

SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE

AS OF JUNE 30, 2018

PRIVATE PASSENGER VEHICLES

**ALBERTA AUTOMOBILE INSURANCE
RATE BOARD**

31 MARCH 2019



CONTENTS

- 1. Introduction 1
- 2. Summary of Findings 3
- 3. Legislative Reforms and Government Actions 5
- 4. Analysis – General Discussion..... 8
- 5. Selection of Claim Count and Claim Amount Development Factors 11
- 6. Selection of Loss Trend Rates 15
- 7. Loss Adjustment Expenses..... 32
- 8. Catastrophe Provision..... 33
- 9. Investment Income on Cash Flow..... 36
- 10. Health Cost Recovery 37
- 11. Operating Expenses..... 38
- 12. Profit..... 39
- 13. Definition of Key Terms..... 40
- 14. Closing 47
- 15. Appendices A - E 48

Introduction

This report was prepared by Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (the Board), as part of the Board's "2019 Semi-Annual Review" of Industry experience to determine Benchmarks for rate filings submitted between April 1, 2019 and September 30, 2019.

This report presents the results of our analysis of Alberta's Industry loss and expense experience for private passenger vehicles reported as of June 30, 2018.

The scope of our analysis includes all coverages:

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

Data and Reliances

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

Limitations

The assumptions and judgments we have made in selecting the factors, provisions, and methodologies that we present in this report for the Board's consideration in determining Benchmarks that apply to rate filings submitted between April 1, 2019 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, due to (i) the Minor Injury Regulation, (ii) challenges (including court decisions and interpretations) thereto since first introduced, and (iii) the changes in the economic environment, we believe that our assumptions, judgments, and findings continue to be subject to a greater than normal degree of uncertainty.

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

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

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

2

Summary of Findings

In this report we present:

- assumptions, factors, and provisions we recommend³ serve as Benchmarks for rate filings submitted between April 1, 2019 and September 30, 2019, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between April 1, 2019 and September 30, 2019.

We note that our preliminary recommended assumptions, factors, and provisions were posted on the Board's website, and comments were received from interested parties⁴ on our preliminary report. Based on our review of the comments received, we updated our preliminary report in order to produce this final version.

Analysis of Industry Claim Cost and Expense Experience

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

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

We considered the Industry claim experience through June 30, 2018 as reported to GISA.

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

⁴ Comments were provided by Intact Financial Corporation (Intact), Insurance Bureau of Canada (IBC), Facility Association (FA) and TD Insurance (TDI).

Other Comments

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

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

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

The Preliminary Report of Industry Experience was an opportunity for parties to express views for consideration by the Board.

3

Legislative Reforms and Government Actions

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

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

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

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

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

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) and a Semi-Annual Review (SAR) for private passenger vehicles. A component of these Reviews is to analyze Industry experience and develop Benchmarks for individual rate filings. The

Board considers all input in developing its Benchmarks. The Benchmarks are posted on the Board's website at <https://airb.alberta.ca> and include information that insurers should consider in preparing their rate filings.

Minor Injury Reforms

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

- a cap on pain and suffering for minor injuries at \$4,000⁵;
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross wages;
- the increase of medical/rehabilitation benefits under Accident Benefits to \$50,000; and
- maximum diagnosis and treatment protocol fees for medical/rehabilitation benefits under Accident Benefits.

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

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

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

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

A Renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.⁶

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

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

⁶ It is our understanding that the changes were administrative in nature (clarifications).

Injury Regulations so as to make it clear that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation and should be treated as such.

Grid Rate System

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

2007 Automobile Insurance Benefits

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

4

Analysis – General Discussion

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 recommend⁷ the Board consider in reviewing Industry's overall performance, and to serve as Benchmarks to apply to rate filings submitted between April 1, 2019 and September 30, 2019; and
- other assumptions, factors, and provisions for the Board to consider in reviewing Industry's overall performance, and to consider in reviewing rate filings submitted between April 1, 2019 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 views presented by interested parties.

Claim Cost – Data

The source for the claim data that we analyze is the 2018-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2018) provided by GISA, and it includes the experience of all drivers in the province, including the Facility Association and the two RSPs (from the time they were formed). We refer to this as the AIX report.

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

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

⁷ See previous comments on recommendations.

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

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

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

It is important to note two points about case reserves:

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

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

We estimate the final (ultimate) number of all claims and cost⁸ of all claims that arise from events that occur in the first and second half of the year, separately, through to June 30, 2018 (referred to as “accident half-years”⁹) 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 aggregated incurred claim amounts that are reported to GISA. The selection of loss development factors that we apply is based on an analysis that we perform to determine how accurate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values (paid and incurred) as loss development patterns.

We select loss¹⁰ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2018 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages. We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2018, separately for each of the coverages.

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

⁸ 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.

⁹ 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.

¹⁰ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

5

Selection of Claim Count and Claim Amount Development Factors

The data we use to select loss development factors and claim count development factors is the Alberta AUTO7501 Automobile Industry Exhibit, 2018-1, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data^{11 12}.

Generally, we select the weighted average of the last six development factors, adjusted, where appropriate, to reflect seasonality evident in the 6 to 12 month development period¹³, as we consider this selection to be a reasonable balance between responsiveness and stability.¹⁴ We refer to these selections as our default selections. For coverages with smaller data volumes we select longer time periods as our default: for Specified Perils we use a twenty-point weighted average, and for Underinsured Motorist we use an all-semester weighted average.

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

At the end of this section we present a comparison of our current and prior estimates of the ultimate loss cost, frequency and severity for each of the last five years for each coverage. We find the emerged losses during the first half of 2018 to be generally consistent with our expectations based on our prior selected loss development factors.

¹¹ Our selections are based on the Incurred Development Method.

¹² In this Alberta Exhibit AUTO 7501, GISA advises caution in the use of the data due to reporting problems and errors by individual insurers.

¹³ 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.

¹⁴ If seasonality is evident, our default selection is the weighted average of the June 2014, June 2015, June 2016, and June 2017 semester 6-12 month development factors.

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. The changes are as follows:

Bodily Injury

AY	2018 AR (as of December 31, 2017)			2019 SAR (as of June 30, 2018)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2013	\$312.63	\$49,583	6.31	\$310.57	\$48,868	6.36
2014	\$343.92	\$54,746	6.28	\$346.82	\$54,749	6.33
2015	\$400.07	\$63,960	6.26	\$401.01	\$63,246	6.34
2016	\$431.49	\$71,392	6.04	\$421.61	\$67,595	6.24
2017	\$439.97	\$72,963	6.03	\$445.32	\$70,832	6.29
2018-1				\$433.15	\$72,896	5.94

Note: for 2018 AR, 2018-1 is not available.

Overall, for the five-year period 2013 to 2017, our estimates of ultimate loss costs have decreased by 0.1%. Our estimate of the ultimate loss cost for 2017 has increased by 1.2%. We observe the loss development factors during the 12-18 and 18-24 month periods have exhibited a declining pattern since peaking across the 2016-2 diagonal. For development periods beyond 24 months, the more recent 4 development factors are generally more consistent than the older factors. Our selected factors consider these observations¹⁷.

Property Damage

AY	2018 AR (as of December 31, 2017)			2019 SAR (as of June 30, 2018)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2013	\$165.40	\$5,024	32.92	\$165.49	\$5,027	32.92
2014	\$167.97	\$5,165	32.52	\$167.80	\$5,159	32.52
2015	\$169.97	\$5,411	31.41	\$169.89	\$5,406	31.43
2016	\$158.43	\$5,377	29.46	\$158.56	\$5,375	29.50
2017	\$171.21	\$5,585	30.66	\$175.10	\$5,567	31.45
2018-1				\$184.02	\$5,655	32.54

Note: for 2018 AR, 2018-1 is not available.

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.

¹⁷ Intact finds its estimate of the ultimate loss amounts for 2018-1 to be higher than we select. FA suggests alternative methods to select the ultimate loss amounts be considered.

Overall, for the five-year period 2013 to 2017, our estimates of ultimate loss costs have increased by 0.5%. Our estimate of the ultimate loss cost for 2017 has increased by 2.3%.

Accident Benefits–Total

AY	2018 AR (as of December 31, 2017)			2019 SAR (as of June 30, 2018)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2013	\$41.92	\$3,657	11.46	\$41.67	\$3,634	11.47
2014	\$41.77	\$3,668	11.39	\$41.52	\$3,645	11.39
2015	\$51.55	\$4,598	11.21	\$50.50	\$4,501	11.22
2016	\$52.33	\$4,737	11.05	\$51.70	\$4,625	11.18
2017	\$60.59	\$5,348	11.33	\$59.96	\$5,018	11.95
2018-1				\$67.92	\$5,630	12.06

Note: for 2018 AR, 2018-1 is not available.

Overall, for the five-year period 2013 to 2017, our estimates of ultimate loss costs have decreased by -1.1%. Our estimate of the ultimate loss cost for 2017 has decreased by -1.1%. Similar to Bodily Injury, we observe the loss development factors during the 12-18 and 18-24 month periods have exhibited a declining pattern since peaking across the 2016-2 diagonal. Our selected factors consider these observations.

Collision

AY	2018 AR (as of December 31, 2017)			2019 SAR (as of June 30, 2018)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2013	\$244.64	\$5,508	44.42	\$244.69	\$5,508	44.42
2014	\$251.03	\$5,615	44.71	\$251.18	\$5,617	44.72
2015	\$250.93	\$5,866	42.77	\$251.31	\$5,875	42.78
2016	\$243.92	\$5,894	41.39	\$246.65	\$5,933	41.57
2017	\$255.11	\$5,933	43.00	\$269.02	\$6,160	43.67
2018-1				\$268.61	\$5,784	46.44

Note: for 2018 AR, 2018-1 is not available.

Overall, for the five-year period 2013 to 2017, our estimates of ultimate loss costs have increased by 1.4%. Our estimate of the ultimate loss cost for 2017 has increased by 5.5%.

Comprehensive

AY	2018 AR (as of December 31, 2017)			2019 SAR (as of June 30, 2018)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2013	\$167.42	\$5,329	31.42	\$167.44	\$5,330	31.41
2014	\$186.98	\$5,762	32.45	\$187.01	\$5,764	32.45
2015	\$190.55	\$6,073	31.38	\$190.54	\$6,074	31.37
2016	\$254.09	\$6,036	42.10	\$254.69	\$6,039	42.17
2017	\$177.45	\$6,230	28.48	\$174.65	\$6,159	28.36
2018-1				\$122.35	\$5,742	21.31

Note: for 2018 AR, 2018-1 is not available.

Overall, for the five-year period 2013 to 2017, our estimates of ultimate loss costs have decreased by -0.2%. Our estimate of the ultimate loss cost for 2017 has decreased by -1.6%.

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 losses to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

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

To derive estimates of appropriate loss trend rates, we consider the observed severity, frequency, and loss cost trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost¹⁸ by accident half-year that we derive (as we discuss in Section 5) and the results of regression analyses we perform. In doing so, we reflect parameters that could have an impact on the trends, such as time, seasonality, and, as appropriate, “level changes” and coverage reforms. We also consider the results of statistical tests that we apply. With respect to the Adjusted R-squared, we generally refer to values of 80% and greater as “high,” values between 40% and 80% as “moderate,” and values below 40% as “low.” We consider *p*-values under 5% to be “significant.” The confidence interval presented corresponds to a 95% probability level range.

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

¹⁸ Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses.

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

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

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 1998-2 to 2018-1.

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

Seasonality

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

Other Variables

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

Reforms and Level Changes

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

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

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

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

Other Considerations

In selecting loss trend rates, we also consider:

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

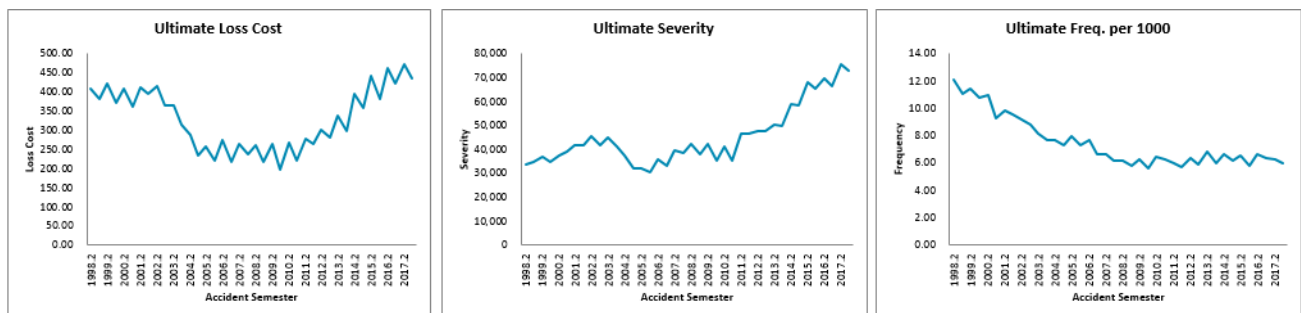
Selection of Loss Trend Rates¹⁹

Bodily Injury

For the prior review, we selected a past lost cost trend rate of +8.5% and a future loss cost trend rate of +7.5% beginning October 1, 2017.

We estimate that during 2018-1, compared to the prior corresponding accident half year (2017-1), the frequency rate, the average severity, and the loss cost changed by approximately -6.1%, +9.8%, and +3.2%, respectively. We estimate that the loss cost for the accident year ending June 30, 2018 increased by 2.4% over the loss cost for the accident year ending June 30, 2017.

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 1998-2 through 2018-1.



¹⁹ The past frequency rates, severities, and loss costs discussed in this section, including those presented in the graphs, represent our estimates of the frequency rates, severities, and loss costs. Our estimates are based on our ultimate claim count and claim amount estimates discussed in the previous section; and include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses. Other actuaries may very well have different ultimate claim count and claim amount estimates, and hence different estimates of past frequency rates, severities, and loss costs.

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

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

As reported in prior Industry Review reports, the sharp rise in severity in the second half of 2011 and first half of 2012 may be attributed to some extent to the January 2012 Sparrowhawk Decision²⁰.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 2005-1 (post Bill 53), with and without a seasonality parameter, with and without a level change parameter at 2011-2, and with and without 2011-1, are presented in Appendix E. We show estimated trends ending 2018-1, 2017-2 and 2017-1 given the uncertainties related to estimated Bodily Injury claim costs.

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

- Without exclusions, fall in the range of approximately +7% to +10%,
- Excluding 2011-1, fall in the range of approximately +6.5% to +10%,
- With a level change beginning July 1, 2011, fall in the range of approximately +6.5% to +10%, and,
- With a level change beginning July 1, 2011 and excluding 2011-1, fall in the range of approximately +7% to +9%.

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

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

²⁰ In Sparrowhawk V. Zapoltinsky the Court of Queen's Bench of Alberta found the claimant with temporomandibular (TMJ) not to be subject to the MIR cap.

The estimated frequency trends over the periods beginning 2005-1 through 2015-1, ending 2018-1, with seasonality (which we find to be significant), with no exclusions, are generally flat, with moderate Adjusted R-squared values and *p*-values (for time) that are not significant. The frequency trends over the shorter more recent periods (e.g., beginning 2012-1 to 2015-1) are negative (as low as -1%) but with *p*-values for time that are not significant. Therefore, we select a past frequency trend rate of 0.0%, the same as our prior review.

Given the uncertainty surrounding our selected ultimate claim counts²¹ (which impact the estimated frequency and severity trends), we also consider the estimated loss cost trends. Over the periods beginning 2011-2 through 2015-1 and ending 2018-1, with seasonality (which we find to be significant) and with no exclusions, the estimated trends decline from approximately +10% (beginning 2011-2) to +6% (beginning 2015-1) with high Adjusted R-squared values, and *p*-values (for time) that are significant. The same estimated loss cost trends ending 2017-2 are generally similar, while those ending 2017-1 are about one and a half points higher.

While the uncertainties related to ultimate claim amounts – particularly for the more recent accident years - make the selection of the loss trend rates more challenging, we find there is some evidence of moderation to the steep increases in the loss costs (e.g., +6.5% for the time frame 2014-1 to 2018-1). However, this is based on a limited number of data points. We therefore suggest some weight should be given to these lower loss cost trend rates for the future loss cost trend rate. We recommend a past loss cost trend rate of +8.5% and a future loss cost trend of +7.5%, the same as our prior review.

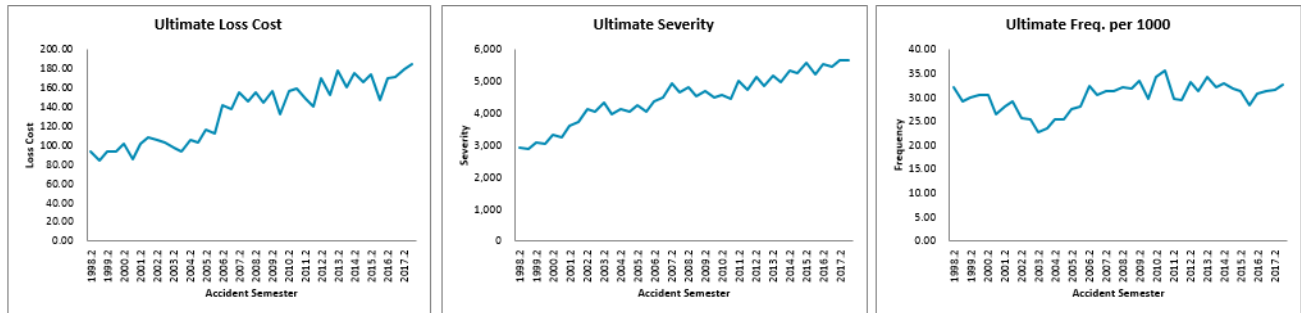
Property Damage

For the prior review we selected a past and future loss cost trend rate of +0.5% (+2.5% for severity and -2.0% for frequency).

We estimate that during 2018-1 compared to the prior corresponding accident half year (2017-1) the frequency rate, the average severity, and the loss cost changed by approximately +3.8%, +3.5%, and +7.4%, respectively. We estimate that the loss cost for the accident year ending June 30, 2018 increased by 6.5% over the loss cost for the accident year ending June 30, 2017.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-2 through 2018-1.

²¹ In the AUTO 7501 Exhibit introduction, GISA describes several claim count reporting issues and advises caution when using the data.



The historical data points show, subject to variability:

- loss cost exhibiting an upward trend (except for a flat pattern from about 2007 to 2011), that has leveled off since 2012-2;
- severity generally exhibiting an upward trend, except for the period from 2008 to 2011-1 in which severity declined; and,
- frequency exhibiting an increasing pattern since 2003, which appears to have leveled off, subject to volatility, over the last ten years.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 2005-1 and ending 2018-1 and 2017-2, with and without a seasonality parameter, and with and without 2011-1, are presented in Appendix E.

The estimated severity trends beginning 2008-2 through 2014-1 and ending 2018-1, with seasonality (which we find to be significant), with no exclusions, fall in the range of +2.5% to +3.0%, with high Adjusted R-squared values and significant *p*-values (for time). These same estimated trends ending 2017-2 are about 0.25 percentage points lower. We select a past/future severity trend rate of +2.5%.

The estimated frequency trends beginning 2012-2 through 2013-2 and ending 2018-1, without seasonality (which we do not find to be significant), with no exclusions, are generally flat, with low Adjusted R-squared values and *p*-values (for time) that are not significant. Therefore, we select a past frequency trend rate of 0.0%, two percentage points higher than our prior review²².

As a result, we select a past and future loss cost trend rate of +2.5% (rounded) – two percentage points higher than our prior selected trend.

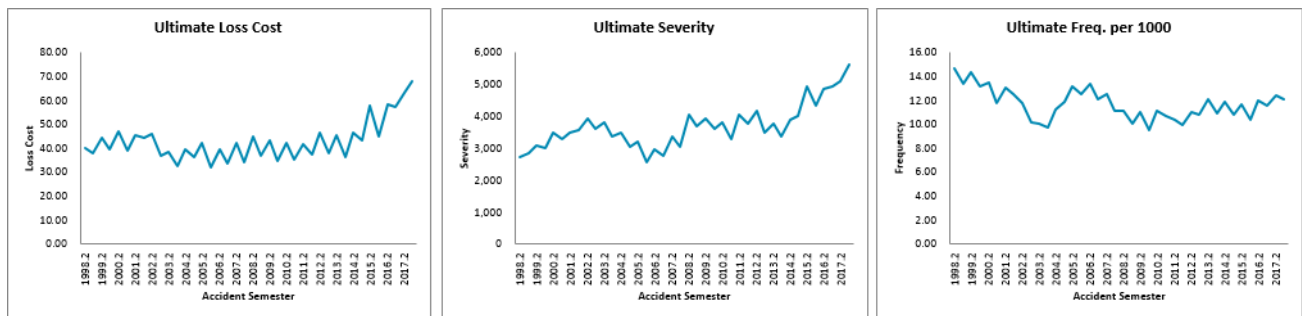
²² In the prior review, the selected frequency trend rate of -2% was supported based on significant *p*-values less than 5% for time and low-moderate Adjusted R-squared values over time periods beginning 2012-2 through 2013-2, ending 2017-2. With the addition of accident half-year 2018-1, these *p*-values are no longer statistically significant.

Accident Benefits

For the prior review we selected a past lost cost trend rate of +0.0% up to June 30, 2015, a level change factor of 1.25 at July 1, 2015, and a loss cost trend rate of +6.0% for July 1, 2015 and subsequent.

We estimate that during 2018-1 compared to the prior corresponding accident half year (2017-1) the frequency rate, the average severity, and the loss cost changed by approximately +4.7%, +14.0%, and +19.3%, respectively. We estimate that the loss cost for the accident year ending June 30, 2018 increased by 13.4% over the loss cost for the accident year ending June 30, 2017.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-2 through 2018-1.



The historical data points show, subject to variability:

- loss cost exhibiting a small upward trend since 2003, with a steeper increase beginning in 2015;
- severity generally exhibiting changing patterns prior to 2007, an increase with the reforms in April 2007, then a flat pattern over 2008-2 to 2015-1, changing to an increasing pattern since 2015, like loss cost; and,
- frequency having changing patterns, but generally exhibiting a flat pattern since 2012; we also observe a potentially increasing pattern starting in 2016.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods beginning 2007-2 (since the reforms), with and without seasonality, and no data point exclusions, are presented in Appendix E. We also consider if there was a change in the level and/or a change in the trend rate during 2015. We show trends ending 2018-1, 2017-2, and 2017-1.

The estimated severity trends over periods beginning 2007-2 through 2015-1 and ending 2018-1, with seasonality (which we find to be generally significant), range from approximately +3.5% to +11.5%. Those trends beginning 2013-1 to 2014-1 have high Adjusted R-squared values and

significant p -values (for time) and range from +10% to +11.5%. The trends beginning 2013-1 to 2014-1, but ending 2017-1 and 2017-2, are generally 0 to 2 percentage points lower.

We observe a change in the trend pattern during 2015. The estimated severity trends, without seasonality, over periods 2008-2 to 2015-1 versus 2015-2 to 2018-1 are approximately +0% and +8%, respectively. Given this change in trend pattern, as in our prior review, we consider a change in the level as well as a change in the trend rate during 2015.

We estimated severity trends over the periods beginning 2008-2 to 2009-2 and ending 2018-1, with a level change and trend rate change parameter at 2015-2; with and without the 2015-1 data point. On this basis, we estimate a severity trend rate of +0% through June 30, 2015, a level change factor of 1.15 at July 1, 2015,²³ and a trend rate of +8% between July 1, 2015 and June 30, 2018; with high Adjusted R-squared values and significant p -values for all parameters, including seasonality.

We, therefore, select a severity trend rate +0.0% up to June 30, 2015, a level change factor of 1.15 at July 1, 2015, and a trend rate of +8.0% for July 1, 2015 to June 30, 2018. We select a future severity trend rate of +8.0%.

The estimated frequency trends beginning 2008-1 through 2012-2, ending 2018-1, with seasonality (which we find to be significant), range from +1.0% to +2.0% with generally moderate Adjusted R-squared values and p -values (for time) that are significant. The results are similar (p -values that are significant for time) for trend models ending 2017-1 and 2017-2. We select a past and future frequency trend of +1.5%.

As a result, we select a loss cost trend rate of +1.5% up to June 30, 2015, a level change factor of 1.15 at July 1, 2015, and a loss cost trend rate of +9.5% for July 1, 2015 to June 30, 2018. We select a future loss cost trend rate of +9.5%.

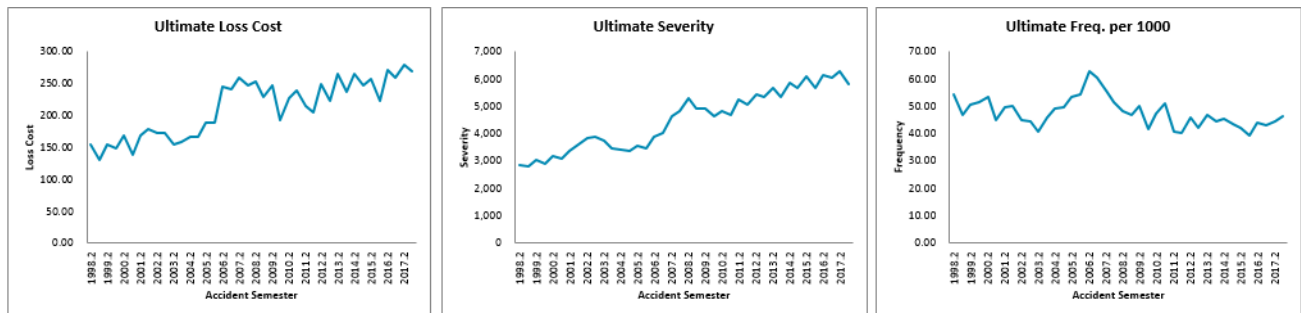
Collision

For the prior review we selected a past and future loss cost trend rate of +2.5% (+3.0% for severity and -0.5% for frequency).

We estimate that during 2018-1 compared to the prior corresponding accident half year (2017-1) the frequency rate, the average severity, and the loss cost changed by approximately +8.4%, -4.5%, and +3.5%, respectively. We estimate that the loss cost for the accident year ending June 30, 2018 increased by 3.1% over the loss cost for the accident year ending June 30, 2017.

²³ When excluding the 2015-1 data point, the measured trend rates before and after July 1, 2015 are the same, but the Adjusted R-squared and the p -values improve, and the level change factor increases.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-2 through 2018-1.



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

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

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods beginning 2005-1 and ending 2018-1 and 2017-2, with and without a seasonality parameter, are presented in Appendix E.

The estimated severity trends with seasonality (which we find to be significant), with no exclusions, over the time periods beginning 2009-1 through 2012-1 and ending 2018-1, range from about +2.5% to +3.5% with high Adjusted R-squared values and significant p -values (for time). The estimated trends over the more recent periods (beginning 2012-2 to 2015-1, and ending 2018-1) are lower, but with moderate Adjusted R-squared values, and generally with p -values for time and seasonality that are not significant for the shortest measurement periods. The estimated trend rates ending 2017-2 are generally 0.5 percentage points higher than those ending 2018-1. We select a past/future severity trend of +3.0%.

The estimated frequency trends over time periods beginning 2010-1 to 2015-1, ending 2018-1 and 2017-2 (without seasonality which we find not to be significant) generally range from approximately -1.0% to +1.0%, with generally low Adjusted R-squared values and p -values (for time) that are not significant. Thus, we select a past/future frequency trend of 0.0%.

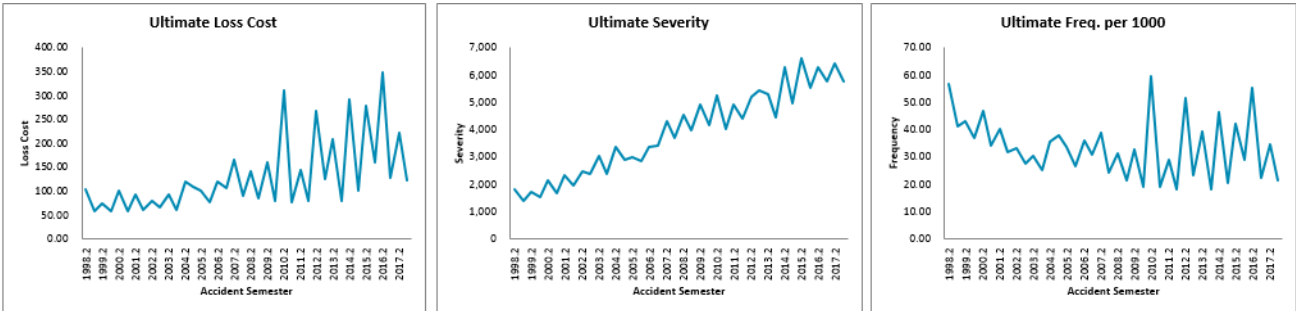
We, therefore, select a past and future loss cost trend rate of +3.0%, 0.5 percentage points higher than our prior selected loss cost trend.

Comprehensive

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

We estimate that during 2018-1 compared to the prior corresponding accident half year (2017-1) the frequency rate, the average severity, and the loss cost changed by approximately -3.8%, -0.3%, and -4.1%, respectively. We estimate that the loss cost for the accident year ending June 30, 2018 decreased by -28.1% over the loss cost for the accident year ending June 30, 2017.

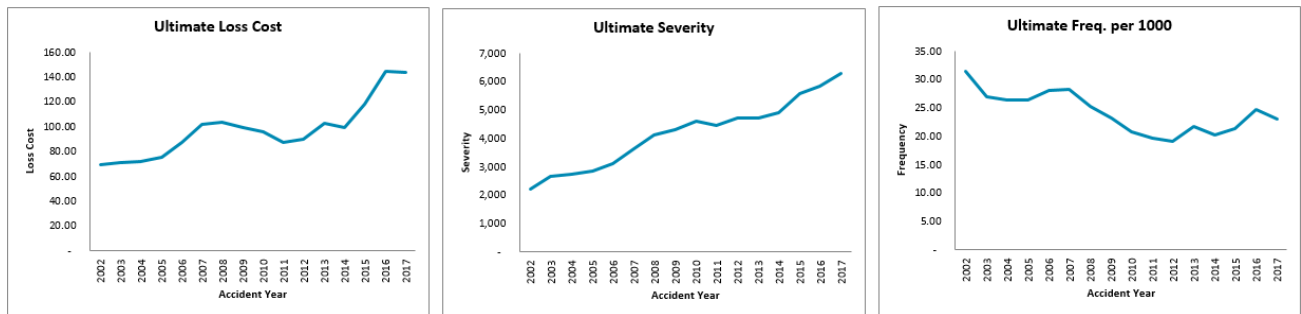
The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-2 through 2018-1.



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

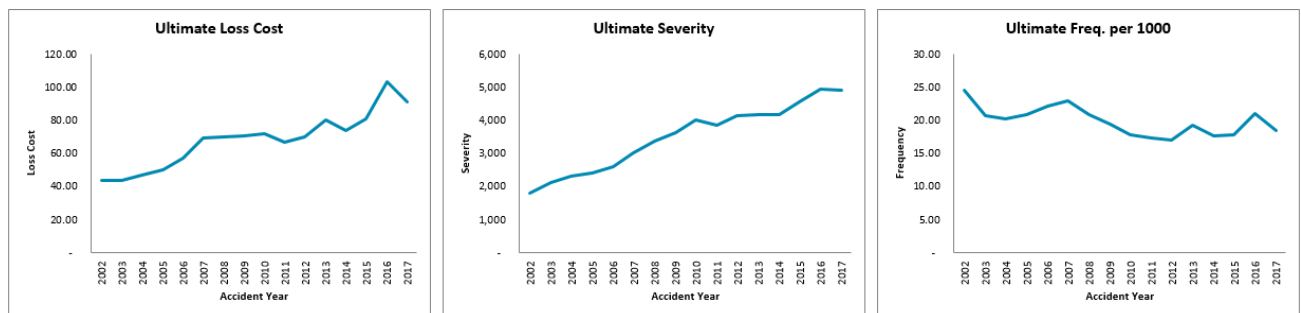
The following graphs that display our estimate of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002 through 2017, excluding claims attributed to catastrophes (as defined by GISA).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

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



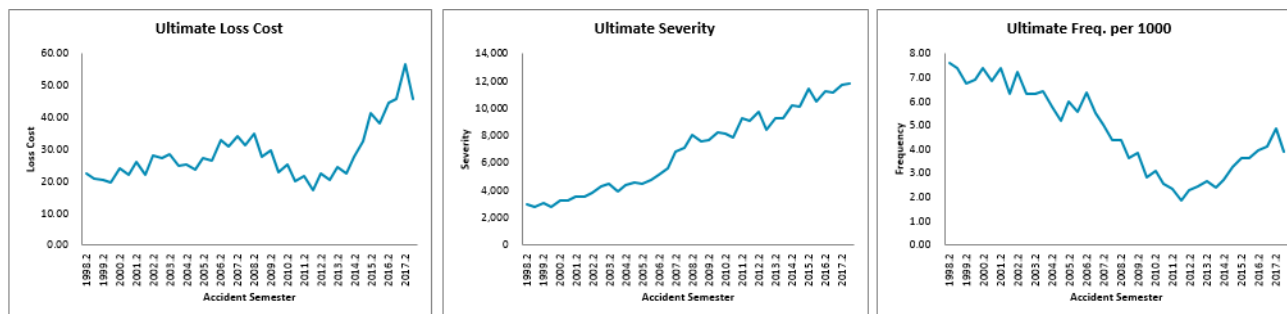
As can be seen from the graphs, with the removal of catastrophe related claims the Comprehensive coverage claim experience is significantly less variable. Subject to variability, (a) severity has trended upward, (b) frequency declined through 2012 and has since been increasing, and (c) loss cost has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

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



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

Comprehensive – Theft Only – As of June 30, 2018



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

Selected Trends

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

We repeat our rationale from our 2018 AR Report.

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

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

Based on these results and giving consideration to the variability in the claim experience, and that theft losses represent approximately 25% of all Comprehensive losses excluding catastrophes²⁴, we select a past loss trend rate through 2011 of +5.0%, and beginning 2011 a future trend rate of +8.5%.

²⁴ The 25% is based on the period 2007 to 2014, prior to the large increase in 2015.

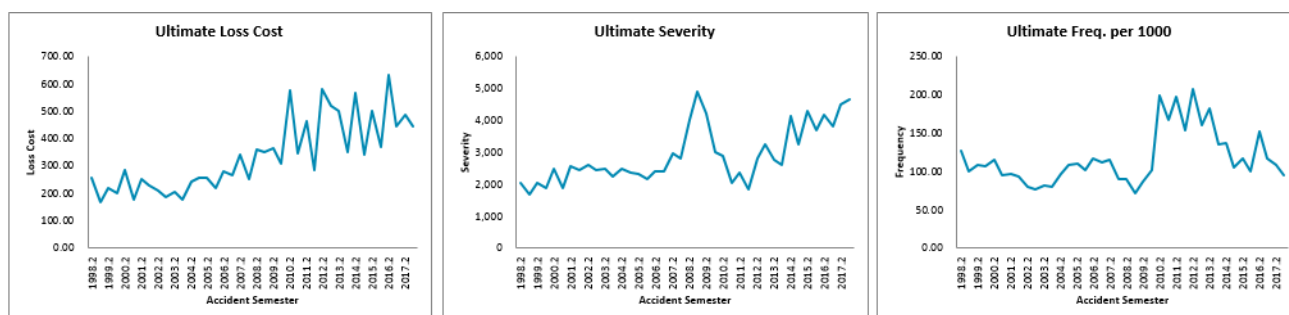
The +8.5% future trend rate (rounded) beginning January 1, 2011 represents an approximate weighted average of +5.0% for the Comprehensive trend excluding thefts and catastrophes (75% weight) and a selected theft trend of +19% (25% weight).²⁵

All Perils

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

We estimate that during 2018-1 compared to the prior corresponding accident half year (2017-1) the frequency rate, the average severity, and the loss cost changed by approximately -18.4%, +22.5%, and +0.0%, respectively. We estimate that the loss cost for the accident year ending June 30, 2018 decreased by 14.1% over the loss cost for the accident year ending June 30, 2017.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-2 through 2018-1.



The historical data points indicate a considerable amount of variability:

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

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods beginning 1998-2, with seasonality (which we find to be significant for loss cost), with no exclusions, are presented in Appendix E. We show trends ending 2018-1 and 2017-2.

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

²⁵ IBC presented a loss cost trend rate of +7.4%.

Only the (longer term) loss cost trends beginning 1998-2 through 2009-2, ending 2018-1 have significant p -values for time and seasonality. The trend rates, all with moderate-high Adjusted R-squared values range from approximately +3.5% to +6.5%, with the lower trend rates for the more recent (shorter) time frames. The trends ending 2017-2 generally fall within the same range as the trends ending 2018-1.

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

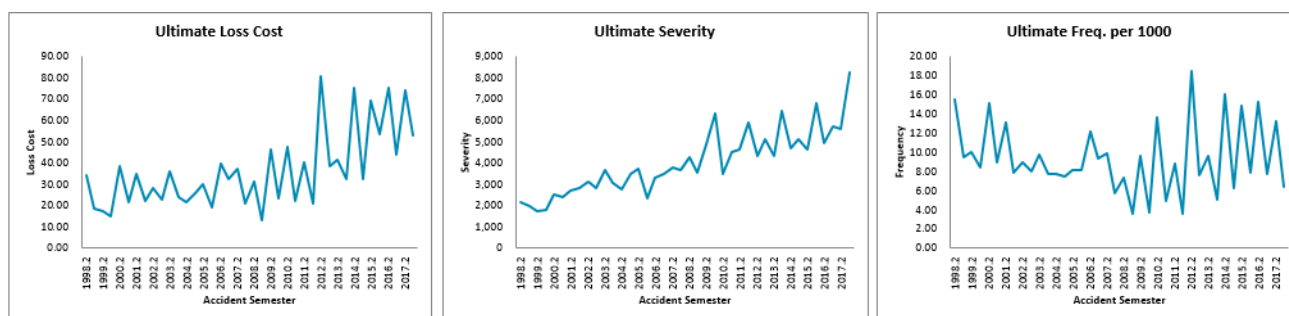
We select a past and future loss cost trend rate of +4.0%; the same as our prior review selection.

Specified Perils

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

We estimate that during 2018-1 compared to the prior corresponding accident half year (2017-1) the frequency rate, the average severity, and the loss cost changed by approximately -16.7%, +44.5%, and +20.4%, respectively. We estimate that the loss cost for the accident year ending June 30, 2018 increased by 6.4% over the loss cost for the accident year ending June 30, 2017.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-2 through 2018-1.



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

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

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

The estimated severity trends without seasonality (which we do not find to be significant), with no exclusions, over the longer time frames from 10 to 20 years, ending 2018-1 range from about +4.5% to +6% with moderate-high Adjusted R-squared values and significant *p*-values (for time). We select a severity trend rate of +5.0%.

The estimated frequency trends with seasonality (which we find to be significant), with no exclusions, over the longer time frames, from 10 to 20 years ending 2018-1, generally have low-moderate Adjusted R-squared values and insignificant *p*-values (for time). However, the trend rates beginning 2008-1 to 2010-1 have moderate-high Adjusted R-squared values and significant *p*-values for time, and cluster around 7%. We select a frequency trend rate of +7.0%.

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

We estimated the loss cost trend rates with and without the 2012-2 and 2014-2 “spike” points and with seasonality (which we find to be significant). The trend rates beginning 2008-1 through 2011-2, ending 2018-1, are in the range of +10% to +13.5%, with high Adjusted R-squareds and significant *p*-values for time and seasonality.

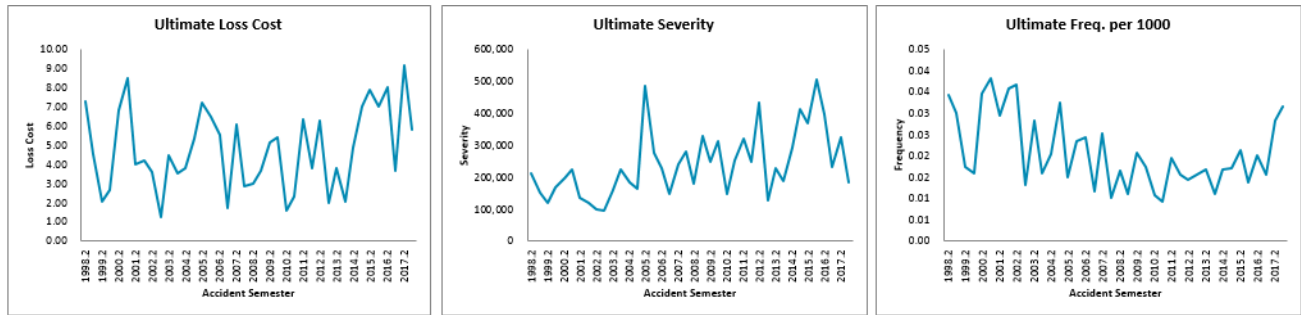
We select a past and future loss cost trend rate of +12.0% – the same as our prior review selection.

Underinsured Motorists

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

We estimate that during 2018-1 compared to the prior corresponding accident half year (2017-1) the frequency rate, the average severity, and the loss cost changed by approximately +100.2%, -20.7%, and +58.8%, respectively. We estimate that the loss cost for the accident year ending June 30, 2018 increased by 28.1% over the loss cost for the accident year ending June 30, 2017.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1998-2 through 2018-1.



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

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

The vast majority of the frequency and loss cost trends estimated are not statistically significant. However, the severity trends excluding seasonality (which we find not to be significant) with the exclusion of the spike points (2005-2, 2012-1 2013-1, and 2016-1) beginning 1998-1 to 2002-1, ending 2018-1, are in the range of approximately +4.0% to +5.5%, all with moderate Adjusted R-squared values, and significant *p*-values for time.

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

We select a loss cost trend of +4.0%; the same as our prior selection.

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

Estimated Annual Past/Future Loss Cost Trend Rates

Coverages	2018 AR As of December 31, 2017	2019 SAR As of June 30, 2018
TPL-Bodily Injury	+8.5%/7.5% ²⁶	+8.5%/7.5% ^{27 28}
TPL-Property Damage	+0.5%	+2.5%
TPL - Subtotal	+6.3%/+5.5%	+6.8%/6.1%
AB – Total	+0.0%/6.0% ²⁹	+1.5%/9.5% ³⁰
Collision	+2.5%	+3.0%
Comprehensive	+5.0%/+8.5% ³¹	+5.0%/+8.5% ³²
All Perils	+4.0%	+4.0%
Specified Perils	+12.0%	+12.0%
Underinsured Motorist	+4.0%	+4.0%

²⁶ Future trend rate begins October 1, 2017.

²⁷ Future trend rate begins April 1, 2018.

²⁸ With the exception of FA, submissions by stakeholders find their loss cost trend rates are generally consistent with the selections made by Oliver Wyman. FA finds that the selection of higher loss development factors that it would select would result in higher loss trend rates.

²⁹ Trend rate change and level change adjustment of +25% at July 1, 2015.

³⁰ Trend rate change and level change adjustment of +15% at July 1, 2015.

³¹ Future trend rate begins January 1, 2011.

³² Future trend rate begins January 1, 2011.

7

Loss Adjustment Expenses

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

For the analysis we perform of loss development factors, allocated loss adjustment expenses are included with the reported Industry loss data. For the analysis we perform of trends, we provide for unallocated loss adjustment expenses (ULAE) through the application of factors that are published by GISA³³. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the Industry average ULAE³⁴ 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%

GISA only provides the ULAE provision on an annual basis, therefore, we assume the same factor for 2018-1 as provided by GISA for 2017.

We include these provisions in our analysis of trends.

³³ The reader is directed to GISA for full description on the data collected and how factors are determined by GISA.

³⁴ ULAE factors prior to 2002 are presented in Appendix B.

Catastrophe Provision

As GISA has not updated its Catastrophe report through June 30, 2018, we repeat the discussion and recommendation we presented in our 2018 AR report.

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

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

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

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

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

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

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

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

Excluding Theft Claims

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

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

Investment Income on Cash Flow

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

We calculate an investment rate of 2.82% in a manner consistent with the way in which the Board selected the prior investment rates; that is, based on the Alberta Government's latest forecast of risk-free investment rates.^{35 36}

The latest Alberta Government forecasts for short-term 3-month bills and 3-year bond yields are as follows:³⁷

Year	3-Month	3-Year
2019	2.24%	2.64%
2020	2.69%	2.99%

Weighting the forecasted 3-month (25%) and 3-year (75%)³⁸ yields results in average yields of approximately 2.54% for 2019 and 2.92% for 2020. Weighting these estimated 2019 and 2020 yields by 25%/75%³⁹, respectively, results in an average yield of 2.82% (rounded).

We recommend the Board consider the 2.82% rate as the risk-free interest rate Benchmark for all coverages.

³⁵ Forecast dated January 3, 2019.

³⁶ IBC find the 2.82% provision to be high and recommends a lower rate of 1.9%

³⁷ Source: Alberta Treasury Board and Finance.

³⁸ 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.

³⁹ The 25%/75% weights target an average written date of April 1, 2020. This date is based on the following assumptions: (a) the interest rate will apply to filings submitted between April 1, 2019 and September 30, 2019, (b) the average filing submitted during this time period is July 1, 2019, (c) the average lag between filing submission and effective date is three months, and (d) the average written date is April 1, 2020.

10

Health Cost Recovery

Alberta Treasury Board and Finance announced the 2019 Health Cost Recovery assessment factor (percentage) at 6.70%. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 6.70% as the Benchmark⁴⁰.

⁴⁰ IBC suggests insurers should be allowed to use a higher target provision for policies that would be effective in 2020.

Operating Expenses

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

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2016 Industry Expense Report was the basis for the 2018 AR approved Benchmark. The 2017 Expense Report was released by GISA on October 22, 2018.

Consistent with our previously recommended and approved Benchmark from the 2018 AR, we recommend:

- Direct Commissions, Contingent Commissions, Fire and Premium Taxes, and Other Acquisition Expenses be based on direct written premium; and
- General Expenses be based on direct earned premium.
- We increase GISA’s Premium and Fire Tax (3.8%) to the actual Premium Tax rate of 4.0%.
- The resulting recommended Benchmark based on the 2017 Expense Report is 26.6%⁴¹.

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

	Current Benchmark (2018 AR)	Recommended Benchmark (2019 SAR)
Direct Commissions	11.4%	11.5%
Contingent Commissions	1.5%	1.0%
<i>Total Commissions</i>	12.9%	12.5%
Premium and Fire Taxes	4.0%	4.0%
Other Acquisition Expenses	3.1%	2.6%
General Expenses	7.8%	7.5%
Total Expenses	27.8%	26.6%

⁴¹ IBC recommends the expense provision be based on a percentage of earned premiums for all components and that doing so increases the total expense provision by 0.3 percentage points to 26.9%.

12

Profit

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

Definition of Key Terms

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

Insurance Coverages

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

Third Party Liability (TPL)

There are two parts to this Basic Coverage:

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

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

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

Accident Benefits (AB)

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

Underinsured Motorist (UIM)

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

Collision

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

Comprehensive

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

All Perils

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

Specified Perils

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

Other Terms

Accident Year

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

Allocated Loss Adjustment Expense (ALAE)

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

Base Rate and Rate Differentials

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

Case Reserve

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

Claim Frequency

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

Claim Severity

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

Claim Count Development

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

CLEAR

CLEAR refers to Canadian Loss Experience Automobile Rating, a system of categorizing Private Passenger vehicles, by make and model-year, for physical damage coverage rating purposes. CLEAR was developed by the Vehicle Information Centre of Canada (VICC), a part of the Insurance Bureau of Canada. CLEAR considers such elements as the reparability and damageability of the make and model-year. (See MSRP).

Combined Ratio

Combined Ratio is a common measure of premium adequacy. This is the sum of the loss ratio plus the expense ratio (operating expenses divided by written premium). A combined ratio in excess of 100 percent is an indication of premium inadequacy, before consideration of profit and investment income.

Earned Premium

Earned Premium is the amount of written premium that is associated with the portion of the policy term that has expired. For example, assume an automobile policy with a 12-month term is sold on January 1 for \$1,000. The amount of earned premium would be \$500 on June 30.

Exposure Unit

Exposure unit is a measure of loss potential. In Private Passenger vehicle insurance, the exposure unit that is commonly used is the number of insured vehicles. For example, all else being equal, it would be expected that the cost to an insurance company to insure 50 cars would be twice the cost to insure 25 cars.

Health Cost Recovery Assessment

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

Loss Cost (Pure Premium)

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

Loss Development

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

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

Loss Ratio

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

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

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

MSRP

MSRP refers to the Manufacturer's Suggested Retail Price, and is a system of categorizing Private Passenger vehicles, by make and model-year, for rating purposes for physical damage coverages, according to the original price of the vehicle. (See CLEAR).

Operating Expenses

Insurance company expenses, other than ALAE and ULAE, are typically categorized as Commissions, Other Acquisition, General, Taxes, Licenses, and Fees.

Paid Losses

The total aggregate dollar amount of losses paid on all reported claims as of a certain date.

Premium Drift

Premium Drift is a more general term, and refers to the changes in the amount of premium collected by insurance companies that are attributed to the purchase of newer and more expensive cars (i.e., rate group drift) as well as to changes in the amount of insurance coverage that is purchased (e.g., the purchase of higher limits of liability coverage would increase the amount of premium collected by insurance companies, while the purchase of higher physical damage deductibles would reduce the amount of premium collected by insurance companies). (See Rate Group Drift).

Rate Group Drift

Rate Group Drift refers to the amount of additional premium collected by insurance companies that is attributed to the purchase of newer and more expensive cars by insureds. The premiums charged by insurance companies are higher for newer and more expensive cars. Therefore, as insureds purchase newer and more expensive cars, the amount of premium collected by insurance companies increases. (See Premium Drift).

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

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

Rating Territory

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

Reported Incurred Loss

The sum of:

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

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

Reserve

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

Surplus

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

Statistical Territory

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

Total Return on Equity

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

Unallocated Loss Adjustment Expense (ULAE)

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

Underwriting Profit

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

Underwriting Profit Margin

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

Ultimate Incurred Loss

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

Written Premium

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

Closing

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

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

Sincerely,



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



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

Appendices A - E

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

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

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

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

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

- Bodily Injury: Pages 1 to 24
- Property Damage: Pages 25 to 32
- Accident Benefits: Pages 33 to 52
- Collision: Pages 53 to 56
- Comprehensive: NA
- All Perils: Pages 57 to 62
- Specified Perils: Pages 63 to 70
- Underinsured Motorists: Pages 71 to 74

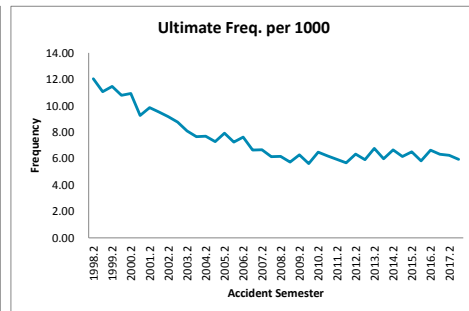
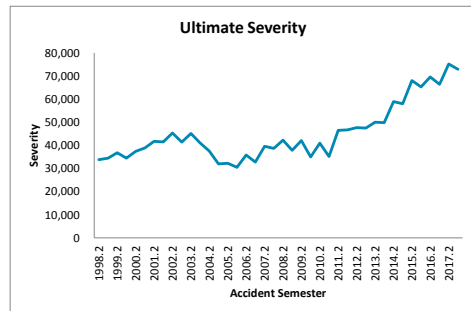
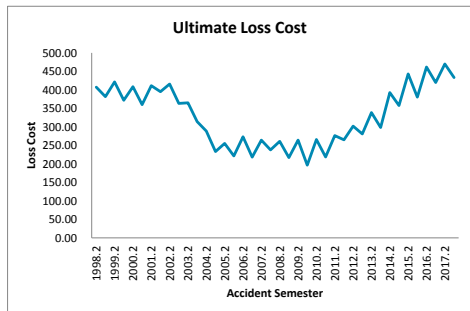


120 Bremner Boulevard
Suite 800
Toronto, Ontario M5J 0A8
1 416 868 2200

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

Loss Cost Summary
Data as of 06/30/18

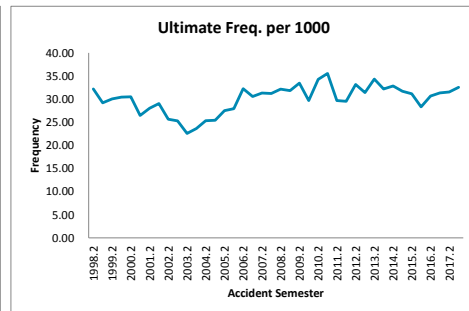
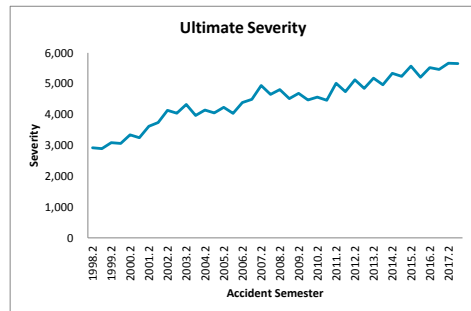
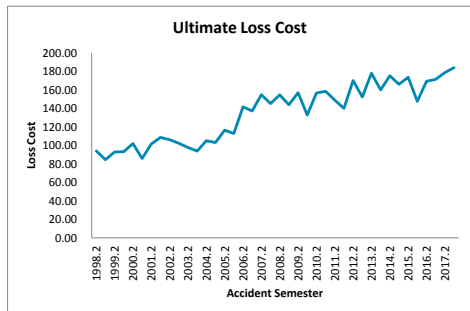
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.2	240	753,632	9,072	278,878	1.101	307,045	407.42		33,845		12.04			
1999.1	234	744,746	8,242	255,581	1.112	284,206	381.61		34,483		11.07		394.59	
1999.2	228	761,320	8,727	288,703	1.112	321,037	421.69	3.5%	36,787	8.7%	11.46	-4.8%		
2000.1	222	782,581	8,443	264,479	1.101	291,191	372.09	-2.5%	34,489	0.0%	10.79	-2.5%	396.55	0.5%
2000.2	216	810,796	8,860	300,774	1.101	331,152	408.43	-3.1%	37,376	1.6%	10.93	-4.7%		
2001.1	210	830,225	7,690	277,835	1.076	298,951	360.08	-3.2%	38,875	12.7%	9.26	-14.1%	383.97	-3.2%
2001.2	204	851,902	8,394	325,845	1.076	350,609	411.56	0.8%	41,769	11.8%	9.85	-9.8%		
2002.1	198	834,468	7,953	302,815	1.089	329,765	395.18	9.7%	41,464	6.7%	9.53	2.9%	403.46	5.1%
2002.2	192	869,889	7,981	332,106	1.089	361,663	415.76	1.0%	45,316	8.5%	9.17	-6.9%		
2003.1	186	853,492	7,484	283,634	1.093	310,011	363.23	-8.1%	41,423	-0.1%	8.77	-8.0%	389.74	-3.4%
2003.2	180	874,532	7,074	291,952	1.093	319,104	364.89	-12.2%	45,109	-0.5%	8.09	-11.8%		
2004.1	174	861,320	6,596	245,231	1.103	270,490	314.04	-13.5%	41,009	-1.0%	7.66	-12.7%	339.66	-12.9%
2004.2	168	888,608	6,836	232,649	1.103	256,612	288.78	-20.9%	37,541	-16.8%	7.69	-4.9%		
2005.1	162	884,433	6,444	188,061	1.097	206,378	233.35	-25.7%	32,029	-21.9%	7.29	-4.9%	261.13	-23.1%
2005.2	156	939,935	7,448	218,724	1.097	240,027	255.37	-11.6%	32,228	-14.2%	7.92	3.0%		
2006.1	150	945,688	6,861	192,646	1.087	209,310	221.33	-5.1%	30,508	-4.7%	7.25	-0.4%	238.30	-8.7%
2006.2	144	1,001,661	7,635	251,883	1.087	273,671	273.22	7.0%	35,845	11.2%	7.62	-3.8%		
2007.1	138	1,002,167	6,665	200,799	1.089	218,630	218.16	-1.4%	32,803	7.5%	6.65	-8.3%	245.68	3.1%
2007.2	132	1,056,591	7,051	256,493	1.089	279,270	264.31	-3.3%	39,607	10.5%	6.67	-12.4%		
2008.1	126	1,052,633	6,472	231,002	1.084	250,314	237.80	9.0%	38,679	17.9%	6.15	-7.6%	251.08	2.2%
2008.2	120	1,097,475	6,774	264,270	1.084	286,363	260.93	-1.3%	42,273	6.7%	6.17	-7.5%		
2009.1	114	1,080,133	6,201	212,233	1.105	234,539	217.14	-8.7%	37,825	-2.2%	5.74	-6.6%	239.21	-4.7%
2009.2	108	1,119,341	7,029	267,703	1.105	295,839	264.30	1.3%	42,086	-0.4%	6.28	1.7%		
2010.1	102	1,100,187	6,184	196,339	1.102	216,307	196.61	-9.5%	34,978	-7.5%	5.62	-2.1%	230.75	-3.5%
2010.2	96	1,147,141	7,443	276,993	1.102	305,163	266.02	0.7%	40,999	-2.6%	6.49	3.3%		
2011.1	90	1,128,686	7,008	225,455	1.095	246,761	218.63	11.2%	35,214	0.7%	6.21	10.5%	242.52	5.1%
2011.2	84	1,178,566	7,003	297,623	1.095	325,748	276.39	3.9%	46,518	13.5%	5.94	-8.4%		
2012.1	78	1,171,077	6,645	284,217	1.091	310,137	264.83	21.1%	46,674	32.5%	5.67	-8.6%	270.63	11.6%
2012.2	72	1,220,945	7,736	338,051	1.091	368,881	302.13	9.3%	47,686	2.5%	6.34	6.6%		
2013.1	66	1,210,628	7,161	309,424	1.099	340,201	281.01	6.1%	47,508	1.8%	5.92	4.2%	291.61	7.8%
2013.2	60	1,269,851	8,603	391,236	1.099	430,150	338.74	12.1%	50,000	4.9%	6.77	6.9%		
2014.1	54	1,257,138	7,529	343,332	1.093	375,296	298.53	6.2%	49,844	4.9%	5.99	1.3%	318.74	9.3%
2014.2	48	1,319,901	8,796	474,324	1.093	518,484	392.82	16.0%	58,948	17.9%	6.66	-1.6%		
2015.1	42	1,303,026	8,029	422,471	1.103	465,943	357.59	19.8%	58,035	16.4%	6.16	2.9%	375.32	17.8%
2015.2	36	1,349,572	8,790	542,011	1.103	597,784	442.94	12.8%	68,005	15.4%	6.51	-2.3%		
2016.1	30	1,324,378	7,722	464,569	1.085	504,011	380.56	6.4%	65,268	12.5%	5.83	-5.4%	412.05	9.8%
2016.2	24	1,354,591	8,987	576,526	1.085	625,473	461.74	4.2%	69,594	2.3%	6.63	1.9%		
2017.1	18	1,322,566	8,365	508,708	1.092	555,255	419.83	10.3%	66,376	1.7%	6.33	8.5%	441.04	7.0%
2017.2	12	1,367,582	8,548	588,843	1.092	642,722	469.97	1.8%	75,193	8.0%	6.25	-5.8%		
2018.1	6	1,345,903	7,997	534,103	1.092	582,973	433.15	3.2%	72,896	9.8%	5.94	-6.1%	451.71	2.4%
Total		42,269,304	304,476	12,738,520		13,937,467								



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

Loss Cost Summary
Data as of 06/30/18

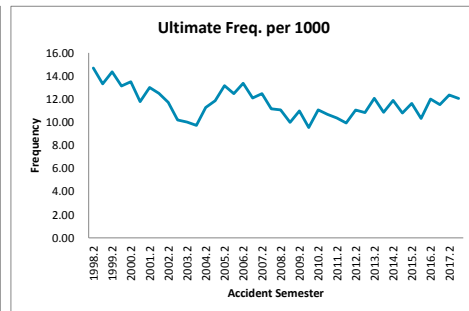
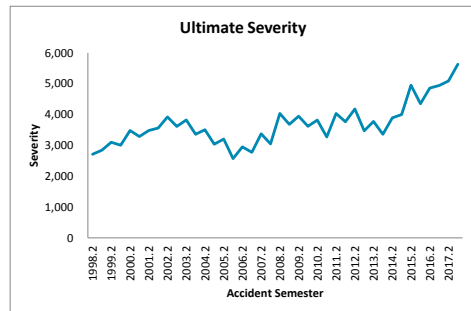
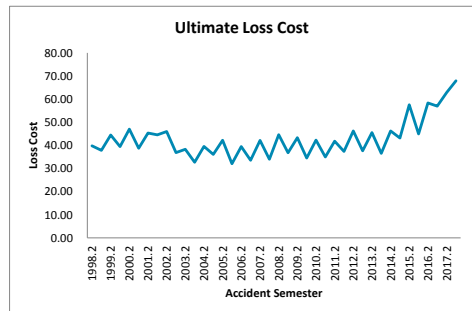
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.2	240	753,632	24,255	64,371	1.101	70,873	94.04		2,922		32.18			
1999.1	234	744,746	21,755	56,629	1.112	62,971	84.55		2,895		29.21		89.33	
1999.2	228	761,320	22,875	63,531	1.112	70,646	92.79	-1.3%	3,088	5.7%	30.05	-6.6%		
2000.1	222	782,581	23,819	66,256	1.101	72,947	93.21	10.2%	3,063	5.8%	30.44	4.2%	93.01	4.1%
2000.2	216	810,796	24,729	75,030	1.101	82,608	101.88	9.8%	3,341	8.2%	30.50	1.5%		
2001.1	210	830,225	21,967	66,287	1.076	71,325	85.91	-7.8%	3,247	6.0%	26.46	-13.1%	93.80	0.9%
2001.2	204	851,902	23,891	80,351	1.076	86,458	101.49	-0.4%	3,619	8.3%	28.04	-8.1%		
2002.1	198	834,468	24,233	83,271	1.089	90,682	108.67	26.5%	3,742	15.3%	29.04	9.8%	105.04	12.0%
2002.2	192	869,889	22,311	84,764	1.089	92,308	106.11	4.6%	4,137	14.3%	25.65	-8.5%		
2003.1	186	853,492	21,590	79,853	1.093	87,279	102.26	-5.9%	4,043	8.0%	25.30	-12.9%	104.21	-0.8%
2003.2	180	874,532	19,747	78,187	1.093	85,458	97.72	-7.9%	4,328	4.6%	22.58	-12.0%		
2004.1	174	861,320	20,359	73,248	1.103	80,793	93.80	-8.3%	3,968	-1.8%	23.64	-6.6%	95.77	-8.1%
2004.2	168	888,608	22,514	84,640	1.103	93,358	105.06	7.5%	4,147	-4.2%	25.34	12.2%		
2005.1	162	884,433	22,493	83,060	1.097	91,150	103.06	9.9%	4,052	2.1%	25.43	7.6%	104.06	8.7%
2005.2	156	939,935	25,851	99,753	1.097	109,469	116.46	10.9%	4,235	2.1%	27.50	8.6%		
2006.1	150	945,688	26,423	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%	114.64	10.2%
2006.2	144	1,001,661	32,323	130,622	1.087	141,921	141.69	21.7%	4,391	3.7%	32.27	17.3%		
2007.1	138	1,002,167	30,643	126,381	1.089	137,603	137.31	21.7%	4,491	11.2%	30.58	9.4%	139.49	21.7%
2007.2	132	1,056,591	33,104	150,276	1.089	163,621	154.86	9.3%	4,943	12.6%	31.33	-2.9%		
2008.1	126	1,052,633	32,851	141,017	1.084	152,806	145.17	5.7%	4,652	3.6%	31.21	2.1%	150.02	7.5%
2008.2	120	1,097,475	35,306	156,631	1.084	169,725	154.65	-0.1%	4,807	-2.7%	32.17	2.7%		
2009.1	114	1,080,133	34,397	140,594	1.105	155,370	143.84	-0.9%	4,517	-2.9%	31.85	2.0%	149.29	-0.5%
2009.2	108	1,119,341	37,466	158,907	1.105	175,608	156.89	1.4%	4,687	-2.5%	33.47	4.0%		
2010.1	102	1,100,187	32,647	132,578	1.102	146,062	132.76	-7.7%	4,474	-1.0%	29.67	-6.8%	144.93	-2.9%
2010.2	96	1,147,141	39,307	162,964	1.102	179,537	156.51	-0.2%	4,568	-2.6%	34.27	2.4%		
2011.1	90	1,128,686	40,122	163,546	1.095	179,001	158.59	19.5%	4,461	-0.3%	35.55	19.8%	157.54	8.7%
2011.2	84	1,178,566	35,007	160,402	1.095	175,560	148.96	-4.8%	5,015	9.8%	29.70	-13.3%		
2012.1	78	1,171,077	34,573	150,262	1.091	163,966	140.01	-11.7%	4,743	6.3%	29.52	-16.9%	144.50	-8.3%
2012.2	72	1,220,945	40,516	190,275	1.091	207,628	170.06	14.2%	5,125	2.2%	33.18	11.7%		
2013.1	66	1,210,628	38,035	167,742	1.099	184,427	152.34	8.8%	4,849	2.2%	31.42	6.4%	161.23	11.6%
2013.2	60	1,269,851	43,627	205,614	1.099	226,065	178.02	4.7%	5,182	1.1%	34.36	3.5%		
2014.1	54	1,257,138	40,483	183,992	1.093	201,121	159.98	5.0%	4,968	2.5%	32.20	2.5%	169.05	4.8%
2014.2	48	1,319,901	43,334	211,609	1.093	231,310	175.25	-1.6%	5,338	3.0%	32.83	-4.4%		
2015.1	42	1,303,026	41,301	196,165	1.103	216,351	166.04	3.8%	5,238	5.4%	31.70	-1.6%	170.67	1.0%
2015.2	36	1,349,572	42,057	212,439	1.103	234,299	173.61	-0.9%	5,571	4.4%	31.16	-5.1%		
2016.1	30	1,324,378	37,510	180,145	1.085	195,440	147.57	-11.1%	5,210	-0.5%	28.32	-10.6%	160.71	-5.8%
2016.2	24	1,354,591	41,518	211,379	1.085	229,326	169.30	-2.5%	5,523	-0.9%	30.65	-1.6%		
2017.1	18	1,322,566	41,464	207,615	1.092	226,611	171.34	16.1%	5,465	4.9%	31.35	10.7%	170.31	6.0%
2017.2	12	1,367,582	43,149	223,943	1.092	244,434	178.73	5.6%	5,665	2.6%	31.55	2.9%		
2018.1	6	1,345,903	43,801	226,915	1.092	247,678	184.02	7.4%	5,655	3.5%	32.54	3.8%	181.36	6.5%
Total		42,269,304	1,283,353	5,429,445		5,940,490								



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

Loss Cost Summary
Data as of 06/30/18

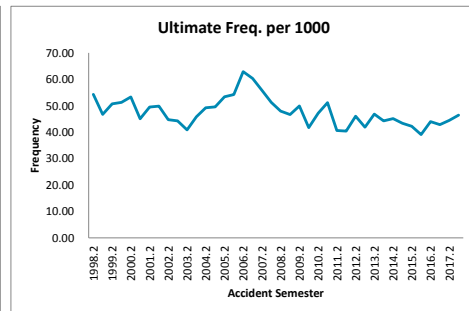
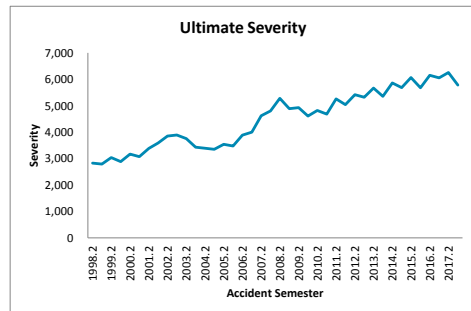
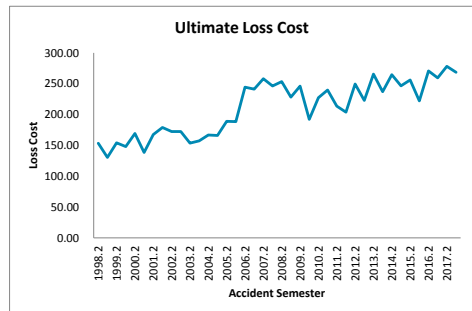
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.2	240	753,625	11,070	27,245	1.101	29,997	39.80		2,710		14.69			
1999.1	234	743,979	9,914	25,341	1.112	28,179	37.88		2,842		13.33		38.85	
1999.2	228	760,147	10,914	30,427	1.112	33,834	44.51	11.8%	3,100	14.4%	14.36	-2.3%		
2000.1	222	780,439	10,249	27,982	1.101	30,808	39.48	4.2%	3,006	5.8%	13.13	-1.5%	41.96	8.0%
2000.2	216	807,484	10,904	34,493	1.101	37,976	47.03	5.7%	3,483	12.3%	13.50	-5.9%		
2001.1	210	812,444	9,579	29,252	1.076	31,475	38.74	-1.9%	3,286	9.3%	11.79	-10.2%	42.87	2.2%
2001.2	204	844,102	10,980	35,544	1.076	38,245	45.31	-3.7%	3,483	0.0%	13.01	-3.7%		
2002.1	198	832,380	10,406	34,029	1.089	37,058	44.52	14.9%	3,561	8.4%	12.50	6.0%	44.92	4.8%
2002.2	192	869,521	10,187	36,695	1.089	39,961	45.96	1.4%	3,923	12.6%	11.72	-9.9%		
2003.1	186	853,159	8,697	28,761	1.093	31,436	36.85	-17.2%	3,615	1.5%	10.19	-18.5%	41.44	-7.7%
2003.2	180	875,870	8,776	30,719	1.093	33,576	38.33	-16.6%	3,826	-2.5%	10.02	-14.5%		
2004.1	174	864,305	8,406	25,613	1.103	28,251	32.69	-11.3%	3,361	-7.0%	9.73	-4.6%	35.53	-14.3%
2004.2	168	893,639	10,077	32,031	1.103	35,330	39.54	3.1%	3,506	-8.4%	11.28	12.5%		
2005.1	162	888,576	10,544	29,217	1.097	32,063	36.08	10.4%	3,041	-9.5%	11.87	22.0%	37.81	6.4%
2005.2	156	941,651	12,400	36,209	1.097	39,736	42.20	6.7%	3,205	-8.6%	13.17	16.8%		
2006.1	150	945,399	11,793	27,910	1.087	30,325	32.08	-11.1%	2,571	-15.4%	12.47	5.1%	37.13	-1.8%
2006.2	144	1,000,815	13,388	36,377	1.087	39,523	39.49	-6.4%	2,952	-7.9%	13.38	1.6%		
2007.1	138	1,001,482	12,116	30,863	1.089	33,603	33.55	4.6%	2,773	7.9%	12.10	-3.0%	36.52	-1.6%
2007.2	132	1,056,480	13,185	40,895	1.089	44,527	42.15	6.7%	3,377	14.4%	12.48	-6.7%		
2008.1	126	1,053,269	11,754	33,052	1.084	35,815	34.00	1.3%	3,047	9.9%	11.16	-7.8%	38.08	4.3%
2008.2	120	1,098,120	12,154	45,241	1.084	49,023	44.64	5.9%	4,034	19.4%	11.07	-11.3%		
2009.1	114	1,080,605	10,799	35,990	1.105	39,772	36.81	8.2%	3,683	20.9%	9.99	-10.4%	40.76	7.0%
2009.2	108	1,119,821	12,288	43,862	1.105	48,472	43.29	-3.0%	3,945	-2.2%	10.97	-0.9%		
2010.1	102	1,100,484	10,503	34,526	1.102	38,038	34.56	-6.1%	3,622	-1.7%	9.54	-4.5%	38.96	-4.4%
2010.2	96	1,147,366	12,705	44,023	1.102	48,500	42.27	-2.3%	3,817	-3.2%	11.07	0.9%		
2011.1	90	1,128,493	12,054	36,067	1.095	39,476	34.98	1.2%	3,275	-9.6%	10.68	11.9%	38.66	-0.8%
2011.2	84	1,178,585	12,213	45,025	1.095	49,279	41.81	-1.1%	4,035	5.7%	10.36	-6.4%		
2012.1	78	1,171,426	11,637	40,176	1.091	43,841	37.42	7.0%	3,767	15.0%	9.93	-7.0%	39.63	2.5%
2012.2	72	1,221,821	13,503	51,744	1.091	56,463	46.21	10.5%	4,182	3.6%	11.05	6.7%		
2013.1	66	1,211,528	13,130	41,459	1.099	45,583	37.62	0.5%	3,472	-7.8%	10.84	9.1%	41.94	5.8%
2013.2	60	1,270,776	15,334	52,631	1.099	57,866	45.54	-1.5%	3,774	-9.8%	12.07	9.2%		
2014.1	54	1,257,913	13,669	42,038	1.093	45,952	36.53	-2.9%	3,362	-3.2%	10.87	0.3%	41.06	-2.1%
2014.2	48	1,319,518	15,690	55,857	1.093	61,057	46.27	1.6%	3,891	3.1%	11.89	-1.5%		
2015.1	42	1,301,788	14,049	50,951	1.103	56,194	43.17	18.2%	4,000	19.0%	10.79	-0.7%	44.73	8.9%
2015.2	36	1,347,650	15,677	70,359	1.103	77,599	57.58	24.4%	4,950	27.2%	11.63	-2.2%		
2016.1	30	1,322,868	13,666	54,791	1.085	59,443	44.94	4.1%	4,350	8.7%	10.33	-4.3%	51.32	14.7%
2016.2	24	1,354,676	16,267	72,815	1.085	78,997	58.31	1.3%	4,856	-1.9%	12.01	3.2%		
2017.1	18	1,323,477	15,256	69,056	1.092	75,375	56.95	26.7%	4,941	13.6%	11.53	11.6%	57.64	12.3%
2017.2	12	1,368,871	16,915	78,839	1.092	86,053	62.86	7.8%	5,088	4.8%	12.36	2.9%		
2018.1	6	1,347,303	16,253	83,837	1.092	91,509	67.92	19.3%	5,630	14.0%	12.06	4.7%	65.37	13.4%
Total		42,251,844	489,100	1,681,944		1,840,210								



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

Loss Cost Summary
Data as of 06/30/18

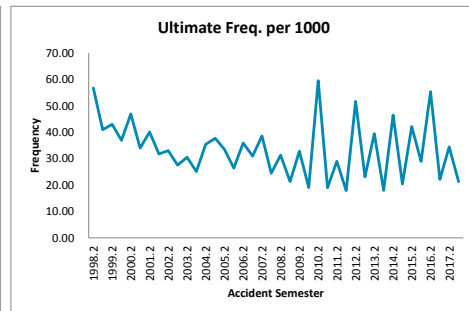
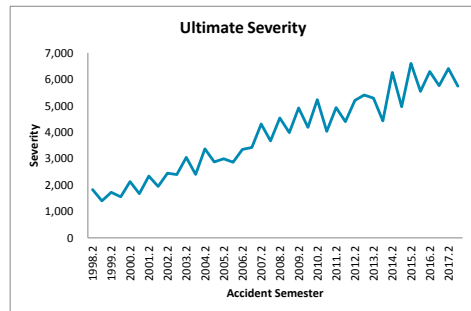
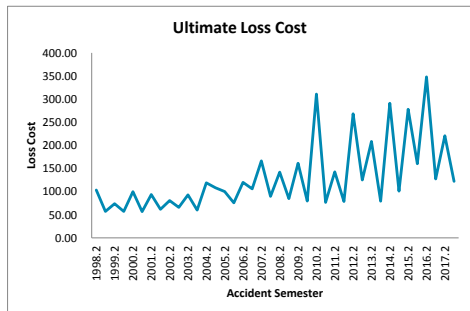
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.2	240	484,667	26,304	67,513	1.101	74,332	153.37		2,826		54.27			
1999.1	234	486,443	22,728	57,080	1.112	63,473	130.48		2,793		46.72		141.91	
1999.2	228	497,454	25,229	68,943	1.112	76,665	154.11	0.5%	3,039	7.5%	50.72	-6.6%		
2000.1	222	518,251	26,587	69,656	1.101	76,691	147.98	13.4%	2,885	3.3%	51.30	9.8%	150.98	6.4%
2000.2	216	541,747	28,896	83,232	1.101	91,639	169.15	9.8%	3,171	4.4%	53.34	5.2%		
2001.1	210	563,695	25,410	72,563	1.076	78,078	138.51	-6.4%	3,073	6.5%	45.08	-12.1%	153.53	1.7%
2001.2	204	583,784	28,905	90,918	1.076	97,828	167.57	-0.9%	3,384	6.7%	49.51	-7.2%		
2002.1	198	584,116	29,119	96,026	1.089	104,572	179.03	29.3%	3,591	16.9%	49.85	10.6%	173.30	12.9%
2002.2	192	608,784	27,239	96,332	1.089	104,906	172.32	2.8%	3,851	13.8%	44.74	-9.6%		
2003.1	186	601,882	26,633	94,908	1.093	103,734	172.35	-3.7%	3,895	8.5%	44.25	-11.2%	172.33	-0.6%
2003.2	180	621,938	25,414	87,396	1.093	95,524	153.59	-10.9%	3,759	-2.4%	40.86	-8.7%		
2004.1	174	618,616	28,347	88,263	1.103	97,354	157.37	-8.7%	3,434	-11.8%	45.82	3.6%	155.48	-9.8%
2004.2	168	642,167	31,606	97,173	1.103	107,182	166.91	8.7%	3,391	-9.8%	49.22	20.4%		
2005.1	162	647,383	32,087	98,052	1.097	107,602	166.21	5.6%	3,354	-2.4%	49.56	8.2%	166.56	7.1%
2005.2	156	687,146	36,671	118,342	1.097	129,868	189.00	13.2%	3,541	4.4%	53.37	8.4%		
2006.1	150	696,013	37,733	120,817	1.087	131,268	188.60	13.5%	3,479	3.7%	54.21	9.4%	188.80	13.4%
2006.2	144	741,282	46,622	166,682	1.087	181,100	244.31	29.3%	3,884	9.7%	62.89	17.9%		
2007.1	138	750,060	45,244	166,204	1.089	180,963	241.27	27.9%	4,000	15.0%	60.32	11.3%	242.78	28.6%
2007.2	132	792,471	44,252	187,891	1.089	204,576	258.15	5.7%	4,623	19.0%	55.84	-11.2%		
2008.1	126	798,345	40,942	181,571	1.084	196,750	246.45	2.1%	4,806	20.1%	51.28	-15.0%	252.28	3.9%
2008.2	120	834,468	40,015	195,072	1.084	211,380	253.31	-1.9%	5,282	14.3%	47.95	-14.1%		
2009.1	114	823,603	38,436	170,057	1.105	187,930	228.18	-7.4%	4,889	1.7%	46.67	-9.0%	240.83	-4.5%
2009.2	108	845,121	42,173	188,149	1.105	207,923	246.03	-2.9%	4,930	-6.7%	49.90	4.1%		
2010.1	102	828,625	34,570	144,586	1.102	159,291	192.23	-15.8%	4,608	-5.8%	41.72	-10.6%	219.40	-8.9%
2010.2	96	854,565	40,309	176,267	1.102	194,193	227.24	-7.6%	4,818	-2.3%	47.17	-5.5%		
2011.1	90	841,047	43,022	184,196	1.095	201,592	239.69	24.7%	4,686	1.7%	51.15	22.6%	233.42	6.4%
2011.2	84	872,429	35,448	170,316	1.095	186,410	213.67	-6.0%	5,259	9.2%	40.63	-13.9%		
2012.1	78	868,930	35,118	162,268	1.091	177,067	203.78	-15.0%	5,042	7.6%	40.41	-21.0%	208.73	-10.6%
2012.2	72	903,591	41,618	206,634	1.091	225,479	249.54	16.8%	5,418	3.0%	46.06	13.4%		
2013.1	66	900,199	37,704	182,467	1.099	200,616	222.86	9.4%	5,321	5.5%	41.88	3.6%	236.22	13.2%
2013.2	60	942,654	44,161	227,666	1.099	250,311	265.54	6.4%	5,668	4.6%	46.85	1.7%		
2014.1	54	937,685	41,502	203,361	1.093	222,294	237.07	6.4%	5,356	0.7%	44.26	5.7%	251.34	6.4%
2014.2	48	981,128	44,302	237,560	1.093	259,677	264.67	-0.3%	5,861	3.4%	45.15	-3.6%		
2015.1	42	970,775	42,099	216,967	1.103	239,293	246.50	4.0%	5,684	6.1%	43.37	-2.0%	255.63	1.7%
2015.2	36	1,000,620	42,228	232,232	1.103	256,129	255.97	-3.3%	5,065	3.5%	42.20	-6.5%		
2016.1	30	981,137	38,350	200,855	1.085	217,907	222.10	-9.9%	5,682	0.0%	39.09	-9.9%	239.20	-6.4%
2016.2	24	999,699	43,994	249,480	1.085	270,661	270.74	5.8%	6,152	1.4%	44.01	4.3%		
2017.1	18	978,774	41,944	232,771	1.092	254,070	259.58	16.9%	6,057	6.6%	42.85	9.6%	265.22	10.9%
2017.2	12	1,009,189	44,871	257,203	1.092	280,738	278.18	2.7%	6,257	1.7%	44.46	1.0%		
2018.1	6	996,241	46,266	245,165	1.092	267,598	268.61	3.5%	5,784	-4.5%	46.44	8.4%	273.43	3.1%
Total		30,836,726	1,454,101	6,192,826		6,774,664								



