000)	0.559	+5.67%
Loss Cost	2004.2	0.051 (CI = +/-0.019; p = 0.000)	0.513	+5.22%
Loss Cost	2005.1	0.050 (CI = +/-0.020; p = 0.000)	0.475	+5.08%
Loss Cost	2005.2	0.049 (CI = +/-0.021; p = 0.000)	0.437	+4.98%
Loss Cost	2006.1	0.047 (CI = +/-0.023; p = 0.000)	0.393	+4.81%
Loss Cost	2006.2	0.042 (CI = +/-0.024; p = 0.001)	0.325	+4.26%
Loss Cost	2007.1	0.039 (CI = +/-0.026; p = 0.004)	0.274	+4.03%
Loss Cost	2007.2	0.035 (CI = +/-0.028; p = 0.014)	0.209	+3.59%
Loss Cost	2008.1	0.035 (CI = +/-0.030; p = 0.024)	0.183	+3.58%
Loss Cost	2008.2	0.027 (CI = +/-0.031; p = 0.087)	0.097	+2.74%
Loss Cost	2009.1	0.026 (CI = +/-0.034; p = 0.135)	0.067	+2.60%
Loss Cost	2009.2	0.023 (CI = +/-0.038; p = 0.224)	0.030	+2.30%
Loss Cost	2010.1	0.020 (CI = +/-0.042; p = 0.334)	-0.001	+2.01%
Loss Cost	2010.2	0.009 (CI = +/-0.045; p = 0.682)	-0.051	+0.89%
Loss Cost	2011.1	0.021 (CI = +/-0.048; p = 0.368)	-0.009	+2.12%
Loss Cost	2011.2	0.012 (CI = +/-0.053; p = 0.641)	-0.054	+1.19%
Loss Cost	2012.1	0.015 (CI = +/-0.061; p = 0.595)	-0.053	+1.55%
Loss Cost	2012.2	-0.012 (CI = +/-0.059; p = 0.661)	-0.065	-1.21%
Loss Cost	2013.1	0.001 (CI = +/-0.067; p = 0.979)	-0.091	+0.08%
Loss Cost	2013.2	0.011 (CI = +/-0.078; p = 0.757)	-0.089	+1.13%
Loss Cost	2014.1	0.024 (CI = +/-0.094; p = 0.574)	-0.071	+2.44%
Loss Cost	2014.2	-0.002 (CI = +/-0.109; p = 0.970)	-0.125	-0.18%
Loss Cost	2015.1	0.030 (CI = +/-0.129; p = 0.596)	-0.095	+3.07%
Loss Cost	2015.2	-0.017 (CI = +/-0.149; p = 0.791)	-0.152	-1.68%
Loss Cost	2016.1	-0.005 (CI = +/-0.209; p = 0.955)	-0.199	-0.48%
Severity	2000.1	0.041 (CI = +/-0.013; p = 0.000)	0.510	+4.21%
Severity	2000.2	0.041 (CI = +/-0.014; p = 0.000)	0.483	+4.15%
Severity	2001.1	0.042 (CI = +/-0.014; p = 0.000)	0.486	+4.32%
Severity	2001.2	0.041 (CI = +/-0.015; p = 0.000)	0.455	+4.22%
Severity	2002.1	0.043 (CI = +/-0.016; p = 0.000)	0.460	+4.41%
Severity	2002.2	0.045 (CI = +/-0.017; p = 0.000)	0.456	+4.56%
Severity	2003.1	0.047 (CI = +/-0.018; p = 0.000)	0.463	+4.79%
Severity	2003.2	0.048 (CI = +/-0.019; p = 0.000)	0.458	+4.95%
Severity	2004.1	0.050 (CI = +/-0.020; p = 0.000)	0.455	+5.14%
Severity	2004.2	0.050 (CI = +/-0.021; p = 0.000)	0.432	+5.17%
Severity	2005.1	0.052 (CI = +/-0.023; p = 0.000)	0.422	+5.32%
Severity	2005.2	0.052 (CI = +/-0.025; p = 0.000)	0.400	+5.39%
Severity	2006.1	0.053 (CI = +/-0.027; p = 0.000)	0.374	+5.41%
Severity	2006.2	0.051 (CI = +/-0.029; p = 0.001)	0.329	+5.21%
Severity	2007.1	0.050 (CI = +/-0.031; p = 0.003)	0.294	+5.14%
Severity	2007.2	0.049 (CI = +/-0.034; p = 0.007)	0.255	+5.00%
Severity	2008.1	0.051 (CI = +/-0.037; p = 0.009)	0.250	+5.27%
Severity	2008.2	0.053 (CI = +/-0.041; p = 0.013)	0.234	+5.44%
Severity	2009.1	0.064 (CI = +/-0.042; p = 0.005)	0.315	+6.65%
Severity	2009.2	0.085 (CI = +/-0.038; p = 0.000)	0.524	+8.85%
Severity	2010.1	0.105 (CI = +/-0.032; p = 0.000)	0.726	+11.13%
Severity	2010.2	0.119 (CI = +/-0.031; p = 0.000)	0.796	+12.63%
Severity	2011.1	0.133 (CI = +/-0.029; p = 0.000)	0.859	+14.24%
Severity	2011.2	0.133 (CI = +/-0.033; p = 0.000)	0.834	+14.22%
Severity	2012.1	0.137 (CI = +/-0.037; p = 0.000)	0.815	+14.65%
Severity	2012.2	0.122 (CI = +/-0.038; p = 0.000)	0.788	+12.99%
Severity	2013.1	0.127 (CI = +/-0.044; p = 0.000)	0.764	+13.51%
Severity	2013.2	0.141 (CI = +/-0.048; p = 0.000)	0.790	+15.14%
Severity	2014.1	0.139 (CI = +/-0.059; p = 0.000)	0.735	+14.96%
Severity	2014.2	0.128 (CI = +/-0.071; p = 0.003)	0.644	+13.70%
Severity	2015.1	0.165 (CI = +/-0.066; p = 0.001)	0.810	+17.99%
Severity	2015.2	0.171 (CI = +/-0.087; p = 0.003)	0.759	+18.71%
Severity	2016.1	0.218 (CI = +/-0.081; p = 0.001)	0.886	+24.37%
Frequency	2000.1	0.013 (CI = +/-0.017; p = 0.122)	0.038	+1.31%
Frequency	2000.2	0.014 (CI = +/-0.018; p = 0.120)	0.040	+1.39%
Frequency	2001.1	0.015 (CI = +/-0.019; p = 0.100)	0.049	+1.55%
Frequency	2001.2	0.015 (CI = +/-0.020; p = 0.123)	0.041	+1.54%
Frequency	2002.1	0.015 (CI = +/-0.021; p = 0.145)	0.035	+1.54%
Frequency	2002.2	0.015 (CI = +/-0.022; p = 0.185)	0.025	+1.48%
Frequency	2003.1	0.012 (CI = +/-0.023; p = 0.296)	0.004	+1.22%
Frequency	2003.2	0.009 (CI = +/-0.024; p = 0.480)	-0.016	+0.86%
Frequency	2004.1	0.005 (CI = +/-0.026; p = 0.689)	-0.029	+0.51%
Frequency	2004.2	0.000 (CI = +/-0.027; p = 0.972)	-0.036	+0.05%
Frequency	2005.1	-0.002 (CI = +/-0.029; p = 0.874)	-0.036	-0.22%
Frequency	2005.2	-0.004 (CI = +/-0.031; p = 0.796)	-0.036	-0.39%
Frequency	2006.1	-0.006 (CI = +/-0.033; p = 0.729)	-0.035	-0.56%
Frequency	2006.2	-0.009 (CI = +/-0.035; p = 0.603)	-0.030	-0.90%
Frequency	2007.1	-0.011 (CI = +/-0.038; p = 0.575)	-0.029	-1.05%
Frequency	2007.2	-0.013 (CI = +/-0.042; p = 0.510)	-0.025	-1.34%
Frequency	2008.1	-0.016 (CI = +/-0.046; p = 0.468)	-0.021	-1.61%
Frequency	2008.2	-0.026 (CI = +/-0.048; p = 0.275)	0.012	-2.57%
Frequency	2009.1	-0.039 (CI = +/-0.051; p = 0.127)	0.072	-3.79%
Frequency	2009.2	-0.062 (CI = +/-0.047; p = 0.012)	0.263	-6.01%
Frequency	2010.1	-0.086 (CI = +/-0.041; p = 0.000)	0.502	-8.20%
Frequency	2010.2	-0.110 (CI = +/-0.032; p = 0.000)	0.755	-10.43%
Frequency	2011.1	-0.112 (CI = +/-0.036; p = 0.000)	0.729	-10.61%
Frequency	2011.2	-0.121 (CI = +/-0.039; p = 0.000)	0.741	-11.41%
Frequency	2012.1	-0.121 (CI = +/-0.045; p = 0.000)	0.700	-11.42%
Frequency	2012.2	-0.134 (CI = +/-0.049; p = 0.000)	0.727	-12.57%
Frequency	2013.1	-0.126 (CI = +/-0.056; p = 0.000)	0.658	-11.83%
Frequency	2013.2	-0.130 (CI = +/-0.067; p = 0.002)	0.613	-12.17%
Frequency	2014.1	-0.115 (CI = +/-0.079; p = 0.009)	0.498	-10.89%
Frequency	2014.2	-0.130 (CI = +/-0.096; p = 0.014)	0.496	-12.21%
Frequency	2015.1	-0.135 (CI = +/-0.123; p = 0.035)	0.420	-12.64%
Frequency	2015.2	-0.188 (CI = +/-0.132; p = 0.013)	0.616	-17.17%
Frequency	2016.1	-0.223 (CI = +/-0.173; p = 0.021)	0.625	-19.98%

AP

Coverage = AP
 End Trend Period = 2019.1
 Excluded Points = 2010.2,2012.2,2016.2
 Parameters Included: time, seasonality

Implied Trend					
Fit	Start Date	Time	Seasonality	Adjusted R ²	Rate
Loss Cost	2000.1	0.052 (CI = +/-0.009; p = 0.000)	0.200 (CI = +/-0.103; p = 0.000)	0.807	+5.34%
Loss Cost	2000.2	0.053 (CI = +/-0.009; p = 0.000)	0.208 (CI = +/-0.105; p = 0.000)	0.802	+5.46%
Loss Cost	2001.1	0.055 (CI = +/-0.009; p = 0.000)	0.193 (CI = +/-0.103; p = 0.001)	0.821	+5.70%
Loss Cost	2001.2	0.055 (CI = +/-0.010; p = 0.000)	0.192 (CI = +/-0.107; p = 0.001)	0.803	+5.68%
Loss Cost	2002.1	0.056 (CI = +/-0.011; p = 0.000)	0.185 (CI = +/-0.109; p = 0.002)	0.803	+5.79%
Loss Cost	2002.2	0.058 (CI = +/-0.011; p = 0.000)	0.197 (CI = +/-0.110; p = 0.001)	0.805	+6.00%
Loss Cost	2003.1	0.057 (CI = +/-0.011; p = 0.000)	0.205 (CI = +/-0.113; p = 0.001)	0.795	+5.87%
Loss Cost	2003.2	0.056 (CI = +/-0.012; p = 0.000)	0.201 (CI = +/-0.117; p = 0.002)	0.770	+5.80%
Loss Cost	2004.1	0.054 (CI = +/-0.013; p = 0.000)	0.217 (CI = +/-0.117; p = 0.001)	0.765	+5.52%
Loss Cost	2004.2	0.051 (CI = +/-0.013; p = 0.000)	0.202 (CI = +/-0.117; p = 0.002)	0.732	+5.23%
Loss Cost	2005.1	0.049 (CI = +/-0.014; p = 0.000)	0.215 (CI = +/-0.118; p = 0.001)	0.723	+4.99%
Loss Cost	2005.2	0.050 (CI = +/-0.015; p = 0.000)	0.221 (CI = +/-0.123; p = 0.001)	0.704	+5.10%
Loss Cost	2006.1	0.047 (CI = +/-0.015; p = 0.000)	0.236 (CI = +/-0.125; p = 0.001)	0.698	+4.81%
Loss Cost	2006.2	0.044 (CI = +/-0.016; p = 0.000)	0.223 (CI = +/-0.127; p = 0.002)	0.646	+4.51%
Loss Cost	2007.1	0.040 (CI = +/-0.017; p = 0.000)	0.243 (CI = +/-0.128; p = 0.001)	0.647	+4.12%
Loss Cost	2007.2	0.039 (CI = +/-0.019; p = 0.000)	0.239 (CI = +/-0.134; p = 0.002)	0.595	+4.03%
Loss Cost	2008.1	0.038 (CI = +/-0.020; p = 0.001)	0.247 (CI = +/-0.142; p = 0.002)	0.589	+3.85%
Loss Cost	2008.2	0.033 (CI = +/-0.022; p = 0.005)	0.232 (CI = +/-0.144; p = 0.004)	0.511	+3.39%
Loss Cost	2009.1	0.030 (CI = +/-0.024; p = 0.018)	0.246 (CI = +/-0.153; p = 0.004)	0.511	+3.06%
Loss Cost	2009.2	0.033 (CI = +/-0.027; p = 0.020)	0.255 (CI = +/-0.161; p = 0.004)	0.500	+3.38%
Loss Cost	2010.1	0.027 (CI = +/-0.031; p = 0.076)	0.279 (CI = +/-0.171; p = 0.004)	0.516	+2.77%
Loss Cost	2011.1	0.023 (CI = +/-0.035; p = 0.182)	0.270 (CI = +/-0.179; p = 0.007)	0.442	+2.31%
Loss Cost	2011.2	0.021 (CI = +/-0.041; p = 0.278)	0.267 (CI = +/-0.194; p = 0.012)	0.382	+2.17%
Loss Cost	2012.1	0.021 (CI = +/-0.049; p = 0.375)	0.269 (CI = +/-0.218; p = 0.020)	0.368	+2.08%
Loss Cost	2013.1	-0.001 (CI = +/-0.050; p = 0.949)	0.231 (CI = +/-0.197; p = 0.026)	0.317	-0.15%
Loss Cost	2013.2	0.022 (CI = +/-0.047; p = 0.321)	0.284 (CI = +/-0.172; p = 0.005)	0.560	+2.20%
Loss Cost	2014.1	0.024 (CI = +/-0.058; p = 0.360)	0.278 (CI = +/-0.197; p = 0.012)	0.529	+2.44%
Loss Cost	2014.2	0.017 (CI = +/-0.075; p = 0.608)	0.265 (CI = +/-0.228; p = 0.030)	0.431	+1.67%
Loss Cost	2015.1	0.039 (CI = +/-0.088; p = 0.309)	0.220 (CI = +/-0.246; p = 0.070)	0.412	+3.94%
Loss Cost	2015.2	0.019 (CI = +/-0.122; p = 0.692)	0.194 (CI = +/-0.292; p = 0.139)	0.193	+1.89%
Loss Cost	2016.1	0.036 (CI = +/-0.209; p = 0.623)	0.167 (CI = +/-0.436; p = 0.310)	0.044	+3.64%
Severity	2000.1	0.042 (CI = +/-0.014; p = 0.000)	0.126 (CI = +/-0.157; p = 0.112)	0.531	+4.34%
Severity	2000.2	0.042 (CI = +/-0.014; p = 0.000)	0.125 (CI = +/-0.162; p = 0.125)	0.504	+4.33%
Severity	2001.1	0.043 (CI = +/-0.015; p = 0.000)	0.118 (CI = +/-0.166; p = 0.157)	0.502	+4.44%
Severity	2001.2	0.043 (CI = +/-0.016; p = 0.000)	0.115 (CI = +/-0.172; p = 0.181)	0.468	+4.39%
Severity	2002.1	0.044 (CI = +/-0.017; p = 0.000)	0.107 (CI = +/-0.177; p = 0.226)	0.467	+4.52%
Severity	2002.2	0.046 (CI = +/-0.018; p = 0.000)	0.120 (CI = +/-0.181; p = 0.187)	0.469	+4.74%
Severity	2003.1	0.048 (CI = +/-0.019; p = 0.000)	0.110 (CI = +/-0.187; p = 0.237)	0.469	+4.89%
Severity	2003.2	0.050 (CI = +/-0.020; p = 0.000)	0.123 (CI = +/-0.192; p = 0.198)	0.470	+5.14%
Severity	2004.1	0.051 (CI = +/-0.021; p = 0.000)	0.117 (CI = +/-0.199; p = 0.236)	0.461	+5.24%
Severity	2004.2	0.052 (CI = +/-0.023; p = 0.000)	0.123 (CI = +/-0.207; p = 0.231)	0.439	+5.35%
Severity	2005.1	0.053 (CI = +/-0.025; p = 0.000)	0.120 (CI = +/-0.216; p = 0.261)	0.423	+5.40%
Severity	2005.2	0.054 (CI = +/-0.027; p = 0.000)	0.128 (CI = +/-0.225; p = 0.252)	0.402	+5.56%
Severity	2006.1	0.053 (CI = +/-0.029; p = 0.001)	0.133 (CI = +/-0.236; p = 0.253)	0.374	+5.45%
Severity	2006.2	0.052 (CI = +/-0.032; p = 0.003)	0.129 (CI = +/-0.247; p = 0.291)	0.321	+5.34%
Severity	2007.1	0.050 (CI = +/-0.034; p = 0.007)	0.141 (CI = +/-0.260; p = 0.271)	0.287	+5.09%
Severity	2007.2	0.049 (CI = +/-0.038; p = 0.014)	0.139 (CI = +/-0.273; p = 0.299)	0.238	+5.05%
Severity	2008.1	0.050 (CI = +/-0.042; p = 0.022)	0.136 (CI = +/-0.292; p = 0.338)	0.222	+5.12%
Severity	2008.2	0.053 (CI = +/-0.047; p = 0.029)	0.146 (CI = +/-0.307; p = 0.328)	0.202	+5.42%
Severity	2009.1	0.063 (CI = +/-0.050; p = 0.017)	0.099 (CI = +/-0.318; p = 0.515)	0.255	+6.51%
Severity	2009.2	0.089 (CI = +/-0.044; p = 0.001)	0.170 (CI = +/-0.258; p = 0.180)	0.538	+9.28%
Severity	2010.1	0.114 (CI = +/-0.038; p = 0.000)	0.068 (CI = +/-0.211; p = 0.497)	0.740	+12.05%
Severity	2011.1	0.136 (CI = +/-0.030; p = 0.000)	0.111 (CI = +/-0.154; p = 0.141)	0.875	+14.60%
Severity	2011.2	0.140 (CI = +/-0.035; p = 0.000)	0.119 (CI = +/-0.165; p = 0.139)	0.853	+14.99%
Severity	2012.1	0.142 (CI = +/-0.042; p = 0.000)	0.113 (CI = +/-0.185; p = 0.201)	0.831	+15.21%
Severity	2013.1	0.128 (CI = +/-0.047; p = 0.000)	0.090 (CI = +/-0.184; p = 0.298)	0.772	+13.65%
Severity	2013.2	0.147 (CI = +/-0.047; p = 0.000)	0.134 (CI = +/-0.171; p = 0.109)	0.833	+15.89%
Severity	2014.1	0.139 (CI = +/-0.056; p = 0.001)	0.152 (CI = +/-0.190; p = 0.100)	0.800	+14.96%
Severity	2014.2	0.135 (CI = +/-0.073; p = 0.004)	0.145 (CI = +/-0.223; p = 0.162)	0.706	+14.49%
Severity	2015.1	0.163 (CI = +/-0.077; p = 0.003)	0.090 (CI = +/-0.216; p = 0.333)	0.807	+17.68%
Severity	2015.2	0.177 (CI = +/-0.110; p = 0.011)	0.108 (CI = +/-0.264; p = 0.317)	0.752	+19.34%
Severity	2016.1	0.227 (CI = +/-0.134; p = 0.012)	0.029 (CI = +/-0.279; p = 0.764)	0.857	+25.42%
Frequency	2000.1	0.010 (CI = +/-0.015; p = 0.220)	0.075 (CI = +/-0.178; p = 0.400)	0.005	+0.96%
Frequency	2000.2	0.011 (CI = +/-0.016; p = 0.191)	0.083 (CI = +/-0.183; p = 0.362)	0.012	+1.08%
Frequency	2001.1	0.012 (CI = +/-0.017; p = 0.164)	0.074 (CI = +/-0.188; p = 0.425)	0.017	+1.21%
Frequency	2001.2	0.012 (CI = +/-0.018; p = 0.179)	0.076 (CI = +/-0.194; p = 0.429)	0.010	+1.24%
Frequency	2002.1	0.012 (CI = +/-0.019; p = 0.211)	0.078 (CI = +/-0.201; p = 0.434)	0.005	+1.21%
Frequency	2002.2	0.012 (CI = +/-0.021; p = 0.242)	0.078 (CI = +/-0.208; p = 0.451)	-0.005	+1.21%
Frequency	2003.1	0.009 (CI = +/-0.022; p = 0.384)	0.095 (CI = +/-0.212; p = 0.367)	-0.016	+0.93%
Frequency	2003.2	0.006 (CI = +/-0.023; p = 0.575)	0.078 (CI = +/-0.217; p = 0.468)	-0.045	+0.63%
Frequency	2004.1	0.003 (CI = +/-0.024; p = 0.816)	0.100 (CI = +/-0.221; p = 0.362)	-0.042	+0.77%
Frequency	2004.2	-0.001 (CI = +/-0.025; p = 0.924)	0.079 (CI = +/-0.225; p = 0.477)	-0.059	-0.12%
Frequency	2005.1	-0.004 (CI = +/-0.027; p = 0.762)	0.095 (CI = +/-0.233; p = 0.408)	-0.049	-0.39%
Frequency	2005.2	-0.004 (CI = +/-0.029; p = 0.759)	0.093 (CI = +/-0.243; p = 0.436)	-0.054	-0.43%
Frequency	2006.1	-0.006 (CI = +/-0.031; p = 0.688)	0.103 (CI = +/-0.255; p = 0.410)	-0.051	-0.61%
Frequency	2006.2	-0.008 (CI = +/-0.034; p = 0.632)	0.095 (CI = +/-0.266; p = 0.467)	-0.055	-0.79%
Frequency	2007.1	-0.009 (CI = +/-0.037; p = 0.606)	0.102 (CI = +/-0.281; p = 0.457)	-0.058	-0.92%
Frequency	2007.2	-0.010 (CI = +/-0.041; p = 0.619)	0.100 (CI = +/-0.295; p = 0.488)	-0.063	-0.98%
Frequency	2008.1	-0.012 (CI = +/-0.045; p = 0.578)	0.111 (CI = +/-0.314; p = 0.467)	-0.064	-1.20%
Frequency	2008.2	-0.019 (CI = +/-0.049; p = 0.415)	0.086 (CI = +/-0.325; p = 0.584)	-0.054	-1.93%
Frequency	2009.1	-0.033 (CI = +/-0.052; p = 0.198)	0.147 (CI = +/-0.329; p = 0.358)	0.033	-3.24%
Frequency	2009.2	-0.056 (CI = +/-0.050; p = 0.031)	0.084 (CI = +/-0.292; p = 0.546)	0.209	-5.40%
Frequency	2010.1	-0.086 (CI = +/-0.039; p = 0.000)	0.210 (CI = +/-0.219; p = 0.058)	0.607	-8.28%
Frequency	2011.1	-0.113 (CI = +/-0.025; p = 0.000)	0.159 (CI = +/-0.126; p = 0.017)	0.882	-10.72%
Frequency	2011.2	-0.118 (CI = +/-0.028; p = 0.000)	0.147 (CI = +/-0.132; p = 0.032)	0.878	-11.15%
Frequency	2012.1	-0.121 (CI = +/-0.033; p = 0.000)	0.156 (CI = +/-0.147; p = 0.040)	0.847	-11.40%
Frequency	2013.1	-0.129 (CI = +/-0.039; p = 0.000)	0.141 (CI = +/-0.152; p = 0.065)	0.847	-12.14%
Frequency	2013.2	-0.126 (CI = +/-0.047; p = 0.000)	0.150 (CI = +/-0.171; p = 0.078)	0.819	-11.81%
Frequency	2014.1	-0.115 (CI = +/-0.054; p = 0.002)	0.126 (CI = +/-0.184; p = 0.151)	0.740	-10.89%
Frequency	2014.2	-0.119 (CI = +/-0.071; p = 0.006)	0.120 (CI = +/-0.216; p = 0.225)	0.703	-11.20%
Frequency	2015.1	-0.124 (CI = +/-0.095; p = 0.020)	0.130 (CI = +/-0.266; p = 0.263)	0.599	-11.67%
Frequency	2015.2	-0.158 (CI = +/-0.116; p = 0.019)	0.086 (CI = +/-0.277; p = 0.437)	0.706	-14.62%
Frequency	2016.1	-0.191 (CI = +/-0.181; p = 0.044)	0.138 (CI = +/-0.379; p = 0.329)	0.652	-17.36%

