

# **SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF JUNE 30, 2020**

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

March 12, 2021

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# 1. INTRODUCTION

Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), prepared this report as part of the Board's "2021 Semi-Annual Review" of insurance industry (Industry) loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between April 1, 2021 and September 30, 2021 during the period that the proposed rates will be in effect.

This report presents the results of our analysis of insurance industry private passenger vehicles loss and expense experience in Alberta reported as of June 30, 2020 for the 2021 Semi-Annual Review.

The scope of our analysis includes all coverages:

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

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

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

	<b>2020 Annual Review: As of December 31, 2019</b>	<b>2021 Semi Annual Review: As of June 30, 2020</b>
TPL-Bodily Injury	+7.0%/6.0% <sup>1</sup>	+7.0%/5.0% <sup>2</sup>
TPL-Property Damage	+1.5%	+1.5%
TPL – Subtotal	+5.4%/4.7%	+5.4%/4.7%
AB – Total	+8.5%	+0.0%/+11.5% <sup>3</sup>
Collision	+1.5%	+1.5%/1.0% <sup>2</sup>
Comprehensive	+6.5%	+6.5%
All Perils	+4.0%	+3.0%
Specified Perils	+6.0%	+4.0%
Underinsured Motorist	+4.0%	+4.0%
<b>Other Benchmarks</b>		
Catastrophe Provision	51%	51%
Investment Income	N/A	N/A
Health Cost Recovery	4.74% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	26.0%	26.0%
Profit Provision	7%	7%

<sup>1</sup> Future trend rate begins October 1, 2019.

<sup>2</sup> Future trend rate begins April 1, 2020.

<sup>3</sup> Future trend rate of +11.5% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

## 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)<sup>4</sup> and the two Risk Sharing Pools (RSPs), 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.

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."

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<sup>4</sup> Due to the low volume of FA risks, we find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates, although the FA experience does have a higher average loss cost per vehicle than the industry.

## 2. BACKGROUND

In this report we present:

- assumptions, factors, and provisions we recommend<sup>5</sup> serve as Benchmarks for rate filings submitted between April 1, 2021 and September 30, 2021, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between April 1, 2021 and September 30, 2021.

Based upon submissions from interested parties, we have updated our preliminary report dated January 26, 2021. We present in this report our final recommended assumptions, factors, and provisions.

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

### 2.1. Analysis of Industry Claim Cost and Expense Experience

The analysis that we present in this report is of Industry claim cost and expense experience in Alberta over recent past years, including, for our analysis of trends, the claim experience that emerged under the reform measures that became effective in 2004. The claim experience that emerged includes distinct experience periods marked by:

- the February 8, 2008 ruling by the Alberta Court of Queen's Bench striking down the Minor Injury Regulation;
- the June 2009 Alberta Court of Appeal's decision to overturn the Court of Queen's Bench ruling;
- the December 2009 Supreme Court of Canada's denial of the plaintiff's request for leave to appeal; and
- the claim experience that subsequently emerged.

We considered the Industry claim experience through June 30, 2020 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 consider that the experience of one insurer may not be representative of the experience of the Industry.

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<sup>5</sup> We refer to these as "selections" in this report.

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

## 3. LEGISLATIVE REFORMS AND GOVERNMENT ACTIONS

### 3.1. History of Rate Regulation

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

Between 2004 and 2013, the Board was required under Section 602 of the Insurance Act and Section 4 of the Automobile Insurance Premiums Regulation to conduct an annual adjustment process that used the Industry-wide experience to determine whether premiums for Basic Coverage on private passenger vehicles should be adjusted. As part of this process the Board would annually request its actuary, Oliver Wyman, to complete an analysis of the Industry-wide experience. Interested parties including the Consumer Representative were given the opportunity to respond to this analysis at an Open Meeting held in 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 \$4,000<sup>6</sup>;
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross wages;
- an increase in the limit for medical/rehabilitation benefits under accident benefits to \$50,000; and
- maximum diagnosis and treatment protocol fees for medical/rehabilitation benefits under accident benefits.

These reforms became effective October 1, 2004, except for 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. It was later further extended to September 30, 2018.

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

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.<sup>7</sup>

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 to clarify<sup>8</sup> that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.2.

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<sup>6</sup> 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.

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

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

Effective for accidents occurring on or after November 1, 2020, the MIR was amended as follows:

- The definition of a “minor injury” was updated to include clinically associated sequelae of sprains, strains or whiplash-associated disorder injuries, whether physical or psychological in nature, that do not result in a serious impairment; and
- Dentists were added as eligible health professionals able to act as certified examiners under the MIR, with their scope limited to temporomandibular joint injuries.

### **3.3. Grid Rate System**

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

### **3.4. 2007 Automobile Insurance Benefits Revision**

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

### **3.5. Legalization of Cannabis**

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

### **3.6. 2020 Reforms**

On October 30, 2020 the Government announced reforms to the province’s automobile insurance framework. Bill 41 amended the Insurance Act and includes several changes which should be reflected in any future filings.

Bill 41 included changes related to prejudgment interest, minor injury regulation, diagnostic and treatment protocols regulation, automobile accident insurance benefits regulation, and the property damage coverage. Bill 41 received royal assent on December 9, 2020.

We summarize the amendments below, noting the different effective dates applicable to claims occurring on or after the specified date. The introduction of direct compensation property damage (DCPD) is for policies effective on or after January 1, 2022.

- **Insurance Act – Prejudgment Interest** (Effective upon Royal Assent)  
Prejudgment Interest paid on non-pecuniary damages will now fluctuate with current interest rates, as it already does with pecuniary damages.
- **Minor Injury Regulation** (Effective for accidents occurring on or after November 1, 2020)  
The MIR was amended as follows:
  - The definition of a “minor injury” was updated to include clinically associated sequelae of sprains, strains or whiplash-associated disorder injuries, whether physical or psychological in nature, that do not result in a serious impairment; and

- Dentists were added as eligible health professionals able to act as certified examiners under the MIR, with their scope limited to temporomandibular joint injuries.
- **Diagnostic and Treatment Protocols Regulation** (Effective October 29, 2020)  
The DTPR was amended as follows:
  - Dentists, psychologists and occupational therapists are now considered adjunct therapists and the new benefit for treatment by any combination of these adjunct therapists is \$1,000.
- **Automobile Accident Insurance Benefits Regulation** (Effective October 29, 2020, applicable to both new and existing claims)  
The AAIBR was amended as follows:
  - Clarification was included that Section B - Accident Benefits can be used for any medically necessary equipment, vehicle modifications and home modifications; and
  - Benefit amounts were increased:
    - chiropractic services from \$750 to \$1,000;
    - massage therapy and acupuncture from \$250 to \$350;
    - funeral expenses from \$5,000 to \$6,150;
    - grief counselling from \$400 to \$500;
    - employed disability income benefits from \$400 to \$600 per week;
    - non-earner disability income benefits from the current \$135 for 26 weeks, to \$200 for 104 weeks; and
    - psychological, physical therapy, and occupational therapy services from \$600 to \$750.
- **Introduce Direct Compensation Property Damage** (Effective January 1, 2022)
  - Insurers will be required to provide DCPD premiums separated from third party liability premiums.

The industry data that this Semi-Annual Review report is based upon, through to June 30, 2020, does not include the claims experience for Bill 41. Separate reports on the cost impact of Bill 41 can be found on the AIRB's website.

## 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 recommend<sup>9</sup> the Board consider in reviewing Industry's overall performance, and to serve as Benchmarks to apply to rate filings submitted between April 1, 2021 and September 30, 2021; and
- other assumptions, factors, and provisions for the Board to consider in reviewing Industry's overall performance, and to consider in reviewing rate filings submitted between April 1, 2021 and September 30, 2021.
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help the Board evaluate their reasonableness.

### 4.2. Claim Cost – Data

The source for the claim data that we analyze is the 2020-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2020) 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 information as the AIX report.

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

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

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

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

It is important to note two points about case reserves:

1. How insurance companies determine case reserves varies from company to company. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g.,

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<sup>9</sup> See previous comments on recommendations.

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

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

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

We estimate the final (ultimate) number of claims and cost<sup>10</sup> of all claims that arise from events that occur in the first and second half of the year, separately, through to June 30, 2020 (referred to as “accident half-years”<sup>11</sup>) and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by developing our own estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA<sup>12</sup>. 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 those reserves 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 as loss development patterns.

We select loss<sup>13</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2020 (we group claims by the accident half-year that the

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<sup>10</sup> 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.

<sup>11</sup> 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.

<sup>12</sup> GISA edits and compiles the data reported by individual insurers.

<sup>13</sup> 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).

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, 2020, separately for each of the coverages.

We discuss our selection of loss development factors and claim count development factors for each of the coverages in the next section.

## 5. SELECTION OF CLAIM COUNT AND CLAIM AMOUNT DEVELOPMENT FACTORS

The data we use to select loss development factors and claim count development factors is the Alberta AUTO7501 Automobile Industry Exhibit, 2020-1, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.<sup>14 15</sup>

Our selected cumulative factors and basis for selection (e.g., weighted average of the last six development factors) are presented in Appendix A. The summary of our selected factors, estimated ultimate losses and claim counts, as well as a comparison to the selections made in our prior review are presented in Appendices C and D. In Appendix F, we present an additional graphical summary of our selected incremental loss development factors to aid the reader in assessing reasonability of the selected factors.

In Section 5.1 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency and severity for each of the last five years for each coverage. We find the emerged losses during the first half of 2020 to be generally consistent with our expectations based on our prior selected loss development factors.

Due to COVID-19, there is additional uncertainty around the estimates for the 2020-1 accident half-year.

### 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.<sup>16</sup> As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,<sup>17</sup> and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

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<sup>14</sup> Our selections are based on the Incurred Development Method.

<sup>15</sup> In this Alberta Exhibit AUTO 7501, GISA notes issues with the data due to reporting problems and subsequent corrections. Based on our review of the Auto 7501 exhibits for each of the ten largest insurers, we chose not to adjust the data for the noted issues.

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

<sup>17</sup> Number of claims per 1,000 insured vehicles.

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

AY	2020 AR (as of December 31, 2019)			2021 SAR (as of June 30, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$390.65	\$62,288	6.27	\$387.81	\$61,787	6.28
2017	\$425.29	\$65,054	6.54	\$423.50	\$64,492	6.57
2018	\$441.77	\$71,210	6.20	\$453.96	\$71,377	6.36
2019	\$456.01	\$74,946	6.08	\$468.08	\$75,081	6.23
2020				\$310.43	\$75,302	4.12

Overall, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 1.1%.

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

AY	2020 AR (as of December 31, 2019)			2021 SAR (as of June 30, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$158.26	\$5,372	29.46	\$158.34	\$5,374	29.47
2017	\$173.41	\$5,637	30.76	\$173.48	\$5,637	30.78
2018	\$174.14	\$5,775	30.15	\$175.56	\$5,798	30.28
2019	\$173.79	\$5,918	29.37	\$173.17	\$5,953	29.09
2020				\$127.63	\$5,970	21.38

Overall, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 0.1%.

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

AY	2020 AR (as of December 31, 2019))			2021 SAR (as of June 30, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$51.94	\$4,703	11.04	\$51.98	\$4,705	11.05
2017	\$61.32	\$5,320	11.53	\$61.84	\$5,360	11.54
2018	\$66.36	\$5,805	11.43	\$66.75	\$5,827	11.45
2019	\$71.04	\$6,232	11.40	\$73.07	\$6,350	11.51
2020				\$48.25	\$6,577	7.34

Overall, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 1.2%.

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

AY	2020 AR (as of December 31, 2019)			2021 SAR (as of June 30, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$248.01	\$6,165	40.23	\$248.15	\$6,205	39.99
2017	\$274.55	\$6,417	42.78	\$274.73	\$6,427	42.74
2018	\$282.04	\$6,456	43.68	\$282.60	\$6,462	43.73
2019	\$259.90	\$6,168	42.13	\$264.00	\$6,343	41.62
2020				\$160.05	\$6,026	26.56

Overall, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 0.5%.

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

AY	2020 AR (as of December 31, 2019)			2021 SAR (as of June 30, 2020)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$254.88	\$5,992	42.54	\$254.94	\$5,991	42.55
2017	\$174.01	\$6,226	27.95	\$174.15	\$6,230	27.95
2018	\$174.95	\$6,336	27.61	\$175.12	\$6,340	27.62
2019	\$167.87	\$6,236	26.92	\$169.66	\$6,306	26.90
2020				\$233.43	\$6,217	37.55

Overall, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 0.3%.

## 6. SELECTION OF LOSS TREND RATES

### 6.1. Introduction

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

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

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

To derive estimates of appropriate loss trend rates, we consider the observed severity, frequency, and loss cost trend patterns based on our estimates of the Industry Alberta ultimate claim frequency, claim severity and loss cost<sup>18</sup> 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.

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<sup>18</sup> Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

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

### **Time Period**

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2000-2 to 2020-1.

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 the number of claims or claim amounts incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether 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 reform or other event 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.

### **COVID-19**

COVID-19 “stay-at-home” orders and other directives in the first half of 2020 resulted in a dramatic decline in traffic. Until a vaccine is widely available, we expect the pandemic to affect traffic levels in varying degrees - likely through the end of 2021 or beyond.

## **Trend Rates**

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience without influence of COVID-19.

Therefore, we exclude the 2020-1 observation from our selected models for the coverages that have seen a significant change in claim costs as a result of COVID-19. We find severity has been unaffected by COVID-19. In the case of frequency, we observe a significant decrease for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, there is no unusual decrease coincident with the COVID-19 pandemic.

## **Application of Trend Rates**

For those rating programs intended to be effective once COVID-19 has no impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of COVID-19.

For those rating programs intended to be effected while COVID-19 continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of COVID-19 and (ii) then adjusted to the degree COVID-19 is expected to impact claims costs during<sup>19</sup> the proposed rating program.

## **6.2. Bodily Injury**

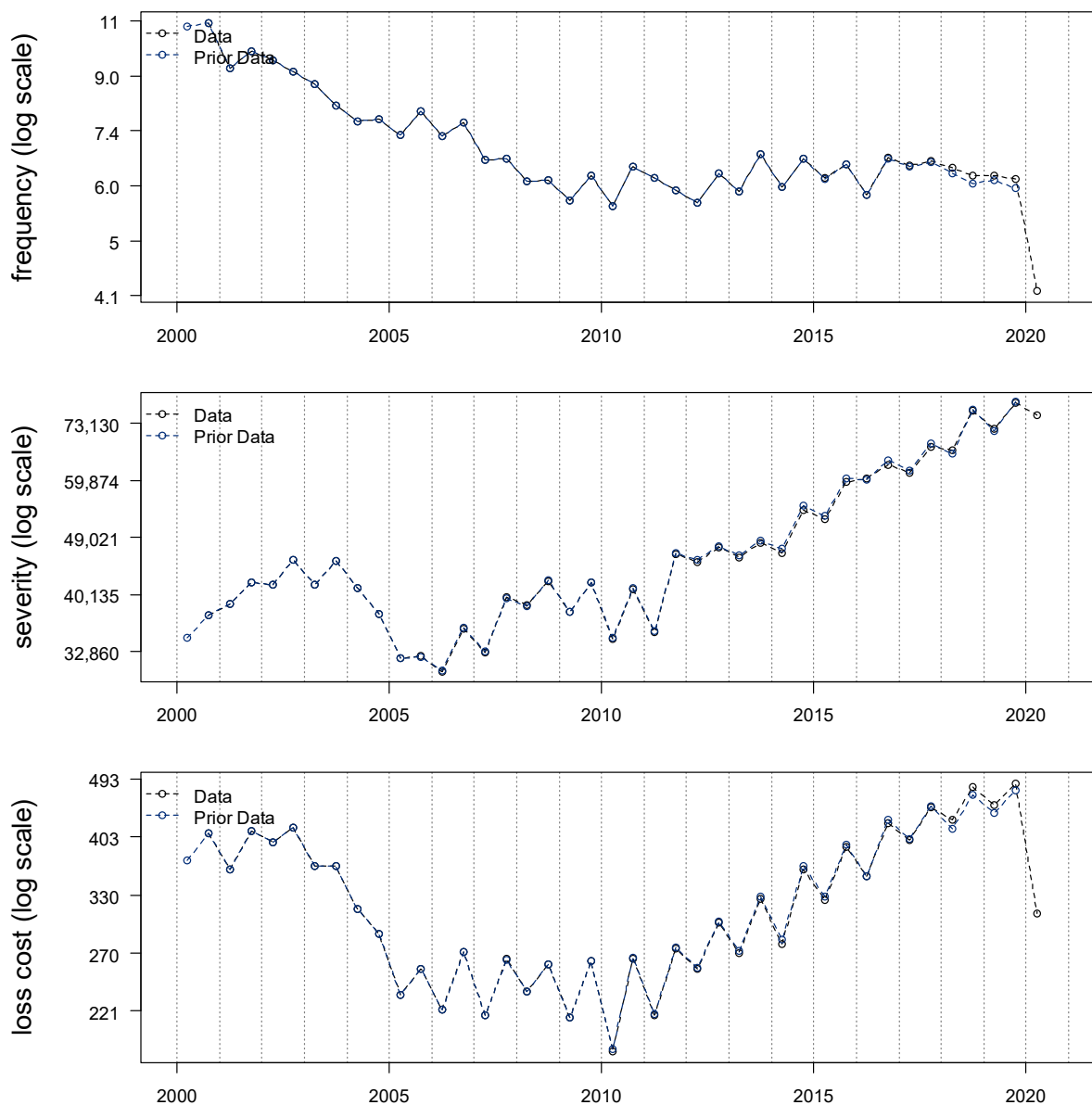
For the prior review, we selected a past lost cost trend rate of +7.0% and a future loss cost trend rate of +6.0% beginning October 1, 2019.

In Figure 1, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe very slightly higher 2018 and 2019 frequency and loss cost estimates.

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<sup>19</sup> This adjustment should consider what proportion of the policy year loss experience will be impacted by COVID-19.

**Figure 1: Observed Bodily Injury Loss Cost Experience**



A review of the historical data points (as presented in Figure 1) shows that subject to variability:

- Loss cost had exhibited a relatively flat trend following Bill 53 (effective October 2004), followed by a steep upward trend beginning after 2010 that appears to be possibly becoming less steep over the past two years. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.
- 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.

- 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 2016.<sup>20</sup> We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.

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 Decision.<sup>21</sup>

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods beginning 2005-1 (post Bill 53), with and without a seasonality parameter, with and without a change in the trend rate at July 2011, are presented in Appendix E. We show estimated trends ending 2020-1, 2019-2 and 2019-1 given the uncertainties related to estimated bodily injury claim costs.

In Figure 2 we present a heatmap of indicated severity trends beginning 2005-1 through 2016-1, ending 2020-1, 2019-2 and 2019-1 with time and seasonality parameters included in the model.

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



- We observe the models with experience periods ending 2020-1, have indicated severity trend rates that range from approximately +6.0% to +8.5%, and have high Adjusted R-squared values and significant *p*-values for time and seasonality.
- The indicated trend rate is generally lower for the models with longer experience periods and hits a maximum with the model beginning 2013-2.

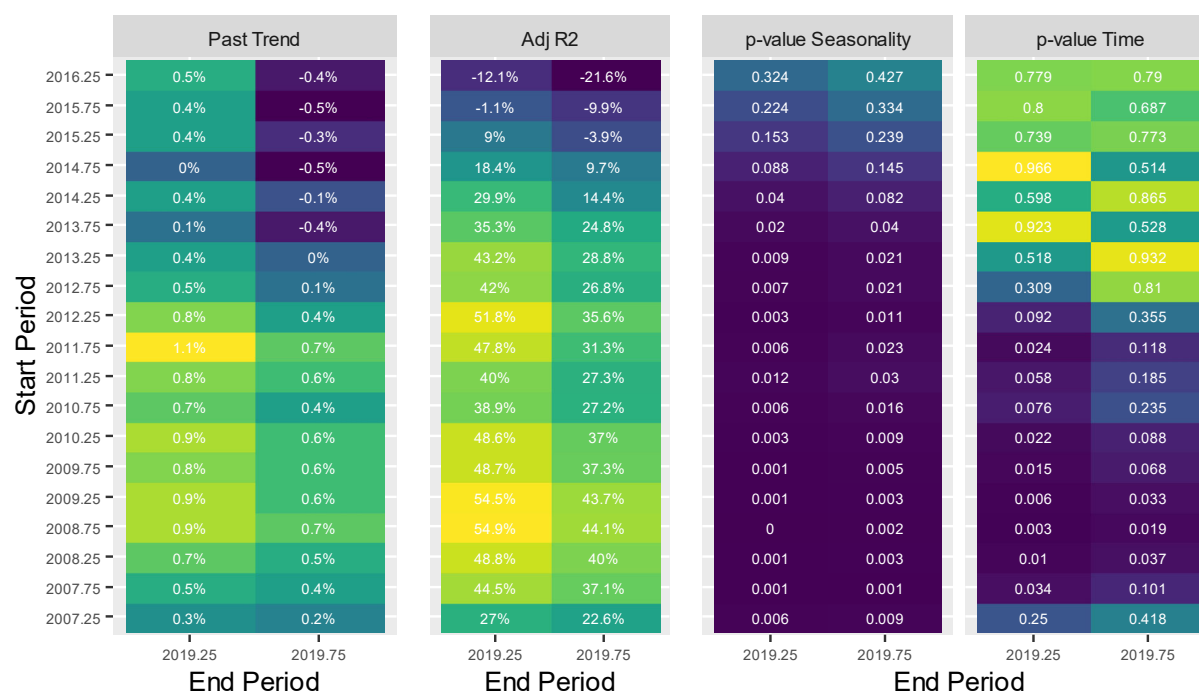
<sup>20</sup> A -5.6% change occurred between 2017 and 2018. However, we are uncertain if this decline is attributed to GISA's comments regarding reporting errors or changes in reporting by insurers.

<sup>21</sup> 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.

- We note the models with the shortest experience periods, those beginning 2014-1 through 2016-1, show a modestly declining pattern and are at the lower end of the range.
- The models beginning 2010-1 through to 2016-1 with experience periods ending 2019-2 are modestly less than those ending 2019-1; and those ending 2020-1 are modestly less than those ending 2019-2.

In Figure 3 we present a heatmap of indicated frequency trends beginning 2007-1 through 2016-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020-1 observation that is coincident with the COVID-19 pandemic.

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



- The estimated frequency trends from these models are generally flat and have  $p$ -values for time that are insignificant.
- The models have low Adjusted R-squared values and  $p$ -values that are significant for seasonality.

Therefore, while there is a flat to slightly declining frequency pattern, we are unable to discern a frequency trend rate due to the weak statistical evidence.

In the AUTO 7501 Exhibit introduction, GISA describes the following bodily injury claim amount and claim count reporting issues that may be affecting the bodily injury loss development data.

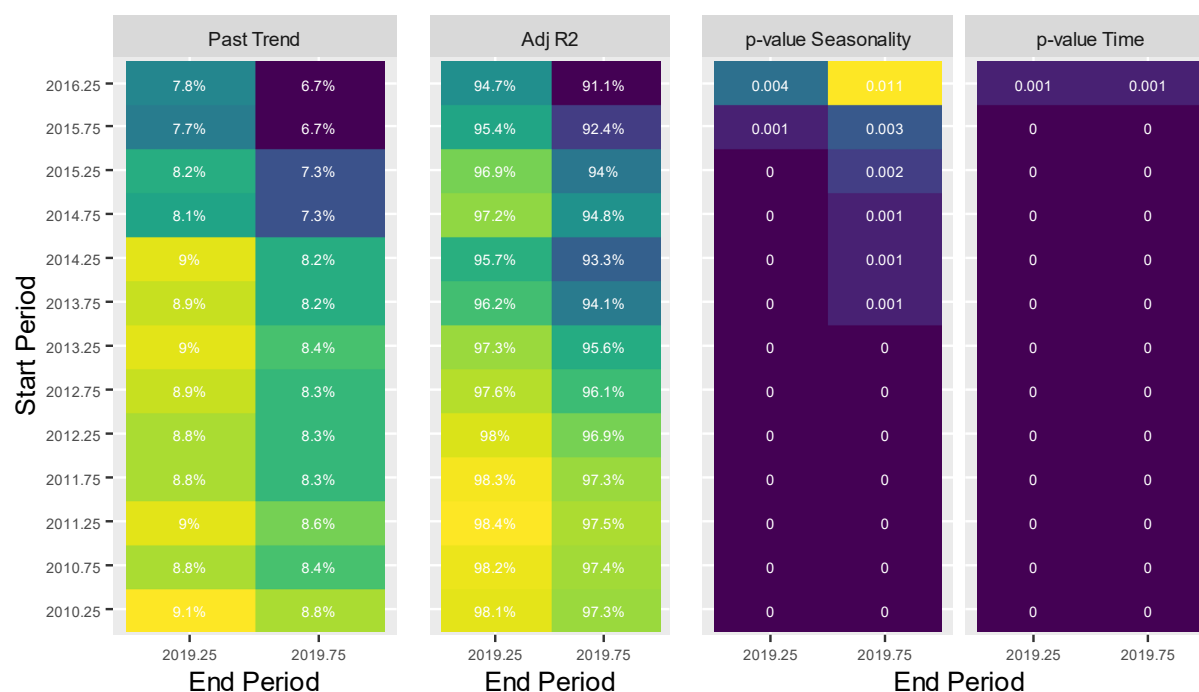
- *“A large writer has changed its case reserving protocol for Bodily Injury Kind of Loss as of Accident Year 2015-1 and is now reporting lower incurred claim counts and lower incurred claim amounts at earlier age of development. Another large writer has strengthened their reserving practice for Accident Year 2013 and onwards, starting during the second half of calendar year 2015. Users should exercise caution when using this data.”*

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

These reporting issues serve to increase the uncertainty associated with our selected ultimate claim amounts and claim counts. Given this uncertainty which impact the estimated frequency and severity trends, as well as the high  $p$ -values for our frequency trend models, we also consider the estimated loss cost trends.

In Figure 4, we present a heatmap of indicated loss cost trends beginning 2010-1 through 2016-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020-1 that is coincident with the COVID-19 pandemic.

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



- The estimated loss cost trends decline from approximately +8.5% (beginning 2010-1) to +6.7% (beginning 2015-2) with high Adjusted R-squared values, and  $p$ -values that are significant for time and seasonality.

- The same estimated loss cost trends ending 2019-1 are between a half and one percentage point higher.

Based on these findings, we select a past loss cost trend rate of +7.0%, the approximate trend rate over the periods beginning 2014-2 to 2016-1, ending 2019-2.

While the uncertainties related to ultimate claim amounts - particularly for the more recent accident years - make the selection of the future loss trend rate more challenging, we find there is some evidence of moderation to the steep increases in the loss costs (e.g., +6.7% loss cost trend rate for the time frame 2015-2 to 2019-2, and even lower for shorter time frames ending 2019-2).<sup>22 23</sup> However, this is based on a limited number of data points and highly leveraged by the 2019-2 loss cost.

In addition, Bill 41, introducing changes to the minor injury definition (increasing the percentage of claimants subject to the cap) will likely temper the future loss cost trend.

For these reasons we recommend a future loss cost trend of +5.0%; a one-point decrease from our prior selection.

### **6.3. Property Damage**

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

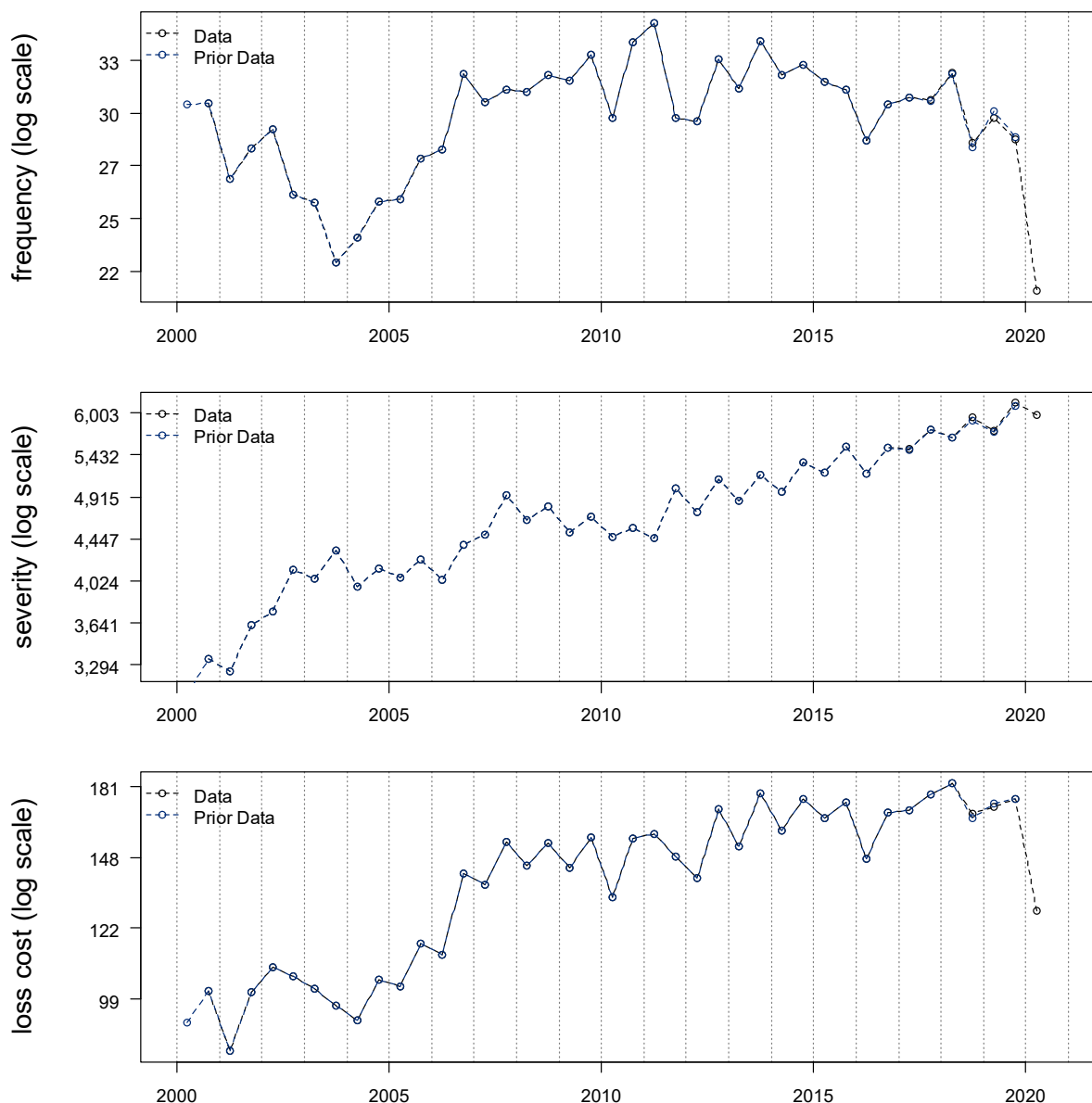
In Figure 5, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

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<sup>22</sup> As mentioned in our 2019 annual report, anecdotal evidence of a stabilization<sup>22</sup> 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.

<sup>23</sup> IBC also found evidence of a lower future trend rate beginning 2017; and selected +3.74%.

**Figure 5: Observed Property Damage Loss Cost Experience**



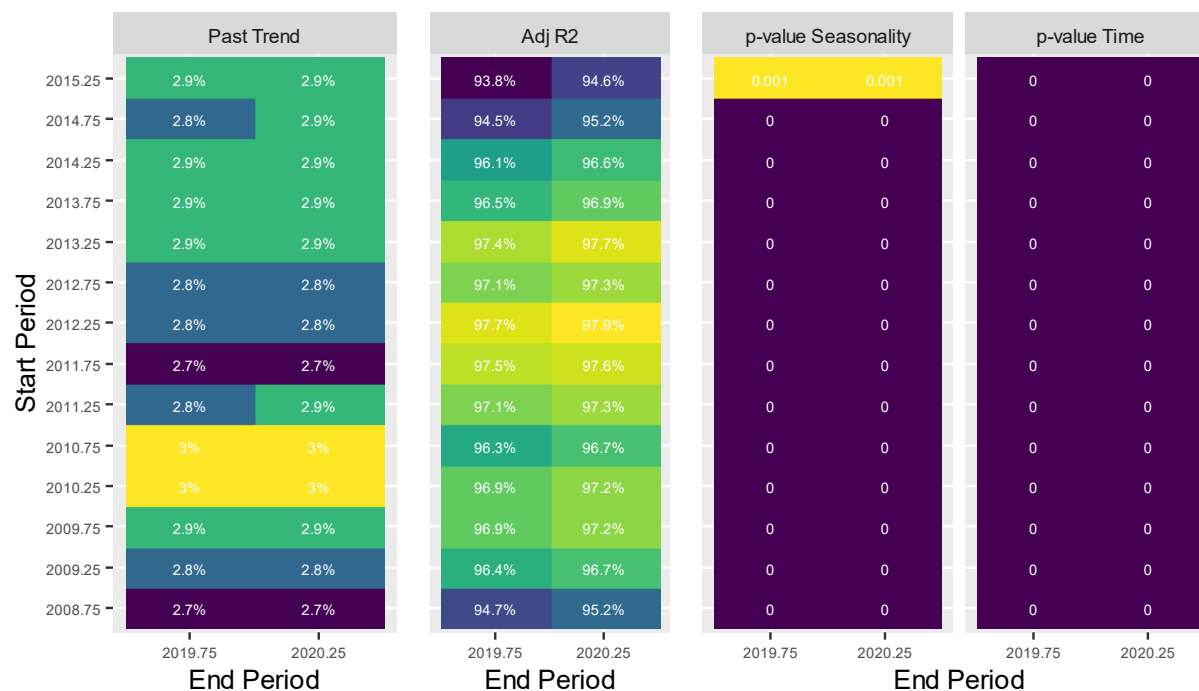
A review of the historical data points (as presented in Figure 5) shows that subject to variability:

- Loss cost has experienced a modest upward loss cost trend beginning 2007. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.
- Severity generally exhibiting an upward trend over the last twenty years, except for some isolated periods of a declining pattern.
- 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. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.

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 2020-1, 2019-2 and 2019-1, with and without a seasonality parameter are presented in Appendix E.

In Figure 6, we present a heatmap of indicated severity trends beginning 2008-2 through 2015-1, ending 2020-1 and 2019-2 with time and seasonality parameters included in the model.

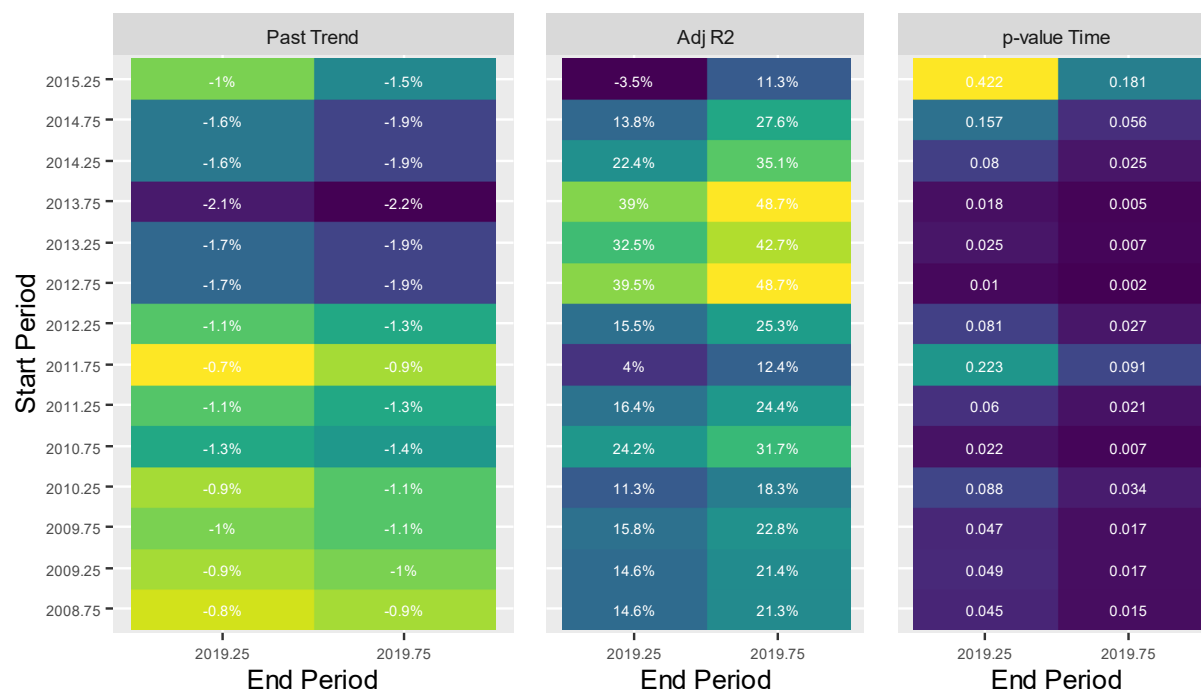
**Figure 6: Property Damage Severity Heatmap (Time and Seasonality)**



- The models ending 2020-1 generally have implied severity trends that fall in the range of +2.5% to +3.0% with high Adjusted R-squared values, and  $p$ -values that are significant for time and seasonality.
- The estimated trends ending 2019-2 fall within the same range as those ending 2020-1.

In Figure 7, we present a heatmap of indicated frequency trends beginning 2008-2 through 2015-1, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020-1 observation coincident with the COVID-19 pandemic.

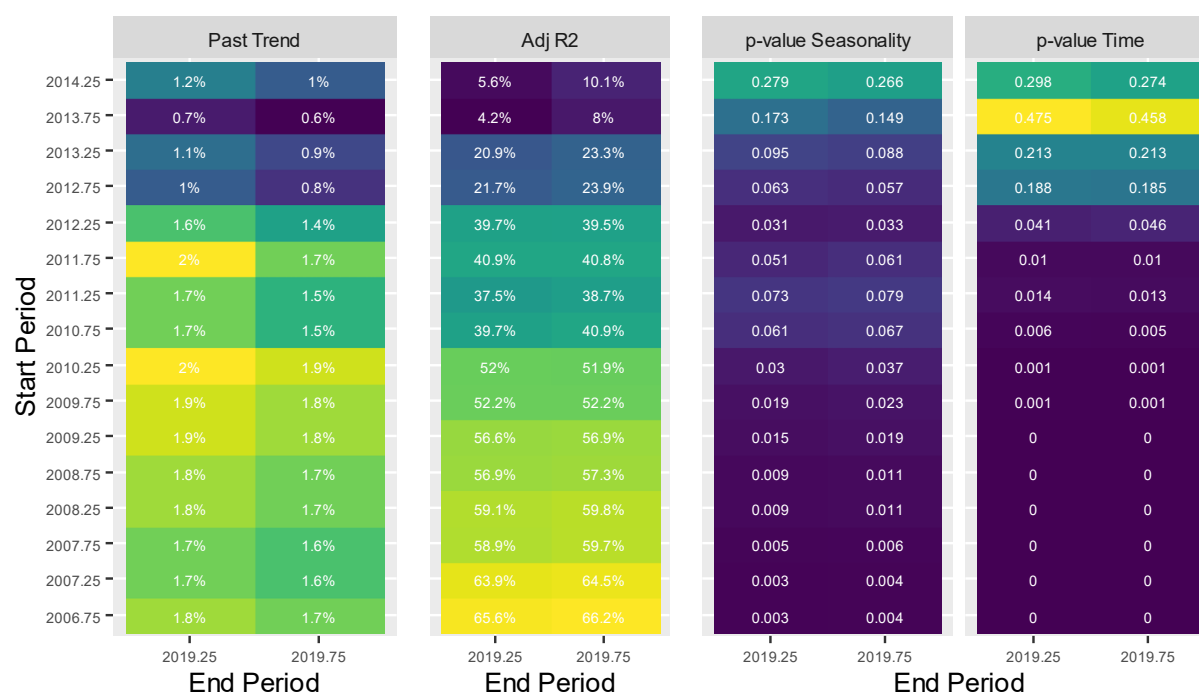
**Figure 7: Property Damage Frequency Heatmap (Time)**



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

Given the weak frequency R-squared values, we also considered the loss cost trends rates. In Figure 8, we present a heatmap of indicated loss cost trends beginning 2006-2 through 2015-1, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model. We exclude the unusually low 2020-1 observation coincident with the COVID-19 pandemic.

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



- The models beginning 2006-2 through 2012-1 ending 2019-2 generally have implied loss cost trends that cluster around 1.5%, with moderate Adjusted R-squared values, and *p*-values that are significant for time and (generally for) seasonality.
- The estimated trends ending 2019-1 are slightly higher than those ending 2019-2.

As a result, we select a past and future loss cost trend rate of +1.5% (rounded) – the same as our prior selected trend.

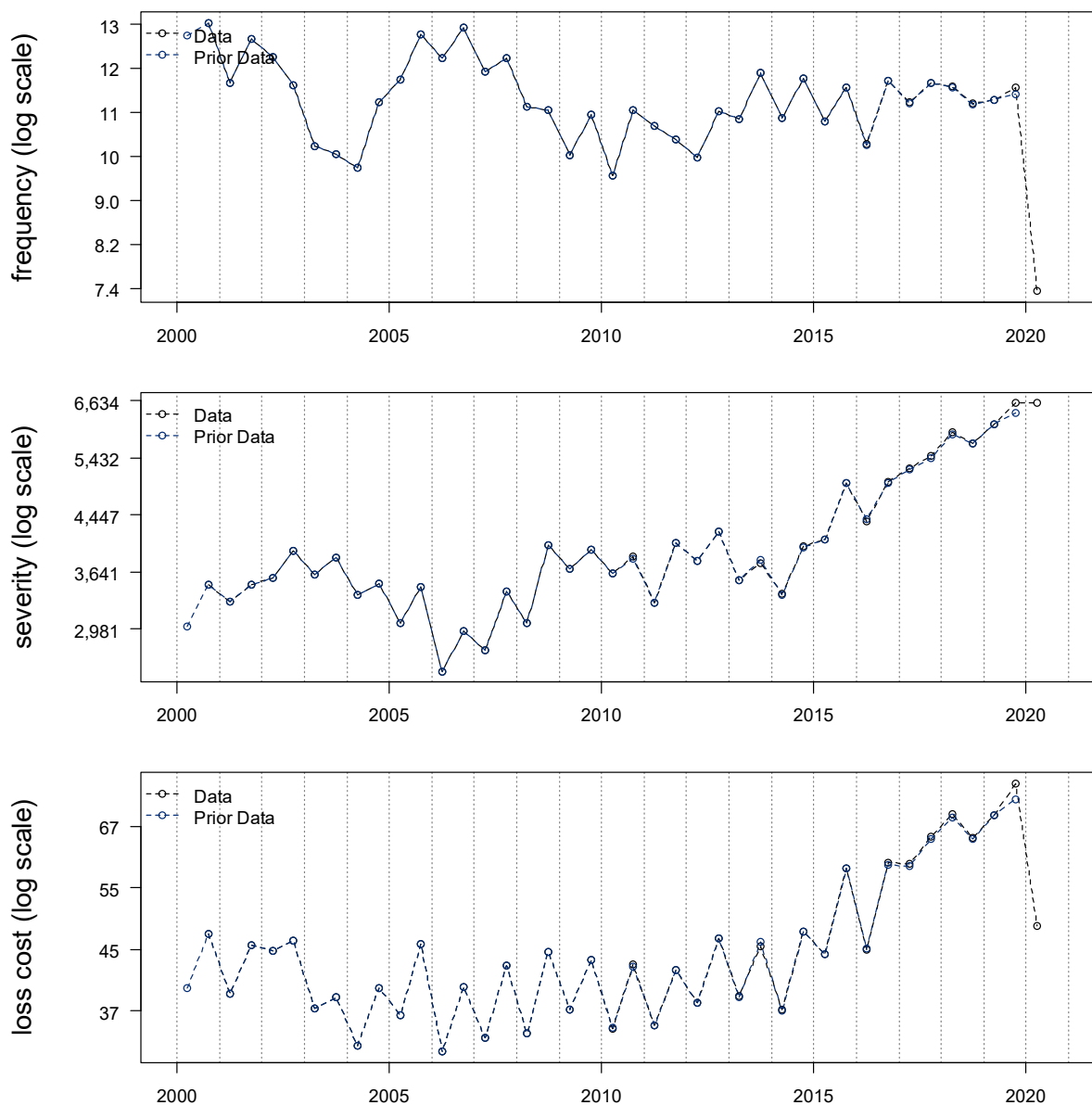
Effective January 1, 2022, Third Party Liability will be split into three separate coverages: Bodily Injury, Property Damage -Tort and DCPD. Until separate Property Damage-Tort and DCPD data is available from GISA, the loss cost trend rate that we select for Property Damage should apply to both sub-coverages.

## 6.4. Accident Benefits

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

In Figure 9, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 9: Observed Accident Benefits Loss Cost Experience**



A review of the historical data points (as presented in Figure 9) shows that subject to variability:

- Loss cost exhibiting a small positive trend since 2003, changing to a steeper increase beginning in 2015. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.
- 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.
- Frequency having changing patterns, but generally exhibiting a flat pattern since 2012. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.

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 those reforms with benefit level changes), 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 2020-1, 2019-2, and 2019-1.

In Figure 10, we present a heatmap of indicated frequency trends beginning 2007-2 through 2015-1, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. We exclude the unusually low 2020-1 observation that is coincident with COVID-19 pandemic.

**Figure 10: Accident Benefits Frequency Heatmap (Time and Seasonality)**

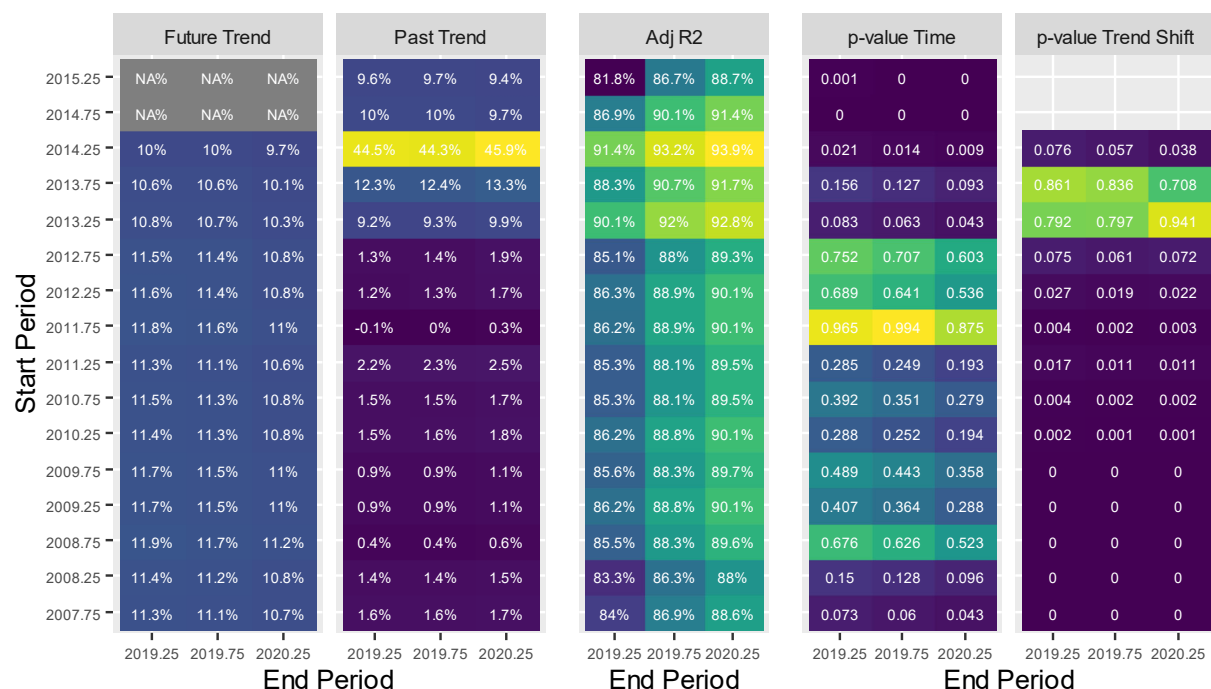


- The models beginning 2007-2 through 2011-2 ending 2019-2 generally have implied frequency trends that cluster around 1.0%, with moderate Adjusted R-squared values, and  $p$ -values that are significant for time and seasonality.
- The time parameter is generally insignificant for models with shorter experience periods
- The estimated trends ending 2019-1 are slightly higher than those ending 2019-2.