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

Loss Cost Summary
Data as of 06/30/18

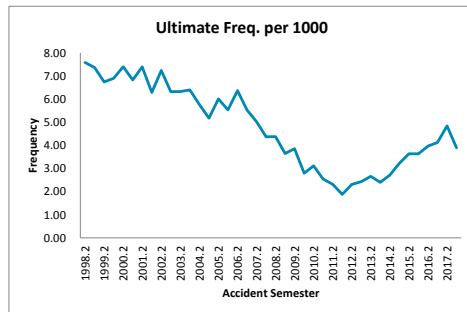
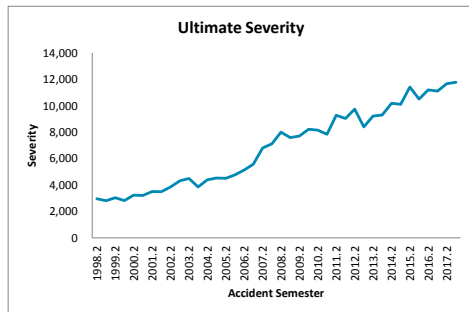
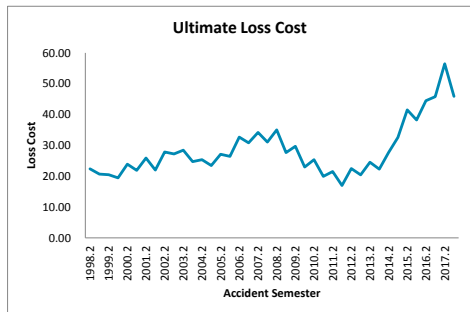
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.2	240	597,750	33,868	56,192	1,101	61,868	103.50		1,827		56.66			
1999.1	234	600,861	24,580	30,951	1,112	34,417	57.28		1,400		40.91		80.33	
1999.2	228	610,034	26,209	40,577	1,112	45,121	73.97	-28.5%	1,722	-5.8%	42.96	-24.2%		
2000.1	222	635,968	23,473	33,092	1,101	36,434	57.29	0.0%	1,552	10.9%	36.91	-9.8%	65.45	-18.5%
2000.2	216	657,837	30,839	59,617	1,101	65,638	99.78	34.9%	2,128	23.6%	46.88	9.1%		
2001.1	210	672,444	22,827	35,511	1,076	38,210	56.82	-0.8%	1,674	7.8%	33.95	-8.0%	78.06	19.3%
2001.2	204	699,556	28,028	60,889	1,076	65,517	93.65	-6.1%	2,338	9.8%	40.07	-14.5%		
2002.1	198	704,351	22,350	39,958	1,089	43,514	61.78	8.7%	1,947	16.3%	31.73	-6.5%	77.66	-0.5%
2002.2	192	731,460	24,135	54,246	1,089	59,073	80.76	-13.8%	2,448	4.7%	33.00	-17.6%		
2003.1	186	729,421	20,110	44,062	1,093	48,160	66.03	6.9%	2,395	23.0%	27.57	-13.1%	73.40	-5.5%
2003.2	180	751,856	22,953	63,965	1,093	69,913	92.99	15.1%	3,046	24.4%	30.53	-7.5%		
2004.1	174	753,862	18,912	41,132	1,103	45,369	60.18	-8.8%	2,399	0.2%	25.09	-9.0%	76.56	4.3%
2004.2	168	778,049	27,539	84,062	1,103	92,720	119.17	28.2%	3,367	10.5%	35.39	15.9%		
2005.1	162	785,901	29,597	77,562	1,097	85,116	108.30	80.0%	2,876	19.9%	37.66	50.1%	113.71	48.5%
2005.2	156	832,748	27,889	76,085	1,097	83,495	100.26	-15.9%	2,994	-11.1%	33.49	-5.4%		
2006.1	150	842,892	22,280	58,698	1,087	63,775	75.66	-30.1%	2,862	-0.5%	26.43	-29.8%	87.89	-22.7%
2006.2	144	890,498	31,991	98,451	1,087	106,967	120.12	19.8%	3,344	11.7%	35.93	7.3%		
2007.1	138	905,984	28,051	88,117	1,089	95,942	105.90	40.0%	3,420	19.5%	30.96	17.1%	112.95	28.5%
2007.2	132	955,162	36,871	145,929	1,089	158,888	166.35	38.5%	4,309	28.9%	38.60	7.4%		
2008.1	126	967,929	23,659	80,111	1,084	86,808	89.68	-15.3%	3,669	7.3%	24.44	-21.1%	127.76	13.1%
2008.2	120	1,007,535	31,547	132,030	1,084	143,068	142.00	-14.6%	4,535	5.2%	31.31	-18.9%		
2009.1	114	1,003,882	21,403	77,117	1,105	85,221	84.89	-5.3%	3,982	8.5%	21.32	-12.8%	113.50	-11.2%
2009.2	108	1,028,559	33,703	149,985	1,105	165,749	161.15	13.5%	4,918	8.4%	32.77	4.7%		
2010.1	102	1,018,733	19,396	73,598	1,102	81,083	79.59	-6.2%	4,180	5.0%	19.04	-10.7%	120.57	6.2%
2010.2	96	1,047,655	62,306	295,656	1,102	325,724	310.91	92.9%	5,228	6.3%	59.47	81.5%		
2011.1	90	1,040,159	19,786	72,804	1,095	79,684	76.61	-3.8%	4,027	-3.7%	19.02	-0.1%	194.18	61.1%
2011.2	84	1,071,640	31,028	139,720	1,095	152,924	142.70	-54.1%	4,920	-5.7%	28.95	-51.3%		
2012.1	78	1,073,026	19,214	77,451	1,091	84,515	78.76	2.8%	4,399	9.2%	17.91	-5.9%	110.71	-43.0%
2012.2	72	1,105,696	57,055	271,892	1,091	296,688	268.33	88.0%	5,200	5.5%	51.60	78.2%		
2013.1	66	1,104,778	25,554	125,700	1,099	138,202	125.10	58.8%	5,408	23.0%	23.13	29.2%	196.74	77.7%
2013.2	60	1,144,158	45,093	216,802	1,099	238,366	208.33	-22.4%	5,286	1.7%	39.41	-23.6%		
2014.1	54	1,142,629	20,515	83,106	1,093	90,843	79.50	-36.4%	4,428	-18.1%	17.95	-22.4%	143.96	-26.8%
2014.2	48	1,181,634	54,900	314,527	1,093	343,810	290.96	39.7%	6,263	18.5%	46.46	17.9%		
2015.1	42	1,173,235	23,930	107,621	1,103	118,695	101.17	27.3%	4,960	12.0%	20.40	13.6%	196.40	36.4%
2015.2	36	1,197,973	50,454	302,038	1,103	333,118	278.07	-4.4%	6,602	5.4%	42.12	-9.4%		
2016.1	30	1,176,877	34,051	174,058	1,085	188,835	160.45	58.6%	5,546	11.8%	28.93	41.9%	219.78	11.9%
2016.2	24	1,187,881	65,679	381,094	1,085	413,449	348.06	25.2%	6,295	-4.7%	55.29	31.3%		
2017.1	18	1,169,509	25,901	136,717	1,092	149,227	127.60	-20.5%	5,761	3.9%	22.15	-23.5%	238.69	8.6%
2017.2	12	1,196,565	41,191	241,886	1,092	264,018	220.65	-36.6%	6,410	1.8%	34.42	-37.7%		
2018.1	6	1,186,791	25,289	133,027	1,092	145,199	122.35	-4.1%	5,742	-0.3%	21.31	-3.8%	171.70	-28.1%
Total		37,363,480	1,234,155	4,776,033		5,225,364								



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

Loss Cost Summary
Data as of 06/30/18

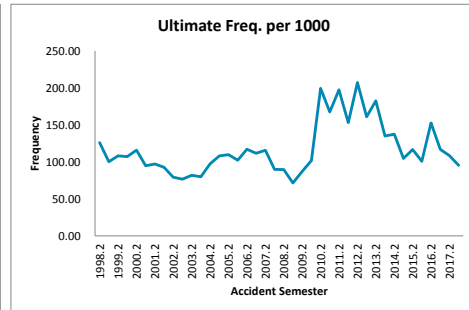
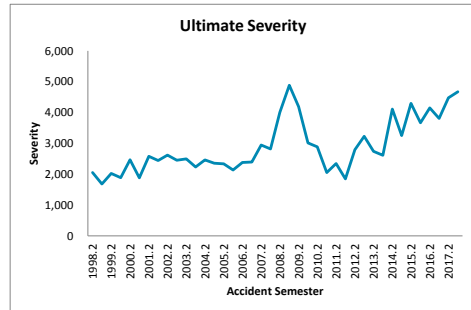
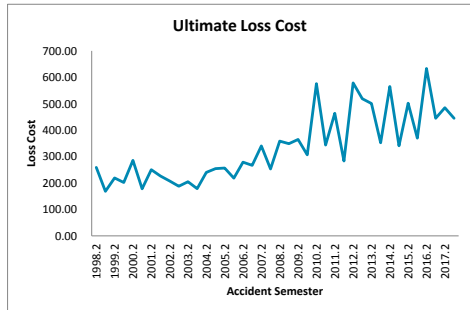
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.2	240	597,750	4,534	12,164	1,101	13,393	22.41		2,954		7.59			
1999.1	234	600,861	4,423	11,183	1,112	12,435	20.70		2,811		7.36		21.55	
1999.2	228	610,034	4,113	11,246	1,112	12,506	20.50	-8.5%	3,040	2.9%	6.74	-11.1%		
2000.1	222	635,968	4,390	11,254	1,101	12,391	19.48	-5.9%	2,823	0.4%	6.90	-6.2%	19.98	-7.3%
2000.2	216	657,837	4,868	14,273	1,101	15,714	23.89	16.5%	3,228	6.2%	7.40	9.8%		
2001.1	210	672,444	4,593	13,676	1,076	14,716	21.88	12.3%	3,204	13.5%	6.83	-1.1%	22.88	14.5%
2001.2	204	699,556	5,174	16,838	1,076	18,118	25.90	8.4%	3,502	8.5%	7.40	-0.1%		
2002.1	198	704,351	4,432	14,242	1,089	15,510	22.02	0.6%	3,499	9.2%	6.29	-7.9%	23.95	4.7%
2002.2	192	731,460	5,294	18,713	1,089	20,378	27.86	7.6%	3,849	9.9%	7.24	-2.1%		
2003.1	186	729,421	4,609	18,174	1,093	19,864	27.23	23.7%	4,310	23.2%	6.32	0.4%	27.55	15.0%
2003.2	180	751,856	4,757	19,575	1,093	21,396	28.46	2.1%	4,498	16.8%	6.33	-12.6%		
2004.1	174	753,862	4,825	16,891	1,103	18,630	24.71	-9.3%	3,861	-10.4%	6.40	1.3%	26.58	-3.5%
2004.2	168	778,049	4,490	17,890	1,103	19,733	25.36	-10.9%	4,395	-2.3%	5.77	-8.8%		
2005.1	162	785,901	4,067	16,794	1,097	18,430	23.45	-5.1%	4,532	17.4%	5.17	-19.1%	24.40	-8.2%
2005.2	156	832,748	5,003	20,569	1,097	22,572	27.11	6.9%	4,512	2.7%	6.01	4.1%		
2006.1	150	842,892	4,667	20,503	1,087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%	26.76	9.7%
2006.2	144	890,498	5,671	26,796	1,087	29,114	32.69	20.6%	5,134	13.8%	6.37	6.0%		
2007.1	138	905,984	5,006	25,651	1,089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%	31.75	18.6%
2007.2	132	955,162	4,800	29,996	1,089	32,660	34.19	4.6%	6,805	32.6%	5.02	-21.1%		
2008.1	126	967,929	4,229	27,750	1,084	30,070	31.07	0.8%	7,110	27.4%	4.37	-20.9%	32.62	2.7%
2008.2	120	1,007,535	4,407	32,554	1,084	35,276	35.01	2.4%	8,004	17.6%	4.37	-13.0%		
2009.1	114	1,003,882	3,662	25,140	1,105	27,782	27.67	-10.9%	7,587	6.7%	3.65	-16.5%	31.35	-3.9%
2009.2	108	1,028,559	3,968	27,670	1,105	30,579	29.73	-15.1%	7,707	-3.7%	3.86	-11.8%		
2010.1	102	1,018,733	2,851	21,253	1,102	23,414	22.98	-17.0%	8,213	8.3%	2.80	-23.3%	26.37	-15.9%
2010.2	96	1,047,655	3,262	24,119	1,102	26,572	25.36	-14.7%	8,147	5.7%	3.11	-19.3%		
2011.1	90	1,040,159	2,645	18,938	1,095	20,728	19.93	-13.3%	7,837	-4.6%	2.54	-9.1%	22.66	-14.1%
2011.2	84	1,071,640	2,484	21,060	1,095	23,050	21.51	-15.2%	9,278	13.9%	2.32	-25.5%		
2012.1	78	1,073,026	2,017	16,705	1,091	18,228	16.99	-14.8%	9,036	15.3%	1.88	-26.1%	19.25	-15.0%
2012.2	72	1,105,696	2,552	22,796	1,091	24,875	22.50	4.6%	9,748	5.1%	2.31	-0.4%		
2013.1	66	1,104,778	2,686	20,523	1,099	22,565	20.42	20.2%	8,400	-7.0%	2.43	29.3%	21.46	11.5%
2013.2	60	1,144,158	3,042	25,513	1,099	28,050	24.52	9.0%	9,221	-5.4%	2.66	15.2%		
2014.1	54	1,142,629	2,742	23,327	1,093	25,498	22.32	9.3%	9,298	10.7%	2.40	-1.3%	23.42	9.1%
2014.2	48	1,181,634	3,210	29,932	1,093	32,718	27.69	12.9%	10,192	10.5%	2.72	2.2%		
2015.1	42	1,173,235	3,785	34,686	1,103	38,255	32.61	46.1%	10,106	8.7%	3.23	34.4%	30.14	28.7%
2015.2	36	1,197,973	4,352	45,062	1,103	49,699	41.49	49.8%	11,420	12.1%	3.63	33.7%		
2016.1	30	1,176,877	4,280	41,468	1,085	44,989	38.23	17.2%	10,511	4.0%	3.64	12.7%	39.87	32.3%
2016.2	24	1,187,881	4,716	48,693	1,085	52,827	44.47	7.2%	11,201	-1.9%	3.97	9.3%		
2017.1	18	1,169,509	4,823	49,072	1,092	53,562	45.80	19.8%	11,105	5.7%	4.12	13.4%	45.13	13.2%
2017.2	12	1,196,565	5,794	61,897	1,092	67,561	56.46	27.0%	11,661	4.1%	4.84	21.9%		
2018.1	6	1,186,791	4,624	49,901	1,092	54,467	45.89	0.2%	11,779	6.1%	3.90	-5.5%	51.20	13.5%
Total		37,363,480	165,848	1,004,487		1,098,529								



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

Loss Cost Summary
Data as of 06/30/18

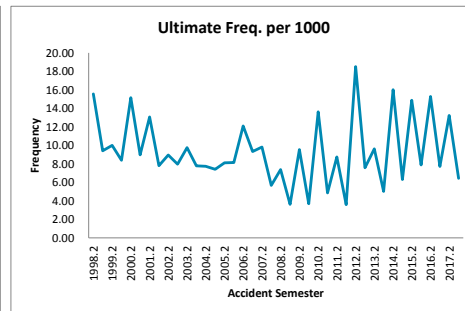
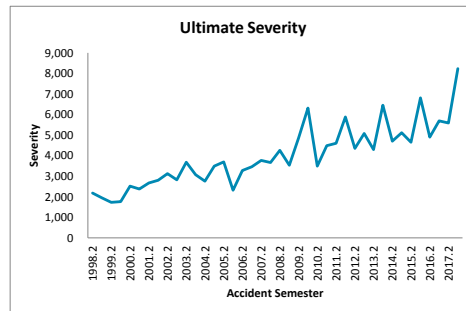
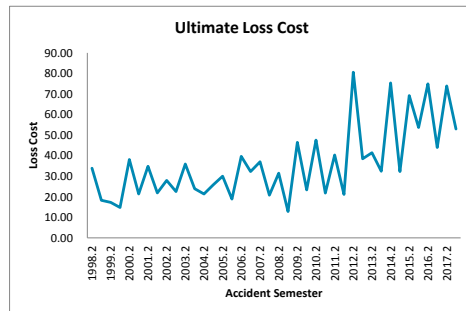
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.2	240	32,270	4,066	7,582	1,101	8,348	258.69		2,053		126.00			
1999.1	234	30,352	3,042	4,602	1,112	5,118	168.62		1,682		100.22		215.03	
1999.2	228	29,042	3,139	5,718	1,112	6,359	218.94	-15.4%	2,026	-1.3%	108.08	-14.2%		
2000.1	222	28,895	3,092	5,305	1,101	5,841	202.15	19.9%	1,889	12.3%	107.01	6.8%	210.57	-2.1%
2000.2	216	28,610	3,314	7,429	1,101	8,180	285.90	30.6%	2,468	21.8%	115.83	7.2%		
2001.1	210	26,476	2,506	4,381	1,076	4,714	178.06	-11.9%	1,881	-0.4%	94.65	-11.5%	234.07	11.2%
2001.2	204	26,756	2,599	6,228	1,076	6,702	250.46	-12.4%	2,578	4.5%	97.14	-16.1%		
2002.1	198	27,383	2,537	5,692	1,089	6,199	226.37	27.1%	2,443	29.9%	92.65	-2.1%	238.28	1.8%
2002.2	192	28,982	2,295	5,521	1,089	6,013	207.46	-17.2%	2,620	1.6%	79.19	-18.5%		
2003.1	186	27,792	2,129	4,777	1,093	5,222	187.88	-17.0%	2,453	0.4%	76.60	-17.3%	197.88	-17.0%
2003.2	180	28,818	2,362	5,395	1,093	5,897	204.61	-1.4%	2,496	-4.7%	81.96	3.5%		
2004.1	174	27,917	2,231	4,521	1,103	4,966	178.61	-4.9%	2,235	-8.9%	79.92	4.3%	191.82	-3.1%
2004.2	168	27,107	2,639	5,898	1,103	6,506	240.01	17.3%	2,465	-1.2%	97.36	18.8%		
2005.1	162	22,856	2,469	5,297	1,097	5,813	254.34	42.4%	2,354	5.3%	108.02	35.2%	246.56	28.5%
2005.2	156	20,220	2,221	4,725	1,097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%		
2006.1	150	19,577	2,002	3,941	1,087	4,282	218.71	-14.0%	2,139	-9.2%	102.26	-5.3%	237.88	-3.5%
2006.2	144	19,882	2,326	5,100	1,087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%		
2007.1	138	19,349	2,158	4,747	1,089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%	273.02	14.8%
2007.2	132	20,802	2,404	6,506	1,089	7,083	340.52	22.2%	2,947	23.7%	115.57	-1.2%		
2008.1	126	19,098	1,717	4,464	1,084	4,837	253.29	-5.2%	2,817	17.6%	89.91	-19.4%	298.77	9.4%
2008.2	120	16,151	1,446	5,342	1,084	5,789	358.42	5.3%	4,003	35.9%	89.53	-22.5%		
2009.1	114	13,978	999	4,416	1,105	4,880	349.10	37.8%	4,885	73.4%	71.47	-20.5%	354.10	18.5%
2009.2	108	13,536	1,178	4,468	1,105	4,937	364.76	1.8%	4,191	4.7%	87.03	-2.8%		
2010.1	102	12,104	1,232	3,370	1,102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%	337.38	-4.7%
2010.2	96	11,946	2,382	6,243	1,102	6,878	575.78	57.9%	2,887	-31.1%	199.43	129.2%		
2011.1	90	10,949	1,834	3,440	1,095	3,765	343.85	12.1%	2,052	-31.9%	167.54	64.6%	464.86	37.8%
2011.2	84	10,787	2,129	4,568	1,095	5,000	463.54	-19.5%	2,348	-18.7%	197.41	-1.0%		
2012.1	78	10,249	1,568	2,660	1,091	2,902	283.15	-17.7%	1,851	-9.8%	152.97	-8.7%	375.65	-19.2%
2012.2	72	10,167	2,106	5,391	1,091	5,883	578.63	24.8%	2,793	18.9%	207.19	5.0%		
2013.1	66	9,851	1,585	4,653	1,099	5,115	519.28	83.4%	3,228	74.4%	160.89	5.2%	549.43	46.3%
2013.2	60	10,249	1,871	4,666	1,099	5,130	500.53	-13.5%	2,743	-1.8%	182.50	-11.9%		
2014.1	54	10,290	1,388	3,318	1,093	3,627	352.50	-32.1%	2,613	-19.0%	134.88	-16.2%	426.37	-22.4%
2014.2	48	12,060	1,658	6,233	1,093	6,813	564.96	12.9%	4,111	49.9%	137.44	-24.7%		
2015.1	42	12,209	1,278	3,772	1,103	4,160	340.70	-3.3%	3,255	24.5%	104.67	-22.4%	452.14	6.0%
2015.2	36	12,244	1,430	5,573	1,103	6,147	502.01	-11.1%	4,300	4.6%	116.75	-15.1%		
2016.1	30	11,562	1,165	3,940	1,085	4,275	369.72	8.5%	3,669	12.7%	100.77	-3.7%	437.76	-3.2%
2016.2	24	11,120	1,696	6,491	1,085	7,042	633.30	26.2%	4,151	-3.5%	152.56	30.7%		
2017.1	18	10,587	1,236	4,317	1,092	4,712	445.13	20.4%	3,811	3.9%	116.79	15.9%	541.52	23.7%
2017.2	12	10,720	1,161	4,764	1,092	5,200	485.11	-23.4%	4,479	7.9%	108.31	-29.0%		
2018.1	6	10,392	990	4,236	1,092	4,624	444.97	0.0%	4,671	22.5%	95.27	-18.4%	465.35	-14.1%
Total		743,334	81,581	199,694		218,587								



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

Loss Cost Summary
Data as of 06/30/18

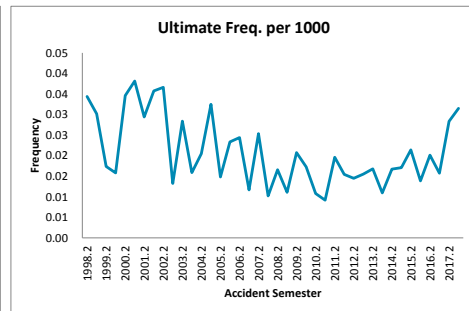
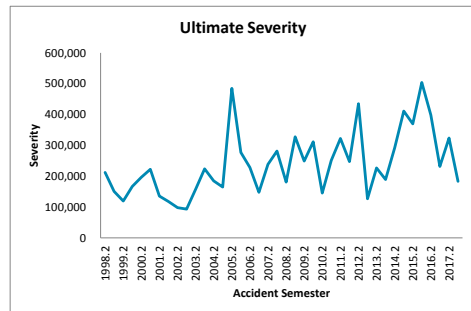
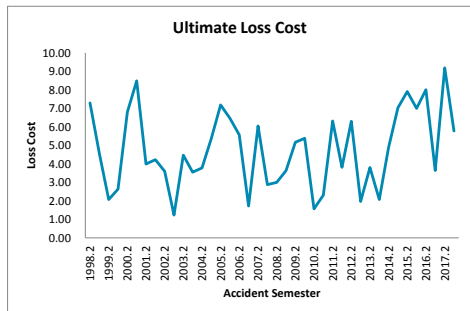
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.2	240	24,497	381	754	1,101	830	33.89		2,179		15.55			
1999.2	234	23,811	224	392	1,112	436	18.29		1,945		9.41		26.20	
1999.2	228	22,105	221	344	1,112	382	17.28	-49.0%	1,729	-20.7%	10.00	-35.7%		
2000.1	222	21,711	182	292	1,101	321	14.80	-19.1%	1,765	-9.2%	8.38	-10.9%	16.05	-38.7%
2000.2	216	20,521	311	711	1,101	783	38.15	120.7%	2,517	45.6%	15.15	51.6%		
2001.1	210	19,513	175	387	1,076	416	21.33	44.2%	2,378	34.8%	8.97	7.0%	29.95	86.6%
2001.2	204	17,834	233	578	1,076	621	34.85	-8.7%	2,667	6.0%	13.06	-13.8%		
2002.1	198	17,164	134	345	1,089	376	21.88	2.6%	2,803	17.9%	7.81	-12.9%	28.49	-4.9%
2002.2	192	16,307	146	418	1,089	456	27.95	-19.8%	3,121	17.0%	8.95	-31.5%		
2003.1	186	15,427	123	318	1,093	348	22.53	2.9%	2,825	0.8%	7.97	2.1%	25.31	-11.2%
2003.2	180	14,869	145	489	1,093	534	35.92	28.5%	3,684	18.0%	9.75	8.9%		
2004.1	174	14,258	111	309	1,103	341	23.91	6.1%	3,071	8.7%	7.79	-2.4%	30.04	18.7%
2004.2	168	15,389	119	298	1,103	328	21.34	-40.6%	2,760	-25.1%	7.73	-20.7%		
2005.1	162	14,848	110	350	1,097	384	25.84	8.1%	3,488	13.6%	7.41	-4.8%	23.55	-21.6%
2005.2	156	12,705	103	347	1,097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%		
2006.1	150	11,792	96	205	1,087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%	24.62	4.6%
2006.2	144	11,496	139	419	1,087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%		
2007.1	138	11,142	104	330	1,089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%	36.01	46.2%
2007.2	132	11,091	109	377	1,089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%		
2008.1	126	10,398	59	200	1,084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%	29.19	-18.9%
2008.2	120	9,620	71	279	1,084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%		
2009.1	114	9,642	35	112	1,105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%	22.11	-24.2%
2009.2	108	9,737	93	409	1,105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%		
2010.1	102	9,750	36	206	1,102	227	23.32	81.9%	6,317	78.8%	3.69	1.7%	34.88	57.7%
2010.2	96	9,692	132	419	1,102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%		
2011.1	90	9,663	47	193	1,095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%	34.71	-0.5%
2011.2	84	9,482	83	349	1,095	382	40.28	-15.3%	4,802	31.7%	8.75	-35.7%		
2012.1	78	9,469	34	183	1,091	200	21.12	-3.2%	5,882	31.2%	3.59	-26.2%	30.70	-11.5%
2012.2	72	9,183	170	678	1,091	740	80.58	100.0%	4,353	-5.4%	18.51	111.5%		
2013.1	66	9,104	69	319	1,099	351	38.50	82.3%	5,080	-13.6%	7.58	111.1%	59.63	94.2%
2013.2	60	8,724	84	328	1,099	361	41.39	-48.6%	4,298	-1.2%	9.63	-48.0%		
2014.1	54	8,767	44	260	1,093	284	32.39	-15.9%	6,453	27.0%	5.02	-33.8%	36.88	-38.2%
2014.2	48	8,613	138	594	1,093	649	75.33	82.0%	4,701	9.4%	16.02	66.4%		
2015.1	42	8,718	55	255	1,103	281	32.26	-0.4%	5,113	-20.8%	6.31	25.7%	53.66	45.5%
2015.2	36	8,615	128	541	1,103	596	69.20	-8.1%	4,653	-1.0%	14.87	-7.2%		
2016.1	30	8,883	70	440	1,085	477	53.74	66.6%	6,815	33.3%	7.89	25.0%	61.35	14.3%
2016.2	24	8,955	137	619	1,085	671	74.95	8.3%	4,902	5.4%	15.29	2.8%		
2017.1	18	9,332	72	376	1,092	410	43.96	-18.2%	5,695	-16.4%	7.72	-2.1%	59.14	-3.6%
2017.2	12	9,810	130	665	1,092	725	73.93	-1.4%	5,589	14.0%	13.23	-13.5%		
2018.1	6	10,848	70	526	1,092	574	52.95	20.4%	8,232	44.5%	6.43	-16.7%	62.92	6.4%
Total		513,487	4,923	15,611		17,081								



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

Loss Cost Summary
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.2	240	726,729	25	4,813	1,101	5,300	7.29		211,985		0.03			
1999.1	234	728,791	22	2,986	1,112	3,320	4.56		150,906		0.03		5.92	
1999.2	228	747,823	13	1,396	1,112	1,553	2.08	-71.5%	119,445	-43.7%	0.02	-49.5%		
2000.1	222	760,126	12	1,818	1,101	2,001	2.63	-42.2%	166,787	10.5%	0.02	-47.7%	2.36	-60.2%
2000.2	216	780,168	27	4,818	1,101	5,305	6.80	227.5%	196,471	64.5%	0.03	99.1%		
2001.1	210	786,424	30	6,200	1,076	6,672	8.48	222.2%	222,387	33.3%	0.04	141.6%	7.64	224.3%
2001.2	204	816,118	24	3,025	1,076	3,255	3.99	-41.3%	135,624	-31.0%	0.03	-15.0%		
2002.1	198	811,213	29	3,149	1,089	3,430	4.23	-50.2%	118,268	-46.8%	0.04	-6.3%	4.11	-46.3%
2002.2	192	846,295	31	2,797	1,089	3,046	3.60	-9.8%	98,257	-27.6%	0.04	24.6%		
2003.1	186	756,040	10	853	1,093	933	1.23	-70.8%	93,284	-21.1%	0.01	-63.0%	2.48	-39.6%
2003.2	180	775,095	22	3,174	1,093	3,469	4.48	24.3%	157,673	60.5%	0.03	-22.5%		
2004.1	174	761,569	12	2,451	1,103	2,703	3.55	187.7%	223,732	139.8%	0.02	19.9%	4.02	61.8%
2004.2	168	786,351	16	2,697	1,103	2,975	3.78	-15.5%	184,666	17.1%	0.02	-27.8%		
2005.1	162	774,687	25	3,786	1,097	4,154	5.36	51.1%	165,046	-26.2%	0.03	104.8%	4.57	13.7%
2005.2	156	811,810	12	5,319	1,097	5,837	7.19	90.1%	484,745	162.5%	0.01	-27.6%		
2006.1	150	809,744	19	4,817	1,087	5,234	6.46	20.5%	277,132	67.9%	0.02	-28.2%	6.83	49.5%
2006.2	144	855,045	21	4,385	1,087	4,764	5.57	-22.5%	228,252	-52.9%	0.02	64.6%		
2007.1	138	852,944	10	1,349	1,089	1,469	1.72	-73.4%	147,806	-46.7%	0.01	-50.0%	3.65	-46.5%
2007.2	132	899,626	23	4,999	1,089	5,443	6.05	8.6%	238,745	4.6%	0.03	3.8%		
2008.1	126	1,038,913	11	2,757	1,084	2,987	2.88	66.9%	281,683	90.6%	0.01	-12.4%	4.35	19.2%
2008.2	120	1,084,284	18	3,003	1,084	3,254	3.00	-50.4%	181,074	-24.2%	0.02	-34.6%		
2009.1	114	1,067,335	12	3,510	1,105	3,879	3.63	26.4%	327,768	16.4%	0.01	8.6%	3.32	-23.8%
2009.2	108	1,106,401	23	5,178	1,105	5,723	5.17	72.4%	249,482	37.8%	0.02	25.1%		
2010.1	102	1,089,430	19	5,322	1,102	5,863	5.38	48.1%	311,549	-4.9%	0.02	55.8%	5.28	59.2%
2010.2	96	1,137,651	12	1,621	1,102	1,786	1.57	-69.7%	145,518	-41.7%	0.01	-48.0%		
2011.1	90	1,118,918	10	2,359	1,095	2,581	2.31	-57.1%	251,397	-19.3%	0.01	-46.9%	1.94	-63.3%
2011.2	84	1,168,796	23	6,746	1,095	7,384	6.32	302.5%	322,401	121.6%	0.02	81.7%		
2012.1	78	1,161,585	18	4,063	1,091	4,433	3.82	65.4%	247,385	-1.6%	0.02	68.1%	5.07	162.0%
2012.2	72	1,211,404	18	6,995	1,091	7,633	6.30	-0.3%	434,956	34.9%	0.01	-26.1%		
2013.1	66	1,201,137	19	2,150	1,099	2,363	1.97	-48.4%	126,701	-48.8%	0.02	0.7%	4.14	-18.3%
2013.2	60	1,259,943	21	4,360	1,099	4,794	3.80	-39.6%	226,698	-47.9%	0.02	15.9%		
2014.1	54	1,245,988	14	2,359	1,093	2,579	2.07	5.2%	189,046	49.2%	0.01	-29.5%	2.94	-29.0%
2014.2	48	1,305,324	22	5,845	1,093	6,389	4.89	28.6%	292,863	29.2%	0.02	-0.4%		
2015.1	42	1,286,374	22	8,198	1,103	9,042	7.03	239.6%	411,071	117.4%	0.02	56.2%	5.95	102.4%
2015.2	36	1,329,777	28	9,539	1,103	10,520	7.91	61.6%	369,951	26.3%	0.02	28.0%		
2016.1	30	1,304,090	18	8,410	1,085	9,124	7.00	-0.5%	504,014	22.6%	0.01	-18.8%	7.46	25.3%
2016.2	24	1,334,290	27	9,852	1,085	10,689	8.01	1.3%	398,385	7.7%	0.02	-6.0%		
2017.1	18	1,302,884	20	4,345	1,092	4,743	3.64	-48.0%	231,520	-54.1%	0.02	13.3%	5.85	-21.5%
2017.2	12	1,345,182	38	11,324	1,092	12,360	9.19	14.7%	324,051	-18.7%	0.03	41.0%		
2018.1	6	1,323,634	42	7,010	1,092	7,652	5.78	58.8%	183,591	-20.7%	0.03	100.2%	7.50	28.1%
Total		40,509,937	817	179,781		196,642								



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

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.2	240	278,878	278,821	278,878	278,878	278,419	459
1999.1	234	255,581	255,581	255,581	255,581	255,582	(1)
1999.2	228	288,703	288,701	288,703	288,703	288,703	0
2000.1	222	264,479	264,479	264,479	264,479	264,479	0
2000.2	216	300,773	300,773	300,774	300,774	300,773	1
2001.1	210	277,834	277,743	277,835	277,835	277,733	102
2001.2	204	325,937	325,937	325,845	325,845	325,873	(28)
2002.1	198	302,930	302,899	302,815	302,815	302,992	(177)
2002.2	192	332,228	332,227	332,106	332,106	332,074	31
2003.1	186	283,886	282,775	283,634	283,634	283,682	(48)
2003.2	180	292,147	290,756	291,952	291,952	292,226	(274)
2004.1	174	245,342	244,877	245,231	245,231	245,126	104
2004.2	168	232,694	232,297	232,649	232,649	232,725	(76)
2005.1	162	188,028	187,037	188,061	188,061	188,107	(45)
2005.2	156	218,617	216,769	218,724	218,724	218,573	151
2006.1	150	192,650	192,376	192,646	192,646	192,794	(148)
2006.2	144	251,707	247,504	251,883	251,883	252,646	(763)
2007.1	138	200,176	195,532	200,799	200,799	200,145	654
2007.2	132	254,764	250,582	256,493	256,493	255,595	899
2008.1	126	229,318	224,590	231,002	231,002	230,982	20
2008.2	120	261,738	254,835	264,270	264,270	263,902	368
2009.1	114	209,992	205,671	212,233	212,233	212,027	206
2009.2	108	263,579	256,879	267,703	267,703	267,659	45
2010.1	102	192,639	181,761	196,339	196,339	196,384	(45)
2010.2	96	270,689	254,584	276,993	276,993	276,740	252
2011.1	90	219,743	201,934	225,455	225,455	225,741	(286)
2011.2	84	287,502	257,670	297,623	297,623	297,946	(323)
2012.1	78	272,664	224,579	284,217	284,217	281,095	3,122
2012.2	72	319,991	256,946	338,051	338,051	337,358	694
2013.1	66	287,086	216,802	309,424	309,424	309,337	87
2013.2	60	355,478	248,983	391,236	391,236	395,971	(4,735)
2014.1	54	301,751	194,866	343,332	343,332	341,915	1,416
2014.2	48	397,499	222,560	474,324	474,324	468,901	5,423
2015.1	42	333,893	157,895	422,471	422,471	422,072	399
2015.2	36	396,524	170,872	542,011	542,011	540,159	1,852
2016.1	30	309,202	109,595	464,569	464,569	472,029	(7,460)
2016.2	24	341,647	85,079	576,526	576,526	593,487	(16,961)
2017.1	18	267,295	42,783	508,708	508,708	518,411	(9,704)
2017.2	12	276,700	22,229	588,843	588,843	566,635	22,208
2018.1	6	197,252	4,673	534,103	534,103		
Total		10,979,536	8,763,454	12,738,520	12,738,520	12,206,998	(2,580)

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

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.2	240	64,371	64,371	64,371	64,371	64,371	0
1999.1	234	56,629	56,629	56,629	56,629	56,629	(1)
1999.2	228	63,531	63,531	63,531	63,531	63,531	0
2000.1	222	66,256	66,256	66,256	66,256	66,256	(1)
2000.2	216	75,030	75,030	75,030	75,030	75,030	0
2001.1	210	66,287	66,287	66,287	66,287	66,286	0
2001.2	204	80,351	80,351	80,351	80,351	80,351	0
2002.1	198	83,271	83,271	83,271	83,271	83,270	0
2002.2	192	84,764	84,764	84,764	84,764	84,775	(12)
2003.1	186	79,853	79,821	79,853	79,853	79,849	5
2003.2	180	78,187	78,187	78,187	78,187	78,183	4
2004.1	174	73,248	73,248	73,248	73,248	73,240	8
2004.2	168	84,640	84,640	84,640	84,640	84,629	11
2005.1	162	83,060	83,060	83,060	83,060	83,048	12
2005.2	156	99,753	99,750	99,753	99,753	99,737	16
2006.1	150	98,202	98,202	98,202	98,202	98,185	17
2006.2	144	130,622	130,611	130,622	130,622	130,597	25
2007.1	138	126,381	126,379	126,381	126,381	126,353	28
2007.2	132	150,276	150,276	150,276	150,276	150,232	44
2008.1	126	141,017	141,017	141,017	141,017	140,972	45
2008.2	120	156,631	156,631	156,631	156,631	156,554	76
2009.1	114	140,594	140,594	140,594	140,594	140,521	73
2009.2	108	158,907	158,907	158,907	158,907	158,797	110
2010.1	102	132,578	132,575	132,578	132,578	132,523	55
2010.2	96	162,964	162,954	162,964	162,964	162,898	66
2011.1	90	163,546	163,543	163,546	163,546	163,456	90
2011.2	84	160,402	160,402	160,402	160,402	160,369	34
2012.1	78	150,262	150,258	150,262	150,262	150,202	60
2012.2	72	190,227	190,222	190,275	190,275	190,174	101
2013.1	66	167,695	167,559	167,742	167,742	167,753	(11)
2013.2	60	205,590	204,851	205,614	205,614	205,398	216
2014.1	54	184,003	183,935	183,992	183,992	184,052	(60)
2014.2	48	211,654	211,019	211,609	211,609	211,937	(328)
2015.1	42	196,081	194,874	196,165	196,165	196,278	(112)
2015.2	36	212,415	211,862	212,439	212,439	212,525	(86)
2016.1	30	180,035	179,078	180,145	180,145	180,186	(40)
2016.2	24	210,359	205,935	211,379	211,379	211,037	342
2017.1	18	203,597	193,711	207,615	207,615	207,652	(37)
2017.2	12	210,373	179,048	223,943	223,943	214,583	9,360
2018.1	6	189,511	91,404	226,915	226,915		
Total		5,373,151	5,225,042	5,429,445	5,429,445	5,192,422	10,108

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

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.2	240	27,245	27,245	27,245	27,245	27,245	0
1999.1	234	25,341	25,341	25,341	25,341	25,341	0
1999.2	228	30,427	30,220	30,427	30,427	30,423	4
2000.1	222	27,982	27,982	27,982	27,982	27,982	0
2000.2	216	34,493	34,493	34,493	34,493	34,493	0
2001.1	210	29,252	28,658	29,252	29,252	29,252	0
2001.2	204	35,544	35,544	35,544	35,544	35,544	0
2002.1	198	34,029	33,017	34,029	34,029	34,029	(0)
2002.2	192	36,695	36,695	36,695	36,695	36,695	0
2003.1	186	28,761	28,761	28,761	28,761	28,772	(11)
2003.2	180	30,707	30,707	30,719	30,719	30,723	(4)
2004.1	174	25,600	25,600	25,613	25,613	25,636	(24)
2004.2	168	32,014	31,385	32,031	32,031	32,038	(7)
2005.1	162	29,202	29,202	29,217	29,217	29,214	3
2005.2	156	36,211	35,857	36,209	36,209	36,232	(22)
2006.1	150	27,902	27,897	27,910	27,910	27,919	(9)
2006.2	144	36,371	36,090	36,377	36,377	36,410	(34)
2007.1	138	30,836	30,836	30,863	30,863	30,907	(45)
2007.2	132	40,819	40,589	40,895	40,895	40,936	(41)
2008.1	126	32,975	32,961	33,052	33,052	33,072	(20)
2008.2	120	45,106	44,395	45,241	45,241	45,267	(26)
2009.1	114	35,896	35,810	35,990	35,990	35,967	23
2009.2	108	43,794	43,119	43,862	43,862	43,836	26
2010.1	102	34,453	34,453	34,526	34,526	34,594	(67)
2010.2	96	43,867	43,083	44,023	44,023	44,084	(61)
2011.1	90	35,901	35,901	36,067	36,067	36,061	6
2011.2	84	44,837	44,378	45,025	45,025	45,163	(138)
2012.1	78	39,962	39,094	40,176	40,176	40,502	(326)
2012.2	72	51,644	49,047	51,744	51,744	51,804	(60)
2013.1	66	41,544	39,878	41,459	41,459	41,768	(309)
2013.2	60	52,687	49,237	52,631	52,631	52,883	(252)
2014.1	54	42,069	41,205	42,038	42,038	42,204	(166)
2014.2	48	55,752	53,266	55,857	55,857	56,292	(435)
2015.1	42	50,710	49,179	50,951	50,951	51,651	(700)
2015.2	36	69,667	62,280	70,359	70,359	72,181	(1,821)
2016.1	30	54,167	52,477	54,791	54,791	56,385	(1,593)
2016.2	24	73,066	63,672	72,815	72,815	72,776	39
2017.1	18	66,692	52,350	69,056	69,056	71,841	(2,784)
2017.2	12	73,742	45,085	78,839	78,839	77,705	1,135
2018.1	6	85,169	20,761	83,837	83,837		
Total		1,673,131	1,527,749	1,681,944	1,681,944	1,605,826	(7,720)

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

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.2	240	67,513	67,513	67,513	67,513	67,515	(2)
1999.1	234	57,080	57,080	57,080	57,080	57,080	0
1999.2	228	68,943	68,943	68,943	68,943	68,943	0
2000.1	222	69,656	69,656	69,656	69,656	69,656	0
2000.2	216	83,232	83,232	83,232	83,232	83,232	0
2001.1	210	72,563	72,563	72,563	72,563	72,563	0
2001.2	204	90,921	90,920	90,918	90,918	90,919	(1)
2002.1	198	96,032	96,032	96,026	96,026	96,029	(3)
2002.2	192	96,339	96,339	96,332	96,332	96,332	0
2003.1	186	94,916	94,913	94,908	94,908	94,907	1
2003.2	180	87,408	87,400	87,396	87,396	87,390	6
2004.1	174	88,278	88,278	88,263	88,263	88,258	5
2004.2	168	97,195	97,195	97,173	97,173	97,173	0
2005.1	162	98,077	98,077	98,052	98,052	98,049	4
2005.2	156	118,377	118,372	118,342	118,342	118,331	11
2006.1	150	120,859	120,859	120,817	120,817	120,814	3
2006.2	144	166,740	166,735	166,682	166,682	166,665	17
2007.1	138	166,268	166,264	166,204	166,204	166,190	14
2007.2	132	187,968	187,948	187,891	187,891	187,880	11
2008.1	126	181,645	181,643	181,571	181,571	181,576	(5)
2008.2	120	195,152	195,162	195,072	195,072	195,133	(61)
2009.1	114	170,127	170,114	170,057	170,057	170,057	(0)
2009.2	108	188,226	188,226	188,149	188,149	188,185	(36)
2010.1	102	144,645	144,627	144,586	144,586	144,583	3
2010.2	96	176,339	176,332	176,267	176,267	176,200	67
2011.1	90	184,310	184,304	184,186	184,186	184,135	51
2011.2	84	170,466	170,444	170,316	170,316	170,299	17
2012.1	78	162,431	162,394	162,268	162,268	162,220	48
2012.2	72	206,884	206,832	206,634	206,634	206,556	78
2013.1	66	182,725	182,642	182,467	182,467	182,415	52
2013.2	60	228,020	227,905	227,666	227,666	227,630	36
2014.1	54	203,698	203,642	203,361	203,361	203,227	134
2014.2	48	237,974	237,769	237,560	237,560	237,432	128
2015.1	42	217,424	217,206	216,967	216,967	216,722	245
2015.2	36	232,896	232,542	232,232	232,232	231,809	423
2016.1	30	201,919	201,633	200,855	200,855	199,124	1,731
2016.2	24	255,407	253,775	249,480	249,480	246,233	3,247
2017.1	18	247,826	243,908	232,771	232,771	221,878	10,893
2017.2	12	310,572	290,665	257,203	257,203	242,976	14,228
2018.1	6	423,580	293,906	245,165	245,165		
Total		6,450,633	6,293,993	6,192,826	6,192,826	5,916,317	31,345

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

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.2	240	56,192	56,192	56,192	56,192	56,192	0
1999.1	234	30,951	30,951	30,951	30,951	30,951	0
1999.2	228	40,577	40,577	40,577	40,577	40,577	0
2000.1	222	33,092	33,092	33,092	33,092	33,092	0
2000.2	216	59,617	59,617	59,617	59,617	59,618	(1)
2001.1	210	35,511	35,446	35,511	35,511	35,511	0
2001.2	204	60,889	60,889	60,889	60,889	60,889	0
2002.1	198	39,958	39,958	39,958	39,958	39,957	1
2002.2	192	54,246	54,246	54,246	54,246	54,243	3
2003.1	186	44,064	44,064	44,062	44,062	44,061	1
2003.2	180	63,967	63,967	63,965	63,965	63,977	(12)
2004.1	174	41,137	41,137	41,132	41,132	41,133	(1)
2004.2	168	84,072	84,072	84,062	84,062	84,063	(1)
2005.1	162	77,572	77,572	77,562	77,562	77,562	(1)
2005.2	156	76,096	76,090	76,085	76,085	76,087	(2)
2006.1	150	58,706	58,706	58,698	58,698	58,699	(1)
2006.2	144	98,467	98,467	98,451	98,451	98,449	2
2007.1	138	88,135	88,133	88,117	88,117	88,112	5
2007.2	132	145,966	145,964	145,929	145,929	145,922	7
2008.1	126	80,136	80,135	80,111	80,111	80,108	3
2008.2	120	132,078	132,076	132,030	132,030	132,038	(8)
2009.1	114	77,146	77,141	77,117	77,117	77,113	4
2009.2	108	150,049	150,043	149,985	149,985	149,968	17
2010.1	102	73,635	73,632	73,598	73,598	73,595	4
2010.2	96	295,812	295,798	295,656	295,656	295,635	21
2011.1	90	72,847	72,847	72,804	72,804	72,803	1
2011.2	84	139,803	139,803	139,720	139,720	139,708	12
2012.1	78	77,504	77,499	77,451	77,451	77,426	26
2012.2	72	272,059	272,011	271,892	271,892	271,844	48
2013.1	66	125,792	125,787	125,700	125,700	125,681	19
2013.2	60	216,979	216,948	216,802	216,802	216,770	32
2014.1	54	83,181	83,152	83,106	83,106	83,038	68
2014.2	48	314,836	314,762	314,527	314,527	314,540	(12)
2015.1	42	107,723	107,530	107,621	107,621	107,660	(39)
2015.2	36	302,328	302,162	302,038	302,038	302,031	7
2016.1	30	174,274	174,041	174,058	174,058	173,699	358
2016.2	24	381,214	379,918	381,094	381,094	380,151	943
2017.1	18	136,606	135,538	136,717	136,717	137,871	(1,154)
2017.2	12	241,544	234,864	241,886	241,886	246,876	(4,990)
2018.1	6	134,114	92,667	133,027	133,027		
Total		4,778,870	4,727,489	4,776,033	4,776,033	4,647,645	(4,639)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.2	240	12,164	12,164	12,164	12,164	12,164	0
1999.1	234	11,183	11,183	11,183	11,183	11,183	0
1999.2	228	11,246	11,246	11,246	11,246	11,246	0
2000.1	222	11,254	11,254	11,254	11,254	11,254	0
2000.2	216	14,273	14,273	14,273	14,273	14,274	(1)
2001.1	210	13,676	13,611	13,676	13,676	13,676	0
2001.2	204	16,838	16,838	16,838	16,838	16,838	0
2002.1	198	14,242	14,242	14,242	14,242	14,242	0
2002.2	192	18,713	18,713	18,713	18,713	18,713	0
2003.1	186	18,174	18,174	18,174	18,174	18,174	(0)
2003.2	180	19,575	19,575	19,575	19,575	19,590	(15)
2004.1	174	16,891	16,891	16,891	16,891	16,891	0
2004.2	168	17,890	17,890	17,890	17,890	17,890	0
2005.1	162	16,794	16,794	16,794	16,794	16,795	(1)
2005.2	156	20,569	20,569	20,569	20,569	20,569	(0)
2006.1	150	20,503	20,503	20,503	20,503	20,503	0
2006.2	144	26,796	26,796	26,796	26,796	26,798	(2)
2007.1	138	25,651	25,651	25,651	25,651	25,651	(0)
2007.2	132	29,996	29,994	29,996	29,996	29,998	(2)
2008.1	126	27,750	27,749	27,750	27,750	27,751	(1)
2008.2	120	32,554	32,552	32,554	32,554	32,563	(9)
2009.1	114	25,142	25,137	25,140	25,140	25,139	0
2009.2	108	27,676	27,670	27,670	27,670	27,666	5
2010.1	102	21,259	21,256	21,253	21,253	21,250	2
2010.2	96	24,130	24,127	24,119	24,119	24,117	2
2011.1	90	18,951	18,951	18,938	18,938	18,939	(1)
2011.2	84	21,075	21,075	21,060	21,060	21,065	(5)
2012.1	78	16,717	16,717	16,705	16,705	16,678	27
2012.2	72	22,802	22,801	22,796	22,796	22,777	19
2013.1	66	20,537	20,532	20,523	20,523	20,516	8
2013.2	60	25,537	25,537	25,513	25,513	25,492	21
2014.1	54	23,359	23,359	23,327	23,327	23,276	50
2014.2	48	29,977	29,940	29,932	29,932	29,914	18
2015.1	42	34,727	34,630	34,686	34,686	34,630	56
2015.2	36	45,102	45,036	45,062	45,062	44,989	74
2016.1	30	41,556	41,524	41,468	41,468	41,370	98
2016.2	24	48,789	48,482	48,693	48,693	48,477	216
2017.1	18	49,417	49,109	49,072	49,072	49,097	(26)
2017.2	12	63,196	61,833	61,897	61,897	65,380	(3,482)
2018.1	6	52,866	38,966	49,901	49,901		
Total		1,009,545	993,345	1,004,487	1,004,487	957,534	(2,948)

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

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.2	240	7,582	7,582	7,582	7,582	7,582	0
1999.1	234	4,602	4,602	4,602	4,602	4,602	(0)
1999.2	228	5,718	5,718	5,718	5,718	5,718	0
2000.1	222	5,305	5,305	5,305	5,305	5,305	0
2000.2	216	7,429	7,429	7,429	7,429	7,429	0
2001.1	210	4,381	4,381	4,381	4,381	4,381	0
2001.2	204	6,228	6,228	6,228	6,228	6,228	0
2002.1	198	5,692	5,692	5,692	5,692	5,692	0
2002.2	192	5,521	5,521	5,521	5,521	5,521	0
2003.1	186	4,777	4,777	4,777	4,777	4,777	0
2003.2	180	5,395	5,395	5,395	5,395	5,394	1
2004.1	174	4,521	4,521	4,521	4,521	4,520	1
2004.2	168	5,898	5,898	5,898	5,898	5,897	1
2005.1	162	5,297	5,297	5,297	5,297	5,298	(0)
2005.2	156	4,725	4,725	4,725	4,725	4,724	1
2006.1	150	3,941	3,941	3,941	3,941	3,940	1
2006.2	144	5,100	5,100	5,100	5,100	5,099	2
2007.1	138	4,747	4,747	4,747	4,747	4,746	2
2007.2	132	6,506	6,506	6,506	6,506	6,503	3
2008.1	126	4,464	4,464	4,464	4,464	4,462	2
2008.2	120	5,342	5,342	5,342	5,342	5,341	1
2009.1	114	4,416	4,415	4,416	4,416	4,414	2
2009.2	108	4,468	4,468	4,468	4,468	4,466	1
2010.1	102	3,370	3,370	3,370	3,370	3,369	1
2010.2	96	6,243	6,243	6,243	6,243	6,240	3
2011.1	90	3,440	3,438	3,440	3,440	3,440	(0)
2011.2	84	4,571	4,571	4,568	4,568	4,562	6
2012.1	78	2,664	2,664	2,660	2,660	2,658	2
2012.2	72	5,403	5,403	5,391	5,391	5,356	35
2013.1	66	4,656	4,656	4,653	4,653	4,642	10
2013.2	60	4,672	4,672	4,666	4,666	4,647	19
2014.1	54	3,321	3,319	3,318	3,318	3,310	8
2014.2	48	6,246	6,243	6,233	6,233	6,198	35
2015.1	42	3,786	3,783	3,772	3,772	3,770	2
2015.2	36	5,582	5,573	5,573	5,573	5,536	38
2016.1	30	3,946	3,946	3,940	3,940	3,952	(12)
2016.2	24	6,494	6,461	6,491	6,491	6,414	77
2017.1	18	4,398	4,370	4,317	4,317	4,204	114
2017.2	12	5,157	4,806	4,764	4,764	4,590	174
2018.1	6	5,480	3,701	4,236	4,236		
Total		201,486	199,277	199,694	199,694	194,929	529

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

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.2	240	754	754	754	754	754	0
1999.1	234	392	392	392	392	392	0
1999.2	228	344	344	344	344	344	0
2000.1	222	292	292	292	292	292	0
2000.2	216	711	711	711	711	711	0
2001.1	210	387	387	387	387	387	0
2001.2	204	578	578	578	578	578	0
2002.1	198	345	345	345	345	345	0
2002.2	192	418	418	418	418	418	0
2003.1	186	318	318	318	318	318	0
2003.2	180	489	489	489	489	489	0
2004.1	174	309	309	309	309	309	0
2004.2	168	298	298	298	298	298	0
2005.1	162	350	350	350	350	350	0
2005.2	156	347	347	347	347	347	0
2006.1	150	205	205	205	205	205	0
2006.2	144	419	419	419	419	419	0
2007.1	138	330	330	330	330	330	0
2007.2	132	377	377	377	377	377	0
2008.1	126	200	200	200	200	200	0
2008.2	120	279	279	279	279	279	0
2009.1	114	112	112	112	112	112	0
2009.2	108	409	409	409	409	409	0
2010.1	102	206	206	206	206	206	0
2010.2	96	419	419	419	419	419	0
2011.1	90	193	193	193	193	193	0
2011.2	84	349	349	349	349	348	1
2012.1	78	183	183	183	183	183	0
2012.2	72	678	678	678	678	678	0
2013.1	66	319	319	319	319	319	0
2013.2	60	328	328	328	328	329	(0)
2014.1	54	260	260	260	260	260	(0)
2014.2	48	594	594	594	594	593	0
2015.1	42	255	255	255	255	255	0
2015.2	36	541	541	541	541	529	11
2016.1	30	440	429	440	440	451	(11)
2016.2	24	622	622	619	619	617	1
2017.1	18	378	371	376	376	398	(22)
2017.2	12	687	642	665	665	735	(71)
2018.1	6	586	414	526	526		
Total		15,698	15,462	15,611	15,611	15,175	(90)

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

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/18**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claim Amount and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.2	240	4,813	4,763	4,813	4,813	4,854	(40)
1999.1	234	2,986	2,986	2,986	2,986	2,986	0
1999.2	228	1,396	1,396	1,396	1,396	1,396	0
2000.1	222	1,818	1,818	1,818	1,818	1,818	0
2000.2	216	4,818	4,818	4,818	4,818	4,818	0
2001.1	210	6,200	6,200	6,200	6,200	6,200	0
2001.2	204	3,025	3,025	3,025	3,025	3,025	0
2002.1	198	3,149	3,149	3,149	3,149	3,149	0
2002.2	192	2,797	2,797	2,797	2,797	2,797	0
2003.1	186	854	748	853	853	853	0
2003.2	180	3,174	2,964	3,174	3,174	3,107	66
2004.1	174	2,451	2,441	2,451	2,451	2,451	0
2004.2	168	2,697	2,617	2,697	2,697	2,631	66
2005.1	162	3,786	3,786	3,786	3,786	3,603	183
2005.2	156	5,284	5,284	5,319	5,319	5,375	(56)
2006.1	150	4,715	4,715	4,817	4,817	4,965	(147)
2006.2	144	4,300	3,770	4,385	4,385	4,345	40
2007.1	138	1,331	1,300	1,349	1,349	1,364	(15)
2007.2	132	4,950	4,217	4,999	4,999	4,847	153
2008.1	126	2,743	2,585	2,757	2,757	3,599	(842)
2008.2	120	3,021	2,994	3,003	3,003	3,040	(37)
2009.1	114	3,527	3,395	3,510	3,510	3,625	(115)
2009.2	108	5,083	4,669	5,178	5,178	5,164	15
2010.1	102	5,177	4,759	5,322	5,322	5,420	(98)
2010.2	96	1,604	520	1,621	1,621	1,487	134
2011.1	90	2,324	1,966	2,359	2,359	2,344	15
2011.2	84	6,716	3,310	6,746	6,746	6,756	(10)
2012.1	78	4,062	2,927	4,063	4,063	4,672	(609)
2012.2	72	7,089	3,545	6,995	6,995	6,982	14
2013.1	66	2,184	1,220	2,150	2,150	1,760	389
2013.2	60	4,401	855	4,360	4,360	4,121	239
2014.1	54	2,337	257	2,359	2,359	2,584	(224)
2014.2	48	5,760	1,521	5,845	5,845	5,497	348
2015.1	42	7,804	523	8,198	8,198	6,819	1,380
2015.2	36	8,185	868	9,539	9,539	6,969	2,569
2016.1	30	6,198	1,178	8,410	8,410	7,427	983
2016.2	24	5,680	128	9,852	9,852	8,737	1,116
2017.1	18	2,049	72	4,345	4,345	4,843	(498)
2017.2	12	3,970	33	11,324	11,324	8,846	2,478
2018.1	6	907	54	7,010	7,010		
Total		155,365	100,174	179,781	179,781	165,276	7,495

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

Selected Ultimate Claim Counts
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1998.2	240	9,072	9,072	9,072	9,071	1
1999.1	234	8,242	8,242	8,242	8,242	0
1999.2	228	8,727	8,727	8,727	8,727	0
2000.1	222	8,443	8,443	8,443	8,443	0
2000.2	216	8,860	8,860	8,860	8,860	0
2001.1	210	7,690	7,690	7,690	7,690	0
2001.2	204	8,394	8,394	8,394	8,394	0
2002.1	198	7,953	7,953	7,953	7,953	0
2002.2	192	7,981	7,981	7,981	7,981	0
2003.1	186	7,484	7,484	7,484	7,484	0
2003.2	180	7,074	7,074	7,074	7,075	(1)
2004.1	174	6,596	6,596	6,596	6,597	(1)
2004.2	168	6,836	6,836	6,836	6,836	(0)
2005.1	162	6,444	6,444	6,444	6,443	1
2005.2	156	7,448	7,448	7,448	7,445	2
2006.1	150	6,861	6,861	6,861	6,859	2
2006.2	144	7,635	7,635	7,635	7,634	1
2007.1	138	6,665	6,665	6,665	6,664	1
2007.2	132	7,052	7,051	7,051	7,046	5
2008.1	126	6,474	6,472	6,472	6,467	5
2008.2	120	6,779	6,774	6,774	6,771	3
2009.1	114	6,206	6,201	6,201	6,189	12
2009.2	108	7,038	7,029	7,029	7,019	10
2010.1	102	6,194	6,184	6,184	6,169	15
2010.2	96	7,457	7,443	7,443	7,422	21
2011.1	90	7,025	7,008	7,008	6,978	30
2011.2	84	7,026	7,003	7,003	6,963	40
2012.1	78	6,678	6,645	6,645	6,593	52
2012.2	72	7,781	7,736	7,736	7,673	63
2013.1	66	7,218	7,161	7,161	7,103	58
2013.2	60	8,688	8,603	8,603	8,537	66
2014.1	54	7,624	7,529	7,529	7,465	64
2014.2	48	8,940	8,796	8,796	8,724	72
2015.1	42	8,190	8,029	8,029	7,957	71
2015.2	36	8,943	8,790	8,790	8,635	155
2016.1	30	7,869	7,722	7,722	7,483	239
2016.2	24	9,021	8,987	8,987	8,709	278
2017.1	18	8,299	8,365	8,365	8,041	325
2017.2	12	8,576	8,548	8,548	8,191	356
2018.1	6	7,691	7,997	7,997		
Total		305,174	304,476	304,476	294,532	1,947

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

Selected Ultimate Claim Counts
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Accident Semester	Maturity (in Months)	Reported Claim Counts	Reported Claim Counts Development Method		Selected Ultimate Claim Counts	Prior	Difference
			Reported Claim Counts	Estimated Ultimate Claim Counts			
1998.2	240	24,255	24,255	24,255	24,255	24,255	0
1999.1	234	21,755	21,755	21,755	21,755	21,755	0
1999.2	228	22,875	22,875	22,875	22,875	22,875	0
2000.1	222	23,819	23,819	23,819	23,819	23,819	0
2000.2	216	24,729	24,729	24,729	24,729	24,729	0
2001.1	210	21,967	21,967	21,967	21,967	21,967	0
2001.2	204	23,891	23,891	23,891	23,891	23,891	(0)
2002.1	198	24,233	24,233	24,233	24,233	24,233	0
2002.2	192	22,311	22,311	22,311	22,311	22,312	(1)
2003.1	186	21,590	21,590	21,590	21,590	21,590	(0)
2003.2	180	19,747	19,747	19,747	19,747	19,746	0
2004.1	174	20,359	20,359	20,359	20,359	20,358	0
2004.2	168	22,514	22,514	22,514	22,514	22,513	0
2005.1	162	22,494	22,493	22,493	22,493	22,493	0
2005.2	156	25,852	25,851	25,851	25,851	25,851	0
2006.1	150	26,424	26,423	26,423	26,423	26,423	0
2006.2	144	32,324	32,323	32,323	32,323	32,323	0
2007.1	138	30,644	30,643	30,643	30,643	30,641	2
2007.2	132	33,105	33,104	33,104	33,104	33,103	1
2008.1	126	32,852	32,851	32,851	32,851	32,849	1
2008.2	120	35,308	35,306	35,306	35,306	35,305	2
2009.1	114	34,399	34,397	34,397	34,397	34,394	3
2009.2	108	37,468	37,466	37,466	37,466	37,463	2
2010.1	102	32,649	32,647	32,647	32,647	32,646	1
2010.2	96	39,312	39,307	39,307	39,307	39,307	1
2011.1	90	40,126	40,122	40,122	40,122	40,118	3
2011.2	84	35,012	35,007	35,007	35,007	35,005	2
2012.1	78	34,579	34,573	34,573	34,573	34,573	1
2012.2	72	40,525	40,516	40,516	40,516	40,514	1
2013.1	66	38,047	38,035	38,035	38,035	38,034	1
2013.2	60	43,641	43,627	43,627	43,627	43,621	6
2014.1	54	40,499	40,483	40,483	40,483	40,475	8
2014.2	48	43,355	43,334	43,334	43,334	43,331	4
2015.1	42	41,331	41,301	41,301	41,301	41,286	15
2015.2	36	42,106	42,057	42,057	42,057	42,039	18
2016.1	30	37,579	37,510	37,510	37,510	37,459	51
2016.2	24	41,599	41,518	41,518	41,518	41,470	49
2017.1	18	41,245	41,464	41,464	41,464	41,441	22
2017.2	12	42,079	43,149	43,149	43,149	41,084	2,065
2018.1	6	39,492	43,801	43,801	43,801		
Total		1,278,091	1,283,353	1,283,353	1,283,353	1,237,291	2,261

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

Selected Ultimate Claim Counts
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1998.2	240	11,070	11,070	11,070	11,070	0
1999.1	234	9,914	9,914	9,914	9,914	0
1999.2	228	10,914	10,914	10,914	10,914	0
2000.1	222	10,249	10,249	10,249	10,249	0
2000.2	216	10,904	10,904	10,904	10,904	0
2001.1	210	9,579	9,579	9,579	9,579	0
2001.2	204	10,980	10,980	10,980	10,980	0
2002.1	198	10,406	10,406	10,406	10,406	0
2002.2	192	10,187	10,187	10,187	10,187	0
2003.1	186	8,697	8,697	8,697	8,697	0
2003.2	180	8,776	8,776	8,776	8,776	0
2004.1	174	8,406	8,406	8,406	8,406	0
2004.2	168	10,077	10,077	10,077	10,077	0
2005.1	162	10,544	10,544	10,544	10,544	0
2005.2	156	12,400	12,400	12,400	12,400	(0)
2006.1	150	11,793	11,793	11,793	11,793	0
2006.2	144	13,388	13,388	13,388	13,388	0
2007.1	138	12,116	12,116	12,116	12,115	1
2007.2	132	13,185	13,185	13,185	13,185	0
2008.1	126	11,754	11,754	11,754	11,750	4
2008.2	120	12,153	12,154	12,154	12,152	2
2009.1	114	10,799	10,799	10,799	10,798	1
2009.2	108	12,288	12,288	12,288	12,287	1
2010.1	102	10,503	10,503	10,503	10,503	0
2010.2	96	12,706	12,705	12,705	12,705	1
2011.1	90	12,055	12,054	12,054	12,051	3
2011.2	84	12,214	12,213	12,213	12,212	1
2012.1	78	11,639	11,637	11,637	11,634	3
2012.2	72	13,507	13,503	13,503	13,500	2
2013.1	66	13,135	13,130	13,130	13,127	2
2013.2	60	15,340	15,334	15,334	15,329	5
2014.1	54	13,678	13,669	13,669	13,668	1
2014.2	48	15,702	15,690	15,690	15,684	6
2015.1	42	14,061	14,049	14,049	14,047	2
2015.2	36	15,690	15,677	15,677	15,658	19
2016.1	30	13,683	13,666	13,666	13,561	106
2016.2	24	16,278	16,267	16,267	16,019	248
2017.1	18	15,225	15,256	15,256	14,868	387
2017.2	12	16,867	16,915	16,915	15,655	1,259
2018.1	6	16,966	16,253	16,253		
Total		489,828	489,100	489,100	470,791	2,055

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

Selected Ultimate Claim Counts
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1998.2	240	26,304	26,304	26,304	26,304	0
1999.1	234	22,728	22,728	22,728	22,728	0
1999.2	228	25,229	25,229	25,229	25,229	0
2000.1	222	26,587	26,587	26,587	26,587	0
2000.2	216	28,896	28,896	28,896	28,896	0
2001.1	210	25,410	25,410	25,410	25,410	(0)
2001.2	204	28,905	28,905	28,905	28,905	(0)
2002.1	198	29,119	29,119	29,119	29,119	0
2002.2	192	27,239	27,239	27,239	27,239	0
2003.1	186	26,633	26,633	26,633	26,632	1
2003.2	180	25,415	25,414	25,414	25,413	2
2004.1	174	28,350	28,347	28,347	28,345	2
2004.2	168	31,610	31,606	31,606	31,603	4
2005.1	162	32,092	32,087	32,087	32,086	1
2005.2	156	36,680	36,671	36,671	36,668	3
2006.1	150	37,743	37,733	37,733	37,729	4
2006.2	144	46,635	46,622	46,622	46,617	5
2007.1	138	45,257	45,244	45,244	45,239	5
2007.2	132	44,266	44,252	44,252	44,248	4
2008.1	126	40,955	40,942	40,942	40,938	4
2008.2	120	40,028	40,015	40,015	40,025	(10)
2009.1	114	38,452	38,436	38,436	38,434	2
2009.2	108	42,193	42,173	42,173	42,173	0
2010.1	102	34,586	34,570	34,570	34,567	3
2010.2	96	40,330	40,309	40,309	40,310	(1)
2011.1	90	43,046	43,022	43,022	43,015	7
2011.2	84	35,472	35,448	35,448	35,441	7
2012.1	78	35,145	35,118	35,118	35,115	2
2012.2	72	41,657	41,618	41,618	41,614	4
2013.1	66	37,743	37,704	37,704	37,695	9
2013.2	60	44,209	44,161	44,161	44,158	3
2014.1	54	41,549	41,502	41,502	41,496	6
2014.2	48	44,354	44,302	44,302	44,296	6
2015.1	42	42,150	42,099	42,099	42,101	(2)
2015.2	36	42,286	42,228	42,228	42,225	3
2016.1	30	38,442	38,350	38,350	38,285	66
2016.2	24	44,398	43,994	43,994	43,698	296
2017.1	18	43,185	41,944	41,944	40,971	974
2017.2	12	49,559	44,871	44,871	44,545	326
2018.1	6	64,338	46,266	46,266		
Total		1,479,175	1,454,101	1,454,101	1,406,098	1,737

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

Selected Ultimate Claim Counts
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1998.2	240	33,868	33,868	33,868	33,868	0
1999.1	234	24,580	24,580	24,580	24,580	0
1999.2	228	26,209	26,209	26,209	26,209	0
2000.1	222	23,473	23,473	23,473	23,473	0
2000.2	216	30,839	30,839	30,839	30,839	0
2001.1	210	22,827	22,827	22,827	22,827	0
2001.2	204	28,028	28,028	28,028	28,028	0
2002.1	198	22,350	22,350	22,350	22,350	0
2002.2	192	24,135	24,135	24,135	24,135	0
2003.1	186	20,110	20,110	20,110	20,110	0
2003.2	180	22,953	22,953	22,953	22,953	(0)
2004.1	174	18,912	18,912	18,912	18,912	(0)
2004.2	168	27,539	27,539	27,539	27,539	0
2005.1	162	29,597	29,597	29,597	29,596	0
2005.2	156	27,889	27,889	27,889	27,888	0
2006.1	150	22,280	22,280	22,280	22,280	0
2006.2	144	31,992	31,991	31,991	31,991	0
2007.1	138	28,051	28,051	28,051	28,049	1
2007.2	132	36,871	36,871	36,871	36,870	1
2008.1	126	23,659	23,659	23,659	23,658	0
2008.2	120	31,547	31,547	31,547	31,548	(1)
2009.1	114	21,404	21,403	21,403	21,403	0
2009.2	108	33,704	33,703	33,703	33,703	0
2010.1	102	19,397	19,396	19,396	19,395	1
2010.2	96	62,308	62,306	62,306	62,306	1
2011.1	90	19,787	19,786	19,786	19,790	(4)
2011.2	84	31,030	31,028	31,028	31,027	1
2012.1	78	19,216	19,214	19,214	19,216	(2)
2012.2	72	57,062	57,055	57,055	57,059	(4)
2013.1	66	25,559	25,554	25,554	25,555	(0)
2013.2	60	45,102	45,093	45,093	45,099	(6)
2014.1	54	20,520	20,515	20,515	20,517	(2)
2014.2	48	54,914	54,900	54,900	54,901	(2)
2015.1	42	23,936	23,930	23,930	23,935	(5)
2015.2	36	50,463	50,454	50,454	50,465	(11)
2016.1	30	34,057	34,051	34,051	34,011	40
2016.2	24	65,554	65,679	65,679	65,541	138
2017.1	18	25,752	25,901	25,901	25,985	(84)
2017.2	12	40,578	41,191	41,191	41,424	(233)
2018.1	6	23,192	25,289	25,289		
Total		1,231,244	1,234,155	1,234,155	1,209,034	(169)

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

Selected Ultimate Claim Counts
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1998.2	240	4,534	4,534	4,534	4,534	0
1999.1	234	4,423	4,423	4,423	4,423	0
1999.2	228	4,113	4,113	4,113	4,113	0
2000.1	222	4,390	4,390	4,390	4,390	0
2000.2	216	4,868	4,868	4,868	4,868	0
2001.1	210	4,593	4,593	4,593	4,593	0
2001.2	204	5,174	5,174	5,174	5,174	0
2002.1	198	4,432	4,432	4,432	4,432	0
2002.2	192	5,294	5,294	5,294	5,294	0
2003.1	186	4,609	4,609	4,609	4,609	0
2003.2	180	4,757	4,757	4,757	4,757	0
2004.1	174	4,825	4,825	4,825	4,825	0
2004.2	168	4,490	4,490	4,490	4,490	0
2005.1	162	4,067	4,067	4,067	4,067	0
2005.2	156	5,003	5,003	5,003	5,003	0
2006.1	150	4,667	4,667	4,667	4,667	0
2006.2	144	5,671	5,671	5,671	5,671	0
2007.1	138	5,006	5,006	5,006	5,006	0
2007.2	132	4,800	4,800	4,800	4,800	0
2008.1	126	4,229	4,229	4,229	4,229	0
2008.2	120	4,407	4,407	4,407	4,409	(2)
2009.1	114	3,662	3,662	3,662	3,662	(0)
2009.2	108	3,968	3,968	3,968	3,968	(0)
2010.1	102	2,851	2,851	2,851	2,850	1
2010.2	96	3,262	3,262	3,262	3,262	(0)
2011.1	90	2,645	2,645	2,645	2,649	(4)
2011.2	84	2,485	2,484	2,484	2,485	(0)
2012.1	78	2,018	2,017	2,017	2,016	1
2012.2	72	2,553	2,552	2,552	2,552	(0)
2013.1	66	2,688	2,686	2,686	2,687	(0)
2013.2	60	3,044	3,042	3,042	3,045	(3)
2014.1	54	2,745	2,742	2,742	2,743	(0)
2014.2	48	3,214	3,210	3,210	3,210	0
2015.1	42	3,790	3,785	3,785	3,789	(3)
2015.2	36	4,357	4,352	4,352	4,350	1
2016.1	30	4,286	4,280	4,280	4,274	7
2016.2	24	4,717	4,716	4,716	4,695	21
2017.1	18	4,827	4,823	4,823	4,806	17
2017.2	12	5,808	5,794	5,794	5,723	70
2018.1	6	4,641	4,624	4,624		
Total		165,913	165,848	165,848	161,120	103

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

Selected Ultimate Claim Counts
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1998.2	240	4,066	4,066	4,066	4,066	0
1999.1	234	3,042	3,042	3,042	3,042	0
1999.2	228	3,139	3,139	3,139	3,139	0
2000.1	222	3,092	3,092	3,092	3,092	0
2000.2	216	3,314	3,314	3,314	3,314	0
2001.1	210	2,506	2,506	2,506	2,506	0
2001.2	204	2,599	2,599	2,599	2,599	0
2002.1	198	2,537	2,537	2,537	2,537	0
2002.2	192	2,295	2,295	2,295	2,295	0
2003.1	186	2,129	2,129	2,129	2,129	0
2003.2	180	2,362	2,362	2,362	2,362	0
2004.1	174	2,231	2,231	2,231	2,231	0
2004.2	168	2,639	2,639	2,639	2,639	0
2005.1	162	2,469	2,469	2,469	2,469	0
2005.2	156	2,221	2,221	2,221	2,221	0
2006.1	150	2,002	2,002	2,002	2,002	0
2006.2	144	2,326	2,326	2,326	2,326	0
2007.1	138	2,158	2,158	2,158	2,158	0
2007.2	132	2,404	2,404	2,404	2,404	0
2008.1	126	1,717	1,717	1,717	1,717	0
2008.2	120	1,446	1,446	1,446	1,446	0
2009.1	114	999	999	999	999	0
2009.2	108	1,178	1,178	1,178	1,178	0
2010.1	102	1,232	1,232	1,232	1,236	(4)
2010.2	96	2,384	2,382	2,382	2,383	(1)
2011.1	90	1,836	1,834	1,834	1,836	(1)
2011.2	84	2,131	2,129	2,129	2,130	(1)
2012.1	78	1,569	1,568	1,568	1,569	(1)
2012.2	72	2,108	2,106	2,106	2,107	(1)
2013.1	66	1,586	1,585	1,585	1,585	(1)
2013.2	60	1,872	1,871	1,871	1,871	(1)
2014.1	54	1,389	1,388	1,388	1,390	(2)
2014.2	48	1,659	1,658	1,658	1,659	(2)
2015.1	42	1,279	1,278	1,278	1,282	(4)
2015.2	36	1,431	1,430	1,430	1,428	2
2016.1	30	1,165	1,165	1,165	1,175	(10)
2016.2	24	1,692	1,696	1,696	1,706	(10)
2017.1	18	1,231	1,236	1,236	1,248	(11)
2017.2	12	1,154	1,161	1,161	1,318	(157)
2018.1	6	940	990	990		
Total		81,529	81,581	81,581	80,794	(203)