SP

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2000.1	0.050 (CI = +/-0.014; p = 0.000)	0.495 (CI = +/-0.162; p = 0.000)	0.703	+5.14%
Loss Cost	2000.2	0.049 (CI = +/-0.015; p = 0.000)	0.489 (CI = +/-0.166; p = 0.000)	0.676	+5.04%
Loss Cost	2001.1	0.052 (CI = +/-0.015; p = 0.000)	0.472 (CI = +/-0.167; p = 0.000)	0.690	+5.31%
Loss Cost	2001.2	0.054 (CI = +/-0.016; p = 0.000)	0.484 (CI = +/-0.170; p = 0.000)	0.685	+5.51%
Loss Cost	2002.1	0.056 (CI = +/-0.017; p = 0.000)	0.471 (CI = +/-0.173; p = 0.000)	0.692	+5.74%
Loss Cost	2002.2	0.058 (CI = +/-0.017; p = 0.000)	0.484 (CI = +/-0.176; p = 0.000)	0.690	+5.98%
Loss Cost	2003.1	0.058 (CI = +/-0.019; p = 0.000)	0.484 (CI = +/-0.182; p = 0.000)	0.686	+5.97%
Loss Cost	2003.2	0.061 (CI = +/-0.019; p = 0.000)	0.499 (CI = +/-0.185; p = 0.000)	0.684	+6.25%
Loss Cost	2004.1	0.063 (CI = +/-0.020; p = 0.000)	0.485 (CI = +/-0.189; p = 0.000)	0.691	+6.53%
Loss Cost	2004.2	0.067 (CI = +/-0.021; p = 0.000)	0.504 (CI = +/-0.191; p = 0.000)	0.696	+6.92%
Loss Cost	2005.1	0.062 (CI = +/-0.022; p = 0.000)	0.527 (CI = +/-0.192; p = 0.000)	0.699	+6.44%
Loss Cost	2005.2	0.067 (CI = +/-0.023; p = 0.000)	0.550 (CI = +/-0.192; p = 0.000)	0.710	+6.94%
Loss Cost	2006.1	0.066 (CI = +/-0.025; p = 0.000)	0.555 (CI = +/-0.200; p = 0.000)	0.707	+6.83%
Loss Cost	2006.2	0.066 (CI = +/-0.027; p = 0.000)	0.553 (CI = +/-0.208; p = 0.000)	0.676	+6.80%
Loss Cost	2007.1	0.068 (CI = +/-0.029; p = 0.000)	0.541 (CI = +/-0.216; p = 0.000)	0.679	+7.08%
Loss Cost	2007.2	0.078 (CI = +/-0.028; p = 0.000)	0.580 (CI = +/-0.206; p = 0.000)	0.728	+8.09%
Loss Cost	2008.1	0.080 (CI = +/-0.031; p = 0.000)	0.572 (CI = +/-0.215; p = 0.000)	0.728	+8.30%
Loss Cost	2008.2	0.081 (CI = +/-0.034; p = 0.000)	0.578 (CI = +/-0.225; p = 0.000)	0.701	+8.46%
Loss Cost	2009.1	0.078 (CI = +/-0.037; p = 0.000)	0.592 (CI = +/-0.236; p = 0.000)	0.699	+8.07%
Loss Cost	2009.2	0.063 (CI = +/-0.036; p = 0.002)	0.541 (CI = +/-0.215; p = 0.000)	0.665	+6.52%
Loss Cost	2010.1	0.066 (CI = +/-0.040; p = 0.003)	0.532 (CI = +/-0.228; p = 0.000)	0.666	+6.79%
Loss Cost	2010.2	0.063 (CI = +/-0.044; p = 0.008)	0.522 (CI = +/-0.240; p = 0.000)	0.612	+6.45%
Loss Cost	2011.1	0.064 (CI = +/-0.050; p = 0.014)	0.516 (CI = +/-0.257; p = 0.001)	0.610	+6.64%
Loss Cost	2011.2	0.054 (CI = +/-0.054; p = 0.050)	0.486 (CI = +/-0.264; p = 0.001)	0.533	+5.52%
Loss Cost	2012.1	0.042 (CI = +/-0.060; p = 0.148)	0.518 (CI = +/-0.275; p = 0.001)	0.552	+4.34%
Loss Cost	2012.2	0.017 (CI = +/-0.057; p = 0.516)	0.455 (CI = +/-0.246; p = 0.002)	0.512	+1.76%
Loss Cost	2013.1	0.037 (CI = +/-0.061; p = 0.208)	0.407 (CI = +/-0.244; p = 0.004)	0.531	+3.75%
Loss Cost	2013.2	0.040 (CI = +/-0.071; p = 0.243)	0.413 (CI = +/-0.267; p = 0.006)	0.487	+4.04%
Loss Cost	2014.1	0.009 (CI = +/-0.072; p = 0.792)	0.480 (CI = +/-0.249; p = 0.002)	0.620	+0.87%
Loss Cost	2014.2	-0.016 (CI = +/-0.077; p = 0.650)	0.436 (CI = +/-0.243; p = 0.003)	0.604	-1.55%
Loss Cost	2015.1	-0.006 (CI = +/-0.097; p = 0.887)	0.418 (CI = +/-0.279; p = 0.009)	0.545	-0.60%
Loss Cost	2015.2	-0.060 (CI = +/-0.065; p = 0.067)	0.338 (CI = +/-0.170; p = 0.003)	0.769	-5.79%
Loss Cost	2016.1	-0.083 (CI = +/-0.080; p = 0.044)	0.373 (CI = +/-0.182; p = 0.003)	0.801	-7.96%
Severity	2000.1	0.052 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.104; p = 0.318)	0.775	+5.32%
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	-0.071 (CI = +/-0.099; p = 0.155)	0.771	+5.02%
Severity	2001.1	0.049 (CI = +/-0.009; p = 0.000)	-0.071 (CI = +/-0.102; p = 0.167)	0.755	+5.02%
Severity	2001.2	0.048 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.103; p = 0.127)	0.738	+4.87%
Severity	2002.1	0.048 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.106; p = 0.140)	0.717	+4.87%
Severity	2002.2	0.047 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.109; p = 0.134)	0.699	+4.81%
Severity	2003.1	0.048 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.112; p = 0.116)	0.690	+4.92%
Severity	2003.2	0.047 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.115; p = 0.102)	0.668	+4.81%
Severity	2004.1	0.050 (CI = +/-0.012; p = 0.000)	-0.110 (CI = +/-0.114; p = 0.058)	0.687	+5.10%
Severity	2004.2	0.049 (CI = +/-0.013; p = 0.000)	-0.114 (CI = +/-0.118; p = 0.058)	0.668	+5.03%
Severity	2005.1	0.048 (CI = +/-0.014; p = 0.000)	-0.108 (CI = +/-0.122; p = 0.080)	0.628	+4.91%
Severity	2005.2	0.048 (CI = +/-0.015; p = 0.000)	-0.107 (CI = +/-0.126; p = 0.092)	0.611	+4.92%
Severity	2006.1	0.050 (CI = +/-0.016; p = 0.000)	-0.119 (CI = +/-0.129; p = 0.068)	0.613	+5.18%
Severity	2006.2	0.043 (CI = +/-0.014; p = 0.000)	-0.153 (CI = +/-0.110; p = 0.008)	0.639	+4.40%
Severity	2007.1	0.042 (CI = +/-0.015; p = 0.000)	-0.149 (CI = +/-0.114; p = 0.013)	0.592	+4.32%
Severity	2007.2	0.039 (CI = +/-0.016; p = 0.000)	-0.163 (CI = +/-0.115; p = 0.008)	0.574	+3.97%
Severity	2008.1	0.040 (CI = +/-0.017; p = 0.000)	-0.166 (CI = +/-0.120; p = 0.009)	0.538	+4.04%
Severity	2008.2	0.035 (CI = +/-0.018; p = 0.001)	-0.182 (CI = +/-0.120; p = 0.005)	0.527	+3.60%
Severity	2009.1	0.038 (CI = +/-0.020; p = 0.001)	-0.192 (CI = +/-0.125; p = 0.005)	0.519	+3.86%
Severity	2009.2	0.030 (CI = +/-0.019; p = 0.003)	-0.220 (CI = +/-0.113; p = 0.001)	0.567	+3.04%
Severity	2010.1	0.036 (CI = +/-0.019; p = 0.001)	-0.240 (CI = +/-0.111; p = 0.000)	0.621	+3.63%
Severity	2010.2	0.044 (CI = +/-0.018; p = 0.000)	-0.215 (CI = +/-0.100; p = 0.000)	0.712	+4.45%
Severity	2011.1	0.039 (CI = +/-0.020; p = 0.001)	-0.200 (CI = +/-0.102; p = 0.001)	0.641	+3.98%
Severity	2011.2	0.034 (CI = +/-0.021; p = 0.004)	-0.215 (CI = +/-0.102; p = 0.001)	0.655	+3.45%
Severity	2012.1	0.037 (CI = +/-0.023; p = 0.004)	-0.225 (CI = +/-0.108; p = 0.001)	0.642	+3.82%
Severity	2012.2	0.043 (CI = +/-0.025; p = 0.003)	-0.210 (CI = +/-0.110; p = 0.001)	0.673	+4.42%
Severity	2013.1	0.045 (CI = +/-0.030; p = 0.007)	-0.214 (CI = +/-0.121; p = 0.002)	0.621	+4.60%
Severity	2013.2	0.041 (CI = +/-0.035; p = 0.025)	-0.222 (CI = +/-0.130; p = 0.003)	0.618	+4.21%
Severity	2014.1	0.038 (CI = +/-0.042; p = 0.074)	-0.214 (CI = +/-0.145; p = 0.009)	0.513	+3.82%
Severity	2014.2	0.047 (CI = +/-0.048; p = 0.054)	-0.197 (CI = +/-0.153; p = 0.018)	0.542	+4.84%
Severity	2015.1	0.051 (CI = +/-0.062; p = 0.092)	-0.203 (CI = +/-0.177; p = 0.030)	0.458	+5.22%
Severity	2015.2	0.037 (CI = +/-0.074; p = 0.274)	-0.225 (CI = +/-0.193; p = 0.029)	0.485	+3.73%
Severity	2016.1	0.019 (CI = +/-0.099; p = 0.637)	-0.199 (CI = +/-0.227; p = 0.074)	0.305	+1.95%
Frequency	2000.1	-0.002 (CI = +/-0.016; p = 0.827)	0.548 (CI = +/-0.186; p = 0.000)	0.464	-0.17%
Frequency	2000.2	0.000 (CI = +/-0.017; p = 0.983)	0.560 (CI = +/-0.189; p = 0.000)	0.474	+0.02%
Frequency	2001.1	0.003 (CI = +/-0.017; p = 0.744)	0.543 (CI = +/-0.191; p = 0.000)	0.462	+0.28%
Frequency	2001.2	0.006 (CI = +/-0.018; p = 0.495)	0.563 (CI = +/-0.191; p = 0.000)	0.488	+0.61%
Frequency	2002.1	0.008 (CI = +/-0.019; p = 0.378)	0.549 (CI = +/-0.195; p = 0.000)	0.479	+0.83%
Frequency	2002.2	0.011 (CI = +/-0.020; p = 0.255)	0.566 (CI = +/-0.198; p = 0.000)	0.496	+1.12%
Frequency	2003.1	0.010 (CI = +/-0.021; p = 0.336)	0.573 (CI = +/-0.204; p = 0.000)	0.497	+1.00%
Frequency	2003.2	0.014 (CI = +/-0.022; p = 0.204)	0.594 (CI = +/-0.205; p = 0.000)	0.520	+1.38%
Frequency	2004.1	0.013 (CI = +/-0.023; p = 0.241)	0.595 (CI = +/-0.212; p = 0.000)	0.516	+1.35%
Frequency	2004.2	0.018 (CI = +/-0.024; p = 0.137)	0.618 (CI = +/-0.214; p = 0.000)	0.541	+1.80%
Frequency	2005.1	0.015 (CI = +/-0.025; p = 0.249)	0.635 (CI = +/-0.219; p = 0.000)	0.553	+1.46%
Frequency	2005.2	0.019 (CI = +/-0.026; p = 0.150)	0.657 (CI = +/-0.221; p = 0.000)	0.572	+1.93%
Frequency	2006.1	0.016 (CI = +/-0.028; p = 0.265)	0.674 (CI = +/-0.227; p = 0.000)	0.582	+1.57%
Frequency	2006.2	0.023 (CI = +/-0.029; p = 0.117)	0.706 (CI = +/-0.225; p = 0.000)	0.621	+2.30%
Frequency	2007.1	0.026 (CI = +/-0.031; p = 0.094)	0.691 (CI = +/-0.232; p = 0.000)	0.618	+2.65%
Frequency	2007.2	0.039 (CI = +/-0.029; p = 0.011)	0.743 (CI = +/-0.209; p = 0.000)	0.715	+3.96%
Frequency	2008.1	0.040 (CI = +/-0.032; p = 0.015)	0.738 (CI = +/-0.219; p = 0.000)	0.713	+4.10%
Frequency	2008.2	0.046 (CI = +/-0.034; p = 0.010)	0.760 (CI = +/-0.223; p = 0.000)	0.719	+4.69%
Frequency	2009.1	0.040 (CI = +/-0.036; p = 0.033)	0.783 (CI = +/-0.230; p = 0.000)	0.731	+4.05%
Frequency	2009.2	0.033 (CI = +/-0.039; p = 0.090)	0.760 (CI = +/-0.236; p = 0.000)	0.702	+3.38%
Frequency	2010.1	0.030 (CI = +/-0.043; p = 0.161)	0.772 (CI = +/-0.249; p = 0.000)	0.702	+3.05%
Frequency	2010.2	0.019 (CI = +/-0.045; p = 0.390)	0.736 (CI = +/-0.249; p = 0.000)	0.678	+1.91%
Frequency	2011.1	0.025 (CI = +/-0.051; p = 0.304)	0.716 (CI = +/-0.263; p = 0.000)	0.669	+2.57%
Frequency	2011.2	0.020 (CI = +/-0.057; p = 0.466)	0.701 (CI = +/-0.278; p = 0.000)	0.634	+2.00%
Frequency	2012.1	0.005 (CI = +/-0.062; p = 0.862)	0.743 (CI = +/-0.285; p = 0.000)	0.669	+0.51%
Frequency	2012.2	-0.026 (CI = +/-0.053; p = 0.308)	0.665 (CI = +/-0.229; p = 0.000)	0.737	-2.55%
Frequency	2013.1	-0.008 (CI = +/-0.057; p = 0.757)	0.621 (CI = +/-0.228; p = 0.000)	0.724	-0.81%
Frequency	2013.2	-0.002 (CI = +/-0.066; p = 0.958)	0.635 (CI = +/-0.247; p = 0.000)	0.720	-0.16%
Frequency	2014.1	-0.029 (CI = +/-0.068; p = 0.361)	0.695 (CI = +/-0.234; p = 0.000)	0.796	-2.85%
Frequency	2014.2	-0.063 (CI = +/-0.057; p = 0.035)	0.632 (CI = +/-0.181; p = 0.000)	0.873	-6.09%
Frequency	2015.1	-0.057 (CI = +/-0.073; p = 0.106)	0.621 (CI = +/-0.209; p = 0.000)	0.842	-5.54%
Frequency	2015.2	-0.096 (CI = +/-0.052; p = 0.004)	0.563 (CI = +/-0.134; p = 0.000)	0.940	-9.18%
Frequency	2016.1	-0.102 (CI = +/-0.072; p = 0.014)	0.572 (CI = +/-0.164; p = 0.000)	0.921	-9.73%

