



SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF JUNE 30, 2019

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

MARCH 27, 2020



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1. Introduction

This report was prepared by Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (the Board), as part of the Board's "2020 Semi-Annual Review" of Industry experience to determine Benchmarks for rate filings submitted between April 1, 2020 and September 30, 2020.

This report presents the results of our analysis of Alberta's Industry private passenger vehicles loss and expense experience reported as of June 30, 2019.

The scope of our analysis includes all coverages:

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

1.1. Data

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

Our analysis reflects the experience of the insurance industry as a whole, including the Facility Association (FA)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, 2020 and September 30, 2020, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between April 1, 2020 and September 30, 2020.

This is our final report, updated⁴ to reflect our consideration of comments received from interested parties on our preliminary report.

2.1. Analysis of Industry Claim Cost and Expense Experience

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

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

We considered the Industry claim experience through June 30, 2019 as reported to GISA.

2.2. Other Comments

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

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

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

⁴ We appreciate the time and effort of those that contributed insightful comments, but do not discuss all comments received. We will consider suggestions to improve presentation with additional exhibits in future reviews.

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.

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

3. Legislative Reforms and Government Actions

3.1. History of Rate Regulation

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

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

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

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

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

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) and a Semi-Annual Review (SAR) for private passenger vehicles. A component of these Reviews is to analyze Industry experience and develop Benchmarks for individual rate filings. The Board considers all input in developing its Benchmarks. The Benchmarks are posted on the Board's website at <https://airb.alberta.ca> and include information that insurers should consider in preparing their rate filings.

3.2. Minor Injury Reforms

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

- a cap on pain and suffering for minor injuries at \$4,000⁵;
- 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 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 Injury Regulations so as to make it clear⁷ that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation and should be treated as such.

3.3. Grid Rate System

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

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; to \$5,202 effective January 1, 2019 and to \$5,296 effective January 1, 2020.

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

⁷ Insufficient data is available at this time to assess if this clarification will affect claims costs.

3.4. 2007 Automobile Insurance Benefits Revision

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

3.5. Legalization of Cannabis

Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta specific information is available on how this change may affect claims costs⁸.

⁸ IBC Suggests the Board should consider the potential impact when setting benchmarks.

4. Analysis – General Discussion

4.1. Introduction

In the sections that follow we present:

- an analysis and discussion of Industry loss development factors and trend rates;
- the Industry loss development factors and trend rates we recommend⁹ the Board consider in reviewing Industry's overall performance, and to serve as Benchmarks to apply to rate filings submitted between April 1, 2020 and September 30, 2020; and
- other assumptions, factors, and provisions for the Board to consider in reviewing Industry's overall performance, and to consider in reviewing rate filings submitted between April 1, 2020 and September 30, 2020.
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness.

4.2. Claim Cost – Data

The source for the claim data that we analyze is the 2019-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2019) provided by GISA, and it includes the experience of all drivers in the Province, including the Facility Association and the two RSPs (from the time they were formed). We refer to this as the AIX report.

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

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

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

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

It is important to note two points about case reserves:

⁹ See previous comments on recommendations.

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

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

We estimate the final (ultimate) number of claims and cost¹⁰ of all claims that arise from events that occur in the first and second half of the year, separately, through to June 30, 2019 (referred to as “accident half-years”¹¹) and then use those estimates to measure and select loss trend rates.

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

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

¹⁰ By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

¹¹ Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms “accident half-year” and “semester” (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where “XXXX” refers to the indicated year.

We select loss¹² development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2019 (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, 2019, separately for each of the coverages.

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

¹² 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, 2019-1, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data^{13 14}.

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 2019 to be generally consistent with our expectations based on our prior selected loss development factors.

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

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.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:

¹³ Our selections are based on the Incurred Development Method.

¹⁴ In this Alberta Exhibit AUTO 7501, GISA notes issues with the data due to reporting problems and subsequent corrections. We do not make adjustments to the data for the noted issues.

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.

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

| | 2019 AR (as of December 30, 2018) | | | 2020 SAR (as of June 30, 2019) | | |
|--------|--|----------|-----------|---|----------|-----------|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2015 | \$377.58 | \$59,938 | 6.30 | \$366.48 | \$57,680 | 6.35 |
| 2016 | \$401.07 | \$65,029 | 6.17 | \$395.55 | \$63,283 | 6.25 |
| 2017 | \$433.61 | \$69,417 | 6.25 | \$427.76 | \$66,280 | 6.45 |
| 2018 | \$438.81 | \$74,470 | 5.89 | \$439.28 | \$72,045 | 6.10 |
| 2019-1 | | | | \$393.50 | \$68,437 | 5.75 |

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have decreased by 1.3%. Most of this decrease is attributed to the emerged incurred loss amount being less than expected based on our prior selected development factors. In addition, the reported claim count across the 2018-2 diagonal has increased over that reported by GISA as of December 31, 2018. This change to the prior reported claim count data contributes to the higher noted frequency rate and lower severity than our prior review.

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

| | 2019 AR (as of December 30, 2018) | | | 2020 SAR (as of June 30, 2019) | | |
|--------|--|----------|-----------|---|----------|-----------|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2015 | \$169.77 | \$5,383 | 31.54 | \$169.83 | \$5,379 | 31.57 |
| 2016 | \$158.34 | \$5,378 | 29.44 | \$158.40 | \$5,376 | 29.47 |
| 2017 | \$173.17 | \$5,645 | 30.68 | \$173.57 | \$5,649 | 30.73 |
| 2018 | \$175.25 | \$5,882 | 29.80 | \$172.49 | \$5,816 | 29.66 |
| 2019-1 | | | | \$170.54 | \$5,762 | 29.60 |

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have decreased by 0.3%.

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

| | 2019 AR (as of December 30, 2018) | | | 2020 SAR (as of June 30, 2019) | | |
|--------|--|----------|-----------|---|----------|-----------|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2015 | \$50.55 | \$4,492 | 11.25 | \$51.12 | \$4,550 | 11.23 |
| 2016 | \$51.62 | \$4,668 | 11.06 | \$51.91 | \$4,701 | 11.04 |
| 2017 | \$60.42 | \$5,237 | 11.54 | \$60.73 | \$5,268 | 11.53 |
| 2018 | \$66.88 | \$5,948 | 11.25 | \$66.53 | \$5,826 | 11.42 |
| 2019-1 | | | | \$67.41 | \$6,195 | 10.88 |

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 0.4%.

Changes in Estimated Loss Costs, Frequency and Severity: Collision

| | 2019 AR (as of December 30, 2018) | | | 2020 SAR (as of June 30, 2019) | | |
|--------|--|----------|-----------|---|----------|-----------|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2015 | \$251.45 | \$6,125 | 41.05 | \$251.62 | \$6,127 | 41.07 |
| 2016 | \$247.62 | \$6,096 | 40.62 | \$247.88 | \$6,098 | 40.65 |
| 2017 | \$270.60 | \$6,256 | 43.25 | \$273.24 | \$6,278 | 43.52 |
| 2018 | \$267.88 | \$6,212 | 43.12 | \$278.56 | \$6,293 | 44.27 |
| 2019-1 | | | | \$247.04 | \$5,804 | 42.57 |

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs have increased by 1.3%.

Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive

| | 2019 AR (as of December 30, 2018) | | | 2020 SAR (as of June 30, 2019) | | |
|--------|--|----------|-----------|---|----------|-----------|
| AY | Loss Cost | Severity | Frequency | Loss Cost | Severity | Frequency |
| 2015 | \$190.60 | \$6,011 | 31.71 | \$190.65 | \$6,012 | 31.71 |
| 2016 | \$254.85 | \$5,996 | 42.51 | \$254.93 | \$5,996 | 42.51 |
| 2017 | \$174.02 | \$6,186 | 28.13 | \$174.00 | \$6,186 | 28.13 |
| 2018 | \$176.02 | \$6,348 | 27.73 | \$175.66 | \$6,309 | 27.84 |
| 2019-1 | | | | \$111.85 | \$5,745 | 19.47 |

Overall, for the four-year period 2015 to 2018, our estimates of ultimate loss costs are unchanged.

6. Selection of Loss Trend Rates

6.1. Introduction

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

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

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

To derive estimates of appropriate loss trend rates, we consider the observed severity, frequency, and loss cost trend patterns based on our estimates of the Alberta ultimate claim frequency, claim severity and loss cost¹⁷ by accident half-year that we derive (as we discuss in Section 5) and the results of regression analyses we perform. In doing so, we reflect parameters that could have an impact on the trends, such as time, seasonality, and, as appropriate, “level changes” and coverage reforms.

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

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

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

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

¹⁷ Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses based on factors provided by GISA.

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

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 1999-2 to 2019-1.

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:

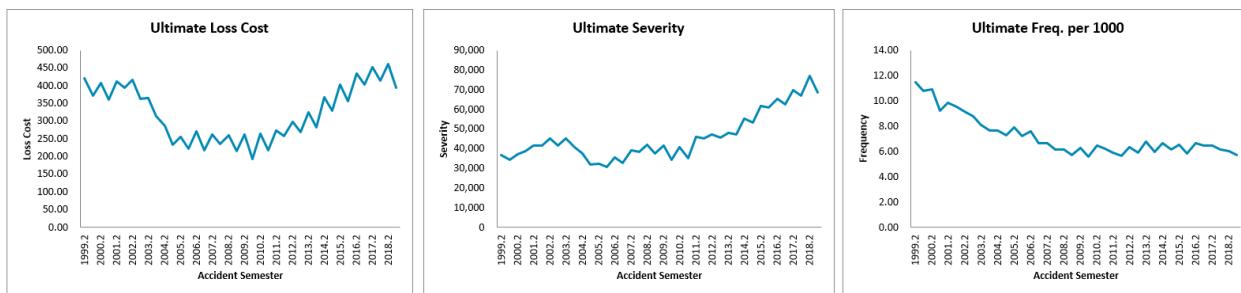
- variance in results (i.e., changes in trends) based on different historical time periods;
- relationship of frequency and severity trend patterns; and
- uncertainty in the estimated values.

6.2. Bodily Injury

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

We estimate that during 2019-1, compared to the prior corresponding accident half year (2018-1), the frequency rate, the average severity, and the loss cost changed by approximately -7.1%, +2.0%, and -5.2%, respectively. We estimate that the loss cost for the accident year ending June 30, 2019 decreased by 1.3% over the loss cost for the accident year ending June 30, 2018.

The following graphs display our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.



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

- loss cost had exhibited a relatively flat trend following Bill 53 (effective October 2004), followed by a steep upward trend beginning in 2010 that appears to be possibly leveling off over the past two years;
- severity has exhibited a generally upward trend since Bill 53 but includes a relatively flat to declining trend during the period 2009 through the first half of 2011, increases beginning in 2011-2 that turned to a steeper increase beginning in 2014; and,
- frequency has generally exhibited a downward trend through to 2010 that had leveled off over 2010 to 2016, and more recently early signs of a declining patterns since 2016¹⁸.

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 Decision¹⁹.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p-values, and confidence intervals over various trend measurement periods beginning 2005-1 (post Bill 53), with and without a seasonality parameter, with and without a change in the trend

¹⁸ A -5.6% change occurred between 2017 and 2018. However, we are uncertain if this decline is attributed to GISA's comments regarding reporting errors or changes in reporting by insurers.

¹⁹ 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.

rate at July 2011, are presented in Appendix E. We show estimated trends ending 2019-1, 2018-2 and 2018-1 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 2019-1,

- Without exclusions, fall in the range of approximately +6% to +8.5%,
- With a change in trend beginning July 1, 2011, the trends beginning after July 1, 2011 fall in the range of approximately +8% to +8.5%,

All of the above noted trends have high Adjusted R-squared values and significant *p*-values for time. We observe that measured severity trend rates generally increase for those beginning 2005-1, continuing to those beginning 2011-1; and thereafter the measured trend rates generally begin to decrease from those higher levels for the periods beginning 2011-2 through to 2014-2; all ending 2019-1. The measured severity trend rates ending 2018-2 and 2018-1 tend to have slightly higher variance and are generally about a half point larger than those ending 2019-1.

The estimated frequency trends over the periods beginning 2007-1 through 2015-1, ending 2019-1, 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 -2%) but with *p*-values for time that are not significant.

Given the uncertainty surrounding our selected ultimate claim counts²⁰ (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 2019-1, with seasonality (which we find to be significant) and with no exclusions, the estimated trends decline from approximately +8% (beginning 2011-2) to +5.0% (beginning 2015-1) with high Adjusted R-squared values, and *p*-values (for time) that are significant. The same estimated loss cost trends ending 2018-2 and 2018-1 are between a half and two and a half percentage points higher. Based on these findings, we select a past loss cost trend rate of +8.0%, the approximate trend rate over the periods beginning 2011-1 to 2012-2, ending 2019-1²¹.

While the uncertainties related to ultimate claim amounts – particularly for the more recent accident years - make the selection of the future loss trend rate more challenging, we find there is some evidence of moderation to the steep increases in the loss costs (e.g., +0.5% loss cost trend rate for the time frame 2014-2 to 2019-1, and even lower for shorter time frames ending 2019-1). However, this is based on a limited number of data points and highly leveraged by the 2019-1 loss cost. As mentioned in our 2019 annual report, anecdotal evidence of a moderation

²⁰ In the AUTO 7501 Exhibit introduction, GISA describes several claim amount and claim count reporting issues; and makes manual adjustments (increases and decreases) to the otherwise selected most recent 8 incremental development factors. As no support is provided, we have not adopted these modifications.

²¹ In response to the Preliminary Report, one insurer suggested the selected trend rate should be based on an average of data ending 2018-2 and 2019-1, rather than ending 2019-1, as the insurer found 2019-1 to be relatively low. Another comment suggested the future trend rate should be based on a shorter time period beginning 2015-2 which would result in a lower future trend rate. As there has been some recent moderation in the year-to-year increase in the loss cost, and as it is our view that the lower 2019-1 data point may be the result of an increased seasonal effect, we continue to find our selected trend rates to be reasonable.

in the declining pattern of the percentage of claimants subject to the minor injury cap was provided at the August 2019 Open Meeting - which would support a lower future trend rate.

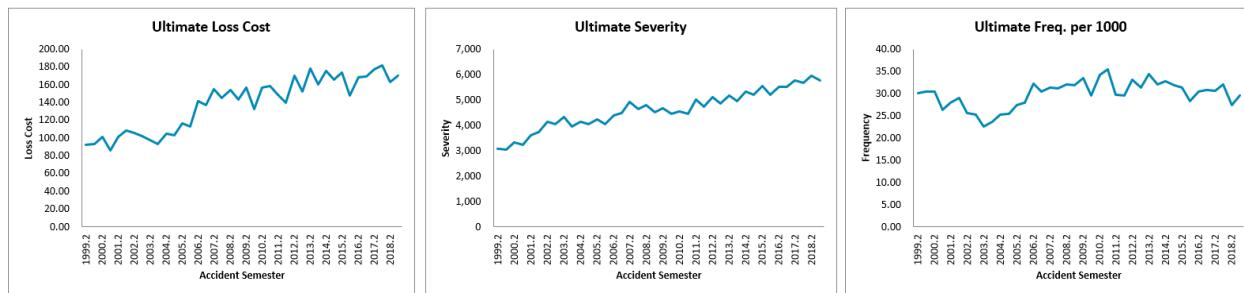
Consistent with our prior report, we continue to suggest some weight should be given to these lower loss cost trend rates for the future loss cost trend rate. We recommend a past loss cost trend rate of +8.0% and a future loss cost trend of +7.0%; a half point decrease from our prior selections.

6.3. Property Damage

For the prior review we selected a past and future loss cost trend rate of +2.0%.

We estimate that during 2019-1, compared to the prior corresponding accident half year (2018-1), the frequency rate, the average severity, and the loss cost changed by approximately -7.5%, +1.2%, and -6.4%, respectively. We estimate that the loss cost for the accident year ending June 30, 2019 decreased by 7.2% over the loss cost for the accident year ending June 30, 2018.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-2 through 2019-1.



The historical data points show, subject to variability:

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

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 2005-1 and ending 2019-1 and 2018-2, with and without a seasonality parameter are presented in Appendix E.

The estimated severity trends beginning 2008-2 through 2014-1 and ending 2019-1, 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). The trends beginning 2009-1 cluster around +3%. The estimated trends ending 2018-2 fall within the same range as those ending 2019-1.

The estimated frequency trends beginning 2012-2 through 2013-2 and ending 2019-1, without seasonality (which we do not find to be significant), with no exclusions, are generally slightly negative and cluster around -2%, with low-moderate Adjusted R-squared values and *p*-values (for time) that are significant. The estimated trends ending 2018-2 fall within the same range as those ending 2019-1.

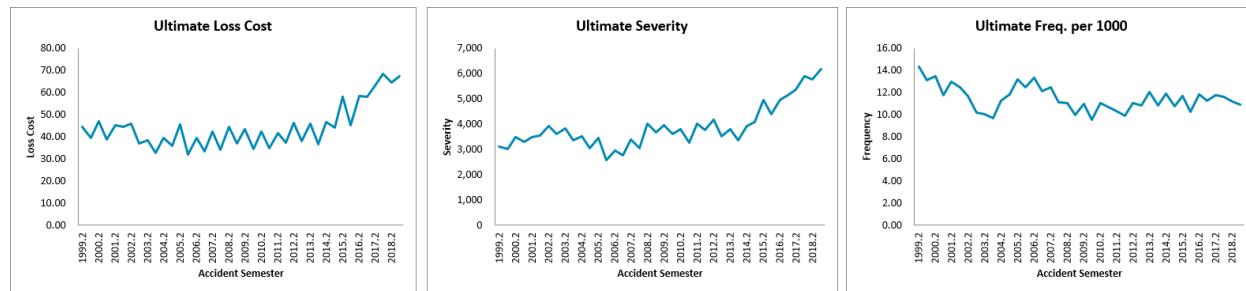
Given the weak frequency R-squared values, we also considered the loss cost trends rates. The estimated loss cost trend rates beginning 2006-2 through 2011-2 ending 2019-1, with seasonality, have low-moderate Adjusted R-squared values and *p*-values (for time) that are significant and range from +1.5% to +2%. As a result, we select a past and future loss cost trend rate of +1.5% (rounded) – a half percentage point lower than our prior selected trend.

6.4. Accident Benefits

For the prior review we selected a past lost cost trend rate of +0.5% up to June 30, 2015, a level change factor of 1.15 at July 1, 2015, and a loss cost trend rate of +9.5% for July 1, 2015 and subsequent.

We estimate that during 2019-1, compared to the prior corresponding accident half year (2018-1), the frequency rate, the average severity, and the loss cost changed by approximately -6.5%, +5.2%, and -1.6%, respectively. We estimate that the loss cost for the accident year ending June 30, 2019 increased by 0.2% over the loss cost for the accident year ending June 30, 2018.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-2 through 2019-1.



The historical data points show, subject to variability:

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

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

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

As presented in Appendix E, for trends beginning 2007-1, both the frequency and severity trend rates are generally positive; but the frequency Adjusted R-squareds are generally low. However, we find the loss cost trend rates beginning 2007-1, with seasonality which is significant, to present high Adjusted R-squareds compared to the separate frequency and severity trend rates. We therefore consider the loss cost trend rates directly.

The estimated loss cost trends beginning 2010-1 through 2012-2, ending 2019-1, with seasonality (which we find to be significant), range from +7.5% to +9.5% and have the highest Adjusted R-squared values, clustering around 85%, and *p*-values (for time) that are significant. The loss cost trend rates ending 2018-2 are similar to those ending 2019-1.

We find the inclusion of a change in trend rate parameter beginning 2015-2 to modestly increase the noted Adjusted R-squared by 5 - 6 percentage points, and the inclusion of a scalar parameter at 2015-2 to further increase the Adjusted R-squared by 2-3 percentage points. However, these models severely limit the experience period underlying the future trend rate and increase the uncertainty of the trend rate indication. (We note a model with a change in trend rate and scalar parameter at 2015-2 is equivalent to the two-parameter model fit only to 2015-2 and subsequent.) To increase the experience period underlying our selection, we rely on the loss cost trends that do not include these additional parameters.

As a result, we select a past and future loss cost trend rate of +8.5%²².

6.5. Collision

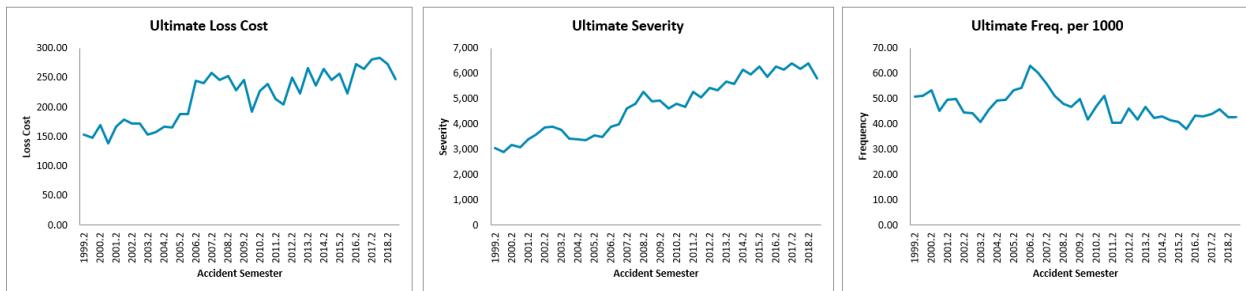
For the prior review we selected a past and future loss cost trend rate of +2.5% (+2.5% for severity and 0.0% for frequency).

We estimate that during 2019-1, compared to the prior corresponding accident half year (2018-1), the frequency rate, the average severity, and the loss cost changed by approximately -7.2%, -6.3%, and -13.0%, respectively. We estimate that the loss cost for the accident year ending June 30, 2019 decreased by 7.8% over the loss cost for the accident year ending June 30, 2018.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-2 through 2019-1.

²² Comments (from two sources) suggested a higher trend rate in the range of +10% to +11%. We continue to find our selected loss cost trend rate to be reasonable; and give consideration to the year ending June 30, 2019 +0.2% increase in loss costs.

Selection of Loss Trend Rates



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;
- an upward severity trend that is fairly consistent from 2010 to 2016 which appears to be leveling out in the most recent two years; and,
- a generally downward frequency trend following a spike in 2007, followed by a flat trend after 2010.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 2005-1 and ending 2019-1 and 2018-2, with and without a seasonality parameter, are presented in Appendix E.

The estimated severity trends with seasonality (which we find to be significant), over the time periods beginning 2009-1 through 2013-2 and ending 2019-1, range from about +1.5% to +3.5%, where the estimated trends decrease as the trend period shortens. The longer trend periods (beginning 2009-1 through 2012-1) range from about +2.5% to +3.5%, have high Adjusted R-squared values and significant *p*-values (for time). The estimated trends over the more recent periods (beginning 2012-2 to 2013-2) range from about +1.5% to +2.5%, but with moderate Adjusted R-squared values and significant *p*-values. The estimated trend rates ending 2018-2 are generally 0.5 percentage points higher than those ending 2019-1. We select a past/future severity trend of +2.5%, the same as our prior selected severity trend.

The estimated frequency trends over time periods beginning 2010-1 to 2014-2, ending 2019-1 and 2018-1 (without seasonality which we find not to be significant) generally range from approximately -1.0% to +1.0%, with generally low Adjusted R-squared values and *p*-values (for time) that are not significant. Thus, we select a past/future frequency trend of 0.0%.

We, therefore, select a past and future loss cost trend rate of +2.5%, the same as our prior selected loss cost trend.

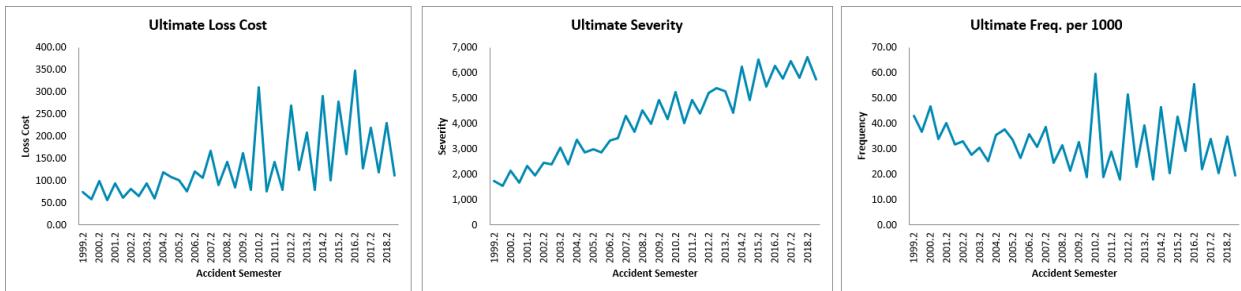
6.6. Comprehensive

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

We estimate that during 2019-1, compared to the prior corresponding accident half year (2018-1), the frequency rate, the average severity, and the loss cost changed by approximately -5.6%, -0.9%, and -6.4%, respectively. We estimate that the loss cost for the accident year

ending June 30, 2019 increased by 1.1% over the loss cost for the accident year ending June 30, 2018.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-2 through 2019-1.



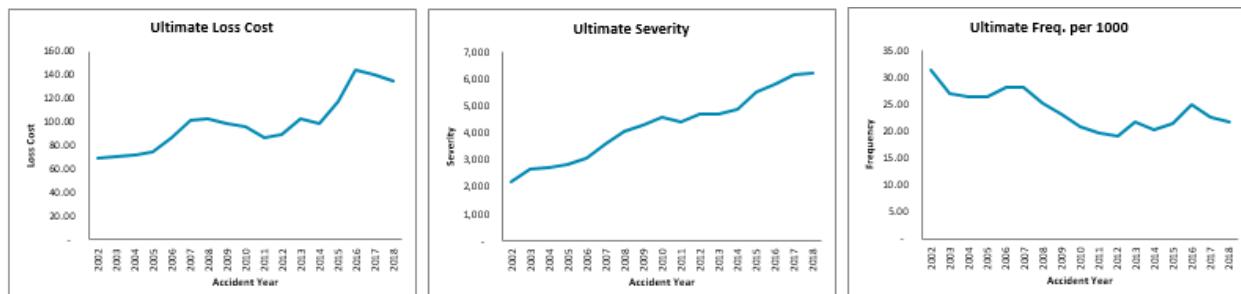
As can be seen from the graphs, the comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure to catastrophes, and the May 2011 and May 2016 wildfires in Slave Lake and Fort McMurray, respectively, (which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

As GISA's 2019 Catastrophe Report was not available at the time of this review, we present the same Excluding Catastrophe graphs that we had presented in our 2019 annual report based on the GISA Catastrophe data through to December 2018.

Three sets of graphs are presented:

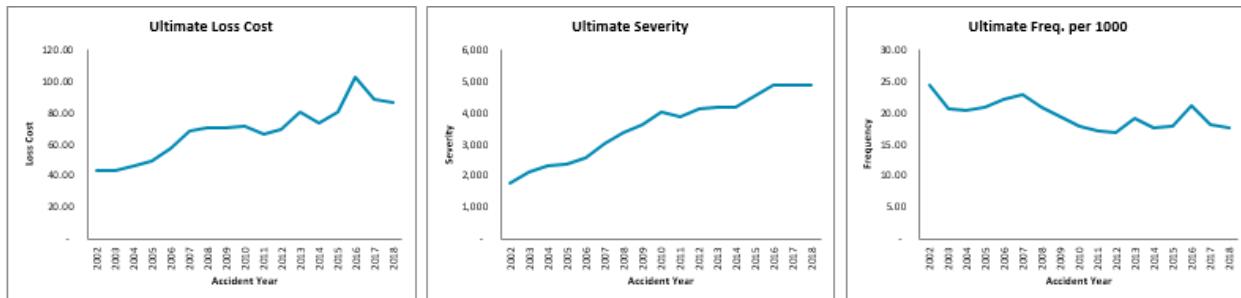
- *Total Comprehensive Excluding Catastrophes,*
- *Comprehensive Excluding both Catastrophes and Theft Claims, and*
- *Theft-only claims.*

Comprehensive – Total (Excluding Catastrophes) – As of June 30, 2019



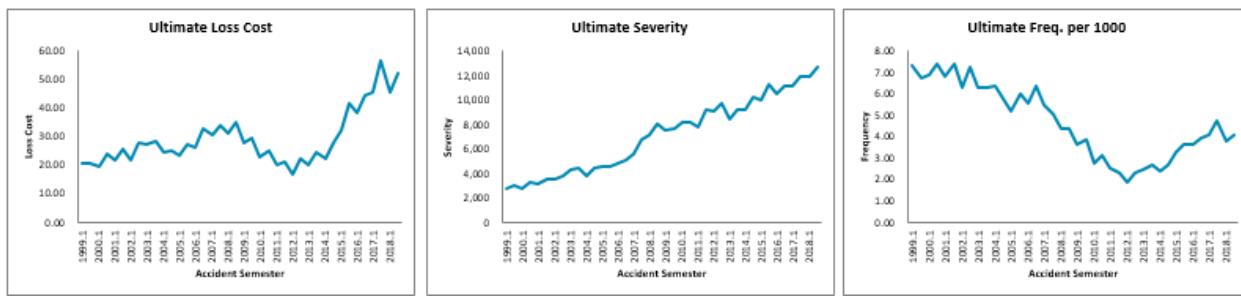
As can be seen from the graphs, with the removal of catastrophe related claims the Comprehensive coverage claim experience is significantly less variable. We observe: (a) severity has trended upward, (b) frequency declined through 2012 and has since been increasing, including an upward spike in 2016, 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, followed by a decline since 2016.

Comprehensive – Excluding Theft & Excluding Catastrophes – As of June 30, 2019



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

Comprehensive – Theft Only – As of June 30, 2019



Subject to variability, (a) severity has been generally increasing, (b) frequency declined through 2012-1 then began to increase, including a spike in 2017, and (c) loss cost increased through 2008, then declined through 2011, and since increased with a spike in 2017.

Selected Trends

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

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

- Over the periods beginning 2002-1 to 2011-2, ending 2019-1, including both theft and catastrophe claims, including seasonality, the estimated lost cost trend is in the range of +5% to +6%, with moderate-high Adjusted R-squareds and significant p-values for time and seasonality. Over the more recent periods beginning 2012-1 to 2014-2, ending 2019-1, these same loss cost trend rates are in the range of +2% to +3%, with moderate Adjusted R-squareds but insignificant p-values for time. We observe a relatively stable severity trend rates clustering around +4% over the periods beginning 2007-1 to 2014-2, ending 2019-1 with high Adjusted R-squareds and significant p-values for time and seasonality.

- Over the period 2002 to 2018, excluding both theft and catastrophe claims, the estimated lost cost trend is +5% with a high Adjusted R-squared and significant p-value; and excluding the high 2016 data point, the estimated loss costs trend is +4.5%. Over the more recent 2011 to 2018 period, and excluding the high 2016 data point, the loss cost trend is +4% with a high Adjusted R-squared and significant p-value.
- Theft claims began to increase beginning 2011. With the increase in theft beginning 2011, we modelled the comprehensive Theft only loss costs trend at +17% (over 2011 to 2018) with a high Adjusted R-squared and significant p-value. However, the trends become less steep starting 2015-1; with the loss cost trend at +11% over 2015-1 to 2018-2, including seasonality, with high Adjusted R-squared and significant p-value for time²³.

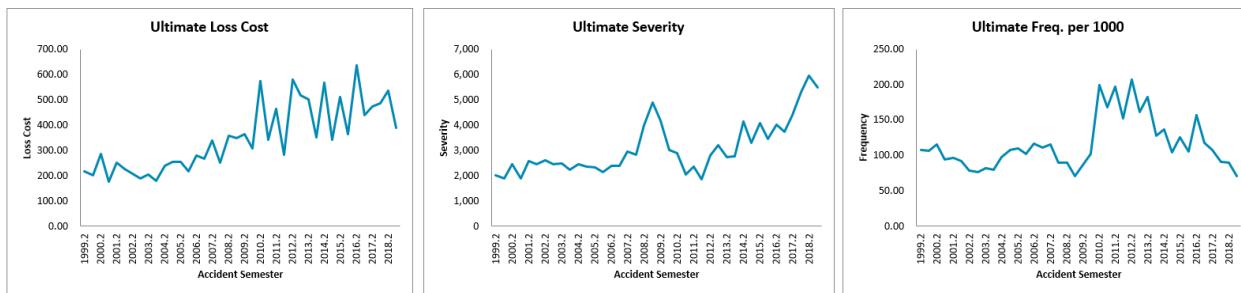
Considering these results and giving consideration to the variability in the claim experience, we select a past and future loss trend rate of +6.5%, based on the loss cost trend rate over 2011-1 to 2018-2, (rounded).

6.7. All Perils

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

We estimate that during 2019-1, compared to the prior corresponding accident half year (2018-1), the frequency rate, the average severity, and the loss cost changed by approximately -22.5%, +3.1%, and -20.1%, respectively. We estimate that the loss cost for the accident year ending June 30, 2019 decreased by 3.7% over the loss cost for the accident year ending June 30, 2018.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-2 through 2019-1.



The historical data points indicate a considerable amount of variability:

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

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, p-values, and confidence intervals over various trend measurement periods beginning 1998-2,

²³ IBC reports increased efforts introduced in 2019 to combat theft claims.

with seasonality (which we find to be significant for loss cost), with no exclusions, are presented in Appendix E. We show trends ending 2019-1 and 2018-2.

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

Only the (longer term) loss cost trends beginning 1999-2 through 2009-2, ending 2019-1 have significant *p*-values for time and seasonality. The trend rates, all with moderate-high Adjusted R-squared values, range from approximately +2.5% to +6.0%, with the lower trend rates for the more recent (shorter) time frames. The trends ending 2018-2 are generally a half percentage point higher than the trends ending 2019-1.

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 2019-1 are about 0.5 percentage points higher than those including these three data points.

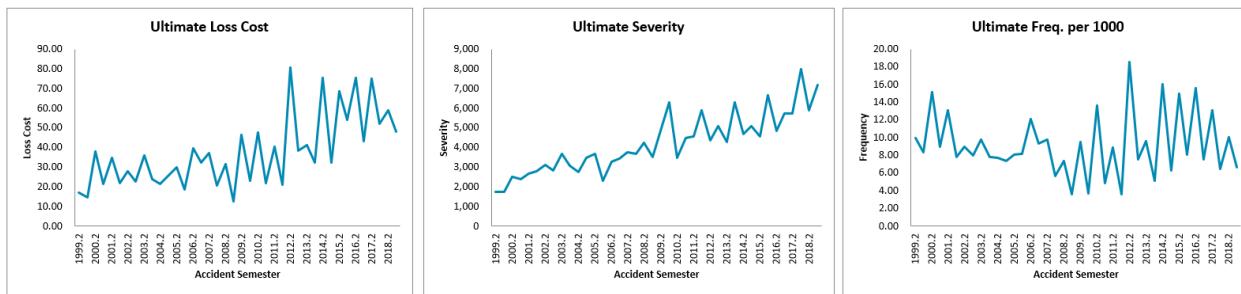
We select a past and future loss cost trend rate of +4.0%; the same as our prior review selection.

6.8. Specified Perils

For the prior review we selected a past and future loss cost trend rate of +8.0%.

We estimate that during 2019-1, compared to the prior corresponding accident half year (2018-1), the frequency rate, the average severity, and the loss cost changed by +3.1%, -10.3%, and -7.5%, respectively. We estimate that the loss cost for the accident year ending June 30, 2019 decreased by 15.0% over the loss cost for the accident year ending June 30, 2018.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-2 through 2019-1.



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, with some flattening since 2014.

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

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 2019-1 range from about +4% to +6% with moderate Adjusted R-squared values and significant *p*-values (for time). We select a severity trend rate of +5.0%, the same as our prior review.

The estimated frequency trends with seasonality (which we find to be significant), with no exclusions, over the longer time frames, from 10 to 20 years ending 2019-1, generally have low-moderate Adjusted R-squared values and insignificant *p*-values (for time). Given the frequency 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 1999-2 through 2006-2, ending 2019-1, are in the range of +5.5% to +7.5%, with moderate Adjusted R-squareds and significant *p*-values for time and seasonality. The trend rates beginning 2007-1 through 2013-2, ending 2019-1, are in the range of +8% to +10%, with slightly higher but still moderate Adjusted R-squareds and significant *p*-values for time and seasonality; but with wider confidence intervals.

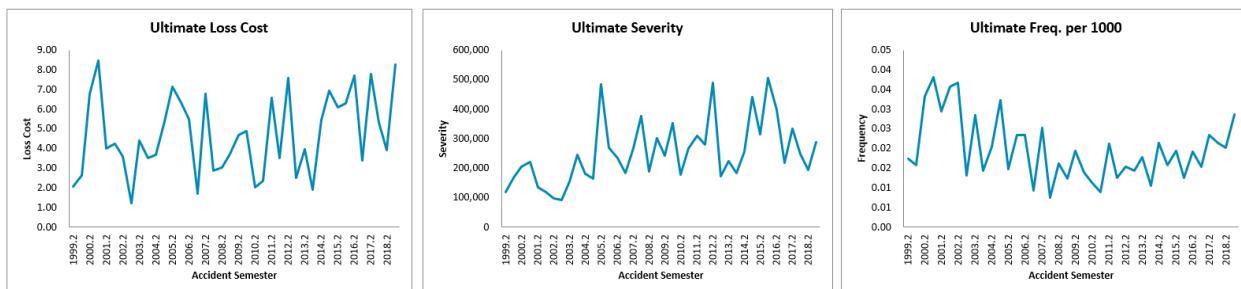
We select a past and future loss cost trend rate of +7.0%; one percentage point lower than our prior review selection.

6.9. Underinsured Motorists

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

We estimate that during 2019-1, compared to the prior corresponding accident half year (2018-1), the frequency rate, the average severity, and the loss cost changed by approximately +34.0%, +16.0%, and +55.5%, respectively. We estimate that the loss cost for the accident year ending June 30, 2019 decreased by 7.5% over the loss cost for the accident year ending June 30, 2018.

The following graphs display our estimate of the actual loss cost, average severity, and frequency rate over the period 1999-2 through 2019-1.



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 1999-2, with and without seasonality, are presented in Appendix E.

The vast majority of the frequency and loss cost trends estimated are not statistically significant. However, the severity trends excluding seasonality (which we find not to be significant) with the exclusion of the spike points (2005-2, 2012-1 2013-1, and 2016-1) beginning 1999-2 to 2002-1, ending 2019-1, cluster around +4.0%, all with moderate Adjusted R-squared values, and significant *p*-values for time.

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

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

6.10. Summary of Selections

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

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

| Coverages | 2019 AR As of December 31, 2018 | 2020 SAR As of June 30, 2019 |
|-----------------------|------------------------------------|---------------------------------|
| TPL-Bodily Injury | +8.5%/7.5% ²⁴ | +8.0%/7.0% ²⁵ |
| TPL-Property Damage | +2.0% | +1.5% |
| TPL - Subtotal | +6.7%/6.0% | +6.1%/5.4% |
| AB – Total | +0.5%/9.5% ²⁶ | +8.5% |
| Collision | +2.5% | +2.5% |
| Comprehensive | +6.5% | +6.5% |
| All Perils | +4.0% | +4.0% |
| Specified Perils | +8.0% | +7.0% |
| Underinsured Motorist | +4.0% | +4.0% |

²⁴ Future trend rate begins October 1, 2018.

²⁵ Future trend rate begins April 1, 2019.

²⁶ Trend rate change and level change adjustment of +15% at July 1, 2015.

7. Loss Adjustment Expenses

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

For the analysis we perform of loss development factors, allocated loss adjustment expenses are included with the reported Industry loss data. For the analysis we perform of trends, we provide for unallocated loss adjustment expenses (ULAE) through the application of calendar year factors that are published by GISA²⁷ to be applied to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the Industry average ULAE²⁸ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 2: Unallocated Loss Adjustment Expenses

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

GISA only provides the ULAE provision on an annual basis, therefore, we assume the same factor for 2019-1 as provided by GISA for 2018.

We include these provisions in our analysis of trends.

²⁷ The reader is directed to GISA for full description on the data collected and how factors are determined by GISA.

²⁸ ULAE factors prior to 2003 are presented in Appendix B.

8. Catastrophe Provision

As GISA has not updated its Catastrophe report through June 30, 2019, we repeat the discussion and recommendation we presented in our 2019 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.

Total Comprehensive (including thefts)

In the 2018 Annual Review, we had recommended a benchmark catastrophe provision of 60% (a factor of 1.60) 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 60% 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 – 2018 for private passenger vehicle Comprehensive coverage as reported in GISA’s 2018 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 \$2.3 billion of non-catastrophic losses - a ratio of 58%. Over the last five years approximately \$750 million of catastrophic losses have been reported as compared to approximately \$2.1 billion of non-catastrophic losses - a ratio of 55%.

We recommend a benchmark catastrophe provision of 57% (1.57) based on the current five-year and ten-year averages. (This 1.57 factor applies to Comprehensive losses that exclude catastrophe 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.

| Province of Alberta Comprehensive - Total Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers) | | | | | | |
|--|------------------------|----------------------|---------------------|------------------------|----------------------|--------------------|
| Comprehensive Summary of Catastrophic Claims Data as of 12/31/18 | | | | | | |
| (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% | 108,030,221 | 11,697,960 | 1.121 |
| 2004 | 46,326 | 6,137 | 13% | 125,208,531 | 25,614,074 | 1.257 |
| 2005 | 57,485 | 14,713 | 26% | 153,665,609 | 42,833,271 | 1.386 |
| 2006 | 54,272 | 5,547 | 10% | 157,173,082 | 18,597,791 | 1.134 |
| 2007 | 64,922 | 12,555 | 19% | 234,098,669 | 60,651,950 | 1.350 |
| 2008 | 55,203 | 5,478 | 10% | 212,207,504 | 24,386,347 | 1.130 |
| 2009 | 55,108 | 8,003 | 15% | 227,189,397 | 44,782,888 | 1.246 |
| 2010 | 81,704 | 38,852 | 48% | 369,451,537 | 189,945,953 | 2.058 |
| 2011 | 50,815 | 9,339 | 18% | 212,655,430 | 44,486,065 | 1.265 |
| 2012 | 76,279 | 34,856 | 46% | 349,613,680 | 170,626,795 | 1.953 |
| 2013 | 70,663 | 21,760 | 31% | 342,786,202 | 132,615,522 | 1.631 |
| 2014 | 75,586 | 28,542 | 38% | 397,962,709 | 187,374,732 | 1.890 |
| 2015 | 75,178 | 24,459 | 33% | 410,069,864 | 156,416,028 | 1.617 |
| 2016 | 100,507 | 41,764 | 42% | 555,932,560 | 241,728,178 | 1.769 |
| 2017 | 66,246 | 13,303 | 20% | 376,670,111 | 74,911,452 | 1.248 |
| 2018 | 64,305 | 14,741 | 23% | 380,059,205 | 89,375,754 | 1.307 |
| All Years | 1,083,710 | 285,137 | 26% | 4,706,235,554 | 1,520,433,512 | 1.477 |
| Last 10 Years | 716,391 | 235,619 | 33% | 3,622,390,695 | 1,332,263,367 | 1.582 |
| Last 5 Years | 381,822 | 122,809 | 32% | 2,120,694,449 | 749,806,144 | 1.547 |
| Avg. of Last 10 and 5 | | | | | | 1.564 |
| Recomendation | | | | | | 1.570 |

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 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 12/31/18 | | | | | | |
| (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 | 48,415 | 14,713 | 30% | 116,302,636 | 42,833,271 | 1.583 |
| 2006 | 43,933 | 5,547 | 13% | 109,874,334 | 18,597,791 | 1.204 |
| 2007 | 55,117 | 12,555 | 23% | 178,453,746 | 60,651,950 | 1.515 |
| 2008 | 46,570 | 5,478 | 12% | 151,909,002 | 24,386,347 | 1.191 |
| 2009 | 47,478 | 8,003 | 17% | 174,373,380 | 44,782,888 | 1.346 |
| 2010 | 75,592 | 38,852 | 51% | 324,063,041 | 189,945,953 | 2.416 |
| 2011 | 45,688 | 9,339 | 20% | 172,631,197 | 44,486,065 | 1.347 |
| 2012 | 71,706 | 34,856 | 49% | 310,094,351 | 170,626,795 | 2.223 |
| 2013 | 64,931 | 21,760 | 34% | 296,713,669 | 132,615,522 | 1.808 |
| 2014 | 69,621 | 28,542 | 41% | 344,623,196 | 187,374,732 | 2.192 |
| 2015 | 66,962 | 24,459 | 37% | 330,234,821 | 156,416,028 | 1.900 |
| 2016 | 91,487 | 41,764 | 46% | 465,663,023 | 241,728,178 | 2.079 |
| 2017 | 55,724 | 13,303 | 24% | 265,053,133 | 74,911,452 | 1.394 |
| 2018 | 54,802 | 14,741 | 27% | 268,770,121 | 89,375,754 | 1.498 |
| All Years | 945,057 | 285,137 | 30% | 3,729,975,359 | 1,520,433,512 | 1.688 |
| Last 10 Years | 643,991 | 235,619 | 37% | 2,952,219,932 | 1,332,263,367 | 1.822 |
| Last 5 Years | 338,596 | 122,809 | 36% | 1,674,344,294 | 749,806,144 | 1.811 |
| Avg. of Last 10 and 5 | | | | | | 1.817 |
| Recomendation | | | | | | 1.820 |

We recommend a Benchmark catastrophe provision of 82% (1.82) based on the current five-year and ten-year averages. (This 1.82 factor applies to Comprehensive losses that exclude both catastrophes and theft claims.)

9. Investment Income on Cash Flow

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

10. Health Cost Recovery

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

11. Operating Expenses

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

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2017 Industry Expense Report was the basis for the 2019 SAR Benchmark. The 2018 Expense Report was released by GISA on October 2, 2019.

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 2018 Expense Report is 26.7%²⁹.

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

Table 3: Summary of Indicated Operating Expense Ratios

| Expense Component | Current Benchmark (2019 AR) | Recommended Benchmark (2020 SAR) |
|----------------------------|--------------------------------|--|
| Direct Commissions | 11.5% | 11.6% |
| Contingent Commissions | 1.0% | 1.0% |
| <i>Total Commissions</i> | <i>12.5%</i> | <i>12.6%</i> |
| Premium and Fire Taxes | 4.0% | 4.0% |
| Other Acquisition Expenses | 2.6% | 2.6% |
| General Expenses | 7.5% | 7.5% |
| <i>Total Expenses</i> | <i>26.6%</i> | <i>26.7%</i> |

²⁹ IBC suggests an expense ratio of 27.1% based on a percentage of *earned* premiums for all components.

12. Profit

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

13. Distribution and Use

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

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

15. Definition of Key Terms

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

15.1. Insurance Coverages

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

Third Party Liability (TPL)

There are two parts to this Basic Coverage:

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

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

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

Accident Benefits (AB)

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

Underinsured Motorist (UIM)

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

Collision

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

Comprehensive

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

All Perils

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

Specified Perils

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

15.2. Other Terms

Accident Year

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

Allocated Loss Adjustment Expense (ALAE)

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

Base Rate and Rate Differentials

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

Case Reserve

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

Claim Frequency

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

Claim Severity

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

Claim Count Development

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

CLEAR

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

the Insurance Bureau of Canada. CLEAR considers such elements as the reparability and damageability of the make and model-year. (See MSRP).

Combined Ratio

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

Earned Premium

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

Exposure Unit

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

Health Cost Recovery Assessment

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

Loss Cost (Pure Premium)

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

Loss Development

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

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

estimates are adjusted to reflect newly reported late claims, actual payments, and additional information that becomes available to the claims adjuster.

Loss Ratio

Loss ratio is the common measure of premium adequacy. Loss ratio is usually defined as estimated ultimate incurred losses and ALAE, divided by earned premium. But the ultimate incurred losses and ALAE may also include provisions for ULAЕ 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 ULAЕ, are typically categorized as Commissions, Other Acquisition, General, Taxes, Licenses, and Fees.

Paid Losses

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

Premium Drift

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

Rate Group Drift

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

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

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

Rating Territory

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

Reported Incurred Loss

The sum of:

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

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

Reserve

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

Surplus

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

Statistical Territory

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

Total Return on Equity

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

Unallocated Loss Adjustment Expense (ULAE)

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

Underwriting Profit

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

Underwriting Profit Margin

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

Ultimate Incurred Loss

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

Written Premium

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

16. Closing

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

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

Sincerely,



Paula Elliott, FCIA, FCAS
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Rajesh Sahasrabuddhe, FCAS, ACIA
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17. Appendices A - E

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

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

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

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

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

- Bodily Injury: Pages 1 to 12
- Property Damage: Pages 13 to 16
- Accident Benefits: Pages 17 to 36
- Collision: Pages 37 to 40
- Comprehensive: 41 to 44
- All Perils: Pages 45 to 50
- Specified Perils: Pages 51 to 58
- Underinsured Motorists: Pages 59 to 62



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Province of Alberta

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

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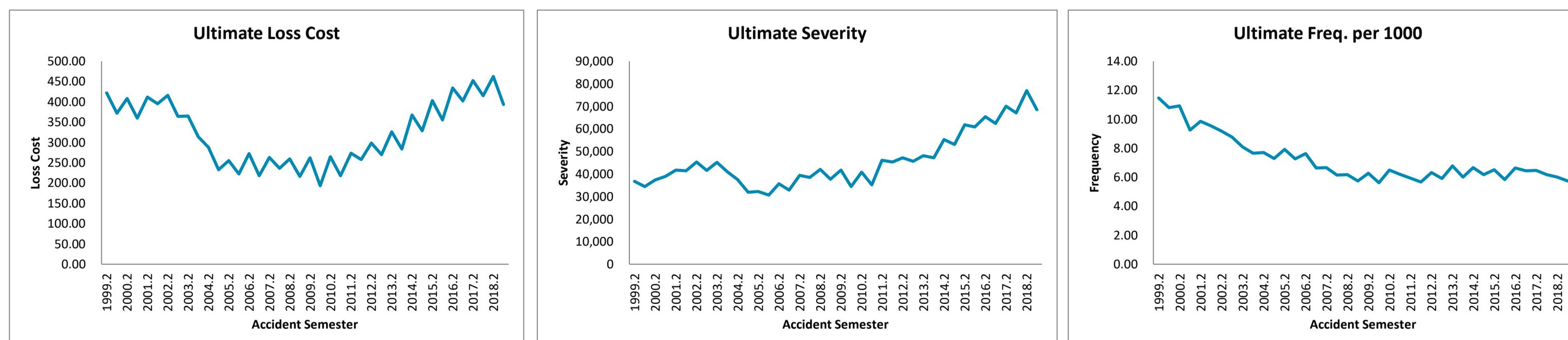
Reported Incurred Claim Amount and ALAE Development Summary
Data as of 06/30/19

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

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

Loss Cost Summary
Data as of 06/30/19

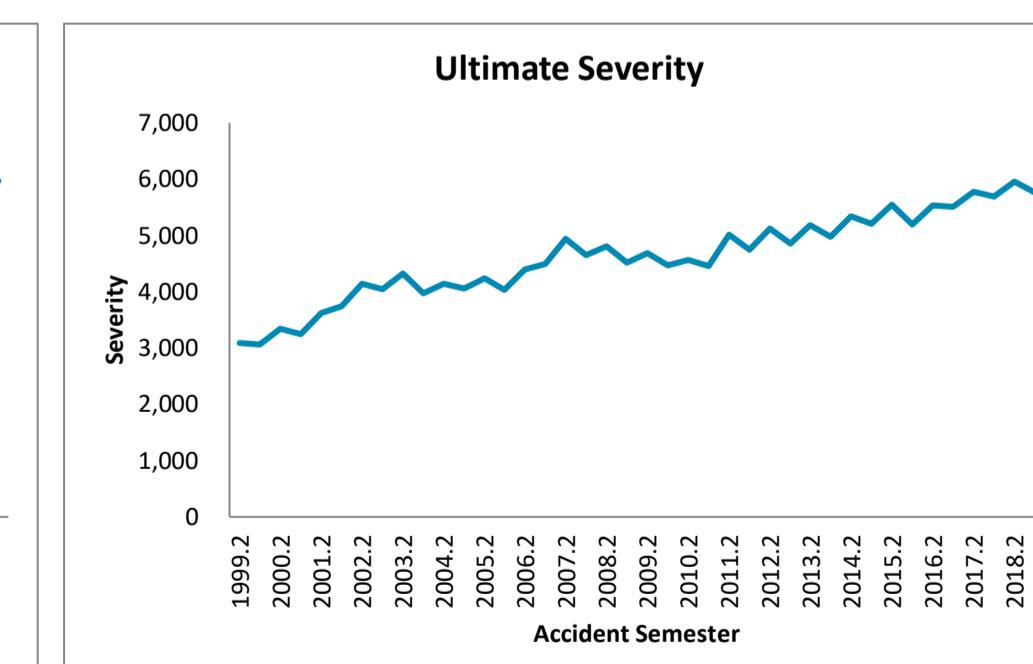
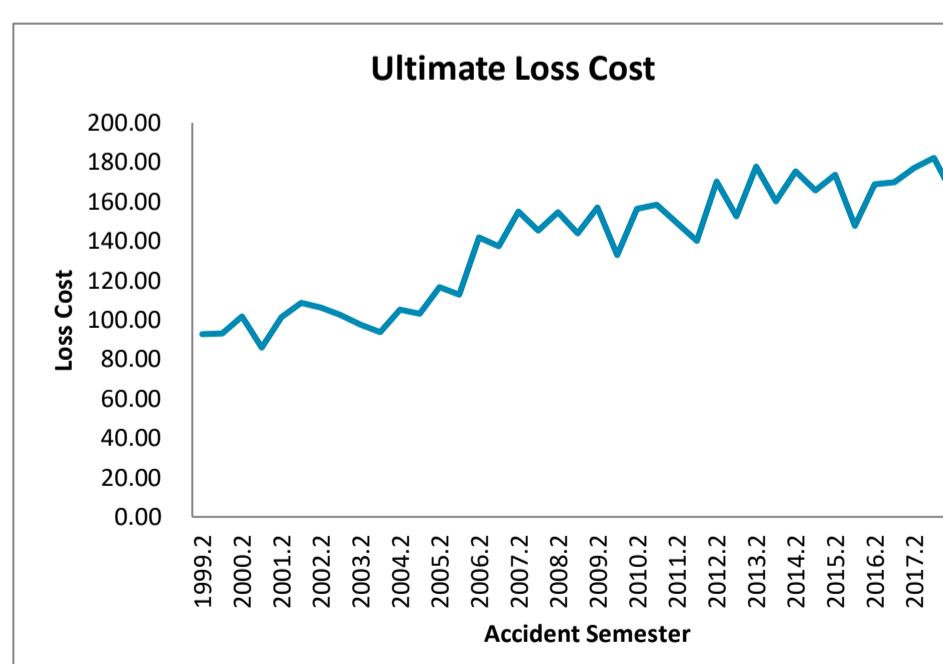
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|-------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and LAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 1999.2 | 240 | 761,320 | 8,727 | 288,703 | 1.112 | 321,037 | 421.69 | | 36,787 | | 11.46 | | | |
| 2000.1 | 234 | 782,581 | 8,443 | 264,479 | 1.101 | 291,191 | 372.09 | | 34,489 | | 10.79 | | 396.55 | |
| 2000.2 | 228 | 810,796 | 8,860 | 300,773 | 1.101 | 331,151 | 408.43 | -3.1% | 37,376 | 1.6% | 10.93 | -4.7% | | |
| 2001.1 | 222 | 830,225 | 7,690 | 277,777 | 1.076 | 298,888 | 360.01 | -3.2% | 38,867 | 12.7% | 9.26 | -14.1% | 383.93 | -3.2% |
| 2001.2 | 216 | 851,902 | 8,394 | 325,922 | 1.076 | 350,692 | 411.66 | 0.8% | 41,779 | 11.8% | 9.85 | -9.8% | | |
| 2002.1 | 210 | 834,467 | 7,953 | 302,879 | 1.089 | 329,835 | 395.26 | 9.8% | 41,473 | 6.7% | 9.53 | 2.9% | 403.55 | 5.1% |
| 2002.2 | 204 | 869,888 | 7,981 | 332,211 | 1.089 | 361,778 | 415.89 | 1.0% | 45,330 | 8.5% | 9.17 | -6.9% | | |
| 2003.1 | 198 | 853,491 | 7,484 | 284,169 | 1.093 | 310,597 | 363.91 | -7.9% | 41,501 | 0.1% | 8.77 | -8.0% | 390.15 | -3.3% |
| 2003.2 | 192 | 874,530 | 7,073 | 292,023 | 1.093 | 319,181 | 364.97 | -12.2% | 45,127 | -0.4% | 8.09 | -11.8% | | |
| 2004.1 | 186 | 861,319 | 6,596 | 245,258 | 1.103 | 270,520 | 314.08 | -13.7% | 41,013 | -1.2% | 7.66 | -12.7% | 339.72 | -12.9% |
| 2004.2 | 180 | 888,607 | 6,836 | 232,290 | 1.103 | 256,215 | 288.33 | -21.0% | 37,481 | -16.9% | 7.69 | -4.9% | | |
| 2005.1 | 174 | 884,434 | 6,442 | 187,820 | 1.097 | 206,114 | 233.05 | -25.8% | 31,997 | -22.0% | 7.28 | -4.9% | 260.76 | -23.2% |
| 2005.2 | 168 | 939,935 | 7,446 | 218,918 | 1.097 | 240,241 | 255.59 | -11.4% | 32,266 | -13.9% | 7.92 | 3.0% | | |
| 2006.1 | 162 | 945,688 | 6,860 | 193,533 | 1.087 | 210,274 | 222.35 | -4.6% | 30,651 | -4.2% | 7.25 | -0.4% | 238.92 | -8.4% |
| 2006.2 | 156 | 1,001,661 | 7,634 | 250,871 | 1.087 | 272,571 | 272.12 | 6.5% | 35,706 | 10.7% | 7.62 | -3.8% | | |
| 2007.1 | 150 | 1,002,166 | 6,662 | 200,686 | 1.089 | 218,507 | 218.03 | -1.9% | 32,799 | 7.0% | 6.65 | -8.4% | 245.07 | 2.6% |
| 2007.2 | 144 | 1,056,591 | 7,049 | 254,988 | 1.089 | 277,631 | 262.76 | -3.4% | 39,387 | 10.3% | 6.67 | -12.5% | | |
| 2008.1 | 138 | 1,052,604 | 6,471 | 229,249 | 1.084 | 248,415 | 236.00 | 8.2% | 38,388 | 17.0% | 6.15 | -7.5% | 249.41 | 1.8% |
| 2008.2 | 132 | 1,097,159 | 6,776 | 262,958 | 1.084 | 284,941 | 259.71 | -1.2% | 42,050 | 6.8% | 6.18 | -7.4% | | |
| 2009.1 | 126 | 1,079,668 | 6,198 | 211,298 | 1.105 | 233,505 | 216.27 | -8.4% | 37,673 | -1.9% | 5.74 | -6.6% | 238.17 | -4.5% |
| 2009.2 | 120 | 1,119,144 | 7,031 | 265,483 | 1.105 | 293,385 | 262.15 | 0.9% | 41,729 | -0.8% | 6.28 | 1.7% | | |
| 2010.1 | 114 | 1,100,175 | 6,182 | 193,142 | 1.102 | 212,785 | 193.41 | -10.6% | 34,418 | -8.6% | 5.62 | -2.1% | 228.07 | -4.2% |
| 2010.2 | 108 | 1,147,135 | 7,442 | 275,235 | 1.102 | 303,226 | 264.33 | 0.8% | 40,746 | -2.4% | 6.49 | 3.3% | | |
| 2011.1 | 102 | 1,128,681 | 7,010 | 224,990 | 1.095 | 246,252 | 218.18 | 12.8% | 35,128 | 2.1% | 6.21 | 10.5% | 241.44 | 5.9% |
| 2011.2 | 96 | 1,178,562 | 7,000 | 294,729 | 1.095 | 322,581 | 273.71 | 3.5% | 46,081 | 13.1% | 5.94 | -8.4% | | |
| 2012.1 | 90 | 1,171,072 | 6,650 | 276,322 | 1.091 | 301,523 | 257.48 | 18.0% | 45,345 | 29.1% | 5.68 | -8.6% | 265.62 | 10.0% |
| 2012.2 | 84 | 1,220,939 | 7,733 | 334,141 | 1.091 | 364,615 | 298.63 | 9.1% | 47,150 | 2.3% | 6.33 | 6.6% | | |
| 2013.1 | 78 | 1,210,618 | 7,154 | 296,822 | 1.099 | 326,345 | 269.57 | 4.7% | 45,618 | 0.6% | 5.91 | 4.1% | 284.16 | 7.0% |
| 2013.2 | 72 | 1,269,842 | 8,607 | 376,503 | 1.099 | 413,952 | 325.99 | 9.2% | 48,093 | 2.0% | 6.78 | 7.0% | | |
| 2014.1 | 66 | 1,257,098 | 7,547 | 325,949 | 1.093 | 356,294 | 283.43 | 5.1% | 47,213 | 3.5% | 6.00 | 1.6% | 304.81 | 7.3% |
| 2014.2 | 60 | 1,319,793 | 8,788 | 444,050 | 1.093 | 485,391 | 367.78 | 12.8% | 55,231 | 14.8% | 6.66 | -1.8% | | |
| 2015.1 | 54 | 1,302,902 | 8,063 | 388,563 | 1.103 | 428,547 | 328.92 | 16.1% | 53,151 | 12.6% | 6.19 | 3.1% | 348.47 | 14.3% |
| 2015.2 | 48 | 1,349,443 | 8,789 | 492,769 | 1.103 | 543,475 | 402.74 | 9.5% | 61,833 | 12.0% | 6.51 | -2.2% | | |
| 2016.1 | 42 | 1,324,245 | 7,738 | 434,322 | 1.085 | 471,195 | 355.82 | 8.2% | 60,890 | 14.6% | 5.84 | -5.6% | 379.50 | 8.9% |
| 2016.2 | 36 | 1,354,437 | 9,005 | 542,324 | 1.085 | 588,368 | 434.40 | 7.9% | 65,340 | 5.7% | 6.65 | 2.1% | | |
| 2017.1 | 30 | 1,322,385 | 8,524 | 487,657 | 1.092 | 532,278 | 402.51 | 13.1% | 62,443 | 2.5% | 6.45 | 10.3% | 418.65 | 10.3% |
| 2017.2 | 24 | 1,367,345 | 8,835 | 566,461 | 1.092 | 618,292 | 452.18 | 4.1% | 69,982 | 7.1% | 6.46 | -2.8% | | |
| 2018.1 | 18 | 1,346,345 | 8,332 | 507,950 | 1.101 | 559,101 | 415.27 | 3.2% | 67,107 | 7.5% | 6.19 | -4.0% | 433.87 | 3.6% |
| 2018.2 | 12 | 1,396,675 | 8,394 | 586,769 | 1.101 | 645,856 | 462.42 | 2.3% | 76,946 | 10.0% | 6.01 | -7.0% | | |
| 2019.1 | 6 | 1,369,934 | 7,877 | 489,756 | 1.101 | 539,074 | 393.50 | -5.2% | 68,437 | 2.0% | 5.75 | -7.1% | 428.30 | -1.3% |
| Total | | 43,535,801 | 304,276 | 12,960,742 | | 14,185,819 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/19

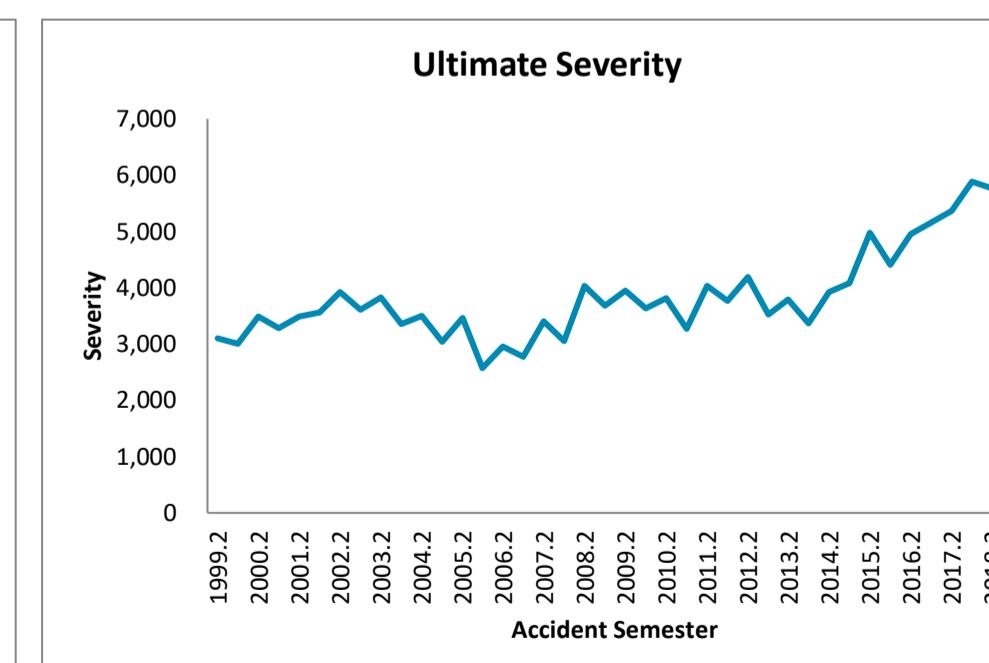
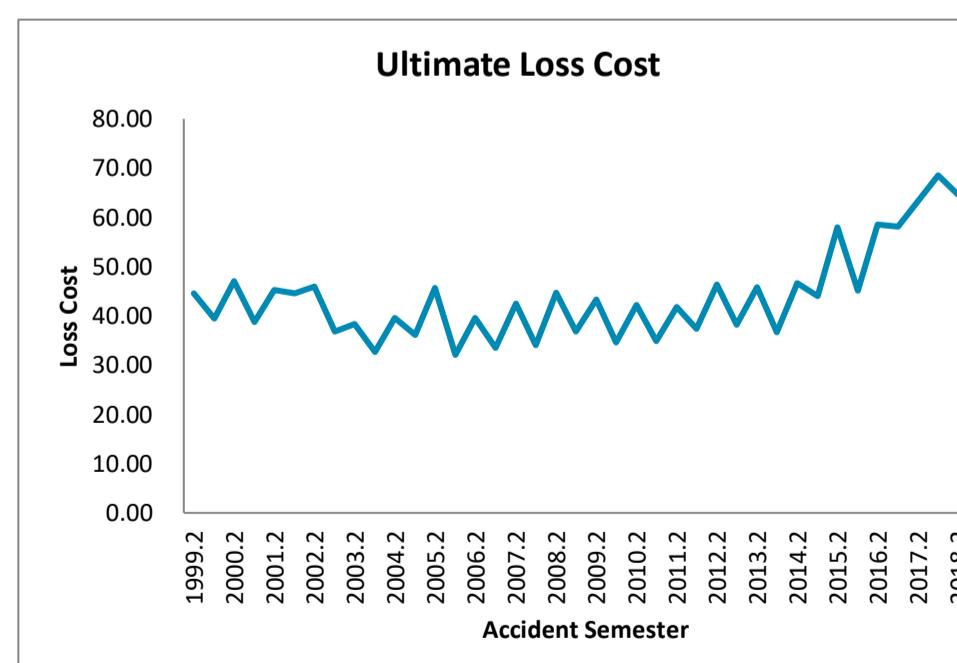
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 1999.2 | 240 | 761,320 | 22,875 | 63,531 | 1.112 | 70,646 | 92.79 | | 3,088 | | 30.05 | | | |
| 2000.1 | 234 | 782,581 | 23,819 | 66,254 | 1.101 | 72,946 | 93.21 | | 3,063 | | 30.44 | | 93.01 | |
| 2000.2 | 228 | 810,796 | 24,729 | 75,030 | 1.101 | 82,608 | 101.88 | 9.8% | 3,341 | 8.2% | 30.50 | 1.5% | | |
| 2001.1 | 222 | 830,225 | 21,967 | 66,286 | 1.076 | 71,324 | 85.91 | -7.8% | 3,247 | 6.0% | 26.46 | -13.1% | 93.80 | 0.9% |
| 2001.2 | 216 | 851,902 | 23,891 | 80,351 | 1.076 | 86,458 | 101.49 | -0.4% | 3,619 | 8.3% | 28.04 | -8.1% | | |
| 2002.1 | 210 | 834,467 | 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 | 204 | 869,888 | 22,311 | 84,764 | 1.089 | 92,308 | 106.11 | 4.6% | 4,137 | 14.3% | 25.65 | -8.5% | | |
| 2003.1 | 198 | 853,491 | 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 | 192 | 874,530 | 19,748 | 78,180 | 1.093 | 85,451 | 97.71 | -7.9% | 4,327 | 4.6% | 22.58 | -12.0% | | |
| 2004.1 | 186 | 861,319 | 20,359 | 73,248 | 1.103 | 80,792 | 93.80 | -8.3% | 3,968 | -1.8% | 23.64 | -6.6% | 95.77 | -8.1% |
| 2004.2 | 180 | 888,607 | 22,514 | 84,640 | 1.103 | 93,358 | 105.06 | 7.5% | 4,147 | -4.2% | 25.34 | 12.2% | | |
| 2005.1 | 174 | 884,434 | 22,494 | 83,059 | 1.097 | 91,149 | 103.06 | 9.9% | 4,052 | 2.1% | 25.43 | 7.6% | 104.06 | 8.7% |
| 2005.2 | 168 | 939,935 | 25,851 | 99,753 | 1.097 | 109,469 | 116.46 | 10.9% | 4,235 | 2.1% | 27.50 | 8.6% | | |
| 2006.1 | 162 | 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 | 156 | 1,001,661 | 32,323 | 130,621 | 1.087 | 141,920 | 141.68 | 21.7% | 4,391 | 3.7% | 32.27 | 17.3% | | |
| 2007.1 | 150 | 1,002,166 | 30,643 | 126,378 | 1.089 | 137,601 | 137.30 | 21.7% | 4,490 | 11.2% | 30.58 | 9.4% | 139.49 | 21.7% |
| 2007.2 | 144 | 1,056,591 | 33,104 | 150,270 | 1.089 | 163,615 | 154.85 | 9.3% | 4,942 | 12.6% | 31.33 | -2.9% | | |
| 2008.1 | 138 | 1,052,604 | 32,850 | 141,016 | 1.084 | 152,805 | 145.17 | 5.7% | 4,652 | 3.6% | 31.21 | 2.1% | 150.02 | 7.5% |
| 2008.2 | 132 | 1,097,159 | 35,307 | 156,630 | 1.084 | 169,724 | 154.69 | -0.1% | 4,807 | -2.7% | 32.18 | 2.7% | | |
| 2009.1 | 126 | 1,079,668 | 34,398 | 140,592 | 1.105 | 155,368 | 143.90 | -0.9% | 4,517 | -2.9% | 31.86 | 2.1% | 149.34 | -0.5% |
| 2009.2 | 120 | 1,119,144 | 37,467 | 158,903 | 1.105 | 175,604 | 156.91 | 1.4% | 4,687 | -2.5% | 33.48 | 4.0% | | |
| 2010.1 | 114 | 1,100,175 | 32,648 | 132,574 | 1.102 | 146,056 | 132.76 | -7.7% | 4,474 | -1.0% | 29.67 | -6.9% | 144.94 | -2.9% |
| 2010.2 | 108 | 1,147,135 | 39,309 | 162,969 | 1.102 | 179,543 | 156.51 | -0.3% | 4,567 | -2.5% | 34.27 | 2.4% | | |
| 2011.1 | 102 | 1,128,681 | 40,123 | 163,558 | 1.095 | 179,014 | 158.60 | 19.5% | 4,462 | -0.3% | 35.55 | 19.8% | 157.55 | 8.7% |
| 2011.2 | 96 | 1,178,562 | 35,007 | 160,425 | 1.095 | 175,585 | 148.98 | -4.8% | 5,016 | 9.8% | 29.70 | -13.3% | | |
| 2012.1 | 90 | 1,171,072 | 34,574 | 150,257 | 1.091 | 163,961 | 140.01 | -11.7% | 4,742 | 6.3% | 29.52 | -17.0% | 144.51 | -8.3% |
| 2012.2 | 84 | 1,220,939 | 40,517 | 190,272 | 1.091 | 207,625 | 170.05 | 14.1% | 5,124 | 2.2% | 33.19 | 11.7% | | |
| 2013.1 | 78 | 1,210,618 | 38,041 | 167,979 | 1.099 | 184,687 | 152.56 | 9.0% | 4,855 | 2.4% | 31.42 | 6.4% | 161.34 | 11.6% |
| 2013.2 | 72 | 1,269,842 | 43,631 | 205,543 | 1.099 | 225,987 | 177.96 | 4.7% | 5,180 | 1.1% | 34.36 | 3.5% | | |
| 2014.1 | 66 | 1,257,098 | 40,467 | 184,184 | 1.093 | 201,331 | 160.16 | 5.0% | 4,975 | 2.5% | 32.19 | 2.4% | 169.10 | 4.8% |
| 2014.2 | 60 | 1,319,793 | 43,369 | 211,683 | 1.093 | 231,391 | 175.32 | -1.5% | 5,335 | 3.0% | 32.86 | -4.4% | | |
| 2015.1 | 54 | 1,302,902 | 41,494 | 195,894 | 1.103 | 216,052 | 165.82 | 3.5% | 5,207 | 4.7% | 31.85 | -1.1% | 170.60 | 0.9% |
| 2015.2 | 48 | 1,349,443 | 42,241 | 212,528 | 1.103 | 234,397 | 173.70 | -0.9% | 5,549 | 4.0% | 31.30 | -4.7% | | |
| 2016.1 | 42 | 1,324,245 | 37,644 | 180,393 | 1.085 | 195,708 | 147.79 | -10.9% | 5,199 | -0.2% | 28.43 | -10.7% | 160.87 | -5.7% |
| 2016.2 | 36 | 1,354,437 | 41,287 | 210,703 | 1.085 | 228,592 | 168.77 | -2.8% | 5,537 | -0.2% | 30.48 | -2.6% | | |
| 2017.1 | 30 | 1,322,385 | 40,735 | 205,734 | 1.092 | 224,558 | 169.81 | 14.9% | 5,513 | 6.0% | 30.80 | 8.4% | 169.29 | 5.2% |
| 2017.2 | 24 | 1,367,345 | 41,917 | 221,998 | 1.092 | 242,310 | 177.21 | 5.0% | 5,781 | 4.4% | 30.66 | 0.6% | | |
| 2018.1 | 18 | 1,346,345 | 43,103 | 222,865 | 1.101 | 245,307 | 182.20 | 7.3% | 5,691 | 3.2% | 32.01 | 3.9% | 179.69 | 6.1% |
| 2018.2 | 12 | 1,396,675 | 38,251 | 206,988 | 1.101 | 227,831 | 163.12 | -7.9% | 5,956 | 3.0% | 27.39 | -10.7% | | |
| 2019.1 | 6 | 1,369,934 | 40,549 | 212,252 | 1.101 | 233,626 | 170.54 | -6.4% | 5,762 | 1.2% | 29.60 | -7.5% | 166.80 | -7.2% |
| Total | | 43,535,801 | 1,313,803 | 5,719,630 | | 6,261,365 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/19

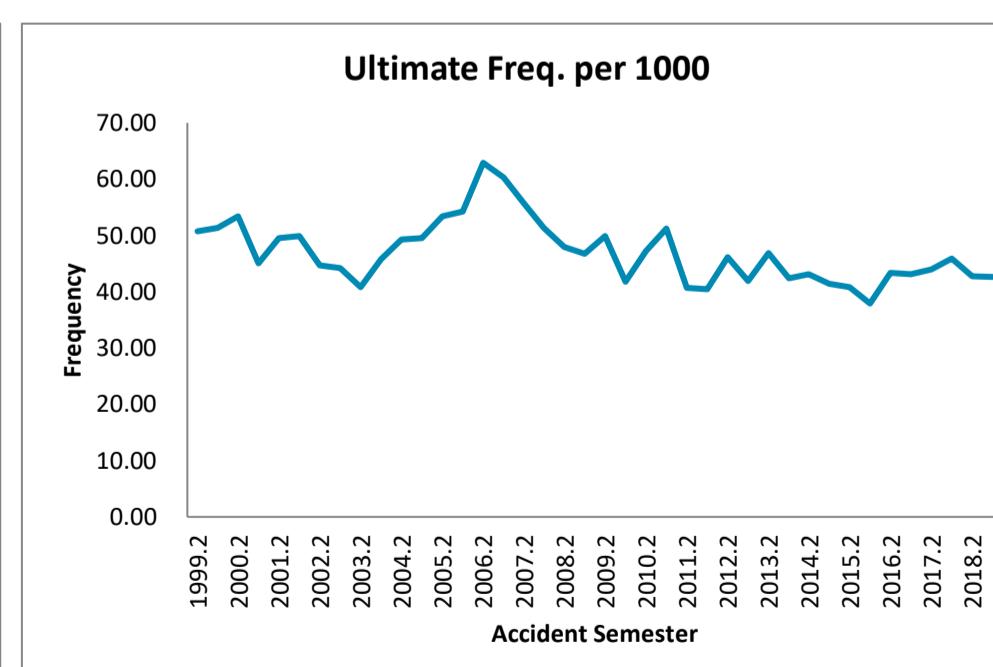
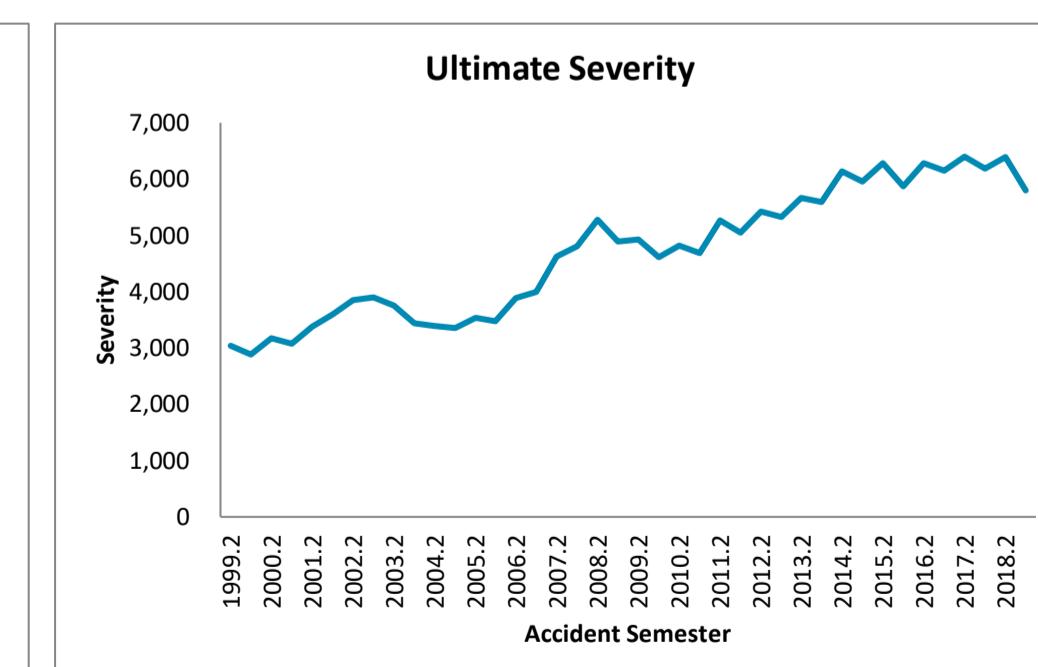
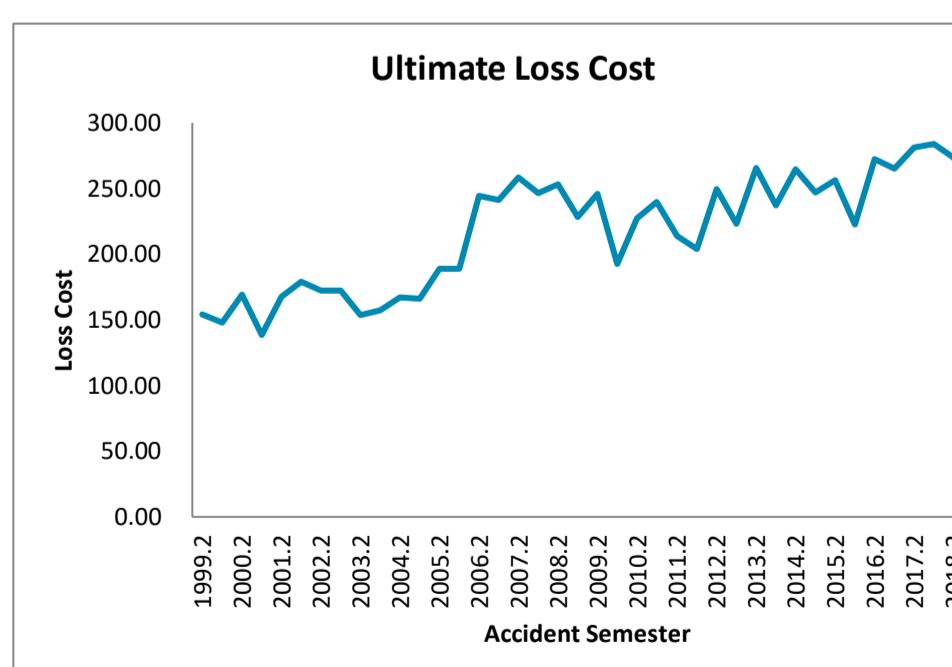
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 1999.2 | 240 | 760,147 | 10,914 | 30,433 | 1.112 | 33,841 | 44.52 | | 3,101 | | 14.36 | | | |
| 2000.1 | 234 | 780,439 | 10,249 | 27,982 | 1.101 | 30,808 | 39.48 | | 3,006 | | 13.13 | | 41.96 | |
| 2000.2 | 228 | 807,484 | 10,904 | 34,493 | 1.101 | 37,976 | 47.03 | 5.6% | 3,483 | 12.3% | 13.50 | -5.9% | | |
| 2001.1 | 222 | 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 | 216 | 844,102 | 10,980 | 35,544 | 1.076 | 38,245 | 45.31 | -3.7% | 3,483 | 0.0% | 13.01 | -3.7% | | |
| 2002.1 | 210 | 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 | 204 | 869,521 | 10,187 | 36,695 | 1.089 | 39,961 | 45.96 | 1.4% | 3,923 | 12.6% | 11.72 | -9.9% | | |
| 2003.1 | 198 | 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 | 192 | 875,870 | 8,776 | 30,707 | 1.093 | 33,563 | 38.32 | -16.6% | 3,824 | -2.5% | 10.02 | -14.5% | | |
| 2004.1 | 186 | 864,304 | 8,406 | 25,600 | 1.103 | 28,236 | 32.67 | -11.3% | 3,359 | -7.1% | 9.73 | -4.6% | 35.51 | -14.3% |
| 2004.2 | 180 | 893,639 | 10,077 | 32,027 | 1.103 | 35,326 | 39.53 | 3.2% | 3,506 | -8.3% | 11.28 | 12.5% | | |
| 2005.1 | 174 | 888,576 | 10,544 | 29,223 | 1.097 | 32,069 | 36.09 | 10.5% | 3,041 | -9.5% | 11.87 | 22.0% | 37.82 | 6.5% |
| 2005.2 | 168 | 941,651 | 12,400 | 39,141 | 1.097 | 42,953 | 45.61 | 15.4% | 3,464 | -1.2% | 13.17 | 16.8% | | |
| 2006.1 | 162 | 945,399 | 11,793 | 27,918 | 1.087 | 30,333 | 32.08 | -11.1% | 2,572 | -15.4% | 12.47 | 5.1% | 38.84 | 2.7% |
| 2006.2 | 156 | 1,000,816 | 13,388 | 36,462 | 1.087 | 39,616 | 39.58 | -13.2% | 2,959 | -14.6% | 13.38 | 1.6% | | |
| 2007.1 | 150 | 1,001,482 | 12,116 | 30,863 | 1.089 | 33,604 | 33.55 | 4.6% | 2,773 | 7.8% | 12.10 | -3.0% | 36.57 | -5.8% |
| 2007.2 | 144 | 1,056,480 | 13,185 | 41,221 | 1.089 | 44,882 | 42.48 | 7.3% | 3,404 | 15.0% | 12.48 | -6.7% | | |
| 2008.1 | 138 | 1,053,269 | 11,753 | 33,050 | 1.084 | 35,813 | 34.00 | 1.3% | 3,047 | 9.9% | 11.16 | -7.8% | 38.25 | 4.6% |
| 2008.2 | 132 | 1,098,120 | 12,152 | 45,244 | 1.084 | 49,027 | 44.65 | 5.1% | 4,035 | 18.5% | 11.07 | -11.3% | | |
| 2009.1 | 126 | 1,080,605 | 10,798 | 36,024 | 1.105 | 39,810 | 36.84 | 8.3% | 3,687 | 21.0% | 9.99 | -10.4% | 40.77 | 6.6% |
| 2009.2 | 120 | 1,119,821 | 12,287 | 43,896 | 1.105 | 48,510 | 43.32 | -3.0% | 3,948 | -2.1% | 10.97 | -0.8% | | |
| 2010.1 | 114 | 1,100,485 | 10,503 | 34,588 | 1.102 | 38,105 | 34.63 | -6.0% | 3,628 | -1.6% | 9.54 | -4.5% | 39.01 | -4.3% |
| 2010.2 | 108 | 1,147,366 | 12,704 | 44,011 | 1.102 | 48,487 | 42.26 | -2.4% | 3,817 | -3.3% | 11.07 | 0.9% | | |
| 2011.1 | 102 | 1,128,484 | 12,053 | 36,016 | 1.095 | 39,419 | 34.93 | 0.9% | 3,270 | -9.9% | 10.68 | 11.9% | 38.63 | -1.0% |
| 2011.2 | 96 | 1,178,586 | 12,213 | 45,035 | 1.095 | 49,291 | 41.82 | -1.0% | 4,036 | 5.7% | 10.36 | -6.4% | | |
| 2012.1 | 90 | 1,171,426 | 11,636 | 40,181 | 1.091 | 43,845 | 37.43 | 7.2% | 3,768 | 15.2% | 9.93 | -7.0% | 39.63 | 2.6% |
| 2012.2 | 84 | 1,221,823 | 13,505 | 51,867 | 1.091 | 56,598 | 46.32 | 10.8% | 4,191 | 3.8% | 11.05 | 6.7% | | |
| 2013.1 | 78 | 1,211,528 | 13,133 | 42,123 | 1.099 | 46,312 | 38.23 | 2.1% | 3,527 | -6.4% | 10.84 | 9.1% | 42.29 | 6.7% |
| 2013.2 | 72 | 1,270,777 | 15,332 | 52,919 | 1.099 | 58,183 | 45.79 | -1.2% | 3,795 | -9.4% | 12.07 | 9.2% | | |
| 2014.1 | 66 | 1,257,886 | 13,668 | 42,159 | 1.093 | 46,084 | 36.64 | -4.2% | 3,372 | -4.4% | 10.87 | 0.2% | 41.23 | -2.5% |
| 2014.2 | 60 | 1,319,430 | 15,693 | 56,260 | 1.093 | 61,498 | 46.61 | 1.8% | 3,919 | 3.3% | 11.89 | -1.4% | | |
| 2015.1 | 54 | 1,301,691 | 14,046 | 51,926 | 1.103 | 57,269 | 44.00 | 20.1% | 4,077 | 20.9% | 10.79 | -0.7% | 45.31 | 9.9% |
| 2015.2 | 48 | 1,347,555 | 15,718 | 70,868 | 1.103 | 78,160 | 58.00 | 24.4% | 4,973 | 26.9% | 11.66 | -1.9% | | |
| 2016.1 | 42 | 1,322,778 | 13,545 | 55,071 | 1.085 | 59,747 | 45.17 | 2.7% | 4,411 | 8.2% | 10.24 | -5.1% | 51.64 | 14.0% |
| 2016.2 | 36 | 1,354,589 | 16,019 | 73,035 | 1.085 | 79,235 | 58.49 | 0.8% | 4,946 | -0.5% | 11.83 | 1.4% | | |
| 2017.1 | 30 | 1,323,373 | 14,897 | 70,443 | 1.092 | 76,888 | 58.10 | 28.6% | 5,161 | 17.0% | 11.26 | 9.9% | 58.30 | 12.9% |
| 2017.2 | 24 | 1,368,677 | 16,141 | 79,349 | 1.092 | 86,610 | 63.28 | 8.2% | 5,366 | 8.5% | 11.79 | -0.3% | | |
| 2018.1 | 18 | 1,347,794 | 15,687 | 83,909 | 1.101 | 92,358 | 68.53 | 17.9% | 5,887 | 14.1% | 11.64 | 3.4% | 65.88 | 13.0% |
| 2018.2 | 12 | 1,397,844 | 15,666 | 82,052 | 1.101 | 90,315 | 64.61 | 2.1% | 5,765 | 7.4% | 11.21 | -5.0% | | |
| 2019.1 | 6 | 1,369,798 | 14,905 | 83,888 | 1.101 | 92,336 | 67.41 | -1.6% | 6,195 | 5.2% | 10.88 | -6.5% | 65.99 | 0.2% |
| Total | | 43,521,598 | 496,655 | 1,804,264 | | 1,975,282 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/19

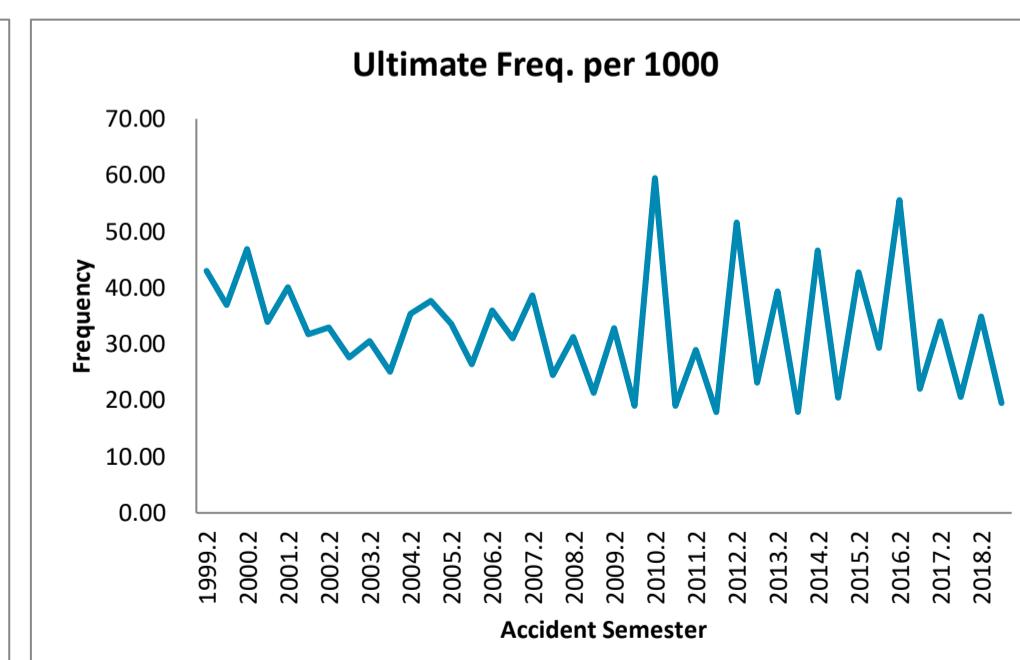
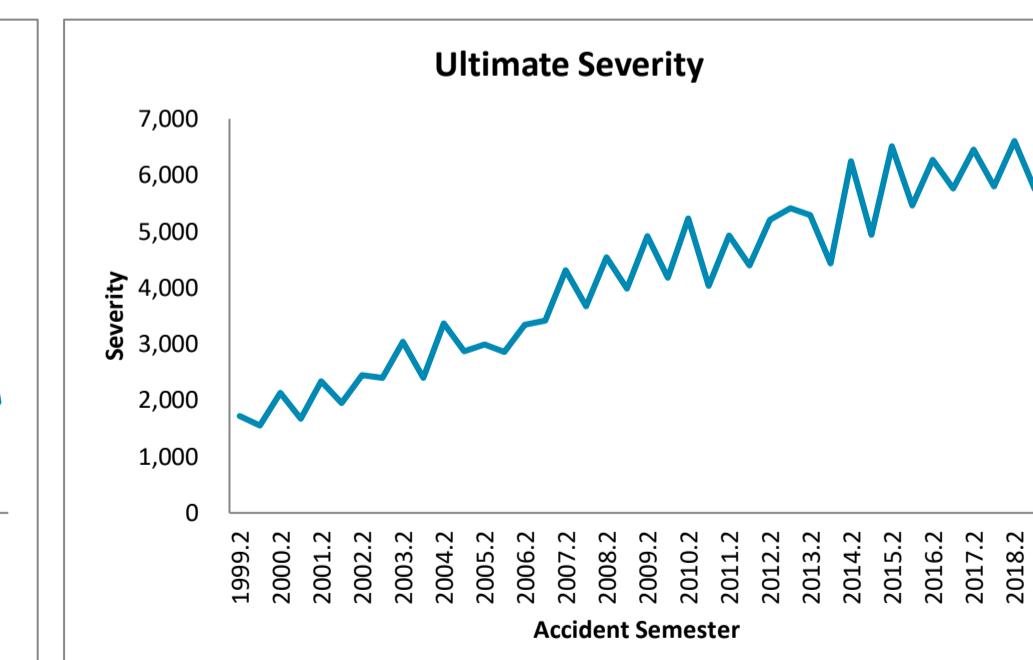
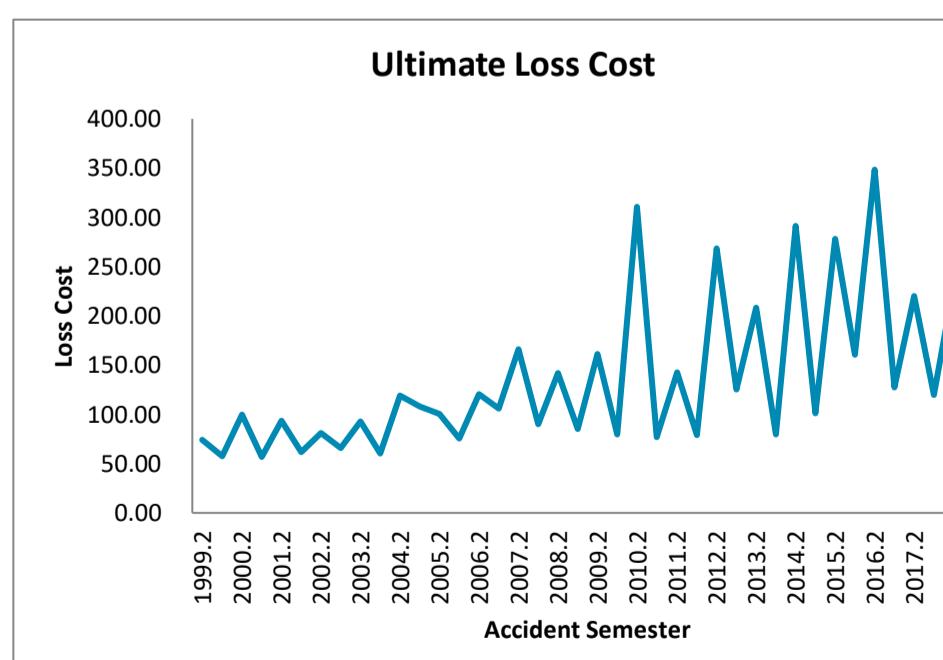
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 1999.2 | 240 | 497,454 | 25,229 | 68,943 | 1.112 | 76,665 | 154.11 | | 3,039 | | 50.72 | | | |
| 2000.1 | 234 | 518,251 | 26,587 | 69,653 | 1.101 | 76,688 | 147.97 | | 2,884 | | 51.30 | | 150.98 | |
| 2000.2 | 228 | 541,747 | 28,896 | 83,232 | 1.101 | 91,639 | 169.15 | 9.8% | 3,171 | 4.4% | 53.34 | 5.2% | | |
| 2001.1 | 222 | 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 | 216 | 583,784 | 28,905 | 90,918 | 1.076 | 97,827 | 167.57 | -0.9% | 3,384 | 6.7% | 49.51 | -7.2% | | |
| 2002.1 | 210 | 584,116 | 29,119 | 96,027 | 1.089 | 104,573 | 179.03 | 29.3% | 3,591 | 16.9% | 49.85 | 10.6% | 173.30 | 12.9% |
| 2002.2 | 204 | 608,784 | 27,238 | 96,337 | 1.089 | 104,911 | 172.33 | 2.8% | 3,852 | 13.8% | 44.74 | -9.6% | | |
| 2003.1 | 198 | 601,882 | 26,633 | 94,912 | 1.093 | 103,739 | 172.36 | -3.7% | 3,895 | 8.5% | 44.25 | -11.2% | 172.34 | -0.6% |
| 2003.2 | 192 | 621,939 | 25,415 | 87,402 | 1.093 | 95,530 | 153.60 | -10.9% | 3,759 | -2.4% | 40.86 | -8.7% | | |
| 2004.1 | 186 | 618,616 | 28,350 | 88,278 | 1.103 | 97,370 | 157.40 | -8.7% | 3,435 | 11.8% | 45.83 | 3.6% | 155.50 | -9.8% |
| 2004.2 | 180 | 642,167 | 31,609 | 97,194 | 1.103 | 107,205 | 166.94 | 8.7% | 3,392 | -9.8% | 49.22 | 20.5% | | |
| 2005.1 | 174 | 647,383 | 32,091 | 98,079 | 1.097 | 107,632 | 166.26 | 5.6% | 3,354 | -2.3% | 49.57 | 8.2% | 166.60 | 7.1% |
| 2005.2 | 168 | 687,146 | 36,674 | 118,376 | 1.097 | 129,906 | 189.05 | 13.2% | 3,542 | 4.4% | 53.37 | 8.4% | | |
| 2006.1 | 162 | 696,013 | 37,739 | 120,851 | 1.087 | 131,305 | 188.65 | 13.5% | 3,479 | 3.7% | 54.22 | 9.4% | 188.85 | 13.4% |
| 2006.2 | 156 | 741,282 | 46,628 | 166,723 | 1.087 | 181,145 | 244.37 | 29.3% | 3,885 | 9.7% | 62.90 | 17.9% | | |
| 2007.1 | 150 | 750,060 | 45,251 | 166,264 | 1.089 | 181,028 | 241.35 | 27.9% | 4,001 | 15.0% | 60.33 | 11.3% | 242.85 | 28.6% |
| 2007.2 | 144 | 792,471 | 44,260 | 187,973 | 1.089 | 204,665 | 258.26 | 5.7% | 4,624 | 19.0% | 55.85 | -11.2% | | |
| 2008.1 | 138 | 798,345 | 40,948 | 181,627 | 1.084 | 196,811 | 246.52 | 2.1% | 4,806 | 20.1% | 51.29 | -15.0% | 252.37 | 3.9% |
| 2008.2 | 132 | 834,468 | 40,015 | 195,163 | 1.084 | 211,478 | 253.43 | -1.9% | 5,285 | 14.3% | 47.95 | -14.1% | | |
| 2009.1 | 126 | 823,603 | 38,445 | 170,111 | 1.105 | 187,990 | 228.25 | -7.4% | 4,890 | 1.7% | 46.68 | -9.0% | 240.92 | -4.5% |
| 2009.2 | 120 | 845,121 | 42,183 | 188,248 | 1.105 | 208,033 | 246.16 | -2.9% | 4,932 | -6.7% | 49.91 | 4.1% | | |
| 2010.1 | 114 | 828,625 | 34,574 | 144,632 | 1.102 | 159,341 | 192.30 | -15.8% | 4,609 | -5.7% | 41.72 | -10.6% | 219.49 | -8.9% |
| 2010.2 | 108 | 854,565 | 40,315 | 176,335 | 1.102 | 194,268 | 227.33 | -7.6% | 4,819 | -2.3% | 47.18 | -5.5% | | |
| 2011.1 | 102 | 841,047 | 43,030 | 184,269 | 1.095 | 201,683 | 239.80 | 24.7% | 4,687 | 1.7% | 51.16 | 22.6% | 233.52 | 6.4% |
| 2011.2 | 96 | 872,429 | 35,456 | 170,516 | 1.095 | 186,630 | 213.92 | -5.9% | 5,264 | 9.2% | 40.64 | -13.9% | | |
| 2012.1 | 90 | 868,930 | 35,123 | 162,393 | 1.091 | 177,203 | 203.93 | -15.0% | 5,045 | 7.6% | 40.42 | -21.0% | 208.94 | -10.5% |
| 2012.2 | 84 | 903,591 | 41,635 | 206,762 | 1.091 | 225,618 | 249.69 | 16.7% | 5,419 | 3.0% | 46.08 | 13.4% | | |
| 2013.1 | 78 | 900,199 | 37,724 | 182,722 | 1.099 | 200,896 | 223.17 | 9.4% | 5,325 | 5.6% | 41.91 | 3.7% | 236.45 | 13.2% |
| 2013.2 | 72 | 942,655 | 44,180 | 227,856 | 1.099 | 250,520 | 265.76 | 6.4% | 5,670 | 4.6% | 46.87 | 1.7% | | |
| 2014.1 | 66 | 937,674 | 39,735 | 203,535 | 1.093 | 222,484 | 237.27 | 6.3% | 5,599 | 5.1% | 42.38 | 1.1% | 251.55 | 6.4% |
| 2014.2 | 60 | 981,095 | 42,303 | 237,663 | 1.093 | 259,790 | 264.80 | -0.4% | 6,141 | 8.3% | 43.12 | -8.0% | | |
| 2015.1 | 54 | 970,732 | 40,182 | 217,225 | 1.103 | 239,578 | 246.80 | 4.0% | 5,962 | 6.5% | 41.39 | -2.3% | 255.85 | 1.7% |
| 2015.2 | 48 | 1,000,576 | 40,779 | 232,509 | 1.103 | 256,434 | 256.29 | -3.2% | 6,288 | 2.4% | 40.76 | -5.5% | | |
| 2016.1 | 42 | 981,097 | 37,188 | 201,448 | 1.085 | 218,551 | 222.76 | -9.7% | 5,877 | -1.4% | 37.90 | -8.4% | 239.69 | -6.3% |
| 2016.2 | 36 | 999,646 | 43,324 | 251,116 | 1.085 | 272,436 | 272.53 | 6.3% | 6,288 | 0.0% | 43.34 | 6.3% | | |
| 2017.1 | 30 | 978,688 | 42,197 | 237,771 | 1.092 | 259,527 | 265.18 | 19.0% | 6,150 | 4.7% | 43.12 | 13.7% | 268.89 | 12.2% |
| 2017.2 | 24 | 1,009,073 | 44,320 | 259,843 | 1.092 | 283,619 | 281.07 | 3.1% | 6,399 | 1.8% | 43.92 | 1.3% | | |
| 2018.1 | 18 | 996,607 | 45,702 | 257,068 | 1.101 | 282,954 | 283.92 | 7.1% | 6,191 | 0.7% | 45.86 | 6.4% | 282.48 | 5.1% |
| 2018.2 | 12 | 1,029,680 | 43,998 | 255,740 | 1.101 | 281,493 | 273.38 | -2.7% | 6,398 | 0.0% | 42.73 | -2.7% | | |
| 2019.1 | 6 | 1,012,500 | 43,099 | 227,242 | 1.101 | 250,125 | 247.04 | -13.0% | 5,804 | -6.3% | 42.57 | -7.2% | 260.32 | -7.8% |
| Total | | 31,907,740 | 1,482,489 | 6,575,519 | | 7,197,368 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/19