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

Selected Ultimate Claim Counts
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1998.2	240	381	381	381	381	0
1999.1	234	224	224	224	224	0
1999.2	228	221	221	221	221	0
2000.1	222	182	182	182	182	0
2000.2	216	311	311	311	311	0
2001.1	210	175	175	175	175	0
2001.2	204	233	233	233	233	0
2002.1	198	134	134	134	134	0
2002.2	192	146	146	146	146	0
2003.1	186	123	123	123	123	0
2003.2	180	145	145	145	145	0
2004.1	174	111	111	111	111	0
2004.2	168	119	119	119	119	0
2005.1	162	110	110	110	110	0
2005.2	156	103	103	103	103	0
2006.1	150	96	96	96	96	0
2006.2	144	139	139	139	139	0
2007.1	138	104	104	104	104	0
2007.2	132	109	109	109	109	0
2008.1	126	59	59	59	59	0
2008.2	120	71	71	71	71	0
2009.1	114	35	35	35	35	0
2009.2	108	93	93	93	93	0
2010.1	102	36	36	36	36	0
2010.2	96	132	132	132	132	0
2011.1	90	47	47	47	47	0
2011.2	84	83	83	83	83	0
2012.1	78	34	34	34	34	0
2012.2	72	170	170	170	170	0
2013.1	66	69	69	69	69	0
2013.2	60	84	84	84	84	0
2014.1	54	44	44	44	44	0
2014.2	48	138	138	138	138	0
2015.1	42	55	55	55	55	(0)
2015.2	36	128	128	128	128	0
2016.1	30	70	70	70	71	(1)
2016.2	24	137	137	137	136	1
2017.1	18	72	72	72	71	1
2017.2	12	130	130	130	120	10
2018.1	6	69	70	70		
Total		4,922	4,923	4,923	4,842	10

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

Selected Ultimate Claim Counts
Data as of 06/30/18

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1998.2	240	25	25	25	25	0
1999.1	234	22	22	22	22	0
1999.2	228	13	13	13	13	0
2000.1	222	12	12	12	12	0
2000.2	216	27	27	27	27	0
2001.1	210	30	30	30	30	0
2001.2	204	24	24	24	24	0
2002.1	198	29	29	29	29	0
2002.2	192	31	31	31	31	0
2003.1	186	10	10	10	10	0
2003.2	180	22	22	22	21	1
2004.1	174	12	12	12	12	0
2004.2	168	16	16	16	16	0
2005.1	162	25	25	25	25	0
2005.2	156	12	12	12	12	0
2006.1	150	19	19	19	20	(1)
2006.2	144	21	21	21	21	0
2007.1	138	10	10	10	8	2
2007.2	132	23	23	23	24	(1)
2008.1	126	11	11	11	11	(1)
2008.2	120	19	18	18	18	(0)
2009.1	114	13	12	12	12	(1)
2009.2	108	26	23	23	21	2
2010.1	102	22	19	19	19	(0)
2010.2	96	15	12	12	9	3
2011.1	90	13	10	10	9	2
2011.2	84	31	23	23	21	2
2012.1	78	26	18	18	17	1
2012.2	72	28	18	18	15	3
2013.1	66	32	19	19	18	1
2013.2	60	40	21	21	17	4
2014.1	54	28	14	14	12	2
2014.2	48	48	22	22	19	3
2015.1	42	51	22	22	22	0
2015.2	36	64	28	28	24	4
2016.1	30	36	18	18	15	3
2016.2	24	39	27	27	27	(0)
2017.1	18	25	20	20	29	(9)
2017.2	12	38	38	38	38	0
2018.1	6	29	42	42		
Total		1,017	817	817	756	20

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.80	+/- 1.24	80.6%	0.000	0.002	0.000
Loss Cost	2005.2	6.22	+/- 1.24	83.1%	0.000	0.001	0.000
Loss Cost	2006.1	6.51	+/- 1.29	84.3%	0.000	0.001	0.000
Loss Cost	2006.2	6.88	+/- 1.33	85.2%	0.000	0.000	0.000
Loss Cost	2007.1	7.36	+/- 1.30	88.1%	0.000	0.001	0.000
Loss Cost	2007.2	7.75	+/- 1.35	88.7%	0.000	0.000	0.000
Loss Cost	2008.1	8.21	+/- 1.35	90.6%	0.000	0.000	0.000
Loss Cost	2008.2	8.91	+/- 1.17	94.0%	0.000	0.000	0.000
Loss Cost	2009.1	9.39	+/- 1.12	95.5%	0.000	0.000	0.000
Loss Cost	2009.2	9.82	+/- 1.12	96.0%	0.000	0.000	0.000
Loss Cost	2010.1	10.31	+/- 1.05	97.2%	0.000	0.000	0.000
Loss Cost	2010.2	10.01	+/- 1.12	96.6%	0.000	0.000	0.000
Loss Cost	2011.1	10.20	+/- 1.26	96.5%	0.000	0.000	0.000
Loss Cost	2011.2	9.79	+/- 1.35	95.8%	0.000	0.000	0.000
Loss Cost	2012.1	9.55	+/- 1.54	95.3%	0.000	0.000	0.000
Loss Cost	2012.2	9.74	+/- 1.86	93.9%	0.000	0.000	0.000
Loss Cost	2013.1	9.28	+/- 2.11	93.6%	0.000	0.000	0.000
Loss Cost	2013.2	8.99	+/- 2.66	90.1%	0.000	0.001	0.000
Loss Cost	2014.1	8.29	+/- 3.11	90.0%	0.000	0.002	0.001
Loss Cost	2014.2	6.46	+/- 2.37	91.9%	0.000	0.001	0.001
Loss Cost	2015.1	5.82	+/- 2.99	92.9%	0.000	0.002	0.005
Severity	2005.1	6.94	+/- 0.84	92.4%	0.000	0.010	0.000
Severity	2005.2	7.17	+/- 0.87	92.6%	0.000	0.004	0.000
Severity	2006.1	7.19	+/- 0.94	92.0%	0.000	0.007	0.000
Severity	2006.2	7.23	+/- 1.03	90.9%	0.000	0.008	0.000
Severity	2007.1	7.36	+/- 1.11	90.5%	0.000	0.014	0.000
Severity	2007.2	7.44	+/- 1.22	89.3%	0.000	0.016	0.000
Severity	2008.1	7.74	+/- 1.28	89.8%	0.000	0.029	0.000
Severity	2008.2	8.25	+/- 1.26	91.6%	0.000	0.007	0.000
Severity	2009.1	8.76	+/- 1.21	93.6%	0.000	0.010	0.000
Severity	2009.2	9.23	+/- 1.21	94.5%	0.000	0.003	0.000
Severity	2010.1	9.71	+/- 1.17	95.7%	0.000	0.004	0.000
Severity	2010.2	9.63	+/- 1.34	94.6%	0.000	0.008	0.000
Severity	2011.1	9.71	+/- 1.54	93.8%	0.000	0.014	0.000
Severity	2011.2	8.91	+/- 1.37	94.5%	0.000	0.020	0.000
Severity	2012.1	9.15	+/- 1.57	94.0%	0.000	0.038	0.000
Severity	2012.2	9.78	+/- 1.65	94.7%	0.000	0.014	0.000
Severity	2013.1	9.68	+/- 2.01	93.4%	0.000	0.021	0.000
Severity	2013.2	9.84	+/- 2.57	90.8%	0.000	0.034	0.000
Severity	2014.1	8.84	+/- 2.62	91.3%	0.000	0.014	0.000
Severity	2014.2	7.54	+/- 2.59	89.7%	0.000	0.022	0.001
Severity	2015.1	6.65	+/- 2.95	90.3%	0.000	0.017	0.003
Frequency	2005.1	-1.06	+/- 0.71	34.7%	0.000	0.018	0.005
Frequency	2005.2	-0.88	+/- 0.74	34.6%	0.000	0.009	0.022
Frequency	2006.1	-0.63	+/- 0.73	25.1%	0.000	0.016	0.087
Frequency	2006.2	-0.32	+/- 0.69	33.2%	0.000	0.002	0.341
Frequency	2007.1	0.01	+/- 0.60	31.4%	0.000	0.002	0.985
Frequency	2007.2	0.28	+/- 0.56	48.3%	0.000	0.000	0.300
Frequency	2008.1	0.43	+/- 0.58	49.1%	0.000	0.000	0.133
Frequency	2008.2	0.61	+/- 0.60	56.0%	0.000	0.000	0.046
Frequency	2009.1	0.58	+/- 0.67	55.9%	0.000	0.000	0.083
Frequency	2009.2	0.55	+/- 0.75	51.1%	0.000	0.001	0.141
Frequency	2010.1	0.54	+/- 0.85	50.5%	0.000	0.001	0.192
Frequency	2010.2	0.34	+/- 0.94	43.6%	0.000	0.003	0.440
Frequency	2011.1	0.45	+/- 1.06	41.6%	0.000	0.006	0.373
Frequency	2011.2	0.81	+/- 1.14	51.3%	0.000	0.003	0.147
Frequency	2012.1	0.37	+/- 1.14	62.4%	0.000	0.001	0.483
Frequency	2012.2	-0.03	+/- 1.23	59.9%	0.000	0.002	0.954
Frequency	2013.1	-0.36	+/- 1.38	65.0%	0.000	0.002	0.562
Frequency	2013.2	-0.77	+/- 1.62	65.2%	0.000	0.006	0.299
Frequency	2014.1	-0.51	+/- 2.03	55.8%	0.000	0.014	0.563
Frequency	2014.2	-1.00	+/- 2.68	54.1%	0.000	0.039	0.383
Frequency	2015.1	-0.78	+/- 3.83	37.1%	0.001	0.084	0.602

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	5.80	+/- 1.48	72.3%	0.000	0.000
Loss Cost	2005.2	6.06	+/- 1.57	72.5%	0.000	0.000
Loss Cost	2006.1	6.51	+/- 1.61	75.4%	0.000	0.000
Loss Cost	2006.2	6.69	+/- 1.75	74.3%	0.000	0.000
Loss Cost	2007.1	7.36	+/- 1.70	79.6%	0.000	0.000
Loss Cost	2007.2	7.52	+/- 1.86	78.2%	0.000	0.000
Loss Cost	2008.1	8.21	+/- 1.86	82.1%	0.000	0.000
Loss Cost	2008.2	8.62	+/- 1.99	82.4%	0.000	0.000
Loss Cost	2009.1	9.39	+/- 1.98	85.8%	0.000	0.000
Loss Cost	2009.2	9.47	+/- 2.22	83.8%	0.000	0.000
Loss Cost	2010.1	10.31	+/- 2.25	86.7%	0.000	0.000
Loss Cost	2010.2	9.61	+/- 2.36	84.6%	0.000	0.000
Loss Cost	2011.1	10.20	+/- 2.60	84.8%	0.000	0.000
Loss Cost	2011.2	9.31	+/- 2.71	82.2%	0.000	0.000
Loss Cost	2012.1	9.55	+/- 3.18	79.6%	0.000	0.000
Loss Cost	2012.2	9.05	+/- 3.72	73.8%	0.000	0.000
Loss Cost	2013.1	9.28	+/- 4.54	69.1%	0.000	0.001
Loss Cost	2013.2	7.98	+/- 5.19	58.4%	0.000	0.006
Loss Cost	2014.1	8.29	+/- 6.67	51.1%	0.000	0.018
Loss Cost	2014.2	5.08	+/- 6.44	29.5%	0.000	0.095
Loss Cost	2015.1	5.82	+/- 9.03	24.1%	0.000	0.149
Severity	2005.1	6.94	+/- 0.95	90.3%	0.000	0.000
Severity	2005.2	7.08	+/- 1.01	89.9%	0.000	0.000
Severity	2006.1	7.19	+/- 1.09	89.2%	0.000	0.000
Severity	2006.2	7.12	+/- 1.18	87.8%	0.000	0.000
Severity	2007.1	7.36	+/- 1.26	87.7%	0.000	0.000
Severity	2007.2	7.32	+/- 1.38	86.1%	0.000	0.000
Severity	2008.1	7.74	+/- 1.43	87.3%	0.000	0.000
Severity	2008.2	8.09	+/- 1.52	87.6%	0.000	0.000
Severity	2009.1	8.76	+/- 1.44	90.8%	0.000	0.000
Severity	2009.2	9.03	+/- 1.58	90.3%	0.000	0.000
Severity	2010.1	9.71	+/- 1.53	92.6%	0.000	0.000
Severity	2010.2	9.42	+/- 1.69	91.2%	0.000	0.000
Severity	2011.1	9.71	+/- 1.91	90.3%	0.000	0.000
Severity	2011.2	8.70	+/- 1.66	91.5%	0.000	0.000
Severity	2012.1	9.15	+/- 1.85	91.4%	0.000	0.000
Severity	2012.2	9.45	+/- 2.18	90.2%	0.000	0.000
Severity	2013.1	9.68	+/- 2.64	88.2%	0.000	0.000
Severity	2013.2	9.34	+/- 3.24	84.1%	0.000	0.000
Severity	2014.1	8.84	+/- 4.05	77.8%	0.000	0.001
Severity	2014.2	6.83	+/- 3.86	73.1%	0.000	0.004
Severity	2015.1	6.65	+/- 5.42	61.6%	0.000	0.023
Frequency	2005.1	-1.06	+/- 0.78	20.6%	0.000	0.010
Frequency	2005.2	-0.95	+/- 0.84	15.1%	0.000	0.028
Frequency	2006.1	-0.63	+/- 0.81	6.1%	0.000	0.123
Frequency	2006.2	-0.41	+/- 0.84	0.0%	0.000	0.327
Frequency	2007.1	0.01	+/- 0.74	-4.8%	0.000	0.987
Frequency	2007.2	0.19	+/- 0.78	-3.7%	0.000	0.624
Frequency	2008.1	0.43	+/- 0.80	1.4%	0.000	0.273
Frequency	2008.2	0.49	+/- 0.89	1.9%	0.000	0.258
Frequency	2009.1	0.58	+/- 0.98	3.0%	0.000	0.230
Frequency	2009.2	0.40	+/- 1.08	-2.2%	0.000	0.440
Frequency	2010.1	0.54	+/- 1.20	-0.5%	0.000	0.351
Frequency	2010.2	0.17	+/- 1.27	-6.5%	0.000	0.775
Frequency	2011.1	0.45	+/- 1.41	-3.8%	0.000	0.500
Frequency	2011.2	0.56	+/- 1.63	-3.5%	0.000	0.466
Frequency	2012.1	0.37	+/- 1.90	-7.3%	0.000	0.675
Frequency	2012.2	-0.37	+/- 1.97	-8.1%	0.000	0.688
Frequency	2013.1	-0.36	+/- 2.40	-9.7%	0.000	0.740
Frequency	2013.2	-1.24	+/- 2.60	2.2%	0.000	0.306
Frequency	2014.1	-0.51	+/- 3.13	-11.9%	0.000	0.712
Frequency	2014.2	-1.63	+/- 3.59	2.9%	0.000	0.313
Frequency	2015.1	-0.78	+/- 4.82	-16.0%	0.002	0.695

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.78	+/- 1.18	82.2%	0.000	0.004	0.000
Loss Cost	2005.2	6.16	+/- 1.19	84.4%	0.000	0.001	0.000
Loss Cost	2006.1	6.45	+/- 1.23	85.5%	0.000	0.002	0.000
Loss Cost	2006.2	6.78	+/- 1.28	86.1%	0.000	0.001	0.000
Loss Cost	2007.1	7.26	+/- 1.24	89.1%	0.000	0.001	0.000
Loss Cost	2007.2	7.60	+/- 1.31	89.2%	0.000	0.001	0.000
Loss Cost	2008.1	8.05	+/- 1.30	91.1%	0.000	0.001	0.000
Loss Cost	2008.2	8.74	+/- 1.16	94.1%	0.000	0.000	0.000
Loss Cost	2009.1	9.22	+/- 1.10	95.6%	0.000	0.000	0.000
Loss Cost	2009.2	9.64	+/- 1.16	95.7%	0.000	0.000	0.000
Loss Cost	2010.1	10.13	+/- 1.10	96.8%	0.000	0.000	0.000
Loss Cost	2010.2	9.64	+/- 1.16	96.3%	0.000	0.000	0.000
Loss Cost	2011.2	9.79	+/- 1.35	95.8%	0.000	0.000	0.000
Loss Cost	2012.1	9.55	+/- 1.54	95.3%	0.000	0.000	0.000
Loss Cost	2012.2	9.74	+/- 1.86	93.9%	0.000	0.000	0.000
Loss Cost	2013.1	9.28	+/- 2.11	93.6%	0.000	0.000	0.000
Loss Cost	2013.2	8.99	+/- 2.66	90.1%	0.000	0.001	0.000
Loss Cost	2014.1	8.29	+/- 3.11	90.0%	0.000	0.002	0.001
Loss Cost	2014.2	6.46	+/- 2.37	91.9%	0.000	0.001	0.001
Loss Cost	2015.1	5.82	+/- 2.99	92.9%	0.000	0.002	0.005
Severity	2005.1	6.91	+/- 0.72	94.5%	0.000	0.015	0.000
Severity	2005.2	7.11	+/- 0.74	94.6%	0.000	0.007	0.000
Severity	2006.1	7.12	+/- 0.81	94.1%	0.000	0.010	0.000
Severity	2006.2	7.11	+/- 0.89	93.1%	0.000	0.014	0.000
Severity	2007.1	7.23	+/- 0.96	92.8%	0.000	0.023	0.000
Severity	2007.2	7.24	+/- 1.07	91.6%	0.000	0.030	0.000
Severity	2008.1	7.52	+/- 1.11	92.0%	0.000	0.049	0.000
Severity	2008.2	7.97	+/- 1.11	93.2%	0.000	0.012	0.000
Severity	2009.1	8.46	+/- 1.03	95.1%	0.000	0.015	0.000
Severity	2009.2	8.85	+/- 1.08	95.4%	0.000	0.005	0.000
Severity	2010.1	9.31	+/- 1.03	96.5%	0.000	0.005	0.000
Severity	2010.2	8.98	+/- 1.16	95.6%	0.000	0.015	0.000
Severity	2011.2	8.91	+/- 1.37	94.5%	0.000	0.020	0.000
Severity	2012.1	9.15	+/- 1.57	94.0%	0.000	0.038	0.000
Severity	2012.2	9.78	+/- 1.65	94.7%	0.000	0.014	0.000
Severity	2013.1	9.68	+/- 2.01	93.4%	0.000	0.021	0.000
Severity	2013.2	9.84	+/- 2.57	90.8%	0.000	0.034	0.000
Severity	2014.1	8.84	+/- 2.62	91.3%	0.000	0.014	0.000
Severity	2014.2	7.54	+/- 2.59	89.7%	0.000	0.022	0.001
Severity	2015.1	6.65	+/- 2.95	90.3%	0.000	0.017	0.003
Frequency	2005.1	-1.06	+/- 0.73	34.2%	0.000	0.023	0.006
Frequency	2005.2	-0.88	+/- 0.76	34.2%	0.000	0.011	0.025
Frequency	2006.1	-0.63	+/- 0.75	24.8%	0.000	0.019	0.097
Frequency	2006.2	-0.31	+/- 0.71	33.7%	0.000	0.003	0.375
Frequency	2007.1	0.03	+/- 0.62	32.9%	0.000	0.002	0.928
Frequency	2007.2	0.33	+/- 0.56	52.4%	0.000	0.000	0.225
Frequency	2008.1	0.49	+/- 0.57	54.4%	0.000	0.000	0.087
Frequency	2008.2	0.72	+/- 0.57	63.9%	0.000	0.000	0.017
Frequency	2009.1	0.70	+/- 0.64	63.7%	0.000	0.000	0.034
Frequency	2009.2	0.73	+/- 0.74	59.7%	0.000	0.000	0.054
Frequency	2010.1	0.75	+/- 0.85	59.2%	0.000	0.000	0.076
Frequency	2010.2	0.61	+/- 1.00	51.0%	0.000	0.002	0.209
Frequency	2011.2	0.81	+/- 1.14	51.3%	0.000	0.003	0.147
Frequency	2012.1	0.37	+/- 1.14	62.4%	0.000	0.001	0.483
Frequency	2012.2	-0.03	+/- 1.23	59.9%	0.000	0.002	0.954
Frequency	2013.1	-0.36	+/- 1.38	65.0%	0.000	0.002	0.562
Frequency	2013.2	-0.77	+/- 1.62	65.2%	0.000	0.006	0.299
Frequency	2014.1	-0.51	+/- 2.03	55.8%	0.000	0.014	0.563
Frequency	2014.2	-1.00	+/- 2.68	54.1%	0.000	0.039	0.383
Frequency	2015.1	-0.78	+/- 3.83	37.1%	0.001	0.084	0.602

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	5.77	+/- 1.39	75.5%	0.000	0.000
Loss Cost	2005.2	6.00	+/- 1.48	75.5%	0.000	0.000
Loss Cost	2006.1	6.43	+/- 1.51	78.1%	0.000	0.000
Loss Cost	2006.2	6.57	+/- 1.64	76.8%	0.000	0.000
Loss Cost	2007.1	7.21	+/- 1.60	81.8%	0.000	0.000
Loss Cost	2007.2	7.32	+/- 1.76	80.1%	0.000	0.000
Loss Cost	2008.1	7.97	+/- 1.76	83.6%	0.000	0.000
Loss Cost	2008.2	8.33	+/- 1.91	83.4%	0.000	0.000
Loss Cost	2009.1	9.06	+/- 1.93	86.3%	0.000	0.000
Loss Cost	2009.2	9.04	+/- 2.20	83.8%	0.000	0.000
Loss Cost	2010.1	9.85	+/- 2.30	85.9%	0.000	0.000
Loss Cost	2010.2	8.85	+/- 2.32	83.9%	0.000	0.000
Loss Cost	2011.2	9.31	+/- 2.71	82.2%	0.000	0.000
Loss Cost	2012.1	9.55	+/- 3.18	79.6%	0.000	0.000
Loss Cost	2012.2	9.05	+/- 3.72	73.8%	0.000	0.000
Loss Cost	2013.1	9.28	+/- 4.54	69.1%	0.000	0.001
Loss Cost	2013.2	7.98	+/- 5.19	58.4%	0.000	0.006
Loss Cost	2014.1	8.29	+/- 6.67	51.1%	0.000	0.018
Loss Cost	2014.2	5.08	+/- 6.44	29.5%	0.000	0.095
Loss Cost	2015.1	5.82	+/- 9.03	24.1%	0.000	0.149
Severity	2005.1	6.91	+/- 0.80	93.1%	0.000	0.000
Severity	2005.2	7.02	+/- 0.86	92.7%	0.000	0.000
Severity	2006.1	7.11	+/- 0.93	92.2%	0.000	0.000
Severity	2006.2	7.01	+/- 1.00	91.1%	0.000	0.000
Severity	2007.1	7.21	+/- 1.07	90.9%	0.000	0.000
Severity	2007.2	7.11	+/- 1.17	89.5%	0.000	0.000
Severity	2008.1	7.48	+/- 1.21	90.5%	0.000	0.000
Severity	2008.2	7.77	+/- 1.30	90.5%	0.000	0.000
Severity	2009.1	8.39	+/- 1.22	93.1%	0.000	0.000
Severity	2009.2	8.56	+/- 1.37	92.3%	0.000	0.000
Severity	2010.1	9.19	+/- 1.34	94.0%	0.000	0.000
Severity	2010.2	8.64	+/- 1.39	93.3%	0.000	0.000
Severity	2011.2	8.70	+/- 1.66	91.5%	0.000	0.000
Severity	2012.1	9.15	+/- 1.85	91.4%	0.000	0.000
Severity	2012.2	9.45	+/- 2.18	90.2%	0.000	0.000
Severity	2013.1	9.68	+/- 2.64	88.2%	0.000	0.000
Severity	2013.2	9.34	+/- 3.24	84.1%	0.000	0.000
Severity	2014.1	8.84	+/- 4.05	77.8%	0.000	0.001
Severity	2014.2	6.83	+/- 3.86	73.1%	0.000	0.004
Severity	2015.1	6.65	+/- 5.42	61.6%	0.000	0.023
Frequency	2005.1	-1.07	+/- 0.80	20.8%	0.000	0.011
Frequency	2005.2	-0.96	+/- 0.85	15.2%	0.000	0.030
Frequency	2006.1	-0.64	+/- 0.83	6.1%	0.000	0.128
Frequency	2006.2	-0.41	+/- 0.86	-0.1%	0.000	0.332
Frequency	2007.1	0.01	+/- 0.77	-5.0%	0.000	0.987
Frequency	2007.2	0.19	+/- 0.81	-3.9%	0.000	0.625
Frequency	2008.1	0.45	+/- 0.83	1.5%	0.000	0.271
Frequency	2008.2	0.52	+/- 0.93	2.2%	0.000	0.253
Frequency	2009.1	0.62	+/- 1.04	3.5%	0.000	0.221
Frequency	2009.2	0.44	+/- 1.15	-2.2%	0.000	0.430
Frequency	2010.1	0.61	+/- 1.31	0.1%	0.000	0.332
Frequency	2010.2	0.19	+/- 1.42	-7.0%	0.000	0.777
Frequency	2011.2	0.56	+/- 1.63	-3.5%	0.000	0.466
Frequency	2012.1	0.37	+/- 1.90	-7.3%	0.000	0.675
Frequency	2012.2	-0.37	+/- 1.97	-8.1%	0.000	0.688
Frequency	2013.1	-0.36	+/- 2.40	-9.7%	0.000	0.740
Frequency	2013.2	-1.24	+/- 2.60	2.2%	0.000	0.306
Frequency	2014.1	-0.51	+/- 3.13	-11.9%	0.000	0.712
Frequency	2014.2	-1.63	+/- 3.59	2.9%	0.000	0.313
Frequency	2015.1	-0.78	+/- 4.82	-16.0%	0.002	0.695

BI

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

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.94	+/- 2.49	1.077	80.4%	0.000	0.418	0.003	0.000
Loss Cost	2005.2	5.70	+/- 2.52	1.043	82.5%	0.000	0.627	0.001	0.000
Loss Cost	2006.1	6.17	+/- 2.59	1.027	83.6%	0.000	0.754	0.002	0.000
Loss Cost	2006.2	6.79	+/- 2.66	1.007	84.5%	0.000	0.934	0.001	0.000
Loss Cost	2007.1	7.45	+/- 2.53	0.993	87.5%	0.000	0.932	0.001	0.000
Loss Cost	2007.2	7.99	+/- 2.55	0.983	88.1%	0.000	0.815	0.000	0.000
Loss Cost	2008.1	8.45	+/- 2.43	0.983	90.1%	0.000	0.801	0.001	0.000
Loss Cost	2008.2	9.16	+/- 2.01	0.983	93.7%	0.000	0.752	0.000	0.000
Loss Cost	2009.1	9.45	+/- 1.81	0.996	95.2%	0.000	0.932	0.000	0.000
Loss Cost	2009.2	9.72	+/- 1.69	1.008	95.7%	0.000	0.856	0.000	0.000
Loss Cost	2010.1	9.86	+/- 1.41	1.040	97.2%	0.000	0.325	0.000	0.000
Loss Cost	2010.2	9.79	+/- 1.42	1.024	96.4%	0.000	0.574	0.000	0.000
Loss Cost	2011.1	9.79	+/- 1.35	1.077	96.8%	0.000	0.165	0.000	0.000
Loss Cost	2011.2	9.79	+/- 1.35	NA	95.8%	0.000		0.000	0.000
Loss Cost	2012.1	9.55	+/- 1.54	NA	95.3%	0.000		0.000	0.000
Loss Cost	2012.2	9.74	+/- 1.86	NA	93.9%	0.000		0.000	0.000
Loss Cost	2013.1	9.28	+/- 2.11	NA	93.6%	0.000		0.000	0.000
Loss Cost	2013.2	8.99	+/- 2.66	NA	90.1%	0.000		0.001	0.000
Loss Cost	2014.1	8.29	+/- 3.11	NA	90.0%	0.000		0.002	0.001
Loss Cost	2014.2	6.46	+/- 2.37	NA	91.9%	0.000		0.001	0.001
Loss Cost	2015.1	5.82	+/- 2.99	NA	92.9%	0.000		0.002	0.005
Severity	2005.1	6.52	+/- 1.71	1.036	92.2%	0.000	0.560	0.012	0.000
Severity	2005.2	6.93	+/- 1.77	1.019	92.3%	0.000	0.755	0.006	0.000
Severity	2006.1	6.96	+/- 1.89	1.018	91.7%	0.000	0.774	0.009	0.000
Severity	2006.2	7.01	+/- 2.04	1.016	90.5%	0.000	0.802	0.011	0.000
Severity	2007.1	7.19	+/- 2.15	1.013	90.1%	0.000	0.848	0.018	0.000
Severity	2007.2	7.30	+/- 2.30	1.010	88.7%	0.000	0.878	0.020	0.000
Severity	2008.1	7.60	+/- 2.31	1.010	89.2%	0.000	0.875	0.036	0.000
Severity	2008.2	8.11	+/- 2.16	1.010	91.1%	0.000	0.862	0.009	0.000
Severity	2009.1	8.43	+/- 1.93	1.025	93.3%	0.000	0.638	0.015	0.000
Severity	2009.2	8.73	+/- 1.78	1.040	94.3%	0.000	0.424	0.004	0.000
Severity	2010.1	8.89	+/- 1.45	1.076	96.3%	0.000	0.089	0.005	0.000
Severity	2010.2	8.91	+/- 1.52	1.082	95.4%	0.000	0.101	0.007	0.000
Severity	2011.1	8.91	+/- 1.37	1.156	96.1%	0.000	0.016	0.020	0.000
Severity	2011.2	8.91	+/- 1.37	NA	94.5%	0.000		0.020	0.000
Severity	2012.1	9.15	+/- 1.57	NA	94.0%	0.000		0.038	0.000
Severity	2012.2	9.78	+/- 1.65	NA	94.7%	0.000		0.014	0.000
Severity	2013.1	9.68	+/- 2.01	NA	93.4%	0.000		0.021	0.000
Severity	2013.2	9.84	+/- 2.57	NA	90.8%	0.000		0.034	0.000
Severity	2014.1	8.84	+/- 2.62	NA	91.3%	0.000		0.014	0.000
Severity	2014.2	7.54	+/- 2.59	NA	89.7%	0.000		0.022	0.001
Severity	2015.1	6.65	+/- 2.95	NA	90.3%	0.000		0.017	0.003
Frequency	2005.1	-1.48	+/- 1.44	1.039	33.3%	0.000	0.496	0.023	0.046
Frequency	2005.2	-1.15	+/- 1.50	1.024	32.2%	0.000	0.672	0.012	0.128
Frequency	2006.1	-0.74	+/- 1.46	1.009	21.7%	0.000	0.862	0.019	0.309
Frequency	2006.2	-0.21	+/- 1.37	0.991	30.0%	0.000	0.843	0.003	0.753
Frequency	2007.1	0.25	+/- 1.16	0.981	28.7%	0.000	0.615	0.003	0.663
Frequency	2007.2	0.64	+/- 1.03	0.972	47.6%	0.000	0.395	0.000	0.207
Frequency	2008.1	0.79	+/- 1.02	0.972	48.6%	0.000	0.379	0.000	0.120
Frequency	2008.2	0.97	+/- 1.01	0.972	55.7%	0.000	0.357	0.000	0.057
Frequency	2009.1	0.94	+/- 1.05	0.971	55.7%	0.000	0.352	0.000	0.074
Frequency	2009.2	0.91	+/- 1.10	0.970	51.0%	0.000	0.347	0.001	0.098
Frequency	2010.1	0.90	+/- 1.15	0.966	50.5%	0.000	0.337	0.001	0.116
Frequency	2010.2	0.81	+/- 1.10	0.946	49.6%	0.000	0.137	0.002	0.134
Frequency	2011.1	0.81	+/- 1.14	0.932	47.5%	0.000	0.153	0.003	0.147
Frequency	2011.2	0.81	+/- 1.14	NA	51.3%	0.000		0.003	0.147
Frequency	2012.1	0.37	+/- 1.14	NA	62.4%	0.000		0.001	0.483
Frequency	2012.2	-0.03	+/- 1.23	NA	59.9%	0.000		0.002	0.954
Frequency	2013.1	-0.36	+/- 1.38	NA	65.0%	0.000		0.002	0.562
Frequency	2013.2	-0.77	+/- 1.62	NA	65.2%	0.000		0.006	0.299
Frequency	2014.1	-0.51	+/- 2.03	NA	55.8%	0.000		0.014	0.563
Frequency	2014.2	-1.00	+/- 2.68	NA	54.1%	0.000		0.039	0.383
Frequency	2015.1	-0.78	+/- 3.83	NA	37.1%	0.001		0.084	0.602

BI

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

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
Loss Cost	2005.1	4.67	+/- 2.95	1.102	72.1%	0.000	0.372	0.003
Loss Cost	2005.2	5.08	+/- 3.13	1.084	72.0%	0.000	0.464	0.002
Loss Cost	2006.1	5.83	+/- 3.20	1.056	74.5%	0.000	0.612	0.001
Loss Cost	2006.2	6.08	+/- 3.42	1.048	73.3%	0.000	0.670	0.001
Loss Cost	2007.1	7.05	+/- 3.27	1.024	78.6%	0.000	0.814	0.000
Loss Cost	2007.2	7.24	+/- 3.46	1.021	77.1%	0.000	0.842	0.000
Loss Cost	2008.1	7.99	+/- 3.32	1.016	81.1%	0.000	0.868	0.000
Loss Cost	2008.2	8.37	+/- 3.38	1.019	81.4%	0.000	0.842	0.000
Loss Cost	2009.1	8.92	+/- 3.15	1.036	85.0%	0.000	0.685	0.000
Loss Cost	2009.2	8.98	+/- 3.30	1.039	83.0%	0.000	0.669	0.000
Loss Cost	2010.1	9.33	+/- 2.98	1.090	86.8%	0.000	0.308	0.000
Loss Cost	2010.2	9.20	+/- 2.97	1.047	83.8%	0.000	0.613	0.000
Loss Cost	2011.1	9.31	+/- 2.71	1.175	86.6%	0.000	0.127	0.000
Loss Cost	2011.2	9.31	+/- 2.71	NA	82.2%	0.000		0.000
Loss Cost	2012.1	9.55	+/- 3.18	NA	79.6%	0.000		0.000
Loss Cost	2012.2	9.05	+/- 3.72	NA	73.8%	0.000		0.000
Loss Cost	2013.1	9.28	+/- 4.54	NA	69.1%	0.000		0.001
Loss Cost	2013.2	7.98	+/- 5.19	NA	58.4%	0.000		0.006
Loss Cost	2014.1	8.29	+/- 6.67	NA	51.1%	0.000		0.018
Loss Cost	2014.2	5.08	+/- 6.44	NA	29.5%	0.000		0.095
Loss Cost	2015.1	5.82	+/- 9.03	NA	24.1%	0.000		0.149
Severity	2005.1	6.37	+/- 1.91	1.050	90.1%	0.000	0.482	0.000
Severity	2005.2	6.59	+/- 2.03	1.041	89.6%	0.000	0.572	0.000
Severity	2006.1	6.76	+/- 2.17	1.034	88.8%	0.000	0.639	0.000
Severity	2006.2	6.63	+/- 2.31	1.038	87.4%	0.000	0.612	0.000
Severity	2007.1	6.96	+/- 2.41	1.030	87.2%	0.000	0.689	0.000
Severity	2007.2	6.90	+/- 2.56	1.031	85.5%	0.000	0.688	0.000
Severity	2008.1	7.36	+/- 2.54	1.028	86.7%	0.000	0.704	0.000
Severity	2008.2	7.68	+/- 2.56	1.031	87.1%	0.000	0.674	0.000
Severity	2009.1	8.17	+/- 2.26	1.046	90.5%	0.000	0.477	0.000
Severity	2009.2	8.33	+/- 2.29	1.057	90.2%	0.000	0.384	0.000
Severity	2010.1	8.63	+/- 1.89	1.101	93.6%	0.000	0.085	0.000
Severity	2010.2	8.61	+/- 1.97	1.094	92.0%	0.000	0.147	0.000
Severity	2011.1	8.70	+/- 1.66	1.202	94.1%	0.000	0.011	0.000
Severity	2011.2	8.70	+/- 1.66	NA	91.5%	0.000		0.000
Severity	2012.1	9.15	+/- 1.85	NA	91.4%	0.000		0.000
Severity	2012.2	9.45	+/- 2.18	NA	90.2%	0.000		0.000
Severity	2013.1	9.68	+/- 2.64	NA	88.2%	0.000		0.000
Severity	2013.2	9.34	+/- 3.24	NA	84.1%	0.000		0.000
Severity	2014.1	8.84	+/- 4.05	NA	77.8%	0.000		0.001
Severity	2014.2	6.83	+/- 3.86	NA	73.1%	0.000		0.004
Severity	2015.1	6.65	+/- 5.42	NA	61.6%	0.000		0.023
Frequency	2005.1	-1.60	+/- 1.57	1.050	19.5%	0.000	0.430	0.049
Frequency	2005.2	-1.41	+/- 1.68	1.042	13.1%	0.000	0.515	0.097
Frequency	2006.1	-0.87	+/- 1.62	1.021	2.4%	0.000	0.722	0.279
Frequency	2006.2	-0.52	+/- 1.65	1.009	-4.6%	0.000	0.870	0.522
Frequency	2007.1	0.08	+/- 1.43	0.994	-9.9%	0.000	0.898	0.907
Frequency	2007.2	0.32	+/- 1.46	0.990	-8.9%	0.000	0.827	0.656
Frequency	2008.1	0.59	+/- 1.44	0.988	-3.7%	0.000	0.786	0.401
Frequency	2008.2	0.64	+/- 1.51	0.988	-3.5%	0.000	0.799	0.383
Frequency	2009.1	0.70	+/- 1.58	0.990	-2.8%	0.000	0.836	0.360
Frequency	2009.2	0.60	+/- 1.61	0.983	-8.1%	0.000	0.724	0.440
Frequency	2010.1	0.64	+/- 1.67	0.990	-7.3%	0.000	0.845	0.421
Frequency	2010.2	0.54	+/- 1.58	0.956	-8.2%	0.000	0.393	0.470
Frequency	2011.1	0.56	+/- 1.63	0.978	-11.4%	0.000	0.738	0.466
Frequency	2011.2	0.56	+/- 1.63	NA	-3.5%	0.000		0.466
Frequency	2012.1	0.37	+/- 1.90	NA	-7.3%	0.000		0.675
Frequency	2012.2	-0.37	+/- 1.97	NA	-8.1%	0.000		0.688
Frequency	2013.1	-0.36	+/- 2.40	NA	-9.7%	0.000		0.740
Frequency	2013.2	-1.24	+/- 2.60	NA	2.2%	0.000		0.306
Frequency	2014.1	-0.51	+/- 3.13	NA	-11.9%	0.000		0.712
Frequency	2014.2	-1.63	+/- 3.59	NA	2.9%	0.000		0.313
Frequency	2015.1	-0.78	+/- 4.82	NA	-16.0%	0.002		0.695

BI

Coverage = BI
End Trend Period = 2018.1
Scalar Level Change Start Date = 2011-07-01
Seasonality = T
Excluded Points = 2011.1

Fit	Start Date	Trend	Level Change		Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
			Conf Int.	Value					
Loss Cost	2005.1	5.55	+/- 2.54	1.020	81.5%	0.000	0.835	0.005	0.000
Loss Cost	2005.2	6.28	+/- 2.54	0.990	83.6%	0.000	0.914	0.001	0.000
Loss Cost	2006.1	6.79	+/- 2.59	0.973	84.9%	0.000	0.758	0.003	0.000
Loss Cost	2006.2	7.33	+/- 2.63	0.958	85.5%	0.000	0.616	0.001	0.000
Loss Cost	2007.1	7.99	+/- 2.45	0.945	88.8%	0.000	0.469	0.001	0.000
Loss Cost	2007.2	8.42	+/- 2.46	0.940	89.1%	0.000	0.414	0.001	0.000
Loss Cost	2008.1	8.83	+/- 2.33	0.943	91.0%	0.000	0.396	0.001	0.000
Loss Cost	2008.2	9.38	+/- 1.93	0.952	94.1%	0.000	0.386	0.000	0.000
Loss Cost	2009.1	9.62	+/- 1.74	0.969	95.4%	0.000	0.527	0.000	0.000
Loss Cost	2009.2	9.79	+/- 1.68	0.986	95.4%	0.000	0.779	0.000	0.000
Loss Cost	2010.1	9.89	+/- 1.45	1.027	96.7%	0.000	0.562	0.000	0.000
Loss Cost	2010.2	9.79	+/- 1.35	0.974	96.1%	0.000	0.602	0.000	0.000
Loss Cost	2011.2	9.79	+/- 1.35	NA	95.8%	0.000		0.000	0.000
Loss Cost	2012.1	9.55	+/- 1.54	NA	95.3%	0.000		0.000	0.000
Loss Cost	2012.2	9.74	+/- 1.86	NA	93.9%	0.000		0.000	0.000
Loss Cost	2013.1	9.28	+/- 2.11	NA	93.6%	0.000		0.000	0.000
Loss Cost	2013.2	8.99	+/- 2.66	NA	90.1%	0.000		0.001	0.000
Loss Cost	2014.1	8.29	+/- 3.11	NA	90.0%	0.000		0.002	0.001
Loss Cost	2014.2	6.46	+/- 2.37	NA	91.9%	0.000		0.001	0.001
Loss Cost	2015.1	5.82	+/- 2.99	NA	92.9%	0.000		0.002	0.005
Severity	2005.1	7.20	+/- 1.55	0.976	94.3%	0.000	0.666	0.017	0.000
Severity	2005.2	7.59	+/- 1.57	0.961	94.5%	0.000	0.473	0.007	0.000
Severity	2006.1	7.64	+/- 1.68	0.960	93.9%	0.000	0.470	0.010	0.000
Severity	2006.2	7.64	+/- 1.81	0.960	93.0%	0.000	0.483	0.014	0.000
Severity	2007.1	7.82	+/- 1.89	0.956	92.6%	0.000	0.454	0.023	0.000
Severity	2007.2	7.84	+/- 2.01	0.956	91.4%	0.000	0.464	0.030	0.000
Severity	2008.1	8.10	+/- 2.00	0.957	91.8%	0.000	0.467	0.050	0.000
Severity	2008.2	8.45	+/- 1.87	0.964	93.0%	0.000	0.500	0.014	0.000
Severity	2009.1	8.69	+/- 1.64	0.981	94.8%	0.000	0.689	0.018	0.000
Severity	2009.2	8.86	+/- 1.57	0.999	95.1%	0.000	0.976	0.007	0.000
Severity	2010.1	8.96	+/- 1.33	1.039	96.5%	0.000	0.370	0.007	0.000
Severity	2010.2	8.91	+/- 1.37	1.013	95.3%	0.000	0.805	0.020	0.000
Severity	2011.2	8.91	+/- 1.37	NA	94.5%	0.000		0.020	0.000
Severity	2012.1	9.15	+/- 1.57	NA	94.0%	0.000		0.038	0.000
Severity	2012.2	9.78	+/- 1.65	NA	94.7%	0.000		0.014	0.000
Severity	2013.1	9.68	+/- 2.01	NA	93.4%	0.000		0.021	0.000
Severity	2013.2	9.84	+/- 2.57	NA	90.8%	0.000		0.034	0.000
Severity	2014.1	8.84	+/- 2.62	NA	91.3%	0.000		0.014	0.000
Severity	2014.2	7.54	+/- 2.59	NA	89.7%	0.000		0.022	0.001
Severity	2015.1	6.65	+/- 2.95	NA	90.3%	0.000		0.017	0.003
Frequency	2005.1	-1.54	+/- 1.55	1.045	32.8%	0.000	0.476	0.025	0.052
Frequency	2005.2	-1.22	+/- 1.60	1.030	31.9%	0.000	0.624	0.014	0.131
Frequency	2006.1	-0.79	+/- 1.56	1.014	21.3%	0.000	0.804	0.022	0.306
Frequency	2006.2	-0.29	+/- 1.45	0.998	30.2%	0.000	0.974	0.003	0.683
Frequency	2007.1	0.17	+/- 1.22	0.989	29.5%	0.000	0.784	0.003	0.780
Frequency	2007.2	0.53	+/- 1.05	0.984	50.3%	0.000	0.634	0.000	0.298
Frequency	2008.1	0.68	+/- 1.03	0.985	52.2%	0.000	0.640	0.000	0.179
Frequency	2008.2	0.86	+/- 0.97	0.988	61.9%	0.000	0.696	0.000	0.077
Frequency	2009.1	0.85	+/- 1.02	0.987	61.6%	0.000	0.688	0.000	0.094
Frequency	2009.2	0.85	+/- 1.08	0.988	57.1%	0.000	0.717	0.000	0.109
Frequency	2010.1	0.85	+/- 1.13	0.988	56.2%	0.000	0.760	0.001	0.124
Frequency	2010.2	0.81	+/- 1.14	0.961	49.9%	0.000	0.407	0.003	0.147
Frequency	2011.2	0.81	+/- 1.14	NA	51.3%	0.000		0.003	0.147
Frequency	2012.1	0.37	+/- 1.14	NA	62.4%	0.000		0.001	0.483
Frequency	2012.2	-0.03	+/- 1.23	NA	59.9%	0.000		0.002	0.954
Frequency	2013.1	-0.36	+/- 1.38	NA	65.0%	0.000		0.002	0.562
Frequency	2013.2	-0.77	+/- 1.62	NA	65.2%	0.000		0.006	0.299
Frequency	2014.1	-0.51	+/- 2.03	NA	55.8%	0.000		0.014	0.563
Frequency	2014.2	-1.00	+/- 2.68	NA	54.1%	0.000		0.039	0.383
Frequency	2015.1	-0.78	+/- 3.83	NA	37.1%	0.001		0.084	0.602

BI

Coverage = BI
End Trend Period = 2018.1
Scalar Level Change Start Date = 2011-07-01
Seasonality = F
Excluded Points = 2011.1

Fit	Start Date	Trend	Level Change		Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
			Conf Int.	Value				
Loss Cost	2005.1	5.51	+/- 2.98	1.022	74.4%	0.000	0.841	0.001
Loss Cost	2005.2	5.94	+/- 3.14	1.005	74.4%	0.000	0.965	0.001
Loss Cost	2006.1	6.69	+/- 3.17	0.979	77.1%	0.000	0.846	0.000
Loss Cost	2006.2	6.92	+/- 3.37	0.973	75.7%	0.000	0.803	0.000
Loss Cost	2007.1	7.82	+/- 3.17	0.954	81.1%	0.000	0.641	0.000
Loss Cost	2007.2	7.96	+/- 3.35	0.953	79.3%	0.000	0.639	0.000
Loss Cost	2008.1	8.58	+/- 3.18	0.955	82.9%	0.000	0.626	0.000
Loss Cost	2008.2	8.85	+/- 3.26	0.961	82.6%	0.000	0.677	0.000
Loss Cost	2009.1	9.25	+/- 3.07	0.985	85.4%	0.000	0.865	0.000
Loss Cost	2009.2	9.23	+/- 3.22	0.983	82.7%	0.000	0.855	0.000
Loss Cost	2010.1	9.44	+/- 3.03	1.046	85.1%	0.000	0.639	0.000
Loss Cost	2010.2	9.31	+/- 2.71	0.924	83.5%	0.000	0.449	0.000
Loss Cost	2011.2	9.31	+/- 2.71	NA	82.2%	0.000		0.000
Loss Cost	2012.1	9.55	+/- 3.18	NA	79.6%	0.000		0.000
Loss Cost	2012.2	9.05	+/- 3.72	NA	73.8%	0.000		0.000
Loss Cost	2013.1	9.28	+/- 4.54	NA	69.1%	0.000		0.001
Loss Cost	2013.2	7.98	+/- 5.19	NA	58.4%	0.000		0.006
Loss Cost	2014.1	8.29	+/- 6.67	NA	51.1%	0.000		0.018
Loss Cost	2014.2	5.08	+/- 6.44	NA	29.5%	0.000		0.095
Loss Cost	2015.1	5.82	+/- 9.03	NA	24.1%	0.000		0.149
Severity	2005.1	7.18	+/- 1.73	0.977	92.8%	0.000	0.714	0.000
Severity	2005.2	7.42	+/- 1.82	0.968	92.5%	0.000	0.615	0.000
Severity	2006.1	7.59	+/- 1.94	0.963	91.9%	0.000	0.562	0.000
Severity	2006.2	7.44	+/- 2.05	0.967	90.8%	0.000	0.613	0.000
Severity	2007.1	7.73	+/- 2.12	0.961	90.6%	0.000	0.551	0.000
Severity	2007.2	7.63	+/- 2.23	0.962	89.2%	0.000	0.572	0.000
Severity	2008.1	7.98	+/- 2.18	0.963	90.1%	0.000	0.564	0.000
Severity	2008.2	8.19	+/- 2.21	0.968	90.0%	0.000	0.617	0.000
Severity	2009.1	8.53	+/- 1.93	0.988	92.7%	0.000	0.835	0.000
Severity	2009.2	8.60	+/- 2.00	0.997	91.8%	0.000	0.958	0.000
Severity	2010.1	8.76	+/- 1.73	1.047	93.8%	0.000	0.406	0.000
Severity	2010.2	8.70	+/- 1.66	0.990	92.8%	0.000	0.873	0.000
Severity	2011.2	8.70	+/- 1.66	NA	91.5%	0.000		0.000
Severity	2012.1	9.15	+/- 1.85	NA	91.4%	0.000		0.000
Severity	2012.2	9.45	+/- 2.18	NA	90.2%	0.000		0.000
Severity	2013.1	9.68	+/- 2.64	NA	88.2%	0.000		0.000
Severity	2013.2	9.34	+/- 3.24	NA	84.1%	0.000		0.000
Severity	2014.1	8.84	+/- 4.05	NA	77.8%	0.000		0.001
Severity	2014.2	6.83	+/- 3.86	NA	73.1%	0.000		0.004
Severity	2015.1	6.65	+/- 5.42	NA	61.6%	0.000		0.023
Frequency	2005.1	-1.56	+/- 1.69	1.046	18.9%	0.000	0.504	0.071
Frequency	2005.2	-1.37	+/- 1.80	1.038	12.6%	0.000	0.590	0.130
Frequency	2006.1	-0.83	+/- 1.74	1.017	2.0%	0.000	0.790	0.332
Frequency	2006.2	-0.49	+/- 1.76	1.006	-5.0%	0.000	0.919	0.572
Frequency	2007.1	0.09	+/- 1.53	0.993	-10.4%	0.000	0.897	0.905
Frequency	2007.2	0.31	+/- 1.55	0.991	-9.5%	0.000	0.855	0.681
Frequency	2008.1	0.55	+/- 1.51	0.992	-4.1%	0.000	0.861	0.449
Frequency	2008.2	0.61	+/- 1.58	0.993	-3.8%	0.000	0.887	0.428
Frequency	2009.1	0.66	+/- 1.65	0.997	-2.9%	0.000	0.947	0.405
Frequency	2009.2	0.59	+/- 1.69	0.986	-8.9%	0.000	0.793	0.467
Frequency	2010.1	0.62	+/- 1.75	0.999	-7.6%	0.000	0.981	0.452
Frequency	2010.2	0.56	+/- 1.63	0.933	-6.3%	0.000	0.318	0.466
Frequency	2011.2	0.56	+/- 1.63	NA	-3.5%	0.000		0.466
Frequency	2012.1	0.37	+/- 1.90	NA	-7.3%	0.000		0.675
Frequency	2012.2	-0.37	+/- 1.97	NA	-8.1%	0.000		0.688
Frequency	2013.1	-0.36	+/- 2.40	NA	-9.7%	0.000		0.740
Frequency	2013.2	-1.24	+/- 2.60	NA	2.2%	0.000		0.306
Frequency	2014.1	-0.51	+/- 3.13	NA	-11.9%	0.000		0.712
Frequency	2014.2	-1.63	+/- 3.59	NA	2.9%	0.000		0.313
Frequency	2015.1	-0.78	+/- 4.82	NA	-16.0%	0.002		0.695

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.62	+/- 1.33	79.4%	0.000	0.002	0.000
Loss Cost	2005.2	6.05	+/- 1.32	82.0%	0.000	0.001	0.000
Loss Cost	2006.1	6.36	+/- 1.39	83.2%	0.000	0.001	0.000
Loss Cost	2006.2	6.73	+/- 1.44	84.1%	0.000	0.001	0.000
Loss Cost	2007.1	7.27	+/- 1.43	87.1%	0.000	0.001	0.000
Loss Cost	2007.2	7.66	+/- 1.48	87.8%	0.000	0.000	0.000
Loss Cost	2008.1	8.18	+/- 1.51	89.7%	0.000	0.001	0.000
Loss Cost	2008.2	8.92	+/- 1.31	93.5%	0.000	0.000	0.000
Loss Cost	2009.1	9.49	+/- 1.26	95.2%	0.000	0.000	0.000
Loss Cost	2009.2	9.96	+/- 1.25	95.8%	0.000	0.000	0.000
Loss Cost	2010.1	10.58	+/- 1.15	97.2%	0.000	0.000	0.000
Loss Cost	2010.2	10.27	+/- 1.23	96.7%	0.000	0.000	0.000
Loss Cost	2011.1	10.58	+/- 1.38	96.7%	0.000	0.000	0.000
Loss Cost	2011.2	10.17	+/- 1.48	96.1%	0.000	0.000	0.000
Loss Cost	2012.1	9.97	+/- 1.77	95.5%	0.000	0.000	0.000
Loss Cost	2012.2	10.22	+/- 2.12	94.2%	0.000	0.001	0.000
Loss Cost	2013.1	9.76	+/- 2.60	93.6%	0.000	0.001	0.000
Loss Cost	2013.2	9.48	+/- 3.30	90.1%	0.000	0.004	0.000
Loss Cost	2014.1	8.68	+/- 4.34	89.5%	0.000	0.007	0.003
Loss Cost	2014.2	6.64	+/- 3.40	91.3%	0.000	0.004	0.005
Loss Cost	2015.1	5.65	+/- 5.20	92.0%	0.000	0.012	0.038
Severity	2005.1	6.82	+/- 0.90	91.7%	0.000	0.008	0.000
Severity	2005.2	7.05	+/- 0.93	92.0%	0.000	0.004	0.000
Severity	2006.1	7.06	+/- 1.01	91.2%	0.000	0.006	0.000
Severity	2006.2	7.09	+/- 1.11	90.0%	0.000	0.007	0.000
Severity	2007.1	7.22	+/- 1.21	89.5%	0.000	0.014	0.000
Severity	2007.2	7.31	+/- 1.33	88.1%	0.000	0.015	0.000
Severity	2008.1	7.63	+/- 1.42	88.5%	0.000	0.031	0.000
Severity	2008.2	8.16	+/- 1.40	90.6%	0.000	0.008	0.000
Severity	2009.1	8.75	+/- 1.37	92.8%	0.000	0.015	0.000
Severity	2009.2	9.24	+/- 1.37	93.7%	0.000	0.005	0.000
Severity	2010.1	9.84	+/- 1.34	95.2%	0.000	0.008	0.000
Severity	2010.2	9.76	+/- 1.53	93.9%	0.000	0.014	0.000
Severity	2011.1	9.88	+/- 1.80	93.1%	0.000	0.027	0.000
Severity	2011.2	9.04	+/- 1.60	93.6%	0.000	0.036	0.000
Severity	2012.1	9.38	+/- 1.88	93.2%	0.000	0.074	0.000
Severity	2012.2	10.09	+/- 1.94	94.2%	0.000	0.028	0.000
Severity	2013.1	10.08	+/- 2.50	92.8%	0.000	0.050	0.000
Severity	2013.2	10.30	+/- 3.20	89.9%	0.000	0.068	0.000
Severity	2014.1	9.04	+/- 3.68	89.6%	0.000	0.036	0.001
Severity	2014.2	7.57	+/- 3.73	86.9%	0.000	0.051	0.004
Severity	2015.1	6.04	+/- 4.84	88.7%	0.000	0.039	0.026
Frequency	2005.1	-1.12	+/- 0.77	33.3%	0.000	0.019	0.006
Frequency	2005.2	-0.94	+/- 0.80	33.2%	0.000	0.010	0.024
Frequency	2006.1	-0.66	+/- 0.79	22.9%	0.000	0.019	0.101
Frequency	2006.2	-0.34	+/- 0.75	31.2%	0.000	0.003	0.360
Frequency	2007.1	0.04	+/- 0.67	29.3%	0.000	0.004	0.906
Frequency	2007.2	0.33	+/- 0.61	47.2%	0.000	0.000	0.271
Frequency	2008.1	0.51	+/- 0.64	49.0%	0.000	0.001	0.107
Frequency	2008.2	0.70	+/- 0.66	56.4%	0.000	0.000	0.036
Frequency	2009.1	0.68	+/- 0.74	56.1%	0.000	0.001	0.067
Frequency	2009.2	0.66	+/- 0.84	50.9%	0.000	0.001	0.113
Frequency	2010.1	0.67	+/- 0.96	50.2%	0.000	0.003	0.153
Frequency	2010.2	0.47	+/- 1.06	41.7%	0.000	0.006	0.351
Frequency	2011.1	0.64	+/- 1.23	40.8%	0.000	0.014	0.276
Frequency	2011.2	1.04	+/- 1.30	51.9%	0.000	0.006	0.104
Frequency	2012.1	0.54	+/- 1.37	60.6%	0.000	0.003	0.397
Frequency	2012.2	0.11	+/- 1.48	55.2%	0.000	0.005	0.868
Frequency	2013.1	-0.29	+/- 1.77	59.9%	0.000	0.006	0.709
Frequency	2013.2	-0.74	+/- 2.09	57.4%	0.000	0.013	0.422
Frequency	2014.1	-0.33	+/- 2.85	46.2%	0.000	0.038	0.780
Frequency	2014.2	-0.86	+/- 3.85	38.1%	0.001	0.082	0.569
Frequency	2015.1	-0.38	+/- 6.64	14.8%	0.016	0.195	0.869

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)	Time
Loss Cost	2005.1	5.77	+/- 1.60	69.6%	0.000	0.000
Loss Cost	2005.2	6.05	+/- 1.71	69.9%	0.000	0.000
Loss Cost	2006.1	6.54	+/- 1.76	73.1%	0.000	0.000
Loss Cost	2006.2	6.73	+/- 1.91	71.9%	0.000	0.000
Loss Cost	2007.1	7.48	+/- 1.87	77.9%	0.000	0.000
Loss Cost	2007.2	7.66	+/- 2.05	76.4%	0.000	0.000
Loss Cost	2008.1	8.43	+/- 2.04	80.9%	0.000	0.000
Loss Cost	2008.2	8.92	+/- 2.19	81.5%	0.000	0.000
Loss Cost	2009.1	9.82	+/- 2.16	85.6%	0.000	0.000
Loss Cost	2009.2	9.96	+/- 2.43	83.8%	0.000	0.000
Loss Cost	2010.1	10.98	+/- 2.40	87.6%	0.000	0.000
Loss Cost	2010.2	10.27	+/- 2.56	85.4%	0.000	0.000
Loss Cost	2011.1	11.07	+/- 2.77	86.4%	0.000	0.000
Loss Cost	2011.2	10.17	+/- 2.96	83.8%	0.000	0.000
Loss Cost	2012.1	10.61	+/- 3.50	81.8%	0.000	0.000
Loss Cost	2012.2	10.22	+/- 4.21	76.3%	0.000	0.000
Loss Cost	2013.1	10.76	+/- 5.20	72.9%	0.000	0.001
Loss Cost	2013.2	9.48	+/- 6.25	62.1%	0.000	0.007
Loss Cost	2014.1	10.32	+/- 8.27	57.0%	0.000	0.018
Loss Cost	2014.2	6.64	+/- 8.67	34.4%	0.000	0.097
Loss Cost	2015.1	8.32	+/- 12.91	33.2%	0.004	0.135
Severity	2005.1	6.90	+/- 1.02	89.2%	0.000	0.000
Severity	2005.2	7.05	+/- 1.10	88.7%	0.000	0.000
Severity	2006.1	7.17	+/- 1.19	87.9%	0.000	0.000
Severity	2006.2	7.09	+/- 1.29	86.3%	0.000	0.000
Severity	2007.1	7.35	+/- 1.38	86.1%	0.000	0.000
Severity	2007.2	7.31	+/- 1.53	84.2%	0.000	0.000
Severity	2008.1	7.77	+/- 1.58	85.6%	0.000	0.000
Severity	2008.2	8.16	+/- 1.69	86.1%	0.000	0.000
Severity	2009.1	8.92	+/- 1.61	89.8%	0.000	0.000
Severity	2009.2	9.24	+/- 1.77	89.4%	0.000	0.000
Severity	2010.1	10.05	+/- 1.69	92.2%	0.000	0.000
Severity	2010.2	9.76	+/- 1.89	90.6%	0.000	0.000
Severity	2011.1	10.14	+/- 2.14	89.9%	0.000	0.000
Severity	2011.2	9.04	+/- 1.90	90.8%	0.000	0.000
Severity	2012.1	9.63	+/- 2.10	91.1%	0.000	0.000
Severity	2012.2	10.09	+/- 2.47	90.3%	0.000	0.000
Severity	2013.1	10.52	+/- 3.02	88.6%	0.000	0.000
Severity	2013.2	10.30	+/- 3.86	84.3%	0.000	0.000
Severity	2014.1	9.93	+/- 5.09	77.4%	0.000	0.002
Severity	2014.2	7.57	+/- 5.27	69.5%	0.000	0.012
Severity	2015.1	7.63	+/- 8.06	56.3%	0.000	0.053
Frequency	2005.1	-1.06	+/- 0.85	18.3%	0.000	0.017
Frequency	2005.2	-0.94	+/- 0.91	12.7%	0.000	0.045
Frequency	2006.1	-0.59	+/- 0.88	3.7%	0.000	0.183
Frequency	2006.2	-0.34	+/- 0.91	-1.9%	0.000	0.450
Frequency	2007.1	0.12	+/- 0.80	-4.5%	0.000	0.760
Frequency	2007.2	0.33	+/- 0.84	-1.7%	0.000	0.423
Frequency	2008.1	0.62	+/- 0.86	6.4%	0.000	0.147
Frequency	2008.2	0.70	+/- 0.95	7.5%	0.000	0.135
Frequency	2009.1	0.83	+/- 1.05	9.5%	0.000	0.115
Frequency	2009.2	0.66	+/- 1.17	2.7%	0.000	0.248
Frequency	2010.1	0.85	+/- 1.31	6.0%	0.000	0.183
Frequency	2010.2	0.47	+/- 1.40	-3.5%	0.000	0.479
Frequency	2011.1	0.84	+/- 1.55	3.1%	0.000	0.257
Frequency	2011.2	1.04	+/- 1.80	4.9%	0.000	0.230
Frequency	2012.1	0.90	+/- 2.15	-1.2%	0.000	0.372
Frequency	2012.2	0.11	+/- 2.29	-11.0%	0.000	0.915
Frequency	2013.1	0.22	+/- 2.86	-12.1%	0.000	0.863
Frequency	2013.2	-0.74	+/- 3.25	-9.8%	0.000	0.608
Frequency	2014.1	0.35	+/- 3.90	-15.7%	0.001	0.831
Frequency	2014.2	-0.86	+/- 4.87	-15.3%	0.002	0.669
Frequency	2015.1	0.65	+/- 6.72	-22.8%	0.017	0.802

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.62	+/- 1.27	81.0%	0.000	0.004	0.000
Loss Cost	2005.2	6.02	+/- 1.27	83.3%	0.000	0.001	0.000
Loss Cost	2006.1	6.32	+/- 1.33	84.4%	0.000	0.002	0.000
Loss Cost	2006.2	6.66	+/- 1.39	85.0%	0.000	0.001	0.000
Loss Cost	2007.1	7.18	+/- 1.37	88.1%	0.000	0.002	0.000
Loss Cost	2007.2	7.54	+/- 1.44	88.3%	0.000	0.001	0.000
Loss Cost	2008.1	8.04	+/- 1.45	90.3%	0.000	0.002	0.000
Loss Cost	2008.2	8.77	+/- 1.29	93.6%	0.000	0.000	0.000
Loss Cost	2009.1	9.33	+/- 1.24	95.3%	0.000	0.000	0.000
Loss Cost	2009.2	9.77	+/- 1.28	95.5%	0.000	0.000	0.000
Loss Cost	2010.1	10.40	+/- 1.20	96.9%	0.000	0.000	0.000
Loss Cost	2010.2	9.91	+/- 1.25	96.4%	0.000	0.000	0.000
Loss Cost	2011.2	10.17	+/- 1.48	96.1%	0.000	0.000	0.000
Loss Cost	2012.1	9.97	+/- 1.77	95.5%	0.000	0.000	0.000
Loss Cost	2012.2	10.22	+/- 2.12	94.2%	0.000	0.001	0.000
Loss Cost	2013.1	9.76	+/- 2.60	93.6%	0.000	0.001	0.000
Loss Cost	2013.2	9.48	+/- 3.30	90.1%	0.000	0.004	0.000
Loss Cost	2014.1	8.68	+/- 4.34	89.5%	0.000	0.007	0.003
Loss Cost	2014.2	6.64	+/- 3.40	91.3%	0.000	0.004	0.005
Loss Cost	2015.1	5.65	+/- 5.20	92.0%	0.000	0.012	0.038
Severity	2005.1	6.82	+/- 0.77	93.9%	0.000	0.013	0.000
Severity	2005.2	7.02	+/- 0.80	94.1%	0.000	0.006	0.000
Severity	2006.1	7.02	+/- 0.87	93.5%	0.000	0.009	0.000
Severity	2006.2	7.01	+/- 0.96	92.4%	0.000	0.013	0.000
Severity	2007.1	7.13	+/- 1.05	92.0%	0.000	0.022	0.000
Severity	2007.2	7.14	+/- 1.16	90.6%	0.000	0.029	0.000
Severity	2008.1	7.44	+/- 1.23	91.0%	0.000	0.052	0.000
Severity	2008.2	7.90	+/- 1.23	92.3%	0.000	0.015	0.000
Severity	2009.1	8.46	+/- 1.16	94.5%	0.000	0.022	0.000
Severity	2009.2	8.87	+/- 1.22	94.8%	0.000	0.008	0.000
Severity	2010.1	9.43	+/- 1.17	96.1%	0.000	0.011	0.000
Severity	2010.2	9.09	+/- 1.32	95.0%	0.000	0.026	0.000
Severity	2011.2	9.04	+/- 1.60	93.6%	0.000	0.036	0.000
Severity	2012.1	9.38	+/- 1.88	93.2%	0.000	0.074	0.000
Severity	2012.2	10.09	+/- 1.94	94.2%	0.000	0.028	0.000
Severity	2013.1	10.08	+/- 2.50	92.8%	0.000	0.050	0.000
Severity	2013.2	10.30	+/- 3.20	89.9%	0.000	0.068	0.000
Severity	2014.1	9.04	+/- 3.68	89.6%	0.000	0.036	0.001
Severity	2014.2	7.57	+/- 3.73	86.9%	0.000	0.051	0.004
Severity	2015.1	6.04	+/- 4.84	88.7%	0.000	0.039	0.026
Frequency	2005.1	-1.12	+/- 0.79	32.8%	0.000	0.023	0.008
Frequency	2005.2	-0.93	+/- 0.82	32.7%	0.000	0.012	0.028
Frequency	2006.1	-0.65	+/- 0.82	22.5%	0.000	0.023	0.111
Frequency	2006.2	-0.33	+/- 0.77	31.7%	0.000	0.004	0.388
Frequency	2007.1	0.05	+/- 0.68	30.8%	0.000	0.004	0.870
Frequency	2007.2	0.37	+/- 0.61	51.3%	0.000	0.000	0.215
Frequency	2008.1	0.56	+/- 0.63	54.1%	0.000	0.001	0.075
Frequency	2008.2	0.80	+/- 0.62	64.3%	0.000	0.000	0.015
Frequency	2009.1	0.80	+/- 0.71	64.0%	0.000	0.000	0.029
Frequency	2009.2	0.83	+/- 0.82	59.7%	0.000	0.001	0.046
Frequency	2010.1	0.89	+/- 0.95	59.4%	0.000	0.001	0.063
Frequency	2010.2	0.75	+/- 1.12	49.8%	0.000	0.003	0.170
Frequency	2011.2	1.04	+/- 1.30	51.9%	0.000	0.006	0.104
Frequency	2012.1	0.54	+/- 1.37	60.6%	0.000	0.003	0.397
Frequency	2012.2	0.11	+/- 1.48	55.2%	0.000	0.005	0.868
Frequency	2013.1	-0.29	+/- 1.77	59.9%	0.000	0.006	0.709
Frequency	2013.2	-0.74	+/- 2.09	57.4%	0.000	0.013	0.422
Frequency	2014.1	-0.33	+/- 2.85	46.2%	0.000	0.038	0.780
Frequency	2014.2	-0.86	+/- 3.85	38.1%	0.001	0.082	0.569
Frequency	2015.1	-0.38	+/- 6.64	14.8%	0.016	0.195	0.869

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	5.75	+/- 1.50	73.1%	0.000	0.000
Loss Cost	2005.2	6.00	+/- 1.60	73.2%	0.000	0.000
Loss Cost	2006.1	6.47	+/- 1.65	76.1%	0.000	0.000
Loss Cost	2006.2	6.62	+/- 1.80	74.7%	0.000	0.000
Loss Cost	2007.1	7.33	+/- 1.75	80.3%	0.000	0.000
Loss Cost	2007.2	7.46	+/- 1.93	78.6%	0.000	0.000
Loss Cost	2008.1	8.19	+/- 1.93	82.6%	0.000	0.000
Loss Cost	2008.2	8.62	+/- 2.10	82.7%	0.000	0.000
Loss Cost	2009.1	9.48	+/- 2.10	86.2%	0.000	0.000
Loss Cost	2009.2	9.51	+/- 2.41	83.8%	0.000	0.000
Loss Cost	2010.1	10.52	+/- 2.47	86.8%	0.000	0.000
Loss Cost	2010.2	9.48	+/- 2.54	84.6%	0.000	0.000
Loss Cost	2011.2	10.17	+/- 2.96	83.8%	0.000	0.000
Loss Cost	2012.1	10.61	+/- 3.50	81.8%	0.000	0.000
Loss Cost	2012.2	10.22	+/- 4.21	76.3%	0.000	0.000
Loss Cost	2013.1	10.76	+/- 5.20	72.9%	0.000	0.001
Loss Cost	2013.2	9.48	+/- 6.25	62.1%	0.000	0.007
Loss Cost	2014.1	10.32	+/- 8.27	57.0%	0.000	0.018
Loss Cost	2014.2	6.64	+/- 8.67	34.4%	0.000	0.097
Loss Cost	2015.1	8.32	+/- 12.91	33.2%	0.004	0.135
Severity	2005.1	6.89	+/- 0.87	92.3%	0.000	0.000
Severity	2005.2	7.01	+/- 0.93	91.9%	0.000	0.000
Severity	2006.1	7.10	+/- 1.01	91.2%	0.000	0.000
Severity	2006.2	6.99	+/- 1.10	89.9%	0.000	0.000
Severity	2007.1	7.20	+/- 1.18	89.7%	0.000	0.000
Severity	2007.2	7.10	+/- 1.30	88.1%	0.000	0.000
Severity	2008.1	7.51	+/- 1.34	89.2%	0.000	0.000
Severity	2008.2	7.83	+/- 1.45	89.2%	0.000	0.000
Severity	2009.1	8.53	+/- 1.36	92.4%	0.000	0.000
Severity	2009.2	8.74	+/- 1.53	91.5%	0.000	0.000
Severity	2010.1	9.48	+/- 1.48	93.7%	0.000	0.000
Severity	2010.2	8.91	+/- 1.57	92.7%	0.000	0.000
Severity	2011.2	9.04	+/- 1.90	90.8%	0.000	0.000
Severity	2012.1	9.63	+/- 2.10	91.1%	0.000	0.000
Severity	2012.2	10.09	+/- 2.47	90.3%	0.000	0.000
Severity	2013.1	10.52	+/- 3.02	88.6%	0.000	0.000
Severity	2013.2	10.30	+/- 3.86	84.3%	0.000	0.000
Severity	2014.1	9.93	+/- 5.09	77.4%	0.000	0.002
Severity	2014.2	7.57	+/- 5.27	69.5%	0.000	0.012
Severity	2015.1	7.63	+/- 8.06	56.3%	0.000	0.053
Frequency	2005.1	-1.06	+/- 0.87	18.3%	0.000	0.019
Frequency	2005.2	-0.94	+/- 0.93	12.8%	0.000	0.048
Frequency	2006.1	-0.59	+/- 0.90	3.7%	0.000	0.189
Frequency	2006.2	-0.34	+/- 0.94	-2.0%	0.000	0.454
Frequency	2007.1	0.12	+/- 0.83	-4.8%	0.000	0.767
Frequency	2007.2	0.34	+/- 0.88	-1.9%	0.000	0.431
Frequency	2008.1	0.64	+/- 0.89	6.6%	0.000	0.150
Frequency	2008.2	0.73	+/- 0.99	7.9%	0.000	0.136
Frequency	2009.1	0.88	+/- 1.11	10.3%	0.000	0.113
Frequency	2009.2	0.71	+/- 1.25	3.0%	0.000	0.246
Frequency	2010.1	0.95	+/- 1.43	7.1%	0.000	0.173
Frequency	2010.2	0.52	+/- 1.58	-3.9%	0.000	0.486
Frequency	2011.2	1.04	+/- 1.80	4.9%	0.000	0.230
Frequency	2012.1	0.90	+/- 2.15	-1.2%	0.000	0.372
Frequency	2012.2	0.11	+/- 2.29	-11.0%	0.000	0.915
Frequency	2013.1	0.22	+/- 2.86	-12.1%	0.000	0.863
Frequency	2013.2	-0.74	+/- 3.25	-9.8%	0.000	0.608
Frequency	2014.1	0.35	+/- 3.90	-15.7%	0.001	0.831
Frequency	2014.2	-0.86	+/- 4.87	-15.3%	0.002	0.669
Frequency	2015.1	0.65	+/- 6.72	-22.8%	0.017	0.802

BI

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

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.51	+/- 2.63	1.096	79.4%	0.000	0.325	0.002	0.001
Loss Cost	2005.2	5.30	+/- 2.68	1.061	81.6%	0.000	0.510	0.001	0.000
Loss Cost	2006.1	5.81	+/- 2.81	1.043	82.5%	0.000	0.642	0.002	0.000
Loss Cost	2006.2	6.46	+/- 2.89	1.020	83.3%	0.000	0.819	0.001	0.000
Loss Cost	2007.1	7.25	+/- 2.81	1.001	86.4%	0.000	0.992	0.001	0.000
Loss Cost	2007.2	7.83	+/- 2.85	0.988	87.1%	0.000	0.881	0.001	0.000
Loss Cost	2008.1	8.43	+/- 2.77	0.983	89.1%	0.000	0.819	0.001	0.000
Loss Cost	2008.2	9.21	+/- 2.29	0.981	93.1%	0.000	0.743	0.000	0.000
Loss Cost	2009.1	9.64	+/- 2.07	0.990	94.9%	0.000	0.852	0.000	0.000
Loss Cost	2009.2	9.93	+/- 1.93	1.002	95.5%	0.000	0.963	0.000	0.000
Loss Cost	2010.1	10.18	+/- 1.58	1.032	97.1%	0.000	0.432	0.000	0.000
Loss Cost	2010.2	10.11	+/- 1.59	1.016	96.4%	0.000	0.708	0.000	0.000
Loss Cost	2011.1	10.17	+/- 1.48	1.072	97.0%	0.000	0.181	0.000	0.000
Loss Cost	2011.2	10.17	+/- 1.48	NA	96.1%	0.000		0.000	0.000
Loss Cost	2012.1	9.97	+/- 1.77	NA	95.5%	0.000		0.000	0.000
Loss Cost	2012.2	10.22	+/- 2.12	NA	94.2%	0.000		0.001	0.000
Loss Cost	2013.1	9.76	+/- 2.60	NA	93.6%	0.000		0.001	0.000
Loss Cost	2013.2	9.48	+/- 3.30	NA	90.1%	0.000		0.004	0.000
Loss Cost	2014.1	8.68	+/- 4.34	NA	89.5%	0.000		0.007	0.003
Loss Cost	2014.2	6.64	+/- 3.40	NA	91.3%	0.000		0.004	0.005
Loss Cost	2015.1	5.65	+/- 5.20	NA	92.0%	0.000		0.012	0.038
Severity	2005.1	6.25	+/- 1.81	1.048	91.6%	0.000	0.455	0.010	0.000
Severity	2005.2	6.67	+/- 1.89	1.030	91.7%	0.000	0.636	0.005	0.000
Severity	2006.1	6.67	+/- 2.04	1.030	90.9%	0.000	0.647	0.007	0.000
Severity	2006.2	6.70	+/- 2.22	1.029	89.6%	0.000	0.672	0.010	0.000
Severity	2007.1	6.88	+/- 2.37	1.024	89.0%	0.000	0.727	0.017	0.000
Severity	2007.2	6.99	+/- 2.54	1.022	87.4%	0.000	0.760	0.019	0.000
Severity	2008.1	7.36	+/- 2.60	1.019	87.9%	0.000	0.791	0.037	0.000
Severity	2008.2	7.91	+/- 2.45	1.017	90.0%	0.000	0.791	0.011	0.000
Severity	2009.1	8.36	+/- 2.22	1.028	92.4%	0.000	0.632	0.020	0.000
Severity	2009.2	8.68	+/- 2.05	1.041	93.5%	0.000	0.437	0.006	0.000
Severity	2010.1	8.94	+/- 1.69	1.075	95.8%	0.000	0.114	0.009	0.000
Severity	2010.2	8.97	+/- 1.78	1.081	94.7%	0.000	0.128	0.012	0.000
Severity	2011.1	9.04	+/- 1.60	1.155	95.6%	0.000	0.022	0.036	0.000
Severity	2011.2	9.04	+/- 1.60	NA	93.6%	0.000		0.036	0.000
Severity	2012.1	9.38	+/- 1.88	NA	93.2%	0.000		0.074	0.000
Severity	2012.2	10.09	+/- 1.94	NA	94.2%	0.000		0.028	0.000
Severity	2013.1	10.08	+/- 2.50	NA	92.8%	0.000		0.050	0.000
Severity	2013.2	10.30	+/- 3.20	NA	89.9%	0.000		0.068	0.000
Severity	2014.1	9.04	+/- 3.68	NA	89.6%	0.000		0.036	0.001
Severity	2014.2	7.57	+/- 3.73	NA	86.9%	0.000		0.051	0.004
Severity	2015.1	6.04	+/- 4.84	NA	88.7%	0.000		0.039	0.026
Frequency	2005.1	-1.63	+/- 1.55	1.046	32.2%	0.000	0.440	0.021	0.041
Frequency	2005.2	-1.29	+/- 1.62	1.030	30.9%	0.000	0.610	0.012	0.116
Frequency	2006.1	-0.80	+/- 1.61	1.012	19.2%	0.000	0.827	0.023	0.311
Frequency	2006.2	-0.23	+/- 1.52	0.992	27.7%	0.000	0.864	0.004	0.755
Frequency	2007.1	0.34	+/- 1.30	0.977	26.7%	0.000	0.567	0.005	0.584
Frequency	2007.2	0.79	+/- 1.14	0.967	47.2%	0.000	0.330	0.000	0.163
Frequency	2008.1	1.00	+/- 1.13	0.965	49.7%	0.000	0.283	0.001	0.078
Frequency	2008.2	1.21	+/- 1.11	0.964	57.6%	0.000	0.248	0.000	0.034
Frequency	2009.1	1.18	+/- 1.17	0.964	57.3%	0.000	0.258	0.001	0.047
Frequency	2009.2	1.15	+/- 1.23	0.962	52.1%	0.000	0.261	0.001	0.064
Frequency	2010.1	1.13	+/- 1.30	0.960	51.4%	0.000	0.274	0.002	0.081
Frequency	2010.2	1.05	+/- 1.23	0.940	50.3%	0.000	0.108	0.004	0.087
Frequency	2011.1	1.04	+/- 1.30	0.929	47.9%	0.000	0.145	0.006	0.104
Frequency	2011.2	1.04	+/- 1.30	NA	51.9%	0.000		0.006	0.104
Frequency	2012.1	0.54	+/- 1.37	NA	60.6%	0.000		0.003	0.397
Frequency	2012.2	0.11	+/- 1.48	NA	55.2%	0.000		0.005	0.868
Frequency	2013.1	-0.29	+/- 1.77	NA	59.9%	0.000		0.006	0.709
Frequency	2013.2	-0.74	+/- 2.09	NA	57.4%	0.000		0.013	0.422
Frequency	2014.1	-0.33	+/- 2.85	NA	46.2%	0.000		0.038	0.780
Frequency	2014.2	-0.86	+/- 3.85	NA	38.1%	0.001		0.082	0.569
Frequency	2015.1	-0.38	+/- 6.64	NA	14.8%	0.016		0.195	0.869