We select a past frequency trend rate of +1.0% based on the models with longer experience periods and higher adjusted R-squared values.

In Figure 11, we present a heatmap of indicated severity trends beginning 2007-2 through 2015-1, ending 2019-2 and 2019-1 with time, seasonality, and 2015-1 change in trend parameters included in the model.

**Figure 11: Accident Benefits Severity Heatmap (Time, Seasonality, 2015-1 Change in Trend)**



- The models beginning 2007-2 through 2012-2 ending 2020-1 generally have implied) trend rates that range from 0.0% to 2.0% prior to January 1, 2015 and 10.5% to 11% beginning thereafter. These models have high Adjusted R-squared values, and *p*-values that are significant for a change in trend rate beginning January 2015 and seasonality, but not for time for those models beginning 2007-2 to 2013-2. We therefore find there is no discernable trend (i.e., +0.0%) for time periods prior to January 1, 2015.
- The estimated trends ending 2019-2 and 2019-1 are approximately a half-percentage point higher than those ending 2020-1.

We select a severity trend rate for periods prior to January 1, 2015 of +0.0%, and a severity trend rate for periods after January 1, 2015 and subsequent of +10.5%.

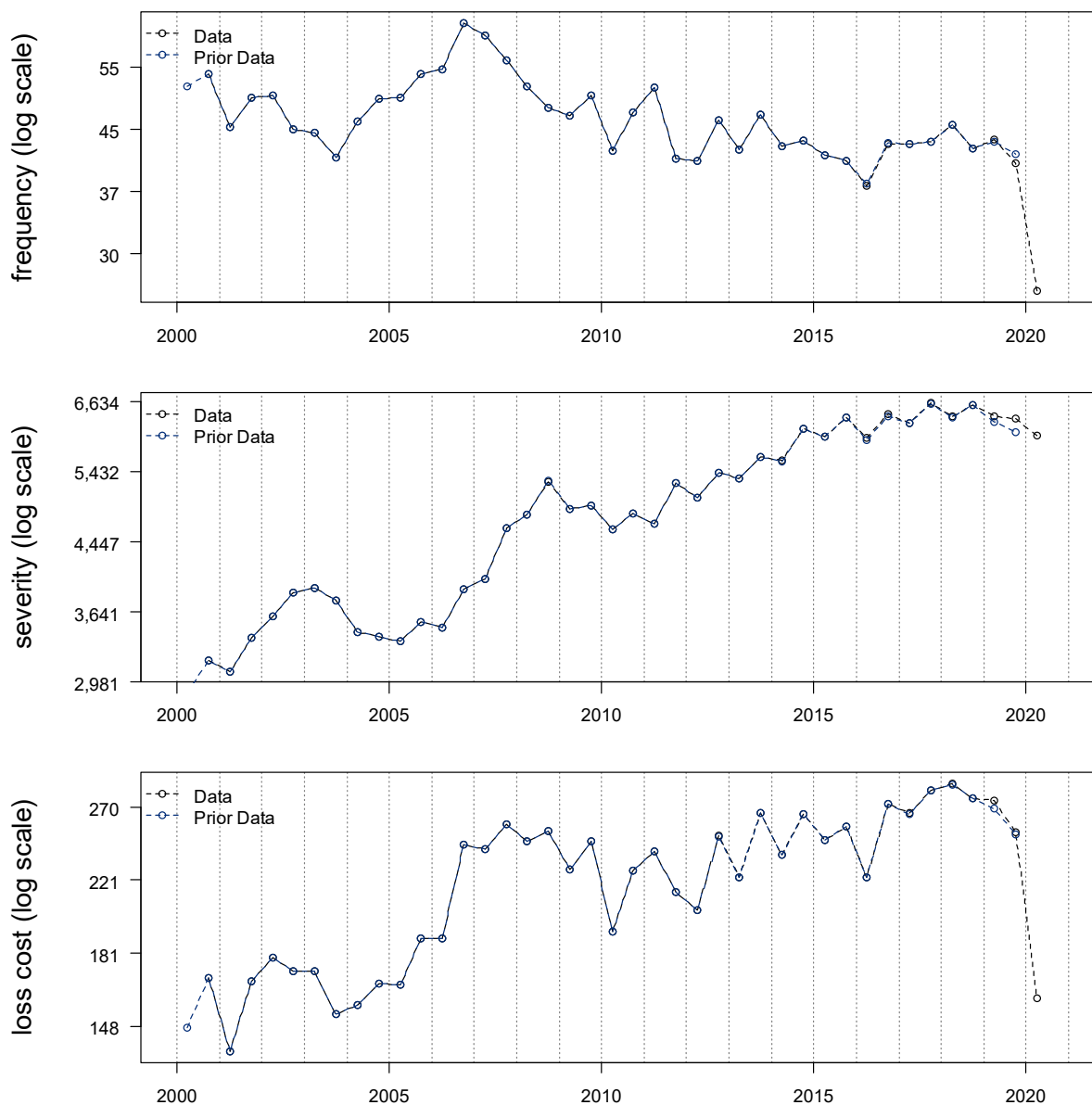
As a result, we select past and future loss cost trends based on our selected frequency and severity trends. We select a loss cost trend of +1.0% up to January 1, 2015 and +11.5% thereafter. Our selected future loss cost trend is +11.5%.

## 6.5. Collision

For the prior review we selected a past and future loss cost trend rate of +1.5% (+1.5% for severity and 0.0% for frequency).

In Figure 12, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 12: Observed Collision Loss Cost Experience**



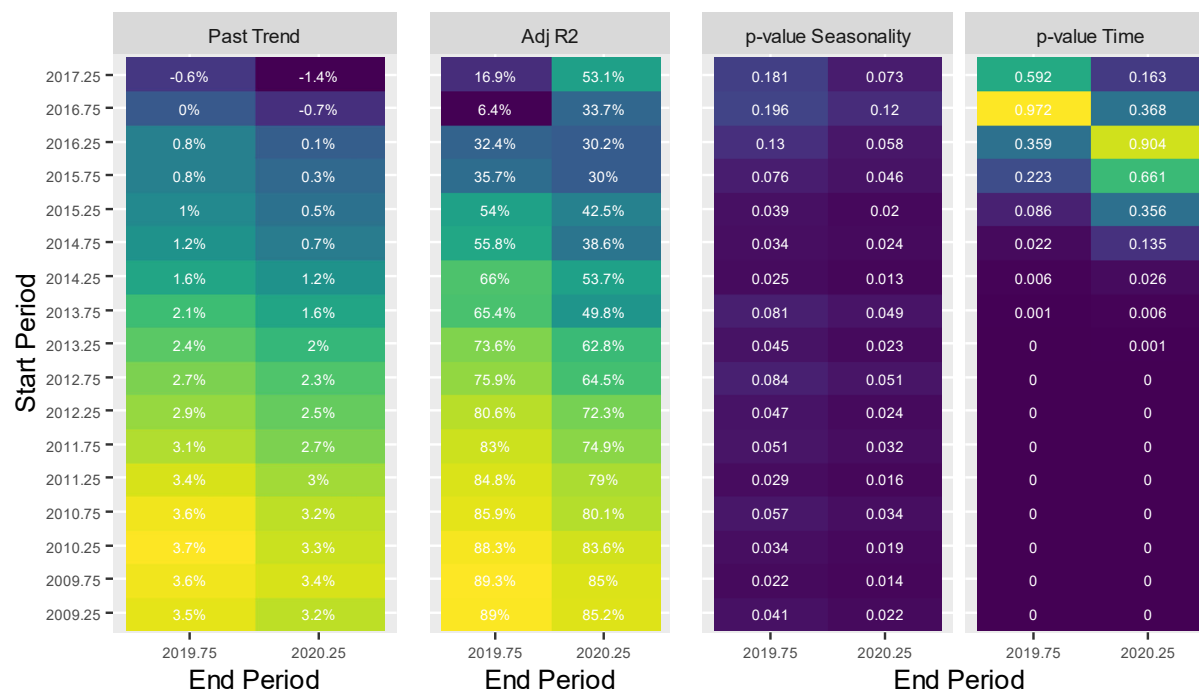
A review of the historical data points (as presented in Figure 12) shows that subject to variability:

- Loss costs has experienced a small positive trend since 2010, which appears to be flattening out (and possibly declining) over the most recent few years. We observe a large decrease at 2020-1 attributed to the COVID-19 pandemic.
- Severity has exhibited an upward trend that is fairly consistent from 2010 to 2016 which appears to be leveling out (and possibly declining) in the most recent three years.
- Frequency has been relatively flat since 2010. We observe a large decrease at 2020-1 coincident with the COVID-19 pandemic.

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 2020-1, 2019-2 and 2019-1, with and without a seasonality parameter, are presented in Appendix E.

In Figure 13, we present a heatmap of indicated severity trends beginning 2009-1 through 2017-1, ending 2020-1 and 2019-2 with time and seasonality parameters included in the model.

**Figure 13: Collision Severity Heatmap (Time and Seasonality)**



The models generally have implied severity trend rates ranging from approximately -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 periods beginning 2012-2 to 2013-2 range from about +1.5% to +2.5%, but with moderate Adjusted R-squared values and significant  $p$ -values.
- The models with the shortest experience periods (beginning 2014 and subsequent) have implied severity trend rates ranging from approximately -1.5% to 1.5%, insignificant  $p$ -values and low Adjusted R-squared values. The low Adjusted R-squared is expected when the trend rate is not discernable.
- The estimated trend rates ending 2019-2 are generally a half percentage-point higher than those ending 2020-1.

We select a past severity trend of +1.5%, the same as our prior selected past severity trend. We select a future severity trend rate of +0.0%.

In Figure 13, we present a heatmap of indicated frequency trends beginning 2009-1 through 2014-2, ending 2019-2 and 2019-1 with only a time parameter included in the model. We exclude the unusually low 2020-1 that is coincident with the COVID-19 pandemic.

**Figure 14: Collision Frequency Heatmap (Time)**



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

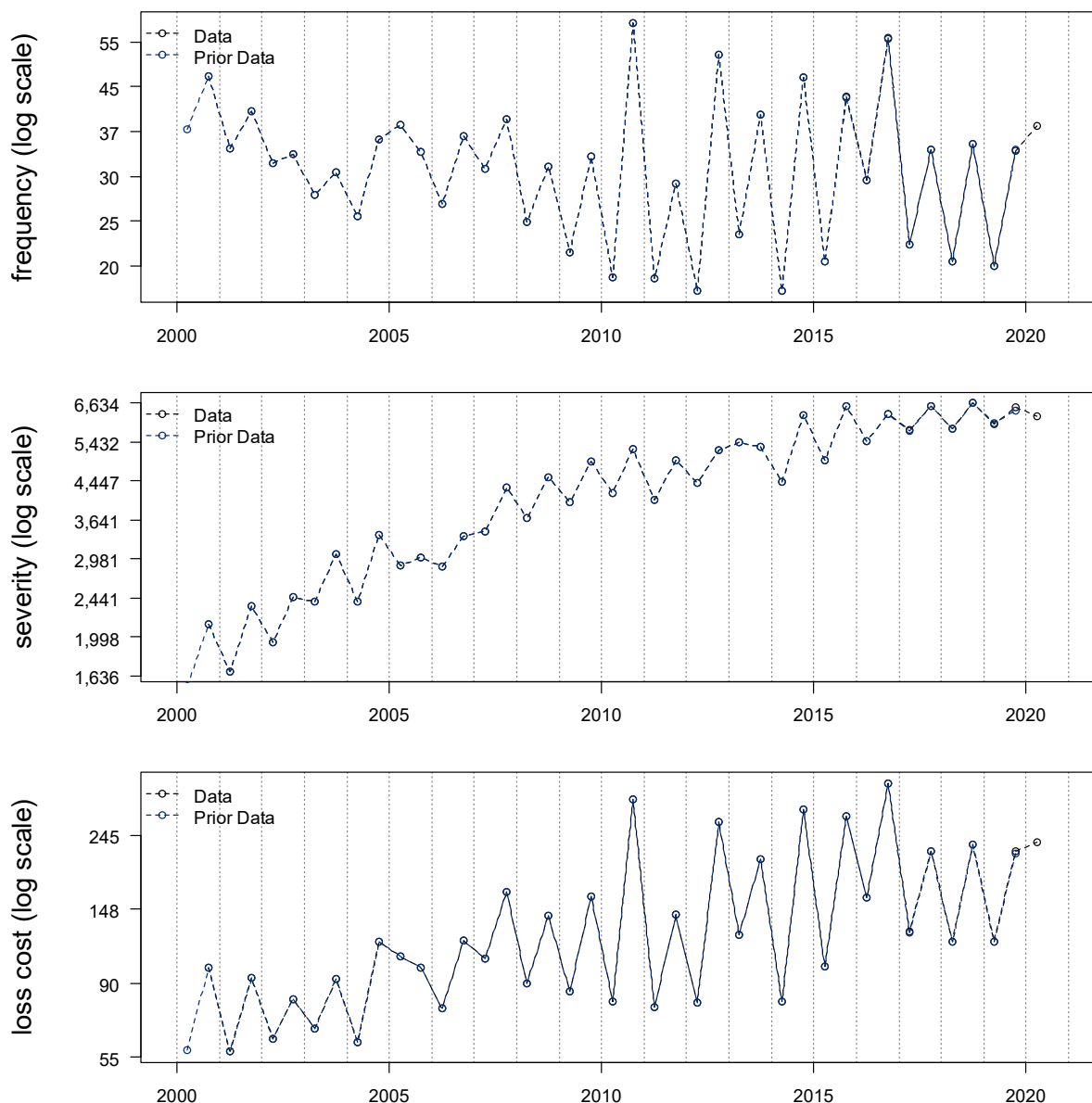
Therefore, based on our separate severity and frequency trend selections, our past and future loss cost trend rates are +1.5% and 0.0%, respectively. Our past and future loss cost trend rates are one and two and a half percentage points lower than our prior selected loss cost trends, respectively.

## 6.6. Comprehensive

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

In Figure 15, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 15: Observed Comprehensive Loss Cost Experience**



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

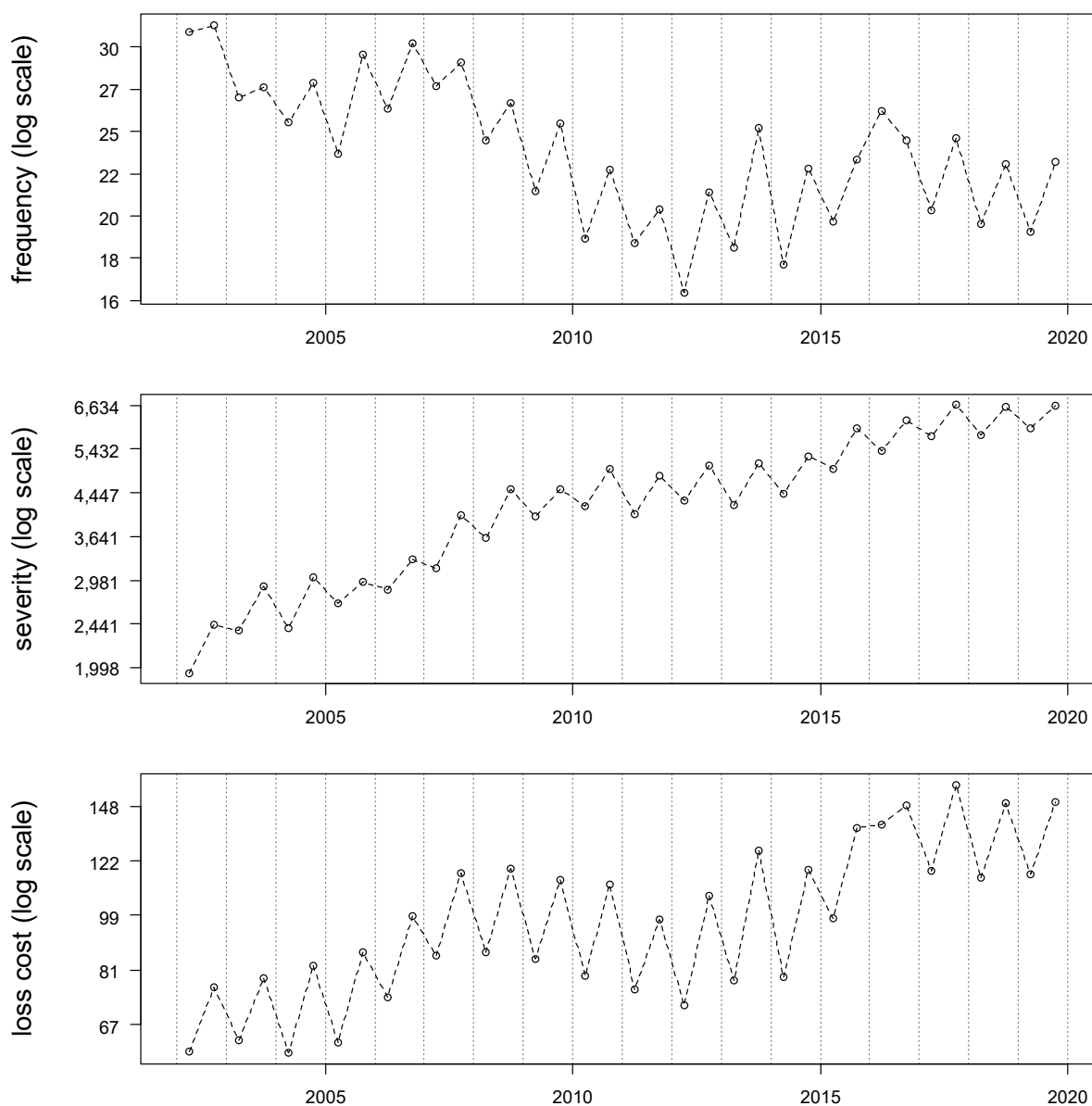
We assume the Southern Alberta June 2020 hailstorm contributes to the unusual rise in frequency and loss cost in 2020-1.

As GISA's 2020 Catastrophe Report was not available at the time of this review, we present the same Excluding Catastrophe graphs that we had presented in our 2020 annual report based on the GISA Catastrophe data through to December 2019.

Three sets of graphs are presented:

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

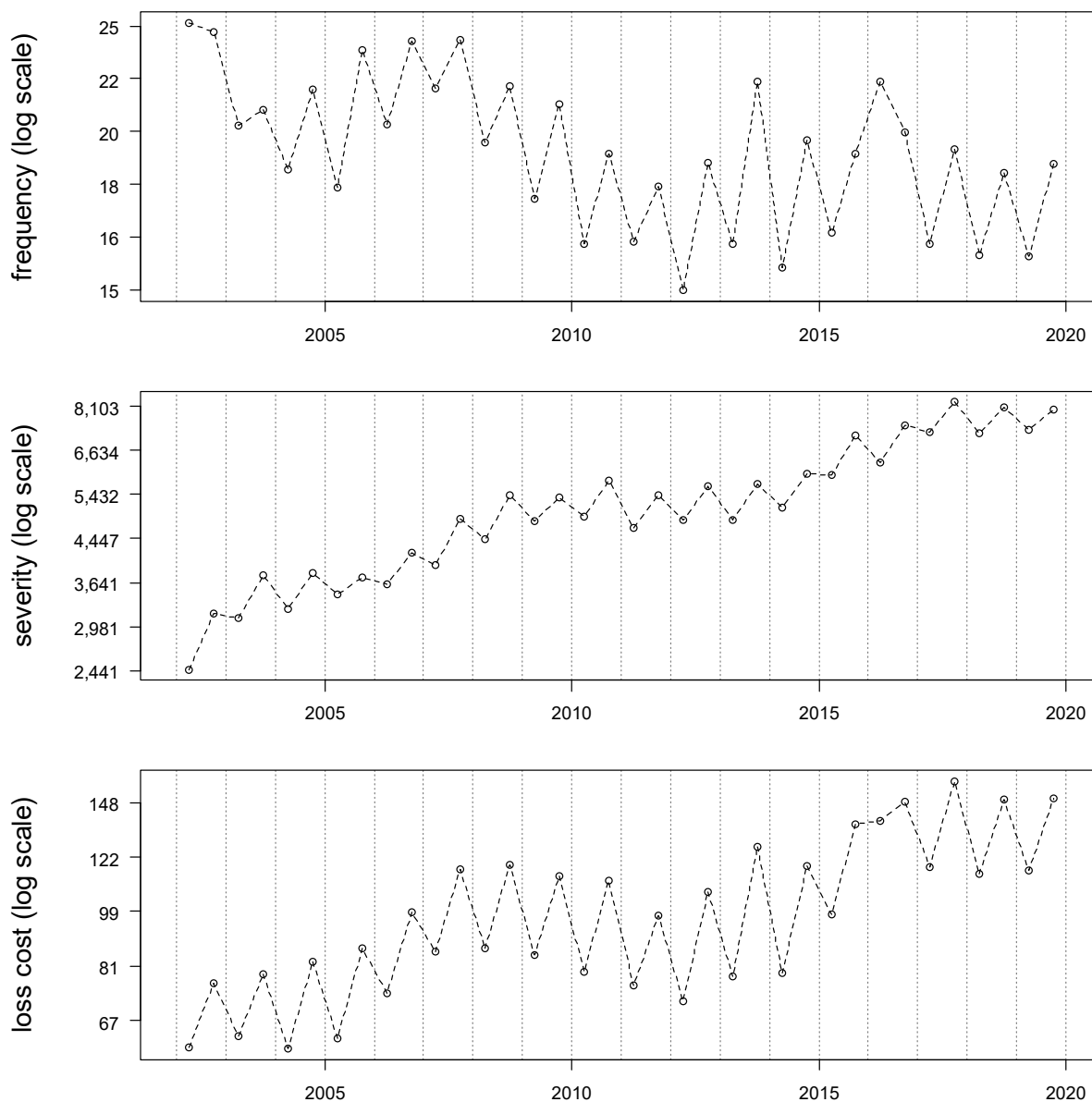
**Figure 16: Comprehensive – Total (Excluding Catastrophes) – As of December 31, 2019**



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

- severity has consistently trended upward during the experience period.*
- frequency declined through 2012 and has since been increasing since, including an upward spike in 2016*
- 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.*

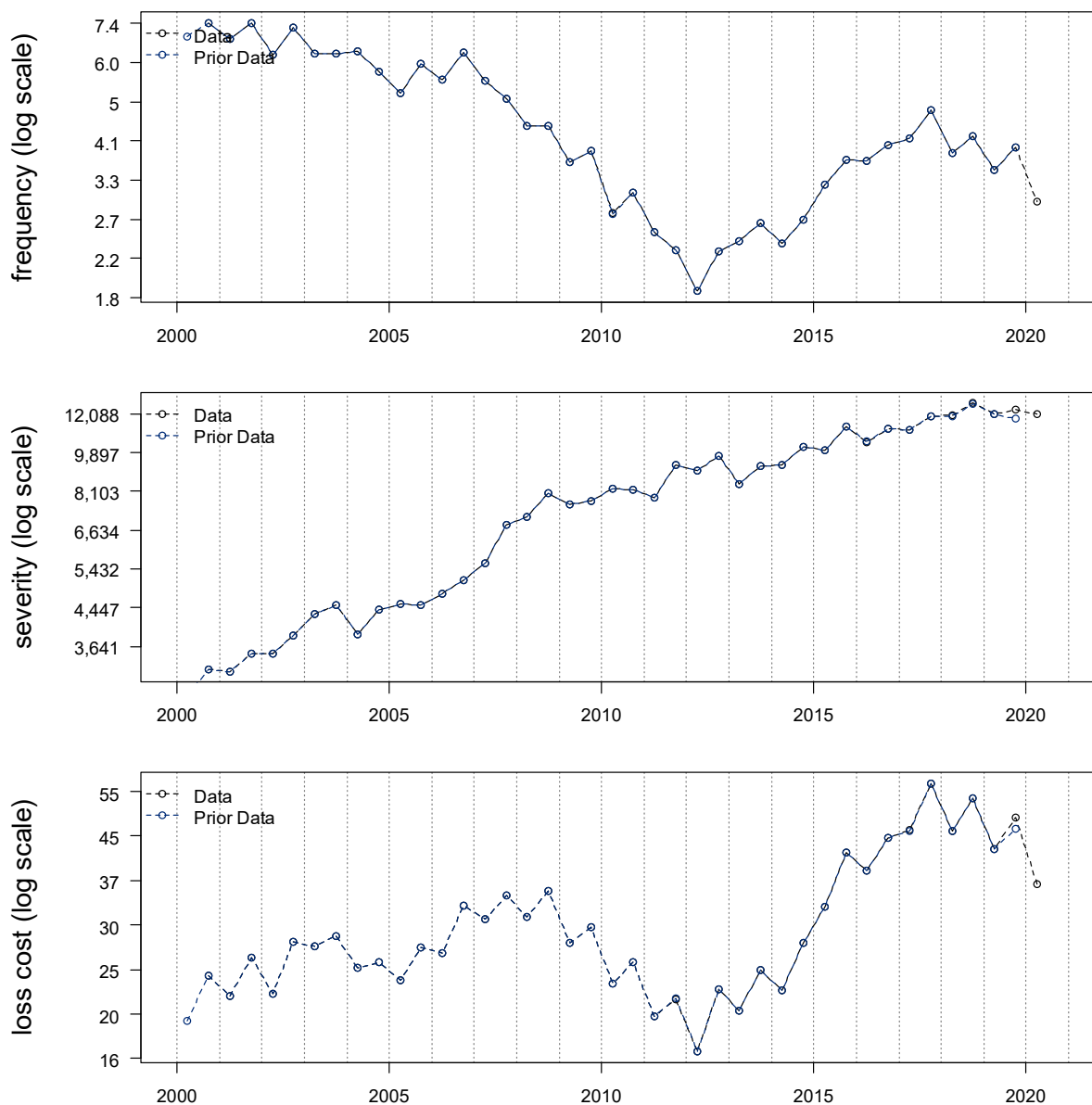
**Figure 17: Comprehensive – Excluding Theft & Excluding Catastrophes – As of December 31, 2019**



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, the historical data points show:

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

**Figure 18: Comprehensive – Theft Only – As of June 30, 2020**



*Subject to variability, the historical data points show:*

- severity has been generally increasing.
- frequency has increased rapidly since 2012, however has begun to flatten out over the last two accident periods<sup>24</sup>.

<sup>24</sup> The more recent data as of June 20, 2020 shows frequency has exhibited a declining pattern since 2018; with 2018-1, 2019-1 and 2020-1 at 3.8, 3.5, and 3.0 per 1,000 vehicles, respectively.

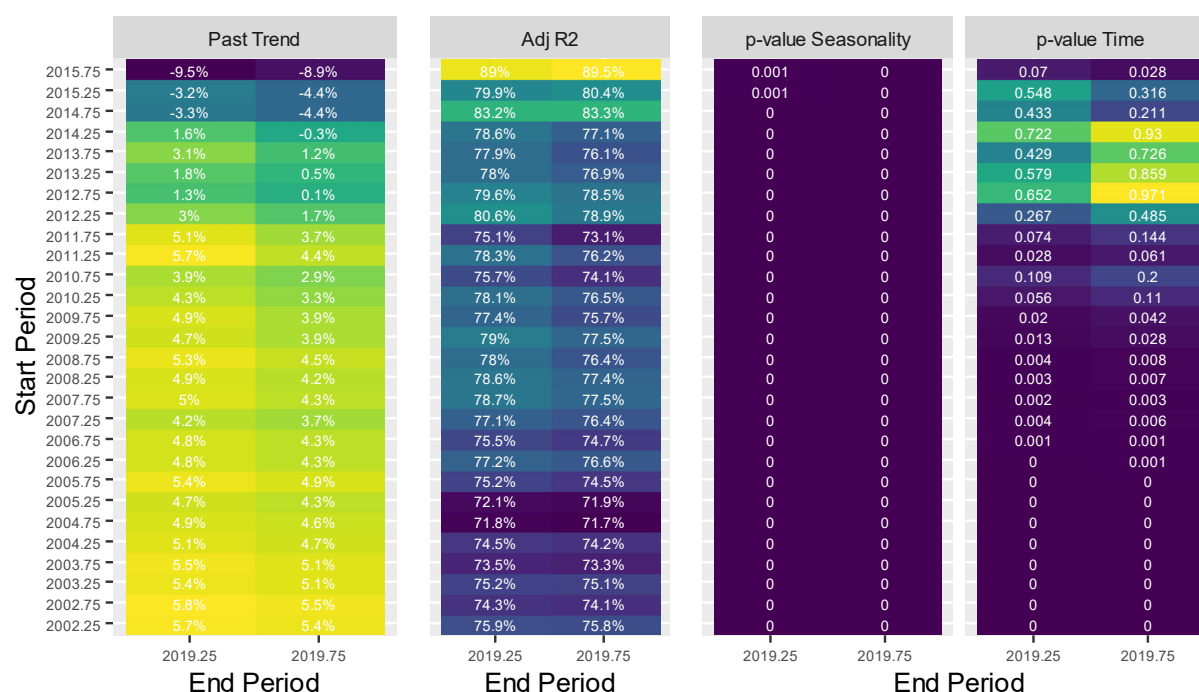
- loss cost increased rapidly since 2014, however has begun to flatten out over the last two accident periods.

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

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

In Figure 19, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

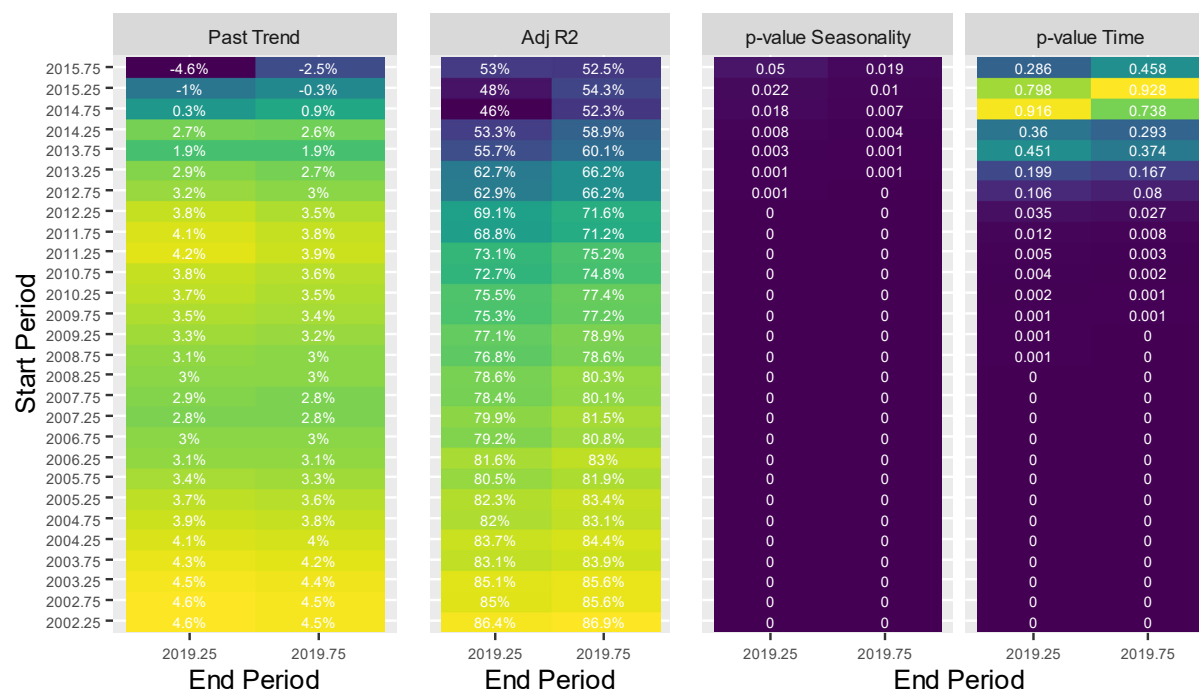
**Figure 19: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality)**



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

To consider the underlying comprehensive trend without the impact of catastrophes and theft claims, in Figure 20, we present a heatmap of indicated annual loss cost trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1, excluding both theft and catastrophe claims, with time and seasonality parameters included in the model.

**Figure 20: Comprehensive Excluding Theft and CATs: Loss Cost Heatmap (Time, Seasonality)**



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

A key driver of the higher trend rates presented in Figure 18 (including catastrophe and theft claims) relative to Figure 19 (excluding catastrophe and theft claims) is due to theft claims. We note theft claims began to increase significantly beginning in 2011. In Figure 21, we present a heatmap of indicated loss cost trends beginning 2011-1 through 2015-2, ending 2020-1, 2019-2 and 2019-1, for comprehensive theft claims, with only a time parameter included in the model.

**Figure 21: Comprehensive Theft: Loss Cost Heatmap (Time)**



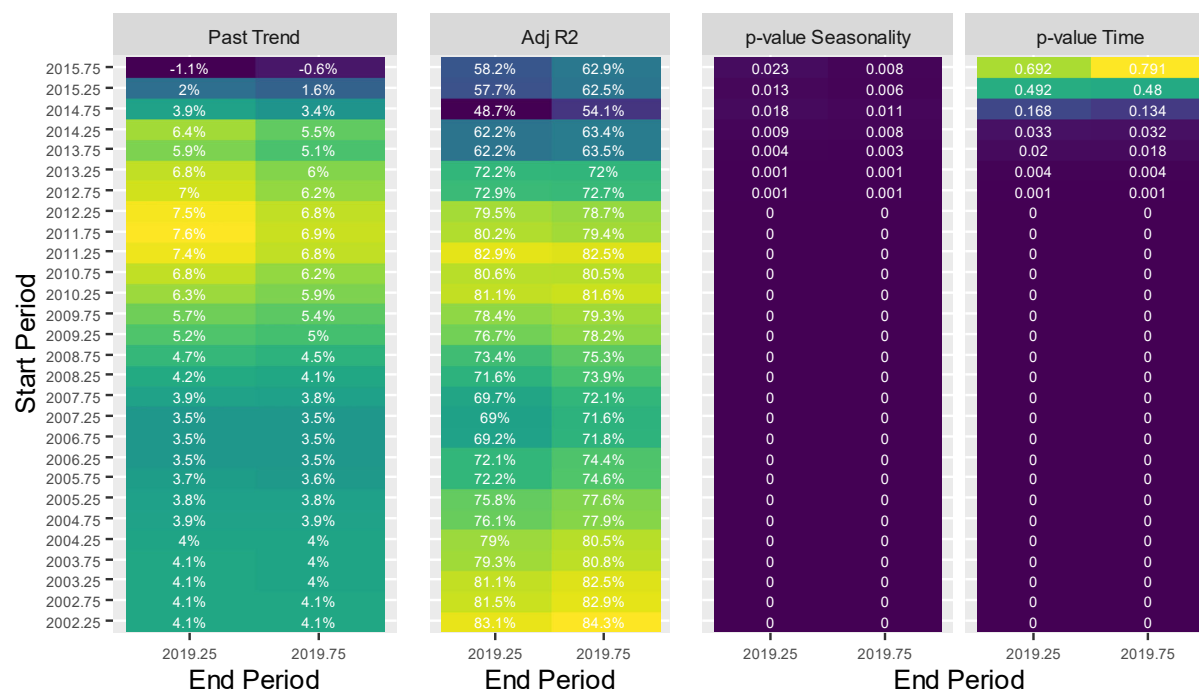
- The models beginning 2011-1 through 2014-1 ending 2019-2 generally have implied loss cost trend rates ranging from +12.5% to +15.5%<sup>25</sup>, with moderate to high Adjusted R-squared values, and p-values that are significant for time and seasonality.
- Due to the flattening of the observed theft claims over the most recent two years, the models with shorter experience periods have much lower implied trend rates, however have low adjusted R-squared values and p-values that are not significant for time.
- The estimated trend rates ending 2019-1 are generally one to two percentage-point higher than those ending 2019-2, due to continued flattening observed with the 2019-2.

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

In Figure 22, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2015-2, ending 2019-2 and 2019-1, for comprehensive excluding catastrophe claims, with only a time parameter included in the model.

<sup>25</sup> The estimated trend rates ending 2020-1 are lower than those ending 2019-1, due to the continued flattening/decline observed with the 2020-1 observation.

**Figure 22: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality)**



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

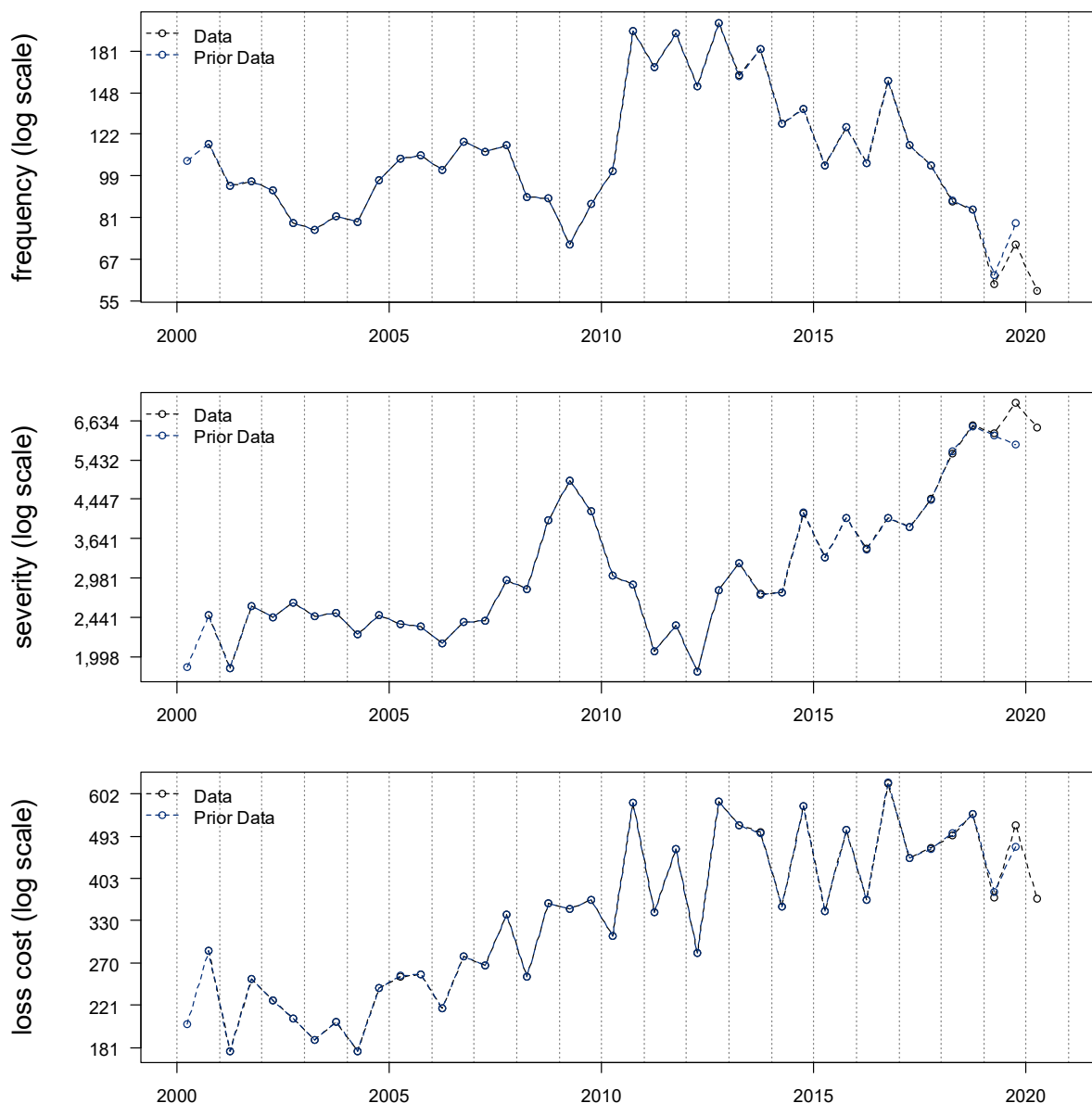
Considering these results and considering the variability in the claim experience, we select a past and future loss trend rate of +6.5%, the same as our prior selection, based on the loss cost trend rate over 2011 to 2019, (rounded).

## 6.7. All Perils

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

In Figure 23, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly with the exception of a decrease to our 2019-2 frequency estimate which in turn results in a higher severity estimate.

**Figure 23: Observed All Perils Loss Cost Experience**



A review of the historical data points (as presented in Figure 23) shows that subject to variability:

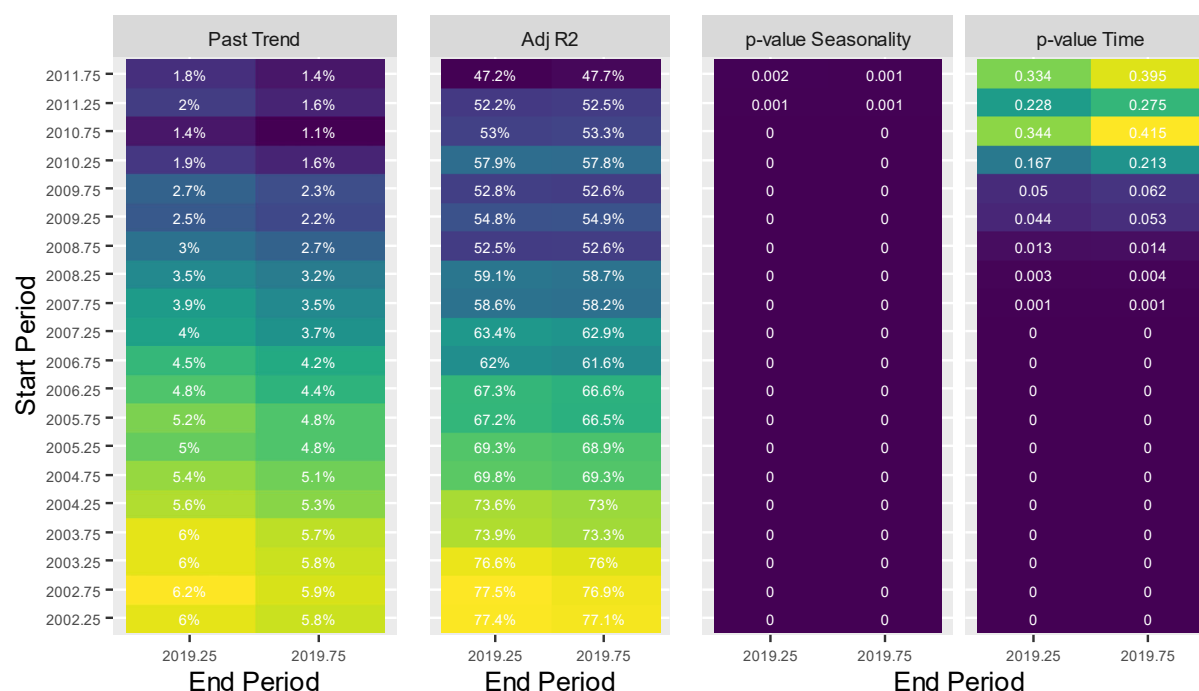
- Loss cost exhibited a long-term upward trend since 2004, with more volatility since 2010. We observe a decrease at 2020-1 that may or may not, in part, be attributed to the COVID-19 pandemic.
- Severity generally exhibited an upward trend (with an upward spike in 2008/2009 that dropped off sharply and another upward lift in the most recent two years).
- Frequency exhibited 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. We observe a large decrease at 2020-1 that may or may not, in part, be attributed to the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values,  $p$ -values, and confidence intervals over various trend measurement periods beginning 2002-1, with seasonality (which we find to be significant for loss cost), with no exclusions, are presented in Appendix E. We show trends ending 2020-1, 2019-2 and 2019-1.

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

In Figure 24, we present a heatmap of indicated loss cost trends beginning 2002-1 through 2011-2, ending 2019-2 and 2019-1 with time and seasonality parameters included in the model. Although it is unclear if the low 2020-1 observation is (in part) due to the COVID-19 pandemic, we chose to exclude this low observation so as to not understate the trend rate.

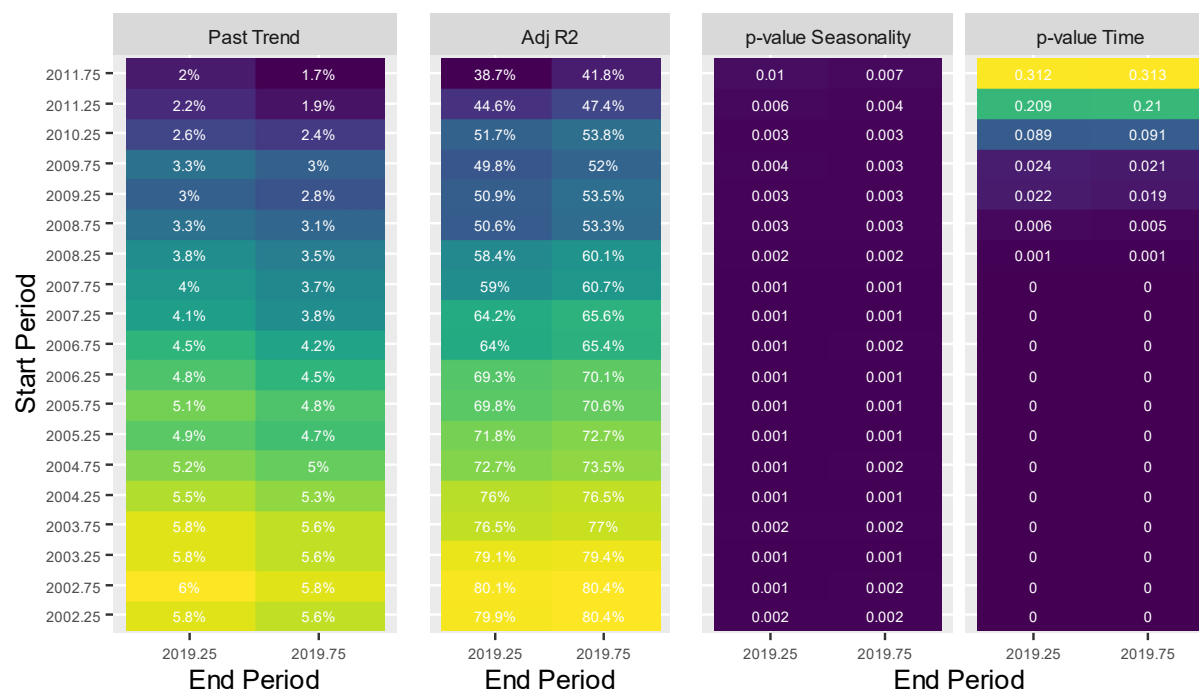
**Figure 24: All Perils Loss Cost Heatmap (Time and Seasonality)**



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

In Figure 25, we present the same models as above, however excluding the 2010-2, 2012-2 and 2016-2 “spike” points that are likely associated with catastrophes (as per GISA’s AUTO 6001 Exhibit).

