

**ANNUAL REPORT OF INDUSTRY
EXPERIENCE – PRELIMINARY REPORT AS
OF DECEMBER 31, 2017**

COMMERCIAL VEHICLES

**ALBERTA AUTOMOBILE INSURANCE RATE
BOARD**

22 JUNE 2018

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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 "2018 Annual Review" of Industry experience to determine Benchmarks for commercial vehicle rate filings submitted between October 1, 2018 and September 30, 2019.

This report presents the preliminary results of our analysis of Alberta's Industry loss and expense experience for commercial vehicles reported as of December 31, 2017. The scope of our analysis includes all coverages:

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

Data and Reliances

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

Limitations

The assumptions and judgments we have made in selecting the factors, provisions, and methodologies that we present in this report for the Board's consideration in determining Benchmarks that apply to commercial vehicle rate filings submitted between October 1, 2018 and September 30, 2019 are based on data and information made available to us at the time of this analysis. Our assumptions, judgments, and findings are subject to uncertainty as is inherent in any actuarial estimate.

In addition, we believe due to the Minor Injury Regulation, challenges (including court decisions and interpretations) thereto since first introduced, as well as the changes in the economic environment, that our assumptions, judgments, and findings continue to be subject to a greater than normal degree of uncertainty.

Our analysis reflects the experience of the insurance industry as a whole, including the Facility Association (FA), 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.

2. Summary of Findings

In this report we present:

- assumptions, factors, and provisions we recommend¹ serve as Benchmarks for rate filings submitted between October 1, 2018 and September 30, 2019
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2018 and September 30, 2019

We note that our recommended assumptions, factors, and provisions that we present in this report are preliminary, subject to our consideration of feedback provided by interested parties.

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

Other Comments

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

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

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

¹ We refer to these as selections in this report.

3. Legislative Reforms and Government Actions

In 2003 the Alberta Government enacted Bill 53, “Minor Injury Regulation” which provided for:

- a cap on pain and suffering for minor injuries at \$4,000²;
- 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.

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

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

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

² The \$4,000 limit was increased to \$4,144 effective January 1, 2007; to \$4,339 effective January 1, 2008; to \$4,504 effective January 1, 2009; to \$4,518 effective January 1, 2010; to \$4,559 effective January 1, 2011; to \$4,641 effective January 1, 2012; to \$4,725 effective January 1, 2013; to \$4,777 effective January 1, 2014; to \$4,892 effective January 1, 2015; to \$4,956 effective January 1, 2016; to \$5,020 effective January 1, 2017; and to \$5,080 effective January 1, 2018.

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, 2014.³

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

4. Analysis – General Discussion

Introduction

In the sections that follow we present:

- an analysis and discussion of Industry loss development factors and trend rates;
- the Industry loss development factors and trend rates we recommend⁴ the Board consider in reviewing Industry's overall performance, and to serve as the Benchmarks to apply to rate filings submitted between October 1, 2018 and September 30, 2019;
- other assumptions, factors, and provisions for the Board to consider in reviewing Industry's overall performance, and to consider in reviewing rate filings submitted between October 1, 2018 and September 30, 2019.

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

Claim Cost – Data

The source for the claim data that we analyze is the 2017-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2017) provided by GISA. 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.

⁴ See previous comments on recommendations.

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

It is important to note two points about case reserves:

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

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

We estimate the final (ultimate) number of all claims and cost⁵ of all claims that arise from events that occur in the first and second half of the year, separately, through to December 2017 (referred to as “accident half-years”) and then use those estimates to measure and select loss trend rates.

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

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

We select loss⁶ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 2017 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages.⁷ 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 2017, separately for each of the coverages.

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

⁵ 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.

⁶ 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).

⁷ This actuarial technique is often referred to as the “Incurred Loss Development Method” or the “Reported Incurred Loss Development Method.”

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 2017-2 AUTO7002 Industry Alberta accident half-year⁸ reported incurred claim amount and allocated loss adjustment expense (ALAE) and claim count data.

With the 2017-2 data release, GISA⁹ has made a major correction to the reported claim counts for 2013-1 and subsequent periods. As a result, a comparison of the estimated ultimate number of claims in this review to the prior review is not appropriate for the periods 2013-1 to 2016-2. For example, in the case of Bodily Injury, the accident half-year 2016-1 reported claim count as of six months was 244 in the prior AUTO7002 (as of December 31, 2016) exhibit and was amended to 236 in the AUTO7002 (as of December 31, 2017) exhibit; a decrease of 3.3%.

Estimation of Industry Ultimate Claim Counts and Claim Amounts

The Industry Alberta experience upon which the loss trend rates are based must be adjusted to an ultimate claim count and claim amount level. We do so through the application of what are referred to as development factors to the reported claim counts and claim amounts as of December 31, 2017. We select development factors based on a review of the Industry Alberta claim amount and claim count development patterns; we do this by coverage.¹⁰ Our selected development factors are generally based on: (a) the volume weighted average of the last four observed development factors for the half-years ending December for development period 6 months to 12 months¹¹ if there is evidence of seasonality¹²; and (b) the volume weighted average of the last six observed development factors for the development periods beyond 12 months or beyond 6 months if no evidence of 6 to 12 month seasonality.

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.

⁹ Readers should refer to the GISA exhibits for a full a description of all major data corrections and changes.

¹⁰ Our review of Third Party Liability is split between Bodily Injury and Property Damage.

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

¹² Evidence of seasonality was found to be present for Bodily Injury claim counts, Property Damage claim counts and amounts, and Collision claim amounts.

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. Estimated ultimate claim amounts 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 estimate of the ultimate loss cost, frequency and severity for each of the last five years for each coverage. With the exception of Bodily Injury and Accident Benefits, we find the emerged losses during 2017 to be generally the same as our expected based on our prior selected loss development factors.

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

Bodily Injury

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

The pattern of higher than expected development that has been observed over recent reviews for Bodily Injury has continued through December 31, 2017. In our prior review we selected an incurred loss amount development factor of 1.245 for the 6-12 month period, but the actual incurred losses that emerged were greater than we expected resulting in an observed factor of 1.274 for the 2016-2 accident half year¹³. Similarly, in our prior review we selected an incurred loss amount development factor of 1.081 for the 12-18 month period, but the actual incurred

¹³ The observed 6-12 factor for the 2017-1 accident half-year is 1.574.

losses that emerged were greater than we expected resulting in an observed factor of 1.101 for the 2016-1 accident half-year.¹⁴

The cumulative incurred loss development factors we select in this review for Bodily Injury are generally higher than those selected in our prior review.

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.¹⁵ As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,¹⁶ and severities by accident year have changed from those we presented for the prior review. Some of the differences between the frequency and severity estimates are due to the noted amendments to the reported claim counts by GISA since the prior review for accident years 2013 and subsequent. The changes are as follows:

Bodily Injury

	2017 AR (as of December 31, 2016)				2018 AR (as of December 31, 2017)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2012	\$ 204.11	\$ 59,650	3.42		\$ 208.84	\$ 60,801	3.43
2013	\$ 242.17	\$ 63,561	3.81		\$ 254.87	\$ 63,795	4.00
2014	\$ 213.59	\$ 60,851	3.51		\$ 229.84	\$ 61,102	3.76
2015	\$ 214.99	\$ 75,272	2.86		\$ 227.16	\$ 71,079	3.20
2016	\$ 199.52	\$ 86,448	2.31		\$ 233.25	\$ 86,731	2.69
2017					\$ 269.95	\$ 87,120	3.10

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have increased by 7.4%.

¹⁴ The observed 12-18 factor for the 2016-2 accident half-year is 1.245.

¹⁵ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹⁶ Number of claims per 1,000 insured vehicles.

Property Damage

	2017 AR (as of December 31, 2016)				2018 AR (as of December 31, 2017)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2012	\$ 157.00	\$ 7,810	20.10		\$ 157.26	\$ 7,821	20.11
2013	\$ 194.83	\$ 8,876	21.95		\$ 198.24	\$ 8,754	22.65
2014	\$ 189.85	\$ 9,380	20.24		\$ 195.82	\$ 9,328	20.99
2015	\$ 157.53	\$ 9,057	17.39		\$ 165.61	\$ 9,207	17.99
2016	\$ 134.33	\$ 9,333	14.39		\$ 134.07	\$ 8,887	15.09
2017					\$ 158.18	\$ 9,606	16.47

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have increased by 2.1%.

Accident Benefits-Total

	2017 AR (as of December 31, 2016)				2018 AR (as of December 31, 2017)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2012	\$ 10.25	\$ 5,375	1.91		\$ 10.46	\$ 5,485	1.91
2013	\$ 18.11	\$ 8,735	2.07		\$ 17.82	\$ 7,552	2.36
2014	\$ 9.31	\$ 5,327	1.75		\$ 9.21	\$ 4,388	2.10
2015	\$ 9.93	\$ 6,045	1.64		\$ 10.79	\$ 5,516	1.96
2016	\$ 9.25	\$ 5,921	1.56		\$ 12.31	\$ 6,904	1.78
2017					\$ 10.35	\$ 5,137	2.01

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have increased by 6.6%.

Collision

	2017 AR (as of December 31, 2016)				2018 AR (as of December 31, 2017)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2012	\$ 250.31	\$ 9,678	25.87		\$ 249.96	\$ 9,668	25.85
2013	\$ 278.55	\$ 10,303	27.04		\$ 278.95	\$ 9,900	28.18
2014	\$ 268.42	\$ 10,937	24.54		\$ 268.43	\$ 10,414	25.78
2015	\$ 237.22	\$ 11,437	20.74		\$ 238.74	\$ 10,833	22.04
2016	\$ 217.36	\$ 11,002	19.76		\$ 216.63	\$ 10,600	20.44
2017					\$ 252.04	\$ 10,945	23.03

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have increased by 0.1%.

Comprehensive

	2017 AR (as of December 31, 2016)				2018 AR (as of December 31, 2017)		
AY	Loss Cost	Severity	Frequency		Loss Cost	Severity	Frequency
2012	\$ 195.04	\$ 8,166	23.88		\$ 194.75	\$ 8,153	23.89
2013	\$ 199.87	\$ 8,885	22.50		\$ 199.66	\$ 8,027	24.87
2014	\$ 230.71	\$ 9,927	23.24		\$ 230.49	\$ 8,819	26.13
2015	\$ 230.56	\$ 10,675	21.60		\$ 230.81	\$ 9,570	24.12
2016	\$ 248.08	\$ 10,365	23.93		\$ 249.78	\$ 9,345	26.73
2017					\$ 271.50	\$ 9,949	27.29

Overall, for the five year period 2012 to 2016, our estimates of ultimate loss costs have increased by 0.1%.

6. Selection of Loss Trend Rates

Introduction

Loss trend rates are factors that are used in the determination of rate level indications. They are applied to the experience period ultimate incurred claim amounts to adjust those amounts 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 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 during the period the new premiums will be in effect (i.e., “future trend”).

Therefore, past trend rates should reflect the underlying trend patterns that occurred during the experience period. Future trend rates should reflect those same patterns that occurred during the experience period, as well as the likelihood that those patterns may change.

To derive estimates of appropriate loss trend rates, we performed a regression analysis using a model we developed on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost¹⁷ by accident half-year that we derived through the application of loss development factors and claim count development factors that we select (as we discuss in Section 5).

We performed our regression analysis by coverage. In doing so, we reflect parameters that could have an impact on the trends, such as time and seasonality. 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% or greater as “high,” values between 40% and 80% as “moderate,” and values below 40% as “low.” We consider p -values under 5% to be significant. The confidence intervals that are presented represent a 95% probability 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, abnormal weather conditions, etc., can make the underlying trend patterns difficult to

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

discern. For this reason, we modeled 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;
- over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred.

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

Selection of Loss Trend Rates¹⁸

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 1998-1 to 2017-2.

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

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.

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

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.

Our selected Bodily Injury trend rate is based on claim experience after the 2004 reforms, so we do not include a reform parameter in our regression analysis. 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.

Where appropriate, we consider level change factors for certain coverages.

Other Considerations

In selecting loss trend rates, we also consider:

- Variance` in results based on different historical time periods selected (i.e., changes in trend patterns)
- relationship between frequency and severity trend patterns
- uncertainty in the estimated values

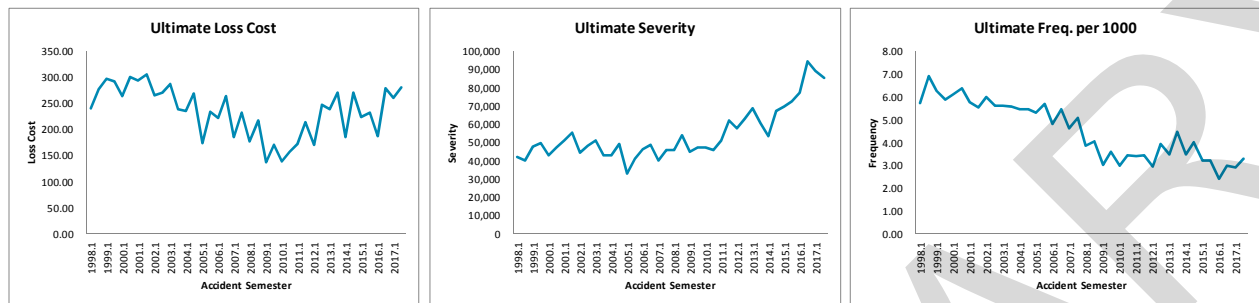
Our Selected Trend Rates

Bodily Injury

Based on data as of December 31, 2016, we selected a past loss cost trend rate of +5.0%.

We estimate that during 2017(as compared to 2016), claim frequency increased by 15.2%, severity increased by 0.4%, and loss cost increased by 15.7%.

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



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

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

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals are presented in Appendix E. These values are presented over various time periods, with and without a seasonality parameter, with no level changes,¹⁹ and with 2016-1(frequency) and 2016-2 (severity) as data exclusions. We show modeled trends ending 2017-1 and 2017-2 given the uncertainty surrounding the estimated Bodily Injury claim costs.

The modeled severity trends, without seasonality (which we do not find to be significant), over the periods beginning 2005 through 2011 and ending either 2017-1 or 2017-2 generally fall within the range of +6.5% to +8.5%²⁰ with moderate-high Adjusted R-squared values and significant p -values for time. We select a severity trend of +8.5% based on the modeled

¹⁹ As discussed earlier, our selected trends are based on time periods after Bill 53 was introduced.

²⁰ The higher trends are over the more recent periods where the impact of the relatively high severities in 2015 and 2016 is greatest.

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

The modeled frequency trends with seasonality (which we find to be significant), over the periods beginning 1998 through 2004 (prior to the reforms), ending 2017-2 cluster around -4.0%, with high Adjusted R-squared values and significant p -values for time and seasonality. The modeled frequency trends with seasonality over the periods beginning 2005 to 2007, ending 2017-2 range from about -2.0% to -4.0%, with moderate Adjusted R-squared values, and significant p -values for time and seasonality. The modeled frequency trend rates beginning 2008 and onward generally do not have significant p -values for time. The challenge is this time period spans a period of declining frequency (through 2010), flat to increasing frequency (through 2014), and sharply decreasing frequency (in 2015 and 2016) which then reverses to an increase in 2017.

We select a frequency trend of -3.0% based on the modeled trends over the time periods since the reforms, beginning 2005 through to 2007 and ending 2017-2, of -3.0%.

Based on our separate trend rates of +8.5% for severity and -3.0% for frequency, we determine a loss cost trend rate of +5.5% (rounded). However, given the uncertainty and volatility of the severity and frequency data, we also discuss the modeled trend rates based on the loss cost data.

The modeled loss cost trends with seasonality (which we find to be significant), over the periods beginning 2009 through 2011 (beginning where the loss cost trend rate changed to an increasing trend rate), ending 2017-1 and 2017-2, range from +4.0% to +7.0% with moderate Adjusted R-squared values and significant p -values for time and seasonality. (The modeled loss cost trends beginning 2012 to 2015 do not have significant p -values for time.)

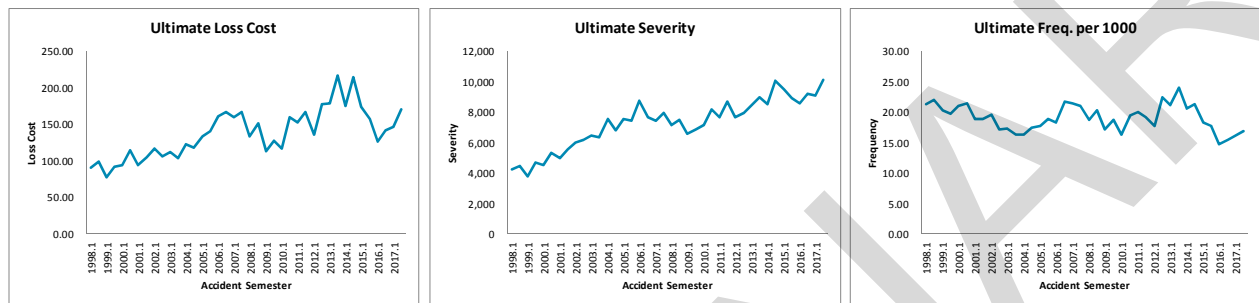
As a result, we select a past and future loss cost trend rate of +5.5% – a half percentage point higher than our 2017 AR selected loss cost trend.

Property Damage

Based on data as of December 31, 2016, we selected a past loss cost trend rate of +4.5%.

We estimate that during 2017, as compared to 2016, claim frequency increased by 9.2%, severity increased by 8.1%, and loss cost increased by 18.0%.

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



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

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

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various time periods ending 2017-2, with and without a seasonality parameter, and with no data exclusions, are presented in Appendix E.

The modeled severity trends, without seasonality (which we do not find to be significant), over the periods beginning 2010 (after the 2007-2009 declining period) and 2011, and ending 2017-2 generally cluster around approximately +3.0% with moderate Adjusted R-squared values and significant *p*-values for time. We select a severity trend of +3.0% based on these modeled trends.

The modeled frequency trends beginning prior to 2010-2 and ending 2017-2 (without seasonality which we do not find to be significant), have low Adjusted R-squared values and insignificant *p*-values for time and range from approximately -0.0% to -2.0%. Given the volatility

of the experience, and the relatively weak statistical fits, we select a frequency trend rate of 0.0%.

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

It is only the modeled loss cost trends without seasonality (which we do not find to be significant), over the periods beginning 1998 through to 2001 and ending 2017-2, that have moderate Adjusted R-squared values and significant p -values for time, cluster around +3.0%. (The modeled loss cost trends beginning 2002 and onward generally have low Adjusted R-squared values and insignificant p -values for time.)

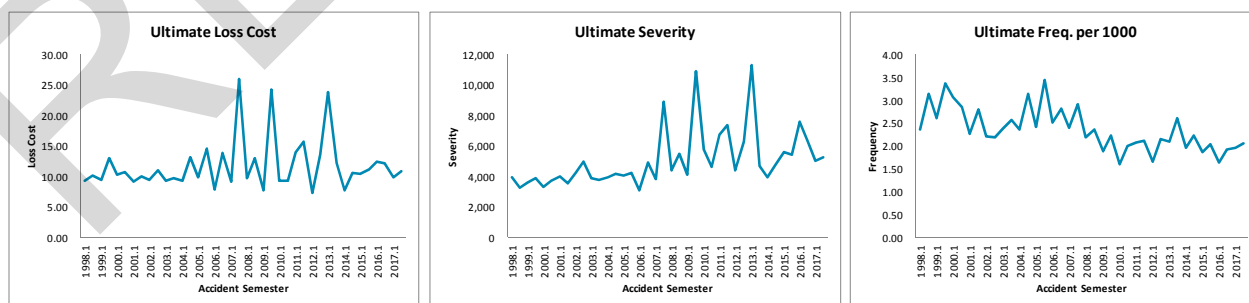
As a result we select a past and future loss cost trend rate of +3.0% – one and a half points lower than our 2017 AR selected loss cost trend rate.

Accident Benefits

Based on data as of December 31, 2016, we selected a past loss cost trend rate of +0.0%.

We estimate that during 2017, as compared to 2016, claim frequency increased by 13.0%, severity decreased by 26.2%, and loss cost decreased by 16.0%.

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



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

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

The modeled severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various time periods ending 2017-2, with and without a seasonality parameter, with and without 2007-2, 2009-2 and 2013-1, are presented in Appendix E.

All of the modeled severity trends beginning 2007-1 through to 2015-1 and ending 2017-2, with or without the spike points of 2007-2, 2009-2 and 2013-1, without seasonality (which we do not find to be significant), have low Adjusted R-squared values and *p*-values for time that are not significant. This occurs due to the volatility in the data over these time periods. However, a visual inspection of the graphs demonstrates a positive trend in recent periods. The longer term trends, beginning 1998-1 through to 2003-2 and ending 2017-2, with or without the spike points (2007-2, 2009-2 and 2013-1), without seasonality, cluster around +3.0% and have low-moderate Adjusted R-squared values and significant *p*-values.

The modeled frequency trends over the time periods beginning 2008-1 through to 2015-1 and ending 2017-2, with seasonality which we find to be significant, do not have significant *p*-values for time. The modeled longer term trends beginning 1998-1 through to 2007-2, with seasonality, cluster around -3.0%, with moderate Adjusted R-squared values and significant *p*-values for time.

Given the uncertainty and volatility of the severity, we also discuss the modeled trend rates based on the loss cost data. All of the modeled loss cost trends beginning 1998-1 through to 2008-2 and ending 2017-2, with seasonality (which we generally find to be significant), excluding the spike points (2007-2, 2009-2 and 2013-1) range around -0.5% to +0.5%, and have low-moderate Adjusted R-squared values, but *p*-values for time that are not significant. The trends beginning 2009-1 through to 2015-1 and ending 2017-2 have very low Adjusted R-squared values and *p*-values for time and seasonality that are not significant.

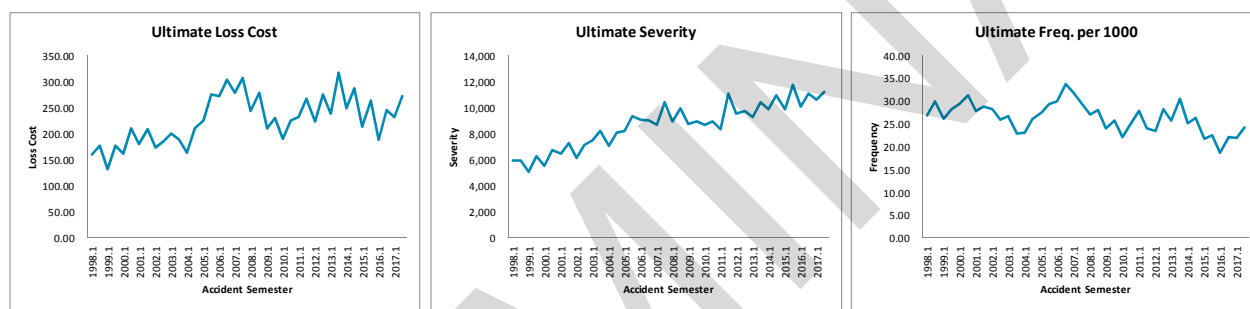
Given these results, we select a past and future loss cost trend rate of +0.0%, the same as our prior selected loss cost trend rate.

Collision

Based on data as of December 31, 2016, we selected a past loss cost trend rate of +4.0%.

We estimate that during 2017, as compared to 2016, claim frequency increased by 12.6%, severity increased by 3.5%, and loss cost increased by 16.3%.

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



The historical data points indicate a considerable amount of variability:

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

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

The modeled severity trends, including seasonality, over nearly all time periods ending 2017-2 generally fall within the range of +2.0% to +3.0%, with moderate-high Adjusted R-squared values and significant p -values for time and seasonality. The higher modeled trend rates generally begin around 2009-2010. We select a severity trend of +2.5% based on the modeled

trends over the periods beginning 2012 and 2013, which have the highest Adjusted R-squared values.

Only the modeled frequency trends over the periods beginning 1998-1 through to 2008-2 and ending 2017-2, without seasonality (which we do not find to be significant), have significant p -values for time, and generally fall within the range of approximately -1.0% to -3.0%, but with low Adjusted R-squared values. The shorter more recent time periods, (frequency trend rates beginning 2009-1 through 2015-1 and ending 2017-2), have a wider range of measured trend rates (-2.0% to -6.0%), with wider confidence intervals and generally insignificant p -values for time. Despite the consistent negative trend rates over most time periods, we note the statistical fits are generally poor, and we consider the large upturn in frequency in 2017. We select a frequency trend rate of +0.0%.

Given the uncertainty and volatility of the frequency data, we also discuss the modeled trend rates based on the loss cost data. Only the modeled loss cost trends beginning 1998-1 through to 2002-2 and ending 2017-2, with seasonality (which we generally find to be significant), have significant p -values for time and low-moderate Adjusted R-squared values. These loss cost trends range from approximately +1.0% to +2.0%. Over the more recent time frames, only the loss cost trend rate from 2013-1 to 2017-2 (at approximately -4.0%) has a moderate Adjusted R-squared value and a significant p -value for time. However, this large negative loss cost trend rate may be due to the 2013 loss cost possibly being a spike, and the starting point for the measured trend rate.

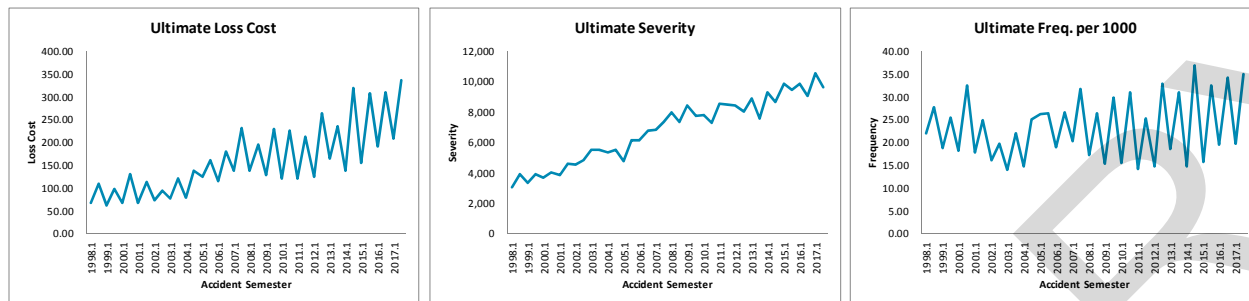
As a result we select a past and future loss cost trend rate of +2.5% based on our separate severity and frequency selections – one and a half points lower than our 2017 AR selected trend.

Comprehensive

Based on data as of December 31, 2016, we selected a past loss cost trend rate of +7.0%.

We estimate that during 2017, as compared to 2016, including catastrophe related claims, claim frequency increased by 2.0%, severity increased by 6.7%, and loss cost increased by 8.7%.

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

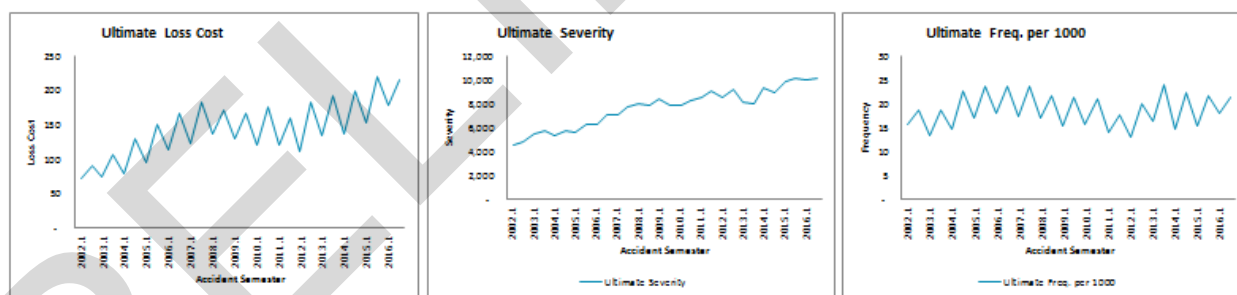


The historical data points show a considerable amount of variability; with loss cost and severity exhibiting upward trends; and frequency exhibiting a highly seasonal trend that has been increasing more recently.

This high degree of variability (particularly for frequency and loss cost) is in part due to the seasonal nature of claims and an increasing proportion of claims defined as catastrophes. (See discussion of catastrophe losses later in this report.)

GISA publishes catastrophe claim experience annually, and the most recent data is for accident years 2002 through to 2016.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 2002 through 2016, excluding claims attributed to catastrophes (as defined by GISA).

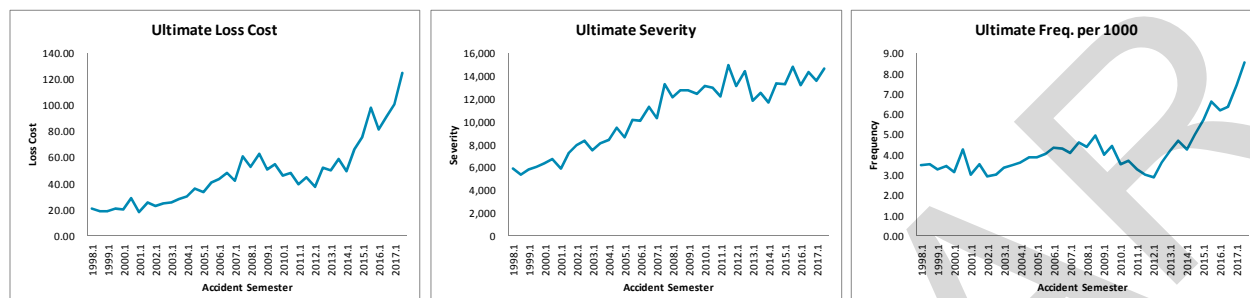


As can be seen from the graphs, the removal of catastrophe related claims reduces the variability.

Comprehensive – Theft Only

We estimate that during 2017 theft claim frequency increased by 27.4%, severity increased by 2.3%, and loss cost increased by 30.7%.

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



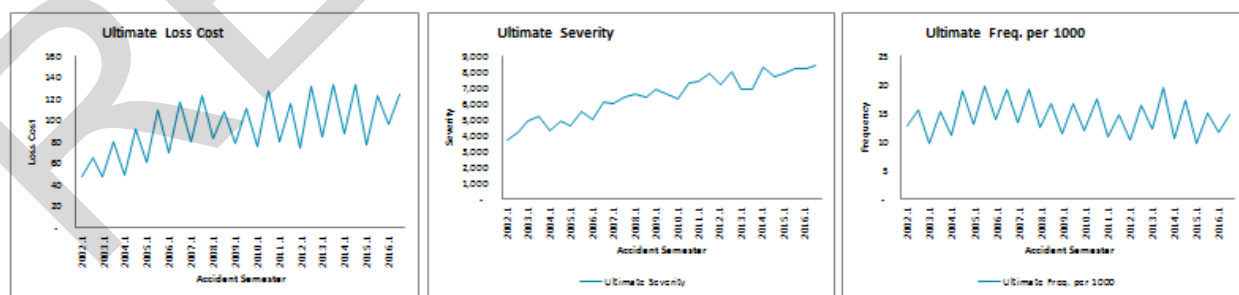
The historical data points show:

- a generally increasing loss cost trend pattern through 2008, then declining through 2011, and steeply increasing since 2014;
- a relatively steep increasing severity trend through to 2008, then a less steep trend since; and,
- a generally declining frequency trend from 2008 through 2012, then a sharply increasing trend thereafter.

The increase in theft claims since 2014 contributes to the higher Comprehensive loss costs.

Comprehensive – Excluding Catastrophe and Theft Claims

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 2002 through 2016, excluding claims attributed to catastrophes (as defined by GISA) and theft claims.



As can be seen from the graphs, the removal of both catastrophes and theft claims does not dramatically change the variability in the experience, but loss cost and frequency exhibit less

steep increases. Given this, we measure loss cost, severity, and frequency trends, associated Adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods, with and without seasonality, (a) including and excluding claims attributed to catastrophes and (b) excluding claims attributed to both catastrophes and theft. In Appendix E we present these results.

Severity:

- The measured severity trends, without any exclusion for catastrophes or theft, over the periods 2005-2 through to 2013-2 and ending 2017-2 generally fall within the range of approximately +3.0% to +5.0% with high Adjusted R-squared values and significant p -values for time and seasonality. (Prior to 2005-2, seasonality is not significant.) The higher trends are over the more recent (shorter) time periods.
- Excluding claims attributed to catastrophes, the measured severity trends, without seasonality (which we do not find to be significant), over the periods beginning 1998-1 through to 2012-2 and ending 2016-2, generally fall within the range of +3.0% to +5.0% with moderate to high Adjusted R-squared values and significant p -values for time.
- Excluding claims attributed to theft and catastrophes, the measured severity trends, without seasonality (which we do not find to be significant), over the periods beginning 2007-1 through to 2012-2 and ending 2016-2, generally fall within the range of +2.0% to +3.0% with low to moderate Adjusted R-squared values and significant p -values for time.

Frequency:

- The measured frequency trends, without any exclusion for catastrophes or theft, with seasonality (which we find to be significant), over the periods 2007-2 through 2011-2 and ending 2017-2, generally fall within the range of approximately +2.0% to +4.5% with high Adjusted R-squared values and significant p -values for time and seasonality. (The trends over the other time periods have either insignificant p -values or moderate Adjusted R-squared values.)
- Excluding claims attributed to catastrophes, the measured frequency trends, with seasonality, over the periods beginning 1998-1 through to 2012-2 and ending 2016-2, have moderate Adjusted R-squared values, but insignificant p -values for time.
- Excluding claims attributed to theft and catastrophes, the measured frequency trends, with seasonality, over the periods beginning 1998-1 through 2014-2 and ending 2016-2, generally have insignificant p -values for time.

Given the volatility with frequency, we considered the loss cost trend rates.

Loss Cost:

- The measured loss cost trends, without any exclusion for catastrophes or theft, with seasonality (which we find to be significant), over the periods 1998-1 through to 2012-2 and ending 2017-2, generally fall within the range of approximately +5.0% to +8.0% with high Adjusted R-squared values and significant *p*-values for time and seasonality. (The trends over the shorter more recent periods are higher, but with wider confidence intervals.)
- Excluding claims attributed to catastrophes, the measured loss cost trends, with seasonality, over the periods beginning 1998-1 through to 2013-2 and ending 2016-2, generally fall within the range of +3.0% to +8.0% with high Adjusted R-squared values, and significant *p*-values for time and seasonality.
- Excluding claims attributed to theft and catastrophes, the measured loss cost trends, with seasonality, over the periods beginning 2005-1 through to 2014-2 and ending 2016-2, generally have insignificant *p*-values for time.

Given the relative consistency of the measured loss cost trends, excluding catastrophes, over the periods beginning 2010-1 through to 2013-2 and ending 2016-2 at +6.0% to +8.0%, with high Adjusted R-squared values and significant *p*-values for time and seasonality, we select a past and future loss cost trend rate of +7.0%, the same as our prior review.

Specified Perils

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

All Perils

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

Underinsured Motorist

Due to insufficient data, we select the same past loss cost trend rate we select for Bodily Injury-severity, +8.5%. We unable able to discern a frequency trend rate for this coverage and assume it is flat.

Selected Trend Rates - Summary

The following table summarizes our preliminary selected loss trend rates by sub-coverage compared to the loss trend rates we selected in those that we selected in our 2017 AR.

Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2017 AR	2018 AR
TPL-Bodily Injury	+5.0%	+5.5%
TPL-Property Damage	+4.5%	+3.0%
TPL - Subtotal	+4.8%	+4.4%
Accident Benefits	+0.0%	+0.0%
Collision	+4.0%	+2.5%
Comprehensive	+7.0%	+7.0%*
All Perils	+5.0%	+4.0%*
Specified Perils	+7.0%	+7.0%*
Underinsured Motorists	+5.0%	+8.5%

* We await GISA's release of the 2017 Catastrophe Report to update our trend analysis for these coverages. We expect the report to be released in July.

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 factors that are published by GISA. These factors are applied uniformly to the claim and ALAE amount of each coverage.

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

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

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

We include these provisions in our analysis of trends.

8. Catastrophe Provision

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) a Benchmark catastrophe provision of 30% (a factor of 1.30) based on the GISA catastrophe data as of December 31, 2016 and (b) that the Board consider each insurer’s distribution of business writings and catastrophe loss experience in reviewing rate level indications for the Comprehensive coverage. The 30% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over the past five years.

As no new information is available at this time, we continue to recommend a factor of 1.30.

We repeat our comments from our prior report:

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2002 – 2016 for commercial vehicle Comprehensive coverage as reported in GISA’s 2016 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between the dollars of catastrophic losses to non-catastrophic losses. For example, over the last ten years approximately \$86 million of catastrophic losses have been reported as compared to approximately \$356 million of non-catastrophic losses - a ratio of 24%. Over the last five years approximately \$59 million of catastrophic losses have been reported as compared to approximately \$202 million of non-catastrophic losses - a ratio of 29%.

We acknowledge that the province has experienced a higher level of catastrophe related Comprehensive claims over the past five years as compared to the prior five years, and that this more recent experience should be given greater weight. Given the continued pattern of high proportion of catastrophe losses, we now find the five year weighted average to be appropriate. The five year weighted average catastrophe provision is 29%.

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

We recommend a Benchmark catastrophe provision (rounded) of 30% (1.30).

We note that it is our understanding that the Board considers an insurer's own catastrophe loss experience in its review of rate applications. As GISA has not yet updated its Catastrophe report through December 31, 2016, we repeat the discussion and recommendation we presented in our 2016 AR report. We note that it is our understanding that the losses arising from the Fort McMurray wildfires will not be 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.

ALBERTA								
COMMERCIAL VEHICLES - COMPREHENSIVE COVERAGE								
Accident Year	Reported Total # Claims	Reported Catastrophe # Claims	Catastrophe # Claims %	Reported Comprehensive Losses (\$ 000'S)	Reported Non-Catastrophe Losses (\$ 000'S)	Reported Catastrophe Losses (\$ 000'S)	Indicated Catastrophe Factor	
2002	3,062	120	3.9%	13,156	12,716	440	1.03	
2003	3,128	347	11.1%	15,678	14,243	1,435	1.10	
2004	3,531	214	6.1%	17,456	16,683	773	1.05	
2005	4,816	1,070	22.2%	23,901	20,376	3,525	1.17	
2006	4,462	367	8.2%	26,994	25,537	1,457	1.06	
2007	5,721	1,203	21.0%	37,430	30,783	6,647	1.22	
2008	5,111	603	11.8%	35,821	32,920	2,901	1.09	
2009	5,234	994	19.0%	37,631	30,798	6,833	1.22	
2010	5,318	1,134	21.3%	35,917	30,572	5,345	1.17	
2011	4,511	879	19.5%	34,922	29,224	5,698	1.19	
2012	5,645	1,719	30.5%	42,244	31,868	10,376	1.33	
2013	5,552	1,139	20.5%	44,864	36,513	8,351	1.23	
2014	6,069	1,977	32.6%	55,132	40,041	15,091	1.38	
2015	5,900	1,537	26.1%	57,638	46,360	11,278	1.24	
2016	5,224	1,932	37.0%	60,334	46,790	13,544	1.29	
Totals								
All Year	73,284	15,235	20.8%	539,118	445,424	93,694	1.21	
Last 10	54,285	13,117	24.2%	441,933	355,869	86,064	1.24	
Last 5	28,390	8,304	29.2%	260,212	201,572	58,640	1.29	
Avg. of Last 10 and 5							1.27	
Recommended							1.30	

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 can be a risk-free rate based on Government of Canada bond yields.

As no new information is available since our prior Private Passenger review based on Industry data as of June 30, 2017, we repeat our statement in that prior report.

The latest Alberta Government forecasts for short-term 3-month bills and 3-year bond yields are as follows.²¹

Year	3-Month	3-Year
2018	1.50%	2.20%
2019	2.20%	2.80%

Weighting the forecasted 3-month (25%) and 3-year (75%)²² yields results in average yields of approximately 2.0% for 2018 and 2.65% for 2019. Weighting these estimated 2018 and 2019 yields by 25%/75%²³, respectively, results in an average yield of 2.50% (rounded).

Our estimate based only on the forecasted weighted bond yields for 2019 is 2.65%. We will update our estimate with any new Government of Alberta interest rate forecast before August 1, 2018. We recommend the Board consider any such updates in determining the risk-free interest rate Benchmark.

²¹ Source: Alberta Treasury Board and Finance.

²² The 25%/75% weights are intended to approximate a duration of 2.3 years – the average number of years to settle Basic and Additional coverages claims. We assume any difference between Private Passenger and Commercial Vehicles claim payment patterns is not material.

²³ The 75%/25% weights target an average written date of April 1, 2019. This date is based on the following assumptions: (a) the interest rate will apply to filings submitted between April 1, 2018 and September 30, 2018, (b) the average filing submitted during this time period is July 1, 2018, (c) the average lag between filing submission and effective date is three months, and (d) the average written date is April 1, 2019.

PRELIMINARY

10. Health Cost Recovery

Alberta Treasury Board and Finance announced the 2018 Health Cost Recovery assessment factor (percentage) to be 7.04%.

Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend the Benchmark remain at 7.04% until the 2019 assessment is announced.

11. Operating Expenses

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

We recommend the same 27.8% operating expense provision that we recommend for private passenger vehicles serve as the benchmark for commercial vehicles. And like our recommendation for private passenger vehicles, we recommend this provision be updated when the GISA Automobile Insurance Financial Information Report for 2017 is available.

12. Profit

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

13. Definition of Key Terms

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

Insurance Coverages

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

Third Party Liability (TPL)

There are two parts to this Basic Coverage:

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

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

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

Accident Benefits (AB)

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

Underinsured Motorist (UIM)

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

Collision

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

Comprehensive

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

All Perils

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

Specified Perils

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

Other Terms

Accident Year

Accident year is the year in which an incident that gives rise to a claim occurred, regardless of when the claim is actually reported to an insurance company. For example, a claim reported on January 15, 2015 for injuries suffered in an automobile accident that occurred on December 15, 2014, is considered to be an accident year 2014 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 commercial vehicle insurance, the exposure unit that is commonly used is the number of insured vehicles. For example, all else being equal, it would be expected that the cost to an insurance company to insure 50 vehicles would be twice the cost to insure 25 vehicles.

Health Cost Recovery Assessment

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

Loss Cost (Pure Premium)

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

Loss Development

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

- (a) Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as “late-reported” claims; and

(b) Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters may not fully and accurately reflect the amount the claim will ultimately settle at. This pattern of under-reserving and over-reserving is common within the insurance industry (although the degree to which reported incurred losses and ALAE are under-reserved or over-reserved varies by company, jurisdiction, line of business, etc.). We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer and fewer reserve estimates are adjusted to reflect newly reported late claims, actual payments, and additional information that becomes available to the claims adjuster.

Loss Ratio

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

Loss Reserving Methods: Incurred Loss Development Method and Paid Loss Development 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 Development Method refers to the triangle method of analysis, based on reported incurred losses. The Paid Loss Development 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 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 vehicles (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 vehicles. The premiums charged by insurance companies are higher for newer and more expensive vehicles. Therefore, as insureds purchase newer and more expensive vehicles, the amount of premium collected by insurance companies increases. (See Premium Drift).

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

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

Rating Territory

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

Reported Incurred Loss

The sum of:

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

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

Reserve

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

Surplus

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

Statistical Territory

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

Total Return on Equity

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

Unallocated Loss Adjustment Expense (ULAE)

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

Underwriting Profit

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

Underwriting Profit Margin

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

Ultimate Incurred Loss

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

Written Premium

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

14. 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,



Paula Elliott, FCIA, FCAS
paula.elliott@oliverwyman.com



Rajesh Sahasrabuddhe, FCAS, MAAA
rajesh.sahasrabuddhe@oliverwyman.com

15. Appendices A – E

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

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

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

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

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

- Bodily Injury: Pages 1 to 19
- Property Damage: Pages 20 to 23
- Accident Benefits: Pages 24 to 31
- Collision: Pages 32 to 39
- Comprehensive: Pages 40 to 43
- Comprehensive – Theft: Pages 44 to 47
- Comprehensive – Excluding CATS: Pages 48 to 49
- Comprehensive – Excluding CATS and Theft: Pages 50 to 51



120 Bremner Boulevard
Suite 800
Toronto, Ontario M5J 0A8
1 416 868 2200

Claim Count Development Summary
Data as of 12/31/17

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	1.088	1.174	0.867	0.728	1.012	0.983	0.865	0.982	2.163
12	0.957	1.029	0.975	0.915	1.009	0.997	0.931	0.988	1.125
18	0.986	1.009	0.986	0.979	1.006	1.000	0.981	0.999	0.970
24	0.980	0.997	0.986	0.993	1.003	1.000	0.993	1.001	0.803
30	0.969	0.998	0.993	0.998	1.001	1.000	0.998	1.001	0.554
36	0.975	1.000	0.997	0.999	1.000	1.001	0.999	1.001	0.492
42	0.976	1.000	0.998	0.999	1.000	1.000	1.000	1.000	0.474
48	0.981	1.000	0.999	0.999	1.000	1.000	1.000	1.000	0.503
54	0.984	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.555
60	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.590
66	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.629
72	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.707
78	0.995	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.741
84	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.827
90	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.768
96	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.830
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.929
108	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.029
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Reported Incurred Loss Amount and ALAE Loss Development Summary
Data as of 12/31/17

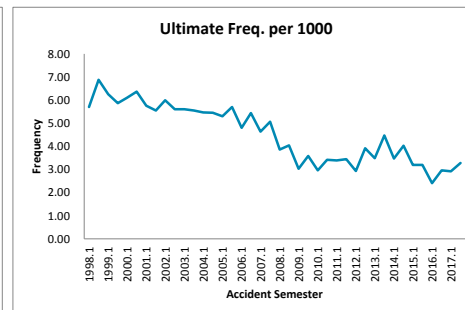
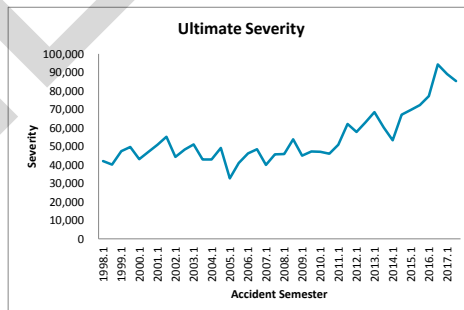
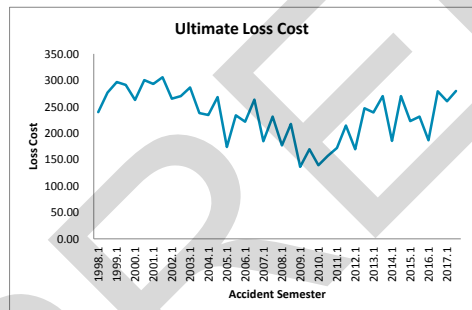
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	2.896	1.536	1.037	0.770	1.047	0.985	1.031	0.977	8.636
12	2.214	1.081	1.145	0.870	0.998	0.978	0.928	0.974	5.629
18	1.984	1.025	1.108	0.952	1.000	0.990	0.968	0.983	3.010
24	1.727	0.999	1.021	0.983	1.000	0.993	0.984	0.985	2.117
30	1.487	0.993	0.998	0.994	0.999	0.995	0.993	0.984	1.489
36	1.334	0.999	1.009	0.997	0.998	0.996	0.996	0.984	1.299
42	1.216	0.999	1.003	0.997	0.998	0.997	0.997	0.981	1.178
48	1.153	0.997	1.017	0.999	0.999	0.998	0.997	0.982	1.189
54	1.082	1.000	1.044	0.999	0.999	0.998	0.999	0.983	1.164
60	1.037	1.000	1.036	1.000	0.999	0.998	0.999	0.983	1.077
66	1.026	1.003	1.033	1.000	0.999	0.999	1.000	0.983	1.065
72	1.027	1.003	1.019	1.000	0.999	0.999	1.000	0.983	1.122
78	1.017	1.003	1.010	0.999	0.999	0.999	1.000	0.983	1.131
84	1.017	1.000	0.999	0.999	0.999	1.000	1.000	1.000	1.259
90	1.004	0.999	1.000	1.000	0.999	0.999	1.000	1.000	1.243
96	1.002	0.999	1.000	1.000	0.999	0.999	1.000	1.000	1.238
102	0.999	1.000	1.000	1.000	0.999	0.999	1.000	1.000	1.174
108	1.004	1.001	1.000	1.000	0.999	1.000	1.000	1.000	0.997
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.974
120	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Loss Cost Summary
Data as of 12/31/17

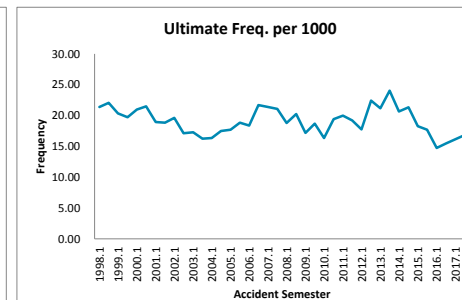
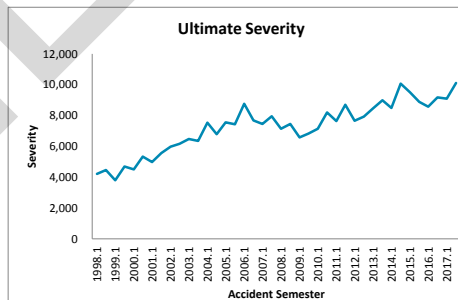
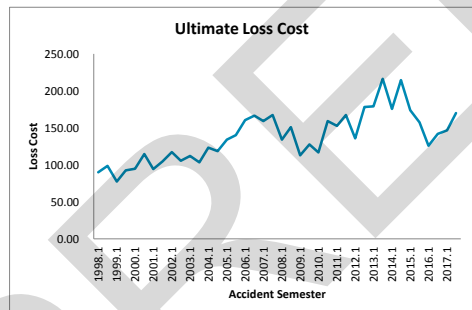
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amounts and ALAE (000)	ULAE Adjustment	Ultimate Claim Amounts and LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	145,654	831	31,755	1.101	34,962	240.03		42,072		5.71			
1998.2	234	140,649	968	35,359	1.101	38,930	276.79		40,217		6.88		258.09	
1999.1	228	137,149	858	36,607	1.112	40,707	296.80	23.7%	47,443	12.8%	6.26	9.7%		
1999.2	222	140,492	824	36,820	1.112	40,944	291.43	5.3%	49,689	23.6%	5.87	-14.8%	294.08	13.9%
2000.1	216	141,575	864	33,802	1.101	37,216	262.87	-11.4%	43,074	-9.2%	6.10	-2.4%		
2000.2	210	144,626	921	39,437	1.101	43,420	300.22	3.0%	47,145	-5.1%	6.37	8.6%	281.75	-4.2%
2001.1	204	144,190	830	39,252	1.076	42,235	292.91	11.4%	50,885	18.1%	5.76	-5.7%		
2001.2	198	148,807	825	42,299	1.076	45,514	305.86	1.9%	55,168	17.0%	5.54	-12.9%	299.49	6.3%
2002.1	192	140,574	842	34,208	1.089	37,253	265.01	-9.5%	44,243	-13.1%	5.99	4.1%		
2002.2	186	145,898	817	36,160	1.089	39,378	269.90	-11.8%	48,198	-12.6%	5.60	1.0%	267.50	-10.7%
2003.1	180	138,623	777	36,305	1.093	39,682	286.26	8.0%	51,071	15.4%	5.61	-6.4%		
2003.2	174	142,184	790	30,993	1.093	33,876	238.25	-11.7%	42,881	-11.0%	5.56	-0.8%	261.95	-2.1%
2004.1	168	138,549	758	29,450	1.103	32,483	234.45	-18.1%	42,854	-16.1%	5.47	-2.4%		
2004.2	162	145,566	793	35,373	1.103	39,016	268.03	12.5%	49,201	14.7%	5.45	-2.0%	251.66	-3.9%
2005.1	156	144,352	766	22,849	1.097	25,074	173.70	-25.9%	32,731	-23.6%	5.31	-3.0%		
2005.2	150	146,449	834	31,167	1.097	34,203	233.55	-12.9%	41,001	-16.7%	5.70	4.6%	203.84	-19.0%
2006.1	144	147,591	708	30,070	1.087	32,671	221.36	27.4%	46,146	41.0%	4.80	-9.6%		
2006.2	138	156,062	848	37,804	1.087	41,074	263.19	12.7%	48,441	18.1%	5.43	-4.6%	242.86	19.1%
2007.1	132	164,487	762	27,951	1.089	30,433	185.02	-16.4%	39,947	-13.4%	4.63	-3.4%		
2007.2	126	176,457	894	37,531	1.089	40,864	231.58	-12.0%	45,712	-5.6%	5.07	-6.8%	209.12	-13.9%
2008.1	120	176,620	683	28,858	1.084	31,270	177.05	-4.3%	45,778	14.6%	3.87	-16.5%		
2008.2	114	177,733	718	35,689	1.084	38,673	217.59	-6.0%	53,885	17.9%	4.04	-20.3%	197.38	-5.6%
2009.1	108	168,131	509	20,732	1.105	22,911	136.27	-23.0%	45,041	-1.6%	3.03	-21.8%		
2009.2	102	170,780	611	26,179	1.105	28,930	169.40	-22.1%	47,323	-12.2%	3.58	-11.4%	152.96	-22.5%
2010.1	96	166,455	492	21,059	1.102	23,201	139.38	2.3%	47,123	4.6%	2.96	-2.2%		
2010.2	90	173,705	593	24,748	1.102	27,265	166.96	-7.3%	45,956	-2.9%	3.42	-4.6%	148.36	-3.0%
2011.1	84	168,712	571	26,528	1.095	29,035	172.10	23.5%	50,831	7.9%	3.39	14.5%		
2011.2	78	174,155	600	34,078	1.095	37,298	214.17	36.4%	62,172	35.3%	3.44	0.9%	193.47	30.4%
2012.1	72	172,212	506	26,763	1.091	29,203	169.58	-1.5%	57,754	13.6%	2.94	-13.3%		
2012.2	66	175,748	690	39,832	1.091	43,465	247.31	15.5%	63,034	1.4%	3.92	13.9%	208.84	7.9%
2013.1	60	175,279	611	38,102	1.099	41,892	239.00	40.9%	68,566	18.7%	3.49	18.7%		
2013.2	54	186,160	833	45,685	1.099	50,229	269.82	9.1%	60,297	-4.3%	4.47	14.1%	254.87	22.0%
2014.1	48	187,193	651	31,757	1.093	34,714	185.45	-22.4%	53,347	-22.2%	3.48	-0.3%		
2014.2	42	205,058	825	50,720	1.093	55,442	270.37	0.2%	67,220	11.5%	4.02	-10.1%	229.84	-9.8%
2015.1	36	208,417	667	42,151	1.103	46,488	223.05	20.3%	69,714	30.7%	3.20	-8.0%		
2015.2	30	214,640	685	44,984	1.103	49,613	231.15	-14.5%	72,407	7.7%	3.19	-20.6%	227.16	-1.2%
2016.1	24	208,709	504	35,834	1.085	38,876	186.27	-16.5%	77,155	10.7%	2.41	-24.5%		
2016.2	18	213,635	632	54,969	1.085	59,636	279.15	20.8%	94,366	30.3%	2.96	-7.3%	233.25	2.7%
2017.1	12	201,369	588	47,992	1.092	52,384	260.14	39.7%	89,104	15.5%	2.92	20.9%		
2017.2	6	198,714	652	50,955	1.092	55,617	279.89	0.3%	85,331	-9.6%	3.28	10.9%	269.95	15.7%
Total		6,653,358	29,130	1,412,807		1,546,077								