SP

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend	
				Rate	
Loss Cost	2000.1	0.052 (CI = +/-0.020; p = 0.000)	0.412	+5.33%	
Loss Cost	2000.2	0.049 (CI = +/-0.021; p = 0.000)	0.372	+5.04%	
Loss Cost	2001.1	0.054 (CI = +/-0.021; p = 0.000)	0.415	+5.52%	
Loss Cost	2001.2	0.054 (CI = +/-0.022; p = 0.000)	0.393	+5.51%	
Loss Cost	2002.1	0.058 (CI = +/-0.023; p = 0.000)	0.425	+5.97%	
Loss Cost	2002.2	0.058 (CI = +/-0.024; p = 0.000)	0.404	+5.98%	
Loss Cost	2003.1	0.061 (CI = +/-0.025; p = 0.000)	0.406	+6.24%	
Loss Cost	2003.2	0.061 (CI = +/-0.027; p = 0.000)	0.384	+6.25%	
Loss Cost	2004.1	0.066 (CI = +/-0.028; p = 0.000)	0.417	+6.83%	
Loss Cost	2004.2	0.067 (CI = +/-0.030; p = 0.000)	0.399	+6.92%	
Loss Cost	2005.1	0.066 (CI = +/-0.032; p = 0.000)	0.367	+6.82%	
Loss Cost	2005.2	0.067 (CI = +/-0.034; p = 0.000)	0.350	+6.94%	
Loss Cost	2006.1	0.070 (CI = +/-0.037; p = 0.001)	0.350	+7.28%	
Loss Cost	2006.2	0.066 (CI = +/-0.039; p = 0.002)	0.297	+6.80%	
Loss Cost	2007.1	0.073 (CI = +/-0.041; p = 0.001)	0.331	+7.60%	
Loss Cost	2007.2	0.078 (CI = +/-0.044; p = 0.001)	0.335	+8.09%	
Loss Cost	2008.1	0.086 (CI = +/-0.047; p = 0.001)	0.363	+8.95%	
Loss Cost	2008.2	0.081 (CI = +/-0.051; p = 0.004)	0.307	+8.46%	
Loss Cost	2009.1	0.085 (CI = +/-0.056; p = 0.005)	0.298	+8.87%	
Loss Cost	2009.2	0.063 (CI = +/-0.055; p = 0.027)	0.193	+6.52%	
Loss Cost	2010.1	0.074 (CI = +/-0.059; p = 0.018)	0.234	+7.65%	
Loss Cost	2010.2	0.063 (CI = +/-0.064; p = 0.057)	0.150	+6.45%	
Loss Cost	2011.1	0.074 (CI = +/-0.071; p = 0.042)	0.187	+7.67%	
Loss Cost	2011.2	0.054 (CI = +/-0.075; p = 0.148)	0.077	+5.52%	
Loss Cost	2012.1	0.055 (CI = +/-0.086; p = 0.192)	0.055	+5.62%	
Loss Cost	2012.2	0.017 (CI = +/-0.083; p = 0.658)	-0.060	+1.76%	
Loss Cost	2013.1	0.049 (CI = +/-0.085; p = 0.230)	0.044	+5.05%	
Loss Cost	2013.2	0.040 (CI = +/-0.099; p = 0.398)	-0.019	+4.04%	
Loss Cost	2014.1	0.029 (CI = +/-0.118; p = 0.597)	-0.068	+2.92%	
Loss Cost	2014.2	-0.016 (CI = +/-0.125; p = 0.784)	-0.101	-1.55%	
Loss Cost	2015.1	0.019 (CI = +/-0.146; p = 0.768)	-0.112	+1.95%	
Loss Cost	2015.2	-0.060 (CI = +/-0.130; p = 0.314)	0.021	-5.79%	
Loss Cost	2016.1	-0.047 (CI = +/-0.172; p = 0.525)	-0.085	-4.64%	
Severity	2000.1	0.052 (CI = +/-0.009; p = 0.000)	0.774	+5.30%	
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	0.765	+5.02%	
Severity	2001.1	0.049 (CI = +/-0.009; p = 0.000)	0.748	+4.99%	
Severity	2001.2	0.048 (CI = +/-0.010; p = 0.000)	0.727	+4.87%	
Severity	2002.1	0.047 (CI = +/-0.010; p = 0.000)	0.707	+4.83%	
Severity	2002.2	0.047 (CI = +/-0.011; p = 0.000)	0.687	+4.81%	
Severity	2003.1	0.048 (CI = +/-0.011; p = 0.000)	0.674	+4.88%	
Severity	2003.2	0.047 (CI = +/-0.012; p = 0.000)	0.648	+4.81%	
Severity	2004.1	0.049 (CI = +/-0.013; p = 0.000)	0.657	+5.03%	
Severity	2004.2	0.049 (CI = +/-0.014; p = 0.000)	0.634	+5.03%	
Severity	2005.1	0.047 (CI = +/-0.015; p = 0.000)	0.597	+4.83%	
Severity	2005.2	0.048 (CI = +/-0.016; p = 0.000)	0.581	+4.92%	
Severity	2006.1	0.050 (CI = +/-0.017; p = 0.000)	0.574	+5.08%	
Severity	2006.2	0.043 (CI = +/-0.016; p = 0.000)	0.535	+4.40%	
Severity	2007.1	0.041 (CI = +/-0.017; p = 0.000)	0.485	+4.18%	
Severity	2007.2	0.039 (CI = +/-0.018; p = 0.000)	0.433	+3.97%	
Severity	2008.1	0.038 (CI = +/-0.020; p = 0.001)	0.387	+3.86%	
Severity	2008.2	0.035 (CI = +/-0.022; p = 0.003)	0.326	+3.60%	
Severity	2009.1	0.036 (CI = +/-0.024; p = 0.005)	0.295	+3.62%	
Severity	2009.2	0.030 (CI = +/-0.025; p = 0.022)	0.208	+3.04%	
Severity	2010.1	0.032 (CI = +/-0.028; p = 0.026)	0.206	+3.26%	
Severity	2010.2	0.044 (CI = +/-0.027; p = 0.003)	0.377	+4.45%	
Severity	2011.1	0.035 (CI = +/-0.028; p = 0.016)	0.270	+3.59%	
Severity	2011.2	0.034 (CI = +/-0.031; p = 0.036)	0.213	+3.45%	
Severity	2012.1	0.032 (CI = +/-0.036; p = 0.073)	0.155	+3.27%	
Severity	2012.2	0.043 (CI = +/-0.038; p = 0.028)	0.266	+4.42%	
Severity	2013.1	0.038 (CI = +/-0.044; p = 0.079)	0.171	+3.91%	
Severity	2013.2	0.041 (CI = +/-0.051; p = 0.104)	0.151	+4.21%	
Severity	2014.1	0.029 (CI = +/-0.058; p = 0.300)	0.017	+2.89%	
Severity	2014.2	0.047 (CI = +/-0.065; p = 0.133)	0.148	+4.84%	
Severity	2015.1	0.039 (CI = +/-0.079; p = 0.295)	0.028	+3.93%	
Severity	2015.2	0.037 (CI = +/-0.102; p = 0.424)	-0.036	+3.73%	
Severity	2016.1	0.000 (CI = +/-0.119; p = 0.994)	-0.167	+0.04%	
Frequency	2000.1	0.000 (CI = +/-0.022; p = 0.978)	-0.026	+0.03%	
Frequency	2000.2	0.000 (CI = +/-0.023; p = 0.988)	-0.027	+0.02%	
Frequency	2001.1	0.005 (CI = +/-0.024; p = 0.669)	-0.023	+0.51%	
Frequency	2001.2	0.006 (CI = +/-0.025; p = 0.628)	-0.022	+0.61%	
Frequency	2002.1	0.011 (CI = +/-0.026; p = 0.406)	-0.008	+1.09%	
Frequency	2002.2	0.011 (CI = +/-0.028; p = 0.419)	-0.010	+1.12%	
Frequency	2003.1	0.013 (CI = +/-0.029; p = 0.375)	-0.006	+1.30%	
Frequency	2003.2	0.014 (CI = +/-0.031; p = 0.377)	-0.006	+1.38%	
Frequency	2004.1	0.017 (CI = +/-0.033; p = 0.302)	0.003	+1.71%	
Frequency	2004.2	0.018 (CI = +/-0.035; p = 0.307)	0.003	+1.80%	
Frequency	2005.1	0.019 (CI = +/-0.038; p = 0.316)	0.001	+1.89%	
Frequency	2005.2	0.019 (CI = +/-0.040; p = 0.341)	-0.002	+1.93%	
Frequency	2006.1	0.021 (CI = +/-0.043; p = 0.335)	-0.001	+2.10%	
Frequency	2006.2	0.023 (CI = +/-0.047; p = 0.327)	0.000	+2.30%	
Frequency	2007.1	0.032 (CI = +/-0.049; p = 0.187)	0.033	+3.28%	
Frequency	2007.2	0.039 (CI = +/-0.053; p = 0.141)	0.052	+3.96%	
Frequency	2008.1	0.048 (CI = +/-0.056; p = 0.091)	0.084	+4.90%	
Frequency	2008.2	0.046 (CI = +/-0.061; p = 0.136)	0.060	+4.69%	
Frequency	2009.1	0.049 (CI = +/-0.067; p = 0.141)	0.060	+5.07%	
Frequency	2009.2	0.033 (CI = +/-0.071; p = 0.340)	-0.002	+3.38%	
Frequency	2010.1	0.042 (CI = +/-0.078; p = 0.277)	0.013	+4.25%	
Frequency	2010.2	0.019 (CI = +/-0.082; p = 0.630)	-0.044	+1.91%	
Frequency	2011.1	0.039 (CI = +/-0.088; p = 0.363)	-0.007	+3.94%	
Frequency	2011.2	0.020 (CI = +/-0.096; p = 0.665)	-0.053	+2.00%	
Frequency	2012.1	0.023 (CI = +/-0.109; p = 0.664)	-0.057	+2.28%	
Frequency	2012.2	-0.026 (CI = +/-0.105; p = 0.604)	-0.054	-2.55%	
Frequency	2013.1	0.011 (CI = +/-0.110; p = 0.832)	-0.079	+1.10%	
Frequency	2013.2	-0.002 (CI = +/-0.128; p = 0.979)	-0.091	-0.16%	
Frequency	2014.1	0.000 (CI = +/-0.154; p = 0.997)	-0.100	+0.03%	
Frequency	2014.2	-0.063 (CI = +/-0.159; p = 0.395)	-0.021	-6.09%	
Frequency	2015.1	-0.019 (CI = +/-0.186; p = 0.816)	-0.117	-1.91%	
Frequency	2015.2	-0.096 (CI = +/-0.199; p = 0.290)	0.037	-9.18%	
Frequency	2016.1	-0.048 (CI = +/-0.251; p = 0.657)	-0.126	-4.67%	

SP

Coverage = SP
End Trend Period = 2019.2
Excluded Points = 2012.2
Parameters Included: time, seasonality