**Figure 25: All Perils Loss Cost Heatmap (Time and Seasonality, Excluding 2010-2, 2012-2, 2016-2)**



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

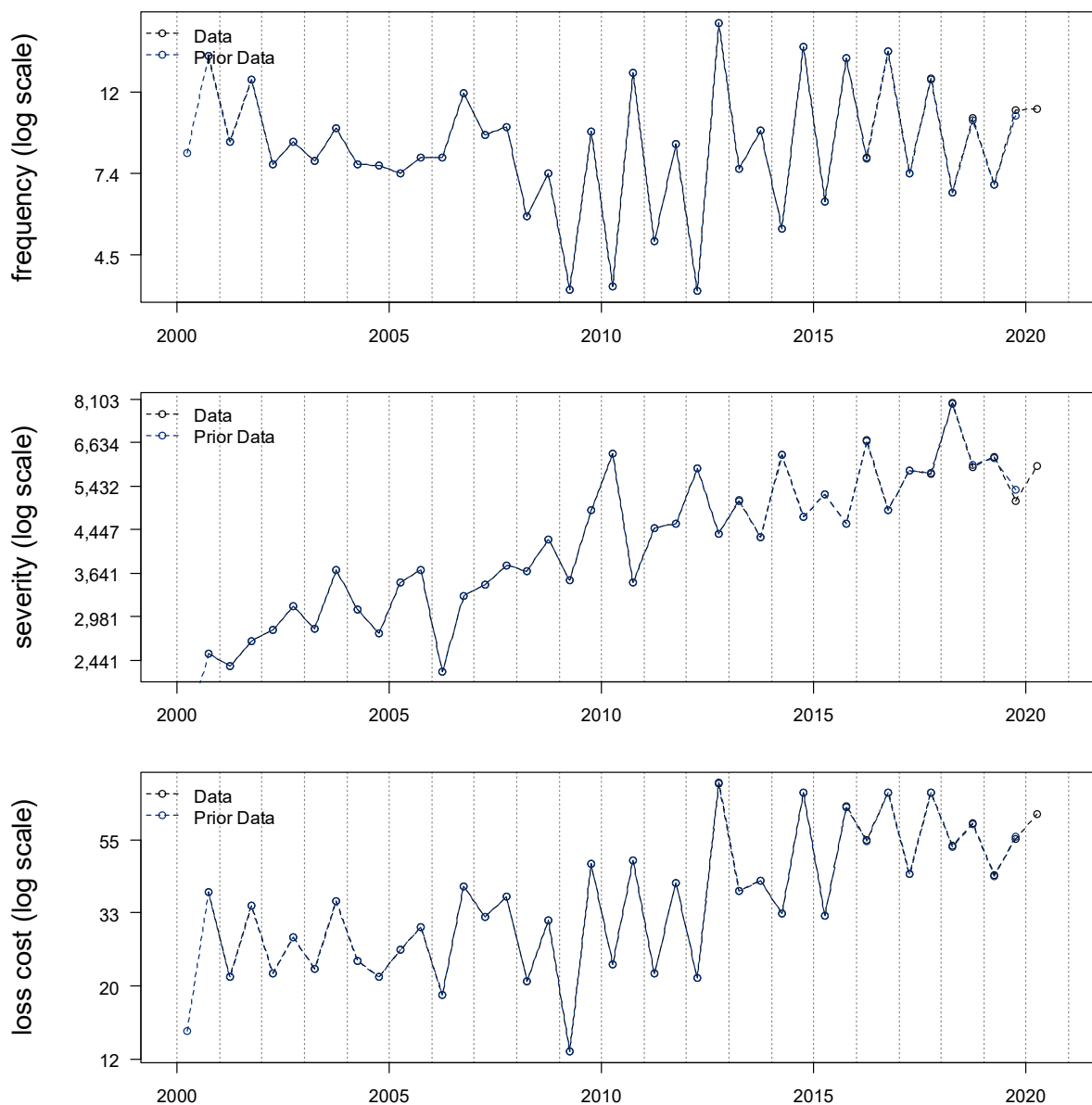
Considering the declining trend rate pattern, we select a past and future loss cost trend rate of +3.0%; one-point lower than our prior review selection.

## 6.8. Specified Perils

For the prior review we selected a past and future loss cost trend rate of +6.0%.

In Figure 26, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 26: Observed Specified Perils Loss Cost Experience**



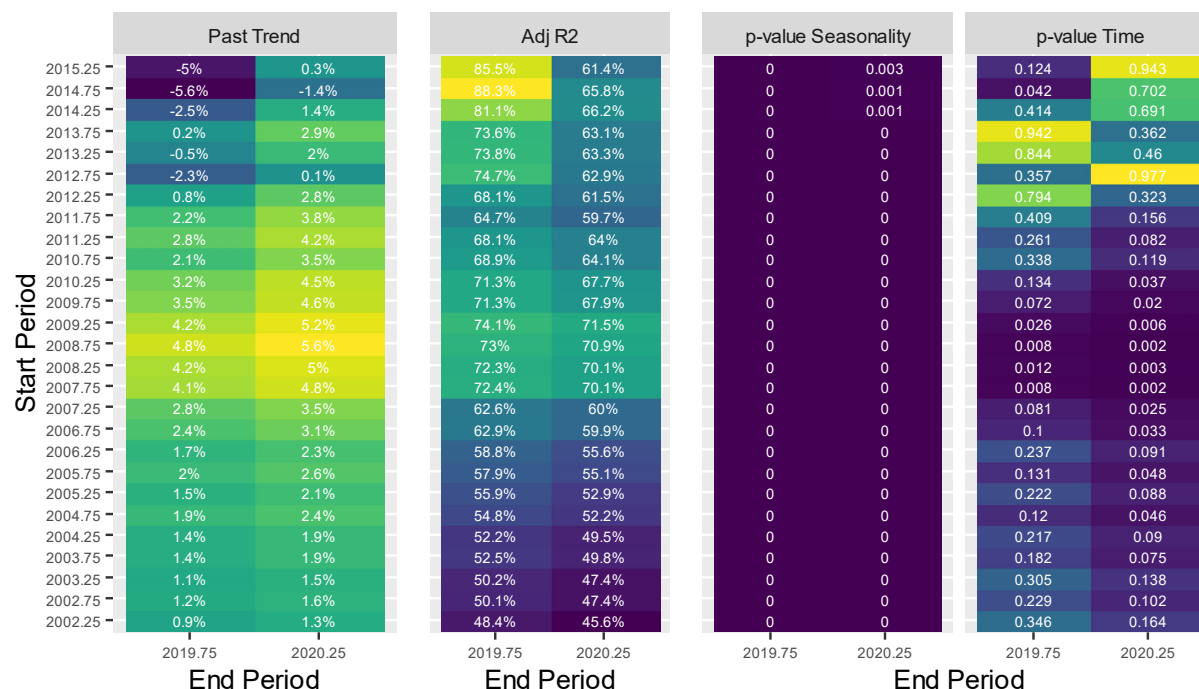
A review of the historical data points (as presented in Figure 26) shows that subject to variability:

- Loss costs has generally experienced a positive trend, however, is relatively flat following a spike in 2012.
- Severity has been increasing for most of the experience period
- Frequency is subject to 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.

In Figure 27, we present a heatmap of indicated frequency trends beginning 2002-1 through 2015-1, ending 2020-1 and 2019-2 with time and seasonality parameters included in the model.

**Figure 27: Specified Perils Frequency Heatmap (Time and Seasonality)**

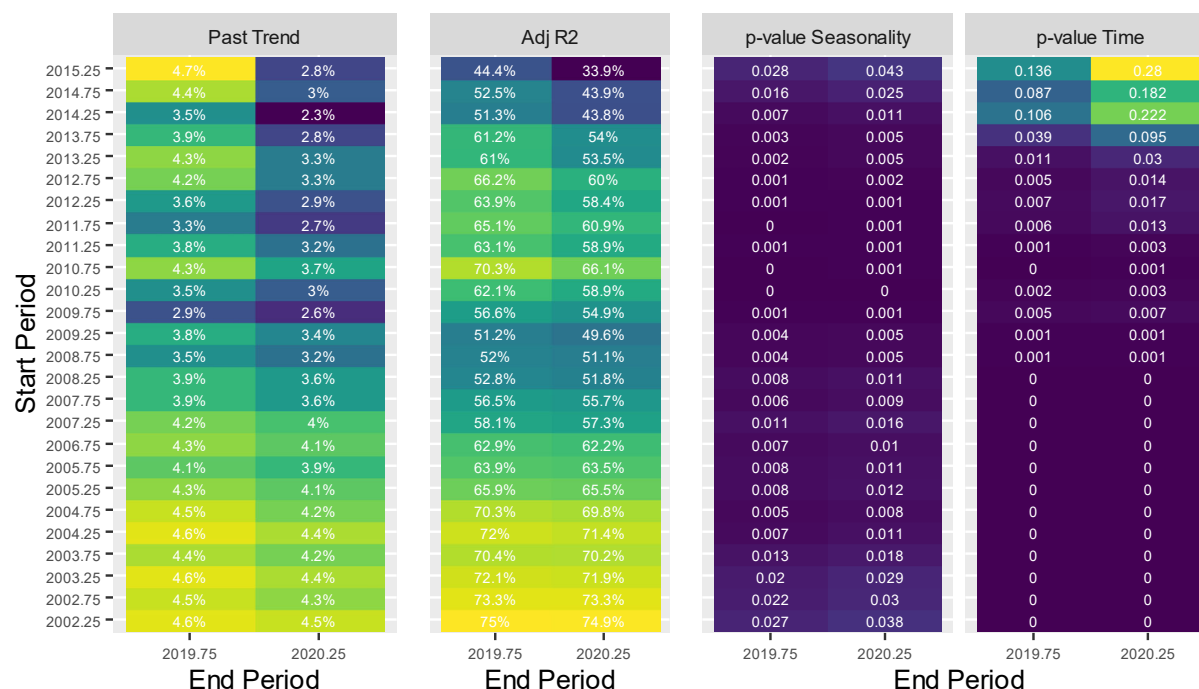


- With typically fewer than 200 claims per year, there is a high level of frequency variability, increasing the difficulty of selecting a stable frequency trend.
- Only the models beginning 2006-2 through 2010-1 have  $p$ -values that are significant for time. This is caused by the lower (than average) observations during this period.
- The models beginning 2010-2 and subsequent have  $p$ -values that are insignificant for time.

We select a frequency trend of 0.0%, as we are not able to discern a stable frequency trend and the observations appear to be relatively flat for the most recent 5-years.

In Figure 28, we present a heatmap of indicated severity trends beginning 2002-1 through 2015-1, ending 2020-1 and 2019-2, excluding the unusually low 2006-2 observation, with time and seasonality parameters included in the model.

**Figure 28: Specified Perils Severity Heatmap (Time and Seasonality, excluding 2006-2)**



- The models beginning 2002-1 through 2013-1 generally have implied severity trend rates ranging from +3.0% to +4.5%, with moderate Adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The trend rates are generally higher for the models with longer experience periods.
- The estimated trends ending 2019-2 approximately one-half percentage point higher than those ending 2020-1.

Considering the long-term trend rates, we select a severity trend of +4.0%.

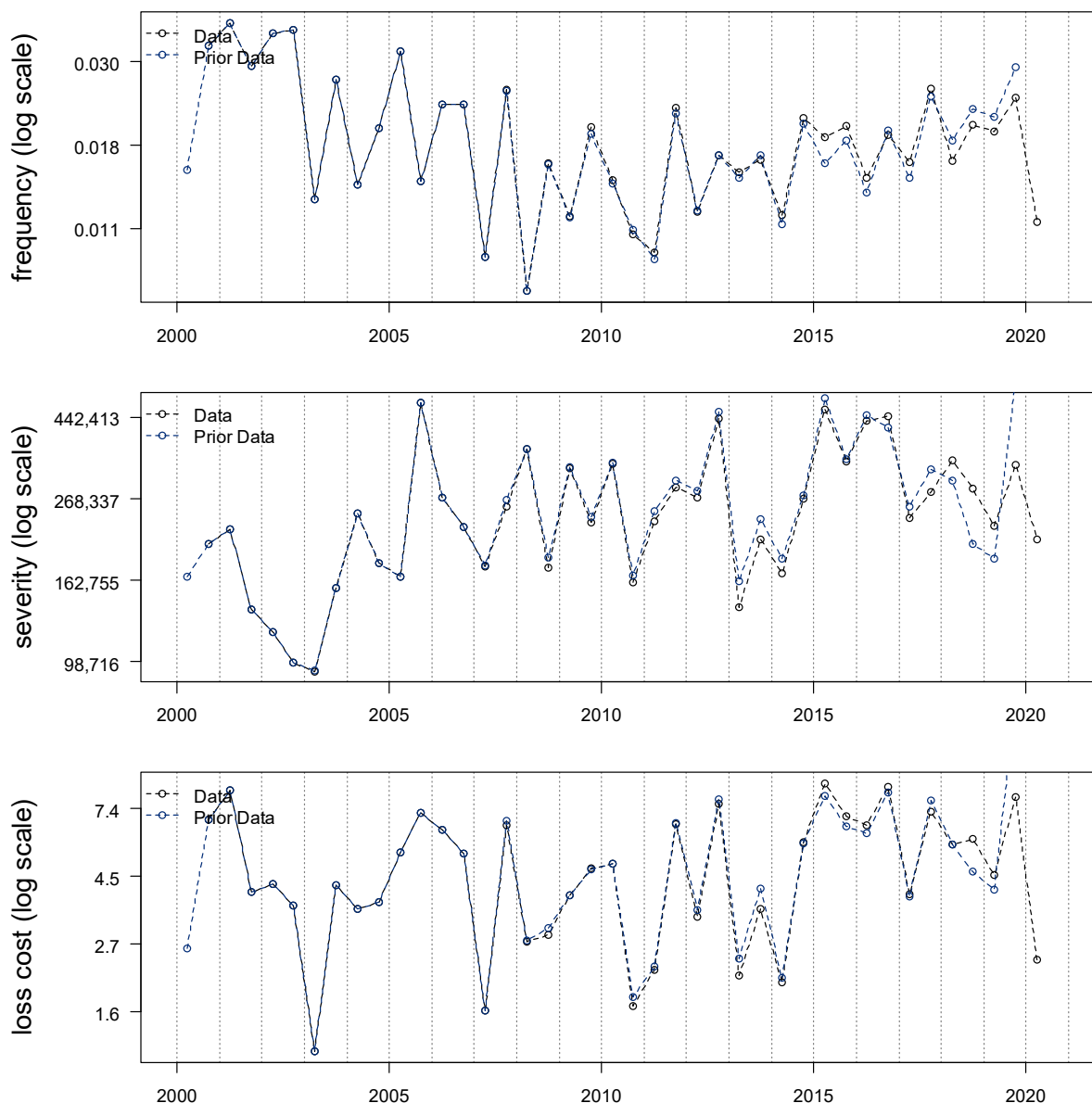
As a result, we select a past and future loss cost trend rate of +4.0% – two percentage points lower than our prior selection.

## 6.9. Underinsured Motorists

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

In Figure 29, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2000-2 through 2020-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 29: Observed Underinsured Motorists Loss Cost Experience**



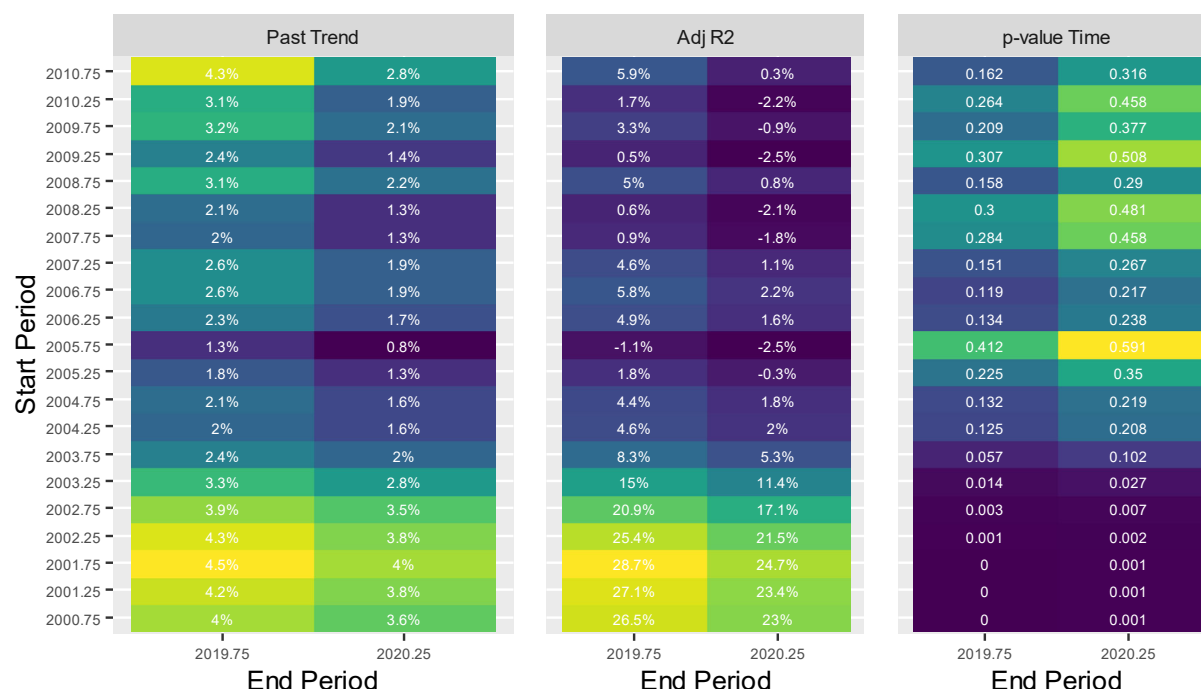
The historical data points indicate a considerable amount of variability (which is as expected given the small number of claims per year averaging close to 50), with severity generally exhibiting an upward trend (but lower than for bodily injury), and frequency exhibiting a downward trend that flattened until changing to an upward pattern in recent years. We observe a large decrease in frequency and loss costs at 2020-1 which may, in part, be attributed to the COVID-19 pandemic.

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, are presented in Appendix E.

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

In Figure 30, we present a heatmap of indicated severity trends beginning 2000-1 through 2010-2, ending 2020-1 and 2019-2 with only a time parameter included in the model.

**Figure 30: Underinsured Motorist Severity Heatmap (Time)**



- The models beginning 2000-1 through 2003-2 have implied severity trend rates clustering around 4%, with low Adjusted R-squared values, and  $p$ -values that are significant for time.
- Models ending 2019-2 have slightly higher implied trends than the models ended 2020-1.
- We note these models beginning 2000-1 through 2003-2 have higher Adjusted R-squared values than models with shorter experience periods, where the time parameter is not significant.

We generally find the bodily injury severity trend rate as a reasonable estimate of the underinsured motorist severity trend rate (and assume a 0% frequency trend rate). However, as some portion of the bodily injury severity trend may be driven by an erosion of the Minor Injury Cap, we find the use of the Underinsured Motorist coverage data to be appropriate at this time.

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

## 6.10. Summary of Selections

The following table summarizes our selected loss trend rates by sub-coverage compared to the loss trend rates we selected in those that we selected in our prior review.<sup>26</sup>

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

<b>Coverages</b>	<b>2020 AR As of December 31, 2019</b>	<b>2021 SAR As of June 30, 2020</b>
TPL-Bodily Injury	+7.0%/6.0% <sup>27</sup>	+7.0%/5.0% <sup>28</sup>
TPL-Property Damage	+1.5%	+1.5%
TPL - Subtotal	+5.4%/4.7%	+5.4%/4.7%
AB – Total	+8.5%	+0.0%/+11.5% <sup>29</sup>
Collision	+1.5%	+1.5%/1.0% <sup>26</sup>
Comprehensive <sup>30</sup>	+6.5%	+6.5%
All Perils	+4.0%	+3.0%
Specified Perils	+6.0%	+4.0%
Underinsured Motorist	+4.0%	+4.0%

<sup>26</sup> As presented by IBC in its submission, IBC estimates its overall average loss trend rate is approximately 1.2 percentage points less than the Oliver Wyman average, mainly driven by IBC's lower bodily injury and property damage trend rates.

<sup>27</sup> Future trend rate begins October 1, 2019.

<sup>28</sup> Future trend rate begins April 1, 2020.

<sup>29</sup> Future trend rate begins January 1, 2015

<sup>30</sup> Our comprehensive trend rates remain unchanged from our prior review pending updated catastrophe data.

## 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 GISA<sup>31</sup> 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 ULAE<sup>32</sup> expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

**Table 8: Unallocated Loss Adjustment Expenses**

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

We include these provisions in our analysis of trends.<sup>33</sup>

<sup>31</sup> The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

<sup>32</sup> ULAE factors prior to 2004 are presented in Appendix B.

<sup>33</sup> As GISA only publishes these factors annually, we assume the most recent full year factor is a reasonable provision for the subsequent accident half year.

## 8. CATASTROPHE PROVISION

As GISA has not updated its Catastrophe report through June 30, 2020, we repeat the discussion and recommendation we presented in our 2020 AR report.

\*\*\*\*\*

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

*Comprehensive coverage (in particular) claim costs are affected by the occurrence (or non-occurrence) of catastrophes. GISA defines catastrophes as “weather-related events such as windstorms, hail, and flooding that caused multiple losses to the insurance industry.” Since catastrophic losses result from highly random events, in determining rate level indications insurers should remove actual comprehensive coverage claim costs attributed to catastrophes that occurred in the experience period and include a provision for the amount of catastrophe losses that would be expected on average in any given year.*

### **Total Comprehensive (including thefts)**

*For the 2019 Annual Review, the Board approved (i) our recommended benchmark catastrophe provision of 57%<sup>34</sup> (a factor of 1.57) and (ii) that the Board consider each insurer’s own distribution of business writings and catastrophe loss experience. In this approach, each insurer would calculate a specific catastrophe provision for its own portfolio in reviewing rate level indications for the comprehensive coverage.*

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

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

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<sup>34</sup> In the 2019 Annual Review, the 57% provision represented the approximate average of the relationship of catastrophic losses to non-catastrophic losses over (1) the past ten years ending 2018 and (2) over the past five years ending 2018, based on GISA’s 2018 Catastrophe Report for Alberta.

*We recommend a benchmark catastrophe provision of 51% (1.51) based on the current five-year and ten-year averages.<sup>35</sup> (This 1.51 factor applies to comprehensive losses that exclude catastrophes claims and include theft claims.)*

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

**Table 9: Benchmark Catastrophe Factor - Comprehensive including Theft**

<b>Accident Year</b>	<b>Number of Total Claims</b>	<b>Number of Cat Claims</b>	<b>Catastrophe Claim %</b>	<b>Total Loss and Expense</b>	<b>Cat Loss and Expense</b>	<b>Catastrophe Factor</b>
2002	46,052	1,933	4%	93,461,243	4,388,752	1.049
2003	43,059	3,154	7%	108,029,821	11,697,960	1.121
2004	46,326	6,137	13%	125,208,531	25,614,074	1.257
2005	57,485	14,713	26%	153,662,909	42,833,271	1.386
2006	54,272	5,547	10%	157,173,227	18,597,791	1.134
2007	64,921	12,555	19%	234,090,442	60,651,950	1.350
2008	55,203	5,478	10%	212,201,208	24,386,347	1.130
2009	55,110	8,003	15%	227,205,334	44,782,888	1.245
2010	81,703	38,852	48%	369,446,379	189,945,989	2.058
2011	50,815	9,339	18%	212,656,222	44,486,065	1.265
2012	76,278	34,856	46%	349,605,980	170,621,715	1.953
2013	70,659	21,758	31%	342,745,925	132,606,685	1.631
2014	75,601	28,554	38%	397,912,844	187,367,994	1.890
2015	75,210	24,463	33%	410,010,368	156,420,959	1.617
2016	100,619	41,777	42%	555,841,263	241,830,173	1.770
2017	66,203	13,437	20%	377,819,253	75,823,720	1.251
2018	66,103	15,341	23%	381,687,294	93,281,481	1.323
2019	62,485	14,018	22%	360,840,586	74,816,756	1.262
All Years	1,148,104	299,916	26%	5,069,598,829	1,600,154,570	1.461
Last 10 Years	725,676	242,395	33%	3,758,566,114	1,367,201,537	1.572
Last 5 Years	370,620	109,036	29%	2,086,198,764	642,173,089	1.445
Avg. of Last 10 and Last 5						1.508
Recommendation						1.510

<sup>35</sup> In reference to data only available through to 2019, IBC recommends the AIRB consider the substantial losses from catastrophic events that are not reflected in Oliver Wyman's catastrophe provision.

## Comprehensive Excluding Theft Claims

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

**Table 10: Benchmark Catastrophe Factor - Comprehensive excluding Theft**

<b>Accident Year</b>	<b>Number of Total Claims Excluding Theft</b>	<b>Number of Cat Claims</b>	<b>Catastrophe Claim %</b>	<b>Total Loss and Expense</b>	<b>Cat Loss and Expense</b>	<b>Catastrophe Factor</b>
2002	36,326	1,933	5%	60,506,527	4,388,752	1.078
2003	33,693	3,154	9%	70,281,433	11,697,960	1.200
2004	37,011	6,137	17%	90,427,749	25,614,074	1.395
2005	48,415	14,713	30%	116,302,636	42,833,271	1.583
2006	43,933	5,547	13%	109,874,479	18,597,791	1.204
2007	55,117	12,555	23%	178,453,746	60,651,950	1.515
2008	46,570	5,478	12%	151,911,193	24,386,347	1.191
2009	47,480	8,003	17%	174,391,100	44,782,888	1.346
2010	75,591	38,852	51%	324,057,904	189,945,989	2.416
2011	45,688	9,339	20%	172,631,156	44,486,065	1.347
2012	71,706	34,856	49%	310,088,044	170,621,715	2.223
2013	64,928	21,758	34%	296,670,379	132,606,685	1.808
2014	69,636	28,554	41%	344,591,840	187,367,994	2.192
2015	66,994	24,463	37%	330,176,244	156,420,959	1.900
2016	91,608	41,777	46%	465,773,250	241,830,173	2.080
2017	55,691	13,437	24%	266,444,781	75,823,720	1.398
2018	56,510	15,341	27%	273,416,318	93,281,481	1.518
2019	53,579	14,018	26%	260,759,127	74,816,756	1.402
All Years	1,000,477	299,916	30%	3,996,757,906	1,600,154,570	1.668
Last 10 Years	651,931	242,395	37%	3,044,609,043	1,367,201,537	1.815
Last 5 Years	324,382	109,036	34%	1,596,569,720	642,173,089	1.673
Avg. of Last 10 and Last 5						1.744
Recommendation						1.740

## **9. INVESTMENT INCOME ON CASH FLOW**

The Board Guidelines were updated in July 2019 directing insurers to support their individually-selected expected investment income rate.

## 10. HEALTH COST RECOVERY

The Alberta Treasury Board and Finance announced the 2021 Health Cost Recovery assessment factor (percentage) at 2.94% of Third Party Liability premiums. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 2.94% as the Benchmark.

In IBC's submission, it states, "IBC recommends government monitor how the COVID-19 pandemic may impact the target aggregate recovery amount so excessive health levy costs are not passed on to consumers."

# 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 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 2019 Industry Expense Report was the basis for the 2020 AR Benchmark. The 2019 Expense Report was released by GISA in August 2020.

As no new additional expense information is available, consistent with our previously recommended and approved Benchmark from the 2020 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.<sup>36</sup>
- The resulting recommended Benchmark based on the 2019 Expense Report is 26.0%.

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

**Table 11: Summary of Indicated Operating Expense Ratios**

<b>Component</b>	<b>Current Benchmark (2020 AR)</b>	<b>Recommended Benchmark (2021 SAR)</b>
Direct Commissions	11.4%	11.4%
Contingent Commissions	1.1%	1.1%
<i>Total Commissions</i>	<i>12.5%</i>	<i>12.5%</i>
Premium and Fire Taxes	3.7%	3.7%
Other Acquisition Expenses	2.6%	2.6%
General Expenses	7.2%	7.2%
Total Expenses	26.0%	26.0%

<sup>36</sup> IBC suggests the expense provision should be based on a percentage of earned premium for all components.

## 12. PROFIT

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

## 13. SUMMARY OF BENCHMARKS

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

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

	<b>2020 AR</b> <b>As of December 31, 2019</b>	<b>2021 SAR</b> <b>As of June 30, 2020</b>
<b>Tend Benchmarks</b>		
TPL-Bodily Injury	+7.0%/6.0% <sup>37</sup>	+7.0%/5.0% <sup>38</sup>
TPL-Property Damage	+1.5%	+1.5%
TPL - Subtotal	+5.4%/4.7%	+5.4%/4.7%
AB – Total	+8.5%	+0.0%/+11.5% <sup>39</sup>
Collision	+1.5%	+1.5%/1.0% <sup>34</sup>
Comprehensive	+6.5%	+6.5%
All Perils	+4.0%	+3.0%
Specified Perils	+6.0%	+4.0%
Underinsured Motorist	+4.0%	+4.0%
<b>Other Benchmarks</b>		
Catastrophe Provision	51%	51%
Investment Income	N/A	N/A
Health Cost Recovery	4.74% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	26.0%	26.0%
Profit Provision	7%	7%

<sup>37</sup> Future trend rate begins October 1, 2019.

<sup>38</sup> Future trend rate begins April 1, 2020.

<sup>39</sup> Future trend rate begins January 1, 2015

## 14. DISTRIBUTION AND USE

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## 15. CONSIDERATION AND LIMITATIONS

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

## 16. DEFINITION OF KEY TERMS

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

### 16.1. Insurance Coverages

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

#### Third Party Liability (TPL)

There are two parts to this Basic Coverage:

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

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

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

#### Accident Benefits (AB)

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

#### Underinsured Motorist (UIM)

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

#### Collision

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

#### Comprehensive

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

#### All Perils

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

### Specified Perils

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

## **16.2. Other Terms**

### Accident Year

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

### Allocated Loss Adjustment Expense (ALAE)

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

### Base Rate and Rate Differentials

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

### Case Reserve

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

### Claim Frequency

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

### Claim Severity

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

### Claim Count Development

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

### CLEAR

CLEAR refers to Canadian Loss Experience Automobile Rating, a system of categorizing Private Passenger vehicles, by make and model-year, for physical damage coverage rating purposes. CLEAR was developed

by the Vehicle Information Centre of Canada (VICC), a part of the Insurance Bureau of Canada. CLEAR considers such elements as the reparability and damageability of the make and model-year. (See MSRP).

#### Combined Ratio

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

#### Earned Premium

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

#### Exposure Unit

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

#### Health Cost Recovery Assessment

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

#### Loss Cost (Pure Premium)

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

#### Loss Development

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

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

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

#### Loss Ratio

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

#### Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

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

#### MSRP

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

#### Operating Expenses

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

#### Paid Losses

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

#### Premium Drift

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

#### Rate Group Drift

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

### Ratemaking Methods: Pure Premium Method and Loss Ratio Method

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

### Rating Territory

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

### Reported Incurred Loss

The sum of:

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

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

### Reserve

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

### Surplus

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

### Statistical Territory

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

### Total Return on Equity

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

### Unallocated Loss Adjustment Expense (ULAE)

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

### Underwriting Profit

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

Underwriting Profit Margin

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

Ultimate Incurred Loss

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

Written Premium

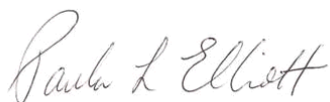
Written Premium represents the total amount of premium charged by an insurance company for the insurance policies it has sold. It is generally compiled over a one-year period.

## 17. CLOSING

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

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

Sincerely,



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## 18. APPENDICES A - E

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

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

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

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

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

- Bodily Injury: Pages 1 to 6
- Property Damage: Pages 7 to 11
- Accident Benefits: Pages 12 to 23
- Collision: Pages 24 to 27
- Comprehensive: 28 to 31
- All Perils: Pages 32 to 37
- Specified Perils: Pages 38 to 42
- Underinsured Motorists (UM): Pages 43 to 45



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	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	1.115	1.116	0.965	0.716	1.111	1.002	0.956	1.023	1.406
12	1.047	1.023	0.996	0.914	1.015	0.998	0.986	0.999	1.018
18	1.047	1.006	1.000	0.978	1.006	1.000	0.999	1.002	0.833
24	1.020	0.998	1.000	0.994	1.002	1.000	1.000	1.000	0.710
30	0.991	0.999	0.999	0.999	1.000	0.999	1.001	1.001	0.513
36	0.991	1.000	1.000	0.999	1.000	0.999	1.000	1.001	0.456
42	0.987	1.000	0.999	0.999	1.000	0.999	1.000	1.000	0.449
48	0.990	1.000	1.000	0.999	1.000	0.999	1.000	1.000	0.473
54	0.992	1.000	1.000	0.999	1.000	0.999	1.000	1.000	0.505
60	0.994	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.538
66	0.996	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.588
72	0.997	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.624
78	0.998	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.684
84	0.999	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.730
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.780
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.806
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.841
108	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.864
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.898
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.938
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.949
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Claim Count Development Selections  
Data as of 06/30/20

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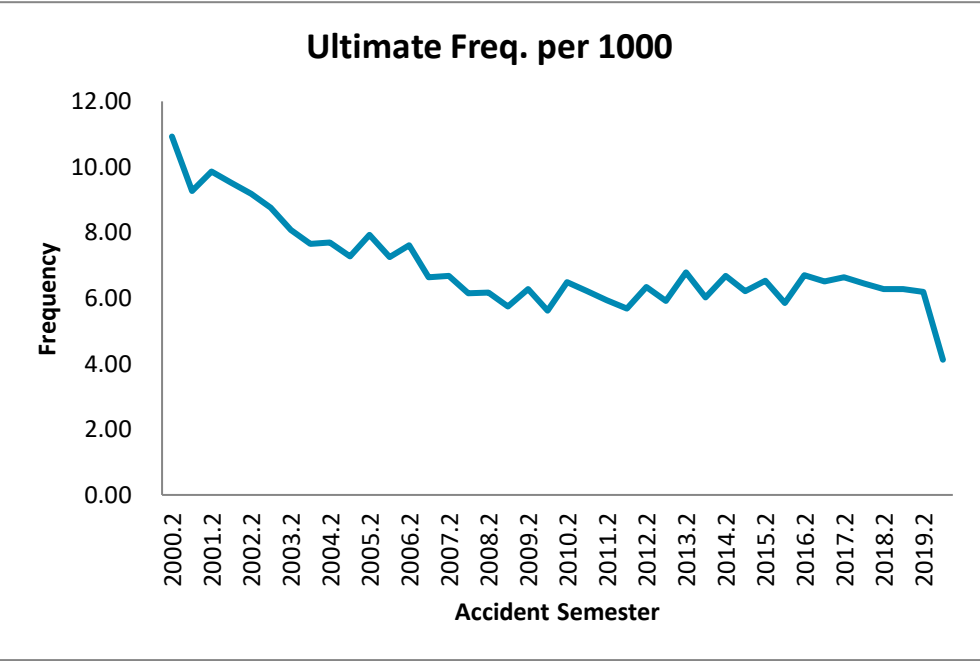
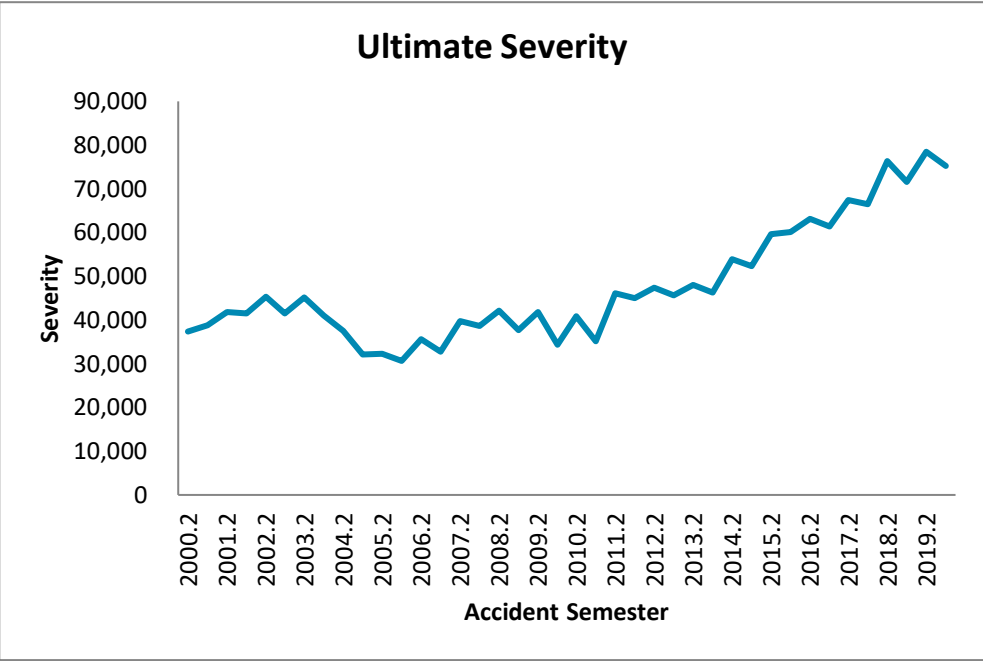
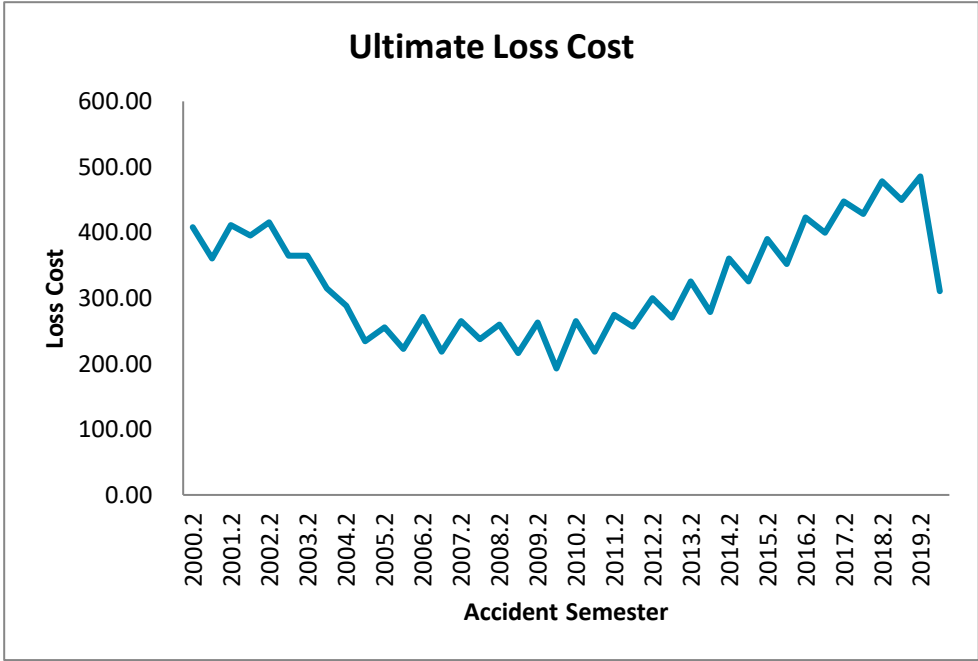
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	2.817	1.202	1.035	0.812	0.975	0.945	0.815	0.908	7.855
12	2.116	1.061	1.091	0.864	1.000	0.984	0.914	0.978	2.942
18	1.820	1.021	1.057	0.958	1.002	0.995	0.970	0.995	2.202
24	1.577	1.005	1.007	0.987	1.001	0.999	0.993	0.997	1.814
30	1.368	1.001	1.025	0.998	1.000	0.999	1.003	1.001	1.427
36	1.239	1.000	1.024	0.999	1.000	1.000	1.001	1.000	1.202
42	1.155	0.999	1.019	1.000	1.000	0.999	1.002	1.002	1.088
48	1.104	1.000	1.018	1.000	1.000	0.999	1.000	1.002	1.073
54	1.075	1.000	1.012	1.000	1.000	0.999	1.001	1.002	1.074
60	1.054	1.000	1.008	1.000	1.000	1.000	1.000	1.003	1.035
66	1.043	1.000	1.005	1.000	1.000	1.000	1.000	1.003	1.014
72	1.033	1.000	1.005	1.000	1.000	1.000	0.999	1.002	1.001
78	1.028	1.000	1.004	1.000	1.000	1.000	1.000	1.002	0.999
84	1.023	1.000	1.004	1.000	1.000	1.000	1.000	1.001	1.000
90	1.021	1.000	1.004	1.000	1.000	1.000	1.000	1.001	1.010
96	1.017	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.009
102	1.012	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.023
108	1.009	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.005
114	1.006	1.000	1.003	1.000	1.000	1.000	1.000	1.000	0.992
120	1.008	1.000	1.003	1.000	1.000	1.000	1.000	1.000	0.997
126	1.004	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.005
132	1.004	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.007
138	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.012
144	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.016
150	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.015
156	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Loss Cost Summary  
Data as of 06/30/20