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

Loss Cost Summary
Data as of 12/31/17

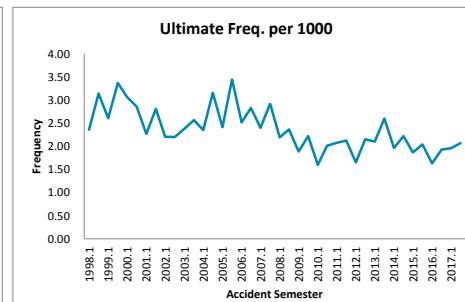
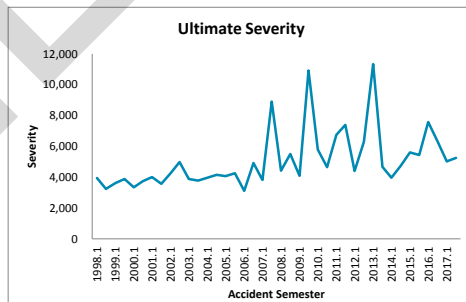
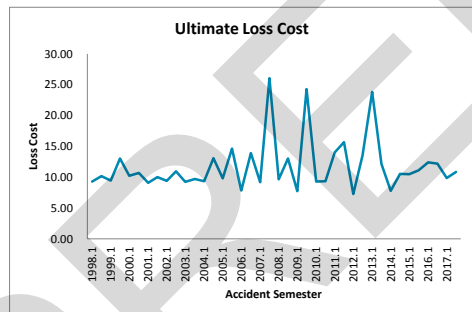
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amounts and ALAE (000)	ULAE Adjustment	Ultimate Claim Amounts and LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	145,654	3,112	11,914	1.101	13,117	90.06		4,215		21.37			
1998.2	234	140,649	3,104	12,614	1.101	13,887	98.74		4,474		22.07		94.32	
1999.1	228	137,149	2,789	9,551	1.112	10,620	77.44	-14.0%	3,808	-9.7%	20.34	-4.8%		
1999.2	222	140,492	2,770	11,676	1.112	12,984	92.42	-6.4%	4,687	4.8%	19.72	-10.7%	85.02	-9.9%
2000.1	216	141,575	2,968	12,168	1.101	13,397	94.63	22.2%	4,514	18.5%	20.96	3.1%		
2000.2	210	144,626	3,108	15,047	1.101	16,566	114.55	23.9%	5,330	13.7%	21.49	9.0%	104.69	23.1%
2001.1	204	144,190	2,729	12,641	1.076	13,602	94.33	-0.3%	4,984	10.4%	18.93	-9.7%		
2001.2	198	148,807	2,806	14,502	1.076	15,605	104.86	-8.5%	5,561	4.3%	18.86	-12.3%	99.68	-4.8%
2002.1	192	140,574	2,756	15,148	1.089	16,496	117.35	24.4%	5,985	20.1%	19.61	3.6%		
2002.2	186	145,898	2,497	14,151	1.089	15,411	105.63	0.7%	6,172	11.0%	17.11	-9.2%	111.38	11.7%
2003.1	180	138,623	2,399	14,238	1.093	15,562	112.26	-4.3%	6,487	8.4%	17.31	-11.7%		
2003.2	174	142,184	2,312	13,435	1.093	14,684	103.27	-2.2%	6,351	2.9%	16.26	-5.0%	107.71	-3.3%
2004.1	168	138,549	2,267	15,484	1.103	17,079	123.27	9.8%	7,534	16.1%	16.36	-5.5%		
2004.2	162	145,566	2,543	15,637	1.103	17,247	118.48	14.7%	6,782	6.8%	17.47	7.4%	120.82	12.2%
2005.1	156	144,352	2,558	17,623	1.097	19,340	133.98	8.7%	7,560	0.4%	17.72	8.3%		
2005.2	150	146,449	2,761	18,700	1.097	20,522	140.13	18.3%	7,433	9.6%	18.85	7.9%	137.07	13.5%
2006.1	144	147,591	2,709	21,827	1.087	23,715	160.68	19.9%	8,754	15.8%	18.35	3.6%		
2006.2	138	156,062	3,389	23,937	1.087	26,008	166.65	18.9%	7,675	3.3%	21.71	15.2%	163.75	19.5%
2007.1	132	164,487	3,517	24,075	1.089	26,213	159.36	-0.8%	7,452	-14.9%	21.38	16.5%		
2007.2	126	176,457	3,715	27,123	1.089	29,531	167.36	0.4%	7,949	3.6%	21.05	-3.0%	163.50	-0.2%
2008.1	120	176,620	3,318	21,843	1.084	23,669	134.01	-15.9%	7,134	-4.3%	18.78	-12.2%		
2008.2	114	177,733	3,598	24,783	1.084	26,855	151.10	-9.7%	7,464	-6.1%	20.24	-3.9%	142.58	-12.8%
2009.1	108	168,131	2,888	17,206	1.105	19,014	113.09	-15.6%	6,583	-7.7%	17.18	-8.6%		
2009.2	102	170,780	3,189	19,731	1.105	21,805	127.68	-15.5%	6,837	-8.4%	18.68	-7.7%	120.44	-15.5%
2010.1	96	166,455	2,723	17,665	1.102	19,461	116.91	3.4%	7,148	8.6%	16.36	-4.8%		
2010.2	90	173,705	3,375	25,121	1.102	27,676	159.33	24.8%	8,199	19.9%	19.43	4.1%	138.57	15.1%
2011.1	84	168,712	3,375	23,550	1.095	25,775	152.76	30.7%	7,636	6.8%	20.01	22.3%		
2011.2	78	174,155	3,347	26,626	1.095	29,142	167.34	5.0%	8,707	6.2%	19.22	-1.1%	160.17	15.6%
2012.1	72	172,212	3,053	21,465	1.091	23,422	136.01	-11.0%	7,671	0.5%	17.73	-11.4%		
2012.2	66	175,748	3,944	28,683	1.091	31,299	178.09	6.4%	7,936	-8.8%	22.44	16.8%	157.26	-1.8%
2013.1	60	175,279	3,711	28,563	1.099	31,404	179.16	31.7%	8,461	10.3%	21.17	19.4%		
2013.2	54	186,160	4,473	36,608	1.099	40,249	216.21	21.4%	8,997	13.4%	24.03	7.1%	198.24	26.1%
2014.1	48	187,193	3,863	30,038	1.093	32,835	175.41	-2.1%	8,499	0.4%	20.64	-2.5%		
2014.2	42	205,058	4,371	40,229	1.093	43,974	214.45	-0.8%	10,061	11.8%	21.31	-11.3%	195.82	-1.2%
2015.1	36	208,417	3,809	32,871	1.103	36,253	173.95	-0.8%	9,518	12.0%	18.27	-11.5%		
2015.2	30	214,640	3,801	30,656	1.103	33,811	157.52	-26.5%	8,896	-11.6%	17.71	-16.9%	165.61	-15.4%
2016.1	24	208,709	3,072	24,255	1.085	26,314	126.08	-27.5%	8,565	-10.0%	14.72	-19.5%		
2016.2	18	213,635	3,300	27,938	1.085	30,310	141.88	-9.9%	9,186	3.3%	15.45	-12.8%	134.07	-19.0%
2017.1	12	201,369	3,247	27,032	1.092	29,506	146.53	16.2%	9,086	6.1%	16.13	9.6%		
2017.2	6	198,714	3,341	30,947	1.092	33,778	169.98	19.8%	10,111	10.1%	16.81	8.8%	158.18	18.0%
Total		6,653,358	126,609	857,299		938,138								



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

Loss Cost Summary
Data as of 12/31/17

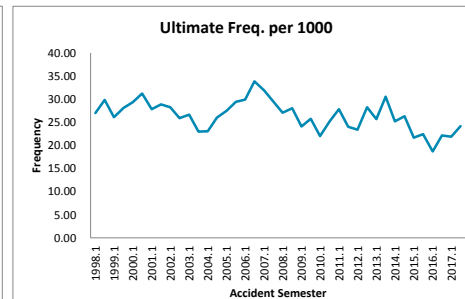
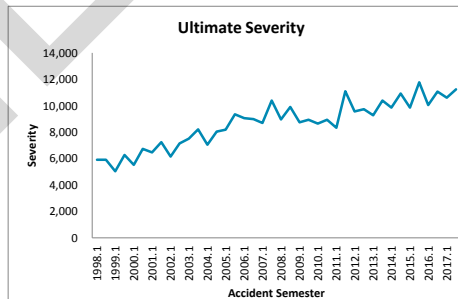
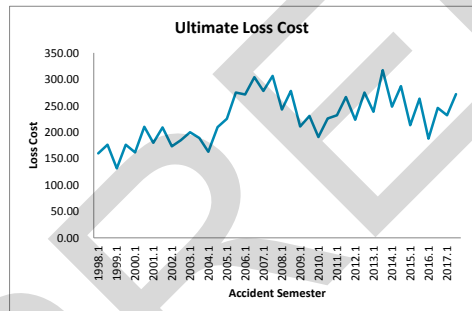
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amounts and ALAE (000)	ULAE Adjustment	Ultimate Claim Amounts and LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	139,092	328	1,174	1.101	1,292	9.29		3,940		2.36			
1998.2	234	135,038	424	1,247	1.101	1,373	10.17		3,239		3.14		9.72	
1999.1	228	130,782	341	1,109	1.112	1,233	9.43	1.5%	3,615	-8.2%	2.61	10.6%		
1999.2	222	133,325	449	1,565	1.112	1,740	13.05	28.3%	3,876	19.7%	3.37	7.3%	11.26	15.8%
2000.1	216	134,378	412	1,250	1.101	1,377	10.24	8.7%	3,341	-7.6%	3.07	17.6%		
2000.2	210	137,057	392	1,334	1.101	1,469	10.72	-17.9%	3,748	-3.3%	2.86	-15.1%	10.48	-6.9%
2001.1	204	137,022	311	1,158	1.076	1,246	9.09	-11.2%	4,006	19.9%	2.27	-26.0%		
2001.2	198	143,152	402	1,335	1.076	1,437	10.04	-6.4%	3,574	-4.7%	2.81	-1.8%	9.57	-8.7%
2002.1	192	136,659	302	1,181	1.089	1,286	9.41	3.5%	4,257	6.3%	2.21	-2.6%		
2002.2	186	142,701	314	1,438	1.089	1,566	10.97	9.3%	4,986	39.5%	2.20	-21.6%	10.21	6.6%
2003.1	180	135,229	322	1,146	1.093	1,253	9.26	-1.5%	3,890	-8.6%	2.38	7.8%		
2003.2	174	137,862	354	1,225	1.093	1,339	9.71	-11.5%	3,782	-24.2%	2.57	16.7%	9.49	-7.0%
2004.1	168	135,450	319	1,147	1.103	1,265	9.34	0.8%	3,964	1.9%	2.36	-1.1%		
2004.2	162	142,414	449	1,691	1.103	1,865	13.10	34.8%	4,154	9.8%	3.15	22.8%	11.26	18.7%
2005.1	156	140,371	339	1,256	1.097	1,379	9.82	5.2%	4,067	2.6%	2.42	2.5%		
2005.2	150	143,329	494	1,914	1.097	2,100	14.65	11.9%	4,251	2.4%	3.45	9.3%	12.26	8.9%
2006.1	144	144,515	364	1,044	1.087	1,135	7.85	-20.1%	3,117	-23.3%	2.52	4.3%		
2006.2	138	152,715	432	1,956	1.087	2,125	13.91	-5.0%	4,919	15.7%	2.83	-17.9%	10.97	-10.6%
2007.1	132	159,525	383	1,343	1.089	1,463	9.17	16.8%	3,819	22.5%	2.40	-4.7%		
2007.2	126	169,443	495	4,051	1.089	4,411	26.03	87.1%	8,911	81.2%	2.92	3.3%	17.85	62.8%
2008.1	120	167,849	368	1,499	1.084	1,625	9.68	5.6%	4,414	15.6%	2.19	-8.7%		
2008.2	114	169,118	400	2,033	1.084	2,203	13.03	-50.0%	5,508	-38.2%	2.37	-19.0%	11.36	-36.4%
2009.1	108	160,175	303	1,124	1.105	1,243	7.76	-19.8%	4,101	-7.1%	1.89	-13.7%		
2009.2	102	164,034	365	3,609	1.105	3,988	24.31	86.6%	10,925	98.3%	2.23	-5.9%	16.13	42.0%
2010.1	96	159,334	255	1,341	1.102	1,477	9.27	19.5%	5,791	41.2%	1.60	-15.4%		
2010.2	90	167,115	336	1,420	1.102	1,564	9.36	-61.5%	4,654	-57.4%	2.01	-9.6%	9.32	-42.2%
2011.1	84	164,476	341	2,105	1.095	2,304	14.01	51.1%	6,756	16.7%	2.07	29.5%		
2011.2	78	170,768	363	2,449	1.095	2,680	15.70	67.7%	7,384	58.7%	2.13	5.7%	14.87	59.8%
2012.1	72	170,079	281	1,132	1.091	1,235	7.26	-48.1%	4,397	-34.9%	1.65	-20.3%		
2012.2	66	174,490	376	2,170	1.091	2,368	13.57	-13.5%	6,298	-14.7%	2.15	1.4%	10.46	-29.7%
2013.1	60	174,195	366	3,776	1.099	4,152	23.83	228.1%	11,344	158.0%	2.10	27.2%		
2013.2	54	185,448	483	2,053	1.099	2,258	12.17	-10.3%	4,677	-25.7%	2.60	20.8%	17.82	70.4%
2014.1	48	185,721	365	1,322	1.093	1,445	7.78	-67.4%	3,963	-65.1%	1.96	-6.5%		
2014.2	42	200,606	446	1,933	1.093	2,113	10.53	-13.5%	4,736	1.3%	2.22	-14.6%	9.21	-48.3%
2015.1	36	202,203	378	1,921	1.103	2,119	10.48	34.7%	5,606	41.5%	1.87	-4.8%		
2015.2	30	209,261	427	2,105	1.103	2,322	11.09	5.3%	5,436	14.8%	2.04	-8.2%	10.79	17.2%
2016.1	24	202,504	331	2,315	1.085	2,512	12.40	18.4%	7,579	35.2%	1.64	-12.4%		
2016.2	18	204,430	394	2,302	1.085	2,498	12.22	10.1%	6,336	16.5%	1.93	-5.5%	12.31	14.1%
2017.1	12	195,258	383	1,762	1.092	1,923	9.85	-20.6%	5,020	-33.8%	1.96	19.8%		
2017.2	6	197,235	408	1,959	1.092	2,138	10.84	-11.3%	5,247	-17.2%	2.07	7.2%	10.35	-16.0%
Total		6,454,358	14,995	69,895		76,517								



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

Loss Cost Summary
Data as of 12/31/17

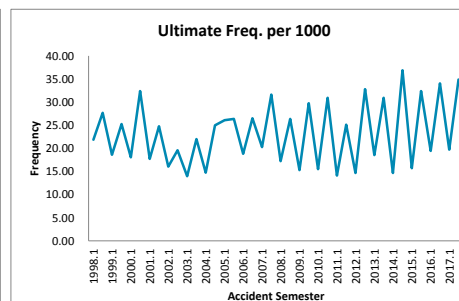
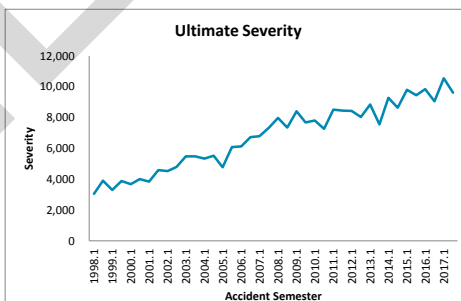
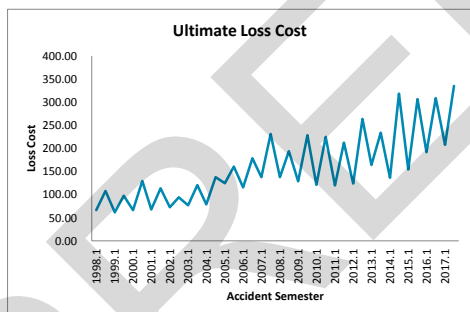
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amounts and ALAE (000)	ULAE Adjustment	Ultimate Claim Amounts and LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	61,258	1,652	8,882	1.101	9,780	159.65		5,920		26.97			
1998.2	234	60,757	1,813	9,731	1.101	10,714	176.34		5,910		29.84		167.96	
1999.1	228	59,133	1,544	7,003	1.112	7,787	131.69	-17.5%	5,044	-14.8%	26.11	-3.2%		
1999.2	222	60,723	1,708	9,620	1.112	10,697	176.16	-0.1%	6,263	6.0%	28.13	-5.7%	154.22	-8.2%
2000.1	216	62,416	1,830	9,175	1.101	10,102	161.85	22.9%	5,520	9.5%	29.32	12.3%		
2000.2	210	63,720	1,988	12,163	1.101	13,391	210.16	19.3%	6,736	7.6%	31.20	10.9%	186.25	20.8%
2001.1	204	64,270	1,788	10,760	1.076	11,577	180.14	11.3%	6,475	17.3%	27.82	-5.1%		
2001.2	198	64,232	1,852	12,481	1.076	13,429	209.08	-0.5%	7,251	7.6%	28.83	-7.6%	194.60	4.5%
2002.1	192	63,286	1,785	10,083	1.089	10,981	173.51	-3.7%	6,152	-5.0%	28.21	1.4%		
2002.2	186	65,765	1,703	11,165	1.089	12,158	184.88	-11.6%	7,139	-1.5%	25.90	-10.2%	179.30	-7.9%
2003.1	180	64,166	1,710	11,745	1.093	12,837	200.06	15.3%	7,507	22.0%	26.65	-5.5%		
2003.2	174	65,683	1,509	11,338	1.093	12,392	188.66	2.0%	8,212	15.0%	22.97	-11.3%	194.29	8.4%
2004.1	168	64,280	1,483	9,491	1.103	10,469	162.87	-18.6%	7,059	-6.0%	23.07	-13.4%		
2004.2	162	66,212	1,725	12,595	1.103	13,892	209.81	11.2%	8,053	-1.9%	26.05	13.4%	186.69	-3.9%
2005.1	156	65,603	1,804	13,466	1.097	14,777	225.25	38.3%	8,192	16.0%	27.50	19.2%		
2005.2	150	68,684	2,020	17,204	1.097	18,879	274.87	31.0%	9,346	16.1%	29.41	12.9%	250.63	34.3%
2006.1	144	70,100	2,097	17,489	1.087	19,002	271.07	20.3%	9,062	10.6%	29.91	8.8%		
2006.2	138	74,814	2,530	20,931	1.087	22,741	303.97	10.6%	8,989	-3.8%	33.82	15.0%	288.06	14.9%
2007.1	132	79,056	2,523	20,174	1.089	21,965	277.84	2.5%	8,706	-3.9%	31.91	6.7%		
2007.2	126	84,739	2,500	23,851	1.089	25,969	306.46	0.8%	10,388	15.6%	29.50	-12.8%	292.65	1.6%
2008.1	120	86,340	2,338	19,356	1.084	20,974	242.93	-12.6%	8,971	3.0%	27.08	-15.2%		
2008.2	114	90,091	2,527	23,111	1.084	25,043	277.97	-9.3%	9,911	-4.6%	28.05	-4.9%	260.82	-10.9%
2009.1	108	87,498	2,110	16,688	1.105	18,442	210.77	-13.2%	8,741	-2.6%	24.11	-11.0%		
2009.2	102	87,050	2,244	18,172	1.105	20,082	230.70	-17.0%	8,950	-9.7%	25.78	-8.1%	220.71	-15.4%
2010.1	96	83,790	1,847	14,515	1.102	15,991	180.85	-9.5%	8,658	-0.9%	22.04	-8.6%		
2010.2	90	85,592	2,159	17,535	1.102	19,319	225.71	-2.2%	8,949	0.0%	25.22	-2.1%	208.46	-5.5%
2011.1	84	83,472	2,325	17,690	1.095	19,362	231.96	21.5%	8,328	-3.8%	27.85	26.4%		
2011.2	78	86,408	2,077	21,040	1.095	23,028	266.50	18.1%	11,088	23.9%	24.04	-4.7%	249.53	19.7%
2012.1	72	86,613	2,024	17,742	1.091	19,360	223.53	-3.6%	9,566	14.9%	23.37	-16.1%		
2012.2	66	90,575	2,557	22,846	1.091	24,929	275.23	3.3%	9,749	-12.1%	28.23	17.5%	249.96	0.2%
2013.1	60	91,135	2,343	19,769	1.099	21,736	238.50	6.7%	9,276	-3.0%	25.71	10.0%		
2013.2	54	95,617	2,919	27,612	1.099	30,358	317.50	15.4%	10,402	6.7%	30.52	8.1%	278.95	11.6%
2014.1	48	95,950	2,419	21,790	1.093	23,819	248.24	4.1%	9,848	6.2%	25.21	-2.0%		
2014.2	42	103,853	2,731	27,276	1.093	29,815	287.09	-9.6%	10,915	4.9%	26.30	-13.8%	268.43	-3.8%
2015.1	36	105,128	2,276	20,346	1.103	22,440	213.45	-14.0%	9,858	0.1%	21.65	-14.1%		
2015.2	30	106,759	2,393	25,520	1.103	28,146	263.64	-8.2%	11,761	7.7%	22.42	-14.8%	238.74	-11.1%
2016.1	24	102,134	1,910	17,676	1.085	19,176	187.76	-12.0%	10,041	1.9%	18.70	-13.6%		
2016.2	18	101,739	2,257	23,033	1.085	24,988	245.61	-6.8%	11,073	-5.9%	22.18	-1.0%	216.63	-9.3%
2017.1	12	97,771	2,137	20,782	1.092	22,684	232.01	23.6%	10,616	5.7%	21.85	16.9%		
2017.2	6	99,061	2,396	24,668	1.092	26,925	271.80	10.7%	11,239	1.5%	24.18	9.0%	252.04	16.3%
Total		3,195,473	83,552	676,512		740,158								



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

Loss Cost Summary
Data as of 12/31/17

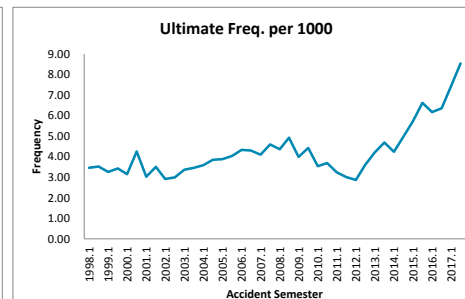
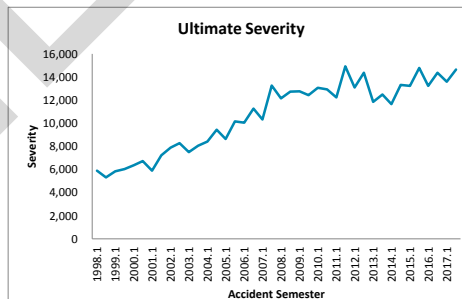
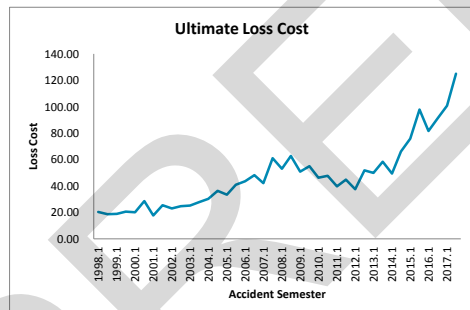
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amounts and LAE (000)	ULAE Adjustment	Ultimate Claim Amounts and LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	77,100	1,684	4,681	1.101	5,153	66.84		3,060		21.84			
1998.2	234	76,663	2,120	7,518	1.101	8,277	107.97		3,904		27.65		87.35	
1999.1	228	76,059	1,416	4,202	1.112	4,672	61.43	-8.1%	3,300	7.8%	18.62	-14.8%		
1999.2	222	77,217	1,951	6,801	1.112	7,563	97.95	-9.3%	3,877	-0.7%	25.27	-8.6%	79.83	-8.6%
2000.1	216	78,415	1,414	4,717	1.101	5,193	66.22	7.8%	3,672	11.3%	18.03	-3.1%		
2000.2	210	79,900	2,590	9,411	1.101	10,362	129.68	32.4%	4,001	3.2%	32.42	28.3%	98.25	23.1%
2001.1	204	81,803	1,448	5,160	1.076	5,552	67.87	2.5%	3,835	4.4%	17.70	-1.8%		
2001.2	198	84,373	2,090	8,903	1.089	9,580	113.54	-12.4%	4,584	14.6%	24.77	-23.6%	91.06	-7.3%
2002.1	192	84,158	1,353	5,612	1.089	6,112	72.62	7.0%	4,517	17.8%	16.08	-9.2%		
2002.2	186	87,376	1,709	7,544	1.089	8,215	94.02	-17.2%	4,807	4.9%	19.56	-21.0%	83.52	-8.3%
2003.1	180	85,800	1,201	6,028	1.093	6,589	76.79	5.7%	5,486	21.4%	14.00	-12.9%		
2003.2	174	87,604	1,927	9,649	1.093	10,547	120.39	28.0%	5,473	13.9%	22.00	12.5%	98.82	18.3%
2004.1	168	87,034	1,284	6,221	1.103	6,862	78.84	2.7%	5,344	-2.6%	14.75	5.4%		
2004.2	162	90,035	2,247	11,235	1.103	12,392	137.64	14.3%	5,515	0.8%	24.96	13.5%	108.74	10.0%
2005.1	156	89,971	2,348	10,198	1.097	11,192	124.39	57.8%	4,766	-10.8%	26.10	76.9%		
2005.2	150	93,644	2,468	13,703	1.097	15,038	160.58	16.7%	6,093	10.5%	26.36	5.6%	142.85	31.4%
2006.1	144	95,454	1,797	10,140	1.087	11,017	115.41	-7.2%	6,131	28.6%	18.83	-27.9%		
2006.2	138	100,625	2,665	16,525	1.087	17,954	178.42	11.1%	6,737	10.6%	26.48	0.5%	147.75	3.4%
2007.1	132	106,279	2,158	13,471	1.089	14,667	138.00	19.6%	6,796	10.9%	20.31	7.9%		
2007.2	126	112,706	3,563	23,960	1.089	26,087	231.46	29.7%	7,322	8.7%	31.61	19.4%	186.11	26.0%
2008.1	120	114,668	1,978	14,549	1.084	15,765	137.48	-0.4%	7,970	17.3%	17.25	-15.0%		
2008.2	114	118,897	3,133	21,246	1.084	23,022	193.63	-16.3%	7,348	0.4%	26.35	-16.8%	166.07	-10.8%
2009.1	108	116,536	1,780	13,552	1.105	14,976	128.51	-6.5%	8,414	5.6%	15.27	-11.5%		
2009.2	102	116,182	3,454	24,044	1.105	26,571	228.70	18.1%	7,693	4.7%	29.73	12.8%	178.53	7.5%
2010.1	96	113,049	1,756	12,428	1.102	13,692	121.11	-5.8%	7,797	-7.3%	15.53	1.7%		
2010.2	90	115,178	3,562	23,496	1.102	25,886	224.75	-1.7%	7,267	-5.5%	30.93	4.0%	173.41	-2.9%
2011.1	84	113,141	1,595	12,395	1.095	13,566	119.91	-1.0%	8,506	9.1%	14.10	-9.2%		
2011.2	78	115,919	2,916	22,506	1.095	24,633	212.50	-5.4%	8,447	16.2%	25.16	-18.7%	166.77	-3.8%
2012.1	72	116,237	1,705	13,166	1.091	14,367	123.60	3.1%	8,425	-0.9%	14.67	4.1%		
2012.2	66	120,111	3,941	29,015	1.091	31,661	263.60	24.0%	8,035	-4.9%	32.81	30.4%	194.75	16.8%
2013.1	60	120,962	2,245	18,077	1.099	19,875	164.31	32.9%	8,852	5.1%	18.56	26.5%		
2013.2	54	125,830	3,893	26,741	1.099	29,401	233.65	-11.4%	7,552	-6.0%	30.94	-5.7%	199.66	2.5%
2014.1	48	126,351	1,857	15,781	1.093	17,250	136.53	-16.9%	9,288	4.9%	14.70	-20.8%		
2014.2	42	134,799	4,968	39,284	1.093	42,942	318.56	36.3%	8,644	14.5%	36.85	19.1%	230.49	15.4%
2015.1	36	136,824	2,150	19,117	1.103	21,084	154.10	12.9%	9,807	5.6%	15.71	6.9%		
2015.2	30	138,943	4,501	38,595	1.103	42,566	306.36	-3.8%	9,456	9.4%	32.40	-12.1%	230.81	0.1%
2016.1	24	135,575	2,637	23,918	1.085	25,949	191.40	24.2%	9,839	0.3%	19.45	23.8%		
2016.2	18	135,150	4,599	38,413	1.085	41,674	308.36	0.7%	9,061	-4.2%	34.03	5.0%	249.78	8.2%
2017.1	12	130,930	2,578	24,910	1.092	27,189	207.66	8.5%	10,545	7.2%	19.69	1.2%		
2017.2	6	131,376	4,579	40,335	1.092	44,026	335.11	8.7%	9,614	6.1%	34.86	2.4%	271.50	8.7%
Total		4,228,870	99,262	657,245		719,117								



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

Loss Cost Summary
Data as of 12/31/17

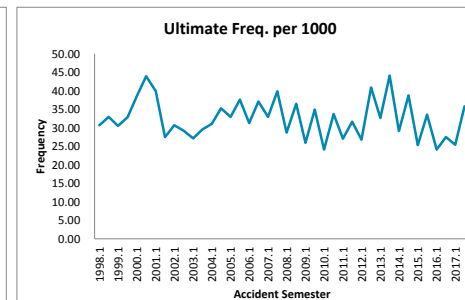
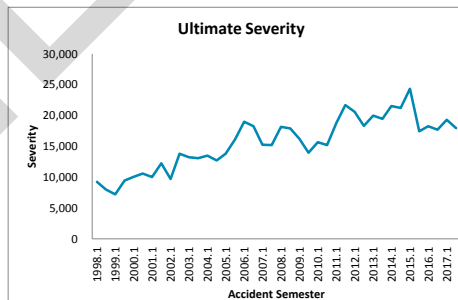
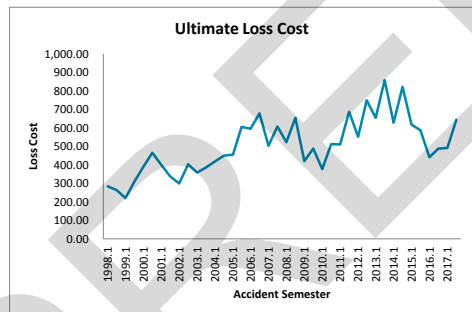
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amounts and LAE (000)	ULAE Adjustment	Ultimate Claim Amounts and LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	77,100	267	1,432	1.101	1,577	20.45		5.905		3.46			
1998.2	234	76,663	270	1,303	1.101	1,435	18.71		5,313		3.52		19.58	
1999.1	228	76,059	248	1,301	1.112	1,447	19.02	-7.0%	5,833	-1.2%	3.26	-5.8%		
1999.2	222	77,217	265	1,436	1.112	1,597	20.68	10.5%	6,026	13.4%	3.43	-2.6%	19.86	1.4%
2000.1	216	78,415	247	1,426	1.101	1,570	20.02	5.3%	6,356	9.0%	3.15	-3.4%		
2000.2	210	79,900	340	2,081	1.101	2,291	28.68	38.7%	6,739	11.8%	4.26	24.0%	24.39	22.8%
2001.1	204	81,803	247	1,352	1.076	1,455	17.78	-11.2%	5,890	-7.3%	3.02	-4.1%		
2001.2	198	84,373	296	1,990	1.089	2,141	25.38	-11.5%	7,233	7.3%	3.51	-17.6%	21.64	-11.3%
2002.1	192	84,158	245	1,777	1.089	1,935	22.99	29.3%	7,897	34.1%	2.91	-3.6%		
2002.2	186	87,376	261	1,985	1.089	2,162	24.75	-2.5%	8,284	14.5%	2.99	-14.9%	23.88	10.4%
2003.1	180	85,800	289	1,982	1.093	2,166	25.24	9.8%	7,495	-5.1%	3.37	15.7%		
2003.2	174	87,604	303	2,232	1.093	2,440	27.85	12.6%	8,053	-2.8%	3.46	15.8%	26.56	11.2%
2004.1	168	87,034	312	2,384	1.103	2,630	30.21	19.7%	8,429	12.5%	3.58	6.4%		
2004.2	162	90,035	347	2,970	1.103	3,276	36.39	30.6%	9,441	17.2%	3.85	11.4%	33.35	25.6%
2005.1	156	89,971	349	2,744	1.097	3,012	33.47	10.8%	8,629	2.4%	3.88	8.2%		
2005.2	150	93,644	378	3,499	1.097	3,840	41.01	12.7%	10,159	7.6%	4.04	4.7%	37.32	11.9%
2006.1	144	95,454	414	3,829	1.087	4,160	43.58	30.2%	10,049	16.5%	4.34	11.8%		
2006.2	138	100,625	432	4,476	1.087	4,863	48.33	17.9%	11,258	10.8%	4.29	6.4%	46.02	23.3%
2007.1	132	106,279	435	4,125	1.089	4,492	42.26	-3.0%	10,325	2.8%	4.09	-5.6%		
2007.2	126	112,706	518	6,311	1.089	6,872	60.97	26.2%	13,266	17.8%	4.60	7.1%	51.89	12.8%
2008.1	120	114,668	500	5,603	1.084	6,072	52.95	25.3%	12,144	17.6%	4.36	6.5%		
2008.2	114	118,897	586	6,881	1.084	7,456	62.71	2.9%	12,724	-4.1%	4.93	7.2%	57.92	11.6%
2009.1	108	116,536	464	5,361	1.105	5,925	50.84	-4.0%	12,769	5.1%	3.98	-8.7%		
2009.2	102	116,182	514	5,781	1.105	6,388	54.99	-12.3%	12,429	-2.3%	4.42	-10.2%	52.91	-8.6%
2010.1	96	113,049	399	4,737	1.102	5,219	46.16	-9.2%	13,060	2.4%	3.53	-11.4%		
2010.2	90	115,178	426	5,000	1.102	5,509	47.83	-13.0%	12,931	4.0%	3.70	-16.4%	47.00	-11.2%
2011.1	84	113,141	367	4,102	1.095	4,490	39.69	-14.0%	12,234	-6.5%	3.24	-8.1%		
2011.2	78	115,919	348	4,745	1.095	5,193	44.80	-6.3%	14,922	15.4%	3.00	-18.8%	42.27	-10.1%
2012.1	72	116,237	334	4,007	1.091	4,373	37.62	-5.2%	13,092	7.0%	2.87	-11.4%		
2012.2	66	120,111	433	5,705	1.091	6,226	51.83	15.7%	14,378	-3.6%	3.61	20.1%	44.84	6.1%
2013.1	60	120,962	509	5,483	1.099	6,028	49.84	32.5%	11,843	-9.5%	4.21	46.4%		
2013.2	54	125,830	589	6,689	1.099	7,354	58.44	12.8%	12,485	-13.2%	4.68	29.8%	54.22	20.9%
2014.1	48	126,351	536	5,715	1.093	6,247	49.44	-0.8%	11,654	-1.6%	4.24	0.8%		
2014.2	42	134,799	671	8,170	1.093	8,930	66.25	13.4%	13,309	6.6%	4.98	6.3%	58.12	7.2%
2015.1	36	136,824	783	9,393	1.103	10,360	75.72	53.2%	13,239	13.6%	5.72	34.8%		
2015.2	30	138,943	920	12,316	1.103	13,583	97.76	47.6%	14,771	11.0%	6.62	33.0%	86.82	49.4%
2016.1	24	135,575	836	10,188	1.085	11,053	81.53	7.7%	13,221	-0.1%	6.17	7.8%		
2016.2	18	135,150	859	11,370	1.085	12,335	91.27	-6.6%	14,363	-2.8%	6.35	-4.0%	86.39	-0.5%
2017.1	12	130,930	971	12,088	1.092	13,194	100.77	23.6%	13,590	2.8%	7.41	20.2%		
2017.2	6	131,376	1,122	15,046	1.092	16,423	125.01	37.0%	14,637	1.9%	8.54	34.4%	112.91	30.7%
Total		4,228,870	18,629	199,016		217,716								



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

Loss Cost Summary
Data as of 12/31/17

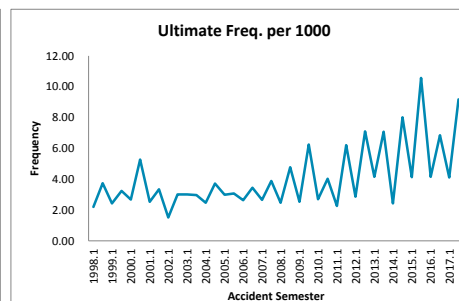
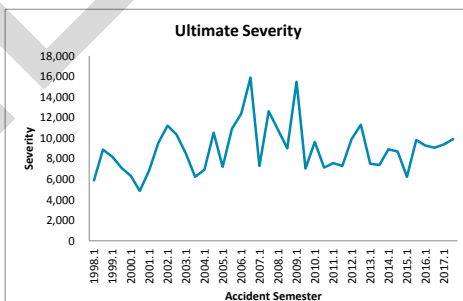
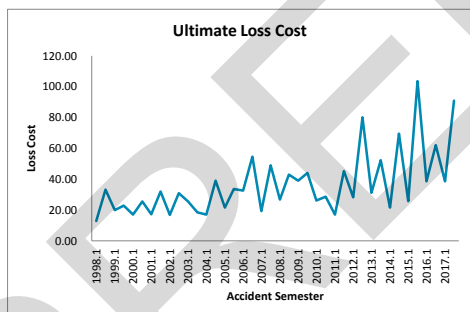
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amounts and ALAE (000)	ULAE Adjustment	Ultimate Claim Amounts and LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	23,051	707	5,948	1.101	6,549	284.10		9.263		30.67			
1998.2	234	19,622	646	4,680	1.101	5,152	262.59		7.976		32.92		274.21	
1999.1	228	19,389	592	3,832	1.112	4,261	219.78	-22.6%	7.198	-22.3%	30.53	-0.5%		
1999.2	222	19,297	635	5,383	1.112	5,986	310.23	18.1%	9.427	18.2%	32.91	0.0%	264.89	-3.4%
2000.1	216	18,980	733	6,705	1.101	7,382	388.94	77.0%	10,071	39.9%	38.62	26.5%		
2000.2	210	19,277	847	8,150	1.101	8,974	465.51	50.1%	10,595	12.4%	43.94	33.5%	427.52	61.4%
2001.1	204	19,371	774	7,196	1.076	7,743	399.73	2.8%	10,004	-0.7%	39.96	3.5%		
2001.2	198	24,525	674	7,679	1.076	8,263	336.93	-27.6%	12,260	15.7%	27.48	-37.5%	364.64	-14.7%
2002.1	192	21,247	653	5,830	1.089	6,349	298.83	-25.2%	9.723	-2.8%	30.73	-23.1%		
2002.2	186	21,687	634	8,029	1.089	8,743	403.16	19.7%	13,791	12.5%	29.23	6.4%	351.53	-3.6%
2003.1	180	17,976	488	5,901	1.093	6,450	358.84	20.1%	13,218	35.9%	27.15	-11.7%		
2003.2	174	17,216	509	6,085	1.093	6,651	386.34	-4.2%	13,067	-5.2%	29.57	1.1%	372.29	5.9%
2004.1	168	16,500	512	6,254	1.103	6,899	418.10	16.5%	13,474	1.9%	31.03	14.3%		
2004.2	162	18,090	639	7,369	1.103	8,128	449.33	16.3%	12,720	-2.7%	35.32	19.5%	434.43	16.7%
2005.1	156	18,901	623	7,830	1.097	8,592	454.60	8.7%	13,792	2.4%	32.96	6.2%		
2005.2	150	18,051	679	9,960	1.097	10,930	605.47	34.8%	16,097	26.5%	37.61	6.5%	528.30	21.6%
2006.1	144	19,740	618	10,805	1.087	11,740	594.71	30.8%	18,997	37.7%	31.31	-5.0%		
2006.2	138	21,111	784	13,180	1.087	14,320	678.32	12.0%	18,265	13.5%	37.14	-1.3%	637.92	20.7%
2007.1	132	24,351	802	11,259	1.089	12,259	503.45	-15.3%	15,286	-19.5%	32.94	5.2%		
2007.2	126	25,796	1,029	14,397	1.089	15,676	607.68	-10.4%	15,234	-16.6%	39.89	7.4%	557.07	-12.7%
2008.1	120	27,302	784	13,158	1.084	14,258	522.23	3.7%	18,186	19.0%	28.72	-12.8%		
2008.2	114	26,586	970	16,042	1.084	17,383	653.84	7.6%	17,921	17.6%	36.49	-8.5%	587.16	5.4%
2009.1	108	24,305	631	9,254	1.105	10,227	420.76	-19.4%	16,207	-10.9%	25.96	-9.6%		
2009.2	102	24,932	871	11,006	1.105	12,163	487.83	-25.4%	13,964	-22.1%	34.93	-4.2%	454.72	-22.6%
2010.1	96	24,890	601	8,540	1.102	9,409	378.02	-10.2%	15,655	-3.4%	24.15	-7.0%		
2010.2	90	27,261	919	12,687	1.102	13,977	512.72	5.1%	15,209	8.9%	33.71	-3.5%	448.43	-1.4%
2011.1	84	27,759	752	12,927	1.095	14,149	509.70	34.8%	18,811	20.2%	27.10	12.2%		
2011.2	78	28,595	905	17,957	1.095	19,654	687.31	34.1%	21,712	42.8%	31.66	-6.1%	599.82	33.8%
2012.1	72	27,844	746	14,098	1.091	15,383	552.48	8.4%	20,617	9.6%	26.80	-1.1%		
2012.2	66	27,765	1,137	19,071	1.091	20,810	749.51	9.1%	18,308	-15.7%	40.94	29.3%	650.85	8.5%
2013.1	60	28,464	931	16,934	1.099	18,619	654.10	18.4%	20,006	-3.0%	32.69	22.0%		
2013.2	54	31,293	1,380	24,437	1.099	26,868	858.58	14.6%	19,463	6.3%	44.11	7.8%	761.18	17.0%
2014.1	48	32,242	939	18,518	1.093	20,242	627.82	-4.0%	21,561	7.8%	29.12	-10.9%		
2014.2	42	37,226	1,442	27,974	1.093	30,578	821.42	-4.3%	21,211	9.0%	38.73	-12.2%	731.56	-3.9%
2015.1	36	40,508	1,027	22,660	1.103	24,992	616.96	-1.7%	24,325	12.8%	25.36	-12.9%		
2015.2	30	41,896	1,406	22,251	1.103	24,541	585.75	-28.7%	17,455	-17.7%	33.56	-13.3%	601.09	-17.8%
2016.1	24	42,632	1,030	17,346	1.085	18,819	441.43	-28.5%	18,272	-24.9%	24.16	-4.7%		
2016.2	18	45,134	1,243	20,275	1.085	21,996	487.35	-16.8%	17,695	1.4%	27.54	-17.9%	465.05	-22.6%
2017.1	12	41,493	1,055	18,657	1.092	20,365	490.79	11.2%	19,300	5.6%	25.43	5.3%		
2017.2	6	39,519	1,414	23,299	1.092	25,431	643.51	32.0%	17,981	1.6%	35.79	29.9%	565.29	21.6%
Total		1,051,823	33,761	503,566		550,910								



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

Loss Cost Summary
Data as of 12/31/17

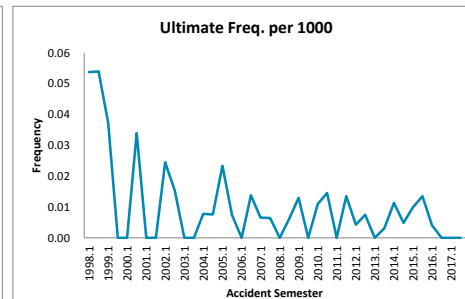
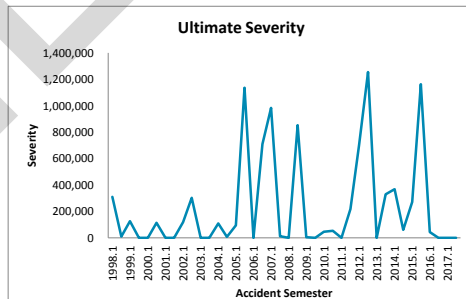
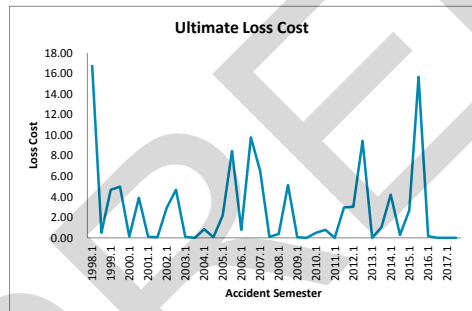
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amounts and ALAE (000)	ULAE Adjustment	Ultimate Claim Amounts and LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	26,289	58	310	1.101	341	12.97		5,877		2.21			
1998.2	234	25,135	94	759	1.101	835	33.23		8,886		3.74		22.87	
1999.1	228	23,955	58	428	1.112	476	19.86	53.2%	8,202	39.6%	2.42	9.7%		
1999.2	222	22,889	74	472	1.112	525	22.93	-31.0%	7,094	-20.2%	3.23	-13.6%	21.36	-6.6%
2000.1	216	21,937	59	339	1.101	373	17.01	-14.4%	6,324	-22.9%	2.69	11.1%		
2000.2	210	21,060	111	489	1.101	538	25.55	11.4%	4,849	-31.7%	5.27	63.0%	21.19	-0.8%
2001.1	204	20,045	51	323	1.076	347	17.33	1.9%	6,811	7.7%	2.54	-5.4%		
2001.2	198	19,393	65	575	1.089	619	31.91	24.9%	9,521	96.4%	3.35	-36.4%	24.50	15.6%
2002.1	192	18,532	28	288	1.089	314	16.92	-2.4%	11,199	64.4%	1.51	-40.6%		
2002.2	186	18,305	55	522	1.089	568	31.03	-2.8%	10,328	8.5%	3.00	-10.4%	23.93	-2.3%
2003.1	180	17,618	53	412	1.093	451	25.59	51.2%	8,505	-24.1%	3.01	99.1%		
2003.2	174	17,457	52	296	1.093	324	18.56	-40.2%	6,230	-39.7%	2.98	-0.9%	22.09	-7.7%
2004.1	168	16,996	42	263	1.103	290	17.08	-33.3%	6,911	-18.7%	2.47	-17.9%		
2004.2	162	16,702	62	591	1.103	652	39.06	110.5%	10,521	68.9%	3.71	24.6%	27.97	26.6%
2005.1	156	16,041	48	315	1.097	346	21.58	26.3%	7,210	4.3%	2.99	21.1%		
2005.2	150	15,906	49	486	1.097	534	33.55	-14.1%	10,890	3.5%	3.08	-17.0%	27.54	-1.6%
2006.1	144	15,578	41	466	1.087	507	32.53	50.8%	12,360	71.4%	2.63	-12.0%		
2006.2	138	15,681	54	789	1.087	858	54.70	63.1%	15,885	45.9%	3.44	11.8%	43.65	58.5%
2007.1	132	16,206	43	288	1.089	314	19.37	-40.5%	7,299	-40.9%	2.65	0.8%		
2007.2	126	15,927	62	718	1.089	782	49.08	-10.3%	12,607	-20.6%	3.89	13.0%	34.09	-21.9%
2008.1	120	15,789	39	389	1.084	422	26.73	38.0%	10,821	48.2%	2.47	-6.9%		
2008.2	114	15,677	75	622	1.084	674	43.01	-12.4%	8,990	-28.7%	4.78	22.9%	34.84	2.2%
2009.1	108	15,045	38	532	1.105	588	39.10	46.3%	15,480	43.1%	2.53	2.3%		
2009.2	102	14,555	91	581	1.105	642	44.08	2.6%	7,050	-21.6%	6.25	30.7%	41.55	19.2%
2010.1	96	14,039	38	332	1.102	366	26.09	-33.3%	9,638	-37.7%	2.71	7.2%		
2010.2	90	13,876	56	362	1.102	399	28.73	-34.8%	7,120	1.0%	4.04	-35.5%	27.40	-34.0%
2011.1	84	13,262	30	208	1.095	227	17.13	-34.3%	7,574	-21.4%	2.26	-16.4%		
2011.2	78	12,881	80	534	1.095	584	45.34	57.8%	7,300	2.5%	6.21	53.9%	31.03	13.2%
2012.1	72	12,243	35	318	1.091	347	28.31	65.2%	9,902	30.7%	2.86	26.4%		
2012.2	66	11,985	85	880	1.091	960	80.08	76.6%	11,291	54.7%	7.09	14.2%	53.92	73.8%
2013.1	60	11,790	49	335	1.099	369	31.26	10.4%	7,521	-24.0%	4.16	45.4%		
2013.2	54	11,713	83	557	1.099	613	52.31	-34.7%	7,382	-34.6%	7.09	-0.1%	41.75	-22.6%
2014.1	48	11,567	28	228	1.093	249	21.56	-31.0%	8,907	18.4%	2.42	-41.8%		
2014.2	42	11,979	96	762	1.093	833	69.52	32.9%	8,675	17.5%	8.01	13.1%	45.96	10.1%
2015.1	36	12,136	50	283	1.103	312	25.74	19.4%	6,243	-29.9%	4.12	70.3%		
2015.2	30	11,932	126	1,121	1.103	1,236	103.58	49.0%	9,801	13.0%	10.57	31.9%	64.33	40.0%
2016.1	24	12,066	50	429	1.085	465	38.55	49.8%	9,296	48.9%	4.15	0.6%		
2016.2	18	12,240	84	701	1.085	760	62.09	-40.1%	9,055	-7.6%	6.86	-35.1%	50.41	-21.6%
2017.1	12	11,517	47	408	1.092	445	38.63	0.2%	9,380	0.9%	4.12	-0.7%		
2017.2	6	10,806	99	900	1.092	982	90.87	46.3%	9,903	9.4%	9.18	33.8%	63.92	26.8%
Total		638,750	2,439	19,611		21,465								