BI

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

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
Loss Cost	2005.1	4.51	+/- 3.19	1.109	69.5%	0.000	0.358	0.007
Loss Cost	2005.2	4.96	+/- 3.42	1.090	69.4%	0.000	0.457	0.006
Loss Cost	2006.1	5.81	+/- 3.53	1.057	72.1%	0.000	0.624	0.002
Loss Cost	2006.2	6.10	+/- 3.80	1.047	70.7%	0.000	0.692	0.003
Loss Cost	2007.1	7.25	+/- 3.67	1.016	76.7%	0.000	0.883	0.000
Loss Cost	2007.2	7.50	+/- 3.92	1.011	75.1%	0.000	0.921	0.001
Loss Cost	2008.1	8.43	+/- 3.76	1.000	79.8%	0.000	0.999	0.000
Loss Cost	2008.2	8.92	+/- 3.84	1.000	80.4%	0.000	0.999	0.000
Loss Cost	2009.1	9.64	+/- 3.55	1.013	84.7%	0.000	0.889	0.000
Loss Cost	2009.2	9.73	+/- 3.73	1.017	82.6%	0.000	0.858	0.000
Loss Cost	2010.1	10.18	+/- 3.32	1.065	87.2%	0.000	0.455	0.000
Loss Cost	2010.2	10.02	+/- 3.31	1.025	84.3%	0.000	0.782	0.000
Loss Cost	2011.1	10.17	+/- 2.96	1.153	87.7%	0.000	0.165	0.000
Loss Cost	2011.2	10.17	+/- 2.96	NA	83.8%	0.000		0.000
Loss Cost	2012.1	10.61	+/- 3.50	NA	81.8%	0.000		0.000
Loss Cost	2012.2	10.22	+/- 4.21	NA	76.3%	0.000		0.000
Loss Cost	2013.1	10.76	+/- 5.20	NA	72.9%	0.000		0.001
Loss Cost	2013.2	9.48	+/- 6.25	NA	62.1%	0.000		0.007
Loss Cost	2014.1	10.32	+/- 8.27	NA	57.0%	0.000		0.018
Loss Cost	2014.2	6.64	+/- 8.67	NA	34.4%	0.000		0.097
Loss Cost	2015.1	8.32	+/- 12.91	NA	33.2%	0.004		0.135
Severity	2005.1	6.25	+/- 2.06	1.055	89.0%	0.000	0.454	0.000
Severity	2005.2	6.48	+/- 2.22	1.045	88.4%	0.000	0.547	0.000
Severity	2006.1	6.67	+/- 2.39	1.039	87.5%	0.000	0.619	0.000
Severity	2006.2	6.51	+/- 2.57	1.044	85.8%	0.000	0.586	0.000
Severity	2007.1	6.88	+/- 2.70	1.033	85.6%	0.000	0.678	0.000
Severity	2007.2	6.81	+/- 2.89	1.035	83.5%	0.000	0.674	0.000
Severity	2008.1	7.36	+/- 2.89	1.028	84.9%	0.000	0.722	0.000
Severity	2008.2	7.75	+/- 2.94	1.028	85.3%	0.000	0.717	0.000
Severity	2009.1	8.36	+/- 2.61	1.039	89.4%	0.000	0.564	0.000
Severity	2009.2	8.57	+/- 2.65	1.050	89.0%	0.000	0.473	0.000
Severity	2010.1	8.94	+/- 2.17	1.092	93.0%	0.000	0.131	0.000
Severity	2010.2	8.92	+/- 2.28	1.086	91.2%	0.000	0.202	0.000
Severity	2011.1	9.04	+/- 1.90	1.192	93.7%	0.000	0.016	0.000
Severity	2011.2	9.04	+/- 1.90	NA	90.8%	0.000		0.000
Severity	2012.1	9.63	+/- 2.10	NA	91.1%	0.000		0.000
Severity	2012.2	10.09	+/- 2.47	NA	90.3%	0.000		0.000
Severity	2013.1	10.52	+/- 3.02	NA	88.6%	0.000		0.000
Severity	2013.2	10.30	+/- 3.86	NA	84.3%	0.000		0.000
Severity	2014.1	9.93	+/- 5.09	NA	77.4%	0.000		0.002
Severity	2014.2	7.57	+/- 5.27	NA	69.5%	0.000		0.012
Severity	2015.1	7.63	+/- 8.06	NA	56.3%	0.000		0.053
Frequency	2005.1	-1.63	+/- 1.71	1.051	17.0%	0.000	0.434	0.062
Frequency	2005.2	-1.43	+/- 1.84	1.042	10.5%	0.000	0.528	0.123
Frequency	2006.1	-0.80	+/- 1.79	1.018	-0.4%	0.000	0.773	0.362
Frequency	2006.2	-0.38	+/- 1.83	1.003	-7.0%	0.000	0.955	0.669
Frequency	2007.1	0.34	+/- 1.58	0.983	-9.3%	0.000	0.730	0.653
Frequency	2007.2	0.65	+/- 1.61	0.977	-5.9%	0.000	0.626	0.406
Frequency	2008.1	1.00	+/- 1.56	0.973	3.2%	0.000	0.538	0.192
Frequency	2008.2	1.09	+/- 1.65	0.973	4.0%	0.000	0.548	0.178
Frequency	2009.1	1.18	+/- 1.73	0.974	5.5%	0.000	0.582	0.164
Frequency	2009.2	1.07	+/- 1.78	0.969	-1.0%	0.000	0.511	0.216
Frequency	2010.1	1.13	+/- 1.85	0.976	0.6%	0.000	0.633	0.205
Frequency	2010.2	1.01	+/- 1.74	0.944	-1.0%	0.000	0.275	0.228
Frequency	2011.1	1.04	+/- 1.80	0.967	-3.0%	0.000	0.605	0.230
Frequency	2011.2	1.04	+/- 1.80	NA	4.9%	0.000		0.230
Frequency	2012.1	0.90	+/- 2.15	NA	-1.2%	0.000		0.372
Frequency	2012.2	0.11	+/- 2.29	NA	-11.0%	0.000		0.915
Frequency	2013.1	0.22	+/- 2.86	NA	-12.1%	0.000		0.863
Frequency	2013.2	-0.74	+/- 3.25	NA	-9.8%	0.000		0.608
Frequency	2014.1	0.35	+/- 3.90	NA	-15.7%	0.001		0.831
Frequency	2014.2	-0.86	+/- 4.87	NA	-15.3%	0.002		0.669
Frequency	2015.1	0.65	+/- 6.72	NA	-22.8%	0.017		0.802

BI

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

Fit	Start Date	Trend	Level Change		Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
			Conf Int.	Value					
Loss Cost	2005.1	5.17	+/- 2.74	1.038	80.2%	0.000	0.700	0.004	0.001
Loss Cost	2005.2	5.94	+/- 2.75	1.006	82.5%	0.000	0.947	0.001	0.000
Loss Cost	2006.1	6.52	+/- 2.86	0.985	83.6%	0.000	0.873	0.003	0.000
Loss Cost	2006.2	7.10	+/- 2.92	0.968	84.3%	0.000	0.718	0.001	0.000
Loss Cost	2007.1	7.93	+/- 2.78	0.948	87.7%	0.000	0.519	0.002	0.000
Loss Cost	2007.2	8.39	+/- 2.80	0.941	88.0%	0.000	0.454	0.001	0.000
Loss Cost	2008.1	8.96	+/- 2.68	0.938	90.1%	0.000	0.395	0.002	0.000
Loss Cost	2008.2	9.54	+/- 2.22	0.947	93.6%	0.000	0.366	0.000	0.000
Loss Cost	2009.1	9.89	+/- 2.00	0.960	95.2%	0.000	0.442	0.000	0.000
Loss Cost	2009.2	10.06	+/- 1.92	0.978	95.2%	0.000	0.660	0.000	0.000
Loss Cost	2010.1	10.23	+/- 1.63	1.016	96.7%	0.000	0.723	0.000	0.000
Loss Cost	2010.2	10.17	+/- 1.48	0.960	96.3%	0.000	0.432	0.000	0.000
Loss Cost	2011.2	10.17	+/- 1.48	NA	96.1%	0.000		0.000	0.000
Loss Cost	2012.1	9.97	+/- 1.77	NA	95.5%	0.000		0.000	0.000
Loss Cost	2012.2	10.22	+/- 2.12	NA	94.2%	0.000		0.001	0.000
Loss Cost	2013.1	9.76	+/- 2.60	NA	93.6%	0.000		0.001	0.000
Loss Cost	2013.2	9.48	+/- 3.30	NA	90.1%	0.000		0.004	0.000
Loss Cost	2014.1	8.68	+/- 4.34	NA	89.5%	0.000		0.007	0.003
Loss Cost	2014.2	6.64	+/- 3.40	NA	91.3%	0.000		0.004	0.005
Loss Cost	2015.1	5.65	+/- 5.20	NA	92.0%	0.000		0.012	0.038
Severity	2005.1	7.01	+/- 1.68	0.985	93.7%	0.000	0.790	0.016	0.000
Severity	2005.2	7.42	+/- 1.72	0.969	93.9%	0.000	0.579	0.007	0.000
Severity	2006.1	7.46	+/- 1.86	0.967	93.3%	0.000	0.578	0.011	0.000
Severity	2006.2	7.46	+/- 2.00	0.967	92.1%	0.000	0.594	0.015	0.000
Severity	2007.1	7.66	+/- 2.13	0.963	91.7%	0.000	0.548	0.026	0.000
Severity	2007.2	7.68	+/- 2.27	0.962	90.2%	0.000	0.557	0.033	0.000
Severity	2008.1	8.01	+/- 2.30	0.960	90.6%	0.000	0.530	0.059	0.000
Severity	2008.2	8.39	+/- 2.16	0.966	92.0%	0.000	0.556	0.019	0.000
Severity	2009.1	8.74	+/- 1.91	0.980	94.1%	0.000	0.686	0.027	0.000
Severity	2009.2	8.91	+/- 1.83	0.997	94.3%	0.000	0.955	0.012	0.000
Severity	2010.1	9.07	+/- 1.56	1.035	96.0%	0.000	0.439	0.013	0.000
Severity	2010.2	9.04	+/- 1.60	1.008	94.5%	0.000	0.882	0.036	0.000
Severity	2011.2	9.04	+/- 1.60	NA	93.6%	0.000		0.036	0.000
Severity	2012.1	9.38	+/- 1.88	NA	93.2%	0.000		0.074	0.000
Severity	2012.2	10.09	+/- 1.94	NA	94.2%	0.000		0.028	0.000
Severity	2013.1	10.08	+/- 2.50	NA	92.8%	0.000		0.050	0.000
Severity	2013.2	10.30	+/- 3.20	NA	89.9%	0.000		0.068	0.000
Severity	2014.1	9.04	+/- 3.68	NA	89.6%	0.000		0.036	0.001
Severity	2014.2	7.57	+/- 3.73	NA	86.9%	0.000		0.051	0.004
Severity	2015.1	6.04	+/- 4.84	NA	88.7%	0.000		0.039	0.026
Frequency	2005.1	-1.73	+/- 1.68	1.054	31.9%	0.000	0.408	0.023	0.046
Frequency	2005.2	-1.38	+/- 1.75	1.039	30.7%	0.000	0.550	0.014	0.117
Frequency	2006.1	-0.88	+/- 1.74	1.019	18.9%	0.000	0.760	0.025	0.305
Frequency	2006.2	-0.33	+/- 1.62	1.000	27.9%	0.000	0.994	0.005	0.673
Frequency	2007.1	0.25	+/- 1.39	0.985	27.2%	0.000	0.732	0.005	0.706
Frequency	2007.2	0.66	+/- 1.19	0.978	49.4%	0.000	0.551	0.000	0.254
Frequency	2008.1	0.87	+/- 1.17	0.977	52.5%	0.000	0.507	0.001	0.130
Frequency	2008.2	1.06	+/- 1.09	0.980	62.9%	0.000	0.530	0.000	0.053
Frequency	2009.1	1.06	+/- 1.15	0.980	62.4%	0.000	0.542	0.000	0.068
Frequency	2009.2	1.06	+/- 1.22	0.980	57.5%	0.000	0.577	0.001	0.081
Frequency	2010.1	1.07	+/- 1.29	0.982	56.6%	0.000	0.644	0.002	0.095
Frequency	2010.2	1.04	+/- 1.30	0.952	50.0%	0.000	0.329	0.006	0.104
Frequency	2011.2	1.04	+/- 1.30	NA	51.9%	0.000		0.006	0.104
Frequency	2012.1	0.54	+/- 1.37	NA	60.6%	0.000		0.003	0.397
Frequency	2012.2	0.11	+/- 1.48	NA	55.2%	0.000		0.005	0.868
Frequency	2013.1	-0.29	+/- 1.77	NA	59.9%	0.000		0.006	0.709
Frequency	2013.2	-0.74	+/- 2.09	NA	57.4%	0.000		0.013	0.422
Frequency	2014.1	-0.33	+/- 2.85	NA	46.2%	0.000		0.038	0.780
Frequency	2014.2	-0.86	+/- 3.85	NA	38.1%	0.001		0.082	0.569
Frequency	2015.1	-0.38	+/- 6.64	NA	14.8%	0.016		0.195	0.869

BI

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

Fit	Start Date	Trend	Level Change		Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
			Conf Int.	Value				
Loss Cost	2005.1	5.45	+/- 3.25	1.025	72.0%	0.000	0.828	0.002
Loss Cost	2005.2	5.94	+/- 3.47	1.005	71.9%	0.000	0.966	0.001
Loss Cost	2006.1	6.82	+/- 3.53	0.974	75.0%	0.000	0.816	0.000
Loss Cost	2006.2	7.10	+/- 3.78	0.965	73.5%	0.000	0.763	0.001
Loss Cost	2007.1	8.21	+/- 3.57	0.939	79.6%	0.000	0.556	0.000
Loss Cost	2007.2	8.39	+/- 3.79	0.936	77.8%	0.000	0.548	0.000
Loss Cost	2008.1	9.19	+/- 3.60	0.933	82.1%	0.000	0.489	0.000
Loss Cost	2008.2	9.54	+/- 3.68	0.937	82.1%	0.000	0.517	0.000
Loss Cost	2009.1	10.07	+/- 3.43	0.958	85.5%	0.000	0.640	0.000
Loss Cost	2009.2	10.06	+/- 3.62	0.957	82.8%	0.000	0.655	0.000
Loss Cost	2010.1	10.32	+/- 3.36	1.019	85.8%	0.000	0.845	0.000
Loss Cost	2010.2	10.17	+/- 2.96	0.903	84.7%	0.000	0.320	0.000
Loss Cost	2011.2	10.17	+/- 2.96	NA	83.8%	0.000		0.000
Loss Cost	2012.1	10.61	+/- 3.50	NA	81.8%	0.000		0.000
Loss Cost	2012.2	10.22	+/- 4.21	NA	76.3%	0.000		0.000
Loss Cost	2013.1	10.76	+/- 5.20	NA	72.9%	0.000		0.001
Loss Cost	2013.2	9.48	+/- 6.25	NA	62.1%	0.000		0.007
Loss Cost	2014.1	10.32	+/- 8.27	NA	57.0%	0.000		0.018
Loss Cost	2014.2	6.64	+/- 8.67	NA	34.4%	0.000		0.097
Loss Cost	2015.1	8.32	+/- 12.91	NA	33.2%	0.004		0.135
Severity	2005.1	7.16	+/- 1.89	0.978	92.0%	0.000	0.741	0.000
Severity	2005.2	7.42	+/- 2.01	0.968	91.6%	0.000	0.630	0.000
Severity	2006.1	7.62	+/- 2.16	0.961	90.9%	0.000	0.569	0.000
Severity	2006.2	7.46	+/- 2.30	0.966	89.5%	0.000	0.629	0.000
Severity	2007.1	7.80	+/- 2.39	0.958	89.4%	0.000	0.549	0.000
Severity	2007.2	7.68	+/- 2.54	0.960	87.6%	0.000	0.577	0.000
Severity	2008.1	8.12	+/- 2.50	0.958	88.8%	0.000	0.540	0.000
Severity	2008.2	8.39	+/- 2.54	0.961	88.7%	0.000	0.569	0.000
Severity	2009.1	8.82	+/- 2.22	0.979	91.9%	0.000	0.719	0.000
Severity	2009.2	8.91	+/- 2.30	0.987	90.9%	0.000	0.836	0.000
Severity	2010.1	9.11	+/- 1.98	1.036	93.4%	0.000	0.533	0.000
Severity	2010.2	9.04	+/- 1.90	0.981	92.1%	0.000	0.767	0.000
Severity	2011.2	9.04	+/- 1.90	NA	90.8%	0.000		0.000
Severity	2012.1	9.63	+/- 2.10	NA	91.1%	0.000		0.000
Severity	2012.2	10.09	+/- 2.47	NA	90.3%	0.000		0.000
Severity	2013.1	10.52	+/- 3.02	NA	88.6%	0.000		0.000
Severity	2013.2	10.30	+/- 3.86	NA	84.3%	0.000		0.000
Severity	2014.1	9.93	+/- 5.09	NA	77.4%	0.000		0.002
Severity	2014.2	7.57	+/- 5.27	NA	69.5%	0.000		0.012
Severity	2015.1	7.63	+/- 8.06	NA	56.3%	0.000		0.053
Frequency	2005.1	-1.59	+/- 1.85	1.048	16.3%	0.000	0.508	0.090
Frequency	2005.2	-1.38	+/- 1.99	1.038	9.8%	0.000	0.605	0.165
Frequency	2006.1	-0.75	+/- 1.93	1.013	-0.9%	0.000	0.847	0.428
Frequency	2006.2	-0.33	+/- 1.97	0.999	-7.4%	0.000	0.988	0.729
Frequency	2007.1	0.37	+/- 1.70	0.981	-9.8%	0.000	0.719	0.648
Frequency	2007.2	0.66	+/- 1.72	0.976	-6.5%	0.000	0.644	0.426
Frequency	2008.1	0.98	+/- 1.66	0.974	2.5%	0.000	0.599	0.225
Frequency	2008.2	1.06	+/- 1.74	0.975	3.4%	0.000	0.624	0.211
Frequency	2009.1	1.15	+/- 1.82	0.979	5.0%	0.000	0.685	0.195
Frequency	2009.2	1.06	+/- 1.87	0.970	-1.9%	0.000	0.578	0.240
Frequency	2010.1	1.11	+/- 1.94	0.983	0.1%	0.000	0.775	0.233
Frequency	2010.2	1.04	+/- 1.80	0.920	1.2%	0.000	0.230	0.230
Frequency	2011.2	1.04	+/- 1.80	NA	4.9%	0.000		0.230
Frequency	2012.1	0.90	+/- 2.15	NA	-1.2%	0.000		0.372
Frequency	2012.2	0.11	+/- 2.29	NA	-11.0%	0.000		0.915
Frequency	2013.1	0.22	+/- 2.86	NA	-12.1%	0.000		0.863
Frequency	2013.2	-0.74	+/- 3.25	NA	-9.8%	0.000		0.608
Frequency	2014.1	0.35	+/- 3.90	NA	-15.7%	0.001		0.831
Frequency	2014.2	-0.86	+/- 4.87	NA	-15.3%	0.002		0.669
Frequency	2015.1	0.65	+/- 6.72	NA	-22.8%	0.017		0.802

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	5.50	+/- 1.43	76.1%	0.000	0.003	0.000
Loss Cost	2005.2	5.97	+/- 1.44	79.0%	0.000	0.001	0.000
Loss Cost	2006.1	6.28	+/- 1.52	80.3%	0.000	0.002	0.000
Loss Cost	2006.2	6.70	+/- 1.59	81.3%	0.000	0.001	0.000
Loss Cost	2007.1	7.26	+/- 1.58	84.9%	0.000	0.002	0.000
Loss Cost	2007.2	7.72	+/- 1.65	85.6%	0.000	0.001	0.000
Loss Cost	2008.1	8.27	+/- 1.67	88.0%	0.000	0.001	0.000
Loss Cost	2008.2	9.18	+/- 1.44	92.8%	0.000	0.000	0.000
Loss Cost	2009.1	9.80	+/- 1.35	94.9%	0.000	0.000	0.000
Loss Cost	2009.2	10.43	+/- 1.28	96.1%	0.000	0.000	0.000
Loss Cost	2010.1	11.12	+/- 1.02	98.1%	0.000	0.000	0.000
Loss Cost	2010.2	10.88	+/- 1.15	97.5%	0.000	0.000	0.000
Loss Cost	2011.1	11.26	+/- 1.21	97.9%	0.000	0.000	0.000
Loss Cost	2011.2	10.92	+/- 1.37	97.2%	0.000	0.000	0.000
Loss Cost	2012.1	10.77	+/- 1.65	96.8%	0.000	0.000	0.000
Loss Cost	2012.2	11.42	+/- 1.82	96.8%	0.000	0.000	0.000
Loss Cost	2013.1	11.04	+/- 2.22	96.6%	0.000	0.000	0.000
Loss Cost	2013.2	11.26	+/- 3.10	94.4%	0.000	0.001	0.000
Loss Cost	2014.1	10.58	+/- 4.11	94.2%	0.000	0.003	0.002
Loss Cost	2014.2	8.39	+/- 3.51	95.6%	0.000	0.003	0.004
Loss Cost	2015.1	7.52	+/- 5.90	96.4%	0.002	0.013	0.030
Severity	2005.1	6.72	+/- 0.96	90.5%	0.000	0.014	0.000
Severity	2005.2	6.97	+/- 1.01	90.6%	0.000	0.007	0.000
Severity	2006.1	6.97	+/- 1.10	89.8%	0.000	0.010	0.000
Severity	2006.2	7.00	+/- 1.21	88.2%	0.000	0.013	0.000
Severity	2007.1	7.13	+/- 1.33	87.6%	0.000	0.021	0.000
Severity	2007.2	7.21	+/- 1.48	85.7%	0.000	0.025	0.000
Severity	2008.1	7.55	+/- 1.58	86.2%	0.000	0.045	0.000
Severity	2008.2	8.16	+/- 1.58	88.6%	0.000	0.013	0.000
Severity	2009.1	8.79	+/- 1.54	91.3%	0.000	0.021	0.000
Severity	2009.2	9.39	+/- 1.56	92.5%	0.000	0.006	0.000
Severity	2010.1	10.04	+/- 1.51	94.5%	0.000	0.008	0.000
Severity	2010.2	9.99	+/- 1.78	92.8%	0.000	0.016	0.000
Severity	2011.1	10.14	+/- 2.08	91.8%	0.000	0.028	0.000
Severity	2011.2	9.12	+/- 1.95	91.6%	0.000	0.050	0.000
Severity	2012.1	9.50	+/- 2.29	91.1%	0.000	0.092	0.000
Severity	2012.2	10.53	+/- 2.39	92.9%	0.000	0.029	0.000
Severity	2013.1	10.56	+/- 3.09	91.0%	0.000	0.052	0.000
Severity	2013.2	11.14	+/- 4.22	87.7%	0.000	0.065	0.001
Severity	2014.1	9.80	+/- 4.99	86.6%	0.000	0.047	0.005
Severity	2014.2	7.80	+/- 6.52	74.8%	0.000	0.112	0.029
Severity	2015.1	6.01	+/- 10.14	75.2%	0.002	0.115	0.119
Frequency	2005.1	-1.14	+/- 0.83	33.0%	0.000	0.025	0.010
Frequency	2005.2	-0.94	+/- 0.87	32.8%	0.000	0.013	0.037
Frequency	2006.1	-0.64	+/- 0.87	22.5%	0.000	0.024	0.138
Frequency	2006.2	-0.27	+/- 0.83	31.6%	0.000	0.004	0.495
Frequency	2007.1	0.12	+/- 0.72	30.7%	0.000	0.004	0.727
Frequency	2007.2	0.48	+/- 0.65	51.3%	0.000	0.000	0.140
Frequency	2008.1	0.68	+/- 0.67	54.3%	0.000	0.001	0.047
Frequency	2008.2	0.94	+/- 0.67	64.3%	0.000	0.000	0.009
Frequency	2009.1	0.93	+/- 0.76	64.0%	0.000	0.000	0.019
Frequency	2009.2	0.95	+/- 0.87	59.6%	0.000	0.001	0.034
Frequency	2010.1	0.99	+/- 1.00	59.1%	0.000	0.001	0.052
Frequency	2010.2	0.81	+/- 1.15	50.5%	0.000	0.003	0.147
Frequency	2011.1	1.02	+/- 1.31	50.7%	0.000	0.007	0.114
Frequency	2011.2	1.65	+/- 1.27	69.1%	0.000	0.001	0.016
Frequency	2012.1	1.16	+/- 1.27	77.0%	0.000	0.001	0.067
Frequency	2012.2	0.80	+/- 1.51	71.5%	0.000	0.002	0.246
Frequency	2013.1	0.43	+/- 1.79	74.8%	0.000	0.002	0.577
Frequency	2013.2	0.11	+/- 2.44	69.7%	0.000	0.009	0.908
Frequency	2014.1	0.71	+/- 3.19	65.8%	0.001	0.022	0.567
Frequency	2014.2	0.55	+/- 5.56	53.9%	0.010	0.071	0.774
Frequency	2015.1	1.43	+/- 10.92	39.3%	0.069	0.175	0.628

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	5.50	+/- 1.70	65.8%	0.000	0.000
Loss Cost	2005.2	5.77	+/- 1.82	66.0%	0.000	0.000
Loss Cost	2006.1	6.28	+/- 1.89	69.4%	0.000	0.000
Loss Cost	2006.2	6.47	+/- 2.06	67.9%	0.000	0.000
Loss Cost	2007.1	7.26	+/- 2.04	74.6%	0.000	0.000
Loss Cost	2007.2	7.44	+/- 2.25	72.8%	0.000	0.000
Loss Cost	2008.1	8.27	+/- 2.27	77.8%	0.000	0.000
Loss Cost	2008.2	8.81	+/- 2.45	78.5%	0.000	0.000
Loss Cost	2009.1	9.80	+/- 2.44	83.2%	0.000	0.000
Loss Cost	2009.2	9.95	+/- 2.78	81.0%	0.000	0.000
Loss Cost	2010.1	11.12	+/- 2.77	85.5%	0.000	0.000
Loss Cost	2010.2	10.33	+/- 2.98	82.6%	0.000	0.000
Loss Cost	2011.1	11.26	+/- 3.26	84.0%	0.000	0.000
Loss Cost	2011.2	10.23	+/- 3.55	80.2%	0.000	0.000
Loss Cost	2012.1	10.77	+/- 4.26	77.9%	0.000	0.000
Loss Cost	2012.2	10.33	+/- 5.25	70.7%	0.000	0.001
Loss Cost	2013.1	11.04	+/- 6.69	66.5%	0.000	0.005
Loss Cost	2013.2	9.47	+/- 8.35	51.6%	0.000	0.027
Loss Cost	2014.1	10.58	+/- 11.68	45.5%	0.002	0.058
Loss Cost	2014.2	5.56	+/- 12.90	9.4%	0.003	0.285
Loss Cost	2015.1	7.52	+/- 22.43	5.7%	0.028	0.346
Severity	2005.1	6.72	+/- 1.08	87.9%	0.000	0.000
Severity	2005.2	6.86	+/- 1.17	87.3%	0.000	0.000
Severity	2006.1	6.97	+/- 1.27	86.3%	0.000	0.000
Severity	2006.2	6.87	+/- 1.39	84.3%	0.000	0.000
Severity	2007.1	7.13	+/- 1.50	84.0%	0.000	0.000
Severity	2007.2	7.06	+/- 1.66	81.7%	0.000	0.000
Severity	2008.1	7.55	+/- 1.74	83.2%	0.000	0.000
Severity	2008.2	7.96	+/- 1.88	83.5%	0.000	0.000
Severity	2009.1	8.79	+/- 1.81	87.9%	0.000	0.000
Severity	2009.2	9.13	+/- 2.01	87.3%	0.000	0.000
Severity	2010.1	10.04	+/- 1.94	90.7%	0.000	0.000
Severity	2010.2	9.70	+/- 2.20	88.5%	0.000	0.000
Severity	2011.1	10.14	+/- 2.53	87.6%	0.000	0.000
Severity	2011.2	8.84	+/- 2.25	88.2%	0.000	0.000
Severity	2012.1	9.50	+/- 2.56	88.4%	0.000	0.000
Severity	2012.2	10.05	+/- 3.08	87.2%	0.000	0.000
Severity	2013.1	10.56	+/- 3.88	84.8%	0.000	0.000
Severity	2013.2	10.30	+/- 5.16	78.4%	0.000	0.002
Severity	2014.1	9.80	+/- 7.17	67.7%	0.000	0.014
Severity	2014.2	6.47	+/- 7.58	49.9%	0.000	0.071
Severity	2015.1	6.01	+/- 13.17	23.7%	0.001	0.231
Frequency	2005.1	-1.14	+/- 0.91	19.0%	0.000	0.017
Frequency	2005.2	-1.02	+/- 0.98	13.4%	0.000	0.044
Frequency	2006.1	-0.64	+/- 0.96	4.0%	0.000	0.180
Frequency	2006.2	-0.38	+/- 1.00	-1.9%	0.000	0.442
Frequency	2007.1	0.12	+/- 0.89	-4.8%	0.000	0.776
Frequency	2007.2	0.36	+/- 0.94	-1.9%	0.000	0.435
Frequency	2008.1	0.68	+/- 0.95	6.5%	0.000	0.151
Frequency	2008.2	0.78	+/- 1.06	7.9%	0.000	0.137
Frequency	2009.1	0.93	+/- 1.19	10.2%	0.000	0.114
Frequency	2009.2	0.75	+/- 1.33	3.1%	0.000	0.244
Frequency	2010.1	0.99	+/- 1.50	7.0%	0.000	0.176
Frequency	2010.2	0.57	+/- 1.63	-3.3%	0.000	0.460
Frequency	2011.1	1.02	+/- 1.81	4.4%	0.000	0.239
Frequency	2011.2	1.28	+/- 2.13	6.8%	0.000	0.208
Frequency	2012.1	1.16	+/- 2.59	0.4%	0.000	0.335
Frequency	2012.2	0.26	+/- 2.85	-11.9%	0.000	0.841
Frequency	2013.1	0.43	+/- 3.66	-13.0%	0.000	0.789
Frequency	2013.2	-0.75	+/- 4.34	-13.4%	0.001	0.690
Frequency	2014.1	0.71	+/- 5.48	-17.3%	0.006	0.750
Frequency	2014.2	-0.85	+/- 7.45	-21.9%	0.014	0.768
Frequency	2015.1	1.43	+/- 11.67	-26.8%	0.093	0.721

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	5.50	+/- 1.36	77.9%	0.000	0.006	0.000
Loss Cost	2005.2	5.93	+/- 1.39	80.4%	0.000	0.002	0.000
Loss Cost	2006.1	6.24	+/- 1.45	81.8%	0.000	0.004	0.000
Loss Cost	2006.2	6.62	+/- 1.53	82.3%	0.000	0.002	0.000
Loss Cost	2007.1	7.17	+/- 1.51	86.0%	0.000	0.003	0.000
Loss Cost	2007.2	7.58	+/- 1.61	86.2%	0.000	0.002	0.000
Loss Cost	2008.1	8.12	+/- 1.62	88.6%	0.000	0.002	0.000
Loss Cost	2008.2	9.00	+/- 1.43	92.9%	0.000	0.000	0.000
Loss Cost	2009.1	9.61	+/- 1.34	95.0%	0.000	0.000	0.000
Loss Cost	2009.2	10.24	+/- 1.34	95.8%	0.000	0.000	0.000
Loss Cost	2010.1	10.97	+/- 1.09	97.8%	0.000	0.000	0.000
Loss Cost	2010.2	10.53	+/- 1.23	97.2%	0.000	0.000	0.000
Loss Cost	2011.2	10.92	+/- 1.37	97.2%	0.000	0.000	0.000
Loss Cost	2012.1	10.77	+/- 1.65	96.8%	0.000	0.000	0.000
Loss Cost	2012.2	11.42	+/- 1.82	96.8%	0.000	0.000	0.000
Loss Cost	2013.1	11.04	+/- 2.22	96.6%	0.000	0.000	0.000
Loss Cost	2013.2	11.26	+/- 3.10	94.4%	0.000	0.001	0.000
Loss Cost	2014.1	10.58	+/- 4.11	94.2%	0.000	0.003	0.002
Loss Cost	2014.2	8.39	+/- 3.51	95.6%	0.000	0.003	0.004
Loss Cost	2015.1	7.52	+/- 5.90	96.4%	0.002	0.013	0.030
Severity	2005.1	6.72	+/- 0.83	93.1%	0.000	0.021	0.000
Severity	2005.2	6.93	+/- 0.86	93.2%	0.000	0.011	0.000
Severity	2006.1	6.93	+/- 0.95	92.4%	0.000	0.015	0.000
Severity	2006.2	6.90	+/- 1.05	91.1%	0.000	0.022	0.000
Severity	2007.1	7.02	+/- 1.15	90.5%	0.000	0.035	0.000
Severity	2007.2	7.01	+/- 1.29	88.7%	0.000	0.048	0.000
Severity	2008.1	7.32	+/- 1.37	89.2%	0.000	0.078	0.000
Severity	2008.2	7.85	+/- 1.40	90.6%	0.000	0.025	0.000
Severity	2009.1	8.44	+/- 1.32	93.2%	0.000	0.032	0.000
Severity	2009.2	8.95	+/- 1.42	93.6%	0.000	0.012	0.000
Severity	2010.1	9.56	+/- 1.35	95.3%	0.000	0.013	0.000
Severity	2010.2	9.17	+/- 1.60	93.6%	0.000	0.038	0.000
Severity	2011.2	9.12	+/- 1.95	91.6%	0.000	0.050	0.000
Severity	2012.1	9.50	+/- 2.29	91.1%	0.000	0.092	0.000
Severity	2012.2	10.53	+/- 2.39	92.9%	0.000	0.029	0.000
Severity	2013.1	10.56	+/- 3.09	91.0%	0.000	0.052	0.000
Severity	2013.2	11.14	+/- 4.22	87.7%	0.000	0.065	0.001
Severity	2014.1	9.80	+/- 4.99	86.6%	0.000	0.047	0.005
Severity	2014.2	7.80	+/- 6.52	74.8%	0.000	0.112	0.029
Severity	2015.1	6.01	+/- 10.14	75.2%	0.002	0.115	0.119
Frequency	2005.1	-1.14	+/- 0.86	32.3%	0.000	0.031	0.012
Frequency	2005.2	-0.93	+/- 0.90	32.3%	0.000	0.016	0.043
Frequency	2006.1	-0.64	+/- 0.89	22.1%	0.000	0.028	0.150
Frequency	2006.2	-0.26	+/- 0.85	32.1%	0.000	0.004	0.527
Frequency	2007.1	0.14	+/- 0.74	32.3%	0.000	0.004	0.692
Frequency	2007.2	0.53	+/- 0.65	55.9%	0.000	0.000	0.102
Frequency	2008.1	0.74	+/- 0.65	60.0%	0.000	0.000	0.029
Frequency	2008.2	1.06	+/- 0.61	73.7%	0.000	0.000	0.002
Frequency	2009.1	1.08	+/- 0.69	73.5%	0.000	0.000	0.005
Frequency	2009.2	1.19	+/- 0.80	71.3%	0.000	0.000	0.007
Frequency	2010.1	1.29	+/- 0.93	71.5%	0.000	0.000	0.011
Frequency	2010.2	1.25	+/- 1.15	63.7%	0.000	0.001	0.036
Frequency	2011.2	1.65	+/- 1.27	69.1%	0.000	0.001	0.016
Frequency	2012.1	1.16	+/- 1.27	77.0%	0.000	0.001	0.067
Frequency	2012.2	0.80	+/- 1.51	71.5%	0.000	0.002	0.246
Frequency	2013.1	0.43	+/- 1.79	74.8%	0.000	0.002	0.577
Frequency	2013.2	0.11	+/- 2.44	69.7%	0.000	0.009	0.908
Frequency	2014.1	0.71	+/- 3.19	65.8%	0.001	0.022	0.567
Frequency	2014.2	0.55	+/- 5.56	53.9%	0.010	0.071	0.774
Frequency	2015.1	1.43	+/- 10.92	39.3%	0.069	0.175	0.628

BI

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	5.50	+/- 1.59	69.7%	0.000	0.000
Loss Cost	2005.2	5.75	+/- 1.71	69.7%	0.000	0.000
Loss Cost	2006.1	6.23	+/- 1.77	72.8%	0.000	0.000
Loss Cost	2006.2	6.38	+/- 1.94	71.1%	0.000	0.000
Loss Cost	2007.1	7.13	+/- 1.91	77.4%	0.000	0.000
Loss Cost	2007.2	7.25	+/- 2.12	75.2%	0.000	0.000
Loss Cost	2008.1	8.03	+/- 2.14	79.8%	0.000	0.000
Loss Cost	2008.2	8.50	+/- 2.35	79.8%	0.000	0.000
Loss Cost	2009.1	9.44	+/- 2.38	83.9%	0.000	0.000
Loss Cost	2009.2	9.47	+/- 2.76	80.9%	0.000	0.000
Loss Cost	2010.1	10.61	+/- 2.86	84.6%	0.000	0.000
Loss Cost	2010.2	9.42	+/- 2.98	81.3%	0.000	0.000
Loss Cost	2011.2	10.23	+/- 3.55	80.2%	0.000	0.000
Loss Cost	2012.1	10.77	+/- 4.26	77.9%	0.000	0.000
Loss Cost	2012.2	10.33	+/- 5.25	70.7%	0.000	0.001
Loss Cost	2013.1	11.04	+/- 6.69	66.5%	0.000	0.005
Loss Cost	2013.2	9.47	+/- 8.35	51.6%	0.000	0.027
Loss Cost	2014.1	10.58	+/- 11.68	45.5%	0.002	0.058
Loss Cost	2014.2	5.56	+/- 12.90	9.4%	0.003	0.285
Loss Cost	2015.1	7.52	+/- 22.43	5.7%	0.028	0.346
Severity	2005.1	6.72	+/- 0.92	91.4%	0.000	0.000
Severity	2005.2	6.84	+/- 0.99	90.9%	0.000	0.000
Severity	2006.1	6.92	+/- 1.08	90.1%	0.000	0.000
Severity	2006.2	6.78	+/- 1.17	88.6%	0.000	0.000
Severity	2007.1	7.00	+/- 1.27	88.3%	0.000	0.000
Severity	2007.2	6.87	+/- 1.40	86.3%	0.000	0.000
Severity	2008.1	7.29	+/- 1.47	87.4%	0.000	0.000
Severity	2008.2	7.62	+/- 1.60	87.3%	0.000	0.000
Severity	2009.1	8.37	+/- 1.52	90.9%	0.000	0.000
Severity	2009.2	8.59	+/- 1.74	89.8%	0.000	0.000
Severity	2010.1	9.41	+/- 1.71	92.3%	0.000	0.000
Severity	2010.2	8.73	+/- 1.82	90.9%	0.000	0.000
Severity	2011.2	8.84	+/- 2.25	88.2%	0.000	0.000
Severity	2012.1	9.50	+/- 2.56	88.4%	0.000	0.000
Severity	2012.2	10.05	+/- 3.08	87.2%	0.000	0.000
Severity	2013.1	10.56	+/- 3.88	84.8%	0.000	0.000
Severity	2013.2	10.30	+/- 5.16	78.4%	0.000	0.002
Severity	2014.1	9.80	+/- 7.17	67.7%	0.000	0.014
Severity	2014.2	6.47	+/- 7.58	49.9%	0.000	0.071
Severity	2015.1	6.01	+/- 13.17	23.7%	0.001	0.231
Frequency	2005.1	-1.14	+/- 0.93	19.0%	0.000	0.019
Frequency	2005.2	-1.02	+/- 1.01	13.4%	0.000	0.048
Frequency	2006.1	-0.65	+/- 0.99	3.9%	0.000	0.188
Frequency	2006.2	-0.38	+/- 1.03	-2.0%	0.000	0.449
Frequency	2007.1	0.12	+/- 0.92	-5.1%	0.000	0.783
Frequency	2007.2	0.36	+/- 0.97	-2.2%	0.000	0.444
Frequency	2008.1	0.70	+/- 0.99	6.7%	0.000	0.156
Frequency	2008.2	0.81	+/- 1.11	8.3%	0.000	0.139
Frequency	2009.1	0.98	+/- 1.25	11.0%	0.000	0.113
Frequency	2009.2	0.81	+/- 1.43	3.4%	0.000	0.243
Frequency	2010.1	1.10	+/- 1.64	8.3%	0.000	0.166
Frequency	2010.2	0.63	+/- 1.85	-3.7%	0.000	0.465
Frequency	2011.2	1.28	+/- 2.13	6.8%	0.000	0.208
Frequency	2012.1	1.16	+/- 2.59	0.4%	0.000	0.335
Frequency	2012.2	0.26	+/- 2.85	-11.9%	0.000	0.841
Frequency	2013.1	0.43	+/- 3.66	-13.0%	0.000	0.789
Frequency	2013.2	-0.75	+/- 4.34	-13.4%	0.001	0.690
Frequency	2014.1	0.71	+/- 5.48	-17.3%	0.006	0.750
Frequency	2014.2	-0.85	+/- 7.45	-21.9%	0.014	0.768
Frequency	2015.1	1.43	+/- 11.67	-26.8%	0.093	0.721

BI

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

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	4.17	+/- 2.81	1.112	76.3%	0.000	0.272	0.004	0.005
Loss Cost	2005.2	5.04	+/- 2.93	1.072	78.5%	0.000	0.459	0.002	0.002
Loss Cost	2006.1	5.58	+/- 3.10	1.052	79.6%	0.000	0.592	0.003	0.001
Loss Cost	2006.2	6.35	+/- 3.26	1.024	80.4%	0.000	0.798	0.001	0.001
Loss Cost	2007.1	7.25	+/- 3.19	1.001	84.0%	0.000	0.990	0.002	0.000
Loss Cost	2007.2	8.01	+/- 3.28	0.982	84.8%	0.000	0.829	0.001	0.000
Loss Cost	2008.1	8.70	+/- 3.19	0.974	87.3%	0.000	0.742	0.002	0.000
Loss Cost	2008.2	9.82	+/- 2.61	0.962	92.5%	0.000	0.528	0.000	0.000
Loss Cost	2009.1	10.29	+/- 2.30	0.970	94.7%	0.000	0.567	0.000	0.000
Loss Cost	2009.2	10.78	+/- 2.03	0.978	95.9%	0.000	0.632	0.000	0.000
Loss Cost	2010.1	11.01	+/- 1.51	1.008	97.9%	0.000	0.822	0.000	0.000
Loss Cost	2010.2	10.92	+/- 1.54	0.996	97.3%	0.000	0.923	0.000	0.000
Loss Cost	2011.1	10.92	+/- 1.37	1.047	97.9%	0.000	0.277	0.000	0.000
Loss Cost	2011.2	10.92	+/- 1.37	NA	97.2%	0.000		0.000	0.000
Loss Cost	2012.1	10.77	+/- 1.65	NA	96.8%	0.000		0.000	0.000
Loss Cost	2012.2	11.42	+/- 1.82	NA	96.8%	0.000		0.000	0.000
Loss Cost	2013.1	11.04	+/- 2.22	NA	96.6%	0.000		0.000	0.000
Loss Cost	2013.2	11.26	+/- 3.10	NA	94.4%	0.000		0.001	0.000
Loss Cost	2014.1	10.58	+/- 4.11	NA	94.2%	0.000		0.003	0.002
Loss Cost	2014.2	8.39	+/- 3.51	NA	95.6%	0.000		0.003	0.004
Loss Cost	2015.1	7.52	+/- 5.90	NA	96.4%	0.002		0.013	0.030
Severity	2005.1	5.99	+/- 1.93	1.059	90.4%	0.000	0.376	0.017	0.000
Severity	2005.2	6.45	+/- 2.06	1.039	90.4%	0.000	0.554	0.010	0.000
Severity	2006.1	6.43	+/- 2.24	1.040	89.4%	0.000	0.563	0.013	0.000
Severity	2006.2	6.43	+/- 2.47	1.040	87.7%	0.000	0.582	0.018	0.000
Severity	2007.1	6.62	+/- 2.65	1.035	87.0%	0.000	0.640	0.028	0.000
Severity	2007.2	6.71	+/- 2.90	1.032	85.0%	0.000	0.677	0.034	0.000
Severity	2008.1	7.12	+/- 2.99	1.028	85.4%	0.000	0.720	0.058	0.000
Severity	2008.2	7.86	+/- 2.88	1.019	87.8%	0.000	0.790	0.018	0.000
Severity	2009.1	8.35	+/- 2.62	1.028	90.7%	0.000	0.657	0.030	0.000
Severity	2009.2	8.83	+/- 2.45	1.037	92.2%	0.000	0.520	0.009	0.000
Severity	2010.1	9.08	+/- 2.02	1.071	95.0%	0.000	0.165	0.013	0.000
Severity	2010.2	9.12	+/- 2.15	1.077	93.5%	0.000	0.174	0.017	0.000
Severity	2011.1	9.12	+/- 1.95	1.152	94.5%	0.000	0.037	0.050	0.000
Severity	2011.2	9.12	+/- 1.95	NA	91.6%	0.000		0.050	0.000
Severity	2012.1	9.50	+/- 2.29	NA	91.1%	0.000		0.092	0.000
Severity	2012.2	10.53	+/- 2.39	NA	92.9%	0.000		0.029	0.000
Severity	2013.1	10.56	+/- 3.09	NA	91.0%	0.000		0.052	0.000
Severity	2013.2	11.14	+/- 4.22	NA	87.7%	0.000		0.065	0.001
Severity	2014.1	9.80	+/- 4.99	NA	86.6%	0.000		0.047	0.005
Severity	2014.2	7.80	+/- 6.52	NA	74.8%	0.000		0.112	0.029
Severity	2015.1	6.01	+/- 10.14	NA	75.2%	0.002		0.115	0.119
Frequency	2005.1	-1.72	+/- 1.68	1.050	31.9%	0.000	0.422	0.031	0.047
Frequency	2005.2	-1.32	+/- 1.79	1.032	30.4%	0.000	0.611	0.018	0.142
Frequency	2006.1	-0.79	+/- 1.79	1.012	18.6%	0.000	0.844	0.029	0.367
Frequency	2006.2	-0.07	+/- 1.70	0.985	28.1%	0.000	0.770	0.005	0.935
Frequency	2007.1	0.59	+/- 1.44	0.967	29.3%	0.000	0.435	0.004	0.398
Frequency	2007.2	1.22	+/- 1.22	0.951	54.8%	0.000	0.151	0.000	0.049
Frequency	2008.1	1.47	+/- 1.18	0.948	59.3%	0.000	0.104	0.000	0.017
Frequency	2008.2	1.81	+/- 1.07	0.944	71.2%	0.000	0.049	0.000	0.003
Frequency	2009.1	1.80	+/- 1.13	0.944	70.9%	0.000	0.057	0.000	0.004
Frequency	2009.2	1.79	+/- 1.22	0.943	67.2%	0.000	0.069	0.000	0.007
Frequency	2010.1	1.77	+/- 1.29	0.941	66.7%	0.000	0.080	0.000	0.011
Frequency	2010.2	1.65	+/- 1.21	0.925	66.8%	0.000	0.030	0.001	0.012
Frequency	2011.1	1.65	+/- 1.27	0.909	66.3%	0.000	0.042	0.001	0.016
Frequency	2011.2	1.65	+/- 1.27	NA	69.1%	0.000		0.001	0.016
Frequency	2012.1	1.16	+/- 1.27	NA	77.0%	0.000		0.001	0.067
Frequency	2012.2	0.80	+/- 1.51	NA	71.5%	0.000		0.002	0.246
Frequency	2013.1	0.43	+/- 1.79	NA	74.8%	0.000		0.002	0.577
Frequency	2013.2	0.11	+/- 2.44	NA	69.7%	0.000		0.009	0.908
Frequency	2014.1	0.71	+/- 3.19	NA	65.8%	0.001		0.022	0.567
Frequency	2014.2	0.55	+/- 5.56	NA	53.9%	0.010		0.071	0.774
Frequency	2015.1	1.43	+/- 10.92	NA	39.3%	0.069		0.175	0.628

BI

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

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
Loss Cost	2005.1	3.88	+/- 3.33	1.138	66.3%	0.000	0.260	0.022
Loss Cost	2005.2	4.30	+/- 3.62	1.119	65.9%	0.000	0.342	0.020
Loss Cost	2006.1	5.18	+/- 3.80	1.083	68.6%	0.000	0.495	0.008
Loss Cost	2006.2	5.45	+/- 4.13	1.074	66.9%	0.000	0.558	0.011
Loss Cost	2007.1	6.74	+/- 4.06	1.035	73.3%	0.000	0.759	0.002
Loss Cost	2007.2	7.00	+/- 4.39	1.029	71.3%	0.000	0.804	0.003
Loss Cost	2008.1	8.09	+/- 4.28	1.012	76.5%	0.000	0.914	0.001
Loss Cost	2008.2	8.68	+/- 4.42	1.008	77.0%	0.000	0.941	0.001
Loss Cost	2009.1	9.56	+/- 4.14	1.015	82.1%	0.000	0.878	0.000
Loss Cost	2009.2	9.67	+/- 4.38	1.018	79.6%	0.000	0.856	0.000
Loss Cost	2010.1	10.24	+/- 3.92	1.064	84.9%	0.000	0.498	0.000
Loss Cost	2010.2	10.04	+/- 3.94	1.025	81.1%	0.000	0.800	0.000
Loss Cost	2011.1	10.23	+/- 3.55	1.151	85.3%	0.000	0.195	0.000
Loss Cost	2011.2	10.23	+/- 3.55	NA	80.2%	0.000		0.000
Loss Cost	2012.1	10.77	+/- 4.26	NA	77.9%	0.000		0.000
Loss Cost	2012.2	10.33	+/- 5.25	NA	70.7%	0.000		0.001
Loss Cost	2013.1	11.04	+/- 6.69	NA	66.5%	0.000		0.005
Loss Cost	2013.2	9.47	+/- 8.35	NA	51.6%	0.000		0.027
Loss Cost	2014.1	10.58	+/- 11.68	NA	45.5%	0.002		0.058
Loss Cost	2014.2	5.56	+/- 12.90	NA	9.4%	0.003		0.285
Loss Cost	2015.1	7.52	+/- 22.43	NA	5.7%	0.028		0.346
Severity	2005.1	5.83	+/- 2.16	1.072	87.9%	0.000	0.335	0.000
Severity	2005.2	6.04	+/- 2.35	1.064	87.1%	0.000	0.412	0.000
Severity	2006.1	6.19	+/- 2.56	1.058	86.0%	0.000	0.473	0.000
Severity	2006.2	5.95	+/- 2.76	1.066	84.0%	0.000	0.430	0.000
Severity	2007.1	6.34	+/- 2.95	1.054	83.6%	0.000	0.520	0.000
Severity	2007.2	6.19	+/- 3.18	1.058	81.1%	0.000	0.509	0.001
Severity	2008.1	6.81	+/- 3.23	1.048	82.5%	0.000	0.574	0.000
Severity	2008.2	7.26	+/- 3.33	1.045	82.8%	0.000	0.594	0.000
Severity	2009.1	8.00	+/- 3.00	1.051	87.5%	0.000	0.489	0.000
Severity	2009.2	8.25	+/- 3.08	1.059	86.9%	0.000	0.427	0.000
Severity	2010.1	8.72	+/- 2.54	1.098	91.7%	0.000	0.132	0.000
Severity	2010.2	8.69	+/- 2.68	1.092	89.2%	0.000	0.202	0.000
Severity	2011.1	8.84	+/- 2.25	1.198	92.3%	0.000	0.020	0.000
Severity	2011.2	8.84	+/- 2.25	NA	88.2%	0.000		0.000
Severity	2012.1	9.50	+/- 2.56	NA	88.4%	0.000		0.000
Severity	2012.2	10.05	+/- 3.08	NA	87.2%	0.000		0.000
Severity	2013.1	10.56	+/- 3.88	NA	84.8%	0.000		0.000
Severity	2013.2	10.30	+/- 5.16	NA	78.4%	0.000		0.002
Severity	2014.1	9.80	+/- 7.17	NA	67.7%	0.000		0.014
Severity	2014.2	6.47	+/- 7.58	NA	49.9%	0.000		0.071
Severity	2015.1	6.01	+/- 13.17	NA	23.7%	0.001		0.231
Frequency	2005.1	-1.84	+/- 1.83	1.061	18.4%	0.000	0.371	0.050
Frequency	2005.2	-1.64	+/- 1.98	1.052	11.7%	0.000	0.460	0.103
Frequency	2006.1	-0.95	+/- 1.97	1.024	-0.1%	0.000	0.711	0.327
Frequency	2006.2	-0.47	+/- 2.04	1.007	-7.2%	0.000	0.910	0.634
Frequency	2007.1	0.38	+/- 1.78	0.982	-9.8%	0.000	0.724	0.657
Frequency	2007.2	0.75	+/- 1.83	0.973	-6.1%	0.000	0.593	0.394
Frequency	2008.1	1.20	+/- 1.78	0.966	4.0%	0.000	0.470	0.171
Frequency	2008.2	1.32	+/- 1.89	0.965	5.2%	0.000	0.470	0.156
Frequency	2009.1	1.45	+/- 1.99	0.966	7.1%	0.000	0.493	0.139
Frequency	2009.2	1.31	+/- 2.07	0.962	0.3%	0.000	0.449	0.191
Frequency	2010.1	1.40	+/- 2.16	0.969	2.2%	0.000	0.557	0.180
Frequency	2010.2	1.24	+/- 2.04	0.939	0.4%	0.000	0.255	0.205
Frequency	2011.1	1.28	+/- 2.13	0.961	-1.6%	0.000	0.566	0.208
Frequency	2011.2	1.28	+/- 2.13	NA	6.8%	0.000		0.208
Frequency	2012.1	1.16	+/- 2.59	NA	0.4%	0.000		0.335
Frequency	2012.2	0.26	+/- 2.85	NA	-11.9%	0.000		0.841
Frequency	2013.1	0.43	+/- 3.66	NA	-13.0%	0.000		0.789
Frequency	2013.2	-0.75	+/- 4.34	NA	-13.4%	0.001		0.690
Frequency	2014.1	0.71	+/- 5.48	NA	-17.3%	0.006		0.750
Frequency	2014.2	-0.85	+/- 7.45	NA	-21.9%	0.014		0.768
Frequency	2015.1	1.43	+/- 11.67	NA	-26.8%	0.093		0.721

BI

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

Fit	Start Date	Trend	Level Change		Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
			Conf Int.	Value					
Loss Cost	2005.1	4.85	+/- 2.95	1.053	77.1%	0.000	0.610	0.007	0.002
Loss Cost	2005.2	5.73	+/- 3.03	1.016	79.4%	0.000	0.875	0.003	0.001
Loss Cost	2006.1	6.35	+/- 3.18	0.992	80.8%	0.000	0.936	0.005	0.000
Loss Cost	2006.2	7.08	+/- 3.31	0.969	81.4%	0.000	0.745	0.003	0.000
Loss Cost	2007.1	8.01	+/- 3.16	0.945	85.5%	0.000	0.524	0.003	0.000
Loss Cost	2007.2	8.65	+/- 3.23	0.932	85.9%	0.000	0.420	0.002	0.000
Loss Cost	2008.1	9.30	+/- 3.09	0.927	88.5%	0.000	0.345	0.002	0.000
Loss Cost	2008.2	10.19	+/- 2.49	0.927	93.2%	0.000	0.227	0.000	0.000
Loss Cost	2009.1	10.58	+/- 2.18	0.939	95.2%	0.000	0.243	0.000	0.000
Loss Cost	2009.2	10.90	+/- 2.00	0.955	95.8%	0.000	0.346	0.000	0.000
Loss Cost	2010.1	11.06	+/- 1.54	0.993	97.6%	0.000	0.853	0.000	0.000
Loss Cost	2010.2	10.92	+/- 1.37	0.948	97.4%	0.000	0.215	0.000	0.000
Loss Cost	2011.2	10.92	+/- 1.37	NA	97.2%	0.000		0.000	0.000
Loss Cost	2012.1	10.77	+/- 1.65	NA	96.8%	0.000		0.000	0.000
Loss Cost	2012.2	11.42	+/- 1.82	NA	96.8%	0.000		0.000	0.000
Loss Cost	2013.1	11.04	+/- 2.22	NA	96.6%	0.000		0.000	0.000
Loss Cost	2013.2	11.26	+/- 3.10	NA	94.4%	0.000		0.001	0.000
Loss Cost	2014.1	10.58	+/- 4.11	NA	94.2%	0.000		0.003	0.002
Loss Cost	2014.2	8.39	+/- 3.51	NA	95.6%	0.000		0.003	0.004
Loss Cost	2015.1	7.52	+/- 5.90	NA	96.4%	0.002		0.013	0.030
Severity	2005.1	6.80	+/- 1.81	0.994	92.7%	0.000	0.916	0.025	0.000
Severity	2005.2	7.26	+/- 1.89	0.975	92.9%	0.000	0.679	0.012	0.000
Severity	2006.1	7.29	+/- 2.06	0.974	92.1%	0.000	0.680	0.017	0.000
Severity	2006.2	7.26	+/- 2.25	0.975	90.6%	0.000	0.705	0.025	0.000
Severity	2007.1	7.48	+/- 2.41	0.970	90.1%	0.000	0.650	0.039	0.000
Severity	2007.2	7.48	+/- 2.61	0.969	88.1%	0.000	0.661	0.052	0.000
Severity	2008.1	7.85	+/- 2.66	0.966	88.6%	0.000	0.620	0.083	0.000
Severity	2008.2	8.38	+/- 2.54	0.966	90.1%	0.000	0.591	0.028	0.000
Severity	2009.1	8.77	+/- 2.26	0.979	92.8%	0.000	0.699	0.038	0.000
Severity	2009.2	9.04	+/- 2.19	0.993	93.0%	0.000	0.902	0.016	0.000
Severity	2010.1	9.19	+/- 1.87	1.032	95.1%	0.000	0.519	0.018	0.000
Severity	2010.2	9.12	+/- 1.95	1.007	93.0%	0.000	0.907	0.050	0.000
Severity	2011.2	9.12	+/- 1.95	NA	91.6%	0.000		0.050	0.000
Severity	2012.1	9.50	+/- 2.29	NA	91.1%	0.000		0.092	0.000
Severity	2012.2	10.53	+/- 2.39	NA	92.9%	0.000		0.029	0.000
Severity	2013.1	10.56	+/- 3.09	NA	91.0%	0.000		0.052	0.000
Severity	2013.2	11.14	+/- 4.22	NA	87.7%	0.000		0.065	0.001
Severity	2014.1	9.80	+/- 4.99	NA	86.6%	0.000		0.047	0.005
Severity	2014.2	7.80	+/- 6.52	NA	74.8%	0.000		0.112	0.029
Severity	2015.1	6.01	+/- 10.14	NA	75.2%	0.002		0.115	0.119
Frequency	2005.1	-1.83	+/- 1.83	1.060	31.6%	0.000	0.388	0.033	0.052
Frequency	2005.2	-1.43	+/- 1.94	1.041	30.1%	0.000	0.549	0.020	0.141
Frequency	2006.1	-0.88	+/- 1.94	1.018	18.2%	0.000	0.776	0.032	0.357
Frequency	2006.2	-0.17	+/- 1.83	0.993	28.1%	0.000	0.908	0.006	0.846
Frequency	2007.1	0.50	+/- 1.55	0.974	29.5%	0.000	0.580	0.005	0.503
Frequency	2007.2	1.09	+/- 1.27	0.961	56.5%	0.000	0.291	0.000	0.087
Frequency	2008.1	1.34	+/- 1.21	0.959	61.6%	0.000	0.226	0.000	0.032
Frequency	2008.2	1.67	+/- 1.03	0.959	76.2%	0.000	0.143	0.000	0.004
Frequency	2009.1	1.67	+/- 1.09	0.959	75.8%	0.000	0.162	0.000	0.006
Frequency	2009.2	1.71	+/- 1.16	0.961	73.0%	0.000	0.208	0.000	0.008
Frequency	2010.1	1.71	+/- 1.23	0.962	72.4%	0.000	0.273	0.000	0.011
Frequency	2010.2	1.65	+/- 1.27	0.942	67.7%	0.000	0.169	0.001	0.016
Frequency	2011.2	1.65	+/- 1.27	NA	69.1%	0.000		0.001	0.016
Frequency	2012.1	1.16	+/- 1.27	NA	77.0%	0.000		0.001	0.067
Frequency	2012.2	0.80	+/- 1.51	NA	71.5%	0.000		0.002	0.246
Frequency	2013.1	0.43	+/- 1.79	NA	74.8%	0.000		0.002	0.577
Frequency	2013.2	0.11	+/- 2.44	NA	69.7%	0.000		0.009	0.908
Frequency	2014.1	0.71	+/- 3.19	NA	65.8%	0.001		0.022	0.567
Frequency	2014.2	0.55	+/- 5.56	NA	53.9%	0.010		0.071	0.774
Frequency	2015.1	1.43	+/- 10.92	NA	39.3%	0.069		0.175	0.628

BI

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

Fit	Start Date	Trend	Level Change		Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
			Conf Int.	Value				
Loss Cost	2005.1	4.85	+/- 3.45	1.053	68.6%	0.000	0.663	0.007
Loss Cost	2005.2	5.33	+/- 3.73	1.032	68.3%	0.000	0.796	0.006
Loss Cost	2006.1	6.28	+/- 3.86	0.996	71.4%	0.000	0.974	0.002
Loss Cost	2006.2	6.57	+/- 4.19	0.987	69.5%	0.000	0.915	0.003
Loss Cost	2007.1	7.84	+/- 4.02	0.953	76.3%	0.000	0.671	0.001
Loss Cost	2007.2	8.05	+/- 4.32	0.949	74.0%	0.000	0.656	0.001
Loss Cost	2008.1	9.00	+/- 4.15	0.939	78.9%	0.000	0.562	0.000
Loss Cost	2008.2	9.44	+/- 4.29	0.941	78.9%	0.000	0.571	0.000
Loss Cost	2009.1	10.10	+/- 4.03	0.957	82.9%	0.000	0.658	0.000
Loss Cost	2009.2	10.09	+/- 4.28	0.956	79.6%	0.000	0.672	0.000
Loss Cost	2010.1	10.43	+/- 4.00	1.016	83.2%	0.000	0.878	0.000
Loss Cost	2010.2	10.23	+/- 3.55	0.901	81.2%	0.000	0.344	0.000
Loss Cost	2011.2	10.23	+/- 3.55	NA	80.2%	0.000		0.000
Loss Cost	2012.1	10.77	+/- 4.26	NA	77.9%	0.000		0.000
Loss Cost	2012.2	10.33	+/- 5.25	NA	70.7%	0.000		0.001
Loss Cost	2013.1	11.04	+/- 6.69	NA	66.5%	0.000		0.005
Loss Cost	2013.2	9.47	+/- 8.35	NA	51.6%	0.000		0.027
Loss Cost	2014.1	10.58	+/- 11.68	NA	45.5%	0.002		0.058
Loss Cost	2014.2	5.56	+/- 12.90	NA	9.4%	0.003		0.285
Loss Cost	2015.1	7.52	+/- 22.43	NA	5.7%	0.028		0.346
Severity	2005.1	6.80	+/- 2.01	0.994	91.0%	0.000	0.924	0.000
Severity	2005.2	7.07	+/- 2.17	0.983	90.5%	0.000	0.806	0.000
Severity	2006.1	7.26	+/- 2.35	0.976	89.6%	0.000	0.739	0.000
Severity	2006.2	7.02	+/- 2.52	0.984	88.0%	0.000	0.827	0.000
Severity	2007.1	7.39	+/- 2.66	0.974	87.7%	0.000	0.725	0.000
Severity	2007.2	7.21	+/- 2.84	0.977	85.6%	0.000	0.769	0.000
Severity	2008.1	7.72	+/- 2.84	0.972	86.7%	0.000	0.703	0.000
Severity	2008.2	8.04	+/- 2.92	0.973	86.5%	0.000	0.712	0.000
Severity	2009.1	8.57	+/- 2.58	0.987	90.3%	0.000	0.836	0.000
Severity	2009.2	8.67	+/- 2.70	0.994	89.0%	0.000	0.931	0.000
Severity	2010.1	8.93	+/- 2.34	1.042	91.9%	0.000	0.506	0.000
Severity	2010.2	8.84	+/- 2.25	0.986	90.1%	0.000	0.837	0.000
Severity	2011.2	8.84	+/- 2.25	NA	88.2%	0.000		0.000
Severity	2012.1	9.50	+/- 2.56	NA	88.4%	0.000		0.000
Severity	2012.2	10.05	+/- 3.08	NA	87.2%	0.000		0.000
Severity	2013.1	10.56	+/- 3.88	NA	84.8%	0.000		0.000
Severity	2013.2	10.30	+/- 5.16	NA	78.4%	0.000		0.002
Severity	2014.1	9.80	+/- 7.17	NA	67.7%	0.000		0.014
Severity	2014.2	6.47	+/- 7.58	NA	49.9%	0.000		0.071
Severity	2015.1	6.01	+/- 13.17	NA	23.7%	0.001		0.231
Frequency	2005.1	-1.83	+/- 2.00	1.060	17.7%	0.000	0.431	0.073
Frequency	2005.2	-1.62	+/- 2.17	1.050	10.9%	0.000	0.523	0.138
Frequency	2006.1	-0.91	+/- 2.14	1.020	-0.7%	0.000	0.778	0.389
Frequency	2006.2	-0.42	+/- 2.21	1.003	-7.7%	0.000	0.965	0.694
Frequency	2007.1	0.42	+/- 1.93	0.979	-10.4%	0.000	0.711	0.650
Frequency	2007.2	0.78	+/- 1.97	0.971	-6.7%	0.000	0.608	0.412
Frequency	2008.1	1.19	+/- 1.91	0.966	3.2%	0.000	0.524	0.202
Frequency	2008.2	1.30	+/- 2.02	0.967	4.4%	0.000	0.539	0.186
Frequency	2009.1	1.41	+/- 2.11	0.970	6.4%	0.000	0.588	0.170
Frequency	2009.2	1.31	+/- 2.19	0.962	-0.8%	0.000	0.512	0.216
Frequency	2010.1	1.38	+/- 2.28	0.975	1.4%	0.000	0.694	0.209
Frequency	2010.2	1.28	+/- 2.13	0.914	2.6%	0.000	0.220	0.208
Frequency	2011.2	1.28	+/- 2.13	NA	6.8%	0.000		0.208
Frequency	2012.1	1.16	+/- 2.59	NA	0.4%	0.000		0.335
Frequency	2012.2	0.26	+/- 2.85	NA	-11.9%	0.000		0.841
Frequency	2013.1	0.43	+/- 3.66	NA	-13.0%	0.000		0.789
Frequency	2013.2	-0.75	+/- 4.34	NA	-13.4%	0.001		0.690
Frequency	2014.1	0.71	+/- 5.48	NA	-17.3%	0.006		0.750
Frequency	2014.2	-0.85	+/- 7.45	NA	-21.9%	0.014		0.768
Frequency	2015.1	1.43	+/- 11.67	NA	-26.8%	0.093		0.721

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.95	+/- 0.80	72.2%	0.000	0.006	0.000
Loss Cost	2005.2	2.64	+/- 0.77	69.0%	0.000	0.011	0.000
Loss Cost	2006.1	2.33	+/- 0.71	70.8%	0.000	0.002	0.000
Loss Cost	2006.2	2.01	+/- 0.65	68.2%	0.000	0.002	0.000
Loss Cost	2007.1	1.93	+/- 0.70	66.6%	0.000	0.002	0.000
Loss Cost	2007.2	1.93	+/- 0.78	62.0%	0.000	0.003	0.000
Loss Cost	2008.1	2.03	+/- 0.85	62.6%	0.000	0.006	0.000
Loss Cost	2008.2	2.17	+/- 0.93	61.7%	0.000	0.006	0.000
Loss Cost	2009.1	2.27	+/- 1.03	61.7%	0.000	0.010	0.000
Loss Cost	2009.2	2.38	+/- 1.15	58.6%	0.000	0.011	0.000
Loss Cost	2010.1	2.52	+/- 1.29	59.0%	0.000	0.020	0.001
Loss Cost	2010.2	2.17	+/- 1.39	47.0%	0.000	0.041	0.005
Loss Cost	2011.1	2.18	+/- 1.60	45.0%	0.000	0.056	0.011
Loss Cost	2011.2	2.69	+/- 1.74	52.6%	0.000	0.028	0.005
Loss Cost	2012.1	2.26	+/- 1.91	51.5%	0.000	0.020	0.024
Loss Cost	2012.2	1.61	+/- 2.09	33.6%	0.000	0.044	0.111
Loss Cost	2013.1	1.80	+/- 2.53	33.0%	0.000	0.075	0.137
Loss Cost	2013.2	1.43	+/- 3.18	13.6%	0.000	0.139	0.318
Loss Cost	2014.1	2.21	+/- 3.83	18.0%	0.000	0.238	0.203
Loss Cost	2014.2	2.49	+/- 5.39	5.0%	0.000	0.284	0.283
Loss Cost	2015.1	3.76	+/- 7.18	12.8%	0.001	0.453	0.213
Severity	2005.1	2.30	+/- 0.34	88.8%	0.000	0.001	0.000
Severity	2005.2	2.28	+/- 0.37	87.1%	0.000	0.002	0.000
Severity	2006.1	2.22	+/- 0.40	86.1%	0.000	0.001	0.000
Severity	2006.2	2.12	+/- 0.41	84.0%	0.000	0.003	0.000
Severity	2007.1	2.06	+/- 0.44	82.7%	0.000	0.002	0.000
Severity	2007.2	2.14	+/- 0.48	82.0%	0.000	0.002	0.000
Severity	2008.1	2.35	+/- 0.44	87.4%	0.000	0.002	0.000
Severity	2008.2	2.56	+/- 0.40	91.1%	0.000	0.000	0.000
Severity	2009.1	2.73	+/- 0.38	93.6%	0.000	0.000	0.000
Severity	2009.2	2.87	+/- 0.39	94.1%	0.000	0.000	0.000
Severity	2010.1	2.93	+/- 0.42	94.0%	0.000	0.000	0.000
Severity	2010.2	2.96	+/- 0.49	92.6%	0.000	0.000	0.000
Severity	2011.1	2.76	+/- 0.46	93.7%	0.000	0.000	0.000
Severity	2011.2	2.54	+/- 0.43	93.7%	0.000	0.000	0.000
Severity	2012.1	2.63	+/- 0.48	93.9%	0.000	0.000	0.000
Severity	2012.2	2.58	+/- 0.58	91.3%	0.000	0.001	0.000
Severity	2013.1	2.72	+/- 0.67	91.6%	0.000	0.001	0.000
Severity	2013.2	2.60	+/- 0.84	87.1%	0.000	0.005	0.000
Severity	2014.1	2.61	+/- 1.09	85.3%	0.000	0.011	0.001
Severity	2014.2	2.26	+/- 1.36	75.1%	0.000	0.030	0.008
Severity	2015.1	2.24	+/- 1.96	71.3%	0.000	0.062	0.033
Frequency	2005.1	0.64	+/- 0.70	12.8%	0.000	0.141	0.074
Frequency	2005.2	0.36	+/- 0.67	1.5%	0.000	0.264	0.281
Frequency	2006.1	0.11	+/- 0.65	4.1%	0.000	0.103	0.729
Frequency	2006.2	-0.11	+/- 0.64	0.2%	0.000	0.190	0.720
Frequency	2007.1	-0.12	+/- 0.70	-0.6%	0.000	0.204	0.718
Frequency	2007.2	-0.20	+/- 0.77	-1.5%	0.000	0.273	0.585
Frequency	2008.1	-0.31	+/- 0.83	0.9%	0.000	0.227	0.442
Frequency	2008.2	-0.38	+/- 0.92	0.7%	0.000	0.288	0.401
Frequency	2009.1	-0.45	+/- 1.02	0.9%	0.000	0.274	0.364
Frequency	2009.2	-0.47	+/- 1.16	0.2%	0.000	0.314	0.399
Frequency	2010.1	-0.40	+/- 1.30	-4.8%	0.000	0.375	0.521
Frequency	2010.2	-0.77	+/- 1.40	-0.8%	0.000	0.584	0.257
Frequency	2011.1	-0.57	+/- 1.58	-9.9%	0.000	0.717	0.452
Frequency	2011.2	0.15	+/- 1.55	-7.3%	0.000	0.316	0.834
Frequency	2012.1	-0.36	+/- 1.61	3.9%	0.000	0.165	0.631
Frequency	2012.2	-0.94	+/- 1.73	8.8%	0.000	0.319	0.250
Frequency	2013.1	-0.90	+/- 2.10	-1.9%	0.000	0.380	0.357
Frequency	2013.2	-1.14	+/- 2.67	-2.5%	0.000	0.511	0.349
Frequency	2014.1	-0.38	+/- 3.12	-28.9%	0.000	0.746	0.774
Frequency	2014.2	0.22	+/- 4.26	-32.3%	0.000	0.613	0.897
Frequency	2015.1	1.48	+/- 5.34	-29.7%	0.001	0.885	0.481

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	2.95	+/- 0.91	63.1%	0.000	0.000
Loss Cost	2005.2	2.58	+/- 0.86	60.3%	0.000	0.000
Loss Cost	2006.1	2.33	+/- 0.88	55.4%	0.000	0.000
Loss Cost	2006.2	1.93	+/- 0.80	51.7%	0.000	0.000
Loss Cost	2007.1	1.93	+/- 0.87	48.5%	0.000	0.000
Loss Cost	2007.2	1.84	+/- 0.95	42.7%	0.000	0.001
Loss Cost	2008.1	2.03	+/- 1.02	45.8%	0.000	0.000
Loss Cost	2008.2	2.05	+/- 1.13	42.3%	0.000	0.001
Loss Cost	2009.1	2.27	+/- 1.23	44.7%	0.000	0.001
Loss Cost	2009.2	2.23	+/- 1.38	39.4%	0.000	0.003
Loss Cost	2010.1	2.52	+/- 1.51	42.8%	0.000	0.003
Loss Cost	2010.2	2.01	+/- 1.56	31.2%	0.000	0.014
Loss Cost	2011.1	2.18	+/- 1.78	30.4%	0.000	0.019
Loss Cost	2011.2	2.44	+/- 2.05	31.4%	0.000	0.022
Loss Cost	2012.1	2.26	+/- 2.39	22.2%	0.000	0.059
Loss Cost	2012.2	1.30	+/- 2.44	3.8%	0.000	0.259
Loss Cost	2013.1	1.80	+/- 2.89	9.2%	0.000	0.189
Loss Cost	2013.2	1.04	+/- 3.37	-5.7%	0.000	0.492
Loss Cost	2014.1	2.21	+/- 3.89	9.7%	0.000	0.215
Loss Cost	2014.2	1.94	+/- 5.15	-1.9%	0.000	0.387
Loss Cost	2015.1	3.76	+/- 6.44	18.2%	0.000	0.187
Severity	2005.1	2.30	+/- 0.43	82.8%	0.000	0.000
Severity	2005.2	2.23	+/- 0.45	80.7%	0.000	0.000
Severity	2006.1	2.22	+/- 0.49	78.6%	0.000	0.000
Severity	2006.2	2.07	+/- 0.50	76.4%	0.000	0.000
Severity	2007.1	2.06	+/- 0.55	73.7%	0.000	0.000
Severity	2007.2	2.08	+/- 0.60	71.3%	0.000	0.000
Severity	2008.1	2.35	+/- 0.56	79.8%	0.000	0.000
Severity	2008.2	2.48	+/- 0.59	80.5%	0.000	0.000
Severity	2009.1	2.73	+/- 0.57	85.2%	0.000	0.000
Severity	2009.2	2.77	+/- 0.64	83.5%	0.000	0.000
Severity	2010.1	2.93	+/- 0.69	84.0%	0.000	0.000
Severity	2010.2	2.85	+/- 0.78	80.7%	0.000	0.000
Severity	2011.1	2.76	+/- 0.88	76.6%	0.000	0.000
Severity	2011.2	2.38	+/- 0.87	73.3%	0.000	0.000
Severity	2012.1	2.63	+/- 0.96	75.3%	0.000	0.000
Severity	2012.2	2.39	+/- 1.08	68.4%	0.000	0.001
Severity	2013.1	2.72	+/- 1.22	71.5%	0.000	0.001
Severity	2013.2	2.35	+/- 1.39	61.7%	0.000	0.004
Severity	2014.1	2.61	+/- 1.74	59.9%	0.000	0.009
Severity	2014.2	1.91	+/- 1.93	41.7%	0.000	0.050
Severity	2015.1	2.24	+/- 2.65	39.1%	0.000	0.079
Frequency	2005.1	0.64	+/- 0.72	8.2%	0.000	0.080
Frequency	2005.2	0.33	+/- 0.67	0.2%	0.000	0.316
Frequency	2006.1	0.11	+/- 0.67	-3.8%	0.000	0.739
Frequency	2006.2	-0.14	+/- 0.65	-3.6%	0.000	0.654
Frequency	2007.1	-0.12	+/- 0.71	-4.1%	0.000	0.723
Frequency	2007.2	-0.24	+/- 0.77	-2.9%	0.000	0.529
Frequency	2008.1	-0.31	+/- 0.84	-2.0%	0.000	0.448
Frequency	2008.2	-0.42	+/- 0.92	-0.5%	0.000	0.352
Frequency	2009.1	-0.45	+/- 1.03	-0.8%	0.000	0.367
Frequency	2009.2	-0.53	+/- 1.15	-0.4%	0.000	0.347
Frequency	2010.1	-0.40	+/- 1.29	-3.6%	0.000	0.519
Frequency	2010.2	-0.81	+/- 1.35	4.2%	0.000	0.220
Frequency	2011.1	-0.57	+/- 1.51	-2.6%	0.000	0.435
Frequency	2011.2	0.06	+/- 1.52	-8.3%	0.000	0.934
Frequency	2012.1	-0.36	+/- 1.68	-6.9%	0.000	0.647
Frequency	2012.2	-1.06	+/- 1.69	7.8%	0.000	0.195
Frequency	2013.1	-0.90	+/- 2.05	-0.3%	0.000	0.351
Frequency	2013.2	-1.27	+/- 2.47	4.2%	0.000	0.272
Frequency	2014.1	-0.38	+/- 2.82	-12.6%	0.000	0.757
Frequency	2014.2	0.03	+/- 3.71	-16.7%	0.000	0.985
Frequency	2015.1	1.48	+/- 4.43	-4.4%	0.000	0.427