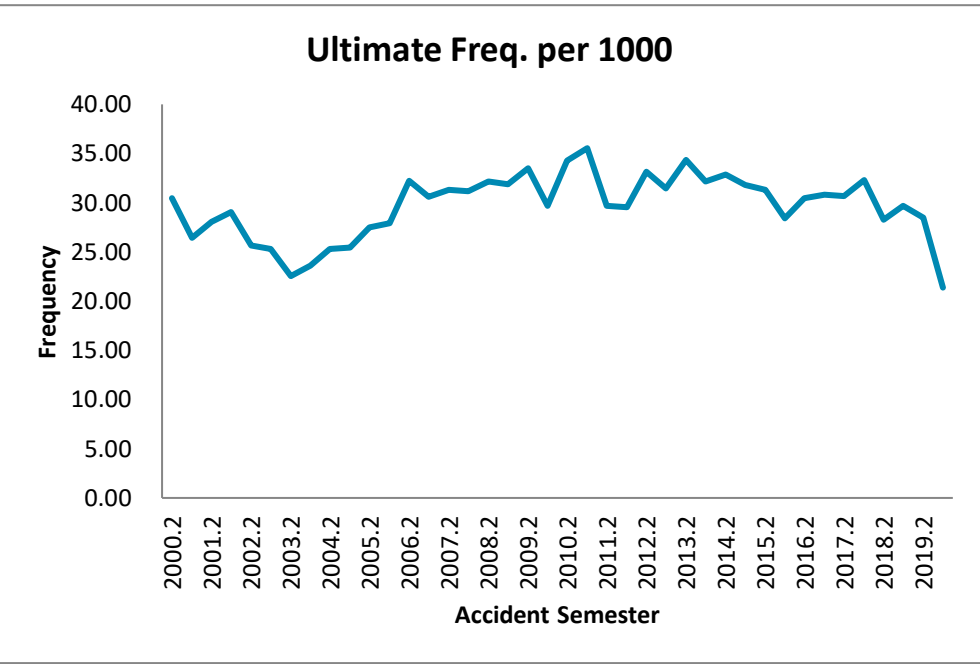
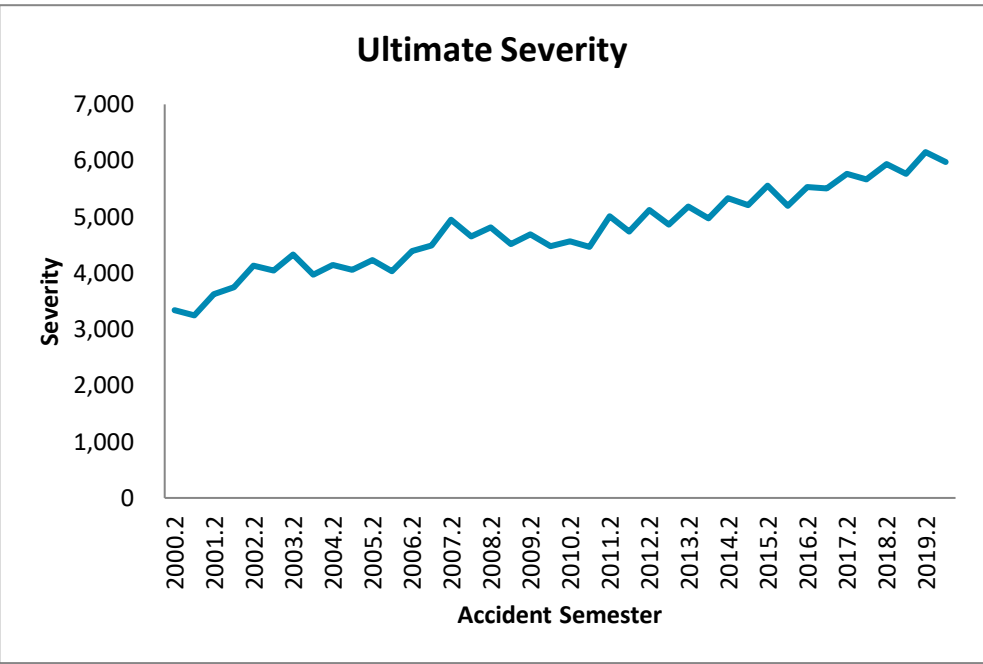
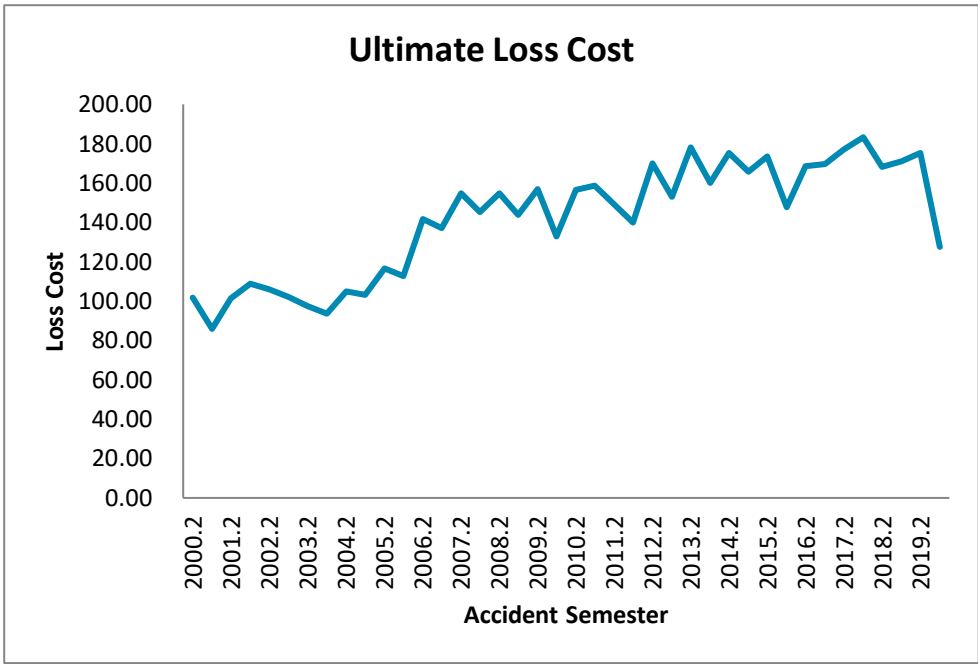
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.2	240	810,796	8,860	300,773	1.101	331,151	408.43		37,376		10.93			
2001.1	234	830,225	7,690	277,798	1.076	298,911	360.04		38,870		9.26		383.95	
2001.2	228	851,902	8,394	325,937	1.076	350,708	411.68	0.8%	41,781	11.8%	9.85	-9.8%		
2002.1	222	834,467	7,952	302,888	1.089	329,845	395.28	9.8%	41,480	6.7%	9.53	2.9%	403.56	5.1%
2002.2	216	869,888	7,981	332,209	1.089	361,776	415.89	1.0%	45,330	8.5%	9.17	-6.9%		
2003.1	210	853,491	7,483	284,464	1.093	310,919	364.29	-7.8%	41,550	0.2%	8.77	-8.0%	390.34	-3.3%
2003.2	204	874,530	7,073	291,974	1.093	319,128	364.91	-12.3%	45,120	-0.5%	8.09	-11.8%		
2004.1	198	861,318	6,596	245,590	1.103	270,886	314.50	-13.7%	41,069	-1.2%	7.66	-12.7%	339.90	-12.9%
2004.2	192	888,607	6,836	232,482	1.103	256,428	288.57	-20.9%	37,512	-16.9%	7.69	-4.9%		
2005.1	186	884,433	6,442	188,423	1.097	206,776	233.79	-25.7%	32,099	-21.8%	7.28	-4.9%	261.25	-23.1%
2005.2	180	939,935	7,446	219,234	1.097	240,587	255.96	-11.3%	32,312	-13.9%	7.92	3.0%		
2006.1	174	945,687	6,859	193,441	1.087	210,174	222.24	-4.9%	30,644	-4.5%	7.25	-0.4%	239.05	-8.5%
2006.2	168	1,001,659	7,635	250,477	1.087	272,144	271.69	6.1%	35,642	10.3%	7.62	-3.8%		
2007.1	162	1,002,163	6,660	200,642	1.089	218,460	217.99	-1.9%	32,801	7.0%	6.65	-8.4%	244.83	2.4%
2007.2	156	1,056,585	7,049	257,174	1.089	280,011	265.02	-2.5%	39,726	11.5%	6.67	-12.5%		
2008.1	150	1,052,596	6,471	230,476	1.084	249,744	237.26	8.8%	38,596	17.7%	6.15	-7.5%	251.17	2.6%
2008.2	144	1,097,152	6,775	263,181	1.084	285,183	259.93	-1.9%	42,096	6.0%	6.17	-7.4%		
2009.1	138	1,079,662	6,201	211,702	1.105	233,952	216.69	-8.7%	37,730	-2.2%	5.74	-6.6%	238.48	-5.0%
2009.2	132	1,119,139	7,035	266,292	1.105	294,279	262.95	1.2%	41,833	-0.6%	6.29	1.8%		
2010.1	126	1,100,167	6,183	192,467	1.102	212,040	192.73	-11.1%	34,294	-9.1%	5.62	-2.1%	228.14	-4.3%
2010.2	120	1,147,128	7,448	276,061	1.102	304,136	265.13	0.8%	40,835	-2.4%	6.49	3.3%		
2011.1	114	1,128,676	7,016	225,470	1.095	246,777	218.64	13.4%	35,175	2.6%	6.22	10.6%	242.07	6.1%
2011.2	108	1,178,555	7,009	295,806	1.095	323,759	274.71	3.6%	46,192	13.1%	5.95	-8.4%		
2012.1	102	1,171,059	6,658	274,778	1.091	299,838	256.04	17.1%	45,037	28.0%	5.69	-8.5%	265.40	9.6%
2012.2	96	1,220,908	7,742	335,814	1.091	366,441	300.14	9.3%	47,331	2.5%	6.34	6.6%		
2013.1	90	1,210,579	7,168	297,748	1.099	327,363	270.42	5.6%	45,667	1.4%	5.92	4.2%	285.34	7.5%
2013.2	84	1,269,812	8,617	376,261	1.099	413,686	325.79	8.5%	48,010	1.4%	6.79	7.0%		
2014.1	78	1,257,069	7,560	320,467	1.093	350,303	278.67	3.0%	46,339	1.5%	6.01	1.6%	302.34	6.0%
2014.2	72	1,319,762	8,820	435,208	1.093	475,726	360.46	10.6%	53,940	12.4%	6.68	-1.5%		
2015.1	66	1,302,868	8,095	384,170	1.103	423,701	325.21	16.7%	52,341	13.0%	6.21	3.3%	342.95	13.4%
2015.2	60	1,349,406	8,821	476,931	1.103	526,007	389.81	8.1%	59,631	10.5%	6.54	-2.2%		
2016.1	54	1,324,209	7,744	429,637	1.085	466,113	351.99	8.2%	60,188	15.0%	5.85	-5.9%	371.08	8.2%
2016.2	48	1,354,538	9,069	527,909	1.085	572,729	422.82	8.5%	63,153	5.9%	6.70	2.4%		
2017.1	42	1,323,350	8,605	484,029	1.092	528,318	399.23	13.4%	61,397	2.0%	6.50	11.2%	411.16	10.8%
2017.2	36	1,369,510	9,078	560,789	1.092	612,101	446.95	5.7%	67,426	6.8%	6.63	-1.0%		
2018.1	30	1,348,703	8,701	525,154	1.101	578,037	428.59	7.4%	66,437	8.2%	6.45	-0.8%	437.84	6.5%
2018.2	24	1,399,282	8,777	608,204	1.101	669,450	478.42	7.0%	76,274	13.1%	6.27	-5.4%		
2019.1	18	1,372,352	8,621	557,411	1.108	617,611	450.04	5.0%	71,638	7.8%	6.28	-2.6%	464.37	6.1%
2019.2	12	1,411,242	8,733	618,520	1.108	685,320	485.61	1.5%	78,479	2.9%	6.19	-1.3%		
2020.1	6	1,372,667	5,659	384,577	1.108	426,111	310.43	-31.0%	75,302	5.1%	4.12	-34.4%	399.23	-14.0%
Total		44,786,079	303,557	13,462,570		14,746,629								



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

Loss Cost Summary  
Data as of 06/30/20

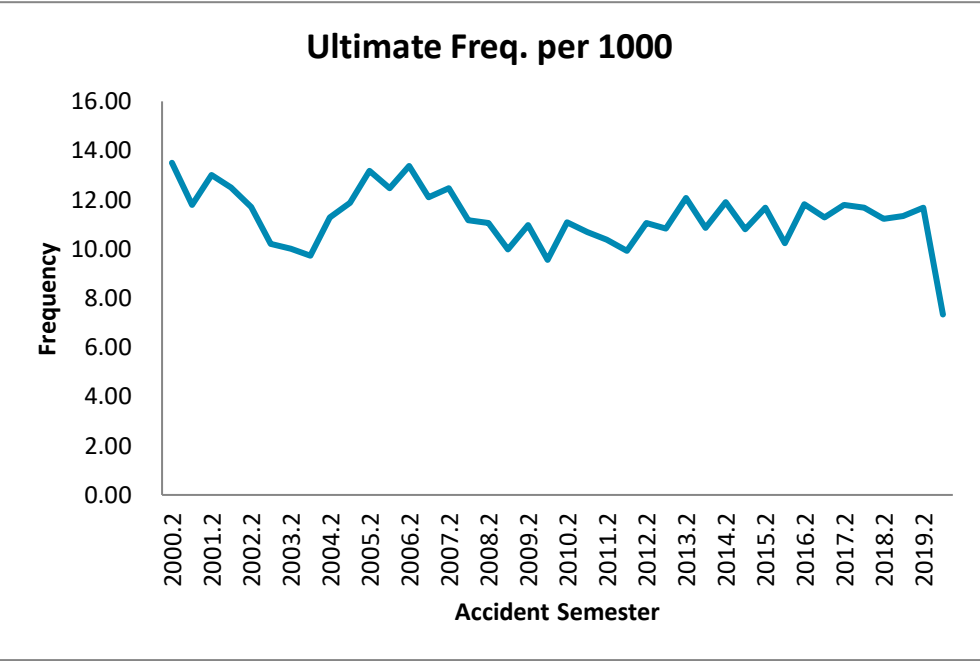
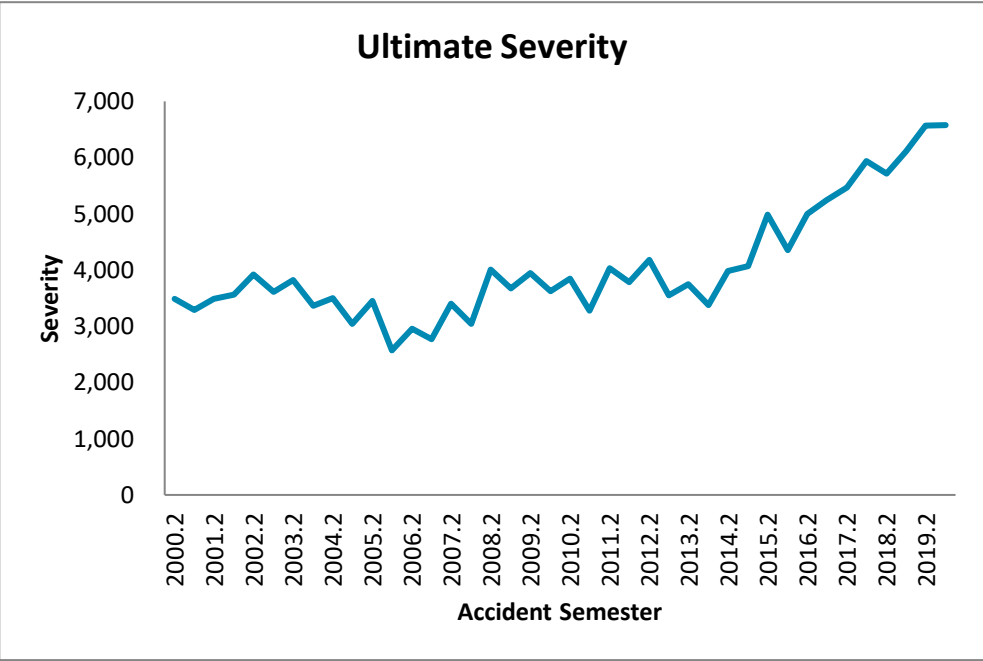
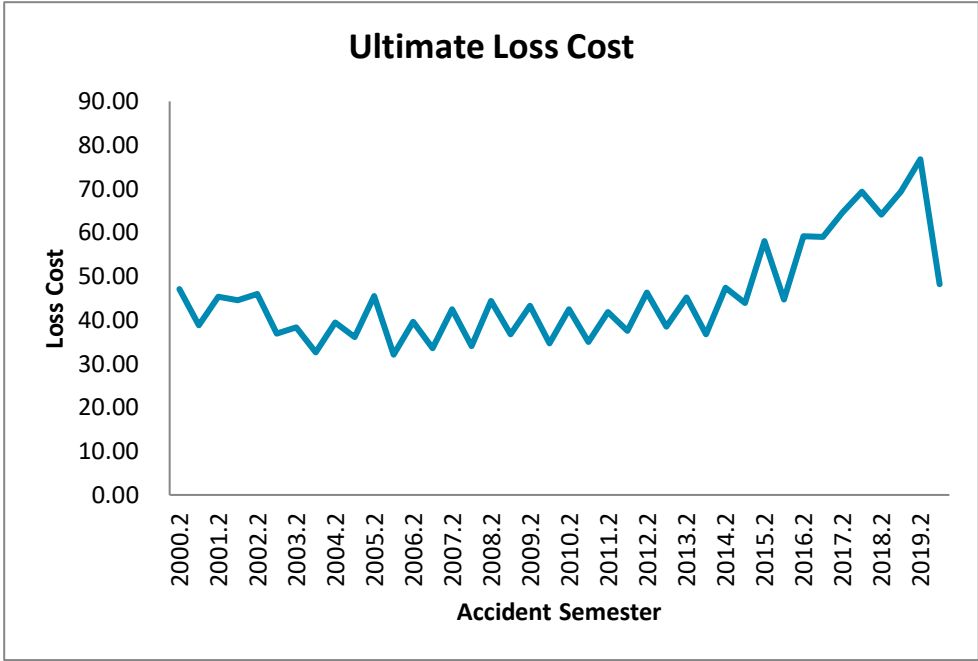
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.2	240	810,796	24,729	75,030	1.101	82,608	101.88		3,341		30.50			
2001.1	234	830,225	21,967	66,286	1.076	71,324	85.91		3,247		26.46		93.80	
2001.2	228	851,902	23,891	80,351	1.076	86,458	101.49	-0.4%	3,619	8.3%	28.04	-8.1%		
2002.1	222	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	216	869,888	22,311	84,764	1.089	92,308	106.11	4.6%	4,137	14.3%	25.65	-8.5%		
2003.1	210	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	204	874,530	19,748	78,174	1.093	85,444	97.70	-7.9%	4,327	4.6%	22.58	-12.0%		
2004.1	198	861,318	20,359	73,247	1.103	80,792	93.80	-8.3%	3,968	-1.8%	23.64	-6.6%	95.77	-8.1%
2004.2	192	888,607	22,514	84,640	1.103	93,358	105.06	7.5%	4,147	-4.2%	25.34	12.2%		
2005.1	186	884,433	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	180	939,935	25,852	99,753	1.097	109,469	116.46	10.9%	4,234	2.1%	27.50	8.6%		
2006.1	174	945,687	26,424	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%	114.64	10.2%
2006.2	168	1,001,659	32,320	130,611	1.087	141,909	141.67	21.6%	4,391	3.7%	32.27	17.3%		
2007.1	162	1,002,163	30,642	126,378	1.089	137,600	137.30	21.7%	4,491	11.2%	30.58	9.4%	139.49	21.7%
2007.2	156	1,056,585	33,103	150,273	1.089	163,618	154.86	9.3%	4,943	12.6%	31.33	-2.9%		
2008.1	150	1,052,596	32,849	141,016	1.084	152,805	145.17	5.7%	4,652	3.6%	31.21	2.1%	150.02	7.6%
2008.2	144	1,097,152	35,307	156,643	1.084	169,738	154.71	-0.1%	4,807	-2.7%	32.18	2.7%		
2009.1	138	1,079,662	34,397	140,591	1.105	155,367	143.90	-0.9%	4,517	-2.9%	31.86	2.1%	149.35	-0.4%
2009.2	132	1,119,139	37,467	158,904	1.105	175,604	156.91	1.4%	4,687	-2.5%	33.48	4.0%		
2010.1	126	1,100,167	32,647	132,574	1.102	146,056	132.76	-7.7%	4,474	-1.0%	29.67	-6.9%	144.94	-3.0%
2010.2	120	1,147,128	39,309	162,969	1.102	179,543	156.52	-0.3%	4,568	-2.5%	34.27	2.4%		
2011.1	114	1,128,676	40,121	163,578	1.095	179,036	158.63	19.5%	4,462	-0.3%	35.55	19.8%	157.56	8.7%
2011.2	108	1,178,555	35,008	160,426	1.095	175,586	148.98	-4.8%	5,016	9.8%	29.70	-13.3%		
2012.1	102	1,171,059	34,575	150,264	1.091	163,969	140.02	-11.7%	4,742	6.3%	29.52	-16.9%	144.52	-8.3%
2012.2	96	1,220,908	40,519	190,257	1.091	207,609	170.04	14.1%	5,124	2.2%	33.19	11.7%		
2013.1	90	1,210,579	38,040	168,396	1.099	185,146	152.94	9.2%	4,867	2.6%	31.42	6.4%	161.53	11.8%
2013.2	84	1,269,812	43,630	205,728	1.099	226,190	178.13	4.8%	5,184	1.2%	34.36	3.5%		
2014.1	78	1,257,069	40,471	184,040	1.093	201,174	160.03	4.6%	4,971	2.1%	32.20	2.5%	169.13	4.7%
2014.2	72	1,319,762	43,371	211,581	1.093	231,280	175.24	-1.6%	5,333	2.9%	32.86	-4.4%		
2015.1	66	1,302,868	41,467	195,879	1.103	216,035	165.82	3.6%	5,210	4.8%	31.83	-1.1%	170.56	0.8%
2015.2	60	1,349,406	42,228	212,433	1.103	234,292	173.63	-0.9%	5,548	4.0%	31.29	-4.8%		
2016.1	54	1,324,209	37,636	180,293	1.085	195,599	147.71	-10.9%	5,197	-0.2%	28.42	-10.7%	160.79	-5.7%
2016.2	48	1,354,538	41,300	210,675	1.085	228,561	168.74	-2.8%	5,534	-0.3%	30.49	-2.6%		
2017.1	42	1,323,350	40,813	205,849	1.092	224,684	169.78	14.9%	5,505	5.9%	30.84	8.5%	169.25	5.3%
2017.2	36	1,369,510	42,060	222,147	1.092	242,474	177.05	4.9%	5,765	4.2%	30.71	0.7%		
2018.1	30	1,348,703	43,603	224,593	1.101	247,209	183.29	8.0%	5,670	3.0%	32.33	4.8%	180.15	6.4%
2018.2	24	1,399,282	39,604	213,716	1.101	235,237	168.11	-5.0%	5,940	3.0%	28.30	-7.8%		
2019.1	18	1,372,352	40,772	211,914	1.108	234,801	171.09	-6.7%	5,759	1.6%	29.71	-8.1%	169.59	-5.9%
2019.2	12	1,411,242	40,193	223,126	1.108	247,223	175.18	4.2%	6,151	3.6%	28.48	0.6%		
2020.1	6	1,372,667	29,344	158,116	1.108	175,193	127.63	-25.4%	5,970	3.7%	21.38	-28.0%	151.73	-10.5%
Total		44,786,079	1,338,909	5,979,602		6,551,108								



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

Loss Cost Summary  
Data as of 06/30/20

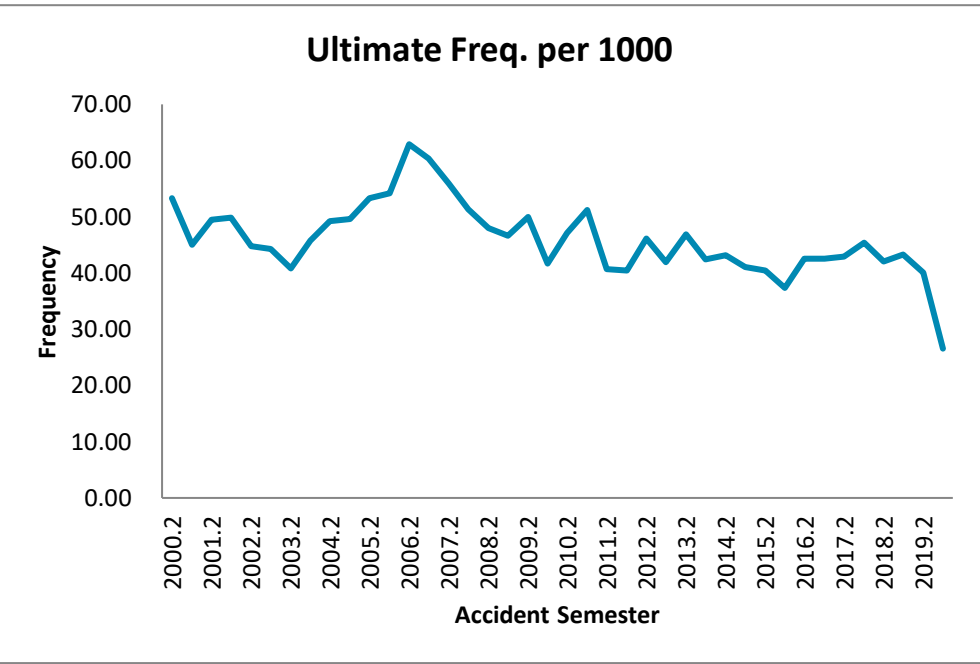
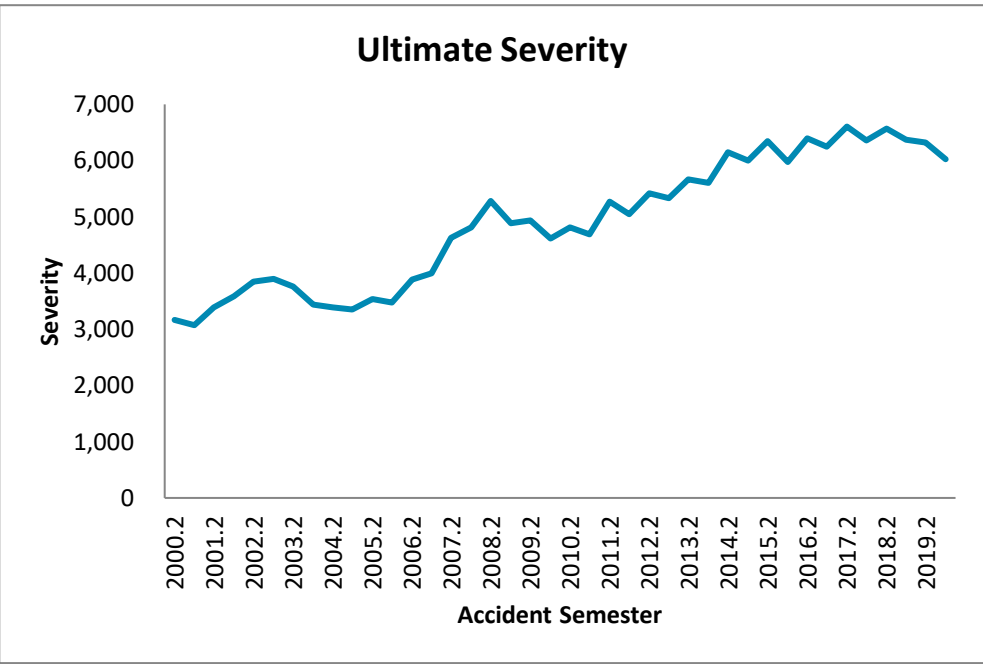
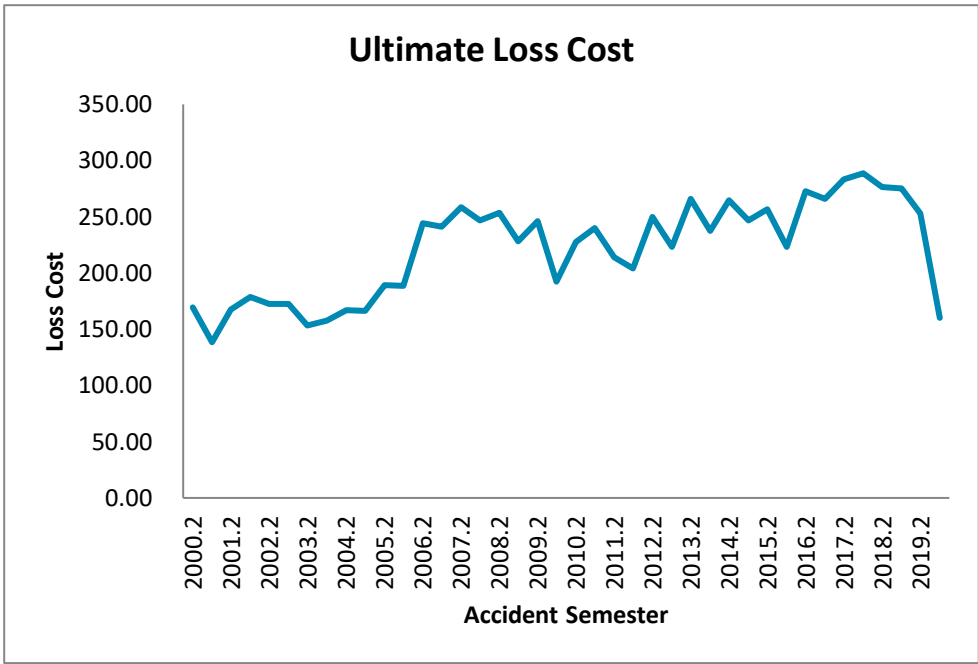
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.2	240	807,484	10,904	34,493	1.101	37,976	47.03		3,483		13.50			
2001.1	234	812,444	9,579	29,252	1.076	31,475	38.74		3,286		11.79		42.87	
2001.2	228	844,102	10,980	35,544	1.076	38,245	45.31	-3.7%	3,483	0.0%	13.01	-3.7%		
2002.1	222	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	216	869,521	10,187	36,695	1.089	39,961	45.96	1.4%	3,923	12.6%	11.72	-9.9%		
2003.1	210	853,159	8,697	28,761	1.093	31,436	36.85	-17.2%	3,615	1.5%	10.19	-18.5%	41.45	-7.7%
2003.2	204	875,870	8,776	30,707	1.093	33,563	38.32	-16.6%	3,824	-2.5%	10.02	-14.5%		
2004.1	198	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	192	893,639	10,077	31,952	1.103	35,243	39.44	2.9%	3,497	-8.6%	11.28	12.5%		
2005.1	186	888,576	10,544	29,206	1.097	32,051	36.07	10.4%	3,040	-9.5%	11.87	22.0%	37.76	6.3%
2005.2	180	941,651	12,400	38,982	1.097	42,779	45.43	15.2%	3,450	-1.4%	13.17	16.8%		
2006.1	174	945,399	11,793	27,908	1.087	30,322	32.07	-11.1%	2,571	-15.4%	12.47	5.1%	38.74	2.6%
2006.2	168	1,000,816	13,388	36,442	1.087	39,595	39.56	-12.9%	2,957	-14.3%	13.38	1.6%		
2007.1	162	1,001,482	12,116	30,834	1.089	33,572	33.52	4.5%	2,771	7.8%	12.10	-3.0%	36.54	-5.7%
2007.2	156	1,056,480	13,185	41,200	1.089	44,859	42.46	7.3%	3,402	15.0%	12.48	-6.7%		
2008.1	150	1,053,269	11,753	33,042	1.084	35,805	33.99	1.4%	3,046	9.9%	11.16	-7.8%	38.23	4.6%
2008.2	144	1,098,120	12,152	44,893	1.084	48,646	44.30	4.3%	4,003	17.7%	11.07	-11.3%		
2009.1	138	1,080,605	10,798	35,917	1.105	39,692	36.73	8.1%	3,676	20.7%	9.99	-10.5%	40.55	6.0%
2009.2	132	1,119,821	12,288	43,814	1.105	48,419	43.24	-2.4%	3,940	-1.6%	10.97	-0.8%		
2010.1	126	1,100,484	10,503	34,551	1.102	38,064	34.59	-5.8%	3,624	-1.4%	9.54	-4.5%	38.95	-3.9%
2010.2	120	1,147,366	12,704	44,293	1.102	48,797	42.53	-1.6%	3,841	-2.5%	11.07	0.9%		
2011.1	114	1,128,483	12,054	36,029	1.095	39,434	34.94	1.0%	3,271	-9.7%	10.68	11.9%	38.77	-0.5%
2011.2	108	1,178,585	12,214	44,975	1.095	49,225	41.77	-1.8%	4,030	4.9%	10.36	-6.4%		
2012.1	102	1,171,425	11,638	40,317	1.091	43,993	37.56	7.5%	3,780	15.6%	9.93	-7.0%	39.67	2.3%
2012.2	96	1,221,822	13,506	51,820	1.091	56,546	46.28	10.8%	4,187	3.9%	11.05	6.7%		
2013.1	90	1,211,527	13,134	42,349	1.099	46,562	38.43	2.3%	3,545	-6.2%	10.84	9.1%	42.37	6.8%
2013.2	84	1,270,776	15,334	52,274	1.099	57,473	45.23	-2.3%	3,748	-10.5%	12.07	9.2%		
2014.1	78	1,257,885	13,671	42,277	1.093	46,213	36.74	-4.4%	3,380	-4.6%	10.87	0.3%	41.00	-3.2%
2014.2	72	1,319,428	15,697	57,114	1.093	62,431	47.32	4.6%	3,977	6.1%	11.90	-1.4%		
2015.1	66	1,301,687	14,046	51,866	1.103	57,203	43.95	19.6%	4,073	20.5%	10.79	-0.7%	45.64	11.3%
2015.2	60	1,347,550	15,725	70,994	1.103	78,299	58.10	22.8%	4,979	25.2%	11.67	-1.9%		
2016.1	54	1,322,774	13,549	54,387	1.085	59,005	44.61	1.5%	4,355	6.9%	10.24	-5.1%	51.42	12.7%
2016.2	48	1,354,713	16,030	73,899	1.085	80,173	59.13	1.9%	5,001	0.4%	11.83	1.4%		
2017.1	42	1,324,349	14,923	71,644	1.092	78,200	59.05	32.4%	5,240	20.3%	11.27	10.0%	59.12	15.0%
2017.2	36	1,370,841	16,172	81,059	1.092	88,476	64.54	9.1%	5,471	9.4%	11.80	-0.3%		
2018.1	30	1,350,153	15,773	85,152	1.101	93,727	69.42	17.6%	5,942	13.4%	11.68	3.7%	66.96	13.3%
2018.2	24	1,400,432	15,735	81,648	1.101	89,870	64.17	-0.6%	5,712	4.4%	11.24	-4.8%		
2019.1	18	1,372,243	15,555	85,798	1.108	95,064	69.28	-0.2%	6,112	2.8%	11.34	-3.0%	66.70	-0.4%
2019.2	12	1,411,488	16,480	97,785	1.108	108,346	76.76	19.6%	6,574	15.1%	11.68	3.9%		
2020.1	6	1,372,872	10,071	59,787	1.108	66,244	48.25	-30.3%	6,577	7.6%	7.34	-35.3%	62.70	-6.0%
Total		44,776,006	502,942	1,909,291		2,092,280								



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

Loss Cost Summary  
Data as of 06/30/20

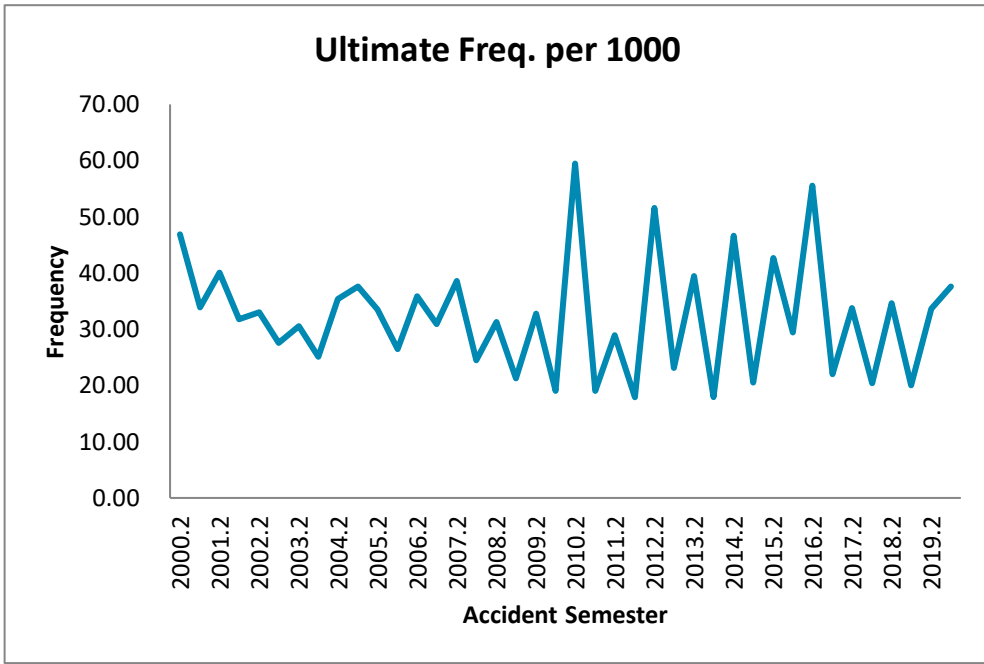
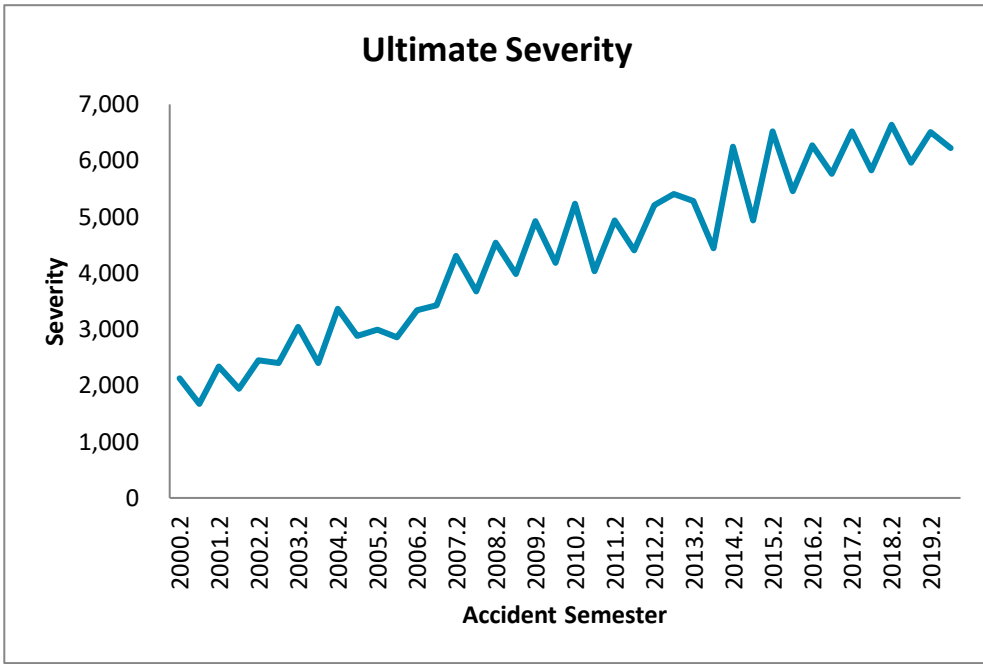
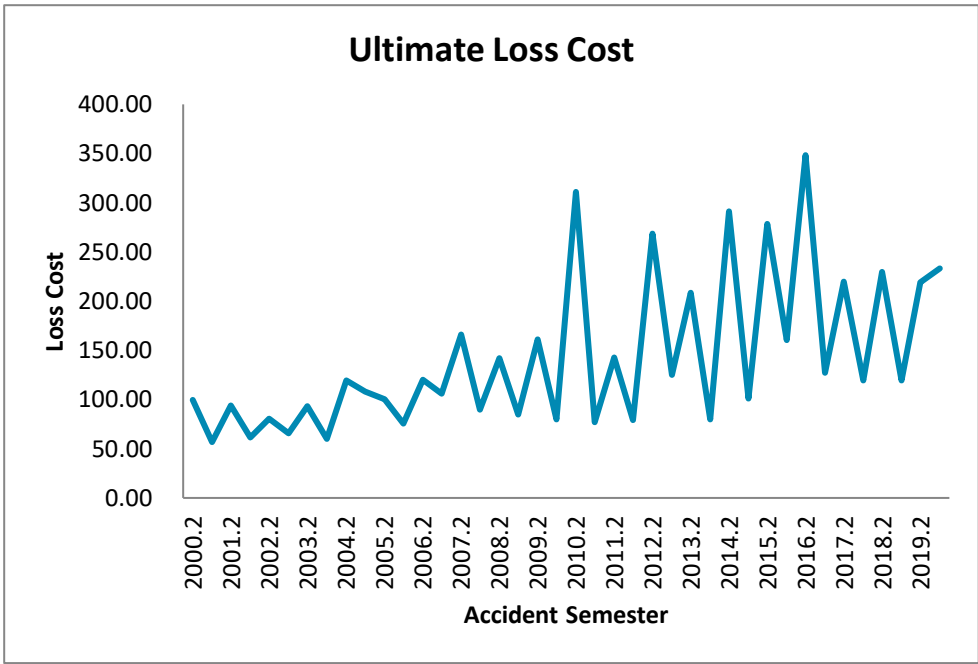
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.2	240	541,747	28,896	83,232	1.101	91,639	169.15		3,171		53.34			
2001.1	234	563,695	25,410	72,563	1.076	78,078	138.51		3,073		45.08		153.53	
2001.2	228	583,784	28,905	90,917	1.076	97,826	167.57	-0.9%	3,384	6.7%	49.51	-7.2%		
2002.1	222	584,116	29,119	96,025	1.089	104,571	179.02	29.2%	3,591	16.9%	49.85	10.6%	173.30	12.9%
2002.2	216	608,784	27,238	96,338	1.089	104,912	172.33	2.8%	3,852	13.8%	44.74	-9.6%		
2003.1	210	601,882	26,633	94,910	1.093	103,737	172.35	-3.7%	3,895	8.5%	44.25	-11.2%	172.34	-0.6%
2003.2	204	621,939	25,414	87,393	1.093	95,521	153.59	-10.9%	3,759	-2.4%	40.86	-8.7%		
2004.1	198	618,616	28,350	88,275	1.103	97,368	157.40	-8.7%	3,435	-11.8%	45.83	3.6%	155.49	-9.8%
2004.2	192	642,167	31,609	97,193	1.103	107,204	166.94	8.7%	3,392	-9.8%	49.22	20.5%		
2005.1	186	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	180	687,146	36,676	118,375	1.097	129,905	189.05	13.2%	3,542	4.4%	53.37	8.4%		
2006.1	174	696,013	37,742	120,850	1.087	131,303	188.65	13.5%	3,479	3.7%	54.23	9.4%	188.85	13.4%
2006.2	168	741,282	46,633	166,724	1.087	181,145	244.37	29.3%	3,884	9.7%	62.91	17.9%		
2007.1	162	750,060	45,255	166,235	1.089	180,997	241.31	27.9%	3,999	15.0%	60.34	11.3%	242.83	28.6%
2007.2	156	792,471	44,264	187,975	1.089	204,668	258.27	5.7%	4,624	19.0%	55.86	-11.2%		
2008.1	150	798,345	40,951	181,618	1.084	196,801	246.51	2.2%	4,806	20.2%	51.29	-15.0%	252.37	3.9%
2008.2	144	834,468	40,020	195,151	1.084	211,465	253.41	-1.9%	5,284	14.3%	47.96	-14.1%		
2009.1	138	823,603	38,448	170,107	1.105	187,986	228.25	-7.4%	4,889	1.7%	46.68	-9.0%	240.91	-4.5%
2009.2	132	845,121	42,189	188,232	1.105	208,015	246.14	-2.9%	4,931	-6.7%	49.92	4.1%		
2010.1	126	828,624	34,578	144,628	1.102	159,337	192.29	-15.8%	4,608	-5.8%	41.73	-10.6%	219.48	-8.9%
2010.2	120	854,564	40,323	176,313	1.102	194,244	227.30	-7.7%	4,817	-2.3%	47.19	-5.5%		
2011.1	114	841,047	43,035	184,241	1.095	201,652	239.76	24.7%	4,686	1.7%	51.17	22.6%	233.48	6.4%
2011.2	108	872,429	35,460	170,568	1.095	186,687	213.99	-5.9%	5,265	9.3%	40.65	-13.9%		
2012.1	102	868,929	35,131	162,423	1.091	177,236	203.97	-14.9%	5,045	7.7%	40.43	-21.0%	208.99	-10.5%
2012.2	96	903,591	41,645	206,814	1.091	225,675	249.75	16.7%	5,419	2.9%	46.09	13.4%		
2013.1	90	900,199	37,736	182,780	1.099	200,961	223.24	9.4%	5,325	5.6%	41.92	3.7%	236.52	13.2%
2013.2	84	942,654	44,194	227,904	1.099	250,572	265.82	6.4%	5,670	4.6%	46.88	1.7%		
2014.1	78	937,674	39,745	203,660	1.093	222,621	237.42	6.4%	5,601	5.2%	42.39	1.1%	251.65	6.4%
2014.2	72	981,095	42,313	237,810	1.093	259,951	264.96	-0.3%	6,144	8.4%	43.13	-8.0%		
2015.1	66	970,729	39,920	217,237	1.103	239,591	246.82	4.0%	6,002	7.1%	41.12	-3.0%	255.94	1.7%
2015.2	60	1,000,570	40,465	232,659	1.103	256,600	256.45	-3.2%	6,341	3.2%	40.44	-6.2%		
2016.1	54	981,091	36,614	201,773	1.085	218,903	223.12	-9.6%	5,979	-0.4%	37.32	-9.2%	239.95	-6.2%
2016.2	48	999,730	42,599	251,297	1.085	272,632	272.71	6.3%	6,400	0.9%	42.61	5.4%		
2017.1	42	979,364	41,695	238,452	1.092	260,271	265.75	19.1%	6,242	4.4%	42.57	14.1%	269.27	12.2%
2017.2	36	1,010,540	43,362	262,407	1.092	286,418	283.43	3.9%	6,605	3.2%	42.91	0.7%		
2018.1	30	998,212	45,353	261,848	1.101	288,216	288.73	8.6%	6,355	1.8%	45.43	6.7%	286.06	6.2%
2018.2	24	1,031,382	43,409	259,247	1.101	285,354	276.67	-2.4%	6,574	-0.5%	42.09	-1.9%		
2019.1	18	1,011,682	43,763	251,490	1.108	278,650	275.43	-4.6%	6,367	0.2%	43.26	-4.8%	276.06	-3.5%
2019.2	12	1,034,991	41,419	236,165	1.108	261,671	252.82	-8.6%	6,318	-3.9%	40.02	-4.9%		
2020.1	6	1,005,659	26,709	145,263	1.108	160,951	160.05	-41.9%	6,026	-5.4%	26.56	-38.6%	207.10	-25.0%
Total		32,937,382	1,495,314	6,855,175		7,508,966								