Implied Trend					
Fit	Start Date	Time	Seasonality	Adjusted R ²	Rate
Loss Cost	2000.1	0.049 (CI = +/-0.014; p = 0.000)	0.472 (CI = +/-0.159; p = 0.000)	0.705	+5.04%
Loss Cost	2000.2	0.048 (CI = +/-0.014; p = 0.000)	0.465 (CI = +/-0.162; p = 0.000)	0.677	+4.93%
Loss Cost	2001.1	0.051 (CI = +/-0.015; p = 0.000)	0.446 (CI = +/-0.163; p = 0.000)	0.694	+5.22%
Loss Cost	2001.2	0.053 (CI = +/-0.015; p = 0.000)	0.458 (CI = +/-0.166; p = 0.000)	0.689	+5.41%
Loss Cost	2002.1	0.055 (CI = +/-0.016; p = 0.000)	0.443 (CI = +/-0.168; p = 0.000)	0.699	+5.65%
Loss Cost	2002.2	0.057 (CI = +/-0.017; p = 0.000)	0.456 (CI = +/-0.171; p = 0.000)	0.697	+5.89%
Loss Cost	2003.1	0.057 (CI = +/-0.018; p = 0.000)	0.455 (CI = +/-0.177; p = 0.000)	0.693	+5.91%
Loss Cost	2003.2	0.060 (CI = +/-0.019; p = 0.000)	0.470 (CI = +/-0.180; p = 0.000)	0.692	+6.18%
Loss Cost	2004.1	0.063 (CI = +/-0.020; p = 0.000)	0.453 (CI = +/-0.183; p = 0.000)	0.702	+6.49%
Loss Cost	2004.2	0.067 (CI = +/-0.020; p = 0.000)	0.472 (CI = +/-0.184; p = 0.000)	0.709	+6.88%
Loss Cost	2005.1	0.062 (CI = +/-0.021; p = 0.000)	0.494 (CI = +/-0.186; p = 0.000)	0.711	+6.44%
Loss Cost	2005.2	0.067 (CI = +/-0.022; p = 0.000)	0.517 (CI = +/-0.185; p = 0.000)	0.725	+6.94%
Loss Cost	2006.1	0.067 (CI = +/-0.024; p = 0.000)	0.519 (CI = +/-0.194; p = 0.000)	0.721	+6.88%
Loss Cost	2006.2	0.066 (CI = +/-0.025; p = 0.000)	0.518 (CI = +/-0.201; p = 0.000)	0.691	+6.86%
Loss Cost	2007.1	0.070 (CI = +/-0.027; p = 0.000)	0.502 (CI = +/-0.209; p = 0.000)	0.698	+7.23%
Loss Cost	2007.2	0.079 (CI = +/-0.027; p = 0.000)	0.541 (CI = +/-0.195; p = 0.000)	0.755	+8.26%
Loss Cost	2008.1	0.083 (CI = +/-0.029; p = 0.000)	0.526 (CI = +/-0.203; p = 0.000)	0.759	+8.60%
Loss Cost	2008.2	0.084 (CI = +/-0.031; p = 0.000)	0.533 (CI = +/-0.212; p = 0.000)	0.735	+8.80%
Loss Cost	2009.1	0.082 (CI = +/-0.035; p = 0.000)	0.541 (CI = +/-0.225; p = 0.000)	0.731	+8.59%
Loss Cost	2009.2	0.068 (CI = +/-0.033; p = 0.000)	0.496 (CI = +/-0.201; p = 0.000)	0.707	+7.07%
Loss Cost	2010.1	0.074 (CI = +/-0.036; p = 0.001)	0.475 (CI = +/-0.212; p = 0.000)	0.715	+7.65%
Loss Cost	2010.2	0.072 (CI = +/-0.041; p = 0.002)	0.470 (CI = +/-0.224; p = 0.000)	0.666	+7.43%
Loss Cost	2011.1	0.078 (CI = +/-0.046; p = 0.003)	0.447 (CI = +/-0.239; p = 0.001)	0.675	+8.15%
Loss Cost	2011.2	0.069 (CI = +/-0.051; p = 0.012)	0.427 (CI = +/-0.246; p = 0.002)	0.600	+7.18%
Loss Cost	2012.1	0.063 (CI = +/-0.061; p = 0.044)	0.446 (CI = +/-0.271; p = 0.004)	0.597	+6.50%
Loss Cost	2013.1	0.037 (CI = +/-0.061; p = 0.208)	0.407 (CI = +/-0.244; p = 0.004)	0.531	+3.75%
Loss Cost	2013.2	0.040 (CI = +/-0.071; p = 0.243)	0.413 (CI = +/-0.267; p = 0.006)	0.487	+4.04%
Loss Cost	2014.1	0.009 (CI = +/-0.072; p = 0.792)	0.480 (CI = +/-0.249; p = 0.002)	0.620	+0.87%
Loss Cost	2014.2	-0.016 (CI = +/-0.077; p = 0.650)	0.436 (CI = +/-0.243; p = 0.003)	0.604	-1.55%
Loss Cost	2015.1	-0.006 (CI = +/-0.097; p = 0.887)	0.418 (CI = +/-0.279; p = 0.009)	0.545	-0.60%
Loss Cost	2015.2	-0.060 (CI = +/-0.065; p = 0.067)	0.338 (CI = +/-0.170; p = 0.003)	0.769	-5.79%
Loss Cost	2016.1	-0.083 (CI = +/-0.080; p = 0.044)	0.373 (CI = +/-0.182; p = 0.003)	0.801	-7.96%
Severity	2000.1	0.052 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.107; p = 0.353)	0.774	+5.33%
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	-0.069 (CI = +/-0.101; p = 0.179)	0.771	+5.03%
Severity	2001.1	0.049 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.105; p = 0.192)	0.755	+5.03%
Severity	2001.2	0.048 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.106; p = 0.148)	0.738	+4.88%
Severity	2002.1	0.048 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.109; p = 0.162)	0.717	+4.88%
Severity	2002.2	0.047 (CI = +/-0.011; p = 0.000)	-0.080 (CI = +/-0.112; p = 0.156)	0.699	+4.81%
Severity	2003.1	0.048 (CI = +/-0.012; p = 0.000)	-0.087 (CI = +/-0.115; p = 0.135)	0.690	+4.93%
Severity	2003.2	0.047 (CI = +/-0.012; p = 0.000)	-0.093 (CI = +/-0.118; p = 0.120)	0.668	+4.81%
Severity	2004.1	0.050 (CI = +/-0.013; p = 0.000)	-0.109 (CI = +/-0.118; p = 0.069)	0.687	+5.10%
Severity	2004.2	0.049 (CI = +/-0.013; p = 0.000)	-0.113 (CI = +/-0.122; p = 0.069)	0.667	+5.03%
Severity	2005.1	0.048 (CI = +/-0.014; p = 0.000)	-0.106 (CI = +/-0.126; p = 0.096)	0.627	+4.91%
Severity	2005.2	0.048 (CI = +/-0.015; p = 0.000)	-0.106 (CI = +/-0.131; p = 0.109)	0.609	+4.92%
Severity	2006.1	0.050 (CI = +/-0.016; p = 0.000)	-0.118 (CI = +/-0.134; p = 0.081)	0.610	+5.17%
Severity	2006.2	0.043 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.114; p = 0.012)	0.635	+4.40%
Severity	2007.1	0.042 (CI = +/-0.016; p = 0.000)	-0.148 (CI = +/-0.120; p = 0.018)	0.585	+4.31%
Severity	2007.2	0.039 (CI = +/-0.016; p = 0.000)	-0.161 (CI = +/-0.120; p = 0.011)	0.565	+3.96%
Severity	2008.1	0.039 (CI = +/-0.018; p = 0.000)	-0.164 (CI = +/-0.127; p = 0.014)	0.525	+4.03%
Severity	2008.2	0.035 (CI = +/-0.019; p = 0.001)	-0.180 (CI = +/-0.126; p = 0.008)	0.510	+3.58%
Severity	2009.1	0.038 (CI = +/-0.021; p = 0.001)	-0.190 (CI = +/-0.132; p = 0.007)	0.498	+3.85%
Severity	2009.2	0.030 (CI = +/-0.019; p = 0.005)	-0.217 (CI = +/-0.119; p = 0.001)	0.540	+3.00%
Severity	2010.1	0.036 (CI = +/-0.020; p = 0.002)	-0.240 (CI = +/-0.119; p = 0.001)	0.595	+3.64%
Severity	2010.2	0.044 (CI = +/-0.019; p = 0.000)	-0.217 (CI = +/-0.106; p = 0.001)	0.694	+4.50%
Severity	2011.1	0.039 (CI = +/-0.021; p = 0.002)	-0.200 (CI = +/-0.110; p = 0.002)	0.600	+3.97%
Severity	2011.2	0.033 (CI = +/-0.023; p = 0.008)	-0.212 (CI = +/-0.110; p = 0.001)	0.608	+3.39%
Severity	2012.1	0.038 (CI = +/-0.027; p = 0.010)	-0.225 (CI = +/-0.120; p = 0.001)	0.581	+3.84%
Severity	2013.1	0.045 (CI = +/-0.030; p = 0.007)	-0.214 (CI = +/-0.121; p = 0.002)	0.621	+4.60%
Severity	2013.2	0.041 (CI = +/-0.035; p = 0.025)	-0.222 (CI = +/-0.130; p = 0.003)	0.618	+4.21%
Severity	2014.1	0.038 (CI = +/-0.042; p = 0.074)	-0.214 (CI = +/-0.145; p = 0.009)	0.513	+3.82%
Severity	2014.2	0.047 (CI = +/-0.048; p = 0.054)	-0.197 (CI = +/-0.153; p = 0.018)	0.542	+4.84%
Severity	2015.1	0.051 (CI = +/-0.062; p = 0.092)	-0.203 (CI = +/-0.177; p = 0.030)	0.458	+5.22%
Severity	2015.2	0.037 (CI = +/-0.074; p = 0.274)	-0.225 (CI = +/-0.193; p = 0.029)	0.485	+3.73%
Severity	2016.1	0.019 (CI = +/-0.099; p = 0.637)	-0.199 (CI = +/-0.227; p = 0.074)	0.305	+1.95%
Frequency	2000.1	-0.003 (CI = +/-0.016; p = 0.723)	0.521 (CI = +/-0.182; p = 0.000)	0.455	-0.27%
Frequency	2000.2	-0.001 (CI = +/-0.016; p = 0.912)	0.534 (CI = +/-0.185; p = 0.000)	0.465	-0.09%
Frequency	2001.1	0.002 (CI = +/-0.017; p = 0.822)	0.515 (CI = +/-0.187; p = 0.000)	0.451	+0.19%
Frequency	2001.2	0.005 (CI = +/-0.017; p = 0.556)	0.535 (CI = +/-0.187; p = 0.000)	0.478	+0.51%
Frequency	2002.1	0.007 (CI = +/-0.018; p = 0.411)	0.520 (CI = +/-0.191; p = 0.000)	0.468	+0.74%
Frequency	2002.2	0.010 (CI = +/-0.019; p = 0.278)	0.536 (CI = +/-0.193; p = 0.000)	0.486	+1.03%
Frequency	2003.1	0.009 (CI = +/-0.020; p = 0.351)	0.542 (CI = +/-0.199; p = 0.000)	0.486	+0.93%
Frequency	2003.2	0.013 (CI = +/-0.021; p = 0.211)	0.562 (CI = +/-0.200; p = 0.000)	0.512	+1.31%
Frequency	2004.1	0.013 (CI = +/-0.022; p = 0.238)	0.562 (CI = +/-0.208; p = 0.000)	0.507	+1.31%
Frequency	2004.2	0.017 (CI = +/-0.023; p = 0.131)	0.585 (CI = +/-0.209; p = 0.000)	0.535	+1.76%
Frequency	2005.1	0.015 (CI = +/-0.024; p = 0.232)	0.601 (CI = +/-0.215; p = 0.000)	0.545	+1.46%
Frequency	2005.2	0.019 (CI = +/-0.025; p = 0.135)	0.623 (CI = +/-0.216; p = 0.000)	0.568	+1.93%
Frequency	2006.1	0.016 (CI = +/-0.027; p = 0.233)	0.638 (CI = +/-0.224; p = 0.000)	0.575	+1.63%
Frequency	2006.2	0.023 (CI = +/-0.028; p = 0.094)	0.670 (CI = +/-0.219; p = 0.000)	0.621	+2.36%
Frequency	2007.1	0.028 (CI = +/-0.030; p = 0.066)	0.649 (CI = +/-0.226; p = 0.000)	0.620	+2.80%
Frequency	2007.2	0.040 (CI = +/-0.027; p = 0.005)	0.702 (CI = +/-0.196; p = 0.000)	0.735	+4.13%
Frequency	2008.1	0.043 (CI = +/-0.029; p = 0.006)	0.690 (CI = +/-0.206; p = 0.000)	0.734	+4.40%
Frequency	2008.2	0.049 (CI = +/-0.031; p = 0.003)	0.713 (CI = +/-0.208; p = 0.000)	0.746	+5.04%
Frequency	2009.1	0.045 (CI = +/-0.034; p = 0.012)	0.732 (CI = +/-0.217; p = 0.000)	0.753	+4.56%
Frequency	2009.2	0.039 (CI = +/-0.036; p = 0.038)	0.713 (CI = +/-0.222; p = 0.000)	0.724	+3.94%
Frequency	2010.1	0.038 (CI = +/-0.041; p = 0.067)	0.715 (CI = +/-0.239; p = 0.000)	0.721	+3.87%
Frequency	2010.2	0.028 (CI = +/-0.043; p = 0.195)	0.687 (CI = +/-0.238; p = 0.000)	0.694	+2.80%
Frequency	2011.1	0.039 (CI = +/-0.048; p = 0.098)	0.647 (CI = +/-0.247; p = 0.000)	0.700	+4.02%
Frequency	2011.2	0.036 (CI = +/-0.054; p = 0.175)	0.639 (CI = +/-0.261; p = 0.000)	0.662	+3.67%
Frequency	2012.1	0.025 (CI = +/-0.064; p = 0.404)	0.671 (CI = +/-0.284; p = 0.000)	0.674	+2.57%
Frequency	2013.1	-0.008 (CI = +/-0.057; p = 0.757)	0.621 (CI = +/-0.228; p = 0.000)	0.724	-0.81%
Frequency	2013.2	-0.002 (CI = +/-0.066; p = 0.958)	0.635 (CI = +/-0.247; p = 0.000)	0.720	-0.16%
Frequency	2014.1	-0.029 (CI = +/-0.068; p = 0.361)	0.695 (CI = +/-0.234; p = 0.000)	0.796	-2.85%
Frequency	2014.2	-0.063 (CI = +/-0.057; p = 0.035)	0.632 (CI = +/-0.181; p = 0.000)	0.873	-6.09%
Frequency	2015.1	-0.057 (CI = +/-0.073; p = 0.106)	0.621 (CI = +/-0.209; p = 0.000)	0.842	-5.54%
Frequency	2015.2	-0.096 (CI = +/-0.052; p = 0.004)	0.563 (CI = +/-0.134; p = 0.000)	0.940	-9.18%
Frequency	2016.1	-0.102 (CI = +/-0.072; p = 0.014)	0.572 (CI = +/-0.164; p = 0.000)	0.921	-9.73%

SP

Coverage = SP
End Trend Period = 2019.2
Excluded Points = 2012.2
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2000.1	0.050 (CI = +/-0.019; p = 0.000)	0.424	+5.18%
Loss Cost	2000.2	0.048 (CI = +/-0.020; p = 0.000)	0.384	+4.88%
Loss Cost	2001.1	0.052 (CI = +/-0.020; p = 0.000)	0.431	+5.37%
Loss Cost	2001.2	0.052 (CI = +/-0.021; p = 0.000)	0.410	+5.37%
Loss Cost	2002.1	0.057 (CI = +/-0.022; p = 0.000)	0.446	+5.83%
Loss Cost	2002.2	0.057 (CI = +/-0.023; p = 0.000)	0.426	+5.85%
Loss Cost	2003.1	0.059 (CI = +/-0.024; p = 0.000)	0.430	+6.12%
Loss Cost	2003.2	0.060 (CI = +/-0.026; p = 0.000)	0.409	+6.15%
Loss Cost	2004.1	0.065 (CI = +/-0.026; p = 0.000)	0.449	+6.74%
Loss Cost	2004.2	0.066 (CI = +/-0.028; p = 0.000)	0.432	+6.86%
Loss Cost	2005.1	0.066 (CI = +/-0.030; p = 0.000)	0.401	+6.78%
Loss Cost	2005.2	0.067 (CI = +/-0.032; p = 0.000)	0.387	+6.94%
Loss Cost	2006.1	0.071 (CI = +/-0.035; p = 0.000)	0.391	+7.33%
Loss Cost	2006.2	0.067 (CI = +/-0.037; p = 0.001)	0.339	+6.89%
Loss Cost	2007.1	0.075 (CI = +/-0.039; p = 0.001)	0.384	+7.77%
Loss Cost	2007.2	0.080 (CI = +/-0.042; p = 0.001)	0.395	+8.35%
Loss Cost	2008.1	0.089 (CI = +/-0.044; p = 0.000)	0.436	+9.33%
Loss Cost	2008.2	0.086 (CI = +/-0.048; p = 0.001)	0.383	+8.97%
Loss Cost	2009.1	0.091 (CI = +/-0.052; p = 0.002)	0.383	+9.58%
Loss Cost	2009.2	0.071 (CI = +/-0.051; p = 0.009)	0.283	+7.35%
Loss Cost	2010.1	0.085 (CI = +/-0.054; p = 0.004)	0.355	+8.82%
Loss Cost	2010.2	0.076 (CI = +/-0.060; p = 0.016)	0.269	+7.89%
Loss Cost	2011.1	0.093 (CI = +/-0.064; p = 0.007)	0.348	+9.74%
Loss Cost	2011.2	0.076 (CI = +/-0.070; p = 0.036)	0.226	+7.93%
Loss Cost	2012.1	0.086 (CI = +/-0.082; p = 0.041)	0.228	+8.94%
Loss Cost	2013.1	0.049 (CI = +/-0.085; p = 0.230)	0.044	+5.05%
Loss Cost	2013.2	0.040 (CI = +/-0.099; p = 0.398)	-0.019	+4.04%
Loss Cost	2014.1	0.029 (CI = +/-0.118; p = 0.597)	-0.068	+2.92%
Loss Cost	2014.2	-0.016 (CI = +/-0.125; p = 0.784)	-0.101	-1.55%
Loss Cost	2015.1	0.019 (CI = +/-0.146; p = 0.768)	-0.112	+1.95%
Loss Cost	2015.2	-0.060 (CI = +/-0.130; p = 0.314)	0.021	-5.79%
Loss Cost	2016.1	-0.047 (CI = +/-0.172; p = 0.525)	-0.085	-4.64%
Severity	2000.1	0.052 (CI = +/-0.009; p = 0.000)	0.775	+5.32%
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	0.766	+5.03%
Severity	2001.1	0.049 (CI = +/-0.010; p = 0.000)	0.749	+5.00%
Severity	2001.2	0.048 (CI = +/-0.010; p = 0.000)	0.729	+4.89%
Severity	2002.1	0.047 (CI = +/-0.011; p = 0.000)	0.709	+4.85%
Severity	2002.2	0.047 (CI = +/-0.011; p = 0.000)	0.688	+4.82%
Severity	2003.1	0.048 (CI = +/-0.012; p = 0.000)	0.676	+4.89%
Severity	2003.2	0.047 (CI = +/-0.013; p = 0.000)	0.650	+4.82%
Severity	2004.1	0.049 (CI = +/-0.013; p = 0.000)	0.659	+5.04%
Severity	2004.2	0.049 (CI = +/-0.014; p = 0.000)	0.636	+5.04%
Severity	2005.1	0.047 (CI = +/-0.015; p = 0.000)	0.599	+4.84%
Severity	2005.2	0.048 (CI = +/-0.016; p = 0.000)	0.582	+4.92%
Severity	2006.1	0.050 (CI = +/-0.017; p = 0.000)	0.574	+5.07%
Severity	2006.2	0.043 (CI = +/-0.016; p = 0.000)	0.536	+4.39%
Severity	2007.1	0.041 (CI = +/-0.017; p = 0.000)	0.485	+4.16%
Severity	2007.2	0.039 (CI = +/-0.019; p = 0.000)	0.431	+3.94%
Severity	2008.1	0.037 (CI = +/-0.020; p = 0.001)	0.383	+3.81%
Severity	2008.2	0.035 (CI = +/-0.022; p = 0.004)	0.318	+3.52%
Severity	2009.1	0.035 (CI = +/-0.024; p = 0.008)	0.283	+3.52%
Severity	2009.2	0.028 (CI = +/-0.026; p = 0.032)	0.189	+2.88%
Severity	2010.1	0.030 (CI = +/-0.029; p = 0.039)	0.181	+3.07%
Severity	2010.2	0.042 (CI = +/-0.028; p = 0.006)	0.349	+4.29%
Severity	2011.1	0.032 (CI = +/-0.029; p = 0.032)	0.224	+3.29%
Severity	2011.2	0.030 (CI = +/-0.033; p = 0.076)	0.151	+3.03%
Severity	2012.1	0.026 (CI = +/-0.039; p = 0.168)	0.075	+2.66%
Severity	2013.1	0.038 (CI = +/-0.044; p = 0.079)	0.171	+3.91%
Severity	2013.2	0.041 (CI = +/-0.051; p = 0.104)	0.151	+4.21%
Severity	2014.1	0.029 (CI = +/-0.058; p = 0.300)	0.017	+2.89%
Severity	2014.2	0.047 (CI = +/-0.065; p = 0.133)	0.148	+4.84%
Severity	2015.1	0.039 (CI = +/-0.079; p = 0.295)	0.028	+3.93%
Severity	2015.2	0.037 (CI = +/-0.102; p = 0.424)	-0.036	+3.73%
Severity	2016.1	0.000 (CI = +/-0.119; p = 0.994)	-0.167	+0.04%
Frequency	2000.1	-0.001 (CI = +/-0.021; p = 0.900)	-0.027	-0.13%
Frequency	2000.2	-0.001 (CI = +/-0.023; p = 0.898)	-0.027	-0.14%
Frequency	2001.1	0.004 (CI = +/-0.023; p = 0.759)	-0.026	+0.35%
Frequency	2001.2	0.005 (CI = +/-0.024; p = 0.705)	-0.025	+0.46%
Frequency	2002.1	0.009 (CI = +/-0.025; p = 0.452)	-0.013	+0.94%
Frequency	2002.2	0.010 (CI = +/-0.026; p = 0.457)	-0.013	+0.98%
Frequency	2003.1	0.012 (CI = +/-0.028; p = 0.401)	-0.009	+1.18%
Frequency	2003.2	0.013 (CI = +/-0.030; p = 0.394)	-0.008	+1.27%
Frequency	2004.1	0.016 (CI = +/-0.031; p = 0.305)	0.003	+1.62%
Frequency	2004.2	0.017 (CI = +/-0.034; p = 0.303)	0.003	+1.73%
Frequency	2005.1	0.018 (CI = +/-0.036; p = 0.303)	0.004	+1.86%
Frequency	2005.2	0.019 (CI = +/-0.039; p = 0.319)	0.001	+1.93%
Frequency	2006.1	0.021 (CI = +/-0.041; p = 0.302)	0.004	+2.14%
Frequency	2006.2	0.024 (CI = +/-0.045; p = 0.283)	0.008	+2.40%
Frequency	2007.1	0.034 (CI = +/-0.046; p = 0.143)	0.051	+3.46%
Frequency	2007.2	0.042 (CI = +/-0.050; p = 0.096)	0.081	+4.24%
Frequency	2008.1	0.052 (CI = +/-0.052; p = 0.052)	0.128	+5.32%
Frequency	2008.2	0.051 (CI = +/-0.058; p = 0.078)	0.105	+5.26%
Frequency	2009.1	0.057 (CI = +/-0.063; p = 0.074)	0.114	+5.86%
Frequency	2009.2	0.042 (CI = +/-0.067; p = 0.202)	0.038	+4.34%
Frequency	2010.1	0.054 (CI = +/-0.074; p = 0.138)	0.074	+5.58%
Frequency	2010.2	0.034 (CI = +/-0.078; p = 0.372)	-0.009	+3.45%
Frequency	2011.1	0.061 (CI = +/-0.082; p = 0.134)	0.086	+6.25%
Frequency	2011.2	0.046 (CI = +/-0.092; p = 0.297)	0.011	+4.75%
Frequency	2012.1	0.059 (CI = +/-0.106; p = 0.249)	0.032	+6.11%
Frequency	2013.1	0.011 (CI = +/-0.110; p = 0.832)	-0.079	+1.10%
Frequency	2013.2	-0.002 (CI = +/-0.128; p = 0.979)	-0.091	-0.16%
Frequency	2014.1	0.000 (CI = +/-0.154; p = 0.997)	-0.100	+0.03%
Frequency	2014.2	-0.063 (CI = +/-0.159; p = 0.395)	-0.021	-6.09%
Frequency	2015.1	-0.019 (CI = +/-0.186; p = 0.816)	-0.117	-1.91%
Frequency	2015.2	-0.096 (CI = +/-0.199; p = 0.290)	0.037	-9.18%
Frequency	2016.1	-0.048 (CI = +/-0.251; p = 0.657)	-0.126	-4.67%

SP

Coverage = SP
End Trend Period = 2019.2
Excluded Points = 2014.2
Parameters Included: time, seasonality