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.96	+/- 0.78	74.3%	0.000	0.003	0.000
Loss Cost	2005.2	2.67	+/- 0.76	71.2%	0.000	0.006	0.000
Loss Cost	2006.1	2.36	+/- 0.70	73.5%	0.000	0.001	0.000
Loss Cost	2006.2	2.05	+/- 0.64	70.9%	0.000	0.001	0.000
Loss Cost	2007.1	1.98	+/- 0.69	69.5%	0.000	0.001	0.000
Loss Cost	2007.2	2.00	+/- 0.77	65.3%	0.000	0.002	0.000
Loss Cost	2008.1	2.11	+/- 0.84	66.1%	0.000	0.004	0.000
Loss Cost	2008.2	2.31	+/- 0.92	66.5%	0.000	0.002	0.000
Loss Cost	2009.1	2.43	+/- 1.01	67.0%	0.000	0.004	0.000
Loss Cost	2009.2	2.65	+/- 1.14	65.6%	0.000	0.004	0.000
Loss Cost	2010.1	2.86	+/- 1.27	67.0%	0.000	0.007	0.000
Loss Cost	2010.2	2.58	+/- 1.48	54.0%	0.000	0.019	0.002
Loss Cost	2011.2	2.69	+/- 1.74	52.6%	0.000	0.028	0.005
Loss Cost	2012.1	2.26	+/- 1.91	51.5%	0.000	0.020	0.024
Loss Cost	2012.2	1.61	+/- 2.09	33.6%	0.000	0.044	0.111
Loss Cost	2013.1	1.80	+/- 2.53	33.0%	0.000	0.075	0.137
Loss Cost	2013.2	1.43	+/- 3.18	13.6%	0.000	0.139	0.318
Loss Cost	2014.1	2.21	+/- 3.83	18.0%	0.000	0.238	0.203
Loss Cost	2014.2	2.49	+/- 5.39	5.0%	0.000	0.284	0.283
Loss Cost	2015.1	3.76	+/- 7.18	12.8%	0.001	0.453	0.213
Severity	2005.1	2.29	+/- 0.33	89.7%	0.000	0.002	0.000
Severity	2005.2	2.26	+/- 0.36	88.0%	0.000	0.003	0.000
Severity	2006.1	2.20	+/- 0.38	87.1%	0.000	0.003	0.000
Severity	2006.2	2.09	+/- 0.39	85.4%	0.000	0.006	0.000
Severity	2007.1	2.02	+/- 0.42	84.2%	0.000	0.005	0.000
Severity	2007.2	2.09	+/- 0.46	82.9%	0.000	0.004	0.000
Severity	2008.1	2.29	+/- 0.41	88.5%	0.000	0.004	0.000
Severity	2008.2	2.49	+/- 0.39	91.6%	0.000	0.000	0.000
Severity	2009.1	2.66	+/- 0.36	94.1%	0.000	0.000	0.000
Severity	2009.2	2.78	+/- 0.38	94.1%	0.000	0.000	0.000
Severity	2010.1	2.83	+/- 0.43	93.6%	0.000	0.000	0.000
Severity	2010.2	2.82	+/- 0.52	91.3%	0.000	0.001	0.000
Severity	2011.2	2.54	+/- 0.43	93.7%	0.000	0.000	0.000
Severity	2012.1	2.63	+/- 0.48	93.9%	0.000	0.000	0.000
Severity	2012.2	2.58	+/- 0.58	91.3%	0.000	0.001	0.000
Severity	2013.1	2.72	+/- 0.67	91.6%	0.000	0.001	0.000
Severity	2013.2	2.60	+/- 0.84	87.1%	0.000	0.005	0.000
Severity	2014.1	2.61	+/- 1.09	85.3%	0.000	0.011	0.001
Severity	2014.2	2.26	+/- 1.36	75.1%	0.000	0.030	0.008
Severity	2015.1	2.24	+/- 1.96	71.3%	0.000	0.062	0.033
Frequency	2005.1	0.66	+/- 0.63	22.4%	0.000	0.042	0.043
Frequency	2005.2	0.40	+/- 0.60	10.5%	0.000	0.086	0.180
Frequency	2006.1	0.16	+/- 0.56	17.0%	0.000	0.019	0.567
Frequency	2006.2	-0.04	+/- 0.55	11.6%	0.000	0.041	0.882
Frequency	2007.1	-0.04	+/- 0.61	10.3%	0.000	0.050	0.889
Frequency	2007.2	-0.08	+/- 0.67	8.4%	0.000	0.073	0.807
Frequency	2008.1	-0.17	+/- 0.73	10.7%	0.000	0.063	0.626
Frequency	2008.2	-0.17	+/- 0.83	9.8%	0.000	0.082	0.660
Frequency	2009.1	-0.22	+/- 0.92	9.0%	0.000	0.088	0.622
Frequency	2009.2	-0.13	+/- 1.06	9.3%	0.000	0.090	0.803
Frequency	2010.1	0.02	+/- 1.20	4.3%	0.000	0.127	0.969
Frequency	2010.2	-0.24	+/- 1.39	0.1%	0.000	0.236	0.715
Frequency	2011.2	0.15	+/- 1.55	-7.3%	0.000	0.316	0.834
Frequency	2012.1	-0.36	+/- 1.61	3.9%	0.000	0.165	0.631
Frequency	2012.2	-0.94	+/- 1.73	8.8%	0.000	0.319	0.250
Frequency	2013.1	-0.90	+/- 2.10	-1.9%	0.000	0.380	0.357
Frequency	2013.2	-1.14	+/- 2.67	-2.5%	0.000	0.511	0.349
Frequency	2014.1	-0.38	+/- 3.12	-28.9%	0.000	0.746	0.774
Frequency	2014.2	0.22	+/- 4.26	-32.3%	0.000	0.613	0.897
Frequency	2015.1	1.48	+/- 5.34	-29.7%	0.001	0.885	0.481

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value:	
					(Intercept)	Time
Loss Cost	2005.1	2.96	+/- 0.93	63.6%	0.000	0.000
Loss Cost	2005.2	2.59	+/- 0.88	60.8%	0.000	0.000
Loss Cost	2006.1	2.35	+/- 0.90	55.9%	0.000	0.000
Loss Cost	2006.2	1.94	+/- 0.82	52.1%	0.000	0.000
Loss Cost	2007.1	1.95	+/- 0.89	49.0%	0.000	0.000
Loss Cost	2007.2	1.86	+/- 0.98	43.0%	0.000	0.001
Loss Cost	2008.1	2.07	+/- 1.05	46.4%	0.000	0.001
Loss Cost	2008.2	2.10	+/- 1.17	43.0%	0.000	0.001
Loss Cost	2009.1	2.35	+/- 1.28	46.0%	0.000	0.001
Loss Cost	2009.2	2.34	+/- 1.46	40.6%	0.000	0.004
Loss Cost	2010.1	2.71	+/- 1.61	45.1%	0.000	0.003
Loss Cost	2010.2	2.17	+/- 1.73	31.5%	0.000	0.017
Loss Cost	2011.2	2.44	+/- 2.05	31.4%	0.000	0.022
Loss Cost	2012.1	2.26	+/- 2.39	22.2%	0.000	0.059
Loss Cost	2012.2	1.30	+/- 2.44	3.8%	0.000	0.259
Loss Cost	2013.1	1.80	+/- 2.89	9.2%	0.000	0.189
Loss Cost	2013.2	1.04	+/- 3.37	-5.7%	0.000	0.492
Loss Cost	2014.1	2.21	+/- 3.89	9.7%	0.000	0.215
Loss Cost	2014.2	1.94	+/- 5.15	-1.9%	0.000	0.387
Loss Cost	2015.1	3.76	+/- 6.44	18.2%	0.000	0.187
Severity	2005.1	2.29	+/- 0.40	84.7%	0.000	0.000
Severity	2005.2	2.22	+/- 0.43	82.9%	0.000	0.000
Severity	2006.1	2.19	+/- 0.47	80.8%	0.000	0.000
Severity	2006.2	2.03	+/- 0.46	79.4%	0.000	0.000
Severity	2007.1	2.01	+/- 0.50	76.7%	0.000	0.000
Severity	2007.2	2.01	+/- 0.56	74.1%	0.000	0.000
Severity	2008.1	2.27	+/- 0.51	82.2%	0.000	0.000
Severity	2008.2	2.38	+/- 0.55	82.3%	0.000	0.000
Severity	2009.1	2.62	+/- 0.54	86.5%	0.000	0.000
Severity	2009.2	2.62	+/- 0.61	84.2%	0.000	0.000
Severity	2010.1	2.76	+/- 0.68	83.7%	0.000	0.000
Severity	2010.2	2.59	+/- 0.76	79.5%	0.000	0.000
Severity	2011.2	2.38	+/- 0.87	73.3%	0.000	0.000
Severity	2012.1	2.63	+/- 0.96	75.3%	0.000	0.000
Severity	2012.2	2.39	+/- 1.08	68.4%	0.000	0.001
Severity	2013.1	2.72	+/- 1.22	71.5%	0.000	0.001
Severity	2013.2	2.35	+/- 1.39	61.7%	0.000	0.004
Severity	2014.1	2.61	+/- 1.74	59.9%	0.000	0.009
Severity	2014.2	1.91	+/- 1.93	41.7%	0.000	0.050
Severity	2015.1	2.24	+/- 2.65	39.1%	0.000	0.079
Frequency	2005.1	0.65	+/- 0.68	10.6%	0.000	0.058
Frequency	2005.2	0.36	+/- 0.63	1.7%	0.000	0.244
Frequency	2006.1	0.15	+/- 0.62	-3.4%	0.000	0.626
Frequency	2006.2	-0.09	+/- 0.60	-4.3%	0.000	0.752
Frequency	2007.1	-0.05	+/- 0.65	-4.8%	0.000	0.867
Frequency	2007.2	-0.15	+/- 0.71	-4.3%	0.000	0.673
Frequency	2008.1	-0.19	+/- 0.78	-4.0%	0.000	0.609
Frequency	2008.2	-0.27	+/- 0.87	-3.3%	0.000	0.520
Frequency	2009.1	-0.26	+/- 0.98	-4.2%	0.000	0.585
Frequency	2009.2	-0.28	+/- 1.12	-4.7%	0.000	0.603
Frequency	2010.1	-0.05	+/- 1.25	-7.1%	0.000	0.935
Frequency	2010.2	-0.42	+/- 1.37	-4.2%	0.000	0.522
Frequency	2011.2	0.06	+/- 1.52	-8.3%	0.000	0.934
Frequency	2012.1	-0.36	+/- 1.68	-6.9%	0.000	0.647
Frequency	2012.2	-1.06	+/- 1.69	7.8%	0.000	0.195
Frequency	2013.1	-0.90	+/- 2.05	-0.3%	0.000	0.351
Frequency	2013.2	-1.27	+/- 2.47	4.2%	0.000	0.272
Frequency	2014.1	-0.38	+/- 2.82	-12.6%	0.000	0.757
Frequency	2014.2	0.03	+/- 3.71	-16.7%	0.000	0.985
Frequency	2015.1	1.48	+/- 4.43	-4.4%	0.000	0.427

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	2005.1	2.85	+/- 0.85	70.5%	0.000	0.005	0.000
Loss Cost	2005.2	2.53	+/- 0.82	67.0%	0.000	0.009	0.000
Loss Cost	2006.1	2.16	+/- 0.75	70.1%	0.000	0.001	0.000
Loss Cost	2006.2	1.82	+/- 0.66	68.2%	0.000	0.001	0.000
Loss Cost	2007.1	1.71	+/- 0.71	67.3%	0.000	0.001	0.000
Loss Cost	2007.2	1.70	+/- 0.79	62.6%	0.000	0.001	0.000
Loss Cost	2008.1	1.77	+/- 0.87	62.8%	0.000	0.003	0.000
Loss Cost	2008.2	1.90	+/- 0.96	61.7%	0.000	0.002	0.001
Loss Cost	2009.1	1.97	+/- 1.08	61.5%	0.000	0.005	0.001
Loss Cost	2009.2	2.07	+/- 1.21	58.1%	0.000	0.006	0.002
Loss Cost	2010.1	2.17	+/- 1.39	58.0%	0.000	0.012	0.005
Loss Cost	2010.2	1.77	+/- 1.47	46.1%	0.000	0.022	0.021
Loss Cost	2011.1	1.69	+/- 1.73	44.6%	0.000	0.030	0.053
Loss Cost	2011.2	2.20	+/- 1.87	52.5%	0.000	0.016	0.024
Loss Cost	2012.1	1.50	+/- 1.98	57.8%	0.000	0.007	0.120
Loss Cost	2012.2	0.73	+/- 1.98	49.0%	0.000	0.011	0.422
Loss Cost	2013.1	0.64	+/- 2.54	47.3%	0.000	0.021	0.569
Loss Cost	2013.2	0.12	+/- 3.09	35.7%	0.000	0.044	0.930
Loss Cost	2014.1	0.61	+/- 4.27	27.9%	0.000	0.101	0.727
Loss Cost	2014.2	0.69	+/- 6.16	15.1%	0.000	0.160	0.769
Loss Cost	2015.1	1.52	+/- 10.64	2.9%	0.004	0.317	0.676
Severity	2005.1	2.25	+/- 0.37	88.0%	0.000	0.001	0.000
Severity	2005.2	2.22	+/- 0.40	86.1%	0.000	0.001	0.000
Severity	2006.1	2.15	+/- 0.42	85.2%	0.000	0.001	0.000
Severity	2006.2	2.04	+/- 0.44	82.9%	0.000	0.002	0.000
Severity	2007.1	1.96	+/- 0.47	81.8%	0.000	0.002	0.000
Severity	2007.2	2.04	+/- 0.51	81.0%	0.000	0.001	0.000
Severity	2008.1	2.27	+/- 0.48	86.4%	0.000	0.002	0.000
Severity	2008.2	2.48	+/- 0.44	90.4%	0.000	0.000	0.000
Severity	2009.1	2.67	+/- 0.42	93.0%	0.000	0.000	0.000
Severity	2009.2	2.81	+/- 0.43	93.5%	0.000	0.000	0.000
Severity	2010.1	2.88	+/- 0.48	93.3%	0.000	0.000	0.000
Severity	2010.2	2.91	+/- 0.55	91.7%	0.000	0.001	0.000
Severity	2011.1	2.65	+/- 0.52	93.5%	0.000	0.000	0.000
Severity	2011.2	2.39	+/- 0.45	94.0%	0.000	0.000	0.000
Severity	2012.1	2.48	+/- 0.54	94.0%	0.000	0.000	0.000
Severity	2012.2	2.41	+/- 0.64	91.4%	0.000	0.001	0.000
Severity	2013.1	2.53	+/- 0.80	91.3%	0.000	0.002	0.000
Severity	2013.2	2.38	+/- 0.99	86.7%	0.000	0.005	0.001
Severity	2014.1	2.28	+/- 1.38	85.1%	0.000	0.013	0.008
Severity	2014.2	1.84	+/- 1.63	76.9%	0.000	0.026	0.035
Severity	2015.1	1.49	+/- 2.68	76.0%	0.000	0.052	0.173
Frequency	2005.1	0.59	+/- 0.76	11.7%	0.000	0.139	0.119
Frequency	2005.2	0.31	+/- 0.73	0.8%	0.000	0.245	0.392
Frequency	2006.1	0.01	+/- 0.69	5.6%	0.000	0.083	0.966
Frequency	2006.2	-0.22	+/- 0.69	3.3%	0.000	0.145	0.509
Frequency	2007.1	-0.25	+/- 0.76	2.6%	0.000	0.152	0.498
Frequency	2007.2	-0.34	+/- 0.82	2.2%	0.000	0.208	0.398
Frequency	2008.1	-0.49	+/- 0.89	6.1%	0.000	0.158	0.267
Frequency	2008.2	-0.57	+/- 0.99	6.2%	0.000	0.208	0.243
Frequency	2009.1	-0.69	+/- 1.11	7.4%	0.000	0.184	0.205
Frequency	2009.2	-0.72	+/- 1.25	6.8%	0.000	0.223	0.235
Frequency	2010.1	-0.69	+/- 1.44	1.2%	0.000	0.267	0.318
Frequency	2010.2	-1.11	+/- 1.52	7.8%	0.000	0.422	0.140
Frequency	2011.1	-0.94	+/- 1.78	-3.3%	0.000	0.535	0.273
Frequency	2011.2	-0.19	+/- 1.72	-2.6%	0.000	0.230	0.807
Frequency	2012.1	-0.96	+/- 1.71	22.0%	0.000	0.072	0.240
Frequency	2012.2	-1.64	+/- 1.69	37.4%	0.000	0.121	0.057
Frequency	2013.1	-1.84	+/- 2.14	30.2%	0.000	0.135	0.084
Frequency	2013.2	-2.21	+/- 2.65	32.8%	0.000	0.224	0.090
Frequency	2014.1	-1.63	+/- 3.58	-2.5%	0.000	0.395	0.298
Frequency	2014.2	-1.12	+/- 5.03	-12.4%	0.000	0.383	0.571
Frequency	2015.1	0.04	+/- 8.29	-52.1%	0.006	0.646	0.990

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	2005.1	2.94	+/- 0.99	60.1%	0.000	0.000
Loss Cost	2005.2	2.53	+/- 0.93	56.6%	0.000	0.000
Loss Cost	2006.1	2.26	+/- 0.95	50.9%	0.000	0.000
Loss Cost	2006.2	1.82	+/- 0.86	46.0%	0.000	0.000
Loss Cost	2007.1	1.82	+/- 0.94	42.3%	0.000	0.001
Loss Cost	2007.2	1.70	+/- 1.03	35.7%	0.000	0.002
Loss Cost	2008.1	1.90	+/- 1.11	38.9%	0.000	0.002
Loss Cost	2008.2	1.90	+/- 1.24	35.0%	0.000	0.005
Loss Cost	2009.1	2.13	+/- 1.36	37.5%	0.000	0.004
Loss Cost	2009.2	2.07	+/- 1.54	31.6%	0.000	0.011
Loss Cost	2010.1	2.37	+/- 1.71	35.1%	0.000	0.009
Loss Cost	2010.2	1.77	+/- 1.76	21.5%	0.000	0.047
Loss Cost	2011.1	1.93	+/- 2.04	20.4%	0.000	0.060
Loss Cost	2011.2	2.20	+/- 2.38	21.1%	0.000	0.065
Loss Cost	2012.1	1.94	+/- 2.82	11.3%	0.000	0.153
Loss Cost	2012.2	0.73	+/- 2.82	-7.1%	0.000	0.574
Loss Cost	2013.1	1.20	+/- 3.45	-4.1%	0.000	0.444
Loss Cost	2013.2	0.12	+/- 3.98	-14.2%	0.000	0.947
Loss Cost	2014.1	1.34	+/- 4.90	-8.5%	0.000	0.525
Loss Cost	2014.2	0.69	+/- 6.74	-18.3%	0.000	0.801
Loss Cost	2015.1	2.70	+/- 9.44	-7.5%	0.002	0.466
Severity	2005.1	2.29	+/- 0.46	81.0%	0.000	0.000
Severity	2005.2	2.22	+/- 0.49	78.6%	0.000	0.000
Severity	2006.1	2.21	+/- 0.54	76.2%	0.000	0.000
Severity	2006.2	2.04	+/- 0.55	73.5%	0.000	0.000
Severity	2007.1	2.03	+/- 0.60	70.4%	0.000	0.000
Severity	2007.2	2.04	+/- 0.66	67.6%	0.000	0.000
Severity	2008.1	2.34	+/- 0.62	77.1%	0.000	0.000
Severity	2008.2	2.48	+/- 0.66	77.9%	0.000	0.000
Severity	2009.1	2.76	+/- 0.64	83.4%	0.000	0.000
Severity	2009.2	2.81	+/- 0.72	81.4%	0.000	0.000
Severity	2010.1	3.00	+/- 0.78	82.2%	0.000	0.000
Severity	2010.2	2.91	+/- 0.89	78.3%	0.000	0.000
Severity	2011.1	2.82	+/- 1.03	73.5%	0.000	0.000
Severity	2011.2	2.39	+/- 1.02	68.5%	0.000	0.000
Severity	2012.1	2.69	+/- 1.14	71.2%	0.000	0.000
Severity	2012.2	2.41	+/- 1.32	62.2%	0.000	0.002
Severity	2013.1	2.82	+/- 1.51	66.6%	0.000	0.002
Severity	2013.2	2.38	+/- 1.79	53.3%	0.000	0.015
Severity	2014.1	2.72	+/- 2.31	51.8%	0.000	0.027
Severity	2014.2	1.84	+/- 2.71	25.8%	0.000	0.139
Severity	2015.1	2.27	+/- 4.04	22.8%	0.000	0.190
Frequency	2005.1	0.63	+/- 0.78	6.8%	0.000	0.107
Frequency	2005.2	0.31	+/- 0.73	-1.1%	0.000	0.396
Frequency	2006.1	0.06	+/- 0.73	-4.4%	0.000	0.869
Frequency	2006.2	-0.22	+/- 0.70	-2.7%	0.000	0.521
Frequency	2007.1	-0.21	+/- 0.77	-3.4%	0.000	0.583
Frequency	2007.2	-0.34	+/- 0.83	-1.4%	0.000	0.406
Frequency	2008.1	-0.43	+/- 0.92	-0.1%	0.000	0.334
Frequency	2008.2	-0.57	+/- 1.01	2.2%	0.000	0.252
Frequency	2009.1	-0.62	+/- 1.13	2.0%	0.000	0.262
Frequency	2009.2	-0.72	+/- 1.27	2.9%	0.000	0.242
Frequency	2010.1	-0.61	+/- 1.44	-1.2%	0.000	0.380
Frequency	2010.2	-1.11	+/- 1.49	10.0%	0.000	0.134
Frequency	2011.1	-0.87	+/- 1.70	1.8%	0.000	0.288
Frequency	2011.2	-0.19	+/- 1.75	-8.5%	0.000	0.812
Frequency	2012.1	-0.73	+/- 1.92	-2.6%	0.000	0.416
Frequency	2012.2	-1.64	+/- 1.83	23.4%	0.000	0.075
Frequency	2013.1	-1.57	+/- 2.29	14.1%	0.000	0.154
Frequency	2013.2	-2.21	+/- 2.71	24.8%	0.000	0.098
Frequency	2014.1	-1.35	+/- 3.30	-0.2%	0.000	0.359
Frequency	2014.2	-1.12	+/- 4.64	-11.5%	0.000	0.563
Frequency	2015.1	0.42	+/- 6.27	-23.9%	0.001	0.860

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	2.85	+/- 0.83	72.9%	0.000	0.003	0.000
Loss Cost	2005.2	2.55	+/- 0.80	69.6%	0.000	0.005	0.000
Loss Cost	2006.1	2.18	+/- 0.72	73.5%	0.000	0.000	0.000
Loss Cost	2006.2	1.85	+/- 0.64	71.9%	0.000	0.000	0.000
Loss Cost	2007.1	1.74	+/- 0.69	71.2%	0.000	0.000	0.000
Loss Cost	2007.2	1.76	+/- 0.77	67.1%	0.000	0.001	0.000
Loss Cost	2008.1	1.85	+/- 0.85	67.4%	0.000	0.001	0.000
Loss Cost	2008.2	2.04	+/- 0.92	67.9%	0.000	0.001	0.000
Loss Cost	2009.1	2.13	+/- 1.04	67.9%	0.000	0.002	0.001
Loss Cost	2009.2	2.33	+/- 1.17	66.6%	0.000	0.002	0.001
Loss Cost	2010.1	2.51	+/- 1.34	67.2%	0.000	0.004	0.001
Loss Cost	2010.2	2.18	+/- 1.54	54.3%	0.000	0.010	0.009
Loss Cost	2011.2	2.20	+/- 1.87	52.5%	0.000	0.016	0.024
Loss Cost	2012.1	1.50	+/- 1.98	57.8%	0.000	0.007	0.120
Loss Cost	2012.2	0.73	+/- 1.98	49.0%	0.000	0.011	0.422
Loss Cost	2013.1	0.64	+/- 2.54	47.3%	0.000	0.021	0.569
Loss Cost	2013.2	0.12	+/- 3.09	35.7%	0.000	0.044	0.930
Loss Cost	2014.1	0.61	+/- 4.27	27.9%	0.000	0.101	0.727
Loss Cost	2014.2	0.69	+/- 6.16	15.1%	0.000	0.160	0.769
Loss Cost	2015.1	1.52	+/- 10.64	2.9%	0.004	0.317	0.676
Severity	2005.1	2.25	+/- 0.36	88.9%	0.000	0.002	0.000
Severity	2005.2	2.21	+/- 0.38	87.1%	0.000	0.003	0.000
Severity	2006.1	2.14	+/- 0.41	86.2%	0.000	0.002	0.000
Severity	2006.2	2.02	+/- 0.42	84.3%	0.000	0.004	0.000
Severity	2007.1	1.93	+/- 0.44	83.2%	0.000	0.003	0.000
Severity	2007.2	2.00	+/- 0.48	81.8%	0.000	0.003	0.000
Severity	2008.1	2.22	+/- 0.45	87.6%	0.000	0.004	0.000
Severity	2008.2	2.42	+/- 0.42	91.0%	0.000	0.000	0.000
Severity	2009.1	2.60	+/- 0.40	93.5%	0.000	0.000	0.000
Severity	2009.2	2.73	+/- 0.42	93.5%	0.000	0.000	0.000
Severity	2010.1	2.78	+/- 0.49	92.9%	0.000	0.001	0.000
Severity	2010.2	2.77	+/- 0.58	90.2%	0.000	0.001	0.000
Severity	2011.2	2.39	+/- 0.45	94.0%	0.000	0.000	0.000
Severity	2012.1	2.48	+/- 0.54	94.0%	0.000	0.000	0.000
Severity	2012.2	2.41	+/- 0.64	91.4%	0.000	0.001	0.000
Severity	2013.1	2.53	+/- 0.80	91.3%	0.000	0.002	0.000
Severity	2013.2	2.38	+/- 0.99	86.7%	0.000	0.005	0.001
Severity	2014.1	2.28	+/- 1.38	85.1%	0.000	0.013	0.008
Severity	2014.2	1.84	+/- 1.63	76.9%	0.000	0.026	0.035
Severity	2015.1	1.49	+/- 2.68	76.0%	0.000	0.052	0.173
Frequency	2005.1	0.59	+/- 0.68	21.6%	0.000	0.039	0.084
Frequency	2005.2	0.33	+/- 0.64	10.4%	0.000	0.073	0.300
Frequency	2006.1	0.04	+/- 0.59	20.5%	0.000	0.012	0.885
Frequency	2006.2	-0.16	+/- 0.58	17.5%	0.000	0.024	0.557
Frequency	2007.1	-0.19	+/- 0.64	16.3%	0.000	0.028	0.550
Frequency	2007.2	-0.23	+/- 0.70	14.8%	0.000	0.044	0.498
Frequency	2008.1	-0.36	+/- 0.76	18.9%	0.000	0.033	0.330
Frequency	2008.2	-0.38	+/- 0.86	18.1%	0.000	0.047	0.369
Frequency	2009.1	-0.47	+/- 0.97	18.2%	0.000	0.048	0.322
Frequency	2009.2	-0.38	+/- 1.11	18.1%	0.000	0.053	0.471
Frequency	2010.1	-0.27	+/- 1.29	11.4%	0.000	0.080	0.659
Frequency	2010.2	-0.57	+/- 1.48	9.6%	0.000	0.156	0.417
Frequency	2011.2	-0.19	+/- 1.72	-2.6%	0.000	0.230	0.807
Frequency	2012.1	-0.96	+/- 1.71	22.0%	0.000	0.072	0.240
Frequency	2012.2	-1.64	+/- 1.69	37.4%	0.000	0.121	0.057
Frequency	2013.1	-1.84	+/- 2.14	30.2%	0.000	0.135	0.084
Frequency	2013.2	-2.21	+/- 2.65	32.8%	0.000	0.224	0.090
Frequency	2014.1	-1.63	+/- 3.58	-2.5%	0.000	0.395	0.298
Frequency	2014.2	-1.12	+/- 5.03	-12.4%	0.000	0.383	0.571
Frequency	2015.1	0.04	+/- 8.29	-52.1%	0.006	0.646	0.990

PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value:	
					(Intercept)	Time
Loss Cost	2005.1	2.94	+/- 1.00	60.6%	0.000	0.000
Loss Cost	2005.2	2.54	+/- 0.95	57.1%	0.000	0.000
Loss Cost	2006.1	2.28	+/- 0.97	51.4%	0.000	0.000
Loss Cost	2006.2	1.83	+/- 0.88	46.4%	0.000	0.000
Loss Cost	2007.1	1.83	+/- 0.97	42.8%	0.000	0.001
Loss Cost	2007.2	1.72	+/- 1.06	36.2%	0.000	0.003
Loss Cost	2008.1	1.94	+/- 1.15	39.7%	0.000	0.002
Loss Cost	2008.2	1.96	+/- 1.29	35.8%	0.000	0.005
Loss Cost	2009.1	2.22	+/- 1.43	38.8%	0.000	0.004
Loss Cost	2009.2	2.18	+/- 1.64	32.8%	0.000	0.012
Loss Cost	2010.1	2.57	+/- 1.84	37.5%	0.000	0.009
Loss Cost	2010.2	1.92	+/- 1.98	21.6%	0.000	0.054
Loss Cost	2011.2	2.20	+/- 2.38	21.1%	0.000	0.065
Loss Cost	2012.1	1.94	+/- 2.82	11.3%	0.000	0.153
Loss Cost	2012.2	0.73	+/- 2.82	-7.1%	0.000	0.574
Loss Cost	2013.1	1.20	+/- 3.45	-4.1%	0.000	0.444
Loss Cost	2013.2	0.12	+/- 3.98	-14.2%	0.000	0.947
Loss Cost	2014.1	1.34	+/- 4.90	-8.5%	0.000	0.525
Loss Cost	2014.2	0.69	+/- 6.74	-18.3%	0.000	0.801
Loss Cost	2015.1	2.70	+/- 9.44	-7.5%	0.002	0.466
Severity	2005.1	2.29	+/- 0.44	83.1%	0.000	0.000
Severity	2005.2	2.21	+/- 0.47	81.0%	0.000	0.000
Severity	2006.1	2.18	+/- 0.51	78.6%	0.000	0.000
Severity	2006.2	2.01	+/- 0.50	76.8%	0.000	0.000
Severity	2007.1	1.98	+/- 0.55	73.7%	0.000	0.000
Severity	2007.2	1.97	+/- 0.61	70.6%	0.000	0.000
Severity	2008.1	2.26	+/- 0.57	79.8%	0.000	0.000
Severity	2008.2	2.38	+/- 0.62	79.8%	0.000	0.000
Severity	2009.1	2.64	+/- 0.60	84.8%	0.000	0.000
Severity	2009.2	2.66	+/- 0.69	82.1%	0.000	0.000
Severity	2010.1	2.81	+/- 0.78	81.6%	0.000	0.000
Severity	2010.2	2.63	+/- 0.88	76.4%	0.000	0.000
Severity	2011.2	2.39	+/- 1.02	68.5%	0.000	0.000
Severity	2012.1	2.69	+/- 1.14	71.2%	0.000	0.000
Severity	2012.2	2.41	+/- 1.32	62.2%	0.000	0.002
Severity	2013.1	2.82	+/- 1.51	66.6%	0.000	0.002
Severity	2013.2	2.38	+/- 1.79	53.3%	0.000	0.015
Severity	2014.1	2.72	+/- 2.31	51.8%	0.000	0.027
Severity	2014.2	1.84	+/- 2.71	25.8%	0.000	0.139
Severity	2015.1	2.27	+/- 4.04	22.8%	0.000	0.190
Frequency	2005.1	0.64	+/- 0.73	8.7%	0.000	0.083
Frequency	2005.2	0.33	+/- 0.68	0.0%	0.000	0.330
Frequency	2006.1	0.09	+/- 0.67	-4.4%	0.000	0.780
Frequency	2006.2	-0.17	+/- 0.64	-3.3%	0.000	0.577
Frequency	2007.1	-0.14	+/- 0.71	-4.3%	0.000	0.683
Frequency	2007.2	-0.25	+/- 0.77	-2.9%	0.000	0.503
Frequency	2008.1	-0.32	+/- 0.85	-2.2%	0.000	0.447
Frequency	2008.2	-0.41	+/- 0.95	-0.9%	0.000	0.369
Frequency	2009.1	-0.42	+/- 1.08	-2.0%	0.000	0.421
Frequency	2009.2	-0.46	+/- 1.23	-2.4%	0.000	0.435
Frequency	2010.1	-0.23	+/- 1.40	-6.6%	0.000	0.726
Frequency	2010.2	-0.69	+/- 1.54	-0.3%	0.000	0.346
Frequency	2011.2	-0.19	+/- 1.75	-8.5%	0.000	0.812
Frequency	2012.1	-0.73	+/- 1.92	-2.6%	0.000	0.416
Frequency	2012.2	-1.64	+/- 1.83	23.4%	0.000	0.075
Frequency	2013.1	-1.57	+/- 2.29	14.1%	0.000	0.154
Frequency	2013.2	-2.21	+/- 2.71	24.8%	0.000	0.098
Frequency	2014.1	-1.35	+/- 3.30	-0.2%	0.000	0.359
Frequency	2014.2	-1.12	+/- 4.64	-11.5%	0.000	0.563
Frequency	2015.1	0.42	+/- 6.27	-23.9%	0.001	0.860

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2007.2	4.93	+/- 1.56	72.1%	0.000	0.001	0.000
Loss Cost	2008.1	5.27	+/- 1.66	74.1%	0.000	0.002	0.000
Loss Cost	2008.2	5.50	+/- 1.83	72.1%	0.000	0.003	0.000
Loss Cost	2009.1	6.09	+/- 1.87	76.8%	0.000	0.005	0.000
Loss Cost	2009.2	6.69	+/- 1.96	79.0%	0.000	0.002	0.000
Loss Cost	2010.1	7.34	+/- 2.00	82.8%	0.000	0.003	0.000
Loss Cost	2010.2	7.76	+/- 2.23	81.6%	0.000	0.003	0.000
Loss Cost	2011.1	8.40	+/- 2.39	83.9%	0.000	0.006	0.000
Loss Cost	2011.2	8.85	+/- 2.75	81.9%	0.000	0.006	0.000
Loss Cost	2012.1	9.37	+/- 3.14	82.2%	0.000	0.013	0.000
Loss Cost	2012.2	10.24	+/- 3.61	81.6%	0.000	0.010	0.000
Loss Cost	2013.1	11.69	+/- 3.66	87.2%	0.000	0.015	0.000
Loss Cost	2013.2	12.71	+/- 4.40	85.9%	0.000	0.013	0.000
Loss Cost	2014.1	14.14	+/- 4.99	88.5%	0.002	0.025	0.000
Loss Cost	2014.2	13.48	+/- 6.88	80.2%	0.009	0.062	0.003
Loss Cost	2015.1	13.50	+/- 9.93	75.3%	0.041	0.113	0.016
Severity	2007.2	3.95	+/- 1.40	64.0%	0.000	0.038	0.000
Severity	2008.1	3.92	+/- 1.54	61.7%	0.000	0.046	0.000
Severity	2008.2	3.76	+/- 1.71	54.6%	0.000	0.070	0.000
Severity	2009.1	4.20	+/- 1.80	59.1%	0.000	0.120	0.000
Severity	2009.2	4.69	+/- 1.93	62.4%	0.000	0.067	0.000
Severity	2010.1	5.19	+/- 2.06	66.3%	0.000	0.116	0.000
Severity	2010.2	5.80	+/- 2.23	69.1%	0.000	0.063	0.000
Severity	2011.1	6.28	+/- 2.46	70.7%	0.000	0.107	0.000
Severity	2011.2	6.32	+/- 2.91	64.3%	0.000	0.133	0.000
Severity	2012.1	7.19	+/- 3.15	69.5%	0.000	0.227	0.000
Severity	2012.2	8.38	+/- 3.40	74.8%	0.000	0.100	0.000
Severity	2013.1	10.10	+/- 2.90	87.8%	0.000	0.143	0.000
Severity	2013.2	10.86	+/- 3.52	86.4%	0.000	0.107	0.000
Severity	2014.1	11.52	+/- 4.38	85.3%	0.000	0.185	0.000
Severity	2014.2	10.18	+/- 5.48	76.7%	0.000	0.364	0.004
Severity	2015.1	9.01	+/- 7.26	67.2%	0.000	0.307	0.023
Frequency	2007.2	0.94	+/- 0.81	39.3%	0.000	0.004	0.026
Frequency	2008.1	1.30	+/- 0.74	52.6%	0.000	0.005	0.002
Frequency	2008.2	1.67	+/- 0.66	69.4%	0.000	0.000	0.000
Frequency	2009.1	1.82	+/- 0.71	71.8%	0.000	0.001	0.000
Frequency	2009.2	1.90	+/- 0.80	69.0%	0.000	0.001	0.000
Frequency	2010.1	2.04	+/- 0.88	70.3%	0.000	0.002	0.000
Frequency	2010.2	1.86	+/- 0.97	61.7%	0.000	0.005	0.001
Frequency	2011.1	1.99	+/- 1.10	62.6%	0.000	0.009	0.002
Frequency	2011.2	2.37	+/- 1.17	68.1%	0.000	0.004	0.001
Frequency	2012.1	2.03	+/- 1.26	69.2%	0.000	0.003	0.005
Frequency	2012.2	1.72	+/- 1.45	57.8%	0.000	0.007	0.025
Frequency	2013.1	1.44	+/- 1.70	58.7%	0.000	0.008	0.085
Frequency	2013.2	1.67	+/- 2.15	54.5%	0.000	0.013	0.105
Frequency	2014.1	2.35	+/- 2.44	61.1%	0.000	0.025	0.054
Frequency	2014.2	3.00	+/- 3.21	60.3%	0.000	0.028	0.059
Frequency	2015.1	4.11	+/- 3.72	72.1%	0.002	0.050	0.035

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2007.2	4.70	+/- 2.00	53.4%	0.000	0.000
Loss Cost	2008.1	5.27	+/- 2.09	58.6%	0.000	0.000
Loss Cost	2008.2	5.23	+/- 2.32	54.4%	0.000	0.000
Loss Cost	2009.1	6.09	+/- 2.33	63.4%	0.000	0.000
Loss Cost	2009.2	6.36	+/- 2.60	61.8%	0.000	0.000
Loss Cost	2010.1	7.34	+/- 2.64	69.7%	0.000	0.000
Loss Cost	2010.2	7.36	+/- 3.01	65.5%	0.000	0.000
Loss Cost	2011.1	8.40	+/- 3.16	71.2%	0.000	0.000
Loss Cost	2011.2	8.32	+/- 3.68	66.1%	0.000	0.000
Loss Cost	2012.1	9.37	+/- 4.10	69.0%	0.000	0.000
Loss Cost	2012.2	9.49	+/- 4.91	63.7%	0.000	0.001
Loss Cost	2013.1	11.69	+/- 5.02	75.0%	0.000	0.000
Loss Cost	2013.2	11.65	+/- 6.27	68.4%	0.002	0.002
Loss Cost	2014.1	14.14	+/- 7.02	75.7%	0.012	0.001
Loss Cost	2014.2	12.09	+/- 8.44	64.6%	0.015	0.010
Loss Cost	2015.1	13.50	+/- 11.72	59.9%	0.074	0.025
Severity	2007.2	3.83	+/- 1.52	56.9%	0.000	0.000
Severity	2008.1	3.92	+/- 1.68	54.4%	0.000	0.000
Severity	2008.2	3.63	+/- 1.81	47.7%	0.000	0.000
Severity	2009.1	4.20	+/- 1.88	55.0%	0.000	0.000
Severity	2009.2	4.52	+/- 2.08	55.6%	0.000	0.000
Severity	2010.1	5.19	+/- 2.17	62.2%	0.000	0.000
Severity	2010.2	5.57	+/- 2.43	62.1%	0.000	0.000
Severity	2011.1	6.28	+/- 2.63	66.2%	0.000	0.000
Severity	2011.2	6.06	+/- 3.04	59.5%	0.000	0.001
Severity	2012.1	7.19	+/- 3.20	67.7%	0.000	0.000
Severity	2012.2	7.98	+/- 3.67	68.9%	0.000	0.001
Severity	2013.1	10.10	+/- 3.09	85.6%	0.000	0.000
Severity	2013.2	10.38	+/- 3.84	82.3%	0.000	0.000
Severity	2014.1	11.52	+/- 4.59	82.7%	0.000	0.000
Severity	2014.2	9.71	+/- 5.07	76.7%	0.000	0.003
Severity	2015.1	9.01	+/- 6.97	64.8%	0.000	0.018
Frequency	2007.2	0.84	+/- 0.99	9.3%	0.000	0.091
Frequency	2008.1	1.30	+/- 0.90	29.2%	0.000	0.007
Frequency	2008.2	1.55	+/- 0.95	36.5%	0.000	0.003
Frequency	2009.1	1.82	+/- 1.00	44.0%	0.000	0.001
Frequency	2009.2	1.75	+/- 1.11	37.8%	0.000	0.004
Frequency	2010.1	2.04	+/- 1.20	43.7%	0.000	0.002
Frequency	2010.2	1.69	+/- 1.27	32.6%	0.000	0.012
Frequency	2011.1	1.99	+/- 1.40	38.0%	0.000	0.009
Frequency	2011.2	2.13	+/- 1.62	36.2%	0.000	0.013
Frequency	2012.1	2.03	+/- 1.91	27.8%	0.000	0.037
Frequency	2012.2	1.39	+/- 2.05	10.7%	0.000	0.159
Frequency	2013.1	1.44	+/- 2.50	6.6%	0.000	0.224
Frequency	2013.2	1.15	+/- 3.08	-2.9%	0.000	0.412
Frequency	2014.1	2.35	+/- 3.44	17.3%	0.000	0.146
Frequency	2014.2	2.17	+/- 4.57	5.1%	0.001	0.285
Frequency	2015.1	4.11	+/- 5.28	34.6%	0.006	0.096

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.70	+/- 1.37	12.30	+/- 6.86	14.21	1.066	91.5%	0.000	0.316	0.000	0.017	0.001
Loss Cost	2008.1	1.84	+/- 1.55	12.10	+/- 7.10	14.16	1.064	91.4%	0.000	0.347	0.000	0.022	0.001
Loss Cost	2008.2	1.68	+/- 1.78	12.22	+/- 7.36	14.10	1.068	90.6%	0.000	0.334	0.000	0.060	0.002
Loss Cost	2009.1	2.20	+/- 1.95	11.50	+/- 7.28	13.95	1.060	91.5%	0.000	0.383	0.000	0.028	0.003
Loss Cost	2009.2	2.68	+/- 2.25	11.11	+/- 7.38	14.09	1.049	91.4%	0.000	0.485	0.000	0.022	0.004
Loss Cost	2010.1	3.29	+/- 2.56	10.32	+/- 7.49	13.95	1.041	92.0%	0.000	0.554	0.000	0.015	0.008
Loss Cost	2010.2	3.26	+/- 3.15	10.35	+/- 8.02	13.94	1.041	90.8%	0.000	0.574	0.000	0.041	0.012
Loss Cost	2011.1	3.67	+/- 3.86	9.84	+/- 8.72	13.87	1.037	90.6%	0.000	0.628	0.001	0.056	0.025
Loss Cost	2011.2	3.33	+/- 4.97	10.14	+/- 9.66	13.81	1.042	88.7%	0.000	0.611	0.003	0.157	0.034
Loss Cost	2012.1	2.91	+/- 6.43	10.64	+/- 11.30	13.86	1.046	87.9%	0.000	0.610	0.005	0.321	0.051
Loss Cost	2012.2	3.04	+/- 9.14	10.52	+/- 13.56	13.88	1.044	85.3%	0.001	0.657	0.012	0.450	0.095
Loss Cost	2013.1	5.99	+/- 12.75	7.24	+/- 16.34	13.66	1.029	86.1%	0.010	0.774	0.025	0.280	0.303
Loss Cost	2013.2	7.84	+/- 21.97	5.52	+/- 23.62	13.79	1.018	81.7%	0.096	0.881	0.046	0.381	0.561
Loss Cost	2014.1	18.17	+/- 39.54	-3.95	+/- 34.11	13.50	0.994	83.2%	0.614	0.960	0.082	0.231	0.764
Loss Cost	2014.2	12.28	+/- 133.84	0.95	+/- 118.52	13.34	1.006	67.0%	0.741	0.968	0.219	0.740	0.978
Loss Cost	2015.1	13.34	+/- 17.41	NA	+/- NA	NA	1.006	67.1%	0.116	0.968	0.219	0.080	
Severity	2007.2	1.37	+/- 1.63	6.82	+/- 7.80	8.29	1.110	80.7%	0.000	0.179	0.010	0.092	0.073
Severity	2008.1	0.90	+/- 1.74	7.48	+/- 7.74	8.44	1.119	81.5%	0.000	0.141	0.006	0.288	0.050
Severity	2008.2	0.04	+/- 1.70	8.11	+/- 6.88	8.16	1.145	83.8%	0.000	0.052	0.010	0.958	0.020
Severity	2009.1	0.27	+/- 1.95	7.80	+/- 7.16	8.09	1.141	84.0%	0.000	0.065	0.017	0.768	0.029
Severity	2009.2	0.53	+/- 2.29	7.59	+/- 7.45	8.16	1.135	83.6%	0.000	0.089	0.019	0.625	0.040
Severity	2010.1	0.80	+/- 2.71	7.25	+/- 7.90	8.10	1.131	83.5%	0.000	0.110	0.032	0.533	0.060
Severity	2010.2	1.15	+/- 3.32	6.95	+/- 8.35	8.18	1.123	82.6%	0.000	0.151	0.037	0.459	0.084
Severity	2011.1	1.21	+/- 4.09	6.88	+/- 9.22	8.17	1.123	81.8%	0.000	0.176	0.053	0.523	0.116
Severity	2011.2	-0.50	+/- 4.70	8.42	+/- 9.35	7.88	1.152	81.6%	0.000	0.102	0.110	0.817	0.063
Severity	2012.1	0.03	+/- 6.13	7.79	+/- 10.79	7.82	1.147	81.0%	0.000	0.135	0.160	0.993	0.122
Severity	2012.2	1.23	+/- 8.64	6.65	+/- 12.59	7.96	1.132	79.7%	0.000	0.209	0.161	0.745	0.237
Severity	2013.1	6.48	+/- 10.01	1.05	+/- 12.03	7.60	1.103	87.4%	0.000	0.237	0.234	0.153	0.837
Severity	2013.2	9.21	+/- 16.96	-1.31	+/- 16.84	7.78	1.085	84.4%	0.001	0.379	0.229	0.203	0.849
Severity	2014.1	18.98	+/- 28.09	-9.63	+/- 22.62	7.52	1.062	86.5%	0.018	0.497	0.334	0.108	0.320
Severity	2014.2	14.27	+/- 89.40	-6.01	+/- 72.55	7.40	1.072	71.0%	0.206	0.553	0.550	0.596	0.799
Severity	2015.1	7.40	+/- 11.71	NA	+/- NA	NA	1.072	62.0%	0.001	0.553	0.550	0.128	
Frequency	2007.2	0.33	+/- 1.25	5.12	+/- 5.94	5.47	0.961	45.6%	0.000	0.495	0.002	0.588	0.079
Frequency	2008.1	0.93	+/- 1.19	4.30	+/- 5.14	5.27	0.951	55.9%	0.000	0.325	0.003	0.115	0.089
Frequency	2008.2	1.64	+/- 1.08	3.80	+/- 4.14	5.50	0.933	73.0%	0.000	0.104	0.000	0.005	0.065
Frequency	2009.1	1.92	+/- 1.20	3.43	+/- 4.15	5.42	0.929	75.1%	0.000	0.085	0.000	0.004	0.093
Frequency	2009.2	2.14	+/- 1.40	3.27	+/- 4.28	5.48	0.924	72.8%	0.000	0.078	0.000	0.005	0.118
Frequency	2010.1	2.47	+/- 1.61	2.86	+/- 4.41	5.41	0.920	74.2%	0.000	0.069	0.001	0.005	0.177
Frequency	2010.2	2.09	+/- 1.90	3.17	+/- 4.58	5.32	0.927	66.1%	0.000	0.105	0.002	0.033	0.150
Frequency	2011.1	2.43	+/- 2.31	2.77	+/- 4.94	5.27	0.924	66.6%	0.000	0.104	0.005	0.039	0.234
Frequency	2011.2	3.85	+/- 2.37	1.59	+/- 4.22	5.50	0.905	78.2%	0.000	0.026	0.001	0.005	0.413
Frequency	2012.1	2.88	+/- 2.73	2.65	+/- 4.44	5.61	0.912	79.7%	0.000	0.032	0.001	0.039	0.201
Frequency	2012.2	1.79	+/- 3.51	3.62	+/- 4.94	5.48	0.922	73.1%	0.000	0.061	0.002	0.263	0.121
Frequency	2013.1	-0.46	+/- 3.50	6.13	+/- 4.73	5.64	0.933	85.2%	0.000	0.048	0.001	0.760	0.017
Frequency	2013.2	-1.25	+/- 5.78	6.92	+/- 6.88	5.58	0.938	83.1%	0.001	0.101	0.003	0.603	0.044
Frequency	2014.1	-0.68	+/- 10.59	6.29	+/- 12.01	5.56	0.936	79.9%	0.015	0.145	0.009	0.867	0.207
Frequency	2014.2	-1.74	+/- 32.85	7.40	+/- 35.48	5.53	0.939	73.6%	0.207	0.277	0.046	0.876	0.534
Frequency	2015.1	5.53	+/- 5.25	NA	+/- NA	NA	0.939	76.6%	0.009	0.277	0.046	0.041	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.29	+/- 2.52	9.48	+/- 12.36	10.89	1.140	70.1%	0.000	0.268	0.294	0.108
Loss Cost	2008.1	1.84	+/- 2.81	8.89	+/- 12.42	10.89	1.125	71.4%	0.000	0.320	0.182	0.133
Loss Cost	2008.2	1.16	+/- 3.10	9.62	+/- 12.59	10.89	1.142	70.4%	0.000	0.268	0.436	0.109
Loss Cost	2009.1	2.20	+/- 3.40	8.51	+/- 12.22	10.89	1.119	73.8%	0.000	0.335	0.184	0.142
Loss Cost	2009.2	1.97	+/- 3.98	8.75	+/- 12.87	10.89	1.123	72.0%	0.000	0.338	0.302	0.150
Loss Cost	2010.1	3.29	+/- 4.51	7.36	+/- 12.67	10.89	1.099	74.9%	0.000	0.425	0.133	0.215
Loss Cost	2010.2	2.27	+/- 5.26	8.43	+/- 13.35	10.89	1.116	72.7%	0.000	0.371	0.359	0.177
Loss Cost	2011.1	3.67	+/- 6.35	6.96	+/- 13.81	10.89	1.096	73.9%	0.000	0.462	0.221	0.274
Loss Cost	2011.2	1.85	+/- 7.57	8.88	+/- 14.95	10.89	1.119	71.4%	0.000	0.380	0.594	0.196
Loss Cost	2012.1	2.91	+/- 9.93	7.76	+/- 16.81	10.89	1.107	70.1%	0.001	0.453	0.518	0.305
Loss Cost	2012.2	0.34	+/- 12.82	10.52	+/- 20.02	10.89	1.131	66.5%	0.003	0.393	0.952	0.237
Loss Cost	2013.1	5.99	+/- 17.99	4.63	+/- 22.33	10.89	1.090	70.6%	0.044	0.548	0.442	0.629
Loss Cost	2013.2	1.53	+/- 26.71	9.22	+/- 32.68	10.89	1.114	63.5%	0.089	0.496	0.891	0.492
Loss Cost	2014.1	18.17	+/- 50.63	-6.16	+/- 42.58	10.89	1.059	68.5%	0.729	0.717	0.350	0.725
Loss Cost	2014.2	-12.97	+/- 86.59	27.42	+/- 129.02	10.89	1.114	55.4%	0.312	0.517	0.683	0.492
Loss Cost	2015.1	10.89	+/- 16.51	NA	+/- NA	NA	1.114	55.5%	0.093	0.517	0.125	
Severity	2007.2	1.16	+/- 1.91	5.45	+/- 9.01	6.68	1.148	72.8%	0.000	0.129	0.215	0.208
Severity	2008.1	0.90	+/- 2.15	5.73	+/- 9.29	6.68	1.155	71.6%	0.000	0.123	0.388	0.198
Severity	2008.2	-0.20	+/- 2.04	6.90	+/- 8.17	6.68	1.183	76.1%	0.000	0.045	0.835	0.083
Severity	2009.1	0.27	+/- 2.30	6.39	+/- 8.26	6.68	1.171	77.3%	0.000	0.060	0.804	0.109
Severity	2009.2	0.19	+/- 2.70	6.48	+/- 8.71	6.68	1.173	76.4%	0.000	0.069	0.882	0.122
Severity	2010.1	0.80	+/- 3.15	5.84	+/- 8.94	6.68	1.161	77.3%	0.000	0.093	0.593	0.170
Severity	2010.2	0.65	+/- 3.81	5.99	+/- 9.60	6.68	1.164	75.9%	0.000	0.106	0.716	0.186
Severity	2011.1	1.21	+/- 4.69	5.40	+/- 10.28	6.68	1.155	75.5%	0.000	0.140	0.579	0.259
Severity	2011.2	-1.11	+/- 5.00	7.88	+/- 10.07	6.68	1.187	77.7%	0.000	0.066	0.632	0.100
Severity	2012.1	0.03	+/- 6.46	6.65	+/- 11.12	6.68	1.174	78.0%	0.000	0.099	0.993	0.195
Severity	2012.2	0.03	+/- 8.84	6.65	+/- 13.35	6.68	1.174	76.0%	0.000	0.128	0.995	0.268
Severity	2013.1	6.48	+/- 10.18	0.19	+/- 12.02	6.68	1.126	86.1%	0.000	0.169	0.164	0.972
Severity	2013.2	6.63	+/- 16.15	0.05	+/- 17.20	6.68	1.125	82.1%	0.000	0.221	0.338	0.995
Severity	2014.1	18.98	+/- 26.52	-10.34	+/- 21.11	6.68	1.085	85.9%	0.013	0.353	0.099	0.283
Severity	2014.2	5.64	+/- 54.90	0.98	+/- 53.28	6.68	1.106	74.9%	0.071	0.309	0.775	0.960
Severity	2015.1	6.68	+/- 9.00	NA	+/- NA	NA	1.106	67.2%	0.000	0.309	0.100	
Frequency	2007.2	0.13	+/- 1.59	3.82	+/- 7.48	3.95	0.993	9.5%	0.000	0.923	0.869	0.288
Frequency	2008.1	0.93	+/- 1.54	2.99	+/- 6.49	3.95	0.974	25.7%	0.000	0.690	0.217	0.337
Frequency	2008.2	1.37	+/- 1.70	2.55	+/- 6.43	3.95	0.965	31.6%	0.000	0.585	0.105	0.407
Frequency	2009.1	1.92	+/- 1.86	1.99	+/- 6.28	3.95	0.955	39.1%	0.000	0.466	0.042	0.506
Frequency	2009.2	1.77	+/- 2.17	2.14	+/- 6.61	3.95	0.957	31.8%	0.000	0.509	0.099	0.494
Frequency	2010.1	2.47	+/- 2.46	1.44	+/- 6.57	3.95	0.947	38.6%	0.000	0.403	0.047	0.640
Frequency	2010.2	1.61	+/- 2.75	2.30	+/- 6.63	3.95	0.959	25.7%	0.000	0.510	0.222	0.459
Frequency	2011.1	2.43	+/- 3.27	1.48	+/- 6.82	3.95	0.948	31.2%	0.000	0.416	0.125	0.640
Frequency	2011.2	3.00	+/- 4.11	0.92	+/- 7.43	3.95	0.942	29.2%	0.000	0.387	0.130	0.786
Frequency	2012.1	2.88	+/- 5.38	1.04	+/- 8.52	3.95	0.943	18.0%	0.000	0.430	0.250	0.788
Frequency	2012.2	0.31	+/- 6.33	3.62	+/- 9.25	3.95	0.964	1.1%	0.001	0.596	0.911	0.384
Frequency	2013.1	-0.46	+/- 9.05	4.43	+/- 11.91	3.95	0.969	-5.1%	0.005	0.676	0.908	0.398
Frequency	2013.2	-4.78	+/- 12.33	9.17	+/- 16.04	3.95	0.990	0.7%	0.009	0.898	0.389	0.193
Frequency	2014.1	-0.68	+/- 22.68	4.67	+/- 25.26	3.95	0.976	-6.0%	0.143	0.781	0.941	0.645
Frequency	2014.2	-17.62	+/- 39.02	26.18	+/- 60.67	3.95	1.007	8.3%	0.109	0.931	0.305	0.236
Frequency	2015.1	3.95	+/- 8.05	NA	+/- NA	NA	1.007	18.5%	0.023	0.931	0.237	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.16	+/- 1.38	13.08	+/- 6.44	14.40	1.093	93.1%	0.000	0.148	0.000	0.092	0.000
Loss Cost	2008.1	1.21	+/- 1.60	13.01	+/- 6.76	14.38	1.092	93.0%	0.000	0.169	0.000	0.126	0.001
Loss Cost	2008.2	0.97	+/- 1.82	13.21	+/- 6.99	14.31	1.099	92.4%	0.000	0.155	0.000	0.269	0.001
Loss Cost	2009.1	1.44	+/- 2.09	12.55	+/- 7.13	14.17	1.089	92.8%	0.000	0.200	0.000	0.159	0.001
Loss Cost	2009.2	1.88	+/- 2.43	12.17	+/- 7.31	14.28	1.078	92.6%	0.000	0.274	0.000	0.114	0.002
Loss Cost	2010.1	2.42	+/- 2.92	11.45	+/- 7.71	14.15	1.068	92.9%	0.000	0.348	0.000	0.092	0.005
Loss Cost	2010.2	2.25	+/- 3.58	11.61	+/- 8.35	14.12	1.072	91.7%	0.000	0.360	0.000	0.187	0.008
Loss Cost	2011.1	2.42	+/- 4.65	11.40	+/- 9.51	14.09	1.069	91.3%	0.000	0.411	0.001	0.265	0.019
Loss Cost	2011.2	1.74	+/- 5.95	12.06	+/- 10.72	14.01	1.081	89.6%	0.000	0.384	0.003	0.517	0.025
Loss Cost	2012.1	0.18	+/- 8.04	13.99	+/- 13.23	14.20	1.101	89.4%	0.000	0.326	0.005	0.958	0.032
Loss Cost	2012.2	-0.54	+/- 11.49	14.76	+/- 16.79	14.15	1.111	86.8%	0.002	0.354	0.011	0.913	0.060
Loss Cost	2013.1	1.60	+/- 19.75	12.19	+/- 25.38	13.98	1.089	85.9%	0.031	0.521	0.032	0.841	0.245
Loss Cost	2013.2	1.62	+/- 36.61	12.17	+/- 42.90	13.98	1.089	79.6%	0.156	0.623	0.063	0.906	0.442
Loss Cost	2014.1	24.37	+/- 148.26	-8.87	+/- 113.55	13.34	0.956	78.1%	0.966	0.871	0.219	0.542	0.796
Loss Cost	2014.2	13.34	+/- 17.41	NA	+/- NA	NA	1.002	59.9%	0.114	0.992	0.219	0.080	
Severity	2007.2	0.95	+/- 1.76	7.41	+/- 7.83	8.43	1.131	82.1%	0.000	0.118	0.007	0.268	0.054
Severity	2008.1	0.28	+/- 1.85	8.35	+/- 7.58	8.65	1.148	84.0%	0.000	0.071	0.003	0.750	0.027
Severity	2008.2	-0.72	+/- 1.68	9.15	+/- 6.32	8.37	1.182	87.8%	0.000	0.013	0.002	0.378	0.006
Severity	2009.1	-0.63	+/- 1.99	9.03	+/- 6.72	8.34	1.180	87.6%	0.000	0.019	0.005	0.511	0.010
Severity	2009.2	-0.45	+/- 2.36	8.87	+/- 7.07	8.38	1.174	87.1%	0.000	0.030	0.007	0.686	0.015
Severity	2010.1	-0.41	+/- 2.91	8.83	+/- 7.72	8.38	1.174	86.8%	0.000	0.041	0.012	0.761	0.023
Severity	2010.2	-0.20	+/- 3.58	8.63	+/- 8.32	8.41	1.168	85.9%	0.000	0.062	0.017	0.903	0.037
Severity	2011.1	-0.67	+/- 4.58	9.22	+/- 9.47	8.49	1.176	85.4%	0.000	0.070	0.023	0.751	0.047
Severity	2011.2	-3.09	+/- 4.68	11.65	+/- 8.81	8.20	1.225	88.1%	0.000	0.020	0.031	0.173	0.012
Severity	2012.1	-3.76	+/- 6.53	12.51	+/- 11.05	8.28	1.235	87.7%	0.000	0.029	0.044	0.224	0.025
Severity	2012.2	-3.46	+/- 9.47	12.18	+/- 13.93	8.30	1.231	86.1%	0.000	0.059	0.067	0.413	0.064
Severity	2013.1	1.86	+/- 14.71	5.94	+/- 17.79	7.92	1.171	88.7%	0.000	0.148	0.159	0.755	0.415
Severity	2013.2	3.12	+/- 27.32	4.69	+/- 29.41	7.95	1.159	84.3%	0.007	0.285	0.212	0.761	0.670
Severity	2014.1	23.89	+/- 96.93	-13.31	+/- 70.52	7.40	1.030	83.1%	0.289	0.881	0.550	0.413	0.584
Severity	2014.2	7.40	+/- 11.71	NA	+/- NA	NA	1.106	66.8%	0.001	0.406	0.550	0.128	
Frequency	2007.2	0.21	+/- 1.41	5.28	+/- 6.18	5.51	0.966	45.2%	0.000	0.574	0.003	0.756	0.081
Frequency	2008.1	0.92	+/- 1.38	4.31	+/- 5.41	5.27	0.951	55.1%	0.000	0.356	0.004	0.172	0.103
Frequency	2008.2	1.70	+/- 1.25	3.72	+/- 4.36	5.48	0.930	72.6%	0.000	0.114	0.000	0.011	0.083
Frequency	2009.1	2.08	+/- 1.41	3.23	+/- 4.38	5.38	0.924	75.0%	0.000	0.084	0.001	0.007	0.129
Frequency	2009.2	2.34	+/- 1.64	3.02	+/- 4.52	5.43	0.918	72.8%	0.000	0.075	0.001	0.009	0.165
Frequency	2010.1	2.84	+/- 1.92	2.41	+/- 4.65	5.33	0.910	75.0%	0.000	0.057	0.002	0.007	0.272
Frequency	2010.2	2.46	+/- 2.30	2.74	+/- 4.92	5.26	0.917	66.1%	0.000	0.092	0.005	0.037	0.237
Frequency	2011.1	3.10	+/- 2.88	1.99	+/- 5.34	5.16	0.909	67.8%	0.000	0.078	0.013	0.035	0.416
Frequency	2011.2	4.98	+/- 2.65	0.37	+/- 4.14	5.37	0.882	83.2%	0.000	0.009	0.001	0.002	0.841
Frequency	2012.1	4.09	+/- 3.52	1.32	+/- 4.95	5.47	0.891	82.0%	0.000	0.020	0.002	0.026	0.546
Frequency	2012.2	3.03	+/- 4.74	2.30	+/- 5.96	5.40	0.903	72.9%	0.000	0.050	0.005	0.164	0.376
Frequency	2013.1	-0.26	+/- 5.97	5.89	+/- 7.36	5.62	0.930	82.0%	0.001	0.119	0.003	0.917	0.088
Frequency	2013.2	-1.46	+/- 10.55	7.15	+/- 12.16	5.59	0.940	77.7%	0.012	0.273	0.009	0.722	0.166
Frequency	2014.1	0.39	+/- 33.56	5.13	+/- 36.38	5.53	0.929	72.7%	0.247	0.435	0.046	0.973	0.671
Frequency	2014.2	5.53	+/- 5.25	NA	+/- NA	NA	0.906	71.5%	0.009	0.130	0.046	0.041	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.16	+/- 2.87	9.62	+/- 12.83	10.89	1.147	69.9%	0.000	0.273	0.402	0.115
Loss Cost	2008.1	1.77	+/- 3.23	8.96	+/- 12.95	10.89	1.129	71.1%	0.000	0.338	0.257	0.145
Loss Cost	2008.2	0.97	+/- 3.58	9.82	+/- 13.19	10.89	1.151	70.1%	0.000	0.273	0.570	0.116
Loss Cost	2009.1	2.16	+/- 4.00	8.54	+/- 12.88	10.89	1.120	73.4%	0.000	0.366	0.260	0.160
Loss Cost	2009.2	1.88	+/- 4.74	8.85	+/- 13.69	10.89	1.127	71.5%	0.000	0.367	0.402	0.168
Loss Cost	2010.1	3.47	+/- 5.47	7.17	+/- 13.57	10.89	1.093	74.4%	0.000	0.499	0.184	0.255
Loss Cost	2010.2	2.25	+/- 6.51	8.45	+/- 14.56	10.89	1.117	72.0%	0.000	0.421	0.457	0.209
Loss Cost	2011.1	4.05	+/- 8.07	6.58	+/- 15.29	10.89	1.085	73.1%	0.000	0.566	0.281	0.344
Loss Cost	2011.2	1.74	+/- 9.91	9.00	+/- 17.17	10.89	1.122	70.0%	0.000	0.442	0.698	0.245
Loss Cost	2012.1	3.17	+/- 13.63	7.48	+/- 20.14	10.89	1.101	68.3%	0.006	0.557	0.600	0.398
Loss Cost	2012.2	-0.54	+/- 18.44	11.49	+/- 26.00	10.89	1.149	63.7%	0.016	0.448	0.947	0.303
Loss Cost	2013.1	8.34	+/- 29.08	2.36	+/- 31.26	10.89	1.055	67.9%	0.200	0.784	0.488	0.856
Loss Cost	2013.2	1.62	+/- 49.91	9.13	+/- 56.82	10.89	1.113	57.1%	0.289	0.665	0.934	0.672
Loss Cost	2014.1	60.45	+/- 159.63	-30.89	+/- 69.98	10.89	0.821	70.5%	0.483	0.506	0.209	0.313
Loss Cost	2014.2	10.89	+/- 16.51	NA	+/- NA	NA	0.987	45.7%	0.075	0.943	0.125	
Severity	2007.2	0.95	+/- 2.16	5.68	+/- 9.32	6.68	1.160	73.0%	0.000	0.122	0.364	0.203
Severity	2008.1	0.61	+/- 2.43	6.03	+/- 9.61	6.68	1.171	71.9%	0.000	0.112	0.600	0.189
Severity	2008.2	-0.72	+/- 2.27	7.45	+/- 8.30	6.68	1.210	77.5%	0.000	0.030	0.513	0.066
Severity	2009.1	-0.25	+/- 2.61	6.94	+/- 8.50	6.68	1.197	78.3%	0.000	0.045	0.842	0.091
Severity	2009.2	-0.45	+/- 3.10	7.16	+/- 9.02	6.68	1.202	77.5%	0.000	0.051	0.759	0.099
Severity	2010.1	0.14	+/- 3.71	6.52	+/- 9.43	6.68	1.188	77.9%	0.000	0.077	0.934	0.145
Severity	2010.2	-0.20	+/- 4.55	6.89	+/- 10.26	6.68	1.196	76.6%	0.000	0.086	0.924	0.154
Severity	2011.1	0.27	+/- 5.77	6.39	+/- 11.30	6.68	1.186	75.9%	0.000	0.123	0.919	0.222
Severity	2011.2	-3.09	+/- 5.90	10.08	+/- 10.81	6.68	1.249	80.4%	0.000	0.035	0.273	0.054
Severity	2012.1	-2.31	+/- 8.07	9.20	+/- 12.77	6.68	1.235	79.9%	0.000	0.064	0.532	0.120
Severity	2012.2	-3.46	+/- 11.47	10.50	+/- 16.48	6.68	1.252	78.2%	0.000	0.082	0.505	0.156
Severity	2013.1	4.64	+/- 15.63	1.95	+/- 17.29	6.68	1.156	85.4%	0.000	0.216	0.484	0.789
Severity	2013.2	3.12	+/- 28.18	3.45	+/- 29.88	6.68	1.170	80.6%	0.006	0.291	0.782	0.772
Severity	2014.1	34.00	+/- 69.64	-20.39	+/- 42.00	6.68	0.982	85.4%	0.304	0.913	0.179	0.279
Severity	2014.2	6.68	+/- 9.00	NA	+/- NA	NA	1.101	71.3%	0.000	0.377	0.100	
Frequency	2007.2	0.21	+/- 1.81	3.73	+/- 7.75	3.95	0.989	8.3%	0.000	0.884	0.810	0.315
Frequency	2008.1	1.15	+/- 1.75	2.76	+/- 6.67	3.95	0.964	26.3%	0.000	0.595	0.180	0.386
Frequency	2008.2	1.70	+/- 1.93	2.21	+/- 6.57	3.95	0.951	33.5%	0.000	0.463	0.078	0.479
Frequency	2009.1	2.42	+/- 2.11	1.49	+/- 6.33	3.95	0.936	43.0%	0.000	0.317	0.026	0.617
Frequency	2009.2	2.34	+/- 2.51	1.57	+/- 6.72	3.95	0.937	35.4%	0.000	0.355	0.062	0.618
Frequency	2010.1	3.32	+/- 2.80	0.61	+/- 6.53	3.95	0.920	45.1%	0.000	0.224	0.022	0.843
Frequency	2010.2	2.46	+/- 3.26	1.46	+/- 6.80	3.95	0.934	30.2%	0.000	0.323	0.121	0.644
Frequency	2011.1	3.77	+/- 3.83	0.18	+/- 6.83	3.95	0.914	40.2%	0.000	0.200	0.050	0.955
Frequency	2011.2	4.98	+/- 4.83	-0.98	+/- 7.35	3.95	0.899	42.2%	0.000	0.148	0.040	0.771
Frequency	2012.1	5.61	+/- 6.59	-1.58	+/- 8.69	3.95	0.891	32.6%	0.005	0.161	0.078	0.689
Frequency	2012.2	3.03	+/- 8.65	0.90	+/- 10.62	3.95	0.918	3.9%	0.009	0.310	0.428	0.847
Frequency	2013.1	3.53	+/- 13.74	0.40	+/- 15.12	3.95	0.913	-6.2%	0.069	0.366	0.545	0.950
Frequency	2013.2	-1.46	+/- 22.80	5.49	+/- 25.79	3.95	0.951	-19.7%	0.119	0.677	0.876	0.595
Frequency	2014.1	19.73	+/- 56.71	-13.18	+/- 41.75	3.95	0.836	5.0%	0.862	0.272	0.336	0.445
Frequency	2014.2	3.95	+/- 8.05	NA	+/- NA	NA	0.897	0.9%	0.017	0.287	0.237	

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	2007.2	4.15	+/- 1.33	78.2%	0.000	0.000	0.000
Loss Cost	2008.1	4.42	+/- 1.44	79.4%	0.000	0.000	0.000
Loss Cost	2008.2	4.62	+/- 1.58	77.6%	0.000	0.000	0.000
Loss Cost	2009.1	5.15	+/- 1.64	81.3%	0.000	0.000	0.000
Loss Cost	2009.2	5.72	+/- 1.66	84.0%	0.000	0.000	0.000
Loss Cost	2010.1	6.30	+/- 1.74	86.9%	0.000	0.000	0.000
Loss Cost	2010.2	6.68	+/- 1.92	86.1%	0.000	0.000	0.000
Loss Cost	2011.1	7.19	+/- 2.14	87.3%	0.000	0.001	0.000
Loss Cost	2011.2	7.58	+/- 2.46	85.6%	0.000	0.001	0.000
Loss Cost	2012.1	7.86	+/- 2.97	85.2%	0.000	0.002	0.000
Loss Cost	2012.2	8.67	+/- 3.36	84.9%	0.000	0.002	0.000
Loss Cost	2013.1	10.03	+/- 3.69	88.9%	0.000	0.005	0.000
Loss Cost	2013.2	10.98	+/- 4.41	87.8%	0.000	0.005	0.001
Loss Cost	2014.1	12.21	+/- 5.78	88.8%	0.003	0.016	0.002
Loss Cost	2014.2	11.20	+/- 7.87	80.1%	0.010	0.041	0.014
Loss Cost	2015.1	9.55	+/- 12.79	77.5%	0.038	0.072	0.088
Severity	2007.2	3.41	+/- 1.33	64.6%	0.000	0.009	0.000
Severity	2008.1	3.28	+/- 1.48	62.6%	0.000	0.010	0.000
Severity	2008.2	3.08	+/- 1.62	54.8%	0.000	0.017	0.001
Severity	2009.1	3.46	+/- 1.76	58.3%	0.000	0.035	0.001
Severity	2009.2	3.95	+/- 1.87	62.3%	0.000	0.019	0.000
Severity	2010.1	4.39	+/- 2.06	65.1%	0.000	0.039	0.000
Severity	2010.2	4.98	+/- 2.21	68.5%	0.000	0.021	0.000
Severity	2011.1	5.37	+/- 2.55	69.2%	0.000	0.042	0.001
Severity	2011.2	5.34	+/- 3.00	61.4%	0.000	0.061	0.002
Severity	2012.1	6.16	+/- 3.45	65.3%	0.000	0.123	0.002
Severity	2012.2	7.36	+/- 3.70	71.9%	0.000	0.057	0.001
Severity	2013.1	9.32	+/- 3.45	85.3%	0.000	0.103	0.000
Severity	2013.2	10.06	+/- 4.22	83.1%	0.000	0.091	0.001
Severity	2014.1	10.65	+/- 5.87	80.7%	0.000	0.178	0.004
Severity	2014.2	9.01	+/- 7.26	67.3%	0.000	0.307	0.023
Severity	2015.1	6.15	+/- 9.51	64.4%	0.001	0.165	0.124
Frequency	2007.2	0.72	+/- 0.84	42.2%	0.000	0.002	0.088
Frequency	2008.1	1.11	+/- 0.78	53.0%	0.000	0.003	0.008
Frequency	2008.2	1.49	+/- 0.69	70.6%	0.000	0.000	0.000
Frequency	2009.1	1.63	+/- 0.76	72.3%	0.000	0.000	0.000
Frequency	2009.2	1.71	+/- 0.85	69.4%	0.000	0.001	0.001
Frequency	2010.1	1.83	+/- 0.96	70.1%	0.000	0.002	0.001
Frequency	2010.2	1.62	+/- 1.06	61.9%	0.000	0.003	0.006
Frequency	2011.1	1.73	+/- 1.24	62.0%	0.000	0.007	0.010
Frequency	2011.2	2.12	+/- 1.32	67.6%	0.000	0.004	0.005
Frequency	2012.1	1.61	+/- 1.38	72.3%	0.000	0.002	0.026
Frequency	2012.2	1.22	+/- 1.53	64.3%	0.000	0.004	0.102
Frequency	2013.1	0.65	+/- 1.70	71.4%	0.000	0.002	0.394
Frequency	2013.2	0.83	+/- 2.17	68.2%	0.000	0.005	0.385
Frequency	2014.1	1.41	+/- 2.86	68.3%	0.000	0.016	0.257
Frequency	2014.2	2.01	+/- 3.86	67.3%	0.001	0.025	0.217
Frequency	2015.1	3.21	+/- 5.94	70.8%	0.011	0.075	0.179

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	2007.2	4.15	+/- 2.08	46.3%	0.000	0.000
Loss Cost	2008.1	4.72	+/- 2.19	51.9%	0.000	0.000
Loss Cost	2008.2	4.62	+/- 2.44	46.6%	0.000	0.001
Loss Cost	2009.1	5.50	+/- 2.48	56.8%	0.000	0.000
Loss Cost	2009.2	5.72	+/- 2.79	54.5%	0.000	0.000
Loss Cost	2010.1	6.75	+/- 2.87	63.5%	0.000	0.000
Loss Cost	2010.2	6.68	+/- 3.31	58.0%	0.000	0.001
Loss Cost	2011.1	7.77	+/- 3.55	64.4%	0.000	0.000
Loss Cost	2011.2	7.58	+/- 4.17	57.5%	0.000	0.002
Loss Cost	2012.1	8.66	+/- 4.76	60.5%	0.000	0.002
Loss Cost	2012.2	8.67	+/- 5.81	53.2%	0.000	0.007
Loss Cost	2013.1	11.15	+/- 6.18	67.0%	0.001	0.002
Loss Cost	2013.2	10.98	+/- 7.93	57.7%	0.006	0.011
Loss Cost	2014.1	13.97	+/- 9.37	67.0%	0.037	0.008
Loss Cost	2014.2	11.20	+/- 11.68	49.1%	0.039	0.048
Loss Cost	2015.1	12.80	+/- 17.76	41.5%	0.159	0.100
Severity	2007.2	3.41	+/- 1.57	50.3%	0.000	0.000
Severity	2008.1	3.45	+/- 1.74	47.1%	0.000	0.001
Severity	2008.2	3.08	+/- 1.87	38.8%	0.000	0.003
Severity	2009.1	3.65	+/- 1.97	46.9%	0.000	0.001
Severity	2009.2	3.95	+/- 2.20	47.1%	0.000	0.001
Severity	2010.1	4.63	+/- 2.33	54.4%	0.000	0.001
Severity	2010.2	4.98	+/- 2.65	53.8%	0.000	0.001
Severity	2011.1	5.70	+/- 2.92	58.2%	0.000	0.001
Severity	2011.2	5.34	+/- 3.40	49.2%	0.000	0.005
Severity	2012.1	6.54	+/- 3.69	58.7%	0.000	0.002
Severity	2012.2	7.36	+/- 4.34	59.6%	0.000	0.003
Severity	2013.1	9.80	+/- 3.81	80.7%	0.000	0.000
Severity	2013.2	10.06	+/- 4.89	75.8%	0.000	0.001
Severity	2014.1	11.43	+/- 6.13	76.1%	0.000	0.003
Severity	2014.2	9.01	+/- 6.96	64.8%	0.000	0.018
Severity	2015.1	7.76	+/- 10.14	43.7%	0.000	0.092
Frequency	2007.2	0.72	+/- 1.08	4.6%	0.000	0.176
Frequency	2008.1	1.22	+/- 1.00	23.2%	0.000	0.018
Frequency	2008.2	1.49	+/- 1.06	30.6%	0.000	0.008
Frequency	2009.1	1.79	+/- 1.12	38.6%	0.000	0.004
Frequency	2009.2	1.71	+/- 1.26	31.9%	0.000	0.011
Frequency	2010.1	2.03	+/- 1.37	38.2%	0.000	0.006
Frequency	2010.2	1.62	+/- 1.46	25.7%	0.000	0.031
Frequency	2011.1	1.96	+/- 1.63	31.4%	0.000	0.022
Frequency	2011.2	2.12	+/- 1.92	29.6%	0.000	0.032
Frequency	2012.1	2.00	+/- 2.29	20.7%	0.000	0.077
Frequency	2012.2	1.22	+/- 2.49	2.4%	0.000	0.293
Frequency	2013.1	1.24	+/- 3.10	-1.7%	0.000	0.383
Frequency	2013.2	0.83	+/- 3.91	-10.3%	0.000	0.630
Frequency	2014.1	2.28	+/- 4.59	6.8%	0.001	0.265
Frequency	2014.2	2.01	+/- 6.43	-6.0%	0.005	0.453
Frequency	2015.1	4.68	+/- 8.01	26.0%	0.033	0.172