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

Loss Cost Summary  
Data as of 06/30/20

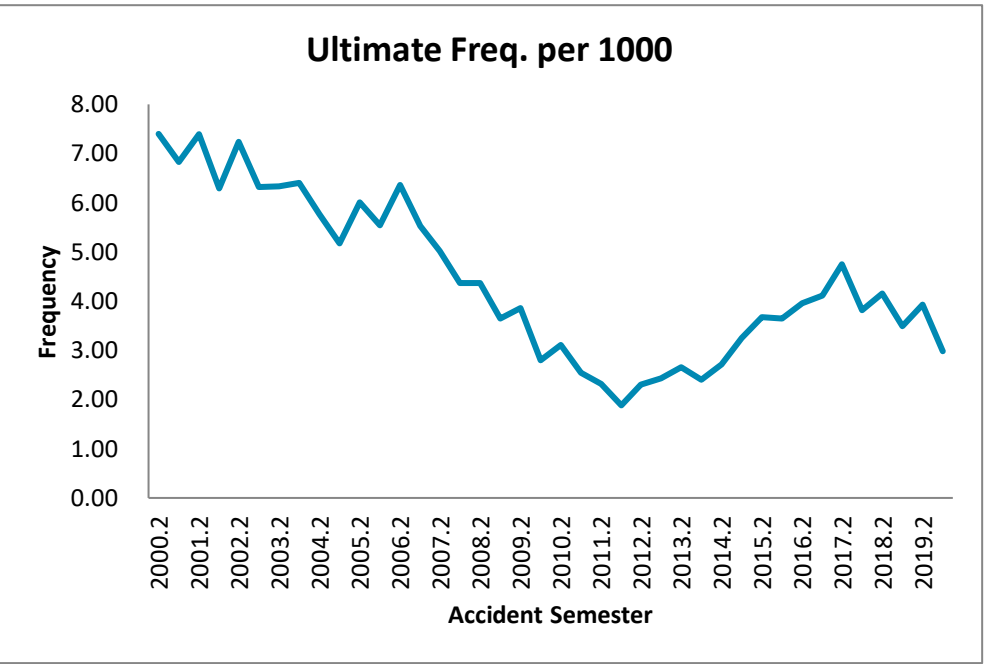
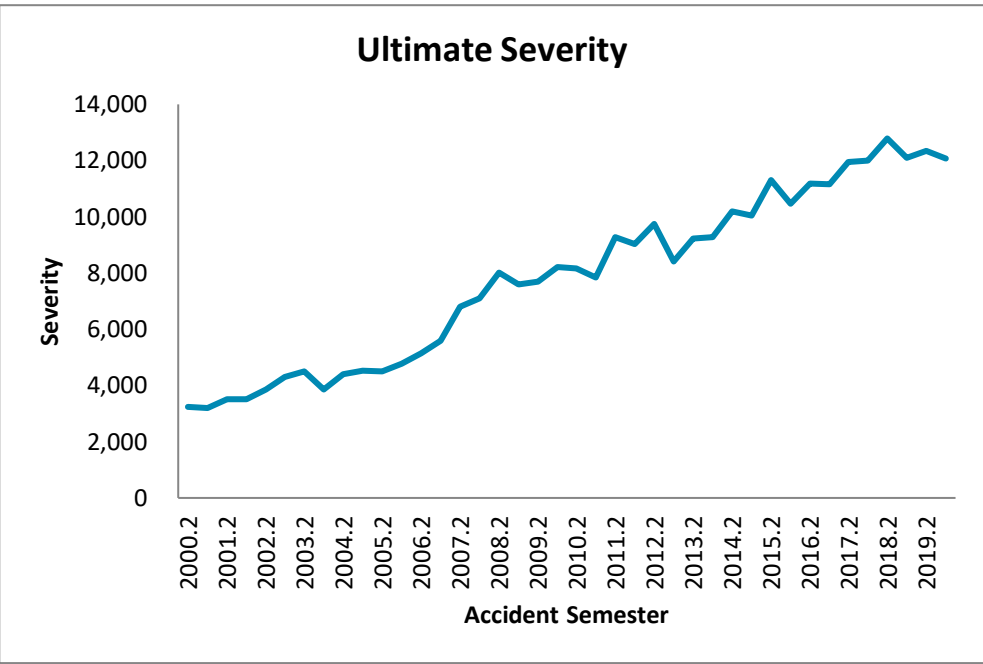
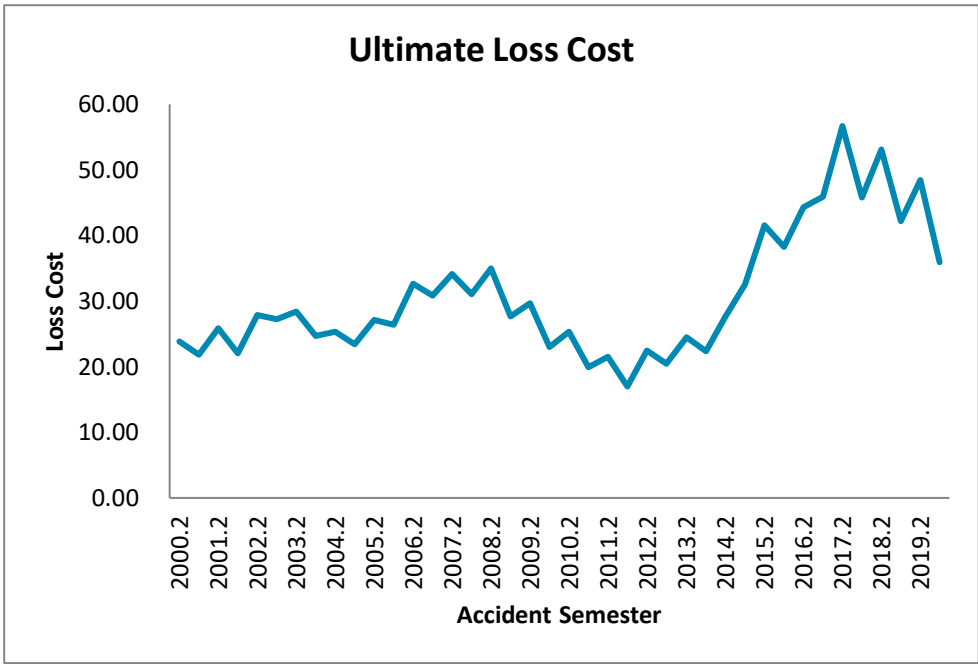
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.2	240	657,837	30,839	59,617	1.101	65,638	99.78		2,128		46.88			
2001.1	234	672,444	22,827	35,486	1.076	38,183	56.78		1,673		33.95		78.04	
2001.2	228	699,556	28,028	60,889	1.076	65,517	93.65	-6.1%	2,338	9.8%	40.07	-14.5%		
2002.1	222	704,351	22,350	39,958	1.089	43,514	61.78	8.8%	1,947	16.4%	31.73	-6.5%	77.66	-0.5%
2002.2	216	731,460	24,135	54,246	1.089	59,074	80.76	-13.8%	2,448	4.7%	33.00	-17.6%		
2003.1	210	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	204	751,857	22,953	63,967	1.093	69,916	92.99	15.1%	3,046	24.4%	30.53	-7.5%		
2004.1	198	753,862	18,912	41,136	1.103	45,373	60.19	-8.8%	2,399	0.2%	25.09	-9.0%	76.57	4.3%
2004.2	192	778,049	27,539	84,071	1.103	92,730	119.18	28.2%	3,367	10.5%	35.39	15.9%		
2005.1	186	785,901	29,597	77,571	1.097	85,127	108.32	80.0%	2,876	19.9%	37.66	50.1%	113.72	48.5%
2005.2	180	832,748	27,889	76,093	1.097	83,504	100.28	-15.9%	2,994	-11.1%	33.49	-5.4%		
2006.1	174	842,892	22,280	58,704	1.087	63,782	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%	87.90	-22.7%
2006.2	168	890,498	31,992	98,462	1.087	106,978	120.13	19.8%	3,344	11.7%	35.93	7.3%		
2007.1	162	905,984	28,051	88,130	1.089	95,956	105.91	40.0%	3,421	19.5%	30.96	17.1%	112.96	28.5%
2007.2	156	955,162	36,870	145,946	1.089	158,906	166.37	38.5%	4,310	28.9%	38.60	7.4%		
2008.1	150	967,929	23,659	80,129	1.084	86,828	89.71	-15.3%	3,670	7.3%	24.44	-21.1%	127.78	13.1%
2008.2	144	1,007,535	31,544	132,053	1.084	143,093	142.02	-14.6%	4,536	5.3%	31.31	-18.9%		
2009.1	138	1,003,882	21,404	77,129	1.105	85,235	84.91	-5.4%	3,982	8.5%	21.32	-12.8%	113.52	-11.2%
2009.2	132	1,028,559	33,706	150,038	1.105	165,807	161.20	13.5%	4,919	8.4%	32.77	4.7%		
2010.1	126	1,018,733	19,398	73,622	1.102	81,109	79.62	-6.2%	4,181	5.0%	19.04	-10.7%	120.61	6.2%
2010.2	120	1,047,655	62,306	295,763	1.102	325,843	311.02	92.9%	5,230	6.3%	59.47	81.5%		
2011.1	114	1,040,159	19,784	72,832	1.095	79,714	76.64	-3.7%	4,029	-3.6%	19.02	-0.1%	194.25	61.1%
2011.2	108	1,071,640	31,031	139,769	1.095	152,977	142.75	-54.1%	4,930	-5.7%	28.96	-51.3%		
2012.1	102	1,073,025	19,218	77,479	1.091	84,546	78.79	2.8%	4,399	9.2%	17.91	-5.8%	110.75	-43.0%
2012.2	96	1,105,694	57,060	272,050	1.091	296,861	268.48	88.1%	5,203	5.5%	51.61	78.2%		
2013.1	90	1,104,777	25,558	125,774	1.099	138,285	125.17	58.9%	5,411	23.0%	23.13	29.2%	196.86	77.7%
2013.2	84	1,144,156	45,101	216,898	1.099	238,472	208.43	-22.4%	5,287	1.6%	39.42	-23.6%		
2014.1	78	1,142,615	20,492	83,148	1.093	90,889	79.54	-36.5%	4,435	-18.0%	17.93	-22.5%	144.03	-26.8%
2014.2	72	1,181,595	55,108	314,690	1.093	343,988	291.12	39.7%	6,242	18.1%	46.64	18.3%		
2015.1	66	1,173,183	24,058	107,551	1.103	118,618	101.11	27.1%	4,931	11.2%	20.51	14.3%	196.45	36.4%
2015.2	60	1,197,915	51,147	302,350	1.103	333,461	278.37	-4.4%	6,520	4.4%	42.70	-8.5%		
2016.1	54	1,176,818	34,642	174,227	1.085	189,019	160.62	58.9%	5,456	10.7%	29.44	43.6%	220.02	12.0%
2016.2	48	1,187,904	65,981	381,457	1.085	413,843	348.38	25.2%	6,272	-3.8%	55.54	30.1%		
2017.1	42	1,170,156	25,815	136,420	1.092	148,903	127.25	-20.8%	5,768	5.7%	22.06	-25.1%	238.65	8.5%
2017.2	36	1,198,023	40,381	241,415	1.092	263,504	219.95	-36.9%	6,525	4.0%	33.71	-39.3%		
2018.1	30	1,188,814	24,303	128,591	1.101	141,541	119.06	-6.4%	5,824	1.0%	20.44	-7.3%	169.70	-28.9%
2018.2	24	1,215,367	42,110	253,919	1.101	279,489	229.96	4.6%	6,637	1.7%	34.65	2.8%		
2019.1	18	1,194,007	23,961	128,912	1.108	142,835	119.63	0.5%	5,961	2.4%	20.07	-1.8%	175.28	3.3%
2019.2	12	1,206,789	40,631	238,694	1.108	264,473	219.15	-4.7%	6,509	-1.9%	33.67	-2.8%		
2020.1	6	1,184,613	44,476	249,571	1.108	276,525	233.43	95.1%	6,217	4.3%	37.55	87.1%	226.23	29.1%
Total		39,723,567	1,277,246	5,482,822		6,008,215								



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

Loss Cost Summary  
Data as of 06/30/20

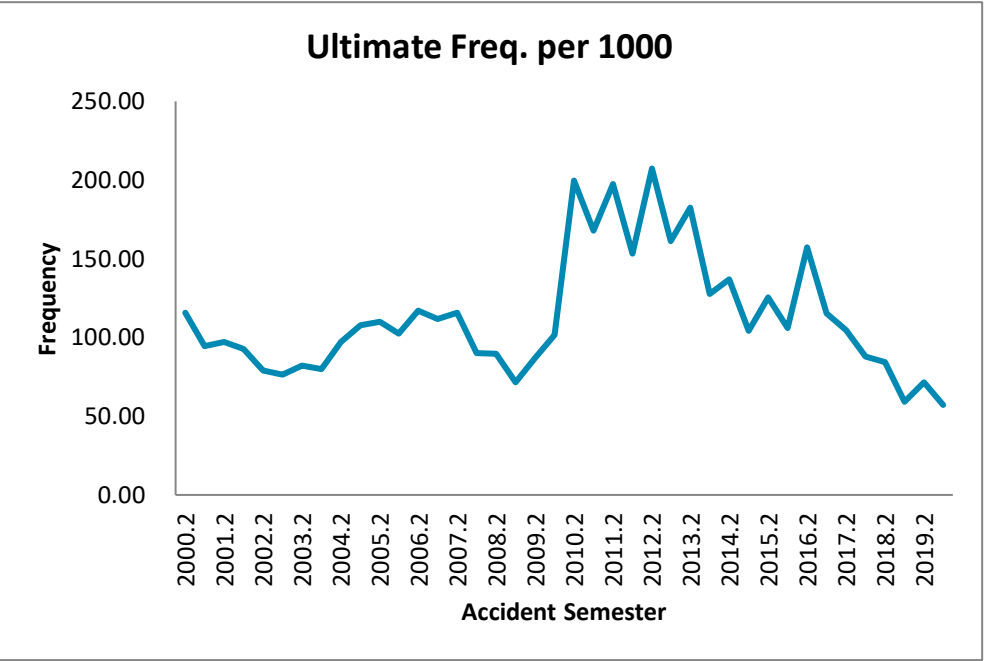
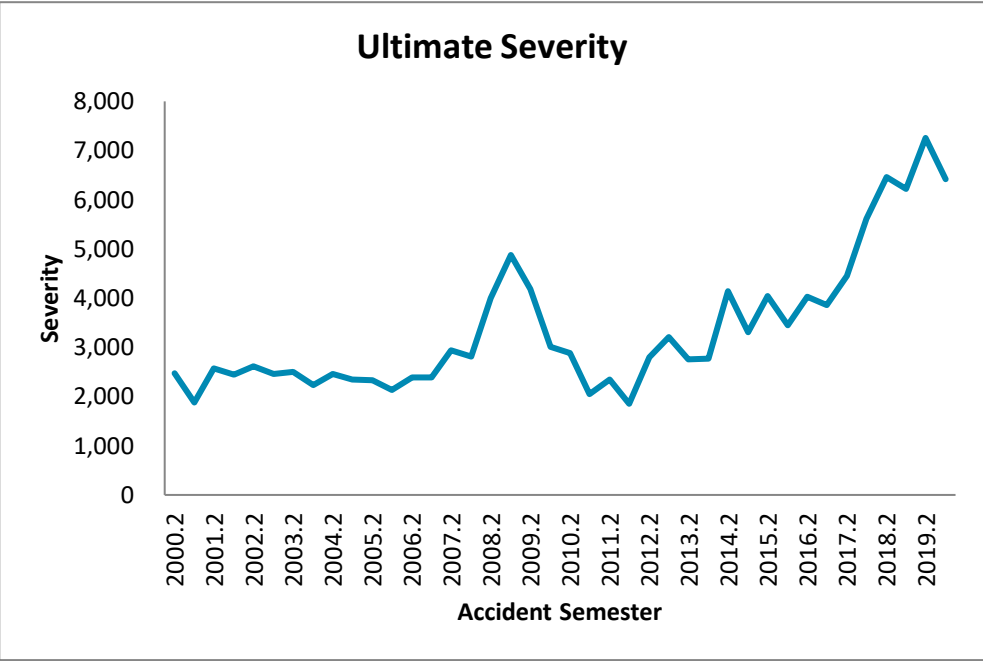
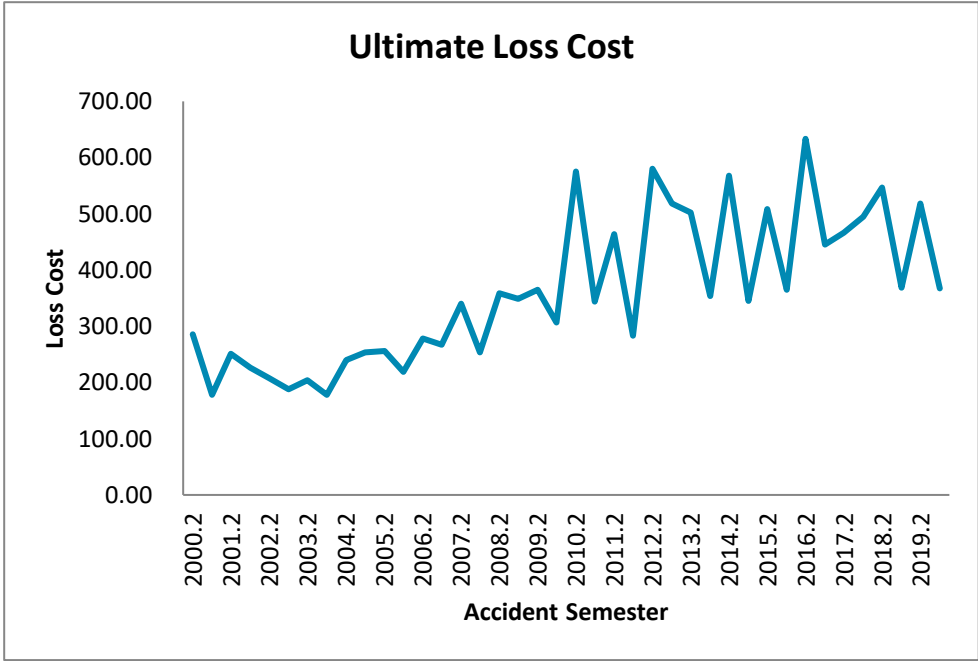
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.2	240	657,837	4,868	14,273	1.101	15,714	23.89		3,228		7.40			
2001.1	234	672,444	4,593	13,651	1.076	14,689	21.84		3,198		6.83		22.85	
2001.2	228	699,556	5,174	16,838	1.076	18,118	25.90	8.4%	3,502	8.5%	7.40	-0.1%		
2002.1	222	704,351	4,432	14,242	1.089	15,510	22.02	0.8%	3,499	9.4%	6.29	-7.9%	23.95	4.8%
2002.2	216	731,460	5,294	18,713	1.089	20,378	27.86	7.6%	3,849	9.9%	7.24	-2.1%		
2003.1	210	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	204	751,857	4,757	19,575	1.093	21,396	28.46	2.1%	4,498	16.8%	6.33	-12.6%		
2004.1	198	753,862	4,825	16,890	1.103	18,629	24.71	-9.3%	3,861	-10.4%	6.40	1.3%	26.58	-3.5%
2004.2	192	778,049	4,490	17,890	1.103	19,733	25.36	-10.9%	4,395	-2.3%	5.77	-8.8%		
2005.1	186	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	180	832,748	5,004	20,568	1.097	22,571	27.10	6.9%	4,511	2.6%	6.01	4.1%		
2006.1	174	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	168	890,498	5,671	26,796	1.087	29,114	32.69	20.6%	5,134	13.8%	6.37	6.0%		
2007.1	162	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	156	955,162	4,799	29,985	1.089	32,648	34.18	4.5%	6,804	32.5%	5.02	-21.1%		
2008.1	150	967,929	4,229	27,749	1.084	30,069	31.07	0.8%	7,110	27.4%	4.37	-20.9%	32.61	2.7%
2008.2	144	1,007,535	4,404	32,538	1.084	35,259	34.99	2.4%	8,006	17.7%	4.37	-13.0%		
2009.1	138	1,003,882	3,662	25,140	1.105	27,782	27.67	-10.9%	7,587	6.7%	3.65	-16.5%	31.34	-3.9%
2009.2	132	1,028,559	3,968	27,663	1.105	30,570	29.72	-15.1%	7,704	-3.8%	3.86	-11.7%		
2010.1	126	1,018,733	2,852	21,259	1.102	23,422	22.99	-16.9%	8,212	8.2%	2.80	-23.3%	26.37	-15.9%
2010.2	120	1,047,655	3,261	24,129	1.102	26,583	25.37	-14.6%	8,152	5.8%	3.11	-19.3%		
2011.1	114	1,040,159	2,642	18,948	1.095	20,739	19.94	-13.3%	7,850	-4.4%	2.54	-9.3%	22.67	-14.1%
2011.2	108	1,071,640	2,485	21,066	1.095	23,056	21.51	-15.2%	9,279	13.8%	2.32	-25.5%		
2012.1	102	1,073,025	2,019	16,705	1.091	18,229	16.99	-14.8%	9,029	15.0%	1.88	-25.9%	19.25	-15.1%
2012.2	96	1,105,694	2,553	22,806	1.091	24,886	22.51	4.6%	9,748	5.1%	2.31	-0.4%		
2013.1	90	1,104,777	2,686	20,530	1.099	22,572	20.43	20.3%	8,403	-6.9%	2.43	29.2%	21.47	11.5%
2013.2	84	1,144,156	3,042	25,525	1.099	28,064	24.53	9.0%	9,225	-5.4%	2.66	15.2%		
2014.1	78	1,142,615	2,750	23,361	1.093	25,536	22.35	9.4%	9,285	10.5%	2.41	-1.0%	23.44	9.2%
2014.2	72	1,181,595	3,211	29,950	1.093	32,738	27.71	13.0%	10,196	10.5%	2.72	2.2%		
2015.1	66	1,173,183	3,808	34,653	1.103	38,219	32.58	45.8%	10,035	8.1%	3.25	34.9%	30.13	28.6%
2015.2	60	1,197,915	4,402	45,138	1.103	49,783	41.56	50.0%	11,309	10.9%	3.67	35.2%		
2016.1	54	1,176,818	4,299	41,482	1.085	45,003	38.24	17.4%	10,467	4.3%	3.65	12.5%	39.91	32.5%
2016.2	48	1,187,904	4,705	48,492	1.085	52,609	44.29	6.6%	11,181	-1.1%	3.96	7.8%		
2017.1	42	1,170,156	4,818	49,210	1.092	53,713	45.90	20.0%	11,147	6.5%	4.12	12.7%	45.09	13.0%
2017.2	36	1,198,023	5,685	62,227	1.092	67,921	56.69	28.0%	11,946	6.8%	4.75	19.8%		
2018.1	30	1,188,814	4,537	49,492	1.101	54,476	45.82	-0.2%	12,008	7.7%	3.82	-7.3%	51.28	13.7%
2018.2	24	1,215,367	5,045	58,616	1.101	64,519	53.09	-6.4%	12,788	7.0%	4.15	-12.5%		
2019.1	18	1,194,007	4,169	45,481	1.108	50,393	42.20	-7.9%	12,088	0.7%	3.49	-8.5%	47.69	-7.0%
2019.2	12	1,206,789	4,734	52,787	1.108	58,488	48.47	-8.7%	12,354	-3.4%	3.92	-5.5%		
2020.1	6	1,184,613	3,530	38,478	1.108	42,634	35.99	-14.7%	12,077	-0.1%	2.98	-14.7%	42.29	-11.3%
Total		39,723,567	165,754	1,153,969		1,264,259								



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

Loss Cost Summary  
Data as of 06/30/20

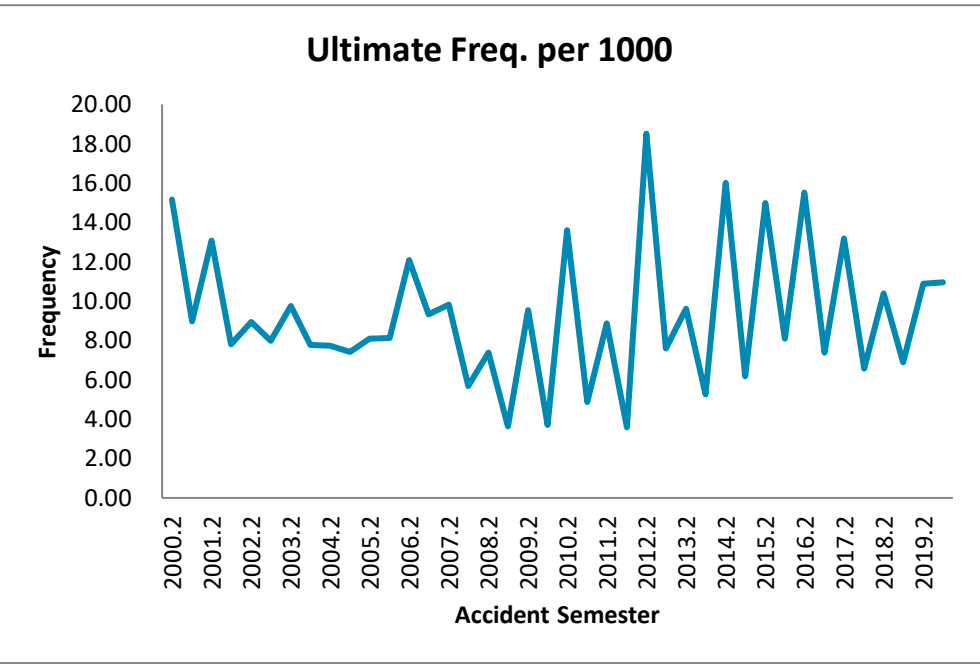
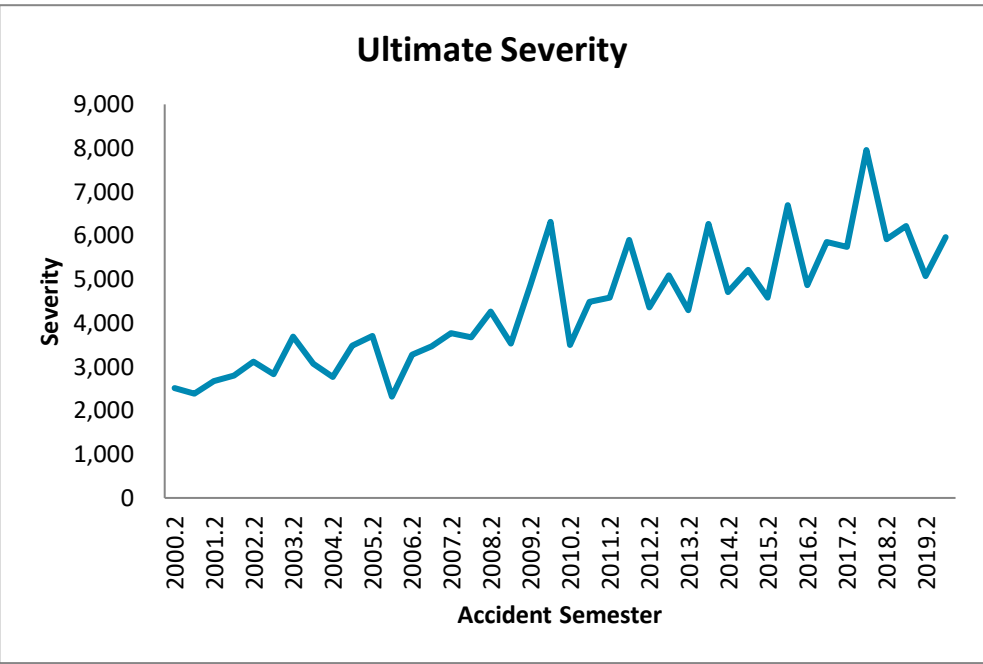
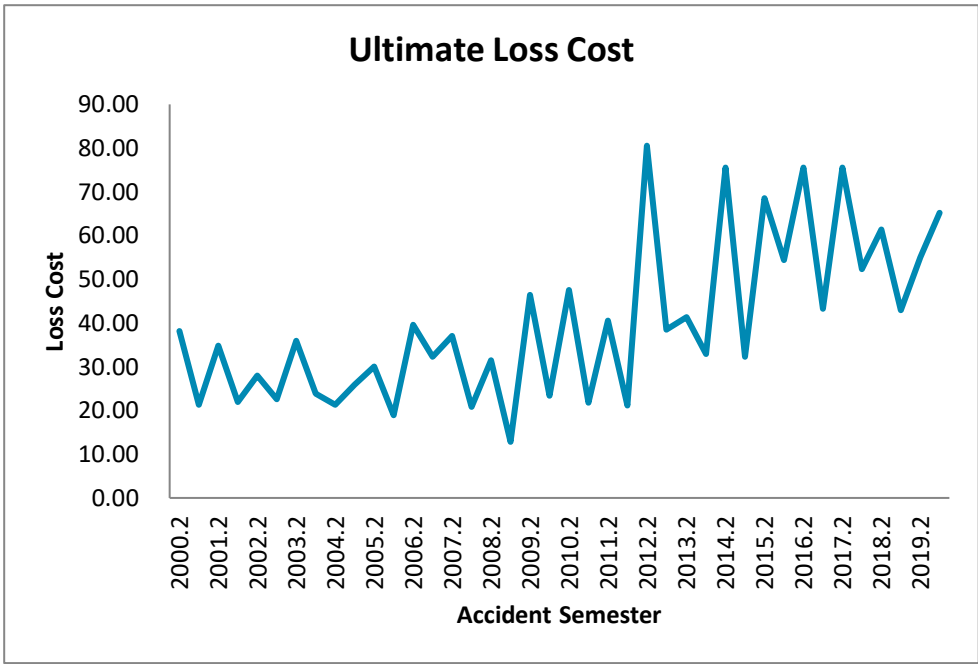
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.2	240	28,610	3,314	7,429	1.101	8,180	285.90		2,468		115.83			
2001.1	234	26,476	2,506	4,381	1.076	4,714	178.06		1,881		94.65		234.07	
2001.2	228	26,756	2,599	6,228	1.076	6,702	250.46	-12.4%	2,578	4.5%	97.14	-16.1%		
2002.1	222	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	216	28,982	2,295	5,521	1.089	6,013	207.46	-17.2%	2,620	1.6%	79.19	-18.5%		
2003.1	210	27,792	2,129	4,776	1.093	5,221	187.85	-17.0%	2,452	0.4%	76.60	-17.3%	197.86	-17.0%
2003.2	204	28,818	2,362	5,395	1.093	5,897	204.61	-1.4%	2,496	-4.7%	81.96	3.5%		
2004.1	198	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	192	27,107	2,639	5,898	1.103	6,506	240.01	17.3%	2,465	-1.2%	97.36	18.8%		
2005.1	186	22,856	2,468	5,288	1.097	5,803	253.87	42.1%	2,351	5.2%	107.98	35.1%	246.35	28.4%
2005.2	180	20,220	2,221	4,725	1.097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%		
2006.1	174	19,577	2,002	3,941	1.087	4,282	218.71	-13.9%	2,139	-9.0%	102.26	-5.3%	237.88	-3.4%
2006.2	168	19,882	2,326	5,100	1.087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%		
2007.1	162	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	156	20,802	2,404	6,506	1.089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%		
2008.1	150	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	144	16,151	1,446	5,340	1.084	5,787	358.29	5.2%	4,002	35.8%	89.53	-22.5%		
2009.1	138	13,978	999	4,415	1.105	4,879	349.05	37.8%	4,884	73.4%	71.47	-20.5%	354.00	18.5%
2009.2	132	13,536	1,178	4,465	1.105	4,934	364.50	1.7%	4,188	4.7%	87.03	-2.8%		
2010.1	126	12,104	1,232	3,370	1.102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%	337.24	-4.7%
2010.2	120	11,946	2,384	6,242	1.102	6,877	575.68	57.9%	2,885	-31.1%	199.57	129.3%		
2011.1	114	10,949	1,836	3,435	1.095	3,760	343.40	11.9%	2,048	-32.1%	167.68	64.7%	464.59	37.8%
2011.2	108	10,787	2,131	4,571	1.095	5,003	463.78	-19.4%	2,348	-18.6%	197.55	-1.0%		
2012.1	102	10,249	1,569	2,664	1.091	2,907	283.62	-17.4%	1,853	-9.5%	153.08	-8.7%	376.01	-19.1%
2012.2	96	10,167	2,108	5,400	1.091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%		
2013.1	90	9,851	1,587	4,640	1.099	5,101	517.86	82.6%	3,214	73.5%	161.10	5.2%	549.22	46.1%
2013.2	84	10,249	1,872	4,681	1.099	5,147	502.15	-13.4%	2,749	-1.7%	182.65	-11.9%		
2014.1	78	10,275	1,313	3,321	1.093	3,630	353.31	-31.8%	2,765	-14.0%	127.79	-20.7%	427.63	-22.1%
2014.2	72	12,002	1,643	6,230	1.093	6,810	567.44	13.0%	4,145	50.8%	136.89	-25.1%		
2015.1	66	12,139	1,268	3,799	1.103	4,190	345.15	-2.3%	3,304	19.5%	104.46	-18.3%	455.66	6.6%
2015.2	60	12,181	1,530	5,618	1.103	6,196	508.67	-10.4%	4,050	-2.3%	125.61	-8.2%		
2016.1	54	11,504	1,217	3,874	1.085	4,203	365.38	5.9%	3,453	4.5%	105.80	1.3%	439.07	-3.6%
2016.2	48	11,093	1,743	6,476	1.085	7,026	633.40	24.5%	4,032	-0.4%	157.11	25.1%		
2017.1	42	10,772	1,242	4,391	1.092	4,793	444.92	21.8%	3,859	11.7%	115.29	9.0%	540.54	23.1%
2017.2	36	11,231	1,175	4,797	1.092	5,236	466.20	-26.4%	4,456	10.5%	104.63	-33.4%		
2018.1	30	10,910	960	4,898	1.101	5,391	494.18	11.1%	5,616	45.5%	87.99	-23.7%	479.99	-11.2%
2018.2	24	11,334	958	5,628	1.101	6,195	546.57	17.2%	6,468	45.2%	84.51	-19.2%		
2019.1	18	11,325	670	3,767	1.108	4,174	368.53	-25.4%	6,226	10.9%	59.19	-32.7%	457.59	-4.7%
2019.2	12	11,827	845	5,535	1.108	6,133	518.56	-5.1%	7,257	12.2%	71.46	-15.4%		
2020.1	6	10,916	624	3,615	1.108	4,005	366.92	-0.4%	6,419	3.1%	57.16	-3.4%	445.78	-2.6%
Total		669,101	71,438	195,787		214,300								



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

Loss Cost Summary  
Data as of 06/30/20

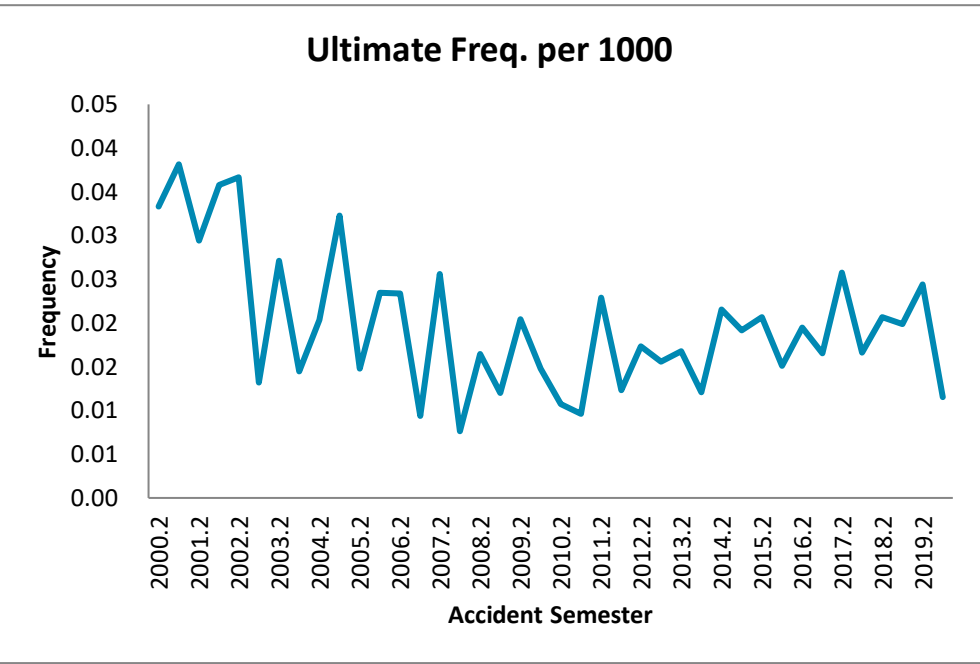
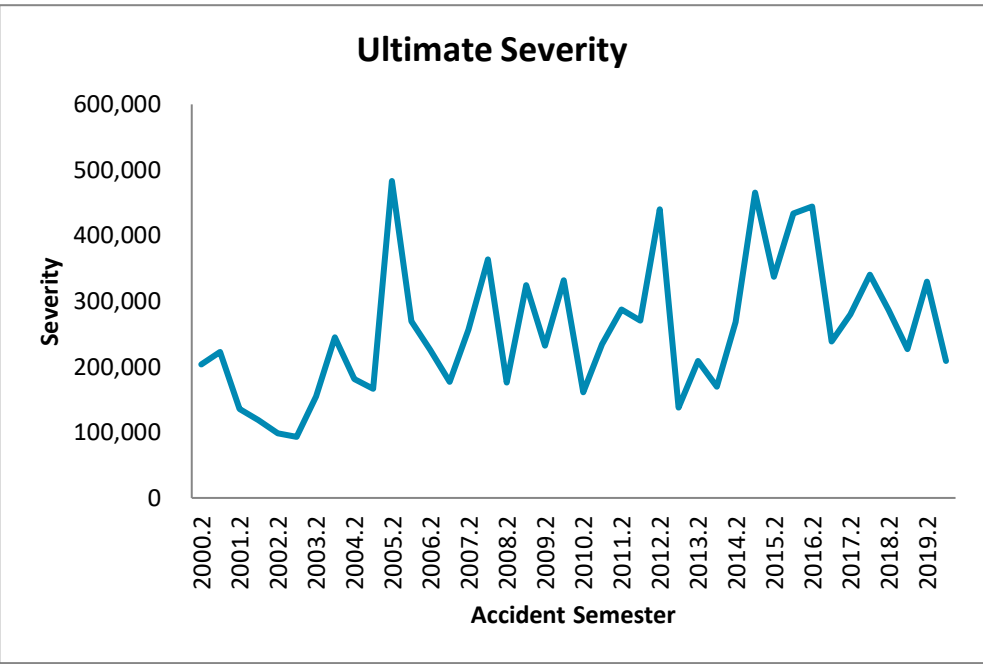
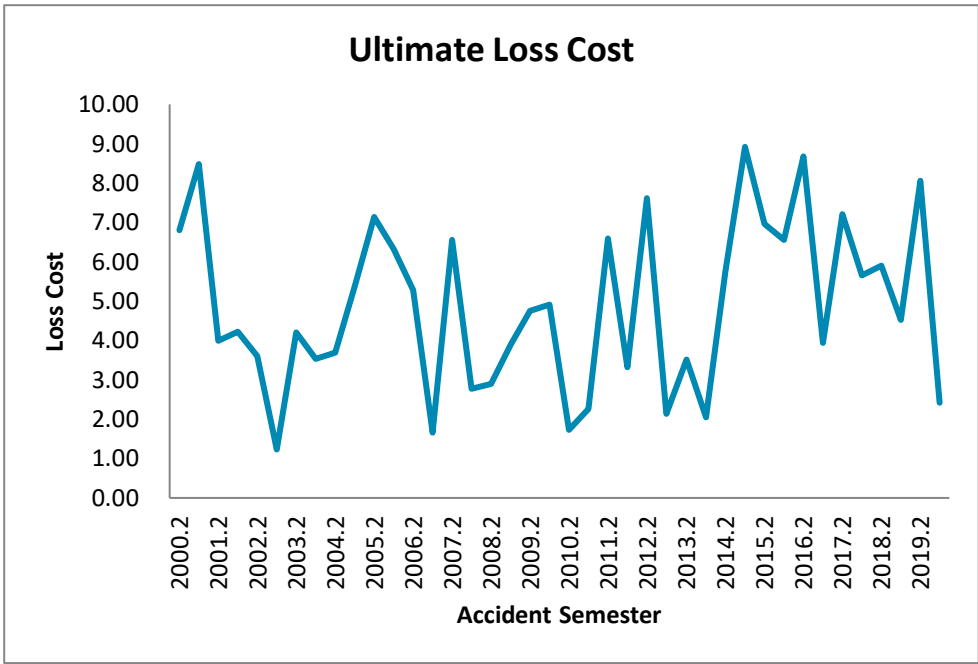
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.2	240	20,521	311	711	1.101	783	38.15		2,517		15.15			
2001.1	234	19,513	175	387	1.076	416	21.33		2,378		8.97		29.95	
2001.2	228	17,834	233	578	1.076	621	34.85	-8.7%	2,667	6.0%	13.06	-13.8%		
2002.1	222	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	216	16,307	146	418	1.089	456	27.95	-19.8%	3,121	17.0%	8.95	-31.5%		
2003.1	210	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	204	14,869	145	489	1.093	534	35.92	28.5%	3,684	18.0%	9.75	8.9%		
2004.1	198	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	192	15,389	119	298	1.103	328	21.34	-40.6%	2,760	-25.1%	7.73	-20.7%		
2005.1	186	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	180	12,705	103	347	1.097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%		
2006.1	174	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	168	11,496	139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%		
2007.1	162	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	156	11,091	109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%		
2008.1	150	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	144	9,620	71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%		
2009.1	138	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	132	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%		
2010.1	126	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	120	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%		
2011.1	114	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	108	9,482	84	351	1.095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%		
2012.1	102	9,469	34	184	1.091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%	30.87	-11.1%
2012.2	96	9,183	170	678	1.091	740	80.55	98.7%	4,351	-4.9%	18.51	109.0%		
2013.1	90	9,104	69	319	1.099	351	38.52	81.8%	5,082	-13.9%	7.58	111.1%	59.62	93.2%
2013.2	84	8,724	84	328	1.099	360	41.30	-48.7%	4,289	-1.4%	9.63	-48.0%		
2014.1	78	8,766	46	264	1.093	288	32.87	-14.7%	6,264	23.2%	5.25	-30.8%	37.07	-37.8%
2014.2	72	8,612	138	595	1.093	650	75.47	82.7%	4,710	9.8%	16.02	66.4%		
2015.1	66	8,717	54	256	1.103	282	32.35	-1.6%	5,222	-16.6%	6.19	18.1%	53.78	45.1%
2015.2	60	8,615	129	535	1.103	591	68.56	-9.2%	4,578	-2.8%	14.97	-6.5%		
2016.1	54	8,882	72	445	1.085	483	54.34	68.0%	6,704	28.4%	8.11	30.9%	61.34	14.1%
2016.2	48	8,952	139	624	1.085	677	75.58	10.2%	4,867	6.3%	15.53	3.7%		
2017.1	42	9,329	69	370	1.092	403	43.24	-20.4%	5,847	-12.8%	7.40	-8.8%	59.08	-3.7%
2017.2	36	9,804	129	679	1.092	741	75.57	0.0%	5,740	17.9%	13.17	-15.2%		
2018.1	30	10,819	71	514	1.101	566	52.28	20.9%	7,956	36.1%	6.57	-11.2%	63.35	7.2%
2018.2	24	10,681	111	596	1.101	656	61.45	-18.7%	5,913	3.0%	10.39	-21.1%		
2019.1	18	10,882	75	422	1.108	468	42.97	-17.8%	6,224	-21.8%	6.90	5.1%	52.13	-17.7%
2019.2	12	10,940	119	544	1.108	603	55.10	-10.3%	5,068	-14.3%	10.87	4.6%		
2020.1	6	11,693	128	688	1.108	762	65.17	51.6%	5,957	-4.3%	10.94	58.4%	60.30	15.7%
Total		465,512	4,352	16,088		17,614								



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

Loss Cost Summary  
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.2	240	780,168	26	4,818	1.101	5,305	6.80		204,027		0.03			
2001.1	234	786,424	30	6,200	1.076	6,672	8.48		222,387		0.04		7.64	
2001.2	228	816,118	24	3,025	1.076	3,255	3.99	-41.3%	135,624	-33.5%	0.03	-11.8%		
2002.1	222	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	216	846,295	31	2,797	1.089	3,046	3.60	-9.8%	98,263	-27.5%	0.04	24.6%		
2003.1	210	756,040	10	852	1.093	931	1.23	-70.9%	93,099	-21.3%	0.01	-63.0%	2.48	-39.6%
2003.2	204	775,095	21	2,983	1.093	3,260	4.21	16.8%	155,233	58.0%	0.03	-26.0%		
2004.1	198	761,568	11	2,441	1.103	2,692	3.54	187.1%	244,751	162.9%	0.01	9.2%	3.87	56.1%
2004.2	192	786,350	16	2,631	1.103	2,902	3.69	-12.3%	181,365	16.8%	0.02	-24.9%		
2005.1	186	774,687	25	3,786	1.097	4,155	5.36	51.7%	166,187	-32.1%	0.03	123.4%	4.52	16.7%
2005.2	180	811,810	12	5,284	1.097	5,798	7.14	93.5%	483,197	166.4%	0.01	-27.4%		
2006.1	174	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	168	855,046	20	4,161	1.087	4,521	5.29	-26.0%	226,036	-53.2%	0.02	58.2%		
2007.1	162	852,944	8	1,300	1.089	1,416	1.66	-73.8%	176,962	-34.4%	0.01	-60.0%	3.48	-48.4%
2007.2	156	899,626	23	5,411	1.089	5,892	6.55	23.9%	256,167	13.3%	0.03	9.3%		
2008.1	150	1,038,913	8	2,661	1.084	2,884	2.78	67.2%	363,967	105.7%	0.01	-18.7%	4.53	30.2%
2008.2	144	1,084,284	18	2,901	1.084	3,144	2.90	-55.7%	176,334	-31.2%	0.02	-35.7%		
2009.1	138	1,067,335	13	3,761	1.105	4,156	3.89	40.3%	324,710	-10.8%	0.01	57.2%	3.39	-25.1%
2009.2	132	1,106,401	23	4,752	1.105	5,252	4.75	63.7%	231,889	31.5%	0.02	24.5%		
2010.1	126	1,089,430	16	4,864	1.102	5,358	4.92	26.3%	331,974	2.2%	0.01	23.5%	4.83	42.4%
2010.2	120	1,137,651	12	1,779	1.102	1,960	1.72	-63.7%	160,749	-30.7%	0.01	-47.6%		
2011.1	114	1,118,919	11	2,304	1.095	2,522	2.25	-54.2%	234,020	-29.5%	0.01	-35.0%	1.99	-58.9%
2011.2	108	1,168,796	27	7,033	1.095	7,698	6.59	282.2%	287,377	78.8%	0.02	113.8%		
2012.1	102	1,161,584	14	3,541	1.091	3,864	3.33	47.6%	270,311	15.5%	0.01	27.8%	4.96	149.8%
2012.2	96	1,211,404	21	8,461	1.091	9,232	7.62	15.7%	440,328	53.2%	0.02	-24.5%		
2013.1	90	1,201,135	19	2,344	1.099	2,577	2.15	-35.5%	137,688	-49.1%	0.02	26.6%	4.89	-1.3%
2013.2	84	1,259,943	21	4,023	1.099	4,424	3.51	-53.9%	208,933	-52.6%	0.02	-2.9%		
2014.1	78	1,245,975	15	2,332	1.093	2,549	2.05	-4.6%	169,311	23.0%	0.01	-22.5%	2.78	-43.2%
2014.2	72	1,305,285	28	6,901	1.093	7,544	5.78	64.6%	268,453	28.5%	0.02	28.1%		
2015.1	66	1,286,323	25	10,404	1.103	11,474	8.92	336.0%	464,975	174.6%	0.02	58.8%	7.34	163.7%
2015.2	60	1,329,728	27	8,401	1.103	9,265	6.97	20.6%	337,664	25.8%	0.02	-4.1%		
2016.1	54	1,304,046	20	7,874	1.085	8,543	6.55	-26.6%	433,769	-6.7%	0.02	-21.3%	6.76	-7.9%
2016.2	48	1,334,359	26	10,674	1.085	11,580	8.68	24.5%	444,747	31.7%	0.02	-5.4%		
2017.1	42	1,303,772	22	4,701	1.092	5,131	3.94	-39.9%	238,046	-45.1%	0.02	9.5%	6.33	-6.3%
2017.2	36	1,347,114	35	8,894	1.092	9,708	7.21	-17.0%	280,109	-37.0%	0.03	31.8%		
2018.1	30	1,326,349	22	6,820	1.101	7,507	5.66	43.8%	340,080	42.9%	0.02	0.7%	6.44	1.7%
2018.2	24	1,372,824	28	7,372	1.101	8,114	5.91	-18.0%	285,778	2.0%	0.02	-19.6%		
2019.1	18	1,341,371	27	5,469	1.108	6,060	4.52	-20.2%	227,221	-33.2%	0.02	19.5%	5.22	-18.9%
2019.2	12	1,376,527	34	10,001	1.108	11,081	8.05	36.2%	329,985	15.5%	0.02	18.0%		
2020.1	6	1,338,136	15	2,919	1.108	3,234	2.42	-46.5%	209,089	-8.0%	0.01	-41.9%	5.27	1.0%
Total		42,980,733	831	194,741		213,259								



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 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240	300,773	300,773	1.000	300,773	300,773	0
2001.1	234	277,790	277,798	1.000	277,798	277,786	12
2001.2	228	325,937	325,937	1.000	325,937	325,937	0
2002.1	222	302,888	302,888	1.000	302,888	302,878	11
2002.2	216	332,225	332,225	1.000	332,209	332,208	1
2003.1	210	283,604	284,479	1.000	284,464	284,470	(6)
2003.2	204	290,908	291,992	1.000	291,974	292,088	(114)
2004.1	198	245,560	245,560	1.000	245,590	245,660	(71)
2004.2	192	232,369	232,394	1.000	232,482	232,514	(32)
2005.1	186	187,750	188,293	1.001	188,423	188,388	35
2005.2	180	218,080	219,118	1.001	219,234	219,077	157
2006.1	174	193,300	193,302	1.001	193,441	193,750	(308)
2006.2	168	249,510	250,396	1.000	250,477	250,715	(238)
2007.1	162	199,312	200,611	1.000	200,642	200,936	(294)
2007.2	156	255,336	256,723	1.002	257,174	256,648	526
2008.1	150	227,169	230,069	1.002	230,476	230,412	65
2008.2	144	260,167	262,417	1.003	263,181	263,500	(319)
2009.1	138	209,690	210,908	1.004	211,702	211,636	66
2009.2	132	263,304	265,291	1.004	266,292	266,619	(327)
2010.1	126	188,941	191,792	1.004	192,467	193,695	(1,228)
2010.2	120	267,805	274,542	1.006	276,061	277,736	(1,675)
2011.1	114	216,647	224,088	1.006	225,470	226,144	(674)
2011.2	108	285,445	293,194	1.009	295,806	297,303	(1,497)
2012.1	102	259,119	271,579	1.012	274,778	275,931	(1,153)
2012.2	96	307,247	330,298	1.017	335,814	337,394	(1,580)
2013.1	90	266,421	291,711	1.021	297,748	299,595	(1,847)
2013.2	84	329,728	367,687	1.023	376,261	379,204	(2,943)
2014.1	78	276,353	312,457	1.026	320,467	325,879	(5,412)
2014.2	72	344,152	421,114	1.033	435,208	440,898	(5,690)
2015.1	66	278,521	368,427	1.043	384,170	387,963	(3,792)
2015.2	60	324,611	452,641	1.054	476,931	481,699	(4,768)
2016.1	54	255,837	399,780	1.075	429,637	429,431	206
2016.2	48	278,131	478,285	1.104	527,909	535,160	(7,250)
2017.1	42	209,879	418,904	1.155	484,029	486,728	(2,699)
2017.2	36	190,710	452,614	1.239	560,789	562,520	(1,731)
2018.1	30	120,204	383,966	1.368	525,154	509,122	16,032
2018.2	24	76,316	385,707	1.577	608,204	593,841	14,363
2019.1	18	40,795	306,221	1.820	557,411	543,116	14,294
2019.2	12	21,615	292,335	2.116	618,520	603,038	15,482
2020.1	6	3,454	136,535	2.817	384,577		
Total		9,397,602	11,925,051		13,462,570	13,062,393	15,600