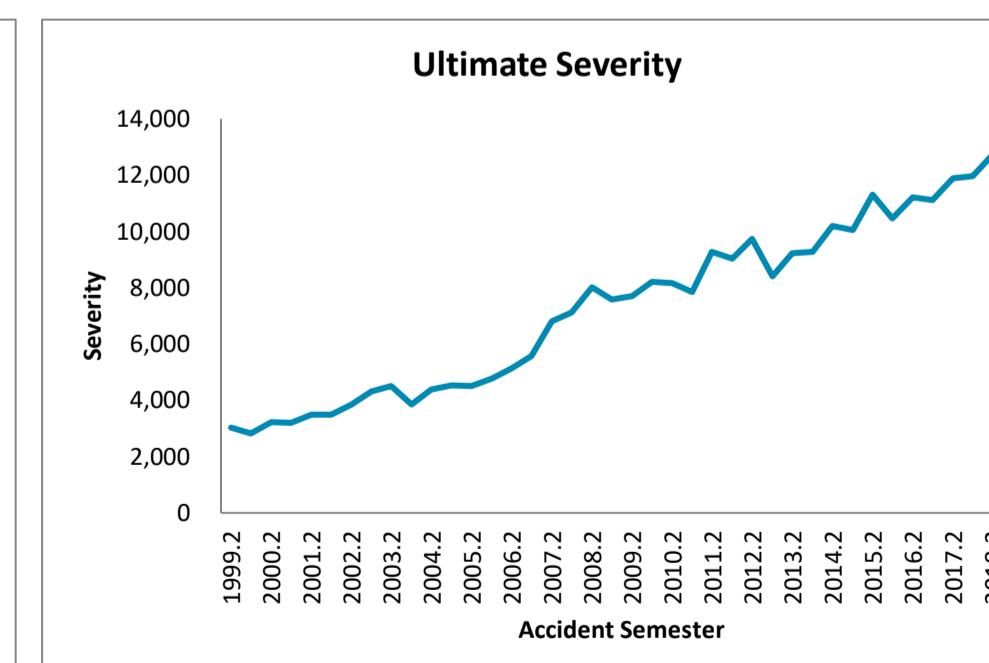
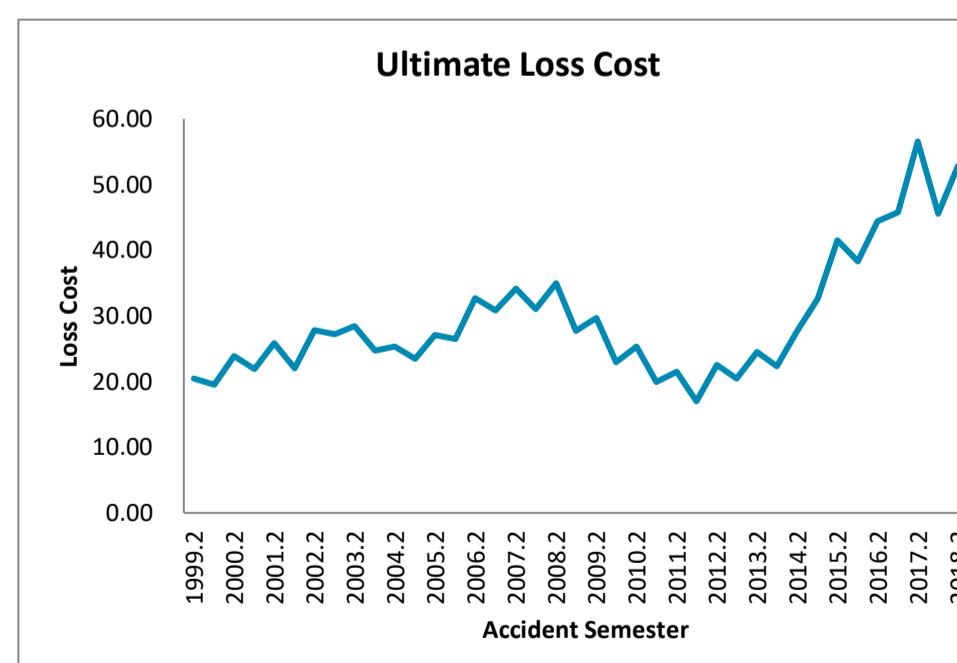
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 1999.2 | 240 | 610,034 | 26,209 | 40,577 | 1.112 | 45,121 | 73.97 | | 1,722 | | 42.96 | | | |
| 2000.1 | 234 | 635,968 | 23,473 | 33,092 | 1.101 | 36,434 | 57.29 | | 1,552 | | 36.91 | | 65.45 | |
| 2000.2 | 228 | 657,837 | 30,839 | 59,617 | 1.101 | 65,638 | 99.78 | 34.9% | 2,128 | 23.6% | 46.88 | 9.1% | | |
| 2001.1 | 222 | 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 | 216 | 699,556 | 28,028 | 60,889 | 1.076 | 65,517 | 93.65 | -6.1% | 2,338 | 9.8% | 40.07 | -14.5% | | |
| 2002.1 | 210 | 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 | 204 | 731,460 | 24,135 | 54,246 | 1.089 | 59,074 | 80.76 | -13.8% | 2,448 | 4.7% | 33.00 | -17.6% | | |
| 2003.1 | 198 | 729,421 | 20,110 | 44,063 | 1.093 | 48,161 | 66.03 | 6.9% | 2,395 | 23.0% | 27.57 | -13.1% | 73.40 | -5.5% |
| 2003.2 | 192 | 751,857 | 22,953 | 63,967 | 1.093 | 69,916 | 92.99 | 15.1% | 3,046 | 24.4% | 30.53 | -7.5% | | |
| 2004.1 | 186 | 753,862 | 18,912 | 41,137 | 1.103 | 45,374 | 60.19 | -8.8% | 2,399 | 0.2% | 25.09 | -9.0% | 76.57 | 4.3% |
| 2004.2 | 180 | 778,049 | 27,539 | 84,071 | 1.103 | 92,730 | 119.18 | 28.2% | 3,367 | 10.5% | 35.39 | 15.9% | | |
| 2005.1 | 174 | 785,901 | 29,597 | 77,567 | 1.097 | 85,122 | 108.31 | 80.0% | 2,876 | 19.9% | 37.66 | 50.1% | 113.72 | 48.5% |
| 2005.2 | 168 | 832,748 | 27,888 | 76,088 | 1.097 | 83,499 | 100.27 | -15.9% | 2,994 | -11.1% | 33.49 | -5.4% | | |
| 2006.1 | 162 | 842,892 | 22,280 | 58,702 | 1.087 | 63,780 | 75.67 | -30.1% | 2,863 | -0.5% | 26.43 | -29.8% | 87.89 | -22.7% |
| 2006.2 | 156 | 890,498 | 31,991 | 98,459 | 1.087 | 106,975 | 120.13 | 19.8% | 3,344 | 11.7% | 35.92 | 7.3% | | |
| 2007.1 | 150 | 905,984 | 28,051 | 88,127 | 1.089 | 95,952 | 105.91 | 40.0% | 3,421 | 19.5% | 30.96 | 17.1% | 112.96 | 28.5% |
| 2007.2 | 144 | 955,162 | 36,869 | 145,948 | 1.089 | 158,908 | 166.37 | 38.5% | 4,310 | 28.9% | 38.60 | 7.4% | | |
| 2008.1 | 138 | 967,929 | 23,658 | 80,126 | 1.084 | 86,824 | 89.70 | -15.3% | 3,670 | 7.3% | 24.44 | -21.1% | 127.78 | 13.1% |
| 2008.2 | 132 | 1,007,535 | 31,543 | 132,052 | 1.084 | 143,092 | 142.02 | -14.6% | 4,536 | 5.3% | 31.31 | -18.9% | | |
| 2009.1 | 126 | 1,003,882 | 21,404 | 77,140 | 1.105 | 85,248 | 84.92 | -5.3% | 3,983 | 8.5% | 21.32 | -12.8% | 113.52 | -11.2% |
| 2009.2 | 120 | 1,028,559 | 33,703 | 150,012 | 1.105 | 165,778 | 161.18 | 13.5% | 4,919 | 8.4% | 32.77 | 4.7% | | |
| 2010.1 | 114 | 1,018,733 | 19,396 | 73,619 | 1.102 | 81,106 | 79.61 | -6.2% | 4,182 | 5.0% | 19.04 | -10.7% | 120.59 | 6.2% |
| 2010.2 | 108 | 1,047,656 | 62,303 | 295,735 | 1.102 | 325,812 | 310.99 | 93.0% | 5,229 | 6.3% | 59.47 | 81.5% | | |
| 2011.1 | 102 | 1,040,160 | 19,783 | 72,822 | 1.095 | 79,703 | 76.63 | -3.8% | 4,029 | -3.7% | 19.02 | -0.1% | 194.23 | 61.1% |
| 2011.2 | 96 | 1,071,641 | 31,029 | 139,762 | 1.095 | 152,969 | 142.74 | -54.1% | 4,930 | -5.7% | 28.95 | -51.3% | | |
| 2012.1 | 90 | 1,073,026 | 19,216 | 77,476 | 1.091 | 84,541 | 78.79 | 2.8% | 4,400 | 9.2% | 17.91 | -5.8% | 110.74 | -43.0% |
| 2012.2 | 84 | 1,105,696 | 57,056 | 272,009 | 1.091 | 296,817 | 268.44 | 88.1% | 5,202 | 5.5% | 51.60 | 78.2% | | |
| 2013.1 | 78 | 1,104,778 | 25,553 | 125,728 | 1.099 | 138,233 | 125.12 | 58.8% | 5,410 | 23.0% | 23.13 | 29.2% | 196.81 | 77.7% |
| 2013.2 | 72 | 1,144,159 | 45,094 | 216,860 | 1.099 | 238,430 | 208.39 | -22.4% | 5,287 | 1.6% | 39.41 | -23.6% | | |
| 2014.1 | 66 | 1,142,617 | 20,489 | 83,143 | 1.093 | 90,883 | 79.54 | -36.4% | 4,436 | -18.0% | 17.93 | -22.5% | 144.01 | -26.8% |
| 2014.2 | 60 | 1,181,598 | 55,095 | 314,593 | 1.093 | 343,882 | 291.03 | 39.7% | 6,242 | 18.0% | 46.63 | 18.3% | | |
| 2015.1 | 54 | 1,173,190 | 24,052 | 107,647 | 1.103 | 118,724 | 101.20 | 27.2% | 4,936 | 11.3% | 20.50 | 14.3% | 196.45 | 36.4% |
| 2015.2 | 48 | 1,197,924 | 51,134 | 302,228 | 1.103 | 333,328 | 278.25 | -4.4% | 6,519 | 4.4% | 42.69 | -8.5% | | |
| 2016.1 | 42 | 1,176,829 | 34,565 | 174,167 | 1.085 | 188,954 | 160.56 | 58.7% | 5,467 | 10.7% | 29.37 | 43.3% | 219.93 | 12.0% |
| 2016.2 | 36 | 1,187,815 | 65,964 | 381,470 | 1.085 | 413,857 | 348.42 | 25.2% | 6,274 | -3.8% | 55.53 | 30.1% | | |
| 2017.1 | 30 | 1,169,397 | 25,821 | 136,244 | 1.092 | 148,710 | 127.17 | -20.8% | 5,759 | 5.4% | 22.08 | -24.8% | 238.66 | 8.5% |
| 2017.2 | 24 | 1,196,381 | 40,719 | 240,888 | 1.092 | 262,929 | 219.77 | -36.9% | 6,457 | 2.9% | 34.04 | -38.7% | | |
| 2018.1 | 18 | 1,186,987 | 24,479 | 128,866 | 1.101 | 141,842 | 119.50 | -6.0% | 5,795 | 0.6% | 20.62 | -6.6% | 169.83 | -28.8% |
| 2018.2 | 12 | 1,213,413 | 42,355 | 254,214 | 1.101 | 279,814 | 230.60 | 4.9% | 6,606 | 2.3% | 34.91 | 2.6% | | |
| 2019.1 | 6 | 1,192,235 | 23,213 | 121,156 | 1.101 | 133,357 | 111.85 | -6.4% | 5,745 | -0.9% | 19.47 | -5.6% | 171.75 | 1.1% |
| Total | | 38,570,164 | 1,241,674 | 5,059,972 | | 5,538,756 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/19

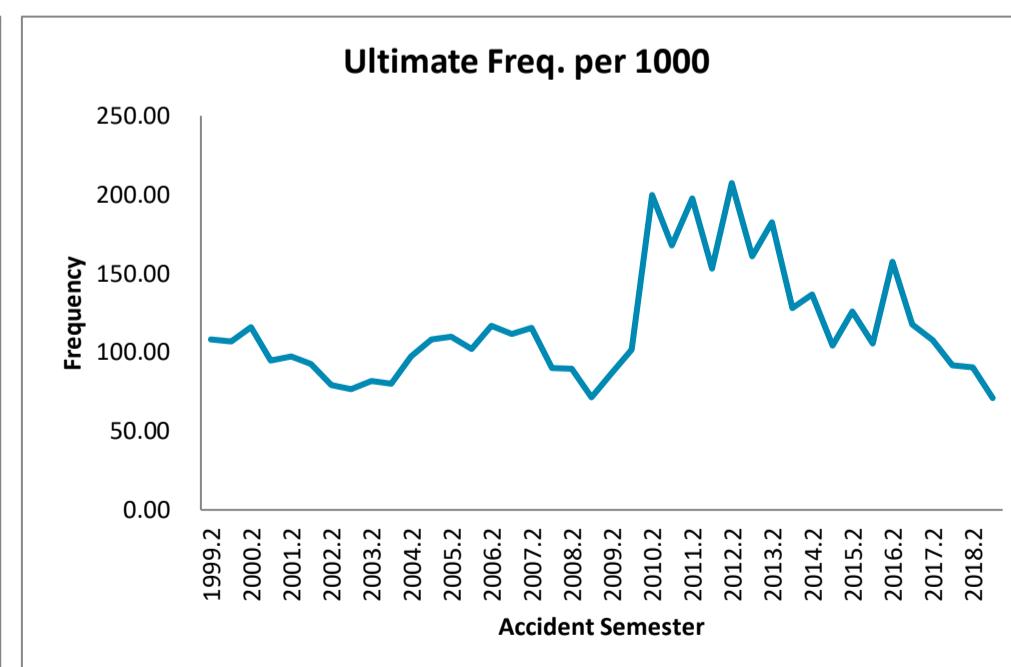
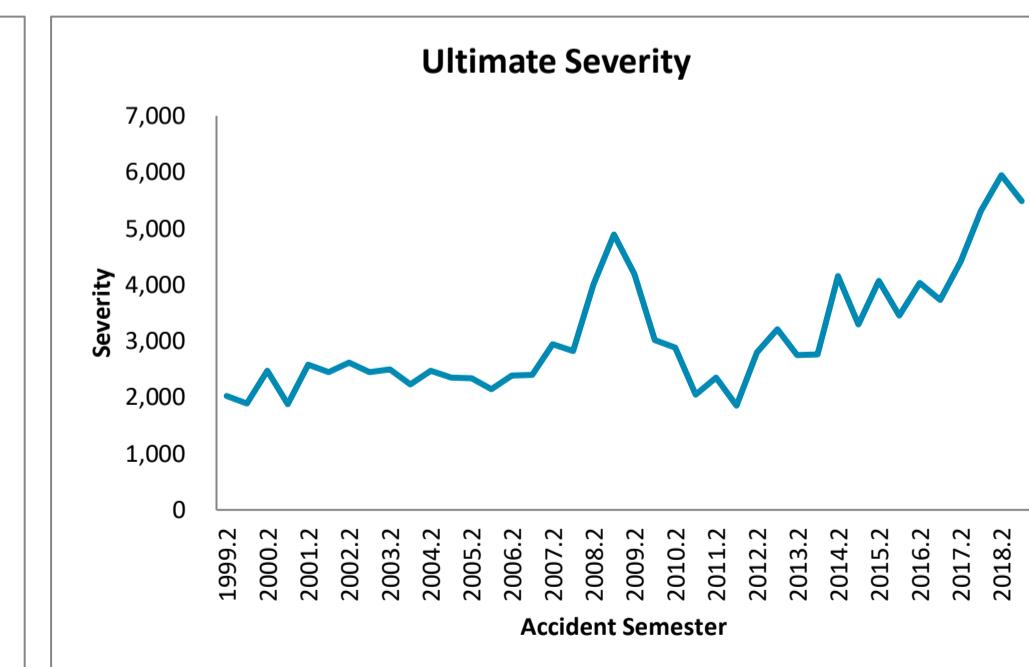
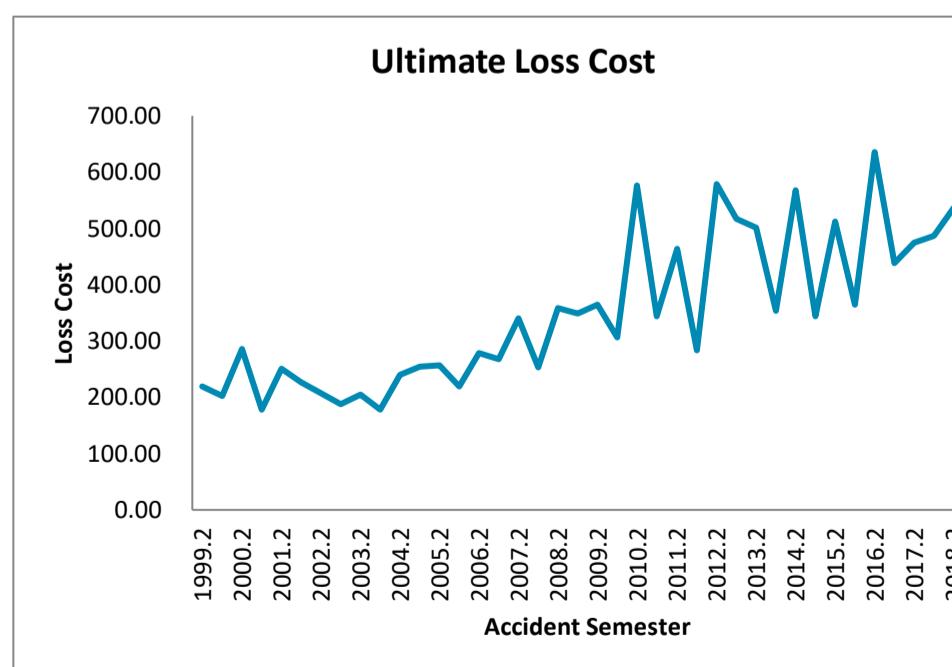
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 1999.2 | 240 | 610,034 | 4,113 | 11,246 | 1.112 | 12,506 | 20.50 | | 3,040 | | 6.74 | | | |
| 2000.1 | 234 | 635,968 | 4,390 | 11,254 | 1.101 | 12,391 | 19.48 | | 2,823 | | 6.90 | | 19.98 | |
| 2000.2 | 228 | 657,837 | 4,868 | 14,273 | 1.101 | 15,714 | 23.89 | 16.5% | 3,228 | 6.2% | 7.40 | 9.8% | | |
| 2001.1 | 222 | 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 | 216 | 699,556 | 5,174 | 16,838 | 1.076 | 18,118 | 25.90 | 8.4% | 3,502 | 8.5% | 7.40 | -0.1% | | |
| 2002.1 | 210 | 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 | 204 | 731,460 | 5,294 | 18,713 | 1.089 | 20,378 | 27.86 | 7.6% | 3,849 | 9.9% | 7.24 | -2.1% | | |
| 2003.1 | 198 | 729,421 | 4,609 | 18,173 | 1.093 | 19,863 | 27.23 | 23.7% | 4,310 | 23.2% | 6.32 | 0.4% | 27.55 | 15.0% |
| 2003.2 | 192 | 751,857 | 4,757 | 19,575 | 1.093 | 21,396 | 28.46 | 2.1% | 4,498 | 16.8% | 6.33 | -12.6% | | |
| 2004.1 | 186 | 753,862 | 4,825 | 16,891 | 1.103 | 18,630 | 24.71 | -9.2% | 3,861 | 10.4% | 6.40 | 1.3% | 26.58 | -3.5% |
| 2004.2 | 180 | 778,049 | 4,490 | 17,890 | 1.103 | 19,733 | 25.36 | -10.9% | 4,395 | -2.3% | 5.77 | -8.8% | | |
| 2005.1 | 174 | 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 | 168 | 832,748 | 5,003 | 20,568 | 1.097 | 22,572 | 27.10 | 6.9% | 4,512 | 2.7% | 6.01 | 4.1% | | |
| 2006.1 | 162 | 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 | 156 | 890,498 | 5,671 | 26,796 | 1.087 | 29,114 | 32.69 | 20.6% | 5,134 | 13.8% | 6.37 | 6.0% | | |
| 2007.1 | 150 | 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 | 144 | 955,162 | 4,799 | 29,992 | 1.089 | 32,655 | 34.19 | 4.6% | 6,805 | 32.6% | 5.02 | -21.1% | | |
| 2008.1 | 138 | 967,929 | 4,229 | 27,749 | 1.084 | 30,069 | 31.07 | 0.8% | 7,110 | 27.4% | 4.37 | -20.9% | 32.62 | 2.7% |
| 2008.2 | 132 | 1,007,535 | 4,404 | 32,545 | 1.084 | 35,266 | 35.00 | 2.4% | 8,008 | 17.7% | 4.37 | -13.0% | | |
| 2009.1 | 126 | 1,003,882 | 3,662 | 25,155 | 1.105 | 27,799 | 27.69 | -10.9% | 7,591 | 6.8% | 3.65 | -16.5% | 31.35 | -3.9% |
| 2009.2 | 120 | 1,028,559 | 3,968 | 27,671 | 1.105 | 30,579 | 29.73 | -15.1% | 7,707 | -3.8% | 3.86 | -11.7% | | |
| 2010.1 | 114 | 1,018,733 | 2,851 | 21,258 | 1.102 | 23,419 | 22.99 | -17.0% | 8,215 | 8.2% | 2.80 | -23.3% | 26.38 | -15.9% |
| 2010.2 | 108 | 1,047,656 | 3,261 | 24,126 | 1.102 | 26,580 | 25.37 | -14.7% | 8,151 | 5.8% | 3.11 | -19.3% | | |
| 2011.1 | 102 | 1,040,160 | 2,642 | 18,945 | 1.095 | 20,736 | 19.94 | -13.3% | 7,849 | -4.5% | 2.54 | -9.2% | 22.66 | -14.1% |
| 2011.2 | 96 | 1,071,641 | 2,485 | 21,066 | 1.095 | 23,057 | 21.52 | -15.2% | 9,280 | 13.8% | 2.32 | -25.5% | | |
| 2012.1 | 90 | 1,073,026 | 2,019 | 16,709 | 1.091 | 18,233 | 16.99 | -14.8% | 9,033 | 15.1% | 1.88 | -25.9% | 19.25 | -15.0% |
| 2012.2 | 84 | 1,105,696 | 2,553 | 22,796 | 1.091 | 24,875 | 22.50 | 4.6% | 9,745 | 5.0% | 2.31 | -0.4% | | |
| 2013.1 | 78 | 1,104,778 | 2,685 | 20,524 | 1.099 | 22,565 | 20.43 | 20.2% | 8,403 | -7.0% | 2.43 | 29.2% | 21.46 | 11.5% |
| 2013.2 | 72 | 1,144,159 | 3,042 | 25,526 | 1.099 | 28,065 | 24.53 | 9.0% | 9,227 | -5.3% | 2.66 | 15.1% | | |
| 2014.1 | 66 | 1,142,617 | 2,750 | 23,347 | 1.093 | 25,521 | 22.34 | 9.4% | 9,281 | 10.4% | 2.41 | -1.0% | 23.43 | 9.2% |
| 2014.2 | 60 | 1,181,598 | 3,211 | 29,942 | 1.093 | 32,730 | 27.70 | 12.9% | 10,192 | 10.5% | 2.72 | 2.2% | | |
| 2015.1 | 54 | 1,173,190 | 3,806 | 34,684 | 1.103 | 38,253 | 32.61 | 46.0% | 10,050 | 8.3% | 3.24 | 34.8% | 30.14 | 28.6% |
| 2015.2 | 48 | 1,197,924 | 4,400 | 45,092 | 1.103 | 49,732 | 41.52 | 49.9% | 11,302 | 10.9% | 3.67 | 35.2% | | |
| 2016.1 | 42 | 1,176,829 | 4,302 | 41,507 | 1.085 | 45,031 | 38.27 | 17.4% | 10,469 | 4.2% | 3.66 | 12.7% | 39.90 | 32.4% |
| 2016.2 | 36 | 1,187,815 | 4,707 | 48,599 | 1.085 | 52,726 | 44.39 | 6.9% | 11,201 | -0.9% | 3.96 | 7.9% | | |
| 2017.1 | 30 | 1,169,397 | 4,818 | 49,082 | 1.092 | 53,572 | 45.81 | 19.7% | 11,120 | 6.2% | 4.12 | 12.7% | 45.09 | 13.0% |
| 2017.2 | 24 | 1,196,381 | 5,690 | 61,984 | 1.092 | 67,655 | 56.55 | 27.4% | 11,889 | 6.1% | 4.76 | 20.0% | | |
| 2018.1 | 18 | 1,186,987 | 4,521 | 49,136 | 1.101 | 54,084 | 45.56 | -0.5% | 11,963 | 7.6% | 3.81 | -7.5% | 51.08 | 13.3% |
| 2018.2 | 12 | 1,213,413 | 5,033 | 58,273 | 1.101 | 64,141 | 52.86 | -6.5% | 12,745 | 7.2% | 4.15 | -12.8% | | |
| 2019.1 | 6 | 1,192,235 | 4,108 | 43,867 | 1.101 | 48,285 | 40.50 | -11.1% | 11,755 | -1.7% | 3.45 | -9.5% | 46.73 | -8.5% |
| Total | | 38,570,164 | 165,902 | 1,082,661 | | 1,184,904 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/19

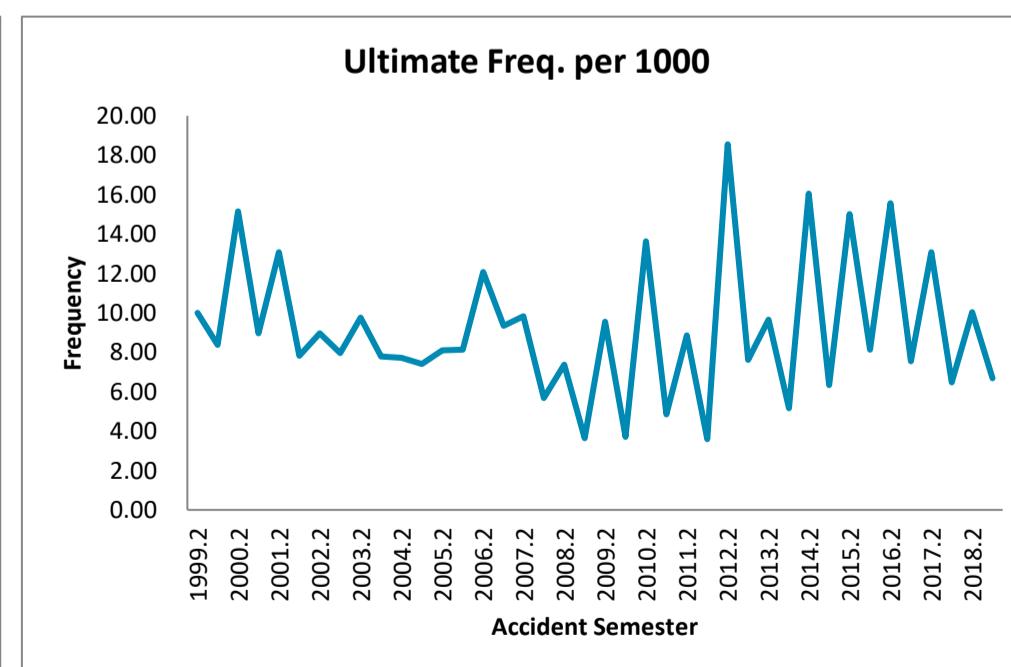
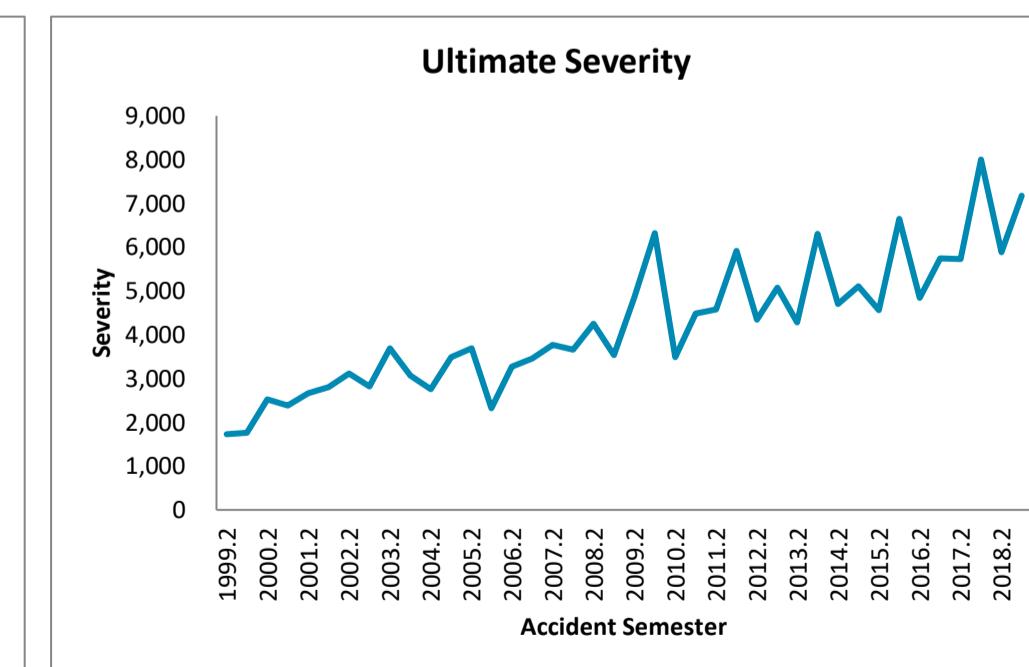
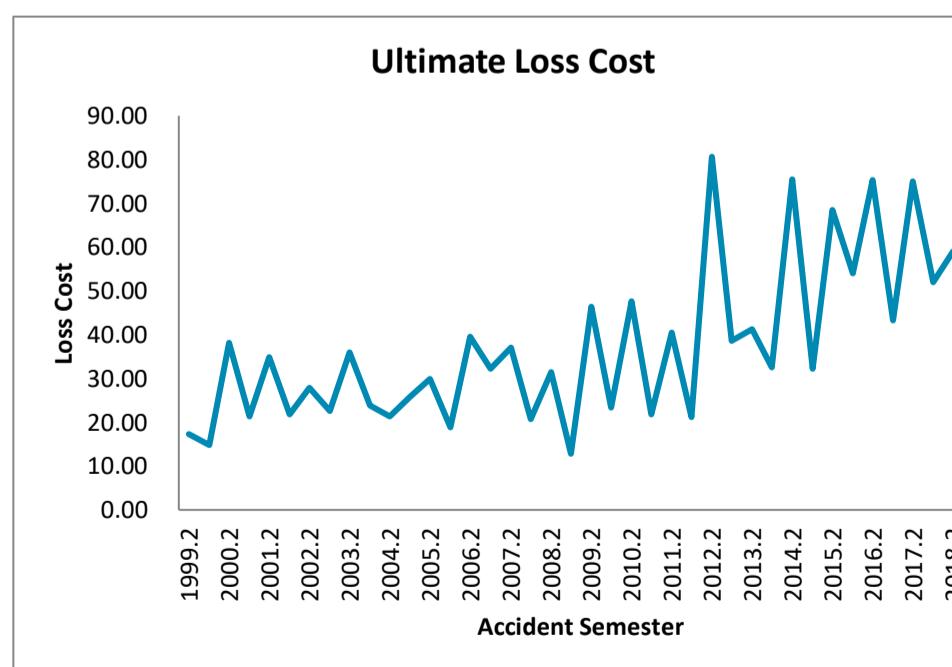
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 1999.2 | 240 | 29,042 | 3,139 | 5,718 | 1.112 | 6,359 | 218.94 | | 2,026 | | 108.08 | | | |
| 2000.1 | 234 | 28,895 | 3,092 | 5,305 | 1.101 | 5,841 | 202.15 | | 1,889 | | 107.01 | | 210.57 | |
| 2000.2 | 228 | 28,610 | 3,314 | 7,429 | 1.101 | 8,180 | 285.90 | 30.6% | 2,468 | 21.8% | 115.83 | 7.2% | | |
| 2001.1 | 222 | 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 | 216 | 26,756 | 2,599 | 6,228 | 1.076 | 6,702 | 250.46 | -12.4% | 2,578 | 4.5% | 97.14 | -16.1% | | |
| 2002.1 | 210 | 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 | 204 | 28,982 | 2,295 | 5,521 | 1.089 | 6,013 | 207.46 | -17.2% | 2,620 | 1.6% | 79.19 | -18.5% | | |
| 2003.1 | 198 | 27,792 | 2,129 | 4,777 | 1.093 | 5,221 | 187.86 | -17.0% | 2,452 | 0.4% | 76.60 | -17.3% | 197.87 | -17.0% |
| 2003.2 | 192 | 28,818 | 2,362 | 5,395 | 1.093 | 5,897 | 204.61 | -1.4% | 2,496 | -4.7% | 81.96 | 3.5% | | |
| 2004.1 | 186 | 27,917 | 2,231 | 4,521 | 1.103 | 4,986 | 178.61 | -4.9% | 2,235 | -8.9% | 79.92 | 4.3% | 191.82 | -3.1% |
| 2004.2 | 180 | 27,107 | 2,639 | 5,898 | 1.103 | 6,506 | 240.01 | 17.3% | 2,465 | -1.2% | 97.36 | 18.8% | | |
| 2005.1 | 174 | 22,856 | 2,469 | 5,295 | 1.097 | 5,810 | 254.22 | 42.3% | 2,353 | 5.3% | 108.02 | 35.2% | 246.51 | 28.5% |
| 2005.2 | 168 | 20,220 | 2,221 | 4,725 | 1.097 | 5,185 | 256.44 | 6.8% | 2,335 | -5.3% | 109.84 | 12.8% | | |
| 2006.1 | 162 | 19,577 | 2,002 | 3,941 | 1.087 | 4,282 | 218.71 | -14.0% | 2,139 | -9.1% | 102.26 | -5.3% | 237.88 | -3.5% |
| 2006.2 | 156 | 19,882 | 2,326 | 5,100 | 1.087 | 5,542 | 278.73 | 8.7% | 2,382 | 2.1% | 116.99 | 6.5% | | |
| 2007.1 | 150 | 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 | 144 | 20,802 | 2,404 | 6,506 | 1.089 | 7,084 | 340.55 | 22.2% | 2,947 | 23.7% | 115.57 | -1.2% | | |
| 2008.1 | 138 | 19,098 | 1,717 | 4,464 | 1.084 | 4,837 | 253.29 | -5.2% | 2,817 | 17.6% | 89.91 | -19.4% | 298.78 | 9.4% |
| 2008.2 | 132 | 16,151 | 1,446 | 5,341 | 1.084 | 5,788 | 358.35 | 5.2% | 4,003 | 35.8% | 89.53 | -22.5% | | |
| 2009.1 | 126 | 13,978 | 999 | 4,417 | 1.105 | 4,882 | 349.23 | 37.9% | 4,886 | 73.4% | 71.47 | -20.5% | 354.12 | 18.5% |
| 2009.2 | 120 | 13,536 | 1,178 | 4,466 | 1.105 | 4,935 | 364.60 | 1.7% | 4,190 | 4.7% | 87.03 | -2.8% | | |
| 2010.1 | 114 | 12,104 | 1,232 | 3,370 | 1.102 | 3,713 | 306.76 | -12.2% | 3,014 | -38.3% | 101.78 | 42.4% | 337.30 | -4.8% |
| 2010.2 | 108 | 11,946 | 2,384 | 6,243 | 1.102 | 6,878 | 575.76 | 57.9% | 2,885 | -31.1% | 199.57 | 129.3% | | |
| 2011.1 | 102 | 10,949 | 1,836 | 3,438 | 1.095 | 3,763 | 343.68 | 12.0% | 2,050 | -32.0% | 167.68 | 64.7% | 464.77 | 37.8% |
| 2011.2 | 96 | 10,787 | 2,131 | 4,571 | 1.095 | 5,003 | 463.78 | -19.4% | 2,348 | -18.6% | 197.55 | -1.0% | | |
| 2012.1 | 90 | 10,249 | 1,569 | 2,664 | 1.091 | 2,907 | 283.58 | -17.5% | 1,852 | -9.6% | 153.08 | -8.7% | 375.99 | -19.1% |
| 2012.2 | 84 | 10,167 | 2,108 | 5,398 | 1.091 | 5,890 | 579.33 | 24.9% | 2,794 | 19.0% | 207.34 | 5.0% | | |
| 2013.1 | 78 | 9,851 | 1,586 | 4,637 | 1.099 | 5,098 | 517.56 | 82.5% | 3,215 | 73.5% | 161.00 | 5.2% | 548.93 | 46.0% |
| 2013.2 | 72 | 10,249 | 1,872 | 4,672 | 1.099 | 5,137 | 501.20 | -13.5% | 2,744 | -1.8% | 182.65 | -11.9% | | |
| 2014.1 | 66 | 10,275 | 1,314 | 3,323 | 1.093 | 3,632 | 353.50 | -31.7% | 2,764 | -14.0% | 127.88 | -20.6% | 427.26 | -22.2% |
| 2014.2 | 60 | 12,002 | 1,643 | 6,240 | 1.093 | 6,821 | 568.35 | 13.4% | 4,152 | 51.3% | 136.88 | -25.1% | | |
| 2015.1 | 54 | 12,139 | 1,267 | 3,780 | 1.103 | 4,168 | 343.40 | -2.9% | 3,290 | 19.0% | 104.37 | -18.4% | 455.24 | 6.5% |
| 2015.2 | 48 | 12,181 | 1,533 | 5,656 | 1.103 | 6,238 | 512.08 | -9.9% | 4,070 | -2.0% | 125.83 | -8.1% | | |
| 2016.1 | 42 | 11,504 | 1,216 | 3,869 | 1.085 | 4,198 | 364.90 | 6.3% | 3,453 | 4.9% | 105.69 | 1.3% | 440.59 | -3.2% |
| 2016.2 | 36 | 11,058 | 1,742 | 6,480 | 1.085 | 7,030 | 635.70 | 24.1% | 4,035 | -0.8% | 157.53 | 25.2% | | |
| 2017.1 | 30 | 10,522 | 1,238 | 4,227 | 1.092 | 4,614 | 438.48 | 20.2% | 3,725 | 7.9% | 117.70 | 11.4% | 539.54 | 22.5% |
| 2017.2 | 24 | 10,652 | 1,147 | 4,631 | 1.092 | 5,055 | 474.55 | -25.3% | 4,407 | 9.2% | 107.69 | -31.6% | | |
| 2018.1 | 18 | 10,282 | 941 | 4,547 | 1.101 | 5,005 | 486.71 | 11.0% | 5,318 | 42.8% | 91.52 | -22.2% | 480.52 | -10.9% |
| 2018.2 | 12 | 10,662 | 962 | 5,196 | 1.101 | 5,719 | 536.41 | 13.0% | 5,946 | 34.9% | 90.21 | -16.2% | | |
| 2019.1 | 6 | 10,670 | 757 | 3,770 | 1.101 | 4,150 | 388.97 | -20.1% | 5,484 | 3.1% | 70.92 | -22.5% | 462.66 | -3.7% |
| Total | | 701,477 | 76,240 | 196,581 | | 215,148 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/19

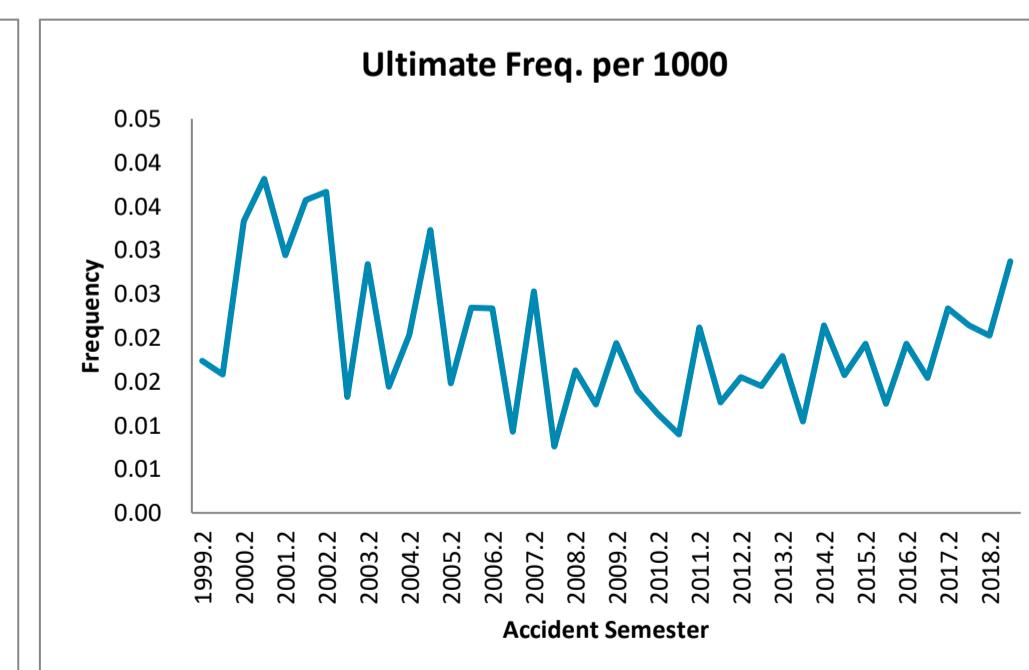
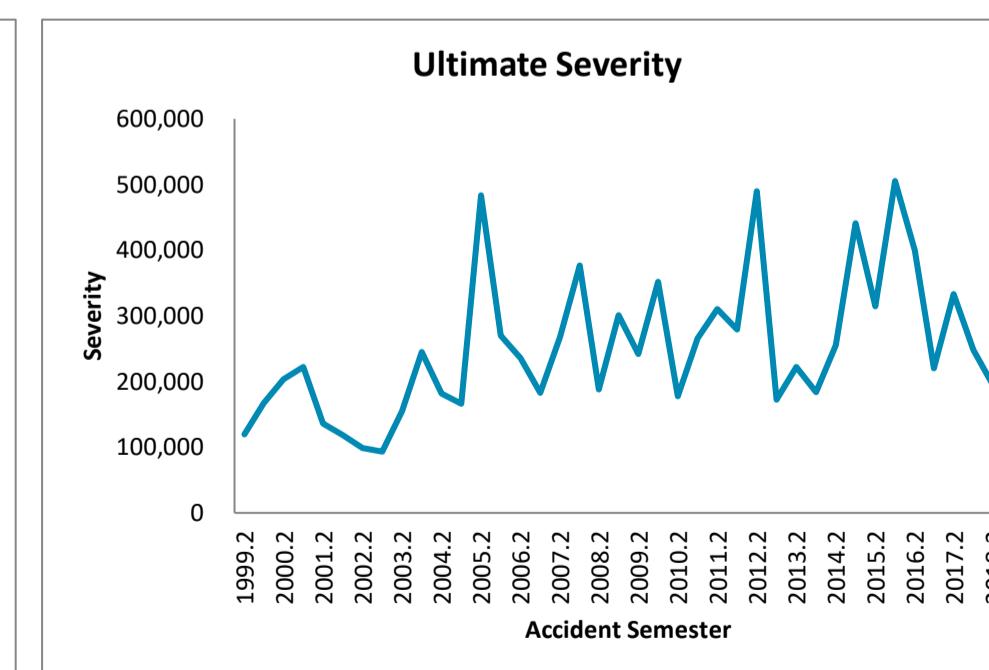
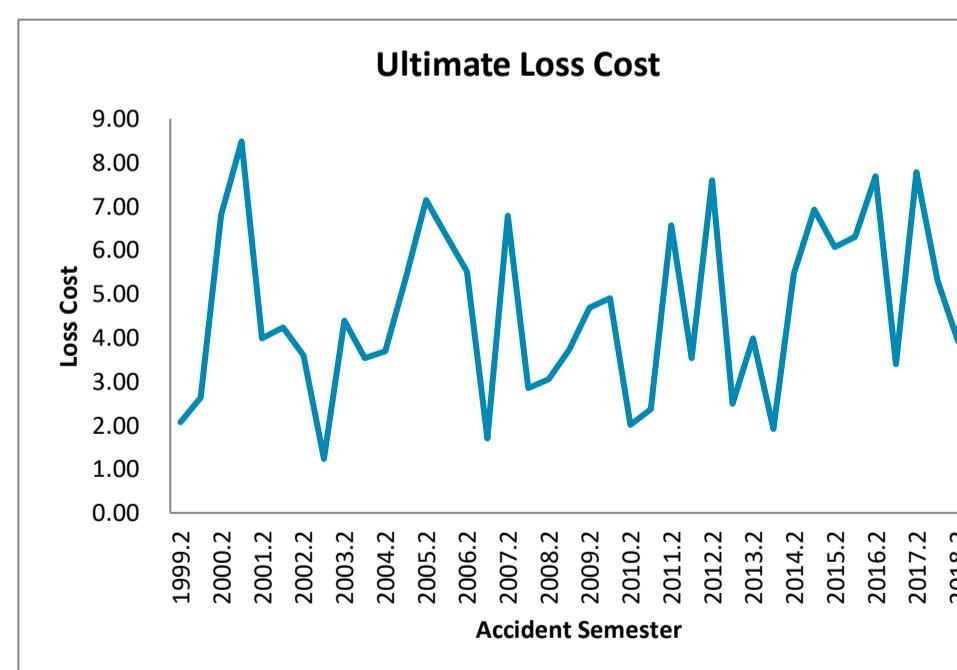
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 1999.2 | 240 | 22,105 | 221 | 344 | 1.112 | 382 | 17.28 | | 1,729 | | 10.00 | | | |
| 2000.1 | 234 | 21,711 | 182 | 292 | 1.101 | 321 | 14.80 | | 1,765 | | 8.38 | | 16.05 | |
| 2000.2 | 228 | 20,521 | 311 | 711 | 1.101 | 783 | 38.15 | 120.7% | 2,517 | 45.6% | 15.15 | 51.6% | | |
| 2001.1 | 222 | 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 | 216 | 17,834 | 233 | 578 | 1.076 | 621 | 34.85 | -8.7% | 2,667 | 6.0% | 13.06 | -13.8% | | |
| 2002.1 | 210 | 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 | 204 | 16,307 | 146 | 418 | 1.089 | 456 | 27.95 | -19.8% | 3,121 | 17.0% | 8.95 | -31.5% | | |
| 2003.1 | 198 | 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 | 192 | 14,869 | 145 | 489 | 1.093 | 534 | 35.92 | 28.5% | 3,684 | 18.0% | 9.75 | 8.9% | | |
| 2004.1 | 186 | 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 | 180 | 15,389 | 119 | 298 | 1.103 | 328 | 21.34 | -40.6% | 2,760 | -25.1% | 7.73 | -20.7% | | |
| 2005.1 | 174 | 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 | 168 | 12,705 | 103 | 347 | 1.097 | 381 | 29.98 | 40.5% | 3,698 | 34.0% | 8.11 | 4.8% | | |
| 2006.1 | 162 | 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 | 156 | 11,496 | 139 | 419 | 1.087 | 456 | 39.62 | 32.2% | 3,277 | -11.4% | 12.09 | 49.1% | | |
| 2007.1 | 150 | 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 | 144 | 11,091 | 109 | 377 | 1.089 | 411 | 37.05 | -6.5% | 3,770 | 15.0% | 9.83 | -18.7% | | |
| 2008.1 | 138 | 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 | 132 | 9,620 | 71 | 279 | 1.084 | 302 | 31.43 | -15.2% | 4,258 | 12.9% | 7.38 | -24.9% | | |
| 2009.1 | 126 | 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 | 120 | 9,737 | 93 | 409 | 1.105 | 452 | 46.45 | 47.8% | 4,863 | 14.2% | 9.55 | 29.4% | | |
| 2010.1 | 114 | 9,750 | 36 | 206 | 1.102 | 227 | 23.32 | 81.9% | 6,316 | 78.8% | 3.69 | 1.7% | 34.88 | 57.7% |
| 2010.2 | 108 | 9,692 | 132 | 419 | 1.102 | 461 | 47.58 | 2.4% | 3,493 | -28.2% | 13.62 | 42.6% | | |
| 2011.1 | 102 | 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 | 96 | 9,482 | 84 | 351 | 1.095 | 384 | 40.53 | -14.8% | 4,575 | 31.0% | 8.86 | -35.0% | | |
| 2012.1 | 90 | 9,469 | 34 | 184 | 1.091 | 201 | 21.22 | -2.7% | 5,910 | 31.8% | 3.59 | -26.2% | 30.88 | -11.0% |
| 2012.2 | 84 | 9,183 | 170 | 679 | 1.091 | 741 | 80.65 | 99.0% | 4,346 | -5.0% | 18.56 | 109.5% | | |
| 2013.1 | 78 | 9,104 | 69 | 319 | 1.099 | 351 | 38.55 | 81.7% | 5,075 | -14.1% | 7.60 | 111.6% | 59.69 | 93.3% |
| 2013.2 | 72 | 8,724 | 84 | 328 | 1.099 | 361 | 41.34 | -48.7% | 4,283 | -1.5% | 9.65 | -48.0% | | |
| 2014.1 | 66 | 8,766 | 45 | 260 | 1.093 | 285 | 32.48 | -15.8% | 6,312 | 24.4% | 5.15 | -32.3% | 36.90 | -38.2% |
| 2014.2 | 60 | 8,612 | 138 | 595 | 1.093 | 650 | 75.50 | 82.7% | 4,701 | 9.8% | 16.06 | 66.4% | | |
| 2015.1 | 54 | 8,717 | 55 | 255 | 1.103 | 282 | 32.31 | -0.5% | 5,109 | -19.1% | 6.32 | 22.9% | 53.78 | 45.7% |
| 2015.2 | 48 | 8,615 | 129 | 535 | 1.103 | 590 | 68.48 | -9.3% | 4,563 | -2.9% | 15.01 | -6.5% | | |
| 2016.1 | 42 | 8,882 | 72 | 442 | 1.085 | 480 | 54.01 | 67.2% | 6,648 | 30.1% | 8.12 | 28.5% | 61.14 | 13.7% |
| 2016.2 | 36 | 8,953 | 139 | 622 | 1.085 | 675 | 75.37 | 10.1% | 4,838 | 6.0% | 15.58 | 3.8% | | |
| 2017.1 | 30 | 9,330 | 70 | 370 | 1.092 | 403 | 43.23 | -20.0% | 5,741 | -13.6% | 7.53 | -7.3% | 58.97 | -3.5% |
| 2017.2 | 24 | 9,804 | 128 | 673 | 1.092 | 735 | 74.96 | -0.6% | 5,728 | 18.4% | 13.09 | -16.0% | | |
| 2018.1 | 18 | 10,819 | 70 | 510 | 1.101 | 562 | 51.93 | 20.1% | 8,002 | 39.4% | 6.49 | -13.8% | 62.87 | 6.6% |
| 2018.2 | 12 | 10,686 | 107 | 573 | 1.101 | 631 | 59.01 | -21.3% | 5,890 | 2.8% | 10.02 | -23.4% | | |
| 2019.1 | 6 | 10,910 | 73 | 476 | 1.101 | 524 | 48.02 | -7.5% | 7,176 | -10.3% | 6.69 | 3.1% | 53.46 | -15.0% |
| Total | | 486,731 | 4,504 | 15,506 | | 16,966 | | | | | | | | |



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

Loss Cost Summary
Data as of 06/30/19

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) |
|-------------------|----------------------|------------------|-----------------------|--------------------------------------|-----------------|-----------------------------------|--------------------|---------------------------------------|-------------------|---------------------------------------|-------------------------|---------------------------------------|------------------------|-------------------------|
| Accident Semester | Maturity (in Months) | Earned Car Years | Ultimate Claim Counts | Ultimate Claim Amount and ALAE (000) | ULAE Adjustment | Ultimate Claim Amount & LAE (000) | Ultimate Loss Cost | % Change Seasonal Accident Half Years | Ultimate Severity | % Change Seasonal Accident Half Years | Ultimate Freq. per 1000 | % Change Seasonal Accident Half Years | Annual Loss Cost & LAE | % Change Accident Years |
| 1999.2 | 240 | 747,823 | 13 | 1,396 | 1.112 | 1,553 | 2.08 | | 119,445 | | 0.02 | | | |
| 2000.1 | 234 | 760,126 | 12 | 1,818 | 1.101 | 2,001 | 2.63 | | 166,787 | | 0.02 | | 2.36 | |
| 2000.2 | 228 | 780,168 | 26 | 4,818 | 1.101 | 5,305 | 6.80 | 227.5% | 204,027 | 70.8% | 0.03 | 91.7% | | |
| 2001.1 | 222 | 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 | 216 | 816,118 | 24 | 3,025 | 1.076 | 3,255 | 3.99 | -41.3% | 135,624 | -33.5% | 0.03 | -11.8% | | |
| 2002.1 | 210 | 811,213 | 29 | 3,150 | 1.089 | 3,431 | 4.23 | -50.1% | 118,302 | -46.8% | 0.04 | -6.3% | 4.11 | -46.3% |
| 2002.2 | 204 | 846,295 | 31 | 2,797 | 1.089 | 3,046 | 3.60 | -9.8% | 98,263 | -27.5% | 0.04 | 24.6% | | |
| 2003.1 | 198 | 756,040 | 10 | 854 | 1.093 | 933 | 1.23 | -70.8% | 93,290 | -21.1% | 0.01 | -63.0% | 2.48 | -39.6% |
| 2003.2 | 192 | 775,095 | 22 | 3,115 | 1.093 | 3,405 | 4.39 | 22.1% | 154,778 | 57.5% | 0.03 | -22.5% | | |
| 2004.1 | 186 | 761,568 | 11 | 2,441 | 1.103 | 2,692 | 3.54 | 186.5% | 244,751 | 162.4% | 0.01 | 9.2% | 3.97 | 59.8% |
| 2004.2 | 180 | 786,350 | 16 | 2,630 | 1.103 | 2,901 | 3.69 | -16.0% | 181,291 | 17.1% | 0.02 | -28.3% | | |
| 2005.1 | 174 | 774,687 | 25 | 3,786 | 1.097 | 4,155 | 5.36 | 51.7% | 166,187 | -32.1% | 0.03 | 123.4% | 4.52 | 13.9% |
| 2005.2 | 168 | 811,810 | 12 | 5,284 | 1.097 | 5,798 | 7.14 | 93.6% | 483,197 | 166.5% | 0.01 | -27.4% | | |
| 2006.1 | 162 | 809,744 | 19 | 4,715 | 1.087 | 5,123 | 6.33 | 18.0% | 269,629 | 62.2% | 0.02 | -27.3% | 6.74 | 49.0% |
| 2006.2 | 156 | 855,046 | 20 | 4,337 | 1.087 | 4,712 | 5.51 | -22.8% | 235,600 | -51.2% | 0.02 | 58.2% | | |
| 2007.1 | 150 | 852,944 | 8 | 1,328 | 1.089 | 1,445 | 1.69 | -73.2% | 182,456 | -32.3% | 0.01 | -60.4% | 3.61 | -46.5% |
| 2007.2 | 144 | 899,626 | 23 | 5,606 | 1.089 | 6,104 | 6.78 | 23.1% | 267,986 | 13.7% | 0.03 | 8.2% | | |
| 2008.1 | 138 | 1,038,913 | 8 | 2,740 | 1.084 | 2,969 | 2.86 | 68.6% | 377,008 | 106.6% | 0.01 | -18.4% | 4.68 | 29.8% |
| 2008.2 | 132 | 1,084,284 | 18 | 3,057 | 1.084 | 3,313 | 3.06 | -55.0% | 188,033 | -29.8% | 0.02 | -35.8% | | |
| 2009.1 | 126 | 1,067,335 | 13 | 3,600 | 1.105 | 3,978 | 3.73 | 30.4% | 301,294 | -20.1% | 0.01 | 63.2% | 3.39 | -27.6% |
| 2009.2 | 120 | 1,106,401 | 21 | 4,696 | 1.105 | 5,189 | 4.69 | 53.5% | 242,249 | 28.8% | 0.02 | 19.1% | | |
| 2010.1 | 114 | 1,089,430 | 15 | 4,849 | 1.102 | 5,342 | 4.90 | 31.6% | 351,674 | 16.7% | 0.01 | 12.7% | 4.80 | 41.5% |
| 2010.2 | 108 | 1,137,652 | 13 | 2,078 | 1.102 | 2,289 | 2.01 | -57.1% | 177,833 | -26.6% | 0.01 | -41.6% | | |
| 2011.1 | 102 | 1,118,919 | 10 | 2,424 | 1.095 | 2,654 | 2.37 | -51.6% | 265,533 | -24.5% | 0.01 | -35.9% | 2.19 | -54.3% |
| 2011.2 | 96 | 1,168,797 | 25 | 7,009 | 1.095 | 7,671 | 6.56 | 226.2% | 310,276 | 74.5% | 0.02 | 87.0% | | |
| 2012.1 | 90 | 1,161,585 | 15 | 3,759 | 1.091 | 4,102 | 3.53 | 48.9% | 279,610 | 5.3% | 0.01 | 41.4% | 5.05 | 130.7% |
| 2012.2 | 84 | 1,211,405 | 19 | 8,426 | 1.091 | 9,194 | 7.59 | 15.6% | 490,179 | 58.0% | 0.02 | -26.8% | | |
| 2013.1 | 78 | 1,201,136 | 17 | 2,731 | 1.099 | 3,002 | 2.50 | -29.2% | 172,731 | -38.2% | 0.01 | 14.6% | 5.06 | 0.1% |
| 2013.2 | 72 | 1,259,944 | 23 | 4,561 | 1.099 | 5,014 | 3.98 | -47.6% | 222,683 | -54.6% | 0.02 | 15.4% | | |
| 2014.1 | 66 | 1,245,976 | 13 | 2,190 | 1.093 | 2,394 | 1.92 | -23.1% | 183,534 | 6.3% | 0.01 | -27.7% | 2.96 | -41.5% |
| 2014.2 | 60 | 1,305,286 | 28 | 6,526 | 1.093 | 7,134 | 5.47 | 37.3% | 255,497 | 14.7% | 0.02 | 19.7% | | |
| 2015.1 | 54 | 1,286,327 | 20 | 8,072 | 1.103 | 8,903 | 6.92 | 260.3% | 440,697 | 140.1% | 0.02 | 50.0% | 6.19 | 109.3% |
| 2015.2 | 48 | 1,329,732 | 26 | 7,327 | 1.103 | 8,081 | 6.08 | 11.2% | 314,101 | 22.9% | 0.02 | -9.5% | | |
| 2016.1 | 42 | 1,304,051 | 16 | 7,586 | 1.085 | 8,230 | 6.31 | -8.8% | 505,406 | 14.7% | 0.01 | -20.5% | 6.19 | 0.1% |
| 2016.2 | 36 | 1,334,237 | 26 | 9,463 | 1.085 | 10,266 | 7.69 | 26.6% | 399,183 | 27.1% | 0.02 | -0.4% | | |
| 2017.1 | 30 | 1,302,796 | 20 | 4,053 | 1.092 | 4,423 | 3.40 | -46.2% | 219,751 | -56.5% | 0.02 | 23.7% | 5.57 | -10.1% |
| 2017.2 | 24 | 1,344,948 | 31 | 9,592 | 1.092 | 10,470 | 7.78 | 1.2% | 333,241 | -16.5% | 0.02 | 21.2% | | |
| 2018.1 | 18 | 1,323,994 | 28 | 6,394 | 1.101 | 7,038 | 5.32 | 56.6% | 247,841 | 12.8% | 0.02 | 38.8% | 6.56 | 17.8% |
| 2018.2 | 12 | 1,370,274 | 28 | 4,887 | 1.101 | 5,380 | 3.93 | -49.6% | 193,748 | -41.9% | 0.02 | -13.3% | | |
| 2019.1 | 6 | 1,338,961 | 38 | 10,055 | 1.101 | 11,068 | 8.27 | 55.5% | 287,515 | 16.0% | 0.03 | 34.0% | 6.07 | -7.5% |
| Total | | 41,763,461 | 802 | 183,374 | | 200,634 | | | | | | | | |



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 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Incurred Claim Amount and ALAE (000) | (4) Paid Claim Amount and ALAE (000) | (5) Estimated Ultimate Claim Amount and ALAE | | (6) Selected Ultimate Claim Amount and ALAE Estimate | (7) Prior | (8) Difference |
|--------------------------|-----------------------------|--|---|--|------------|---|--------------|-------------------|
| | | | | Reported Incurred Claim Amount and ALAE Development Method | ALAE | | | |
| 1999.2 | 240 | 288,703 | 288,702 | 288,703 | 288,703 | 288,701 | 1 | |
| 2000.1 | 234 | 264,479 | 264,479 | 264,479 | 264,479 | 264,479 | 0 | |
| 2000.2 | 228 | 300,773 | 300,773 | 300,773 | 300,773 | 300,773 | 0 | |
| 2001.1 | 222 | 277,777 | 277,757 | 277,777 | 277,777 | 277,829 | (52) | |
| 2001.2 | 216 | 325,937 | 325,937 | 325,922 | 325,922 | 325,936 | (15) | |
| 2002.1 | 210 | 302,894 | 302,894 | 302,879 | 302,879 | 302,902 | (23) | |
| 2002.2 | 204 | 332,226 | 332,226 | 332,211 | 332,211 | 332,229 | (18) | |
| 2003.1 | 198 | 284,182 | 283,169 | 284,169 | 284,169 | 283,949 | 220 | |
| 2003.2 | 192 | 291,981 | 290,828 | 292,023 | 292,023 | 291,856 | 166 | |
| 2004.1 | 186 | 245,327 | 244,917 | 245,258 | 245,258 | 245,249 | 10 | |
| 2004.2 | 180 | 232,359 | 232,344 | 232,290 | 232,290 | 232,623 | (333) | |
| 2005.1 | 174 | 187,933 | 187,061 | 187,820 | 187,820 | 187,912 | (91) | |
| 2005.2 | 168 | 219,001 | 217,923 | 218,918 | 218,918 | 219,023 | (105) | |
| 2006.1 | 162 | 193,545 | 192,445 | 193,533 | 193,533 | 192,807 | 726 | |
| 2006.2 | 156 | 250,512 | 249,590 | 250,871 | 250,871 | 250,910 | (39) | |
| 2007.1 | 150 | 200,629 | 197,948 | 200,686 | 200,686 | 200,287 | 399 | |
| 2007.2 | 144 | 254,992 | 252,851 | 254,988 | 254,988 | 255,427 | (438) | |
| 2008.1 | 138 | 229,174 | 225,909 | 229,249 | 229,249 | 230,927 | (1,677) | |
| 2008.2 | 132 | 262,313 | 259,516 | 262,958 | 262,958 | 264,640 | (1,682) | |
| 2009.1 | 126 | 210,650 | 208,709 | 211,298 | 211,298 | 212,825 | (1,527) | |
| 2009.2 | 120 | 263,970 | 259,615 | 265,483 | 265,483 | 266,594 | (1,111) | |
| 2010.1 | 114 | 191,909 | 185,969 | 193,142 | 193,142 | 195,041 | (1,899) | |
| 2010.2 | 108 | 272,985 | 261,243 | 275,235 | 275,235 | 274,982 | 253 | |
| 2011.1 | 102 | 222,630 | 210,573 | 224,990 | 224,990 | 224,799 | 191 | |
| 2011.2 | 96 | 290,656 | 272,982 | 294,729 | 294,729 | 293,557 | 1,172 | |
| 2012.1 | 90 | 271,170 | 250,318 | 276,322 | 276,322 | 278,079 | (1,757) | |
| 2012.2 | 84 | 326,764 | 289,686 | 334,141 | 334,141 | 333,430 | 711 | |
| 2013.1 | 78 | 289,775 | 245,239 | 296,822 | 296,822 | 301,770 | (4,949) | |
| 2013.2 | 72 | 363,128 | 299,386 | 376,503 | 376,503 | 380,758 | (4,255) | |
| 2014.1 | 66 | 309,588 | 245,428 | 325,949 | 325,949 | 330,317 | (4,368) | |
| 2014.2 | 60 | 414,908 | 295,616 | 444,050 | 444,050 | 453,513 | (9,463) | |
| 2015.1 | 54 | 354,238 | 223,879 | 388,563 | 388,563 | 400,804 | (12,241) | |
| 2015.2 | 48 | 434,570 | 255,484 | 492,769 | 492,769 | 507,313 | (14,544) | |
| 2016.1 | 42 | 364,451 | 182,330 | 434,322 | 434,322 | 437,758 | (3,436) | |
| 2016.2 | 36 | 424,271 | 179,466 | 542,324 | 542,324 | 552,592 | (10,267) | |
| 2017.1 | 30 | 347,297 | 116,597 | 487,657 | 487,657 | 494,836 | (7,179) | |
| 2017.2 | 24 | 353,587 | 83,892 | 566,461 | 566,461 | 573,792 | (7,330) | |
| 2018.1 | 18 | 276,526 | 40,204 | 507,950 | 507,950 | 516,977 | (9,027) | |
| 2018.2 | 12 | 277,629 | 20,927 | 586,769 | 586,769 | 576,819 | 9,950 | |
| 2019.1 | 6 | 182,124 | 4,815 | 489,756 | 489,756 | | | |
| Total | | 11,387,562 | 9,059,627 | 12,960,742 | 12,960,742 | 12,555,011 | (84,025) | |

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 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Incurred Claim Amount and ALAE (000) | (4) Paid Claim Amount and ALAE (000) | (5) Estimated Ultimate Claim Amount and ALAE | | (6) Selected Ultimate Claim Amount and ALAE Estimate | (7) Prior | (8) Difference |
|--------------------------|-----------------------------|--|---|--|-----------|---|--------------|-------------------|
| | | | | Reported Incurred Claim Amount and ALAE Development Method | ALAE | | | |
| 1999.2 | 240 | 63,531 | 63,531 | 63,531 | 63,531 | 63,531 | 63,531 | 0 |
| 2000.1 | 234 | 66,254 | 66,254 | 66,254 | 66,254 | 66,254 | 66,255 | (1) |
| 2000.2 | 228 | 75,030 | 75,030 | 75,030 | 75,030 | 75,030 | 75,030 | 0 |
| 2001.1 | 222 | 66,286 | 66,286 | 66,286 | 66,286 | 66,286 | 66,286 | (0) |
| 2001.2 | 216 | 80,351 | 80,351 | 80,351 | 80,351 | 80,351 | 80,351 | 0 |
| 2002.1 | 210 | 83,271 | 83,271 | 83,271 | 83,271 | 83,271 | 83,271 | 0 |
| 2002.2 | 204 | 84,764 | 84,764 | 84,764 | 84,764 | 84,764 | 84,764 | 0 |
| 2003.1 | 198 | 79,853 | 79,821 | 79,853 | 79,853 | 79,853 | 79,853 | 0 |
| 2003.2 | 192 | 78,180 | 78,180 | 78,180 | 78,180 | 78,180 | 78,184 | (4) |
| 2004.1 | 186 | 73,248 | 73,248 | 73,248 | 73,248 | 73,248 | 73,248 | (1) |
| 2004.2 | 180 | 84,640 | 84,640 | 84,640 | 84,640 | 84,640 | 84,640 | 0 |
| 2005.1 | 174 | 83,059 | 83,059 | 83,059 | 83,059 | 83,059 | 83,063 | (4) |
| 2005.2 | 168 | 99,753 | 99,750 | 99,753 | 99,753 | 99,753 | 99,753 | 0 |
| 2006.1 | 162 | 98,202 | 98,202 | 98,202 | 98,202 | 98,202 | 98,202 | 0 |
| 2006.2 | 156 | 130,621 | 130,609 | 130,621 | 130,621 | 130,621 | 130,623 | (2) |
| 2007.1 | 150 | 126,378 | 126,377 | 126,378 | 126,378 | 126,378 | 126,380 | (2) |
| 2007.2 | 144 | 150,270 | 150,270 | 150,270 | 150,270 | 150,270 | 150,273 | (3) |
| 2008.1 | 138 | 141,016 | 141,016 | 141,016 | 141,016 | 141,016 | 141,017 | (1) |
| 2008.2 | 132 | 156,630 | 156,630 | 156,630 | 156,630 | 156,630 | 156,630 | (0) |
| 2009.1 | 126 | 140,592 | 140,592 | 140,592 | 140,592 | 140,592 | 140,593 | (2) |
| 2009.2 | 120 | 158,903 | 158,903 | 158,903 | 158,903 | 158,903 | 158,911 | (8) |
| 2010.1 | 114 | 132,574 | 132,574 | 132,574 | 132,574 | 132,574 | 132,575 | (1) |
| 2010.2 | 108 | 162,969 | 162,965 | 162,969 | 162,969 | 162,969 | 162,974 | (5) |
| 2011.1 | 102 | 163,558 | 163,554 | 163,558 | 163,558 | 163,558 | 163,557 | 1 |
| 2011.2 | 96 | 160,425 | 160,425 | 160,425 | 160,425 | 160,425 | 160,405 | 20 |
| 2012.1 | 90 | 150,257 | 150,252 | 150,257 | 150,257 | 150,257 | 150,265 | (8) |
| 2012.2 | 84 | 190,272 | 190,267 | 190,272 | 190,272 | 190,272 | 190,250 | 22 |
| 2013.1 | 78 | 167,979 | 167,917 | 167,979 | 167,979 | 167,979 | 167,986 | (8) |
| 2013.2 | 72 | 205,476 | 204,862 | 205,543 | 205,543 | 205,543 | 205,437 | 105 |
| 2014.1 | 66 | 184,036 | 183,948 | 184,184 | 184,184 | 184,184 | 184,092 | 92 |
| 2014.2 | 60 | 211,546 | 211,301 | 211,683 | 211,683 | 211,683 | 211,705 | (22) |
| 2015.1 | 54 | 195,821 | 195,190 | 195,894 | 195,894 | 195,894 | 195,782 | 113 |
| 2015.2 | 48 | 212,529 | 212,232 | 212,528 | 212,528 | 212,528 | 212,531 | (3) |
| 2016.1 | 42 | 180,331 | 179,798 | 180,393 | 180,393 | 180,393 | 180,234 | 158 |
| 2016.2 | 36 | 210,637 | 209,756 | 210,703 | 210,703 | 210,703 | 210,754 | (51) |
| 2017.1 | 30 | 205,558 | 204,263 | 205,734 | 205,734 | 205,734 | 205,860 | (126) |
| 2017.2 | 24 | 220,998 | 217,086 | 221,998 | 221,998 | 221,998 | 220,915 | 1,083 |
| 2018.1 | 18 | 218,783 | 211,736 | 222,865 | 222,865 | 222,865 | 224,769 | (1,904) |
| 2018.2 | 12 | 195,267 | 172,177 | 206,988 | 206,988 | 206,988 | 212,061 | (5,074) |
| 2019.1 | 6 | 177,040 | 84,859 | 212,252 | 212,252 | 212,252 | | |
| Total | | 5,666,889 | 5,535,944 | 5,719,630 | 5,719,630 | 5,513,013 | 5,513,013 | (5,635) |

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 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Incurred Claim Amount and ALAE (000) | (4) Paid Claim Amount and ALAE (000) | Estimated Ultimate Claim Amount and ALAE | | (6) Selected Ultimate Claim Amount and ALAE Estimate | (7) Prior | (8) Difference |
|------------------------------|---------------------------------|--|---|---|--|---|------------------|-----------------------|
| | | | | (5) Reported Incurred Claim Amount and ALAE Development Method | | | | |
| 1999.2 | 240 | 30,433 | 30,227 | 30,433 | | 30,433 | 30,430 | 3 |
| 2000.1 | 234 | 27,982 | 27,982 | 27,982 | | 27,982 | 27,982 | 0 |
| 2000.2 | 228 | 34,493 | 34,493 | 34,493 | | 34,493 | 34,493 | 0 |
| 2001.1 | 222 | 29,252 | 28,692 | 29,252 | | 29,252 | 29,252 | 0 |
| 2001.2 | 216 | 35,544 | 35,544 | 35,544 | | 35,544 | 35,544 | 0 |
| 2002.1 | 210 | 34,029 | 33,084 | 34,029 | | 34,029 | 34,029 | 0 |
| 2002.2 | 204 | 36,695 | 36,695 | 36,695 | | 36,695 | 36,695 | 0 |
| 2003.1 | 198 | 28,761 | 28,761 | 28,761 | | 28,761 | 28,761 | 0 |
| 2003.2 | 192 | 30,707 | 30,707 | 30,707 | | 30,707 | 30,707 | 0 |
| 2004.1 | 186 | 25,600 | 25,600 | 25,600 | | 25,600 | 25,610 | (10) |
| 2004.2 | 180 | 32,014 | 31,426 | 32,027 | | 32,027 | 32,032 | (4) |
| 2005.1 | 174 | 29,207 | 29,203 | 29,223 | | 29,223 | 29,218 | 4 |
| 2005.2 | 168 | 39,119 | 38,709 | 39,141 | | 39,141 | 36,378 | 2,762 |
| 2006.1 | 162 | 27,902 | 27,897 | 27,918 | | 27,918 | 27,912 | 6 |
| 2006.2 | 156 | 36,449 | 36,180 | 36,462 | | 36,462 | 36,432 | 31 |
| 2007.1 | 150 | 30,840 | 30,836 | 30,863 | | 30,863 | 30,859 | 4 |
| 2007.2 | 144 | 41,192 | 41,192 | 41,221 | | 41,221 | 41,263 | (42) |
| 2008.1 | 138 | 33,002 | 32,994 | 33,050 | | 33,050 | 33,097 | (47) |
| 2008.2 | 132 | 45,105 | 44,693 | 45,244 | | 45,244 | 45,266 | (22) |
| 2009.1 | 126 | 35,895 | 35,823 | 36,024 | | 36,024 | 36,047 | (22) |
| 2009.2 | 120 | 43,713 | 43,614 | 43,896 | | 43,896 | 43,862 | 34 |
| 2010.1 | 114 | 34,453 | 34,445 | 34,588 | | 34,588 | 34,543 | 44 |
| 2010.2 | 108 | 43,899 | 43,159 | 44,011 | | 44,011 | 44,014 | (2) |
| 2011.1 | 102 | 35,901 | 35,899 | 36,016 | | 36,016 | 36,036 | (20) |
| 2011.2 | 96 | 44,860 | 44,485 | 45,035 | | 45,035 | 45,079 | (44) |
| 2012.1 | 90 | 39,988 | 39,237 | 40,181 | | 40,181 | 40,121 | 60 |
| 2012.2 | 84 | 51,635 | 49,350 | 51,867 | | 51,867 | 51,899 | (31) |
| 2013.1 | 78 | 41,893 | 40,041 | 42,123 | | 42,123 | 41,722 | 401 |
| 2013.2 | 72 | 52,653 | 49,741 | 52,919 | | 52,919 | 52,690 | 229 |
| 2014.1 | 66 | 41,982 | 41,435 | 42,159 | | 42,159 | 42,066 | 93 |
| 2014.2 | 60 | 55,978 | 53,587 | 56,260 | | 56,260 | 55,967 | 293 |
| 2015.1 | 54 | 51,471 | 49,468 | 51,926 | | 51,926 | 51,008 | 917 |
| 2015.2 | 48 | 69,946 | 63,149 | 70,868 | | 70,868 | 70,418 | 450 |
| 2016.1 | 42 | 54,188 | 53,138 | 55,071 | | 55,071 | 54,882 | 190 |
| 2016.2 | 36 | 71,674 | 68,749 | 73,035 | | 73,035 | 72,511 | 523 |
| 2017.1 | 30 | 69,162 | 63,947 | 70,443 | | 70,443 | 70,039 | 404 |
| 2017.2 | 24 | 79,520 | 67,227 | 79,349 | | 79,349 | 78,992 | 357 |
| 2018.1 | 18 | 79,877 | 59,156 | 83,909 | | 83,909 | 84,615 | (706) |
| 2018.2 | 12 | 74,852 | 45,712 | 82,052 | | 82,052 | 82,252 | (200) |
| 2019.1 | 6 | 82,262 | 20,691 | 83,888 | | 83,888 | | |
| Total | | 1,784,128 | 1,626,968 | 1,804,264 | | 1,804,264 | 1,714,721 | 5,655 |

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Incurred Claim Amount and ALAE (000) | (4) Paid Claim Amount and ALAE (000) | (5) Estimated Ultimate Claim Amount and ALAE | | (6) Selected Ultimate Claim Amount and ALAE Estimate | (7) Prior | (8) Difference |
|------------------------------|---------------------------------|--|---|--|-----------|---|------------------|-----------------------|
| | | | | Reported Incurred Claim Amount and ALAE Development Method | ALAE | | | |
| 1999.2 | 240 | 68,943 | 68,943 | 68,943 | 68,943 | 68,943 | 68,943 | 0 |
| 2000.1 | 234 | 69,653 | 69,653 | 69,653 | 69,653 | 69,653 | 69,654 | (1) |
| 2000.2 | 228 | 83,232 | 83,232 | 83,232 | 83,232 | 83,232 | 83,232 | 0 |
| 2001.1 | 222 | 72,563 | 72,563 | 72,563 | 72,563 | 72,563 | 72,563 | 0 |
| 2001.2 | 216 | 90,918 | 90,918 | 90,918 | 90,918 | 90,918 | 90,919 | (2) |
| 2002.1 | 210 | 96,027 | 96,027 | 96,027 | 96,027 | 96,027 | 96,024 | 3 |
| 2002.2 | 204 | 96,337 | 96,337 | 96,337 | 96,337 | 96,337 | 96,332 | 4 |
| 2003.1 | 198 | 94,912 | 94,910 | 94,912 | 94,912 | 94,912 | 94,906 | 6 |
| 2003.2 | 192 | 87,402 | 87,394 | 87,402 | 87,402 | 87,402 | 87,395 | 6 |
| 2004.1 | 186 | 88,278 | 88,278 | 88,278 | 88,278 | 88,278 | 88,264 | 14 |
| 2004.2 | 180 | 97,194 | 97,194 | 97,194 | 97,194 | 97,194 | 97,177 | 17 |
| 2005.1 | 174 | 98,079 | 98,079 | 98,079 | 98,079 | 98,079 | 98,058 | 21 |
| 2005.2 | 168 | 118,376 | 118,371 | 118,376 | 118,376 | 118,376 | 118,347 | 30 |
| 2006.1 | 162 | 120,851 | 120,852 | 120,851 | 120,851 | 120,851 | 120,816 | 35 |
| 2006.2 | 156 | 166,723 | 166,722 | 166,723 | 166,723 | 166,723 | 166,685 | 38 |
| 2007.1 | 150 | 166,264 | 166,258 | 166,264 | 166,264 | 166,264 | 166,210 | 53 |
| 2007.2 | 144 | 187,973 | 187,956 | 187,973 | 187,973 | 187,973 | 187,881 | 92 |
| 2008.1 | 138 | 181,627 | 181,625 | 181,627 | 181,627 | 181,627 | 181,566 | 61 |
| 2008.2 | 132 | 195,163 | 195,155 | 195,163 | 195,163 | 195,163 | 195,077 | 86 |
| 2009.1 | 126 | 170,111 | 170,105 | 170,111 | 170,111 | 170,111 | 170,052 | 60 |
| 2009.2 | 120 | 188,248 | 188,239 | 188,248 | 188,248 | 188,248 | 188,150 | 98 |
| 2010.1 | 114 | 144,632 | 144,619 | 144,632 | 144,632 | 144,632 | 144,579 | 53 |
| 2010.2 | 108 | 176,335 | 176,316 | 176,335 | 176,335 | 176,335 | 176,271 | 64 |
| 2011.1 | 102 | 184,269 | 184,262 | 184,269 | 184,269 | 184,269 | 184,197 | 73 |
| 2011.2 | 96 | 170,516 | 170,464 | 170,516 | 170,516 | 170,516 | 170,374 | 143 |
| 2012.1 | 90 | 162,426 | 162,376 | 162,393 | 162,393 | 162,393 | 162,328 | 65 |
| 2012.2 | 84 | 206,829 | 206,797 | 206,762 | 206,762 | 206,762 | 206,658 | 104 |
| 2013.1 | 78 | 182,793 | 182,710 | 182,722 | 182,722 | 182,722 | 182,546 | 175 |
| 2013.2 | 72 | 227,970 | 227,909 | 227,856 | 227,856 | 227,856 | 227,769 | 86 |
| 2014.1 | 66 | 203,666 | 203,632 | 203,535 | 203,535 | 203,535 | 203,376 | 159 |
| 2014.2 | 60 | 237,845 | 237,765 | 237,663 | 237,663 | 237,663 | 237,587 | 77 |
| 2015.1 | 54 | 217,429 | 217,210 | 217,225 | 217,225 | 217,225 | 217,093 | 132 |
| 2015.2 | 48 | 232,743 | 232,470 | 232,509 | 232,509 | 232,509 | 232,366 | 143 |
| 2016.1 | 42 | 201,714 | 201,557 | 201,448 | 201,448 | 201,448 | 201,271 | 177 |
| 2016.2 | 36 | 251,599 | 251,354 | 251,116 | 251,116 | 251,116 | 250,838 | 278 |
| 2017.1 | 30 | 238,683 | 238,281 | 237,771 | 237,771 | 237,771 | 235,852 | 1,919 |
| 2017.2 | 24 | 264,702 | 263,391 | 259,843 | 259,843 | 259,843 | 256,974 | 2,869 |
| 2018.1 | 18 | 270,458 | 266,865 | 257,068 | 257,068 | 257,068 | 246,518 | 10,550 |
| 2018.2 | 12 | 300,750 | 284,691 | 255,740 | 255,740 | 255,740 | 246,704 | 9,036 |
| 2019.1 | 6 | 385,067 | 276,384 | 227,242 | 227,242 | 227,242 | | |
| Total | | 6,799,302 | 6,667,862 | 6,575,519 | 6,575,519 | 6,321,553 | 26,725 | |

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

| Accident Semester | Maturity (in Months) | Reported Incurred Claim Amount and ALAE (000) | Paid Claim Amount and ALAE (000) | Estimated Ultimate Claim Amount and ALAE | | Prior | Difference |
|-------------------|----------------------|---|----------------------------------|--|--|-----------|------------|
| | | | | Reported Incurred Claim Amount and ALAE Development Method | Selected Ultimate Claim Amount and ALAE Estimate | | |
| 1999.2 | 240 | 40,577 | 40,577 | 40,577 | 40,577 | 40,577 | 0 |
| 2000.1 | 234 | 33,092 | 33,092 | 33,092 | 33,092 | 33,092 | 0 |
| 2000.2 | 228 | 59,617 | 59,617 | 59,617 | 59,617 | 59,617 | 0 |
| 2001.1 | 222 | 35,511 | 35,446 | 35,511 | 35,511 | 35,511 | 0 |
| 2001.2 | 216 | 60,889 | 60,889 | 60,889 | 60,889 | 60,889 | 0 |
| 2002.1 | 210 | 39,958 | 39,958 | 39,958 | 39,958 | 39,958 | 0 |
| 2002.2 | 204 | 54,246 | 54,246 | 54,246 | 54,246 | 54,246 | (0) |
| 2003.1 | 198 | 44,063 | 44,063 | 44,063 | 44,063 | 44,063 | (0) |
| 2003.2 | 192 | 63,967 | 63,967 | 63,967 | 63,967 | 63,967 | 0 |
| 2004.1 | 186 | 41,137 | 41,137 | 41,137 | 41,137 | 41,136 | 0 |
| 2004.2 | 180 | 84,072 | 84,072 | 84,071 | 84,071 | 84,065 | 6 |
| 2005.1 | 174 | 77,572 | 77,572 | 77,567 | 77,567 | 77,565 | 2 |
| 2005.2 | 168 | 76,093 | 76,088 | 76,088 | 76,088 | 76,087 | 2 |
| 2006.1 | 162 | 58,706 | 58,706 | 58,702 | 58,702 | 58,700 | 2 |
| 2006.2 | 156 | 98,467 | 98,467 | 98,459 | 98,459 | 98,454 | 4 |
| 2007.1 | 150 | 88,135 | 88,133 | 88,127 | 88,127 | 88,123 | 4 |
| 2007.2 | 144 | 145,962 | 145,960 | 145,948 | 145,948 | 145,941 | 7 |
| 2008.1 | 138 | 80,135 | 80,135 | 80,126 | 80,126 | 80,119 | 7 |
| 2008.2 | 132 | 132,071 | 132,070 | 132,052 | 132,052 | 132,039 | 13 |
| 2009.1 | 126 | 77,155 | 77,149 | 77,140 | 77,140 | 77,120 | 20 |
| 2009.2 | 120 | 150,044 | 150,038 | 150,012 | 150,012 | 149,998 | 14 |
| 2010.1 | 114 | 73,636 | 73,633 | 73,619 | 73,619 | 73,609 | 10 |
| 2010.2 | 108 | 295,812 | 295,800 | 295,735 | 295,735 | 295,685 | 51 |
| 2011.1 | 102 | 72,846 | 72,846 | 72,822 | 72,822 | 72,814 | 7 |
| 2011.2 | 96 | 139,808 | 139,806 | 139,762 | 139,762 | 139,738 | 23 |
| 2012.1 | 90 | 77,504 | 77,498 | 77,476 | 77,476 | 77,465 | 11 |
| 2012.2 | 84 | 272,112 | 272,108 | 272,009 | 272,009 | 271,942 | 67 |
| 2013.1 | 78 | 125,784 | 125,784 | 125,728 | 125,728 | 125,730 | (3) |
| 2013.2 | 72 | 216,945 | 216,911 | 216,860 | 216,860 | 216,860 | (1) |
| 2014.1 | 66 | 83,187 | 83,167 | 83,143 | 83,143 | 83,135 | 8 |
| 2014.2 | 60 | 314,760 | 314,690 | 314,593 | 314,593 | 314,547 | 47 |
| 2015.1 | 54 | 107,710 | 107,535 | 107,647 | 107,647 | 107,635 | 12 |
| 2015.2 | 48 | 302,415 | 302,272 | 302,228 | 302,228 | 302,147 | 81 |
| 2016.1 | 42 | 174,259 | 174,212 | 174,167 | 174,167 | 174,147 | 20 |
| 2016.2 | 36 | 381,665 | 381,485 | 381,470 | 381,470 | 381,352 | 118 |
| 2017.1 | 30 | 136,340 | 136,145 | 136,244 | 136,244 | 136,418 | (174) |
| 2017.2 | 24 | 240,781 | 240,233 | 240,888 | 240,888 | 240,785 | 103 |
| 2018.1 | 18 | 128,608 | 127,542 | 128,866 | 128,866 | 129,830 | (964) |
| 2018.2 | 12 | 253,621 | 247,810 | 254,214 | 254,214 | 254,088 | 126 |
| 2019.1 | 6 | 125,327 | 90,609 | 121,156 | 121,156 | | |
| Total | | 5,064,587 | 5,021,466 | 5,059,972 | 5,059,972 | 4,939,193 | (377) |

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Incurred Claim Amount and ALAE (000) | (4) Paid Claim Amount and ALAE (000) | (5) Estimated Ultimate Claim Amount and ALAE | | (6) Selected Ultimate Claim Amount and ALAE Estimate | (7) Prior | (8) Difference |
|------------------------------|---------------------------------|--|---|--|------|---|------------------|-----------------------|
| | | | | Reported Incurred Claim Amount and ALAE Development Method | ALAE | | | |
| 1999.2 | 240 | 11,246 | 11,246 | 11,246 | | 11,246 | 11,246 | 0 |
| 2000.1 | 234 | 11,254 | 11,254 | 11,254 | | 11,254 | 11,254 | 0 |
| 2000.2 | 228 | 14,273 | 14,273 | 14,273 | | 14,273 | 14,273 | 0 |
| 2001.1 | 222 | 13,676 | 13,611 | 13,676 | | 13,676 | 13,676 | 0 |
| 2001.2 | 216 | 16,838 | 16,838 | 16,838 | | 16,838 | 16,838 | 0 |
| 2002.1 | 210 | 14,242 | 14,242 | 14,242 | | 14,242 | 14,242 | 0 |
| 2002.2 | 204 | 18,713 | 18,713 | 18,713 | | 18,713 | 18,713 | 0 |
| 2003.1 | 198 | 18,173 | 18,173 | 18,173 | | 18,173 | 18,174 | (0) |
| 2003.2 | 192 | 19,575 | 19,575 | 19,575 | | 19,575 | 19,575 | 0 |
| 2004.1 | 186 | 16,891 | 16,891 | 16,891 | | 16,891 | 16,891 | 0 |
| 2004.2 | 180 | 17,890 | 17,890 | 17,890 | | 17,890 | 17,890 | 0 |
| 2005.1 | 174 | 16,794 | 16,794 | 16,794 | | 16,794 | 16,794 | 0 |
| 2005.2 | 168 | 20,568 | 20,568 | 20,568 | | 20,568 | 20,569 | (0) |
| 2006.1 | 162 | 20,503 | 20,503 | 20,503 | | 20,503 | 20,503 | 0 |
| 2006.2 | 156 | 26,796 | 26,796 | 26,796 | | 26,796 | 26,796 | 0 |
| 2007.1 | 150 | 25,651 | 25,651 | 25,651 | | 25,651 | 25,651 | 0 |
| 2007.2 | 144 | 29,992 | 29,990 | 29,992 | | 29,992 | 29,994 | (2) |
| 2008.1 | 138 | 27,749 | 27,749 | 27,749 | | 27,749 | 27,749 | 0 |
| 2008.2 | 132 | 32,545 | 32,544 | 32,545 | | 32,545 | 32,549 | (5) |
| 2009.1 | 126 | 25,155 | 25,150 | 25,155 | | 25,155 | 25,143 | 13 |
| 2009.2 | 120 | 27,671 | 27,665 | 27,671 | | 27,671 | 27,671 | 1 |
| 2010.1 | 114 | 21,259 | 21,256 | 21,258 | | 21,258 | 21,255 | 2 |
| 2010.2 | 108 | 24,129 | 24,129 | 24,126 | | 24,126 | 24,122 | 4 |
| 2011.1 | 102 | 18,950 | 18,950 | 18,945 | | 18,945 | 18,944 | 1 |
| 2011.2 | 96 | 21,073 | 21,071 | 21,066 | | 21,066 | 21,060 | 6 |
| 2012.1 | 90 | 16,717 | 16,716 | 16,709 | | 16,709 | 16,705 | 4 |
| 2012.2 | 84 | 22,811 | 22,810 | 22,796 | | 22,796 | 22,782 | 15 |
| 2013.1 | 78 | 20,537 | 20,537 | 20,524 | | 20,524 | 20,530 | (6) |
| 2013.2 | 72 | 25,538 | 25,536 | 25,526 | | 25,526 | 25,517 | 9 |
| 2014.1 | 66 | 23,363 | 23,363 | 23,347 | | 23,347 | 23,327 | 20 |
| 2014.2 | 60 | 29,970 | 29,934 | 29,942 | | 29,942 | 29,929 | 13 |
| 2015.1 | 54 | 34,732 | 34,651 | 34,684 | | 34,684 | 34,665 | 19 |
| 2015.2 | 48 | 45,154 | 45,100 | 45,092 | | 45,092 | 45,035 | 57 |
| 2016.1 | 42 | 41,537 | 41,528 | 41,507 | | 41,507 | 41,469 | 39 |
| 2016.2 | 36 | 48,625 | 48,542 | 48,599 | | 48,599 | 48,622 | (22) |
| 2017.1 | 30 | 49,172 | 49,093 | 49,082 | | 49,082 | 49,107 | (26) |
| 2017.2 | 24 | 62,144 | 61,992 | 61,984 | | 61,984 | 61,974 | 10 |
| 2018.1 | 18 | 49,439 | 48,993 | 49,136 | | 49,136 | 48,990 | 146 |
| 2018.2 | 12 | 59,285 | 58,304 | 58,273 | | 58,273 | 57,539 | 735 |
| 2019.1 | 6 | 46,892 | 34,774 | 43,867 | | 43,867 | | |
| Total | | 1,087,522 | 1,073,396 | 1,082,661 | | 1,082,661 | 1,037,762 | 1,031 |

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Incurred Claim Amount and ALAE (000) | (4) Paid Claim Amount and ALAE (000) | Estimated Ultimate Claim Amount and ALAE | | (6) Selected Ultimate Claim Amount and ALAE Estimate | (7) Prior | (8) Difference |
|------------------------------|---------------------------------|--|---|--|---------|---|------------------|-----------------------|
| | | | | Reported Incurred Claim Amount and ALAE Development Method | ALAE | | | |
| 1999.2 | 240 | 5,718 | 5,718 | 5,718 | 5,718 | 5,718 | 5,718 | 0 |
| 2000.1 | 234 | 5,305 | 5,305 | 5,305 | 5,305 | 5,305 | 5,305 | 0 |
| 2000.2 | 228 | 7,429 | 7,429 | 7,429 | 7,429 | 7,429 | 7,429 | 0 |
| 2001.1 | 222 | 4,381 | 4,381 | 4,381 | 4,381 | 4,381 | 4,381 | 0 |
| 2001.2 | 216 | 6,228 | 6,228 | 6,228 | 6,228 | 6,228 | 6,228 | 0 |
| 2002.1 | 210 | 5,692 | 5,692 | 5,692 | 5,692 | 5,692 | 5,692 | 0 |
| 2002.2 | 204 | 5,521 | 5,521 | 5,521 | 5,521 | 5,521 | 5,521 | 0 |
| 2003.1 | 198 | 4,777 | 4,777 | 4,777 | 4,777 | 4,777 | 4,777 | (0) |
| 2003.2 | 192 | 5,395 | 5,395 | 5,395 | 5,395 | 5,395 | 5,395 | 0 |
| 2004.1 | 186 | 4,521 | 4,521 | 4,521 | 4,521 | 4,521 | 4,521 | 0 |
| 2004.2 | 180 | 5,898 | 5,898 | 5,898 | 5,898 | 5,898 | 5,898 | 0 |
| 2005.1 | 174 | 5,295 | 5,295 | 5,295 | 5,295 | 5,295 | 5,296 | (1) |
| 2005.2 | 168 | 4,725 | 4,725 | 4,725 | 4,725 | 4,725 | 4,725 | 0 |
| 2006.1 | 162 | 3,941 | 3,941 | 3,941 | 3,941 | 3,941 | 3,941 | 0 |
| 2006.2 | 156 | 5,100 | 5,100 | 5,100 | 5,100 | 5,100 | 5,100 | 0 |
| 2007.1 | 150 | 4,747 | 4,747 | 4,747 | 4,747 | 4,747 | 4,747 | 0 |
| 2007.2 | 144 | 6,506 | 6,506 | 6,506 | 6,506 | 6,506 | 6,506 | 0 |
| 2008.1 | 138 | 4,464 | 4,464 | 4,464 | 4,464 | 4,464 | 4,464 | 0 |
| 2008.2 | 132 | 5,341 | 5,341 | 5,341 | 5,341 | 5,341 | 5,342 | (1) |
| 2009.1 | 126 | 4,417 | 4,415 | 4,417 | 4,417 | 4,417 | 4,417 | 0 |
| 2009.2 | 120 | 4,466 | 4,466 | 4,466 | 4,466 | 4,466 | 4,467 | (1) |
| 2010.1 | 114 | 3,370 | 3,370 | 3,370 | 3,370 | 3,370 | 3,370 | 0 |
| 2010.2 | 108 | 6,243 | 6,243 | 6,243 | 6,243 | 6,243 | 6,243 | 0 |
| 2011.1 | 102 | 3,438 | 3,438 | 3,438 | 3,438 | 3,438 | 3,439 | (1) |
| 2011.2 | 96 | 4,571 | 4,571 | 4,571 | 4,571 | 4,571 | 4,570 | 1 |
| 2012.1 | 90 | 2,664 | 2,664 | 2,664 | 2,664 | 2,664 | 2,662 | 1 |
| 2012.2 | 84 | 5,400 | 5,400 | 5,398 | 5,398 | 5,398 | 5,394 | 4 |
| 2013.1 | 78 | 4,642 | 4,642 | 4,637 | 4,637 | 4,648 | 4,648 | (11) |
| 2013.2 | 72 | 4,682 | 4,672 | 4,672 | 4,672 | 4,670 | 4,670 | 2 |
| 2014.1 | 66 | 3,323 | 3,323 | 3,323 | 3,323 | 3,320 | 3,320 | 3 |
| 2014.2 | 60 | 6,243 | 6,242 | 6,240 | 6,240 | 6,243 | 6,243 | (3) |
| 2015.1 | 54 | 3,779 | 3,778 | 3,780 | 3,780 | 3,780 | 3,780 | (0) |
| 2015.2 | 48 | 5,661 | 5,605 | 5,656 | 5,656 | 5,576 | 5,576 | 79 |
| 2016.1 | 42 | 3,867 | 3,867 | 3,869 | 3,869 | 3,953 | 3,953 | (84) |
| 2016.2 | 36 | 6,477 | 6,460 | 6,480 | 6,480 | 6,487 | 6,487 | (7) |
| 2017.1 | 30 | 4,225 | 4,225 | 4,227 | 4,227 | 4,284 | 4,284 | (57) |
| 2017.2 | 24 | 4,625 | 4,584 | 4,631 | 4,631 | 4,726 | 4,726 | (95) |
| 2018.1 | 18 | 4,656 | 4,497 | 4,547 | 4,547 | 4,652 | 4,652 | (105) |
| 2018.2 | 12 | 5,648 | 5,411 | 5,196 | 5,196 | 4,857 | 4,857 | 339 |
| 2019.1 | 6 | 4,746 | 3,124 | 3,770 | 3,770 | | | |
| Total | | 198,127 | 195,983 | 196,581 | 196,581 | 192,747 | 192,747 | 64 |

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

Selected Ultimate Claim Amount and ALAE Estimate Data as of 06/30/19

| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
|-------------------|----------------------|---|----------------------------------|--|--|--------|------------|
| Accident Semester | Maturity (in Months) | | | Estimated Ultimate Claim Amount and ALAE | | | |
| | | Reported Incurred Claim Amount and ALAE (000) | Paid Claim Amount and ALAE (000) | Reported Incurred Claim Amount and ALAE Development Method | Selected Ultimate Claim Amount and ALAE Estimate | Prior | Difference |
| 1999.2 | 240 | 344 | 344 | 344 | 344 | 344 | 0 |
| 2000.1 | 234 | 292 | 292 | 292 | 292 | 292 | 0 |
| 2000.2 | 228 | 711 | 711 | 711 | 711 | 711 | 0 |
| 2001.1 | 222 | 387 | 387 | 387 | 387 | 387 | 0 |
| 2001.2 | 216 | 578 | 578 | 578 | 578 | 578 | 0 |
| 2002.1 | 210 | 345 | 345 | 345 | 345 | 345 | 0 |
| 2002.2 | 204 | 418 | 418 | 418 | 418 | 418 | 0 |
| 2003.1 | 198 | 318 | 318 | 318 | 318 | 318 | 0 |
| 2003.2 | 192 | 489 | 489 | 489 | 489 | 489 | 0 |
| 2004.1 | 186 | 309 | 309 | 309 | 309 | 309 | 0 |
| 2004.2 | 180 | 298 | 298 | 298 | 298 | 298 | 0 |
| 2005.1 | 174 | 350 | 350 | 350 | 350 | 350 | 0 |
| 2005.2 | 168 | 347 | 347 | 347 | 347 | 347 | 0 |
| 2006.1 | 162 | 205 | 205 | 205 | 205 | 205 | 0 |
| 2006.2 | 156 | 419 | 419 | 419 | 419 | 419 | 0 |
| 2007.1 | 150 | 330 | 330 | 330 | 330 | 330 | 0 |
| 2007.2 | 144 | 377 | 377 | 377 | 377 | 377 | 0 |
| 2008.1 | 138 | 200 | 200 | 200 | 200 | 200 | 0 |
| 2008.2 | 132 | 279 | 279 | 279 | 279 | 279 | 0 |
| 2009.1 | 126 | 112 | 112 | 112 | 112 | 112 | 0 |
| 2009.2 | 120 | 409 | 409 | 409 | 409 | 409 | 0 |
| 2010.1 | 114 | 206 | 206 | 206 | 206 | 206 | (0) |
| 2010.2 | 108 | 419 | 419 | 419 | 419 | 419 | 0 |
| 2011.1 | 102 | 193 | 193 | 193 | 193 | 193 | 0 |
| 2011.2 | 96 | 351 | 351 | 351 | 351 | 349 | 2 |
| 2012.1 | 90 | 184 | 184 | 184 | 184 | 184 | 0 |
| 2012.2 | 84 | 678 | 678 | 679 | 679 | 678 | 0 |
| 2013.1 | 78 | 319 | 319 | 319 | 319 | 319 | 0 |
| 2013.2 | 72 | 327 | 327 | 328 | 328 | 328 | 0 |
| 2014.1 | 66 | 260 | 260 | 260 | 260 | 260 | 0 |
| 2014.2 | 60 | 594 | 594 | 595 | 595 | 593 | 1 |
| 2015.1 | 54 | 255 | 255 | 255 | 255 | 255 | 0 |
| 2015.2 | 48 | 534 | 534 | 535 | 535 | 532 | 3 |
| 2016.1 | 42 | 442 | 442 | 442 | 442 | 443 | (1) |
| 2016.2 | 36 | 622 | 622 | 622 | 622 | 622 | (0) |
| 2017.1 | 30 | 369 | 369 | 370 | 370 | 374 | (5) |
| 2017.2 | 24 | 675 | 675 | 673 | 673 | 673 | 1 |
| 2018.1 | 18 | 513 | 510 | 510 | 510 | 498 | 12 |
| 2018.2 | 12 | 590 | 589 | 573 | 573 | 618 | (45) |
| 2019.1 | 6 | 527 | 261 | 476 | 476 | | |
| Total | | 15,572 | 15,303 | 15,506 | 15,506 | 15,060 | (30) |

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Incurred Claim Amount and ALAE (000) | (4) Paid Claim Amount and ALAE (000) | (5) Estimated Ultimate Claim Amount and ALAE | | (6) Selected Ultimate Claim Amount and ALAE Estimate | (7) Prior | (8) Difference |
|--------------------------|-----------------------------|--|---|--|------|---|--------------|-------------------|
| | | | | Reported Incurred Claim Amount and ALAE Development Method | ALAE | | | |
| 1999.2 | 240 | 1,396 | 1,396 | 1,396 | | 1,396 | 1,396 | 0 |
| 2000.1 | 234 | 1,818 | 1,818 | 1,818 | | 1,818 | 1,818 | 0 |
| 2000.2 | 228 | 4,818 | 4,818 | 4,818 | | 4,818 | 4,818 | (0) |
| 2001.1 | 222 | 6,200 | 6,200 | 6,200 | | 6,200 | 6,200 | 0 |
| 2001.2 | 216 | 3,025 | 3,025 | 3,025 | | 3,025 | 3,025 | 0 |
| 2002.1 | 210 | 3,150 | 3,150 | 3,150 | | 3,150 | 3,150 | 0 |
| 2002.2 | 204 | 2,797 | 2,797 | 2,797 | | 2,797 | 2,797 | 0 |
| 2003.1 | 198 | 854 | 760 | 854 | | 854 | 854 | 0 |
| 2003.2 | 192 | 3,115 | 2,970 | 3,115 | | 3,115 | 3,186 | (71) |
| 2004.1 | 186 | 2,441 | 2,441 | 2,441 | | 2,441 | 2,441 | 0 |
| 2004.2 | 180 | 2,630 | 2,630 | 2,630 | | 2,630 | 2,697 | (67) |
| 2005.1 | 174 | 3,786 | 3,786 | 3,786 | | 3,786 | 3,786 | 0 |
| 2005.2 | 168 | 5,284 | 5,284 | 5,284 | | 5,284 | 5,284 | 0 |
| 2006.1 | 162 | 4,715 | 4,715 | 4,715 | | 4,715 | 4,747 | (31) |
| 2006.2 | 156 | 4,300 | 3,770 | 4,337 | | 4,337 | 4,383 | (46) |
| 2007.1 | 150 | 1,300 | 1,300 | 1,328 | | 1,328 | 1,326 | 2 |
| 2007.2 | 144 | 5,489 | 5,093 | 5,606 | | 5,606 | 5,102 | 504 |
| 2008.1 | 138 | 2,686 | 2,623 | 2,740 | | 2,740 | 2,767 | (27) |
| 2008.2 | 132 | 3,007 | 2,999 | 3,057 | | 3,057 | 3,021 | 36 |
| 2009.1 | 126 | 3,557 | 3,399 | 3,600 | | 3,600 | 3,506 | 94 |
| 2009.2 | 120 | 4,681 | 4,671 | 4,696 | | 4,696 | 4,678 | 17 |
| 2010.1 | 114 | 4,838 | 4,770 | 4,849 | | 4,849 | 5,130 | (281) |
| 2010.2 | 108 | 2,043 | 924 | 2,078 | | 2,078 | 1,686 | 392 |
| 2011.1 | 102 | 2,341 | 1,975 | 2,424 | | 2,424 | 2,349 | 75 |
| 2011.2 | 96 | 6,877 | 3,612 | 7,009 | | 7,009 | 6,852 | 157 |
| 2012.1 | 90 | 3,674 | 3,180 | 3,759 | | 3,759 | 3,644 | 115 |
| 2012.2 | 84 | 8,301 | 6,359 | 8,426 | | 8,426 | 7,472 | 954 |
| 2013.1 | 78 | 2,687 | 1,414 | 2,731 | | 2,731 | 2,212 | 519 |
| 2013.2 | 72 | 4,502 | 1,599 | 4,561 | | 4,561 | 4,251 | 309 |
| 2014.1 | 66 | 2,174 | 850 | 2,190 | | 2,190 | 2,332 | (142) |
| 2014.2 | 60 | 6,450 | 3,506 | 6,526 | | 6,526 | 5,930 | 596 |
| 2015.1 | 54 | 7,793 | 2,207 | 8,072 | | 8,072 | 8,173 | (100) |
| 2015.2 | 48 | 7,084 | 2,523 | 7,327 | | 7,327 | 8,546 | (1,219) |
| 2016.1 | 42 | 7,143 | 1,571 | 7,586 | | 7,586 | 7,999 | (413) |
| 2016.2 | 36 | 8,171 | 1,637 | 9,463 | | 9,463 | 7,977 | 1,485 |
| 2017.1 | 30 | 2,946 | 926 | 4,053 | | 4,053 | 3,119 | 933 |
| 2017.2 | 24 | 5,532 | 228 | 9,592 | | 9,592 | 10,244 | (652) |
| 2018.1 | 18 | 3,043 | 297 | 6,394 | | 6,394 | 7,213 | (819) |
| 2018.2 | 12 | 1,755 | 32 | 4,887 | | 4,887 | 3,808 | 1,079 |
| 2019.1 | 6 | 1,326 | 40 | 10,055 | | 10,055 | | |
| Total | | 159,730 | 107,295 | 183,374 | | 183,374 | 169,919 | 3,400 |