Implied Trend					
Fit	Start Date	Time	Seasonality	Adjusted R ²	Rate
Loss Cost	2000.1	0.049 (CI = +/-0.014; p = 0.000)	0.480 (CI = +/-0.163; p = 0.000)	0.692	+5.03%
Loss Cost	2000.2	0.048 (CI = +/-0.015; p = 0.000)	0.473 (CI = +/-0.167; p = 0.000)	0.663	+4.92%
Loss Cost	2001.1	0.051 (CI = +/-0.015; p = 0.000)	0.456 (CI = +/-0.168; p = 0.000)	0.678	+5.20%
Loss Cost	2001.2	0.052 (CI = +/-0.016; p = 0.000)	0.467 (CI = +/-0.171; p = 0.000)	0.673	+5.39%
Loss Cost	2002.1	0.055 (CI = +/-0.017; p = 0.000)	0.453 (CI = +/-0.174; p = 0.000)	0.681	+5.62%
Loss Cost	2002.2	0.057 (CI = +/-0.017; p = 0.000)	0.467 (CI = +/-0.178; p = 0.000)	0.678	+5.85%
Loss Cost	2003.1	0.057 (CI = +/-0.019; p = 0.000)	0.467 (CI = +/-0.184; p = 0.000)	0.674	+5.85%
Loss Cost	2003.2	0.059 (CI = +/-0.019; p = 0.000)	0.481 (CI = +/-0.187; p = 0.000)	0.672	+6.12%
Loss Cost	2004.1	0.062 (CI = +/-0.020; p = 0.000)	0.466 (CI = +/-0.191; p = 0.000)	0.680	+6.40%
Loss Cost	2004.2	0.066 (CI = +/-0.021; p = 0.000)	0.485 (CI = +/-0.193; p = 0.000)	0.686	+6.79%
Loss Cost	2005.1	0.061 (CI = +/-0.022; p = 0.000)	0.508 (CI = +/-0.195; p = 0.000)	0.688	+6.33%
Loss Cost	2005.2	0.066 (CI = +/-0.023; p = 0.000)	0.531 (CI = +/-0.195; p = 0.000)	0.700	+6.82%
Loss Cost	2006.1	0.065 (CI = +/-0.025; p = 0.000)	0.535 (CI = +/-0.203; p = 0.000)	0.697	+6.73%
Loss Cost	2006.2	0.065 (CI = +/-0.027; p = 0.000)	0.534 (CI = +/-0.212; p = 0.000)	0.664	+6.69%
Loss Cost	2007.1	0.068 (CI = +/-0.029; p = 0.000)	0.520 (CI = +/-0.220; p = 0.000)	0.669	+6.99%
Loss Cost	2007.2	0.077 (CI = +/-0.029; p = 0.000)	0.559 (CI = +/-0.210; p = 0.000)	0.721	+7.99%
Loss Cost	2008.1	0.079 (CI = +/-0.031; p = 0.000)	0.549 (CI = +/-0.220; p = 0.000)	0.723	+8.24%
Loss Cost	2008.2	0.081 (CI = +/-0.034; p = 0.000)	0.554 (CI = +/-0.230; p = 0.000)	0.695	+8.39%
Loss Cost	2009.1	0.078 (CI = +/-0.037; p = 0.000)	0.567 (CI = +/-0.242; p = 0.000)	0.692	+8.07%
Loss Cost	2009.2	0.063 (CI = +/-0.035; p = 0.002)	0.516 (CI = +/-0.220; p = 0.000)	0.658	+6.52%
Loss Cost	2010.1	0.067 (CI = +/-0.039; p = 0.002)	0.503 (CI = +/-0.233; p = 0.000)	0.661	+6.88%
Loss Cost	2010.2	0.064 (CI = +/-0.044; p = 0.007)	0.493 (CI = +/-0.246; p = 0.001)	0.605	+6.56%
Loss Cost	2011.1	0.067 (CI = +/-0.050; p = 0.012)	0.482 (CI = +/-0.265; p = 0.002)	0.605	+6.91%
Loss Cost	2011.2	0.057 (CI = +/-0.054; p = 0.042)	0.454 (CI = +/-0.272; p = 0.003)	0.524	+5.82%
Loss Cost	2012.1	0.047 (CI = +/-0.062; p = 0.124)	0.485 (CI = +/-0.292; p = 0.003)	0.535	+4.80%
Loss Cost	2012.2	0.022 (CI = +/-0.059; p = 0.435)	0.430 (CI = +/-0.260; p = 0.004)	0.484	+2.20%
Loss Cost	2013.1	0.048 (CI = +/-0.061; p = 0.111)	0.356 (CI = +/-0.249; p = 0.010)	0.541	+4.92%
Loss Cost	2013.2	0.054 (CI = +/-0.073; p = 0.127)	0.366 (CI = +/-0.270; p = 0.013)	0.506	+5.56%
Loss Cost	2014.1	0.022 (CI = +/-0.084; p = 0.560)	0.442 (CI = +/-0.281; p = 0.007)	0.588	+2.25%
Loss Cost	2015.1	-0.006 (CI = +/-0.097; p = 0.887)	0.418 (CI = +/-0.279; p = 0.009)	0.545	-0.60%
Loss Cost	2015.2	-0.060 (CI = +/-0.065; p = 0.067)	0.338 (CI = +/-0.170; p = 0.003)	0.769	-5.79%
Loss Cost	2016.1	-0.083 (CI = +/-0.080; p = 0.044)	0.373 (CI = +/-0.182; p = 0.003)	0.801	-7.96%
Severity	2000.1	0.052 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.107; p = 0.364)	0.774	+5.35%
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.101; p = 0.185)	0.771	+5.04%
Severity	2001.1	0.049 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.104; p = 0.198)	0.754	+5.04%
Severity	2001.2	0.048 (CI = +/-0.010; p = 0.000)	-0.076 (CI = +/-0.106; p = 0.153)	0.737	+4.90%
Severity	2002.1	0.048 (CI = +/-0.010; p = 0.000)	-0.076 (CI = +/-0.109; p = 0.167)	0.717	+4.89%
Severity	2002.2	0.047 (CI = +/-0.011; p = 0.000)	-0.079 (CI = +/-0.112; p = 0.160)	0.699	+4.83%
Severity	2003.1	0.048 (CI = +/-0.012; p = 0.000)	-0.086 (CI = +/-0.115; p = 0.139)	0.690	+4.94%
Severity	2003.2	0.047 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.118; p = 0.123)	0.668	+4.83%
Severity	2004.1	0.050 (CI = +/-0.013; p = 0.000)	-0.108 (CI = +/-0.118; p = 0.072)	0.687	+5.12%
Severity	2004.2	0.049 (CI = +/-0.013; p = 0.000)	-0.111 (CI = +/-0.122; p = 0.072)	0.667	+5.05%
Severity	2005.1	0.048 (CI = +/-0.014; p = 0.000)	-0.105 (CI = +/-0.126; p = 0.099)	0.628	+4.92%
Severity	2005.2	0.048 (CI = +/-0.015; p = 0.000)	-0.105 (CI = +/-0.131; p = 0.113)	0.611	+4.93%
Severity	2006.1	0.051 (CI = +/-0.016; p = 0.000)	-0.117 (CI = +/-0.134; p = 0.085)	0.612	+5.19%
Severity	2006.2	0.043 (CI = +/-0.014; p = 0.000)	-0.151 (CI = +/-0.114; p = 0.012)	0.638	+4.41%
Severity	2007.1	0.042 (CI = +/-0.016; p = 0.000)	-0.147 (CI = +/-0.119; p = 0.018)	0.590	+4.32%
Severity	2007.2	0.039 (CI = +/-0.016; p = 0.000)	-0.161 (CI = +/-0.120; p = 0.011)	0.571	+3.98%
Severity	2008.1	0.040 (CI = +/-0.018; p = 0.000)	-0.164 (CI = +/-0.126; p = 0.014)	0.534	+4.04%
Severity	2008.2	0.035 (CI = +/-0.019; p = 0.001)	-0.180 (CI = +/-0.126; p = 0.008)	0.521	+3.60%
Severity	2009.1	0.038 (CI = +/-0.020; p = 0.001)	-0.191 (CI = +/-0.132; p = 0.007)	0.511	+3.86%
Severity	2009.2	0.030 (CI = +/-0.019; p = 0.004)	-0.219 (CI = +/-0.119; p = 0.001)	0.556	+3.04%
Severity	2010.1	0.036 (CI = +/-0.020; p = 0.002)	-0.241 (CI = +/-0.118; p = 0.001)	0.611	+3.63%
Severity	2010.2	0.044 (CI = +/-0.019; p = 0.000)	-0.216 (CI = +/-0.106; p = 0.001)	0.705	+4.46%
Severity	2011.1	0.039 (CI = +/-0.021; p = 0.001)	-0.200 (CI = +/-0.109; p = 0.002)	0.624	+3.97%
Severity	2011.2	0.034 (CI = +/-0.022; p = 0.005)	-0.214 (CI = +/-0.110; p = 0.001)	0.635	+3.44%
Severity	2012.1	0.038 (CI = +/-0.025; p = 0.007)	-0.226 (CI = +/-0.118; p = 0.001)	0.616	+3.83%
Severity	2012.2	0.044 (CI = +/-0.027; p = 0.005)	-0.212 (CI = +/-0.120; p = 0.003)	0.650	+4.46%
Severity	2013.1	0.046 (CI = +/-0.033; p = 0.011)	-0.219 (CI = +/-0.135; p = 0.005)	0.584	+4.71%
Severity	2013.2	0.042 (CI = +/-0.039; p = 0.038)	-0.225 (CI = +/-0.145; p = 0.007)	0.574	+4.30%
Severity	2014.1	0.038 (CI = +/-0.051; p = 0.130)	-0.215 (CI = +/-0.171; p = 0.020)	0.417	+3.83%
Severity	2015.1	0.051 (CI = +/-0.062; p = 0.092)	-0.203 (CI = +/-0.177; p = 0.030)	0.458	+5.22%
Severity	2015.2	0.037 (CI = +/-0.074; p = 0.274)	-0.225 (CI = +/-0.193; p = 0.029)	0.485	+3.73%
Severity	2016.1	0.019 (CI = +/-0.099; p = 0.637)	-0.199 (CI = +/-0.227; p = 0.074)	0.305	+1.95%
Frequency	2000.1	-0.003 (CI = +/-0.016; p = 0.701)	0.529 (CI = +/-0.186; p = 0.000)	0.451	-0.31%
Frequency	2000.2	-0.001 (CI = +/-0.017; p = 0.885)	0.541 (CI = +/-0.190; p = 0.000)	0.461	-0.12%
Frequency	2001.1	0.001 (CI = +/-0.017; p = 0.864)	0.523 (CI = +/-0.192; p = 0.000)	0.445	+0.15%
Frequency	2001.2	0.005 (CI = +/-0.018; p = 0.600)	0.543 (CI = +/-0.192; p = 0.000)	0.471	+0.47%
Frequency	2002.1	0.007 (CI = +/-0.019; p = 0.460)	0.529 (CI = +/-0.196; p = 0.000)	0.460	+0.69%
Frequency	2002.2	0.010 (CI = +/-0.020; p = 0.320)	0.546 (CI = +/-0.199; p = 0.000)	0.477	+0.97%
Frequency	2003.1	0.009 (CI = +/-0.021; p = 0.403)	0.552 (CI = +/-0.205; p = 0.000)	0.477	+0.86%
Frequency	2003.2	0.012 (CI = +/-0.022; p = 0.254)	0.573 (CI = +/-0.207; p = 0.000)	0.501	+1.23%
Frequency	2004.1	0.012 (CI = +/-0.023; p = 0.288)	0.574 (CI = +/-0.215; p = 0.000)	0.496	+1.22%
Frequency	2004.2	0.016 (CI = +/-0.024; p = 0.169)	0.596 (CI = +/-0.216; p = 0.000)	0.522	+1.66%
Frequency	2005.1	0.013 (CI = +/-0.025; p = 0.289)	0.613 (CI = +/-0.222; p = 0.000)	0.533	+1.34%
Frequency	2005.2	0.018 (CI = +/-0.027; p = 0.179)	0.636 (CI = +/-0.225; p = 0.000)	0.554	+1.80%
Frequency	2006.1	0.015 (CI = +/-0.028; p = 0.298)	0.652 (CI = +/-0.232; p = 0.000)	0.563	+1.47%
Frequency	2006.2	0.022 (CI = +/-0.029; p = 0.136)	0.684 (CI = +/-0.229; p = 0.000)	0.605	+2.19%
Frequency	2007.1	0.025 (CI = +/-0.031; p = 0.105)	0.667 (CI = +/-0.237; p = 0.000)	0.600	+2.56%
Frequency	2007.2	0.038 (CI = +/-0.029; p = 0.013)	0.720 (CI = +/-0.212; p = 0.000)	0.705	+3.86%
Frequency	2008.1	0.040 (CI = +/-0.031; p = 0.016)	0.713 (CI = +/-0.223; p = 0.000)	0.702	+4.04%
Frequency	2008.2	0.045 (CI = +/-0.034; p = 0.011)	0.735 (CI = +/-0.227; p = 0.000)	0.710	+4.63%
Frequency	2009.1	0.040 (CI = +/-0.036; p = 0.034)	0.758 (CI = +/-0.236; p = 0.000)	0.720	+4.05%
Frequency	2009.2	0.033 (CI = +/-0.039; p = 0.090)	0.735 (CI = +/-0.242; p = 0.000)	0.690	+3.38%
Frequency	2010.1	0.031 (CI = +/-0.044; p = 0.152)	0.744 (CI = +/-0.258; p = 0.000)	0.688	+3.14%
Frequency	2010.2	0.020 (CI = +/-0.046; p = 0.369)	0.710 (CI = +/-0.258; p = 0.000)	0.663	+2.01%
Frequency	2011.1	0.028 (CI = +/-0.051; p = 0.261)	0.682 (CI = +/-0.272; p = 0.000)	0.654	+2.82%
Frequency	2011.2	0.023 (CI = +/-0.057; p = 0.408)	0.668 (CI = +/-0.288; p = 0.000)	0.616	+2.30%
Frequency	2012.1	-0.009 (CI = +/-0.064; p = 0.758)	0.711 (CI = +/-0.303; p = 0.000)	0.644	+0.93%
Frequency	2012.2	-0.022 (CI = +/-0.055; p = 0.401)	0.642 (CI = +/-0.242; p = 0.000)	0.714	-2.16%
Frequency	2013.1	0.002 (CI = +/-0.058; p = 0.938)	0.575 (CI = +/-0.234; p = 0.000)	0.710	+0.21%
Frequency	2013.2	0.012 (CI = +/-0.067; p = 0.695)	0.591 (CI = +/-0.248; p = 0.000)	0.717	+1.21%
Frequency	2014.1	-0.015 (CI = +/-0.079; p = 0.668)	0.656 (CI = +/-0.264; p = 0.000)	0.766	-1.52%
Frequency	2015.1	-0.057 (CI = +/-0.073; p = 0.106)	0.621 (CI = +/-0.209; p = 0.000)	0.842	-5.54%
Frequency	2015.2	-0.096 (CI = +/-0.052; p = 0.004)	0.563 (CI = +/-0.134; p = 0.000)	0.940	-9.18%
Frequency	2016.1	-0.102 (CI = +/-0.072; p = 0.014)	0.572 (CI = +/-0.164; p = 0.000)	0.921	-9.73%

