

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

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE
RATE BOARD

JUNE 28, 2019

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1. Introduction

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

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

The scope of our analysis includes all coverages:

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

1.1 Data and Reliances

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

1.2 Limitations

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

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

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

² 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. Summary of Findings

In this report we present:

- assumptions, factors, and provisions we recommend³ serve as Benchmarks for rate filings submitted between October 1, 2019 and March 31, 2020, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2019 and March 31, 2020.

We note that our recommended assumptions, factors, and provisions presented in this report are preliminary. It is our understanding that our preliminary report will be posted on the Board's website, and we will consider comments received from interested parties on our preliminary 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, 2018 as reported to GISA.

2.2. Other Comments

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

We suggest that the Board also consider the reasonableness of additional information provided by interested parties that may be more current or that may provide more insight into the Industry private passenger vehicle claim experience (particularly as respects the Bodily Injury coverage) that has emerged or is expected to emerge. However, in so doing we suggest the Board also

³ We refer to these as "selections" in this report.

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.

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

3. Legislative Reforms and Government Actions

3.1. History of Rate Regulation

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

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

The purpose of 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 \$4,000⁴;
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross wages;
- the increase of medical/rehabilitation benefits under Accident Benefits to \$50,000; and
- maximum diagnosis and treatment protocol fees for medical/rehabilitation benefits under Accident Benefits.

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

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

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

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

A Renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.⁵

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

3.3. Grid Rate System

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

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

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

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.

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 recommend⁶ the Board consider in reviewing Industry's overall performance, and to serve as Benchmarks to apply to rate filings submitted between October 1, 2019 and March 31, 2020; and
- other assumptions, factors, and provisions for the Board to consider in reviewing Industry's overall performance, and to consider in reviewing rate filings submitted between October 1, 2019 and March 31, 2020.
- 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 2018-2 AUTO7501 Automobile Industry Exhibit (as of December 31, 2018) provided by GISA, and it includes the experience of all drivers in the Province, including the Facility Association and the two RSPs (from the time they were formed). We refer to this as the AIX report.

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

- Paid Claim Amounts – claim cost payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
- 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:

⁶ See previous comments on recommendations.

1. How insurance companies determine case reserves varies from company to company. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., \$10,000 for Bodily Injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
2. The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements. This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. How insurance companies (their actuaries) determine the “actuarial reserve,” while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

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

We estimate the final (ultimate) number of claims and cost⁷ of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2018 (referred to as “accident half-years”⁸) 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 that insurance companies as published by GISA. In doing so, we consider the Industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as “loss development factors” to the aggregated 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.

⁷ 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.

⁸ 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.

We select loss⁹ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2018 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages. We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2018, separately for each of the coverages.

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

⁹ 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).

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, 2018-2, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data^{10 11}.

Generally, we select the weighted average of the last six development factors, adjusted, where appropriate, to reflect seasonality evident in the 6 to 12 month development period¹², as we consider this selection to be a reasonable balance between responsiveness and stability.¹³ We refer to these selections as our default selections. For coverages with smaller data volumes, we select longer time periods as our default: for Specified Perils we use a twenty-point weighted average, and for Underinsured Motorist we use an all-semester weighted average.

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

At the end of this section we present a comparison of our current and prior estimates of the ultimate loss cost, frequency and severity for each of the last five years for each coverage. We find the emerged losses during the second half of 2018 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.¹⁴ As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs,

¹⁰ Our selections are based on the Incurred Development Method.

¹¹ In this Alberta Exhibit AUTO 7001, GISA advises caution in the use of the data due to reporting problems and errors by individual insurers.

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

¹³ If seasonality is evident, our default selection is the weighted average of the December 2014, December 2015, December 2016, and December 2017 semester 6-12 month development factors.

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

frequencies,¹⁵ and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

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

	2019 SAR (as of June 30, 2018)				2019 AR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$346.82	\$54,749	6.33		\$332.48	\$52,642	6.32
2015	\$401.01	\$63,246	6.34		\$377.58	\$59,938	6.30
2016	\$421.61	\$67,595	6.24		\$401.07	\$65,029	6.17
2017	\$445.32	\$70,832	6.29		\$433.61	\$69,417	6.25
2018 #	\$436.80	\$73,510	5.94		\$438.81	\$74,470	5.89

The 2018 data presented for the 2019 SAR only includes data through to June 30, 2018 and is not comparable to the full 2018 year in the 2019 AR.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have decreased by 4.3%. Most of this decrease is attributed to the emerged incurred loss amount less than expected based on our prior selected development factors. We observe the loss development factors during the 12-18 and 18-24 month periods have exhibited a declining pattern since peaking across the 2016-2 diagonal. For development periods beyond 24 months, the more recent 4 development factors are generally more consistent than the older factors. In addition to the aggregated industry data, we reviewed individual insurer reported incurred loss amounts and identified two large insurers with recent changes in patterns. We considered these changes in making our selection of the industry factors.

¹⁵ Number of claims per 1,000 insured vehicles.

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

	2019 SAR (as of June 30, 2018)				2019 AR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$167.80	\$5,159	32.52		\$167.89	\$5,161	32.53
2015	\$169.89	\$5,406	31.43		\$169.77	\$5,383	31.54
2016	\$158.56	\$5,375	29.50		\$158.34	\$5,378	29.44
2017	\$175.10	\$5,567	31.45		\$173.17	\$5,645	30.68
2018 #	\$185.57	\$5,702	32.54		\$175.25	\$5,882	29.80

The 2018 data presented for the 2019 SAR only includes data through to June 30, 2018 and is not comparable to the full 2018 year in the 2019 AR.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have decreased by 0.3%.

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

	2019 SAR (as of June 30, 2018)				2019 AR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$41.52	\$3,645	11.39		\$41.58	\$3,651	11.39
2015	\$50.50	\$4,501	11.22		\$50.55	\$4,492	11.25
2016	\$51.70	\$4,625	11.18		\$51.62	\$4,668	11.06
2017	\$59.96	\$5,018	11.95		\$60.42	\$5,237	11.54
2018#	\$68.49	\$5,678	12.06		\$66.88	\$5,948	11.25

The 2018 data presented for the 2019 SAR only includes data through to June 30, 2018 and is not comparable to the full 2018 year in the 2019 AR.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 0.2%.

Changes in Estimated Loss Costs, Frequency and Severity: Collision

	2019 SAR (as of June 30, 2018)				2019 SAR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$251.18	\$5,617	44.72		\$251.21	\$5,876	42.75
2015	\$251.31	\$5,875	42.78		\$251.45	\$6,125	41.05
2016	\$246.65	\$5,933	41.57		\$247.62	\$6,096	40.62
2017	\$269.02	\$6,160	43.67		\$270.60	\$6,256	43.25
2018#	\$270.87	\$5,833	46.44		\$267.88	\$6,212	43.12

The 2018 data presented for the 2019 SAR only includes data through to June 30, 2018 and is not comparable to the full 2018 year in the 2019 AR.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 0.3%.

Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive

	2019 SAR (as of June 30, 2018)				2019 AR (as of December 31, 2018)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2014	\$187.01	\$5,764	32.45		\$187.03	\$5,753	32.51
2015	\$190.54	\$6,074	31.37		\$190.60	\$6,011	31.71
2016	\$254.69	\$6,039	42.17		\$254.85	\$5,996	42.51
2017	\$174.65	\$6,159	28.36		\$174.02	\$6,186	28.13
2018#	\$123.38	\$5,790	21.31		\$176.02	\$6,348	27.73

The 2018 data presented for the 2019 SAR only includes data through to June 30, 2018 and is not comparable to the full 2018 year in the 2019 AR.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs are unchanged.

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 cost¹⁶ by accident half-year that we derive (as we discuss in Section 5) and the results of regression analyses we perform. In doing so, we reflect parameters that could have an impact on the trends, such as time, seasonality, and, as appropriate, “level changes” and coverage reforms.

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

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

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

- 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.

¹⁶ Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses based on factors provided by GISA.

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

Time Period

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

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

Seasonality

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

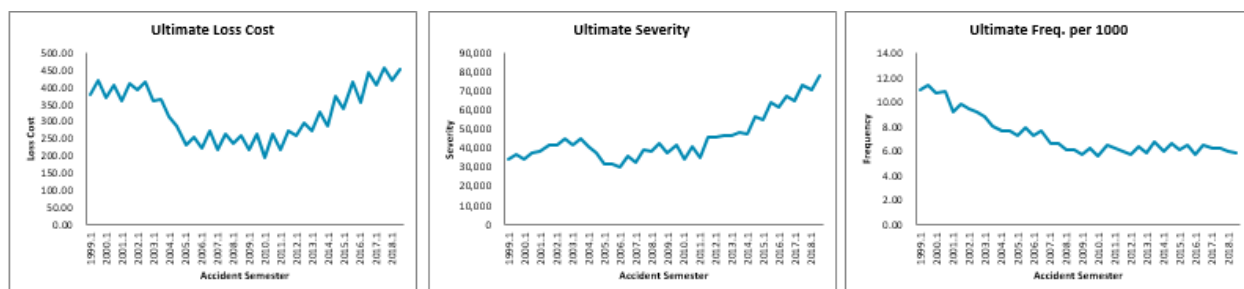
- variance in results (i.e., changes in trends) based on different historical time periods;
- relationship of frequency and severity trend patterns; and
- uncertainty in the estimated values.

6.2. Bodily Injury

For the prior review, we selected a past lost cost trend rate of +8.5% and a future loss cost trend rate of +7.5% beginning April 1, 2018.

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -6.5%, +6.1%, and -0.8%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 1.2% over the loss cost for the accident year ending December 31, 2017.

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



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

- loss cost had exhibited a relatively flat trend following Bill 53 (effective October 2004), followed by a steep upward trend beginning in 2010 that appears to be possibly leveling off 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 more steep increase beginning in 2014; and,
- frequency has generally exhibited a downward trend that had leveled off in recent years.

As reported in prior Industry Review reports, the sharp rise in severity in the second half of 2011 and first half of 2012 may be attributed to some extent to the January 2012 Sparrowhawk Decision¹⁷.

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 2018-2, 2018-1 and 2017-2 given the uncertainties related to estimated Bodily Injury claim costs.

¹⁷ 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.

The estimated severity trends with seasonality, (which we find to be significant) over the periods beginning 2005-1 through 2015-1, ending 2018-2,

- Without exclusions, fall in the range of approximately +7% to +10%,
- With a change in trend beginning July 1, 2011, the trends beginning after July 1, 2011 fall in the range of approximately +8% to +9.5%,

All of the above noted trends have high Adjusted R-squared values and significant p -values for time. We observe that measured severity trend rates generally increase for those beginning 2005-1, continuing to those beginning 2011-1; and thereafter the measured trend rates generally begin to decrease from those higher levels for the periods beginning 2011-2 through to 2014-2; all ending 2018-2. The measured severity trend rates ending 2018-1 and 2017-2 tend to have slightly higher variance than those ending 2018-2, but generally fall within the same ranges.

Given our findings, as well as the uncertainty of the estimated ultimate claim amounts and claim counts, we select a past severity trend rate of 8.5%; the same as our selection in our prior review.

The estimated frequency trends over the periods beginning 2007-1 through 2015-1, ending 2018-2, with seasonality (which we find to be significant), with no exclusions, are generally flat, with moderate Adjusted R-squared values and p -values (for time) that are not significant. The frequency trends over the shorter more recent periods (e.g., beginning 2012-1 to 2015-1) are negative (as low as -2%) but with p -values for time that are not significant. Therefore, we select a past frequency trend rate of 0.0%, the same as our prior review.

Given the uncertainty surrounding our selected ultimate claim counts¹⁸ (which impact the estimated frequency and severity trends), we also consider the estimated loss cost trends. Over the periods beginning 2011-2 through 2015-1 and ending 2018-2, with seasonality (which we find to be significant) and with no exclusions, the estimated trends decline from approximately +9% (beginning 2011-2) to +5.5% (beginning 2015-1) with high Adjusted R-squared values, and p -values (for time) that are significant. The same estimated loss cost trends ending 2018-1 and 2017-2 are between a half and one percentage point higher.

While the uncertainties related to ultimate claim amounts – particularly for the more recent accident years - make the selection of the loss trend rates more challenging, we find there is some evidence of moderation to the steep increases in the loss costs (e.g., +7.5% loss cost trend rate for the time frame 2014-2 to 2018-2). However, this is based on a limited number of data points. We therefore suggest some weight should be given to these lower loss cost trend rates for the future loss cost trend rate. We recommend a past loss cost trend rate of +8.5% and a future loss cost trend of +7.5%, the same as our prior review.

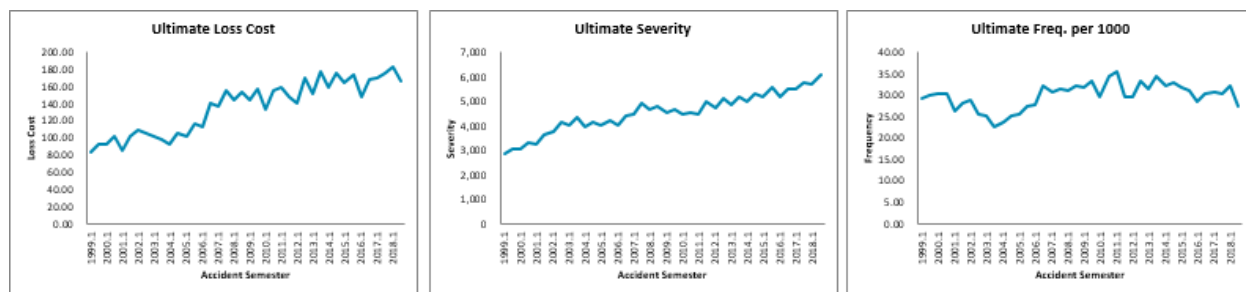
6.3. Property Damage

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).

¹⁸ In the AUTO 7001 Exhibit introduction, GISA describes several claim count reporting issues and advises caution when using the data.

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -9.7%, +4.9%, and -5.3%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 1.2% over the loss cost for the accident year ending December 31, 2017.

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



The historical data points show, subject to variability:

- loss cost exhibiting an upward trend until changing to a more modest upward pattern from about 2007;
- severity generally exhibiting an upward trend over the last twenty years, except for some isolated periods of a declining pattern; and,
- frequency exhibiting an increasing pattern since 2003, 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 2018-2 and 2018-1, with and without a seasonality parameter, and with and without 2011-1, are presented in Appendix E.

The estimated severity trends beginning 2008-2 through 2014-1 and ending 2018-2, with seasonality (which we find to be significant), with no exclusions, fall in the range of +2.5% to +3.0%, with high Adjusted R-squared values and significant p -values (for time). The trends beginning 2009-1 cluster around +3%. These same estimated trends ending 2018-1 are about 0.25 percentage points lower.

The estimated frequency trends beginning 2012-2 through 2013-2 and ending 2018-2, without seasonality (which we do not find to be significant), with no exclusions, are generally slightly negative in the range of -1% to -2%, but with low Adjusted R-squared values and p -values (for time) that are not significant.

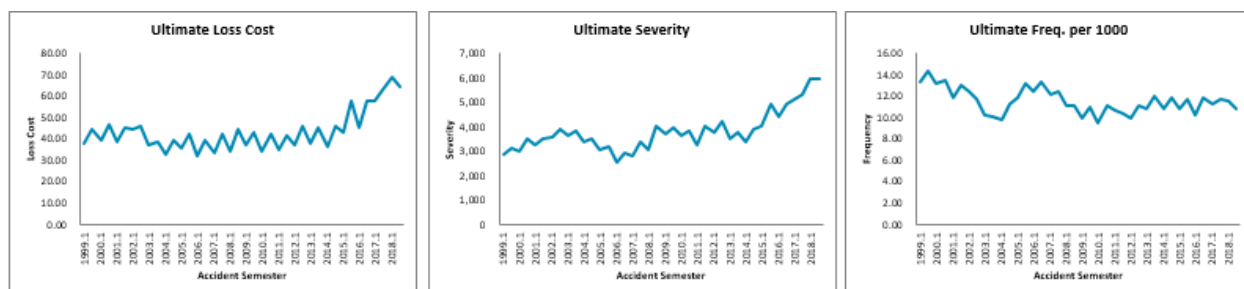
Given the weak frequency R-squared values, we also considered the loss cost trends rates. The estimated loss cost trend rates beginning 2006-1 through 2011-2 ending 2018-2, without seasonality, have low-moderate Adjusted R-squared values and p -values (for time) that are significant and cluster around +2%. As a result, we select a past and future loss cost trend rate of +2.0% (rounded) – a half percentage point lower than our prior selected trend.

6.4. Accident Benefits

For the prior review we selected a past lost cost trend rate of +1.5% up to June 30, 2015, a level change factor of 1.15 at July 1, 2015, and a loss cost trend rate of +9.5% for July 1, 2015 and subsequent.

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -7.6%, +11.3%, and +2.8%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 10.7% over the loss cost for the accident year ending December 31, 2017.

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



The historical data points show, subject to variability:

- loss cost exhibiting a small upward trend since 2003, with a steeper increase beginning in 2015;
- severity generally exhibiting changing patterns prior to 2007, an increase with the reforms in April 2007, then a flat pattern over 2008-2 to 2015-1, changing to an increasing pattern since 2015, like loss cost; and,
- 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 2018-2, 2018-1, and 2017-2.

Similar to our prior review, we observe a change in the trend pattern during 2015. The estimated severity trends, without seasonality, over periods 2008-2 to 2015-1 versus 2015-2 to 2018-2 are approximately +0% and +9.5%, respectively.

We estimated severity trends over the periods beginning 2008-2 to 2009-2 and ending 2018-2, with a level change and trend rate change parameter at 2015-2; with and without the 2015-1 data point. On this basis, we estimate a severity trend rate of +0% through June 30, 2015, a

level change factor of 1.15 at July 1, 2015,¹⁹ and a trend rate of +9% between July 1, 2015 and December 31, 2018; with high Adjusted R-squared values and significant *p*-values for all parameters, including seasonality.

We, therefore, select a severity trend rate +0.0% up to June 30, 2015, a level change factor of 1.15 at July 1, 2015, and a trend rate of +9.0% for July 1, 2015 to December 31, 2018. We select a future severity trend rate of +9.0%.

The estimated frequency trends beginning 2008-1 through 2011-2, ending 2018-2, with seasonality (which we find to be significant), range from 0.5% to +1.5% with generally moderate Adjusted R-squared values and *p*-values (for time) that are generally significant. The same estimated frequency trends ending 2018-1 and 2017-2 are between a half and one percentage point higher. We observe frequency has been relatively flat since 2012 and *p*-values are not significant (for time) with periods beginning 2012-1 or thereafter. We give some weight to the more recent history, and select a past and future frequency trend of +0.5%, one percentage point lower than our prior selection.

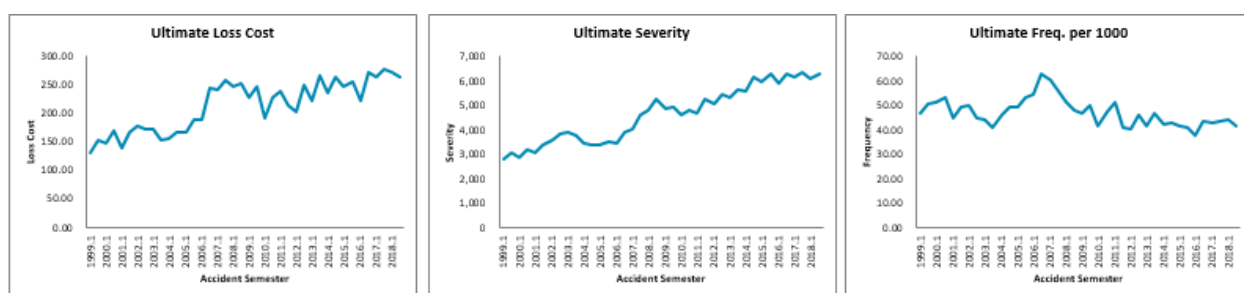
As a result, we select a loss cost trend rate of +0.5% up to June 30, 2015, a level change factor of 1.15 at July 1, 2015, and a loss cost trend rate of +9.5% for July 1, 2015 to December 31, 2018. We select a future loss cost trend rate of +9.5%.

6.5. Collision

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

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -4.0%, -1.2%, and -5.1%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 decreased by 1.0% over the loss cost for the accident year ending December 31, 2017.

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



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

¹⁹ When excluding the 2015-1 data point, the measured trend rates before and after July 1, 2015 are the same, but the Adjusted R-squared and the *p*-values improve, and the level change factor increases.

- an upward loss cost trend, including a sharp increase in 2006-2, followed by a flattened period that changed to increasing pattern since 2010;
- an upward severity trend that is fairly consistent from 2010 to 2016 which appears to be leveling out in the most recent two years; and,
- a generally downward frequency trend following a spike in 2007.

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 2018-2 and 2018-1, with and without a seasonality parameter, are presented in Appendix E.

The estimated severity trends with seasonality (which we find to be significant), over the time periods beginning 2009-1 through 2014-2 and ending 2018-2, range from about +0.5% to +3.5%, where the estimated trends decrease as the trend period shortens. The longer trend periods (beginning 2009-1 through 2012-2) 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 2014-2) range from about +0.5% to +2.5%, but with moderate Adjusted R-squared values and significant p -values. The estimated trend rates ending 2018-1 are generally 0.5 percentage points higher than those ending 2018-2. We select a past/future severity trend of +2.5%, 0.5 percentage points lower than our prior selected severity trend.

The estimated frequency trends over time periods beginning 2010-1 to 2015-1, ending 2018-2 and 2018-1 (without seasonality which we find not to be significant) generally range from approximately -1.0% to +1.0%, with generally 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%.

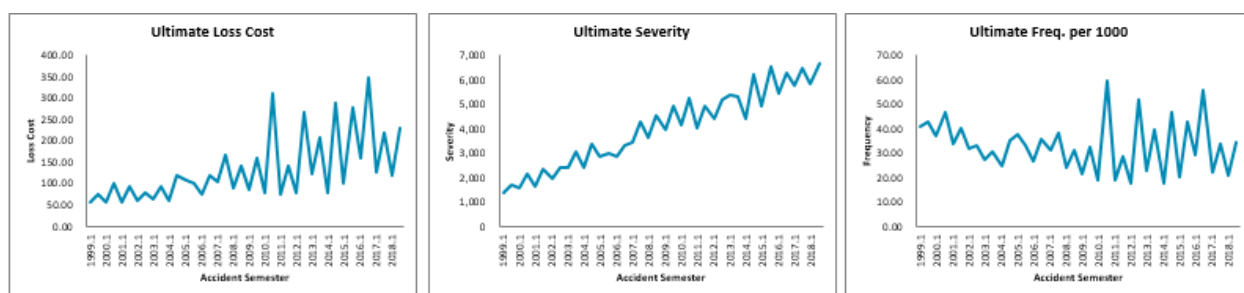
We, therefore, select a past and future loss cost trend rate of +2.5%, 0.5 percentage points lower than our prior selected loss cost trend.

6.6. Comprehensive

For the prior review we selected a past loss cost trend rate of +5.0% and a future trend rate of +8.5% beginning January 1, 2011.

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately +1.6%, +3.2%, and +4.9%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 1.1% over the loss cost for the accident year ending December 31, 2017.

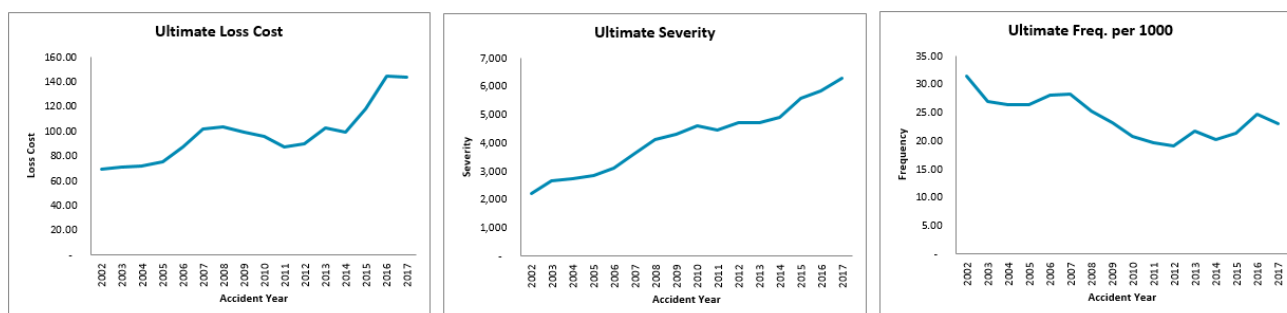
The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-1 through 2018-2.



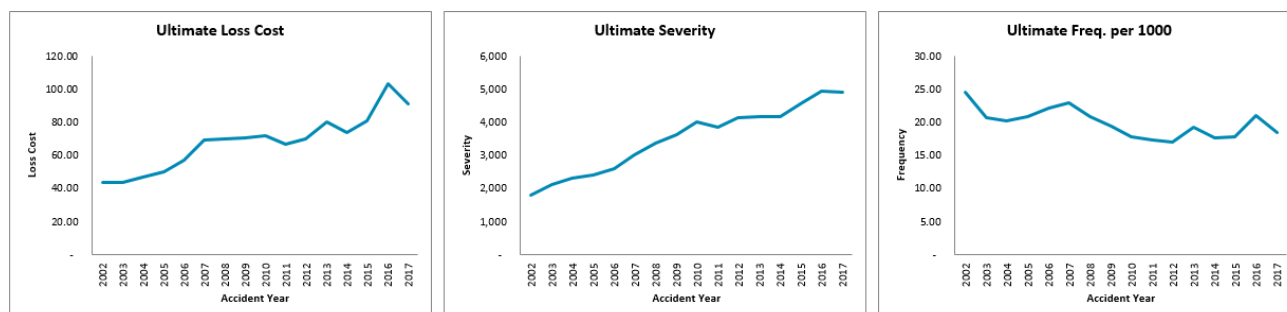
As can be seen from the graphs, the Comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure to catastrophes and, for the 2016-1 data point, the Fort McMurray wildfires (which are not considered catastrophe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

The following graphs that display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002 through 2017, excluding claims attributed to catastrophes (as defined by GISA). Three sets of graphs are presented: Total Comprehensive excluding Catastrophes, Comprehensive Excluding both Catastrophes and Theft Claims, and Theft-only claims. As GISA's 2018 Catastrophe Report was not available at the time of this review, we present the same Excluding Catastrophe graphs that we had presented in our 2018 AR and 2019 SAR reports based on the GISA Catastrophe data through to December 2017.

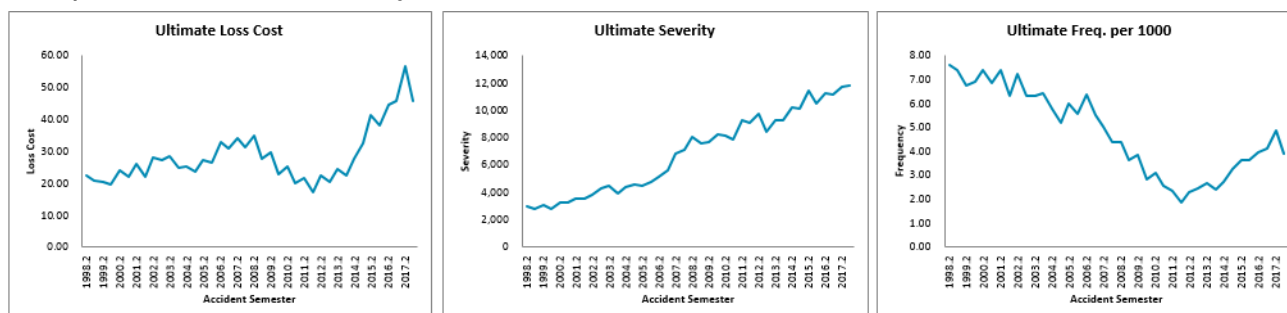
Comprehensive – Total (Excluding Catastrophes) – As of December 31, 2017



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

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

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

Comprehensive – Theft Only – As of December 31, 2018

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

Selected Trends

Since an updated Catastrophe Report is not available, we do not present updated loss trend exhibits and we recommend no changes to the current Benchmark trend rates.

We repeat our rationale from our 2018 AR Report.

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

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

Based on these results and giving consideration to the variability in the claim experience, and that theft losses represent approximately 25% of all Comprehensive losses excluding catastrophes²⁰, we select a past loss trend rate through 2011 of +5.0%, and beginning 2011 a future trend rate of +8.5%.

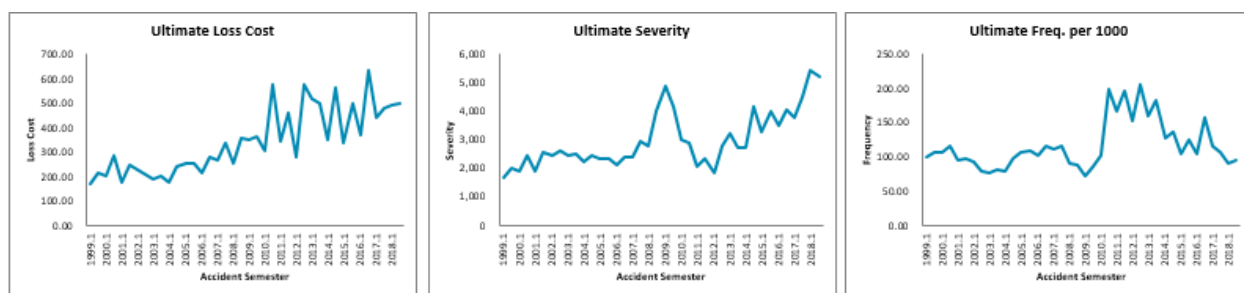
The +8.5% future trend rate (rounded) beginning January 1, 2011 represents an approximate weighted average of +5.0% for the Comprehensive trend excluding thefts and catastrophes (75% weight) and a selected theft trend of +19% (25% weight).²¹

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 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -10.2%, +15.9%, and +4.1%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 7.9% over the loss cost for the accident year ending December 31, 2017.

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



The historical data points indicate a considerable amount of variability:

- loss cost showing a long-term upward trend since 2004, with more spikes and volatility since 2010;
- severity generally exhibiting an upward trend (with an upward spike in 2008/2009 that dropped off sharply and another spike 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 1998-2, with seasonality (which we find to be significant for loss cost), with no exclusions, are presented in Appendix E. We show trends ending 2018-2 and 2018-1.

²⁰ The 25% is based on the period 2007 to 2014, prior to the large increase in 2015.

²¹ IBC presented a loss cost trend rate of +7.4%.

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

Only the (longer term) loss cost trends beginning 1999-1 through 2009-2, ending 2018-2 have significant p -values for time and seasonality. The trend rates, all with moderate-high Adjusted R-squared values range from approximately +3.0% to +6.5%, with the lower trend rates for the more recent (shorter) time frames. The trends ending 2018-1 generally fall within the same range as the trends ending 2018-2.

We estimated the trend rates excluding the 2010-2, 2012-2 and 2016-2 “spike” points that are likely associated with catastrophes (as per GISA’s AUTO 6001 Exhibit). The trend rates beginning 2008-1 and 2008-2, ending 2018-2 are about 0.5 percentage points higher than those including these three data points.

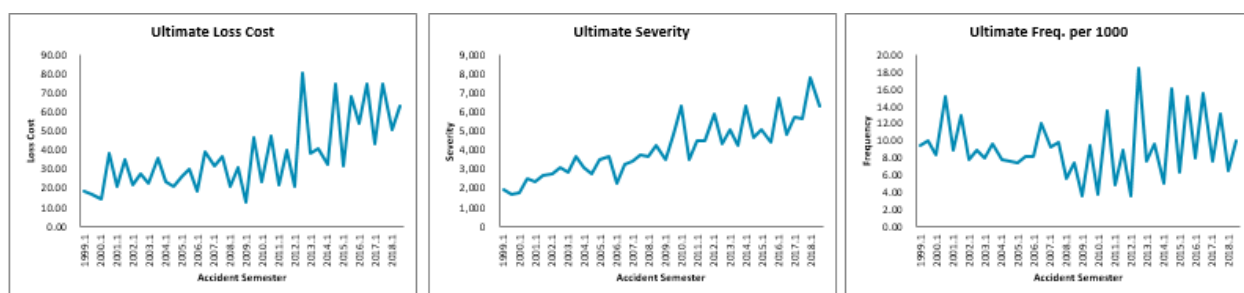
We select a past and future loss cost trend rate of +4.0%; the same as our prior review selection.

6.8. Specified Perils

For the prior review we selected a past and future loss cost trend rate of +12.0%.

We estimate that during 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by -23.8%, +11.5%, and -15.0%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 decreased by 4.4% over the loss cost for the accident year ending December 31, 2017.

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



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

- loss cost exhibiting an upward trend since about 2008;
- severity generally exhibiting an upward trend; and,
- frequency exhibiting considerable volatility and an upward trend since about 2009, with some flattening since 2016.

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 no exclusions, are presented in Appendix E.

The estimated severity trends without seasonality (which we do not find to be significant), with no exclusions, over the longer time frames from 10 to 20 years, ending 2018-2 range from about +4% to +6% with moderate-high Adjusted R-squared values and significant p -values (for time). We select a severity trend rate of +5.0%, the same as our prior review.

The estimated frequency trends with seasonality (which we find to be significant), with no exclusions, over the longer time frames, from 10 to 20 years ending 2018-2, generally have low-moderate Adjusted R-squared values and insignificant p -values (for time). However, the trend rates beginning 2007-2 to 2018-2 have the highest Adjusted R-squared values and significant p -values for time and range from about +5% to +6%. We select a frequency trend rate of +5.0%, two percentage points lower than our prior selection.

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

We estimated the loss cost trend rates with and without the 2012-2 and 2014-2 “spike” points and with seasonality (which we find to be significant). The trend rates beginning 2008-1 through 2011-2, ending 2018-2, are in the range of +8% to +10.5%, with moderate Adjusted R-squareds and significant p -values for time and seasonality.

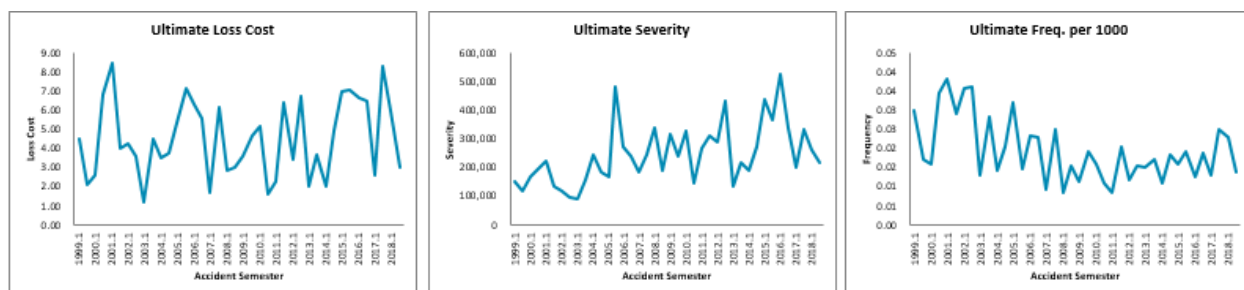
We select a past and future loss cost trend rate of +10.0% (rounded) – two percentage points lower than our prior selection.

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 2018-2, compared to the prior corresponding accident half year (2017-2), the frequency rate, the average severity, and the loss cost changed by approximately -44.5%, -33.7%, and -63.2%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 decreased by 18.3% over the loss cost for the accident year ending December 31, 2017.

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



The historical data points indicate a considerable amount of variability (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 1999-1, with and without seasonality, are presented in Appendix E.

The vast majority of the frequency and loss cost trends estimated are not statistically significant. However, the severity trends excluding seasonality (which we find not to be significant) with the exclusion of the spike points (2005-2, 2012-1 2013-1, and 2016-1) beginning 1999-1 to 2002-1, ending 2018-2, are in the range of approximately +4.0% to +5.0%, all with moderate Adjusted R-squared values, and significant *p*-values for time.

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

We select a loss cost trend of +4.0%; 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 1: Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2019 SAR As of June 30, 2018	2019 AR As of December 31, 2018
TPL-Bodily Injury	+8.5%/7.5% ²²	+8.5%/7.5% ²³
TPL-Property Damage	+2.5%	+2.0%
TPL - Subtotal	+6.8%/6.1%	+6.7%/6.0%
AB – Total	+1.5%/9.5% ²⁴	+0.5%/9.5% ²⁵
Collision	+3.0%	+2.5%
Comprehensive	+5.0%/+8.5% ²⁶	+5.0%/+8.5% ²⁷
All Perils	+4.0%	+4.0%
Specified Perils	+12.0%	+10.0%
Underinsured Motorist	+4.0%	+4.0%

²² Future trend rate begins April 1, 2018.

²³ Future trend rate begins October 1, 2018.

²⁴ Trend rate change and level change adjustment of +15% at July 1, 2015.

²⁵ Trend rate change and level change adjustment of +15% at July 1, 2015.

²⁶ Future trend rate begins January 1, 2011.

²⁷ Future trend rate begins January 1, 2011.

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 GISA²⁸ 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 ULAE²⁹ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 2: Unallocated Loss Adjustment Expenses

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

We include these provisions in our analysis of trends.

²⁸ The reader is directed to GISA for full description on the data collected and how factors are determined by GISA.

²⁹ ULAE factors prior to 2003 are presented in Appendix B.

8. Catastrophe Provision

As GISA has not updated its Catastrophe report through December 31, 2018, we repeat the discussion and recommendation we presented in our 2018 AR report.

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

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

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

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

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

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

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

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

Excluding Theft Claims

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

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

9. Investment Income on Cash Flow

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

We calculate an investment rate of 2.84% in a manner consistent with the way in which the Board selected the prior investment rates; that is, based on the Alberta Government's latest forecast of risk-free investment rates.³⁰

The latest Alberta Government forecasts for short-term 3-month bills and 3-year bond yields are as follows:³¹

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

Weighting the forecasted 3-month (25%) and 3-year (75%)³² yields results in average yields of approximately 2.53% for 2020 and 2.94% for 2021. Weighting these estimated 2020 and 2021 yields by 25%/75%³³, respectively, results in an average yield of 2.84% (rounded).

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

³⁰ Forecast dated March 28, 2019.

³¹ Source: Alberta Treasury Board and Finance.

³² The 25%/75% weights are intended to approximate a duration of 2.3 years – the average number of years to settle Basic and Additional coverages claims.

³³ The 25%/75% weights target an average written date of April 1, 2021. This date is based on the following assumptions: (a) the interest rate will apply to filings submitted between April 1, 2020 and September 30, 2020, (b) the average filing submitted during this time period is July 1, 2020, (c) the average lag between filing submission and effective date is three months, and (d) the average written date is April 1, 2021.

10. Health Cost Recovery

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

11. Operating Expenses

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

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2017 Industry Expense Report was the basis for the 2019 SAR Benchmark. As the 2018 Expense Report is expected in October 2019, we continue to rely upon the 2017 Expense Report and make no changes to the current recommendations.

As previously stated in the 2019 SAR:

- *“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.*
- *We increase GISA’s Premium and Fire Tax (3.8%) to the actual Premium Tax rate of 4.0%.*
- *The resulting recommended Benchmark based on the 2017 Expense Report is 26.6%”.*

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

Table 3: Summary of Indicated Operating Expense Ratios

	Current Benchmark (2019 SAR)	Recommended Benchmark (2019 AR)
Direct Commissions	11.5%	11.5%
Contingent Commissions	1.0%	1.0%
<i>Total Commissions</i>	<i>12.5%</i>	<i>12.5%</i>
Premium and Fire Taxes	4.0%	4.0%
Other Acquisition Expenses	2.6%	2.6%
General Expenses	7.5%	7.5%
Total Expenses	26.6%	26.6%

12. Profit

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

13. Distribution and Use

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the client named herein for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the client named herein.
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14. Consideration and Limitations

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

15. Definition of Key Terms

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

15.1. Insurance Coverages

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

Third Party Liability (TPL)

There are two parts to this Basic Coverage:

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

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

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

Accident Benefits (AB)

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

Underinsured Motorist (UIM)

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

Collision

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

Comprehensive

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

All Perils

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

Specified Perils

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

15.2. Other Terms

Accident Year

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

Allocated Loss Adjustment Expense (ALAE)

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

Base Rate and Rate Differentials

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

Case Reserve

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

Claim Frequency

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

Claim Severity

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

Claim Count Development

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

CLEAR

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

16. Closing

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

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

Sincerely,



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17. Appendices A - E

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

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

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

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

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

- Bodily Injury: Pages 1 to 12
- Property Damage: Pages 13 to 20
- Accident Benefits: Pages 21 to 40
- Collision: Pages 41 to 44
- Comprehensive: NA
- All Perils: Pages 45 to 50
- Specified Perils: Pages 51 to 58
- Underinsured Motorists: Pages 59 to 62



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

Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Selected Age-to-Ultimate Development Factors								
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	1.158	1.166	0.947	0.711	1.047	0.999	1.017	1.015	1.362
12	1.001	1.022	0.995	0.902	1.016	0.998	0.998	1.000	0.985
18	1.008	1.003	0.999	0.970	1.006	0.999	1.001	1.004	0.803
24	0.995	0.997	0.998	0.991	1.002	1.000	1.002	1.002	0.673
30	0.979	0.998	0.999	0.998	1.000	0.999	1.000	1.004	0.488
36	0.982	0.999	0.999	0.999	1.000	0.999	0.999	1.004	0.433
42	0.979	0.999	0.999	0.999	1.000	0.999	0.999	1.002	0.425
48	0.983	1.000	0.999	0.999	1.000	0.999	0.999	1.002	0.448
54	0.987	1.000	0.999	0.999	1.000	0.999	0.999	1.002	0.477
60	0.989	1.000	1.000	0.999	1.000	0.999	0.999	1.002	0.517
66	0.991	1.000	1.000	0.999	1.000	0.999	0.999	1.002	0.567
72	0.994	1.000	1.000	0.999	1.000	0.999	0.999	1.002	0.609
78	0.995	1.000	1.000	0.999	1.000	0.999	0.999	1.002	0.667
84	0.997	1.000	1.000	0.999	1.000	1.000	0.999	1.002	0.722
90	0.998	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.774
96	0.998	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.803
102	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.841
108	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.866
114	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.886
120	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.932
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	0.981
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	0.989
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993
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 Selections
Data as of 12/31/18

[illegible]

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Selected Age-to-Ultimate Development Factors								
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	2.888	1.308	1.017	0.609	1.014	0.937	0.799	0.901	7.455
12	2.136	1.061	1.095	0.838	1.002	0.982	0.931	0.967	2.733
18	1.872	1.018	1.045	0.944	1.002	0.994	0.985	0.993	2.056
24	1.633	1.004	0.993	0.979	1.000	0.997	1.005	0.994	1.691
30	1.432	1.001	1.012	0.995	0.999	0.997	1.002	0.998	1.341
36	1.305	1.000	1.012	0.997	0.999	0.999	1.001	0.998	1.147
42	1.219	1.000	1.009	0.998	0.999	0.998	0.999	1.000	1.041
48	1.156	1.000	1.006	0.998	0.999	0.998	0.999	1.000	1.001
54	1.111	1.000	1.004	0.999	0.999	0.998	1.000	1.000	1.003
60	1.080	1.000	1.002	0.999	0.999	0.999	0.999	1.001	0.984
66	1.060	1.001	1.001	0.999	0.999	0.999	1.000	1.001	0.980
72	1.043	1.000	1.003	0.999	0.999	1.000	0.998	1.001	0.986
78	1.027	1.000	1.006	0.999	0.999	0.999	0.999	1.001	0.994
84	1.024	1.000	1.005	0.999	0.999	0.999	0.999	1.000	1.001
90	1.019	1.000	1.005	0.999	0.999	0.999	1.000	1.000	1.010
96	1.016	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.008
102	1.014	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.025
108	1.013	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.012
114	1.010	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.993
120	1.010	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.994
126	1.007	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.003
132	1.006	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.008
138	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.010
144	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.020
150	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.019
156	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007
162	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

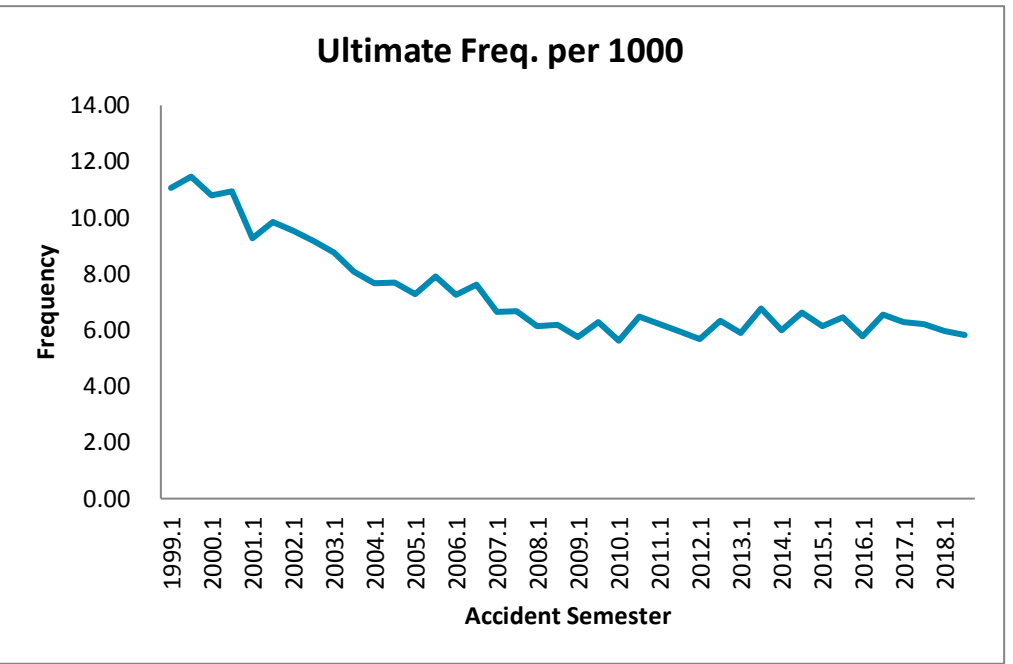
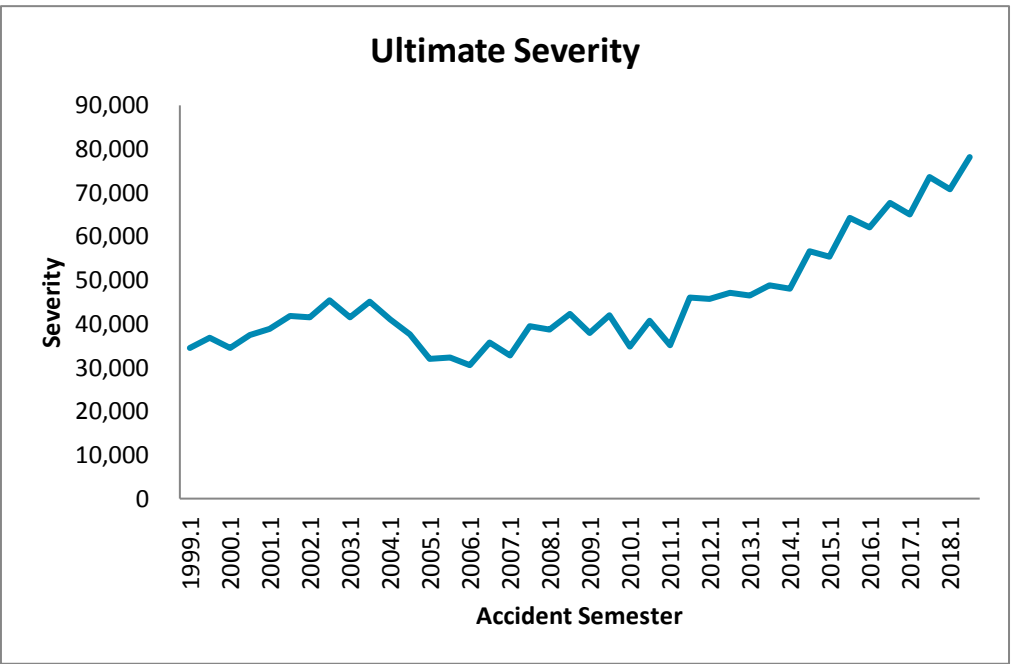
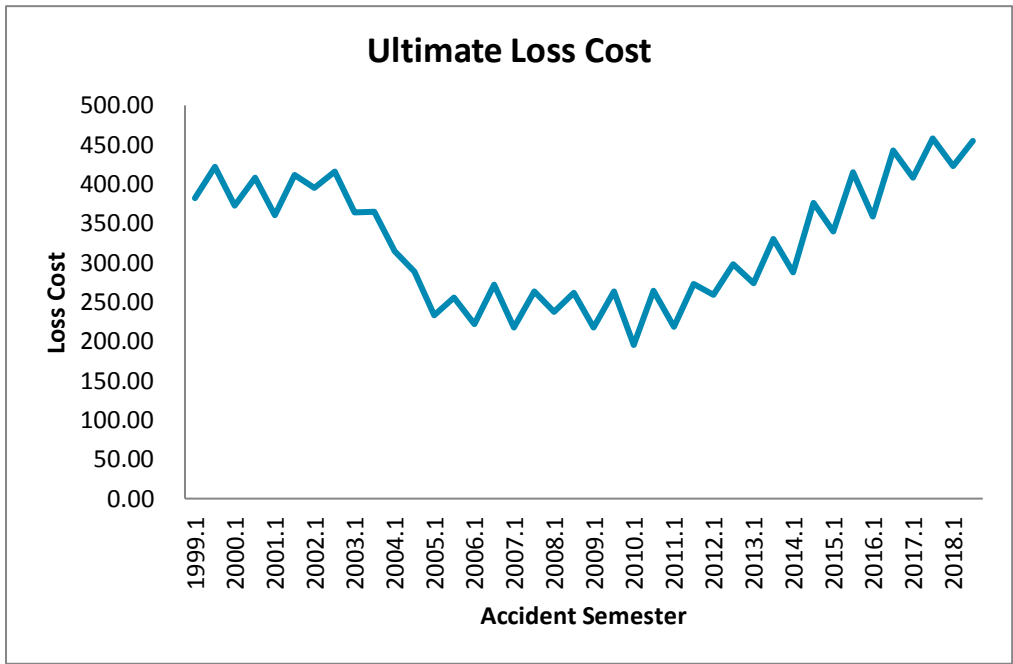
Reported Incurred Claim Amount and ALAE Development Selections
Data as of 12/31/18

[illegible]

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

Loss Cost Summary
Data as of 12/31/18

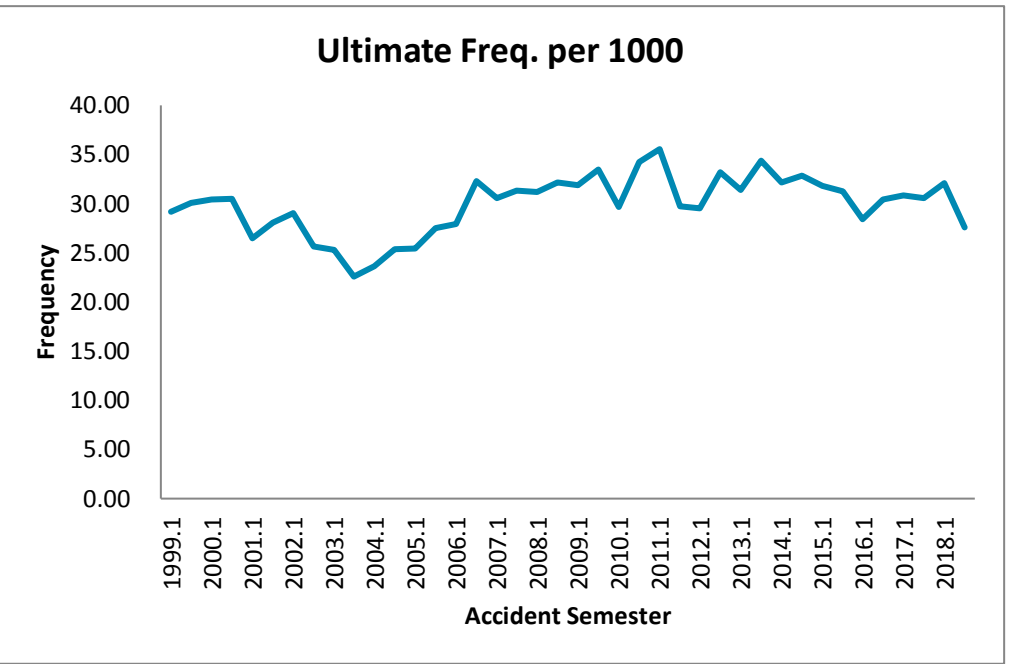
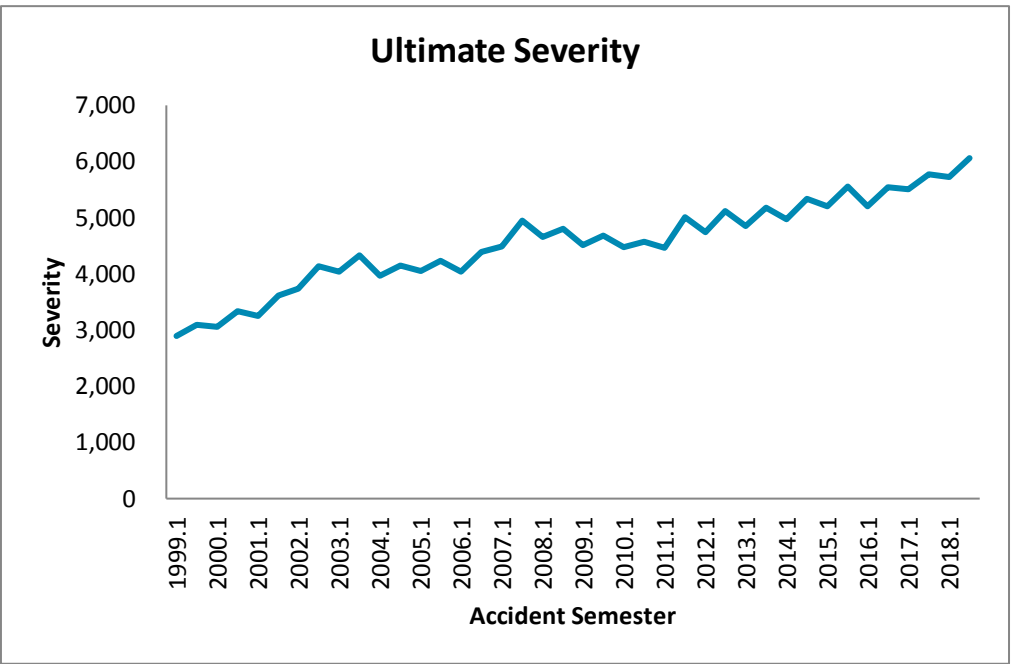
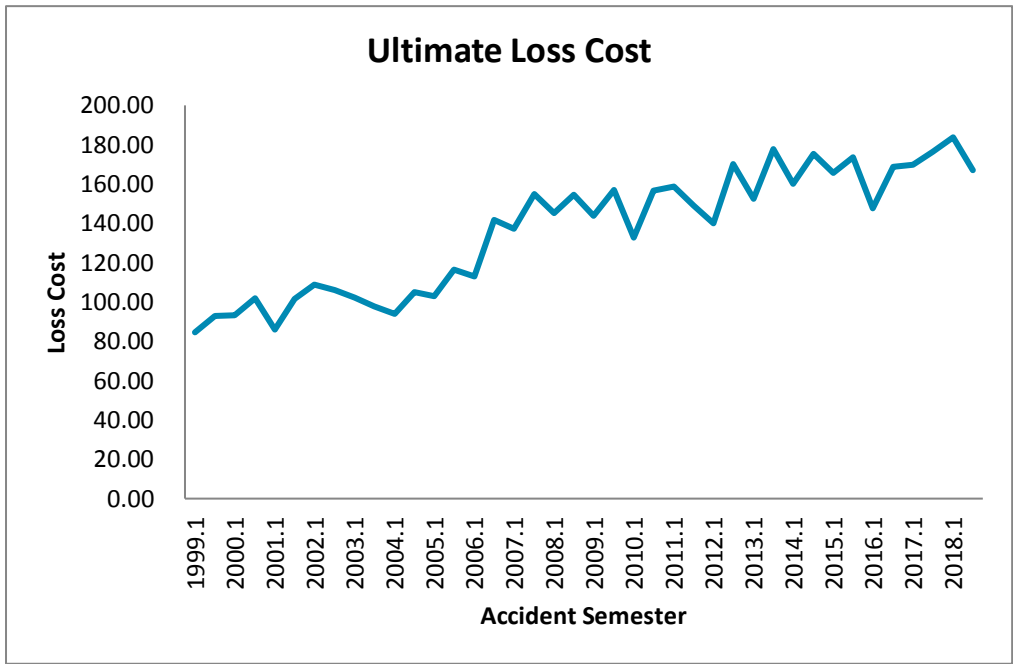
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	744,746	8,242	255,581	1.112	284,206	381.61		34,483		11.07			
1999.2	234	761,320	8,727	288,701	1.112	321,036	421.68		36,787		11.46		401.87	
2000.1	228	782,581	8,443	264,479	1.101	291,191	372.09	-2.5%	34,489	0.0%	10.79	-2.5%		
2000.2	222	810,796	8,860	300,773	1.101	331,151	408.43	-3.1%	37,376	1.6%	10.93	-4.7%	390.58	-2.8%
2001.1	216	830,225	7,690	277,829	1.076	298,944	360.08	-3.2%	38,874	12.7%	9.26	-14.1%		
2001.2	210	851,902	8,394	325,936	1.076	350,708	411.68	0.8%	41,781	11.8%	9.85	-9.8%	386.21	-1.1%
2002.1	204	834,467	7,953	302,902	1.089	329,860	395.29	9.8%	41,476	6.7%	9.53	2.9%		
2002.2	198	869,888	7,981	332,229	1.089	361,798	415.91	1.0%	45,332	8.5%	9.17	-6.9%	405.82	5.1%
2003.1	192	853,491	7,484	283,949	1.093	310,356	363.63	-8.0%	41,469	0.0%	8.77	-8.0%		
2003.2	186	874,530	7,073	291,856	1.093	318,999	364.77	-12.3%	45,101	-0.5%	8.09	-11.8%	364.21	-10.3%
2004.1	180	861,319	6,596	245,249	1.103	270,509	314.06	-13.6%	41,012	-1.1%	7.66	-12.7%		
2004.2	174	888,608	6,836	232,623	1.103	256,583	288.75	-20.8%	37,536	-16.8%	7.69	-4.9%	301.21	-17.3%
2005.1	168	884,433	6,440	187,912	1.097	206,214	233.16	-25.8%	32,019	-21.9%	7.28	-4.9%		
2005.2	162	939,935	7,445	219,023	1.097	240,356	255.72	-11.4%	32,285	-14.0%	7.92	3.0%	244.78	-18.7%
2006.1	156	945,688	6,860	192,807	1.087	209,485	221.52	-5.0%	30,538	-4.6%	7.25	-0.4%		
2006.2	150	1,001,660	7,634	250,910	1.087	272,614	272.16	6.4%	35,711	10.6%	7.62	-3.8%	247.57	1.1%
2007.1	144	1,002,166	6,664	200,287	1.089	218,072	217.60	-1.8%	32,723	7.2%	6.65	-8.3%		
2007.2	138	1,056,591	7,048	255,427	1.089	278,109	263.21	-3.3%	39,457	10.5%	6.67	-12.5%	241.01	-2.6%
2008.1	132	1,052,604	6,472	230,927	1.084	250,232	237.73	9.2%	38,666	18.2%	6.15	-7.5%		
2008.2	126	1,097,159	6,775	264,640	1.084	286,764	261.37	-0.7%	42,326	7.3%	6.18	-7.4%	249.79	3.6%
2009.1	120	1,079,669	6,196	212,825	1.105	235,193	217.84	-8.4%	37,957	-1.8%	5.74	-6.7%		
2009.2	114	1,119,145	7,027	266,594	1.105	294,613	263.25	0.7%	41,926	-0.9%	6.28	1.7%	240.95	-3.5%
2010.1	108	1,100,176	6,184	195,041	1.102	214,876	195.31	-10.3%	34,748	-8.5%	5.62	-2.1%		
2010.2	102	1,147,136	7,437	274,982	1.102	302,947	264.09	0.3%	40,734	-2.8%	6.48	3.3%	230.42	-4.4%
2011.1	96	1,128,682	7,006	224,799	1.095	246,043	217.99	11.6%	35,116	1.1%	6.21	10.4%		
2011.2	90	1,178,563	6,995	293,557	1.095	321,298	272.62	3.2%	45,933	12.8%	5.94	-8.5%	245.90	6.7%
2012.1	84	1,171,073	6,645	278,079	1.091	303,440	259.11	18.9%	45,666	30.0%	5.67	-8.6%		
2012.2	78	1,220,941	7,720	333,430	1.091	363,839	298.00	9.3%	47,132	2.6%	6.32	6.5%	278.96	13.4%
2013.1	72	1,210,619	7,142	301,770	1.099	331,786	274.06	5.8%	46,454	1.7%	5.90	4.0%		
2013.2	66	1,269,844	8,581	380,758	1.099	418,630	329.67	10.6%	48,786	3.5%	6.76	6.9%	302.53	8.4%
2014.1	60	1,257,130	7,526	330,317	1.093	361,069	287.22	4.8%	47,979	3.3%	5.99	1.5%		
2014.2	54	1,319,889	8,751	453,513	1.093	495,735	375.59	13.9%	56,652	16.1%	6.63	-1.9%	332.48	9.9%
2015.1	48	1,303,013	7,994	400,804	1.103	442,047	339.25	18.1%	55,299	15.3%	6.13	2.5%		
2015.2	42	1,349,557	8,716	507,313	1.103	559,515	414.59	10.4%	64,193	13.3%	6.46	-2.6%	377.58	13.6%
2016.1	36	1,324,359	7,654	437,758	1.085	474,923	358.61	5.7%	62,051	12.2%	5.78	-5.8%		
2016.2	30	1,354,545	8,869	552,592	1.085	599,507	442.59	6.8%	67,599	5.3%	6.55	1.4%	401.07	6.2%
2017.1	24	1,322,493	8,298	494,836	1.092	540,113	408.41	13.9%	65,090	4.9%	6.27	8.6%		
2017.2	18	1,367,518	8,505	573,792	1.092	626,293	457.98	3.5%	73,638	8.9%	6.22	-5.0%	433.61	8.1%
2018.1	12	1,346,485	8,044	516,977	1.101	569,036	422.61	3.5%	70,742	8.7%	5.97	-4.8%		
2018.2	6	1,397,175	8,123	576,819	1.101	634,904	454.42	-0.8%	78,162	6.1%	5.81	-6.5%	438.81	1.2%
Total		42,912,122	303,028	12,810,592		14,022,994								



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

Loss Cost Summary
Data as of 12/31/18

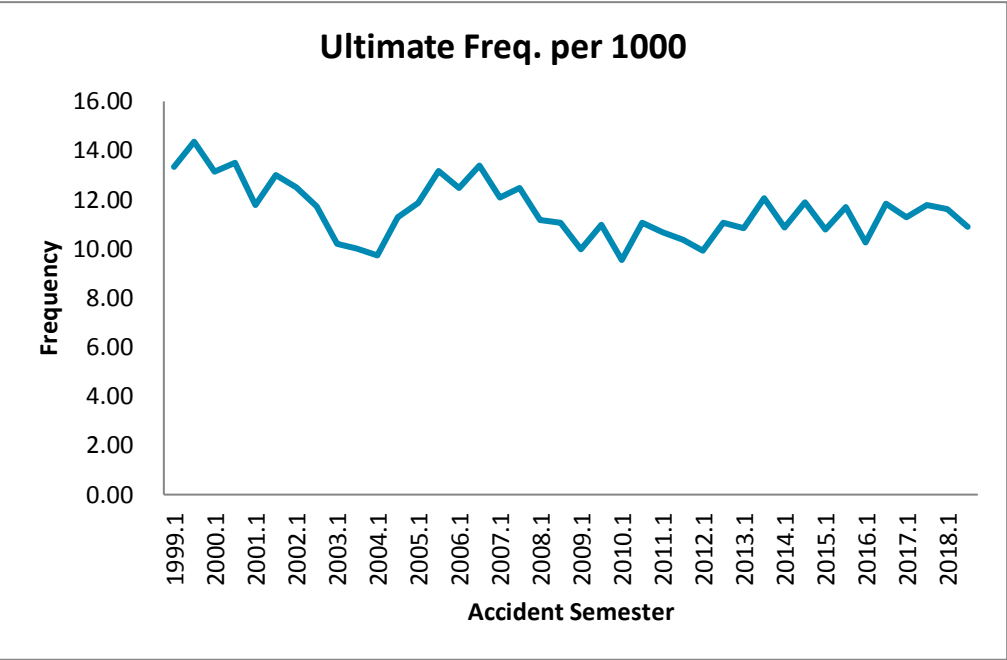
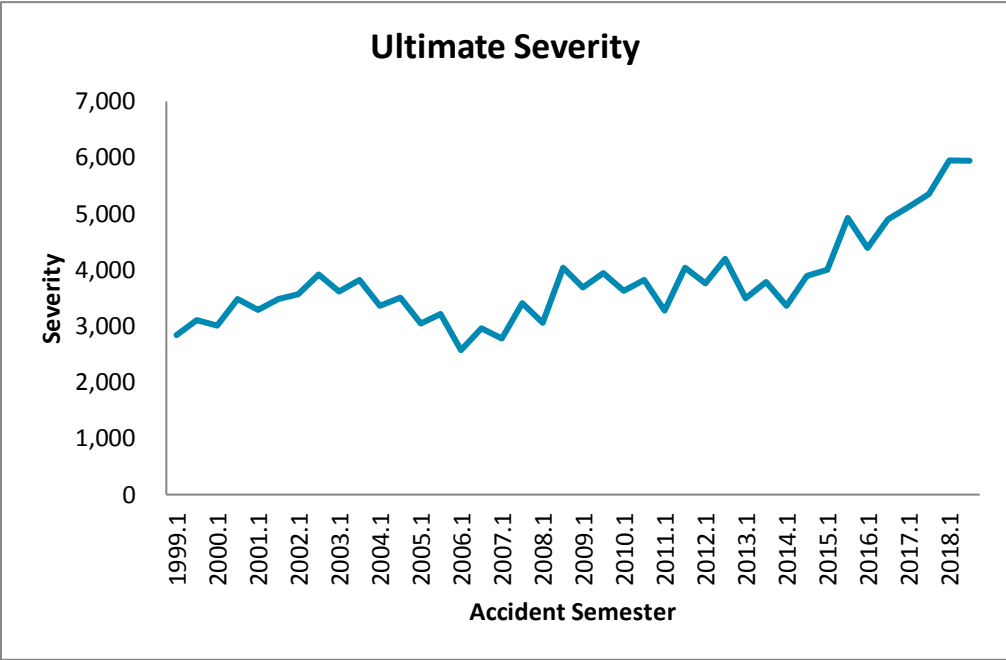
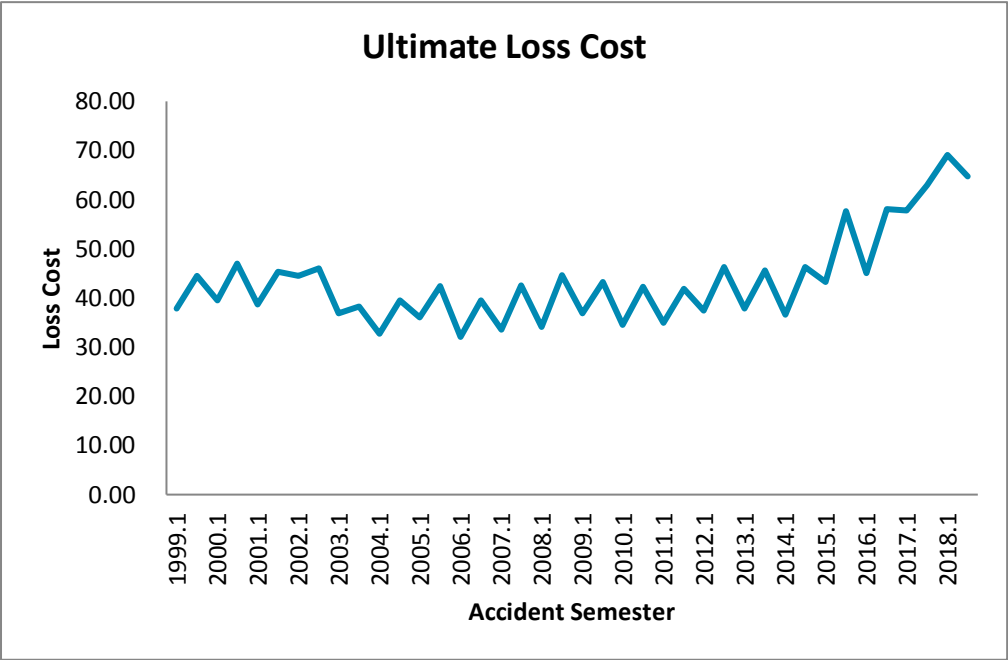
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	744,746	21,755	56,629	1.112	62,971	84.55		2,895		29.21			
1999.2	234	761,320	22,875	63,531	1.112	70,646	92.79		3,088		30.05		88.72	
2000.1	228	782,581	23,819	66,255	1.101	72,947	93.21	10.2%	3,063	5.8%	30.44	4.2%		
2000.2	222	810,796	24,729	75,030	1.101	82,608	101.88	9.8%	3,341	8.2%	30.50	1.5%	97.63	10.0%
2001.1	216	830,225	21,967	66,286	1.076	71,324	85.91	-7.8%	3,247	6.0%	26.46	-13.1%		
2001.2	210	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	204	834,467	24,233	83,271	1.089	90,682	108.67	26.5%	3,742	15.3%	29.04	9.8%		
2002.2	198	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	192	853,491	21,590	79,853	1.093	87,279	102.26	-5.9%	4,043	8.0%	25.30	-12.9%		
2003.2	186	874,530	19,748	78,184	1.093	85,455	97.72	-7.9%	4,327	4.6%	22.58	-12.0%	99.96	-6.9%
2004.1	180	861,319	20,359	73,248	1.103	80,793	93.80	-8.3%	3,968	-1.8%	23.64	-6.6%		
2004.2	174	888,608	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	168	884,433	22,495	83,063	1.097	91,154	103.06	9.9%	4,052	2.1%	25.43	7.6%		
2005.2	162	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	156	945,688	26,424	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%		
2006.2	150	1,001,660	32,324	130,623	1.087	141,922	141.69	21.7%	4,391	3.7%	32.27	17.3%	127.67	16.1%
2007.1	144	1,002,166	30,644	126,380	1.089	137,603	137.31	21.7%	4,490	11.2%	30.58	9.4%		
2007.2	138	1,056,591	33,105	150,273	1.089	163,618	154.85	9.3%	4,942	12.6%	31.33	-2.9%	146.31	14.6%
2008.1	132	1,052,604	32,851	141,017	1.084	152,806	145.17	5.7%	4,652	3.6%	31.21	2.1%		
2008.2	126	1,097,159	35,307	156,630	1.084	169,724	154.69	-0.1%	4,807	-2.7%	32.18	2.7%	150.03	2.5%
2009.1	120	1,079,669	34,398	140,593	1.105	155,370	143.91	-0.9%	4,517	-2.9%	31.86	2.1%		
2009.2	114	1,119,145	37,467	158,911	1.105	175,613	156.92	1.4%	4,687	-2.5%	33.48	4.0%	150.53	0.3%
2010.1	108	1,100,176	32,648	132,575	1.102	146,058	132.76	-7.7%	4,474	-1.0%	29.68	-6.9%		
2010.2	102	1,147,136	39,310	162,974	1.102	179,549	156.52	-0.3%	4,568	-2.6%	34.27	2.4%	144.89	-3.7%
2011.1	96	1,128,682	40,123	163,557	1.095	179,013	158.60	19.5%	4,462	-0.3%	35.55	19.8%		
2011.2	90	1,178,563	35,009	160,405	1.095	175,563	148.96	-4.8%	5,015	9.8%	29.71	-13.3%	153.68	6.1%
2012.1	84	1,171,073	34,574	150,265	1.091	163,969	140.02	-11.7%	4,743	6.3%	29.52	-16.9%		
2012.2	78	1,220,941	40,518	190,250	1.091	207,600	170.03	14.1%	5,124	2.2%	33.19	11.7%	155.34	1.1%
2013.1	72	1,210,619	38,039	167,986	1.099	184,695	152.56	9.0%	4,855	2.4%	31.42	6.4%		
2013.2	66	1,269,844	43,628	205,437	1.099	225,871	177.87	4.6%	5,177	1.0%	34.36	3.5%	165.52	6.6%
2014.1	60	1,257,130	40,461	184,092	1.093	201,231	160.07	4.9%	4,973	2.4%	32.19	2.4%		
2014.2	54	1,319,889	43,366	211,705	1.093	231,415	175.33	-1.4%	5,336	3.1%	32.86	-4.4%	167.89	1.4%
2015.1	48	1,303,013	41,463	195,782	1.103	215,928	165.71	3.5%	5,208	4.7%	31.82	-1.1%		
2015.2	42	1,349,557	42,202	212,531	1.103	234,400	173.69	-0.9%	5,554	4.1%	31.27	-4.8%	169.77	1.1%
2016.1	36	1,324,359	37,613	180,234	1.085	195,536	147.65	-10.9%	5,199	-0.2%	28.40	-10.7%		
2016.2	30	1,354,545	41,254	210,754	1.085	228,647	168.80	-2.8%	5,542	-0.2%	30.46	-2.6%	158.34	-6.7%
2017.1	24	1,322,493	40,773	205,860	1.092	224,696	169.90	15.1%	5,511	6.0%	30.83	8.6%		
2017.2	18	1,367,518	41,750	220,915	1.092	241,128	176.33	4.5%	5,775	4.2%	30.53	0.2%	173.17	9.4%
2018.1	12	1,346,485	43,237	224,769	1.101	247,403	183.74	8.1%	5,722	3.8%	32.11	4.2%		
2018.2	6	1,397,175	38,512	212,061	1.101	233,416	167.06	-5.3%	6,061	4.9%	27.56	-9.7%	175.25	1.2%
Total		42,912,122	1,295,138	5,569,642		6,096,924								



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

Loss Cost Summary
Data as of 12/31/18

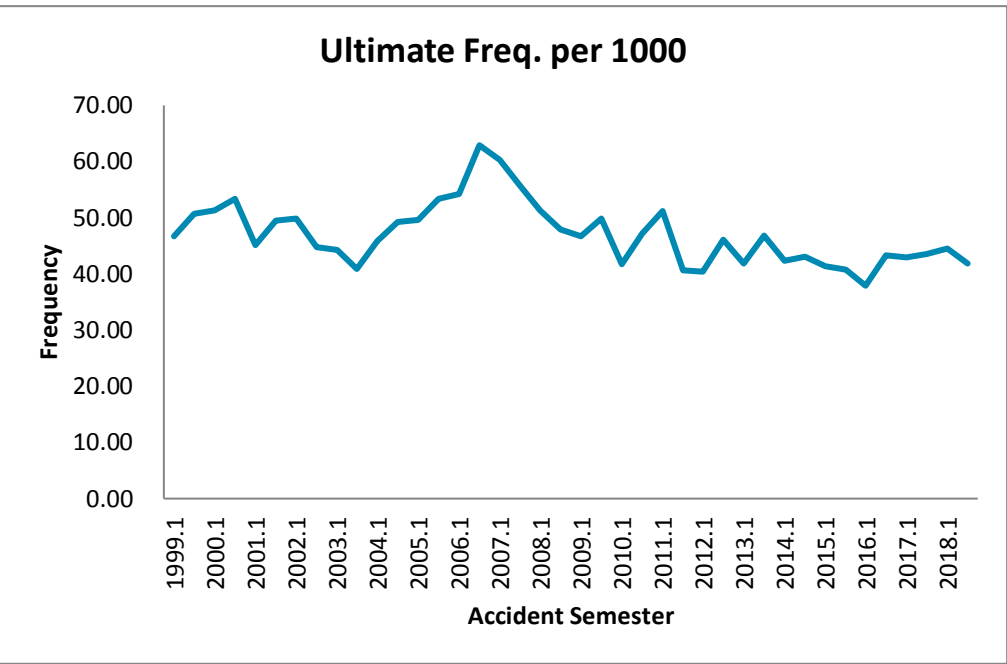
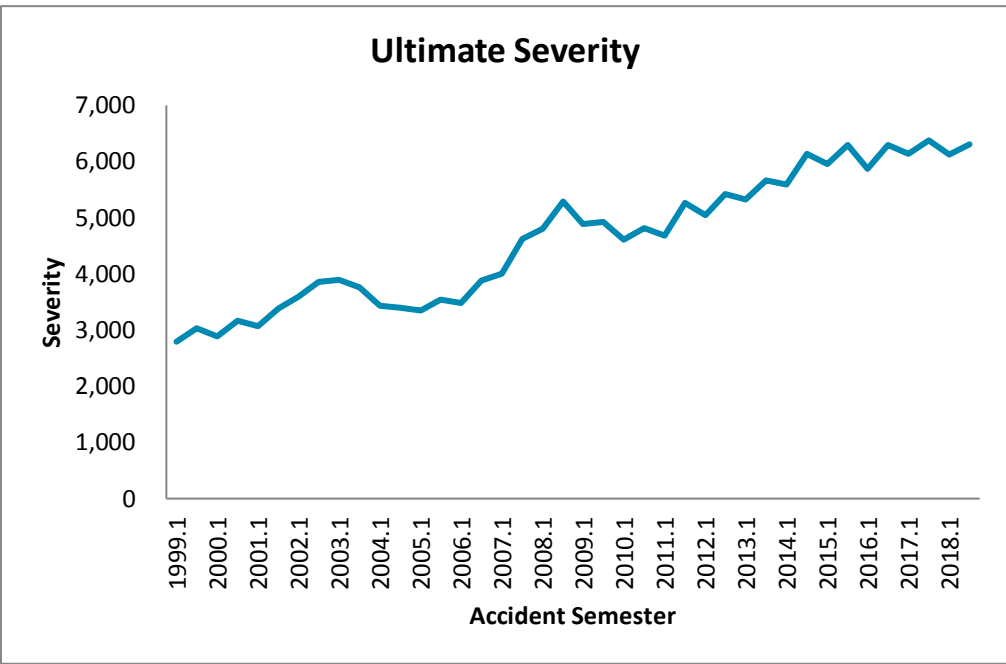
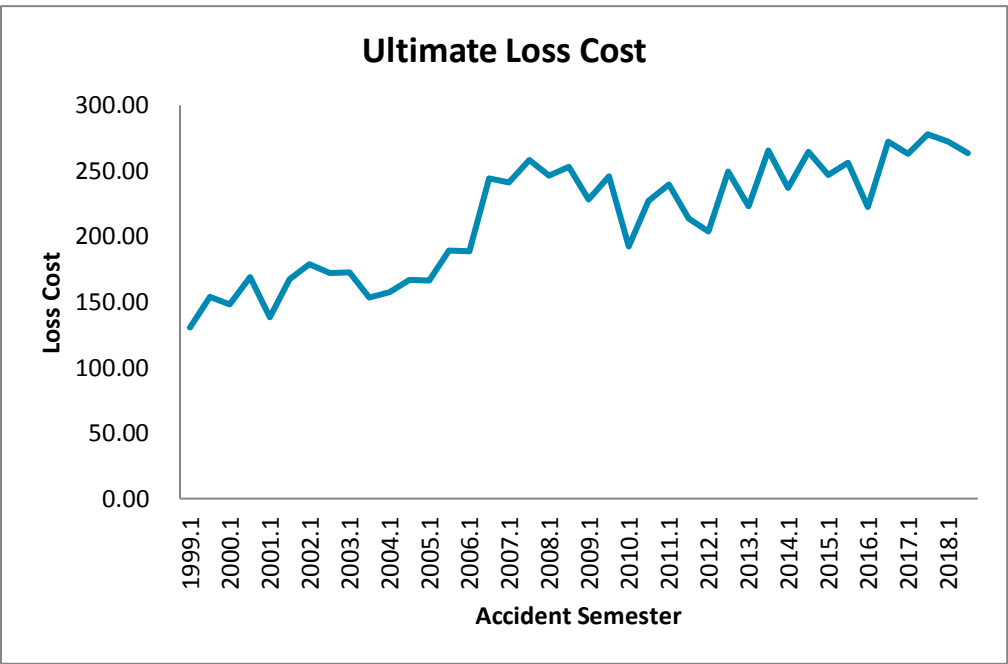
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	743,979	9,914	25,341	1.112	28,179	37.88		2,842		13.33			
1999.2	234	760,147	10,914	30,430	1.112	33,838	44.51		3,100		14.36		41.23	
2000.1	228	780,439	10,249	27,982	1.101	30,808	39.48	4.2%	3,006	5.8%	13.13	-1.5%		
2000.2	222	807,484	10,904	34,493	1.101	37,976	47.03	5.7%	3,483	12.3%	13.50	-5.9%	43.32	5.1%
2001.1	216	812,444	9,579	29,252	1.076	31,475	38.74	-1.9%	3,286	9.3%	11.79	-10.2%		
2001.2	210	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	204	832,380	10,406	34,029	1.089	37,058	44.52	14.9%	3,561	8.4%	12.50	6.0%		
2002.2	198	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	192	853,159	8,697	28,761	1.093	31,436	36.85	-17.2%	3,615	1.5%	10.19	-18.5%		
2003.2	186	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	180	864,305	8,406	25,610	1.103	28,248	32.68	-11.3%	3,360	-7.0%	9.73	-4.6%		
2004.2	174	893,639	10,077	32,032	1.103	35,331	39.54	3.2%	3,506	-8.3%	11.28	12.5%	36.17	-3.8%
2005.1	168	888,576	10,544	29,218	1.097	32,064	36.08	10.4%	3,041	-9.5%	11.87	22.0%		
2005.2	162	941,651	12,400	36,378	1.097	39,921	42.40	7.2%	3,219	-8.2%	13.17	16.8%	39.33	8.8%
2006.1	156	945,399	11,793	27,912	1.087	30,327	32.08	-11.1%	2,572	-15.4%	12.47	5.1%		
2006.2	150	1,000,815	13,388	36,432	1.087	39,583	39.55	-6.7%	2,957	-8.2%	13.38	1.6%	35.92	-8.7%
2007.1	144	1,001,482	12,116	30,859	1.089	33,599	33.55	4.6%	2,773	7.8%	12.10	-3.0%		
2007.2	138	1,056,480	13,185	41,263	1.089	44,927	42.53	7.5%	3,407	15.2%	12.48	-6.7%	38.16	6.2%
2008.1	132	1,053,269	11,753	33,097	1.084	35,864	34.05	1.5%	3,051	10.0%	11.16	-7.8%		
2008.2	126	1,098,120	12,153	45,266	1.084	49,050	44.67	5.0%	4,036	18.5%	11.07	-11.3%	39.47	3.4%
2009.1	120	1,080,605	10,800	36,047	1.105	39,835	36.86	8.3%	3,689	20.9%	9.99	-10.4%		
2009.2	114	1,119,821	12,287	43,862	1.105	48,472	43.29	-3.1%	3,945	-2.3%	10.97	-0.9%	40.13	1.7%
2010.1	108	1,100,485	10,503	34,543	1.102	38,056	34.58	-6.2%	3,623	-1.8%	9.54	-4.5%		
2010.2	102	1,147,366	12,705	44,014	1.102	48,490	42.26	-2.4%	3,817	-3.3%	11.07	0.9%	38.50	-4.1%
2011.1	96	1,128,484	12,053	36,036	1.095	39,441	34.95	1.1%	3,272	-9.7%	10.68	11.9%		
2011.2	90	1,178,586	12,213	45,079	1.095	49,339	41.86	-0.9%	4,040	5.8%	10.36	-6.4%	38.48	-0.1%
2012.1	84	1,171,426	11,637	40,121	1.091	43,780	37.37	6.9%	3,762	15.0%	9.93	-7.0%		
2012.2	78	1,221,823	13,505	51,899	1.091	56,632	46.35	10.7%	4,194	3.8%	11.05	6.7%	41.96	9.0%
2013.1	72	1,211,529	13,131	41,722	1.099	45,871	37.86	1.3%	3,493	-7.1%	10.84	9.1%		
2013.2	66	1,270,778	15,331	52,690	1.099	57,931	45.59	-1.6%	3,779	-9.9%	12.06	9.2%	41.82	-0.3%
2014.1	60	1,257,914	13,667	42,066	1.093	45,982	36.55	-3.5%	3,365	-3.7%	10.86	0.2%		
2014.2	54	1,319,518	15,688	55,967	1.093	61,178	46.36	1.7%	3,900	3.2%	11.89	-1.5%	41.58	-0.6%
2015.1	48	1,301,788	14,056	51,008	1.103	56,257	43.22	18.2%	4,002	19.0%	10.80	-0.6%		
2015.2	42	1,347,649	15,757	70,418	1.103	77,664	57.63	24.3%	4,929	26.4%	11.69	-1.7%	50.55	21.6%
2016.1	36	1,322,867	13,569	54,882	1.085	59,541	45.01	4.2%	4,388	9.6%	10.26	-5.0%		
2016.2	30	1,354,659	16,038	72,511	1.085	78,667	58.07	0.8%	4,905	-0.5%	11.84	1.3%	51.62	2.1%
2017.1	24	1,323,430	14,929	70,039	1.092	76,448	57.76	28.3%	5,121	16.7%	11.28	10.0%		
2017.2	18	1,368,777	16,134	78,992	1.092	86,220	62.99	8.5%	5,344	8.9%	11.79	-0.4%	60.42	17.1%
2018.1	12	1,347,865	15,658	84,615	1.101	93,135	69.10	19.6%	5,948	16.2%	11.62	3.0%		
2018.2	6	1,398,233	15,223	82,252	1.101	90,535	64.75	2.8%	5,947	11.3%	10.89	-7.6%	66.88	10.7%
Total		42,896,862	491,303	1,740,062		1,904,928								