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

Selected Ultimate Claim Counts
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Claim Counts | Estimated Ultimate Claim Counts | | (5) Selected Ultimate Claim Counts | (6) Prior | (7) Difference |
|------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------|---|------------------|-----------------------|
| | | | Counts Development Method | Reported Claim | | | |
| 1999.2 | 240 | 8,727 | 8,727 | 8,727 | 8,727 | 8,727 | 0 |
| 2000.1 | 234 | 8,443 | 8,443 | 8,443 | 8,443 | 8,443 | 0 |
| 2000.2 | 228 | 8,860 | 8,860 | 8,860 | 8,860 | 8,860 | 0 |
| 2001.1 | 222 | 7,690 | 7,690 | 7,690 | 7,690 | 7,690 | 0 |
| 2001.2 | 216 | 8,394 | 8,394 | 8,394 | 8,394 | 8,394 | 0 |
| 2002.1 | 210 | 7,953 | 7,953 | 7,953 | 7,953 | 7,953 | 0 |
| 2002.2 | 204 | 7,981 | 7,981 | 7,981 | 7,981 | 7,981 | 0 |
| 2003.1 | 198 | 7,484 | 7,484 | 7,484 | 7,484 | 7,484 | 0 |
| 2003.2 | 192 | 7,073 | 7,073 | 7,073 | 7,073 | 7,073 | 0 |
| 2004.1 | 186 | 6,596 | 6,596 | 6,596 | 6,596 | 6,596 | 0 |
| 2004.2 | 180 | 6,836 | 6,836 | 6,836 | 6,836 | 6,836 | 0 |
| 2005.1 | 174 | 6,442 | 6,442 | 6,442 | 6,442 | 6,440 | 1 |
| 2005.2 | 168 | 7,446 | 7,446 | 7,446 | 7,446 | 7,445 | 1 |
| 2006.1 | 162 | 6,861 | 6,860 | 6,860 | 6,860 | 6,860 | 0 |
| 2006.2 | 156 | 7,635 | 7,634 | 7,634 | 7,634 | 7,634 | (0) |
| 2007.1 | 150 | 6,663 | 6,662 | 6,662 | 6,662 | 6,664 | (2) |
| 2007.2 | 144 | 7,050 | 7,049 | 7,049 | 7,049 | 7,048 | 0 |
| 2008.1 | 138 | 6,472 | 6,471 | 6,471 | 6,471 | 6,472 | (1) |
| 2008.2 | 132 | 6,778 | 6,776 | 6,776 | 6,776 | 6,775 | 1 |
| 2009.1 | 126 | 6,201 | 6,198 | 6,198 | 6,198 | 6,196 | 2 |
| 2009.2 | 120 | 7,035 | 7,031 | 7,031 | 7,031 | 7,027 | 4 |
| 2010.1 | 114 | 6,187 | 6,182 | 6,182 | 6,182 | 6,184 | (1) |
| 2010.2 | 108 | 7,450 | 7,442 | 7,442 | 7,442 | 7,437 | 5 |
| 2011.1 | 102 | 7,019 | 7,010 | 7,010 | 7,010 | 7,006 | 4 |
| 2011.2 | 96 | 7,011 | 7,000 | 7,000 | 7,000 | 6,995 | 5 |
| 2012.1 | 90 | 6,662 | 6,650 | 6,650 | 6,650 | 6,645 | 5 |
| 2012.2 | 84 | 7,755 | 7,733 | 7,733 | 7,733 | 7,720 | 13 |
| 2013.1 | 78 | 7,182 | 7,154 | 7,154 | 7,154 | 7,142 | 12 |
| 2013.2 | 72 | 8,646 | 8,607 | 8,607 | 8,607 | 8,581 | 27 |
| 2014.1 | 66 | 7,595 | 7,547 | 7,547 | 7,547 | 7,526 | 21 |
| 2014.2 | 60 | 8,862 | 8,788 | 8,788 | 8,788 | 8,751 | 38 |
| 2015.1 | 54 | 8,147 | 8,063 | 8,063 | 8,063 | 7,994 | 69 |
| 2015.2 | 48 | 8,908 | 8,789 | 8,789 | 8,789 | 8,716 | 73 |
| 2016.1 | 42 | 7,866 | 7,738 | 7,738 | 7,738 | 7,654 | 85 |
| 2016.2 | 36 | 9,130 | 9,005 | 9,005 | 9,005 | 8,869 | 136 |
| 2017.1 | 30 | 8,654 | 8,524 | 8,524 | 8,524 | 8,298 | 226 |
| 2017.2 | 24 | 8,788 | 8,835 | 8,835 | 8,835 | 8,505 | 330 |
| 2018.1 | 18 | 8,139 | 8,332 | 8,332 | 8,332 | 8,044 | 288 |
| 2018.2 | 12 | 8,223 | 8,394 | 8,394 | 8,394 | 8,123 | 271 |
| 2019.1 | 6 | 7,459 | 7,877 | 7,877 | 7,877 | | |
| Total | | 304,303 | 304,276 | 304,276 | 294,786 | 1,612 | |

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

Selected Ultimate Claim Counts
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Claim Counts | Estimated Ultimate Claim Counts | | (5) Selected Ultimate Claim Counts | (6) Prior | (7) Difference |
|------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------|---|------------------|-----------------------|
| | | | Counts Development Method | Reported Claim | | | |
| 1999.2 | 240 | 22,875 | 22,875 | 22,875 | 22,875 | 22,875 | 0 |
| 2000.1 | 234 | 23,819 | 23,819 | 23,819 | 23,819 | 23,819 | 0 |
| 2000.2 | 228 | 24,729 | 24,729 | 24,729 | 24,729 | 24,729 | 0 |
| 2001.1 | 222 | 21,967 | 21,967 | 21,967 | 21,967 | 21,967 | 0 |
| 2001.2 | 216 | 23,891 | 23,891 | 23,891 | 23,891 | 23,891 | 0 |
| 2002.1 | 210 | 24,233 | 24,233 | 24,233 | 24,233 | 24,233 | 0 |
| 2002.2 | 204 | 22,311 | 22,311 | 22,311 | 22,311 | 22,311 | (0) |
| 2003.1 | 198 | 21,590 | 21,590 | 21,590 | 21,590 | 21,590 | 0 |
| 2003.2 | 192 | 19,748 | 19,748 | 19,748 | 19,748 | 19,748 | 0 |
| 2004.1 | 186 | 20,359 | 20,359 | 20,359 | 20,359 | 20,359 | (0) |
| 2004.2 | 180 | 22,514 | 22,514 | 22,514 | 22,514 | 22,514 | 0 |
| 2005.1 | 174 | 22,494 | 22,494 | 22,494 | 22,494 | 22,495 | (1) |
| 2005.2 | 168 | 25,852 | 25,851 | 25,851 | 25,851 | 25,852 | (0) |
| 2006.1 | 162 | 26,424 | 26,423 | 26,423 | 26,423 | 26,424 | (0) |
| 2006.2 | 156 | 32,324 | 32,323 | 32,323 | 32,323 | 32,324 | (0) |
| 2007.1 | 150 | 30,644 | 30,643 | 30,643 | 30,643 | 30,644 | (0) |
| 2007.2 | 144 | 33,105 | 33,104 | 33,104 | 33,104 | 33,105 | (0) |
| 2008.1 | 138 | 32,851 | 32,850 | 32,850 | 32,850 | 32,851 | (0) |
| 2008.2 | 132 | 35,308 | 35,307 | 35,307 | 35,307 | 35,307 | (0) |
| 2009.1 | 126 | 34,399 | 34,398 | 34,398 | 34,398 | 34,398 | (0) |
| 2009.2 | 120 | 37,468 | 37,467 | 37,467 | 37,467 | 37,467 | (0) |
| 2010.1 | 114 | 32,649 | 32,648 | 32,648 | 32,648 | 32,648 | (1) |
| 2010.2 | 108 | 39,311 | 39,309 | 39,309 | 39,309 | 39,310 | (1) |
| 2011.1 | 102 | 40,126 | 40,123 | 40,123 | 40,123 | 40,123 | 0 |
| 2011.2 | 96 | 35,010 | 35,007 | 35,007 | 35,007 | 35,009 | (3) |
| 2012.1 | 90 | 34,577 | 34,574 | 34,574 | 34,574 | 34,574 | (1) |
| 2012.2 | 84 | 40,522 | 40,517 | 40,517 | 40,517 | 40,518 | (1) |
| 2013.1 | 78 | 38,046 | 38,041 | 38,041 | 38,041 | 38,039 | 2 |
| 2013.2 | 72 | 43,639 | 43,631 | 43,631 | 43,631 | 43,628 | 3 |
| 2014.1 | 66 | 40,476 | 40,467 | 40,467 | 40,467 | 40,461 | 5 |
| 2014.2 | 60 | 43,380 | 43,369 | 43,369 | 43,369 | 43,366 | 2 |
| 2015.1 | 54 | 41,507 | 41,494 | 41,494 | 41,494 | 41,463 | 31 |
| 2015.2 | 48 | 42,259 | 42,241 | 42,241 | 42,241 | 42,202 | 39 |
| 2016.1 | 42 | 37,668 | 37,644 | 37,644 | 37,644 | 37,613 | 31 |
| 2016.2 | 36 | 41,329 | 41,287 | 41,287 | 41,287 | 41,254 | 33 |
| 2017.1 | 30 | 40,808 | 40,735 | 40,735 | 40,735 | 40,773 | (39) |
| 2017.2 | 24 | 42,053 | 41,917 | 41,917 | 41,917 | 41,750 | 166 |
| 2018.1 | 18 | 42,973 | 43,103 | 43,103 | 43,103 | 43,237 | (135) |
| 2018.2 | 12 | 37,449 | 38,251 | 38,251 | 38,251 | 38,512 | (261) |
| 2019.1 | 6 | 36,510 | 40,549 | 40,549 | 40,549 | | |
| Total | | 1,309,197 | 1,313,803 | 1,313,803 | 1,273,383 | (130) | |

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

Selected Ultimate Claim Counts
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Claim Counts | Estimated Ultimate Claim Counts | | (5) Selected Ultimate Claim Counts | (6) Prior | (7) Difference |
|------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------|---|------------------|-----------------------|
| | | | Counts Development Method | Reported Claim | | | |
| 1999.2 | 240 | 10,914 | 10,914 | 10,914 | 10,914 | 10,914 | 0 |
| 2000.1 | 234 | 10,249 | 10,249 | 10,249 | 10,249 | 10,249 | 0 |
| 2000.2 | 228 | 10,904 | 10,904 | 10,904 | 10,904 | 10,904 | 0 |
| 2001.1 | 222 | 9,579 | 9,579 | 9,579 | 9,579 | 9,579 | 0 |
| 2001.2 | 216 | 10,980 | 10,980 | 10,980 | 10,980 | 10,980 | 0 |
| 2002.1 | 210 | 10,406 | 10,406 | 10,406 | 10,406 | 10,406 | 0 |
| 2002.2 | 204 | 10,187 | 10,187 | 10,187 | 10,187 | 10,187 | 0 |
| 2003.1 | 198 | 8,697 | 8,697 | 8,697 | 8,697 | 8,697 | 0 |
| 2003.2 | 192 | 8,776 | 8,776 | 8,776 | 8,776 | 8,776 | 0 |
| 2004.1 | 186 | 8,406 | 8,406 | 8,406 | 8,406 | 8,406 | 0 |
| 2004.2 | 180 | 10,077 | 10,077 | 10,077 | 10,077 | 10,077 | 0 |
| 2005.1 | 174 | 10,544 | 10,544 | 10,544 | 10,544 | 10,544 | 0 |
| 2005.2 | 168 | 12,400 | 12,400 | 12,400 | 12,400 | 12,400 | 0 |
| 2006.1 | 162 | 11,793 | 11,793 | 11,793 | 11,793 | 11,793 | 0 |
| 2006.2 | 156 | 13,388 | 13,388 | 13,388 | 13,388 | 13,388 | (0) |
| 2007.1 | 150 | 12,116 | 12,116 | 12,116 | 12,116 | 12,116 | 0 |
| 2007.2 | 144 | 13,185 | 13,185 | 13,185 | 13,185 | 13,185 | (0) |
| 2008.1 | 138 | 11,753 | 11,753 | 11,753 | 11,753 | 11,753 | 0 |
| 2008.2 | 132 | 12,152 | 12,152 | 12,152 | 12,152 | 12,153 | (1) |
| 2009.1 | 126 | 10,799 | 10,798 | 10,798 | 10,798 | 10,800 | (1) |
| 2009.2 | 120 | 12,287 | 12,287 | 12,287 | 12,287 | 12,287 | 0 |
| 2010.1 | 114 | 10,503 | 10,503 | 10,503 | 10,503 | 10,503 | (0) |
| 2010.2 | 108 | 12,705 | 12,704 | 12,704 | 12,704 | 12,705 | (0) |
| 2011.1 | 102 | 12,054 | 12,053 | 12,053 | 12,053 | 12,053 | 0 |
| 2011.2 | 96 | 12,214 | 12,213 | 12,213 | 12,213 | 12,213 | (0) |
| 2012.1 | 90 | 11,638 | 11,636 | 11,636 | 11,636 | 11,637 | (0) |
| 2012.2 | 84 | 13,507 | 13,505 | 13,505 | 13,505 | 13,505 | 1 |
| 2013.1 | 78 | 13,135 | 13,133 | 13,133 | 13,133 | 13,131 | 2 |
| 2013.2 | 72 | 15,336 | 15,332 | 15,332 | 15,332 | 15,331 | 1 |
| 2014.1 | 66 | 13,672 | 13,668 | 13,668 | 13,668 | 13,667 | 1 |
| 2014.2 | 60 | 15,697 | 15,693 | 15,693 | 15,693 | 15,688 | 5 |
| 2015.1 | 54 | 14,052 | 14,046 | 14,046 | 14,046 | 14,056 | (10) |
| 2015.2 | 48 | 15,727 | 15,718 | 15,718 | 15,718 | 15,757 | (39) |
| 2016.1 | 42 | 13,554 | 13,545 | 13,545 | 13,545 | 13,569 | (24) |
| 2016.2 | 36 | 16,031 | 16,019 | 16,019 | 16,019 | 16,038 | (19) |
| 2017.1 | 30 | 14,912 | 14,897 | 14,897 | 14,897 | 14,929 | (32) |
| 2017.2 | 24 | 16,162 | 16,141 | 16,141 | 16,141 | 16,134 | 6 |
| 2018.1 | 18 | 15,705 | 15,687 | 15,687 | 15,687 | 15,658 | 30 |
| 2018.2 | 12 | 15,744 | 15,666 | 15,666 | 15,666 | 15,223 | 443 |
| 2019.1 | 6 | 15,688 | 14,905 | 14,905 | 14,905 | | |
| Total | | 497,628 | 496,655 | 496,655 | 496,655 | 481,389 | 361 |

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

Selected Ultimate Claim Counts
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Claim Counts | Estimated Ultimate Claim Counts | | (5) Selected Ultimate Claim Counts | (6) Prior | (7) Difference |
|------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------|---|------------------|-----------------------|
| | | | Counts Development Method | Reported Claim | | | |
| 1999.2 | 240 | 25,229 | 25,229 | 25,229 | 25,229 | 25,229 | 0 |
| 2000.1 | 234 | 26,587 | 26,587 | 26,587 | 26,587 | 26,587 | 0 |
| 2000.2 | 228 | 28,896 | 28,896 | 28,896 | 28,896 | 28,896 | 0 |
| 2001.1 | 222 | 25,410 | 25,410 | 25,410 | 25,410 | 25,410 | 0 |
| 2001.2 | 216 | 28,905 | 28,905 | 28,905 | 28,905 | 28,905 | 0 |
| 2002.1 | 210 | 29,119 | 29,119 | 29,119 | 29,119 | 29,119 | (0) |
| 2002.2 | 204 | 27,238 | 27,238 | 27,238 | 27,238 | 27,238 | (0) |
| 2003.1 | 198 | 26,633 | 26,633 | 26,633 | 26,633 | 26,633 | 0 |
| 2003.2 | 192 | 25,415 | 25,415 | 25,415 | 25,415 | 25,415 | (0) |
| 2004.1 | 186 | 28,350 | 28,350 | 28,350 | 28,350 | 28,349 | 1 |
| 2004.2 | 180 | 31,610 | 31,609 | 31,609 | 31,609 | 31,608 | 1 |
| 2005.1 | 174 | 32,092 | 32,091 | 32,091 | 32,091 | 32,091 | (0) |
| 2005.2 | 168 | 36,677 | 36,674 | 36,674 | 36,674 | 36,674 | 1 |
| 2006.1 | 162 | 37,743 | 37,739 | 37,739 | 37,739 | 37,737 | 2 |
| 2006.2 | 156 | 46,634 | 46,628 | 46,628 | 46,628 | 46,626 | 2 |
| 2007.1 | 150 | 45,257 | 45,251 | 45,251 | 45,251 | 45,249 | 2 |
| 2007.2 | 144 | 44,266 | 44,260 | 44,260 | 44,260 | 44,257 | 3 |
| 2008.1 | 138 | 40,954 | 40,948 | 40,948 | 40,948 | 40,946 | 3 |
| 2008.2 | 132 | 40,022 | 40,015 | 40,015 | 40,015 | 40,013 | 2 |
| 2009.1 | 126 | 38,452 | 38,445 | 38,445 | 38,445 | 38,443 | 3 |
| 2009.2 | 120 | 42,191 | 42,183 | 42,183 | 42,183 | 42,177 | 5 |
| 2010.1 | 114 | 34,584 | 34,574 | 34,574 | 34,574 | 34,572 | 2 |
| 2010.2 | 108 | 40,329 | 40,315 | 40,315 | 40,315 | 40,313 | 3 |
| 2011.1 | 102 | 43,044 | 43,030 | 43,030 | 43,030 | 43,025 | 5 |
| 2011.2 | 96 | 35,470 | 35,456 | 35,456 | 35,456 | 35,453 | 4 |
| 2012.1 | 90 | 35,138 | 35,123 | 35,123 | 35,123 | 35,123 | 0 |
| 2012.2 | 84 | 41,656 | 41,635 | 41,635 | 41,635 | 41,634 | 1 |
| 2013.1 | 78 | 37,747 | 37,724 | 37,724 | 37,724 | 37,715 | 9 |
| 2013.2 | 72 | 44,210 | 44,180 | 44,180 | 44,180 | 44,177 | 3 |
| 2014.1 | 66 | 39,763 | 39,735 | 39,735 | 39,735 | 39,739 | (4) |
| 2014.2 | 60 | 42,334 | 42,303 | 42,303 | 42,303 | 42,294 | 9 |
| 2015.1 | 54 | 40,213 | 40,182 | 40,182 | 40,182 | 40,171 | 10 |
| 2015.2 | 48 | 40,813 | 40,779 | 40,779 | 40,779 | 40,755 | 24 |
| 2016.1 | 42 | 37,221 | 37,188 | 37,188 | 37,188 | 37,178 | 10 |
| 2016.2 | 36 | 43,368 | 43,324 | 43,324 | 43,324 | 43,277 | 47 |
| 2017.1 | 30 | 42,285 | 42,197 | 42,197 | 42,197 | 41,992 | 205 |
| 2017.2 | 24 | 44,679 | 44,320 | 44,320 | 44,320 | 43,988 | 332 |
| 2018.1 | 18 | 46,901 | 45,702 | 45,702 | 45,702 | 44,308 | 1,394 |
| 2018.2 | 12 | 48,307 | 43,998 | 43,998 | 43,998 | 43,084 | 914 |
| 2019.1 | 6 | 59,763 | 43,099 | 43,099 | 43,099 | | |
| Total | | 1,505,505 | 1,482,489 | 1,482,489 | 1,436,400 | 2,990 | |

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

Selected Ultimate Claim Counts
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Claim Counts | Estimated Ultimate Claim Counts | | (5) Selected Ultimate Claim Counts | (6) Prior | (7) Difference |
|------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------|---|------------------|-----------------------|
| | | | Counts Development Method | Reported Claim | | | |
| 1999.2 | 240 | 26,209 | 26,209 | 26,209 | 26,209 | 26,209 | 0 |
| 2000.1 | 234 | 23,473 | 23,473 | 23,473 | 23,473 | 23,473 | 0 |
| 2000.2 | 228 | 30,839 | 30,839 | 30,839 | 30,839 | 30,839 | 0 |
| 2001.1 | 222 | 22,827 | 22,827 | 22,827 | 22,827 | 22,827 | 0 |
| 2001.2 | 216 | 28,028 | 28,028 | 28,028 | 28,028 | 28,028 | 0 |
| 2002.1 | 210 | 22,350 | 22,350 | 22,350 | 22,350 | 22,350 | 0 |
| 2002.2 | 204 | 24,135 | 24,135 | 24,135 | 24,135 | 24,135 | 0 |
| 2003.1 | 198 | 20,110 | 20,110 | 20,110 | 20,110 | 20,110 | 0 |
| 2003.2 | 192 | 22,953 | 22,953 | 22,953 | 22,953 | 22,953 | 0 |
| 2004.1 | 186 | 18,912 | 18,912 | 18,912 | 18,912 | 18,912 | 0 |
| 2004.2 | 180 | 27,539 | 27,539 | 27,539 | 27,539 | 27,539 | (0) |
| 2005.1 | 174 | 29,597 | 29,597 | 29,597 | 29,597 | 29,597 | (0) |
| 2005.2 | 168 | 27,888 | 27,888 | 27,888 | 27,888 | 27,888 | (0) |
| 2006.1 | 162 | 22,280 | 22,280 | 22,280 | 22,280 | 22,280 | 0 |
| 2006.2 | 156 | 31,992 | 31,991 | 31,991 | 31,991 | 31,991 | (0) |
| 2007.1 | 150 | 28,051 | 28,051 | 28,051 | 28,051 | 28,051 | (0) |
| 2007.2 | 144 | 36,870 | 36,869 | 36,869 | 36,869 | 36,870 | (1) |
| 2008.1 | 138 | 23,659 | 23,658 | 23,658 | 23,658 | 23,659 | (0) |
| 2008.2 | 132 | 31,544 | 31,543 | 31,543 | 31,543 | 31,544 | (0) |
| 2009.1 | 126 | 21,404 | 21,404 | 21,404 | 21,404 | 21,403 | 0 |
| 2009.2 | 120 | 33,704 | 33,703 | 33,703 | 33,703 | 33,702 | 0 |
| 2010.1 | 114 | 19,397 | 19,396 | 19,396 | 19,396 | 19,396 | (0) |
| 2010.2 | 108 | 62,306 | 62,303 | 62,303 | 62,303 | 62,304 | (1) |
| 2011.1 | 102 | 19,784 | 19,783 | 19,783 | 19,783 | 19,783 | (0) |
| 2011.2 | 96 | 31,031 | 31,029 | 31,029 | 31,029 | 31,029 | 0 |
| 2012.1 | 90 | 19,217 | 19,216 | 19,216 | 19,216 | 19,215 | 0 |
| 2012.2 | 84 | 57,062 | 57,056 | 57,056 | 57,056 | 57,056 | 1 |
| 2013.1 | 78 | 25,556 | 25,553 | 25,553 | 25,553 | 25,557 | (4) |
| 2013.2 | 72 | 45,102 | 45,094 | 45,094 | 45,094 | 45,093 | 1 |
| 2014.1 | 66 | 20,493 | 20,489 | 20,489 | 20,489 | 20,487 | 2 |
| 2014.2 | 60 | 55,108 | 55,095 | 55,095 | 55,095 | 55,081 | 14 |
| 2015.1 | 54 | 24,058 | 24,052 | 24,052 | 24,052 | 24,052 | (0) |
| 2015.2 | 48 | 51,150 | 51,134 | 51,134 | 51,134 | 51,134 | (1) |
| 2016.1 | 42 | 34,577 | 34,565 | 34,565 | 34,565 | 34,547 | 18 |
| 2016.2 | 36 | 65,982 | 65,964 | 65,964 | 65,964 | 65,971 | (6) |
| 2017.1 | 30 | 25,828 | 25,821 | 25,821 | 25,821 | 25,847 | (26) |
| 2017.2 | 24 | 40,639 | 40,719 | 40,719 | 40,719 | 40,704 | 15 |
| 2018.1 | 18 | 24,334 | 24,479 | 24,479 | 24,479 | 24,610 | (131) |
| 2018.2 | 12 | 41,718 | 42,355 | 42,355 | 42,355 | 41,962 | 393 |
| 2019.1 | 6 | 21,032 | 23,213 | 23,213 | 23,213 | | |
| Total | | 1,238,738 | 1,241,674 | 1,241,674 | 1,218,187 | 275 | |

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

Selected Ultimate Claim Counts
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Claim Counts | Estimated Ultimate Claim Counts | | (5) Selected Ultimate Claim Counts | (6) Prior | (7) Difference |
|------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------|---|------------------|-----------------------|
| | | | Counts Development Method | Reported Claim | | | |
| 1999.2 | 240 | 4,113 | 4,113 | 4,113 | 4,113 | 4,113 | 0 |
| 2000.1 | 234 | 4,390 | 4,390 | 4,390 | 4,390 | 4,390 | 0 |
| 2000.2 | 228 | 4,868 | 4,868 | 4,868 | 4,868 | 4,868 | 0 |
| 2001.1 | 222 | 4,593 | 4,593 | 4,593 | 4,593 | 4,593 | 0 |
| 2001.2 | 216 | 5,174 | 5,174 | 5,174 | 5,174 | 5,174 | 0 |
| 2002.1 | 210 | 4,432 | 4,432 | 4,432 | 4,432 | 4,432 | 0 |
| 2002.2 | 204 | 5,294 | 5,294 | 5,294 | 5,294 | 5,294 | 0 |
| 2003.1 | 198 | 4,609 | 4,609 | 4,609 | 4,609 | 4,609 | 0 |
| 2003.2 | 192 | 4,757 | 4,757 | 4,757 | 4,757 | 4,757 | 0 |
| 2004.1 | 186 | 4,825 | 4,825 | 4,825 | 4,825 | 4,825 | 0 |
| 2004.2 | 180 | 4,490 | 4,490 | 4,490 | 4,490 | 4,490 | 0 |
| 2005.1 | 174 | 4,067 | 4,067 | 4,067 | 4,067 | 4,067 | 0 |
| 2005.2 | 168 | 5,003 | 5,003 | 5,003 | 5,003 | 5,003 | 0 |
| 2006.1 | 162 | 4,667 | 4,667 | 4,667 | 4,667 | 4,667 | 0 |
| 2006.2 | 156 | 5,671 | 5,671 | 5,671 | 5,671 | 5,671 | 0 |
| 2007.1 | 150 | 5,006 | 5,006 | 5,006 | 5,006 | 5,006 | 0 |
| 2007.2 | 144 | 4,799 | 4,799 | 4,799 | 4,799 | 4,800 | (1) |
| 2008.1 | 138 | 4,229 | 4,229 | 4,229 | 4,229 | 4,229 | 0 |
| 2008.2 | 132 | 4,404 | 4,404 | 4,404 | 4,404 | 4,404 | 0 |
| 2009.1 | 126 | 3,662 | 3,662 | 3,662 | 3,662 | 3,662 | 0 |
| 2009.2 | 120 | 3,968 | 3,968 | 3,968 | 3,968 | 3,968 | 0 |
| 2010.1 | 114 | 2,851 | 2,851 | 2,851 | 2,851 | 2,851 | (0) |
| 2010.2 | 108 | 3,261 | 3,261 | 3,261 | 3,261 | 3,261 | 0 |
| 2011.1 | 102 | 2,642 | 2,642 | 2,642 | 2,642 | 2,642 | (0) |
| 2011.2 | 96 | 2,485 | 2,485 | 2,485 | 2,485 | 2,484 | 0 |
| 2012.1 | 90 | 2,019 | 2,019 | 2,019 | 2,019 | 2,018 | 1 |
| 2012.2 | 84 | 2,554 | 2,553 | 2,553 | 2,553 | 2,553 | 0 |
| 2013.1 | 78 | 2,687 | 2,685 | 2,685 | 2,686 | 2,686 | (1) |
| 2013.2 | 72 | 3,044 | 3,042 | 3,042 | 3,042 | 3,042 | (0) |
| 2014.1 | 66 | 2,752 | 2,750 | 2,750 | 2,750 | 2,749 | 1 |
| 2014.2 | 60 | 3,214 | 3,211 | 3,211 | 3,211 | 3,211 | 0 |
| 2015.1 | 54 | 3,810 | 3,806 | 3,806 | 3,806 | 3,806 | 0 |
| 2015.2 | 48 | 4,405 | 4,400 | 4,400 | 4,400 | 4,401 | (1) |
| 2016.1 | 42 | 4,306 | 4,302 | 4,302 | 4,302 | 4,302 | 0 |
| 2016.2 | 36 | 4,712 | 4,707 | 4,707 | 4,707 | 4,708 | (1) |
| 2017.1 | 30 | 4,825 | 4,818 | 4,818 | 4,818 | 4,820 | (3) |
| 2017.2 | 24 | 5,694 | 5,690 | 5,690 | 5,690 | 5,697 | (6) |
| 2018.1 | 18 | 4,525 | 4,521 | 4,521 | 4,521 | 4,526 | (5) |
| 2018.2 | 12 | 5,042 | 5,033 | 5,033 | 5,033 | 4,965 | 67 |
| 2019.1 | 6 | 4,128 | 4,108 | 4,108 | 4,108 | | |
| Total | | 165,977 | 165,902 | 165,902 | 161,743 | 51 | |

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

Selected Ultimate Claim Counts
Data as of 06/30/19

| Accident Semester | Maturity (in Months) | Reported Claim Counts | Estimated Ultimate Claim Counts | | Selected Ultimate Claim Counts | Prior | Difference |
|-------------------|----------------------|-----------------------|---------------------------------|----------------|--------------------------------|-------|------------|
| | | | Counts Development Method | Reported Claim | | | |
| 1999.2 | 240 | 3,139 | 3,139 | 3,139 | 3,139 | 3,139 | 0 |
| 2000.1 | 234 | 3,092 | 3,092 | 3,092 | 3,092 | 3,092 | 0 |
| 2000.2 | 228 | 3,314 | 3,314 | 3,314 | 3,314 | 3,314 | 0 |
| 2001.1 | 222 | 2,506 | 2,506 | 2,506 | 2,506 | 2,506 | 0 |
| 2001.2 | 216 | 2,599 | 2,599 | 2,599 | 2,599 | 2,599 | 0 |
| 2002.1 | 210 | 2,537 | 2,537 | 2,537 | 2,537 | 2,537 | 0 |
| 2002.2 | 204 | 2,295 | 2,295 | 2,295 | 2,295 | 2,295 | 0 |
| 2003.1 | 198 | 2,129 | 2,129 | 2,129 | 2,129 | 2,129 | 0 |
| 2003.2 | 192 | 2,362 | 2,362 | 2,362 | 2,362 | 2,362 | 0 |
| 2004.1 | 186 | 2,231 | 2,231 | 2,231 | 2,231 | 2,231 | 0 |
| 2004.2 | 180 | 2,639 | 2,639 | 2,639 | 2,639 | 2,639 | 0 |
| 2005.1 | 174 | 2,469 | 2,469 | 2,469 | 2,469 | 2,469 | 0 |
| 2005.2 | 168 | 2,221 | 2,221 | 2,221 | 2,221 | 2,221 | 0 |
| 2006.1 | 162 | 2,002 | 2,002 | 2,002 | 2,002 | 2,002 | 0 |
| 2006.2 | 156 | 2,326 | 2,326 | 2,326 | 2,326 | 2,326 | 0 |
| 2007.1 | 150 | 2,158 | 2,158 | 2,158 | 2,158 | 2,158 | 0 |
| 2007.2 | 144 | 2,404 | 2,404 | 2,404 | 2,404 | 2,404 | 0 |
| 2008.1 | 138 | 1,717 | 1,717 | 1,717 | 1,717 | 1,717 | 0 |
| 2008.2 | 132 | 1,446 | 1,446 | 1,446 | 1,446 | 1,446 | 0 |
| 2009.1 | 126 | 999 | 999 | 999 | 999 | 999 | 0 |
| 2009.2 | 120 | 1,178 | 1,178 | 1,178 | 1,178 | 1,178 | 0 |
| 2010.1 | 114 | 1,232 | 1,232 | 1,232 | 1,232 | 1,232 | 0 |
| 2010.2 | 108 | 2,384 | 2,384 | 2,384 | 2,384 | 2,384 | 0 |
| 2011.1 | 102 | 1,836 | 1,836 | 1,836 | 1,836 | 1,835 | 1 |
| 2011.2 | 96 | 2,131 | 2,131 | 2,131 | 2,131 | 2,129 | 2 |
| 2012.1 | 90 | 1,569 | 1,569 | 1,569 | 1,569 | 1,568 | 1 |
| 2012.2 | 84 | 2,108 | 2,108 | 2,108 | 2,108 | 2,106 | 2 |
| 2013.1 | 78 | 1,586 | 1,586 | 1,586 | 1,586 | 1,585 | 1 |
| 2013.2 | 72 | 1,872 | 1,872 | 1,872 | 1,872 | 1,871 | 1 |
| 2014.1 | 66 | 1,314 | 1,314 | 1,314 | 1,314 | 1,314 | 0 |
| 2014.2 | 60 | 1,643 | 1,643 | 1,643 | 1,643 | 1,640 | 3 |
| 2015.1 | 54 | 1,267 | 1,267 | 1,267 | 1,267 | 1,267 | 0 |
| 2015.2 | 48 | 1,533 | 1,533 | 1,533 | 1,533 | 1,545 | (12) |
| 2016.1 | 42 | 1,216 | 1,216 | 1,216 | 1,216 | 1,214 | 2 |
| 2016.2 | 36 | 1,742 | 1,742 | 1,742 | 1,742 | 1,742 | 0 |
| 2017.1 | 30 | 1,237 | 1,238 | 1,238 | 1,238 | 1,231 | 7 |
| 2017.2 | 24 | 1,146 | 1,147 | 1,147 | 1,147 | 1,150 | (3) |
| 2018.1 | 18 | 940 | 941 | 941 | 941 | 937 | 4 |
| 2018.2 | 12 | 965 | 962 | 962 | 962 | 1,029 | (67) |
| 2019.1 | 6 | 752 | 757 | 757 | 757 | | |
| Total | | 76,236 | 76,240 | 76,240 | 75,541 | | (57) |

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

Selected Ultimate Claim Counts
Data as of 06/30/19

| Accident Semester | Maturity (in Months) | Reported Claim Counts | Estimated Ultimate Claim Counts | | Selected Ultimate Claim Counts | Prior | Difference |
|-------------------|----------------------|-----------------------|---------------------------------|----------------|--------------------------------|-------|------------|
| | | | Counts Development Method | Reported Claim | | | |
| 1999.2 | 240 | 221 | 221 | 221 | 221 | 221 | 0 |
| 2000.1 | 234 | 182 | 182 | 182 | 182 | 182 | 0 |
| 2000.2 | 228 | 311 | 311 | 311 | 311 | 311 | 0 |
| 2001.1 | 222 | 175 | 175 | 175 | 175 | 175 | 0 |
| 2001.2 | 216 | 233 | 233 | 233 | 233 | 233 | 0 |
| 2002.1 | 210 | 134 | 134 | 134 | 134 | 134 | 0 |
| 2002.2 | 204 | 146 | 146 | 146 | 146 | 146 | 0 |
| 2003.1 | 198 | 123 | 123 | 123 | 123 | 123 | 0 |
| 2003.2 | 192 | 145 | 145 | 145 | 145 | 145 | 0 |
| 2004.1 | 186 | 111 | 111 | 111 | 111 | 111 | 0 |
| 2004.2 | 180 | 119 | 119 | 119 | 119 | 119 | 0 |
| 2005.1 | 174 | 110 | 110 | 110 | 110 | 110 | 0 |
| 2005.2 | 168 | 103 | 103 | 103 | 103 | 103 | 0 |
| 2006.1 | 162 | 96 | 96 | 96 | 96 | 96 | 0 |
| 2006.2 | 156 | 139 | 139 | 139 | 139 | 139 | 0 |
| 2007.1 | 150 | 104 | 104 | 104 | 104 | 104 | 0 |
| 2007.2 | 144 | 109 | 109 | 109 | 109 | 109 | 0 |
| 2008.1 | 138 | 59 | 59 | 59 | 59 | 59 | 0 |
| 2008.2 | 132 | 71 | 71 | 71 | 71 | 71 | 0 |
| 2009.1 | 126 | 35 | 35 | 35 | 35 | 35 | 0 |
| 2009.2 | 120 | 93 | 93 | 93 | 93 | 93 | 0 |
| 2010.1 | 114 | 36 | 36 | 36 | 36 | 36 | 0 |
| 2010.2 | 108 | 132 | 132 | 132 | 132 | 132 | 0 |
| 2011.1 | 102 | 47 | 47 | 47 | 47 | 47 | 0 |
| 2011.2 | 96 | 84 | 84 | 84 | 84 | 84 | 0 |
| 2012.1 | 90 | 34 | 34 | 34 | 34 | 34 | (0) |
| 2012.2 | 84 | 170 | 170 | 170 | 170 | 170 | 0 |
| 2013.1 | 78 | 69 | 69 | 69 | 69 | 69 | 0 |
| 2013.2 | 72 | 84 | 84 | 84 | 84 | 84 | 0 |
| 2014.1 | 66 | 45 | 45 | 45 | 45 | 45 | 0 |
| 2014.2 | 60 | 138 | 138 | 138 | 138 | 138 | 0 |
| 2015.1 | 54 | 55 | 55 | 55 | 55 | 55 | 0 |
| 2015.2 | 48 | 129 | 129 | 129 | 129 | 131 | (2) |
| 2016.1 | 42 | 72 | 72 | 72 | 72 | 71 | 1 |
| 2016.2 | 36 | 139 | 139 | 139 | 139 | 139 | 0 |
| 2017.1 | 30 | 70 | 70 | 70 | 70 | 71 | (1) |
| 2017.2 | 24 | 128 | 128 | 128 | 128 | 129 | (1) |
| 2018.1 | 18 | 70 | 70 | 70 | 70 | 70 | 0 |
| 2018.2 | 12 | 107 | 107 | 107 | 107 | 108 | (1) |
| 2019.1 | 6 | 72 | 73 | 73 | 73 | | |
| Total | | 4,500 | 4,504 | 4,504 | 4,435 | (4) | |

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

Selected Ultimate Claim Counts
Data as of 06/30/19

| (1) Accident Semester | (2) Maturity (in Months) | (3) Reported Claim Counts | Estimated Ultimate Claim Counts | | (5) Selected Ultimate Claim Counts | (6) Prior | (7) Difference |
|------------------------------|---------------------------------|----------------------------------|---------------------------------|----------------|---|------------------|-----------------------|
| | | | Counts Development Method | Reported Claim | | | |
| 1999.2 | 240 | 13 | 13 | 13 | 13 | 13 | 0 |
| 2000.1 | 234 | 12 | 12 | 12 | 12 | 12 | 0 |
| 2000.2 | 228 | 26 | 26 | 26 | 27 | | (1) |
| 2001.1 | 222 | 30 | 30 | 30 | 30 | | 0 |
| 2001.2 | 216 | 24 | 24 | 24 | 24 | | 0 |
| 2002.1 | 210 | 29 | 29 | 29 | 29 | | 0 |
| 2002.2 | 204 | 31 | 31 | 31 | 31 | | 0 |
| 2003.1 | 198 | 10 | 10 | 10 | 10 | | 0 |
| 2003.2 | 192 | 22 | 22 | 22 | 22 | | 0 |
| 2004.1 | 186 | 11 | 11 | 11 | 11 | | 0 |
| 2004.2 | 180 | 16 | 16 | 16 | 16 | | 0 |
| 2005.1 | 174 | 25 | 25 | 25 | 25 | | 0 |
| 2005.2 | 168 | 12 | 12 | 12 | 12 | | 0 |
| 2006.1 | 162 | 19 | 19 | 19 | 19 | | 0 |
| 2006.2 | 156 | 20 | 20 | 20 | 20 | | 0 |
| 2007.1 | 150 | 8 | 8 | 8 | 8 | | 0 |
| 2007.2 | 144 | 23 | 23 | 23 | 23 | | 0 |
| 2008.1 | 138 | 8 | 8 | 8 | 9 | | (1) |
| 2008.2 | 132 | 18 | 18 | 18 | 17 | | 1 |
| 2009.1 | 126 | 14 | 13 | 13 | 12 | | 1 |
| 2009.2 | 120 | 23 | 21 | 21 | 21 | | (0) |
| 2010.1 | 114 | 17 | 15 | 15 | 17 | | (2) |
| 2010.2 | 108 | 15 | 13 | 13 | 13 | | 0 |
| 2011.1 | 102 | 12 | 10 | 10 | 10 | | 0 |
| 2011.2 | 96 | 31 | 25 | 25 | 24 | | 1 |
| 2012.1 | 90 | 19 | 15 | 15 | 14 | | 1 |
| 2012.2 | 84 | 26 | 19 | 19 | 19 | | 0 |
| 2013.1 | 78 | 26 | 17 | 17 | 18 | | (1) |
| 2013.2 | 72 | 37 | 23 | 23 | 22 | | 1 |
| 2014.1 | 66 | 23 | 13 | 13 | 13 | | (0) |
| 2014.2 | 60 | 54 | 28 | 28 | 24 | | 4 |
| 2015.1 | 54 | 42 | 20 | 20 | 21 | | (0) |
| 2015.2 | 48 | 57 | 26 | 26 | 25 | | 0 |
| 2016.1 | 42 | 38 | 16 | 16 | 16 | | (0) |
| 2016.2 | 36 | 59 | 26 | 26 | 25 | | 0 |
| 2017.1 | 30 | 41 | 20 | 20 | 17 | | 3 |
| 2017.2 | 24 | 46 | 31 | 31 | 34 | | (2) |
| 2018.1 | 18 | 35 | 28 | 28 | 31 | | (2) |
| 2018.2 | 12 | 28 | 28 | 28 | 19 | | 9 |
| 2019.1 | 6 | 28 | 38 | 38 | | | |
| Total | | 1,028 | 802 | 802 | 752 | | 12 |

B1

Coverage = B1
End Trend Period = 2019.1
Seasonality = T
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^a | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|----------------------|----------------------|---------------|
| Loss Cost | 2005.1 | 5.26 | +/- 1.01 | 82.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 5.60 | +/- 1.00 | 85.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 5.83 | +/- 1.03 | 86.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 6.14 | +/- 1.05 | 87.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 6.51 | +/- 1.03 | 89.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 6.81 | +/- 1.06 | 90.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 7.15 | +/- 1.06 | 91.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 7.68 | +/- 0.94 | 94.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 8.01 | +/- 0.93 | 95.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 8.30 | +/- 0.97 | 95.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 8.60 | +/- 0.99 | 95.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 8.26 | +/- 1.01 | 95.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 8.34 | +/- 1.14 | 95.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 8.02 | +/- 1.22 | 94.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2012.1 | 7.81 | +/- 1.36 | 93.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2012.2 | 7.85 | +/- 1.61 | 91.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2013.1 | 7.58 | +/- 1.83 | 90.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2013.2 | 7.26 | +/- 2.18 | 87.0% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2014.1 | 6.79 | +/- 2.51 | 86.5% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2014.2 | 5.58 | +/- 2.44 | 83.4% | 0.000 | 0.002 | 0.001 |
| Loss Cost | 2015.1 | 5.06 | +/- 2.96 | 83.4% | 0.000 | 0.003 | 0.005 |
| Loss Cost | 2015.2 | 4.02 | +/- 3.58 | 74.7% | 0.000 | 0.008 | 0.032 |
| Severity | 2005.1 | 6.29 | +/- 0.66 | 93.8% | 0.000 | 0.001 | 0.000 |
| Severity | 2005.2 | 6.46 | +/- 0.68 | 93.9% | 0.000 | 0.001 | 0.000 |
| Severity | 2006.1 | 6.46 | +/- 0.73 | 93.4% | 0.000 | 0.001 | 0.000 |
| Severity | 2006.2 | 6.49 | +/- 0.79 | 92.6% | 0.000 | 0.001 | 0.000 |
| Severity | 2007.1 | 6.57 | +/- 0.85 | 92.2% | 0.000 | 0.002 | 0.000 |
| Severity | 2007.2 | 6.63 | +/- 0.93 | 91.2% | 0.000 | 0.003 | 0.000 |
| Severity | 2008.1 | 6.84 | +/- 0.97 | 91.5% | 0.000 | 0.005 | 0.000 |
| Severity | 2008.2 | 7.24 | +/- 0.94 | 93.1% | 0.000 | 0.001 | 0.000 |
| Severity | 2009.1 | 7.61 | +/- 0.90 | 94.6% | 0.000 | 0.001 | 0.000 |
| Severity | 2009.2 | 7.97 | +/- 0.88 | 95.4% | 0.000 | 0.000 | 0.000 |
| Severity | 2010.1 | 8.29 | +/- 0.87 | 96.2% | 0.000 | 0.000 | 0.000 |
| Severity | 2010.2 | 8.17 | +/- 0.97 | 95.4% | 0.000 | 0.001 | 0.000 |
| Severity | 2011.1 | 8.18 | +/- 1.10 | 94.8% | 0.000 | 0.001 | 0.000 |
| Severity | 2011.2 | 7.65 | +/- 1.00 | 95.2% | 0.000 | 0.002 | 0.000 |
| Severity | 2012.1 | 7.84 | +/- 1.12 | 95.0% | 0.000 | 0.004 | 0.000 |
| Severity | 2012.2 | 8.31 | +/- 1.12 | 95.7% | 0.000 | 0.001 | 0.000 |
| Severity | 2013.1 | 8.33 | +/- 1.32 | 95.0% | 0.000 | 0.002 | 0.000 |
| Severity | 2013.2 | 8.48 | +/- 1.59 | 93.5% | 0.000 | 0.004 | 0.000 |
| Severity | 2014.1 | 7.85 | +/- 1.58 | 94.2% | 0.000 | 0.001 | 0.000 |
| Severity | 2014.2 | 7.20 | +/- 1.69 | 92.7% | 0.000 | 0.003 | 0.000 |
| Severity | 2015.1 | 6.65 | +/- 1.87 | 92.8% | 0.000 | 0.002 | 0.000 |
| Severity | 2015.2 | 5.90 | +/- 2.17 | 89.4% | 0.000 | 0.006 | 0.001 |
| Frequency | 2005.1 | -0.97 | +/- 0.64 | 33.1% | 0.000 | 0.020 | 0.004 |
| Frequency | 2005.2 | -0.81 | +/- 0.66 | 32.7% | 0.000 | 0.010 | 0.018 |
| Frequency | 2006.1 | -0.59 | +/- 0.64 | 23.6% | 0.000 | 0.018 | 0.072 |
| Frequency | 2006.2 | -0.33 | +/- 0.62 | 29.9% | 0.000 | 0.003 | 0.279 |
| Frequency | 2007.1 | -0.05 | +/- 0.55 | 26.1% | 0.000 | 0.004 | 0.850 |
| Frequency | 2007.2 | 0.17 | +/- 0.54 | 38.2% | 0.000 | 0.001 | 0.523 |
| Frequency | 2008.1 | 0.28 | +/- 0.56 | 37.3% | 0.000 | 0.001 | 0.304 |
| Frequency | 2008.2 | 0.41 | +/- 0.60 | 41.3% | 0.000 | 0.001 | 0.172 |
| Frequency | 2009.1 | 0.37 | +/- 0.66 | 41.3% | 0.000 | 0.001 | 0.254 |
| Frequency | 2009.2 | 0.31 | +/- 0.73 | 36.5% | 0.000 | 0.002 | 0.386 |
| Frequency | 2010.1 | 0.29 | +/- 0.81 | 35.9% | 0.000 | 0.004 | 0.464 |
| Frequency | 2010.2 | 0.08 | +/- 0.88 | 30.0% | 0.000 | 0.008 | 0.841 |
| Frequency | 2011.1 | 0.14 | +/- 0.99 | 27.1% | 0.000 | 0.014 | 0.758 |
| Frequency | 2011.2 | 0.34 | +/- 1.10 | 31.0% | 0.000 | 0.012 | 0.511 |
| Frequency | 2012.1 | -0.03 | +/- 1.13 | 41.9% | 0.000 | 0.005 | 0.962 |
| Frequency | 2012.2 | -0.42 | +/- 1.19 | 41.1% | 0.000 | 0.010 | 0.455 |
| Frequency | 2013.1 | -0.69 | +/- 1.32 | 46.0% | 0.000 | 0.008 | 0.272 |
| Frequency | 2013.2 | -1.12 | +/- 1.46 | 49.7% | 0.000 | 0.019 | 0.119 |
| Frequency | 2014.1 | -0.98 | +/- 1.77 | 37.5% | 0.000 | 0.036 | 0.238 |
| Frequency | 2014.2 | -1.50 | +/- 2.08 | 42.0% | 0.000 | 0.080 | 0.134 |
| Frequency | 2015.1 | -1.49 | +/- 2.69 | 27.7% | 0.000 | 0.121 | 0.227 |
| Frequency | 2015.2 | -1.78 | +/- 3.73 | 25.7% | 0.000 | 0.218 | 0.278 |

B1

Coverage = Bl
End Trend Period = 2019.1
Seasonality = F
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 5.26 | +/- 1.25 | 73.4% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 5.46 | +/- 1.32 | 73.5% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 5.83 | +/- 1.35 | 76.1% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 5.97 | +/- 1.45 | 75.0% | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 6.51 | +/- 1.42 | 79.8% | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 6.62 | +/- 1.55 | 78.3% | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 7.15 | +/- 1.55 | 81.6% | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 7.44 | +/- 1.67 | 81.4% | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 8.01 | +/- 1.69 | 84.1% | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 8.01 | +/- 1.87 | 82.0% | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 8.60 | +/- 1.94 | 83.9% | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 7.95 | +/- 1.97 | 82.0% | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 8.34 | +/- 2.17 | 81.7% | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 7.65 | +/- 2.26 | 78.7% | 0.000 | 0.000 |
| Loss Cost | 2012.1 | 7.81 | +/- 2.60 | 76.0% | 0.000 | 0.000 |
| Loss Cost | 2012.2 | 7.35 | +/- 2.94 | 70.3% | 0.000 | 0.000 |
| Loss Cost | 2013.1 | 7.58 | +/- 3.46 | 66.6% | 0.000 | 0.000 |
| Loss Cost | 2013.2 | 6.58 | +/- 3.82 | 57.2% | 0.000 | 0.003 |
| Loss Cost | 2014.1 | 6.79 | +/- 4.66 | 51.4% | 0.000 | 0.008 |
| Loss Cost | 2014.2 | 4.70 | +/- 4.61 | 34.7% | 0.000 | 0.043 |
| Loss Cost | 2015.1 | 5.06 | +/- 5.92 | 29.2% | 0.000 | 0.077 |
| Loss Cost | 2015.2 | 2.72 | +/- 6.48 | 1.3% | 0.000 | 0.337 |
| Severity | 2005.1 | 6.29 | +/- 0.79 | 91.0% | 0.000 | 0.000 |
| Severity | 2005.2 | 6.38 | +/- 0.84 | 90.5% | 0.000 | 0.000 |
| Severity | 2006.1 | 6.46 | +/- 0.90 | 89.9% | 0.000 | 0.000 |
| Severity | 2006.2 | 6.39 | +/- 0.97 | 88.6% | 0.000 | 0.000 |
| Severity | 2007.1 | 6.57 | +/- 1.03 | 88.4% | 0.000 | 0.000 |
| Severity | 2007.2 | 6.52 | +/- 1.12 | 87.0% | 0.000 | 0.000 |
| Severity | 2008.1 | 6.84 | +/- 1.16 | 87.9% | 0.000 | 0.000 |
| Severity | 2008.2 | 7.10 | +/- 1.23 | 88.0% | 0.000 | 0.000 |
| Severity | 2009.1 | 7.61 | +/- 1.18 | 90.7% | 0.000 | 0.000 |
| Severity | 2009.2 | 7.80 | +/- 1.29 | 90.1% | 0.000 | 0.000 |
| Severity | 2010.1 | 8.29 | +/- 1.28 | 91.8% | 0.000 | 0.000 |
| Severity | 2010.2 | 7.99 | +/- 1.37 | 90.6% | 0.000 | 0.000 |
| Severity | 2011.1 | 8.18 | +/- 1.53 | 89.7% | 0.000 | 0.000 |
| Severity | 2011.2 | 7.45 | +/- 1.40 | 90.2% | 0.000 | 0.000 |
| Severity | 2012.1 | 7.84 | +/- 1.52 | 90.4% | 0.000 | 0.000 |
| Severity | 2012.2 | 8.03 | +/- 1.76 | 89.1% | 0.000 | 0.000 |
| Severity | 2013.1 | 8.33 | +/- 2.03 | 87.9% | 0.000 | 0.000 |
| Severity | 2013.2 | 8.08 | +/- 2.40 | 84.5% | 0.000 | 0.000 |
| Severity | 2014.1 | 7.85 | +/- 2.90 | 79.8% | 0.000 | 0.000 |
| Severity | 2014.2 | 6.64 | +/- 2.99 | 75.0% | 0.000 | 0.001 |
| Severity | 2015.1 | 6.65 | +/- 3.84 | 67.8% | 0.000 | 0.004 |
| Severity | 2015.2 | 5.06 | +/- 4.16 | 54.3% | 0.000 | 0.022 |
| Frequency | 2005.1 | -0.97 | +/- 0.69 | 20.4% | 0.000 | 0.008 |
| Frequency | 2005.2 | -0.87 | +/- 0.73 | 15.2% | 0.000 | 0.023 |
| Frequency | 2006.1 | -0.59 | +/- 0.71 | 6.8% | 0.000 | 0.101 |
| Frequency | 2006.2 | -0.40 | +/- 0.73 | 1.0% | 0.000 | 0.273 |
| Frequency | 2007.1 | -0.05 | +/- 0.66 | -4.2% | 0.000 | 0.873 |
| Frequency | 2007.2 | 0.09 | +/- 0.69 | -4.2% | 0.000 | 0.784 |
| Frequency | 2008.1 | 0.28 | +/- 0.71 | -1.4% | 0.000 | 0.416 |
| Frequency | 2008.2 | 0.32 | +/- 0.78 | -1.4% | 0.000 | 0.407 |
| Frequency | 2009.1 | 0.37 | +/- 0.86 | -1.0% | 0.000 | 0.381 |
| Frequency | 2009.2 | 0.20 | +/- 0.93 | -4.4% | 0.000 | 0.654 |
| Frequency | 2010.1 | 0.29 | +/- 1.03 | -3.8% | 0.000 | 0.563 |
| Frequency | 2010.2 | -0.04 | +/- 1.07 | -6.2% | 0.000 | 0.942 |
| Frequency | 2011.1 | 0.14 | +/- 1.18 | -6.2% | 0.000 | 0.798 |
| Frequency | 2011.2 | 0.18 | +/- 1.35 | -6.5% | 0.000 | 0.777 |
| Frequency | 2012.1 | -0.03 | +/- 1.52 | -7.7% | 0.000 | 0.972 |
| Frequency | 2012.2 | -0.63 | +/- 1.53 | -1.6% | 0.000 | 0.390 |
| Frequency | 2013.1 | -0.69 | +/- 1.80 | -2.5% | 0.000 | 0.417 |
| Frequency | 2013.2 | -1.39 | +/- 1.86 | 13.5% | 0.000 | 0.130 |
| Frequency | 2014.1 | -0.98 | +/- 2.19 | 0.2% | 0.000 | 0.339 |
| Frequency | 2014.2 | -1.82 | +/- 2.35 | 18.9% | 0.000 | 0.116 |
| Frequency | 2015.1 | -1.49 | +/- 2.98 | 4.4% | 0.000 | 0.281 |
| Frequency | 2015.2 | -2.23 | +/- 3.72 | 13.5% | 0.000 | 0.198 |

BI

Coverage = BI
End Trend Period = 2019.1
Future Trend Start Date = 2011-07-01
Seasonality = T
Excluded Points = NA

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time | P-Value: Trend Shift |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------------------|----------------------|----------------------|---------------|----------------------|
| | | | | | Conf Int. | Future Trend | | | | | |
| Loss Cost | 2005.1 | -0.02 | +/- 1.27 | 8.91 | +/- 2.13 | 8.88 | 95.8% | 0.000 | 0.000 | 0.974 | 0.000 |
| Loss Cost | 2005.2 | 0.27 | +/- 1.43 | 8.53 | +/- 2.29 | 8.82 | 95.8% | 0.000 | 0.000 | 0.702 | 0.000 |
| Loss Cost | 2006.1 | 0.10 | +/- 1.64 | 8.75 | +/- 2.54 | 8.86 | 95.7% | 0.000 | 0.000 | 0.901 | 0.000 |
| Loss Cost | 2006.2 | 0.12 | +/- 1.93 | 8.73 | +/- 2.85 | 8.85 | 95.5% | 0.000 | 0.000 | 0.902 | 0.000 |
| Loss Cost | 2007.1 | 0.54 | +/- 2.27 | 8.21 | +/- 3.21 | 8.79 | 95.5% | 0.000 | 0.000 | 0.628 | 0.000 |
| Loss Cost | 2007.2 | 0.43 | +/- 2.76 | 8.33 | +/- 3.74 | 8.80 | 95.2% | 0.000 | 0.000 | 0.746 | 0.000 |
| Loss Cost | 2008.1 | 0.60 | +/- 3.44 | 8.13 | +/- 4.48 | 8.78 | 95.0% | 0.000 | 0.000 | 0.719 | 0.001 |
| Loss Cost | 2008.2 | 2.60 | +/- 4.21 | 5.88 | +/- 5.05 | 8.63 | 95.4% | 0.000 | 0.000 | 0.206 | 0.021 |
| Loss Cost | 2009.1 | 4.04 | +/- 5.68 | 4.33 | +/- 6.37 | 8.54 | 95.5% | 0.000 | 0.000 | 0.144 | 0.162 |
| Loss Cost | 2009.2 | 6.47 | +/- 8.30 | 1.87 | +/- 8.56 | 8.46 | 95.1% | 0.000 | 0.000 | 0.107 | 0.647 |
| Loss Cost | 2010.1 | 16.54 | +/- 13.10 | -7.12 | +/- 10.91 | 8.24 | 96.1% | 0.000 | 0.000 | 0.011 | 0.199 |
| Loss Cost | 2010.2 | 3.75 | +/- 25.10 | 4.42 | +/- 25.68 | 8.34 | 95.1% | 0.002 | 0.000 | 0.747 | 0.709 |
| Loss Cost | 2011.1 | 8.34 | +/- 1.14 | NA | +/- NA | NA | 95.1% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2011.2 | 8.02 | +/- 1.22 | NA | +/- NA | NA | 94.0% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2012.1 | 7.81 | +/- 1.36 | NA | +/- NA | NA | 93.5% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2012.2 | 7.85 | +/- 1.61 | NA | +/- NA | NA | 91.5% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2013.1 | 7.58 | +/- 1.83 | NA | +/- NA | NA | 90.9% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2013.2 | 7.26 | +/- 2.18 | NA | +/- NA | NA | 87.0% | 0.000 | 0.001 | 0.000 | |
| Loss Cost | 2014.1 | 6.79 | +/- 2.51 | NA | +/- NA | NA | 86.5% | 0.000 | 0.001 | 0.000 | |
| Loss Cost | 2014.2 | 5.58 | +/- 2.44 | NA | +/- NA | NA | 83.4% | 0.000 | 0.002 | 0.001 | |
| Loss Cost | 2015.1 | 5.06 | +/- 2.96 | NA | +/- NA | NA | 83.4% | 0.000 | 0.003 | 0.005 | |
| Loss Cost | 2015.2 | 4.02 | +/- 3.58 | NA | +/- NA | NA | 74.7% | 0.000 | 0.008 | 0.032 | |
| Severity | 2005.1 | 3.74 | +/- 1.36 | 4.10 | +/- 2.09 | 8.00 | 96.1% | 0.000 | 0.000 | 0.000 | 0.000 |
| Severity | 2005.2 | 3.93 | +/- 1.54 | 3.87 | +/- 2.28 | 7.96 | 95.9% | 0.000 | 0.000 | 0.000 | 0.002 |
| Severity | 2006.1 | 3.32 | +/- 1.68 | 4.61 | +/- 2.42 | 8.09 | 96.0% | 0.000 | 0.000 | 0.000 | 0.001 |
| Severity | 2006.2 | 2.65 | +/- 1.85 | 5.41 | +/- 2.60 | 8.20 | 95.9% | 0.000 | 0.000 | 0.007 | 0.000 |
| Severity | 2007.1 | 1.97 | +/- 2.11 | 6.21 | +/- 2.89 | 8.30 | 95.9% | 0.000 | 0.000 | 0.063 | 0.000 |
| Severity | 2007.2 | 0.82 | +/- 2.33 | 7.55 | +/- 3.13 | 8.44 | 96.1% | 0.000 | 0.000 | 0.468 | 0.000 |
| Severity | 2008.1 | 0.19 | +/- 2.84 | 8.30 | +/- 3.71 | 8.51 | 96.0% | 0.000 | 0.000 | 0.890 | 0.000 |
| Severity | 2008.2 | 0.81 | +/- 3.65 | 7.59 | +/- 4.52 | 8.46 | 95.8% | 0.000 | 0.000 | 0.646 | 0.002 |
| Severity | 2009.1 | 1.87 | +/- 4.93 | 6.40 | +/- 5.76 | 8.39 | 95.8% | 0.000 | 0.000 | 0.429 | 0.027 |
| Severity | 2009.2 | 3.94 | +/- 7.18 | 4.21 | +/- 7.76 | 8.32 | 95.5% | 0.000 | 0.000 | 0.252 | 0.258 |
| Severity | 2010.1 | 11.21 | +/- 11.59 | -2.75 | +/- 10.59 | 8.15 | 96.1% | 0.000 | 0.001 | 0.046 | 0.593 |
| Severity | 2010.2 | 7.45 | +/- 25.14 | 0.68 | +/- 23.94 | 8.18 | 95.1% | 0.000 | 0.001 | 0.517 | 0.952 |
| Severity | 2011.1 | 8.18 | +/- 1.10 | NA | +/- NA | NA | 94.8% | 0.000 | 0.001 | 0.000 | |
| Severity | 2011.2 | 7.65 | +/- 1.00 | NA | +/- NA | NA | 95.2% | 0.000 | 0.002 | 0.000 | |
| Severity | 2012.1 | 7.84 | +/- 1.12 | NA | +/- NA | NA | 95.0% | 0.000 | 0.004 | 0.000 | |
| Severity | 2012.2 | 8.31 | +/- 1.12 | NA | +/- NA | NA | 95.7% | 0.000 | 0.001 | 0.000 | |
| Severity | 2013.1 | 8.33 | +/- 1.32 | NA | +/- NA | NA | 95.0% | 0.000 | 0.002 | 0.000 | |
| Severity | 2013.2 | 8.48 | +/- 1.59 | NA | +/- NA | NA | 93.5% | 0.000 | 0.004 | 0.000 | |
| Severity | 2014.1 | 7.85 | +/- 1.58 | NA | +/- NA | NA | 94.2% | 0.000 | 0.001 | 0.000 | |
| Severity | 2014.2 | 7.20 | +/- 1.69 | NA | +/- NA | NA | 92.7% | 0.000 | 0.003 | 0.000 | |
| Severity | 2015.1 | 6.65 | +/- 1.87 | NA | +/- NA | NA | 92.8% | 0.000 | 0.002 | 0.000 | |
| Severity | 2015.2 | 5.90 | +/- 2.17 | NA | +/- NA | NA | 89.4% | 0.000 | 0.006 | 0.001 | |
| Frequency | 2005.1 | -3.63 | +/- 1.23 | 4.61 | +/- 2.05 | 0.82 | 63.4% | 0.000 | 0.001 | 0.000 | 0.000 |
| Frequency | 2005.2 | -3.53 | +/- 1.40 | 4.48 | +/- 2.24 | 0.80 | 59.8% | 0.000 | 0.002 | 0.000 | 0.000 |
| Frequency | 2006.1 | -3.11 | +/- 1.58 | 3.95 | +/- 2.41 | 0.71 | 47.5% | 0.000 | 0.003 | 0.001 | 0.002 |
| Frequency | 2006.2 | -2.46 | +/- 1.77 | 3.15 | +/- 2.55 | 0.61 | 43.9% | 0.000 | 0.002 | 0.009 | 0.016 |
| Frequency | 2007.1 | -1.41 | +/- 1.91 | 1.88 | +/- 2.58 | 0.45 | 30.3% | 0.000 | 0.003 | 0.142 | 0.141 |
| Frequency | 2007.2 | -0.39 | +/- 2.16 | 0.72 | +/- 2.75 | 0.33 | 36.1% | 0.000 | 0.001 | 0.713 | 0.588 |
| Frequency | 2008.1 | 0.41 | +/- 2.63 | -0.15 | +/- 3.16 | 0.25 | 34.1% | 0.000 | 0.002 | 0.748 | 0.920 |
| Frequency | 2008.2 | 1.77 | +/- 3.25 | -1.59 | +/- 3.65 | 0.16 | 40.7% | 0.000 | 0.001 | 0.262 | 0.377 |
| Frequency | 2009.1 | 2.13 | +/- 4.41 | -1.95 | +/- 4.74 | 0.14 | 40.5% | 0.000 | 0.002 | 0.318 | 0.402 |
| Frequency | 2009.2 | 2.43 | +/- 6.46 | -2.25 | +/- 6.65 | 0.13 | 34.5% | 0.000 | 0.003 | 0.432 | 0.489 |
| Frequency | 2010.1 | 4.79 | +/- 10.84 | -4.50 | +/- 10.32 | 0.08 | 35.2% | 0.038 | 0.005 | 0.350 | 0.378 |
| Frequency | 2010.2 | -3.45 | +/- 21.91 | 3.72 | +/- 23.92 | 0.14 | 25.6% | 0.090 | 0.014 | 0.743 | 0.737 |
| Frequency | 2011.1 | 0.14 | +/- 0.99 | NA | +/- NA | NA | 27.1% | 0.000 | 0.014 | 0.758 | |
| Frequency | 2011.2 | 0.34 | +/- 1.10 | NA | +/- NA | NA | 31.0% | 0.000 | 0.012 | 0.511 | |
| Frequency | 2012.1 | -0.03 | +/- 1.13 | NA | +/- NA | NA | 41.9% | 0.000 | 0.005 | 0.962 | |
| Frequency | 2012.2 | -0.42 | +/- 1.19 | NA | +/- NA | NA | 41.1% | 0.000 | 0.010 | 0.455 | |
| Frequency | 2013.1 | -0.69 | +/- 1.32 | NA | +/- NA | NA | 46.0% | 0.000 | 0.008 | 0.272 | |
| Frequency | 2013.2 | -1.12 | +/- 1.46 | NA | +/- NA | NA | 49.7% | 0.000 | 0.019 | 0.119 | |
| Frequency | 2014.1 | -0.98 | +/- 1.77 | NA | +/- NA | NA | 37.5% | 0.000 | 0.036 | 0.238 | |
| Frequency | 2014.2 | -1.50 | +/- 2.08 | NA | +/- NA | NA | 42.0% | 0.000 | 0.080 | 0.134 | |
| Frequency | 2015.1 | -1.49 | +/- 2.69 | NA | +/- NA | NA | 27.7% | 0.000 | 0.121 | 0.227 | |
| Frequency | 2015.2 | -1.78 | +/- 3.73 | NA | +/- NA | NA | 25.7% | 0.000 | 0.218 | 0.278 | |

B1

Coverage = Bl
End Trend Period = 2019.1
Future Trend Start Date = 2011-07-01
Seasonality = F
Excluded Points = NA

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | | P-Value: | | P-Value: | |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|----------|-------------|---------------|-------------|
| | | | | | Conf Int. | Future Trend | Adj R^2 | (Intercept) | P-Value: Time | Trend Shift |
| Loss Cost | 2005.1 | 0.25 | +/- 2.46 | 8.41 | +/- 4.09 | 8.69 | 84.2% | 0.000 | 0.834 | 0.000 |
| Loss Cost | 2005.2 | 0.05 | +/- 2.80 | 8.68 | +/- 4.50 | 8.74 | 83.7% | 0.000 | 0.971 | 0.000 |
| Loss Cost | 2006.1 | 0.48 | +/- 3.22 | 8.13 | +/- 4.93 | 8.65 | 83.6% | 0.000 | 0.761 | 0.002 |
| Loss Cost | 2006.2 | -0.21 | +/- 3.70 | 9.00 | +/- 5.52 | 8.77 | 83.1% | 0.000 | 0.909 | 0.002 |
| Loss Cost | 2007.1 | 1.07 | +/- 4.31 | 7.43 | +/- 6.01 | 8.58 | 84.0% | 0.000 | 0.610 | 0.014 |
| Loss Cost | 2007.2 | -0.08 | +/- 5.08 | 8.81 | +/- 6.96 | 8.72 | 83.3% | 0.000 | 0.973 | 0.012 |
| Loss Cost | 2008.1 | 1.43 | +/- 6.29 | 7.04 | +/- 8.03 | 8.57 | 83.6% | 0.000 | 0.638 | 0.073 |
| Loss Cost | 2008.2 | 1.55 | +/- 8.11 | 6.90 | +/- 9.93 | 8.56 | 82.6% | 0.000 | 0.691 | 0.148 |
| Loss Cost | 2009.1 | 5.67 | +/- 10.95 | 2.51 | +/- 11.89 | 8.32 | 83.4% | 0.000 | 0.278 | 0.658 |
| Loss Cost | 2009.2 | 3.65 | +/- 15.60 | 4.58 | +/- 16.99 | 8.40 | 81.3% | 0.000 | 0.621 | 0.567 |
| Loss Cost | 2010.1 | 21.21 | +/- 27.37 | -10.87 | +/- 21.03 | 8.03 | 84.0% | 0.020 | 0.087 | 0.312 |
| Loss Cost | 2010.2 | -11.93 | +/- 40.66 | 23.01 | +/- 57.82 | 8.34 | 82.0% | 0.013 | 0.554 | 0.347 |
| Loss Cost | 2011.1 | 8.34 | +/- 2.17 | NA | +/- NA | NA | 81.7% | 0.000 | 0.000 | |
| Loss Cost | 2011.2 | 7.65 | +/- 2.26 | NA | +/- NA | NA | 78.7% | 0.000 | 0.000 | |
| Loss Cost | 2012.1 | 7.81 | +/- 2.60 | NA | +/- NA | NA | 76.0% | 0.000 | 0.000 | |
| Loss Cost | 2012.2 | 7.35 | +/- 2.94 | NA | +/- NA | NA | 70.3% | 0.000 | 0.000 | |
| Loss Cost | 2013.1 | 7.58 | +/- 3.46 | NA | +/- NA | NA | 66.6% | 0.000 | 0.000 | |
| Loss Cost | 2013.2 | 6.58 | +/- 3.82 | NA | +/- NA | NA | 57.2% | 0.000 | 0.003 | |
| Loss Cost | 2014.1 | 6.79 | +/- 4.66 | NA | +/- NA | NA | 51.4% | 0.000 | 0.008 | |
| Loss Cost | 2014.2 | 4.70 | +/- 4.61 | NA | +/- NA | NA | 34.7% | 0.000 | 0.043 | |
| Loss Cost | 2015.1 | 5.06 | +/- 5.92 | NA | +/- NA | NA | 29.2% | 0.000 | 0.077 | |
| Loss Cost | 2015.2 | 2.72 | +/- 6.48 | NA | +/- NA | NA | 1.3% | 0.000 | 0.337 | |
| Severity | 2005.1 | 3.91 | +/- 1.84 | 3.83 | +/- 2.82 | 7.89 | 92.9% | 0.000 | 0.000 | 0.009 |
| Severity | 2005.2 | 3.80 | +/- 2.09 | 3.96 | +/- 3.10 | 7.91 | 92.4% | 0.000 | 0.001 | 0.013 |
| Severity | 2006.1 | 3.56 | +/- 2.40 | 4.25 | +/- 3.44 | 7.96 | 91.8% | 0.000 | 0.005 | 0.015 |
| Severity | 2006.2 | 2.46 | +/- 2.60 | 5.56 | +/- 3.66 | 8.15 | 91.8% | 0.000 | 0.060 | 0.004 |
| Severity | 2007.1 | 2.31 | +/- 3.09 | 5.73 | +/- 4.19 | 8.17 | 91.3% | 0.000 | 0.132 | 0.008 |
| Severity | 2007.2 | 0.53 | +/- 3.36 | 7.83 | +/- 4.54 | 8.39 | 91.8% | 0.000 | 0.748 | 0.001 |
| Severity | 2008.1 | 0.68 | +/- 4.19 | 7.64 | +/- 5.41 | 8.38 | 91.4% | 0.000 | 0.737 | 0.006 |
| Severity | 2008.2 | 0.21 | +/- 5.35 | 8.19 | +/- 6.72 | 8.42 | 90.8% | 0.000 | 0.936 | 0.016 |
| Severity | 2009.1 | 2.79 | +/- 7.15 | 5.32 | +/- 8.20 | 8.26 | 91.1% | 0.000 | 0.416 | 0.178 |
| Severity | 2009.2 | 2.32 | +/- 10.36 | 5.83 | +/- 11.57 | 8.28 | 90.2% | 0.000 | 0.639 | 0.288 |
| Severity | 2010.1 | 13.76 | +/- 17.23 | -5.03 | +/- 15.02 | 8.04 | 91.5% | 0.000 | 0.089 | 0.497 |
| Severity | 2010.2 | -2.48 | +/- 31.26 | 10.94 | +/- 36.18 | 8.18 | 90.3% | 0.000 | 0.867 | 0.501 |
| Severity | 2011.1 | 8.18 | +/- 1.53 | NA | +/- NA | NA | 89.7% | 0.000 | 0.000 | |
| Severity | 2011.2 | 7.45 | +/- 1.40 | NA | +/- NA | NA | 90.2% | 0.000 | 0.000 | |
| Severity | 2012.1 | 7.84 | +/- 1.52 | NA | +/- NA | NA | 90.4% | 0.000 | 0.000 | |
| Severity | 2012.2 | 8.03 | +/- 1.76 | NA | +/- NA | NA | 89.1% | 0.000 | 0.000 | |
| Severity | 2013.1 | 8.33 | +/- 2.03 | NA | +/- NA | NA | 87.9% | 0.000 | 0.000 | |
| Severity | 2013.2 | 8.08 | +/- 2.40 | NA | +/- NA | NA | 84.5% | 0.000 | 0.000 | |
| Severity | 2014.1 | 7.85 | +/- 2.90 | NA | +/- NA | NA | 79.8% | 0.000 | 0.000 | |
| Severity | 2014.2 | 6.64 | +/- 2.99 | NA | +/- NA | NA | 75.0% | 0.000 | 0.001 | |
| Severity | 2015.1 | 6.65 | +/- 3.84 | NA | +/- NA | NA | 67.8% | 0.000 | 0.004 | |
| Severity | 2015.2 | 5.06 | +/- 4.16 | NA | +/- NA | NA | 54.3% | 0.000 | 0.022 | |
| Frequency | 2005.1 | -3.51 | +/- 1.48 | 4.41 | +/- 2.46 | 0.74 | 46.5% | 0.000 | 0.000 | 0.001 |
| Frequency | 2005.2 | -3.62 | +/- 1.69 | 4.54 | +/- 2.71 | 0.76 | 41.2% | 0.000 | 0.000 | 0.002 |
| Frequency | 2006.1 | -2.97 | +/- 1.87 | 3.72 | +/- 2.84 | 0.64 | 26.2% | 0.000 | 0.004 | 0.011 |
| Frequency | 2006.2 | -2.60 | +/- 2.17 | 3.26 | +/- 3.15 | 0.57 | 14.4% | 0.000 | 0.023 | 0.040 |
| Frequency | 2007.1 | -1.21 | +/- 2.32 | 1.60 | +/- 3.13 | 0.37 | -3.6% | 0.000 | 0.295 | 0.296 |
| Frequency | 2007.2 | -0.61 | +/- 2.78 | 0.91 | +/- 3.56 | 0.30 | -7.7% | 0.000 | 0.657 | 0.597 |
| Frequency | 2008.1 | 0.74 | +/- 3.33 | -0.56 | +/- 3.97 | 0.17 | -6.0% | 0.000 | 0.645 | 0.771 |
| Frequency | 2008.2 | 1.34 | +/- 4.28 | -1.19 | +/- 4.85 | 0.13 | -5.3% | 0.000 | 0.518 | 0.615 |
| Frequency | 2009.1 | 2.80 | +/- 5.76 | -2.67 | +/- 6.11 | 0.05 | -1.9% | 0.000 | 0.315 | 0.376 |
| Frequency | 2009.2 | 1.30 | +/- 8.20 | -1.18 | +/- 8.63 | 0.11 | -10.0% | 0.002 | 0.740 | 0.778 |
| Frequency | 2010.1 | 6.55 | +/- 13.81 | -6.15 | +/- 12.71 | 0.00 | -3.8% | 0.157 | 0.314 | 0.334 |
| Frequency | 2010.2 | -9.68 | +/- 24.01 | 10.88 | +/- 29.99 | 0.14 | -8.4% | 0.056 | 0.422 | 0.423 |
| Frequency | 2011.1 | 0.14 | +/- 1.18 | NA | +/- NA | NA | -6.2% | 0.000 | 0.798 | |
| Frequency | 2011.2 | 0.18 | +/- 1.35 | NA | +/- NA | NA | -6.5% | 0.000 | 0.777 | |
| Frequency | 2012.1 | -0.03 | +/- 1.52 | NA | +/- NA | NA | -7.7% | 0.000 | 0.972 | |
| Frequency | 2012.2 | -0.63 | +/- 1.53 | NA | +/- NA | NA | -1.6% | 0.000 | 0.390 | |
| Frequency | 2013.1 | -0.69 | +/- 1.80 | NA | +/- NA | NA | -2.5% | 0.000 | 0.417 | |
| Frequency | 2013.2 | -1.39 | +/- 1.86 | NA | +/- NA | NA | 13.5% | 0.000 | 0.130 | |
| Frequency | 2014.1 | -0.98 | +/- 2.19 | NA | +/- NA | NA | 0.2% | 0.000 | 0.339 | |
| Frequency | 2014.2 | -1.82 | +/- 2.35 | NA | +/- NA | NA | 18.9% | 0.000 | 0.116 | |
| Frequency | 2015.1 | -1.49 | +/- 2.98 | NA | +/- NA | NA | 4.4% | 0.000 | 0.281 | |
| Frequency | 2015.2 | -2.23 | +/- 3.72 | NA | +/- NA | NA | 13.5% | 0.000 | 0.198 | |

B1

Coverage = B1
End Trend Period = 2018.2
Seasonality = T
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^a | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|-------------------------|-------------------------|---------------|
| Loss Cost | 2005.1 | 5.25 | +/- 1.09 | 81.9% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2005.2 | 5.61 | +/- 1.08 | 84.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 5.87 | +/- 1.12 | 85.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 6.19 | +/- 1.14 | 86.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 6.62 | +/- 1.11 | 89.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 6.94 | +/- 1.14 | 89.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 7.34 | +/- 1.14 | 91.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 7.91 | +/- 0.99 | 94.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 8.34 | +/- 0.94 | 95.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 8.66 | +/- 0.95 | 96.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 9.09 | +/- 0.89 | 97.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 8.76 | +/- 0.88 | 97.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 8.96 | +/- 0.97 | 97.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 8.66 | +/- 1.01 | 96.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2012.1 | 8.55 | +/- 1.18 | 96.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2012.2 | 8.66 | +/- 1.38 | 95.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2013.1 | 8.54 | +/- 1.67 | 94.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2013.2 | 8.28 | +/- 1.98 | 92.7% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2014.1 | 8.00 | +/- 2.50 | 91.8% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2014.2 | 6.79 | +/- 2.08 | 92.6% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2015.1 | 6.60 | +/- 2.90 | 91.8% | 0.000 | 0.004 | 0.002 |
| Loss Cost | 2015.2 | 5.61 | +/- 3.32 | 88.5% | 0.000 | 0.008 | 0.009 |
| Severity | 2005.1 | 6.28 | +/- 0.71 | 93.2% | 0.000 | 0.002 | 0.000 |
| Severity | 2005.2 | 6.46 | +/- 0.73 | 93.4% | 0.000 | 0.001 | 0.000 |
| Severity | 2006.1 | 6.45 | +/- 0.79 | 92.9% | 0.000 | 0.001 | 0.000 |
| Severity | 2006.2 | 6.48 | +/- 0.86 | 91.9% | 0.000 | 0.002 | 0.000 |
| Severity | 2007.1 | 6.57 | +/- 0.93 | 91.5% | 0.000 | 0.003 | 0.000 |
| Severity | 2007.2 | 6.64 | +/- 1.01 | 90.4% | 0.000 | 0.004 | 0.000 |
| Severity | 2008.1 | 6.88 | +/- 1.07 | 90.8% | 0.000 | 0.008 | 0.000 |
| Severity | 2008.2 | 7.30 | +/- 1.03 | 92.5% | 0.000 | 0.002 | 0.000 |
| Severity | 2009.1 | 7.75 | +/- 0.99 | 94.4% | 0.000 | 0.002 | 0.000 |
| Severity | 2009.2 | 8.13 | +/- 0.96 | 95.3% | 0.000 | 0.000 | 0.000 |
| Severity | 2010.1 | 8.55 | +/- 0.92 | 96.4% | 0.000 | 0.001 | 0.000 |
| Severity | 2010.2 | 8.43 | +/- 1.03 | 95.6% | 0.000 | 0.002 | 0.000 |
| Severity | 2011.1 | 8.50 | +/- 1.18 | 95.1% | 0.000 | 0.003 | 0.000 |
| Severity | 2011.2 | 7.95 | +/- 1.05 | 95.6% | 0.000 | 0.003 | 0.000 |
| Severity | 2012.1 | 8.26 | +/- 1.16 | 95.8% | 0.000 | 0.008 | 0.000 |
| Severity | 2012.2 | 8.81 | +/- 1.05 | 97.1% | 0.000 | 0.001 | 0.000 |
| Severity | 2013.1 | 8.98 | +/- 1.25 | 96.8% | 0.000 | 0.003 | 0.000 |
| Severity | 2013.2 | 9.21 | +/- 1.47 | 96.0% | 0.000 | 0.004 | 0.000 |
| Severity | 2014.1 | 8.61 | +/- 1.58 | 96.2% | 0.000 | 0.002 | 0.000 |
| Severity | 2014.2 | 7.96 | +/- 1.57 | 95.9% | 0.000 | 0.003 | 0.000 |
| Severity | 2015.1 | 7.52 | +/- 2.02 | 95.5% | 0.000 | 0.004 | 0.000 |
| Severity | 2015.2 | 6.78 | +/- 2.23 | 94.2% | 0.000 | 0.008 | 0.001 |
| Frequency | 2005.1 | -0.97 | +/- 0.69 | 29.2% | 0.000 | 0.026 | 0.008 |
| Frequency | 2005.2 | -0.80 | +/- 0.71 | 28.8% | 0.000 | 0.013 | 0.029 |
| Frequency | 2006.1 | -0.55 | +/- 0.70 | 18.8% | 0.000 | 0.026 | 0.119 |
| Frequency | 2006.2 | -0.28 | +/- 0.67 | 25.7% | 0.000 | 0.005 | 0.395 |
| Frequency | 2007.1 | 0.05 | +/- 0.59 | 22.9% | 0.000 | 0.008 | 0.871 |
| Frequency | 2007.2 | 0.28 | +/- 0.57 | 37.2% | 0.000 | 0.001 | 0.315 |
| Frequency | 2008.1 | 0.43 | +/- 0.59 | 38.3% | 0.000 | 0.003 | 0.143 |
| Frequency | 2008.2 | 0.57 | +/- 0.62 | 43.2% | 0.000 | 0.002 | 0.072 |
| Frequency | 2009.1 | 0.55 | +/- 0.70 | 42.9% | 0.000 | 0.003 | 0.114 |
| Frequency | 2009.2 | 0.49 | +/- 0.77 | 36.8% | 0.000 | 0.005 | 0.193 |
| Frequency | 2010.1 | 0.51 | +/- 0.87 | 36.2% | 0.000 | 0.008 | 0.236 |
| Frequency | 2010.2 | 0.30 | +/- 0.94 | 27.3% | 0.000 | 0.016 | 0.502 |
| Frequency | 2011.1 | 0.42 | +/- 1.07 | 25.8% | 0.000 | 0.030 | 0.408 |
| Frequency | 2011.2 | 0.65 | +/- 1.18 | 31.3% | 0.000 | 0.022 | 0.248 |
| Frequency | 2012.1 | 0.27 | +/- 1.26 | 38.5% | 0.000 | 0.011 | 0.648 |
| Frequency | 2012.2 | -0.13 | +/- 1.33 | 32.2% | 0.000 | 0.020 | 0.825 |
| Frequency | 2013.1 | -0.41 | +/- 1.56 | 35.7% | 0.000 | 0.019 | 0.570 |
| Frequency | 2013.2 | -0.85 | +/- 1.72 | 35.4% | 0.000 | 0.037 | 0.291 |
| Frequency | 2014.1 | -0.56 | +/- 2.16 | 20.2% | 0.000 | 0.079 | 0.563 |
| Frequency | 2014.2 | -1.09 | +/- 2.57 | 19.0% | 0.000 | 0.145 | 0.342 |
| Frequency | 2015.1 | -0.86 | +/- 3.60 | -2.2% | 0.001 | 0.244 | 0.569 |
| Frequency | 2015.2 | -1.10 | +/- 5.14 | -10.0% | 0.004 | 0.353 | 0.585 |

B1

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 5.38 | +/- 1.34 | 72.4% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 5.61 | +/- 1.42 | 72.6% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 6.02 | +/- 1.45 | 75.6% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 6.19 | +/- 1.56 | 74.7% | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 6.80 | +/- 1.51 | 80.0% | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 6.94 | +/- 1.64 | 78.7% | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 7.55 | +/- 1.63 | 82.6% | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 7.91 | +/- 1.74 | 82.9% | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 8.59 | +/- 1.71 | 86.3% | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 8.66 | +/- 1.91 | 84.6% | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 9.40 | +/- 1.90 | 87.5% | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 8.76 | +/- 1.95 | 86.1% | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 9.32 | +/- 2.09 | 86.8% | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 8.66 | +/- 2.20 | 84.7% | 0.000 | 0.000 |
| Loss Cost | 2012.1 | 9.00 | +/- 2.52 | 83.3% | 0.000 | 0.000 |
| Loss Cost | 2012.2 | 8.66 | +/- 2.92 | 79.1% | 0.000 | 0.000 |
| Loss Cost | 2013.1 | 9.17 | +/- 3.43 | 77.5% | 0.000 | 0.000 |
| Loss Cost | 2013.2 | 8.28 | +/- 3.91 | 70.5% | 0.000 | 0.001 |
| Loss Cost | 2014.1 | 8.91 | +/- 4.79 | 67.9% | 0.000 | 0.002 |
| Loss Cost | 2014.2 | 6.79 | +/- 4.85 | 57.2% | 0.000 | 0.011 |
| Loss Cost | 2015.1 | 7.87 | +/- 6.24 | 57.0% | 0.000 | 0.018 |
| Loss Cost | 2015.2 | 5.61 | +/- 7.37 | 33.7% | 0.000 | 0.100 |
| Severity | 2005.1 | 6.35 | +/- 0.84 | 90.4% | 0.000 | 0.000 |
| Severity | 2005.2 | 6.46 | +/- 0.90 | 89.9% | 0.000 | 0.000 |
| Severity | 2006.1 | 6.55 | +/- 0.97 | 89.2% | 0.000 | 0.000 |
| Severity | 2006.2 | 6.48 | +/- 1.05 | 87.8% | 0.000 | 0.000 |
| Severity | 2007.1 | 6.68 | +/- 1.12 | 87.6% | 0.000 | 0.000 |
| Severity | 2007.2 | 6.64 | +/- 1.22 | 86.0% | 0.000 | 0.000 |
| Severity | 2008.1 | 7.00 | +/- 1.26 | 87.2% | 0.000 | 0.000 |
| Severity | 2008.2 | 7.30 | +/- 1.33 | 87.5% | 0.000 | 0.000 |
| Severity | 2009.1 | 7.89 | +/- 1.26 | 90.7% | 0.000 | 0.000 |
| Severity | 2009.2 | 8.13 | +/- 1.37 | 90.3% | 0.000 | 0.000 |
| Severity | 2010.1 | 8.72 | +/- 1.32 | 92.6% | 0.000 | 0.000 |
| Severity | 2010.2 | 8.43 | +/- 1.43 | 91.4% | 0.000 | 0.000 |
| Severity | 2011.1 | 8.72 | +/- 1.59 | 90.9% | 0.000 | 0.000 |
| Severity | 2011.2 | 7.95 | +/- 1.46 | 91.4% | 0.000 | 0.000 |
| Severity | 2012.1 | 8.47 | +/- 1.52 | 92.4% | 0.000 | 0.000 |
| Severity | 2012.2 | 8.81 | +/- 1.73 | 91.8% | 0.000 | 0.000 |
| Severity | 2013.1 | 9.30 | +/- 1.94 | 91.8% | 0.000 | 0.000 |
| Severity | 2013.2 | 9.21 | +/- 2.36 | 89.3% | 0.000 | 0.000 |
| Severity | 2014.1 | 9.17 | +/- 2.95 | 85.9% | 0.000 | 0.000 |
| Severity | 2014.2 | 7.96 | +/- 3.14 | 82.5% | 0.000 | 0.000 |
| Severity | 2015.1 | 8.36 | +/- 4.15 | 78.3% | 0.000 | 0.002 |
| Severity | 2015.2 | 6.78 | +/- 4.86 | 68.0% | 0.000 | 0.014 |
| Frequency | 2005.1 | -0.92 | +/- 0.74 | 16.6% | 0.000 | 0.018 |
| Frequency | 2005.2 | -0.80 | +/- 0.79 | 11.4% | 0.000 | 0.047 |
| Frequency | 2006.1 | -0.49 | +/- 0.76 | 3.1% | 0.000 | 0.192 |
| Frequency | 2006.2 | -0.28 | +/- 0.78 | -1.9% | 0.000 | 0.467 |
| Frequency | 2007.1 | 0.11 | +/- 0.69 | -4.0% | 0.000 | 0.748 |
| Frequency | 2007.2 | 0.28 | +/- 0.72 | -1.6% | 0.000 | 0.427 |
| Frequency | 2008.1 | 0.51 | +/- 0.73 | 5.1% | 0.000 | 0.161 |
| Frequency | 2008.2 | 0.57 | +/- 0.80 | 5.6% | 0.000 | 0.155 |
| Frequency | 2009.1 | 0.65 | +/- 0.88 | 6.9% | 0.000 | 0.138 |
| Frequency | 2009.2 | 0.49 | +/- 0.96 | 1.0% | 0.000 | 0.292 |
| Frequency | 2010.1 | 0.63 | +/- 1.07 | 3.2% | 0.000 | 0.230 |
| Frequency | 2010.2 | 0.30 | +/- 1.12 | -4.4% | 0.000 | 0.573 |
| Frequency | 2011.1 | 0.55 | +/- 1.23 | -0.4% | 0.000 | 0.349 |
| Frequency | 2011.2 | 0.65 | +/- 1.41 | 0.1% | 0.000 | 0.332 |
| Frequency | 2012.1 | 0.49 | +/- 1.62 | -4.6% | 0.000 | 0.524 |
| Frequency | 2012.2 | -0.13 | +/- 1.66 | -8.8% | 0.000 | 0.861 |
| Frequency | 2013.1 | -0.12 | +/- 1.99 | -9.8% | 0.000 | 0.894 |
| Frequency | 2013.2 | -0.85 | +/- 2.12 | -1.9% | 0.000 | 0.391 |
| Frequency | 2014.1 | -0.23 | +/- 2.47 | -11.9% | 0.000 | 0.836 |
| Frequency | 2014.2 | -1.09 | +/- 2.78 | -2.0% | 0.000 | 0.388 |
| Frequency | 2015.1 | -0.45 | +/- 3.55 | -14.8% | 0.000 | 0.767 |
| Frequency | 2015.2 | -1.10 | +/- 4.81 | -12.3% | 0.002 | 0.583 |

BI

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

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time | P-Value: Trend Shift |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------------------|----------------------|----------------------|---------------|----------------------|
| | | | | | Conf Int. | Future Trend | | | | | |
| Loss Cost | 2005.1 | -0.23 | +/- 1.13 | 9.65 | +/- 1.97 | 9.40 | 96.7% | 0.000 | 0.000 | 0.683 | 0.000 |
| Loss Cost | 2005.2 | 0.01 | +/- 1.28 | 9.33 | +/- 2.13 | 9.34 | 96.7% | 0.000 | 0.000 | 0.986 | 0.000 |
| Loss Cost | 2006.1 | -0.16 | +/- 1.47 | 9.55 | +/- 2.35 | 9.38 | 96.6% | 0.000 | 0.000 | 0.827 | 0.000 |
| Loss Cost | 2006.2 | -0.22 | +/- 1.73 | 9.63 | +/- 2.65 | 9.39 | 96.4% | 0.000 | 0.000 | 0.791 | 0.000 |
| Loss Cost | 2007.1 | 0.20 | +/- 2.02 | 9.11 | +/- 2.95 | 9.32 | 96.5% | 0.000 | 0.000 | 0.842 | 0.000 |
| Loss Cost | 2007.2 | -0.05 | +/- 2.45 | 9.41 | +/- 3.45 | 9.36 | 96.3% | 0.000 | 0.000 | 0.969 | 0.000 |
| Loss Cost | 2008.1 | 0.12 | +/- 3.06 | 9.21 | +/- 4.10 | 9.34 | 96.2% | 0.000 | 0.000 | 0.935 | 0.000 |
| Loss Cost | 2008.2 | 1.89 | +/- 3.75 | 7.15 | +/- 4.65 | 9.17 | 96.5% | 0.000 | 0.000 | 0.298 | 0.004 |
| Loss Cost | 2009.1 | 3.33 | +/- 5.00 | 5.57 | +/- 5.77 | 9.09 | 96.6% | 0.000 | 0.000 | 0.170 | 0.052 |
| Loss Cost | 2009.2 | 5.17 | +/- 7.36 | 3.65 | +/- 7.89 | 9.00 | 96.2% | 0.000 | 0.000 | 0.145 | 0.331 |
| Loss Cost | 2010.1 | 15.13 | +/- 10.83 | -5.51 | +/- 9.32 | 8.78 | 97.4% | 0.000 | 0.000 | 0.006 | 0.237 |
| Loss Cost | 2010.2 | -0.89 | +/- 18.66 | 9.94 | +/- 21.10 | 8.96 | 97.2% | 0.000 | 0.000 | 0.920 | 0.303 |
| Loss Cost | 2011.1 | 8.96 | +/- 0.97 | NA | +/- NA | NA | 97.2% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2011.2 | 8.66 | +/- 1.01 | NA | +/- NA | NA | 96.8% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2012.1 | 8.55 | +/- 1.18 | NA | +/- NA | NA | 96.4% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2012.2 | 8.66 | +/- 1.38 | NA | +/- NA | NA | 95.4% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2013.1 | 8.54 | +/- 1.67 | NA | +/- NA | NA | 94.8% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2013.2 | 8.28 | +/- 1.98 | NA | +/- NA | NA | 92.7% | 0.000 | 0.001 | 0.000 | |
| Loss Cost | 2014.1 | 8.00 | +/- 2.50 | NA | +/- NA | NA | 91.8% | 0.000 | 0.002 | 0.000 | |
| Loss Cost | 2014.2 | 6.79 | +/- 2.08 | NA | +/- NA | NA | 92.6% | 0.000 | 0.001 | 0.000 | |
| Loss Cost | 2015.1 | 6.60 | +/- 2.90 | NA | +/- NA | NA | 91.8% | 0.000 | 0.004 | 0.002 | |
| Loss Cost | 2015.2 | 5.61 | +/- 3.32 | NA | +/- NA | NA | 88.5% | 0.000 | 0.008 | 0.009 | |
| Severity | 2005.1 | 3.65 | +/- 1.37 | 4.41 | +/- 2.18 | 8.22 | 96.0% | 0.000 | 0.000 | 0.000 | 0.000 |
| Severity | 2005.2 | 3.82 | +/- 1.56 | 4.20 | +/- 2.39 | 8.18 | 95.7% | 0.000 | 0.000 | 0.000 | 0.001 |
| Severity | 2006.1 | 3.21 | +/- 1.69 | 4.94 | +/- 2.51 | 8.30 | 95.8% | 0.000 | 0.000 | 0.001 | 0.000 |
| Severity | 2006.2 | 2.48 | +/- 1.86 | 5.82 | +/- 2.69 | 8.45 | 95.8% | 0.000 | 0.000 | 0.011 | 0.000 |
| Severity | 2007.1 | 1.81 | +/- 2.11 | 6.62 | +/- 2.96 | 8.55 | 95.9% | 0.000 | 0.000 | 0.086 | 0.000 |
| Severity | 2007.2 | 0.57 | +/- 2.29 | 8.12 | +/- 3.17 | 8.73 | 96.2% | 0.000 | 0.000 | 0.609 | 0.000 |
| Severity | 2008.1 | -0.06 | +/- 2.78 | 8.87 | +/- 3.72 | 8.80 | 96.1% | 0.000 | 0.000 | 0.962 | 0.000 |
| Severity | 2008.2 | 0.43 | +/- 3.61 | 8.29 | +/- 4.58 | 8.75 | 95.9% | 0.000 | 0.000 | 0.804 | 0.001 |
| Severity | 2009.1 | 1.50 | +/- 4.85 | 7.09 | +/- 5.78 | 8.69 | 95.9% | 0.000 | 0.001 | 0.519 | 0.016 |
| Severity | 2009.2 | 3.27 | +/- 7.13 | 5.17 | +/- 7.90 | 8.61 | 95.6% | 0.000 | 0.001 | 0.336 | 0.173 |
| Severity | 2010.1 | 10.50 | +/- 11.32 | -1.86 | +/- 10.55 | 8.44 | 96.2% | 0.000 | 0.001 | 0.055 | 0.713 |
| Severity | 2010.2 | 4.95 | +/- 24.25 | 3.39 | +/- 24.35 | 8.50 | 95.3% | 0.000 | 0.003 | 0.656 | 0.763 |
| Severity | 2011.1 | 8.50 | +/- 1.18 | NA | +/- NA | NA | 95.1% | 0.000 | 0.003 | 0.000 | |
| Severity | 2011.2 | 7.95 | +/- 1.05 | NA | +/- NA | NA | 95.6% | 0.000 | 0.003 | 0.000 | |
| Severity | 2012.1 | 8.26 | +/- 1.16 | NA | +/- NA | NA | 95.8% | 0.000 | 0.008 | 0.000 | |
| Severity | 2012.2 | 8.81 | +/- 1.05 | NA | +/- NA | NA | 97.1% | 0.000 | 0.001 | 0.000 | |
| Severity | 2013.1 | 8.98 | +/- 1.25 | NA | +/- NA | NA | 96.8% | 0.000 | 0.003 | 0.000 | |
| Severity | 2013.2 | 9.21 | +/- 1.47 | NA | +/- NA | NA | 96.0% | 0.000 | 0.004 | 0.000 | |
| Severity | 2014.1 | 8.61 | +/- 1.58 | NA | +/- NA | NA | 96.2% | 0.000 | 0.002 | 0.000 | |
| Severity | 2014.2 | 7.96 | +/- 1.57 | NA | +/- NA | NA | 95.9% | 0.000 | 0.003 | 0.000 | |
| Severity | 2015.1 | 7.52 | +/- 2.02 | NA | +/- NA | NA | 95.5% | 0.000 | 0.004 | 0.000 | |
| Severity | 2015.2 | 6.78 | +/- 2.23 | NA | +/- NA | NA | 94.2% | 0.000 | 0.008 | 0.001 | |
| Frequency | 2005.1 | -3.74 | +/- 1.21 | 5.02 | +/- 2.10 | 1.09 | 64.3% | 0.000 | 0.003 | 0.000 | 0.000 |
| Frequency | 2005.2 | -3.67 | +/- 1.39 | 4.92 | +/- 2.31 | 1.07 | 60.7% | 0.000 | 0.003 | 0.000 | 0.000 |
| Frequency | 2006.1 | -3.26 | +/- 1.56 | 4.39 | +/- 2.46 | 0.99 | 48.5% | 0.000 | 0.006 | 0.000 | 0.001 |
| Frequency | 2006.2 | -2.64 | +/- 1.76 | 3.60 | +/- 2.62 | 0.87 | 44.5% | 0.000 | 0.003 | 0.006 | 0.008 |
| Frequency | 2007.1 | -1.58 | +/- 1.87 | 2.33 | +/- 2.61 | 0.71 | 31.3% | 0.000 | 0.005 | 0.096 | 0.074 |
| Frequency | 2007.2 | -0.61 | +/- 2.14 | 1.19 | +/- 2.80 | 0.58 | 36.6% | 0.000 | 0.002 | 0.558 | 0.380 |
| Frequency | 2008.1 | 0.18 | +/- 2.59 | 0.31 | +/- 3.19 | 0.50 | 35.0% | 0.000 | 0.004 | 0.883 | 0.839 |
| Frequency | 2008.2 | 1.45 | +/- 3.23 | -1.05 | +/- 3.71 | 0.39 | 41.0% | 0.000 | 0.002 | 0.352 | 0.560 |
| Frequency | 2009.1 | 1.81 | +/- 4.37 | -1.42 | +/- 4.78 | 0.37 | 40.8% | 0.000 | 0.004 | 0.388 | 0.541 |
| Frequency | 2009.2 | 1.84 | +/- 6.44 | -1.45 | +/- 6.78 | 0.37 | 33.5% | 0.000 | 0.006 | 0.548 | 0.658 |
| Frequency | 2010.1 | 4.19 | +/- 10.74 | -3.72 | +/- 10.41 | 0.31 | 34.3% | 0.031 | 0.011 | 0.406 | 0.463 |
| Frequency | 2010.2 | -5.56 | +/- 21.27 | 6.33 | +/- 24.41 | 0.42 | 23.7% | 0.060 | 0.030 | 0.590 | 0.570 |
| Frequency | 2011.1 | 0.42 | +/- 1.07 | NA | +/- NA | NA | 25.8% | 0.000 | 0.030 | 0.408 | |
| Frequency | 2011.2 | 0.65 | +/- 1.18 | NA | +/- NA | NA | 31.3% | 0.000 | 0.022 | 0.248 | |
| Frequency | 2012.1 | 0.27 | +/- 1.26 | NA | +/- NA | NA | 38.5% | 0.000 | 0.011 | 0.648 | |
| Frequency | 2012.2 | -0.13 | +/- 1.33 | NA | +/- NA | NA | 32.2% | 0.000 | 0.020 | 0.825 | |
| Frequency | 2013.1 | -0.41 | +/- 1.56 | NA | +/- NA | NA | 35.7% | 0.000 | 0.019 | 0.570 | |
| Frequency | 2013.2 | -0.85 | +/- 1.72 | NA | +/- NA | NA | 35.4% | 0.000 | 0.037 | 0.291 | |
| Frequency | 2014.1 | -0.56 | +/- 2.16 | NA | +/- NA | NA | 20.2% | 0.000 | 0.079 | 0.563 | |
| Frequency | 2014.2 | -1.09 | +/- 2.57 | NA | +/- NA | NA | 19.0% | 0.000 | 0.145 | 0.342 | |
| Frequency | 2015.1 | -0.86 | +/- 3.60 | NA | +/- NA | NA | -2.2% | 0.001 | 0.244 | 0.569 | |
| Frequency | 2015.2 | -1.10 | +/- 5.14 | NA | +/- NA | NA | -10.0% | 0.004 | 0.353 | 0.585 | |