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.72	+/- 1.22	6.76	+/- 7.53	8.60	1.128	91.8%	0.000	0.060	0.000	0.008	0.067
Loss Cost	2008.1	1.84	+/- 1.38	6.64	+/- 7.78	8.60	1.126	91.7%	0.000	0.074	0.000	0.012	0.080
Loss Cost	2008.2	1.71	+/- 1.59	6.77	+/- 8.11	8.60	1.129	90.8%	0.000	0.078	0.000	0.035	0.085
Loss Cost	2009.1	2.20	+/- 1.73	6.26	+/- 7.91	8.60	1.120	91.8%	0.000	0.093	0.000	0.016	0.101
Loss Cost	2009.2	2.73	+/- 1.96	5.71	+/- 7.83	8.60	1.108	92.2%	0.000	0.122	0.000	0.010	0.128
Loss Cost	2010.1	3.29	+/- 2.21	5.14	+/- 7.81	8.60	1.099	92.9%	0.000	0.150	0.000	0.007	0.165
Loss Cost	2010.2	3.34	+/- 2.74	5.09	+/- 8.41	8.60	1.098	91.6%	0.000	0.179	0.000	0.020	0.196
Loss Cost	2011.1	3.67	+/- 3.38	4.75	+/- 9.05	8.60	1.094	91.5%	0.000	0.220	0.000	0.034	0.254
Loss Cost	2011.2	3.48	+/- 4.42	4.95	+/- 10.11	8.60	1.097	89.5%	0.000	0.244	0.001	0.102	0.280
Loss Cost	2012.1	2.91	+/- 5.74	5.53	+/- 11.49	8.60	1.102	88.9%	0.000	0.255	0.002	0.263	0.280
Loss Cost	2012.2	3.37	+/- 8.33	5.06	+/- 13.84	8.60	1.097	86.3%	0.001	0.325	0.006	0.353	0.393
Loss Cost	2013.1	5.99	+/- 11.74	2.46	+/- 16.08	8.60	1.081	87.3%	0.008	0.420	0.014	0.234	0.705
Loss Cost	2013.2	8.85	+/- 20.97	-0.23	+/- 23.25	8.60	1.065	83.0%	0.092	0.568	0.029	0.286	0.979
Loss Cost	2014.1	18.17	+/- 39.04	-8.10	+/- 33.38	8.60	1.040	85.5%	0.565	0.725	0.057	0.200	0.505
Loss Cost	2014.2	20.56	+/- 199.55	-9.92	+/- 153.03	8.60	1.035	65.9%	0.894	0.822	0.180	0.593	0.763
Loss Cost	2015.1	8.60	+/- 26.32	NA	+/- NA	NA	1.035	67.4%	0.118	0.822	0.180	0.277	
Severity	2007.2	1.39	+/- 1.57	2.29	+/- 9.34	3.71	1.165	78.0%	0.000	0.066	0.005	0.077	0.606
Severity	2008.1	0.90	+/- 1.65	2.79	+/- 9.09	3.71	1.177	79.5%	0.000	0.045	0.003	0.263	0.517
Severity	2008.2	0.07	+/- 1.58	3.64	+/- 7.95	3.71	1.201	82.3%	0.000	0.013	0.004	0.925	0.334
Severity	2009.1	0.27	+/- 1.82	3.43	+/- 8.24	3.71	1.196	82.4%	0.000	0.019	0.007	0.752	0.376
Severity	2009.2	0.57	+/- 2.14	3.12	+/- 8.54	3.71	1.189	82.2%	0.000	0.027	0.008	0.570	0.434
Severity	2010.1	0.80	+/- 2.54	2.89	+/- 9.01	3.71	1.185	82.1%	0.000	0.037	0.014	0.504	0.488
Severity	2010.2	1.22	+/- 3.11	2.46	+/- 9.51	3.71	1.177	81.4%	0.000	0.055	0.017	0.400	0.571
Severity	2011.1	1.21	+/- 3.87	2.47	+/- 10.37	3.71	1.177	80.5%	0.000	0.071	0.027	0.495	0.597
Severity	2011.2	-0.38	+/- 4.45	4.11	+/- 10.49	3.71	1.202	80.1%	0.000	0.043	0.057	0.850	0.383
Severity	2012.1	0.03	+/- 5.87	3.69	+/- 11.89	3.71	1.197	79.3%	0.000	0.065	0.091	0.992	0.479
Severity	2012.2	1.50	+/- 8.32	2.18	+/- 13.70	3.71	1.181	78.6%	0.000	0.108	0.092	0.672	0.706
Severity	2013.1	6.48	+/- 9.05	-2.60	+/- 11.72	3.71	1.148	88.7%	0.000	0.099	0.110	0.116	0.597
Severity	2013.2	10.06	+/- 15.32	-5.76	+/- 15.85	3.71	1.126	87.0%	0.001	0.179	0.104	0.128	0.381
Severity	2014.1	18.98	+/- 23.96	-12.83	+/- 19.25	3.71	1.102	91.1%	0.014	0.219	0.139	0.070	0.140
Severity	2014.2	21.11	+/- 105.34	-14.37	+/- 76.05	3.71	1.097	76.0%	0.236	0.384	0.302	0.404	0.492
Severity	2015.1	3.71	+/- 15.38	NA	+/- NA	NA	1.097	66.9%	0.006	0.384	0.302	0.400	
Frequency	2007.2	0.33	+/- 1.29	4.37	+/- 7.91	4.71	0.969	41.5%	0.000	0.627	0.003	0.595	0.248
Frequency	2008.1	0.93	+/- 1.24	3.75	+/- 6.84	4.71	0.957	51.4%	0.000	0.439	0.004	0.127	0.253
Frequency	2008.2	1.64	+/- 1.12	3.02	+/- 5.49	4.71	0.941	70.5%	0.000	0.193	0.000	0.007	0.250
Frequency	2009.1	1.92	+/- 1.24	2.74	+/- 5.49	4.71	0.936	72.6%	0.000	0.162	0.000	0.005	0.294
Frequency	2009.2	2.15	+/- 1.46	2.51	+/- 5.68	4.71	0.932	70.2%	0.000	0.150	0.001	0.007	0.348
Frequency	2010.1	2.47	+/- 1.68	2.19	+/- 5.81	4.71	0.927	71.6%	0.000	0.134	0.001	0.007	0.420
Frequency	2010.2	2.10	+/- 2.01	2.56	+/- 6.09	4.71	0.933	62.2%	0.000	0.180	0.004	0.041	0.364
Frequency	2011.1	2.43	+/- 2.45	2.22	+/- 6.48	4.71	0.929	62.5%	0.000	0.177	0.008	0.049	0.452
Frequency	2011.2	3.87	+/- 2.52	0.81	+/- 5.50	4.71	0.913	76.1%	0.000	0.059	0.002	0.007	0.741
Frequency	2012.1	2.88	+/- 2.90	1.78	+/- 5.59	4.71	0.920	78.2%	0.000	0.074	0.001	0.048	0.472
Frequency	2012.2	1.84	+/- 3.82	2.82	+/- 6.31	4.71	0.929	70.5%	0.000	0.119	0.004	0.279	0.309
Frequency	2013.1	-0.46	+/- 3.71	5.20	+/- 5.54	4.71	0.942	85.4%	0.000	0.102	0.001	0.763	0.056
Frequency	2013.2	-1.09	+/- 6.49	5.87	+/- 8.38	4.71	0.945	82.7%	0.002	0.178	0.006	0.666	0.116
Frequency	2014.1	-0.68	+/- 13.00	5.43	+/- 15.12	4.71	0.944	77.8%	0.031	0.253	0.021	0.878	0.324
Frequency	2014.2	-0.46	+/- 53.48	5.19	+/- 57.59	4.71	0.944	68.2%	0.329	0.402	0.100	0.973	0.718
Frequency	2015.1	4.71	+/- 10.13	NA	+/- NA	NA	0.944	71.9%	0.048	0.402	0.100	0.177	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.29	+/- 2.59	7.22	+/- 16.30	8.60	1.168	61.5%	0.000	0.246	0.306	0.345
Loss Cost	2008.1	1.84	+/- 2.89	6.64	+/- 16.38	8.60	1.153	63.2%	0.000	0.289	0.193	0.386
Loss Cost	2008.2	1.16	+/- 3.20	7.35	+/- 16.60	8.60	1.170	61.5%	0.000	0.247	0.448	0.342
Loss Cost	2009.1	2.20	+/- 3.52	6.26	+/- 16.07	8.60	1.146	66.0%	0.000	0.300	0.196	0.402
Loss Cost	2009.2	1.97	+/- 4.13	6.51	+/- 16.92	8.60	1.151	63.6%	0.000	0.307	0.317	0.405
Loss Cost	2010.1	3.29	+/- 4.69	5.14	+/- 16.60	8.60	1.127	67.4%	0.000	0.378	0.146	0.500
Loss Cost	2010.2	2.27	+/- 5.50	6.19	+/- 17.43	8.60	1.143	64.1%	0.000	0.336	0.377	0.436
Loss Cost	2011.1	3.67	+/- 6.67	4.75	+/- 17.91	8.60	1.123	65.7%	0.000	0.414	0.240	0.557
Loss Cost	2011.2	1.85	+/- 8.01	6.63	+/- 19.21	8.60	1.146	61.8%	0.000	0.350	0.611	0.439
Loss Cost	2012.1	2.91	+/- 10.62	5.53	+/- 21.34	8.60	1.135	60.1%	0.001	0.418	0.539	0.554
Loss Cost	2012.2	0.34	+/- 13.89	8.23	+/- 24.99	8.60	1.159	54.6%	0.005	0.375	0.955	0.441
Loss Cost	2013.1	5.99	+/- 19.84	2.46	+/- 27.29	8.60	1.117	60.1%	0.061	0.507	0.473	0.829
Loss Cost	2013.2	1.53	+/- 30.37	6.96	+/- 39.46	8.60	1.141	49.1%	0.119	0.477	0.900	0.652
Loss Cost	2014.1	18.17	+/- 60.63	-8.10	+/- 52.07	8.60	1.085	56.0%	0.755	0.664	0.400	0.687
Loss Cost	2014.2	-12.97	+/- 120.92	24.79	+/- 179.43	8.60	1.142	30.8%	0.379	0.519	0.722	0.586
Loss Cost	2015.1	8.60	+/- 27.78	NA	+/- NA	NA	1.142	33.7%	0.180	0.519	0.376	
Severity	2007.2	1.16	+/- 1.94	2.52	+/- 11.64	3.71	1.186	65.7%	0.000	0.095	0.220	0.649
Severity	2008.1	0.90	+/- 2.18	2.79	+/- 11.99	3.71	1.193	64.0%	0.000	0.092	0.394	0.623
Severity	2008.2	-0.20	+/- 2.06	3.92	+/- 10.46	3.71	1.222	69.2%	0.000	0.032	0.836	0.427
Severity	2009.1	0.27	+/- 2.33	3.43	+/- 10.54	3.71	1.211	70.9%	0.000	0.042	0.805	0.489
Severity	2009.2	0.19	+/- 2.74	3.52	+/- 11.10	3.71	1.212	69.7%	0.000	0.051	0.883	0.498
Severity	2010.1	0.80	+/- 3.20	2.89	+/- 11.35	3.71	1.200	71.0%	0.000	0.068	0.597	0.583
Severity	2010.2	0.65	+/- 3.89	3.04	+/- 12.14	3.71	1.203	69.2%	0.000	0.080	0.720	0.586
Severity	2011.1	1.21	+/- 4.81	2.47	+/- 12.93	3.71	1.194	68.8%	0.000	0.108	0.586	0.674
Severity	2011.2	-1.11	+/- 5.12	4.88	+/- 12.40	3.71	1.227	71.4%	0.000	0.052	0.636	0.385
Severity	2012.1	0.03	+/- 6.66	3.69	+/- 13.49	3.71	1.213	72.0%	0.000	0.078	0.993	0.538
Severity	2012.2	0.03	+/- 9.25	3.69	+/- 15.93	3.71	1.213	69.4%	0.000	0.106	0.995	0.593
Severity	2013.1	6.48	+/- 10.41	-2.60	+/- 13.49	3.71	1.163	83.5%	0.000	0.115	0.167	0.657
Severity	2013.2	6.63	+/- 17.01	-2.73	+/- 19.04	3.71	1.163	78.2%	0.001	0.165	0.347	0.729
Severity	2014.1	18.98	+/- 27.74	-12.83	+/- 22.30	3.71	1.121	84.3%	0.018	0.236	0.105	0.206
Severity	2014.2	5.64	+/- 61.96	-1.83	+/- 59.15	3.71	1.143	68.8%	0.087	0.232	0.774	0.925
Severity	2015.1	3.71	+/- 12.96	NA	+/- NA	NA	1.143	56.9%	0.001	0.232	0.420	
Frequency	2007.2	0.13	+/- 1.64	4.58	+/- 10.18	4.71	0.984	2.7%	0.000	0.852	0.873	0.344
Frequency	2008.1	0.93	+/- 1.59	3.75	+/- 8.83	4.71	0.966	18.4%	0.000	0.640	0.230	0.373
Frequency	2008.2	1.37	+/- 1.76	3.30	+/- 8.74	4.71	0.957	24.8%	0.000	0.550	0.116	0.425
Frequency	2009.1	1.92	+/- 1.93	2.74	+/- 8.53	4.71	0.947	33.0%	0.000	0.447	0.049	0.496
Frequency	2009.2	1.77	+/- 2.26	2.89	+/- 8.97	4.71	0.949	24.9%	0.000	0.487	0.111	0.492
Frequency	2010.1	2.47	+/- 2.57	2.19	+/- 8.89	4.71	0.939	32.3%	0.000	0.395	0.055	0.597
Frequency	2010.2	1.61	+/- 2.89	3.05	+/- 8.93	4.71	0.951	17.3%	0.000	0.487	0.241	0.461
Frequency	2011.1	2.43	+/- 3.46	2.22	+/- 9.13	4.71	0.940	23.4%	0.000	0.408	0.143	0.595
Frequency	2011.2	3.00	+/- 4.38	1.67	+/- 9.86	4.71	0.934	21.2%	0.000	0.389	0.150	0.709
Frequency	2012.1	2.88	+/- 5.79	1.78	+/- 11.18	4.71	0.935	8.7%	0.001	0.432	0.277	0.720
Frequency	2012.2	0.31	+/- 6.90	4.38	+/- 11.91	4.71	0.955	-11.1%	0.001	0.574	0.917	0.403
Frequency	2013.1	-0.46	+/- 10.06	5.20	+/- 15.06	4.71	0.960	-18.4%	0.009	0.650	0.915	0.418
Frequency	2013.2	-4.78	+/- 14.09	9.97	+/- 19.97	4.71	0.982	-12.3%	0.018	0.839	0.432	0.234
Frequency	2014.1	-0.68	+/- 27.27	5.43	+/- 31.79	4.71	0.968	-26.1%	0.192	0.753	0.947	0.647
Frequency	2014.2	-17.62	+/- 52.31	27.11	+/- 82.94	4.71	0.999	-11.5%	0.170	0.991	0.379	0.302
Frequency	2015.1	4.71	+/- 14.06	NA	+/- NA	NA	0.999	1.3%	0.113	0.991	0.354	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.16	+/- 1.16	7.36	+/- 6.61	8.60	1.160	94.1%	0.000	0.013	0.000	0.048	0.026
Loss Cost	2008.1	1.17	+/- 1.34	7.34	+/- 6.91	8.60	1.160	94.0%	0.000	0.018	0.000	0.080	0.033
Loss Cost	2008.2	0.97	+/- 1.53	7.56	+/- 7.16	8.60	1.166	93.5%	0.000	0.018	0.000	0.191	0.034
Loss Cost	2009.1	1.39	+/- 1.75	7.12	+/- 7.19	8.60	1.155	93.9%	0.000	0.027	0.000	0.108	0.045
Loss Cost	2009.2	1.88	+/- 1.98	6.60	+/- 7.19	8.60	1.143	94.1%	0.000	0.039	0.000	0.059	0.061
Loss Cost	2010.1	2.33	+/- 2.39	6.12	+/- 7.46	8.60	1.133	94.4%	0.000	0.060	0.000	0.052	0.089
Loss Cost	2010.2	2.25	+/- 2.96	6.21	+/- 8.13	8.60	1.135	93.3%	0.000	0.076	0.000	0.116	0.109
Loss Cost	2011.1	2.26	+/- 3.88	6.20	+/- 9.09	8.60	1.135	93.0%	0.000	0.103	0.000	0.211	0.143
Loss Cost	2011.2	1.74	+/- 5.04	6.75	+/- 10.32	8.60	1.144	91.4%	0.000	0.115	0.001	0.438	0.154
Loss Cost	2012.1	-0.15	+/- 6.54	8.77	+/- 11.64	8.60	1.172	92.1%	0.000	0.084	0.001	0.957	0.103
Loss Cost	2012.2	-0.54	+/- 9.65	9.19	+/- 15.01	8.60	1.177	89.9%	0.001	0.124	0.004	0.892	0.160
Loss Cost	2013.1	0.62	+/- 17.41	7.93	+/- 22.58	8.60	1.164	88.8%	0.020	0.234	0.017	0.925	0.366
Loss Cost	2013.2	1.62	+/- 35.52	6.87	+/- 41.08	8.60	1.155	82.9%	0.131	0.384	0.044	0.891	0.612
Loss Cost	2014.1	15.82	+/- 191.71	-6.23	+/- 159.29	8.60	1.056	79.3%	0.798	0.844	0.180	0.670	0.851
Loss Cost	2014.2	8.60	+/- 26.32	NA	+/- NA	NA	1.091	58.4%	0.116	0.622	0.180	0.277	
Severity	2007.2	0.95	+/- 1.68	2.74	+/- 9.22	3.71	1.191	80.1%	0.000	0.039	0.003	0.245	0.531
Severity	2008.1	0.25	+/- 1.72	3.45	+/- 8.61	3.71	1.212	83.2%	0.000	0.017	0.001	0.759	0.396
Severity	2008.2	-0.72	+/- 1.47	4.46	+/- 6.80	3.71	1.243	88.2%	0.000	0.002	0.000	0.316	0.171
Severity	2009.1	-0.67	+/- 1.76	4.41	+/- 7.19	3.71	1.242	88.0%	0.000	0.003	0.001	0.425	0.197
Severity	2009.2	-0.45	+/- 2.08	4.18	+/- 7.55	3.71	1.236	87.7%	0.000	0.005	0.002	0.645	0.239
Severity	2010.1	-0.49	+/- 2.58	4.22	+/- 8.14	3.71	1.236	87.4%	0.000	0.009	0.003	0.684	0.265
Severity	2010.2	-0.20	+/- 3.18	3.92	+/- 8.78	3.71	1.230	86.6%	0.000	0.016	0.006	0.890	0.329
Severity	2011.1	-0.80	+/- 4.06	4.55	+/- 9.65	3.71	1.242	86.4%	0.000	0.019	0.008	0.662	0.298
Severity	2011.2	-3.09	+/- 3.80	7.02	+/- 8.20	3.71	1.287	90.7%	0.000	0.004	0.007	0.101	0.074
Severity	2012.1	-4.03	+/- 5.26	8.07	+/- 9.68	3.71	1.303	90.8%	0.000	0.006	0.011	0.115	0.078
Severity	2012.2	-3.46	+/- 7.79	7.43	+/- 12.27	3.71	1.294	89.7%	0.000	0.017	0.021	0.313	0.167
Severity	2013.1	1.06	+/- 11.75	2.63	+/- 14.41	3.71	1.236	92.6%	0.000	0.044	0.051	0.814	0.634
Severity	2013.2	3.12	+/- 23.52	0.57	+/- 25.17	3.71	1.216	89.5%	0.006	0.126	0.090	0.695	0.946
Severity	2014.1	16.89	+/- 101.67	-11.27	+/- 78.80	3.71	1.117	87.8%	0.197	0.540	0.302	0.483	0.586
Severity	2014.2	3.71	+/- 15.38	NA	+/- NA	NA	1.186	72.6%	0.005	0.208	0.302	0.400	
Frequency	2007.2	0.21	+/- 1.46	4.49	+/- 8.20	4.71	0.974	41.1%	0.000	0.707	0.004	0.763	0.250
Frequency	2008.1	0.92	+/- 1.44	3.76	+/- 7.16	4.71	0.957	50.5%	0.000	0.471	0.006	0.188	0.270
Frequency	2008.2	1.70	+/- 1.30	2.96	+/- 5.75	4.71	0.938	70.0%	0.000	0.205	0.000	0.013	0.279
Frequency	2009.1	2.07	+/- 1.47	2.59	+/- 5.74	4.71	0.931	72.5%	0.000	0.158	0.001	0.009	0.339
Frequency	2009.2	2.34	+/- 1.72	2.32	+/- 5.96	4.71	0.925	70.1%	0.000	0.143	0.002	0.011	0.404
Frequency	2010.1	2.83	+/- 2.03	1.83	+/- 6.06	4.71	0.917	72.4%	0.000	0.111	0.004	0.010	0.513
Frequency	2010.2	2.46	+/- 2.45	2.20	+/- 6.46	4.71	0.923	62.0%	0.000	0.159	0.008	0.047	0.456
Frequency	2011.1	3.09	+/- 3.10	1.58	+/- 6.89	4.71	0.914	63.7%	0.000	0.136	0.020	0.048	0.609
Frequency	2011.2	4.98	+/- 2.85	-0.25	+/- 5.29	4.71	0.889	81.5%	0.000	0.024	0.003	0.004	0.913
Frequency	2012.1	4.04	+/- 3.83	0.64	+/- 6.05	4.71	0.899	80.5%	0.000	0.049	0.004	0.039	0.803
Frequency	2012.2	3.03	+/- 5.32	1.64	+/- 7.43	4.71	0.910	69.9%	0.001	0.101	0.010	0.198	0.593
Frequency	2013.1	-0.43	+/- 6.64	5.16	+/- 8.47	4.71	0.941	81.8%	0.003	0.222	0.006	0.867	0.157
Frequency	2013.2	-1.46	+/- 12.90	6.26	+/- 15.25	4.71	0.949	76.5%	0.026	0.405	0.020	0.744	0.269
Frequency	2014.1	-0.91	+/- 53.24	5.68	+/- 57.86	4.71	0.946	67.1%	0.311	0.629	0.100	0.946	0.694
Frequency	2014.2	4.71	+/- 10.13	NA	+/- NA	NA	0.920	67.3%	0.044	0.304	0.100	0.177	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.16	+/- 2.95	7.36	+/- 16.93	8.60	1.175	61.3%	0.000	0.252	0.414	0.352
Loss Cost	2008.1	1.77	+/- 3.33	6.71	+/- 17.08	8.60	1.157	62.9%	0.000	0.308	0.270	0.399
Loss Cost	2008.2	0.97	+/- 3.71	7.56	+/- 17.38	8.60	1.180	61.2%	0.000	0.254	0.581	0.348
Loss Cost	2009.1	2.16	+/- 4.14	6.30	+/- 16.93	8.60	1.148	65.5%	0.000	0.331	0.274	0.420
Loss Cost	2009.2	1.88	+/- 4.93	6.60	+/- 17.96	8.60	1.155	62.9%	0.000	0.336	0.418	0.423
Loss Cost	2010.1	3.47	+/- 5.72	4.96	+/- 17.72	8.60	1.120	66.8%	0.000	0.445	0.201	0.539
Loss Cost	2010.2	2.25	+/- 6.84	6.21	+/- 18.89	8.60	1.144	63.1%	0.000	0.385	0.475	0.466
Loss Cost	2011.1	4.05	+/- 8.56	4.38	+/- 19.66	8.60	1.111	64.7%	0.000	0.509	0.303	0.617
Loss Cost	2011.2	1.74	+/- 10.60	6.75	+/- 21.80	8.60	1.150	59.9%	0.001	0.411	0.713	0.479
Loss Cost	2012.1	3.17	+/- 14.78	5.26	+/- 25.16	8.60	1.128	57.7%	0.010	0.518	0.621	0.624
Loss Cost	2012.2	-0.54	+/- 20.39	9.19	+/- 31.88	8.60	1.177	50.6%	0.025	0.435	0.951	0.483
Loss Cost	2013.1	8.34	+/- 33.09	0.25	+/- 37.78	8.60	1.081	56.2%	0.240	0.727	0.524	0.987
Loss Cost	2013.2	1.62	+/- 60.27	6.87	+/- 70.16	8.60	1.140	39.3%	0.342	0.647	0.941	0.780
Loss Cost	2014.1	60.45	+/- 222.94	-32.31	+/- 97.32	8.60	0.841	57.9%	0.542	0.616	0.276	0.363
Loss Cost	2014.2	8.60	+/- 27.78	NA	+/- NA	NA	1.022	15.5%	0.157	0.924	0.376	
Severity	2007.2	0.95	+/- 2.19	2.74	+/- 12.03	3.71	1.199	65.9%	0.000	0.091	0.370	0.631
Severity	2008.1	0.61	+/- 2.48	3.08	+/- 12.40	3.71	1.210	64.4%	0.000	0.086	0.605	0.598
Severity	2008.2	-0.72	+/- 2.29	4.46	+/- 10.58	3.71	1.251	71.2%	0.000	0.023	0.516	0.371
Severity	2009.1	-0.25	+/- 2.65	3.97	+/- 10.81	3.71	1.237	72.3%	0.000	0.033	0.843	0.432
Severity	2009.2	-0.45	+/- 3.15	4.18	+/- 11.44	3.71	1.243	71.3%	0.000	0.039	0.762	0.431
Severity	2010.1	0.14	+/- 3.78	3.56	+/- 11.91	3.71	1.228	71.9%	0.000	0.059	0.935	0.516
Severity	2010.2	-0.20	+/- 4.67	3.92	+/- 12.89	3.71	1.236	70.3%	0.000	0.069	0.926	0.504
Severity	2011.1	0.27	+/- 5.97	3.43	+/- 14.07	3.71	1.226	69.3%	0.000	0.100	0.920	0.587
Severity	2011.2	-3.09	+/- 6.04	7.02	+/- 13.03	3.71	1.290	75.4%	0.000	0.029	0.279	0.234
Severity	2012.1	-2.31	+/- 8.37	6.17	+/- 15.13	3.71	1.277	74.8%	0.000	0.055	0.539	0.352
Severity	2012.2	-3.46	+/- 12.13	7.43	+/- 19.14	3.71	1.294	72.5%	0.000	0.075	0.517	0.361
Severity	2013.1	4.64	+/- 16.42	-0.89	+/- 19.09	3.71	1.194	82.7%	0.001	0.166	0.489	0.910
Severity	2013.2	3.12	+/- 31.11	0.57	+/- 33.34	3.71	1.209	76.2%	0.011	0.248	0.788	0.963
Severity	2014.1	34.00	+/- 78.60	-22.60	+/- 46.63	3.71	1.015	84.1%	0.314	0.928	0.193	0.249
Severity	2014.2	3.71	+/- 12.96	NA	+/- NA	NA	1.154	64.3%	0.001	0.261	0.420	
Frequency	2007.2	0.21	+/- 1.88	4.49	+/- 10.55	4.71	0.980	1.5%	0.000	0.822	0.816	0.369
Frequency	2008.1	1.15	+/- 1.82	3.52	+/- 9.07	4.71	0.956	19.2%	0.000	0.561	0.194	0.413
Frequency	2008.2	1.70	+/- 2.01	2.96	+/- 8.92	4.71	0.943	26.9%	0.000	0.447	0.089	0.481
Frequency	2009.1	2.42	+/- 2.19	2.24	+/- 8.58	4.71	0.928	37.3%	0.000	0.318	0.031	0.578
Frequency	2009.2	2.34	+/- 2.62	2.32	+/- 9.09	4.71	0.929	28.9%	0.000	0.354	0.073	0.584
Frequency	2010.1	3.32	+/- 2.95	1.34	+/- 8.80	4.71	0.912	39.6%	0.000	0.236	0.028	0.741
Frequency	2010.2	2.46	+/- 3.45	2.20	+/- 9.11	4.71	0.926	22.5%	0.000	0.327	0.139	0.597
Frequency	2011.1	3.77	+/- 4.08	0.91	+/- 9.06	4.71	0.907	33.5%	0.000	0.215	0.062	0.824
Frequency	2011.2	4.98	+/- 5.19	-0.25	+/- 9.62	4.71	0.891	35.8%	0.001	0.169	0.053	0.953
Frequency	2012.1	5.61	+/- 7.18	-0.85	+/- 11.19	4.71	0.884	25.2%	0.009	0.186	0.099	0.862
Frequency	2012.2	3.03	+/- 9.60	1.64	+/- 13.41	4.71	0.910	-7.9%	0.016	0.329	0.463	0.773
Frequency	2013.1	3.53	+/- 15.71	1.14	+/- 18.84	4.71	0.905	-20.1%	0.097	0.391	0.581	0.881
Frequency	2013.2	-1.46	+/- 27.42	6.26	+/- 32.47	4.71	0.943	-37.0%	0.165	0.676	0.889	0.605
Frequency	2014.1	19.73	+/- 76.02	-12.54	+/- 57.07	4.71	0.828	-15.4%	0.881	0.335	0.409	0.537
Frequency	2014.2	4.71	+/- 14.06	NA	+/- NA	NA	0.886	-14.7%	0.091	0.356	0.354	

AB Total

Coverage = AB Total
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	2007.2	3.91	+/- 1.44	73.3%	0.000	0.000	0.000
Loss Cost	2008.1	4.18	+/- 1.56	74.7%	0.000	0.000	0.000
Loss Cost	2008.2	4.36	+/- 1.75	72.0%	0.000	0.000	0.000
Loss Cost	2009.1	4.91	+/- 1.82	76.5%	0.000	0.001	0.000
Loss Cost	2009.2	5.55	+/- 1.90	79.5%	0.000	0.000	0.000
Loss Cost	2010.1	6.15	+/- 1.98	83.0%	0.000	0.001	0.000
Loss Cost	2010.2	6.59	+/- 2.26	81.6%	0.000	0.001	0.000
Loss Cost	2011.1	7.13	+/- 2.52	83.2%	0.000	0.001	0.000
Loss Cost	2011.2	7.62	+/- 3.00	80.6%	0.000	0.002	0.000
Loss Cost	2012.1	7.93	+/- 3.62	80.1%	0.000	0.005	0.001
Loss Cost	2012.2	9.07	+/- 4.28	80.0%	0.000	0.004	0.001
Loss Cost	2013.1	10.64	+/- 4.63	85.9%	0.000	0.008	0.001
Loss Cost	2013.2	12.37	+/- 5.64	86.3%	0.002	0.007	0.002
Loss Cost	2014.1	14.00	+/- 7.13	88.9%	0.013	0.016	0.004
Loss Cost	2014.2	13.55	+/- 12.39	76.1%	0.061	0.056	0.034
Loss Cost	2015.1	12.01	+/- 24.58	70.8%	0.157	0.123	0.154
Severity	2007.2	3.28	+/- 1.48	57.7%	0.000	0.016	0.000
Severity	2008.1	3.14	+/- 1.63	55.3%	0.000	0.017	0.001
Severity	2008.2	2.88	+/- 1.80	45.3%	0.000	0.031	0.004
Severity	2009.1	3.27	+/- 1.96	49.3%	0.000	0.056	0.003
Severity	2009.2	3.81	+/- 2.14	53.6%	0.000	0.032	0.002
Severity	2010.1	4.27	+/- 2.36	57.0%	0.000	0.058	0.002
Severity	2010.2	4.98	+/- 2.60	61.0%	0.000	0.032	0.001
Severity	2011.1	5.40	+/- 3.00	62.0%	0.000	0.058	0.002
Severity	2011.2	5.38	+/- 3.66	51.7%	0.000	0.086	0.008
Severity	2012.1	6.27	+/- 4.21	56.6%	0.000	0.151	0.008
Severity	2012.2	7.97	+/- 4.66	66.6%	0.000	0.063	0.004
Severity	2013.1	10.24	+/- 4.09	84.6%	0.000	0.076	0.001
Severity	2013.2	11.83	+/- 4.90	85.9%	0.000	0.042	0.001
Severity	2014.1	12.77	+/- 6.73	85.1%	0.000	0.091	0.005
Severity	2014.2	11.43	+/- 11.04	67.6%	0.001	0.219	0.040
Severity	2015.1	8.40	+/- 16.94	63.8%	0.008	0.181	0.155
Frequency	2007.2	0.61	+/- 0.93	35.3%	0.000	0.004	0.183
Frequency	2008.1	1.01	+/- 0.86	45.1%	0.000	0.005	0.024
Frequency	2008.2	1.44	+/- 0.78	64.8%	0.000	0.000	0.001
Frequency	2009.1	1.59	+/- 0.85	66.6%	0.000	0.001	0.001
Frequency	2009.2	1.67	+/- 0.98	62.9%	0.000	0.001	0.003
Frequency	2010.1	1.80	+/- 1.11	63.7%	0.000	0.003	0.004
Frequency	2010.2	1.53	+/- 1.24	52.4%	0.000	0.007	0.019
Frequency	2011.1	1.64	+/- 1.45	52.4%	0.000	0.014	0.029
Frequency	2011.2	2.12	+/- 1.60	59.2%	0.000	0.008	0.014
Frequency	2012.1	1.56	+/- 1.68	65.1%	0.000	0.004	0.063
Frequency	2012.2	1.02	+/- 1.94	54.1%	0.000	0.010	0.252
Frequency	2013.1	0.36	+/- 2.12	64.7%	0.000	0.007	0.688
Frequency	2013.2	0.49	+/- 2.98	59.9%	0.000	0.017	0.692
Frequency	2014.1	1.10	+/- 4.03	54.8%	0.001	0.042	0.489
Frequency	2014.2	1.91	+/- 6.74	50.9%	0.010	0.075	0.429
Frequency	2015.1	3.32	+/- 12.47	47.6%	0.065	0.175	0.363

AB Total

Coverage = AB Total
 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	2007.2	3.61	+/- 2.18	37.9%	0.000	0.002
Loss Cost	2008.1	4.18	+/- 2.32	43.9%	0.000	0.001
Loss Cost	2008.2	4.00	+/- 2.59	37.4%	0.000	0.004
Loss Cost	2009.1	4.91	+/- 2.67	48.7%	0.000	0.001
Loss Cost	2009.2	5.08	+/- 3.04	45.5%	0.000	0.002
Loss Cost	2010.1	6.15	+/- 3.18	55.6%	0.000	0.001
Loss Cost	2010.2	5.98	+/- 3.69	48.5%	0.000	0.003
Loss Cost	2011.1	7.13	+/- 4.05	55.7%	0.000	0.002
Loss Cost	2011.2	6.79	+/- 4.81	46.5%	0.000	0.009
Loss Cost	2012.1	7.93	+/- 5.66	49.7%	0.000	0.009
Loss Cost	2012.2	7.78	+/- 7.05	39.9%	0.001	0.030
Loss Cost	2013.1	10.64	+/- 7.86	56.4%	0.004	0.012
Loss Cost	2013.2	10.27	+/- 10.45	43.5%	0.017	0.045
Loss Cost	2014.1	14.00	+/- 13.22	55.5%	0.100	0.033
Loss Cost	2014.2	10.16	+/- 17.55	27.2%	0.095	0.166
Loss Cost	2015.1	12.01	+/- 31.05	15.6%	0.307	0.279
Severity	2007.2	3.12	+/- 1.70	43.1%	0.000	0.001
Severity	2008.1	3.14	+/- 1.89	39.2%	0.000	0.002
Severity	2008.2	2.69	+/- 2.03	29.5%	0.000	0.012
Severity	2009.1	3.27	+/- 2.16	37.9%	0.000	0.005
Severity	2009.2	3.55	+/- 2.44	37.9%	0.000	0.007
Severity	2010.1	4.27	+/- 2.63	45.8%	0.000	0.003
Severity	2010.2	4.62	+/- 3.03	44.8%	0.000	0.005
Severity	2011.1	5.40	+/- 3.41	49.6%	0.000	0.004
Severity	2011.2	4.93	+/- 4.00	38.6%	0.000	0.018
Severity	2012.1	6.27	+/- 4.47	49.3%	0.000	0.010
Severity	2012.2	7.22	+/- 5.41	50.4%	0.000	0.013
Severity	2013.1	10.24	+/- 4.87	76.7%	0.000	0.001
Severity	2013.2	10.71	+/- 6.47	71.0%	0.000	0.005
Severity	2014.1	12.77	+/- 8.32	73.4%	0.000	0.009
Severity	2014.2	9.86	+/- 10.55	56.2%	0.000	0.053
Severity	2015.1	8.40	+/- 17.82	26.8%	0.005	0.215
Frequency	2007.2	0.48	+/- 1.15	-1.2%	0.000	0.390
Frequency	2008.1	1.01	+/- 1.07	14.3%	0.000	0.061
Frequency	2008.2	1.28	+/- 1.15	21.4%	0.000	0.030
Frequency	2009.1	1.59	+/- 1.23	29.4%	0.000	0.014
Frequency	2009.2	1.47	+/- 1.39	21.9%	0.000	0.039
Frequency	2010.1	1.80	+/- 1.54	28.2%	0.000	0.024
Frequency	2010.2	1.30	+/- 1.63	13.7%	0.000	0.106
Frequency	2011.1	1.64	+/- 1.86	19.0%	0.000	0.077
Frequency	2011.2	1.78	+/- 2.23	16.7%	0.000	0.103
Frequency	2012.1	1.56	+/- 2.69	7.0%	0.000	0.218
Frequency	2012.2	0.52	+/- 2.86	-10.1%	0.000	0.685
Frequency	2013.1	0.36	+/- 3.67	-13.4%	0.000	0.821
Frequency	2013.2	-0.40	+/- 4.66	-15.8%	0.000	0.841
Frequency	2014.1	1.10	+/- 5.95	-14.8%	0.003	0.653
Frequency	2014.2	0.26	+/- 8.83	-24.8%	0.013	0.937
Frequency	2015.1	3.32	+/- 13.34	-9.5%	0.087	0.478

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.74	+/- 1.21	10.95	+/- 11.14	12.88	1.084	90.2%	0.000	0.258	0.000	0.007	0.043
Loss Cost	2008.1	1.84	+/- 1.38	10.75	+/- 11.59	12.79	1.083	90.1%	0.000	0.281	0.000	0.012	0.055
Loss Cost	2008.2	1.74	+/- 1.60	10.77	+/- 12.07	12.70	1.086	88.8%	0.000	0.284	0.000	0.034	0.063
Loss Cost	2009.1	2.20	+/- 1.75	9.92	+/- 11.84	12.34	1.081	90.0%	0.000	0.301	0.000	0.017	0.079
Loss Cost	2009.2	2.77	+/- 1.96	9.74	+/- 11.56	12.78	1.065	90.7%	0.000	0.395	0.000	0.009	0.078
Loss Cost	2010.1	3.29	+/- 2.23	8.88	+/- 11.62	12.46	1.060	91.5%	0.000	0.427	0.000	0.008	0.106
Loss Cost	2010.2	3.40	+/- 2.79	8.83	+/- 12.43	12.53	1.057	89.8%	0.000	0.478	0.000	0.021	0.127
Loss Cost	2011.1	3.67	+/- 3.48	8.42	+/- 13.55	12.40	1.055	89.5%	0.000	0.517	0.001	0.038	0.173
Loss Cost	2011.2	3.59	+/- 4.63	8.47	+/- 14.94	12.36	1.057	86.7%	0.000	0.545	0.002	0.105	0.204
Loss Cost	2012.1	2.91	+/- 6.08	9.41	+/- 17.21	12.59	1.061	86.1%	0.000	0.548	0.004	0.280	0.210
Loss Cost	2012.2	3.63	+/- 9.08	8.89	+/- 19.98	12.84	1.051	82.6%	0.002	0.652	0.010	0.343	0.284
Loss Cost	2013.1	5.99	+/- 13.43	5.99	+/- 24.17	12.34	1.042	83.3%	0.016	0.722	0.025	0.270	0.514
Loss Cost	2013.2	9.75	+/- 26.12	3.08	+/- 32.94	13.12	1.014	78.1%	0.145	0.920	0.051	0.298	0.779
Loss Cost	2014.1	18.17	+/- 61.14	-4.91	+/- 60.44	12.37	1.000	79.1%	0.623	0.999	0.119	0.285	0.752
Loss Cost	2014.2	29.37	+/- 11031.17	-12.42	+/- 6103.95	13.29	0.972	35.9%	0.961	0.917	0.359	0.639	0.791
Loss Cost	2015.1	13.29	+/- 221.98	NA	+/- NA	NA	0.972	42.6%	0.503	0.917	0.359	0.466	
Severity	2007.2	1.40	+/- 1.62	4.83	+/- 14.10	6.30	1.136	73.7%	0.000	0.187	0.006	0.082	0.465
Severity	2008.1	0.90	+/- 1.70	5.79	+/- 13.76	6.74	1.143	75.7%	0.000	0.152	0.003	0.273	0.368
Severity	2008.2	0.09	+/- 1.63	5.94	+/- 11.97	6.03	1.173	78.4%	0.000	0.058	0.005	0.912	0.289
Severity	2009.1	0.27	+/- 1.89	5.60	+/- 12.49	5.89	1.171	78.4%	0.000	0.070	0.009	0.759	0.334
Severity	2009.2	0.60	+/- 2.23	5.50	+/- 12.91	6.13	1.160	78.3%	0.000	0.098	0.010	0.567	0.355
Severity	2010.1	0.80	+/- 2.67	5.17	+/- 13.73	6.01	1.158	78.0%	0.000	0.117	0.018	0.519	0.408
Severity	2010.2	1.26	+/- 3.28	4.96	+/- 14.38	6.28	1.146	77.3%	0.000	0.164	0.021	0.404	0.443
Severity	2011.1	1.21	+/- 4.11	5.04	+/- 15.88	6.31	1.147	76.2%	0.000	0.191	0.033	0.514	0.473
Severity	2011.2	-0.32	+/- 4.83	5.94	+/- 15.82	5.60	1.178	75.0%	0.000	0.125	0.073	0.879	0.390
Severity	2012.1	0.03	+/- 6.50	5.45	+/- 18.26	5.48	1.176	73.7%	0.000	0.161	0.117	0.993	0.479
Severity	2012.2	1.65	+/- 9.45	4.30	+/- 20.32	6.02	1.152	72.9%	0.000	0.256	0.118	0.670	0.600
Severity	2013.1	6.48	+/- 10.80	-1.35	+/- 17.96	5.04	1.133	85.2%	0.000	0.226	0.158	0.160	0.845
Severity	2013.2	10.50	+/- 19.89	-4.23	+/- 23.07	5.82	1.099	83.0%	0.005	0.394	0.153	0.174	0.605
Severity	2014.1	18.98	+/- 38.88	-11.66	+/- 35.09	5.11	1.085	87.1%	0.048	0.443	0.239	0.145	0.303
Severity	2014.2	24.74	+/- 1788.39	-15.37	+/- 1063.16	5.57	1.069	54.9%	0.485	0.722	0.496	0.556	0.630
Severity	2015.1	5.57	+/- 113.13	NA	+/- NA	NA	1.069	40.5%	0.103	0.722	0.496	0.595	
Frequency	2007.2	0.34	+/- 1.33	5.83	+/- 11.86	6.19	0.955	33.0%	0.000	0.555	0.004	0.599	0.297
Frequency	2008.1	0.93	+/- 1.28	4.69	+/- 10.28	5.67	0.948	41.5%	0.000	0.434	0.005	0.140	0.333
Frequency	2008.2	1.65	+/- 1.15	4.56	+/- 8.20	6.29	0.926	65.0%	0.000	0.173	0.000	0.008	0.240
Frequency	2009.1	1.92	+/- 1.29	4.09	+/- 8.26	6.09	0.923	67.2%	0.000	0.160	0.001	0.007	0.292
Frequency	2009.2	2.16	+/- 1.52	4.02	+/- 8.51	6.27	0.917	64.2%	0.000	0.146	0.001	0.009	0.311
Frequency	2010.1	2.47	+/- 1.76	3.53	+/- 8.79	6.08	0.915	65.7%	0.000	0.143	0.003	0.010	0.384
Frequency	2010.2	2.12	+/- 2.14	3.68	+/- 9.17	5.87	0.922	52.2%	0.000	0.198	0.007	0.050	0.378
Frequency	2011.1	2.43	+/- 2.64	3.22	+/- 9.88	5.73	0.920	52.2%	0.000	0.208	0.014	0.063	0.467
Frequency	2011.2	3.92	+/- 2.68	2.39	+/- 8.11	6.40	0.897	70.9%	0.000	0.066	0.003	0.010	0.503
Frequency	2012.1	2.88	+/- 3.05	3.75	+/- 8.16	6.74	0.902	74.7%	0.000	0.067	0.002	0.057	0.295
Frequency	2012.2	1.95	+/- 4.21	4.40	+/- 8.99	6.44	0.912	62.8%	0.000	0.120	0.008	0.282	0.255
Frequency	2013.1	-0.46	+/- 3.60	7.44	+/- 6.95	6.95	0.920	86.6%	0.000	0.056	0.002	0.741	0.037
Frequency	2013.2	-0.68	+/- 7.11	7.63	+/- 10.28	6.90	0.922	83.1%	0.006	0.124	0.011	0.781	0.091
Frequency	2014.1	-0.68	+/- 17.62	7.64	+/- 23.09	6.90	0.922	73.7%	0.062	0.227	0.048	0.882	0.275
Frequency	2014.2	3.71	+/- 299.32	3.48	+/- 277.29	7.32	0.909	57.0%	0.569	0.427	0.230	0.838	0.842
Frequency	2015.1	7.32	+/- 55.22	NA	+/- NA	NA	0.909	59.5%	0.294	0.427	0.230	0.320	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.29	+/- 2.66	3.33	+/- 22.75	4.66	1.212	51.1%	0.000	0.220	0.317	0.755
Loss Cost	2008.1	1.84	+/- 2.98	2.77	+/- 22.87	4.66	1.196	53.3%	0.000	0.255	0.204	0.796
Loss Cost	2008.2	1.16	+/- 3.30	3.46	+/- 23.20	4.66	1.214	50.6%	0.000	0.223	0.460	0.748
Loss Cost	2009.1	2.20	+/- 3.64	2.41	+/- 22.45	4.66	1.189	56.3%	0.000	0.262	0.209	0.817
Loss Cost	2009.2	1.97	+/- 4.28	2.64	+/- 23.66	4.66	1.194	53.1%	0.000	0.273	0.332	0.808
Loss Cost	2010.1	3.29	+/- 4.89	1.33	+/- 23.19	4.66	1.169	58.1%	0.000	0.326	0.161	0.901
Loss Cost	2010.2	2.27	+/- 5.76	2.33	+/- 24.33	4.66	1.186	53.2%	0.000	0.299	0.395	0.832
Loss Cost	2011.1	3.67	+/- 7.04	0.95	+/- 24.96	4.66	1.165	55.4%	0.000	0.362	0.260	0.932
Loss Cost	2011.2	1.85	+/- 8.53	2.76	+/- 26.65	4.66	1.190	49.4%	0.000	0.317	0.627	0.813
Loss Cost	2012.1	2.91	+/- 11.47	1.70	+/- 29.45	4.66	1.177	47.2%	0.003	0.380	0.561	0.893
Loss Cost	2012.2	0.34	+/- 15.28	4.30	+/- 34.15	4.66	1.202	39.0%	0.009	0.356	0.958	0.760
Loss Cost	2013.1	5.99	+/- 22.42	-1.26	+/- 36.71	4.66	1.159	46.2%	0.085	0.466	0.508	0.932
Loss Cost	2013.2	1.53	+/- 36.11	3.08	+/- 52.89	4.66	1.184	29.1%	0.161	0.462	0.909	0.873
Loss Cost	2014.1	18.17	+/- 80.10	-11.43	+/- 72.90	4.66	1.126	37.6%	0.786	0.620	0.464	0.642
Loss Cost	2014.2	-12.97	+/- 257.50	20.26	+/- 390.35	4.66	1.185	-12.2%	0.475	0.545	0.772	0.716
Loss Cost	2015.1	4.66	+/- 63.05	NA	+/- NA	NA	1.185	-0.4%	0.317	0.545	0.764	
Severity	2007.2	1.16	+/- 2.00	0.94	+/- 16.66	2.11	1.205	58.6%	0.000	0.119	0.234	0.905
Severity	2008.1	0.90	+/- 2.26	1.21	+/- 17.18	2.11	1.212	56.5%	0.000	0.118	0.408	0.882
Severity	2008.2	-0.20	+/- 2.13	2.32	+/- 14.98	2.11	1.241	62.0%	0.000	0.048	0.841	0.741
Severity	2009.1	0.27	+/- 2.42	1.84	+/- 15.11	2.11	1.230	63.9%	0.000	0.060	0.812	0.794
Severity	2009.2	0.19	+/- 2.87	1.92	+/- 15.92	2.11	1.231	62.5%	0.000	0.071	0.887	0.794
Severity	2010.1	0.80	+/- 3.37	1.31	+/- 16.29	2.11	1.219	64.1%	0.000	0.092	0.611	0.861
Severity	2010.2	0.65	+/- 4.11	1.46	+/- 17.43	2.11	1.222	61.9%	0.000	0.107	0.732	0.854
Severity	2011.1	1.21	+/- 5.13	0.90	+/- 18.53	2.11	1.213	61.4%	0.000	0.139	0.605	0.915
Severity	2011.2	-1.11	+/- 5.50	3.27	+/- 17.69	2.11	1.246	64.2%	0.000	0.076	0.654	0.675
Severity	2012.1	0.03	+/- 7.26	2.09	+/- 19.13	2.11	1.232	64.9%	0.000	0.109	0.994	0.801
Severity	2012.2	0.03	+/- 10.27	2.09	+/- 22.38	2.11	1.232	61.4%	0.000	0.145	0.995	0.824
Severity	2013.1	6.48	+/- 11.83	-4.10	+/- 18.54	2.11	1.182	79.2%	0.000	0.152	0.205	0.600
Severity	2013.2	6.63	+/- 20.31	-4.23	+/- 25.96	2.11	1.181	71.8%	0.003	0.216	0.400	0.677
Severity	2014.1	18.98	+/- 36.12	-14.18	+/- 31.01	2.11	1.138	79.6%	0.041	0.292	0.162	0.263
Severity	2014.2	5.64	+/- 108.17	-3.34	+/- 105.13	2.11	1.161	54.3%	0.170	0.329	0.817	0.891
Severity	2015.1	2.11	+/- 29.39	NA	+/- NA	NA	1.161	39.6%	0.019	0.329	0.781	
Frequency	2007.2	0.13	+/- 1.69	2.36	+/- 14.41	2.49	1.006	-10.6%	0.000	0.953	0.876	0.729
Frequency	2008.1	0.93	+/- 1.64	1.54	+/- 12.48	2.49	0.987	3.4%	0.000	0.879	0.242	0.793
Frequency	2008.2	1.37	+/- 1.81	1.11	+/- 12.35	2.49	0.978	10.7%	0.000	0.793	0.125	0.849
Frequency	2009.1	1.92	+/- 1.99	0.56	+/- 12.06	2.49	0.967	20.3%	0.000	0.690	0.055	0.922
Frequency	2009.2	1.77	+/- 2.35	0.70	+/- 12.68	2.49	0.970	10.2%	0.000	0.725	0.123	0.905
Frequency	2010.1	2.47	+/- 2.68	0.02	+/- 12.56	2.49	0.959	19.1%	0.000	0.627	0.064	0.997
Frequency	2010.2	1.61	+/- 3.02	0.86	+/- 12.59	2.49	0.971	-2.1%	0.000	0.729	0.258	0.881
Frequency	2011.1	2.43	+/- 3.64	0.06	+/- 12.84	2.49	0.961	5.4%	0.000	0.642	0.160	0.992
Frequency	2011.2	3.00	+/- 4.65	-0.49	+/- 13.81	2.49	0.955	2.9%	0.000	0.611	0.170	0.936
Frequency	2012.1	2.88	+/- 6.23	-0.38	+/- 15.56	2.49	0.956	-13.2%	0.002	0.648	0.304	0.955
Frequency	2012.2	0.31	+/- 7.53	2.17	+/- 16.33	2.49	0.976	-43.8%	0.003	0.799	0.922	0.753
Frequency	2013.1	-0.46	+/- 11.31	2.96	+/- 20.36	2.49	0.981	-54.2%	0.017	0.858	0.921	0.718
Frequency	2013.2	-4.78	+/- 16.56	7.63	+/- 26.60	2.49	1.003	-46.6%	0.033	0.978	0.476	0.451
Frequency	2014.1	-0.68	+/- 35.27	3.20	+/- 43.71	2.49	0.989	-87.1%	0.256	0.932	0.954	0.824
Frequency	2014.2	-17.62	+/- 90.23	24.41	+/- 144.94	2.49	1.020	-72.3%	0.264	0.885	0.471	0.444
Frequency	2015.1	2.49	+/- 31.16	NA	+/- NA	NA	1.020	-62.1%	0.240	0.885	0.758	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.16	+/- 1.11	12.11	+/- 9.53	13.41	1.111	93.5%	0.000	0.094	0.000	0.041	0.012
Loss Cost	2008.1	1.15	+/- 1.30	12.14	+/- 10.03	13.42	1.111	93.4%	0.000	0.107	0.000	0.078	0.016
Loss Cost	2008.2	0.97	+/- 1.49	12.20	+/- 10.39	13.29	1.117	92.6%	0.000	0.104	0.000	0.179	0.019
Loss Cost	2009.1	1.35	+/- 1.72	11.50	+/- 10.54	13.00	1.111	93.1%	0.000	0.125	0.000	0.111	0.028
Loss Cost	2009.2	1.88	+/- 1.91	11.25	+/- 10.30	13.34	1.095	93.6%	0.000	0.176	0.000	0.052	0.028
Loss Cost	2010.1	2.26	+/- 2.33	10.59	+/- 10.85	13.09	1.089	93.7%	0.000	0.216	0.000	0.054	0.045
Loss Cost	2010.2	2.25	+/- 2.92	10.60	+/- 11.77	13.09	1.089	92.4%	0.000	0.253	0.000	0.110	0.060
Loss Cost	2011.1	2.13	+/- 3.89	10.78	+/- 13.37	13.14	1.091	92.0%	0.000	0.284	0.000	0.231	0.084
Loss Cost	2011.2	1.74	+/- 5.16	11.08	+/- 15.01	13.00	1.099	89.9%	0.000	0.300	0.001	0.438	0.105
Loss Cost	2012.1	-0.46	+/- 6.49	14.32	+/- 16.49	13.79	1.123	91.7%	0.000	0.205	0.002	0.862	0.062
Loss Cost	2012.2	-0.54	+/- 10.07	14.39	+/- 20.80	13.78	1.124	89.0%	0.002	0.283	0.007	0.890	0.108
Loss Cost	2013.1	-0.30	+/- 20.13	14.06	+/- 34.62	13.72	1.122	87.2%	0.031	0.392	0.029	0.965	0.256
Loss Cost	2013.2	1.62	+/- 51.69	12.11	+/- 70.01	13.92	1.103	78.6%	0.189	0.601	0.086	0.901	0.492
Loss Cost	2014.1	7.94	+/- 9203.66	4.96	+/- 15704.02	13.29	1.064	64.2%	0.764	0.875	0.359	0.881	0.932
Loss Cost	2014.2	13.29	+/- 221.98	NA	+/- NA	NA	1.038	24.1%	0.514	0.890	0.359	0.466	
Severity	2007.2	0.95	+/- 1.73	5.69	+/- 13.97	6.69	1.157	76.4%	0.000	0.129	0.004	0.256	0.383
Severity	2008.1	0.23	+/- 1.75	7.08	+/- 13.03	7.32	1.171	80.4%	0.000	0.077	0.001	0.782	0.245
Severity	2008.2	-0.72	+/- 1.50	7.39	+/- 10.17	6.62	1.209	86.2%	0.000	0.012	0.001	0.321	0.126
Severity	2009.1	-0.70	+/- 1.80	7.36	+/- 10.84	6.61	1.208	85.8%	0.000	0.017	0.001	0.413	0.150
Severity	2009.2	-0.45	+/- 2.13	7.24	+/- 11.34	6.76	1.200	85.6%	0.000	0.028	0.002	0.649	0.171
Severity	2010.1	-0.54	+/- 2.66	7.39	+/- 12.36	6.81	1.201	85.1%	0.000	0.037	0.004	0.661	0.194
Severity	2010.2	-0.20	+/- 3.30	7.18	+/- 13.21	6.97	1.192	84.3%	0.000	0.061	0.007	0.892	0.229
Severity	2011.1	-0.91	+/- 4.23	8.29	+/- 14.66	7.30	1.202	84.5%	0.000	0.065	0.009	0.630	0.206
Severity	2011.2	-3.09	+/- 4.00	9.94	+/- 12.06	6.55	1.252	89.4%	0.000	0.016	0.009	0.112	0.078
Severity	2012.1	-4.23	+/- 5.56	11.67	+/- 14.34	6.95	1.267	89.8%	0.000	0.021	0.014	0.114	0.078
Severity	2012.2	-3.46	+/- 8.54	10.96	+/- 17.60	7.12	1.253	88.6%	0.000	0.052	0.028	0.330	0.142
Severity	2013.1	0.57	+/- 14.48	5.64	+/- 22.77	6.25	1.213	91.1%	0.001	0.101	0.078	0.908	0.474
Severity	2013.2	3.12	+/- 35.62	3.27	+/- 43.39	6.49	1.186	86.8%	0.025	0.262	0.150	0.734	0.767
Severity	2014.1	13.49	+/- 1627.01	-6.98	+/- 1926.68	5.57	1.120	78.3%	0.388	0.677	0.496	0.716	0.846
Severity	2014.2	5.57	+/- 113.13	NA	+/- NA	NA	1.162	51.6%	0.104	0.483	0.496	0.595	
Frequency	2007.2	0.21	+/- 1.51	6.08	+/- 12.36	6.30	0.960	32.6%	0.000	0.615	0.005	0.770	0.295
Frequency	2008.1	0.92	+/- 1.50	4.73	+/- 10.83	5.69	0.948	40.4%	0.000	0.462	0.009	0.208	0.351
Frequency	2008.2	1.70	+/- 1.34	4.48	+/- 8.65	6.26	0.924	64.3%	0.000	0.188	0.001	0.017	0.271
Frequency	2009.1	2.06	+/- 1.54	3.86	+/- 8.72	6.00	0.919	66.9%	0.000	0.163	0.002	0.013	0.342
Frequency	2009.2	2.34	+/- 1.80	3.74	+/- 9.01	6.16	0.912	64.0%	0.000	0.147	0.003	0.015	0.369
Frequency	2010.1	2.82	+/- 2.16	2.98	+/- 9.28	5.88	0.907	66.3%	0.000	0.130	0.007	0.015	0.479
Frequency	2010.2	2.46	+/- 2.63	3.18	+/- 9.85	5.72	0.914	51.8%	0.000	0.187	0.014	0.061	0.470
Frequency	2011.1	3.07	+/- 3.39	2.31	+/- 10.67	5.44	0.908	53.2%	0.000	0.178	0.034	0.067	0.620
Frequency	2011.2	4.98	+/- 3.10	1.03	+/- 7.93	6.06	0.877	77.2%	0.000	0.035	0.005	0.007	0.759
Frequency	2012.1	3.93	+/- 4.20	2.37	+/- 9.15	6.40	0.886	76.6%	0.001	0.058	0.008	0.058	0.529
Frequency	2012.2	3.03	+/- 6.15	3.09	+/- 11.03	6.21	0.897	60.7%	0.004	0.122	0.021	0.238	0.473
Frequency	2013.1	-0.86	+/- 7.05	7.97	+/- 11.45	7.03	0.925	83.0%	0.005	0.151	0.010	0.724	0.105
Frequency	2013.2	-1.46	+/- 17.19	8.56	+/- 22.89	6.98	0.930	75.7%	0.052	0.327	0.045	0.750	0.233
Frequency	2014.1	-4.89	+/- 274.50	12.84	+/- 399.49	7.32	0.950	55.3%	0.386	0.717	0.230	0.781	0.580
Frequency	2014.2	7.32	+/- 55.22	NA	+/- NA	NA	0.894	58.4%	0.290	0.377	0.230	0.320	

AB Total

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

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift Conf Int.	Future Trend	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time	P-Value: Trend Shift
Loss Cost	2007.2	1.16	+/- 3.04	3.46	+/- 23.67	4.66	1.220	50.7%	0.000	0.228	0.426	0.754
Loss Cost	2008.1	1.77	+/- 3.44	2.84	+/- 23.90	4.66	1.200	52.8%	0.000	0.274	0.283	0.798
Loss Cost	2008.2	0.97	+/- 3.84	3.65	+/- 24.33	4.66	1.224	50.2%	0.000	0.232	0.592	0.744
Loss Cost	2009.1	2.16	+/- 4.30	2.44	+/- 23.68	4.66	1.191	55.6%	0.000	0.291	0.290	0.823
Loss Cost	2009.2	1.88	+/- 5.15	2.73	+/- 25.14	4.66	1.198	52.2%	0.000	0.301	0.435	0.811
Loss Cost	2010.1	3.47	+/- 6.00	1.15	+/- 24.76	4.66	1.162	57.3%	0.000	0.387	0.219	0.919
Loss Cost	2010.2	2.25	+/- 7.23	2.35	+/- 26.36	4.66	1.187	51.9%	0.000	0.345	0.494	0.841
Loss Cost	2011.1	4.05	+/- 9.12	0.59	+/- 27.33	4.66	1.153	54.1%	0.001	0.448	0.327	0.961
Loss Cost	2011.2	1.74	+/- 11.45	2.87	+/- 30.10	4.66	1.193	46.9%	0.002	0.377	0.728	0.823
Loss Cost	2012.1	3.17	+/- 16.28	1.44	+/- 34.45	4.66	1.171	43.8%	0.016	0.474	0.644	0.920
Loss Cost	2012.2	-0.54	+/- 23.12	5.22	+/- 43.12	4.66	1.222	33.3%	0.040	0.421	0.954	0.756
Loss Cost	2013.1	8.34	+/- 39.39	-3.39	+/- 50.72	4.66	1.122	40.2%	0.291	0.668	0.566	0.858
Loss Cost	2013.2	1.62	+/- 80.86	2.99	+/- 100.33	4.66	1.183	13.1%	0.411	0.633	0.949	0.920
Loss Cost	2014.1	60.45	+/- 474.74	-34.77	+/- 211.73	4.66	0.873	37.3%	0.620	0.753	0.377	0.434
Loss Cost	2014.2	4.66	+/- 63.05	NA	+/- NA	NA	1.080	-32.7%	0.295	0.812	0.764	
Severity	2007.2	0.95	+/- 2.27	1.15	+/- 17.24	2.11	1.218	58.7%	0.000	0.116	0.384	0.887
Severity	2008.1	0.61	+/- 2.57	1.49	+/- 17.80	2.11	1.229	56.8%	0.000	0.112	0.617	0.858
Severity	2008.2	-0.72	+/- 2.39	2.85	+/- 15.17	2.11	1.270	64.4%	0.000	0.035	0.530	0.686
Severity	2009.1	-0.25	+/- 2.77	2.37	+/- 15.51	2.11	1.256	65.6%	0.000	0.049	0.849	0.741
Severity	2009.2	-0.45	+/- 3.31	2.58	+/- 16.43	2.11	1.262	64.4%	0.000	0.057	0.771	0.732
Severity	2010.1	0.14	+/- 4.00	1.97	+/- 17.09	2.11	1.247	65.1%	0.000	0.082	0.937	0.800
Severity	2010.2	-0.20	+/- 4.97	2.32	+/- 18.47	2.11	1.255	63.1%	0.000	0.094	0.929	0.779
Severity	2011.1	0.27	+/- 6.42	1.84	+/- 20.11	2.11	1.245	62.0%	0.000	0.131	0.925	0.836
Severity	2011.2	-3.09	+/- 6.58	5.37	+/- 18.45	2.11	1.310	69.2%	0.000	0.048	0.310	0.501
Severity	2012.1	-2.31	+/- 9.29	4.53	+/- 21.20	2.11	1.297	68.2%	0.000	0.083	0.569	0.610
Severity	2012.2	-3.46	+/- 13.86	5.77	+/- 26.49	2.11	1.315	65.1%	0.000	0.112	0.555	0.586
Severity	2013.1	4.64	+/- 19.61	-2.41	+/- 26.01	2.11	1.213	77.8%	0.002	0.212	0.536	0.810
Severity	2013.2	3.12	+/- 41.06	-0.98	+/- 47.12	2.11	1.228	68.3%	0.029	0.311	0.817	0.950
Severity	2014.1	34.00	+/- 137.21	-23.80	+/- 82.88	2.11	1.031	78.0%	0.418	0.886	0.296	0.340
Severity	2014.2	2.11	+/- 29.39	NA	+/- NA	NA	1.181	50.9%	0.018	0.362	0.781	
Frequency	2007.2	0.21	+/- 1.93	2.28	+/- 14.96	2.49	1.001	-11.9%	0.000	0.989	0.820	0.747
Frequency	2008.1	1.15	+/- 1.87	1.32	+/- 12.84	2.49	0.977	4.4%	0.000	0.793	0.206	0.827
Frequency	2008.2	1.70	+/- 2.08	0.78	+/- 12.62	2.49	0.964	13.3%	0.000	0.676	0.098	0.895
Frequency	2009.1	2.42	+/- 2.27	0.07	+/- 12.12	2.49	0.948	25.5%	0.000	0.534	0.037	0.990
Frequency	2009.2	2.34	+/- 2.73	0.15	+/- 12.86	2.49	0.950	15.2%	0.000	0.569	0.083	0.980
Frequency	2010.1	3.32	+/- 3.08	-0.81	+/- 12.40	2.49	0.932	28.1%	0.000	0.425	0.035	0.888
Frequency	2010.2	2.46	+/- 3.63	0.03	+/- 12.80	2.49	0.946	4.7%	0.000	0.536	0.155	0.995
Frequency	2011.1	3.77	+/- 4.32	-1.23	+/- 12.64	2.49	0.926	18.5%	0.000	0.393	0.075	0.829
Frequency	2011.2	4.98	+/- 5.56	-2.37	+/- 13.31	2.49	0.910	21.6%	0.002	0.321	0.067	0.689
Frequency	2012.1	5.61	+/- 7.84	-2.96	+/- 15.33	2.49	0.903	8.0%	0.015	0.336	0.122	0.657
Frequency	2012.2	3.03	+/- 10.75	-0.52	+/- 18.05	2.49	0.929	-39.6%	0.026	0.511	0.495	0.944
Frequency	2013.1	3.53	+/- 18.49	-1.00	+/- 25.13	2.49	0.925	-57.4%	0.135	0.563	0.616	0.917
Frequency	2013.2	-1.46	+/- 35.50	4.01	+/- 44.69	2.49	0.964	-84.0%	0.227	0.826	0.903	0.784
Frequency	2014.1	19.73	+/- 131.14	-14.40	+/- 99.72	2.49	0.846	-78.9%	0.902	0.489	0.499	0.570
Frequency	2014.2	2.49	+/- 31.16	NA	+/- NA	NA	0.915	-66.4%	0.214	0.612	0.758	

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2008.1	1.84	+/- 1.24	82.6%	0.000	0.000	0.007
Loss Cost	2008.2	1.73	+/- 1.46	79.2%	0.000	0.000	0.023
Severity	2008.1	0.90	+/- 1.76	42.8%	0.000	0.006	0.287
Severity	2008.2	0.09	+/- 1.69	37.6%	0.000	0.010	0.906
Frequency	2008.1	0.93	+/- 1.35	33.0%	0.000	0.025	0.155
Frequency	2008.2	1.63	+/- 1.21	60.3%	0.000	0.002	0.012

AB Total

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

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2015.1	13.50	+/- 9.93	75.3%	0.041	0.113	0.016
Loss Cost	2015.2	13.34	+/- 17.41	52.2%	0.141	0.219	0.080
Severity	2015.1	9.01	+/- 7.26	67.2%	0.000	0.307	0.023
Severity	2015.2	7.40	+/- 11.71	32.1%	0.001	0.550	0.128
Frequency	2015.1	4.11	+/- 3.72	72.1%	0.002	0.050	0.035
Frequency	2015.2	5.53	+/- 5.25	75.8%	0.014	0.046	0.041

CL

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	2005.1	1.95	+/- 1.00	44.8%	0.000	0.018	0.000
Loss Cost	2005.2	1.61	+/- 0.99	35.4%	0.000	0.035	0.002
Loss Cost	2006.1	1.27	+/- 0.96	36.1%	0.000	0.010	0.011
Loss Cost	2006.2	1.00	+/- 0.99	26.0%	0.000	0.020	0.047
Loss Cost	2007.1	1.06	+/- 1.08	26.0%	0.000	0.029	0.053
Loss Cost	2007.2	1.31	+/- 1.14	31.7%	0.000	0.017	0.026
Loss Cost	2008.1	1.57	+/- 1.21	35.5%	0.000	0.031	0.013
Loss Cost	2008.2	2.03	+/- 1.20	49.0%	0.000	0.008	0.002
Loss Cost	2009.1	2.38	+/- 1.25	55.1%	0.000	0.015	0.001
Loss Cost	2009.2	2.78	+/- 1.30	61.1%	0.000	0.006	0.000
Loss Cost	2010.1	3.17	+/- 1.36	66.9%	0.000	0.012	0.000
Loss Cost	2010.2	2.84	+/- 1.48	57.1%	0.000	0.025	0.001
Loss Cost	2011.1	2.80	+/- 1.71	54.7%	0.000	0.034	0.003
Loss Cost	2011.2	3.61	+/- 1.63	70.1%	0.000	0.006	0.000
Loss Cost	2012.1	3.02	+/- 1.65	72.6%	0.000	0.002	0.002
Loss Cost	2012.2	2.41	+/- 1.77	62.9%	0.000	0.005	0.012
Loss Cost	2013.1	2.45	+/- 2.16	62.0%	0.000	0.010	0.029
Loss Cost	2013.2	2.11	+/- 2.70	47.1%	0.000	0.025	0.104
Loss Cost	2014.1	2.73	+/- 3.27	50.5%	0.000	0.052	0.084
Loss Cost	2014.2	3.14	+/- 4.56	40.7%	0.000	0.076	0.132
Loss Cost	2015.1	4.23	+/- 6.05	46.2%	0.000	0.147	0.118
Severity	2005.1	4.18	+/- 0.74	84.7%	0.000	0.032	0.000
Severity	2005.2	3.97	+/- 0.76	82.9%	0.000	0.060	0.000
Severity	2006.1	3.68	+/- 0.72	83.4%	0.000	0.015	0.000
Severity	2006.2	3.35	+/- 0.66	83.5%	0.000	0.026	0.000
Severity	2007.1	3.03	+/- 0.57	86.3%	0.000	0.002	0.000
Severity	2007.2	2.80	+/- 0.54	85.5%	0.000	0.003	0.000
Severity	2008.1	2.71	+/- 0.59	84.3%	0.000	0.003	0.000
Severity	2008.2	2.87	+/- 0.62	84.7%	0.000	0.001	0.000
Severity	2009.1	3.16	+/- 0.56	89.9%	0.000	0.002	0.000
Severity	2009.2	3.42	+/- 0.52	92.7%	0.000	0.000	0.000
Severity	2010.1	3.47	+/- 0.58	92.2%	0.000	0.000	0.000
Severity	2010.2	3.41	+/- 0.67	89.9%	0.000	0.001	0.000
Severity	2011.1	3.14	+/- 0.65	91.0%	0.000	0.000	0.000
Severity	2011.2	2.85	+/- 0.62	90.1%	0.000	0.000	0.000
Severity	2012.1	2.74	+/- 0.71	89.4%	0.000	0.000	0.000
Severity	2012.2	2.58	+/- 0.83	85.0%	0.000	0.001	0.000
Severity	2013.1	2.35	+/- 0.92	85.3%	0.000	0.001	0.000
Severity	2013.2	2.34	+/- 1.18	78.7%	0.000	0.003	0.002
Severity	2014.1	2.17	+/- 1.48	77.8%	0.000	0.006	0.011
Severity	2014.2	1.64	+/- 1.80	65.3%	0.000	0.017	0.064
Severity	2015.1	1.28	+/- 2.42	66.8%	0.000	0.026	0.213
Frequency	2005.1	-2.13	+/- 0.87	48.0%	0.000	0.339	0.000
Frequency	2005.2	-2.27	+/- 0.93	49.3%	0.000	0.449	0.000
Frequency	2006.1	-2.33	+/- 1.00	47.0%	0.000	0.427	0.000
Frequency	2006.2	-2.28	+/- 1.10	43.3%	0.000	0.417	0.000
Frequency	2007.1	-1.92	+/- 1.09	34.0%	0.000	0.642	0.002
Frequency	2007.2	-1.45	+/- 1.04	28.0%	0.000	0.283	0.009
Frequency	2008.1	-1.12	+/- 1.05	15.0%	0.000	0.452	0.039
Frequency	2008.2	-0.82	+/- 1.11	9.6%	0.000	0.279	0.138
Frequency	2009.1	-0.76	+/- 1.23	3.7%	0.000	0.332	0.213
Frequency	2009.2	-0.62	+/- 1.38	1.7%	0.000	0.300	0.354
Frequency	2010.1	-0.29	+/- 1.48	-8.2%	0.000	0.445	0.687
Frequency	2010.2	-0.55	+/- 1.66	-8.0%	0.000	0.598	0.489
Frequency	2011.1	-0.33	+/- 1.89	-14.0%	0.000	0.721	0.711
Frequency	2011.2	0.74	+/- 1.59	5.2%	0.000	0.188	0.324
Frequency	2012.1	0.27	+/- 1.69	9.7%	0.000	0.106	0.730
Frequency	2012.2	-0.17	+/- 1.94	0.7%	0.000	0.199	0.851
Frequency	2013.1	0.10	+/- 2.33	-7.6%	0.000	0.290	0.923
Frequency	2013.2	-0.23	+/- 2.93	-14.9%	0.000	0.425	0.858
Frequency	2014.1	0.55	+/- 3.48	-24.9%	0.000	0.631	0.712
Frequency	2014.2	1.48	+/- 4.58	-14.7%	0.000	0.458	0.442
Frequency	2015.1	2.91	+/- 5.62	4.6%	0.001	0.709	0.218

CL

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2005.1	1.95	+/- 1.10	32.7%	0.000	0.001
Loss Cost	2005.2	1.54	+/- 1.06	24.6%	0.000	0.006
Loss Cost	2006.1	1.27	+/- 1.09	16.8%	0.000	0.024
Loss Cost	2006.2	0.91	+/- 1.09	8.1%	0.000	0.096
Loss Cost	2007.1	1.06	+/- 1.18	10.2%	0.000	0.075
Loss Cost	2007.2	1.20	+/- 1.29	11.9%	0.000	0.064
Loss Cost	2008.1	1.57	+/- 1.34	20.3%	0.000	0.023
Loss Cost	2008.2	1.88	+/- 1.43	26.4%	0.000	0.012
Loss Cost	2009.1	2.38	+/- 1.46	38.3%	0.000	0.003
Loss Cost	2009.2	2.59	+/- 1.61	39.1%	0.000	0.003
Loss Cost	2010.1	3.17	+/- 1.65	50.7%	0.000	0.001
Loss Cost	2010.2	2.65	+/- 1.72	40.6%	0.000	0.005
Loss Cost	2011.1	2.80	+/- 1.97	38.3%	0.000	0.008
Loss Cost	2011.2	3.30	+/- 2.20	43.7%	0.000	0.006
Loss Cost	2012.1	3.02	+/- 2.55	33.3%	0.000	0.023
Loss Cost	2012.2	1.99	+/- 2.59	15.3%	0.000	0.114
Loss Cost	2013.1	2.45	+/- 3.10	18.6%	0.000	0.103
Loss Cost	2013.2	1.55	+/- 3.54	0.3%	0.000	0.340
Loss Cost	2014.1	2.73	+/- 4.12	16.0%	0.000	0.156
Loss Cost	2014.2	2.28	+/- 5.42	1.2%	0.000	0.337
Loss Cost	2015.1	4.23	+/- 6.73	22.3%	0.000	0.160
Severity	2005.1	4.18	+/- 0.80	82.1%	0.000	0.000
Severity	2005.2	3.93	+/- 0.80	80.8%	0.000	0.000
Severity	2006.1	3.68	+/- 0.81	79.1%	0.000	0.000
Severity	2006.2	3.30	+/- 0.72	80.0%	0.000	0.000
Severity	2007.1	3.03	+/- 0.71	78.6%	0.000	0.000
Severity	2007.2	2.73	+/- 0.66	78.0%	0.000	0.000
Severity	2008.1	2.71	+/- 0.73	75.3%	0.000	0.000
Severity	2008.2	2.78	+/- 0.81	73.5%	0.000	0.000
Severity	2009.1	3.16	+/- 0.75	81.9%	0.000	0.000
Severity	2009.2	3.30	+/- 0.82	81.5%	0.000	0.000
Severity	2010.1	3.47	+/- 0.90	81.3%	0.000	0.000
Severity	2010.2	3.27	+/- 0.98	77.6%	0.000	0.000
Severity	2011.1	3.14	+/- 1.11	72.8%	0.000	0.000
Severity	2011.2	2.67	+/- 1.09	68.5%	0.000	0.000
Severity	2012.1	2.74	+/- 1.28	64.5%	0.000	0.001
Severity	2012.2	2.34	+/- 1.40	54.4%	0.000	0.004
Severity	2013.1	2.35	+/- 1.71	47.1%	0.000	0.012
Severity	2013.2	1.97	+/- 2.03	31.1%	0.000	0.054
Severity	2014.1	2.17	+/- 2.60	27.3%	0.000	0.086
Severity	2014.2	1.11	+/- 2.84	-1.1%	0.000	0.374
Severity	2015.1	1.28	+/- 3.99	-5.4%	0.000	0.444
Frequency	2005.1	-2.13	+/- 0.87	48.1%	0.000	0.000
Frequency	2005.2	-2.29	+/- 0.92	50.1%	0.000	0.000
Frequency	2006.1	-2.33	+/- 0.99	47.8%	0.000	0.000
Frequency	2006.2	-2.31	+/- 1.08	44.1%	0.000	0.000
Frequency	2007.1	-1.92	+/- 1.07	36.4%	0.000	0.001
Frequency	2007.2	-1.49	+/- 1.04	27.2%	0.000	0.008
Frequency	2008.1	-1.12	+/- 1.04	16.8%	0.000	0.037
Frequency	2008.2	-0.87	+/- 1.10	8.3%	0.000	0.116
Frequency	2009.1	-0.76	+/- 1.22	3.7%	0.000	0.212
Frequency	2009.2	-0.69	+/- 1.37	0.7%	0.000	0.305
Frequency	2010.1	-0.29	+/- 1.46	-5.4%	0.000	0.683
Frequency	2010.2	-0.59	+/- 1.60	-2.5%	0.000	0.440
Frequency	2011.1	-0.33	+/- 1.81	-6.4%	0.000	0.701
Frequency	2011.2	0.62	+/- 1.62	-2.4%	0.000	0.422
Frequency	2012.1	0.27	+/- 1.83	-8.1%	0.000	0.751
Frequency	2012.2	-0.34	+/- 1.97	-8.4%	0.000	0.711
Frequency	2013.1	0.10	+/- 2.32	-11.0%	0.000	0.924
Frequency	2013.2	-0.41	+/- 2.76	-10.9%	0.000	0.740
Frequency	2014.1	0.55	+/- 3.18	-11.6%	0.000	0.694
Frequency	2014.2	1.16	+/- 4.12	-8.0%	0.000	0.513
Frequency	2015.1	2.91	+/- 4.75	20.6%	0.000	0.171