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

Loss Cost Summary
Data as of 12/31/18

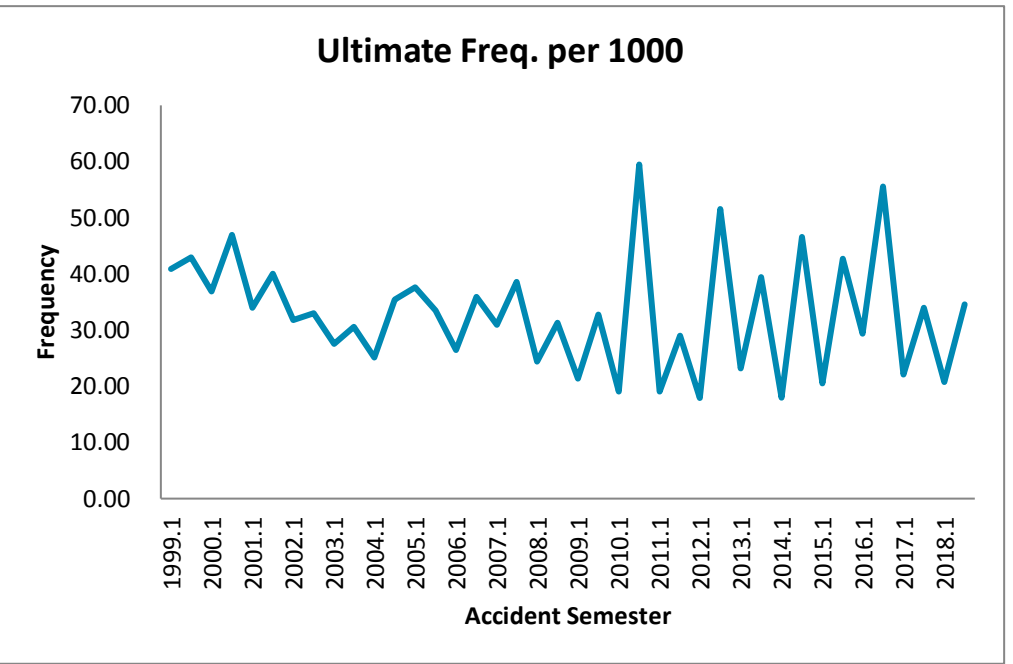
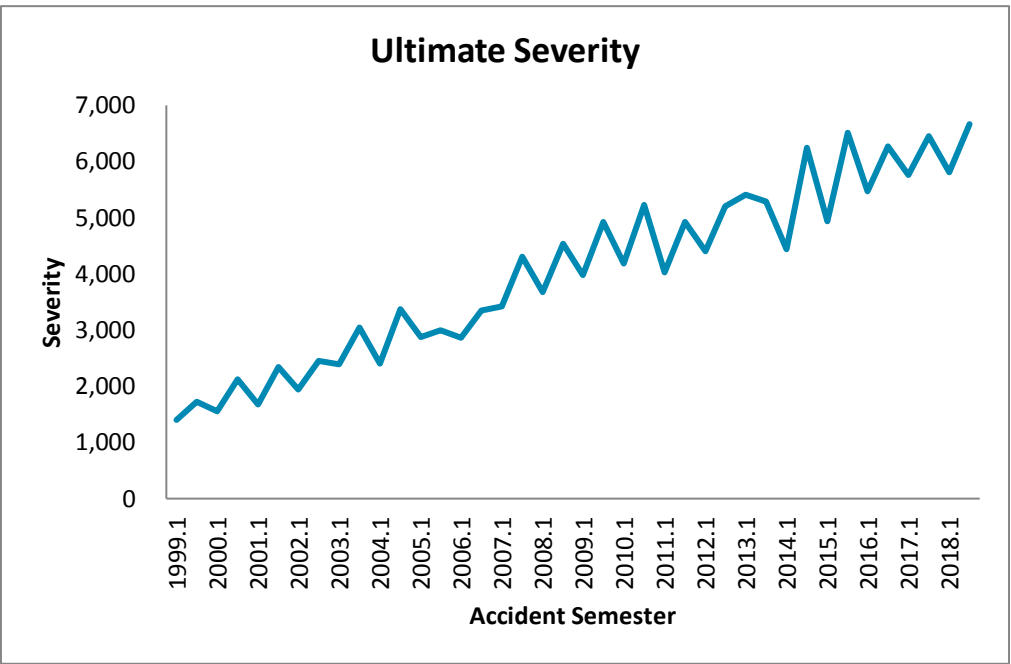
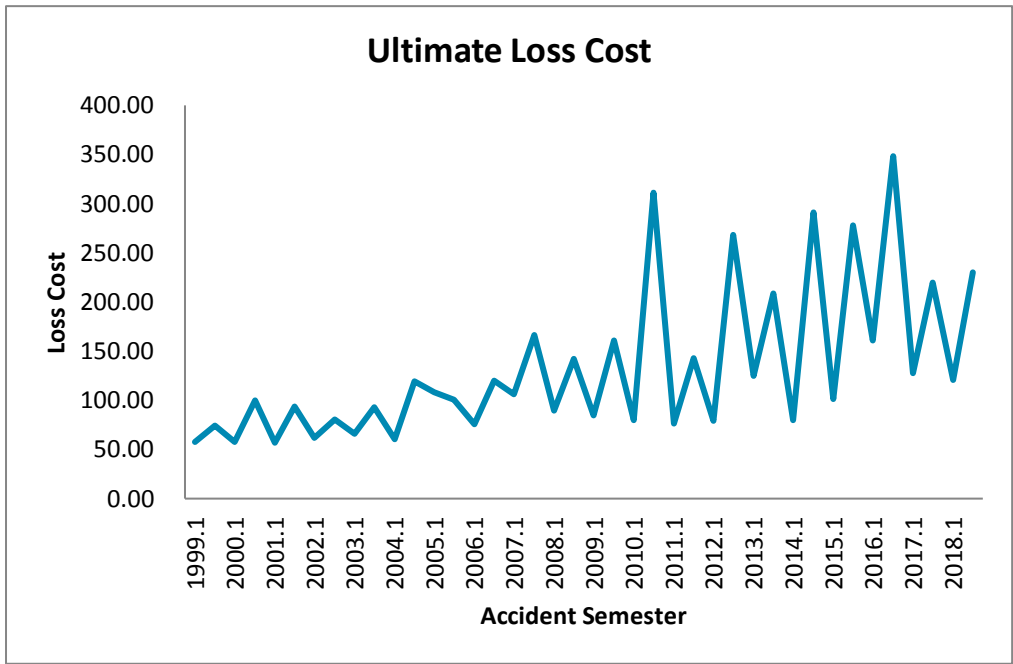
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	486,443	22,728	57,080	1.112	63,473	130.48		2,793		46.72			
1999.2	234	497,454	25,229	68,943	1.112	76,665	154.11		3,039		50.72		142.43	
2000.1	228	518,251	26,587	69,654	1.101	76,689	147.98	13.4%	2,884	3.3%	51.30	9.8%		
2000.2	222	541,747	28,896	83,232	1.101	91,639	169.15	9.8%	3,171	4.4%	53.34	5.2%	158.80	11.5%
2001.1	216	563,695	25,410	72,563	1.076	78,078	138.51	-6.4%	3,073	6.5%	45.08	-12.1%		
2001.2	210	583,784	28,905	90,919	1.076	97,829	167.58	-0.9%	3,385	6.7%	49.51	-7.2%	153.30	-3.5%
2002.1	204	584,116	29,119	96,024	1.089	104,570	179.02	29.2%	3,591	16.9%	49.85	10.6%		
2002.2	198	608,784	27,238	96,332	1.089	104,906	172.32	2.8%	3,851	13.8%	44.74	-9.6%	175.60	14.5%
2003.1	192	601,882	26,633	94,906	1.093	103,732	172.35	-3.7%	3,895	8.5%	44.25	-11.2%		
2003.2	186	621,938	25,415	87,395	1.093	95,523	153.59	-10.9%	3,759	-2.4%	40.86	-8.7%	162.81	-7.3%
2004.1	180	618,616	28,349	88,264	1.103	97,355	157.38	-8.7%	3,434	-11.8%	45.83	3.6%		
2004.2	174	642,167	31,608	97,177	1.103	107,186	166.91	8.7%	3,391	-9.8%	49.22	20.5%	162.23	-0.4%
2005.1	168	647,383	32,091	98,058	1.097	107,609	166.22	5.6%	3,353	-2.4%	49.57	8.2%		
2005.2	162	687,146	36,674	118,347	1.097	129,874	189.00	13.2%	3,541	4.4%	53.37	8.4%	177.95	9.7%
2006.1	156	696,013	37,737	120,816	1.087	131,267	188.60	13.5%	3,478	3.7%	54.22	9.4%		
2006.2	150	741,282	46,626	166,685	1.087	181,103	244.31	29.3%	3,884	9.7%	62.90	17.9%	217.33	22.1%
2007.1	144	750,060	45,249	166,210	1.089	180,970	241.27	27.9%	3,999	15.0%	60.33	11.3%		
2007.2	138	792,471	44,257	187,881	1.089	204,565	258.14	5.7%	4,622	19.0%	55.85	-11.2%	249.94	15.0%
2008.1	132	798,345	40,946	181,566	1.084	196,745	246.44	2.1%	4,805	20.1%	51.29	-15.0%		
2008.2	126	834,468	40,013	195,077	1.084	211,385	253.32	-1.9%	5,283	14.3%	47.95	-14.1%	249.96	0.0%
2009.1	120	823,603	38,443	170,052	1.105	187,924	228.17	-7.4%	4,888	1.7%	46.68	-9.0%		
2009.2	114	845,121	42,177	188,150	1.105	207,924	246.03	-2.9%	4,930	-6.7%	49.91	4.1%	237.22	-5.1%
2010.1	108	828,625	34,572	144,579	1.102	159,283	192.23	-15.8%	4,607	-5.8%	41.72	-10.6%		
2010.2	102	854,565	40,313	176,271	1.102	194,198	227.25	-7.6%	4,817	-2.3%	47.17	-5.5%	210.01	-11.5%
2011.1	96	841,047	43,025	184,197	1.095	201,603	239.70	24.7%	4,686	1.7%	51.16	22.6%		
2011.2	90	872,430	35,453	170,374	1.095	186,474	213.74	-5.9%	5,260	9.2%	40.64	-13.9%	226.49	7.8%
2012.1	84	868,930	35,123	162,328	1.091	177,132	203.85	-15.0%	5,043	7.6%	40.42	-21.0%		
2012.2	78	903,592	41,634	206,658	1.091	225,505	249.56	16.8%	5,416	3.0%	46.08	13.4%	227.15	0.3%
2013.1	72	900,200	37,715	182,546	1.099	200,703	222.95	9.4%	5,322	5.5%	41.90	3.7%		
2013.2	66	942,656	44,177	227,769	1.099	250,425	265.66	6.4%	5,669	4.7%	46.86	1.7%	244.80	7.8%
2014.1	60	937,686	39,739	203,376	1.093	222,310	237.08	6.3%	5,594	5.1%	42.38	1.2%		
2014.2	54	981,130	42,294	237,587	1.093	259,706	264.70	-0.4%	6,140	8.3%	43.11	-8.0%	251.21	2.6%
2015.1	48	970,776	40,171	217,093	1.103	239,432	246.64	4.0%	5,960	6.5%	41.38	-2.4%		
2015.2	42	1,000,621	40,755	232,366	1.103	256,276	256.12	-3.2%	6,288	2.4%	40.73	-5.5%	251.45	0.1%
2016.1	36	981,136	37,178	201,271	1.085	218,359	222.56	-9.8%	5,873	-1.5%	37.89	-8.4%		
2016.2	30	999,686	43,277	250,838	1.085	272,134	272.22	6.3%	6,288	0.0%	43.29	6.3%	247.62	-1.5%
2017.1	24	978,737	41,992	235,852	1.092	257,432	263.02	18.2%	6,131	4.4%	42.90	13.2%		
2017.2	18	1,009,156	43,988	256,974	1.092	280,487	277.94	2.1%	6,376	1.4%	43.59	0.7%	270.60	9.3%
2018.1	12	996,658	44,308	246,518	1.101	271,342	272.25	3.5%	6,124	-0.1%	44.46	3.6%		
2018.2	6	1,029,951	43,084	246,704	1.101	271,547	263.65	-5.1%	6,303	-1.2%	41.83	-4.0%	267.88	-1.0%
Total		31,382,353	1,459,128	6,378,633		6,981,361								



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

Loss Cost Summary
Data as of 12/31/18

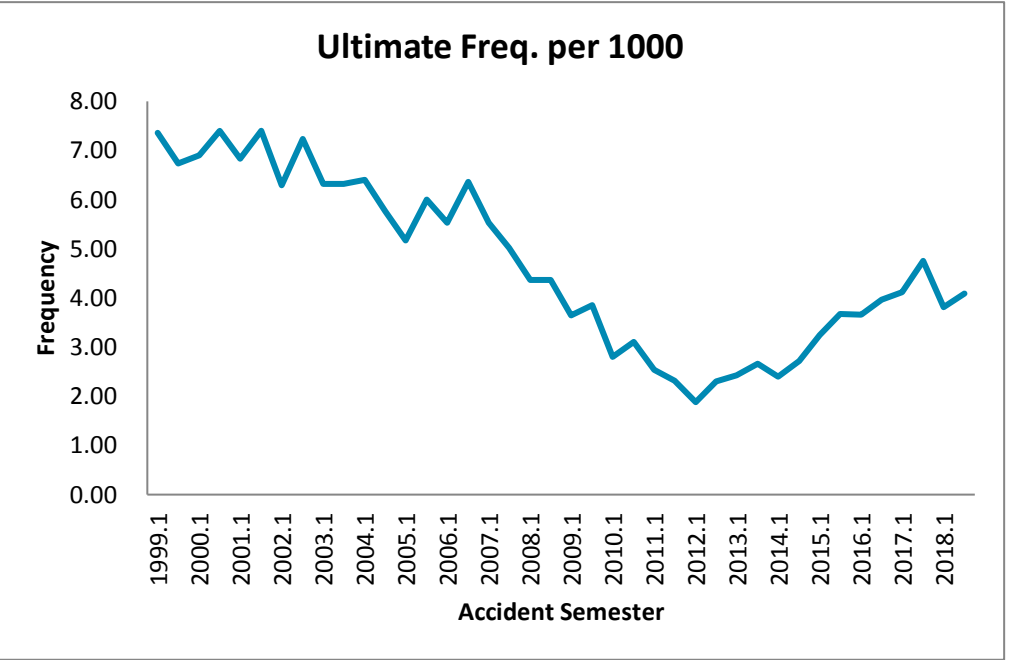
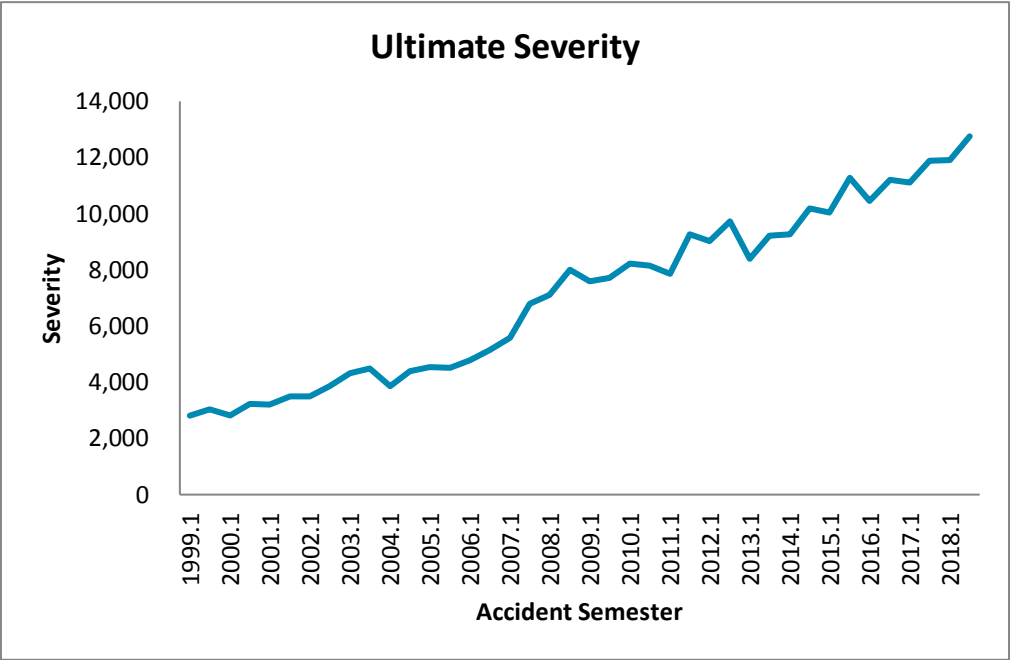
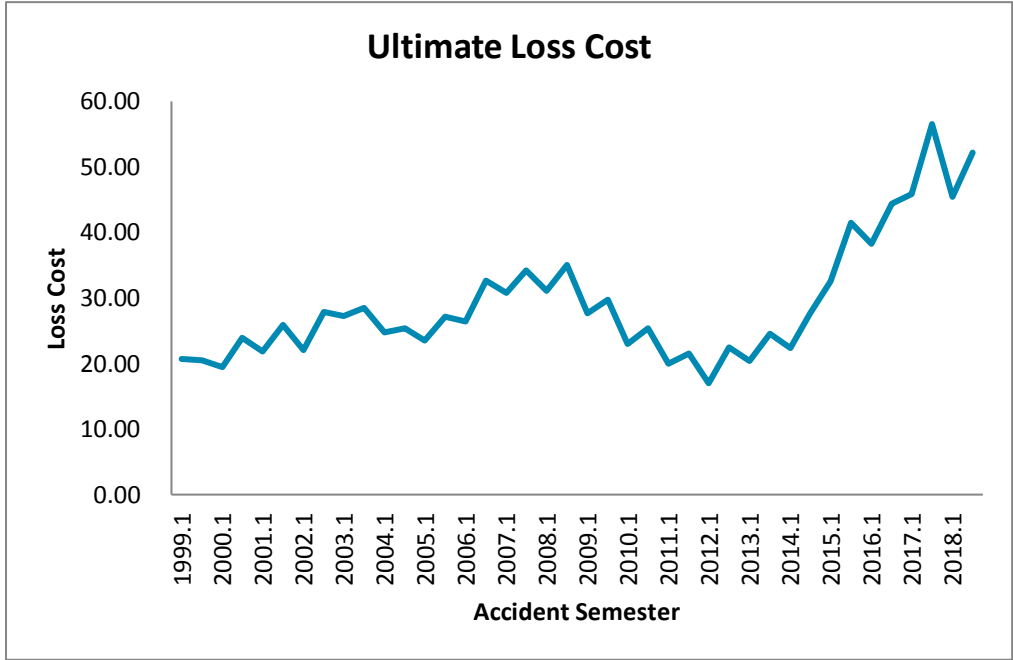
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	600,861	24,580	30,951	1.112	34,417	57.28		1,400		40.91			
1999.2	234	610,034	26,209	40,577	1.112	45,121	73.97		1,722		42.96		65.69	
2000.1	228	635,968	23,473	33,092	1.101	36,434	57.29	0.0%	1,552	10.9%	36.91	-9.8%		
2000.2	222	657,837	30,839	59,617	1.101	65,638	99.78	34.9%	2,128	23.6%	46.88	9.1%	78.89	20.1%
2001.1	216	672,444	22,827	35,511	1.076	38,210	56.82	-0.8%	1,674	7.8%	33.95	-8.0%		
2001.2	210	699,556	28,028	60,889	1.076	65,517	93.65	-6.1%	2,338	9.8%	40.07	-14.5%	75.60	-4.2%
2002.1	204	704,351	22,350	39,958	1.089	43,514	61.78	8.7%	1,947	16.3%	31.73	-6.5%		
2002.2	198	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	192	729,421	20,110	44,063	1.093	48,161	66.03	6.9%	2,395	23.0%	27.57	-13.1%		
2003.2	186	751,856	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	180	753,862	18,912	41,136	1.103	45,374	60.19	-8.8%	2,399	0.2%	25.09	-9.0%		
2004.2	174	778,049	27,539	84,065	1.103	92,724	119.17	28.2%	3,367	10.5%	35.39	15.9%	90.15	13.1%
2005.1	168	785,901	29,597	77,565	1.097	85,120	108.31	80.0%	2,876	19.9%	37.66	50.1%		
2005.2	162	832,748	27,888	76,087	1.097	83,497	100.27	-15.9%	2,994	-11.1%	33.49	-5.4%	104.17	15.6%
2006.1	156	842,892	22,280	58,700	1.087	63,777	75.66	-30.1%	2,863	-0.5%	26.43	-29.8%		
2006.2	150	890,498	31,991	98,454	1.087	106,970	120.12	19.8%	3,344	11.7%	35.92	7.3%	98.51	-5.4%
2007.1	144	905,984	28,051	88,123	1.089	95,948	105.91	40.0%	3,421	19.5%	30.96	17.1%		
2007.2	138	955,162	36,870	145,941	1.089	158,901	166.36	38.5%	4,310	28.9%	38.60	7.4%	136.93	39.0%
2008.1	132	967,929	23,659	80,119	1.084	86,816	89.69	-15.3%	3,670	7.3%	24.44	-21.1%		
2008.2	126	1,007,535	31,544	132,039	1.084	143,077	142.01	-14.6%	4,536	5.2%	31.31	-18.9%	116.37	-15.0%
2009.1	120	1,003,882	21,403	77,120	1.105	85,226	84.90	-5.3%	3,982	8.5%	21.32	-12.8%		
2009.2	114	1,028,559	33,702	149,998	1.105	165,762	161.16	13.5%	4,918	8.4%	32.77	4.7%	123.49	6.1%
2010.1	108	1,018,733	19,396	73,609	1.102	81,095	79.60	-6.2%	4,181	5.0%	19.04	-10.7%		
2010.2	102	1,047,656	62,304	295,685	1.102	325,756	310.94	92.9%	5,228	6.3%	59.47	81.5%	196.89	59.4%
2011.1	96	1,040,160	19,783	72,814	1.095	79,695	76.62	-3.8%	4,028	-3.6%	19.02	-0.1%		
2011.2	90	1,071,641	31,029	139,738	1.095	152,943	142.72	-54.1%	4,929	-5.7%	28.95	-51.3%	110.16	-44.0%
2012.1	84	1,073,026	19,215	77,465	1.091	84,530	78.78	2.8%	4,399	9.2%	17.91	-5.8%		
2012.2	78	1,105,696	57,056	271,942	1.091	296,743	268.38	88.0%	5,201	5.5%	51.60	78.2%	175.00	58.9%
2013.1	72	1,104,779	25,557	125,730	1.099	138,236	125.13	58.8%	5,409	23.0%	23.13	29.2%		
2013.2	66	1,144,160	45,093	216,860	1.099	238,430	208.39	-22.4%	5,287	1.7%	39.41	-23.6%	167.49	-4.3%
2014.1	60	1,142,631	20,487	83,135	1.093	90,875	79.53	-36.4%	4,436	-18.0%	17.93	-22.5%		
2014.2	54	1,181,635	55,081	314,547	1.093	343,831	290.98	39.6%	6,242	18.1%	46.61	18.3%	187.03	11.7%
2015.1	48	1,173,236	24,052	107,635	1.103	118,711	101.18	27.2%	4,936	11.3%	20.50	14.3%		
2015.2	42	1,197,973	51,134	302,147	1.103	333,238	278.17	-4.4%	6,517	4.4%	42.68	-8.4%	190.60	1.9%
2016.1	36	1,176,873	34,547	174,147	1.085	188,933	160.54	58.7%	5,469	10.8%	29.36	43.2%		
2016.2	30	1,187,861	65,971	381,352	1.085	413,729	348.30	25.2%	6,271	-3.8%	55.54	30.1%	254.85	33.7%
2017.1	24	1,169,453	25,847	136,418	1.092	148,900	127.32	-20.7%	5,761	5.3%	22.10	-24.7%		
2017.2	18	1,196,484	40,704	240,785	1.092	262,817	219.66	-36.9%	6,457	3.0%	34.02	-38.7%	174.02	-31.7%
2018.1	12	1,187,074	24,610	129,830	1.101	142,904	120.38	-5.5%	5,807	0.8%	20.73	-6.2%		
2018.2	6	1,213,689	41,962	254,088	1.101	279,675	230.43	4.9%	6,665	3.2%	34.57	1.6%	176.02	1.1%
Total		37,979,548	1,242,767	4,970,144		5,440,235								



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

Loss Cost Summary
Data as of 12/31/18

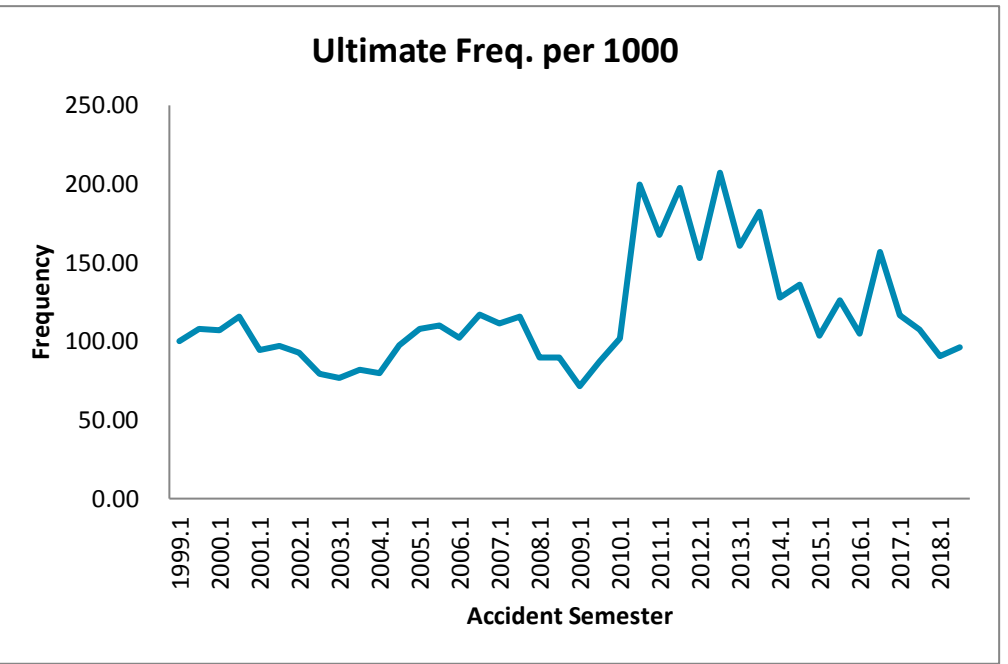
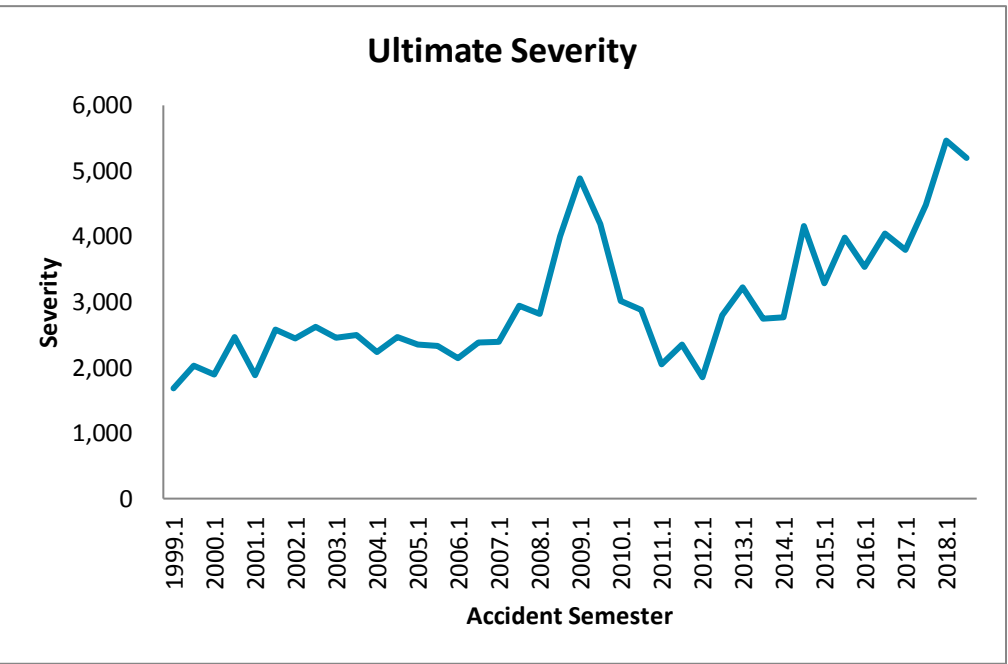
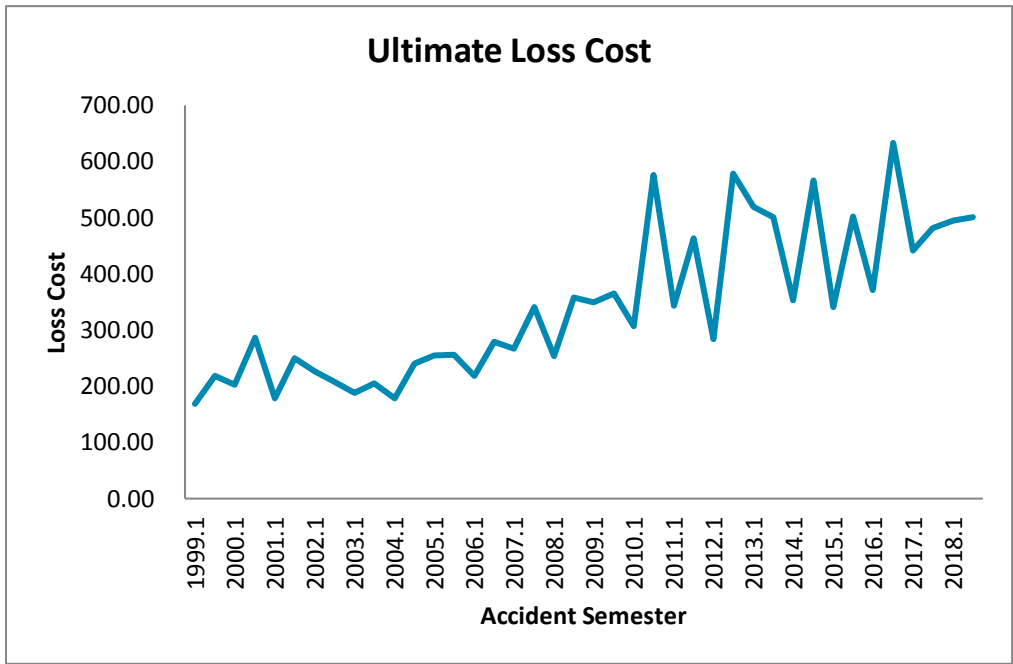
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	600,861	4,423	11,183	1.112	12,435	20.70		2,811		7.36			
1999.2	234	610,034	4,113	11,246	1.112	12,506	20.50		3,040		6.74		20.60	
2000.1	228	635,968	4,390	11,254	1.101	12,391	19.48	-5.9%	2,823	0.4%	6.90	-6.2%		
2000.2	222	657,837	4,868	14,273	1.101	15,714	23.89	16.5%	3,228	6.2%	7.40	9.8%	21.72	5.5%
2001.1	216	672,444	4,593	13,676	1.076	14,716	21.88	12.3%	3,204	13.5%	6.83	-1.1%		
2001.2	210	699,556	5,174	16,838	1.076	18,118	25.90	8.4%	3,502	8.5%	7.40	-0.1%	23.93	10.2%
2002.1	204	704,351	4,432	14,242	1.089	15,510	22.02	0.6%	3,499	9.2%	6.29	-7.9%		
2002.2	198	731,460	5,294	18,713	1.089	20,378	27.86	7.6%	3,849	9.9%	7.24	-2.1%	24.99	4.4%
2003.1	192	729,421	4,609	18,174	1.093	19,864	27.23	23.7%	4,310	23.2%	6.32	0.4%		
2003.2	186	751,856	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	180	753,862	4,825	16,891	1.103	18,630	24.71	-9.3%	3,861	-10.4%	6.40	1.3%		
2004.2	174	778,049	4,490	17,890	1.103	19,733	25.36	-10.9%	4,395	-2.3%	5.77	-8.8%	25.04	-10.1%
2005.1	168	785,901	4,067	16,794	1.097	18,430	23.45	-5.1%	4,532	17.4%	5.17	-19.1%		
2005.2	162	832,748	5,003	20,569	1.097	22,572	27.11	6.9%	4,512	2.7%	6.01	4.1%	25.33	1.2%
2006.1	156	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%		
2006.2	150	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	144	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%		
2007.2	138	955,162	4,800	29,994	1.089	32,658	34.19	4.6%	6,804	32.5%	5.02	-21.1%	32.55	9.8%
2008.1	132	967,929	4,229	27,749	1.084	30,069	31.07	0.8%	7,110	27.4%	4.37	-20.9%		
2008.2	126	1,007,535	4,404	32,549	1.084	35,271	35.01	2.4%	8,009	17.7%	4.37	-13.0%	33.08	1.6%
2009.1	120	1,003,882	3,662	25,143	1.105	27,785	27.68	-10.9%	7,587	6.7%	3.65	-16.5%		
2009.2	114	1,028,559	3,968	27,671	1.105	30,579	29.73	-15.1%	7,707	-3.8%	3.86	-11.8%	28.72	-13.2%
2010.1	108	1,018,733	2,851	21,255	1.102	23,417	22.99	-16.9%	8,214	8.3%	2.80	-23.3%		
2010.2	102	1,047,656	3,261	24,122	1.102	26,575	25.37	-14.7%	8,150	5.7%	3.11	-19.3%	24.19	-15.8%
2011.1	96	1,040,160	2,642	18,944	1.095	20,735	19.93	-13.3%	7,849	-4.4%	2.54	-9.2%		
2011.2	90	1,071,641	2,484	21,060	1.095	23,050	21.51	-15.2%	9,278	13.8%	2.32	-25.5%	20.73	-14.3%
2012.1	84	1,073,026	2,018	16,705	1.091	18,228	16.99	-14.8%	9,033	15.1%	1.88	-25.9%		
2012.2	78	1,105,696	2,553	22,782	1.091	24,860	22.48	4.5%	9,739	5.0%	2.31	-0.4%	19.78	-4.6%
2013.1	72	1,104,779	2,686	20,530	1.099	22,572	20.43	20.3%	8,402	-7.0%	2.43	29.3%		
2013.2	66	1,144,160	3,042	25,517	1.099	28,055	24.52	9.1%	9,223	-5.3%	2.66	15.2%	22.51	13.8%
2014.1	60	1,142,631	2,749	23,327	1.093	25,499	22.32	9.2%	9,276	10.4%	2.41	-1.1%		
2014.2	54	1,181,635	3,211	29,929	1.093	32,715	27.69	12.9%	10,189	10.5%	2.72	2.2%	25.05	11.3%
2015.1	48	1,173,236	3,806	34,665	1.103	38,232	32.59	46.0%	10,045	8.3%	3.24	34.8%		
2015.2	42	1,197,973	4,401	45,035	1.103	49,669	41.46	49.8%	11,285	10.8%	3.67	35.2%	37.07	48.0%
2016.1	36	1,176,873	4,302	41,469	1.085	44,989	38.23	17.3%	10,459	4.1%	3.66	12.7%		
2016.2	30	1,187,861	4,708	48,622	1.085	52,750	44.41	7.1%	11,205	-0.7%	3.96	7.9%	41.33	11.5%
2017.1	24	1,169,453	4,820	49,107	1.092	53,601	45.83	19.9%	11,120	6.3%	4.12	12.8%		
2017.2	18	1,196,484	5,697	61,974	1.092	67,644	56.54	27.3%	11,874	6.0%	4.76	20.1%	51.25	24.0%
2018.1	12	1,187,074	4,526	48,990	1.101	53,923	45.43	-0.9%	11,914	7.1%	3.81	-7.5%		
2018.2	6	1,213,689	4,965	57,539	1.101	63,333	52.18	-7.7%	12,755	7.4%	4.09	-14.1%	48.84	-4.7%
Total		37,979,548	166,166	1,048,945		1,147,920								



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

Loss Cost Summary
Data as of 12/31/18

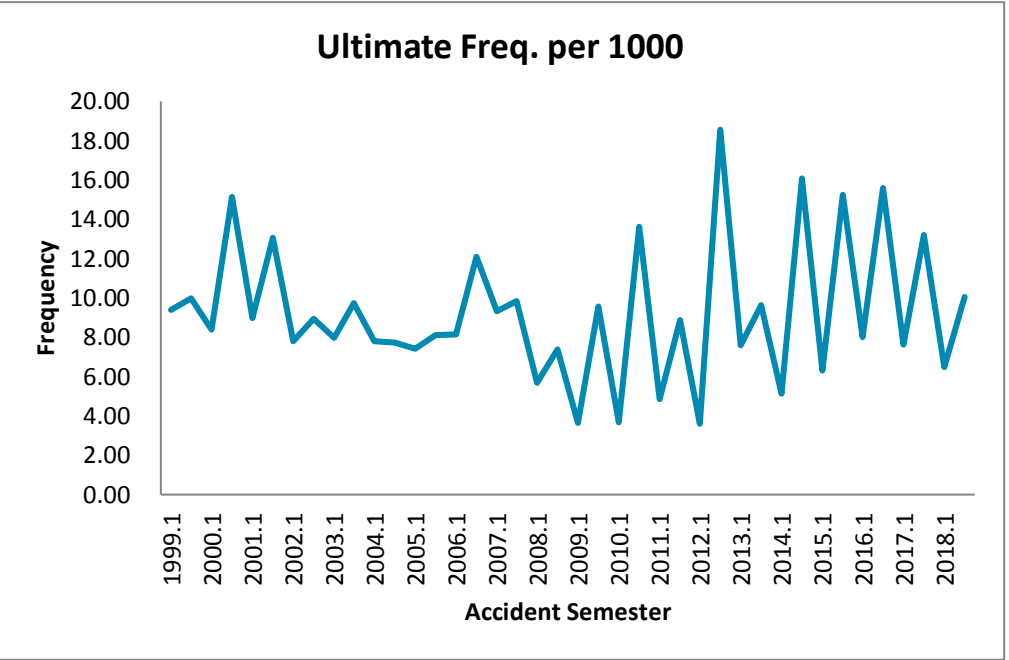
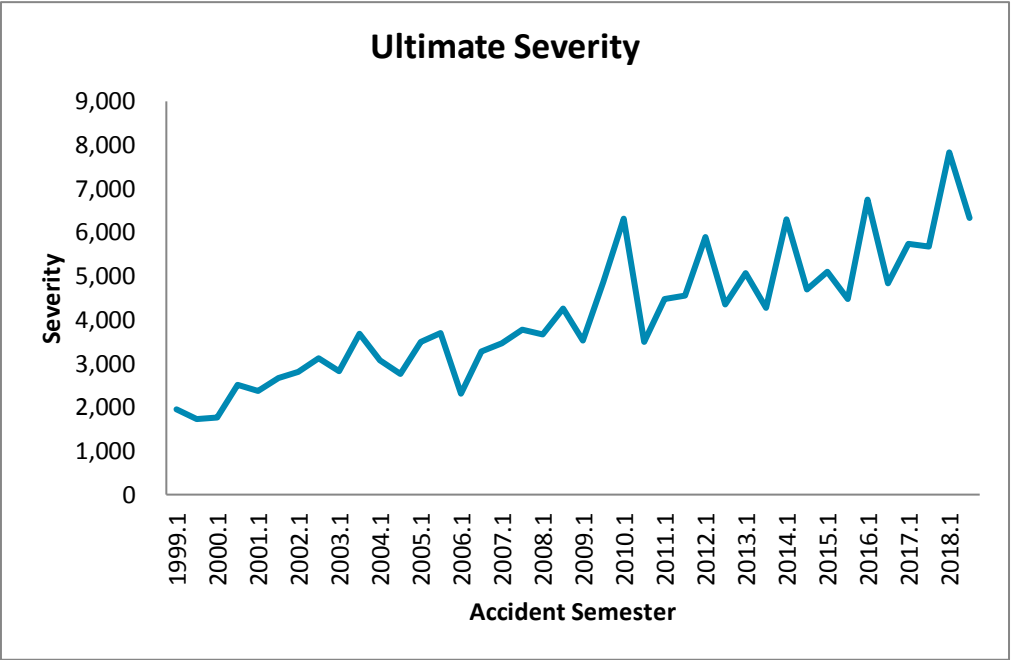
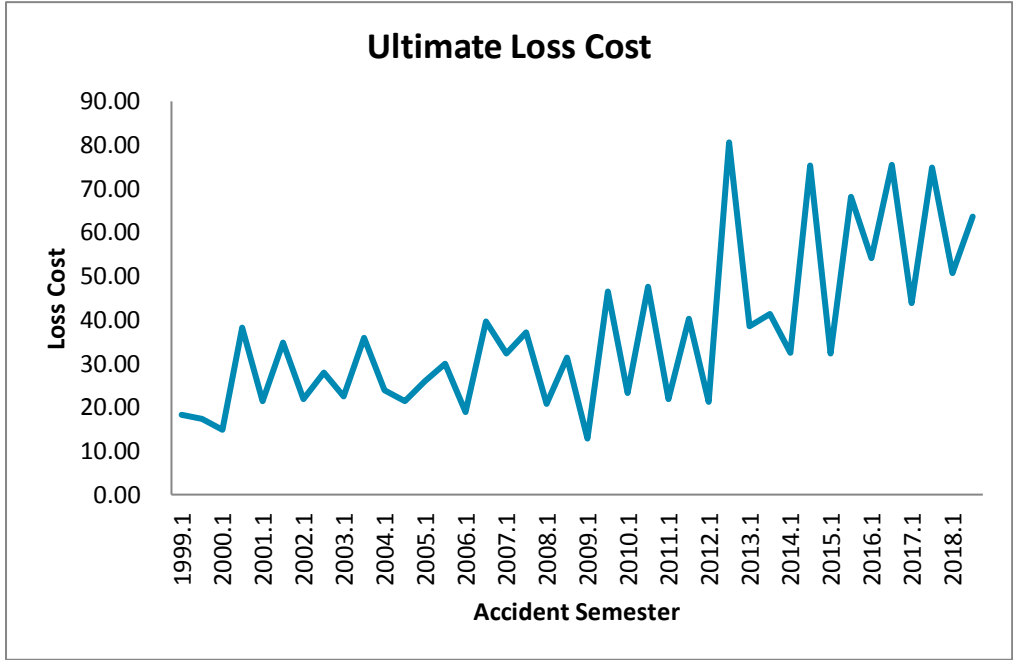
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	30,352	3,042	4,602	1.112	5,118	168.62		1,682		100.22			
1999.2	234	29,042	3,139	5,718	1.112	6,359	218.94		2,026		108.08		193.22	
2000.1	228	28,895	3,092	5,305	1.101	5,841	202.15	19.9%	1,889	12.3%	107.01	6.8%		
2000.2	222	28,610	3,314	7,429	1.101	8,180	285.90	30.6%	2,468	21.8%	115.83	7.2%	243.82	26.2%
2001.1	216	26,476	2,506	4,381	1.076	4,714	178.06	-11.9%	1,881	-0.4%	94.65	-11.5%		
2001.2	210	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	204	27,383	2,537	5,692	1.089	6,199	226.37	27.1%	2,443	29.9%	92.65	-2.1%		
2002.2	198	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	192	27,792	2,129	4,777	1.093	5,221	187.87	-17.0%	2,453	0.4%	76.60	-17.3%		
2003.2	186	28,818	2,362	5,395	1.093	5,897	204.61	-1.4%	2,496	-4.7%	81.96	3.5%	196.39	-9.3%
2004.1	180	27,917	2,231	4,521	1.103	4,986	178.61	-4.9%	2,235	-8.9%	79.92	4.3%		
2004.2	174	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	168	22,856	2,469	5,296	1.097	5,812	254.28	42.4%	2,354	5.3%	108.02	35.2%		
2005.2	162	20,220	2,221	4,725	1.097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%	255.29	22.2%
2006.1	156	19,577	2,002	3,941	1.087	4,282	218.71	-14.0%	2,139	-9.1%	102.26	-5.3%		
2006.2	150	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	144	19,349	2,158	4,747	1.089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%		
2007.2	138	20,802	2,404	6,506	1.089	7,083	340.52	22.2%	2,947	23.7%	115.57	-1.2%	305.16	22.6%
2008.1	132	19,098	1,717	4,464	1.084	4,837	253.29	-5.2%	2,817	17.6%	89.91	-19.4%		
2008.2	126	16,151	1,446	5,342	1.084	5,788	358.39	5.2%	4,003	35.9%	89.53	-22.5%	301.45	-1.2%
2009.1	120	13,978	999	4,417	1.105	4,882	349.23	37.9%	4,886	73.4%	71.47	-20.5%		
2009.2	114	13,536	1,178	4,467	1.105	4,937	364.72	1.8%	4,191	4.7%	87.03	-2.8%	356.85	18.4%
2010.1	108	12,104	1,232	3,370	1.102	3,713	306.76	-12.2%	3,014	-38.3%	101.78	42.4%		
2010.2	102	11,946	2,384	6,243	1.102	6,878	575.76	57.9%	2,885	-31.2%	199.57	129.3%	440.38	23.4%
2011.1	96	10,949	1,835	3,439	1.095	3,764	343.73	12.1%	2,051	-31.9%	167.57	64.6%		
2011.2	90	10,787	2,129	4,570	1.095	5,002	463.69	-19.5%	2,349	-18.6%	197.39	-1.1%	403.26	-8.4%
2012.1	84	10,249	1,568	2,662	1.091	2,905	283.46	-17.5%	1,853	-9.7%	152.97	-8.7%		
2012.2	78	10,167	2,106	5,394	1.091	5,886	578.94	24.9%	2,794	18.9%	207.19	5.0%	430.60	6.8%
2013.1	72	9,851	1,585	4,648	1.099	5,111	518.82	83.0%	3,225	74.0%	160.89	5.2%		
2013.2	66	10,249	1,871	4,670	1.099	5,134	500.95	-13.5%	2,745	-1.8%	182.52	-11.9%	509.71	18.4%
2014.1	60	10,290	1,314	3,320	1.093	3,629	352.70	-32.0%	2,762	-14.3%	127.69	-20.6%		
2014.2	54	12,059	1,640	6,243	1.093	6,824	565.89	13.0%	4,162	51.6%	135.96	-25.5%	467.73	-8.2%
2015.1	48	12,209	1,267	3,780	1.103	4,169	341.45	-3.2%	3,291	19.1%	103.76	-18.7%		
2015.2	42	12,244	1,545	5,576	1.103	6,150	502.30	-11.2%	3,981	-4.3%	126.16	-7.2%	421.99	-9.8%
2016.1	36	11,561	1,214	3,953	1.085	4,289	370.97	8.6%	3,533	7.4%	105.01	1.2%		
2016.2	30	11,115	1,742	6,487	1.085	7,037	633.13	26.0%	4,040	1.5%	156.70	24.2%	499.48	18.4%
2017.1	24	10,582	1,231	4,284	1.092	4,676	441.90	19.1%	3,798	7.5%	116.35	10.8%		
2017.2	18	10,716	1,150	4,726	1.092	5,158	481.34	-24.0%	4,485	11.0%	107.32	-31.5%	461.74	-7.6%
2018.1	12	10,335	937	4,652	1.101	5,120	495.41	12.1%	5,463	43.8%	90.69	-22.1%		
2018.2	6	10,674	1,029	4,857	1.101	5,346	500.84	4.1%	5,197	15.9%	96.38	-10.2%	498.17	7.9%
Total		721,667	78,583	197,349		216,043								



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

Loss Cost Summary
Data as of 12/31/18

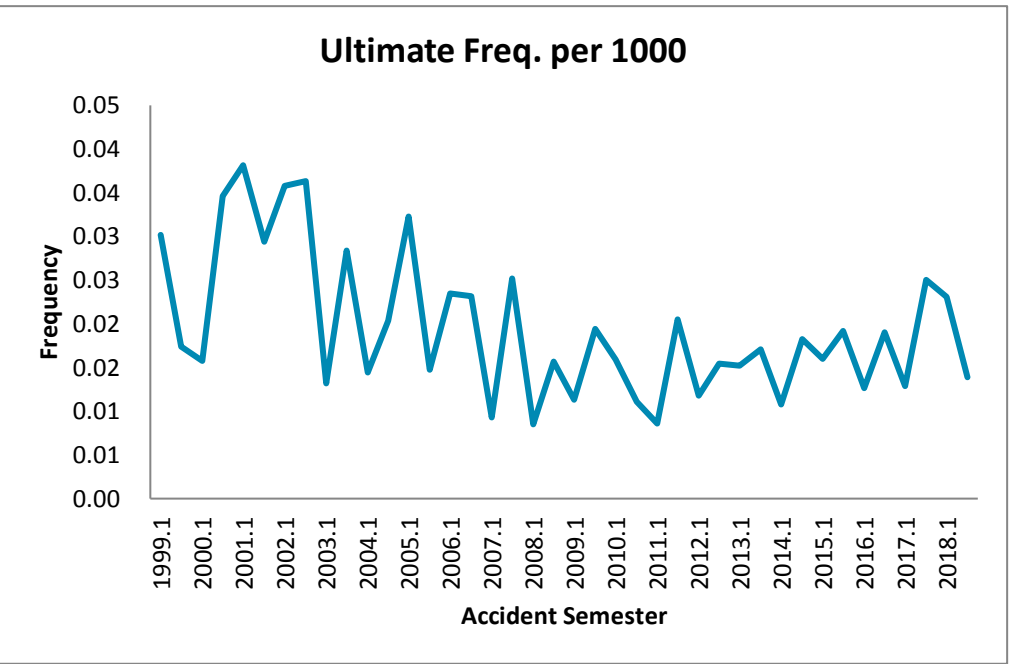
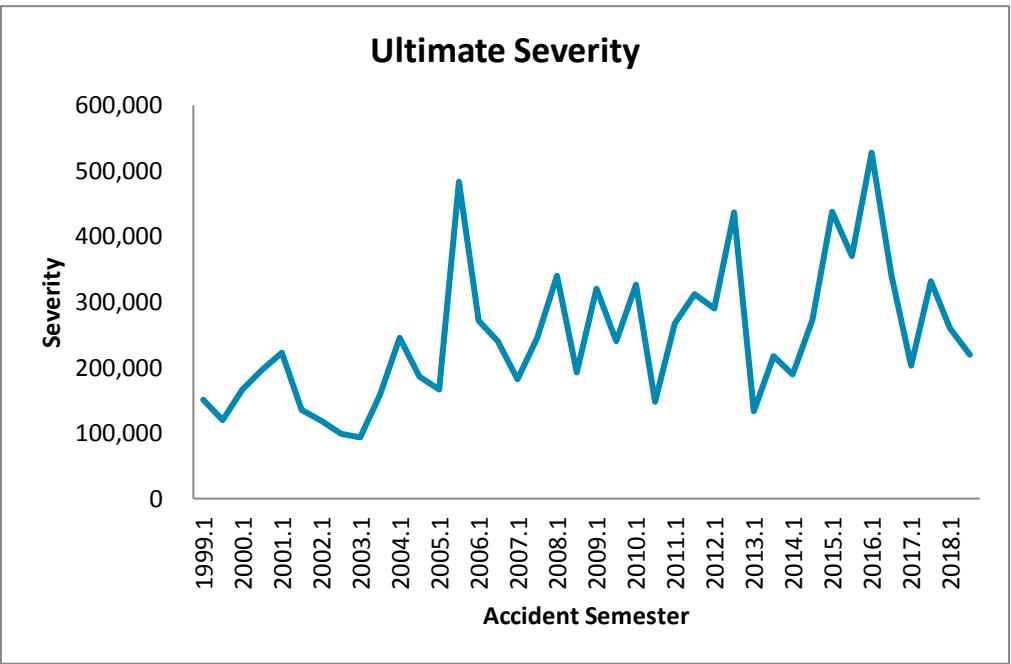
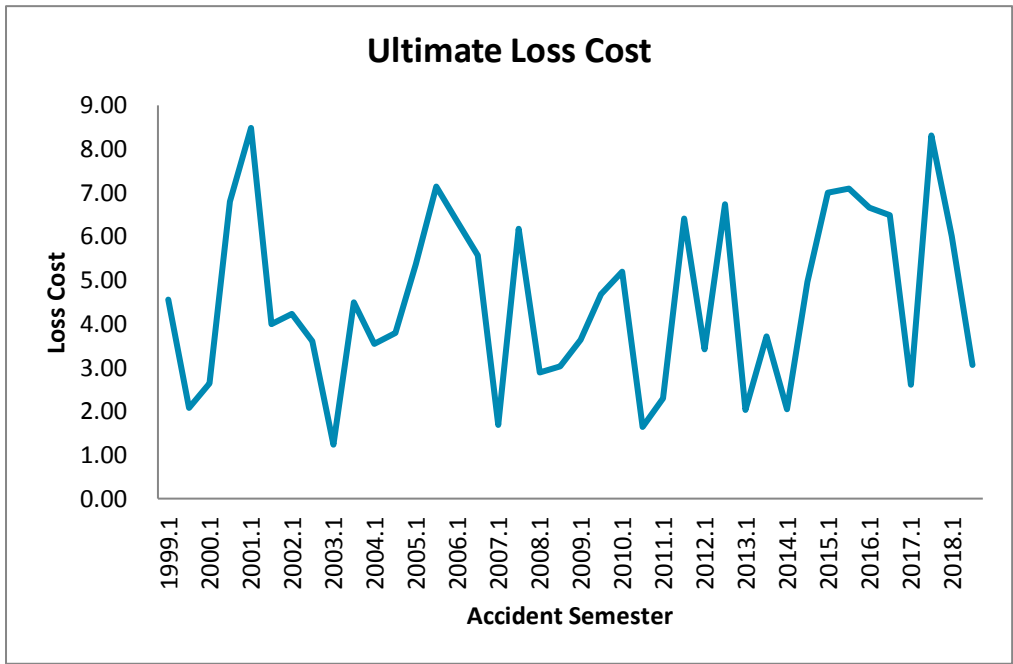
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	23,811	224	392	1.112	436	18.29		1,945		9.41			
1999.2	234	22,105	221	344	1.112	382	17.28		1,729		10.00		17.81	
2000.1	228	21,711	182	292	1.101	321	14.80	-19.1%	1,765	-9.2%	8.38	-10.9%		
2000.2	222	20,521	311	711	1.101	783	38.15	120.7%	2,517	45.6%	15.15	51.6%	26.14	46.8%
2001.1	216	19,513	175	387	1.076	416	21.33	44.2%	2,378	34.8%	8.97	7.0%		
2001.2	210	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	204	17,164	134	345	1.089	376	21.88	2.6%	2,803	17.9%	7.81	-12.9%		
2002.2	198	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	192	15,427	123	318	1.093	348	22.53	2.9%	2,825	0.8%	7.97	2.1%		
2003.2	186	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	180	14,258	111	309	1.103	341	23.91	6.1%	3,071	8.7%	7.79	-2.4%		
2004.2	174	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	168	14,848	110	350	1.097	384	25.84	8.1%	3,488	13.6%	7.41	-4.8%		
2005.2	162	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	156	11,792	96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%		
2006.2	150	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	144	11,142	104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%		
2007.2	138	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	132	10,398	59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%		
2008.2	126	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	120	9,642	35	112	1.105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%		
2009.2	114	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	108	9,750	36	206	1.102	227	23.32	81.9%	6,317	78.8%	3.69	1.7%		
2010.2	102	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	96	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%		
2011.2	90	9,482	84	349	1.095	382	40.28	-15.3%	4,547	30.2%	8.86	-35.0%	30.96	-12.6%
2012.1	84	9,469	34	184	1.091	201	21.19	-2.8%	5,888	31.3%	3.60	-26.0%		
2012.2	78	9,183	170	678	1.091	740	80.60	100.1%	4,344	-4.5%	18.56	109.5%	50.44	63.0%
2013.1	72	9,104	69	319	1.099	351	38.51	81.7%	5,069	-13.9%	7.60	111.1%		
2013.2	66	8,724	84	328	1.099	360	41.30	-48.8%	4,279	-1.5%	9.65	-48.0%	39.88	-20.9%
2014.1	60	8,766	45	260	1.093	284	32.44	-15.8%	6,305	24.4%	5.15	-32.3%		
2014.2	54	8,612	138	593	1.093	649	75.31	82.4%	4,689	9.6%	16.06	66.4%	53.69	34.6%
2015.1	48	8,717	55	255	1.103	281	32.26	-0.5%	5,102	-19.1%	6.32	22.9%		
2015.2	42	8,614	131	532	1.103	587	68.15	-9.5%	4,471	-4.6%	15.24	-5.1%	50.10	-6.7%
2016.1	36	8,882	71	443	1.085	481	54.16	67.9%	6,752	32.4%	8.02	26.8%		
2016.2	30	8,953	139	622	1.085	675	75.41	10.7%	4,840	8.3%	15.58	2.2%	64.83	29.4%
2017.1	24	9,329	71	374	1.092	408	43.77	-19.2%	5,737	-15.0%	7.63	-4.9%		
2017.2	18	9,803	129	673	1.092	734	74.89	-0.7%	5,671	17.2%	13.21	-15.2%	59.71	-7.9%
2018.1	12	10,823	70	498	1.101	548	50.65	15.7%	7,832	36.5%	6.47	-15.2%		
2018.2	6	10,691	108	618	1.101	680	63.63	-15.0%	6,324	11.5%	10.06	-23.8%	57.10	-4.4%
Total		499,638	4,659	15,452		16,911								



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

Loss Cost Summary
Data as of 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240	728,791	22	2,986	1.112	3,320	4.56		150,906		0.03			
1999.2	234	747,823	13	1,396	1.112	1,553	2.08		119,445		0.02		3.30	
2000.1	228	760,126	12	1,818	1.101	2,001	2.63	-42.2%	166,787	10.5%	0.02	-47.7%		
2000.2	222	780,168	27	4,818	1.101	5,305	6.80	227.5%	196,471	64.5%	0.03	99.1%	4.74	43.7%
2001.1	216	786,424	30	6,200	1.076	6,672	8.48	222.2%	222,387	33.3%	0.04	141.6%		
2001.2	210	816,118	24	3,025	1.076	3,255	3.99	-41.3%	135,624	-31.0%	0.03	-15.0%	6.19	30.6%
2002.1	204	811,213	29	3,150	1.089	3,431	4.23	-50.1%	118,302	-46.8%	0.04	-6.3%		
2002.2	198	846,295	31	2,797	1.089	3,046	3.60	-9.8%	98,990	-27.0%	0.04	23.6%	3.91	-36.9%
2003.1	192	756,040	10	854	1.093	933	1.23	-70.8%	93,369	-21.1%	0.01	-63.0%		
2003.2	186	775,095	22	3,186	1.093	3,482	4.49	24.8%	158,431	60.0%	0.03	-22.0%	2.88	-26.2%
2004.1	180	761,569	11	2,441	1.103	2,692	3.54	186.5%	244,958	162.4%	0.01	9.2%		
2004.2	174	786,351	16	2,697	1.103	2,975	3.78	-15.8%	186,100	17.5%	0.02	-28.3%	3.66	27.0%
2005.1	168	774,687	25	3,786	1.097	4,155	5.36	51.7%	166,328	-32.1%	0.03	123.4%		
2005.2	162	811,810	12	5,284	1.097	5,798	7.14	88.8%	483,605	159.9%	0.01	-27.4%	6.27	71.4%
2006.1	156	809,744	19	4,747	1.087	5,157	6.37	18.8%	271,665	63.3%	0.02	-27.3%		
2006.2	150	855,045	20	4,383	1.087	4,762	5.57	-22.0%	240,638	-50.2%	0.02	56.7%	5.96	-5.0%
2007.1	144	852,944	8	1,326	1.089	1,444	1.69	-73.4%	182,362	-32.9%	0.01	-60.4%		
2007.2	138	899,626	23	5,102	1.089	5,555	6.18	10.9%	245,556	2.0%	0.03	8.7%	3.99	-33.0%
2008.1	132	1,038,913	9	2,767	1.084	2,998	2.89	70.5%	339,606	86.2%	0.01	-8.4%		
2008.2	126	1,084,284	17	3,021	1.084	3,274	3.02	-51.1%	192,369	-21.7%	0.02	-37.6%	2.95	-26.0%
2009.1	120	1,067,335	12	3,506	1.105	3,874	3.63	25.8%	319,874	-5.8%	0.01	33.5%		
2009.2	114	1,106,401	21	4,678	1.105	5,170	4.67	54.8%	240,487	25.0%	0.02	23.8%	4.16	40.8%
2010.1	108	1,089,430	17	5,130	1.102	5,651	5.19	42.9%	326,302	2.0%	0.02	40.1%		
2010.2	102	1,137,652	13	1,686	1.102	1,857	1.63	-65.1%	147,284	-38.8%	0.01	-42.9%	3.37	-19.0%
2011.1	96	1,118,919	10	2,349	1.095	2,571	2.30	-55.7%	266,866	-18.2%	0.01	-45.8%		
2011.2	90	1,168,797	24	6,852	1.095	7,499	6.42	293.0%	312,409	112.1%	0.02	85.3%	4.40	30.6%
2012.1	84	1,161,585	14	3,644	1.091	3,976	3.42	48.9%	289,868	8.6%	0.01	37.1%		
2012.2	78	1,211,406	19	7,472	1.091	8,153	6.73	4.9%	436,355	39.7%	0.02	-24.9%	5.11	16.1%
2013.1	72	1,201,137	18	2,212	1.099	2,432	2.02	-40.9%	133,178	-54.1%	0.02	28.7%		
2013.2	66	1,259,945	22	4,251	1.099	4,674	3.71	-44.9%	216,930	-50.3%	0.02	10.9%	2.89	-43.5%
2014.1	60	1,245,990	13	2,332	1.093	2,549	2.05	1.0%	189,743	42.5%	0.01	-29.1%		
2014.2	54	1,305,325	24	5,930	1.093	6,482	4.97	33.9%	272,021	25.4%	0.02	6.7%	3.54	22.6%
2015.1	48	1,286,374	21	8,173	1.103	9,014	7.01	242.5%	437,397	130.5%	0.02	48.6%		
2015.2	42	1,329,778	25	8,546	1.103	9,425	7.09	42.7%	369,950	36.0%	0.02	4.9%	7.05	99.1%
2016.1	36	1,304,089	16	7,999	1.085	8,678	6.65	-5.0%	527,763	20.7%	0.01	-21.3%		
2016.2	30	1,334,274	25	7,977	1.085	8,655	6.49	-8.5%	341,250	-7.8%	0.02	-0.8%	6.57	-6.8%
2017.1	24	1,302,839	17	3,119	1.092	3,405	2.61	-60.7%	202,435	-61.6%	0.01	2.4%		
2017.2	18	1,345,045	34	10,244	1.092	11,181	8.31	28.2%	331,692	-2.8%	0.03	31.9%	5.51	-16.1%
2018.1	12	1,324,079	31	7,213	1.101	7,939	6.00	129.4%	259,984	28.4%	0.02	78.7%		
2018.2	6	1,370,683	19	3,808	1.101	4,192	3.06	-63.2%	219,867	-33.7%	0.01	-44.5%	4.50	-18.3%
Total		41,154,148	774	172,904		189,186								



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 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	255,581	255,581	255,581	255,581	255,581	(1)
1999.2	234	288,701	288,701	288,701	288,701	288,703	(1)
2000.1	228	264,479	264,479	264,479	264,479	264,479	0
2000.2	222	300,773	300,773	300,773	300,773	300,774	(1)
2001.1	216	277,829	277,748	277,829	277,829	277,835	(7)
2001.2	210	325,937	325,937	325,936	325,936	325,845	91
2002.1	204	302,899	302,899	302,902	302,902	302,815	87
2002.2	198	332,226	332,226	332,229	332,229	332,106	124
2003.1	192	283,943	282,861	283,949	283,949	283,634	315
2003.2	186	291,973	290,819	291,856	291,856	291,952	(96)
2004.1	180	245,327	244,905	245,249	245,249	245,231	18
2004.2	174	232,694	232,342	232,623	232,623	232,649	(26)
2005.1	168	187,924	187,047	187,912	187,912	188,061	(149)
2005.2	162	218,976	217,353	219,023	219,023	218,724	299
2006.1	156	192,653	192,420	192,807	192,807	192,646	161
2006.2	150	250,860	249,185	250,910	250,910	251,883	(973)
2007.1	144	200,177	197,577	200,287	200,287	200,799	(512)
2007.2	138	254,704	252,451	255,427	255,427	256,493	(1,067)
2008.1	132	229,601	225,477	230,927	230,927	231,002	(75)
2008.2	126	262,872	257,383	264,640	264,640	264,270	370
2009.1	120	210,801	207,820	212,825	212,825	212,233	592
2009.2	114	263,894	257,711	266,594	266,594	267,703	(1,109)
2010.1	108	192,525	184,662	195,041	195,041	196,339	(1,299)
2010.2	102	271,231	257,765	274,982	274,982	276,993	(2,011)
2011.1	96	221,235	206,812	224,799	224,799	225,455	(656)
2011.2	90	287,958	266,201	293,557	293,557	297,623	(4,066)
2012.1	84	271,547	241,809	278,079	278,079	284,217	(6,138)
2012.2	78	324,603	276,179	333,430	333,430	338,051	(4,621)
2013.1	72	289,426	232,707	301,770	301,770	309,424	(7,654)
2013.2	66	359,271	280,463	380,758	380,758	391,236	(10,478)
2014.1	60	305,972	221,806	330,317	330,317	343,332	(13,015)
2014.2	54	408,096	264,545	453,513	453,513	474,324	(20,812)
2015.1	48	346,601	194,459	400,804	400,804	422,471	(21,667)
2015.2	42	416,011	215,852	507,313	507,313	542,011	(34,698)
2016.1	36	335,497	147,901	437,758	437,758	464,569	(26,811)
2016.2	30	385,835	137,566	552,592	552,592	576,526	(23,934)
2017.1	24	302,938	76,041	494,836	494,836	508,708	(13,872)
2017.2	18	306,586	51,687	573,792	573,792	588,843	(15,051)
2018.1	12	242,062	21,880	516,977	516,977	534,103	(17,126)
2018.2	6	199,716	4,524	576,819	576,819		
Total		11,141,934	8,926,553	12,810,592	12,810,592	12,459,642	(225,869)

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 12/31/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	56,629	56,629	56,629	56,629	56,629	0
1999.2	234	63,531	63,531	63,531	63,531	63,531	0
2000.1	228	66,255	66,255	66,255	66,255	66,256	(1)
2000.2	222	75,030	75,030	75,030	75,030	75,030	0
2001.1	216	66,286	66,286	66,286	66,286	66,287	(0)
2001.2	210	80,351	80,351	80,351	80,351	80,351	0
2002.1	204	83,271	83,271	83,271	83,271	83,271	0
2002.2	198	84,764	84,764	84,764	84,764	84,764	0
2003.1	192	79,853	79,821	79,853	79,853	79,853	0
2003.2	186	78,184	78,184	78,184	78,184	78,187	(3)
2004.1	180	73,248	73,248	73,248	73,248	73,248	0
2004.2	174	84,640	84,640	84,640	84,640	84,640	0
2005.1	168	83,063	83,060	83,063	83,063	83,060	4
2005.2	162	99,753	99,750	99,753	99,753	99,753	0
2006.1	156	98,202	98,202	98,202	98,202	98,202	0
2006.2	150	130,623	130,611	130,623	130,623	130,622	1
2007.1	144	126,380	126,379	126,380	126,380	126,381	(0)
2007.2	138	150,273	150,273	150,273	150,273	150,276	(3)
2008.1	132	141,017	141,017	141,017	141,017	141,017	(0)
2008.2	126	156,630	156,630	156,630	156,630	156,631	(1)
2009.1	120	140,593	140,593	140,593	140,593	140,594	(1)
2009.2	114	158,911	158,906	158,911	158,911	158,907	4
2010.1	108	132,575	132,575	132,575	132,575	132,578	(3)
2010.2	102	162,974	162,952	162,974	162,974	162,964	10
2011.1	96	163,557	163,553	163,557	163,557	163,546	11
2011.2	90	160,405	160,401	160,405	160,405	160,402	2
2012.1	84	150,265	150,260	150,265	150,265	150,262	3
2012.2	78	190,250	190,245	190,250	190,250	190,275	(25)
2013.1	72	167,943	167,849	167,986	167,986	167,742	244
2013.2	66	205,319	204,863	205,437	205,437	205,614	(176)
2014.1	60	184,022	183,951	184,092	184,092	183,992	100
2014.2	54	211,659	211,283	211,705	211,705	211,609	96
2015.1	48	195,808	195,174	195,782	195,782	196,165	(384)
2015.2	42	212,473	212,128	212,531	212,531	212,439	91
2016.1	36	180,218	179,577	180,234	180,234	180,145	89
2016.2	30	210,569	209,316	210,754	210,754	211,379	(625)
2017.1	24	204,970	200,673	205,860	205,860	207,615	(1,755)
2017.2	18	217,000	208,958	220,915	220,915	223,943	(3,028)
2018.1	12	211,778	191,136	224,769	224,769	226,915	(2,146)
2018.2	6	162,070	64,748	212,061	212,061		
Total		5,501,344	5,367,075	5,569,642	5,569,642	5,365,074	(7,493)

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 12/31/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	25,341	25,341	25,341	25,341	25,341	0
1999.2	234	30,430	30,223	30,430	30,430	30,427	3
2000.1	228	27,982	27,982	27,982	27,982	27,982	0
2000.2	222	34,493	34,493	34,493	34,493	34,493	0
2001.1	216	29,252	28,675	29,252	29,252	29,252	0
2001.2	210	35,544	35,544	35,544	35,544	35,544	0
2002.1	204	34,029	33,057	34,029	34,029	34,029	0
2002.2	198	36,695	36,695	36,695	36,695	36,695	0
2003.1	192	28,761	28,761	28,761	28,761	28,761	0
2003.2	186	30,707	30,707	30,707	30,707	30,719	(11)
2004.1	180	25,600	25,600	25,610	25,610	25,613	(3)
2004.2	174	32,014	31,407	32,032	32,032	32,031	1
2005.1	168	29,202	29,201	29,218	29,218	29,217	1
2005.2	162	36,358	36,041	36,378	36,378	36,209	169
2006.1	156	27,902	27,897	27,912	27,912	27,910	2
2006.2	150	36,407	36,111	36,432	36,432	36,377	55
2007.1	144	30,840	30,836	30,859	30,859	30,863	(4)
2007.2	138	41,205	41,184	41,263	41,263	40,895	368
2008.1	132	32,996	32,985	33,097	33,097	33,052	45
2008.2	126	45,105	44,406	45,266	45,266	45,241	25
2009.1	120	35,896	35,818	36,047	36,047	35,990	57
2009.2	114	43,694	43,600	43,862	43,862	43,862	(0)
2010.1	108	34,453	34,445	34,543	34,543	34,526	17
2010.2	102	43,874	43,119	44,014	44,014	44,023	(9)
2011.1	96	35,896	35,894	36,036	36,036	36,067	(31)
2011.2	90	44,857	44,464	45,079	45,079	45,025	55
2012.1	84	39,938	39,161	40,121	40,121	40,176	(56)
2012.2	78	51,606	49,211	51,899	51,899	51,744	155
2013.1	72	41,603	39,949	41,722	41,722	41,459	262
2013.2	66	52,640	49,608	52,690	52,690	52,631	59
2014.1	60	41,979	41,390	42,066	42,066	42,038	28
2014.2	54	55,733	53,383	55,967	55,967	55,857	110
2015.1	48	50,688	49,346	51,008	51,008	50,951	57
2015.2	42	69,774	62,557	70,418	70,418	70,359	59
2016.1	36	54,208	52,975	54,882	54,882	54,791	90
2016.2	30	71,617	67,836	72,511	72,511	72,815	(303)
2017.1	24	70,536	59,434	70,039	70,039	69,056	983
2017.2	18	75,596	59,063	78,992	78,992	78,839	153
2018.1	12	77,239	46,341	84,615	84,615	83,837	777
2018.2	6	80,885	16,886	82,252	82,252		
Total		1,723,574	1,571,627	1,740,062	1,740,062	1,654,698	3,111

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	57,080	57,080	57,080	57,080	57,080	0
1999.2	234	68,943	68,943	68,943	68,943	68,943	0
2000.1	228	69,654	69,654	69,654	69,654	69,656	(2)
2000.2	222	83,232	83,232	83,232	83,232	83,232	0
2001.1	216	72,563	72,563	72,563	72,563	72,563	(0)
2001.2	210	90,919	90,919	90,919	90,919	90,918	2
2002.1	204	96,027	96,027	96,024	96,024	96,026	(3)
2002.2	198	96,339	96,339	96,332	96,332	96,332	0
2003.1	192	94,914	94,912	94,906	94,906	94,908	(2)
2003.2	186	87,404	87,396	87,395	87,395	87,396	(1)
2004.1	180	88,277	88,277	88,264	88,264	88,263	1
2004.2	174	97,194	97,194	97,177	97,177	97,173	3
2005.1	168	98,082	98,078	98,058	98,058	98,052	6
2005.2	162	118,377	118,372	118,347	118,347	118,342	5
2006.1	156	120,851	120,851	120,816	120,816	120,817	(1)
2006.2	150	166,740	166,738	166,685	166,685	166,682	3
2007.1	144	166,265	166,257	166,210	166,210	166,204	6
2007.2	138	187,948	187,931	187,881	187,881	187,891	(10)
2008.1	132	181,641	181,639	181,566	181,566	181,571	(5)
2008.2	126	195,157	195,151	195,077	195,077	195,072	5
2009.1	120	170,122	170,113	170,052	170,052	170,057	(5)
2009.2	114	188,227	188,229	188,150	188,150	188,149	1
2010.1	108	144,639	144,622	144,579	144,579	144,586	(7)
2010.2	102	176,344	176,327	176,271	176,271	176,267	5
2011.1	96	184,272	184,268	184,197	184,197	184,186	11
2011.2	90	170,489	170,460	170,374	170,374	170,316	58
2012.1	84	162,462	162,396	162,328	162,328	162,268	60
2012.2	78	206,838	206,801	206,658	206,658	206,634	23
2013.1	72	182,745	182,670	182,546	182,546	182,467	79
2013.2	66	228,052	227,942	227,769	227,769	227,666	103
2014.1	60	203,656	203,604	203,376	203,376	203,361	15
2014.2	54	237,936	237,785	237,587	237,587	237,560	27
2015.1	48	217,433	217,304	217,093	217,093	216,967	126
2015.2	42	232,805	232,501	232,366	232,366	232,232	134
2016.1	36	201,777	201,543	201,271	201,271	200,855	417
2016.2	30	252,013	251,557	250,838	250,838	249,480	1,358
2017.1	24	240,900	239,538	235,852	235,852	232,771	3,080
2017.2	18	272,119	267,996	256,974	256,974	257,203	(229)
2018.1	12	294,181	279,747	246,518	246,518	245,165	1,353
2018.2	6	405,107	250,211	246,704	246,704		
Total		6,609,725	6,433,168	6,378,633	6,378,633	6,125,313	6,616