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 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240	75,030	75,030	1.000	75,030	75,030	0
2001.1	234	66,286	66,286	1.000	66,286	66,286	(0)
2001.2	228	80,351	80,351	1.000	80,351	80,351	0
2002.1	222	83,271	83,271	1.000	83,271	83,271	0
2002.2	216	84,764	84,764	1.000	84,764	84,764	0
2003.1	210	79,821	79,853	1.000	79,853	79,853	0
2003.2	204	78,174	78,174	1.000	78,174	78,177	(3)
2004.1	198	73,247	73,247	1.000	73,247	73,248	(0)
2004.2	192	84,640	84,640	1.000	84,640	84,640	0
2005.1	186	83,059	83,059	1.000	83,059	83,059	0
2005.2	180	99,750	99,753	1.000	99,753	99,753	0
2006.1	174	98,202	98,202	1.000	98,202	98,202	0
2006.2	168	130,611	130,611	1.000	130,611	130,614	(3)
2007.1	162	126,377	126,378	1.000	126,378	126,378	(0)
2007.2	156	150,270	150,273	1.000	150,273	150,273	0
2008.1	150	141,016	141,016	1.000	141,016	141,016	0
2008.2	144	156,636	156,643	1.000	156,643	156,637	6
2009.1	138	140,591	140,591	1.000	140,591	140,591	0
2009.2	132	158,904	158,904	1.000	158,904	158,904	(0)
2010.1	126	132,574	132,574	1.000	132,574	132,574	0
2010.2	120	162,965	162,969	1.000	162,969	162,969	0
2011.1	114	163,578	163,578	1.000	163,578	163,577	1
2011.2	108	160,426	160,426	1.000	160,426	160,427	(1)
2012.1	102	150,262	150,264	1.000	150,264	150,257	7
2012.2	96	190,253	190,257	1.000	190,257	190,248	9
2013.1	90	168,334	168,396	1.000	168,396	168,363	33
2013.2	84	205,031	205,728	1.000	205,728	205,401	327
2014.1	78	183,962	184,040	1.000	184,040	184,035	4
2014.2	72	211,383	211,587	1.000	211,581	211,619	(37)
2015.1	66	195,280	195,810	1.000	195,879	195,816	64
2015.2	60	212,330	212,425	1.000	212,433	212,374	59
2016.1	54	180,109	180,320	1.000	180,293	180,187	105
2016.2	48	210,361	210,750	1.000	210,675	210,580	95
2017.1	42	205,459	205,966	0.999	205,849	205,657	191
2017.2	36	221,178	222,152	1.000	222,147	222,177	(30)
2018.1	30	222,709	224,473	1.001	224,593	224,206	387
2018.2	24	208,443	212,744	1.005	213,716	210,552	3,164
2019.1	18	200,940	207,507	1.021	211,914	213,900	(1,985)
2019.2	12	185,040	210,365	1.061	223,126	222,918	208
2020.1	6	83,304	131,548	1.202	158,116		
Total		5,844,922	5,934,926		5,979,602	5,818,884	2,601

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 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240	34,493	34,493	1.000	34,493	34,493	0
2001.1	234	28,728	29,252	1.000	29,252	29,252	0
2001.2	228	35,544	35,544	1.000	35,544	35,544	0
2002.1	222	33,145	34,029	1.000	34,029	34,029	(0)
2002.2	216	36,695	36,695	1.000	36,695	36,695	0
2003.1	210	28,761	28,761	1.000	28,761	28,761	0
2003.2	204	30,707	30,707	1.000	30,707	30,707	0
2004.1	198	25,600	25,600	1.000	25,600	25,600	0
2004.2	192	31,935	31,952	1.000	31,952	31,952	0
2005.1	186	29,205	29,206	1.000	29,206	29,212	(6)
2005.2	180	38,932	38,975	1.000	38,982	38,975	7
2006.1	174	27,897	27,902	1.000	27,908	27,900	8
2006.2	168	36,182	36,449	1.000	36,442	36,447	(4)
2007.1	162	30,836	30,840	1.000	30,834	30,850	(16)
2007.2	156	41,192	41,192	1.000	41,200	41,222	(22)
2008.1	150	33,013	33,023	1.001	33,042	33,034	8
2008.2	144	44,708	44,869	1.001	44,893	44,926	(32)
2009.1	138	35,874	35,874	1.001	35,917	35,965	(48)
2009.2	132	43,619	43,710	1.002	43,814	43,841	(27)
2010.1	126	34,444	34,453	1.003	34,551	34,577	(26)
2010.2	120	43,276	44,142	1.003	44,293	44,076	217
2011.1	114	35,903	35,905	1.003	36,029	35,977	52
2011.2	108	44,508	44,875	1.002	44,975	44,977	(2)
2012.1	102	39,265	40,206	1.003	40,317	40,325	(9)
2012.2	96	49,707	51,645	1.003	51,820	51,849	(29)
2013.1	90	40,267	42,188	1.004	42,349	42,247	103
2013.2	84	50,189	52,090	1.004	52,274	52,889	(615)
2014.1	78	41,518	42,110	1.004	42,277	42,095	182
2014.2	72	55,815	56,850	1.005	57,114	57,097	17
2015.1	66	50,559	51,629	1.005	51,866	51,955	(89)
2015.2	60	63,447	70,440	1.008	70,994	71,007	(13)
2016.1	54	53,406	53,720	1.012	54,387	54,671	(283)
2016.2	48	70,106	72,589	1.018	73,899	73,525	375
2017.1	42	65,106	70,290	1.019	71,644	71,099	545
2017.2	36	73,565	79,158	1.024	81,059	80,315	744
2018.1	30	73,031	83,091	1.025	85,152	84,261	892
2018.2	24	68,143	81,105	1.007	81,648	81,572	76
2019.1	18	61,559	81,181	1.057	85,798	85,618	180
2019.2	12	46,351	89,644	1.091	97,785	92,944	4,842
2020.1	6	11,884	57,757	1.035	59,787		
Total		1,719,113	1,884,141		1,909,291	1,842,479	7,026

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

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240	83,232	83,232	1.000	83,232	83,232	0
2001.1	234	72,563	72,563	1.000	72,563	72,563	0
2001.2	228	90,917	90,917	1.000	90,917	90,917	(0)
2002.1	222	96,025	96,025	1.000	96,025	96,026	(1)
2002.2	216	96,337	96,338	1.000	96,338	96,338	(0)
2003.1	210	94,909	94,910	1.000	94,910	94,911	(1)
2003.2	204	87,393	87,393	1.000	87,393	87,401	(8)
2004.1	198	88,275	88,275	1.000	88,275	88,277	(2)
2004.2	192	97,193	97,193	1.000	97,193	97,194	(0)
2005.1	186	98,079	98,079	1.000	98,079	98,079	0
2005.2	180	118,370	118,375	1.000	118,375	118,376	(1)
2006.1	174	120,851	120,850	1.000	120,850	120,851	(1)
2006.2	168	166,724	166,724	1.000	166,724	166,723	1
2007.1	162	166,229	166,235	1.000	166,235	166,248	(13)
2007.2	156	187,953	187,975	1.000	187,975	187,977	(2)
2008.1	150	181,617	181,618	1.000	181,618	181,622	(4)
2008.2	144	195,146	195,151	1.000	195,151	195,159	(9)
2009.1	138	170,104	170,107	1.000	170,107	170,107	0
2009.2	132	188,230	188,232	1.000	188,232	188,261	(29)
2010.1	126	144,616	144,628	1.000	144,628	144,629	(1)
2010.2	120	176,296	176,313	1.000	176,313	176,320	(7)
2011.1	114	184,240	184,241	1.000	184,241	184,253	(12)
2011.2	108	170,531	170,568	1.000	170,568	170,548	20
2012.1	102	162,406	162,423	1.000	162,423	162,425	(1)
2012.2	96	206,776	206,814	1.000	206,814	206,782	32
2013.1	90	182,705	182,784	1.000	182,780	182,752	28
2013.2	84	227,871	227,927	1.000	227,904	227,880	24
2014.1	78	203,639	203,687	1.000	203,660	203,579	81
2014.2	72	237,806	237,844	1.000	237,810	237,729	81
2015.1	66	217,201	217,286	1.000	217,237	217,220	17
2015.2	60	232,494	232,710	1.000	232,659	232,605	54
2016.1	54	201,717	201,856	1.000	201,773	201,688	85
2016.2	48	251,234	251,384	1.000	251,297	251,136	162
2017.1	42	238,285	238,527	1.000	238,452	238,302	150
2017.2	36	262,406	262,623	0.999	262,407	262,240	167
2018.1	30	261,937	262,387	0.998	261,848	260,876	972
2018.2	24	261,791	262,789	0.987	259,247	259,203	44
2019.1	18	259,986	262,435	0.958	251,490	245,663	5,826
2019.2	12	263,800	273,268	0.864	236,165	234,617	1,548
2020.1	6	179,125	237,242	0.612	145,263		
Total		6,927,009	6,999,932		6,855,175	6,700,711	9,201

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

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240	59,617	59,617	1.000	59,617	59,617	0
2001.1	234	35,486	35,486	1.000	35,486	35,486	0
2001.2	228	60,889	60,889	1.000	60,889	60,889	0
2002.1	222	39,958	39,958	1.000	39,958	39,958	0
2002.2	216	54,246	54,246	1.000	54,246	54,246	0
2003.1	210	44,063	44,063	1.000	44,063	44,063	0
2003.2	204	63,967	63,967	1.000	63,967	63,967	(0)
2004.1	198	41,136	41,136	1.000	41,136	41,137	(1)
2004.2	192	84,072	84,072	1.000	84,071	84,071	(0)
2005.1	186	77,572	77,572	1.000	77,571	77,571	(0)
2005.2	180	76,086	76,093	1.000	76,093	76,087	5
2006.1	174	58,706	58,706	1.000	58,704	58,703	1
2006.2	168	98,467	98,467	1.000	98,462	98,460	1
2007.1	162	88,133	88,135	1.000	88,130	88,128	2
2007.2	156	145,953	145,955	1.000	145,946	145,944	2
2008.1	150	80,135	80,135	1.000	80,129	80,127	2
2008.2	144	132,063	132,064	1.000	132,053	132,053	0
2009.1	138	77,135	77,136	1.000	77,129	77,136	(6)
2009.2	132	150,055	150,055	1.000	150,038	150,035	3
2010.1	126	73,633	73,636	1.000	73,622	73,623	(1)
2010.2	120	295,806	295,815	1.000	295,763	295,758	5
2011.1	114	72,845	72,845	1.000	72,832	72,830	1
2011.2	108	139,799	139,800	1.000	139,769	139,772	(2)
2012.1	102	77,492	77,498	1.000	77,479	77,474	5
2012.2	96	272,109	272,112	1.000	272,050	272,029	21
2013.1	90	125,806	125,807	1.000	125,774	125,760	14
2013.2	84	216,918	216,951	1.000	216,898	216,881	17
2014.1	78	83,155	83,167	1.000	83,148	83,145	4
2014.2	72	314,698	314,737	1.000	314,690	314,626	64
2015.1	66	107,512	107,579	1.000	107,551	107,541	10
2015.2	60	302,303	302,426	1.000	302,350	302,269	80
2016.1	54	174,251	174,300	1.000	174,227	174,162	65
2016.2	48	381,501	381,606	1.000	381,457	381,388	69
2017.1	42	136,224	136,469	1.000	136,420	136,292	128
2017.2	36	241,403	241,497	1.000	241,415	241,259	156
2018.1	30	128,595	128,648	1.000	128,591	128,553	38
2018.2	24	253,131	253,729	1.001	253,919	253,594	326
2019.1	18	127,356	128,664	1.002	128,912	128,908	5
2019.2	12	233,258	238,644	1.000	238,694	234,989	3,705
2020.1	6	110,228	255,953	0.975	249,571		
Total		5,335,760	5,489,633		5,482,822	5,228,532	4,718

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

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240	14,273	14,273	1.000	14,273	14,273	0
2001.1	234	13,651	13,651	1.000	13,651	13,651	0
2001.2	228	16,838	16,838	1.000	16,838	16,838	0
2002.1	222	14,242	14,242	1.000	14,242	14,242	0
2002.2	216	18,713	18,713	1.000	18,713	18,713	0
2003.1	210	18,173	18,173	1.000	18,173	18,173	0
2003.2	204	19,575	19,575	1.000	19,575	19,575	0
2004.1	198	16,890	16,890	1.000	16,890	16,891	(1)
2004.2	192	17,890	17,890	1.000	17,890	17,890	0
2005.1	186	16,794	16,794	1.000	16,794	16,794	0
2005.2	180	20,566	20,568	1.000	20,568	20,566	2
2006.1	174	20,503	20,503	1.000	20,503	20,503	0
2006.2	168	26,796	26,796	1.000	26,796	26,796	0
2007.1	162	25,651	25,651	1.000	25,651	25,651	0
2007.2	156	29,984	29,985	1.000	29,985	29,986	(1)
2008.1	150	27,749	27,749	1.000	27,749	27,749	0
2008.2	144	32,538	32,538	1.000	32,538	32,541	(3)
2009.1	138	25,140	25,140	1.000	25,140	25,145	(5)
2009.2	132	27,663	27,663	1.000	27,663	27,669	(7)
2010.1	126	21,256	21,259	1.000	21,259	21,259	0
2010.2	120	24,129	24,129	1.000	24,129	24,127	2
2011.1	114	18,949	18,950	1.000	18,948	18,947	1
2011.2	108	21,067	21,068	1.000	21,066	21,070	(4)
2012.1	102	16,707	16,708	1.000	16,705	16,703	2
2012.2	96	22,810	22,810	1.000	22,806	22,799	7
2013.1	90	20,539	20,539	1.000	20,530	20,526	4
2013.2	84	25,535	25,537	1.000	25,525	25,523	2
2014.1	78	23,371	23,371	1.000	23,361	23,363	(1)
2014.2	72	29,943	29,955	1.000	29,950	29,936	13
2015.1	66	34,632	34,660	1.000	34,653	34,646	7
2015.2	60	45,111	45,155	1.000	45,138	45,107	31
2016.1	54	41,523	41,527	0.999	41,482	41,471	11
2016.2	48	48,492	48,536	0.999	48,492	48,507	(14)
2017.1	42	49,088	49,245	0.999	49,210	49,107	103
2017.2	36	62,214	62,257	1.000	62,227	62,086	141
2018.1	30	49,550	49,555	0.999	49,492	49,255	237
2018.2	24	58,466	58,691	0.999	58,616	58,495	121
2019.1	18	44,975	45,701	0.995	45,481	45,421	60
2019.2	12	51,972	53,649	0.984	52,787	50,370	2,417
2020.1	6	31,961	40,729	0.945	38,478		
Total		1,145,919	1,157,662		1,153,969	1,112,365	3,125

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

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240	7,429	7,429	1.000	7,429	7,429	0
2001.1	234	4,381	4,381	1.000	4,381	4,381	0
2001.2	228	6,228	6,228	1.000	6,228	6,228	0
2002.1	222	5,692	5,692	1.000	5,692	5,692	0
2002.2	216	5,521	5,521	1.000	5,521	5,521	0
2003.1	210	4,776	4,776	1.000	4,776	4,777	(0)
2003.2	204	5,395	5,395	1.000	5,395	5,395	0
2004.1	198	4,521	4,521	1.000	4,521	4,521	0
2004.2	192	5,898	5,898	1.000	5,898	5,898	0
2005.1	186	5,288	5,288	1.000	5,288	5,294	(6)
2005.2	180	4,725	4,725	1.000	4,725	4,725	0
2006.1	174	3,941	3,941	1.000	3,941	3,941	0
2006.2	168	5,100	5,100	1.000	5,100	5,100	0
2007.1	162	4,747	4,747	1.000	4,747	4,747	0
2007.2	156	6,506	6,506	1.000	6,506	6,506	0
2008.1	150	4,464	4,464	1.000	4,464	4,464	(0)
2008.2	144	5,340	5,340	1.000	5,340	5,341	(1)
2009.1	138	4,414	4,415	1.000	4,415	4,415	0
2009.2	132	4,465	4,465	1.000	4,465	4,466	(1)
2010.1	126	3,370	3,370	1.000	3,370	3,370	0
2010.2	120	6,242	6,242	1.000	6,242	6,242	0
2011.1	114	3,435	3,435	1.000	3,435	3,435	0
2011.2	108	4,571	4,571	1.000	4,571	4,571	0
2012.1	102	2,664	2,664	1.000	2,664	2,664	0
2012.2	96	5,400	5,400	1.000	5,400	5,399	1
2013.1	90	4,640	4,640	1.000	4,640	4,640	(1)
2013.2	84	4,682	4,682	1.000	4,681	4,668	13
2014.1	78	3,322	3,322	1.000	3,321	3,316	6
2014.2	72	6,240	6,240	0.999	6,230	6,240	(10)
2015.1	66	3,798	3,798	1.000	3,799	3,798	1
2015.2	60	5,612	5,617	1.000	5,618	5,615	3
2016.1	54	3,869	3,869	1.001	3,874	3,866	9
2016.2	48	6,469	6,478	1.000	6,476	6,485	(8)
2017.1	42	4,384	4,384	1.002	4,391	4,390	1
2017.2	36	4,758	4,790	1.001	4,797	4,775	22
2018.1	30	4,885	4,885	1.003	4,898	4,957	(59)
2018.2	24	5,629	5,666	0.993	5,628	5,628	(0)
2019.1	18	3,857	3,884	0.970	3,767	3,869	(102)
2019.2	12	5,737	6,059	0.914	5,535	5,001	534
2020.1	6	2,659	4,438	0.815	3,615		
Total		195,056	197,269		195,787	191,771	401

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

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240	711	711	1.000	711	711	0
2001.1	234	387	387	1.000	387	387	0
2001.2	228	578	578	1.000	578	578	0
2002.1	222	345	345	1.000	345	345	0
2002.2	216	418	418	1.000	418	418	0
2003.1	210	318	318	1.000	318	318	0
2003.2	204	489	489	1.000	489	489	0
2004.1	198	309	309	1.000	309	309	0
2004.2	192	298	298	1.000	298	298	0
2005.1	186	350	350	1.000	350	350	0
2005.2	180	347	347	1.000	347	347	0
2006.1	174	205	205	1.000	205	205	0
2006.2	168	419	419	1.000	419	419	0
2007.1	162	330	330	1.000	330	330	0
2007.2	156	377	377	1.000	377	377	0
2008.1	150	200	200	1.000	200	200	0
2008.2	144	279	279	1.000	279	279	0
2009.1	138	112	112	1.000	112	112	0
2009.2	132	409	409	1.000	409	409	0
2010.1	126	206	206	1.000	206	206	0
2010.2	120	419	419	1.000	419	419	0
2011.1	114	193	193	1.000	193	193	(0)
2011.2	108	351	351	1.000	351	351	0
2012.1	102	184	184	1.000	184	184	0
2012.2	96	678	678	1.000	678	679	(1)
2013.1	90	319	319	1.001	319	319	(0)
2013.2	84	327	327	1.001	328	328	(0)
2014.1	78	263	263	1.002	264	264	(0)
2014.2	72	594	594	1.002	595	595	(1)
2015.1	66	255	255	1.003	256	256	(0)
2015.2	60	534	534	1.003	535	535	0
2016.1	54	444	444	1.002	445	442	2
2016.2	48	622	622	1.002	624	624	0
2017.1	42	369	369	1.002	370	369	1
2017.2	36	679	679	1.000	679	676	3
2018.1	30	511	513	1.001	514	511	3
2018.2	24	598	598	0.997	596	592	5
2019.1	18	402	424	0.995	422	417	5
2019.2	12	542	556	0.978	544	552	(8)
2020.1	6	358	759	0.906	688		
Total		15,728	16,168		16,088	15,391	9

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

**Selected Ultimate Claim Amount and ALAE Estimate**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2000.2	240	4,818	4,818	1.000	4,818	4,818	0
2001.1	234	6,200	6,200	1.000	6,200	6,200	0
2001.2	228	3,025	3,025	1.000	3,025	3,025	0
2002.1	222	3,150	3,150	1.000	3,150	3,150	0
2002.2	216	2,797	2,797	1.000	2,797	2,797	0
2003.1	210	769	852	1.000	852	854	(2)
2003.2	204	2,973	2,983	1.000	2,983	2,983	0
2004.1	198	2,441	2,441	1.000	2,441	2,441	0
2004.2	192	2,631	2,631	1.000	2,631	2,631	0
2005.1	186	3,786	3,786	1.000	3,786	3,786	0
2005.2	180	5,284	5,284	1.000	5,284	5,284	0
2006.1	174	4,715	4,715	1.000	4,715	4,715	0
2006.2	168	4,161	4,161	1.000	4,161	4,161	0
2007.1	162	1,300	1,300	1.000	1,300	1,307	(7)
2007.2	156	5,097	5,383	1.005	5,411	5,585	(174)
2008.1	150	2,623	2,623	1.015	2,661	2,670	(8)
2008.2	144	2,850	2,855	1.016	2,901	3,055	(153)
2009.1	138	3,422	3,718	1.012	3,761	3,762	(1)
2009.2	132	4,671	4,720	1.007	4,752	4,731	21
2010.1	126	4,770	4,838	1.005	4,864	4,847	17
2010.2	120	1,620	1,785	0.997	1,779	1,897	(118)
2011.1	114	1,980	2,323	0.992	2,304	2,351	(47)
2011.2	108	3,742	7,000	1.005	7,033	7,096	(63)
2012.1	102	3,462	3,462	1.023	3,541	3,722	(181)
2012.2	96	7,441	8,389	1.009	8,461	8,779	(319)
2013.1	90	2,295	2,320	1.010	2,344	2,676	(332)
2013.2	84	2,090	4,024	1.000	4,023	4,679	(655)
2014.1	78	921	2,334	0.999	2,332	2,419	(87)
2014.2	72	4,024	6,897	1.001	6,901	6,810	91
2015.1	66	3,669	10,259	1.014	10,404	9,495	909
2015.2	60	2,713	8,118	1.035	8,401	7,789	612
2016.1	54	2,015	7,329	1.074	7,874	7,433	442
2016.2	48	3,024	9,951	1.073	10,674	10,220	454
2017.1	42	993	4,281	1.098	4,701	4,594	107
2017.2	36	1,043	7,399	1.202	8,894	9,713	(819)
2018.1	30	376	4,780	1.427	6,820	6,823	(3)
2018.2	24	94	4,063	1.814	7,372	5,774	1,598
2019.1	18	139	2,483	2.202	5,469	4,918	552
2019.2	12	100	3,399	2.942	10,001	20,331	(10,330)
2020.1	6	62	381	7.655	2,919		
Total		113,286	173,255		194,741	200,318	(8,496)

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240	8,860	1.000	8,860	8,860	0
2001.1	234	7,690	1.000	7,690	7,690	0
2001.2	228	8,394	1.000	8,394	8,394	0
2002.1	222	7,952	1.000	7,952	7,952	0
2002.2	216	7,981	1.000	7,981	7,981	0
2003.1	210	7,483	1.000	7,483	7,484	(1)
2003.2	204	7,073	1.000	7,073	7,073	(0)
2004.1	198	6,596	1.000	6,596	6,596	(0)
2004.2	192	6,836	1.000	6,836	6,836	(0)
2005.1	186	6,442	1.000	6,442	6,442	0
2005.2	180	7,446	1.000	7,446	7,446	0
2006.1	174	6,859	1.000	6,859	6,860	(1)
2006.2	168	7,636	1.000	7,635	7,634	2
2007.1	162	6,661	1.000	6,660	6,661	(1)
2007.2	156	7,050	1.000	7,049	7,049	(0)
2008.1	150	6,472	1.000	6,471	6,470	0
2008.2	144	6,776	1.000	6,775	6,776	(1)
2009.1	138	6,202	1.000	6,201	6,199	2
2009.2	132	7,037	1.000	7,035	7,034	1
2010.1	126	6,185	1.000	6,183	6,182	1
2010.2	120	7,450	1.000	7,448	7,446	1
2011.1	114	7,019	1.000	7,016	7,015	1
2011.2	108	7,013	0.999	7,009	7,008	1
2012.1	102	6,662	0.999	6,658	6,654	3
2012.2	96	7,747	0.999	7,742	7,740	2
2013.1	90	7,174	0.999	7,168	7,165	3
2013.2	84	8,629	0.999	8,617	8,615	2
2014.1	78	7,576	0.998	7,560	7,560	(1)
2014.2	72	8,843	0.997	8,820	8,810	9
2015.1	66	8,131	0.996	8,095	8,081	14
2015.2	60	8,875	0.994	8,821	8,822	(1)
2016.1	54	7,806	0.992	7,744	7,750	(6)
2016.2	48	9,162	0.990	9,069	9,050	19
2017.1	42	8,715	0.987	8,605	8,580	25
2017.2	36	9,165	0.991	9,078	9,025	53
2018.1	30	8,776	0.991	8,701	8,519	181
2018.2	24	8,608	1.020	8,777	8,530	247
2019.1	18	8,238	1.047	8,621	8,458	163
2019.2	12	8,342	1.047	8,733	8,486	246
2020.1	6	5,077	1.115	5,659		
Total		302,639		303,557	296,933	966

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

Selected Ultimate Claim Counts  
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240	24,729	1.000	24,729	24,729	0
2001.1	234	21,967	1.000	21,967	21,967	0
2001.2	228	23,891	1.000	23,891	23,891	0
2002.1	222	24,233	1.000	24,233	24,233	0
2002.2	216	22,311	1.000	22,311	22,311	0
2003.1	210	21,590	1.000	21,590	21,590	0
2003.2	204	19,748	1.000	19,748	19,748	0
2004.1	198	20,359	1.000	20,359	20,359	0
2004.2	192	22,514	1.000	22,514	22,514	0
2005.1	186	22,494	1.000	22,494	22,494	(0)
2005.2	180	25,852	1.000	25,852	25,852	0
2006.1	174	26,424	1.000	26,424	26,423	1
2006.2	168	32,321	1.000	32,320	32,320	0
2007.1	162	30,643	1.000	30,642	30,642	(0)
2007.2	156	33,105	1.000	33,103	33,103	0
2008.1	150	32,851	1.000	32,849	32,849	0
2008.2	144	35,309	1.000	35,307	35,307	0
2009.1	138	34,399	1.000	34,397	34,397	(0)
2009.2	132	37,469	1.000	37,467	37,467	0
2010.1	126	32,649	1.000	32,647	32,648	(0)
2010.2	120	39,311	1.000	39,309	39,309	0
2011.1	114	40,123	1.000	40,121	40,124	(3)
2011.2	108	35,010	1.000	35,008	35,008	0
2012.1	102	34,577	1.000	34,575	34,574	1
2012.2	96	40,523	1.000	40,519	40,518	1
2013.1	90	38,044	1.000	38,040	38,041	(1)
2013.2	84	43,635	1.000	43,630	43,629	0
2014.1	78	40,477	1.000	40,471	40,469	3
2014.2	72	43,379	1.000	43,371	43,370	2
2015.1	66	41,475	1.000	41,467	41,467	0
2015.2	60	42,238	1.000	42,228	42,229	(1)
2016.1	54	37,647	1.000	37,636	37,629	7
2016.2	48	41,313	1.000	41,300	41,291	9
2017.1	42	40,830	1.000	40,813	40,806	8
2017.2	36	42,077	1.000	42,060	42,033	27
2018.1	30	43,638	0.999	43,603	43,566	37
2018.2	24	39,671	0.998	39,604	39,296	307
2019.1	18	40,514	1.006	40,772	41,317	(545)
2019.2	12	39,273	1.023	40,193	40,467	(275)
2020.1	6	26,292	1.116	29,344		
Total		1,334,905		1,338,909	1,309,986	(422)

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240	10,904	1.000	10,904	10,904	0
2001.1	234	9,579	1.000	9,579	9,579	0
2001.2	228	10,980	1.000	10,980	10,980	0
2002.1	222	10,406	1.000	10,406	10,406	0
2002.2	216	10,187	1.000	10,187	10,187	0
2003.1	210	8,697	1.000	8,697	8,697	0
2003.2	204	8,776	1.000	8,776	8,776	0
2004.1	198	8,406	1.000	8,406	8,406	0
2004.2	192	10,077	1.000	10,077	10,077	0
2005.1	186	10,544	1.000	10,544	10,544	0
2005.2	180	12,400	1.000	12,400	12,400	0
2006.1	174	11,793	1.000	11,793	11,793	0
2006.2	168	13,388	1.000	13,388	13,388	0
2007.1	162	12,116	1.000	12,116	12,116	0
2007.2	156	13,185	1.000	13,185	13,185	0
2008.1	150	11,753	1.000	11,753	11,753	0
2008.2	144	12,152	1.000	12,152	12,153	(1)
2009.1	138	10,798	1.000	10,798	10,799	(1)
2009.2	132	12,288	1.000	12,288	12,288	0
2010.1	126	10,503	1.000	10,503	10,503	(1)
2010.2	120	12,704	1.000	12,704	12,705	(1)
2011.1	114	12,054	1.000	12,054	12,054	(0)
2011.2	108	12,214	1.000	12,214	12,214	(0)
2012.1	102	11,638	1.000	11,638	11,637	0
2012.2	96	13,507	1.000	13,506	13,505	1
2013.1	90	13,135	1.000	13,134	13,135	(1)
2013.2	84	15,335	1.000	15,334	15,333	1
2014.1	78	13,672	1.000	13,671	13,669	2
2014.2	72	15,699	1.000	15,697	15,697	0
2015.1	66	14,049	1.000	14,046	14,047	(1)
2015.2	60	15,728	1.000	15,725	15,722	3
2016.1	54	13,553	1.000	13,549	13,548	1
2016.2	48	16,036	1.000	16,030	16,024	6
2017.1	42	14,931	0.999	14,923	14,913	10
2017.2	36	16,180	1.000	16,172	16,154	18
2018.1	30	15,782	0.999	15,773	15,738	35
2018.2	24	15,741	1.000	15,735	15,706	29
2019.1	18	15,558	1.000	15,555	15,542	12
2019.2	12	16,540	0.996	16,480	16,206	274
2020.1	6	10,438	0.965	10,071		
Total		503,426		502,942	492,484	387

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240	28,896	1.000	28,896	28,896	0
2001.1	234	25,410	1.000	25,410	25,410	0
2001.2	228	28,905	1.000	28,905	28,905	0
2002.1	222	29,119	1.000	29,119	29,119	0
2002.2	216	27,238	1.000	27,238	27,238	0
2003.1	210	26,633	1.000	26,633	26,633	(0)
2003.2	204	25,414	1.000	25,414	25,415	(1)
2004.1	198	28,350	1.000	28,350	28,350	0
2004.2	192	31,610	1.000	31,609	31,610	(0)
2005.1	186	32,092	1.000	32,091	32,092	(0)
2005.2	180	36,677	1.000	36,676	36,676	(0)
2006.1	174	37,743	1.000	37,742	37,742	0
2006.2	168	46,634	1.000	46,633	46,631	2
2007.1	162	45,256	1.000	45,255	45,254	1
2007.2	156	44,266	1.000	44,264	44,264	0
2008.1	150	40,953	1.000	40,951	40,950	0
2008.2	144	40,022	1.000	40,020	40,019	1
2009.1	138	38,450	1.000	38,448	38,448	0
2009.2	132	42,192	1.000	42,189	42,189	0
2010.1	126	34,581	1.000	34,578	34,578	(0)
2010.2	120	40,327	1.000	40,323	40,320	2
2011.1	114	43,043	1.000	43,035	43,034	1
2011.2	108	35,468	1.000	35,460	35,461	(1)
2012.1	102	35,139	1.000	35,131	35,130	1
2012.2	96	41,655	1.000	41,645	41,644	1
2013.1	90	37,746	1.000	37,736	37,734	1
2013.2	84	44,209	1.000	44,194	44,191	3
2014.1	78	39,760	1.000	39,745	39,743	1
2014.2	72	42,330	1.000	42,313	42,310	3
2015.1	66	39,938	1.000	39,920	39,920	0
2015.2	60	40,484	1.000	40,465	40,464	1
2016.1	54	36,634	0.999	36,614	36,830	(216)
2016.2	48	42,624	0.999	42,599	42,856	(257)
2017.1	42	41,719	0.999	41,695	41,763	(68)
2017.2	36	43,394	0.999	43,362	43,374	(12)
2018.1	30	45,419	0.999	45,353	45,289	65
2018.2	24	43,677	0.994	43,409	43,376	33
2019.1	18	44,764	0.978	43,763	43,504	259
2019.2	12	45,306	0.914	41,419	42,767	(1,348)
2020.1	6	37,300	0.716	26,709		
Total		1,511,377		1,495,314	1,470,132	(1,527)

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240	30,839	1.000	30,839	30,839	0
2001.1	234	22,827	1.000	22,827	22,827	0
2001.2	228	28,028	1.000	28,028	28,028	0
2002.1	222	22,350	1.000	22,350	22,350	0
2002.2	216	24,135	1.000	24,135	24,135	0
2003.1	210	20,110	1.000	20,110	20,110	0
2003.2	204	22,953	1.000	22,953	22,953	0
2004.1	198	18,912	1.000	18,912	18,912	0
2004.2	192	27,539	1.000	27,539	27,539	0
2005.1	186	29,597	1.000	29,597	29,597	0
2005.2	180	27,889	1.000	27,889	27,888	1
2006.1	174	22,280	1.000	22,280	22,280	0
2006.2	168	31,992	1.000	31,992	31,992	0
2007.1	162	28,051	1.000	28,051	28,051	1
2007.2	156	36,870	1.000	36,870	36,870	0
2008.1	150	23,659	1.000	23,659	23,659	0
2008.2	144	31,544	1.000	31,544	31,543	0
2009.1	138	21,404	1.000	21,404	21,404	0
2009.2	132	33,706	1.000	33,706	33,706	0
2010.1	126	19,398	1.000	19,398	19,397	1
2010.2	120	62,306	1.000	62,306	62,304	2
2011.1	114	19,784	1.000	19,784	19,783	0
2011.2	108	31,031	1.000	31,031	31,030	1
2012.1	102	19,218	1.000	19,218	19,216	2
2012.2	96	57,061	1.000	57,060	57,058	2
2013.1	90	25,559	1.000	25,558	25,555	3
2013.2	84	45,103	1.000	45,101	45,098	4
2014.1	78	20,493	1.000	20,492	20,490	2
2014.2	72	55,112	1.000	55,108	55,098	10
2015.1	66	24,060	1.000	24,058	24,055	3
2015.2	60	51,151	1.000	51,147	51,138	9
2016.1	54	34,646	1.000	34,642	34,630	12
2016.2	48	65,989	1.000	65,981	65,958	23
2017.1	42	25,817	1.000	25,815	25,806	9
2017.2	36	40,382	1.000	40,381	40,380	1
2018.1	30	24,303	1.000	24,303	24,319	(16)
2018.2	24	42,019	1.002	42,110	42,073	37
2019.1	18	23,813	1.006	23,961	23,904	57
2019.2	12	40,044	1.015	40,631	40,748	(117)
2020.1	6	40,045	1.111	44,476		
Total		1,272,019		1,277,246	1,232,721	49

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

Selected Ultimate Claim Counts  
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240	4,868	1.000	4,868	4,868	0
2001.1	234	4,593	1.000	4,593	4,593	0
2001.2	228	5,174	1.000	5,174	5,174	0
2002.1	222	4,432	1.000	4,432	4,432	0
2002.2	216	5,294	1.000	5,294	5,294	0
2003.1	210	4,609	1.000	4,609	4,609	0
2003.2	204	4,757	1.000	4,757	4,757	0
2004.1	198	4,825	1.000	4,825	4,825	0
2004.2	192	4,490	1.000	4,490	4,490	0
2005.1	186	4,067	1.000	4,067	4,067	0
2005.2	180	5,004	1.000	5,004	5,003	1
2006.1	174	4,667	1.000	4,667	4,667	0
2006.2	168	5,671	1.000	5,671	5,671	0
2007.1	162	5,006	1.000	5,006	5,006	0
2007.2	156	4,799	1.000	4,799	4,799	0
2008.1	150	4,229	1.000	4,229	4,229	0
2008.2	144	4,404	1.000	4,404	4,404	0
2009.1	138	3,662	1.000	3,662	3,662	0
2009.2	132	3,968	1.000	3,968	3,968	0
2010.1	126	2,852	1.000	2,852	2,851	1
2010.2	120	3,261	1.000	3,261	3,261	0
2011.1	114	2,642	1.000	2,642	2,642	(0)
2011.2	108	2,485	1.000	2,485	2,485	0
2012.1	102	2,019	1.000	2,019	2,019	0
2012.2	96	2,553	1.000	2,553	2,552	1
2013.1	90	2,687	1.000	2,686	2,685	1
2013.2	84	3,044	0.999	3,042	3,042	1
2014.1	78	2,752	0.999	2,750	2,750	1
2014.2	72	3,213	0.999	3,211	3,210	1
2015.1	66	3,811	0.999	3,808	3,807	1
2015.2	60	4,405	0.999	4,402	4,400	2
2016.1	54	4,303	0.999	4,299	4,297	3
2016.2	48	4,709	0.999	4,705	4,703	2
2017.1	42	4,822	0.999	4,818	4,815	3
2017.2	36	5,689	0.999	5,685	5,681	5
2018.1	30	4,541	0.999	4,537	4,538	(1)
2018.2	24	5,047	1.000	5,045	5,044	1
2019.1	18	4,171	1.000	4,169	4,173	(4)
2019.2	12	4,742	0.998	4,734	4,739	(4)
2020.1	6	3,523	1.002	3,530		
Total		165,790		165,754	162,211	14

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

Selected Ultimate Claim Counts  
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240	3,314	1.000	3,314	3,314	0
2001.1	234	2,506	1.000	2,506	2,506	0
2001.2	228	2,599	1.000	2,599	2,599	0
2002.1	222	2,537	1.000	2,537	2,537	0
2002.2	216	2,295	1.000	2,295	2,295	0
2003.1	210	2,129	1.000	2,129	2,129	0
2003.2	204	2,362	1.000	2,362	2,362	0
2004.1	198	2,231	1.000	2,231	2,231	0
2004.2	192	2,639	1.000	2,639	2,639	0
2005.1	186	2,468	1.000	2,468	2,469	(1)
2005.2	180	2,221	1.000	2,221	2,221	0
2006.1	174	2,002	1.000	2,002	2,002	0
2006.2	168	2,326	1.000	2,326	2,326	0
2007.1	162	2,158	1.000	2,158	2,158	0
2007.2	156	2,404	1.000	2,404	2,404	0
2008.1	150	1,717	1.000	1,717	1,717	0
2008.2	144	1,446	1.000	1,446	1,446	0
2009.1	138	999	1.000	999	999	0
2009.2	132	1,178	1.000	1,178	1,178	0
2010.1	126	1,232	1.000	1,232	1,232	0
2010.2	120	2,384	1.000	2,384	2,384	0
2011.1	114	1,836	1.000	1,836	1,836	0
2011.2	108	2,131	1.000	2,131	2,131	0
2012.1	102	1,569	1.000	1,569	1,569	0
2012.2	96	2,108	1.000	2,108	2,108	0
2013.1	90	1,587	1.000	1,587	1,586	1
2013.2	84	1,872	1.000	1,872	1,872	0
2014.1	78	1,313	1.000	1,313	1,313	0
2014.2	72	1,643	1.000	1,643	1,643	0
2015.1	66	1,268	1.000	1,268	1,268	0
2015.2	60	1,530	1.000	1,530	1,530	(0)
2016.1	54	1,217	1.000	1,217	1,217	0
2016.2	48	1,743	1.000	1,743	1,743	(0)
2017.1	42	1,242	1.000	1,242	1,243	(1)
2017.2	36	1,175	1.000	1,175	1,176	(1)
2018.1	30	959	1.001	960	963	(3)
2018.2	24	958	1.000	958	961	(3)
2019.1	18	671	0.999	670	698	(28)
2019.2	12	857	0.986	845	941	(96)
2020.1	6	653	0.956	624		
Total		71,479		71,438	70,946	(132)

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

Selected Ultimate Claim Counts  
Data as of 06/30/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240	311	1.000	311	311	0
2001.1	234	175	1.000	175	175	0
2001.2	228	233	1.000	233	233	0
2002.1	222	134	1.000	134	134	0
2002.2	216	146	1.000	146	146	0
2003.1	210	123	1.000	123	123	0
2003.2	204	145	1.000	145	145	0
2004.1	198	111	1.000	111	111	0
2004.2	192	119	1.000	119	119	0
2005.1	186	110	1.000	110	110	0
2005.2	180	103	1.000	103	103	0
2006.1	174	96	1.000	96	96	0
2006.2	168	139	1.000	139	139	0
2007.1	162	104	1.000	104	104	0
2007.2	156	109	1.000	109	109	0
2008.1	150	59	1.000	59	59	0
2008.2	144	71	1.000	71	71	0
2009.1	138	35	1.000	35	35	0
2009.2	132	93	1.000	93	93	0
2010.1	126	36	1.000	36	36	0
2010.2	120	132	1.000	132	132	0
2011.1	114	47	1.000	47	47	0
2011.2	108	84	1.000	84	84	0
2012.1	102	34	1.000	34	34	0
2012.2	96	170	1.000	170	170	0
2013.1	90	69	1.000	69	69	0
2013.2	84	84	1.000	84	84	0
2014.1	78	46	1.000	46	46	0
2014.2	72	138	1.000	138	138	0
2015.1	66	54	1.000	54	54	0
2015.2	60	129	1.000	129	129	0
2016.1	54	72	1.000	72	72	0
2016.2	48	139	1.000	139	139	0
2017.1	42	69	1.000	69	69	(0)
2017.2	36	129	1.001	129	128	1
2018.1	30	71	1.001	71	71	0
2018.2	24	111	1.000	111	109	2
2019.1	18	75	1.002	75	75	0
2019.2	12	119	0.999	119	115	4
2020.1	6	125	1.023	128		
Total		4,349		4,352	4,217	7

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

**Selected Ultimate Claim Counts**  
**Data as of 06/30/20**

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.2	240	26	1.000	26	26	0
2001.1	234	30	1.000	30	30	0
2001.2	228	24	1.000	24	24	0
2002.1	222	29	1.000	29	29	0
2002.2	216	31	1.000	31	31	0
2003.1	210	10	1.000	10	10	0
2003.2	204	21	1.000	21	21	0
2004.1	198	11	1.000	11	11	0
2004.2	192	16	1.000	16	16	0
2005.1	186	25	1.000	25	25	0
2005.2	180	12	1.000	12	12	0
2006.1	174	19	1.000	19	19	0
2006.2	168	20	1.000	20	20	0
2007.1	162	8	1.000	8	8	0
2007.2	156	23	1.000	23	23	0
2008.1	150	8	0.990	8	8	0
2008.2	144	18	0.990	18	18	0
2009.1	138	13	0.985	13	13	0
2009.2	132	23	0.985	23	22	1
2010.1	126	17	0.949	16	16	0
2010.2	120	13	0.938	12	13	(0)
2011.1	114	12	0.898	11	10	0
2011.2	108	31	0.864	27	26	1
2012.1	102	17	0.841	14	14	(0)
2012.2	96	26	0.806	21	21	0
2013.1	90	24	0.780	19	18	1
2013.2	84	29	0.730	21	22	(1)
2014.1	78	22	0.684	15	14	1
2014.2	72	45	0.624	28	27	1
2015.1	66	42	0.588	25	21	4
2015.2	60	51	0.538	27	25	2
2016.1	54	39	0.505	20	18	2
2016.2	48	55	0.473	26	27	(1)
2017.1	42	48	0.449	22	20	2
2017.2	36	76	0.456	35	33	2
2018.1	30	43	0.513	22	25	(3)
2018.2	24	40	0.710	28	31	(3)
2019.1	18	32	0.833	27	29	(3)
2019.2	12	33	1.018	34	40	(7)
2020.1	6	11	1.406	15		
Total		1,073		831	815	(0)