B1

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

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | | | P-Value: | | P-Value: | |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------|-------------|---------------|-------------|--|
| | | | | | Conf Int. | Future Trend | Adj R^ | (Intercept) | P-Value: Time | Trend Shift | |
| Loss Cost | 2005.1 | -0.10 | +/- 2.31 | 9.63 | +/- 4.02 | 9.53 | 86.1% | 0.000 | 0.931 | 0.000 | |
| Loss Cost | 2005.2 | -0.35 | +/- 2.63 | 9.97 | +/- 4.41 | 9.59 | 85.7% | 0.000 | 0.788 | 0.000 | |
| Loss Cost | 2006.1 | 0.03 | +/- 3.03 | 9.47 | +/- 4.84 | 9.50 | 85.7% | 0.000 | 0.983 | 0.000 | |
| Loss Cost | 2006.2 | -0.73 | +/- 3.45 | 10.46 | +/- 5.38 | 9.65 | 85.4% | 0.000 | 0.667 | 0.000 | |
| Loss Cost | 2007.1 | 0.47 | +/- 4.02 | 8.94 | +/- 5.84 | 9.45 | 86.3% | 0.000 | 0.809 | 0.003 | |
| Loss Cost | 2007.2 | -0.79 | +/- 4.69 | 10.51 | +/- 6.71 | 9.63 | 85.9% | 0.000 | 0.729 | 0.003 | |
| Loss Cost | 2008.1 | 0.58 | +/- 5.81 | 8.84 | +/- 7.74 | 9.47 | 86.2% | 0.000 | 0.837 | 0.022 | |
| Loss Cost | 2008.2 | 0.50 | +/- 7.49 | 8.94 | +/- 9.57 | 9.48 | 85.4% | 0.000 | 0.891 | 0.055 | |
| Loss Cost | 2009.1 | 4.31 | +/- 10.07 | 4.72 | +/- 11.44 | 9.23 | 86.2% | 0.000 | 0.369 | 0.384 | |
| Loss Cost | 2009.2 | 1.83 | +/- 14.24 | 7.37 | +/- 16.34 | 9.34 | 84.6% | 0.000 | 0.786 | 0.335 | |
| Loss Cost | 2010.1 | 18.25 | +/- 24.43 | -7.86 | +/- 19.99 | 8.95 | 87.2% | 0.008 | 0.102 | 0.430 | |
| Loss Cost | 2010.2 | -15.79 | +/- 33.71 | 29.82 | +/- 53.01 | 9.32 | 87.0% | 0.004 | 0.361 | 0.181 | |
| Loss Cost | 2011.1 | 9.32 | +/- 2.09 | NA | +/- NA | NA | 86.8% | 0.000 | 0.000 | | |
| Loss Cost | 2011.2 | 8.66 | +/- 2.20 | NA | +/- NA | NA | 84.7% | 0.000 | 0.000 | | |
| Loss Cost | 2012.1 | 9.00 | +/- 2.52 | NA | +/- NA | NA | 83.3% | 0.000 | 0.000 | | |
| Loss Cost | 2012.2 | 8.66 | +/- 2.92 | NA | +/- NA | NA | 79.1% | 0.000 | 0.000 | | |
| Loss Cost | 2013.1 | 9.17 | +/- 3.43 | NA | +/- NA | NA | 77.5% | 0.000 | 0.000 | | |
| Loss Cost | 2013.2 | 8.28 | +/- 3.91 | NA | +/- NA | NA | 70.5% | 0.000 | 0.001 | | |
| Loss Cost | 2014.1 | 8.91 | +/- 4.79 | NA | +/- NA | NA | 67.9% | 0.000 | 0.002 | | |
| Loss Cost | 2014.2 | 6.79 | +/- 4.85 | NA | +/- NA | NA | 57.2% | 0.000 | 0.011 | | |
| Loss Cost | 2015.1 | 7.87 | +/- 6.24 | NA | +/- NA | NA | 57.0% | 0.000 | 0.018 | | |
| Loss Cost | 2015.2 | 5.61 | +/- 7.37 | NA | +/- NA | NA | 33.7% | 0.000 | 0.100 | | |
| Severity | 2005.1 | 3.73 | +/- 1.82 | 4.40 | +/- 2.90 | 8.29 | 92.9% | 0.000 | 0.000 | 0.004 | |
| Severity | 2005.2 | 3.60 | +/- 2.07 | 4.56 | +/- 3.18 | 8.32 | 92.3% | 0.000 | 0.001 | 0.006 | |
| Severity | 2006.1 | 3.33 | +/- 2.38 | 4.89 | +/- 3.52 | 8.38 | 91.8% | 0.000 | 0.007 | 0.007 | |
| Severity | 2006.2 | 2.18 | +/- 2.55 | 6.28 | +/- 3.71 | 8.60 | 92.0% | 0.000 | 0.087 | 0.002 | |
| Severity | 2007.1 | 1.98 | +/- 3.03 | 6.52 | +/- 4.24 | 8.63 | 91.5% | 0.000 | 0.183 | 0.003 | |
| Severity | 2007.2 | 0.13 | +/- 3.23 | 8.74 | +/- 4.51 | 8.89 | 92.2% | 0.000 | 0.932 | 0.000 | |
| Severity | 2008.1 | 0.21 | +/- 4.03 | 8.65 | +/- 5.37 | 8.88 | 91.9% | 0.000 | 0.914 | 0.002 | |
| Severity | 2008.2 | -0.38 | +/- 5.15 | 9.34 | +/- 6.66 | 8.93 | 91.4% | 0.000 | 0.880 | 0.006 | |
| Severity | 2009.1 | 2.05 | +/- 6.87 | 6.59 | +/- 8.11 | 8.77 | 91.7% | 0.000 | 0.533 | 0.095 | |
| Severity | 2009.2 | 1.32 | +/- 9.93 | 7.39 | +/- 11.45 | 8.81 | 90.9% | 0.000 | 0.780 | 0.175 | |
| Severity | 2010.1 | 12.23 | +/- 16.34 | -3.28 | +/- 14.78 | 8.54 | 92.2% | 0.000 | 0.111 | 0.647 | |
| Severity | 2010.2 | -4.85 | +/- 28.82 | 14.26 | +/- 35.29 | 8.72 | 91.3% | 0.000 | 0.726 | 0.363 | |
| Severity | 2011.1 | 8.72 | +/- 1.59 | NA | +/- NA | NA | 90.9% | 0.000 | 0.000 | | |
| Severity | 2011.2 | 7.95 | +/- 1.46 | NA | +/- NA | NA | 91.4% | 0.000 | 0.000 | | |
| Severity | 2012.1 | 8.47 | +/- 1.52 | NA | +/- NA | NA | 92.4% | 0.000 | 0.000 | | |
| Severity | 2012.2 | 8.81 | +/- 1.73 | NA | +/- NA | NA | 91.8% | 0.000 | 0.000 | | |
| Severity | 2013.1 | 9.30 | +/- 1.94 | NA | +/- NA | NA | 91.8% | 0.000 | 0.000 | | |
| Severity | 2013.2 | 9.21 | +/- 2.36 | NA | +/- NA | NA | 89.3% | 0.000 | 0.000 | | |
| Severity | 2014.1 | 9.17 | +/- 2.95 | NA | +/- NA | NA | 85.9% | 0.000 | 0.000 | | |
| Severity | 2014.2 | 7.96 | +/- 3.14 | NA | +/- NA | NA | 82.5% | 0.000 | 0.000 | | |
| Severity | 2015.1 | 8.36 | +/- 4.15 | NA | +/- NA | NA | 78.3% | 0.000 | 0.002 | | |
| Severity | 2015.2 | 6.78 | +/- 4.86 | NA | +/- NA | NA | 68.0% | 0.000 | 0.014 | | |
| Frequency | 2005.1 | -3.69 | +/- 1.44 | 5.01 | +/- 2.49 | 1.14 | 49.7% | 0.000 | 0.000 | 0.000 | |
| Frequency | 2005.2 | -3.81 | +/- 1.64 | 5.18 | +/- 2.73 | 1.17 | 44.9% | 0.000 | 0.000 | 0.000 | |
| Frequency | 2006.1 | -3.19 | +/- 1.81 | 4.36 | +/- 2.86 | 1.03 | 30.4% | 0.000 | 0.002 | 0.004 | |
| Frequency | 2006.2 | -2.85 | +/- 2.11 | 3.93 | +/- 3.16 | 0.97 | 18.9% | 0.000 | 0.012 | 0.015 | |
| Frequency | 2007.1 | -1.48 | +/- 2.23 | 2.27 | +/- 3.11 | 0.75 | 2.0% | 0.000 | 0.185 | 0.139 | |
| Frequency | 2007.2 | -0.93 | +/- 2.68 | 1.62 | +/- 3.53 | 0.68 | -1.9% | 0.000 | 0.482 | 0.346 | |
| Frequency | 2008.1 | 0.37 | +/- 3.20 | 0.18 | +/- 3.93 | 0.54 | 0.1% | 0.000 | 0.813 | 0.925 | |
| Frequency | 2008.2 | 0.88 | +/- 4.13 | -0.37 | +/- 4.81 | 0.50 | 0.5% | 0.000 | 0.660 | 0.874 | |
| Frequency | 2009.1 | 2.21 | +/- 5.56 | -1.75 | +/- 6.05 | 0.42 | 3.5% | 0.000 | 0.408 | 0.553 | |
| Frequency | 2009.2 | 0.51 | +/- 7.88 | -0.02 | +/- 8.52 | 0.49 | -5.2% | 0.001 | 0.892 | 0.997 | |
| Frequency | 2010.1 | 5.37 | +/- 13.23 | -4.74 | +/- 12.56 | 0.38 | 0.8% | 0.106 | 0.388 | 0.444 | |
| Frequency | 2010.2 | -11.50 | +/- 22.28 | 13.62 | +/- 29.16 | 0.55 | -3.2% | 0.033 | 0.311 | 0.299 | |
| Frequency | 2011.1 | 0.55 | +/- 1.23 | NA | +/- NA | NA | -0.4% | 0.000 | 0.349 | | |
| Frequency | 2011.2 | 0.65 | +/- 1.41 | NA | +/- NA | NA | 0.1% | 0.000 | 0.332 | | |
| Frequency | 2012.1 | 0.49 | +/- 1.62 | NA | +/- NA | NA | -4.6% | 0.000 | 0.524 | | |
| Frequency | 2012.2 | -0.13 | +/- 1.66 | NA | +/- NA | NA | -8.8% | 0.000 | 0.861 | | |
| Frequency | 2013.1 | -0.12 | +/- 1.99 | NA | +/- NA | NA | -9.8% | 0.000 | 0.894 | | |
| Frequency | 2013.2 | -0.85 | +/- 2.12 | NA | +/- NA | NA | -1.9% | 0.000 | 0.391 | | |
| Frequency | 2014.1 | -0.23 | +/- 2.47 | NA | +/- NA | NA | -11.9% | 0.000 | 0.836 | | |
| Frequency | 2014.2 | -1.09 | +/- 2.78 | NA | +/- NA | NA | -2.0% | 0.000 | 0.388 | | |
| Frequency | 2015.1 | -0.45 | +/- 3.55 | NA | +/- NA | NA | -14.8% | 0.000 | 0.767 | | |
| Frequency | 2015.2 | -1.10 | +/- 4.81 | NA | +/- NA | NA | -12.3% | 0.002 | 0.583 | | |

B1

Coverage = B1
End Trend Period = 2018.1
Seasonality = T
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^a | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|----------------------|----------------------|---------------|
| Loss Cost | 2005.1 | 5.19 | +/- 1.17 | 79.3% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2005.2 | 5.58 | +/- 1.17 | 82.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 5.85 | +/- 1.21 | 83.3% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2006.2 | 6.21 | +/- 1.25 | 84.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 6.67 | +/- 1.22 | 87.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 7.03 | +/- 1.26 | 88.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 7.46 | +/- 1.25 | 90.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 8.14 | +/- 1.06 | 94.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 8.61 | +/- 0.98 | 95.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 9.05 | +/- 0.93 | 96.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 9.53 | +/- 0.78 | 98.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 9.21 | +/- 0.78 | 98.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 9.46 | +/- 0.81 | 98.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 9.20 | +/- 0.88 | 98.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2012.1 | 9.13 | +/- 1.03 | 97.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2012.2 | 9.45 | +/- 1.16 | 97.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2013.1 | 9.38 | +/- 1.41 | 97.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2013.2 | 9.35 | +/- 1.81 | 95.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2014.1 | 9.15 | +/- 2.30 | 94.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2014.2 | 7.89 | +/- 1.99 | 95.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2015.1 | 7.82 | +/- 2.86 | 94.9% | 0.000 | 0.002 | 0.001 |
| Loss Cost | 2015.2 | 6.99 | +/- 4.40 | 90.2% | 0.000 | 0.010 | 0.014 |
| Severity | 2005.1 | 6.16 | +/- 0.75 | 92.4% | 0.000 | 0.004 | 0.000 |
| Severity | 2005.2 | 6.35 | +/- 0.78 | 92.5% | 0.000 | 0.002 | 0.000 |
| Severity | 2006.1 | 6.34 | +/- 0.84 | 91.8% | 0.000 | 0.002 | 0.000 |
| Severity | 2006.2 | 6.36 | +/- 0.92 | 90.6% | 0.000 | 0.003 | 0.000 |
| Severity | 2007.1 | 6.45 | +/- 1.00 | 90.1% | 0.000 | 0.006 | 0.000 |
| Severity | 2007.2 | 6.50 | +/- 1.10 | 88.7% | 0.000 | 0.008 | 0.000 |
| Severity | 2008.1 | 6.75 | +/- 1.17 | 89.1% | 0.000 | 0.014 | 0.000 |
| Severity | 2008.2 | 7.22 | +/- 1.15 | 91.0% | 0.000 | 0.003 | 0.000 |
| Severity | 2009.1 | 7.68 | +/- 1.10 | 93.2% | 0.000 | 0.004 | 0.000 |
| Severity | 2009.2 | 8.12 | +/- 1.09 | 94.2% | 0.000 | 0.001 | 0.000 |
| Severity | 2010.1 | 8.56 | +/- 1.04 | 95.6% | 0.000 | 0.001 | 0.000 |
| Severity | 2010.2 | 8.43 | +/- 1.19 | 94.5% | 0.000 | 0.003 | 0.000 |
| Severity | 2011.1 | 8.51 | +/- 1.36 | 93.8% | 0.000 | 0.006 | 0.000 |
| Severity | 2011.2 | 7.82 | +/- 1.23 | 94.2% | 0.000 | 0.008 | 0.000 |
| Severity | 2012.1 | 8.14 | +/- 1.35 | 94.4% | 0.000 | 0.016 | 0.000 |
| Severity | 2012.2 | 8.81 | +/- 1.28 | 96.0% | 0.000 | 0.002 | 0.000 |
| Severity | 2013.1 | 9.00 | +/- 1.52 | 95.5% | 0.000 | 0.006 | 0.000 |
| Severity | 2013.2 | 9.32 | +/- 1.89 | 94.3% | 0.000 | 0.008 | 0.000 |
| Severity | 2014.1 | 8.67 | +/- 2.04 | 94.4% | 0.000 | 0.005 | 0.000 |
| Severity | 2014.2 | 7.73 | +/- 2.16 | 93.0% | 0.000 | 0.010 | 0.000 |
| Severity | 2015.1 | 7.19 | +/- 2.79 | 92.1% | 0.000 | 0.014 | 0.002 |
| Severity | 2015.2 | 5.68 | +/- 2.32 | 93.4% | 0.000 | 0.014 | 0.004 |
| Frequency | 2005.1 | -0.92 | +/- 0.74 | 28.1% | 0.000 | 0.026 | 0.017 |
| Frequency | 2005.2 | -0.73 | +/- 0.76 | 28.4% | 0.000 | 0.013 | 0.062 |
| Frequency | 2006.1 | -0.46 | +/- 0.75 | 19.0% | 0.000 | 0.023 | 0.217 |
| Frequency | 2006.2 | -0.14 | +/- 0.71 | 28.7% | 0.000 | 0.003 | 0.683 |
| Frequency | 2007.1 | 0.21 | +/- 0.61 | 30.1% | 0.000 | 0.003 | 0.491 |
| Frequency | 2007.2 | 0.50 | +/- 0.55 | 49.6% | 0.000 | 0.000 | 0.075 |
| Frequency | 2008.1 | 0.67 | +/- 0.56 | 53.2% | 0.000 | 0.000 | 0.023 |
| Frequency | 2008.2 | 0.86 | +/- 0.57 | 61.3% | 0.000 | 0.000 | 0.005 |
| Frequency | 2009.1 | 0.86 | +/- 0.64 | 61.1% | 0.000 | 0.000 | 0.011 |
| Frequency | 2009.2 | 0.85 | +/- 0.72 | 56.1% | 0.000 | 0.001 | 0.023 |
| Frequency | 2010.1 | 0.89 | +/- 0.81 | 55.8% | 0.000 | 0.001 | 0.034 |
| Frequency | 2010.2 | 0.72 | +/- 0.90 | 47.2% | 0.000 | 0.003 | 0.107 |
| Frequency | 2011.1 | 0.88 | +/- 1.01 | 47.8% | 0.000 | 0.006 | 0.081 |
| Frequency | 2011.2 | 1.28 | +/- 1.03 | 60.5% | 0.000 | 0.002 | 0.019 |
| Frequency | 2012.1 | 0.92 | +/- 1.06 | 67.4% | 0.000 | 0.001 | 0.081 |
| Frequency | 2012.2 | 0.58 | +/- 1.17 | 60.9% | 0.000 | 0.002 | 0.289 |
| Frequency | 2013.1 | 0.35 | +/- 1.37 | 63.3% | 0.000 | 0.002 | 0.570 |
| Frequency | 2013.2 | 0.02 | +/- 1.66 | 58.1% | 0.000 | 0.007 | 0.977 |
| Frequency | 2014.1 | 0.45 | +/- 1.97 | 53.8% | 0.000 | 0.016 | 0.600 |
| Frequency | 2014.2 | 0.14 | +/- 2.71 | 43.6% | 0.000 | 0.044 | 0.898 |
| Frequency | 2015.1 | 0.59 | +/- 3.76 | 33.1% | 0.002 | 0.094 | 0.685 |
| Frequency | 2015.2 | 1.24 | +/- 6.37 | 28.0% | 0.017 | 0.141 | 0.577 |

B1

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 5.19 | +/- 1.42 | 69.2% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 5.42 | +/- 1.51 | 69.4% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 5.85 | +/- 1.55 | 72.5% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 6.02 | +/- 1.68 | 71.4% | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 6.67 | +/- 1.64 | 77.3% | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 6.81 | +/- 1.80 | 75.8% | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 7.46 | +/- 1.79 | 80.1% | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 7.86 | +/- 1.93 | 80.5% | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 8.61 | +/- 1.91 | 84.4% | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 8.69 | +/- 2.14 | 82.3% | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 9.53 | +/- 2.15 | 85.8% | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 8.81 | +/- 2.22 | 83.9% | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 9.46 | +/- 2.40 | 84.8% | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 8.72 | +/- 2.56 | 81.9% | 0.000 | 0.000 |
| Loss Cost | 2012.1 | 9.13 | +/- 2.97 | 80.3% | 0.000 | 0.000 |
| Loss Cost | 2012.2 | 8.75 | +/- 3.50 | 74.9% | 0.000 | 0.000 |
| Loss Cost | 2013.1 | 9.38 | +/- 4.18 | 73.2% | 0.000 | 0.000 |
| Loss Cost | 2013.2 | 8.34 | +/- 4.88 | 63.8% | 0.000 | 0.003 |
| Loss Cost | 2014.1 | 9.15 | +/- 6.16 | 60.9% | 0.000 | 0.008 |
| Loss Cost | 2014.2 | 6.49 | +/- 6.44 | 43.9% | 0.000 | 0.044 |
| Loss Cost | 2015.1 | 7.82 | +/- 8.79 | 43.6% | 0.000 | 0.063 |
| Loss Cost | 2015.2 | 4.65 | +/- 10.95 | 8.4% | 0.001 | 0.293 |
| Severity | 2005.1 | 6.16 | +/- 0.88 | 89.5% | 0.000 | 0.000 |
| Severity | 2005.2 | 6.26 | +/- 0.94 | 88.9% | 0.000 | 0.000 |
| Severity | 2006.1 | 6.34 | +/- 1.02 | 88.0% | 0.000 | 0.000 |
| Severity | 2006.2 | 6.25 | +/- 1.10 | 86.4% | 0.000 | 0.000 |
| Severity | 2007.1 | 6.45 | +/- 1.18 | 86.1% | 0.000 | 0.000 |
| Severity | 2007.2 | 6.38 | +/- 1.29 | 84.2% | 0.000 | 0.000 |
| Severity | 2008.1 | 6.75 | +/- 1.34 | 85.4% | 0.000 | 0.000 |
| Severity | 2008.2 | 7.06 | +/- 1.44 | 85.6% | 0.000 | 0.000 |
| Severity | 2009.1 | 7.68 | +/- 1.37 | 89.2% | 0.000 | 0.000 |
| Severity | 2009.2 | 7.92 | +/- 1.51 | 88.6% | 0.000 | 0.000 |
| Severity | 2010.1 | 8.56 | +/- 1.47 | 91.2% | 0.000 | 0.000 |
| Severity | 2010.2 | 8.21 | +/- 1.60 | 89.7% | 0.000 | 0.000 |
| Severity | 2011.1 | 8.51 | +/- 1.80 | 88.9% | 0.000 | 0.000 |
| Severity | 2011.2 | 7.60 | +/- 1.61 | 89.7% | 0.000 | 0.000 |
| Severity | 2012.1 | 8.14 | +/- 1.72 | 90.6% | 0.000 | 0.000 |
| Severity | 2012.2 | 8.47 | +/- 2.01 | 89.6% | 0.000 | 0.000 |
| Severity | 2013.1 | 9.00 | +/- 2.32 | 89.3% | 0.000 | 0.000 |
| Severity | 2013.2 | 8.82 | +/- 2.87 | 85.6% | 0.000 | 0.000 |
| Severity | 2014.1 | 8.67 | +/- 3.68 | 80.4% | 0.000 | 0.001 |
| Severity | 2014.2 | 6.99 | +/- 3.77 | 75.0% | 0.000 | 0.003 |
| Severity | 2015.1 | 7.19 | +/- 5.31 | 66.7% | 0.000 | 0.015 |
| Severity | 2015.2 | 4.57 | +/- 5.30 | 50.0% | 0.000 | 0.071 |
| Frequency | 2005.1 | -0.92 | +/- 0.80 | 14.8% | 0.000 | 0.027 |
| Frequency | 2005.2 | -0.79 | +/- 0.85 | 9.6% | 0.000 | 0.068 |
| Frequency | 2006.1 | -0.46 | +/- 0.82 | 1.3% | 0.000 | 0.261 |
| Frequency | 2006.2 | -0.22 | +/- 0.84 | -3.2% | 0.000 | 0.593 |
| Frequency | 2007.1 | 0.21 | +/- 0.74 | -3.1% | 0.000 | 0.569 |
| Frequency | 2007.2 | 0.40 | +/- 0.77 | 0.9% | 0.000 | 0.288 |
| Frequency | 2008.1 | 0.67 | +/- 0.78 | 10.1% | 0.000 | 0.088 |
| Frequency | 2008.2 | 0.75 | +/- 0.86 | 11.2% | 0.000 | 0.082 |
| Frequency | 2009.1 | 0.86 | +/- 0.95 | 13.2% | 0.000 | 0.070 |
| Frequency | 2009.2 | 0.71 | +/- 1.04 | 6.2% | 0.000 | 0.165 |
| Frequency | 2010.1 | 0.89 | +/- 1.15 | 9.7% | 0.000 | 0.120 |
| Frequency | 2010.2 | 0.55 | +/- 1.23 | -0.4% | 0.000 | 0.347 |
| Frequency | 2011.1 | 0.88 | +/- 1.34 | 6.9% | 0.000 | 0.178 |
| Frequency | 2011.2 | 1.05 | +/- 1.54 | 8.5% | 0.000 | 0.163 |
| Frequency | 2012.1 | 0.92 | +/- 1.81 | 2.1% | 0.000 | 0.286 |
| Frequency | 2012.2 | 0.26 | +/- 1.90 | -9.0% | 0.000 | 0.770 |
| Frequency | 2013.1 | 0.35 | +/- 2.32 | -9.7% | 0.000 | 0.740 |
| Frequency | 2013.2 | -0.44 | +/- 2.57 | -10.4% | 0.000 | 0.707 |
| Frequency | 2014.1 | 0.45 | +/- 2.97 | -12.3% | 0.000 | 0.733 |
| Frequency | 2014.2 | -0.47 | +/- 3.57 | -14.7% | 0.000 | 0.757 |
| Frequency | 2015.1 | 0.59 | +/- 4.61 | -17.5% | 0.003 | 0.756 |
| Frequency | 2015.2 | 0.08 | +/- 6.92 | -25.0% | 0.014 | 0.975 |

B1

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

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | | Adj R^ | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time | P-Value: Trend Shift |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------|----------------------|----------------------|---------------|----------------------|
| | | | | | Conf Int. | Future Trend | | | | | |
| Loss Cost | 2005.1 | -0.43 | +/- 1.01 | 10.39 | +/- 1.85 | 9.91 | 97.1% | 0.000 | 0.000 | 0.390 | 0.000 |
| Loss Cost | 2005.2 | -0.19 | +/- 1.14 | 10.06 | +/- 1.98 | 9.85 | 97.1% | 0.000 | 0.000 | 0.729 | 0.000 |
| Loss Cost | 2006.1 | -0.43 | +/- 1.30 | 10.38 | +/- 2.17 | 9.91 | 97.2% | 0.000 | 0.000 | 0.505 | 0.000 |
| Loss Cost | 2006.2 | -0.49 | +/- 1.53 | 10.46 | +/- 2.44 | 9.92 | 97.0% | 0.000 | 0.000 | 0.511 | 0.000 |
| Loss Cost | 2007.1 | -0.16 | +/- 1.80 | 10.03 | +/- 2.73 | 9.86 | 97.0% | 0.000 | 0.000 | 0.856 | 0.000 |
| Loss Cost | 2007.2 | -0.40 | +/- 2.18 | 10.33 | +/- 3.17 | 9.89 | 96.8% | 0.000 | 0.000 | 0.706 | 0.000 |
| Loss Cost | 2008.1 | -0.39 | +/- 2.73 | 10.32 | +/- 3.79 | 9.89 | 96.8% | 0.000 | 0.000 | 0.767 | 0.000 |
| Loss Cost | 2008.2 | 1.38 | +/- 3.24 | 8.24 | +/- 4.14 | 9.72 | 97.2% | 0.000 | 0.000 | 0.378 | 0.000 |
| Loss Cost | 2009.1 | 2.50 | +/- 4.35 | 6.96 | +/- 5.20 | 9.64 | 97.2% | 0.000 | 0.000 | 0.234 | 0.010 |
| Loss Cost | 2009.2 | 4.36 | +/- 6.33 | 4.98 | +/- 6.97 | 9.55 | 97.0% | 0.000 | 0.000 | 0.153 | 0.139 |
| Loss Cost | 2010.1 | 13.39 | +/- 8.85 | -3.61 | +/- 7.94 | 9.30 | 98.1% | 0.000 | 0.000 | 0.004 | 0.352 |
| Loss Cost | 2010.2 | -1.79 | +/- 14.07 | 11.45 | +/- 16.29 | 9.46 | 98.3% | 0.000 | 0.000 | 0.788 | 0.131 |
| Loss Cost | 2011.1 | 9.46 | +/- 0.81 | NA | +/- NA | NA | 98.3% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2011.2 | 9.20 | +/- 0.88 | NA | +/- NA | NA | 98.0% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2012.1 | 9.13 | +/- 1.03 | NA | +/- NA | NA | 97.7% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2012.2 | 9.45 | +/- 1.16 | NA | +/- NA | NA | 97.4% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2013.1 | 9.38 | +/- 1.41 | NA | +/- NA | NA | 97.1% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2013.2 | 9.35 | +/- 1.81 | NA | +/- NA | NA | 95.5% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2014.1 | 9.15 | +/- 2.30 | NA | +/- NA | NA | 94.9% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2014.2 | 7.89 | +/- 1.99 | NA | +/- NA | NA | 95.5% | 0.000 | 0.000 | 0.000 | |
| Loss Cost | 2015.1 | 7.82 | +/- 2.86 | NA | +/- NA | NA | 94.9% | 0.000 | 0.002 | 0.001 | |
| Loss Cost | 2015.2 | 6.99 | +/- 4.40 | NA | +/- NA | NA | 90.2% | 0.000 | 0.010 | 0.014 | |
| Severity | 2005.1 | 3.65 | +/- 1.41 | 4.40 | +/- 2.34 | 8.21 | 95.3% | 0.000 | 0.000 | 0.000 | 0.001 |
| Severity | 2005.2 | 3.82 | +/- 1.61 | 4.18 | +/- 2.55 | 8.17 | 94.9% | 0.000 | 0.000 | 0.000 | 0.002 |
| Severity | 2006.1 | 3.19 | +/- 1.76 | 4.97 | +/- 2.69 | 8.32 | 95.0% | 0.000 | 0.000 | 0.001 | 0.001 |
| Severity | 2006.2 | 2.47 | +/- 1.93 | 5.85 | +/- 2.87 | 8.47 | 95.0% | 0.000 | 0.000 | 0.014 | 0.000 |
| Severity | 2007.1 | 1.78 | +/- 2.20 | 6.70 | +/- 3.17 | 8.60 | 95.0% | 0.000 | 0.000 | 0.104 | 0.000 |
| Severity | 2007.2 | 0.54 | +/- 2.38 | 8.20 | +/- 3.36 | 8.78 | 95.4% | 0.000 | 0.000 | 0.641 | 0.000 |
| Severity | 2008.1 | -0.12 | +/- 2.90 | 9.00 | +/- 3.97 | 8.86 | 95.3% | 0.000 | 0.000 | 0.930 | 0.000 |
| Severity | 2008.2 | 0.37 | +/- 3.75 | 8.42 | +/- 4.85 | 8.82 | 95.0% | 0.000 | 0.000 | 0.837 | 0.001 |
| Severity | 2009.1 | 1.42 | +/- 5.09 | 7.22 | +/- 6.16 | 8.74 | 95.0% | 0.000 | 0.001 | 0.558 | 0.021 |
| Severity | 2009.2 | 3.20 | +/- 7.46 | 5.29 | +/- 8.34 | 8.66 | 94.6% | 0.000 | 0.001 | 0.366 | 0.184 |
| Severity | 2010.1 | 10.47 | +/- 11.97 | -1.83 | +/- 11.23 | 8.45 | 95.3% | 0.000 | 0.002 | 0.068 | 0.732 |
| Severity | 2010.2 | 4.94 | +/- 25.50 | 3.40 | +/- 25.64 | 8.51 | 94.1% | 0.000 | 0.006 | 0.670 | 0.772 |
| Severity | 2011.1 | 8.51 | +/- 1.36 | NA | +/- NA | NA | 93.8% | 0.000 | 0.006 | 0.000 | |
| Severity | 2011.2 | 7.82 | +/- 1.23 | NA | +/- NA | NA | 94.2% | 0.000 | 0.008 | 0.000 | |
| Severity | 2012.1 | 8.14 | +/- 1.35 | NA | +/- NA | NA | 94.4% | 0.000 | 0.016 | 0.000 | |
| Severity | 2012.2 | 8.81 | +/- 1.28 | NA | +/- NA | NA | 96.0% | 0.000 | 0.002 | 0.000 | |
| Severity | 2013.1 | 9.00 | +/- 1.52 | NA | +/- NA | NA | 95.5% | 0.000 | 0.006 | 0.000 | |
| Severity | 2013.2 | 9.32 | +/- 1.89 | NA | +/- NA | NA | 94.3% | 0.000 | 0.008 | 0.000 | |
| Severity | 2014.1 | 8.67 | +/- 2.04 | NA | +/- NA | NA | 94.4% | 0.000 | 0.005 | 0.000 | |
| Severity | 2014.2 | 7.73 | +/- 2.16 | NA | +/- NA | NA | 93.0% | 0.000 | 0.010 | 0.000 | |
| Severity | 2015.1 | 7.19 | +/- 2.79 | NA | +/- NA | NA | 92.1% | 0.000 | 0.014 | 0.002 | |
| Severity | 2015.2 | 5.68 | +/- 2.32 | NA | +/- NA | NA | 93.4% | 0.000 | 0.014 | 0.004 | |
| Frequency | 2005.1 | -3.94 | +/- 1.12 | 5.74 | +/- 2.02 | 1.57 | 71.0% | 0.000 | 0.000 | 0.000 | 0.000 |
| Frequency | 2005.2 | -3.87 | +/- 1.28 | 5.64 | +/- 2.21 | 1.55 | 68.2% | 0.000 | 0.001 | 0.000 | 0.000 |
| Frequency | 2006.1 | -3.51 | +/- 1.44 | 5.15 | +/- 2.37 | 1.46 | 58.1% | 0.000 | 0.001 | 0.000 | 0.000 |
| Frequency | 2006.2 | -2.89 | +/- 1.60 | 4.36 | +/- 2.47 | 1.34 | 56.1% | 0.000 | 0.001 | 0.001 | 0.001 |
| Frequency | 2007.1 | -1.90 | +/- 1.69 | 3.12 | +/- 2.44 | 1.16 | 47.0% | 0.000 | 0.001 | 0.031 | 0.014 |
| Frequency | 2007.2 | -0.93 | +/- 1.87 | 1.97 | +/- 2.52 | 1.02 | 53.9% | 0.000 | 0.000 | 0.311 | 0.114 |
| Frequency | 2008.1 | -0.27 | +/- 2.28 | 1.21 | +/- 2.90 | 0.94 | 52.6% | 0.000 | 0.000 | 0.807 | 0.386 |
| Frequency | 2008.2 | 1.00 | +/- 2.77 | -0.17 | +/- 3.27 | 0.83 | 58.9% | 0.000 | 0.000 | 0.452 | 0.915 |
| Frequency | 2009.1 | 1.07 | +/- 3.77 | -0.24 | +/- 4.26 | 0.83 | 58.5% | 0.000 | 0.000 | 0.553 | 0.907 |
| Frequency | 2009.2 | 1.13 | +/- 5.53 | -0.30 | +/- 5.98 | 0.83 | 53.0% | 0.000 | 0.001 | 0.667 | 0.917 |
| Frequency | 2010.1 | 2.64 | +/- 9.28 | -1.81 | +/- 9.37 | 0.78 | 53.1% | 0.008 | 0.002 | 0.544 | 0.686 |
| Frequency | 2010.2 | -6.41 | +/- 18.12 | 7.79 | +/- 21.30 | 0.88 | 45.9% | 0.028 | 0.006 | 0.468 | 0.421 |
| Frequency | 2011.1 | 0.88 | +/- 1.01 | NA | +/- NA | NA | 47.8% | 0.000 | 0.006 | 0.081 | |
| Frequency | 2011.2 | 1.28 | +/- 1.03 | NA | +/- NA | NA | 60.5% | 0.000 | 0.002 | 0.019 | |
| Frequency | 2012.1 | 0.92 | +/- 1.06 | NA | +/- NA | NA | 67.4% | 0.000 | 0.001 | 0.081 | |
| Frequency | 2012.2 | 0.58 | +/- 1.17 | NA | +/- NA | NA | 60.9% | 0.000 | 0.002 | 0.289 | |
| Frequency | 2013.1 | 0.35 | +/- 1.37 | NA | +/- NA | NA | 63.3% | 0.000 | 0.002 | 0.570 | |
| Frequency | 2013.2 | 0.02 | +/- 1.66 | NA | +/- NA | NA | 58.1% | 0.000 | 0.007 | 0.977 | |
| Frequency | 2014.1 | 0.45 | +/- 1.97 | NA | +/- NA | NA | 53.8% | 0.000 | 0.016 | 0.600 | |
| Frequency | 2014.2 | 0.14 | +/- 2.71 | NA | +/- NA | NA | 43.6% | 0.000 | 0.044 | 0.898 | |
| Frequency | 2015.1 | 0.59 | +/- 3.76 | NA | +/- NA | NA | 33.1% | 0.002 | 0.094 | 0.685 | |
| Frequency | 2015.2 | 1.24 | +/- 6.37 | NA | +/- NA | NA | 28.0% | 0.017 | 0.141 | 0.577 | |

B1

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

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | | Adj R^ | P-Value: (Intercept) | P-Value: Time | P-Value: Trend Shift |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------|----------------------|---------------|----------------------|
| | | | | | Conf Int. | Future Trend | | | | |
| Loss Cost | 2005.1 | -0.15 | +/- 2.38 | 9.83 | +/- 4.30 | 9.66 | 84.1% | 0.000 | 0.897 | 0.000 |
| Loss Cost | 2005.2 | -0.41 | +/- 2.71 | 10.19 | +/- 4.71 | 9.74 | 83.7% | 0.000 | 0.757 | 0.000 |
| Loss Cost | 2006.1 | -0.04 | +/- 3.13 | 9.69 | +/- 5.17 | 9.64 | 83.6% | 0.000 | 0.981 | 0.001 |
| Loss Cost | 2006.2 | -0.81 | +/- 3.57 | 10.72 | +/- 5.73 | 9.81 | 83.3% | 0.000 | 0.642 | 0.001 |
| Loss Cost | 2007.1 | 0.39 | +/- 4.16 | 9.17 | +/- 6.22 | 9.59 | 84.3% | 0.000 | 0.848 | 0.004 |
| Loss Cost | 2007.2 | -0.91 | +/- 4.86 | 10.80 | +/- 7.14 | 9.79 | 83.9% | 0.000 | 0.701 | 0.003 |
| Loss Cost | 2008.1 | 0.45 | +/- 6.04 | 9.13 | +/- 8.22 | 9.62 | 84.2% | 0.000 | 0.877 | 0.025 |
| Loss Cost | 2008.2 | 0.34 | +/- 7.79 | 9.26 | +/- 10.17 | 9.63 | 83.3% | 0.000 | 0.928 | 0.060 |
| Loss Cost | 2009.1 | 4.14 | +/- 10.51 | 5.01 | +/- 12.14 | 9.36 | 84.2% | 0.000 | 0.406 | 0.382 |
| Loss Cost | 2009.2 | 1.59 | +/- 14.86 | 7.77 | +/- 17.31 | 9.48 | 82.3% | 0.000 | 0.821 | 0.334 |
| Loss Cost | 2010.1 | 17.98 | +/- 25.58 | -7.57 | +/- 21.16 | 9.04 | 85.4% | 0.010 | 0.122 | 0.469 |
| Loss Cost | 2010.2 | -16.31 | +/- 35.18 | 30.79 | +/- 56.21 | 9.46 | 84.9% | 0.005 | 0.364 | 0.188 |
| Loss Cost | 2011.1 | 9.46 | +/- 2.40 | NA | +/- NA | NA | 84.8% | 0.000 | 0.000 | |
| Loss Cost | 2011.2 | 8.72 | +/- 2.56 | NA | +/- NA | NA | 81.9% | 0.000 | 0.000 | |
| Loss Cost | 2012.1 | 9.13 | +/- 2.97 | NA | +/- NA | NA | 80.3% | 0.000 | 0.000 | |
| Loss Cost | 2012.2 | 8.75 | +/- 3.50 | NA | +/- NA | NA | 74.9% | 0.000 | 0.000 | |
| Loss Cost | 2013.1 | 9.38 | +/- 4.18 | NA | +/- NA | NA | 73.2% | 0.000 | 0.000 | |
| Loss Cost | 2013.2 | 8.34 | +/- 4.88 | NA | +/- NA | NA | 63.8% | 0.000 | 0.003 | |
| Loss Cost | 2014.1 | 9.15 | +/- 6.16 | NA | +/- NA | NA | 60.9% | 0.000 | 0.008 | |
| Loss Cost | 2014.2 | 6.49 | +/- 6.44 | NA | +/- NA | NA | 43.9% | 0.000 | 0.044 | |
| Loss Cost | 2015.1 | 7.82 | +/- 8.79 | NA | +/- NA | NA | 43.6% | 0.000 | 0.063 | |
| Loss Cost | 2015.2 | 4.65 | +/- 10.95 | NA | +/- NA | NA | 8.4% | 0.001 | 0.293 | |
| Severity | 2005.1 | 3.81 | +/- 1.86 | 4.11 | +/- 3.07 | 8.08 | 91.8% | 0.000 | 0.000 | 0.010 |
| Severity | 2005.2 | 3.70 | +/- 2.13 | 4.25 | +/- 3.36 | 8.11 | 91.1% | 0.000 | 0.001 | 0.014 |
| Severity | 2006.1 | 3.43 | +/- 2.44 | 4.58 | +/- 3.72 | 8.17 | 90.4% | 0.000 | 0.007 | 0.016 |
| Severity | 2006.2 | 2.29 | +/- 2.63 | 5.98 | +/- 3.92 | 8.41 | 90.6% | 0.000 | 0.081 | 0.004 |
| Severity | 2007.1 | 2.11 | +/- 3.12 | 6.20 | +/- 4.47 | 8.44 | 89.9% | 0.000 | 0.170 | 0.007 |
| Severity | 2007.2 | 0.25 | +/- 3.34 | 8.45 | +/- 4.75 | 8.72 | 90.7% | 0.000 | 0.875 | 0.001 |
| Severity | 2008.1 | 0.36 | +/- 4.18 | 8.32 | +/- 5.66 | 8.71 | 90.2% | 0.000 | 0.859 | 0.005 |
| Severity | 2008.2 | -0.20 | +/- 5.35 | 8.99 | +/- 7.00 | 8.77 | 89.6% | 0.000 | 0.937 | 0.012 |
| Severity | 2009.1 | 2.31 | +/- 7.14 | 6.14 | +/- 8.49 | 8.58 | 90.1% | 0.000 | 0.499 | 0.133 |
| Severity | 2009.2 | 1.65 | +/- 10.36 | 6.85 | +/- 11.95 | 8.62 | 89.0% | 0.000 | 0.736 | 0.225 |
| Severity | 2010.1 | 12.87 | +/- 17.00 | -4.04 | +/- 15.26 | 8.31 | 90.8% | 0.000 | 0.106 | 0.585 |
| Severity | 2010.2 | -3.99 | +/- 30.19 | 13.01 | +/- 36.32 | 8.51 | 89.4% | 0.000 | 0.781 | 0.418 |
| Severity | 2011.1 | 8.51 | +/- 1.80 | NA | +/- NA | NA | 88.9% | 0.000 | 0.000 | |
| Severity | 2011.2 | 7.60 | +/- 1.61 | NA | +/- NA | NA | 89.7% | 0.000 | 0.000 | |
| Severity | 2012.1 | 8.14 | +/- 1.72 | NA | +/- NA | NA | 90.6% | 0.000 | 0.000 | |
| Severity | 2012.2 | 8.47 | +/- 2.01 | NA | +/- NA | NA | 89.6% | 0.000 | 0.000 | |
| Severity | 2013.1 | 9.00 | +/- 2.32 | NA | +/- NA | NA | 89.3% | 0.000 | 0.000 | |
| Severity | 2013.2 | 8.82 | +/- 2.87 | NA | +/- NA | NA | 85.6% | 0.000 | 0.000 | |
| Severity | 2014.1 | 8.67 | +/- 3.68 | NA | +/- NA | NA | 80.4% | 0.000 | 0.001 | |
| Severity | 2014.2 | 6.99 | +/- 3.77 | NA | +/- NA | NA | 75.0% | 0.000 | 0.003 | |
| Severity | 2015.1 | 7.19 | +/- 5.31 | NA | +/- NA | NA | 66.7% | 0.000 | 0.015 | |
| Severity | 2015.2 | 4.57 | +/- 5.30 | NA | +/- NA | NA | 50.0% | 0.000 | 0.071 | |
| Frequency | 2005.1 | -3.82 | +/- 1.43 | 5.50 | +/- 2.58 | 1.47 | 52.0% | 0.000 | 0.000 | 0.000 |
| Frequency | 2005.2 | -3.96 | +/- 1.63 | 5.70 | +/- 2.82 | 1.51 | 47.6% | 0.000 | 0.000 | 0.000 |
| Frequency | 2006.1 | -3.35 | +/- 1.81 | 4.88 | +/- 2.95 | 1.36 | 33.9% | 0.000 | 0.001 | 0.002 |
| Frequency | 2006.2 | -3.03 | +/- 2.11 | 4.46 | +/- 3.27 | 1.30 | 22.9% | 0.000 | 0.008 | 0.008 |
| Frequency | 2007.1 | -1.69 | +/- 2.22 | 2.79 | +/- 3.19 | 1.06 | 7.5% | 0.000 | 0.132 | 0.079 |
| Frequency | 2007.2 | -1.16 | +/- 2.68 | 2.17 | +/- 3.63 | 0.98 | 3.8% | 0.000 | 0.378 | 0.222 |
| Frequency | 2008.1 | 0.09 | +/- 3.20 | 0.74 | +/- 4.04 | 0.84 | 5.9% | 0.000 | 0.952 | 0.703 |
| Frequency | 2008.2 | 0.54 | +/- 4.13 | 0.25 | +/- 4.94 | 0.79 | 6.0% | 0.000 | 0.785 | 0.916 |
| Frequency | 2009.1 | 1.79 | +/- 5.58 | -1.06 | +/- 6.22 | 0.71 | 8.5% | 0.000 | 0.502 | 0.723 |
| Frequency | 2009.2 | -0.07 | +/- 7.88 | 0.86 | +/- 8.73 | 0.80 | 0.2% | 0.001 | 0.986 | 0.835 |
| Frequency | 2010.1 | 4.53 | +/- 13.24 | -3.68 | +/- 12.88 | 0.67 | 5.7% | 0.086 | 0.465 | 0.556 |
| Frequency | 2010.2 | -12.83 | +/- 21.78 | 15.72 | +/- 29.55 | 0.88 | 3.5% | 0.025 | 0.252 | 0.234 |
| Frequency | 2011.1 | 0.88 | +/- 1.34 | NA | +/- NA | NA | 6.9% | 0.000 | 0.178 | |
| Frequency | 2011.2 | 1.05 | +/- 1.54 | NA | +/- NA | NA | 8.5% | 0.000 | 0.163 | |
| Frequency | 2012.1 | 0.92 | +/- 1.81 | NA | +/- NA | NA | 2.1% | 0.000 | 0.286 | |
| Frequency | 2012.2 | 0.26 | +/- 1.90 | NA | +/- NA | NA | -9.0% | 0.000 | 0.770 | |
| Frequency | 2013.1 | 0.35 | +/- 2.32 | NA | +/- NA | NA | -9.7% | 0.000 | 0.740 | |
| Frequency | 2013.2 | -0.44 | +/- 2.57 | NA | +/- NA | NA | -10.4% | 0.000 | 0.707 | |
| Frequency | 2014.1 | 0.45 | +/- 2.97 | NA | +/- NA | NA | -12.3% | 0.000 | 0.733 | |
| Frequency | 2014.2 | -0.47 | +/- 3.57 | NA | +/- NA | NA | -14.7% | 0.000 | 0.757 | |
| Frequency | 2015.1 | 0.59 | +/- 4.61 | NA | +/- NA | NA | -17.5% | 0.003 | 0.756 | |
| Frequency | 2015.2 | 0.08 | +/- 6.92 | NA | +/- NA | NA | -25.0% | 0.014 | 0.975 | |

PD

Coverage = PD
End Trend Period = 2019.1
Seasonality = T
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|----------------------|----------------------|---------------|
| Loss Cost | 2005.1 | 2.60 | +/- 0.74 | 67.7% | 0.000 | 0.012 | 0.000 |
| Loss Cost | 2005.2 | 2.31 | +/- 0.71 | 64.3% | 0.000 | 0.022 | 0.000 |
| Loss Cost | 2006.1 | 2.03 | +/- 0.66 | 65.5% | 0.000 | 0.004 | 0.000 |
| Loss Cost | 2006.2 | 1.72 | +/- 0.60 | 62.5% | 0.000 | 0.005 | 0.000 |
| Loss Cost | 2007.1 | 1.65 | +/- 0.64 | 60.7% | 0.000 | 0.005 | 0.000 |
| Loss Cost | 2007.2 | 1.62 | +/- 0.70 | 55.2% | 0.000 | 0.008 | 0.000 |
| Loss Cost | 2008.1 | 1.68 | +/- 0.76 | 55.4% | 0.000 | 0.013 | 0.000 |
| Loss Cost | 2008.2 | 1.76 | +/- 0.83 | 52.8% | 0.000 | 0.014 | 0.000 |
| Loss Cost | 2009.1 | 1.81 | +/- 0.91 | 52.4% | 0.000 | 0.022 | 0.001 |
| Loss Cost | 2009.2 | 1.84 | +/- 1.02 | 47.5% | 0.000 | 0.027 | 0.001 |
| Loss Cost | 2010.1 | 1.92 | +/- 1.13 | 47.3% | 0.000 | 0.042 | 0.002 |
| Loss Cost | 2010.2 | 1.56 | +/- 1.17 | 33.9% | 0.000 | 0.082 | 0.012 |
| Loss Cost | 2011.1 | 1.53 | +/- 1.32 | 31.7% | 0.000 | 0.096 | 0.025 |
| Loss Cost | 2011.2 | 1.80 | +/- 1.48 | 34.4% | 0.000 | 0.072 | 0.020 |
| Loss Cost | 2012.1 | 1.43 | +/- 1.60 | 33.0% | 0.000 | 0.045 | 0.073 |
| Loss Cost | 2012.2 | 0.80 | +/- 1.62 | 14.3% | 0.000 | 0.092 | 0.300 |
| Loss Cost | 2013.1 | 0.88 | +/- 1.90 | 13.1% | 0.000 | 0.129 | 0.324 |
| Loss Cost | 2013.2 | 0.43 | +/- 2.20 | -2.7% | 0.000 | 0.232 | 0.665 |
| Loss Cost | 2014.1 | 0.89 | +/- 2.58 | -4.1% | 0.000 | 0.354 | 0.447 |
| Loss Cost | 2014.2 | 0.71 | +/- 3.29 | -15.9% | 0.000 | 0.456 | 0.625 |
| Loss Cost | 2015.1 | 1.31 | +/- 4.10 | -16.1% | 0.000 | 0.622 | 0.461 |
| Loss Cost | 2015.2 | 1.82 | +/- 5.72 | -19.4% | 0.000 | 0.578 | 0.447 |
| Severity | 2005.1 | 2.39 | +/- 0.30 | 91.2% | 0.000 | 0.000 | 0.000 |
| Severity | 2005.2 | 2.38 | +/- 0.32 | 89.9% | 0.000 | 0.001 | 0.000 |
| Severity | 2006.1 | 2.34 | +/- 0.34 | 89.2% | 0.000 | 0.001 | 0.000 |
| Severity | 2006.2 | 2.26 | +/- 0.36 | 87.7% | 0.000 | 0.001 | 0.000 |
| Severity | 2007.1 | 2.22 | +/- 0.39 | 86.7% | 0.000 | 0.001 | 0.000 |
| Severity | 2007.2 | 2.30 | +/- 0.41 | 86.4% | 0.000 | 0.001 | 0.000 |
| Severity | 2008.1 | 2.49 | +/- 0.37 | 90.7% | 0.000 | 0.001 | 0.000 |
| Severity | 2008.2 | 2.67 | +/- 0.33 | 93.7% | 0.000 | 0.000 | 0.000 |
| Severity | 2009.1 | 2.82 | +/- 0.29 | 95.7% | 0.000 | 0.000 | 0.000 |
| Severity | 2009.2 | 2.94 | +/- 0.29 | 96.3% | 0.000 | 0.000 | 0.000 |
| Severity | 2010.1 | 2.99 | +/- 0.31 | 96.3% | 0.000 | 0.000 | 0.000 |
| Severity | 2010.2 | 3.03 | +/- 0.35 | 95.6% | 0.000 | 0.000 | 0.000 |
| Severity | 2011.1 | 2.87 | +/- 0.32 | 96.4% | 0.000 | 0.000 | 0.000 |
| Severity | 2011.2 | 2.72 | +/- 0.30 | 96.7% | 0.000 | 0.000 | 0.000 |
| Severity | 2012.1 | 2.81 | +/- 0.31 | 97.0% | 0.000 | 0.000 | 0.000 |
| Severity | 2012.2 | 2.80 | +/- 0.37 | 96.0% | 0.000 | 0.000 | 0.000 |
| Severity | 2013.1 | 2.92 | +/- 0.39 | 96.5% | 0.000 | 0.000 | 0.000 |
| Severity | 2013.2 | 2.89 | +/- 0.48 | 95.0% | 0.000 | 0.000 | 0.000 |
| Severity | 2014.1 | 2.92 | +/- 0.58 | 94.4% | 0.000 | 0.000 | 0.000 |
| Severity | 2014.2 | 2.81 | +/- 0.73 | 91.4% | 0.000 | 0.002 | 0.000 |
| Severity | 2015.1 | 2.84 | +/- 0.93 | 90.3% | 0.000 | 0.005 | 0.000 |
| Severity | 2015.2 | 3.02 | +/- 1.27 | 86.3% | 0.000 | 0.010 | 0.002 |
| Frequency | 2005.1 | 0.21 | +/- 0.69 | -1.3% | 0.000 | 0.273 | 0.536 |
| Frequency | 2005.2 | -0.06 | +/- 0.65 | -5.6% | 0.000 | 0.486 | 0.843 |
| Frequency | 2006.1 | -0.30 | +/- 0.63 | 1.5% | 0.000 | 0.241 | 0.339 |
| Frequency | 2006.2 | -0.52 | +/- 0.62 | 7.3% | 0.000 | 0.420 | 0.092 |
| Frequency | 2007.1 | -0.55 | +/- 0.67 | 6.5% | 0.000 | 0.407 | 0.099 |
| Frequency | 2007.2 | -0.67 | +/- 0.71 | 9.3% | 0.000 | 0.538 | 0.066 |
| Frequency | 2008.1 | -0.78 | +/- 0.76 | 12.6% | 0.000 | 0.437 | 0.046 |
| Frequency | 2008.2 | -0.89 | +/- 0.83 | 14.8% | 0.000 | 0.557 | 0.037 |
| Frequency | 2009.1 | -0.98 | +/- 0.90 | 15.3% | 0.000 | 0.497 | 0.036 |
| Frequency | 2009.2 | -1.06 | +/- 1.00 | 15.7% | 0.000 | 0.589 | 0.039 |
| Frequency | 2010.1 | -1.04 | +/- 1.12 | 10.6% | 0.000 | 0.626 | 0.066 |
| Frequency | 2010.2 | -1.42 | +/- 1.14 | 22.9% | 0.000 | 0.936 | 0.019 |
| Frequency | 2011.1 | -1.30 | +/- 1.28 | 14.5% | 0.000 | 0.972 | 0.048 |
| Frequency | 2011.2 | -0.89 | +/- 1.36 | 1.8% | 0.000 | 0.719 | 0.181 |
| Frequency | 2012.1 | -1.34 | +/- 1.39 | 17.5% | 0.000 | 0.445 | 0.059 |
| Frequency | 2012.2 | -1.95 | +/- 1.36 | 38.5% | 0.000 | 0.797 | 0.010 |
| Frequency | 2013.1 | -1.98 | +/- 1.61 | 31.2% | 0.000 | 0.797 | 0.022 |
| Frequency | 2013.2 | -2.39 | +/- 1.84 | 37.3% | 0.000 | 0.950 | 0.018 |
| Frequency | 2014.1 | -1.97 | +/- 2.13 | 20.4% | 0.000 | 0.754 | 0.068 |
| Frequency | 2014.2 | -2.04 | +/- 2.73 | 10.5% | 0.000 | 0.753 | 0.124 |
| Frequency | 2015.1 | -1.49 | +/- 3.37 | -7.5% | 0.000 | 0.610 | 0.324 |
| Frequency | 2015.2 | -1.17 | +/- 4.72 | -28.5% | 0.000 | 0.744 | 0.554 |

PD

Coverage = PD
End Trend Period = 2019.1
Seasonality = F
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 2.60 | +/- 0.82 | 60.1% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 2.26 | +/- 0.77 | 57.4% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 2.03 | +/- 0.77 | 52.6% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 1.67 | +/- 0.69 | 49.3% | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 1.65 | +/- 0.75 | 45.7% | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 1.55 | +/- 0.80 | 39.8% | 0.000 | 0.001 |
| Loss Cost | 2008.1 | 1.68 | +/- 0.86 | 41.9% | 0.000 | 0.001 |
| Loss Cost | 2008.2 | 1.67 | +/- 0.95 | 37.9% | 0.000 | 0.001 |
| Loss Cost | 2009.1 | 1.81 | +/- 1.03 | 39.1% | 0.000 | 0.001 |
| Loss Cost | 2009.2 | 1.74 | +/- 1.14 | 33.4% | 0.000 | 0.004 |
| Loss Cost | 2010.1 | 1.92 | +/- 1.25 | 35.2% | 0.000 | 0.004 |
| Loss Cost | 2010.2 | 1.46 | +/- 1.25 | 23.7% | 0.000 | 0.023 |
| Loss Cost | 2011.1 | 1.53 | +/- 1.41 | 21.8% | 0.000 | 0.034 |
| Loss Cost | 2011.2 | 1.66 | +/- 1.60 | 21.1% | 0.000 | 0.042 |
| Loss Cost | 2012.1 | 1.43 | +/- 1.81 | 12.2% | 0.000 | 0.109 |
| Loss Cost | 2012.2 | 0.63 | +/- 1.74 | -3.0% | 0.000 | 0.445 |
| Loss Cost | 2013.1 | 0.88 | +/- 2.02 | -0.6% | 0.000 | 0.355 |
| Loss Cost | 2013.2 | 0.25 | +/- 2.21 | -9.3% | 0.000 | 0.803 |
| Loss Cost | 2014.1 | 0.89 | +/- 2.52 | -3.7% | 0.000 | 0.444 |
| Loss Cost | 2014.2 | 0.52 | +/- 3.08 | -10.4% | 0.000 | 0.708 |
| Loss Cost | 2015.1 | 1.31 | +/- 3.75 | -4.0% | 0.000 | 0.432 |
| Loss Cost | 2015.2 | 1.53 | +/- 5.01 | -6.6% | 0.000 | 0.480 |
| Severity | 2005.1 | 2.39 | +/- 0.38 | 86.0% | 0.000 | 0.000 |
| Severity | 2005.2 | 2.34 | +/- 0.40 | 84.4% | 0.000 | 0.000 |
| Severity | 2006.1 | 2.34 | +/- 0.43 | 82.9% | 0.000 | 0.000 |
| Severity | 2006.2 | 2.22 | +/- 0.44 | 81.3% | 0.000 | 0.000 |
| Severity | 2007.1 | 2.22 | +/- 0.48 | 79.4% | 0.000 | 0.000 |
| Severity | 2007.2 | 2.25 | +/- 0.52 | 77.7% | 0.000 | 0.000 |
| Severity | 2008.1 | 2.49 | +/- 0.48 | 84.4% | 0.000 | 0.000 |
| Severity | 2008.2 | 2.60 | +/- 0.50 | 85.0% | 0.000 | 0.000 |
| Severity | 2009.1 | 2.82 | +/- 0.48 | 88.7% | 0.000 | 0.000 |
| Severity | 2009.2 | 2.86 | +/- 0.53 | 87.5% | 0.000 | 0.000 |
| Severity | 2010.1 | 2.99 | +/- 0.56 | 87.9% | 0.000 | 0.000 |
| Severity | 2010.2 | 2.93 | +/- 0.62 | 85.7% | 0.000 | 0.000 |
| Severity | 2011.1 | 2.87 | +/- 0.70 | 83.0% | 0.000 | 0.000 |
| Severity | 2011.2 | 2.60 | +/- 0.69 | 81.3% | 0.000 | 0.000 |
| Severity | 2012.1 | 2.81 | +/- 0.74 | 82.8% | 0.000 | 0.000 |
| Severity | 2012.2 | 2.65 | +/- 0.83 | 78.8% | 0.000 | 0.000 |
| Severity | 2013.1 | 2.92 | +/- 0.90 | 80.9% | 0.000 | 0.000 |
| Severity | 2013.2 | 2.70 | +/- 1.03 | 75.6% | 0.000 | 0.000 |
| Severity | 2014.1 | 2.92 | +/- 1.21 | 74.7% | 0.000 | 0.000 |
| Severity | 2014.2 | 2.54 | +/- 1.38 | 66.2% | 0.000 | 0.003 |
| Severity | 2015.1 | 2.84 | +/- 1.70 | 65.3% | 0.000 | 0.005 |
| Severity | 2015.2 | 2.59 | +/- 2.22 | 51.3% | 0.000 | 0.028 |
| Frequency | 2005.1 | 0.21 | +/- 0.69 | -2.2% | 0.000 | 0.538 |
| Frequency | 2005.2 | -0.08 | +/- 0.64 | -3.6% | 0.000 | 0.807 |
| Frequency | 2006.1 | -0.30 | +/- 0.63 | -0.3% | 0.000 | 0.343 |
| Frequency | 2006.2 | -0.54 | +/- 0.61 | 8.6% | 0.000 | 0.080 |
| Frequency | 2007.1 | -0.55 | +/- 0.66 | 7.7% | 0.000 | 0.096 |
| Frequency | 2007.2 | -0.68 | +/- 0.70 | 11.8% | 0.000 | 0.056 |
| Frequency | 2008.1 | -0.78 | +/- 0.75 | 14.2% | 0.000 | 0.043 |
| Frequency | 2008.2 | -0.91 | +/- 0.81 | 17.5% | 0.000 | 0.030 |
| Frequency | 2009.1 | -0.98 | +/- 0.89 | 17.6% | 0.000 | 0.033 |
| Frequency | 2009.2 | -1.09 | +/- 0.97 | 19.0% | 0.000 | 0.031 |
| Frequency | 2010.1 | -1.04 | +/- 1.09 | 14.5% | 0.000 | 0.060 |
| Frequency | 2010.2 | -1.43 | +/- 1.10 | 27.7% | 0.000 | 0.015 |
| Frequency | 2011.1 | -1.30 | +/- 1.23 | 20.2% | 0.000 | 0.040 |
| Frequency | 2011.2 | -0.92 | +/- 1.30 | 7.8% | 0.000 | 0.154 |
| Frequency | 2012.1 | -1.34 | +/- 1.36 | 19.9% | 0.000 | 0.054 |
| Frequency | 2012.2 | -1.97 | +/- 1.29 | 43.3% | 0.000 | 0.006 |
| Frequency | 2013.1 | -1.98 | +/- 1.52 | 37.0% | 0.000 | 0.016 |
| Frequency | 2013.2 | -2.38 | +/- 1.70 | 43.5% | 0.000 | 0.012 |
| Frequency | 2014.1 | -1.97 | +/- 1.98 | 28.3% | 0.000 | 0.053 |
| Frequency | 2014.2 | -1.98 | +/- 2.48 | 20.5% | 0.000 | 0.106 |
| Frequency | 2015.1 | -1.49 | +/- 3.09 | 3.4% | 0.000 | 0.295 |
| Frequency | 2015.2 | -1.03 | +/- 4.06 | -9.7% | 0.000 | 0.559 |

PD

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|----------------------|----------------------|---------------|
| Loss Cost | 2005.1 | 2.65 | +/- 0.80 | 67.0% | 0.000 | 0.017 | 0.000 |
| Loss Cost | 2005.2 | 2.35 | +/- 0.76 | 63.4% | 0.000 | 0.030 | 0.000 |
| Loss Cost | 2006.1 | 2.04 | +/- 0.72 | 64.5% | 0.000 | 0.005 | 0.000 |
| Loss Cost | 2006.2 | 1.72 | +/- 0.65 | 61.2% | 0.000 | 0.007 | 0.000 |
| Loss Cost | 2007.1 | 1.64 | +/- 0.70 | 59.4% | 0.000 | 0.007 | 0.000 |
| Loss Cost | 2007.2 | 1.60 | +/- 0.76 | 53.8% | 0.000 | 0.010 | 0.000 |
| Loss Cost | 2008.1 | 1.68 | +/- 0.83 | 54.0% | 0.000 | 0.018 | 0.000 |
| Loss Cost | 2008.2 | 1.75 | +/- 0.92 | 51.4% | 0.000 | 0.019 | 0.001 |
| Loss Cost | 2009.1 | 1.82 | +/- 1.02 | 51.0% | 0.000 | 0.030 | 0.001 |
| Loss Cost | 2009.2 | 1.85 | +/- 1.13 | 46.0% | 0.000 | 0.036 | 0.003 |
| Loss Cost | 2010.1 | 1.94 | +/- 1.28 | 45.9% | 0.000 | 0.057 | 0.005 |
| Loss Cost | 2010.2 | 1.57 | +/- 1.33 | 32.2% | 0.000 | 0.102 | 0.023 |
| Loss Cost | 2011.1 | 1.53 | +/- 1.53 | 29.9% | 0.000 | 0.120 | 0.048 |
| Loss Cost | 2011.2 | 1.82 | +/- 1.70 | 32.8% | 0.000 | 0.094 | 0.037 |
| Loss Cost | 2012.1 | 1.35 | +/- 1.88 | 31.6% | 0.000 | 0.058 | 0.138 |
| Loss Cost | 2012.2 | 0.67 | +/- 1.89 | 13.5% | 0.000 | 0.101 | 0.449 |
| Loss Cost | 2013.1 | 0.74 | +/- 2.31 | 11.8% | 0.000 | 0.146 | 0.485 |
| Loss Cost | 2013.2 | 0.24 | +/- 2.66 | -3.5% | 0.000 | 0.239 | 0.841 |
| Loss Cost | 2014.1 | 0.79 | +/- 3.31 | -7.4% | 0.000 | 0.391 | 0.588 |
| Loss Cost | 2014.2 | 0.58 | +/- 4.24 | -20.0% | 0.000 | 0.485 | 0.749 |
| Loss Cost | 2015.1 | 1.42 | +/- 5.79 | -22.4% | 0.000 | 0.700 | 0.553 |
| Loss Cost | 2015.2 | 2.01 | +/- 8.27 | -28.0% | 0.001 | 0.664 | 0.532 |
| Severity | 2005.1 | 2.37 | +/- 0.32 | 90.5% | 0.000 | 0.000 | 0.000 |
| Severity | 2005.2 | 2.35 | +/- 0.35 | 89.1% | 0.000 | 0.001 | 0.000 |
| Severity | 2006.1 | 2.30 | +/- 0.37 | 88.3% | 0.000 | 0.001 | 0.000 |
| Severity | 2006.2 | 2.22 | +/- 0.39 | 86.7% | 0.000 | 0.001 | 0.000 |
| Severity | 2007.1 | 2.17 | +/- 0.42 | 85.6% | 0.000 | 0.001 | 0.000 |
| Severity | 2007.2 | 2.25 | +/- 0.44 | 85.4% | 0.000 | 0.001 | 0.000 |
| Severity | 2008.1 | 2.46 | +/- 0.41 | 89.8% | 0.000 | 0.001 | 0.000 |
| Severity | 2008.2 | 2.65 | +/- 0.36 | 93.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2009.1 | 2.82 | +/- 0.33 | 95.3% | 0.000 | 0.000 | 0.000 |
| Severity | 2009.2 | 2.94 | +/- 0.32 | 95.9% | 0.000 | 0.000 | 0.000 |
| Severity | 2010.1 | 3.01 | +/- 0.35 | 95.9% | 0.000 | 0.000 | 0.000 |
| Severity | 2010.2 | 3.05 | +/- 0.39 | 95.2% | 0.000 | 0.000 | 0.000 |
| Severity | 2011.1 | 2.87 | +/- 0.37 | 96.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2011.2 | 2.70 | +/- 0.34 | 96.3% | 0.000 | 0.000 | 0.000 |
| Severity | 2012.1 | 2.81 | +/- 0.37 | 96.7% | 0.000 | 0.000 | 0.000 |
| Severity | 2012.2 | 2.80 | +/- 0.44 | 95.5% | 0.000 | 0.000 | 0.000 |
| Severity | 2013.1 | 2.95 | +/- 0.48 | 96.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2013.2 | 2.93 | +/- 0.58 | 94.4% | 0.000 | 0.000 | 0.000 |
| Severity | 2014.1 | 2.98 | +/- 0.74 | 93.8% | 0.000 | 0.002 | 0.000 |
| Severity | 2014.2 | 2.87 | +/- 0.93 | 90.4% | 0.000 | 0.005 | 0.000 |
| Severity | 2015.1 | 2.95 | +/- 1.30 | 89.2% | 0.000 | 0.016 | 0.002 |
| Severity | 2015.2 | 3.17 | +/- 1.80 | 85.0% | 0.000 | 0.028 | 0.008 |
| Frequency | 2005.1 | 0.28 | +/- 0.74 | -1.3% | 0.000 | 0.343 | 0.439 |
| Frequency | 2005.2 | 0.00 | +/- 0.70 | -6.9% | 0.000 | 0.569 | 0.999 |
| Frequency | 2006.1 | -0.26 | +/- 0.68 | -1.4% | 0.000 | 0.291 | 0.446 |
| Frequency | 2006.2 | -0.49 | +/- 0.67 | 3.4% | 0.000 | 0.474 | 0.143 |
| Frequency | 2007.1 | -0.52 | +/- 0.73 | 2.6% | 0.000 | 0.463 | 0.154 |
| Frequency | 2007.2 | -0.64 | +/- 0.78 | 5.1% | 0.000 | 0.588 | 0.105 |
| Frequency | 2008.1 | -0.76 | +/- 0.84 | 8.3% | 0.000 | 0.477 | 0.074 |
| Frequency | 2008.2 | -0.88 | +/- 0.91 | 10.5% | 0.000 | 0.589 | 0.060 |
| Frequency | 2009.1 | -0.98 | +/- 1.01 | 11.0% | 0.000 | 0.523 | 0.058 |
| Frequency | 2009.2 | -1.07 | +/- 1.12 | 11.5% | 0.000 | 0.608 | 0.061 |
| Frequency | 2010.1 | -1.04 | +/- 1.26 | 6.3% | 0.000 | 0.649 | 0.101 |
| Frequency | 2010.2 | -1.44 | +/- 1.29 | 18.6% | 0.000 | 0.925 | 0.032 |
| Frequency | 2011.1 | -1.30 | +/- 1.48 | 9.9% | 0.000 | 0.973 | 0.080 |
| Frequency | 2011.2 | -0.86 | +/- 1.56 | -3.4% | 0.000 | 0.754 | 0.254 |
| Frequency | 2012.1 | -1.42 | +/- 1.64 | 12.7% | 0.000 | 0.446 | 0.085 |
| Frequency | 2012.2 | -2.08 | +/- 1.59 | 34.8% | 0.000 | 0.735 | 0.016 |
| Frequency | 2013.1 | -2.15 | +/- 1.94 | 27.5% | 0.000 | 0.721 | 0.035 |
| Frequency | 2013.2 | -2.62 | +/- 2.20 | 34.6% | 0.000 | 0.941 | 0.027 |
| Frequency | 2014.1 | -2.12 | +/- 2.72 | 15.2% | 0.000 | 0.846 | 0.110 |
| Frequency | 2014.2 | -2.22 | +/- 3.50 | 4.8% | 0.000 | 0.834 | 0.175 |
| Frequency | 2015.1 | -1.49 | +/- 4.75 | -15.6% | 0.000 | 0.667 | 0.461 |
| Frequency | 2015.2 | -1.12 | +/- 6.82 | -39.6% | 0.001 | 0.776 | 0.674 |

PD

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 2.71 | +/- 0.88 | 60.1% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 2.35 | +/- 0.82 | 57.1% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 2.11 | +/- 0.83 | 52.0% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 1.72 | +/- 0.75 | 48.1% | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 1.71 | +/- 0.81 | 44.5% | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 1.60 | +/- 0.88 | 38.4% | 0.000 | 0.001 |
| Loss Cost | 2008.1 | 1.76 | +/- 0.94 | 40.8% | 0.000 | 0.001 |
| Loss Cost | 2008.2 | 1.75 | +/- 1.04 | 36.8% | 0.000 | 0.002 |
| Loss Cost | 2009.1 | 1.92 | +/- 1.13 | 38.4% | 0.000 | 0.002 |
| Loss Cost | 2009.2 | 1.85 | +/- 1.26 | 32.7% | 0.000 | 0.006 |
| Loss Cost | 2010.1 | 2.06 | +/- 1.39 | 34.9% | 0.000 | 0.006 |
| Loss Cost | 2010.2 | 1.57 | +/- 1.41 | 22.8% | 0.000 | 0.030 |
| Loss Cost | 2011.1 | 1.66 | +/- 1.60 | 21.1% | 0.000 | 0.042 |
| Loss Cost | 2011.2 | 1.82 | +/- 1.83 | 20.8% | 0.000 | 0.050 |
| Loss Cost | 2012.1 | 1.58 | +/- 2.10 | 11.7% | 0.000 | 0.125 |
| Loss Cost | 2012.2 | 0.67 | +/- 2.05 | -4.2% | 0.000 | 0.488 |
| Loss Cost | 2013.1 | 0.98 | +/- 2.42 | -1.7% | 0.000 | 0.388 |
| Loss Cost | 2013.2 | 0.24 | +/- 2.70 | -10.6% | 0.000 | 0.845 |
| Loss Cost | 2014.1 | 1.01 | +/- 3.15 | -5.2% | 0.000 | 0.477 |
| Loss Cost | 2014.2 | 0.58 | +/- 3.96 | -12.4% | 0.000 | 0.739 |
| Loss Cost | 2015.1 | 1.62 | +/- 5.00 | -5.4% | 0.000 | 0.454 |
| Loss Cost | 2015.2 | 2.01 | +/- 7.03 | -8.0% | 0.000 | 0.490 |
| Severity | 2005.1 | 2.40 | +/- 0.41 | 84.9% | 0.000 | 0.000 |
| Severity | 2005.2 | 2.35 | +/- 0.43 | 83.1% | 0.000 | 0.000 |
| Severity | 2006.1 | 2.35 | +/- 0.47 | 81.3% | 0.000 | 0.000 |
| Severity | 2006.2 | 2.22 | +/- 0.48 | 79.4% | 0.000 | 0.000 |
| Severity | 2007.1 | 2.22 | +/- 0.52 | 77.3% | 0.000 | 0.000 |
| Severity | 2007.2 | 2.25 | +/- 0.57 | 75.5% | 0.000 | 0.000 |
| Severity | 2008.1 | 2.52 | +/- 0.52 | 82.9% | 0.000 | 0.000 |
| Severity | 2008.2 | 2.65 | +/- 0.55 | 83.7% | 0.000 | 0.000 |
| Severity | 2009.1 | 2.89 | +/- 0.52 | 88.0% | 0.000 | 0.000 |
| Severity | 2009.2 | 2.94 | +/- 0.58 | 86.8% | 0.000 | 0.000 |
| Severity | 2010.1 | 3.11 | +/- 0.61 | 87.5% | 0.000 | 0.000 |
| Severity | 2010.2 | 3.05 | +/- 0.68 | 85.2% | 0.000 | 0.000 |
| Severity | 2011.1 | 3.00 | +/- 0.78 | 82.2% | 0.000 | 0.000 |
| Severity | 2011.2 | 2.70 | +/- 0.79 | 79.9% | 0.000 | 0.000 |
| Severity | 2012.1 | 2.96 | +/- 0.84 | 82.2% | 0.000 | 0.000 |
| Severity | 2012.2 | 2.80 | +/- 0.96 | 77.6% | 0.000 | 0.000 |
| Severity | 2013.1 | 3.15 | +/- 1.03 | 81.1% | 0.000 | 0.000 |
| Severity | 2013.2 | 2.93 | +/- 1.20 | 75.1% | 0.000 | 0.000 |
| Severity | 2014.1 | 3.25 | +/- 1.42 | 75.6% | 0.000 | 0.001 |
| Severity | 2014.2 | 2.87 | +/- 1.69 | 66.0% | 0.000 | 0.005 |
| Severity | 2015.1 | 3.34 | +/- 2.09 | 67.9% | 0.000 | 0.007 |
| Severity | 2015.2 | 3.17 | +/- 2.92 | 53.9% | 0.000 | 0.037 |
| Frequency | 2005.1 | 0.30 | +/- 0.73 | -1.0% | 0.000 | 0.404 |
| Frequency | 2005.2 | 0.00 | +/- 0.69 | -4.0% | 0.000 | 0.999 |
| Frequency | 2006.1 | -0.23 | +/- 0.68 | -2.1% | 0.000 | 0.489 |
| Frequency | 2006.2 | -0.49 | +/- 0.66 | 5.4% | 0.000 | 0.138 |
| Frequency | 2007.1 | -0.50 | +/- 0.72 | 4.5% | 0.000 | 0.163 |
| Frequency | 2007.2 | -0.64 | +/- 0.76 | 8.3% | 0.000 | 0.099 |
| Frequency | 2008.1 | -0.74 | +/- 0.83 | 10.5% | 0.000 | 0.078 |
| Frequency | 2008.2 | -0.88 | +/- 0.89 | 13.8% | 0.000 | 0.055 |
| Frequency | 2009.1 | -0.95 | +/- 0.98 | 13.9% | 0.000 | 0.059 |
| Frequency | 2009.2 | -1.07 | +/- 1.09 | 15.3% | 0.000 | 0.055 |
| Frequency | 2010.1 | -1.01 | +/- 1.22 | 10.9% | 0.000 | 0.099 |
| Frequency | 2010.2 | -1.44 | +/- 1.24 | 24.0% | 0.000 | 0.026 |
| Frequency | 2011.1 | -1.31 | +/- 1.40 | 16.4% | 0.000 | 0.067 |
| Frequency | 2011.2 | -0.86 | +/- 1.49 | 3.7% | 0.000 | 0.236 |
| Frequency | 2012.1 | -1.35 | +/- 1.59 | 15.5% | 0.000 | 0.091 |
| Frequency | 2012.2 | -2.08 | +/- 1.51 | 40.0% | 0.000 | 0.012 |
| Frequency | 2013.1 | -2.10 | +/- 1.81 | 33.8% | 0.000 | 0.028 |
| Frequency | 2013.2 | -2.62 | +/- 2.04 | 41.8% | 0.000 | 0.019 |
| Frequency | 2014.1 | -2.17 | +/- 2.45 | 25.4% | 0.000 | 0.079 |
| Frequency | 2014.2 | -2.22 | +/- 3.15 | 17.8% | 0.000 | 0.142 |
| Frequency | 2015.1 | -1.67 | +/- 4.10 | -0.4% | 0.000 | 0.362 |
| Frequency | 2015.2 | -1.12 | +/- 5.71 | -14.3% | 0.000 | 0.638 |

AB Total

Coverage = AB Total
 End Trend Period = 2019.1
 Seasonality = T
 Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|----------------------|----------------------|---------------|
| Loss Cost | 2005.1 | 4.24 | +/- 1.12 | 72.5% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2005.2 | 4.52 | +/- 1.16 | 73.9% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2006.1 | 4.94 | +/- 1.13 | 78.9% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2006.2 | 5.05 | +/- 1.22 | 77.3% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2007.1 | 5.25 | +/- 1.30 | 77.8% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2007.2 | 5.42 | +/- 1.40 | 76.5% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2008.1 | 5.79 | +/- 1.45 | 78.7% | 0.000 | 0.004 | 0.000 |
| Loss Cost | 2008.2 | 5.99 | +/- 1.59 | 77.2% | 0.000 | 0.004 | 0.000 |
| Loss Cost | 2009.1 | 6.54 | +/- 1.58 | 81.5% | 0.000 | 0.007 | 0.000 |
| Loss Cost | 2009.2 | 7.02 | +/- 1.64 | 82.9% | 0.000 | 0.003 | 0.000 |
| Loss Cost | 2010.1 | 7.60 | +/- 1.64 | 86.2% | 0.000 | 0.005 | 0.000 |
| Loss Cost | 2010.2 | 7.91 | +/- 1.81 | 85.1% | 0.000 | 0.004 | 0.000 |
| Loss Cost | 2011.1 | 8.44 | +/- 1.90 | 86.9% | 0.000 | 0.008 | 0.000 |
| Loss Cost | 2011.2 | 8.69 | +/- 2.16 | 84.9% | 0.000 | 0.008 | 0.000 |
| Loss Cost | 2012.1 | 9.10 | +/- 2.42 | 85.0% | 0.000 | 0.017 | 0.000 |
| Loss Cost | 2012.2 | 9.54 | +/- 2.79 | 83.1% | 0.000 | 0.016 | 0.000 |
| Loss Cost | 2013.1 | 10.53 | +/- 2.89 | 86.6% | 0.000 | 0.028 | 0.000 |
| Loss Cost | 2013.2 | 10.96 | +/- 3.48 | 83.7% | 0.000 | 0.032 | 0.000 |
| Loss Cost | 2014.1 | 11.75 | +/- 4.03 | 84.2% | 0.000 | 0.061 | 0.000 |
| Loss Cost | 2014.2 | 10.57 | +/- 4.72 | 76.6% | 0.000 | 0.131 | 0.001 |
| Loss Cost | 2015.1 | 10.31 | +/- 6.06 | 71.0% | 0.001 | 0.164 | 0.005 |
| Loss Cost | 2015.2 | 9.25 | +/- 8.20 | 51.6% | 0.005 | 0.296 | 0.029 |
| Severity | 2005.1 | 4.79 | +/- 0.99 | 79.2% | 0.000 | 0.029 | 0.000 |
| Severity | 2005.2 | 4.99 | +/- 1.04 | 79.3% | 0.000 | 0.018 | 0.000 |
| Severity | 2006.1 | 5.24 | +/- 1.07 | 80.9% | 0.000 | 0.033 | 0.000 |
| Severity | 2006.2 | 5.11 | +/- 1.15 | 78.0% | 0.000 | 0.051 | 0.000 |
| Severity | 2007.1 | 5.02 | +/- 1.24 | 76.0% | 0.000 | 0.050 | 0.000 |
| Severity | 2007.2 | 4.88 | +/- 1.34 | 72.1% | 0.000 | 0.075 | 0.000 |
| Severity | 2008.1 | 4.95 | +/- 1.47 | 70.7% | 0.000 | 0.098 | 0.000 |
| Severity | 2008.2 | 4.89 | +/- 1.62 | 66.3% | 0.000 | 0.125 | 0.000 |
| Severity | 2009.1 | 5.35 | +/- 1.67 | 70.5% | 0.000 | 0.209 | 0.000 |
| Severity | 2009.2 | 5.84 | +/- 1.75 | 73.1% | 0.000 | 0.113 | 0.000 |
| Severity | 2010.1 | 6.36 | +/- 1.81 | 76.6% | 0.000 | 0.192 | 0.000 |
| Severity | 2010.2 | 6.92 | +/- 1.90 | 78.8% | 0.000 | 0.098 | 0.000 |
| Severity | 2011.1 | 7.43 | +/- 2.03 | 80.6% | 0.000 | 0.166 | 0.000 |
| Severity | 2011.2 | 7.51 | +/- 2.33 | 77.1% | 0.000 | 0.182 | 0.000 |
| Severity | 2012.1 | 8.30 | +/- 2.41 | 81.1% | 0.000 | 0.309 | 0.000 |
| Severity | 2012.2 | 9.19 | +/- 2.54 | 83.8% | 0.000 | 0.142 | 0.000 |
| Severity | 2013.1 | 10.53 | +/- 2.09 | 92.0% | 0.000 | 0.228 | 0.000 |
| Severity | 2013.2 | 11.04 | +/- 2.43 | 91.3% | 0.000 | 0.162 | 0.000 |
| Severity | 2014.1 | 11.52 | +/- 2.86 | 90.5% | 0.000 | 0.258 | 0.000 |
| Severity | 2014.2 | 10.37 | +/- 3.06 | 88.5% | 0.000 | 0.501 | 0.000 |
| Severity | 2015.1 | 9.69 | +/- 3.69 | 84.7% | 0.000 | 0.389 | 0.001 |
| Severity | 2015.2 | 8.74 | +/- 4.79 | 76.0% | 0.000 | 0.632 | 0.005 |
| Frequency | 2005.1 | -0.52 | +/- 0.65 | 20.3% | 0.000 | 0.018 | 0.112 |
| Frequency | 2005.2 | -0.45 | +/- 0.70 | 20.4% | 0.000 | 0.016 | 0.200 |
| Frequency | 2006.1 | -0.29 | +/- 0.72 | 13.9% | 0.000 | 0.027 | 0.413 |
| Frequency | 2006.2 | -0.06 | +/- 0.73 | 19.6% | 0.000 | 0.010 | 0.860 |
| Frequency | 2007.1 | 0.22 | +/- 0.70 | 17.9% | 0.000 | 0.016 | 0.521 |
| Frequency | 2007.2 | 0.52 | +/- 0.65 | 34.5% | 0.000 | 0.002 | 0.113 |
| Frequency | 2008.1 | 0.80 | +/- 0.61 | 43.5% | 0.000 | 0.003 | 0.013 |
| Frequency | 2008.2 | 1.05 | +/- 0.58 | 57.2% | 0.000 | 0.000 | 0.001 |
| Frequency | 2009.1 | 1.12 | +/- 0.64 | 58.1% | 0.000 | 0.001 | 0.002 |
| Frequency | 2009.2 | 1.12 | +/- 0.71 | 52.7% | 0.000 | 0.002 | 0.004 |
| Frequency | 2010.1 | 1.17 | +/- 0.79 | 52.8% | 0.000 | 0.003 | 0.006 |
| Frequency | 2010.2 | 0.92 | +/- 0.82 | 42.1% | 0.000 | 0.007 | 0.030 |
| Frequency | 2011.1 | 0.95 | +/- 0.93 | 41.7% | 0.000 | 0.011 | 0.045 |
| Frequency | 2011.2 | 1.10 | +/- 1.05 | 41.8% | 0.000 | 0.010 | 0.040 |
| Frequency | 2012.1 | 0.74 | +/- 1.06 | 48.4% | 0.000 | 0.004 | 0.156 |
| Frequency | 2012.2 | 0.32 | +/- 1.09 | 40.1% | 0.000 | 0.008 | 0.526 |
| Frequency | 2013.1 | 0.00 | +/- 1.17 | 48.6% | 0.000 | 0.004 | 0.996 |
| Frequency | 2013.2 | -0.07 | +/- 1.42 | 44.6% | 0.000 | 0.010 | 0.910 |
| Frequency | 2014.1 | 0.21 | +/- 1.67 | 38.2% | 0.000 | 0.022 | 0.782 |
| Frequency | 2014.2 | 0.19 | +/- 2.14 | 32.2% | 0.000 | 0.041 | 0.843 |
| Frequency | 2015.1 | 0.56 | +/- 2.67 | 25.0% | 0.000 | 0.081 | 0.626 |
| Frequency | 2015.2 | 0.47 | +/- 3.76 | 12.7% | 0.000 | 0.143 | 0.762 |

AB Total

Coverage = AB Total
 End Trend Period = 2019.1
 Seasonality = F
 Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 4.24 | +/- 1.34 | 60.4% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 4.38 | +/- 1.44 | 59.7% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 4.94 | +/- 1.39 | 68.0% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 4.90 | +/- 1.50 | 65.1% | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 5.25 | +/- 1.57 | 67.2% | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 5.25 | +/- 1.71 | 64.4% | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 5.79 | +/- 1.75 | 69.0% | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 5.79 | +/- 1.92 | 66.0% | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 6.54 | +/- 1.89 | 73.3% | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 6.78 | +/- 2.08 | 72.2% | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 7.60 | +/- 2.05 | 78.2% | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 7.63 | +/- 2.31 | 75.3% | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 8.44 | +/- 2.37 | 79.3% | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 8.36 | +/- 2.70 | 75.7% | 0.000 | 0.000 |
| Loss Cost | 2012.1 | 9.10 | +/- 2.95 | 77.2% | 0.000 | 0.000 |
| Loss Cost | 2012.2 | 9.10 | +/- 3.44 | 73.1% | 0.000 | 0.000 |
| Loss Cost | 2013.1 | 10.53 | +/- 3.50 | 79.8% | 0.000 | 0.000 |
| Loss Cost | 2013.2 | 10.39 | +/- 4.19 | 74.9% | 0.000 | 0.000 |
| Loss Cost | 2014.1 | 11.75 | +/- 4.71 | 77.6% | 0.000 | 0.000 |
| Loss Cost | 2014.2 | 9.98 | +/- 5.03 | 71.0% | 0.000 | 0.001 |
| Loss Cost | 2015.1 | 10.31 | +/- 6.46 | 64.8% | 0.001 | 0.005 |
| Loss Cost | 2015.2 | 8.44 | +/- 7.78 | 48.7% | 0.003 | 0.033 |
| Severity | 2005.1 | 4.79 | +/- 1.07 | 75.9% | 0.000 | 0.000 |
| Severity | 2005.2 | 4.91 | +/- 1.14 | 75.1% | 0.000 | 0.000 |
| Severity | 2006.1 | 5.24 | +/- 1.16 | 77.8% | 0.000 | 0.000 |
| Severity | 2006.2 | 5.04 | +/- 1.22 | 75.1% | 0.000 | 0.000 |
| Severity | 2007.1 | 5.02 | +/- 1.32 | 72.6% | 0.000 | 0.000 |
| Severity | 2007.2 | 4.79 | +/- 1.41 | 69.0% | 0.000 | 0.000 |
| Severity | 2008.1 | 4.95 | +/- 1.53 | 67.9% | 0.000 | 0.000 |
| Severity | 2008.2 | 4.79 | +/- 1.67 | 63.6% | 0.000 | 0.000 |
| Severity | 2009.1 | 5.35 | +/- 1.69 | 69.4% | 0.000 | 0.000 |
| Severity | 2009.2 | 5.72 | +/- 1.82 | 70.4% | 0.000 | 0.000 |
| Severity | 2010.1 | 6.36 | +/- 1.84 | 75.5% | 0.000 | 0.000 |
| Severity | 2010.2 | 6.77 | +/- 2.00 | 76.0% | 0.000 | 0.000 |
| Severity | 2011.1 | 7.43 | +/- 2.09 | 79.1% | 0.000 | 0.000 |
| Severity | 2011.2 | 7.34 | +/- 2.38 | 75.4% | 0.000 | 0.000 |
| Severity | 2012.1 | 8.30 | +/- 2.40 | 80.9% | 0.000 | 0.000 |
| Severity | 2012.2 | 8.96 | +/- 2.64 | 81.8% | 0.000 | 0.000 |
| Severity | 2013.1 | 10.53 | +/- 2.12 | 91.6% | 0.000 | 0.000 |
| Severity | 2013.2 | 10.80 | +/- 2.52 | 90.1% | 0.000 | 0.000 |
| Severity | 2014.1 | 11.52 | +/- 2.88 | 90.0% | 0.000 | 0.000 |
| Severity | 2014.2 | 10.21 | +/- 2.84 | 89.2% | 0.000 | 0.000 |
| Severity | 2015.1 | 9.69 | +/- 3.53 | 85.0% | 0.000 | 0.000 |
| Severity | 2015.2 | 8.53 | +/- 4.16 | 79.0% | 0.000 | 0.002 |
| Frequency | 2005.1 | -0.52 | +/- 0.71 | 4.3% | 0.000 | 0.145 |
| Frequency | 2005.2 | -0.50 | +/- 0.77 | 2.9% | 0.000 | 0.192 |
| Frequency | 2006.1 | -0.29 | +/- 0.79 | -1.6% | 0.000 | 0.450 |
| Frequency | 2006.2 | -0.13 | +/- 0.82 | -3.7% | 0.000 | 0.749 |
| Frequency | 2007.1 | 0.22 | +/- 0.78 | -2.8% | 0.000 | 0.566 |
| Frequency | 2007.2 | 0.44 | +/- 0.80 | 1.4% | 0.000 | 0.264 |
| Frequency | 2008.1 | 0.80 | +/- 0.74 | 15.4% | 0.000 | 0.036 |
| Frequency | 2008.2 | 0.95 | +/- 0.79 | 20.5% | 0.000 | 0.020 |
| Frequency | 2009.1 | 1.12 | +/- 0.84 | 25.6% | 0.000 | 0.011 |
| Frequency | 2009.2 | 1.01 | +/- 0.92 | 18.6% | 0.000 | 0.033 |
| Frequency | 2010.1 | 1.17 | +/- 1.01 | 21.8% | 0.000 | 0.025 |
| Frequency | 2010.2 | 0.81 | +/- 1.02 | 9.8% | 0.000 | 0.111 |
| Frequency | 2011.1 | 0.95 | +/- 1.14 | 12.1% | 0.000 | 0.094 |
| Frequency | 2011.2 | 0.94 | +/- 1.30 | 8.9% | 0.000 | 0.139 |
| Frequency | 2012.1 | 0.74 | +/- 1.46 | 1.4% | 0.000 | 0.293 |
| Frequency | 2012.2 | 0.12 | +/- 1.44 | -8.0% | 0.000 | 0.854 |
| Frequency | 2013.1 | 0.00 | +/- 1.68 | -9.1% | 0.000 | 0.997 |
| Frequency | 2013.2 | -0.37 | +/- 1.93 | -8.1% | 0.000 | 0.681 |
| Frequency | 2014.1 | 0.21 | +/- 2.19 | -10.5% | 0.000 | 0.835 |
| Frequency | 2014.2 | -0.21 | +/- 2.64 | -12.0% | 0.000 | 0.861 |
| Frequency | 2015.1 | 0.56 | +/- 3.15 | -11.5% | 0.000 | 0.686 |
| Frequency | 2015.2 | -0.08 | +/- 4.01 | -16.6% | 0.000 | 0.961 |

AB Total

Coverage = AB Total
 End Trend Period = 2019.1
 Scalar Level Change Start Date = 2015-07-01
 Future Trend Start Date = 2015-07-01
 Seasonality = T
 Excluded Points = NA

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | Level Change | P-Value: | P-Value: | P-Value: | P-Value: | |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|-------------|--------------|-------------|----------|-------------|
| | | | | | Conf Int. | Future Trend | (Intercept) | Scalar Level | Seasonality | Time | Trend Shift |
| Loss Cost | 2005.1 | 1.45 | +/- 1.05 | 8.56 | +/- 4.99 | 10.13 | 1.131 | 90.4% | 0.000 | 0.058 | 0.000 |
| Loss Cost | 2005.2 | 1.64 | +/- 1.15 | 8.40 | +/- 5.03 | 10.18 | 1.124 | 90.3% | 0.000 | 0.077 | 0.000 |
| Loss Cost | 2006.1 | 2.10 | +/- 1.14 | 7.80 | +/- 4.64 | 10.07 | 1.111 | 92.1% | 0.000 | 0.083 | 0.000 |
| Loss Cost | 2006.2 | 1.94 | +/- 1.26 | 7.94 | +/- 4.73 | 10.03 | 1.117 | 91.6% | 0.000 | 0.076 | 0.000 |
| Loss Cost | 2007.1 | 1.92 | +/- 1.41 | 7.96 | +/- 4.91 | 10.03 | 1.117 | 91.4% | 0.000 | 0.084 | 0.000 |
| Loss Cost | 2007.2 | 1.78 | +/- 1.58 | 8.08 | +/- 5.07 | 10.01 | 1.122 | 90.7% | 0.000 | 0.083 | 0.000 |
| Loss Cost | 2008.1 | 2.02 | +/- 1.77 | 7.78 | +/- 5.22 | 9.97 | 1.117 | 90.8% | 0.000 | 0.102 | 0.000 |
| Loss Cost | 2008.2 | 1.81 | +/- 2.02 | 7.97 | +/- 5.42 | 9.93 | 1.123 | 89.9% | 0.000 | 0.099 | 0.000 |
| Loss Cost | 2009.1 | 2.42 | +/- 2.22 | 7.24 | +/- 5.41 | 9.84 | 1.112 | 90.8% | 0.000 | 0.124 | 0.000 |
| Loss Cost | 2009.2 | 2.83 | +/- 2.59 | 6.88 | +/- 5.62 | 9.90 | 1.102 | 90.4% | 0.000 | 0.169 | 0.001 |
| Loss Cost | 2010.1 | 3.58 | +/- 2.93 | 6.02 | +/- 5.76 | 9.82 | 1.091 | 91.0% | 0.000 | 0.214 | 0.001 |
| Loss Cost | 2010.2 | 3.44 | +/- 3.56 | 6.15 | +/- 6.25 | 9.80 | 1.094 | 89.7% | 0.000 | 0.229 | 0.002 |
| Loss Cost | 2011.1 | 4.06 | +/- 4.31 | 5.47 | +/- 6.85 | 9.75 | 1.087 | 89.6% | 0.000 | 0.281 | 0.004 |
| Loss Cost | 2011.2 | 3.42 | +/- 5.41 | 6.07 | +/- 7.76 | 9.70 | 1.096 | 87.7% | 0.000 | 0.268 | 0.010 |
| Loss Cost | 2012.1 | 3.30 | +/- 6.95 | 6.20 | +/- 9.27 | 9.71 | 1.097 | 86.8% | 0.000 | 0.293 | 0.016 |
| Loss Cost | 2012.2 | 2.73 | +/- 9.51 | 6.76 | +/- 11.58 | 9.67 | 1.103 | 84.1% | 0.000 | 0.311 | 0.030 |
| Loss Cost | 2013.1 | 6.16 | +/- 13.06 | 3.20 | +/- 14.18 | 9.56 | 1.083 | 84.8% | 0.007 | 0.421 | 0.053 |
| Loss Cost | 2013.2 | 7.11 | +/- 21.23 | 2.31 | +/- 21.10 | 9.59 | 1.077 | 80.4% | 0.064 | 0.509 | 0.081 |
| Loss Cost | 2014.1 | 20.09 | +/- 36.54 | -8.87 | +/- 28.43 | 9.44 | 1.043 | 82.3% | 0.628 | 0.708 | 0.125 |
| Loss Cost | 2014.2 | 4.12 | +/- 86.07 | 4.92 | +/- 86.22 | 9.25 | 1.075 | 69.6% | 0.516 | 0.591 | 0.296 |
| Loss Cost | 2015.1 | 9.25 | +/- 8.20 | NA | +/- NA | NA | 1.075 | 67.4% | 0.003 | 0.591 | 0.296 |
| Loss Cost | 2015.2 | 9.25 | +/- 8.20 | NA | +/- NA | NA | NA | 51.6% | 0.005 | 0.296 | 0.029 |
| Severity | 2005.1 | 2.90 | +/- 1.27 | 6.42 | +/- 5.81 | 9.50 | 1.067 | 86.7% | 0.000 | 0.390 | 0.006 |
| Severity | 2005.2 | 3.05 | +/- 1.39 | 6.30 | +/- 5.91 | 9.54 | 1.061 | 86.2% | 0.000 | 0.441 | 0.006 |
| Severity | 2006.1 | 3.32 | +/- 1.51 | 5.97 | +/- 5.95 | 9.48 | 1.054 | 86.5% | 0.000 | 0.494 | 0.010 |
| Severity | 2006.2 | 2.78 | +/- 1.56 | 6.41 | +/- 5.72 | 9.36 | 1.073 | 86.2% | 0.000 | 0.343 | 0.020 |
| Severity | 2007.1 | 2.23 | +/- 1.60 | 7.08 | +/- 5.54 | 9.47 | 1.086 | 86.9% | 0.000 | 0.250 | 0.008 |
| Severity | 2007.2 | 1.47 | +/- 1.58 | 7.73 | +/- 5.05 | 9.32 | 1.110 | 88.0% | 0.000 | 0.114 | 0.015 |
| Severity | 2008.1 | 1.08 | +/- 1.72 | 8.21 | +/- 5.12 | 9.38 | 1.118 | 88.2% | 0.000 | 0.091 | 0.010 |
| Severity | 2008.2 | 0.20 | +/- 1.68 | 9.01 | +/- 4.62 | 9.23 | 1.144 | 90.0% | 0.000 | 0.028 | 0.017 |
| Severity | 2009.1 | 0.49 | +/- 1.91 | 8.66 | +/- 4.80 | 9.19 | 1.138 | 90.1% | 0.000 | 0.038 | 0.029 |
| Severity | 2009.2 | 0.72 | +/- 2.24 | 8.44 | +/- 5.04 | 9.22 | 1.133 | 89.8% | 0.000 | 0.054 | 0.031 |
| Severity | 2010.1 | 1.08 | +/- 2.61 | 8.02 | +/- 5.35 | 9.18 | 1.127 | 89.8% | 0.000 | 0.071 | 0.050 |
| Severity | 2010.2 | 1.40 | +/- 3.17 | 7.72 | +/- 5.76 | 9.22 | 1.121 | 89.3% | 0.000 | 0.101 | 0.054 |
| Severity | 2011.1 | 1.59 | +/- 3.87 | 7.50 | +/- 6.43 | 9.20 | 1.118 | 88.7% | 0.000 | 0.125 | 0.075 |
| Severity | 2011.2 | -0.26 | +/- 4.34 | 9.34 | +/- 6.65 | 9.05 | 1.147 | 89.2% | 0.000 | 0.059 | 0.151 |
| Severity | 2012.1 | 0.41 | +/- 5.55 | 8.56 | +/- 7.79 | 9.01 | 1.141 | 88.9% | 0.000 | 0.084 | 0.209 |
| Severity | 2012.2 | 1.23 | +/- 7.66 | 7.73 | +/- 9.55 | 9.06 | 1.132 | 87.9% | 0.000 | 0.132 | 0.213 |
| Severity | 2013.1 | 6.66 | +/- 8.79 | 2.08 | +/- 9.40 | 8.88 | 1.099 | 92.3% | 0.000 | 0.173 | 0.320 |
| Severity | 2013.2 | 9.42 | +/- 14.11 | -0.41 | +/- 13.36 | 8.97 | 1.082 | 90.8% | 0.000 | 0.295 | 0.276 |
| Severity | 2014.1 | 20.93 | +/- 21.25 | -10.00 | +/- 16.21 | 8.83 | 1.052 | 92.9% | 0.003 | 0.447 | 0.390 |
| Severity | 2014.2 | 12.67 | +/- 51.57 | -3.49 | +/- 43.93 | 8.74 | 1.068 | 87.7% | 0.064 | 0.417 | 0.632 |
| Severity | 2015.1 | 8.74 | +/- 4.79 | NA | +/- NA | NA | 1.068 | 84.1% | 0.000 | 0.417 | 0.632 |
| Severity | 2015.2 | 8.74 | +/- 4.79 | NA | +/- NA | NA | NA | 76.0% | 0.000 | 0.632 | 0.005 |
| Frequency | 2005.1 | -1.41 | +/- 0.99 | 2.01 | +/- 4.52 | 0.57 | 1.061 | 30.0% | 0.000 | 0.335 | 0.012 |
| Frequency | 2005.2 | -1.37 | +/- 1.09 | 1.98 | +/- 4.63 | 0.58 | 1.059 | 28.7% | 0.000 | 0.361 | 0.014 |
| Frequency | 2006.1 | -1.18 | +/- 1.18 | 1.73 | +/- 4.68 | 0.54 | 1.054 | 19.5% | 0.000 | 0.406 | 0.024 |
| Frequency | 2006.2 | -0.81 | +/- 1.26 | 1.44 | +/- 4.56 | 0.61 | 1.041 | 20.7% | 0.000 | 0.516 | 0.019 |
| Frequency | 2007.1 | -0.30 | +/- 1.27 | 0.82 | +/- 4.24 | 0.52 | 1.029 | 14.2% | 0.000 | 0.614 | 0.020 |
| Frequency | 2007.2 | 0.30 | +/- 1.27 | 0.33 | +/- 3.82 | 0.63 | 1.011 | 28.3% | 0.000 | 0.835 | 0.004 |
| Frequency | 2008.1 | 0.93 | +/- 1.23 | -0.40 | +/- 3.38 | 0.53 | 0.999 | 37.6% | 0.000 | 0.978 | 0.005 |
| Frequency | 2008.2 | 1.61 | +/- 1.19 | -0.95 | +/- 2.94 | 0.64 | 0.982 | 55.7% | 0.000 | 0.646 | 0.001 |
| Frequency | 2009.1 | 1.92 | +/- 1.32 | -1.30 | +/- 2.98 | 0.60 | 0.977 | 58.6% | 0.000 | 0.555 | 0.001 |
| Frequency | 2009.2 | 2.09 | +/- 1.55 | -1.44 | +/- 3.13 | 0.62 | 0.973 | 53.7% | 0.000 | 0.516 | 0.002 |
| Frequency | 2010.1 | 2.47 | +/- 1.77 | -1.85 | +/- 3.26 | 0.58 | 0.968 | 56.0% | 0.000 | 0.445 | 0.003 |
| Frequency | 2010.2 | 2.01 | +/- 2.08 | -1.45 | +/- 3.44 | 0.53 | 0.976 | 40.5% | 0.000 | 0.575 | 0.007 |
| Frequency | 2011.1 | 2.43 | +/- 2.50 | -1.89 | +/- 3.76 | 0.50 | 0.972 | 41.8% | 0.000 | 0.519 | 0.014 |
| Frequency | 2011.2 | 3.70 | +/- 2.86 | -2.99 | +/- 3.74 | 0.60 | 0.955 | 51.8% | 0.000 | 0.292 | 0.005 |
| Frequency | 2012.1 | 2.88 | +/- 3.50 | -2.18 | +/- 4.32 | 0.64 | 0.962 | 48.9% | 0.000 | 0.376 | 0.005 |
| Frequency | 2012.2 | 1.48 | +/- 4.47 | -0.90 | +/- 5.11 | 0.57 | 0.975 | 30.3% | 0.000 | 0.571 | 0.013 |
| Frequency | 2013.1 | -0.47 | +/- 5.63 | 1.10 | +/- 6.38 | 0.63 | 0.986 | 38.4% | 0.000 | 0.744 | 0.010 |
| Frequency | 2013.2 | -2.11 | +/- 8.68 | 2.74 | +/- 9.47 | 0.57 | 0.995 | 34.7% | 0.002 | 0.926 | 0.026 |
| Frequency | 2014.1 | -0.69 | +/- 14.93 | 1.26 | +/- 15.59 | 0.56 | 0.991 | 19.2% | 0.035 | 0.875 | 0.047 |
| Frequency | 2014.2 | -7.59 | +/- 35.58 | 8.72 | +/- 41.64 | 0.47 | 1.007 | 12.2% | 0.168 | 0.918 | 0.143 |
| Frequency | 2015.1 | 0.47 | +/- 3.76 | NA | +/- NA | NA | 1.007 | 10.2% | 0.000 | 0.918 | 0.143 |
| Frequency | 2015.2 | 0.47 | +/- 3.76 | NA | +/- NA | NA | NA | 12.7% | 0.000 | 0.143 | 0.762 |