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

Loss Cost Summary
Data as of 12/31/17

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amounts and ALAE (000)	ULAE Adjustment	Ultimate Claim Amounts and LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	111,515	6	1,693	1.101	1,865	16.72		310.757		0.05			
1998.2	234	111,230	6	49	1.101	54	0.49		9.037		0.05		8.61	
1999.1	228	107,194	4	450	1.112	500	4.67	-72.1%	125.023	-59.8%	0.04	-30.6%		
1999.2	222	110,581	0	495	1.112	550	4.98	920.6%	#DIV/0!	#DIV/0!	0.00	-100.0%	4.82	-44.0%
2000.1	216	113,316	0	12	1.101	14	0.12	-97.4%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2000.2	210	117,820	4	418	1.101	460	3.91	-21.5%	115.042	#DIV/0!	0.03	#DIV/0!	2.05	-57.5%
2001.1	204	118,504	0	11	1.076	11	0.10	-20.6%	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2001.2	198	122,814	0	6	1.076	6	0.05	-98.7%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.07	-96.4%
2002.1	192	122,343	3	331	1.089	360	2.94	2958.1%	120.067	#DIV/0!	0.02	#DIV/0!		
2002.2	186	130,074	2	556	1.089	606	4.66	8900.0%	302.975	#DIV/0!	0.02	#DIV/0!	3.83	5099.1%
2003.1	180	127,205	0	11	1.093	12	0.09	-96.8%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2003.2	174	131,848	0	2	1.093	2	0.01	-99.7%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.05	-98.6%
2004.1	168	128,850	1	100	1.103	110	0.85	801.3%	110.086	#DIV/0!	0.01	#DIV/0!		
2004.2	162	131,664	1	6	1.103	7	0.05	287.5%	7.106	#DIV/0!	0.01	#DIV/0!	0.45	738.7%
2005.1	156	128,476	3	257	1.097	282	2.19	156.6%	93.878	-14.7%	0.02	200.9%		
2005.2	150	134,792	1	1,036	1.097	1,137	8.43	15525.3%	1,136,641	15896.6%	0.01	-2.3%	5.39	1097.6%
2006.1	144	136,395	0	97	1.087	106	0.78	-64.6%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2006.2	138	144,853	2	1,305	1.087	1,418	9.79	16.1%	709,040	-37.6%	0.01	86.1%	5.42	0.6%
2007.1	132	151,488	1	904	1.089	984	6.50	737.7%	984,305	#DIV/0!	0.01	#DIV/0!		
2007.2	126	155,176	1	12	1.089	13	0.08	-99.2%	12,645	-98.2%	0.01	-53.3%	3.25	-40.0%
2008.1	120	169,167	0	60	1.084	65	0.39	-94.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2008.2	114	170,266	1	809	1.084	877	5.15	6220.1%	852,563	6642.1%	0.01	-6.3%	2.78	-14.6%
2009.1	108	154,102	2	10	1.105	11	0.07	-81.8%	5,408	#DIV/0!	0.01	#DIV/0!		
2009.2	102	155,431	0	0	1.105	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.03	-98.7%
2010.1	96	151,225	2	70	1.102	77	0.51	627.3%	46,512	760.1%	0.01	-15.4%		
2010.2	90	158,710	2	114	1.102	125	0.79	#DIV/0!	54,465	#DIV/0!	0.01	#DIV/0!	0.65	1770.2%
2011.1	84	156,552	0	1	1.095	1	0.00	-99.2%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2011.2	78	164,235	2	442	1.095	484	2.95	273.0%	217,760	299.8%	0.01	-6.7%	1.51	131.1%
2012.1	72	163,593	1	455	1.091	496	3.03	72450.9%	702,559	#DIV/0!	0.00	#DIV/0!		
2012.2	66	167,492	1	1,448	1.091	1,580	9.43	220.0%	1,255,866	476.7%	0.01	-44.5%	6.27	314.9%
2013.1	60	166,739	0	2	1.099	2	0.01	-99.5%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	54	176,781	1	167	1.099	183	1.04	-89.0%	330,542	-73.7%	0.00	-58.2%	0.54	-91.4%
2014.1	48	176,778	2	679	1.093	743	4.20	29723.6%	369,483	#DIV/0!	0.01	#DIV/0!		
2014.2	42	194,748	1	53	1.093	57	0.30	-71.6%	60,639	-81.7%	0.00	55.0%	2.15	298.1%
2015.1	36	198,922	2	486	1.103	536	2.69	-35.9%	272,241	-26.3%	0.01	-13.0%		
2015.2	30	205,400	3	2,920	1.103	3,221	15.68	5214.3%	1,161,928	1816.1%	0.01	177.3%	9.29	331.4%
2016.1	24	197,094	1	32	1.085	34	0.17	-93.5%	42,874	-84.3%	0.00	-58.8%		
2016.2	18	195,866	0	0	1.085	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.09	-99.1%
2017.1	12	185,939	0	0	1.092	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2017.2	6	188,033	0	0	1.092	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	-100.0%
Total		6,033,212	55	15,499		16,991								



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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amounts and ALAE (000)	Paid Claim Amounts and ALAE (000)	Estimated Ultimate Claim Amounts and ALAE Reported Incurred Claim Amounts and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	31,755	31,755	31,755	31,755		
1998.2	234	35,359	32,649	35,359	35,359		
1999.1	228	36,607	36,607	36,607	36,607		
1999.2	222	36,820	36,820	36,820	36,820		
2000.1	216	33,802	33,802	33,802	33,802		
2000.2	210	39,437	39,437	39,437	39,437		
2001.1	204	39,252	39,252	39,252	39,252		
2001.2	198	42,299	42,299	42,299	42,299		
2002.1	192	34,208	34,208	34,208	34,208	34,208	0
2002.2	186	36,160	36,160	36,160	36,160	36,160	0
2003.1	180	36,305	36,305	36,305	36,305	36,305	0
2003.2	174	30,993	30,993	30,993	30,993	31,038	(44)
2004.1	168	29,450	29,438	29,450	29,450	30,190	(740)
2004.2	162	35,373	34,432	35,373	35,373	35,456	(83)
2005.1	156	22,849	22,610	22,849	22,849	22,889	(40)
2005.2	150	31,167	30,484	31,167	31,167	31,369	(202)
2006.1	144	30,070	29,980	30,070	30,070	30,331	(261)
2006.2	138	37,804	36,295	37,804	37,804	38,350	(546)
2007.1	132	27,951	27,852	27,951	27,951	28,338	(387)
2007.2	126	37,531	36,282	37,531	37,531	38,681	(1,150)
2008.1	120	28,919	28,325	28,858	28,858	29,606	(748)
2008.2	114	35,684	34,154	35,689	35,689	36,234	(544)
2009.1	108	20,640	19,982	20,732	20,732	21,088	(356)
2009.2	102	26,198	25,847	26,179	26,179	27,104	(925)
2010.1	96	21,027	19,570	21,059	21,059	21,471	(412)
2010.2	90	24,648	22,570	24,748	24,748	24,815	(67)
2011.1	84	26,076	24,055	26,528	26,528	26,237	291
2011.2	78	33,522	29,863	34,078	34,078	34,837	(759)
2012.1	72	26,063	19,751	26,763	26,763	25,501	1,262
2012.2	66	38,816	29,420	39,832	39,832	39,585	247
2013.1	60	36,749	24,266	38,102	38,102	35,855	2,247
2013.2	54	42,212	24,543	45,685	45,685	43,757	1,928
2014.1	48	27,549	16,489	31,757	31,757	31,365	392
2014.2	42	41,704	21,700	50,720	50,720	45,340	5,380
2015.1	36	31,587	11,575	42,151	42,151	38,514	3,637
2015.2	30	30,245	9,120	44,984	44,984	44,168	817
2016.1	24	20,747	4,056	35,834	35,834	32,737	3,097
2016.2	18	27,704	3,586	54,969	54,969	45,174	9,796
2017.1	12	21,679	1,479	47,992	47,992		
2017.2	6	17,593	537	50,955	50,955		
Total		1,264,552	1,048,547	1,412,807	1,412,807	996,703	21,828

Worksheet Control Difference
#REF!

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amounts and ALAE (000)	Paid Claim Amounts and ALAE (000)	Estimated Ultimate Claim Amounts and ALAE Reported Incurred Claim Amounts and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	11,914	11,914	11,914	11,914		
1998.2	234	12,614	12,614	12,614	12,614		
1999.1	228	9,551	9,551	9,551	9,551		
1999.2	222	11,676	11,676	11,676	11,676		
2000.1	216	12,168	12,168	12,168	12,168		
2000.2	210	15,047	15,047	15,047	15,047		
2001.1	204	12,641	12,641	12,641	12,641		
2001.2	198	14,502	14,502	14,502	14,502		
2002.1	192	15,148	15,148	15,148	15,148	15,148	0
2002.2	186	14,151	14,151	14,151	14,151	14,151	0
2003.1	180	14,238	14,238	14,238	14,238	14,238	0
2003.2	174	13,435	13,435	13,435	13,435	13,435	0
2004.1	168	15,484	15,484	15,484	15,484	15,484	0
2004.2	162	15,637	15,637	15,637	15,637	15,634	3
2005.1	156	17,623	17,623	17,623	17,623	17,626	(3)
2005.2	150	18,700	18,680	18,700	18,700	18,704	(4)
2006.1	144	21,827	21,780	21,827	21,827	21,894	(68)
2006.2	138	23,937	23,890	23,937	23,937	23,914	23
2007.1	132	24,075	24,075	24,075	24,075	24,102	(27)
2007.2	126	27,123	26,917	27,123	27,123	27,121	2
2008.1	120	21,833	21,833	21,843	21,843	21,840	3
2008.2	114	24,772	24,755	24,783	24,783	24,763	20
2009.1	108	17,193	17,193	17,206	17,206	17,203	3
2009.2	102	19,723	19,623	19,731	19,731	19,647	84
2010.1	96	17,680	17,680	17,665	17,665	17,541	123
2010.2	90	25,143	24,684	25,121	25,121	24,805	316
2011.1	84	23,551	23,446	23,550	23,550	23,318	232
2011.2	78	26,555	26,312	26,626	26,626	26,552	75
2012.1	72	21,402	21,351	21,465	21,465	21,589	(125)
2012.2	66	28,595	28,464	28,683	28,683	28,475	208
2013.1	60	28,555	28,202	28,563	28,563	28,320	243
2013.2	54	36,611	36,387	36,608	36,608	35,730	878
2014.1	48	30,142	29,331	30,038	30,038	29,444	594
2014.2	42	40,278	39,734	40,229	40,229	38,736	1,492
2015.1	36	32,891	31,715	32,871	32,871	31,046	1,824
2015.2	30	30,863	29,621	30,656	30,656	29,538	1,118
2016.1	24	24,284	21,513	24,255	24,255	24,179	76
2016.2	18	27,248	24,187	27,938	27,938	28,275	(337)
2017.1	12	25,018	20,779	27,032	27,032		
2017.2	6	20,142	8,252	30,947	30,947		
Total		843,968	816,231	857,299	857,299	692,453	6,754

Worksheet Control Difference
#REF!

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amounts and ALAE (000)	Paid Claim Amounts and ALAE (000)	Estimated Ultimate Claim Amounts and ALAE Reported Incurred Claim Amounts and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	1,174	1,174	1,174	1,174		
1998.2	234	1,247	1,247	1,247	1,247		
1999.1	228	1,109	1,109	1,109	1,109		
1999.2	222	1,565	1,565	1,565	1,565		
2000.1	216	1,250	1,250	1,250	1,250		
2000.2	210	1,334	1,334	1,334	1,334		
2001.1	204	1,158	1,148	1,158	1,158		
2001.2	198	1,335	1,335	1,335	1,335		
2002.1	192	1,181	1,181	1,181	1,181	1,181	0
2002.2	186	1,438	1,438	1,438	1,438	1,438	0
2003.1	180	1,146	1,146	1,146	1,146	1,146	0
2003.2	174	1,225	1,225	1,225	1,225	1,225	0
2004.1	168	1,147	1,147	1,147	1,147	1,147	0
2004.2	162	1,691	1,691	1,691	1,691	1,691	0
2005.1	156	1,256	1,256	1,256	1,256	1,256	0
2005.2	150	1,914	1,914	1,914	1,914	1,914	0
2006.1	144	1,044	1,044	1,044	1,044	1,044	0
2006.2	138	1,956	1,956	1,956	1,956	1,956	0
2007.1	132	1,343	1,343	1,343	1,343	1,341	2
2007.2	126	4,051	4,051	4,051	4,051	3,915	136
2008.1	120	1,499	1,499	1,499	1,499	1,497	2
2008.2	114	2,033	2,033	2,033	2,033	2,034	(0)
2009.1	108	1,124	1,124	1,124	1,124	1,123	1
2009.2	102	3,609	2,478	3,609	3,609	2,539	1,070
2010.1	96	1,341	1,341	1,341	1,341	1,338	3
2010.2	90	1,420	1,420	1,420	1,420	1,432	(12)
2011.1	84	2,108	2,083	2,105	2,105	2,153	(48)
2011.2	78	2,425	2,421	2,449	2,449	2,483	(35)
2012.1	72	1,111	1,111	1,132	1,132	1,149	(17)
2012.2	66	2,100	1,976	2,170	2,170	2,088	82
2013.1	60	3,646	2,034	3,776	3,776	3,918	(142)
2013.2	54	1,966	1,946	2,053	2,053	2,006	47
2014.1	48	1,300	1,291	1,322	1,322	1,348	(26)
2014.2	42	1,928	1,888	1,933	1,933	1,941	(8)
2015.1	36	1,904	1,835	1,921	1,921	1,945	(24)
2015.2	30	2,109	1,721	2,105	2,105	1,762	343
2016.1	24	2,268	1,371	2,315	2,315	1,319	996
2016.2	18	2,079	1,695	2,302	2,302	2,154	148
2017.1	12	1,539	1,092	1,762	1,762		
2017.2	6	1,890	556	1,959	1,959		
Total		68,962	62,469	69,895	69,895	53,486	2,516

Worksheet Control Difference
#REF!

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amounts and ALAE (000)	Paid Claim Amounts and ALAE (000)	Estimated Ultimate Claim Amounts and ALAE Reported Incurred Claim Amounts and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	8,882	8,882	8,882	8,882		
1998.2	234	9,731	9,731	9,731	9,731		
1999.1	228	7,003	7,003	7,003	7,003		
1999.2	222	9,620	9,620	9,620	9,620		
2000.1	216	9,175	9,175	9,175	9,175		
2000.2	210	12,163	12,163	12,163	12,163		
2001.1	204	10,760	10,760	10,760	10,760		
2001.2	198	12,481	12,481	12,481	12,481		
2002.1	192	10,083	10,083	10,083	10,083	10,083	0
2002.2	186	11,165	11,165	11,165	11,165	11,165	0
2003.1	180	11,745	11,745	11,745	11,745	11,746	(1)
2003.2	174	11,338	11,338	11,338	11,338	11,338	0
2004.1	168	9,491	9,491	9,491	9,491	9,491	0
2004.2	162	12,595	12,595	12,595	12,595	12,595	0
2005.1	156	13,466	13,466	13,466	13,466	13,467	(2)
2005.2	150	17,204	17,204	17,204	17,204	17,203	1
2006.1	144	17,489	17,489	17,489	17,489	17,489	0
2006.2	138	20,931	20,931	20,931	20,931	20,930	1
2007.1	132	20,174	20,174	20,174	20,174	20,174	0
2007.2	126	23,851	23,851	23,851	23,851	23,851	0
2008.1	120	19,357	19,357	19,356	19,356	19,360	(4)
2008.2	114	23,114	23,114	23,111	23,111	23,114	(4)
2009.1	108	16,691	16,691	16,688	16,688	16,695	(7)
2009.2	102	18,176	18,161	18,172	18,172	18,176	(3)
2010.1	96	14,520	14,511	14,515	14,515	14,526	(11)
2010.2	90	17,543	17,541	17,535	17,535	17,539	(4)
2011.1	84	17,699	17,697	17,690	17,690	17,710	(19)
2011.2	78	21,054	21,043	21,040	21,040	21,039	0
2012.1	72	17,749	17,749	17,742	17,742	17,750	(7)
2012.2	66	22,857	22,827	22,846	22,846	22,896	(50)
2013.1	60	19,777	19,743	19,769	19,769	19,739	30
2013.2	54	27,633	27,619	27,612	27,612	27,574	38
2014.1	48	21,804	21,770	21,790	21,790	21,766	24
2014.2	42	27,346	27,144	27,276	27,276	27,311	(35)
2015.1	36	20,405	20,302	20,346	20,346	20,209	138
2015.2	30	25,677	25,575	25,520	25,520	25,435	85
2016.1	24	17,977	17,870	17,676	17,676	17,485	190
2016.2	18	24,205	23,719	23,033	23,033	23,466	(433)
2017.1	12	23,895	22,204	20,782	20,782		
2017.2	6	32,048	18,009	24,668	24,668		
Total		688,870	671,991	676,512	676,512	551,321	(74)

Worksheet Control Difference
#REF!

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amounts and ALAE (000)	Paid Claim Amounts and ALAE (000)	Estimated Ultimate Claim Amounts and ALAE Reported Incurred Claim Amounts and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	4,681	4,681	4,681	4,681		
1998.2	234	7,518	7,518	7,518	7,518		
1999.1	228	4,202	4,202	4,202	4,202		
1999.2	222	6,801	6,801	6,801	6,801		
2000.1	216	4,717	4,717	4,717	4,717		
2000.2	210	9,411	9,411	9,411	9,411		
2001.1	204	5,160	5,160	5,160	5,160		
2001.2	198	8,903	8,903	8,903	8,903		
2002.1	192	5,612	5,612	5,612	5,612	5,612	0
2002.2	186	7,544	7,544	7,544	7,544	7,544	0
2003.1	180	6,028	6,028	6,028	6,028	6,028	0
2003.2	174	9,649	9,649	9,649	9,649	9,650	(1)
2004.1	168	6,221	6,221	6,221	6,221	6,221	0
2004.2	162	11,235	11,235	11,235	11,235	11,235	0
2005.1	156	10,198	10,198	10,198	10,198	10,198	0
2005.2	150	13,703	13,703	13,703	13,703	13,703	0
2006.1	144	10,140	10,138	10,140	10,140	10,141	(1)
2006.2	138	16,525	16,525	16,525	16,525	16,853	(328)
2007.1	132	13,471	13,471	13,471	13,471	13,471	0
2007.2	126	23,960	23,960	23,960	23,960	23,960	0
2008.1	120	14,549	14,549	14,549	14,549	14,565	(16)
2008.2	114	21,256	21,256	21,246	21,246	21,256	(10)
2009.1	108	13,560	13,538	13,552	13,552	13,560	(8)
2009.2	102	24,070	24,070	24,044	24,044	24,070	(26)
2010.1	96	12,441	12,441	12,428	12,428	12,399	28
2010.2	90	23,516	23,516	23,496	23,496	23,518	(21)
2011.1	84	12,401	12,400	12,395	12,395	12,405	(10)
2011.2	78	22,522	22,516	22,506	22,506	22,517	(10)
2012.1	72	13,173	13,172	13,166	13,166	13,177	(11)
2012.2	66	29,032	29,027	29,015	29,015	29,067	(52)
2013.1	60	18,097	18,097	18,077	18,077	18,097	(20)
2013.2	54	26,771	26,770	26,741	26,741	26,768	(27)
2014.1	48	15,800	15,799	15,781	15,781	15,815	(33)
2014.2	42	39,353	39,351	39,284	39,284	39,317	(33)
2015.1	36	19,153	19,126	19,117	19,117	19,076	41
2015.2	30	38,649	38,615	38,595	38,595	38,616	(22)
2016.1	24	23,920	23,827	23,918	23,918	23,665	253
2016.2	18	38,395	37,679	38,413	38,413	38,370	42
2017.1	12	24,968	24,014	24,910	24,910		
2017.2	6	38,512	25,658	40,335	40,335		
Total		655,817	641,099	657,245	657,245	540,874	(267)

Worksheet Control Difference
#REF!

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amounts and ALAE (000)	Paid Claim Amounts and ALAE (000)	Estimated Ultimate Claim Amounts and ALAE Reported Incurred Claim Amounts and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	1,432	1,432	1,432	1,432		
1998.2	234	1,303	1,303	1,303	1,303		
1999.1	228	1,301	1,301	1,301	1,301		
1999.2	222	1,436	1,436	1,436	1,436		
2000.1	216	1,426	1,426	1,426	1,426		
2000.2	210	2,081	2,081	2,081	2,081		
2001.1	204	1,352	1,352	1,352	1,352		
2001.2	198	1,990	1,990	1,990	1,990		
2002.1	192	1,777	1,777	1,777	1,777	1,777	0
2002.2	186	1,985	1,985	1,985	1,985	1,985	0
2003.1	180	1,982	1,982	1,982	1,982	1,982	0
2003.2	174	2,232	2,232	2,232	2,232	2,234	(1)
2004.1	168	2,384	2,384	2,384	2,384	2,384	0
2004.2	162	2,970	2,970	2,970	2,970	2,970	0
2005.1	156	2,744	2,744	2,744	2,744	2,745	(0)
2005.2	150	3,499	3,499	3,499	3,499	3,500	(1)
2006.1	144	3,829	3,829	3,829	3,829	3,830	(1)
2006.2	138	4,476	4,476	4,476	4,476	4,478	(2)
2007.1	132	4,125	4,125	4,125	4,125	4,127	(2)
2007.2	126	6,311	6,311	6,311	6,311	6,313	(1)
2008.1	120	5,603	5,603	5,603	5,603	5,602	1
2008.2	114	6,882	6,882	6,881	6,881	6,877	4
2009.1	108	5,364	5,342	5,361	5,361	5,360	1
2009.2	102	5,785	5,785	5,781	5,781	5,782	(1)
2010.1	96	4,741	4,741	4,737	4,737	4,740	(3)
2010.2	90	5,004	5,004	5,000	5,000	5,001	(1)
2011.1	84	4,103	4,102	4,102	4,102	4,104	(2)
2011.2	78	4,749	4,749	4,745	4,745	4,750	(6)
2012.1	72	4,011	4,011	4,007	4,007	4,012	(5)
2012.2	66	5,712	5,706	5,705	5,705	5,686	19
2013.1	60	5,492	5,492	5,483	5,483	5,469	14
2013.2	54	6,700	6,699	6,689	6,689	6,670	18
2014.1	48	5,725	5,725	5,715	5,715	5,701	14
2014.2	42	8,196	8,196	8,170	8,170	8,122	48
2015.1	36	9,434	9,409	9,393	9,393	9,313	80
2015.2	30	12,383	12,364	12,316	12,316	12,309	6
2016.1	24	10,263	10,222	10,188	10,188	10,037	151
2016.2	18	11,482	11,265	11,370	11,370	11,222	148
2017.1	12	12,354	11,859	12,088	12,088		
2017.2	6	15,271	10,554	15,046	15,046		
Total		199,890	194,345	199,016	199,016	159,082	480

Worksheet Control Difference
#REF!

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amounts and ALAE (000)	Paid Claim Amounts and ALAE (000)	Estimated Ultimate Claim Amounts and ALAE Reported Incurred Claim Amounts and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	5,948	5,948	5,948	5,948		
1998.2	234	4,680	4,680	4,680	4,680		
1999.1	228	3,832	3,832	3,832	3,832		
1999.2	222	5,383	5,383	5,383	5,383		
2000.1	216	6,705	6,705	6,705	6,705		
2000.2	210	8,150	8,150	8,150	8,150		
2001.1	204	7,196	7,196	7,196	7,196		
2001.2	198	7,679	7,679	7,679	7,679		
2002.1	192	5,830	5,830	5,830	5,830	5,830	0
2002.2	186	8,029	8,029	8,029	8,029	8,029	0
2003.1	180	5,901	5,901	5,901	5,901	5,901	0
2003.2	174	6,085	6,085	6,085	6,085	6,085	0
2004.1	168	6,254	6,254	6,254	6,254	6,254	0
2004.2	162	7,369	7,369	7,369	7,369	7,369	0
2005.1	156	7,830	7,830	7,830	7,830	7,830	0
2005.2	150	9,960	9,960	9,960	9,960	9,960	0
2006.1	144	10,805	10,805	10,805	10,805	10,805	(0)
2006.2	138	13,180	13,180	13,180	13,180	13,180	0
2007.1	132	11,259	11,259	11,259	11,259	11,259	0
2007.2	126	14,397	14,397	14,397	14,397	14,396	2
2008.1	120	13,158	13,158	13,158	13,158	13,186	(28)
2008.2	114	16,048	16,048	16,042	16,042	16,048	(6)
2009.1	108	9,258	9,258	9,254	9,254	9,259	(5)
2009.2	102	11,005	10,977	11,006	11,006	11,003	3
2010.1	96	8,539	8,539	8,540	8,540	8,558	(18)
2010.2	90	12,686	12,678	12,687	12,687	12,688	(1)
2011.1	84	12,930	12,930	12,927	12,927	12,941	(13)
2011.2	78	17,951	17,944	17,957	17,957	17,951	6
2012.1	72	14,093	14,002	14,098	14,098	14,034	64
2012.2	66	19,069	19,069	19,071	19,071	19,070	1
2013.1	60	16,947	16,928	16,934	16,934	16,951	(17)
2013.2	54	24,463	24,399	24,437	24,437	24,455	(18)
2014.1	48	18,569	18,557	18,518	18,518	18,546	(28)
2014.2	42	28,068	27,965	27,974	27,974	28,160	(186)
2015.1	36	22,757	22,234	22,660	22,660	22,387	273
2015.2	30	22,397	22,289	22,251	22,251	22,455	(204)
2016.1	24	17,628	17,546	17,346	17,346	16,813	533
2016.2	18	20,951	20,545	20,275	20,275	21,504	(1,229)
2017.1	12	20,105	19,182	18,657	18,657		
2017.2	6	22,602	15,353	23,299	23,299		
Total		505,698	496,075	503,566	503,566	412,909	(874)

Worksheet Control Difference
#REF!

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amounts and ALAE (000)	Paid Claim Amounts and ALAE (000)	Estimated Ultimate Claim Amounts and ALAE Reported Incurred Claim Amounts and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	310	310	310	310		
1998.2	234	759	759	759	759		
1999.1	228	428	428	428	428		
1999.2	222	472	472	472	472		
2000.1	216	339	339	339	339		
2000.2	210	489	489	489	489		
2001.1	204	323	323	323	323		
2001.2	198	575	575	575	575		
2002.1	192	288	288	288	288	288	0
2002.2	186	522	522	522	522	522	0
2003.1	180	412	412	412	412	412	0
2003.2	174	296	296	296	296	296	0
2004.1	168	263	263	263	263	263	0
2004.2	162	591	591	591	591	591	0
2005.1	156	315	315	315	315	315	0
2005.2	150	486	486	486	486	486	0
2006.1	144	466	466	466	466	466	0
2006.2	138	789	789	789	789	789	0
2007.1	132	288	288	288	288	288	0
2007.2	126	718	718	718	718	718	0
2008.1	120	389	389	389	389	389	0
2008.2	114	622	622	622	622	622	0
2009.1	108	532	532	532	532	532	0
2009.2	102	581	581	581	581	581	0
2010.1	96	332	332	332	332	332	0
2010.2	90	362	362	362	362	362	0
2011.1	84	208	208	208	208	208	0
2011.2	78	543	543	534	534	543	(9)
2012.1	72	323	323	318	318	323	(5)
2012.2	66	895	895	880	880	895	(15)
2013.1	60	341	341	335	335	341	(6)
2013.2	54	567	567	557	557	567	(9)
2014.1	48	232	232	228	228	232	(4)
2014.2	42	776	776	762	762	778	(16)
2015.1	36	288	278	283	283	276	7
2015.2	30	1,139	1,138	1,121	1,121	1,097	24
2016.1	24	435	435	429	429	444	(15)
2016.2	18	713	699	701	701	729	(28)
2017.1	12	418	384	408	408		
2017.2	6	921	535	900	900		
Total		19,748	19,303	19,611	19,611	14,687	(77)

Worksheet Control Difference
#REF!

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amounts and ALAE (000)	Paid Claim Amounts and ALAE (000)	Estimated Ultimate Claim Amounts and ALAE Reported Incurred Claim Amounts and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	1,693	1,693	1,693	1,693		
1998.2	234	49	49	49	49		
1999.1	228	450	450	450	450		
1999.2	222	495	495	495	495		
2000.1	216	12	12	12	12		
2000.2	210	418	418	418	418		
2001.1	204	11	11	11	11		
2001.2	198	6	6	6	6		
2002.1	192	331	331	331	331	331	0
2002.2	186	556	556	556	556	556	0
2003.1	180	11	11	11	11	11	0
2003.2	174	2	2	2	2	2	0
2004.1	168	100	100	100	100	100	0
2004.2	162	6	6	6	6	6	0
2005.1	156	257	177	257	257	257	0
2005.2	150	1,036	1,036	1,036	1,036	1,036	0
2006.1	144	97	97	97	97	41	56
2006.2	138	1,305	1,305	1,305	1,305	1,129	176
2007.1	132	904	904	904	904	782	122
2007.2	126	12	12	12	12	10	1
2008.1	120	60	60	60	60	58	2
2008.2	114	831	831	809	809	900	(91)
2009.1	108	10	10	10	10	23	(13)
2009.2	102	0	0	0	0	0	0
2010.1	96	57	57	70	70	66	4
2010.2	90	92	83	114	114	85	29
2011.1	84	0	0	1	1	0	0
2011.2	78	391	130	442	442	398	44
2012.1	72	405	405	455	455	460	(6)
2012.2	66	1,359	1,251	1,448	1,448	1,606	(158)
2013.1	60	2	2	2	2	2	(0)
2013.2	54	143	15	167	167	145	22
2014.1	48	571	418	679	679	762	(82)
2014.2	42	45	41	53	53	58	(6)
2015.1	36	374	5	486	486	540	(54)
2015.2	30	1,961	10	2,920	2,920	604	2,316
2016.1	24	15	0	32	32	0	32
2016.2	18	0	0	0	0	5	(5)
2017.1	12	0	0	0	0		
2017.2	6	0	0	0	0		
Total		14,068	10,990	15,499	15,499	9,976	2,389

Worksheet Control Difference
#REF!

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

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

(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
1998.1	240	831	831	831		
1998.2	234	968	968	968		
1999.1	228	858	858	858		
1999.2	222	824	824	824		
2000.1	216	864	864	864		
2000.2	210	921	921	921		
2001.1	204	830	830	830		
2001.2	198	825	825	825		
2002.1	192	842	842	842	842	0
2002.2	186	817	817	817	817	0
2003.1	180	777	777	777	777	0
2003.2	174	790	790	790	791	(1)
2004.1	168	758	758	758	761	(3)
2004.2	162	793	793	793	793	0
2005.1	156	766	766	766	767	(1)
2005.2	150	834	834	834	833	1
2006.1	144	708	708	708	708	0
2006.2	138	848	848	848	847	1
2007.1	132	762	762	762	762	0
2007.2	126	894	894	894	893	1
2008.1	120	683	683	683	682	1
2008.2	114	718	718	718	718	0
2009.1	108	509	509	509	508	1
2009.2	102	612	611	611	607	4
2010.1	96	493	492	492	491	2
2010.2	90	595	593	593	590	3
2011.1	84	573	571	571	571	0
2011.2	78	603	600	600	601	(1)
2012.1	72	509	506	506	505	1
2012.2	66	698	690	690	686	4
2013.1	60	619	611	611	590	21
2013.2	54	847	833	833	787	46
2014.1	48	663	651	651	612	39
2014.2	42	845	825	825	766	59
2015.1	36	684	667	667	606	61
2015.2	30	707	685	685	606	79
2016.1	24	514	504	504	450	54
2016.2	18	641	632	632	528	104
2017.1	12	614	588	588		
2017.2	6	599	652	652		
Total		29,236	29,130	29,130	20,494	475

Note

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

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

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

(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
1998.1	240	3,112	3,112	3,112		
1998.2	234	3,104	3,104	3,104		
1999.1	228	2,789	2,789	2,789		
1999.2	222	2,770	2,770	2,770		
2000.1	216	2,968	2,968	2,968		
2000.2	210	3,108	3,108	3,108		
2001.1	204	2,729	2,729	2,729		
2001.2	198	2,806	2,806	2,806		
2002.1	192	2,756	2,756	2,756	2,756	0
2002.2	186	2,497	2,497	2,497	2,497	0
2003.1	180	2,399	2,399	2,399	2,399	0
2003.2	174	2,312	2,312	2,312	2,312	0
2004.1	168	2,267	2,267	2,267	2,267	0
2004.2	162	2,543	2,543	2,543	2,542	1
2005.1	156	2,558	2,558	2,558	2,558	0
2005.2	150	2,761	2,761	2,761	2,761	0
2006.1	144	2,709	2,709	2,709	2,708	1
2006.2	138	3,389	3,389	3,389	3,389	0
2007.1	132	3,517	3,517	3,517	3,518	(1)
2007.2	126	3,715	3,715	3,715	3,710	5
2008.1	120	3,317	3,318	3,318	3,317	1
2008.2	114	3,597	3,598	3,598	3,596	2
2009.1	108	2,887	2,888	2,888	2,887	1
2009.2	102	3,188	3,189	3,189	3,189	0
2010.1	96	2,721	2,723	2,723	2,721	2
2010.2	90	3,373	3,375	3,375	3,373	2
2011.1	84	3,373	3,375	3,375	3,375	0
2011.2	78	3,345	3,347	3,347	3,345	2
2012.1	72	3,052	3,053	3,053	3,053	0
2012.2	66	3,942	3,944	3,944	3,942	2
2013.1	60	3,710	3,711	3,711	3,589	122
2013.2	54	4,472	4,473	4,473	4,345	128
2014.1	48	3,863	3,863	3,863	3,725	138
2014.2	42	4,370	4,371	4,371	4,220	150
2015.1	36	3,809	3,809	3,809	3,696	113
2015.2	30	3,809	3,801	3,801	3,682	119
2016.1	24	3,080	3,072	3,072	2,954	118
2016.2	18	3,270	3,300	3,300	3,143	157
2017.1	12	3,156	3,247	3,247		
2017.2	6	2,846	3,341	3,341		
Total		125,990	126,609	126,609	95,569	1,065

Note

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

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

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

(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
1998.1	240	328	328	328		
1998.2	234	424	424	424		
1999.1	228	341	341	341		
1999.2	222	449	449	449		
2000.1	216	412	412	412		
2000.2	210	392	392	392		
2001.1	204	311	311	311		
2001.2	198	402	402	402		
2002.1	192	302	302	302	302	0
2002.2	186	314	314	314	314	0
2003.1	180	322	322	322	322	0
2003.2	174	354	354	354	354	0
2004.1	168	319	319	319	319	0
2004.2	162	449	449	449	449	0
2005.1	156	339	339	339	339	0
2005.2	150	494	494	494	494	0
2006.1	144	364	364	364	364	0
2006.2	138	432	432	432	432	0
2007.1	132	383	383	383	383	0
2007.2	126	495	495	495	495	0
2008.1	120	368	368	368	368	0
2008.2	114	400	400	400	400	0
2009.1	108	303	303	303	303	0
2009.2	102	365	365	365	365	0
2010.1	96	255	255	255	255	0
2010.2	90	336	336	336	336	0
2011.1	84	341	341	341	341	0
2011.2	78	363	363	363	363	0
2012.1	72	281	281	281	281	0
2012.2	66	376	376	376	377	(1)
2013.1	60	366	366	366	322	44
2013.2	54	483	483	483	424	59
2014.1	48	365	365	365	308	57
2014.2	42	447	446	446	367	79
2015.1	36	379	378	378	317	61
2015.2	30	430	427	427	360	67
2016.1	24	336	331	331	284	47
2016.2	18	400	394	394	352	42
2017.1	12	393	383	383		
2017.2	6	470	408	408		
Total		15,083	14,995	14,995	10,687	458

Note

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

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

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

(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
1998.1	240	1,652	1,652	1,652		
1998.2	234	1,813	1,813	1,813		
1999.1	228	1,544	1,544	1,544		
1999.2	222	1,708	1,708	1,708		
2000.1	216	1,830	1,830	1,830		
2000.2	210	1,988	1,988	1,988		
2001.1	204	1,788	1,788	1,788		
2001.2	198	1,852	1,852	1,852		
2002.1	192	1,785	1,785	1,785	1,785	0
2002.2	186	1,703	1,703	1,703	1,703	0
2003.1	180	1,710	1,710	1,710	1,710	0
2003.2	174	1,509	1,509	1,509	1,509	0
2004.1	168	1,483	1,483	1,483	1,483	0
2004.2	162	1,725	1,725	1,725	1,725	0
2005.1	156	1,804	1,804	1,804	1,804	0
2005.2	150	2,020	2,020	2,020	2,020	0
2006.1	144	2,097	2,097	2,097	2,097	0
2006.2	138	2,530	2,530	2,530	2,530	0
2007.1	132	2,523	2,523	2,523	2,523	0
2007.2	126	2,500	2,500	2,500	2,500	0
2008.1	120	2,338	2,338	2,338	2,338	0
2008.2	114	2,527	2,527	2,527	2,527	(0)
2009.1	108	2,110	2,110	2,110	2,109	1
2009.2	102	2,244	2,244	2,244	2,244	(0)
2010.1	96	1,847	1,847	1,847	1,848	(1)
2010.2	90	2,159	2,159	2,159	2,159	(0)
2011.1	84	2,325	2,325	2,325	2,325	(0)
2011.2	78	2,077	2,077	2,077	2,076	1
2012.1	72	2,024	2,024	2,024	2,025	(1)
2012.2	66	2,558	2,557	2,557	2,558	(1)
2013.1	60	2,344	2,343	2,343	2,249	94
2013.2	54	2,920	2,919	2,919	2,800	119
2014.1	48	2,421	2,419	2,419	2,321	98
2014.2	42	2,735	2,731	2,731	2,584	147
2015.1	36	2,278	2,276	2,276	2,173	103
2015.2	30	2,398	2,393	2,393	2,228	165
2016.1	24	1,923	1,910	1,910	1,843	66
2016.2	18	2,305	2,257	2,257	2,195	62
2017.1	12	2,335	2,137	2,137		
2017.2	6	3,290	2,396	2,396		
Total		84,722	83,552	83,552	63,992	852

Note

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

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

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

(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
1998.1	240	1,684	1,684	1,684		
1998.2	234	2,120	2,120	2,120		
1999.1	228	1,416	1,416	1,416		
1999.2	222	1,951	1,951	1,951		
2000.1	216	1,414	1,414	1,414		
2000.2	210	2,590	2,590	2,590		
2001.1	204	1,448	1,448	1,448		
2001.2	198	2,090	2,090	2,090		
2002.1	192	1,353	1,353	1,353	1,353	0
2002.2	186	1,709	1,709	1,709	1,709	0
2003.1	180	1,201	1,201	1,201	1,201	0
2003.2	174	1,927	1,927	1,927	1,927	0
2004.1	168	1,284	1,284	1,284	1,284	0
2004.2	162	2,247	2,247	2,247	2,247	0
2005.1	156	2,348	2,348	2,348	2,348	0
2005.2	150	2,468	2,468	2,468	2,468	0
2006.1	144	1,797	1,797	1,797	1,797	0
2006.2	138	2,665	2,665	2,665	2,665	0
2007.1	132	2,158	2,158	2,158	2,158	0
2007.2	126	3,563	3,563	3,563	3,563	0
2008.1	120	1,978	1,978	1,978	1,978	0
2008.2	114	3,133	3,133	3,133	3,133	0
2009.1	108	1,780	1,780	1,780	1,780	0
2009.2	102	3,454	3,454	3,454	3,454	0
2010.1	96	1,756	1,756	1,756	1,756	0
2010.2	90	3,562	3,562	3,562	3,562	0
2011.1	84	1,595	1,595	1,595	1,595	0
2011.2	78	2,916	2,916	2,916	2,916	0
2012.1	72	1,705	1,705	1,705	1,705	0
2012.2	66	3,940	3,941	3,941	3,940	1
2013.1	60	2,245	2,245	2,245	2,031	214
2013.2	54	3,893	3,893	3,893	3,521	372
2014.1	48	1,857	1,857	1,857	1,674	183
2014.2	42	4,967	4,968	4,968	4,397	571
2015.1	36	2,149	2,150	2,150	1,940	209
2015.2	30	4,498	4,501	4,501	4,020	481
2016.1	24	2,630	2,637	2,637	2,384	253
2016.2	18	4,570	4,599	4,599	4,109	490
2017.1	12	2,555	2,578	2,578		
2017.2	6	4,523	4,579	4,579		
Total		99,139	99,262	99,262	74,616	2,775

Note

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

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

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

(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
1998.1	240	267	267	267		
1998.2	234	270	270	270		
1999.1	228	248	248	248		
1999.2	222	265	265	265		
2000.1	216	247	247	247		
2000.2	210	340	340	340		
2001.1	204	247	247	247		
2001.2	198	296	296	296		
2002.1	192	245	245	245	245	0
2002.2	186	261	261	261	261	0
2003.1	180	289	289	289	289	0
2003.2	174	303	303	303	303	0
2004.1	168	312	312	312	312	0
2004.2	162	347	347	347	347	0
2005.1	156	349	349	349	349	0
2005.2	150	378	378	378	378	0
2006.1	144	414	414	414	414	0
2006.2	138	432	432	432	432	0
2007.1	132	435	435	435	435	0
2007.2	126	518	518	518	518	0
2008.1	120	500	500	500	500	0
2008.2	114	586	586	586	586	0
2009.1	108	464	464	464	464	0
2009.2	102	514	514	514	514	0
2010.1	96	399	399	399	399	0
2010.2	90	426	426	426	426	0
2011.1	84	367	367	367	367	0
2011.2	78	348	348	348	348	0
2012.1	72	334	334	334	334	0
2012.2	66	433	433	433	433	0
2013.1	60	509	509	509	443	66
2013.2	54	589	589	589	504	85
2014.1	48	536	536	536	470	66
2014.2	42	671	671	671	578	93
2015.1	36	782	783	783	684	99
2015.2	30	920	920	920	795	124
2016.1	24	836	836	836	724	112
2016.2	18	859	859	859	747	112
2017.1	12	974	971	971		
2017.2	6	1,141	1,122	1,122		
Total		18,651	18,629	18,629	13,600	756

Note

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

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

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

(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
1998.1	240	707	707	707		
1998.2	234	646	646	646		
1999.1	228	592	592	592		
1999.2	222	635	635	635		
2000.1	216	733	733	733		
2000.2	210	847	847	847		
2001.1	204	774	774	774		
2001.2	198	674	674	674		
2002.1	192	653	653	653	653	0
2002.2	186	634	634	634	634	0
2003.1	180	488	488	488	488	0
2003.2	174	509	509	509	509	0
2004.1	168	512	512	512	512	0
2004.2	162	639	639	639	639	0
2005.1	156	623	623	623	623	0
2005.2	150	679	679	679	679	0
2006.1	144	618	618	618	618	0
2006.2	138	784	784	784	784	0
2007.1	132	802	802	802	802	0
2007.2	126	1,029	1,029	1,029	1,029	0
2008.1	120	784	784	784	784	0
2008.2	114	970	970	970	970	0
2009.1	108	631	631	631	631	0
2009.2	102	871	871	871	871	0
2010.1	96	601	601	601	601	0
2010.2	90	919	919	919	919	0
2011.1	84	752	752	752	752	0
2011.2	78	905	905	905	904	1
2012.1	72	746	746	746	746	0
2012.2	66	1,137	1,137	1,137	1,137	(0)
2013.1	60	931	931	931	934	(3)
2013.2	54	1,381	1,380	1,380	1,366	14
2014.1	48	939	939	939	940	(1)
2014.2	42	1,442	1,442	1,442	1,415	27
2015.1	36	1,028	1,027	1,027	1,022	6
2015.2	30	1,409	1,406	1,406	1,388	18
2016.1	24	1,037	1,030	1,030	1,022	7
2016.2	18	1,267	1,243	1,243	1,222	21
2017.1	12	1,133	1,055	1,055		
2017.2	6	1,635	1,414	1,414		
Total		34,096	33,761	33,761	25,595	89

Note

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

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

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

(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
1998.1	240	58	58	58		
1998.2	234	94	94	94		
1999.1	228	58	58	58		
1999.2	222	74	74	74		
2000.1	216	59	59	59		
2000.2	210	111	111	111		
2001.1	204	51	51	51		
2001.2	198	65	65	65		
2002.1	192	28	28	28	28	0
2002.2	186	55	55	55	55	0
2003.1	180	53	53	53	53	0
2003.2	174	52	52	52	52	0
2004.1	168	42	42	42	42	0
2004.2	162	62	62	62	62	0
2005.1	156	48	48	48	48	0
2005.2	150	49	49	49	49	0
2006.1	144	41	41	41	41	0
2006.2	138	54	54	54	54	0
2007.1	132	43	43	43	43	0
2007.2	126	62	62	62	62	0
2008.1	120	39	39	39	39	0
2008.2	114	75	75	75	75	0
2009.1	108	38	38	38	38	0
2009.2	102	91	91	91	91	0
2010.1	96	38	38	38	38	0
2010.2	90	56	56	56	56	0
2011.1	84	30	30	30	30	0
2011.2	78	80	80	80	80	0
2012.1	72	35	35	35	35	0
2012.2	66	85	85	85	85	0
2013.1	60	49	49	49	43	6
2013.2	54	83	83	83	73	10
2014.1	48	28	28	28	25	3
2014.2	42	96	96	96	75	21
2015.1	36	50	50	50	45	5
2015.2	30	126	126	126	106	20
2016.1	24	50	50	50	40	10
2016.2	18	84	84	84	78	6
2017.1	12	48	47	47		
2017.2	6	101	99	99		
Total		2,441	2,439	2,439	1,641	81

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

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

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

(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
1998.1	240	6	6	6		
1998.2	234	6	6	6		
1999.1	228	4	4	4		
1999.2	222	0	0	0		
2000.1	216	0	0	0		
2000.2	210	4	4	4		
2001.1	204	0	0	0		
2001.2	198	0	0	0		
2002.1	192	3	3	3	3	0
2002.2	186	2	2	2	2	0
2003.1	180	0	0	0	0	0
2003.2	174	0	0	0	0	0
2004.1	168	1	1	1	1	0
2004.2	162	1	1	1	1	0
2005.1	156	3	3	3	3	0
2005.2	150	1	1	1	1	0
2006.1	144	0	0	0	0	0
2006.2	138	2	2	2	2	0
2007.1	132	1	1	1	1	0
2007.2	126	1	1	1	1	0
2008.1	120	0	0	0	0	0
2008.2	114	1	1	1	1	0
2009.1	108	2	2	2	3	(1)
2009.2	102	0	0	0	0	0
2010.1	96	2	2	2	2	(0)
2010.2	90	3	2	2	2	1
2011.1	84	0	0	0	0	0
2011.2	78	3	2	2	2	(0)
2012.1	72	1	1	1	2	(1)
2012.2	66	2	1	1	3	(1)
2013.1	60	0	0	0	0	0
2013.2	54	1	1	1	1	0
2014.1	48	4	2	2	2	0
2014.2	42	2	1	1	1	0
2015.1	36	4	2	2	1	1
2015.2	30	5	3	3	3	(1)
2016.1	24	1	1	1	0	1
2016.2	18	0	0	0	0	0
2017.1	12	0	0	0		
2017.2	6	0	0	0		
Total		66	55	55	37	(2)

Note

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

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	-1.35	+/- 1.07	21.5%	0.000	0.013	0.016
Loss Cost	1998.2	-1.35	+/- 1.13	21.3%	0.000	0.015	0.022
Loss Cost	1999.1	-1.36	+/- 1.20	19.6%	0.000	0.018	0.028
Loss Cost	1999.2	-1.17	+/- 1.24	19.5%	0.000	0.012	0.066
Loss Cost	2000.1	-1.10	+/- 1.31	16.5%	0.000	0.016	0.098
Loss Cost	2000.2	-0.96	+/- 1.38	16.6%	0.000	0.014	0.169
Loss Cost	2001.1	-0.82	+/- 1.46	13.0%	0.000	0.021	0.264
Loss Cost	2001.2	-0.48	+/- 1.49	15.4%	0.000	0.011	0.518
Loss Cost	2002.1	-0.23	+/- 1.57	12.0%	0.000	0.019	0.768
Loss Cost	2002.2	0.12	+/- 1.62	15.8%	0.000	0.010	0.880
Loss Cost	2003.1	0.32	+/- 1.72	14.2%	0.000	0.017	0.706
Loss Cost	2003.2	0.92	+/- 1.68	24.8%	0.000	0.004	0.266
Loss Cost	2004.1	1.05	+/- 1.80	24.4%	0.000	0.007	0.238
Loss Cost	2004.2	1.54	+/- 1.85	31.8%	0.000	0.003	0.096
Loss Cost	2005.1	1.99	+/- 1.92	34.1%	0.000	0.006	0.041
Loss Cost	2005.2	2.09	+/- 2.09	32.1%	0.000	0.007	0.048
Loss Cost	2006.1	2.39	+/- 2.25	33.1%	0.000	0.012	0.037
Loss Cost	2006.2	3.10	+/- 2.28	43.3%	0.000	0.004	0.009
Loss Cost	2007.1	3.93	+/- 2.28	51.3%	0.000	0.008	0.002
Loss Cost	2007.2	4.50	+/- 2.40	55.5%	0.000	0.004	0.001
Loss Cost	2008.1	5.30	+/- 2.46	62.1%	0.000	0.009	0.000
Loss Cost	2008.2	6.00	+/- 2.58	66.1%	0.000	0.004	0.000
Loss Cost	2009.1	6.93	+/- 2.64	72.4%	0.000	0.008	0.000
Loss Cost	2009.2	6.73	+/- 2.96	66.0%	0.000	0.014	0.000
Loss Cost	2010.1	6.45	+/- 3.38	63.7%	0.000	0.017	0.001
Loss Cost	2010.2	5.80	+/- 3.73	53.3%	0.000	0.033	0.005
Loss Cost	2011.1	4.10	+/- 3.53	58.9%	0.000	0.006	0.025
Loss Cost	2011.2	3.76	+/- 4.11	49.0%	0.000	0.013	0.065
Loss Cost	2012.1	3.10	+/- 4.88	49.2%	0.000	0.015	0.178
Loss Cost	2012.2	1.67	+/- 5.31	35.8%	0.000	0.029	0.485
Loss Cost	2013.1	1.41	+/- 6.79	34.0%	0.000	0.047	0.637
Loss Cost	2013.2	3.55	+/- 7.84	47.5%	0.000	0.030	0.302
Loss Cost	2014.1	5.80	+/- 10.34	50.3%	0.001	0.076	0.198
Loss Cost	2014.2	4.38	+/- 14.30	24.9%	0.007	0.147	0.433
Loss Cost	2015.1	9.01	+/- 22.60	32.5%	0.050	0.330	0.274