**BI**

Coverage = BI  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.049 (CI = +/-0.010; p = 0.000)	-0.165 (CI = +/-0.087; p = 0.001)	0.803	+5.05%
Loss Cost	2005.2	0.052 (CI = +/-0.010; p = 0.000)	-0.179 (CI = +/-0.084; p = 0.000)	0.820	+5.35%
Loss Cost	2006.1	0.054 (CI = +/-0.010; p = 0.000)	-0.171 (CI = +/-0.085; p = 0.000)	0.825	+5.53%
Loss Cost	2006.2	0.056 (CI = +/-0.011; p = 0.000)	-0.182 (CI = +/-0.086; p = 0.000)	0.828	+5.77%
Loss Cost	2007.1	0.059 (CI = +/-0.011; p = 0.000)	-0.170 (CI = +/-0.085; p = 0.000)	0.844	+6.06%
Loss Cost	2007.2	0.061 (CI = +/-0.011; p = 0.000)	-0.180 (CI = +/-0.086; p = 0.000)	0.840	+6.28%
Loss Cost	2008.1	0.063 (CI = +/-0.012; p = 0.000)	-0.170 (CI = +/-0.087; p = 0.001)	0.848	+6.53%
Loss Cost	2008.2	0.067 (CI = +/-0.012; p = 0.000)	-0.186 (CI = +/-0.084; p = 0.000)	0.863	+6.95%
Loss Cost	2009.1	0.069 (CI = +/-0.013; p = 0.000)	-0.179 (CI = +/-0.086; p = 0.000)	0.864	+7.16%
Loss Cost	2009.2	0.071 (CI = +/-0.014; p = 0.000)	-0.185 (CI = +/-0.090; p = 0.000)	0.851	+7.34%
Loss Cost	2010.1	0.072 (CI = +/-0.015; p = 0.000)	-0.180 (CI = +/-0.094; p = 0.001)	0.847	+7.50%
Loss Cost	2010.2	0.069 (CI = +/-0.017; p = 0.000)	-0.168 (CI = +/-0.096; p = 0.002)	0.813	+7.14%
Loss Cost	2011.1	0.068 (CI = +/-0.019; p = 0.000)	-0.170 (CI = +/-0.102; p = 0.003)	0.799	+7.08%
Loss Cost	2011.2	0.065 (CI = +/-0.021; p = 0.000)	-0.160 (CI = +/-0.107; p = 0.006)	0.748	+6.75%
Loss Cost	2012.1	0.062 (CI = +/-0.023; p = 0.000)	-0.168 (CI = +/-0.112; p = 0.006)	0.728	+6.45%
Loss Cost	2012.2	0.062 (CI = +/-0.026; p = 0.000)	-0.165 (CI = +/-0.121; p = 0.011)	0.662	+6.34%
Loss Cost	2013.1	0.058 (CI = +/-0.030; p = 0.001)	-0.174 (CI = +/-0.129; p = 0.012)	0.638	+5.97%
Loss Cost	2013.2	0.055 (CI = +/-0.035; p = 0.005)	-0.166 (CI = +/-0.140; p = 0.024)	0.534	+5.64%
Loss Cost	2014.1	0.049 (CI = +/-0.040; p = 0.020)	-0.178 (CI = +/-0.150; p = 0.025)	0.511	+5.07%
Loss Cost	2014.2	0.039 (CI = +/-0.046; p = 0.087)	-0.155 (CI = +/-0.159; p = 0.054)	0.334	+3.99%
Loss Cost	2015.1	0.031 (CI = +/-0.054; p = 0.225)	-0.170 (CI = +/-0.172; p = 0.052)	0.329	+3.14%
Loss Cost	2015.2	0.022 (CI = +/-0.068; p = 0.476)	-0.153 (CI = +/-0.195; p = 0.106)	0.153	+2.18%
Loss Cost	2016.1	0.007 (CI = +/-0.083; p = 0.835)	-0.174 (CI = +/-0.215; p = 0.095)	0.198	+0.74%
Severity	2005.1	0.061 (CI = +/-0.005; p = 0.000)	-0.083 (CI = +/-0.049; p = 0.002)	0.946	+6.27%
Severity	2005.2	0.062 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.049; p = 0.001)	0.947	+6.42%
Severity	2006.1	0.062 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.050; p = 0.001)	0.943	+6.43%
Severity	2006.2	0.062 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.052; p = 0.001)	0.936	+6.45%
Severity	2007.1	0.063 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.054; p = 0.003)	0.933	+6.52%
Severity	2007.2	0.064 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.056; p = 0.003)	0.926	+6.57%
Severity	2008.1	0.066 (CI = +/-0.008; p = 0.000)	-0.081 (CI = +/-0.056; p = 0.006)	0.930	+6.78%
Severity	2008.2	0.069 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.051; p = 0.001)	0.943	+7.12%
Severity	2009.1	0.072 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.045; p = 0.001)	0.957	+7.44%
Severity	2009.2	0.074 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.042; p = 0.000)	0.963	+7.73%
Severity	2010.1	0.077 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.039; p = 0.000)	0.971	+8.01%
Severity	2010.2	0.076 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.040; p = 0.001)	0.966	+7.88%
Severity	2011.1	0.076 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.042; p = 0.001)	0.962	+7.92%
Severity	2011.2	0.072 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.035; p = 0.001)	0.969	+7.50%
Severity	2012.1	0.074 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.034; p = 0.002)	0.970	+7.71%
Severity	2012.2	0.077 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.031; p = 0.000)	0.976	+8.04%
Severity	2013.1	0.079 (CI = +/-0.008; p = 0.000)	-0.066 (CI = +/-0.033; p = 0.001)	0.974	+8.17%
Severity	2013.2	0.080 (CI = +/-0.009; p = 0.000)	-0.069 (CI = +/-0.035; p = 0.001)	0.969	+8.32%
Severity	2014.1	0.077 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.036; p = 0.001)	0.967	+8.05%
Severity	2014.2	0.073 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.031; p = 0.001)	0.968	+7.56%
Severity	2015.1	0.071 (CI = +/-0.011; p = 0.000)	-0.068 (CI = +/-0.033; p = 0.002)	0.963	+7.34%
Severity	2015.2	0.067 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.034; p = 0.004)	0.952	+6.93%
Severity	2016.1	0.066 (CI = +/-0.015; p = 0.000)	-0.063 (CI = +/-0.039; p = 0.008)	0.940	+6.82%
Frequency	2005.1	-0.011 (CI = +/-0.008; p = 0.005)	-0.082 (CI = +/-0.069; p = 0.022)	0.304	-1.14%
Frequency	2005.2	-0.010 (CI = +/-0.008; p = 0.017)	-0.089 (CI = +/-0.070; p = 0.015)	0.294	-1.01%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.049)	-0.081 (CI = +/-0.071; p = 0.026)	0.218	-0.85%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.145)	-0.092 (CI = +/-0.070; p = 0.013)	0.228	-0.63%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.327)	-0.083 (CI = +/-0.070; p = 0.023)	0.159	-0.44%
Frequency	2007.2	-0.003 (CI = +/-0.010; p = 0.564)	-0.090 (CI = +/-0.072; p = 0.016)	0.177	-0.27%
Frequency	2008.1	-0.002 (CI = +/-0.010; p = 0.649)	-0.088 (CI = +/-0.075; p = 0.022)	0.151	-0.23%
Frequency	2008.2	-0.002 (CI = +/-0.011; p = 0.774)	-0.092 (CI = +/-0.078; p = 0.024)	0.153	-0.16%
Frequency	2009.1	-0.003 (CI = +/-0.012; p = 0.652)	-0.096 (CI = +/-0.081; p = 0.023)	0.163	-0.27%
Frequency	2009.2	-0.004 (CI = +/-0.013; p = 0.583)	-0.092 (CI = +/-0.085; p = 0.035)	0.149	-0.36%
Frequency	2010.1	-0.005 (CI = +/-0.015; p = 0.504)	-0.096 (CI = +/-0.089; p = 0.036)	0.153	-0.48%
Frequency	2010.2	-0.007 (CI = +/-0.016; p = 0.377)	-0.089 (CI = +/-0.093; p = 0.060)	0.145	-0.69%
Frequency	2011.1	-0.008 (CI = +/-0.018; p = 0.369)	-0.092 (CI = +/-0.099; p = 0.066)	0.132	-0.78%
Frequency	2011.2	-0.007 (CI = +/-0.020; p = 0.473)	-0.094 (CI = +/-0.105; p = 0.076)	0.128	-0.70%
Frequency	2012.1	-0.012 (CI = +/-0.022; p = 0.265)	-0.108 (CI = +/-0.107; p = 0.049)	0.201	-1.17%
Frequency	2012.2	-0.016 (CI = +/-0.024; p = 0.185)	-0.096 (CI = +/-0.113; p = 0.088)	0.211	-1.57%
Frequency	2013.1	-0.021 (CI = +/-0.027; p = 0.125)	-0.108 (CI = +/-0.118; p = 0.068)	0.252	-2.03%
Frequency	2013.2	-0.025 (CI = +/-0.031; p = 0.106)	-0.097 (CI = +/-0.126; p = 0.120)	0.269	-2.47%
Frequency	2014.1	-0.028 (CI = +/-0.037; p = 0.120)	-0.103 (CI = +/-0.137; p = 0.125)	0.235	-2.76%
Frequency	2014.2	-0.034 (CI = +/-0.044; p = 0.115)	-0.091 (CI = +/-0.151; p = 0.208)	0.252	-3.32%
Frequency	2015.1	-0.040 (CI = +/-0.052; p = 0.116)	-0.102 (CI = +/-0.166; p = 0.194)	0.237	-3.91%
Frequency	2015.2	-0.045 (CI = +/-0.066; p = 0.150)	-0.092 (CI = +/-0.191; p = 0.293)	0.230	-4.44%
Frequency	2016.1	-0.059 (CI = +/-0.082; p = 0.129)	-0.112 (CI = +/-0.212; p = 0.246)	0.255	-5.70%

**BI**

Coverage = BI  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.049 (CI = +/-0.012; p = 0.000)	0.706	+5.05%
Loss Cost	2005.2	0.051 (CI = +/-0.012; p = 0.000)	0.704	+5.22%
Loss Cost	2006.1	0.054 (CI = +/-0.013; p = 0.000)	0.722	+5.53%
Loss Cost	2006.2	0.055 (CI = +/-0.014; p = 0.000)	0.708	+5.63%
Loss Cost	2007.1	0.059 (CI = +/-0.014; p = 0.000)	0.742	+6.06%
Loss Cost	2007.2	0.059 (CI = +/-0.015; p = 0.000)	0.723	+6.11%
Loss Cost	2008.1	0.063 (CI = +/-0.016; p = 0.000)	0.745	+6.53%
Loss Cost	2008.2	0.065 (CI = +/-0.017; p = 0.000)	0.737	+6.74%
Loss Cost	2009.1	0.069 (CI = +/-0.018; p = 0.000)	0.750	+7.16%
Loss Cost	2009.2	0.069 (CI = +/-0.019; p = 0.000)	0.719	+7.09%
Loss Cost	2010.1	0.072 (CI = +/-0.021; p = 0.000)	0.724	+7.50%
Loss Cost	2010.2	0.066 (CI = +/-0.022; p = 0.000)	0.682	+6.86%
Loss Cost	2011.1	0.068 (CI = +/-0.024; p = 0.000)	0.663	+7.08%
Loss Cost	2011.2	0.062 (CI = +/-0.026; p = 0.000)	0.603	+6.43%
Loss Cost	2012.1	0.062 (CI = +/-0.029; p = 0.000)	0.559	+6.45%
Loss Cost	2012.2	0.058 (CI = +/-0.032; p = 0.002)	0.477	+5.93%
Loss Cost	2013.1	0.058 (CI = +/-0.037; p = 0.005)	0.426	+5.97%
Loss Cost	2013.2	0.050 (CI = +/-0.042; p = 0.023)	0.308	+5.10%
Loss Cost	2014.1	0.049 (CI = +/-0.049; p = 0.048)	0.247	+5.07%
Loss Cost	2014.2	0.033 (CI = +/-0.053; p = 0.199)	0.075	+3.31%
Loss Cost	2015.1	0.031 (CI = +/-0.064; p = 0.305)	0.018	+3.14%
Loss Cost	2015.2	0.012 (CI = +/-0.074; p = 0.713)	-0.105	+1.24%
Loss Cost	2016.1	0.007 (CI = +/-0.095; p = 0.861)	-0.137	+0.74%
Severity	2005.1	0.061 (CI = +/-0.006; p = 0.000)	0.925	+6.27%
Severity	2005.2	0.062 (CI = +/-0.007; p = 0.000)	0.922	+6.36%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	0.917	+6.43%
Severity	2006.2	0.062 (CI = +/-0.008; p = 0.000)	0.908	+6.37%
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	0.906	+6.52%
Severity	2007.2	0.063 (CI = +/-0.009; p = 0.000)	0.895	+6.49%
Severity	2008.1	0.066 (CI = +/-0.009; p = 0.000)	0.905	+6.78%
Severity	2008.2	0.068 (CI = +/-0.009; p = 0.000)	0.908	+7.01%
Severity	2009.1	0.072 (CI = +/-0.009; p = 0.000)	0.930	+7.44%
Severity	2009.2	0.073 (CI = +/-0.009; p = 0.000)	0.926	+7.60%
Severity	2010.1	0.077 (CI = +/-0.009; p = 0.000)	0.941	+8.01%
Severity	2010.2	0.075 (CI = +/-0.010; p = 0.000)	0.935	+7.75%
Severity	2011.1	0.076 (CI = +/-0.010; p = 0.000)	0.930	+7.92%
Severity	2011.2	0.071 (CI = +/-0.009; p = 0.000)	0.939	+7.37%
Severity	2012.1	0.074 (CI = +/-0.010; p = 0.000)	0.945	+7.71%
Severity	2012.2	0.076 (CI = +/-0.011; p = 0.000)	0.939	+7.87%
Severity	2013.1	0.079 (CI = +/-0.012; p = 0.000)	0.938	+8.17%
Severity	2013.2	0.078 (CI = +/-0.013; p = 0.000)	0.923	+8.09%
Severity	2014.1	0.077 (CI = +/-0.016; p = 0.000)	0.905	+8.05%
Severity	2014.2	0.070 (CI = +/-0.015; p = 0.000)	0.902	+7.27%
Severity	2015.1	0.071 (CI = +/-0.019; p = 0.000)	0.877	+7.34%
Severity	2015.2	0.063 (CI = +/-0.020; p = 0.000)	0.852	+6.54%
Severity	2016.1	0.066 (CI = +/-0.025; p = 0.000)	0.820	+6.82%
Frequency	2005.1	-0.011 (CI = +/-0.008; p = 0.009)	0.187	-1.14%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.020)	0.149	-1.07%
Frequency	2006.1	-0.008 (CI = +/-0.009; p = 0.067)	0.086	-0.85%
Frequency	2006.2	-0.007 (CI = +/-0.010; p = 0.145)	0.045	-0.70%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.369)	-0.006	-0.44%
Frequency	2007.2	-0.004 (CI = +/-0.011; p = 0.501)	-0.022	-0.35%
Frequency	2008.1	-0.002 (CI = +/-0.011; p = 0.679)	-0.036	-0.23%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.677)	-0.037	-0.25%
Frequency	2009.1	-0.003 (CI = +/-0.014; p = 0.685)	-0.039	-0.27%
Frequency	2009.2	-0.005 (CI = +/-0.015; p = 0.509)	-0.027	-0.47%
Frequency	2010.1	-0.005 (CI = +/-0.016; p = 0.544)	-0.032	-0.48%
Frequency	2010.2	-0.008 (CI = +/-0.017; p = 0.328)	0.001	-0.83%
Frequency	2011.1	-0.008 (CI = +/-0.019; p = 0.405)	-0.015	-0.78%
Frequency	2011.2	-0.009 (CI = +/-0.022; p = 0.404)	-0.016	-0.87%
Frequency	2012.1	-0.012 (CI = +/-0.024; p = 0.314)	0.005	-1.17%
Frequency	2012.2	-0.018 (CI = +/-0.026; p = 0.159)	0.075	-1.80%
Frequency	2013.1	-0.021 (CI = +/-0.030; p = 0.161)	0.079	-2.03%
Frequency	2013.2	-0.028 (CI = +/-0.033; p = 0.090)	0.156	-2.76%
Frequency	2014.1	-0.028 (CI = +/-0.039; p = 0.143)	0.110	-2.76%
Frequency	2014.2	-0.038 (CI = +/-0.044; p = 0.089)	0.188	-3.69%
Frequency	2015.1	-0.040 (CI = +/-0.054; p = 0.129)	0.152	-3.91%
Frequency	2015.2	-0.051 (CI = +/-0.065; p = 0.108)	0.202	-4.97%
Frequency	2016.1	-0.059 (CI = +/-0.083; p = 0.137)	0.186	-5.70%

## BI

Coverage = BI  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, trend, level, change, seasonality  
Future Trend Start Date = 2011-07-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.004 (CI = +/-0.022; p = 0.679)	-0.173 (CI = +/-0.066; p = 0.000)	0.070 (CI = +/-0.031; p = 0.000)	0.885	+0.44%	+7.70%	
Loss Cost	2005.2	0.008 (CI = +/-0.024; p = 0.498)	-0.177 (CI = +/-0.068; p = 0.000)	0.065 (CI = +/-0.034; p = 0.001)	0.883	+0.82%	+7.63%	
Loss Cost	2006.1	0.007 (CI = +/-0.028; p = 0.617)	-0.178 (CI = +/-0.071; p = 0.000)	0.067 (CI = +/-0.038; p = 0.001)	0.881	+0.69%	+7.65%	
Loss Cost	2006.2	0.008 (CI = +/-0.033; p = 0.615)	-0.179 (CI = +/-0.074; p = 0.000)	0.065 (CI = +/-0.043; p = 0.004)	0.874	+0.81%	+7.64%	
Loss Cost	2007.1	0.012 (CI = +/-0.039; p = 0.516)	-0.176 (CI = +/-0.077; p = 0.000)	0.061 (CI = +/-0.049; p = 0.017)	0.873	+1.24%	+7.58%	
Loss Cost	2007.2	0.013 (CI = +/-0.047; p = 0.578)	-0.176 (CI = +/-0.080; p = 0.000)	0.060 (CI = +/-0.057; p = 0.040)	0.863	+1.28%	+7.58%	
Loss Cost	2008.1	0.016 (CI = +/-0.058; p = 0.571)	-0.175 (CI = +/-0.084; p = 0.000)	0.057 (CI = +/-0.069; p = 0.101)	0.860	+1.63%	+7.54%	
Loss Cost	2008.2	0.040 (CI = +/-0.073; p = 0.268)	-0.184 (CI = +/-0.085; p = 0.000)	0.032 (CI = +/-0.083; p = 0.435)	0.860	+4.06%	+7.39%	
Loss Cost	2009.1	0.056 (CI = +/-0.098; p = 0.248)	-0.180 (CI = +/-0.089; p = 0.000)	0.015 (CI = +/-0.107; p = 0.773)	0.857	+5.72%	+7.31%	
Loss Cost	2009.2	0.087 (CI = +/-0.141; p = 0.209)	-0.186 (CI = +/-0.093; p = 0.001)	-0.018 (CI = +/-0.150; p = 0.809)	0.843	+9.11%	+7.22%	
Loss Cost	2010.1	0.185 (CI = +/-0.223; p = 0.098)	-0.175 (CI = +/-0.094; p = 0.001)	-0.117 (CI = +/-0.232; p = 0.300)	0.848	+20.35%	+7.02%	
Loss Cost	2010.2	0.105 (CI = +/-0.496; p = 0.661)	-0.170 (CI = +/-0.102; p = 0.003)	-0.036 (CI = +/-0.503; p = 0.880)	0.802	+11.04%	+7.08%	
Loss Cost	2011.1	0.068 (CI = +/-0.019; p = 0.000)	-0.170 (CI = +/-0.102; p = 0.003)		0.799			+7.08%
Loss Cost	2011.2	0.065 (CI = +/-0.021; p = 0.000)	-0.160 (CI = +/-0.107; p = 0.006)		0.748			+6.75%
Loss Cost	2012.1	0.062 (CI = +/-0.023; p = 0.000)	-0.168 (CI = +/-0.112; p = 0.006)		0.728			+6.45%
Loss Cost	2012.2	0.062 (CI = +/-0.026; p = 0.000)	-0.165 (CI = +/-0.121; p = 0.011)		0.662			+6.34%
Loss Cost	2013.1	0.058 (CI = +/-0.030; p = 0.001)	-0.174 (CI = +/-0.129; p = 0.012)		0.638			+5.97%
Loss Cost	2013.2	0.055 (CI = +/-0.035; p = 0.005)	-0.166 (CI = +/-0.140; p = 0.024)		0.534			+5.64%
Loss Cost	2014.1	0.049 (CI = +/-0.040; p = 0.020)	-0.178 (CI = +/-0.150; p = 0.025)		0.511			+5.07%
Loss Cost	2014.2	0.039 (CI = +/-0.046; p = 0.087)	-0.155 (CI = +/-0.159; p = 0.054)		0.334			+3.99%
Loss Cost	2015.1	0.031 (CI = +/-0.054; p = 0.225)	-0.170 (CI = +/-0.172; p = 0.052)		0.329			+3.14%
Loss Cost	2015.2	0.022 (CI = +/-0.068; p = 0.476)	-0.153 (CI = +/-0.195; p = 0.106)		0.153			+2.18%
Loss Cost	2016.1	0.007 (CI = +/-0.083; p = 0.835)	-0.174 (CI = +/-0.215; p = 0.095)		0.198			+0.74%
Severity	2005.1	0.036 (CI = +/-0.012; p = 0.000)	-0.087 (CI = +/-0.039; p = 0.000)	0.039 (CI = +/-0.018; p = 0.000)	0.967	+3.66%	+7.74%	
Severity	2005.2	0.038 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.040; p = 0.000)	0.037 (CI = +/-0.020; p = 0.001)	0.965	+3.82%	+7.71%	
Severity	2006.1	0.032 (CI = +/-0.016; p = 0.000)	-0.095 (CI = +/-0.039; p = 0.000)	0.043 (CI = +/-0.021; p = 0.000)	0.966	+3.24%	+7.81%	
Severity	2006.2	0.025 (CI = +/-0.017; p = 0.006)	-0.088 (CI = +/-0.039; p = 0.000)	0.051 (CI = +/-0.022; p = 0.000)	0.966	+2.51%	+7.91%	
Severity	2007.1	0.018 (CI = +/-0.020; p = 0.067)	-0.093 (CI = +/-0.039; p = 0.000)	0.059 (CI = +/-0.025; p = 0.000)	0.966	+1.83%	+8.00%	
Severity	2007.2	0.006 (CI = +/-0.021; p = 0.581)	-0.086 (CI = +/-0.036; p = 0.000)	0.072 (CI = +/-0.026; p = 0.000)	0.969	+0.58%	+8.13%	
Severity	2008.1	0.001 (CI = +/-0.026; p = 0.944)	-0.088 (CI = +/-0.038; p = 0.000)	0.078 (CI = +/-0.031; p = 0.000)	0.968	+0.09%	+8.17%	
Severity	2008.2	0.006 (CI = +/-0.033; p = 0.698)	-0.090 (CI = +/-0.039; p = 0.000)	0.072 (CI = +/-0.038; p = 0.001)	0.967	+0.63%	+8.14%	
Severity	2009.1	0.018 (CI = +/-0.044; p = 0.405)	-0.087 (CI = +/-0.040; p = 0.000)	0.060 (CI = +/-0.049; p = 0.019)	0.967	+1.82%	+8.08%	
Severity	2009.2	0.035 (CI = +/-0.064; p = 0.263)	-0.090 (CI = +/-0.042; p = 0.000)	0.042 (CI = +/-0.068; p = 0.207)	0.964	+3.56%	+8.03%	
Severity	2010.1	0.108 (CI = +/-0.094; p = 0.026)	-0.082 (CI = +/-0.040; p = 0.000)	-0.032 (CI = +/-0.097; p = 0.489)	0.970	+11.44%	+7.88%	
Severity	2010.2	0.048 (CI = +/-0.205; p = 0.626)	-0.078 (CI = +/-0.042; p = 0.001)	0.028 (CI = +/-0.208; p = 0.778)	0.964	+4.93%	+7.92%	
Severity	2011.1	0.076 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.042; p = 0.001)		0.962			+7.92%
Severity	2011.2	0.072 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.035; p = 0.001)		0.969			+7.50%
Severity	2012.1	0.074 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.034; p = 0.002)		0.970			+7.71%
Severity	2012.2	0.077 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.031; p = 0.000)		0.976			+8.04%
Severity	2013.1	0.079 (CI = +/-0.008; p = 0.000)	-0.066 (CI = +/-0.033; p = 0.001)		0.974			+8.17%
Severity	2013.2	0.080 (CI = +/-0.009; p = 0.000)	-0.069 (CI = +/-0.035; p = 0.001)		0.969			+8.32%
Severity	2014.1	0.077 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.036; p = 0.001)		0.967			+8.05%
Severity	2014.2	0.073 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.031; p = 0.001)		0.968			+7.56%
Severity	2015.1	0.071 (CI = +/-0.011; p = 0.000)	-0.068 (CI = +/-0.033; p = 0.002)		0.963			+7.34%
Severity	2015.2	0.067 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.034; p = 0.004)		0.952			+6.93%
Severity	2016.1	0.066 (CI = +/-0.015; p = 0.000)	-0.063 (CI = +/-0.039; p = 0.008)		0.940			+6.82%
Frequency	2005.1	-0.032 (CI = +/-0.021; p = 0.005)	-0.086 (CI = +/-0.066; p = 0.013)	0.031 (CI = +/-0.031; p = 0.050)	0.376	-3.11%	-0.04%	
Frequency	2005.2	-0.029 (CI = +/-0.024; p = 0.020)	-0.088 (CI = +/-0.068; p = 0.013)	0.029 (CI = +/-0.034; p = 0.097)	0.342	-2.90%	-0.08%	
Frequency	2006.1	-0.025 (CI = +/-0.028; p = 0.076)	-0.084 (CI = +/-0.070; p = 0.021)	0.023 (CI = +/-0.038; p = 0.211)	0.237	-2.47%	-0.15%	
Frequency	2006.2	-0.017 (CI = +/-0.032; p = 0.286)	-0.091 (CI = +/-0.071; p = 0.015)	0.014 (CI = +/-0.041; p = 0.488)	0.212	-1.66%	-0.26%	
Frequency	2007.1	-0.006 (CI = +/-0.036; p = 0.745)	-0.083 (CI = +/-0.072; p = 0.026)	0.002 (CI = +/-0.046; p = 0.933)	0.122	-0.58%	-0.39%	
Frequency	2007.2	0.007 (CI = +/-0.043; p = 0.737)	-0.091 (CI = +/-0.073; p = 0.017)	-0.012 (CI = +/-0.052; p = 0.634)	0.148	+0.70%	-0.51%	
Frequency	2008.1	0.015 (CI = +/-0.053; p = 0.555)	-0.087 (CI = +/-0.076; p = 0.027)	-0.021 (CI = +/-0.062; p = 0.489)	0.131	+1.54%	-0.58%	
Frequency	2008.2	0.033 (CI = +/-0.067; p = 0.307)	-0.094 (CI = +/-0.078; p = 0.021)	-0.040 (CI = +/-0.076; p = 0.278)	0.163	+3.40%	-0.69%	
Frequency	2009.1	0.038 (CI = +/-0.090; p = 0.393)	-0.093 (CI = +/-0.082; p = 0.029)	-0.045 (CI = +/-0.099; p = 0.356)	0.158	+3.83%	-0.71%	
Frequency	2009.2	0.052 (CI = +/-0.131; p = 0.412)	-0.096 (CI = +/-0.086; p = 0.032)	-0.060 (CI = +/-0.139; p = 0.379)	0.141	+5.36%	-0.75%	
Frequency	2010.1	0.077 (CI = +/-0.215; p = 0.462)	-0.093 (CI = +/-0.091; p = 0.046)	-0.085 (CI = +/-0.223; p = 0.434)	0.136	+7.99%	-0.79%	
Frequency	2010.2	0.057 (CI = +/-0.480; p = 0.806)	-0.092 (CI = +/-0.099; p = 0.066)	-0.064 (CI = +/-0.487; p = 0.783)	0.096	+5.82%	-0.78%	
Frequency	2011.1	-0.008 (CI = +/-0.018; p = 0.369)	-0.092 (CI = +/-0.099; p = 0.066)		0.132			-0.78%
Frequency	2011.2	-0.007 (CI = +/-0.020; p = 0.473)	-0.094 (CI = +/-0.105; p = 0.076)		0.128			-0.70%
Frequency	2012.1	-0.012 (CI = +/-0.022; p = 0.265)	-0.108 (CI = +/-0.107; p = 0.049)		0.201			-1.17%
Frequency	2012.2	-0.016 (CI = +/-0.024; p = 0.185)	-0.096 (CI = +/-0.113; p = 0.088)		0.211			-1.57%
Frequency	2013.1	-0.021 (CI = +/-0.027; p = 0.125)	-0.108 (CI = +/-0.118; p = 0.068)		0.252			-2.03%
Frequency	2013.2	-0.025 (CI = +/-0.031; p = 0.106)	-0.097 (CI = +/-0.126; p = 0.120)		0.269			-2.47%
Frequency	2014.1	-0.028 (CI = +/-0.037; p = 0.120)	-0.103 (CI = +/-0.137; p = 0.125)		0.235			-2.76%
Frequency	2014.2	-0.034 (CI = +/-0.044; p = 0.115)	-0.091 (CI = +/-0.151; p = 0.208)		0.252			-3.32%
Frequency	2015.1	-0.040 (CI = +/-0.052; p = 0.116)	-0.102 (CI = +/-0.166; p = 0.194)		0.237			-3.91%
Frequency	2015.2	-0.045 (CI = +/-0.066; p = 0.150)	-0.092 (CI = +/-0.191; p = 0.293)		0.230			-4.44%
Frequency	2016.1	-0.059 (CI = +/-0.082; p = 0.129)	-0.112 (CI = +/-0.212; p = 0.246)		0.255			-5.70%

**BI**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.053 (CI = +/-0.009; p = 0.000)	-0.146 (CI = +/-0.080; p = 0.001)	0.844	+5.45%
Loss Cost	2005.2	0.056 (CI = +/-0.009; p = 0.000)	-0.160 (CI = +/-0.076; p = 0.000)	0.864	+5.77%
Loss Cost	2006.1	0.058 (CI = +/-0.009; p = 0.000)	-0.149 (CI = +/-0.075; p = 0.000)	0.875	+6.02%
Loss Cost	2006.2	0.061 (CI = +/-0.009; p = 0.000)	-0.160 (CI = +/-0.074; p = 0.000)	0.883	+6.29%
Loss Cost	2007.1	0.065 (CI = +/-0.009; p = 0.000)	-0.144 (CI = +/-0.068; p = 0.000)	0.907	+6.68%
Loss Cost	2007.2	0.067 (CI = +/-0.009; p = 0.000)	-0.154 (CI = +/-0.067; p = 0.000)	0.910	+6.94%
Loss Cost	2008.1	0.071 (CI = +/-0.009; p = 0.000)	-0.140 (CI = +/-0.063; p = 0.000)	0.927	+7.31%
Loss Cost	2008.2	0.075 (CI = +/-0.008; p = 0.000)	-0.156 (CI = +/-0.053; p = 0.000)	0.951	+7.78%
Loss Cost	2009.1	0.078 (CI = +/-0.007; p = 0.000)	-0.143 (CI = +/-0.047; p = 0.000)	0.963	+8.15%
Loss Cost	2009.2	0.081 (CI = +/-0.008; p = 0.000)	-0.151 (CI = +/-0.046; p = 0.000)	0.964	+8.39%
Loss Cost	2010.1	0.084 (CI = +/-0.007; p = 0.000)	-0.139 (CI = +/-0.042; p = 0.000)	0.973	+8.75%
Loss Cost	2010.2	0.081 (CI = +/-0.007; p = 0.000)	-0.130 (CI = +/-0.037; p = 0.000)	0.974	+8.43%
Loss Cost	2011.1	0.083 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.038; p = 0.000)	0.975	+8.61%
Loss Cost	2011.2	0.080 (CI = +/-0.007; p = 0.000)	-0.118 (CI = +/-0.037; p = 0.000)	0.973	+8.34%
Loss Cost	2012.1	0.080 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.040; p = 0.000)	0.969	+8.32%
Loss Cost	2012.2	0.080 (CI = +/-0.010; p = 0.000)	-0.119 (CI = +/-0.043; p = 0.000)	0.961	+8.33%
Loss Cost	2013.1	0.080 (CI = +/-0.012; p = 0.000)	-0.118 (CI = +/-0.047; p = 0.000)	0.956	+8.36%
Loss Cost	2013.2	0.079 (CI = +/-0.013; p = 0.000)	-0.114 (CI = +/-0.051; p = 0.001)	0.941	+8.18%
Loss Cost	2014.1	0.079 (CI = +/-0.016; p = 0.000)	-0.114 (CI = +/-0.057; p = 0.001)	0.933	+8.19%
Loss Cost	2014.2	0.070 (CI = +/-0.013; p = 0.000)	-0.098 (CI = +/-0.041; p = 0.001)	0.948	+7.26%
Loss Cost	2015.1	0.070 (CI = +/-0.017; p = 0.000)	-0.097 (CI = +/-0.048; p = 0.002)	0.940	+7.30%
Loss Cost	2015.2	0.064 (CI = +/-0.018; p = 0.000)	-0.088 (CI = +/-0.046; p = 0.003)	0.924	+6.66%
Loss Cost	2016.1	0.065 (CI = +/-0.025; p = 0.001)	-0.088 (CI = +/-0.058; p = 0.011)	0.911	+6.67%
Severity	2005.1	0.060 (CI = +/-0.006; p = 0.000)	-0.086 (CI = +/-0.051; p = 0.002)	0.941	+6.21%
Severity	2005.2	0.062 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.050; p = 0.001)	0.943	+6.36%
Severity	2006.1	0.062 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.052; p = 0.001)	0.938	+6.36%
Severity	2006.2	0.062 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.054; p = 0.002)	0.931	+6.38%
Severity	2007.1	0.063 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.056; p = 0.003)	0.927	+6.46%
Severity	2007.2	0.063 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.058; p = 0.003)	0.918	+6.50%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.058; p = 0.007)	0.923	+6.73%
Severity	2008.2	0.068 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.053; p = 0.001)	0.938	+7.08%
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.048; p = 0.002)	0.953	+7.45%
Severity	2009.2	0.075 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.045; p = 0.000)	0.959	+7.75%
Severity	2010.1	0.078 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.041; p = 0.001)	0.968	+8.09%
Severity	2010.2	0.077 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.042; p = 0.001)	0.963	+7.95%
Severity	2011.1	0.077 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.045; p = 0.003)	0.958	+8.02%
Severity	2011.2	0.073 (CI = +/-0.008; p = 0.000)	-0.064 (CI = +/-0.037; p = 0.002)	0.965	+7.57%
Severity	2012.1	0.076 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.036; p = 0.005)	0.968	+7.85%
Severity	2012.2	0.079 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.032; p = 0.001)	0.975	+8.21%
Severity	2013.1	0.081 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.034; p = 0.002)	0.974	+8.41%
Severity	2013.2	0.082 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.036; p = 0.003)	0.970	+8.58%
Severity	2014.1	0.080 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.038; p = 0.003)	0.966	+8.32%
Severity	2014.2	0.075 (CI = +/-0.010; p = 0.000)	-0.060 (CI = +/-0.033; p = 0.003)	0.967	+7.80%
Severity	2015.1	0.073 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.037; p = 0.005)	0.961	+7.60%
Severity	2015.2	0.069 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.038; p = 0.010)	0.948	+7.17%
Severity	2016.1	0.069 (CI = +/-0.021; p = 0.000)	-0.058 (CI = +/-0.047; p = 0.025)	0.933	+7.12%
Frequency	2005.1	-0.007 (CI = +/-0.006; p = 0.026)	-0.060 (CI = +/-0.054; p = 0.032)	0.218	-0.72%
Frequency	2005.2	-0.006 (CI = +/-0.006; p = 0.082)	-0.067 (CI = +/-0.054; p = 0.016)	0.221	-0.56%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.289)	-0.056 (CI = +/-0.050; p = 0.030)	0.134	-0.33%
Frequency	2006.2	-0.001 (CI = +/-0.006; p = 0.765)	-0.067 (CI = +/-0.046; p = 0.006)	0.215	-0.09%
Frequency	2007.1	0.002 (CI = +/-0.005; p = 0.418)	-0.054 (CI = +/-0.039; p = 0.009)	0.226	+0.21%
Frequency	2007.2	0.004 (CI = +/-0.005; p = 0.101)	-0.062 (CI = +/-0.035; p = 0.001)	0.371	+0.41%
Frequency	2008.1	0.005 (CI = +/-0.005; p = 0.037)	-0.056 (CI = +/-0.035; p = 0.003)	0.400	+0.54%
Frequency	2008.2	0.007 (CI = +/-0.005; p = 0.019)	-0.060 (CI = +/-0.035; p = 0.002)	0.441	+0.65%
Frequency	2009.1	0.006 (CI = +/-0.006; p = 0.033)	-0.061 (CI = +/-0.037; p = 0.003)	0.437	+0.65%
Frequency	2009.2	0.006 (CI = +/-0.006; p = 0.068)	-0.059 (CI = +/-0.039; p = 0.005)	0.373	+0.60%
Frequency	2010.1	0.006 (CI = +/-0.007; p = 0.088)	-0.058 (CI = +/-0.041; p = 0.009)	0.370	+0.62%
Frequency	2010.2	0.004 (CI = +/-0.008; p = 0.235)	-0.053 (CI = +/-0.042; p = 0.016)	0.272	+0.44%
Frequency	2011.1	0.006 (CI = +/-0.008; p = 0.185)	-0.049 (CI = +/-0.044; p = 0.030)	0.273	+0.55%
Frequency	2011.2	0.007 (CI = +/-0.009; p = 0.118)	-0.054 (CI = +/-0.045; p = 0.023)	0.313	+0.72%
Frequency	2012.1	0.004 (CI = +/-0.010; p = 0.355)	-0.062 (CI = +/-0.045; p = 0.011)	0.356	+0.44%
Frequency	2012.2	0.001 (CI = +/-0.010; p = 0.810)	-0.054 (CI = +/-0.044; p = 0.021)	0.268	+0.12%
Frequency	2013.1	0.000 (CI = +/-0.012; p = 0.932)	-0.058 (CI = +/-0.048; p = 0.021)	0.288	-0.05%
Frequency	2013.2	-0.004 (CI = +/-0.013; p = 0.528)	-0.051 (CI = +/-0.048; p = 0.040)	0.248	-0.38%
Frequency	2014.1	-0.001 (CI = +/-0.015; p = 0.865)	-0.045 (CI = +/-0.052; p = 0.082)	0.144	-0.12%
Frequency	2014.2	-0.005 (CI = +/-0.017; p = 0.514)	-0.038 (CI = +/-0.054; p = 0.145)	0.097	-0.50%
Frequency	2015.1	-0.003 (CI = +/-0.022; p = 0.773)	-0.034 (CI = +/-0.062; p = 0.239)	-0.039	-0.27%
Frequency	2015.2	-0.005 (CI = +/-0.028; p = 0.687)	-0.031 (CI = +/-0.072; p = 0.334)	-0.099	-0.48%
Frequency	2016.1	-0.004 (CI = +/-0.039; p = 0.790)	-0.030 (CI = +/-0.089; p = 0.427)	-0.216	-0.42%

**BI**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.053 (CI = +/-0.010; p = 0.000)	-0.144 (CI = +/-0.083; p = 0.001)	0.824	+5.41%
Loss Cost	2005.2	0.056 (CI = +/-0.010; p = 0.000)	-0.160 (CI = +/-0.079; p = 0.000)	0.847	+5.77%
Loss Cost	2006.1	0.059 (CI = +/-0.010; p = 0.000)	-0.149 (CI = +/-0.078; p = 0.001)	0.859	+6.03%
Loss Cost	2006.2	0.061 (CI = +/-0.010; p = 0.000)	-0.162 (CI = +/-0.077; p = 0.000)	0.868	+6.33%
Loss Cost	2007.1	0.065 (CI = +/-0.010; p = 0.000)	-0.147 (CI = +/-0.071; p = 0.000)	0.895	+6.74%
Loss Cost	2007.2	0.068 (CI = +/-0.010; p = 0.000)	-0.158 (CI = +/-0.070; p = 0.000)	0.900	+7.04%
Loss Cost	2008.1	0.072 (CI = +/-0.010; p = 0.000)	-0.144 (CI = +/-0.065; p = 0.000)	0.920	+7.44%
Loss Cost	2008.2	0.077 (CI = +/-0.008; p = 0.000)	-0.164 (CI = +/-0.053; p = 0.000)	0.950	+8.00%
Loss Cost	2009.1	0.081 (CI = +/-0.008; p = 0.000)	-0.151 (CI = +/-0.046; p = 0.000)	0.964	+8.40%
Loss Cost	2009.2	0.084 (CI = +/-0.007; p = 0.000)	-0.162 (CI = +/-0.043; p = 0.000)	0.969	+8.72%
Loss Cost	2010.1	0.087 (CI = +/-0.006; p = 0.000)	-0.150 (CI = +/-0.035; p = 0.000)	0.981	+9.12%
Loss Cost	2010.2	0.084 (CI = +/-0.006; p = 0.000)	-0.141 (CI = +/-0.031; p = 0.000)	0.982	+8.81%
Loss Cost	2011.1	0.086 (CI = +/-0.006; p = 0.000)	-0.135 (CI = +/-0.030; p = 0.000)	0.984	+9.02%
Loss Cost	2011.2	0.084 (CI = +/-0.006; p = 0.000)	-0.129 (CI = +/-0.029; p = 0.000)	0.983	+8.78%
Loss Cost	2012.1	0.084 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.032; p = 0.000)	0.980	+8.79%
Loss Cost	2012.2	0.085 (CI = +/-0.008; p = 0.000)	-0.132 (CI = +/-0.034; p = 0.000)	0.976	+8.92%
Loss Cost	2013.1	0.086 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.037; p = 0.000)	0.973	+8.99%
Loss Cost	2013.2	0.086 (CI = +/-0.012; p = 0.000)	-0.130 (CI = +/-0.042; p = 0.000)	0.962	+8.95%
Loss Cost	2014.1	0.086 (CI = +/-0.015; p = 0.000)	-0.128 (CI = +/-0.047; p = 0.000)	0.957	+9.03%
Loss Cost	2014.2	0.077 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.031; p = 0.000)	0.972	+8.06%
Loss Cost	2015.1	0.079 (CI = +/-0.014; p = 0.000)	-0.110 (CI = +/-0.036; p = 0.000)	0.969	+8.20%
Loss Cost	2015.2	0.074 (CI = +/-0.017; p = 0.000)	-0.103 (CI = +/-0.038; p = 0.001)	0.954	+7.67%
Loss Cost	2016.1	0.075 (CI = +/-0.024; p = 0.001)	-0.101 (CI = +/-0.048; p = 0.004)	0.947	+7.83%
Severity	2005.1	0.060 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.052; p = 0.003)	0.934	+6.15%
Severity	2005.2	0.061 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.052; p = 0.001)	0.935	+6.32%
Severity	2006.1	0.061 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.054; p = 0.002)	0.930	+6.32%
Severity	2006.2	0.061 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.056; p = 0.003)	0.920	+6.33%
Severity	2007.1	0.062 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.058; p = 0.005)	0.916	+6.41%
Severity	2007.2	0.063 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.061; p = 0.006)	0.905	+6.46%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	-0.082 (CI = +/-0.061; p = 0.011)	0.910	+6.69%
Severity	2008.2	0.068 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.056; p = 0.002)	0.927	+7.09%
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.050; p = 0.003)	0.945	+7.48%
Severity	2009.2	0.075 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.047; p = 0.001)	0.953	+7.83%
Severity	2010.1	0.079 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.042; p = 0.001)	0.964	+8.19%
Severity	2010.2	0.077 (CI = +/-0.009; p = 0.000)	-0.080 (CI = +/-0.044; p = 0.002)	0.956	+8.05%
Severity	2011.1	0.078 (CI = +/-0.010; p = 0.000)	-0.078 (CI = +/-0.047; p = 0.003)	0.951	+8.12%
Severity	2011.2	0.073 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.040; p = 0.004)	0.957	+7.60%
Severity	2012.1	0.076 (CI = +/-0.009; p = 0.000)	-0.058 (CI = +/-0.039; p = 0.008)	0.961	+7.90%
Severity	2012.2	0.080 (CI = +/-0.009; p = 0.000)	-0.068 (CI = +/-0.034; p = 0.001)	0.971	+8.37%
Severity	2013.1	0.082 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.035; p = 0.002)	0.970	+8.59%
Severity	2013.2	0.085 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.037; p = 0.002)	0.967	+8.88%
Severity	2014.1	0.083 (CI = +/-0.012; p = 0.000)	-0.074 (CI = +/-0.039; p = 0.003)	0.962	+8.61%
Severity	2014.2	0.077 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.037; p = 0.005)	0.957	+8.02%
Severity	2015.1	0.075 (CI = +/-0.016; p = 0.000)	-0.067 (CI = +/-0.042; p = 0.008)	0.947	+7.81%
Severity	2015.2	0.070 (CI = +/-0.021; p = 0.000)	-0.059 (CI = +/-0.047; p = 0.023)	0.917	+7.28%
Severity	2016.1	0.070 (CI = +/-0.030; p = 0.003)	-0.060 (CI = +/-0.060; p = 0.051)	0.890	+7.24%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.042)	-0.061 (CI = +/-0.056; p = 0.035)	0.212	-0.70%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.131)	-0.069 (CI = +/-0.056; p = 0.017)	0.219	-0.52%
Frequency	2006.1	-0.003 (CI = +/-0.007; p = 0.401)	-0.058 (CI = +/-0.052; p = 0.029)	0.136	-0.28%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.997)	-0.071 (CI = +/-0.047; p = 0.005)	0.235	+0.00%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.250)	-0.058 (CI = +/-0.039; p = 0.006)	0.270	+0.31%
Frequency	2007.2	0.005 (CI = +/-0.005; p = 0.034)	-0.068 (CI = +/-0.035; p = 0.001)	0.445	+0.55%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.010)	-0.062 (CI = +/-0.034; p = 0.001)	0.488	+0.70%
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.003)	-0.068 (CI = +/-0.033; p = 0.000)	0.549	+0.85%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.006)	-0.068 (CI = +/-0.035; p = 0.001)	0.545	+0.85%
Frequency	2009.2	0.008 (CI = +/-0.006; p = 0.015)	-0.067 (CI = +/-0.037; p = 0.001)	0.487	+0.83%
Frequency	2010.1	0.009 (CI = +/-0.007; p = 0.022)	-0.066 (CI = +/-0.039; p = 0.003)	0.486	+0.86%
Frequency	2010.2	0.007 (CI = +/-0.008; p = 0.076)	-0.061 (CI = +/-0.041; p = 0.006)	0.389	+0.70%
Frequency	2011.1	0.008 (CI = +/-0.009; p = 0.058)	-0.057 (CI = +/-0.042; p = 0.012)	0.400	+0.83%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.024)	-0.065 (CI = +/-0.042; p = 0.006)	0.478	+1.10%
Frequency	2012.1	0.008 (CI = +/-0.010; p = 0.092)	-0.071 (CI = +/-0.042; p = 0.003)	0.518	+0.82%
Frequency	2012.2	0.005 (CI = +/-0.011; p = 0.309)	-0.064 (CI = +/-0.042; p = 0.007)	0.420	+0.51%
Frequency	2013.1	0.004 (CI = +/-0.012; p = 0.518)	-0.067 (CI = +/-0.046; p = 0.009)	0.432	+0.37%
Frequency	2013.2	0.001 (CI = +/-0.014; p = 0.923)	-0.060 (CI = +/-0.048; p = 0.020)	0.353	+0.06%
Frequency	2014.1	0.004 (CI = +/-0.016; p = 0.598)	-0.054 (CI = +/-0.051; p = 0.040)	0.299	+0.39%
Frequency	2014.2	0.000 (CI = +/-0.020; p = 0.966)	-0.048 (CI = +/-0.057; p = 0.088)	0.184	+0.04%
Frequency	2015.1	0.004 (CI = +/-0.025; p = 0.739)	-0.043 (CI = +/-0.065; p = 0.153)	0.090	+0.36%
Frequency	2015.2	0.004 (CI = +/-0.035; p = 0.800)	-0.043 (CI = +/-0.080; p = 0.224)	-0.011	+0.36%
Frequency	2016.1	0.005 (CI = +/-0.050; p = 0.779)	-0.041 (CI = +/-0.102; p = 0.324)	-0.121	+0.55%