AB Total

Coverage = AB Total
 End Trend Period = 2019.1
 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 | Future Trend | Level Change | P-Value: | P-Value: | P-Value: | P-Value: | |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------------|----------|----------|----------|----------|-------|
| | | | | | Conf Int. | | | | | | | |
| Loss Cost | 2005.1 | 1.45 | +/- 1.66 | 6.89 | +/- 7.72 | 8.44 | 1.176 | 75.9% | 0.000 | 0.110 | 0.084 | 0.069 |
| Loss Cost | 2005.2 | 1.38 | +/- 1.83 | 6.96 | +/- 7.92 | 8.44 | 1.178 | 75.0% | 0.000 | 0.115 | 0.130 | 0.073 |
| Loss Cost | 2006.1 | 2.10 | +/- 1.86 | 6.20 | +/- 7.40 | 8.44 | 1.154 | 79.0% | 0.000 | 0.143 | 0.027 | 0.087 |
| Loss Cost | 2006.2 | 1.65 | +/- 1.99 | 6.68 | +/- 7.42 | 8.44 | 1.168 | 78.5% | 0.000 | 0.111 | 0.098 | 0.067 |
| Loss Cost | 2007.1 | 1.92 | +/- 2.21 | 6.39 | +/- 7.57 | 8.44 | 1.160 | 78.5% | 0.000 | 0.136 | 0.083 | 0.084 |
| Loss Cost | 2007.2 | 1.42 | +/- 2.41 | 6.92 | +/- 7.68 | 8.44 | 1.174 | 77.7% | 0.000 | 0.110 | 0.230 | 0.066 |
| Loss Cost | 2008.1 | 2.02 | +/- 2.67 | 6.29 | +/- 7.70 | 8.44 | 1.158 | 78.8% | 0.000 | 0.144 | 0.125 | 0.094 |
| Loss Cost | 2008.2 | 1.36 | +/- 2.94 | 6.98 | +/- 7.86 | 8.44 | 1.175 | 78.1% | 0.000 | 0.113 | 0.340 | 0.069 |
| Loss Cost | 2009.1 | 2.42 | +/- 3.20 | 5.87 | +/- 7.65 | 8.44 | 1.150 | 80.7% | 0.000 | 0.154 | 0.125 | 0.114 |
| Loss Cost | 2009.2 | 2.22 | +/- 3.73 | 6.08 | +/- 8.13 | 8.44 | 1.155 | 79.3% | 0.000 | 0.161 | 0.220 | 0.122 |
| Loss Cost | 2010.1 | 3.58 | +/- 4.19 | 4.69 | +/- 8.07 | 8.44 | 1.129 | 81.5% | 0.000 | 0.223 | 0.084 | 0.224 |
| Loss Cost | 2010.2 | 2.62 | +/- 4.87 | 5.67 | +/- 8.65 | 8.44 | 1.145 | 79.9% | 0.000 | 0.188 | 0.262 | 0.170 |
| Loss Cost | 2011.1 | 4.06 | +/- 5.82 | 4.21 | +/- 9.10 | 8.44 | 1.124 | 80.7% | 0.000 | 0.260 | 0.148 | 0.326 |
| Loss Cost | 2011.2 | 2.23 | +/- 6.87 | 6.07 | +/- 10.09 | 8.44 | 1.148 | 78.9% | 0.000 | 0.198 | 0.487 | 0.202 |
| Loss Cost | 2012.1 | 3.30 | +/- 8.89 | 4.97 | +/- 11.68 | 8.44 | 1.136 | 77.8% | 0.000 | 0.259 | 0.423 | 0.357 |
| Loss Cost | 2012.2 | 0.65 | +/- 11.25 | 7.73 | +/- 14.35 | 8.44 | 1.161 | 75.2% | 0.001 | 0.210 | 0.899 | 0.240 |
| Loss Cost | 2013.1 | 6.16 | +/- 15.50 | 2.14 | +/- 16.61 | 8.44 | 1.120 | 77.8% | 0.016 | 0.336 | 0.377 | 0.774 |
| Loss Cost | 2013.2 | 2.45 | +/- 22.59 | 5.84 | +/- 24.71 | 8.44 | 1.140 | 72.7% | 0.047 | 0.310 | 0.805 | 0.587 |
| Loss Cost | 2014.1 | 20.09 | +/- 40.59 | -9.70 | +/- 31.26 | 8.44 | 1.082 | 76.8% | 0.690 | 0.532 | 0.233 | 0.500 |
| Loss Cost | 2014.2 | -10.90 | +/- 62.85 | 21.71 | +/- 86.43 | 8.44 | 1.137 | 67.7% | 0.231 | 0.328 | 0.682 | 0.494 |
| Loss Cost | 2015.1 | 8.44 | +/- 7.78 | NA | +/- NA | NA | 1.137 | 65.4% | 0.002 | 0.328 | 0.033 | |
| Loss Cost | 2015.2 | 8.44 | +/- 7.78 | NA | +/- NA | NA | NA | 48.7% | 0.003 | | 0.033 | |
| Severity | 2005.1 | 2.90 | +/- 1.46 | 5.47 | +/- 6.58 | 8.53 | 1.091 | 82.4% | 0.000 | 0.314 | 0.000 | 0.091 |
| Severity | 2005.2 | 2.90 | +/- 1.61 | 5.47 | +/- 6.76 | 8.53 | 1.091 | 81.4% | 0.000 | 0.326 | 0.001 | 0.099 |
| Severity | 2006.1 | 3.32 | +/- 1.72 | 5.04 | +/- 6.67 | 8.53 | 1.078 | 82.4% | 0.000 | 0.393 | 0.000 | 0.122 |
| Severity | 2006.2 | 2.62 | +/- 1.72 | 5.76 | +/- 6.29 | 8.53 | 1.099 | 82.9% | 0.000 | 0.255 | 0.004 | 0.064 |
| Severity | 2007.1 | 2.23 | +/- 1.87 | 6.16 | +/- 6.36 | 8.53 | 1.110 | 82.1% | 0.000 | 0.210 | 0.020 | 0.050 |
| Severity | 2007.2 | 1.29 | +/- 1.79 | 7.14 | +/- 5.71 | 8.53 | 1.136 | 84.3% | 0.000 | 0.090 | 0.145 | 0.014 |
| Severity | 2008.1 | 1.08 | +/- 2.01 | 7.37 | +/- 5.92 | 8.53 | 1.141 | 83.7% | 0.000 | 0.087 | 0.273 | 0.014 |
| Severity | 2008.2 | -0.01 | +/- 1.91 | 8.54 | +/- 5.26 | 8.53 | 1.168 | 86.7% | 0.000 | 0.025 | 0.994 | 0.002 |
| Severity | 2009.1 | 0.49 | +/- 2.15 | 8.00 | +/- 5.33 | 8.53 | 1.157 | 87.4% | 0.000 | 0.036 | 0.635 | 0.004 |
| Severity | 2009.2 | 0.44 | +/- 2.51 | 8.06 | +/- 5.66 | 8.53 | 1.158 | 86.8% | 0.000 | 0.043 | 0.715 | 0.006 |
| Severity | 2010.1 | 1.08 | +/- 2.89 | 7.37 | +/- 5.85 | 8.53 | 1.146 | 87.4% | 0.000 | 0.063 | 0.436 | 0.014 |
| Severity | 2010.2 | 0.99 | +/- 3.47 | 7.47 | +/- 6.37 | 8.53 | 1.147 | 86.6% | 0.000 | 0.074 | 0.550 | 0.021 |
| Severity | 2011.1 | 1.59 | +/- 4.23 | 6.83 | +/- 6.93 | 8.53 | 1.138 | 86.3% | 0.000 | 0.104 | 0.428 | 0.046 |
| Severity | 2011.2 | -0.74 | +/- 4.46 | 9.34 | +/- 6.95 | 8.53 | 1.169 | 87.9% | 0.000 | 0.039 | 0.726 | 0.010 |
| Severity | 2012.1 | 0.41 | +/- 5.68 | 8.08 | +/- 7.89 | 8.53 | 1.156 | 88.0% | 0.000 | 0.064 | 0.875 | 0.039 |
| Severity | 2012.2 | 0.35 | +/- 7.63 | 8.15 | +/- 9.79 | 8.53 | 1.157 | 86.9% | 0.000 | 0.084 | 0.920 | 0.082 |
| Severity | 2013.1 | 6.66 | +/- 8.68 | 1.75 | +/- 9.22 | 8.53 | 1.110 | 92.2% | 0.000 | 0.128 | 0.106 | 0.674 |
| Severity | 2013.2 | 7.59 | +/- 13.37 | 0.87 | +/- 13.27 | 8.53 | 1.106 | 90.4% | 0.000 | 0.182 | 0.211 | 0.882 |
| Severity | 2014.1 | 20.93 | +/- 20.32 | -10.25 | +/- 15.44 | 8.53 | 1.063 | 93.0% | 0.002 | 0.340 | 0.031 | 0.179 |
| Severity | 2014.2 | 8.25 | +/- 38.83 | 0.26 | +/- 36.19 | 8.53 | 1.083 | 89.2% | 0.021 | 0.261 | 0.601 | 0.986 |
| Severity | 2015.1 | 8.53 | +/- 4.16 | NA | +/- NA | NA | 1.083 | 86.0% | 0.000 | 0.261 | 0.002 | |
| Severity | 2015.2 | 8.53 | +/- 4.16 | NA | +/- NA | NA | NA | 79.0% | 0.000 | | 0.002 | |
| Frequency | 2005.1 | -1.41 | +/- 1.10 | 1.35 | +/- 4.99 | -0.08 | 1.078 | 12.1% | 0.000 | 0.271 | 0.015 | 0.580 |
| Frequency | 2005.2 | -1.48 | +/- 1.21 | 1.41 | +/- 5.12 | -0.08 | 1.080 | 10.8% | 0.000 | 0.270 | 0.020 | 0.571 |
| Frequency | 2006.1 | -1.18 | +/- 1.30 | 1.10 | +/- 5.07 | -0.08 | 1.070 | 2.4% | 0.000 | 0.326 | 0.076 | 0.655 |
| Frequency | 2006.2 | -0.95 | +/- 1.42 | 0.87 | +/- 5.14 | -0.08 | 1.064 | -3.1% | 0.000 | 0.380 | 0.183 | 0.727 |
| Frequency | 2007.1 | -0.30 | +/- 1.42 | 0.22 | +/- 4.68 | -0.08 | 1.045 | -7.9% | 0.000 | 0.489 | 0.663 | 0.923 |
| Frequency | 2007.2 | 0.13 | +/- 1.53 | -0.21 | +/- 4.60 | -0.08 | 1.034 | -6.6% | 0.000 | 0.594 | 0.863 | 0.924 |
| Frequency | 2008.1 | 0.93 | +/- 1.49 | -1.01 | +/- 4.04 | -0.08 | 1.015 | 7.8% | 0.000 | 0.788 | 0.202 | 0.608 |
| Frequency | 2008.2 | 1.37 | +/- 1.63 | -1.43 | +/- 4.02 | -0.08 | 1.005 | 14.7% | 0.000 | 0.920 | 0.093 | 0.466 |
| Frequency | 2009.1 | 1.92 | +/- 1.79 | -1.97 | +/- 3.97 | -0.08 | 0.995 | 23.6% | 0.000 | 0.919 | 0.035 | 0.314 |
| Frequency | 2009.2 | 1.77 | +/- 2.08 | -1.83 | +/- 4.21 | -0.08 | 0.997 | 14.1% | 0.000 | 0.960 | 0.086 | 0.375 |
| Frequency | 2010.1 | 2.47 | +/- 2.34 | -2.49 | +/- 4.24 | -0.08 | 0.986 | 22.2% | 0.000 | 0.797 | 0.038 | 0.235 |
| Frequency | 2010.2 | 1.61 | +/- 2.62 | -1.67 | +/- 4.36 | -0.08 | 0.998 | 2.1% | 0.000 | 0.977 | 0.204 | 0.429 |
| Frequency | 2011.1 | 2.43 | +/- 3.09 | -2.46 | +/- 4.59 | -0.08 | 0.988 | 9.2% | 0.000 | 0.823 | 0.109 | 0.274 |
| Frequency | 2011.2 | 2.99 | +/- 3.85 | -2.99 | +/- 5.13 | -0.08 | 0.982 | 7.5% | 0.000 | 0.746 | 0.111 | 0.235 |
| Frequency | 2012.1 | 2.88 | +/- 4.97 | -2.88 | +/- 6.06 | -0.08 | 0.983 | -5.5% | 0.000 | 0.776 | 0.222 | 0.324 |
| Frequency | 2012.2 | 0.30 | +/- 5.81 | -0.39 | +/- 6.87 | -0.08 | 1.004 | -29.3% | 0.000 | 0.951 | 0.909 | 0.903 |
| Frequency | 2013.1 | -0.47 | +/- 8.12 | 0.39 | +/- 9.12 | -0.08 | 1.009 | -33.0% | 0.001 | 0.892 | 0.899 | 0.926 |
| Frequency | 2013.2 | -4.78 | +/- 10.85 | 4.93 | +/- 12.65 | -0.08 | 1.031 | -21.7% | 0.003 | 0.637 | 0.350 | 0.384 |
| Frequency | 2014.1 | -0.69 | +/- 19.09 | 0.61 | +/- 19.80 | -0.08 | 1.017 | -40.9% | 0.084 | 0.812 | 0.934 | 0.943 |
| Frequency | 2014.2 | -17.69 | +/- 30.99 | 21.39 | +/- 45.99 | -0.08 | 1.049 | -17.2% | 0.060 | 0.502 | 0.243 | 0.248 |
| Frequency | 2015.1 | -0.08 | +/- 4.01 | NA | +/- NA | NA | 1.049 | -19.8% | 0.000 | 0.502 | 0.961 | |
| Frequency | 2015.2 | -0.08 | +/- 4.01 | NA | +/- NA | NA | NA | -16.6% | 0.000 | | 0.961 | |

AB Total

Coverage = AB Total
 End Trend Period = 2019.1
 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^ | P-Value: (Intercept) | P-Value: Scalar Level | P-Value: Seasonality | P-Value: Time | P-Value: Trend Shift |
|-----------|------------|-------------|-----------------|-------------|-----------------------|--------------|--------------------|--------|----------------------|-----------------------|----------------------|---------------|----------------------|
| Loss Cost | 2005.1 | 1.08 | +/- 1.08 | 9.05 | +/- 4.81 | 10.23 | 1.158 | 91.6% | 0.000 | 0.024 | 0.000 | 0.050 | 0.000 |
| Loss Cost | 2005.2 | 1.25 | +/- 1.18 | 8.90 | +/- 4.86 | 10.27 | 1.150 | 91.5% | 0.000 | 0.033 | 0.000 | 0.037 | 0.001 |
| Loss Cost | 2006.1 | 1.73 | +/- 1.20 | 8.28 | +/- 4.54 | 10.16 | 1.134 | 93.0% | 0.000 | 0.040 | 0.000 | 0.006 | 0.001 |
| Loss Cost | 2006.2 | 1.53 | +/- 1.31 | 8.46 | +/- 4.62 | 10.11 | 1.142 | 92.5% | 0.000 | 0.034 | 0.000 | 0.024 | 0.001 |
| Loss Cost | 2007.1 | 1.43 | +/- 1.48 | 8.58 | +/- 4.81 | 10.13 | 1.145 | 92.4% | 0.000 | 0.037 | 0.000 | 0.056 | 0.001 |
| Loss Cost | 2007.2 | 1.23 | +/- 1.65 | 8.76 | +/- 4.96 | 10.10 | 1.152 | 91.8% | 0.000 | 0.035 | 0.000 | 0.132 | 0.001 |
| Loss Cost | 2008.1 | 1.41 | +/- 1.90 | 8.54 | +/- 5.19 | 10.07 | 1.147 | 91.8% | 0.000 | 0.047 | 0.000 | 0.134 | 0.002 |
| Loss Cost | 2008.2 | 1.11 | +/- 2.15 | 8.82 | +/- 5.39 | 10.03 | 1.157 | 91.1% | 0.000 | 0.043 | 0.000 | 0.289 | 0.002 |
| Loss Cost | 2009.1 | 1.69 | +/- 2.46 | 8.12 | +/- 5.54 | 9.95 | 1.143 | 91.6% | 0.000 | 0.065 | 0.000 | 0.160 | 0.005 |
| Loss Cost | 2009.2 | 2.05 | +/- 2.88 | 7.78 | +/- 5.83 | 9.98 | 1.133 | 91.1% | 0.000 | 0.095 | 0.000 | 0.145 | 0.010 |
| Loss Cost | 2010.1 | 2.79 | +/- 3.42 | 6.92 | +/- 6.19 | 9.90 | 1.119 | 91.4% | 0.000 | 0.143 | 0.001 | 0.098 | 0.027 |
| Loss Cost | 2010.2 | 2.49 | +/- 4.15 | 7.21 | +/- 6.81 | 9.88 | 1.125 | 90.2% | 0.000 | 0.151 | 0.002 | 0.210 | 0.034 |
| Loss Cost | 2011.1 | 2.97 | +/- 5.29 | 6.67 | +/- 7.85 | 9.84 | 1.117 | 89.8% | 0.000 | 0.206 | 0.005 | 0.235 | 0.079 |
| Loss Cost | 2011.2 | 1.95 | +/- 6.61 | 7.68 | +/- 9.06 | 9.78 | 1.135 | 88.0% | 0.000 | 0.185 | 0.010 | 0.521 | 0.078 |
| Loss Cost | 2012.1 | 0.97 | +/- 8.96 | 8.78 | +/- 11.65 | 9.84 | 1.148 | 87.1% | 0.000 | 0.190 | 0.014 | 0.810 | 0.109 |
| Loss Cost | 2012.2 | -0.60 | +/- 12.23 | 10.45 | +/- 15.17 | 9.78 | 1.170 | 84.4% | 0.001 | 0.191 | 0.027 | 0.913 | 0.133 |
| Loss Cost | 2013.1 | 2.71 | +/- 19.95 | 6.77 | +/- 22.24 | 9.67 | 1.134 | 83.8% | 0.027 | 0.362 | 0.062 | 0.752 | 0.478 |
| Loss Cost | 2013.2 | 1.80 | +/- 34.10 | 7.72 | +/- 36.99 | 9.66 | 1.142 | 77.9% | 0.131 | 0.445 | 0.094 | 0.899 | 0.609 |
| Loss Cost | 2014.1 | 38.50 | +/- 114.49 | -21.12 | +/- 66.34 | 9.25 | 0.932 | 79.6% | 0.799 | 0.777 | 0.296 | 0.317 | 0.461 |
| Loss Cost | 2014.2 | 9.25 | +/- 8.20 | NA | +/- NA | NA | 1.050 | 62.2% | 0.003 | 0.717 | 0.296 | 0.029 | |
| Loss Cost | 2015.2 | 9.25 | +/- 8.20 | NA | +/- NA | NA | 51.6% | 0.005 | | 0.296 | 0.029 | | |
| Severity | 2005.1 | 2.73 | +/- 1.39 | 6.64 | +/- 5.94 | 9.55 | 1.078 | 86.9% | 0.000 | 0.334 | 0.005 | 0.000 | 0.025 |
| Severity | 2005.2 | 2.87 | +/- 1.52 | 6.52 | +/- 6.06 | 9.58 | 1.072 | 86.3% | 0.000 | 0.383 | 0.006 | 0.001 | 0.031 |
| Severity | 2006.1 | 3.16 | +/- 1.67 | 6.17 | +/- 6.14 | 9.52 | 1.064 | 86.5% | 0.000 | 0.444 | 0.010 | 0.001 | 0.043 |
| Severity | 2006.2 | 2.56 | +/- 1.72 | 6.67 | +/- 5.89 | 9.40 | 1.085 | 86.4% | 0.000 | 0.291 | 0.018 | 0.005 | 0.024 |
| Severity | 2007.1 | 1.88 | +/- 1.76 | 7.52 | +/- 5.65 | 9.54 | 1.105 | 87.5% | 0.000 | 0.179 | 0.006 | 0.037 | 0.009 |
| Severity | 2007.2 | 1.02 | +/- 1.69 | 8.29 | +/- 5.06 | 9.39 | 1.134 | 89.1% | 0.000 | 0.063 | 0.008 | 0.220 | 0.002 |
| Severity | 2008.1 | 0.45 | +/- 1.82 | 9.01 | +/- 5.05 | 9.49 | 1.150 | 89.7% | 0.000 | 0.038 | 0.004 | 0.612 | 0.001 |
| Severity | 2008.2 | -0.59 | +/- 1.67 | 9.99 | +/- 4.29 | 9.34 | 1.183 | 92.3% | 0.000 | 0.005 | 0.004 | 0.467 | 0.000 |
| Severity | 2009.1 | -0.43 | +/- 1.96 | 9.79 | +/- 4.58 | 9.32 | 1.179 | 92.2% | 0.000 | 0.009 | 0.008 | 0.650 | 0.000 |
| Severity | 2009.2 | -0.29 | +/- 2.31 | 9.65 | +/- 4.87 | 9.34 | 1.175 | 91.9% | 0.000 | 0.014 | 0.010 | 0.793 | 0.001 |
| Severity | 2010.1 | -0.13 | +/- 2.81 | 9.46 | +/- 5.36 | 9.32 | 1.172 | 91.7% | 0.000 | 0.022 | 0.018 | 0.921 | 0.002 |
| Severity | 2010.2 | 0.03 | +/- 3.43 | 9.30 | +/- 5.88 | 9.33 | 1.168 | 91.1% | 0.000 | 0.034 | 0.024 | 0.987 | 0.004 |
| Severity | 2011.1 | -0.24 | +/- 4.35 | 9.62 | +/- 6.85 | 9.36 | 1.173 | 90.6% | 0.000 | 0.043 | 0.032 | 0.904 | 0.008 |
| Severity | 2011.2 | -2.88 | +/- 4.36 | 12.44 | +/- 6.55 | 9.20 | 1.224 | 92.7% | 0.000 | 0.008 | 0.043 | 0.177 | 0.001 |
| Severity | 2012.1 | -3.28 | +/- 5.97 | 12.93 | +/- 8.41 | 9.22 | 1.230 | 92.3% | 0.000 | 0.014 | 0.058 | 0.252 | 0.005 |
| Severity | 2012.2 | -3.52 | +/- 8.36 | 13.20 | +/- 10.95 | 9.22 | 1.234 | 91.3% | 0.000 | 0.027 | 0.085 | 0.368 | 0.018 |
| Severity | 2013.1 | 2.06 | +/- 12.36 | 6.83 | +/- 13.87 | 9.03 | 1.169 | 93.0% | 0.000 | 0.095 | 0.194 | 0.702 | 0.267 |
| Severity | 2013.2 | 3.27 | +/- 21.37 | 5.59 | +/- 22.39 | 9.04 | 1.157 | 90.9% | 0.001 | 0.202 | 0.228 | 0.715 | 0.550 |
| Severity | 2014.1 | 29.79 | +/- 59.40 | -16.22 | +/- 38.95 | 8.74 | 0.995 | 91.9% | 0.170 | 0.972 | 0.632 | 0.191 | 0.358 |
| Severity | 2014.2 | 8.74 | +/- 4.79 | NA | +/- NA | NA | 1.087 | 86.0% | 0.000 | 0.312 | 0.632 | 0.005 | |
| Severity | 2015.2 | 8.74 | +/- 4.79 | NA | +/- NA | NA | 76.0% | 0.000 | | 0.632 | 0.005 | | |
| Frequency | 2005.1 | -1.61 | +/- 1.07 | 2.26 | +/- 4.57 | 0.62 | 1.074 | 31.7% | 0.000 | 0.257 | 0.009 | 0.005 | 0.312 |
| Frequency | 2005.2 | -1.58 | +/- 1.18 | 2.24 | +/- 4.70 | 0.62 | 1.072 | 30.4% | 0.000 | 0.279 | 0.011 | 0.011 | 0.329 |
| Frequency | 2006.1 | -1.38 | +/- 1.30 | 1.99 | +/- 4.78 | 0.58 | 1.066 | 20.8% | 0.000 | 0.328 | 0.019 | 0.039 | 0.392 |
| Frequency | 2006.2 | -1.01 | +/- 1.38 | 1.67 | +/- 4.68 | 0.65 | 1.052 | 21.6% | 0.000 | 0.430 | 0.011 | 0.146 | 0.460 |
| Frequency | 2007.1 | -0.44 | +/- 1.43 | 0.98 | +/- 4.41 | 0.54 | 1.036 | 13.9% | 0.000 | 0.554 | 0.021 | 0.531 | 0.643 |
| Frequency | 2007.2 | 0.21 | +/- 1.43 | 0.43 | +/- 3.99 | 0.65 | 1.015 | 27.7% | 0.000 | 0.781 | 0.005 | 0.758 | 0.822 |
| Frequency | 2008.1 | 0.96 | +/- 1.41 | -0.42 | +/- 3.56 | 0.53 | 0.998 | 36.7% | 0.000 | 0.963 | 0.008 | 0.169 | 0.805 |
| Frequency | 2008.2 | 1.70 | +/- 1.37 | -1.06 | +/- 3.10 | 0.63 | 0.978 | 55.3% | 0.000 | 0.600 | 0.001 | 0.017 | 0.481 |
| Frequency | 2009.1 | 2.13 | +/- 1.54 | -1.52 | +/- 3.15 | 0.57 | 0.969 | 58.9% | 0.000 | 0.468 | 0.003 | 0.010 | 0.322 |
| Frequency | 2009.2 | 2.34 | +/- 1.81 | -1.71 | +/- 3.32 | 0.59 | 0.965 | 54.0% | 0.000 | 0.424 | 0.003 | 0.014 | 0.292 |
| Frequency | 2010.1 | 2.92 | +/- 2.10 | -2.32 | +/- 3.47 | 0.53 | 0.955 | 57.6% | 0.000 | 0.313 | 0.007 | 0.009 | 0.178 |
| Frequency | 2010.2 | 2.46 | +/- 2.49 | -1.91 | +/- 3.74 | 0.50 | 0.963 | 41.2% | 0.000 | 0.433 | 0.014 | 0.050 | 0.292 |
| Frequency | 2011.1 | 3.22 | +/- 3.08 | -2.70 | +/- 4.15 | 0.44 | 0.952 | 44.6% | 0.000 | 0.327 | 0.030 | 0.039 | 0.186 |
| Frequency | 2011.2 | 4.98 | +/- 3.35 | -4.24 | +/- 3.97 | 0.53 | 0.927 | 59.1% | 0.000 | 0.114 | 0.009 | 0.007 | 0.042 |
| Frequency | 2012.1 | 4.40 | +/- 4.55 | -3.68 | +/- 5.06 | 0.56 | 0.934 | 53.2% | 0.000 | 0.186 | 0.013 | 0.052 | 0.141 |
| Frequency | 2012.2 | 3.02 | +/- 6.05 | -2.43 | +/- 6.39 | 0.52 | 0.949 | 29.7% | 0.001 | 0.346 | 0.024 | 0.276 | 0.412 |
| Frequency | 2013.1 | 0.64 | +/- 9.05 | -0.05 | +/- 9.63 | 0.59 | 0.970 | 31.7% | 0.004 | 0.631 | 0.025 | 0.871 | 0.991 |
| Frequency | 2013.2 | -1.42 | +/- 14.91 | 2.02 | +/- 15.81 | 0.57 | 0.987 | 23.8% | 0.027 | 0.870 | 0.046 | 0.824 | 0.762 |
| Frequency | 2014.1 | 6.71 | +/- 41.09 | -5.85 | +/- 36.81 | 0.47 | 0.937 | 9.7% | 0.541 | 0.602 | 0.143 | 0.675 | 0.701 |
| Frequency | 2014.2 | 0.47 | +/- 3.76 | NA | +/- NA | NA | 0.966 | 12.2% | 0.000 | 0.603 | 0.143 | 0.762 | |
| Frequency | 2015.2 | 0.47 | +/- 3.76 | NA | +/- NA | NA | 12.7% | 0.000 | | 0.143 | 0.762 | | |

AB Total

Coverage = AB Total
 End Trend Period = 2019.1
 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^ | P-Value: (Intercept) | P-Value: Scalar Level | P-Value: Time | P-Value: Trend Shift |
|-----------|------------|-------------|-----------------|-------------|-----------------------|--------------|--------------------|--------|----------------------|-----------------------|---------------|----------------------|
| Loss Cost | 2005.1 | 1.34 | +/- 1.83 | 7.01 | +/- 7.92 | 8.44 | 1.185 | 75.9% | 0.000 | 0.110 | 0.141 | 0.071 |
| Loss Cost | 2005.2 | 1.25 | +/- 2.01 | 7.10 | +/- 8.14 | 8.44 | 1.188 | 75.0% | 0.000 | 0.114 | 0.209 | 0.075 |
| Loss Cost | 2006.1 | 2.04 | +/- 2.07 | 6.27 | +/- 7.63 | 8.44 | 1.158 | 79.0% | 0.000 | 0.153 | 0.050 | 0.093 |
| Loss Cost | 2006.2 | 1.53 | +/- 2.22 | 6.81 | +/- 7.66 | 8.44 | 1.177 | 78.4% | 0.000 | 0.115 | 0.165 | 0.070 |
| Loss Cost | 2007.1 | 1.82 | +/- 2.49 | 6.50 | +/- 7.86 | 8.44 | 1.166 | 78.3% | 0.000 | 0.145 | 0.139 | 0.090 |
| Loss Cost | 2007.2 | 1.23 | +/- 2.73 | 7.12 | +/- 7.99 | 8.44 | 1.186 | 77.7% | 0.000 | 0.112 | 0.352 | 0.069 |
| Loss Cost | 2008.1 | 1.90 | +/- 3.05 | 6.42 | +/- 8.06 | 8.44 | 1.165 | 78.7% | 0.000 | 0.156 | 0.203 | 0.101 |
| Loss Cost | 2008.2 | 1.11 | +/- 3.37 | 7.25 | +/- 8.27 | 8.44 | 1.188 | 78.0% | 0.000 | 0.116 | 0.496 | 0.072 |
| Loss Cost | 2009.1 | 2.31 | +/- 3.74 | 5.99 | +/- 8.13 | 8.44 | 1.156 | 80.4% | 0.000 | 0.176 | 0.203 | 0.127 |
| Loss Cost | 2009.2 | 2.05 | +/- 4.40 | 6.26 | +/- 8.73 | 8.44 | 1.162 | 79.0% | 0.000 | 0.182 | 0.333 | 0.136 |
| Loss Cost | 2010.1 | 3.67 | +/- 5.05 | 4.60 | +/- 8.77 | 8.44 | 1.126 | 81.1% | 0.000 | 0.284 | 0.135 | 0.269 |
| Loss Cost | 2010.2 | 2.49 | +/- 5.96 | 5.81 | +/- 9.60 | 8.44 | 1.150 | 79.3% | 0.000 | 0.230 | 0.378 | 0.202 |
| Loss Cost | 2011.1 | 4.30 | +/- 7.32 | 3.96 | +/- 10.33 | 8.44 | 1.117 | 80.1% | 0.000 | 0.355 | 0.215 | 0.410 |
| Loss Cost | 2011.2 | 1.95 | +/- 8.86 | 6.36 | +/- 11.94 | 8.44 | 1.156 | 77.9% | 0.000 | 0.253 | 0.633 | 0.251 |
| Loss Cost | 2012.1 | 3.33 | +/- 11.96 | 4.94 | +/- 14.47 | 8.44 | 1.135 | 76.5% | 0.001 | 0.358 | 0.541 | 0.452 |
| Loss Cost | 2012.2 | -0.60 | +/- 15.70 | 9.09 | +/- 19.19 | 8.44 | 1.188 | 73.4% | 0.004 | 0.261 | 0.933 | 0.290 |
| Loss Cost | 2013.1 | 7.72 | +/- 24.10 | 0.66 | +/- 23.85 | 8.44 | 1.096 | 75.9% | 0.101 | 0.573 | 0.462 | 0.950 |
| Loss Cost | 2013.2 | 1.80 | +/- 39.51 | 6.52 | +/- 42.37 | 8.44 | 1.149 | 68.6% | 0.190 | 0.498 | 0.915 | 0.712 |
| Loss Cost | 2014.1 | 61.86 | +/- 114.17 | -33.00 | +/- 47.58 | 8.44 | 0.843 | 78.3% | 0.410 | 0.477 | 0.123 | 0.189 |
| Loss Cost | 2014.2 | 8.44 | +/- 7.78 | NA | +/- NA | NA | 1.030 | 59.9% | 0.001 | 0.824 | 0.033 | |
| Loss Cost | 2015.2 | 8.44 | +/- 7.78 | NA | +/- NA | NA | NA | 48.7% | 0.003 | | 0.033 | |
| Severity | 2005.1 | 2.88 | +/- 1.61 | 5.49 | +/- 6.76 | 8.53 | 1.093 | 82.3% | 0.000 | 0.327 | 0.001 | 0.097 |
| Severity | 2005.2 | 2.87 | +/- 1.78 | 5.50 | +/- 6.95 | 8.53 | 1.093 | 81.3% | 0.000 | 0.340 | 0.002 | 0.106 |
| Severity | 2006.1 | 3.34 | +/- 1.91 | 5.02 | +/- 6.88 | 8.53 | 1.076 | 82.3% | 0.000 | 0.424 | 0.001 | 0.135 |
| Severity | 2006.2 | 2.56 | +/- 1.93 | 5.82 | +/- 6.51 | 8.53 | 1.102 | 82.8% | 0.000 | 0.263 | 0.011 | 0.069 |
| Severity | 2007.1 | 2.11 | +/- 2.10 | 6.29 | +/- 6.59 | 8.53 | 1.117 | 82.1% | 0.000 | 0.209 | 0.047 | 0.053 |
| Severity | 2007.2 | 1.02 | +/- 2.00 | 7.43 | +/- 5.90 | 8.53 | 1.152 | 84.6% | 0.000 | 0.076 | 0.297 | 0.013 |
| Severity | 2008.1 | 0.73 | +/- 2.26 | 7.74 | +/- 6.13 | 8.53 | 1.160 | 84.0% | 0.000 | 0.071 | 0.503 | 0.013 |
| Severity | 2008.2 | -0.59 | +/- 2.10 | 9.17 | +/- 5.31 | 8.53 | 1.199 | 87.7% | 0.000 | 0.013 | 0.563 | 0.001 |
| Severity | 2009.1 | -0.11 | +/- 2.40 | 8.65 | +/- 5.47 | 8.53 | 1.186 | 88.2% | 0.000 | 0.022 | 0.926 | 0.003 |
| Severity | 2009.2 | -0.29 | +/- 2.83 | 8.84 | +/- 5.87 | 8.53 | 1.191 | 87.7% | 0.000 | 0.026 | 0.831 | 0.004 |
| Severity | 2010.1 | 0.33 | +/- 3.35 | 8.17 | +/- 6.21 | 8.53 | 1.176 | 87.9% | 0.000 | 0.044 | 0.835 | 0.011 |
| Severity | 2010.2 | 0.03 | +/- 4.07 | 8.50 | +/- 6.89 | 8.53 | 1.182 | 87.2% | 0.000 | 0.050 | 0.989 | 0.016 |
| Severity | 2011.1 | 0.52 | +/- 5.11 | 7.97 | +/- 7.76 | 8.53 | 1.173 | 86.7% | 0.000 | 0.079 | 0.829 | 0.038 |
| Severity | 2011.2 | -2.88 | +/- 5.09 | 11.75 | +/- 7.56 | 8.53 | 1.235 | 89.8% | 0.000 | 0.014 | 0.244 | 0.004 |
| Severity | 2012.1 | -2.16 | +/- 6.83 | 10.93 | +/- 9.22 | 8.53 | 1.223 | 89.4% | 0.000 | 0.030 | 0.501 | 0.019 |
| Severity | 2012.2 | -3.52 | +/- 9.42 | 12.49 | +/- 12.22 | 8.53 | 1.243 | 88.6% | 0.000 | 0.037 | 0.428 | 0.037 |
| Severity | 2013.1 | 4.05 | +/- 12.62 | 4.31 | +/- 13.39 | 8.53 | 1.153 | 92.0% | 0.000 | 0.134 | 0.472 | 0.469 |
| Severity | 2013.2 | 3.27 | +/- 21.80 | 5.09 | +/- 22.72 | 8.53 | 1.160 | 89.9% | 0.001 | 0.210 | 0.727 | 0.601 |
| Severity | 2014.1 | 35.10 | +/- 48.46 | -19.67 | +/- 28.99 | 8.53 | 0.970 | 92.9% | 0.150 | 0.806 | 0.081 | 0.180 |
| Severity | 2014.2 | 8.53 | +/- 4.16 | NA | +/- NA | NA | 1.082 | 87.7% | 0.000 | 0.298 | 0.002 | |
| Severity | 2015.2 | 8.53 | +/- 4.16 | NA | +/- NA | NA | NA | 79.0% | 0.000 | | 0.002 | |
| Frequency | 2005.1 | -1.50 | +/- 1.21 | 1.43 | +/- 5.11 | -0.08 | 1.084 | 11.3% | 0.000 | 0.256 | 0.018 | 0.565 |
| Frequency | 2005.2 | -1.58 | +/- 1.33 | 1.52 | +/- 5.25 | -0.08 | 1.087 | 10.0% | 0.000 | 0.252 | 0.023 | 0.553 |
| Frequency | 2006.1 | -1.25 | +/- 1.44 | 1.18 | +/- 5.23 | -0.08 | 1.076 | 1.3% | 0.000 | 0.318 | 0.087 | 0.641 |
| Frequency | 2006.2 | -1.01 | +/- 1.59 | 0.93 | +/- 5.31 | -0.08 | 1.067 | -4.4% | 0.000 | 0.380 | 0.204 | 0.717 |
| Frequency | 2007.1 | -0.28 | +/- 1.60 | 0.20 | +/- 4.85 | -0.08 | 1.044 | -9.3% | 0.000 | 0.524 | 0.717 | 0.933 |
| Frequency | 2007.2 | 0.21 | +/- 1.74 | -0.30 | +/- 4.78 | -0.08 | 1.030 | -7.5% | 0.000 | 0.663 | 0.800 | 0.898 |
| Frequency | 2008.1 | 1.16 | +/- 1.68 | -1.23 | +/- 4.17 | -0.08 | 1.004 | 8.9% | 0.000 | 0.944 | 0.164 | 0.546 |
| Frequency | 2008.2 | 1.70 | +/- 1.85 | -1.76 | +/- 4.14 | -0.08 | 0.991 | 17.3% | 0.000 | 0.871 | 0.067 | 0.386 |
| Frequency | 2009.1 | 2.42 | +/- 2.02 | -2.45 | +/- 4.04 | -0.08 | 0.975 | 28.4% | 0.000 | 0.647 | 0.020 | 0.222 |
| Frequency | 2009.2 | 2.34 | +/- 2.39 | -2.37 | +/- 4.33 | -0.08 | 0.976 | 18.7% | 0.000 | 0.684 | 0.051 | 0.267 |
| Frequency | 2010.1 | 3.33 | +/- 2.67 | -3.30 | +/- 4.30 | -0.08 | 0.958 | 30.3% | 0.000 | 0.458 | 0.017 | 0.127 |
| Frequency | 2010.2 | 2.46 | +/- 3.09 | -2.48 | +/- 4.58 | -0.08 | 0.973 | 8.3% | 0.000 | 0.637 | 0.105 | 0.268 |
| Frequency | 2011.1 | 3.77 | +/- 3.62 | -3.71 | +/- 4.75 | -0.08 | 0.952 | 20.7% | 0.000 | 0.408 | 0.039 | 0.120 |
| Frequency | 2011.2 | 4.98 | +/- 4.52 | -4.82 | +/- 5.29 | -0.08 | 0.936 | 23.7% | 0.000 | 0.288 | 0.030 | 0.076 |
| Frequency | 2012.1 | 5.62 | +/- 6.06 | -5.40 | +/- 6.46 | -0.08 | 0.928 | 13.0% | 0.001 | 0.282 | 0.060 | 0.100 |
| Frequency | 2012.2 | 3.02 | +/- 7.84 | -3.02 | +/- 8.21 | -0.08 | 0.956 | -22.5% | 0.003 | 0.529 | 0.398 | 0.434 |
| Frequency | 2013.1 | 3.53 | +/- 12.04 | -3.49 | +/- 11.88 | -0.08 | 0.951 | -28.7% | 0.032 | 0.555 | 0.510 | 0.523 |
| Frequency | 2013.2 | -1.42 | +/- 19.14 | 1.36 | +/- 20.15 | -0.08 | 0.991 | -33.9% | 0.066 | 0.926 | 0.866 | 0.876 |
| Frequency | 2014.1 | 19.81 | +/- 45.11 | -16.60 | +/- 31.59 | -0.08 | 0.870 | -20.6% | 0.892 | 0.310 | 0.275 | 0.275 |
| Frequency | 2014.2 | -0.08 | +/- 4.01 | NA | +/- NA | NA | 0.952 | -17.3% | 0.000 | 0.525 | 0.961 | |
| Frequency | 2015.2 | -0.08 | +/- 4.01 | NA | +/- NA | NA | NA | -16.6% | 0.000 | 0.961 | | |

AB Total

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|----------------------|----------------------|---------------|
| Loss Cost | 2005.1 | 3.90 | +/- 1.12 | 72.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 4.17 | +/- 1.16 | 74.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 4.59 | +/- 1.14 | 79.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 4.69 | +/- 1.23 | 77.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 4.87 | +/- 1.32 | 77.5% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2007.2 | 5.04 | +/- 1.43 | 76.0% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2008.1 | 5.40 | +/- 1.51 | 78.0% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2008.2 | 5.59 | +/- 1.65 | 76.3% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2009.1 | 6.16 | +/- 1.68 | 80.4% | 0.000 | 0.004 | 0.000 |
| Loss Cost | 2009.2 | 6.65 | +/- 1.75 | 81.9% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2010.1 | 7.27 | +/- 1.79 | 85.1% | 0.000 | 0.004 | 0.000 |
| Loss Cost | 2010.2 | 7.57 | +/- 1.98 | 83.8% | 0.000 | 0.003 | 0.000 |
| Loss Cost | 2011.1 | 8.15 | +/- 2.14 | 85.4% | 0.000 | 0.008 | 0.000 |
| Loss Cost | 2011.2 | 8.39 | +/- 2.44 | 83.1% | 0.000 | 0.009 | 0.000 |
| Loss Cost | 2012.1 | 8.82 | +/- 2.81 | 82.9% | 0.000 | 0.020 | 0.000 |
| Loss Cost | 2012.2 | 9.28 | +/- 3.24 | 80.6% | 0.000 | 0.020 | 0.000 |
| Loss Cost | 2013.1 | 10.48 | +/- 3.52 | 84.4% | 0.000 | 0.044 | 0.000 |
| Loss Cost | 2013.2 | 10.94 | +/- 4.24 | 81.0% | 0.000 | 0.050 | 0.000 |
| Loss Cost | 2014.1 | 12.02 | +/- 5.18 | 81.7% | 0.001 | 0.107 | 0.001 |
| Loss Cost | 2014.2 | 10.74 | +/- 6.10 | 72.2% | 0.001 | 0.189 | 0.004 |
| Loss Cost | 2015.1 | 10.43 | +/- 8.55 | 65.4% | 0.008 | 0.245 | 0.022 |
| Loss Cost | 2015.2 | 9.23 | +/- 11.84 | 40.7% | 0.023 | 0.378 | 0.086 |
| Severity | 2005.1 | 4.50 | +/- 1.00 | 78.6% | 0.000 | 0.011 | 0.000 |
| Severity | 2005.2 | 4.69 | +/- 1.05 | 78.7% | 0.000 | 0.007 | 0.000 |
| Severity | 2006.1 | 4.94 | +/- 1.09 | 80.1% | 0.000 | 0.014 | 0.000 |
| Severity | 2006.2 | 4.79 | +/- 1.17 | 76.9% | 0.000 | 0.024 | 0.000 |
| Severity | 2007.1 | 4.64 | +/- 1.26 | 74.9% | 0.000 | 0.021 | 0.000 |
| Severity | 2007.2 | 4.48 | +/- 1.36 | 70.6% | 0.000 | 0.034 | 0.000 |
| Severity | 2008.1 | 4.51 | +/- 1.50 | 68.9% | 0.000 | 0.045 | 0.000 |
| Severity | 2008.2 | 4.42 | +/- 1.65 | 63.7% | 0.000 | 0.062 | 0.000 |
| Severity | 2009.1 | 4.88 | +/- 1.74 | 67.6% | 0.000 | 0.115 | 0.000 |
| Severity | 2009.2 | 5.36 | +/- 1.82 | 70.6% | 0.000 | 0.061 | 0.000 |
| Severity | 2010.1 | 5.89 | +/- 1.93 | 73.9% | 0.000 | 0.117 | 0.000 |
| Severity | 2010.2 | 6.46 | +/- 2.03 | 76.4% | 0.000 | 0.061 | 0.000 |
| Severity | 2011.1 | 6.97 | +/- 2.23 | 77.9% | 0.000 | 0.115 | 0.000 |
| Severity | 2011.2 | 7.02 | +/- 2.56 | 73.4% | 0.000 | 0.134 | 0.000 |
| Severity | 2012.1 | 7.89 | +/- 2.76 | 77.5% | 0.000 | 0.254 | 0.000 |
| Severity | 2012.2 | 8.81 | +/- 2.92 | 80.6% | 0.000 | 0.128 | 0.000 |
| Severity | 2013.1 | 10.43 | +/- 2.54 | 90.1% | 0.000 | 0.254 | 0.000 |
| Severity | 2013.2 | 10.98 | +/- 2.97 | 89.0% | 0.000 | 0.196 | 0.000 |
| Severity | 2014.1 | 11.62 | +/- 3.67 | 88.1% | 0.000 | 0.336 | 0.000 |
| Severity | 2014.2 | 10.35 | +/- 3.95 | 84.5% | 0.000 | 0.549 | 0.001 |
| Severity | 2015.1 | 9.33 | +/- 5.13 | 78.8% | 0.000 | 0.404 | 0.005 |
| Severity | 2015.2 | 8.19 | +/- 6.75 | 63.9% | 0.000 | 0.599 | 0.025 |
| Frequency | 2005.1 | -0.58 | +/- 0.70 | 20.2% | 0.000 | 0.017 | 0.103 |
| Frequency | 2005.2 | -0.50 | +/- 0.75 | 20.4% | 0.000 | 0.016 | 0.181 |
| Frequency | 2006.1 | -0.33 | +/- 0.78 | 13.5% | 0.000 | 0.029 | 0.389 |
| Frequency | 2006.2 | -0.10 | +/- 0.79 | 19.2% | 0.000 | 0.011 | 0.803 |
| Frequency | 2007.1 | 0.22 | +/- 0.76 | 17.3% | 0.000 | 0.021 | 0.556 |
| Frequency | 2007.2 | 0.53 | +/- 0.72 | 34.2% | 0.000 | 0.003 | 0.134 |
| Frequency | 2008.1 | 0.85 | +/- 0.67 | 43.9% | 0.000 | 0.005 | 0.015 |
| Frequency | 2008.2 | 1.12 | +/- 0.64 | 58.0% | 0.000 | 0.001 | 0.002 |
| Frequency | 2009.1 | 1.22 | +/- 0.70 | 59.3% | 0.000 | 0.002 | 0.002 |
| Frequency | 2009.2 | 1.22 | +/- 0.78 | 53.9% | 0.000 | 0.003 | 0.004 |
| Frequency | 2010.1 | 1.30 | +/- 0.87 | 54.3% | 0.000 | 0.007 | 0.006 |
| Frequency | 2010.2 | 1.05 | +/- 0.91 | 43.4% | 0.000 | 0.013 | 0.027 |
| Frequency | 2011.1 | 1.10 | +/- 1.05 | 43.2% | 0.000 | 0.022 | 0.040 |
| Frequency | 2011.2 | 1.28 | +/- 1.18 | 43.5% | 0.000 | 0.020 | 0.035 |
| Frequency | 2012.1 | 0.86 | +/- 1.24 | 48.0% | 0.000 | 0.009 | 0.153 |
| Frequency | 2012.2 | 0.43 | +/- 1.28 | 37.4% | 0.000 | 0.015 | 0.470 |
| Frequency | 2013.1 | 0.04 | +/- 1.43 | 44.9% | 0.000 | 0.010 | 0.949 |
| Frequency | 2013.2 | -0.04 | +/- 1.73 | 39.5% | 0.000 | 0.019 | 0.961 |
| Frequency | 2014.1 | 0.36 | +/- 2.13 | 33.6% | 0.000 | 0.046 | 0.700 |
| Frequency | 2014.2 | 0.35 | +/- 2.75 | 25.1% | 0.000 | 0.076 | 0.762 |
| Frequency | 2015.1 | 1.00 | +/- 3.68 | 20.5% | 0.000 | 0.166 | 0.513 |
| Frequency | 2015.2 | 0.96 | +/- 5.31 | 1.9% | 0.003 | 0.244 | 0.640 |

AB Total

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 4.03 | +/- 1.42 | 56.2% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 4.17 | +/- 1.52 | 55.3% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 4.75 | +/- 1.48 | 64.3% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 4.69 | +/- 1.60 | 60.9% | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 5.05 | +/- 1.69 | 63.1% | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 5.04 | +/- 1.85 | 59.8% | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 5.60 | +/- 1.90 | 64.9% | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 5.59 | +/- 2.10 | 61.3% | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 6.39 | +/- 2.09 | 69.4% | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 6.65 | +/- 2.31 | 68.1% | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 7.55 | +/- 2.30 | 74.9% | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 7.57 | +/- 2.61 | 71.5% | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 8.48 | +/- 2.71 | 76.2% | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 8.39 | +/- 3.11 | 71.8% | 0.000 | 0.000 |
| Loss Cost | 2012.1 | 9.25 | +/- 3.43 | 73.8% | 0.000 | 0.000 |
| Loss Cost | 2012.2 | 9.28 | +/- 4.05 | 69.0% | 0.000 | 0.000 |
| Loss Cost | 2013.1 | 11.01 | +/- 4.15 | 77.4% | 0.000 | 0.000 |
| Loss Cost | 2013.2 | 10.94 | +/- 5.06 | 71.8% | 0.000 | 0.001 |
| Loss Cost | 2014.1 | 12.73 | +/- 5.71 | 76.2% | 0.001 | 0.001 |
| Loss Cost | 2014.2 | 10.74 | +/- 6.37 | 67.5% | 0.001 | 0.004 |
| Loss Cost | 2015.1 | 11.38 | +/- 8.49 | 61.1% | 0.009 | 0.013 |
| Loss Cost | 2015.2 | 9.23 | +/- 10.94 | 40.9% | 0.016 | 0.072 |
| Severity | 2005.1 | 4.58 | +/- 1.11 | 73.2% | 0.000 | 0.000 |
| Severity | 2005.2 | 4.69 | +/- 1.20 | 72.2% | 0.000 | 0.000 |
| Severity | 2006.1 | 5.04 | +/- 1.22 | 75.1% | 0.000 | 0.000 |
| Severity | 2006.2 | 4.79 | +/- 1.28 | 71.9% | 0.000 | 0.000 |
| Severity | 2007.1 | 4.75 | +/- 1.40 | 69.0% | 0.000 | 0.000 |
| Severity | 2007.2 | 4.48 | +/- 1.48 | 64.7% | 0.000 | 0.000 |
| Severity | 2008.1 | 4.63 | +/- 1.62 | 63.2% | 0.000 | 0.000 |
| Severity | 2008.2 | 4.42 | +/- 1.76 | 58.1% | 0.000 | 0.000 |
| Severity | 2009.1 | 5.00 | +/- 1.81 | 64.4% | 0.000 | 0.000 |
| Severity | 2009.2 | 5.36 | +/- 1.96 | 65.4% | 0.000 | 0.000 |
| Severity | 2010.1 | 6.04 | +/- 2.02 | 71.0% | 0.000 | 0.000 |
| Severity | 2010.2 | 6.46 | +/- 2.22 | 71.4% | 0.000 | 0.000 |
| Severity | 2011.1 | 7.16 | +/- 2.35 | 74.9% | 0.000 | 0.000 |
| Severity | 2011.2 | 7.02 | +/- 2.69 | 70.2% | 0.000 | 0.000 |
| Severity | 2012.1 | 8.08 | +/- 2.77 | 76.6% | 0.000 | 0.000 |
| Severity | 2012.2 | 8.81 | +/- 3.10 | 77.6% | 0.000 | 0.000 |
| Severity | 2013.1 | 10.63 | +/- 2.54 | 89.6% | 0.000 | 0.000 |
| Severity | 2013.2 | 10.98 | +/- 3.06 | 87.8% | 0.000 | 0.000 |
| Severity | 2014.1 | 11.90 | +/- 3.55 | 88.0% | 0.000 | 0.000 |
| Severity | 2014.2 | 10.35 | +/- 3.65 | 85.9% | 0.000 | 0.000 |
| Severity | 2015.1 | 9.73 | +/- 4.72 | 79.4% | 0.000 | 0.002 |
| Severity | 2015.2 | 8.19 | +/- 5.81 | 68.8% | 0.000 | 0.013 |
| Frequency | 2005.1 | -0.52 | +/- 0.77 | 3.4% | 0.000 | 0.174 |
| Frequency | 2005.2 | -0.50 | +/- 0.83 | 2.0% | 0.000 | 0.226 |
| Frequency | 2006.1 | -0.27 | +/- 0.85 | -2.3% | 0.000 | 0.511 |
| Frequency | 2006.2 | -0.10 | +/- 0.89 | -4.1% | 0.000 | 0.826 |
| Frequency | 2007.1 | 0.28 | +/- 0.84 | -2.3% | 0.000 | 0.490 |
| Frequency | 2007.2 | 0.53 | +/- 0.87 | 2.9% | 0.000 | 0.213 |
| Frequency | 2008.1 | 0.93 | +/- 0.80 | 19.2% | 0.000 | 0.024 |
| Frequency | 2008.2 | 1.12 | +/- 0.85 | 25.3% | 0.000 | 0.012 |
| Frequency | 2009.1 | 1.33 | +/- 0.90 | 31.5% | 0.000 | 0.006 |
| Frequency | 2009.2 | 1.22 | +/- 0.99 | 24.4% | 0.000 | 0.018 |
| Frequency | 2010.1 | 1.42 | +/- 1.08 | 28.8% | 0.000 | 0.013 |
| Frequency | 2010.2 | 1.05 | +/- 1.10 | 16.3% | 0.000 | 0.060 |
| Frequency | 2011.1 | 1.24 | +/- 1.23 | 19.8% | 0.000 | 0.048 |
| Frequency | 2011.2 | 1.28 | +/- 1.42 | 16.8% | 0.000 | 0.072 |
| Frequency | 2012.1 | 1.09 | +/- 1.63 | 8.1% | 0.000 | 0.169 |
| Frequency | 2012.2 | 0.43 | +/- 1.64 | -5.9% | 0.000 | 0.575 |
| Frequency | 2013.1 | 0.34 | +/- 1.96 | -8.4% | 0.000 | 0.706 |
| Frequency | 2013.2 | -0.04 | +/- 2.30 | -11.1% | 0.000 | 0.971 |
| Frequency | 2014.1 | 0.74 | +/- 2.60 | -6.7% | 0.000 | 0.529 |
| Frequency | 2014.2 | 0.35 | +/- 3.27 | -13.2% | 0.000 | 0.804 |
| Frequency | 2015.1 | 1.51 | +/- 3.88 | -1.1% | 0.000 | 0.374 |
| Frequency | 2015.2 | 0.96 | +/- 5.32 | -15.0% | 0.002 | 0.661 |

AB Total

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

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | | Level Change | | P-Value: (Intercept) | P-Value: Scalar Level | P-Value: Seasonality | P-Value: Time | P-Value: Trend Shift |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------------|--------|-------------------------|--------------------------|-------------------------|------------------|-------------------------|
| | | | | | Conf Int. | Future Trend | Value | Adj R^ | | | | | |
| Loss Cost | 2005.1 | 1.45 | +/- 1.07 | 7.67 | +/- 6.08 | 9.23 | 1.145 | 89.0% | 0.000 | 0.055 | 0.000 | 0.010 | 0.012 |
| Loss Cost | 2005.2 | 1.64 | +/- 1.17 | 7.47 | +/- 6.12 | 9.23 | 1.138 | 89.0% | 0.000 | 0.069 | 0.000 | 0.008 | 0.016 |
| Loss Cost | 2006.1 | 2.10 | +/- 1.16 | 6.98 | +/- 5.64 | 9.23 | 1.123 | 91.1% | 0.000 | 0.076 | 0.000 | 0.001 | 0.015 |
| Loss Cost | 2006.2 | 1.94 | +/- 1.29 | 7.15 | +/- 5.77 | 9.23 | 1.129 | 90.3% | 0.000 | 0.072 | 0.000 | 0.005 | 0.015 |
| Loss Cost | 2007.1 | 1.92 | +/- 1.44 | 7.17 | +/- 5.97 | 9.23 | 1.129 | 90.1% | 0.000 | 0.079 | 0.000 | 0.011 | 0.017 |
| Loss Cost | 2007.2 | 1.79 | +/- 1.62 | 7.31 | +/- 6.18 | 9.23 | 1.133 | 89.3% | 0.000 | 0.081 | 0.000 | 0.031 | 0.019 |
| Loss Cost | 2008.1 | 2.02 | +/- 1.82 | 7.06 | +/- 6.34 | 9.23 | 1.128 | 89.4% | 0.000 | 0.100 | 0.000 | 0.030 | 0.026 |
| Loss Cost | 2008.2 | 1.82 | +/- 2.08 | 7.28 | +/- 6.60 | 9.23 | 1.133 | 88.4% | 0.000 | 0.100 | 0.000 | 0.080 | 0.028 |
| Loss Cost | 2009.1 | 2.42 | +/- 2.30 | 6.64 | +/- 6.55 | 9.23 | 1.121 | 89.4% | 0.000 | 0.127 | 0.001 | 0.038 | 0.041 |
| Loss Cost | 2009.2 | 2.84 | +/- 2.68 | 6.22 | +/- 6.81 | 9.23 | 1.112 | 88.9% | 0.000 | 0.167 | 0.001 | 0.037 | 0.063 |
| Loss Cost | 2010.1 | 3.58 | +/- 3.05 | 5.45 | +/- 6.90 | 9.23 | 1.100 | 89.6% | 0.000 | 0.214 | 0.002 | 0.023 | 0.103 |
| Loss Cost | 2010.2 | 3.45 | +/- 3.73 | 5.58 | +/- 7.51 | 9.23 | 1.102 | 88.1% | 0.000 | 0.231 | 0.003 | 0.062 | 0.121 |
| Loss Cost | 2011.1 | 4.06 | +/- 4.53 | 4.97 | +/- 8.10 | 9.23 | 1.094 | 87.9% | 0.000 | 0.286 | 0.007 | 0.069 | 0.194 |
| Loss Cost | 2011.2 | 3.45 | +/- 5.73 | 5.59 | +/- 9.19 | 9.23 | 1.102 | 85.6% | 0.000 | 0.279 | 0.014 | 0.203 | 0.193 |
| Loss Cost | 2012.1 | 3.30 | +/- 7.41 | 5.74 | +/- 10.73 | 9.23 | 1.104 | 84.4% | 0.000 | 0.307 | 0.022 | 0.332 | 0.244 |
| Loss Cost | 2012.2 | 2.77 | +/- 10.28 | 6.28 | +/- 13.45 | 9.23 | 1.109 | 81.1% | 0.001 | 0.330 | 0.043 | 0.545 | 0.298 |
| Loss Cost | 2013.1 | 6.16 | +/- 14.30 | 2.89 | +/- 16.16 | 9.23 | 1.087 | 81.9% | 0.011 | 0.445 | 0.074 | 0.327 | 0.680 |
| Loss Cost | 2013.2 | 7.23 | +/- 23.80 | 1.87 | +/- 24.44 | 9.23 | 1.081 | 76.4% | 0.090 | 0.530 | 0.111 | 0.467 | 0.855 |
| Loss Cost | 2014.1 | 20.09 | +/- 42.22 | -9.04 | +/- 33.14 | 9.23 | 1.045 | 78.5% | 0.660 | 0.726 | 0.172 | 0.230 | 0.525 |
| Loss Cost | 2014.2 | 4.16 | +/- 109.95 | 4.87 | +/- 111.67 | 9.23 | 1.075 | 61.1% | 0.571 | 0.637 | 0.378 | 0.908 | 0.894 |
| Loss Cost | 2015.1 | 9.23 | +/- 11.84 | NA | +/- NA | NA | 1.075 | 59.4% | 0.018 | 0.637 | 0.378 | 0.086 | |
| Loss Cost | 2015.2 | 9.23 | +/- 11.84 | NA | +/- NA | NA | NA | 40.7% | 0.023 | 0.378 | 0.086 | | |
| Severity | 2005.1 | 2.90 | +/- 1.29 | 5.14 | +/- 7.03 | 8.19 | 1.086 | 84.6% | 0.000 | 0.310 | 0.006 | 0.000 | 0.134 |
| Severity | 2005.2 | 3.06 | +/- 1.41 | 4.98 | +/- 7.15 | 8.19 | 1.080 | 84.0% | 0.000 | 0.350 | 0.005 | 0.000 | 0.153 |
| Severity | 2006.1 | 3.32 | +/- 1.53 | 4.72 | +/- 7.19 | 8.19 | 1.073 | 84.3% | 0.000 | 0.398 | 0.010 | 0.000 | 0.177 |
| Severity | 2006.2 | 2.78 | +/- 1.59 | 5.26 | +/- 6.93 | 8.19 | 1.090 | 83.8% | 0.000 | 0.283 | 0.019 | 0.001 | 0.120 |
| Severity | 2007.1 | 2.23 | +/- 1.63 | 5.83 | +/- 6.66 | 8.19 | 1.104 | 84.6% | 0.000 | 0.197 | 0.008 | 0.009 | 0.075 |
| Severity | 2007.2 | 1.48 | +/- 1.61 | 6.61 | +/- 6.10 | 8.19 | 1.127 | 85.7% | 0.000 | 0.093 | 0.014 | 0.067 | 0.030 |
| Severity | 2008.1 | 1.08 | +/- 1.74 | 7.04 | +/- 6.13 | 8.19 | 1.136 | 85.9% | 0.000 | 0.073 | 0.009 | 0.207 | 0.023 |
| Severity | 2008.2 | 0.21 | +/- 1.71 | 7.96 | +/- 5.54 | 8.19 | 1.159 | 87.8% | 0.000 | 0.025 | 0.016 | 0.795 | 0.006 |
| Severity | 2009.1 | 0.49 | +/- 1.95 | 7.66 | +/- 5.72 | 8.19 | 1.154 | 88.0% | 0.000 | 0.034 | 0.027 | 0.598 | 0.010 |
| Severity | 2009.2 | 0.74 | +/- 2.29 | 7.40 | +/- 6.01 | 8.19 | 1.148 | 87.6% | 0.000 | 0.047 | 0.029 | 0.499 | 0.016 |
| Severity | 2010.1 | 1.08 | +/- 2.69 | 7.03 | +/- 6.32 | 8.19 | 1.142 | 87.6% | 0.000 | 0.064 | 0.047 | 0.398 | 0.027 |
| Severity | 2010.2 | 1.42 | +/- 3.27 | 6.67 | +/- 6.79 | 8.19 | 1.136 | 87.0% | 0.000 | 0.090 | 0.051 | 0.358 | 0.047 |
| Severity | 2011.1 | 1.59 | +/- 4.01 | 6.50 | +/- 7.46 | 8.19 | 1.133 | 86.4% | 0.000 | 0.113 | 0.072 | 0.399 | 0.073 |
| Severity | 2011.2 | -0.22 | +/- 4.54 | 8.43 | +/- 7.75 | 8.19 | 1.160 | 86.6% | 0.000 | 0.060 | 0.144 | 0.915 | 0.030 |
| Severity | 2012.1 | 0.41 | +/- 5.85 | 7.75 | +/- 8.89 | 8.19 | 1.153 | 86.2% | 0.000 | 0.087 | 0.201 | 0.876 | 0.071 |
| Severity | 2012.2 | 1.32 | +/- 8.16 | 6.79 | +/- 10.89 | 8.19 | 1.144 | 85.0% | 0.000 | 0.134 | 0.207 | 0.717 | 0.175 |
| Severity | 2013.1 | 6.66 | +/- 9.47 | 1.43 | +/- 10.50 | 8.19 | 1.108 | 90.4% | 0.000 | 0.175 | 0.307 | 0.129 | 0.754 |
| Severity | 2013.2 | 9.67 | +/- 15.47 | -1.35 | +/- 15.03 | 8.19 | 1.091 | 88.6% | 0.000 | 0.288 | 0.266 | 0.159 | 0.834 |
| Severity | 2014.1 | 20.93 | +/- 23.85 | -10.53 | +/- 18.27 | 8.19 | 1.060 | 91.0% | 0.006 | 0.430 | 0.373 | 0.055 | 0.217 |
| Severity | 2014.2 | 14.00 | +/- 63.31 | -5.10 | +/- 53.10 | 8.19 | 1.072 | 83.0% | 0.106 | 0.442 | 0.599 | 0.530 | 0.799 |
| Severity | 2015.1 | 8.19 | +/- 6.75 | NA | +/- NA | NA | 1.072 | 77.5% | 0.000 | 0.442 | 0.599 | 0.025 | |
| Severity | 2015.2 | 8.19 | +/- 6.75 | NA | +/- NA | NA | NA | 63.9% | 0.000 | 0.599 | 0.025 | | |
| Frequency | 2005.1 | -1.41 | +/- 1.01 | 2.41 | +/- 5.60 | 0.96 | 1.055 | 29.3% | 0.000 | 0.420 | 0.017 | 0.008 | 0.377 |
| Frequency | 2005.2 | -1.38 | +/- 1.12 | 2.37 | +/- 5.75 | 0.96 | 1.053 | 27.9% | 0.000 | 0.444 | 0.020 | 0.019 | 0.396 |
| Frequency | 2006.1 | -1.18 | +/- 1.21 | 2.16 | +/- 5.79 | 0.96 | 1.047 | 18.8% | 0.000 | 0.498 | 0.032 | 0.058 | 0.441 |
| Frequency | 2006.2 | -0.82 | +/- 1.29 | 1.79 | +/- 5.65 | 0.96 | 1.036 | 19.9% | 0.000 | 0.599 | 0.017 | 0.204 | 0.513 |
| Frequency | 2007.1 | -0.30 | +/- 1.31 | 1.27 | +/- 5.24 | 0.96 | 1.023 | 13.7% | 0.000 | 0.717 | 0.028 | 0.634 | 0.616 |
| Frequency | 2007.2 | 0.30 | +/- 1.30 | 0.66 | +/- 4.73 | 0.96 | 1.006 | 27.8% | 0.000 | 0.913 | 0.006 | 0.632 | 0.773 |
| Frequency | 2008.1 | 0.93 | +/- 1.26 | 0.03 | +/- 4.15 | 0.96 | 0.993 | 37.4% | 0.000 | 0.880 | 0.009 | 0.135 | 0.990 |
| Frequency | 2008.2 | 1.60 | +/- 1.23 | -0.63 | +/- 3.61 | 0.96 | 0.977 | 55.4% | 0.000 | 0.596 | 0.001 | 0.013 | 0.717 |
| Frequency | 2009.1 | 1.92 | +/- 1.36 | -0.95 | +/- 3.63 | 0.96 | 0.972 | 58.5% | 0.000 | 0.506 | 0.002 | 0.008 | 0.589 |
| Frequency | 2009.2 | 2.08 | +/- 1.61 | -1.10 | +/- 3.82 | 0.96 | 0.969 | 53.3% | 0.000 | 0.480 | 0.003 | 0.014 | 0.549 |
| Frequency | 2010.1 | 2.47 | +/- 1.84 | -1.48 | +/- 3.93 | 0.96 | 0.963 | 55.7% | 0.000 | 0.412 | 0.006 | 0.012 | 0.436 |
| Frequency | 2010.2 | 2.00 | +/- 2.17 | -1.02 | +/- 4.15 | 0.96 | 0.970 | 39.8% | 0.000 | 0.519 | 0.013 | 0.065 | 0.604 |
| Frequency | 2011.1 | 2.43 | +/- 2.61 | -1.44 | +/- 4.45 | 0.96 | 0.965 | 41.2% | 0.000 | 0.467 | 0.024 | 0.062 | 0.495 |
| Frequency | 2011.2 | 3.68 | +/- 3.01 | -2.62 | +/- 4.44 | 0.96 | 0.951 | 50.8% | 0.000 | 0.283 | 0.010 | 0.020 | 0.224 |
| Frequency | 2012.1 | 2.88 | +/- 3.72 | -1.86 | +/- 5.02 | 0.96 | 0.957 | 47.1% | 0.000 | 0.368 | 0.010 | 0.110 | 0.427 |
| Frequency | 2012.2 | 1.44 | +/- 4.78 | -0.47 | +/- 5.93 | 0.96 | 0.970 | 25.9% | 0.000 | 0.532 | 0.025 | 0.504 | 0.859 |
| Frequency | 2013.1 | -0.47 | +/- 6.11 | 1.43 | +/- 7.25 | 0.96 | 0.981 | 33.5% | 0.000 | 0.697 | 0.020 | 0.861 | 0.652 |
| Frequency | 2013.2 | -2.23 | +/- 9.57 | 3.26 | +/- 10.92 | 0.96 | 0.991 | 28.1% | 0.004 | 0.865 | 0.051 | 0.593 | 0.485 |
| Frequency | 2014.1 | -0.69 | +/- 16.92 | 1.67 | +/- 17.93 | 0.96 | 0.986 | 10.4% | 0.054 | 0.822 | 0.088 | 0.920 | 0.818 |
| Frequency | 2014.2 | -8.64 | +/- 42.23 | 10.50 | +/- 51.45 | 0.96 | 1.003 | 0.1% | 0.200 | 0.970 | 0.244 | 0.605 | 0.571 |
| Frequency | 2015.1 | 0.96 | +/- 5.31 | NA | +/- NA | NA | 1.003 | 0.6% | 0.002 | 0.970 | 0.244 | 0.640 | |
| Frequency | 2015.2 | 0.96 | +/- 5.31 | NA | +/- NA | NA | NA | 1.9% | 0.003 | 0.244 | 0.640 | | |

AB Total

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

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | Future Trend | Level Change | P-Value: | P-Value: | P-Value: | P-Value: |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------------|-------------|--------------|---------------|-------------|
| | | | | | Conf Int. | | | (Intercept) | Scalar Level | P-Value: Time | Trend Shift |
| Loss Cost | 2005.1 | 1.45 | +/- 1.70 | 7.67 | +/- 9.64 | 9.23 | 1.163 | 72.3% | 0.000 | 0.168 | 0.101 |
| Loss Cost | 2005.2 | 1.38 | +/- 1.87 | 7.74 | +/- 9.90 | 9.23 | 1.166 | 71.4% | 0.000 | 0.173 | 0.106 |
| Loss Cost | 2006.1 | 2.10 | +/- 1.90 | 6.98 | +/- 9.23 | 9.23 | 1.141 | 76.0% | 0.000 | 0.210 | 0.030 |
| Loss Cost | 2006.2 | 1.65 | +/- 2.04 | 7.46 | +/- 9.25 | 9.23 | 1.156 | 75.2% | 0.000 | 0.171 | 0.105 |
| Loss Cost | 2007.1 | 1.92 | +/- 2.27 | 7.17 | +/- 9.43 | 9.23 | 1.147 | 75.2% | 0.000 | 0.201 | 0.090 |
| Loss Cost | 2007.2 | 1.42 | +/- 2.48 | 7.70 | +/- 9.56 | 9.23 | 1.162 | 74.3% | 0.000 | 0.168 | 0.241 |
| Loss Cost | 2008.1 | 2.02 | +/- 2.74 | 7.06 | +/- 9.56 | 9.23 | 1.146 | 75.6% | 0.000 | 0.211 | 0.135 |
| Loss Cost | 2008.2 | 1.36 | +/- 3.03 | 7.76 | +/- 9.73 | 9.23 | 1.162 | 74.7% | 0.000 | 0.172 | 0.352 |
| Loss Cost | 2009.1 | 2.42 | +/- 3.31 | 6.64 | +/- 9.44 | 9.23 | 1.138 | 77.7% | 0.000 | 0.224 | 0.135 |
| Loss Cost | 2009.2 | 2.22 | +/- 3.86 | 6.86 | +/- 9.98 | 9.23 | 1.142 | 76.1% | 0.000 | 0.231 | 0.234 |
| Loss Cost | 2010.1 | 3.58 | +/- 4.35 | 5.45 | +/- 9.84 | 9.23 | 1.117 | 78.6% | 0.000 | 0.306 | 0.094 |
| Loss Cost | 2010.2 | 2.62 | +/- 5.07 | 6.44 | +/- 10.47 | 9.23 | 1.133 | 76.7% | 0.000 | 0.264 | 0.279 |
| Loss Cost | 2011.1 | 4.06 | +/- 6.09 | 4.97 | +/- 10.90 | 9.23 | 1.112 | 77.7% | 0.000 | 0.347 | 0.164 |
| Loss Cost | 2011.2 | 2.23 | +/- 7.22 | 6.84 | +/- 11.94 | 9.23 | 1.135 | 75.5% | 0.000 | 0.275 | 0.505 |
| Loss Cost | 2012.1 | 3.30 | +/- 9.40 | 5.74 | +/- 13.63 | 9.23 | 1.124 | 74.2% | 0.000 | 0.343 | 0.444 |
| Loss Cost | 2012.2 | 0.65 | +/- 11.98 | 8.52 | +/- 16.49 | 9.23 | 1.148 | 71.1% | 0.001 | 0.288 | 0.904 |
| Loss Cost | 2013.1 | 6.16 | +/- 16.67 | 2.89 | +/- 18.85 | 9.23 | 1.108 | 74.2% | 0.024 | 0.428 | 0.404 |
| Loss Cost | 2013.2 | 2.45 | +/- 24.64 | 6.62 | +/- 27.89 | 9.23 | 1.128 | 68.0% | 0.063 | 0.399 | 0.817 |
| Loss Cost | 2014.1 | 20.09 | +/- 45.18 | -9.04 | +/- 35.48 | 9.23 | 1.070 | 72.9% | 0.711 | 0.628 | 0.565 |
| Loss Cost | 2014.2 | -10.90 | +/- 73.08 | 22.59 | +/- 101.60 | 9.23 | 1.124 | 61.2% | 0.274 | 0.424 | 0.708 |
| Loss Cost | 2015.1 | 9.23 | +/- 10.94 | NA | +/- NA | NA | 1.124 | 59.5% | 0.013 | 0.424 | 0.072 |
| Loss Cost | 2015.2 | 9.23 | +/- 10.94 | NA | +/- NA | NA | NA | 40.9% | 0.016 | | 0.072 |
| Severity | 2005.1 | 2.90 | +/- 1.49 | 5.14 | +/- 8.14 | 8.19 | 1.096 | 79.3% | 0.000 | 0.329 | 0.000 |
| Severity | 2005.2 | 2.90 | +/- 1.64 | 5.14 | +/- 8.36 | 8.19 | 1.096 | 78.1% | 0.000 | 0.342 | 0.205 |
| Severity | 2006.1 | 3.32 | +/- 1.76 | 4.72 | +/- 8.25 | 8.19 | 1.083 | 79.3% | 0.000 | 0.404 | 0.001 |
| Severity | 2006.2 | 2.62 | +/- 1.77 | 5.43 | +/- 7.78 | 8.19 | 1.104 | 79.5% | 0.000 | 0.272 | 0.005 |
| Severity | 2007.1 | 2.23 | +/- 1.92 | 5.83 | +/- 7.85 | 8.19 | 1.115 | 78.4% | 0.000 | 0.229 | 0.024 |
| Severity | 2007.2 | 1.29 | +/- 1.84 | 6.81 | +/- 7.04 | 8.19 | 1.141 | 80.8% | 0.000 | 0.106 | 0.156 |
| Severity | 2008.1 | 1.08 | +/- 2.07 | 7.04 | +/- 7.29 | 8.19 | 1.147 | 79.9% | 0.000 | 0.104 | 0.050 |
| Severity | 2008.2 | -0.01 | +/- 1.97 | 8.20 | +/- 6.46 | 8.19 | 1.174 | 83.4% | 0.000 | 0.034 | 0.994 |
| Severity | 2009.1 | 0.49 | +/- 2.22 | 7.66 | +/- 6.52 | 8.19 | 1.162 | 84.3% | 0.000 | 0.047 | 0.645 |
| Severity | 2009.2 | 0.44 | +/- 2.60 | 7.72 | +/- 6.89 | 8.19 | 1.163 | 83.6% | 0.000 | 0.056 | 0.723 |
| Severity | 2010.1 | 1.08 | +/- 3.01 | 7.03 | +/- 7.08 | 8.19 | 1.151 | 84.3% | 0.000 | 0.078 | 0.451 |
| Severity | 2010.2 | 0.99 | +/- 3.63 | 7.13 | +/- 7.65 | 8.19 | 1.153 | 83.3% | 0.000 | 0.091 | 0.564 |
| Severity | 2011.1 | 1.59 | +/- 4.43 | 6.50 | +/- 8.24 | 8.19 | 1.144 | 83.0% | 0.000 | 0.124 | 0.447 |
| Severity | 2011.2 | -0.74 | +/- 4.70 | 9.00 | +/- 8.16 | 8.19 | 1.175 | 84.8% | 0.000 | 0.052 | 0.737 |
| Severity | 2012.1 | 0.41 | +/- 6.02 | 7.75 | +/- 9.14 | 8.19 | 1.161 | 85.0% | 0.000 | 0.081 | 0.881 |
| Severity | 2012.2 | 0.35 | +/- 8.15 | 7.81 | +/- 11.16 | 8.19 | 1.162 | 83.5% | 0.000 | 0.105 | 0.924 |
| Severity | 2013.1 | 6.66 | +/- 9.36 | 1.43 | +/- 10.37 | 8.19 | 1.116 | 90.1% | 0.000 | 0.151 | 0.128 |
| Severity | 2013.2 | 7.59 | +/- 14.61 | 0.56 | +/- 14.84 | 8.19 | 1.111 | 87.8% | 0.000 | 0.210 | 0.931 |
| Severity | 2014.1 | 20.93 | +/- 22.61 | -10.53 | +/- 17.32 | 8.19 | 1.068 | 91.1% | 0.004 | 0.360 | 0.046 |
| Severity | 2014.2 | 8.25 | +/- 44.67 | -0.05 | +/- 41.63 | 8.19 | 1.088 | 85.3% | 0.035 | 0.295 | 0.634 |
| Severity | 2015.1 | 8.19 | +/- 5.81 | NA | +/- NA | NA | 1.088 | 80.6% | 0.000 | 0.295 | 0.013 |
| Severity | 2015.2 | 8.19 | +/- 5.81 | NA | +/- NA | NA | NA | 68.8% | 0.000 | | 0.013 |
| Frequency | 2005.1 | -1.41 | +/- 1.12 | 2.41 | +/- 6.21 | 0.96 | 1.061 | 12.5% | 0.000 | 0.416 | 0.016 |
| Frequency | 2005.2 | -1.48 | +/- 1.23 | 2.47 | +/- 6.37 | 0.96 | 1.064 | 11.2% | 0.000 | 0.412 | 0.022 |
| Frequency | 2006.1 | -1.18 | +/- 1.32 | 2.16 | +/- 6.31 | 0.96 | 1.054 | 3.0% | 0.000 | 0.481 | 0.080 |
| Frequency | 2006.2 | -0.95 | +/- 1.45 | 1.93 | +/- 6.38 | 0.96 | 1.047 | -2.3% | 0.000 | 0.542 | 0.190 |
| Frequency | 2007.1 | -0.30 | +/- 1.45 | 1.27 | +/- 5.80 | 0.96 | 1.029 | -6.5% | 0.000 | 0.676 | 0.651 |
| Frequency | 2007.2 | 0.13 | +/- 1.56 | 0.83 | +/- 5.68 | 0.96 | 1.018 | -4.9% | 0.000 | 0.791 | 0.865 |
| Frequency | 2008.1 | 0.93 | +/- 1.51 | 0.03 | +/- 4.95 | 0.96 | 0.999 | 10.2% | 0.000 | 0.989 | 0.207 |
| Frequency | 2008.2 | 1.37 | +/- 1.65 | -0.40 | +/- 4.91 | 0.96 | 0.990 | 17.2% | 0.000 | 0.862 | 0.097 |
| Frequency | 2009.1 | 1.92 | +/- 1.81 | -0.95 | +/- 4.82 | 0.96 | 0.979 | 26.1% | 0.000 | 0.713 | 0.037 |
| Frequency | 2009.2 | 1.77 | +/- 2.11 | -0.80 | +/- 5.09 | 0.96 | 0.982 | 16.7% | 0.000 | 0.758 | 0.091 |
| Frequency | 2010.1 | 2.47 | +/- 2.38 | -1.48 | +/- 5.09 | 0.96 | 0.971 | 24.9% | 0.000 | 0.615 | 0.041 |
| Frequency | 2010.2 | 1.61 | +/- 2.66 | -0.64 | +/- 5.17 | 0.96 | 0.983 | 5.4% | 0.000 | 0.767 | 0.209 |
| Frequency | 2011.1 | 2.43 | +/- 3.15 | -1.44 | +/- 5.38 | 0.96 | 0.973 | 12.6% | 0.000 | 0.635 | 0.114 |
| Frequency | 2011.2 | 2.99 | +/- 3.94 | -1.98 | +/- 5.92 | 0.96 | 0.966 | 10.6% | 0.000 | 0.579 | 0.117 |
| Frequency | 2012.1 | 2.88 | +/- 5.11 | -1.86 | +/- 6.90 | 0.96 | 0.967 | -3.0% | 0.000 | 0.617 | 0.232 |
| Frequency | 2012.2 | 0.30 | +/- 5.98 | 0.65 | +/- 7.65 | 0.96 | 0.988 | -28.3% | 0.000 | 0.849 | 0.911 |
| Frequency | 2013.1 | -0.47 | +/- 8.43 | 1.43 | +/- 10.02 | 0.96 | 0.993 | -33.2% | 0.002 | 0.921 | 0.901 |
| Frequency | 2013.2 | -4.78 | +/- 11.33 | 6.02 | +/- 13.70 | 0.96 | 1.015 | -22.6% | 0.004 | 0.825 | 0.362 |
| Frequency | 2014.1 | -0.69 | +/- 20.26 | 1.67 | +/- 21.48 | 0.96 | 1.001 | -41.3% | 0.097 | 0.986 | 0.936 |
| Frequency | 2014.2 | -17.69 | +/- 33.30 | 22.66 | +/- 50.09 | 0.96 | 1.033 | -17.1% | 0.072 | 0.665 | 0.260 |
| Frequency | 2015.1 | 0.96 | +/- 5.32 | NA | +/- NA | NA | 1.033 | -16.4% | 0.001 | 0.665 | 0.661 |
| Frequency | 2015.2 | 0.96 | +/- 5.32 | NA | +/- NA | NA | NA | -15.0% | 0.002 | | 0.661 |

AB Total

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

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift Conf Int. | Future Trend | Level Change Value | Adj R^ | P-Value: (Intercept) | P-Value: Scalar Level | P-Value: Seasonality | P-Value: Time | P-Value: Trend Shift |
|-----------|------------|-------------|-----------------|-------------|-----------------------|--------------|--------------------|--------|----------------------|-----------------------|----------------------|---------------|----------------------|
| Loss Cost | 2005.1 | 1.07 | +/- 1.10 | 8.07 | +/- 5.82 | 9.23 | 1.173 | 90.5% | 0.000 | 0.022 | 0.000 | 0.054 | 0.007 |
| Loss Cost | 2005.2 | 1.25 | +/- 1.19 | 7.88 | +/- 5.88 | 9.23 | 1.166 | 90.4% | 0.000 | 0.030 | 0.000 | 0.040 | 0.009 |
| Loss Cost | 2006.1 | 1.73 | +/- 1.22 | 7.38 | +/- 5.49 | 9.23 | 1.148 | 92.0% | 0.000 | 0.036 | 0.000 | 0.007 | 0.009 |
| Loss Cost | 2006.2 | 1.53 | +/- 1.34 | 7.59 | +/- 5.60 | 9.23 | 1.156 | 91.5% | 0.000 | 0.032 | 0.000 | 0.026 | 0.008 |
| Loss Cost | 2007.1 | 1.42 | +/- 1.51 | 7.70 | +/- 5.80 | 9.23 | 1.159 | 91.4% | 0.000 | 0.035 | 0.000 | 0.062 | 0.010 |
| Loss Cost | 2007.2 | 1.23 | +/- 1.69 | 7.90 | +/- 5.99 | 9.23 | 1.166 | 90.7% | 0.000 | 0.035 | 0.000 | 0.141 | 0.010 |
| Loss Cost | 2008.1 | 1.40 | +/- 1.95 | 7.72 | +/- 6.23 | 9.23 | 1.161 | 90.6% | 0.000 | 0.047 | 0.000 | 0.146 | 0.015 |
| Loss Cost | 2008.2 | 1.11 | +/- 2.22 | 8.03 | +/- 6.49 | 9.23 | 1.169 | 89.8% | 0.000 | 0.045 | 0.000 | 0.301 | 0.015 |
| Loss Cost | 2009.1 | 1.68 | +/- 2.54 | 7.43 | +/- 6.61 | 9.23 | 1.154 | 90.4% | 0.000 | 0.068 | 0.000 | 0.175 | 0.025 |
| Loss Cost | 2009.2 | 2.05 | +/- 2.98 | 7.04 | +/- 6.95 | 9.23 | 1.145 | 89.8% | 0.000 | 0.096 | 0.001 | 0.158 | 0.041 |
| Loss Cost | 2010.1 | 2.77 | +/- 3.57 | 6.29 | +/- 7.29 | 9.23 | 1.129 | 90.1% | 0.000 | 0.145 | 0.002 | 0.112 | 0.076 |
| Loss Cost | 2010.2 | 2.49 | +/- 4.35 | 6.58 | +/- 8.02 | 9.23 | 1.135 | 88.6% | 0.000 | 0.156 | 0.003 | 0.229 | 0.089 |
| Loss Cost | 2011.1 | 2.94 | +/- 5.59 | 6.11 | +/- 9.04 | 9.23 | 1.127 | 88.1% | 0.000 | 0.213 | 0.007 | 0.261 | 0.152 |
| Loss Cost | 2011.2 | 1.95 | +/- 7.04 | 7.14 | +/- 10.47 | 9.23 | 1.143 | 85.9% | 0.000 | 0.199 | 0.014 | 0.542 | 0.144 |
| Loss Cost | 2012.1 | 0.91 | +/- 9.64 | 8.24 | +/- 13.09 | 9.23 | 1.159 | 84.9% | 0.000 | 0.206 | 0.021 | 0.832 | 0.168 |
| Loss Cost | 2012.2 | -0.60 | +/- 13.34 | 9.89 | +/- 17.20 | 9.23 | 1.179 | 81.5% | 0.002 | 0.214 | 0.039 | 0.918 | 0.196 |
| Loss Cost | 2013.1 | 2.58 | +/- 22.29 | 6.48 | +/- 25.00 | 9.23 | 1.142 | 80.7% | 0.040 | 0.389 | 0.087 | 0.782 | 0.534 |
| Loss Cost | 2013.2 | 1.80 | +/- 39.33 | 7.30 | +/- 42.98 | 9.23 | 1.150 | 73.2% | 0.170 | 0.477 | 0.132 | 0.908 | 0.662 |
| Loss Cost | 2014.1 | 38.46 | +/- 146.16 | -21.11 | +/- 84.01 | 9.23 | 0.933 | 74.6% | 0.824 | 0.810 | 0.378 | 0.382 | 0.517 |
| Loss Cost | 2014.2 | 9.23 | +/- 11.84 | NA | +/- NA | NA | 1.050 | 52.4% | 0.016 | 0.763 | 0.378 | 0.086 | |
| Loss Cost | 2015.2 | 9.23 | +/- 11.84 | NA | +/- NA | NA | 40.7% | 0.023 | | 0.378 | 0.086 | | |
| Severity | 2005.1 | 2.72 | +/- 1.41 | 5.33 | +/- 7.16 | 8.19 | 1.098 | 84.8% | 0.000 | 0.263 | 0.005 | 0.001 | 0.127 |
| Severity | 2005.2 | 2.87 | +/- 1.54 | 5.17 | +/- 7.30 | 8.19 | 1.093 | 84.2% | 0.000 | 0.302 | 0.005 | 0.001 | 0.146 |
| Severity | 2006.1 | 3.15 | +/- 1.70 | 4.89 | +/- 7.39 | 8.19 | 1.083 | 84.4% | 0.000 | 0.357 | 0.010 | 0.001 | 0.172 |
| Severity | 2006.2 | 2.56 | +/- 1.75 | 5.49 | +/- 7.10 | 8.19 | 1.104 | 84.0% | 0.000 | 0.239 | 0.017 | 0.006 | 0.113 |
| Severity | 2007.1 | 1.86 | +/- 1.79 | 6.21 | +/- 6.74 | 8.19 | 1.126 | 85.3% | 0.000 | 0.139 | 0.006 | 0.040 | 0.061 |
| Severity | 2007.2 | 1.02 | +/- 1.72 | 7.10 | +/- 6.05 | 8.19 | 1.153 | 87.0% | 0.000 | 0.051 | 0.008 | 0.226 | 0.020 |
| Severity | 2008.1 | 0.43 | +/- 1.85 | 7.73 | +/- 5.96 | 8.19 | 1.171 | 87.9% | 0.000 | 0.030 | 0.004 | 0.627 | 0.011 |
| Severity | 2008.2 | -0.59 | +/- 1.68 | 8.83 | +/- 5.05 | 8.19 | 1.202 | 90.9% | 0.000 | 0.005 | 0.004 | 0.470 | 0.001 |
| Severity | 2009.1 | -0.45 | +/- 1.99 | 8.68 | +/- 5.33 | 8.19 | 1.198 | 90.8% | 0.000 | 0.008 | 0.007 | 0.639 | 0.003 |
| Severity | 2009.2 | -0.29 | +/- 2.35 | 8.50 | +/- 5.67 | 8.19 | 1.194 | 90.4% | 0.000 | 0.012 | 0.009 | 0.795 | 0.005 |
| Severity | 2010.1 | -0.16 | +/- 2.87 | 8.37 | +/- 6.15 | 8.19 | 1.191 | 90.1% | 0.000 | 0.019 | 0.017 | 0.904 | 0.009 |
| Severity | 2010.2 | 0.03 | +/- 3.52 | 8.16 | +/- 6.75 | 8.19 | 1.186 | 89.4% | 0.000 | 0.031 | 0.022 | 0.987 | 0.018 |
| Severity | 2011.1 | -0.30 | +/- 4.49 | 8.52 | +/- 7.67 | 8.19 | 1.193 | 88.9% | 0.000 | 0.039 | 0.031 | 0.885 | 0.027 |
| Severity | 2011.2 | -2.88 | +/- 4.50 | 11.41 | +/- 7.31 | 8.19 | 1.241 | 91.3% | 0.000 | 0.009 | 0.040 | 0.187 | 0.005 |
| Severity | 2012.1 | -3.38 | +/- 6.22 | 11.98 | +/- 9.13 | 8.19 | 1.249 | 90.9% | 0.000 | 0.015 | 0.055 | 0.253 | 0.013 |
| Severity | 2012.2 | -3.52 | +/- 8.83 | 12.14 | +/- 11.97 | 8.19 | 1.251 | 89.7% | 0.000 | 0.030 | 0.082 | 0.385 | 0.039 |
| Severity | 2013.1 | 1.81 | +/- 13.38 | 6.27 | +/- 15.09 | 8.19 | 1.185 | 91.5% | 0.000 | 0.099 | 0.186 | 0.749 | 0.334 |
| Severity | 2013.2 | 3.27 | +/- 23.80 | 4.77 | +/- 25.01 | 8.19 | 1.172 | 88.8% | 0.002 | 0.209 | 0.226 | 0.732 | 0.634 |
| Severity | 2014.1 | 28.28 | +/- 71.24 | -15.66 | +/- 47.19 | 8.19 | 1.011 | 89.5% | 0.206 | 0.948 | 0.599 | 0.262 | 0.426 |
| Severity | 2014.2 | 8.19 | +/- 6.75 | NA | +/- NA | NA | 1.101 | 80.7% | 0.000 | 0.332 | 0.599 | 0.025 | |
| Severity | 2015.2 | 8.19 | +/- 6.75 | NA | +/- NA | NA | 63.9% | 0.000 | | 0.599 | 0.025 | | |
| Frequency | 2005.1 | -1.60 | +/- 1.09 | 2.61 | +/- 5.65 | 0.96 | 1.068 | 30.8% | 0.000 | 0.330 | 0.012 | 0.006 | 0.342 |
| Frequency | 2005.2 | -1.58 | +/- 1.21 | 2.58 | +/- 5.81 | 0.96 | 1.067 | 29.5% | 0.000 | 0.352 | 0.015 | 0.013 | 0.361 |
| Frequency | 2006.1 | -1.38 | +/- 1.33 | 2.37 | +/- 5.89 | 0.96 | 1.060 | 19.9% | 0.000 | 0.409 | 0.027 | 0.044 | 0.406 |
| Frequency | 2006.2 | -1.01 | +/- 1.42 | 1.99 | +/- 5.78 | 0.96 | 1.047 | 20.7% | 0.000 | 0.507 | 0.015 | 0.157 | 0.476 |
| Frequency | 2007.1 | -0.43 | +/- 1.47 | 1.40 | +/- 5.41 | 0.96 | 1.030 | 13.2% | 0.000 | 0.652 | 0.029 | 0.544 | 0.591 |
| Frequency | 2007.2 | 0.21 | +/- 1.47 | 0.75 | +/- 4.91 | 0.96 | 1.011 | 27.0% | 0.000 | 0.858 | 0.008 | 0.765 | 0.752 |
| Frequency | 2008.1 | 0.96 | +/- 1.46 | 0.00 | +/- 4.34 | 0.96 | 0.991 | 36.5% | 0.000 | 0.869 | 0.013 | 0.179 | 0.999 |
| Frequency | 2008.2 | 1.70 | +/- 1.42 | -0.73 | +/- 3.78 | 0.96 | 0.973 | 55.1% | 0.000 | 0.555 | 0.002 | 0.021 | 0.687 |
| Frequency | 2009.1 | 2.13 | +/- 1.60 | -1.15 | +/- 3.80 | 0.96 | 0.964 | 58.8% | 0.000 | 0.427 | 0.005 | 0.012 | 0.529 |
| Frequency | 2009.2 | 2.34 | +/- 1.88 | -1.35 | +/- 4.02 | 0.96 | 0.959 | 53.7% | 0.000 | 0.397 | 0.006 | 0.017 | 0.483 |
| Frequency | 2010.1 | 2.93 | +/- 2.19 | -1.92 | +/- 4.12 | 0.96 | 0.949 | 57.4% | 0.000 | 0.291 | 0.013 | 0.012 | 0.335 |
| Frequency | 2010.2 | 2.46 | +/- 2.60 | -1.46 | +/- 4.44 | 0.96 | 0.957 | 40.5% | 0.000 | 0.393 | 0.024 | 0.059 | 0.486 |
| Frequency | 2011.1 | 3.25 | +/- 3.22 | -2.22 | +/- 4.79 | 0.96 | 0.945 | 44.2% | 0.000 | 0.295 | 0.050 | 0.045 | 0.331 |
| Frequency | 2011.2 | 4.98 | +/- 3.53 | -3.83 | +/- 4.58 | 0.96 | 0.921 | 58.4% | 0.000 | 0.116 | 0.017 | 0.010 | 0.096 |
| Frequency | 2012.1 | 4.44 | +/- 4.86 | -3.34 | +/- 5.69 | 0.96 | 0.928 | 51.6% | 0.000 | 0.188 | 0.025 | 0.063 | 0.220 |
| Frequency | 2012.2 | 3.02 | +/- 6.52 | -2.00 | +/- 7.23 | 0.96 | 0.942 | 24.3% | 0.001 | 0.333 | 0.045 | 0.302 | 0.537 |
| Frequency | 2013.1 | 0.76 | +/- 10.02 | 0.20 | +/- 10.77 | 0.96 | 0.964 | 24.4% | 0.008 | 0.597 | 0.049 | 0.859 | 0.965 |
| Frequency | 2013.2 | -1.42 | +/- 16.91 | 2.42 | +/- 18.19 | 0.96 | 0.981 | 12.4% | 0.043 | 0.827 | 0.086 | 0.838 | 0.742 |
| Frequency | 2014.1 | 7.94 | +/- 49.89 | -6.46 | +/- 43.55 | 0.96 | 0.923 | -3.4% | 0.628 | 0.574 | 0.244 | 0.660 | 0.701 |
| Frequency | 2014.2 | 0.96 | +/- 5.31 | NA | +/- NA | NA | 0.954 | -2.3% | 0.001 | 0.555 | 0.244 | 0.640 | |
| Frequency | 2015.2 | 0.96 | +/- 5.31 | NA | +/- NA | NA | 1.9% | 0.003 | | 0.244 | 0.640 | | |

AB Total

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

| Fit | Start Date | Prior Trend | Prior Conf Int. | Trend Shift | Trend Shift | Future Trend | Level Change | P-Value: (Intercept) | P-Value: | P-Value: Scalar Level | P-Value: Time | P-Value: Trend Shift |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------------|-------------------------|----------|--------------------------|------------------|-------------------------|
| | | | | | Conf Int. | | | | Adj R^ | | | |
| Loss Cost | 2005.1 | 1.34 | +/- 1.87 | 7.79 | +/- 9.88 | 9.23 | 1.172 | 72.3% | 0.000 | 0.165 | 0.149 | 0.104 |
| Loss Cost | 2005.2 | 1.25 | +/- 2.06 | 7.88 | +/- 10.16 | 9.23 | 1.175 | 71.4% | 0.000 | 0.170 | 0.218 | 0.109 |
| Loss Cost | 2006.1 | 2.04 | +/- 2.12 | 7.04 | +/- 9.51 | 9.23 | 1.145 | 75.8% | 0.000 | 0.220 | 0.055 | 0.126 |
| Loss Cost | 2006.2 | 1.53 | +/- 2.28 | 7.59 | +/- 9.55 | 9.23 | 1.164 | 75.1% | 0.000 | 0.172 | 0.175 | 0.101 |
| Loss Cost | 2007.1 | 1.82 | +/- 2.56 | 7.28 | +/- 9.77 | 9.23 | 1.154 | 75.1% | 0.000 | 0.209 | 0.149 | 0.122 |
| Loss Cost | 2007.2 | 1.23 | +/- 2.80 | 7.90 | +/- 9.92 | 9.23 | 1.173 | 74.2% | 0.000 | 0.168 | 0.365 | 0.099 |
| Loss Cost | 2008.1 | 1.90 | +/- 3.14 | 7.20 | +/- 9.99 | 9.23 | 1.153 | 75.4% | 0.000 | 0.222 | 0.215 | 0.133 |
| Loss Cost | 2008.2 | 1.11 | +/- 3.48 | 8.03 | +/- 10.21 | 9.23 | 1.175 | 74.6% | 0.000 | 0.172 | 0.508 | 0.102 |
| Loss Cost | 2009.1 | 2.31 | +/- 3.87 | 6.76 | +/- 9.99 | 9.23 | 1.143 | 77.4% | 0.000 | 0.246 | 0.217 | 0.156 |
| Loss Cost | 2009.2 | 2.05 | +/- 4.57 | 7.04 | +/- 10.66 | 9.23 | 1.150 | 75.8% | 0.000 | 0.252 | 0.348 | 0.164 |
| Loss Cost | 2010.1 | 3.67 | +/- 5.25 | 5.37 | +/- 10.62 | 9.23 | 1.114 | 78.3% | 0.000 | 0.368 | 0.149 | 0.282 |
| Loss Cost | 2010.2 | 2.49 | +/- 6.24 | 6.58 | +/- 11.51 | 9.23 | 1.138 | 76.1% | 0.000 | 0.306 | 0.396 | 0.222 |
| Loss Cost | 2011.1 | 4.30 | +/- 7.69 | 4.72 | +/- 12.23 | 9.23 | 1.105 | 77.0% | 0.000 | 0.441 | 0.234 | 0.402 |
| Loss Cost | 2011.2 | 1.95 | +/- 9.36 | 7.14 | +/- 13.93 | 9.23 | 1.143 | 74.4% | 0.000 | 0.328 | 0.649 | 0.263 |
| Loss Cost | 2012.1 | 3.33 | +/- 12.74 | 5.71 | +/- 16.64 | 9.23 | 1.123 | 72.8% | 0.002 | 0.439 | 0.562 | 0.444 |
| Loss Cost | 2012.2 | -0.60 | +/- 16.90 | 9.89 | +/- 21.80 | 9.23 | 1.175 | 69.0% | 0.007 | 0.332 | 0.937 | 0.302 |
| Loss Cost | 2013.1 | 7.72 | +/- 26.30 | 1.40 | +/- 26.92 | 9.23 | 1.084 | 71.9% | 0.125 | 0.649 | 0.491 | 0.904 |
| Loss Cost | 2013.2 | 1.80 | +/- 44.13 | 7.30 | +/- 48.25 | 9.23 | 1.136 | 63.2% | 0.225 | 0.569 | 0.921 | 0.706 |
| Loss Cost | 2014.1 | 61.86 | +/- 132.75 | -32.52 | +/- 55.93 | 9.23 | 0.834 | 74.6% | 0.452 | 0.494 | 0.159 | 0.238 |
| Loss Cost | 2014.2 | 9.23 | +/- 10.94 | NA | +/- NA | NA | 1.015 | 52.6% | 0.010 | 0.921 | 0.072 | |
| Loss Cost | 2015.2 | 9.23 | +/- 10.94 | NA | +/- NA | NA | NA | 40.9% | 0.016 | | | 0.072 |
| Severity | 2005.1 | 2.88 | +/- 1.64 | 5.17 | +/- 8.36 | 8.19 | 1.098 | 79.1% | 0.000 | 0.342 | 0.001 | 0.203 |
| Severity | 2005.2 | 2.87 | +/- 1.82 | 5.17 | +/- 8.60 | 8.19 | 1.098 | 77.9% | 0.000 | 0.355 | 0.003 | 0.214 |
| Severity | 2006.1 | 3.34 | +/- 1.96 | 4.70 | +/- 8.50 | 8.19 | 1.081 | 79.1% | 0.000 | 0.434 | 0.002 | 0.252 |
| Severity | 2006.2 | 2.56 | +/- 1.98 | 5.49 | +/- 8.04 | 8.19 | 1.108 | 79.4% | 0.000 | 0.280 | 0.013 | 0.158 |
| Severity | 2007.1 | 2.11 | +/- 2.16 | 5.96 | +/- 8.12 | 8.19 | 1.122 | 78.4% | 0.000 | 0.227 | 0.053 | 0.130 |
| Severity | 2007.2 | 1.02 | +/- 2.06 | 7.10 | +/- 7.26 | 8.19 | 1.157 | 81.1% | 0.000 | 0.091 | 0.310 | 0.047 |
| Severity | 2008.1 | 0.73 | +/- 2.33 | 7.41 | +/- 7.52 | 8.19 | 1.166 | 80.3% | 0.000 | 0.086 | 0.515 | 0.046 |
| Severity | 2008.2 | -0.59 | +/- 2.17 | 8.83 | +/- 6.50 | 8.19 | 1.205 | 84.7% | 0.000 | 0.019 | 0.575 | 0.008 |
| Severity | 2009.1 | -0.11 | +/- 2.49 | 8.31 | +/- 6.66 | 8.19 | 1.191 | 85.3% | 0.000 | 0.030 | 0.928 | 0.014 |
| Severity | 2009.2 | -0.29 | +/- 2.94 | 8.50 | +/- 7.10 | 8.19 | 1.196 | 84.7% | 0.000 | 0.035 | 0.837 | 0.018 |
| Severity | 2010.1 | 0.33 | +/- 3.49 | 7.84 | +/- 7.46 | 8.19 | 1.181 | 85.0% | 0.000 | 0.056 | 0.841 | 0.035 |
| Severity | 2010.2 | 0.03 | +/- 4.27 | 8.16 | +/- 8.19 | 8.19 | 1.188 | 84.1% | 0.000 | 0.064 | 0.989 | 0.043 |
| Severity | 2011.1 | 0.52 | +/- 5.38 | 7.64 | +/- 9.11 | 8.19 | 1.178 | 83.5% | 0.000 | 0.097 | 0.836 | 0.082 |
| Severity | 2011.2 | -2.88 | +/- 5.39 | 11.41 | +/- 8.74 | 8.19 | 1.241 | 87.2% | 0.000 | 0.021 | 0.267 | 0.012 |
| Severity | 2012.1 | -2.16 | +/- 7.30 | 10.58 | +/- 10.52 | 8.19 | 1.229 | 86.7% | 0.000 | 0.041 | 0.523 | 0.040 |
| Severity | 2012.2 | -3.52 | +/- 10.16 | 12.14 | +/- 13.77 | 8.19 | 1.249 | 85.6% | 0.000 | 0.051 | 0.455 | 0.063 |
| Severity | 2013.1 | 4.05 | +/- 13.79 | 3.98 | +/- 14.97 | 8.19 | 1.158 | 90.0% | 0.000 | 0.159 | 0.501 | 0.540 |
| Severity | 2013.2 | 3.27 | +/- 24.32 | 4.77 | +/- 25.56 | 8.19 | 1.165 | 87.1% | 0.002 | 0.242 | 0.747 | 0.654 |
| Severity | 2014.1 | 35.10 | +/- 55.74 | -19.92 | +/- 33.35 | 8.19 | 0.974 | 90.9% | 0.190 | 0.851 | 0.112 | 0.218 |
| Severity | 2014.2 | 8.19 | +/- 5.81 | NA | +/- NA | NA | 1.089 | 83.3% | 0.000 | 0.331 | 0.013 | |
| Severity | 2015.2 | 8.19 | +/- 5.81 | NA | +/- NA | NA | NA | 68.8% | 0.000 | | | 0.013 |
| Frequency | 2005.1 | -1.50 | +/- 1.23 | 2.49 | +/- 6.36 | 0.96 | 1.068 | 11.5% | 0.000 | 0.392 | 0.020 | 0.420 |
| Frequency | 2005.2 | -1.58 | +/- 1.36 | 2.58 | +/- 6.53 | 0.96 | 1.071 | 10.3% | 0.000 | 0.385 | 0.026 | 0.416 |
| Frequency | 2006.1 | -1.25 | +/- 1.47 | 2.24 | +/- 6.50 | 0.96 | 1.059 | 1.8% | 0.000 | 0.464 | 0.092 | 0.476 |
| Frequency | 2006.2 | -1.01 | +/- 1.62 | 1.99 | +/- 6.59 | 0.96 | 1.051 | -3.7% | 0.000 | 0.534 | 0.212 | 0.532 |
| Frequency | 2007.1 | -0.28 | +/- 1.63 | 1.25 | +/- 6.00 | 0.96 | 1.028 | -7.9% | 0.000 | 0.704 | 0.721 | 0.667 |
| Frequency | 2007.2 | 0.21 | +/- 1.77 | 0.75 | +/- 5.89 | 0.96 | 1.014 | -5.9% | 0.000 | 0.850 | 0.803 | 0.793 |
| Frequency | 2008.1 | 1.16 | +/- 1.71 | -0.20 | +/- 5.10 | 0.96 | 0.989 | 11.2% | 0.000 | 0.854 | 0.169 | 0.937 |
| Frequency | 2008.2 | 1.70 | +/- 1.88 | -0.73 | +/- 5.03 | 0.96 | 0.975 | 19.7% | 0.000 | 0.686 | 0.071 | 0.763 |
| Frequency | 2009.1 | 2.42 | +/- 2.05 | -1.43 | +/- 4.87 | 0.96 | 0.959 | 30.9% | 0.000 | 0.491 | 0.022 | 0.544 |
| Frequency | 2009.2 | 2.34 | +/- 2.43 | -1.35 | +/- 5.20 | 0.96 | 0.961 | 21.3% | 0.000 | 0.531 | 0.055 | 0.588 |
| Frequency | 2010.1 | 3.33 | +/- 2.71 | -2.29 | +/- 5.09 | 0.96 | 0.943 | 33.1% | 0.000 | 0.344 | 0.018 | 0.354 |
| Frequency | 2010.2 | 2.46 | +/- 3.14 | -1.46 | +/- 5.36 | 0.96 | 0.958 | 11.6% | 0.000 | 0.488 | 0.110 | 0.565 |
| Frequency | 2011.1 | 3.77 | +/- 3.68 | -2.71 | +/- 5.46 | 0.96 | 0.938 | 24.2% | 0.000 | 0.305 | 0.042 | 0.304 |
| Frequency | 2011.2 | 4.98 | +/- 4.61 | -3.83 | +/- 5.97 | 0.96 | 0.921 | 27.2% | 0.000 | 0.218 | 0.033 | 0.191 |
| Frequency | 2012.1 | 5.62 | +/- 6.23 | -4.41 | +/- 7.19 | 0.96 | 0.914 | 16.0% | 0.002 | 0.221 | 0.065 | 0.208 |
| Frequency | 2012.2 | 3.02 | +/- 8.08 | -2.00 | +/- 8.96 | 0.96 | 0.941 | -22.3% | 0.004 | 0.424 | 0.407 | 0.623 |
| Frequency | 2013.1 | 3.53 | +/- 12.60 | -2.49 | +/- 12.89 | 0.96 | 0.936 | -30.5% | 0.039 | 0.465 | 0.520 | 0.665 |
| Frequency | 2013.2 | -1.42 | +/- 20.35 | 2.42 | +/- 21.89 | 0.96 | 0.975 | -39.4% | 0.078 | 0.817 | 0.870 | 0.792 |
| Frequency | 2014.1 | 19.81 | +/- 48.48 | -15.73 | +/- 34.41 | 0.96 | 0.856 | -21.1% | 0.895 | 0.285 | 0.292 | 0.319 |
| Frequency | 2014.2 | 0.96 | +/- 5.32 | NA | +/- NA | NA | 0.933 | -19.9% | 0.001 | 0.410 | 0.661 | |
| Frequency | 2015.2 | 0.96 | +/- 5.32 | NA | +/- NA | NA | NA | -15.0% | 0.002 | | | 0.661 |