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.12	+/- 0.90	56.9%	0.000	0.275	0.000
Severity	1998.2	3.21	+/- 0.94	56.4%	0.000	0.239	0.000
Severity	1999.1	3.21	+/- 0.99	54.8%	0.000	0.251	0.000
Severity	1999.2	3.40	+/- 1.02	56.9%	0.000	0.173	0.000
Severity	2000.1	3.60	+/- 1.05	58.9%	0.000	0.254	0.000
Severity	2000.2	3.73	+/- 1.11	58.8%	0.000	0.211	0.000
Severity	2001.1	3.89	+/- 1.16	59.6%	0.000	0.287	0.000
Severity	2001.2	4.23	+/- 1.16	64.5%	0.000	0.153	0.000
Severity	2002.1	4.64	+/- 1.13	70.5%	0.000	0.274	0.000
Severity	2002.2	4.88	+/- 1.17	71.9%	0.000	0.185	0.000
Severity	2003.1	5.18	+/- 1.20	74.3%	0.000	0.295	0.000
Severity	2003.2	5.68	+/- 1.10	81.0%	0.000	0.093	0.000
Severity	2004.1	5.87	+/- 1.17	81.1%	0.000	0.141	0.000
Severity	2004.2	6.16	+/- 1.20	82.2%	0.000	0.079	0.000
Severity	2005.1	6.62	+/- 1.17	85.7%	0.000	0.151	0.000
Severity	2005.2	6.39	+/- 1.22	83.8%	0.000	0.226	0.000
Severity	2006.1	6.42	+/- 1.34	82.4%	0.000	0.258	0.000
Severity	2006.2	6.81	+/- 1.37	83.9%	0.000	0.142	0.000
Severity	2007.1	7.21	+/- 1.42	85.5%	0.000	0.248	0.000
Severity	2007.2	7.20	+/- 1.56	83.3%	0.000	0.275	0.000
Severity	2008.1	7.37	+/- 1.73	82.2%	0.000	0.355	0.000
Severity	2008.2	7.63	+/- 1.90	81.1%	0.000	0.294	0.000
Severity	2009.1	8.37	+/- 1.91	84.9%	0.000	0.526	0.000
Severity	2009.2	8.49	+/- 2.15	82.7%	0.000	0.504	0.000
Severity	2010.1	8.56	+/- 2.47	80.2%	0.000	0.558	0.000
Severity	2010.2	8.56	+/- 2.84	76.3%	0.000	0.585	0.000
Severity	2011.1	7.83	+/- 3.15	71.6%	0.000	0.405	0.000
Severity	2011.2	7.60	+/- 3.68	64.0%	0.000	0.485	0.001
Severity	2012.1	8.52	+/- 4.30	65.6%	0.000	0.707	0.001
Severity	2012.2	8.96	+/- 5.21	60.6%	0.000	0.651	0.003
Severity	2013.1	10.11	+/- 6.47	60.5%	0.000	0.876	0.006
Severity	2013.2	13.16	+/- 5.96	79.9%	0.000	0.384	0.001
Severity	2014.1	14.00	+/- 8.30	76.1%	0.000	0.552	0.006
Severity	2014.2	11.08	+/- 9.09	64.2%	0.000	0.862	0.023
Severity	2015.1	10.78	+/- 15.89	44.4%	0.002	0.866	0.107
Frequency	1998.1	-4.33	+/- 0.63	82.9%	0.000	0.007	0.000
Frequency	1998.2	-4.42	+/- 0.65	82.9%	0.000	0.011	0.000
Frequency	1999.1	-4.43	+/- 0.69	81.6%	0.000	0.013	0.000
Frequency	1999.2	-4.42	+/- 0.73	80.6%	0.000	0.014	0.000
Frequency	2000.1	-4.54	+/- 0.76	80.5%	0.000	0.010	0.000
Frequency	2000.2	-4.51	+/- 0.80	79.4%	0.000	0.011	0.000
Frequency	2001.1	-4.53	+/- 0.85	77.7%	0.000	0.013	0.000
Frequency	2001.2	-4.52	+/- 0.91	76.4%	0.000	0.015	0.000
Frequency	2002.1	-4.65	+/- 0.95	75.9%	0.000	0.011	0.000
Frequency	2002.2	-4.54	+/- 1.01	74.4%	0.000	0.009	0.000
Frequency	2003.1	-4.62	+/- 1.07	72.8%	0.000	0.009	0.000
Frequency	2003.2	-4.51	+/- 1.14	71.1%	0.000	0.008	0.000
Frequency	2004.1	-4.55	+/- 1.23	68.5%	0.000	0.010	0.000
Frequency	2004.2	-4.36	+/- 1.31	66.6%	0.000	0.008	0.000
Frequency	2005.1	-4.34	+/- 1.42	62.7%	0.000	0.010	0.000
Frequency	2005.2	-4.05	+/- 1.49	61.0%	0.000	0.006	0.000
Frequency	2006.1	-3.79	+/- 1.60	54.1%	0.000	0.012	0.000
Frequency	2006.2	-3.47	+/- 1.70	52.4%	0.000	0.008	0.000
Frequency	2007.1	-3.06	+/- 1.80	43.1%	0.000	0.016	0.002
Frequency	2007.2	-2.52	+/- 1.84	43.7%	0.000	0.006	0.011
Frequency	2008.1	-1.93	+/- 1.91	32.6%	0.000	0.013	0.050
Frequency	2008.2	-1.51	+/- 2.05	34.0%	0.000	0.009	0.141
Frequency	2009.1	-1.33	+/- 2.31	27.0%	0.000	0.016	0.243
Frequency	2009.2	-1.63	+/- 2.57	26.6%	0.000	0.028	0.199
Frequency	2010.1	-1.94	+/- 2.91	26.4%	0.000	0.029	0.177
Frequency	2010.2	-2.55	+/- 3.20	28.4%	0.000	0.053	0.112
Frequency	2011.1	-3.46	+/- 3.49	36.7%	0.000	0.031	0.055
Frequency	2011.2	-3.57	+/- 4.10	35.8%	0.000	0.048	0.085
Frequency	2012.1	-4.99	+/- 4.41	47.5%	0.000	0.023	0.034
Frequency	2012.2	-6.69	+/- 4.37	61.2%	0.000	0.038	0.009
Frequency	2013.1	-7.91	+/- 5.14	62.2%	0.000	0.030	0.010
Frequency	2013.2	-8.49	+/- 6.48	61.5%	0.002	0.060	0.022
Frequency	2014.1	-7.19	+/- 8.90	36.1%	0.015	0.133	0.101
Frequency	2014.2	-6.03	+/- 12.69	30.0%	0.072	0.162	0.269
Frequency	2015.1	-1.60	+/- 19.51	-20.1%	0.328	0.360	0.811

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	2.18	+/- 2.23	11.3%	0.000	0.052
Loss Cost	2005.2	2.09	+/- 2.41	8.6%	0.000	0.084
Loss Cost	2006.1	2.60	+/- 2.56	13.4%	0.000	0.044
Loss Cost	2006.2	3.10	+/- 2.73	17.7%	0.000	0.026
Loss Cost	2007.1	4.18	+/- 2.67	32.5%	0.000	0.003
Loss Cost	2007.2	4.50	+/- 2.93	32.9%	0.000	0.004
Loss Cost	2008.1	5.60	+/- 2.93	45.7%	0.000	0.001
Loss Cost	2008.2	6.00	+/- 3.24	45.8%	0.000	0.001
Loss Cost	2009.1	7.29	+/- 3.23	58.2%	0.000	0.000
Loss Cost	2009.2	6.73	+/- 3.55	50.7%	0.000	0.001
Loss Cost	2010.1	6.92	+/- 4.05	47.1%	0.000	0.002
Loss Cost	2010.2	5.80	+/- 4.33	35.9%	0.000	0.011
Loss Cost	2011.1	4.77	+/- 4.77	23.4%	0.000	0.046
Loss Cost	2011.2	3.76	+/- 5.37	10.9%	0.000	0.145
Loss Cost	2012.1	4.04	+/- 6.43	8.7%	0.000	0.183
Loss Cost	2012.2	1.67	+/- 6.73	-7.3%	0.000	0.585
Loss Cost	2013.1	2.61	+/- 8.34	-5.4%	0.000	0.485
Loss Cost	2013.2	3.55	+/- 10.71	-4.7%	0.000	0.451
Loss Cost	2014.1	7.78	+/- 12.64	17.2%	0.003	0.168
Loss Cost	2014.2	4.38	+/- 15.93	-8.6%	0.008	0.501
Loss Cost	2015.1	11.43	+/- 20.04	26.7%	0.046	0.168
Severity	2005.1	6.68	+/- 1.19	85.0%	0.000	0.000
Severity	2005.2	6.39	+/- 1.24	83.4%	0.000	0.000
Severity	2006.1	6.48	+/- 1.34	82.1%	0.000	0.000
Severity	2006.2	6.81	+/- 1.41	82.9%	0.000	0.000
Severity	2007.1	7.28	+/- 1.43	85.2%	0.000	0.000
Severity	2007.2	7.20	+/- 1.57	83.0%	0.000	0.000
Severity	2008.1	7.44	+/- 1.72	82.2%	0.000	0.000
Severity	2008.2	7.63	+/- 1.90	80.9%	0.000	0.000
Severity	2009.1	8.43	+/- 1.85	85.4%	0.000	0.000
Severity	2009.2	8.49	+/- 2.10	83.3%	0.000	0.000
Severity	2010.1	8.64	+/- 2.39	81.1%	0.000	0.000
Severity	2010.2	8.56	+/- 2.74	77.5%	0.000	0.000
Severity	2011.1	7.98	+/- 3.06	72.2%	0.000	0.000
Severity	2011.2	7.60	+/- 3.56	65.5%	0.000	0.000
Severity	2012.1	8.62	+/- 4.01	68.5%	0.000	0.001
Severity	2012.2	8.96	+/- 4.88	64.0%	0.000	0.002
Severity	2013.1	10.19	+/- 5.82	65.3%	0.000	0.003
Severity	2013.2	13.16	+/- 5.71	80.3%	0.000	0.001
Severity	2014.1	14.45	+/- 7.34	78.5%	0.000	0.002
Severity	2014.2	11.08	+/- 7.56	71.1%	0.000	0.011
Severity	2015.1	11.05	+/- 11.56	57.8%	0.000	0.049
Frequency	2005.1	-4.22	+/- 1.60	52.2%	0.000	0.000
Frequency	2005.2	-4.05	+/- 1.73	47.3%	0.000	0.000
Frequency	2006.1	-3.64	+/- 1.82	40.5%	0.000	0.000
Frequency	2006.2	-3.47	+/- 1.98	35.0%	0.000	0.002
Frequency	2007.1	-2.88	+/- 2.04	26.1%	0.000	0.009
Frequency	2007.2	-2.52	+/- 2.21	18.5%	0.000	0.030
Frequency	2008.1	-1.71	+/- 2.22	7.6%	0.000	0.127
Frequency	2008.2	-1.51	+/- 2.47	3.4%	0.000	0.217
Frequency	2009.1	-1.04	+/- 2.71	-2.1%	0.000	0.429
Frequency	2009.2	-1.63	+/- 2.95	2.2%	0.000	0.261
Frequency	2010.1	-1.58	+/- 3.36	0.0%	0.000	0.333
Frequency	2010.2	-2.55	+/- 3.58	8.5%	0.000	0.153
Frequency	2011.1	-2.97	+/- 4.11	9.8%	0.000	0.146
Frequency	2011.2	-3.57	+/- 4.73	12.2%	0.001	0.131
Frequency	2012.1	-4.22	+/- 5.55	13.7%	0.002	0.128
Frequency	2012.2	-6.69	+/- 5.37	39.1%	0.000	0.024
Frequency	2013.1	-6.88	+/- 6.69	32.0%	0.002	0.051
Frequency	2013.2	-8.49	+/- 7.99	37.4%	0.004	0.047
Frequency	2014.1	-5.83	+/- 9.82	12.4%	0.028	0.208
Frequency	2014.2	-6.03	+/- 13.83	3.1%	0.083	0.325
Frequency	2015.1	0.34	+/- 16.89	-24.9%	0.416	0.958

BI

Coverage = BI
End Trend Period = 2017.2
Seasonality = T
Excluded Points = 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.16	+/- 2.04	34.3%	0.000	0.011	0.037
Loss Cost	2005.2	2.25	+/- 2.20	32.1%	0.000	0.012	0.043
Loss Cost	2006.1	2.60	+/- 2.39	33.5%	0.000	0.023	0.032
Loss Cost	2006.2	3.32	+/- 2.40	43.9%	0.000	0.008	0.008
Loss Cost	2007.1	4.26	+/- 2.39	53.4%	0.000	0.018	0.001
Loss Cost	2007.2	4.84	+/- 2.49	57.6%	0.000	0.010	0.001
Loss Cost	2008.1	5.78	+/- 2.53	65.5%	0.000	0.021	0.000
Loss Cost	2008.2	6.47	+/- 2.61	69.6%	0.000	0.010	0.000
Loss Cost	2009.1	7.59	+/- 2.58	77.5%	0.000	0.020	0.000
Loss Cost	2009.2	7.37	+/- 2.88	72.1%	0.000	0.032	0.000
Loss Cost	2010.1	7.22	+/- 3.35	69.7%	0.000	0.042	0.000
Loss Cost	2010.2	6.54	+/- 3.63	60.7%	0.000	0.073	0.002
Loss Cost	2011.1	4.88	+/- 3.46	64.5%	0.000	0.015	0.009
Loss Cost	2011.2	4.49	+/- 3.97	53.6%	0.000	0.029	0.028
Loss Cost	2012.1	4.01	+/- 4.86	51.9%	0.000	0.038	0.088
Loss Cost	2012.2	2.49	+/- 4.92	34.1%	0.000	0.066	0.264
Loss Cost	2013.1	2.53	+/- 6.50	31.6%	0.000	0.110	0.372
Loss Cost	2013.2	4.23	+/- 7.50	45.1%	0.000	0.073	0.198
Loss Cost	2014.1	6.94	+/- 9.40	57.9%	0.002	0.158	0.101
Loss Cost	2014.2	4.38	+/- 11.19	17.8%	0.005	0.314	0.292
Loss Cost	2015.1	9.01	+/- 13.01	72.6%	0.017	0.504	0.089
Severity	2005.1	6.55	+/- 1.24	84.9%	0.000	0.141	0.000
Severity	2005.2	6.32	+/- 1.29	82.8%	0.000	0.208	0.000
Severity	2006.1	6.34	+/- 1.43	81.3%	0.000	0.239	0.000
Severity	2006.2	6.72	+/- 1.45	83.0%	0.000	0.134	0.000
Severity	2007.1	7.15	+/- 1.52	84.6%	0.000	0.244	0.000
Severity	2007.2	7.14	+/- 1.67	82.2%	0.000	0.271	0.000
Severity	2008.1	7.31	+/- 1.87	81.1%	0.000	0.355	0.000
Severity	2008.2	7.57	+/- 2.04	79.9%	0.000	0.299	0.000
Severity	2009.1	8.37	+/- 2.07	84.0%	0.000	0.553	0.000
Severity	2009.2	8.49	+/- 2.33	81.7%	0.000	0.533	0.000
Severity	2010.1	8.56	+/- 2.71	79.1%	0.000	0.591	0.000
Severity	2010.2	8.56	+/- 3.11	75.0%	0.000	0.617	0.000
Severity	2011.1	7.76	+/- 3.49	70.2%	0.000	0.426	0.000
Severity	2011.2	7.55	+/- 4.06	62.2%	0.000	0.506	0.002
Severity	2012.1	8.52	+/- 4.84	63.9%	0.000	0.740	0.003
Severity	2012.2	8.94	+/- 5.84	58.7%	0.000	0.686	0.007
Severity	2013.1	10.17	+/- 7.47	58.5%	0.000	0.914	0.013
Severity	2013.2	13.05	+/- 6.89	79.0%	0.000	0.413	0.004
Severity	2014.1	13.88	+/- 10.14	74.5%	0.000	0.581	0.015
Severity	2014.2	11.08	+/- 11.97	60.6%	0.001	0.963	0.053
Severity	2015.1	10.78	+/- 26.30	31.6%	0.011	0.952	0.202
Frequency	2005.1	-4.12	+/- 1.47	58.3%	0.000	0.021	0.000
Frequency	2005.2	-3.82	+/- 1.54	56.2%	0.000	0.013	0.000
Frequency	2006.1	-3.51	+/- 1.65	48.1%	0.000	0.026	0.000
Frequency	2006.2	-3.18	+/- 1.74	46.0%	0.000	0.017	0.001
Frequency	2007.1	-2.70	+/- 1.83	34.8%	0.000	0.036	0.007
Frequency	2007.2	-2.15	+/- 1.85	35.6%	0.000	0.014	0.027
Frequency	2008.1	-1.43	+/- 1.86	22.5%	0.000	0.030	0.125
Frequency	2008.2	-1.02	+/- 1.98	25.2%	0.000	0.019	0.291
Frequency	2009.1	-0.72	+/- 2.23	17.4%	0.000	0.037	0.502
Frequency	2009.2	-1.03	+/- 2.45	15.5%	0.000	0.062	0.384
Frequency	2010.1	-1.24	+/- 2.83	14.3%	0.000	0.069	0.363
Frequency	2010.2	-1.86	+/- 3.04	15.4%	0.000	0.117	0.208
Frequency	2011.1	-2.68	+/- 3.39	24.1%	0.000	0.074	0.114
Frequency	2011.2	-2.85	+/- 3.95	23.2%	0.000	0.109	0.143
Frequency	2012.1	-4.16	+/- 4.36	36.7%	0.001	0.057	0.063
Frequency	2012.2	-5.92	+/- 3.74	61.5%	0.000	0.079	0.008
Frequency	2013.1	-6.93	+/- 4.52	62.1%	0.000	0.062	0.011
Frequency	2013.2	-7.80	+/- 5.42	65.5%	0.001	0.125	0.016
Frequency	2014.1	-6.09	+/- 7.12	38.9%	0.010	0.261	0.083
Frequency	2014.2	-6.03	+/- 11.09	27.9%	0.046	0.371	0.191
Frequency	2015.1	-1.60	+/- 14.16	-64.4%	0.149	0.633	0.676

BI

Coverage = BI
 End Trend Period = 2017.2
 Seasonality = F
 Excluded Points = 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	2.50	+/- 2.30	14.8%	0.000	0.033
Loss Cost	2005.2	2.42	+/- 2.50	12.0%	0.000	0.055
Loss Cost	2006.1	2.98	+/- 2.64	17.5%	0.000	0.027
Loss Cost	2006.2	3.53	+/- 2.81	22.5%	0.000	0.015
Loss Cost	2007.1	4.69	+/- 2.70	39.0%	0.000	0.001
Loss Cost	2007.2	5.06	+/- 2.96	39.9%	0.000	0.002
Loss Cost	2008.1	6.25	+/- 2.88	54.2%	0.000	0.000
Loss Cost	2008.2	6.72	+/- 3.17	54.7%	0.000	0.000
Loss Cost	2009.1	8.13	+/- 3.00	68.6%	0.000	0.000
Loss Cost	2009.2	7.61	+/- 3.31	62.7%	0.000	0.000
Loss Cost	2010.1	7.87	+/- 3.77	59.9%	0.000	0.000
Loss Cost	2010.2	6.79	+/- 4.00	51.2%	0.000	0.002
Loss Cost	2011.1	5.81	+/- 4.38	40.1%	0.000	0.012
Loss Cost	2011.2	4.84	+/- 4.90	27.0%	0.000	0.048
Loss Cost	2012.1	5.20	+/- 5.89	24.2%	0.000	0.071
Loss Cost	2012.2	2.83	+/- 5.81	3.2%	0.000	0.287
Loss Cost	2013.1	3.78	+/- 7.18	7.1%	0.000	0.245
Loss Cost	2013.2	4.62	+/- 9.29	7.3%	0.000	0.259
Loss Cost	2014.1	8.54	+/- 10.07	41.0%	0.002	0.072
Loss Cost	2014.2	4.38	+/- 10.30	8.4%	0.002	0.293
Loss Cost	2015.1	9.66	+/- 8.76	75.8%	0.004	0.035
Severity	2005.1	6.66	+/- 1.26	84.0%	0.000	0.000
Severity	2005.2	6.36	+/- 1.31	82.3%	0.000	0.000
Severity	2006.1	6.45	+/- 1.43	80.9%	0.000	0.000
Severity	2006.2	6.79	+/- 1.50	81.8%	0.000	0.000
Severity	2007.1	7.28	+/- 1.52	84.2%	0.000	0.000
Severity	2007.2	7.20	+/- 1.68	81.9%	0.000	0.000
Severity	2008.1	7.44	+/- 1.84	81.2%	0.000	0.000
Severity	2008.2	7.64	+/- 2.04	79.7%	0.000	0.000
Severity	2009.1	8.47	+/- 1.99	84.6%	0.000	0.000
Severity	2009.2	8.54	+/- 2.26	82.5%	0.000	0.000
Severity	2010.1	8.69	+/- 2.58	80.2%	0.000	0.000
Severity	2010.2	8.62	+/- 2.97	76.5%	0.000	0.000
Severity	2011.1	8.02	+/- 3.33	71.0%	0.000	0.000
Severity	2011.2	7.65	+/- 3.88	64.2%	0.000	0.001
Severity	2012.1	8.68	+/- 4.40	67.4%	0.000	0.001
Severity	2012.2	9.02	+/- 5.38	62.9%	0.000	0.004
Severity	2013.1	10.25	+/- 6.48	64.4%	0.000	0.006
Severity	2013.2	13.20	+/- 6.44	79.7%	0.000	0.002
Severity	2014.1	14.47	+/- 8.48	77.8%	0.000	0.005
Severity	2014.2	11.08	+/- 9.04	70.4%	0.000	0.023
Severity	2015.1	10.89	+/- 15.26	54.3%	0.001	0.096
Frequency	2005.1	-3.90	+/- 1.61	49.0%	0.000	0.000
Frequency	2005.2	-3.71	+/- 1.74	43.6%	0.000	0.000
Frequency	2006.1	-3.26	+/- 1.81	36.3%	0.000	0.001
Frequency	2006.2	-3.05	+/- 1.97	30.3%	0.000	0.005
Frequency	2007.1	-2.41	+/- 2.00	20.6%	0.000	0.022
Frequency	2007.2	-1.99	+/- 2.15	12.5%	0.000	0.070
Frequency	2008.1	-1.11	+/- 2.07	1.4%	0.000	0.278
Frequency	2008.2	-0.85	+/- 2.30	-2.3%	0.000	0.444
Frequency	2009.1	-0.31	+/- 2.48	-6.2%	0.000	0.792
Frequency	2009.2	-0.86	+/- 2.69	-3.7%	0.000	0.506
Frequency	2010.1	-0.75	+/- 3.08	-5.4%	0.000	0.608
Frequency	2010.2	-1.68	+/- 3.23	2.0%	0.000	0.283
Frequency	2011.1	-2.05	+/- 3.72	3.6%	0.000	0.255
Frequency	2011.2	-2.60	+/- 4.29	6.6%	0.001	0.212
Frequency	2012.1	-3.20	+/- 5.04	9.1%	0.001	0.191
Frequency	2012.2	-5.68	+/- 4.32	45.9%	0.000	0.019
Frequency	2013.1	-5.87	+/- 5.42	39.2%	0.001	0.042
Frequency	2013.2	-7.57	+/- 6.11	51.7%	0.002	0.027
Frequency	2014.1	-5.18	+/- 6.85	30.2%	0.008	0.117
Frequency	2014.2	-6.03	+/- 9.79	26.0%	0.028	0.172
Frequency	2015.1	-1.11	+/- 8.89	-26.7%	0.085	0.718

BI

Coverage = BI
End Trend Period = 2017.2
Seasonality = T
Excluded Points = 2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	1.85	+/- 2.04	29.2%	0.000	0.009	0.070
Loss Cost	2005.2	1.94	+/- 2.22	27.0%	0.000	0.011	0.081
Loss Cost	2006.1	2.24	+/- 2.40	27.8%	0.000	0.019	0.063
Loss Cost	2006.2	3.00	+/- 2.45	38.2%	0.000	0.007	0.017
Loss Cost	2007.1	3.84	+/- 2.44	46.3%	0.000	0.013	0.003
Loss Cost	2007.2	4.45	+/- 2.59	50.8%	0.000	0.007	0.002
Loss Cost	2008.1	5.26	+/- 2.66	57.8%	0.000	0.013	0.001
Loss Cost	2008.2	6.03	+/- 2.81	62.3%	0.000	0.006	0.000
Loss Cost	2009.1	6.97	+/- 2.87	69.2%	0.000	0.012	0.000
Loss Cost	2009.2	6.75	+/- 3.26	62.0%	0.000	0.021	0.000
Loss Cost	2010.1	6.47	+/- 3.71	59.5%	0.000	0.025	0.002
Loss Cost	2010.2	5.74	+/- 4.15	47.2%	0.000	0.049	0.010
Loss Cost	2011.1	4.05	+/- 3.91	53.3%	0.000	0.012	0.041
Loss Cost	2011.2	3.66	+/- 4.63	41.8%	0.000	0.023	0.103
Loss Cost	2012.1	3.01	+/- 5.48	42.1%	0.000	0.028	0.234
Loss Cost	2012.2	1.40	+/- 6.06	26.9%	0.000	0.057	0.600
Loss Cost	2013.1	1.16	+/- 7.76	23.7%	0.000	0.087	0.725
Loss Cost	2013.2	3.40	+/- 9.39	37.8%	0.001	0.062	0.387
Loss Cost	2014.1	5.61	+/- 12.60	37.8%	0.005	0.144	0.272
Loss Cost	2014.2	4.03	+/- 19.16	4.2%	0.022	0.264	0.541
Loss Cost	2015.1	9.01	+/- 35.55	9.1%	0.111	0.563	0.366
Severity	2005.1	6.36	+/- 1.17	85.0%	0.000	0.245	0.000
Severity	2005.2	6.07	+/- 1.21	83.2%	0.000	0.377	0.000
Severity	2006.1	6.10	+/- 1.32	81.6%	0.000	0.410	0.000
Severity	2006.2	6.47	+/- 1.37	83.0%	0.000	0.246	0.000
Severity	2007.1	6.88	+/- 1.40	84.9%	0.000	0.398	0.000
Severity	2007.2	6.81	+/- 1.55	82.5%	0.000	0.453	0.000
Severity	2008.1	6.97	+/- 1.72	81.2%	0.000	0.549	0.000
Severity	2008.2	7.18	+/- 1.91	79.7%	0.000	0.477	0.000
Severity	2009.1	7.92	+/- 1.87	84.6%	0.000	0.784	0.000
Severity	2009.2	7.97	+/- 2.13	82.0%	0.000	0.776	0.000
Severity	2010.1	8.03	+/- 2.45	79.2%	0.000	0.817	0.000
Severity	2010.2	7.92	+/- 2.85	74.8%	0.000	0.873	0.000
Severity	2011.1	7.19	+/- 3.10	69.3%	0.000	0.635	0.000
Severity	2011.2	6.78	+/- 3.64	60.6%	0.000	0.772	0.002
Severity	2012.1	7.69	+/- 4.15	63.9%	0.000	0.969	0.002
Severity	2012.2	7.93	+/- 5.19	57.6%	0.000	0.977	0.007
Severity	2013.1	9.13	+/- 6.28	59.6%	0.000	0.783	0.010
Severity	2013.2	12.06	+/- 5.61	82.1%	0.000	0.669	0.002
Severity	2014.1	13.14	+/- 7.68	80.1%	0.000	0.912	0.007
Severity	2014.2	9.72	+/- 4.19	92.4%	0.000	0.293	0.005
Severity	2015.1	10.78	+/- 7.45	91.1%	0.001	0.254	0.022
Frequency	2005.1	-4.24	+/- 1.50	61.4%	0.000	0.010	0.000
Frequency	2005.2	-3.90	+/- 1.58	60.0%	0.000	0.006	0.000
Frequency	2006.1	-3.64	+/- 1.70	53.0%	0.000	0.011	0.000
Frequency	2006.2	-3.26	+/- 1.80	51.8%	0.000	0.007	0.001
Frequency	2007.1	-2.84	+/- 1.90	42.6%	0.000	0.013	0.006
Frequency	2007.2	-2.20	+/- 1.94	45.0%	0.000	0.004	0.029
Frequency	2008.1	-1.60	+/- 1.98	35.0%	0.000	0.008	0.109
Frequency	2008.2	-1.08	+/- 2.11	38.7%	0.000	0.005	0.296
Frequency	2009.1	-0.89	+/- 2.37	32.5%	0.000	0.009	0.438
Frequency	2009.2	-1.13	+/- 2.68	31.0%	0.000	0.017	0.381
Frequency	2010.1	-1.45	+/- 3.03	31.0%	0.000	0.019	0.322
Frequency	2010.2	-2.01	+/- 3.40	31.0%	0.000	0.037	0.224
Frequency	2011.1	-2.93	+/- 3.66	40.0%	0.000	0.022	0.110
Frequency	2011.2	-2.92	+/- 4.40	38.9%	0.001	0.036	0.173
Frequency	2012.1	-4.35	+/- 4.62	51.7%	0.001	0.018	0.067
Frequency	2012.2	-6.05	+/- 4.74	63.1%	0.001	0.032	0.022
Frequency	2013.1	-7.31	+/- 5.46	65.5%	0.001	0.026	0.020
Frequency	2013.2	-7.73	+/- 7.24	64.0%	0.006	0.056	0.046
Frequency	2014.1	-6.65	+/- 10.20	39.3%	0.030	0.130	0.154
Frequency	2014.2	-5.18	+/- 15.80	34.5%	0.128	0.168	0.383
Frequency	2015.1	-1.60	+/- 30.64	-27.4%	0.418	0.398	0.842

BI

Coverage = BI
End Trend Period = 2017.2
Seasonality = F
Excluded Points = 2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	1.88	+/- 2.32	7.2%	0.000	0.104
Loss Cost	2005.2	1.76	+/- 2.52	4.7%	0.000	0.158
Loss Cost	2006.1	2.28	+/- 2.68	9.0%	0.000	0.089
Loss Cost	2006.2	2.78	+/- 2.88	13.1%	0.000	0.055
Loss Cost	2007.1	3.89	+/- 2.83	27.5%	0.000	0.009
Loss Cost	2007.2	4.20	+/- 3.11	27.9%	0.000	0.010
Loss Cost	2008.1	5.33	+/- 3.13	41.1%	0.000	0.002
Loss Cost	2008.2	5.73	+/- 3.48	41.1%	0.000	0.002
Loss Cost	2009.1	7.06	+/- 3.48	54.2%	0.000	0.000
Loss Cost	2009.2	6.44	+/- 3.83	46.1%	0.000	0.002
Loss Cost	2010.1	6.61	+/- 4.39	42.3%	0.000	0.005
Loss Cost	2010.2	5.40	+/- 4.69	30.2%	0.000	0.024
Loss Cost	2011.1	4.27	+/- 5.16	17.0%	0.000	0.090
Loss Cost	2011.2	3.15	+/- 5.80	4.5%	0.000	0.246
Loss Cost	2012.1	3.38	+/- 7.00	2.3%	0.000	0.295
Loss Cost	2012.2	0.84	+/- 7.23	-11.5%	0.000	0.794
Loss Cost	2013.1	1.72	+/- 9.07	-11.0%	0.000	0.665
Loss Cost	2013.2	2.57	+/- 11.82	-11.2%	0.001	0.608
Loss Cost	2014.1	6.75	+/- 14.10	9.5%	0.006	0.258
Loss Cost	2014.2	3.39	+/- 18.29	-16.9%	0.014	0.627
Loss Cost	2015.1	10.50	+/- 23.11	25.1%	0.061	0.224
Severity	2005.1	6.37	+/- 1.17	84.7%	0.000	0.000
Severity	2005.2	6.04	+/- 1.20	83.3%	0.000	0.000
Severity	2006.1	6.11	+/- 1.31	81.8%	0.000	0.000
Severity	2006.2	6.42	+/- 1.38	82.6%	0.000	0.000
Severity	2007.1	6.88	+/- 1.39	85.1%	0.000	0.000
Severity	2007.2	6.77	+/- 1.53	82.9%	0.000	0.000
Severity	2008.1	6.98	+/- 1.68	81.9%	0.000	0.000
Severity	2008.2	7.14	+/- 1.87	80.3%	0.000	0.000
Severity	2009.1	7.93	+/- 1.80	85.5%	0.000	0.000
Severity	2009.2	7.95	+/- 2.04	83.2%	0.000	0.000
Severity	2010.1	8.04	+/- 2.34	80.7%	0.000	0.000
Severity	2010.2	7.90	+/- 2.69	76.8%	0.000	0.000
Severity	2011.1	7.21	+/- 2.95	71.4%	0.000	0.000
Severity	2011.2	6.73	+/- 3.40	64.2%	0.000	0.001
Severity	2012.1	7.69	+/- 3.83	67.9%	0.000	0.001
Severity	2012.2	7.92	+/- 4.71	62.9%	0.000	0.004
Severity	2013.1	9.07	+/- 5.64	64.9%	0.000	0.005
Severity	2013.2	11.97	+/- 4.95	84.5%	0.000	0.001
Severity	2014.1	13.18	+/- 6.31	84.0%	0.000	0.002
Severity	2014.2	9.85	+/- 3.92	91.3%	0.000	0.002
Severity	2015.1	10.06	+/- 6.47	86.7%	0.000	0.014
Frequency	2005.1	-4.22	+/- 1.71	50.0%	0.000	0.000
Frequency	2005.2	-4.04	+/- 1.85	44.9%	0.000	0.000
Frequency	2006.1	-3.61	+/- 1.94	37.8%	0.000	0.001
Frequency	2006.2	-3.42	+/- 2.12	32.1%	0.000	0.004
Frequency	2007.1	-2.80	+/- 2.20	22.9%	0.000	0.016
Frequency	2007.2	-2.41	+/- 2.38	15.2%	0.000	0.050
Frequency	2008.1	-1.54	+/- 2.39	4.4%	0.000	0.195
Frequency	2008.2	-1.32	+/- 2.67	0.5%	0.000	0.313
Frequency	2009.1	-0.80	+/- 2.93	-4.3%	0.000	0.569
Frequency	2009.2	-1.40	+/- 3.20	-0.9%	0.000	0.369
Frequency	2010.1	-1.33	+/- 3.67	-2.9%	0.000	0.451
Frequency	2010.2	-2.32	+/- 3.94	4.5%	0.000	0.228
Frequency	2011.1	-2.74	+/- 4.54	5.6%	0.001	0.217
Frequency	2011.2	-3.35	+/- 5.27	7.9%	0.002	0.194
Frequency	2012.1	-4.00	+/- 6.23	9.3%	0.004	0.188
Frequency	2012.2	-6.56	+/- 6.09	34.7%	0.001	0.043
Frequency	2013.1	-6.74	+/- 7.66	27.6%	0.005	0.084
Frequency	2013.2	-8.39	+/- 9.29	33.2%	0.010	0.079
Frequency	2014.1	-5.68	+/- 11.67	7.4%	0.052	0.278
Frequency	2014.2	-5.88	+/- 17.09	-2.7%	0.133	0.404
Frequency	2015.1	0.39	+/- 22.63	-33.2%	0.495	0.959

BI

Coverage = BI
End Trend Period = 2017.2
Seasonality = T
Excluded Points = 2016.2, 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.02	+/- 2.17	29.3%	0.000	0.016	0.064
Loss Cost	2005.2	2.11	+/- 2.36	27.0%	0.000	0.018	0.074
Loss Cost	2006.1	2.46	+/- 2.56	28.2%	0.000	0.033	0.055
Loss Cost	2006.2	3.24	+/- 2.59	38.9%	0.000	0.013	0.016
Loss Cost	2007.1	4.19	+/- 2.58	48.5%	0.000	0.025	0.003
Loss Cost	2007.2	4.82	+/- 2.72	53.2%	0.000	0.014	0.001
Loss Cost	2008.1	5.78	+/- 2.75	61.7%	0.000	0.027	0.000
Loss Cost	2008.2	6.55	+/- 2.87	66.3%	0.000	0.013	0.000
Loss Cost	2009.1	7.69	+/- 2.83	75.1%	0.000	0.024	0.000
Loss Cost	2009.2	7.47	+/- 3.20	68.9%	0.000	0.040	0.000
Loss Cost	2010.1	7.32	+/- 3.71	66.3%	0.000	0.052	0.001
Loss Cost	2010.2	6.58	+/- 4.08	55.7%	0.000	0.094	0.004
Loss Cost	2011.1	4.90	+/- 3.88	59.6%	0.000	0.024	0.017
Loss Cost	2011.2	4.46	+/- 4.55	46.9%	0.000	0.046	0.049
Loss Cost	2012.1	3.99	+/- 5.56	45.1%	0.000	0.059	0.127
Loss Cost	2012.2	2.29	+/- 5.76	23.7%	0.000	0.108	0.362
Loss Cost	2013.1	2.35	+/- 7.69	19.7%	0.000	0.171	0.463
Loss Cost	2013.2	4.14	+/- 9.45	33.9%	0.001	0.128	0.282
Loss Cost	2014.1	6.78	+/- 12.55	46.1%	0.008	0.262	0.173
Loss Cost	2014.2	4.03	+/- 18.35	-12.8%	0.025	0.488	0.435
Loss Cost	2015.1	9.01	+/- 13.03	96.8%	0.028	0.664	0.069
Severity	2005.1	6.26	+/- 1.23	83.9%	0.000	0.215	0.000
Severity	2005.2	5.97	+/- 1.28	81.9%	0.000	0.328	0.000
Severity	2006.1	5.98	+/- 1.40	80.1%	0.000	0.357	0.000
Severity	2006.2	6.35	+/- 1.45	81.7%	0.000	0.215	0.000
Severity	2007.1	6.77	+/- 1.50	83.7%	0.000	0.363	0.000
Severity	2007.2	6.70	+/- 1.66	81.0%	0.000	0.416	0.000
Severity	2008.1	6.87	+/- 1.86	79.6%	0.000	0.510	0.000
Severity	2008.2	7.08	+/- 2.06	78.0%	0.000	0.449	0.000
Severity	2009.1	7.87	+/- 2.05	83.1%	0.000	0.765	0.000
Severity	2009.2	7.92	+/- 2.33	80.4%	0.000	0.760	0.000
Severity	2010.1	7.98	+/- 2.71	77.3%	0.000	0.801	0.000
Severity	2010.2	7.87	+/- 3.14	72.5%	0.000	0.855	0.000
Severity	2011.1	7.05	+/- 3.46	66.7%	0.000	0.606	0.001
Severity	2011.2	6.65	+/- 4.05	57.3%	0.000	0.737	0.004
Severity	2012.1	7.62	+/- 4.75	60.6%	0.000	0.997	0.006
Severity	2012.2	7.86	+/- 5.94	53.8%	0.000	0.947	0.015
Severity	2013.1	9.12	+/- 7.49	55.7%	0.000	0.819	0.022
Severity	2013.2	11.92	+/- 6.74	80.7%	0.000	0.632	0.007
Severity	2014.1	12.97	+/- 10.22	77.9%	0.000	0.856	0.023
Severity	2014.2	9.72	+/- 6.57	91.9%	0.001	0.354	0.022
Severity	2015.1	10.78	+/- 28.88	88.7%	0.026	0.420	0.125
Frequency	2005.1	-3.99	+/- 1.56	56.4%	0.000	0.020	0.000
Frequency	2005.2	-3.64	+/- 1.64	54.6%	0.000	0.012	0.000
Frequency	2006.1	-3.32	+/- 1.75	46.2%	0.000	0.022	0.001
Frequency	2006.2	-2.93	+/- 1.84	45.0%	0.000	0.013	0.004
Frequency	2007.1	-2.42	+/- 1.93	33.8%	0.000	0.027	0.018
Frequency	2007.2	-1.77	+/- 1.92	37.4%	0.000	0.008	0.072
Frequency	2008.1	-1.02	+/- 1.89	26.8%	0.000	0.016	0.271
Frequency	2008.2	-0.49	+/- 1.97	33.4%	0.000	0.008	0.600
Frequency	2009.1	-0.17	+/- 2.20	27.5%	0.000	0.016	0.873
Frequency	2009.2	-0.42	+/- 2.47	23.6%	0.000	0.029	0.721
Frequency	2010.1	-0.61	+/- 2.85	22.7%	0.000	0.035	0.647
Frequency	2010.2	-1.19	+/- 3.13	20.0%	0.000	0.066	0.418
Frequency	2011.1	-2.01	+/- 3.45	29.6%	0.000	0.042	0.224
Frequency	2011.2	-2.05	+/- 4.12	27.9%	0.001	0.066	0.288
Frequency	2012.1	-3.37	+/- 4.41	43.7%	0.001	0.033	0.118
Frequency	2012.2	-5.16	+/- 3.76	66.2%	0.000	0.042	0.017
Frequency	2013.1	-6.21	+/- 4.36	69.8%	0.001	0.032	0.017
Frequency	2013.2	-6.95	+/- 5.58	71.8%	0.003	0.076	0.029
Frequency	2014.1	-5.48	+/- 7.53	50.1%	0.017	0.169	0.109
Frequency	2014.2	-5.18	+/- 14.73	38.7%	0.088	0.291	0.277
Frequency	2015.1	-1.60	+/- 37.99	-35.1%	0.236	0.480	0.683

BI

Coverage = BI
End Trend Period = 2017.2
Seasonality = F
Excluded Points = 2016.2, 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	2.21	+/- 2.43	10.3%	0.000	0.070
Loss Cost	2005.2	2.10	+/- 2.64	7.6%	0.000	0.109
Loss Cost	2006.1	2.67	+/- 2.81	12.7%	0.000	0.058
Loss Cost	2006.2	3.23	+/- 3.01	17.5%	0.000	0.034
Loss Cost	2007.1	4.44	+/- 2.90	34.0%	0.000	0.004
Loss Cost	2007.2	4.81	+/- 3.19	34.8%	0.000	0.005
Loss Cost	2008.1	6.06	+/- 3.13	49.8%	0.000	0.001
Loss Cost	2008.2	6.54	+/- 3.46	50.4%	0.000	0.001
Loss Cost	2009.1	8.03	+/- 3.31	65.3%	0.000	0.000
Loss Cost	2009.2	7.46	+/- 3.65	58.7%	0.000	0.001
Loss Cost	2010.1	7.73	+/- 4.19	55.8%	0.000	0.001
Loss Cost	2010.2	6.56	+/- 4.45	46.0%	0.000	0.007
Loss Cost	2011.1	5.48	+/- 4.88	33.8%	0.000	0.028
Loss Cost	2011.2	4.42	+/- 5.48	19.9%	0.000	0.095
Loss Cost	2012.1	4.75	+/- 6.65	17.1%	0.000	0.130
Loss Cost	2012.2	2.22	+/- 6.50	-4.3%	0.000	0.440
Loss Cost	2013.1	3.15	+/- 8.17	-1.2%	0.000	0.375
Loss Cost	2013.2	3.95	+/- 10.82	-1.4%	0.001	0.382
Loss Cost	2014.1	7.85	+/- 12.00	34.0%	0.005	0.132
Loss Cost	2014.2	3.78	+/- 12.81	-2.0%	0.007	0.408
Loss Cost	2015.1	9.16	+/- 3.50	97.9%	0.001	0.007
Severity	2005.1	6.31	+/- 1.25	83.5%	0.000	0.000
Severity	2005.2	5.96	+/- 1.27	81.9%	0.000	0.000
Severity	2006.1	6.02	+/- 1.39	80.2%	0.000	0.000
Severity	2006.2	6.35	+/- 1.47	81.1%	0.000	0.000
Severity	2007.1	6.83	+/- 1.49	83.8%	0.000	0.000
Severity	2007.2	6.70	+/- 1.64	81.3%	0.000	0.000
Severity	2008.1	6.92	+/- 1.81	80.3%	0.000	0.000
Severity	2008.2	7.08	+/- 2.02	78.6%	0.000	0.000
Severity	2009.1	7.90	+/- 1.95	84.2%	0.000	0.000
Severity	2009.2	7.92	+/- 2.23	81.7%	0.000	0.000
Severity	2010.1	8.02	+/- 2.56	79.1%	0.000	0.000
Severity	2010.2	7.86	+/- 2.96	74.9%	0.000	0.000
Severity	2011.1	7.15	+/- 3.26	69.1%	0.000	0.000
Severity	2011.2	6.65	+/- 3.78	61.4%	0.000	0.003
Severity	2012.1	7.62	+/- 4.28	65.5%	0.000	0.003
Severity	2012.2	7.85	+/- 5.31	60.4%	0.000	0.008
Severity	2013.1	9.00	+/- 6.44	62.7%	0.000	0.012
Severity	2013.2	11.89	+/- 5.76	83.5%	0.000	0.002
Severity	2014.1	13.10	+/- 7.62	83.2%	0.000	0.007
Severity	2014.2	9.85	+/- 5.19	90.7%	0.000	0.008
Severity	2015.1	10.08	+/- 10.77	84.9%	0.002	0.052
Frequency	2005.1	-3.86	+/- 1.73	45.8%	0.000	0.000
Frequency	2005.2	-3.64	+/- 1.87	40.1%	0.000	0.001
Frequency	2006.1	-3.16	+/- 1.95	32.3%	0.000	0.003
Frequency	2006.2	-2.93	+/- 2.13	26.1%	0.000	0.011
Frequency	2007.1	-2.24	+/- 2.16	16.0%	0.000	0.046
Frequency	2007.2	-1.77	+/- 2.32	7.9%	0.000	0.129
Frequency	2008.1	-0.80	+/- 2.22	-2.5%	0.000	0.457
Frequency	2008.2	-0.50	+/- 2.46	-5.4%	0.000	0.672
Frequency	2009.1	0.12	+/- 2.65	-7.1%	0.000	0.927
Frequency	2009.2	-0.43	+/- 2.89	-6.9%	0.000	0.756
Frequency	2010.1	-0.26	+/- 3.32	-8.1%	0.000	0.865
Frequency	2010.2	-1.21	+/- 3.52	-3.8%	0.000	0.468
Frequency	2011.1	-1.55	+/- 4.09	-2.7%	0.001	0.420
Frequency	2011.2	-2.09	+/- 4.77	-0.4%	0.002	0.353
Frequency	2012.1	-2.66	+/- 5.67	1.6%	0.004	0.316
Frequency	2012.2	-5.22	+/- 4.89	38.7%	0.001	0.043
Frequency	2013.1	-5.37	+/- 6.23	31.5%	0.003	0.086
Frequency	2013.2	-7.09	+/- 7.17	45.6%	0.005	0.058
Frequency	2014.1	-4.64	+/- 8.13	21.9%	0.021	0.196
Frequency	2014.2	-5.52	+/- 12.52	17.9%	0.061	0.265
Frequency	2015.1	-0.84	+/- 12.72	-44.2%	0.145	0.803

BI

Coverage = BI
 End Trend Period = 2017.1
 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	1998.1	-1.55	+/- 1.10	23.7%	0.000	0.021	0.008
Loss Cost	1998.2	-1.57	+/- 1.16	23.5%	0.000	0.026	0.010
Loss Cost	1999.1	-1.59	+/- 1.23	21.7%	0.000	0.029	0.013
Loss Cost	1999.2	-1.39	+/- 1.28	21.0%	0.000	0.021	0.035
Loss Cost	2000.1	-1.34	+/- 1.36	17.8%	0.000	0.027	0.054
Loss Cost	2000.2	-1.20	+/- 1.43	17.4%	0.000	0.024	0.100
Loss Cost	2001.1	-1.06	+/- 1.52	13.4%	0.000	0.034	0.165
Loss Cost	2001.2	-0.72	+/- 1.57	14.8%	0.000	0.018	0.359
Loss Cost	2002.1	-0.46	+/- 1.64	10.6%	0.000	0.030	0.568
Loss Cost	2002.2	-0.10	+/- 1.71	13.5%	0.000	0.017	0.901
Loss Cost	2003.1	0.09	+/- 1.82	11.2%	0.000	0.027	0.917
Loss Cost	2003.2	0.74	+/- 1.79	20.8%	0.000	0.007	0.402
Loss Cost	2004.1	0.87	+/- 1.93	20.0%	0.000	0.011	0.360
Loss Cost	2004.2	1.39	+/- 1.99	27.1%	0.000	0.005	0.160
Loss Cost	2005.1	1.85	+/- 2.08	28.8%	0.000	0.009	0.075
Loss Cost	2005.2	1.94	+/- 2.27	26.6%	0.000	0.011	0.087
Loss Cost	2006.1	2.25	+/- 2.45	27.3%	0.000	0.019	0.068
Loss Cost	2006.2	3.05	+/- 2.51	37.9%	0.000	0.007	0.018
Loss Cost	2007.1	3.91	+/- 2.51	46.0%	0.000	0.012	0.004
Loss Cost	2007.2	4.58	+/- 2.67	50.8%	0.000	0.006	0.002
Loss Cost	2008.1	5.43	+/- 2.74	57.9%	0.000	0.011	0.001
Loss Cost	2008.2	6.28	+/- 2.90	62.9%	0.000	0.005	0.000
Loss Cost	2009.1	7.29	+/- 2.95	70.1%	0.000	0.009	0.000
Loss Cost	2009.2	7.12	+/- 3.38	62.9%	0.000	0.016	0.000
Loss Cost	2010.1	6.85	+/- 3.85	60.3%	0.000	0.019	0.002
Loss Cost	2010.2	6.12	+/- 4.39	47.7%	0.000	0.040	0.009
Loss Cost	2011.1	4.31	+/- 4.16	53.4%	0.000	0.010	0.040
Loss Cost	2011.2	3.93	+/- 5.02	41.6%	0.000	0.021	0.104
Loss Cost	2012.1	3.24	+/- 5.96	41.8%	0.000	0.025	0.239
Loss Cost	2012.2	1.32	+/- 6.77	25.9%	0.000	0.058	0.658
Loss Cost	2013.1	0.98	+/- 8.69	22.8%	0.000	0.084	0.790
Loss Cost	2013.2	3.98	+/- 11.07	37.6%	0.002	0.057	0.389
Loss Cost	2014.1	6.63	+/- 14.92	37.9%	0.010	0.115	0.270
Loss Cost	2014.2	4.75	+/- 25.27	1.5%	0.047	0.249	0.580
Loss Cost	2015.1	10.44	+/- 48.51	-1.4%	0.192	0.434	0.422