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	2005.1	1.84	+/- 1.07	43.1%	0.000	0.016	0.002
Loss Cost	2005.2	1.49	+/- 1.06	33.5%	0.000	0.030	0.007
Loss Cost	2006.1	1.08	+/- 1.02	36.0%	0.000	0.007	0.038
Loss Cost	2006.2	0.79	+/- 1.04	26.7%	0.000	0.013	0.127
Loss Cost	2007.1	0.83	+/- 1.14	26.5%	0.000	0.019	0.146
Loss Cost	2007.2	1.08	+/- 1.21	32.0%	0.000	0.012	0.076
Loss Cost	2008.1	1.34	+/- 1.31	34.4%	0.000	0.023	0.044
Loss Cost	2008.2	1.81	+/- 1.30	48.1%	0.000	0.007	0.009
Loss Cost	2009.1	2.18	+/- 1.38	53.2%	0.000	0.014	0.004
Loss Cost	2009.2	2.60	+/- 1.45	59.4%	0.000	0.007	0.002
Loss Cost	2010.1	3.04	+/- 1.55	64.7%	0.000	0.014	0.001
Loss Cost	2010.2	2.68	+/- 1.68	54.3%	0.000	0.027	0.004
Loss Cost	2011.1	2.59	+/- 1.98	52.0%	0.000	0.037	0.014
Loss Cost	2011.2	3.44	+/- 1.90	68.2%	0.000	0.008	0.002
Loss Cost	2012.1	2.62	+/- 1.91	73.2%	0.000	0.002	0.012
Loss Cost	2012.2	1.92	+/- 1.97	66.0%	0.000	0.004	0.052
Loss Cost	2013.1	1.79	+/- 2.51	65.2%	0.000	0.008	0.132
Loss Cost	2013.2	1.34	+/- 3.10	53.2%	0.000	0.020	0.328
Loss Cost	2014.1	1.88	+/- 4.26	51.6%	0.000	0.052	0.303
Loss Cost	2014.2	2.23	+/- 6.11	41.1%	0.000	0.086	0.363
Loss Cost	2015.1	3.43	+/- 10.28	38.7%	0.003	0.210	0.359
Severity	2005.1	4.35	+/- 0.77	85.5%	0.000	0.058	0.000
Severity	2005.2	4.15	+/- 0.79	83.8%	0.000	0.099	0.000
Severity	2006.1	3.84	+/- 0.77	84.0%	0.000	0.028	0.000
Severity	2006.2	3.50	+/- 0.69	84.3%	0.000	0.046	0.000
Severity	2007.1	3.16	+/- 0.61	86.7%	0.000	0.004	0.000
Severity	2007.2	2.92	+/- 0.58	86.1%	0.000	0.006	0.000
Severity	2008.1	2.84	+/- 0.63	84.7%	0.000	0.006	0.000
Severity	2008.2	3.01	+/- 0.66	85.5%	0.000	0.003	0.000
Severity	2009.1	3.37	+/- 0.56	91.9%	0.000	0.003	0.000
Severity	2009.2	3.67	+/- 0.46	95.3%	0.000	0.000	0.000
Severity	2010.1	3.78	+/- 0.51	95.4%	0.000	0.000	0.000
Severity	2010.2	3.74	+/- 0.58	94.1%	0.000	0.001	0.000
Severity	2011.1	3.49	+/- 0.57	94.8%	0.000	0.000	0.000
Severity	2011.2	3.19	+/- 0.47	95.8%	0.000	0.000	0.000
Severity	2012.1	3.15	+/- 0.57	95.2%	0.000	0.000	0.000
Severity	2012.2	3.02	+/- 0.66	93.5%	0.000	0.001	0.000
Severity	2013.1	2.86	+/- 0.80	93.1%	0.000	0.001	0.000
Severity	2013.2	2.91	+/- 1.03	90.0%	0.000	0.003	0.000
Severity	2014.1	2.94	+/- 1.45	88.8%	0.000	0.009	0.003
Severity	2014.2	2.44	+/- 1.66	83.6%	0.000	0.017	0.015
Severity	2015.1	2.39	+/- 2.91	81.0%	0.000	0.054	0.077
Frequency	2005.1	-2.40	+/- 0.88	54.9%	0.000	0.179	0.000
Frequency	2005.2	-2.55	+/- 0.93	56.5%	0.000	0.256	0.000
Frequency	2006.1	-2.66	+/- 1.00	55.1%	0.000	0.224	0.000
Frequency	2006.2	-2.62	+/- 1.10	51.9%	0.000	0.230	0.000
Frequency	2007.1	-2.26	+/- 1.12	43.0%	0.000	0.394	0.000
Frequency	2007.2	-1.78	+/- 1.04	39.7%	0.000	0.139	0.002
Frequency	2008.1	-1.46	+/- 1.08	26.8%	0.000	0.248	0.011
Frequency	2008.2	-1.16	+/- 1.13	22.0%	0.000	0.145	0.045
Frequency	2009.1	-1.15	+/- 1.27	15.9%	0.000	0.175	0.075
Frequency	2009.2	-1.03	+/- 1.43	13.5%	0.000	0.168	0.146
Frequency	2010.1	-0.71	+/- 1.59	0.2%	0.000	0.274	0.351
Frequency	2010.2	-1.02	+/- 1.76	2.6%	0.000	0.394	0.231
Frequency	2011.1	-0.87	+/- 2.06	-6.4%	0.000	0.489	0.377
Frequency	2011.2	0.24	+/- 1.67	10.8%	0.000	0.097	0.758
Frequency	2012.1	-0.52	+/- 1.64	33.0%	0.000	0.024	0.490
Frequency	2012.2	-1.06	+/- 1.74	36.1%	0.000	0.044	0.198
Frequency	2013.1	-1.04	+/- 2.24	24.4%	0.000	0.075	0.311
Frequency	2013.2	-1.53	+/- 2.70	26.0%	0.000	0.138	0.219
Frequency	2014.1	-1.02	+/- 3.69	-2.9%	0.000	0.261	0.511
Frequency	2014.2	-0.20	+/- 4.96	1.1%	0.000	0.225	0.916
Frequency	2015.1	1.01	+/- 8.09	-17.8%	0.005	0.445	0.716

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	2005.1	1.93	+/- 1.19	29.5%	0.000	0.002
Loss Cost	2005.2	1.49	+/- 1.15	20.7%	0.000	0.013
Loss Cost	2006.1	1.19	+/- 1.19	12.8%	0.000	0.048
Loss Cost	2006.2	0.79	+/- 1.18	4.1%	0.000	0.179
Loss Cost	2007.1	0.94	+/- 1.29	5.9%	0.000	0.143
Loss Cost	2007.2	1.08	+/- 1.41	7.4%	0.000	0.123
Loss Cost	2008.1	1.47	+/- 1.48	15.4%	0.000	0.049
Loss Cost	2008.2	1.81	+/- 1.59	21.4%	0.000	0.027
Loss Cost	2009.1	2.36	+/- 1.63	33.5%	0.000	0.007
Loss Cost	2009.2	2.60	+/- 1.82	34.5%	0.000	0.008
Loss Cost	2010.1	3.26	+/- 1.88	47.0%	0.000	0.002
Loss Cost	2010.2	2.68	+/- 1.98	35.6%	0.000	0.011
Loss Cost	2011.1	2.85	+/- 2.30	33.4%	0.000	0.018
Loss Cost	2011.2	3.44	+/- 2.58	39.6%	0.000	0.013
Loss Cost	2012.1	3.13	+/- 3.05	28.5%	0.000	0.043
Loss Cost	2012.2	1.92	+/- 3.16	8.5%	0.000	0.198
Loss Cost	2013.1	2.47	+/- 3.87	12.0%	0.000	0.174
Loss Cost	2013.2	1.34	+/- 4.52	-6.7%	0.000	0.503
Loss Cost	2014.1	2.81	+/- 5.51	7.9%	0.000	0.253
Loss Cost	2014.2	2.23	+/- 7.64	-7.6%	0.000	0.482
Loss Cost	2015.1	4.95	+/- 10.24	15.2%	0.002	0.241
Severity	2005.1	4.40	+/- 0.82	83.7%	0.000	0.000
Severity	2005.2	4.15	+/- 0.82	82.4%	0.000	0.000
Severity	2006.1	3.90	+/- 0.84	80.7%	0.000	0.000
Severity	2006.2	3.50	+/- 0.74	81.7%	0.000	0.000
Severity	2007.1	3.23	+/- 0.73	80.4%	0.000	0.000
Severity	2007.2	2.92	+/- 0.69	79.9%	0.000	0.000
Severity	2008.1	2.92	+/- 0.77	77.4%	0.000	0.000
Severity	2008.2	3.01	+/- 0.85	76.0%	0.000	0.000
Severity	2009.1	3.46	+/- 0.73	86.0%	0.000	0.000
Severity	2009.2	3.67	+/- 0.78	86.7%	0.000	0.000
Severity	2010.1	3.90	+/- 0.82	87.7%	0.000	0.000
Severity	2010.2	3.74	+/- 0.91	85.1%	0.000	0.000
Severity	2011.1	3.67	+/- 1.06	81.7%	0.000	0.000
Severity	2011.2	3.19	+/- 1.03	79.8%	0.000	0.000
Severity	2012.1	3.38	+/- 1.20	78.3%	0.000	0.000
Severity	2012.2	3.02	+/- 1.35	71.8%	0.000	0.001
Severity	2013.1	3.19	+/- 1.66	68.0%	0.000	0.002
Severity	2013.2	2.91	+/- 2.08	56.2%	0.000	0.012
Severity	2014.1	3.45	+/- 2.61	58.3%	0.000	0.017
Severity	2014.2	2.44	+/- 3.05	35.7%	0.000	0.092
Severity	2015.1	3.22	+/- 4.33	40.5%	0.000	0.104
Frequency	2005.1	-2.36	+/- 0.89	53.1%	0.000	0.000
Frequency	2005.2	-2.55	+/- 0.93	55.8%	0.000	0.000
Frequency	2006.1	-2.61	+/- 1.01	53.9%	0.000	0.000
Frequency	2006.2	-2.62	+/- 1.11	50.7%	0.000	0.000
Frequency	2007.1	-2.22	+/- 1.10	43.7%	0.000	0.000
Frequency	2007.2	-1.78	+/- 1.07	35.3%	0.000	0.003
Frequency	2008.1	-1.40	+/- 1.08	25.1%	0.000	0.014
Frequency	2008.2	-1.16	+/- 1.16	15.9%	0.000	0.051
Frequency	2009.1	-1.07	+/- 1.30	10.5%	0.000	0.103
Frequency	2009.2	-1.03	+/- 1.47	7.0%	0.000	0.158
Frequency	2010.1	-0.62	+/- 1.59	-2.0%	0.000	0.415
Frequency	2010.2	-1.02	+/- 1.73	4.2%	0.000	0.226
Frequency	2011.1	-0.78	+/- 1.99	-2.1%	0.000	0.408
Frequency	2011.2	0.24	+/- 1.82	-8.3%	0.000	0.780
Frequency	2012.1	-0.24	+/- 2.04	-9.3%	0.000	0.800
Frequency	2012.2	-1.06	+/- 2.10	2.9%	0.000	0.284
Frequency	2013.1	-0.69	+/- 2.57	-7.3%	0.000	0.551
Frequency	2013.2	-1.53	+/- 2.95	5.6%	0.000	0.264
Frequency	2014.1	-0.62	+/- 3.62	-13.3%	0.000	0.689
Frequency	2014.2	-0.20	+/- 5.05	-19.7%	0.000	0.922
Frequency	2015.1	1.67	+/- 6.59	-11.1%	0.001	0.518

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.2	5.64	+/- 0.95	81.4%	0.000	0.000	0.000
Loss Cost	1999.1	5.82	+/- 0.98	82.2%	0.000	0.000	0.000
Loss Cost	1999.2	5.85	+/- 1.03	80.8%	0.000	0.000	0.000
Loss Cost	2000.1	5.87	+/- 1.09	80.2%	0.000	0.000	0.000
Loss Cost	2000.2	6.04	+/- 1.14	79.9%	0.000	0.000	0.000
Loss Cost	2001.1	6.30	+/- 1.16	81.4%	0.000	0.000	0.000
Loss Cost	2001.2	6.33	+/- 1.24	79.7%	0.000	0.000	0.000
Loss Cost	2002.1	6.44	+/- 1.31	79.4%	0.000	0.000	0.000
Loss Cost	2002.2	6.73	+/- 1.35	80.0%	0.000	0.000	0.000
Loss Cost	2003.1	6.56	+/- 1.42	79.1%	0.000	0.000	0.000
Loss Cost	2003.2	6.54	+/- 1.53	76.6%	0.000	0.000	0.000
Loss Cost	2004.1	6.18	+/- 1.57	76.2%	0.000	0.000	0.000
Loss Cost	2004.2	5.91	+/- 1.65	72.5%	0.000	0.000	0.000
Loss Cost	2005.1	5.58	+/- 1.72	71.9%	0.000	0.000	0.000
Loss Cost	2005.2	5.77	+/- 1.85	70.3%	0.000	0.000	0.000
Loss Cost	2006.1	5.36	+/- 1.92	70.2%	0.000	0.000	0.000
Loss Cost	2006.2	5.08	+/- 2.06	65.0%	0.000	0.000	0.000
Loss Cost	2007.1	4.52	+/- 2.11	66.2%	0.000	0.000	0.000
Loss Cost	2007.2	4.46	+/- 2.33	61.5%	0.000	0.000	0.001
Loss Cost	2008.1	4.09	+/- 2.51	61.7%	0.000	0.000	0.003
Loss Cost	2008.2	3.60	+/- 2.70	54.8%	0.000	0.000	0.011
Loss Cost	2009.1	3.01	+/- 2.87	56.8%	0.000	0.000	0.039
Loss Cost	2009.2	3.33	+/- 3.23	55.2%	0.000	0.000	0.041
Loss Cost	2010.1	2.38	+/- 3.33	60.3%	0.000	0.000	0.143
Loss Cost	2010.2	1.84	+/- 3.74	54.8%	0.000	0.001	0.302
Loss Cost	2011.1	2.64	+/- 4.16	54.4%	0.000	0.001	0.186
Loss Cost	2011.2	2.56	+/- 4.90	49.0%	0.000	0.003	0.269
Loss Cost	2012.1	2.11	+/- 5.70	49.0%	0.000	0.005	0.424
Loss Cost	2012.2	-0.41	+/- 5.55	46.3%	0.000	0.009	0.873
Loss Cost	2013.1	0.21	+/- 6.73	39.9%	0.000	0.019	0.946
Loss Cost	2013.2	4.00	+/- 6.05	70.7%	0.000	0.002	0.155
Loss Cost	2014.1	4.23	+/- 7.82	68.9%	0.000	0.006	0.225
Loss Cost	2014.2	3.88	+/- 10.98	59.9%	0.001	0.017	0.396
Loss Cost	2015.1	6.78	+/- 14.49	60.2%	0.005	0.038	0.250
Severity	1998.2	3.60	+/- 1.13	52.8%	0.000	0.067	0.000
Severity	1999.1	3.59	+/- 1.19	51.3%	0.000	0.072	0.000
Severity	1999.2	3.48	+/- 1.25	47.2%	0.000	0.096	0.000
Severity	2000.1	3.41	+/- 1.32	45.2%	0.000	0.093	0.000
Severity	2000.2	3.35	+/- 1.39	41.4%	0.000	0.112	0.000
Severity	2001.1	3.43	+/- 1.47	40.9%	0.000	0.136	0.000
Severity	2001.2	3.32	+/- 1.56	36.3%	0.000	0.171	0.000
Severity	2002.1	3.42	+/- 1.66	36.1%	0.000	0.206	0.000
Severity	2002.2	3.58	+/- 1.76	35.8%	0.000	0.181	0.000
Severity	2003.1	3.71	+/- 1.87	35.6%	0.000	0.221	0.000
Severity	2003.2	3.89	+/- 2.00	35.2%	0.000	0.195	0.000
Severity	2004.1	3.95	+/- 2.15	34.0%	0.000	0.222	0.001
Severity	2004.2	3.98	+/- 2.32	30.8%	0.000	0.233	0.001
Severity	2005.1	3.97	+/- 2.50	28.9%	0.000	0.249	0.003
Severity	2005.2	4.04	+/- 2.71	26.0%	0.000	0.255	0.005
Severity	2006.1	3.84	+/- 2.92	23.0%	0.000	0.240	0.011
Severity	2006.2	3.59	+/- 3.18	16.4%	0.000	0.300	0.026
Severity	2007.1	3.23	+/- 3.42	13.2%	0.000	0.262	0.059
Severity	2007.2	3.03	+/- 3.76	7.7%	0.000	0.314	0.103
Severity	2008.1	3.00	+/- 4.15	6.4%	0.000	0.333	0.140
Severity	2008.2	3.15	+/- 4.63	4.3%	0.000	0.340	0.163
Severity	2009.1	4.13	+/- 5.01	8.6%	0.000	0.478	0.094
Severity	2009.2	6.84	+/- 4.41	40.6%	0.000	0.108	0.004
Severity	2010.1	9.01	+/- 3.91	62.5%	0.000	0.183	0.000
Severity	2010.2	11.04	+/- 3.53	77.5%	0.000	0.028	0.000
Severity	2011.1	12.37	+/- 3.55	82.8%	0.000	0.049	0.000
Severity	2011.2	12.57	+/- 4.18	78.9%	0.000	0.062	0.000
Severity	2012.1	12.29	+/- 4.89	75.6%	0.000	0.073	0.000
Severity	2012.2	10.12	+/- 4.79	68.5%	0.000	0.149	0.001
Severity	2013.1	9.68	+/- 5.77	62.7%	0.000	0.160	0.004
Severity	2013.2	12.24	+/- 6.16	73.5%	0.000	0.053	0.002
Severity	2014.1	10.00	+/- 6.40	74.2%	0.000	0.024	0.007
Severity	2014.2	6.95	+/- 6.40	60.5%	0.000	0.044	0.034
Severity	2015.1	8.97	+/- 7.86	70.4%	0.000	0.083	0.030
Frequency	1998.2	1.97	+/- 1.38	19.8%	0.000	0.070	0.006
Frequency	1999.1	2.16	+/- 1.43	21.5%	0.000	0.099	0.004
Frequency	1999.2	2.29	+/- 1.51	21.9%	0.000	0.087	0.004
Frequency	2000.1	2.38	+/- 1.59	22.1%	0.000	0.107	0.004
Frequency	2000.2	2.60	+/- 1.67	24.0%	0.000	0.082	0.003
Frequency	2001.1	2.78	+/- 1.75	25.1%	0.000	0.112	0.003
Frequency	2001.2	2.92	+/- 1.86	24.7%	0.000	0.103	0.003
Frequency	2002.1	2.92	+/- 1.98	23.8%	0.000	0.114	0.005
Frequency	2002.2	3.04	+/- 2.11	22.8%	0.000	0.111	0.006
Frequency	2003.1	2.75	+/- 2.21	20.6%	0.000	0.088	0.016
Frequency	2003.2	2.55	+/- 2.36	15.3%	0.000	0.118	0.033
Frequency	2004.1	2.15	+/- 2.46	13.8%	0.000	0.086	0.082
Frequency	2004.2	1.86	+/- 2.63	8.3%	0.000	0.122	0.153
Frequency	2005.1	1.55	+/- 2.79	7.8%	0.000	0.104	0.259
Frequency	2005.2	1.67	+/- 3.03	6.9%	0.000	0.109	0.263
Frequency	2006.1	1.46	+/- 3.27	6.6%	0.000	0.106	0.361
Frequency	2006.2	1.43	+/- 3.58	4.5%	0.000	0.125	0.411
Frequency	2007.1	1.25	+/- 3.90	4.3%	0.000	0.128	0.507
Frequency	2007.2	1.38	+/- 4.30	3.3%	0.000	0.137	0.506
Frequency	2008.1	1.06	+/- 4.71	3.3%	0.000	0.134	0.639
Frequency	2008.2	0.44	+/- 5.15	-0.9%	0.000	0.195	0.859
Frequency	2009.1	-1.08	+/- 5.23	6.2%	0.000	0.102	0.670
Frequency	2009.2	-3.28	+/- 4.94	11.1%	0.000	0.201	0.184
Frequency	2010.1	-6.08	+/- 3.56	54.1%	0.000	0.012	0.003
Frequency	2010.2	-8.28	+/- 2.52	79.8%	0.000	0.008	0.000
Frequency	2011.1	-8.66	+/- 2.83	77.6%	0.000	0.009	0.000
Frequency	2011.2	-8.89	+/- 3.31	76.5%	0.000	0.017	0.000
Frequency	2012.1	-9.07	+/- 3.88	71.2%	0.000	0.024	0.001
Frequency	2012.2	-9.56	+/- 4.64	70.5%	0.000	0.049	0.002
Frequency	2013.1	-8.64	+/- 5.48	58.0%	0.000	0.089	0.008
Frequency	2013.2	-7.34	+/- 6.79	54.0%	0.000	0.076	0.043
Frequency	2014.1	-5.25	+/- 7.91	30.2%	0.000	0.137	0.164
Frequency	2014.2	-2.87	+/- 10.37	32.2%	0.001	0.103	0.514
Frequency	2015.1	-2.01	+/- 14.97	11.1%	0.007	0.181	0.729

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.2	5.54	+/- 1.22	69.3%	0.000	0.000
Loss Cost	1999.1	5.92	+/- 1.24	71.3%	0.000	0.000
Loss Cost	1999.2	5.74	+/- 1.31	69.2%	0.000	0.000
Loss Cost	2000.1	5.87	+/- 1.37	68.7%	0.000	0.000
Loss Cost	2000.2	5.91	+/- 1.45	67.2%	0.000	0.000
Loss Cost	2001.1	6.30	+/- 1.47	70.3%	0.000	0.000
Loss Cost	2001.2	6.20	+/- 1.55	67.8%	0.000	0.000
Loss Cost	2002.1	6.44	+/- 1.62	68.2%	0.000	0.000
Loss Cost	2002.2	6.57	+/- 1.72	67.2%	0.000	0.000
Loss Cost	2003.1	6.56	+/- 1.84	64.9%	0.000	0.000
Loss Cost	2003.2	6.35	+/- 1.95	61.4%	0.000	0.000
Loss Cost	2004.1	6.18	+/- 2.08	57.9%	0.000	0.000
Loss Cost	2004.2	5.70	+/- 2.14	53.1%	0.000	0.000
Loss Cost	2005.1	5.58	+/- 2.30	49.3%	0.000	0.000
Loss Cost	2005.2	5.50	+/- 2.49	45.6%	0.000	0.000
Loss Cost	2006.1	5.36	+/- 2.69	41.2%	0.000	0.000
Loss Cost	2006.2	4.75	+/- 2.81	34.0%	0.000	0.002
Loss Cost	2007.1	4.52	+/- 3.05	28.8%	0.000	0.005
Loss Cost	2007.2	4.05	+/- 3.28	21.9%	0.000	0.016
Loss Cost	2008.1	4.09	+/- 3.63	19.4%	0.000	0.026
Loss Cost	2008.2	3.12	+/- 3.77	10.0%	0.000	0.094
Loss Cost	2009.1	3.01	+/- 4.20	7.0%	0.000	0.143
Loss Cost	2009.2	2.69	+/- 4.68	3.0%	0.000	0.235
Loss Cost	2010.1	2.38	+/- 5.26	-0.3%	0.000	0.344
Loss Cost	2010.2	1.01	+/- 5.61	-6.0%	0.000	0.703
Loss Cost	2011.1	2.64	+/- 6.13	-0.8%	0.000	0.362
Loss Cost	2011.2	1.53	+/- 6.88	-6.2%	0.000	0.633
Loss Cost	2012.1	2.11	+/- 8.12	-5.9%	0.000	0.575
Loss Cost	2012.2	-1.58	+/- 7.58	-7.7%	0.000	0.654
Loss Cost	2013.1	0.21	+/- 8.98	-11.1%	0.000	0.960
Loss Cost	2013.2	1.88	+/- 11.07	-10.3%	0.000	0.702
Loss Cost	2014.1	4.23	+/- 13.99	-6.2%	0.001	0.488
Loss Cost	2014.2	0.65	+/- 16.89	-16.5%	0.003	0.927
Loss Cost	2015.1	6.78	+/- 21.93	-5.6%	0.021	0.446
Severity	1998.2	3.55	+/- 1.17	49.6%	0.000	0.000
Severity	1999.1	3.59	+/- 1.23	48.1%	0.000	0.000
Severity	1999.2	3.43	+/- 1.28	44.4%	0.000	0.000
Severity	2000.1	3.41	+/- 1.35	42.0%	0.000	0.000
Severity	2000.2	3.30	+/- 1.42	38.5%	0.000	0.000
Severity	2001.1	3.43	+/- 1.50	38.5%	0.000	0.000
Severity	2001.2	3.27	+/- 1.58	34.4%	0.000	0.000
Severity	2002.1	3.42	+/- 1.67	34.7%	0.000	0.000
Severity	2002.2	3.52	+/- 1.78	33.9%	0.000	0.000
Severity	2003.1	3.71	+/- 1.89	34.4%	0.000	0.000
Severity	2003.2	3.82	+/- 2.02	33.4%	0.000	0.000
Severity	2004.1	3.95	+/- 2.16	32.6%	0.000	0.001
Severity	2004.2	3.89	+/- 2.33	29.5%	0.000	0.002
Severity	2005.1	3.97	+/- 2.51	27.8%	0.000	0.003
Severity	2005.2	3.94	+/- 2.72	24.9%	0.000	0.006
Severity	2006.1	3.84	+/- 2.95	21.4%	0.000	0.011
Severity	2006.2	3.47	+/- 3.16	16.0%	0.000	0.030
Severity	2007.1	3.23	+/- 3.44	11.8%	0.000	0.060
Severity	2007.2	2.89	+/- 3.74	7.4%	0.000	0.118
Severity	2008.1	3.00	+/- 4.13	6.5%	0.000	0.139
Severity	2008.2	2.96	+/- 4.58	4.5%	0.000	0.185
Severity	2009.1	4.13	+/- 4.92	11.2%	0.000	0.088
Severity	2009.2	6.50	+/- 4.60	33.4%	0.000	0.007
Severity	2010.1	9.01	+/- 4.00	60.0%	0.000	0.000
Severity	2010.2	10.60	+/- 4.05	69.3%	0.000	0.000
Severity	2011.1	12.37	+/- 4.00	77.8%	0.000	0.000
Severity	2011.2	12.08	+/- 4.62	73.1%	0.000	0.000
Severity	2012.1	12.29	+/- 5.46	68.9%	0.000	0.000
Severity	2012.2	9.64	+/- 4.98	63.8%	0.000	0.001
Severity	2013.1	9.68	+/- 6.08	56.9%	0.000	0.004
Severity	2013.2	11.20	+/- 7.29	59.0%	0.000	0.006
Severity	2014.1	10.00	+/- 9.05	45.0%	0.000	0.029
Severity	2014.2	5.51	+/- 8.35	20.1%	0.000	0.148
Severity	2015.1	8.97	+/- 9.92	45.0%	0.000	0.059
Frequency	1998.2	1.92	+/- 1.42	14.5%	0.000	0.009
Frequency	1999.1	2.16	+/- 1.47	17.5%	0.000	0.005
Frequency	1999.2	2.23	+/- 1.55	17.3%	0.000	0.005
Frequency	2000.1	2.38	+/- 1.63	18.2%	0.000	0.005
Frequency	2000.2	2.53	+/- 1.71	19.0%	0.000	0.005
Frequency	2001.1	2.78	+/- 1.80	21.3%	0.000	0.003
Frequency	2001.2	2.84	+/- 1.91	20.4%	0.000	0.004
Frequency	2002.1	2.92	+/- 2.03	19.8%	0.000	0.006
Frequency	2002.2	2.95	+/- 2.16	18.4%	0.000	0.008
Frequency	2003.1	2.75	+/- 2.29	14.7%	0.000	0.019
Frequency	2003.2	2.44	+/- 2.41	10.5%	0.000	0.045
Frequency	2004.1	2.15	+/- 2.56	6.8%	0.000	0.093
Frequency	2004.2	1.74	+/- 2.69	2.8%	0.000	0.193
Frequency	2005.1	1.55	+/- 2.89	0.9%	0.000	0.275
Frequency	2005.2	1.50	+/- 3.12	0.0%	0.000	0.327
Frequency	2006.1	1.46	+/- 3.39	-0.8%	0.000	0.378
Frequency	2006.2	1.24	+/- 3.68	-2.3%	0.000	0.490
Frequency	2007.1	1.25	+/- 4.02	-2.7%	0.000	0.522
Frequency	2007.2	1.13	+/- 4.41	-3.5%	0.000	0.596
Frequency	2008.1	1.06	+/- 4.87	-4.1%	0.000	0.651
Frequency	2008.2	0.15	+/- 5.21	-5.5%	0.000	0.951
Frequency	2009.1	-1.08	+/- 5.50	-4.8%	0.000	0.686
Frequency	2009.2	-3.58	+/- 4.99	6.7%	0.000	0.155
Frequency	2010.1	-6.08	+/- 4.31	31.9%	0.000	0.011
Frequency	2010.2	-8.67	+/- 3.15	67.3%	0.000	0.000
Frequency	2011.1	-8.66	+/- 3.62	62.5%	0.000	0.000
Frequency	2011.2	-9.41	+/- 4.04	63.1%	0.000	0.000
Frequency	2012.1	-9.07	+/- 4.76	55.5%	0.000	0.002
Frequency	2012.2	-10.23	+/- 5.35	58.2%	0.000	0.002
Frequency	2013.1	-8.64	+/- 6.14	45.2%	0.000	0.014
Frequency	2013.2	-8.38	+/- 7.68	34.8%	0.000	0.043
Frequency	2014.1	-5.25	+/- 8.64	10.7%	0.000	0.204
Frequency	2014.2	-4.60	+/- 11.57	-1.3%	0.001	0.378
Frequency	2015.1	-2.01	+/- 15.94	-17.5%	0.007	0.760

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.2	5.32	+/- 0.90	81.5%	0.000	0.000	0.000
Loss Cost	1999.1	5.52	+/- 0.91	82.9%	0.000	0.000	0.000
Loss Cost	1999.2	5.52	+/- 0.97	81.3%	0.000	0.000	0.000
Loss Cost	2000.1	5.56	+/- 1.02	80.8%	0.000	0.000	0.000
Loss Cost	2000.2	5.71	+/- 1.07	80.4%	0.000	0.000	0.000
Loss Cost	2001.1	6.00	+/- 1.06	82.9%	0.000	0.001	0.000
Loss Cost	2001.2	6.00	+/- 1.13	81.1%	0.000	0.001	0.000
Loss Cost	2002.1	6.14	+/- 1.18	81.3%	0.000	0.002	0.000
Loss Cost	2002.2	6.42	+/- 1.22	82.0%	0.000	0.001	0.000
Loss Cost	2003.1	6.29	+/- 1.29	81.0%	0.000	0.001	0.000
Loss Cost	2003.2	6.24	+/- 1.39	78.5%	0.000	0.001	0.000
Loss Cost	2004.1	5.95	+/- 1.42	78.0%	0.000	0.001	0.000
Loss Cost	2004.2	5.63	+/- 1.48	74.6%	0.000	0.001	0.000
Loss Cost	2005.1	5.38	+/- 1.55	73.7%	0.000	0.001	0.000
Loss Cost	2005.2	5.56	+/- 1.68	72.1%	0.000	0.001	0.000
Loss Cost	2006.1	5.26	+/- 1.76	71.4%	0.000	0.001	0.000
Loss Cost	2006.2	4.93	+/- 1.89	65.9%	0.000	0.002	0.000
Loss Cost	2007.1	4.52	+/- 1.96	66.1%	0.000	0.001	0.000
Loss Cost	2007.2	4.45	+/- 2.19	60.7%	0.000	0.002	0.000
Loss Cost	2008.1	4.28	+/- 2.42	60.0%	0.000	0.003	0.002
Loss Cost	2008.2	3.75	+/- 2.63	51.4%	0.000	0.005	0.007
Loss Cost	2009.1	3.41	+/- 2.93	51.4%	0.000	0.006	0.024
Loss Cost	2009.2	3.89	+/- 3.34	51.1%	0.000	0.006	0.024
Loss Cost	2010.1	3.19	+/- 3.80	52.6%	0.000	0.006	0.087
Loss Cost	2011.1	2.69	+/- 4.50	44.4%	0.000	0.011	0.207
Loss Cost	2011.2	2.61	+/- 5.47	37.7%	0.000	0.019	0.303
Loss Cost	2012.1	2.58	+/- 6.76	35.5%	0.000	0.035	0.399
Loss Cost	2013.1	-0.59	+/- 6.71	30.5%	0.000	0.047	0.841
Loss Cost	2013.2	3.10	+/- 5.93	67.0%	0.000	0.005	0.241
Loss Cost	2014.1	3.60	+/- 7.66	63.4%	0.000	0.015	0.273
Loss Cost	2014.2	2.93	+/- 11.21	51.8%	0.001	0.044	0.502
Loss Cost	2015.1	6.78	+/- 11.76	64.5%	0.004	0.072	0.154
Severity	1998.2	3.68	+/- 1.21	52.0%	0.000	0.054	0.000
Severity	1999.1	3.66	+/- 1.27	50.5%	0.000	0.058	0.000
Severity	1999.2	3.55	+/- 1.34	46.3%	0.000	0.080	0.000
Severity	2000.1	3.47	+/- 1.41	44.2%	0.000	0.077	0.000
Severity	2000.2	3.42	+/- 1.50	40.3%	0.000	0.095	0.000
Severity	2001.1	3.48	+/- 1.59	39.8%	0.000	0.116	0.000
Severity	2001.2	3.37	+/- 1.69	35.0%	0.000	0.149	0.000
Severity	2002.1	3.45	+/- 1.79	34.7%	0.000	0.179	0.000
Severity	2002.2	3.63	+/- 1.91	34.4%	0.000	0.157	0.000
Severity	2003.1	3.74	+/- 2.03	34.2%	0.000	0.192	0.001
Severity	2003.2	3.94	+/- 2.18	33.8%	0.000	0.170	0.001
Severity	2004.1	3.97	+/- 2.34	32.5%	0.000	0.193	0.002
Severity	2004.2	4.01	+/- 2.54	29.2%	0.000	0.206	0.003
Severity	2005.1	3.97	+/- 2.74	27.2%	0.000	0.218	0.006
Severity	2005.2	4.04	+/- 3.00	24.1%	0.000	0.227	0.010
Severity	2006.1	3.79	+/- 3.23	21.2%	0.000	0.208	0.021
Severity	2006.2	3.51	+/- 3.54	14.2%	0.000	0.265	0.048
Severity	2007.1	3.06	+/- 3.80	11.5%	0.000	0.218	0.103
Severity	2007.2	2.81	+/- 4.22	5.4%	0.000	0.269	0.172
Severity	2008.1	2.64	+/- 4.68	4.1%	0.000	0.276	0.243
Severity	2008.2	2.73	+/- 5.32	1.4%	0.000	0.295	0.283
Severity	2009.1	3.65	+/- 5.95	3.3%	0.000	0.444	0.200
Severity	2009.2	6.76	+/- 5.38	36.5%	0.000	0.135	0.015
Severity	2010.1	9.65	+/- 4.95	60.8%	0.000	0.364	0.001
Severity	2011.1	12.63	+/- 4.19	81.4%	0.000	0.085	0.000
Severity	2011.2	12.93	+/- 5.09	76.8%	0.000	0.100	0.000
Severity	2012.1	12.60	+/- 6.25	72.6%	0.000	0.124	0.001
Severity	2013.1	9.83	+/- 6.45	60.3%	0.000	0.189	0.007
Severity	2013.2	12.64	+/- 6.95	72.9%	0.000	0.065	0.003
Severity	2014.1	10.37	+/- 6.92	76.2%	0.000	0.028	0.010
Severity	2014.2	7.38	+/- 7.16	64.8%	0.000	0.050	0.041
Severity	2015.1	8.97	+/- 9.83	70.3%	0.001	0.121	0.056
Frequency	1998.2	1.58	+/- 1.32	11.4%	0.000	0.281	0.020
Frequency	1999.1	1.79	+/- 1.36	14.1%	0.000	0.374	0.011
Frequency	1999.2	1.90	+/- 1.44	14.5%	0.000	0.336	0.011
Frequency	2000.1	2.01	+/- 1.51	15.2%	0.000	0.396	0.010
Frequency	2000.2	2.22	+/- 1.60	17.3%	0.000	0.322	0.007
Frequency	2001.1	2.43	+/- 1.66	19.5%	0.000	0.412	0.005
Frequency	2001.2	2.54	+/- 1.78	19.1%	0.000	0.383	0.006
Frequency	2002.1	2.60	+/- 1.88	18.5%	0.000	0.418	0.008
Frequency	2002.2	2.69	+/- 2.02	17.4%	0.000	0.404	0.010
Frequency	2003.1	2.46	+/- 2.12	14.2%	0.000	0.343	0.023
Frequency	2003.2	2.21	+/- 2.27	8.6%	0.000	0.433	0.053
Frequency	2004.1	1.90	+/- 2.38	5.7%	0.000	0.349	0.108
Frequency	2004.2	1.56	+/- 2.53	0.0%	0.000	0.456	0.212
Frequency	2005.1	1.36	+/- 2.71	-1.3%	0.000	0.416	0.304
Frequency	2005.2	1.46	+/- 2.97	-2.0%	0.000	0.414	0.313
Frequency	2006.1	1.41	+/- 3.22	-2.7%	0.000	0.424	0.366
Frequency	2006.2	1.37	+/- 3.56	-4.6%	0.000	0.455	0.424
Frequency	2007.1	1.42	+/- 3.90	-5.2%	0.000	0.489	0.451
Frequency	2007.2	1.59	+/- 4.36	-5.8%	0.000	0.483	0.447
Frequency	2008.1	1.60	+/- 4.86	-6.7%	0.000	0.513	0.489
Frequency	2008.2	1.00	+/- 5.41	-11.2%	0.000	0.618	0.698
Frequency	2009.1	-0.24	+/- 5.79	-9.6%	0.000	0.424	0.931
Frequency	2009.2	-2.69	+/- 5.50	-4.6%	0.000	0.655	0.314
Frequency	2010.1	-5.89	+/- 4.31	40.4%	0.000	0.101	0.014
Frequency	2011.1	-8.82	+/- 2.65	81.6%	0.000	0.047	0.000
Frequency	2011.2	-9.14	+/- 3.17	80.1%	0.000	0.079	0.000
Frequency	2012.1	-8.90	+/- 3.91	71.4%	0.000	0.135	0.001
Frequency	2013.1	-9.49	+/- 4.94	68.7%	0.000	0.201	0.003
Frequency	2013.2	-8.47	+/- 6.32	63.0%	0.000	0.174	0.020
Frequency	2014.1	-6.13	+/- 6.10	46.1%	0.000	0.300	0.054
Frequency	2014.2	-4.15	+/- 7.95	41.0%	0.000	0.190	0.228
Frequency	2015.1	-2.01	+/- 10.13	-11.7%	0.003	0.374	0.575

AP

Coverage = AP
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	1998.2	5.69	+/- 1.00	81.0%	0.000	0.000	0.000
Loss Cost	1999.1	5.89	+/- 1.03	81.9%	0.000	0.000	0.000
Loss Cost	1999.2	5.92	+/- 1.09	80.5%	0.000	0.000	0.000
Loss Cost	2000.1	5.95	+/- 1.15	79.9%	0.000	0.000	0.000
Loss Cost	2000.2	6.13	+/- 1.20	79.6%	0.000	0.000	0.000
Loss Cost	2001.1	6.42	+/- 1.23	81.2%	0.000	0.000	0.000
Loss Cost	2001.2	6.45	+/- 1.31	79.5%	0.000	0.000	0.000
Loss Cost	2002.1	6.59	+/- 1.39	79.4%	0.000	0.000	0.000
Loss Cost	2002.2	6.89	+/- 1.43	80.0%	0.000	0.000	0.000
Loss Cost	2003.1	6.71	+/- 1.52	79.0%	0.000	0.000	0.000
Loss Cost	2003.2	6.70	+/- 1.63	76.6%	0.000	0.000	0.000
Loss Cost	2004.1	6.32	+/- 1.68	76.1%	0.000	0.000	0.000
Loss Cost	2004.2	6.05	+/- 1.77	72.3%	0.000	0.000	0.000
Loss Cost	2005.1	5.69	+/- 1.86	71.7%	0.000	0.000	0.000
Loss Cost	2005.2	5.89	+/- 2.01	70.1%	0.000	0.000	0.000
Loss Cost	2006.1	5.44	+/- 2.10	69.9%	0.000	0.000	0.000
Loss Cost	2006.2	5.15	+/- 2.26	64.7%	0.000	0.000	0.000
Loss Cost	2007.1	4.52	+/- 2.33	65.8%	0.000	0.000	0.001
Loss Cost	2007.2	4.45	+/- 2.57	61.2%	0.000	0.000	0.002
Loss Cost	2008.1	4.03	+/- 2.80	61.4%	0.000	0.000	0.007
Loss Cost	2008.2	3.50	+/- 3.01	54.5%	0.000	0.001	0.023
Loss Cost	2009.1	2.78	+/- 3.23	56.8%	0.000	0.001	0.082
Loss Cost	2009.2	3.12	+/- 3.63	55.2%	0.000	0.001	0.082
Loss Cost	2010.1	1.92	+/- 3.77	61.1%	0.000	0.000	0.287
Loss Cost	2010.2	1.31	+/- 4.20	55.9%	0.000	0.001	0.506
Loss Cost	2011.1	2.18	+/- 4.83	54.8%	0.000	0.002	0.337
Loss Cost	2011.2	2.05	+/- 5.68	49.3%	0.000	0.005	0.435
Loss Cost	2012.1	1.32	+/- 6.79	49.8%	0.000	0.007	0.669
Loss Cost	2012.2	-1.47	+/- 6.43	49.0%	0.000	0.010	0.615
Loss Cost	2013.1	-1.04	+/- 8.28	41.8%	0.000	0.023	0.776
Loss Cost	2013.2	2.99	+/- 7.48	71.6%	0.000	0.004	0.358
Loss Cost	2014.1	2.82	+/- 10.52	69.4%	0.000	0.011	0.515
Loss Cost	2014.2	2.24	+/- 15.06	59.8%	0.003	0.030	0.697
Loss Cost	2015.1	6.00	+/- 25.25	56.0%	0.032	0.093	0.489
Severity	1998.2	3.40	+/- 1.16	50.5%	0.000	0.045	0.000
Severity	1999.1	3.37	+/- 1.23	48.9%	0.000	0.048	0.000
Severity	1999.2	3.26	+/- 1.29	44.6%	0.000	0.065	0.000
Severity	2000.1	3.16	+/- 1.36	42.5%	0.000	0.061	0.000
Severity	2000.2	3.10	+/- 1.44	38.5%	0.000	0.076	0.000
Severity	2001.1	3.16	+/- 1.53	37.9%	0.000	0.093	0.000
Severity	2001.2	3.04	+/- 1.61	33.0%	0.000	0.120	0.001
Severity	2002.1	3.12	+/- 1.72	32.6%	0.000	0.146	0.001
Severity	2002.2	3.27	+/- 1.83	32.3%	0.000	0.131	0.001
Severity	2003.1	3.38	+/- 1.96	32.0%	0.000	0.162	0.001
Severity	2003.2	3.56	+/- 2.09	31.5%	0.000	0.146	0.001
Severity	2004.1	3.58	+/- 2.26	30.3%	0.000	0.165	0.003
Severity	2004.2	3.60	+/- 2.44	26.9%	0.000	0.178	0.005
Severity	2005.1	3.54	+/- 2.64	25.1%	0.000	0.187	0.010
Severity	2005.2	3.60	+/- 2.87	22.0%	0.000	0.198	0.015
Severity	2006.1	3.31	+/- 3.11	19.3%	0.000	0.178	0.035
Severity	2006.2	3.03	+/- 3.36	12.6%	0.000	0.228	0.071
Severity	2007.1	2.53	+/- 3.64	10.3%	0.000	0.186	0.156
Severity	2007.2	2.30	+/- 3.99	4.9%	0.000	0.231	0.237
Severity	2008.1	2.14	+/- 4.44	4.0%	0.000	0.239	0.319
Severity	2008.2	2.24	+/- 4.95	1.9%	0.000	0.254	0.345
Severity	2009.1	3.23	+/- 5.49	4.0%	0.000	0.377	0.221
Severity	2009.2	6.02	+/- 4.79	36.5%	0.000	0.082	0.015
Severity	2010.1	8.47	+/- 4.41	57.8%	0.000	0.161	0.001
Severity	2010.2	10.59	+/- 3.98	74.7%	0.000	0.029	0.000
Severity	2011.1	12.13	+/- 4.16	80.3%	0.000	0.060	0.000
Severity	2011.2	12.32	+/- 4.90	75.6%	0.000	0.075	0.000
Severity	2012.1	11.89	+/- 5.92	71.8%	0.000	0.088	0.001
Severity	2012.2	9.50	+/- 5.71	62.6%	0.000	0.148	0.004
Severity	2013.1	8.67	+/- 7.15	56.4%	0.000	0.150	0.020
Severity	2013.2	11.38	+/- 7.70	68.9%	0.000	0.064	0.009
Severity	2014.1	7.65	+/- 7.52	76.6%	0.000	0.017	0.042
Severity	2014.2	3.92	+/- 4.81	83.6%	0.000	0.006	0.082
Severity	2015.1	5.09	+/- 7.85	84.1%	0.000	0.027	0.124
Frequency	1998.2	2.21	+/- 1.42	22.3%	0.000	0.105	0.003
Frequency	1999.1	2.43	+/- 1.48	24.5%	0.000	0.152	0.002
Frequency	1999.2	2.58	+/- 1.55	25.1%	0.000	0.131	0.002
Frequency	2000.1	2.70	+/- 1.64	25.5%	0.000	0.165	0.002
Frequency	2000.2	2.94	+/- 1.72	27.6%	0.000	0.128	0.001
Frequency	2001.1	3.16	+/- 1.81	29.2%	0.000	0.177	0.001
Frequency	2001.2	3.32	+/- 1.92	28.9%	0.000	0.160	0.001
Frequency	2002.1	3.36	+/- 2.05	28.1%	0.000	0.182	0.002
Frequency	2002.2	3.50	+/- 2.18	27.1%	0.000	0.172	0.002
Frequency	2003.1	3.22	+/- 2.31	24.3%	0.000	0.142	0.007
Frequency	2003.2	3.03	+/- 2.46	18.9%	0.000	0.181	0.016
Frequency	2004.1	2.64	+/- 2.60	16.4%	0.000	0.138	0.044
Frequency	2004.2	2.36	+/- 2.77	10.5%	0.000	0.184	0.087
Frequency	2005.1	2.08	+/- 2.97	9.1%	0.000	0.163	0.158
Frequency	2005.2	2.22	+/- 3.22	8.2%	0.000	0.164	0.163
Frequency	2006.1	2.06	+/- 3.51	7.4%	0.000	0.166	0.232
Frequency	2006.2	2.05	+/- 3.84	5.0%	0.000	0.185	0.273
Frequency	2007.1	1.94	+/- 4.23	4.4%	0.000	0.196	0.346
Frequency	2007.2	2.11	+/- 4.67	3.3%	0.000	0.202	0.350
Frequency	2008.1	1.85	+/- 5.19	2.6%	0.000	0.205	0.458
Frequency	2008.2	1.23	+/- 5.68	-2.9%	0.000	0.274	0.650
Frequency	2009.1	-0.43	+/- 5.89	1.6%	0.000	0.153	0.877
Frequency	2009.2	-2.74	+/- 5.55	2.5%	0.000	0.269	0.313
Frequency	2010.1	-6.04	+/- 4.10	46.4%	0.000	0.020	0.009
Frequency	2010.2	-8.39	+/- 2.89	75.6%	0.000	0.012	0.000
Frequency	2011.1	-8.88	+/- 3.31	73.0%	0.000	0.013	0.000
Frequency	2011.2	-9.14	+/- 3.86	71.7%	0.000	0.023	0.001
Frequency	2012.1	-9.45	+/- 4.67	65.2%	0.000	0.032	0.002
Frequency	2012.2	-10.02	+/- 5.58	64.7%	0.000	0.059	0.004
Frequency	2013.1	-8.93	+/- 7.01	46.9%	0.000	0.120	0.024
Frequency	2013.2	-7.53	+/- 8.74	41.4%	0.000	0.109	0.089
Frequency	2014.1	-4.48	+/- 11.14	4.9%	0.001	0.236	0.357
Frequency	2014.2	-1.62	+/- 14.84	9.5%	0.006	0.186	0.778
Frequency	2015.1	0.87	+/- 25.86	-15.4%	0.051	0.364	0.921

AP

Coverage = AP
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	1998.2	5.69	+/- 1.28	69.2%	0.000	0.000
Loss Cost	1999.1	6.00	+/- 1.29	71.4%	0.000	0.000
Loss Cost	1999.2	5.92	+/- 1.36	69.3%	0.000	0.000
Loss Cost	2000.1	6.07	+/- 1.43	68.9%	0.000	0.000
Loss Cost	2000.2	6.13	+/- 1.52	67.4%	0.000	0.000
Loss Cost	2001.1	6.55	+/- 1.53	70.9%	0.000	0.000
Loss Cost	2001.2	6.45	+/- 1.62	68.4%	0.000	0.000
Loss Cost	2002.1	6.73	+/- 1.70	69.1%	0.000	0.000
Loss Cost	2002.2	6.89	+/- 1.80	68.1%	0.000	0.000
Loss Cost	2003.1	6.90	+/- 1.93	65.9%	0.000	0.000
Loss Cost	2003.2	6.70	+/- 2.05	62.5%	0.000	0.000
Loss Cost	2004.1	6.54	+/- 2.20	59.0%	0.000	0.000
Loss Cost	2004.2	6.05	+/- 2.27	54.2%	0.000	0.000
Loss Cost	2005.1	5.95	+/- 2.46	50.5%	0.000	0.000
Loss Cost	2005.2	5.89	+/- 2.67	46.8%	0.000	0.000
Loss Cost	2006.1	5.77	+/- 2.90	42.6%	0.000	0.000
Loss Cost	2006.2	5.15	+/- 3.04	35.3%	0.000	0.002
Loss Cost	2007.1	4.93	+/- 3.33	30.1%	0.000	0.005
Loss Cost	2007.2	4.45	+/- 3.60	23.1%	0.000	0.016
Loss Cost	2008.1	4.54	+/- 4.00	20.7%	0.000	0.025
Loss Cost	2008.2	3.50	+/- 4.19	11.0%	0.000	0.090
Loss Cost	2009.1	3.42	+/- 4.70	7.9%	0.000	0.136
Loss Cost	2009.2	3.12	+/- 5.29	3.8%	0.000	0.221
Loss Cost	2010.1	2.83	+/- 6.00	0.3%	0.000	0.323
Loss Cost	2010.2	1.31	+/- 6.47	-6.1%	0.000	0.665
Loss Cost	2011.1	3.25	+/- 7.13	0.2%	0.000	0.332
Loss Cost	2011.2	2.05	+/- 8.12	-6.0%	0.000	0.585
Loss Cost	2012.1	2.83	+/- 9.73	-5.4%	0.000	0.525
Loss Cost	2012.2	-1.47	+/- 9.26	-9.6%	0.000	0.729
Loss Cost	2013.1	0.74	+/- 11.25	-12.2%	0.000	0.882
Loss Cost	2013.2	2.99	+/- 14.27	-10.3%	0.001	0.629
Loss Cost	2014.1	6.38	+/- 18.70	-3.7%	0.008	0.420
Loss Cost	2014.2	2.24	+/- 24.08	-18.6%	0.017	0.817
Loss Cost	2015.1	11.75	+/- 33.33	2.0%	0.102	0.353
Severity	1998.2	3.40	+/- 1.21	46.0%	0.000	0.000
Severity	1999.1	3.43	+/- 1.28	44.4%	0.000	0.000
Severity	1999.2	3.26	+/- 1.33	40.4%	0.000	0.000
Severity	2000.1	3.23	+/- 1.41	37.8%	0.000	0.000
Severity	2000.2	3.10	+/- 1.48	34.1%	0.000	0.000
Severity	2001.1	3.22	+/- 1.57	34.0%	0.000	0.000
Severity	2001.2	3.04	+/- 1.65	29.6%	0.000	0.001
Severity	2002.1	3.19	+/- 1.75	29.9%	0.000	0.001
Severity	2002.2	3.27	+/- 1.87	29.0%	0.000	0.001
Severity	2003.1	3.46	+/- 1.99	29.4%	0.000	0.001
Severity	2003.2	3.56	+/- 2.14	28.3%	0.000	0.002
Severity	2004.1	3.68	+/- 2.30	27.5%	0.000	0.002
Severity	2004.2	3.60	+/- 2.48	24.2%	0.000	0.005
Severity	2005.1	3.66	+/- 2.68	22.4%	0.000	0.008
Severity	2005.2	3.60	+/- 2.91	19.4%	0.000	0.016
Severity	2006.1	3.46	+/- 3.16	15.9%	0.000	0.031
Severity	2006.2	3.03	+/- 3.40	10.4%	0.000	0.074
Severity	2007.1	2.72	+/- 3.70	6.3%	0.000	0.135
Severity	2007.2	2.30	+/- 4.03	2.2%	0.000	0.242
Severity	2008.1	2.36	+/- 4.47	1.3%	0.000	0.277
Severity	2008.2	2.24	+/- 4.98	-0.4%	0.000	0.350
Severity	2009.1	3.46	+/- 5.41	5.0%	0.000	0.187
Severity	2009.2	6.02	+/- 5.14	26.0%	0.000	0.021
Severity	2010.1	8.80	+/- 4.55	54.1%	0.000	0.001
Severity	2010.2	10.59	+/- 4.66	64.7%	0.000	0.000
Severity	2011.1	12.63	+/- 4.65	74.7%	0.000	0.000
Severity	2011.2	12.32	+/- 5.45	69.0%	0.000	0.000
Severity	2012.1	12.62	+/- 6.54	64.3%	0.000	0.001
Severity	2012.2	9.50	+/- 6.07	56.0%	0.000	0.005
Severity	2013.1	9.52	+/- 7.58	47.6%	0.000	0.016
Severity	2013.2	11.38	+/- 9.38	50.5%	0.000	0.019
Severity	2014.1	9.90	+/- 12.08	32.9%	0.000	0.080
Severity	2014.2	3.92	+/- 11.16	-2.6%	0.000	0.399
Severity	2015.1	8.07	+/- 14.92	22.5%	0.002	0.193
Frequency	1998.2	2.21	+/- 1.45	18.6%	0.000	0.004
Frequency	1999.1	2.48	+/- 1.50	22.1%	0.000	0.002
Frequency	1999.2	2.58	+/- 1.58	22.1%	0.000	0.002
Frequency	2000.1	2.75	+/- 1.66	23.3%	0.000	0.002
Frequency	2000.2	2.94	+/- 1.75	24.4%	0.000	0.002
Frequency	2001.1	3.23	+/- 1.83	27.2%	0.000	0.001
Frequency	2001.2	3.32	+/- 1.95	26.4%	0.000	0.001
Frequency	2002.1	3.44	+/- 2.07	26.0%	0.000	0.002
Frequency	2002.2	3.50	+/- 2.21	24.7%	0.000	0.003
Frequency	2003.1	3.32	+/- 2.36	20.8%	0.000	0.007
Frequency	2003.2	3.03	+/- 2.49	16.2%	0.000	0.017
Frequency	2004.1	2.76	+/- 2.65	12.1%	0.000	0.039
Frequency	2004.2	2.36	+/- 2.81	7.4%	0.000	0.092
Frequency	2005.1	2.21	+/- 3.03	5.0%	0.000	0.140
Frequency	2005.2	2.22	+/- 3.29	3.9%	0.000	0.172
Frequency	2006.1	2.23	+/- 3.59	3.0%	0.000	0.205
Frequency	2006.2	2.05	+/- 3.91	1.0%	0.000	0.282
Frequency	2007.1	2.15	+/- 4.30	0.5%	0.000	0.304
Frequency	2007.2	2.11	+/- 4.74	-0.6%	0.000	0.359
Frequency	2008.1	2.13	+/- 5.26	-1.4%	0.000	0.401
Frequency	2008.2	1.23	+/- 5.70	-4.6%	0.000	0.652
Frequency	2009.1	-0.03	+/- 6.08	-6.2%	0.000	0.991
Frequency	2009.2	-2.74	+/- 5.58	0.4%	0.000	0.317
Frequency	2010.1	-5.49	+/- 4.88	23.1%	0.000	0.034
Frequency	2010.2	-8.39	+/- 3.61	61.2%	0.000	0.000
Frequency	2011.1	-8.32	+/- 4.21	55.2%	0.000	0.001
Frequency	2011.2	-9.14	+/- 4.77	55.9%	0.000	0.002
Frequency	2012.1	-8.69	+/- 5.70	46.5%	0.000	0.009
Frequency	2012.2	-10.02	+/- 6.53	49.6%	0.000	0.009
Frequency	2013.1	-8.01	+/- 7.66	32.7%	0.000	0.049
Frequency	2013.2	-7.53	+/- 9.86	20.2%	0.000	0.126
Frequency	2014.1	-3.20	+/- 11.18	-8.1%	0.001	0.515
Frequency	2014.2	-1.62	+/- 15.72	-18.4%	0.006	0.803
Frequency	2015.1	3.41	+/- 22.43	-19.4%	0.043	0.688

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.2	5.35	+/- 0.95	80.7%	0.000	0.000	0.000
Loss Cost	1999.1	5.56	+/- 0.96	82.2%	0.000	0.000	0.000
Loss Cost	1999.2	5.57	+/- 1.02	80.6%	0.000	0.000	0.000
Loss Cost	2000.1	5.61	+/- 1.08	80.1%	0.000	0.001	0.000
Loss Cost	2000.2	5.78	+/- 1.13	79.7%	0.000	0.001	0.000
Loss Cost	2001.1	6.09	+/- 1.12	82.4%	0.000	0.001	0.000
Loss Cost	2001.2	6.10	+/- 1.20	80.6%	0.000	0.001	0.000
Loss Cost	2002.1	6.26	+/- 1.26	80.8%	0.000	0.003	0.000
Loss Cost	2002.2	6.56	+/- 1.30	81.7%	0.000	0.001	0.000
Loss Cost	2003.1	6.43	+/- 1.38	80.6%	0.000	0.001	0.000
Loss Cost	2003.2	6.38	+/- 1.49	78.1%	0.000	0.002	0.000
Loss Cost	2004.1	6.07	+/- 1.54	77.4%	0.000	0.001	0.000
Loss Cost	2004.2	5.74	+/- 1.60	73.9%	0.000	0.002	0.000
Loss Cost	2005.1	5.47	+/- 1.69	72.8%	0.000	0.002	0.000
Loss Cost	2005.2	5.67	+/- 1.84	71.3%	0.000	0.002	0.000
Loss Cost	2006.1	5.33	+/- 1.94	70.6%	0.000	0.001	0.000
Loss Cost	2006.2	4.99	+/- 2.08	64.9%	0.000	0.003	0.000
Loss Cost	2007.1	4.52	+/- 2.19	65.1%	0.000	0.002	0.000
Loss Cost	2007.2	4.44	+/- 2.45	59.6%	0.000	0.003	0.001
Loss Cost	2008.1	4.24	+/- 2.74	58.9%	0.000	0.004	0.004
Loss Cost	2008.2	3.67	+/- 2.98	50.2%	0.000	0.007	0.018
Loss Cost	2009.1	3.23	+/- 3.39	50.4%	0.000	0.008	0.056
Loss Cost	2009.2	3.74	+/- 3.88	50.1%	0.000	0.009	0.054
Loss Cost	2010.1	2.79	+/- 4.53	52.3%	0.000	0.009	0.194
Loss Cost	2011.1	2.16	+/- 5.38	44.4%	0.000	0.015	0.383
Loss Cost	2011.2	2.00	+/- 6.57	37.7%	0.000	0.025	0.498
Loss Cost	2012.1	1.71	+/- 8.58	35.3%	0.000	0.046	0.649
Loss Cost	2013.1	-2.22	+/- 8.19	36.6%	0.000	0.044	0.536
Loss Cost	2013.2	1.69	+/- 7.21	70.8%	0.000	0.007	0.570
Loss Cost	2014.1	1.84	+/- 10.41	66.1%	0.001	0.024	0.646
Loss Cost	2014.2	0.79	+/- 16.09	55.0%	0.006	0.065	0.884
Loss Cost	2015.1	6.00	+/- 25.50	57.6%	0.038	0.165	0.403
Severity	1998.2	3.47	+/- 1.25	49.0%	0.000	0.040	0.000
Severity	1999.1	3.43	+/- 1.32	47.5%	0.000	0.042	0.000
Severity	1999.2	3.31	+/- 1.39	42.9%	0.000	0.059	0.000
Severity	2000.1	3.21	+/- 1.46	40.9%	0.000	0.055	0.000
Severity	2000.2	3.14	+/- 1.56	36.7%	0.000	0.070	0.000
Severity	2001.1	3.19	+/- 1.65	36.1%	0.000	0.085	0.000
Severity	2001.2	3.06	+/- 1.76	30.9%	0.000	0.112	0.001
Severity	2002.1	3.13	+/- 1.87	30.5%	0.000	0.136	0.002
Severity	2002.2	3.30	+/- 2.00	30.2%	0.000	0.122	0.002
Severity	2003.1	3.38	+/- 2.14	29.8%	0.000	0.150	0.003
Severity	2003.2	3.58	+/- 2.30	29.4%	0.000	0.136	0.003
Severity	2004.1	3.58	+/- 2.48	28.1%	0.000	0.153	0.006
Severity	2004.2	3.60	+/- 2.70	24.5%	0.000	0.168	0.010
Severity	2005.1	3.50	+/- 2.92	22.7%	0.000	0.174	0.019
Severity	2005.2	3.56	+/- 3.20	19.5%	0.000	0.187	0.029
Severity	2006.1	3.21	+/- 3.45	17.1%	0.000	0.163	0.063
Severity	2006.2	2.88	+/- 3.78	10.0%	0.000	0.213	0.121
Severity	2007.1	2.26	+/- 4.06	8.8%	0.000	0.161	0.250
Severity	2007.2	1.95	+/- 4.51	3.0%	0.000	0.206	0.365
Severity	2008.1	1.60	+/- 5.05	2.5%	0.000	0.201	0.505
Severity	2008.2	1.62	+/- 5.74	-0.1%	0.000	0.226	0.548
Severity	2009.1	2.49	+/- 6.61	-1.0%	0.000	0.351	0.423
Severity	2009.2	5.74	+/- 6.00	31.5%	0.000	0.110	0.053
Severity	2010.1	9.10	+/- 5.89	54.4%	0.000	0.342	0.005
Severity	2011.1	12.42	+/- 5.08	77.9%	0.000	0.104	0.000
Severity	2011.2	12.73	+/- 6.21	72.4%	0.000	0.123	0.001
Severity	2012.1	12.19	+/- 8.05	67.5%	0.000	0.154	0.007
Severity	2013.1	8.82	+/- 8.24	51.4%	0.000	0.188	0.034
Severity	2013.2	11.84	+/- 9.11	66.3%	0.000	0.085	0.017
Severity	2014.1	8.11	+/- 8.57	77.3%	0.000	0.026	0.052
Severity	2014.2	4.38	+/- 5.25	87.8%	0.000	0.011	0.073
Severity	2015.1	5.09	+/- 10.79	86.1%	0.003	0.057	0.172
Frequency	1998.2	1.81	+/- 1.37	14.4%	0.000	0.353	0.011
Frequency	1999.1	2.06	+/- 1.41	17.8%	0.000	0.474	0.005
Frequency	1999.2	2.18	+/- 1.49	18.3%	0.000	0.423	0.005
Frequency	2000.1	2.33	+/- 1.57	19.4%	0.000	0.505	0.005
Frequency	2000.2	2.55	+/- 1.65	21.7%	0.000	0.411	0.003
Frequency	2001.1	2.81	+/- 1.72	24.7%	0.000	0.535	0.002
Frequency	2001.2	2.95	+/- 1.83	24.4%	0.000	0.491	0.002
Frequency	2002.1	3.04	+/- 1.95	24.1%	0.000	0.546	0.003
Frequency	2002.2	3.15	+/- 2.09	23.1%	0.000	0.517	0.004
Frequency	2003.1	2.95	+/- 2.22	19.4%	0.000	0.454	0.010
Frequency	2003.2	2.71	+/- 2.37	13.6%	0.000	0.546	0.025
Frequency	2004.1	2.41	+/- 2.51	9.8%	0.000	0.457	0.056
Frequency	2004.2	2.07	+/- 2.68	3.6%	0.000	0.566	0.119
Frequency	2005.1	1.91	+/- 2.89	1.5%	0.000	0.532	0.180
Frequency	2005.2	2.04	+/- 3.17	0.8%	0.000	0.517	0.189
Frequency	2006.1	2.06	+/- 3.47	-0.1%	0.000	0.544	0.225
Frequency	2006.2	2.05	+/- 3.83	-2.3%	0.000	0.565	0.270
Frequency	2007.1	2.20	+/- 4.25	-2.7%	0.000	0.624	0.284
Frequency	2007.2	2.44	+/- 4.76	-3.3%	0.000	0.602	0.286
Frequency	2008.1	2.60	+/- 5.38	-4.0%	0.000	0.661	0.311
Frequency	2008.2	2.02	+/- 6.01	-10.0%	0.000	0.752	0.477
Frequency	2009.1	0.72	+/- 6.64	-12.2%	0.000	0.550	0.815
Frequency	2009.2	-1.90	+/- 6.34	-13.0%	0.000	0.771	0.527
Frequency	2010.1	-5.78	+/- 5.20	29.5%	0.000	0.138	0.037
Frequency	2011.1	-9.13	+/- 3.17	77.8%	0.000	0.054	0.000
Frequency	2011.2	-9.52	+/- 3.81	76.1%	0.000	0.086	0.001
Frequency	2012.1	-9.35	+/- 4.99	64.4%	0.000	0.150	0.004
Frequency	2013.1	-10.14	+/- 6.37	61.6%	0.000	0.209	0.010
Frequency	2013.2	-9.07	+/- 8.33	53.7%	0.000	0.201	0.044
Frequency	2014.1	-5.80	+/- 9.08	19.5%	0.001	0.405	0.160
Frequency	2014.2	-3.44	+/- 12.56	9.4%	0.005	0.296	0.454
Frequency	2015.1	0.87	+/- 18.42	-64.8%	0.028	0.640	0.857

SP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.2	5.45	+/- 1.54	68.3%	0.000	0.000	0.000
Loss Cost	1999.1	5.71	+/- 1.60	69.6%	0.000	0.000	0.000
Loss Cost	1999.2	5.89	+/- 1.67	68.8%	0.000	0.000	0.000
Loss Cost	2000.1	5.54	+/- 1.71	69.1%	0.000	0.000	0.000
Loss Cost	2000.2	5.46	+/- 1.80	66.2%	0.000	0.000	0.000
Loss Cost	2001.1	5.79	+/- 1.87	67.8%	0.000	0.000	0.000
Loss Cost	2001.2	6.08	+/- 1.96	67.7%	0.000	0.000	0.000
Loss Cost	2002.1	6.36	+/- 2.06	68.7%	0.000	0.000	0.000
Loss Cost	2002.2	6.72	+/- 2.16	68.9%	0.000	0.000	0.000
Loss Cost	2003.1	6.75	+/- 2.30	68.6%	0.000	0.000	0.000
Loss Cost	2003.2	7.18	+/- 2.42	69.1%	0.000	0.000	0.000
Loss Cost	2004.1	7.55	+/- 2.56	70.1%	0.000	0.000	0.000
Loss Cost	2004.2	8.17	+/- 2.66	71.7%	0.000	0.000	0.000
Loss Cost	2005.1	7.66	+/- 2.77	71.9%	0.000	0.000	0.000
Loss Cost	2005.2	8.46	+/- 2.85	74.4%	0.000	0.000	0.000
Loss Cost	2006.1	8.41	+/- 3.09	74.1%	0.000	0.000	0.000
Loss Cost	2006.2	8.57	+/- 3.38	71.5%	0.000	0.000	0.000
Loss Cost	2007.1	9.03	+/- 3.65	72.2%	0.000	0.000	0.000
Loss Cost	2007.2	10.71	+/- 3.42	80.4%	0.000	0.000	0.000
Loss Cost	2008.1	11.17	+/- 3.74	80.8%	0.000	0.000	0.000
Loss Cost	2008.2	11.85	+/- 4.09	79.9%	0.000	0.000	0.000
Loss Cost	2009.1	11.60	+/- 4.54	79.5%	0.000	0.000	0.000
Loss Cost	2009.2	9.89	+/- 4.47	76.4%	0.000	0.000	0.000
Loss Cost	2010.1	10.56	+/- 4.98	77.1%	0.000	0.000	0.000
Loss Cost	2010.2	10.78	+/- 5.74	73.2%	0.000	0.000	0.001
Loss Cost	2011.1	11.51	+/- 6.55	73.7%	0.000	0.000	0.002
Loss Cost	2011.2	10.76	+/- 7.60	66.5%	0.001	0.001	0.007
Loss Cost	2012.1	9.58	+/- 8.65	66.9%	0.001	0.001	0.027
Loss Cost	2012.2	6.32	+/- 8.91	59.1%	0.001	0.003	0.132
Loss Cost	2013.1	10.18	+/- 8.87	69.5%	0.004	0.003	0.024
Loss Cost	2013.2	13.02	+/- 10.61	72.0%	0.022	0.003	0.018
Loss Cost	2014.1	9.09	+/- 10.73	79.6%	0.009	0.002	0.073
Loss Cost	2014.2	6.77	+/- 14.09	72.1%	0.020	0.007	0.257
Loss Cost	2015.1	10.66	+/- 18.54	73.5%	0.097	0.016	0.167
Severity	1998.2	6.00	+/- 0.98	80.6%	0.000	0.369	0.000
Severity	1999.1	6.05	+/- 1.03	79.5%	0.000	0.355	0.000
Severity	1999.2	5.92	+/- 1.08	78.0%	0.000	0.296	0.000
Severity	2000.1	5.69	+/- 1.10	76.2%	0.000	0.417	0.000
Severity	2000.2	5.35	+/- 1.08	75.4%	0.000	0.225	0.000
Severity	2001.1	5.36	+/- 1.15	73.7%	0.000	0.232	0.000
Severity	2001.2	5.21	+/- 1.20	71.6%	0.000	0.187	0.000
Severity	2002.1	5.22	+/- 1.28	69.5%	0.000	0.196	0.000
Severity	2002.2	5.18	+/- 1.36	67.5%	0.000	0.196	0.000
Severity	2003.1	5.33	+/- 1.44	66.8%	0.000	0.166	0.000
Severity	2003.2	5.22	+/- 1.54	64.3%	0.000	0.153	0.000
Severity	2004.1	5.60	+/- 1.58	67.0%	0.000	0.088	0.000
Severity	2004.2	5.54	+/- 1.71	64.9%	0.000	0.093	0.000
Severity	2005.1	5.43	+/- 1.83	60.7%	0.000	0.119	0.000
Severity	2005.2	5.49	+/- 1.99	59.0%	0.000	0.144	0.000
Severity	2006.1	5.85	+/- 2.11	59.9%	0.000	0.104	0.000
Severity	2006.2	4.88	+/- 1.90	61.5%	0.000	0.017	0.000
Severity	2007.1	4.82	+/- 2.08	56.5%	0.000	0.024	0.000
Severity	2007.2	4.39	+/- 2.21	54.4%	0.000	0.016	0.000
Severity	2008.1	4.53	+/- 2.43	51.0%	0.000	0.018	0.001
Severity	2008.2	3.95	+/- 2.58	49.7%	0.000	0.011	0.004
Severity	2009.1	4.35	+/- 2.83	49.6%	0.000	0.010	0.004
Severity	2009.2	3.17	+/- 2.72	54.9%	0.000	0.002	0.023
Severity	2010.1	4.03	+/- 2.83	61.8%	0.000	0.001	0.008
Severity	2010.2	5.28	+/- 2.77	71.2%	0.000	0.001	0.001
Severity	2011.1	4.78	+/- 3.08	63.4%	0.000	0.003	0.005
Severity	2011.2	3.99	+/- 3.41	64.7%	0.000	0.002	0.023
Severity	2012.1	4.74	+/- 3.85	65.5%	0.000	0.002	0.018
Severity	2012.2	5.82	+/- 4.43	68.9%	0.000	0.005	0.014
Severity	2013.1	6.49	+/- 5.31	65.7%	0.000	0.007	0.020
Severity	2013.2	5.98	+/- 6.74	64.6%	0.000	0.014	0.067
Severity	2014.1	6.04	+/- 8.70	54.5%	0.000	0.027	0.130
Severity	2014.2	9.53	+/- 10.52	65.0%	0.000	0.062	0.059
Severity	2015.1	12.23	+/- 13.94	65.5%	0.002	0.061	0.061
Frequency	1998.2	-0.52	+/- 1.65	45.2%	0.000	0.000	0.526
Frequency	1999.1	-0.32	+/- 1.72	43.3%	0.000	0.000	0.713
Frequency	1999.2	-0.03	+/- 1.79	45.3%	0.000	0.000	0.972
Frequency	2000.1	-0.14	+/- 1.89	45.2%	0.000	0.000	0.882
Frequency	2000.2	0.10	+/- 1.98	46.4%	0.000	0.000	0.917
Frequency	2001.1	0.41	+/- 2.07	45.0%	0.000	0.000	0.692
Frequency	2001.2	0.82	+/- 2.15	47.9%	0.000	0.000	0.439
Frequency	2002.1	1.08	+/- 2.27	46.9%	0.000	0.000	0.335
Frequency	2002.2	1.47	+/- 2.38	49.0%	0.000	0.000	0.213
Frequency	2003.1	1.34	+/- 2.53	49.0%	0.000	0.000	0.283
Frequency	2003.2	1.86	+/- 2.65	51.9%	0.000	0.000	0.157
Frequency	2004.1	1.85	+/- 2.84	51.5%	0.000	0.000	0.188
Frequency	2004.2	2.49	+/- 2.97	54.7%	0.000	0.000	0.093
Frequency	2005.1	2.11	+/- 3.16	55.7%	0.000	0.000	0.176
Frequency	2005.2	2.81	+/- 3.33	58.6%	0.000	0.000	0.090
Frequency	2006.1	2.41	+/- 3.56	59.3%	0.000	0.000	0.168
Frequency	2006.2	3.52	+/- 3.65	64.8%	0.000	0.000	0.054
Frequency	2007.1	4.02	+/- 3.95	64.6%	0.000	0.000	0.043
Frequency	2007.2	6.05	+/- 3.51	77.8%	0.000	0.000	0.001
Frequency	2008.1	6.35	+/- 3.86	77.7%	0.000	0.000	0.002
Frequency	2008.2	7.59	+/- 4.02	80.5%	0.000	0.000	0.001
Frequency	2009.1	6.95	+/- 4.35	81.2%	0.000	0.000	0.003
Frequency	2009.2	6.50	+/- 4.87	78.4%	0.000	0.000	0.010
Frequency	2010.1	6.28	+/- 5.48	78.2%	0.001	0.000	0.024
Frequency	2010.2	5.23	+/- 6.07	75.0%	0.001	0.000	0.078
Frequency	2011.1	6.42	+/- 6.81	75.1%	0.008	0.000	0.055
Frequency	2011.2	6.50	+/- 8.04	71.8%	0.021	0.000	0.093
Frequency	2012.1	4.62	+/- 8.79	74.4%	0.015	0.000	0.259
Frequency	2012.2	0.47	+/- 8.08	76.8%	0.002	0.000	0.898
Frequency	2013.1	3.46	+/- 8.63	78.4%	0.013	0.000	0.374
Frequency	2013.2	6.64	+/- 10.01	82.5%	0.071	0.000	0.149
Frequency	2014.1	2.87	+/- 10.01	88.3%	0.023	0.000	0.503
Frequency	2014.2	-2.52	+/- 8.32	93.4%	0.003	0.000	0.476
Frequency	2015.1	-1.40	+/- 11.82	91.7%	0.021	0.001	0.760