AB Total

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|----------------------|----------------------|---------------|
| Loss Cost | 2005.1 | 3.82 | +/- 1.21 | 68.8% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2005.2 | 4.11 | +/- 1.26 | 70.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 4.55 | +/- 1.23 | 75.9% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2006.2 | 4.66 | +/- 1.34 | 73.7% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2007.1 | 4.84 | +/- 1.45 | 74.0% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2007.2 | 5.03 | +/- 1.58 | 72.3% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2008.1 | 5.40 | +/- 1.67 | 74.5% | 0.000 | 0.003 | 0.000 |
| Loss Cost | 2008.2 | 5.63 | +/- 1.84 | 72.6% | 0.000 | 0.003 | 0.000 |
| Loss Cost | 2009.1 | 6.24 | +/- 1.87 | 77.3% | 0.000 | 0.006 | 0.000 |
| Loss Cost | 2009.2 | 6.83 | +/- 1.96 | 79.3% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2010.1 | 7.49 | +/- 2.00 | 83.2% | 0.000 | 0.004 | 0.000 |
| Loss Cost | 2010.2 | 7.91 | +/- 2.23 | 82.0% | 0.000 | 0.004 | 0.000 |
| Loss Cost | 2011.1 | 8.55 | +/- 2.39 | 84.2% | 0.000 | 0.007 | 0.000 |
| Loss Cost | 2011.2 | 8.96 | +/- 2.76 | 82.0% | 0.000 | 0.008 | 0.000 |
| Loss Cost | 2012.1 | 9.47 | +/- 3.16 | 82.2% | 0.000 | 0.016 | 0.000 |
| Loss Cost | 2012.2 | 10.27 | +/- 3.68 | 80.9% | 0.000 | 0.013 | 0.000 |
| Loss Cost | 2013.1 | 11.68 | +/- 3.79 | 86.2% | 0.000 | 0.021 | 0.000 |
| Loss Cost | 2013.2 | 12.78 | +/- 4.54 | 85.1% | 0.000 | 0.017 | 0.000 |
| Loss Cost | 2014.1 | 14.21 | +/- 5.19 | 87.7% | 0.001 | 0.033 | 0.000 |
| Loss Cost | 2014.2 | 13.35 | +/- 7.05 | 78.8% | 0.006 | 0.080 | 0.004 |
| Loss Cost | 2015.1 | 13.36 | +/- 10.19 | 73.3% | 0.029 | 0.137 | 0.018 |
| Loss Cost | 2015.2 | 13.43 | +/- 17.90 | 50.2% | 0.117 | 0.244 | 0.084 |
| Severity | 2005.1 | 4.41 | +/- 1.07 | 75.5% | 0.000 | 0.017 | 0.000 |
| Severity | 2005.2 | 4.62 | +/- 1.13 | 75.5% | 0.000 | 0.012 | 0.000 |
| Severity | 2006.1 | 4.87 | +/- 1.18 | 77.1% | 0.000 | 0.021 | 0.000 |
| Severity | 2006.2 | 4.70 | +/- 1.27 | 73.1% | 0.000 | 0.036 | 0.000 |
| Severity | 2007.1 | 4.53 | +/- 1.37 | 70.8% | 0.000 | 0.032 | 0.000 |
| Severity | 2007.2 | 4.33 | +/- 1.48 | 65.3% | 0.000 | 0.053 | 0.000 |
| Severity | 2008.1 | 4.35 | +/- 1.64 | 63.2% | 0.000 | 0.067 | 0.000 |
| Severity | 2008.2 | 4.22 | +/- 1.82 | 56.7% | 0.000 | 0.096 | 0.000 |
| Severity | 2009.1 | 4.70 | +/- 1.92 | 61.3% | 0.000 | 0.160 | 0.000 |
| Severity | 2009.2 | 5.23 | +/- 2.05 | 64.5% | 0.000 | 0.090 | 0.000 |
| Severity | 2010.1 | 5.79 | +/- 2.17 | 68.5% | 0.000 | 0.153 | 0.000 |
| Severity | 2010.2 | 6.45 | +/- 2.34 | 71.4% | 0.000 | 0.081 | 0.000 |
| Severity | 2011.1 | 6.99 | +/- 2.56 | 73.2% | 0.000 | 0.137 | 0.000 |
| Severity | 2011.2 | 7.07 | +/- 3.03 | 67.5% | 0.000 | 0.162 | 0.000 |
| Severity | 2012.1 | 8.01 | +/- 3.25 | 72.6% | 0.000 | 0.273 | 0.000 |
| Severity | 2012.2 | 9.24 | +/- 3.51 | 77.3% | 0.000 | 0.123 | 0.000 |
| Severity | 2013.1 | 11.06 | +/- 2.92 | 89.5% | 0.000 | 0.179 | 0.000 |
| Severity | 2013.2 | 12.05 | +/- 3.38 | 89.7% | 0.000 | 0.099 | 0.000 |
| Severity | 2014.1 | 12.89 | +/- 4.05 | 89.6% | 0.000 | 0.177 | 0.000 |
| Severity | 2014.2 | 11.61 | +/- 5.04 | 84.2% | 0.000 | 0.353 | 0.002 |
| Severity | 2015.1 | 10.61 | +/- 6.75 | 77.3% | 0.000 | 0.309 | 0.010 |
| Severity | 2015.2 | 9.55 | +/- 11.35 | 54.1% | 0.001 | 0.519 | 0.067 |
| Frequency | 2005.1 | -0.57 | +/- 0.75 | 20.0% | 0.000 | 0.021 | 0.133 |
| Frequency | 2005.2 | -0.48 | +/- 0.81 | 20.1% | 0.000 | 0.019 | 0.233 |
| Frequency | 2006.1 | -0.31 | +/- 0.85 | 13.4% | 0.000 | 0.034 | 0.460 |
| Frequency | 2006.2 | -0.04 | +/- 0.86 | 19.6% | 0.000 | 0.012 | 0.933 |
| Frequency | 2007.1 | 0.30 | +/- 0.83 | 18.2% | 0.000 | 0.021 | 0.462 |
| Frequency | 2007.2 | 0.67 | +/- 0.77 | 37.2% | 0.000 | 0.003 | 0.083 |
| Frequency | 2008.1 | 1.01 | +/- 0.70 | 48.5% | 0.000 | 0.003 | 0.007 |
| Frequency | 2008.2 | 1.35 | +/- 0.64 | 65.6% | 0.000 | 0.000 | 0.000 |
| Frequency | 2009.1 | 1.47 | +/- 0.69 | 67.4% | 0.000 | 0.001 | 0.000 |
| Frequency | 2009.2 | 1.51 | +/- 0.78 | 63.4% | 0.000 | 0.001 | 0.001 |
| Frequency | 2010.1 | 1.61 | +/- 0.87 | 64.1% | 0.000 | 0.002 | 0.001 |
| Frequency | 2010.2 | 1.38 | +/- 0.94 | 54.2% | 0.000 | 0.004 | 0.007 |
| Frequency | 2011.1 | 1.46 | +/- 1.08 | 54.3% | 0.000 | 0.009 | 0.012 |
| Frequency | 2011.2 | 1.77 | +/- 1.19 | 58.3% | 0.000 | 0.005 | 0.007 |
| Frequency | 2012.1 | 1.36 | +/- 1.23 | 63.0% | 0.000 | 0.002 | 0.033 |
| Frequency | 2012.2 | 0.94 | +/- 1.34 | 52.8% | 0.000 | 0.006 | 0.147 |
| Frequency | 2013.1 | 0.56 | +/- 1.49 | 58.9% | 0.000 | 0.004 | 0.411 |
| Frequency | 2013.2 | 0.64 | +/- 1.91 | 54.3% | 0.000 | 0.009 | 0.451 |
| Frequency | 2014.1 | 1.17 | +/- 2.25 | 54.4% | 0.000 | 0.020 | 0.249 |
| Frequency | 2014.2 | 1.56 | +/- 3.09 | 50.9% | 0.000 | 0.031 | 0.246 |
| Frequency | 2015.1 | 2.49 | +/- 3.83 | 56.8% | 0.001 | 0.062 | 0.142 |
| Frequency | 2015.2 | 3.54 | +/- 6.09 | 54.8% | 0.011 | 0.081 | 0.156 |

AB Total

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 3.82 | +/- 1.50 | 51.4% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 3.94 | +/- 1.62 | 50.3% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 4.55 | +/- 1.58 | 60.0% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 4.47 | +/- 1.72 | 56.1% | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 4.84 | +/- 1.83 | 58.4% | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 4.81 | +/- 2.01 | 54.6% | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 5.40 | +/- 2.08 | 60.1% | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 5.37 | +/- 2.31 | 56.0% | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 6.24 | +/- 2.31 | 64.9% | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 6.50 | +/- 2.58 | 63.3% | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 7.49 | +/- 2.60 | 71.1% | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 7.52 | +/- 2.97 | 67.1% | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 8.55 | +/- 3.12 | 72.6% | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 8.45 | +/- 3.63 | 67.5% | 0.000 | 0.000 |
| Loss Cost | 2012.1 | 9.47 | +/- 4.05 | 70.0% | 0.000 | 0.000 |
| Loss Cost | 2012.2 | 9.54 | +/- 4.85 | 64.6% | 0.000 | 0.001 |
| Loss Cost | 2013.1 | 11.68 | +/- 4.99 | 75.2% | 0.000 | 0.000 |
| Loss Cost | 2013.2 | 11.74 | +/- 6.23 | 69.1% | 0.001 | 0.002 |
| Loss Cost | 2014.1 | 14.21 | +/- 6.98 | 76.1% | 0.006 | 0.001 |
| Loss Cost | 2014.2 | 12.05 | +/- 8.28 | 65.4% | 0.008 | 0.009 |
| Loss Cost | 2015.1 | 13.36 | +/- 11.52 | 60.3% | 0.046 | 0.025 |
| Loss Cost | 2015.2 | 11.08 | +/- 16.49 | 36.6% | 0.081 | 0.120 |
| Severity | 2005.1 | 4.41 | +/- 1.18 | 70.1% | 0.000 | 0.000 |
| Severity | 2005.2 | 4.52 | +/- 1.27 | 68.8% | 0.000 | 0.000 |
| Severity | 2006.1 | 4.87 | +/- 1.31 | 71.9% | 0.000 | 0.000 |
| Severity | 2006.2 | 4.60 | +/- 1.37 | 68.3% | 0.000 | 0.000 |
| Severity | 2007.1 | 4.53 | +/- 1.50 | 64.7% | 0.000 | 0.000 |
| Severity | 2007.2 | 4.22 | +/- 1.59 | 59.6% | 0.000 | 0.000 |
| Severity | 2008.1 | 4.35 | +/- 1.75 | 57.8% | 0.000 | 0.000 |
| Severity | 2008.2 | 4.09 | +/- 1.90 | 51.6% | 0.000 | 0.000 |
| Severity | 2009.1 | 4.70 | +/- 1.97 | 58.6% | 0.000 | 0.000 |
| Severity | 2009.2 | 5.07 | +/- 2.16 | 59.4% | 0.000 | 0.000 |
| Severity | 2010.1 | 5.79 | +/- 2.25 | 65.8% | 0.000 | 0.000 |
| Severity | 2010.2 | 6.23 | +/- 2.50 | 66.1% | 0.000 | 0.000 |
| Severity | 2011.1 | 6.99 | +/- 2.69 | 70.1% | 0.000 | 0.000 |
| Severity | 2011.2 | 6.81 | +/- 3.12 | 64.1% | 0.000 | 0.000 |
| Severity | 2012.1 | 8.01 | +/- 3.26 | 71.7% | 0.000 | 0.000 |
| Severity | 2012.2 | 8.86 | +/- 3.72 | 73.0% | 0.000 | 0.000 |
| Severity | 2013.1 | 11.06 | +/- 3.04 | 88.1% | 0.000 | 0.000 |
| Severity | 2013.2 | 11.58 | +/- 3.72 | 86.3% | 0.000 | 0.000 |
| Severity | 2014.1 | 12.89 | +/- 4.28 | 87.6% | 0.000 | 0.000 |
| Severity | 2014.2 | 11.17 | +/- 4.68 | 84.1% | 0.000 | 0.001 |
| Severity | 2015.1 | 10.61 | +/- 6.47 | 75.7% | 0.000 | 0.007 |
| Severity | 2015.2 | 8.79 | +/- 8.83 | 59.5% | 0.000 | 0.045 |
| Frequency | 2005.1 | -0.57 | +/- 0.83 | 3.7% | 0.000 | 0.169 |
| Frequency | 2005.2 | -0.55 | +/- 0.89 | 2.3% | 0.000 | 0.219 |
| Frequency | 2006.1 | -0.31 | +/- 0.92 | -2.2% | 0.000 | 0.496 |
| Frequency | 2006.2 | -0.12 | +/- 0.97 | -4.3% | 0.000 | 0.805 |
| Frequency | 2007.1 | 0.30 | +/- 0.92 | -2.6% | 0.000 | 0.511 |
| Frequency | 2007.2 | 0.57 | +/- 0.95 | 2.7% | 0.000 | 0.224 |
| Frequency | 2008.1 | 1.01 | +/- 0.87 | 19.7% | 0.000 | 0.025 |
| Frequency | 2008.2 | 1.23 | +/- 0.93 | 26.4% | 0.000 | 0.012 |
| Frequency | 2009.1 | 1.47 | +/- 0.99 | 33.5% | 0.000 | 0.006 |
| Frequency | 2009.2 | 1.37 | +/- 1.10 | 26.4% | 0.000 | 0.017 |
| Frequency | 2010.1 | 1.61 | +/- 1.20 | 31.6% | 0.000 | 0.011 |
| Frequency | 2010.2 | 1.21 | +/- 1.24 | 18.8% | 0.000 | 0.053 |
| Frequency | 2011.1 | 1.46 | +/- 1.39 | 23.2% | 0.000 | 0.040 |
| Frequency | 2011.2 | 1.54 | +/- 1.61 | 20.5% | 0.000 | 0.059 |
| Frequency | 2012.1 | 1.36 | +/- 1.88 | 11.5% | 0.000 | 0.138 |
| Frequency | 2012.2 | 0.63 | +/- 1.94 | -4.6% | 0.000 | 0.488 |
| Frequency | 2013.1 | 0.56 | +/- 2.37 | -7.7% | 0.000 | 0.605 |
| Frequency | 2013.2 | 0.14 | +/- 2.87 | -12.3% | 0.000 | 0.910 |
| Frequency | 2014.1 | 1.17 | +/- 3.28 | -3.7% | 0.000 | 0.426 |
| Frequency | 2014.2 | 0.79 | +/- 4.31 | -12.9% | 0.000 | 0.668 |
| Frequency | 2015.1 | 2.49 | +/- 5.16 | 8.8% | 0.002 | 0.265 |
| Frequency | 2015.2 | 2.10 | +/- 7.80 | -9.4% | 0.013 | 0.492 |

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 | Level Change | P-Value: | P-Value: | P-Value: | P-Value: | |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|-------------|--------------|-------------|----------|-------------|
| | | | | | Conf Int. | Future Trend | (Intercept) | Scalar Level | Seasonality | Time | Trend Shift |
| Loss Cost | 2005.1 | 1.45 | +/- 0.97 | 12.89 | +/- 7.34 | 14.53 | 1.074 | 90.1% | 0.000 | 0.293 | 0.000 |
| Loss Cost | 2005.2 | 1.66 | +/- 1.05 | 12.77 | +/- 7.31 | 14.64 | 1.065 | 90.3% | 0.000 | 0.355 | 0.000 |
| Loss Cost | 2006.1 | 2.10 | +/- 1.03 | 12.07 | +/- 6.59 | 14.43 | 1.054 | 92.4% | 0.000 | 0.385 | 0.000 |
| Loss Cost | 2006.2 | 1.97 | +/- 1.14 | 12.16 | +/- 6.73 | 14.37 | 1.059 | 91.7% | 0.000 | 0.357 | 0.000 |
| Loss Cost | 2007.1 | 1.92 | +/- 1.27 | 12.23 | +/- 6.98 | 14.39 | 1.060 | 91.6% | 0.000 | 0.363 | 0.000 |
| Loss Cost | 2007.2 | 1.83 | +/- 1.44 | 12.30 | +/- 7.20 | 14.35 | 1.064 | 90.8% | 0.000 | 0.357 | 0.000 |
| Loss Cost | 2008.1 | 2.02 | +/- 1.62 | 12.02 | +/- 7.41 | 14.28 | 1.060 | 90.9% | 0.000 | 0.394 | 0.000 |
| Loss Cost | 2008.2 | 1.87 | +/- 1.86 | 12.13 | +/- 7.69 | 14.23 | 1.064 | 89.9% | 0.000 | 0.381 | 0.000 |
| Loss Cost | 2009.1 | 2.42 | +/- 2.04 | 11.37 | +/- 7.60 | 14.07 | 1.056 | 90.9% | 0.000 | 0.435 | 0.000 |
| Loss Cost | 2009.2 | 2.92 | +/- 2.36 | 10.97 | +/- 7.70 | 14.21 | 1.044 | 90.8% | 0.000 | 0.543 | 0.000 |
| Loss Cost | 2010.1 | 3.58 | +/- 2.67 | 10.12 | +/- 7.78 | 14.06 | 1.036 | 91.5% | 0.000 | 0.617 | 0.000 |
| Loss Cost | 2010.2 | 3.58 | +/- 3.29 | 10.11 | +/- 8.33 | 14.06 | 1.036 | 90.2% | 0.000 | 0.640 | 0.001 |
| Loss Cost | 2011.1 | 4.06 | +/- 4.02 | 9.53 | +/- 9.04 | 13.98 | 1.031 | 90.0% | 0.000 | 0.697 | 0.002 |
| Loss Cost | 2011.2 | 3.67 | +/- 5.18 | 9.87 | +/- 10.01 | 13.91 | 1.037 | 87.9% | 0.000 | 0.671 | 0.004 |
| Loss Cost | 2012.1 | 3.30 | +/- 6.71 | 10.31 | +/- 11.72 | 13.96 | 1.039 | 87.0% | 0.000 | 0.670 | 0.008 |
| Loss Cost | 2012.2 | 3.26 | +/- 9.52 | 10.35 | +/- 14.09 | 13.95 | 1.040 | 84.1% | 0.001 | 0.699 | 0.017 |
| Loss Cost | 2013.1 | 6.16 | +/- 13.38 | 7.14 | +/- 17.11 | 13.74 | 1.025 | 84.7% | 0.009 | 0.812 | 0.034 |
| Loss Cost | 2013.2 | 8.67 | +/- 23.07 | 4.83 | +/- 24.46 | 13.92 | 1.010 | 80.3% | 0.094 | 0.936 | 0.056 |
| Loss Cost | 2014.1 | 20.09 | +/- 41.33 | -5.40 | +/- 34.55 | 13.60 | 0.984 | 82.3% | 0.627 | 0.897 | 0.095 |
| Loss Cost | 2014.2 | 13.73 | +/- 140.49 | -0.27 | +/- 121.31 | 13.43 | 0.997 | 64.7% | 0.742 | 0.986 | 0.244 |
| Loss Cost | 2015.1 | 13.43 | +/- 17.90 | NA | +/- NA | NA | 0.997 | 64.4% | 0.093 | 0.986 | 0.244 |
| Loss Cost | 2015.2 | 13.43 | +/- 17.90 | NA | +/- NA | NA | NA | 50.2% | 0.117 | 0.244 | 0.084 |
| Severity | 2005.1 | 2.90 | +/- 1.29 | 7.63 | +/- 9.18 | 10.75 | 1.052 | 82.8% | 0.000 | 0.566 | 0.004 |
| Severity | 2005.2 | 3.07 | +/- 1.42 | 7.54 | +/- 9.33 | 10.84 | 1.045 | 82.1% | 0.000 | 0.624 | 0.004 |
| Severity | 2006.1 | 3.32 | +/- 1.55 | 7.17 | +/- 9.40 | 10.72 | 1.039 | 82.5% | 0.000 | 0.669 | 0.008 |
| Severity | 2006.2 | 2.79 | +/- 1.60 | 7.48 | +/- 9.03 | 10.49 | 1.059 | 81.6% | 0.000 | 0.513 | 0.015 |
| Severity | 2007.1 | 2.23 | +/- 1.64 | 8.29 | +/- 8.65 | 10.71 | 1.070 | 82.6% | 0.000 | 0.412 | 0.006 |
| Severity | 2007.2 | 1.50 | +/- 1.62 | 8.79 | +/- 7.87 | 10.42 | 1.095 | 83.6% | 0.000 | 0.232 | 0.010 |
| Severity | 2008.1 | 1.08 | +/- 1.75 | 9.38 | +/- 7.89 | 10.56 | 1.103 | 84.0% | 0.000 | 0.195 | 0.007 |
| Severity | 2008.2 | 0.24 | +/- 1.71 | 10.01 | +/- 7.07 | 10.27 | 1.129 | 86.1% | 0.000 | 0.081 | 0.012 |
| Severity | 2009.1 | 0.49 | +/- 1.96 | 9.66 | +/- 7.33 | 10.20 | 1.125 | 86.2% | 0.000 | 0.098 | 0.020 |
| Severity | 2009.2 | 0.77 | +/- 2.31 | 9.43 | +/- 7.61 | 10.28 | 1.117 | 85.9% | 0.000 | 0.132 | 0.022 |
| Severity | 2010.1 | 1.08 | +/- 2.72 | 9.03 | +/- 8.04 | 10.21 | 1.113 | 85.9% | 0.000 | 0.159 | 0.036 |
| Severity | 2010.2 | 1.48 | +/- 3.32 | 8.69 | +/- 8.48 | 10.30 | 1.105 | 85.2% | 0.000 | 0.212 | 0.039 |
| Severity | 2011.1 | 1.59 | +/- 4.10 | 8.56 | +/- 9.35 | 10.28 | 1.104 | 84.5% | 0.000 | 0.243 | 0.057 |
| Severity | 2011.2 | -0.14 | +/- 4.71 | 10.13 | +/- 9.47 | 9.98 | 1.132 | 84.4% | 0.000 | 0.143 | 0.118 |
| Severity | 2012.1 | 0.41 | +/- 6.13 | 9.46 | +/- 10.92 | 9.92 | 1.127 | 83.9% | 0.000 | 0.182 | 0.171 |
| Severity | 2012.2 | 1.51 | +/- 8.65 | 8.41 | +/- 12.79 | 10.05 | 1.114 | 82.6% | 0.000 | 0.267 | 0.176 |
| Severity | 2013.1 | 6.66 | +/- 10.16 | 2.83 | +/- 12.40 | 9.69 | 1.087 | 88.9% | 0.000 | 0.317 | 0.260 |
| Severity | 2013.2 | 10.23 | +/- 16.98 | -0.27 | +/- 16.88 | 9.93 | 1.063 | 87.0% | 0.001 | 0.498 | 0.222 |
| Severity | 2014.1 | 20.93 | +/- 27.04 | -9.34 | +/- 21.49 | 9.64 | 1.038 | 89.7% | 0.013 | 0.646 | 0.316 |
| Severity | 2014.2 | 17.37 | +/- 86.57 | -6.66 | +/- 67.93 | 9.55 | 1.046 | 78.3% | 0.184 | 0.682 | 0.519 |
| Severity | 2015.1 | 9.55 | +/- 11.35 | NA | +/- NA | NA | 1.046 | 71.6% | 0.001 | 0.682 | 0.519 |
| Severity | 2015.2 | 9.55 | +/- 11.35 | NA | +/- NA | NA | NA | 54.1% | 0.001 | 0.519 | 0.067 |
| Frequency | 2005.1 | -1.41 | +/- 1.00 | 4.89 | +/- 7.23 | 3.41 | 1.021 | 32.9% | 0.000 | 0.772 | 0.010 |
| Frequency | 2005.2 | -1.36 | +/- 1.11 | 4.86 | +/- 7.41 | 3.43 | 1.019 | 31.7% | 0.000 | 0.799 | 0.012 |
| Frequency | 2006.1 | -1.18 | +/- 1.21 | 4.58 | +/- 7.49 | 3.35 | 1.014 | 22.9% | 0.000 | 0.845 | 0.021 |
| Frequency | 2006.2 | -0.80 | +/- 1.28 | 4.35 | +/- 7.25 | 3.51 | 1.001 | 25.2% | 0.000 | 0.993 | 0.010 |
| Frequency | 2007.1 | -0.30 | +/- 1.29 | 3.64 | +/- 6.71 | 3.32 | 0.991 | 19.5% | 0.000 | 0.890 | 0.017 |
| Frequency | 2007.2 | 0.32 | +/- 1.26 | 3.23 | +/- 5.90 | 3.56 | 0.971 | 35.8% | 0.000 | 0.621 | 0.003 |
| Frequency | 2008.1 | 0.93 | +/- 1.21 | 2.41 | +/- 5.12 | 3.36 | 0.961 | 45.6% | 0.000 | 0.441 | 0.003 |
| Frequency | 2008.2 | 1.63 | +/- 1.11 | 1.92 | +/- 4.18 | 3.59 | 0.943 | 65.7% | 0.000 | 0.175 | 0.000 |
| Frequency | 2009.1 | 1.92 | +/- 1.23 | 1.56 | +/- 4.19 | 3.51 | 0.939 | 68.2% | 0.000 | 0.146 | 0.000 |
| Frequency | 2009.2 | 2.13 | +/- 1.44 | 1.41 | +/- 4.34 | 3.57 | 0.934 | 64.9% | 0.000 | 0.134 | 0.001 |
| Frequency | 2010.1 | 2.47 | +/- 1.66 | 1.00 | +/- 4.47 | 3.49 | 0.931 | 66.8% | 0.000 | 0.119 | 0.001 |
| Frequency | 2010.2 | 2.07 | +/- 1.96 | 1.31 | +/- 4.64 | 3.41 | 0.938 | 54.7% | 0.000 | 0.172 | 0.004 |
| Frequency | 2011.1 | 2.43 | +/- 2.38 | 0.90 | +/- 5.00 | 3.35 | 0.934 | 55.5% | 0.000 | 0.167 | 0.008 |
| Frequency | 2011.2 | 3.82 | +/- 2.51 | -0.24 | +/- 4.40 | 3.57 | 0.916 | 69.3% | 0.000 | 0.054 | 0.002 |
| Frequency | 2012.1 | 2.88 | +/- 2.95 | 0.78 | +/- 4.72 | 3.68 | 0.922 | 70.4% | 0.000 | 0.069 | 0.001 |
| Frequency | 2012.2 | 1.72 | +/- 3.82 | 1.79 | +/- 5.28 | 3.55 | 0.933 | 59.1% | 0.000 | 0.124 | 0.004 |
| Frequency | 2013.1 | -0.47 | +/- 4.17 | 4.19 | +/- 5.53 | 3.70 | 0.944 | 73.5% | 0.000 | 0.134 | 0.002 |
| Frequency | 2013.2 | -1.41 | +/- 6.88 | 5.11 | +/- 8.05 | 3.63 | 0.950 | 70.2% | 0.001 | 0.233 | 0.007 |
| Frequency | 2014.1 | -0.69 | +/- 12.62 | 4.34 | +/- 14.04 | 3.61 | 0.948 | 61.7% | 0.022 | 0.284 | 0.019 |
| Frequency | 2014.2 | -3.10 | +/- 38.62 | 6.85 | +/- 42.07 | 3.54 | 0.953 | 52.0% | 0.220 | 0.460 | 0.081 |
| Frequency | 2015.1 | 3.54 | +/- 6.09 | NA | +/- NA | NA | 0.953 | 53.5% | 0.007 | 0.460 | 0.081 |
| Frequency | 2015.2 | 3.54 | +/- 6.09 | NA | +/- NA | NA | NA | 54.8% | 0.011 | 0.081 | 0.156 |

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 | Level Change | P-Value: | P-Value: | P-Value: | | | |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|-------------|--------------|----------|-------------|-------|-------|
| | | | | | Conf Int. | Future Trend | (Intercept) | Scalar Level | Time | Trend Shift | | |
| Loss Cost | 2005.1 | 1.45 | +/- 1.73 | 9.49 | +/- 12.55 | 11.08 | 1.138 | 68.5% | 0.000 | 0.281 | 0.095 | 0.115 |
| Loss Cost | 2005.2 | 1.38 | +/- 1.91 | 9.56 | +/- 12.89 | 11.08 | 1.140 | 67.4% | 0.000 | 0.286 | 0.145 | 0.121 |
| Loss Cost | 2006.1 | 2.10 | +/- 1.94 | 8.79 | +/- 12.01 | 11.08 | 1.116 | 72.6% | 0.000 | 0.341 | 0.033 | 0.127 |
| Loss Cost | 2006.2 | 1.65 | +/- 2.08 | 9.27 | +/- 12.02 | 11.08 | 1.130 | 71.7% | 0.000 | 0.288 | 0.112 | 0.108 |
| Loss Cost | 2007.1 | 1.92 | +/- 2.32 | 8.98 | +/- 12.26 | 11.08 | 1.122 | 71.7% | 0.000 | 0.327 | 0.096 | 0.125 |
| Loss Cost | 2007.2 | 1.42 | +/- 2.54 | 9.52 | +/- 12.41 | 11.08 | 1.136 | 70.6% | 0.000 | 0.282 | 0.251 | 0.108 |
| Loss Cost | 2008.1 | 2.02 | +/- 2.81 | 8.87 | +/- 12.40 | 11.08 | 1.120 | 72.2% | 0.000 | 0.337 | 0.144 | 0.133 |
| Loss Cost | 2008.2 | 1.36 | +/- 3.11 | 9.58 | +/- 12.60 | 11.08 | 1.136 | 71.0% | 0.000 | 0.286 | 0.363 | 0.110 |
| Loss Cost | 2009.1 | 2.42 | +/- 3.40 | 8.45 | +/- 12.18 | 11.08 | 1.113 | 74.5% | 0.000 | 0.356 | 0.145 | 0.144 |
| Loss Cost | 2009.2 | 2.22 | +/- 3.98 | 8.66 | +/- 12.84 | 11.08 | 1.117 | 72.7% | 0.000 | 0.361 | 0.246 | 0.153 |
| Loss Cost | 2010.1 | 3.58 | +/- 4.50 | 7.24 | +/- 12.59 | 11.08 | 1.093 | 75.7% | 0.000 | 0.454 | 0.103 | 0.220 |
| Loss Cost | 2010.2 | 2.62 | +/- 5.26 | 8.24 | +/- 13.30 | 11.08 | 1.108 | 73.4% | 0.000 | 0.401 | 0.294 | 0.184 |
| Loss Cost | 2011.1 | 4.06 | +/- 6.34 | 6.75 | +/- 13.72 | 11.08 | 1.088 | 74.6% | 0.000 | 0.497 | 0.178 | 0.286 |
| Loss Cost | 2011.2 | 2.23 | +/- 7.56 | 8.65 | +/- 14.84 | 11.08 | 1.110 | 72.0% | 0.000 | 0.410 | 0.520 | 0.205 |
| Loss Cost | 2012.1 | 3.30 | +/- 9.92 | 7.53 | +/- 16.69 | 11.08 | 1.099 | 70.6% | 0.000 | 0.485 | 0.463 | 0.316 |
| Loss Cost | 2012.2 | 0.65 | +/- 12.76 | 10.35 | +/- 19.84 | 11.08 | 1.123 | 66.9% | 0.002 | 0.417 | 0.908 | 0.240 |
| Loss Cost | 2013.1 | 6.16 | +/- 17.96 | 4.63 | +/- 22.25 | 11.08 | 1.084 | 70.7% | 0.033 | 0.575 | 0.429 | 0.628 |
| Loss Cost | 2013.2 | 2.45 | +/- 27.08 | 8.42 | +/- 32.60 | 11.08 | 1.103 | 63.4% | 0.083 | 0.536 | 0.828 | 0.529 |
| Loss Cost | 2014.1 | 20.09 | +/- 51.02 | -7.50 | +/- 41.62 | 11.08 | 1.046 | 69.2% | 0.731 | 0.773 | 0.306 | 0.665 |
| Loss Cost | 2014.2 | -10.90 | +/- 88.33 | 24.67 | +/- 125.78 | 11.08 | 1.099 | 55.0% | 0.320 | 0.567 | 0.733 | 0.528 |
| Loss Cost | 2015.1 | 11.08 | +/- 16.49 | NA | +/- NA | NA | 1.099 | 54.7% | 0.071 | 0.567 | 0.120 | |
| Loss Cost | 2015.2 | 11.08 | +/- 16.49 | NA | +/- NA | NA | NA | 36.6% | 0.081 | | | |
| Severity | 2005.1 | 2.90 | +/- 1.53 | 5.73 | +/- 10.53 | 8.79 | 1.088 | 76.0% | 0.000 | 0.415 | 0.001 | 0.259 |
| Severity | 2005.2 | 2.90 | +/- 1.68 | 5.73 | +/- 10.82 | 8.79 | 1.088 | 74.6% | 0.000 | 0.428 | 0.002 | 0.270 |
| Severity | 2006.1 | 3.32 | +/- 1.80 | 5.30 | +/- 10.68 | 8.79 | 1.075 | 76.0% | 0.000 | 0.493 | 0.001 | 0.301 |
| Severity | 2006.2 | 2.62 | +/- 1.82 | 6.01 | +/- 10.06 | 8.79 | 1.096 | 76.0% | 0.000 | 0.356 | 0.006 | 0.214 |
| Severity | 2007.1 | 2.23 | +/- 1.97 | 6.42 | +/- 10.15 | 8.79 | 1.107 | 74.5% | 0.000 | 0.308 | 0.027 | 0.188 |
| Severity | 2007.2 | 1.29 | +/- 1.90 | 7.40 | +/- 9.10 | 8.79 | 1.133 | 76.9% | 0.000 | 0.165 | 0.167 | 0.093 |
| Severity | 2008.1 | 1.08 | +/- 2.14 | 7.63 | +/- 9.40 | 8.79 | 1.138 | 75.8% | 0.000 | 0.161 | 0.299 | 0.093 |
| Severity | 2008.2 | -0.01 | +/- 2.04 | 8.80 | +/- 8.31 | 8.79 | 1.165 | 79.7% | 0.000 | 0.064 | 0.994 | 0.032 |
| Severity | 2009.1 | 0.49 | +/- 2.30 | 8.26 | +/- 8.37 | 8.79 | 1.154 | 80.8% | 0.000 | 0.085 | 0.655 | 0.045 |
| Severity | 2009.2 | 0.44 | +/- 2.70 | 8.32 | +/- 8.83 | 8.79 | 1.155 | 80.0% | 0.000 | 0.097 | 0.732 | 0.054 |
| Severity | 2010.1 | 1.08 | +/- 3.14 | 7.63 | +/- 9.03 | 8.79 | 1.143 | 80.9% | 0.000 | 0.128 | 0.467 | 0.080 |
| Severity | 2010.2 | 0.99 | +/- 3.80 | 7.73 | +/- 9.70 | 8.79 | 1.144 | 79.7% | 0.000 | 0.145 | 0.580 | 0.096 |
| Severity | 2011.1 | 1.59 | +/- 4.67 | 7.09 | +/- 10.36 | 8.79 | 1.135 | 79.4% | 0.000 | 0.187 | 0.466 | 0.147 |
| Severity | 2011.2 | -0.74 | +/- 4.97 | 9.60 | +/- 10.13 | 8.79 | 1.166 | 81.3% | 0.000 | 0.092 | 0.748 | 0.051 |
| Severity | 2012.1 | 0.41 | +/- 6.42 | 8.34 | +/- 11.18 | 8.79 | 1.153 | 81.6% | 0.000 | 0.133 | 0.887 | 0.112 |
| Severity | 2012.2 | 0.35 | +/- 7.78 | 8.41 | +/- 13.43 | 8.79 | 1.153 | 79.8% | 0.000 | 0.165 | 0.929 | 0.170 |
| Severity | 2013.1 | 6.66 | +/- 10.20 | 2.00 | +/- 12.24 | 8.79 | 1.107 | 88.0% | 0.000 | 0.228 | 0.154 | 0.708 |
| Severity | 2013.2 | 7.59 | +/- 16.24 | 1.12 | +/- 17.33 | 8.79 | 1.103 | 84.9% | 0.000 | 0.299 | 0.279 | 0.879 |
| Severity | 2014.1 | 20.93 | +/- 25.79 | -10.04 | +/- 20.27 | 8.79 | 1.061 | 89.0% | 0.009 | 0.474 | 0.069 | 0.278 |
| Severity | 2014.2 | 8.25 | +/- 53.91 | 0.50 | +/- 50.81 | 8.79 | 1.080 | 80.9% | 0.061 | 0.407 | 0.670 | 0.979 |
| Severity | 2015.1 | 8.79 | +/- 8.83 | NA | +/- NA | NA | 1.080 | 74.9% | 0.000 | 0.407 | 0.045 | |
| Severity | 2015.2 | 8.79 | +/- 8.83 | NA | +/- NA | NA | NA | 59.5% | 0.000 | | | |
| Frequency | 2005.1 | -1.41 | +/- 1.14 | 3.56 | +/- 8.04 | 2.10 | 1.046 | 13.0% | 0.000 | 0.579 | 0.018 | 0.360 |
| Frequency | 2005.2 | -1.48 | +/- 1.25 | 3.63 | +/- 8.25 | 2.10 | 1.048 | 11.6% | 0.000 | 0.571 | 0.024 | 0.362 |
| Frequency | 2006.1 | -1.18 | +/- 1.35 | 3.32 | +/- 8.17 | 2.10 | 1.038 | 3.5% | 0.000 | 0.646 | 0.086 | 0.400 |
| Frequency | 2006.2 | -0.95 | +/- 1.48 | 3.08 | +/- 8.26 | 2.10 | 1.031 | -1.8% | 0.000 | 0.708 | 0.198 | 0.439 |
| Frequency | 2007.1 | -0.30 | +/- 1.48 | 2.41 | +/- 7.49 | 2.10 | 1.014 | -5.7% | 0.000 | 0.856 | 0.673 | 0.503 |
| Frequency | 2007.2 | 0.13 | +/- 1.59 | 1.97 | +/- 7.33 | 2.10 | 1.003 | -4.2% | 0.000 | 0.969 | 0.868 | 0.575 |
| Frequency | 2008.1 | 0.93 | +/- 1.54 | 1.16 | +/- 6.36 | 2.10 | 0.984 | 11.1% | 0.000 | 0.807 | 0.215 | 0.704 |
| Frequency | 2008.2 | 1.37 | +/- 1.69 | 0.72 | +/- 6.29 | 2.10 | 0.975 | 18.1% | 0.000 | 0.695 | 0.103 | 0.810 |
| Frequency | 2009.1 | 1.92 | +/- 1.85 | 0.17 | +/- 6.15 | 2.10 | 0.965 | 27.0% | 0.000 | 0.566 | 0.041 | 0.953 |
| Frequency | 2009.2 | 1.77 | +/- 2.17 | 0.32 | +/- 6.47 | 2.10 | 0.967 | 17.8% | 0.000 | 0.610 | 0.098 | 0.917 |
| Frequency | 2010.1 | 2.47 | +/- 2.45 | -0.36 | +/- 6.43 | 2.10 | 0.956 | 26.1% | 0.000 | 0.491 | 0.046 | 0.905 |
| Frequency | 2010.2 | 1.61 | +/- 2.74 | 0.48 | +/- 6.48 | 2.10 | 0.968 | 7.4% | 0.000 | 0.613 | 0.220 | 0.874 |
| Frequency | 2011.1 | 2.43 | +/- 3.25 | -0.32 | +/- 6.67 | 2.10 | 0.958 | 14.5% | 0.000 | 0.506 | 0.124 | 0.917 |
| Frequency | 2011.2 | 2.99 | +/- 4.09 | -0.87 | +/- 7.26 | 2.10 | 0.952 | 12.5% | 0.000 | 0.469 | 0.129 | 0.796 |
| Frequency | 2012.1 | 2.88 | +/- 5.35 | -0.75 | +/- 8.33 | 2.10 | 0.953 | -1.1% | 0.000 | 0.511 | 0.249 | 0.843 |
| Frequency | 2012.2 | 0.30 | +/- 6.29 | 1.79 | +/- 9.03 | 2.10 | 0.973 | -25.6% | 0.000 | 0.698 | 0.914 | 0.656 |
| Frequency | 2013.1 | -0.47 | +/- 8.99 | 2.58 | +/- 11.62 | 2.10 | 0.978 | -31.4% | 0.003 | 0.774 | 0.906 | 0.611 |
| Frequency | 2013.2 | -4.78 | +/- 12.24 | 7.22 | +/- 15.63 | 2.10 | 1.000 | -21.2% | 0.007 | 0.997 | 0.386 | 0.285 |
| Frequency | 2014.1 | -0.69 | +/- 22.50 | 2.82 | +/- 24.62 | 2.10 | 0.986 | -40.5% | 0.122 | 0.872 | 0.940 | 0.776 |
| Frequency | 2014.2 | -17.69 | +/- 38.45 | 24.04 | +/- 58.83 | 2.10 | 1.018 | -16.3% | 0.099 | 0.834 | 0.298 | 0.262 |
| Frequency | 2015.1 | 2.10 | +/- 7.80 | NA | +/- NA | NA | 1.018 | -12.6% | 0.010 | 0.834 | 0.492 | |
| Frequency | 2015.2 | 2.10 | +/- 7.80 | NA | +/- NA | NA | NA | -9.4% | 0.013 | | | |

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 | Level Change | P-Value: | P-Value: | P-Value: | P-Value: | | | |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|-------------|--------------|-------------|----------|-------------|-------|-------|
| | | | | | Conf Int. | Future Trend | (Intercept) | Scalar Level | Seasonality | Time | Trend Shift | | |
| Loss Cost | 2005.1 | 1.05 | +/- 0.96 | 13.55 | +/- 6.82 | 14.74 | 1.099 | 92.0% | 0.000 | 0.139 | 0.000 | 0.033 | 0.000 |
| Loss Cost | 2005.2 | 1.25 | +/- 1.04 | 13.42 | +/- 6.80 | 14.84 | 1.090 | 92.1% | 0.000 | 0.178 | 0.000 | 0.020 | 0.000 |
| Loss Cost | 2006.1 | 1.70 | +/- 1.03 | 12.71 | +/- 6.19 | 14.62 | 1.077 | 93.8% | 0.000 | 0.201 | 0.000 | 0.003 | 0.000 |
| Loss Cost | 2006.2 | 1.53 | +/- 1.13 | 12.83 | +/- 6.29 | 14.55 | 1.084 | 93.3% | 0.000 | 0.176 | 0.000 | 0.011 | 0.000 |
| Loss Cost | 2007.1 | 1.38 | +/- 1.28 | 13.05 | +/- 6.50 | 14.61 | 1.088 | 93.3% | 0.000 | 0.170 | 0.000 | 0.034 | 0.000 |
| Loss Cost | 2007.2 | 1.23 | +/- 1.43 | 13.16 | +/- 6.69 | 14.56 | 1.093 | 92.7% | 0.000 | 0.162 | 0.000 | 0.085 | 0.000 |
| Loss Cost | 2008.1 | 1.34 | +/- 1.66 | 13.01 | +/- 7.00 | 14.52 | 1.091 | 92.7% | 0.000 | 0.188 | 0.000 | 0.103 | 0.001 |
| Loss Cost | 2008.2 | 1.11 | +/- 1.89 | 13.20 | +/- 7.25 | 14.45 | 1.098 | 92.0% | 0.000 | 0.174 | 0.000 | 0.228 | 0.001 |
| Loss Cost | 2009.1 | 1.60 | +/- 2.17 | 12.51 | +/- 7.38 | 14.31 | 1.088 | 92.5% | 0.000 | 0.223 | 0.000 | 0.133 | 0.002 |
| Loss Cost | 2009.2 | 2.05 | +/- 2.52 | 12.12 | +/- 7.58 | 14.42 | 1.076 | 92.3% | 0.000 | 0.302 | 0.000 | 0.099 | 0.003 |
| Loss Cost | 2010.1 | 2.63 | +/- 3.02 | 11.35 | +/- 7.97 | 14.28 | 1.065 | 92.5% | 0.000 | 0.382 | 0.000 | 0.078 | 0.007 |
| Loss Cost | 2010.2 | 2.49 | +/- 3.72 | 11.48 | +/- 8.63 | 14.25 | 1.069 | 91.3% | 0.000 | 0.397 | 0.001 | 0.162 | 0.011 |
| Loss Cost | 2011.1 | 2.70 | +/- 4.83 | 11.21 | +/- 9.82 | 14.22 | 1.065 | 90.9% | 0.000 | 0.452 | 0.002 | 0.231 | 0.023 |
| Loss Cost | 2011.2 | 1.95 | +/- 6.16 | 11.94 | +/- 11.06 | 14.12 | 1.078 | 89.1% | 0.000 | 0.415 | 0.004 | 0.482 | 0.030 |
| Loss Cost | 2012.1 | 0.40 | +/- 8.34 | 13.86 | +/- 13.68 | 14.32 | 1.098 | 88.7% | 0.000 | 0.355 | 0.006 | 0.912 | 0.038 |
| Loss Cost | 2012.2 | -0.60 | +/- 11.84 | 14.93 | +/- 17.34 | 14.24 | 1.112 | 86.0% | 0.001 | 0.364 | 0.014 | 0.905 | 0.064 |
| Loss Cost | 2013.1 | 1.17 | +/- 20.39 | 12.79 | +/- 26.46 | 14.11 | 1.094 | 84.9% | 0.026 | 0.516 | 0.039 | 0.887 | 0.241 |
| Loss Cost | 2013.2 | 1.80 | +/- 38.04 | 12.11 | +/- 44.49 | 14.13 | 1.088 | 78.5% | 0.148 | 0.639 | 0.073 | 0.899 | 0.458 |
| Loss Cost | 2014.1 | 26.80 | +/- 156.63 | -10.55 | +/- 115.55 | 13.43 | 0.944 | 77.4% | 0.976 | 0.840 | 0.244 | 0.519 | 0.763 |
| Loss Cost | 2014.2 | 13.43 | +/- 17.90 | NA | +/- NA | NA | 0.999 | 58.2% | 0.092 | 0.993 | 0.244 | 0.084 | |
| Loss Cost | 2015.2 | 13.43 | +/- 17.90 | NA | +/- NA | NA | 50.2% | 0.117 | | 0.244 | 0.084 | | |
| Severity | 2005.1 | 2.71 | +/- 1.41 | 7.93 | +/- 9.36 | 10.85 | 1.064 | 83.1% | 0.000 | 0.495 | 0.004 | 0.001 | 0.081 |
| Severity | 2005.2 | 2.87 | +/- 1.55 | 7.83 | +/- 9.53 | 10.92 | 1.056 | 82.4% | 0.000 | 0.552 | 0.004 | 0.001 | 0.090 |
| Severity | 2006.1 | 3.13 | +/- 1.72 | 7.44 | +/- 9.67 | 10.81 | 1.049 | 82.6% | 0.000 | 0.606 | 0.008 | 0.001 | 0.111 |
| Severity | 2006.2 | 2.56 | +/- 1.77 | 7.82 | +/- 9.27 | 10.58 | 1.072 | 81.9% | 0.000 | 0.444 | 0.014 | 0.006 | 0.082 |
| Severity | 2007.1 | 1.84 | +/- 1.79 | 8.86 | +/- 8.76 | 10.86 | 1.090 | 83.6% | 0.000 | 0.309 | 0.004 | 0.043 | 0.040 |
| Severity | 2007.2 | 1.02 | +/- 1.72 | 9.47 | +/- 7.78 | 10.58 | 1.120 | 85.3% | 0.000 | 0.140 | 0.006 | 0.225 | 0.016 |
| Severity | 2008.1 | 0.40 | +/- 1.83 | 10.35 | +/- 7.61 | 10.80 | 1.135 | 86.6% | 0.000 | 0.091 | 0.002 | 0.645 | 0.008 |
| Severity | 2008.2 | -0.59 | +/- 1.65 | 11.16 | +/- 6.31 | 10.51 | 1.168 | 90.1% | 0.000 | 0.018 | 0.002 | 0.459 | 0.001 |
| Severity | 2009.1 | -0.48 | +/- 1.96 | 11.02 | +/- 6.71 | 10.48 | 1.165 | 89.9% | 0.000 | 0.025 | 0.004 | 0.604 | 0.002 |
| Severity | 2009.2 | -0.29 | +/- 2.32 | 10.84 | +/- 7.05 | 10.52 | 1.160 | 89.5% | 0.000 | 0.038 | 0.006 | 0.791 | 0.004 |
| Severity | 2010.1 | -0.22 | +/- 2.85 | 10.76 | +/- 7.69 | 10.51 | 1.159 | 89.2% | 0.000 | 0.052 | 0.011 | 0.866 | 0.008 |
| Severity | 2010.2 | 0.03 | +/- 3.51 | 10.52 | +/- 8.27 | 10.55 | 1.153 | 88.5% | 0.000 | 0.078 | 0.015 | 0.987 | 0.014 |
| Severity | 2011.1 | -0.42 | +/- 4.49 | 11.09 | +/- 9.42 | 10.63 | 1.160 | 88.0% | 0.000 | 0.087 | 0.021 | 0.839 | 0.020 |
| Severity | 2011.2 | -2.88 | +/- 4.49 | 13.60 | +/- 8.57 | 10.32 | 1.209 | 90.8% | 0.000 | 0.022 | 0.027 | 0.182 | 0.005 |
| Severity | 2012.1 | -3.60 | +/- 6.24 | 14.54 | +/- 10.72 | 10.41 | 1.220 | 90.4% | 0.000 | 0.031 | 0.038 | 0.222 | 0.011 |
| Severity | 2012.2 | -3.52 | +/- 9.03 | 14.45 | +/- 13.56 | 10.42 | 1.218 | 89.1% | 0.000 | 0.059 | 0.061 | 0.385 | 0.031 |
| Severity | 2013.1 | 1.26 | +/- 14.22 | 8.70 | +/- 17.75 | 10.07 | 1.165 | 90.8% | 0.000 | 0.150 | 0.146 | 0.828 | 0.244 |
| Severity | 2013.2 | 3.27 | +/- 26.42 | 6.64 | +/- 28.92 | 10.13 | 1.146 | 87.7% | 0.005 | 0.304 | 0.190 | 0.742 | 0.542 |
| Severity | 2014.1 | 24.60 | +/- 91.90 | -12.08 | +/- 67.39 | 9.55 | 1.015 | 87.2% | 0.236 | 0.936 | 0.519 | 0.381 | 0.603 |
| Severity | 2014.2 | 9.55 | +/- 11.35 | NA | +/- NA | NA | 1.083 | 76.1% | 0.001 | 0.482 | 0.519 | 0.067 | |
| Severity | 2015.2 | 9.55 | +/- 11.35 | NA | +/- NA | NA | 54.1% | 0.001 | | 0.519 | 0.067 | | |
| Frequency | 2005.1 | -1.62 | +/- 1.08 | 5.21 | +/- 7.29 | 3.51 | 1.033 | 34.9% | 0.000 | 0.649 | 0.007 | 0.006 | 0.142 |
| Frequency | 2005.2 | -1.58 | +/- 1.20 | 5.18 | +/- 7.49 | 3.53 | 1.032 | 33.7% | 0.000 | 0.675 | 0.009 | 0.013 | 0.154 |
| Frequency | 2006.1 | -1.39 | +/- 1.32 | 4.91 | +/- 7.63 | 3.44 | 1.027 | 24.4% | 0.000 | 0.729 | 0.017 | 0.042 | 0.184 |
| Frequency | 2006.2 | -1.01 | +/- 1.41 | 4.65 | +/- 7.42 | 3.59 | 1.012 | 26.3% | 0.000 | 0.876 | 0.009 | 0.152 | 0.195 |
| Frequency | 2007.1 | -0.45 | +/- 1.46 | 3.85 | +/- 6.94 | 3.38 | 0.998 | 19.4% | 0.000 | 0.978 | 0.017 | 0.521 | 0.249 |
| Frequency | 2007.2 | 0.21 | +/- 1.43 | 3.38 | +/- 6.14 | 3.60 | 0.976 | 35.3% | 0.000 | 0.698 | 0.004 | 0.756 | 0.253 |
| Frequency | 2008.1 | 0.93 | +/- 1.40 | 2.41 | +/- 5.38 | 3.36 | 0.961 | 44.6% | 0.000 | 0.468 | 0.006 | 0.174 | 0.349 |
| Frequency | 2008.2 | 1.70 | +/- 1.28 | 1.83 | +/- 4.39 | 3.57 | 0.940 | 65.3% | 0.000 | 0.182 | 0.000 | 0.012 | 0.381 |
| Frequency | 2009.1 | 2.09 | +/- 1.45 | 1.35 | +/- 4.41 | 3.47 | 0.933 | 68.2% | 0.000 | 0.137 | 0.001 | 0.008 | 0.518 |
| Frequency | 2009.2 | 2.34 | +/- 1.69 | 1.15 | +/- 4.58 | 3.52 | 0.928 | 65.0% | 0.000 | 0.123 | 0.001 | 0.010 | 0.591 |
| Frequency | 2010.1 | 2.86 | +/- 1.98 | 0.53 | +/- 4.70 | 3.41 | 0.920 | 67.9% | 0.000 | 0.093 | 0.004 | 0.008 | 0.807 |
| Frequency | 2010.2 | 2.46 | +/- 2.37 | 0.87 | +/- 4.98 | 3.35 | 0.927 | 55.0% | 0.000 | 0.144 | 0.008 | 0.041 | 0.705 |
| Frequency | 2011.1 | 3.13 | +/- 2.96 | 0.11 | +/- 5.40 | 3.24 | 0.918 | 57.5% | 0.000 | 0.118 | 0.018 | 0.038 | 0.966 |
| Frequency | 2011.2 | 4.98 | +/- 2.85 | -1.46 | +/- 4.37 | 3.44 | 0.892 | 76.0% | 0.000 | 0.020 | 0.003 | 0.003 | 0.465 |
| Frequency | 2012.1 | 4.15 | +/- 3.84 | -0.59 | +/- 5.30 | 3.53 | 0.900 | 73.7% | 0.000 | 0.041 | 0.004 | 0.035 | 0.799 |
| Frequency | 2012.2 | 3.02 | +/- 5.19 | 0.42 | +/- 6.40 | 3.46 | 0.913 | 59.0% | 0.001 | 0.093 | 0.009 | 0.198 | 0.876 |
| Frequency | 2013.1 | -0.09 | +/- 7.11 | 3.76 | +/- 8.57 | 3.67 | 0.939 | 68.5% | 0.002 | 0.225 | 0.007 | 0.976 | 0.302 |
| Frequency | 2013.2 | -1.42 | +/- 12.59 | 5.13 | +/- 14.23 | 3.63 | 0.950 | 62.1% | 0.017 | 0.425 | 0.019 | 0.770 | 0.362 |
| Frequency | 2014.1 | 1.77 | +/- 40.56 | 1.74 | +/- 41.99 | 3.54 | 0.930 | 50.2% | 0.324 | 0.512 | 0.081 | 0.895 | 0.900 |
| Frequency | 2014.2 | 3.54 | +/- 6.09 | NA | +/- NA | NA | 0.922 | 51.0% | 0.007 | 0.248 | 0.081 | 0.156 | |
| Frequency | 2015.2 | 3.54 | +/- 6.09 | NA | +/- NA | NA | 54.8% | 0.011 | | 0.081 | 0.081 | 0.156 | |

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 | Future Trend | Level Change | P-Value: | P-Value: | P-Value: | P-Value: |
|-----------|------------|-------------|-----------------|-------------|-------------|--------------|--------------|-------------|--------------|----------|-------------|
| | | | | | Conf Int. | | | (Intercept) | Scalar Level | Time | Trend Shift |
| Loss Cost | 2005.1 | 1.34 | +/- 1.90 | 9.61 | +/- 12.88 | 11.08 | 1.146 | 68.4% | 0.000 | 0.274 | 0.156 |
| Loss Cost | 2005.2 | 1.25 | +/- 2.10 | 9.70 | +/- 13.24 | 11.08 | 1.149 | 67.4% | 0.000 | 0.277 | 0.227 |
| Loss Cost | 2006.1 | 2.04 | +/- 2.16 | 8.85 | +/- 12.38 | 11.08 | 1.120 | 72.5% | 0.000 | 0.347 | 0.060 |
| Loss Cost | 2006.2 | 1.53 | +/- 2.33 | 9.41 | +/- 12.41 | 11.08 | 1.138 | 71.6% | 0.000 | 0.285 | 0.183 |
| Loss Cost | 2007.1 | 1.82 | +/- 2.62 | 9.09 | +/- 12.70 | 11.08 | 1.128 | 71.6% | 0.000 | 0.330 | 0.158 |
| Loss Cost | 2007.2 | 1.23 | +/- 2.88 | 9.72 | +/- 12.88 | 11.08 | 1.147 | 70.5% | 0.000 | 0.275 | 0.375 |
| Loss Cost | 2008.1 | 1.90 | +/- 3.22 | 9.01 | +/- 12.94 | 11.08 | 1.127 | 72.0% | 0.000 | 0.344 | 0.226 |
| Loss Cost | 2008.2 | 1.11 | +/- 3.59 | 9.86 | +/- 13.18 | 11.08 | 1.149 | 70.9% | 0.000 | 0.278 | 0.518 |
| Loss Cost | 2009.1 | 2.31 | +/- 3.99 | 8.57 | +/- 12.85 | 11.08 | 1.118 | 74.2% | 0.000 | 0.374 | 0.229 |
| Loss Cost | 2009.2 | 2.05 | +/- 4.73 | 8.85 | +/- 13.66 | 11.08 | 1.124 | 72.3% | 0.000 | 0.376 | 0.362 |
| Loss Cost | 2010.1 | 3.67 | +/- 5.45 | 7.15 | +/- 13.50 | 11.08 | 1.089 | 75.3% | 0.000 | 0.512 | 0.161 |
| Loss Cost | 2010.2 | 2.49 | +/- 6.50 | 8.38 | +/- 14.51 | 11.08 | 1.112 | 72.8% | 0.000 | 0.436 | 0.412 |
| Loss Cost | 2011.1 | 4.30 | +/- 8.06 | 6.49 | +/- 15.22 | 11.08 | 1.080 | 73.9% | 0.000 | 0.584 | 0.252 |
| Loss Cost | 2011.2 | 1.95 | +/- 9.88 | 8.95 | +/- 17.07 | 11.08 | 1.118 | 70.8% | 0.000 | 0.454 | 0.662 |
| Loss Cost | 2012.1 | 3.33 | +/- 13.59 | 7.50 | +/- 20.05 | 11.08 | 1.098 | 69.0% | 0.004 | 0.567 | 0.580 |
| Loss Cost | 2012.2 | -0.60 | +/- 18.25 | 11.75 | +/- 25.80 | 11.08 | 1.149 | 64.6% | 0.011 | 0.444 | 0.940 |
| Loss Cost | 2013.1 | 7.72 | +/- 28.92 | 3.12 | +/- 31.49 | 11.08 | 1.060 | 68.0% | 0.151 | 0.765 | 0.518 |
| Loss Cost | 2013.2 | 1.80 | +/- 50.25 | 9.11 | +/- 57.09 | 11.08 | 1.111 | 57.6% | 0.264 | 0.671 | 0.927 |
| Loss Cost | 2014.1 | 61.86 | +/- 160.46 | -31.37 | +/- 69.24 | 11.08 | 0.816 | 71.2% | 0.493 | 0.493 | 0.201 |
| Loss Cost | 2014.2 | 11.08 | +/- 16.49 | NA | +/- NA | NA | 0.985 | 46.7% | 0.057 | 0.932 | 0.120 |
| Loss Cost | 2015.2 | 11.08 | +/- 16.49 | NA | +/- NA | NA | NA | 36.6% | 0.081 | | 0.120 |
| Severity | 2005.1 | 2.88 | +/- 1.68 | 5.75 | +/- 10.82 | 8.79 | 1.090 | 75.8% | 0.000 | 0.426 | 0.002 |
| Severity | 2005.2 | 2.87 | +/- 1.87 | 5.75 | +/- 11.13 | 8.79 | 1.090 | 74.4% | 0.000 | 0.439 | 0.004 |
| Severity | 2006.1 | 3.34 | +/- 2.01 | 5.28 | +/- 11.00 | 8.79 | 1.073 | 75.8% | 0.000 | 0.520 | 0.002 |
| Severity | 2006.2 | 2.56 | +/- 2.03 | 6.08 | +/- 10.39 | 8.79 | 1.100 | 75.8% | 0.000 | 0.362 | 0.015 |
| Severity | 2007.1 | 2.11 | +/- 2.22 | 6.55 | +/- 10.50 | 8.79 | 1.114 | 74.4% | 0.000 | 0.304 | 0.059 |
| Severity | 2007.2 | 1.02 | +/- 2.13 | 7.69 | +/- 9.36 | 8.79 | 1.149 | 77.3% | 0.000 | 0.142 | 0.324 |
| Severity | 2008.1 | 0.73 | +/- 2.41 | 8.00 | +/- 9.69 | 8.79 | 1.157 | 76.3% | 0.000 | 0.135 | 0.528 |
| Severity | 2008.2 | -0.59 | +/- 2.25 | 9.43 | +/- 8.35 | 8.79 | 1.196 | 81.4% | 0.000 | 0.038 | 0.024 |
| Severity | 2009.1 | -0.11 | +/- 2.58 | 8.91 | +/- 8.54 | 8.79 | 1.183 | 82.1% | 0.000 | 0.056 | 0.930 |
| Severity | 2009.2 | -0.29 | +/- 3.06 | 9.11 | +/- 9.06 | 8.79 | 1.187 | 81.4% | 0.000 | 0.063 | 0.842 |
| Severity | 2010.1 | 0.33 | +/- 3.66 | 8.43 | +/- 9.46 | 8.79 | 1.173 | 81.8% | 0.000 | 0.094 | 0.847 |
| Severity | 2010.2 | 0.03 | +/- 4.49 | 8.76 | +/- 10.29 | 8.79 | 1.179 | 80.7% | 0.000 | 0.105 | 0.990 |
| Severity | 2011.1 | 0.52 | +/- 5.70 | 8.23 | +/- 11.33 | 8.79 | 1.170 | 80.0% | 0.000 | 0.148 | 0.844 |
| Severity | 2011.2 | -2.88 | +/- 5.74 | 12.02 | +/- 10.69 | 8.79 | 1.232 | 84.3% | 0.000 | 0.040 | 0.292 |
| Severity | 2012.1 | -2.16 | +/- 7.86 | 11.20 | +/- 12.64 | 8.79 | 1.220 | 83.8% | 0.000 | 0.072 | 0.547 |
| Severity | 2012.2 | -3.52 | +/- 11.10 | 12.76 | +/- 16.28 | 8.79 | 1.240 | 82.4% | 0.000 | 0.086 | 0.485 |
| Severity | 2013.1 | 4.05 | +/- 15.33 | 4.56 | +/- 17.48 | 8.79 | 1.149 | 87.8% | 0.000 | 0.226 | 0.533 |
| Severity | 2013.2 | 3.27 | +/- 27.88 | 5.35 | +/- 30.07 | 8.79 | 1.157 | 84.0% | 0.004 | 0.318 | 0.769 |
| Severity | 2014.1 | 35.10 | +/- 67.28 | -19.47 | +/- 40.72 | 8.79 | 0.967 | 88.7% | 0.242 | 0.832 | 0.156 |
| Severity | 2014.2 | 8.79 | +/- 8.83 | NA | +/- NA | NA | 1.078 | 78.9% | 0.000 | 0.467 | 0.045 |
| Severity | 2015.2 | 8.79 | +/- 8.83 | NA | +/- NA | NA | NA | 59.5% | 0.000 | | 0.045 |
| Frequency | 2005.1 | -1.50 | +/- 1.25 | 3.65 | +/- 8.24 | 2.10 | 1.052 | 12.0% | 0.000 | 0.546 | 0.022 |
| Frequency | 2005.2 | -1.58 | +/- 1.38 | 3.74 | +/- 8.46 | 2.10 | 1.055 | 10.7% | 0.000 | 0.535 | 0.029 |
| Frequency | 2006.1 | -1.25 | +/- 1.50 | 3.40 | +/- 8.41 | 2.10 | 1.043 | 2.3% | 0.000 | 0.621 | 0.098 |
| Frequency | 2006.2 | -1.01 | +/- 1.66 | 3.14 | +/- 8.53 | 2.10 | 1.035 | -3.2% | 0.000 | 0.692 | 0.221 |
| Frequency | 2007.1 | -0.28 | +/- 1.67 | 2.39 | +/- 7.75 | 2.10 | 1.013 | -7.2% | 0.000 | 0.874 | 0.726 |
| Frequency | 2007.2 | 0.21 | +/- 1.81 | 1.88 | +/- 7.60 | 2.10 | 0.999 | -5.2% | 0.000 | 0.985 | 0.807 |
| Frequency | 2008.1 | 1.16 | +/- 1.75 | 0.93 | +/- 6.54 | 2.10 | 0.974 | 12.1% | 0.000 | 0.698 | 0.178 |
| Frequency | 2008.2 | 1.70 | +/- 1.93 | 0.39 | +/- 6.43 | 2.10 | 0.961 | 20.6% | 0.000 | 0.554 | 0.077 |
| Frequency | 2009.1 | 2.42 | +/- 2.10 | -0.31 | +/- 6.19 | 2.10 | 0.945 | 31.9% | 0.000 | 0.391 | 0.025 |
| Frequency | 2009.2 | 2.34 | +/- 2.50 | -0.24 | +/- 6.58 | 2.10 | 0.947 | 22.5% | 0.000 | 0.430 | 0.061 |
| Frequency | 2010.1 | 3.33 | +/- 2.79 | -1.19 | +/- 6.38 | 2.10 | 0.929 | 34.3% | 0.000 | 0.278 | 0.022 |
| Frequency | 2010.2 | 2.46 | +/- 3.24 | -0.35 | +/- 6.64 | 2.10 | 0.943 | 13.6% | 0.000 | 0.394 | 0.119 |
| Frequency | 2011.1 | 3.77 | +/- 3.81 | -1.61 | +/- 6.67 | 2.10 | 0.924 | 26.3% | 0.000 | 0.248 | 0.049 |
| Frequency | 2011.2 | 4.98 | +/- 4.80 | -2.74 | +/- 7.17 | 2.10 | 0.908 | 29.3% | 0.000 | 0.183 | 0.039 |
| Frequency | 2012.1 | 5.62 | +/- 6.55 | -3.33 | +/- 8.48 | 2.10 | 0.900 | 18.1% | 0.003 | 0.194 | 0.076 |
| Frequency | 2012.2 | 3.02 | +/- 8.58 | -0.89 | +/- 10.35 | 2.10 | 0.927 | -19.7% | 0.006 | 0.362 | 0.425 |
| Frequency | 2013.1 | 3.53 | +/- 13.63 | -1.38 | +/- 14.73 | 2.10 | 0.922 | -29.6% | 0.051 | 0.414 | 0.541 |
| Frequency | 2013.2 | -1.42 | +/- 22.62 | 3.57 | +/- 25.11 | 2.10 | 0.961 | -41.0% | 0.101 | 0.735 | 0.878 |
| Frequency | 2014.1 | 19.81 | +/- 55.97 | -14.78 | +/- 40.42 | 2.10 | 0.844 | -20.5% | 0.902 | 0.289 | 0.329 |
| Frequency | 2014.2 | 2.10 | +/- 7.80 | NA | +/- NA | NA | 0.914 | -18.6% | 0.007 | 0.362 | 0.492 |
| Frequency | 2015.2 | 2.10 | +/- 7.80 | NA | +/- NA | NA | NA | -9.4% | 0.013 | | 0.492 |

AB Total

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | P-Value: | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|-------------|-------------|---------------|
| | | | | | (Intercept) | Seasonality | |
| Loss Cost | 2008.1 | 2.02 | +/- 1.32 | 80.9% | 0.000 | 0.000 | 0.006 |
| Loss Cost | 2008.2 | 1.92 | +/- 1.55 | 76.9% | 0.000 | 0.000 | 0.019 |
| Severity | 2008.1 | 1.08 | +/- 1.80 | 41.7% | 0.000 | 0.007 | 0.215 |
| Severity | 2008.2 | 0.28 | +/- 1.75 | 33.8% | 0.000 | 0.013 | 0.729 |
| Frequency | 2008.1 | 0.93 | +/- 1.35 | 33.1% | 0.000 | 0.025 | 0.154 |
| Frequency | 2008.2 | 1.64 | +/- 1.21 | 60.4% | 0.000 | 0.002 | 0.012 |

AB Total

*Coverage = AB Total
End Trend Period = 2019.1
Seasonality = T
Excluded Points = NA*

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | P-Value: | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|-------------|-------------|---------------|
| | | | | | (Intercept) | Seasonality | |
| Loss Cost | 2015.1 | 10.31 | +/- 6.06 | 71.0% | 0.001 | 0.164 | 0.005 |
| Loss Cost | 2015.2 | 9.25 | +/- 8.20 | 51.6% | 0.005 | 0.296 | 0.029 |
| Severity | 2015.1 | 9.69 | +/- 3.69 | 84.7% | 0.000 | 0.389 | 0.001 |
| Severity | 2015.2 | 8.74 | +/- 4.79 | 76.0% | 0.000 | 0.632 | 0.005 |
| Frequency | 2015.1 | 0.56 | +/- 2.67 | 25.0% | 0.000 | 0.081 | 0.626 |
| Frequency | 2015.2 | 0.47 | +/- 3.76 | 12.7% | 0.000 | 0.143 | 0.762 |

CL

Coverage = CL
End Trend Period = 2019.1
Seasonality = T
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^a | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|----------------------|----------------------|---------------|
| Loss Cost | 2005.1 | 1.95 | +/- 0.88 | 47.8% | 0.000 | 0.016 | 0.000 |
| Loss Cost | 2005.2 | 1.66 | +/- 0.87 | 39.6% | 0.000 | 0.031 | 0.001 |
| Loss Cost | 2006.1 | 1.37 | +/- 0.86 | 39.5% | 0.000 | 0.010 | 0.003 |
| Loss Cost | 2006.2 | 1.14 | +/- 0.88 | 30.1% | 0.000 | 0.019 | 0.013 |
| Loss Cost | 2007.1 | 1.20 | +/- 0.95 | 30.4% | 0.000 | 0.028 | 0.015 |
| Loss Cost | 2007.2 | 1.42 | +/- 1.00 | 35.4% | 0.000 | 0.016 | 0.007 |
| Loss Cost | 2008.1 | 1.64 | +/- 1.05 | 39.4% | 0.000 | 0.029 | 0.004 |
| Loss Cost | 2008.2 | 2.02 | +/- 1.05 | 50.5% | 0.000 | 0.008 | 0.001 |
| Loss Cost | 2009.1 | 2.31 | +/- 1.09 | 55.7% | 0.000 | 0.016 | 0.000 |
| Loss Cost | 2009.2 | 2.61 | +/- 1.15 | 59.7% | 0.000 | 0.008 | 0.000 |
| Loss Cost | 2010.1 | 2.91 | +/- 1.22 | 64.0% | 0.000 | 0.015 | 0.000 |
| Loss Cost | 2010.2 | 2.61 | +/- 1.31 | 54.7% | 0.000 | 0.031 | 0.001 |
| Loss Cost | 2011.1 | 2.55 | +/- 1.47 | 52.2% | 0.000 | 0.037 | 0.002 |
| Loss Cost | 2011.2 | 3.10 | +/- 1.51 | 61.6% | 0.000 | 0.013 | 0.001 |
| Loss Cost | 2012.1 | 2.61 | +/- 1.56 | 62.4% | 0.000 | 0.005 | 0.003 |
| Loss Cost | 2012.2 | 2.07 | +/- 1.65 | 50.3% | 0.000 | 0.011 | 0.017 |
| Loss Cost | 2013.1 | 2.06 | +/- 1.94 | 49.1% | 0.000 | 0.019 | 0.038 |
| Loss Cost | 2013.2 | 1.70 | +/- 2.29 | 33.6% | 0.000 | 0.040 | 0.125 |
| Loss Cost | 2014.1 | 2.04 | +/- 2.74 | 34.4% | 0.000 | 0.073 | 0.121 |
| Loss Cost | 2014.2 | 2.02 | +/- 3.52 | 21.3% | 0.000 | 0.113 | 0.212 |
| Loss Cost | 2015.1 | 2.41 | +/- 4.49 | 20.3% | 0.000 | 0.182 | 0.233 |
| Loss Cost | 2015.2 | 3.06 | +/- 6.24 | 14.1% | 0.000 | 0.199 | 0.256 |
| Severity | 2005.1 | 4.17 | +/- 0.69 | 85.4% | 0.000 | 0.035 | 0.000 |
| Severity | 2005.2 | 3.99 | +/- 0.71 | 83.9% | 0.000 | 0.065 | 0.000 |
| Severity | 2006.1 | 3.74 | +/- 0.68 | 84.2% | 0.000 | 0.018 | 0.000 |
| Severity | 2006.2 | 3.45 | +/- 0.63 | 84.1% | 0.000 | 0.034 | 0.000 |
| Severity | 2007.1 | 3.17 | +/- 0.57 | 85.6% | 0.000 | 0.005 | 0.000 |
| Severity | 2007.2 | 2.97 | +/- 0.57 | 84.3% | 0.000 | 0.009 | 0.000 |
| Severity | 2008.1 | 2.90 | +/- 0.61 | 82.9% | 0.000 | 0.009 | 0.000 |
| Severity | 2008.2 | 3.02 | +/- 0.66 | 82.5% | 0.000 | 0.006 | 0.000 |
| Severity | 2009.1 | 3.24 | +/- 0.66 | 85.4% | 0.000 | 0.011 | 0.000 |
| Severity | 2009.2 | 3.43 | +/- 0.69 | 86.0% | 0.000 | 0.005 | 0.000 |
| Severity | 2010.1 | 3.43 | +/- 0.77 | 84.7% | 0.000 | 0.008 | 0.000 |
| Severity | 2010.2 | 3.33 | +/- 0.86 | 80.9% | 0.000 | 0.015 | 0.000 |
| Severity | 2011.1 | 3.06 | +/- 0.88 | 80.3% | 0.000 | 0.006 | 0.000 |
| Severity | 2011.2 | 2.73 | +/- 0.90 | 75.7% | 0.000 | 0.013 | 0.000 |
| Severity | 2012.1 | 2.55 | +/- 1.00 | 73.6% | 0.000 | 0.011 | 0.000 |
| Severity | 2012.2 | 2.26 | +/- 1.09 | 64.4% | 0.000 | 0.024 | 0.001 |
| Severity | 2013.1 | 1.89 | +/- 1.13 | 64.8% | 0.000 | 0.010 | 0.004 |
| Severity | 2013.2 | 1.53 | +/- 1.26 | 50.6% | 0.000 | 0.023 | 0.021 |
| Severity | 2014.1 | 0.98 | +/- 1.17 | 62.2% | 0.000 | 0.005 | 0.089 |
| Severity | 2014.2 | 0.49 | +/- 1.24 | 53.3% | 0.000 | 0.010 | 0.383 |
| Severity | 2015.1 | 0.22 | +/- 1.51 | 57.0% | 0.000 | 0.012 | 0.735 |
| Severity | 2015.2 | 0.19 | +/- 2.12 | 49.9% | 0.000 | 0.031 | 0.826 |
| Frequency | 2005.1 | -2.13 | +/- 0.78 | 51.6% | 0.000 | 0.347 | 0.000 |
| Frequency | 2005.2 | -2.24 | +/- 0.83 | 52.4% | 0.000 | 0.449 | 0.000 |
| Frequency | 2006.1 | -2.28 | +/- 0.89 | 49.9% | 0.000 | 0.436 | 0.000 |
| Frequency | 2006.2 | -2.23 | +/- 0.97 | 46.4% | 0.000 | 0.416 | 0.000 |
| Frequency | 2007.1 | -1.91 | +/- 0.96 | 38.5% | 0.000 | 0.641 | 0.000 |
| Frequency | 2007.2 | -1.50 | +/- 0.91 | 33.3% | 0.000 | 0.289 | 0.003 |
| Frequency | 2008.1 | -1.22 | +/- 0.91 | 22.0% | 0.000 | 0.458 | 0.012 |
| Frequency | 2008.2 | -0.97 | +/- 0.95 | 16.2% | 0.000 | 0.287 | 0.048 |
| Frequency | 2009.1 | -0.91 | +/- 1.05 | 9.9% | 0.000 | 0.343 | 0.088 |
| Frequency | 2009.2 | -0.79 | +/- 1.16 | 7.1% | 0.000 | 0.305 | 0.171 |
| Frequency | 2010.1 | -0.50 | +/- 1.23 | -3.8% | 0.000 | 0.451 | 0.400 |
| Frequency | 2010.2 | -0.70 | +/- 1.37 | -2.4% | 0.000 | 0.586 | 0.297 |
| Frequency | 2011.1 | -0.49 | +/- 1.52 | -9.5% | 0.000 | 0.719 | 0.500 |
| Frequency | 2011.2 | 0.36 | +/- 1.28 | 0.3% | 0.000 | 0.199 | 0.557 |
| Frequency | 2012.1 | 0.05 | +/- 1.39 | 4.0% | 0.000 | 0.134 | 0.935 |
| Frequency | 2012.2 | -0.19 | +/- 1.60 | -0.8% | 0.000 | 0.217 | 0.800 |
| Frequency | 2013.1 | 0.16 | +/- 1.80 | -8.4% | 0.000 | 0.333 | 0.846 |
| Frequency | 2013.2 | 0.16 | +/- 2.19 | -11.7% | 0.000 | 0.381 | 0.871 |
| Frequency | 2014.1 | 1.05 | +/- 2.20 | -5.8% | 0.000 | 0.637 | 0.303 |
| Frequency | 2014.2 | 1.53 | +/- 2.72 | 0.4% | 0.000 | 0.495 | 0.223 |
| Frequency | 2015.1 | 2.18 | +/- 3.28 | 9.8% | 0.000 | 0.701 | 0.151 |
| Frequency | 2015.2 | 2.86 | +/- 4.45 | 11.2% | 0.000 | 0.566 | 0.154 |

CL

Coverage = CL
End Trend Period = 2019.1
Seasonality = F
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 1.95 | +/- 0.97 | 36.9% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 1.60 | +/- 0.94 | 29.9% | 0.000 | 0.002 |
| Loss Cost | 2006.1 | 1.37 | +/- 0.97 | 22.7% | 0.000 | 0.007 |
| Loss Cost | 2006.2 | 1.07 | +/- 0.97 | 14.5% | 0.000 | 0.031 |
| Loss Cost | 2007.1 | 1.20 | +/- 1.04 | 16.7% | 0.000 | 0.024 |
| Loss Cost | 2007.2 | 1.33 | +/- 1.12 | 18.3% | 0.000 | 0.021 |
| Loss Cost | 2008.1 | 1.64 | +/- 1.16 | 26.3% | 0.000 | 0.007 |
| Loss Cost | 2008.2 | 1.91 | +/- 1.23 | 31.6% | 0.000 | 0.004 |
| Loss Cost | 2009.1 | 2.31 | +/- 1.25 | 41.5% | 0.000 | 0.001 |
| Loss Cost | 2009.2 | 2.47 | +/- 1.38 | 41.6% | 0.000 | 0.001 |
| Loss Cost | 2010.1 | 2.91 | +/- 1.42 | 50.3% | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 2.47 | +/- 1.47 | 41.4% | 0.000 | 0.002 |
| Loss Cost | 2011.1 | 2.55 | +/- 1.66 | 38.5% | 0.000 | 0.005 |
| Loss Cost | 2011.2 | 2.88 | +/- 1.84 | 41.4% | 0.000 | 0.004 |
| Loss Cost | 2012.1 | 2.61 | +/- 2.08 | 31.8% | 0.000 | 0.017 |
| Loss Cost | 2012.2 | 1.79 | +/- 2.09 | 16.4% | 0.000 | 0.084 |
| Loss Cost | 2013.1 | 2.06 | +/- 2.44 | 17.3% | 0.000 | 0.088 |
| Loss Cost | 2013.2 | 1.35 | +/- 2.70 | 2.3% | 0.000 | 0.289 |
| Loss Cost | 2014.1 | 2.04 | +/- 3.13 | 10.8% | 0.000 | 0.172 |
| Loss Cost | 2014.2 | 1.56 | +/- 3.81 | -1.1% | 0.000 | 0.371 |
| Loss Cost | 2015.1 | 2.41 | +/- 4.72 | 5.8% | 0.000 | 0.262 |
| Loss Cost | 2015.2 | 2.28 | +/- 6.30 | -2.9% | 0.000 | 0.404 |
| Severity | 2005.1 | 4.17 | +/- 0.74 | 83.3% | 0.000 | 0.000 |
| Severity | 2005.2 | 3.95 | +/- 0.74 | 82.2% | 0.000 | 0.000 |
| Severity | 2006.1 | 3.74 | +/- 0.75 | 80.8% | 0.000 | 0.000 |
| Severity | 2006.2 | 3.40 | +/- 0.68 | 81.4% | 0.000 | 0.000 |
| Severity | 2007.1 | 3.17 | +/- 0.67 | 80.1% | 0.000 | 0.000 |
| Severity | 2007.2 | 2.91 | +/- 0.65 | 79.2% | 0.000 | 0.000 |
| Severity | 2008.1 | 2.90 | +/- 0.71 | 76.8% | 0.000 | 0.000 |
| Severity | 2008.2 | 2.94 | +/- 0.78 | 74.9% | 0.000 | 0.000 |
| Severity | 2009.1 | 3.24 | +/- 0.77 | 79.9% | 0.000 | 0.000 |
| Severity | 2009.2 | 3.33 | +/- 0.84 | 78.7% | 0.000 | 0.000 |
| Severity | 2010.1 | 3.43 | +/- 0.93 | 77.3% | 0.000 | 0.000 |
| Severity | 2010.2 | 3.22 | +/- 1.01 | 73.2% | 0.000 | 0.000 |
| Severity | 2011.1 | 3.06 | +/- 1.11 | 68.2% | 0.000 | 0.000 |
| Severity | 2011.2 | 2.60 | +/- 1.10 | 63.1% | 0.000 | 0.000 |
| Severity | 2012.1 | 2.55 | +/- 1.26 | 57.1% | 0.000 | 0.001 |
| Severity | 2012.2 | 2.10 | +/- 1.31 | 47.1% | 0.000 | 0.004 |
| Severity | 2013.1 | 1.89 | +/- 1.51 | 36.2% | 0.000 | 0.018 |
| Severity | 2013.2 | 1.31 | +/- 1.56 | 18.8% | 0.000 | 0.089 |
| Severity | 2014.1 | 0.98 | +/- 1.83 | 4.6% | 0.000 | 0.254 |
| Severity | 2014.2 | 0.17 | +/- 1.84 | -11.9% | 0.000 | 0.837 |
| Severity | 2015.1 | 0.22 | +/- 2.37 | -13.5% | 0.000 | 0.833 |
| Severity | 2015.2 | -0.34 | +/- 2.98 | -15.2% | 0.000 | 0.788 |
| Frequency | 2005.1 | -2.13 | +/- 0.78 | 51.7% | 0.000 | 0.000 |
| Frequency | 2005.2 | -2.26 | +/- 0.82 | 53.1% | 0.000 | 0.000 |
| Frequency | 2006.1 | -2.28 | +/- 0.88 | 50.7% | 0.000 | 0.000 |
| Frequency | 2006.2 | -2.25 | +/- 0.95 | 47.1% | 0.000 | 0.000 |
| Frequency | 2007.1 | -1.91 | +/- 0.94 | 40.5% | 0.000 | 0.000 |
| Frequency | 2007.2 | -1.54 | +/- 0.91 | 32.8% | 0.000 | 0.002 |
| Frequency | 2008.1 | -1.22 | +/- 0.90 | 23.6% | 0.000 | 0.011 |
| Frequency | 2008.2 | -1.01 | +/- 0.95 | 15.4% | 0.000 | 0.040 |
| Frequency | 2009.1 | -0.91 | +/- 1.04 | 10.2% | 0.000 | 0.086 |
| Frequency | 2009.2 | -0.84 | +/- 1.16 | 6.5% | 0.000 | 0.146 |
| Frequency | 2010.1 | -0.50 | +/- 1.21 | -1.3% | 0.000 | 0.394 |
| Frequency | 2010.2 | -0.73 | +/- 1.32 | 2.1% | 0.000 | 0.261 |
| Frequency | 2011.1 | -0.49 | +/- 1.46 | -3.2% | 0.000 | 0.487 |
| Frequency | 2011.2 | 0.27 | +/- 1.30 | -5.6% | 0.000 | 0.663 |
| Frequency | 2012.1 | 0.05 | +/- 1.46 | -7.6% | 0.000 | 0.938 |
| Frequency | 2012.2 | -0.31 | +/- 1.61 | -6.8% | 0.000 | 0.687 |
| Frequency | 2013.1 | 0.16 | +/- 1.78 | -8.7% | 0.000 | 0.846 |
| Frequency | 2013.2 | 0.03 | +/- 2.12 | -10.0% | 0.000 | 0.973 |
| Frequency | 2014.1 | 1.05 | +/- 2.07 | 3.1% | 0.000 | 0.280 |
| Frequency | 2014.2 | 1.38 | +/- 2.53 | 6.4% | 0.000 | 0.240 |
| Frequency | 2015.1 | 2.18 | +/- 2.97 | 20.6% | 0.000 | 0.123 |
| Frequency | 2015.2 | 2.63 | +/- 3.91 | 20.4% | 0.000 | 0.146 |

CL

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|----------------------|----------------------|---------------|
| Loss Cost | 2005.1 | 2.04 | +/- 0.95 | 48.2% | 0.000 | 0.025 | 0.000 |
| Loss Cost | 2005.2 | 1.73 | +/- 0.94 | 40.0% | 0.000 | 0.045 | 0.001 |
| Loss Cost | 2006.1 | 1.42 | +/- 0.93 | 39.5% | 0.000 | 0.015 | 0.004 |
| Loss Cost | 2006.2 | 1.18 | +/- 0.95 | 30.1% | 0.000 | 0.027 | 0.017 |
| Loss Cost | 2007.1 | 1.26 | +/- 1.04 | 30.5% | 0.000 | 0.040 | 0.019 |
| Loss Cost | 2007.2 | 1.49 | +/- 1.09 | 35.6% | 0.000 | 0.024 | 0.010 |
| Loss Cost | 2008.1 | 1.76 | +/- 1.16 | 40.0% | 0.000 | 0.046 | 0.005 |
| Loss Cost | 2008.2 | 2.16 | +/- 1.15 | 51.5% | 0.000 | 0.015 | 0.001 |
| Loss Cost | 2009.1 | 2.51 | +/- 1.19 | 57.8% | 0.000 | 0.030 | 0.000 |
| Loss Cost | 2009.2 | 2.84 | +/- 1.24 | 62.1% | 0.000 | 0.015 | 0.000 |
| Loss Cost | 2010.1 | 3.25 | +/- 1.30 | 67.8% | 0.000 | 0.031 | 0.000 |
| Loss Cost | 2010.2 | 2.94 | +/- 1.39 | 59.5% | 0.000 | 0.056 | 0.000 |
| Loss Cost | 2011.1 | 2.95 | +/- 1.60 | 57.1% | 0.000 | 0.074 | 0.001 |
| Loss Cost | 2011.2 | 3.56 | +/- 1.60 | 67.6% | 0.000 | 0.023 | 0.000 |
| Loss Cost | 2012.1 | 3.06 | +/- 1.72 | 66.9% | 0.000 | 0.012 | 0.002 |
| Loss Cost | 2012.2 | 2.52 | +/- 1.81 | 55.7% | 0.000 | 0.022 | 0.011 |
| Loss Cost | 2013.1 | 2.63 | +/- 2.20 | 54.8% | 0.000 | 0.042 | 0.023 |
| Loss Cost | 2013.2 | 2.29 | +/- 2.61 | 38.8% | 0.000 | 0.076 | 0.075 |
| Loss Cost | 2014.1 | 2.98 | +/- 3.16 | 44.3% | 0.000 | 0.156 | 0.058 |
| Loss Cost | 2014.2 | 3.07 | +/- 4.08 | 30.9% | 0.000 | 0.199 | 0.111 |
| Loss Cost | 2015.1 | 4.18 | +/- 5.37 | 37.9% | 0.000 | 0.377 | 0.096 |
| Loss Cost | 2015.2 | 5.20 | +/- 7.38 | 35.0% | 0.001 | 0.336 | 0.115 |
| Severity | 2005.1 | 4.40 | +/- 0.69 | 87.4% | 0.000 | 0.067 | 0.000 |
| Severity | 2005.2 | 4.22 | +/- 0.70 | 86.1% | 0.000 | 0.114 | 0.000 |
| Severity | 2006.1 | 3.96 | +/- 0.68 | 86.3% | 0.000 | 0.036 | 0.000 |
| Severity | 2006.2 | 3.66 | +/- 0.62 | 86.8% | 0.000 | 0.061 | 0.000 |
| Severity | 2007.1 | 3.38 | +/- 0.57 | 88.2% | 0.000 | 0.009 | 0.000 |
| Severity | 2007.2 | 3.18 | +/- 0.55 | 87.5% | 0.000 | 0.016 | 0.000 |
| Severity | 2008.1 | 3.13 | +/- 0.61 | 86.2% | 0.000 | 0.017 | 0.000 |
| Severity | 2008.2 | 3.27 | +/- 0.64 | 86.3% | 0.000 | 0.010 | 0.000 |
| Severity | 2009.1 | 3.57 | +/- 0.59 | 90.6% | 0.000 | 0.016 | 0.000 |
| Severity | 2009.2 | 3.78 | +/- 0.58 | 91.9% | 0.000 | 0.005 | 0.000 |
| Severity | 2010.1 | 3.85 | +/- 0.65 | 91.4% | 0.000 | 0.009 | 0.000 |
| Severity | 2010.2 | 3.76 | +/- 0.72 | 89.3% | 0.000 | 0.017 | 0.000 |
| Severity | 2011.1 | 3.53 | +/- 0.76 | 88.9% | 0.000 | 0.008 | 0.000 |
| Severity | 2011.2 | 3.22 | +/- 0.73 | 88.0% | 0.000 | 0.011 | 0.000 |
| Severity | 2012.1 | 3.11 | +/- 0.84 | 86.3% | 0.000 | 0.013 | 0.000 |
| Severity | 2012.2 | 2.84 | +/- 0.89 | 82.6% | 0.000 | 0.023 | 0.000 |
| Severity | 2013.1 | 2.53 | +/- 0.97 | 82.1% | 0.000 | 0.011 | 0.000 |
| Severity | 2013.2 | 2.19 | +/- 1.01 | 76.0% | 0.000 | 0.020 | 0.001 |
| Severity | 2014.1 | 1.67 | +/- 0.95 | 82.4% | 0.000 | 0.003 | 0.004 |
| Severity | 2014.2 | 1.20 | +/- 0.77 | 83.2% | 0.000 | 0.002 | 0.009 |
| Severity | 2015.1 | 1.15 | +/- 1.08 | 82.4% | 0.000 | 0.006 | 0.041 |
| Severity | 2015.2 | 1.25 | +/- 1.54 | 75.9% | 0.000 | 0.017 | 0.086 |
| Frequency | 2005.1 | -2.26 | +/- 0.82 | 52.5% | 0.000 | 0.268 | 0.000 |
| Frequency | 2005.2 | -2.38 | +/- 0.87 | 53.5% | 0.000 | 0.354 | 0.000 |
| Frequency | 2006.1 | -2.44 | +/- 0.94 | 51.3% | 0.000 | 0.333 | 0.000 |
| Frequency | 2006.2 | -2.39 | +/- 1.02 | 47.9% | 0.000 | 0.325 | 0.000 |
| Frequency | 2007.1 | -2.05 | +/- 1.03 | 39.4% | 0.000 | 0.533 | 0.001 |
| Frequency | 2007.2 | -1.64 | +/- 0.97 | 34.6% | 0.000 | 0.235 | 0.002 |
| Frequency | 2008.1 | -1.33 | +/- 1.00 | 22.6% | 0.000 | 0.396 | 0.012 |
| Frequency | 2008.2 | -1.07 | +/- 1.04 | 16.7% | 0.000 | 0.255 | 0.045 |
| Frequency | 2009.1 | -1.02 | +/- 1.16 | 10.4% | 0.000 | 0.307 | 0.083 |
| Frequency | 2009.2 | -0.90 | +/- 1.28 | 7.4% | 0.000 | 0.280 | 0.158 |
| Frequency | 2010.1 | -0.58 | +/- 1.39 | -4.2% | 0.000 | 0.435 | 0.386 |
| Frequency | 2010.2 | -0.79 | +/- 1.54 | -2.7% | 0.000 | 0.556 | 0.290 |
| Frequency | 2011.1 | -0.56 | +/- 1.74 | -10.4% | 0.000 | 0.697 | 0.499 |
| Frequency | 2011.2 | 0.33 | +/- 1.47 | -0.8% | 0.000 | 0.224 | 0.628 |
| Frequency | 2012.1 | -0.05 | +/- 1.63 | 3.6% | 0.000 | 0.145 | 0.949 |
| Frequency | 2012.2 | -0.32 | +/- 1.87 | -1.3% | 0.000 | 0.222 | 0.715 |
| Frequency | 2013.1 | 0.10 | +/- 2.19 | -10.2% | 0.000 | 0.361 | 0.921 |
| Frequency | 2013.2 | 0.09 | +/- 2.67 | -14.1% | 0.000 | 0.409 | 0.937 |
| Frequency | 2014.1 | 1.29 | +/- 2.81 | -6.6% | 0.000 | 0.767 | 0.312 |
| Frequency | 2014.2 | 1.85 | +/- 3.46 | 0.1% | 0.000 | 0.624 | 0.236 |
| Frequency | 2015.1 | 3.00 | +/- 4.37 | 16.9% | 0.000 | 0.964 | 0.133 |
| Frequency | 2015.2 | 3.90 | +/- 5.93 | 20.7% | 0.001 | 0.787 | 0.136 |

CL

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^a | P-Value: | |
|-----------|------------|-------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 2005.1 | 2.11 | +/- 1.03 | 38.8% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 1.73 | +/- 1.00 | 31.7% | 0.000 | 0.001 |
| Loss Cost | 2006.1 | 1.50 | +/- 1.03 | 24.4% | 0.000 | 0.006 |
| Loss Cost | 2006.2 | 1.18 | +/- 1.04 | 16.0% | 0.000 | 0.027 |
| Loss Cost | 2007.1 | 1.34 | +/- 1.12 | 18.5% | 0.000 | 0.021 |
| Loss Cost | 2007.2 | 1.49 | +/- 1.21 | 20.5% | 0.000 | 0.017 |
| Loss Cost | 2008.1 | 1.85 | +/- 1.25 | 29.4% | 0.000 | 0.005 |
| Loss Cost | 2008.2 | 2.16 | +/- 1.32 | 35.6% | 0.000 | 0.003 |
| Loss Cost | 2009.1 | 2.63 | +/- 1.33 | 47.0% | 0.000 | 0.001 |
| Loss Cost | 2009.2 | 2.84 | +/- 1.45 | 47.8% | 0.000 | 0.001 |
| Loss Cost | 2010.1 | 3.39 | +/- 1.46 | 58.4% | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 2.94 | +/- 1.53 | 50.4% | 0.000 | 0.001 |
| Loss Cost | 2011.1 | 3.10 | +/- 1.74 | 48.6% | 0.000 | 0.002 |
| Loss Cost | 2011.2 | 3.56 | +/- 1.90 | 53.4% | 0.000 | 0.001 |
| Loss Cost | 2012.1 | 3.35 | +/- 2.18 | 44.8% | 0.000 | 0.005 |
| Loss Cost | 2012.2 | 2.52 | +/- 2.24 | 30.5% | 0.000 | 0.029 |
| Loss Cost | 2013.1 | 2.96 | +/- 2.60 | 33.8% | 0.000 | 0.028 |
| Loss Cost | 2013.2 | 2.29 | +/- 2.97 | 17.3% | 0.000 | 0.112 |
| Loss Cost | 2014.1 | 3.35 | +/- 3.32 | 33.7% | 0.000 | 0.046 |
| Loss Cost | 2014.2 | 3.07 | +/- 4.23 | 20.2% | 0.000 | 0.125 |
| Loss Cost | 2015.1 | 4.62 | +/- 4.98 | 38.6% | 0.000 | 0.059 |
| Loss Cost | 2015.2 | 5.20 | +/- 6.97 | 32.4% | 0.000 | 0.106 |
| Severity | 2005.1 | 4.44 | +/- 0.72 | 86.1% | 0.000 | 0.000 |
| Severity | 2005.2 | 4.22 | +/- 0.72 | 85.2% | 0.000 | 0.000 |
| Severity | 2006.1 | 4.01 | +/- 0.73 | 84.1% | 0.000 | 0.000 |
| Severity | 2006.2 | 3.66 | +/- 0.66 | 85.1% | 0.000 | 0.000 |
| Severity | 2007.1 | 3.44 | +/- 0.65 | 84.3% | 0.000 | 0.000 |
| Severity | 2007.2 | 3.18 | +/- 0.62 | 83.9% | 0.000 | 0.000 |
| Severity | 2008.1 | 3.19 | +/- 0.69 | 82.1% | 0.000 | 0.000 |
| Severity | 2008.2 | 3.27 | +/- 0.75 | 81.0% | 0.000 | 0.000 |
| Severity | 2009.1 | 3.63 | +/- 0.68 | 87.4% | 0.000 | 0.000 |
| Severity | 2009.2 | 3.78 | +/- 0.73 | 87.3% | 0.000 | 0.000 |
| Severity | 2010.1 | 3.94 | +/- 0.79 | 87.1% | 0.000 | 0.000 |
| Severity | 2010.2 | 3.76 | +/- 0.86 | 84.9% | 0.000 | 0.000 |
| Severity | 2011.1 | 3.65 | +/- 0.97 | 81.7% | 0.000 | 0.000 |
| Severity | 2011.2 | 3.22 | +/- 0.92 | 80.6% | 0.000 | 0.000 |
| Severity | 2012.1 | 3.25 | +/- 1.07 | 77.3% | 0.000 | 0.000 |
| Severity | 2012.2 | 2.84 | +/- 1.10 | 72.9% | 0.000 | 0.000 |
| Severity | 2013.1 | 2.72 | +/- 1.30 | 65.9% | 0.000 | 0.001 |
| Severity | 2013.2 | 2.19 | +/- 1.34 | 56.4% | 0.000 | 0.005 |
| Severity | 2014.1 | 1.97 | +/- 1.63 | 43.4% | 0.000 | 0.023 |
| Severity | 2014.2 | 1.20 | +/- 1.61 | 21.0% | 0.000 | 0.120 |
| Severity | 2015.1 | 1.56 | +/- 2.06 | 26.1% | 0.000 | 0.112 |
| Severity | 2015.2 | 1.25 | +/- 2.83 | 4.8% | 0.000 | 0.306 |
| Frequency | 2005.1 | -2.23 | +/- 0.82 | 52.0% | 0.000 | 0.000 |
| Frequency | 2005.2 | -2.38 | +/- 0.87 | 53.7% | 0.000 | 0.000 |
| Frequency | 2006.1 | -2.41 | +/- 0.94 | 51.4% | 0.000 | 0.000 |
| Frequency | 2006.2 | -2.39 | +/- 1.02 | 47.9% | 0.000 | 0.000 |
| Frequency | 2007.1 | -2.03 | +/- 1.01 | 41.1% | 0.000 | 0.000 |
| Frequency | 2007.2 | -1.64 | +/- 0.98 | 33.0% | 0.000 | 0.002 |
| Frequency | 2008.1 | -1.30 | +/- 0.98 | 23.5% | 0.000 | 0.013 |
| Frequency | 2008.2 | -1.07 | +/- 1.05 | 15.1% | 0.000 | 0.046 |
| Frequency | 2009.1 | -0.97 | +/- 1.16 | 9.8% | 0.000 | 0.097 |
| Frequency | 2009.2 | -0.90 | +/- 1.29 | 6.1% | 0.000 | 0.159 |
| Frequency | 2010.1 | -0.53 | +/- 1.36 | -1.9% | 0.000 | 0.420 |
| Frequency | 2010.2 | -0.79 | +/- 1.49 | 1.6% | 0.000 | 0.279 |
| Frequency | 2011.1 | -0.53 | +/- 1.67 | -3.7% | 0.000 | 0.509 |
| Frequency | 2011.2 | 0.33 | +/- 1.49 | -5.8% | 0.000 | 0.635 |
| Frequency | 2012.1 | 0.10 | +/- 1.70 | -8.2% | 0.000 | 0.904 |
| Frequency | 2012.2 | -0.32 | +/- 1.90 | -7.8% | 0.000 | 0.722 |
| Frequency | 2013.1 | 0.23 | +/- 2.13 | -9.3% | 0.000 | 0.812 |
| Frequency | 2013.2 | 0.09 | +/- 2.59 | -11.0% | 0.000 | 0.936 |
| Frequency | 2014.1 | 1.35 | +/- 2.54 | 5.5% | 0.000 | 0.253 |
| Frequency | 2014.2 | 1.85 | +/- 3.17 | 10.5% | 0.000 | 0.206 |
| Frequency | 2015.1 | 3.02 | +/- 3.70 | 30.7% | 0.000 | 0.089 |
| Frequency | 2015.2 | 3.90 | +/- 4.96 | 35.2% | 0.000 | 0.094 |