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	30,951	30,951	30,951	30,951	30,951	0
1999.2	234	40,577	40,577	40,577	40,577	40,577	0
2000.1	228	33,092	33,092	33,092	33,092	33,092	0
2000.2	222	59,617	59,617	59,617	59,617	59,617	0
2001.1	216	35,511	35,446	35,511	35,511	35,511	0
2001.2	210	60,889	60,889	60,889	60,889	60,889	0
2002.1	204	39,958	39,958	39,958	39,958	39,958	(0)
2002.2	198	54,246	54,246	54,246	54,246	54,246	0
2003.1	192	44,063	44,063	44,063	44,063	44,062	1
2003.2	186	63,967	63,967	63,967	63,967	63,965	2
2004.1	180	41,137	41,137	41,136	41,136	41,132	4
2004.2	174	84,072	84,072	84,065	84,065	84,062	3
2005.1	168	77,572	77,572	77,565	77,565	77,562	3
2005.2	162	76,094	76,089	76,087	76,087	76,085	2
2006.1	156	58,706	58,706	58,700	58,700	58,698	2
2006.2	150	98,467	98,467	98,454	98,454	98,451	3
2007.1	144	88,135	88,133	88,123	88,123	88,117	6
2007.2	138	145,964	145,961	145,941	145,941	145,929	12
2008.1	132	80,135	80,135	80,119	80,119	80,111	8
2008.2	126	132,073	132,072	132,039	132,039	132,030	9
2009.1	120	77,144	77,138	77,120	77,120	77,117	4
2009.2	114	150,046	150,040	149,998	149,998	149,985	12
2010.1	108	73,636	73,633	73,609	73,609	73,598	11
2010.2	102	295,816	295,790	295,685	295,685	295,656	29
2011.1	96	72,847	72,847	72,814	72,814	72,804	10
2011.2	90	139,808	139,807	139,738	139,738	139,720	18
2012.1	84	77,506	77,500	77,465	77,465	77,451	14
2012.2	78	272,108	272,103	271,942	271,942	271,892	50
2013.1	72	125,793	125,787	125,730	125,730	125,700	31
2013.2	66	216,993	216,961	216,860	216,860	216,802	58
2014.1	60	83,189	83,166	83,135	83,135	83,106	29
2014.2	54	314,773	314,693	314,547	314,547	314,527	19
2015.1	48	107,720	107,538	107,635	107,635	107,621	15
2015.2	42	302,372	302,205	302,147	302,147	302,038	109
2016.1	36	174,270	174,180	174,147	174,147	174,058	89
2016.2	30	381,698	381,459	381,352	381,352	381,094	259
2017.1	24	136,377	135,942	136,418	136,418	136,717	(299)
2017.2	18	240,293	238,721	240,785	240,785	241,886	(1,101)
2018.1	12	129,528	125,814	129,830	129,830	133,027	(3,197)
2018.2	6	250,531	190,388	254,088	254,088		
Total		4,967,672	4,900,859	4,970,144	4,970,144	4,719,841	(3,785)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	11,183	11,183	11,183	11,183	11,183	0
1999.2	234	11,246	11,246	11,246	11,246	11,246	0
2000.1	228	11,254	11,254	11,254	11,254	11,254	0
2000.2	222	14,273	14,273	14,273	14,273	14,273	0
2001.1	216	13,676	13,611	13,676	13,676	13,676	0
2001.2	210	16,838	16,838	16,838	16,838	16,838	0
2002.1	204	14,242	14,242	14,242	14,242	14,242	0
2002.2	198	18,713	18,713	18,713	18,713	18,713	0
2003.1	192	18,174	18,174	18,174	18,174	18,174	(0)
2003.2	186	19,575	19,575	19,575	19,575	19,575	0
2004.1	180	16,891	16,891	16,891	16,891	16,891	0
2004.2	174	17,890	17,890	17,890	17,890	17,890	0
2005.1	168	16,794	16,794	16,794	16,794	16,794	0
2005.2	162	20,569	20,568	20,569	20,569	20,569	(0)
2006.1	156	20,503	20,503	20,503	20,503	20,503	0
2006.2	150	26,796	26,796	26,796	26,796	26,796	0
2007.1	144	25,651	25,651	25,651	25,651	25,651	0
2007.2	138	29,994	29,992	29,994	29,994	29,996	(2)
2008.1	132	27,749	27,749	27,749	27,749	27,750	(1)
2008.2	126	32,549	32,549	32,549	32,549	32,554	(5)
2009.1	120	25,143	25,138	25,143	25,143	25,140	3
2009.2	114	27,673	27,667	27,671	27,671	27,670	0
2010.1	108	21,259	21,256	21,255	21,255	21,253	3
2010.2	102	24,129	24,129	24,122	24,122	24,119	2
2011.1	96	18,951	18,951	18,944	18,944	18,938	6
2011.2	90	21,073	21,072	21,060	21,060	21,060	(0)
2012.1	84	16,718	16,718	16,705	16,705	16,705	0
2012.2	78	22,801	22,801	22,782	22,782	22,796	(14)
2013.1	72	20,537	20,533	20,530	20,530	20,523	7
2013.2	66	25,536	25,536	25,517	25,517	25,513	5
2014.1	60	23,358	23,358	23,327	23,327	23,327	1
2014.2	54	29,981	29,934	29,929	29,929	29,932	(3)
2015.1	48	34,730	34,643	34,665	34,665	34,686	(21)
2015.2	42	45,105	45,048	45,035	45,035	45,062	(27)
2016.1	36	41,523	41,523	41,469	41,469	41,468	1
2016.2	30	48,746	48,645	48,622	48,622	48,693	(71)
2017.1	24	49,248	49,098	49,107	49,107	49,072	36
2017.2	18	62,369	61,929	61,974	61,974	61,897	76
2018.1	12	49,873	48,642	48,990	48,990	49,901	(911)
2018.2	6	61,416	44,591	57,539	57,539		
Total		1,054,731	1,035,704	1,048,945	1,048,945	992,322	(916)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	4,602	4,602	4,602	4,602	4,602	0
1999.2	234	5,718	5,718	5,718	5,718	5,718	0
2000.1	228	5,305	5,305	5,305	5,305	5,305	0
2000.2	222	7,429	7,429	7,429	7,429	7,429	0
2001.1	216	4,381	4,381	4,381	4,381	4,381	0
2001.2	210	6,228	6,228	6,228	6,228	6,228	0
2002.1	204	5,692	5,692	5,692	5,692	5,692	0
2002.2	198	5,521	5,521	5,521	5,521	5,521	0
2003.1	192	4,777	4,777	4,777	4,777	4,777	(0)
2003.2	186	5,395	5,395	5,395	5,395	5,395	0
2004.1	180	4,521	4,521	4,521	4,521	4,521	0
2004.2	174	5,898	5,898	5,898	5,898	5,898	0
2005.1	168	5,296	5,296	5,296	5,296	5,297	(1)
2005.2	162	4,725	4,725	4,725	4,725	4,725	0
2006.1	156	3,941	3,941	3,941	3,941	3,941	0
2006.2	150	5,100	5,100	5,100	5,100	5,100	0
2007.1	144	4,747	4,747	4,747	4,747	4,747	0
2007.2	138	6,506	6,506	6,506	6,506	6,506	0
2008.1	132	4,464	4,464	4,464	4,464	4,464	0
2008.2	126	5,342	5,342	5,342	5,342	5,342	(1)
2009.1	120	4,417	4,415	4,417	4,417	4,416	2
2009.2	114	4,467	4,467	4,467	4,467	4,468	(1)
2010.1	108	3,370	3,370	3,370	3,370	3,370	0
2010.2	102	6,243	6,243	6,243	6,243	6,243	(0)
2011.1	96	3,439	3,437	3,439	3,439	3,440	(1)
2011.2	90	4,571	4,571	4,570	4,570	4,568	2
2012.1	84	2,664	2,664	2,662	2,662	2,660	3
2012.2	78	5,400	5,400	5,394	5,394	5,391	3
2013.1	72	4,656	4,656	4,648	4,648	4,653	(4)
2013.2	66	4,671	4,671	4,670	4,670	4,666	4
2014.1	60	3,323	3,321	3,320	3,320	3,318	2
2014.2	54	6,244	6,242	6,243	6,243	6,233	10
2015.1	48	3,785	3,785	3,780	3,780	3,772	8
2015.2	42	5,582	5,571	5,576	5,576	5,573	3
2016.1	36	3,948	3,948	3,953	3,953	3,940	13
2016.2	30	6,473	6,460	6,487	6,487	6,491	(4)
2017.1	24	4,265	4,250	4,284	4,284	4,317	(33)
2017.2	18	4,799	4,656	4,726	4,726	4,764	(39)
2018.1	12	4,996	4,574	4,652	4,652	4,236	415
2018.2	6	6,078	3,888	4,857	4,857		
Total		198,982	196,181	197,349	197,349	192,112	380

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	392	392	392	392	392	0
1999.2	234	344	344	344	344	344	0
2000.1	228	292	292	292	292	292	0
2000.2	222	711	711	711	711	711	0
2001.1	216	387	387	387	387	387	0
2001.2	210	578	578	578	578	578	0
2002.1	204	345	345	345	345	345	0
2002.2	198	418	418	418	418	418	0
2003.1	192	318	318	318	318	318	0
2003.2	186	489	489	489	489	489	0
2004.1	180	309	309	309	309	309	0
2004.2	174	298	298	298	298	298	0
2005.1	168	350	350	350	350	350	0
2005.2	162	347	347	347	347	347	0
2006.1	156	205	205	205	205	205	0
2006.2	150	419	419	419	419	419	0
2007.1	144	330	330	330	330	330	0
2007.2	138	377	377	377	377	377	0
2008.1	132	200	200	200	200	200	0
2008.2	126	279	279	279	279	279	0
2009.1	120	112	112	112	112	112	0
2009.2	114	409	409	409	409	409	(0)
2010.1	108	206	206	206	206	206	0
2010.2	102	419	419	419	419	419	0
2011.1	96	193	193	193	193	193	0
2011.2	90	349	349	349	349	349	0
2012.1	84	184	184	184	184	183	1
2012.2	78	678	678	678	678	678	0
2013.1	72	319	319	319	319	319	0
2013.2	66	327	327	328	328	328	(1)
2014.1	60	260	260	260	260	260	0
2014.2	54	594	594	593	593	594	(0)
2015.1	48	255	255	255	255	255	0
2015.2	42	532	532	532	532	541	(8)
2016.1	36	444	442	443	443	440	3
2016.2	30	624	624	622	622	619	4
2017.1	24	376	369	374	374	376	(2)
2017.2	18	677	675	673	673	665	8
2018.1	12	515	509	498	498	526	(28)
2018.2	6	686	483	618	618		
Total		15,545	15,324	15,452	15,452	14,857	(23)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1999.1	240	2,986	2,986	2,986	2,986	2,986	0
1999.2	234	1,396	1,396	1,396	1,396	1,396	0
2000.1	228	1,818	1,818	1,818	1,818	1,818	0
2000.2	222	4,818	4,818	4,818	4,818	4,818	0
2001.1	216	6,200	6,200	6,200	6,200	6,200	0
2001.2	210	3,025	3,025	3,025	3,025	3,025	0
2002.1	204	3,150	3,150	3,150	3,150	3,149	1
2002.2	198	2,797	2,797	2,797	2,797	2,797	0
2003.1	192	854	760	854	854	853	0
2003.2	186	3,186	2,967	3,186	3,186	3,174	13
2004.1	180	2,441	2,441	2,441	2,441	2,451	(10)
2004.2	174	2,697	2,618	2,697	2,697	2,697	0
2005.1	168	3,786	3,786	3,786	3,786	3,786	0
2005.2	162	5,284	5,284	5,284	5,284	5,319	(36)
2006.1	156	4,715	4,715	4,747	4,747	4,817	(71)
2006.2	150	4,300	3,770	4,383	4,383	4,385	(2)
2007.1	144	1,300	1,300	1,326	1,326	1,349	(24)
2007.2	138	5,050	4,371	5,102	5,102	4,999	103
2008.1	132	2,746	2,621	2,767	2,767	2,757	10
2008.2	126	3,012	2,999	3,021	3,021	3,003	19
2009.1	120	3,527	3,397	3,506	3,506	3,510	(5)
2009.2	114	4,709	4,671	4,678	4,678	5,178	(500)
2010.1	108	5,070	4,769	5,130	5,130	5,322	(192)
2010.2	102	1,645	834	1,686	1,686	1,621	65
2011.1	96	2,331	1,970	2,349	2,349	2,359	(9)
2011.2	90	6,783	3,367	6,852	6,852	6,746	105
2012.1	84	3,639	3,155	3,644	3,644	4,063	(419)
2012.2	78	7,518	3,641	7,472	7,472	6,995	476
2013.1	72	2,243	1,361	2,212	2,212	2,150	62
2013.2	66	4,340	1,541	4,251	4,251	4,360	(109)
2014.1	60	2,369	535	2,332	2,332	2,359	(27)
2014.2	54	5,913	2,857	5,930	5,930	5,845	85
2015.1	48	8,162	2,070	8,173	8,173	8,198	(25)
2015.2	42	8,208	1,312	8,546	8,546	9,539	(993)
2016.1	36	6,973	1,267	7,999	7,999	8,410	(412)
2016.2	30	5,950	1,348	7,977	7,977	9,852	(1,875)
2017.1	24	1,845	87	3,119	3,119	4,345	(1,226)
2017.2	18	4,983	55	10,244	10,244	11,324	(1,080)
2018.1	12	2,639	79	7,213	7,213	7,010	203
2018.2	6	511	7	3,808	3,808		
Total		154,920	102,145	172,904	172,904	174,967	(5,871)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	8,242	8,242	8,242	8,242	0
1999.2	234	8,727	8,727	8,727	8,727	0
2000.1	228	8,443	8,443	8,443	8,443	0
2000.2	222	8,860	8,860	8,860	8,860	0
2001.1	216	7,690	7,690	7,690	7,690	0
2001.2	210	8,394	8,394	8,394	8,394	0
2002.1	204	7,953	7,953	7,953	7,953	0
2002.2	198	7,981	7,981	7,981	7,981	0
2003.1	192	7,484	7,484	7,484	7,484	0
2003.2	186	7,073	7,073	7,073	7,074	(1)
2004.1	180	6,596	6,596	6,596	6,596	(0)
2004.2	174	6,836	6,836	6,836	6,836	0
2005.1	168	6,441	6,440	6,440	6,444	(3)
2005.2	162	7,446	7,445	7,445	7,448	(3)
2006.1	156	6,861	6,860	6,860	6,861	(1)
2006.2	150	7,635	7,634	7,634	7,635	(1)
2007.1	144	6,665	6,664	6,664	6,665	(1)
2007.2	138	7,049	7,048	7,048	7,051	(3)
2008.1	132	6,473	6,472	6,472	6,472	0
2008.2	126	6,778	6,775	6,775	6,774	1
2009.1	120	6,201	6,196	6,196	6,201	(4)
2009.2	114	7,034	7,027	7,027	7,029	(2)
2010.1	108	6,192	6,184	6,184	6,184	(0)
2010.2	102	7,449	7,437	7,437	7,443	(6)
2011.1	96	7,020	7,006	7,006	7,008	(1)
2011.2	90	7,012	6,995	6,995	7,003	(8)
2012.1	84	6,668	6,645	6,645	6,645	(0)
2012.2	78	7,759	7,720	7,720	7,736	(16)
2013.1	72	7,186	7,142	7,142	7,161	(19)
2013.2	66	8,655	8,581	8,581	8,603	(22)
2014.1	60	7,606	7,526	7,526	7,529	(4)
2014.2	54	8,866	8,751	8,751	8,796	(45)
2015.1	48	8,130	7,994	7,994	8,029	(35)
2015.2	42	8,900	8,716	8,716	8,790	(74)
2016.1	36	7,798	7,654	7,654	7,722	(68)
2016.2	30	9,061	8,869	8,869	8,987	(119)
2017.1	24	8,342	8,298	8,298	8,365	(67)
2017.2	18	8,440	8,505	8,505	8,548	(43)
2018.1	12	8,038	8,044	8,044	7,997	46
2018.2	6	7,012	8,123	8,123		
Total		302,996	303,028	303,028	295,404	(499)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	21,755	21,755	21,755	21,755	0
1999.2	234	22,875	22,875	22,875	22,875	0
2000.1	228	23,819	23,819	23,819	23,819	0
2000.2	222	24,729	24,729	24,729	24,729	0
2001.1	216	21,967	21,967	21,967	21,967	0
2001.2	210	23,891	23,891	23,891	23,891	0
2002.1	204	24,233	24,233	24,233	24,233	(0)
2002.2	198	22,311	22,311	22,311	22,311	(0)
2003.1	192	21,590	21,590	21,590	21,590	0
2003.2	186	19,748	19,748	19,748	19,747	1
2004.1	180	20,359	20,359	20,359	20,359	0
2004.2	174	22,514	22,514	22,514	22,514	0
2005.1	168	22,495	22,495	22,495	22,493	1
2005.2	162	25,852	25,852	25,852	25,851	0
2006.1	156	26,424	26,424	26,424	26,423	0
2006.2	150	32,324	32,324	32,324	32,323	0
2007.1	144	30,644	30,644	30,644	30,643	0
2007.2	138	33,105	33,105	33,105	33,104	0
2008.1	132	32,851	32,851	32,851	32,851	(0)
2008.2	126	35,308	35,307	35,307	35,306	1
2009.1	120	34,399	34,398	34,398	34,397	1
2009.2	114	37,468	37,467	37,467	37,466	1
2010.1	108	32,649	32,648	32,648	32,647	1
2010.2	102	39,312	39,310	39,310	39,307	3
2011.1	96	40,126	40,123	40,123	40,122	1
2011.2	90	35,012	35,009	35,009	35,007	2
2012.1	84	34,578	34,574	34,574	34,573	1
2012.2	78	40,523	40,518	40,518	40,516	3
2013.1	72	38,046	38,039	38,039	38,035	4
2013.2	66	43,638	43,628	43,628	43,627	1
2014.1	60	40,473	40,461	40,461	40,483	(22)
2014.2	54	43,381	43,366	43,366	43,334	32
2015.1	48	41,481	41,463	41,463	41,301	162
2015.2	42	42,231	42,202	42,202	42,057	145
2016.1	36	37,652	37,613	37,613	37,510	104
2016.2	30	41,329	41,254	41,254	41,518	(264)
2017.1	24	40,892	40,773	40,773	41,464	(690)
2017.2	18	41,625	41,750	41,750	43,149	(1,399)
2018.1	12	42,302	43,237	43,237	43,801	(564)
2018.2	6	33,023	38,512	38,512		
Total		1,288,934	1,295,138	1,295,138	1,259,098	(2,472)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts Reported Claim Counts Development Method	Selected Ultimate Claim Counts	Prior	Difference
1999.1	240	9,914	9,914	9,914	9,914	0
1999.2	234	10,914	10,914	10,914	10,914	0
2000.1	228	10,249	10,249	10,249	10,249	0
2000.2	222	10,904	10,904	10,904	10,904	0
2001.1	216	9,579	9,579	9,579	9,579	0
2001.2	210	10,980	10,980	10,980	10,980	0
2002.1	204	10,406	10,406	10,406	10,406	0
2002.2	198	10,187	10,187	10,187	10,187	0
2003.1	192	8,697	8,697	8,697	8,697	0
2003.2	186	8,776	8,776	8,776	8,776	0
2004.1	180	8,406	8,406	8,406	8,406	0
2004.2	174	10,077	10,077	10,077	10,077	0
2005.1	168	10,544	10,544	10,544	10,544	0
2005.2	162	12,400	12,400	12,400	12,400	0
2006.1	156	11,793	11,793	11,793	11,793	(0)
2006.2	150	13,388	13,388	13,388	13,388	0
2007.1	144	12,116	12,116	12,116	12,116	(0)
2007.2	138	13,185	13,185	13,185	13,185	0
2008.1	132	11,753	11,753	11,753	11,754	(1)
2008.2	126	12,153	12,153	12,153	12,154	(1)
2009.1	120	10,799	10,800	10,800	10,799	0
2009.2	114	12,287	12,287	12,287	12,288	(1)
2010.1	108	10,503	10,503	10,503	10,503	0
2010.2	102	12,705	12,705	12,705	12,705	(1)
2011.1	96	12,054	12,053	12,053	12,054	(0)
2011.2	90	12,215	12,213	12,213	12,213	1
2012.1	84	11,638	11,637	11,637	11,637	(0)
2012.2	78	13,507	13,505	13,505	13,503	2
2013.1	72	13,135	13,131	13,131	13,130	1
2013.2	66	15,337	15,331	15,331	15,334	(3)
2014.1	60	13,672	13,667	13,667	13,669	(3)
2014.2	54	15,697	15,688	15,688	15,690	(2)
2015.1	48	14,067	14,056	14,056	14,049	7
2015.2	42	15,771	15,757	15,757	15,677	80
2016.1	36	13,582	13,569	13,569	13,666	(98)
2016.2	30	16,061	16,038	16,038	16,267	(229)
2017.1	24	14,955	14,929	14,929	15,256	(327)
2017.2	18	16,156	16,134	16,134	16,915	(780)
2018.1	12	15,729	15,658	15,658	16,253	(595)
2018.2	6	16,079	15,223	15,223		
Total		492,370	491,303	491,303	478,030	(1,950)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	22,728	22,728	22,728	22,728	0
1999.2	234	25,229	25,229	25,229	25,229	0
2000.1	228	26,587	26,587	26,587	26,587	0
2000.2	222	28,896	28,896	28,896	28,896	0
2001.1	216	25,410	25,410	25,410	25,410	0
2001.2	210	28,905	28,905	28,905	28,905	(0)
2002.1	204	29,119	29,119	29,119	29,119	(0)
2002.2	198	27,238	27,238	27,238	27,239	(1)
2003.1	192	26,633	26,633	26,633	26,633	(0)
2003.2	186	25,415	25,415	25,415	25,414	1
2004.1	180	28,350	28,349	28,349	28,347	2
2004.2	174	31,610	31,608	31,608	31,606	2
2005.1	168	32,093	32,091	32,091	32,087	4
2005.2	162	36,678	36,674	36,674	36,671	3
2006.1	156	37,743	37,737	37,737	37,733	4
2006.2	150	46,634	46,626	46,626	46,622	4
2007.1	144	45,257	45,249	45,249	45,244	5
2007.2	138	44,265	44,257	44,257	44,252	5
2008.1	132	40,954	40,946	40,946	40,942	4
2008.2	126	40,022	40,013	40,013	40,015	(2)
2009.1	120	38,452	38,443	38,443	38,436	6
2009.2	114	42,191	42,177	42,177	42,173	4
2010.1	108	34,585	34,572	34,572	34,570	2
2010.2	102	40,328	40,313	40,313	40,309	4
2011.1	96	43,044	43,025	43,025	43,022	3
2011.2	90	35,470	35,453	35,453	35,448	4
2012.1	84	35,143	35,123	35,123	35,118	5
2012.2	78	41,661	41,634	41,634	41,618	16
2013.1	72	37,744	37,715	37,715	37,704	11
2013.2	66	44,214	44,177	44,177	44,161	16
2014.1	60	39,773	39,739	39,739	41,502	(1,763)
2014.2	54	42,332	42,294	42,294	44,302	(2,008)
2015.1	48	40,210	40,171	40,171	42,099	(1,928)
2015.2	42	40,796	40,755	40,755	42,228	(1,473)
2016.1	36	37,220	37,178	37,178	38,350	(1,172)
2016.2	30	43,374	43,277	43,277	43,994	(717)
2017.1	24	42,394	41,992	41,992	41,944	48
2017.2	18	45,339	43,988	43,988	44,871	(883)
2018.1	12	49,138	44,308	44,308	46,266	(1,958)
2018.2	6	60,580	43,084	43,084		
Total		1,483,754	1,459,128	1,459,128	1,427,797	(11,752)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	24,580	24,580	24,580	24,580	0
1999.2	234	26,209	26,209	26,209	26,209	0
2000.1	228	23,473	23,473	23,473	23,473	0
2000.2	222	30,839	30,839	30,839	30,839	0
2001.1	216	22,827	22,827	22,827	22,827	0
2001.2	210	28,028	28,028	28,028	28,028	0
2002.1	204	22,350	22,350	22,350	22,350	0
2002.2	198	24,135	24,135	24,135	24,135	0
2003.1	192	20,110	20,110	20,110	20,110	0
2003.2	186	22,953	22,953	22,953	22,953	0
2004.1	180	18,912	18,912	18,912	18,912	(0)
2004.2	174	27,539	27,539	27,539	27,539	(0)
2005.1	168	29,597	29,597	29,597	29,597	(0)
2005.2	162	27,888	27,888	27,888	27,889	(1)
2006.1	156	22,280	22,280	22,280	22,280	(0)
2006.2	150	31,992	31,991	31,991	31,991	(0)
2007.1	144	28,051	28,051	28,051	28,051	(0)
2007.2	138	36,871	36,870	36,870	36,871	(0)
2008.1	132	23,659	23,659	23,659	23,659	(0)
2008.2	126	31,544	31,544	31,544	31,547	(3)
2009.1	120	21,404	21,403	21,403	21,403	(0)
2009.2	114	33,704	33,702	33,702	33,703	(1)
2010.1	108	19,397	19,396	19,396	19,396	(0)
2010.2	102	62,307	62,304	62,304	62,306	(2)
2011.1	96	19,784	19,783	19,783	19,786	(3)
2011.2	90	31,031	31,029	31,029	31,028	1
2012.1	84	19,217	19,215	19,215	19,214	1
2012.2	78	57,062	57,056	57,056	57,055	0
2013.1	72	25,561	25,557	25,557	25,554	3
2013.2	66	45,102	45,093	45,093	45,093	0
2014.1	60	20,491	20,487	20,487	20,515	(28)
2014.2	54	55,095	55,081	55,081	54,900	181
2015.1	48	24,059	24,052	24,052	23,930	122
2015.2	42	51,150	51,134	51,134	50,454	681
2016.1	36	34,555	34,547	34,547	34,051	496
2016.2	30	65,981	65,971	65,971	65,679	292
2017.1	24	25,793	25,847	25,847	25,901	(54)
2017.2	18	40,453	40,704	40,704	41,191	(487)
2018.1	12	24,225	24,610	24,610	25,289	(679)
2018.2	6	40,080	41,962	41,962		
Total		1,240,288	1,242,767	1,242,767	1,200,287	518

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	4,423	4,423	4,423	4,423	0
1999.2	234	4,113	4,113	4,113	4,113	0
2000.1	228	4,390	4,390	4,390	4,390	0
2000.2	222	4,868	4,868	4,868	4,868	0
2001.1	216	4,593	4,593	4,593	4,593	0
2001.2	210	5,174	5,174	5,174	5,174	0
2002.1	204	4,432	4,432	4,432	4,432	0
2002.2	198	5,294	5,294	5,294	5,294	0
2003.1	192	4,609	4,609	4,609	4,609	0
2003.2	186	4,757	4,757	4,757	4,757	0
2004.1	180	4,825	4,825	4,825	4,825	0
2004.2	174	4,490	4,490	4,490	4,490	0
2005.1	168	4,067	4,067	4,067	4,067	0
2005.2	162	5,003	5,003	5,003	5,003	0
2006.1	156	4,667	4,667	4,667	4,667	0
2006.2	150	5,671	5,671	5,671	5,671	0
2007.1	144	5,006	5,006	5,006	5,006	0
2007.2	138	4,800	4,800	4,800	4,800	0
2008.1	132	4,229	4,229	4,229	4,229	0
2008.2	126	4,404	4,404	4,404	4,407	(3)
2009.1	120	3,662	3,662	3,662	3,662	0
2009.2	114	3,968	3,968	3,968	3,968	(0)
2010.1	108	2,851	2,851	2,851	2,851	0
2010.2	102	3,261	3,261	3,261	3,262	(1)
2011.1	96	2,642	2,642	2,642	2,645	(3)
2011.2	90	2,485	2,484	2,484	2,484	0
2012.1	84	2,019	2,018	2,018	2,017	1
2012.2	78	2,554	2,553	2,553	2,552	1
2013.1	72	2,688	2,686	2,686	2,686	0
2013.2	66	3,044	3,042	3,042	3,042	0
2014.1	60	2,751	2,749	2,749	2,742	7
2014.2	54	3,214	3,211	3,211	3,210	1
2015.1	48	3,810	3,806	3,806	3,785	21
2015.2	42	4,406	4,401	4,401	4,352	50
2016.1	36	4,306	4,302	4,302	4,280	21
2016.2	30	4,714	4,708	4,708	4,716	(9)
2017.1	24	4,822	4,820	4,820	4,823	(3)
2017.2	18	5,700	5,697	5,697	5,794	(97)
2018.1	12	4,533	4,526	4,526	4,624	(98)
2018.2	6	4,970	4,965	4,965		
Total		166,215	166,166	166,166	161,314	(113)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	3,042	3,042	3,042	3,042	0
1999.2	234	3,139	3,139	3,139	3,139	0
2000.1	228	3,092	3,092	3,092	3,092	0
2000.2	222	3,314	3,314	3,314	3,314	0
2001.1	216	2,506	2,506	2,506	2,506	0
2001.2	210	2,599	2,599	2,599	2,599	0
2002.1	204	2,537	2,537	2,537	2,537	0
2002.2	198	2,295	2,295	2,295	2,295	0
2003.1	192	2,129	2,129	2,129	2,129	0
2003.2	186	2,362	2,362	2,362	2,362	0
2004.1	180	2,231	2,231	2,231	2,231	0
2004.2	174	2,639	2,639	2,639	2,639	0
2005.1	168	2,469	2,469	2,469	2,469	0
2005.2	162	2,221	2,221	2,221	2,221	0
2006.1	156	2,002	2,002	2,002	2,002	0
2006.2	150	2,326	2,326	2,326	2,326	0
2007.1	144	2,158	2,158	2,158	2,158	0
2007.2	138	2,404	2,404	2,404	2,404	0
2008.1	132	1,717	1,717	1,717	1,717	0
2008.2	126	1,446	1,446	1,446	1,446	0
2009.1	120	999	999	999	999	0
2009.2	114	1,178	1,178	1,178	1,178	0
2010.1	108	1,232	1,232	1,232	1,232	0
2010.2	102	2,384	2,384	2,384	2,382	2
2011.1	96	1,836	1,835	1,835	1,834	0
2011.2	90	2,131	2,129	2,129	2,129	(0)
2012.1	84	1,569	1,568	1,568	1,568	(0)
2012.2	78	2,108	2,106	2,106	2,106	(0)
2013.1	72	1,586	1,585	1,585	1,585	(0)
2013.2	66	1,872	1,871	1,871	1,871	0
2014.1	60	1,315	1,314	1,314	1,388	(74)
2014.2	54	1,641	1,640	1,640	1,658	(18)
2015.1	48	1,268	1,267	1,267	1,278	(11)
2015.2	42	1,546	1,545	1,545	1,430	115
2016.1	36	1,215	1,214	1,214	1,165	49
2016.2	30	1,741	1,742	1,742	1,696	45
2017.1	24	1,229	1,231	1,231	1,236	(5)
2017.2	18	1,149	1,150	1,150	1,161	(11)
2018.1	12	939	937	937	990	(53)
2018.2	6	1,012	1,029	1,029		
Total		78,578	78,583	78,583	77,515	39

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	224	224	224	224	0
1999.2	234	221	221	221	221	0
2000.1	228	182	182	182	182	0
2000.2	222	311	311	311	311	0
2001.1	216	175	175	175	175	0
2001.2	210	233	233	233	233	0
2002.1	204	134	134	134	134	0
2002.2	198	146	146	146	146	0
2003.1	192	123	123	123	123	0
2003.2	186	145	145	145	145	0
2004.1	180	111	111	111	111	0
2004.2	174	119	119	119	119	0
2005.1	168	110	110	110	110	0
2005.2	162	103	103	103	103	0
2006.1	156	96	96	96	96	0
2006.2	150	139	139	139	139	0
2007.1	144	104	104	104	104	0
2007.2	138	109	109	109	109	0
2008.1	132	59	59	59	59	0
2008.2	126	71	71	71	71	0
2009.1	120	35	35	35	35	0
2009.2	114	93	93	93	93	0
2010.1	108	36	36	36	36	0
2010.2	102	132	132	132	132	0
2011.1	96	47	47	47	47	0
2011.2	90	84	84	84	83	1
2012.1	84	34	34	34	34	0
2012.2	78	170	170	170	170	0
2013.1	72	69	69	69	69	0
2013.2	66	84	84	84	84	0
2014.1	60	45	45	45	44	1
2014.2	54	138	138	138	138	0
2015.1	48	55	55	55	55	0
2015.2	42	131	131	131	128	3
2016.1	36	71	71	71	70	1
2016.2	30	139	139	139	137	3
2017.1	24	71	71	71	72	(1)
2017.2	18	129	129	129	130	(0)
2018.1	12	70	70	70	70	0
2018.2	6	106	108	108		
Total		4,654	4,659	4,659	4,542	9

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts	Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts Development Method			
1999.1	240	22	22	22	22	0
1999.2	234	13	13	13	13	0
2000.1	228	12	12	12	12	0
2000.2	222	27	27	27	27	0
2001.1	216	30	30	30	30	0
2001.2	210	24	24	24	24	0
2002.1	204	29	29	29	29	0
2002.2	198	31	31	31	31	(0)
2003.1	192	10	10	10	10	(0)
2003.2	186	22	22	22	22	(0)
2004.1	180	11	11	11	12	(1)
2004.2	174	16	16	16	16	(0)
2005.1	168	25	25	25	25	(0)
2005.2	162	12	12	12	12	(0)
2006.1	156	19	19	19	19	0
2006.2	150	20	20	20	21	(1)
2007.1	144	8	8	8	10	(2)
2007.2	138	23	23	23	23	(0)
2008.1	132	9	9	9	11	(2)
2008.2	126	18	17	17	18	(1)
2009.1	120	13	12	12	12	0
2009.2	114	24	21	21	23	(1)
2010.1	108	20	17	17	19	(1)
2010.2	102	15	13	13	12	0
2011.1	96	12	10	10	10	(1)
2011.2	90	31	24	24	23	1
2012.1	84	19	14	14	18	(4)
2012.2	78	28	19	19	18	1
2013.1	72	30	18	18	19	(0)
2013.2	66	38	22	22	21	0
2014.1	60	26	13	13	14	(0)
2014.2	54	50	24	24	22	2
2015.1	48	46	21	21	22	(1)
2015.2	42	60	25	25	28	(3)
2016.1	36	38	16	16	18	(2)
2016.2	30	52	25	25	27	(1)
2017.1	24	25	17	17	20	(4)
2017.2	18	42	34	34	38	(4)
2018.1	12	31	31	31	42	(11)
2018.2	6	14	19	19		
Total		995	774	774	792	(37)

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.38	+/- 1.10	82.0%	0.000	0.001	0.000
Loss Cost	2005.2	5.73	+/- 1.10	84.3%	0.000	0.000	0.000
Loss Cost	2006.1	6.00	+/- 1.14	85.3%	0.000	0.001	0.000
Loss Cost	2006.2	6.30	+/- 1.17	86.1%	0.000	0.000	0.000
Loss Cost	2007.1	6.74	+/- 1.15	88.8%	0.000	0.000	0.000
Loss Cost	2007.2	7.04	+/- 1.19	89.1%	0.000	0.000	0.000
Loss Cost	2008.1	7.45	+/- 1.21	90.7%	0.000	0.000	0.000
Loss Cost	2008.2	8.01	+/- 1.08	93.6%	0.000	0.000	0.000
Loss Cost	2009.1	8.45	+/- 1.05	95.1%	0.000	0.000	0.000
Loss Cost	2009.2	8.78	+/- 1.07	95.3%	0.000	0.000	0.000
Loss Cost	2010.1	9.22	+/- 1.05	96.3%	0.000	0.000	0.000
Loss Cost	2010.2	8.89	+/- 1.08	95.9%	0.000	0.000	0.000
Loss Cost	2011.1	9.07	+/- 1.22	95.7%	0.000	0.000	0.000
Loss Cost	2011.2	8.70	+/- 1.28	95.0%	0.000	0.000	0.000
Loss Cost	2012.1	8.51	+/- 1.48	94.4%	0.000	0.000	0.000
Loss Cost	2012.2	8.53	+/- 1.75	92.6%	0.000	0.001	0.000
Loss Cost	2013.1	8.24	+/- 2.07	91.7%	0.000	0.001	0.000
Loss Cost	2013.2	7.90	+/- 2.45	88.2%	0.000	0.003	0.000
Loss Cost	2014.1	7.46	+/- 3.04	87.0%	0.000	0.005	0.001
Loss Cost	2014.2	6.01	+/- 2.60	86.7%	0.000	0.004	0.001
Loss Cost	2015.1	5.65	+/- 3.58	85.5%	0.000	0.010	0.009
Loss Cost	2015.2	4.66	+/- 4.47	76.5%	0.000	0.023	0.041
Severity	2005.1	6.64	+/- 0.76	93.1%	0.000	0.004	0.000
Severity	2005.2	6.83	+/- 0.78	93.3%	0.000	0.002	0.000
Severity	2006.1	6.85	+/- 0.84	92.7%	0.000	0.003	0.000
Severity	2006.2	6.88	+/- 0.91	91.8%	0.000	0.004	0.000
Severity	2007.1	6.99	+/- 0.99	91.4%	0.000	0.007	0.000
Severity	2007.2	7.06	+/- 1.08	90.3%	0.000	0.008	0.000
Severity	2008.1	7.33	+/- 1.14	90.8%	0.000	0.016	0.000
Severity	2008.2	7.78	+/- 1.10	92.5%	0.000	0.003	0.000
Severity	2009.1	8.27	+/- 1.04	94.5%	0.000	0.005	0.000
Severity	2009.2	8.68	+/- 0.99	95.6%	0.000	0.001	0.000
Severity	2010.1	9.15	+/- 0.93	96.8%	0.000	0.001	0.000
Severity	2010.2	9.08	+/- 1.04	96.1%	0.000	0.003	0.000
Severity	2011.1	9.17	+/- 1.19	95.6%	0.000	0.005	0.000
Severity	2011.2	8.60	+/- 1.04	96.3%	0.000	0.005	0.000
Severity	2012.1	8.88	+/- 1.16	96.3%	0.000	0.013	0.000
Severity	2012.2	9.39	+/- 1.09	97.2%	0.000	0.002	0.000
Severity	2013.1	9.46	+/- 1.32	96.7%	0.000	0.005	0.000
Severity	2013.2	9.66	+/- 1.57	95.8%	0.000	0.007	0.000
Severity	2014.1	8.98	+/- 1.64	96.2%	0.000	0.003	0.000
Severity	2014.2	8.14	+/- 1.27	97.4%	0.000	0.001	0.000
Severity	2015.1	7.59	+/- 1.40	97.8%	0.000	0.001	0.000
Severity	2015.2	6.93	+/- 1.14	98.5%	0.000	0.001	0.000
Frequency	2005.1	-1.18	+/- 0.66	38.1%	0.000	0.021	0.001
Frequency	2005.2	-1.03	+/- 0.68	37.0%	0.000	0.011	0.005
Frequency	2006.1	-0.80	+/- 0.67	26.9%	0.000	0.022	0.023
Frequency	2006.2	-0.54	+/- 0.65	31.0%	0.000	0.005	0.096
Frequency	2007.1	-0.24	+/- 0.59	23.9%	0.000	0.007	0.410
Frequency	2007.2	-0.02	+/- 0.57	33.8%	0.000	0.002	0.930
Frequency	2008.1	0.11	+/- 0.61	31.1%	0.000	0.004	0.719
Frequency	2008.2	0.22	+/- 0.65	34.5%	0.000	0.003	0.492
Frequency	2009.1	0.17	+/- 0.72	34.5%	0.000	0.004	0.618
Frequency	2009.2	0.09	+/- 0.80	29.9%	0.000	0.007	0.815
Frequency	2010.1	0.07	+/- 0.90	28.8%	0.000	0.010	0.876
Frequency	2010.2	-0.17	+/- 0.95	24.4%	0.000	0.019	0.710
Frequency	2011.1	-0.09	+/- 1.09	19.7%	0.000	0.033	0.862
Frequency	2011.2	0.10	+/- 1.23	22.9%	0.000	0.029	0.865
Frequency	2012.1	-0.33	+/- 1.29	35.2%	0.000	0.012	0.580
Frequency	2012.2	-0.78	+/- 1.32	37.4%	0.000	0.021	0.218
Frequency	2013.1	-1.12	+/- 1.52	42.2%	0.000	0.017	0.134
Frequency	2013.2	-1.61	+/- 1.63	49.6%	0.000	0.032	0.054
Frequency	2014.1	-1.40	+/- 2.07	32.0%	0.000	0.066	0.157
Frequency	2014.2	-1.97	+/- 2.40	39.4%	0.000	0.122	0.093
Frequency	2015.1	-1.81	+/- 3.37	15.0%	0.000	0.209	0.231
Frequency	2015.2	-2.12	+/- 4.79	11.4%	0.003	0.320	0.290

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	5.50	+/- 1.34	73.2%	0.000	0.000
Loss Cost	2005.2	5.73	+/- 1.42	73.5%	0.000	0.000
Loss Cost	2006.1	6.15	+/- 1.45	76.3%	0.000	0.000
Loss Cost	2006.2	6.30	+/- 1.56	75.3%	0.000	0.000
Loss Cost	2007.1	6.91	+/- 1.52	80.4%	0.000	0.000
Loss Cost	2007.2	7.04	+/- 1.65	79.0%	0.000	0.000
Loss Cost	2008.1	7.64	+/- 1.64	82.7%	0.000	0.000
Loss Cost	2008.2	8.01	+/- 1.75	83.1%	0.000	0.000
Loss Cost	2009.1	8.70	+/- 1.72	86.5%	0.000	0.000
Loss Cost	2009.2	8.78	+/- 1.92	84.8%	0.000	0.000
Loss Cost	2010.1	9.52	+/- 1.92	87.6%	0.000	0.000
Loss Cost	2010.2	8.89	+/- 1.98	86.0%	0.000	0.000
Loss Cost	2011.1	9.42	+/- 2.15	86.4%	0.000	0.000
Loss Cost	2011.2	8.70	+/- 2.24	84.4%	0.000	0.000
Loss Cost	2012.1	8.94	+/- 2.59	82.3%	0.000	0.000
Loss Cost	2012.2	8.53	+/- 2.98	77.8%	0.000	0.000
Loss Cost	2013.1	8.86	+/- 3.55	74.8%	0.000	0.000
Loss Cost	2013.2	7.90	+/- 4.02	67.0%	0.000	0.001
Loss Cost	2014.1	8.36	+/- 4.99	62.7%	0.000	0.004
Loss Cost	2014.2	6.01	+/- 4.86	50.2%	0.000	0.020
Loss Cost	2015.1	6.88	+/- 6.35	48.3%	0.000	0.034
Loss Cost	2015.2	4.66	+/- 7.59	21.2%	0.000	0.167
Severity	2005.1	6.71	+/- 0.88	90.7%	0.000	0.000
Severity	2005.2	6.83	+/- 0.93	90.3%	0.000	0.000
Severity	2006.1	6.94	+/- 1.00	89.7%	0.000	0.000
Severity	2006.2	6.88	+/- 1.08	88.4%	0.000	0.000
Severity	2007.1	7.10	+/- 1.15	88.3%	0.000	0.000
Severity	2007.2	7.06	+/- 1.26	86.8%	0.000	0.000
Severity	2008.1	7.45	+/- 1.29	88.0%	0.000	0.000
Severity	2008.2	7.78	+/- 1.36	88.5%	0.000	0.000
Severity	2009.1	8.40	+/- 1.26	91.7%	0.000	0.000
Severity	2009.2	8.68	+/- 1.36	91.5%	0.000	0.000
Severity	2010.1	9.31	+/- 1.27	93.9%	0.000	0.000
Severity	2010.2	9.08	+/- 1.40	92.8%	0.000	0.000
Severity	2011.1	9.37	+/- 1.55	92.4%	0.000	0.000
Severity	2011.2	8.60	+/- 1.39	93.2%	0.000	0.000
Severity	2012.1	9.07	+/- 1.47	93.8%	0.000	0.000
Severity	2012.2	9.39	+/- 1.67	93.3%	0.000	0.000
Severity	2013.1	9.77	+/- 1.92	92.7%	0.000	0.000
Severity	2013.2	9.66	+/- 2.34	90.4%	0.000	0.000
Severity	2014.1	9.53	+/- 2.91	87.2%	0.000	0.000
Severity	2014.2	8.14	+/- 2.85	85.8%	0.000	0.000
Severity	2015.1	8.39	+/- 3.79	81.5%	0.000	0.001
Severity	2015.2	6.93	+/- 4.41	73.3%	0.000	0.009
Frequency	2005.1	-1.13	+/- 0.71	26.1%	0.000	0.003
Frequency	2005.2	-1.03	+/- 0.76	20.6%	0.000	0.010
Frequency	2006.1	-0.74	+/- 0.74	11.7%	0.000	0.049
Frequency	2006.2	-0.54	+/- 0.76	4.7%	0.000	0.153
Frequency	2007.1	-0.18	+/- 0.68	-3.2%	0.000	0.595
Frequency	2007.2	-0.02	+/- 0.72	-4.7%	0.000	0.944
Frequency	2008.1	0.18	+/- 0.74	-3.6%	0.000	0.613
Frequency	2008.2	0.22	+/- 0.82	-3.6%	0.000	0.583
Frequency	2009.1	0.27	+/- 0.90	-3.2%	0.000	0.530
Frequency	2009.2	0.09	+/- 0.97	-5.6%	0.000	0.848
Frequency	2010.1	0.19	+/- 1.09	-5.4%	0.000	0.719
Frequency	2010.2	-0.17	+/- 1.12	-5.9%	0.000	0.753
Frequency	2011.1	0.04	+/- 1.25	-7.1%	0.000	0.945
Frequency	2011.2	0.10	+/- 1.44	-7.5%	0.000	0.885
Frequency	2012.1	-0.12	+/- 1.64	-8.1%	0.000	0.880
Frequency	2012.2	-0.78	+/- 1.65	0.7%	0.000	0.319
Frequency	2013.1	-0.83	+/- 1.97	-1.1%	0.000	0.371
Frequency	2013.2	-1.61	+/- 2.05	17.4%	0.000	0.112
Frequency	2014.1	-1.07	+/- 2.42	0.3%	0.000	0.341
Frequency	2014.2	-1.97	+/- 2.67	20.1%	0.000	0.126
Frequency	2015.1	-1.39	+/- 3.42	-0.3%	0.000	0.361
Frequency	2015.2	-2.12	+/- 4.56	6.3%	0.001	0.289

BI

Coverage = BI
 End Trend Period = 2018.2
 Future Trend Start Date = 2011-07-01
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	-0.08	+/- 1.25	9.60	+/- 2.18	9.51	96.1%	0.000	0.000	0.894	0.000
Loss Cost	2005.2	0.16	+/- 1.42	9.27	+/- 2.36	9.45	96.0%	0.000	0.000	0.820	0.000
Loss Cost	2006.1	0.02	+/- 1.63	9.46	+/- 2.61	9.48	96.0%	0.000	0.000	0.984	0.000
Loss Cost	2006.2	-0.10	+/- 1.91	9.61	+/- 2.94	9.50	95.7%	0.000	0.000	0.915	0.000
Loss Cost	2007.1	0.33	+/- 2.25	9.07	+/- 3.28	9.43	95.8%	0.000	0.000	0.762	0.000
Loss Cost	2007.2	-0.01	+/- 2.72	9.49	+/- 3.83	9.48	95.5%	0.000	0.000	0.993	0.000
Loss Cost	2008.1	0.14	+/- 3.39	9.32	+/- 4.55	9.47	95.4%	0.000	0.000	0.934	0.000
Loss Cost	2008.2	1.87	+/- 4.23	7.30	+/- 5.25	9.30	95.6%	0.000	0.000	0.360	0.007
Loss Cost	2009.1	3.41	+/- 5.66	5.61	+/- 6.54	9.21	95.7%	0.000	0.000	0.212	0.080
Loss Cost	2009.2	5.20	+/- 8.37	3.74	+/- 8.98	9.13	95.2%	0.000	0.000	0.195	0.380
Loss Cost	2010.1	15.33	+/- 12.97	-5.57	+/- 11.14	8.91	96.3%	0.000	0.000	0.016	0.314
Loss Cost	2010.2	0.21	+/- 23.85	8.85	+/- 26.40	9.07	95.7%	0.002	0.000	0.985	0.459
Loss Cost	2011.1	9.07	+/- 1.22	NA	+/- NA	NA	95.7%	0.000	0.000	0.000	
Loss Cost	2011.2	8.70	+/- 1.28	NA	+/- NA	NA	95.0%	0.000	0.000	0.000	
Loss Cost	2012.1	8.51	+/- 1.48	NA	+/- NA	NA	94.4%	0.000	0.000	0.000	
Loss Cost	2012.2	8.53	+/- 1.75	NA	+/- NA	NA	92.6%	0.000	0.001	0.000	
Loss Cost	2013.1	8.24	+/- 2.07	NA	+/- NA	NA	91.7%	0.000	0.001	0.000	
Loss Cost	2013.2	7.90	+/- 2.45	NA	+/- NA	NA	88.2%	0.000	0.003	0.000	
Loss Cost	2014.1	7.46	+/- 3.04	NA	+/- NA	NA	87.0%	0.000	0.005	0.001	
Loss Cost	2014.2	6.01	+/- 2.60	NA	+/- NA	NA	86.7%	0.000	0.004	0.001	
Loss Cost	2015.1	5.65	+/- 3.58	NA	+/- NA	NA	85.5%	0.000	0.010	0.009	
Loss Cost	2015.2	4.66	+/- 4.47	NA	+/- NA	NA	76.5%	0.000	0.023	0.041	
Severity	2005.1	3.69	+/- 1.40	4.95	+/- 2.25	8.82	96.2%	0.000	0.000	0.000	0.000
Severity	2005.2	3.85	+/- 1.60	4.75	+/- 2.46	8.78	95.9%	0.000	0.000	0.000	0.000
Severity	2006.1	3.25	+/- 1.74	5.48	+/- 2.60	8.91	96.0%	0.000	0.000	0.001	0.000
Severity	2006.2	2.45	+/- 1.90	6.45	+/- 2.76	9.06	96.1%	0.000	0.000	0.013	0.000
Severity	2007.1	1.76	+/- 2.15	7.28	+/- 3.04	9.17	96.1%	0.000	0.000	0.100	0.000
Severity	2007.2	0.39	+/- 2.28	8.95	+/- 3.18	9.37	96.6%	0.000	0.000	0.726	0.000
Severity	2008.1	-0.31	+/- 2.76	9.79	+/- 3.73	9.45	96.6%	0.000	0.000	0.817	0.000
Severity	2008.2	0.08	+/- 3.58	9.33	+/- 4.61	9.41	96.4%	0.000	0.000	0.963	0.000
Severity	2009.1	1.14	+/- 4.81	8.12	+/- 5.81	9.35	96.3%	0.000	0.001	0.621	0.007
Severity	2009.2	2.70	+/- 7.09	6.40	+/- 7.99	9.27	96.1%	0.000	0.001	0.423	0.099
Severity	2010.1	9.79	+/- 11.28	-0.61	+/- 10.71	9.11	96.6%	0.000	0.002	0.071	0.904
Severity	2010.2	4.44	+/- 24.22	4.53	+/- 24.71	9.17	95.8%	0.000	0.005	0.690	0.689
Severity	2011.1	9.17	+/- 1.19	NA	+/- NA	NA	95.6%	0.000	0.005	0.000	
Severity	2011.2	8.60	+/- 1.04	NA	+/- NA	NA	96.3%	0.000	0.005	0.000	
Severity	2012.1	8.88	+/- 1.16	NA	+/- NA	NA	96.3%	0.000	0.013	0.000	
Severity	2012.2	9.39	+/- 1.09	NA	+/- NA	NA	97.2%	0.000	0.002	0.000	
Severity	2013.1	9.46	+/- 1.32	NA	+/- NA	NA	96.7%	0.000	0.005	0.000	
Severity	2013.2	9.66	+/- 1.57	NA	+/- NA	NA	95.8%	0.000	0.007	0.000	
Severity	2014.1	8.98	+/- 1.64	NA	+/- NA	NA	96.2%	0.000	0.003	0.000	
Severity	2014.2	8.14	+/- 1.27	NA	+/- NA	NA	97.4%	0.000	0.001	0.000	
Severity	2015.1	7.59	+/- 1.40	NA	+/- NA	NA	97.8%	0.000	0.001	0.000	
Severity	2015.2	6.93	+/- 1.14	NA	+/- NA	NA	98.5%	0.000	0.001	0.000	
Frequency	2005.1	-3.64	+/- 1.25	4.43	+/- 2.15	0.63	63.9%	0.000	0.004	0.000	0.000
Frequency	2005.2	-3.56	+/- 1.43	4.32	+/- 2.36	0.61	60.1%	0.000	0.004	0.000	0.001
Frequency	2006.1	-3.13	+/- 1.61	3.77	+/- 2.52	0.52	47.4%	0.000	0.008	0.001	0.005
Frequency	2006.2	-2.49	+/- 1.81	2.96	+/- 2.68	0.40	42.6%	0.000	0.004	0.010	0.030
Frequency	2007.1	-1.41	+/- 1.94	1.67	+/- 2.68	0.24	26.4%	0.000	0.006	0.148	0.204
Frequency	2007.2	-0.40	+/- 2.21	0.50	+/- 2.86	0.10	30.9%	0.000	0.002	0.712	0.719
Frequency	2008.1	0.45	+/- 2.67	-0.43	+/- 3.25	0.02	27.6%	0.000	0.005	0.729	0.785
Frequency	2008.2	1.79	+/- 3.32	-1.85	+/- 3.78	-0.10	34.7%	0.000	0.002	0.268	0.319
Frequency	2009.1	2.25	+/- 4.50	-2.32	+/- 4.85	-0.12	34.5%	0.000	0.004	0.300	0.331
Frequency	2009.2	2.43	+/- 6.63	-2.50	+/- 6.87	-0.13	28.0%	0.001	0.007	0.442	0.455
Frequency	2010.1	5.05	+/- 11.07	-4.98	+/- 10.50	-0.19	28.7%	0.070	0.012	0.332	0.337
Frequency	2010.2	-4.05	+/- 22.28	4.13	+/- 24.65	-0.09	19.4%	0.105	0.033	0.704	0.715
Frequency	2011.1	-0.09	+/- 1.09	NA	+/- NA	NA	19.7%	0.000	0.033	0.862	
Frequency	2011.2	0.10	+/- 1.23	NA	+/- NA	NA	22.9%	0.000	0.029	0.865	
Frequency	2012.1	-0.33	+/- 1.29	NA	+/- NA	NA	35.2%	0.000	0.012	0.580	
Frequency	2012.2	-0.78	+/- 1.32	NA	+/- NA	NA	37.4%	0.000	0.021	0.218	
Frequency	2013.1	-1.12	+/- 1.52	NA	+/- NA	NA	42.2%	0.000	0.017	0.134	
Frequency	2013.2	-1.61	+/- 1.63	NA	+/- NA	NA	49.6%	0.000	0.032	0.054	
Frequency	2014.1	-1.40	+/- 2.07	NA	+/- NA	NA	32.0%	0.000	0.066	0.157	
Frequency	2014.2	-1.97	+/- 2.40	NA	+/- NA	NA	39.4%	0.000	0.122	0.093	
Frequency	2015.1	-1.81	+/- 3.37	NA	+/- NA	NA	15.0%	0.000	0.209	0.231	
Frequency	2015.2	-2.12	+/- 4.79	NA	+/- NA	NA	11.4%	0.003	0.320	0.290	

BI

Coverage = BI
 End Trend Period = 2018.2
 Future Trend Start Date = 2011-07-01
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Adj R ²	P-Value: (Intercept)	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	0.04	+/- 2.33	9.58	+/- 4.05	9.63	86.4%	0.000	0.969	0.000
Loss Cost	2005.2	-0.19	+/- 2.65	9.90	+/- 4.44	9.69	86.0%	0.000	0.882	0.000
Loss Cost	2006.1	0.20	+/- 3.05	9.38	+/- 4.87	9.60	85.9%	0.000	0.894	0.000
Loss Cost	2006.2	-0.59	+/- 3.48	10.41	+/- 5.40	9.76	85.7%	0.000	0.729	0.000
Loss Cost	2007.1	0.60	+/- 4.05	8.90	+/- 5.88	9.56	86.5%	0.000	0.760	0.003
Loss Cost	2007.2	-0.73	+/- 4.71	10.56	+/- 6.74	9.75	86.2%	0.000	0.750	0.003
Loss Cost	2008.1	0.58	+/- 5.85	8.97	+/- 7.79	9.59	86.3%	0.000	0.838	0.021
Loss Cost	2008.2	0.52	+/- 7.54	9.03	+/- 9.64	9.60	85.5%	0.000	0.886	0.054
Loss Cost	2009.1	4.35	+/- 10.14	4.79	+/- 11.52	9.35	86.3%	0.000	0.367	0.381
Loss Cost	2009.2	1.98	+/- 14.36	7.33	+/- 16.44	9.46	84.7%	0.000	0.771	0.340
Loss Cost	2010.1	18.32	+/- 24.69	-7.82	+/- 20.20	9.07	87.3%	0.012	0.104	0.437
Loss Cost	2010.2	-14.35	+/- 35.30	27.75	+/- 53.70	9.42	86.6%	0.006	0.422	0.220
Loss Cost	2011.1	9.42	+/- 2.15	NA	+/- NA	NA	86.4%	0.000	0.000	
Loss Cost	2011.2	8.70	+/- 2.24	NA	+/- NA	NA	84.4%	0.000	0.000	
Loss Cost	2012.1	8.94	+/- 2.59	NA	+/- NA	NA	82.3%	0.000	0.000	
Loss Cost	2012.2	8.53	+/- 2.98	NA	+/- NA	NA	77.8%	0.000	0.000	
Loss Cost	2013.1	8.86	+/- 3.55	NA	+/- NA	NA	74.8%	0.000	0.000	
Loss Cost	2013.2	7.90	+/- 4.02	NA	+/- NA	NA	67.0%	0.000	0.001	
Loss Cost	2014.1	8.36	+/- 4.99	NA	+/- NA	NA	62.7%	0.000	0.004	
Loss Cost	2014.2	6.01	+/- 4.86	NA	+/- NA	NA	50.2%	0.000	0.020	
Loss Cost	2015.1	6.88	+/- 6.35	NA	+/- NA	NA	48.3%	0.000	0.034	
Loss Cost	2015.2	4.66	+/- 7.59	NA	+/- NA	NA	21.2%	0.000	0.167	
Severity	2005.1	3.77	+/- 1.81	4.94	+/- 2.90	8.89	93.6%	0.000	0.000	0.001
Severity	2005.2	3.64	+/- 2.06	5.09	+/- 3.19	8.92	93.2%	0.000	0.001	0.002
Severity	2006.1	3.36	+/- 2.37	5.44	+/- 3.52	8.98	92.7%	0.000	0.007	0.003
Severity	2006.2	2.17	+/- 2.52	6.89	+/- 3.68	9.21	93.0%	0.000	0.085	0.001
Severity	2007.1	1.93	+/- 2.98	7.18	+/- 4.20	9.25	92.6%	0.000	0.188	0.001
Severity	2007.2	-0.02	+/- 3.12	9.54	+/- 4.40	9.52	93.5%	0.000	0.989	0.000
Severity	2008.1	-0.05	+/- 3.89	9.58	+/- 5.25	9.52	93.2%	0.000	0.979	0.001
Severity	2008.2	-0.68	+/- 4.96	10.33	+/- 6.50	9.58	92.8%	0.000	0.777	0.003
Severity	2009.1	1.66	+/- 6.62	7.64	+/- 7.93	9.43	93.0%	0.000	0.601	0.050
Severity	2009.2	0.88	+/- 9.57	8.51	+/- 11.19	9.46	92.4%	0.000	0.847	0.112
Severity	2010.1	11.39	+/- 15.67	-1.96	+/- 14.48	9.20	93.5%	0.000	0.122	0.778
Severity	2010.2	-4.69	+/- 27.97	14.76	+/- 34.33	9.37	92.8%	0.000	0.727	0.334
Severity	2011.1	9.37	+/- 1.55	NA	+/- NA	NA	92.4%	0.000	0.000	
Severity	2011.2	8.60	+/- 1.39	NA	+/- NA	NA	93.2%	0.000	0.000	
Severity	2012.1	9.07	+/- 1.47	NA	+/- NA	NA	93.8%	0.000	0.000	
Severity	2012.2	9.39	+/- 1.67	NA	+/- NA	NA	93.3%	0.000	0.000	
Severity	2013.1	9.77	+/- 1.92	NA	+/- NA	NA	92.7%	0.000	0.000	
Severity	2013.2	9.66	+/- 2.34	NA	+/- NA	NA	90.4%	0.000	0.000	
Severity	2014.1	9.53	+/- 2.91	NA	+/- NA	NA	87.2%	0.000	0.000	
Severity	2014.2	8.14	+/- 2.85	NA	+/- NA	NA	85.8%	0.000	0.000	
Severity	2015.1	8.39	+/- 3.79	NA	+/- NA	NA	81.5%	0.000	0.001	
Severity	2015.2	6.93	+/- 4.41	NA	+/- NA	NA	73.3%	0.000	0.009	
Frequency	2005.1	-3.59	+/- 1.47	4.42	+/- 2.52	0.68	50.3%	0.000	0.000	0.001
Frequency	2005.2	-3.70	+/- 1.67	4.57	+/- 2.76	0.71	45.1%	0.000	0.000	0.002
Frequency	2006.1	-3.06	+/- 1.85	3.74	+/- 2.90	0.57	30.3%	0.000	0.003	0.012
Frequency	2006.2	-2.70	+/- 2.15	3.29	+/- 3.20	0.50	17.9%	0.000	0.018	0.041
Frequency	2007.1	-1.31	+/- 2.28	1.61	+/- 3.15	0.28	-2.5%	0.000	0.249	0.295
Frequency	2007.2	-0.71	+/- 2.74	0.92	+/- 3.57	0.20	-8.4%	0.000	0.594	0.594
Frequency	2008.1	0.63	+/- 3.26	-0.56	+/- 3.96	0.06	-8.6%	0.000	0.690	0.771
Frequency	2008.2	1.21	+/- 4.20	-1.18	+/- 4.84	0.02	-7.8%	0.000	0.551	0.617
Frequency	2009.1	2.65	+/- 5.66	-2.65	+/- 6.07	-0.07	-4.2%	0.000	0.331	0.376
Frequency	2009.2	1.09	+/- 8.04	-1.08	+/- 8.56	-0.01	-11.8%	0.002	0.776	0.793
Frequency	2010.1	6.23	+/- 13.50	-5.98	+/- 12.54	-0.12	-5.5%	0.163	0.326	0.339
Frequency	2010.2	-10.13	+/- 23.16	11.32	+/- 29.24	0.04	-7.5%	0.051	0.384	0.391
Frequency	2011.1	0.04	+/- 1.25	NA	+/- NA	NA	-7.1%	0.000	0.945	
Frequency	2011.2	0.10	+/- 1.44	NA	+/- NA	NA	-7.5%	0.000	0.885	
Frequency	2012.1	-0.12	+/- 1.64	NA	+/- NA	NA	-8.1%	0.000	0.880	
Frequency	2012.2	-0.78	+/- 1.65	NA	+/- NA	NA	0.7%	0.000	0.319	
Frequency	2013.1	-0.83	+/- 1.97	NA	+/- NA	NA	-1.1%	0.000	0.371	
Frequency	2013.2	-1.61	+/- 2.05	NA	+/- NA	NA	17.4%	0.000	0.112	
Frequency	2014.1	-1.07	+/- 2.42	NA	+/- NA	NA	0.3%	0.000	0.341	
Frequency	2014.2	-1.97	+/- 2.67	NA	+/- NA	NA	20.1%	0.000	0.126	
Frequency	2015.1	-1.39	+/- 3.42	NA	+/- NA	NA	-0.3%	0.000	0.361	
Frequency	2015.2	-2.12	+/- 4.56	NA	+/- NA	NA	6.3%	0.001	0.289	

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.37	+/- 1.19	79.7%	0.000	0.002	0.000
Loss Cost	2005.2	5.76	+/- 1.19	82.3%	0.000	0.000	0.000
Loss Cost	2006.1	6.05	+/- 1.24	83.5%	0.000	0.001	0.000
Loss Cost	2006.2	6.40	+/- 1.28	84.5%	0.000	0.000	0.000
Loss Cost	2007.1	6.86	+/- 1.25	87.6%	0.000	0.001	0.000
Loss Cost	2007.2	7.22	+/- 1.30	88.1%	0.000	0.000	0.000
Loss Cost	2008.1	7.66	+/- 1.30	90.1%	0.000	0.000	0.000
Loss Cost	2008.2	8.35	+/- 1.11	93.9%	0.000	0.000	0.000
Loss Cost	2009.1	8.84	+/- 1.03	95.7%	0.000	0.000	0.000
Loss Cost	2009.2	9.30	+/- 0.98	96.6%	0.000	0.000	0.000
Loss Cost	2010.1	9.80	+/- 0.83	98.0%	0.000	0.000	0.000
Loss Cost	2010.2	9.52	+/- 0.87	97.7%	0.000	0.000	0.000
Loss Cost	2011.1	9.76	+/- 0.94	97.9%	0.000	0.000	0.000
Loss Cost	2011.2	9.46	+/- 1.01	97.4%	0.000	0.000	0.000
Loss Cost	2012.1	9.32	+/- 1.17	97.1%	0.000	0.000	0.000
Loss Cost	2012.2	9.59	+/- 1.37	96.5%	0.000	0.000	0.000
Loss Cost	2013.1	9.36	+/- 1.61	96.2%	0.000	0.000	0.000
Loss Cost	2013.2	9.31	+/- 2.07	94.1%	0.000	0.000	0.000
Loss Cost	2014.1	8.97	+/- 2.58	93.6%	0.000	0.001	0.000
Loss Cost	2014.2	7.52	+/- 2.15	94.5%	0.000	0.001	0.000
Loss Cost	2015.1	7.31	+/- 3.05	93.8%	0.000	0.002	0.002
Loss Cost	2015.2	6.82	+/- 5.14	87.2%	0.000	0.014	0.022
Severity	2005.1	6.56	+/- 0.81	92.1%	0.000	0.007	0.000
Severity	2005.2	6.77	+/- 0.84	92.3%	0.000	0.003	0.000
Severity	2006.1	6.78	+/- 0.91	91.6%	0.000	0.005	0.000
Severity	2006.2	6.81	+/- 1.00	90.4%	0.000	0.007	0.000
Severity	2007.1	6.92	+/- 1.08	90.0%	0.000	0.011	0.000
Severity	2007.2	6.99	+/- 1.19	88.6%	0.000	0.013	0.000
Severity	2008.1	7.27	+/- 1.25	89.1%	0.000	0.025	0.000
Severity	2008.2	7.78	+/- 1.22	91.1%	0.000	0.005	0.000
Severity	2009.1	8.29	+/- 1.15	93.5%	0.000	0.008	0.000
Severity	2009.2	8.79	+/- 1.12	94.8%	0.000	0.001	0.000
Severity	2010.1	9.29	+/- 1.03	96.4%	0.000	0.001	0.000
Severity	2010.2	9.23	+/- 1.18	95.4%	0.000	0.003	0.000
Severity	2011.1	9.35	+/- 1.35	94.9%	0.000	0.006	0.000
Severity	2011.2	8.67	+/- 1.22	95.3%	0.000	0.008	0.000
Severity	2012.1	8.98	+/- 1.36	95.3%	0.000	0.017	0.000
Severity	2012.2	9.68	+/- 1.25	96.8%	0.000	0.002	0.000
Severity	2013.1	9.78	+/- 1.51	96.2%	0.000	0.005	0.000
Severity	2013.2	10.18	+/- 1.83	95.5%	0.000	0.006	0.000
Severity	2014.1	9.48	+/- 1.88	95.9%	0.000	0.003	0.000
Severity	2014.2	8.46	+/- 1.68	96.4%	0.000	0.003	0.000
Severity	2015.1	7.88	+/- 1.89	96.8%	0.000	0.003	0.000
Severity	2015.2	6.94	+/- 1.99	96.7%	0.000	0.006	0.001
Frequency	2005.1	-1.12	+/- 0.70	36.5%	0.000	0.019	0.003
Frequency	2005.2	-0.94	+/- 0.73	36.0%	0.000	0.010	0.014
Frequency	2006.1	-0.69	+/- 0.72	26.4%	0.000	0.017	0.060
Frequency	2006.2	-0.39	+/- 0.68	33.7%	0.000	0.003	0.251
Frequency	2007.1	-0.06	+/- 0.59	31.0%	0.000	0.003	0.840
Frequency	2007.2	0.21	+/- 0.55	47.4%	0.000	0.000	0.423
Frequency	2008.1	0.36	+/- 0.57	47.8%	0.000	0.000	0.196
Frequency	2008.2	0.53	+/- 0.59	54.7%	0.000	0.000	0.072
Frequency	2009.1	0.51	+/- 0.65	54.5%	0.000	0.000	0.120
Frequency	2009.2	0.47	+/- 0.74	49.8%	0.000	0.001	0.196
Frequency	2010.1	0.47	+/- 0.83	49.0%	0.000	0.001	0.250
Frequency	2010.2	0.26	+/- 0.91	42.4%	0.000	0.003	0.544
Frequency	2011.1	0.38	+/- 1.04	40.0%	0.000	0.007	0.443
Frequency	2011.2	0.73	+/- 1.11	50.3%	0.000	0.003	0.174
Frequency	2012.1	0.31	+/- 1.11	61.6%	0.000	0.001	0.547
Frequency	2012.2	-0.09	+/- 1.20	59.4%	0.000	0.002	0.876
Frequency	2013.1	-0.39	+/- 1.36	63.7%	0.000	0.002	0.530
Frequency	2013.2	-0.80	+/- 1.59	64.3%	0.000	0.006	0.276
Frequency	2014.1	-0.47	+/- 1.95	54.3%	0.000	0.016	0.578
Frequency	2014.2	-0.87	+/- 2.62	51.6%	0.000	0.043	0.432
Frequency	2015.1	-0.52	+/- 3.69	33.3%	0.001	0.093	0.716
Frequency	2015.2	-0.12	+/- 6.38	27.5%	0.016	0.158	0.958

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	5.37	+/- 1.44	70.3%	0.000	0.000
Loss Cost	2005.2	5.61	+/- 1.53	70.5%	0.000	0.000
Loss Cost	2006.1	6.05	+/- 1.56	73.6%	0.000	0.000
Loss Cost	2006.2	6.21	+/- 1.69	72.4%	0.000	0.000
Loss Cost	2007.1	6.86	+/- 1.66	78.0%	0.000	0.000
Loss Cost	2007.2	7.00	+/- 1.81	76.5%	0.000	0.000
Loss Cost	2008.1	7.66	+/- 1.81	80.6%	0.000	0.000
Loss Cost	2008.2	8.07	+/- 1.94	81.1%	0.000	0.000
Loss Cost	2009.1	8.84	+/- 1.92	85.0%	0.000	0.000
Loss Cost	2009.2	8.94	+/- 2.15	83.1%	0.000	0.000
Loss Cost	2010.1	9.80	+/- 2.14	86.6%	0.000	0.000
Loss Cost	2010.2	9.12	+/- 2.24	84.5%	0.000	0.000
Loss Cost	2011.1	9.76	+/- 2.43	85.3%	0.000	0.000
Loss Cost	2011.2	8.99	+/- 2.58	82.6%	0.000	0.000
Loss Cost	2012.1	9.32	+/- 3.02	80.5%	0.000	0.000
Loss Cost	2012.2	8.90	+/- 3.54	75.0%	0.000	0.000
Loss Cost	2013.1	9.36	+/- 4.28	72.0%	0.000	0.001
Loss Cost	2013.2	8.29	+/- 5.00	62.2%	0.000	0.004
Loss Cost	2014.1	8.97	+/- 6.37	58.1%	0.000	0.010
Loss Cost	2014.2	6.11	+/- 6.49	39.8%	0.000	0.055
Loss Cost	2015.1	7.31	+/- 8.94	38.5%	0.000	0.081
Loss Cost	2015.2	4.37	+/- 11.55	3.1%	0.002	0.342
Severity	2005.1	6.56	+/- 0.92	89.7%	0.000	0.000
Severity	2005.2	6.68	+/- 0.99	89.2%	0.000	0.000
Severity	2006.1	6.78	+/- 1.07	88.5%	0.000	0.000
Severity	2006.2	6.70	+/- 1.16	86.9%	0.000	0.000
Severity	2007.1	6.92	+/- 1.24	86.8%	0.000	0.000
Severity	2007.2	6.87	+/- 1.36	84.9%	0.000	0.000
Severity	2008.1	7.27	+/- 1.40	86.2%	0.000	0.000
Severity	2008.2	7.62	+/- 1.49	86.6%	0.000	0.000
Severity	2009.1	8.29	+/- 1.40	90.3%	0.000	0.000
Severity	2009.2	8.59	+/- 1.53	90.0%	0.000	0.000
Severity	2010.1	9.29	+/- 1.44	92.8%	0.000	0.000
Severity	2010.2	9.02	+/- 1.60	91.4%	0.000	0.000
Severity	2011.1	9.35	+/- 1.78	90.9%	0.000	0.000
Severity	2011.2	8.45	+/- 1.60	91.6%	0.000	0.000
Severity	2012.1	8.98	+/- 1.73	92.2%	0.000	0.000
Severity	2012.2	9.34	+/- 2.00	91.4%	0.000	0.000
Severity	2013.1	9.78	+/- 2.35	90.6%	0.000	0.000
Severity	2013.2	9.66	+/- 2.92	87.4%	0.000	0.000
Severity	2014.1	9.48	+/- 3.74	82.7%	0.000	0.000
Severity	2014.2	7.70	+/- 3.70	79.3%	0.000	0.002
Severity	2015.1	7.88	+/- 5.21	71.8%	0.000	0.010
Severity	2015.2	5.65	+/- 5.99	55.5%	0.000	0.055
Frequency	2005.1	-1.12	+/- 0.77	23.0%	0.000	0.007
Frequency	2005.2	-1.00	+/- 0.82	17.4%	0.000	0.019
Frequency	2006.1	-0.69	+/- 0.80	8.3%	0.000	0.089
Frequency	2006.2	-0.47	+/- 0.82	1.6%	0.000	0.253
Frequency	2007.1	-0.06	+/- 0.73	-4.6%	0.000	0.869
Frequency	2007.2	0.12	+/- 0.76	-4.4%	0.000	0.747
Frequency	2008.1	0.36	+/- 0.78	-0.3%	0.000	0.345
Frequency	2008.2	0.42	+/- 0.87	0.2%	0.000	0.321
Frequency	2009.1	0.51	+/- 0.96	1.3%	0.000	0.280
Frequency	2009.2	0.33	+/- 1.05	-3.4%	0.000	0.518
Frequency	2010.1	0.47	+/- 1.17	-1.8%	0.000	0.409
Frequency	2010.2	0.10	+/- 1.23	-6.9%	0.000	0.867
Frequency	2011.1	0.38	+/- 1.36	-4.8%	0.000	0.559
Frequency	2011.2	0.49	+/- 1.58	-4.3%	0.000	0.506
Frequency	2012.1	0.31	+/- 1.84	-7.7%	0.000	0.717
Frequency	2012.2	-0.41	+/- 1.90	-7.6%	0.000	0.644
Frequency	2013.1	-0.39	+/- 2.31	-9.4%	0.000	0.715
Frequency	2013.2	-1.24	+/- 2.50	3.2%	0.000	0.287
Frequency	2014.1	-0.47	+/- 2.95	-12.0%	0.000	0.718
Frequency	2014.2	-1.47	+/- 3.46	1.0%	0.000	0.341
Frequency	2015.1	-0.52	+/- 4.54	-18.0%	0.002	0.781
Frequency	2015.2	-1.21	+/- 6.71	-17.7%	0.010	0.646

BI

Coverage = BI
 End Trend Period = 2018.1
 Future Trend Start Date = 2011-07-01
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	-0.35	+/- 1.04	10.56	+/- 1.90	10.18	97.1%	0.000	0.000	0.497	0.000
Loss Cost	2005.2	-0.11	+/- 1.17	10.23	+/- 2.04	10.11	97.1%	0.000	0.000	0.848	0.000
Loss Cost	2006.1	-0.33	+/- 1.34	10.54	+/- 2.24	10.17	97.1%	0.000	0.000	0.610	0.000
Loss Cost	2006.2	-0.45	+/- 1.57	10.69	+/- 2.51	10.19	97.0%	0.000	0.000	0.559	0.000
Loss Cost	2007.1	-0.14	+/- 1.86	10.28	+/- 2.82	10.13	97.0%	0.000	0.000	0.881	0.000
Loss Cost	2007.2	-0.47	+/- 2.23	10.71	+/- 3.26	10.18	96.8%	0.000	0.000	0.663	0.000
Loss Cost	2008.1	-0.54	+/- 2.80	10.79	+/- 3.90	10.19	96.7%	0.000	0.000	0.692	0.000
Loss Cost	2008.2	1.19	+/- 3.35	8.73	+/- 4.30	10.03	97.1%	0.000	0.000	0.458	0.000
Loss Cost	2009.1	2.31	+/- 4.51	7.46	+/- 5.42	9.94	97.2%	0.000	0.000	0.286	0.008
Loss Cost	2009.2	4.12	+/- 6.57	5.51	+/- 7.29	9.86	96.9%	0.000	0.000	0.191	0.118
Loss Cost	2010.1	12.96	+/- 9.51	-2.96	+/- 8.62	9.61	97.9%	0.000	0.000	0.008	0.477
Loss Cost	2010.2	-1.04	+/- 16.33	10.91	+/- 18.68	9.76	97.9%	0.000	0.000	0.892	0.203
Loss Cost	2011.1	9.76	+/- 0.94	NA	+/- NA	NA	97.9%	0.000	0.000	0.000	
Loss Cost	2011.2	9.46	+/- 1.01	NA	+/- NA	NA	97.4%	0.000	0.000	0.000	
Loss Cost	2012.1	9.32	+/- 1.17	NA	+/- NA	NA	97.1%	0.000	0.000	0.000	
Loss Cost	2012.2	9.59	+/- 1.37	NA	+/- NA	NA	96.5%	0.000	0.000	0.000	
Loss Cost	2013.1	9.36	+/- 1.61	NA	+/- NA	NA	96.2%	0.000	0.000	0.000	
Loss Cost	2013.2	9.31	+/- 2.07	NA	+/- NA	NA	94.1%	0.000	0.000	0.000	
Loss Cost	2014.1	8.97	+/- 2.58	NA	+/- NA	NA	93.6%	0.000	0.001	0.000	
Loss Cost	2014.2	7.52	+/- 2.15	NA	+/- NA	NA	94.5%	0.000	0.001	0.000	
Loss Cost	2015.1	7.31	+/- 3.05	NA	+/- NA	NA	93.8%	0.000	0.002	0.002	
Loss Cost	2015.2	6.82	+/- 5.14	NA	+/- NA	NA	87.2%	0.000	0.014	0.022	
Severity	2005.1	3.64	+/- 1.44	5.13	+/- 2.40	8.95	95.7%	0.000	0.000	0.000	0.000
Severity	2005.2	3.80	+/- 1.64	4.93	+/- 2.61	8.91	95.3%	0.000	0.000	0.000	0.001
Severity	2006.1	3.16	+/- 1.79	5.73	+/- 2.77	9.07	95.5%	0.000	0.000	0.001	0.000
Severity	2006.2	2.37	+/- 1.95	6.70	+/- 2.91	9.23	95.5%	0.000	0.000	0.018	0.000
Severity	2007.1	1.63	+/- 2.20	7.61	+/- 3.21	9.37	95.6%	0.000	0.000	0.135	0.000
Severity	2007.2	0.26	+/- 2.32	9.29	+/- 3.32	9.57	96.1%	0.000	0.000	0.819	0.000
Severity	2008.1	-0.52	+/- 2.80	10.24	+/- 3.89	9.67	96.1%	0.000	0.000	0.703	0.000
Severity	2008.2	-0.13	+/- 3.63	9.77	+/- 4.77	9.64	95.9%	0.000	0.000	0.942	0.000
Severity	2009.1	0.82	+/- 4.92	8.67	+/- 6.07	9.56	95.8%	0.000	0.001	0.726	0.006
Severity	2009.2	2.39	+/- 7.22	6.93	+/- 8.26	9.49	95.5%	0.000	0.001	0.483	0.084
Severity	2010.1	9.20	+/- 11.63	0.08	+/- 11.25	9.29	96.1%	0.000	0.002	0.097	0.987
Severity	2010.2	4.10	+/- 24.88	5.04	+/- 25.62	9.35	95.1%	0.000	0.006	0.718	0.666
Severity	2011.1	9.35	+/- 1.35	NA	+/- NA	NA	94.9%	0.000	0.006	0.000	
Severity	2011.2	8.67	+/- 1.22	NA	+/- NA	NA	95.3%	0.000	0.008	0.000	
Severity	2012.1	8.98	+/- 1.36	NA	+/- NA	NA	95.3%	0.000	0.017	0.000	
Severity	2012.2	9.68	+/- 1.25	NA	+/- NA	NA	96.8%	0.000	0.002	0.000	
Severity	2013.1	9.78	+/- 1.51	NA	+/- NA	NA	96.2%	0.000	0.005	0.000	
Severity	2013.2	10.18	+/- 1.83	NA	+/- NA	NA	95.5%	0.000	0.006	0.000	
Severity	2014.1	9.48	+/- 1.88	NA	+/- NA	NA	95.9%	0.000	0.003	0.000	
Severity	2014.2	8.46	+/- 1.68	NA	+/- NA	NA	96.4%	0.000	0.003	0.000	
Severity	2015.1	7.88	+/- 1.89	NA	+/- NA	NA	96.8%	0.000	0.003	0.000	
Severity	2015.2	6.94	+/- 1.99	NA	+/- NA	NA	96.7%	0.000	0.006	0.001	
Frequency	2005.1	-3.85	+/- 1.15	5.17	+/- 2.07	1.12	70.2%	0.000	0.001	0.000	0.000
Frequency	2005.2	-3.76	+/- 1.32	5.06	+/- 2.26	1.10	67.0%	0.000	0.001	0.000	0.000
Frequency	2006.1	-3.39	+/- 1.49	4.55	+/- 2.43	1.01	56.1%	0.000	0.002	0.000	0.001
Frequency	2006.2	-2.75	+/- 1.65	3.74	+/- 2.53	0.88	53.4%	0.000	0.001	0.003	0.005
Frequency	2007.1	-1.74	+/- 1.75	2.48	+/- 2.50	0.70	41.0%	0.000	0.001	0.053	0.049
Frequency	2007.2	-0.73	+/- 1.93	1.30	+/- 2.58	0.56	47.8%	0.000	0.000	0.440	0.302
Frequency	2008.1	-0.02	+/- 2.35	0.49	+/- 2.96	0.47	45.1%	0.000	0.001	0.986	0.728
Frequency	2008.2	1.32	+/- 2.84	-0.95	+/- 3.32	0.36	52.9%	0.000	0.000	0.335	0.554
Frequency	2009.1	1.48	+/- 3.87	-1.12	+/- 4.32	0.35	52.5%	0.000	0.001	0.424	0.591
Frequency	2009.2	1.69	+/- 5.69	-1.33	+/- 6.05	0.34	47.0%	0.000	0.001	0.531	0.647
Frequency	2010.1	3.44	+/- 9.55	-3.05	+/- 9.44	0.29	47.0%	0.022	0.002	0.442	0.504
Frequency	2010.2	-4.94	+/- 19.00	5.60	+/- 21.54	0.38	39.3%	0.055	0.007	0.588	0.569
Frequency	2011.1	0.38	+/- 1.04	NA	+/- NA	NA	40.0%	0.000	0.007	0.443	
Frequency	2011.2	0.73	+/- 1.11	NA	+/- NA	NA	50.3%	0.000	0.003	0.174	
Frequency	2012.1	0.31	+/- 1.11	NA	+/- NA	NA	61.6%	0.000	0.001	0.547	
Frequency	2012.2	-0.09	+/- 1.20	NA	+/- NA	NA	59.4%	0.000	0.002	0.876	
Frequency	2013.1	-0.39	+/- 1.36	NA	+/- NA	NA	63.7%	0.000	0.002	0.530	
Frequency	2013.2	-0.80	+/- 1.59	NA	+/- NA	NA	64.3%	0.000	0.006	0.276	
Frequency	2014.1	-0.47	+/- 1.95	NA	+/- NA	NA	54.3%	0.000	0.016	0.578	
Frequency	2014.2	-0.87	+/- 2.62	NA	+/- NA	NA	51.6%	0.000	0.043	0.432	
Frequency	2015.1	-0.52	+/- 3.69	NA	+/- NA	NA	33.3%	0.001	0.093	0.716	
Frequency	2015.2	-0.12	+/- 6.38	NA	+/- NA	NA	27.5%	0.016	0.158	0.958	