SP

Coverage = SP
End Trend Period = 2019.2
Excluded Points = 2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2000.1	0.050 (CI = +/-0.020; p = 0.000)	0.404	+5.12%
Loss Cost	2000.2	0.047 (CI = +/-0.020; p = 0.000)	0.363	+4.82%
Loss Cost	2001.1	0.052 (CI = +/-0.021; p = 0.000)	0.408	+5.30%
Loss Cost	2001.2	0.052 (CI = +/-0.022; p = 0.000)	0.386	+5.29%
Loss Cost	2002.1	0.056 (CI = +/-0.022; p = 0.000)	0.420	+5.74%
Loss Cost	2002.2	0.056 (CI = +/-0.024; p = 0.000)	0.399	+5.75%
Loss Cost	2003.1	0.058 (CI = +/-0.025; p = 0.000)	0.402	+6.01%
Loss Cost	2003.2	0.058 (CI = +/-0.027; p = 0.000)	0.380	+6.02%
Loss Cost	2004.1	0.064 (CI = +/-0.028; p = 0.000)	0.416	+6.59%
Loss Cost	2004.2	0.065 (CI = +/-0.029; p = 0.000)	0.399	+6.69%
Loss Cost	2005.1	0.064 (CI = +/-0.032; p = 0.000)	0.366	+6.58%
Loss Cost	2005.2	0.065 (CI = +/-0.034; p = 0.001)	0.350	+6.71%
Loss Cost	2006.1	0.068 (CI = +/-0.036; p = 0.001)	0.351	+7.06%
Loss Cost	2006.2	0.064 (CI = +/-0.039; p = 0.002)	0.298	+6.58%
Loss Cost	2007.1	0.071 (CI = +/-0.041; p = 0.001)	0.337	+7.39%
Loss Cost	2007.2	0.076 (CI = +/-0.044; p = 0.002)	0.344	+7.90%
Loss Cost	2008.1	0.084 (CI = +/-0.046; p = 0.001)	0.377	+8.79%
Loss Cost	2008.2	0.080 (CI = +/-0.050; p = 0.003)	0.322	+8.34%
Loss Cost	2009.1	0.084 (CI = +/-0.055; p = 0.005)	0.316	+8.80%
Loss Cost	2009.2	0.063 (CI = +/-0.054; p = 0.024)	0.212	+6.52%
Loss Cost	2010.1	0.075 (CI = +/-0.057; p = 0.014)	0.265	+7.74%
Loss Cost	2010.2	0.064 (CI = +/-0.063; p = 0.045)	0.180	+6.65%
Loss Cost	2011.1	0.077 (CI = +/-0.068; p = 0.029)	0.231	+8.04%
Loss Cost	2011.2	0.059 (CI = +/-0.073; p = 0.107)	0.116	+6.06%
Loss Cost	2012.1	0.062 (CI = +/-0.084; p = 0.133)	0.101	+6.44%
Loss Cost	2012.2	0.027 (CI = +/-0.083; p = 0.500)	-0.041	+2.69%
Loss Cost	2013.1	0.066 (CI = +/-0.080; p = 0.097)	0.160	+6.82%
Loss Cost	2013.2	0.063 (CI = +/-0.097; p = 0.178)	0.091	+6.50%
Loss Cost	2014.1	0.062 (CI = +/-0.121; p = 0.276)	0.034	+6.41%
Loss Cost	2015.1	0.019 (CI = +/-0.146; p = 0.768)	-0.112	+1.95%
Loss Cost	2015.2	-0.060 (CI = +/-0.130; p = 0.314)	0.021	-5.79%
Loss Cost	2016.1	-0.047 (CI = +/-0.172; p = 0.525)	-0.085	-4.64%
Severity	2000.1	0.052 (CI = +/-0.009; p = 0.000)	0.775	+5.34%
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	0.766	+5.06%
Severity	2001.1	0.049 (CI = +/-0.010; p = 0.000)	0.749	+5.02%
Severity	2001.2	0.048 (CI = +/-0.010; p = 0.000)	0.729	+4.91%
Severity	2002.1	0.048 (CI = +/-0.011; p = 0.000)	0.709	+4.87%
Severity	2002.2	0.047 (CI = +/-0.011; p = 0.000)	0.689	+4.85%
Severity	2003.1	0.048 (CI = +/-0.012; p = 0.000)	0.677	+4.91%
Severity	2003.2	0.047 (CI = +/-0.013; p = 0.000)	0.651	+4.85%
Severity	2004.1	0.050 (CI = +/-0.013; p = 0.000)	0.660	+5.08%
Severity	2004.2	0.049 (CI = +/-0.014; p = 0.000)	0.637	+5.07%
Severity	2005.1	0.048 (CI = +/-0.015; p = 0.000)	0.601	+4.87%
Severity	2005.2	0.048 (CI = +/-0.016; p = 0.000)	0.585	+4.96%
Severity	2006.1	0.050 (CI = +/-0.017; p = 0.000)	0.578	+5.12%
Severity	2006.2	0.043 (CI = +/-0.016; p = 0.000)	0.541	+4.44%
Severity	2007.1	0.041 (CI = +/-0.017; p = 0.000)	0.492	+4.21%
Severity	2007.2	0.039 (CI = +/-0.019; p = 0.000)	0.440	+4.00%
Severity	2008.1	0.038 (CI = +/-0.020; p = 0.001)	0.393	+3.89%
Severity	2008.2	0.036 (CI = +/-0.022; p = 0.003)	0.332	+3.62%
Severity	2009.1	0.036 (CI = +/-0.024; p = 0.006)	0.299	+3.63%
Severity	2009.2	0.030 (CI = +/-0.026; p = 0.024)	0.210	+3.04%
Severity	2010.1	0.032 (CI = +/-0.028; p = 0.029)	0.206	+3.24%
Severity	2010.2	0.043 (CI = +/-0.027; p = 0.004)	0.376	+4.42%
Severity	2011.1	0.035 (CI = +/-0.028; p = 0.020)	0.265	+3.52%
Severity	2011.2	0.033 (CI = +/-0.032; p = 0.046)	0.201	+3.33%
Severity	2012.1	0.030 (CI = +/-0.037; p = 0.098)	0.134	+3.08%
Severity	2012.2	0.041 (CI = +/-0.040; p = 0.044)	0.239	+4.22%
Severity	2013.1	0.035 (CI = +/-0.046; p = 0.125)	0.127	+3.56%
Severity	2013.2	0.037 (CI = +/-0.056; p = 0.177)	0.092	+3.73%
Severity	2014.1	0.018 (CI = +/-0.065; p = 0.541)	-0.063	+1.84%
Severity	2015.1	0.039 (CI = +/-0.079; p = 0.295)	0.028	+3.93%
Severity	2015.2	0.037 (CI = +/-0.102; p = 0.424)	-0.036	+3.73%
Severity	2016.1	0.000 (CI = +/-0.119; p = 0.994)	-0.167	+0.04%
Frequency	2000.1	-0.002 (CI = +/-0.022; p = 0.853)	-0.026	-0.20%
Frequency	2000.2	-0.002 (CI = +/-0.023; p = 0.848)	-0.027	-0.22%
Frequency	2001.1	0.003 (CI = +/-0.024; p = 0.820)	-0.027	+0.27%
Frequency	2001.2	0.004 (CI = +/-0.025; p = 0.770)	-0.027	+0.36%
Frequency	2002.1	0.008 (CI = +/-0.026; p = 0.515)	-0.017	+0.83%
Frequency	2002.2	0.009 (CI = +/-0.027; p = 0.525)	-0.018	+0.86%
Frequency	2003.1	0.010 (CI = +/-0.029; p = 0.469)	-0.015	+1.04%
Frequency	2003.2	0.011 (CI = +/-0.031; p = 0.466)	-0.015	+1.12%
Frequency	2004.1	0.014 (CI = +/-0.032; p = 0.373)	-0.006	+1.45%
Frequency	2004.2	0.015 (CI = +/-0.035; p = 0.375)	-0.006	+1.54%
Frequency	2005.1	0.016 (CI = +/-0.037; p = 0.379)	-0.007	+1.63%
Frequency	2005.2	0.017 (CI = +/-0.040; p = 0.401)	-0.010	+1.67%
Frequency	2006.1	0.018 (CI = +/-0.043; p = 0.387)	-0.009	+1.85%
Frequency	2006.2	0.020 (CI = +/-0.046; p = 0.371)	-0.007	+2.06%
Frequency	2007.1	0.030 (CI = +/-0.048; p = 0.211)	0.027	+3.05%
Frequency	2007.2	0.037 (CI = +/-0.052; p = 0.154)	0.049	+3.75%
Frequency	2008.1	0.046 (CI = +/-0.055; p = 0.096)	0.085	+4.72%
Frequency	2008.2	0.045 (CI = +/-0.060; p = 0.138)	0.062	+4.55%
Frequency	2009.1	0.049 (CI = +/-0.066; p = 0.139)	0.065	+4.99%
Frequency	2009.2	0.033 (CI = +/-0.070; p = 0.330)	0.000	+3.38%
Frequency	2010.1	0.043 (CI = +/-0.076; p = 0.255)	0.021	+4.36%
Frequency	2010.2	0.021 (CI = +/-0.080; p = 0.584)	-0.042	+2.14%
Frequency	2011.1	0.043 (CI = +/-0.085; p = 0.301)	0.009	+4.37%
Frequency	2011.2	0.026 (CI = +/-0.094; p = 0.562)	-0.045	+2.64%
Frequency	2012.1	0.032 (CI = +/-0.108; p = 0.532)	-0.044	+3.25%
Frequency	2012.2	-0.015 (CI = +/-0.106; p = 0.766)	-0.075	-1.46%
Frequency	2013.1	0.031 (CI = +/-0.106; p = 0.533)	-0.051	+3.15%
Frequency	2013.2	0.026 (CI = +/-0.128; p = 0.656)	-0.077	+2.67%
Frequency	2014.1	0.044 (CI = +/-0.158; p = 0.545)	-0.064	+4.49%
Frequency	2015.1	-0.019 (CI = +/-0.186; p = 0.816)	-0.117	-1.91%
Frequency	2015.2	-0.096 (CI = +/-0.199; p = 0.290)	0.037	-9.18%
Frequency	2016.1	-0.048 (CI = +/-0.251; p = 0.657)	-0.126	-4.67%

SP

Coverage = SP
 End Trend Period = 2019.2
 Excluded Points = 2014.2, 2012.2
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2000.1	0.048 (CI = +/-0.014; p = 0.000)	0.454 (CI = +/-0.159; p = 0.000)	0.694	+4.91%
Loss Cost	2000.2	0.047 (CI = +/-0.014; p = 0.000)	0.446 (CI = +/-0.163; p = 0.000)	0.664	+4.80%
Loss Cost	2001.1	0.050 (CI = +/-0.015; p = 0.000)	0.427 (CI = +/-0.163; p = 0.000)	0.683	+5.09%
Loss Cost	2001.2	0.051 (CI = +/-0.015; p = 0.000)	0.438 (CI = +/-0.166; p = 0.000)	0.678	+5.27%
Loss Cost	2002.1	0.054 (CI = +/-0.016; p = 0.000)	0.423 (CI = +/-0.168; p = 0.000)	0.689	+5.52%
Loss Cost	2002.2	0.056 (CI = +/-0.017; p = 0.000)	0.436 (CI = +/-0.171; p = 0.000)	0.686	+5.74%
Loss Cost	2003.1	0.056 (CI = +/-0.018; p = 0.000)	0.434 (CI = +/-0.177; p = 0.000)	0.683	+5.77%
Loss Cost	2003.2	0.059 (CI = +/-0.019; p = 0.000)	0.448 (CI = +/-0.181; p = 0.000)	0.681	+6.03%
Loss Cost	2004.1	0.062 (CI = +/-0.019; p = 0.000)	0.430 (CI = +/-0.184; p = 0.000)	0.693	+6.35%
Loss Cost	2004.2	0.065 (CI = +/-0.020; p = 0.000)	0.449 (CI = +/-0.185; p = 0.000)	0.701	+6.73%
Loss Cost	2005.1	0.061 (CI = +/-0.021; p = 0.000)	0.472 (CI = +/-0.187; p = 0.000)	0.702	+6.32%
Loss Cost	2005.2	0.066 (CI = +/-0.022; p = 0.000)	0.494 (CI = +/-0.187; p = 0.000)	0.717	+6.80%
Loss Cost	2006.1	0.066 (CI = +/-0.023; p = 0.000)	0.496 (CI = +/-0.196; p = 0.000)	0.714	+6.78%
Loss Cost	2006.2	0.065 (CI = +/-0.025; p = 0.000)	0.494 (CI = +/-0.204; p = 0.000)	0.682	+6.74%
Loss Cost	2007.1	0.069 (CI = +/-0.027; p = 0.000)	0.475 (CI = +/-0.211; p = 0.000)	0.692	+7.14%
Loss Cost	2007.2	0.078 (CI = +/-0.026; p = 0.000)	0.514 (CI = +/-0.196; p = 0.000)	0.754	+8.16%
Loss Cost	2008.1	0.082 (CI = +/-0.028; p = 0.000)	0.496 (CI = +/-0.204; p = 0.000)	0.760	+8.55%
Loss Cost	2008.2	0.084 (CI = +/-0.031; p = 0.000)	0.503 (CI = +/-0.214; p = 0.000)	0.736	+8.75%
Loss Cost	2009.1	0.083 (CI = +/-0.034; p = 0.000)	0.508 (CI = +/-0.228; p = 0.000)	0.731	+8.62%
Loss Cost	2009.2	0.069 (CI = +/-0.032; p = 0.000)	0.463 (CI = +/-0.201; p = 0.000)	0.712	+7.10%
Loss Cost	2010.1	0.075 (CI = +/-0.035; p = 0.000)	0.434 (CI = +/-0.210; p = 0.001)	0.728	+7.83%
Loss Cost	2010.2	0.074 (CI = +/-0.039; p = 0.001)	0.430 (CI = +/-0.222; p = 0.001)	0.679	+7.65%
Loss Cost	2011.1	0.083 (CI = +/-0.044; p = 0.001)	0.393 (CI = +/-0.235; p = 0.003)	0.701	+8.68%
Loss Cost	2011.2	0.075 (CI = +/-0.049; p = 0.006)	0.377 (CI = +/-0.242; p = 0.005)	0.628	+7.79%
Loss Cost	2012.1	0.074 (CI = +/-0.061; p = 0.022)	0.382 (CI = +/-0.277; p = 0.011)	0.619	+7.65%
Loss Cost	2013.1	0.048 (CI = +/-0.061; p = 0.111)	0.356 (CI = +/-0.249; p = 0.010)	0.541	+4.92%
Loss Cost	2013.2	0.054 (CI = +/-0.073; p = 0.127)	0.366 (CI = +/-0.270; p = 0.013)	0.506	+5.56%
Loss Cost	2014.1	0.022 (CI = +/-0.084; p = 0.560)	0.442 (CI = +/-0.281; p = 0.007)	0.588	+2.25%
Loss Cost	2015.1	-0.006 (CI = +/-0.097; p = 0.887)	0.418 (CI = +/-0.279; p = 0.009)	0.545	-0.60%
Loss Cost	2015.2	-0.060 (CI = +/-0.065; p = 0.067)	0.338 (CI = +/-0.170; p = 0.003)	0.769	-5.79%
Loss Cost	2016.1	-0.083 (CI = +/-0.080; p = 0.044)	0.373 (CI = +/-0.182; p = 0.003)	0.801	-7.96%
Severity	2000.1	0.052 (CI = +/-0.009; p = 0.000)	-0.045 (CI = +/-0.110; p = 0.405)	0.774	+5.36%
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.104; p = 0.213)	0.771	+5.05%
Severity	2001.1	0.049 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.107; p = 0.228)	0.755	+5.05%
Severity	2001.2	0.048 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.109; p = 0.178)	0.738	+4.91%
Severity	2002.1	0.048 (CI = +/-0.011; p = 0.000)	-0.073 (CI = +/-0.113; p = 0.194)	0.717	+4.90%
Severity	2002.2	0.047 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.116; p = 0.187)	0.699	+4.84%
Severity	2003.1	0.048 (CI = +/-0.012; p = 0.000)	-0.083 (CI = +/-0.119; p = 0.163)	0.690	+4.95%
Severity	2003.2	0.047 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.123; p = 0.145)	0.668	+4.83%
Severity	2004.1	0.050 (CI = +/-0.013; p = 0.000)	-0.106 (CI = +/-0.123; p = 0.086)	0.686	+5.12%
Severity	2004.2	0.049 (CI = +/-0.014; p = 0.000)	-0.110 (CI = +/-0.127; p = 0.086)	0.666	+5.05%
Severity	2005.1	0.048 (CI = +/-0.015; p = 0.000)	-0.103 (CI = +/-0.131; p = 0.118)	0.626	+4.92%
Severity	2005.2	0.048 (CI = +/-0.016; p = 0.000)	-0.103 (CI = +/-0.136; p = 0.134)	0.609	+4.94%
Severity	2006.1	0.051 (CI = +/-0.017; p = 0.000)	-0.116 (CI = +/-0.140; p = 0.101)	0.610	+5.19%
Severity	2006.2	0.043 (CI = +/-0.015; p = 0.000)	-0.150 (CI = +/-0.120; p = 0.017)	0.634	+4.41%
Severity	2007.1	0.042 (CI = +/-0.016; p = 0.000)	-0.145 (CI = +/-0.125; p = 0.025)	0.583	+4.32%
Severity	2007.2	0.039 (CI = +/-0.017; p = 0.000)	-0.159 (CI = +/-0.126; p = 0.016)	0.562	+3.97%
Severity	2008.1	0.039 (CI = +/-0.018; p = 0.000)	-0.162 (CI = +/-0.134; p = 0.020)	0.520	+4.03%
Severity	2008.2	0.035 (CI = +/-0.019; p = 0.001)	-0.178 (CI = +/-0.133; p = 0.012)	0.503	+3.58%
Severity	2009.1	0.038 (CI = +/-0.021; p = 0.002)	-0.189 (CI = +/-0.141; p = 0.011)	0.488	+3.85%
Severity	2009.2	0.030 (CI = +/-0.020; p = 0.007)	-0.216 (CI = +/-0.127; p = 0.002)	0.526	+3.00%
Severity	2010.1	0.036 (CI = +/-0.021; p = 0.003)	-0.242 (CI = +/-0.127; p = 0.001)	0.582	+3.64%
Severity	2010.2	0.044 (CI = +/-0.020; p = 0.000)	-0.220 (CI = +/-0.114; p = 0.001)	0.684	+4.52%
Severity	2011.1	0.039 (CI = +/-0.023; p = 0.003)	-0.200 (CI = +/-0.120; p = 0.003)	0.575	+3.97%
Severity	2011.2	0.033 (CI = +/-0.024; p = 0.012)	-0.211 (CI = +/-0.120; p = 0.002)	0.576	+3.37%
Severity	2012.1	0.038 (CI = +/-0.029; p = 0.016)	-0.227 (CI = +/-0.135; p = 0.003)	0.538	+3.87%
Severity	2013.1	0.046 (CI = +/-0.033; p = 0.011)	-0.219 (CI = +/-0.135; p = 0.005)	0.584	+4.71%
Severity	2013.2	0.042 (CI = +/-0.039; p = 0.038)	-0.225 (CI = +/-0.145; p = 0.007)	0.574	+4.30%
Severity	2014.1	0.038 (CI = +/-0.051; p = 0.130)	-0.215 (CI = +/-0.171; p = 0.020)	0.417	+3.83%
Severity	2015.1	0.051 (CI = +/-0.062; p = 0.092)	-0.203 (CI = +/-0.177; p = 0.030)	0.458	+5.22%
Severity	2015.2	0.037 (CI = +/-0.074; p = 0.274)	-0.225 (CI = +/-0.193; p = 0.029)	0.485	+3.73%
Severity	2016.1	0.019 (CI = +/-0.099; p = 0.637)	-0.199 (CI = +/-0.227; p = 0.074)	0.305	+1.95%
Frequency	2000.1	-0.004 (CI = +/-0.016; p = 0.584)	0.500 (CI = +/-0.182; p = 0.000)	0.442	-0.42%
Frequency	2000.2	-0.002 (CI = +/-0.016; p = 0.760)	0.512 (CI = +/-0.185; p = 0.000)	0.452	-0.25%
Frequency	2001.1	0.000 (CI = +/-0.017; p = 0.966)	0.492 (CI = +/-0.187; p = 0.000)	0.434	+0.03%
Frequency	2001.2	0.003 (CI = +/-0.017; p = 0.685)	0.512 (CI = +/-0.187; p = 0.000)	0.461	+0.35%
Frequency	2002.1	0.006 (CI = +/-0.018; p = 0.510)	0.496 (CI = +/-0.190; p = 0.000)	0.448	+0.59%
Frequency	2002.2	0.009 (CI = +/-0.019; p = 0.356)	0.512 (CI = +/-0.193; p = 0.000)	0.467	+0.86%
Frequency	2003.1	0.008 (CI = +/-0.020; p = 0.429)	0.517 (CI = +/-0.200; p = 0.000)	0.465	+0.78%
Frequency	2003.2	0.011 (CI = +/-0.021; p = 0.268)	0.538 (CI = +/-0.201; p = 0.000)	0.491	+1.14%
Frequency	2004.1	0.012 (CI = +/-0.022; p = 0.289)	0.536 (CI = +/-0.209; p = 0.000)	0.485	+1.17%
Frequency	2004.2	0.016 (CI = +/-0.023; p = 0.164)	0.559 (CI = +/-0.210; p = 0.000)	0.515	+1.60%
Frequency	2005.1	0.013 (CI = +/-0.024; p = 0.272)	0.575 (CI = +/-0.216; p = 0.000)	0.524	+1.33%
Frequency	2005.2	0.018 (CI = +/-0.025; p = 0.163)	0.597 (CI = +/-0.218; p = 0.000)	0.548	+1.78%
Frequency	2006.1	0.015 (CI = +/-0.027; p = 0.263)	0.611 (CI = +/-0.227; p = 0.000)	0.555	+1.51%
Frequency	2006.2	0.022 (CI = +/-0.028; p = 0.110)	0.644 (CI = +/-0.222; p = 0.000)	0.604	+2.24%
Frequency	2007.1	0.027 (CI = +/-0.029; p = 0.072)	0.620 (CI = +/-0.229; p = 0.000)	0.603	+2.70%
Frequency	2007.2	0.040 (CI = +/-0.026; p = 0.005)	0.673 (CI = +/-0.196; p = 0.000)	0.729	+4.03%
Frequency	2008.1	0.043 (CI = +/-0.028; p = 0.005)	0.658 (CI = +/-0.206; p = 0.000)	0.729	+4.35%
Frequency	2008.2	0.049 (CI = +/-0.030; p = 0.003)	0.681 (CI = +/-0.207; p = 0.000)	0.744	+4.99%
Frequency	2009.1	0.045 (CI = +/-0.033; p = 0.010)	0.698 (CI = +/-0.219; p = 0.000)	0.748	+4.60%
Frequency	2009.2	0.039 (CI = +/-0.035; p = 0.033)	0.679 (CI = +/-0.224; p = 0.000)	0.719	+3.98%
Frequency	2010.1	0.040 (CI = +/-0.040; p = 0.053)	0.676 (CI = +/-0.242; p = 0.000)	0.714	+4.04%
Frequency	2010.2	0.030 (CI = +/-0.043; p = 0.159)	0.650 (CI = +/-0.241; p = 0.000)	0.686	+2.99%
Frequency	2011.1	0.044 (CI = +/-0.046; p = 0.056)	0.593 (CI = +/-0.244; p = 0.000)	0.705	+4.53%
Frequency	2011.2	0.042 (CI = +/-0.052; p = 0.107)	0.588 (CI = +/-0.259; p = 0.000)	0.666	+4.28%
Frequency	2012.1	0.036 (CI = +/-0.064; p = 0.247)	0.609 (CI = +/-0.294; p = 0.001)	0.666	+3.64%
Frequency	2013.1	0.002 (CI = +/-0.058; p = 0.938)	0.575 (CI = +/-0.234; p = 0.000)	0.710	+0.21%
Frequency	2013.2	0.012 (CI = +/-0.067; p = 0.695)	0.591 (CI = +/-0.248; p = 0.000)	0.717	+1.21%
Frequency	2014.1	-0.015 (CI = +/-0.079; p = 0.668)	0.656 (CI = +/-0.264; p = 0.000)	0.766	-1.52%
Frequency	2015.1	-0.057 (CI = +/-0.073; p = 0.106)	0.621 (CI = +/-0.209; p = 0.000)	0.842	-5.54%
Frequency	2015.2	-0.096 (CI = +/-0.052; p = 0.004)	0.563 (CI = +/-0.134; p = 0.000)	0.940	-9.18%
Frequency	2016.1	-0.102 (CI = +/-0.072; p = 0.014)	0.572 (CI = +/-0.164; p = 0.000)	0.921	-9.73%