CM

Coverage = CM
End Trend Period = 2019.1
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 | 2002.1 | 5.63 | +/- 1.76 | 75.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 5.71 | +/- 1.87 | 73.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 5.31 | +/- 1.91 | 74.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 5.39 | +/- 2.04 | 73.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 4.99 | +/- 2.11 | 74.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 4.84 | +/- 2.25 | 71.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 4.60 | +/- 2.39 | 71.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 5.30 | +/- 2.43 | 74.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 4.66 | +/- 2.46 | 77.0% | 0.000 | 0.000 | 0.001 |
| Loss Cost | 2006.2 | 4.73 | +/- 2.68 | 75.3% | 0.000 | 0.000 | 0.001 |
| Loss Cost | 2007.1 | 4.14 | +/- 2.77 | 77.0% | 0.000 | 0.000 | 0.005 |
| Loss Cost | 2007.2 | 4.84 | +/- 2.91 | 78.6% | 0.000 | 0.000 | 0.002 |
| Loss Cost | 2008.1 | 4.78 | +/- 3.18 | 78.4% | 0.000 | 0.000 | 0.004 |
| Loss Cost | 2008.2 | 5.20 | +/- 3.48 | 77.8% | 0.000 | 0.000 | 0.005 |
| Loss Cost | 2009.1 | 4.56 | +/- 3.71 | 78.9% | 0.000 | 0.000 | 0.017 |
| Loss Cost | 2009.2 | 4.73 | +/- 4.14 | 77.3% | 0.000 | 0.000 | 0.024 |
| Loss Cost | 2010.1 | 4.07 | +/- 4.48 | 78.1% | 0.000 | 0.000 | 0.067 |
| Loss Cost | 2010.2 | 3.74 | +/- 5.04 | 75.7% | 0.000 | 0.000 | 0.128 |
| Loss Cost | 2011.1 | 5.46 | +/- 5.18 | 78.1% | 0.000 | 0.000 | 0.036 |
| Loss Cost | 2011.2 | 4.84 | +/- 5.87 | 75.0% | 0.000 | 0.000 | 0.091 |
| Loss Cost | 2012.1 | 2.72 | +/- 5.76 | 80.7% | 0.000 | 0.000 | 0.318 |
| Loss Cost | 2012.2 | 0.96 | +/- 6.15 | 79.9% | 0.000 | 0.000 | 0.736 |
| Loss Cost | 2013.1 | 1.44 | +/- 7.26 | 78.2% | 0.000 | 0.000 | 0.665 |
| Loss Cost | 2013.2 | 2.69 | +/- 8.74 | 78.0% | 0.000 | 0.000 | 0.498 |
| Loss Cost | 2014.1 | 1.04 | +/- 10.09 | 78.9% | 0.000 | 0.000 | 0.817 |
| Loss Cost | 2014.2 | -3.90 | +/- 9.16 | 83.9% | 0.000 | 0.000 | 0.356 |
| Loss Cost | 2015.1 | -3.97 | +/- 11.83 | 80.7% | 0.000 | 0.001 | 0.451 |
| Loss Cost | 2015.2 | -10.29 | +/- 9.70 | 90.1% | 0.000 | 0.001 | 0.049 |
| Severity | 2002.1 | 6.20 | +/- 0.67 | 92.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2002.2 | 5.99 | +/- 0.67 | 91.9% | 0.000 | 0.000 | 0.000 |
| Severity | 2003.1 | 5.79 | +/- 0.66 | 92.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2003.2 | 5.69 | +/- 0.69 | 91.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2004.1 | 5.64 | +/- 0.73 | 90.6% | 0.000 | 0.000 | 0.000 |
| Severity | 2004.2 | 5.42 | +/- 0.73 | 89.9% | 0.000 | 0.000 | 0.000 |
| Severity | 2005.1 | 5.40 | +/- 0.79 | 89.3% | 0.000 | 0.000 | 0.000 |
| Severity | 2005.2 | 5.32 | +/- 0.84 | 87.7% | 0.000 | 0.000 | 0.000 |
| Severity | 2006.1 | 4.98 | +/- 0.78 | 89.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2006.2 | 4.71 | +/- 0.77 | 88.2% | 0.000 | 0.000 | 0.000 |
| Severity | 2007.1 | 4.33 | +/- 0.66 | 91.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2007.2 | 4.22 | +/- 0.71 | 89.6% | 0.000 | 0.000 | 0.000 |
| Severity | 2008.1 | 4.18 | +/- 0.77 | 89.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2008.2 | 4.08 | +/- 0.84 | 86.8% | 0.000 | 0.000 | 0.000 |
| Severity | 2009.1 | 4.05 | +/- 0.93 | 86.2% | 0.000 | 0.000 | 0.000 |
| Severity | 2009.2 | 4.04 | +/- 1.04 | 83.5% | 0.000 | 0.000 | 0.000 |
| Severity | 2010.1 | 4.13 | +/- 1.15 | 83.3% | 0.000 | 0.000 | 0.000 |
| Severity | 2010.2 | 4.18 | +/- 1.30 | 80.1% | 0.000 | 0.000 | 0.000 |
| Severity | 2011.1 | 4.43 | +/- 1.42 | 81.2% | 0.000 | 0.000 | 0.000 |
| Severity | 2011.2 | 4.12 | +/- 1.57 | 75.7% | 0.000 | 0.001 | 0.000 |
| Severity | 2012.1 | 3.89 | +/- 1.76 | 74.9% | 0.000 | 0.001 | 0.000 |
| Severity | 2012.2 | 3.62 | +/- 2.04 | 66.9% | 0.000 | 0.002 | 0.002 |
| Severity | 2013.1 | 3.26 | +/- 2.31 | 66.8% | 0.000 | 0.002 | 0.010 |
| Severity | 2013.2 | 4.38 | +/- 2.23 | 78.9% | 0.000 | 0.000 | 0.001 |
| Severity | 2014.1 | 3.77 | +/- 2.48 | 81.0% | 0.000 | 0.000 | 0.007 |
| Severity | 2014.2 | 2.36 | +/- 2.03 | 83.3% | 0.000 | 0.000 | 0.028 |
| Severity | 2015.1 | 2.68 | +/- 2.55 | 83.2% | 0.000 | 0.001 | 0.041 |
| Severity | 2015.2 | 1.13 | +/- 1.79 | 90.8% | 0.000 | 0.000 | 0.164 |
| Frequency | 2002.1 | -0.54 | +/- 1.48 | 54.9% | 0.000 | 0.000 | 0.459 |
| Frequency | 2002.2 | -0.27 | +/- 1.54 | 57.0% | 0.000 | 0.000 | 0.724 |
| Frequency | 2003.1 | -0.46 | +/- 1.61 | 57.7% | 0.000 | 0.000 | 0.566 |
| Frequency | 2003.2 | -0.29 | +/- 1.71 | 58.2% | 0.000 | 0.000 | 0.734 |
| Frequency | 2004.1 | -0.62 | +/- 1.77 | 60.4% | 0.000 | 0.000 | 0.484 |
| Frequency | 2004.2 | -0.55 | +/- 1.90 | 60.1% | 0.000 | 0.000 | 0.557 |
| Frequency | 2005.1 | -0.76 | +/- 2.02 | 60.3% | 0.000 | 0.000 | 0.449 |
| Frequency | 2005.2 | -0.02 | +/- 1.98 | 67.1% | 0.000 | 0.000 | 0.984 |
| Frequency | 2006.1 | -0.30 | +/- 2.09 | 67.9% | 0.000 | 0.000 | 0.770 |
| Frequency | 2006.2 | 0.02 | +/- 2.24 | 68.7% | 0.000 | 0.000 | 0.987 |
| Frequency | 2007.1 | -0.19 | +/- 2.41 | 68.6% | 0.000 | 0.000 | 0.871 |
| Frequency | 2007.2 | 0.60 | +/- 2.45 | 73.3% | 0.000 | 0.000 | 0.617 |
| Frequency | 2008.1 | 0.57 | +/- 2.67 | 72.5% | 0.000 | 0.000 | 0.659 |
| Frequency | 2008.2 | 1.07 | +/- 2.89 | 73.5% | 0.000 | 0.000 | 0.444 |
| Frequency | 2009.1 | 0.49 | +/- 3.06 | 75.1% | 0.000 | 0.000 | 0.740 |
| Frequency | 2009.2 | 0.66 | +/- 3.41 | 74.3% | 0.000 | 0.000 | 0.686 |
| Frequency | 2010.1 | -0.06 | +/- 3.63 | 76.0% | 0.000 | 0.000 | 0.972 |
| Frequency | 2010.2 | -0.42 | +/- 4.07 | 74.6% | 0.000 | 0.000 | 0.830 |
| Frequency | 2011.1 | 0.99 | +/- 4.16 | 75.3% | 0.000 | 0.000 | 0.617 |
| Frequency | 2011.2 | 0.70 | +/- 4.76 | 73.3% | 0.000 | 0.000 | 0.757 |
| Frequency | 2012.1 | -1.13 | +/- 4.60 | 80.3% | 0.000 | 0.000 | 0.605 |
| Frequency | 2012.2 | -2.56 | +/- 4.91 | 80.9% | 0.000 | 0.000 | 0.281 |
| Frequency | 2013.1 | -1.76 | +/- 5.69 | 78.4% | 0.000 | 0.000 | 0.510 |
| Frequency | 2013.2 | -1.62 | +/- 6.95 | 77.2% | 0.000 | 0.000 | 0.613 |
| Frequency | 2014.1 | -2.63 | +/- 8.20 | 76.5% | 0.000 | 0.000 | 0.485 |
| Frequency | 2014.2 | -6.12 | +/- 8.30 | 80.7% | 0.000 | 0.001 | 0.135 |
| Frequency | 2015.1 | -6.47 | +/- 10.66 | 76.5% | 0.001 | 0.002 | 0.200 |
| Frequency | 2015.2 | -11.29 | +/- 10.76 | 83.9% | 0.001 | 0.004 | 0.052 |

CM

Coverage = CM
End Trend Period = 2019.1
Seasonality = F
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R^a | P-Value: (Intercept) | P-Value: Time |
|-----------|------------|--------|-----------|---------|-------------------------|---------------|
| Loss Cost | 2002.1 | 5.63 | +/- 2.96 | 30.3% | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 5.35 | +/- 3.12 | 26.5% | 0.000 | 0.001 |
| Loss Cost | 2003.1 | 5.31 | +/- 3.31 | 24.2% | 0.000 | 0.002 |
| Loss Cost | 2003.2 | 4.97 | +/- 3.50 | 20.2% | 0.000 | 0.006 |
| Loss Cost | 2004.1 | 4.99 | +/- 3.74 | 18.6% | 0.000 | 0.009 |
| Loss Cost | 2004.2 | 4.36 | +/- 3.89 | 13.4% | 0.000 | 0.027 |
| Loss Cost | 2005.1 | 4.60 | +/- 4.18 | 13.4% | 0.000 | 0.029 |
| Loss Cost | 2005.2 | 4.71 | +/- 4.50 | 12.5% | 0.000 | 0.037 |
| Loss Cost | 2006.1 | 4.66 | +/- 4.85 | 10.7% | 0.000 | 0.054 |
| Loss Cost | 2006.2 | 4.02 | +/- 5.16 | 6.4% | 0.000 | 0.113 |
| Loss Cost | 2007.1 | 4.14 | +/- 5.60 | 5.6% | 0.000 | 0.133 |
| Loss Cost | 2007.2 | 3.95 | +/- 6.09 | 3.7% | 0.000 | 0.184 |
| Loss Cost | 2008.1 | 4.78 | +/- 6.63 | 5.8% | 0.000 | 0.140 |
| Loss Cost | 2008.2 | 4.12 | +/- 7.19 | 2.3% | 0.000 | 0.237 |
| Loss Cost | 2009.1 | 4.56 | +/- 7.95 | 2.5% | 0.000 | 0.234 |
| Loss Cost | 2009.2 | 3.38 | +/- 8.58 | -1.5% | 0.000 | 0.410 |
| Loss Cost | 2010.1 | 4.07 | +/- 9.60 | -0.9% | 0.000 | 0.373 |
| Loss Cost | 2010.2 | 2.08 | +/- 10.22 | -5.0% | 0.000 | 0.669 |
| Loss Cost | 2011.1 | 5.46 | +/- 10.96 | 1.2% | 0.000 | 0.292 |
| Loss Cost | 2011.2 | 2.87 | +/- 11.66 | -5.0% | 0.000 | 0.600 |
| Loss Cost | 2012.1 | 2.72 | +/- 13.42 | -6.1% | 0.000 | 0.664 |
| Loss Cost | 2012.2 | -1.54 | +/- 13.70 | -7.8% | 0.000 | 0.812 |
| Loss Cost | 2013.1 | 1.44 | +/- 16.04 | -8.7% | 0.002 | 0.845 |
| Loss Cost | 2013.2 | -0.83 | +/- 18.50 | -9.9% | 0.004 | 0.922 |
| Loss Cost | 2014.1 | 1.04 | +/- 22.86 | -11.0% | 0.019 | 0.919 |
| Loss Cost | 2014.2 | -8.28 | +/- 21.42 | -3.0% | 0.005 | 0.414 |
| Loss Cost | 2015.1 | -3.97 | +/- 27.94 | -12.5% | 0.031 | 0.748 |
| Loss Cost | 2015.2 | -15.82 | +/- 25.52 | 12.4% | 0.010 | 0.208 |
| Severity | 2002.1 | 6.20 | +/- 0.91 | 85.7% | 0.000 | 0.000 |
| Severity | 2002.2 | 5.91 | +/- 0.89 | 85.4% | 0.000 | 0.000 |
| Severity | 2003.1 | 5.79 | +/- 0.93 | 84.0% | 0.000 | 0.000 |
| Severity | 2003.2 | 5.59 | +/- 0.96 | 82.7% | 0.000 | 0.000 |
| Severity | 2004.1 | 5.64 | +/- 1.03 | 81.5% | 0.000 | 0.000 |
| Severity | 2004.2 | 5.31 | +/- 1.01 | 80.6% | 0.000 | 0.000 |
| Severity | 2005.1 | 5.40 | +/- 1.08 | 79.6% | 0.000 | 0.000 |
| Severity | 2005.2 | 5.20 | +/- 1.14 | 77.4% | 0.000 | 0.000 |
| Severity | 2006.1 | 4.98 | +/- 1.19 | 74.8% | 0.000 | 0.000 |
| Severity | 2006.2 | 4.57 | +/- 1.17 | 72.8% | 0.000 | 0.000 |
| Severity | 2007.1 | 4.33 | +/- 1.23 | 69.4% | 0.000 | 0.000 |
| Severity | 2007.2 | 4.04 | +/- 1.28 | 65.4% | 0.000 | 0.000 |
| Severity | 2008.1 | 4.18 | +/- 1.39 | 64.4% | 0.000 | 0.000 |
| Severity | 2008.2 | 3.88 | +/- 1.47 | 59.2% | 0.000 | 0.000 |
| Severity | 2009.1 | 4.05 | +/- 1.61 | 58.2% | 0.000 | 0.000 |
| Severity | 2009.2 | 3.79 | +/- 1.75 | 53.9% | 0.000 | 0.000 |
| Severity | 2010.1 | 4.13 | +/- 1.90 | 53.8% | 0.000 | 0.000 |
| Severity | 2010.2 | 3.87 | +/- 2.09 | 46.7% | 0.000 | 0.001 |
| Severity | 2011.1 | 4.43 | +/- 2.25 | 52.1% | 0.000 | 0.001 |
| Severity | 2011.2 | 3.77 | +/- 2.38 | 42.3% | 0.000 | 0.004 |
| Severity | 2012.1 | 3.89 | +/- 2.73 | 38.6% | 0.000 | 0.008 |
| Severity | 2012.2 | 3.16 | +/- 2.98 | 25.7% | 0.000 | 0.037 |
| Severity | 2013.1 | 3.26 | +/- 3.52 | 21.5% | 0.000 | 0.063 |
| Severity | 2013.2 | 3.62 | +/- 4.19 | 20.5% | 0.000 | 0.079 |
| Severity | 2014.1 | 3.77 | +/- 5.12 | 15.8% | 0.000 | 0.124 |
| Severity | 2014.2 | 1.37 | +/- 4.90 | -6.9% | 0.000 | 0.535 |
| Severity | 2015.1 | 2.68 | +/- 5.96 | 1.9% | 0.000 | 0.318 |
| Severity | 2015.2 | -0.15 | +/- 5.85 | -16.6% | 0.000 | 0.953 |
| Frequency | 2002.1 | -0.54 | +/- 2.22 | -2.3% | 0.000 | 0.622 |
| Frequency | 2002.2 | -0.53 | +/- 2.36 | -2.5% | 0.000 | 0.653 |
| Frequency | 2003.1 | -0.46 | +/- 2.51 | -2.8% | 0.000 | 0.712 |
| Frequency | 2003.2 | -0.59 | +/- 2.67 | -2.6% | 0.000 | 0.655 |
| Frequency | 2004.1 | -0.62 | +/- 2.85 | -2.8% | 0.000 | 0.663 |
| Frequency | 2004.2 | -0.91 | +/- 3.02 | -2.2% | 0.000 | 0.544 |
| Frequency | 2005.1 | -0.76 | +/- 3.24 | -2.8% | 0.000 | 0.637 |
| Frequency | 2005.2 | -0.47 | +/- 3.48 | -3.5% | 0.000 | 0.786 |
| Frequency | 2006.1 | -0.30 | +/- 3.75 | -3.9% | 0.000 | 0.871 |
| Frequency | 2006.2 | -0.52 | +/- 4.04 | -3.9% | 0.000 | 0.792 |
| Frequency | 2007.1 | -0.19 | +/- 4.38 | -4.3% | 0.000 | 0.929 |
| Frequency | 2007.2 | -0.09 | +/- 4.78 | -4.5% | 0.000 | 0.970 |
| Frequency | 2008.1 | 0.57 | +/- 5.19 | -4.5% | 0.000 | 0.820 |
| Frequency | 2008.2 | 0.23 | +/- 5.67 | -5.0% | 0.000 | 0.933 |
| Frequency | 2009.1 | 0.49 | +/- 6.27 | -5.1% | 0.000 | 0.871 |
| Frequency | 2009.2 | -0.39 | +/- 6.79 | -5.5% | 0.000 | 0.906 |
| Frequency | 2010.1 | -0.06 | +/- 7.60 | -5.9% | 0.000 | 0.987 |
| Frequency | 2010.2 | -1.72 | +/- 8.08 | -4.9% | 0.000 | 0.660 |
| Frequency | 2011.1 | 0.99 | +/- 8.59 | -6.2% | 0.000 | 0.809 |
| Frequency | 2011.2 | -0.86 | +/- 9.28 | -6.8% | 0.000 | 0.845 |
| Frequency | 2012.1 | -1.13 | +/- 10.66 | -7.3% | 0.001 | 0.823 |
| Frequency | 2012.2 | -4.56 | +/- 10.93 | -1.6% | 0.000 | 0.391 |
| Frequency | 2013.1 | -1.76 | +/- 12.59 | -8.2% | 0.003 | 0.766 |
| Frequency | 2013.2 | -4.30 | +/- 14.20 | -5.4% | 0.005 | 0.523 |
| Frequency | 2014.1 | -2.63 | +/- 17.46 | -9.7% | 0.022 | 0.743 |
| Frequency | 2014.2 | -9.52 | +/- 17.09 | 5.3% | 0.007 | 0.254 |
| Frequency | 2015.1 | -6.47 | +/- 22.15 | -7.3% | 0.038 | 0.522 |
| Frequency | 2015.2 | -15.70 | +/- 21.28 | 20.4% | 0.013 | 0.145 |

CM - Theft

Coverage = CM - Theft
End Trend Period = 2019.1
Seasonality = T
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R^ | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------|----------------------|----------------------|---------------|
| Loss Cost | 2002.1 | 2.99 | +/- 1.73 | 27.7% | 0.000 | 0.135 | 0.001 |
| Loss Cost | 2002.2 | 3.01 | +/- 1.84 | 25.3% | 0.000 | 0.143 | 0.002 |
| Loss Cost | 2003.1 | 3.15 | +/- 1.96 | 25.6% | 0.000 | 0.177 | 0.002 |
| Loss Cost | 2003.2 | 3.43 | +/- 2.07 | 27.4% | 0.000 | 0.138 | 0.002 |
| Loss Cost | 2004.1 | 3.62 | +/- 2.19 | 28.1% | 0.000 | 0.178 | 0.002 |
| Loss Cost | 2004.2 | 3.82 | +/- 2.35 | 27.8% | 0.000 | 0.159 | 0.002 |
| Loss Cost | 2005.1 | 3.87 | +/- 2.52 | 26.9% | 0.000 | 0.181 | 0.003 |
| Loss Cost | 2005.2 | 4.00 | +/- 2.71 | 25.1% | 0.000 | 0.178 | 0.005 |
| Loss Cost | 2006.1 | 4.14 | +/- 2.92 | 24.7% | 0.000 | 0.212 | 0.007 |
| Loss Cost | 2006.2 | 4.50 | +/- 3.15 | 25.4% | 0.000 | 0.179 | 0.006 |
| Loss Cost | 2007.1 | 5.03 | +/- 3.36 | 28.4% | 0.000 | 0.255 | 0.004 |
| Loss Cost | 2007.2 | 5.89 | +/- 3.53 | 34.8% | 0.000 | 0.154 | 0.002 |
| Loss Cost | 2008.1 | 6.78 | +/- 3.69 | 40.8% | 0.000 | 0.244 | 0.001 |
| Loss Cost | 2008.2 | 8.06 | +/- 3.75 | 50.8% | 0.000 | 0.107 | 0.000 |
| Loss Cost | 2009.1 | 9.47 | +/- 3.69 | 61.3% | 0.000 | 0.190 | 0.000 |
| Loss Cost | 2009.2 | 11.01 | +/- 3.61 | 70.9% | 0.000 | 0.056 | 0.000 |
| Loss Cost | 2010.1 | 12.49 | +/- 3.47 | 78.7% | 0.000 | 0.099 | 0.000 |
| Loss Cost | 2010.2 | 13.95 | +/- 3.41 | 83.6% | 0.000 | 0.026 | 0.000 |
| Loss Cost | 2011.1 | 15.27 | +/- 3.37 | 87.4% | 0.000 | 0.044 | 0.000 |
| Loss Cost | 2011.2 | 16.39 | +/- 3.58 | 88.4% | 0.000 | 0.019 | 0.000 |
| Loss Cost | 2012.1 | 16.86 | +/- 4.07 | 87.6% | 0.002 | 0.034 | 0.000 |
| Loss Cost | 2012.2 | 16.44 | +/- 4.74 | 83.8% | 0.005 | 0.060 | 0.000 |
| Loss Cost | 2013.1 | 16.23 | +/- 5.56 | 81.0% | 0.013 | 0.075 | 0.000 |
| Loss Cost | 2013.2 | 15.70 | +/- 6.70 | 74.0% | 0.024 | 0.124 | 0.000 |
| Loss Cost | 2014.1 | 14.32 | +/- 7.71 | 69.1% | 0.025 | 0.101 | 0.002 |
| Loss Cost | 2014.2 | 11.68 | +/- 8.59 | 53.1% | 0.015 | 0.209 | 0.011 |
| Loss Cost | 2015.1 | 7.55 | +/- 6.95 | 61.8% | 0.002 | 0.035 | 0.033 |
| Loss Cost | 2015.2 | 5.82 | +/- 9.02 | 37.2% | 0.005 | 0.087 | 0.148 |
| Severity | 2002.1 | 7.68 | +/- 0.74 | 93.4% | 0.000 | 0.122 | 0.000 |
| Severity | 2002.2 | 7.57 | +/- 0.77 | 92.8% | 0.000 | 0.175 | 0.000 |
| Severity | 2003.1 | 7.45 | +/- 0.80 | 92.3% | 0.000 | 0.132 | 0.000 |
| Severity | 2003.2 | 7.47 | +/- 0.86 | 91.6% | 0.000 | 0.137 | 0.000 |
| Severity | 2004.1 | 7.43 | +/- 0.91 | 90.8% | 0.000 | 0.135 | 0.000 |
| Severity | 2004.2 | 7.17 | +/- 0.93 | 90.3% | 0.000 | 0.227 | 0.000 |
| Severity | 2005.1 | 6.94 | +/- 0.94 | 89.8% | 0.000 | 0.135 | 0.000 |
| Severity | 2005.2 | 6.73 | +/- 0.98 | 88.7% | 0.000 | 0.214 | 0.000 |
| Severity | 2006.1 | 6.32 | +/- 0.90 | 89.7% | 0.000 | 0.058 | 0.000 |
| Severity | 2006.2 | 5.95 | +/- 0.84 | 90.0% | 0.000 | 0.113 | 0.000 |
| Severity | 2007.1 | 5.47 | +/- 0.65 | 93.2% | 0.000 | 0.005 | 0.000 |
| Severity | 2007.2 | 5.12 | +/- 0.53 | 94.9% | 0.000 | 0.005 | 0.000 |
| Severity | 2008.1 | 4.96 | +/- 0.54 | 94.8% | 0.000 | 0.002 | 0.000 |
| Severity | 2008.2 | 4.96 | +/- 0.59 | 93.9% | 0.000 | 0.003 | 0.000 |
| Severity | 2009.1 | 5.08 | +/- 0.64 | 93.8% | 0.000 | 0.006 | 0.000 |
| Severity | 2009.2 | 5.16 | +/- 0.70 | 93.0% | 0.000 | 0.006 | 0.000 |
| Severity | 2010.1 | 5.03 | +/- 0.76 | 92.3% | 0.000 | 0.005 | 0.000 |
| Severity | 2010.2 | 5.26 | +/- 0.80 | 92.6% | 0.000 | 0.002 | 0.000 |
| Severity | 2011.1 | 5.12 | +/- 0.87 | 91.8% | 0.000 | 0.002 | 0.000 |
| Severity | 2011.2 | 4.94 | +/- 0.97 | 89.7% | 0.000 | 0.005 | 0.000 |
| Severity | 2012.1 | 5.13 | +/- 1.07 | 89.7% | 0.000 | 0.010 | 0.000 |
| Severity | 2012.2 | 5.55 | +/- 1.11 | 90.9% | 0.000 | 0.003 | 0.000 |
| Severity | 2013.1 | 6.00 | +/- 1.09 | 93.4% | 0.000 | 0.005 | 0.000 |
| Severity | 2013.2 | 5.63 | +/- 1.20 | 91.6% | 0.000 | 0.011 | 0.000 |
| Severity | 2014.1 | 5.15 | +/- 1.18 | 92.4% | 0.000 | 0.003 | 0.000 |
| Severity | 2014.2 | 4.84 | +/- 1.42 | 88.7% | 0.000 | 0.009 | 0.000 |
| Severity | 2015.1 | 4.48 | +/- 1.67 | 87.6% | 0.000 | 0.010 | 0.001 |
| Severity | 2015.2 | 4.29 | +/- 2.33 | 78.6% | 0.000 | 0.028 | 0.005 |
| Frequency | 2002.1 | -4.36 | +/- 1.91 | 36.1% | 0.000 | 0.460 | 0.000 |
| Frequency | 2002.2 | -4.24 | +/- 2.03 | 33.2% | 0.000 | 0.430 | 0.000 |
| Frequency | 2003.1 | -4.00 | +/- 2.14 | 27.9% | 0.000 | 0.517 | 0.001 |
| Frequency | 2003.2 | -3.76 | +/- 2.27 | 24.2% | 0.000 | 0.448 | 0.002 |
| Frequency | 2004.1 | -3.54 | +/- 2.42 | 19.2% | 0.000 | 0.525 | 0.006 |
| Frequency | 2004.2 | -3.12 | +/- 2.55 | 14.9% | 0.000 | 0.410 | 0.020 |
| Frequency | 2005.1 | -2.87 | +/- 2.72 | 9.8% | 0.000 | 0.488 | 0.042 |
| Frequency | 2005.2 | -2.55 | +/- 2.92 | 7.0% | 0.000 | 0.422 | 0.087 |
| Frequency | 2006.1 | -2.05 | +/- 3.09 | 0.8% | 0.000 | 0.548 | 0.188 |
| Frequency | 2006.2 | -1.37 | +/- 3.26 | -1.6% | 0.000 | 0.395 | 0.397 |
| Frequency | 2007.1 | -0.42 | +/- 3.33 | -7.3% | 0.000 | 0.588 | 0.798 |
| Frequency | 2007.2 | 0.74 | +/- 3.36 | -3.7% | 0.000 | 0.324 | 0.650 |
| Frequency | 2008.1 | 1.73 | +/- 3.44 | -1.8% | 0.001 | 0.498 | 0.302 |
| Frequency | 2008.2 | 2.95 | +/- 3.48 | 9.9% | 0.005 | 0.256 | 0.088 |
| Frequency | 2009.1 | 4.18 | +/- 3.48 | 20.9% | 0.035 | 0.425 | 0.019 |
| Frequency | 2009.2 | 5.56 | +/- 3.45 | 37.6% | 0.145 | 0.180 | 0.003 |
| Frequency | 2010.1 | 7.11 | +/- 3.20 | 55.9% | 0.673 | 0.322 | 0.000 |
| Frequency | 2010.2 | 8.25 | +/- 3.29 | 63.8% | 0.768 | 0.148 | 0.000 |
| Frequency | 2011.1 | 9.65 | +/- 3.13 | 74.7% | 0.177 | 0.263 | 0.000 |
| Frequency | 2011.2 | 10.91 | +/- 3.17 | 80.0% | 0.040 | 0.099 | 0.000 |
| Frequency | 2012.1 | 11.16 | +/- 3.64 | 78.2% | 0.056 | 0.140 | 0.000 |
| Frequency | 2012.2 | 10.32 | +/- 4.08 | 71.4% | 0.172 | 0.240 | 0.000 |
| Frequency | 2013.1 | 9.65 | +/- 4.65 | 66.0% | 0.391 | 0.203 | 0.001 |
| Frequency | 2013.2 | 9.53 | +/- 5.66 | 56.5% | 0.501 | 0.260 | 0.003 |
| Frequency | 2014.1 | 8.73 | +/- 6.71 | 48.5% | 0.786 | 0.238 | 0.014 |
| Frequency | 2014.2 | 6.53 | +/- 7.59 | 22.6% | 0.684 | 0.439 | 0.074 |
| Frequency | 2015.1 | 2.94 | +/- 6.31 | 26.5% | 0.096 | 0.109 | 0.291 |
| Frequency | 2015.2 | 1.46 | +/- 8.27 | -0.7% | 0.100 | 0.224 | 0.665 |

CM - Theft

Coverage = CM - Theft
End Trend Period = 2019.1
Seasonality = F
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R^a | P-Value: (Intercept) | P-Value: Time |
|-----------|------------|-------|-----------|---------|----------------------|---------------|
| Loss Cost | 2002.1 | 2.99 | +/- 1.77 | 24.7% | 0.000 | 0.001 |
| Loss Cost | 2002.2 | 2.94 | +/- 1.87 | 22.4% | 0.000 | 0.003 |
| Loss Cost | 2003.1 | 3.15 | +/- 1.98 | 23.5% | 0.000 | 0.003 |
| Loss Cost | 2003.2 | 3.34 | +/- 2.10 | 24.2% | 0.000 | 0.002 |
| Loss Cost | 2004.1 | 3.62 | +/- 2.22 | 25.9% | 0.000 | 0.002 |
| Loss Cost | 2004.2 | 3.73 | +/- 2.38 | 25.0% | 0.000 | 0.003 |
| Loss Cost | 2005.1 | 3.87 | +/- 2.55 | 24.5% | 0.000 | 0.004 |
| Loss Cost | 2005.2 | 3.89 | +/- 2.75 | 22.4% | 0.000 | 0.006 |
| Loss Cost | 2006.1 | 4.14 | +/- 2.95 | 22.8% | 0.000 | 0.007 |
| Loss Cost | 2006.2 | 4.36 | +/- 3.19 | 22.5% | 0.000 | 0.008 |
| Loss Cost | 2007.1 | 5.03 | +/- 3.38 | 27.3% | 0.000 | 0.004 |
| Loss Cost | 2007.2 | 5.71 | +/- 3.60 | 31.3% | 0.000 | 0.003 |
| Loss Cost | 2008.1 | 6.78 | +/- 3.72 | 39.5% | 0.000 | 0.001 |
| Loss Cost | 2008.2 | 7.82 | +/- 3.89 | 46.2% | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 9.47 | +/- 3.76 | 59.5% | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 10.71 | +/- 3.87 | 65.7% | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 12.49 | +/- 3.65 | 76.2% | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 13.57 | +/- 3.87 | 78.4% | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 15.27 | +/- 3.76 | 84.2% | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 15.91 | +/- 4.22 | 83.3% | 0.002 | 0.000 |
| Loss Cost | 2012.1 | 16.86 | +/- 4.70 | 83.1% | 0.010 | 0.000 |
| Loss Cost | 2012.2 | 15.88 | +/- 5.24 | 79.2% | 0.009 | 0.000 |
| Loss Cost | 2013.1 | 16.23 | +/- 6.18 | 75.9% | 0.030 | 0.000 |
| Loss Cost | 2013.2 | 14.97 | +/- 7.08 | 69.0% | 0.028 | 0.000 |
| Loss Cost | 2014.1 | 14.32 | +/- 8.53 | 60.8% | 0.047 | 0.003 |
| Loss Cost | 2014.2 | 10.81 | +/- 8.64 | 47.8% | 0.013 | 0.016 |
| Loss Cost | 2015.1 | 7.55 | +/- 9.27 | 27.2% | 0.007 | 0.086 |
| Loss Cost | 2015.2 | 4.21 | +/- 10.40 | 0.4% | 0.006 | 0.350 |
| Severity | 2002.1 | 7.68 | +/- 0.75 | 93.1% | 0.000 | 0.000 |
| Severity | 2002.2 | 7.54 | +/- 0.78 | 92.6% | 0.000 | 0.000 |
| Severity | 2003.1 | 7.45 | +/- 0.82 | 92.0% | 0.000 | 0.000 |
| Severity | 2003.2 | 7.43 | +/- 0.88 | 91.2% | 0.000 | 0.000 |
| Severity | 2004.1 | 7.43 | +/- 0.93 | 90.4% | 0.000 | 0.000 |
| Severity | 2004.2 | 7.14 | +/- 0.93 | 90.1% | 0.000 | 0.000 |
| Severity | 2005.1 | 6.94 | +/- 0.96 | 89.2% | 0.000 | 0.000 |
| Severity | 2005.2 | 6.69 | +/- 0.99 | 88.5% | 0.000 | 0.000 |
| Severity | 2006.1 | 6.32 | +/- 0.95 | 88.5% | 0.000 | 0.000 |
| Severity | 2006.2 | 5.90 | +/- 0.87 | 89.3% | 0.000 | 0.000 |
| Severity | 2007.1 | 5.47 | +/- 0.76 | 90.7% | 0.000 | 0.000 |
| Severity | 2007.2 | 5.06 | +/- 0.62 | 92.8% | 0.000 | 0.000 |
| Severity | 2008.1 | 4.96 | +/- 0.67 | 91.9% | 0.000 | 0.000 |
| Severity | 2008.2 | 4.89 | +/- 0.73 | 90.7% | 0.000 | 0.000 |
| Severity | 2009.1 | 5.08 | +/- 0.76 | 91.0% | 0.000 | 0.000 |
| Severity | 2009.2 | 5.07 | +/- 0.85 | 89.7% | 0.000 | 0.000 |
| Severity | 2010.1 | 5.03 | +/- 0.94 | 88.0% | 0.000 | 0.000 |
| Severity | 2010.2 | 5.13 | +/- 1.05 | 86.8% | 0.000 | 0.000 |
| Severity | 2011.1 | 5.12 | +/- 1.19 | 84.5% | 0.000 | 0.000 |
| Severity | 2011.2 | 4.77 | +/- 1.26 | 81.9% | 0.000 | 0.000 |
| Severity | 2012.1 | 5.13 | +/- 1.37 | 83.0% | 0.000 | 0.000 |
| Severity | 2012.2 | 5.31 | +/- 1.57 | 81.2% | 0.000 | 0.000 |
| Severity | 2013.1 | 6.00 | +/- 1.56 | 86.2% | 0.000 | 0.000 |
| Severity | 2013.2 | 5.38 | +/- 1.61 | 83.9% | 0.000 | 0.000 |
| Severity | 2014.1 | 5.15 | +/- 1.93 | 78.9% | 0.000 | 0.000 |
| Severity | 2014.2 | 4.47 | +/- 2.12 | 72.5% | 0.000 | 0.001 |
| Severity | 2015.1 | 4.48 | +/- 2.72 | 64.9% | 0.000 | 0.005 |
| Severity | 2015.2 | 3.69 | +/- 3.32 | 48.9% | 0.000 | 0.032 |
| Frequency | 2002.1 | -4.36 | +/- 1.90 | 36.9% | 0.000 | 0.000 |
| Frequency | 2002.2 | -4.28 | +/- 2.01 | 33.9% | 0.000 | 0.000 |
| Frequency | 2003.1 | -4.00 | +/- 2.12 | 29.3% | 0.000 | 0.001 |
| Frequency | 2003.2 | -3.81 | +/- 2.25 | 25.3% | 0.000 | 0.002 |
| Frequency | 2004.1 | -3.54 | +/- 2.39 | 20.8% | 0.000 | 0.006 |
| Frequency | 2004.2 | -3.18 | +/- 2.53 | 15.8% | 0.000 | 0.017 |
| Frequency | 2005.1 | -2.87 | +/- 2.69 | 11.5% | 0.000 | 0.040 |
| Frequency | 2005.2 | -2.63 | +/- 2.89 | 8.2% | 0.000 | 0.076 |
| Frequency | 2006.1 | -2.05 | +/- 3.04 | 3.3% | 0.000 | 0.182 |
| Frequency | 2006.2 | -1.46 | +/- 3.23 | -0.6% | 0.000 | 0.363 |
| Frequency | 2007.1 | -0.42 | +/- 3.27 | -4.0% | 0.000 | 0.795 |
| Frequency | 2007.2 | 0.62 | +/- 3.33 | -3.8% | 0.000 | 0.702 |
| Frequency | 2008.1 | 1.73 | +/- 3.39 | 0.7% | 0.001 | 0.295 |
| Frequency | 2008.2 | 2.80 | +/- 3.48 | 8.2% | 0.006 | 0.105 |
| Frequency | 2009.1 | 4.18 | +/- 3.43 | 22.3% | 0.042 | 0.018 |
| Frequency | 2009.2 | 5.37 | +/- 3.50 | 34.3% | 0.191 | 0.004 |
| Frequency | 2010.1 | 7.11 | +/- 3.19 | 55.8% | 0.806 | 0.000 |
| Frequency | 2010.2 | 8.03 | +/- 3.38 | 60.8% | 0.703 | 0.000 |
| Frequency | 2011.1 | 9.65 | +/- 3.15 | 74.1% | 0.129 | 0.000 |
| Frequency | 2011.2 | 10.63 | +/- 3.36 | 76.9% | 0.047 | 0.000 |
| Frequency | 2012.1 | 11.16 | +/- 3.81 | 75.6% | 0.044 | 0.000 |
| Frequency | 2012.2 | 10.04 | +/- 4.08 | 70.1% | 0.180 | 0.000 |
| Frequency | 2013.1 | 9.65 | +/- 4.77 | 63.4% | 0.328 | 0.001 |
| Frequency | 2013.2 | 9.10 | +/- 5.62 | 54.5% | 0.541 | 0.004 |
| Frequency | 2014.1 | 8.73 | +/- 6.81 | 44.9% | 0.703 | 0.014 |
| Frequency | 2014.2 | 6.07 | +/- 7.11 | 25.8% | 0.621 | 0.077 |
| Frequency | 2015.1 | 2.94 | +/- 7.12 | -0.2% | 0.162 | 0.354 |
| Frequency | 2015.2 | 0.50 | +/- 8.18 | -16.2% | 0.080 | 0.886 |

AP

Coverage = AP
End Trend Period = 2019.1
Seasonality = T
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R^ | P-Value: | | P-Value: Time |
|-----------|------------|--------|-----------|--------|-------------|-------------|---------------|
| | | | | | (Intercept) | Seasonality | |
| Loss Cost | 1999.2 | 5.58 | +/- 0.97 | 80.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.58 | +/- 1.02 | 79.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.72 | +/- 1.07 | 79.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.93 | +/- 1.10 | 80.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.94 | +/- 1.16 | 78.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 6.01 | +/- 1.23 | 78.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 6.24 | +/- 1.28 | 78.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.06 | +/- 1.34 | 77.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.01 | +/- 1.42 | 74.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 5.67 | +/- 1.45 | 74.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 5.40 | +/- 1.51 | 70.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 5.08 | +/- 1.56 | 70.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 5.20 | +/- 1.68 | 68.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 4.81 | +/- 1.73 | 68.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 4.53 | +/- 1.84 | 63.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 4.02 | +/- 1.86 | 64.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 3.92 | +/- 2.03 | 60.1% | 0.000 | 0.000 | 0.001 |
| Loss Cost | 2008.1 | 3.58 | +/- 2.16 | 60.5% | 0.000 | 0.000 | 0.002 |
| Loss Cost | 2008.2 | 3.12 | +/- 2.30 | 54.1% | 0.000 | 0.000 | 0.009 |
| Loss Cost | 2009.1 | 2.60 | +/- 2.41 | 56.3% | 0.000 | 0.000 | 0.034 |
| Loss Cost | 2009.2 | 2.80 | +/- 2.68 | 54.4% | 0.000 | 0.000 | 0.029 |
| Loss Cost | 2010.1 | 2.01 | +/- 2.74 | 59.5% | 0.000 | 0.000 | 0.136 |
| Loss Cost | 2010.2 | 1.52 | +/- 3.01 | 54.6% | 0.000 | 0.000 | 0.295 |
| Loss Cost | 2011.1 | 2.11 | +/- 3.30 | 54.1% | 0.000 | 0.001 | 0.188 |
| Loss Cost | 2011.2 | 1.95 | +/- 3.79 | 49.1% | 0.000 | 0.002 | 0.283 |
| Loss Cost | 2012.1 | 1.55 | +/- 4.30 | 49.6% | 0.000 | 0.002 | 0.444 |
| Loss Cost | 2012.2 | -0.36 | +/- 4.11 | 48.3% | 0.000 | 0.003 | 0.852 |
| Loss Cost | 2013.1 | 0.08 | +/- 4.81 | 43.3% | 0.000 | 0.007 | 0.973 |
| Loss Cost | 2013.2 | 2.49 | +/- 4.63 | 64.7% | 0.000 | 0.001 | 0.249 |
| Loss Cost | 2014.1 | 2.44 | +/- 5.64 | 63.2% | 0.000 | 0.003 | 0.343 |
| Loss Cost | 2014.2 | 1.74 | +/- 7.11 | 55.9% | 0.000 | 0.008 | 0.577 |
| Loss Cost | 2015.1 | 3.12 | +/- 8.88 | 52.6% | 0.000 | 0.019 | 0.416 |
| Loss Cost | 2015.2 | 0.72 | +/- 11.28 | 40.3% | 0.001 | 0.051 | 0.876 |
| Severity | 1999.2 | 4.03 | +/- 1.22 | 54.0% | 0.000 | 0.131 | 0.000 |
| Severity | 2000.1 | 3.99 | +/- 1.29 | 52.2% | 0.000 | 0.133 | 0.000 |
| Severity | 2000.2 | 3.97 | +/- 1.36 | 49.3% | 0.000 | 0.150 | 0.000 |
| Severity | 2001.1 | 4.07 | +/- 1.43 | 49.1% | 0.000 | 0.185 | 0.000 |
| Severity | 2001.2 | 4.01 | +/- 1.51 | 45.5% | 0.000 | 0.215 | 0.000 |
| Severity | 2002.1 | 4.14 | +/- 1.60 | 45.5% | 0.000 | 0.264 | 0.000 |
| Severity | 2002.2 | 4.32 | +/- 1.69 | 45.4% | 0.000 | 0.224 | 0.000 |
| Severity | 2003.1 | 4.48 | +/- 1.78 | 45.5% | 0.000 | 0.277 | 0.000 |
| Severity | 2003.2 | 4.62 | +/- 1.89 | 45.4% | 0.000 | 0.235 | 0.000 |
| Severity | 2004.1 | 4.79 | +/- 2.02 | 44.6% | 0.000 | 0.275 | 0.000 |
| Severity | 2004.2 | 4.87 | +/- 2.16 | 42.1% | 0.000 | 0.273 | 0.000 |
| Severity | 2005.1 | 4.93 | +/- 2.32 | 40.6% | 0.000 | 0.302 | 0.000 |
| Severity | 2005.2 | 5.05 | +/- 2.50 | 38.4% | 0.000 | 0.293 | 0.000 |
| Severity | 2006.1 | 4.96 | +/- 2.69 | 35.5% | 0.000 | 0.299 | 0.001 |
| Severity | 2006.2 | 4.82 | +/- 2.91 | 30.3% | 0.000 | 0.340 | 0.002 |
| Severity | 2007.1 | 4.62 | +/- 3.14 | 26.8% | 0.000 | 0.321 | 0.005 |
| Severity | 2007.2 | 4.56 | +/- 3.44 | 22.1% | 0.000 | 0.354 | 0.010 |
| Severity | 2008.1 | 4.68 | +/- 3.76 | 20.9% | 0.000 | 0.395 | 0.015 |
| Severity | 2008.2 | 4.93 | +/- 4.14 | 19.3% | 0.000 | 0.375 | 0.019 |
| Severity | 2009.1 | 5.93 | +/- 4.39 | 25.8% | 0.000 | 0.535 | 0.009 |
| Severity | 2009.2 | 8.30 | +/- 3.82 | 53.8% | 0.000 | 0.131 | 0.000 |
| Severity | 2010.1 | 10.23 | +/- 3.31 | 72.3% | 0.000 | 0.230 | 0.000 |
| Severity | 2010.2 | 11.93 | +/- 2.97 | 82.9% | 0.000 | 0.040 | 0.000 |
| Severity | 2011.1 | 13.12 | +/- 2.89 | 87.2% | 0.000 | 0.068 | 0.000 |
| Severity | 2011.2 | 13.30 | +/- 3.32 | 84.8% | 0.000 | 0.078 | 0.000 |
| Severity | 2012.1 | 13.26 | +/- 3.82 | 82.5% | 0.000 | 0.096 | 0.000 |
| Severity | 2012.2 | 11.75 | +/- 3.85 | 78.9% | 0.000 | 0.193 | 0.000 |
| Severity | 2013.1 | 11.75 | +/- 4.53 | 75.5% | 0.000 | 0.230 | 0.000 |
| Severity | 2013.2 | 13.69 | +/- 4.71 | 81.3% | 0.000 | 0.080 | 0.000 |
| Severity | 2014.1 | 12.62 | +/- 5.38 | 78.1% | 0.000 | 0.063 | 0.000 |
| Severity | 2014.2 | 11.92 | +/- 6.77 | 67.2% | 0.000 | 0.119 | 0.003 |
| Severity | 2015.1 | 14.77 | +/- 6.84 | 80.1% | 0.000 | 0.194 | 0.001 |
| Severity | 2015.2 | 16.01 | +/- 9.44 | 74.4% | 0.000 | 0.194 | 0.005 |
| Frequency | 1999.2 | 1.49 | +/- 1.51 | 11.2% | 0.000 | 0.086 | 0.050 |
| Frequency | 2000.1 | 1.53 | +/- 1.59 | 11.1% | 0.000 | 0.099 | 0.057 |
| Frequency | 2000.2 | 1.68 | +/- 1.67 | 12.1% | 0.000 | 0.085 | 0.046 |
| Frequency | 2001.1 | 1.79 | +/- 1.76 | 12.4% | 0.000 | 0.106 | 0.045 |
| Frequency | 2001.2 | 1.86 | +/- 1.86 | 11.7% | 0.000 | 0.107 | 0.049 |
| Frequency | 2002.1 | 1.80 | +/- 1.97 | 11.1% | 0.000 | 0.109 | 0.070 |
| Frequency | 2002.2 | 1.84 | +/- 2.10 | 9.8% | 0.000 | 0.115 | 0.081 |
| Frequency | 2003.1 | 1.51 | +/- 2.18 | 9.1% | 0.000 | 0.085 | 0.165 |
| Frequency | 2003.2 | 1.26 | +/- 2.30 | 5.1% | 0.000 | 0.119 | 0.268 |
| Frequency | 2004.1 | 0.83 | +/- 2.38 | 5.6% | 0.000 | 0.081 | 0.478 |
| Frequency | 2004.2 | 0.51 | +/- 2.52 | 2.4% | 0.000 | 0.119 | 0.682 |
| Frequency | 2005.1 | 0.14 | +/- 2.65 | 3.6% | 0.000 | 0.093 | 0.912 |
| Frequency | 2005.2 | 0.15 | +/- 2.86 | 2.9% | 0.000 | 0.106 | 0.916 |
| Frequency | 2006.1 | -0.14 | +/- 3.05 | 3.9% | 0.000 | 0.094 | 0.924 |
| Frequency | 2006.2 | -0.28 | +/- 3.30 | 2.8% | 0.000 | 0.118 | 0.862 |
| Frequency | 2007.1 | -0.57 | +/- 3.55 | 3.6% | 0.000 | 0.110 | 0.741 |
| Frequency | 2007.2 | -0.61 | +/- 3.88 | 2.9% | 0.000 | 0.129 | 0.748 |
| Frequency | 2008.1 | -1.05 | +/- 4.18 | 4.4% | 0.000 | 0.114 | 0.608 |
| Frequency | 2008.2 | -1.73 | +/- 4.49 | 3.8% | 0.000 | 0.174 | 0.434 |
| Frequency | 2009.1 | -3.15 | +/- 4.46 | 15.2% | 0.000 | 0.080 | 0.162 |
| Frequency | 2009.2 | -5.07 | +/- 4.14 | 27.6% | 0.000 | 0.158 | 0.022 |
| Frequency | 2010.1 | -7.46 | +/- 2.96 | 65.5% | 0.000 | 0.007 | 0.000 |
| Frequency | 2010.2 | -9.31 | +/- 2.09 | 85.2% | 0.000 | 0.004 | 0.000 |
| Frequency | 2011.1 | -9.74 | +/- 2.27 | 84.5% | 0.000 | 0.003 | 0.000 |
| Frequency | 2011.2 | -10.02 | +/- 2.57 | 84.0% | 0.000 | 0.006 | 0.000 |
| Frequency | 2012.1 | -10.33 | +/- 2.91 | 81.6% | 0.000 | 0.008 | 0.000 |
| Frequency | 2012.2 | -10.83 | +/- 3.33 | 81.5% | 0.000 | 0.017 | 0.000 |
| Frequency | 2013.1 | -10.44 | +/- 3.89 | 75.2% | 0.000 | 0.031 | 0.000 |
| Frequency | 2013.2 | -9.85 | +/- 4.68 | 72.2% | 0.000 | 0.034 | 0.001 |
| Frequency | 2014.1 | -9.04 | +/- 5.59 | 60.4% | 0.000 | 0.064 | 0.007 |
| Frequency | 2014.2 | -9.09 | +/- 7.18 | 57.1% | 0.000 | 0.102 | 0.024 |
| Frequency | 2015.1 | -10.15 | +/- 8.92 | 51.6% | 0.000 | 0.109 | 0.038 |
| Frequency | 2015.2 | -13.18 | +/- 10.61 | 61.3% | 0.000 | 0.235 | 0.031 |

AP

Coverage = AP
End Trend Period = 2019.1
Seasonality = F
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ² | P-Value: | |
|-----------|------------|--------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 1999.2 | 5.48 | +/- 1.22 | 68.9% | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.58 | +/- 1.28 | 68.2% | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.60 | +/- 1.35 | 66.6% | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.93 | +/- 1.37 | 69.2% | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.82 | +/- 1.44 | 66.7% | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 6.01 | +/- 1.51 | 66.8% | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 6.10 | +/- 1.60 | 65.5% | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.06 | +/- 1.70 | 63.1% | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 5.84 | +/- 1.79 | 59.7% | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 5.67 | +/- 1.90 | 56.1% | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 5.21 | +/- 1.94 | 51.5% | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 5.08 | +/- 2.07 | 47.7% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 4.97 | +/- 2.23 | 43.9% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 4.81 | +/- 2.39 | 39.6% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 4.26 | +/- 2.47 | 32.7% | 0.000 | 0.001 |
| Loss Cost | 2007.1 | 4.02 | +/- 2.66 | 27.6% | 0.000 | 0.004 |
| Loss Cost | 2007.2 | 3.59 | +/- 2.83 | 21.1% | 0.000 | 0.014 |
| Loss Cost | 2008.1 | 3.58 | +/- 3.10 | 18.4% | 0.000 | 0.023 |
| Loss Cost | 2008.2 | 2.73 | +/- 3.19 | 9.8% | 0.000 | 0.085 |
| Loss Cost | 2009.1 | 2.60 | +/- 3.51 | 6.8% | 0.000 | 0.133 |
| Loss Cost | 2009.2 | 2.30 | +/- 3.86 | 3.0% | 0.000 | 0.222 |
| Loss Cost | 2010.1 | 2.01 | +/- 4.28 | 0.0% | 0.000 | 0.332 |
| Loss Cost | 2010.2 | 0.88 | +/- 4.50 | -5.1% | 0.000 | 0.682 |
| Loss Cost | 2011.1 | 2.11 | +/- 4.87 | -0.8% | 0.000 | 0.365 |
| Loss Cost | 2011.2 | 1.19 | +/- 5.35 | -5.4% | 0.000 | 0.639 |
| Loss Cost | 2012.1 | 1.55 | +/- 6.16 | -5.3% | 0.000 | 0.593 |
| Loss Cost | 2012.2 | -1.21 | +/- 5.75 | -6.5% | 0.000 | 0.656 |
| Loss Cost | 2013.1 | 0.08 | +/- 6.60 | -9.1% | 0.000 | 0.980 |
| Loss Cost | 2013.2 | 1.12 | +/- 7.83 | -8.9% | 0.000 | 0.756 |
| Loss Cost | 2014.1 | 2.44 | +/- 9.45 | -7.0% | 0.000 | 0.569 |
| Loss Cost | 2014.2 | -0.16 | +/- 10.72 | -12.5% | 0.000 | 0.974 |
| Loss Cost | 2015.1 | 3.12 | +/- 13.04 | -9.1% | 0.001 | 0.583 |
| Loss Cost | 2015.2 | -1.70 | +/- 14.22 | -15.0% | 0.001 | 0.781 |
| Severity | 1999.2 | 3.99 | +/- 1.24 | 52.4% | 0.000 | 0.000 |
| Severity | 2000.1 | 3.99 | +/- 1.31 | 50.5% | 0.000 | 0.000 |
| Severity | 2000.2 | 3.92 | +/- 1.38 | 47.7% | 0.000 | 0.000 |
| Severity | 2001.1 | 4.07 | +/- 1.45 | 47.9% | 0.000 | 0.000 |
| Severity | 2001.2 | 3.96 | +/- 1.52 | 44.5% | 0.000 | 0.000 |
| Severity | 2002.1 | 4.14 | +/- 1.60 | 45.0% | 0.000 | 0.000 |
| Severity | 2002.2 | 4.27 | +/- 1.69 | 44.5% | 0.000 | 0.000 |
| Severity | 2003.1 | 4.48 | +/- 1.79 | 45.2% | 0.000 | 0.000 |
| Severity | 2003.2 | 4.63 | +/- 1.90 | 44.5% | 0.000 | 0.000 |
| Severity | 2004.1 | 4.79 | +/- 2.02 | 44.1% | 0.000 | 0.000 |
| Severity | 2004.2 | 4.80 | +/- 2.16 | 41.6% | 0.000 | 0.000 |
| Severity | 2005.1 | 4.93 | +/- 2.32 | 40.4% | 0.000 | 0.000 |
| Severity | 2005.2 | 4.97 | +/- 2.50 | 38.0% | 0.000 | 0.000 |
| Severity | 2006.1 | 4.96 | +/- 2.69 | 35.1% | 0.000 | 0.001 |
| Severity | 2006.2 | 4.73 | +/- 2.89 | 30.4% | 0.000 | 0.002 |
| Severity | 2007.1 | 4.62 | +/- 3.14 | 26.6% | 0.000 | 0.005 |
| Severity | 2007.2 | 4.44 | +/- 3.41 | 22.4% | 0.000 | 0.011 |
| Severity | 2008.1 | 4.68 | +/- 3.72 | 21.8% | 0.000 | 0.014 |
| Severity | 2008.2 | 4.79 | +/- 4.00 | 20.0% | 0.000 | 0.021 |
| Severity | 2009.1 | 5.93 | +/- 4.30 | 28.1% | 0.000 | 0.008 |
| Severity | 2009.2 | 8.05 | +/- 3.94 | 49.9% | 0.000 | 0.000 |
| Severity | 2010.1 | 10.23 | +/- 3.34 | 71.4% | 0.000 | 0.000 |
| Severity | 2010.2 | 11.63 | +/- 3.28 | 78.5% | 0.000 | 0.000 |
| Severity | 2011.1 | 13.12 | +/- 3.13 | 84.8% | 0.000 | 0.000 |
| Severity | 2011.2 | 12.98 | +/- 3.57 | 81.9% | 0.000 | 0.000 |
| Severity | 2012.1 | 13.26 | +/- 4.10 | 79.5% | 0.000 | 0.000 |
| Severity | 2012.2 | 11.45 | +/- 3.91 | 77.3% | 0.000 | 0.000 |
| Severity | 2013.1 | 11.75 | +/- 4.60 | 74.1% | 0.000 | 0.000 |
| Severity | 2013.2 | 13.09 | +/- 5.19 | 76.0% | 0.000 | 0.000 |
| Severity | 2014.1 | 12.62 | +/- 6.26 | 69.2% | 0.000 | 0.001 |
| Severity | 2014.2 | 11.04 | +/- 7.26 | 58.4% | 0.000 | 0.006 |
| Severity | 2015.1 | 14.77 | +/- 7.13 | 76.8% | 0.000 | 0.001 |
| Severity | 2015.2 | 14.82 | +/- 9.53 | 69.0% | 0.000 | 0.007 |
| Frequency | 1999.2 | 1.44 | +/- 1.54 | 6.2% | 0.000 | 0.066 |
| Frequency | 2000.1 | 1.53 | +/- 1.62 | 6.6% | 0.000 | 0.063 |
| Frequency | 2000.2 | 1.62 | +/- 1.71 | 6.9% | 0.000 | 0.061 |
| Frequency | 2001.1 | 1.79 | +/- 1.80 | 8.0% | 0.000 | 0.050 |
| Frequency | 2001.2 | 1.78 | +/- 1.90 | 7.1% | 0.000 | 0.063 |
| Frequency | 2002.1 | 1.80 | +/- 2.02 | 6.4% | 0.000 | 0.077 |
| Frequency | 2002.2 | 1.75 | +/- 2.14 | 5.2% | 0.000 | 0.102 |
| Frequency | 2003.1 | 1.51 | +/- 2.25 | 2.7% | 0.000 | 0.179 |
| Frequency | 2003.2 | 1.17 | +/- 2.35 | 0.1% | 0.000 | 0.317 |
| Frequency | 2004.1 | 0.83 | +/- 2.47 | -1.8% | 0.000 | 0.494 |
| Frequency | 2004.2 | 0.39 | +/- 2.56 | -3.2% | 0.000 | 0.757 |
| Frequency | 2005.1 | 0.14 | +/- 2.74 | -3.7% | 0.000 | 0.915 |
| Frequency | 2005.2 | 0.00 | +/- 2.94 | -3.8% | 0.000 | 0.998 |
| Frequency | 2006.1 | -0.14 | +/- 3.16 | -4.0% | 0.000 | 0.927 |
| Frequency | 2006.2 | -0.45 | +/- 3.39 | -3.8% | 0.000 | 0.785 |
| Frequency | 2007.1 | -0.57 | +/- 3.67 | -3.9% | 0.000 | 0.750 |
| Frequency | 2007.2 | -0.82 | +/- 3.98 | -3.7% | 0.000 | 0.674 |
| Frequency | 2008.1 | -1.05 | +/- 4.33 | -3.5% | 0.000 | 0.622 |
| Frequency | 2008.2 | -1.97 | +/- 4.56 | -1.0% | 0.000 | 0.383 |
| Frequency | 2009.1 | -3.15 | +/- 4.72 | 4.2% | 0.000 | 0.186 |
| Frequency | 2009.2 | -5.33 | +/- 4.23 | 22.9% | 0.000 | 0.019 |
| Frequency | 2010.1 | -7.46 | +/- 3.62 | 47.9% | 0.000 | 0.001 |
| Frequency | 2010.2 | -9.63 | +/- 2.68 | 75.2% | 0.000 | 0.000 |
| Frequency | 2011.1 | -9.74 | +/- 3.02 | 72.2% | 0.000 | 0.000 |
| Frequency | 2011.2 | -10.44 | +/- 3.28 | 73.1% | 0.000 | 0.000 |
| Frequency | 2012.1 | -10.33 | +/- 3.77 | 68.4% | 0.000 | 0.000 |
| Frequency | 2012.2 | -11.36 | +/- 4.09 | 70.8% | 0.000 | 0.000 |
| Frequency | 2013.1 | -10.44 | +/- 4.67 | 63.3% | 0.000 | 0.001 |
| Frequency | 2013.2 | -10.59 | +/- 5.59 | 57.6% | 0.000 | 0.003 |
| Frequency | 2014.1 | -9.04 | +/- 6.49 | 44.6% | 0.000 | 0.015 |
| Frequency | 2014.2 | -10.08 | +/- 7.83 | 43.5% | 0.000 | 0.023 |
| Frequency | 2015.1 | -10.15 | +/- 10.07 | 34.0% | 0.000 | 0.058 |
| Frequency | 2015.2 | -14.39 | +/- 10.36 | 56.0% | 0.000 | 0.020 |

AP

Coverage = AP
End Trend Period = 2019.1
Seasonality = T
Excluded Points = 2010.2,2012.2,2016.2

| Fit | Start Date | Trend | Conf Int. | Adj R^ | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|--------|-----------|--------|-------------------------|-------------------------|------------------|
| Loss Cost | 1999.2 | 5.31 | +/- 0.89 | 81.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.33 | +/- 0.94 | 81.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.46 | +/- 0.98 | 80.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.70 | +/- 0.98 | 82.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.68 | +/- 1.04 | 80.8% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2002.1 | 5.79 | +/- 1.10 | 80.8% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2002.2 | 6.00 | +/- 1.14 | 81.0% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2003.1 | 5.87 | +/- 1.19 | 80.1% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2003.2 | 5.80 | +/- 1.28 | 77.6% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2004.1 | 5.52 | +/- 1.30 | 77.2% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2004.2 | 5.22 | +/- 1.34 | 74.0% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2005.1 | 4.98 | +/- 1.39 | 73.3% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2005.2 | 5.10 | +/- 1.50 | 71.4% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2006.1 | 4.80 | +/- 1.56 | 70.9% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2006.2 | 4.50 | +/- 1.66 | 65.9% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2007.1 | 4.12 | +/- 1.71 | 66.2% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2007.2 | 4.02 | +/- 1.88 | 61.2% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2008.1 | 3.84 | +/- 2.06 | 60.6% | 0.000 | 0.001 | 0.001 |
| Loss Cost | 2008.2 | 3.38 | +/- 2.19 | 53.1% | 0.000 | 0.003 | 0.004 |
| Loss Cost | 2009.1 | 3.05 | +/- 2.41 | 53.3% | 0.000 | 0.003 | 0.015 |
| Loss Cost | 2009.2 | 3.37 | +/- 2.72 | 52.4% | 0.000 | 0.003 | 0.017 |
| Loss Cost | 2010.1 | 2.75 | +/- 3.02 | 54.2% | 0.000 | 0.003 | 0.068 |
| Loss Cost | 2011.1 | 2.30 | +/- 3.46 | 47.2% | 0.000 | 0.005 | 0.168 |
| Loss Cost | 2011.2 | 2.16 | +/- 4.05 | 41.3% | 0.000 | 0.008 | 0.260 |
| Loss Cost | 2012.1 | 2.07 | +/- 4.85 | 40.1% | 0.000 | 0.015 | 0.360 |
| Loss Cost | 2013.1 | -0.15 | +/- 4.71 | 36.4% | 0.000 | 0.018 | 0.944 |
| Loss Cost | 2013.2 | 2.21 | +/- 4.36 | 62.8% | 0.000 | 0.003 | 0.271 |
| Loss Cost | 2014.1 | 2.44 | +/- 5.36 | 60.0% | 0.000 | 0.007 | 0.312 |
| Loss Cost | 2014.2 | 1.74 | +/- 6.85 | 51.5% | 0.000 | 0.018 | 0.553 |
| Loss Cost | 2015.1 | 3.99 | +/- 7.94 | 52.3% | 0.000 | 0.041 | 0.245 |
| Loss Cost | 2015.2 | 1.93 | +/- 10.52 | 34.6% | 0.001 | 0.086 | 0.634 |
| Severity | 1999.2 | 4.14 | +/- 1.29 | 54.7% | 0.000 | 0.085 | 0.000 |
| Severity | 2000.1 | 4.10 | +/- 1.35 | 53.0% | 0.000 | 0.087 | 0.000 |
| Severity | 2000.2 | 4.09 | +/- 1.44 | 50.1% | 0.000 | 0.099 | 0.000 |
| Severity | 2001.1 | 4.18 | +/- 1.51 | 49.8% | 0.000 | 0.125 | 0.000 |
| Severity | 2001.2 | 4.11 | +/- 1.60 | 46.1% | 0.000 | 0.150 | 0.000 |
| Severity | 2002.1 | 4.23 | +/- 1.69 | 46.0% | 0.000 | 0.187 | 0.000 |
| Severity | 2002.2 | 4.43 | +/- 1.79 | 46.1% | 0.000 | 0.156 | 0.000 |
| Severity | 2003.1 | 4.57 | +/- 1.89 | 46.0% | 0.000 | 0.198 | 0.000 |
| Severity | 2003.2 | 4.79 | +/- 2.02 | 46.0% | 0.000 | 0.166 | 0.000 |
| Severity | 2004.1 | 4.87 | +/- 2.15 | 45.0% | 0.000 | 0.197 | 0.000 |
| Severity | 2004.2 | 4.96 | +/- 2.32 | 42.5% | 0.000 | 0.198 | 0.000 |
| Severity | 2005.1 | 4.99 | +/- 2.49 | 40.9% | 0.000 | 0.221 | 0.000 |
| Severity | 2005.2 | 5.12 | +/- 2.70 | 38.5% | 0.000 | 0.217 | 0.001 |
| Severity | 2006.1 | 4.98 | +/- 2.90 | 35.7% | 0.000 | 0.213 | 0.001 |
| Severity | 2006.2 | 4.84 | +/- 3.17 | 30.0% | 0.000 | 0.253 | 0.004 |
| Severity | 2007.1 | 4.55 | +/- 3.42 | 26.6% | 0.000 | 0.227 | 0.010 |
| Severity | 2007.2 | 4.47 | +/- 3.77 | 21.4% | 0.000 | 0.259 | 0.020 |
| Severity | 2008.1 | 4.47 | +/- 4.16 | 19.7% | 0.000 | 0.288 | 0.033 |
| Severity | 2008.2 | 4.72 | +/- 4.65 | 17.5% | 0.000 | 0.285 | 0.043 |
| Severity | 2009.1 | 5.72 | +/- 5.09 | 22.3% | 0.000 | 0.454 | 0.026 |
| Severity | 2009.2 | 8.40 | +/- 4.49 | 52.4% | 0.000 | 0.139 | 0.001 |
| Severity | 2010.1 | 10.99 | +/- 3.96 | 73.0% | 0.000 | 0.389 | 0.000 |
| Severity | 2011.1 | 13.39 | +/- 3.24 | 87.1% | 0.000 | 0.090 | 0.000 |
| Severity | 2011.2 | 13.65 | +/- 3.79 | 84.5% | 0.000 | 0.098 | 0.000 |
| Severity | 2012.1 | 13.62 | +/- 4.54 | 81.8% | 0.000 | 0.132 | 0.000 |
| Severity | 2013.1 | 11.86 | +/- 4.75 | 76.2% | 0.000 | 0.198 | 0.000 |
| Severity | 2013.2 | 13.85 | +/- 4.91 | 82.5% | 0.000 | 0.068 | 0.000 |
| Severity | 2014.1 | 12.62 | +/- 5.47 | 80.6% | 0.000 | 0.047 | 0.001 |
| Severity | 2014.2 | 11.92 | +/- 7.00 | 70.5% | 0.000 | 0.092 | 0.005 |
| Severity | 2015.1 | 14.50 | +/- 7.67 | 80.2% | 0.000 | 0.191 | 0.003 |
| Severity | 2015.2 | 15.63 | +/- 11.20 | 73.0% | 0.001 | 0.215 | 0.014 |
| Frequency | 1999.2 | 1.12 | +/- 1.42 | 3.3% | 0.000 | 0.352 | 0.115 |
| Frequency | 2000.1 | 1.18 | +/- 1.49 | 3.4% | 0.000 | 0.392 | 0.114 |
| Frequency | 2000.2 | 1.32 | +/- 1.57 | 4.4% | 0.000 | 0.348 | 0.095 |
| Frequency | 2001.1 | 1.46 | +/- 1.65 | 5.2% | 0.000 | 0.417 | 0.079 |
| Frequency | 2001.2 | 1.50 | +/- 1.76 | 4.5% | 0.000 | 0.415 | 0.089 |
| Frequency | 2002.1 | 1.49 | +/- 1.86 | 3.9% | 0.000 | 0.426 | 0.108 |
| Frequency | 2002.2 | 1.50 | +/- 1.98 | 2.7% | 0.000 | 0.437 | 0.129 |
| Frequency | 2003.1 | 1.24 | +/- 2.07 | 1.1% | 0.000 | 0.356 | 0.225 |
| Frequency | 2003.2 | 0.96 | +/- 2.18 | -2.7% | 0.000 | 0.456 | 0.372 |
| Frequency | 2004.1 | 0.62 | +/- 2.27 | -3.2% | 0.000 | 0.352 | 0.579 |
| Frequency | 2004.2 | 0.25 | +/- 2.39 | -5.8% | 0.000 | 0.465 | 0.832 |
| Frequency | 2005.1 | -0.01 | +/- 2.53 | -5.3% | 0.000 | 0.400 | 0.997 |
| Frequency | 2005.2 | -0.02 | +/- 2.75 | -5.8% | 0.000 | 0.423 | 0.988 |
| Frequency | 2006.1 | -0.17 | +/- 2.95 | -5.8% | 0.000 | 0.404 | 0.908 |
| Frequency | 2006.2 | -0.32 | +/- 3.22 | -6.5% | 0.000 | 0.456 | 0.839 |
| Frequency | 2007.1 | -0.41 | +/- 3.51 | -6.9% | 0.000 | 0.455 | 0.807 |
| Frequency | 2007.2 | -0.43 | +/- 3.87 | -7.5% | 0.000 | 0.479 | 0.818 |
| Frequency | 2008.1 | -0.60 | +/- 4.26 | -7.8% | 0.000 | 0.468 | 0.769 |
| Frequency | 2008.2 | -1.28 | +/- 4.63 | -7.8% | 0.000 | 0.583 | 0.568 |
| Frequency | 2009.1 | -2.53 | +/- 4.84 | -0.1% | 0.000 | 0.360 | 0.289 |
| Frequency | 2009.2 | -4.64 | +/- 4.48 | 16.4% | 0.000 | 0.550 | 0.048 |
| Frequency | 2010.1 | -7.43 | +/- 3.38 | 58.7% | 0.000 | 0.054 | 0.001 |
| Frequency | 2011.1 | -9.78 | +/- 1.96 | 88.8% | 0.000 | 0.012 | 0.000 |
| Frequency | 2011.2 | -10.11 | +/- 2.24 | 88.2% | 0.000 | 0.022 | 0.000 |
| Frequency | 2012.1 | -10.17 | +/- 2.68 | 84.4% | 0.000 | 0.035 | 0.000 |
| Frequency | 2013.1 | -10.74 | +/- 3.15 | 83.8% | 0.000 | 0.058 | 0.000 |
| Frequency | 2013.2 | -10.23 | +/- 3.81 | 81.1% | 0.000 | 0.059 | 0.000 |
| Frequency | 2014.1 | -9.04 | +/- 4.13 | 73.9% | 0.000 | 0.117 | 0.002 |
| Frequency | 2014.2 | -9.09 | +/- 5.41 | 69.6% | 0.000 | 0.170 | 0.008 |
| Frequency | 2015.1 | -9.18 | +/- 7.27 | 56.1% | 0.000 | 0.236 | 0.027 |
| Frequency | 2015.2 | -11.85 | +/- 8.42 | 69.5% | 0.000 | 0.395 | 0.021 |

AP

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

| Fit | Start Date | Trend | Conf Int. | Adj R ^a | P-Value: | | P-Value: Time |
|-----------|------------|--------|-----------|--------------------|-------------|-------------|---------------|
| | | | | | (Intercept) | Seasonality | |
| Loss Cost | 1999.2 | 5.78 | +/- 0.99 | 81.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.79 | +/- 1.05 | 80.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.94 | +/- 1.09 | 80.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 6.20 | +/- 1.12 | 81.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 6.21 | +/- 1.18 | 80.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 6.31 | +/- 1.25 | 79.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 6.56 | +/- 1.30 | 80.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.39 | +/- 1.37 | 79.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.35 | +/- 1.46 | 76.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 6.01 | +/- 1.50 | 76.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 5.74 | +/- 1.57 | 72.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 5.42 | +/- 1.63 | 72.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 5.56 | +/- 1.75 | 70.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 5.16 | +/- 1.83 | 70.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 4.88 | +/- 1.94 | 65.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 4.36 | +/- 2.00 | 66.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 4.26 | +/- 2.18 | 61.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 3.92 | +/- 2.35 | 61.6% | 0.000 | 0.000 | 0.002 |
| Loss Cost | 2008.2 | 3.45 | +/- 2.50 | 55.0% | 0.000 | 0.001 | 0.008 |
| Loss Cost | 2009.1 | 2.90 | +/- 2.67 | 56.6% | 0.000 | 0.000 | 0.033 |
| Loss Cost | 2009.2 | 3.13 | +/- 2.96 | 54.6% | 0.000 | 0.001 | 0.027 |
| Loss Cost | 2010.1 | 2.24 | +/- 3.09 | 58.9% | 0.000 | 0.000 | 0.138 |
| Loss Cost | 2010.2 | 1.74 | +/- 3.39 | 53.3% | 0.000 | 0.001 | 0.285 |
| Loss Cost | 2011.1 | 2.51 | +/- 3.78 | 53.5% | 0.000 | 0.002 | 0.170 |
| Loss Cost | 2011.2 | 2.36 | +/- 4.33 | 47.8% | 0.000 | 0.003 | 0.252 |
| Loss Cost | 2012.1 | 1.97 | +/- 5.06 | 47.8% | 0.000 | 0.005 | 0.405 |
| Loss Cost | 2012.2 | -0.06 | +/- 4.83 | 43.6% | 0.000 | 0.007 | 0.978 |
| Loss Cost | 2013.1 | 0.59 | +/- 5.85 | 38.9% | 0.000 | 0.017 | 0.823 |
| Loss Cost | 2013.2 | 3.29 | +/- 5.51 | 63.7% | 0.000 | 0.003 | 0.199 |
| Loss Cost | 2014.1 | 3.52 | +/- 7.09 | 62.2% | 0.000 | 0.008 | 0.271 |
| Loss Cost | 2014.2 | 2.86 | +/- 9.00 | 52.0% | 0.000 | 0.019 | 0.460 |
| Loss Cost | 2015.1 | 5.53 | +/- 11.86 | 53.1% | 0.001 | 0.051 | 0.272 |
| Loss Cost | 2015.2 | 3.07 | +/- 15.56 | 30.7% | 0.004 | 0.105 | 0.607 |
| Severity | 1999.2 | 3.78 | +/- 1.25 | 51.6% | 0.000 | 0.083 | 0.000 |
| Severity | 2000.1 | 3.73 | +/- 1.32 | 49.7% | 0.000 | 0.083 | 0.000 |
| Severity | 2000.2 | 3.69 | +/- 1.39 | 46.5% | 0.000 | 0.096 | 0.000 |
| Severity | 2001.1 | 3.78 | +/- 1.47 | 46.1% | 0.000 | 0.121 | 0.000 |
| Severity | 2001.2 | 3.71 | +/- 1.55 | 42.2% | 0.000 | 0.145 | 0.000 |
| Severity | 2002.1 | 3.82 | +/- 1.65 | 42.0% | 0.000 | 0.182 | 0.000 |
| Severity | 2002.2 | 4.00 | +/- 1.74 | 41.9% | 0.000 | 0.156 | 0.000 |
| Severity | 2003.1 | 4.14 | +/- 1.85 | 41.9% | 0.000 | 0.197 | 0.000 |
| Severity | 2003.2 | 4.34 | +/- 1.96 | 41.7% | 0.000 | 0.169 | 0.000 |
| Severity | 2004.1 | 4.42 | +/- 2.10 | 40.7% | 0.000 | 0.199 | 0.000 |
| Severity | 2004.2 | 4.49 | +/- 2.26 | 38.1% | 0.000 | 0.203 | 0.000 |
| Severity | 2005.1 | 4.51 | +/- 2.44 | 36.4% | 0.000 | 0.224 | 0.001 |
| Severity | 2005.2 | 4.62 | +/- 2.62 | 34.0% | 0.000 | 0.223 | 0.001 |
| Severity | 2006.1 | 4.47 | +/- 2.84 | 31.1% | 0.000 | 0.216 | 0.003 |
| Severity | 2006.2 | 4.31 | +/- 3.07 | 25.4% | 0.000 | 0.258 | 0.007 |
| Severity | 2007.1 | 4.01 | +/- 3.32 | 22.2% | 0.000 | 0.233 | 0.018 |
| Severity | 2007.2 | 3.91 | +/- 3.63 | 17.2% | 0.000 | 0.265 | 0.033 |
| Severity | 2008.1 | 3.95 | +/- 4.00 | 16.0% | 0.000 | 0.295 | 0.049 |
| Severity | 2008.2 | 4.19 | +/- 4.41 | 14.3% | 0.000 | 0.288 | 0.057 |
| Severity | 2009.1 | 5.22 | +/- 4.77 | 19.6% | 0.000 | 0.435 | 0.030 |
| Severity | 2009.2 | 7.66 | +/- 4.13 | 49.5% | 0.000 | 0.103 | 0.001 |
| Severity | 2010.1 | 9.82 | +/- 3.68 | 68.6% | 0.000 | 0.203 | 0.000 |
| Severity | 2010.2 | 11.59 | +/- 3.30 | 80.6% | 0.000 | 0.039 | 0.000 |
| Severity | 2011.1 | 12.96 | +/- 3.31 | 85.3% | 0.000 | 0.078 | 0.000 |
| Severity | 2011.2 | 13.14 | +/- 3.81 | 82.4% | 0.000 | 0.090 | 0.000 |
| Severity | 2012.1 | 13.04 | +/- 4.48 | 79.7% | 0.000 | 0.112 | 0.000 |
| Severity | 2012.2 | 11.41 | +/- 4.48 | 74.9% | 0.000 | 0.196 | 0.000 |
| Severity | 2013.1 | 11.30 | +/- 5.46 | 70.6% | 0.000 | 0.232 | 0.001 |
| Severity | 2013.2 | 13.37 | +/- 5.71 | 77.6% | 0.000 | 0.098 | 0.000 |
| Severity | 2014.1 | 11.80 | +/- 6.72 | 74.2% | 0.000 | 0.071 | 0.003 |
| Severity | 2014.2 | 10.93 | +/- 8.44 | 60.6% | 0.000 | 0.126 | 0.016 |
| Severity | 2015.1 | 14.69 | +/- 9.64 | 74.6% | 0.000 | 0.267 | 0.009 |
| Severity | 2015.2 | 16.10 | +/- 13.64 | 66.8% | 0.002 | 0.276 | 0.024 |
| Frequency | 1999.2 | 1.92 | +/- 1.50 | 15.8% | 0.000 | 0.145 | 0.013 |
| Frequency | 2000.1 | 1.99 | +/- 1.58 | 15.9% | 0.000 | 0.171 | 0.014 |
| Frequency | 2000.2 | 2.17 | +/- 1.66 | 17.2% | 0.000 | 0.144 | 0.011 |
| Frequency | 2001.1 | 2.32 | +/- 1.75 | 18.0% | 0.000 | 0.185 | 0.010 |
| Frequency | 2001.2 | 2.41 | +/- 1.85 | 17.3% | 0.000 | 0.179 | 0.011 |
| Frequency | 2002.1 | 2.40 | +/- 1.97 | 16.4% | 0.000 | 0.191 | 0.017 |
| Frequency | 2002.2 | 2.46 | +/- 2.09 | 15.1% | 0.000 | 0.193 | 0.021 |
| Frequency | 2003.1 | 2.16 | +/- 2.20 | 13.0% | 0.000 | 0.151 | 0.052 |
| Frequency | 2003.2 | 1.92 | +/- 2.32 | 8.2% | 0.000 | 0.197 | 0.097 |
| Frequency | 2004.1 | 1.52 | +/- 2.43 | 7.0% | 0.000 | 0.143 | 0.207 |
| Frequency | 2004.2 | 1.20 | +/- 2.56 | 2.5% | 0.000 | 0.195 | 0.342 |
| Frequency | 2005.1 | 0.87 | +/- 2.72 | 2.3% | 0.000 | 0.161 | 0.514 |
| Frequency | 2005.2 | 0.90 | +/- 2.93 | 1.4% | 0.000 | 0.174 | 0.530 |
| Frequency | 2006.1 | 0.67 | +/- 3.16 | 1.5% | 0.000 | 0.163 | 0.665 |
| Frequency | 2006.2 | 0.55 | +/- 3.43 | -0.3% | 0.000 | 0.192 | 0.740 |
| Frequency | 2007.1 | 0.33 | +/- 3.73 | -0.2% | 0.000 | 0.187 | 0.854 |
| Frequency | 2007.2 | 0.34 | +/- 4.07 | -1.2% | 0.000 | 0.206 | 0.865 |
| Frequency | 2008.1 | -0.03 | +/- 4.46 | -0.8% | 0.000 | 0.191 | 0.989 |
| Frequency | 2008.2 | -0.70 | +/- 4.79 | -3.1% | 0.000 | 0.267 | 0.762 |
| Frequency | 2009.1 | -2.21 | +/- 4.86 | 5.5% | 0.000 | 0.136 | 0.357 |
| Frequency | 2009.2 | -4.20 | +/- 4.48 | 15.4% | 0.000 | 0.241 | 0.070 |
| Frequency | 2010.1 | -6.90 | +/- 3.28 | 56.8% | 0.000 | 0.014 | 0.001 |
| Frequency | 2010.2 | -8.83 | +/- 2.27 | 81.6% | 0.000 | 0.007 | 0.000 |
| Frequency | 2011.1 | -9.25 | +/- 2.53 | 80.1% | 0.000 | 0.007 | 0.000 |
| Frequency | 2011.2 | -9.52 | +/- 2.87 | 79.3% | 0.000 | 0.013 | 0.000 |
| Frequency | 2012.1 | -9.80 | +/- 3.36 | 75.2% | 0.000 | 0.017 | 0.000 |
| Frequency | 2012.2 | -10.29 | +/- 3.85 | 75.0% | 0.000 | 0.032 | 0.000 |
| Frequency | 2013.1 | -9.62 | +/- 4.61 | 64.8% | 0.000 | 0.065 | 0.002 |
| Frequency | 2013.2 | -8.89 | +/- 5.52 | 60.2% | 0.000 | 0.065 | 0.008 |
| Frequency | 2014.1 | -7.40 | +/- 6.74 | 39.4% | 0.000 | 0.136 | 0.041 |
| Frequency | 2014.2 | -7.27 | +/- 8.72 | 34.2% | 0.000 | 0.181 | 0.097 |
| Frequency | 2015.1 | -7.99 | +/- 12.12 | 20.2% | 0.001 | 0.224 | 0.164 |
| Frequency | 2015.2 | -11.22 | +/- 14.85 | 32.8% | 0.003 | 0.376 | 0.118 |

AP

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

| Fit | Start Date | Trend | Conf Int. | Adj R ² | P-Value: | |
|-----------|------------|--------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 1999.2 | 5.78 | +/- 1.23 | 71.2% | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.90 | +/- 1.29 | 70.7% | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.94 | +/- 1.37 | 69.3% | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 6.31 | +/- 1.38 | 72.2% | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 6.21 | +/- 1.45 | 70.0% | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 6.44 | +/- 1.52 | 70.3% | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 6.56 | +/- 1.61 | 69.3% | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.54 | +/- 1.72 | 67.2% | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.35 | +/- 1.82 | 64.0% | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 6.19 | +/- 1.93 | 60.7% | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 5.74 | +/- 1.98 | 56.5% | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 5.64 | +/- 2.13 | 52.9% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 5.56 | +/- 2.29 | 49.4% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 5.44 | +/- 2.47 | 45.3% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 4.88 | +/- 2.58 | 38.7% | 0.000 | 0.001 |
| Loss Cost | 2007.1 | 4.68 | +/- 2.79 | 33.7% | 0.000 | 0.002 |
| Loss Cost | 2007.2 | 4.26 | +/- 2.99 | 27.1% | 0.000 | 0.006 |
| Loss Cost | 2008.1 | 4.32 | +/- 3.29 | 24.6% | 0.000 | 0.011 |
| Loss Cost | 2008.2 | 3.45 | +/- 3.41 | 15.4% | 0.000 | 0.044 |
| Loss Cost | 2009.1 | 3.38 | +/- 3.78 | 12.3% | 0.000 | 0.072 |
| Loss Cost | 2009.2 | 3.13 | +/- 4.20 | 8.0% | 0.000 | 0.128 |
| Loss Cost | 2010.1 | 2.90 | +/- 4.69 | 4.4% | 0.000 | 0.202 |
| Loss Cost | 2010.2 | 1.74 | +/- 5.00 | -2.8% | 0.000 | 0.465 |
| Loss Cost | 2011.1 | 3.26 | +/- 5.37 | 4.8% | 0.000 | 0.207 |
| Loss Cost | 2011.2 | 2.36 | +/- 6.00 | -1.9% | 0.000 | 0.405 |
| Loss Cost | 2012.1 | 2.97 | +/- 6.98 | -0.9% | 0.000 | 0.365 |
| Loss Cost | 2012.2 | -0.06 | +/- 6.64 | -9.1% | 0.000 | 0.984 |
| Loss Cost | 2013.1 | 1.69 | +/- 7.64 | -7.3% | 0.000 | 0.629 |
| Loss Cost | 2013.2 | 3.29 | +/- 9.12 | -3.2% | 0.000 | 0.427 |
| Loss Cost | 2014.1 | 5.45 | +/- 11.08 | 3.8% | 0.000 | 0.277 |
| Loss Cost | 2014.2 | 2.86 | +/- 13.19 | -10.0% | 0.001 | 0.618 |
| Loss Cost | 2015.1 | 8.13 | +/- 15.68 | 9.7% | 0.004 | 0.234 |
| Loss Cost | 2015.2 | 3.07 | +/- 18.64 | -15.7% | 0.007 | 0.684 |
| Severity | 1999.2 | 3.78 | +/- 1.28 | 48.7% | 0.000 | 0.000 |
| Severity | 2000.1 | 3.78 | +/- 1.35 | 46.6% | 0.000 | 0.000 |
| Severity | 2000.2 | 3.69 | +/- 1.42 | 43.5% | 0.000 | 0.000 |
| Severity | 2001.1 | 3.84 | +/- 1.50 | 43.7% | 0.000 | 0.000 |
| Severity | 2001.2 | 3.71 | +/- 1.58 | 40.0% | 0.000 | 0.000 |
| Severity | 2002.1 | 3.88 | +/- 1.66 | 40.5% | 0.000 | 0.000 |
| Severity | 2002.2 | 4.00 | +/- 1.77 | 39.8% | 0.000 | 0.000 |
| Severity | 2003.1 | 4.21 | +/- 1.87 | 40.4% | 0.000 | 0.000 |
| Severity | 2003.2 | 4.34 | +/- 1.99 | 39.7% | 0.000 | 0.000 |
| Severity | 2004.1 | 4.50 | +/- 2.13 | 39.1% | 0.000 | 0.000 |
| Severity | 2004.2 | 4.49 | +/- 2.28 | 36.4% | 0.000 | 0.000 |
| Severity | 2005.1 | 4.60 | +/- 2.45 | 35.0% | 0.000 | 0.001 |
| Severity | 2005.2 | 4.62 | +/- 2.65 | 32.5% | 0.000 | 0.001 |
| Severity | 2006.1 | 4.58 | +/- 2.87 | 29.4% | 0.000 | 0.002 |
| Severity | 2006.2 | 4.31 | +/- 3.08 | 24.3% | 0.000 | 0.007 |
| Severity | 2007.1 | 4.15 | +/- 3.35 | 20.4% | 0.000 | 0.016 |
| Severity | 2007.2 | 3.91 | +/- 3.64 | 16.0% | 0.000 | 0.033 |
| Severity | 2008.1 | 4.12 | +/- 4.00 | 15.3% | 0.000 | 0.041 |
| Severity | 2008.2 | 4.19 | +/- 4.42 | 13.4% | 0.000 | 0.057 |
| Severity | 2009.1 | 5.38 | +/- 4.68 | 21.2% | 0.000 | 0.024 |
| Severity | 2009.2 | 7.66 | +/- 4.35 | 43.5% | 0.000 | 0.001 |
| Severity | 2010.1 | 10.04 | +/- 3.74 | 67.1% | 0.000 | 0.000 |
| Severity | 2010.2 | 11.59 | +/- 3.71 | 75.2% | 0.000 | 0.000 |
| Severity | 2011.1 | 13.28 | +/- 3.58 | 82.5% | 0.000 | 0.000 |
| Severity | 2011.2 | 13.14 | +/- 4.11 | 79.1% | 0.000 | 0.000 |
| Severity | 2012.1 | 13.48 | +/- 4.77 | 76.3% | 0.000 | 0.000 |
| Severity | 2012.2 | 11.41 | +/- 4.61 | 72.7% | 0.000 | 0.000 |
| Severity | 2013.1 | 11.75 | +/- 5.51 | 68.8% | 0.000 | 0.001 |
| Severity | 2013.2 | 13.37 | +/- 6.33 | 71.3% | 0.000 | 0.001 |
| Severity | 2014.1 | 12.86 | +/- 7.82 | 62.8% | 0.000 | 0.004 |
| Severity | 2014.2 | 10.93 | +/- 9.33 | 48.5% | 0.000 | 0.022 |
| Severity | 2015.1 | 15.72 | +/- 9.45 | 72.2% | 0.000 | 0.005 |
| Severity | 2015.2 | 16.10 | +/- 13.36 | 62.9% | 0.001 | 0.020 |
| Frequency | 1999.2 | 1.92 | +/- 1.52 | 13.0% | 0.000 | 0.014 |
| Frequency | 2000.1 | 2.04 | +/- 1.60 | 13.7% | 0.000 | 0.013 |
| Frequency | 2000.2 | 2.17 | +/- 1.68 | 14.2% | 0.000 | 0.012 |
| Frequency | 2001.1 | 2.38 | +/- 1.77 | 16.0% | 0.000 | 0.009 |
| Frequency | 2001.2 | 2.41 | +/- 1.87 | 15.1% | 0.000 | 0.012 |
| Frequency | 2002.1 | 2.47 | +/- 1.99 | 14.4% | 0.000 | 0.016 |
| Frequency | 2002.2 | 2.46 | +/- 2.12 | 12.9% | 0.000 | 0.023 |
| Frequency | 2003.1 | 2.24 | +/- 2.23 | 9.6% | 0.000 | 0.047 |
| Frequency | 2003.2 | 1.92 | +/- 2.35 | 5.9% | 0.000 | 0.101 |
| Frequency | 2004.1 | 1.62 | +/- 2.47 | 2.8% | 0.000 | 0.188 |
| Frequency | 2004.2 | 1.20 | +/- 2.59 | -0.3% | 0.000 | 0.348 |
| Frequency | 2005.1 | 0.99 | +/- 2.77 | -1.7% | 0.000 | 0.467 |
| Frequency | 2005.2 | 0.90 | +/- 2.98 | -2.4% | 0.000 | 0.537 |
| Frequency | 2006.1 | 0.82 | +/- 3.22 | -3.0% | 0.000 | 0.605 |
| Frequency | 2006.2 | 0.55 | +/- 3.48 | -3.9% | 0.000 | 0.744 |
| Frequency | 2007.1 | 0.51 | +/- 3.79 | -4.2% | 0.000 | 0.782 |
| Frequency | 2007.2 | 0.34 | +/- 4.13 | -4.6% | 0.000 | 0.867 |
| Frequency | 2008.1 | 0.20 | +/- 4.53 | -5.0% | 0.000 | 0.929 |
| Frequency | 2008.2 | -0.70 | +/- 4.81 | -4.7% | 0.000 | 0.763 |
| Frequency | 2009.1 | -1.89 | +/- 5.03 | -2.1% | 0.000 | 0.444 |
| Frequency | 2009.2 | -4.20 | +/- 4.53 | 13.0% | 0.000 | 0.072 |
| Frequency | 2010.1 | -6.49 | +/- 3.88 | 38.7% | 0.000 | 0.003 |
| Frequency | 2010.2 | -8.83 | +/- 2.84 | 70.9% | 0.000 | 0.000 |
| Frequency | 2011.1 | -8.84 | +/- 3.24 | 66.8% | 0.000 | 0.000 |
| Frequency | 2011.2 | -9.52 | +/- 3.58 | 67.4% | 0.000 | 0.000 |
| Frequency | 2012.1 | -9.26 | +/- 4.16 | 61.0% | 0.000 | 0.001 |
| Frequency | 2012.2 | -10.29 | +/- 4.61 | 63.3% | 0.000 | 0.001 |
| Frequency | 2013.1 | -9.00 | +/- 5.24 | 52.9% | 0.000 | 0.004 |
| Frequency | 2013.2 | -8.89 | +/- 6.40 | 44.4% | 0.000 | 0.015 |
| Frequency | 2014.1 | -6.57 | +/- 7.24 | 25.6% | 0.000 | 0.078 |
| Frequency | 2014.2 | -7.27 | +/- 9.17 | 22.1% | 0.000 | 0.113 |
| Frequency | 2015.1 | -6.55 | +/- 12.29 | 7.9% | 0.001 | 0.253 |
| Frequency | 2015.2 | -11.22 | +/- 13.73 | 32.9% | 0.001 | 0.104 |

AP

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

| Fit | Start Date | Trend | Conf Int. | Adj R^ | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|--------|-----------|--------|-------------------------|-------------------------|------------------|
| Loss Cost | 1999.2 | 5.50 | +/- 0.91 | 82.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.54 | +/- 0.96 | 82.2% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2000.2 | 5.67 | +/- 1.00 | 81.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.95 | +/- 1.00 | 84.0% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2001.2 | 5.94 | +/- 1.06 | 82.5% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2002.1 | 6.08 | +/- 1.11 | 82.6% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2002.2 | 6.32 | +/- 1.15 | 83.1% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2003.1 | 6.20 | +/- 1.21 | 82.2% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2003.2 | 6.14 | +/- 1.30 | 79.9% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2004.1 | 5.86 | +/- 1.33 | 79.4% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2004.2 | 5.57 | +/- 1.37 | 76.6% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2005.1 | 5.33 | +/- 1.44 | 75.7% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2005.2 | 5.47 | +/- 1.56 | 74.1% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2006.1 | 5.18 | +/- 1.64 | 73.4% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2006.2 | 4.88 | +/- 1.73 | 68.7% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2007.1 | 4.49 | +/- 1.82 | 68.6% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2007.2 | 4.41 | +/- 2.00 | 63.8% | 0.000 | 0.002 | 0.000 |
| Loss Cost | 2008.1 | 4.26 | +/- 2.23 | 63.0% | 0.000 | 0.003 | 0.001 |
| Loss Cost | 2008.2 | 3.79 | +/- 2.38 | 55.6% | 0.000 | 0.005 | 0.004 |
| Loss Cost | 2009.1 | 3.48 | +/- 2.69 | 55.1% | 0.000 | 0.006 | 0.013 |
| Loss Cost | 2009.2 | 3.87 | +/- 3.01 | 54.4% | 0.000 | 0.006 | 0.014 |
| Loss Cost | 2010.1 | 3.24 | +/- 3.48 | 55.1% | 0.000 | 0.006 | 0.061 |
| Loss Cost | 2011.1 | 2.79 | +/- 4.01 | 47.3% | 0.000 | 0.010 | 0.149 |
| Loss Cost | 2011.2 | 2.69 | +/- 4.71 | 40.7% | 0.000 | 0.016 | 0.227 |
| Loss Cost | 2012.1 | 2.75 | +/- 5.88 | 39.3% | 0.000 | 0.033 | 0.312 |
| Loss Cost | 2013.1 | 0.30 | +/- 5.78 | 31.3% | 0.000 | 0.035 | 0.907 |
| Loss Cost | 2013.2 | 2.94 | +/- 5.25 | 61.9% | 0.000 | 0.006 | 0.221 |
| Loss Cost | 2014.1 | 3.52 | +/- 6.79 | 59.9% | 0.000 | 0.018 | 0.244 |
| Loss Cost | 2014.2 | 2.86 | +/- 8.84 | 48.0% | 0.000 | 0.039 | 0.437 |
| Loss Cost | 2015.1 | 6.97 | +/- 9.79 | 63.8% | 0.001 | 0.089 | 0.110 |
| Loss Cost | 2015.2 | 4.99 | +/- 13.89 | 39.3% | 0.006 | 0.159 | 0.325 |
| Severity | 1999.2 | 3.89 | +/- 1.32 | 51.9% | 0.000 | 0.058 | 0.000 |
| Severity | 2000.1 | 3.83 | +/- 1.39 | 50.1% | 0.000 | 0.057 | 0.000 |
| Severity | 2000.2 | 3.80 | +/- 1.47 | 46.9% | 0.000 | 0.068 | 0.000 |
| Severity | 2001.1 | 3.88 | +/- 1.56 | 46.5% | 0.000 | 0.087 | 0.000 |
| Severity | 2001.2 | 3.80 | +/- 1.65 | 42.5% | 0.000 | 0.107 | 0.000 |
| Severity | 2002.1 | 3.90 | +/- 1.75 | 42.2% | 0.000 | 0.135 | 0.000 |
| Severity | 2002.2 | 4.10 | +/- 1.86 | 42.3% | 0.000 | 0.115 | 0.000 |
| Severity | 2003.1 | 4.22 | +/- 1.98 | 42.1% | 0.000 | 0.147 | 0.000 |
| Severity | 2003.2 | 4.44 | +/- 2.10 | 42.0% | 0.000 | 0.126 | 0.000 |
| Severity | 2004.1 | 4.49 | +/- 2.26 | 40.9% | 0.000 | 0.150 | 0.000 |
| Severity | 2004.2 | 4.57 | +/- 2.43 | 38.2% | 0.000 | 0.154 | 0.001 |
| Severity | 2005.1 | 4.55 | +/- 2.63 | 36.4% | 0.000 | 0.171 | 0.001 |
| Severity | 2005.2 | 4.67 | +/- 2.85 | 33.9% | 0.000 | 0.172 | 0.002 |
| Severity | 2006.1 | 4.46 | +/- 3.08 | 31.2% | 0.000 | 0.163 | 0.006 |
| Severity | 2006.2 | 4.29 | +/- 3.35 | 25.1% | 0.000 | 0.199 | 0.013 |
| Severity | 2007.1 | 3.88 | +/- 3.63 | 22.3% | 0.000 | 0.168 | 0.034 |
| Severity | 2007.2 | 3.76 | +/- 4.00 | 16.8% | 0.000 | 0.198 | 0.059 |
| Severity | 2008.1 | 3.65 | +/- 4.47 | 15.3% | 0.000 | 0.215 | 0.097 |
| Severity | 2008.2 | 3.86 | +/- 5.00 | 13.0% | 0.000 | 0.222 | 0.114 |
| Severity | 2009.1 | 4.86 | +/- 5.61 | 16.2% | 0.000 | 0.369 | 0.078 |
| Severity | 2009.2 | 7.66 | +/- 4.95 | 47.7% | 0.000 | 0.115 | 0.004 |
| Severity | 2010.1 | 10.65 | +/- 4.59 | 68.8% | 0.000 | 0.371 | 0.000 |
| Severity | 2011.1 | 13.27 | +/- 3.79 | 85.0% | 0.000 | 0.108 | 0.000 |
| Severity | 2011.2 | 13.55 | +/- 4.45 | 81.8% | 0.000 | 0.119 | 0.000 |
| Severity | 2012.1 | 13.47 | +/- 5.55 | 78.7% | 0.000 | 0.162 | 0.000 |
| Severity | 2013.1 | 11.45 | +/- 5.80 | 71.2% | 0.000 | 0.210 | 0.001 |
| Severity | 2013.2 | 13.58 | +/- 6.04 | 78.8% | 0.000 | 0.089 | 0.001 |
| Severity | 2014.1 | 11.80 | +/- 6.95 | 77.1% | 0.000 | 0.058 | 0.005 |
| Severity | 2014.2 | 10.93 | +/- 8.94 | 64.7% | 0.000 | 0.106 | 0.021 |
| Severity | 2015.1 | 14.28 | +/- 11.38 | 74.5% | 0.001 | 0.269 | 0.020 |
| Severity | 2015.2 | 15.56 | +/- 17.88 | 64.3% | 0.007 | 0.313 | 0.058 |
| Frequency | 1999.2 | 1.55 | +/- 1.40 | 8.9% | 0.000 | 0.489 | 0.030 |
| Frequency | 2000.1 | 1.65 | +/- 1.47 | 9.5% | 0.000 | 0.556 | 0.028 |
| Frequency | 2000.2 | 1.80 | +/- 1.55 | 10.8% | 0.000 | 0.487 | 0.023 |
| Frequency | 2001.1 | 2.00 | +/- 1.63 | 12.7% | 0.000 | 0.596 | 0.017 |
| Frequency | 2001.2 | 2.06 | +/- 1.73 | 12.0% | 0.000 | 0.577 | 0.020 |
| Frequency | 2002.1 | 2.10 | +/- 1.84 | 11.3% | 0.000 | 0.609 | 0.025 |
| Frequency | 2002.2 | 2.13 | +/- 1.96 | 10.0% | 0.000 | 0.606 | 0.033 |
| Frequency | 2003.1 | 1.90 | +/- 2.06 | 6.9% | 0.000 | 0.516 | 0.067 |
| Frequency | 2003.2 | 1.63 | +/- 2.18 | 2.1% | 0.000 | 0.626 | 0.133 |
| Frequency | 2004.1 | 1.31 | +/- 2.29 | -0.4% | 0.000 | 0.508 | 0.245 |
| Frequency | 2004.2 | 0.95 | +/- 2.41 | -4.7% | 0.000 | 0.634 | 0.420 |
| Frequency | 2005.1 | 0.74 | +/- 2.58 | -5.7% | 0.000 | 0.570 | 0.555 |
| Frequency | 2005.2 | 0.76 | +/- 2.80 | -6.4% | 0.000 | 0.580 | 0.576 |
| Frequency | 2006.1 | 0.69 | +/- 3.04 | -7.0% | 0.000 | 0.576 | 0.641 |
| Frequency | 2006.2 | 0.57 | +/- 3.32 | -8.4% | 0.000 | 0.620 | 0.722 |
| Frequency | 2007.1 | 0.58 | +/- 3.65 | -9.0% | 0.000 | 0.644 | 0.741 |
| Frequency | 2007.2 | 0.62 | +/- 4.03 | -9.7% | 0.000 | 0.652 | 0.750 |
| Frequency | 2008.1 | 0.59 | +/- 4.51 | -10.5% | 0.000 | 0.666 | 0.785 |
| Frequency | 2008.2 | -0.07 | +/- 4.91 | -12.7% | 0.000 | 0.776 | 0.978 |
| Frequency | 2009.1 | -1.31 | +/- 5.29 | -9.5% | 0.000 | 0.528 | 0.605 |
| Frequency | 2009.2 | -3.52 | +/- 4.87 | 2.7% | 0.000 | 0.742 | 0.149 |
| Frequency | 2010.1 | -6.69 | +/- 3.84 | 46.9% | 0.000 | 0.103 | 0.003 |
| Frequency | 2011.1 | -9.25 | +/- 2.18 | 85.9% | 0.000 | 0.024 | 0.000 |
| Frequency | 2011.2 | -9.56 | +/- 2.50 | 85.0% | 0.000 | 0.040 | 0.000 |
| Frequency | 2012.1 | -9.45 | +/- 3.12 | 78.8% | 0.000 | 0.074 | 0.000 |
| Frequency | 2013.1 | -10.00 | +/- 3.71 | 77.4% | 0.000 | 0.107 | 0.000 |
| Frequency | 2013.2 | -9.37 | +/- 4.46 | 73.1% | 0.000 | 0.100 | 0.002 |
| Frequency | 2014.1 | -7.40 | +/- 4.52 | 62.7% | 0.000 | 0.217 | 0.008 |
| Frequency | 2014.2 | -7.27 | +/- 6.00 | 55.0% | 0.000 | 0.269 | 0.030 |
| Frequency | 2015.1 | -6.39 | +/- 8.89 | 23.4% | 0.001 | 0.465 | 0.125 |
| Frequency | 2015.2 | -9.15 | +/- 10.44 | 50.9% | 0.002 | 0.638 | 0.076 |