BI

Coverage = BI
 End Trend Period = 2018.1
 Future Trend Start Date = 2011-07-01
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Adj R ²	P-Value: (Intercept)	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	-0.07	+/- 2.38	10.01	+/- 4.31	9.93	84.9%	0.000	0.952	0.000
Loss Cost	2005.2	-0.33	+/- 2.71	10.36	+/- 4.72	10.00	84.5%	0.000	0.806	0.000
Loss Cost	2006.1	0.05	+/- 3.13	9.85	+/- 5.17	9.91	84.5%	0.000	0.973	0.000
Loss Cost	2006.2	-0.77	+/- 3.56	10.94	+/- 5.72	10.09	84.2%	0.000	0.659	0.000
Loss Cost	2007.1	0.40	+/- 4.15	9.43	+/- 6.22	9.87	85.1%	0.000	0.841	0.004
Loss Cost	2007.2	-0.98	+/- 4.83	11.17	+/- 7.12	10.09	84.8%	0.000	0.678	0.003
Loss Cost	2008.1	0.29	+/- 6.00	9.60	+/- 8.22	9.92	85.0%	0.000	0.919	0.019
Loss Cost	2008.2	0.17	+/- 7.75	9.75	+/- 10.17	9.94	84.1%	0.000	0.964	0.049
Loss Cost	2009.1	3.93	+/- 10.45	5.52	+/- 12.15	9.66	85.0%	0.000	0.428	0.336
Loss Cost	2009.2	1.39	+/- 14.78	8.28	+/- 17.33	9.79	83.3%	0.000	0.842	0.304
Loss Cost	2010.1	17.47	+/- 25.46	-6.91	+/- 21.31	9.35	86.1%	0.013	0.131	0.509
Loss Cost	2010.2	-15.59	+/- 35.91	30.03	+/- 56.56	9.76	85.4%	0.007	0.392	0.202
Loss Cost	2011.1	9.76	+/- 2.43	NA	+/- NA	NA	85.3%	0.000	0.000	
Loss Cost	2011.2	8.99	+/- 2.58	NA	+/- NA	NA	82.6%	0.000	0.000	
Loss Cost	2012.1	9.32	+/- 3.02	NA	+/- NA	NA	80.5%	0.000	0.000	
Loss Cost	2012.2	8.90	+/- 3.54	NA	+/- NA	NA	75.0%	0.000	0.000	
Loss Cost	2013.1	9.36	+/- 4.28	NA	+/- NA	NA	72.0%	0.000	0.001	
Loss Cost	2013.2	8.29	+/- 5.00	NA	+/- NA	NA	62.2%	0.000	0.004	
Loss Cost	2014.1	8.97	+/- 6.37	NA	+/- NA	NA	58.1%	0.000	0.010	
Loss Cost	2014.2	6.11	+/- 6.49	NA	+/- NA	NA	39.8%	0.000	0.055	
Loss Cost	2015.1	7.31	+/- 8.94	NA	+/- NA	NA	38.5%	0.000	0.081	
Loss Cost	2015.2	4.37	+/- 11.55	NA	+/- NA	NA	3.1%	0.002	0.342	
Severity	2005.1	3.80	+/- 1.87	4.84	+/- 3.10	8.82	92.6%	0.000	0.000	0.003
Severity	2005.2	3.67	+/- 2.13	5.00	+/- 3.40	8.85	92.1%	0.000	0.001	0.005
Severity	2006.1	3.39	+/- 2.45	5.34	+/- 3.76	8.92	91.5%	0.000	0.008	0.006
Severity	2006.2	2.19	+/- 2.61	6.83	+/- 3.93	9.17	91.8%	0.000	0.093	0.001
Severity	2007.1	1.95	+/- 3.10	7.12	+/- 4.48	9.21	91.2%	0.000	0.199	0.003
Severity	2007.2	-0.02	+/- 3.25	9.54	+/- 4.68	9.52	92.3%	0.000	0.991	0.000
Severity	2008.1	-0.05	+/- 4.06	9.57	+/- 5.58	9.52	91.9%	0.000	0.981	0.001
Severity	2008.2	-0.68	+/- 5.18	10.34	+/- 6.90	9.58	91.4%	0.000	0.785	0.004
Severity	2009.1	1.68	+/- 6.93	7.60	+/- 8.40	9.41	91.7%	0.000	0.611	0.064
Severity	2009.2	0.90	+/- 10.03	8.47	+/- 11.83	9.45	90.9%	0.000	0.850	0.132
Severity	2010.1	11.52	+/- 16.47	-2.12	+/- 15.26	9.16	92.3%	0.000	0.134	0.772
Severity	2010.2	-4.59	+/- 29.46	14.61	+/- 36.17	9.35	91.3%	0.000	0.744	0.360
Severity	2011.1	9.35	+/- 1.78	NA	+/- NA	NA	90.9%	0.000	0.000	
Severity	2011.2	8.45	+/- 1.60	NA	+/- NA	NA	91.6%	0.000	0.000	
Severity	2012.1	8.98	+/- 1.73	NA	+/- NA	NA	92.2%	0.000	0.000	
Severity	2012.2	9.34	+/- 2.00	NA	+/- NA	NA	91.4%	0.000	0.000	
Severity	2013.1	9.78	+/- 2.35	NA	+/- NA	NA	90.6%	0.000	0.000	
Severity	2013.2	9.66	+/- 2.92	NA	+/- NA	NA	87.4%	0.000	0.000	
Severity	2014.1	9.48	+/- 3.74	NA	+/- NA	NA	82.7%	0.000	0.000	
Severity	2014.2	7.70	+/- 3.70	NA	+/- NA	NA	79.3%	0.000	0.002	
Severity	2015.1	7.88	+/- 5.21	NA	+/- NA	NA	71.8%	0.000	0.010	
Severity	2015.2	5.65	+/- 5.99	NA	+/- NA	NA	55.5%	0.000	0.055	
Frequency	2005.1	-3.73	+/- 1.46	4.93	+/- 2.61	1.02	51.8%	0.000	0.000	0.001
Frequency	2005.2	-3.86	+/- 1.66	5.11	+/- 2.86	1.06	47.0%	0.000	0.000	0.001
Frequency	2006.1	-3.23	+/- 1.84	4.28	+/- 2.99	0.91	32.4%	0.000	0.002	0.006
Frequency	2006.2	-2.89	+/- 2.15	3.84	+/- 3.30	0.84	20.1%	0.000	0.012	0.022
Frequency	2007.1	-1.52	+/- 2.26	2.15	+/- 3.23	0.60	0.0%	0.000	0.180	0.175
Frequency	2007.2	-0.96	+/- 2.72	1.49	+/- 3.67	0.52	-5.8%	0.000	0.472	0.401
Frequency	2008.1	0.34	+/- 3.25	0.03	+/- 4.06	0.37	-5.9%	0.000	0.827	0.990
Frequency	2008.2	0.86	+/- 4.20	-0.53	+/- 4.96	0.32	-5.3%	0.000	0.670	0.823
Frequency	2009.1	2.21	+/- 5.66	-1.94	+/- 6.22	0.23	-2.1%	0.000	0.415	0.523
Frequency	2009.2	0.49	+/- 8.02	-0.18	+/- 8.74	0.31	-10.3%	0.002	0.898	0.966
Frequency	2010.1	5.34	+/- 13.47	-4.90	+/- 12.84	0.18	-4.3%	0.132	0.396	0.437
Frequency	2010.2	-11.53	+/- 22.60	13.45	+/- 29.61	0.38	-6.0%	0.039	0.314	0.310
Frequency	2011.1	0.38	+/- 1.36	NA	+/- NA	NA	-4.8%	0.000	0.559	
Frequency	2011.2	0.49	+/- 1.58	NA	+/- NA	NA	-4.3%	0.000	0.506	
Frequency	2012.1	0.31	+/- 1.84	NA	+/- NA	NA	-7.7%	0.000	0.717	
Frequency	2012.2	-0.41	+/- 1.90	NA	+/- NA	NA	-7.6%	0.000	0.644	
Frequency	2013.1	-0.39	+/- 2.31	NA	+/- NA	NA	-9.4%	0.000	0.715	
Frequency	2013.2	-1.24	+/- 2.50	NA	+/- NA	NA	3.2%	0.000	0.287	
Frequency	2014.1	-0.47	+/- 2.95	NA	+/- NA	NA	-12.0%	0.000	0.718	
Frequency	2014.2	-1.47	+/- 3.46	NA	+/- NA	NA	1.0%	0.000	0.341	
Frequency	2015.1	-0.52	+/- 4.54	NA	+/- NA	NA	-18.0%	0.002	0.781	
Frequency	2015.2	-1.21	+/- 6.71	NA	+/- NA	NA	-17.7%	0.010	0.646	

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.14	+/- 1.26	78.6%	0.000	0.001	0.000
Loss Cost	2005.2	5.55	+/- 1.25	81.4%	0.000	0.000	0.000
Loss Cost	2006.1	5.84	+/- 1.32	82.6%	0.000	0.001	0.000
Loss Cost	2006.2	6.19	+/- 1.37	83.6%	0.000	0.000	0.000
Loss Cost	2007.1	6.69	+/- 1.36	86.7%	0.000	0.001	0.000
Loss Cost	2007.2	7.06	+/- 1.41	87.2%	0.000	0.000	0.000
Loss Cost	2008.1	7.55	+/- 1.44	89.2%	0.000	0.001	0.000
Loss Cost	2008.2	8.27	+/- 1.23	93.4%	0.000	0.000	0.000
Loss Cost	2009.1	8.83	+/- 1.17	95.3%	0.000	0.000	0.000
Loss Cost	2009.2	9.32	+/- 1.11	96.2%	0.000	0.000	0.000
Loss Cost	2010.1	9.93	+/- 0.94	97.9%	0.000	0.000	0.000
Loss Cost	2010.2	9.65	+/- 0.99	97.6%	0.000	0.000	0.000
Loss Cost	2011.1	9.97	+/- 1.06	97.8%	0.000	0.000	0.000
Loss Cost	2011.2	9.67	+/- 1.15	97.4%	0.000	0.000	0.000
Loss Cost	2012.1	9.54	+/- 1.39	97.0%	0.000	0.000	0.000
Loss Cost	2012.2	9.86	+/- 1.60	96.5%	0.000	0.000	0.000
Loss Cost	2013.1	9.64	+/- 2.02	96.0%	0.000	0.000	0.000
Loss Cost	2013.2	9.62	+/- 2.61	93.9%	0.000	0.001	0.000
Loss Cost	2014.1	9.26	+/- 3.59	93.1%	0.000	0.003	0.001
Loss Cost	2014.2	7.65	+/- 3.09	93.9%	0.000	0.003	0.002
Loss Cost	2015.1	7.39	+/- 5.35	92.9%	0.000	0.014	0.020
Loss Cost	2015.2	6.80	+/- 10.77	84.5%	0.008	0.057	0.107
Severity	2005.1	6.42	+/- 0.86	91.5%	0.000	0.005	0.000
Severity	2005.2	6.63	+/- 0.89	91.7%	0.000	0.003	0.000
Severity	2006.1	6.62	+/- 0.97	90.9%	0.000	0.004	0.000
Severity	2006.2	6.65	+/- 1.06	89.6%	0.000	0.005	0.000
Severity	2007.1	6.75	+/- 1.17	89.0%	0.000	0.010	0.000
Severity	2007.2	6.82	+/- 1.28	87.4%	0.000	0.012	0.000
Severity	2008.1	7.11	+/- 1.38	87.8%	0.000	0.023	0.000
Severity	2008.2	7.64	+/- 1.35	90.1%	0.000	0.006	0.000
Severity	2009.1	8.22	+/- 1.30	92.6%	0.000	0.010	0.000
Severity	2009.2	8.74	+/- 1.26	94.1%	0.000	0.002	0.000
Severity	2010.1	9.34	+/- 1.18	95.9%	0.000	0.003	0.000
Severity	2010.2	9.29	+/- 1.36	94.7%	0.000	0.006	0.000
Severity	2011.1	9.44	+/- 1.59	94.1%	0.000	0.012	0.000
Severity	2011.2	8.72	+/- 1.44	94.4%	0.000	0.015	0.000
Severity	2012.1	9.13	+/- 1.64	94.5%	0.000	0.034	0.000
Severity	2012.2	9.91	+/- 1.47	96.5%	0.000	0.005	0.000
Severity	2013.1	10.14	+/- 1.85	96.0%	0.000	0.014	0.000
Severity	2013.2	10.63	+/- 2.19	95.4%	0.000	0.013	0.000
Severity	2014.1	9.79	+/- 2.58	95.3%	0.000	0.010	0.000
Severity	2014.2	8.67	+/- 2.37	95.6%	0.000	0.010	0.000
Severity	2015.1	7.80	+/- 3.31	95.9%	0.000	0.016	0.004
Severity	2015.2	6.66	+/- 3.92	95.7%	0.000	0.027	0.017
Frequency	2005.1	-1.19	+/- 0.76	36.0%	0.000	0.018	0.004
Frequency	2005.2	-1.01	+/- 0.78	35.5%	0.000	0.009	0.014
Frequency	2006.1	-0.74	+/- 0.78	25.1%	0.000	0.018	0.063
Frequency	2006.2	-0.43	+/- 0.74	32.5%	0.000	0.003	0.245
Frequency	2007.1	-0.05	+/- 0.65	29.2%	0.000	0.004	0.863
Frequency	2007.2	0.23	+/- 0.60	46.2%	0.000	0.000	0.432
Frequency	2008.1	0.41	+/- 0.63	47.1%	0.000	0.001	0.191
Frequency	2008.2	0.59	+/- 0.65	54.3%	0.000	0.000	0.072
Frequency	2009.1	0.57	+/- 0.74	54.1%	0.000	0.001	0.121
Frequency	2009.2	0.53	+/- 0.83	48.8%	0.000	0.002	0.192
Frequency	2010.1	0.54	+/- 0.96	48.0%	0.000	0.003	0.242
Frequency	2010.2	0.33	+/- 1.05	40.1%	0.000	0.006	0.505
Frequency	2011.1	0.49	+/- 1.21	38.3%	0.000	0.014	0.394
Frequency	2011.2	0.88	+/- 1.29	49.6%	0.000	0.007	0.158
Frequency	2012.1	0.38	+/- 1.35	59.4%	0.000	0.003	0.545
Frequency	2012.2	-0.05	+/- 1.46	55.0%	0.000	0.005	0.939
Frequency	2013.1	-0.45	+/- 1.74	59.8%	0.000	0.006	0.560
Frequency	2013.2	-0.91	+/- 2.04	58.8%	0.000	0.013	0.316
Frequency	2014.1	-0.48	+/- 2.75	46.4%	0.000	0.037	0.672
Frequency	2014.2	-0.95	+/- 3.77	39.2%	0.001	0.081	0.527
Frequency	2015.1	-0.38	+/- 6.46	14.6%	0.014	0.195	0.863
Frequency	2015.2	0.13	+/- 13.38	-1.9%	0.087	0.300	0.969

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	5.30	+/- 1.55	67.2%	0.000	0.000
Loss Cost	2005.2	5.55	+/- 1.66	67.4%	0.000	0.000
Loss Cost	2006.1	6.02	+/- 1.70	70.8%	0.000	0.000
Loss Cost	2006.2	6.19	+/- 1.85	69.5%	0.000	0.000
Loss Cost	2007.1	6.91	+/- 1.82	75.8%	0.000	0.000
Loss Cost	2007.2	7.06	+/- 2.00	74.1%	0.000	0.000
Loss Cost	2008.1	7.80	+/- 2.01	78.9%	0.000	0.000
Loss Cost	2008.2	8.27	+/- 2.15	79.6%	0.000	0.000
Loss Cost	2009.1	9.16	+/- 2.11	84.3%	0.000	0.000
Loss Cost	2009.2	9.32	+/- 2.38	82.4%	0.000	0.000
Loss Cost	2010.1	10.34	+/- 2.34	86.8%	0.000	0.000
Loss Cost	2010.2	9.65	+/- 2.49	84.4%	0.000	0.000
Loss Cost	2011.1	10.46	+/- 2.66	86.0%	0.000	0.000
Loss Cost	2011.2	9.67	+/- 2.89	83.0%	0.000	0.000
Loss Cost	2012.1	10.19	+/- 3.39	81.5%	0.000	0.000
Loss Cost	2012.2	9.86	+/- 4.09	76.0%	0.000	0.000
Loss Cost	2013.1	10.64	+/- 4.98	74.2%	0.000	0.001
Loss Cost	2013.2	9.62	+/- 6.10	64.1%	0.000	0.006
Loss Cost	2014.1	10.88	+/- 7.91	62.3%	0.000	0.012
Loss Cost	2014.2	7.65	+/- 8.77	42.4%	0.000	0.067
Loss Cost	2015.1	9.99	+/- 12.60	46.5%	0.004	0.082
Loss Cost	2015.2	6.80	+/- 19.58	7.4%	0.018	0.334
Severity	2005.1	6.50	+/- 1.00	88.5%	0.000	0.000
Severity	2005.2	6.63	+/- 1.07	87.9%	0.000	0.000
Severity	2006.1	6.73	+/- 1.16	87.0%	0.000	0.000
Severity	2006.2	6.65	+/- 1.26	85.2%	0.000	0.000
Severity	2007.1	6.88	+/- 1.36	85.0%	0.000	0.000
Severity	2007.2	6.82	+/- 1.49	82.8%	0.000	0.000
Severity	2008.1	7.25	+/- 1.56	84.3%	0.000	0.000
Severity	2008.2	7.64	+/- 1.66	84.7%	0.000	0.000
Severity	2009.1	8.39	+/- 1.57	89.0%	0.000	0.000
Severity	2009.2	8.74	+/- 1.72	88.8%	0.000	0.000
Severity	2010.1	9.56	+/- 1.60	92.2%	0.000	0.000
Severity	2010.2	9.29	+/- 1.80	90.6%	0.000	0.000
Severity	2011.1	9.71	+/- 2.02	90.2%	0.000	0.000
Severity	2011.2	8.72	+/- 1.85	90.6%	0.000	0.000
Severity	2012.1	9.39	+/- 1.98	91.7%	0.000	0.000
Severity	2012.2	9.91	+/- 2.28	91.3%	0.000	0.000
Severity	2013.1	10.59	+/- 2.65	91.2%	0.000	0.000
Severity	2013.2	10.63	+/- 3.40	88.1%	0.000	0.000
Severity	2014.1	10.68	+/- 4.55	83.6%	0.000	0.001
Severity	2014.2	8.67	+/- 4.89	78.3%	0.000	0.005
Severity	2015.1	9.32	+/- 7.37	71.4%	0.000	0.021
Severity	2015.2	6.66	+/- 10.21	47.4%	0.000	0.121
Frequency	2005.1	-1.13	+/- 0.83	21.3%	0.000	0.010
Frequency	2005.2	-1.01	+/- 0.89	15.6%	0.000	0.029
Frequency	2006.1	-0.67	+/- 0.87	6.2%	0.000	0.126
Frequency	2006.2	-0.43	+/- 0.90	-0.2%	0.000	0.337
Frequency	2007.1	0.03	+/- 0.79	-5.0%	0.000	0.947
Frequency	2007.2	0.23	+/- 0.83	-3.4%	0.000	0.569
Frequency	2008.1	0.51	+/- 0.85	3.1%	0.000	0.221
Frequency	2008.2	0.59	+/- 0.94	4.1%	0.000	0.201
Frequency	2009.1	0.71	+/- 1.04	5.9%	0.000	0.169
Frequency	2009.2	0.53	+/- 1.15	-0.2%	0.000	0.342
Frequency	2010.1	0.72	+/- 1.29	2.7%	0.000	0.253
Frequency	2010.2	0.33	+/- 1.38	-5.5%	0.000	0.614
Frequency	2011.1	0.69	+/- 1.52	-0.2%	0.000	0.343
Frequency	2011.2	0.88	+/- 1.78	1.6%	0.000	0.298
Frequency	2012.1	0.73	+/- 2.11	-3.8%	0.000	0.459
Frequency	2012.2	-0.05	+/- 2.25	-11.1%	0.000	0.961
Frequency	2013.1	0.05	+/- 2.81	-12.5%	0.000	0.967
Frequency	2013.2	-0.91	+/- 3.18	-7.2%	0.000	0.520
Frequency	2014.1	0.18	+/- 3.79	-16.4%	0.001	0.911
Frequency	2014.2	-0.95	+/- 4.79	-14.2%	0.002	0.635
Frequency	2015.1	0.61	+/- 6.53	-22.9%	0.014	0.807
Frequency	2015.2	0.13	+/- 11.31	-33.3%	0.066	0.972

BI

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	-0.41	+/- 1.06	10.80	+/- 2.02	10.35	96.9%	0.000	0.000	0.438	0.000
Loss Cost	2005.2	-0.18	+/- 1.20	10.47	+/- 2.18	10.27	96.9%	0.000	0.000	0.763	0.000
Loss Cost	2006.1	-0.40	+/- 1.37	10.78	+/- 2.38	10.33	96.9%	0.000	0.000	0.550	0.000
Loss Cost	2006.2	-0.54	+/- 1.61	10.97	+/- 2.67	10.37	96.7%	0.000	0.000	0.493	0.000
Loss Cost	2007.1	-0.23	+/- 1.91	10.56	+/- 2.99	10.31	96.8%	0.000	0.000	0.805	0.000
Loss Cost	2007.2	-0.61	+/- 2.30	11.06	+/- 3.46	10.38	96.6%	0.000	0.000	0.582	0.000
Loss Cost	2008.1	-0.67	+/- 2.87	11.14	+/- 4.11	10.39	96.5%	0.000	0.000	0.626	0.000
Loss Cost	2008.2	1.02	+/- 3.48	9.07	+/- 4.58	10.19	96.9%	0.000	0.000	0.538	0.001
Loss Cost	2009.1	2.14	+/- 4.67	7.79	+/- 5.72	10.10	97.0%	0.000	0.000	0.337	0.009
Loss Cost	2009.2	3.85	+/- 6.89	5.92	+/- 7.79	10.00	96.7%	0.000	0.000	0.240	0.114
Loss Cost	2010.1	12.66	+/- 9.87	-2.58	+/- 9.06	9.75	97.8%	0.000	0.000	0.012	0.551
Loss Cost	2010.2	-2.38	+/- 16.56	12.66	+/- 19.58	9.97	97.8%	0.000	0.000	0.759	0.157
Loss Cost	2011.1	9.97	+/- 1.06	NA	+/- NA	NA	97.8%	0.000	0.000	0.000	
Loss Cost	2011.2	9.67	+/- 1.15	NA	+/- NA	NA	97.4%	0.000	0.000	0.000	
Loss Cost	2012.1	9.54	+/- 1.39	NA	+/- NA	NA	97.0%	0.000	0.000	0.000	
Loss Cost	2012.2	9.86	+/- 1.60	NA	+/- NA	NA	96.5%	0.000	0.000	0.000	
Loss Cost	2013.1	9.64	+/- 2.02	NA	+/- NA	NA	96.0%	0.000	0.000	0.000	
Loss Cost	2013.2	9.62	+/- 2.61	NA	+/- NA	NA	93.9%	0.000	0.001	0.000	
Loss Cost	2014.1	9.26	+/- 3.59	NA	+/- NA	NA	93.1%	0.000	0.003	0.001	
Loss Cost	2014.2	7.65	+/- 3.09	NA	+/- NA	NA	93.9%	0.000	0.003	0.002	
Loss Cost	2015.1	7.39	+/- 5.35	NA	+/- NA	NA	92.9%	0.000	0.014	0.020	
Loss Cost	2015.2	6.80	+/- 10.77	NA	+/- NA	NA	84.5%	0.008	0.057	0.107	
Severity	2005.1	3.64	+/- 1.49	5.13	+/- 2.58	8.95	95.1%	0.000	0.001	0.000	0.000
Severity	2005.2	3.80	+/- 1.71	4.92	+/- 2.82	8.90	94.7%	0.000	0.001	0.000	0.001
Severity	2006.1	3.16	+/- 1.86	5.72	+/- 2.97	9.06	94.8%	0.000	0.000	0.002	0.001
Severity	2006.2	2.35	+/- 2.03	6.75	+/- 3.14	9.26	94.9%	0.000	0.001	0.024	0.000
Severity	2007.1	1.61	+/- 2.29	7.66	+/- 3.44	9.40	95.0%	0.000	0.000	0.154	0.000
Severity	2007.2	0.19	+/- 2.42	9.45	+/- 3.57	9.66	95.6%	0.000	0.001	0.869	0.000
Severity	2008.1	-0.58	+/- 2.92	10.40	+/- 4.15	9.76	95.6%	0.000	0.001	0.680	0.000
Severity	2008.2	-0.21	+/- 3.81	9.95	+/- 5.12	9.72	95.3%	0.000	0.001	0.906	0.001
Severity	2009.1	0.73	+/- 5.15	8.85	+/- 6.46	9.64	95.3%	0.000	0.002	0.764	0.008
Severity	2009.2	2.27	+/- 7.64	7.12	+/- 8.88	9.55	94.9%	0.000	0.002	0.528	0.096
Severity	2010.1	9.07	+/- 12.24	0.26	+/- 11.94	9.36	95.5%	0.000	0.004	0.117	0.962
Severity	2010.2	3.49	+/- 26.47	5.74	+/- 27.72	9.44	94.4%	0.000	0.012	0.771	0.645
Severity	2011.1	9.44	+/- 1.59	NA	+/- NA	NA	94.1%	0.000	0.012	0.000	
Severity	2011.2	8.72	+/- 1.44	NA	+/- NA	NA	94.4%	0.000	0.015	0.000	
Severity	2012.1	9.13	+/- 1.64	NA	+/- NA	NA	94.5%	0.000	0.034	0.000	
Severity	2012.2	9.91	+/- 1.47	NA	+/- NA	NA	96.5%	0.000	0.005	0.000	
Severity	2013.1	10.14	+/- 1.85	NA	+/- NA	NA	96.0%	0.000	0.014	0.000	
Severity	2013.2	10.63	+/- 2.19	NA	+/- NA	NA	95.4%	0.000	0.013	0.000	
Severity	2014.1	9.79	+/- 2.58	NA	+/- NA	NA	95.3%	0.000	0.010	0.000	
Severity	2014.2	8.67	+/- 2.37	NA	+/- NA	NA	95.6%	0.000	0.010	0.000	
Severity	2015.1	7.80	+/- 3.31	NA	+/- NA	NA	95.9%	0.000	0.016	0.004	
Severity	2015.2	6.66	+/- 3.92	NA	+/- NA	NA	95.7%	0.000	0.027	0.017	
Frequency	2005.1	-3.90	+/- 1.18	5.39	+/- 2.21	1.28	70.0%	0.000	0.001	0.000	0.000
Frequency	2005.2	-3.83	+/- 1.35	5.29	+/- 2.42	1.26	66.8%	0.000	0.002	0.000	0.000
Frequency	2006.1	-3.46	+/- 1.53	4.79	+/- 2.58	1.17	55.9%	0.000	0.003	0.000	0.001
Frequency	2006.2	-2.82	+/- 1.71	3.95	+/- 2.71	1.01	52.9%	0.000	0.001	0.003	0.006
Frequency	2007.1	-1.81	+/- 1.80	2.69	+/- 2.66	0.83	40.6%	0.000	0.002	0.050	0.045
Frequency	2007.2	-0.80	+/- 2.01	1.47	+/- 2.77	0.66	47.1%	0.000	0.001	0.412	0.273
Frequency	2008.1	-0.10	+/- 2.43	0.67	+/- 3.14	0.57	44.5%	0.000	0.001	0.934	0.657
Frequency	2008.2	1.24	+/- 2.98	-0.80	+/- 3.56	0.43	52.0%	0.000	0.001	0.386	0.639
Frequency	2009.1	1.40	+/- 4.05	-0.97	+/- 4.59	0.42	51.5%	0.000	0.001	0.467	0.658
Frequency	2009.2	1.54	+/- 6.01	-1.12	+/- 6.49	0.41	45.5%	0.000	0.002	0.585	0.717
Frequency	2010.1	3.29	+/- 10.03	-2.84	+/- 10.02	0.36	45.4%	0.027	0.004	0.481	0.553
Frequency	2010.2	-5.68	+/- 20.05	6.54	+/- 23.21	0.49	37.0%	0.059	0.014	0.554	0.532
Frequency	2011.1	0.49	+/- 1.21	NA	+/- NA	NA	38.3%	0.000	0.014	0.394	
Frequency	2011.2	0.88	+/- 1.29	NA	+/- NA	NA	49.6%	0.000	0.007	0.158	
Frequency	2012.1	0.38	+/- 1.35	NA	+/- NA	NA	59.4%	0.000	0.003	0.545	
Frequency	2012.2	-0.05	+/- 1.46	NA	+/- NA	NA	55.0%	0.000	0.005	0.939	
Frequency	2013.1	-0.45	+/- 1.74	NA	+/- NA	NA	59.8%	0.000	0.006	0.560	
Frequency	2013.2	-0.91	+/- 2.04	NA	+/- NA	NA	58.8%	0.000	0.013	0.316	
Frequency	2014.1	-0.48	+/- 2.75	NA	+/- NA	NA	46.4%	0.000	0.037	0.672	
Frequency	2014.2	-0.95	+/- 3.77	NA	+/- NA	NA	39.2%	0.001	0.081	0.527	
Frequency	2015.1	-0.38	+/- 6.46	NA	+/- NA	NA	14.6%	0.014	0.195	0.863	
Frequency	2015.2	0.13	+/- 13.38	NA	+/- NA	NA	-1.9%	0.087	0.300	0.969	

BI

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Adj R ²	P-Value: (Intercept)	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	-0.28	+/- 2.38	10.82	+/- 4.53	10.52	84.3%	0.000	0.814	0.000
Loss Cost	2005.2	-0.56	+/- 2.71	11.23	+/- 4.95	10.61	83.9%	0.000	0.674	0.000
Loss Cost	2006.1	-0.21	+/- 3.14	10.75	+/- 5.43	10.51	83.9%	0.000	0.890	0.000
Loss Cost	2006.2	-1.08	+/- 3.56	11.93	+/- 5.98	10.72	83.8%	0.000	0.537	0.000
Loss Cost	2007.1	0.05	+/- 4.16	10.43	+/- 6.50	10.49	84.6%	0.000	0.979	0.002
Loss Cost	2007.2	-1.41	+/- 4.82	12.32	+/- 7.39	10.74	84.5%	0.000	0.550	0.002
Loss Cost	2008.1	-0.21	+/- 6.00	10.81	+/- 8.55	10.57	84.7%	0.000	0.941	0.012
Loss Cost	2008.2	-0.46	+/- 7.75	11.11	+/- 10.56	10.60	83.9%	0.000	0.901	0.032
Loss Cost	2009.1	3.13	+/- 10.47	6.96	+/- 12.63	10.30	84.7%	0.000	0.527	0.242
Loss Cost	2009.2	0.31	+/- 14.76	10.12	+/- 17.98	10.46	83.1%	0.000	0.965	0.224
Loss Cost	2010.1	15.78	+/- 25.34	-5.01	+/- 22.10	9.98	86.0%	0.011	0.169	0.638
Loss Cost	2010.2	-17.89	+/- 34.40	34.53	+/- 57.81	10.46	86.0%	0.005	0.313	0.148
Loss Cost	2011.1	10.46	+/- 2.66	NA	+/- NA	NA	86.0%	0.000	0.000	
Loss Cost	2011.2	9.67	+/- 2.89	NA	+/- NA	NA	83.0%	0.000	0.000	
Loss Cost	2012.1	10.19	+/- 3.39	NA	+/- NA	NA	81.5%	0.000	0.000	
Loss Cost	2012.2	9.86	+/- 4.09	NA	+/- NA	NA	76.0%	0.000	0.000	
Loss Cost	2013.1	10.64	+/- 4.98	NA	+/- NA	NA	74.2%	0.000	0.001	
Loss Cost	2013.2	9.62	+/- 6.10	NA	+/- NA	NA	64.1%	0.000	0.006	
Loss Cost	2014.1	10.88	+/- 7.91	NA	+/- NA	NA	62.3%	0.000	0.012	
Loss Cost	2014.2	7.65	+/- 8.77	NA	+/- NA	NA	42.4%	0.000	0.067	
Loss Cost	2015.1	9.99	+/- 12.60	NA	+/- NA	NA	46.5%	0.004	0.082	
Loss Cost	2015.2	6.80	+/- 19.58	NA	+/- NA	NA	7.4%	0.018	0.334	
Severity	2005.1	3.71	+/- 1.92	5.14	+/- 3.32	9.05	91.8%	0.000	0.000	0.003
Severity	2005.2	3.58	+/- 2.19	5.32	+/- 3.64	9.09	91.2%	0.000	0.002	0.005
Severity	2006.1	3.28	+/- 2.52	5.70	+/- 4.01	9.17	90.5%	0.000	0.012	0.006
Severity	2006.2	2.04	+/- 2.67	7.26	+/- 4.17	9.45	90.9%	0.000	0.123	0.001
Severity	2007.1	1.78	+/- 3.18	7.59	+/- 4.75	9.51	90.3%	0.000	0.250	0.003
Severity	2007.2	-0.24	+/- 3.31	10.12	+/- 4.92	9.85	91.5%	0.000	0.880	0.000
Severity	2008.1	-0.32	+/- 4.13	10.21	+/- 5.86	9.86	91.1%	0.000	0.873	0.001
Severity	2008.2	-1.03	+/- 5.28	11.08	+/- 7.23	9.94	90.6%	0.000	0.687	0.003
Severity	2009.1	1.26	+/- 7.07	8.39	+/- 8.80	9.75	91.0%	0.000	0.708	0.051
Severity	2009.2	0.32	+/- 10.24	9.45	+/- 12.39	9.81	90.1%	0.000	0.947	0.108
Severity	2010.1	10.68	+/- 16.82	-1.09	+/- 15.97	9.48	91.6%	0.000	0.171	0.886
Severity	2010.2	-5.94	+/- 29.71	16.64	+/- 37.77	9.71	90.6%	0.000	0.675	0.313
Severity	2011.1	9.71	+/- 2.02	NA	+/- NA	NA	90.2%	0.000	0.000	
Severity	2011.2	8.72	+/- 1.85	NA	+/- NA	NA	90.6%	0.000	0.000	
Severity	2012.1	9.39	+/- 1.98	NA	+/- NA	NA	91.7%	0.000	0.000	
Severity	2012.2	9.91	+/- 2.28	NA	+/- NA	NA	91.3%	0.000	0.000	
Severity	2013.1	10.59	+/- 2.65	NA	+/- NA	NA	91.2%	0.000	0.000	
Severity	2013.2	10.63	+/- 3.40	NA	+/- NA	NA	88.1%	0.000	0.000	
Severity	2014.1	10.68	+/- 4.55	NA	+/- NA	NA	83.6%	0.000	0.001	
Severity	2014.2	8.67	+/- 4.89	NA	+/- NA	NA	78.3%	0.000	0.005	
Severity	2015.1	9.32	+/- 7.37	NA	+/- NA	NA	71.4%	0.000	0.021	
Severity	2015.2	6.66	+/- 10.21	NA	+/- NA	NA	47.4%	0.000	0.121	
Frequency	2005.1	-3.85	+/- 1.47	5.40	+/- 2.75	1.35	53.3%	0.000	0.000	0.000
Frequency	2005.2	-3.99	+/- 1.67	5.61	+/- 3.00	1.39	48.7%	0.000	0.000	0.001
Frequency	2006.1	-3.38	+/- 1.86	4.77	+/- 3.14	1.23	34.5%	0.000	0.001	0.004
Frequency	2006.2	-3.06	+/- 2.17	4.35	+/- 3.47	1.16	22.6%	0.000	0.009	0.015
Frequency	2007.1	-1.70	+/- 2.28	2.64	+/- 3.37	0.90	3.5%	0.000	0.139	0.113
Frequency	2007.2	-1.17	+/- 2.75	2.00	+/- 3.83	0.81	-2.2%	0.000	0.388	0.282
Frequency	2008.1	0.10	+/- 3.29	0.54	+/- 4.24	0.64	-2.2%	0.000	0.948	0.791
Frequency	2008.2	0.57	+/- 4.26	0.03	+/- 5.17	0.60	-1.9%	0.000	0.780	0.991
Frequency	2009.1	1.85	+/- 5.77	-1.32	+/- 6.49	0.50	0.9%	0.000	0.502	0.673
Frequency	2009.2	-0.02	+/- 8.15	0.61	+/- 9.10	0.60	-7.2%	0.001	0.997	0.887
Frequency	2010.1	4.61	+/- 13.72	-3.97	+/- 13.38	0.46	-1.7%	0.116	0.470	0.540
Frequency	2010.2	-12.70	+/- 22.58	15.34	+/- 30.57	0.69	-2.3%	0.033	0.270	0.258
Frequency	2011.1	0.69	+/- 1.52	NA	+/- NA	NA	-0.2%	0.000	0.343	
Frequency	2011.2	0.88	+/- 1.78	NA	+/- NA	NA	1.6%	0.000	0.298	
Frequency	2012.1	0.73	+/- 2.11	NA	+/- NA	NA	-3.8%	0.000	0.459	
Frequency	2012.2	-0.05	+/- 2.25	NA	+/- NA	NA	-11.1%	0.000	0.961	
Frequency	2013.1	0.05	+/- 2.81	NA	+/- NA	NA	-12.5%	0.000	0.967	
Frequency	2013.2	-0.91	+/- 3.18	NA	+/- NA	NA	-7.2%	0.000	0.520	
Frequency	2014.1	0.18	+/- 3.79	NA	+/- NA	NA	-16.4%	0.001	0.911	
Frequency	2014.2	-0.95	+/- 4.79	NA	+/- NA	NA	-14.2%	0.002	0.635	
Frequency	2015.1	0.61	+/- 6.53	NA	+/- NA	NA	-22.9%	0.014	0.807	
Frequency	2015.2	0.13	+/- 11.31	NA	+/- NA	NA	-33.3%	0.066	0.972	

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.69	+/- 0.79	68.3%	0.000	0.015	0.000
Loss Cost	2005.2	2.40	+/- 0.75	65.0%	0.000	0.026	0.000
Loss Cost	2006.1	2.09	+/- 0.70	66.3%	0.000	0.004	0.000
Loss Cost	2006.2	1.77	+/- 0.63	63.4%	0.000	0.006	0.000
Loss Cost	2007.1	1.69	+/- 0.68	61.7%	0.000	0.005	0.000
Loss Cost	2007.2	1.66	+/- 0.75	56.4%	0.000	0.008	0.000
Loss Cost	2008.1	1.74	+/- 0.82	56.7%	0.000	0.015	0.000
Loss Cost	2008.2	1.82	+/- 0.90	54.4%	0.000	0.015	0.000
Loss Cost	2009.1	1.89	+/- 1.00	54.1%	0.000	0.025	0.001
Loss Cost	2009.2	1.94	+/- 1.11	49.5%	0.000	0.030	0.002
Loss Cost	2010.1	2.04	+/- 1.25	49.4%	0.000	0.049	0.003
Loss Cost	2010.2	1.68	+/- 1.30	36.5%	0.000	0.088	0.014
Loss Cost	2011.1	1.65	+/- 1.49	34.3%	0.000	0.107	0.031
Loss Cost	2011.2	1.96	+/- 1.65	37.7%	0.000	0.080	0.023
Loss Cost	2012.1	1.51	+/- 1.83	36.3%	0.000	0.050	0.093
Loss Cost	2012.2	0.86	+/- 1.85	18.2%	0.000	0.087	0.325
Loss Cost	2013.1	0.96	+/- 2.26	16.8%	0.000	0.132	0.360
Loss Cost	2013.2	0.50	+/- 2.62	-0.1%	0.000	0.217	0.669
Loss Cost	2014.1	1.10	+/- 3.23	-1.0%	0.000	0.369	0.444
Loss Cost	2014.2	0.96	+/- 4.16	-14.7%	0.000	0.451	0.590
Loss Cost	2015.1	1.90	+/- 5.61	-13.1%	0.000	0.682	0.418
Loss Cost	2015.2	2.64	+/- 7.94	-16.4%	0.001	0.626	0.403
Severity	2005.1	2.40	+/- 0.33	90.4%	0.000	0.000	0.000
Severity	2005.2	2.39	+/- 0.35	89.1%	0.000	0.001	0.000
Severity	2006.1	2.34	+/- 0.38	88.3%	0.000	0.001	0.000
Severity	2006.2	2.26	+/- 0.40	86.5%	0.000	0.001	0.000
Severity	2007.1	2.21	+/- 0.43	85.4%	0.000	0.001	0.000
Severity	2007.2	2.30	+/- 0.45	85.3%	0.000	0.001	0.000
Severity	2008.1	2.51	+/- 0.42	89.7%	0.000	0.001	0.000
Severity	2008.2	2.71	+/- 0.37	93.1%	0.000	0.000	0.000
Severity	2009.1	2.89	+/- 0.34	95.2%	0.000	0.000	0.000
Severity	2009.2	3.02	+/- 0.33	96.0%	0.000	0.000	0.000
Severity	2010.1	3.09	+/- 0.36	96.0%	0.000	0.000	0.000
Severity	2010.2	3.14	+/- 0.40	95.4%	0.000	0.000	0.000
Severity	2011.1	2.97	+/- 0.38	96.1%	0.000	0.000	0.000
Severity	2011.2	2.82	+/- 0.37	95.9%	0.000	0.000	0.000
Severity	2012.1	2.94	+/- 0.40	96.3%	0.000	0.000	0.000
Severity	2012.2	2.95	+/- 0.47	95.2%	0.000	0.000	0.000
Severity	2013.1	3.12	+/- 0.52	95.9%	0.000	0.000	0.000
Severity	2013.2	3.13	+/- 0.63	94.2%	0.000	0.001	0.000
Severity	2014.1	3.20	+/- 0.80	93.6%	0.000	0.002	0.000
Severity	2014.2	3.14	+/- 1.03	90.1%	0.000	0.006	0.000
Severity	2015.1	3.27	+/- 1.43	89.1%	0.000	0.019	0.002
Severity	2015.2	3.60	+/- 1.90	86.5%	0.000	0.026	0.006
Frequency	2005.1	0.29	+/- 0.73	-1.2%	0.000	0.344	0.427
Frequency	2005.2	0.01	+/- 0.70	-6.9%	0.000	0.570	0.984
Frequency	2006.1	-0.25	+/- 0.68	-1.5%	0.000	0.291	0.457
Frequency	2006.2	-0.48	+/- 0.66	3.2%	0.000	0.475	0.146
Frequency	2007.1	-0.51	+/- 0.72	2.4%	0.000	0.464	0.158
Frequency	2007.2	-0.63	+/- 0.77	4.9%	0.000	0.589	0.108
Frequency	2008.1	-0.75	+/- 0.84	8.1%	0.000	0.479	0.076
Frequency	2008.2	-0.86	+/- 0.91	10.2%	0.000	0.591	0.062
Frequency	2009.1	-0.96	+/- 1.00	10.7%	0.000	0.526	0.060
Frequency	2009.2	-1.05	+/- 1.11	11.1%	0.000	0.610	0.063
Frequency	2010.1	-1.02	+/- 1.26	5.9%	0.000	0.653	0.105
Frequency	2010.2	-1.42	+/- 1.28	18.2%	0.000	0.930	0.033
Frequency	2011.1	-1.28	+/- 1.47	9.5%	0.000	0.965	0.084
Frequency	2011.2	-0.83	+/- 1.55	-3.9%	0.000	0.758	0.265
Frequency	2012.1	-1.38	+/- 1.63	12.0%	0.000	0.450	0.090
Frequency	2012.2	-2.04	+/- 1.58	34.1%	0.000	0.740	0.017
Frequency	2013.1	-2.10	+/- 1.92	26.4%	0.000	0.733	0.038
Frequency	2013.2	-2.55	+/- 2.20	33.3%	0.000	0.949	0.030
Frequency	2014.1	-2.04	+/- 2.70	13.6%	0.000	0.827	0.120
Frequency	2014.2	-2.11	+/- 3.47	2.8%	0.000	0.823	0.191
Frequency	2015.1	-1.33	+/- 4.68	-17.3%	0.000	0.642	0.502
Frequency	2015.2	-0.93	+/- 6.71	-41.0%	0.001	0.759	0.721

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	2.75	+/- 0.87	61.3%	0.000	0.000
Loss Cost	2005.2	2.40	+/- 0.81	58.6%	0.000	0.000
Loss Cost	2006.1	2.16	+/- 0.82	53.6%	0.000	0.000
Loss Cost	2006.2	1.77	+/- 0.74	50.1%	0.000	0.000
Loss Cost	2007.1	1.77	+/- 0.80	46.7%	0.000	0.000
Loss Cost	2007.2	1.66	+/- 0.87	40.8%	0.000	0.001
Loss Cost	2008.1	1.82	+/- 0.93	43.3%	0.000	0.001
Loss Cost	2008.2	1.82	+/- 1.03	39.5%	0.000	0.001
Loss Cost	2009.1	2.00	+/- 1.12	41.2%	0.000	0.001
Loss Cost	2009.2	1.94	+/- 1.24	35.6%	0.000	0.004
Loss Cost	2010.1	2.16	+/- 1.37	38.1%	0.000	0.004
Loss Cost	2010.2	1.68	+/- 1.39	26.4%	0.000	0.020
Loss Cost	2011.1	1.78	+/- 1.58	24.9%	0.000	0.028
Loss Cost	2011.2	1.96	+/- 1.80	24.9%	0.000	0.034
Loss Cost	2012.1	1.74	+/- 2.07	15.7%	0.000	0.089
Loss Cost	2012.2	0.86	+/- 2.04	-1.1%	0.000	0.372
Loss Cost	2013.1	1.20	+/- 2.39	2.3%	0.000	0.287
Loss Cost	2013.2	0.50	+/- 2.68	-8.9%	0.000	0.680
Loss Cost	2014.1	1.33	+/- 3.10	0.0%	0.000	0.347
Loss Cost	2014.2	0.96	+/- 3.92	-9.0%	0.000	0.578
Loss Cost	2015.1	2.11	+/- 4.85	2.2%	0.000	0.323
Loss Cost	2015.2	2.64	+/- 6.80	0.4%	0.000	0.358
Severity	2005.1	2.44	+/- 0.41	84.8%	0.000	0.000
Severity	2005.2	2.39	+/- 0.44	83.0%	0.000	0.000
Severity	2006.1	2.39	+/- 0.48	81.3%	0.000	0.000
Severity	2006.2	2.26	+/- 0.49	79.3%	0.000	0.000
Severity	2007.1	2.27	+/- 0.54	77.2%	0.000	0.000
Severity	2007.2	2.30	+/- 0.58	75.5%	0.000	0.000
Severity	2008.1	2.57	+/- 0.54	82.8%	0.000	0.000
Severity	2008.2	2.71	+/- 0.56	83.7%	0.000	0.000
Severity	2009.1	2.96	+/- 0.53	88.0%	0.000	0.000
Severity	2009.2	3.02	+/- 0.59	86.9%	0.000	0.000
Severity	2010.1	3.19	+/- 0.62	87.7%	0.000	0.000
Severity	2010.2	3.14	+/- 0.70	85.4%	0.000	0.000
Severity	2011.1	3.10	+/- 0.80	82.6%	0.000	0.000
Severity	2011.2	2.82	+/- 0.82	79.9%	0.000	0.000
Severity	2012.1	3.09	+/- 0.87	82.4%	0.000	0.000
Severity	2012.2	2.95	+/- 1.00	77.8%	0.000	0.000
Severity	2013.1	3.32	+/- 1.07	81.4%	0.000	0.000
Severity	2013.2	3.13	+/- 1.27	75.6%	0.000	0.000
Severity	2014.1	3.49	+/- 1.49	76.5%	0.000	0.001
Severity	2014.2	3.14	+/- 1.81	67.1%	0.000	0.004
Severity	2015.1	3.69	+/- 2.22	69.7%	0.000	0.006
Severity	2015.2	3.60	+/- 3.12	57.4%	0.000	0.030
Frequency	2005.1	0.31	+/- 0.73	-0.9%	0.000	0.393
Frequency	2005.2	0.01	+/- 0.68	-4.0%	0.000	0.984
Frequency	2006.1	-0.22	+/- 0.68	-2.2%	0.000	0.500
Frequency	2006.2	-0.48	+/- 0.65	5.2%	0.000	0.142
Frequency	2007.1	-0.49	+/- 0.71	4.3%	0.000	0.167
Frequency	2007.2	-0.63	+/- 0.76	8.1%	0.000	0.102
Frequency	2008.1	-0.73	+/- 0.82	10.3%	0.000	0.080
Frequency	2008.2	-0.86	+/- 0.89	13.5%	0.000	0.056
Frequency	2009.1	-0.94	+/- 0.98	13.6%	0.000	0.061
Frequency	2009.2	-1.05	+/- 1.08	14.9%	0.000	0.057
Frequency	2010.1	-0.99	+/- 1.21	10.5%	0.000	0.103
Frequency	2010.2	-1.42	+/- 1.23	23.6%	0.000	0.028
Frequency	2011.1	-1.28	+/- 1.39	15.9%	0.000	0.070
Frequency	2011.2	-0.83	+/- 1.48	3.3%	0.000	0.247
Frequency	2012.1	-1.31	+/- 1.57	14.8%	0.000	0.096
Frequency	2012.2	-2.04	+/- 1.50	39.4%	0.000	0.013
Frequency	2013.1	-2.05	+/- 1.79	32.8%	0.000	0.030
Frequency	2013.2	-2.55	+/- 2.03	40.7%	0.000	0.021
Frequency	2014.1	-2.08	+/- 2.43	23.9%	0.000	0.086
Frequency	2014.2	-2.11	+/- 3.12	15.9%	0.000	0.157
Frequency	2015.1	-1.52	+/- 4.05	-2.5%	0.000	0.397
Frequency	2015.2	-0.93	+/- 5.63	-15.9%	0.000	0.690

PD

Coverage = PD
 End Trend Period = 2018.2
 Seasonality = T
 Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.70	+/- 0.78	70.4%	0.000	0.009	0.000
Loss Cost	2005.2	2.42	+/- 0.74	67.1%	0.000	0.016	0.000
Loss Cost	2006.1	2.11	+/- 0.69	68.9%	0.000	0.002	0.000
Loss Cost	2006.2	1.81	+/- 0.63	66.0%	0.000	0.003	0.000
Loss Cost	2007.1	1.73	+/- 0.68	64.3%	0.000	0.003	0.000
Loss Cost	2007.2	1.72	+/- 0.75	59.3%	0.000	0.005	0.000
Loss Cost	2008.1	1.81	+/- 0.82	59.7%	0.000	0.009	0.000
Loss Cost	2008.2	1.93	+/- 0.90	58.2%	0.000	0.009	0.000
Loss Cost	2009.1	2.02	+/- 1.00	58.2%	0.000	0.015	0.001
Loss Cost	2009.2	2.13	+/- 1.13	54.5%	0.000	0.016	0.001
Loss Cost	2010.1	2.28	+/- 1.27	55.1%	0.000	0.027	0.002
Loss Cost	2010.2	1.93	+/- 1.41	40.0%	0.000	0.060	0.010
Loss Cost	2011.2	1.96	+/- 1.65	37.7%	0.000	0.080	0.023
Loss Cost	2012.1	1.51	+/- 1.83	36.3%	0.000	0.050	0.093
Loss Cost	2012.2	0.86	+/- 1.85	18.2%	0.000	0.087	0.325
Loss Cost	2013.1	0.96	+/- 2.26	16.8%	0.000	0.132	0.360
Loss Cost	2013.2	0.50	+/- 2.62	-0.1%	0.000	0.217	0.669
Loss Cost	2014.1	1.10	+/- 3.23	-1.0%	0.000	0.369	0.444
Loss Cost	2014.2	0.96	+/- 4.16	-14.7%	0.000	0.451	0.590
Loss Cost	2015.1	1.90	+/- 5.61	-13.1%	0.000	0.682	0.418
Loss Cost	2015.2	2.64	+/- 7.94	-16.4%	0.001	0.626	0.403
Severity	2005.1	2.39	+/- 0.32	91.1%	0.000	0.001	0.000
Severity	2005.2	2.37	+/- 0.34	89.8%	0.000	0.002	0.000
Severity	2006.1	2.32	+/- 0.37	89.0%	0.000	0.001	0.000
Severity	2006.2	2.23	+/- 0.38	87.5%	0.000	0.003	0.000
Severity	2007.1	2.18	+/- 0.41	86.4%	0.000	0.003	0.000
Severity	2007.2	2.26	+/- 0.44	85.8%	0.000	0.002	0.000
Severity	2008.1	2.46	+/- 0.40	90.4%	0.000	0.002	0.000
Severity	2008.2	2.65	+/- 0.36	93.4%	0.000	0.000	0.000
Severity	2009.1	2.83	+/- 0.32	95.5%	0.000	0.000	0.000
Severity	2009.2	2.95	+/- 0.33	96.0%	0.000	0.000	0.000
Severity	2010.1	3.02	+/- 0.36	95.8%	0.000	0.000	0.000
Severity	2010.2	3.05	+/- 0.42	94.7%	0.000	0.000	0.000
Severity	2011.2	2.82	+/- 0.37	95.9%	0.000	0.000	0.000
Severity	2012.1	2.94	+/- 0.40	96.3%	0.000	0.000	0.000
Severity	2012.2	2.95	+/- 0.47	95.2%	0.000	0.000	0.000
Severity	2013.1	3.12	+/- 0.52	95.9%	0.000	0.000	0.000
Severity	2013.2	3.13	+/- 0.63	94.2%	0.000	0.001	0.000
Severity	2014.1	3.20	+/- 0.80	93.6%	0.000	0.002	0.000
Severity	2014.2	3.14	+/- 1.03	90.1%	0.000	0.006	0.000
Severity	2015.1	3.27	+/- 1.43	89.1%	0.000	0.019	0.002
Severity	2015.2	3.60	+/- 1.90	86.5%	0.000	0.026	0.006
Frequency	2005.1	0.31	+/- 0.68	4.2%	0.000	0.158	0.363
Frequency	2005.2	0.04	+/- 0.64	-3.4%	0.000	0.292	0.890
Frequency	2006.1	-0.21	+/- 0.61	4.6%	0.000	0.110	0.490
Frequency	2006.2	-0.42	+/- 0.60	7.6%	0.000	0.203	0.162
Frequency	2007.1	-0.44	+/- 0.66	6.1%	0.000	0.210	0.179
Frequency	2007.2	-0.52	+/- 0.71	7.3%	0.000	0.287	0.142
Frequency	2008.1	-0.64	+/- 0.77	10.3%	0.000	0.233	0.102
Frequency	2008.2	-0.71	+/- 0.86	10.9%	0.000	0.302	0.101
Frequency	2009.1	-0.78	+/- 0.96	10.3%	0.000	0.285	0.103
Frequency	2009.2	-0.80	+/- 1.08	9.2%	0.000	0.329	0.137
Frequency	2010.1	-0.72	+/- 1.23	1.7%	0.000	0.391	0.234
Frequency	2010.2	-1.09	+/- 1.35	9.1%	0.000	0.629	0.105
Frequency	2011.2	-0.83	+/- 1.55	-3.9%	0.000	0.758	0.265
Frequency	2012.1	-1.38	+/- 1.63	12.0%	0.000	0.450	0.090
Frequency	2012.2	-2.04	+/- 1.58	34.1%	0.000	0.740	0.017
Frequency	2013.1	-2.10	+/- 1.92	26.4%	0.000	0.733	0.038
Frequency	2013.2	-2.55	+/- 2.20	33.3%	0.000	0.949	0.030
Frequency	2014.1	-2.04	+/- 2.70	13.6%	0.000	0.827	0.120
Frequency	2014.2	-2.11	+/- 3.47	2.8%	0.000	0.823	0.191
Frequency	2015.1	-1.33	+/- 4.68	-17.3%	0.000	0.642	0.502
Frequency	2015.2	-0.93	+/- 6.71	-41.0%	0.001	0.759	0.721

PD

Coverage = PD
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	2.77	+/- 0.88	61.9%	0.000	0.000
Loss Cost	2005.2	2.41	+/- 0.82	59.2%	0.000	0.000
Loss Cost	2006.1	2.17	+/- 0.84	54.2%	0.000	0.000
Loss Cost	2006.2	1.79	+/- 0.75	50.6%	0.000	0.000
Loss Cost	2007.1	1.79	+/- 0.82	47.2%	0.000	0.000
Loss Cost	2007.2	1.69	+/- 0.90	41.2%	0.000	0.001
Loss Cost	2008.1	1.86	+/- 0.96	43.9%	0.000	0.001
Loss Cost	2008.2	1.87	+/- 1.07	40.1%	0.000	0.002
Loss Cost	2009.1	2.07	+/- 1.17	42.3%	0.000	0.002
Loss Cost	2009.2	2.03	+/- 1.32	36.6%	0.000	0.005
Loss Cost	2010.1	2.32	+/- 1.47	39.9%	0.000	0.004
Loss Cost	2010.2	1.78	+/- 1.54	26.1%	0.000	0.025
Loss Cost	2011.2	1.96	+/- 1.80	24.9%	0.000	0.034
Loss Cost	2012.1	1.74	+/- 2.07	15.7%	0.000	0.089
Loss Cost	2012.2	0.86	+/- 2.04	-1.1%	0.000	0.372
Loss Cost	2013.1	1.20	+/- 2.39	2.3%	0.000	0.287
Loss Cost	2013.2	0.50	+/- 2.68	-8.9%	0.000	0.680
Loss Cost	2014.1	1.33	+/- 3.10	0.0%	0.000	0.347
Loss Cost	2014.2	0.96	+/- 3.92	-9.0%	0.000	0.578
Loss Cost	2015.1	2.11	+/- 4.85	2.2%	0.000	0.323
Loss Cost	2015.2	2.64	+/- 6.80	0.4%	0.000	0.358
Severity	2005.1	2.42	+/- 0.39	86.4%	0.000	0.000
Severity	2005.2	2.37	+/- 0.42	84.8%	0.000	0.000
Severity	2006.1	2.36	+/- 0.45	83.1%	0.000	0.000
Severity	2006.2	2.22	+/- 0.46	81.6%	0.000	0.000
Severity	2007.1	2.22	+/- 0.50	79.5%	0.000	0.000
Severity	2007.2	2.23	+/- 0.55	77.5%	0.000	0.000
Severity	2008.1	2.49	+/- 0.50	84.5%	0.000	0.000
Severity	2008.2	2.62	+/- 0.54	84.9%	0.000	0.000
Severity	2009.1	2.86	+/- 0.51	88.8%	0.000	0.000
Severity	2009.2	2.89	+/- 0.57	87.2%	0.000	0.000
Severity	2010.1	3.04	+/- 0.62	87.3%	0.000	0.000
Severity	2010.2	2.94	+/- 0.71	84.3%	0.000	0.000
Severity	2011.2	2.82	+/- 0.82	79.9%	0.000	0.000
Severity	2012.1	3.09	+/- 0.87	82.4%	0.000	0.000
Severity	2012.2	2.95	+/- 1.00	77.8%	0.000	0.000
Severity	2013.1	3.32	+/- 1.07	81.4%	0.000	0.000
Severity	2013.2	3.13	+/- 1.27	75.6%	0.000	0.000
Severity	2014.1	3.49	+/- 1.49	76.5%	0.000	0.001
Severity	2014.2	3.14	+/- 1.81	67.1%	0.000	0.004
Severity	2015.1	3.69	+/- 2.22	69.7%	0.000	0.006
Severity	2015.2	3.60	+/- 3.12	57.4%	0.000	0.030
Frequency	2005.1	0.33	+/- 0.69	-0.1%	0.000	0.333
Frequency	2005.2	0.04	+/- 0.64	-4.1%	0.000	0.899
Frequency	2006.1	-0.18	+/- 0.63	-2.8%	0.000	0.562
Frequency	2006.2	-0.43	+/- 0.61	4.6%	0.000	0.161
Frequency	2007.1	-0.42	+/- 0.67	3.1%	0.000	0.205
Frequency	2007.2	-0.54	+/- 0.71	6.4%	0.000	0.135
Frequency	2008.1	-0.62	+/- 0.78	7.9%	0.000	0.116
Frequency	2008.2	-0.73	+/- 0.86	10.2%	0.000	0.092
Frequency	2009.1	-0.76	+/- 0.96	9.1%	0.000	0.112
Frequency	2009.2	-0.84	+/- 1.08	9.1%	0.000	0.120
Frequency	2010.1	-0.71	+/- 1.22	3.1%	0.000	0.237
Frequency	2010.2	-1.12	+/- 1.29	14.0%	0.000	0.085
Frequency	2011.2	-0.83	+/- 1.48	3.3%	0.000	0.247
Frequency	2012.1	-1.31	+/- 1.57	14.8%	0.000	0.096
Frequency	2012.2	-2.04	+/- 1.50	39.4%	0.000	0.013
Frequency	2013.1	-2.05	+/- 1.79	32.8%	0.000	0.030
Frequency	2013.2	-2.55	+/- 2.03	40.7%	0.000	0.021
Frequency	2014.1	-2.08	+/- 2.43	23.9%	0.000	0.086
Frequency	2014.2	-2.11	+/- 3.12	15.9%	0.000	0.157
Frequency	2015.1	-1.52	+/- 4.05	-2.5%	0.000	0.397
Frequency	2015.2	-0.93	+/- 5.63	-15.9%	0.000	0.690

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.91	+/- 0.80	71.4%	0.000	0.006	0.000
Loss Cost	2005.2	2.60	+/- 0.77	68.1%	0.000	0.012	0.000
Loss Cost	2006.1	2.29	+/- 0.72	69.9%	0.000	0.002	0.000
Loss Cost	2006.2	1.96	+/- 0.65	67.2%	0.000	0.002	0.000
Loss Cost	2007.1	1.88	+/- 0.70	65.6%	0.000	0.002	0.000
Loss Cost	2007.2	1.88	+/- 0.78	60.9%	0.000	0.004	0.000
Loss Cost	2008.1	1.97	+/- 0.85	61.4%	0.000	0.007	0.000
Loss Cost	2008.2	2.10	+/- 0.93	60.2%	0.000	0.006	0.000
Loss Cost	2009.1	2.19	+/- 1.03	60.2%	0.000	0.011	0.000
Loss Cost	2009.2	2.30	+/- 1.15	56.9%	0.000	0.012	0.001
Loss Cost	2010.1	2.43	+/- 1.29	57.2%	0.000	0.022	0.001
Loss Cost	2010.2	2.07	+/- 1.39	44.7%	0.000	0.045	0.006
Loss Cost	2011.1	2.07	+/- 1.60	42.7%	0.000	0.060	0.015
Loss Cost	2011.2	2.56	+/- 1.75	50.0%	0.000	0.032	0.007
Loss Cost	2012.1	2.13	+/- 1.92	49.0%	0.000	0.022	0.032
Loss Cost	2012.2	1.45	+/- 2.07	30.7%	0.000	0.048	0.145
Loss Cost	2013.1	1.62	+/- 2.52	29.8%	0.000	0.080	0.174
Loss Cost	2013.2	1.23	+/- 3.16	10.6%	0.000	0.149	0.383
Loss Cost	2014.1	1.99	+/- 3.82	13.6%	0.000	0.252	0.246
Loss Cost	2014.2	2.22	+/- 5.37	0.4%	0.000	0.303	0.332
Loss Cost	2015.1	3.49	+/- 7.15	7.9%	0.001	0.478	0.240
Loss Cost	2015.2	6.02	+/- 10.63	28.6%	0.006	0.298	0.160
Severity	2005.1	2.35	+/- 0.35	89.0%	0.000	0.001	0.000
Severity	2005.2	2.34	+/- 0.38	87.4%	0.000	0.002	0.000
Severity	2006.1	2.28	+/- 0.40	86.4%	0.000	0.001	0.000
Severity	2006.2	2.19	+/- 0.42	84.2%	0.000	0.003	0.000
Severity	2007.1	2.13	+/- 0.46	82.9%	0.000	0.003	0.000
Severity	2007.2	2.22	+/- 0.49	82.4%	0.000	0.002	0.000
Severity	2008.1	2.44	+/- 0.45	87.7%	0.000	0.003	0.000
Severity	2008.2	2.66	+/- 0.41	91.6%	0.000	0.000	0.000
Severity	2009.1	2.84	+/- 0.37	94.2%	0.000	0.000	0.000
Severity	2009.2	2.99	+/- 0.37	95.0%	0.000	0.000	0.000
Severity	2010.1	3.06	+/- 0.40	95.1%	0.000	0.000	0.000
Severity	2010.2	3.12	+/- 0.45	94.1%	0.000	0.000	0.000
Severity	2011.1	2.93	+/- 0.44	94.9%	0.000	0.000	0.000
Severity	2011.2	2.74	+/- 0.42	94.7%	0.000	0.000	0.000
Severity	2012.1	2.86	+/- 0.46	95.2%	0.000	0.000	0.000
Severity	2012.2	2.85	+/- 0.56	93.3%	0.000	0.000	0.000
Severity	2013.1	3.03	+/- 0.61	94.2%	0.000	0.001	0.000
Severity	2013.2	3.01	+/- 0.78	91.2%	0.000	0.002	0.000
Severity	2014.1	3.08	+/- 1.00	90.2%	0.000	0.006	0.000
Severity	2014.2	2.92	+/- 1.38	82.8%	0.000	0.019	0.003
Severity	2015.1	3.04	+/- 1.97	80.6%	0.000	0.047	0.012
Severity	2015.2	3.43	+/- 3.28	71.0%	0.000	0.082	0.043
Frequency	2005.1	0.54	+/- 0.72	9.1%	0.000	0.157	0.129
Frequency	2005.2	0.26	+/- 0.68	-1.3%	0.000	0.294	0.438
Frequency	2006.1	0.00	+/- 0.65	2.7%	0.000	0.116	0.989
Frequency	2006.2	-0.23	+/- 0.65	1.3%	0.000	0.216	0.472
Frequency	2007.1	-0.25	+/- 0.70	0.5%	0.000	0.224	0.474
Frequency	2007.2	-0.34	+/- 0.77	0.7%	0.000	0.305	0.366
Frequency	2008.1	-0.46	+/- 0.83	3.8%	0.000	0.246	0.261
Frequency	2008.2	-0.54	+/- 0.92	4.2%	0.000	0.319	0.231
Frequency	2009.1	-0.63	+/- 1.01	4.7%	0.000	0.294	0.209
Frequency	2009.2	-0.67	+/- 1.14	4.2%	0.000	0.347	0.233
Frequency	2010.1	-0.62	+/- 1.29	-1.3%	0.000	0.402	0.325
Frequency	2010.2	-1.02	+/- 1.37	6.2%	0.000	0.636	0.134
Frequency	2011.1	-0.84	+/- 1.55	-3.9%	0.000	0.759	0.264
Frequency	2011.2	-0.17	+/- 1.55	-8.3%	0.000	0.370	0.815
Frequency	2012.1	-0.71	+/- 1.59	7.9%	0.000	0.184	0.342
Frequency	2012.2	-1.37	+/- 1.63	21.9%	0.000	0.365	0.092
Frequency	2013.1	-1.37	+/- 1.99	11.1%	0.000	0.410	0.153
Frequency	2013.2	-1.73	+/- 2.47	13.8%	0.000	0.585	0.145
Frequency	2014.1	-1.06	+/- 2.91	-17.0%	0.000	0.823	0.411
Frequency	2014.2	-0.68	+/- 4.06	-29.6%	0.000	0.736	0.684
Frequency	2015.1	0.44	+/- 5.18	-47.9%	0.001	0.997	0.825
Frequency	2015.2	2.50	+/- 7.18	-14.8%	0.005	0.576	0.343

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	2.91	+/- 0.92	62.3%	0.000	0.000
Loss Cost	2005.2	2.53	+/- 0.86	59.5%	0.000	0.000
Loss Cost	2006.1	2.29	+/- 0.88	54.4%	0.000	0.000
Loss Cost	2006.2	1.88	+/- 0.79	50.7%	0.000	0.000
Loss Cost	2007.1	1.88	+/- 0.87	47.3%	0.000	0.000
Loss Cost	2007.2	1.78	+/- 0.94	41.4%	0.000	0.001
Loss Cost	2008.1	1.97	+/- 1.01	44.4%	0.000	0.001
Loss Cost	2008.2	1.98	+/- 1.12	40.8%	0.000	0.001
Loss Cost	2009.1	2.19	+/- 1.22	43.2%	0.000	0.001
Loss Cost	2009.2	2.15	+/- 1.37	37.7%	0.000	0.004
Loss Cost	2010.1	2.43	+/- 1.51	41.0%	0.000	0.003
Loss Cost	2010.2	1.92	+/- 1.55	29.1%	0.000	0.018
Loss Cost	2011.1	2.07	+/- 1.77	28.2%	0.000	0.024
Loss Cost	2011.2	2.32	+/- 2.04	29.0%	0.000	0.027
Loss Cost	2012.1	2.13	+/- 2.38	19.7%	0.000	0.072
Loss Cost	2012.2	1.15	+/- 2.40	1.3%	0.000	0.310
Loss Cost	2013.1	1.62	+/- 2.85	6.3%	0.000	0.228
Loss Cost	2013.2	0.86	+/- 3.31	-7.7%	0.000	0.565
Loss Cost	2014.1	1.99	+/- 3.84	6.1%	0.000	0.257
Loss Cost	2014.2	1.70	+/- 5.10	-4.9%	0.000	0.443
Loss Cost	2015.1	3.49	+/- 6.36	15.1%	0.000	0.210
Loss Cost	2015.2	4.80	+/- 9.38	18.3%	0.002	0.219
Severity	2005.1	2.35	+/- 0.43	83.2%	0.000	0.000
Severity	2005.2	2.29	+/- 0.46	81.1%	0.000	0.000
Severity	2006.1	2.28	+/- 0.50	79.1%	0.000	0.000
Severity	2006.2	2.14	+/- 0.51	76.8%	0.000	0.000
Severity	2007.1	2.13	+/- 0.56	74.3%	0.000	0.000
Severity	2007.2	2.16	+/- 0.61	72.1%	0.000	0.000
Severity	2008.1	2.44	+/- 0.57	80.5%	0.000	0.000
Severity	2008.2	2.58	+/- 0.60	81.3%	0.000	0.000
Severity	2009.1	2.84	+/- 0.57	86.2%	0.000	0.000
Severity	2009.2	2.89	+/- 0.64	84.7%	0.000	0.000
Severity	2010.1	3.06	+/- 0.68	85.4%	0.000	0.000
Severity	2010.2	3.00	+/- 0.77	82.5%	0.000	0.000
Severity	2011.1	2.93	+/- 0.88	78.8%	0.000	0.000
Severity	2011.2	2.58	+/- 0.89	75.5%	0.000	0.000
Severity	2012.1	2.86	+/- 0.96	78.1%	0.000	0.000
Severity	2012.2	2.65	+/- 1.11	71.9%	0.000	0.000
Severity	2013.1	3.03	+/- 1.22	75.8%	0.000	0.000
Severity	2013.2	2.74	+/- 1.45	67.4%	0.000	0.002
Severity	2014.1	3.08	+/- 1.77	67.2%	0.000	0.004
Severity	2014.2	2.52	+/- 2.13	52.2%	0.000	0.026
Severity	2015.1	3.04	+/- 2.83	53.2%	0.000	0.038
Severity	2015.2	2.66	+/- 4.22	29.9%	0.000	0.152
Frequency	2005.1	0.54	+/- 0.73	5.0%	0.000	0.136
Frequency	2005.2	0.24	+/- 0.68	-2.0%	0.000	0.480
Frequency	2006.1	0.00	+/- 0.67	-4.3%	0.000	0.990
Frequency	2006.2	-0.26	+/- 0.65	-1.5%	0.000	0.423
Frequency	2007.1	-0.25	+/- 0.71	-2.2%	0.000	0.480
Frequency	2007.2	-0.37	+/- 0.76	0.1%	0.000	0.325
Frequency	2008.1	-0.46	+/- 0.83	1.6%	0.000	0.266
Frequency	2008.2	-0.58	+/- 0.91	4.0%	0.000	0.198
Frequency	2009.1	-0.63	+/- 1.01	3.7%	0.000	0.210
Frequency	2009.2	-0.72	+/- 1.13	4.5%	0.000	0.197
Frequency	2010.1	-0.62	+/- 1.27	0.4%	0.000	0.320
Frequency	2010.2	-1.05	+/- 1.31	11.3%	0.000	0.110
Frequency	2011.1	-0.84	+/- 1.48	3.3%	0.000	0.246
Frequency	2011.2	-0.25	+/- 1.51	-7.2%	0.000	0.725
Frequency	2012.1	-0.71	+/- 1.64	-0.8%	0.000	0.361
Frequency	2012.2	-1.46	+/- 1.58	22.6%	0.000	0.067
Frequency	2013.1	-1.37	+/- 1.92	13.5%	0.000	0.144
Frequency	2013.2	-1.83	+/- 2.27	21.1%	0.000	0.102
Frequency	2014.1	-1.06	+/- 2.62	-1.2%	0.000	0.374
Frequency	2014.2	-0.81	+/- 3.48	-10.8%	0.000	0.592
Frequency	2015.1	0.44	+/- 4.29	-18.4%	0.000	0.802
Frequency	2015.2	2.09	+/- 5.49	2.7%	0.001	0.346

PD

Coverage = PD
 End Trend Period = 2018.1
 Seasonality = T
 Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.92	+/- 0.78	73.6%	0.000	0.003	0.000
Loss Cost	2005.2	2.63	+/- 0.76	70.4%	0.000	0.007	0.000
Loss Cost	2006.1	2.32	+/- 0.70	72.7%	0.000	0.001	0.000
Loss Cost	2006.2	2.00	+/- 0.64	70.1%	0.000	0.001	0.000
Loss Cost	2007.1	1.93	+/- 0.69	68.6%	0.000	0.001	0.000
Loss Cost	2007.2	1.95	+/- 0.77	64.3%	0.000	0.002	0.000
Loss Cost	2008.1	2.05	+/- 0.84	65.0%	0.000	0.004	0.000
Loss Cost	2008.2	2.24	+/- 0.92	65.1%	0.000	0.003	0.000
Loss Cost	2009.1	2.36	+/- 1.01	65.5%	0.000	0.005	0.000
Loss Cost	2009.2	2.56	+/- 1.15	63.9%	0.000	0.004	0.000
Loss Cost	2010.1	2.76	+/- 1.28	65.2%	0.000	0.008	0.000
Loss Cost	2010.2	2.46	+/- 1.48	51.6%	0.000	0.022	0.003
Loss Cost	2011.2	2.56	+/- 1.75	50.0%	0.000	0.032	0.007
Loss Cost	2012.1	2.13	+/- 1.92	49.0%	0.000	0.022	0.032
Loss Cost	2012.2	1.45	+/- 2.07	30.7%	0.000	0.048	0.145
Loss Cost	2013.1	1.62	+/- 2.52	29.8%	0.000	0.080	0.174
Loss Cost	2013.2	1.23	+/- 3.16	10.6%	0.000	0.149	0.383
Loss Cost	2014.1	1.99	+/- 3.82	13.6%	0.000	0.252	0.246
Loss Cost	2014.2	2.22	+/- 5.37	0.4%	0.000	0.303	0.332
Loss Cost	2015.1	3.49	+/- 7.15	7.9%	0.001	0.478	0.240
Loss Cost	2015.2	6.02	+/- 10.63	28.6%	0.006	0.298	0.160
Severity	2005.1	2.35	+/- 0.34	89.9%	0.000	0.002	0.000
Severity	2005.2	2.32	+/- 0.37	88.3%	0.000	0.003	0.000
Severity	2006.1	2.26	+/- 0.39	87.3%	0.000	0.003	0.000
Severity	2006.2	2.16	+/- 0.40	85.5%	0.000	0.006	0.000
Severity	2007.1	2.10	+/- 0.43	84.2%	0.000	0.005	0.000
Severity	2007.2	2.17	+/- 0.47	83.1%	0.000	0.004	0.000
Severity	2008.1	2.38	+/- 0.42	88.7%	0.000	0.005	0.000
Severity	2008.2	2.59	+/- 0.39	92.0%	0.000	0.000	0.000
Severity	2009.1	2.77	+/- 0.35	94.6%	0.000	0.000	0.000
Severity	2009.2	2.91	+/- 0.37	95.0%	0.000	0.000	0.000
Severity	2010.1	2.98	+/- 0.41	94.8%	0.000	0.000	0.000
Severity	2010.2	3.00	+/- 0.49	93.0%	0.000	0.000	0.000
Severity	2011.2	2.74	+/- 0.42	94.7%	0.000	0.000	0.000
Severity	2012.1	2.86	+/- 0.46	95.2%	0.000	0.000	0.000
Severity	2012.2	2.85	+/- 0.56	93.3%	0.000	0.000	0.000
Severity	2013.1	3.03	+/- 0.61	94.2%	0.000	0.001	0.000
Severity	2013.2	3.01	+/- 0.78	91.2%	0.000	0.002	0.000
Severity	2014.1	3.08	+/- 1.00	90.2%	0.000	0.006	0.000
Severity	2014.2	2.92	+/- 1.38	82.8%	0.000	0.019	0.003
Severity	2015.1	3.04	+/- 1.97	80.6%	0.000	0.047	0.012
Severity	2015.2	3.43	+/- 3.28	71.0%	0.000	0.082	0.043
Frequency	2005.1	0.56	+/- 0.65	18.2%	0.000	0.049	0.083
Frequency	2005.2	0.30	+/- 0.61	6.7%	0.000	0.101	0.316
Frequency	2006.1	0.05	+/- 0.56	14.8%	0.000	0.023	0.854
Frequency	2006.2	-0.15	+/- 0.56	11.9%	0.000	0.049	0.569
Frequency	2007.1	-0.16	+/- 0.61	10.5%	0.000	0.057	0.579
Frequency	2007.2	-0.22	+/- 0.67	9.3%	0.000	0.086	0.508
Frequency	2008.1	-0.32	+/- 0.73	12.4%	0.000	0.071	0.368
Frequency	2008.2	-0.34	+/- 0.82	11.7%	0.000	0.096	0.393
Frequency	2009.1	-0.40	+/- 0.92	11.0%	0.000	0.100	0.370
Frequency	2009.2	-0.33	+/- 1.06	10.6%	0.000	0.109	0.510
Frequency	2010.1	-0.21	+/- 1.20	4.0%	0.000	0.148	0.714
Frequency	2010.2	-0.52	+/- 1.38	3.2%	0.000	0.283	0.430
Frequency	2011.2	-0.17	+/- 1.55	-8.3%	0.000	0.370	0.815
Frequency	2012.1	-0.71	+/- 1.59	7.9%	0.000	0.184	0.342
Frequency	2012.2	-1.37	+/- 1.63	21.9%	0.000	0.365	0.092
Frequency	2013.1	-1.37	+/- 1.99	11.1%	0.000	0.410	0.153
Frequency	2013.2	-1.73	+/- 2.47	13.8%	0.000	0.585	0.145
Frequency	2014.1	-1.06	+/- 2.91	-17.0%	0.000	0.823	0.411
Frequency	2014.2	-0.68	+/- 4.06	-29.6%	0.000	0.736	0.684
Frequency	2015.1	0.44	+/- 5.18	-47.9%	0.001	0.997	0.825
Frequency	2015.2	2.50	+/- 7.18	-14.8%	0.005	0.576	0.343

PD

Coverage = PD
 End Trend Period = 2018.1
 Seasonality = F
 Excluded Points = 2011.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	2.92	+/- 0.93	62.9%	0.000	0.000
Loss Cost	2005.2	2.55	+/- 0.88	60.0%	0.000	0.000
Loss Cost	2006.1	2.30	+/- 0.90	55.0%	0.000	0.000
Loss Cost	2006.2	1.89	+/- 0.81	51.1%	0.000	0.000
Loss Cost	2007.1	1.90	+/- 0.89	47.8%	0.000	0.000
Loss Cost	2007.2	1.80	+/- 0.97	41.8%	0.000	0.001
Loss Cost	2008.1	2.01	+/- 1.05	45.1%	0.000	0.001
Loss Cost	2008.2	2.03	+/- 1.17	41.5%	0.000	0.002
Loss Cost	2009.1	2.28	+/- 1.28	44.4%	0.000	0.002
Loss Cost	2009.2	2.26	+/- 1.46	38.9%	0.000	0.004
Loss Cost	2010.1	2.62	+/- 1.61	43.3%	0.000	0.003
Loss Cost	2010.2	2.06	+/- 1.72	29.3%	0.000	0.022
Loss Cost	2011.2	2.32	+/- 2.04	29.0%	0.000	0.027
Loss Cost	2012.1	2.13	+/- 2.38	19.7%	0.000	0.072
Loss Cost	2012.2	1.15	+/- 2.40	1.3%	0.000	0.310
Loss Cost	2013.1	1.62	+/- 2.85	6.3%	0.000	0.228
Loss Cost	2013.2	0.86	+/- 3.31	-7.7%	0.000	0.565
Loss Cost	2014.1	1.99	+/- 3.84	6.1%	0.000	0.257
Loss Cost	2014.2	1.70	+/- 5.10	-4.9%	0.000	0.443
Loss Cost	2015.1	3.49	+/- 6.36	15.1%	0.000	0.210
Loss Cost	2015.2	4.80	+/- 9.38	18.3%	0.002	0.219
Severity	2005.1	2.34	+/- 0.41	85.0%	0.000	0.000
Severity	2005.2	2.28	+/- 0.43	83.2%	0.000	0.000
Severity	2006.1	2.26	+/- 0.47	81.2%	0.000	0.000
Severity	2006.2	2.10	+/- 0.47	79.7%	0.000	0.000
Severity	2007.1	2.08	+/- 0.52	77.1%	0.000	0.000
Severity	2007.2	2.09	+/- 0.57	74.6%	0.000	0.000
Severity	2008.1	2.36	+/- 0.52	82.7%	0.000	0.000
Severity	2008.2	2.48	+/- 0.56	82.9%	0.000	0.000
Severity	2009.1	2.73	+/- 0.54	87.3%	0.000	0.000
Severity	2009.2	2.75	+/- 0.61	85.3%	0.000	0.000
Severity	2010.1	2.90	+/- 0.68	85.1%	0.000	0.000
Severity	2010.2	2.76	+/- 0.77	81.2%	0.000	0.000
Severity	2011.2	2.58	+/- 0.89	75.5%	0.000	0.000
Severity	2012.1	2.86	+/- 0.96	78.1%	0.000	0.000
Severity	2012.2	2.65	+/- 1.11	71.9%	0.000	0.000
Severity	2013.1	3.03	+/- 1.22	75.8%	0.000	0.000
Severity	2013.2	2.74	+/- 1.45	67.4%	0.000	0.002
Severity	2014.1	3.08	+/- 1.77	67.2%	0.000	0.004
Severity	2014.2	2.52	+/- 2.13	52.2%	0.000	0.026
Severity	2015.1	3.04	+/- 2.83	53.2%	0.000	0.038
Severity	2015.2	2.66	+/- 4.22	29.9%	0.000	0.152
Frequency	2005.1	0.56	+/- 0.69	6.9%	0.000	0.104
Frequency	2005.2	0.26	+/- 0.63	-1.1%	0.000	0.397
Frequency	2006.1	0.04	+/- 0.62	-4.4%	0.000	0.887
Frequency	2006.2	-0.20	+/- 0.59	-2.3%	0.000	0.482
Frequency	2007.1	-0.18	+/- 0.65	-3.4%	0.000	0.580
Frequency	2007.2	-0.28	+/- 0.71	-1.6%	0.000	0.418
Frequency	2008.1	-0.34	+/- 0.78	-0.8%	0.000	0.369
Frequency	2008.2	-0.43	+/- 0.86	0.7%	0.000	0.304
Frequency	2009.1	-0.44	+/- 0.97	-0.5%	0.000	0.354
Frequency	2009.2	-0.48	+/- 1.10	-0.9%	0.000	0.371
Frequency	2010.1	-0.28	+/- 1.24	-5.4%	0.000	0.643
Frequency	2010.2	-0.68	+/- 1.34	1.3%	0.000	0.297
Frequency	2011.2	-0.25	+/- 1.51	-7.2%	0.000	0.725
Frequency	2012.1	-0.71	+/- 1.64	-0.8%	0.000	0.361
Frequency	2012.2	-1.46	+/- 1.58	22.6%	0.000	0.067
Frequency	2013.1	-1.37	+/- 1.92	13.5%	0.000	0.144
Frequency	2013.2	-1.83	+/- 2.27	21.1%	0.000	0.102
Frequency	2014.1	-1.06	+/- 2.62	-1.2%	0.000	0.374
Frequency	2014.2	-0.81	+/- 3.48	-10.8%	0.000	0.592
Frequency	2015.1	0.44	+/- 4.29	-18.4%	0.000	0.802
Frequency	2015.2	2.09	+/- 5.49	2.7%	0.001	0.346