SP

Coverage = SP
 End Trend Period = 2019.2
 Excluded Points = 2014.2, 2012.2
 Parameters included: time

				Implied Trend	
Fit	Start Date	Time	Adjusted R ²	Rate	
Loss Cost	2000.1	0.048 (CI = +/-0.019; p = 0.000)	0.417	+4.95%	
Loss Cost	2000.2	0.046 (CI = +/-0.019; p = 0.000)	0.376	+4.66%	
Loss Cost	2001.1	0.050 (CI = +/-0.020; p = 0.000)	0.426	+5.14%	
Loss Cost	2001.2	0.050 (CI = +/-0.021; p = 0.000)	0.405	+5.13%	
Loss Cost	2002.1	0.054 (CI = +/-0.021; p = 0.000)	0.444	+5.59%	
Loss Cost	2002.2	0.055 (CI = +/-0.022; p = 0.000)	0.424	+5.61%	
Loss Cost	2003.1	0.057 (CI = +/-0.024; p = 0.000)	0.429	+5.88%	
Loss Cost	2003.2	0.057 (CI = +/-0.025; p = 0.000)	0.408	+5.90%	
Loss Cost	2004.1	0.063 (CI = +/-0.026; p = 0.000)	0.452	+6.49%	
Loss Cost	2004.2	0.064 (CI = +/-0.028; p = 0.000)	0.436	+6.61%	
Loss Cost	2005.1	0.063 (CI = +/-0.030; p = 0.000)	0.405	+6.53%	
Loss Cost	2005.2	0.065 (CI = +/-0.032; p = 0.000)	0.392	+6.70%	
Loss Cost	2006.1	0.069 (CI = +/-0.034; p = 0.000)	0.398	+7.09%	
Loss Cost	2006.2	0.065 (CI = +/-0.036; p = 0.001)	0.346	+6.67%	
Loss Cost	2007.1	0.073 (CI = +/-0.038; p = 0.001)	0.398	+7.56%	
Loss Cost	2007.2	0.078 (CI = +/-0.040; p = 0.001)	0.413	+8.16%	
Loss Cost	2008.1	0.088 (CI = +/-0.042; p = 0.000)	0.461	+9.17%	
Loss Cost	2008.2	0.085 (CI = +/-0.046; p = 0.001)	0.411	+8.86%	
Loss Cost	2009.1	0.091 (CI = +/-0.050; p = 0.001)	0.416	+9.53%	
Loss Cost	2009.2	0.071 (CI = +/-0.049; p = 0.007)	0.323	+7.38%	
Loss Cost	2010.1	0.086 (CI = +/-0.050; p = 0.002)	0.415	+8.97%	
Loss Cost	2010.2	0.079 (CI = +/-0.056; p = 0.009)	0.331	+8.19%	
Loss Cost	2011.1	0.098 (CI = +/-0.058; p = 0.003)	0.443	+10.30%	
Loss Cost	2011.2	0.084 (CI = +/-0.065; p = 0.015)	0.326	+8.75%	
Loss Cost	2012.1	0.098 (CI = +/-0.075; p = 0.014)	0.358	+10.31%	
Loss Cost	2013.1	0.066 (CI = +/-0.080; p = 0.097)	0.160	+6.82%	
Loss Cost	2013.2	0.063 (CI = +/-0.097; p = 0.178)	0.091	+6.50%	
Loss Cost	2014.1	0.062 (CI = +/-0.121; p = 0.276)	0.034	+6.41%	
Loss Cost	2015.1	0.019 (CI = +/-0.146; p = 0.768)	-0.112	+1.95%	
Loss Cost	2015.2	-0.060 (CI = +/-0.130; p = 0.314)	0.021	-5.79%	
Loss Cost	2016.1	-0.047 (CI = +/-0.172; p = 0.525)	-0.085	-4.64%	
Severity	2000.1	0.052 (CI = +/-0.009; p = 0.000)	0.776	+5.36%	
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	0.767	+5.07%	
Severity	2001.1	0.049 (CI = +/-0.010; p = 0.000)	0.751	+5.04%	
Severity	2001.2	0.048 (CI = +/-0.010; p = 0.000)	0.730	+4.93%	
Severity	2002.1	0.048 (CI = +/-0.011; p = 0.000)	0.711	+4.89%	
Severity	2002.2	0.047 (CI = +/-0.011; p = 0.000)	0.691	+4.86%	
Severity	2003.1	0.048 (CI = +/-0.012; p = 0.000)	0.679	+4.93%	
Severity	2003.2	0.047 (CI = +/-0.013; p = 0.000)	0.653	+4.86%	
Severity	2004.1	0.050 (CI = +/-0.013; p = 0.000)	0.662	+5.09%	
Severity	2004.2	0.050 (CI = +/-0.014; p = 0.000)	0.639	+5.08%	
Severity	2005.1	0.048 (CI = +/-0.015; p = 0.000)	0.603	+4.88%	
Severity	2005.2	0.048 (CI = +/-0.016; p = 0.000)	0.587	+4.96%	
Severity	2006.1	0.050 (CI = +/-0.017; p = 0.000)	0.578	+5.11%	
Severity	2006.2	0.043 (CI = +/-0.017; p = 0.000)	0.543	+4.43%	
Severity	2007.1	0.041 (CI = +/-0.018; p = 0.000)	0.492	+4.19%	
Severity	2007.2	0.039 (CI = +/-0.019; p = 0.000)	0.438	+3.97%	
Severity	2008.1	0.038 (CI = +/-0.021; p = 0.001)	0.390	+3.84%	
Severity	2008.2	0.035 (CI = +/-0.022; p = 0.004)	0.324	+3.55%	
Severity	2009.1	0.035 (CI = +/-0.025; p = 0.009)	0.287	+3.53%	
Severity	2009.2	0.028 (CI = +/-0.026; p = 0.035)	0.191	+2.88%	
Severity	2010.1	0.030 (CI = +/-0.029; p = 0.045)	0.180	+3.04%	
Severity	2010.2	0.042 (CI = +/-0.029; p = 0.008)	0.346	+4.25%	
Severity	2011.1	0.031 (CI = +/-0.030; p = 0.040)	0.215	+3.19%	
Severity	2011.2	0.028 (CI = +/-0.034; p = 0.099)	0.133	+2.86%	
Severity	2012.1	0.023 (CI = +/-0.040; p = 0.228)	0.045	+2.37%	
Severity	2013.1	0.035 (CI = +/-0.046; p = 0.125)	0.127	+3.56%	
Severity	2013.2	0.037 (CI = +/-0.056; p = 0.177)	0.092	+3.73%	
Severity	2014.1	0.018 (CI = +/-0.065; p = 0.541)	-0.063	+1.84%	
Severity	2015.1	0.039 (CI = +/-0.079; p = 0.295)	0.028	+3.93%	
Severity	2015.2	0.037 (CI = +/-0.102; p = 0.424)	-0.036	+3.73%	
Severity	2016.1	0.000 (CI = +/-0.119; p = 0.994)	-0.167	+0.04%	
Frequency	2000.1	-0.004 (CI = +/-0.021; p = 0.714)	-0.024	-0.38%	
Frequency	2000.2	-0.004 (CI = +/-0.022; p = 0.717)	-0.025	-0.40%	
Frequency	2001.1	0.001 (CI = +/-0.023; p = 0.934)	-0.029	+0.09%	
Frequency	2001.2	0.002 (CI = +/-0.024; p = 0.869)	-0.029	+0.19%	
Frequency	2002.1	0.007 (CI = +/-0.024; p = 0.580)	-0.021	+0.67%	
Frequency	2002.2	0.007 (CI = +/-0.026; p = 0.580)	-0.022	+0.71%	
Frequency	2003.1	0.009 (CI = +/-0.027; p = 0.508)	-0.018	+0.90%	
Frequency	2003.2	0.010 (CI = +/-0.029; p = 0.494)	-0.018	+0.99%	
Frequency	2004.1	0.013 (CI = +/-0.031; p = 0.382)	-0.007	+1.34%	
Frequency	2004.2	0.014 (CI = +/-0.033; p = 0.373)	-0.006	+1.46%	
Frequency	2005.1	0.016 (CI = +/-0.035; p = 0.367)	-0.006	+1.58%	
Frequency	2005.2	0.016 (CI = +/-0.038; p = 0.378)	-0.008	+1.66%	
Frequency	2006.1	0.019 (CI = +/-0.040; p = 0.352)	-0.004	+1.88%	
Frequency	2006.2	0.021 (CI = +/-0.044; p = 0.323)	0.001	+2.15%	
Frequency	2007.1	0.032 (CI = +/-0.045; p = 0.159)	0.047	+3.23%	
Frequency	2007.2	0.040 (CI = +/-0.048; p = 0.102)	0.081	+4.03%	
Frequency	2008.1	0.050 (CI = +/-0.050; p = 0.051)	0.136	+5.14%	
Frequency	2008.2	0.050 (CI = +/-0.055; p = 0.074)	0.114	+5.14%	
Frequency	2009.1	0.056 (CI = +/-0.061; p = 0.067)	0.129	+5.80%	
Frequency	2009.2	0.043 (CI = +/-0.065; p = 0.181)	0.050	+4.38%	
Frequency	2010.1	0.056 (CI = +/-0.070; p = 0.111)	0.098	+5.76%	
Frequency	2010.2	0.037 (CI = +/-0.075; p = 0.309)	0.007	+3.78%	
Frequency	2011.1	0.067 (CI = +/-0.076; p = 0.080)	0.146	+6.89%	
Frequency	2011.2	0.056 (CI = +/-0.087; p = 0.188)	0.062	+5.73%	
Frequency	2012.1	0.075 (CI = +/-0.099; p = 0.127)	0.115	+7.76%	
Frequency	2013.1	0.031 (CI = +/-0.106; p = 0.533)	-0.051	+3.15%	
Frequency	2013.2	0.026 (CI = +/-0.128; p = 0.656)	-0.077	+2.67%	
Frequency	2014.1	0.044 (CI = +/-0.158; p = 0.545)	-0.064	+4.49%	
Frequency	2015.1	-0.019 (CI = +/-0.186; p = 0.816)	-0.117	-1.91%	
Frequency	2015.2	-0.096 (CI = +/-0.199; p = 0.290)	0.037	-9.18%	
Frequency	2016.1	-0.048 (CI = +/-0.251; p = 0.657)	-0.126	-4.67%	

UM

Coverage = UM

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2000.1	0.024 (CI = +/-0.026; p = 0.078)	0.361 (CI = +/-0.304; p = 0.021)	0.161	+2.39%
Loss Cost	2000.2	0.023 (CI = +/-0.028; p = 0.107)	0.355 (CI = +/-0.312; p = 0.027)	0.138	+2.29%
Loss Cost	2001.1	0.027 (CI = +/-0.029; p = 0.070)	0.329 (CI = +/-0.317; p = 0.042)	0.146	+2.69%
Loss Cost	2001.2	0.036 (CI = +/-0.028; p = 0.013)	0.388 (CI = +/-0.299; p = 0.013)	0.246	+3.67%
Loss Cost	2002.1	0.036 (CI = +/-0.030; p = 0.018)	0.385 (CI = +/-0.309; p = 0.016)	0.244	+3.71%
Loss Cost	2002.2	0.041 (CI = +/-0.031; p = 0.011)	0.413 (CI = +/-0.312; p = 0.011)	0.271	+4.21%
Loss Cost	2003.1	0.041 (CI = +/-0.033; p = 0.017)	0.417 (CI = +/-0.322; p = 0.013)	0.267	+4.14%
Loss Cost	2003.2	0.032 (CI = +/-0.033; p = 0.057)	0.371 (CI = +/-0.316; p = 0.023)	0.193	+3.28%
Loss Cost	2004.1	0.032 (CI = +/-0.035; p = 0.075)	0.372 (CI = +/-0.328; p = 0.028)	0.190	+3.26%
Loss Cost	2004.2	0.034 (CI = +/-0.038; p = 0.074)	0.383 (CI = +/-0.338; p = 0.028)	0.185	+3.48%
Loss Cost	2005.1	0.032 (CI = +/-0.040; p = 0.118)	0.395 (CI = +/-0.350; p = 0.029)	0.181	+3.24%
Loss Cost	2005.2	0.040 (CI = +/-0.042; p = 0.060)	0.435 (CI = +/-0.351; p = 0.017)	0.229	+4.09%
Loss Cost	2006.1	0.048 (CI = +/-0.044; p = 0.033)	0.395 (CI = +/-0.356; p = 0.031)	0.250	+4.94%
Loss Cost	2006.2	0.063 (CI = +/-0.043; p = 0.007)	0.460 (CI = +/-0.339; p = 0.010)	0.361	+6.46%
Loss Cost	2007.1	0.069 (CI = +/-0.046; p = 0.005)	0.431 (CI = +/-0.349; p = 0.018)	0.376	+7.15%
Loss Cost	2007.2	0.062 (CI = +/-0.050; p = 0.017)	0.402 (CI = +/-0.357; p = 0.029)	0.297	+6.39%
Loss Cost	2008.1	0.074 (CI = +/-0.052; p = 0.007)	0.351 (CI = +/-0.358; p = 0.055)	0.343	+7.71%
Severity	2000.1	0.041 (CI = +/-0.021; p = 0.000)	0.044 (CI = +/-0.237; p = 0.712)	0.270	+4.15%
Severity	2000.2	0.041 (CI = +/-0.022; p = 0.000)	0.046 (CI = +/-0.243; p = 0.701)	0.255	+4.19%
Severity	2001.1	0.043 (CI = +/-0.023; p = 0.001)	0.035 (CI = +/-0.249; p = 0.776)	0.257	+4.37%
Severity	2001.2	0.046 (CI = +/-0.024; p = 0.000)	0.053 (CI = +/-0.253; p = 0.673)	0.273	+4.68%
Severity	2002.1	0.044 (CI = +/-0.025; p = 0.001)	0.065 (CI = +/-0.260; p = 0.612)	0.241	+4.47%
Severity	2002.2	0.040 (CI = +/-0.026; p = 0.004)	0.046 (CI = +/-0.265; p = 0.724)	0.191	+4.12%
Severity	2003.1	0.034 (CI = +/-0.026; p = 0.015)	0.087 (CI = +/-0.260; p = 0.502)	0.139	+3.41%
Severity	2003.2	0.025 (CI = +/-0.026; p = 0.056)	0.042 (CI = +/-0.249; p = 0.731)	0.061	+2.58%
Severity	2004.1	0.021 (CI = +/-0.027; p = 0.129)	0.068 (CI = +/-0.252; p = 0.589)	0.026	+2.11%
Severity	2004.2	0.022 (CI = +/-0.029; p = 0.134)	0.073 (CI = +/-0.261; p = 0.571)	0.023	+2.22%
Severity	2005.1	0.018 (CI = +/-0.031; p = 0.245)	0.094 (CI = +/-0.267; p = 0.476)	0.002	+1.81%
Severity	2005.2	0.013 (CI = +/-0.032; p = 0.422)	0.070 (CI = +/-0.272; p = 0.601)	-0.039	+1.30%
Severity	2006.1	0.023 (CI = +/-0.033; p = 0.167)	0.023 (CI = +/-0.264; p = 0.859)	0.004	+2.29%
Severity	2006.2	0.025 (CI = +/-0.035; p = 0.157)	0.033 (CI = +/-0.274; p = 0.805)	0.008	+2.52%
Severity	2007.1	0.024 (CI = +/-0.038; p = 0.212)	0.039 (CI = +/-0.286; p = 0.782)	-0.009	+2.40%
Severity	2007.2	0.018 (CI = +/-0.041; p = 0.370)	0.015 (CI = +/-0.293; p = 0.919)	-0.050	+1.81%
Severity	2008.1	0.019 (CI = +/-0.044; p = 0.392)	0.011 (CI = +/-0.308; p = 0.939)	-0.056	+1.88%
Frequency	2000.1	-0.017 (CI = +/-0.020; p = 0.094)	0.318 (CI = +/-0.232; p = 0.009)	0.175	-1.69%
Frequency	2000.2	-0.018 (CI = +/-0.021; p = 0.085)	0.309 (CI = +/-0.237; p = 0.012)	0.176	-1.83%
Frequency	2001.1	-0.016 (CI = +/-0.022; p = 0.146)	0.294 (CI = +/-0.242; p = 0.019)	0.139	-1.61%
Frequency	2001.2	-0.010 (CI = +/-0.022; p = 0.376)	0.335 (CI = +/-0.233; p = 0.006)	0.169	-0.96%
Frequency	2002.1	-0.007 (CI = +/-0.023; p = 0.524)	0.320 (CI = +/-0.238; p = 0.010)	0.141	-0.72%
Frequency	2002.2	0.001 (CI = +/-0.022; p = 0.943)	0.367 (CI = +/-0.222; p = 0.002)	0.215	+0.08%
Frequency	2003.1	0.007 (CI = +/-0.022; p = 0.516)	0.330 (CI = +/-0.216; p = 0.004)	0.203	+0.71%
Frequency	2003.2	0.007 (CI = +/-0.023; p = 0.559)	0.328 (CI = +/-0.223; p = 0.005)	0.188	+0.68%
Frequency	2004.1	0.011 (CI = +/-0.024; p = 0.356)	0.304 (CI = +/-0.225; p = 0.010)	0.180	+1.12%
Frequency	2004.2	0.012 (CI = +/-0.026; p = 0.344)	0.309 (CI = +/-0.233; p = 0.011)	0.175	+1.23%
Frequency	2005.1	0.014 (CI = +/-0.028; p = 0.312)	0.300 (CI = +/-0.241; p = 0.016)	0.170	+1.41%
Frequency	2005.2	0.027 (CI = +/-0.024; p = 0.029)	0.365 (CI = +/-0.202; p = 0.001)	0.379	+2.76%
Frequency	2006.1	0.026 (CI = +/-0.026; p = 0.053)	0.372 (CI = +/-0.210; p = 0.001)	0.379	+2.60%
Frequency	2006.2	0.038 (CI = +/-0.023; p = 0.002)	0.427 (CI = +/-0.179; p = 0.000)	0.565	+3.84%
Frequency	2007.1	0.045 (CI = +/-0.023; p = 0.000)	0.392 (CI = +/-0.172; p = 0.000)	0.615	+4.64%
Frequency	2007.2	0.044 (CI = +/-0.025; p = 0.001)	0.387 (CI = +/-0.179; p = 0.000)	0.570	+4.51%
Frequency	2008.1	0.056 (CI = +/-0.022; p = 0.000)	0.339 (CI = +/-0.156; p = 0.000)	0.679	+5.72%