SP

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.2	5.25	+/- 2.13	39.3%	0.000	0.000
Loss Cost	1999.1	5.71	+/- 2.18	43.1%	0.000	0.000
Loss Cost	1999.2	5.67	+/- 2.30	40.7%	0.000	0.000
Loss Cost	2000.1	5.54	+/- 2.42	37.7%	0.000	0.000
Loss Cost	2000.2	5.21	+/- 2.52	33.4%	0.000	0.000
Loss Cost	2001.1	5.79	+/- 2.59	38.1%	0.000	0.000
Loss Cost	2001.2	5.80	+/- 2.75	36.0%	0.000	0.000
Loss Cost	2002.1	6.36	+/- 2.85	39.7%	0.000	0.000
Loss Cost	2002.2	6.40	+/- 3.04	37.6%	0.000	0.000
Loss Cost	2003.1	6.75	+/- 3.23	38.2%	0.000	0.000
Loss Cost	2003.2	6.80	+/- 3.46	36.0%	0.000	0.000
Loss Cost	2004.1	7.55	+/- 3.61	40.2%	0.000	0.000
Loss Cost	2004.2	7.72	+/- 3.89	38.6%	0.000	0.000
Loss Cost	2005.1	7.66	+/- 4.19	35.4%	0.000	0.001
Loss Cost	2005.2	7.88	+/- 4.54	34.0%	0.000	0.001
Loss Cost	2006.1	8.41	+/- 4.91	34.5%	0.000	0.001
Loss Cost	2006.2	7.89	+/- 5.28	28.9%	0.000	0.004
Loss Cost	2007.1	9.03	+/- 5.64	33.5%	0.000	0.002
Loss Cost	2007.2	9.83	+/- 6.15	34.8%	0.000	0.002
Loss Cost	2008.1	11.17	+/- 6.64	39.0%	0.000	0.001
Loss Cost	2008.2	10.75	+/- 7.32	33.5%	0.000	0.004
Loss Cost	2009.1	11.60	+/- 8.15	33.5%	0.002	0.006
Loss Cost	2009.2	8.65	+/- 7.97	21.9%	0.000	0.029
Loss Cost	2010.1	10.56	+/- 8.78	28.2%	0.002	0.017
Loss Cost	2010.2	9.24	+/- 9.72	19.1%	0.003	0.051
Loss Cost	2011.1	11.51	+/- 10.95	25.4%	0.019	0.032
Loss Cost	2011.2	8.85	+/- 11.85	12.7%	0.013	0.115
Loss Cost	2012.1	9.58	+/- 14.04	11.0%	0.038	0.143
Loss Cost	2012.2	4.01	+/- 13.65	-5.3%	0.009	0.518
Loss Cost	2013.1	10.18	+/- 14.54	15.1%	0.057	0.130
Loss Cost	2013.2	9.62	+/- 18.07	6.9%	0.103	0.233
Loss Cost	2014.1	9.09	+/- 23.16	-0.6%	0.176	0.362
Loss Cost	2014.2	1.56	+/- 25.61	-16.2%	0.090	0.884
Loss Cost	2015.1	10.66	+/- 34.57	-4.9%	0.380	0.436
Severity	1998.2	6.02	+/- 0.98	80.7%	0.000	0.000
Severity	1999.1	6.05	+/- 1.03	79.6%	0.000	0.000
Severity	1999.2	5.95	+/- 1.08	78.0%	0.000	0.000
Severity	2000.1	5.69	+/- 1.09	76.4%	0.000	0.000
Severity	2000.2	5.38	+/- 1.09	75.0%	0.000	0.000
Severity	2001.1	5.36	+/- 1.15	73.3%	0.000	0.000
Severity	2001.2	5.25	+/- 1.22	70.9%	0.000	0.000
Severity	2002.1	5.22	+/- 1.29	68.8%	0.000	0.000
Severity	2002.2	5.22	+/- 1.38	66.7%	0.000	0.000
Severity	2003.1	5.33	+/- 1.47	65.6%	0.000	0.000
Severity	2003.2	5.28	+/- 1.57	62.9%	0.000	0.000
Severity	2004.1	5.60	+/- 1.64	64.4%	0.000	0.000
Severity	2004.2	5.63	+/- 1.77	62.1%	0.000	0.000
Severity	2005.1	5.43	+/- 1.89	58.1%	0.000	0.000
Severity	2005.2	5.59	+/- 2.03	56.8%	0.000	0.000
Severity	2006.1	5.85	+/- 2.19	56.7%	0.000	0.000
Severity	2006.2	5.05	+/- 2.13	51.6%	0.000	0.000
Severity	2007.1	4.82	+/- 2.30	46.2%	0.000	0.000
Severity	2007.2	4.62	+/- 2.51	40.7%	0.000	0.001
Severity	2008.1	4.53	+/- 2.77	36.1%	0.000	0.002
Severity	2008.2	4.26	+/- 3.04	29.7%	0.000	0.008
Severity	2009.1	4.35	+/- 3.39	27.0%	0.000	0.013
Severity	2009.2	3.64	+/- 3.66	17.5%	0.000	0.047
Severity	2010.1	4.03	+/- 4.12	18.0%	0.000	0.051
Severity	2010.2	5.85	+/- 4.02	38.3%	0.000	0.006
Severity	2011.1	4.78	+/- 4.33	26.2%	0.000	0.030
Severity	2011.2	4.76	+/- 5.04	20.9%	0.000	0.057
Severity	2012.1	4.74	+/- 5.95	15.7%	0.000	0.100
Severity	2012.2	6.86	+/- 6.50	30.8%	0.000	0.035
Severity	2013.1	6.49	+/- 7.89	21.2%	0.000	0.087
Severity	2013.2	7.62	+/- 9.79	21.6%	0.000	0.099
Severity	2014.1	6.04	+/- 12.11	5.7%	0.000	0.263
Severity	2014.2	11.69	+/- 13.36	37.2%	0.000	0.064
Severity	2015.1	12.23	+/- 18.94	26.1%	0.003	0.138
Frequency	1998.2	-0.73	+/- 2.24	-1.5%	0.000	0.516
Frequency	1999.1	-0.32	+/- 2.32	-2.5%	0.000	0.784
Frequency	1999.2	-0.26	+/- 2.45	-2.6%	0.000	0.830
Frequency	2000.1	-0.14	+/- 2.58	-2.8%	0.000	0.913
Frequency	2000.2	-0.16	+/- 2.73	-2.9%	0.000	0.904
Frequency	2001.1	0.41	+/- 2.83	-2.8%	0.000	0.771
Frequency	2001.2	0.52	+/- 3.00	-2.7%	0.000	0.726
Frequency	2002.1	1.08	+/- 3.13	-1.6%	0.000	0.484
Frequency	2002.2	1.12	+/- 3.34	-1.7%	0.000	0.495
Frequency	2003.1	1.34	+/- 3.56	-1.3%	0.000	0.444
Frequency	2003.2	1.44	+/- 3.82	-1.4%	0.000	0.442
Frequency	2004.1	1.85	+/- 4.08	-0.4%	0.000	0.355
Frequency	2004.2	1.98	+/- 4.39	-0.5%	0.000	0.358
Frequency	2005.1	2.11	+/- 4.75	-0.5%	0.000	0.363
Frequency	2005.2	2.17	+/- 5.14	-0.9%	0.000	0.386
Frequency	2006.1	2.41	+/- 5.59	-0.8%	0.000	0.375
Frequency	2006.2	2.70	+/- 6.09	-0.6%	0.000	0.361
Frequency	2007.1	4.02	+/- 6.53	3.1%	0.003	0.206
Frequency	2007.2	4.98	+/- 7.13	5.6%	0.011	0.150
Frequency	2008.1	6.35	+/- 7.76	9.6%	0.043	0.093
Frequency	2008.2	6.23	+/- 8.60	7.2%	0.065	0.134
Frequency	2009.1	6.95	+/- 9.61	7.6%	0.132	0.133
Frequency	2009.2	4.83	+/- 10.19	0.4%	0.073	0.318
Frequency	2010.1	6.28	+/- 11.52	2.7%	0.177	0.249
Frequency	2010.2	3.20	+/- 12.03	-4.6%	0.080	0.571
Frequency	2011.1	6.42	+/- 13.51	0.9%	0.265	0.307
Frequency	2011.2	3.90	+/- 14.94	-5.4%	0.184	0.571
Frequency	2012.1	4.62	+/- 17.73	-5.8%	0.295	0.568
Frequency	2012.2	-2.66	+/- 16.59	-8.6%	0.064	0.730
Frequency	2013.1	3.46	+/- 19.09	-9.0%	0.282	0.685
Frequency	2013.2	1.86	+/- 23.39	-12.0%	0.307	0.856
Frequency	2014.1	2.87	+/- 30.48	-13.4%	0.462	0.825
Frequency	2014.2	-9.07	+/- 29.49	-7.2%	0.139	0.493
Frequency	2015.1	-1.40	+/- 42.59	-19.8%	0.442	0.934

SP

Coverage = SP
End Trend Period = 2018.1
Seasonality = T
Excluded Points = 2012.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.2	5.28	+/- 1.51	67.5%	0.000	0.000	0.000
Loss Cost	1999.1	5.55	+/- 1.56	69.0%	0.000	0.000	0.000
Loss Cost	1999.2	5.72	+/- 1.64	68.2%	0.000	0.000	0.000
Loss Cost	2000.1	5.38	+/- 1.67	68.5%	0.000	0.000	0.000
Loss Cost	2000.2	5.28	+/- 1.76	65.4%	0.000	0.000	0.000
Loss Cost	2001.1	5.63	+/- 1.82	67.3%	0.000	0.000	0.000
Loss Cost	2001.2	5.90	+/- 1.91	67.2%	0.000	0.000	0.000
Loss Cost	2002.1	6.20	+/- 1.99	68.4%	0.000	0.000	0.000
Loss Cost	2002.2	6.54	+/- 2.09	68.7%	0.000	0.000	0.000
Loss Cost	2003.1	6.59	+/- 2.23	68.4%	0.000	0.000	0.000
Loss Cost	2003.2	7.01	+/- 2.35	68.9%	0.000	0.000	0.000
Loss Cost	2004.1	7.41	+/- 2.46	70.3%	0.000	0.000	0.000
Loss Cost	2004.2	8.01	+/- 2.56	72.0%	0.000	0.000	0.000
Loss Cost	2005.1	7.54	+/- 2.67	72.1%	0.000	0.000	0.000
Loss Cost	2005.2	8.33	+/- 2.73	75.0%	0.000	0.000	0.000
Loss Cost	2006.1	8.34	+/- 2.96	74.7%	0.000	0.000	0.000
Loss Cost	2006.2	8.49	+/- 3.24	72.1%	0.000	0.000	0.000
Loss Cost	2007.1	9.03	+/- 3.48	73.3%	0.000	0.000	0.000
Loss Cost	2007.2	10.71	+/- 3.15	82.5%	0.000	0.000	0.000
Loss Cost	2008.1	11.31	+/- 3.39	83.5%	0.000	0.000	0.000
Loss Cost	2008.2	12.01	+/- 3.69	83.0%	0.000	0.000	0.000
Loss Cost	2009.1	11.98	+/- 4.14	82.6%	0.000	0.000	0.000
Loss Cost	2009.2	10.31	+/- 3.97	80.7%	0.000	0.000	0.000
Loss Cost	2010.1	11.39	+/- 4.29	82.9%	0.000	0.000	0.000
Loss Cost	2010.2	11.81	+/- 4.95	80.2%	0.000	0.000	0.000
Loss Cost	2011.1	13.38	+/- 5.42	83.1%	0.000	0.000	0.000
Loss Cost	2011.2	13.06	+/- 6.46	77.9%	0.001	0.001	0.001
Loss Cost	2012.1	13.12	+/- 8.04	77.2%	0.005	0.002	0.003
Loss Cost	2013.1	10.18	+/- 8.87	69.5%	0.004	0.003	0.024
Loss Cost	2013.2	13.02	+/- 10.61	72.0%	0.022	0.003	0.018
Loss Cost	2014.1	9.09	+/- 10.73	79.6%	0.009	0.002	0.073
Loss Cost	2014.2	6.77	+/- 14.09	72.1%	0.020	0.007	0.257
Loss Cost	2015.1	10.66	+/- 18.54	73.5%	0.097	0.016	0.167
Severity	1998.2	6.03	+/- 1.00	80.6%	0.000	0.423	0.000
Severity	1999.1	6.07	+/- 1.06	79.6%	0.000	0.407	0.000
Severity	1999.2	5.95	+/- 1.10	78.0%	0.000	0.342	0.000
Severity	2000.1	5.72	+/- 1.12	76.3%	0.000	0.475	0.000
Severity	2000.2	5.37	+/- 1.11	75.5%	0.000	0.266	0.000
Severity	2001.1	5.39	+/- 1.17	73.7%	0.000	0.274	0.000
Severity	2001.2	5.24	+/- 1.23	71.7%	0.000	0.224	0.000
Severity	2002.1	5.25	+/- 1.31	69.6%	0.000	0.234	0.000
Severity	2002.2	5.20	+/- 1.40	67.5%	0.000	0.234	0.000
Severity	2003.1	5.35	+/- 1.48	66.8%	0.000	0.199	0.000
Severity	2003.2	5.24	+/- 1.58	64.4%	0.000	0.185	0.000
Severity	2004.1	5.61	+/- 1.62	67.0%	0.000	0.110	0.000
Severity	2004.2	5.56	+/- 1.75	64.9%	0.000	0.115	0.000
Severity	2005.1	5.44	+/- 1.88	60.6%	0.000	0.147	0.000
Severity	2005.2	5.50	+/- 2.04	58.9%	0.000	0.175	0.000
Severity	2006.1	5.86	+/- 2.16	59.7%	0.000	0.128	0.000
Severity	2006.2	4.88	+/- 1.95	61.2%	0.000	0.024	0.000
Severity	2007.1	4.82	+/- 2.14	55.9%	0.000	0.034	0.000
Severity	2007.2	4.39	+/- 2.28	53.5%	0.000	0.023	0.001
Severity	2008.1	4.53	+/- 2.51	49.7%	0.000	0.027	0.001
Severity	2008.2	3.94	+/- 2.68	48.0%	0.000	0.017	0.006
Severity	2009.1	4.35	+/- 2.95	47.6%	0.000	0.015	0.006
Severity	2009.2	3.16	+/- 2.84	52.2%	0.000	0.003	0.030
Severity	2010.1	4.06	+/- 2.99	59.4%	0.000	0.002	0.010
Severity	2010.2	5.35	+/- 2.94	69.7%	0.000	0.002	0.002
Severity	2011.1	4.84	+/- 3.36	59.5%	0.000	0.005	0.008
Severity	2011.2	3.99	+/- 3.78	60.0%	0.000	0.004	0.037
Severity	2012.1	5.01	+/- 4.49	60.5%	0.000	0.004	0.029
Severity	2013.1	6.49	+/- 5.31	65.7%	0.000	0.007	0.020
Severity	2013.2	5.98	+/- 6.74	64.6%	0.000	0.014	0.067
Severity	2014.1	6.04	+/- 8.70	54.5%	0.000	0.027	0.130
Severity	2014.2	9.53	+/- 10.52	65.0%	0.000	0.062	0.059
Severity	2015.1	12.23	+/- 13.94	65.5%	0.002	0.061	0.061
Frequency	1998.2	-0.71	+/- 1.62	44.6%	0.000	0.000	0.383
Frequency	1999.1	-0.49	+/- 1.68	42.3%	0.000	0.000	0.557
Frequency	1999.2	-0.22	+/- 1.75	44.2%	0.000	0.000	0.801
Frequency	2000.1	-0.32	+/- 1.84	44.0%	0.000	0.000	0.730
Frequency	2000.2	-0.09	+/- 1.94	45.1%	0.000	0.000	0.928
Frequency	2001.1	0.23	+/- 2.02	43.3%	0.000	0.000	0.820
Frequency	2001.2	0.63	+/- 2.09	46.3%	0.000	0.000	0.542
Frequency	2002.1	0.90	+/- 2.20	45.1%	0.000	0.000	0.406
Frequency	2002.2	1.28	+/- 2.31	47.2%	0.000	0.000	0.264
Frequency	2003.1	1.18	+/- 2.46	47.1%	0.000	0.000	0.333
Frequency	2003.2	1.68	+/- 2.58	50.2%	0.000	0.000	0.188
Frequency	2004.1	1.70	+/- 2.76	49.6%	0.000	0.000	0.212
Frequency	2004.2	2.32	+/- 2.89	53.2%	0.000	0.000	0.106
Frequency	2005.1	1.99	+/- 3.07	54.1%	0.000	0.000	0.188
Frequency	2005.2	2.68	+/- 3.23	57.2%	0.000	0.000	0.096
Frequency	2006.1	2.34	+/- 3.47	57.8%	0.000	0.000	0.170
Frequency	2006.2	3.44	+/- 3.54	64.0%	0.000	0.000	0.053
Frequency	2007.1	4.02	+/- 3.81	64.0%	0.000	0.000	0.036
Frequency	2007.2	6.05	+/- 3.24	79.3%	0.000	0.000	0.001
Frequency	2008.1	6.49	+/- 3.54	79.5%	0.000	0.000	0.001
Frequency	2008.2	7.76	+/- 3.58	83.2%	0.000	0.000	0.000
Frequency	2009.1	7.31	+/- 3.94	83.5%	0.000	0.000	0.001
Frequency	2009.2	6.93	+/- 4.43	80.8%	0.000	0.000	0.004
Frequency	2010.1	7.05	+/- 5.07	80.5%	0.002	0.000	0.008
Frequency	2010.2	6.13	+/- 5.67	77.3%	0.002	0.000	0.032
Frequency	2011.1	8.15	+/- 6.08	80.1%	0.018	0.000	0.011
Frequency	2011.2	8.72	+/- 7.27	77.7%	0.052	0.000	0.019
Frequency	2012.1	7.72	+/- 8.84	77.9%	0.072	0.000	0.070
Frequency	2013.1	3.46	+/- 8.63	78.4%	0.013	0.000	0.374
Frequency	2013.2	6.64	+/- 10.01	82.5%	0.071	0.000	0.149
Frequency	2014.1	2.87	+/- 10.01	88.3%	0.023	0.000	0.503
Frequency	2014.2	-2.52	+/- 8.32	93.4%	0.003	0.000	0.476
Frequency	2015.1	-1.40	+/- 11.82	91.7%	0.021	0.001	0.760

SP

Coverage = SP
End Trend Period = 2018.1
Seasonality = F
Excluded Points = 2012.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.2	5.01	+/- 2.06	39.2%	0.000	0.000
Loss Cost	1999.1	5.47	+/- 2.10	43.3%	0.000	0.000
Loss Cost	1999.2	5.42	+/- 2.22	40.9%	0.000	0.000
Loss Cost	2000.1	5.29	+/- 2.34	37.8%	0.000	0.000
Loss Cost	2000.2	4.96	+/- 2.43	33.5%	0.000	0.000
Loss Cost	2001.1	5.54	+/- 2.48	38.7%	0.000	0.000
Loss Cost	2001.2	5.54	+/- 2.63	36.6%	0.000	0.000
Loss Cost	2002.1	6.11	+/- 2.72	40.7%	0.000	0.000
Loss Cost	2002.2	6.15	+/- 2.90	38.7%	0.000	0.000
Loss Cost	2003.1	6.50	+/- 3.08	39.5%	0.000	0.000
Loss Cost	2003.2	6.56	+/- 3.30	37.4%	0.000	0.000
Loss Cost	2004.1	7.32	+/- 3.43	42.2%	0.000	0.000
Loss Cost	2004.2	7.51	+/- 3.69	40.8%	0.000	0.000
Loss Cost	2005.1	7.47	+/- 3.98	37.7%	0.000	0.001
Loss Cost	2005.2	7.72	+/- 4.31	36.6%	0.000	0.001
Loss Cost	2006.1	8.28	+/- 4.64	37.5%	0.000	0.001
Loss Cost	2006.2	7.82	+/- 5.01	32.1%	0.000	0.003
Loss Cost	2007.1	9.03	+/- 5.30	37.9%	0.000	0.001
Loss Cost	2007.2	9.92	+/- 5.75	40.0%	0.000	0.001
Loss Cost	2008.1	11.40	+/- 6.12	45.8%	0.000	0.001
Loss Cost	2008.2	11.15	+/- 6.79	40.7%	0.000	0.002
Loss Cost	2009.1	12.24	+/- 7.54	42.0%	0.002	0.002
Loss Cost	2009.2	9.49	+/- 7.39	31.1%	0.000	0.012
Loss Cost	2010.1	11.89	+/- 7.91	41.5%	0.003	0.004
Loss Cost	2010.2	11.02	+/- 8.97	32.8%	0.005	0.015
Loss Cost	2011.1	14.37	+/- 9.68	45.8%	0.034	0.005
Loss Cost	2011.2	12.48	+/- 11.04	33.2%	0.032	0.023
Loss Cost	2012.1	15.23	+/- 13.26	37.4%	0.143	0.020
Loss Cost	2013.1	10.18	+/- 14.54	15.1%	0.057	0.130
Loss Cost	2013.2	9.62	+/- 18.07	6.9%	0.103	0.233
Loss Cost	2014.1	9.09	+/- 23.16	-0.6%	0.176	0.362
Loss Cost	2014.2	1.56	+/- 25.61	-16.2%	0.090	0.884
Loss Cost	2015.1	10.66	+/- 34.57	-4.9%	0.380	0.436
Severity	1998.2	6.06	+/- 1.00	80.8%	0.000	0.000
Severity	1999.1	6.08	+/- 1.05	79.7%	0.000	0.000
Severity	1999.2	5.98	+/- 1.10	78.1%	0.000	0.000
Severity	2000.1	5.72	+/- 1.11	76.6%	0.000	0.000
Severity	2000.2	5.41	+/- 1.11	75.3%	0.000	0.000
Severity	2001.1	5.40	+/- 1.17	73.5%	0.000	0.000
Severity	2001.2	5.29	+/- 1.24	71.2%	0.000	0.000
Severity	2002.1	5.26	+/- 1.31	69.1%	0.000	0.000
Severity	2002.2	5.26	+/- 1.40	67.0%	0.000	0.000
Severity	2003.1	5.37	+/- 1.49	65.9%	0.000	0.000
Severity	2003.2	5.32	+/- 1.60	63.2%	0.000	0.000
Severity	2004.1	5.63	+/- 1.67	64.8%	0.000	0.000
Severity	2004.2	5.66	+/- 1.80	62.5%	0.000	0.000
Severity	2005.1	5.46	+/- 1.92	58.5%	0.000	0.000
Severity	2005.2	5.61	+/- 2.07	57.2%	0.000	0.000
Severity	2006.1	5.87	+/- 2.23	57.0%	0.000	0.000
Severity	2006.2	5.06	+/- 2.16	52.0%	0.000	0.000
Severity	2007.1	4.82	+/- 2.34	46.6%	0.000	0.000
Severity	2007.2	4.60	+/- 2.56	40.9%	0.000	0.001
Severity	2008.1	4.50	+/- 2.82	36.1%	0.000	0.003
Severity	2008.2	4.20	+/- 3.10	29.4%	0.000	0.010
Severity	2009.1	4.26	+/- 3.48	26.2%	0.000	0.017
Severity	2009.2	3.49	+/- 3.75	16.1%	0.000	0.062
Severity	2010.1	3.82	+/- 4.27	15.9%	0.000	0.070
Severity	2010.2	5.68	+/- 4.25	35.8%	0.000	0.011
Severity	2011.1	4.43	+/- 4.59	21.8%	0.000	0.053
Severity	2011.2	4.25	+/- 5.46	14.6%	0.000	0.108
Severity	2012.1	3.98	+/- 6.65	7.2%	0.000	0.204
Severity	2013.1	6.49	+/- 7.89	21.2%	0.000	0.087
Severity	2013.2	7.62	+/- 9.79	21.6%	0.000	0.099
Severity	2014.1	6.04	+/- 12.11	5.7%	0.000	0.263
Severity	2014.2	11.69	+/- 13.36	37.2%	0.000	0.064
Severity	2015.1	12.23	+/- 18.94	26.1%	0.003	0.138
Frequency	1998.2	-0.99	+/- 2.16	-0.4%	0.000	0.364
Frequency	1999.1	-0.58	+/- 2.23	-2.0%	0.000	0.603
Frequency	1999.2	-0.53	+/- 2.36	-2.3%	0.000	0.653
Frequency	2000.1	-0.41	+/- 2.49	-2.6%	0.000	0.741
Frequency	2000.2	-0.44	+/- 2.63	-2.7%	0.000	0.739
Frequency	2001.1	0.13	+/- 2.71	-3.1%	0.000	0.922
Frequency	2001.2	0.24	+/- 2.88	-3.1%	0.000	0.864
Frequency	2002.1	0.81	+/- 3.00	-2.3%	0.000	0.585
Frequency	2002.2	0.85	+/- 3.19	-2.4%	0.000	0.588
Frequency	2003.1	1.08	+/- 3.41	-2.0%	0.000	0.520
Frequency	2003.2	1.18	+/- 3.65	-2.0%	0.000	0.509
Frequency	2004.1	1.61	+/- 3.90	-1.0%	0.000	0.401
Frequency	2004.2	1.75	+/- 4.20	-1.0%	0.000	0.394
Frequency	2005.1	1.91	+/- 4.54	-0.9%	0.000	0.390
Frequency	2005.2	2.00	+/- 4.92	-1.2%	0.000	0.404
Frequency	2006.1	2.28	+/- 5.34	-0.9%	0.000	0.380
Frequency	2006.2	2.63	+/- 5.83	-0.4%	0.000	0.353
Frequency	2007.1	4.02	+/- 6.20	4.1%	0.002	0.183
Frequency	2007.2	5.09	+/- 6.73	7.5%	0.010	0.121
Frequency	2008.1	6.60	+/- 7.27	13.2%	0.044	0.064
Frequency	2008.2	6.67	+/- 8.09	11.0%	0.074	0.090
Frequency	2009.1	7.65	+/- 9.05	12.7%	0.167	0.081
Frequency	2009.2	5.80	+/- 9.72	4.3%	0.101	0.210
Frequency	2010.1	7.77	+/- 10.95	9.1%	0.269	0.136
Frequency	2010.2	5.06	+/- 11.72	-0.6%	0.141	0.356
Frequency	2011.1	9.52	+/- 12.75	12.8%	0.518	0.114
Frequency	2011.2	7.89	+/- 14.82	3.9%	0.432	0.247
Frequency	2012.1	10.82	+/- 18.16	8.1%	0.771	0.191
Frequency	2013.1	3.46	+/- 19.09	-9.0%	0.282	0.685
Frequency	2013.2	1.86	+/- 23.39	-12.0%	0.307	0.856
Frequency	2014.1	2.87	+/- 30.48	-13.4%	0.462	0.825
Frequency	2014.2	-9.07	+/- 29.49	-7.2%	0.139	0.493
Frequency	2015.1	-1.40	+/- 42.59	-19.8%	0.442	0.934

SP

Coverage = SP
End Trend Period = 2018.1
Seasonality = T
Excluded Points = 2014.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.2	5.30	+/- 1.57	66.3%	0.000	0.000	0.000
Loss Cost	1999.1	5.57	+/- 1.62	67.7%	0.000	0.000	0.000
Loss Cost	1999.2	5.74	+/- 1.70	66.8%	0.000	0.000	0.000
Loss Cost	2000.1	5.39	+/- 1.73	67.1%	0.000	0.000	0.000
Loss Cost	2000.2	5.29	+/- 1.83	63.9%	0.000	0.000	0.000
Loss Cost	2001.1	5.63	+/- 1.89	65.7%	0.000	0.000	0.000
Loss Cost	2001.2	5.90	+/- 1.99	65.5%	0.000	0.000	0.000
Loss Cost	2002.1	6.19	+/- 2.09	66.6%	0.000	0.000	0.000
Loss Cost	2002.2	6.55	+/- 2.20	66.8%	0.000	0.000	0.000
Loss Cost	2003.1	6.58	+/- 2.34	66.5%	0.000	0.000	0.000
Loss Cost	2003.2	7.00	+/- 2.47	66.9%	0.000	0.000	0.000
Loss Cost	2004.1	7.37	+/- 2.60	68.1%	0.000	0.000	0.000
Loss Cost	2004.2	7.99	+/- 2.72	69.7%	0.000	0.000	0.000
Loss Cost	2005.1	7.49	+/- 2.83	69.9%	0.000	0.000	0.000
Loss Cost	2005.2	8.29	+/- 2.92	72.6%	0.000	0.000	0.000
Loss Cost	2006.1	8.25	+/- 3.16	72.3%	0.000	0.000	0.000
Loss Cost	2006.2	8.40	+/- 3.47	69.4%	0.000	0.000	0.000
Loss Cost	2007.1	8.87	+/- 3.74	70.3%	0.000	0.000	0.000
Loss Cost	2007.2	10.55	+/- 3.52	79.0%	0.000	0.000	0.000
Loss Cost	2008.1	11.02	+/- 3.83	79.5%	0.000	0.000	0.000
Loss Cost	2008.2	11.68	+/- 4.21	78.5%	0.000	0.000	0.000
Loss Cost	2009.1	11.48	+/- 4.67	78.2%	0.000	0.000	0.000
Loss Cost	2009.2	9.73	+/- 4.58	74.8%	0.000	0.000	0.000
Loss Cost	2010.1	10.46	+/- 5.08	75.7%	0.000	0.000	0.000
Loss Cost	2010.2	10.66	+/- 5.88	71.6%	0.000	0.000	0.001
Loss Cost	2011.1	11.51	+/- 6.70	72.4%	0.000	0.001	0.002
Loss Cost	2011.2	10.76	+/- 7.81	64.7%	0.001	0.002	0.009
Loss Cost	2012.1	9.80	+/- 9.08	64.7%	0.003	0.004	0.031
Loss Cost	2012.2	6.57	+/- 9.44	55.7%	0.002	0.007	0.136
Loss Cost	2013.1	11.44	+/- 8.56	73.2%	0.007	0.008	0.012
Loss Cost	2013.2	15.03	+/- 9.48	80.3%	0.033	0.004	0.006
Loss Cost	2014.1	11.99	+/- 11.98	82.3%	0.036	0.006	0.041
Loss Cost	2015.1	10.66	+/- 18.54	73.5%	0.097	0.016	0.167
Severity	1998.2	6.07	+/- 1.01	80.7%	0.000	0.447	0.000
Severity	1999.1	6.11	+/- 1.06	79.6%	0.000	0.430	0.000
Severity	1999.2	5.99	+/- 1.11	78.1%	0.000	0.363	0.000
Severity	2000.1	5.75	+/- 1.13	76.3%	0.000	0.497	0.000
Severity	2000.2	5.41	+/- 1.11	75.5%	0.000	0.280	0.000
Severity	2001.1	5.42	+/- 1.18	73.7%	0.000	0.287	0.000
Severity	2001.2	5.27	+/- 1.24	71.7%	0.000	0.235	0.000
Severity	2002.1	5.28	+/- 1.32	69.6%	0.000	0.245	0.000
Severity	2002.2	5.24	+/- 1.41	67.6%	0.000	0.245	0.000
Severity	2003.1	5.39	+/- 1.49	66.9%	0.000	0.210	0.000
Severity	2003.2	5.28	+/- 1.59	64.4%	0.000	0.195	0.000
Severity	2004.1	5.65	+/- 1.63	67.1%	0.000	0.117	0.000
Severity	2004.2	5.60	+/- 1.77	65.0%	0.000	0.124	0.000
Severity	2005.1	5.49	+/- 1.89	60.8%	0.000	0.156	0.000
Severity	2005.2	5.56	+/- 2.06	59.2%	0.000	0.187	0.000
Severity	2006.1	5.91	+/- 2.18	60.1%	0.000	0.138	0.000
Severity	2006.2	4.92	+/- 1.97	61.5%	0.000	0.026	0.000
Severity	2007.1	4.86	+/- 2.15	56.5%	0.000	0.036	0.000
Severity	2007.2	4.43	+/- 2.30	54.2%	0.000	0.024	0.001
Severity	2008.1	4.56	+/- 2.53	50.6%	0.000	0.028	0.001
Severity	2008.2	3.98	+/- 2.69	49.1%	0.000	0.017	0.006
Severity	2009.1	4.37	+/- 2.95	48.8%	0.000	0.016	0.006
Severity	2009.2	3.18	+/- 2.85	53.8%	0.000	0.003	0.029
Severity	2010.1	4.02	+/- 2.96	60.8%	0.000	0.002	0.010
Severity	2010.2	5.27	+/- 2.91	70.5%	0.000	0.002	0.002
Severity	2011.1	4.78	+/- 3.25	61.7%	0.000	0.005	0.007
Severity	2011.2	3.99	+/- 3.62	62.6%	0.000	0.004	0.031
Severity	2012.1	4.77	+/- 4.13	63.1%	0.000	0.004	0.025
Severity	2012.2	5.86	+/- 4.80	66.7%	0.000	0.010	0.020
Severity	2013.1	6.70	+/- 5.91	62.7%	0.000	0.014	0.028
Severity	2013.2	6.23	+/- 7.73	60.7%	0.000	0.024	0.088
Severity	2014.1	6.70	+/- 11.15	45.6%	0.000	0.050	0.171
Severity	2015.1	12.23	+/- 13.94	65.5%	0.002	0.061	0.061
Frequency	1998.2	-0.72	+/- 1.66	44.3%	0.000	0.000	0.387
Frequency	1999.1	-0.51	+/- 1.73	42.0%	0.000	0.000	0.553
Frequency	1999.2	-0.24	+/- 1.81	43.8%	0.000	0.000	0.793
Frequency	2000.1	-0.34	+/- 1.90	43.7%	0.000	0.000	0.718
Frequency	2000.2	-0.11	+/- 2.00	44.7%	0.000	0.000	0.911
Frequency	2001.1	0.19	+/- 2.09	42.9%	0.000	0.000	0.851
Frequency	2001.2	0.60	+/- 2.17	45.7%	0.000	0.000	0.574
Frequency	2002.1	0.86	+/- 2.29	44.4%	0.000	0.000	0.444
Frequency	2002.2	1.24	+/- 2.41	46.4%	0.000	0.000	0.296
Frequency	2003.1	1.12	+/- 2.56	46.4%	0.000	0.000	0.373
Frequency	2003.2	1.63	+/- 2.69	49.2%	0.000	0.000	0.220
Frequency	2004.1	1.63	+/- 2.88	48.7%	0.000	0.000	0.251
Frequency	2004.2	2.26	+/- 3.03	52.0%	0.000	0.000	0.132
Frequency	2005.1	1.90	+/- 3.21	53.0%	0.000	0.000	0.132
Frequency	2005.2	2.58	+/- 3.40	55.9%	0.000	0.000	0.229
Frequency	2006.1	2.21	+/- 3.63	56.7%	0.000	0.000	0.214
Frequency	2006.2	3.31	+/- 3.74	62.4%	0.000	0.000	0.075
Frequency	2007.1	3.82	+/- 4.04	62.0%	0.000	0.000	0.058
Frequency	2007.2	5.86	+/- 3.59	76.1%	0.000	0.000	0.002
Frequency	2008.1	6.18	+/- 3.94	76.1%	0.000	0.000	0.003
Frequency	2008.2	7.41	+/- 4.11	79.1%	0.000	0.000	0.001
Frequency	2009.1	6.82	+/- 4.46	79.7%	0.000	0.000	0.004
Frequency	2009.2	6.35	+/- 5.00	76.7%	0.000	0.000	0.014
Frequency	2010.1	6.19	+/- 5.64	76.4%	0.002	0.000	0.029
Frequency	2010.2	5.12	+/- 6.26	72.9%	0.002	0.000	0.092
Frequency	2011.1	6.42	+/- 6.99	73.0%	0.011	0.000	0.061
Frequency	2011.2	6.50	+/- 8.30	69.4%	0.027	0.000	0.102
Frequency	2012.1	4.81	+/- 9.30	71.6%	0.024	0.001	0.261
Frequency	2012.2	0.67	+/- 8.62	74.0%	0.004	0.001	0.862
Frequency	2013.1	4.44	+/- 8.85	77.2%	0.027	0.001	0.264
Frequency	2013.2	8.28	+/- 9.69	84.7%	0.127	0.001	0.072
Frequency	2014.1	4.96	+/- 11.97	87.3%	0.084	0.001	0.324
Frequency	2015.1	-1.40	+/- 11.82	91.7%	0.021	0.001	0.760

SP

Coverage = SP
End Trend Period = 2018.1
Seasonality = F
Excluded Points = 2014.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.2	4.98	+/- 2.13	37.4%	0.000	0.000
Loss Cost	1999.1	5.44	+/- 2.18	41.4%	0.000	0.000
Loss Cost	1999.2	5.38	+/- 2.29	38.9%	0.000	0.000
Loss Cost	2000.1	5.24	+/- 2.41	35.8%	0.000	0.000
Loss Cost	2000.2	4.89	+/- 2.51	31.3%	0.000	0.000
Loss Cost	2001.1	5.47	+/- 2.57	36.3%	0.000	0.000
Loss Cost	2001.2	5.47	+/- 2.73	34.1%	0.000	0.000
Loss Cost	2002.1	6.03	+/- 2.84	38.0%	0.000	0.000
Loss Cost	2002.2	6.06	+/- 3.02	35.9%	0.000	0.000
Loss Cost	2003.1	6.39	+/- 3.21	36.5%	0.000	0.000
Loss Cost	2003.2	6.43	+/- 3.44	34.3%	0.000	0.001
Loss Cost	2004.1	7.17	+/- 3.59	38.7%	0.000	0.000
Loss Cost	2004.2	7.33	+/- 3.87	37.1%	0.000	0.000
Loss Cost	2005.1	7.26	+/- 4.17	33.9%	0.000	0.001
Loss Cost	2005.2	7.47	+/- 4.52	32.5%	0.000	0.002
Loss Cost	2006.1	7.98	+/- 4.88	33.2%	0.000	0.002
Loss Cost	2006.2	7.46	+/- 5.25	27.6%	0.000	0.006
Loss Cost	2007.1	8.60	+/- 5.60	32.5%	0.000	0.003
Loss Cost	2007.2	9.39	+/- 6.11	34.1%	0.000	0.003
Loss Cost	2008.1	10.73	+/- 6.57	38.8%	0.000	0.002
Loss Cost	2008.2	10.33	+/- 7.25	33.3%	0.000	0.006
Loss Cost	2009.1	11.20	+/- 8.07	33.7%	0.001	0.007
Loss Cost	2009.2	8.31	+/- 7.85	22.1%	0.000	0.033
Loss Cost	2010.1	10.29	+/- 8.59	29.5%	0.002	0.017
Loss Cost	2010.2	9.08	+/- 9.56	20.5%	0.003	0.051
Loss Cost	2011.1	11.51	+/- 10.68	28.5%	0.018	0.029
Loss Cost	2011.2	9.08	+/- 11.67	15.6%	0.014	0.101
Loss Cost	2012.1	10.20	+/- 13.93	15.0%	0.046	0.117
Loss Cost	2012.2	4.94	+/- 13.86	-3.2%	0.014	0.429
Loss Cost	2013.1	12.44	+/- 13.44	31.5%	0.081	0.053
Loss Cost	2013.2	13.54	+/- 17.52	26.0%	0.201	0.092
Loss Cost	2014.1	16.21	+/- 24.31	23.3%	0.463	0.127
Loss Cost	2015.1	10.66	+/- 34.57	-4.9%	0.380	0.436
Severity	1998.2	6.10	+/- 1.00	80.9%	0.000	0.000
Severity	1999.1	6.12	+/- 1.05	79.8%	0.000	0.000
Severity	1999.2	6.02	+/- 1.10	78.2%	0.000	0.000
Severity	2000.1	5.77	+/- 1.12	76.7%	0.000	0.000
Severity	2000.2	5.45	+/- 1.11	75.3%	0.000	0.000
Severity	2001.1	5.44	+/- 1.18	73.6%	0.000	0.000
Severity	2001.2	5.33	+/- 1.24	71.3%	0.000	0.000
Severity	2002.1	5.31	+/- 1.32	69.2%	0.000	0.000
Severity	2002.2	5.31	+/- 1.41	67.1%	0.000	0.000
Severity	2003.1	5.42	+/- 1.50	66.1%	0.000	0.000
Severity	2003.2	5.37	+/- 1.61	63.4%	0.000	0.000
Severity	2004.1	5.69	+/- 1.68	65.0%	0.000	0.000
Severity	2004.2	5.73	+/- 1.81	62.8%	0.000	0.000
Severity	2005.1	5.53	+/- 1.93	58.9%	0.000	0.000
Severity	2005.2	5.69	+/- 2.09	57.7%	0.000	0.000
Severity	2006.1	5.96	+/- 2.24	57.6%	0.000	0.000
Severity	2006.2	5.16	+/- 2.17	52.8%	0.000	0.000
Severity	2007.1	4.93	+/- 2.36	47.5%	0.000	0.000
Severity	2007.2	4.72	+/- 2.57	42.1%	0.000	0.001
Severity	2008.1	4.64	+/- 2.83	37.5%	0.000	0.002
Severity	2008.2	4.36	+/- 3.11	31.0%	0.000	0.008
Severity	2009.1	4.45	+/- 3.48	28.2%	0.000	0.014
Severity	2009.2	3.73	+/- 3.75	18.6%	0.000	0.047
Severity	2010.1	4.09	+/- 4.23	18.9%	0.000	0.053
Severity	2010.2	5.89	+/- 4.14	39.1%	0.000	0.008
Severity	2011.1	4.78	+/- 4.44	26.9%	0.000	0.033
Severity	2011.2	4.70	+/- 5.20	20.8%	0.000	0.066
Severity	2012.1	4.59	+/- 6.18	14.6%	0.000	0.121
Severity	2012.2	6.64	+/- 6.90	28.9%	0.000	0.051
Severity	2013.1	6.08	+/- 8.51	17.3%	0.000	0.128
Severity	2013.2	7.05	+/- 11.02	15.4%	0.000	0.161
Severity	2014.1	4.56	+/- 14.21	-5.3%	0.000	0.451
Severity	2015.1	12.23	+/- 18.94	26.1%	0.003	0.138
Frequency	1998.2	-1.05	+/- 2.22	-0.2%	0.000	0.345
Frequency	1999.1	-0.65	+/- 2.29	-1.9%	0.000	0.572
Frequency	1999.2	-0.60	+/- 2.42	-2.1%	0.000	0.617
Frequency	2000.1	-0.49	+/- 2.55	-2.5%	0.000	0.698
Frequency	2000.2	-0.53	+/- 2.70	-2.5%	0.000	0.693
Frequency	2001.1	0.03	+/- 2.79	-3.1%	0.000	0.982
Frequency	2001.2	0.13	+/- 2.97	-3.2%	0.000	0.929
Frequency	2002.1	0.68	+/- 3.10	-2.6%	0.000	0.654
Frequency	2002.2	0.71	+/- 3.30	-2.8%	0.000	0.662
Frequency	2003.1	0.92	+/- 3.53	-2.5%	0.000	0.596
Frequency	2003.2	1.00	+/- 3.78	-2.6%	0.000	0.589
Frequency	2004.1	1.40	+/- 4.04	-1.8%	0.000	0.479
Frequency	2004.2	1.51	+/- 4.35	-1.9%	0.000	0.477
Frequency	2005.1	1.63	+/- 4.70	-2.0%	0.000	0.477
Frequency	2005.2	1.68	+/- 5.09	-2.2%	0.000	0.498
Frequency	2006.1	1.91	+/- 5.54	-2.1%	0.000	0.478
Frequency	2006.2	2.19	+/- 6.04	-1.9%	0.000	0.454
Frequency	2007.1	3.49	+/- 6.46	1.5%	0.002	0.264
Frequency	2007.2	4.45	+/- 7.04	4.0%	0.009	0.192
Frequency	2008.1	5.82	+/- 7.65	8.2%	0.034	0.117
Frequency	2008.2	5.72	+/- 8.49	6.0%	0.054	0.162
Frequency	2009.1	6.46	+/- 9.50	6.7%	0.116	0.156
Frequency	2009.2	4.42	+/- 10.07	-0.5%	0.066	0.353
Frequency	2010.1	5.95	+/- 11.37	2.2%	0.167	0.267
Frequency	2010.2	3.01	+/- 11.91	-5.2%	0.079	0.588
Frequency	2011.1	6.42	+/- 13.24	1.5%	0.272	0.296
Frequency	2011.2	4.19	+/- 14.81	-5.2%	0.203	0.537
Frequency	2012.1	5.36	+/- 17.75	-4.9%	0.348	0.504
Frequency	2012.2	-1.60	+/- 17.01	-10.6%	0.089	0.837
Frequency	2013.1	6.00	+/- 18.83	-4.9%	0.422	0.469
Frequency	2013.2	6.07	+/- 24.51	-8.6%	0.535	0.562
Frequency	2014.1	11.14	+/- 34.40	-4.2%	0.913	0.429
Frequency	2015.1	-1.40	+/- 42.59	-19.8%	0.442	0.934

SP

Coverage = SP
End Trend Period = 2018.1
Seasonality = T
Excluded Points = 2014.2,2012.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.2	5.11	+/- 1.53	65.3%	0.000	0.000	0.000
Loss Cost	1999.1	5.38	+/- 1.57	67.0%	0.000	0.000	0.000
Loss Cost	1999.2	5.53	+/- 1.66	66.0%	0.000	0.000	0.000
Loss Cost	2000.1	5.20	+/- 1.68	66.3%	0.000	0.000	0.000
Loss Cost	2000.2	5.08	+/- 1.78	62.9%	0.000	0.000	0.000
Loss Cost	2001.1	5.43	+/- 1.83	65.0%	0.000	0.000	0.000
Loss Cost	2001.2	5.69	+/- 1.93	64.8%	0.000	0.000	0.000
Loss Cost	2002.1	5.99	+/- 2.01	66.2%	0.000	0.000	0.000
Loss Cost	2002.2	6.33	+/- 2.12	66.4%	0.000	0.000	0.000
Loss Cost	2003.1	6.38	+/- 2.25	66.1%	0.000	0.000	0.000
Loss Cost	2003.2	6.78	+/- 2.38	66.6%	0.000	0.000	0.000
Loss Cost	2004.1	7.19	+/- 2.49	68.2%	0.000	0.000	0.000
Loss Cost	2004.2	7.78	+/- 2.60	70.0%	0.000	0.000	0.000
Loss Cost	2005.1	7.34	+/- 2.71	70.1%	0.000	0.000	0.000
Loss Cost	2005.2	8.12	+/- 2.78	73.1%	0.000	0.000	0.000
Loss Cost	2006.1	8.14	+/- 3.01	72.8%	0.000	0.000	0.000
Loss Cost	2006.2	8.27	+/- 3.31	70.0%	0.000	0.000	0.000
Loss Cost	2007.1	8.83	+/- 3.53	71.4%	0.000	0.000	0.000
Loss Cost	2007.2	10.50	+/- 3.19	81.4%	0.000	0.000	0.000
Loss Cost	2008.1	11.12	+/- 3.42	82.6%	0.000	0.000	0.000
Loss Cost	2008.2	11.80	+/- 3.73	82.1%	0.000	0.000	0.000
Loss Cost	2009.1	11.83	+/- 4.18	81.7%	0.000	0.000	0.000
Loss Cost	2009.2	10.12	+/- 3.95	80.0%	0.000	0.000	0.000
Loss Cost	2010.1	11.31	+/- 4.16	83.1%	0.000	0.000	0.000
Loss Cost	2010.2	11.70	+/- 4.83	80.4%	0.000	0.000	0.000
Loss Cost	2011.1	13.57	+/- 5.01	85.2%	0.000	0.001	0.000
Loss Cost	2011.2	13.29	+/- 6.02	80.4%	0.001	0.002	0.000
Loss Cost	2012.1	14.14	+/- 7.62	80.4%	0.009	0.006	0.002
Loss Cost	2013.1	11.44	+/- 8.56	73.2%	0.007	0.008	0.012
Loss Cost	2013.2	15.03	+/- 9.48	80.3%	0.033	0.004	0.006
Loss Cost	2014.1	11.99	+/- 11.98	82.3%	0.036	0.006	0.041
Loss Cost	2015.1	10.66	+/- 18.54	73.5%	0.097	0.016	0.167
Severity	1998.2	6.10	+/- 1.03	80.7%	0.000	0.514	0.000
Severity	1999.1	6.15	+/- 1.08	79.6%	0.000	0.495	0.000
Severity	1999.2	6.02	+/- 1.14	78.1%	0.000	0.422	0.000
Severity	2000.1	5.79	+/- 1.15	76.4%	0.000	0.570	0.000
Severity	2000.2	5.44	+/- 1.14	75.5%	0.000	0.334	0.000
Severity	2001.1	5.45	+/- 1.20	73.8%	0.000	0.342	0.000
Severity	2001.2	5.30	+/- 1.27	71.8%	0.000	0.283	0.000
Severity	2002.1	5.31	+/- 1.35	69.7%	0.000	0.294	0.000
Severity	2002.2	5.27	+/- 1.44	67.7%	0.000	0.295	0.000
Severity	2003.1	5.42	+/- 1.52	66.9%	0.000	0.254	0.000
Severity	2003.2	5.31	+/- 1.63	64.5%	0.000	0.237	0.000
Severity	2004.1	5.67	+/- 1.67	67.1%	0.000	0.147	0.000
Severity	2004.2	5.62	+/- 1.81	65.0%	0.000	0.154	0.000
Severity	2005.1	5.51	+/- 1.94	60.8%	0.000	0.193	0.000
Severity	2005.2	5.58	+/- 2.12	59.1%	0.000	0.228	0.000
Severity	2006.1	5.92	+/- 2.24	59.9%	0.000	0.171	0.000
Severity	2006.2	4.93	+/- 2.03	61.2%	0.000	0.037	0.000
Severity	2007.1	4.87	+/- 2.22	55.9%	0.000	0.051	0.000
Severity	2007.2	4.43	+/- 2.37	53.3%	0.000	0.036	0.001
Severity	2008.1	4.56	+/- 2.62	49.3%	0.000	0.041	0.002
Severity	2008.2	3.97	+/- 2.80	47.3%	0.000	0.027	0.008
Severity	2009.1	4.36	+/- 3.08	46.6%	0.000	0.024	0.008
Severity	2009.2	3.16	+/- 2.98	50.8%	0.000	0.006	0.037
Severity	2010.1	4.05	+/- 3.14	58.1%	0.000	0.003	0.014
Severity	2010.2	5.35	+/- 3.10	68.8%	0.000	0.004	0.002
Severity	2011.1	4.84	+/- 3.57	57.0%	0.000	0.010	0.011
Severity	2011.2	3.98	+/- 4.05	56.8%	0.000	0.009	0.049
Severity	2012.1	5.11	+/- 4.93	56.6%	0.000	0.009	0.040
Severity	2013.1	6.70	+/- 5.91	62.7%	0.000	0.014	0.028
Severity	2013.2	6.23	+/- 7.73	60.7%	0.000	0.024	0.088
Severity	2014.1	6.70	+/- 11.15	45.6%	0.000	0.050	0.171
Severity	2015.1	12.23	+/- 13.94	65.5%	0.002	0.061	0.061
Frequency	1998.2	-0.94	+/- 1.62	43.9%	0.000	0.000	0.250
Frequency	1999.1	-0.72	+/- 1.68	41.1%	0.000	0.000	0.390
Frequency	1999.2	-0.46	+/- 1.75	42.8%	0.000	0.000	0.599
Frequency	2000.1	-0.55	+/- 1.84	42.5%	0.000	0.000	0.547
Frequency	2000.2	-0.34	+/- 1.94	43.5%	0.000	0.000	0.726
Frequency	2001.1	-0.02	+/- 2.02	41.2%	0.000	0.000	0.981
Frequency	2001.2	0.37	+/- 2.10	44.0%	0.000	0.000	0.721
Frequency	2002.1	0.65	+/- 2.20	42.3%	0.000	0.000	0.552
Frequency	2002.2	1.01	+/- 2.32	44.4%	0.000	0.000	0.380
Frequency	2003.1	0.91	+/- 2.47	44.2%	0.000	0.000	0.452
Frequency	2003.2	1.40	+/- 2.60	47.2%	0.000	0.000	0.273
Frequency	2004.1	1.43	+/- 2.78	46.4%	0.000	0.000	0.293
Frequency	2004.2	2.04	+/- 2.92	50.1%	0.000	0.000	0.157
Frequency	2005.1	1.73	+/- 3.10	50.9%	0.000	0.000	0.254
Frequency	2005.2	2.40	+/- 3.28	54.2%	0.000	0.000	0.138
Frequency	2006.1	2.10	+/- 3.51	54.7%	0.000	0.000	0.223
Frequency	2006.2	3.18	+/- 3.60	61.2%	0.000	0.000	0.075
Frequency	2007.1	3.78	+/- 3.85	61.0%	0.000	0.000	0.050
Frequency	2007.2	5.81	+/- 3.26	77.8%	0.000	0.000	0.001
Frequency	2008.1	6.28	+/- 3.54	78.1%	0.000	0.000	0.001
Frequency	2008.2	7.53	+/- 3.59	82.1%	0.000	0.000	0.000
Frequency	2009.1	7.16	+/- 3.96	82.3%	0.000	0.000	0.001
Frequency	2009.2	6.75	+/- 4.46	79.5%	0.000	0.000	0.005
Frequency	2010.1	6.97	+/- 5.10	79.1%	0.002	0.000	0.009
Frequency	2010.2	6.03	+/- 5.71	75.6%	0.003	0.000	0.035
Frequency	2011.1	8.33	+/- 5.86	80.0%	0.022	0.000	0.008
Frequency	2011.2	8.95	+/- 7.05	77.7%	0.064	0.000	0.015
Frequency	2012.1	8.60	+/- 8.96	77.2%	0.125	0.001	0.050
Frequency	2013.1	4.44	+/- 8.85	77.2%	0.027	0.001	0.264
Frequency	2013.2	8.28	+/- 9.69	84.7%	0.127	0.001	0.072
Frequency	2014.1	4.96	+/- 11.97	87.3%	0.084	0.001	0.324
Frequency	2015.1	-1.40	+/- 11.82	91.7%	0.021	0.001	0.760

SP

Coverage = SP
End Trend Period = 2018.1
Seasonality = F
Excluded Points = 2014.2,2012.2

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value:	
					(Intercept)	Time
Loss Cost	1998.2	4.71	+/- 2.04	37.2%	0.000	0.000
Loss Cost	1999.1	5.17	+/- 2.08	41.6%	0.000	0.000
Loss Cost	1999.2	5.11	+/- 2.20	39.1%	0.000	0.000
Loss Cost	2000.1	4.97	+/- 2.31	35.9%	0.000	0.000
Loss Cost	2000.2	4.61	+/- 2.40	31.3%	0.000	0.000
Loss Cost	2001.1	5.19	+/- 2.45	36.9%	0.000	0.000
Loss Cost	2001.2	5.18	+/- 2.60	34.7%	0.000	0.000
Loss Cost	2002.1	5.74	+/- 2.68	39.1%	0.000	0.000
Loss Cost	2002.2	5.77	+/- 2.86	37.0%	0.000	0.000
Loss Cost	2003.1	6.11	+/- 3.04	37.9%	0.000	0.000
Loss Cost	2003.2	6.16	+/- 3.25	35.8%	0.000	0.000
Loss Cost	2004.1	6.91	+/- 3.37	41.0%	0.000	0.000
Loss Cost	2004.2	7.09	+/- 3.63	39.6%	0.000	0.000
Loss Cost	2005.1	7.03	+/- 3.92	36.4%	0.000	0.001
Loss Cost	2005.2	7.28	+/- 4.24	35.4%	0.000	0.001
Loss Cost	2006.1	7.83	+/- 4.57	36.5%	0.000	0.001
Loss Cost	2006.2	7.36	+/- 4.93	31.0%	0.000	0.004
Loss Cost	2007.1	8.57	+/- 5.19	37.4%	0.000	0.002
Loss Cost	2007.2	9.45	+/- 5.63	40.0%	0.000	0.002
Loss Cost	2008.1	10.93	+/- 5.95	46.6%	0.000	0.001
Loss Cost	2008.2	10.71	+/- 6.61	41.5%	0.000	0.002
Loss Cost	2009.1	11.83	+/- 7.31	43.5%	0.001	0.002
Loss Cost	2009.2	9.16	+/- 7.09	33.0%	0.000	0.012
Loss Cost	2010.1	11.64	+/- 7.42	45.8%	0.002	0.003
Loss Cost	2010.2	10.92	+/- 8.47	37.4%	0.004	0.012
Loss Cost	2011.1	14.52	+/- 8.71	54.6%	0.026	0.002
Loss Cost	2011.2	13.01	+/- 10.08	43.1%	0.030	0.012
Loss Cost	2012.1	16.56	+/- 11.71	52.2%	0.164	0.007
Loss Cost	2013.1	12.44	+/- 13.44	31.5%	0.081	0.053
Loss Cost	2013.2	13.54	+/- 17.52	26.0%	0.201	0.092
Loss Cost	2014.1	16.21	+/- 24.31	23.3%	0.463	0.127
Loss Cost	2015.1	10.66	+/- 34.57	-4.9%	0.380	0.436
Severity	1998.2	6.14	+/- 1.02	81.0%	0.000	0.000
Severity	1999.1	6.16	+/- 1.07	79.9%	0.000	0.000
Severity	1999.2	6.06	+/- 1.12	78.3%	0.000	0.000
Severity	2000.1	5.81	+/- 1.14	76.9%	0.000	0.000
Severity	2000.2	5.49	+/- 1.13	75.6%	0.000	0.000
Severity	2001.1	5.48	+/- 1.20	73.9%	0.000	0.000
Severity	2001.2	5.37	+/- 1.27	71.6%	0.000	0.000
Severity	2002.1	5.35	+/- 1.35	69.5%	0.000	0.000
Severity	2002.2	5.35	+/- 1.44	67.5%	0.000	0.000
Severity	2003.1	5.46	+/- 1.53	66.5%	0.000	0.000
Severity	2003.2	5.41	+/- 1.64	63.9%	0.000	0.000
Severity	2004.1	5.73	+/- 1.71	65.4%	0.000	0.000
Severity	2004.2	5.77	+/- 1.84	63.3%	0.000	0.000
Severity	2005.1	5.57	+/- 1.97	59.4%	0.000	0.000
Severity	2005.2	5.72	+/- 2.13	58.1%	0.000	0.000
Severity	2006.1	5.98	+/- 2.29	57.9%	0.000	0.000
Severity	2006.2	5.17	+/- 2.21	53.3%	0.000	0.000
Severity	2007.1	4.94	+/- 2.40	48.0%	0.000	0.000
Severity	2007.2	4.71	+/- 2.62	42.4%	0.000	0.001
Severity	2008.1	4.61	+/- 2.89	37.6%	0.000	0.003
Severity	2008.2	4.30	+/- 3.18	30.8%	0.000	0.010
Severity	2009.1	4.36	+/- 3.57	27.5%	0.000	0.018
Severity	2009.2	3.57	+/- 3.84	17.2%	0.000	0.062
Severity	2010.1	3.88	+/- 4.38	16.7%	0.000	0.073
Severity	2010.2	5.70	+/- 4.38	36.6%	0.000	0.013
Severity	2011.1	4.40	+/- 4.71	22.2%	0.000	0.059
Severity	2011.2	4.13	+/- 5.63	13.9%	0.000	0.127
Severity	2012.1	3.70	+/- 6.93	4.9%	0.000	0.250
Severity	2013.1	6.08	+/- 8.51	17.3%	0.000	0.128
Severity	2013.2	7.05	+/- 11.02	15.4%	0.000	0.161
Severity	2014.1	4.56	+/- 14.21	-5.3%	0.000	0.451
Severity	2015.1	12.23	+/- 18.94	26.1%	0.003	0.138
Frequency	1998.2	-1.34	+/- 2.12	1.7%	0.000	0.211
Frequency	1999.1	-0.94	+/- 2.19	-0.7%	0.000	0.391
Frequency	1999.2	-0.90	+/- 2.31	-1.1%	0.000	0.435
Frequency	2000.1	-0.79	+/- 2.44	-1.7%	0.000	0.514
Frequency	2000.2	-0.83	+/- 2.58	-1.8%	0.000	0.516
Frequency	2001.1	-0.28	+/- 2.65	-3.1%	0.000	0.833
Frequency	2001.2	-0.18	+/- 2.82	-3.3%	0.000	0.898
Frequency	2002.1	0.37	+/- 2.93	-3.2%	0.000	0.795
Frequency	2002.2	0.40	+/- 3.13	-3.3%	0.000	0.793
Frequency	2003.1	0.62	+/- 3.34	-3.2%	0.000	0.707
Frequency	2003.2	0.71	+/- 3.58	-3.2%	0.000	0.686
Frequency	2004.1	1.12	+/- 3.82	-2.5%	0.000	0.550
Frequency	2004.2	1.25	+/- 4.11	-2.5%	0.000	0.534
Frequency	2005.1	1.39	+/- 4.44	-2.5%	0.000	0.521
Frequency	2005.2	1.47	+/- 4.82	-2.6%	0.000	0.530
Frequency	2006.1	1.74	+/- 5.24	-2.4%	0.000	0.493
Frequency	2006.2	2.08	+/- 5.72	-2.0%	0.000	0.452
Frequency	2007.1	3.46	+/- 6.05	2.4%	0.001	0.238
Frequency	2007.2	4.53	+/- 6.56	5.9%	0.007	0.155
Frequency	2008.1	6.04	+/- 7.04	12.1%	0.032	0.079
Frequency	2008.2	6.14	+/- 7.85	10.1%	0.058	0.107
Frequency	2009.1	7.16	+/- 8.78	12.3%	0.141	0.092
Frequency	2009.2	5.40	+/- 9.43	3.8%	0.087	0.228
Frequency	2010.1	7.47	+/- 10.55	9.8%	0.251	0.137
Frequency	2010.2	4.94	+/- 11.34	-0.4%	0.136	0.349
Frequency	2011.1	9.69	+/- 11.89	17.5%	0.544	0.087
Frequency	2011.2	8.53	+/- 14.05	8.3%	0.490	0.188
Frequency	2012.1	12.40	+/- 17.06	17.1%	0.952	0.114
Frequency	2013.1	6.00	+/- 18.83	-4.9%	0.422	0.469
Frequency	2013.2	6.07	+/- 24.51	-8.6%	0.535	0.562
Frequency	2014.1	11.14	+/- 34.40	-4.2%	0.913	0.429
Frequency	2015.1	-1.40	+/- 42.59	-19.8%	0.442	0.934

UM

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.2	1.56	+/- 2.78	6.1%	0.000	0.073	0.258
Loss Cost	1999.1	2.01	+/- 2.89	6.8%	0.000	0.107	0.162
Loss Cost	1999.2	2.37	+/- 3.03	8.5%	0.000	0.086	0.117
Loss Cost	2000.1	1.79	+/- 3.10	8.5%	0.000	0.056	0.243
Loss Cost	2000.2	1.62	+/- 3.27	6.3%	0.000	0.071	0.316
Loss Cost	2001.1	2.07	+/- 3.43	6.6%	0.000	0.102	0.223
Loss Cost	2001.2	3.20	+/- 3.41	15.6%	0.000	0.038	0.061
Loss Cost	2002.1	3.24	+/- 3.62	15.4%	0.000	0.045	0.073
Loss Cost	2002.2	3.80	+/- 3.83	18.0%	0.000	0.033	0.048
Loss Cost	2003.1	3.73	+/- 4.08	17.6%	0.000	0.038	0.067
Loss Cost	2003.2	2.59	+/- 4.09	9.5%	0.000	0.069	0.198
Loss Cost	2004.1	2.66	+/- 4.39	9.3%	0.000	0.082	0.217
Loss Cost	2004.2	2.87	+/- 4.73	8.7%	0.000	0.084	0.217
Loss Cost	2005.1	2.65	+/- 5.08	8.4%	0.001	0.086	0.287
Loss Cost	2005.2	3.68	+/- 5.41	12.9%	0.004	0.057	0.166
Loss Cost	2006.1	4.77	+/- 5.75	14.9%	0.020	0.092	0.092
Loss Cost	2006.2	6.79	+/- 5.83	27.5%	0.078	0.033	0.021
Loss Cost	2007.1	7.90	+/- 6.25	30.6%	0.225	0.055	0.013
Loss Cost	2007.2	7.04	+/- 6.74	21.6%	0.172	0.087	0.036
Severity	1998.2	4.20	+/- 2.10	28.4%	0.000	0.425	0.000
Severity	1999.1	4.47	+/- 2.19	29.9%	0.000	0.519	0.000
Severity	1999.2	4.53	+/- 2.32	28.4%	0.000	0.508	0.000
Severity	2000.1	4.29	+/- 2.42	25.2%	0.000	0.446	0.001
Severity	2000.2	4.42	+/- 2.57	24.2%	0.000	0.425	0.001
Severity	2001.1	4.60	+/- 2.72	24.4%	0.000	0.485	0.001
Severity	2001.2	5.06	+/- 2.84	27.2%	0.000	0.378	0.001
Severity	2002.1	4.85	+/- 3.01	24.3%	0.000	0.348	0.002
Severity	2002.2	4.53	+/- 3.18	19.1%	0.000	0.425	0.006
Severity	2003.1	3.73	+/- 3.20	14.7%	0.000	0.272	0.022
Severity	2003.2	2.82	+/- 3.20	6.0%	0.000	0.430	0.078
Severity	2004.1	2.32	+/- 3.36	3.5%	0.000	0.345	0.162
Severity	2004.2	2.46	+/- 3.62	2.9%	0.000	0.339	0.169
Severity	2005.1	2.04	+/- 3.85	1.5%	0.000	0.291	0.279
Severity	2005.2	1.54	+/- 4.11	-2.8%	0.000	0.380	0.442
Severity	2006.1	2.82	+/- 4.16	1.4%	0.000	0.580	0.168
Severity	2006.2	3.45	+/- 4.51	4.1%	0.000	0.479	0.120
Severity	2007.1	3.48	+/- 4.93	3.1%	0.000	0.504	0.149
Severity	2007.2	2.55	+/- 5.25	-4.0%	0.000	0.664	0.316
Frequency	1998.2	-2.53	+/- 1.97	16.8%	0.000	0.098	0.014
Frequency	1999.1	-2.35	+/- 2.07	12.9%	0.000	0.127	0.029
Frequency	1999.2	-2.07	+/- 2.16	11.6%	0.000	0.100	0.063
Frequency	2000.1	-2.40	+/- 2.24	14.4%	0.000	0.073	0.038
Frequency	2000.2	-2.68	+/- 2.34	15.6%	0.000	0.104	0.028
Frequency	2001.1	-2.42	+/- 2.46	11.0%	0.000	0.140	0.057
Frequency	2001.2	-1.77	+/- 2.51	10.3%	0.000	0.073	0.164
Frequency	2002.1	-1.53	+/- 2.66	6.6%	0.000	0.098	0.253
Frequency	2002.2	-0.70	+/- 2.66	9.0%	0.000	0.040	0.595
Frequency	2003.1	0.00	+/- 2.71	5.0%	0.000	0.069	0.999
Frequency	2003.2	-0.22	+/- 2.89	3.7%	0.000	0.093	0.879
Frequency	2004.1	0.33	+/- 3.03	1.2%	0.000	0.142	0.824
Frequency	2004.2	0.40	+/- 3.27	0.8%	0.000	0.150	0.803
Frequency	2005.1	0.59	+/- 3.53	0.0%	0.000	0.184	0.730
Frequency	2005.2	2.10	+/- 3.35	13.0%	0.000	0.048	0.202
Frequency	2006.1	1.89	+/- 3.62	12.8%	0.000	0.049	0.285
Frequency	2006.2	3.23	+/- 3.60	26.0%	0.000	0.014	0.072
Frequency	2007.1	4.27	+/- 3.70	31.0%	0.000	0.026	0.023
Frequency	2007.2	4.38	+/- 4.09	27.3%	0.000	0.031	0.034

UM

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

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.2	1.45	+/- 2.86	0.2%	0.000	0.306
Loss Cost	1999.1	2.01	+/- 2.95	2.4%	0.000	0.171
Loss Cost	1999.2	2.25	+/- 3.11	3.2%	0.000	0.146
Loss Cost	2000.1	1.79	+/- 3.22	0.8%	0.000	0.262
Loss Cost	2000.2	1.48	+/- 3.37	-0.6%	0.000	0.376
Loss Cost	2001.1	2.07	+/- 3.52	1.3%	0.000	0.235
Loss Cost	2001.2	3.02	+/- 3.58	5.8%	0.000	0.091
Loss Cost	2002.1	3.24	+/- 3.81	6.2%	0.000	0.087
Loss Cost	2002.2	3.57	+/- 4.05	7.1%	0.000	0.077
Loss Cost	2003.1	3.73	+/- 4.33	6.9%	0.001	0.083
Loss Cost	2003.2	2.38	+/- 4.25	1.2%	0.000	0.256
Loss Cost	2004.1	2.66	+/- 4.56	1.7%	0.001	0.235
Loss Cost	2004.2	2.62	+/- 4.90	0.9%	0.001	0.277
Loss Cost	2005.1	2.65	+/- 5.29	0.3%	0.003	0.306
Loss Cost	2005.2	3.33	+/- 5.70	2.0%	0.012	0.233
Loss Cost	2006.1	4.77	+/- 5.99	7.1%	0.053	0.105
Loss Cost	2006.2	6.33	+/- 6.30	13.6%	0.183	0.043
Loss Cost	2007.1	7.90	+/- 6.68	20.1%	0.458	0.018
Loss Cost	2007.2	6.58	+/- 7.04	12.7%	0.273	0.058
Severity	1998.2	4.16	+/- 2.09	29.0%	0.000	0.000
Severity	1999.1	4.47	+/- 2.18	31.0%	0.000	0.000
Severity	1999.2	4.50	+/- 2.30	29.5%	0.000	0.000
Severity	2000.1	4.29	+/- 2.41	26.0%	0.000	0.001
Severity	2000.2	4.37	+/- 2.55	25.0%	0.000	0.001
Severity	2001.1	4.60	+/- 2.69	25.5%	0.000	0.001
Severity	2001.2	4.99	+/- 2.83	27.6%	0.000	0.001
Severity	2002.1	4.85	+/- 3.00	24.5%	0.000	0.002
Severity	2002.2	4.47	+/- 3.15	20.0%	0.000	0.006
Severity	2003.1	3.73	+/- 3.21	14.0%	0.000	0.022
Severity	2003.2	2.74	+/- 3.17	7.2%	0.000	0.083
Severity	2004.1	2.32	+/- 3.34	3.7%	0.000	0.161
Severity	2004.2	2.36	+/- 3.60	3.1%	0.000	0.185
Severity	2005.1	2.04	+/- 3.85	0.8%	0.000	0.280
Severity	2005.2	1.42	+/- 4.07	-1.9%	0.000	0.475
Severity	2006.1	2.82	+/- 4.09	4.4%	0.000	0.161
Severity	2006.2	3.34	+/- 4.43	6.2%	0.000	0.127
Severity	2007.1	3.48	+/- 4.85	5.6%	0.000	0.144
Severity	2007.2	2.46	+/- 5.10	0.2%	0.000	0.320
Frequency	1998.2	-2.60	+/- 2.01	12.7%	0.000	0.014
Frequency	1999.1	-2.35	+/- 2.10	9.5%	0.000	0.032
Frequency	1999.2	-2.15	+/- 2.21	7.1%	0.000	0.059
Frequency	2000.1	-2.40	+/- 2.31	8.5%	0.000	0.045
Frequency	2000.2	-2.77	+/- 2.39	11.1%	0.000	0.027
Frequency	2001.1	-2.42	+/- 2.51	7.5%	0.000	0.061
Frequency	2001.2	-1.89	+/- 2.59	3.4%	0.000	0.152
Frequency	2002.1	-1.53	+/- 2.73	0.9%	0.000	0.267
Frequency	2002.2	-0.85	+/- 2.81	-2.0%	0.000	0.541
Frequency	2003.1	0.00	+/- 2.83	-3.4%	0.000	0.999
Frequency	2003.2	-0.36	+/- 2.98	-3.3%	0.000	0.808
Frequency	2004.1	0.33	+/- 3.10	-3.5%	0.000	0.828
Frequency	2004.2	0.25	+/- 3.33	-3.7%	0.000	0.877
Frequency	2005.1	0.59	+/- 3.58	-3.5%	0.000	0.735
Frequency	2005.2	1.88	+/- 3.55	0.8%	0.000	0.281
Frequency	2006.1	1.89	+/- 3.86	0.2%	0.000	0.317
Frequency	2006.2	2.89	+/- 4.04	5.2%	0.000	0.146
Frequency	2007.1	4.27	+/- 4.09	15.1%	0.000	0.038
Frequency	2007.2	4.02	+/- 4.47	11.2%	0.000	0.070



Coverage = UM
End Trend Period = 2018.1
Seasonality = T
Excluded Points = 2005.2,2012.2,2013.1,2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.2	1.53	+/- 2.91	3.8%	0.000	0.146	0.290
Loss Cost	1999.1	2.04	+/- 3.02	4.8%	0.000	0.218	0.174
Loss Cost	1999.2	2.40	+/- 3.17	6.6%	0.000	0.181	0.129
Loss Cost	2000.1	1.80	+/- 3.26	6.1%	0.000	0.120	0.263
Loss Cost	2000.2	1.62	+/- 3.44	3.7%	0.000	0.147	0.339
Loss Cost	2001.1	2.16	+/- 3.62	4.4%	0.000	0.216	0.225
Loss Cost	2001.2	3.32	+/- 3.55	14.5%	0.000	0.095	0.062
Loss Cost	2002.1	3.44	+/- 3.81	14.4%	0.000	0.117	0.070
Loss Cost	2002.2	4.02	+/- 4.02	17.5%	0.000	0.089	0.046
Loss Cost	2003.1	4.04	+/- 4.34	17.0%	0.001	0.104	0.062
Loss Cost	2003.2	2.85	+/- 4.31	7.7%	0.000	0.166	0.178
Loss Cost	2004.1	3.05	+/- 4.69	7.7%	0.001	0.205	0.184
Loss Cost	2004.2	3.29	+/- 5.08	7.1%	0.003	0.203	0.185
Loss Cost	2005.1	3.19	+/- 5.59	6.4%	0.007	0.219	0.240
Loss Cost	2006.1	4.38	+/- 5.95	12.3%	0.021	0.154	0.132
Loss Cost	2006.2	6.27	+/- 5.98	25.8%	0.067	0.062	0.036
Loss Cost	2007.1	7.41	+/- 6.44	29.1%	0.203	0.105	0.022
Loss Cost	2007.2	6.44	+/- 6.89	18.8%	0.147	0.162	0.058
Severity	1998.2	4.11	+/- 1.84	35.8%	0.000	0.910	0.000
Severity	1999.1	4.47	+/- 1.90	39.2%	0.000	0.899	0.000
Severity	1999.2	4.53	+/- 2.01	37.8%	0.000	0.929	0.000
Severity	2000.1	4.34	+/- 2.12	33.9%	0.000	0.980	0.000
Severity	2000.2	4.46	+/- 2.24	33.1%	0.000	0.931	0.000
Severity	2001.1	4.77	+/- 2.36	34.7%	0.000	0.930	0.000
Severity	2001.2	5.25	+/- 2.44	39.0%	0.000	0.889	0.000
Severity	2002.1	5.15	+/- 2.61	35.6%	0.000	0.853	0.000
Severity	2002.2	4.84	+/- 2.75	30.3%	0.000	0.959	0.001
Severity	2003.1	4.08	+/- 2.78	23.6%	0.000	0.679	0.005
Severity	2003.2	3.15	+/- 2.66	14.4%	0.000	0.962	0.021
Severity	2004.1	2.76	+/- 2.84	9.0%	0.000	0.819	0.053
Severity	2004.2	2.95	+/- 3.07	8.9%	0.000	0.772	0.056
Severity	2005.1	2.69	+/- 3.36	5.3%	0.000	0.705	0.105
Severity	2006.1	2.21	+/- 3.59	-1.0%	0.000	0.821	0.209
Severity	2006.2	2.72	+/- 3.87	1.9%	0.000	0.693	0.152
Severity	2007.1	2.76	+/- 4.26	0.6%	0.000	0.718	0.184
Severity	2007.2	1.72	+/- 4.39	-7.8%	0.000	0.964	0.414
Frequency	1998.2	-2.49	+/- 2.12	16.7%	0.000	0.070	0.025
Frequency	1999.1	-2.32	+/- 2.24	12.7%	0.000	0.094	0.045
Frequency	1999.2	-2.04	+/- 2.34	11.8%	0.000	0.075	0.089
Frequency	2000.1	-2.43	+/- 2.42	15.3%	0.000	0.050	0.052
Frequency	2000.2	-2.72	+/- 2.53	16.4%	0.000	0.072	0.038
Frequency	2001.1	-2.49	+/- 2.69	11.7%	0.000	0.101	0.072
Frequency	2001.2	-1.83	+/- 2.74	11.7%	0.000	0.054	0.185
Frequency	2002.1	-1.62	+/- 2.93	7.9%	0.000	0.075	0.269
Frequency	2002.2	-0.78	+/- 2.93	11.1%	0.000	0.032	0.589
Frequency	2003.1	-0.04	+/- 3.04	6.5%	0.000	0.063	0.977
Frequency	2003.2	-0.29	+/- 3.24	4.8%	0.000	0.084	0.856
Frequency	2004.1	0.29	+/- 3.47	1.9%	0.000	0.139	0.866
Frequency	2004.2	0.33	+/- 3.76	1.2%	0.000	0.151	0.855
Frequency	2005.1	0.48	+/- 4.14	0.2%	0.000	0.187	0.810
Frequency	2006.1	2.12	+/- 3.95	14.1%	0.000	0.063	0.270
Frequency	2006.2	3.46	+/- 3.90	28.6%	0.000	0.019	0.074
Frequency	2007.1	4.53	+/- 4.04	33.7%	0.000	0.037	0.027
Frequency	2007.2	4.64	+/- 4.46	29.6%	0.000	0.045	0.039



Coverage = UM
End Trend Period = 2018.1
Seasonality = F
Excluded Points = 2005.2,2012.2,2013.1,2016.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.2	1.54	+/- 2.96	0.4%	0.000	0.295
Loss Cost	1999.1	2.14	+/- 3.04	3.1%	0.000	0.157
Loss Cost	1999.2	2.41	+/- 3.21	4.1%	0.000	0.131
Loss Cost	2000.1	1.96	+/- 3.33	1.4%	0.000	0.235
Loss Cost	2000.2	1.65	+/- 3.50	-0.2%	0.000	0.340
Loss Cost	2001.1	2.32	+/- 3.65	2.4%	0.000	0.199
Loss Cost	2001.2	3.37	+/- 3.67	8.4%	0.000	0.066
Loss Cost	2002.1	3.67	+/- 3.91	9.2%	0.000	0.060
Loss Cost	2002.2	4.10	+/- 4.17	10.7%	0.001	0.050
Loss Cost	2003.1	4.35	+/- 4.48	10.9%	0.003	0.052
Loss Cost	2003.2	2.94	+/- 4.39	3.7%	0.001	0.173
Loss Cost	2004.1	3.36	+/- 4.74	4.8%	0.002	0.150
Loss Cost	2004.2	3.43	+/- 5.15	4.0%	0.005	0.175
Loss Cost	2005.1	3.61	+/- 5.63	3.7%	0.013	0.190
Loss Cost	2006.1	4.61	+/- 6.11	7.1%	0.047	0.123
Loss Cost	2006.2	6.15	+/- 6.40	14.2%	0.162	0.052
Loss Cost	2007.1	7.72	+/- 6.76	21.5%	0.414	0.023
Loss Cost	2007.2	6.32	+/- 7.08	13.4%	0.233	0.069
Severity	1998.2	4.12	+/- 1.81	37.7%	0.000	0.000
Severity	1999.1	4.46	+/- 1.87	41.0%	0.000	0.000
Severity	1999.2	4.52	+/- 1.97	39.8%	0.000	0.000
Severity	2000.1	4.35	+/- 2.08	36.0%	0.000	0.000
Severity	2000.2	4.46	+/- 2.20	35.3%	0.000	0.000
Severity	2001.1	4.77	+/- 2.31	37.0%	0.000	0.000
Severity	2001.2	5.25	+/- 2.39	41.1%	0.000	0.000
Severity	2002.1	5.16	+/- 2.55	37.9%	0.000	0.000
Severity	2002.2	4.84	+/- 2.69	33.0%	0.000	0.001
Severity	2003.1	4.13	+/- 2.72	26.1%	0.000	0.004
Severity	2003.2	3.15	+/- 2.60	17.9%	0.000	0.018
Severity	2004.1	2.79	+/- 2.76	12.7%	0.000	0.045
Severity	2004.2	2.97	+/- 3.00	12.7%	0.000	0.049
Severity	2005.1	2.77	+/- 3.26	9.2%	0.000	0.087
Severity	2006.1	2.23	+/- 3.49	3.8%	0.000	0.193
Severity	2006.2	2.70	+/- 3.77	6.2%	0.000	0.144
Severity	2007.1	2.80	+/- 4.14	5.4%	0.000	0.166
Severity	2007.2	1.72	+/- 4.23	-1.4%	0.000	0.400
Frequency	1998.2	-2.48	+/- 2.20	10.5%	0.000	0.030
Frequency	1999.1	-2.22	+/- 2.30	7.5%	0.000	0.061
Frequency	1999.2	-2.02	+/- 2.43	5.2%	0.000	0.103
Frequency	2000.1	-2.29	+/- 2.54	6.7%	0.000	0.079
Frequency	2000.2	-2.69	+/- 2.63	9.5%	0.000	0.048
Frequency	2001.1	-2.34	+/- 2.77	6.0%	0.000	0.099
Frequency	2001.2	-1.79	+/- 2.88	2.0%	0.000	0.218
Frequency	2002.1	-1.42	+/- 3.05	-0.4%	0.000	0.351
Frequency	2002.2	-0.71	+/- 3.15	-3.0%	0.000	0.649
Frequency	2003.1	0.21	+/- 3.19	-3.9%	0.000	0.893
Frequency	2003.2	-0.20	+/- 3.38	-4.1%	0.000	0.903
Frequency	2004.1	0.55	+/- 3.55	-3.9%	0.000	0.751
Frequency	2004.2	0.44	+/- 3.85	-4.3%	0.000	0.813
Frequency	2005.1	0.81	+/- 4.19	-3.9%	0.000	0.689
Frequency	2006.1	2.33	+/- 4.22	1.7%	0.000	0.258
Frequency	2006.2	3.36	+/- 4.42	7.5%	0.000	0.122
Frequency	2007.1	4.78	+/- 4.46	18.5%	0.000	0.033
Frequency	2007.2	4.52	+/- 4.90	14.2%	0.000	0.063