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	3.97	+/- 1.10	73.9%	0.000	0.000	0.000
Loss Cost	2005.2	4.25	+/- 1.12	75.7%	0.000	0.000	0.000
Loss Cost	2006.1	4.55	+/- 1.16	78.1%	0.000	0.000	0.000
Loss Cost	2006.2	4.65	+/- 1.25	76.3%	0.000	0.000	0.000
Loss Cost	2007.1	4.83	+/- 1.35	76.6%	0.000	0.001	0.000
Loss Cost	2007.2	5.00	+/- 1.46	75.0%	0.000	0.001	0.000
Loss Cost	2008.1	5.36	+/- 1.55	77.0%	0.000	0.002	0.000
Loss Cost	2008.2	5.55	+/- 1.69	75.4%	0.000	0.002	0.000
Loss Cost	2009.1	6.13	+/- 1.72	79.4%	0.000	0.005	0.000
Loss Cost	2009.2	6.63	+/- 1.79	81.0%	0.000	0.002	0.000
Loss Cost	2010.1	7.25	+/- 1.85	84.2%	0.000	0.004	0.000
Loss Cost	2010.2	7.56	+/- 2.04	82.9%	0.000	0.004	0.000
Loss Cost	2011.1	8.15	+/- 2.21	84.6%	0.000	0.009	0.000
Loss Cost	2011.2	8.42	+/- 2.51	82.3%	0.000	0.010	0.000
Loss Cost	2012.1	8.89	+/- 2.89	82.3%	0.000	0.022	0.000
Loss Cost	2012.2	9.39	+/- 3.32	80.3%	0.000	0.022	0.000
Loss Cost	2013.1	10.68	+/- 3.56	84.6%	0.000	0.046	0.000
Loss Cost	2013.2	11.14	+/- 4.29	81.2%	0.000	0.052	0.000
Loss Cost	2014.1	12.30	+/- 5.20	82.2%	0.001	0.111	0.001
Loss Cost	2014.2	11.15	+/- 6.24	72.8%	0.003	0.195	0.004
Loss Cost	2015.1	11.01	+/- 8.78	66.3%	0.013	0.263	0.019
Loss Cost	2015.2	9.64	+/- 12.04	41.8%	0.034	0.404	0.080
Severity	2005.1	4.61	+/- 1.00	79.1%	0.000	0.014	0.000
Severity	2005.2	4.82	+/- 1.05	79.5%	0.000	0.008	0.000
Severity	2006.1	4.95	+/- 1.13	79.2%	0.000	0.015	0.000
Severity	2006.2	4.81	+/- 1.21	75.9%	0.000	0.024	0.000
Severity	2007.1	4.65	+/- 1.30	73.9%	0.000	0.021	0.000
Severity	2007.2	4.50	+/- 1.41	69.4%	0.000	0.034	0.000
Severity	2008.1	4.53	+/- 1.55	67.7%	0.000	0.045	0.000
Severity	2008.2	4.46	+/- 1.71	62.6%	0.000	0.061	0.000
Severity	2009.1	4.93	+/- 1.80	66.5%	0.000	0.113	0.000
Severity	2009.2	5.43	+/- 1.89	69.7%	0.000	0.060	0.000
Severity	2010.1	5.97	+/- 2.01	73.0%	0.000	0.113	0.000
Severity	2010.2	6.56	+/- 2.11	75.7%	0.000	0.058	0.000
Severity	2011.1	7.10	+/- 2.32	77.3%	0.000	0.110	0.000
Severity	2011.2	7.21	+/- 2.66	73.1%	0.000	0.123	0.000
Severity	2012.1	8.13	+/- 2.86	77.5%	0.000	0.237	0.000
Severity	2012.2	9.13	+/- 2.97	81.3%	0.000	0.109	0.000
Severity	2013.1	10.87	+/- 2.46	91.4%	0.000	0.203	0.000
Severity	2013.2	11.49	+/- 2.81	90.9%	0.000	0.141	0.000
Severity	2014.1	12.25	+/- 3.39	90.7%	0.000	0.268	0.000
Severity	2014.2	11.23	+/- 3.83	87.5%	0.000	0.437	0.000
Severity	2015.1	10.47	+/- 5.16	82.5%	0.000	0.373	0.003
Severity	2015.2	9.40	+/- 6.85	70.4%	0.000	0.555	0.016
Frequency	2005.1	-0.61	+/- 0.70	20.2%	0.000	0.021	0.084
Frequency	2005.2	-0.54	+/- 0.75	20.1%	0.000	0.019	0.150
Frequency	2006.1	-0.38	+/- 0.79	13.0%	0.000	0.035	0.334
Frequency	2006.2	-0.15	+/- 0.80	17.9%	0.000	0.014	0.709
Frequency	2007.1	0.17	+/- 0.77	14.8%	0.000	0.027	0.656
Frequency	2007.2	0.47	+/- 0.73	30.3%	0.000	0.005	0.192
Frequency	2008.1	0.79	+/- 0.70	38.7%	0.000	0.009	0.028
Frequency	2008.2	1.05	+/- 0.68	51.7%	0.000	0.002	0.004
Frequency	2009.1	1.15	+/- 0.75	52.9%	0.000	0.004	0.005
Frequency	2009.2	1.13	+/- 0.83	46.9%	0.000	0.007	0.010
Frequency	2010.1	1.20	+/- 0.94	47.1%	0.000	0.013	0.015
Frequency	2010.2	0.94	+/- 0.98	34.9%	0.000	0.025	0.059
Frequency	2011.1	0.98	+/- 1.13	34.5%	0.000	0.039	0.080
Frequency	2011.2	1.13	+/- 1.28	33.8%	0.000	0.039	0.076
Frequency	2012.1	0.71	+/- 1.36	38.0%	0.000	0.018	0.275
Frequency	2012.2	0.24	+/- 1.40	26.5%	0.000	0.032	0.713
Frequency	2013.1	-0.17	+/- 1.58	34.5%	0.000	0.021	0.815
Frequency	2013.2	-0.31	+/- 1.91	29.4%	0.000	0.040	0.718
Frequency	2014.1	0.05	+/- 2.39	19.6%	0.000	0.085	0.963
Frequency	2014.2	-0.07	+/- 3.07	11.1%	0.000	0.134	0.957
Frequency	2015.1	0.48	+/- 4.21	0.2%	0.001	0.253	0.779
Frequency	2015.2	0.22	+/- 6.02	-18.2%	0.004	0.361	0.924

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	4.10	+/- 1.38	58.3%	0.000	0.000
Loss Cost	2005.2	4.25	+/- 1.48	57.7%	0.000	0.000
Loss Cost	2006.1	4.71	+/- 1.50	63.3%	0.000	0.000
Loss Cost	2006.2	4.65	+/- 1.62	59.9%	0.000	0.000
Loss Cost	2007.1	5.01	+/- 1.71	62.0%	0.000	0.000
Loss Cost	2007.2	5.00	+/- 1.87	58.7%	0.000	0.000
Loss Cost	2008.1	5.56	+/- 1.93	63.8%	0.000	0.000
Loss Cost	2008.2	5.55	+/- 2.13	60.3%	0.000	0.000
Loss Cost	2009.1	6.36	+/- 2.12	68.4%	0.000	0.000
Loss Cost	2009.2	6.63	+/- 2.35	67.2%	0.000	0.000
Loss Cost	2010.1	7.53	+/- 2.35	74.1%	0.000	0.000
Loss Cost	2010.2	7.56	+/- 2.66	70.6%	0.000	0.000
Loss Cost	2011.1	8.49	+/- 2.77	75.4%	0.000	0.000
Loss Cost	2011.2	8.42	+/- 3.18	71.1%	0.000	0.000
Loss Cost	2012.1	9.33	+/- 3.50	73.4%	0.000	0.000
Loss Cost	2012.2	9.39	+/- 4.13	68.8%	0.000	0.000
Loss Cost	2013.1	11.21	+/- 4.18	77.8%	0.000	0.000
Loss Cost	2013.2	11.14	+/- 5.10	72.3%	0.000	0.001
Loss Cost	2014.1	13.00	+/- 5.71	77.0%	0.002	0.001
Loss Cost	2014.2	11.15	+/- 6.50	68.4%	0.002	0.004
Loss Cost	2015.1	11.95	+/- 8.62	62.9%	0.014	0.011
Loss Cost	2015.2	9.64	+/- 11.00	43.3%	0.022	0.065
Severity	2005.1	4.69	+/- 1.11	74.3%	0.000	0.000
Severity	2005.2	4.82	+/- 1.19	73.5%	0.000	0.000
Severity	2006.1	5.04	+/- 1.26	74.0%	0.000	0.000
Severity	2006.2	4.81	+/- 1.32	70.7%	0.000	0.000
Severity	2007.1	4.77	+/- 1.44	67.7%	0.000	0.000
Severity	2007.2	4.50	+/- 1.53	63.2%	0.000	0.000
Severity	2008.1	4.65	+/- 1.68	61.9%	0.000	0.000
Severity	2008.2	4.46	+/- 1.83	56.7%	0.000	0.000
Severity	2009.1	5.05	+/- 1.88	63.1%	0.000	0.000
Severity	2009.2	5.43	+/- 2.04	64.2%	0.000	0.000
Severity	2010.1	6.13	+/- 2.10	69.9%	0.000	0.000
Severity	2010.2	6.56	+/- 2.31	70.4%	0.000	0.000
Severity	2011.1	7.30	+/- 2.44	74.1%	0.000	0.000
Severity	2011.2	7.21	+/- 2.81	69.5%	0.000	0.000
Severity	2012.1	8.33	+/- 2.88	76.4%	0.000	0.000
Severity	2012.2	9.13	+/- 3.20	77.8%	0.000	0.000
Severity	2013.1	11.08	+/- 2.50	90.7%	0.000	0.000
Severity	2013.2	11.49	+/- 3.00	89.2%	0.000	0.000
Severity	2014.1	12.55	+/- 3.36	90.2%	0.000	0.000
Severity	2014.2	11.23	+/- 3.62	88.0%	0.000	0.000
Severity	2015.1	10.90	+/- 4.79	82.7%	0.000	0.001
Severity	2015.2	9.40	+/- 5.96	73.9%	0.000	0.008
Frequency	2005.1	-0.56	+/- 0.76	4.5%	0.000	0.144
Frequency	2005.2	-0.54	+/- 0.82	3.1%	0.000	0.190
Frequency	2006.1	-0.32	+/- 0.85	-1.6%	0.000	0.444
Frequency	2006.2	-0.15	+/- 0.89	-3.8%	0.000	0.740
Frequency	2007.1	0.23	+/- 0.85	-3.0%	0.000	0.576
Frequency	2007.2	0.47	+/- 0.87	1.3%	0.000	0.269
Frequency	2008.1	0.87	+/- 0.81	16.1%	0.000	0.036
Frequency	2008.2	1.05	+/- 0.86	21.7%	0.000	0.019
Frequency	2009.1	1.25	+/- 0.92	27.5%	0.000	0.010
Frequency	2009.2	1.13	+/- 1.01	20.4%	0.000	0.030
Frequency	2010.1	1.32	+/- 1.11	24.2%	0.000	0.022
Frequency	2010.2	0.94	+/- 1.13	11.7%	0.000	0.097
Frequency	2011.1	1.11	+/- 1.27	14.6%	0.000	0.080
Frequency	2011.2	1.13	+/- 1.47	11.5%	0.000	0.117
Frequency	2012.1	0.92	+/- 1.68	3.4%	0.000	0.251
Frequency	2012.2	0.24	+/- 1.68	-8.1%	0.000	0.761
Frequency	2013.1	0.11	+/- 2.00	-9.8%	0.000	0.902
Frequency	2013.2	-0.31	+/- 2.34	-10.0%	0.000	0.771
Frequency	2014.1	0.40	+/- 2.70	-10.9%	0.000	0.740
Frequency	2014.2	-0.07	+/- 3.36	-14.2%	0.000	0.962
Frequency	2015.1	0.94	+/- 4.14	-10.8%	0.000	0.595
Frequency	2015.2	0.22	+/- 5.61	-19.8%	0.002	0.924

AB Total

Coverage = AB Total
 End Trend Period = 2018.2
 Scalar Level Change Start Date = 2015-07-01
 Future Trend Start Date = 2015-07-01
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.53	+/- 1.00	7.98	+/- 5.71	9.64	1.136	90.4%	0.000	0.054	0.000	0.004	0.006
Loss Cost	2005.2	1.75	+/- 1.08	7.75	+/- 5.70	9.64	1.127	90.5%	0.000	0.069	0.000	0.003	0.008
Loss Cost	2006.1	2.00	+/- 1.16	7.49	+/- 5.66	9.64	1.120	91.1%	0.000	0.084	0.000	0.002	0.010
Loss Cost	2006.2	1.83	+/- 1.28	7.67	+/- 5.78	9.64	1.126	90.4%	0.000	0.077	0.000	0.007	0.009
Loss Cost	2007.1	1.79	+/- 1.43	7.71	+/- 5.98	9.64	1.127	90.2%	0.000	0.085	0.000	0.016	0.011
Loss Cost	2007.2	1.64	+/- 1.61	7.87	+/- 6.18	9.64	1.131	89.4%	0.000	0.084	0.000	0.045	0.012
Loss Cost	2008.1	1.86	+/- 1.81	7.63	+/- 6.35	9.64	1.126	89.4%	0.000	0.104	0.000	0.043	0.017
Loss Cost	2008.2	1.65	+/- 2.07	7.86	+/- 6.61	9.64	1.131	88.5%	0.000	0.103	0.000	0.109	0.019
Loss Cost	2009.1	2.23	+/- 2.29	7.24	+/- 6.58	9.64	1.119	89.4%	0.000	0.131	0.001	0.053	0.028
Loss Cost	2009.2	2.63	+/- 2.68	6.83	+/- 6.85	9.64	1.111	89.0%	0.000	0.171	0.001	0.051	0.044
Loss Cost	2010.1	3.33	+/- 3.06	6.10	+/- 6.98	9.64	1.099	89.6%	0.000	0.218	0.002	0.033	0.074
Loss Cost	2010.2	3.16	+/- 3.73	6.28	+/- 7.59	9.64	1.102	88.1%	0.000	0.231	0.003	0.086	0.088
Loss Cost	2011.1	3.72	+/- 4.54	5.71	+/- 8.22	9.64	1.095	87.8%	0.000	0.284	0.007	0.094	0.144
Loss Cost	2011.2	3.07	+/- 5.75	6.37	+/- 9.32	9.64	1.104	85.7%	0.000	0.276	0.015	0.255	0.147
Loss Cost	2012.1	2.91	+/- 7.43	6.54	+/- 10.88	9.64	1.105	84.6%	0.000	0.303	0.023	0.392	0.193
Loss Cost	2012.2	2.32	+/- 10.29	7.15	+/- 13.64	9.64	1.111	81.4%	0.001	0.324	0.043	0.612	0.245
Loss Cost	2013.1	5.79	+/- 14.30	3.64	+/- 16.34	9.64	1.089	82.3%	0.015	0.438	0.075	0.356	0.607
Loss Cost	2013.2	6.20	+/- 23.69	3.24	+/- 24.89	9.64	1.087	76.8%	0.103	0.508	0.119	0.531	0.755
Loss Cost	2014.1	18.22	+/- 42.39	-7.26	+/- 34.47	9.64	1.052	78.3%	0.660	0.692	0.183	0.275	0.617
Loss Cost	2014.2	0.82	+/- 108.19	8.75	+/- 117.73	9.64	1.086	62.3%	0.543	0.597	0.404	0.982	0.816
Loss Cost	2015.1	9.64	+/- 12.04	NA	+/- NA	NA	1.086	61.1%	0.027	0.597	0.404	0.080	0.080
Loss Cost	2015.2	9.64	+/- 12.04	NA	+/- NA	NA	NA	41.8%	0.034	0.404	0.404	0.080	0.080
Severity	2005.1	2.99	+/- 1.27	6.22	+/- 7.00	9.40	1.065	85.5%	0.000	0.431	0.006	0.000	0.070
Severity	2005.2	3.17	+/- 1.39	6.04	+/- 7.09	9.40	1.058	85.1%	0.000	0.484	0.006	0.000	0.083
Severity	2006.1	3.21	+/- 1.54	5.99	+/- 7.30	9.40	1.057	84.5%	0.000	0.504	0.008	0.000	0.093
Severity	2006.2	2.67	+/- 1.59	6.55	+/- 7.02	9.40	1.074	84.1%	0.000	0.370	0.016	0.002	0.058
Severity	2007.1	2.10	+/- 1.62	7.15	+/- 6.71	9.40	1.089	85.1%	0.000	0.262	0.006	0.013	0.032
Severity	2007.2	1.34	+/- 1.59	7.95	+/- 6.10	9.40	1.111	86.4%	0.000	0.130	0.011	0.091	0.011
Severity	2008.1	0.92	+/- 1.71	8.40	+/- 6.10	9.40	1.121	86.8%	0.000	0.100	0.007	0.272	0.008
Severity	2008.2	0.05	+/- 1.67	9.34	+/- 5.48	9.40	1.144	88.8%	0.000	0.034	0.011	0.949	0.002
Severity	2009.1	0.30	+/- 1.90	9.07	+/- 5.67	9.40	1.139	89.0%	0.000	0.046	0.019	0.740	0.003
Severity	2009.2	0.54	+/- 2.24	8.81	+/- 5.95	9.40	1.133	88.7%	0.000	0.063	0.021	0.610	0.005
Severity	2010.1	0.84	+/- 2.63	8.49	+/- 6.29	9.40	1.128	88.6%	0.000	0.083	0.035	0.501	0.009
Severity	2010.2	1.15	+/- 3.20	8.15	+/- 6.76	9.40	1.123	88.0%	0.000	0.113	0.039	0.447	0.018
Severity	2011.1	1.25	+/- 3.93	8.05	+/- 7.44	9.40	1.121	87.4%	0.000	0.137	0.056	0.496	0.031
Severity	2011.2	-0.56	+/- 4.43	10.01	+/- 7.70	9.40	1.147	87.9%	0.000	0.072	0.113	0.786	0.012
Severity	2012.1	0.02	+/- 5.72	9.38	+/- 8.84	9.40	1.141	87.5%	0.000	0.102	0.162	0.994	0.033
Severity	2012.2	0.93	+/- 7.97	8.39	+/- 10.83	9.40	1.132	86.5%	0.000	0.155	0.170	0.794	0.100
Severity	2013.1	6.26	+/- 9.11	2.95	+/- 10.28	9.40	1.097	91.7%	0.000	0.203	0.245	0.137	0.512
Severity	2013.2	8.80	+/- 14.93	0.55	+/- 14.91	9.40	1.083	89.9%	0.000	0.318	0.231	0.182	0.930
Severity	2014.1	18.96	+/- 23.61	-8.04	+/- 18.90	9.40	1.054	91.6%	0.007	0.474	0.328	0.073	0.340
Severity	2014.2	11.69	+/- 62.31	-2.05	+/- 55.05	9.40	1.067	85.0%	0.107	0.472	0.555	0.595	0.920
Severity	2015.1	9.40	+/- 6.85	NA	+/- NA	NA	1.067	81.1%	0.000	0.472	0.555	0.016	0.016
Severity	2015.2	9.40	+/- 6.85	NA	+/- NA	NA	NA	70.4%	0.000	0.555	0.555	0.016	0.016
Frequency	2005.1	-1.41	+/- 1.02	1.66	+/- 5.64	0.22	1.067	27.4%	0.000	0.337	0.021	0.009	0.546
Frequency	2005.2	-1.38	+/- 1.13	1.62	+/- 5.79	0.22	1.065	26.0%	0.000	0.359	0.025	0.020	0.565
Frequency	2006.1	-1.18	+/- 1.23	1.41	+/- 5.84	0.22	1.059	16.5%	0.000	0.407	0.040	0.062	0.618
Frequency	2006.2	-0.82	+/- 1.32	1.05	+/- 5.72	0.22	1.048	17.1%	0.000	0.493	0.021	0.210	0.705
Frequency	2007.1	-0.30	+/- 1.33	0.52	+/- 5.31	0.22	1.035	9.9%	0.000	0.592	0.036	0.641	0.838
Frequency	2007.2	0.30	+/- 1.34	-0.08	+/- 4.84	0.22	1.018	23.2%	0.000	0.759	0.009	0.647	0.974
Frequency	2008.1	0.93	+/- 1.31	-0.71	+/- 4.28	0.22	1.004	32.1%	0.000	0.937	0.014	0.149	0.732
Frequency	2008.2	1.59	+/- 1.30	-1.35	+/- 3.80	0.22	0.989	49.6%	0.000	0.806	0.002	0.019	0.465
Frequency	2009.1	1.92	+/- 1.45	-1.67	+/- 3.83	0.22	0.983	52.8%	0.000	0.707	0.005	0.012	0.371
Frequency	2009.2	2.07	+/- 1.71	-1.82	+/- 4.04	0.22	0.980	46.9%	0.000	0.674	0.006	0.020	0.356
Frequency	2010.1	2.47	+/- 1.97	-2.20	+/- 4.17	0.22	0.974	49.4%	0.000	0.591	0.011	0.016	0.280
Frequency	2010.2	1.98	+/- 2.32	-1.73	+/- 4.41	0.22	0.982	31.5%	0.000	0.713	0.024	0.084	0.413
Frequency	2011.1	2.44	+/- 2.79	-2.16	+/- 4.73	0.22	0.977	32.9%	0.000	0.646	0.041	0.078	0.340
Frequency	2011.2	3.65	+/- 3.30	-3.31	+/- 4.83	0.22	0.962	41.4%	0.000	0.447	0.021	0.031	0.164
Frequency	2012.1	2.89	+/- 4.11	-2.59	+/- 5.51	0.22	0.969	36.1%	0.000	0.545	0.021	0.142	0.320
Frequency	2012.2	1.38	+/- 5.32	-1.15	+/- 6.56	0.22	0.982	11.2%	0.000	0.734	0.049	0.562	0.698
Frequency	2013.1	-0.44	+/- 6.97	0.67	+/- 8.22	0.22	0.993	16.6%	0.001	0.895	0.043	0.885	0.853
Frequency	2013.2	-2.38	+/- 10.93	2.67	+/- 12.42	0.22	1.004	10.3%	0.009	0.954	0.096	0.616	0.613
Frequency	2014.1	-0.62	+/- 19.38	0.84	+/- 20.36	0.22	0.998	-12.1%	0.094	0.980	0.151	0.938	0.918
Frequency	2014.2	-9.74	+/- 48.13	11.03	+/- 59.65	0.22	1.018	-23.3%	0.246	0.836	0.361	0.607	0.602
Frequency	2015.1	0.22	+/- 6.02	NA	+/- NA	NA	1.018	-23.2%	0.003	0.836	0.361	0.924	0.924
Frequency	2015.2	0.22	+/- 6.02	NA	+/- NA	NA	NA	-18.2%	0.004		0.361	0.924	0.924

AB Total

Coverage = AB Total
 End Trend Period = 2018.2
 Scalar Level Change Start Date = 2015-07-01
 Future Trend Start Date = 2015-07-01
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.53	+/- 1.63	7.98	+/- 9.25	9.64	1.153	74.6%	0.000	0.174	0.062	0.076
Loss Cost	2005.2	1.50	+/- 1.79	8.02	+/- 9.50	9.64	1.154	73.7%	0.000	0.182	0.095	0.082
Loss Cost	2006.1	2.00	+/- 1.91	7.49	+/- 9.29	9.64	1.137	75.8%	0.000	0.222	0.039	0.097
Loss Cost	2006.2	1.53	+/- 2.04	7.98	+/- 9.29	9.64	1.152	75.2%	0.000	0.179	0.131	0.077
Loss Cost	2007.1	1.79	+/- 2.27	7.71	+/- 9.50	9.64	1.145	75.1%	0.000	0.210	0.113	0.094
Loss Cost	2007.2	1.27	+/- 2.48	8.26	+/- 9.61	9.64	1.159	74.3%	0.000	0.174	0.292	0.076
Loss Cost	2008.1	1.86	+/- 2.74	7.63	+/- 9.62	9.64	1.144	75.6%	0.000	0.217	0.167	0.101
Loss Cost	2008.2	1.19	+/- 3.02	8.35	+/- 9.79	9.64	1.160	74.8%	0.000	0.176	0.415	0.078
Loss Cost	2009.1	2.23	+/- 3.31	7.24	+/- 9.52	9.64	1.137	77.7%	0.000	0.229	0.168	0.114
Loss Cost	2009.2	2.01	+/- 3.86	7.48	+/- 10.06	9.64	1.141	76.1%	0.000	0.235	0.280	0.121
Loss Cost	2010.1	3.33	+/- 4.37	6.10	+/- 9.96	9.64	1.117	78.5%	0.000	0.310	0.118	0.197
Loss Cost	2010.2	2.32	+/- 5.08	7.15	+/- 10.57	9.64	1.133	76.7%	0.000	0.264	0.335	0.154
Loss Cost	2011.1	3.72	+/- 6.11	5.71	+/- 11.05	9.64	1.113	77.6%	0.000	0.346	0.202	0.269
Loss Cost	2011.2	1.86	+/- 7.23	7.64	+/- 12.09	9.64	1.137	75.6%	0.000	0.272	0.579	0.176
Loss Cost	2012.1	2.91	+/- 9.41	6.54	+/- 13.80	9.64	1.125	74.5%	0.000	0.340	0.501	0.300
Loss Cost	2012.2	0.21	+/- 11.98	9.41	+/- 16.70	9.64	1.151	71.6%	0.001	0.283	0.969	0.214
Loss Cost	2013.1	5.79	+/- 16.64	3.64	+/- 19.02	9.64	1.110	74.9%	0.027	0.422	0.432	0.664
Loss Cost	2013.2	1.56	+/- 24.33	7.95	+/- 28.13	9.64	1.133	69.2%	0.062	0.382	0.882	0.505
Loss Cost	2014.1	18.22	+/- 44.86	-7.26	+/- 36.49	9.64	1.077	73.3%	0.679	0.600	0.312	0.648
Loss Cost	2014.2	-13.12	+/- 71.38	26.19	+/- 104.76	9.64	1.133	63.3%	0.255	0.396	0.650	0.465
Loss Cost	2015.1	9.64	+/- 11.00	NA	+/- NA	NA	1.133	62.1%	0.018	0.396	0.065	
Loss Cost	2015.2	9.64	+/- 11.00	NA	+/- NA	NA	NA	43.3%	0.022		0.065	
Severity	2005.1	2.99	+/- 1.46	6.22	+/- 8.07	9.40	1.074	80.7%	0.000	0.435	0.000	0.113
Severity	2005.2	3.02	+/- 1.61	6.19	+/- 8.28	9.40	1.073	79.7%	0.000	0.453	0.001	0.124
Severity	2006.1	3.21	+/- 1.77	5.99	+/- 8.43	9.40	1.067	79.3%	0.000	0.498	0.001	0.143
Severity	2006.2	2.50	+/- 1.78	6.72	+/- 7.94	9.40	1.088	79.6%	0.000	0.348	0.007	0.083
Severity	2007.1	2.10	+/- 1.93	7.15	+/- 7.99	9.40	1.100	78.7%	0.000	0.294	0.033	0.067
Severity	2007.2	1.14	+/- 1.84	8.16	+/- 7.14	9.40	1.126	81.3%	0.000	0.144	0.207	0.022
Severity	2008.1	0.92	+/- 2.07	8.40	+/- 7.38	9.40	1.132	80.5%	0.000	0.139	0.362	0.023
Severity	2008.2	-0.18	+/- 1.96	9.59	+/- 6.52	9.40	1.159	84.1%	0.000	0.048	0.851	0.005
Severity	2009.1	0.30	+/- 2.21	9.07	+/- 6.59	9.40	1.148	84.9%	0.000	0.066	0.776	0.008
Severity	2009.2	0.23	+/- 2.59	9.15	+/- 6.97	9.40	1.149	84.3%	0.000	0.075	0.852	0.011
Severity	2010.1	0.84	+/- 3.01	8.49	+/- 7.19	9.40	1.138	84.9%	0.000	0.103	0.558	0.019
Severity	2010.2	0.69	+/- 3.62	8.64	+/- 7.77	9.40	1.140	84.0%	0.000	0.116	0.684	0.026
Severity	2011.1	1.25	+/- 4.43	8.05	+/- 8.39	9.40	1.132	83.7%	0.000	0.153	0.548	0.050
Severity	2011.2	-1.11	+/- 4.67	10.62	+/- 8.27	9.40	1.163	85.7%	0.000	0.065	0.614	0.013
Severity	2012.1	0.02	+/- 5.99	9.38	+/- 9.27	9.40	1.150	85.9%	0.000	0.100	0.994	0.040
Severity	2012.2	-0.11	+/- 8.10	9.52	+/- 11.33	9.40	1.152	84.6%	0.000	0.125	0.976	0.078
Severity	2013.1	6.26	+/- 9.21	2.95	+/- 10.40	9.40	1.105	91.0%	0.000	0.180	0.145	0.525
Severity	2013.2	6.61	+/- 14.35	2.61	+/- 15.00	9.40	1.103	88.8%	0.000	0.234	0.296	0.688
Severity	2014.1	18.96	+/- 22.79	-8.04	+/- 18.24	9.40	1.064	91.4%	0.005	0.402	0.067	0.338
Severity	2014.2	5.33	+/- 44.12	3.86	+/- 43.90	9.40	1.085	86.8%	0.034	0.315	0.756	0.822
Severity	2015.1	9.40	+/- 5.96	NA	+/- NA	NA	1.085	83.4%	0.000	0.315	0.008	
Severity	2015.2	9.40	+/- 5.96	NA	+/- NA	NA	NA	73.9%	0.000		0.008	
Frequency	2005.1	-1.41	+/- 1.13	1.66	+/- 6.20	0.22	1.073	11.9%	0.000	0.338	0.017	0.583
Frequency	2005.2	-1.48	+/- 1.24	1.72	+/- 6.36	0.22	1.076	10.5%	0.000	0.337	0.022	0.578
Frequency	2006.1	-1.18	+/- 1.33	1.41	+/- 6.31	0.22	1.066	2.0%	0.000	0.397	0.082	0.645
Frequency	2006.2	-0.95	+/- 1.46	1.18	+/- 6.38	0.22	1.059	-3.5%	0.000	0.452	0.193	0.703
Frequency	2007.1	-0.30	+/- 1.46	0.52	+/- 5.80	0.22	1.041	-8.4%	0.000	0.565	0.670	0.852
Frequency	2007.2	0.13	+/- 1.57	0.09	+/- 5.70	0.22	1.030	-7.1%	0.000	0.669	0.866	0.974
Frequency	2008.1	0.93	+/- 1.53	-0.71	+/- 4.98	0.22	1.010	7.2%	0.000	0.861	0.213	0.769
Frequency	2008.2	1.37	+/- 1.68	-1.13	+/- 4.95	0.22	1.001	14.2%	0.000	0.985	0.101	0.637
Frequency	2009.1	1.92	+/- 1.84	-1.67	+/- 4.87	0.22	0.990	23.1%	0.000	0.866	0.040	0.480
Frequency	2009.2	1.78	+/- 2.15	-1.53	+/- 5.14	0.22	0.993	13.5%	0.000	0.906	0.095	0.538
Frequency	2010.1	2.47	+/- 2.43	-2.20	+/- 5.15	0.22	0.982	21.7%	0.000	0.758	0.044	0.380
Frequency	2010.2	1.62	+/- 2.72	-1.37	+/- 5.25	0.22	0.994	1.5%	0.000	0.920	0.218	0.583
Frequency	2011.1	2.44	+/- 3.23	-2.16	+/- 5.46	0.22	0.984	8.6%	0.000	0.781	0.122	0.410
Frequency	2011.2	3.00	+/- 4.03	-2.70	+/- 6.03	0.22	0.977	6.7%	0.000	0.714	0.125	0.351
Frequency	2012.1	2.89	+/- 5.24	-2.59	+/- 7.02	0.22	0.978	-6.8%	0.000	0.745	0.241	0.435
Frequency	2012.2	0.32	+/- 6.17	-0.10	+/- 7.84	0.22	0.999	-32.1%	0.000	0.989	0.909	0.978
Frequency	2013.1	-0.44	+/- 8.71	0.67	+/- 10.27	0.22	1.004	-36.9%	0.003	0.952	0.909	0.884
Frequency	2013.2	-4.74	+/- 11.79	5.21	+/- 14.15	0.22	1.027	-26.6%	0.006	0.716	0.383	0.400
Frequency	2014.1	-0.62	+/- 21.16	0.84	+/- 22.23	0.22	1.012	-47.2%	0.119	0.878	0.945	0.928
Frequency	2014.2	-17.52	+/- 35.55	21.51	+/- 52.87	0.22	1.044	-24.8%	0.090	0.591	0.290	0.289
Frequency	2015.1	0.22	+/- 5.61	NA	+/- NA	NA	1.044	-24.8%	0.001	0.591	0.924	
Frequency	2015.2	0.22	+/- 5.61	NA	+/- NA	NA	NA	-19.8%	0.002		0.924	

AB Total

Coverage = AB Total
 End Trend Period = 2018.2
 Scalar Level Change Start Date = 2015-07-01
 Future Trend Start Date = 2015-07-01
 Seasonality = T
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.22	+/- 1.05	8.32	+/- 5.55	9.64	1.159	91.4%	0.000	0.026	0.000	0.023	0.004
Loss Cost	2005.2	1.43	+/- 1.13	8.09	+/- 5.56	9.64	1.150	91.5%	0.000	0.035	0.000	0.015	0.005
Loss Cost	2006.1	1.67	+/- 1.24	7.84	+/- 5.59	9.64	1.142	91.8%	0.000	0.047	0.000	0.010	0.006
Loss Cost	2006.2	1.46	+/- 1.35	8.06	+/- 5.69	9.64	1.149	91.3%	0.000	0.041	0.000	0.035	0.006
Loss Cost	2007.1	1.34	+/- 1.53	8.18	+/- 5.90	9.64	1.153	91.1%	0.000	0.043	0.000	0.080	0.007
Loss Cost	2007.2	1.14	+/- 1.71	8.40	+/- 6.09	9.64	1.160	90.5%	0.000	0.042	0.000	0.175	0.008
Loss Cost	2008.1	1.30	+/- 1.97	8.23	+/- 6.34	9.64	1.155	90.4%	0.000	0.056	0.000	0.178	0.011
Loss Cost	2008.2	1.01	+/- 2.24	8.54	+/- 6.59	9.64	1.164	89.6%	0.000	0.053	0.000	0.350	0.012
Loss Cost	2009.1	1.58	+/- 2.57	7.94	+/- 6.73	9.64	1.149	90.1%	0.000	0.080	0.000	0.207	0.020
Loss Cost	2009.2	1.94	+/- 3.02	7.56	+/- 7.09	9.64	1.140	89.6%	0.000	0.111	0.001	0.186	0.033
Loss Cost	2010.1	2.64	+/- 3.62	6.82	+/- 7.44	9.64	1.125	89.9%	0.000	0.164	0.002	0.134	0.061
Loss Cost	2010.2	2.32	+/- 4.41	7.15	+/- 8.19	9.64	1.131	88.3%	0.000	0.173	0.004	0.266	0.072
Loss Cost	2011.1	2.76	+/- 5.67	6.69	+/- 9.24	9.64	1.123	87.9%	0.000	0.232	0.008	0.296	0.126
Loss Cost	2011.2	1.77	+/- 7.14	7.73	+/- 10.70	9.64	1.139	85.7%	0.000	0.215	0.016	0.585	0.123
Loss Cost	2012.1	0.80	+/- 9.80	8.77	+/- 13.39	9.64	1.154	84.6%	0.000	0.225	0.023	0.854	0.153
Loss Cost	2012.2	-0.69	+/- 13.58	10.40	+/- 17.61	9.64	1.174	81.2%	0.003	0.232	0.043	0.908	0.184
Loss Cost	2013.1	3.00	+/- 22.66	6.44	+/- 25.32	9.64	1.132	80.6%	0.055	0.427	0.096	0.752	0.541
Loss Cost	2013.2	1.70	+/- 39.78	7.80	+/- 43.72	9.64	1.143	73.0%	0.199	0.498	0.144	0.914	0.646
Loss Cost	2014.1	38.63	+/- 148.78	-20.92	+/- 85.62	9.64	0.926	74.3%	0.795	0.794	0.404	0.386	0.526
Loss Cost	2014.2	9.64	+/- 12.04	NA	+/- NA	NA	1.042	53.0%	0.024	0.803	0.404	0.080	
Loss Cost	2015.2	9.64	+/- 12.04	NA	+/- NA	NA	NA	41.8%	0.034		0.404	0.080	
Severity	2005.1	2.87	+/- 1.40	6.34	+/- 7.17	9.40	1.073	85.6%	0.000	0.397	0.007	0.000	0.071
Severity	2005.2	3.06	+/- 1.53	6.15	+/- 7.28	9.40	1.066	85.1%	0.000	0.451	0.006	0.000	0.085
Severity	2006.1	3.09	+/- 1.71	6.12	+/- 7.52	9.40	1.065	84.5%	0.000	0.471	0.009	0.001	0.095
Severity	2006.2	2.49	+/- 1.76	6.74	+/- 7.23	9.40	1.085	84.2%	0.000	0.331	0.016	0.007	0.058
Severity	2007.1	1.78	+/- 1.79	7.48	+/- 6.84	9.40	1.107	85.6%	0.000	0.201	0.005	0.049	0.028
Severity	2007.2	0.93	+/- 1.72	8.39	+/- 6.12	9.40	1.134	87.3%	0.000	0.081	0.007	0.266	0.008
Severity	2008.1	0.33	+/- 1.84	9.03	+/- 6.01	9.40	1.152	88.3%	0.000	0.048	0.003	0.705	0.004
Severity	2008.2	-0.68	+/- 1.68	10.15	+/- 5.10	9.40	1.182	91.2%	0.000	0.008	0.003	0.403	0.000
Severity	2009.1	-0.55	+/- 1.98	10.01	+/- 5.39	9.40	1.179	91.1%	0.000	0.013	0.006	0.560	0.001
Severity	2009.2	-0.39	+/- 2.34	9.83	+/- 5.73	9.40	1.175	90.8%	0.000	0.020	0.008	0.724	0.002
Severity	2010.1	-0.30	+/- 2.86	9.73	+/- 6.22	9.40	1.172	90.5%	0.000	0.030	0.014	0.824	0.004
Severity	2010.2	-0.13	+/- 3.51	9.54	+/- 6.83	9.40	1.169	89.9%	0.000	0.045	0.019	0.938	0.008
Severity	2011.1	-0.50	+/- 4.47	9.94	+/- 7.76	9.40	1.176	89.4%	0.000	0.054	0.026	0.810	0.013
Severity	2011.2	-3.05	+/- 4.51	12.84	+/- 7.43	9.40	1.223	91.7%	0.000	0.013	0.034	0.166	0.002
Severity	2012.1	-3.54	+/- 6.23	13.41	+/- 9.28	9.40	1.231	91.3%	0.000	0.021	0.048	0.234	0.007
Severity	2012.2	-3.59	+/- 8.86	13.47	+/- 12.15	9.40	1.232	90.2%	0.000	0.040	0.073	0.377	0.027
Severity	2013.1	2.04	+/- 13.23	7.20	+/- 15.01	9.40	1.163	92.2%	0.000	0.130	0.167	0.715	0.268
Severity	2013.2	3.21	+/- 23.50	6.00	+/- 24.99	9.40	1.152	89.7%	0.002	0.248	0.209	0.734	0.550
Severity	2014.1	26.70	+/- 70.68	-13.66	+/- 48.53	9.40	1.002	90.1%	0.213	0.989	0.555	0.285	0.489
Severity	2014.2	9.40	+/- 6.85	NA	+/- NA	NA	1.079	82.8%	0.000	0.435	0.555	0.016	
Severity	2015.2	9.40	+/- 6.85	NA	+/- NA	NA	NA	70.4%	0.000		0.555	0.016	
Frequency	2005.1	-1.60	+/- 1.11	1.85	+/- 5.70	0.22	1.080	29.0%	0.000	0.263	0.016	0.007	0.503
Frequency	2005.2	-1.58	+/- 1.23	1.83	+/- 5.86	0.22	1.079	27.5%	0.000	0.283	0.019	0.015	0.520
Frequency	2006.1	-1.38	+/- 1.35	1.62	+/- 5.95	0.22	1.072	17.6%	0.000	0.334	0.033	0.048	0.573
Frequency	2006.2	-1.01	+/- 1.45	1.24	+/- 5.85	0.22	1.059	17.9%	0.000	0.417	0.019	0.163	0.660
Frequency	2007.1	-0.43	+/- 1.50	0.65	+/- 5.49	0.22	1.042	9.4%	0.000	0.542	0.038	0.554	0.804
Frequency	2007.2	0.21	+/- 1.52	0.01	+/- 5.03	0.22	1.022	22.4%	0.000	0.717	0.011	0.775	0.996
Frequency	2008.1	0.97	+/- 1.51	-0.74	+/- 4.48	0.22	1.003	31.1%	0.000	0.962	0.020	0.193	0.732
Frequency	2008.2	1.70	+/- 1.50	-1.45	+/- 3.98	0.22	0.984	49.2%	0.000	0.747	0.004	0.028	0.452
Frequency	2009.1	2.14	+/- 1.70	-1.88	+/- 4.01	0.22	0.975	53.1%	0.000	0.602	0.009	0.016	0.336
Frequency	2009.2	2.34	+/- 2.00	-2.07	+/- 4.25	0.22	0.971	47.2%	0.000	0.564	0.011	0.024	0.317
Frequency	2010.1	2.95	+/- 2.34	-2.65	+/- 4.38	0.22	0.959	51.1%	0.000	0.432	0.024	0.017	0.218
Frequency	2010.2	2.45	+/- 2.79	-2.18	+/- 4.72	0.22	0.968	32.1%	0.000	0.552	0.041	0.076	0.336
Frequency	2011.1	3.28	+/- 3.46	-2.96	+/- 5.11	0.22	0.955	35.9%	0.000	0.426	0.082	0.058	0.232
Frequency	2011.2	4.97	+/- 3.94	-4.52	+/- 5.06	0.22	0.932	48.9%	0.000	0.212	0.036	0.017	0.080
Frequency	2012.1	4.50	+/- 5.44	-4.10	+/- 6.31	0.22	0.938	40.5%	0.001	0.302	0.049	0.087	0.181
Frequency	2012.2	3.01	+/- 7.33	-2.71	+/- 8.06	0.22	0.953	8.7%	0.004	0.480	0.084	0.357	0.459
Frequency	2013.1	0.94	+/- 11.47	-0.71	+/- 12.18	0.22	0.973	6.4%	0.018	0.730	0.092	0.847	0.891
Frequency	2013.2	-1.46	+/- 19.36	1.70	+/- 20.69	0.22	0.992	-7.1%	0.075	0.939	0.147	0.854	0.839
Frequency	2014.1	9.42	+/- 58.34	-8.41	+/- 49.20	0.22	0.924	-26.6%	0.749	0.628	0.361	0.650	0.660
Frequency	2014.2	0.22	+/- 6.02	NA	+/- NA	NA	0.966	-22.6%	0.002	0.699	0.361	0.924	
Frequency	2015.2	0.22	+/- 6.02	NA	+/- NA	NA	NA	-18.2%	0.004		0.361	0.924	

AB Total

Coverage = AB Total
 End Trend Period = 2018.2
 Scalar Level Change Start Date = 2015-07-01
 Future Trend Start Date = 2015-07-01
 Seasonality = F
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.48	+/- 1.79	8.04	+/- 9.50	9.64	1.157	74.5%	0.000	0.181	0.099	0.081
Loss Cost	2005.2	1.43	+/- 1.98	8.09	+/- 9.77	9.64	1.159	73.6%	0.000	0.189	0.146	0.088
Loss Cost	2006.1	1.98	+/- 2.12	7.51	+/- 9.58	9.64	1.138	75.7%	0.000	0.242	0.063	0.105
Loss Cost	2006.2	1.46	+/- 2.28	8.06	+/- 9.60	9.64	1.157	75.0%	0.000	0.189	0.195	0.083
Loss Cost	2007.1	1.74	+/- 2.56	7.76	+/- 9.84	9.64	1.148	74.9%	0.000	0.227	0.168	0.102
Loss Cost	2007.2	1.14	+/- 2.81	8.40	+/- 9.99	9.64	1.167	74.2%	0.000	0.181	0.401	0.082
Loss Cost	2008.1	1.80	+/- 3.14	7.70	+/- 10.05	9.64	1.147	75.3%	0.000	0.238	0.239	0.112
Loss Cost	2008.2	1.01	+/- 3.49	8.54	+/- 10.27	9.64	1.170	74.5%	0.000	0.185	0.547	0.085
Loss Cost	2009.1	2.21	+/- 3.88	7.27	+/- 10.07	9.64	1.138	77.3%	0.000	0.264	0.239	0.131
Loss Cost	2009.2	1.94	+/- 4.58	7.56	+/- 10.75	9.64	1.144	75.7%	0.000	0.268	0.376	0.140
Loss Cost	2010.1	3.53	+/- 5.27	5.89	+/- 10.73	9.64	1.109	78.1%	0.000	0.389	0.164	0.243
Loss Cost	2010.2	2.32	+/- 6.25	7.15	+/- 11.62	9.64	1.134	76.1%	0.000	0.321	0.429	0.190
Loss Cost	2011.1	4.12	+/- 7.72	5.30	+/- 12.36	9.64	1.101	76.9%	0.000	0.458	0.256	0.352
Loss Cost	2011.2	1.77	+/- 9.40	7.73	+/- 14.09	9.64	1.139	74.4%	0.000	0.342	0.681	0.232
Loss Cost	2012.1	3.20	+/- 12.79	6.24	+/- 16.81	9.64	1.118	72.9%	0.003	0.456	0.578	0.408
Loss Cost	2012.2	-0.69	+/- 16.99	10.40	+/- 22.03	9.64	1.170	69.2%	0.008	0.348	0.928	0.283
Loss Cost	2013.1	8.04	+/- 26.34	1.47	+/- 26.90	9.64	1.075	72.6%	0.147	0.682	0.473	0.899
Loss Cost	2013.2	1.70	+/- 43.92	7.80	+/- 48.29	9.64	1.131	64.0%	0.237	0.583	0.925	0.687
Loss Cost	2014.1	60.87	+/- 132.16	-31.85	+/- 56.58	9.64	0.833	75.0%	0.449	0.491	0.164	0.249
Loss Cost	2014.2	9.64	+/- 11.00	NA	+/- NA	NA	1.009	54.2%	0.013	0.954	0.065	
Loss Cost	2015.2	9.64	+/- 11.00	NA	+/- NA	NA	NA	43.3%	0.022		0.065	
Severity	2005.1	3.02	+/- 1.61	6.19	+/- 8.28	9.40	1.072	80.6%	0.000	0.468	0.001	0.124
Severity	2005.2	3.06	+/- 1.79	6.15	+/- 8.51	9.40	1.070	79.6%	0.000	0.489	0.002	0.136
Severity	2006.1	3.28	+/- 1.97	5.92	+/- 8.67	9.40	1.063	79.2%	0.000	0.544	0.002	0.158
Severity	2006.2	2.49	+/- 1.99	6.74	+/- 8.20	9.40	1.089	79.5%	0.000	0.370	0.016	0.092
Severity	2007.1	2.03	+/- 2.17	7.22	+/- 8.28	9.40	1.104	78.6%	0.000	0.303	0.063	0.074
Severity	2007.2	0.93	+/- 2.07	8.39	+/- 7.39	9.40	1.138	81.4%	0.000	0.133	0.355	0.023
Severity	2008.1	0.64	+/- 2.35	8.70	+/- 7.66	9.40	1.147	80.7%	0.000	0.124	0.571	0.023
Severity	2008.2	-0.68	+/- 2.18	10.15	+/- 6.64	9.40	1.185	85.0%	0.000	0.031	0.520	0.004
Severity	2009.1	-0.21	+/- 2.51	9.62	+/- 6.81	9.40	1.172	85.5%	0.000	0.048	0.863	0.007
Severity	2009.2	-0.39	+/- 2.97	9.83	+/- 7.26	9.40	1.177	85.0%	0.000	0.054	0.781	0.009
Severity	2010.1	0.21	+/- 3.53	9.17	+/- 7.64	9.40	1.163	85.2%	0.000	0.083	0.901	0.018
Severity	2010.2	-0.13	+/- 4.31	9.54	+/- 8.39	9.40	1.170	84.4%	0.000	0.091	0.950	0.023
Severity	2011.1	0.34	+/- 5.43	9.02	+/- 9.34	9.40	1.161	83.8%	0.000	0.131	0.892	0.048
Severity	2011.2	-3.05	+/- 5.48	12.84	+/- 9.02	9.40	1.223	87.4%	0.000	0.031	0.250	0.007
Severity	2012.1	-2.28	+/- 7.42	11.94	+/- 10.84	9.40	1.210	87.0%	0.000	0.059	0.510	0.027
Severity	2012.2	-3.59	+/- 10.35	13.47	+/- 14.20	9.40	1.229	86.0%	0.000	0.071	0.454	0.048
Severity	2013.1	4.37	+/- 13.85	4.81	+/- 15.11	9.40	1.135	90.6%	0.000	0.216	0.469	0.464
Severity	2013.2	3.21	+/- 24.31	6.00	+/- 25.86	9.40	1.146	87.9%	0.002	0.292	0.752	0.577
Severity	2014.1	34.34	+/- 56.27	-18.57	+/- 34.42	9.40	0.961	91.2%	0.215	0.779	0.122	0.255
Severity	2014.2	9.40	+/- 5.96	NA	+/- NA	NA	1.065	84.8%	0.000	0.466	0.008	
Severity	2015.2	9.40	+/- 5.96	NA	+/- NA	NA	NA	73.9%	0.000		0.008	
Frequency	2005.1	-1.50	+/- 1.24	1.74	+/- 6.35	0.22	1.080	11.0%	0.000	0.319	0.020	0.572
Frequency	2005.2	-1.58	+/- 1.36	1.83	+/- 6.53	0.22	1.083	9.7%	0.000	0.315	0.026	0.564
Frequency	2006.1	-1.25	+/- 1.48	1.49	+/- 6.49	0.22	1.071	1.0%	0.000	0.384	0.093	0.635
Frequency	2006.2	-1.01	+/- 1.63	1.24	+/- 6.59	0.22	1.063	-4.8%	0.000	0.448	0.214	0.696
Frequency	2007.1	-0.29	+/- 1.64	0.51	+/- 6.01	0.22	1.040	-9.8%	0.000	0.595	0.720	0.861
Frequency	2007.2	0.21	+/- 1.78	0.01	+/- 5.91	0.22	1.025	-8.1%	0.000	0.730	0.809	0.997
Frequency	2008.1	1.15	+/- 1.73	-0.92	+/- 5.13	0.22	1.000	8.2%	0.000	1.000	0.176	0.710
Frequency	2008.2	1.70	+/- 1.91	-1.45	+/- 5.08	0.22	0.987	16.6%	0.000	0.830	0.076	0.555
Frequency	2009.1	2.42	+/- 2.09	-2.15	+/- 4.93	0.22	0.971	27.8%	0.000	0.624	0.025	0.373
Frequency	2009.2	2.34	+/- 2.47	-2.07	+/- 5.26	0.22	0.972	18.1%	0.000	0.661	0.060	0.417
Frequency	2010.1	3.32	+/- 2.77	-3.00	+/- 5.17	0.22	0.954	29.7%	0.000	0.454	0.021	0.239
Frequency	2010.2	2.45	+/- 3.22	-2.18	+/- 5.45	0.22	0.969	7.5%	0.000	0.618	0.119	0.406
Frequency	2011.1	3.76	+/- 3.79	-3.41	+/- 5.58	0.22	0.948	19.9%	0.000	0.410	0.048	0.213
Frequency	2011.2	4.97	+/- 4.76	-4.52	+/- 6.13	0.22	0.932	22.8%	0.000	0.300	0.038	0.139
Frequency	2012.1	5.60	+/- 6.44	-5.10	+/- 7.38	0.22	0.925	11.6%	0.003	0.297	0.074	0.162
Frequency	2012.2	3.01	+/- 8.41	-2.71	+/- 9.25	0.22	0.952	-26.2%	0.006	0.530	0.426	0.524
Frequency	2013.1	3.52	+/- 13.10	-3.18	+/- 13.31	0.22	0.947	-34.0%	0.052	0.560	0.538	0.594
Frequency	2013.2	-1.46	+/- 21.23	1.70	+/- 22.69	0.22	0.987	-41.9%	0.096	0.906	0.872	0.858
Frequency	2014.1	19.74	+/- 51.62	-16.31	+/- 36.42	0.22	0.867	-28.2%	0.880	0.346	0.319	0.328
Frequency	2014.2	0.22	+/- 5.61	NA	+/- NA	NA	0.947	-24.2%	0.001	0.539	0.924	
Frequency	2015.2	0.22	+/- 5.61	NA	+/- NA	NA	NA	-19.8%	0.002		0.924	

AB Total

Coverage = AB Total
 End Trend Period = 2018.1
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	3.88	+/- 1.17	70.1%	0.000	0.001	0.000
Loss Cost	2005.2	4.19	+/- 1.22	72.1%	0.000	0.000	0.000
Loss Cost	2006.1	4.50	+/- 1.25	74.8%	0.000	0.001	0.000
Loss Cost	2006.2	4.60	+/- 1.37	72.5%	0.000	0.001	0.000
Loss Cost	2007.1	4.78	+/- 1.48	72.9%	0.000	0.002	0.000
Loss Cost	2007.2	4.97	+/- 1.61	71.0%	0.000	0.002	0.000
Loss Cost	2008.1	5.35	+/- 1.71	73.3%	0.000	0.004	0.000
Loss Cost	2008.2	5.57	+/- 1.88	71.3%	0.000	0.004	0.000
Loss Cost	2009.1	6.18	+/- 1.92	76.1%	0.000	0.006	0.000
Loss Cost	2009.2	6.78	+/- 2.02	78.2%	0.000	0.003	0.000
Loss Cost	2010.1	7.45	+/- 2.07	82.0%	0.000	0.005	0.000
Loss Cost	2010.2	7.87	+/- 2.31	80.8%	0.000	0.004	0.000
Loss Cost	2011.1	8.53	+/- 2.48	83.1%	0.000	0.009	0.000
Loss Cost	2011.2	8.96	+/- 2.87	80.9%	0.000	0.009	0.000
Loss Cost	2012.1	9.51	+/- 3.27	81.2%	0.000	0.018	0.000
Loss Cost	2012.2	10.36	+/- 3.80	80.1%	0.000	0.015	0.000
Loss Cost	2013.1	11.86	+/- 3.86	86.1%	0.000	0.023	0.000
Loss Cost	2013.2	12.95	+/- 4.65	84.8%	0.001	0.019	0.000
Loss Cost	2014.1	14.47	+/- 5.26	87.7%	0.004	0.036	0.000
Loss Cost	2014.2	13.79	+/- 7.25	79.0%	0.015	0.084	0.003
Loss Cost	2015.1	14.01	+/- 10.48	73.9%	0.055	0.147	0.017
Loss Cost	2015.2	13.81	+/- 18.36	49.9%	0.178	0.265	0.083
Severity	2005.1	4.47	+/- 1.06	76.0%	0.000	0.023	0.000
Severity	2005.2	4.69	+/- 1.12	76.2%	0.000	0.015	0.000
Severity	2006.1	4.81	+/- 1.21	75.9%	0.000	0.023	0.000
Severity	2006.2	4.63	+/- 1.30	71.8%	0.000	0.040	0.000
Severity	2007.1	4.47	+/- 1.40	69.3%	0.000	0.035	0.000
Severity	2007.2	4.27	+/- 1.52	63.5%	0.000	0.058	0.000
Severity	2008.1	4.28	+/- 1.67	61.5%	0.000	0.072	0.000
Severity	2008.2	4.16	+/- 1.86	54.8%	0.000	0.102	0.000
Severity	2009.1	4.64	+/- 1.96	59.4%	0.000	0.169	0.000
Severity	2009.2	5.18	+/- 2.10	62.8%	0.000	0.096	0.000
Severity	2010.1	5.74	+/- 2.24	66.8%	0.000	0.163	0.000
Severity	2010.2	6.40	+/- 2.41	69.6%	0.000	0.089	0.000
Severity	2011.1	6.96	+/- 2.65	71.6%	0.000	0.149	0.000
Severity	2011.2	7.07	+/- 3.13	65.9%	0.000	0.171	0.000
Severity	2012.1	8.04	+/- 3.36	71.4%	0.000	0.288	0.000
Severity	2012.2	9.33	+/- 3.62	76.5%	0.000	0.129	0.000
Severity	2013.1	11.24	+/- 2.93	89.7%	0.000	0.186	0.000
Severity	2013.2	12.24	+/- 3.40	89.8%	0.000	0.103	0.000
Severity	2014.1	13.17	+/- 4.01	90.2%	0.000	0.184	0.000
Severity	2014.2	12.09	+/- 5.17	84.7%	0.000	0.352	0.001
Severity	2015.1	11.35	+/- 7.17	77.5%	0.000	0.346	0.010
Severity	2015.2	10.10	+/- 11.93	54.8%	0.002	0.571	0.066
Frequency	2005.1	-0.56	+/- 0.75	19.9%	0.000	0.021	0.136
Frequency	2005.2	-0.48	+/- 0.81	20.1%	0.000	0.019	0.237
Frequency	2006.1	-0.30	+/- 0.85	13.4%	0.000	0.033	0.467
Frequency	2006.2	-0.03	+/- 0.86	19.7%	0.000	0.012	0.943
Frequency	2007.1	0.30	+/- 0.83	18.3%	0.000	0.020	0.453
Frequency	2007.2	0.68	+/- 0.77	37.5%	0.000	0.003	0.080
Frequency	2008.1	1.02	+/- 0.70	48.9%	0.000	0.003	0.007
Frequency	2008.2	1.36	+/- 0.64	66.1%	0.000	0.000	0.000
Frequency	2009.1	1.48	+/- 0.69	67.8%	0.000	0.000	0.000
Frequency	2009.2	1.52	+/- 0.78	63.9%	0.000	0.001	0.001
Frequency	2010.1	1.62	+/- 0.87	64.6%	0.000	0.002	0.001
Frequency	2010.2	1.38	+/- 0.94	54.8%	0.000	0.004	0.007
Frequency	2011.1	1.47	+/- 1.07	55.0%	0.000	0.008	0.011
Frequency	2011.2	1.77	+/- 1.18	59.0%	0.000	0.005	0.007
Frequency	2012.1	1.36	+/- 1.22	63.8%	0.000	0.002	0.031
Frequency	2012.2	0.94	+/- 1.32	53.9%	0.000	0.005	0.139
Frequency	2013.1	0.56	+/- 1.46	60.3%	0.000	0.004	0.401
Frequency	2013.2	0.64	+/- 1.87	55.6%	0.000	0.008	0.446
Frequency	2014.1	1.15	+/- 2.20	55.7%	0.000	0.018	0.247
Frequency	2014.2	1.52	+/- 3.02	51.8%	0.000	0.030	0.250
Frequency	2015.1	2.39	+/- 3.80	56.7%	0.001	0.060	0.152
Frequency	2015.2	3.37	+/- 6.12	53.3%	0.014	0.083	0.173

AB Total

Coverage = AB Total
 End Trend Period = 2018.1
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	3.88	+/- 1.46	53.7%	0.000	0.000
Loss Cost	2005.2	4.02	+/- 1.57	52.8%	0.000	0.000
Loss Cost	2006.1	4.50	+/- 1.60	58.9%	0.000	0.000
Loss Cost	2006.2	4.42	+/- 1.74	54.9%	0.000	0.000
Loss Cost	2007.1	4.78	+/- 1.85	57.2%	0.000	0.000
Loss Cost	2007.2	4.75	+/- 2.03	53.3%	0.000	0.000
Loss Cost	2008.1	5.35	+/- 2.11	58.9%	0.000	0.000
Loss Cost	2008.2	5.31	+/- 2.34	54.8%	0.000	0.000
Loss Cost	2009.1	6.18	+/- 2.35	63.8%	0.000	0.000
Loss Cost	2009.2	6.46	+/- 2.62	62.2%	0.000	0.000
Loss Cost	2010.1	7.45	+/- 2.66	70.0%	0.000	0.000
Loss Cost	2010.2	7.48	+/- 3.03	66.0%	0.000	0.000
Loss Cost	2011.1	8.53	+/- 3.19	71.6%	0.000	0.000
Loss Cost	2011.2	8.45	+/- 3.71	66.5%	0.000	0.000
Loss Cost	2012.1	9.51	+/- 4.13	69.4%	0.000	0.000
Loss Cost	2012.2	9.63	+/- 4.94	64.1%	0.000	0.001
Loss Cost	2013.1	11.86	+/- 5.03	75.5%	0.000	0.000
Loss Cost	2013.2	11.92	+/- 6.29	69.4%	0.001	0.002
Loss Cost	2014.1	14.47	+/- 6.99	76.8%	0.010	0.001
Loss Cost	2014.2	12.48	+/- 8.44	66.2%	0.013	0.009
Loss Cost	2015.1	14.01	+/- 11.67	62.2%	0.069	0.022
Loss Cost	2015.2	11.54	+/- 16.56	39.0%	0.101	0.110
Severity	2005.1	4.47	+/- 1.16	71.3%	0.000	0.000
Severity	2005.2	4.59	+/- 1.25	70.3%	0.000	0.000
Severity	2006.1	4.81	+/- 1.33	70.7%	0.000	0.000
Severity	2006.2	4.54	+/- 1.40	66.9%	0.000	0.000
Severity	2007.1	4.47	+/- 1.52	63.2%	0.000	0.000
Severity	2007.2	4.15	+/- 1.62	57.9%	0.000	0.000
Severity	2008.1	4.28	+/- 1.78	56.1%	0.000	0.000
Severity	2008.2	4.03	+/- 1.94	49.8%	0.000	0.000
Severity	2009.1	4.64	+/- 2.01	56.9%	0.000	0.000
Severity	2009.2	5.01	+/- 2.21	57.8%	0.000	0.000
Severity	2010.1	5.74	+/- 2.31	64.2%	0.000	0.000
Severity	2010.2	6.18	+/- 2.57	64.5%	0.000	0.000
Severity	2011.1	6.96	+/- 2.77	68.6%	0.000	0.000
Severity	2011.2	6.81	+/- 3.21	62.7%	0.000	0.000
Severity	2012.1	8.04	+/- 3.36	70.7%	0.000	0.000
Severity	2012.2	8.94	+/- 3.82	72.3%	0.000	0.000
Severity	2013.1	11.24	+/- 3.05	88.4%	0.000	0.000
Severity	2013.2	11.77	+/- 3.73	86.6%	0.000	0.000
Severity	2014.1	13.17	+/- 4.20	88.4%	0.000	0.000
Severity	2014.2	11.64	+/- 4.80	84.6%	0.000	0.001
Severity	2015.1	11.35	+/- 6.72	76.9%	0.000	0.006
Severity	2015.2	9.41	+/- 9.11	61.6%	0.000	0.040
Frequency	2005.1	-0.56	+/- 0.83	3.6%	0.000	0.172
Frequency	2005.2	-0.54	+/- 0.89	2.2%	0.000	0.222
Frequency	2006.1	-0.30	+/- 0.92	-2.3%	0.000	0.503
Frequency	2006.2	-0.11	+/- 0.97	-4.3%	0.000	0.814
Frequency	2007.1	0.30	+/- 0.92	-2.5%	0.000	0.502
Frequency	2007.2	0.58	+/- 0.95	2.8%	0.000	0.219
Frequency	2008.1	1.02	+/- 0.87	20.1%	0.000	0.024
Frequency	2008.2	1.23	+/- 0.93	26.8%	0.000	0.011
Frequency	2009.1	1.48	+/- 0.98	33.8%	0.000	0.005
Frequency	2009.2	1.37	+/- 1.09	26.7%	0.000	0.016
Frequency	2010.1	1.62	+/- 1.19	32.0%	0.000	0.011
Frequency	2010.2	1.22	+/- 1.23	19.1%	0.000	0.051
Frequency	2011.1	1.47	+/- 1.38	23.6%	0.000	0.038
Frequency	2011.2	1.54	+/- 1.61	20.9%	0.000	0.057
Frequency	2012.1	1.36	+/- 1.87	11.8%	0.000	0.135
Frequency	2012.2	0.63	+/- 1.93	-4.4%	0.000	0.482
Frequency	2013.1	0.56	+/- 2.35	-7.6%	0.000	0.603
Frequency	2013.2	0.14	+/- 2.84	-12.3%	0.000	0.914
Frequency	2014.1	1.15	+/- 3.26	-3.9%	0.000	0.430
Frequency	2014.2	0.75	+/- 4.27	-13.2%	0.000	0.683
Frequency	2015.1	2.39	+/- 5.16	7.1%	0.002	0.282
Frequency	2015.2	1.94	+/- 7.78	-11.3%	0.014	0.522

AB Total

Coverage = AB Total
 End Trend Period = 2018.1
 Scalar Level Change Start Date = 2015-07-01
 Future Trend Start Date = 2015-07-01
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Conf Int.	Future Trend	Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.53	+/- 0.90	13.16	+/- 6.78	14.90	1.066	91.5%	0.000	0.308	0.000	0.002	0.000
Loss Cost	2005.2	1.77	+/- 0.95	13.02	+/- 6.65	15.03	1.055	91.9%	0.000	0.379	0.000	0.001	0.000
Loss Cost	2006.1	2.00	+/- 1.02	12.67	+/- 6.59	14.92	1.050	92.4%	0.000	0.418	0.000	0.001	0.000
Loss Cost	2006.2	1.85	+/- 1.13	12.76	+/- 6.72	14.85	1.056	91.8%	0.000	0.384	0.000	0.003	0.000
Loss Cost	2007.1	1.79	+/- 1.26	12.86	+/- 6.96	14.88	1.057	91.7%	0.000	0.386	0.000	0.007	0.001
Loss Cost	2007.2	1.68	+/- 1.42	12.94	+/- 7.18	14.83	1.061	90.9%	0.000	0.374	0.000	0.022	0.001
Loss Cost	2008.1	1.86	+/- 1.60	12.67	+/- 7.40	14.77	1.057	91.0%	0.000	0.411	0.000	0.024	0.001
Loss Cost	2008.2	1.70	+/- 1.84	12.79	+/- 7.67	14.71	1.062	90.1%	0.000	0.394	0.000	0.066	0.002
Loss Cost	2009.1	2.23	+/- 2.03	12.06	+/- 7.61	14.56	1.054	91.0%	0.000	0.450	0.000	0.032	0.003
Loss Cost	2009.2	2.71	+/- 2.34	11.67	+/- 7.72	14.70	1.042	90.9%	0.000	0.557	0.000	0.025	0.004
Loss Cost	2010.1	3.33	+/- 2.67	10.86	+/- 7.85	14.55	1.034	91.5%	0.000	0.630	0.000	0.017	0.008
Loss Cost	2010.2	3.29	+/- 3.29	10.89	+/- 8.41	14.54	1.035	90.2%	0.000	0.644	0.001	0.047	0.012
Loss Cost	2011.1	3.72	+/- 4.03	10.37	+/- 9.15	14.47	1.031	90.0%	0.000	0.697	0.002	0.063	0.024
Loss Cost	2011.2	3.30	+/- 5.18	10.74	+/- 10.12	14.39	1.037	88.0%	0.000	0.667	0.004	0.176	0.032
Loss Cost	2012.1	2.91	+/- 6.71	11.21	+/- 11.85	14.44	1.040	87.2%	0.000	0.665	0.008	0.340	0.050
Loss Cost	2012.2	2.81	+/- 9.51	11.30	+/- 14.26	14.43	1.041	84.3%	0.001	0.690	0.017	0.501	0.088
Loss Cost	2013.1	5.79	+/- 13.34	7.96	+/- 17.25	14.21	1.026	85.1%	0.013	0.805	0.034	0.316	0.283
Loss Cost	2013.2	7.63	+/- 23.01	6.24	+/- 24.96	14.35	1.015	80.5%	0.112	0.905	0.060	0.414	0.534
Loss Cost	2014.1	18.22	+/- 41.80	-3.53	+/- 36.21	14.04	0.990	81.9%	0.639	0.940	0.104	0.251	0.799
Loss Cost	2014.2	10.01	+/- 140.00	3.46	+/- 129.63	13.81	1.008	65.1%	0.714	0.962	0.265	0.794	0.924
Loss Cost	2015.1	13.81	+/- 18.36	NA	+/- NA	NA	1.008	65.2%	0.147	0.962	0.265	0.083	
Loss Cost	2015.2	13.81	+/- 18.36	NA	+/- NA	NA	NA	49.9%	0.178	0.265	0.265	0.083	
Severity	2005.1	2.99	+/- 1.29	8.06	+/- 9.16	11.29	1.040	83.2%	0.000	0.653	0.006	0.000	0.071
Severity	2005.2	3.18	+/- 1.41	7.95	+/- 9.27	11.39	1.032	82.7%	0.000	0.721	0.005	0.000	0.078
Severity	2006.1	3.21	+/- 1.56	7.91	+/- 9.57	11.37	1.032	82.0%	0.000	0.733	0.008	0.000	0.088
Severity	2006.2	2.68	+/- 1.62	8.23	+/- 9.18	11.13	1.051	81.1%	0.000	0.570	0.015	0.002	0.066
Severity	2007.1	2.10	+/- 1.64	9.07	+/- 8.76	11.36	1.063	82.3%	0.000	0.462	0.005	0.014	0.035
Severity	2007.2	1.35	+/- 1.61	9.58	+/- 7.93	11.06	1.088	83.5%	0.000	0.266	0.010	0.093	0.016
Severity	2008.1	0.92	+/- 1.74	10.20	+/- 7.93	11.21	1.096	84.1%	0.000	0.222	0.006	0.278	0.011
Severity	2008.2	0.07	+/- 1.70	10.84	+/- 7.06	10.92	1.122	86.3%	0.000	0.093	0.010	0.934	0.004
Severity	2009.1	0.30	+/- 1.95	10.51	+/- 7.34	10.85	1.118	86.4%	0.000	0.112	0.018	0.745	0.006
Severity	2009.2	0.57	+/- 2.29	10.30	+/- 7.63	10.92	1.111	86.1%	0.000	0.148	0.020	0.601	0.009
Severity	2010.1	0.84	+/- 2.71	9.94	+/- 8.09	10.86	1.108	86.0%	0.000	0.177	0.033	0.511	0.016
Severity	2010.2	1.19	+/- 3.32	9.64	+/- 8.56	10.94	1.100	85.3%	0.000	0.230	0.038	0.443	0.025
Severity	2011.1	1.25	+/- 4.09	9.57	+/- 9.45	10.93	1.100	84.6%	0.000	0.259	0.054	0.509	0.040
Severity	2011.2	-0.50	+/- 4.67	11.18	+/- 9.53	10.63	1.129	84.8%	0.000	0.150	0.112	0.815	0.021
Severity	2012.1	0.02	+/- 6.09	10.54	+/- 11.00	10.56	1.124	84.3%	0.000	0.190	0.163	0.994	0.048
Severity	2012.2	1.06	+/- 8.61	9.53	+/- 12.91	10.69	1.112	83.0%	0.000	0.276	0.171	0.778	0.110
Severity	2013.1	6.26	+/- 10.02	3.82	+/- 12.39	10.32	1.084	89.4%	0.000	0.326	0.250	0.166	0.470
Severity	2013.2	9.15	+/- 16.93	1.25	+/- 17.26	10.52	1.065	87.2%	0.001	0.491	0.236	0.205	0.858
Severity	2014.1	18.96	+/- 27.99	-7.32	+/- 23.12	10.25	1.042	89.0%	0.016	0.637	0.343	0.108	0.441
Severity	2014.2	13.38	+/- 88.05	-2.89	+/- 74.41	10.10	1.054	78.0%	0.188	0.648	0.571	0.615	0.903
Severity	2015.1	10.10	+/- 11.93	NA	+/- NA	NA	1.054	72.3%	0.001	0.648	0.571	0.066	
Severity	2015.2	10.10	+/- 11.93	NA	+/- NA	NA	NA	54.8%	0.002	0.571	0.571	0.066	
Frequency	2005.1	-1.41	+/- 1.00	4.72	+/- 7.22	3.24	1.024	32.8%	0.000	0.733	0.011	0.008	0.179
Frequency	2005.2	-1.36	+/- 1.11	4.70	+/- 7.40	3.27	1.022	31.6%	0.000	0.761	0.013	0.019	0.191
Frequency	2006.1	-1.18	+/- 1.21	4.41	+/- 7.48	3.19	1.018	22.8%	0.000	0.807	0.021	0.057	0.223
Frequency	2006.2	-0.80	+/- 1.28	4.18	+/- 7.24	3.35	1.004	25.0%	0.000	0.953	0.010	0.208	0.232
Frequency	2007.1	-0.30	+/- 1.29	3.47	+/- 6.69	3.16	0.994	19.4%	0.000	0.933	0.017	0.629	0.282
Frequency	2007.2	0.32	+/- 1.26	3.06	+/- 5.89	3.40	0.975	35.7%	0.000	0.664	0.003	0.596	0.281
Frequency	2008.1	0.93	+/- 1.21	2.24	+/- 5.11	3.20	0.965	45.5%	0.000	0.483	0.004	0.119	0.360
Frequency	2008.2	1.63	+/- 1.11	1.76	+/- 4.17	3.42	0.946	65.7%	0.000	0.201	0.000	0.006	0.378
Frequency	2009.1	1.92	+/- 1.23	1.39	+/- 4.19	3.35	0.942	68.2%	0.000	0.169	0.000	0.004	0.484
Frequency	2009.2	2.13	+/- 1.44	1.24	+/- 4.33	3.40	0.938	64.9%	0.000	0.154	0.001	0.007	0.543
Frequency	2010.1	2.47	+/- 1.66	0.83	+/- 4.46	3.33	0.934	66.7%	0.000	0.136	0.001	0.006	0.690
Frequency	2010.2	2.07	+/- 1.96	1.15	+/- 4.63	3.24	0.941	54.6%	0.000	0.195	0.004	0.039	0.595
Frequency	2011.1	2.44	+/- 2.38	0.73	+/- 4.98	3.18	0.938	55.4%	0.000	0.188	0.008	0.043	0.750
Frequency	2011.2	3.82	+/- 2.51	-0.40	+/- 4.39	3.41	0.919	69.2%	0.000	0.062	0.002	0.007	0.842
Frequency	2012.1	2.89	+/- 2.96	0.61	+/- 4.72	3.51	0.925	70.1%	0.000	0.079	0.001	0.052	0.774
Frequency	2012.2	1.73	+/- 3.82	1.62	+/- 5.28	3.38	0.937	58.5%	0.000	0.141	0.004	0.315	0.489
Frequency	2013.1	-0.44	+/- 4.20	3.99	+/- 5.55	3.53	0.947	72.8%	0.000	0.157	0.002	0.805	0.123
Frequency	2013.2	-1.39	+/- 6.93	4.92	+/- 8.09	3.46	0.953	69.3%	0.002	0.265	0.007	0.630	0.170
Frequency	2014.1	-0.62	+/- 12.70	4.08	+/- 14.09	3.44	0.951	60.6%	0.028	0.313	0.020	0.899	0.457
Frequency	2014.2	-2.97	+/- 38.93	6.54	+/- 42.23	3.37	0.957	50.3%	0.247	0.491	0.083	0.822	0.638
Frequency	2015.1	3.37	+/- 6.12	NA	+/- NA	NA	0.957	52.1%	0.010	0.491	0.083	0.173	
Frequency	2015.2	3.37	+/- 6.12	NA	+/- NA	NA	NA	53.3%	0.014		0.083	0.173	

AB Total

Coverage = AB Total
 End Trend Period = 2018.1
 Scalar Level Change Start Date = 2015-07-01
 Future Trend Start Date = 2015-07-01
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.53	+/- 1.66	9.85	+/- 12.04	11.54	1.127	70.9%	0.000	0.296	0.066	0.089
Loss Cost	2005.2	1.50	+/- 1.83	9.89	+/- 12.37	11.54	1.128	69.9%	0.000	0.304	0.101	0.096
Loss Cost	2006.1	2.00	+/- 1.94	9.35	+/- 12.09	11.54	1.112	72.4%	0.000	0.358	0.043	0.107
Loss Cost	2006.2	1.53	+/- 2.08	9.85	+/- 12.09	11.54	1.126	71.5%	0.000	0.301	0.138	0.089
Loss Cost	2007.1	1.79	+/- 2.32	9.58	+/- 12.34	11.54	1.119	71.5%	0.000	0.339	0.120	0.105
Loss Cost	2007.2	1.27	+/- 2.53	10.13	+/- 12.48	11.54	1.133	70.5%	0.000	0.291	0.302	0.090
Loss Cost	2008.1	1.86	+/- 2.81	9.50	+/- 12.48	11.54	1.118	72.0%	0.000	0.347	0.177	0.111
Loss Cost	2008.2	1.19	+/- 3.10	10.22	+/- 12.67	11.54	1.134	71.0%	0.000	0.293	0.426	0.091
Loss Cost	2009.1	2.23	+/- 3.40	9.10	+/- 12.28	11.54	1.111	74.4%	0.000	0.365	0.178	0.119
Loss Cost	2009.2	2.01	+/- 3.98	9.34	+/- 12.95	11.54	1.115	72.7%	0.000	0.368	0.292	0.127
Loss Cost	2010.1	3.33	+/- 4.51	7.94	+/- 12.74	11.54	1.092	75.5%	0.000	0.461	0.129	0.185
Loss Cost	2010.2	2.32	+/- 5.26	9.00	+/- 13.43	11.54	1.108	73.4%	0.000	0.403	0.350	0.152
Loss Cost	2011.1	3.72	+/- 6.36	7.54	+/- 13.90	11.54	1.088	74.5%	0.000	0.497	0.217	0.240
Loss Cost	2011.2	1.86	+/- 7.56	9.50	+/- 15.03	11.54	1.111	72.1%	0.000	0.409	0.592	0.170
Loss Cost	2012.1	2.91	+/- 9.93	8.38	+/- 16.90	11.54	1.100	70.8%	0.001	0.482	0.518	0.271
Loss Cost	2012.2	0.21	+/- 12.75	11.30	+/- 20.08	11.54	1.125	67.5%	0.002	0.412	0.971	0.206
Loss Cost	2013.1	5.79	+/- 17.91	5.43	+/- 22.44	11.54	1.085	71.4%	0.036	0.570	0.456	0.572
Loss Cost	2013.2	1.56	+/- 26.71	9.82	+/- 32.86	11.54	1.107	64.6%	0.081	0.520	0.889	0.466
Loss Cost	2014.1	18.22	+/- 50.62	-5.66	+/- 42.78	11.54	1.052	69.5%	0.701	0.746	0.348	0.747
Loss Cost	2014.2	-13.12	+/- 86.12	28.38	+/- 129.51	11.54	1.108	57.4%	0.301	0.538	0.679	0.478
Loss Cost	2015.1	11.54	+/- 16.56	NA	+/- NA	NA	1.108	57.6%	0.091	0.538	0.110	
Loss Cost	2015.2	11.54	+/- 16.56	NA	+/- NA	NA	NA	39.0%	0.101		0.110	
Severity	2005.1	2.99	+/- 1.50	6.24	+/- 10.38	9.41	1.074	77.1%	0.000	0.481	0.000	0.212
Severity	2005.2	3.02	+/- 1.65	6.21	+/- 10.66	9.41	1.073	75.8%	0.000	0.498	0.001	0.226
Severity	2006.1	3.21	+/- 1.82	6.01	+/- 10.86	9.41	1.067	75.4%	0.000	0.541	0.001	0.248
Severity	2006.2	2.50	+/- 1.83	6.74	+/- 10.22	9.41	1.088	75.4%	0.000	0.397	0.009	0.170
Severity	2007.1	2.10	+/- 1.98	7.16	+/- 10.29	9.41	1.100	74.0%	0.000	0.343	0.038	0.147
Severity	2007.2	1.14	+/- 1.90	8.17	+/- 9.19	9.41	1.126	76.7%	0.000	0.186	0.220	0.068
Severity	2008.1	0.92	+/- 2.14	8.42	+/- 9.49	9.41	1.132	75.7%	0.000	0.181	0.376	0.068
Severity	2008.2	-0.18	+/- 2.03	9.61	+/- 8.36	9.41	1.159	79.8%	0.000	0.073	0.855	0.021
Severity	2009.1	0.30	+/- 2.30	9.08	+/- 8.45	9.41	1.148	80.9%	0.000	0.096	0.783	0.030
Severity	2009.2	0.23	+/- 2.70	9.16	+/- 8.91	9.41	1.149	80.1%	0.000	0.108	0.857	0.037
Severity	2010.1	0.84	+/- 3.14	8.50	+/- 9.14	9.41	1.138	80.8%	0.000	0.142	0.573	0.056
Severity	2010.2	0.69	+/- 3.80	8.66	+/- 9.82	9.41	1.140	79.7%	0.000	0.156	0.696	0.068
Severity	2011.1	1.25	+/- 4.68	8.06	+/- 10.52	9.41	1.132	79.3%	0.000	0.199	0.566	0.107
Severity	2011.2	-1.11	+/- 4.96	10.64	+/- 10.25	9.41	1.163	81.6%	0.000	0.097	0.631	0.035
Severity	2012.1	0.02	+/- 6.41	9.39	+/- 11.32	9.41	1.150	81.9%	0.000	0.140	0.994	0.081
Severity	2012.2	-0.11	+/- 8.76	9.53	+/- 13.60	9.41	1.151	80.2%	0.000	0.171	0.978	0.129
Severity	2013.1	6.26	+/- 10.10	2.97	+/- 12.28	9.41	1.105	88.4%	0.000	0.236	0.174	0.580
Severity	2013.2	6.61	+/- 16.05	2.62	+/- 17.53	9.41	1.103	85.4%	0.000	0.296	0.336	0.722
Severity	2014.1	18.96	+/- 26.28	-8.03	+/- 21.47	9.41	1.063	88.6%	0.010	0.469	0.097	0.395
Severity	2014.2	5.33	+/- 53.94	3.87	+/- 54.01	9.41	1.085	81.3%	0.061	0.393	0.784	0.843
Severity	2015.1	9.41	+/- 9.11	NA	+/- NA	NA	1.085	76.5%	0.000	0.393	0.040	
Severity	2015.2	9.41	+/- 9.11	NA	+/- NA	NA	NA	61.6%	0.000		0.040	
Frequency	2005.1	-1.41	+/- 1.14	3.40	+/- 8.02	1.94	1.049	12.9%	0.000	0.549	0.018	0.381
Frequency	2005.2	-1.48	+/- 1.25	3.47	+/- 8.23	1.94	1.051	11.5%	0.000	0.543	0.024	0.383
Frequency	2006.1	-1.18	+/- 1.35	3.15	+/- 8.15	1.94	1.042	3.5%	0.000	0.616	0.085	0.422
Frequency	2006.2	-0.95	+/- 1.48	2.92	+/- 8.24	1.94	1.035	-1.8%	0.000	0.676	0.198	0.462
Frequency	2007.1	-0.30	+/- 1.48	2.25	+/- 7.47	1.94	1.017	-5.7%	0.000	0.819	0.673	0.531
Frequency	2007.2	0.13	+/- 1.59	1.81	+/- 7.31	1.94	1.006	-4.1%	0.000	0.931	0.867	0.606
Frequency	2008.1	0.93	+/- 1.54	1.00	+/- 6.34	1.94	0.988	11.2%	0.000	0.849	0.214	0.742
Frequency	2008.2	1.37	+/- 1.69	0.56	+/- 6.28	1.94	0.979	18.2%	0.000	0.736	0.103	0.851
Frequency	2009.1	1.92	+/- 1.85	0.02	+/- 6.13	1.94	0.968	27.2%	0.000	0.604	0.041	0.995
Frequency	2009.2	1.78	+/- 2.16	0.16	+/- 6.45	1.94	0.971	18.0%	0.000	0.647	0.097	0.958
Frequency	2010.1	2.47	+/- 2.44	-0.52	+/- 6.41	1.94	0.960	26.3%	0.000	0.524	0.045	0.864
Frequency	2010.2	1.62	+/- 2.74	0.32	+/- 6.46	1.94	0.972	7.5%	0.000	0.651	0.219	0.916
Frequency	2011.1	2.44	+/- 3.25	-0.48	+/- 6.64	1.94	0.961	14.7%	0.000	0.540	0.123	0.876
Frequency	2011.2	3.00	+/- 4.08	-1.03	+/- 7.23	1.94	0.955	12.6%	0.000	0.499	0.127	0.759
Frequency	2012.1	2.89	+/- 5.34	-0.92	+/- 8.30	1.94	0.956	-1.2%	0.000	0.540	0.246	0.809
Frequency	2012.2	0.32	+/- 6.27	1.62	+/- 8.99	1.94	0.977	-26.4%	0.000	0.733	0.909	0.687
Frequency	2013.1	-0.44	+/- 8.97	2.40	+/- 11.58	1.94	0.982	-32.5%	0.004	0.807	0.910	0.635
Frequency	2013.2	-4.74	+/- 12.21	7.01	+/- 15.57	1.94	1.004	-22.6%	0.008	0.963	0.389	0.296
Frequency	2014.1	-0.62	+/- 22.45	2.58	+/- 24.48	1.94	0.990	-41.8%	0.131	0.901	0.946	0.793
Frequency	2014.2	-17.52	+/- 38.48	23.59	+/- 58.53	1.94	1.021	-18.4%	0.103	0.807	0.301	0.268
Frequency	2015.1	1.94	+/- 7.78	NA	+/- NA	NA	1.021	-14.2%	0.011	0.807	0.522	
Frequency	2015.2	1.94	+/- 7.78	NA	+/- NA	NA	NA	-11.3%	0.014		0.522	