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	2.99	+/- 0.93	53.1%	0.000	0.358	0.000
Severity	1998.2	3.08	+/- 0.97	52.4%	0.000	0.317	0.000
Severity	1999.1	3.07	+/- 1.03	50.6%	0.000	0.327	0.000
Severity	1999.2	3.27	+/- 1.07	52.7%	0.000	0.233	0.000
Severity	2000.1	3.47	+/- 1.10	54.9%	0.000	0.325	0.000
Severity	2000.2	3.59	+/- 1.16	54.6%	0.000	0.275	0.000
Severity	2001.1	3.76	+/- 1.22	55.6%	0.000	0.358	0.000
Severity	2001.2	4.12	+/- 1.23	60.7%	0.000	0.199	0.000
Severity	2002.1	4.53	+/- 1.20	67.3%	0.000	0.333	0.000
Severity	2002.2	4.79	+/- 1.25	68.7%	0.000	0.229	0.000
Severity	2003.1	5.10	+/- 1.28	71.3%	0.000	0.347	0.000
Severity	2003.2	5.65	+/- 1.19	78.8%	0.000	0.112	0.000
Severity	2004.1	5.84	+/- 1.26	78.8%	0.000	0.163	0.000
Severity	2004.2	6.17	+/- 1.31	80.1%	0.000	0.091	0.000
Severity	2005.1	6.65	+/- 1.27	84.0%	0.000	0.161	0.000
Severity	2005.2	6.39	+/- 1.34	81.7%	0.000	0.249	0.000
Severity	2006.1	6.42	+/- 1.46	80.0%	0.000	0.280	0.000
Severity	2006.2	6.86	+/- 1.51	81.8%	0.000	0.150	0.000
Severity	2007.1	7.29	+/- 1.56	83.7%	0.000	0.247	0.000
Severity	2007.2	7.29	+/- 1.74	81.1%	0.000	0.274	0.000
Severity	2008.1	7.47	+/- 1.93	79.9%	0.000	0.348	0.000
Severity	2008.2	7.80	+/- 2.14	78.7%	0.000	0.278	0.000
Severity	2009.1	8.59	+/- 2.13	83.3%	0.000	0.467	0.000
Severity	2009.2	8.79	+/- 2.44	80.9%	0.000	0.433	0.000
Severity	2010.1	8.88	+/- 2.81	78.2%	0.000	0.489	0.000
Severity	2010.2	8.96	+/- 3.31	73.8%	0.000	0.504	0.000
Severity	2011.1	8.20	+/- 3.67	68.1%	0.000	0.369	0.000
Severity	2011.2	8.02	+/- 4.46	59.1%	0.000	0.447	0.002
Severity	2012.1	9.06	+/- 5.18	61.5%	0.000	0.631	0.003
Severity	2012.2	9.87	+/- 6.56	56.9%	0.000	0.544	0.007
Severity	2013.1	11.27	+/- 8.11	57.9%	0.000	0.736	0.012
Severity	2013.2	16.52	+/- 5.34	91.1%	0.000	0.065	0.000
Severity	2014.1	18.01	+/- 6.81	91.6%	0.000	0.124	0.001
Severity	2014.2	15.74	+/- 9.85	84.9%	0.000	0.287	0.012
Severity	2015.1	16.32	+/- 20.60	75.7%	0.008	0.452	0.066
Frequency	1998.1	-4.41	+/- 0.66	82.8%	0.000	0.011	0.000
Frequency	1998.2	-4.50	+/- 0.68	82.9%	0.000	0.018	0.000
Frequency	1999.1	-4.52	+/- 0.72	81.6%	0.000	0.020	0.000
Frequency	1999.2	-4.51	+/- 0.76	80.5%	0.000	0.023	0.000
Frequency	2000.1	-4.64	+/- 0.79	80.5%	0.000	0.016	0.000
Frequency	2000.2	-4.62	+/- 0.84	79.4%	0.000	0.018	0.000
Frequency	2001.1	-4.65	+/- 0.89	77.7%	0.000	0.020	0.000
Frequency	2001.2	-4.64	+/- 0.95	76.5%	0.000	0.024	0.000
Frequency	2002.1	-4.78	+/- 1.00	76.1%	0.000	0.018	0.000
Frequency	2002.2	-4.67	+/- 1.07	74.5%	0.000	0.016	0.000
Frequency	2003.1	-4.76	+/- 1.14	73.0%	0.000	0.015	0.000
Frequency	2003.2	-4.65	+/- 1.22	71.2%	0.000	0.014	0.000
Frequency	2004.1	-4.70	+/- 1.31	68.6%	0.000	0.016	0.000
Frequency	2004.2	-4.50	+/- 1.40	66.6%	0.000	0.013	0.000
Frequency	2005.1	-4.50	+/- 1.52	62.8%	0.000	0.017	0.000
Frequency	2005.2	-4.18	+/- 1.62	60.8%	0.000	0.011	0.000
Frequency	2006.1	-3.92	+/- 1.74	53.9%	0.000	0.019	0.000
Frequency	2006.2	-3.57	+/- 1.87	52.0%	0.000	0.013	0.001
Frequency	2007.1	-3.15	+/- 1.98	42.6%	0.000	0.024	0.004
Frequency	2007.2	-2.52	+/- 2.06	43.2%	0.000	0.010	0.021
Frequency	2008.1	-1.90	+/- 2.13	32.0%	0.000	0.018	0.079
Frequency	2008.2	-1.40	+/- 2.32	33.7%	0.000	0.012	0.220
Frequency	2009.1	-1.20	+/- 2.61	26.7%	0.000	0.020	0.342
Frequency	2009.2	-1.54	+/- 2.96	26.0%	0.000	0.037	0.285
Frequency	2010.1	-1.87	+/- 3.35	25.6%	0.000	0.039	0.251
Frequency	2010.2	-2.61	+/- 3.77	27.4%	0.000	0.077	0.161
Frequency	2011.1	-3.59	+/- 4.09	35.9%	0.000	0.049	0.084
Frequency	2011.2	-3.78	+/- 4.98	34.9%	0.001	0.079	0.126
Frequency	2012.1	-5.34	+/- 5.32	47.0%	0.001	0.043	0.054
Frequency	2012.2	-7.79	+/- 5.22	64.6%	0.001	0.085	0.012
Frequency	2013.1	-9.25	+/- 5.97	67.3%	0.001	0.060	0.011
Frequency	2013.2	-10.77	+/- 7.71	69.8%	0.004	0.136	0.019
Frequency	2014.1	-9.64	+/- 10.91	47.3%	0.020	0.237	0.080
Frequency	2014.2	-9.49	+/- 19.23	36.2%	0.101	0.354	0.229
Frequency	2015.1	-5.06	+/- 36.17	-42.2%	0.339	0.570	0.610

BI

Coverage = BI
End Trend Period = 2017.1
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	1.85	+/- 2.08	28.8%	0.000	0.009	0.075
Loss Cost	2005.2	1.94	+/- 2.27	26.6%	0.000	0.011	0.087
Loss Cost	2006.1	2.25	+/- 2.45	27.3%	0.000	0.019	0.068
Loss Cost	2006.2	3.05	+/- 2.51	37.9%	0.000	0.007	0.018
Loss Cost	2007.1	3.91	+/- 2.51	46.0%	0.000	0.012	0.004
Loss Cost	2007.2	4.58	+/- 2.67	50.8%	0.000	0.006	0.002
Loss Cost	2008.1	5.43	+/- 2.74	57.9%	0.000	0.011	0.001
Loss Cost	2008.2	6.28	+/- 2.90	62.9%	0.000	0.005	0.000
Loss Cost	2009.1	7.29	+/- 2.95	70.1%	0.000	0.009	0.000
Loss Cost	2009.2	7.12	+/- 3.38	62.9%	0.000	0.016	0.000
Loss Cost	2010.1	6.85	+/- 3.85	60.3%	0.000	0.019	0.002
Loss Cost	2010.2	6.12	+/- 4.39	47.7%	0.000	0.040	0.009
Loss Cost	2011.1	4.31	+/- 4.16	53.4%	0.000	0.010	0.040
Loss Cost	2011.2	3.93	+/- 5.02	41.6%	0.000	0.021	0.104
Loss Cost	2012.1	3.24	+/- 5.96	41.8%	0.000	0.025	0.239
Loss Cost	2012.2	1.32	+/- 6.77	25.9%	0.000	0.058	0.658
Loss Cost	2013.1	0.98	+/- 8.69	22.8%	0.000	0.084	0.790
Loss Cost	2013.2	3.98	+/- 11.07	37.6%	0.002	0.057	0.389
Loss Cost	2014.1	6.63	+/- 14.92	37.9%	0.010	0.115	0.270
Loss Cost	2014.2	4.75	+/- 25.27	1.5%	0.047	0.249	0.580
Loss Cost	2015.1	10.44	+/- 48.51	-1.4%	0.192	0.434	0.422
Severity	2005.1	6.65	+/- 1.27	84.0%	0.000	0.161	0.000
Severity	2005.2	6.39	+/- 1.34	81.7%	0.000	0.249	0.000
Severity	2006.1	6.42	+/- 1.46	80.0%	0.000	0.280	0.000
Severity	2006.2	6.86	+/- 1.51	81.8%	0.000	0.150	0.000
Severity	2007.1	7.29	+/- 1.56	83.7%	0.000	0.247	0.000
Severity	2007.2	7.29	+/- 1.74	81.1%	0.000	0.274	0.000
Severity	2008.1	7.47	+/- 1.93	79.9%	0.000	0.348	0.000
Severity	2008.2	7.80	+/- 2.14	78.7%	0.000	0.278	0.000
Severity	2009.1	8.59	+/- 2.13	83.3%	0.000	0.467	0.000
Severity	2009.2	8.79	+/- 2.44	80.9%	0.000	0.433	0.000
Severity	2010.1	8.88	+/- 2.81	78.2%	0.000	0.489	0.000
Severity	2010.2	8.96	+/- 3.31	73.8%	0.000	0.504	0.000
Severity	2011.1	8.20	+/- 3.67	68.1%	0.000	0.369	0.000
Severity	2011.2	8.02	+/- 4.46	59.1%	0.000	0.447	0.002
Severity	2012.1	9.06	+/- 5.18	61.5%	0.000	0.631	0.003
Severity	2012.2	9.87	+/- 6.56	56.9%	0.000	0.544	0.007
Severity	2013.1	11.27	+/- 8.11	57.9%	0.000	0.736	0.012
Severity	2013.2	16.52	+/- 5.34	91.1%	0.000	0.065	0.000
Severity	2014.1	18.01	+/- 6.81	91.6%	0.000	0.124	0.001
Severity	2014.2	15.74	+/- 9.85	84.9%	0.000	0.287	0.012
Severity	2015.1	16.32	+/- 20.60	75.7%	0.008	0.452	0.066
Frequency	2005.1	-4.50	+/- 1.52	62.8%	0.000	0.017	0.000
Frequency	2005.2	-4.18	+/- 1.62	60.8%	0.000	0.011	0.000
Frequency	2006.1	-3.92	+/- 1.74	53.9%	0.000	0.019	0.000
Frequency	2006.2	-3.57	+/- 1.87	52.0%	0.000	0.013	0.001
Frequency	2007.1	-3.15	+/- 1.98	42.6%	0.000	0.024	0.004
Frequency	2007.2	-2.52	+/- 2.06	43.2%	0.000	0.010	0.021
Frequency	2008.1	-1.90	+/- 2.13	32.0%	0.000	0.018	0.079
Frequency	2008.2	-1.40	+/- 2.32	33.7%	0.000	0.012	0.220
Frequency	2009.1	-1.20	+/- 2.61	26.7%	0.000	0.020	0.342
Frequency	2009.2	-1.54	+/- 2.96	26.0%	0.000	0.037	0.285
Frequency	2010.1	-1.87	+/- 3.35	25.6%	0.000	0.039	0.251
Frequency	2010.2	-2.61	+/- 3.77	27.4%	0.000	0.077	0.161
Frequency	2011.1	-3.59	+/- 4.09	35.9%	0.000	0.049	0.084
Frequency	2011.2	-3.78	+/- 4.98	34.9%	0.001	0.079	0.126
Frequency	2012.1	-5.34	+/- 5.32	47.0%	0.001	0.043	0.054
Frequency	2012.2	-7.79	+/- 5.22	64.6%	0.001	0.085	0.012
Frequency	2013.1	-9.25	+/- 5.97	67.3%	0.001	0.060	0.011
Frequency	2013.2	-10.77	+/- 7.71	69.8%	0.004	0.136	0.019
Frequency	2014.1	-9.64	+/- 10.91	47.3%	0.020	0.237	0.080
Frequency	2014.2	-9.49	+/- 19.23	36.2%	0.101	0.354	0.229
Frequency	2015.1	-5.06	+/- 36.17	-42.2%	0.339	0.570	0.610

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	1.85	+/- 2.37	6.5%	0.000	0.117
Loss Cost	2005.2	1.72	+/- 2.58	4.0%	0.000	0.177
Loss Cost	2006.1	2.25	+/- 2.75	8.2%	0.000	0.100
Loss Cost	2006.2	2.76	+/- 2.96	12.1%	0.000	0.062
Loss Cost	2007.1	3.91	+/- 2.92	26.4%	0.000	0.010
Loss Cost	2007.2	4.24	+/- 3.22	26.8%	0.000	0.011
Loss Cost	2008.1	5.43	+/- 3.26	40.0%	0.000	0.002
Loss Cost	2008.2	5.85	+/- 3.63	40.1%	0.000	0.003
Loss Cost	2009.1	7.29	+/- 3.65	53.5%	0.000	0.001
Loss Cost	2009.2	6.65	+/- 4.04	45.0%	0.000	0.003
Loss Cost	2010.1	6.85	+/- 4.66	41.1%	0.000	0.006
Loss Cost	2010.2	5.55	+/- 5.02	28.3%	0.000	0.029
Loss Cost	2011.1	4.31	+/- 5.56	14.5%	0.000	0.109
Loss Cost	2011.2	3.04	+/- 6.29	1.7%	0.000	0.300
Loss Cost	2012.1	3.24	+/- 7.69	-0.6%	0.000	0.358
Loss Cost	2012.2	0.19	+/- 7.93	-12.5%	0.000	0.957
Loss Cost	2013.1	0.98	+/- 10.19	-13.4%	0.000	0.825
Loss Cost	2013.2	1.70	+/- 13.66	-14.9%	0.002	0.769
Loss Cost	2014.1	6.63	+/- 17.52	0.3%	0.013	0.359
Loss Cost	2014.2	1.52	+/- 22.89	-23.9%	0.024	0.860
Loss Cost	2015.1	10.44	+/- 35.04	0.6%	0.140	0.386
Severity	2005.1	6.65	+/- 1.29	83.3%	0.000	0.000
Severity	2005.2	6.33	+/- 1.34	81.4%	0.000	0.000
Severity	2006.1	6.42	+/- 1.47	79.8%	0.000	0.000
Severity	2006.2	6.77	+/- 1.55	80.7%	0.000	0.000
Severity	2007.1	7.29	+/- 1.57	83.3%	0.000	0.000
Severity	2007.2	7.21	+/- 1.74	80.8%	0.000	0.000
Severity	2008.1	7.47	+/- 1.92	79.9%	0.000	0.000
Severity	2008.2	7.69	+/- 2.14	78.4%	0.000	0.000
Severity	2009.1	8.59	+/- 2.09	83.8%	0.000	0.000
Severity	2009.2	8.69	+/- 2.38	81.4%	0.000	0.000
Severity	2010.1	8.88	+/- 2.73	79.0%	0.000	0.000
Severity	2010.2	8.84	+/- 3.18	74.9%	0.000	0.000
Severity	2011.1	8.20	+/- 3.61	68.5%	0.000	0.000
Severity	2011.2	7.79	+/- 4.26	60.6%	0.000	0.002
Severity	2012.1	9.06	+/- 4.87	64.7%	0.000	0.002
Severity	2012.2	9.57	+/- 6.05	60.1%	0.000	0.005
Severity	2013.1	11.27	+/- 7.33	63.2%	0.000	0.006
Severity	2013.2	15.46	+/- 6.53	84.4%	0.000	0.001
Severity	2014.1	18.01	+/- 7.87	86.9%	0.000	0.001
Severity	2014.2	14.57	+/- 8.78	82.4%	0.000	0.008
Severity	2015.1	16.32	+/- 14.84	76.9%	0.001	0.032
Frequency	2005.1	-4.50	+/- 1.70	53.6%	0.000	0.000
Frequency	2005.2	-4.34	+/- 1.84	48.7%	0.000	0.000
Frequency	2006.1	-3.92	+/- 1.95	41.9%	0.000	0.001
Frequency	2006.2	-3.76	+/- 2.13	36.4%	0.000	0.002
Frequency	2007.1	-3.15	+/- 2.22	27.3%	0.000	0.009
Frequency	2007.2	-2.77	+/- 2.42	19.5%	0.000	0.029
Frequency	2008.1	-1.90	+/- 2.46	8.2%	0.000	0.125
Frequency	2008.2	-1.70	+/- 2.76	3.9%	0.000	0.213
Frequency	2009.1	-1.20	+/- 3.06	-1.9%	0.000	0.418
Frequency	2009.2	-1.88	+/- 3.33	2.8%	0.000	0.250
Frequency	2010.1	-1.87	+/- 3.84	0.6%	0.000	0.316
Frequency	2010.2	-3.02	+/- 4.10	10.4%	0.000	0.139
Frequency	2011.1	-3.59	+/- 4.73	12.4%	0.000	0.129
Frequency	2011.2	-4.41	+/- 5.48	15.9%	0.001	0.110
Frequency	2012.1	-5.34	+/- 6.46	18.8%	0.003	0.102
Frequency	2012.2	-8.56	+/- 5.84	51.2%	0.000	0.012
Frequency	2013.1	-9.25	+/- 7.36	46.8%	0.002	0.025
Frequency	2013.2	-11.92	+/- 8.24	58.9%	0.002	0.016
Frequency	2014.1	-9.64	+/- 11.01	37.5%	0.018	0.085
Frequency	2014.2	-11.39	+/- 16.06	33.1%	0.048	0.136
Frequency	2015.1	-5.06	+/- 23.89	-16.3%	0.255	0.555

BI

Coverage = BI
End Trend Period = 2017.1
Seasonality = T
Excluded Points = 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.03	+/- 2.21	28.9%	0.000	0.015	0.068
Loss Cost	2005.2	2.12	+/- 2.42	26.6%	0.000	0.018	0.079
Loss Cost	2006.1	2.48	+/- 2.62	27.7%	0.000	0.031	0.059
Loss Cost	2006.2	3.30	+/- 2.67	38.7%	0.000	0.012	0.017
Loss Cost	2007.1	4.30	+/- 2.66	48.3%	0.000	0.022	0.003
Loss Cost	2007.2	4.98	+/- 2.80	53.3%	0.000	0.012	0.001
Loss Cost	2008.1	6.00	+/- 2.84	62.1%	0.000	0.023	0.000
Loss Cost	2008.2	6.88	+/- 2.95	67.4%	0.000	0.009	0.000
Loss Cost	2009.1	8.11	+/- 2.86	76.6%	0.000	0.016	0.000
Loss Cost	2009.2	7.95	+/- 3.27	70.7%	0.000	0.027	0.000
Loss Cost	2010.1	7.83	+/- 3.81	68.1%	0.000	0.037	0.001
Loss Cost	2010.2	7.10	+/- 4.28	57.3%	0.000	0.071	0.003
Loss Cost	2011.1	5.32	+/- 4.10	60.8%	0.000	0.018	0.015
Loss Cost	2011.2	4.92	+/- 4.91	47.8%	0.000	0.037	0.046
Loss Cost	2012.1	4.43	+/- 6.05	45.8%	0.000	0.050	0.120
Loss Cost	2012.2	2.44	+/- 6.50	22.4%	0.000	0.102	0.389
Loss Cost	2013.1	2.48	+/- 8.74	18.3%	0.000	0.158	0.494
Loss Cost	2013.2	5.04	+/- 11.08	35.3%	0.003	0.109	0.265
Loss Cost	2014.1	8.35	+/- 14.46	50.1%	0.013	0.193	0.151
Loss Cost	2014.2	4.75	+/- 24.70	-21.7%	0.044	0.445	0.483
Loss Cost	2015.1	10.44	+/- 66.18	53.8%	0.142	0.590	0.269
Severity	2005.1	6.56	+/- 1.35	82.9%	0.000	0.153	0.000
Severity	2005.2	6.30	+/- 1.42	80.3%	0.000	0.232	0.000
Severity	2006.1	6.32	+/- 1.57	78.5%	0.000	0.262	0.000
Severity	2006.2	6.77	+/- 1.62	80.5%	0.000	0.145	0.000
Severity	2007.1	7.22	+/- 1.69	82.3%	0.000	0.248	0.000
Severity	2007.2	7.22	+/- 1.88	79.5%	0.000	0.275	0.000
Severity	2008.1	7.41	+/- 2.10	78.2%	0.000	0.354	0.000
Severity	2008.2	7.74	+/- 2.33	77.0%	0.000	0.289	0.000
Severity	2009.1	8.61	+/- 2.35	81.9%	0.000	0.506	0.000
Severity	2009.2	8.81	+/- 2.68	79.4%	0.000	0.473	0.000
Severity	2010.1	8.92	+/- 3.13	76.5%	0.000	0.536	0.000
Severity	2010.2	9.00	+/- 3.67	71.8%	0.000	0.550	0.000
Severity	2011.1	8.16	+/- 4.14	65.7%	0.000	0.403	0.001
Severity	2011.2	7.98	+/- 5.02	56.1%	0.000	0.481	0.005
Severity	2012.1	9.12	+/- 5.98	58.7%	0.000	0.686	0.007
Severity	2012.2	9.91	+/- 7.58	53.8%	0.000	0.603	0.015
Severity	2013.1	11.45	+/- 9.74	54.9%	0.000	0.812	0.024
Severity	2013.2	16.48	+/- 6.55	90.3%	0.000	0.113	0.002
Severity	2014.1	18.03	+/- 9.24	90.5%	0.000	0.216	0.007
Severity	2014.2	15.74	+/- 16.04	82.5%	0.005	0.484	0.045
Severity	2015.1	16.32	+/- 91.56	64.0%	0.079	0.690	0.229
Frequency	2005.1	-4.26	+/- 1.59	57.9%	0.000	0.031	0.000
Frequency	2005.2	-3.93	+/- 1.69	55.5%	0.000	0.020	0.000
Frequency	2006.1	-3.61	+/- 1.81	47.3%	0.000	0.036	0.001
Frequency	2006.2	-3.24	+/- 1.93	45.0%	0.000	0.024	0.003
Frequency	2007.1	-2.73	+/- 2.04	33.7%	0.000	0.046	0.013
Frequency	2007.2	-2.09	+/- 2.08	34.6%	0.000	0.018	0.052
Frequency	2008.1	-1.32	+/- 2.09	21.9%	0.000	0.035	0.203
Frequency	2008.2	-0.80	+/- 2.24	25.5%	0.000	0.021	0.458
Frequency	2009.1	-0.46	+/- 2.52	18.3%	0.000	0.038	0.702
Frequency	2009.2	-0.79	+/- 2.84	15.3%	0.000	0.066	0.558
Frequency	2010.1	-1.00	+/- 3.29	13.9%	0.000	0.075	0.521
Frequency	2010.2	-1.74	+/- 3.64	13.6%	0.000	0.137	0.316
Frequency	2011.1	-2.62	+/- 4.07	22.1%	0.000	0.095	0.184
Frequency	2011.2	-2.84	+/- 4.92	20.7%	0.002	0.143	0.226
Frequency	2012.1	-4.30	+/- 5.44	34.5%	0.002	0.085	0.110
Frequency	2012.2	-6.80	+/- 4.62	63.8%	0.000	0.139	0.013
Frequency	2013.1	-8.05	+/- 5.47	66.7%	0.001	0.100	0.015
Frequency	2013.2	-9.82	+/- 6.30	76.2%	0.003	0.213	0.015
Frequency	2014.1	-8.20	+/- 8.69	58.4%	0.015	0.367	0.063
Frequency	2014.2	-9.49	+/- 17.31	52.8%	0.069	0.642	0.153
Frequency	2015.1	-5.06	+/- 14.71	84.5%	0.069	0.824	0.146

BI

Coverage = BI
End Trend Period = 2017.1
Seasonality = F
Excluded Points = 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	2.19	+/- 2.49	9.5%	0.000	0.078
Loss Cost	2005.2	2.08	+/- 2.71	6.8%	0.000	0.122
Loss Cost	2006.1	2.67	+/- 2.89	11.8%	0.000	0.065
Loss Cost	2006.2	3.25	+/- 3.10	16.5%	0.000	0.038
Loss Cost	2007.1	4.51	+/- 3.01	33.0%	0.000	0.005
Loss Cost	2007.2	4.91	+/- 3.32	33.9%	0.000	0.005
Loss Cost	2008.1	6.24	+/- 3.27	49.2%	0.000	0.001
Loss Cost	2008.2	6.77	+/- 3.62	50.0%	0.000	0.001
Loss Cost	2009.1	8.40	+/- 3.45	65.6%	0.000	0.000
Loss Cost	2009.2	7.83	+/- 3.85	58.7%	0.000	0.001
Loss Cost	2010.1	8.18	+/- 4.43	55.9%	0.000	0.001
Loss Cost	2010.2	6.94	+/- 4.77	45.4%	0.000	0.007
Loss Cost	2011.1	5.79	+/- 5.30	32.3%	0.000	0.031
Loss Cost	2011.2	4.61	+/- 6.03	17.6%	0.000	0.111
Loss Cost	2012.1	5.01	+/- 7.41	14.7%	0.000	0.149
Loss Cost	2012.2	2.00	+/- 7.34	-7.8%	0.000	0.536
Loss Cost	2013.1	3.01	+/- 9.47	-5.6%	0.000	0.459
Loss Cost	2013.2	3.90	+/- 12.92	-6.6%	0.002	0.463
Loss Cost	2014.1	8.95	+/- 15.22	27.7%	0.012	0.163
Loss Cost	2014.2	3.34	+/- 16.99	-17.3%	0.013	0.568
Loss Cost	2015.1	10.44	+/- 18.88	63.9%	0.037	0.129
Severity	2005.1	6.62	+/- 1.38	81.9%	0.000	0.000
Severity	2005.2	6.29	+/- 1.44	79.8%	0.000	0.000
Severity	2006.1	6.38	+/- 1.57	78.1%	0.000	0.000
Severity	2006.2	6.75	+/- 1.67	79.1%	0.000	0.000
Severity	2007.1	7.29	+/- 1.70	81.9%	0.000	0.000
Severity	2007.2	7.20	+/- 1.89	79.2%	0.000	0.000
Severity	2008.1	7.48	+/- 2.08	78.3%	0.000	0.000
Severity	2008.2	7.71	+/- 2.33	76.7%	0.000	0.000
Severity	2009.1	8.67	+/- 2.28	82.6%	0.000	0.000
Severity	2009.2	8.78	+/- 2.61	80.1%	0.000	0.000
Severity	2010.1	9.00	+/- 3.01	77.7%	0.000	0.000
Severity	2010.2	8.96	+/- 3.52	73.4%	0.000	0.000
Severity	2011.1	8.30	+/- 4.02	66.5%	0.000	0.001
Severity	2011.2	7.89	+/- 4.79	58.3%	0.000	0.004
Severity	2012.1	9.22	+/- 5.51	63.0%	0.000	0.004
Severity	2012.2	9.77	+/- 6.91	58.4%	0.000	0.010
Severity	2013.1	11.54	+/- 8.48	61.9%	0.000	0.013
Severity	2013.2	15.82	+/- 7.59	84.3%	0.000	0.002
Severity	2014.1	18.39	+/- 9.40	87.1%	0.000	0.004
Severity	2014.2	14.90	+/- 10.81	84.1%	0.001	0.018
Severity	2015.1	16.32	+/- 22.92	77.0%	0.010	0.080
Frequency	2005.1	-4.15	+/- 1.74	49.5%	0.000	0.000
Frequency	2005.2	-3.96	+/- 1.89	44.0%	0.000	0.000
Frequency	2006.1	-3.49	+/- 1.98	36.4%	0.000	0.002
Frequency	2006.2	-3.28	+/- 2.17	30.3%	0.000	0.006
Frequency	2007.1	-2.59	+/- 2.22	20.2%	0.000	0.027
Frequency	2007.2	-2.14	+/- 2.41	11.9%	0.000	0.081
Frequency	2008.1	-1.15	+/- 2.35	0.4%	0.000	0.317
Frequency	2008.2	-0.87	+/- 2.62	-3.3%	0.000	0.493
Frequency	2009.1	-0.25	+/- 2.86	-6.9%	0.000	0.855
Frequency	2009.2	-0.87	+/- 3.13	-4.8%	0.000	0.559
Frequency	2010.1	-0.75	+/- 3.62	-6.5%	0.000	0.661
Frequency	2010.2	-1.85	+/- 3.84	0.9%	0.000	0.316
Frequency	2011.1	-2.32	+/- 4.48	2.7%	0.001	0.280
Frequency	2011.2	-3.04	+/- 5.23	6.3%	0.002	0.228
Frequency	2012.1	-3.86	+/- 6.23	9.7%	0.004	0.199
Frequency	2012.2	-7.08	+/- 5.01	54.0%	0.000	0.015
Frequency	2013.1	-7.65	+/- 6.39	49.7%	0.002	0.031
Frequency	2013.2	-10.29	+/- 6.40	70.5%	0.001	0.011
Frequency	2014.1	-7.97	+/- 7.69	57.1%	0.008	0.051
Frequency	2014.2	-10.06	+/- 10.69	63.9%	0.020	0.065
Frequency	2015.1	-5.06	+/- 3.65	91.6%	0.006	0.028

BI

Coverage = BI
End Trend Period = 2017.1
Seasonality = T
Excluded Points = 2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	1.65	+/- 2.23	22.6%	0.000	0.016	0.135
Loss Cost	2005.2	1.72	+/- 2.46	20.3%	0.000	0.020	0.157
Loss Cost	2006.1	2.02	+/- 2.65	20.6%	0.000	0.032	0.123
Loss Cost	2006.2	2.90	+/- 2.76	31.2%	0.000	0.012	0.038
Loss Cost	2007.1	3.78	+/- 2.75	39.1%	0.000	0.019	0.009
Loss Cost	2007.2	4.53	+/- 2.98	44.3%	0.000	0.011	0.005
Loss Cost	2008.1	5.40	+/- 3.05	51.9%	0.000	0.018	0.001
Loss Cost	2008.2	6.40	+/- 3.27	57.9%	0.000	0.008	0.001
Loss Cost	2009.1	7.44	+/- 3.31	65.9%	0.000	0.012	0.000
Loss Cost	2009.2	7.28	+/- 3.89	57.3%	0.000	0.023	0.001
Loss Cost	2010.1	7.00	+/- 4.41	54.4%	0.000	0.028	0.004
Loss Cost	2010.2	6.16	+/- 5.17	38.6%	0.000	0.063	0.021
Loss Cost	2011.1	4.30	+/- 4.87	44.6%	0.000	0.019	0.072
Loss Cost	2011.2	3.82	+/- 6.11	30.2%	0.000	0.044	0.180
Loss Cost	2012.1	3.10	+/- 7.21	30.5%	0.000	0.051	0.335
Loss Cost	2012.2	0.49	+/- 8.52	12.5%	0.000	0.140	0.892
Loss Cost	2013.1	0.16	+/- 10.90	6.3%	0.001	0.182	0.971
Loss Cost	2013.2	3.83	+/- 15.98	19.2%	0.009	0.139	0.534
Loss Cost	2014.1	6.36	+/- 22.28	8.6%	0.037	0.244	0.415
Loss Cost	2014.2	3.06	+/- 53.01	-52.8%	0.151	0.527	0.817
Loss Cost	2015.1	7.99	+/- 347.86	-130.4%	0.385	0.799	0.696
Severity	2005.1	6.31	+/- 1.28	82.6%	0.000	0.286	0.000
Severity	2005.2	5.97	+/- 1.34	80.3%	0.000	0.459	0.000
Severity	2006.1	5.99	+/- 1.46	78.3%	0.000	0.488	0.000
Severity	2006.2	6.42	+/- 1.54	79.9%	0.000	0.294	0.000
Severity	2007.1	6.85	+/- 1.58	82.2%	0.000	0.438	0.000
Severity	2007.2	6.76	+/- 1.78	79.0%	0.000	0.507	0.000
Severity	2008.1	6.93	+/- 1.96	77.5%	0.000	0.593	0.000
Severity	2008.2	7.19	+/- 2.24	75.6%	0.000	0.509	0.000
Severity	2009.1	7.99	+/- 2.18	81.5%	0.000	0.768	0.000
Severity	2009.2	8.07	+/- 2.57	78.3%	0.000	0.752	0.000
Severity	2010.1	8.15	+/- 2.94	74.8%	0.000	0.791	0.000
Severity	2010.2	8.02	+/- 3.56	69.0%	0.000	0.852	0.000
Severity	2011.1	7.22	+/- 3.86	61.1%	0.000	0.662	0.002
Severity	2011.2	6.62	+/- 4.79	48.8%	0.000	0.843	0.011
Severity	2012.1	7.64	+/- 5.45	53.2%	0.000	0.961	0.011
Severity	2012.2	8.01	+/- 7.46	44.7%	0.000	0.967	0.034
Severity	2013.1	9.38	+/- 9.05	47.5%	0.000	0.858	0.039
Severity	2013.2	15.41	+/- 7.09	87.6%	0.000	0.204	0.003
Severity	2014.1	16.87	+/- 9.01	88.8%	0.000	0.329	0.008
Severity	2014.2	11.97	+/- 7.59	94.9%	0.001	0.953	0.019
Severity	2015.1	13.05	+/- 17.73	97.4%	0.016	0.579	0.064
Frequency	2005.1	-4.39	+/- 1.64	61.2%	0.000	0.018	0.000
Frequency	2005.2	-4.02	+/- 1.76	59.5%	0.000	0.011	0.000
Frequency	2006.1	-3.74	+/- 1.88	52.4%	0.000	0.018	0.001
Frequency	2006.2	-3.31	+/- 2.03	51.1%	0.000	0.011	0.003
Frequency	2007.1	-2.87	+/- 2.15	41.8%	0.000	0.020	0.013
Frequency	2007.2	-2.09	+/- 2.22	44.6%	0.000	0.006	0.066
Frequency	2008.1	-1.43	+/- 2.26	35.0%	0.000	0.011	0.200
Frequency	2008.2	-0.74	+/- 2.45	39.9%	0.000	0.005	0.529
Frequency	2009.1	-0.51	+/- 2.74	34.1%	0.000	0.010	0.694
Frequency	2009.2	-0.74	+/- 3.20	31.9%	0.000	0.020	0.625
Frequency	2010.1	-1.06	+/- 3.61	31.6%	0.001	0.022	0.533
Frequency	2010.2	-1.73	+/- 4.24	30.4%	0.001	0.051	0.390
Frequency	2011.1	-2.72	+/- 4.56	39.0%	0.001	0.035	0.215
Frequency	2011.2	-2.63	+/- 5.80	37.7%	0.008	0.058	0.331
Frequency	2012.1	-4.22	+/- 6.08	50.3%	0.005	0.034	0.152
Frequency	2012.2	-6.96	+/- 6.59	63.3%	0.003	0.094	0.047
Frequency	2013.1	-8.43	+/- 7.46	66.5%	0.005	0.074	0.039
Frequency	2013.2	-10.04	+/- 11.08	67.0%	0.020	0.197	0.075
Frequency	2014.1	-8.99	+/- 16.25	41.4%	0.070	0.320	0.190
Frequency	2014.2	-7.95	+/- 41.19	25.2%	0.302	0.474	0.497
Frequency	2015.1	-4.48	+/- 260.93	-112.0%	0.591	0.743	0.793

BI

Coverage = BI
End Trend Period = 2017.1
Seasonality = F
Excluded Points = 2016.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	1.45	+/- 2.49	2.1%	0.000	0.236
Loss Cost	2005.2	1.27	+/- 2.70	-0.1%	0.000	0.335
Loss Cost	2006.1	1.80	+/- 2.90	3.2%	0.000	0.207
Loss Cost	2006.2	2.31	+/- 3.14	6.6%	0.000	0.136
Loss Cost	2007.1	3.50	+/- 3.12	19.9%	0.000	0.028
Loss Cost	2007.2	3.81	+/- 3.47	20.3%	0.000	0.030
Loss Cost	2008.1	5.04	+/- 3.53	33.6%	0.000	0.007
Loss Cost	2008.2	5.46	+/- 3.96	33.6%	0.000	0.009
Loss Cost	2009.1	6.97	+/- 4.03	47.8%	0.000	0.002
Loss Cost	2009.2	6.24	+/- 4.47	38.2%	0.000	0.008
Loss Cost	2010.1	6.40	+/- 5.19	34.0%	0.000	0.017
Loss Cost	2010.2	4.91	+/- 5.58	19.7%	0.000	0.073
Loss Cost	2011.1	3.46	+/- 6.16	5.4%	0.000	0.231
Loss Cost	2011.2	1.93	+/- 6.93	-6.3%	0.000	0.540
Loss Cost	2012.1	1.96	+/- 8.58	-8.7%	0.000	0.609
Loss Cost	2012.2	-1.61	+/- 8.48	-11.1%	0.000	0.669
Loss Cost	2013.1	-1.10	+/- 11.16	-15.6%	0.000	0.818
Loss Cost	2013.2	-0.76	+/- 15.43	-19.6%	0.003	0.904
Loss Cost	2014.1	3.99	+/- 20.80	-16.3%	0.021	0.614
Loss Cost	2014.2	-1.93	+/- 27.65	-31.2%	0.035	0.838
Loss Cost	2015.1	6.47	+/- 50.05	-27.5%	0.160	0.613
Severity	2005.1	6.27	+/- 1.28	82.5%	0.000	0.000
Severity	2005.2	5.90	+/- 1.31	80.7%	0.000	0.000
Severity	2006.1	5.95	+/- 1.44	78.8%	0.000	0.000
Severity	2006.2	6.29	+/- 1.52	79.7%	0.000	0.000
Severity	2007.1	6.80	+/- 1.55	82.5%	0.000	0.000
Severity	2007.2	6.66	+/- 1.71	79.7%	0.000	0.000
Severity	2008.1	6.88	+/- 1.90	78.5%	0.000	0.000
Severity	2008.2	7.05	+/- 2.14	76.5%	0.000	0.000
Severity	2009.1	7.96	+/- 2.08	82.7%	0.000	0.000
Severity	2009.2	7.99	+/- 2.39	79.8%	0.000	0.000
Severity	2010.1	8.11	+/- 2.77	76.7%	0.000	0.000
Severity	2010.2	7.94	+/- 3.24	71.7%	0.000	0.000
Severity	2011.1	7.11	+/- 3.61	64.2%	0.000	0.001
Severity	2011.2	6.50	+/- 4.23	54.3%	0.000	0.006
Severity	2012.1	7.66	+/- 4.91	59.0%	0.000	0.006
Severity	2012.2	7.96	+/- 6.23	52.6%	0.000	0.016
Severity	2013.1	9.51	+/- 7.75	55.9%	0.000	0.020
Severity	2013.2	13.71	+/- 6.51	84.3%	0.000	0.002
Severity	2014.1	16.09	+/- 7.90	87.8%	0.000	0.004
Severity	2014.2	12.03	+/- 3.77	96.6%	0.000	0.002
Severity	2015.1	13.37	+/- 5.14	97.9%	0.000	0.007
Frequency	2005.1	-4.53	+/- 1.83	51.3%	0.000	0.000
Frequency	2005.2	-4.37	+/- 1.99	46.3%	0.000	0.000
Frequency	2006.1	-3.92	+/- 2.11	39.0%	0.000	0.001
Frequency	2006.2	-3.75	+/- 2.32	33.3%	0.000	0.004
Frequency	2007.1	-3.09	+/- 2.43	23.7%	0.000	0.017
Frequency	2007.2	-2.67	+/- 2.66	15.8%	0.000	0.052
Frequency	2008.1	-1.72	+/- 2.71	4.4%	0.000	0.200
Frequency	2008.2	-1.49	+/- 3.05	0.4%	0.000	0.318
Frequency	2009.1	-0.91	+/- 3.39	-4.7%	0.000	0.574
Frequency	2009.2	-1.62	+/- 3.73	-0.9%	0.000	0.367
Frequency	2010.1	-1.58	+/- 4.33	-3.0%	0.001	0.446
Frequency	2010.2	-2.81	+/- 4.66	5.6%	0.001	0.218
Frequency	2011.1	-3.41	+/- 5.44	7.4%	0.002	0.200
Frequency	2011.2	-4.29	+/- 6.38	10.8%	0.003	0.171
Frequency	2012.1	-5.30	+/- 7.62	13.8%	0.007	0.157
Frequency	2012.2	-8.86	+/- 6.95	47.7%	0.001	0.024
Frequency	2013.1	-9.69	+/- 8.91	43.6%	0.005	0.045
Frequency	2013.2	-12.72	+/- 10.08	57.8%	0.006	0.029
Frequency	2014.1	-10.42	+/- 14.22	35.4%	0.037	0.125
Frequency	2014.2	-12.46	+/- 22.40	31.0%	0.091	0.193
Frequency	2015.1	-6.09	+/- 41.70	-25.3%	0.351	0.594

BI

Coverage = BI
End Trend Period = 2017.1
Seasonality = T
Excluded Points = 2016.2,2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	1.82	+/- 2.39	22.6%	0.000	0.024	0.124
Loss Cost	2005.2	1.90	+/- 2.64	20.1%	0.000	0.029	0.144
Loss Cost	2006.1	2.27	+/- 2.86	20.9%	0.000	0.047	0.109
Loss Cost	2006.2	3.18	+/- 2.96	32.0%	0.000	0.019	0.034
Loss Cost	2007.1	4.21	+/- 2.94	41.6%	0.000	0.032	0.007
Loss Cost	2007.2	5.00	+/- 3.16	47.2%	0.000	0.018	0.004
Loss Cost	2008.1	6.06	+/- 3.19	56.8%	0.000	0.030	0.001
Loss Cost	2008.2	7.12	+/- 3.35	63.3%	0.000	0.012	0.000
Loss Cost	2009.1	8.44	+/- 3.23	74.0%	0.000	0.018	0.000
Loss Cost	2009.2	8.32	+/- 3.79	66.9%	0.000	0.031	0.000
Loss Cost	2010.1	8.21	+/- 4.40	64.1%	0.000	0.042	0.001
Loss Cost	2010.2	7.40	+/- 5.13	50.5%	0.000	0.087	0.008
Loss Cost	2011.1	5.53	+/- 4.90	53.8%	0.000	0.029	0.028
Loss Cost	2011.2	5.08	+/- 6.15	37.5%	0.000	0.061	0.085
Loss Cost	2012.1	4.58	+/- 7.57	35.2%	0.000	0.080	0.180
Loss Cost	2012.2	1.93	+/- 8.62	4.2%	0.000	0.192	0.585
Loss Cost	2013.1	1.96	+/- 11.79	-3.9%	0.002	0.267	0.664
Loss Cost	2013.2	5.36	+/- 17.74	13.8%	0.018	0.204	0.395
Loss Cost	2014.1	8.56	+/- 27.43	20.9%	0.063	0.340	0.293
Loss Cost	2014.2	3.06	+/- 153.24	-157.0%	0.215	0.766	0.801
Loss Cost	2015.1	7.99	+/- NaN	NaN%	NaN	NaN	NaN
Severity	2005.1	6.19	+/- 1.37	81.0%	0.000	0.254	0.000
Severity	2005.2	5.83	+/- 1.43	78.2%	0.000	0.405	0.000
Severity	2006.1	5.84	+/- 1.57	76.0%	0.000	0.429	0.000
Severity	2006.2	6.27	+/- 1.65	77.7%	0.000	0.263	0.000
Severity	2007.1	6.72	+/- 1.71	80.1%	0.000	0.406	0.000
Severity	2007.2	6.63	+/- 1.93	76.5%	0.000	0.473	0.000
Severity	2008.1	6.80	+/- 2.15	74.7%	0.000	0.558	0.000
Severity	2008.2	7.06	+/- 2.45	72.5%	0.000	0.488	0.000
Severity	2009.1	7.94	+/- 2.43	79.0%	0.000	0.759	0.000
Severity	2009.2	8.02	+/- 2.85	75.3%	0.000	0.748	0.000
Severity	2010.1	8.09	+/- 3.32	71.4%	0.000	0.788	0.000
Severity	2010.2	7.96	+/- 4.01	64.7%	0.000	0.846	0.001
Severity	2011.1	7.03	+/- 4.42	55.5%	0.000	0.645	0.005
Severity	2011.2	6.42	+/- 5.49	41.2%	0.000	0.814	0.024
Severity	2012.1	7.53	+/- 6.48	45.7%	0.000	0.988	0.026
Severity	2012.2	7.89	+/- 8.95	35.9%	0.000	0.952	0.065
Severity	2013.1	9.39	+/- 11.56	38.4%	0.000	0.877	0.077
Severity	2013.2	15.29	+/- 9.57	85.0%	0.000	0.278	0.012
Severity	2014.1	16.81	+/- 15.39	85.7%	0.004	0.449	0.037
Severity	2014.2	11.97	+/- 27.80	94.1%	0.025	0.846	0.108
Severity	2015.1	13.05	+/- NaN	NaN%	NaN	NaN	NaN
Frequency	2005.1	-4.11	+/- 1.73	55.5%	0.000	0.030	0.000
Frequency	2005.2	-3.72	+/- 1.84	53.5%	0.000	0.018	0.001
Frequency	2006.1	-3.37	+/- 1.96	44.9%	0.000	0.031	0.002
Frequency	2006.2	-2.91	+/- 2.10	43.6%	0.000	0.019	0.011
Frequency	2007.1	-2.35	+/- 2.20	32.4%	0.000	0.034	0.040
Frequency	2007.2	-1.53	+/- 2.22	37.2%	0.000	0.010	0.166
Frequency	2008.1	-0.69	+/- 2.16	28.1%	0.000	0.015	0.505
Frequency	2008.2	0.06	+/- 2.25	38.1%	0.000	0.005	0.955
Frequency	2009.1	0.46	+/- 2.49	34.0%	0.000	0.011	0.691
Frequency	2009.2	0.28	+/- 2.90	28.8%	0.000	0.021	0.837
Frequency	2010.1	0.11	+/- 3.36	27.5%	0.001	0.028	0.942
Frequency	2010.2	-0.52	+/- 3.92	21.7%	0.002	0.061	0.771
Frequency	2011.1	-1.40	+/- 4.34	30.1%	0.002	0.046	0.481
Frequency	2011.2	-1.26	+/- 5.52	28.0%	0.011	0.073	0.608
Frequency	2012.1	-2.74	+/- 5.96	42.5%	0.008	0.046	0.310
Frequency	2012.2	-5.52	+/- 5.61	63.5%	0.003	0.094	0.057
Frequency	2013.1	-6.79	+/- 6.56	68.0%	0.005	0.078	0.050
Frequency	2013.2	-8.62	+/- 9.37	73.3%	0.017	0.212	0.068
Frequency	2014.1	-7.07	+/- 14.87	51.2%	0.065	0.360	0.186
Frequency	2014.2	-7.95	+/- 100.07	26.7%	0.304	0.680	0.465
Frequency	2015.1	-4.48	+/- NaN	NaN%	NaN	NaN	NaN

BI

Coverage = BI
 End Trend Period = 2017.1
 Seasonality = F
 Excluded Points = 2016.2, 2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	1.79	+/- 2.65	4.4%	0.000	0.171
Loss Cost	2005.2	1.63	+/- 2.89	1.9%	0.000	0.250
Loss Cost	2006.1	2.22	+/- 3.10	6.1%	0.000	0.145
Loss Cost	2006.2	2.81	+/- 3.35	10.3%	0.000	0.091
Loss Cost	2007.1	4.15	+/- 3.29	26.2%	0.000	0.015
Loss Cost	2007.2	4.55	+/- 3.65	27.0%	0.000	0.016
Loss Cost	2008.1	5.98	+/- 3.64	42.9%	0.000	0.003
Loss Cost	2008.2	6.54	+/- 4.07	43.8%	0.000	0.003
Loss Cost	2009.1	8.33	+/- 3.92	60.9%	0.000	0.000
Loss Cost	2009.2	7.68	+/- 4.40	52.8%	0.000	0.002
Loss Cost	2010.1	8.05	+/- 5.13	49.8%	0.000	0.004
Loss Cost	2010.2	6.63	+/- 5.56	37.3%	0.000	0.021
Loss Cost	2011.1	5.26	+/- 6.20	22.4%	0.000	0.080
Loss Cost	2011.2	3.83	+/- 7.08	6.4%	0.000	0.239
Loss Cost	2012.1	4.15	+/- 8.89	3.3%	0.000	0.297
Loss Cost	2012.2	0.55	+/- 8.57	-16.2%	0.000	0.879
Loss Cost	2013.1	1.42	+/- 11.49	-17.6%	0.001	0.761
Loss Cost	2013.2	2.11	+/- 16.53	-21.1%	0.007	0.738
Loss Cost	2014.1	7.32	+/- 21.43	6.6%	0.032	0.339
Loss Cost	2014.2	1.10	+/- 26.32	-47.5%	0.039	0.872
Loss Cost	2015.1	8.04	+/- 2.06	99.9%	0.004	0.012
Severity	2005.1	6.18	+/- 1.38	80.6%	0.000	0.000
Severity	2005.2	5.78	+/- 1.41	78.5%	0.000	0.000
Severity	2006.1	5.83	+/- 1.55	76.4%	0.000	0.000
Severity	2006.2	6.18	+/- 1.65	77.3%	0.000	0.000
Severity	2007.1	6.71	+/- 1.69	80.4%	0.000	0.000
Severity	2007.2	6.55	+/- 1.88	77.2%	0.000	0.000
Severity	2008.1	6.78	+/- 2.09	75.8%	0.000	0.000
Severity	2008.2	6.96	+/- 2.36	73.5%	0.000	0.000
Severity	2009.1	7.93	+/- 2.32	80.5%	0.000	0.000
Severity	2009.2	7.95	+/- 2.69	77.2%	0.000	0.000
Severity	2010.1	8.08	+/- 3.14	73.8%	0.000	0.000
Severity	2010.2	7.90	+/- 3.70	68.1%	0.000	0.001
Severity	2011.1	6.99	+/- 4.14	59.3%	0.000	0.003
Severity	2011.2	6.30	+/- 4.90	48.1%	0.000	0.016
Severity	2012.1	7.53	+/- 5.78	53.5%	0.000	0.015
Severity	2012.2	7.83	+/- 7.48	46.5%	0.000	0.037
Severity	2013.1	9.46	+/- 9.56	50.4%	0.000	0.045
Severity	2013.2	13.84	+/- 8.35	82.2%	0.000	0.008
Severity	2014.1	16.29	+/- 10.93	86.3%	0.001	0.014
Severity	2014.2	12.25	+/- 5.75	96.9%	0.001	0.010
Severity	2015.1	13.46	+/- 18.09	98.1%	0.016	0.063
Frequency	2005.1	-4.14	+/- 1.90	46.0%	0.000	0.000
Frequency	2005.2	-3.92	+/- 2.06	40.2%	0.000	0.001
Frequency	2006.1	-3.41	+/- 2.17	31.9%	0.000	0.004
Frequency	2006.2	-3.17	+/- 2.39	25.5%	0.000	0.013
Frequency	2007.1	-2.40	+/- 2.46	14.8%	0.000	0.058
Frequency	2007.2	-1.88	+/- 2.67	6.5%	0.000	0.159
Frequency	2008.1	-0.75	+/- 2.58	-4.0%	0.000	0.545
Frequency	2008.2	-0.39	+/- 2.89	-6.5%	0.000	0.778
Frequency	2009.1	0.37	+/- 3.14	-7.2%	0.000	0.802
Frequency	2009.2	-0.25	+/- 3.48	-8.1%	0.000	0.877
Frequency	2010.1	-0.02	+/- 4.07	-9.1%	0.001	0.989
Frequency	2010.2	-1.18	+/- 4.39	-6.3%	0.001	0.566
Frequency	2011.1	-1.61	+/- 5.21	-5.5%	0.003	0.505
Frequency	2011.2	-2.32	+/- 6.22	-3.2%	0.007	0.419
Frequency	2012.1	-3.14	+/- 7.59	-0.9%	0.015	0.366
Frequency	2012.2	-6.75	+/- 6.29	43.7%	0.002	0.044
Frequency	2013.1	-7.34	+/- 8.32	38.7%	0.008	0.080
Frequency	2013.2	-10.31	+/- 8.74	63.3%	0.007	0.036
Frequency	2014.1	-7.71	+/- 11.44	44.9%	0.032	0.131
Frequency	2014.2	-9.93	+/- 19.74	52.3%	0.077	0.174
Frequency	2015.1	-4.78	+/- 13.35	90.4%	0.063	0.141

PD

Coverage = PD
 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	1998.1	3.34	+/- 0.88	61.9%	0.000	0.105	0.000
Loss Cost	1998.2	3.31	+/- 0.92	59.2%	0.000	0.122	0.000
Loss Cost	1999.1	3.27	+/- 0.97	57.3%	0.000	0.121	0.000
Loss Cost	1999.2	3.06	+/- 0.99	52.9%	0.000	0.185	0.000
Loss Cost	2000.1	2.89	+/- 1.03	50.0%	0.000	0.134	0.000
Loss Cost	2000.2	2.78	+/- 1.08	45.5%	0.000	0.174	0.000
Loss Cost	2001.1	2.77	+/- 1.15	43.6%	0.000	0.183	0.000
Loss Cost	2001.2	2.59	+/- 1.20	37.9%	0.000	0.250	0.000
Loss Cost	2002.1	2.41	+/- 1.25	34.3%	0.000	0.192	0.000
Loss Cost	2002.2	2.41	+/- 1.34	31.3%	0.000	0.205	0.001
Loss Cost	2003.1	2.14	+/- 1.39	27.8%	0.000	0.138	0.004
Loss Cost	2003.2	2.02	+/- 1.48	22.1%	0.000	0.177	0.009
Loss Cost	2004.1	1.57	+/- 1.48	19.7%	0.000	0.082	0.038
Loss Cost	2004.2	1.48	+/- 1.59	14.9%	0.000	0.105	0.065
Loss Cost	2005.1	1.07	+/- 1.64	14.5%	0.000	0.057	0.187
Loss Cost	2005.2	1.04	+/- 1.78	11.4%	0.000	0.071	0.236
Loss Cost	2006.1	0.82	+/- 1.92	11.5%	0.000	0.061	0.384
Loss Cost	2006.2	1.15	+/- 2.05	15.2%	0.000	0.045	0.253
Loss Cost	2007.1	1.33	+/- 2.26	15.1%	0.000	0.067	0.230
Loss Cost	2007.2	1.80	+/- 2.41	20.4%	0.000	0.045	0.132
Loss Cost	2008.1	2.12	+/- 2.67	21.3%	0.000	0.073	0.108
Loss Cost	2008.2	2.21	+/- 2.97	18.1%	0.000	0.083	0.130
Loss Cost	2009.1	2.22	+/- 3.36	17.3%	0.000	0.103	0.175
Loss Cost	2009.2	1.51	+/- 3.62	5.5%	0.000	0.167	0.382
Loss Cost	2010.1	0.35	+/- 3.78	10.3%	0.000	0.082	0.844
Loss Cost	2010.2	-0.97	+/- 3.79	5.0%	0.000	0.145	0.590
Loss Cost	2011.1	-1.82	+/- 4.25	11.3%	0.000	0.104	0.369
Loss Cost	2011.2	-2.32	+/- 4.91	10.6%	0.000	0.158	0.322
Loss Cost	2012.1	-3.50	+/- 5.63	17.7%	0.000	0.114	0.200
Loss Cost	2012.2	-5.77	+/- 5.41	36.4%	0.000	0.195	0.044
Loss Cost	2013.1	-7.81	+/- 5.86	50.8%	0.000	0.090	0.019
Loss Cost	2013.2	-8.45	+/- 7.41	49.6%	0.000	0.151	0.037
Loss Cost	2014.1	-7.98	+/- 10.46	25.7%	0.000	0.244	0.118
Loss Cost	2014.2	-7.85	+/- 15.15	16.8%	0.004	0.320	0.238
Loss Cost	2015.1	-2.36	+/- 23.27	-50.8%	0.029	0.630	0.769