UM

Coverage = UM

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2000.1	0.025 (CI = +/-0.028; p = 0.079)	0.055	+2.52%
Loss Cost	2000.2	0.023 (CI = +/-0.029; p = 0.126)	0.037	+2.29%
Loss Cost	2001.1	0.028 (CI = +/-0.030; p = 0.068)	0.064	+2.84%
Loss Cost	2001.2	0.036 (CI = +/-0.030; p = 0.021)	0.119	+3.67%
Loss Cost	2002.1	0.038 (CI = +/-0.032; p = 0.020)	0.123	+3.90%
Loss Cost	2002.2	0.041 (CI = +/-0.034; p = 0.018)	0.133	+4.21%
Loss Cost	2003.1	0.043 (CI = +/-0.036; p = 0.020)	0.131	+4.37%
Loss Cost	2003.2	0.032 (CI = +/-0.036; p = 0.074)	0.070	+3.28%
Loss Cost	2004.1	0.034 (CI = +/-0.038; p = 0.075)	0.072	+3.48%
Loss Cost	2004.2	0.034 (CI = +/-0.040; p = 0.095)	0.062	+3.48%
Loss Cost	2005.1	0.034 (CI = +/-0.043; p = 0.114)	0.054	+3.51%
Loss Cost	2005.2	0.040 (CI = +/-0.046; p = 0.084)	0.073	+4.09%
Loss Cost	2006.1	0.051 (CI = +/-0.047; p = 0.035)	0.128	+5.26%
Loss Cost	2006.2	0.063 (CI = +/-0.049; p = 0.014)	0.186	+6.46%
Loss Cost	2007.1	0.073 (CI = +/-0.051; p = 0.007)	0.233	+7.56%
Loss Cost	2007.2	0.062 (CI = +/-0.054; p = 0.026)	0.162	+6.39%
Loss Cost	2008.1	0.078 (CI = +/-0.055; p = 0.008)	0.249	+8.10%
Severity	2000.1	0.041 (CI = +/-0.020; p = 0.000)	0.286	+4.17%
Severity	2000.2	0.041 (CI = +/-0.021; p = 0.000)	0.272	+4.19%
Severity	2001.1	0.043 (CI = +/-0.022; p = 0.000)	0.276	+4.39%
Severity	2001.2	0.046 (CI = +/-0.023; p = 0.000)	0.290	+4.68%
Severity	2002.1	0.044 (CI = +/-0.025; p = 0.001)	0.257	+4.50%
Severity	2002.2	0.040 (CI = +/-0.026; p = 0.003)	0.212	+4.12%
Severity	2003.1	0.034 (CI = +/-0.026; p = 0.013)	0.153	+3.45%
Severity	2003.2	0.025 (CI = +/-0.026; p = 0.052)	0.087	+2.58%
Severity	2004.1	0.021 (CI = +/-0.027; p = 0.117)	0.049	+2.15%
Severity	2004.2	0.022 (CI = +/-0.029; p = 0.129)	0.046	+2.22%
Severity	2005.1	0.019 (CI = +/-0.030; p = 0.224)	0.019	+1.87%
Severity	2005.2	0.013 (CI = +/-0.032; p = 0.415)	-0.011	+1.30%
Severity	2006.1	0.023 (CI = +/-0.032; p = 0.155)	0.041	+2.30%
Severity	2006.2	0.025 (CI = +/-0.034; p = 0.149)	0.045	+2.52%
Severity	2007.1	0.024 (CI = +/-0.037; p = 0.195)	0.030	+2.43%
Severity	2007.2	0.018 (CI = +/-0.040; p = 0.360)	-0.005	+1.81%
Severity	2008.1	0.019 (CI = +/-0.043; p = 0.377)	-0.008	+1.90%
Frequency	2000.1	-0.016 (CI = +/-0.022; p = 0.148)	0.029	-1.58%
Frequency	2000.2	-0.018 (CI = +/-0.023; p = 0.108)	0.043	-1.83%
Frequency	2001.1	-0.015 (CI = +/-0.024; p = 0.206)	0.018	-1.49%
Frequency	2001.2	-0.010 (CI = +/-0.024; p = 0.421)	-0.009	-0.96%
Frequency	2002.1	-0.006 (CI = +/-0.025; p = 0.641)	-0.023	-0.58%
Frequency	2002.2	0.001 (CI = +/-0.025; p = 0.950)	-0.030	+0.08%
Frequency	2003.1	0.009 (CI = +/-0.025; p = 0.474)	-0.015	+0.88%
Frequency	2003.2	0.007 (CI = +/-0.026; p = 0.602)	-0.023	+0.68%
Frequency	2004.1	0.013 (CI = +/-0.027; p = 0.332)	-0.001	+1.30%
Frequency	2004.2	0.012 (CI = +/-0.029; p = 0.391)	-0.008	+1.23%
Frequency	2005.1	0.016 (CI = +/-0.030; p = 0.290)	0.006	+1.61%
Frequency	2005.2	0.027 (CI = +/-0.029; p = 0.067)	0.087	+2.76%
Frequency	2006.1	0.029 (CI = +/-0.031; p = 0.074)	0.084	+2.89%
Frequency	2006.2	0.038 (CI = +/-0.032; p = 0.022)	0.160	+3.84%
Frequency	2007.1	0.049 (CI = +/-0.031; p = 0.004)	0.273	+5.01%
Frequency	2007.2	0.044 (CI = +/-0.033; p = 0.012)	0.211	+4.51%
Frequency	2008.1	0.059 (CI = +/-0.031; p = 0.001)	0.393	+6.09%

UM

Coverage = UM

End Trend Period = 2019.2

Excluded Points = 2005.2, 2012.2, 2013.1, 2016.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2000.1	0.024 (CI = +/-0.028; p = 0.089)	0.313 (CI = +/-0.328; p = 0.061)	0.138	+2.43%
Loss Cost	2000.2	0.023 (CI = +/-0.029; p = 0.119)	0.307 (CI = +/-0.337; p = 0.073)	0.113	+2.33%
Loss Cost	2001.1	0.028 (CI = +/-0.031; p = 0.074)	0.272 (CI = +/-0.343; p = 0.116)	0.126	+2.81%
Loss Cost	2001.2	0.037 (CI = +/-0.029; p = 0.014)	0.331 (CI = +/-0.321; p = 0.044)	0.236	+3.80%
Loss Cost	2002.1	0.038 (CI = +/-0.031; p = 0.018)	0.324 (CI = +/-0.334; p = 0.057)	0.235	+3.91%
Loss Cost	2002.2	0.043 (CI = +/-0.033; p = 0.011)	0.352 (CI = +/-0.337; p = 0.041)	0.267	+4.43%
Loss Cost	2003.1	0.044 (CI = +/-0.035; p = 0.016)	0.351 (CI = +/-0.351; p = 0.050)	0.262	+4.45%
Loss Cost	2003.2	0.035 (CI = +/-0.035; p = 0.051)	0.306 (CI = +/-0.343; p = 0.079)	0.181	+3.56%
Loss Cost	2004.1	0.036 (CI = +/-0.038; p = 0.063)	0.300 (CI = +/-0.359; p = 0.098)	0.178	+3.66%
Loss Cost	2004.2	0.038 (CI = +/-0.041; p = 0.063)	0.312 (CI = +/-0.371; p = 0.095)	0.174	+3.92%
Loss Cost	2005.1	0.037 (CI = +/-0.044; p = 0.097)	0.320 (CI = +/-0.390; p = 0.103)	0.167	+3.78%
Loss Cost	2006.1	0.047 (CI = +/-0.046; p = 0.047)	0.360 (CI = +/-0.388; p = 0.067)	0.227	+4.77%
Loss Cost	2006.2	0.060 (CI = +/-0.045; p = 0.011)	0.430 (CI = +/-0.370; p = 0.025)	0.346	+6.23%
Loss Cost	2007.1	0.067 (CI = +/-0.048; p = 0.009)	0.395 (CI = +/-0.382; p = 0.043)	0.365	+6.97%
Loss Cost	2007.2	0.060 (CI = +/-0.051; p = 0.024)	0.361 (CI = +/-0.392; p = 0.069)	0.277	+6.20%
Loss Cost	2008.1	0.074 (CI = +/-0.054; p = 0.010)	0.299 (CI = +/-0.392; p = 0.127)	0.335	+7.64%
Severity	2000.1	0.042 (CI = +/-0.019; p = 0.000)	-0.040 (CI = +/-0.224; p = 0.716)	0.347	+4.31%
Severity	2000.2	0.043 (CI = +/-0.020; p = 0.000)	-0.037 (CI = +/-0.230; p = 0.745)	0.335	+4.37%
Severity	2001.1	0.045 (CI = +/-0.021; p = 0.000)	-0.057 (CI = +/-0.235; p = 0.623)	0.349	+4.65%
Severity	2001.2	0.049 (CI = +/-0.022; p = 0.000)	-0.038 (CI = +/-0.237; p = 0.745)	0.372	+4.98%
Severity	2002.1	0.048 (CI = +/-0.023; p = 0.000)	-0.031 (CI = +/-0.246; p = 0.798)	0.337	+4.87%
Severity	2002.2	0.044 (CI = +/-0.024; p = 0.001)	-0.049 (CI = +/-0.250; p = 0.691)	0.290	+4.54%
Severity	2003.1	0.038 (CI = +/-0.025; p = 0.004)	-0.007 (CI = +/-0.248; p = 0.955)	0.220	+3.88%
Severity	2003.2	0.030 (CI = +/-0.024; p = 0.015)	-0.049 (CI = +/-0.231; p = 0.666)	0.148	+3.06%
Severity	2004.1	0.026 (CI = +/-0.025; p = 0.041)	-0.027 (CI = +/-0.238; p = 0.820)	0.090	+2.68%
Severity	2004.2	0.028 (CI = +/-0.027; p = 0.042)	-0.019 (CI = +/-0.246; p = 0.876)	0.092	+2.85%
Severity	2005.1	0.025 (CI = +/-0.029; p = 0.086)	-0.003 (CI = +/-0.257; p = 0.981)	0.049	+2.57%
Severity	2006.1	0.021 (CI = +/-0.031; p = 0.180)	-0.023 (CI = +/-0.261; p = 0.855)	-0.003	+2.08%
Severity	2006.2	0.022 (CI = +/-0.033; p = 0.173)	-0.014 (CI = +/-0.271; p = 0.917)	0.000	+2.27%
Severity	2007.1	0.022 (CI = +/-0.036; p = 0.226)	-0.010 (CI = +/-0.286; p = 0.944)	-0.020	+2.19%
Severity	2007.2	0.016 (CI = +/-0.038; p = 0.406)	-0.039 (CI = +/-0.292; p = 0.783)	-0.061	+1.57%
Severity	2008.1	0.017 (CI = +/-0.042; p = 0.410)	-0.045 (CI = +/-0.308; p = 0.760)	-0.066	+1.71%
Frequency	2000.1	-0.018 (CI = +/-0.021; p = 0.093)	0.354 (CI = +/-0.254; p = 0.008)	0.189	-1.81%
Frequency	2000.2	-0.020 (CI = +/-0.023; p = 0.084)	0.344 (CI = +/-0.260; p = 0.011)	0.190	-1.96%
Frequency	2001.1	-0.018 (CI = +/-0.024; p = 0.138)	0.329 (CI = +/-0.267; p = 0.017)	0.152	-1.76%
Frequency	2001.2	-0.011 (CI = +/-0.023; p = 0.336)	0.370 (CI = +/-0.257; p = 0.006)	0.185	-1.12%
Frequency	2002.1	-0.009 (CI = +/-0.025; p = 0.459)	0.355 (CI = +/-0.265; p = 0.011)	0.154	-0.91%
Frequency	2002.2	-0.001 (CI = +/-0.024; p = 0.925)	0.401 (CI = +/-0.248; p = 0.003)	0.231	-0.11%
Frequency	2003.1	0.005 (CI = +/-0.024; p = 0.649)	0.358 (CI = +/-0.245; p = 0.006)	0.211	+0.55%
Frequency	2003.2	0.005 (CI = +/-0.026; p = 0.699)	0.355 (CI = +/-0.253; p = 0.008)	0.194	+0.49%
Frequency	2004.1	0.009 (CI = +/-0.027; p = 0.485)	0.327 (CI = +/-0.259; p = 0.016)	0.180	+0.95%
Frequency	2004.2	0.010 (CI = +/-0.029; p = 0.476)	0.331 (CI = +/-0.268; p = 0.018)	0.172	+1.04%
Frequency	2005.1	0.012 (CI = +/-0.032; p = 0.456)	0.323 (CI = +/-0.282; p = 0.027)	0.165	+1.18%
Frequency	2006.1	0.026 (CI = +/-0.028; p = 0.067)	0.383 (CI = +/-0.237; p = 0.003)	0.376	+2.64%
Frequency	2006.2	0.038 (CI = +/-0.025; p = 0.004)	0.444 (CI = +/-0.201; p = 0.000)	0.571	+3.87%
Frequency	2007.1	0.046 (CI = +/-0.025; p = 0.001)	0.405 (CI = +/-0.194; p = 0.000)	0.621	+4.68%
Frequency	2007.2	0.045 (CI = +/-0.027; p = 0.002)	0.400 (CI = +/-0.204; p = 0.001)	0.573	+4.56%
Frequency	2008.1	0.057 (CI = +/-0.024; p = 0.000)	0.344 (CI = +/-0.178; p = 0.001)	0.686	+5.83%

UM

Coverage = UM

End Trend Period = 2019.2

Excluded Points = 2005.2,2012.2,2013.1,2016.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2000.1	0.027 (CI = +/-0.029; p = 0.069)	0.068	+2.69%
Loss Cost	2000.2	0.024 (CI = +/-0.030; p = 0.109)	0.048	+2.48%
Loss Cost	2001.1	0.030 (CI = +/-0.031; p = 0.055)	0.082	+3.08%
Loss Cost	2001.2	0.039 (CI = +/-0.031; p = 0.014)	0.152	+4.00%
Loss Cost	2002.1	0.042 (CI = +/-0.033; p = 0.013)	0.161	+4.29%
Loss Cost	2002.2	0.046 (CI = +/-0.034; p = 0.011)	0.176	+4.67%
Loss Cost	2003.1	0.048 (CI = +/-0.036; p = 0.012)	0.178	+4.92%
Loss Cost	2003.2	0.037 (CI = +/-0.037; p = 0.045)	0.109	+3.82%
Loss Cost	2004.1	0.041 (CI = +/-0.039; p = 0.042)	0.116	+4.13%
Loss Cost	2004.2	0.041 (CI = +/-0.042; p = 0.053)	0.108	+4.23%
Loss Cost	2005.1	0.043 (CI = +/-0.045; p = 0.062)	0.102	+4.40%
Loss Cost	2006.1	0.051 (CI = +/-0.048; p = 0.039)	0.137	+5.23%
Loss Cost	2006.2	0.062 (CI = +/-0.050; p = 0.016)	0.201	+6.44%
Loss Cost	2007.1	0.073 (CI = +/-0.052; p = 0.008)	0.254	+7.56%
Loss Cost	2007.2	0.062 (CI = +/-0.055; p = 0.028)	0.180	+6.39%
Loss Cost	2008.1	0.078 (CI = +/-0.055; p = 0.008)	0.280	+8.14%
Severity	2000.1	0.042 (CI = +/-0.019; p = 0.000)	0.364	+4.28%
Severity	2000.2	0.043 (CI = +/-0.020; p = 0.000)	0.353	+4.35%
Severity	2001.1	0.045 (CI = +/-0.021; p = 0.000)	0.364	+4.60%
Severity	2001.2	0.048 (CI = +/-0.021; p = 0.000)	0.390	+4.95%
Severity	2002.1	0.047 (CI = +/-0.023; p = 0.000)	0.358	+4.83%
Severity	2002.2	0.044 (CI = +/-0.024; p = 0.001)	0.311	+4.51%
Severity	2003.1	0.038 (CI = +/-0.024; p = 0.003)	0.248	+3.87%
Severity	2003.2	0.030 (CI = +/-0.023; p = 0.014)	0.173	+3.01%
Severity	2004.1	0.026 (CI = +/-0.024; p = 0.038)	0.123	+2.64%
Severity	2004.2	0.028 (CI = +/-0.026; p = 0.038)	0.127	+2.83%
Severity	2005.1	0.025 (CI = +/-0.028; p = 0.076)	0.089	+2.56%
Severity	2006.1	0.020 (CI = +/-0.030; p = 0.174)	0.039	+2.05%
Severity	2006.2	0.022 (CI = +/-0.032; p = 0.164)	0.045	+2.27%
Severity	2007.1	0.022 (CI = +/-0.035; p = 0.215)	0.028	+2.18%
Severity	2007.2	0.015 (CI = +/-0.037; p = 0.400)	-0.013	+1.55%
Severity	2008.1	0.016 (CI = +/-0.041; p = 0.415)	-0.015	+1.64%
Frequency	2000.1	-0.015 (CI = +/-0.023; p = 0.193)	0.021	-1.52%
Frequency	2000.2	-0.018 (CI = +/-0.024; p = 0.143)	0.036	-1.79%
Frequency	2001.1	-0.015 (CI = +/-0.026; p = 0.252)	0.011	-1.45%
Frequency	2001.2	-0.009 (CI = +/-0.026; p = 0.480)	-0.016	-0.91%
Frequency	2002.1	-0.005 (CI = +/-0.027; p = 0.698)	-0.028	-0.52%
Frequency	2002.2	0.002 (CI = +/-0.028; p = 0.908)	-0.034	+0.16%
Frequency	2003.1	0.010 (CI = +/-0.027; p = 0.457)	-0.015	+1.01%
Frequency	2003.2	0.008 (CI = +/-0.029; p = 0.588)	-0.026	+0.78%
Frequency	2004.1	0.014 (CI = +/-0.030; p = 0.332)	-0.001	+1.45%
Frequency	2004.2	0.014 (CI = +/-0.032; p = 0.395)	-0.010	+1.36%
Frequency	2005.1	0.018 (CI = +/-0.034; p = 0.300)	0.005	+1.79%
Frequency	2006.1	0.031 (CI = +/-0.033; p = 0.070)	0.098	+3.12%
Frequency	2006.2	0.040 (CI = +/-0.034; p = 0.023)	0.179	+4.08%
Frequency	2007.1	0.051 (CI = +/-0.033; p = 0.004)	0.297	+5.27%
Frequency	2007.2	0.047 (CI = +/-0.036; p = 0.013)	0.235	+4.77%
Frequency	2008.1	0.062 (CI = +/-0.032; p = 0.001)	0.429	+6.40%