AB Total

Coverage = AB Total
 End Trend Period = 2018.1
 Scalar Level Change Start Date = 2015-07-01
 Future Trend Start Date = 2015-07-01
 Seasonality = T
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.20	+/- 0.91	13.71	+/- 6.41	15.08	1.087	92.8%	0.000	0.165	0.000	0.012	0.000
Loss Cost	2005.2	1.43	+/- 0.96	13.56	+/- 6.30	15.19	1.076	93.2%	0.000	0.213	0.000	0.005	0.000
Loss Cost	2006.1	1.64	+/- 1.05	13.24	+/- 6.33	15.09	1.070	93.5%	0.000	0.249	0.000	0.004	0.000
Loss Cost	2006.2	1.46	+/- 1.15	13.36	+/- 6.42	15.02	1.077	93.1%	0.000	0.216	0.000	0.015	0.000
Loss Cost	2007.1	1.30	+/- 1.29	13.60	+/- 6.63	15.08	1.082	93.1%	0.000	0.206	0.000	0.047	0.000
Loss Cost	2007.2	1.14	+/- 1.45	13.72	+/- 6.82	15.02	1.087	92.5%	0.000	0.193	0.000	0.113	0.000
Loss Cost	2008.1	1.24	+/- 1.68	13.57	+/- 7.14	14.99	1.085	92.4%	0.000	0.221	0.000	0.133	0.001
Loss Cost	2008.2	1.01	+/- 1.92	13.77	+/- 7.38	14.92	1.092	91.8%	0.000	0.203	0.000	0.276	0.001
Loss Cost	2009.1	1.49	+/- 2.20	13.09	+/- 7.54	14.77	1.082	92.2%	0.000	0.258	0.000	0.164	0.002
Loss Cost	2009.2	1.94	+/- 2.56	12.70	+/- 7.75	14.88	1.070	92.0%	0.000	0.343	0.000	0.122	0.003
Loss Cost	2010.1	2.50	+/- 3.08	11.95	+/- 8.18	14.75	1.061	92.2%	0.000	0.426	0.000	0.098	0.006
Loss Cost	2010.2	2.32	+/- 3.79	12.11	+/- 8.86	14.71	1.064	91.0%	0.000	0.433	0.001	0.197	0.009
Loss Cost	2011.1	2.52	+/- 4.92	11.86	+/- 10.08	14.68	1.061	90.5%	0.000	0.487	0.002	0.270	0.020
Loss Cost	2011.2	1.77	+/- 6.28	12.59	+/- 11.36	14.58	1.074	88.7%	0.000	0.446	0.005	0.530	0.026
Loss Cost	2012.1	0.29	+/- 8.54	14.44	+/- 14.10	14.77	1.093	88.3%	0.000	0.388	0.007	0.938	0.036
Loss Cost	2012.2	-0.69	+/- 12.13	15.49	+/- 17.88	14.70	1.107	85.5%	0.002	0.396	0.016	0.894	0.062
Loss Cost	2013.1	1.58	+/- 20.89	12.74	+/- 27.00	14.52	1.084	84.5%	0.037	0.567	0.044	0.851	0.251
Loss Cost	2013.2	1.70	+/- 38.84	12.61	+/- 45.67	14.53	1.083	77.9%	0.180	0.665	0.081	0.906	0.451
Loss Cost	2014.1	27.05	+/- 161.69	-10.42	+/- 119.28	13.81	0.938	76.6%	0.984	0.825	0.265	0.525	0.771
Loss Cost	2014.2	13.81	+/- 18.36	NA	+/- NA	NA	0.991	57.7%	0.146	0.957	0.265	0.083	
Loss Cost	2015.2	13.81	+/- 18.36	NA	+/- NA	NA	NA	49.9%	0.178		0.265	0.083	
Severity	2005.1	2.86	+/- 1.42	8.25	+/- 9.40	11.35	1.048	83.2%	0.000	0.606	0.006	0.000	0.071
Severity	2005.2	3.06	+/- 1.55	8.13	+/- 9.54	11.44	1.039	82.7%	0.000	0.675	0.006	0.000	0.079
Severity	2006.1	3.07	+/- 1.74	8.11	+/- 9.88	11.43	1.039	82.0%	0.000	0.687	0.009	0.001	0.090
Severity	2006.2	2.49	+/- 1.79	8.50	+/- 9.46	11.20	1.061	81.2%	0.000	0.516	0.016	0.008	0.065
Severity	2007.1	1.77	+/- 1.82	9.56	+/- 8.94	11.49	1.080	83.0%	0.000	0.371	0.005	0.054	0.030
Severity	2007.2	0.93	+/- 1.75	10.18	+/- 7.95	11.21	1.109	84.8%	0.000	0.179	0.006	0.272	0.012
Severity	2008.1	0.31	+/- 1.86	11.07	+/- 7.79	11.42	1.124	86.1%	0.000	0.120	0.003	0.725	0.006
Severity	2008.2	-0.68	+/- 1.69	11.89	+/- 6.52	11.13	1.157	89.5%	0.000	0.027	0.003	0.405	0.001
Severity	2009.1	-0.58	+/- 2.01	11.75	+/- 6.93	11.10	1.155	89.4%	0.000	0.037	0.005	0.544	0.002
Severity	2009.2	-0.39	+/- 2.38	11.59	+/- 7.29	11.15	1.150	89.0%	0.000	0.055	0.007	0.726	0.003
Severity	2010.1	-0.35	+/- 2.92	11.52	+/- 7.95	11.14	1.149	88.7%	0.000	0.071	0.013	0.800	0.006
Severity	2010.2	-0.13	+/- 3.60	11.32	+/- 8.57	11.18	1.144	87.9%	0.000	0.102	0.018	0.939	0.011
Severity	2011.1	-0.59	+/- 4.61	11.91	+/- 9.76	11.26	1.151	87.4%	0.000	0.110	0.024	0.781	0.017
Severity	2011.2	-3.05	+/- 4.68	14.44	+/- 9.03	10.95	1.200	90.1%	0.000	0.032	0.033	0.177	0.004
Severity	2012.1	-3.70	+/- 6.54	15.30	+/- 11.32	11.03	1.209	89.6%	0.000	0.043	0.046	0.230	0.011
Severity	2012.2	-3.59	+/- 9.47	15.17	+/- 14.32	11.04	1.208	88.3%	0.000	0.079	0.072	0.396	0.032
Severity	2013.1	1.68	+/- 14.75	8.82	+/- 18.36	10.65	1.150	90.4%	0.000	0.193	0.170	0.779	0.252
Severity	2013.2	3.21	+/- 27.42	7.25	+/- 30.22	10.69	1.135	87.0%	0.006	0.349	0.221	0.755	0.523
Severity	2014.1	24.81	+/- 96.93	-11.78	+/- 71.23	10.10	1.004	86.2%	0.275	0.982	0.571	0.396	0.626
Severity	2014.2	10.10	+/- 11.93	NA	+/- NA	NA	1.069	75.1%	0.001	0.564	0.571	0.066	
Severity	2015.2	10.10	+/- 11.93	NA	+/- NA	NA	NA	54.8%	0.002		0.571	0.066	
Frequency	2005.1	-1.62	+/- 1.08	5.04	+/- 7.28	3.35	1.037	34.9%	0.000	0.612	0.008	0.006	0.154
Frequency	2005.2	-1.58	+/- 1.20	5.02	+/- 7.48	3.36	1.035	33.6%	0.000	0.639	0.009	0.013	0.166
Frequency	2006.1	-1.39	+/- 1.32	4.74	+/- 7.61	3.28	1.030	24.4%	0.000	0.692	0.017	0.041	0.197
Frequency	2006.2	-1.01	+/- 1.41	4.48	+/- 7.40	3.43	1.015	26.3%	0.000	0.836	0.009	0.151	0.209
Frequency	2007.1	-0.46	+/- 1.46	3.69	+/- 6.93	3.22	1.002	19.4%	0.000	0.979	0.017	0.518	0.268
Frequency	2007.2	0.21	+/- 1.43	3.22	+/- 6.13	3.43	0.980	35.3%	0.000	0.743	0.004	0.760	0.275
Frequency	2008.1	0.93	+/- 1.40	2.25	+/- 5.37	3.20	0.965	44.6%	0.000	0.510	0.006	0.175	0.381
Frequency	2008.2	1.70	+/- 1.28	1.68	+/- 4.39	3.41	0.944	65.2%	0.000	0.209	0.001	0.013	0.422
Frequency	2009.1	2.08	+/- 1.45	1.19	+/- 4.41	3.30	0.937	68.2%	0.000	0.159	0.001	0.008	0.566
Frequency	2009.2	2.34	+/- 1.69	1.00	+/- 4.57	3.36	0.931	64.9%	0.000	0.142	0.002	0.010	0.642
Frequency	2010.1	2.86	+/- 1.98	0.38	+/- 4.70	3.25	0.923	67.8%	0.000	0.107	0.004	0.008	0.862
Frequency	2010.2	2.45	+/- 2.37	0.71	+/- 4.97	3.18	0.931	54.8%	0.000	0.164	0.008	0.042	0.755
Frequency	2011.1	3.12	+/- 2.96	-0.05	+/- 5.40	3.08	0.922	57.3%	0.000	0.134	0.018	0.039	0.985
Frequency	2011.2	4.97	+/- 2.86	-1.61	+/- 4.38	3.28	0.895	75.7%	0.000	0.023	0.003	0.003	0.424
Frequency	2012.1	4.14	+/- 3.85	-0.74	+/- 5.31	3.37	0.904	73.3%	0.000	0.047	0.004	0.036	0.751
Frequency	2012.2	3.01	+/- 5.21	0.28	+/- 6.42	3.29	0.916	58.1%	0.001	0.106	0.009	0.202	0.920
Frequency	2013.1	-0.09	+/- 7.16	3.60	+/- 8.62	3.50	0.942	67.6%	0.002	0.254	0.007	0.974	0.324
Frequency	2013.2	-1.46	+/- 12.68	4.99	+/- 14.31	3.46	0.954	60.9%	0.022	0.462	0.019	0.767	0.376
Frequency	2014.1	1.79	+/- 40.84	1.55	+/- 42.19	3.37	0.934	48.7%	0.354	0.535	0.083	0.894	0.911
Frequency	2014.2	3.37	+/- 6.12	NA	+/- NA	NA	0.927	49.2%	0.009	0.273	0.083	0.173	
Frequency	2015.2	3.37	+/- 6.12	NA	+/- NA	NA	NA	53.3%	0.014		0.083	0.173	

AB Total

Coverage = AB Total
 End Trend Period = 2018.1
 Scalar Level Change Start Date = 2015-07-01
 Future Trend Start Date = 2015-07-01
 Seasonality = F
 Excluded Points = 2015.1

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.48	+/- 1.82	9.91	+/- 12.37	11.54	1.131	70.8%	0.000	0.300	0.105	0.095
Loss Cost	2005.2	1.43	+/- 2.02	9.96	+/- 12.72	11.54	1.133	69.8%	0.000	0.308	0.153	0.102
Loss Cost	2006.1	1.98	+/- 2.17	9.37	+/- 12.46	11.54	1.113	72.2%	0.000	0.376	0.068	0.116
Loss Cost	2006.2	1.46	+/- 2.33	9.93	+/- 12.49	11.54	1.131	71.4%	0.000	0.308	0.203	0.096
Loss Cost	2007.1	1.74	+/- 2.62	9.63	+/- 12.79	11.54	1.122	71.3%	0.000	0.354	0.177	0.114
Loss Cost	2007.2	1.14	+/- 2.88	10.28	+/- 12.96	11.54	1.141	70.4%	0.000	0.294	0.411	0.096
Loss Cost	2008.1	1.80	+/- 3.23	9.56	+/- 13.02	11.54	1.121	71.8%	0.000	0.366	0.250	0.122
Loss Cost	2008.2	1.01	+/- 3.59	10.42	+/- 13.27	11.54	1.143	70.8%	0.000	0.297	0.556	0.098
Loss Cost	2009.1	2.21	+/- 4.00	9.13	+/- 12.95	11.54	1.112	74.0%	0.000	0.397	0.251	0.136
Loss Cost	2009.2	1.94	+/- 4.74	9.42	+/- 13.76	11.54	1.118	72.2%	0.000	0.397	0.389	0.145
Loss Cost	2010.1	3.53	+/- 5.47	7.73	+/- 13.64	11.54	1.084	75.0%	0.000	0.537	0.178	0.223
Loss Cost	2010.2	2.32	+/- 6.51	9.00	+/- 14.64	11.54	1.108	72.6%	0.000	0.455	0.444	0.184
Loss Cost	2011.1	4.12	+/- 8.09	7.13	+/- 15.38	11.54	1.076	73.7%	0.000	0.603	0.274	0.309
Loss Cost	2011.2	1.77	+/- 9.91	9.60	+/- 17.26	11.54	1.114	70.8%	0.000	0.471	0.693	0.219
Loss Cost	2012.1	3.20	+/- 13.63	8.08	+/- 20.24	11.54	1.093	69.1%	0.005	0.587	0.596	0.364
Loss Cost	2012.2	-0.69	+/- 18.34	12.31	+/- 26.08	11.54	1.143	64.7%	0.013	0.462	0.932	0.272
Loss Cost	2013.1	8.04	+/- 28.93	3.23	+/- 31.45	11.54	1.051	68.7%	0.174	0.799	0.501	0.804
Loss Cost	2013.2	1.70	+/- 49.94	9.67	+/- 57.09	11.54	1.105	58.5%	0.276	0.686	0.930	0.655
Loss Cost	2014.1	60.87	+/- 159.46	-30.67	+/- 69.94	11.54	0.814	71.5%	0.490	0.488	0.206	0.316
Loss Cost	2014.2	11.54	+/- 16.56	NA	+/- NA	NA	0.978	48.4%	0.072	0.901	0.110	
Loss Cost	2015.2	11.54	+/- 16.56	NA	+/- NA	NA	NA	39.0%	0.101		0.110	
Severity	2005.1	3.02	+/- 1.65	6.20	+/- 10.66	9.41	1.072	76.9%	0.000	0.512	0.001	0.226
Severity	2005.2	3.06	+/- 1.83	6.16	+/- 10.96	9.41	1.070	75.7%	0.000	0.532	0.002	0.241
Severity	2006.1	3.28	+/- 2.03	5.94	+/- 11.17	9.41	1.063	75.2%	0.000	0.584	0.003	0.266
Severity	2006.2	2.49	+/- 2.05	6.75	+/- 10.56	9.41	1.089	75.2%	0.000	0.417	0.019	0.182
Severity	2007.1	2.03	+/- 2.24	7.23	+/- 10.65	9.41	1.104	73.9%	0.000	0.351	0.070	0.156
Severity	2007.2	0.93	+/- 2.14	8.40	+/- 9.50	9.41	1.138	76.8%	0.000	0.173	0.369	0.069
Severity	2008.1	0.64	+/- 2.43	8.72	+/- 9.83	9.41	1.147	75.9%	0.000	0.162	0.583	0.067
Severity	2008.2	-0.68	+/- 2.27	10.16	+/- 8.50	9.41	1.185	81.0%	0.000	0.050	0.534	0.017
Severity	2009.1	-0.21	+/- 2.61	9.64	+/- 8.70	9.41	1.172	81.6%	0.000	0.071	0.868	0.026
Severity	2009.2	-0.39	+/- 3.10	9.84	+/- 9.24	9.41	1.177	81.0%	0.000	0.079	0.789	0.031
Severity	2010.1	0.21	+/- 3.70	9.19	+/- 9.66	9.41	1.163	81.3%	0.000	0.116	0.905	0.051
Severity	2010.2	-0.13	+/- 4.55	9.55	+/- 10.51	9.41	1.170	80.2%	0.000	0.125	0.952	0.060
Severity	2011.1	0.34	+/- 5.77	9.04	+/- 11.57	9.41	1.161	79.6%	0.000	0.172	0.897	0.099
Severity	2011.2	-3.05	+/- 5.86	12.85	+/- 11.01	9.41	1.222	83.8%	0.000	0.050	0.276	0.020
Severity	2012.1	-2.28	+/- 8.02	11.96	+/- 13.01	9.41	1.209	83.4%	0.000	0.088	0.535	0.055
Severity	2012.2	-3.59	+/- 11.35	13.49	+/- 16.76	9.41	1.229	81.9%	0.000	0.104	0.485	0.082
Severity	2013.1	4.37	+/- 15.49	4.83	+/- 17.66	9.41	1.135	87.9%	0.000	0.269	0.505	0.517
Severity	2013.2	3.21	+/- 28.05	6.01	+/- 30.46	9.41	1.146	84.1%	0.005	0.351	0.775	0.619
Severity	2014.1	34.34	+/- 68.80	-18.56	+/- 42.35	9.41	0.961	88.3%	0.273	0.806	0.171	0.317
Severity	2014.2	9.41	+/- 9.11	NA	+/- NA	NA	1.065	78.9%	0.000	0.547	0.040	
Severity	2015.2	9.41	+/- 9.11	NA	+/- NA	NA	NA	61.6%	0.000		0.040	
Frequency	2005.1	-1.50	+/- 1.25	3.49	+/- 8.22	1.94	1.056	12.0%	0.000	0.517	0.022	0.379
Frequency	2005.2	-1.58	+/- 1.38	3.58	+/- 8.44	1.94	1.059	10.7%	0.000	0.507	0.028	0.379
Frequency	2006.1	-1.25	+/- 1.50	3.24	+/- 8.39	1.94	1.047	2.3%	0.000	0.591	0.098	0.423
Frequency	2006.2	-1.01	+/- 1.66	2.98	+/- 8.51	1.94	1.039	-3.2%	0.000	0.661	0.220	0.465
Frequency	2007.1	-0.29	+/- 1.67	2.23	+/- 7.73	1.94	1.016	-7.2%	0.000	0.837	0.723	0.547
Frequency	2007.2	0.21	+/- 1.81	1.73	+/- 7.58	1.94	1.002	-5.2%	0.000	0.977	0.811	0.633
Frequency	2008.1	1.15	+/- 1.75	0.78	+/- 6.52	1.94	0.978	12.2%	0.000	0.739	0.179	0.802
Frequency	2008.2	1.70	+/- 1.93	0.24	+/- 6.41	1.94	0.964	20.6%	0.000	0.592	0.077	0.938
Frequency	2009.1	2.42	+/- 2.10	-0.46	+/- 6.18	1.94	0.949	32.0%	0.000	0.423	0.025	0.875
Frequency	2009.2	2.34	+/- 2.50	-0.39	+/- 6.56	1.94	0.950	22.5%	0.000	0.461	0.061	0.901
Frequency	2010.1	3.32	+/- 2.79	-1.33	+/- 6.37	1.94	0.932	34.3%	0.000	0.302	0.022	0.658
Frequency	2010.2	2.45	+/- 3.24	-0.50	+/- 6.63	1.94	0.947	13.5%	0.000	0.424	0.120	0.872
Frequency	2011.1	3.76	+/- 3.81	-1.75	+/- 6.65	1.94	0.927	26.2%	0.000	0.270	0.049	0.573
Frequency	2011.2	4.97	+/- 4.79	-2.88	+/- 7.15	1.94	0.911	29.2%	0.000	0.199	0.040	0.392
Frequency	2012.1	5.60	+/- 6.54	-3.47	+/- 8.46	1.94	0.904	17.8%	0.004	0.209	0.077	0.380
Frequency	2012.2	3.01	+/- 8.57	-1.04	+/- 10.33	1.94	0.930	-20.9%	0.007	0.386	0.427	0.820
Frequency	2013.1	3.52	+/- 13.61	-1.52	+/- 14.70	1.94	0.926	-31.1%	0.059	0.436	0.543	0.809
Frequency	2013.2	-1.46	+/- 22.58	3.45	+/- 25.04	1.94	0.965	-43.1%	0.108	0.761	0.875	0.731
Frequency	2014.1	19.74	+/- 55.86	-14.87	+/- 40.32	1.94	0.847	-22.3%	0.881	0.299	0.330	0.384
Frequency	2014.2	1.94	+/- 7.78	NA	+/- NA	NA	0.918	-21.2%	0.008	0.385	0.522	
Frequency	2015.2	1.94	+/- 7.78	NA	+/- NA	NA	NA	-11.3%	0.014		0.522	

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	3.26	+/- 0.99	76.5%	0.000	0.000	0.000
Loss Cost	2005.2	3.56	+/- 1.00	79.0%	0.000	0.000	0.000
Loss Cost	2006.1	3.82	+/- 1.04	81.1%	0.000	0.000	0.000
Loss Cost	2006.2	3.90	+/- 1.13	79.1%	0.000	0.000	0.000
Loss Cost	2007.1	4.01	+/- 1.25	79.0%	0.000	0.000	0.000
Loss Cost	2007.2	4.16	+/- 1.36	77.4%	0.000	0.000	0.000
Loss Cost	2008.1	4.46	+/- 1.46	78.9%	0.000	0.000	0.000
Loss Cost	2008.2	4.66	+/- 1.61	77.1%	0.000	0.000	0.000
Loss Cost	2009.1	5.20	+/- 1.67	80.8%	0.000	0.000	0.000
Loss Cost	2009.2	5.77	+/- 1.70	83.5%	0.000	0.000	0.000
Loss Cost	2010.1	6.36	+/- 1.78	86.4%	0.000	0.000	0.000
Loss Cost	2010.2	6.73	+/- 1.97	85.5%	0.000	0.000	0.000
Loss Cost	2011.1	7.26	+/- 2.20	86.8%	0.000	0.001	0.000
Loss Cost	2011.2	7.62	+/- 2.53	84.8%	0.000	0.001	0.000
Loss Cost	2012.1	7.93	+/- 3.06	84.4%	0.000	0.003	0.000
Loss Cost	2012.2	8.69	+/- 3.51	83.6%	0.000	0.003	0.000
Loss Cost	2013.1	10.10	+/- 3.87	87.8%	0.000	0.007	0.000
Loss Cost	2013.2	11.10	+/- 4.63	86.7%	0.000	0.007	0.001
Loss Cost	2014.1	12.41	+/- 6.05	87.9%	0.004	0.021	0.003
Loss Cost	2014.2	11.37	+/- 8.24	78.5%	0.013	0.052	0.016
Loss Cost	2015.1	9.94	+/- 13.70	74.6%	0.048	0.093	0.094
Loss Cost	2015.2	8.92	+/- 28.21	45.2%	0.156	0.214	0.288
Severity	2005.1	4.05	+/- 1.01	76.8%	0.000	0.004	0.000
Severity	2005.2	4.25	+/- 1.07	77.1%	0.000	0.003	0.000
Severity	2006.1	4.34	+/- 1.16	76.5%	0.000	0.005	0.000
Severity	2006.2	4.14	+/- 1.23	72.2%	0.000	0.009	0.000
Severity	2007.1	3.87	+/- 1.31	70.6%	0.000	0.006	0.000
Severity	2007.2	3.63	+/- 1.40	64.6%	0.000	0.011	0.000
Severity	2008.1	3.55	+/- 1.56	62.6%	0.000	0.014	0.000
Severity	2008.2	3.38	+/- 1.72	55.2%	0.000	0.023	0.001
Severity	2009.1	3.80	+/- 1.87	58.8%	0.000	0.046	0.001
Severity	2009.2	4.32	+/- 1.98	63.0%	0.000	0.024	0.000
Severity	2010.1	4.80	+/- 2.18	66.0%	0.000	0.049	0.000
Severity	2010.2	5.44	+/- 2.32	69.6%	0.000	0.025	0.000
Severity	2011.1	5.89	+/- 2.67	70.5%	0.000	0.051	0.000
Severity	2011.2	5.92	+/- 3.14	63.4%	0.000	0.069	0.002
Severity	2012.1	6.84	+/- 3.59	67.7%	0.000	0.140	0.002
Severity	2012.2	8.11	+/- 3.81	74.2%	0.000	0.063	0.001
Severity	2013.1	10.26	+/- 3.34	88.1%	0.000	0.104	0.000
Severity	2013.2	11.25	+/- 3.88	88.0%	0.000	0.068	0.000
Severity	2014.1	12.14	+/- 5.21	87.3%	0.000	0.151	0.001
Severity	2014.2	10.78	+/- 6.58	79.0%	0.000	0.266	0.009
Severity	2015.1	8.52	+/- 9.40	74.3%	0.001	0.184	0.057
Severity	2015.2	6.52	+/- 16.67	39.0%	0.008	0.344	0.223
Frequency	2005.1	-0.75	+/- 0.78	26.4%	0.000	0.011	0.059
Frequency	2005.2	-0.67	+/- 0.84	26.4%	0.000	0.010	0.114
Frequency	2006.1	-0.50	+/- 0.89	18.9%	0.000	0.020	0.260
Frequency	2006.2	-0.22	+/- 0.90	24.8%	0.000	0.007	0.614
Frequency	2007.1	0.13	+/- 0.88	21.3%	0.000	0.014	0.759
Frequency	2007.2	0.51	+/- 0.81	40.0%	0.000	0.002	0.200
Frequency	2008.1	0.88	+/- 0.76	49.1%	0.000	0.002	0.025
Frequency	2008.2	1.23	+/- 0.69	66.5%	0.000	0.000	0.001
Frequency	2009.1	1.35	+/- 0.76	67.7%	0.000	0.001	0.002
Frequency	2009.2	1.39	+/- 0.86	63.8%	0.000	0.001	0.003
Frequency	2010.1	1.49	+/- 0.98	64.1%	0.000	0.002	0.006
Frequency	2010.2	1.23	+/- 1.05	54.8%	0.000	0.004	0.025
Frequency	2011.1	1.29	+/- 1.23	54.5%	0.000	0.009	0.041
Frequency	2011.2	1.61	+/- 1.36	58.4%	0.000	0.006	0.024
Frequency	2012.1	1.02	+/- 1.38	66.9%	0.000	0.002	0.126
Frequency	2012.2	0.53	+/- 1.44	61.2%	0.000	0.003	0.414
Frequency	2013.1	-0.14	+/- 1.43	75.4%	0.000	0.001	0.822
Frequency	2013.2	-0.13	+/- 1.84	72.4%	0.000	0.003	0.865
Frequency	2014.1	0.24	+/- 2.49	68.3%	0.000	0.011	0.813
Frequency	2014.2	0.53	+/- 3.53	64.6%	0.001	0.023	0.696
Frequency	2015.1	1.31	+/- 5.85	60.2%	0.007	0.076	0.526
Frequency	2015.2	2.25	+/- 11.43	53.2%	0.052	0.137	0.481

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	3.44	+/- 1.47	48.1%	0.000	0.000
Loss Cost	2005.2	3.56	+/- 1.59	46.9%	0.000	0.000
Loss Cost	2006.1	4.03	+/- 1.63	53.5%	0.000	0.000
Loss Cost	2006.2	3.90	+/- 1.77	48.7%	0.000	0.000
Loss Cost	2007.1	4.25	+/- 1.90	51.0%	0.000	0.000
Loss Cost	2007.2	4.16	+/- 2.09	46.2%	0.000	0.000
Loss Cost	2008.1	4.76	+/- 2.19	52.3%	0.000	0.000
Loss Cost	2008.2	4.66	+/- 2.44	47.1%	0.000	0.001
Loss Cost	2009.1	5.54	+/- 2.48	57.2%	0.000	0.000
Loss Cost	2009.2	5.77	+/- 2.79	55.0%	0.000	0.000
Loss Cost	2010.1	6.80	+/- 2.87	63.9%	0.000	0.000
Loss Cost	2010.2	6.73	+/- 3.30	58.5%	0.000	0.001
Loss Cost	2011.1	7.82	+/- 3.55	64.8%	0.000	0.000
Loss Cost	2011.2	7.62	+/- 4.16	57.9%	0.000	0.002
Loss Cost	2012.1	8.72	+/- 4.75	60.9%	0.000	0.002
Loss Cost	2012.2	8.69	+/- 5.80	53.5%	0.000	0.006
Loss Cost	2013.1	11.19	+/- 6.15	67.4%	0.001	0.002
Loss Cost	2013.2	11.10	+/- 7.90	58.5%	0.004	0.010
Loss Cost	2014.1	14.12	+/- 9.29	67.9%	0.029	0.007
Loss Cost	2014.2	11.37	+/- 11.58	50.5%	0.032	0.045
Loss Cost	2015.1	13.04	+/- 17.58	43.4%	0.143	0.093
Loss Cost	2015.2	8.92	+/- 27.55	4.3%	0.178	0.357
Severity	2005.1	4.15	+/- 1.18	68.1%	0.000	0.000
Severity	2005.2	4.25	+/- 1.28	66.8%	0.000	0.000
Severity	2006.1	4.47	+/- 1.37	67.1%	0.000	0.000
Severity	2006.2	4.14	+/- 1.43	62.5%	0.000	0.000
Severity	2007.1	4.02	+/- 1.56	58.1%	0.000	0.000
Severity	2007.2	3.63	+/- 1.64	51.6%	0.000	0.000
Severity	2008.1	3.72	+/- 1.81	49.1%	0.000	0.000
Severity	2008.2	3.38	+/- 1.96	41.3%	0.000	0.002
Severity	2009.1	3.98	+/- 2.06	49.2%	0.000	0.001
Severity	2009.2	4.32	+/- 2.29	49.7%	0.000	0.001
Severity	2010.1	5.04	+/- 2.43	56.9%	0.000	0.000
Severity	2010.2	5.44	+/- 2.75	56.7%	0.000	0.001
Severity	2011.1	6.22	+/- 3.02	61.2%	0.000	0.001
Severity	2011.2	5.92	+/- 3.52	53.0%	0.000	0.003
Severity	2012.1	7.21	+/- 3.79	62.5%	0.000	0.001
Severity	2012.2	8.11	+/- 4.44	63.6%	0.000	0.002
Severity	2013.1	10.72	+/- 3.69	84.4%	0.000	0.000
Severity	2013.2	11.25	+/- 4.68	81.3%	0.000	0.001
Severity	2014.1	12.90	+/- 5.58	83.4%	0.000	0.001
Severity	2014.2	10.78	+/- 6.49	76.2%	0.000	0.006
Severity	2015.1	10.02	+/- 9.70	61.7%	0.000	0.040
Severity	2015.2	6.52	+/- 13.33	28.5%	0.002	0.205
Frequency	2005.1	-0.68	+/- 0.88	5.8%	0.000	0.123
Frequency	2005.2	-0.67	+/- 0.95	4.3%	0.000	0.162
Frequency	2006.1	-0.42	+/- 0.99	-1.0%	0.000	0.391
Frequency	2006.2	-0.22	+/- 1.05	-3.8%	0.000	0.667
Frequency	2007.1	0.22	+/- 1.01	-3.9%	0.000	0.651
Frequency	2007.2	0.51	+/- 1.04	0.3%	0.000	0.315
Frequency	2008.1	1.00	+/- 0.97	16.4%	0.000	0.043
Frequency	2008.2	1.23	+/- 1.03	23.2%	0.000	0.021
Frequency	2009.1	1.50	+/- 1.10	30.6%	0.000	0.010
Frequency	2009.2	1.39	+/- 1.24	23.2%	0.000	0.029
Frequency	2010.1	1.67	+/- 1.36	28.9%	0.000	0.019
Frequency	2010.2	1.23	+/- 1.42	15.2%	0.000	0.084
Frequency	2011.1	1.51	+/- 1.61	19.9%	0.000	0.062
Frequency	2011.2	1.61	+/- 1.90	17.4%	0.000	0.087
Frequency	2012.1	1.41	+/- 2.25	8.1%	0.000	0.190
Frequency	2012.2	0.53	+/- 2.35	-7.9%	0.000	0.618
Frequency	2013.1	0.43	+/- 2.93	-10.9%	0.000	0.745
Frequency	2013.2	-0.13	+/- 3.62	-14.2%	0.000	0.933
Frequency	2014.1	1.09	+/- 4.35	-9.8%	0.000	0.562
Frequency	2014.2	0.53	+/- 6.00	-18.8%	0.002	0.828
Frequency	2015.1	2.75	+/- 7.87	-0.6%	0.017	0.381
Frequency	2015.2	2.25	+/- 13.66	-21.8%	0.074	0.631

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.53	+/- 0.81	7.28	+/- 7.59	8.92	1.133	91.5%	0.000	0.051	0.000	0.001	0.051
Loss Cost	2005.2	1.78	+/- 0.85	7.01	+/- 7.30	8.92	1.123	92.2%	0.000	0.060	0.000	0.000	0.051
Loss Cost	2006.1	2.00	+/- 0.90	6.79	+/- 7.18	8.92	1.117	92.8%	0.000	0.069	0.000	0.000	0.055
Loss Cost	2006.2	1.87	+/- 1.00	6.92	+/- 7.34	8.92	1.121	92.1%	0.000	0.066	0.000	0.001	0.055
Loss Cost	2007.1	1.79	+/- 1.11	7.01	+/- 7.57	8.92	1.123	92.0%	0.000	0.070	0.000	0.003	0.059
Loss Cost	2007.2	1.70	+/- 1.26	7.10	+/- 7.83	8.92	1.126	91.2%	0.000	0.074	0.000	0.011	0.064
Loss Cost	2008.1	1.86	+/- 1.42	6.93	+/- 8.06	8.92	1.122	91.3%	0.000	0.090	0.000	0.013	0.077
Loss Cost	2008.2	1.74	+/- 1.65	7.07	+/- 8.40	8.92	1.126	90.3%	0.000	0.095	0.000	0.039	0.083
Loss Cost	2009.1	2.23	+/- 1.80	6.55	+/- 8.21	8.92	1.116	91.3%	0.000	0.112	0.000	0.018	0.098
Loss Cost	2009.2	2.77	+/- 2.03	5.99	+/- 8.16	8.92	1.104	91.6%	0.000	0.148	0.000	0.011	0.125
Loss Cost	2010.1	3.33	+/- 2.31	5.41	+/- 8.15	8.92	1.095	92.4%	0.000	0.180	0.000	0.008	0.162
Loss Cost	2010.2	3.38	+/- 2.86	5.37	+/- 8.78	8.92	1.094	91.0%	0.000	0.211	0.000	0.023	0.192
Loss Cost	2011.1	3.72	+/- 3.52	5.02	+/- 9.45	8.92	1.090	90.8%	0.000	0.255	0.001	0.038	0.249
Loss Cost	2011.2	3.46	+/- 4.60	5.28	+/- 10.55	8.92	1.094	88.7%	0.000	0.274	0.002	0.116	0.269
Loss Cost	2012.1	2.91	+/- 5.98	5.85	+/- 12.02	8.92	1.099	88.0%	0.000	0.286	0.003	0.282	0.274
Loss Cost	2012.2	3.15	+/- 8.69	5.60	+/- 14.55	8.92	1.096	85.0%	0.001	0.349	0.008	0.402	0.369
Loss Cost	2013.1	5.79	+/- 12.32	2.96	+/- 17.00	8.92	1.080	85.9%	0.010	0.447	0.019	0.268	0.667
Loss Cost	2013.2	8.68	+/- 22.10	0.22	+/- 24.65	8.92	1.063	81.6%	0.111	0.594	0.037	0.316	0.981
Loss Cost	2014.1	18.22	+/- 41.71	-7.87	+/- 35.75	8.92	1.038	83.6%	0.604	0.751	0.071	0.221	0.541
Loss Cost	2014.2	18.36	+/- 216.25	-7.97	+/- 172.75	8.92	1.038	61.5%	0.867	0.822	0.214	0.648	0.821
Loss Cost	2015.1	8.92	+/- 28.21	NA	+/- NA	NA	1.038	63.2%	0.140	0.822	0.214	0.288	
Loss Cost	2015.2	8.92	+/- 28.21	NA	+/- NA	NA	NA	45.2%	0.156		0.214	0.288	
Severity	2005.1	2.99	+/- 1.27	3.43	+/- 11.30	6.52	1.094	80.5%	0.000	0.348	0.004	0.000	0.527
Severity	2005.2	3.19	+/- 1.39	3.23	+/- 11.42	6.52	1.086	80.0%	0.000	0.392	0.003	0.000	0.555
Severity	2006.1	3.21	+/- 1.54	3.21	+/- 11.77	6.52	1.086	79.2%	0.000	0.408	0.005	0.000	0.568
Severity	2006.2	2.69	+/- 1.60	3.73	+/- 11.32	6.52	1.103	77.6%	0.000	0.306	0.010	0.002	0.489
Severity	2007.1	2.10	+/- 1.60	4.34	+/- 10.60	6.52	1.118	79.4%	0.000	0.212	0.003	0.013	0.389
Severity	2007.2	1.37	+/- 1.56	5.08	+/- 9.55	6.52	1.141	80.4%	0.000	0.107	0.005	0.079	0.263
Severity	2008.1	0.92	+/- 1.66	5.56	+/- 9.38	6.52	1.151	81.5%	0.000	0.080	0.003	0.256	0.214
Severity	2008.2	0.09	+/- 1.60	6.42	+/- 8.24	6.52	1.174	84.1%	0.000	0.027	0.004	0.902	0.106
Severity	2009.1	0.30	+/- 1.84	6.20	+/- 8.54	6.52	1.170	84.2%	0.000	0.036	0.008	0.729	0.130
Severity	2009.2	0.61	+/- 2.16	5.88	+/- 8.85	6.52	1.163	84.1%	0.000	0.051	0.009	0.549	0.162
Severity	2010.1	0.84	+/- 2.57	5.64	+/- 9.33	6.52	1.159	83.9%	0.000	0.066	0.016	0.486	0.198
Severity	2010.2	1.26	+/- 3.14	5.20	+/- 9.85	6.52	1.151	83.3%	0.000	0.093	0.018	0.390	0.255
Severity	2011.1	1.25	+/- 3.90	5.21	+/- 10.74	6.52	1.151	82.5%	0.000	0.114	0.029	0.485	0.289
Severity	2011.2	-0.38	+/- 4.47	6.93	+/- 10.82	6.52	1.176	82.6%	0.000	0.069	0.061	0.848	0.164
Severity	2012.1	0.02	+/- 5.90	6.50	+/- 12.26	6.52	1.172	81.8%	0.000	0.097	0.097	0.994	0.236
Severity	2012.2	1.32	+/- 8.41	5.14	+/- 14.28	6.52	1.157	80.8%	0.000	0.152	0.104	0.713	0.400
Severity	2013.1	6.26	+/- 9.33	0.25	+/- 12.46	6.52	1.126	89.5%	0.000	0.155	0.131	0.135	0.961
Severity	2013.2	9.96	+/- 15.80	-3.12	+/- 16.82	6.52	1.103	88.1%	0.001	0.262	0.118	0.140	0.637
Severity	2014.1	18.96	+/- 25.24	-10.45	+/- 20.84	6.52	1.079	91.5%	0.014	0.332	0.163	0.079	0.225
Severity	2014.2	19.80	+/- 111.22	-11.08	+/- 84.32	6.52	1.077	78.5%	0.234	0.490	0.344	0.448	0.610
Severity	2015.1	6.52	+/- 16.67	NA	+/- NA	NA	1.077	71.5%	0.007	0.490	0.344	0.223	
Severity	2015.2	6.52	+/- 16.67	NA	+/- NA	NA	NA	39.0%	0.008		0.344	0.223	
Frequency	2005.1	-1.41	+/- 1.03	3.72	+/- 9.55	2.25	1.036	32.4%	0.000	0.658	0.012	0.010	0.418
Frequency	2005.2	-1.36	+/- 1.14	3.66	+/- 9.81	2.25	1.034	31.1%	0.000	0.683	0.014	0.022	0.436
Frequency	2006.1	-1.18	+/- 1.24	3.47	+/- 9.91	2.25	1.029	21.8%	0.000	0.732	0.024	0.063	0.464
Frequency	2006.2	-0.80	+/- 1.32	3.07	+/- 9.59	2.25	1.016	24.0%	0.000	0.839	0.011	0.221	0.502
Frequency	2007.1	-0.30	+/- 1.33	2.56	+/- 8.87	2.25	1.005	17.2%	0.000	0.952	0.019	0.638	0.545
Frequency	2007.2	0.33	+/- 1.30	1.92	+/- 7.78	2.25	0.987	34.0%	0.000	0.843	0.003	0.599	0.605
Frequency	2008.1	0.93	+/- 1.25	1.31	+/- 6.74	2.25	0.975	43.2%	0.000	0.655	0.004	0.129	0.683
Frequency	2008.2	1.64	+/- 1.14	0.60	+/- 5.45	2.25	0.958	64.8%	0.000	0.368	0.000	0.007	0.815
Frequency	2009.1	1.92	+/- 1.26	0.32	+/- 5.46	2.25	0.954	67.3%	0.000	0.316	0.001	0.006	0.900
Frequency	2009.2	2.14	+/- 1.48	0.11	+/- 5.65	2.25	0.949	64.0%	0.000	0.291	0.001	0.008	0.967
Frequency	2010.1	2.47	+/- 1.71	-0.22	+/- 5.79	2.25	0.945	65.8%	0.000	0.259	0.002	0.008	0.936
Frequency	2010.2	2.09	+/- 2.05	0.16	+/- 6.06	2.25	0.951	53.0%	0.000	0.328	0.005	0.045	0.954
Frequency	2011.1	2.44	+/- 2.50	-0.18	+/- 6.45	2.25	0.947	53.5%	0.000	0.314	0.010	0.053	0.951
Frequency	2011.2	3.85	+/- 2.62	-1.54	+/- 5.59	2.25	0.930	69.2%	0.000	0.133	0.002	0.009	0.545
Frequency	2012.1	2.89	+/- 3.06	-0.62	+/- 5.77	2.25	0.938	71.1%	0.000	0.169	0.002	0.058	0.809
Frequency	2012.2	1.81	+/- 4.06	0.44	+/- 6.54	2.25	0.947	59.4%	0.000	0.253	0.006	0.313	0.875
Frequency	2013.1	-0.44	+/- 4.28	2.71	+/- 6.25	2.25	0.960	76.4%	0.000	0.289	0.003	0.801	0.310
Frequency	2013.2	-1.16	+/- 7.51	3.45	+/- 9.48	2.25	0.964	72.4%	0.004	0.408	0.011	0.692	0.361
Frequency	2014.1	-0.62	+/- 15.04	2.89	+/- 17.07	2.25	0.962	62.0%	0.047	0.473	0.034	0.904	0.621
Frequency	2014.2	-1.20	+/- 62.20	3.49	+/- 66.43	2.25	0.963	47.0%	0.371	0.617	0.137	0.938	0.830
Frequency	2015.1	2.25	+/- 11.43	NA	+/- NA	NA	0.963	49.0%	0.043	0.617	0.137	0.481	
Frequency	2015.2	2.25	+/- 11.43	NA	+/- NA	NA	NA	53.2%	0.052		0.137	0.481	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.53	+/- 1.69	7.28	+/- 15.80	8.92	1.159	62.9%	0.000	0.254	0.071	0.331
Loss Cost	2005.2	1.50	+/- 1.86	7.32	+/- 16.24	8.92	1.160	61.6%	0.000	0.263	0.107	0.341
Loss Cost	2006.1	2.00	+/- 1.98	6.79	+/- 15.87	8.92	1.143	64.8%	0.000	0.304	0.047	0.366
Loss Cost	2006.2	1.53	+/- 2.13	7.28	+/- 15.87	8.92	1.158	63.3%	0.000	0.259	0.145	0.331
Loss Cost	2007.1	1.79	+/- 2.38	7.01	+/- 16.21	8.92	1.150	63.3%	0.000	0.292	0.128	0.358
Loss Cost	2007.2	1.27	+/- 2.60	7.56	+/- 16.38	8.92	1.165	61.7%	0.000	0.254	0.313	0.325
Loss Cost	2008.1	1.86	+/- 2.89	6.93	+/- 16.39	8.92	1.149	63.7%	0.000	0.299	0.187	0.366
Loss Cost	2008.2	1.19	+/- 3.19	7.64	+/- 16.62	8.92	1.166	62.0%	0.000	0.257	0.437	0.323
Loss Cost	2009.1	2.23	+/- 3.51	6.55	+/- 16.08	8.92	1.142	66.5%	0.000	0.312	0.189	0.381
Loss Cost	2009.2	2.01	+/- 4.12	6.78	+/- 16.93	8.92	1.147	64.0%	0.000	0.319	0.306	0.386
Loss Cost	2010.1	3.33	+/- 4.68	5.41	+/- 16.60	8.92	1.122	67.9%	0.000	0.392	0.141	0.478
Loss Cost	2010.2	2.32	+/- 5.49	6.45	+/- 17.44	8.92	1.139	64.6%	0.000	0.349	0.366	0.417
Loss Cost	2011.1	3.72	+/- 6.66	5.02	+/- 17.93	8.92	1.119	66.1%	0.000	0.428	0.234	0.535
Loss Cost	2011.2	1.86	+/- 7.98	6.94	+/- 19.19	8.92	1.142	62.3%	0.000	0.360	0.607	0.417
Loss Cost	2012.1	2.91	+/- 10.58	5.85	+/- 21.32	8.92	1.131	60.6%	0.001	0.428	0.538	0.531
Loss Cost	2012.2	0.21	+/- 13.77	8.70	+/- 24.90	8.92	1.156	55.3%	0.004	0.379	0.972	0.414
Loss Cost	2013.1	5.79	+/- 19.67	2.96	+/- 27.22	8.92	1.115	60.7%	0.051	0.511	0.484	0.794
Loss Cost	2013.2	1.56	+/- 30.23	7.25	+/- 39.38	8.92	1.138	50.1%	0.108	0.484	0.897	0.638
Loss Cost	2014.1	18.22	+/- 60.24	-7.87	+/- 51.83	8.92	1.082	56.9%	0.727	0.674	0.396	0.693
Loss Cost	2014.2	-13.12	+/- 118.89	25.37	+/- 177.51	8.92	1.139	32.8%	0.365	0.523	0.716	0.575
Loss Cost	2015.1	8.92	+/- 27.55	NA	+/- NA	NA	1.139	35.7%	0.169	0.523	0.357	
Loss Cost	2015.2	8.92	+/- 27.55	NA	+/- NA	NA	NA	4.3%	0.178		0.357	
Severity	2005.1	2.99	+/- 1.52	3.43	+/- 13.53	6.52	1.108	72.0%	0.000	0.368	0.000	0.597
Severity	2005.2	3.02	+/- 1.68	3.40	+/- 13.90	6.52	1.107	70.4%	0.000	0.385	0.001	0.609
Severity	2006.1	3.21	+/- 1.85	3.21	+/- 14.16	6.52	1.101	69.7%	0.000	0.421	0.002	0.635
Severity	2006.2	2.50	+/- 1.86	3.92	+/- 13.30	6.52	1.122	69.0%	0.000	0.303	0.010	0.536
Severity	2007.1	2.10	+/- 2.02	4.34	+/- 13.39	6.52	1.134	66.9%	0.000	0.263	0.041	0.495
Severity	2007.2	1.14	+/- 1.93	5.32	+/- 11.91	6.52	1.161	69.3%	0.000	0.138	0.225	0.346
Severity	2008.1	0.92	+/- 2.18	5.56	+/- 12.29	6.52	1.167	67.9%	0.000	0.136	0.383	0.339
Severity	2008.2	-0.18	+/- 2.06	6.71	+/- 10.75	6.52	1.195	72.9%	0.000	0.053	0.856	0.188
Severity	2009.1	0.30	+/- 2.33	6.20	+/- 10.83	6.52	1.184	74.4%	0.000	0.069	0.785	0.225
Severity	2009.2	0.23	+/- 2.74	6.28	+/- 11.40	6.52	1.186	73.4%	0.000	0.080	0.858	0.241
Severity	2010.1	0.84	+/- 3.21	5.64	+/- 11.66	6.52	1.174	74.4%	0.000	0.104	0.578	0.299
Severity	2010.2	0.69	+/- 3.90	5.79	+/- 12.48	6.52	1.176	72.9%	0.000	0.119	0.701	0.315
Severity	2011.1	1.25	+/- 4.82	5.21	+/- 13.28	6.52	1.168	72.5%	0.000	0.154	0.574	0.390
Severity	2011.2	-1.11	+/- 5.10	7.72	+/- 12.69	6.52	1.200	75.3%	0.000	0.076	0.637	0.186
Severity	2012.1	0.02	+/- 6.64	6.50	+/- 13.81	6.52	1.187	75.8%	0.000	0.110	0.995	0.294
Severity	2012.2	-0.11	+/- 9.20	6.64	+/- 16.33	6.52	1.188	73.4%	0.000	0.141	0.978	0.352
Severity	2013.1	6.26	+/- 10.42	0.25	+/- 13.93	6.52	1.140	85.5%	0.000	0.164	0.180	0.966
Severity	2013.2	6.61	+/- 17.05	-0.08	+/- 19.62	6.52	1.138	81.1%	0.001	0.223	0.349	0.992
Severity	2014.1	18.96	+/- 27.88	-10.45	+/- 23.03	6.52	1.097	86.4%	0.015	0.323	0.107	0.295
Severity	2014.2	5.33	+/- 61.88	1.13	+/- 61.03	6.52	1.120	74.8%	0.080	0.297	0.786	0.954
Severity	2015.1	6.52	+/- 13.33	NA	+/- NA	NA	1.120	66.6%	0.002	0.297	0.205	
Severity	2015.2	6.52	+/- 13.33	NA	+/- NA	NA	NA	28.5%	0.002		0.205	
Frequency	2005.1	-1.41	+/- 1.17	3.72	+/- 10.87	2.25	1.046	12.1%	0.000	0.623	0.021	0.477
Frequency	2005.2	-1.48	+/- 1.29	3.78	+/- 11.15	2.25	1.048	10.6%	0.000	0.617	0.028	0.479
Frequency	2006.1	-1.18	+/- 1.38	3.47	+/- 11.05	2.25	1.038	2.1%	0.000	0.685	0.093	0.512
Frequency	2006.2	-0.95	+/- 1.52	3.23	+/- 11.18	2.25	1.031	-3.7%	0.000	0.741	0.210	0.545
Frequency	2007.1	-0.30	+/- 1.52	2.56	+/- 10.13	2.25	1.014	-8.9%	0.000	0.873	0.681	0.596
Frequency	2007.2	0.13	+/- 1.64	2.12	+/- 9.93	2.25	1.003	-8.0%	0.000	0.972	0.871	0.654
Frequency	2008.1	0.93	+/- 1.59	1.31	+/- 8.60	2.25	0.984	6.5%	0.000	0.829	0.229	0.750
Frequency	2008.2	1.37	+/- 1.75	0.87	+/- 8.51	2.25	0.975	13.7%	0.000	0.729	0.114	0.829
Frequency	2009.1	1.92	+/- 1.93	0.32	+/- 8.31	2.25	0.965	23.0%	0.000	0.613	0.048	0.935
Frequency	2009.2	1.78	+/- 2.26	0.47	+/- 8.74	2.25	0.967	13.3%	0.000	0.653	0.110	0.909
Frequency	2010.1	2.47	+/- 2.56	-0.22	+/- 8.66	2.25	0.956	21.9%	0.000	0.544	0.055	0.958
Frequency	2010.2	1.62	+/- 2.88	0.63	+/- 8.70	2.25	0.968	1.8%	0.000	0.656	0.239	0.876
Frequency	2011.1	2.44	+/- 3.44	-0.18	+/- 8.89	2.25	0.958	9.2%	0.000	0.559	0.142	0.965
Frequency	2011.2	3.00	+/- 4.36	-0.73	+/- 9.60	2.25	0.952	7.0%	0.000	0.526	0.149	0.868
Frequency	2012.1	2.89	+/- 5.77	-0.62	+/- 10.88	2.25	0.953	-7.6%	0.001	0.566	0.275	0.900
Frequency	2012.2	0.32	+/- 6.87	1.93	+/- 11.59	2.25	0.973	-34.6%	0.001	0.735	0.915	0.703
Frequency	2013.1	-0.44	+/- 10.02	2.71	+/- 14.64	2.25	0.978	-42.1%	0.008	0.803	0.917	0.662
Frequency	2013.2	-4.74	+/- 14.05	7.34	+/- 19.42	2.25	1.000	-32.7%	0.016	1.000	0.434	0.358
Frequency	2014.1	-0.62	+/- 27.17	2.89	+/- 30.89	2.25	0.986	-60.2%	0.182	0.890	0.952	0.802
Frequency	2014.2	-17.52	+/- 52.10	23.97	+/- 80.47	2.25	1.017	-38.1%	0.165	0.871	0.379	0.344
Frequency	2015.1	2.25	+/- 13.66	NA	+/- NA	NA	1.017	-32.8%	0.063	0.871	0.631	
Frequency	2015.2	2.25	+/- 13.66	NA	+/- NA	NA	NA	-21.8%	0.074		0.631	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.18	+/- 0.79	7.65	+/- 6.88	8.92	1.158	93.3%	0.000	0.015	0.000	0.005	0.026
Loss Cost	2005.2	1.43	+/- 0.82	7.39	+/- 6.59	8.92	1.148	94.0%	0.000	0.017	0.000	0.002	0.025
Loss Cost	2006.1	1.62	+/- 0.89	7.19	+/- 6.57	8.92	1.141	94.3%	0.000	0.022	0.000	0.001	0.028
Loss Cost	2006.2	1.46	+/- 0.97	7.36	+/- 6.66	8.92	1.147	93.9%	0.000	0.020	0.000	0.005	0.027
Loss Cost	2007.1	1.28	+/- 1.08	7.55	+/- 6.77	8.92	1.153	94.1%	0.000	0.018	0.000	0.023	0.026
Loss Cost	2007.2	1.14	+/- 1.22	7.69	+/- 6.99	8.92	1.158	93.5%	0.000	0.019	0.000	0.063	0.028
Loss Cost	2008.1	1.21	+/- 1.41	7.62	+/- 7.29	8.92	1.156	93.4%	0.000	0.026	0.000	0.086	0.035
Loss Cost	2008.2	1.01	+/- 1.62	7.84	+/- 7.57	8.92	1.162	92.8%	0.000	0.027	0.000	0.199	0.037
Loss Cost	2009.1	1.44	+/- 1.85	7.38	+/- 7.62	8.92	1.151	93.3%	0.000	0.039	0.000	0.114	0.049
Loss Cost	2009.2	1.94	+/- 2.11	6.86	+/- 7.65	8.92	1.138	93.5%	0.000	0.056	0.000	0.066	0.066
Loss Cost	2010.1	2.41	+/- 2.54	6.36	+/- 7.95	8.92	1.128	93.7%	0.000	0.083	0.000	0.058	0.096
Loss Cost	2010.2	2.32	+/- 3.15	6.45	+/- 8.67	8.92	1.130	92.5%	0.000	0.102	0.000	0.126	0.116
Loss Cost	2011.1	2.36	+/- 4.13	6.41	+/- 9.68	8.92	1.129	92.1%	0.000	0.135	0.000	0.219	0.153
Loss Cost	2011.2	1.77	+/- 5.35	7.03	+/- 10.98	8.92	1.139	90.3%	0.000	0.144	0.001	0.456	0.161
Loss Cost	2012.1	-0.06	+/- 7.06	8.99	+/- 12.59	8.92	1.167	90.9%	0.000	0.112	0.002	0.985	0.117
Loss Cost	2012.2	-0.69	+/- 10.37	9.68	+/- 16.23	8.92	1.175	88.3%	0.002	0.150	0.007	0.871	0.168
Loss Cost	2013.1	0.57	+/- 18.73	8.31	+/- 24.39	8.92	1.161	87.1%	0.025	0.270	0.023	0.936	0.377
Loss Cost	2013.2	1.70	+/- 38.33	7.10	+/- 44.42	8.92	1.150	80.4%	0.157	0.425	0.057	0.893	0.626
Loss Cost	2014.1	18.08	+/- 215.74	-7.76	+/- 173.16	8.92	1.039	76.6%	0.856	0.897	0.214	0.652	0.826
Loss Cost	2014.2	8.92	+/- 28.21	NA	+/- NA	NA	1.082	52.9%	0.138	0.674	0.214	0.288	
Loss Cost	2015.2	8.92	+/- 28.21	NA	+/- NA	NA	NA	45.2%	0.156		0.214	0.288	
Severity	2005.1	2.85	+/- 1.40	3.57	+/- 11.56	6.52	1.103	80.5%	0.000	0.320	0.004	0.000	0.519
Severity	2005.2	3.06	+/- 1.53	3.36	+/- 11.72	6.52	1.095	80.0%	0.000	0.365	0.004	0.000	0.548
Severity	2006.1	3.06	+/- 1.72	3.36	+/- 12.10	6.52	1.095	79.2%	0.000	0.380	0.006	0.001	0.559
Severity	2006.2	2.49	+/- 1.77	3.93	+/- 11.62	6.52	1.115	77.8%	0.000	0.273	0.010	0.008	0.475
Severity	2007.1	1.75	+/- 1.76	4.70	+/- 10.70	6.52	1.139	80.4%	0.000	0.160	0.002	0.050	0.355
Severity	2007.2	0.93	+/- 1.67	5.54	+/- 9.42	6.52	1.166	82.3%	0.000	0.064	0.003	0.251	0.217
Severity	2008.1	0.28	+/- 1.74	6.23	+/- 8.93	6.52	1.185	84.6%	0.000	0.034	0.001	0.733	0.145
Severity	2008.2	-0.68	+/- 1.51	7.25	+/- 7.15	6.52	1.215	89.2%	0.000	0.005	0.001	0.350	0.041
Severity	2009.1	-0.62	+/- 1.80	7.19	+/- 7.55	6.52	1.214	89.0%	0.000	0.007	0.001	0.467	0.053
Severity	2009.2	-0.39	+/- 2.13	6.94	+/- 7.93	6.52	1.207	88.7%	0.000	0.012	0.002	0.694	0.071
Severity	2010.1	-0.42	+/- 2.64	6.97	+/- 8.55	6.52	1.208	88.4%	0.000	0.018	0.004	0.733	0.089
Severity	2010.2	-0.13	+/- 3.26	6.66	+/- 9.22	6.52	1.201	87.6%	0.000	0.030	0.007	0.931	0.125
Severity	2011.1	-0.72	+/- 4.17	7.29	+/- 10.15	6.52	1.213	87.4%	0.000	0.035	0.010	0.702	0.124
Severity	2011.2	-3.05	+/- 3.92	9.87	+/- 8.67	6.52	1.258	91.4%	0.000	0.007	0.009	0.113	0.026
Severity	2012.1	-3.97	+/- 5.44	10.92	+/- 10.28	6.52	1.273	91.4%	0.000	0.011	0.014	0.131	0.034
Severity	2012.2	-3.59	+/- 8.09	10.49	+/- 13.13	6.52	1.268	90.2%	0.000	0.027	0.027	0.313	0.083
Severity	2013.1	0.91	+/- 12.48	5.57	+/- 15.76	6.52	1.211	92.6%	0.000	0.069	0.065	0.849	0.369
Severity	2013.2	3.21	+/- 24.99	3.22	+/- 27.43	6.52	1.189	89.8%	0.007	0.178	0.108	0.704	0.727
Severity	2014.1	18.12	+/- 109.67	-9.82	+/- 85.52	6.52	1.085	88.2%	0.208	0.660	0.344	0.479	0.651
Severity	2014.2	6.52	+/- 16.67	NA	+/- NA	NA	1.142	75.5%	0.007	0.308	0.344	0.223	
Severity	2015.2	6.52	+/- 16.67	NA	+/- NA	NA	NA	39.0%	0.008		0.344	0.223	
Frequency	2005.1	-1.62	+/- 1.11	3.94	+/- 9.60	2.25	1.050	34.6%	0.000	0.546	0.009	0.007	0.393
Frequency	2005.2	-1.58	+/- 1.23	3.89	+/- 9.88	2.25	1.048	33.2%	0.000	0.570	0.011	0.015	0.410
Frequency	2006.1	-1.40	+/- 1.36	3.70	+/- 10.05	2.25	1.042	23.5%	0.000	0.625	0.019	0.046	0.440
Frequency	2006.2	-1.01	+/- 1.45	3.30	+/- 9.77	2.25	1.029	25.4%	0.000	0.731	0.010	0.161	0.479
Frequency	2007.1	-0.46	+/- 1.50	2.73	+/- 9.14	2.25	1.013	17.2%	0.000	0.870	0.020	0.526	0.530
Frequency	2007.2	0.21	+/- 1.47	2.04	+/- 8.06	2.25	0.993	33.6%	0.000	0.919	0.004	0.766	0.594
Frequency	2008.1	0.92	+/- 1.45	1.32	+/- 7.05	2.25	0.975	42.2%	0.000	0.680	0.007	0.191	0.693
Frequency	2008.2	1.70	+/- 1.32	0.55	+/- 5.71	2.25	0.956	64.3%	0.000	0.372	0.001	0.015	0.839
Frequency	2009.1	2.07	+/- 1.50	0.17	+/- 5.71	2.25	0.948	67.2%	0.000	0.295	0.002	0.010	0.948
Frequency	2009.2	2.34	+/- 1.75	-0.08	+/- 5.93	2.25	0.943	64.0%	0.000	0.266	0.002	0.013	0.976
Frequency	2010.1	2.84	+/- 2.07	-0.57	+/- 6.04	2.25	0.934	66.7%	0.000	0.208	0.005	0.011	0.838
Frequency	2010.2	2.45	+/- 2.50	-0.19	+/- 6.44	2.25	0.940	53.0%	0.000	0.279	0.010	0.051	0.947
Frequency	2011.1	3.10	+/- 3.16	-0.82	+/- 6.86	2.25	0.931	55.1%	0.000	0.234	0.024	0.051	0.790
Frequency	2011.2	4.97	+/- 3.01	-2.59	+/- 5.44	2.25	0.906	75.8%	0.000	0.056	0.004	0.005	0.304
Frequency	2012.1	4.07	+/- 4.08	-1.75	+/- 6.30	2.25	0.916	73.9%	0.000	0.106	0.006	0.047	0.526
Frequency	2012.2	3.01	+/- 5.69	-0.73	+/- 7.76	2.25	0.927	58.4%	0.002	0.194	0.014	0.226	0.818
Frequency	2013.1	-0.34	+/- 7.69	2.60	+/- 9.55	2.25	0.958	71.1%	0.004	0.428	0.011	0.909	0.486
Frequency	2013.2	-1.46	+/- 14.96	3.76	+/- 17.26	2.25	0.967	63.5%	0.038	0.629	0.033	0.778	0.529
Frequency	2014.1	-0.04	+/- 62.94	2.29	+/- 65.66	2.25	0.958	45.3%	0.384	0.742	0.137	0.998	0.887
Frequency	2014.2	2.25	+/- 11.43	NA	+/- NA	NA	0.947	47.9%	0.040	0.520	0.137	0.481	
Frequency	2015.2	2.25	+/- 11.43	NA	+/- NA	NA	NA	53.2%	0.052		0.137	0.481	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2005.1	1.48	+/- 1.86	7.34	+/- 16.24	8.92	1.163	62.7%	0.000	0.260	0.111	0.339
Loss Cost	2005.2	1.43	+/- 2.06	7.39	+/- 16.71	8.92	1.165	61.4%	0.000	0.269	0.161	0.349
Loss Cost	2006.1	1.98	+/- 2.21	6.81	+/- 16.37	8.92	1.144	64.5%	0.000	0.322	0.074	0.378
Loss Cost	2006.2	1.46	+/- 2.39	7.36	+/- 16.40	8.92	1.163	63.1%	0.000	0.268	0.213	0.340
Loss Cost	2007.1	1.74	+/- 2.69	7.06	+/- 16.80	8.92	1.153	63.0%	0.000	0.307	0.187	0.370
Loss Cost	2007.2	1.14	+/- 2.96	7.69	+/- 17.02	8.92	1.172	61.4%	0.000	0.260	0.422	0.333
Loss Cost	2008.1	1.80	+/- 3.32	7.00	+/- 17.09	8.92	1.152	63.3%	0.000	0.319	0.262	0.379
Loss Cost	2008.2	1.01	+/- 3.71	7.84	+/- 17.40	8.92	1.175	61.7%	0.000	0.264	0.567	0.331
Loss Cost	2009.1	2.21	+/- 4.14	6.57	+/- 16.94	8.92	1.143	66.0%	0.000	0.344	0.265	0.401
Loss Cost	2009.2	1.94	+/- 4.93	6.86	+/- 17.97	8.92	1.150	63.4%	0.000	0.349	0.404	0.405
Loss Cost	2010.1	3.53	+/- 5.71	5.21	+/- 17.72	8.92	1.115	67.3%	0.000	0.462	0.193	0.519
Loss Cost	2010.2	2.32	+/- 6.84	6.45	+/- 18.90	8.92	1.139	63.6%	0.000	0.400	0.461	0.448
Loss Cost	2011.1	4.12	+/- 8.54	4.62	+/- 19.67	8.92	1.106	65.2%	0.000	0.526	0.295	0.598
Loss Cost	2011.2	1.77	+/- 10.57	7.03	+/- 21.77	8.92	1.145	60.5%	0.001	0.423	0.707	0.460
Loss Cost	2012.1	3.20	+/- 14.73	5.55	+/- 25.13	8.92	1.124	58.2%	0.008	0.530	0.617	0.605
Loss Cost	2012.2	-0.69	+/- 20.20	9.68	+/- 31.77	8.92	1.175	51.4%	0.021	0.436	0.936	0.459
Loss Cost	2013.1	8.04	+/- 32.78	0.81	+/- 37.73	8.92	1.080	56.8%	0.211	0.728	0.535	0.957
Loss Cost	2013.2	1.70	+/- 60.01	7.10	+/- 69.94	8.92	1.136	40.4%	0.327	0.655	0.937	0.772
Loss Cost	2014.1	60.87	+/- 220.15	-32.29	+/- 95.87	8.92	0.837	59.2%	0.545	0.603	0.269	0.359
Loss Cost	2014.2	8.92	+/- 27.55	NA	+/- NA	NA	1.017	17.8%	0.146	0.940	0.357	
Loss Cost	2015.2	8.92	+/- 27.55	NA	+/- NA	NA	NA	4.3%	0.178		0.357	
Severity	2005.1	3.02	+/- 1.68	3.40	+/- 13.89	6.52	1.106	71.7%	0.000	0.397	0.001	0.609
Severity	2005.2	3.06	+/- 1.87	3.36	+/- 14.29	6.52	1.104	70.0%	0.000	0.416	0.002	0.622
Severity	2006.1	3.28	+/- 2.07	3.14	+/- 14.58	6.52	1.096	69.5%	0.000	0.460	0.003	0.651
Severity	2006.2	2.49	+/- 2.09	3.93	+/- 13.75	6.52	1.123	68.7%	0.000	0.323	0.021	0.547
Severity	2007.1	2.03	+/- 2.28	4.40	+/- 13.87	6.52	1.139	66.6%	0.000	0.274	0.075	0.502
Severity	2007.2	0.93	+/- 2.18	5.54	+/- 12.30	6.52	1.174	69.5%	0.000	0.131	0.376	0.340
Severity	2008.1	0.64	+/- 2.48	5.85	+/- 12.73	6.52	1.183	68.2%	0.000	0.126	0.589	0.329
Severity	2008.2	-0.68	+/- 2.30	7.25	+/- 10.89	6.52	1.223	74.5%	0.000	0.037	0.538	0.161
Severity	2009.1	-0.21	+/- 2.65	6.75	+/- 11.12	6.52	1.209	75.5%	0.000	0.053	0.869	0.198
Severity	2009.2	-0.39	+/- 3.16	6.94	+/- 11.78	6.52	1.214	74.6%	0.000	0.061	0.792	0.208
Severity	2010.1	0.21	+/- 3.79	6.30	+/- 12.26	6.52	1.200	75.2%	0.000	0.089	0.906	0.267
Severity	2010.2	-0.13	+/- 4.68	6.66	+/- 13.26	6.52	1.207	73.7%	0.000	0.100	0.953	0.274
Severity	2011.1	0.34	+/- 5.98	6.16	+/- 14.47	6.52	1.198	72.8%	0.000	0.140	0.899	0.346
Severity	2011.2	-3.05	+/- 6.04	9.87	+/- 13.36	6.52	1.261	78.6%	0.000	0.042	0.284	0.111
Severity	2012.1	-2.28	+/- 8.37	9.00	+/- 15.51	6.52	1.248	78.0%	0.000	0.075	0.545	0.194
Severity	2012.2	-3.59	+/- 12.06	10.49	+/- 19.59	6.52	1.268	76.1%	0.000	0.095	0.500	0.216
Severity	2013.1	4.37	+/- 16.42	2.06	+/- 19.71	6.52	1.171	84.8%	0.000	0.211	0.514	0.796
Severity	2013.2	3.21	+/- 31.27	3.22	+/- 34.36	6.52	1.182	79.3%	0.010	0.301	0.784	0.801
Severity	2014.1	34.34	+/- 78.93	-20.71	+/- 47.86	6.52	0.991	86.2%	0.290	0.959	0.191	0.287
Severity	2014.2	6.52	+/- 13.33	NA	+/- NA	NA	1.113	71.3%	0.001	0.377	0.205	
Severity	2015.2	6.52	+/- 13.33	NA	+/- NA	NA	NA	28.5%	0.002		0.205	
Frequency	2005.1	-1.50	+/- 1.28	3.81	+/- 11.14	2.25	1.052	11.1%	0.000	0.591	0.025	0.476
Frequency	2005.2	-1.58	+/- 1.42	3.89	+/- 11.45	2.25	1.055	9.8%	0.000	0.581	0.032	0.477
Frequency	2006.1	-1.25	+/- 1.54	3.55	+/- 11.38	2.25	1.043	0.9%	0.000	0.660	0.107	0.513
Frequency	2006.2	-1.01	+/- 1.71	3.30	+/- 11.55	2.25	1.035	-5.1%	0.000	0.724	0.232	0.549
Frequency	2007.1	-0.29	+/- 1.72	2.55	+/- 10.49	2.25	1.013	-10.4%	0.000	0.887	0.731	0.610
Frequency	2007.2	0.21	+/- 1.87	2.04	+/- 10.29	2.25	0.999	-9.1%	0.000	0.989	0.816	0.676
Frequency	2008.1	1.15	+/- 1.81	1.09	+/- 8.85	2.25	0.974	7.5%	0.000	0.733	0.193	0.796
Frequency	2008.2	1.70	+/- 2.01	0.55	+/- 8.70	2.25	0.961	16.2%	0.000	0.603	0.088	0.895
Frequency	2009.1	2.42	+/- 2.19	-0.16	+/- 8.36	2.25	0.945	27.9%	0.000	0.449	0.031	0.968
Frequency	2009.2	2.34	+/- 2.62	-0.08	+/- 8.86	2.25	0.947	18.1%	0.000	0.487	0.073	0.984
Frequency	2010.1	3.32	+/- 2.94	-1.03	+/- 8.58	2.25	0.929	30.4%	0.000	0.338	0.028	0.797
Frequency	2010.2	2.45	+/- 3.44	-0.19	+/- 8.87	2.25	0.944	8.2%	0.000	0.453	0.139	0.962
Frequency	2011.1	3.76	+/- 4.07	-1.45	+/- 8.82	2.25	0.924	21.4%	0.000	0.308	0.062	0.720
Frequency	2011.2	4.97	+/- 5.18	-2.59	+/- 9.37	2.25	0.908	24.5%	0.001	0.240	0.053	0.547
Frequency	2012.1	5.60	+/- 7.16	-3.17	+/- 10.90	2.25	0.901	12.3%	0.007	0.253	0.099	0.519
Frequency	2012.2	3.01	+/- 9.57	-0.73	+/- 13.06	2.25	0.927	-29.3%	0.013	0.427	0.464	0.895
Frequency	2013.1	3.52	+/- 15.66	-1.22	+/- 18.34	2.25	0.923	-41.7%	0.086	0.480	0.581	0.871
Frequency	2013.2	-1.46	+/- 27.33	3.76	+/- 31.61	2.25	0.961	-57.5%	0.155	0.775	0.889	0.750
Frequency	2014.1	19.74	+/- 75.64	-14.61	+/- 55.43	2.25	0.844	-42.5%	0.899	0.376	0.407	0.471
Frequency	2014.2	2.25	+/- 13.66	NA	+/- NA	NA	0.913	-35.7%	0.051	0.474	0.631	
Frequency	2015.2	2.25	+/- 13.66	NA	+/- NA	NA	NA	-21.8%	0.074		0.631	

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2008.1	1.86	+/- 1.25	82.5%	0.000	0.000	0.007
Loss Cost	2008.2	1.76	+/- 1.47	79.0%	0.000	0.000	0.022
Severity	2008.1	0.92	+/- 1.76	43.1%	0.000	0.006	0.276
Severity	2008.2	0.12	+/- 1.69	37.7%	0.000	0.010	0.879
Frequency	2008.1	0.93	+/- 1.34	33.0%	0.000	0.025	0.154
Frequency	2008.2	1.64	+/- 1.21	60.3%	0.000	0.002	0.012

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2015.1	11.01	+/- 8.78	66.3%	0.013	0.263	0.019
Loss Cost	2015.2	9.64	+/- 12.04	41.8%	0.034	0.404	0.080
Severity	2015.1	10.47	+/- 5.16	82.5%	0.000	0.373	0.003
Severity	2015.2	9.40	+/- 6.85	70.4%	0.000	0.555	0.016
Frequency	2015.1	0.48	+/- 4.21	0.2%	0.001	0.253	0.779
Frequency	2015.2	0.22	+/- 6.02	-18.2%	0.004	0.361	0.924

CL

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	1.90	+/- 0.94	46.0%	0.000	0.023	0.000
Loss Cost	2005.2	1.59	+/- 0.92	37.5%	0.000	0.040	0.001
Loss Cost	2006.1	1.26	+/- 0.90	37.7%	0.000	0.012	0.008
Loss Cost	2006.2	1.01	+/- 0.92	28.3%	0.000	0.021	0.031
Loss Cost	2007.1	1.08	+/- 1.00	28.5%	0.000	0.032	0.035
Loss Cost	2007.2	1.29	+/- 1.05	33.5%	0.000	0.020	0.018
Loss Cost	2008.1	1.54	+/- 1.12	37.4%	0.000	0.037	0.009
Loss Cost	2008.2	1.93	+/- 1.11	49.1%	0.000	0.012	0.002
Loss Cost	2009.1	2.26	+/- 1.16	54.9%	0.000	0.025	0.001
Loss Cost	2009.2	2.56	+/- 1.22	59.1%	0.000	0.013	0.000
Loss Cost	2010.1	2.93	+/- 1.29	64.3%	0.000	0.027	0.000
Loss Cost	2010.2	2.60	+/- 1.37	55.1%	0.000	0.050	0.001
Loss Cost	2011.1	2.56	+/- 1.58	52.4%	0.000	0.063	0.004
Loss Cost	2011.2	3.13	+/- 1.60	62.9%	0.000	0.022	0.001
Loss Cost	2012.1	2.57	+/- 1.67	63.6%	0.000	0.009	0.006
Loss Cost	2012.2	1.97	+/- 1.70	52.4%	0.000	0.016	0.026
Loss Cost	2013.1	1.99	+/- 2.08	51.3%	0.000	0.028	0.057
Loss Cost	2013.2	1.56	+/- 2.41	34.9%	0.000	0.054	0.171
Loss Cost	2014.1	2.10	+/- 2.98	37.5%	0.000	0.113	0.136
Loss Cost	2014.2	2.06	+/- 3.84	22.2%	0.000	0.163	0.233
Loss Cost	2015.1	2.90	+/- 5.19	25.1%	0.000	0.306	0.205
Loss Cost	2015.2	3.72	+/- 7.26	20.1%	0.000	0.301	0.221
Severity	2005.1	4.35	+/- 0.70	86.7%	0.000	0.072	0.000
Severity	2005.2	4.17	+/- 0.71	85.5%	0.000	0.121	0.000
Severity	2006.1	3.90	+/- 0.69	85.6%	0.000	0.039	0.000
Severity	2006.2	3.61	+/- 0.63	85.9%	0.000	0.067	0.000
Severity	2007.1	3.32	+/- 0.58	87.3%	0.000	0.010	0.000
Severity	2007.2	3.11	+/- 0.56	86.5%	0.000	0.018	0.000
Severity	2008.1	3.06	+/- 0.62	85.1%	0.000	0.018	0.000
Severity	2008.2	3.19	+/- 0.66	85.1%	0.000	0.012	0.000
Severity	2009.1	3.48	+/- 0.62	89.3%	0.000	0.021	0.000
Severity	2009.2	3.69	+/- 0.62	90.4%	0.000	0.007	0.000
Severity	2010.1	3.75	+/- 0.70	89.7%	0.000	0.014	0.000
Severity	2010.2	3.65	+/- 0.78	87.2%	0.000	0.025	0.000
Severity	2011.1	3.41	+/- 0.82	86.5%	0.000	0.011	0.000
Severity	2011.2	3.08	+/- 0.80	84.8%	0.000	0.018	0.000
Severity	2012.1	2.95	+/- 0.92	82.8%	0.000	0.019	0.000
Severity	2012.2	2.66	+/- 0.97	77.8%	0.000	0.035	0.000
Severity	2013.1	2.32	+/- 1.06	77.0%	0.000	0.017	0.001
Severity	2013.2	1.95	+/- 1.11	68.6%	0.000	0.029	0.003
Severity	2014.1	1.39	+/- 1.04	76.6%	0.000	0.005	0.016
Severity	2014.2	0.86	+/- 0.82	78.0%	0.000	0.003	0.042
Severity	2015.1	0.73	+/- 1.12	78.0%	0.000	0.007	0.155
Severity	2015.2	0.75	+/- 1.62	69.8%	0.000	0.020	0.267
Frequency	2005.1	-2.35	+/- 0.80	56.3%	0.000	0.243	0.000
Frequency	2005.2	-2.48	+/- 0.84	57.3%	0.000	0.328	0.000
Frequency	2006.1	-2.54	+/- 0.91	55.4%	0.000	0.303	0.000
Frequency	2006.2	-2.50	+/- 0.99	52.2%	0.000	0.300	0.000
Frequency	2007.1	-2.17	+/- 0.99	44.5%	0.000	0.498	0.000
Frequency	2007.2	-1.76	+/- 0.93	40.6%	0.000	0.208	0.001
Frequency	2008.1	-1.47	+/- 0.95	29.4%	0.000	0.355	0.005
Frequency	2008.2	-1.23	+/- 1.00	23.6%	0.000	0.226	0.019
Frequency	2009.1	-1.19	+/- 1.11	17.1%	0.000	0.269	0.039
Frequency	2009.2	-1.09	+/- 1.23	13.8%	0.000	0.250	0.082
Frequency	2010.1	-0.79	+/- 1.34	0.9%	0.000	0.391	0.229
Frequency	2010.2	-1.01	+/- 1.47	3.7%	0.000	0.518	0.162
Frequency	2011.1	-0.82	+/- 1.67	-5.4%	0.000	0.647	0.312
Frequency	2011.2	0.05	+/- 1.40	-0.3%	0.000	0.188	0.937
Frequency	2012.1	-0.37	+/- 1.51	8.8%	0.000	0.104	0.599
Frequency	2012.2	-0.67	+/- 1.71	7.3%	0.000	0.170	0.401
Frequency	2013.1	-0.33	+/- 2.02	-6.4%	0.000	0.284	0.724
Frequency	2013.2	-0.38	+/- 2.46	-9.4%	0.000	0.344	0.730
Frequency	2014.1	0.70	+/- 2.60	-16.2%	0.000	0.660	0.543
Frequency	2014.2	1.19	+/- 3.22	-10.6%	0.000	0.546	0.399
Frequency	2015.1	2.15	+/- 4.16	1.0%	0.000	0.846	0.236
Frequency	2015.2	2.95	+/- 5.71	4.5%	0.001	0.705	0.220