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.87	+/- 0.65	79.4%	0.000	0.329	0.000
Severity	1998.2	3.76	+/- 0.67	77.6%	0.000	0.431	0.000
Severity	1999.1	3.64	+/- 0.70	76.0%	0.000	0.324	0.000
Severity	1999.2	3.37	+/- 0.65	76.1%	0.000	0.547	0.000
Severity	2000.1	3.21	+/- 0.65	74.7%	0.000	0.361	0.000
Severity	2000.2	2.99	+/- 0.63	73.6%	0.000	0.569	0.000
Severity	2001.1	2.86	+/- 0.65	71.5%	0.000	0.428	0.000
Severity	2001.2	2.65	+/- 0.63	69.7%	0.000	0.655	0.000
Severity	2002.1	2.48	+/- 0.64	67.3%	0.000	0.446	0.000
Severity	2002.2	2.39	+/- 0.67	63.7%	0.000	0.551	0.000
Severity	2003.1	2.28	+/- 0.71	60.4%	0.000	0.437	0.000
Severity	2003.2	2.24	+/- 0.76	56.4%	0.000	0.494	0.000
Severity	2004.1	2.09	+/- 0.79	52.4%	0.000	0.367	0.000
Severity	2004.2	2.23	+/- 0.83	54.0%	0.000	0.276	0.000
Severity	2005.1	2.13	+/- 0.89	50.3%	0.000	0.235	0.000
Severity	2005.2	2.28	+/- 0.95	51.4%	0.000	0.178	0.000
Severity	2006.1	2.33	+/- 1.04	49.9%	0.000	0.213	0.000
Severity	2006.2	2.85	+/- 0.88	69.7%	0.000	0.031	0.000
Severity	2007.1	3.02	+/- 0.95	70.7%	0.000	0.055	0.000
Severity	2007.2	3.27	+/- 0.98	73.1%	0.000	0.028	0.000
Severity	2008.1	3.59	+/- 1.01	76.9%	0.000	0.056	0.000
Severity	2008.2	3.76	+/- 1.10	75.9%	0.000	0.045	0.000
Severity	2009.1	3.87	+/- 1.24	74.9%	0.000	0.071	0.000
Severity	2009.2	3.63	+/- 1.35	68.7%	0.000	0.117	0.000
Severity	2010.1	3.08	+/- 1.33	68.2%	0.000	0.035	0.000
Severity	2010.2	2.83	+/- 1.48	58.9%	0.000	0.062	0.001
Severity	2011.1	2.88	+/- 1.75	56.6%	0.000	0.090	0.004
Severity	2011.2	2.74	+/- 2.04	45.0%	0.000	0.132	0.013
Severity	2012.1	3.11	+/- 2.43	46.9%	0.000	0.225	0.016
Severity	2012.2	2.67	+/- 2.85	27.8%	0.000	0.337	0.060
Severity	2013.1	1.47	+/- 2.99	25.6%	0.000	0.134	0.279
Severity	2013.2	1.27	+/- 3.83	8.3%	0.000	0.201	0.444
Severity	2014.1	0.71	+/- 5.25	6.3%	0.000	0.215	0.741
Severity	2014.2	-0.33	+/- 7.03	-17.2%	0.000	0.353	0.903
Severity	2015.1	2.06	+/- 10.63	-29.7%	0.001	0.671	0.577
Frequency	1998.1	-0.51	+/- 0.61	5.7%	0.000	0.207	0.098
Frequency	1998.2	-0.44	+/- 0.64	4.8%	0.000	0.170	0.171
Frequency	1999.1	-0.36	+/- 0.67	1.6%	0.000	0.225	0.279
Frequency	1999.2	-0.30	+/- 0.70	1.3%	0.000	0.199	0.386
Frequency	2000.1	-0.31	+/- 0.74	0.6%	0.000	0.211	0.409
Frequency	2000.2	-0.20	+/- 0.78	0.9%	0.000	0.164	0.609
Frequency	2001.1	-0.09	+/- 0.82	-1.3%	0.000	0.224	0.820
Frequency	2001.2	-0.05	+/- 0.87	-1.3%	0.000	0.218	0.899
Frequency	2002.1	-0.07	+/- 0.92	-1.5%	0.000	0.224	0.870
Frequency	2002.2	0.02	+/- 0.98	-0.8%	0.000	0.196	0.969
Frequency	2003.1	-0.14	+/- 1.03	0.8%	0.000	0.149	0.789
Frequency	2003.2	-0.21	+/- 1.10	0.0%	0.000	0.186	0.697
Frequency	2004.1	-0.51	+/- 1.12	5.7%	0.000	0.099	0.358
Frequency	2004.2	-0.74	+/- 1.17	6.7%	0.000	0.154	0.205
Frequency	2005.1	-1.04	+/- 1.20	13.6%	0.000	0.087	0.089
Frequency	2005.2	-1.22	+/- 1.28	15.3%	0.000	0.128	0.063
Frequency	2006.1	-1.47	+/- 1.36	19.9%	0.000	0.088	0.036
Frequency	2006.2	-1.66	+/- 1.46	21.5%	0.000	0.128	0.029
Frequency	2007.1	-1.64	+/- 1.61	16.8%	0.000	0.150	0.048
Frequency	2007.2	-1.43	+/- 1.75	14.6%	0.000	0.129	0.106
Frequency	2008.1	-1.42	+/- 1.96	10.3%	0.000	0.152	0.147
Frequency	2008.2	-1.49	+/- 2.18	9.9%	0.000	0.186	0.169
Frequency	2009.1	-1.59	+/- 2.46	7.5%	0.000	0.196	0.192
Frequency	2009.2	-2.05	+/- 2.68	10.3%	0.000	0.289	0.128
Frequency	2010.1	-2.65	+/- 2.95	16.4%	0.000	0.204	0.078
Frequency	2010.2	-3.69	+/- 2.95	30.5%	0.000	0.348	0.020
Frequency	2011.1	-4.57	+/- 3.19	39.3%	0.000	0.206	0.010
Frequency	2011.2	-4.92	+/- 3.70	38.9%	0.000	0.284	0.016
Frequency	2012.1	-6.42	+/- 3.79	54.7%	0.000	0.113	0.005
Frequency	2012.2	-8.22	+/- 3.25	75.9%	0.000	0.174	0.001
Frequency	2013.1	-9.15	+/- 3.83	75.5%	0.000	0.117	0.001
Frequency	2013.2	-9.60	+/- 4.83	72.9%	0.000	0.190	0.004
Frequency	2014.1	-8.63	+/- 6.60	54.7%	0.000	0.341	0.024
Frequency	2014.2	-7.55	+/- 9.25	40.1%	0.003	0.325	0.095
Frequency	2015.1	-4.33	+/- 14.03	-25.1%	0.024	0.633	0.406

PD

Coverage = PD
 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	1998.1	3.37	+/- 0.90	60.2%	0.000	0.000
Loss Cost	1998.2	3.31	+/- 0.94	57.5%	0.000	0.000
Loss Cost	1999.1	3.30	+/- 0.99	55.5%	0.000	0.000
Loss Cost	1999.2	3.06	+/- 1.00	51.8%	0.000	0.000
Loss Cost	2000.1	2.93	+/- 1.04	48.0%	0.000	0.000
Loss Cost	2000.2	2.78	+/- 1.09	43.9%	0.000	0.000
Loss Cost	2001.1	2.81	+/- 1.16	42.1%	0.000	0.000
Loss Cost	2001.2	2.59	+/- 1.20	37.1%	0.000	0.000
Loss Cost	2002.1	2.45	+/- 1.27	32.6%	0.000	0.000
Loss Cost	2002.2	2.41	+/- 1.35	29.7%	0.000	0.001
Loss Cost	2003.1	2.20	+/- 1.42	24.3%	0.000	0.003
Loss Cost	2003.2	2.02	+/- 1.50	19.4%	0.000	0.010
Loss Cost	2004.1	1.65	+/- 1.54	12.7%	0.000	0.036
Loss Cost	2004.2	1.48	+/- 1.64	8.7%	0.000	0.074
Loss Cost	2005.1	1.18	+/- 1.73	3.8%	0.000	0.171
Loss Cost	2005.2	1.04	+/- 1.87	1.4%	0.000	0.260
Loss Cost	2006.1	0.95	+/- 2.03	-0.2%	0.000	0.341
Loss Cost	2006.2	1.15	+/- 2.21	0.8%	0.000	0.289
Loss Cost	2007.1	1.49	+/- 2.40	3.3%	0.000	0.205
Loss Cost	2007.2	1.80	+/- 2.62	5.2%	0.000	0.165
Loss Cost	2008.1	2.33	+/- 2.84	9.7%	0.000	0.098
Loss Cost	2008.2	2.21	+/- 3.16	6.4%	0.000	0.154
Loss Cost	2009.1	2.49	+/- 3.54	7.0%	0.000	0.151
Loss Cost	2009.2	1.51	+/- 3.73	-1.5%	0.000	0.398
Loss Cost	2010.1	0.71	+/- 4.07	-6.1%	0.000	0.713
Loss Cost	2010.2	-0.97	+/- 3.96	-5.4%	0.000	0.608
Loss Cost	2011.1	-1.40	+/- 4.55	-4.5%	0.000	0.518
Loss Cost	2011.2	-2.32	+/- 5.13	-0.3%	0.000	0.346
Loss Cost	2012.1	-2.87	+/- 6.06	0.8%	0.000	0.322
Loss Cost	2012.2	-5.77	+/- 5.60	29.3%	0.000	0.050
Loss Cost	2013.1	-6.96	+/- 6.63	33.1%	0.000	0.048
Loss Cost	2013.2	-8.45	+/- 7.99	37.2%	0.000	0.048
Loss Cost	2014.1	-6.80	+/- 10.44	16.4%	0.000	0.174
Loss Cost	2014.2	-7.85	+/- 14.42	12.0%	0.002	0.235
Loss Cost	2015.1	-1.22	+/- 17.73	-23.9%	0.012	0.858

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	3.89	+/- 0.65	79.4%	0.000	0.000
Severity	1998.2	3.76	+/- 0.67	77.8%	0.000	0.000
Severity	1999.1	3.66	+/- 0.69	76.0%	0.000	0.000
Severity	1999.2	3.37	+/- 0.64	76.6%	0.000	0.000
Severity	2000.1	3.22	+/- 0.65	74.8%	0.000	0.000
Severity	2000.2	2.99	+/- 0.62	74.1%	0.000	0.000
Severity	2001.1	2.87	+/- 0.64	71.8%	0.000	0.000
Severity	2001.2	2.65	+/- 0.62	70.5%	0.000	0.000
Severity	2002.1	2.50	+/- 0.63	67.8%	0.000	0.000
Severity	2002.2	2.39	+/- 0.66	64.5%	0.000	0.000
Severity	2003.1	2.30	+/- 0.70	60.9%	0.000	0.000
Severity	2003.2	2.24	+/- 0.75	57.3%	0.000	0.000
Severity	2004.1	2.11	+/- 0.79	52.6%	0.000	0.000
Severity	2004.2	2.23	+/- 0.84	53.5%	0.000	0.000
Severity	2005.1	2.17	+/- 0.90	49.2%	0.000	0.000
Severity	2005.2	2.28	+/- 0.97	49.5%	0.000	0.000
Severity	2006.1	2.37	+/- 1.05	48.4%	0.000	0.000
Severity	2006.2	2.85	+/- 0.96	63.4%	0.000	0.000
Severity	2007.1	3.09	+/- 1.01	66.0%	0.000	0.000
Severity	2007.2	3.27	+/- 1.09	66.4%	0.000	0.000
Severity	2008.1	3.67	+/- 1.09	72.8%	0.000	0.000
Severity	2008.2	3.76	+/- 1.21	70.6%	0.000	0.000
Severity	2009.1	3.98	+/- 1.33	70.6%	0.000	0.000
Severity	2009.2	3.63	+/- 1.42	65.0%	0.000	0.000
Severity	2010.1	3.24	+/- 1.52	57.8%	0.000	0.000
Severity	2010.2	2.83	+/- 1.64	48.6%	0.000	0.002
Severity	2011.1	3.06	+/- 1.89	47.7%	0.000	0.004
Severity	2011.2	2.74	+/- 2.17	36.6%	0.000	0.017
Severity	2012.1	3.32	+/- 2.46	43.2%	0.000	0.012
Severity	2012.2	2.67	+/- 2.80	27.4%	0.000	0.057
Severity	2013.1	1.85	+/- 3.20	8.2%	0.000	0.216
Severity	2013.2	1.27	+/- 3.97	-5.5%	0.000	0.470
Severity	2014.1	1.35	+/- 5.31	-9.5%	0.000	0.555
Severity	2014.2	-0.33	+/- 6.57	-19.6%	0.000	0.903
Severity	2015.1	2.52	+/- 7.99	-4.4%	0.000	0.425
Frequency	1998.1	-0.50	+/- 0.62	4.1%	0.000	0.111
Frequency	1998.2	-0.44	+/- 0.65	2.3%	0.000	0.176
Frequency	1999.1	-0.34	+/- 0.67	0.2%	0.000	0.306
Frequency	1999.2	-0.30	+/- 0.71	-0.7%	0.000	0.391
Frequency	2000.1	-0.28	+/- 0.75	-1.2%	0.000	0.447
Frequency	2000.2	-0.20	+/- 0.79	-2.2%	0.000	0.615
Frequency	2001.1	-0.07	+/- 0.82	-3.0%	0.000	0.870
Frequency	2001.2	-0.05	+/- 0.87	-3.2%	0.000	0.900
Frequency	2002.1	-0.04	+/- 0.93	-3.3%	0.000	0.923
Frequency	2002.2	0.02	+/- 0.99	-3.4%	0.000	0.970
Frequency	2003.1	-0.09	+/- 1.05	-3.5%	0.000	0.858
Frequency	2003.2	-0.21	+/- 1.12	-3.1%	0.000	0.701
Frequency	2004.1	-0.45	+/- 1.16	-1.3%	0.000	0.429
Frequency	2004.2	-0.74	+/- 1.19	2.3%	0.000	0.215
Frequency	2005.1	-0.97	+/- 1.25	5.7%	0.000	0.125
Frequency	2005.2	-1.22	+/- 1.32	9.8%	0.000	0.070
Frequency	2006.1	-1.39	+/- 1.42	11.8%	0.000	0.056
Frequency	2006.2	-1.66	+/- 1.51	15.8%	0.000	0.034
Frequency	2007.1	-1.55	+/- 1.65	11.7%	0.000	0.066
Frequency	2007.2	-1.43	+/- 1.82	7.7%	0.000	0.118
Frequency	2008.1	-1.30	+/- 2.01	4.1%	0.000	0.195
Frequency	2008.2	-1.49	+/- 2.23	5.1%	0.000	0.178
Frequency	2009.1	-1.44	+/- 2.50	2.7%	0.000	0.243
Frequency	2009.2	-2.05	+/- 2.68	9.0%	0.000	0.129
Frequency	2010.1	-2.45	+/- 3.00	11.7%	0.000	0.106
Frequency	2010.2	-3.69	+/- 2.92	30.7%	0.000	0.019
Frequency	2011.1	-4.33	+/- 3.25	35.3%	0.000	0.015
Frequency	2011.2	-4.92	+/- 3.70	37.3%	0.000	0.016
Frequency	2012.1	-5.99	+/- 4.08	45.2%	0.000	0.010
Frequency	2012.2	-8.22	+/- 3.40	72.6%	0.000	0.001
Frequency	2013.1	-8.65	+/- 4.17	68.8%	0.000	0.002
Frequency	2013.2	-9.60	+/- 5.05	68.4%	0.000	0.004
Frequency	2014.1	-8.04	+/- 6.23	53.9%	0.000	0.023
Frequency	2014.2	-7.55	+/- 8.78	37.0%	0.002	0.087
Frequency	2015.1	-3.64	+/- 10.66	-2.6%	0.009	0.403

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	1998.1	0.76	+/- 1.48	17.5%	0.000	0.005	0.305
Loss Cost	1998.2	0.77	+/- 1.56	16.5%	0.000	0.006	0.324
Loss Cost	1999.1	0.63	+/- 1.64	16.9%	0.000	0.006	0.437
Loss Cost	1999.2	0.64	+/- 1.73	15.9%	0.000	0.007	0.458
Loss Cost	2000.1	0.71	+/- 1.83	15.4%	0.000	0.010	0.437
Loss Cost	2000.2	0.80	+/- 1.94	15.3%	0.000	0.010	0.407
Loss Cost	2001.1	0.67	+/- 2.06	15.6%	0.000	0.010	0.510
Loss Cost	2001.2	0.63	+/- 2.18	14.1%	0.000	0.013	0.559
Loss Cost	2002.1	0.37	+/- 2.30	15.2%	0.000	0.011	0.747
Loss Cost	2002.2	0.33	+/- 2.46	13.9%	0.000	0.015	0.788
Loss Cost	2003.1	0.09	+/- 2.61	14.7%	0.000	0.014	0.943
Loss Cost	2003.2	-0.01	+/- 2.80	13.2%	0.000	0.019	0.992
Loss Cost	2004.1	-0.54	+/- 2.93	16.4%	0.000	0.012	0.706
Loss Cost	2004.2	-0.73	+/- 3.14	15.1%	0.000	0.018	0.635
Loss Cost	2005.1	-0.91	+/- 3.39	14.9%	0.000	0.020	0.585
Loss Cost	2005.2	-1.08	+/- 3.67	13.9%	0.000	0.028	0.549
Loss Cost	2006.1	-1.09	+/- 4.01	12.2%	0.000	0.036	0.581
Loss Cost	2006.2	-1.83	+/- 4.23	11.3%	0.000	0.059	0.382
Loss Cost	2007.1	-2.06	+/- 4.65	10.5%	0.000	0.064	0.371
Loss Cost	2007.2	-2.70	+/- 5.02	10.3%	0.000	0.097	0.279
Loss Cost	2008.1	-1.04	+/- 5.22	0.2%	0.000	0.181	0.681
Loss Cost	2008.2	-1.50	+/- 5.76	-1.0%	0.000	0.235	0.592
Loss Cost	2009.1	-1.70	+/- 6.50	-2.2%	0.000	0.248	0.587
Loss Cost	2009.2	-3.36	+/- 6.80	-0.6%	0.000	0.382	0.315
Loss Cost	2010.1	-0.70	+/- 7.07	-13.4%	0.000	0.660	0.834
Loss Cost	2010.2	-1.83	+/- 7.84	-13.7%	0.001	0.808	0.623
Loss Cost	2011.1	-3.89	+/- 8.54	-6.8%	0.001	0.581	0.347
Loss Cost	2011.2	-3.21	+/- 10.08	-10.4%	0.004	0.552	0.501
Loss Cost	2012.1	-1.70	+/- 12.27	-19.3%	0.019	0.705	0.763
Loss Cost	2012.2	-6.44	+/- 11.67	-4.9%	0.005	0.926	0.252
Loss Cost	2013.1	-6.69	+/- 14.97	-11.0%	0.017	0.954	0.340
Loss Cost	2013.2	2.39	+/- 9.24	2.4%	0.031	0.230	0.545
Loss Cost	2014.1	5.44	+/- 11.92	9.3%	0.150	0.443	0.282
Loss Cost	2014.2	0.42	+/- 10.67	-45.1%	0.031	0.745	0.918
Loss Cost	2015.1	-2.11	+/- 16.85	-45.7%	0.069	0.581	0.719

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.06	+/- 1.47	31.5%	0.000	0.314	0.000
Severity	1998.2	3.17	+/- 1.54	31.1%	0.000	0.286	0.000
Severity	1999.1	3.03	+/- 1.61	28.5%	0.000	0.253	0.000
Severity	1999.2	3.05	+/- 1.71	26.4%	0.000	0.261	0.001
Severity	2000.1	3.03	+/- 1.81	25.0%	0.000	0.269	0.002
Severity	2000.2	2.94	+/- 1.91	21.3%	0.000	0.307	0.003
Severity	2001.1	2.83	+/- 2.02	19.2%	0.000	0.291	0.007
Severity	2001.2	2.88	+/- 2.15	17.5%	0.000	0.293	0.010
Severity	2002.1	2.64	+/- 2.27	15.0%	0.000	0.251	0.023
Severity	2002.2	2.72	+/- 2.43	13.8%	0.000	0.250	0.027
Severity	2003.1	2.87	+/- 2.60	14.0%	0.000	0.295	0.030
Severity	2003.2	2.82	+/- 2.79	11.0%	0.000	0.321	0.045
Severity	2004.1	2.50	+/- 2.97	8.7%	0.000	0.274	0.092
Severity	2004.2	2.38	+/- 3.20	5.4%	0.000	0.312	0.133
Severity	2005.1	2.05	+/- 3.43	3.9%	0.000	0.275	0.225
Severity	2005.2	1.85	+/- 3.71	0.5%	0.000	0.322	0.308
Severity	2006.1	1.36	+/- 3.99	-0.3%	0.000	0.270	0.483
Severity	2006.2	0.33	+/- 4.08	-6.1%	0.000	0.408	0.866
Severity	2007.1	-0.17	+/- 4.43	-5.5%	0.000	0.351	0.936
Severity	2007.2	-1.18	+/- 4.63	-6.6%	0.000	0.500	0.601
Severity	2008.1	-0.14	+/- 5.02	-10.7%	0.000	0.686	0.954
Severity	2008.2	-0.99	+/- 5.42	-11.2%	0.000	0.838	0.706
Severity	2009.1	-1.46	+/- 6.07	-10.9%	0.000	0.770	0.617
Severity	2009.2	-3.16	+/- 6.25	-5.7%	0.000	0.975	0.303
Severity	2010.1	-0.65	+/- 6.44	-12.0%	0.000	0.586	0.830
Severity	2010.2	-0.97	+/- 7.36	-12.8%	0.000	0.574	0.779
Severity	2011.1	-2.42	+/- 8.29	-12.5%	0.000	0.761	0.539
Severity	2011.2	-2.09	+/- 9.79	-16.7%	0.000	0.810	0.647
Severity	2012.1	-0.09	+/- 11.78	-19.1%	0.000	0.646	0.986
Severity	2012.2	-3.27	+/- 12.77	-11.4%	0.000	0.448	0.576
Severity	2013.1	-2.28	+/- 16.53	-14.5%	0.000	0.451	0.756
Severity	2013.2	7.08	+/- 12.62	0.9%	0.000	0.842	0.204
Severity	2014.1	7.63	+/- 17.88	-11.0%	0.002	0.828	0.304
Severity	2014.2	1.73	+/- 19.55	-31.1%	0.003	0.513	0.816
Severity	2015.1	-3.58	+/- 29.23	-52.4%	0.013	0.832	0.724
Frequency	1998.1	-2.23	+/- 0.64	62.5%	0.000	0.000	0.000
Frequency	1998.2	-2.33	+/- 0.66	63.7%	0.000	0.000	0.000
Frequency	1999.1	-2.33	+/- 0.70	61.0%	0.000	0.000	0.000
Frequency	1999.2	-2.34	+/- 0.74	60.5%	0.000	0.000	0.000
Frequency	2000.1	-2.25	+/- 0.77	56.2%	0.000	0.001	0.000
Frequency	2000.2	-2.08	+/- 0.79	56.0%	0.000	0.000	0.000
Frequency	2001.1	-2.10	+/- 0.84	53.4%	0.000	0.000	0.000
Frequency	2001.2	-2.18	+/- 0.88	54.0%	0.000	0.001	0.000
Frequency	2002.1	-2.21	+/- 0.94	51.4%	0.000	0.001	0.000
Frequency	2002.2	-2.34	+/- 0.99	52.5%	0.000	0.001	0.000
Frequency	2003.1	-2.70	+/- 0.96	61.3%	0.000	0.000	0.000
Frequency	2003.2	-2.76	+/- 1.02	61.2%	0.000	0.000	0.000
Frequency	2004.1	-2.97	+/- 1.07	62.5%	0.000	0.000	0.000
Frequency	2004.2	-3.04	+/- 1.15	62.5%	0.000	0.000	0.000
Frequency	2005.1	-2.90	+/- 1.23	56.9%	0.000	0.001	0.000
Frequency	2005.2	-2.88	+/- 1.34	56.1%	0.000	0.001	0.000
Frequency	2006.1	-2.41	+/- 1.34	48.4%	0.000	0.003	0.001
Frequency	2006.2	-2.16	+/- 1.42	48.2%	0.000	0.002	0.005
Frequency	2007.1	-1.89	+/- 1.53	39.9%	0.000	0.004	0.019
Frequency	2007.2	-1.54	+/- 1.63	41.5%	0.000	0.003	0.064
Frequency	2008.1	-0.90	+/- 1.61	33.2%	0.000	0.005	0.255
Frequency	2008.2	-0.51	+/- 1.71	37.6%	0.000	0.003	0.534
Frequency	2009.1	-0.25	+/- 1.90	32.6%	0.000	0.006	0.787
Frequency	2009.2	-0.20	+/- 2.15	31.2%	0.002	0.009	0.847
Frequency	2010.1	-0.05	+/- 2.47	27.4%	0.005	0.016	0.969
Frequency	2010.2	-0.87	+/- 2.52	25.0%	0.002	0.029	0.469
Frequency	2011.1	-1.51	+/- 2.80	31.8%	0.002	0.020	0.263
Frequency	2011.2	-1.14	+/- 3.25	32.8%	0.009	0.023	0.456
Frequency	2012.1	-1.61	+/- 3.88	32.7%	0.015	0.026	0.376
Frequency	2012.2	-3.28	+/- 3.62	45.7%	0.003	0.038	0.074
Frequency	2013.1	-4.51	+/- 4.08	54.7%	0.003	0.022	0.038
Frequency	2013.2	-4.38	+/- 5.27	52.6%	0.013	0.039	0.094
Frequency	2014.1	-2.04	+/- 5.98	28.9%	0.069	0.083	0.424
Frequency	2014.2	-1.28	+/- 8.48	27.5%	0.219	0.113	0.697
Frequency	2015.1	1.53	+/- 13.02	9.5%	0.699	0.265	0.731

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	1998.1	0.85	+/- 1.63	0.3%	0.000	0.293
Loss Cost	1998.2	0.77	+/- 1.71	-0.4%	0.000	0.368
Loss Cost	1999.1	0.74	+/- 1.80	-0.8%	0.000	0.409
Loss Cost	1999.2	0.64	+/- 1.90	-1.5%	0.000	0.499
Loss Cost	2000.1	0.83	+/- 2.00	-0.8%	0.000	0.405
Loss Cost	2000.2	0.80	+/- 2.12	-1.2%	0.000	0.447
Loss Cost	2001.1	0.81	+/- 2.25	-1.4%	0.000	0.467
Loss Cost	2001.2	0.63	+/- 2.38	-2.3%	0.000	0.592
Loss Cost	2002.1	0.53	+/- 2.53	-2.7%	0.000	0.670
Loss Cost	2002.2	0.33	+/- 2.69	-3.2%	0.000	0.806
Loss Cost	2003.1	0.29	+/- 2.87	-3.4%	0.000	0.839
Loss Cost	2003.2	-0.01	+/- 3.05	-3.7%	0.000	0.993
Loss Cost	2004.1	-0.31	+/- 3.25	-3.7%	0.000	0.848
Loss Cost	2004.2	-0.73	+/- 3.45	-3.2%	0.000	0.666
Loss Cost	2005.1	-0.64	+/- 3.74	-3.6%	0.000	0.728
Loss Cost	2005.2	-1.08	+/- 4.00	-3.0%	0.000	0.583
Loss Cost	2006.1	-0.77	+/- 4.36	-3.9%	0.000	0.717
Loss Cost	2006.2	-1.83	+/- 4.51	-1.4%	0.000	0.412
Loss Cost	2007.1	-1.71	+/- 4.96	-2.4%	0.000	0.483
Loss Cost	2007.2	-2.70	+/- 5.26	0.6%	0.000	0.302
Loss Cost	2008.1	-0.74	+/- 5.33	-5.1%	0.000	0.775
Loss Cost	2008.2	-1.50	+/- 5.82	-4.1%	0.000	0.597
Loss Cost	2009.1	-1.35	+/- 6.54	-5.0%	0.000	0.669
Loss Cost	2009.2	-3.36	+/- 6.71	0.6%	0.000	0.311
Loss Cost	2010.1	-0.54	+/- 6.78	-6.9%	0.000	0.867
Loss Cost	2010.2	-1.83	+/- 7.49	-5.5%	0.000	0.609
Loss Cost	2011.1	-3.62	+/- 8.17	-0.8%	0.001	0.362
Loss Cost	2011.2	-3.21	+/- 9.67	-4.2%	0.003	0.487
Loss Cost	2012.1	-1.39	+/- 11.47	-9.2%	0.014	0.793
Loss Cost	2012.2	-6.44	+/- 10.79	6.7%	0.003	0.223
Loss Cost	2013.1	-6.75	+/- 13.43	2.8%	0.010	0.294
Loss Cost	2013.2	2.39	+/- 9.41	-8.5%	0.027	0.562
Loss Cost	2014.1	6.28	+/- 10.87	13.9%	0.154	0.195
Loss Cost	2014.2	0.42	+/- 8.96	-19.6%	0.015	0.908
Loss Cost	2015.1	-1.15	+/- 13.02	-23.2%	0.042	0.819

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	3.09	+/- 1.46	31.4%	0.000	0.000
Severity	1998.2	3.17	+/- 1.54	30.8%	0.000	0.000
Severity	1999.1	3.07	+/- 1.62	27.8%	0.000	0.000
Severity	1999.2	3.05	+/- 1.71	25.8%	0.000	0.001
Severity	2000.1	3.08	+/- 1.81	24.4%	0.000	0.001
Severity	2000.2	2.94	+/- 1.91	21.1%	0.000	0.003
Severity	2001.1	2.88	+/- 2.03	18.8%	0.000	0.006
Severity	2001.2	2.88	+/- 2.15	17.1%	0.000	0.010
Severity	2002.1	2.71	+/- 2.28	14.0%	0.000	0.020
Severity	2002.2	2.72	+/- 2.44	12.7%	0.000	0.028
Severity	2003.1	2.95	+/- 2.60	13.5%	0.000	0.026
Severity	2003.2	2.82	+/- 2.79	10.9%	0.000	0.045
Severity	2004.1	2.60	+/- 2.98	7.8%	0.000	0.081
Severity	2004.2	2.38	+/- 3.19	5.1%	0.000	0.133
Severity	2005.1	2.17	+/- 3.44	2.9%	0.000	0.200
Severity	2005.2	1.85	+/- 3.70	0.4%	0.000	0.308
Severity	2006.1	1.52	+/- 4.00	-1.6%	0.000	0.436
Severity	2006.2	0.33	+/- 4.04	-4.6%	0.000	0.866
Severity	2007.1	-0.01	+/- 4.40	-5.0%	0.000	0.996
Severity	2007.2	-1.18	+/- 4.54	-3.7%	0.000	0.595
Severity	2008.1	-0.06	+/- 4.87	-5.6%	0.000	0.981
Severity	2008.2	-0.99	+/- 5.24	-4.9%	0.000	0.697
Severity	2009.1	-1.38	+/- 5.84	-4.6%	0.000	0.625
Severity	2009.2	-3.16	+/- 6.00	1.4%	0.000	0.286
Severity	2010.1	-0.83	+/- 6.18	-6.5%	0.000	0.777
Severity	2010.2	-0.97	+/- 7.11	-7.0%	0.000	0.773
Severity	2011.1	-2.56	+/- 7.82	-4.0%	0.000	0.494
Severity	2011.2	-2.09	+/- 9.25	-6.7%	0.000	0.631
Severity	2012.1	-0.45	+/- 10.98	-9.9%	0.000	0.929
Severity	2012.2	-3.27	+/- 12.27	-6.9%	0.000	0.567
Severity	2013.1	-3.24	+/- 15.35	-9.3%	0.000	0.644
Severity	2013.2	7.08	+/- 11.32	14.4%	0.000	0.169
Severity	2014.1	7.29	+/- 15.17	6.6%	0.000	0.268
Severity	2014.2	1.73	+/- 17.17	-18.4%	0.001	0.804
Severity	2015.1	-4.19	+/- 21.02	-16.3%	0.003	0.614
Frequency	1998.1	-2.17	+/- 0.78	43.5%	0.000	0.000
Frequency	1998.2	-2.33	+/- 0.80	46.6%	0.000	0.000
Frequency	1999.1	-2.26	+/- 0.84	43.3%	0.000	0.000
Frequency	1999.2	-2.34	+/- 0.88	43.2%	0.000	0.000
Frequency	2000.1	-2.18	+/- 0.91	38.7%	0.000	0.000
Frequency	2000.2	-2.08	+/- 0.96	34.6%	0.000	0.000
Frequency	2001.1	-2.01	+/- 1.02	31.2%	0.000	0.000
Frequency	2001.2	-2.18	+/- 1.06	33.7%	0.000	0.000
Frequency	2002.1	-2.12	+/- 1.13	30.3%	0.000	0.001
Frequency	2002.2	-2.34	+/- 1.17	33.7%	0.000	0.000
Frequency	2003.1	-2.58	+/- 1.21	37.8%	0.000	0.000
Frequency	2003.2	-2.76	+/- 1.28	39.2%	0.000	0.000
Frequency	2004.1	-2.83	+/- 1.37	37.9%	0.000	0.000
Frequency	2004.2	-3.04	+/- 1.45	39.6%	0.000	0.000
Frequency	2005.1	-2.75	+/- 1.53	33.1%	0.000	0.001
Frequency	2005.2	-2.88	+/- 1.65	32.6%	0.000	0.002
Frequency	2006.1	-2.26	+/- 1.62	23.7%	0.000	0.009
Frequency	2006.2	-2.16	+/- 1.77	19.3%	0.000	0.021
Frequency	2007.1	-1.70	+/- 1.86	10.9%	0.000	0.073
Frequency	2007.2	-1.54	+/- 2.05	6.7%	0.000	0.135
Frequency	2008.1	-0.68	+/- 1.98	-2.6%	0.000	0.478
Frequency	2008.2	-0.51	+/- 2.20	-4.4%	0.000	0.630
Frequency	2009.1	0.03	+/- 2.37	-6.2%	0.001	0.980
Frequency	2009.2	-0.20	+/- 2.66	-6.5%	0.003	0.877
Frequency	2010.1	0.30	+/- 2.97	-6.8%	0.014	0.833
Frequency	2010.2	-0.87	+/- 2.95	-4.5%	0.003	0.537
Frequency	2011.1	-1.08	+/- 3.41	-4.2%	0.006	0.505
Frequency	2011.2	-1.14	+/- 4.02	-5.4%	0.016	0.549
Frequency	2012.1	-0.95	+/- 4.82	-7.9%	0.047	0.672
Frequency	2012.2	-3.28	+/- 4.46	14.4%	0.006	0.136
Frequency	2013.1	-3.63	+/- 5.52	12.0%	0.015	0.174
Frequency	2013.2	-4.38	+/- 6.92	12.5%	0.029	0.186
Frequency	2014.1	-0.94	+/- 7.13	-14.7%	0.168	0.759
Frequency	2014.2	-1.28	+/- 10.00	-17.5%	0.268	0.756
Frequency	2015.1	3.17	+/- 12.17	-10.1%	0.941	0.502

AB Total

Coverage = AB Total
 End Trend Period = 2017.2
 Seasonality = T
 Excluded Points = 2007.2,2009.2,2013.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	0.33	+/- 0.87	33.6%	0.000	0.000	0.447
Loss Cost	1998.2	0.34	+/- 0.92	32.7%	0.000	0.000	0.454
Loss Cost	1999.1	0.24	+/- 0.96	33.8%	0.000	0.000	0.620
Loss Cost	1999.2	0.25	+/- 1.02	33.0%	0.000	0.000	0.615
Loss Cost	2000.1	0.37	+/- 1.07	31.7%	0.000	0.000	0.487
Loss Cost	2000.2	0.48	+/- 1.13	32.8%	0.000	0.000	0.388
Loss Cost	2001.1	0.41	+/- 1.20	33.0%	0.000	0.000	0.485
Loss Cost	2001.2	0.41	+/- 1.28	31.5%	0.000	0.001	0.511
Loss Cost	2002.1	0.23	+/- 1.35	33.3%	0.000	0.001	0.729
Loss Cost	2002.2	0.25	+/- 1.44	32.2%	0.000	0.001	0.724
Loss Cost	2003.1	0.13	+/- 1.55	32.6%	0.000	0.001	0.862
Loss Cost	2003.2	0.12	+/- 1.66	31.2%	0.000	0.001	0.882
Loss Cost	2004.1	-0.28	+/- 1.74	35.8%	0.000	0.001	0.745
Loss Cost	2004.2	-0.32	+/- 1.88	34.5%	0.000	0.001	0.724
Loss Cost	2005.1	-0.25	+/- 2.07	32.0%	0.000	0.002	0.804
Loss Cost	2005.2	-0.20	+/- 2.26	31.2%	0.000	0.003	0.858
Loss Cost	2006.1	0.26	+/- 2.49	27.6%	0.000	0.008	0.827
Loss Cost	2006.2	-0.18	+/- 2.66	23.7%	0.000	0.012	0.886
Loss Cost	2007.1	0.31	+/- 3.02	19.7%	0.000	0.029	0.831
Loss Cost	2008.1	0.21	+/- 3.40	16.9%	0.000	0.037	0.898
Loss Cost	2008.2	0.27	+/- 3.84	15.1%	0.000	0.047	0.883
Loss Cost	2009.1	0.82	+/- 4.47	12.1%	0.000	0.085	0.699
Loss Cost	2010.1	-0.18	+/- 4.92	4.5%	0.000	0.129	0.938
Loss Cost	2010.2	-0.62	+/- 5.65	0.4%	0.000	0.189	0.814
Loss Cost	2011.1	-2.44	+/- 5.97	13.2%	0.000	0.102	0.389
Loss Cost	2011.2	-0.19	+/- 6.43	25.8%	0.001	0.040	0.947
Loss Cost	2012.1	2.51	+/- 6.88	26.6%	0.007	0.063	0.419
Loss Cost	2012.2	-0.41	+/- 7.43	7.0%	0.004	0.156	0.900
Loss Cost	2013.2	2.39	+/- 9.24	2.4%	0.031	0.230	0.545
Loss Cost	2014.1	5.44	+/- 11.92	9.3%	0.150	0.443	0.282
Loss Cost	2014.2	0.42	+/- 10.67	-45.1%	0.031	0.745	0.918
Loss Cost	2015.1	-2.11	+/- 16.85	-45.7%	0.069	0.581	0.719

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	2.65	+/- 0.93	48.6%	0.000	0.333	0.000
Severity	1998.2	2.76	+/- 0.97	49.1%	0.000	0.279	0.000
Severity	1999.1	2.66	+/- 1.02	46.3%	0.000	0.233	0.000
Severity	1999.2	2.68	+/- 1.08	44.3%	0.000	0.235	0.000
Severity	2000.1	2.70	+/- 1.15	43.0%	0.000	0.261	0.000
Severity	2000.2	2.63	+/- 1.21	38.9%	0.000	0.304	0.000
Severity	2001.1	2.58	+/- 1.29	36.6%	0.000	0.297	0.000
Severity	2001.2	2.66	+/- 1.37	35.5%	0.000	0.280	0.000
Severity	2002.1	2.51	+/- 1.45	32.3%	0.000	0.235	0.001
Severity	2002.2	2.65	+/- 1.54	32.4%	0.000	0.209	0.001
Severity	2003.1	2.93	+/- 1.63	35.4%	0.000	0.317	0.001
Severity	2003.2	2.97	+/- 1.75	32.7%	0.000	0.322	0.002
Severity	2004.1	2.81	+/- 1.90	29.3%	0.000	0.289	0.005
Severity	2004.2	2.83	+/- 2.06	25.9%	0.000	0.303	0.008
Severity	2005.1	2.75	+/- 2.27	23.4%	0.000	0.305	0.019
Severity	2005.2	2.76	+/- 2.47	19.7%	0.000	0.322	0.029
Severity	2006.1	2.62	+/- 2.77	17.0%	0.000	0.317	0.060
Severity	2006.2	1.81	+/- 2.81	4.2%	0.000	0.432	0.187
Severity	2007.1	1.84	+/- 3.24	3.1%	0.000	0.475	0.241
Severity	2008.1	1.17	+/- 3.50	-6.2%	0.000	0.572	0.483
Severity	2008.2	0.76	+/- 3.88	-11.1%	0.000	0.669	0.680
Severity	2009.1	0.95	+/- 4.57	-12.0%	0.000	0.735	0.660
Severity	2010.1	-0.22	+/- 4.94	-16.5%	0.000	0.915	0.924
Severity	2010.2	0.08	+/- 5.74	-17.8%	0.000	0.863	0.976
Severity	2011.1	-1.14	+/- 6.47	-16.6%	0.000	0.696	0.704
Severity	2011.2	0.50	+/- 7.51	-15.5%	0.000	0.492	0.883
Severity	2012.1	3.61	+/- 8.12	-8.3%	0.000	0.754	0.327
Severity	2012.2	2.58	+/- 10.44	-22.4%	0.000	0.902	0.572
Severity	2013.2	7.08	+/- 12.62	0.9%	0.000	0.842	0.204
Severity	2014.1	7.63	+/- 17.88	-11.0%	0.002	0.828	0.304
Severity	2014.2	1.73	+/- 19.55	-31.1%	0.003	0.513	0.816
Severity	2015.1	-3.58	+/- 29.23	-52.4%	0.013	0.832	0.724
Frequency	1998.1	-2.26	+/- 0.65	63.5%	0.000	0.000	0.000
Frequency	1998.2	-2.36	+/- 0.67	64.7%	0.000	0.000	0.000
Frequency	1999.1	-2.36	+/- 0.71	62.0%	0.000	0.000	0.000
Frequency	1999.2	-2.37	+/- 0.75	61.4%	0.000	0.000	0.000
Frequency	2000.1	-2.27	+/- 0.79	56.9%	0.000	0.001	0.000
Frequency	2000.2	-2.09	+/- 0.80	56.7%	0.000	0.000	0.000
Frequency	2001.1	-2.11	+/- 0.86	53.8%	0.000	0.001	0.000
Frequency	2001.2	-2.19	+/- 0.90	54.3%	0.000	0.001	0.000
Frequency	2002.1	-2.22	+/- 0.97	51.3%	0.000	0.001	0.000
Frequency	2002.2	-2.33	+/- 1.02	52.3%	0.000	0.002	0.000
Frequency	2003.1	-2.72	+/- 0.98	61.9%	0.000	0.000	0.000
Frequency	2003.2	-2.77	+/- 1.05	61.7%	0.000	0.001	0.000
Frequency	2004.1	-3.00	+/- 1.11	63.1%	0.000	0.000	0.000
Frequency	2004.2	-3.07	+/- 1.19	62.9%	0.000	0.001	0.000
Frequency	2005.1	-2.92	+/- 1.31	56.0%	0.000	0.001	0.000
Frequency	2005.2	-2.88	+/- 1.43	54.9%	0.000	0.002	0.001
Frequency	2006.1	-2.30	+/- 1.44	43.9%	0.000	0.005	0.004
Frequency	2006.2	-1.96	+/- 1.52	43.8%	0.000	0.003	0.015
Frequency	2007.1	-1.51	+/- 1.67	30.6%	0.000	0.011	0.076
Frequency	2008.1	-0.95	+/- 1.72	35.4%	0.000	0.005	0.258
Frequency	2008.2	-0.49	+/- 1.82	41.3%	0.000	0.003	0.576
Frequency	2009.1	-0.13	+/- 2.10	35.9%	0.001	0.007	0.896
Frequency	2010.1	0.04	+/- 2.42	35.4%	0.007	0.009	0.970
Frequency	2010.2	-0.70	+/- 2.54	31.1%	0.003	0.020	0.557
Frequency	2011.1	-1.31	+/- 2.85	37.1%	0.003	0.016	0.332
Frequency	2011.2	-0.69	+/- 3.33	40.9%	0.023	0.014	0.651
Frequency	2012.1	-1.06	+/- 4.08	39.6%	0.038	0.020	0.567
Frequency	2012.2	-2.91	+/- 4.33	45.4%	0.012	0.050	0.161
Frequency	2013.2	-4.38	+/- 5.27	52.6%	0.013	0.039	0.094
Frequency	2014.1	-2.04	+/- 5.98	28.9%	0.069	0.083	0.424
Frequency	2014.2	-1.28	+/- 8.48	27.5%	0.219	0.113	0.697
Frequency	2015.1	1.53	+/- 13.02	9.5%	0.699	0.265	0.731

AB Total

Coverage = AB Total
 End Trend Period = 2017.2
 Seasonality = F
 Excluded Points = 2007.2,2009.2,2013.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	0.45	+/- 1.07	-0.8%	0.000	0.404
Loss Cost	1998.2	0.38	+/- 1.13	-1.5%	0.000	0.499
Loss Cost	1999.1	0.38	+/- 1.19	-1.7%	0.000	0.523
Loss Cost	1999.2	0.30	+/- 1.25	-2.3%	0.000	0.625
Loss Cost	2000.1	0.53	+/- 1.30	-1.0%	0.000	0.411
Loss Cost	2000.2	0.55	+/- 1.38	-1.1%	0.000	0.423
Loss Cost	2001.1	0.61	+/- 1.47	-0.9%	0.000	0.397
Loss Cost	2001.2	0.50	+/- 1.55	-2.0%	0.000	0.513
Loss Cost	2002.1	0.48	+/- 1.66	-2.3%	0.000	0.555
Loss Cost	2002.2	0.37	+/- 1.77	-3.1%	0.000	0.669
Loss Cost	2003.1	0.45	+/- 1.90	-3.0%	0.000	0.627
Loss Cost	2003.2	0.29	+/- 2.04	-3.8%	0.000	0.772
Loss Cost	2004.1	0.16	+/- 2.20	-4.2%	0.000	0.882
Loss Cost	2004.2	-0.08	+/- 2.36	-4.5%	0.000	0.946
Loss Cost	2005.1	0.30	+/- 2.54	-4.5%	0.000	0.811
Loss Cost	2005.2	0.14	+/- 2.78	-4.9%	0.000	0.916
Loss Cost	2006.1	0.93	+/- 2.92	-2.8%	0.000	0.509
Loss Cost	2006.2	0.24	+/- 3.10	-5.4%	0.000	0.872
Loss Cost	2007.1	1.12	+/- 3.34	-2.8%	0.000	0.485
Loss Cost	2008.1	0.80	+/- 3.77	-4.9%	0.000	0.660
Loss Cost	2008.2	0.54	+/- 4.26	-6.1%	0.000	0.789
Loss Cost	2009.1	1.57	+/- 4.76	-3.4%	0.000	0.488
Loss Cost	2010.1	0.15	+/- 5.17	-7.7%	0.000	0.950
Loss Cost	2010.2	-0.75	+/- 5.81	-7.6%	0.000	0.783
Loss Cost	2011.1	-2.05	+/- 6.48	-4.6%	0.000	0.505
Loss Cost	2011.2	-0.72	+/- 7.64	-9.5%	0.002	0.837
Loss Cost	2012.1	2.88	+/- 8.02	-3.3%	0.013	0.431
Loss Cost	2012.2	-1.21	+/- 7.74	-10.7%	0.003	0.729
Loss Cost	2013.2	2.39	+/- 9.41	-8.5%	0.027	0.562
Loss Cost	2014.1	6.28	+/- 10.87	13.9%	0.154	0.195
Loss Cost	2014.2	0.42	+/- 8.96	-19.6%	0.015	0.908
Loss Cost	2015.1	-1.15	+/- 13.02	-23.2%	0.042	0.819

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	2.68	+/- 0.93	48.6%	0.000	0.000
Severity	1998.2	2.77	+/- 0.98	48.8%	0.000	0.000
Severity	1999.1	2.70	+/- 1.02	45.6%	0.000	0.000
Severity	1999.2	2.70	+/- 1.08	43.5%	0.000	0.000
Severity	2000.1	2.75	+/- 1.15	42.5%	0.000	0.000
Severity	2000.2	2.65	+/- 1.21	38.7%	0.000	0.000
Severity	2001.1	2.64	+/- 1.29	36.3%	0.000	0.000
Severity	2001.2	2.69	+/- 1.37	35.0%	0.000	0.000
Severity	2002.1	2.59	+/- 1.46	31.1%	0.000	0.001
Severity	2002.2	2.69	+/- 1.56	30.6%	0.000	0.001
Severity	2003.1	3.02	+/- 1.62	35.3%	0.000	0.001
Severity	2003.2	3.02	+/- 1.75	32.6%	0.000	0.001
Severity	2004.1	2.94	+/- 1.89	28.8%	0.000	0.003
Severity	2004.2	2.91	+/- 2.05	25.5%	0.000	0.007
Severity	2005.1	2.93	+/- 2.24	23.0%	0.000	0.012
Severity	2005.2	2.87	+/- 2.46	19.5%	0.000	0.023
Severity	2006.1	2.87	+/- 2.72	16.8%	0.000	0.037
Severity	2006.2	1.94	+/- 2.75	6.1%	0.000	0.152
Severity	2007.1	2.11	+/- 3.10	5.8%	0.000	0.165
Severity	2008.1	1.33	+/- 3.37	-1.8%	0.000	0.413
Severity	2008.2	0.82	+/- 3.75	-5.1%	0.000	0.648
Severity	2009.1	1.09	+/- 4.31	-4.9%	0.000	0.594
Severity	2010.1	-0.20	+/- 4.69	-7.6%	0.000	0.928
Severity	2010.2	0.06	+/- 5.44	-8.3%	0.000	0.980
Severity	2011.1	-1.05	+/- 6.13	-7.7%	0.000	0.715
Severity	2011.2	0.32	+/- 7.18	-9.9%	0.000	0.924
Severity	2012.1	3.67	+/- 7.55	2.5%	0.000	0.291
Severity	2012.2	2.49	+/- 9.40	-7.4%	0.000	0.553
Severity	2013.2	7.08	+/- 11.32	14.4%	0.000	0.169
Severity	2014.1	7.29	+/- 15.17	6.6%	0.000	0.268
Severity	2014.2	1.73	+/- 17.17	-18.4%	0.001	0.804
Severity	2015.1	-4.19	+/- 21.02	-16.3%	0.003	0.614
Frequency	1998.1	-2.18	+/- 0.80	44.6%	0.000	0.000
Frequency	1998.2	-2.33	+/- 0.82	47.6%	0.000	0.000
Frequency	1999.1	-2.26	+/- 0.86	44.3%	0.000	0.000
Frequency	1999.2	-2.33	+/- 0.90	44.1%	0.000	0.000
Frequency	2000.1	-2.16	+/- 0.93	39.5%	0.000	0.000
Frequency	2000.2	-2.05	+/- 0.98	35.2%	0.000	0.000
Frequency	2001.1	-1.97	+/- 1.04	31.5%	0.000	0.001
Frequency	2001.2	-2.13	+/- 1.09	33.8%	0.000	0.000
Frequency	2002.1	-2.05	+/- 1.16	30.0%	0.000	0.001
Frequency	2002.2	-2.26	+/- 1.21	33.2%	0.000	0.001
Frequency	2003.1	-2.50	+/- 1.26	37.0%	0.000	0.000
Frequency	2003.2	-2.65	+/- 1.34	38.0%	0.000	0.000
Frequency	2004.1	-2.71	+/- 1.44	36.2%	0.000	0.001
Frequency	2004.2	-2.90	+/- 1.55	37.3%	0.000	0.001
Frequency	2005.1	-2.56	+/- 1.63	29.8%	0.000	0.004
Frequency	2005.2	-2.65	+/- 1.79	28.4%	0.000	0.006
Frequency	2006.1	-1.88	+/- 1.71	17.3%	0.000	0.034
Frequency	2006.2	-1.67	+/- 1.90	11.1%	0.000	0.083
Frequency	2007.1	-0.96	+/- 1.95	0.4%	0.000	0.313
Frequency	2008.1	-0.52	+/- 2.16	-4.5%	0.000	0.615
Frequency	2008.2	-0.27	+/- 2.44	-6.3%	0.001	0.816
Frequency	2009.1	0.47	+/- 2.65	-6.0%	0.009	0.706
Frequency	2010.1	0.35	+/- 3.09	-7.2%	0.020	0.809
Frequency	2010.2	-0.82	+/- 3.11	-5.5%	0.005	0.578
Frequency	2011.1	-1.01	+/- 3.65	-5.5%	0.011	0.555
Frequency	2011.2	-1.04	+/- 4.38	-7.1%	0.029	0.611
Frequency	2012.1	-0.76	+/- 5.41	-9.9%	0.082	0.757
Frequency	2012.2	-3.61	+/- 5.20	14.1%	0.011	0.154
Frequency	2013.2	-4.38	+/- 6.92	12.5%	0.029	0.186
Frequency	2014.1	-0.94	+/- 7.13	-14.7%	0.168	0.759
Frequency	2014.2	-1.28	+/- 10.00	-17.5%	0.268	0.756
Frequency	2015.1	3.17	+/- 12.17	-10.1%	0.941	0.502