SP

Coverage = SP
End Trend Period = 2019.1
Seasonality = T
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^a | P-Value: | | P-Value: Time |
|-----------|------------|--------|-----------|--------------------|-------------|-------------|---------------|
| | | | | | (Intercept) | Seasonality | |
| Loss Cost | 1999.2 | 5.74 | +/- 1.51 | 70.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.43 | +/- 1.54 | 70.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.34 | +/- 1.62 | 67.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.64 | +/- 1.67 | 69.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.87 | +/- 1.75 | 68.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 6.12 | +/- 1.84 | 69.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 6.42 | +/- 1.92 | 69.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.43 | +/- 2.04 | 69.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.78 | +/- 2.15 | 69.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 7.09 | +/- 2.26 | 70.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 7.58 | +/- 2.36 | 71.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 7.11 | +/- 2.44 | 71.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 7.74 | +/- 2.53 | 73.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 7.67 | +/- 2.72 | 73.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 7.72 | +/- 2.96 | 70.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 8.07 | +/- 3.18 | 70.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 9.34 | +/- 3.10 | 77.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 9.64 | +/- 3.37 | 77.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 10.00 | +/- 3.70 | 75.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 9.70 | +/- 4.05 | 75.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 8.10 | +/- 3.89 | 71.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 8.51 | +/- 4.32 | 72.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 8.38 | +/- 4.87 | 67.2% | 0.000 | 0.000 | 0.002 |
| Loss Cost | 2011.1 | 8.76 | +/- 5.50 | 67.2% | 0.000 | 0.000 | 0.003 |
| Loss Cost | 2011.2 | 7.75 | +/- 6.11 | 59.5% | 0.000 | 0.001 | 0.014 |
| Loss Cost | 2012.1 | 6.70 | +/- 6.77 | 60.6% | 0.000 | 0.001 | 0.046 |
| Loss Cost | 2012.2 | 3.89 | +/- 6.60 | 54.3% | 0.000 | 0.002 | 0.212 |
| Loss Cost | 2013.1 | 6.38 | +/- 6.82 | 60.1% | 0.000 | 0.003 | 0.057 |
| Loss Cost | 2013.2 | 7.42 | +/- 8.24 | 57.6% | 0.001 | 0.004 | 0.064 |
| Loss Cost | 2014.1 | 4.37 | +/- 8.21 | 67.5% | 0.000 | 0.002 | 0.245 |
| Loss Cost | 2014.2 | 1.77 | +/- 9.30 | 62.0% | 0.001 | 0.005 | 0.663 |
| Loss Cost | 2015.1 | 3.58 | +/- 11.67 | 58.5% | 0.005 | 0.012 | 0.473 |
| Loss Cost | 2015.2 | -3.06 | +/- 8.53 | 72.9% | 0.001 | 0.009 | 0.405 |
| Severity | 1999.2 | 5.80 | +/- 0.97 | 80.1% | 0.000 | 0.239 | 0.000 |
| Severity | 2000.1 | 5.59 | +/- 0.98 | 78.6% | 0.000 | 0.346 | 0.000 |
| Severity | 2000.2 | 5.27 | +/- 0.96 | 78.2% | 0.000 | 0.173 | 0.000 |
| Severity | 2001.1 | 5.29 | +/- 1.01 | 76.7% | 0.000 | 0.180 | 0.000 |
| Severity | 2001.2 | 5.15 | +/- 1.06 | 75.0% | 0.000 | 0.141 | 0.000 |
| Severity | 2002.1 | 5.16 | +/- 1.12 | 73.1% | 0.000 | 0.149 | 0.000 |
| Severity | 2002.2 | 5.11 | +/- 1.19 | 71.4% | 0.000 | 0.148 | 0.000 |
| Severity | 2003.1 | 5.25 | +/- 1.25 | 70.7% | 0.000 | 0.124 | 0.000 |
| Severity | 2003.2 | 5.14 | +/- 1.33 | 68.6% | 0.000 | 0.113 | 0.000 |
| Severity | 2004.1 | 5.47 | +/- 1.36 | 70.9% | 0.000 | 0.062 | 0.000 |
| Severity | 2004.2 | 5.42 | +/- 1.46 | 69.1% | 0.000 | 0.065 | 0.000 |
| Severity | 2005.1 | 5.32 | +/- 1.56 | 65.4% | 0.000 | 0.086 | 0.000 |
| Severity | 2005.2 | 5.36 | +/- 1.68 | 63.9% | 0.000 | 0.104 | 0.000 |
| Severity | 2006.1 | 5.66 | +/- 1.77 | 64.6% | 0.000 | 0.073 | 0.000 |
| Severity | 2006.2 | 4.83 | +/- 1.58 | 67.0% | 0.000 | 0.009 | 0.000 |
| Severity | 2007.1 | 4.78 | +/- 1.71 | 62.8% | 0.000 | 0.013 | 0.000 |
| Severity | 2007.2 | 4.43 | +/- 1.80 | 61.0% | 0.000 | 0.009 | 0.000 |
| Severity | 2008.1 | 4.54 | +/- 1.97 | 58.0% | 0.000 | 0.010 | 0.000 |
| Severity | 2008.2 | 4.08 | +/- 2.07 | 56.8% | 0.000 | 0.006 | 0.000 |
| Severity | 2009.1 | 4.42 | +/- 2.24 | 56.7% | 0.000 | 0.005 | 0.001 |
| Severity | 2009.2 | 3.50 | +/- 2.15 | 60.6% | 0.000 | 0.001 | 0.003 |
| Severity | 2010.1 | 4.21 | +/- 2.19 | 67.0% | 0.000 | 0.000 | 0.001 |
| Severity | 2010.2 | 5.24 | +/- 2.05 | 76.8% | 0.000 | 0.000 | 0.000 |
| Severity | 2011.1 | 4.85 | +/- 2.23 | 71.1% | 0.000 | 0.001 | 0.000 |
| Severity | 2011.2 | 4.32 | +/- 2.44 | 71.5% | 0.000 | 0.001 | 0.002 |
| Severity | 2012.1 | 4.87 | +/- 2.69 | 72.0% | 0.000 | 0.001 | 0.002 |
| Severity | 2012.2 | 5.79 | +/- 2.89 | 76.6% | 0.000 | 0.001 | 0.001 |
| Severity | 2013.1 | 6.24 | +/- 3.34 | 74.1% | 0.000 | 0.002 | 0.002 |
| Severity | 2013.2 | 6.01 | +/- 4.06 | 73.1% | 0.000 | 0.003 | 0.007 |
| Severity | 2014.1 | 5.99 | +/- 4.95 | 65.4% | 0.000 | 0.007 | 0.021 |
| Severity | 2014.2 | 8.02 | +/- 5.44 | 74.3% | 0.000 | 0.016 | 0.008 |
| Severity | 2015.1 | 9.29 | +/- 6.64 | 73.0% | 0.000 | 0.017 | 0.012 |
| Severity | 2015.2 | 7.77 | +/- 8.73 | 72.4% | 0.000 | 0.023 | 0.063 |
| Frequency | 1999.2 | -0.06 | +/- 1.62 | 45.9% | 0.000 | 0.000 | 0.944 |
| Frequency | 2000.1 | -0.15 | +/- 1.70 | 45.8% | 0.000 | 0.000 | 0.857 |
| Frequency | 2000.2 | 0.06 | +/- 1.78 | 46.9% | 0.000 | 0.000 | 0.947 |
| Frequency | 2001.1 | 0.33 | +/- 1.85 | 45.6% | 0.000 | 0.000 | 0.718 |
| Frequency | 2001.2 | 0.69 | +/- 1.92 | 48.3% | 0.000 | 0.000 | 0.466 |
| Frequency | 2002.1 | 0.92 | +/- 2.01 | 47.3% | 0.000 | 0.000 | 0.358 |
| Frequency | 2002.2 | 1.25 | +/- 2.11 | 49.1% | 0.000 | 0.000 | 0.235 |
| Frequency | 2003.1 | 1.13 | +/- 2.23 | 49.2% | 0.000 | 0.000 | 0.309 |
| Frequency | 2003.2 | 1.55 | +/- 2.33 | 51.7% | 0.000 | 0.000 | 0.180 |
| Frequency | 2004.1 | 1.53 | +/- 2.49 | 51.3% | 0.000 | 0.000 | 0.214 |
| Frequency | 2004.2 | 2.05 | +/- 2.61 | 54.1% | 0.000 | 0.000 | 0.114 |
| Frequency | 2005.1 | 1.71 | +/- 2.75 | 55.2% | 0.000 | 0.000 | 0.209 |
| Frequency | 2005.2 | 2.25 | +/- 2.90 | 57.5% | 0.000 | 0.000 | 0.117 |
| Frequency | 2006.1 | 1.90 | +/- 3.07 | 58.4% | 0.000 | 0.000 | 0.211 |
| Frequency | 2006.2 | 2.76 | +/- 3.17 | 62.9% | 0.000 | 0.000 | 0.081 |
| Frequency | 2007.1 | 3.14 | +/- 3.42 | 62.5% | 0.000 | 0.000 | 0.066 |
| Frequency | 2007.2 | 4.71 | +/- 3.18 | 73.5% | 0.000 | 0.000 | 0.005 |
| Frequency | 2008.1 | 4.88 | +/- 3.47 | 73.3% | 0.000 | 0.000 | 0.007 |
| Frequency | 2008.2 | 5.69 | +/- 3.71 | 74.7% | 0.000 | 0.000 | 0.004 |
| Frequency | 2009.1 | 5.06 | +/- 3.97 | 75.7% | 0.000 | 0.000 | 0.013 |
| Frequency | 2009.2 | 4.44 | +/- 4.32 | 72.7% | 0.000 | 0.000 | 0.041 |
| Frequency | 2010.1 | 4.14 | +/- 4.79 | 72.7% | 0.000 | 0.000 | 0.080 |
| Frequency | 2010.2 | 2.98 | +/- 5.11 | 69.9% | 0.000 | 0.000 | 0.227 |
| Frequency | 2011.1 | 3.73 | +/- 5.71 | 69.1% | 0.000 | 0.000 | 0.176 |
| Frequency | 2011.2 | 3.29 | +/- 6.53 | 65.6% | 0.001 | 0.000 | 0.287 |
| Frequency | 2012.1 | 1.74 | +/- 7.00 | 68.8% | 0.001 | 0.000 | 0.594 |
| Frequency | 2012.2 | -1.79 | +/- 6.08 | 74.1% | 0.000 | 0.000 | 0.533 |
| Frequency | 2013.1 | 0.14 | +/- 6.57 | 73.0% | 0.001 | 0.000 | 0.964 |
| Frequency | 2013.2 | 1.33 | +/- 7.90 | 73.4% | 0.003 | 0.000 | 0.710 |
| Frequency | 2014.1 | -1.53 | +/- 7.94 | 80.5% | 0.002 | 0.000 | 0.671 |
| Frequency | 2014.2 | -5.79 | +/- 6.65 | 88.0% | 0.000 | 0.000 | 0.086 |
| Frequency | 2015.1 | -5.23 | +/- 8.57 | 84.7% | 0.002 | 0.001 | 0.196 |
| Frequency | 2015.2 | -10.05 | +/- 6.60 | 93.7% | 0.000 | 0.000 | 0.014 |

SP

Coverage = SP
End Trend Period = 2019.1
Seasonality = F
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ² | P-Value: | |
|-----------|------------|--------|-----------|--------------------|-------------|---------------|
| | | | | | (Intercept) | P-Value: Time |
| Loss Cost | 1999.2 | 5.55 | +/- 2.08 | 43.4% | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.43 | +/- 2.18 | 40.5% | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.12 | +/- 2.26 | 36.4% | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.64 | +/- 2.31 | 40.8% | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.63 | +/- 2.45 | 38.7% | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 6.12 | +/- 2.54 | 42.0% | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 6.15 | +/- 2.66 | 39.9% | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.43 | +/- 2.85 | 40.2% | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.46 | +/- 3.04 | 38.1% | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 7.09 | +/- 3.17 | 41.7% | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 7.21 | +/- 3.39 | 40.0% | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 7.11 | +/- 3.64 | 36.7% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 7.27 | +/- 3.91 | 35.1% | 0.000 | 0.001 |
| Loss Cost | 2006.1 | 7.67 | +/- 4.21 | 35.3% | 0.000 | 0.001 |
| Loss Cost | 2006.2 | 7.17 | +/- 4.49 | 29.9% | 0.000 | 0.002 |
| Loss Cost | 2007.1 | 8.07 | +/- 4.77 | 33.7% | 0.000 | 0.001 |
| Loss Cost | 2007.2 | 8.65 | +/- 5.18 | 34.4% | 0.000 | 0.002 |
| Loss Cost | 2008.1 | 9.64 | +/- 5.56 | 37.6% | 0.000 | 0.001 |
| Loss Cost | 2008.2 | 9.17 | +/- 6.06 | 32.0% | 0.000 | 0.004 |
| Loss Cost | 2009.1 | 9.70 | +/- 6.68 | 31.4% | 0.000 | 0.005 |
| Loss Cost | 2009.2 | 7.17 | +/- 6.42 | 20.5% | 0.000 | 0.026 |
| Loss Cost | 2010.1 | 8.51 | +/- 7.02 | 25.3% | 0.000 | 0.016 |
| Loss Cost | 2010.2 | 7.27 | +/- 7.61 | 16.7% | 0.000 | 0.052 |
| Loss Cost | 2011.1 | 8.76 | +/- 8.46 | 21.1% | 0.001 | 0.036 |
| Loss Cost | 2011.2 | 6.45 | +/- 8.91 | 9.5% | 0.001 | 0.131 |
| Loss Cost | 2012.1 | 6.70 | +/- 10.29 | 7.4% | 0.002 | 0.169 |
| Loss Cost | 2012.2 | 2.39 | +/- 9.72 | -5.7% | 0.000 | 0.598 |
| Loss Cost | 2013.1 | 6.38 | +/- 10.26 | 7.7% | 0.003 | 0.185 |
| Loss Cost | 2013.2 | 5.43 | +/- 12.10 | 0.5% | 0.007 | 0.328 |
| Loss Cost | 2014.1 | 4.37 | +/- 14.53 | -5.4% | 0.015 | 0.504 |
| Loss Cost | 2014.2 | -0.98 | +/- 14.97 | -12.2% | 0.007 | 0.884 |
| Loss Cost | 2015.1 | 3.58 | +/- 18.49 | -10.8% | 0.042 | 0.654 |
| Loss Cost | 2015.2 | -6.02 | +/- 14.86 | -1.0% | 0.004 | 0.372 |
| Severity | 1999.2 | 5.82 | +/- 0.97 | 79.9% | 0.000 | 0.000 |
| Severity | 2000.1 | 5.59 | +/- 0.98 | 78.7% | 0.000 | 0.000 |
| Severity | 2000.2 | 5.30 | +/- 0.97 | 77.6% | 0.000 | 0.000 |
| Severity | 2001.1 | 5.29 | +/- 1.02 | 76.1% | 0.000 | 0.000 |
| Severity | 2001.2 | 5.18 | +/- 1.08 | 74.0% | 0.000 | 0.000 |
| Severity | 2002.1 | 5.16 | +/- 1.14 | 72.2% | 0.000 | 0.000 |
| Severity | 2002.2 | 5.15 | +/- 1.21 | 70.3% | 0.000 | 0.000 |
| Severity | 2003.1 | 5.25 | +/- 1.28 | 69.3% | 0.000 | 0.000 |
| Severity | 2003.2 | 5.20 | +/- 1.37 | 66.9% | 0.000 | 0.000 |
| Severity | 2004.1 | 5.47 | +/- 1.42 | 68.1% | 0.000 | 0.000 |
| Severity | 2004.2 | 5.49 | +/- 1.52 | 66.1% | 0.000 | 0.000 |
| Severity | 2005.1 | 5.32 | +/- 1.62 | 62.6% | 0.000 | 0.000 |
| Severity | 2005.2 | 5.45 | +/- 1.73 | 61.4% | 0.000 | 0.000 |
| Severity | 2006.1 | 5.66 | +/- 1.85 | 61.1% | 0.000 | 0.000 |
| Severity | 2006.2 | 4.97 | +/- 1.79 | 57.4% | 0.000 | 0.000 |
| Severity | 2007.1 | 4.78 | +/- 1.92 | 52.7% | 0.000 | 0.000 |
| Severity | 2007.2 | 4.61 | +/- 2.06 | 47.9% | 0.000 | 0.000 |
| Severity | 2008.1 | 4.54 | +/- 2.27 | 43.8% | 0.000 | 0.000 |
| Severity | 2008.2 | 4.32 | +/- 2.47 | 38.0% | 0.000 | 0.001 |
| Severity | 2009.1 | 4.42 | +/- 2.73 | 35.5% | 0.000 | 0.003 |
| Severity | 2009.2 | 3.86 | +/- 2.92 | 27.0% | 0.000 | 0.011 |
| Severity | 2010.1 | 4.21 | +/- 3.23 | 27.5% | 0.000 | 0.012 |
| Severity | 2010.2 | 5.67 | +/- 3.08 | 47.1% | 0.000 | 0.001 |
| Severity | 2011.1 | 4.85 | +/- 3.27 | 37.3% | 0.000 | 0.005 |
| Severity | 2011.2 | 4.87 | +/- 3.73 | 32.5% | 0.000 | 0.012 |
| Severity | 2012.1 | 4.87 | +/- 4.29 | 27.5% | 0.000 | 0.026 |
| Severity | 2012.2 | 6.50 | +/- 4.49 | 42.5% | 0.000 | 0.007 |
| Severity | 2013.1 | 6.24 | +/- 5.27 | 34.1% | 0.000 | 0.021 |
| Severity | 2013.2 | 7.03 | +/- 6.24 | 34.4% | 0.000 | 0.027 |
| Severity | 2014.1 | 5.99 | +/- 7.36 | 20.6% | 0.000 | 0.091 |
| Severity | 2014.2 | 9.30 | +/- 7.73 | 45.2% | 0.000 | 0.020 |
| Severity | 2015.1 | 9.29 | +/- 9.94 | 35.3% | 0.000 | 0.054 |
| Severity | 2015.2 | 10.18 | +/- 13.29 | 29.2% | 0.000 | 0.096 |
| Frequency | 1999.2 | -0.26 | +/- 2.22 | -2.5% | 0.000 | 0.814 |
| Frequency | 2000.1 | -0.15 | +/- 2.33 | -2.7% | 0.000 | 0.896 |
| Frequency | 2000.2 | -0.18 | +/- 2.46 | -2.7% | 0.000 | 0.886 |
| Frequency | 2001.1 | 0.33 | +/- 2.54 | -2.7% | 0.000 | 0.792 |
| Frequency | 2001.2 | 0.43 | +/- 2.68 | -2.6% | 0.000 | 0.749 |
| Frequency | 2002.1 | 0.92 | +/- 2.79 | -1.6% | 0.000 | 0.506 |
| Frequency | 2002.2 | 0.94 | +/- 2.97 | -1.8% | 0.000 | 0.520 |
| Frequency | 2003.1 | 1.13 | +/- 3.15 | -1.5% | 0.000 | 0.470 |
| Frequency | 2003.2 | 1.19 | +/- 3.36 | -1.5% | 0.000 | 0.471 |
| Frequency | 2004.1 | 1.53 | +/- 3.56 | -0.7% | 0.000 | 0.384 |
| Frequency | 2004.2 | 1.62 | +/- 3.88 | -0.8% | 0.000 | 0.390 |
| Frequency | 2005.1 | 1.71 | +/- 4.12 | -1.0% | 0.000 | 0.399 |
| Frequency | 2005.2 | 1.73 | +/- 4.43 | -1.3% | 0.000 | 0.426 |
| Frequency | 2006.1 | 1.90 | +/- 4.79 | -1.3% | 0.000 | 0.418 |
| Frequency | 2006.2 | 2.10 | +/- 5.18 | -1.2% | 0.000 | 0.407 |
| Frequency | 2007.1 | 3.14 | +/- 5.52 | 1.8% | 0.000 | 0.244 |
| Frequency | 2007.2 | 3.86 | +/- 5.99 | 3.6% | 0.001 | 0.186 |
| Frequency | 2008.1 | 4.88 | +/- 6.48 | 6.7% | 0.005 | 0.123 |
| Frequency | 2008.2 | 4.65 | +/- 7.10 | 4.3% | 0.009 | 0.177 |
| Frequency | 2009.1 | 5.06 | +/- 7.85 | 4.4% | 0.022 | 0.182 |
| Frequency | 2009.2 | 3.19 | +/- 8.18 | -1.6% | 0.011 | 0.416 |
| Frequency | 2010.1 | 4.14 | +/- 9.13 | -0.3% | 0.033 | 0.343 |
| Frequency | 2010.2 | 1.51 | +/- 9.35 | -5.5% | 0.012 | 0.734 |
| Frequency | 2011.1 | 3.73 | +/- 10.36 | -2.5% | 0.055 | 0.446 |
| Frequency | 2011.2 | 1.51 | +/- 11.15 | 6.5% | 0.035 | 0.774 |
| Frequency | 2012.1 | 1.74 | +/- 12.87 | -7.0% | 0.071 | 0.772 |
| Frequency | 2012.2 | -3.86 | +/- 11.74 | -4.0% | 0.009 | 0.495 |
| Frequency | 2013.1 | 0.14 | +/- 13.09 | -9.1% | 0.053 | 0.982 |
| Frequency | 2013.2 | -1.50 | +/- 15.24 | -9.5% | 0.065 | 0.832 |
| Frequency | 2014.1 | -1.53 | +/- 18.62 | -10.7% | 0.122 | 0.857 |
| Frequency | 2014.2 | -9.41 | +/- 17.44 | 4.4% | 0.026 | 0.268 |
| Frequency | 2015.1 | -5.23 | +/- 22.33 | -9.7% | 0.116 | 0.603 |
| Frequency | 2015.2 | -14.71 | +/- 21.16 | 17.8% | 0.030 | 0.164 |

SP

Coverage = SP
End Trend Period = 2019.1
Seasonality = T
Excluded Points = 2012.2

| Fit | Start Date | Trend | Conf Int. | Adj R^2 | P-Value: (Intercept) | Seasonality | P-Value: Time |
|-----------|------------|--------|-----------|---------|----------------------|-------------|---------------|
| Loss Cost | 1999.2 | 5.61 | +/- 1.47 | 70.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.31 | +/- 1.50 | 70.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.21 | +/- 1.58 | 67.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.52 | +/- 1.62 | 69.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.74 | +/- 1.70 | 68.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 6.01 | +/- 1.77 | 70.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 6.29 | +/- 1.85 | 70.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.33 | +/- 1.97 | 69.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.67 | +/- 2.06 | 69.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 7.00 | +/- 2.16 | 71.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 7.49 | +/- 2.25 | 72.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 7.06 | +/- 2.34 | 72.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 7.68 | +/- 2.40 | 74.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 7.67 | +/- 2.59 | 74.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 7.72 | +/- 2.82 | 71.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 8.15 | +/- 3.02 | 72.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 9.44 | +/- 2.86 | 79.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 9.87 | +/- 3.09 | 80.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 10.26 | +/- 3.39 | 78.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 10.14 | +/- 3.75 | 78.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 8.57 | +/- 3.53 | 76.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 9.31 | +/- 3.86 | 77.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 9.32 | +/- 4.40 | 73.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 10.29 | +/- 4.93 | 75.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2011.2 | 9.54 | +/- 5.60 | 68.5% | 0.000 | 0.001 | 0.002 |
| Loss Cost | 2012.1 | 9.16 | +/- 6.68 | 67.8% | 0.000 | 0.002 | 0.009 |
| Loss Cost | 2013.1 | 6.38 | +/- 6.82 | 60.1% | 0.000 | 0.003 | 0.057 |
| Loss Cost | 2013.2 | 7.42 | +/- 8.24 | 57.6% | 0.001 | 0.004 | 0.064 |
| Loss Cost | 2014.1 | 4.37 | +/- 8.21 | 67.5% | 0.000 | 0.002 | 0.245 |
| Loss Cost | 2014.2 | 1.77 | +/- 9.30 | 62.0% | 0.001 | 0.005 | 0.663 |
| Loss Cost | 2015.1 | 3.58 | +/- 11.67 | 58.5% | 0.005 | 0.012 | 0.473 |
| Loss Cost | 2015.2 | -3.06 | +/- 8.53 | 72.9% | 0.001 | 0.009 | 0.405 |
| Severity | 1999.2 | 5.82 | +/- 0.99 | 80.1% | 0.000 | 0.276 | 0.000 |
| Severity | 2000.1 | 5.60 | +/- 1.00 | 78.7% | 0.000 | 0.395 | 0.000 |
| Severity | 2000.2 | 5.29 | +/- 0.98 | 78.3% | 0.000 | 0.206 | 0.000 |
| Severity | 2001.1 | 5.30 | +/- 1.03 | 76.7% | 0.000 | 0.214 | 0.000 |
| Severity | 2001.2 | 5.16 | +/- 1.08 | 75.0% | 0.000 | 0.170 | 0.000 |
| Severity | 2002.1 | 5.17 | +/- 1.14 | 73.2% | 0.000 | 0.180 | 0.000 |
| Severity | 2002.2 | 5.12 | +/- 1.21 | 71.4% | 0.000 | 0.178 | 0.000 |
| Severity | 2003.1 | 5.26 | +/- 1.28 | 70.7% | 0.000 | 0.150 | 0.000 |
| Severity | 2003.2 | 5.15 | +/- 1.36 | 68.6% | 0.000 | 0.138 | 0.000 |
| Severity | 2004.1 | 5.48 | +/- 1.39 | 70.9% | 0.000 | 0.078 | 0.000 |
| Severity | 2004.2 | 5.42 | +/- 1.49 | 69.0% | 0.000 | 0.081 | 0.000 |
| Severity | 2005.1 | 5.32 | +/- 1.59 | 65.3% | 0.000 | 0.106 | 0.000 |
| Severity | 2005.2 | 5.36 | +/- 1.72 | 63.8% | 0.000 | 0.127 | 0.000 |
| Severity | 2006.1 | 5.66 | +/- 1.81 | 64.4% | 0.000 | 0.091 | 0.000 |
| Severity | 2006.2 | 4.83 | +/- 1.61 | 66.6% | 0.000 | 0.014 | 0.000 |
| Severity | 2007.1 | 4.78 | +/- 1.75 | 62.2% | 0.000 | 0.020 | 0.000 |
| Severity | 2007.2 | 4.42 | +/- 1.85 | 60.2% | 0.000 | 0.013 | 0.000 |
| Severity | 2008.1 | 4.53 | +/- 2.03 | 56.9% | 0.000 | 0.015 | 0.000 |
| Severity | 2008.2 | 4.07 | +/- 2.14 | 55.2% | 0.000 | 0.009 | 0.001 |
| Severity | 2009.1 | 4.41 | +/- 2.33 | 54.9% | 0.000 | 0.008 | 0.001 |
| Severity | 2009.2 | 3.48 | +/- 2.24 | 58.2% | 0.000 | 0.002 | 0.004 |
| Severity | 2010.1 | 4.23 | +/- 2.31 | 64.8% | 0.000 | 0.001 | 0.001 |
| Severity | 2010.2 | 5.31 | +/- 2.17 | 75.5% | 0.000 | 0.001 | 0.000 |
| Severity | 2011.1 | 4.89 | +/- 2.42 | 67.9% | 0.000 | 0.001 | 0.001 |
| Severity | 2011.2 | 4.31 | +/- 2.68 | 67.7% | 0.000 | 0.001 | 0.004 |
| Severity | 2012.1 | 5.05 | +/- 3.07 | 67.8% | 0.000 | 0.001 | 0.003 |
| Severity | 2013.1 | 6.24 | +/- 3.34 | 74.1% | 0.000 | 0.002 | 0.002 |
| Severity | 2013.2 | 6.01 | +/- 4.06 | 73.1% | 0.000 | 0.003 | 0.007 |
| Severity | 2014.1 | 5.99 | +/- 4.95 | 65.4% | 0.000 | 0.007 | 0.021 |
| Severity | 2014.2 | 8.02 | +/- 5.44 | 74.3% | 0.000 | 0.016 | 0.008 |
| Severity | 2015.1 | 9.29 | +/- 6.64 | 73.0% | 0.000 | 0.017 | 0.012 |
| Severity | 2015.2 | 7.77 | +/- 8.73 | 72.4% | 0.000 | 0.023 | 0.063 |
| Frequency | 1999.2 | -0.20 | +/- 1.57 | 44.9% | 0.000 | 0.000 | 0.800 |
| Frequency | 2000.1 | -0.28 | +/- 1.65 | 44.8% | 0.000 | 0.000 | 0.731 |
| Frequency | 2000.2 | -0.08 | +/- 1.73 | 45.8% | 0.000 | 0.000 | 0.925 |
| Frequency | 2001.1 | 0.20 | +/- 1.79 | 44.2% | 0.000 | 0.000 | 0.819 |
| Frequency | 2001.2 | 0.55 | +/- 1.86 | 47.0% | 0.000 | 0.000 | 0.547 |
| Frequency | 2002.1 | 0.80 | +/- 1.94 | 45.9% | 0.000 | 0.000 | 0.408 |
| Frequency | 2002.2 | 1.11 | +/- 2.04 | 47.8% | 0.000 | 0.000 | 0.271 |
| Frequency | 2003.1 | 1.02 | +/- 2.16 | 47.8% | 0.000 | 0.000 | 0.341 |
| Frequency | 2003.2 | 1.44 | +/- 2.35 | 50.5% | 0.000 | 0.000 | 0.199 |
| Frequency | 2004.1 | 1.45 | +/- 2.41 | 49.9% | 0.000 | 0.000 | 0.224 |
| Frequency | 2004.2 | 1.96 | +/- 2.51 | 53.0% | 0.000 | 0.000 | 0.118 |
| Frequency | 2005.1 | 1.66 | +/- 2.66 | 54.0% | 0.000 | 0.000 | 0.207 |
| Frequency | 2005.2 | 2.20 | +/- 2.80 | 56.6% | 0.000 | 0.000 | 0.114 |
| Frequency | 2006.1 | 1.90 | +/- 2.98 | 57.3% | 0.000 | 0.000 | 0.197 |
| Frequency | 2006.2 | 2.76 | +/- 3.06 | 62.5% | 0.000 | 0.000 | 0.071 |
| Frequency | 2007.1 | 3.22 | +/- 3.27 | 62.3% | 0.000 | 0.000 | 0.050 |
| Frequency | 2007.2 | 4.80 | +/- 2.94 | 75.1% | 0.000 | 0.000 | 0.002 |
| Frequency | 2008.1 | 5.10 | +/- 3.21 | 75.1% | 0.000 | 0.000 | 0.003 |
| Frequency | 2008.2 | 5.95 | +/- 3.38 | 77.1% | 0.000 | 0.000 | 0.001 |
| Frequency | 2009.1 | 5.48 | +/- 3.68 | 77.7% | 0.000 | 0.000 | 0.005 |
| Frequency | 2009.2 | 4.92 | +/- 4.02 | 74.8% | 0.000 | 0.000 | 0.017 |
| Frequency | 2010.1 | 4.88 | +/- 4.53 | 74.4% | 0.000 | 0.000 | 0.033 |
| Frequency | 2010.2 | 3.81 | +/- 4.88 | 71.4% | 0.000 | 0.000 | 0.110 |
| Frequency | 2011.1 | 5.15 | +/- 5.37 | 72.3% | 0.001 | 0.000 | 0.053 |
| Frequency | 2011.2 | 5.01 | +/- 6.25 | 68.7% | 0.003 | 0.000 | 0.099 |
| Frequency | 2012.1 | 3.92 | +/- 7.27 | 69.6% | 0.005 | 0.000 | 0.252 |
| Frequency | 2013.1 | 0.14 | +/- 6.57 | 73.0% | 0.001 | 0.000 | 0.964 |
| Frequency | 2013.2 | 1.33 | +/- 7.90 | 73.4% | 0.003 | 0.000 | 0.710 |
| Frequency | 2014.1 | -1.53 | +/- 7.94 | 80.5% | 0.002 | 0.000 | 0.671 |
| Frequency | 2014.2 | -5.79 | +/- 6.65 | 88.0% | 0.000 | 0.000 | 0.086 |
| Frequency | 2015.1 | -5.23 | +/- 8.57 | 84.7% | 0.002 | 0.001 | 0.196 |
| Frequency | 2015.2 | -10.05 | +/- 6.60 | 93.7% | 0.000 | 0.000 | 0.014 |

SP

Coverage = SP
End Trend Period = 2019.1
Seasonality = F
Excluded Points = 2012.2

| Fit | Start Date | Trend | Conf Int. | Adj R^ | (Intercept) | P-Value: Time |
|-----------|------------|--------|-----------|--------|-------------|---------------|
| Loss Cost | 1999.2 | 5.36 | +/- 2.00 | 44.3% | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.24 | +/- 2.10 | 41.3% | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 4.94 | +/- 2.17 | 37.2% | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.46 | +/- 2.21 | 42.1% | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.46 | +/- 2.34 | 40.0% | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 5.95 | +/- 2.41 | 43.8% | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 5.98 | +/- 2.56 | 41.8% | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.28 | +/- 2.71 | 42.4% | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.32 | +/- 2.89 | 40.3% | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 6.96 | +/- 2.99 | 44.5% | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 7.10 | +/- 3.21 | 43.0% | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 7.04 | +/- 3.44 | 39.9% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 7.22 | +/- 3.70 | 38.6% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 7.67 | +/- 3.97 | 39.1% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 7.23 | +/- 4.25 | 33.8% | 0.000 | 0.001 |
| Loss Cost | 2007.1 | 8.20 | +/- 4.48 | 38.8% | 0.000 | 0.001 |
| Loss Cost | 2007.2 | 8.87 | +/- 4.84 | 40.2% | 0.000 | 0.001 |
| Loss Cost | 2008.1 | 10.00 | +/- 5.14 | 44.8% | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 9.67 | +/- 5.64 | 39.6% | 0.000 | 0.001 |
| Loss Cost | 2009.1 | 10.41 | +/- 6.21 | 40.0% | 0.000 | 0.002 |
| Loss Cost | 2009.2 | 8.02 | +/- 5.98 | 29.8% | 0.000 | 0.009 |
| Loss Cost | 2010.1 | 9.75 | +/- 6.41 | 38.0% | 0.000 | 0.004 |
| Loss Cost | 2010.2 | 8.83 | +/- 7.10 | 29.3% | 0.000 | 0.014 |
| Loss Cost | 2011.1 | 11.06 | +/- 7.72 | 38.8% | 0.001 | 0.006 |
| Loss Cost | 2011.2 | 9.19 | +/- 8.47 | 26.4% | 0.001 | 0.029 |
| Loss Cost | 2012.1 | 10.62 | +/- 9.98 | 27.6% | 0.009 | 0.031 |
| Loss Cost | 2013.1 | 6.38 | +/- 10.26 | 7.7% | 0.003 | 0.185 |
| Loss Cost | 2013.2 | 5.43 | +/- 12.10 | 0.5% | 0.007 | 0.328 |
| Loss Cost | 2014.1 | 4.37 | +/- 14.53 | -5.4% | 0.015 | 0.504 |
| Loss Cost | 2014.2 | -0.98 | +/- 14.97 | -12.2% | 0.007 | 0.884 |
| Loss Cost | 2015.1 | 3.58 | +/- 18.49 | -10.8% | 0.042 | 0.654 |
| Loss Cost | 2015.2 | -6.02 | +/- 14.86 | -1.0% | 0.004 | 0.372 |
| Severity | 1999.2 | 5.85 | +/- 0.99 | 80.0% | 0.000 | 0.000 |
| Severity | 2000.1 | 5.61 | +/- 0.99 | 78.8% | 0.000 | 0.000 |
| Severity | 2000.2 | 5.33 | +/- 0.98 | 77.8% | 0.000 | 0.000 |
| Severity | 2001.1 | 5.31 | +/- 1.04 | 76.3% | 0.000 | 0.000 |
| Severity | 2001.2 | 5.21 | +/- 1.09 | 74.3% | 0.000 | 0.000 |
| Severity | 2002.1 | 5.18 | +/- 1.16 | 72.4% | 0.000 | 0.000 |
| Severity | 2002.2 | 5.18 | +/- 1.23 | 70.6% | 0.000 | 0.000 |
| Severity | 2003.1 | 5.27 | +/- 1.30 | 69.6% | 0.000 | 0.000 |
| Severity | 2003.2 | 5.22 | +/- 1.39 | 67.2% | 0.000 | 0.000 |
| Severity | 2004.1 | 5.49 | +/- 1.44 | 68.4% | 0.000 | 0.000 |
| Severity | 2004.2 | 5.51 | +/- 1.55 | 66.4% | 0.000 | 0.000 |
| Severity | 2005.1 | 5.33 | +/- 1.64 | 62.9% | 0.000 | 0.000 |
| Severity | 2005.2 | 5.45 | +/- 1.76 | 61.6% | 0.000 | 0.000 |
| Severity | 2006.1 | 5.66 | +/- 1.89 | 61.2% | 0.000 | 0.000 |
| Severity | 2006.2 | 4.96 | +/- 1.81 | 57.7% | 0.000 | 0.000 |
| Severity | 2007.1 | 4.76 | +/- 1.95 | 52.9% | 0.000 | 0.000 |
| Severity | 2007.2 | 4.58 | +/- 2.11 | 47.9% | 0.000 | 0.000 |
| Severity | 2008.1 | 4.50 | +/- 2.31 | 43.6% | 0.000 | 0.000 |
| Severity | 2008.2 | 4.25 | +/- 2.52 | 37.5% | 0.000 | 0.002 |
| Severity | 2009.1 | 4.32 | +/- 2.79 | 34.5% | 0.000 | 0.004 |
| Severity | 2009.2 | 3.71 | +/- 2.99 | 25.3% | 0.000 | 0.016 |
| Severity | 2010.1 | 4.01 | +/- 3.34 | 25.3% | 0.000 | 0.019 |
| Severity | 2010.2 | 5.52 | +/- 3.24 | 44.6% | 0.000 | 0.002 |
| Severity | 2011.1 | 4.56 | +/- 3.45 | 33.1% | 0.000 | 0.012 |
| Severity | 2011.2 | 4.48 | +/- 4.01 | 26.6% | 0.000 | 0.028 |
| Severity | 2012.1 | 4.33 | +/- 4.74 | 19.4% | 0.000 | 0.065 |
| Severity | 2013.1 | 6.24 | +/- 5.27 | 34.1% | 0.000 | 0.021 |
| Severity | 2013.2 | 7.03 | +/- 6.24 | 34.4% | 0.000 | 0.027 |
| Severity | 2014.1 | 5.99 | +/- 7.36 | 20.6% | 0.000 | 0.091 |
| Severity | 2014.2 | 9.30 | +/- 7.73 | 45.2% | 0.000 | 0.020 |
| Severity | 2015.1 | 9.29 | +/- 9.94 | 35.3% | 0.000 | 0.054 |
| Severity | 2015.2 | 10.18 | +/- 13.29 | 29.2% | 0.000 | 0.096 |
| Frequency | 1999.2 | -0.46 | +/- 2.13 | -2.2% | 0.000 | 0.667 |
| Frequency | 2000.1 | -0.35 | +/- 2.24 | -2.5% | 0.000 | 0.754 |
| Frequency | 2000.2 | -0.37 | +/- 2.37 | -2.6% | 0.000 | 0.753 |
| Frequency | 2001.1 | 0.14 | +/- 2.43 | -2.9% | 0.000 | 0.909 |
| Frequency | 2001.2 | 0.24 | +/- 2.57 | -2.9% | 0.000 | 0.853 |
| Frequency | 2002.1 | 0.73 | +/- 2.67 | -2.1% | 0.000 | 0.578 |
| Frequency | 2002.2 | 0.77 | +/- 2.83 | -2.2% | 0.000 | 0.584 |
| Frequency | 2003.1 | 0.96 | +/- 3.01 | -1.9% | 0.000 | 0.518 |
| Frequency | 2003.2 | 1.04 | +/- 3.21 | -1.9% | 0.000 | 0.510 |
| Frequency | 2004.1 | 1.40 | +/- 3.41 | -1.0% | 0.000 | 0.405 |
| Frequency | 2004.2 | 1.51 | +/- 3.66 | -1.0% | 0.000 | 0.401 |
| Frequency | 2005.1 | 1.62 | +/- 3.93 | -1.0% | 0.000 | 0.400 |
| Frequency | 2005.2 | 1.68 | +/- 4.23 | -1.2% | 0.000 | 0.417 |
| Frequency | 2006.1 | 1.90 | +/- 4.57 | -1.0% | 0.000 | 0.396 |
| Frequency | 2006.2 | 2.15 | +/- 4.95 | -0.7% | 0.000 | 0.372 |
| Frequency | 2007.1 | 3.28 | +/- 5.24 | 3.1% | 0.000 | 0.201 |
| Frequency | 2007.2 | 4.11 | +/- 5.66 | 5.9% | 0.001 | 0.138 |
| Frequency | 2008.1 | 5.27 | +/- 6.08 | 10.4% | 0.005 | 0.079 |
| Frequency | 2008.2 | 5.19 | +/- 6.70 | 8.2% | 0.010 | 0.112 |
| Frequency | 2009.1 | 5.84 | +/- 7.42 | 9.1% | 0.030 | 0.106 |
| Frequency | 2009.2 | 4.16 | +/- 7.83 | 1.7% | 0.017 | 0.268 |
| Frequency | 2010.1 | 5.52 | +/- 8.73 | 5.0% | 0.059 | 0.188 |
| Frequency | 2010.2 | 3.13 | +/- 9.14 | -2.9% | 0.026 | 0.469 |
| Frequency | 2011.1 | 6.22 | +/- 9.91 | 5.8% | 0.131 | 0.187 |
| Frequency | 2011.2 | 4.51 | +/- 11.12 | -1.4% | 0.105 | 0.386 |
| Frequency | 2012.1 | 6.03 | +/- 13.22 | 0.4% | 0.248 | 0.325 |
| Frequency | 2013.1 | 0.14 | +/- 13.09 | -9.1% | 0.053 | 0.982 |
| Frequency | 2013.2 | -1.50 | +/- 15.24 | -9.5% | 0.065 | 0.832 |
| Frequency | 2014.1 | -1.53 | +/- 18.62 | -10.7% | 0.122 | 0.857 |
| Frequency | 2014.2 | -9.41 | +/- 17.44 | 4.4% | 0.026 | 0.268 |
| Frequency | 2015.1 | -5.23 | +/- 22.33 | -9.7% | 0.116 | 0.603 |
| Frequency | 2015.2 | -14.71 | +/- 21.16 | 17.8% | 0.030 | 0.164 |

SP

Coverage = SP
End Trend Period = 2019.1
Seasonality = T
Excluded Points = 2014.2

| Fit | Start Date | Trend | Conf Int. | Adj R^2 | P-Value: (Intercept) | Seasonality | P-Value: Time |
|-----------|------------|--------|-----------|---------|----------------------|-------------|---------------|
| Loss Cost | 1999.2 | 5.61 | +/- 1.53 | 68.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.30 | +/- 1.55 | 68.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.20 | +/- 1.64 | 65.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.50 | +/- 1.68 | 67.5% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.73 | +/- 1.77 | 67.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 5.98 | +/- 1.85 | 68.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 6.27 | +/- 1.94 | 68.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.29 | +/- 2.06 | 67.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.63 | +/- 2.17 | 67.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 6.95 | +/- 2.28 | 68.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 7.43 | +/- 2.38 | 70.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 6.98 | +/- 2.46 | 70.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 7.60 | +/- 2.56 | 72.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 7.54 | +/- 2.75 | 71.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 7.58 | +/- 2.99 | 68.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 7.95 | +/- 3.21 | 69.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 9.21 | +/- 3.13 | 76.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 9.54 | +/- 3.40 | 76.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 9.89 | +/- 3.74 | 74.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 9.64 | +/- 4.10 | 74.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 8.02 | +/- 3.91 | 70.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 8.51 | +/- 4.33 | 71.3% | 0.000 | 0.000 | 0.001 |
| Loss Cost | 2010.2 | 8.38 | +/- 4.90 | 66.2% | 0.000 | 0.000 | 0.002 |
| Loss Cost | 2011.1 | 8.90 | +/- 5.53 | 66.6% | 0.000 | 0.001 | 0.003 |
| Loss Cost | 2011.2 | 7.92 | +/- 6.18 | 58.5% | 0.000 | 0.002 | 0.013 |
| Loss Cost | 2012.1 | 7.05 | +/- 7.00 | 58.9% | 0.000 | 0.003 | 0.042 |
| Loss Cost | 2012.2 | 4.26 | +/- 6.87 | 51.5% | 0.000 | 0.004 | 0.189 |
| Loss Cost | 2013.1 | 7.52 | +/- 6.74 | 62.8% | 0.000 | 0.007 | 0.028 |
| Loss Cost | 2013.2 | 9.03 | +/- 8.13 | 62.6% | 0.002 | 0.008 | 0.028 |
| Loss Cost | 2014.1 | 6.19 | +/- 9.35 | 67.1% | 0.002 | 0.006 | 0.150 |
| Loss Cost | 2015.1 | 3.58 | +/- 11.67 | 58.5% | 0.005 | 0.012 | 0.473 |
| Loss Cost | 2015.2 | -3.06 | +/- 8.53 | 72.9% | 0.001 | 0.009 | 0.405 |
| Severity | 1999.2 | 5.84 | +/- 0.99 | 80.1% | 0.000 | 0.292 | 0.000 |
| Severity | 2000.1 | 5.63 | +/- 1.00 | 78.7% | 0.000 | 0.412 | 0.000 |
| Severity | 2000.2 | 5.31 | +/- 0.98 | 78.3% | 0.000 | 0.216 | 0.000 |
| Severity | 2001.1 | 5.33 | +/- 1.04 | 76.7% | 0.000 | 0.224 | 0.000 |
| Severity | 2001.2 | 5.19 | +/- 1.08 | 75.1% | 0.000 | 0.178 | 0.000 |
| Severity | 2002.1 | 5.20 | +/- 1.15 | 73.2% | 0.000 | 0.187 | 0.000 |
| Severity | 2002.2 | 5.15 | +/- 1.22 | 71.5% | 0.000 | 0.186 | 0.000 |
| Severity | 2003.1 | 5.29 | +/- 1.29 | 70.8% | 0.000 | 0.158 | 0.000 |
| Severity | 2003.2 | 5.18 | +/- 1.37 | 68.7% | 0.000 | 0.145 | 0.000 |
| Severity | 2004.1 | 5.50 | +/- 1.40 | 71.0% | 0.000 | 0.083 | 0.000 |
| Severity | 2004.2 | 5.45 | +/- 1.50 | 69.1% | 0.000 | 0.087 | 0.000 |
| Severity | 2005.1 | 5.35 | +/- 1.60 | 65.5% | 0.000 | 0.112 | 0.000 |
| Severity | 2005.2 | 5.40 | +/- 1.73 | 64.1% | 0.000 | 0.135 | 0.000 |
| Severity | 2006.1 | 5.69 | +/- 1.82 | 64.7% | 0.000 | 0.097 | 0.000 |
| Severity | 2006.2 | 4.85 | +/- 1.62 | 67.0% | 0.000 | 0.015 | 0.000 |
| Severity | 2007.1 | 4.80 | +/- 1.76 | 62.7% | 0.000 | 0.020 | 0.000 |
| Severity | 2007.2 | 4.45 | +/- 1.86 | 60.8% | 0.000 | 0.013 | 0.000 |
| Severity | 2008.1 | 4.56 | +/- 2.03 | 57.7% | 0.000 | 0.015 | 0.000 |
| Severity | 2008.2 | 4.10 | +/- 2.14 | 56.3% | 0.000 | 0.009 | 0.001 |
| Severity | 2009.1 | 4.43 | +/- 2.32 | 56.0% | 0.000 | 0.008 | 0.001 |
| Severity | 2009.2 | 3.51 | +/- 2.23 | 59.6% | 0.000 | 0.002 | 0.004 |
| Severity | 2010.1 | 4.21 | +/- 2.28 | 66.1% | 0.000 | 0.001 | 0.001 |
| Severity | 2010.2 | 5.24 | +/- 2.13 | 76.2% | 0.000 | 0.001 | 0.000 |
| Severity | 2011.1 | 4.85 | +/- 2.34 | 69.7% | 0.000 | 0.002 | 0.001 |
| Severity | 2011.2 | 4.31 | +/- 2.57 | 69.8% | 0.000 | 0.001 | 0.003 |
| Severity | 2012.1 | 4.89 | +/- 2.86 | 69.9% | 0.000 | 0.001 | 0.003 |
| Severity | 2012.2 | 5.84 | +/- 3.10 | 75.0% | 0.000 | 0.002 | 0.002 |
| Severity | 2013.1 | 6.40 | +/- 3.66 | 71.8% | 0.000 | 0.003 | 0.003 |
| Severity | 2013.2 | 6.20 | +/- 4.54 | 70.2% | 0.000 | 0.006 | 0.012 |
| Severity | 2014.1 | 6.36 | +/- 5.97 | 59.0% | 0.000 | 0.014 | 0.035 |
| Severity | 2015.1 | 9.29 | +/- 6.64 | 73.0% | 0.000 | 0.017 | 0.012 |
| Severity | 2015.2 | 7.77 | +/- 8.73 | 72.4% | 0.000 | 0.023 | 0.063 |
| Frequency | 1999.2 | -0.22 | +/- 1.62 | 44.5% | 0.000 | 0.000 | 0.787 |
| Frequency | 2000.1 | -0.31 | +/- 1.70 | 44.4% | 0.000 | 0.000 | 0.714 |
| Frequency | 2000.2 | -0.11 | +/- 1.78 | 45.4% | 0.000 | 0.000 | 0.903 |
| Frequency | 2001.1 | 0.17 | +/- 1.85 | 43.7% | 0.000 | 0.000 | 0.856 |
| Frequency | 2001.2 | 0.52 | +/- 1.92 | 46.4% | 0.000 | 0.000 | 0.585 |
| Frequency | 2002.1 | 0.75 | +/- 2.01 | 45.2% | 0.000 | 0.000 | 0.452 |
| Frequency | 2002.2 | 1.07 | +/- 2.12 | 46.9% | 0.000 | 0.000 | 0.309 |
| Frequency | 2003.1 | 0.96 | +/- 2.24 | 47.0% | 0.000 | 0.000 | 0.387 |
| Frequency | 2003.2 | 1.38 | +/- 2.35 | 49.5% | 0.000 | 0.000 | 0.236 |
| Frequency | 2004.1 | 1.37 | +/- 2.50 | 49.0% | 0.000 | 0.000 | 0.269 |
| Frequency | 2004.2 | 1.87 | +/- 2.62 | 51.8% | 0.000 | 0.000 | 0.150 |
| Frequency | 2005.1 | 1.55 | +/- 2.76 | 52.9% | 0.000 | 0.000 | 0.256 |
| Frequency | 2005.2 | 2.09 | +/- 2.92 | 55.3% | 0.000 | 0.000 | 0.150 |
| Frequency | 2006.1 | 1.75 | +/- 3.10 | 56.1% | 0.000 | 0.000 | 0.251 |
| Frequency | 2006.2 | 2.60 | +/- 3.21 | 60.8% | 0.000 | 0.000 | 0.102 |
| Frequency | 2007.1 | 3.00 | +/- 3.44 | 60.4% | 0.000 | 0.000 | 0.080 |
| Frequency | 2007.2 | 4.56 | +/- 3.20 | 72.1% | 0.000 | 0.000 | 0.006 |
| Frequency | 2008.1 | 4.77 | +/- 3.49 | 71.8% | 0.000 | 0.000 | 0.009 |
| Frequency | 2008.2 | 5.57 | +/- 3.73 | 73.4% | 0.000 | 0.000 | 0.005 |
| Frequency | 2009.1 | 4.99 | +/- 4.01 | 74.3% | 0.000 | 0.000 | 0.015 |
| Frequency | 2009.2 | 4.36 | +/- 4.37 | 71.2% | 0.000 | 0.000 | 0.046 |
| Frequency | 2010.1 | 4.14 | +/- 4.85 | 70.9% | 0.000 | 0.000 | 0.084 |
| Frequency | 2010.2 | 2.98 | +/- 5.19 | 68.0% | 0.000 | 0.000 | 0.232 |
| Frequency | 2011.1 | 3.86 | +/- 5.78 | 67.1% | 0.001 | 0.000 | 0.165 |
| Frequency | 2011.2 | 3.46 | +/- 6.64 | 63.3% | 0.001 | 0.000 | 0.270 |
| Frequency | 2012.1 | 2.06 | +/- 7.30 | 65.9% | 0.002 | 0.000 | 0.544 |
| Frequency | 2012.2 | -1.49 | +/- 6.37 | 71.4% | 0.000 | 0.000 | 0.616 |
| Frequency | 2013.1 | 1.05 | +/- 6.74 | 71.0% | 0.001 | 0.000 | 0.731 |
| Frequency | 2013.2 | 2.66 | +/- 8.10 | 72.8% | 0.009 | 0.001 | 0.465 |
| Frequency | 2014.1 | -0.16 | +/- 9.32 | 77.2% | 0.008 | 0.001 | 0.969 |
| Frequency | 2015.1 | -5.23 | +/- 8.57 | 84.7% | 0.002 | 0.001 | 0.196 |
| Frequency | 2015.2 | -10.05 | +/- 6.60 | 93.7% | 0.000 | 0.000 | 0.014 |

SP

Coverage = SP
End Trend Period = 2019.1
Seasonality = F
Excluded Points = 2014.2

| Fit | Start Date | Trend | Conf Int. | Adj R^ | (Intercept) | P-Value: Time |
|-----------|------------|--------|-----------|--------|-------------|---------------|
| Loss Cost | 1999.2 | 5.32 | +/- 2.06 | 42.3% | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.19 | +/- 2.16 | 39.3% | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 4.88 | +/- 2.24 | 35.1% | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.39 | +/- 2.29 | 39.8% | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.38 | +/- 2.42 | 37.6% | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 5.87 | +/- 2.51 | 41.2% | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 5.88 | +/- 2.66 | 39.1% | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.16 | +/- 2.82 | 39.5% | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.19 | +/- 3.00 | 37.3% | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 6.81 | +/- 3.12 | 41.2% | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 6.93 | +/- 3.35 | 39.5% | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 6.83 | +/- 3.59 | 36.3% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 6.98 | +/- 3.86 | 34.7% | 0.000 | 0.001 |
| Loss Cost | 2006.1 | 7.38 | +/- 4.15 | 35.0% | 0.000 | 0.001 |
| Loss Cost | 2006.2 | 6.90 | +/- 4.43 | 29.6% | 0.000 | 0.003 |
| Loss Cost | 2007.1 | 7.80 | +/- 4.70 | 33.9% | 0.000 | 0.002 |
| Loss Cost | 2007.2 | 8.39 | +/- 5.09 | 34.8% | 0.000 | 0.002 |
| Loss Cost | 2008.1 | 9.41 | +/- 5.45 | 38.6% | 0.000 | 0.001 |
| Loss Cost | 2008.2 | 8.97 | +/- 5.94 | 33.1% | 0.000 | 0.004 |
| Loss Cost | 2009.1 | 9.54 | +/- 6.55 | 32.8% | 0.000 | 0.005 |
| Loss Cost | 2009.2 | 7.09 | +/- 6.27 | 22.1% | 0.000 | 0.024 |
| Loss Cost | 2010.1 | 8.51 | +/- 6.81 | 28.0% | 0.000 | 0.014 |
| Loss Cost | 2010.2 | 7.39 | +/- 7.43 | 19.3% | 0.000 | 0.044 |
| Loss Cost | 2011.1 | 9.05 | +/- 8.23 | 25.3% | 0.001 | 0.027 |
| Loss Cost | 2011.2 | 6.93 | +/- 8.74 | 13.3% | 0.001 | 0.100 |
| Loss Cost | 2012.1 | 7.50 | +/- 10.17 | 12.1% | 0.003 | 0.121 |
| Loss Cost | 2012.2 | 3.35 | +/- 9.81 | -3.6% | 0.001 | 0.460 |
| Loss Cost | 2013.1 | 8.33 | +/- 9.70 | 21.3% | 0.004 | 0.074 |
| Loss Cost | 2013.2 | 8.30 | +/- 11.97 | 14.4% | 0.016 | 0.136 |
| Loss Cost | 2014.1 | 8.71 | +/- 15.39 | 8.7% | 0.053 | 0.210 |
| Loss Cost | 2015.1 | 3.58 | +/- 18.49 | -10.8% | 0.042 | 0.654 |
| Loss Cost | 2015.2 | -6.02 | +/- 14.86 | -1.0% | 0.004 | 0.372 |
| Severity | 1999.2 | 5.88 | +/- 0.99 | 80.1% | 0.000 | 0.000 |
| Severity | 2000.1 | 5.64 | +/- 1.00 | 78.9% | 0.000 | 0.000 |
| Severity | 2000.2 | 5.36 | +/- 0.99 | 77.9% | 0.000 | 0.000 |
| Severity | 2001.1 | 5.34 | +/- 1.04 | 76.4% | 0.000 | 0.000 |
| Severity | 2001.2 | 5.24 | +/- 1.10 | 74.4% | 0.000 | 0.000 |
| Severity | 2002.1 | 5.21 | +/- 1.16 | 72.5% | 0.000 | 0.000 |
| Severity | 2002.2 | 5.21 | +/- 1.23 | 70.7% | 0.000 | 0.000 |
| Severity | 2003.1 | 5.31 | +/- 1.31 | 69.7% | 0.000 | 0.000 |
| Severity | 2003.2 | 5.26 | +/- 1.39 | 67.4% | 0.000 | 0.000 |
| Severity | 2004.1 | 5.53 | +/- 1.45 | 68.7% | 0.000 | 0.000 |
| Severity | 2004.2 | 5.56 | +/- 1.55 | 66.7% | 0.000 | 0.000 |
| Severity | 2005.1 | 5.38 | +/- 1.65 | 63.3% | 0.000 | 0.000 |
| Severity | 2005.2 | 5.51 | +/- 1.77 | 62.0% | 0.000 | 0.000 |
| Severity | 2006.1 | 5.73 | +/- 1.89 | 61.7% | 0.000 | 0.000 |
| Severity | 2006.2 | 5.03 | +/- 1.82 | 58.3% | 0.000 | 0.000 |
| Severity | 2007.1 | 4.84 | +/- 1.95 | 53.8% | 0.000 | 0.000 |
| Severity | 2007.2 | 4.66 | +/- 2.11 | 49.0% | 0.000 | 0.000 |
| Severity | 2008.1 | 4.60 | +/- 2.31 | 44.8% | 0.000 | 0.000 |
| Severity | 2008.2 | 4.37 | +/- 2.51 | 39.1% | 0.000 | 0.001 |
| Severity | 2009.1 | 4.45 | +/- 2.78 | 36.4% | 0.000 | 0.003 |
| Severity | 2009.2 | 3.88 | +/- 2.97 | 27.8% | 0.000 | 0.012 |
| Severity | 2010.1 | 4.21 | +/- 3.30 | 28.0% | 0.000 | 0.014 |
| Severity | 2010.2 | 5.65 | +/- 3.15 | 47.4% | 0.000 | 0.001 |
| Severity | 2011.1 | 4.79 | +/- 3.33 | 37.4% | 0.000 | 0.007 |
| Severity | 2011.2 | 4.75 | +/- 3.82 | 31.9% | 0.000 | 0.016 |
| Severity | 2012.1 | 4.68 | +/- 4.43 | 25.9% | 0.000 | 0.036 |
| Severity | 2012.2 | 6.29 | +/- 4.73 | 40.3% | 0.000 | 0.012 |
| Severity | 2013.1 | 5.90 | +/- 5.64 | 30.2% | 0.000 | 0.037 |
| Severity | 2013.2 | 6.63 | +/- 6.92 | 28.6% | 0.000 | 0.052 |
| Severity | 2014.1 | 5.05 | +/- 8.40 | 10.2% | 0.000 | 0.192 |
| Severity | 2015.1 | 9.29 | +/- 9.94 | 35.3% | 0.000 | 0.054 |
| Severity | 2015.2 | 10.18 | +/- 13.29 | 29.2% | 0.000 | 0.096 |
| Frequency | 1999.2 | -0.53 | +/- 2.18 | -2.0% | 0.000 | 0.629 |
| Frequency | 2000.1 | -0.42 | +/- 2.30 | -2.4% | 0.000 | 0.710 |
| Frequency | 2000.2 | -0.46 | +/- 2.42 | -2.4% | 0.000 | 0.705 |
| Frequency | 2001.1 | 0.05 | +/- 2.50 | -2.9% | 0.000 | 0.971 |
| Frequency | 2001.2 | 0.13 | +/- 2.64 | -3.0% | 0.000 | 0.919 |
| Frequency | 2002.1 | 0.62 | +/- 2.75 | -2.4% | 0.000 | 0.648 |
| Frequency | 2002.2 | 0.64 | +/- 2.92 | -2.6% | 0.000 | 0.658 |
| Frequency | 2003.1 | 0.81 | +/- 3.10 | -2.3% | 0.000 | 0.595 |
| Frequency | 2003.2 | 0.88 | +/- 3.31 | -2.4% | 0.000 | 0.590 |
| Frequency | 2004.1 | 1.21 | +/- 3.52 | -1.7% | 0.000 | 0.484 |
| Frequency | 2004.2 | 1.30 | +/- 3.77 | -1.8% | 0.000 | 0.484 |
| Frequency | 2005.1 | 1.38 | +/- 4.05 | -1.9% | 0.000 | 0.488 |
| Frequency | 2005.2 | 1.40 | +/- 4.36 | -2.2% | 0.000 | 0.512 |
| Frequency | 2006.1 | 1.57 | +/- 4.71 | -2.1% | 0.000 | 0.495 |
| Frequency | 2006.2 | 1.77 | +/- 5.10 | -2.0% | 0.000 | 0.475 |
| Frequency | 2007.1 | 2.82 | +/- 5.42 | 0.9% | 0.000 | 0.285 |
| Frequency | 2007.2 | 3.56 | +/- 5.87 | 2.9% | 0.001 | 0.213 |
| Frequency | 2008.1 | 4.60 | +/- 6.34 | 6.3% | 0.004 | 0.137 |
| Frequency | 2008.2 | 4.41 | +/- 6.95 | 4.0% | 0.007 | 0.191 |
| Frequency | 2009.1 | 4.87 | +/- 7.69 | 4.3% | 0.020 | 0.189 |
| Frequency | 2009.2 | 3.09 | +/- 8.03 | -1.8% | 0.010 | 0.422 |
| Frequency | 2010.1 | 4.14 | +/- 8.96 | 0.0% | 0.034 | 0.332 |
| Frequency | 2010.2 | 1.64 | +/- 9.21 | -5.6% | 0.014 | 0.706 |
| Frequency | 2011.1 | 4.07 | +/- 10.12 | -1.5% | 0.063 | 0.393 |
| Frequency | 2011.2 | 2.08 | +/- 11.03 | -6.3% | 0.045 | 0.687 |
| Frequency | 2012.1 | 2.69 | +/- 12.86 | -6.4% | 0.099 | 0.651 |
| Frequency | 2012.2 | -2.76 | +/- 11.98 | -6.6% | 0.016 | 0.625 |
| Frequency | 2013.1 | 2.30 | +/- 12.98 | -8.3% | 0.099 | 0.698 |
| Frequency | 2013.2 | 1.58 | +/- 15.88 | -10.5% | 0.148 | 0.825 |
| Frequency | 2014.1 | 3.48 | +/- 20.56 | -10.3% | 0.334 | 0.700 |
| Frequency | 2015.1 | -5.23 | +/- 22.33 | -9.7% | 0.116 | 0.603 |
| Frequency | 2015.2 | -14.71 | +/- 21.16 | 17.8% | 0.030 | 0.164 |

SP

Coverage = SP
End Trend Period = 2019.1
Seasonality = T
Excluded Points = 2014.2, 2012.2

| Fit | Start Date | Trend | Conf Int. | Adj R^ | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|--------|-----------|--------|-------------------------|-------------------------|---------------|
| Loss Cost | 1999.2 | 5.46 | +/- 1.48 | 68.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 5.16 | +/- 1.50 | 68.7% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 5.05 | +/- 1.58 | 65.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.36 | +/- 1.62 | 67.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.58 | +/- 1.70 | 67.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 5.85 | +/- 1.76 | 68.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 6.12 | +/- 1.85 | 68.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 6.17 | +/- 1.97 | 68.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.49 | +/- 2.07 | 68.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 6.84 | +/- 2.16 | 69.8% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 7.31 | +/- 2.25 | 71.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 6.91 | +/- 2.34 | 71.1% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 7.52 | +/- 2.41 | 73.3% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 7.52 | +/- 2.60 | 73.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 7.56 | +/- 2.83 | 70.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.1 | 8.01 | +/- 3.01 | 71.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2007.2 | 9.29 | +/- 2.84 | 79.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.1 | 9.75 | +/- 3.05 | 79.9% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 10.13 | +/- 3.35 | 78.4% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.1 | 10.08 | +/- 3.72 | 78.0% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2009.2 | 8.51 | +/- 3.44 | 76.2% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.1 | 9.37 | +/- 3.70 | 78.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2010.2 | 9.40 | +/- 4.23 | 74.6% | 0.000 | 0.000 | 0.000 |
| Loss Cost | 2011.1 | 10.66 | +/- 4.62 | 77.8% | 0.000 | 0.001 | 0.000 |
| Loss Cost | 2011.2 | 9.98 | +/- 5.29 | 71.5% | 0.000 | 0.002 | 0.001 |
| Loss Cost | 2012.1 | 10.17 | +/- 6.50 | 70.8% | 0.000 | 0.006 | 0.004 |
| Loss Cost | 2013.1 | 7.52 | +/- 5.74 | 62.8% | 0.000 | 0.007 | 0.028 |
| Loss Cost | 2013.2 | 9.03 | +/- 8.13 | 62.6% | 0.002 | 0.008 | 0.028 |
| Loss Cost | 2014.1 | 6.19 | +/- 9.35 | 67.1% | 0.002 | 0.006 | 0.150 |
| Loss Cost | 2015.1 | 3.58 | +/- 11.67 | 58.5% | 0.005 | 0.012 | 0.473 |
| Loss Cost | 2015.2 | -3.06 | +/- 8.53 | 72.9% | 0.001 | 0.009 | 0.405 |
| Severity | 1999.2 | 5.86 | +/- 1.01 | 80.2% | 0.000 | 0.338 | 0.000 |
| Severity | 2000.1 | 5.65 | +/- 1.02 | 78.8% | 0.000 | 0.472 | 0.000 |
| Severity | 2000.2 | 5.34 | +/- 1.00 | 78.3% | 0.000 | 0.258 | 0.000 |
| Severity | 2001.1 | 5.35 | +/- 1.05 | 76.8% | 0.000 | 0.267 | 0.000 |
| Severity | 2001.2 | 5.21 | +/- 1.11 | 75.1% | 0.000 | 0.215 | 0.000 |
| Severity | 2002.1 | 5.21 | +/- 1.17 | 73.3% | 0.000 | 0.226 | 0.000 |
| Severity | 2002.2 | 5.17 | +/- 1.25 | 71.5% | 0.000 | 0.225 | 0.000 |
| Severity | 2003.1 | 5.30 | +/- 1.31 | 70.9% | 0.000 | 0.192 | 0.000 |
| Severity | 2003.2 | 5.20 | +/- 1.40 | 68.7% | 0.000 | 0.177 | 0.000 |
| Severity | 2004.1 | 5.51 | +/- 1.43 | 71.0% | 0.000 | 0.104 | 0.000 |
| Severity | 2004.2 | 5.46 | +/- 1.53 | 69.1% | 0.000 | 0.108 | 0.000 |
| Severity | 2005.1 | 5.36 | +/- 1.63 | 65.5% | 0.000 | 0.140 | 0.000 |
| Severity | 2005.2 | 5.41 | +/- 1.77 | 63.9% | 0.000 | 0.165 | 0.000 |
| Severity | 2006.1 | 5.69 | +/- 1.86 | 64.5% | 0.000 | 0.121 | 0.000 |
| Severity | 2006.2 | 4.85 | +/- 1.66 | 66.6% | 0.000 | 0.021 | 0.000 |
| Severity | 2007.1 | 4.80 | +/- 1.80 | 62.1% | 0.000 | 0.030 | 0.000 |
| Severity | 2007.2 | 4.44 | +/- 1.91 | 59.9% | 0.000 | 0.020 | 0.000 |
| Severity | 2008.1 | 4.55 | +/- 2.09 | 56.5% | 0.000 | 0.023 | 0.000 |
| Severity | 2008.2 | 4.08 | +/- 2.21 | 54.6% | 0.000 | 0.015 | 0.001 |
| Severity | 2009.1 | 4.41 | +/- 2.42 | 54.0% | 0.000 | 0.013 | 0.001 |
| Severity | 2009.2 | 3.48 | +/- 2.33 | 56.9% | 0.000 | 0.003 | 0.005 |
| Severity | 2010.1 | 4.23 | +/- 2.41 | 63.6% | 0.000 | 0.001 | 0.002 |
| Severity | 2010.2 | 5.31 | +/- 2.27 | 74.7% | 0.000 | 0.001 | 0.000 |
| Severity | 2011.1 | 4.89 | +/- 2.55 | 65.9% | 0.000 | 0.003 | 0.001 |
| Severity | 2011.2 | 4.30 | +/- 2.84 | 65.0% | 0.000 | 0.003 | 0.006 |
| Severity | 2012.1 | 5.11 | +/- 3.33 | 64.5% | 0.000 | 0.003 | 0.006 |
| Severity | 2013.1 | 6.40 | +/- 3.66 | 71.8% | 0.000 | 0.003 | 0.003 |
| Severity | 2013.2 | 6.20 | +/- 4.54 | 70.2% | 0.000 | 0.006 | 0.012 |
| Severity | 2014.1 | 6.36 | +/- 5.97 | 59.0% | 0.000 | 0.014 | 0.035 |
| Severity | 2015.1 | 9.29 | +/- 6.64 | 73.0% | 0.000 | 0.017 | 0.012 |
| Severity | 2015.2 | 7.77 | +/- 8.73 | 72.4% | 0.000 | 0.023 | 0.063 |
| Frequency | 1999.2 | -0.38 | +/- 1.56 | 43.7% | 0.000 | 0.000 | 0.623 |
| Frequency | 2000.1 | -0.46 | +/- 1.64 | 43.4% | 0.000 | 0.000 | 0.571 |
| Frequency | 2000.2 | -0.27 | +/- 1.72 | 44.3% | 0.000 | 0.000 | 0.751 |
| Frequency | 2001.1 | 0.01 | +/- 1.78 | 42.3% | 0.000 | 0.000 | 0.988 |
| Frequency | 2001.2 | 0.36 | +/- 1.85 | 45.0% | 0.000 | 0.000 | 0.697 |
| Frequency | 2002.1 | 0.60 | +/- 1.93 | 43.5% | 0.000 | 0.000 | 0.528 |
| Frequency | 2002.2 | 0.91 | +/- 2.03 | 45.4% | 0.000 | 0.000 | 0.366 |
| Frequency | 2003.1 | 0.82 | +/- 2.15 | 45.2% | 0.000 | 0.000 | 0.437 |
| Frequency | 2003.2 | 1.23 | +/- 2.25 | 48.0% | 0.000 | 0.000 | 0.268 |
| Frequency | 2004.1 | 1.26 | +/- 2.40 | 47.3% | 0.000 | 0.000 | 0.288 |
| Frequency | 2004.2 | 1.75 | +/- 2.51 | 50.5% | 0.000 | 0.000 | 0.159 |
| Frequency | 2005.1 | 1.47 | +/- 2.65 | 51.4% | 0.000 | 0.000 | 0.259 |
| Frequency | 2005.2 | 2.00 | +/- 2.80 | 54.1% | 0.000 | 0.000 | 0.148 |
| Frequency | 2006.1 | 1.73 | +/- 2.98 | 54.7% | 0.000 | 0.000 | 0.238 |
| Frequency | 2006.2 | 2.58 | +/- 3.06 | 60.2% | 0.000 | 0.000 | 0.090 |
| Frequency | 2007.1 | 3.07 | +/- 3.26 | 60.0% | 0.000 | 0.000 | 0.060 |
| Frequency | 2007.2 | 4.64 | +/- 2.91 | 74.0% | 0.000 | 0.000 | 0.003 |
| Frequency | 2008.1 | 4.98 | +/- 3.16 | 74.1% | 0.000 | 0.000 | 0.003 |
| Frequency | 2008.2 | 5.81 | +/- 3.32 | 76.4% | 0.000 | 0.000 | 0.001 |
| Frequency | 2009.1 | 5.43 | +/- 3.63 | 76.8% | 0.000 | 0.000 | 0.005 |
| Frequency | 2009.2 | 4.86 | +/- 3.97 | 73.7% | 0.000 | 0.000 | 0.017 |
| Frequency | 2010.1 | 4.94 | +/- 4.49 | 73.2% | 0.000 | 0.000 | 0.030 |
| Frequency | 2010.2 | 3.88 | +/- 4.83 | 70.0% | 0.000 | 0.000 | 0.100 |
| Frequency | 2011.1 | 5.50 | +/- 5.19 | 72.0% | 0.001 | 0.000 | 0.035 |
| Frequency | 2011.2 | 5.44 | +/- 6.09 | 68.3% | 0.004 | 0.000 | 0.069 |
| Frequency | 2012.1 | 4.82 | +/- 7.38 | 68.2% | 0.012 | 0.001 | 0.167 |
| Frequency | 2013.1 | 1.05 | +/- 6.74 | 71.0% | 0.001 | 0.000 | 0.731 |
| Frequency | 2013.2 | 2.66 | +/- 8.10 | 72.8% | 0.009 | 0.001 | 0.465 |
| Frequency | 2014.1 | -0.16 | +/- 9.32 | 77.2% | 0.008 | 0.001 | 0.969 |
| Frequency | 2015.1 | -5.23 | +/- 8.57 | 84.7% | 0.002 | 0.001 | 0.196 |
| Frequency | 2015.2 | -10.05 | +/- 6.60 | 93.7% | 0.000 | 0.000 | 0.014 |

SP

Coverage = SP
End Trend Period = 2019.1
Seasonality = F
Excluded Points = 2014.2,2012.2

| Fit | Start Date | Trend | Conf Int. | Adj R^2 | P-Value: (Intercept) | P-Value: Time |
|-----------|------------|--------|-----------|---------|----------------------|---------------|
| Loss Cost | 1999.2 | 5.12 | +/- 1.97 | 43.3% | 0.000 | 0.000 |
| Loss Cost | 2000.1 | 4.99 | +/- 2.06 | 40.3% | 0.000 | 0.000 |
| Loss Cost | 2000.2 | 4.68 | +/- 2.14 | 36.1% | 0.000 | 0.000 |
| Loss Cost | 2001.1 | 5.19 | +/- 2.17 | 41.3% | 0.000 | 0.000 |
| Loss Cost | 2001.2 | 5.19 | +/- 2.30 | 39.2% | 0.000 | 0.000 |
| Loss Cost | 2002.1 | 5.68 | +/- 2.36 | 43.2% | 0.000 | 0.000 |
| Loss Cost | 2002.2 | 5.70 | +/- 2.51 | 41.2% | 0.000 | 0.000 |
| Loss Cost | 2003.1 | 5.99 | +/- 2.65 | 41.9% | 0.000 | 0.000 |
| Loss Cost | 2003.2 | 6.02 | +/- 2.83 | 39.8% | 0.000 | 0.000 |
| Loss Cost | 2004.1 | 6.67 | +/- 2.92 | 44.4% | 0.000 | 0.000 |
| Loss Cost | 2004.2 | 6.80 | +/- 3.13 | 43.0% | 0.000 | 0.000 |
| Loss Cost | 2005.1 | 6.74 | +/- 3.36 | 39.9% | 0.000 | 0.000 |
| Loss Cost | 2005.2 | 6.92 | +/- 3.61 | 38.6% | 0.000 | 0.000 |
| Loss Cost | 2006.1 | 7.37 | +/- 3.87 | 39.4% | 0.000 | 0.000 |
| Loss Cost | 2006.2 | 6.94 | +/- 4.14 | 34.1% | 0.000 | 0.002 |
| Loss Cost | 2007.1 | 7.92 | +/- 4.35 | 39.7% | 0.000 | 0.001 |
| Loss Cost | 2007.2 | 8.60 | +/- 4.68 | 41.6% | 0.000 | 0.001 |
| Loss Cost | 2008.1 | 9.75 | +/- 4.94 | 47.0% | 0.000 | 0.000 |
| Loss Cost | 2008.2 | 9.47 | +/- 5.43 | 41.9% | 0.000 | 0.001 |
| Loss Cost | 2009.1 | 10.26 | +/- 5.96 | 42.9% | 0.000 | 0.001 |
| Loss Cost | 2009.2 | 7.96 | +/- 5.69 | 33.4% | 0.000 | 0.007 |
| Loss Cost | 2010.1 | 9.80 | +/- 5.97 | 43.7% | 0.000 | 0.002 |
| Loss Cost | 2010.2 | 9.03 | +/- 6.67 | 35.4% | 0.000 | 0.009 |
| Loss Cost | 2011.1 | 11.54 | +/- 7.00 | 48.4% | 0.001 | 0.002 |
| Loss Cost | 2011.2 | 9.98 | +/- 7.80 | 36.7% | 0.001 | 0.013 |
| Loss Cost | 2012.1 | 12.04 | +/- 9.08 | 41.6% | 0.010 | 0.010 |
| Loss Cost | 2013.1 | 8.33 | +/- 9.70 | 21.3% | 0.004 | 0.074 |
| Loss Cost | 2013.2 | 8.30 | +/- 11.97 | 14.4% | 0.016 | 0.136 |
| Loss Cost | 2014.1 | 8.71 | +/- 15.39 | 8.7% | 0.053 | 0.210 |
| Loss Cost | 2015.1 | 3.58 | +/- 18.49 | -10.8% | 0.042 | 0.654 |
| Loss Cost | 2015.2 | -6.02 | +/- 14.86 | -1.0% | 0.004 | 0.372 |
| Severity | 1999.2 | 5.90 | +/- 1.00 | 80.2% | 0.000 | 0.000 |
| Severity | 2000.1 | 5.67 | +/- 1.01 | 79.1% | 0.000 | 0.000 |
| Severity | 2000.2 | 5.39 | +/- 1.00 | 78.1% | 0.000 | 0.000 |
| Severity | 2001.1 | 5.37 | +/- 1.06 | 76.6% | 0.000 | 0.000 |
| Severity | 2001.2 | 5.27 | +/- 1.11 | 74.7% | 0.000 | 0.000 |
| Severity | 2002.1 | 5.24 | +/- 1.18 | 72.8% | 0.000 | 0.000 |
| Severity | 2002.2 | 5.24 | +/- 1.25 | 71.0% | 0.000 | 0.000 |
| Severity | 2003.1 | 5.33 | +/- 1.33 | 70.1% | 0.000 | 0.000 |
| Severity | 2003.2 | 5.28 | +/- 1.41 | 67.7% | 0.000 | 0.000 |
| Severity | 2004.1 | 5.55 | +/- 1.47 | 69.0% | 0.000 | 0.000 |
| Severity | 2004.2 | 5.57 | +/- 1.58 | 67.0% | 0.000 | 0.000 |
| Severity | 2005.1 | 5.39 | +/- 1.67 | 63.6% | 0.000 | 0.000 |
| Severity | 2005.2 | 5.52 | +/- 1.80 | 62.3% | 0.000 | 0.000 |
| Severity | 2006.1 | 5.73 | +/- 1.92 | 62.0% | 0.000 | 0.000 |
| Severity | 2006.2 | 5.03 | +/- 1.84 | 58.7% | 0.000 | 0.000 |
| Severity | 2007.1 | 4.82 | +/- 1.98 | 54.0% | 0.000 | 0.000 |
| Severity | 2007.2 | 4.63 | +/- 2.14 | 49.1% | 0.000 | 0.000 |
| Severity | 2008.1 | 4.55 | +/- 2.35 | 44.7% | 0.000 | 0.001 |
| Severity | 2008.2 | 4.30 | +/- 2.56 | 38.6% | 0.000 | 0.002 |
| Severity | 2009.1 | 4.35 | +/- 2.85 | 35.4% | 0.000 | 0.004 |
| Severity | 2009.2 | 3.72 | +/- 3.04 | 26.1% | 0.000 | 0.018 |
| Severity | 2010.1 | 4.00 | +/- 3.41 | 25.6% | 0.000 | 0.022 |
| Severity | 2010.2 | 5.48 | +/- 3.32 | 44.9% | 0.000 | 0.003 |
| Severity | 2011.1 | 4.47 | +/- 3.52 | 32.9% | 0.000 | 0.015 |
| Severity | 2011.2 | 4.30 | +/- 4.11 | 25.4% | 0.000 | 0.038 |
| Severity | 2012.1 | 4.03 | +/- 4.91 | 16.7% | 0.000 | 0.092 |
| Severity | 2013.1 | 5.90 | +/- 5.64 | 30.2% | 0.000 | 0.037 |
| Severity | 2013.2 | 6.63 | +/- 6.92 | 28.6% | 0.000 | 0.052 |
| Severity | 2014.1 | 5.05 | +/- 8.40 | 10.2% | 0.000 | 0.192 |
| Severity | 2015.1 | 9.29 | +/- 9.94 | 35.3% | 0.000 | 0.054 |
| Severity | 2015.2 | 10.18 | +/- 13.29 | 29.2% | 0.000 | 0.096 |
| Frequency | 1999.2 | -0.74 | +/- 2.08 | -1.3% | 0.000 | 0.476 |
| Frequency | 2000.1 | -0.64 | +/- 2.19 | -1.8% | 0.000 | 0.558 |
| Frequency | 2000.2 | -0.67 | +/- 2.31 | -1.9% | 0.000 | 0.561 |
| Frequency | 2001.1 | -0.17 | +/- 2.37 | -3.0% | 0.000 | 0.886 |
| Frequency | 2001.2 | -0.08 | +/- 2.51 | -3.1% | 0.000 | 0.951 |
| Frequency | 2002.1 | 0.41 | +/- 2.60 | -2.9% | 0.000 | 0.747 |
| Frequency | 2002.2 | 0.44 | +/- 2.76 | -3.0% | 0.000 | 0.746 |
| Frequency | 2003.1 | 0.63 | +/- 2.93 | -2.8% | 0.000 | 0.664 |
| Frequency | 2003.2 | 0.70 | +/- 3.13 | -2.8% | 0.000 | 0.647 |
| Frequency | 2004.1 | 1.06 | +/- 3.32 | -2.1% | 0.000 | 0.517 |
| Frequency | 2004.2 | 1.16 | +/- 3.56 | -2.1% | 0.000 | 0.505 |
| Frequency | 2005.1 | 1.28 | +/- 3.82 | -2.0% | 0.000 | 0.496 |
| Frequency | 2005.2 | 1.33 | +/- 4.12 | -2.2% | 0.000 | 0.508 |
| Frequency | 2006.1 | 1.55 | +/- 4.45 | -2.0% | 0.000 | 0.475 |
| Frequency | 2006.2 | 1.82 | +/- 4.83 | -1.7% | 0.000 | 0.439 |
| Frequency | 2007.1 | 2.95 | +/- 5.08 | 2.2% | 0.000 | 0.234 |
| Frequency | 2007.2 | 3.79 | +/- 5.47 | 5.3% | 0.001 | 0.156 |
| Frequency | 2008.1 | 4.98 | +/- 5.84 | 10.5% | 0.004 | 0.083 |
| Frequency | 2008.2 | 4.96 | +/- 6.45 | 8.4% | 0.008 | 0.115 |
| Frequency | 2009.1 | 5.66 | +/- 7.14 | 9.8% | 0.026 | 0.103 |
| Frequency | 2009.2 | 4.09 | +/- 7.55 | 2.2% | 0.015 | 0.258 |
| Frequency | 2010.1 | 5.58 | +/- 8.37 | 6.6% | 0.058 | 0.165 |
| Frequency | 2010.2 | 3.36 | +/- 8.81 | -2.1% | 0.027 | 0.418 |
| Frequency | 2011.1 | 6.77 | +/- 9.28 | 10.6% | 0.150 | 0.127 |
| Frequency | 2011.2 | 5.44 | +/- 10.59 | 2.4% | 0.135 | 0.272 |
| Frequency | 2012.1 | 7.70 | +/- 12.59 | 7.4% | 0.363 | 0.189 |
| Frequency | 2013.1 | 2.30 | +/- 12.98 | -8.3% | 0.099 | 0.698 |
| Frequency | 2013.2 | 1.58 | +/- 15.88 | -10.5% | 0.148 | 0.825 |
| Frequency | 2014.1 | 3.48 | +/- 20.56 | -10.3% | 0.334 | 0.700 |
| Frequency | 2015.1 | -5.23 | +/- 22.33 | -9.7% | 0.116 | 0.603 |
| Frequency | 2015.2 | -14.71 | +/- 21.16 | 17.8% | 0.030 | 0.164 |

UM

Coverage = UM
 End Trend Period = 2019.1
 Seasonality = T
 Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|-------------------------|-------------------------|---------------|
| Loss Cost | 1999.2 | 2.24 | +/- 2.64 | 8.6% | 0.000 | 0.096 | 0.090 |
| Loss Cost | 2000.1 | 1.73 | +/- 2.69 | 8.4% | 0.000 | 0.061 | 0.197 |
| Loss Cost | 2000.2 | 1.55 | +/- 2.83 | 6.0% | 0.000 | 0.078 | 0.268 |
| Loss Cost | 2001.1 | 1.96 | +/- 2.95 | 6.5% | 0.000 | 0.113 | 0.181 |
| Loss Cost | 2001.2 | 2.94 | +/- 2.92 | 15.5% | 0.000 | 0.042 | 0.045 |
| Loss Cost | 2002.1 | 2.98 | +/- 3.09 | 15.3% | 0.000 | 0.049 | 0.055 |
| Loss Cost | 2002.2 | 3.42 | +/- 3.25 | 17.6% | 0.000 | 0.037 | 0.037 |
| Loss Cost | 2003.1 | 3.36 | +/- 3.46 | 17.1% | 0.000 | 0.041 | 0.053 |
| Loss Cost | 2003.2 | 2.31 | +/- 3.41 | 9.0% | 0.000 | 0.076 | 0.172 |
| Loss Cost | 2004.1 | 2.34 | +/- 3.64 | 8.8% | 0.000 | 0.088 | 0.193 |
| Loss Cost | 2004.2 | 2.46 | +/- 3.91 | 7.9% | 0.000 | 0.093 | 0.203 |
| Loss Cost | 2005.1 | 2.22 | +/- 4.17 | 7.6% | 0.000 | 0.091 | 0.279 |
| Loss Cost | 2005.2 | 3.01 | +/- 4.42 | 11.5% | 0.000 | 0.062 | 0.167 |
| Loss Cost | 2006.1 | 3.89 | +/- 4.66 | 13.4% | 0.002 | 0.099 | 0.091 |
| Loss Cost | 2006.2 | 5.40 | +/- 4.74 | 24.2% | 0.008 | 0.040 | 0.024 |
| Loss Cost | 2007.1 | 6.23 | +/- 5.06 | 26.7% | 0.033 | 0.064 | 0.015 |
| Loss Cost | 2007.2 | 5.23 | +/- 5.33 | 17.1% | 0.019 | 0.107 | 0.048 |
| Loss Cost | 2008.1 | 6.65 | +/- 5.56 | 23.1% | 0.096 | 0.177 | 0.018 |
| Severity | 1999.2 | 4.05 | +/- 2.09 | 26.6% | 0.000 | 0.953 | 0.000 |
| Severity | 2000.1 | 3.82 | +/- 2.17 | 22.8% | 0.000 | 0.948 | 0.001 |
| Severity | 2000.2 | 3.83 | +/- 2.30 | 21.2% | 0.000 | 0.945 | 0.001 |
| Severity | 2001.1 | 4.01 | +/- 2.42 | 21.4% | 0.000 | 0.986 | 0.002 |
| Severity | 2001.2 | 4.29 | +/- 2.55 | 22.7% | 0.000 | 0.906 | 0.001 |
| Severity | 2002.1 | 4.07 | +/- 2.68 | 19.1% | 0.000 | 0.833 | 0.003 |
| Severity | 2002.2 | 3.65 | +/- 2.79 | 14.1% | 0.000 | 0.980 | 0.011 |
| Severity | 2003.1 | 2.90 | +/- 2.78 | 8.1% | 0.000 | 0.735 | 0.039 |
| Severity | 2003.2 | 1.93 | +/- 2.68 | 0.8% | 0.000 | 0.938 | 0.147 |
| Severity | 2004.1 | 1.43 | +/- 2.77 | -2.9% | 0.000 | 0.893 | 0.295 |
| Severity | 2004.2 | 1.46 | +/- 2.97 | -3.4% | 0.000 | 0.887 | 0.319 |
| Severity | 2005.1 | 1.01 | +/- 3.12 | -5.5% | 0.000 | 0.757 | 0.509 |
| Severity | 2005.2 | 0.33 | +/- 3.23 | -7.8% | 0.000 | 0.958 | 0.834 |
| Severity | 2006.1 | 1.32 | +/- 3.26 | -4.8% | 0.000 | 0.762 | 0.410 |
| Severity | 2006.2 | 1.42 | +/- 3.54 | -5.0% | 0.000 | 0.800 | 0.410 |
| Severity | 2007.1 | 1.34 | +/- 3.83 | -6.3% | 0.000 | 0.828 | 0.473 |
| Severity | 2007.2 | 0.55 | +/- 4.03 | -7.9% | 0.000 | 0.651 | 0.777 |
| Severity | 2008.1 | 0.61 | +/- 4.41 | -8.4% | 0.000 | 0.655 | 0.776 |
| Frequency | 1999.2 | -1.74 | +/- 2.05 | 13.2% | 0.000 | 0.037 | 0.097 |
| Frequency | 2000.1 | -2.02 | +/- 2.13 | 15.3% | 0.000 | 0.028 | 0.065 |
| Frequency | 2000.2 | -2.19 | +/- 2.23 | 15.7% | 0.000 | 0.039 | 0.056 |
| Frequency | 2001.1 | -1.97 | +/- 2.34 | 11.8% | 0.000 | 0.055 | 0.101 |
| Frequency | 2001.2 | -1.30 | +/- 2.36 | 13.0% | 0.000 | 0.023 | 0.273 |
| Frequency | 2002.1 | -1.05 | +/- 2.49 | 9.7% | 0.000 | 0.034 | 0.397 |
| Frequency | 2002.2 | -0.22 | +/- 2.45 | 14.7% | 0.000 | 0.010 | 0.856 |
| Frequency | 2003.1 | 0.44 | +/- 2.48 | 12.2% | 0.000 | 0.018 | 0.719 |
| Frequency | 2003.2 | 0.37 | +/- 2.65 | 10.9% | 0.000 | 0.023 | 0.777 |
| Frequency | 2004.1 | 0.90 | +/- 2.76 | 9.5% | 0.000 | 0.039 | 0.507 |
| Frequency | 2004.2 | 0.98 | +/- 2.96 | 8.9% | 0.000 | 0.043 | 0.500 |
| Frequency | 2005.1 | 1.19 | +/- 3.17 | 8.3% | 0.000 | 0.058 | 0.443 |
| Frequency | 2005.2 | 2.67 | +/- 2.90 | 26.0% | 0.000 | 0.008 | 0.067 |
| Frequency | 2006.1 | 2.54 | +/- 3.12 | 25.8% | 0.000 | 0.009 | 0.101 |
| Frequency | 2006.2 | 3.92 | +/- 2.93 | 43.2% | 0.000 | 0.001 | 0.010 |
| Frequency | 2007.1 | 4.82 | +/- 2.96 | 48.6% | 0.000 | 0.002 | 0.002 |
| Frequency | 2007.2 | 4.65 | +/- 3.23 | 42.9% | 0.000 | 0.003 | 0.006 |
| Frequency | 2008.1 | 6.01 | +/- 3.04 | 54.7% | 0.000 | 0.004 | 0.000 |

UM

Coverage = UM
End Trend Period = 2019.1
Seasonality = F
Excluded Points = NA

| Fit | Start Date | Trend | Conf Int. | Adj R^ | P-Value: (Intercept) | P-Value: Time |
|-----------|------------|-------|-----------|--------|-------------------------|---------------|
| Loss Cost | 1999.2 | 2.15 | +/- 2.70 | 4.1% | 0.000 | 0.112 |
| Loss Cost | 2000.1 | 1.73 | +/- 2.78 | 1.6% | 0.000 | 0.213 |
| Loss Cost | 2000.2 | 1.44 | +/- 2.91 | 0.1% | 0.000 | 0.319 |
| Loss Cost | 2001.1 | 1.96 | +/- 3.02 | 2.1% | 0.000 | 0.191 |
| Loss Cost | 2001.2 | 2.79 | +/- 3.05 | 6.8% | 0.000 | 0.068 |
| Loss Cost | 2002.1 | 2.98 | +/- 3.23 | 7.1% | 0.000 | 0.066 |
| Loss Cost | 2002.2 | 3.24 | +/- 3.42 | 7.9% | 0.000 | 0.059 |
| Loss Cost | 2003.1 | 3.36 | +/- 3.64 | 7.7% | 0.000 | 0.065 |
| Loss Cost | 2003.2 | 2.14 | +/- 3.53 | 1.8% | 0.000 | 0.219 |
| Loss Cost | 2004.1 | 2.34 | +/- 3.76 | 2.1% | 0.000 | 0.208 |
| Loss Cost | 2004.2 | 2.26 | +/- 4.03 | 1.2% | 0.000 | 0.254 |
| Loss Cost | 2005.1 | 2.22 | +/- 4.32 | 0.5% | 0.000 | 0.297 |
| Loss Cost | 2005.2 | 2.75 | +/- 4.62 | 1.9% | 0.001 | 0.227 |
| Loss Cost | 2006.1 | 3.89 | +/- 4.82 | 6.7% | 0.005 | 0.103 |
| Loss Cost | 2006.2 | 5.07 | +/- 5.06 | 12.3% | 0.026 | 0.044 |
| Loss Cost | 2007.1 | 6.23 | +/- 5.34 | 17.7% | 0.094 | 0.021 |
| Loss Cost | 2007.2 | 4.92 | +/- 5.50 | 10.2% | 0.039 | 0.071 |
| Loss Cost | 2008.1 | 6.65 | +/- 5.67 | 19.6% | 0.165 | 0.020 |
| Severity | 1999.2 | 4.05 | +/- 2.05 | 28.6% | 0.000 | 0.000 |
| Severity | 2000.1 | 3.82 | +/- 2.14 | 24.9% | 0.000 | 0.001 |
| Severity | 2000.2 | 3.83 | +/- 2.26 | 23.3% | 0.000 | 0.001 |
| Severity | 2001.1 | 4.01 | +/- 2.38 | 23.6% | 0.000 | 0.001 |
| Severity | 2001.2 | 4.29 | +/- 2.50 | 24.9% | 0.000 | 0.001 |
| Severity | 2002.1 | 4.07 | +/- 2.63 | 21.5% | 0.000 | 0.003 |
| Severity | 2002.2 | 3.65 | +/- 2.74 | 16.8% | 0.000 | 0.009 |
| Severity | 2003.1 | 2.90 | +/- 2.74 | 10.7% | 0.000 | 0.036 |
| Severity | 2003.2 | 1.94 | +/- 2.62 | 4.1% | 0.000 | 0.139 |
| Severity | 2004.1 | 1.43 | +/- 2.72 | 0.6% | 0.000 | 0.287 |
| Severity | 2004.2 | 1.45 | +/- 2.91 | 0.2% | 0.000 | 0.313 |
| Severity | 2005.1 | 1.01 | +/- 3.06 | -2.0% | 0.000 | 0.502 |
| Severity | 2005.2 | 0.33 | +/- 3.15 | -3.7% | 0.000 | 0.833 |
| Severity | 2006.1 | 1.32 | +/- 3.19 | -1.0% | 0.000 | 0.401 |
| Severity | 2006.2 | 1.45 | +/- 3.45 | -0.9% | 0.000 | 0.390 |
| Severity | 2007.1 | 1.34 | +/- 3.74 | -1.9% | 0.000 | 0.464 |
| Severity | 2007.2 | 0.62 | +/- 3.94 | -4.0% | 0.000 | 0.747 |
| Severity | 2008.1 | 0.61 | +/- 4.31 | -4.3% | 0.000 | 0.772 |
| Frequency | 1999.2 | -1.83 | +/- 2.14 | 4.7% | 0.000 | 0.094 |
| Frequency | 2000.1 | -2.02 | +/- 2.24 | 5.6% | 0.000 | 0.080 |
| Frequency | 2000.2 | -2.30 | +/- 2.33 | 7.3% | 0.000 | 0.056 |
| Frequency | 2001.1 | -1.97 | +/- 2.44 | 4.3% | 0.000 | 0.114 |
| Frequency | 2001.2 | -1.43 | +/- 2.51 | 0.9% | 0.000 | 0.257 |
| Frequency | 2002.1 | -1.05 | +/- 2.63 | -1.0% | 0.000 | 0.423 |
| Frequency | 2002.2 | -0.39 | +/- 2.68 | -2.8% | 0.000 | 0.770 |
| Frequency | 2003.1 | 0.44 | +/- 2.68 | -2.9% | 0.000 | 0.739 |
| Frequency | 2003.2 | 0.20 | +/- 2.84 | -3.3% | 0.000 | 0.886 |
| Frequency | 2004.1 | 0.90 | +/- 2.92 | -2.0% | 0.000 | 0.532 |
| Frequency | 2004.2 | 0.80 | +/- 3.12 | -2.5% | 0.000 | 0.600 |
| Frequency | 2005.1 | 1.19 | +/- 3.33 | -1.6% | 0.000 | 0.465 |
| Frequency | 2005.2 | 2.41 | +/- 3.27 | 4.8% | 0.000 | 0.137 |
| Frequency | 2006.1 | 2.54 | +/- 3.53 | 4.6% | 0.000 | 0.145 |
| Frequency | 2006.2 | 3.56 | +/- 3.63 | 11.5% | 0.000 | 0.050 |
| Frequency | 2007.1 | 4.82 | +/- 3.63 | 22.3% | 0.000 | 0.010 |
| Frequency | 2007.2 | 4.27 | +/- 3.88 | 16.2% | 0.000 | 0.029 |
| Frequency | 2008.1 | 6.01 | +/- 3.65 | 34.2% | 0.000 | 0.002 |

UM

Coverage = UM
 End Trend Period = 2019.1
 Seasonality = T
 Excluded Points = 2005.2,2012.2,2013.1,2016.1

| Fit | Start Date | Trend | Conf Int. | Adj R ^A | P-Value: (Intercept) | P-Value: Seasonality | P-Value: Time |
|-----------|------------|-------|-----------|--------------------|-------------------------|-------------------------|---------------|
| Loss Cost | 1999.2 | 2.22 | +/- 2.75 | 6.3% | 0.000 | 0.215 | 0.107 |
| Loss Cost | 2000.1 | 1.70 | +/- 2.82 | 5.5% | 0.000 | 0.145 | 0.224 |
| Loss Cost | 2000.2 | 1.52 | +/- 2.96 | 3.1% | 0.000 | 0.176 | 0.300 |
| Loss Cost | 2001.1 | 2.01 | +/- 3.10 | 4.0% | 0.000 | 0.255 | 0.191 |
| Loss Cost | 2001.2 | 3.00 | +/- 3.03 | 13.7% | 0.000 | 0.116 | 0.049 |
| Loss Cost | 2002.1 | 3.11 | +/- 3.23 | 13.7% | 0.000 | 0.140 | 0.055 |
| Loss Cost | 2002.2 | 3.57 | +/- 3.40 | 16.4% | 0.000 | 0.109 | 0.037 |
| Loss Cost | 2003.1 | 3.60 | +/- 3.65 | 16.0% | 0.000 | 0.125 | 0.049 |
| Loss Cost | 2003.2 | 2.52 | +/- 3.58 | 6.8% | 0.000 | 0.201 | 0.154 |
| Loss Cost | 2004.1 | 2.68 | +/- 3.87 | 6.8% | 0.000 | 0.240 | 0.160 |
| Loss Cost | 2004.2 | 2.83 | +/- 4.17 | 5.9% | 0.000 | 0.241 | 0.168 |
| Loss Cost | 2005.1 | 2.70 | +/- 4.54 | 5.2% | 0.001 | 0.249 | 0.224 |
| Loss Cost | 2006.1 | 3.62 | +/- 4.81 | 10.4% | 0.003 | 0.179 | 0.125 |
| Loss Cost | 2006.2 | 5.06 | +/- 4.86 | 21.8% | 0.009 | 0.080 | 0.038 |
| Loss Cost | 2007.1 | 5.95 | +/- 5.20 | 24.8% | 0.039 | 0.129 | 0.023 |
| Loss Cost | 2007.2 | 4.92 | +/- 5.44 | 14.3% | 0.023 | 0.206 | 0.067 |
| Loss Cost | 2008.1 | 6.47 | +/- 5.63 | 22.3% | 0.114 | 0.340 | 0.023 |
| Severity | 1999.2 | 3.98 | +/- 1.83 | 35.4% | 0.000 | 0.397 | 0.000 |
| Severity | 2000.1 | 3.80 | +/- 1.91 | 30.9% | 0.000 | 0.479 | 0.000 |
| Severity | 2000.2 | 3.82 | +/- 2.02 | 29.5% | 0.000 | 0.496 | 0.000 |
| Severity | 2001.1 | 4.10 | +/- 2.12 | 31.2% | 0.000 | 0.403 | 0.000 |
| Severity | 2001.2 | 4.40 | +/- 2.22 | 33.3% | 0.000 | 0.504 | 0.000 |
| Severity | 2002.1 | 4.27 | +/- 2.36 | 29.3% | 0.000 | 0.563 | 0.001 |
| Severity | 2002.2 | 3.86 | +/- 2.44 | 24.6% | 0.000 | 0.444 | 0.003 |
| Severity | 2003.1 | 3.17 | +/- 2.45 | 16.1% | 0.000 | 0.678 | 0.012 |
| Severity | 2003.2 | 2.19 | +/- 2.22 | 10.3% | 0.000 | 0.336 | 0.050 |
| Severity | 2004.1 | 1.78 | +/- 2.33 | 3.3% | 0.000 | 0.474 | 0.124 |
| Severity | 2004.2 | 1.86 | +/- 2.51 | 3.1% | 0.000 | 0.513 | 0.135 |
| Severity | 2005.1 | 1.54 | +/- 2.70 | -1.9% | 0.000 | 0.636 | 0.245 |
| Severity | 2006.1 | 0.88 | +/- 2.76 | -4.7% | 0.000 | 0.462 | 0.515 |
| Severity | 2006.2 | 0.94 | +/- 3.00 | -5.1% | 0.000 | 0.500 | 0.517 |
| Severity | 2007.1 | 0.90 | +/- 3.27 | -6.5% | 0.000 | 0.531 | 0.570 |
| Severity | 2007.2 | 0.08 | +/- 3.35 | -5.6% | 0.000 | 0.345 | 0.958 |
| Severity | 2008.1 | 0.21 | +/- 3.70 | -5.9% | 0.000 | 0.348 | 0.906 |
| Frequency | 1999.2 | -1.70 | +/- 2.20 | 13.0% | 0.000 | 0.035 | 0.129 |
| Frequency | 2000.1 | -2.03 | +/- 2.28 | 15.7% | 0.000 | 0.025 | 0.083 |
| Frequency | 2000.2 | -2.21 | +/- 2.39 | 16.0% | 0.000 | 0.035 | 0.071 |
| Frequency | 2001.1 | -2.01 | +/- 2.53 | 11.9% | 0.000 | 0.051 | 0.120 |
| Frequency | 2001.2 | -1.34 | +/- 2.55 | 13.6% | 0.000 | 0.023 | 0.293 |
| Frequency | 2002.1 | -1.12 | +/- 2.71 | 10.2% | 0.000 | 0.034 | 0.408 |
| Frequency | 2002.2 | -0.28 | +/- 2.67 | 15.7% | 0.000 | 0.011 | 0.832 |
| Frequency | 2003.1 | 0.41 | +/- 2.74 | 12.7% | 0.000 | 0.023 | 0.758 |
| Frequency | 2003.2 | 0.32 | +/- 2.93 | 11.1% | 0.000 | 0.030 | 0.823 |
| Frequency | 2004.1 | 0.88 | +/- 3.10 | 9.3% | 0.000 | 0.055 | 0.560 |
| Frequency | 2004.2 | 0.95 | +/- 3.34 | 8.4% | 0.000 | 0.061 | 0.562 |
| Frequency | 2005.1 | 1.14 | +/- 3.64 | 7.7% | 0.000 | 0.084 | 0.519 |
| Frequency | 2006.1 | 2.72 | +/- 3.35 | 26.0% | 0.000 | 0.017 | 0.102 |
| Frequency | 2006.2 | 4.08 | +/- 3.12 | 44.4% | 0.000 | 0.002 | 0.011 |
| Frequency | 2007.1 | 5.00 | +/- 3.17 | 50.1% | 0.000 | 0.004 | 0.003 |
| Frequency | 2007.2 | 4.83 | +/- 3.46 | 43.9% | 0.000 | 0.007 | 0.008 |
| Frequency | 2008.1 | 6.24 | +/- 3.25 | 56.6% | 0.000 | 0.011 | 0.001 |

UM

Coverage = UM
 End Trend Period = 2019.1
 Seasonality = F
 Excluded Points = 2005.2,2012.2,2013.1,2016.1

| Fit | Start Date | Trend | Conf Int. | Adj R^ | P-Value: | |
|-----------|------------|-------|-----------|--------|-------------|-------|
| | | | | | (Intercept) | Time |
| Loss Cost | 1999.2 | 2.22 | +/- 2.77 | 4.7% | 0.000 | 0.108 |
| Loss Cost | 2000.1 | 1.81 | +/- 2.87 | 2.0% | 0.000 | 0.204 |
| Loss Cost | 2000.2 | 1.53 | +/- 3.00 | 0.3% | 0.000 | 0.302 |
| Loss Cost | 2001.1 | 2.12 | +/- 3.11 | 2.9% | 0.000 | 0.171 |
| Loss Cost | 2001.2 | 3.03 | +/- 3.11 | 9.0% | 0.000 | 0.052 |
| Loss Cost | 2002.1 | 3.27 | +/- 3.30 | 9.8% | 0.000 | 0.048 |
| Loss Cost | 2002.2 | 3.62 | +/- 3.50 | 11.2% | 0.000 | 0.040 |
| Loss Cost | 2003.1 | 3.82 | +/- 3.74 | 11.2% | 0.000 | 0.042 |
| Loss Cost | 2003.2 | 2.57 | +/- 3.62 | 4.2% | 0.000 | 0.151 |
| Loss Cost | 2004.1 | 2.88 | +/- 3.88 | 5.1% | 0.000 | 0.134 |
| Loss Cost | 2004.2 | 2.90 | +/- 4.20 | 4.2% | 0.000 | 0.161 |
| Loss Cost | 2005.1 | 2.97 | +/- 4.55 | 3.5% | 0.001 | 0.183 |
| Loss Cost | 2006.1 | 3.76 | +/- 4.89 | 6.6% | 0.005 | 0.119 |
| Loss Cost | 2006.2 | 4.94 | +/- 5.11 | 12.9% | 0.026 | 0.052 |
| Loss Cost | 2007.1 | 6.11 | +/- 5.38 | 19.1% | 0.093 | 0.024 |
| Loss Cost | 2007.2 | 4.80 | +/- 5.51 | 11.0% | 0.038 | 0.078 |
| Loss Cost | 2008.1 | 6.58 | +/- 5.61 | 22.4% | 0.162 | 0.020 |
| Severity | 1999.2 | 3.98 | +/- 1.82 | 35.9% | 0.000 | 0.000 |
| Severity | 2000.1 | 3.77 | +/- 1.90 | 31.9% | 0.000 | 0.000 |
| Severity | 2000.2 | 3.81 | +/- 2.00 | 30.6% | 0.000 | 0.000 |
| Severity | 2001.1 | 4.04 | +/- 2.11 | 31.8% | 0.000 | 0.000 |
| Severity | 2001.2 | 4.39 | +/- 2.20 | 34.5% | 0.000 | 0.000 |
| Severity | 2002.1 | 4.23 | +/- 2.33 | 30.9% | 0.000 | 0.001 |
| Severity | 2002.2 | 3.85 | +/- 2.42 | 25.6% | 0.000 | 0.003 |
| Severity | 2003.1 | 3.13 | +/- 2.40 | 18.7% | 0.000 | 0.011 |
| Severity | 2003.2 | 2.17 | +/- 2.21 | 10.5% | 0.000 | 0.052 |
| Severity | 2004.1 | 1.71 | +/- 2.29 | 5.1% | 0.000 | 0.134 |
| Severity | 2004.2 | 1.84 | +/- 2.47 | 5.3% | 0.000 | 0.134 |
| Severity | 2005.1 | 1.48 | +/- 2.63 | 1.5% | 0.000 | 0.254 |
| Severity | 2006.1 | 0.84 | +/- 2.72 | -2.6% | 0.000 | 0.530 |
| Severity | 2006.2 | 0.97 | +/- 2.95 | -2.5% | 0.000 | 0.499 |
| Severity | 2007.1 | 0.86 | +/- 3.21 | -3.4% | 0.000 | 0.581 |
| Severity | 2007.2 | 0.14 | +/- 3.34 | -5.2% | 0.000 | 0.931 |
| Severity | 2008.1 | 0.14 | +/- 3.67 | -5.5% | 0.000 | 0.938 |
| Frequency | 1999.2 | -1.69 | +/- 2.32 | 3.2% | 0.000 | 0.151 |
| Frequency | 2000.1 | -1.88 | +/- 2.43 | 4.1% | 0.000 | 0.127 |
| Frequency | 2000.2 | -2.19 | +/- 2.53 | 5.9% | 0.000 | 0.090 |
| Frequency | 2001.1 | -1.85 | +/- 2.65 | 3.0% | 0.000 | 0.168 |
| Frequency | 2001.2 | -1.31 | +/- 2.74 | -0.2% | 0.000 | 0.341 |
| Frequency | 2002.1 | -0.92 | +/- 2.88 | -2.0% | 0.000 | 0.522 |
| Frequency | 2002.2 | -0.22 | +/- 2.95 | -3.5% | 0.000 | 0.880 |
| Frequency | 2003.1 | 0.66 | +/- 2.97 | -2.9% | 0.000 | 0.649 |
| Frequency | 2003.2 | 0.40 | +/- 3.15 | -3.6% | 0.000 | 0.798 |
| Frequency | 2004.1 | 1.15 | +/- 3.27 | -1.8% | 0.000 | 0.471 |
| Frequency | 2004.2 | 1.04 | +/- 3.53 | -2.6% | 0.000 | 0.545 |
| Frequency | 2005.1 | 1.48 | +/- 3.80 | -1.5% | 0.000 | 0.426 |
| Frequency | 2006.1 | 2.90 | +/- 3.76 | 6.6% | 0.000 | 0.120 |
| Frequency | 2006.2 | 3.93 | +/- 3.86 | 14.3% | 0.000 | 0.043 |
| Frequency | 2007.1 | 5.21 | +/- 3.85 | 26.0% | 0.000 | 0.009 |
| Frequency | 2007.2 | 4.65 | +/- 4.12 | 19.5% | 0.000 | 0.026 |
| Frequency | 2008.1 | 6.43 | +/- 3.83 | 39.2% | 0.000 | 0.002 |