CL

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	1.97	+/- 1.02	35.8%	0.000	0.000
Loss Cost	2005.2	1.59	+/- 0.98	28.3%	0.000	0.003
Loss Cost	2006.1	1.34	+/- 1.01	20.8%	0.000	0.011
Loss Cost	2006.2	1.01	+/- 1.01	12.2%	0.000	0.048
Loss Cost	2007.1	1.16	+/- 1.09	14.5%	0.000	0.037
Loss Cost	2007.2	1.29	+/- 1.18	16.3%	0.000	0.032
Loss Cost	2008.1	1.64	+/- 1.22	24.9%	0.000	0.011
Loss Cost	2008.2	1.93	+/- 1.29	30.9%	0.000	0.005
Loss Cost	2009.1	2.37	+/- 1.31	42.2%	0.000	0.001
Loss Cost	2009.2	2.56	+/- 1.44	42.7%	0.000	0.001
Loss Cost	2010.1	3.07	+/- 1.47	53.2%	0.000	0.000
Loss Cost	2010.2	2.60	+/- 1.52	44.2%	0.000	0.002
Loss Cost	2011.1	2.72	+/- 1.73	41.8%	0.000	0.004
Loss Cost	2011.2	3.13	+/- 1.91	46.1%	0.000	0.003
Loss Cost	2012.1	2.86	+/- 2.18	36.4%	0.000	0.013
Loss Cost	2012.2	1.97	+/- 2.18	20.2%	0.000	0.070
Loss Cost	2013.1	2.34	+/- 2.56	22.7%	0.000	0.067
Loss Cost	2013.2	1.56	+/- 2.85	5.3%	0.000	0.244
Loss Cost	2014.1	2.49	+/- 3.25	19.7%	0.000	0.111
Loss Cost	2014.2	2.06	+/- 4.10	5.2%	0.000	0.269
Loss Cost	2015.1	3.40	+/- 4.97	21.4%	0.000	0.139
Loss Cost	2015.2	3.72	+/- 7.00	13.5%	0.000	0.223
Severity	2005.1	4.39	+/- 0.73	85.4%	0.000	0.000
Severity	2005.2	4.17	+/- 0.73	84.5%	0.000	0.000
Severity	2006.1	3.95	+/- 0.74	83.3%	0.000	0.000
Severity	2006.2	3.61	+/- 0.67	84.3%	0.000	0.000
Severity	2007.1	3.38	+/- 0.66	83.4%	0.000	0.000
Severity	2007.2	3.11	+/- 0.63	82.9%	0.000	0.000
Severity	2008.1	3.12	+/- 0.70	80.9%	0.000	0.000
Severity	2008.2	3.19	+/- 0.76	79.7%	0.000	0.000
Severity	2009.1	3.55	+/- 0.70	86.0%	0.000	0.000
Severity	2009.2	3.69	+/- 0.76	85.7%	0.000	0.000
Severity	2010.1	3.84	+/- 0.83	85.4%	0.000	0.000
Severity	2010.2	3.65	+/- 0.90	82.7%	0.000	0.000
Severity	2011.1	3.53	+/- 1.01	79.2%	0.000	0.000
Severity	2011.2	3.08	+/- 0.97	77.3%	0.000	0.000
Severity	2012.1	3.09	+/- 1.13	73.4%	0.000	0.000
Severity	2012.2	2.66	+/- 1.16	67.8%	0.000	0.000
Severity	2013.1	2.52	+/- 1.37	59.6%	0.000	0.002
Severity	2013.2	1.95	+/- 1.40	47.6%	0.000	0.011
Severity	2014.1	1.69	+/- 1.69	32.8%	0.000	0.049
Severity	2014.2	0.86	+/- 1.63	6.6%	0.000	0.251
Severity	2015.1	1.15	+/- 2.12	10.1%	0.000	0.230
Severity	2015.2	0.75	+/- 2.86	-10.0%	0.000	0.529
Frequency	2005.1	-2.32	+/- 0.80	55.5%	0.000	0.000
Frequency	2005.2	-2.48	+/- 0.84	57.3%	0.000	0.000
Frequency	2006.1	-2.51	+/- 0.91	55.2%	0.000	0.000
Frequency	2006.2	-2.50	+/- 0.99	51.9%	0.000	0.000
Frequency	2007.1	-2.15	+/- 0.97	45.9%	0.000	0.000
Frequency	2007.2	-1.76	+/- 0.94	38.7%	0.000	0.001
Frequency	2008.1	-1.44	+/- 0.95	29.8%	0.000	0.005
Frequency	2008.2	-1.23	+/- 1.01	21.3%	0.000	0.020
Frequency	2009.1	-1.13	+/- 1.11	15.7%	0.000	0.047
Frequency	2009.2	-1.09	+/- 1.24	11.6%	0.000	0.084
Frequency	2010.1	-0.74	+/- 1.31	2.3%	0.000	0.254
Frequency	2010.2	-1.01	+/- 1.43	7.3%	0.000	0.154
Frequency	2011.1	-0.78	+/- 1.60	0.5%	0.000	0.317
Frequency	2011.2	0.05	+/- 1.43	-7.6%	0.000	0.939
Frequency	2012.1	-0.22	+/- 1.62	-7.5%	0.000	0.770
Frequency	2012.2	-0.67	+/- 1.78	-2.6%	0.000	0.422
Frequency	2013.1	-0.18	+/- 2.00	-9.6%	0.000	0.846
Frequency	2013.2	-0.38	+/- 2.41	-9.6%	0.000	0.729
Frequency	2014.1	0.79	+/- 2.37	-4.7%	0.000	0.464
Frequency	2014.2	1.19	+/- 2.98	-1.2%	0.000	0.374
Frequency	2015.1	2.23	+/- 3.55	16.8%	0.000	0.171
Frequency	2015.2	2.95	+/- 4.82	20.4%	0.000	0.172

CL

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.00	+/- 1.00	45.3%	0.000	0.020	0.000
Loss Cost	2005.2	1.66	+/- 0.99	35.9%	0.000	0.039	0.002
Loss Cost	2006.1	1.33	+/- 0.97	36.1%	0.000	0.012	0.009
Loss Cost	2006.2	1.06	+/- 1.00	25.8%	0.000	0.024	0.039
Loss Cost	2007.1	1.12	+/- 1.09	26.0%	0.000	0.035	0.043
Loss Cost	2007.2	1.38	+/- 1.16	31.7%	0.000	0.021	0.021
Loss Cost	2008.1	1.64	+/- 1.23	35.7%	0.000	0.037	0.011
Loss Cost	2008.2	2.11	+/- 1.22	49.0%	0.000	0.010	0.002
Loss Cost	2009.1	2.47	+/- 1.26	55.4%	0.000	0.019	0.001
Loss Cost	2009.2	2.87	+/- 1.32	61.3%	0.000	0.008	0.000
Loss Cost	2010.1	3.28	+/- 1.37	67.4%	0.000	0.015	0.000
Loss Cost	2010.2	2.96	+/- 1.50	57.7%	0.000	0.031	0.001
Loss Cost	2011.1	2.94	+/- 1.73	55.3%	0.000	0.042	0.003
Loss Cost	2011.2	3.75	+/- 1.66	70.3%	0.000	0.008	0.000
Loss Cost	2012.1	3.18	+/- 1.71	71.8%	0.000	0.003	0.002
Loss Cost	2012.2	2.58	+/- 1.85	61.1%	0.000	0.007	0.011
Loss Cost	2013.1	2.66	+/- 2.26	60.2%	0.000	0.015	0.025
Loss Cost	2013.2	2.32	+/- 2.83	44.1%	0.000	0.035	0.091
Loss Cost	2014.1	3.01	+/- 3.42	48.8%	0.000	0.070	0.071
Loss Cost	2014.2	3.41	+/- 4.77	37.8%	0.000	0.098	0.120
Loss Cost	2015.1	4.58	+/- 6.29	44.7%	0.000	0.184	0.107
Loss Cost	2015.2	7.34	+/- 8.13	66.0%	0.002	0.090	0.059
Severity	2005.1	4.52	+/- 0.72	87.3%	0.000	0.038	0.000
Severity	2005.2	4.34	+/- 0.74	85.9%	0.000	0.070	0.000
Severity	2006.1	4.07	+/- 0.72	86.1%	0.000	0.021	0.000
Severity	2006.2	3.76	+/- 0.67	86.1%	0.000	0.039	0.000
Severity	2007.1	3.46	+/- 0.60	87.7%	0.000	0.005	0.000
Severity	2007.2	3.25	+/- 0.60	86.5%	0.000	0.011	0.000
Severity	2008.1	3.19	+/- 0.65	85.1%	0.000	0.012	0.000
Severity	2008.2	3.37	+/- 0.69	85.6%	0.000	0.006	0.000
Severity	2009.1	3.69	+/- 0.62	90.5%	0.000	0.007	0.000
Severity	2009.2	3.97	+/- 0.59	92.8%	0.000	0.001	0.000
Severity	2010.1	4.05	+/- 0.65	92.5%	0.000	0.002	0.000
Severity	2010.2	4.00	+/- 0.75	90.4%	0.000	0.004	0.000
Severity	2011.1	3.76	+/- 0.77	90.2%	0.000	0.002	0.000
Severity	2011.2	3.44	+/- 0.78	88.7%	0.000	0.004	0.000
Severity	2012.1	3.33	+/- 0.90	87.2%	0.000	0.005	0.000
Severity	2012.2	3.06	+/- 1.01	82.4%	0.000	0.011	0.000
Severity	2013.1	2.73	+/- 1.08	82.4%	0.000	0.006	0.000
Severity	2013.2	2.37	+/- 1.23	73.6%	0.000	0.015	0.002
Severity	2014.1	1.79	+/- 1.08	83.1%	0.000	0.003	0.006
Severity	2014.2	1.19	+/- 0.95	83.0%	0.000	0.002	0.022
Severity	2015.1	1.09	+/- 1.34	82.4%	0.000	0.008	0.085
Severity	2015.2	1.40	+/- 2.18	78.8%	0.000	0.021	0.131
Frequency	2005.1	-2.41	+/- 0.85	55.4%	0.000	0.295	0.000
Frequency	2005.2	-2.56	+/- 0.91	56.8%	0.000	0.406	0.000
Frequency	2006.1	-2.64	+/- 0.98	55.0%	0.000	0.374	0.000
Frequency	2006.2	-2.60	+/- 1.07	51.7%	0.000	0.375	0.000
Frequency	2007.1	-2.26	+/- 1.07	43.8%	0.000	0.579	0.000
Frequency	2007.2	-1.81	+/- 1.03	39.2%	0.000	0.250	0.002
Frequency	2008.1	-1.50	+/- 1.05	27.7%	0.000	0.397	0.008
Frequency	2008.2	-1.22	+/- 1.11	21.7%	0.000	0.250	0.034
Frequency	2009.1	-1.18	+/- 1.24	15.2%	0.000	0.292	0.062
Frequency	2009.2	-1.06	+/- 1.39	11.9%	0.000	0.270	0.128
Frequency	2010.1	-0.74	+/- 1.51	-0.8%	0.000	0.399	0.310
Frequency	2010.2	-1.01	+/- 1.69	1.5%	0.000	0.544	0.223
Frequency	2011.1	-0.80	+/- 1.92	-7.6%	0.000	0.659	0.386
Frequency	2011.2	0.30	+/- 1.61	2.8%	0.000	0.155	0.691
Frequency	2012.1	-0.14	+/- 1.75	10.7%	0.000	0.095	0.859
Frequency	2012.2	-0.47	+/- 2.06	6.6%	0.000	0.169	0.623
Frequency	2013.1	-0.07	+/- 2.43	-6.0%	0.000	0.266	0.952
Frequency	2013.2	-0.04	+/- 3.12	-10.0%	0.000	0.322	0.974
Frequency	2014.1	1.20	+/- 3.22	-10.2%	0.000	0.542	0.394
Frequency	2014.2	2.19	+/- 4.13	5.9%	0.000	0.358	0.226
Frequency	2015.1	3.45	+/- 5.10	25.3%	0.001	0.571	0.129
Frequency	2015.2	5.85	+/- 6.08	62.7%	0.004	0.211	0.051

CL

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	2.00	+/- 1.10	33.9%	0.000	0.001
Loss Cost	2005.2	1.59	+/- 1.06	25.9%	0.000	0.005
Loss Cost	2006.1	1.33	+/- 1.10	18.2%	0.000	0.019
Loss Cost	2006.2	0.97	+/- 1.10	9.4%	0.000	0.079
Loss Cost	2007.1	1.12	+/- 1.19	11.6%	0.000	0.062
Loss Cost	2007.2	1.27	+/- 1.29	13.4%	0.000	0.053
Loss Cost	2008.1	1.64	+/- 1.35	22.0%	0.000	0.018
Loss Cost	2008.2	1.97	+/- 1.43	28.2%	0.000	0.009
Loss Cost	2009.1	2.47	+/- 1.46	40.2%	0.000	0.002
Loss Cost	2009.2	2.69	+/- 1.61	41.1%	0.000	0.002
Loss Cost	2010.1	3.28	+/- 1.64	52.7%	0.000	0.001
Loss Cost	2010.2	2.77	+/- 1.72	43.0%	0.000	0.003
Loss Cost	2011.1	2.94	+/- 1.97	40.9%	0.000	0.006
Loss Cost	2011.2	3.44	+/- 2.18	46.4%	0.000	0.004
Loss Cost	2012.1	3.18	+/- 2.54	36.4%	0.000	0.017
Loss Cost	2012.2	2.18	+/- 2.60	18.9%	0.000	0.088
Loss Cost	2013.1	2.66	+/- 3.09	22.4%	0.000	0.080
Loss Cost	2013.2	1.78	+/- 3.55	3.9%	0.000	0.276
Loss Cost	2014.1	3.01	+/- 4.11	20.7%	0.000	0.122
Loss Cost	2014.2	2.59	+/- 5.41	5.5%	0.000	0.280
Loss Cost	2015.1	4.58	+/- 6.68	27.3%	0.000	0.131
Loss Cost	2015.2	5.50	+/- 10.08	22.3%	0.002	0.194
Severity	2005.1	4.52	+/- 0.77	85.4%	0.000	0.000
Severity	2005.2	4.29	+/- 0.78	84.3%	0.000	0.000
Severity	2006.1	4.07	+/- 0.79	83.0%	0.000	0.000
Severity	2006.2	3.71	+/- 0.72	83.7%	0.000	0.000
Severity	2007.1	3.46	+/- 0.71	82.5%	0.000	0.000
Severity	2007.2	3.18	+/- 0.69	81.8%	0.000	0.000
Severity	2008.1	3.19	+/- 0.76	79.7%	0.000	0.000
Severity	2008.2	3.28	+/- 0.84	78.4%	0.000	0.000
Severity	2009.1	3.69	+/- 0.76	85.8%	0.000	0.000
Severity	2009.2	3.86	+/- 0.82	85.8%	0.000	0.000
Severity	2010.1	4.05	+/- 0.89	85.8%	0.000	0.000
Severity	2010.2	3.87	+/- 0.98	83.0%	0.000	0.000
Severity	2011.1	3.76	+/- 1.12	79.3%	0.000	0.000
Severity	2011.2	3.28	+/- 1.09	76.9%	0.000	0.000
Severity	2012.1	3.33	+/- 1.29	73.1%	0.000	0.000
Severity	2012.2	2.86	+/- 1.36	66.3%	0.000	0.001
Severity	2013.1	2.73	+/- 1.64	57.5%	0.000	0.004
Severity	2013.2	2.08	+/- 1.74	42.8%	0.000	0.024
Severity	2014.1	1.79	+/- 2.17	26.2%	0.000	0.091
Severity	2014.2	0.74	+/- 2.16	-4.3%	0.000	0.431
Severity	2015.1	1.09	+/- 2.98	-1.7%	0.000	0.387
Severity	2015.2	0.51	+/- 4.33	-21.7%	0.000	0.760
Frequency	2005.1	-2.41	+/- 0.86	55.2%	0.000	0.000
Frequency	2005.2	-2.59	+/- 0.90	57.3%	0.000	0.000
Frequency	2006.1	-2.64	+/- 0.97	55.3%	0.000	0.000
Frequency	2006.2	-2.64	+/- 1.06	52.1%	0.000	0.000
Frequency	2007.1	-2.26	+/- 1.05	45.7%	0.000	0.000
Frequency	2007.2	-1.85	+/- 1.03	38.0%	0.000	0.001
Frequency	2008.1	-1.50	+/- 1.04	28.6%	0.000	0.007
Frequency	2008.2	-1.28	+/- 1.12	19.8%	0.000	0.028
Frequency	2009.1	-1.18	+/- 1.24	14.2%	0.000	0.062
Frequency	2009.2	-1.13	+/- 1.39	10.2%	0.000	0.106
Frequency	2010.1	-0.74	+/- 1.49	0.8%	0.000	0.305
Frequency	2010.2	-1.06	+/- 1.63	5.8%	0.000	0.188
Frequency	2011.1	-0.80	+/- 1.85	-1.0%	0.000	0.370
Frequency	2011.2	0.16	+/- 1.66	-7.9%	0.000	0.838
Frequency	2012.1	-0.14	+/- 1.90	-8.8%	0.000	0.872
Frequency	2012.2	-0.66	+/- 2.13	-5.0%	0.000	0.504
Frequency	2013.1	-0.07	+/- 2.44	-11.1%	0.000	0.953
Frequency	2013.2	-0.29	+/- 3.01	-11.8%	0.000	0.831
Frequency	2014.1	1.20	+/- 2.98	-1.0%	0.000	0.369
Frequency	2014.2	1.84	+/- 3.83	5.5%	0.000	0.281
Frequency	2015.1	3.45	+/- 4.42	34.5%	0.000	0.097
Frequency	2015.2	4.97	+/- 5.91	48.6%	0.002	0.075

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	5.72	+/- 0.95	82.3%	0.000	0.000	0.000
Loss Cost	1999.2	5.74	+/- 1.00	80.9%	0.000	0.000	0.000
Loss Cost	2000.1	5.76	+/- 1.06	80.3%	0.000	0.000	0.000
Loss Cost	2000.2	5.90	+/- 1.10	79.8%	0.000	0.000	0.000
Loss Cost	2001.1	6.16	+/- 1.13	81.2%	0.000	0.000	0.000
Loss Cost	2001.2	6.16	+/- 1.20	79.4%	0.000	0.000	0.000
Loss Cost	2002.1	6.27	+/- 1.27	79.2%	0.000	0.001	0.000
Loss Cost	2002.2	6.51	+/- 1.31	79.4%	0.000	0.000	0.000
Loss Cost	2003.1	6.34	+/- 1.39	78.4%	0.000	0.000	0.000
Loss Cost	2003.2	6.29	+/- 1.48	75.9%	0.000	0.000	0.000
Loss Cost	2004.1	5.95	+/- 1.52	75.3%	0.000	0.000	0.000
Loss Cost	2004.2	5.68	+/- 1.59	71.7%	0.000	0.000	0.000
Loss Cost	2005.1	5.36	+/- 1.66	71.0%	0.000	0.000	0.000
Loss Cost	2005.2	5.49	+/- 1.78	69.0%	0.000	0.000	0.000
Loss Cost	2006.1	5.10	+/- 1.86	68.6%	0.000	0.000	0.000
Loss Cost	2006.2	4.80	+/- 1.97	63.4%	0.000	0.000	0.000
Loss Cost	2007.1	4.28	+/- 2.03	64.1%	0.000	0.000	0.000
Loss Cost	2007.2	4.17	+/- 2.22	59.2%	0.000	0.000	0.001
Loss Cost	2008.1	3.83	+/- 2.40	59.1%	0.000	0.000	0.003
Loss Cost	2008.2	3.34	+/- 2.54	52.0%	0.000	0.001	0.012
Loss Cost	2009.1	2.80	+/- 2.72	53.4%	0.000	0.001	0.042
Loss Cost	2009.2	3.00	+/- 3.03	51.1%	0.000	0.001	0.048
Loss Cost	2010.1	2.13	+/- 3.17	55.3%	0.000	0.001	0.169
Loss Cost	2010.2	1.59	+/- 3.48	49.3%	0.000	0.001	0.340
Loss Cost	2011.1	2.37	+/- 3.87	49.3%	0.000	0.003	0.204
Loss Cost	2011.2	2.17	+/- 4.44	43.1%	0.000	0.005	0.302
Loss Cost	2012.1	1.81	+/- 5.19	43.0%	0.000	0.008	0.455
Loss Cost	2012.2	-0.30	+/- 4.92	38.3%	0.000	0.012	0.894
Loss Cost	2013.1	0.39	+/- 5.95	32.8%	0.000	0.026	0.885
Loss Cost	2013.2	2.99	+/- 5.83	56.6%	0.000	0.006	0.264
Loss Cost	2014.1	3.31	+/- 7.50	54.8%	0.000	0.015	0.324
Loss Cost	2014.2	2.42	+/- 9.44	42.8%	0.000	0.033	0.548
Loss Cost	2015.1	5.17	+/- 12.49	43.0%	0.002	0.082	0.324
Loss Cost	2015.2	2.13	+/- 15.79	16.3%	0.005	0.157	0.723
Severity	1999.1	3.81	+/- 1.17	54.9%	0.000	0.085	0.000
Severity	1999.2	3.72	+/- 1.23	51.3%	0.000	0.108	0.000
Severity	2000.1	3.67	+/- 1.29	49.4%	0.000	0.106	0.000
Severity	2000.2	3.63	+/- 1.37	46.1%	0.000	0.124	0.000
Severity	2001.1	3.72	+/- 1.44	45.7%	0.000	0.153	0.000
Severity	2001.2	3.63	+/- 1.52	41.7%	0.000	0.184	0.000
Severity	2002.1	3.75	+/- 1.62	41.5%	0.000	0.227	0.000
Severity	2002.2	3.92	+/- 1.71	41.3%	0.000	0.197	0.000
Severity	2003.1	4.06	+/- 1.82	41.3%	0.000	0.246	0.000
Severity	2003.2	4.25	+/- 1.93	41.0%	0.000	0.215	0.000
Severity	2004.1	4.33	+/- 2.07	39.9%	0.000	0.250	0.000
Severity	2004.2	4.38	+/- 2.22	37.1%	0.000	0.255	0.000
Severity	2005.1	4.41	+/- 2.40	35.4%	0.000	0.279	0.001
Severity	2005.2	4.49	+/- 2.58	32.8%	0.000	0.279	0.001
Severity	2006.1	4.34	+/- 2.79	29.8%	0.000	0.269	0.003
Severity	2006.2	4.16	+/- 3.02	23.9%	0.000	0.320	0.008
Severity	2007.1	3.86	+/- 3.27	20.4%	0.000	0.288	0.020
Severity	2007.2	3.74	+/- 3.56	15.3%	0.000	0.328	0.037
Severity	2008.1	3.78	+/- 3.93	14.0%	0.000	0.360	0.054
Severity	2008.2	3.97	+/- 4.34	12.1%	0.000	0.355	0.066
Severity	2009.1	5.01	+/- 4.68	17.7%	0.000	0.523	0.034
Severity	2009.2	7.38	+/- 4.07	47.3%	0.000	0.145	0.001
Severity	2010.1	9.55	+/- 3.60	67.8%	0.000	0.294	0.000
Severity	2010.2	11.22	+/- 3.28	79.4%	0.000	0.074	0.000
Severity	2011.1	12.60	+/- 3.28	84.5%	0.000	0.149	0.000
Severity	2011.2	12.65	+/- 3.77	81.2%	0.000	0.173	0.000
Severity	2012.1	12.57	+/- 4.44	78.2%	0.000	0.202	0.000
Severity	2012.2	10.75	+/- 4.22	74.2%	0.000	0.352	0.000
Severity	2013.1	10.66	+/- 5.14	69.5%	0.000	0.388	0.001
Severity	2013.2	12.43	+/- 5.55	74.9%	0.000	0.206	0.001
Severity	2014.1	10.91	+/- 6.54	70.1%	0.000	0.142	0.004
Severity	2014.2	9.49	+/- 7.84	53.8%	0.000	0.240	0.021
Severity	2015.1	13.29	+/- 8.44	73.6%	0.000	0.503	0.008
Severity	2015.2	13.52	+/- 12.21	60.4%	0.001	0.556	0.031
Frequency	1999.1	1.84	+/- 1.41	16.6%	0.000	0.138	0.011
Frequency	1999.2	1.94	+/- 1.48	16.8%	0.000	0.127	0.011
Frequency	2000.1	2.01	+/- 1.56	16.9%	0.000	0.151	0.012
Frequency	2000.2	2.19	+/- 1.64	18.2%	0.000	0.126	0.010
Frequency	2001.1	2.35	+/- 1.73	19.1%	0.000	0.164	0.009
Frequency	2001.2	2.44	+/- 1.83	18.4%	0.000	0.158	0.010
Frequency	2002.1	2.43	+/- 1.95	17.5%	0.000	0.169	0.015
Frequency	2002.2	2.49	+/- 2.07	16.2%	0.000	0.170	0.018
Frequency	2003.1	2.19	+/- 2.17	14.2%	0.000	0.132	0.046
Frequency	2003.2	1.96	+/- 2.29	9.3%	0.000	0.174	0.088
Frequency	2004.1	1.55	+/- 2.39	8.2%	0.000	0.124	0.191
Frequency	2004.2	1.24	+/- 2.53	3.5%	0.000	0.172	0.318
Frequency	2005.1	0.92	+/- 2.69	3.4%	0.000	0.141	0.487
Frequency	2005.2	0.96	+/- 2.90	2.5%	0.000	0.152	0.500
Frequency	2006.1	0.72	+/- 3.12	2.5%	0.000	0.142	0.636
Frequency	2006.2	0.62	+/- 3.38	0.7%	0.000	0.168	0.707
Frequency	2007.1	0.40	+/- 3.68	0.8%	0.000	0.165	0.823
Frequency	2007.2	0.42	+/- 4.03	-0.2%	0.000	0.182	0.831
Frequency	2008.1	0.05	+/- 4.40	0.3%	0.000	0.169	0.981
Frequency	2008.2	-0.60	+/- 4.73	-2.3%	0.000	0.238	0.793
Frequency	2009.1	-2.10	+/- 4.80	6.5%	0.000	0.117	0.373
Frequency	2009.2	-4.07	+/- 4.43	15.8%	0.000	0.208	0.074
Frequency	2010.1	-6.77	+/- 3.18	58.3%	0.000	0.009	0.001
Frequency	2010.2	-8.66	+/- 2.17	82.8%	0.000	0.004	0.000
Frequency	2011.1	-9.08	+/- 2.41	81.4%	0.000	0.003	0.000
Frequency	2011.2	-9.30	+/- 2.75	80.5%	0.000	0.007	0.000
Frequency	2012.1	-9.56	+/- 3.21	76.6%	0.000	0.010	0.000
Frequency	2012.2	-9.98	+/- 3.70	76.1%	0.000	0.019	0.000
Frequency	2013.1	-9.28	+/- 4.41	66.2%	0.000	0.042	0.001
Frequency	2013.2	-8.40	+/- 5.21	62.7%	0.000	0.038	0.007
Frequency	2014.1	-6.85	+/- 6.26	42.9%	0.000	0.086	0.041
Frequency	2014.2	-6.45	+/- 8.08	38.5%	0.000	0.114	0.107
Frequency	2015.1	-7.17	+/- 11.23	25.5%	0.001	0.153	0.174
Frequency	2015.2	-10.03	+/- 14.01	34.9%	0.003	0.269	0.131

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	5.82	+/- 1.17	73.1%	0.000	0.000
Loss Cost	1999.2	5.74	+/- 1.23	71.1%	0.000	0.000
Loss Cost	2000.1	5.86	+/- 1.29	70.6%	0.000	0.000
Loss Cost	2000.2	5.90	+/- 1.36	69.2%	0.000	0.000
Loss Cost	2001.1	6.27	+/- 1.37	72.1%	0.000	0.000
Loss Cost	2001.2	6.16	+/- 1.45	69.8%	0.000	0.000
Loss Cost	2002.1	6.39	+/- 1.51	70.2%	0.000	0.000
Loss Cost	2002.2	6.51	+/- 1.61	69.1%	0.000	0.000
Loss Cost	2003.1	6.49	+/- 1.71	67.0%	0.000	0.000
Loss Cost	2003.2	6.29	+/- 1.81	63.8%	0.000	0.000
Loss Cost	2004.1	6.13	+/- 1.92	60.4%	0.000	0.000
Loss Cost	2004.2	5.68	+/- 1.97	56.1%	0.000	0.000
Loss Cost	2005.1	5.57	+/- 2.12	52.5%	0.000	0.000
Loss Cost	2005.2	5.49	+/- 2.28	49.0%	0.000	0.000
Loss Cost	2006.1	5.36	+/- 2.46	44.8%	0.000	0.000
Loss Cost	2006.2	4.80	+/- 2.56	38.2%	0.000	0.001
Loss Cost	2007.1	4.60	+/- 2.77	33.1%	0.000	0.002
Loss Cost	2007.2	4.17	+/- 2.97	26.4%	0.000	0.007
Loss Cost	2008.1	4.22	+/- 3.26	23.9%	0.000	0.012
Loss Cost	2008.2	3.34	+/- 3.38	14.7%	0.000	0.048
Loss Cost	2009.1	3.26	+/- 3.74	11.5%	0.000	0.079
Loss Cost	2009.2	3.00	+/- 4.15	7.2%	0.000	0.140
Loss Cost	2010.1	2.76	+/- 4.64	3.6%	0.000	0.219
Loss Cost	2010.2	1.59	+/- 4.93	-3.4%	0.000	0.500
Loss Cost	2011.1	3.09	+/- 5.30	3.9%	0.000	0.225
Loss Cost	2011.2	2.17	+/- 5.91	-2.6%	0.000	0.436
Loss Cost	2012.1	2.75	+/- 6.87	-1.7%	0.000	0.393
Loss Cost	2012.2	-0.30	+/- 6.47	-9.0%	0.000	0.920
Loss Cost	2013.1	1.41	+/- 7.43	-8.0%	0.000	0.679
Loss Cost	2013.2	2.99	+/- 8.87	-4.2%	0.000	0.458
Loss Cost	2014.1	5.09	+/- 10.76	2.7%	0.000	0.295
Loss Cost	2014.2	2.42	+/- 12.71	-11.0%	0.001	0.661
Loss Cost	2015.1	7.49	+/- 15.09	7.8%	0.004	0.253
Loss Cost	2015.2	2.13	+/- 17.34	-17.6%	0.005	0.761
Severity	1999.1	3.86	+/- 1.20	52.3%	0.000	0.000
Severity	1999.2	3.72	+/- 1.25	49.0%	0.000	0.000
Severity	2000.1	3.72	+/- 1.32	46.9%	0.000	0.000
Severity	2000.2	3.63	+/- 1.39	43.8%	0.000	0.000
Severity	2001.1	3.77	+/- 1.47	43.9%	0.000	0.000
Severity	2001.2	3.63	+/- 1.54	40.2%	0.000	0.000
Severity	2002.1	3.80	+/- 1.63	40.6%	0.000	0.000
Severity	2002.2	3.92	+/- 1.73	39.9%	0.000	0.000
Severity	2003.1	4.12	+/- 1.83	40.5%	0.000	0.000
Severity	2003.2	4.25	+/- 1.95	39.7%	0.000	0.000
Severity	2004.1	4.40	+/- 2.08	39.1%	0.000	0.000
Severity	2004.2	4.38	+/- 2.23	36.3%	0.000	0.000
Severity	2005.1	4.49	+/- 2.40	34.8%	0.000	0.001
Severity	2005.2	4.49	+/- 2.59	32.2%	0.000	0.001
Severity	2006.1	4.45	+/- 2.80	29.0%	0.000	0.003
Severity	2006.2	4.16	+/- 3.01	23.8%	0.000	0.008
Severity	2007.1	3.99	+/- 3.27	19.8%	0.000	0.017
Severity	2007.2	3.74	+/- 3.55	15.3%	0.000	0.037
Severity	2008.1	3.92	+/- 3.90	14.5%	0.000	0.045
Severity	2008.2	3.97	+/- 4.31	12.5%	0.000	0.064
Severity	2009.1	5.13	+/- 4.57	20.3%	0.000	0.026
Severity	2009.2	7.38	+/- 4.21	43.2%	0.000	0.001
Severity	2010.1	9.72	+/- 3.59	67.5%	0.000	0.000
Severity	2010.2	11.22	+/- 3.54	75.7%	0.000	0.000
Severity	2011.1	12.85	+/- 3.39	83.0%	0.000	0.000
Severity	2011.2	12.65	+/- 3.89	79.6%	0.000	0.000
Severity	2012.1	12.91	+/- 4.53	76.6%	0.000	0.000
Severity	2012.2	10.75	+/- 4.16	74.4%	0.000	0.000
Severity	2013.1	10.96	+/- 4.98	70.0%	0.000	0.000
Severity	2013.2	12.43	+/- 5.71	72.5%	0.000	0.001
Severity	2014.1	11.71	+/- 6.98	63.6%	0.000	0.003
Severity	2014.2	9.49	+/- 7.95	49.1%	0.000	0.021
Severity	2015.1	13.81	+/- 7.56	75.7%	0.000	0.003
Severity	2015.2	13.52	+/- 10.62	65.1%	0.000	0.017
Frequency	1999.1	1.89	+/- 1.43	13.8%	0.000	0.011
Frequency	1999.2	1.94	+/- 1.51	13.5%	0.000	0.012
Frequency	2000.1	2.07	+/- 1.59	14.2%	0.000	0.011
Frequency	2000.2	2.19	+/- 1.67	14.8%	0.000	0.011
Frequency	2001.1	2.41	+/- 1.75	16.6%	0.000	0.008
Frequency	2001.2	2.44	+/- 1.86	15.7%	0.000	0.011
Frequency	2002.1	2.50	+/- 1.97	15.0%	0.000	0.014
Frequency	2002.2	2.49	+/- 2.10	13.6%	0.000	0.020
Frequency	2003.1	2.28	+/- 2.22	10.2%	0.000	0.042
Frequency	2003.2	1.96	+/- 2.33	6.4%	0.000	0.092
Frequency	2004.1	1.66	+/- 2.45	3.2%	0.000	0.173
Frequency	2004.2	1.24	+/- 2.57	0.0%	0.000	0.327
Frequency	2005.1	1.04	+/- 2.75	-1.5%	0.000	0.442
Frequency	2005.2	0.96	+/- 2.96	-2.2%	0.000	0.510
Frequency	2006.1	0.87	+/- 3.20	-2.8%	0.000	0.576
Frequency	2006.2	0.62	+/- 3.45	-3.7%	0.000	0.712
Frequency	2007.1	0.58	+/- 3.76	-4.1%	0.000	0.749
Frequency	2007.2	0.42	+/- 4.10	-4.5%	0.000	0.834
Frequency	2008.1	0.29	+/- 4.50	-4.9%	0.000	0.895
Frequency	2008.2	-0.60	+/- 4.78	-4.9%	0.000	0.796
Frequency	2009.1	-1.78	+/- 5.00	-2.4%	0.000	0.468
Frequency	2009.2	-4.07	+/- 4.50	12.2%	0.000	0.078
Frequency	2010.1	-6.34	+/- 3.86	37.9%	0.000	0.004
Frequency	2010.2	-8.66	+/- 2.84	70.2%	0.000	0.000
Frequency	2011.1	-8.65	+/- 3.24	65.9%	0.000	0.000
Frequency	2011.2	-9.30	+/- 3.59	66.2%	0.000	0.000
Frequency	2012.1	-9.00	+/- 4.17	59.5%	0.000	0.001
Frequency	2012.2	-9.98	+/- 4.64	61.4%	0.000	0.001
Frequency	2013.1	-8.61	+/- 5.24	50.5%	0.000	0.006
Frequency	2013.2	-8.40	+/- 6.41	41.4%	0.000	0.019
Frequency	2014.1	-5.93	+/- 7.12	21.5%	0.000	0.100
Frequency	2014.2	-6.45	+/- 9.07	17.2%	0.000	0.147
Frequency	2015.1	-5.55	+/- 12.13	2.7%	0.001	0.317
Frequency	2015.2	-10.03	+/- 13.78	26.6%	0.002	0.135

AP

Coverage = AP
End Trend Period = 2018.2
Seasonality = 1
Excluded Points = 2010.2,2012.2,2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	5.46	+/- 0.87	83.6%	0.000	0.000	0.000
Loss Cost	1999.2	5.46	+/- 0.92	82.2%	0.000	0.001	0.000
Loss Cost	2000.1	5.50	+/- 0.97	81.7%	0.000	0.001	0.000
Loss Cost	2000.2	5.63	+/- 1.01	81.2%	0.000	0.001	0.000
Loss Cost	2001.1	5.91	+/- 1.00	83.5%	0.000	0.001	0.000
Loss Cost	2001.2	5.89	+/- 1.07	81.9%	0.000	0.002	0.000
Loss Cost	2002.1	6.03	+/- 1.12	82.0%	0.000	0.003	0.000
Loss Cost	2002.2	6.26	+/- 1.16	82.5%	0.000	0.002	0.000
Loss Cost	2003.1	6.15	+/- 1.22	81.4%	0.000	0.002	0.000
Loss Cost	2003.2	6.08	+/- 1.31	79.1%	0.000	0.003	0.000
Loss Cost	2004.1	5.80	+/- 1.35	78.5%	0.000	0.002	0.000
Loss Cost	2004.2	5.50	+/- 1.39	75.5%	0.000	0.003	0.000
Loss Cost	2005.1	5.27	+/- 1.46	74.5%	0.000	0.002	0.000
Loss Cost	2005.2	5.39	+/- 1.58	72.7%	0.000	0.002	0.000
Loss Cost	2006.1	5.11	+/- 1.66	71.8%	0.000	0.002	0.000
Loss Cost	2006.2	4.79	+/- 1.76	66.9%	0.000	0.003	0.000
Loss Cost	2007.1	4.41	+/- 1.85	66.5%	0.000	0.002	0.000
Loss Cost	2007.2	4.31	+/- 2.04	61.3%	0.000	0.003	0.000
Loss Cost	2008.1	4.18	+/- 2.27	60.3%	0.000	0.005	0.001
Loss Cost	2008.2	3.68	+/- 2.41	52.4%	0.000	0.008	0.005
Loss Cost	2009.1	3.39	+/- 2.73	51.7%	0.000	0.009	0.017
Loss Cost	2009.2	3.75	+/- 3.07	50.6%	0.000	0.010	0.019
Loss Cost	2010.1	3.16	+/- 3.56	50.9%	0.000	0.010	0.073
Loss Cost	2011.1	2.66	+/- 4.09	42.4%	0.000	0.016	0.175
Loss Cost	2011.2	2.50	+/- 4.80	35.2%	0.000	0.025	0.268
Loss Cost	2012.1	2.62	+/- 5.99	33.7%	0.000	0.049	0.343
Loss Cost	2013.1	0.08	+/- 5.84	24.4%	0.000	0.053	0.975
Loss Cost	2013.2	2.61	+/- 5.53	53.7%	0.000	0.012	0.295
Loss Cost	2014.1	3.31	+/- 7.13	51.4%	0.000	0.032	0.292
Loss Cost	2014.2	2.42	+/- 9.18	36.9%	0.000	0.064	0.522
Loss Cost	2015.1	6.71	+/- 10.14	54.7%	0.001	0.151	0.130
Loss Cost	2015.2	4.15	+/- 13.41	22.7%	0.006	0.235	0.388
Severity	1999.1	3.91	+/- 1.24	55.0%	0.000	0.060	0.000
Severity	1999.2	3.82	+/- 1.30	51.4%	0.000	0.078	0.000
Severity	2000.1	3.76	+/- 1.37	49.5%	0.000	0.077	0.000
Severity	2000.2	3.72	+/- 1.45	46.2%	0.000	0.091	0.000
Severity	2001.1	3.80	+/- 1.53	45.8%	0.000	0.115	0.000
Severity	2001.2	3.72	+/- 1.63	41.7%	0.000	0.141	0.000
Severity	2002.1	3.82	+/- 1.72	41.4%	0.000	0.175	0.000
Severity	2002.2	4.00	+/- 1.83	41.3%	0.000	0.151	0.000
Severity	2003.1	4.12	+/- 1.95	41.1%	0.000	0.191	0.000
Severity	2003.2	4.33	+/- 2.07	40.9%	0.000	0.167	0.000
Severity	2004.1	4.38	+/- 2.22	39.7%	0.000	0.195	0.000
Severity	2004.2	4.44	+/- 2.40	36.9%	0.000	0.202	0.001
Severity	2005.1	4.43	+/- 2.59	35.0%	0.000	0.220	0.001
Severity	2005.2	4.53	+/- 2.81	32.3%	0.000	0.224	0.003
Severity	2006.1	4.32	+/- 3.04	29.4%	0.000	0.210	0.007
Severity	2006.2	4.12	+/- 3.31	23.1%	0.000	0.255	0.015
Severity	2007.1	3.72	+/- 3.58	19.9%	0.000	0.216	0.039
Severity	2007.2	3.57	+/- 3.94	14.2%	0.000	0.253	0.069
Severity	2008.1	3.47	+/- 4.40	12.6%	0.000	0.272	0.109
Severity	2008.2	3.63	+/- 4.92	10.0%	0.000	0.281	0.130
Severity	2009.1	4.65	+/- 5.52	13.6%	0.000	0.453	0.086
Severity	2009.2	7.37	+/- 4.91	44.8%	0.000	0.164	0.005
Severity	2010.1	10.39	+/- 4.48	68.1%	0.000	0.519	0.000
Severity	2011.1	12.90	+/- 3.78	83.9%	0.000	0.207	0.000
Severity	2011.2	13.02	+/- 4.45	80.2%	0.000	0.228	0.000
Severity	2012.1	13.02	+/- 5.54	76.5%	0.000	0.288	0.000
Severity	2013.1	10.76	+/- 5.53	69.2%	0.000	0.371	0.002
Severity	2013.2	12.57	+/- 6.01	75.1%	0.000	0.202	0.001
Severity	2014.1	10.91	+/- 7.01	71.4%	0.000	0.132	0.007
Severity	2014.2	9.49	+/- 8.61	55.6%	0.000	0.219	0.031
Severity	2015.1	13.12	+/- 10.27	72.0%	0.001	0.521	0.020
Severity	2015.2	13.27	+/- 16.42	55.4%	0.006	0.589	0.071
Frequency	1999.1	1.50	+/- 1.32	9.8%	0.000	0.472	0.026
Frequency	1999.2	1.58	+/- 1.39	9.9%	0.000	0.441	0.026
Frequency	2000.1	1.68	+/- 1.46	10.5%	0.000	0.506	0.024
Frequency	2000.2	1.84	+/- 1.54	11.9%	0.000	0.439	0.020
Frequency	2001.1	2.03	+/- 1.61	13.8%	0.000	0.544	0.014
Frequency	2001.2	2.10	+/- 1.71	13.1%	0.000	0.524	0.017
Frequency	2002.1	2.14	+/- 1.81	12.5%	0.000	0.556	0.021
Frequency	2002.2	2.18	+/- 1.94	11.2%	0.000	0.553	0.028
Frequency	2003.1	1.94	+/- 2.04	8.1%	0.000	0.466	0.058
Frequency	2003.2	1.68	+/- 2.15	3.1%	0.000	0.570	0.118
Frequency	2004.1	1.36	+/- 2.26	0.6%	0.000	0.458	0.223
Frequency	2004.2	1.01	+/- 2.38	-3.9%	0.000	0.577	0.386
Frequency	2005.1	0.80	+/- 2.55	-4.9%	0.000	0.516	0.520
Frequency	2005.2	0.83	+/- 2.76	-5.6%	0.000	0.525	0.538
Frequency	2006.1	0.76	+/- 3.01	-6.1%	0.000	0.523	0.605
Frequency	2006.2	0.65	+/- 3.28	-7.7%	0.000	0.564	0.681
Frequency	2007.1	0.66	+/- 3.61	-8.2%	0.000	0.589	0.704
Frequency	2007.2	0.72	+/- 3.99	-9.0%	0.000	0.596	0.708
Frequency	2008.1	0.68	+/- 4.46	-9.7%	0.000	0.613	0.749
Frequency	2008.2	0.05	+/- 4.86	-12.3%	0.000	0.718	0.982
Frequency	2009.1	-1.20	+/- 5.23	-9.0%	0.000	0.478	0.632
Frequency	2009.2	-3.38	+/- 4.82	2.1%	0.000	0.673	0.161
Frequency	2010.1	-6.56	+/- 3.74	48.0%	0.000	0.076	0.003
Frequency	2011.1	-9.06	+/- 2.08	86.7%	0.000	0.012	0.000
Frequency	2011.2	-9.31	+/- 2.41	85.6%	0.000	0.021	0.000
Frequency	2012.1	-9.20	+/- 3.00	79.4%	0.000	0.044	0.000
Frequency	2013.1	-9.64	+/- 3.61	77.5%	0.000	0.066	0.000
Frequency	2013.2	-8.85	+/- 4.24	74.4%	0.000	0.055	0.002
Frequency	2014.1	-6.85	+/- 4.07	65.7%	0.000	0.109	0.007
Frequency	2014.2	-6.45	+/- 5.36	59.2%	0.000	0.135	0.030
Frequency	2015.1	-5.66	+/- 7.92	27.7%	0.000	0.281	0.126
Frequency	2015.2	-8.05	+/- 9.53	51.4%	0.002	0.393	0.082

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	5.90	+/- 0.98	82.6%	0.000	0.000	0.000
Loss Cost	1999.2	5.94	+/- 1.03	81.2%	0.000	0.000	0.000
Loss Cost	2000.1	5.96	+/- 1.09	80.6%	0.000	0.000	0.000
Loss Cost	2000.2	6.13	+/- 1.14	80.3%	0.000	0.000	0.000
Loss Cost	2001.1	6.41	+/- 1.16	81.9%	0.000	0.000	0.000
Loss Cost	2001.2	6.44	+/- 1.23	80.2%	0.000	0.000	0.000
Loss Cost	2002.1	6.56	+/- 1.30	80.0%	0.000	0.000	0.000
Loss Cost	2002.2	6.85	+/- 1.34	80.6%	0.000	0.000	0.000
Loss Cost	2003.1	6.68	+/- 1.42	79.7%	0.000	0.000	0.000
Loss Cost	2003.2	6.67	+/- 1.52	77.3%	0.000	0.000	0.000
Loss Cost	2004.1	6.33	+/- 1.56	76.8%	0.000	0.000	0.000
Loss Cost	2004.2	6.06	+/- 1.65	73.1%	0.000	0.000	0.000
Loss Cost	2005.1	5.75	+/- 1.72	72.4%	0.000	0.000	0.000
Loss Cost	2005.2	5.94	+/- 1.85	70.8%	0.000	0.000	0.000
Loss Cost	2006.1	5.55	+/- 1.93	70.5%	0.000	0.000	0.000
Loss Cost	2006.2	5.27	+/- 2.08	65.3%	0.000	0.000	0.000
Loss Cost	2007.1	4.75	+/- 2.14	66.0%	0.000	0.000	0.000
Loss Cost	2007.2	4.69	+/- 2.36	61.3%	0.000	0.000	0.000
Loss Cost	2008.1	4.36	+/- 2.55	61.2%	0.000	0.000	0.002
Loss Cost	2008.2	3.87	+/- 2.76	53.9%	0.000	0.001	0.008
Loss Cost	2009.1	3.32	+/- 2.95	55.2%	0.000	0.001	0.028
Loss Cost	2009.2	3.67	+/- 3.32	53.6%	0.000	0.001	0.030
Loss Cost	2010.1	2.77	+/- 3.48	57.5%	0.000	0.000	0.105
Loss Cost	2010.2	2.25	+/- 3.92	51.1%	0.000	0.001	0.231
Loss Cost	2011.1	3.14	+/- 4.33	51.5%	0.000	0.003	0.134
Loss Cost	2011.2	3.08	+/- 5.10	45.5%	0.000	0.005	0.205
Loss Cost	2012.1	2.75	+/- 5.97	45.1%	0.000	0.008	0.322
Loss Cost	2012.2	0.27	+/- 5.98	38.2%	0.000	0.016	0.921
Loss Cost	2013.1	1.08	+/- 7.21	32.3%	0.000	0.033	0.736
Loss Cost	2013.2	4.97	+/- 6.83	63.7%	0.000	0.005	0.121
Loss Cost	2014.1	5.55	+/- 8.79	62.2%	0.000	0.012	0.163
Loss Cost	2014.2	5.32	+/- 12.36	50.4%	0.002	0.031	0.306
Loss Cost	2015.1	9.00	+/- 15.86	54.9%	0.009	0.062	0.174
Loss Cost	2015.2	6.36	+/- 26.25	22.9%	0.041	0.162	0.481
Severity	1999.1	3.66	+/- 1.22	50.8%	0.000	0.118	0.000
Severity	1999.2	3.55	+/- 1.28	46.8%	0.000	0.152	0.000
Severity	2000.1	3.49	+/- 1.35	44.6%	0.000	0.148	0.000
Severity	2000.2	3.43	+/- 1.42	40.9%	0.000	0.174	0.000
Severity	2001.1	3.52	+/- 1.51	40.5%	0.000	0.208	0.000
Severity	2001.2	3.41	+/- 1.59	36.0%	0.000	0.253	0.000
Severity	2002.1	3.52	+/- 1.69	35.9%	0.000	0.301	0.000
Severity	2002.2	3.68	+/- 1.80	35.5%	0.000	0.267	0.000
Severity	2003.1	3.82	+/- 1.91	35.4%	0.000	0.320	0.000
Severity	2003.2	4.00	+/- 2.04	34.9%	0.000	0.285	0.000
Severity	2004.1	4.08	+/- 2.19	33.8%	0.000	0.320	0.001
Severity	2004.2	4.11	+/- 2.36	30.6%	0.000	0.332	0.001
Severity	2005.1	4.12	+/- 2.55	28.8%	0.000	0.354	0.002
Severity	2005.2	4.19	+/- 2.77	25.9%	0.000	0.359	0.004
Severity	2006.1	4.02	+/- 2.99	22.6%	0.000	0.343	0.009
Severity	2006.2	3.76	+/- 3.25	16.2%	0.000	0.415	0.023
Severity	2007.1	3.44	+/- 3.51	12.6%	0.000	0.372	0.051
Severity	2007.2	3.23	+/- 3.86	7.2%	0.000	0.433	0.091
Severity	2008.1	3.25	+/- 4.25	5.8%	0.000	0.458	0.120
Severity	2008.2	3.38	+/- 4.75	3.7%	0.000	0.462	0.145
Severity	2009.1	4.44	+/- 5.13	8.9%	0.000	0.630	0.079
Severity	2009.2	7.14	+/- 4.59	39.0%	0.000	0.190	0.004
Severity	2010.1	9.41	+/- 4.05	62.0%	0.000	0.341	0.000
Severity	2010.2	11.42	+/- 3.77	75.8%	0.000	0.084	0.000
Severity	2011.1	12.91	+/- 3.75	82.0%	0.000	0.148	0.000
Severity	2011.2	13.04	+/- 4.42	78.0%	0.000	0.170	0.000
Severity	2012.1	12.99	+/- 5.20	74.4%	0.000	0.201	0.000
Severity	2012.2	10.74	+/- 5.15	67.3%	0.000	0.400	0.001
Severity	2013.1	10.65	+/- 6.28	61.0%	0.000	0.435	0.003
Severity	2013.2	13.09	+/- 7.09	68.9%	0.000	0.214	0.002
Severity	2014.1	11.46	+/- 8.41	61.6%	0.000	0.167	0.013
Severity	2014.2	9.59	+/- 11.07	35.4%	0.000	0.314	0.067
Severity	2015.1	13.97	+/- 12.15	62.9%	0.001	0.518	0.027
Severity	2015.2	14.88	+/- 21.37	42.5%	0.013	0.564	0.097
Frequency	1999.1	2.16	+/- 1.43	22.2%	0.000	0.080	0.004
Frequency	1999.2	2.30	+/- 1.51	22.6%	0.000	0.070	0.003
Frequency	2000.1	2.38	+/- 1.59	22.8%	0.000	0.087	0.004
Frequency	2000.2	2.61	+/- 1.66	24.8%	0.000	0.066	0.003
Frequency	2001.1	2.79	+/- 1.75	25.8%	0.000	0.090	0.002
Frequency	2001.2	2.93	+/- 1.86	25.5%	0.000	0.083	0.003
Frequency	2002.1	2.93	+/- 1.98	24.6%	0.000	0.092	0.004
Frequency	2002.2	3.05	+/- 2.11	23.6%	0.000	0.090	0.005
Frequency	2003.1	2.75	+/- 2.21	21.6%	0.000	0.070	0.015
Frequency	2003.2	2.56	+/- 2.35	16.4%	0.000	0.095	0.032
Frequency	2004.1	2.16	+/- 2.46	15.0%	0.000	0.068	0.080
Frequency	2004.2	1.88	+/- 2.62	9.6%	0.000	0.098	0.149
Frequency	2005.1	1.56	+/- 2.78	9.2%	0.000	0.083	0.255
Frequency	2005.2	1.69	+/- 3.02	8.4%	0.000	0.087	0.256
Frequency	2006.1	1.47	+/- 3.26	8.2%	0.000	0.085	0.356
Frequency	2006.2	1.46	+/- 3.57	6.1%	0.000	0.100	0.402
Frequency	2007.1	1.26	+/- 3.88	5.9%	0.000	0.103	0.503
Frequency	2007.2	1.41	+/- 4.29	5.0%	0.000	0.111	0.496
Frequency	2008.1	1.07	+/- 4.69	5.2%	0.000	0.108	0.635
Frequency	2008.2	0.47	+/- 5.14	0.9%	0.000	0.160	0.848
Frequency	2009.1	-1.07	+/- 5.19	8.6%	0.000	0.080	0.670
Frequency	2009.2	-3.24	+/- 4.92	13.1%	0.000	0.158	0.187
Frequency	2010.1	-6.07	+/- 3.47	57.2%	0.000	0.007	0.003
Frequency	2010.2	-8.23	+/- 2.43	81.5%	0.000	0.003	0.000
Frequency	2011.1	-8.65	+/- 2.71	79.8%	0.000	0.003	0.000
Frequency	2011.2	-8.82	+/- 3.18	78.8%	0.000	0.007	0.000
Frequency	2012.1	-9.06	+/- 3.71	74.3%	0.000	0.011	0.000
Frequency	2012.2	-9.46	+/- 4.47	73.5%	0.000	0.023	0.001
Frequency	2013.1	-8.65	+/- 5.31	62.3%	0.000	0.046	0.007
Frequency	2013.2	-7.18	+/- 6.45	60.7%	0.000	0.036	0.039
Frequency	2014.1	-5.30	+/- 7.60	41.3%	0.000	0.069	0.148
Frequency	2014.2	-3.89	+/- 10.51	40.4%	0.001	0.083	0.392
Frequency	2015.1	-4.37	+/- 15.08	26.7%	0.006	0.132	0.474
Frequency	2015.2	-7.42	+/- 24.29	23.6%	0.028	0.291	0.414

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	5.90	+/- 1.23	72.3%	0.000	0.000
Loss Cost	1999.2	5.83	+/- 1.29	70.2%	0.000	0.000
Loss Cost	2000.1	5.96	+/- 1.36	69.8%	0.000	0.000
Loss Cost	2000.2	6.01	+/- 1.44	68.3%	0.000	0.000
Loss Cost	2001.1	6.41	+/- 1.45	71.5%	0.000	0.000
Loss Cost	2001.2	6.30	+/- 1.53	69.1%	0.000	0.000
Loss Cost	2002.1	6.56	+/- 1.60	69.6%	0.000	0.000
Loss Cost	2002.2	6.69	+/- 1.70	68.6%	0.000	0.000
Loss Cost	2003.1	6.68	+/- 1.82	66.4%	0.000	0.000
Loss Cost	2003.2	6.48	+/- 1.93	63.1%	0.000	0.000
Loss Cost	2004.1	6.33	+/- 2.05	59.7%	0.000	0.000
Loss Cost	2004.2	5.85	+/- 2.12	55.2%	0.000	0.000
Loss Cost	2005.1	5.75	+/- 2.28	51.5%	0.000	0.000
Loss Cost	2005.2	5.68	+/- 2.46	47.9%	0.000	0.000
Loss Cost	2006.1	5.55	+/- 2.66	43.6%	0.000	0.000
Loss Cost	2006.2	4.96	+/- 2.78	36.7%	0.000	0.001
Loss Cost	2007.1	4.75	+/- 3.03	31.5%	0.000	0.003
Loss Cost	2007.2	4.29	+/- 3.26	24.7%	0.000	0.011
Loss Cost	2008.1	4.36	+/- 3.60	22.2%	0.000	0.018
Loss Cost	2008.2	3.41	+/- 3.75	12.7%	0.000	0.068
Loss Cost	2009.1	3.32	+/- 4.18	9.6%	0.000	0.106
Loss Cost	2009.2	3.04	+/- 4.66	5.4%	0.000	0.180
Loss Cost	2010.1	2.77	+/- 5.25	1.9%	0.000	0.272
Loss Cost	2010.2	1.44	+/- 5.62	-4.8%	0.000	0.587
Loss Cost	2011.1	3.14	+/- 6.11	1.9%	0.000	0.280
Loss Cost	2011.2	2.09	+/- 6.88	-4.4%	0.000	0.516
Loss Cost	2012.1	2.75	+/- 8.11	-3.7%	0.000	0.464
Loss Cost	2012.2	-0.85	+/- 7.66	-9.3%	0.000	0.810
Loss Cost	2013.1	1.08	+/- 9.03	-10.2%	0.000	0.791
Loss Cost	2013.2	2.94	+/- 11.07	-7.3%	0.000	0.551
Loss Cost	2014.1	5.55	+/- 13.88	-0.6%	0.001	0.362
Loss Cost	2014.2	2.25	+/- 16.98	-14.6%	0.003	0.753
Loss Cost	2015.1	9.00	+/- 21.42	4.6%	0.021	0.308
Loss Cost	2015.2	2.04	+/- 26.62	-23.5%	0.027	0.839
Severity	1999.1	3.66	+/- 1.24	48.7%	0.000	0.000
Severity	1999.2	3.51	+/- 1.29	45.1%	0.000	0.000
Severity	2000.1	3.49	+/- 1.37	42.7%	0.000	0.000
Severity	2000.2	3.39	+/- 1.44	39.3%	0.000	0.000
Severity	2001.1	3.52	+/- 1.52	39.3%	0.000	0.000
Severity	2001.2	3.36	+/- 1.60	35.3%	0.000	0.000
Severity	2002.1	3.52	+/- 1.69	35.6%	0.000	0.000
Severity	2002.2	3.63	+/- 1.80	34.8%	0.000	0.000
Severity	2003.1	3.82	+/- 1.91	35.4%	0.000	0.000
Severity	2003.2	3.94	+/- 2.04	34.5%	0.000	0.000
Severity	2004.1	4.08	+/- 2.19	33.7%	0.000	0.001
Severity	2004.2	4.04	+/- 2.35	30.7%	0.000	0.001
Severity	2005.1	4.12	+/- 2.54	29.1%	0.000	0.002
Severity	2005.2	4.10	+/- 2.75	26.3%	0.000	0.004
Severity	2006.1	4.02	+/- 2.98	22.8%	0.000	0.009
Severity	2006.2	3.67	+/- 3.20	17.4%	0.000	0.024
Severity	2007.1	3.44	+/- 3.48	13.3%	0.000	0.049
Severity	2007.2	3.12	+/- 3.79	8.8%	0.000	0.097
Severity	2008.1	3.25	+/- 4.19	8.0%	0.000	0.115
Severity	2008.2	3.24	+/- 4.65	6.0%	0.000	0.154
Severity	2009.1	4.44	+/- 4.99	13.0%	0.000	0.072
Severity	2009.2	6.85	+/- 4.65	35.6%	0.000	0.005
Severity	2010.1	9.41	+/- 4.02	62.1%	0.000	0.000
Severity	2010.2	11.07	+/- 4.03	71.5%	0.000	0.000
Severity	2011.1	12.91	+/- 3.91	80.1%	0.000	0.000
Severity	2011.2	12.68	+/- 4.53	75.9%	0.000	0.000
Severity	2012.1	12.99	+/- 5.34	72.3%	0.000	0.000
Severity	2012.2	10.45	+/- 4.95	68.1%	0.000	0.001
Severity	2013.1	10.65	+/- 6.04	62.4%	0.000	0.002
Severity	2013.2	12.38	+/- 7.12	65.5%	0.000	0.003
Severity	2014.1	11.46	+/- 8.95	53.6%	0.000	0.015
Severity	2014.2	8.55	+/- 10.40	32.7%	0.000	0.081
Severity	2015.1	13.97	+/- 10.67	66.6%	0.000	0.016
Severity	2015.2	13.63	+/- 16.26	50.9%	0.003	0.068
Frequency	1999.1	2.16	+/- 1.47	17.4%	0.000	0.005
Frequency	1999.2	2.24	+/- 1.55	17.3%	0.000	0.006
Frequency	2000.1	2.38	+/- 1.63	18.2%	0.000	0.005
Frequency	2000.2	2.54	+/- 1.72	19.0%	0.000	0.005
Frequency	2001.1	2.79	+/- 1.80	21.2%	0.000	0.003
Frequency	2001.2	2.84	+/- 1.91	20.3%	0.000	0.004
Frequency	2002.1	2.93	+/- 2.04	19.7%	0.000	0.006
Frequency	2002.2	2.95	+/- 2.17	18.3%	0.000	0.008
Frequency	2003.1	2.75	+/- 2.30	14.7%	0.000	0.019
Frequency	2003.2	2.45	+/- 2.43	10.4%	0.000	0.046
Frequency	2004.1	2.16	+/- 2.57	6.8%	0.000	0.093
Frequency	2004.2	1.74	+/- 2.70	2.8%	0.000	0.193
Frequency	2005.1	1.56	+/- 2.90	0.9%	0.000	0.275
Frequency	2005.2	1.51	+/- 3.14	0.0%	0.000	0.326
Frequency	2006.1	1.47	+/- 3.41	-0.8%	0.000	0.378
Frequency	2006.2	1.24	+/- 3.69	-2.2%	0.000	0.489
Frequency	2007.1	1.26	+/- 4.04	-2.7%	0.000	0.521
Frequency	2007.2	1.14	+/- 4.43	-3.5%	0.000	0.595
Frequency	2008.1	1.07	+/- 4.89	-4.1%	0.000	0.650
Frequency	2008.2	0.16	+/- 5.24	-5.5%	0.000	0.948
Frequency	2009.1	-1.07	+/- 5.54	-4.9%	0.000	0.691
Frequency	2009.2	-3.57	+/- 5.03	6.5%	0.000	0.159
Frequency	2010.1	-6.07	+/- 4.36	31.2%	0.000	0.012
Frequency	2010.2	-8.67	+/- 3.24	66.0%	0.000	0.000
Frequency	2011.1	-8.65	+/- 3.73	61.0%	0.000	0.000
Frequency	2011.2	-9.40	+/- 4.17	61.6%	0.000	0.001
Frequency	2012.1	-9.06	+/- 4.91	53.8%	0.000	0.003
Frequency	2012.2	-10.23	+/- 5.53	56.4%	0.000	0.003
Frequency	2013.1	-8.65	+/- 6.40	43.0%	0.000	0.017
Frequency	2013.2	-8.40	+/- 8.00	32.7%	0.000	0.049
Frequency	2014.1	-5.30	+/- 9.16	8.8%	0.000	0.224
Frequency	2014.2	-5.80	+/- 12.15	4.0%	0.001	0.299
Frequency	2015.1	-4.37	+/- 17.19	-10.9%	0.007	0.549
Frequency	2015.2	-10.20	+/- 21.11	11.4%	0.012	0.269

AP

Coverage = AP
End Trend Period = 2018.1
Seasonality = 1
Excluded Points = 2010.2,2012.2,2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	5.60	+/- 0.91	83.2%	0.000	0.000	0.000
Loss Cost	1999.2	5.61	+/- 0.97	81.7%	0.000	0.000	0.000
Loss Cost	2000.1	5.66	+/- 1.02	81.2%	0.000	0.001	0.000
Loss Cost	2000.2	5.81	+/- 1.07	80.9%	0.000	0.000	0.000
Loss Cost	2001.1	6.11	+/- 1.05	83.4%	0.000	0.001	0.000
Loss Cost	2001.2	6.11	+/- 1.13	81.7%	0.000	0.001	0.000
Loss Cost	2002.1	6.26	+/- 1.17	81.9%	0.000	0.002	0.000
Loss Cost	2002.2	6.54	+/- 1.21	82.7%	0.000	0.001	0.000
Loss Cost	2003.1	6.43	+/- 1.28	81.7%	0.000	0.001	0.000
Loss Cost	2003.2	6.38	+/- 1.38	79.3%	0.000	0.002	0.000
Loss Cost	2004.1	6.11	+/- 1.42	78.7%	0.000	0.001	0.000
Loss Cost	2004.2	5.79	+/- 1.48	75.4%	0.000	0.002	0.000
Loss Cost	2005.1	5.56	+/- 1.55	74.4%	0.000	0.001	0.000
Loss Cost	2005.2	5.75	+/- 1.68	72.9%	0.000	0.002	0.000
Loss Cost	2006.1	5.46	+/- 1.77	72.0%	0.000	0.001	0.000
Loss Cost	2006.2	5.15	+/- 1.90	66.6%	0.000	0.002	0.000
Loss Cost	2007.1	4.76	+/- 1.99	66.3%	0.000	0.002	0.000
Loss Cost	2007.2	4.70	+/- 2.23	61.0%	0.000	0.003	0.000
Loss Cost	2008.1	4.57	+/- 2.47	60.0%	0.000	0.004	0.001
Loss Cost	2008.2	4.06	+/- 2.69	51.2%	0.000	0.008	0.005
Loss Cost	2009.1	3.78	+/- 3.02	50.5%	0.000	0.009	0.017
Loss Cost	2009.2	4.29	+/- 3.44	50.3%	0.000	0.009	0.017
Loss Cost	2010.1	3.70	+/- 3.97	50.7%	0.000	0.010	0.061
Loss Cost	2011.1	3.25	+/- 4.72	41.6%	0.000	0.017	0.149
Loss Cost	2011.2	3.22	+/- 5.74	34.2%	0.000	0.029	0.229
Loss Cost	2012.1	3.39	+/- 7.10	32.2%	0.000	0.053	0.295
Loss Cost	2013.1	0.32	+/- 7.36	19.8%	0.000	0.079	0.921
Loss Cost	2013.2	4.12	+/- 7.05	56.2%	0.000	0.014	0.194
Loss Cost	2014.1	4.94	+/- 9.02	53.3%	0.000	0.034	0.208
Loss Cost	2014.2	4.39	+/- 13.30	36.8%	0.003	0.081	0.401
Loss Cost	2015.1	9.00	+/- 13.94	57.4%	0.009	0.135	0.121
Loss Cost	2015.2	6.36	+/- 27.44	10.2%	0.046	0.295	0.408
Severity	1999.1	3.76	+/- 1.30	50.2%	0.000	0.090	0.000
Severity	1999.2	3.65	+/- 1.38	46.1%	0.000	0.120	0.000
Severity	2000.1	3.58	+/- 1.45	44.0%	0.000	0.116	0.000
Severity	2000.2	3.52	+/- 1.54	40.2%	0.000	0.140	0.000
Severity	2001.1	3.60	+/- 1.62	39.7%	0.000	0.168	0.000
Severity	2001.2	3.48	+/- 1.73	35.1%	0.000	0.210	0.000
Severity	2002.1	3.58	+/- 1.83	34.8%	0.000	0.250	0.000
Severity	2002.2	3.76	+/- 1.96	34.5%	0.000	0.220	0.000
Severity	2003.1	3.89	+/- 2.08	34.4%	0.000	0.266	0.001
Severity	2003.2	4.09	+/- 2.24	33.9%	0.000	0.236	0.001
Severity	2004.1	4.14	+/- 2.39	32.7%	0.000	0.266	0.001
Severity	2004.2	4.18	+/- 2.60	29.4%	0.000	0.279	0.003
Severity	2005.1	4.16	+/- 2.80	27.5%	0.000	0.297	0.005
Severity	2005.2	4.23	+/- 3.07	24.4%	0.000	0.305	0.008
Severity	2006.1	4.02	+/- 3.31	21.2%	0.000	0.285	0.018
Severity	2006.2	3.74	+/- 3.63	14.3%	0.000	0.352	0.041
Severity	2007.1	3.33	+/- 3.91	10.9%	0.000	0.301	0.086
Severity	2007.2	3.08	+/- 4.35	4.9%	0.000	0.359	0.147
Severity	2008.1	2.97	+/- 4.83	3.3%	0.000	0.372	0.204
Severity	2008.2	3.06	+/- 5.49	0.5%	0.000	0.389	0.245
Severity	2009.1	4.09	+/- 6.12	3.6%	0.000	0.569	0.165
Severity	2009.2	7.21	+/- 5.63	35.3%	0.000	0.215	0.014
Severity	2010.1	10.31	+/- 5.10	61.7%	0.000	0.568	0.001
Severity	2011.1	13.33	+/- 4.38	81.3%	0.000	0.194	0.000
Severity	2011.2	13.62	+/- 5.32	76.8%	0.000	0.210	0.000
Severity	2012.1	13.65	+/- 6.58	72.5%	0.000	0.269	0.001
Severity	2013.1	10.90	+/- 6.98	60.0%	0.000	0.414	0.006
Severity	2013.2	13.61	+/- 7.94	69.3%	0.000	0.195	0.004
Severity	2014.1	11.88	+/- 9.26	64.0%	0.000	0.147	0.017
Severity	2014.2	10.17	+/- 12.96	37.9%	0.001	0.283	0.084
Severity	2015.1	13.97	+/- 15.84	60.1%	0.005	0.534	0.057
Severity	2015.2	14.88	+/- 35.12	32.6%	0.047	0.611	0.186
Frequency	1999.1	1.78	+/- 1.36	14.2%	0.000	0.325	0.011
Frequency	1999.2	1.90	+/- 1.44	14.7%	0.000	0.291	0.011
Frequency	2000.1	2.00	+/- 1.51	15.4%	0.000	0.345	0.010
Frequency	2000.2	2.21	+/- 1.59	17.5%	0.000	0.277	0.008
Frequency	2001.1	2.42	+/- 1.66	19.6%	0.000	0.359	0.005
Frequency	2001.2	2.54	+/- 1.78	19.3%	0.000	0.332	0.006
Frequency	2002.1	2.58	+/- 1.88	18.6%	0.000	0.364	0.008
Frequency	2002.2	2.68	+/- 2.02	17.6%	0.000	0.351	0.010
Frequency	2003.1	2.45	+/- 2.12	14.5%	0.000	0.295	0.024
Frequency	2003.2	2.20	+/- 2.27	8.9%	0.000	0.377	0.054
Frequency	2004.1	1.89	+/- 2.37	6.2%	0.000	0.299	0.110
Frequency	2004.2	1.55	+/- 2.53	0.5%	0.000	0.397	0.214
Frequency	2005.1	1.34	+/- 2.70	-0.7%	0.000	0.359	0.310
Frequency	2005.2	1.45	+/- 2.96	-1.3%	0.000	0.358	0.315
Frequency	2006.1	1.39	+/- 3.21	-1.9%	0.000	0.367	0.373
Frequency	2006.2	1.36	+/- 3.55	-3.8%	0.000	0.396	0.427
Frequency	2007.1	1.39	+/- 3.89	-4.4%	0.000	0.427	0.459
Frequency	2007.2	1.57	+/- 4.35	-5.0%	0.000	0.422	0.451
Frequency	2008.1	1.56	+/- 4.84	-5.8%	0.000	0.450	0.499
Frequency	2008.2	0.97	+/- 5.40	-10.4%	0.000	0.548	0.704
Frequency	2009.1	-0.30	+/- 5.76	-8.0%	0.000	0.364	0.913
Frequency	2009.2	-2.73	+/- 5.49	-3.1%	0.000	0.566	0.306
Frequency	2010.1	-5.99	+/- 4.18	44.5%	0.000	0.065	0.011
Frequency	2011.1	-8.89	+/- 2.42	84.9%	0.000	0.017	0.000
Frequency	2011.2	-9.16	+/- 2.91	83.5%	0.000	0.032	0.000
Frequency	2012.1	-9.03	+/- 3.59	76.2%	0.000	0.059	0.001
Frequency	2013.1	-9.54	+/- 4.55	73.8%	0.000	0.098	0.002
Frequency	2013.2	-8.36	+/- 5.67	70.8%	0.000	0.078	0.014
Frequency	2014.1	-6.20	+/- 5.32	60.4%	0.000	0.119	0.034
Frequency	2014.2	-5.24	+/- 7.65	55.2%	0.000	0.138	0.138
Frequency	2015.1	-4.37	+/- 11.63	18.8%	0.004	0.274	0.326
Frequency	2015.2	-7.42	+/- 20.41	32.2%	0.023	0.499	0.269

SP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	5.59	+/- 1.51	71.0%	0.000	0.000	0.000
Loss Cost	1999.2	5.74	+/- 1.58	70.2%	0.000	0.000	0.000
Loss Cost	2000.1	5.40	+/- 1.61	70.6%	0.000	0.000	0.000
Loss Cost	2000.2	5.31	+/- 1.70	67.8%	0.000	0.000	0.000
Loss Cost	2001.1	5.63	+/- 1.76	69.3%	0.000	0.000	0.000
Loss Cost	2001.2	5.88	+/- 1.84	69.1%	0.000	0.000	0.000
Loss Cost	2002.1	6.15	+/- 1.94	70.0%	0.000	0.000	0.000
Loss Cost	2002.2	6.46	+/- 2.03	70.0%	0.000	0.000	0.000
Loss Cost	2003.1	6.47	+/- 2.17	69.7%	0.000	0.000	0.000
Loss Cost	2003.2	6.84	+/- 2.27	69.9%	0.000	0.000	0.000
Loss Cost	2004.1	7.18	+/- 2.40	70.8%	0.000	0.000	0.000
Loss Cost	2004.2	7.70	+/- 2.50	72.0%	0.000	0.000	0.000
Loss Cost	2005.1	7.19	+/- 2.60	72.2%	0.000	0.000	0.000
Loss Cost	2005.2	7.84	+/- 2.68	74.2%	0.000	0.000	0.000
Loss Cost	2006.1	7.77	+/- 2.91	73.8%	0.000	0.000	0.000
Loss Cost	2006.2	7.84	+/- 3.16	71.1%	0.000	0.000	0.000
Loss Cost	2007.1	8.24	+/- 3.43	71.6%	0.000	0.000	0.000
Loss Cost	2007.2	9.59	+/- 3.30	78.2%	0.000	0.000	0.000
Loss Cost	2008.1	9.97	+/- 3.62	78.5%	0.000	0.000	0.000
Loss Cost	2008.2	10.38	+/- 3.97	76.8%	0.000	0.000	0.000
Loss Cost	2009.1	10.07	+/- 4.40	76.5%	0.000	0.000	0.000
Loss Cost	2009.2	8.41	+/- 4.22	73.6%	0.000	0.000	0.000
Loss Cost	2010.1	8.95	+/- 4.74	74.0%	0.000	0.000	0.001
Loss Cost	2010.2	8.86	+/- 5.35	69.4%	0.000	0.000	0.002
Loss Cost	2011.1	9.39	+/- 6.14	69.6%	0.000	0.001	0.004
Loss Cost	2011.2	8.41	+/- 6.84	62.3%	0.001	0.001	0.016
Loss Cost	2012.1	7.15	+/- 7.75	63.1%	0.001	0.002	0.059
Loss Cost	2012.2	4.21	+/- 7.52	57.0%	0.000	0.002	0.232
Loss Cost	2013.1	7.45	+/- 7.92	64.4%	0.002	0.004	0.055
Loss Cost	2013.2	8.80	+/- 9.49	62.7%	0.010	0.006	0.056
Loss Cost	2014.1	4.88	+/- 9.75	71.8%	0.004	0.003	0.264
Loss Cost	2014.2	2.21	+/- 11.06	65.8%	0.005	0.006	0.639
Loss Cost	2015.1	4.75	+/- 15.16	63.5%	0.033	0.019	0.446
Loss Cost	2015.2	-2.45	+/- 10.16	77.3%	0.003	0.009	0.544
Severity	1999.1	5.93	+/- 0.98	80.2%	0.000	0.331	0.000
Severity	1999.2	5.81	+/- 1.02	78.8%	0.000	0.274	0.000
Severity	2000.1	5.58	+/- 1.03	77.2%	0.000	0.399	0.000
Severity	2000.2	5.26	+/- 1.01	76.5%	0.000	0.215	0.000
Severity	2001.1	5.28	+/- 1.07	74.9%	0.000	0.224	0.000
Severity	2001.2	5.13	+/- 1.12	72.9%	0.000	0.180	0.000
Severity	2002.1	5.14	+/- 1.19	70.9%	0.000	0.191	0.000
Severity	2002.2	5.10	+/- 1.26	69.0%	0.000	0.190	0.000
Severity	2003.1	5.24	+/- 1.34	68.2%	0.000	0.159	0.000
Severity	2003.2	5.14	+/- 1.42	65.9%	0.000	0.147	0.000
Severity	2004.1	5.50	+/- 1.46	68.4%	0.000	0.082	0.000
Severity	2004.2	5.45	+/- 1.56	66.3%	0.000	0.085	0.000
Severity	2005.1	5.34	+/- 1.68	62.3%	0.000	0.112	0.000
Severity	2005.2	5.39	+/- 1.81	60.7%	0.000	0.134	0.000
Severity	2006.1	5.73	+/- 1.92	61.5%	0.000	0.094	0.000
Severity	2006.2	4.87	+/- 1.72	63.1%	0.000	0.016	0.000
Severity	2007.1	4.82	+/- 1.88	58.3%	0.000	0.022	0.000
Severity	2007.2	4.46	+/- 1.98	56.0%	0.000	0.015	0.000
Severity	2008.1	4.59	+/- 2.19	52.6%	0.000	0.017	0.000
Severity	2008.2	4.12	+/- 2.31	50.8%	0.000	0.011	0.001
Severity	2009.1	4.52	+/- 2.53	50.8%	0.000	0.009	0.001
Severity	2009.2	3.57	+/- 2.45	54.0%	0.000	0.002	0.006
Severity	2010.1	4.41	+/- 2.54	61.4%	0.000	0.001	0.002
Severity	2010.2	5.55	+/- 2.36	72.9%	0.000	0.001	0.000
Severity	2011.1	5.12	+/- 2.63	65.2%	0.000	0.002	0.001
Severity	2011.2	4.61	+/- 2.91	65.0%	0.000	0.002	0.004
Severity	2012.1	5.30	+/- 3.30	65.5%	0.000	0.002	0.004
Severity	2012.2	6.37	+/- 3.51	71.4%	0.000	0.003	0.002
Severity	2013.1	7.06	+/- 4.18	68.9%	0.000	0.004	0.003
Severity	2013.2	6.97	+/- 5.09	67.6%	0.000	0.008	0.011
Severity	2014.1	7.18	+/- 6.54	58.2%	0.000	0.017	0.031
Severity	2014.2	9.76	+/- 6.90	71.3%	0.000	0.026	0.011
Severity	2015.1	12.31	+/- 8.52	74.4%	0.000	0.019	0.011
Severity	2015.2	11.27	+/- 11.91	71.9%	0.001	0.036	0.050
Frequency	1999.1	-0.33	+/- 1.64	43.5%	0.000	0.000	0.689
Frequency	1999.2	-0.07	+/- 1.70	45.4%	0.000	0.000	0.937
Frequency	2000.1	-0.17	+/- 1.79	45.4%	0.000	0.000	0.845
Frequency	2000.2	0.04	+/- 1.88	46.4%	0.000	0.000	0.963
Frequency	2001.1	0.34	+/- 1.96	45.1%	0.000	0.000	0.729
Frequency	2001.2	0.71	+/- 2.03	47.8%	0.000	0.000	0.481
Frequency	2002.1	0.96	+/- 2.14	47.0%	0.000	0.000	0.367
Frequency	2002.2	1.30	+/- 2.24	48.8%	0.000	0.000	0.244
Frequency	2003.1	1.17	+/- 2.39	48.9%	0.000	0.000	0.323
Frequency	2003.2	1.61	+/- 2.49	51.4%	0.000	0.000	0.192
Frequency	2004.1	1.60	+/- 2.68	51.0%	0.000	0.000	0.228
Frequency	2004.2	2.13	+/- 2.80	53.9%	0.000	0.000	0.125
Frequency	2005.1	1.75	+/- 2.97	54.9%	0.000	0.000	0.230
Frequency	2005.2	2.33	+/- 3.12	57.2%	0.000	0.000	0.133
Frequency	2006.1	1.93	+/- 3.34	58.1%	0.000	0.000	0.240
Frequency	2006.2	2.83	+/- 3.44	62.6%	0.000	0.000	0.098
Frequency	2007.1	3.27	+/- 3.74	62.4%	0.000	0.000	0.079
Frequency	2007.2	4.92	+/- 3.47	73.5%	0.001	0.000	0.007
Frequency	2008.1	5.14	+/- 3.83	73.4%	0.002	0.000	0.010
Frequency	2008.2	6.01	+/- 4.07	74.8%	0.010	0.000	0.005
Frequency	2009.1	5.31	+/- 4.42	75.7%	0.009	0.000	0.019
Frequency	2009.2	4.67	+/- 4.81	72.5%	0.009	0.000	0.051
Frequency	2010.1	4.35	+/- 5.41	72.4%	0.014	0.000	0.100
Frequency	2010.2	3.14	+/- 5.77	69.3%	0.009	0.000	0.255
Frequency	2011.1	4.07	+/- 6.57	68.6%	0.031	0.000	0.196
Frequency	2011.2	3.63	+/- 7.50	64.6%	0.047	0.000	0.303
Frequency	2012.1	1.75	+/- 8.23	67.8%	0.029	0.000	0.646
Frequency	2012.2	-2.03	+/- 7.12	72.3%	0.002	0.000	0.544
Frequency	2013.1	0.37	+/- 8.05	71.1%	0.014	0.000	0.920
Frequency	2013.2	1.71	+/- 9.67	71.3%	0.059	0.001	0.691
Frequency	2014.1	-2.15	+/- 10.05	79.1%	0.021	0.001	0.632
Frequency	2014.2	-6.89	+/- 8.16	87.1%	0.002	0.000	0.093
Frequency	2015.1	-6.73	+/- 11.53	83.3%	0.014	0.002	0.206
Frequency	2015.2	-12.33	+/- 7.38	94.9%	0.001	0.001	0.012