CL

Coverage = CL
 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	1998.1	2.17	+/- 0.84	49.4%	0.000	0.002	0.000
Loss Cost	1998.2	2.14	+/- 0.89	46.0%	0.000	0.003	0.000
Loss Cost	1999.1	2.04	+/- 0.93	44.8%	0.000	0.003	0.000
Loss Cost	1999.2	1.79	+/- 0.92	38.6%	0.000	0.005	0.000
Loss Cost	2000.1	1.62	+/- 0.95	37.9%	0.000	0.003	0.001
Loss Cost	2000.2	1.48	+/- 0.99	32.3%	0.000	0.006	0.004
Loss Cost	2001.1	1.43	+/- 1.05	31.7%	0.000	0.006	0.009
Loss Cost	2001.2	1.35	+/- 1.12	27.2%	0.000	0.009	0.019
Loss Cost	2002.1	1.25	+/- 1.18	26.8%	0.000	0.009	0.038
Loss Cost	2002.2	1.07	+/- 1.24	20.9%	0.000	0.015	0.086
Loss Cost	2003.1	0.72	+/- 1.25	23.5%	0.000	0.006	0.244
Loss Cost	2003.2	0.65	+/- 1.34	20.1%	0.000	0.009	0.329
Loss Cost	2004.1	0.19	+/- 1.31	27.0%	0.000	0.002	0.773
Loss Cost	2004.2	-0.33	+/- 1.22	26.0%	0.000	0.003	0.580
Loss Cost	2005.1	-0.83	+/- 1.16	40.0%	0.000	0.000	0.151
Loss Cost	2005.2	-0.96	+/- 1.24	39.6%	0.000	0.001	0.123
Loss Cost	2006.1	-1.07	+/- 1.35	38.8%	0.000	0.001	0.116
Loss Cost	2006.2	-0.81	+/- 1.43	41.1%	0.000	0.001	0.253
Loss Cost	2007.1	-0.62	+/- 1.57	36.3%	0.000	0.002	0.416
Loss Cost	2007.2	-0.12	+/- 1.59	44.4%	0.000	0.000	0.873
Loss Cost	2008.1	0.30	+/- 1.68	42.1%	0.000	0.001	0.712
Loss Cost	2008.2	0.68	+/- 1.80	46.6%	0.000	0.001	0.435
Loss Cost	2009.1	1.01	+/- 1.99	45.7%	0.000	0.002	0.296
Loss Cost	2009.2	1.02	+/- 2.25	42.0%	0.000	0.003	0.345
Loss Cost	2010.1	0.52	+/- 2.48	45.4%	0.000	0.003	0.656
Loss Cost	2010.2	-0.18	+/- 2.62	40.8%	0.000	0.005	0.882
Loss Cost	2011.1	-1.44	+/- 2.42	60.9%	0.000	0.001	0.220
Loss Cost	2011.2	-1.52	+/- 2.85	59.5%	0.000	0.002	0.266
Loss Cost	2012.1	-2.26	+/- 3.25	62.6%	0.000	0.002	0.154
Loss Cost	2012.2	-2.84	+/- 3.80	62.4%	0.000	0.004	0.127
Loss Cost	2013.1	-3.93	+/- 4.47	65.3%	0.000	0.004	0.081
Loss Cost	2013.2	-4.13	+/- 5.74	63.9%	0.000	0.011	0.135
Loss Cost	2014.1	-2.79	+/- 7.76	49.3%	0.000	0.032	0.403
Loss Cost	2014.2	-0.49	+/- 9.82	59.9%	0.001	0.030	0.897
Loss Cost	2015.1	2.89	+/- 14.97	56.8%	0.011	0.084	0.576

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.37	+/- 0.47	85.6%	0.000	0.001	0.000
Severity	1998.2	3.38	+/- 0.50	84.4%	0.000	0.001	0.000
Severity	1999.1	3.30	+/- 0.51	83.8%	0.000	0.001	0.000
Severity	1999.2	3.12	+/- 0.50	83.3%	0.000	0.001	0.000
Severity	2000.1	3.02	+/- 0.51	82.7%	0.000	0.001	0.000
Severity	2000.2	2.85	+/- 0.50	81.8%	0.000	0.001	0.000
Severity	2001.1	2.75	+/- 0.51	81.1%	0.000	0.001	0.000
Severity	2001.2	2.68	+/- 0.54	78.7%	0.000	0.001	0.000
Severity	2002.1	2.61	+/- 0.56	77.7%	0.000	0.001	0.000
Severity	2002.2	2.40	+/- 0.54	76.2%	0.000	0.001	0.000
Severity	2003.1	2.22	+/- 0.53	76.8%	0.000	0.000	0.000
Severity	2003.2	2.19	+/- 0.56	73.8%	0.000	0.000	0.000
Severity	2004.1	2.14	+/- 0.60	72.7%	0.000	0.001	0.000
Severity	2004.2	1.95	+/- 0.60	69.0%	0.000	0.001	0.000
Severity	2005.1	1.77	+/- 0.61	69.3%	0.000	0.000	0.000
Severity	2005.2	1.75	+/- 0.66	65.3%	0.000	0.001	0.000
Severity	2006.1	1.79	+/- 0.72	65.1%	0.000	0.001	0.000
Severity	2006.2	1.97	+/- 0.75	67.5%	0.000	0.001	0.000
Severity	2007.1	1.91	+/- 0.82	66.5%	0.000	0.001	0.000
Severity	2007.2	1.99	+/- 0.90	64.2%	0.000	0.001	0.000
Severity	2008.1	2.33	+/- 0.89	71.3%	0.000	0.002	0.000
Severity	2008.2	2.55	+/- 0.95	72.6%	0.000	0.001	0.000
Severity	2009.1	2.85	+/- 0.99	76.4%	0.000	0.002	0.000
Severity	2009.2	3.02	+/- 1.09	75.2%	0.000	0.002	0.000
Severity	2010.1	2.84	+/- 1.23	73.9%	0.000	0.002	0.000
Severity	2010.2	2.88	+/- 1.42	68.8%	0.000	0.004	0.001
Severity	2011.1	2.36	+/- 1.47	71.4%	0.000	0.002	0.004
Severity	2011.2	1.77	+/- 1.44	65.3%	0.000	0.002	0.020
Severity	2012.1	2.51	+/- 1.33	78.3%	0.000	0.003	0.002
Severity	2012.2	2.86	+/- 1.51	78.8%	0.000	0.002	0.002
Severity	2013.1	2.32	+/- 1.69	81.6%	0.000	0.002	0.013
Severity	2013.2	1.96	+/- 2.05	73.9%	0.000	0.005	0.056
Severity	2014.1	1.36	+/- 2.61	76.8%	0.000	0.007	0.235
Severity	2014.2	1.26	+/- 3.76	68.0%	0.000	0.020	0.402
Severity	2015.1	0.72	+/- 6.38	66.0%	0.000	0.051	0.743
Frequency	1998.1	-1.16	+/- 0.57	30.8%	0.000	0.079	0.000
Frequency	1998.2	-1.20	+/- 0.60	31.2%	0.000	0.102	0.000
Frequency	1999.1	-1.22	+/- 0.63	29.2%	0.000	0.107	0.000
Frequency	1999.2	-1.29	+/- 0.66	30.6%	0.000	0.145	0.000
Frequency	2000.1	-1.36	+/- 0.69	30.8%	0.000	0.125	0.000
Frequency	2000.2	-1.33	+/- 0.74	29.1%	0.000	0.126	0.001
Frequency	2001.1	-1.29	+/- 0.78	24.8%	0.000	0.154	0.002
Frequency	2001.2	-1.30	+/- 0.83	23.9%	0.000	0.170	0.003
Frequency	2002.1	-1.32	+/- 0.89	22.0%	0.000	0.173	0.005
Frequency	2002.2	-1.30	+/- 0.95	20.5%	0.000	0.179	0.009
Frequency	2003.1	-1.46	+/- 0.99	23.6%	0.000	0.130	0.006
Frequency	2003.2	-1.51	+/- 1.06	23.5%	0.000	0.158	0.007
Frequency	2004.1	-1.91	+/- 1.02	37.0%	0.000	0.052	0.001
Frequency	2004.2	-2.24	+/- 1.01	45.5%	0.000	0.092	0.000
Frequency	2005.1	-2.56	+/- 1.01	53.2%	0.000	0.037	0.000
Frequency	2005.2	-2.67	+/- 1.08	53.4%	0.000	0.055	0.000
Frequency	2006.1	-2.81	+/- 1.17	52.6%	0.000	0.046	0.000
Frequency	2006.2	-2.73	+/- 1.27	50.0%	0.000	0.048	0.000
Frequency	2007.1	-2.49	+/- 1.37	40.8%	0.000	0.082	0.001
Frequency	2007.2	-2.07	+/- 1.40	38.6%	0.000	0.037	0.006
Frequency	2008.1	-1.99	+/- 1.56	30.9%	0.000	0.054	0.016
Frequency	2008.2	-1.83	+/- 1.72	29.0%	0.000	0.053	0.041
Frequency	2009.1	-1.79	+/- 1.95	22.2%	0.000	0.071	0.072
Frequency	2009.2	-1.94	+/- 2.19	22.4%	0.000	0.102	0.080
Frequency	2010.1	-2.26	+/- 2.47	22.8%	0.000	0.091	0.073
Frequency	2010.2	-2.97	+/- 2.60	31.0%	0.000	0.158	0.030
Frequency	2011.1	-3.71	+/- 2.84	38.6%	0.000	0.094	0.017
Frequency	2011.2	-3.23	+/- 3.27	34.8%	0.000	0.082	0.056
Frequency	2012.1	-4.65	+/- 3.25	54.6%	0.000	0.023	0.012
Frequency	2012.2	-5.55	+/- 3.60	60.9%	0.000	0.045	0.009
Frequency	2013.1	-6.10	+/- 4.51	54.8%	0.000	0.053	0.017
Frequency	2013.2	-5.97	+/- 5.82	51.0%	0.000	0.081	0.051
Frequency	2014.1	-4.10	+/- 7.47	18.3%	0.001	0.180	0.226
Frequency	2014.2	-1.73	+/- 9.23	27.6%	0.006	0.116	0.633
Frequency	2015.1	2.15	+/- 12.60	15.6%	0.035	0.259	0.620

CL

Coverage = CL
 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	1998.1	2.23	+/- 0.94	36.6%	0.000	0.000
Loss Cost	1998.2	2.14	+/- 0.98	33.1%	0.000	0.000
Loss Cost	1999.1	2.11	+/- 1.04	30.6%	0.000	0.000
Loss Cost	1999.2	1.79	+/- 1.02	24.8%	0.000	0.001
Loss Cost	2000.1	1.69	+/- 1.07	21.2%	0.000	0.003
Loss Cost	2000.2	1.48	+/- 1.10	16.2%	0.000	0.010
Loss Cost	2001.1	1.51	+/- 1.17	15.3%	0.000	0.013
Loss Cost	2001.2	1.35	+/- 1.23	11.3%	0.000	0.031
Loss Cost	2002.1	1.34	+/- 1.31	9.9%	0.000	0.044
Loss Cost	2002.2	1.07	+/- 1.36	5.2%	0.000	0.115
Loss Cost	2003.1	0.83	+/- 1.42	1.5%	0.000	0.239
Loss Cost	2003.2	0.65	+/- 1.50	-0.8%	0.000	0.384
Loss Cost	2004.1	0.32	+/- 1.55	-3.1%	0.000	0.674
Loss Cost	2004.2	-0.33	+/- 1.44	-3.1%	0.000	0.638
Loss Cost	2005.1	-0.68	+/- 1.49	-0.5%	0.000	0.358
Loss Cost	2005.2	-0.96	+/- 1.57	2.4%	0.000	0.219
Loss Cost	2006.1	-0.89	+/- 1.71	0.6%	0.000	0.296
Loss Cost	2006.2	-0.81	+/- 1.87	-0.9%	0.000	0.379
Loss Cost	2007.1	-0.41	+/- 1.99	-4.1%	0.000	0.676
Loss Cost	2007.2	-0.12	+/- 2.17	-5.2%	0.000	0.907
Loss Cost	2008.1	0.57	+/- 2.24	-3.9%	0.000	0.599
Loss Cost	2008.2	0.68	+/- 2.50	-3.9%	0.000	0.574
Loss Cost	2009.1	1.35	+/- 2.68	0.9%	0.000	0.298
Loss Cost	2009.2	1.02	+/- 2.98	-3.0%	0.000	0.475
Loss Cost	2010.1	0.99	+/- 3.40	-4.2%	0.000	0.543
Loss Cost	2010.2	-0.18	+/- 3.50	-7.6%	0.000	0.912
Loss Cost	2011.1	-0.80	+/- 3.95	-6.6%	0.000	0.666
Loss Cost	2011.2	-1.52	+/- 4.51	-4.0%	0.000	0.477
Loss Cost	2012.1	-1.34	+/- 5.40	-6.8%	0.000	0.596
Loss Cost	2012.2	-2.84	+/- 6.05	1.0%	0.000	0.322
Loss Cost	2013.1	-2.56	+/- 7.57	-4.7%	0.000	0.464
Loss Cost	2013.2	-4.13	+/- 9.19	1.0%	0.000	0.332
Loss Cost	2014.1	-0.83	+/- 11.13	-16.0%	0.001	0.862
Loss Cost	2014.2	-0.49	+/- 15.77	-19.8%	0.004	0.940
Loss Cost	2015.1	6.45	+/- 19.96	-2.8%	0.027	0.405

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	3.41	+/- 0.54	81.0%	0.000	0.000
Severity	1998.2	3.38	+/- 0.57	79.6%	0.000	0.000
Severity	1999.1	3.34	+/- 0.60	78.0%	0.000	0.000
Severity	1999.2	3.12	+/- 0.57	77.7%	0.000	0.000
Severity	2000.1	3.07	+/- 0.60	75.8%	0.000	0.000
Severity	2000.2	2.85	+/- 0.58	75.1%	0.000	0.000
Severity	2001.1	2.80	+/- 0.61	72.9%	0.000	0.000
Severity	2001.2	2.68	+/- 0.63	70.4%	0.000	0.000
Severity	2002.1	2.66	+/- 0.67	68.1%	0.000	0.000
Severity	2002.2	2.40	+/- 0.64	66.6%	0.000	0.000
Severity	2003.1	2.28	+/- 0.66	63.2%	0.000	0.000
Severity	2003.2	2.19	+/- 0.70	59.3%	0.000	0.000
Severity	2004.1	2.21	+/- 0.76	57.1%	0.000	0.000
Severity	2004.2	1.95	+/- 0.74	52.6%	0.000	0.000
Severity	2005.1	1.85	+/- 0.79	47.6%	0.000	0.000
Severity	2005.2	1.75	+/- 0.85	42.1%	0.000	0.000
Severity	2006.1	1.89	+/- 0.91	43.8%	0.000	0.000
Severity	2006.2	1.97	+/- 0.99	42.9%	0.000	0.000
Severity	2007.1	2.03	+/- 1.08	41.0%	0.000	0.001
Severity	2007.2	1.99	+/- 1.20	36.3%	0.000	0.002
Severity	2008.1	2.47	+/- 1.17	50.4%	0.000	0.000
Severity	2008.2	2.55	+/- 1.30	48.1%	0.000	0.001
Severity	2009.1	3.01	+/- 1.32	57.6%	0.000	0.000
Severity	2009.2	3.02	+/- 1.49	53.1%	0.000	0.001
Severity	2010.1	3.08	+/- 1.70	49.1%	0.000	0.001
Severity	2010.2	2.88	+/- 1.94	40.7%	0.000	0.006
Severity	2011.1	2.70	+/- 2.24	32.0%	0.000	0.021
Severity	2011.2	1.77	+/- 2.22	15.0%	0.000	0.105
Severity	2012.1	2.86	+/- 2.11	43.3%	0.000	0.012
Severity	2012.2	2.86	+/- 2.57	35.5%	0.000	0.031
Severity	2013.1	2.93	+/- 3.21	28.3%	0.000	0.065
Severity	2013.2	1.96	+/- 3.74	6.6%	0.000	0.251
Severity	2014.1	2.35	+/- 4.97	5.1%	0.000	0.285
Severity	2014.2	1.26	+/- 6.58	-14.4%	0.000	0.641
Severity	2015.1	2.58	+/- 9.74	-9.7%	0.000	0.497
Frequency	1998.1	-1.14	+/- 0.59	26.7%	0.000	0.000
Frequency	1998.2	-1.20	+/- 0.61	27.9%	0.000	0.000
Frequency	1999.1	-1.19	+/- 0.65	25.8%	0.000	0.001
Frequency	1999.2	-1.29	+/- 0.67	28.1%	0.000	0.000
Frequency	2000.1	-1.33	+/- 0.71	27.8%	0.000	0.001
Frequency	2000.2	-1.33	+/- 0.75	25.9%	0.000	0.001
Frequency	2001.1	-1.26	+/- 0.79	22.1%	0.000	0.003
Frequency	2001.2	-1.30	+/- 0.84	21.5%	0.000	0.004
Frequency	2002.1	-1.29	+/- 0.90	19.5%	0.000	0.007
Frequency	2002.2	-1.30	+/- 0.96	18.0%	0.000	0.010
Frequency	2003.1	-1.42	+/- 1.01	19.7%	0.000	0.008
Frequency	2003.2	-1.51	+/- 1.08	20.3%	0.000	0.008
Frequency	2004.1	-1.85	+/- 1.08	29.3%	0.000	0.002
Frequency	2004.2	-2.24	+/- 1.04	41.0%	0.000	0.000
Frequency	2005.1	-2.49	+/- 1.08	45.5%	0.000	0.000
Frequency	2005.2	-2.67	+/- 1.15	47.1%	0.000	0.000
Frequency	2006.1	-2.73	+/- 1.25	45.1%	0.000	0.000
Frequency	2006.2	-2.73	+/- 1.37	41.8%	0.000	0.001
Frequency	2007.1	-2.39	+/- 1.44	33.8%	0.000	0.003
Frequency	2007.2	-2.07	+/- 1.54	25.4%	0.000	0.012
Frequency	2008.1	-1.86	+/- 1.68	18.3%	0.000	0.034
Frequency	2008.2	-1.83	+/- 1.88	14.8%	0.000	0.058
Frequency	2009.1	-1.62	+/- 2.10	8.7%	0.000	0.124
Frequency	2009.2	-1.94	+/- 2.32	11.7%	0.000	0.098
Frequency	2010.1	-2.03	+/- 2.64	10.0%	0.000	0.125
Frequency	2010.2	-2.97	+/- 2.70	24.3%	0.000	0.036
Frequency	2011.1	-3.42	+/- 3.07	26.5%	0.000	0.034
Frequency	2011.2	-3.23	+/- 3.61	18.6%	0.000	0.079
Frequency	2012.1	-4.08	+/- 4.09	25.3%	0.000	0.055
Frequency	2012.2	-5.55	+/- 4.35	40.7%	0.000	0.021
Frequency	2013.1	-5.33	+/- 5.44	29.9%	0.000	0.059
Frequency	2013.2	-5.97	+/- 6.86	27.2%	0.000	0.086
Frequency	2014.1	-3.11	+/- 7.81	-1.2%	0.001	0.375
Frequency	2014.2	-1.73	+/- 10.82	-16.2%	0.008	0.701
Frequency	2015.1	3.77	+/- 11.84	-3.9%	0.036	0.418

CL

Coverage = CL
 End Trend Period = 2017.2
 Seasonality = T
 Excluded Points = 2013.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	2.10	+/- 0.85	46.9%	0.000	0.004	0.000
Loss Cost	1998.2	2.06	+/- 0.89	43.2%	0.000	0.006	0.000
Loss Cost	1999.1	1.96	+/- 0.94	42.0%	0.000	0.005	0.000
Loss Cost	1999.2	1.70	+/- 0.93	35.4%	0.000	0.009	0.001
Loss Cost	2000.1	1.53	+/- 0.96	34.6%	0.000	0.006	0.002
Loss Cost	2000.2	1.38	+/- 1.00	28.7%	0.000	0.010	0.008
Loss Cost	2001.1	1.33	+/- 1.06	28.1%	0.000	0.011	0.014
Loss Cost	2001.2	1.25	+/- 1.12	23.4%	0.000	0.016	0.029
Loss Cost	2002.1	1.15	+/- 1.19	23.0%	0.000	0.015	0.055
Loss Cost	2002.2	0.96	+/- 1.24	17.0%	0.000	0.026	0.123
Loss Cost	2003.1	0.62	+/- 1.25	19.7%	0.000	0.010	0.315
Loss Cost	2003.2	0.53	+/- 1.33	16.3%	0.000	0.016	0.420
Loss Cost	2004.1	0.08	+/- 1.30	23.8%	0.000	0.004	0.896
Loss Cost	2004.2	-0.46	+/- 1.19	24.0%	0.000	0.006	0.439
Loss Cost	2005.1	-0.94	+/- 1.11	39.6%	0.000	0.001	0.097
Loss Cost	2005.2	-1.08	+/- 1.19	39.7%	0.000	0.001	0.075
Loss Cost	2006.1	-1.17	+/- 1.30	38.3%	0.000	0.002	0.077
Loss Cost	2006.2	-0.92	+/- 1.38	40.2%	0.000	0.001	0.181
Loss Cost	2007.1	-0.71	+/- 1.50	34.1%	0.000	0.003	0.334
Loss Cost	2007.2	-0.22	+/- 1.50	42.7%	0.000	0.001	0.762
Loss Cost	2008.1	0.24	+/- 1.56	39.9%	0.000	0.002	0.750
Loss Cost	2008.2	0.61	+/- 1.66	45.5%	0.000	0.001	0.445
Loss Cost	2009.1	1.01	+/- 1.79	45.0%	0.000	0.003	0.246
Loss Cost	2009.2	1.02	+/- 2.04	41.1%	0.000	0.005	0.296
Loss Cost	2010.1	0.64	+/- 2.28	43.6%	0.000	0.005	0.551
Loss Cost	2010.2	-0.04	+/- 2.37	38.6%	0.000	0.009	0.968
Loss Cost	2011.1	-1.17	+/- 2.23	59.4%	0.000	0.001	0.274
Loss Cost	2011.2	-1.18	+/- 2.66	58.0%	0.000	0.003	0.344
Loss Cost	2012.1	-1.68	+/- 3.26	57.2%	0.000	0.004	0.272
Loss Cost	2012.2	-2.16	+/- 3.96	56.0%	0.000	0.009	0.243
Loss Cost	2013.1	-2.97	+/- 5.50	51.7%	0.000	0.018	0.241
Loss Cost	2014.1	-2.79	+/- 7.76	49.3%	0.000	0.032	0.403
Loss Cost	2014.2	-0.49	+/- 9.82	59.9%	0.001	0.030	0.897
Loss Cost	2015.1	2.89	+/- 14.97	56.8%	0.011	0.084	0.576

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	3.39	+/- 0.49	85.2%	0.000	0.001	0.000
Severity	1998.2	3.40	+/- 0.51	84.1%	0.000	0.001	0.000
Severity	1999.1	3.31	+/- 0.53	83.4%	0.000	0.001	0.000
Severity	1999.2	3.13	+/- 0.51	82.9%	0.000	0.001	0.000
Severity	2000.1	3.03	+/- 0.52	82.3%	0.000	0.001	0.000
Severity	2000.2	2.86	+/- 0.51	81.3%	0.000	0.001	0.000
Severity	2001.1	2.76	+/- 0.53	80.6%	0.000	0.001	0.000
Severity	2001.2	2.69	+/- 0.55	78.2%	0.000	0.001	0.000
Severity	2002.1	2.62	+/- 0.58	77.1%	0.000	0.001	0.000
Severity	2002.2	2.41	+/- 0.55	75.6%	0.000	0.002	0.000
Severity	2003.1	2.23	+/- 0.54	76.2%	0.000	0.000	0.000
Severity	2003.2	2.20	+/- 0.58	73.2%	0.000	0.001	0.000
Severity	2004.1	2.15	+/- 0.62	72.0%	0.000	0.001	0.000
Severity	2004.2	1.95	+/- 0.62	68.2%	0.000	0.001	0.000
Severity	2005.1	1.78	+/- 0.63	68.6%	0.000	0.000	0.000
Severity	2005.2	1.76	+/- 0.68	64.5%	0.000	0.001	0.000
Severity	2006.1	1.80	+/- 0.74	64.3%	0.000	0.002	0.000
Severity	2006.2	1.98	+/- 0.77	66.8%	0.000	0.001	0.000
Severity	2007.1	1.92	+/- 0.85	65.9%	0.000	0.001	0.000
Severity	2007.2	2.00	+/- 0.93	63.6%	0.000	0.001	0.000
Severity	2008.1	2.34	+/- 0.93	70.6%	0.000	0.003	0.000
Severity	2008.2	2.56	+/- 0.98	72.0%	0.000	0.002	0.000
Severity	2009.1	2.85	+/- 1.03	75.9%	0.000	0.004	0.000
Severity	2009.2	3.02	+/- 1.14	74.6%	0.000	0.004	0.000
Severity	2010.1	2.84	+/- 1.30	73.5%	0.000	0.004	0.000
Severity	2010.2	2.87	+/- 1.50	68.2%	0.000	0.007	0.001
Severity	2011.1	2.31	+/- 1.56	71.5%	0.000	0.003	0.008
Severity	2011.2	1.70	+/- 1.52	66.3%	0.000	0.003	0.031
Severity	2012.1	2.48	+/- 1.50	77.9%	0.000	0.006	0.005
Severity	2012.2	2.87	+/- 1.74	78.2%	0.000	0.006	0.005
Severity	2013.1	2.04	+/- 2.10	82.1%	0.000	0.004	0.053
Severity	2014.1	1.36	+/- 2.61	76.8%	0.000	0.007	0.235
Severity	2014.2	1.26	+/- 3.76	68.0%	0.000	0.020	0.402
Severity	2015.1	0.72	+/- 6.38	66.0%	0.000	0.051	0.743
Frequency	1998.1	-1.24	+/- 0.56	34.8%	0.000	0.131	0.000
Frequency	1998.2	-1.30	+/- 0.58	35.5%	0.000	0.169	0.000
Frequency	1999.1	-1.31	+/- 0.62	33.3%	0.000	0.174	0.000
Frequency	1999.2	-1.39	+/- 0.64	35.1%	0.000	0.235	0.000
Frequency	2000.1	-1.46	+/- 0.67	35.2%	0.000	0.203	0.000
Frequency	2000.2	-1.44	+/- 0.72	33.4%	0.000	0.206	0.000
Frequency	2001.1	-1.39	+/- 0.76	29.0%	0.000	0.248	0.001
Frequency	2001.2	-1.41	+/- 0.81	28.0%	0.000	0.273	0.001
Frequency	2002.1	-1.43	+/- 0.86	25.8%	0.000	0.276	0.002
Frequency	2002.2	-1.42	+/- 0.92	24.1%	0.000	0.285	0.004
Frequency	2003.1	-1.57	+/- 0.96	27.2%	0.000	0.213	0.003
Frequency	2003.2	-1.63	+/- 1.03	27.1%	0.000	0.256	0.003
Frequency	2004.1	-2.02	+/- 0.98	41.2%	0.000	0.092	0.000
Frequency	2004.2	-2.36	+/- 0.95	51.4%	0.000	0.163	0.000
Frequency	2005.1	-2.67	+/- 0.94	59.0%	0.000	0.068	0.000
Frequency	2005.2	-2.79	+/- 1.01	59.5%	0.000	0.101	0.000
Frequency	2006.1	-2.91	+/- 1.08	58.4%	0.000	0.086	0.000
Frequency	2006.2	-2.85	+/- 1.18	55.5%	0.000	0.087	0.000
Frequency	2007.1	-2.58	+/- 1.26	46.9%	0.000	0.151	0.000
Frequency	2007.2	-2.18	+/- 1.27	44.0%	0.000	0.067	0.002
Frequency	2008.1	-2.05	+/- 1.40	35.0%	0.000	0.102	0.007
Frequency	2008.2	-1.90	+/- 1.55	31.7%	0.000	0.095	0.021
Frequency	2009.1	-1.79	+/- 1.76	22.3%	0.000	0.136	0.048
Frequency	2009.2	-1.94	+/- 1.98	22.7%	0.000	0.184	0.055
Frequency	2010.1	-2.14	+/- 2.27	20.3%	0.000	0.178	0.065
Frequency	2010.2	-2.83	+/- 2.35	31.8%	0.000	0.284	0.024
Frequency	2011.1	-3.40	+/- 2.66	36.1%	0.000	0.193	0.019
Frequency	2011.2	-2.83	+/- 3.02	29.3%	0.000	0.150	0.066
Frequency	2012.1	-4.07	+/- 3.26	46.2%	0.000	0.057	0.023
Frequency	2012.2	-4.89	+/- 3.74	52.5%	0.000	0.090	0.020
Frequency	2013.1	-4.91	+/- 5.38	30.7%	0.000	0.157	0.072
Frequency	2014.1	-4.10	+/- 7.47	18.3%	0.001	0.180	0.226
Frequency	2014.2	-1.73	+/- 9.23	27.6%	0.006	0.116	0.633
Frequency	2015.1	2.15	+/- 12.60	15.6%	0.035	0.259	0.620

CL

Coverage = CL
 End Trend Period = 2017.2
 Seasonality = F
 Excluded Points = 2013.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	2.13	+/- 0.94	34.9%	0.000	0.000
Loss Cost	1998.2	2.03	+/- 0.98	31.3%	0.000	0.000
Loss Cost	1999.1	1.99	+/- 1.04	28.7%	0.000	0.000
Loss Cost	1999.2	1.67	+/- 1.01	22.9%	0.000	0.002
Loss Cost	2000.1	1.56	+/- 1.06	19.3%	0.000	0.005
Loss Cost	2000.2	1.35	+/- 1.09	14.1%	0.000	0.016
Loss Cost	2001.1	1.37	+/- 1.16	13.3%	0.000	0.021
Loss Cost	2001.2	1.21	+/- 1.21	9.3%	0.000	0.050
Loss Cost	2002.1	1.19	+/- 1.29	8.0%	0.000	0.068
Loss Cost	2002.2	0.92	+/- 1.33	3.4%	0.000	0.166
Loss Cost	2003.1	0.67	+/- 1.39	0.0%	0.000	0.326
Loss Cost	2003.2	0.49	+/- 1.47	-2.0%	0.000	0.501
Loss Cost	2004.1	0.16	+/- 1.52	-3.8%	0.000	0.831
Loss Cost	2004.2	-0.50	+/- 1.38	-1.8%	0.000	0.464
Loss Cost	2005.1	-0.84	+/- 1.41	2.1%	0.000	0.231
Loss Cost	2005.2	-1.13	+/- 1.48	6.0%	0.000	0.131
Loss Cost	2006.1	-1.05	+/- 1.62	3.6%	0.000	0.193
Loss Cost	2006.2	-0.97	+/- 1.77	1.4%	0.000	0.267
Loss Cost	2007.1	-0.56	+/- 1.87	-3.1%	0.000	0.538
Loss Cost	2007.2	-0.27	+/- 2.03	-5.1%	0.000	0.787
Loss Cost	2008.1	0.44	+/- 2.04	-4.6%	0.000	0.653
Loss Cost	2008.2	0.58	+/- 2.28	-4.4%	0.000	0.597
Loss Cost	2009.1	1.29	+/- 2.38	2.1%	0.000	0.263
Loss Cost	2009.2	1.02	+/- 2.66	-2.2%	0.000	0.422
Loss Cost	2010.1	1.07	+/- 3.05	-3.1%	0.000	0.459
Loss Cost	2010.2	0.01	+/- 3.12	-8.3%	0.000	0.994
Loss Cost	2011.1	-0.46	+/- 3.58	-8.3%	0.000	0.782
Loss Cost	2011.2	-0.97	+/- 4.19	-7.1%	0.000	0.617
Loss Cost	2012.1	-0.42	+/- 5.07	-10.7%	0.000	0.855
Loss Cost	2012.2	-1.59	+/- 6.05	-7.6%	0.000	0.563
Loss Cost	2013.1	-0.31	+/- 7.83	-14.1%	0.000	0.927
Loss Cost	2014.1	-0.83	+/- 11.13	-16.0%	0.001	0.862
Loss Cost	2014.2	-0.49	+/- 15.77	-19.8%	0.004	0.940
Loss Cost	2015.1	6.45	+/- 19.96	-2.8%	0.027	0.405

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	3.40	+/- 0.56	80.6%	0.000	0.000
Severity	1998.2	3.38	+/- 0.59	79.1%	0.000	0.000
Severity	1999.1	3.33	+/- 0.62	77.5%	0.000	0.000
Severity	1999.2	3.11	+/- 0.59	77.2%	0.000	0.000
Severity	2000.1	3.05	+/- 0.62	75.3%	0.000	0.000
Severity	2000.2	2.84	+/- 0.59	74.5%	0.000	0.000
Severity	2001.1	2.79	+/- 0.63	72.3%	0.000	0.000
Severity	2001.2	2.67	+/- 0.65	69.8%	0.000	0.000
Severity	2002.1	2.65	+/- 0.69	67.4%	0.000	0.000
Severity	2002.2	2.38	+/- 0.65	65.9%	0.000	0.000
Severity	2003.1	2.26	+/- 0.68	62.4%	0.000	0.000
Severity	2003.2	2.17	+/- 0.72	58.5%	0.000	0.000
Severity	2004.1	2.19	+/- 0.78	56.3%	0.000	0.000
Severity	2004.2	1.93	+/- 0.76	51.8%	0.000	0.000
Severity	2005.1	1.83	+/- 0.81	46.8%	0.000	0.000
Severity	2005.2	1.73	+/- 0.87	41.3%	0.000	0.000
Severity	2006.1	1.87	+/- 0.93	43.1%	0.000	0.000
Severity	2006.2	1.95	+/- 1.02	42.2%	0.000	0.001
Severity	2007.1	2.01	+/- 1.12	40.4%	0.000	0.001
Severity	2007.2	1.97	+/- 1.23	35.7%	0.000	0.003
Severity	2008.1	2.45	+/- 1.20	50.2%	0.000	0.000
Severity	2008.2	2.54	+/- 1.33	48.0%	0.000	0.001
Severity	2009.1	3.00	+/- 1.35	58.0%	0.000	0.000
Severity	2009.2	3.02	+/- 1.54	53.7%	0.000	0.001
Severity	2010.1	3.09	+/- 1.76	49.8%	0.000	0.002
Severity	2010.2	2.91	+/- 2.01	41.4%	0.000	0.008
Severity	2011.1	2.76	+/- 2.35	32.8%	0.000	0.024
Severity	2011.2	1.81	+/- 2.38	15.0%	0.000	0.117
Severity	2012.1	3.03	+/- 2.24	46.4%	0.000	0.013
Severity	2012.2	3.14	+/- 2.82	39.2%	0.000	0.031
Severity	2013.1	3.43	+/- 3.71	33.1%	0.000	0.061
Severity	2014.1	2.35	+/- 4.97	5.1%	0.000	0.285
Severity	2014.2	1.26	+/- 6.58	-14.4%	0.000	0.641
Severity	2015.1	2.58	+/- 9.74	-9.7%	0.000	0.497
Frequency	1998.1	-1.23	+/- 0.57	32.4%	0.000	0.000
Frequency	1998.2	-1.31	+/- 0.59	33.7%	0.000	0.000
Frequency	1999.1	-1.30	+/- 0.62	31.6%	0.000	0.000
Frequency	1999.2	-1.40	+/- 0.65	34.2%	0.000	0.000
Frequency	2000.1	-1.45	+/- 0.68	33.9%	0.000	0.000
Frequency	2000.2	-1.45	+/- 0.72	32.0%	0.000	0.000
Frequency	2001.1	-1.38	+/- 0.76	28.1%	0.000	0.001
Frequency	2001.2	-1.42	+/- 0.81	27.4%	0.000	0.001
Frequency	2002.1	-1.42	+/- 0.86	25.2%	0.000	0.002
Frequency	2002.2	-1.43	+/- 0.92	23.6%	0.000	0.004
Frequency	2003.1	-1.55	+/- 0.97	25.5%	0.000	0.003
Frequency	2003.2	-1.65	+/- 1.04	26.1%	0.000	0.003
Frequency	2004.1	-1.99	+/- 1.02	36.3%	0.000	0.001
Frequency	2004.2	-2.38	+/- 0.97	49.3%	0.000	0.000
Frequency	2005.1	-2.63	+/- 0.99	54.2%	0.000	0.000
Frequency	2005.2	-2.81	+/- 1.05	55.9%	0.000	0.000
Frequency	2006.1	-2.87	+/- 1.14	53.9%	0.000	0.000
Frequency	2006.2	-2.87	+/- 1.24	50.5%	0.000	0.000
Frequency	2007.1	-2.52	+/- 1.29	43.4%	0.000	0.001
Frequency	2007.2	-2.19	+/- 1.36	35.2%	0.000	0.003
Frequency	2008.1	-1.96	+/- 1.47	27.2%	0.000	0.013
Frequency	2008.2	-1.91	+/- 1.65	22.5%	0.000	0.027
Frequency	2009.1	-1.67	+/- 1.83	14.5%	0.000	0.073
Frequency	2009.2	-1.94	+/- 2.03	17.3%	0.000	0.061
Frequency	2010.1	-1.96	+/- 2.32	13.9%	0.000	0.094
Frequency	2010.2	-2.82	+/- 2.35	30.2%	0.000	0.024
Frequency	2011.1	-3.13	+/- 2.71	30.6%	0.000	0.029
Frequency	2011.2	-2.74	+/- 3.19	18.9%	0.000	0.089
Frequency	2012.1	-3.35	+/- 3.76	22.8%	0.000	0.078
Frequency	2012.2	-4.59	+/- 4.25	35.4%	0.000	0.041
Frequency	2013.1	-3.62	+/- 5.45	14.7%	0.000	0.167
Frequency	2014.1	-3.11	+/- 7.81	-1.2%	0.001	0.375
Frequency	2014.2	-1.73	+/- 10.82	-16.2%	0.008	0.701
Frequency	2015.1	3.77	+/- 11.84	-3.9%	0.036	0.418

CM

Coverage = CM
 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	1998.1	6.55	+/- 0.79	92.0%	0.000	0.000	0.000
Loss Cost	1998.2	6.63	+/- 0.82	91.6%	0.000	0.000	0.000
Loss Cost	1999.1	6.70	+/- 0.87	91.6%	0.000	0.000	0.000
Loss Cost	1999.2	6.68	+/- 0.91	90.6%	0.000	0.000	0.000
Loss Cost	2000.1	6.59	+/- 0.96	90.5%	0.000	0.000	0.000
Loss Cost	2000.2	6.57	+/- 1.02	89.4%	0.000	0.000	0.000
Loss Cost	2001.1	6.71	+/- 1.07	89.6%	0.000	0.000	0.000
Loss Cost	2001.2	6.64	+/- 1.13	88.3%	0.000	0.000	0.000
Loss Cost	2002.1	6.56	+/- 1.21	88.1%	0.000	0.000	0.000
Loss Cost	2002.2	6.46	+/- 1.28	86.6%	0.000	0.000	0.000
Loss Cost	2003.1	5.96	+/- 1.21	88.7%	0.000	0.000	0.000
Loss Cost	2003.2	5.76	+/- 1.27	87.2%	0.000	0.000	0.000
Loss Cost	2004.1	5.39	+/- 1.28	88.3%	0.000	0.000	0.000
Loss Cost	2004.2	5.03	+/- 1.29	87.3%	0.000	0.000	0.000
Loss Cost	2005.1	4.64	+/- 1.30	88.7%	0.000	0.000	0.000
Loss Cost	2005.2	4.95	+/- 1.35	89.0%	0.000	0.000	0.000
Loss Cost	2006.1	4.68	+/- 1.43	89.5%	0.000	0.000	0.000
Loss Cost	2006.2	4.78	+/- 1.56	88.5%	0.000	0.000	0.000
Loss Cost	2007.1	4.58	+/- 1.70	88.7%	0.000	0.000	0.000
Loss Cost	2007.2	5.10	+/- 1.73	89.9%	0.000	0.000	0.000
Loss Cost	2008.1	5.62	+/- 1.81	91.1%	0.000	0.000	0.000
Loss Cost	2008.2	6.32	+/- 1.76	92.8%	0.000	0.000	0.000
Loss Cost	2009.1	6.26	+/- 1.99	92.8%	0.000	0.000	0.000
Loss Cost	2009.2	6.78	+/- 2.13	92.9%	0.000	0.000	0.000
Loss Cost	2010.1	7.41	+/- 2.30	93.7%	0.000	0.000	0.000
Loss Cost	2010.2	7.66	+/- 2.62	92.8%	0.000	0.000	0.000
Loss Cost	2011.1	8.19	+/- 3.00	93.1%	0.000	0.000	0.000
Loss Cost	2011.2	8.09	+/- 3.53	91.4%	0.000	0.000	0.000
Loss Cost	2012.1	7.66	+/- 4.24	91.5%	0.000	0.000	0.002
Loss Cost	2012.2	6.78	+/- 4.89	89.4%	0.000	0.000	0.011
Loss Cost	2013.1	7.76	+/- 6.11	89.7%	0.000	0.000	0.017
Loss Cost	2013.2	9.97	+/- 6.69	91.7%	0.000	0.000	0.009
Loss Cost	2014.1	8.51	+/- 8.85	92.1%	0.001	0.000	0.050
Loss Cost	2014.2	5.54	+/- 9.96	91.5%	0.003	0.001	0.187
Loss Cost	2015.1	10.19	+/- 12.39	95.1%	0.014	0.004	0.071

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	5.87	+/- 0.61	91.1%	0.000	0.840	0.000
Severity	1998.2	5.71	+/- 0.61	90.9%	0.000	0.606	0.000
Severity	1999.1	5.73	+/- 0.64	90.3%	0.000	0.595	0.000
Severity	1999.2	5.54	+/- 0.64	90.1%	0.000	0.377	0.000
Severity	2000.1	5.48	+/- 0.67	89.2%	0.000	0.449	0.000
Severity	2000.2	5.30	+/- 0.67	88.9%	0.000	0.275	0.000
Severity	2001.1	5.18	+/- 0.70	87.9%	0.000	0.379	0.000
Severity	2001.2	4.92	+/- 0.66	88.4%	0.000	0.163	0.000
Severity	2002.1	4.85	+/- 0.70	87.2%	0.000	0.213	0.000
Severity	2002.2	4.66	+/- 0.70	86.7%	0.000	0.116	0.000
Severity	2003.1	4.55	+/- 0.74	85.1%	0.000	0.171	0.000
Severity	2003.2	4.51	+/- 0.79	83.8%	0.000	0.170	0.000
Severity	2004.1	4.50	+/- 0.85	81.9%	0.000	0.192	0.000
Severity	2004.2	4.33	+/- 0.89	80.3%	0.000	0.130	0.000
Severity	2005.1	4.21	+/- 0.95	77.5%	0.000	0.182	0.000
Severity	2005.2	3.63	+/- 0.66	85.5%	0.000	0.005	0.000
Severity	2006.1	3.53	+/- 0.71	83.0%	0.000	0.010	0.000
Severity	2006.2	3.22	+/- 0.64	85.0%	0.000	0.001	0.000
Severity	2007.1	3.21	+/- 0.71	82.4%	0.000	0.002	0.000
Severity	2007.2	2.95	+/- 0.69	83.3%	0.000	0.000	0.000
Severity	2008.1	3.07	+/- 0.76	82.1%	0.000	0.000	0.000
Severity	2008.2	3.16	+/- 0.83	81.9%	0.000	0.001	0.000
Severity	2009.1	3.25	+/- 0.94	79.4%	0.000	0.001	0.000
Severity	2009.2	3.52	+/- 0.98	82.0%	0.000	0.002	0.000
Severity	2010.1	3.81	+/- 1.06	82.7%	0.000	0.001	0.000
Severity	2010.2	3.67	+/- 1.19	81.3%	0.000	0.002	0.000
Severity	2011.1	3.47	+/- 1.37	74.8%	0.000	0.004	0.000
Severity	2011.2	3.58	+/- 1.61	74.0%	0.000	0.008	0.001
Severity	2012.1	4.42	+/- 1.47	84.6%	0.000	0.001	0.000
Severity	2012.2	4.36	+/- 1.80	83.4%	0.000	0.002	0.000
Severity	2013.1	4.80	+/- 2.19	81.1%	0.000	0.003	0.001
Severity	2013.2	4.93	+/- 2.82	80.0%	0.000	0.008	0.005
Severity	2014.1	3.36	+/- 2.38	77.5%	0.000	0.008	0.014
Severity	2014.2	3.05	+/- 3.34	76.4%	0.000	0.018	0.061
Severity	2015.1	2.25	+/- 5.35	57.3%	0.000	0.062	0.269
Frequency	1998.1	0.64	+/- 0.90	70.6%	0.000	0.000	0.160
Frequency	1998.2	0.87	+/- 0.90	73.5%	0.000	0.000	0.057
Frequency	1999.1	0.92	+/- 0.95	73.2%	0.000	0.000	0.056
Frequency	1999.2	1.08	+/- 0.99	73.9%	0.000	0.000	0.033
Frequency	2000.1	1.05	+/- 1.05	73.7%	0.000	0.000	0.048
Frequency	2000.2	1.20	+/- 1.10	74.1%	0.000	0.000	0.032
Frequency	2001.1	1.45	+/- 1.13	74.9%	0.000	0.000	0.012
Frequency	2001.2	1.64	+/- 1.18	75.4%	0.000	0.000	0.008
Frequency	2002.1	1.63	+/- 1.26	75.2%	0.000	0.000	0.012
Frequency	2002.2	1.72	+/- 1.34	74.5%	0.000	0.000	0.013
Frequency	2003.1	1.35	+/- 1.35	77.1%	0.000	0.000	0.049
Frequency	2003.2	1.20	+/- 1.43	75.6%	0.000	0.000	0.096
Frequency	2004.1	0.85	+/- 1.48	77.5%	0.000	0.000	0.244
Frequency	2004.2	0.68	+/- 1.57	76.2%	0.000	0.000	0.381
Frequency	2005.1	0.41	+/- 1.67	77.1%	0.000	0.000	0.618
Frequency	2005.2	1.27	+/- 1.40	86.4%	0.000	0.000	0.072
Frequency	2006.1	1.11	+/- 1.52	86.5%	0.000	0.000	0.141
Frequency	2006.2	1.52	+/- 1.56	87.8%	0.000	0.000	0.055
Frequency	2007.1	1.33	+/- 1.71	87.9%	0.000	0.000	0.117
Frequency	2007.2	2.09	+/- 1.56	91.6%	0.000	0.000	0.011
Frequency	2008.1	2.48	+/- 1.67	92.0%	0.000	0.000	0.006
Frequency	2008.2	3.07	+/- 1.67	93.4%	0.000	0.000	0.001
Frequency	2009.1	2.92	+/- 1.88	93.3%	0.000	0.000	0.004
Frequency	2009.2	3.15	+/- 2.10	92.9%	0.000	0.000	0.006
Frequency	2010.1	3.47	+/- 2.39	92.9%	0.000	0.000	0.007
Frequency	2010.2	3.85	+/- 2.69	92.5%	0.000	0.000	0.008
Frequency	2011.1	4.56	+/- 3.01	93.0%	0.000	0.000	0.006
Frequency	2011.2	4.35	+/- 3.53	91.7%	0.000	0.000	0.019
Frequency	2012.1	3.10	+/- 3.78	93.3%	0.000	0.000	0.092
Frequency	2012.2	2.31	+/- 4.36	92.5%	0.000	0.000	0.251
Frequency	2013.1	2.83	+/- 5.56	91.9%	0.001	0.000	0.262
Frequency	2013.2	4.81	+/- 6.13	93.7%	0.004	0.000	0.097
Frequency	2014.1	4.99	+/- 8.65	93.1%	0.019	0.000	0.189
Frequency	2014.2	2.41	+/- 10.34	92.6%	0.022	0.001	0.547
Frequency	2015.1	7.76	+/- 11.17	96.5%	0.086	0.002	0.105

CM

Coverage = CM
 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	1998.1	6.74	+/- 1.66	64.5%	0.000	0.000
Loss Cost	1998.2	6.63	+/- 1.74	62.1%	0.000	0.000
Loss Cost	1999.1	6.92	+/- 1.81	63.1%	0.000	0.000
Loss Cost	1999.2	6.68	+/- 1.89	60.0%	0.000	0.000
Loss Cost	2000.1	6.84	+/- 1.99	59.3%	0.000	0.000
Loss Cost	2000.2	6.57	+/- 2.08	55.9%	0.000	0.000
Loss Cost	2001.1	6.97	+/- 2.15	58.0%	0.000	0.000
Loss Cost	2001.2	6.64	+/- 2.24	54.1%	0.000	0.000
Loss Cost	2002.1	6.86	+/- 2.38	53.7%	0.000	0.000
Loss Cost	2002.2	6.46	+/- 2.49	49.2%	0.000	0.000
Loss Cost	2003.1	6.31	+/- 2.65	45.5%	0.000	0.000
Loss Cost	2003.2	5.76	+/- 2.75	39.9%	0.000	0.000
Loss Cost	2004.1	5.80	+/- 2.96	37.5%	0.000	0.000
Loss Cost	2004.2	5.03	+/- 3.01	30.6%	0.000	0.002
Loss Cost	2005.1	5.11	+/- 3.26	28.6%	0.000	0.003
Loss Cost	2005.2	4.95	+/- 3.53	24.6%	0.000	0.007
Loss Cost	2006.1	5.26	+/- 3.83	24.7%	0.000	0.008
Loss Cost	2006.2	4.78	+/- 4.13	18.8%	0.000	0.022
Loss Cost	2007.1	5.29	+/- 4.51	20.1%	0.000	0.021
Loss Cost	2007.2	5.10	+/- 4.96	16.2%	0.000	0.040
Loss Cost	2008.1	6.49	+/- 5.26	24.5%	0.000	0.015
Loss Cost	2008.2	6.32	+/- 5.85	20.1%	0.000	0.031
Loss Cost	2009.1	7.39	+/- 6.48	23.7%	0.000	0.023
Loss Cost	2009.2	6.78	+/- 7.24	16.9%	0.000	0.057
Loss Cost	2010.1	8.84	+/- 7.90	26.0%	0.000	0.025
Loss Cost	2010.2	7.66	+/- 8.84	16.6%	0.000	0.074
Loss Cost	2011.1	10.06	+/- 9.92	25.2%	0.000	0.039
Loss Cost	2011.2	8.09	+/- 11.13	12.9%	0.000	0.124
Loss Cost	2012.1	10.23	+/- 13.19	17.3%	0.003	0.099
Loss Cost	2012.2	6.78	+/- 14.65	1.7%	0.003	0.307
Loss Cost	2013.1	11.29	+/- 17.53	14.0%	0.020	0.155
Loss Cost	2013.2	9.97	+/- 22.22	3.1%	0.045	0.300
Loss Cost	2014.1	14.69	+/- 29.79	9.1%	0.176	0.240
Loss Cost	2014.2	5.54	+/- 34.58	-15.7%	0.109	0.685
Loss Cost	2015.1	20.03	+/- 48.82	11.3%	0.485	0.270