SP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	5.78	+/- 2.08	45.5%	0.000	0.000
Loss Cost	1999.2	5.74	+/- 2.19	43.3%	0.000	0.000
Loss Cost	2000.1	5.62	+/- 2.30	40.3%	0.000	0.000
Loss Cost	2000.2	5.31	+/- 2.39	36.2%	0.000	0.000
Loss Cost	2001.1	5.87	+/- 2.45	40.8%	0.000	0.000
Loss Cost	2001.2	5.88	+/- 2.59	38.8%	0.000	0.000
Loss Cost	2002.1	6.42	+/- 2.69	42.3%	0.000	0.000
Loss Cost	2002.2	6.46	+/- 2.86	40.3%	0.000	0.000
Loss Cost	2003.1	6.78	+/- 3.03	40.8%	0.000	0.000
Loss Cost	2003.2	6.84	+/- 3.24	38.7%	0.000	0.000
Loss Cost	2004.1	7.54	+/- 3.37	42.7%	0.000	0.000
Loss Cost	2004.2	7.70	+/- 3.62	41.1%	0.000	0.000
Loss Cost	2005.1	7.64	+/- 3.89	38.0%	0.000	0.000
Loss Cost	2005.2	7.84	+/- 4.20	36.5%	0.000	0.001
Loss Cost	2006.1	8.32	+/- 4.52	36.9%	0.000	0.001
Loss Cost	2006.2	7.84	+/- 4.85	31.5%	0.000	0.002
Loss Cost	2007.1	8.88	+/- 5.16	35.9%	0.000	0.001
Loss Cost	2007.2	9.59	+/- 5.60	36.9%	0.000	0.001
Loss Cost	2008.1	10.79	+/- 6.02	40.8%	0.000	0.001
Loss Cost	2008.2	10.38	+/- 6.60	35.4%	0.000	0.003
Loss Cost	2009.1	11.10	+/- 7.31	35.2%	0.000	0.003
Loss Cost	2009.2	8.41	+/- 7.10	24.3%	0.000	0.019
Loss Cost	2010.1	10.09	+/- 7.77	30.2%	0.001	0.011
Loss Cost	2010.2	8.86	+/- 8.53	21.4%	0.001	0.035
Loss Cost	2011.1	10.80	+/- 9.52	27.1%	0.005	0.022
Loss Cost	2011.2	8.41	+/- 10.18	14.9%	0.004	0.086
Loss Cost	2012.1	8.97	+/- 11.90	13.1%	0.013	0.111
Loss Cost	2012.2	4.21	+/- 11.49	-2.7%	0.003	0.427
Loss Cost	2013.1	9.38	+/- 11.98	17.5%	0.018	0.098
Loss Cost	2013.2	8.80	+/- 14.53	9.5%	0.039	0.186
Loss Cost	2014.1	8.20	+/- 18.04	2.2%	0.077	0.306
Loss Cost	2014.2	2.21	+/- 19.51	-13.1%	0.039	0.794
Loss Cost	2015.1	9.21	+/- 24.54	-0.9%	0.197	0.371
Loss Cost	2015.2	-2.45	+/- 21.58	-18.0%	0.034	0.783
Severity	1999.1	5.91	+/- 0.98	80.2%	0.000	0.000
Severity	1999.2	5.81	+/- 1.02	78.7%	0.000	0.000
Severity	2000.1	5.56	+/- 1.03	77.3%	0.000	0.000
Severity	2000.2	5.26	+/- 1.02	76.1%	0.000	0.000
Severity	2001.1	5.24	+/- 1.08	74.5%	0.000	0.000
Severity	2001.2	5.13	+/- 1.13	72.2%	0.000	0.000
Severity	2002.1	5.10	+/- 1.20	70.2%	0.000	0.000
Severity	2002.2	5.10	+/- 1.28	68.2%	0.000	0.000
Severity	2003.1	5.19	+/- 1.36	67.1%	0.000	0.000
Severity	2003.2	5.14	+/- 1.45	64.4%	0.000	0.000
Severity	2004.1	5.42	+/- 1.51	65.8%	0.000	0.000
Severity	2004.2	5.45	+/- 1.62	63.6%	0.000	0.000
Severity	2005.1	5.25	+/- 1.73	59.8%	0.000	0.000
Severity	2005.2	5.39	+/- 1.86	58.5%	0.000	0.000
Severity	2006.1	5.62	+/- 1.99	58.2%	0.000	0.000
Severity	2006.2	4.87	+/- 1.92	53.8%	0.000	0.000
Severity	2007.1	4.66	+/- 2.07	48.7%	0.000	0.000
Severity	2007.2	4.46	+/- 2.24	43.3%	0.000	0.000
Severity	2008.1	4.38	+/- 2.46	38.9%	0.000	0.001
Severity	2008.2	4.12	+/- 2.69	32.7%	0.000	0.004
Severity	2009.1	4.21	+/- 2.99	30.0%	0.000	0.007
Severity	2009.2	3.57	+/- 3.20	20.9%	0.000	0.028
Severity	2010.1	3.93	+/- 3.57	21.5%	0.000	0.030
Severity	2010.2	5.55	+/- 3.43	42.0%	0.000	0.003
Severity	2011.1	4.61	+/- 3.65	30.9%	0.000	0.015
Severity	2011.2	4.61	+/- 4.20	25.9%	0.000	0.031
Severity	2012.1	4.55	+/- 4.89	20.2%	0.000	0.060
Severity	2012.2	6.37	+/- 5.19	36.0%	0.000	0.018
Severity	2013.1	6.05	+/- 6.18	26.8%	0.000	0.049
Severity	2013.2	6.97	+/- 7.47	27.4%	0.000	0.057
Severity	2014.1	5.68	+/- 8.98	12.2%	0.000	0.172
Severity	2014.2	9.76	+/- 9.65	39.8%	0.000	0.040
Severity	2015.1	9.87	+/- 12.92	29.0%	0.000	0.097
Severity	2015.2	11.27	+/- 18.26	23.3%	0.002	0.154
Frequency	1999.1	-0.13	+/- 2.21	-2.6%	0.000	0.907
Frequency	1999.2	-0.07	+/- 2.33	-2.7%	0.000	0.954
Frequency	2000.1	0.06	+/- 2.46	-2.8%	0.000	0.963
Frequency	2000.2	0.04	+/- 2.60	-2.9%	0.000	0.973
Frequency	2001.1	0.59	+/- 2.68	-2.3%	0.000	0.655
Frequency	2001.2	0.71	+/- 2.84	-2.2%	0.000	0.614
Frequency	2002.1	1.25	+/- 2.96	-0.8%	0.000	0.393
Frequency	2002.2	1.30	+/- 3.15	-0.9%	0.000	0.404
Frequency	2003.1	1.51	+/- 3.35	-0.4%	0.000	0.360
Frequency	2003.2	1.61	+/- 3.58	-0.5%	0.000	0.360
Frequency	2004.1	2.01	+/- 3.81	0.6%	0.000	0.286
Frequency	2004.2	2.13	+/- 4.10	0.6%	0.000	0.289
Frequency	2005.1	2.26	+/- 4.41	0.5%	0.000	0.296
Frequency	2005.2	2.33	+/- 4.76	0.1%	0.000	0.318
Frequency	2006.1	2.56	+/- 5.16	0.3%	0.000	0.310
Frequency	2006.2	2.83	+/- 5.61	0.5%	0.000	0.300
Frequency	2007.1	4.04	+/- 5.98	4.4%	0.001	0.167
Frequency	2007.2	4.92	+/- 6.49	6.8%	0.005	0.121
Frequency	2008.1	6.14	+/- 7.03	10.7%	0.020	0.075
Frequency	2008.2	6.01	+/- 7.75	8.2%	0.032	0.111
Frequency	2009.1	6.61	+/- 8.61	8.6%	0.072	0.113
Frequency	2009.2	4.67	+/- 9.08	1.3%	0.038	0.281
Frequency	2010.1	5.92	+/- 10.18	3.5%	0.103	0.222
Frequency	2010.2	3.14	+/- 10.55	-3.8%	0.044	0.528
Frequency	2011.1	5.92	+/- 11.71	1.6%	0.163	0.283
Frequency	2011.2	3.63	+/- 12.81	-4.5%	0.110	0.542
Frequency	2012.1	4.24	+/- 14.99	-4.9%	0.194	0.540
Frequency	2012.2	-2.03	+/- 13.94	-8.1%	0.035	0.757
Frequency	2013.1	3.14	+/- 15.61	-7.7%	0.176	0.657
Frequency	2013.2	1.71	+/- 18.68	-10.6%	0.200	0.838
Frequency	2014.1	2.38	+/- 23.52	-11.7%	0.325	0.818
Frequency	2014.2	-6.89	+/- 22.92	-7.0%	0.093	0.511
Frequency	2015.1	-0.60	+/- 30.58	-16.6%	0.333	0.963
Frequency	2015.2	-12.33	+/- 30.97	-0.8%	0.114	0.374

SP

Coverage = SP
End Trend Period = 2018.2
Seasonality = T
Excluded Points = 2012.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	5.45	+/- 1.47	70.8%	0.000	0.000	0.000
Loss Cost	1999.2	5.60	+/- 1.54	70.0%	0.000	0.000	0.000
Loss Cost	2000.1	5.27	+/- 1.57	70.3%	0.000	0.000	0.000
Loss Cost	2000.2	5.17	+/- 1.65	67.5%	0.000	0.000	0.000
Loss Cost	2001.1	5.50	+/- 1.70	69.3%	0.000	0.000	0.000
Loss Cost	2001.2	5.74	+/- 1.78	69.1%	0.000	0.000	0.000
Loss Cost	2002.1	6.02	+/- 1.87	70.2%	0.000	0.000	0.000
Loss Cost	2002.2	6.32	+/- 1.95	70.3%	0.000	0.000	0.000
Loss Cost	2003.1	6.36	+/- 2.09	70.0%	0.000	0.000	0.000
Loss Cost	2003.2	6.71	+/- 2.19	70.3%	0.000	0.000	0.000
Loss Cost	2004.1	7.09	+/- 2.30	71.5%	0.000	0.000	0.000
Loss Cost	2004.2	7.60	+/- 2.39	72.9%	0.000	0.000	0.000
Loss Cost	2005.1	7.13	+/- 2.49	73.0%	0.000	0.000	0.000
Loss Cost	2005.2	7.78	+/- 2.55	75.2%	0.000	0.000	0.000
Loss Cost	2006.1	7.77	+/- 2.78	74.9%	0.000	0.000	0.000
Loss Cost	2006.2	7.84	+/- 3.02	72.3%	0.000	0.000	0.000
Loss Cost	2007.1	8.33	+/- 3.25	73.3%	0.000	0.000	0.000
Loss Cost	2007.2	9.70	+/- 3.04	80.8%	0.000	0.000	0.000
Loss Cost	2008.1	10.22	+/- 3.31	81.5%	0.000	0.000	0.000
Loss Cost	2008.2	10.67	+/- 3.61	80.3%	0.000	0.000	0.000
Loss Cost	2009.1	10.57	+/- 4.06	79.8%	0.000	0.000	0.000
Loss Cost	2009.2	8.97	+/- 3.80	78.2%	0.000	0.000	0.000
Loss Cost	2010.1	9.91	+/- 4.20	79.8%	0.000	0.000	0.000
Loss Cost	2010.2	10.00	+/- 4.78	76.3%	0.000	0.000	0.000
Loss Cost	2011.1	11.33	+/- 5.42	78.4%	0.000	0.001	0.000
Loss Cost	2011.2	10.64	+/- 6.19	72.4%	0.001	0.002	0.002
Loss Cost	2012.1	10.41	+/- 7.70	71.6%	0.003	0.004	0.010
Loss Cost	2013.1	7.45	+/- 7.92	64.4%	0.002	0.004	0.055
Loss Cost	2013.2	8.80	+/- 9.49	62.7%	0.010	0.006	0.056
Loss Cost	2014.1	4.88	+/- 9.75	71.8%	0.004	0.003	0.264
Loss Cost	2014.2	2.21	+/- 11.06	65.8%	0.005	0.006	0.639
Loss Cost	2015.1	4.75	+/- 15.16	63.5%	0.033	0.019	0.446
Loss Cost	2015.2	-2.45	+/- 10.16	77.3%	0.003	0.009	0.544
Severity	1999.1	5.95	+/- 1.00	80.2%	0.000	0.375	0.000
Severity	1999.2	5.83	+/- 1.04	78.8%	0.000	0.313	0.000
Severity	2000.1	5.60	+/- 1.05	77.2%	0.000	0.450	0.000
Severity	2000.2	5.28	+/- 1.03	76.6%	0.000	0.252	0.000
Severity	2001.1	5.29	+/- 1.09	74.9%	0.000	0.262	0.000
Severity	2001.2	5.15	+/- 1.14	73.0%	0.000	0.213	0.000
Severity	2002.1	5.16	+/- 1.21	70.9%	0.000	0.225	0.000
Severity	2002.2	5.11	+/- 1.29	69.0%	0.000	0.224	0.000
Severity	2003.1	5.26	+/- 1.36	68.2%	0.000	0.189	0.000
Severity	2003.2	5.15	+/- 1.45	65.9%	0.000	0.175	0.000
Severity	2004.1	5.51	+/- 1.49	68.4%	0.000	0.100	0.000
Severity	2004.2	5.46	+/- 1.60	66.3%	0.000	0.104	0.000
Severity	2005.1	5.34	+/- 1.72	62.2%	0.000	0.137	0.000
Severity	2005.2	5.39	+/- 1.85	60.6%	0.000	0.161	0.000
Severity	2006.1	5.73	+/- 1.97	61.3%	0.000	0.115	0.000
Severity	2006.2	4.87	+/- 1.76	62.8%	0.000	0.022	0.000
Severity	2007.1	4.81	+/- 1.93	57.7%	0.000	0.031	0.000
Severity	2007.2	4.45	+/- 2.04	55.1%	0.000	0.022	0.000
Severity	2008.1	4.58	+/- 2.26	51.4%	0.000	0.025	0.000
Severity	2008.2	4.11	+/- 2.39	49.1%	0.000	0.017	0.002
Severity	2009.1	4.50	+/- 2.64	48.7%	0.000	0.015	0.002
Severity	2009.2	3.54	+/- 2.56	51.3%	0.000	0.004	0.009
Severity	2010.1	4.43	+/- 2.70	58.8%	0.000	0.002	0.003
Severity	2010.2	5.63	+/- 2.51	71.4%	0.000	0.001	0.000
Severity	2011.1	5.17	+/- 2.89	61.5%	0.000	0.004	0.002
Severity	2011.2	4.62	+/- 3.24	60.4%	0.000	0.004	0.008
Severity	2012.1	5.59	+/- 3.87	60.4%	0.000	0.003	0.008
Severity	2013.1	7.06	+/- 4.18	68.9%	0.000	0.004	0.003
Severity	2013.2	6.97	+/- 5.09	67.6%	0.000	0.008	0.011
Severity	2014.1	7.18	+/- 6.54	58.2%	0.000	0.017	0.031
Severity	2014.2	9.76	+/- 6.90	71.3%	0.000	0.026	0.011
Severity	2015.1	12.31	+/- 8.52	74.4%	0.000	0.019	0.011
Severity	2015.2	11.27	+/- 11.91	71.9%	0.001	0.036	0.050
Frequency	1999.1	-0.47	+/- 1.60	42.6%	0.000	0.000	0.555
Frequency	1999.2	-0.22	+/- 1.66	44.4%	0.000	0.000	0.790
Frequency	2000.1	-0.31	+/- 1.75	44.3%	0.000	0.000	0.717
Frequency	2000.2	-0.11	+/- 1.83	45.4%	0.000	0.000	0.906
Frequency	2001.1	0.20	+/- 1.90	43.7%	0.000	0.000	0.834
Frequency	2001.2	0.56	+/- 1.97	46.6%	0.000	0.000	0.566
Frequency	2002.1	0.82	+/- 2.07	45.5%	0.000	0.000	0.422
Frequency	2002.2	1.15	+/- 2.17	47.5%	0.000	0.000	0.284
Frequency	2003.1	1.05	+/- 2.31	47.4%	0.000	0.000	0.358
Frequency	2003.2	1.49	+/- 2.41	50.2%	0.000	0.000	0.214
Frequency	2004.1	1.50	+/- 2.59	49.7%	0.000	0.000	0.241
Frequency	2004.2	2.03	+/- 2.70	52.8%	0.000	0.000	0.130
Frequency	2005.1	1.70	+/- 2.87	53.7%	0.000	0.000	0.230
Frequency	2005.2	2.27	+/- 3.02	56.4%	0.000	0.000	0.130
Frequency	2006.1	1.93	+/- 3.24	57.0%	0.000	0.000	0.226
Frequency	2006.2	2.83	+/- 3.32	62.3%	0.000	0.000	0.087
Frequency	2007.1	3.36	+/- 3.59	62.2%	0.000	0.000	0.061
Frequency	2007.2	5.02	+/- 3.21	75.2%	0.000	0.000	0.003
Frequency	2008.1	5.39	+/- 3.54	75.3%	0.001	0.000	0.004
Frequency	2008.2	6.31	+/- 3.71	77.5%	0.008	0.000	0.002
Frequency	2009.1	5.81	+/- 4.10	77.9%	0.009	0.000	0.007
Frequency	2009.2	5.24	+/- 4.48	74.8%	0.010	0.000	0.022
Frequency	2010.1	5.24	+/- 5.14	74.4%	0.020	0.000	0.042
Frequency	2010.2	4.13	+/- 5.54	71.0%	0.014	0.000	0.124
Frequency	2011.1	5.85	+/- 6.23	72.5%	0.067	0.000	0.057
Frequency	2011.2	5.76	+/- 7.26	68.6%	0.113	0.000	0.100
Frequency	2012.1	4.57	+/- 8.82	69.1%	0.116	0.001	0.265
Frequency	2013.1	0.37	+/- 8.05	71.1%	0.014	0.000	0.920
Frequency	2013.2	1.71	+/- 9.67	71.3%	0.059	0.001	0.691
Frequency	2014.1	-2.15	+/- 10.05	79.1%	0.021	0.001	0.632
Frequency	2014.2	-6.89	+/- 8.16	87.1%	0.002	0.000	0.093
Frequency	2015.1	-6.73	+/- 11.53	83.3%	0.014	0.002	0.206
Frequency	2015.2	-12.33	+/- 7.38	94.9%	0.001	0.001	0.012

SP

Coverage = SP
End Trend Period = 2018.2
Seasonality = F
Excluded Points = 2012.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	5.57	+/- 2.00	46.1%	0.000	0.000
Loss Cost	1999.2	5.53	+/- 2.11	43.8%	0.000	0.000
Loss Cost	2000.1	5.41	+/- 2.22	40.9%	0.000	0.000
Loss Cost	2000.2	5.10	+/- 2.30	36.7%	0.000	0.000
Loss Cost	2001.1	5.66	+/- 2.35	41.8%	0.000	0.000
Loss Cost	2001.2	5.67	+/- 2.49	39.8%	0.000	0.000
Loss Cost	2002.1	6.21	+/- 2.56	43.8%	0.000	0.000
Loss Cost	2002.2	6.26	+/- 2.73	41.8%	0.000	0.000
Loss Cost	2003.1	6.59	+/- 2.89	42.6%	0.000	0.000
Loss Cost	2003.2	6.65	+/- 3.09	40.6%	0.000	0.000
Loss Cost	2004.1	7.37	+/- 3.19	45.1%	0.000	0.000
Loss Cost	2004.2	7.54	+/- 3.43	43.8%	0.000	0.000
Loss Cost	2005.1	7.51	+/- 3.69	40.8%	0.000	0.000
Loss Cost	2005.2	7.75	+/- 3.98	39.6%	0.000	0.000
Loss Cost	2006.1	8.27	+/- 4.28	40.5%	0.000	0.000
Loss Cost	2006.2	7.84	+/- 4.60	35.2%	0.000	0.001
Loss Cost	2007.1	8.95	+/- 4.84	40.7%	0.000	0.001
Loss Cost	2007.2	9.76	+/- 5.24	42.6%	0.000	0.001
Loss Cost	2008.1	11.09	+/- 5.55	47.9%	0.000	0.000
Loss Cost	2008.2	10.84	+/- 6.12	43.0%	0.000	0.001
Loss Cost	2009.1	11.79	+/- 6.76	44.0%	0.000	0.001
Loss Cost	2009.2	9.27	+/- 6.58	34.0%	0.000	0.007
Loss Cost	2010.1	11.39	+/- 7.00	43.6%	0.001	0.002
Loss Cost	2010.2	10.56	+/- 7.87	35.3%	0.001	0.009
Loss Cost	2011.1	13.41	+/- 8.44	46.9%	0.009	0.003
Loss Cost	2011.2	11.63	+/- 9.47	35.0%	0.009	0.015
Loss Cost	2012.1	13.79	+/- 11.21	38.0%	0.049	0.015
Loss Cost	2013.1	9.38	+/- 11.98	17.5%	0.018	0.098
Loss Cost	2013.2	8.80	+/- 14.53	9.5%	0.039	0.186
Loss Cost	2014.1	8.20	+/- 18.04	2.2%	0.077	0.306
Loss Cost	2014.2	2.21	+/- 19.51	-13.1%	0.039	0.794
Loss Cost	2015.1	9.21	+/- 24.54	-0.9%	0.197	0.371
Loss Cost	2015.2	-2.45	+/- 21.58	-18.0%	0.034	0.783
Severity	1999.1	5.94	+/- 0.99	80.3%	0.000	0.000
Severity	1999.2	5.84	+/- 1.04	78.8%	0.000	0.000
Severity	2000.1	5.59	+/- 1.04	77.5%	0.000	0.000
Severity	2000.2	5.29	+/- 1.03	76.3%	0.000	0.000
Severity	2001.1	5.27	+/- 1.09	74.7%	0.000	0.000
Severity	2001.2	5.16	+/- 1.15	72.5%	0.000	0.000
Severity	2002.1	5.13	+/- 1.22	70.4%	0.000	0.000
Severity	2002.2	5.12	+/- 1.30	68.4%	0.000	0.000
Severity	2003.1	5.22	+/- 1.38	67.4%	0.000	0.000
Severity	2003.2	5.16	+/- 1.47	64.7%	0.000	0.000
Severity	2004.1	5.45	+/- 1.54	66.1%	0.000	0.000
Severity	2004.2	5.47	+/- 1.65	63.9%	0.000	0.000
Severity	2005.1	5.27	+/- 1.76	60.1%	0.000	0.000
Severity	2005.2	5.40	+/- 1.89	58.8%	0.000	0.000
Severity	2006.1	5.63	+/- 2.03	58.4%	0.000	0.000
Severity	2006.2	4.87	+/- 1.95	54.1%	0.000	0.000
Severity	2007.1	4.65	+/- 2.10	48.9%	0.000	0.000
Severity	2007.2	4.43	+/- 2.28	43.5%	0.000	0.001
Severity	2008.1	4.34	+/- 2.51	38.8%	0.000	0.002
Severity	2008.2	4.06	+/- 2.74	32.2%	0.000	0.005
Severity	2009.1	4.12	+/- 3.06	29.1%	0.000	0.010
Severity	2009.2	3.42	+/- 3.28	19.3%	0.000	0.039
Severity	2010.1	3.73	+/- 3.69	19.2%	0.000	0.044
Severity	2010.2	5.39	+/- 3.61	39.5%	0.000	0.005
Severity	2011.1	4.30	+/- 3.85	26.5%	0.000	0.029
Severity	2011.2	4.17	+/- 4.53	19.7%	0.000	0.063
Severity	2012.1	3.90	+/- 5.42	11.8%	0.000	0.135
Severity	2013.1	6.05	+/- 6.18	26.8%	0.000	0.049
Severity	2013.2	6.97	+/- 7.47	27.4%	0.000	0.057
Severity	2014.1	5.68	+/- 8.98	12.2%	0.000	0.172
Severity	2014.2	9.76	+/- 9.65	39.8%	0.000	0.040
Severity	2015.1	9.87	+/- 12.92	29.0%	0.000	0.097
Severity	2015.2	11.27	+/- 18.26	23.3%	0.002	0.154
Frequency	1999.1	-0.35	+/- 2.13	-2.4%	0.000	0.739
Frequency	1999.2	-0.29	+/- 2.25	-2.6%	0.000	0.793
Frequency	2000.1	-0.17	+/- 2.37	-2.8%	0.000	0.885
Frequency	2000.2	-0.18	+/- 2.51	-2.9%	0.000	0.882
Frequency	2001.1	0.36	+/- 2.57	-2.8%	0.000	0.775
Frequency	2001.2	0.48	+/- 2.73	-2.7%	0.000	0.720
Frequency	2002.1	1.03	+/- 2.83	-1.4%	0.000	0.463
Frequency	2002.2	1.08	+/- 3.01	-1.5%	0.000	0.468
Frequency	2003.1	1.30	+/- 3.21	-1.0%	0.000	0.409
Frequency	2003.2	1.42	+/- 3.43	-1.0%	0.000	0.401
Frequency	2004.1	1.82	+/- 3.65	0.3%	0.000	0.310
Frequency	2004.2	1.97	+/- 3.92	0.3%	0.000	0.306
Frequency	2005.1	2.13	+/- 4.22	0.4%	0.000	0.304
Frequency	2005.2	2.23	+/- 4.56	0.2%	0.000	0.318
Frequency	2006.1	2.50	+/- 4.94	0.5%	0.000	0.300
Frequency	2006.2	2.83	+/- 5.37	1.0%	0.000	0.279
Frequency	2007.1	4.12	+/- 5.67	5.9%	0.001	0.138
Frequency	2007.2	5.10	+/- 6.14	9.3%	0.004	0.091
Frequency	2008.1	6.47	+/- 6.59	14.9%	0.021	0.047
Frequency	2008.2	6.51	+/- 7.30	12.6%	0.038	0.069
Frequency	2009.1	7.37	+/- 8.12	14.1%	0.096	0.063
Frequency	2009.2	5.66	+/- 8.66	5.7%	0.056	0.173
Frequency	2010.1	7.38	+/- 9.67	10.3%	0.169	0.112
Frequency	2010.2	4.90	+/- 10.26	0.7%	0.083	0.311
Frequency	2011.1	8.74	+/- 11.06	13.5%	0.349	0.098
Frequency	2011.2	7.16	+/- 12.65	4.7%	0.286	0.225
Frequency	2012.1	9.52	+/- 15.21	8.3%	0.572	0.176
Frequency	2013.1	3.14	+/- 15.61	-7.7%	0.176	0.657
Frequency	2013.2	1.71	+/- 18.68	-10.6%	0.200	0.838
Frequency	2014.1	2.38	+/- 23.52	-11.7%	0.325	0.818
Frequency	2014.2	-6.89	+/- 22.92	-7.0%	0.093	0.511
Frequency	2015.1	-0.60	+/- 30.58	-16.6%	0.333	0.963
Frequency	2015.2	-12.33	+/- 30.97	-0.8%	0.114	0.374

SP

Coverage = SP
End Trend Period = 2018.2
Seasonality = T
Excluded Points = 2014.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	5.46	+/- 1.53	69.5%	0.000	0.000	0.000
Loss Cost	1999.2	5.61	+/- 1.60	68.7%	0.000	0.000	0.000
Loss Cost	2000.1	5.27	+/- 1.63	69.0%	0.000	0.000	0.000
Loss Cost	2000.2	5.17	+/- 1.72	66.1%	0.000	0.000	0.000
Loss Cost	2001.1	5.49	+/- 1.78	67.7%	0.000	0.000	0.000
Loss Cost	2001.2	5.73	+/- 1.86	67.4%	0.000	0.000	0.000
Loss Cost	2002.1	6.00	+/- 1.95	68.4%	0.000	0.000	0.000
Loss Cost	2002.2	6.30	+/- 2.05	68.4%	0.000	0.000	0.000
Loss Cost	2003.1	6.32	+/- 2.19	68.1%	0.000	0.000	0.000
Loss Cost	2003.2	6.68	+/- 2.30	68.3%	0.000	0.000	0.000
Loss Cost	2004.1	7.03	+/- 2.43	69.3%	0.000	0.000	0.000
Loss Cost	2004.2	7.54	+/- 2.53	70.5%	0.000	0.000	0.000
Loss Cost	2005.1	7.04	+/- 2.63	70.7%	0.000	0.000	0.000
Loss Cost	2005.2	7.69	+/- 2.72	72.8%	0.000	0.000	0.000
Loss Cost	2006.1	7.63	+/- 2.95	72.4%	0.000	0.000	0.000
Loss Cost	2006.2	7.69	+/- 3.21	69.5%	0.000	0.000	0.000
Loss Cost	2007.1	8.11	+/- 3.47	70.2%	0.000	0.000	0.000
Loss Cost	2007.2	9.46	+/- 3.35	77.2%	0.000	0.000	0.000
Loss Cost	2008.1	9.86	+/- 3.66	77.6%	0.000	0.000	0.000
Loss Cost	2008.2	10.25	+/- 4.02	75.8%	0.000	0.000	0.000
Loss Cost	2009.1	10.00	+/- 4.46	75.5%	0.000	0.000	0.000
Loss Cost	2009.2	8.33	+/- 4.25	72.6%	0.000	0.000	0.001
Loss Cost	2010.1	8.95	+/- 4.77	73.2%	0.000	0.000	0.001
Loss Cost	2010.2	8.86	+/- 5.40	68.5%	0.000	0.001	0.003
Loss Cost	2011.1	9.56	+/- 6.21	69.0%	0.000	0.001	0.004
Loss Cost	2011.2	8.61	+/- 6.95	61.4%	0.001	0.003	0.016
Loss Cost	2012.1	7.57	+/- 8.09	61.6%	0.002	0.004	0.056
Loss Cost	2012.2	4.64	+/- 7.93	54.6%	0.001	0.006	0.209
Loss Cost	2013.1	8.98	+/- 7.83	68.5%	0.003	0.011	0.025
Loss Cost	2013.2	10.97	+/- 9.26	69.8%	0.018	0.011	0.021
Loss Cost	2014.1	7.54	+/- 11.73	72.6%	0.020	0.011	0.154
Loss Cost	2015.1	4.75	+/- 15.16	63.5%	0.033	0.019	0.446
Loss Cost	2015.2	-2.45	+/- 10.16	77.3%	0.003	0.009	0.544
Severity	1999.1	5.98	+/- 1.00	80.3%	0.000	0.393	0.000
Severity	1999.2	5.86	+/- 1.04	78.9%	0.000	0.329	0.000
Severity	2000.1	5.63	+/- 1.06	77.2%	0.000	0.468	0.000
Severity	2000.2	5.31	+/- 1.04	76.6%	0.000	0.263	0.000
Severity	2001.1	5.32	+/- 1.10	74.9%	0.000	0.272	0.000
Severity	2001.2	5.18	+/- 1.15	73.0%	0.000	0.222	0.000
Severity	2002.1	5.19	+/- 1.22	71.0%	0.000	0.234	0.000
Severity	2002.2	5.14	+/- 1.30	69.1%	0.000	0.233	0.000
Severity	2003.1	5.29	+/- 1.37	68.3%	0.000	0.197	0.000
Severity	2003.2	5.19	+/- 1.46	66.0%	0.000	0.183	0.000
Severity	2004.1	5.54	+/- 1.50	68.5%	0.000	0.106	0.000
Severity	2004.2	5.49	+/- 1.61	66.4%	0.000	0.111	0.000
Severity	2005.1	5.38	+/- 1.73	62.4%	0.000	0.143	0.000
Severity	2005.2	5.44	+/- 1.86	60.8%	0.000	0.169	0.000
Severity	2006.1	5.77	+/- 1.98	61.6%	0.000	0.122	0.000
Severity	2006.2	4.90	+/- 1.77	63.2%	0.000	0.023	0.000
Severity	2007.1	4.84	+/- 1.93	58.3%	0.000	0.032	0.000
Severity	2007.2	4.49	+/- 2.05	55.8%	0.000	0.023	0.000
Severity	2008.1	4.61	+/- 2.26	52.3%	0.000	0.026	0.000
Severity	2008.2	4.14	+/- 2.39	50.3%	0.000	0.017	0.002
Severity	2009.1	4.52	+/- 2.62	50.1%	0.000	0.015	0.002
Severity	2009.2	3.58	+/- 2.55	52.9%	0.000	0.004	0.008
Severity	2010.1	4.41	+/- 2.65	60.3%	0.000	0.002	0.003
Severity	2010.2	5.55	+/- 2.46	72.2%	0.000	0.002	0.000
Severity	2011.1	5.11	+/- 2.77	63.6%	0.000	0.004	0.001
Severity	2011.2	4.60	+/- 3.07	63.0%	0.000	0.004	0.006
Severity	2012.1	5.32	+/- 3.54	62.9%	0.000	0.004	0.006
Severity	2012.2	6.42	+/- 3.81	69.4%	0.000	0.006	0.003
Severity	2013.1	7.29	+/- 4.66	66.3%	0.000	0.008	0.006
Severity	2013.2	7.26	+/- 5.83	64.2%	0.000	0.014	0.019
Severity	2014.1	7.97	+/- 8.36	51.1%	0.000	0.029	0.052
Severity	2015.1	12.31	+/- 8.52	74.4%	0.000	0.019	0.011
Severity	2015.2	11.27	+/- 11.91	71.9%	0.001	0.036	0.050
Frequency	1999.1	-0.50	+/- 1.64	42.3%	0.000	0.000	0.546
Frequency	1999.2	-0.24	+/- 1.71	44.0%	0.000	0.000	0.776
Frequency	2000.1	-0.34	+/- 1.80	44.0%	0.000	0.000	0.700
Frequency	2000.2	-0.14	+/- 1.89	45.0%	0.000	0.000	0.884
Frequency	2001.1	0.16	+/- 1.97	43.3%	0.000	0.000	0.871
Frequency	2001.2	0.52	+/- 2.04	46.0%	0.000	0.000	0.604
Frequency	2002.1	0.77	+/- 2.15	44.8%	0.000	0.000	0.466
Frequency	2002.2	1.10	+/- 2.26	46.6%	0.000	0.000	0.323
Frequency	2003.1	0.98	+/- 2.40	46.6%	0.000	0.000	0.406
Frequency	2003.2	1.42	+/- 2.51	49.2%	0.000	0.000	0.253
Frequency	2004.1	1.41	+/- 2.69	48.7%	0.000	0.000	0.288
Frequency	2004.2	1.94	+/- 2.82	51.6%	0.000	0.000	0.165
Frequency	2005.1	1.58	+/- 2.99	52.6%	0.000	0.000	0.283
Frequency	2005.2	2.14	+/- 3.16	55.0%	0.000	0.000	0.169
Frequency	2006.1	1.77	+/- 3.37	55.8%	0.000	0.000	0.285
Frequency	2006.2	2.66	+/- 3.49	60.6%	0.000	0.000	0.123
Frequency	2007.1	3.12	+/- 3.78	60.2%	0.000	0.000	0.096
Frequency	2007.2	4.76	+/- 3.50	72.2%	0.000	0.000	0.009
Frequency	2008.1	5.01	+/- 3.85	72.0%	0.002	0.000	0.012
Frequency	2008.2	5.87	+/- 4.11	73.5%	0.010	0.000	0.006
Frequency	2009.1	5.24	+/- 4.47	74.4%	0.009	0.000	0.022
Frequency	2009.2	4.59	+/- 4.87	71.0%	0.009	0.000	0.058
Frequency	2010.1	4.35	+/- 5.50	70.7%	0.015	0.000	0.105
Frequency	2010.2	3.14	+/- 5.88	67.4%	0.010	0.000	0.262
Frequency	2011.1	4.23	+/- 6.69	66.7%	0.036	0.000	0.184
Frequency	2011.2	3.83	+/- 7.68	62.4%	0.056	0.001	0.287
Frequency	2012.1	2.13	+/- 8.67	64.9%	0.043	0.001	0.592
Frequency	2012.2	-1.67	+/- 7.57	69.5%	0.004	0.001	0.632
Frequency	2013.1	1.58	+/- 8.45	69.2%	0.028	0.002	0.675
Frequency	2013.2	3.46	+/- 10.17	71.0%	0.120	0.002	0.440
Frequency	2014.1	-0.40	+/- 12.73	75.4%	0.076	0.003	0.941
Frequency	2015.1	-6.73	+/- 11.53	83.3%	0.014	0.002	0.206
Frequency	2015.2	-12.33	+/- 7.38	94.9%	0.001	0.001	0.012

SP

Coverage = SP
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = 2014.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	5.54	+/- 2.07	44.2%	0.000	0.000
Loss Cost	1999.2	5.49	+/- 2.18	41.8%	0.000	0.000
Loss Cost	2000.1	5.36	+/- 2.29	38.8%	0.000	0.000
Loss Cost	2000.2	5.04	+/- 2.38	34.6%	0.000	0.000
Loss Cost	2001.1	5.59	+/- 2.43	39.5%	0.000	0.000
Loss Cost	2001.2	5.60	+/- 2.58	37.3%	0.000	0.000
Loss Cost	2002.1	6.13	+/- 2.67	41.1%	0.000	0.000
Loss Cost	2002.2	6.16	+/- 2.84	39.1%	0.000	0.000
Loss Cost	2003.1	6.48	+/- 3.01	39.6%	0.000	0.000
Loss Cost	2003.2	6.53	+/- 3.21	37.5%	0.000	0.000
Loss Cost	2004.1	7.22	+/- 3.34	41.7%	0.000	0.000
Loss Cost	2004.2	7.37	+/- 3.59	40.2%	0.000	0.000
Loss Cost	2005.1	7.31	+/- 3.86	37.0%	0.000	0.000
Loss Cost	2005.2	7.51	+/- 4.17	35.7%	0.000	0.001
Loss Cost	2006.1	7.98	+/- 4.49	36.2%	0.000	0.001
Loss Cost	2006.2	7.50	+/- 4.81	30.8%	0.000	0.003
Loss Cost	2007.1	8.55	+/- 5.11	35.6%	0.000	0.002
Loss Cost	2007.2	9.26	+/- 5.54	36.9%	0.000	0.002
Loss Cost	2008.1	10.46	+/- 5.93	41.3%	0.000	0.001
Loss Cost	2008.2	10.08	+/- 6.51	35.9%	0.000	0.003
Loss Cost	2009.1	10.84	+/- 7.21	36.1%	0.000	0.004
Loss Cost	2009.2	8.23	+/- 6.97	25.4%	0.000	0.019
Loss Cost	2010.1	9.97	+/- 7.57	32.4%	0.000	0.010
Loss Cost	2010.2	8.86	+/- 8.36	23.6%	0.001	0.032
Loss Cost	2011.1	10.97	+/- 9.25	31.1%	0.005	0.018
Loss Cost	2011.2	8.80	+/- 10.00	18.8%	0.004	0.069
Loss Cost	2012.1	9.72	+/- 11.77	18.0%	0.017	0.083
Loss Cost	2012.2	5.19	+/- 11.63	0.4%	0.005	0.331
Loss Cost	2013.1	11.54	+/- 11.08	34.2%	0.027	0.034
Loss Cost	2013.2	12.26	+/- 14.02	28.5%	0.083	0.065
Loss Cost	2014.1	13.98	+/- 18.64	24.6%	0.234	0.099
Loss Cost	2015.1	9.21	+/- 24.54	-0.9%	0.197	0.371
Loss Cost	2015.2	-2.45	+/- 21.58	-18.0%	0.034	0.783
Severity	1999.1	5.98	+/- 0.99	80.4%	0.000	0.000
Severity	1999.2	5.88	+/- 1.04	78.9%	0.000	0.000
Severity	2000.1	5.62	+/- 1.05	77.5%	0.000	0.000
Severity	2000.2	5.33	+/- 1.04	76.4%	0.000	0.000
Severity	2001.1	5.31	+/- 1.10	74.7%	0.000	0.000
Severity	2001.2	5.20	+/- 1.16	72.6%	0.000	0.000
Severity	2002.1	5.17	+/- 1.23	70.5%	0.000	0.000
Severity	2002.2	5.16	+/- 1.31	68.6%	0.000	0.000
Severity	2003.1	5.26	+/- 1.39	67.5%	0.000	0.000
Severity	2003.2	5.21	+/- 1.48	64.9%	0.000	0.000
Severity	2004.1	5.50	+/- 1.55	66.4%	0.000	0.000
Severity	2004.2	5.52	+/- 1.66	64.2%	0.000	0.000
Severity	2005.1	5.33	+/- 1.76	60.5%	0.000	0.000
Severity	2005.2	5.47	+/- 1.90	59.2%	0.000	0.000
Severity	2006.1	5.70	+/- 2.04	58.9%	0.000	0.000
Severity	2006.2	4.95	+/- 1.96	54.8%	0.000	0.000
Severity	2007.1	4.73	+/- 2.11	49.8%	0.000	0.000
Severity	2007.2	4.53	+/- 2.29	44.5%	0.000	0.000
Severity	2008.1	4.45	+/- 2.51	40.0%	0.000	0.001
Severity	2008.2	4.19	+/- 2.75	33.8%	0.000	0.004
Severity	2009.1	4.27	+/- 3.05	31.0%	0.000	0.008
Severity	2009.2	3.62	+/- 3.26	21.8%	0.000	0.029
Severity	2010.1	3.96	+/- 3.65	22.1%	0.000	0.033
Severity	2010.2	5.55	+/- 3.51	42.5%	0.000	0.004
Severity	2011.1	4.57	+/- 3.73	31.2%	0.000	0.018
Severity	2011.2	4.52	+/- 4.31	25.5%	0.000	0.038
Severity	2012.1	4.37	+/- 5.06	18.8%	0.000	0.078
Severity	2012.2	6.16	+/- 5.49	33.9%	0.000	0.028
Severity	2013.1	5.68	+/- 6.64	22.8%	0.000	0.078
Severity	2013.2	6.50	+/- 8.34	21.4%	0.000	0.100
Severity	2014.1	4.54	+/- 10.36	1.5%	0.000	0.324
Severity	2015.1	9.87	+/- 12.92	29.0%	0.000	0.097
Severity	2015.2	11.27	+/- 18.26	23.3%	0.002	0.154
Frequency	1999.1	-0.41	+/- 2.19	-2.3%	0.000	0.704
Frequency	1999.2	-0.36	+/- 2.31	-2.5%	0.000	0.753
Frequency	2000.1	-0.25	+/- 2.43	-2.7%	0.000	0.839
Frequency	2000.2	-0.27	+/- 2.57	-2.8%	0.000	0.833
Frequency	2001.1	0.27	+/- 2.65	-2.9%	0.000	0.835
Frequency	2001.2	0.38	+/- 2.81	-2.9%	0.000	0.784
Frequency	2002.1	0.91	+/- 2.92	-1.9%	0.000	0.526
Frequency	2002.2	0.95	+/- 3.11	-2.0%	0.000	0.535
Frequency	2003.1	1.16	+/- 3.31	-1.6%	0.000	0.477
Frequency	2003.2	1.25	+/- 3.54	-1.6%	0.000	0.473
Frequency	2004.1	1.63	+/- 3.77	-0.7%	0.000	0.378
Frequency	2004.2	1.75	+/- 4.05	-0.7%	0.000	0.377
Frequency	2005.1	1.88	+/- 4.36	-0.8%	0.000	0.380
Frequency	2005.2	1.93	+/- 4.71	-1.1%	0.000	0.400
Frequency	2006.1	2.16	+/- 5.10	-0.9%	0.000	0.385
Frequency	2006.2	2.43	+/- 5.55	-0.7%	0.000	0.367
Frequency	2007.1	3.64	+/- 5.90	3.1%	0.001	0.205
Frequency	2007.2	4.52	+/- 6.40	5.7%	0.004	0.147
Frequency	2008.1	5.76	+/- 6.91	10.0%	0.016	0.089
Frequency	2008.2	5.66	+/- 7.63	7.6%	0.028	0.127
Frequency	2009.1	6.30	+/- 8.48	8.2%	0.066	0.124
Frequency	2009.2	4.44	+/- 8.95	0.9%	0.036	0.297
Frequency	2010.1	5.78	+/- 10.02	3.6%	0.102	0.225
Frequency	2010.2	3.14	+/- 10.43	-3.9%	0.045	0.522
Frequency	2011.1	6.12	+/- 11.46	2.9%	0.177	0.255
Frequency	2011.2	4.09	+/- 12.69	-3.9%	0.130	0.486
Frequency	2012.1	5.12	+/- 14.98	-3.5%	0.246	0.456
Frequency	2012.2	-0.92	+/- 14.26	-9.8%	0.054	0.889
Frequency	2013.1	5.54	+/- 15.36	-3.0%	0.291	0.422
Frequency	2013.2	5.41	+/- 19.39	-6.6%	0.389	0.525
Frequency	2014.1	9.03	+/- 25.92	-3.2%	0.727	0.414
Frequency	2015.1	-0.60	+/- 30.58	-16.6%	0.333	0.963
Frequency	2015.2	-12.33	+/- 30.97	-0.8%	0.114	0.374

SP

Coverage = SP
 End Trend Period = 2018.2
 Seasonality = 1
 Excluded Points = 2014.2,2012.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	5.31	+/- 1.48	69.3%	0.000	0.000	0.000
Loss Cost	1999.2	5.44	+/- 1.55	68.4%	0.000	0.000	0.000
Loss Cost	2000.1	5.12	+/- 1.58	68.7%	0.000	0.000	0.000
Loss Cost	2000.2	5.00	+/- 1.66	65.7%	0.000	0.000	0.000
Loss Cost	2001.1	5.33	+/- 1.71	67.6%	0.000	0.000	0.000
Loss Cost	2001.2	5.56	+/- 1.79	67.4%	0.000	0.000	0.000
Loss Cost	2002.1	5.85	+/- 1.87	68.6%	0.000	0.000	0.000
Loss Cost	2002.2	6.14	+/- 1.96	68.7%	0.000	0.000	0.000
Loss Cost	2003.1	6.18	+/- 2.09	68.4%	0.000	0.000	0.000
Loss Cost	2003.2	6.53	+/- 2.20	68.7%	0.000	0.000	0.000
Loss Cost	2004.1	6.91	+/- 2.31	70.1%	0.000	0.000	0.000
Loss Cost	2004.2	7.41	+/- 2.40	71.5%	0.000	0.000	0.000
Loss Cost	2005.1	6.96	+/- 2.50	71.6%	0.000	0.000	0.000
Loss Cost	2005.2	7.61	+/- 2.57	74.0%	0.000	0.000	0.000
Loss Cost	2006.1	7.61	+/- 2.79	73.7%	0.000	0.000	0.000
Loss Cost	2006.2	7.66	+/- 3.04	70.8%	0.000	0.000	0.000
Loss Cost	2007.1	8.18	+/- 3.26	72.1%	0.000	0.000	0.000
Loss Cost	2007.2	9.54	+/- 3.03	80.2%	0.000	0.000	0.000
Loss Cost	2008.1	10.10	+/- 3.28	81.2%	0.000	0.000	0.000
Loss Cost	2008.2	10.53	+/- 3.59	79.9%	0.000	0.000	0.000
Loss Cost	2009.1	10.51	+/- 4.03	79.5%	0.000	0.000	0.000
Loss Cost	2009.2	8.90	+/- 3.71	78.2%	0.000	0.000	0.000
Loss Cost	2010.1	9.98	+/- 4.02	80.8%	0.000	0.000	0.000
Loss Cost	2010.2	10.08	+/- 4.60	77.4%	0.000	0.001	0.000
Loss Cost	2011.1	11.78	+/- 5.03	81.3%	0.000	0.002	0.000
Loss Cost	2011.2	11.18	+/- 5.80	75.9%	0.001	0.003	0.001
Loss Cost	2012.1	11.78	+/- 7.46	75.5%	0.006	0.011	0.004
Loss Cost	2013.1	8.98	+/- 7.83	68.5%	0.003	0.011	0.025
Loss Cost	2013.2	10.97	+/- 9.26	69.8%	0.018	0.011	0.021
Loss Cost	2014.1	7.54	+/- 11.73	72.6%	0.020	0.011	0.154
Loss Cost	2015.1	4.75	+/- 15.16	63.5%	0.033	0.019	0.446
Loss Cost	2015.2	-2.45	+/- 10.16	77.3%	0.003	0.009	0.544
Severity	1999.1	6.01	+/- 1.02	80.3%	0.000	0.447	0.000
Severity	1999.2	5.89	+/- 1.06	78.9%	0.000	0.377	0.000
Severity	2000.1	5.66	+/- 1.08	77.3%	0.000	0.529	0.000
Severity	2000.2	5.33	+/- 1.06	76.7%	0.000	0.309	0.000
Severity	2001.1	5.34	+/- 1.12	75.0%	0.000	0.319	0.000
Severity	2001.2	5.20	+/- 1.17	73.1%	0.000	0.263	0.000
Severity	2002.1	5.21	+/- 1.24	71.1%	0.000	0.277	0.000
Severity	2002.2	5.16	+/- 1.32	69.1%	0.000	0.275	0.000
Severity	2003.1	5.30	+/- 1.40	68.4%	0.000	0.235	0.000
Severity	2003.2	5.20	+/- 1.49	66.0%	0.000	0.219	0.000
Severity	2004.1	5.55	+/- 1.53	68.5%	0.000	0.130	0.000
Severity	2004.2	5.50	+/- 1.65	66.4%	0.000	0.136	0.000
Severity	2005.1	5.39	+/- 1.77	62.3%	0.000	0.175	0.000
Severity	2005.2	5.44	+/- 1.91	60.7%	0.000	0.204	0.000
Severity	2006.1	5.77	+/- 2.03	61.4%	0.000	0.149	0.000
Severity	2006.2	4.90	+/- 1.82	62.8%	0.000	0.032	0.000
Severity	2007.1	4.84	+/- 1.99	57.7%	0.000	0.046	0.000
Severity	2007.2	4.48	+/- 2.11	55.0%	0.000	0.033	0.000
Severity	2008.1	4.60	+/- 2.33	51.0%	0.000	0.038	0.001
Severity	2008.2	4.13	+/- 2.48	48.5%	0.000	0.026	0.002
Severity	2009.1	4.51	+/- 2.74	47.8%	0.000	0.023	0.003
Severity	2009.2	3.55	+/- 2.67	49.9%	0.000	0.007	0.012
Severity	2010.1	4.43	+/- 2.82	57.4%	0.000	0.003	0.004
Severity	2010.2	5.63	+/- 2.64	70.5%	0.000	0.003	0.000
Severity	2011.1	5.16	+/- 3.06	59.1%	0.000	0.008	0.003
Severity	2011.2	4.60	+/- 3.46	57.2%	0.000	0.008	0.013
Severity	2012.1	5.67	+/- 4.26	56.3%	0.000	0.007	0.013
Severity	2013.1	7.29	+/- 4.66	66.3%	0.000	0.008	0.006
Severity	2013.2	7.26	+/- 5.83	64.2%	0.000	0.014	0.019
Severity	2014.1	7.97	+/- 8.36	51.1%	0.000	0.029	0.052
Severity	2015.1	12.31	+/- 8.52	74.4%	0.000	0.019	0.011
Severity	2015.2	11.27	+/- 11.91	71.9%	0.001	0.036	0.050
Frequency	1999.1	-0.66	+/- 1.59	41.5%	0.000	0.000	0.405
Frequency	1999.2	-0.42	+/- 1.65	43.2%	0.000	0.000	0.610
Frequency	2000.1	-0.51	+/- 1.74	43.0%	0.000	0.000	0.555
Frequency	2000.2	-0.31	+/- 1.83	44.0%	0.000	0.000	0.729
Frequency	2001.1	-0.01	+/- 1.90	41.8%	0.000	0.000	0.993
Frequency	2001.2	0.34	+/- 1.97	44.6%	0.000	0.000	0.722
Frequency	2002.1	0.61	+/- 2.06	43.2%	0.000	0.000	0.547
Frequency	2002.2	0.93	+/- 2.17	45.1%	0.000	0.000	0.385
Frequency	2003.1	0.84	+/- 2.30	44.9%	0.000	0.000	0.461
Frequency	2003.2	1.26	+/- 2.41	47.7%	0.000	0.000	0.289
Frequency	2004.1	1.29	+/- 2.58	47.0%	0.000	0.000	0.311
Frequency	2004.2	1.81	+/- 2.70	50.2%	0.000	0.000	0.177
Frequency	2005.1	1.50	+/- 2.87	51.1%	0.000	0.000	0.289
Frequency	2005.2	2.05	+/- 3.03	53.9%	0.000	0.000	0.170
Frequency	2006.1	1.74	+/- 3.25	54.5%	0.000	0.000	0.273
Frequency	2006.2	2.63	+/- 3.34	60.1%	0.000	0.000	0.111
Frequency	2007.1	3.19	+/- 3.59	59.9%	0.000	0.000	0.074
Frequency	2007.2	4.84	+/- 3.18	74.2%	0.000	0.000	0.004
Frequency	2008.1	5.26	+/- 3.49	74.3%	0.001	0.000	0.005
Frequency	2008.2	6.15	+/- 3.66	76.7%	0.006	0.000	0.002
Frequency	2009.1	5.75	+/- 4.06	77.0%	0.008	0.000	0.007
Frequency	2009.2	5.16	+/- 4.45	73.7%	0.009	0.000	0.023
Frequency	2010.1	5.31	+/- 5.12	73.3%	0.021	0.000	0.039
Frequency	2010.2	4.21	+/- 5.52	69.7%	0.015	0.000	0.115
Frequency	2011.1	6.29	+/- 6.04	72.6%	0.077	0.000	0.037
Frequency	2011.2	6.29	+/- 7.10	68.6%	0.135	0.001	0.069
Frequency	2012.1	5.79	+/- 9.08	68.1%	0.190	0.003	0.171
Frequency	2013.1	1.58	+/- 8.45	69.2%	0.028	0.002	0.675
Frequency	2013.2	3.46	+/- 10.17	71.0%	0.120	0.002	0.440
Frequency	2014.1	-0.40	+/- 12.73	75.4%	0.076	0.003	0.941
Frequency	2015.1	-6.73	+/- 11.53	83.3%	0.014	0.002	0.206
Frequency	2015.2	-12.33	+/- 7.38	94.9%	0.001	0.001	0.012

SP

Coverage = SP
End Trend Period = 2018.2
Seasonality = F
Excluded Points = 2014.2, 2012.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	5.31	+/- 1.98	44.8%	0.000	0.000
Loss Cost	1999.2	5.26	+/- 2.09	42.5%	0.000	0.000
Loss Cost	2000.1	5.13	+/- 2.19	39.4%	0.000	0.000
Loss Cost	2000.2	4.81	+/- 2.27	35.1%	0.000	0.000
Loss Cost	2001.1	5.36	+/- 2.31	40.5%	0.000	0.000
Loss Cost	2001.2	5.36	+/- 2.45	38.4%	0.000	0.000
Loss Cost	2002.1	5.90	+/- 2.52	42.7%	0.000	0.000
Loss Cost	2002.2	5.94	+/- 2.69	40.8%	0.000	0.000
Loss Cost	2003.1	6.26	+/- 2.84	41.6%	0.000	0.000
Loss Cost	2003.2	6.32	+/- 3.04	39.6%	0.000	0.000
Loss Cost	2004.1	7.03	+/- 3.14	44.5%	0.000	0.000
Loss Cost	2004.2	7.20	+/- 3.37	43.2%	0.000	0.000
Loss Cost	2005.1	7.15	+/- 3.62	40.2%	0.000	0.000
Loss Cost	2005.2	7.39	+/- 3.91	39.1%	0.000	0.000
Loss Cost	2006.1	7.91	+/- 4.20	40.2%	0.000	0.001
Loss Cost	2006.2	7.48	+/- 4.51	34.9%	0.000	0.002
Loss Cost	2007.1	8.60	+/- 4.73	41.0%	0.000	0.001
Loss Cost	2007.2	9.41	+/- 5.10	43.4%	0.000	0.001
Loss Cost	2008.1	10.75	+/- 5.37	49.5%	0.000	0.000
Loss Cost	2008.2	10.53	+/- 5.93	44.6%	0.000	0.001
Loss Cost	2009.1	11.53	+/- 6.53	46.3%	0.000	0.001
Loss Cost	2009.2	9.10	+/- 6.30	36.9%	0.000	0.006
Loss Cost	2010.1	11.31	+/- 6.54	48.8%	0.000	0.002
Loss Cost	2010.2	10.64	+/- 7.40	40.9%	0.001	0.006
Loss Cost	2011.1	13.75	+/- 7.58	56.4%	0.007	0.001
Loss Cost	2011.2	12.32	+/- 8.64	45.7%	0.008	0.007
Loss Cost	2012.1	15.21	+/- 9.94	53.0%	0.057	0.004
Loss Cost	2013.1	11.54	+/- 11.08	34.2%	0.027	0.034
Loss Cost	2013.2	12.26	+/- 14.02	28.5%	0.083	0.065
Loss Cost	2014.1	13.98	+/- 18.64	24.6%	0.234	0.099
Loss Cost	2015.1	9.21	+/- 24.54	-0.9%	0.197	0.371
Loss Cost	2015.2	-2.45	+/- 21.58	-18.0%	0.034	0.783
Severity	1999.1	6.01	+/- 1.01	80.5%	0.000	0.000
Severity	1999.2	5.91	+/- 1.06	79.0%	0.000	0.000
Severity	2000.1	5.66	+/- 1.07	77.7%	0.000	0.000
Severity	2000.2	5.36	+/- 1.06	76.6%	0.000	0.000
Severity	2001.1	5.34	+/- 1.12	75.0%	0.000	0.000
Severity	2001.2	5.23	+/- 1.17	72.8%	0.000	0.000
Severity	2002.1	5.20	+/- 1.25	70.8%	0.000	0.000
Severity	2002.2	5.19	+/- 1.33	68.9%	0.000	0.000
Severity	2003.1	5.29	+/- 1.41	67.8%	0.000	0.000
Severity	2003.2	5.24	+/- 1.51	65.3%	0.000	0.000
Severity	2004.1	5.52	+/- 1.57	66.7%	0.000	0.000
Severity	2004.2	5.55	+/- 1.69	64.5%	0.000	0.000
Severity	2005.1	5.35	+/- 1.80	60.8%	0.000	0.000
Severity	2005.2	5.48	+/- 1.93	59.5%	0.000	0.000
Severity	2006.1	5.71	+/- 2.08	59.2%	0.000	0.000
Severity	2006.2	4.95	+/- 1.99	55.2%	0.000	0.000
Severity	2007.1	4.73	+/- 2.15	50.1%	0.000	0.000
Severity	2007.2	4.51	+/- 2.33	44.7%	0.000	0.001
Severity	2008.1	4.41	+/- 2.56	40.0%	0.000	0.002
Severity	2008.2	4.13	+/- 2.80	33.4%	0.000	0.006
Severity	2009.1	4.17	+/- 3.13	30.2%	0.000	0.011
Severity	2009.2	3.46	+/- 3.34	20.2%	0.000	0.040
Severity	2010.1	3.75	+/- 3.78	19.8%	0.000	0.048
Severity	2010.2	5.38	+/- 3.71	40.0%	0.000	0.007
Severity	2011.1	4.23	+/- 3.94	26.6%	0.000	0.034
Severity	2011.2	4.02	+/- 4.66	18.7%	0.000	0.079
Severity	2012.1	3.61	+/- 5.62	9.3%	0.000	0.176
Severity	2013.1	5.68	+/- 6.64	22.8%	0.000	0.078
Severity	2013.2	6.50	+/- 8.34	21.4%	0.000	0.100
Severity	2014.1	4.54	+/- 10.36	1.5%	0.000	0.324
Severity	2015.1	9.87	+/- 12.92	29.0%	0.000	0.097
Severity	2015.2	11.27	+/- 18.26	23.3%	0.002	0.154
Frequency	1999.1	-0.66	+/- 2.09	-1.6%	0.000	0.526
Frequency	1999.2	-0.61	+/- 2.21	-1.9%	0.000	0.578
Frequency	2000.1	-0.50	+/- 2.33	-2.4%	0.000	0.667
Frequency	2000.2	-0.52	+/- 2.46	-2.5%	0.000	0.669
Frequency	2001.1	0.02	+/- 2.52	-3.1%	0.000	0.987
Frequency	2001.2	0.13	+/- 2.67	-3.2%	0.000	0.923
Frequency	2002.1	0.66	+/- 2.77	-2.5%	0.000	0.627
Frequency	2002.2	0.71	+/- 2.95	-2.6%	0.000	0.626
Frequency	2003.1	0.92	+/- 3.14	-2.2%	0.000	0.550
Frequency	2003.2	1.02	+/- 3.35	-2.2%	0.000	0.534
Frequency	2004.1	1.42	+/- 3.57	-1.2%	0.000	0.416
Frequency	2004.2	1.56	+/- 3.83	-1.1%	0.000	0.405
Frequency	2005.1	1.71	+/- 4.13	-1.0%	0.000	0.397
Frequency	2005.2	1.81	+/- 4.46	-1.2%	0.000	0.407
Frequency	2006.1	2.08	+/- 4.84	-0.8%	0.000	0.377
Frequency	2006.2	2.41	+/- 5.26	-0.3%	0.000	0.345
Frequency	2007.1	3.70	+/- 5.53	4.6%	0.001	0.171
Frequency	2007.2	4.69	+/- 5.97	8.4%	0.003	0.109
Frequency	2008.1	6.07	+/- 6.37	14.7%	0.016	0.054
Frequency	2008.2	6.15	+/- 7.07	12.6%	0.031	0.075
Frequency	2009.1	7.06	+/- 7.85	14.6%	0.084	0.066
Frequency	2009.2	5.45	+/- 8.38	6.0%	0.051	0.175
Frequency	2010.1	7.28	+/- 9.30	11.9%	0.164	0.104
Frequency	2010.2	4.99	+/- 9.92	1.7%	0.085	0.285
Frequency	2011.1	9.14	+/- 10.31	19.1%	0.386	0.066
Frequency	2011.2	7.98	+/- 12.00	9.9%	0.346	0.156
Frequency	2012.1	11.20	+/- 14.31	17.9%	0.762	0.095
Frequency	2013.1	5.54	+/- 15.36	-3.0%	0.291	0.422
Frequency	2013.2	5.41	+/- 19.39	-6.6%	0.389	0.525
Frequency	2014.1	9.03	+/- 25.92	-3.2%	0.727	0.414
Frequency	2015.1	-0.60	+/- 30.58	-16.6%	0.333	0.963
Frequency	2015.2	-12.33	+/- 30.97	-0.8%	0.114	0.374

UM

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	1.08	+/- 2.74	2.8%	0.000	0.132	0.429
Loss Cost	1999.2	1.35	+/- 2.87	4.0%	0.000	0.113	0.343
Loss Cost	2000.1	0.76	+/- 2.92	4.8%	0.000	0.070	0.601
Loss Cost	2000.2	0.54	+/- 3.07	3.2%	0.000	0.090	0.720
Loss Cost	2001.1	0.94	+/- 3.23	2.5%	0.000	0.126	0.557
Loss Cost	2001.2	1.89	+/- 3.23	9.0%	0.000	0.056	0.238
Loss Cost	2002.1	1.88	+/- 3.44	8.8%	0.000	0.064	0.269
Loss Cost	2002.2	2.29	+/- 3.63	10.5%	0.000	0.053	0.202
Loss Cost	2003.1	2.16	+/- 3.87	10.3%	0.001	0.056	0.257
Loss Cost	2003.2	1.04	+/- 3.82	4.0%	0.000	0.097	0.578
Loss Cost	2004.1	1.05	+/- 4.10	3.7%	0.000	0.110	0.601
Loss Cost	2004.2	1.12	+/- 4.40	3.1%	0.001	0.118	0.604
Loss Cost	2005.1	0.83	+/- 4.72	3.2%	0.001	0.115	0.720
Loss Cost	2005.2	1.59	+/- 5.02	5.9%	0.006	0.087	0.517
Loss Cost	2006.1	2.51	+/- 5.37	5.8%	0.018	0.137	0.338
Loss Cost	2006.2	4.02	+/- 5.54	14.3%	0.097	0.069	0.139
Loss Cost	2007.1	4.93	+/- 6.00	15.8%	0.197	0.110	0.094
Loss Cost	2007.2	3.88	+/- 6.33	7.5%	0.118	0.165	0.207
Loss Cost	2008.1	5.23	+/- 6.84	10.2%	0.265	0.258	0.117
Severity	1999.1	4.20	+/- 2.10	28.0%	0.000	0.942	0.000
Severity	1999.2	4.20	+/- 2.21	26.2%	0.000	0.941	0.000
Severity	2000.1	3.97	+/- 2.31	22.3%	0.000	0.963	0.001
Severity	2000.2	4.00	+/- 2.44	20.9%	0.000	0.952	0.002
Severity	2001.1	4.17	+/- 2.58	20.9%	0.000	0.981	0.002
Severity	2001.2	4.49	+/- 2.72	22.5%	0.000	0.911	0.002
Severity	2002.1	4.27	+/- 2.87	19.0%	0.000	0.842	0.004
Severity	2002.2	3.86	+/- 2.99	14.0%	0.000	0.971	0.012
Severity	2003.1	3.08	+/- 3.02	8.1%	0.000	0.728	0.043
Severity	2003.2	2.11	+/- 2.93	0.7%	0.000	0.985	0.147
Severity	2004.1	1.62	+/- 3.07	-2.7%	0.000	0.862	0.284
Severity	2004.2	1.70	+/- 3.29	-3.0%	0.000	0.844	0.295
Severity	2005.1	1.29	+/- 3.50	-4.9%	0.000	0.738	0.454
Severity	2005.2	0.65	+/- 3.65	-7.7%	0.000	0.899	0.716
Severity	2006.1	1.83	+/- 3.71	-3.8%	0.000	0.794	0.315
Severity	2006.2	2.06	+/- 4.02	-3.5%	0.000	0.854	0.296
Severity	2007.1	2.13	+/- 4.40	-4.3%	0.000	0.845	0.321
Severity	2007.2	1.46	+/- 4.69	-7.0%	0.000	0.719	0.522
Severity	2008.1	1.46	+/- 5.18	-8.0%	0.000	0.732	0.560
Frequency	1999.1	-3.00	+/- 1.93	23.2%	0.000	0.036	0.004
Frequency	1999.2	-2.73	+/- 2.01	22.0%	0.000	0.027	0.010
Frequency	2000.1	-3.09	+/- 2.07	25.2%	0.000	0.018	0.005
Frequency	2000.2	-3.32	+/- 2.16	26.3%	0.000	0.026	0.004
Frequency	2001.1	-3.11	+/- 2.28	21.5%	0.000	0.038	0.010
Frequency	2001.2	-2.49	+/- 2.30	21.3%	0.000	0.016	0.037
Frequency	2002.1	-2.30	+/- 2.44	17.1%	0.000	0.024	0.067
Frequency	2002.2	-1.52	+/- 2.41	19.8%	0.000	0.007	0.212
Frequency	2003.1	-0.89	+/- 2.47	14.3%	0.000	0.014	0.468
Frequency	2003.2	-1.05	+/- 2.62	13.7%	0.000	0.020	0.423
Frequency	2004.1	-0.56	+/- 2.76	9.5%	0.000	0.035	0.680
Frequency	2004.2	-0.57	+/- 2.96	9.0%	0.000	0.042	0.694
Frequency	2005.1	-0.45	+/- 3.19	7.2%	0.000	0.054	0.773
Frequency	2005.2	0.93	+/- 2.96	20.2%	0.000	0.009	0.520
Frequency	2006.1	0.67	+/- 3.18	20.8%	0.000	0.009	0.667
Frequency	2006.2	1.93	+/- 3.05	35.2%	0.000	0.001	0.199
Frequency	2007.1	2.75	+/- 3.18	37.1%	0.000	0.003	0.083
Frequency	2007.2	2.39	+/- 3.43	31.0%	0.000	0.005	0.157
Frequency	2008.1	3.71	+/- 3.40	37.6%	0.000	0.010	0.031

UM

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	1.17	+/- 2.78	-0.7%	0.000	0.399
Loss Cost	1999.2	1.35	+/- 2.93	-0.3%	0.000	0.353
Loss Cost	2000.1	0.88	+/- 3.02	-1.8%	0.000	0.557
Loss Cost	2000.2	0.54	+/- 3.15	-2.5%	0.000	0.728
Loss Cost	2001.1	1.06	+/- 3.29	-1.7%	0.000	0.517
Loss Cost	2001.2	1.89	+/- 3.36	1.0%	0.000	0.258
Loss Cost	2002.1	2.04	+/- 3.57	1.2%	0.000	0.248
Loss Cost	2002.2	2.29	+/- 3.80	1.7%	0.000	0.223
Loss Cost	2003.1	2.37	+/- 4.05	1.5%	0.000	0.236
Loss Cost	2003.2	1.04	+/- 3.94	-2.4%	0.000	0.590
Loss Cost	2004.1	1.24	+/- 4.22	-2.2%	0.000	0.549
Loss Cost	2004.2	1.12	+/- 4.52	-2.7%	0.000	0.615
Loss Cost	2005.1	1.06	+/- 4.86	-3.0%	0.000	0.656
Loss Cost	2005.2	1.59	+/- 5.23	-2.4%	0.002	0.534
Loss Cost	2006.1	2.77	+/- 5.51	0.4%	0.010	0.303
Loss Cost	2006.2	4.02	+/- 5.84	4.4%	0.041	0.159
Loss Cost	2007.1	5.28	+/- 6.22	9.0%	0.132	0.084
Loss Cost	2007.2	3.88	+/- 6.47	2.7%	0.063	0.217
Loss Cost	2008.1	5.53	+/- 6.88	8.6%	0.208	0.100
Severity	1999.1	4.20	+/- 2.07	29.9%	0.000	0.000
Severity	1999.2	4.20	+/- 2.18	28.1%	0.000	0.000
Severity	2000.1	3.97	+/- 2.28	24.5%	0.000	0.001
Severity	2000.2	4.00	+/- 2.40	23.1%	0.000	0.002
Severity	2001.1	4.17	+/- 2.54	23.3%	0.000	0.002
Severity	2001.2	4.49	+/- 2.67	24.8%	0.000	0.001
Severity	2002.1	4.29	+/- 2.82	21.4%	0.000	0.003
Severity	2002.2	3.86	+/- 2.94	16.8%	0.000	0.010
Severity	2003.1	3.11	+/- 2.97	10.7%	0.000	0.038
Severity	2003.2	2.11	+/- 2.88	4.2%	0.000	0.140
Severity	2004.1	1.64	+/- 3.01	0.9%	0.000	0.271
Severity	2004.2	1.70	+/- 3.23	0.7%	0.000	0.286
Severity	2005.1	1.32	+/- 3.43	-1.4%	0.000	0.432
Severity	2005.2	0.65	+/- 3.57	-3.4%	0.000	0.711
Severity	2006.1	1.80	+/- 3.62	0.3%	0.000	0.312
Severity	2006.2	2.06	+/- 3.93	0.8%	0.000	0.285
Severity	2007.1	2.10	+/- 4.28	0.2%	0.000	0.316
Severity	2007.2	1.46	+/- 4.58	-2.6%	0.000	0.513
Severity	2008.1	1.39	+/- 5.03	-3.3%	0.000	0.568
Frequency	1999.1	-2.91	+/- 2.02	15.7%	0.000	0.007
Frequency	1999.2	-2.73	+/- 2.12	12.9%	0.000	0.014
Frequency	2000.1	-2.97	+/- 2.21	14.3%	0.000	0.011
Frequency	2000.2	-3.32	+/- 2.29	17.0%	0.000	0.007
Frequency	2001.1	-2.99	+/- 2.40	13.0%	0.000	0.018
Frequency	2001.2	-2.49	+/- 2.48	8.3%	0.000	0.052
Frequency	2002.1	-2.15	+/- 2.61	5.1%	0.000	0.106
Frequency	2002.2	-1.52	+/- 2.67	1.0%	0.000	0.260
Frequency	2003.1	-0.72	+/- 2.69	-2.3%	0.000	0.590
Frequency	2003.2	-1.05	+/- 2.84	-1.5%	0.000	0.459
Frequency	2004.1	-0.39	+/- 2.94	-3.3%	0.000	0.789
Frequency	2004.2	-0.57	+/- 3.14	-3.2%	0.000	0.711
Frequency	2005.1	-0.26	+/- 3.37	-3.7%	0.000	0.876
Frequency	2005.2	0.93	+/- 3.35	-2.6%	0.000	0.570
Frequency	2006.1	0.96	+/- 3.62	-2.9%	0.000	0.587
Frequency	2006.2	1.93	+/- 3.77	0.6%	0.000	0.296
Frequency	2007.1	3.12	+/- 3.85	7.7%	0.000	0.102
Frequency	2007.2	2.39	+/- 4.07	2.3%	0.000	0.230
Frequency	2008.1	4.08	+/- 3.95	15.4%	0.000	0.040

UM

Coverage = UM
 End Trend Period = 2018.2
 Seasonality = T
 Excluded Points = 2005.2,2012.2,2013.1,2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1	1.02	+/- 2.85	0.2%	0.000	0.256	0.468
Loss Cost	1999.2	1.29	+/- 2.98	1.3%	0.000	0.224	0.381
Loss Cost	2000.1	0.68	+/- 3.05	1.9%	0.000	0.143	0.652
Loss Cost	2000.2	0.46	+/- 3.20	0.2%	0.000	0.175	0.772
Loss Cost	2001.1	0.93	+/- 3.38	-0.4%	0.000	0.252	0.575
Loss Cost	2001.2	1.90	+/- 3.35	6.5%	0.000	0.130	0.251
Loss Cost	2002.1	1.96	+/- 3.60	6.3%	0.000	0.152	0.270
Loss Cost	2002.2	2.38	+/- 3.80	8.3%	0.001	0.127	0.203
Loss Cost	2003.1	2.33	+/- 4.10	8.0%	0.001	0.140	0.247
Loss Cost	2003.2	1.17	+/- 4.01	0.6%	0.000	0.213	0.549
Loss Cost	2004.1	1.29	+/- 4.37	0.3%	0.000	0.250	0.544
Loss Cost	2004.2	1.38	+/- 4.70	-0.5%	0.002	0.258	0.547
Loss Cost	2005.1	1.18	+/- 5.17	-0.8%	0.003	0.261	0.638
Loss Cost	2006.1	2.06	+/- 5.51	2.7%	0.014	0.206	0.440
Loss Cost	2006.2	3.48	+/- 5.64	11.6%	0.070	0.111	0.205
Loss Cost	2007.1	4.43	+/- 6.14	13.2%	0.152	0.177	0.139
Loss Cost	2007.2	3.33	+/- 6.42	3.7%	0.086	0.262	0.281
Loss Cost	2008.1	4.78	+/- 6.97	7.0%	0.209	0.407	0.156
Severity	1999.1	4.25	+/- 1.79	39.1%	0.000	0.339	0.000
Severity	1999.2	4.24	+/- 1.89	37.3%	0.000	0.349	0.000
Severity	2000.1	4.07	+/- 1.99	32.9%	0.000	0.424	0.000
Severity	2000.2	4.10	+/- 2.10	31.5%	0.000	0.447	0.000
Severity	2001.1	4.40	+/- 2.22	33.1%	0.000	0.357	0.000
Severity	2001.2	4.73	+/- 2.31	35.6%	0.000	0.451	0.000
Severity	2002.1	4.63	+/- 2.48	31.6%	0.000	0.503	0.001
Severity	2002.2	4.23	+/- 2.56	26.9%	0.000	0.402	0.002
Severity	2003.1	3.49	+/- 2.59	18.1%	0.000	0.636	0.009
Severity	2003.2	2.51	+/- 2.35	12.2%	0.000	0.326	0.036
Severity	2004.1	2.12	+/- 2.51	5.1%	0.000	0.455	0.091
Severity	2004.2	2.25	+/- 2.70	5.2%	0.000	0.501	0.095
Severity	2005.1	2.00	+/- 2.95	0.4%	0.000	0.600	0.170
Severity	2006.1	1.36	+/- 3.04	-3.4%	0.000	0.462	0.360
Severity	2006.2	1.51	+/- 3.30	-3.4%	0.000	0.517	0.347
Severity	2007.1	1.60	+/- 3.64	-4.3%	0.000	0.516	0.363
Severity	2007.2	0.85	+/- 3.77	-5.4%	0.000	0.370	0.637
Severity	2008.1	0.89	+/- 4.21	-6.6%	0.000	0.392	0.657
Frequency	1999.1	-3.09	+/- 2.09	23.6%	0.000	0.029	0.006
Frequency	1999.2	-2.83	+/- 2.17	22.6%	0.000	0.022	0.014
Frequency	2000.1	-3.26	+/- 2.23	26.7%	0.000	0.013	0.006
Frequency	2000.2	-3.50	+/- 2.33	27.9%	0.000	0.019	0.005
Frequency	2001.1	-3.32	+/- 2.48	23.0%	0.000	0.029	0.012
Frequency	2001.2	-2.70	+/- 2.50	23.2%	0.000	0.013	0.037
Frequency	2002.1	-2.55	+/- 2.68	18.9%	0.000	0.020	0.064
Frequency	2002.2	-1.77	+/- 2.64	22.2%	0.000	0.007	0.185
Frequency	2003.1	-1.12	+/- 2.76	15.8%	0.000	0.015	0.411
Frequency	2003.2	-1.30	+/- 2.93	15.1%	0.000	0.021	0.371
Frequency	2004.1	-0.81	+/- 3.15	10.2%	0.000	0.039	0.600
Frequency	2004.2	-0.85	+/- 3.39	9.5%	0.000	0.047	0.609
Frequency	2005.1	-0.80	+/- 3.74	7.6%	0.000	0.062	0.662
Frequency	2006.1	0.69	+/- 3.49	20.8%	0.000	0.014	0.682
Frequency	2006.2	1.94	+/- 3.30	36.6%	0.000	0.003	0.228
Frequency	2007.1	2.78	+/- 3.48	38.3%	0.000	0.006	0.106
Frequency	2007.2	2.46	+/- 3.76	31.8%	0.000	0.010	0.181
Frequency	2008.1	3.85	+/- 3.76	38.8%	0.000	0.020	0.042

UM

Coverage = UM
 End Trend Period = 2018.2
 Seasonality = F
 Excluded Points = 2005.2,2012.2,2013.1,2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1	1.18	+/- 2.85	-0.8%	0.000	0.401
Loss Cost	1999.2	1.40	+/- 3.00	-0.3%	0.000	0.348
Loss Cost	2000.1	0.92	+/- 3.10	-1.9%	0.000	0.546
Loss Cost	2000.2	0.59	+/- 3.24	-2.8%	0.000	0.711
Loss Cost	2001.1	1.16	+/- 3.38	-1.6%	0.000	0.486
Loss Cost	2001.2	2.08	+/- 3.42	1.9%	0.000	0.220
Loss Cost	2002.1	2.29	+/- 3.65	2.3%	0.000	0.203
Loss Cost	2002.2	2.61	+/- 3.89	3.3%	0.000	0.174
Loss Cost	2003.1	2.77	+/- 4.17	3.3%	0.000	0.178
Loss Cost	2003.2	1.40	+/- 4.04	-1.9%	0.000	0.480
Loss Cost	2004.1	1.70	+/- 4.35	-1.4%	0.000	0.425
Loss Cost	2004.2	1.65	+/- 4.72	-2.0%	0.001	0.472
Loss Cost	2005.1	1.71	+/- 5.13	-2.3%	0.002	0.493
Loss Cost	2006.1	2.48	+/- 5.57	-0.5%	0.008	0.359
Loss Cost	2006.2	3.72	+/- 5.88	3.7%	0.034	0.194
Loss Cost	2007.1	4.97	+/- 6.25	8.7%	0.113	0.105
Loss Cost	2007.2	3.53	+/- 6.46	1.9%	0.051	0.258
Loss Cost	2008.1	5.17	+/- 6.84	8.5%	0.176	0.120
Severity	1999.1	4.16	+/- 1.78	39.2%	0.000	0.000
Severity	1999.2	4.19	+/- 1.88	37.5%	0.000	0.000
Severity	2000.1	3.98	+/- 1.97	33.6%	0.000	0.000
Severity	2000.2	4.05	+/- 2.08	32.4%	0.000	0.000
Severity	2001.1	4.28	+/- 2.20	33.4%	0.000	0.000
Severity	2001.2	4.67	+/- 2.29	36.5%	0.000	0.000
Severity	2002.1	4.52	+/- 2.43	32.9%	0.000	0.001
Severity	2002.2	4.14	+/- 2.54	27.6%	0.000	0.002
Severity	2003.1	3.41	+/- 2.52	20.5%	0.000	0.009
Severity	2003.2	2.40	+/- 2.34	12.1%	0.000	0.042
Severity	2004.1	1.97	+/- 2.45	6.8%	0.000	0.106
Severity	2004.2	2.16	+/- 2.64	7.3%	0.000	0.102
Severity	2005.1	1.86	+/- 2.84	3.6%	0.000	0.185
Severity	2006.1	1.22	+/- 2.98	-1.2%	0.000	0.400
Severity	2006.2	1.45	+/- 3.23	-0.5%	0.000	0.357
Severity	2007.1	1.45	+/- 3.54	-1.3%	0.000	0.396
Severity	2007.2	0.77	+/- 3.73	-4.5%	0.000	0.670
Severity	2008.1	0.65	+/- 4.11	-5.2%	0.000	0.742
Frequency	1999.1	-2.86	+/- 2.21	14.1%	0.000	0.014
Frequency	1999.2	-2.68	+/- 2.32	11.4%	0.000	0.027
Frequency	2000.1	-2.94	+/- 2.43	13.0%	0.000	0.021
Frequency	2000.2	-3.32	+/- 2.51	15.9%	0.000	0.012
Frequency	2001.1	-2.99	+/- 2.64	11.9%	0.000	0.030
Frequency	2001.2	-2.48	+/- 2.74	7.2%	0.000	0.078
Frequency	2002.1	-2.13	+/- 2.90	4.0%	0.000	0.147
Frequency	2002.2	-1.47	+/- 2.99	0.0%	0.000	0.327
Frequency	2003.1	-0.62	+/- 3.03	-3.2%	0.000	0.680
Frequency	2003.2	-0.98	+/- 3.21	-2.4%	0.000	0.536
Frequency	2004.1	-0.27	+/- 3.36	-4.0%	0.000	0.869
Frequency	2004.2	-0.49	+/- 3.62	-4.0%	0.000	0.782
Frequency	2005.1	-0.15	+/- 3.93	-4.5%	0.000	0.940
Frequency	2006.1	1.24	+/- 3.95	-2.6%	0.000	0.518
Frequency	2006.2	2.24	+/- 4.11	1.5%	0.000	0.265
Frequency	2007.1	3.46	+/- 4.19	9.5%	0.000	0.095
Frequency	2007.2	2.74	+/- 4.46	3.6%	0.000	0.207
Frequency	2008.1	4.49	+/- 4.30	18.4%	0.000	0.038