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	5.87	+/- 0.60	91.3%	0.000	0.000
Severity	1998.2	5.71	+/- 0.60	91.1%	0.000	0.000
Severity	1999.1	5.72	+/- 0.64	90.4%	0.000	0.000
Severity	1999.2	5.54	+/- 0.63	90.2%	0.000	0.000
Severity	2000.1	5.47	+/- 0.67	89.3%	0.000	0.000
Severity	2000.2	5.30	+/- 0.67	88.8%	0.000	0.000
Severity	2001.1	5.16	+/- 0.69	88.0%	0.000	0.000
Severity	2001.2	4.92	+/- 0.67	88.0%	0.000	0.000
Severity	2002.1	4.83	+/- 0.70	86.9%	0.000	0.000
Severity	2002.2	4.66	+/- 0.72	85.9%	0.000	0.000
Severity	2003.1	4.52	+/- 0.75	84.6%	0.000	0.000
Severity	2003.2	4.51	+/- 0.80	83.2%	0.000	0.000
Severity	2004.1	4.47	+/- 0.86	81.4%	0.000	0.000
Severity	2004.2	4.33	+/- 0.91	79.2%	0.000	0.000
Severity	2005.1	4.17	+/- 0.96	76.7%	0.000	0.000
Severity	2005.2	3.63	+/- 0.77	80.1%	0.000	0.000
Severity	2006.1	3.46	+/- 0.81	77.6%	0.000	0.000
Severity	2006.2	3.22	+/- 0.83	75.2%	0.000	0.000
Severity	2007.1	3.11	+/- 0.90	71.6%	0.000	0.000
Severity	2007.2	2.95	+/- 0.96	67.3%	0.000	0.000
Severity	2008.1	2.93	+/- 1.07	63.5%	0.000	0.000
Severity	2008.2	3.16	+/- 1.16	64.9%	0.000	0.000
Severity	2009.1	3.08	+/- 1.29	59.8%	0.000	0.000
Severity	2009.2	3.52	+/- 1.34	66.4%	0.000	0.000
Severity	2010.1	3.59	+/- 1.52	62.9%	0.000	0.000
Severity	2010.2	3.67	+/- 1.75	59.1%	0.000	0.000
Severity	2011.1	3.19	+/- 1.91	49.5%	0.000	0.003
Severity	2011.2	3.58	+/- 2.18	51.0%	0.000	0.004
Severity	2012.1	3.97	+/- 2.56	51.0%	0.000	0.005
Severity	2012.2	4.36	+/- 3.07	49.5%	0.000	0.009
Severity	2013.1	4.09	+/- 3.80	37.6%	0.000	0.035
Severity	2013.2	4.93	+/- 4.71	40.5%	0.000	0.039
Severity	2014.1	2.50	+/- 4.30	13.3%	0.000	0.200
Severity	2014.2	3.05	+/- 6.00	11.4%	0.000	0.241
Severity	2015.1	0.83	+/- 7.45	-22.0%	0.000	0.771
Frequency	1998.1	0.82	+/- 1.66	0.0%	0.000	0.322
Frequency	1998.2	0.87	+/- 1.75	0.1%	0.000	0.317
Frequency	1999.1	1.14	+/- 1.83	1.6%	0.000	0.213
Frequency	1999.2	1.08	+/- 1.93	0.8%	0.000	0.262
Frequency	2000.1	1.29	+/- 2.03	2.0%	0.000	0.200
Frequency	2000.2	1.20	+/- 2.14	0.9%	0.000	0.259
Frequency	2001.1	1.72	+/- 2.19	4.6%	0.000	0.116
Frequency	2001.2	1.64	+/- 2.33	3.3%	0.000	0.159
Frequency	2002.1	1.94	+/- 2.46	5.0%	0.000	0.115
Frequency	2002.2	1.72	+/- 2.61	2.7%	0.000	0.185
Frequency	2003.1	1.71	+/- 2.79	2.0%	0.000	0.215
Frequency	2003.2	1.20	+/- 2.91	-1.0%	0.000	0.404
Frequency	2004.1	1.28	+/- 3.13	-1.1%	0.000	0.406
Frequency	2004.2	0.68	+/- 3.27	-3.2%	0.000	0.672
Frequency	2005.1	0.90	+/- 3.54	-3.0%	0.000	0.602
Frequency	2005.2	1.27	+/- 3.83	-2.2%	0.000	0.497
Frequency	2006.1	1.74	+/- 4.14	-1.0%	0.000	0.389
Frequency	2006.2	1.52	+/- 4.52	-2.3%	0.000	0.489
Frequency	2007.1	2.11	+/- 4.93	-0.9%	0.000	0.377
Frequency	2007.2	2.09	+/- 5.44	-1.7%	0.000	0.427
Frequency	2008.1	3.46	+/- 5.83	3.1%	0.000	0.221
Frequency	2008.2	3.07	+/- 6.46	0.2%	0.000	0.324
Frequency	2009.1	4.18	+/- 7.18	3.4%	0.000	0.225
Frequency	2009.2	3.15	+/- 7.92	-1.6%	0.000	0.402
Frequency	2010.1	5.07	+/- 8.79	3.9%	0.003	0.225
Frequency	2010.2	3.85	+/- 9.86	-1.9%	0.004	0.405
Frequency	2011.1	6.66	+/- 11.05	6.1%	0.024	0.199
Frequency	2011.2	4.35	+/- 12.30	-3.1%	0.021	0.442
Frequency	2012.1	6.03	+/- 14.76	-1.1%	0.073	0.369
Frequency	2012.2	2.31	+/- 16.42	-9.8%	0.049	0.754
Frequency	2013.1	6.91	+/- 20.02	-3.6%	0.201	0.432
Frequency	2013.2	4.81	+/- 25.05	-10.8%	0.230	0.653
Frequency	2014.1	11.89	+/- 33.26	-1.7%	0.620	0.384
Frequency	2014.2	2.41	+/- 39.15	-19.4%	0.342	0.876
Frequency	2015.1	19.04	+/- 56.37	2.3%	0.986	0.350

CM - Theft

Coverage = CM - Theft
 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	1998.1	8.40	+/- 1.12	86.7%	0.000	0.028	0.000
Loss Cost	1998.2	8.52	+/- 1.17	86.3%	0.000	0.023	0.000
Loss Cost	1999.1	8.42	+/- 1.23	85.4%	0.000	0.021	0.000
Loss Cost	1999.2	8.42	+/- 1.30	84.1%	0.000	0.025	0.000
Loss Cost	2000.1	8.30	+/- 1.37	83.0%	0.000	0.022	0.000
Loss Cost	2000.2	8.26	+/- 1.45	81.4%	0.000	0.028	0.000
Loss Cost	2001.1	8.40	+/- 1.54	81.0%	0.000	0.042	0.000
Loss Cost	2001.2	8.12	+/- 1.59	78.9%	0.000	0.067	0.000
Loss Cost	2002.1	8.00	+/- 1.69	77.4%	0.000	0.064	0.000
Loss Cost	2002.2	7.86	+/- 1.79	74.7%	0.000	0.085	0.000
Loss Cost	2003.1	7.54	+/- 1.87	72.8%	0.000	0.059	0.000
Loss Cost	2003.2	7.35	+/- 1.99	69.4%	0.000	0.082	0.000
Loss Cost	2004.1	6.97	+/- 2.08	67.1%	0.000	0.055	0.000
Loss Cost	2004.2	6.87	+/- 2.24	63.1%	0.000	0.071	0.000
Loss Cost	2005.1	6.74	+/- 2.42	60.7%	0.000	0.073	0.000
Loss Cost	2005.2	6.66	+/- 2.62	56.2%	0.000	0.090	0.000
Loss Cost	2006.1	6.60	+/- 2.86	53.8%	0.000	0.100	0.000
Loss Cost	2006.2	6.98	+/- 3.10	53.1%	0.000	0.084	0.000
Loss Cost	2007.1	7.23	+/- 3.41	52.5%	0.000	0.117	0.000
Loss Cost	2007.2	7.54	+/- 3.75	50.0%	0.000	0.111	0.000
Loss Cost	2008.1	8.57	+/- 3.98	55.3%	0.000	0.196	0.000
Loss Cost	2008.2	9.80	+/- 4.12	61.7%	0.000	0.098	0.000
Loss Cost	2009.1	11.48	+/- 4.12	70.8%	0.000	0.193	0.000
Loss Cost	2009.2	13.16	+/- 4.00	78.5%	0.000	0.061	0.000
Loss Cost	2010.1	14.99	+/- 3.87	85.1%	0.000	0.120	0.000
Loss Cost	2010.2	16.88	+/- 3.44	90.8%	0.000	0.018	0.000
Loss Cost	2011.1	18.46	+/- 3.37	93.5%	0.000	0.034	0.000
Loss Cost	2011.2	19.59	+/- 3.56	93.9%	0.001	0.015	0.000
Loss Cost	2012.1	20.34	+/- 4.21	93.6%	0.005	0.034	0.000
Loss Cost	2012.2	19.82	+/- 5.03	91.0%	0.011	0.061	0.000
Loss Cost	2013.1	20.62	+/- 6.36	89.8%	0.046	0.120	0.000
Loss Cost	2013.2	21.70	+/- 8.00	87.3%	0.162	0.119	0.000
Loss Cost	2014.1	22.42	+/- 11.25	84.3%	0.348	0.209	0.002
Loss Cost	2014.2	18.77	+/- 12.84	75.7%	0.154	0.352	0.011
Loss Cost	2015.1	14.22	+/- 17.64	70.0%	0.113	0.218	0.071

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Severity	1998.1	5.12	+/- 0.71	85.3%	0.000	0.127	0.000
Severity	1998.2	5.09	+/- 0.75	84.0%	0.000	0.146	0.000
Severity	1999.1	4.89	+/- 0.75	83.6%	0.000	0.073	0.000
Severity	1999.2	4.79	+/- 0.78	82.0%	0.000	0.104	0.000
Severity	2000.1	4.60	+/- 0.79	81.2%	0.000	0.056	0.000
Severity	2000.2	4.49	+/- 0.82	79.2%	0.000	0.082	0.000
Severity	2001.1	4.31	+/- 0.85	78.0%	0.000	0.049	0.000
Severity	2001.2	4.02	+/- 0.81	77.0%	0.000	0.088	0.000
Severity	2002.1	3.79	+/- 0.82	76.0%	0.000	0.042	0.000
Severity	2002.2	3.72	+/- 0.87	73.2%	0.000	0.058	0.000
Severity	2003.1	3.56	+/- 0.91	71.3%	0.000	0.039	0.000
Severity	2003.2	3.31	+/- 0.92	67.7%	0.000	0.069	0.000
Severity	2004.1	2.96	+/- 0.88	67.8%	0.000	0.018	0.000
Severity	2004.2	2.74	+/- 0.89	63.0%	0.000	0.032	0.000
Severity	2005.1	2.48	+/- 0.91	61.6%	0.000	0.013	0.000
Severity	2005.2	2.12	+/- 0.86	56.4%	0.000	0.022	0.000
Severity	2006.1	1.82	+/- 0.85	56.4%	0.000	0.006	0.000
Severity	2006.2	1.59	+/- 0.87	48.3%	0.000	0.012	0.001
Severity	2007.1	1.34	+/- 0.90	48.2%	0.000	0.005	0.005
Severity	2007.2	1.00	+/- 0.86	38.9%	0.000	0.008	0.025
Severity	2008.1	1.07	+/- 0.95	39.3%	0.000	0.015	0.029
Severity	2008.2	1.09	+/- 1.06	34.6%	0.000	0.020	0.043
Severity	2009.1	1.00	+/- 1.19	33.9%	0.000	0.022	0.093
Severity	2009.2	1.19	+/- 1.32	35.3%	0.000	0.020	0.072
Severity	2010.1	0.89	+/- 1.46	36.7%	0.000	0.014	0.206
Severity	2010.2	1.23	+/- 1.60	41.9%	0.000	0.010	0.117
Severity	2011.1	1.00	+/- 1.85	42.6%	0.000	0.012	0.259
Severity	2011.2	0.95	+/- 2.18	35.5%	0.000	0.020	0.351
Severity	2012.1	1.81	+/- 2.31	43.0%	0.000	0.042	0.106
Severity	2012.2	2.61	+/- 2.46	55.8%	0.000	0.019	0.038
Severity	2013.1	4.06	+/- 2.02	80.4%	0.000	0.020	0.002
Severity	2013.2	4.25	+/- 2.58	74.0%	0.000	0.032	0.006
Severity	2014.1	3.65	+/- 3.41	72.0%	0.000	0.038	0.038
Severity	2014.2	2.24	+/- 3.30	61.2%	0.000	0.049	0.130
Severity	2015.1	0.43	+/- 2.64	89.3%	0.000	0.009	0.641
Frequency	1998.1	3.12	+/- 1.09	47.3%	0.000	0.223	0.000
Frequency	1998.2	3.26	+/- 1.13	48.0%	0.000	0.179	0.000
Frequency	1999.1	3.36	+/- 1.19	48.0%	0.000	0.224	0.000
Frequency	1999.2	3.46	+/- 1.25	47.3%	0.000	0.200	0.000
Frequency	2000.1	3.54	+/- 1.33	46.7%	0.000	0.238	0.000
Frequency	2000.2	3.61	+/- 1.40	45.1%	0.000	0.229	0.000
Frequency	2001.1	3.92	+/- 1.45	48.7%	0.000	0.340	0.000
Frequency	2001.2	3.94	+/- 1.54	46.2%	0.000	0.346	0.000
Frequency	2002.1	4.06	+/- 1.64	45.6%	0.000	0.405	0.000
Frequency	2002.2	3.99	+/- 1.75	41.7%	0.000	0.443	0.000
Frequency	2003.1	3.84	+/- 1.86	38.1%	0.000	0.400	0.000
Frequency	2003.2	3.91	+/- 1.99	35.8%	0.000	0.394	0.000
Frequency	2004.1	3.89	+/- 2.15	33.5%	0.000	0.407	0.001
Frequency	2004.2	4.03	+/- 2.32	31.9%	0.000	0.386	0.001
Frequency	2005.1	4.16	+/- 2.51	31.1%	0.000	0.442	0.002
Frequency	2005.2	4.45	+/- 2.71	31.3%	0.000	0.386	0.002
Frequency	2006.1	4.69	+/- 2.95	31.2%	0.000	0.464	0.003
Frequency	2006.2	5.31	+/- 3.13	35.5%	0.003	0.341	0.002
Frequency	2007.1	5.81	+/- 3.41	37.5%	0.011	0.458	0.002
Frequency	2007.2	6.48	+/- 3.66	40.5%	0.050	0.347	0.001
Frequency	2008.1	7.42	+/- 3.92	45.9%	0.149	0.523	0.001
Frequency	2008.2	8.61	+/- 4.07	53.8%	0.489	0.317	0.000
Frequency	2009.1	10.37	+/- 3.98	66.2%	0.857	0.584	0.000
Frequency	2009.2	11.82	+/- 4.01	73.3%	0.299	0.312	0.000
Frequency	2010.1	13.97	+/- 3.54	84.7%	0.024	0.636	0.000
Frequency	2010.2	15.46	+/- 3.43	88.8%	0.003	0.296	0.000
Frequency	2011.1	17.29	+/- 3.05	93.4%	0.000	0.610	0.000
Frequency	2011.2	18.46	+/- 3.08	94.6%	0.000	0.313	0.000
Frequency	2012.1	18.19	+/- 3.73	93.2%	0.001	0.312	0.000
Frequency	2012.2	16.77	+/- 3.75	92.5%	0.003	0.524	0.000
Frequency	2013.1	15.92	+/- 4.55	90.3%	0.018	0.398	0.000
Frequency	2013.2	16.74	+/- 5.68	88.2%	0.028	0.339	0.000
Frequency	2014.1	18.11	+/- 7.62	86.9%	0.041	0.558	0.001
Frequency	2014.2	16.17	+/- 9.65	79.5%	0.174	0.796	0.007
Frequency	2015.1	13.73	+/- 15.13	66.6%	0.546	0.601	0.054

CM - Theft

Coverage = CM - Theft
 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	1998.1	8.45	+/- 1.18	85.3%	0.000	0.000
Loss Cost	1998.2	8.52	+/- 1.24	84.5%	0.000	0.000
Loss Cost	1999.1	8.48	+/- 1.31	83.4%	0.000	0.000
Loss Cost	1999.2	8.42	+/- 1.38	82.0%	0.000	0.000
Loss Cost	2000.1	8.38	+/- 1.46	80.7%	0.000	0.000
Loss Cost	2000.2	8.26	+/- 1.54	79.0%	0.000	0.000
Loss Cost	2001.1	8.48	+/- 1.61	78.9%	0.000	0.000
Loss Cost	2001.2	8.12	+/- 1.65	77.1%	0.000	0.000
Loss Cost	2002.1	8.09	+/- 1.76	75.3%	0.000	0.000
Loss Cost	2002.2	7.86	+/- 1.85	72.8%	0.000	0.000
Loss Cost	2003.1	7.65	+/- 1.96	70.0%	0.000	0.000
Loss Cost	2003.2	7.35	+/- 2.06	66.8%	0.000	0.000
Loss Cost	2004.1	7.10	+/- 2.19	63.2%	0.000	0.000
Loss Cost	2004.2	6.87	+/- 2.34	59.4%	0.000	0.000
Loss Cost	2005.1	6.89	+/- 2.54	56.6%	0.000	0.000
Loss Cost	2005.2	6.66	+/- 2.73	52.1%	0.000	0.000
Loss Cost	2006.1	6.77	+/- 2.98	49.7%	0.000	0.000
Loss Cost	2006.2	6.98	+/- 3.25	48.0%	0.000	0.000
Loss Cost	2007.1	7.45	+/- 3.54	48.4%	0.000	0.000
Loss Cost	2007.2	7.54	+/- 3.91	45.3%	0.000	0.000
Loss Cost	2008.1	8.79	+/- 4.05	53.3%	0.000	0.000
Loss Cost	2008.2	9.80	+/- 4.35	57.0%	0.000	0.000
Loss Cost	2009.1	11.73	+/- 4.19	69.3%	0.000	0.000
Loss Cost	2009.2	13.16	+/- 4.37	74.0%	0.000	0.000
Loss Cost	2010.1	15.31	+/- 4.06	83.2%	0.000	0.000
Loss Cost	2010.2	16.88	+/- 4.18	86.3%	0.000	0.000
Loss Cost	2011.1	18.92	+/- 3.94	90.8%	0.000	0.000
Loss Cost	2011.2	19.59	+/- 4.57	89.8%	0.002	0.000
Loss Cost	2012.1	21.01	+/- 5.09	90.2%	0.016	0.000
Loss Cost	2012.2	19.82	+/- 5.87	87.3%	0.015	0.000
Loss Cost	2013.1	21.45	+/- 6.93	87.1%	0.080	0.000
Loss Cost	2013.2	21.70	+/- 8.91	83.1%	0.174	0.000
Loss Cost	2014.1	23.81	+/- 11.48	81.5%	0.479	0.001
Loss Cost	2014.2	18.77	+/- 12.01	75.2%	0.131	0.007
Loss Cost	2015.1	16.75	+/- 17.49	59.4%	0.179	0.045

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Severity	1998.1	5.14	+/- 0.72	84.7%	0.000	0.000
Severity	1998.2	5.09	+/- 0.76	83.5%	0.000	0.000
Severity	1999.1	4.92	+/- 0.77	82.5%	0.000	0.000
Severity	1999.2	4.79	+/- 0.80	81.1%	0.000	0.000
Severity	2000.1	4.63	+/- 0.82	79.6%	0.000	0.000
Severity	2000.2	4.49	+/- 0.85	77.9%	0.000	0.000
Severity	2001.1	4.36	+/- 0.89	75.8%	0.000	0.000
Severity	2001.2	4.02	+/- 0.84	75.5%	0.000	0.000
Severity	2002.1	3.84	+/- 0.86	73.2%	0.000	0.000
Severity	2002.2	3.72	+/- 0.91	70.5%	0.000	0.000
Severity	2003.1	3.62	+/- 0.96	67.5%	0.000	0.000
Severity	2003.2	3.31	+/- 0.96	64.6%	0.000	0.000
Severity	2004.1	3.03	+/- 0.96	61.0%	0.000	0.000
Severity	2004.2	2.74	+/- 0.96	56.8%	0.000	0.000
Severity	2005.1	2.56	+/- 1.02	51.6%	0.000	0.000
Severity	2005.2	2.12	+/- 0.94	46.8%	0.000	0.000
Severity	2006.1	1.91	+/- 0.99	40.0%	0.000	0.001
Severity	2006.2	1.59	+/- 0.99	31.8%	0.000	0.003
Severity	2007.1	1.45	+/- 1.07	25.1%	0.000	0.010
Severity	2007.2	1.00	+/- 1.02	14.0%	0.000	0.053
Severity	2008.1	1.18	+/- 1.10	17.8%	0.000	0.036
Severity	2008.2	1.09	+/- 1.22	12.6%	0.000	0.075
Severity	2009.1	1.14	+/- 1.37	11.1%	0.000	0.096
Severity	2009.2	1.19	+/- 1.55	9.6%	0.000	0.121
Severity	2010.1	1.10	+/- 1.77	5.1%	0.000	0.200
Severity	2010.2	1.23	+/- 2.03	5.0%	0.000	0.209
Severity	2011.1	1.31	+/- 2.36	3.6%	0.000	0.247
Severity	2011.2	0.95	+/- 2.72	-3.5%	0.000	0.456
Severity	2012.1	2.17	+/- 2.73	16.6%	0.000	0.104
Severity	2012.2	2.61	+/- 3.27	19.0%	0.000	0.101
Severity	2013.1	4.50	+/- 2.75	60.8%	0.000	0.005
Severity	2013.2	4.25	+/- 3.50	48.7%	0.000	0.022
Severity	2014.1	4.46	+/- 4.67	40.3%	0.000	0.054
Severity	2014.2	2.24	+/- 4.71	8.0%	0.000	0.272
Severity	2015.1	1.93	+/- 7.14	-9.3%	0.000	0.490
Frequency	1998.1	3.15	+/- 1.09	46.5%	0.000	0.000
Frequency	1998.2	3.26	+/- 1.15	46.7%	0.000	0.000
Frequency	1999.1	3.39	+/- 1.20	47.2%	0.000	0.000
Frequency	1999.2	3.46	+/- 1.26	46.2%	0.000	0.000
Frequency	2000.1	3.58	+/- 1.33	46.0%	0.000	0.000
Frequency	2000.2	3.61	+/- 1.41	44.2%	0.000	0.000
Frequency	2001.1	3.96	+/- 1.44	48.8%	0.000	0.000
Frequency	2001.2	3.94	+/- 1.53	46.3%	0.000	0.000
Frequency	2002.1	4.09	+/- 1.63	46.1%	0.000	0.000
Frequency	2002.2	3.99	+/- 1.73	42.5%	0.000	0.000
Frequency	2003.1	3.89	+/- 1.85	38.7%	0.000	0.000
Frequency	2003.2	3.91	+/- 1.98	36.4%	0.000	0.000
Frequency	2004.1	3.95	+/- 2.13	34.2%	0.000	0.001
Frequency	2004.2	4.03	+/- 2.30	32.5%	0.000	0.001
Frequency	2005.1	4.22	+/- 2.48	32.2%	0.000	0.001
Frequency	2005.2	4.45	+/- 2.69	31.9%	0.000	0.002
Frequency	2006.1	4.77	+/- 2.91	32.6%	0.000	0.002
Frequency	2006.2	5.31	+/- 3.12	35.7%	0.002	0.002
Frequency	2007.1	5.91	+/- 3.35	38.9%	0.008	0.001
Frequency	2007.2	6.48	+/- 3.64	40.8%	0.030	0.001
Frequency	2008.1	7.52	+/- 3.83	47.7%	0.124	0.000
Frequency	2008.2	8.61	+/- 4.06	53.6%	0.377	0.000
Frequency	2009.1	10.47	+/- 3.86	67.7%	0.883	0.000
Frequency	2009.2	11.82	+/- 3.99	73.1%	0.372	0.000
Frequency	2010.1	14.06	+/- 3.40	85.5%	0.020	0.000
Frequency	2010.2	15.46	+/- 3.42	88.6%	0.004	0.000
Frequency	2011.1	17.38	+/- 2.91	93.8%	0.000	0.000
Frequency	2011.2	18.46	+/- 3.06	94.5%	0.000	0.000
Frequency	2012.1	18.45	+/- 3.67	93.1%	0.000	0.000
Frequency	2012.2	16.77	+/- 3.56	92.9%	0.002	0.000
Frequency	2013.1	16.22	+/- 4.33	90.5%	0.013	0.000
Frequency	2013.2	16.74	+/- 5.52	88.1%	0.027	0.000
Frequency	2014.1	18.52	+/- 6.74	88.3%	0.023	0.000
Frequency	2014.2	16.17	+/- 8.07	83.2%	0.129	0.003
Frequency	2015.1	14.54	+/- 11.60	72.1%	0.404	0.020

CM - Excluding CAT

Coverage = CM - Excluding CAT
 End Trend Period = 2016.2
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2002.1	5.21	+/- 1.12	84.4%	0.000	0.000	0.000
Loss Cost	2002.2	5.02	+/- 1.17	82.2%	0.000	0.000	0.000
Loss Cost	2003.1	4.60	+/- 1.13	84.1%	0.000	0.000	0.000
Loss Cost	2003.2	4.27	+/- 1.14	82.5%	0.000	0.000	0.000
Loss Cost	2004.1	3.89	+/- 1.13	84.4%	0.000	0.000	0.000
Loss Cost	2004.2	3.45	+/- 1.06	84.1%	0.000	0.000	0.000
Loss Cost	2005.1	3.19	+/- 1.11	85.0%	0.000	0.000	0.000
Loss Cost	2005.2	2.87	+/- 1.12	83.6%	0.000	0.000	0.000
Loss Cost	2006.1	2.78	+/- 1.23	83.7%	0.000	0.000	0.000
Loss Cost	2006.2	2.75	+/- 1.36	81.5%	0.000	0.000	0.000
Loss Cost	2007.1	2.86	+/- 1.51	81.6%	0.000	0.000	0.001
Loss Cost	2007.2	3.04	+/- 1.67	80.3%	0.000	0.000	0.001
Loss Cost	2008.1	3.57	+/- 1.75	82.7%	0.000	0.000	0.000
Loss Cost	2008.2	4.26	+/- 1.71	86.7%	0.000	0.000	0.000
Loss Cost	2009.1	4.70	+/- 1.87	87.9%	0.000	0.000	0.000
Loss Cost	2009.2	5.43	+/- 1.85	90.4%	0.000	0.000	0.000
Loss Cost	2010.1	5.86	+/- 2.09	91.1%	0.000	0.000	0.000
Loss Cost	2010.2	6.40	+/- 2.32	91.0%	0.000	0.000	0.000
Loss Cost	2011.1	7.44	+/- 2.34	93.8%	0.000	0.000	0.000
Loss Cost	2011.2	7.94	+/- 2.72	93.0%	0.000	0.000	0.000
Loss Cost	2012.1	7.94	+/- 3.50	92.7%	0.000	0.000	0.001
Loss Cost	2012.2	6.54	+/- 3.49	92.3%	0.000	0.000	0.003
Loss Cost	2013.1	7.37	+/- 4.67	92.8%	0.000	0.001	0.008
Loss Cost	2013.2	7.25	+/- 6.72	88.8%	0.000	0.003	0.036
Loss Cost	2014.1	8.97	+/- 10.93	89.5%	0.003	0.015	0.072
Severity	2002.1	5.06	+/- 0.71	88.5%	0.000	0.563	0.000
Severity	2002.2	4.84	+/- 0.71	88.1%	0.000	0.805	0.000
Severity	2003.1	4.64	+/- 0.72	87.4%	0.000	0.553	0.000
Severity	2003.2	4.60	+/- 0.77	85.8%	0.000	0.606	0.000
Severity	2004.1	4.54	+/- 0.83	84.2%	0.000	0.559	0.000
Severity	2004.2	4.32	+/- 0.85	82.6%	0.000	0.773	0.000
Severity	2005.1	4.10	+/- 0.88	80.9%	0.000	0.544	0.000
Severity	2005.2	3.74	+/- 0.82	80.5%	0.000	0.868	0.000
Severity	2006.1	3.53	+/- 0.86	78.1%	0.000	0.639	0.000
Severity	2006.2	3.21	+/- 0.84	76.5%	0.000	0.962	0.000
Severity	2007.1	3.09	+/- 0.92	72.8%	0.000	0.839	0.000
Severity	2007.2	2.90	+/- 0.98	68.0%	0.000	0.967	0.000
Severity	2008.1	2.97	+/- 1.11	65.1%	0.000	0.905	0.000
Severity	2008.2	3.13	+/- 1.23	64.2%	0.000	0.965	0.000
Severity	2009.1	3.19	+/- 1.41	60.3%	0.000	0.985	0.000
Severity	2009.2	3.59	+/- 1.51	64.7%	0.000	0.762	0.000
Severity	2010.1	3.51	+/- 1.78	58.4%	0.000	0.737	0.001
Severity	2010.2	3.34	+/- 2.08	48.5%	0.000	0.835	0.005
Severity	2011.1	3.41	+/- 2.53	42.0%	0.000	0.882	0.013
Severity	2011.2	3.72	+/- 3.05	38.7%	0.000	0.788	0.021
Severity	2012.1	4.89	+/- 3.42	53.0%	0.000	0.822	0.010
Severity	2012.2	5.31	+/- 4.35	48.1%	0.000	0.943	0.022
Severity	2013.1	7.80	+/- 3.78	80.2%	0.000	0.275	0.003
Severity	2013.2	7.28	+/- 5.27	71.8%	0.000	0.287	0.017
Severity	2014.1	4.90	+/- 6.13	49.1%	0.000	0.613	0.080
Frequency	2002.1	0.15	+/- 0.87	71.0%	0.000	0.000	0.729
Frequency	2002.2	0.17	+/- 0.93	70.3%	0.000	0.000	0.709
Frequency	2003.1	-0.04	+/- 0.97	72.3%	0.000	0.000	0.933
Frequency	2003.2	-0.32	+/- 0.97	72.9%	0.000	0.000	0.497
Frequency	2004.1	-0.63	+/- 0.97	76.7%	0.000	0.000	0.195
Frequency	2004.2	-0.84	+/- 1.01	76.9%	0.000	0.000	0.100
Frequency	2005.1	-0.87	+/- 1.10	75.7%	0.000	0.000	0.116
Frequency	2005.2	-0.84	+/- 1.21	75.3%	0.000	0.000	0.161
Frequency	2006.1	-0.73	+/- 1.32	73.4%	0.000	0.000	0.267
Frequency	2006.2	-0.45	+/- 1.41	75.2%	0.000	0.000	0.516
Frequency	2007.1	-0.23	+/- 1.55	73.7%	0.000	0.000	0.762
Frequency	2007.2	0.14	+/- 1.65	75.8%	0.000	0.000	0.864
Frequency	2008.1	0.58	+/- 1.77	75.7%	0.000	0.000	0.494
Frequency	2008.2	1.10	+/- 1.86	78.8%	0.000	0.000	0.226
Frequency	2009.1	1.46	+/- 2.09	78.6%	0.000	0.000	0.152
Frequency	2009.2	1.78	+/- 2.36	78.1%	0.000	0.000	0.124
Frequency	2010.1	2.27	+/- 2.70	78.3%	0.000	0.000	0.089
Frequency	2010.2	2.96	+/- 3.00	79.8%	0.000	0.000	0.050
Frequency	2011.1	3.89	+/- 3.39	81.6%	0.000	0.000	0.027
Frequency	2011.2	4.06	+/- 4.13	78.0%	0.000	0.000	0.049
Frequency	2012.1	2.91	+/- 4.87	80.5%	0.000	0.001	0.195
Frequency	2012.2	1.17	+/- 5.13	79.2%	0.000	0.001	0.594
Frequency	2013.1	-0.39	+/- 6.41	82.1%	0.000	0.002	0.881
Frequency	2013.2	-0.03	+/- 9.25	78.9%	0.004	0.008	0.993
Frequency	2014.1	3.88	+/- 12.56	82.5%	0.022	0.021	0.389

CM - Excluding CAT

Coverage = CM - Excluding CAT
 End Trend Period = 2016.2
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2002.1	5.44	+/- 1.89	55.1%	0.000	0.000
Loss Cost	2002.2	5.02	+/- 1.95	50.2%	0.000	0.000
Loss Cost	2003.1	4.87	+/- 2.09	46.1%	0.000	0.000
Loss Cost	2003.2	4.27	+/- 2.10	39.8%	0.000	0.000
Loss Cost	2004.1	4.20	+/- 2.27	36.1%	0.000	0.001
Loss Cost	2004.2	3.45	+/- 2.25	28.1%	0.000	0.004
Loss Cost	2005.1	3.55	+/- 2.45	26.6%	0.000	0.006
Loss Cost	2005.2	2.87	+/- 2.51	17.9%	0.000	0.025
Loss Cost	2006.1	3.19	+/- 2.73	19.6%	0.000	0.022
Loss Cost	2006.2	2.75	+/- 2.95	12.7%	0.000	0.062
Loss Cost	2007.1	3.36	+/- 3.19	17.6%	0.000	0.037
Loss Cost	2007.2	3.04	+/- 3.52	11.8%	0.000	0.082
Loss Cost	2008.1	4.16	+/- 3.68	22.7%	0.000	0.026
Loss Cost	2008.2	4.26	+/- 4.17	19.8%	0.000	0.042
Loss Cost	2009.1	5.48	+/- 4.49	29.4%	0.000	0.018
Loss Cost	2009.2	5.43	+/- 5.17	24.0%	0.000	0.037
Loss Cost	2010.1	6.92	+/- 5.70	33.2%	0.000	0.018
Loss Cost	2010.2	6.40	+/- 6.65	23.9%	0.000	0.051
Loss Cost	2011.1	8.85	+/- 7.22	39.3%	0.000	0.017
Loss Cost	2011.2	7.94	+/- 8.62	27.0%	0.000	0.058
Loss Cost	2012.1	10.07	+/- 10.40	33.3%	0.000	0.047
Loss Cost	2012.2	6.54	+/- 11.51	10.4%	0.000	0.207
Loss Cost	2013.1	10.38	+/- 14.25	26.5%	0.001	0.110
Loss Cost	2013.2	7.25	+/- 18.56	1.5%	0.005	0.344
Loss Cost	2014.1	14.13	+/- 25.54	25.7%	0.037	0.174
Severity	2002.1	5.07	+/- 0.70	88.8%	0.000	0.000
Severity	2002.2	4.84	+/- 0.69	88.5%	0.000	0.000
Severity	2003.1	4.65	+/- 0.70	87.7%	0.000	0.000
Severity	2003.2	4.60	+/- 0.76	86.3%	0.000	0.000
Severity	2004.1	4.56	+/- 0.82	84.6%	0.000	0.000
Severity	2004.2	4.32	+/- 0.83	83.3%	0.000	0.000
Severity	2005.1	4.12	+/- 0.86	81.5%	0.000	0.000
Severity	2005.2	3.74	+/- 0.80	81.4%	0.000	0.000
Severity	2006.1	3.55	+/- 0.84	79.0%	0.000	0.000
Severity	2006.2	3.21	+/- 0.81	77.8%	0.000	0.000
Severity	2007.1	3.10	+/- 0.89	74.2%	0.000	0.000
Severity	2007.2	2.90	+/- 0.95	69.9%	0.000	0.000
Severity	2008.1	2.96	+/- 1.06	67.3%	0.000	0.000
Severity	2008.2	3.13	+/- 1.18	66.5%	0.000	0.000
Severity	2009.1	3.19	+/- 1.35	63.1%	0.000	0.000
Severity	2009.2	3.59	+/- 1.45	67.2%	0.000	0.000
Severity	2010.1	3.55	+/- 1.68	61.5%	0.000	0.001
Severity	2010.2	3.34	+/- 1.96	53.0%	0.000	0.003
Severity	2011.1	3.44	+/- 2.35	47.7%	0.000	0.008
Severity	2011.2	3.72	+/- 2.83	45.0%	0.000	0.014
Severity	2012.1	4.83	+/- 3.08	58.5%	0.000	0.006
Severity	2012.2	5.31	+/- 3.89	55.4%	0.000	0.013
Severity	2013.1	7.40	+/- 3.64	78.5%	0.000	0.002
Severity	2013.2	7.28	+/- 5.12	69.0%	0.000	0.013
Severity	2014.1	4.58	+/- 4.64	57.8%	0.000	0.049
Frequency	2002.1	0.36	+/- 1.63	-2.8%	0.000	0.658
Frequency	2002.2	0.17	+/- 1.74	-3.5%	0.000	0.841
Frequency	2003.1	0.21	+/- 1.87	-3.6%	0.000	0.821
Frequency	2003.2	-0.32	+/- 1.89	-3.5%	0.000	0.727
Frequency	2004.1	-0.34	+/- 2.04	-3.7%	0.000	0.732
Frequency	2004.2	-0.84	+/- 2.11	-1.4%	0.000	0.420
Frequency	2005.1	-0.55	+/- 2.27	-3.4%	0.000	0.624
Frequency	2005.2	-0.84	+/- 2.45	-2.3%	0.000	0.483
Frequency	2006.1	-0.34	+/- 2.62	-4.6%	0.000	0.790
Frequency	2006.2	-0.45	+/- 2.89	-4.7%	0.000	0.751
Frequency	2007.1	0.25	+/- 3.09	-5.4%	0.000	0.868
Frequency	2007.2	0.14	+/- 3.44	-5.8%	0.000	0.935
Frequency	2008.1	1.17	+/- 3.64	-3.2%	0.000	0.504
Frequency	2008.2	1.10	+/- 4.11	-4.4%	0.000	0.576
Frequency	2009.1	2.22	+/- 4.47	1.1%	0.000	0.300
Frequency	2009.2	1.78	+/- 5.09	-3.1%	0.000	0.460
Frequency	2010.1	3.25	+/- 5.61	4.8%	0.000	0.223
Frequency	2010.2	2.96	+/- 6.59	0.1%	0.000	0.337
Frequency	2011.1	5.24	+/- 7.26	13.5%	0.000	0.130
Frequency	2011.2	4.06	+/- 8.57	2.0%	0.001	0.302
Frequency	2012.1	4.99	+/- 10.69	2.4%	0.004	0.301
Frequency	2012.2	1.17	+/- 11.58	-13.3%	0.003	0.817
Frequency	2013.1	2.77	+/- 15.46	-12.9%	0.020	0.671
Frequency	2013.2	-0.03	+/- 20.54	-20.0%	0.040	0.997
Frequency	2014.1	9.13	+/- 26.44	0.5%	0.222	0.369

CM - Excluding Theft and CAT

Coverage = CM - Excluding Theft and CAT
 End Trend Period = 2016.2
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2002.1	-2.00	+/- 0.98	69.6%	0.000	0.000	0.000
Loss Cost	2002.2	-1.85	+/- 0.97	68.0%	0.000	0.000	0.001
Loss Cost	2003.1	-1.61	+/- 0.87	75.0%	0.000	0.000	0.001
Loss Cost	2003.2	-1.39	+/- 0.83	74.7%	0.000	0.000	0.002
Loss Cost	2004.1	-1.17	+/- 0.79	79.0%	0.000	0.000	0.006
Loss Cost	2004.2	-0.81	+/- 0.69	82.0%	0.000	0.000	0.023
Loss Cost	2005.1	-0.60	+/- 0.68	84.9%	0.000	0.000	0.083
Loss Cost	2005.2	-0.26	+/- 0.67	86.2%	0.000	0.000	0.420
Loss Cost	2006.1	-0.10	+/- 0.75	86.8%	0.000	0.000	0.788
Loss Cost	2006.2	0.43	+/- 0.85	88.2%	0.000	0.000	0.300
Loss Cost	2007.1	1.28	+/- 1.16	90.4%	0.000	0.000	0.031
Loss Cost	2007.2	1.46	+/- 1.27	90.2%	0.000	0.000	0.026
Loss Cost	2008.1	1.74	+/- 1.39	90.4%	0.000	0.000	0.017
Loss Cost	2008.2	2.12	+/- 1.47	91.2%	0.000	0.000	0.007
Loss Cost	2009.1	1.86	+/- 1.65	91.4%	0.000	0.000	0.029
Loss Cost	2009.2	2.00	+/- 1.89	90.7%	0.000	0.000	0.038
Loss Cost	2010.1	1.62	+/- 2.15	91.1%	0.000	0.000	0.122
Loss Cost	2010.2	1.35	+/- 2.48	89.9%	0.000	0.000	0.251
Loss Cost	2011.1	1.80	+/- 2.96	89.5%	0.000	0.000	0.200
Loss Cost	2011.2	1.90	+/- 3.61	88.0%	0.000	0.000	0.255
Loss Cost	2012.1	1.24	+/- 4.47	88.2%	0.000	0.000	0.531
Loss Cost	2012.2	-0.30	+/- 4.80	88.6%	0.000	0.000	0.883
Loss Cost	2013.1	0.02	+/- 6.75	86.6%	0.000	0.001	0.994
Loss Cost	2013.2	-0.65	+/- 9.54	83.4%	0.000	0.005	0.860
Loss Cost	2014.1	0.86	+/- 16.46	79.2%	0.002	0.023	0.878
Severity	2002.1	-2.23	+/- 1.01	39.6%	0.000	0.248	0.000
Severity	2002.2	-2.03	+/- 0.96	37.3%	0.000	0.429	0.000
Severity	2003.1	-1.85	+/- 0.93	36.8%	0.000	0.243	0.000
Severity	2003.2	-1.76	+/- 0.96	32.3%	0.000	0.331	0.001
Severity	2004.1	-1.66	+/- 1.00	29.5%	0.000	0.275	0.003
Severity	2004.2	-1.40	+/- 1.02	20.6%	0.000	0.459	0.010
Severity	2005.1	-1.15	+/- 1.05	14.9%	0.000	0.317	0.034
Severity	2005.2	-0.74	+/- 1.09	0.7%	0.000	0.568	0.173
Severity	2006.1	-0.37	+/- 1.19	-4.7%	0.000	0.423	0.521
Severity	2006.2	0.71	+/- 1.24	-2.3%	0.000	0.994	0.240
Severity	2007.1	3.08	+/- 0.96	70.9%	0.000	0.561	0.000
Severity	2007.2	2.96	+/- 1.06	65.6%	0.000	0.672	0.000
Severity	2008.1	2.95	+/- 1.20	61.6%	0.000	0.685	0.000
Severity	2008.2	3.03	+/- 1.35	57.9%	0.000	0.652	0.000
Severity	2009.1	2.87	+/- 1.54	51.3%	0.000	0.580	0.001
Severity	2009.2	3.06	+/- 1.75	49.1%	0.000	0.513	0.002
Severity	2010.1	2.78	+/- 2.01	40.9%	0.000	0.428	0.010
Severity	2010.2	2.07	+/- 2.05	21.8%	0.000	0.680	0.046
Severity	2011.1	2.09	+/- 2.50	16.0%	0.000	0.720	0.088
Severity	2011.2	2.33	+/- 3.02	12.5%	0.000	0.668	0.110
Severity	2012.1	3.31	+/- 3.54	26.4%	0.000	0.990	0.059
Severity	2012.2	3.33	+/- 4.57	13.8%	0.000	0.987	0.120
Severity	2013.1	5.70	+/- 4.54	56.4%	0.000	0.424	0.021
Severity	2013.2	4.42	+/- 5.60	42.9%	0.000	0.290	0.089
Severity	2014.1	1.64	+/- 5.65	-26.6%	0.000	0.627	0.419
Frequency	2002.1	0.24	+/- 0.64	75.7%	0.000	0.000	0.456
Frequency	2002.2	0.19	+/- 0.66	76.0%	0.000	0.000	0.561
Frequency	2003.1	0.25	+/- 0.67	76.6%	0.000	0.000	0.457
Frequency	2003.2	0.38	+/- 0.67	77.1%	0.000	0.000	0.251
Frequency	2004.1	0.50	+/- 0.68	78.8%	0.000	0.000	0.142
Frequency	2004.2	0.60	+/- 0.72	78.5%	0.000	0.000	0.098
Frequency	2005.1	0.56	+/- 0.78	77.1%	0.000	0.000	0.147
Frequency	2005.2	0.48	+/- 0.87	77.1%	0.000	0.000	0.262
Frequency	2006.1	0.28	+/- 0.97	75.6%	0.000	0.000	0.557
Frequency	2006.2	-0.28	+/- 1.14	79.0%	0.000	0.000	0.613
Frequency	2007.1	-1.74	+/- 1.38	84.6%	0.000	0.000	0.017
Frequency	2007.2	-1.45	+/- 1.49	85.6%	0.000	0.000	0.057
Frequency	2008.1	-1.18	+/- 1.64	84.3%	0.000	0.000	0.150
Frequency	2008.2	-0.88	+/- 1.81	85.0%	0.000	0.000	0.317
Frequency	2009.1	-0.98	+/- 2.08	84.0%	0.000	0.000	0.330
Frequency	2009.2	-1.03	+/- 2.39	83.1%	0.000	0.000	0.368
Frequency	2010.1	-1.13	+/- 2.81	81.7%	0.000	0.000	0.399
Frequency	2010.2	-0.70	+/- 3.25	81.9%	0.000	0.000	0.642
Frequency	2011.1	-0.29	+/- 3.93	79.9%	0.000	0.000	0.872
Frequency	2011.2	-0.42	+/- 4.78	77.7%	0.000	0.000	0.846
Frequency	2012.1	-2.01	+/- 5.42	81.4%	0.000	0.000	0.414
Frequency	2012.2	-3.52	+/- 6.20	81.7%	0.000	0.001	0.222
Frequency	2013.1	-5.38	+/- 7.75	83.0%	0.000	0.002	0.143
Frequency	2013.2	-4.85	+/- 11.18	81.5%	0.002	0.007	0.304
Frequency	2014.1	-0.77	+/- 16.75	78.7%	0.013	0.022	0.892

CM - Excluding Theft and CAT

Coverage = CM - Excluding Theft and CAT

End Trend Period = 2016.2

Seasonality = F

Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2002.1	-1.86	+/- 1.66	12.6%	0.000	0.031
Loss Cost	2002.2	-1.60	+/- 1.62	9.8%	0.000	0.055
Loss Cost	2003.1	-1.47	+/- 1.67	7.6%	0.000	0.084
Loss Cost	2003.2	-1.09	+/- 1.62	3.4%	0.000	0.180
Loss Cost	2004.1	-1.03	+/- 1.71	2.0%	0.000	0.230
Loss Cost	2004.2	-0.45	+/- 1.64	-2.9%	0.000	0.578
Loss Cost	2005.1	-0.44	+/- 1.78	-3.3%	0.000	0.614
Loss Cost	2005.2	0.26	+/- 1.82	-4.3%	0.000	0.773
Loss Cost	2006.1	0.11	+/- 2.10	-4.9%	0.000	0.911
Loss Cost	2006.2	1.46	+/- 2.40	3.2%	0.000	0.214
Loss Cost	2007.1	1.90	+/- 3.71	1.0%	0.000	0.291
Loss Cost	2007.2	1.46	+/- 4.08	-2.4%	0.000	0.456
Loss Cost	2008.1	2.50	+/- 4.41	2.8%	0.000	0.241
Loss Cost	2008.2	2.12	+/- 4.94	-0.9%	0.000	0.370
Loss Cost	2009.1	2.88	+/- 5.58	1.7%	0.000	0.281
Loss Cost	2009.2	2.00	+/- 6.25	-3.8%	0.000	0.497
Loss Cost	2010.1	2.98	+/- 7.20	-1.2%	0.000	0.377
Loss Cost	2010.2	1.35	+/- 8.01	-7.7%	0.000	0.716
Loss Cost	2011.1	3.60	+/- 9.18	-1.9%	0.000	0.395
Loss Cost	2011.2	1.90	+/- 10.71	-9.1%	0.000	0.694
Loss Cost	2012.1	3.92	+/- 13.23	-6.0%	0.000	0.505
Loss Cost	2012.2	-0.30	+/- 14.70	-14.2%	0.000	0.963
Loss Cost	2013.1	3.94	+/- 18.92	-11.6%	0.000	0.620
Loss Cost	2013.2	-0.65	+/- 23.94	-19.9%	0.002	0.947
Loss Cost	2014.1	7.61	+/- 34.64	-13.3%	0.016	0.555
Severity	2002.1	-2.21	+/- 1.01	38.8%	0.000	0.000
Severity	2002.2	-2.00	+/- 0.95	38.1%	0.000	0.000
Severity	2003.1	-1.83	+/- 0.93	35.7%	0.000	0.000
Severity	2003.2	-1.72	+/- 0.96	32.4%	0.000	0.001
Severity	2004.1	-1.64	+/- 1.01	28.8%	0.000	0.003
Severity	2004.2	-1.36	+/- 1.00	22.1%	0.000	0.010
Severity	2005.1	-1.13	+/- 1.05	14.7%	0.000	0.037
Severity	2005.2	-0.70	+/- 1.06	3.8%	0.000	0.186
Severity	2006.1	-0.35	+/- 1.18	-3.0%	0.000	0.543
Severity	2006.2	0.72	+/- 1.17	3.1%	0.000	0.216
Severity	2007.1	3.10	+/- 0.94	71.9%	0.000	0.000
Severity	2007.2	2.96	+/- 1.03	67.2%	0.000	0.000
Severity	2008.1	2.97	+/- 1.15	63.6%	0.000	0.000
Severity	2008.2	3.03	+/- 1.31	60.1%	0.000	0.000
Severity	2009.1	2.91	+/- 1.48	53.7%	0.000	0.001
Severity	2009.2	3.06	+/- 1.69	51.2%	0.000	0.002
Severity	2010.1	2.87	+/- 1.95	42.5%	0.000	0.007
Severity	2010.2	2.07	+/- 1.94	27.6%	0.000	0.038
Severity	2011.1	2.15	+/- 2.33	23.2%	0.000	0.064
Severity	2011.2	2.33	+/- 2.83	20.3%	0.000	0.092
Severity	2012.1	3.32	+/- 3.18	35.6%	0.000	0.040
Severity	2012.2	3.33	+/- 4.09	26.1%	0.000	0.091
Severity	2013.1	5.37	+/- 4.11	58.2%	0.000	0.017
Severity	2013.2	4.42	+/- 5.43	37.3%	0.000	0.085
Severity	2014.1	1.36	+/- 4.26	-4.2%	0.000	0.422
Frequency	2002.1	0.35	+/- 1.31	-2.5%	0.000	0.586
Frequency	2002.2	0.41	+/- 1.35	-2.2%	0.000	0.536
Frequency	2003.1	0.37	+/- 1.41	-2.7%	0.000	0.596
Frequency	2003.2	0.64	+/- 1.40	-0.4%	0.000	0.352
Frequency	2004.1	0.62	+/- 1.48	-1.0%	0.000	0.392
Frequency	2004.2	0.93	+/- 1.52	2.4%	0.000	0.218
Frequency	2005.1	0.70	+/- 1.62	-0.9%	0.000	0.380
Frequency	2005.2	0.96	+/- 1.79	1.2%	0.000	0.274
Frequency	2006.1	0.47	+/- 2.00	-3.8%	0.000	0.631
Frequency	2006.2	0.74	+/- 2.49	-3.1%	0.000	0.539
Frequency	2007.1	-1.16	+/- 3.56	-2.9%	0.000	0.505
Frequency	2007.2	-1.45	+/- 3.95	-2.3%	0.000	0.452
Frequency	2008.1	-0.46	+/- 4.26	-5.9%	0.000	0.824
Frequency	2008.2	-0.88	+/- 4.77	-5.6%	0.000	0.701
Frequency	2009.1	-0.04	+/- 5.36	-7.1%	0.000	0.988
Frequency	2009.2	-1.03	+/- 5.95	-6.6%	0.000	0.716
Frequency	2010.1	0.11	+/- 6.81	-8.3%	0.000	0.973
Frequency	2010.2	-0.70	+/- 7.88	-8.7%	0.000	0.849
Frequency	2011.1	1.41	+/- 9.07	-8.7%	0.000	0.733
Frequency	2011.2	-0.42	+/- 10.49	-11.0%	0.000	0.930
Frequency	2012.1	0.58	+/- 13.14	-12.4%	0.000	0.920
Frequency	2012.2	-3.52	+/- 14.68	-9.4%	0.001	0.594
Frequency	2013.1	-1.36	+/- 19.70	-16.1%	0.007	0.872
Frequency	2013.2	-4.85	+/- 26.02	-14.9%	0.020	0.656
Frequency	2014.1	6.16	+/- 35.63	-17.5%	0.123	0.641