**PD**

Coverage = PD  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.021 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.071; p = 0.010)	0.534	+2.11%
Loss Cost	2005.2	0.018 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.068; p = 0.019)	0.468	+1.83%
Loss Cost	2006.1	0.015 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.063; p = 0.004)	0.475	+1.54%
Loss Cost	2006.2	0.013 (CI = +/-0.007; p = 0.002)	-0.083 (CI = +/-0.059; p = 0.008)	0.396	+1.26%
Loss Cost	2007.1	0.011 (CI = +/-0.008; p = 0.006)	-0.088 (CI = +/-0.060; p = 0.006)	0.386	+1.15%
Loss Cost	2007.2	0.011 (CI = +/-0.008; p = 0.013)	-0.086 (CI = +/-0.063; p = 0.010)	0.329	+1.10%
Loss Cost	2008.1	0.011 (CI = +/-0.009; p = 0.021)	-0.086 (CI = +/-0.066; p = 0.013)	0.325	+1.09%
Loss Cost	2008.2	0.011 (CI = +/-0.010; p = 0.029)	-0.087 (CI = +/-0.069; p = 0.016)	0.294	+1.12%
Loss Cost	2009.1	0.011 (CI = +/-0.011; p = 0.050)	-0.088 (CI = +/-0.072; p = 0.019)	0.288	+1.09%
Loss Cost	2009.2	0.011 (CI = +/-0.012; p = 0.076)	-0.088 (CI = +/-0.076; p = 0.026)	0.241	+1.08%
Loss Cost	2010.1	0.010 (CI = +/-0.013; p = 0.117)	-0.089 (CI = +/-0.080; p = 0.031)	0.236	+1.04%
Loss Cost	2010.2	0.007 (CI = +/-0.014; p = 0.307)	-0.077 (CI = +/-0.081; p = 0.060)	0.130	+0.70%
Loss Cost	2011.1	0.005 (CI = +/-0.015; p = 0.468)	-0.082 (CI = +/-0.085; p = 0.056)	0.134	+0.54%
Loss Cost	2011.2	0.007 (CI = +/-0.017; p = 0.412)	-0.087 (CI = +/-0.090; p = 0.058)	0.135	+0.69%
Loss Cost	2012.1	0.002 (CI = +/-0.018; p = 0.803)	-0.100 (CI = +/-0.090; p = 0.032)	0.191	+0.22%
Loss Cost	2012.2	-0.003 (CI = +/-0.020; p = 0.713)	-0.084 (CI = +/-0.090; p = 0.064)	0.140	-0.34%
Loss Cost	2013.1	-0.005 (CI = +/-0.022; p = 0.625)	-0.089 (CI = +/-0.097; p = 0.069)	0.138	-0.51%
Loss Cost	2013.2	-0.009 (CI = +/-0.026; p = 0.447)	-0.079 (CI = +/-0.103; p = 0.122)	0.122	-0.91%
Loss Cost	2014.1	-0.009 (CI = +/-0.030; p = 0.506)	-0.079 (CI = +/-0.113; p = 0.151)	0.069	-0.93%
Loss Cost	2014.2	-0.012 (CI = +/-0.037; p = 0.476)	-0.073 (CI = +/-0.126; p = 0.223)	0.052	-1.20%
Loss Cost	2015.1	-0.014 (CI = +/-0.045; p = 0.493)	-0.077 (CI = +/-0.141; p = 0.247)	0.007	-1.38%
Loss Cost	2015.2	-0.014 (CI = +/-0.057; p = 0.594)	-0.077 (CI = +/-0.164; p = 0.303)	-0.021	-1.34%
Loss Cost	2016.1	-0.017 (CI = +/-0.074; p = 0.593)	-0.082 (CI = +/-0.191; p = 0.332)	-0.077	-1.68%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.023; p = 0.000)	0.927	+2.43%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.024; p = 0.000)	0.918	+2.43%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.025; p = 0.000)	0.912	+2.39%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.025; p = 0.001)	0.901	+2.33%
Severity	2007.1	0.023 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.026; p = 0.001)	0.893	+2.30%
Severity	2007.2	0.024 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.026; p = 0.000)	0.893	+2.38%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.022; p = 0.000)	0.927	+2.54%
Severity	2008.2	0.027 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.018; p = 0.000)	0.952	+2.70%
Severity	2009.1	0.028 (CI = +/-0.002; p = 0.000)	-0.046 (CI = +/-0.016; p = 0.000)	0.967	+2.83%
Severity	2009.2	0.029 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.014; p = 0.000)	0.972	+2.92%
Severity	2010.1	0.029 (CI = +/-0.002; p = 0.000)	-0.048 (CI = +/-0.015; p = 0.000)	0.972	+2.97%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.016; p = 0.000)	0.967	+2.99%
Severity	2011.1	0.028 (CI = +/-0.002; p = 0.000)	-0.053 (CI = +/-0.014; p = 0.000)	0.973	+2.87%
Severity	2011.2	0.027 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.012; p = 0.000)	0.976	+2.75%
Severity	2012.1	0.028 (CI = +/-0.002; p = 0.000)	-0.047 (CI = +/-0.011; p = 0.000)	0.979	+2.82%
Severity	2012.2	0.028 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.012; p = 0.000)	0.973	+2.82%
Severity	2013.1	0.029 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.012; p = 0.000)	0.977	+2.91%
Severity	2013.2	0.029 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.013; p = 0.000)	0.969	+2.91%
Severity	2014.1	0.029 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.014; p = 0.000)	0.966	+2.94%
Severity	2014.2	0.028 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.015; p = 0.000)	0.952	+2.87%
Severity	2015.1	0.029 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.017; p = 0.001)	0.946	+2.90%
Severity	2015.2	0.030 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.019; p = 0.001)	0.934	+3.04%
Severity	2016.1	0.033 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.015; p = 0.001)	0.967	+3.36%
Frequency	2005.1	-0.003 (CI = +/-0.008; p = 0.417)	-0.048 (CI = +/-0.071; p = 0.177)	0.020	-0.32%
Frequency	2005.2	-0.006 (CI = +/-0.008; p = 0.142)	-0.035 (CI = +/-0.068; p = 0.305)	0.052	-0.58%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.037)	-0.047 (CI = +/-0.065; p = 0.151)	0.152	-0.83%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.011)	-0.036 (CI = +/-0.064; p = 0.254)	0.213	-1.05%
Frequency	2007.1	-0.011 (CI = +/-0.008; p = 0.011)	-0.040 (CI = +/-0.066; p = 0.225)	0.217	-1.13%
Frequency	2007.2	-0.013 (CI = +/-0.009; p = 0.009)	-0.034 (CI = +/-0.068; p = 0.307)	0.238	-1.25%
Frequency	2008.1	-0.014 (CI = +/-0.010; p = 0.005)	-0.041 (CI = +/-0.069; p = 0.230)	0.273	-1.41%
Frequency	2008.2	-0.015 (CI = +/-0.010; p = 0.005)	-0.036 (CI = +/-0.072; p = 0.309)	0.287	-1.54%
Frequency	2009.1	-0.017 (CI = +/-0.011; p = 0.005)	-0.042 (CI = +/-0.074; p = 0.251)	0.304	-1.69%
Frequency	2009.2	-0.018 (CI = +/-0.012; p = 0.006)	-0.038 (CI = +/-0.077; p = 0.321)	0.307	-1.79%
Frequency	2010.1	-0.019 (CI = +/-0.013; p = 0.008)	-0.041 (CI = +/-0.081; p = 0.307)	0.285	-1.88%
Frequency	2010.2	-0.023 (CI = +/-0.014; p = 0.004)	-0.028 (CI = +/-0.081; p = 0.477)	0.353	-2.23%
Frequency	2011.1	-0.023 (CI = +/-0.016; p = 0.007)	-0.029 (CI = +/-0.086; p = 0.483)	0.309	-2.26%
Frequency	2011.2	-0.020 (CI = +/-0.017; p = 0.026)	-0.038 (CI = +/-0.090; p = 0.389)	0.242	-2.00%
Frequency	2012.1	-0.026 (CI = +/-0.018; p = 0.008)	-0.053 (CI = +/-0.088; p = 0.218)	0.361	-2.53%
Frequency	2012.2	-0.031 (CI = +/-0.019; p = 0.004)	-0.037 (CI = +/-0.088; p = 0.377)	0.447	-3.07%
Frequency	2013.1	-0.034 (CI = +/-0.022; p = 0.005)	-0.044 (CI = +/-0.094; p = 0.328)	0.432	-3.32%
Frequency	2013.2	-0.038 (CI = +/-0.025; p = 0.006)	-0.034 (CI = +/-0.100; p = 0.472)	0.450	-3.71%
Frequency	2014.1	-0.038 (CI = +/-0.029; p = 0.015)	-0.035 (CI = +/-0.110; p = 0.495)	0.370	-3.76%
Frequency	2014.2	-0.040 (CI = +/-0.035; p = 0.030)	-0.031 (CI = +/-0.123; p = 0.587)	0.333	-3.95%
Frequency	2015.1	-0.042 (CI = +/-0.043; p = 0.053)	-0.035 (CI = +/-0.137; p = 0.577)	0.259	-4.16%
Frequency	2015.2	-0.043 (CI = +/-0.055; p = 0.106)	-0.033 (CI = +/-0.159; p = 0.643)	0.190	-4.26%
Frequency	2016.1	-0.050 (CI = +/-0.070; p = 0.132)	-0.042 (CI = +/-0.183; p = 0.591)	0.144	-4.88%

PD

Coverage = PD  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.021 (CI = +/-0.009; p = 0.000)	0.427	+2.11%
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.369	+1.78%
Loss Cost	2006.1	0.015 (CI = +/-0.009; p = 0.001)	0.303	+1.54%
Loss Cost	2006.2	0.012 (CI = +/-0.008; p = 0.006)	0.224	+1.20%
Loss Cost	2007.1	0.011 (CI = +/-0.009; p = 0.014)	0.188	+1.15%
Loss Cost	2007.2	0.010 (CI = +/-0.009; p = 0.036)	0.135	+1.02%
Loss Cost	2008.1	0.011 (CI = +/-0.010; p = 0.038)	0.138	+1.09%
Loss Cost	2008.2	0.010 (CI = +/-0.011; p = 0.069)	0.104	+1.03%
Loss Cost	2009.1	0.011 (CI = +/-0.012; p = 0.077)	0.101	+1.09%
Loss Cost	2009.2	0.010 (CI = +/-0.013; p = 0.145)	0.058	+0.97%
Loss Cost	2010.1	0.010 (CI = +/-0.015; p = 0.155)	0.056	+1.04%
Loss Cost	2010.2	0.006 (CI = +/-0.015; p = 0.426)	-0.018	+0.58%
Loss Cost	2011.1	0.005 (CI = +/-0.017; p = 0.505)	-0.031	+0.54%
Loss Cost	2011.2	0.005 (CI = +/-0.019; p = 0.562)	-0.040	+0.53%
Loss Cost	2012.1	0.002 (CI = +/-0.021; p = 0.827)	-0.063	+0.22%
Loss Cost	2012.2	-0.005 (CI = +/-0.021; p = 0.596)	-0.049	-0.54%
Loss Cost	2013.1	-0.005 (CI = +/-0.025; p = 0.659)	-0.060	-0.51%
Loss Cost	2013.2	-0.012 (CI = +/-0.027; p = 0.368)	-0.010	-1.15%
Loss Cost	2014.1	-0.009 (CI = +/-0.032; p = 0.529)	-0.051	-0.93%
Loss Cost	2014.2	-0.015 (CI = +/-0.037; p = 0.384)	-0.016	-1.50%
Loss Cost	2015.1	-0.014 (CI = +/-0.045; p = 0.503)	-0.054	-1.38%
Loss Cost	2015.2	-0.018 (CI = +/-0.056; p = 0.473)	-0.051	-1.80%
Loss Cost	2016.1	-0.017 (CI = +/-0.072; p = 0.593)	-0.094	-1.68%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	0.884	+2.43%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.871	+2.39%
Severity	2006.1	0.024 (CI = +/-0.004; p = 0.000)	0.859	+2.39%
Severity	2006.2	0.023 (CI = +/-0.004; p = 0.000)	0.848	+2.30%
Severity	2007.1	0.023 (CI = +/-0.004; p = 0.000)	0.834	+2.30%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	0.822	+2.33%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.875	+2.54%
Severity	2008.2	0.026 (CI = +/-0.004; p = 0.000)	0.880	+2.65%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.909	+2.83%
Severity	2009.2	0.028 (CI = +/-0.004; p = 0.000)	0.900	+2.86%
Severity	2010.1	0.029 (CI = +/-0.004; p = 0.000)	0.902	+2.97%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.886	+2.92%
Severity	2011.1	0.028 (CI = +/-0.005; p = 0.000)	0.867	+2.87%
Severity	2011.2	0.026 (CI = +/-0.005; p = 0.000)	0.858	+2.65%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.869	+2.82%
Severity	2012.2	0.027 (CI = +/-0.006; p = 0.000)	0.843	+2.70%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.856	+2.91%
Severity	2013.2	0.027 (CI = +/-0.008; p = 0.000)	0.823	+2.76%
Severity	2014.1	0.029 (CI = +/-0.009; p = 0.000)	0.818	+2.94%
Severity	2014.2	0.026 (CI = +/-0.010; p = 0.000)	0.771	+2.68%
Severity	2015.1	0.029 (CI = +/-0.011; p = 0.000)	0.764	+2.90%
Severity	2015.2	0.027 (CI = +/-0.014; p = 0.002)	0.687	+2.76%
Severity	2016.1	0.033 (CI = +/-0.015; p = 0.001)	0.773	+3.36%
Frequency	2005.1	-0.003 (CI = +/-0.008; p = 0.424)	-0.012	-0.32%
Frequency	2005.2	-0.006 (CI = +/-0.008; p = 0.126)	0.049	-0.60%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.041)	0.115	-0.83%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.010)	0.202	-1.08%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.011)	0.199	-1.13%
Frequency	2007.2	-0.013 (CI = +/-0.009; p = 0.007)	0.235	-1.28%
Frequency	2008.1	-0.014 (CI = +/-0.010; p = 0.006)	0.256	-1.41%
Frequency	2008.2	-0.016 (CI = +/-0.010; p = 0.004)	0.285	-1.57%
Frequency	2009.1	-0.017 (CI = +/-0.011; p = 0.005)	0.291	-1.69%
Frequency	2009.2	-0.019 (CI = +/-0.012; p = 0.005)	0.305	-1.84%
Frequency	2010.1	-0.019 (CI = +/-0.013; p = 0.008)	0.281	-1.88%
Frequency	2010.2	-0.023 (CI = +/-0.014; p = 0.003)	0.370	-2.27%
Frequency	2011.1	-0.023 (CI = +/-0.015; p = 0.006)	0.328	-2.26%
Frequency	2011.2	-0.021 (CI = +/-0.017; p = 0.020)	0.252	-2.07%
Frequency	2012.1	-0.026 (CI = +/-0.018; p = 0.009)	0.333	-2.53%
Frequency	2012.2	-0.032 (CI = +/-0.019; p = 0.003)	0.453	-3.16%
Frequency	2013.1	-0.034 (CI = +/-0.021; p = 0.005)	0.430	-3.32%
Frequency	2013.2	-0.039 (CI = +/-0.024; p = 0.004)	0.470	-3.81%
Frequency	2014.1	-0.038 (CI = +/-0.028; p = 0.012)	0.398	-3.76%
Frequency	2014.2	-0.042 (CI = +/-0.033; p = 0.020)	0.378	-4.07%
Frequency	2015.1	-0.042 (CI = +/-0.041; p = 0.043)	0.313	-4.16%
Frequency	2015.2	-0.045 (CI = +/-0.051; p = 0.072)	0.268	-4.44%
Frequency	2016.1	-0.050 (CI = +/-0.065; p = 0.110)	0.227	-4.88%

**PD**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	-0.075 (CI = +/-0.059; p = 0.014)	0.689	+2.52%
Loss Cost	2005.2	0.022 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.054; p = 0.023)	0.664	+2.25%
Loss Cost	2006.1	0.020 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.048; p = 0.004)	0.678	+1.98%
Loss Cost	2006.2	0.017 (CI = +/-0.005; p = 0.000)	-0.063 (CI = +/-0.041; p = 0.004)	0.662	+1.70%
Loss Cost	2007.1	0.016 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.043; p = 0.004)	0.645	+1.63%
Loss Cost	2007.2	0.016 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.045; p = 0.006)	0.597	+1.60%
Loss Cost	2008.1	0.016 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.046; p = 0.011)	0.598	+1.66%
Loss Cost	2008.2	0.017 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.048; p = 0.011)	0.573	+1.72%
Loss Cost	2009.1	0.018 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.051; p = 0.019)	0.569	+1.77%
Loss Cost	2009.2	0.018 (CI = +/-0.009; p = 0.001)	-0.063 (CI = +/-0.054; p = 0.023)	0.522	+1.79%
Loss Cost	2010.1	0.018 (CI = +/-0.010; p = 0.001)	-0.061 (CI = +/-0.057; p = 0.037)	0.519	+1.86%
Loss Cost	2010.2	0.015 (CI = +/-0.010; p = 0.005)	-0.051 (CI = +/-0.055; p = 0.067)	0.409	+1.54%
Loss Cost	2011.1	0.015 (CI = +/-0.011; p = 0.013)	-0.052 (CI = +/-0.059; p = 0.079)	0.387	+1.51%
Loss Cost	2011.2	0.017 (CI = +/-0.012; p = 0.010)	-0.058 (CI = +/-0.061; p = 0.061)	0.408	+1.73%
Loss Cost	2012.1	0.014 (CI = +/-0.013; p = 0.046)	-0.068 (CI = +/-0.061; p = 0.033)	0.395	+1.37%
Loss Cost	2012.2	0.008 (CI = +/-0.013; p = 0.185)	-0.055 (CI = +/-0.057; p = 0.057)	0.239	+0.85%
Loss Cost	2013.1	0.009 (CI = +/-0.015; p = 0.213)	-0.053 (CI = +/-0.062; p = 0.088)	0.233	+0.93%
Loss Cost	2013.2	0.006 (CI = +/-0.017; p = 0.458)	-0.046 (CI = +/-0.065; p = 0.149)	0.080	+0.60%
Loss Cost	2014.1	0.010 (CI = +/-0.020; p = 0.274)	-0.036 (CI = +/-0.069; p = 0.266)	0.101	+1.04%
Loss Cost	2014.2	0.009 (CI = +/-0.024; p = 0.409)	-0.034 (CI = +/-0.077; p = 0.338)	-0.021	+0.93%
Loss Cost	2015.1	0.015 (CI = +/-0.030; p = 0.286)	-0.024 (CI = +/-0.086; p = 0.525)	0.012	+1.47%
Loss Cost	2015.2	0.018 (CI = +/-0.038; p = 0.286)	-0.030 (CI = +/-0.099; p = 0.490)	-0.011	+1.84%
Loss Cost	2016.1	0.029 (CI = +/-0.049; p = 0.191)	-0.014 (CI = +/-0.113; p = 0.769)	0.093	+2.93%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.024; p = 0.000)	0.922	+2.40%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.025; p = 0.000)	0.912	+2.39%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.025; p = 0.000)	0.906	+2.35%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.025; p = 0.001)	0.894	+2.29%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	-0.050 (CI = +/-0.026; p = 0.001)	0.886	+2.25%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.026; p = 0.000)	0.885	+2.33%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.023; p = 0.000)	0.921	+2.50%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.019; p = 0.000)	0.947	+2.67%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.016; p = 0.000)	0.964	+2.81%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.015; p = 0.000)	0.969	+2.91%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.016; p = 0.000)	0.969	+2.96%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.016; p = 0.000)	0.963	+2.98%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.014; p = 0.000)	0.971	+2.84%
Severity	2011.2	0.027 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.012; p = 0.000)	0.975	+2.70%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.012; p = 0.000)	0.977	+2.79%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.013; p = 0.000)	0.971	+2.78%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.013; p = 0.000)	0.974	+2.88%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.014; p = 0.000)	0.965	+2.88%
Severity	2014.1	0.029 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.016; p = 0.000)	0.961	+2.91%
Severity	2014.2	0.028 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.017; p = 0.000)	0.945	+2.83%
Severity	2015.1	0.028 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.020; p = 0.001)	0.938	+2.86%
Severity	2015.2	0.030 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.022; p = 0.002)	0.923	+3.02%
Severity	2016.1	0.034 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.018; p = 0.003)	0.964	+3.48%
Frequency	2005.1	0.001 (CI = +/-0.006; p = 0.708)	-0.026 (CI = +/-0.056; p = 0.359)	-0.034	+0.12%
Frequency	2005.2	-0.001 (CI = +/-0.006; p = 0.651)	-0.013 (CI = +/-0.051; p = 0.599)	-0.057	-0.14%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.214)	-0.024 (CI = +/-0.047; p = 0.304)	0.021	-0.36%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.047)	-0.015 (CI = +/-0.044; p = 0.499)	0.099	-0.57%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.053)	-0.016 (CI = +/-0.046; p = 0.478)	0.091	-0.60%
Frequency	2007.2	-0.007 (CI = +/-0.007; p = 0.033)	-0.012 (CI = +/-0.047; p = 0.614)	0.125	-0.71%
Frequency	2008.1	-0.008 (CI = +/-0.007; p = 0.023)	-0.016 (CI = +/-0.048; p = 0.492)	0.158	-0.82%
Frequency	2008.2	-0.009 (CI = +/-0.007; p = 0.017)	-0.012 (CI = +/-0.050; p = 0.613)	0.184	-0.93%
Frequency	2009.1	-0.010 (CI = +/-0.008; p = 0.018)	-0.015 (CI = +/-0.052; p = 0.540)	0.189	-1.01%
Frequency	2009.2	-0.011 (CI = +/-0.009; p = 0.019)	-0.013 (CI = +/-0.054; p = 0.631)	0.195	-1.09%
Frequency	2010.1	-0.011 (CI = +/-0.010; p = 0.037)	-0.012 (CI = +/-0.058; p = 0.669)	0.145	-1.07%
Frequency	2010.2	-0.014 (CI = +/-0.010; p = 0.009)	-0.001 (CI = +/-0.055; p = 0.960)	0.275	-1.40%
Frequency	2011.1	-0.013 (CI = +/-0.011; p = 0.027)	0.002 (CI = +/-0.058; p = 0.934)	0.194	-1.29%
Frequency	2011.2	-0.010 (CI = +/-0.012; p = 0.102)	-0.007 (CI = +/-0.057; p = 0.788)	0.067	-0.95%
Frequency	2012.1	-0.014 (CI = +/-0.012; p = 0.027)	-0.020 (CI = +/-0.055; p = 0.459)	0.230	-1.37%
Frequency	2012.2	-0.019 (CI = +/-0.011; p = 0.003)	-0.007 (CI = +/-0.049; p = 0.769)	0.448	-1.88%
Frequency	2013.1	-0.019 (CI = +/-0.013; p = 0.009)	-0.007 (CI = +/-0.054; p = 0.773)	0.380	-1.90%
Frequency	2013.2	-0.022 (CI = +/-0.015; p = 0.007)	0.000 (CI = +/-0.056; p = 0.991)	0.436	-2.21%
Frequency	2014.1	-0.018 (CI = +/-0.017; p = 0.037)	0.008 (CI = +/-0.059; p = 0.752)	0.288	-1.82%
Frequency	2014.2	-0.019 (CI = +/-0.021; p = 0.071)	0.009 (CI = +/-0.066; p = 0.758)	0.196	-1.85%
Frequency	2015.1	-0.014 (CI = +/-0.025; p = 0.242)	0.018 (CI = +/-0.072; p = 0.565)	0.037	-1.35%
Frequency	2015.2	-0.012 (CI = +/-0.032; p = 0.414)	0.015 (CI = +/-0.084; p = 0.669)	-0.148	-1.15%
Frequency	2016.1	-0.005 (CI = +/-0.044; p = 0.767)	0.025 (CI = +/-0.100; p = 0.554)	-0.246	-0.53%

PD

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	0.623	+2.58%
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.604	+2.25%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.562	+2.04%
Loss Cost	2006.2	0.017 (CI = +/-0.006; p = 0.000)	0.541	+1.70%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.508	+1.69%
Loss Cost	2007.2	0.016 (CI = +/-0.007; p = 0.000)	0.454	+1.60%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.473	+1.73%
Loss Cost	2008.2	0.017 (CI = +/-0.008; p = 0.000)	0.436	+1.72%
Loss Cost	2009.1	0.018 (CI = +/-0.009; p = 0.000)	0.447	+1.85%
Loss Cost	2009.2	0.018 (CI = +/-0.010; p = 0.001)	0.394	+1.79%
Loss Cost	2010.1	0.019 (CI = +/-0.011; p = 0.001)	0.410	+1.95%
Loss Cost	2010.2	0.015 (CI = +/-0.011; p = 0.008)	0.309	+1.54%
Loss Cost	2011.1	0.016 (CI = +/-0.012; p = 0.012)	0.290	+1.61%
Loss Cost	2011.2	0.017 (CI = +/-0.014; p = 0.016)	0.283	+1.73%
Loss Cost	2012.1	0.015 (CI = +/-0.015; p = 0.049)	0.195	+1.53%
Loss Cost	2012.2	0.008 (CI = +/-0.015; p = 0.232)	0.039	+0.85%
Loss Cost	2013.1	0.011 (CI = +/-0.017; p = 0.180)	0.073	+1.09%
Loss Cost	2013.2	0.006 (CI = +/-0.018; p = 0.484)	-0.041	+0.60%
Loss Cost	2014.1	0.012 (CI = +/-0.020; p = 0.215)	0.064	+1.19%
Loss Cost	2014.2	0.009 (CI = +/-0.024; p = 0.408)	-0.025	+0.93%
Loss Cost	2015.1	0.016 (CI = +/-0.028; p = 0.218)	0.081	+1.62%
Loss Cost	2015.2	0.018 (CI = +/-0.035; p = 0.265)	0.055	+1.84%
Loss Cost	2016.1	0.030 (CI = +/-0.042; p = 0.129)	0.230	+3.07%
Severity	2005.1	0.024 (CI = +/-0.003; p = 0.000)	0.873	+2.44%
Severity	2005.2	0.024 (CI = +/-0.004; p = 0.000)	0.859	+2.39%
Severity	2006.1	0.024 (CI = +/-0.004; p = 0.000)	0.846	+2.39%
Severity	2006.2	0.023 (CI = +/-0.004; p = 0.000)	0.832	+2.29%
Severity	2007.1	0.023 (CI = +/-0.004; p = 0.000)	0.816	+2.29%
Severity	2007.2	0.023 (CI = +/-0.005; p = 0.000)	0.802	+2.33%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.862	+2.55%
Severity	2008.2	0.026 (CI = +/-0.005; p = 0.000)	0.868	+2.67%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.901	+2.87%
Severity	2009.2	0.029 (CI = +/-0.005; p = 0.000)	0.891	+2.91%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	0.895	+3.04%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.877	+2.98%
Severity	2011.1	0.029 (CI = +/-0.006; p = 0.000)	0.855	+2.94%
Severity	2011.2	0.027 (CI = +/-0.006; p = 0.000)	0.842	+2.70%
Severity	2012.1	0.029 (CI = +/-0.006; p = 0.000)	0.857	+2.90%
Severity	2012.2	0.027 (CI = +/-0.007; p = 0.000)	0.825	+2.78%
Severity	2013.1	0.030 (CI = +/-0.008; p = 0.000)	0.845	+3.02%
Severity	2013.2	0.028 (CI = +/-0.009; p = 0.000)	0.805	+2.88%
Severity	2014.1	0.031 (CI = +/-0.010; p = 0.000)	0.805	+3.10%
Severity	2014.2	0.028 (CI = +/-0.011; p = 0.000)	0.746	+2.83%
Severity	2015.1	0.031 (CI = +/-0.013; p = 0.001)	0.748	+3.13%
Severity	2015.2	0.030 (CI = +/-0.017; p = 0.005)	0.661	+3.02%
Severity	2016.1	0.038 (CI = +/-0.018; p = 0.002)	0.792	+3.86%
Frequency	2005.1	0.001 (CI = +/-0.006; p = 0.667)	-0.029	+0.14%
Frequency	2005.2	-0.001 (CI = +/-0.006; p = 0.646)	-0.029	-0.14%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.237)	0.017	-0.34%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.045)	0.118	-0.57%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.055)	0.109	-0.59%
Frequency	2007.2	-0.007 (CI = +/-0.006; p = 0.030)	0.153	-0.71%
Frequency	2008.1	-0.008 (CI = +/-0.007; p = 0.023)	0.178	-0.81%
Frequency	2008.2	-0.009 (CI = +/-0.007; p = 0.015)	0.213	-0.93%
Frequency	2009.1	-0.010 (CI = +/-0.008; p = 0.017)	0.214	-0.99%
Frequency	2009.2	-0.011 (CI = +/-0.009; p = 0.017)	0.228	-1.09%
Frequency	2010.1	-0.011 (CI = +/-0.010; p = 0.034)	0.183	-1.05%
Frequency	2010.2	-0.014 (CI = +/-0.010; p = 0.007)	0.317	-1.40%
Frequency	2011.1	-0.013 (CI = +/-0.011; p = 0.021)	0.244	-1.29%
Frequency	2011.2	-0.010 (CI = +/-0.011; p = 0.091)	0.124	-0.95%
Frequency	2012.1	-0.013 (CI = +/-0.012; p = 0.027)	0.253	-1.33%
Frequency	2012.2	-0.019 (CI = +/-0.011; p = 0.002)	0.487	-1.88%
Frequency	2013.1	-0.019 (CI = +/-0.013; p = 0.007)	0.427	-1.87%
Frequency	2013.2	-0.022 (CI = +/-0.014; p = 0.005)	0.487	-2.21%
Frequency	2014.1	-0.019 (CI = +/-0.016; p = 0.025)	0.351	-1.85%
Frequency	2014.2	-0.019 (CI = +/-0.019; p = 0.056)	0.276	-1.85%
Frequency	2015.1	-0.015 (CI = +/-0.023; p = 0.181)	0.113	-1.46%
Frequency	2015.2	-0.012 (CI = +/-0.029; p = 0.383)	-0.017	-1.15%
Frequency	2016.1	-0.008 (CI = +/-0.038; p = 0.643)	-0.122	-0.76%

**PD**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.026 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.059; p = 0.009)	0.695	+2.65%
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.055; p = 0.017)	0.664	+2.37%
Loss Cost	2006.1	0.021 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.049; p = 0.003)	0.680	+2.09%
Loss Cost	2006.2	0.018 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.043; p = 0.003)	0.656	+1.79%
Loss Cost	2007.1	0.017 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.044; p = 0.003)	0.639	+1.72%
Loss Cost	2007.2	0.017 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.046; p = 0.005)	0.589	+1.69%
Loss Cost	2008.1	0.017 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.048; p = 0.009)	0.591	+1.76%
Loss Cost	2008.2	0.018 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.050; p = 0.009)	0.569	+1.84%
Loss Cost	2009.1	0.019 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.052; p = 0.015)	0.566	+1.90%
Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001)	-0.068 (CI = +/-0.056; p = 0.019)	0.522	+1.94%
Loss Cost	2010.1	0.020 (CI = +/-0.011; p = 0.001)	-0.066 (CI = +/-0.059; p = 0.030)	0.520	+2.03%
Loss Cost	2010.2	0.017 (CI = +/-0.011; p = 0.006)	-0.055 (CI = +/-0.058; p = 0.061)	0.397	+1.68%
Loss Cost	2011.1	0.016 (CI = +/-0.013; p = 0.014)	-0.056 (CI = +/-0.062; p = 0.073)	0.375	+1.66%
Loss Cost	2011.2	0.019 (CI = +/-0.014; p = 0.010)	-0.064 (CI = +/-0.064; p = 0.051)	0.409	+1.95%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.041)	-0.073 (CI = +/-0.065; p = 0.031)	0.397	+1.59%
Loss Cost	2012.2	0.010 (CI = +/-0.015; p = 0.188)	-0.058 (CI = +/-0.062; p = 0.063)	0.217	+0.98%
Loss Cost	2013.1	0.011 (CI = +/-0.018; p = 0.213)	-0.056 (CI = +/-0.067; p = 0.095)	0.209	+1.08%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.475)	-0.048 (CI = +/-0.073; p = 0.173)	0.042	+0.70%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.298)	-0.039 (CI = +/-0.077; p = 0.279)	0.056	+1.18%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.443)	-0.037 (CI = +/-0.090; p = 0.361)	-0.074	+1.08%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.322)	-0.028 (CI = +/-0.100; p = 0.521)	-0.048	+1.71%
Loss Cost	2015.2	0.023 (CI = +/-0.053; p = 0.303)	-0.038 (CI = +/-0.120; p = 0.459)	-0.055	+2.37%
Loss Cost	2016.1	0.036 (CI = +/-0.068; p = 0.213)	-0.022 (CI = +/-0.138; p = 0.676)	0.062	+3.71%
Severity	2005.1	0.023 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.000)	0.912	+2.38%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.025; p = 0.001)	0.899	+2.36%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.026; p = 0.001)	0.892	+2.32%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.026; p = 0.001)	0.877	+2.24%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.027; p = 0.001)	0.867	+2.20%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.027; p = 0.001)	0.865	+2.28%
Severity	2008.1	0.024 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.024; p = 0.001)	0.907	+2.46%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.020; p = 0.000)	0.937	+2.65%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.017; p = 0.000)	0.957	+2.79%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.016; p = 0.000)	0.963	+2.91%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.017; p = 0.000)	0.962	+2.96%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.018; p = 0.000)	0.955	+2.99%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.015; p = 0.000)	0.964	+2.83%
Severity	2011.2	0.026 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.013; p = 0.000)	0.968	+2.68%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.013; p = 0.000)	0.971	+2.76%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.014; p = 0.000)	0.961	+2.74%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.014; p = 0.000)	0.965	+2.85%
Severity	2013.2	0.028 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.016; p = 0.000)	0.950	+2.84%
Severity	2014.1	0.028 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.018; p = 0.000)	0.944	+2.87%
Severity	2014.2	0.027 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.020; p = 0.002)	0.915	+2.74%
Severity	2015.1	0.027 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.023; p = 0.004)	0.904	+2.77%
Severity	2015.2	0.029 (CI = +/-0.012; p = 0.001)	-0.044 (CI = +/-0.027; p = 0.009)	0.867	+2.96%
Severity	2016.1	0.034 (CI = +/-0.011; p = 0.001)	-0.038 (CI = +/-0.023; p = 0.010)	0.936	+3.48%
Frequency	2005.1	0.003 (CI = +/-0.007; p = 0.410)	-0.033 (CI = +/-0.056; p = 0.237)	0.006	+0.27%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.990)	-0.020 (CI = +/-0.051; p = 0.429)	-0.053	+0.00%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.447)	-0.030 (CI = +/-0.047; p = 0.198)	0.013	-0.23%
Frequency	2006.2	-0.004 (CI = +/-0.006; p = 0.132)	-0.020 (CI = +/-0.045; p = 0.353)	0.058	-0.45%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.140)	-0.022 (CI = +/-0.046; p = 0.347)	0.050	-0.47%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.095)	-0.017 (CI = +/-0.048; p = 0.464)	0.073	-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.066)	-0.021 (CI = +/-0.049; p = 0.374)	0.107	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.054)	-0.018 (CI = +/-0.051; p = 0.480)	0.125	-0.79%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.052)	-0.020 (CI = +/-0.053; p = 0.431)	0.130	-0.87%
Frequency	2009.2	-0.009 (CI = +/-0.010; p = 0.057)	-0.018 (CI = +/-0.056; p = 0.511)	0.132	-0.94%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.094)	-0.017 (CI = +/-0.060; p = 0.555)	0.078	-0.91%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.028)	-0.005 (CI = +/-0.058; p = 0.846)	0.194	-1.27%
Frequency	2011.1	-0.012 (CI = +/-0.013; p = 0.069)	-0.002 (CI = +/-0.062; p = 0.952)	0.105	-1.14%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.260)	-0.014 (CI = +/-0.060; p = 0.615)	-0.013	-0.71%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.084)	-0.025 (CI = +/-0.058; p = 0.356)	0.150	-1.14%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.014)	-0.011 (CI = +/-0.053; p = 0.660)	0.352	-1.71%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.031)	-0.011 (CI = +/-0.058; p = 0.680)	0.270	-1.72%
Frequency	2013.2	-0.021 (CI = +/-0.018; p = 0.027)	-0.003 (CI = +/-0.062; p = 0.911)	0.323	-2.08%
Frequency	2014.1	-0.017 (CI = +/-0.020; p = 0.100)	0.005 (CI = +/-0.065; p = 0.860)	0.131	-1.64%
Frequency	2014.2	-0.016 (CI = +/-0.026; p = 0.185)	0.005 (CI = +/-0.075; p = 0.886)	0.018	-1.62%
Frequency	2015.1	-0.010 (CI = +/-0.032; p = 0.454)	0.014 (CI = +/-0.083; p = 0.700)	-0.176	-1.03%
Frequency	2015.2	-0.006 (CI = +/-0.044; p = 0.752)	0.007 (CI = +/-0.100; p = 0.872)	-0.367	-0.57%
Frequency	2016.1	0.002 (CI = +/-0.060; p = 0.923)	0.016 (CI = +/-0.121; p = 0.735)	-0.448	+0.22%

**PD**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.026 (CI = +/-0.008; p = 0.000)	0.616	+2.65%
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.592	+2.31%
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.547	+2.09%
Loss Cost	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.518	+1.72%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.484	+1.72%
Loss Cost	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.427	+1.62%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.449	+1.76%
Loss Cost	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.411	+1.75%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.425	+1.90%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.369	+1.84%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.389	+2.03%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.014)	0.279	+1.58%
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.021)	0.261	+1.66%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.026)	0.256	+1.80%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.074)	0.165	+1.59%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.325)	0.004	+0.80%
Loss Cost	2013.1	0.011 (CI = +/-0.020; p = 0.254)	0.036	+1.08%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.624)	-0.072	+0.50%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.303)	0.019	+1.18%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.531)	-0.068	+0.85%
Loss Cost	2015.1	0.017 (CI = +/-0.036; p = 0.298)	0.032	+1.71%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.344)	0.008	+2.01%
Loss Cost	2016.1	0.036 (CI = +/-0.058; p = 0.167)	0.212	+3.71%
Severity	2005.1	0.023 (CI = +/-0.004; p = 0.000)	0.860	+2.38%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.844	+2.33%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.828	+2.32%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.813	+2.20%
Severity	2007.1	0.022 (CI = +/-0.005; p = 0.000)	0.794	+2.20%
Severity	2007.2	0.022 (CI = +/-0.005; p = 0.000)	0.777	+2.23%
Severity	2008.1	0.024 (CI = +/-0.005; p = 0.000)	0.844	+2.46%
Severity	2008.2	0.025 (CI = +/-0.005; p = 0.000)	0.850	+2.58%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.886	+2.79%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.874	+2.83%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.877	+2.96%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.855	+2.90%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.828	+2.83%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.811	+2.56%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.826	+2.76%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.786	+2.59%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.806	+2.85%
Severity	2013.2	0.026 (CI = +/-0.010; p = 0.000)	0.751	+2.65%
Severity	2014.1	0.028 (CI = +/-0.012; p = 0.000)	0.744	+2.87%
Severity	2014.2	0.025 (CI = +/-0.013; p = 0.003)	0.658	+2.48%
Severity	2015.1	0.027 (CI = +/-0.016; p = 0.005)	0.648	+2.77%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.029)	0.507	+2.52%
Severity	2016.1	0.034 (CI = +/-0.024; p = 0.014)	0.680	+3.48%
Frequency	2005.1	0.003 (CI = +/-0.007; p = 0.414)	-0.011	+0.27%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.970)	-0.038	-0.01%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.453)	-0.016	-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.116)	0.062	-0.47%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.139)	0.053	-0.47%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.082)	0.092	-0.60%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.064)	0.114	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.045)	0.146	-0.81%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.049)	0.146	-0.87%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.047)	0.158	-0.97%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.088)	0.113	-0.91%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.022)	0.242	-1.28%
Frequency	2011.1	-0.012 (CI = +/-0.012; p = 0.060)	0.164	-1.14%
Frequency	2011.2	-0.007 (CI = +/-0.012; p = 0.223)	0.040	-0.74%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.081)	0.155	-1.14%
Frequency	2012.2	-0.018 (CI = +/-0.012; p = 0.010)	0.395	-1.75%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.025)	0.325	-1.72%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.018)	0.390	-2.09%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.080)	0.224	-1.64%
Frequency	2014.2	-0.016 (CI = +/-0.024; p = 0.157)	0.138	-1.59%
Frequency	2015.1	-0.010 (CI = +/-0.029; p = 0.422)	-0.035	-1.03%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.750)	-0.146	-0.51%
Frequency	2016.1	0.002 (CI = +/-0.050; p = 0.914)	-0.197	+0.22%

**AB Total**

Coverage = AB Total  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.042 (CI = +/-0.010; p = 0.000)	-0.176 (CI = +/-0.092; p = 0.000)	0.737	+4.29%
Loss Cost	2005.2	0.044 (CI = +/-0.011; p = 0.000)	-0.189 (CI = +/-0.091; p = 0.000)	0.750	+4.54%
Loss Cost	2006.1	0.048 (CI = +/-0.010; p = 0.000)	-0.173 (CI = +/-0.088; p = 0.000)	0.785	+4.89%
Loss Cost	2006.2	0.049 (CI = +/-0.011; p = 0.000)	-0.178 (CI = +/-0.091; p = 0.000)	0.770	+4.99%
Loss Cost	2007.1	0.050 (CI = +/-0.012; p = 0.000)	-0.172 (CI = +/-0.093; p = 0.001)	0.771	+5.14%
Loss Cost	2007.2	0.052 (CI = +/-0.013; p = 0.000)	-0.178 (CI = +/-0.096; p = 0.001)	0.758	+5.30%
Loss Cost	2008.1	0.054 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.097; p = 0.002)	0.770	+5.57%
Loss Cost	2008.2	0.056 (CI = +/-0.015; p = 0.000)	-0.175 (CI = +/-0.101; p = 0.002)	0.754	+5.74%
Loss Cost	2009.1	0.059 (CI = +/-0.015; p = 0.000)	-0.161 (CI = +/-0.101; p = 0.003)	0.775	+6.12%
Loss Cost	2009.2	0.063 (CI = +/-0.016; p = 0.000)	-0.175 (CI = +/-0.102; p = 0.002)	0.779	+6.50%
Loss Cost	2010.1	0.066 (CI = +/-0.017; p = 0.000)	-0.163 (CI = +/-0.103; p = 0.004)	0.792	+6.87%
Loss Cost	2010.2	0.068 (CI = +/-0.019; p = 0.000)	-0.169 (CI = +/-0.108; p = 0.004)	0.771	+7.08%
Loss Cost	2011.1	0.071 (CI = +/-0.021; p = 0.000)	-0.161 (CI = +/-0.113; p = 0.008)	0.772	+7.38%
Loss Cost	2011.2	0.072 (CI = +/-0.023; p = 0.000)	-0.165 (CI = +/-0.121; p = 0.011)	0.736	+7.51%
Loss Cost	2012.1	0.073 (CI = +/-0.026; p = 0.000)	-0.163 (CI = +/-0.129; p = 0.017)	0.720	+7.59%
Loss Cost	2012.2	0.075 (CI = +/-0.030; p = 0.000)	-0.169 (CI = +/-0.139; p = 0.021)	0.678	+7.83%
Loss Cost	2013.1	0.079 (CI = +/-0.034; p = 0.000)	-0.160 (CI = +/-0.148; p = 0.036)	0.673	+8.19%
Loss Cost	2013.2	0.080 (CI = +/-0.040; p = 0.001)	-0.163 (CI = +/-0.162; p = 0.049)	0.605	+8.31%
Loss Cost	2014.1	0.079 (CI = +/-0.047; p = 0.004)	-0.166 (CI = +/-0.178; p = 0.064)	0.571	+8.17%
Loss Cost	2014.2	0.068 (CI = +/-0.055; p = 0.022)	-0.143 (CI = +/-0.191; p = 0.124)	0.402	+7.03%
Loss Cost	2015.1	0.059 (CI = +/-0.066; p = 0.073)	-0.160 (CI = +/-0.208; p = 0.114)	0.351	+6.04%
Loss Cost	2015.2	0.048 (CI = +/-0.082; p = 0.212)	-0.140 (CI = +/-0.236; p = 0.203)	0.125	+4.89%
Loss Cost	2016.1	0.047 (CI = +/-0.106; p = 0.320)	-0.141 (CI = +/-0.275; p = 0.256)	0.086	+4.81%
Severity	2005.1	0.051 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.077; p = 0.030)	0.831	+5.19%
Severity	2005.2	0.052 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.078; p = 0.017)	0.834	+5.39%
Severity	2006.1	0.055 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.076; p = 0.031)	0.848	+5.63%
Severity	2006.2	0.054 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.079; p = 0.046)	0.827	+5.55%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.082; p = 0.048)	0.812	+5.50%
Severity	2007.2	0.053 (CI = +/-0.011; p = 0.000)	-0.079 (CI = +/-0.085; p = 0.068)	0.785	+5.41%
Severity	2008.1	0.054 (CI = +/-0.012; p = 0.000)	-0.075 (CI = +/-0.089; p = 0.093)	0.776	+5.51%
Severity	2008.2	0.054 (CI = +/-0.013; p = 0.000)	-0.075 (CI = +/-0.093; p = 0.109)	0.747	+5.50%
Severity	2009.1	0.058 (CI = +/-0.014; p = 0.000)	-0.060 (CI = +/-0.091; p = 0.185)	0.779	+5.92%
Severity	2009.2	0.062 (CI = +/-0.014; p = 0.000)	-0.075 (CI = +/-0.089; p = 0.092)	0.800	+6.36%
Severity	2010.1	0.066 (CI = +/-0.014; p = 0.000)	-0.060 (CI = +/-0.086; p = 0.159)	0.828	+6.83%
Severity	2010.2	0.071 (CI = +/-0.015; p = 0.000)	-0.076 (CI = +/-0.084; p = 0.073)	0.846	+7.32%
Severity	2011.1	0.075 (CI = +/-0.015; p = 0.000)	-0.062 (CI = +/-0.082; p = 0.127)	0.862	+7.78%
Severity	2011.2	0.076 (CI = +/-0.017; p = 0.000)	-0.065 (CI = +/-0.088; p = 0.134)	0.841	+7.88%
Severity	2012.1	0.082 (CI = +/-0.017; p = 0.000)	-0.049 (CI = +/-0.083; p = 0.232)	0.869	+8.52%
Severity	2012.2	0.088 (CI = +/-0.017; p = 0.000)	-0.067 (CI = +/-0.079; p = 0.092)	0.889	+9.23%
Severity	2013.1	0.097 (CI = +/-0.014; p = 0.000)	-0.045 (CI = +/-0.062; p = 0.141)	0.941	+10.21%
Severity	2013.2	0.100 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.065; p = 0.103)	0.935	+10.56%
Severity	2014.1	0.102 (CI = +/-0.019; p = 0.000)	-0.050 (CI = +/-0.071; p = 0.149)	0.923	+10.70%
Severity	2014.2	0.094 (CI = +/-0.019; p = 0.000)	-0.032 (CI = +/-0.066; p = 0.300)	0.915	+9.81%
Severity	2015.1	0.089 (CI = +/-0.022; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.228)	0.895	+9.35%
Severity	2015.2	0.083 (CI = +/-0.027; p = 0.000)	-0.029 (CI = +/-0.077; p = 0.401)	0.854	+8.69%
Severity	2016.1	0.094 (CI = +/-0.027; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.667)	0.898	+9.86%
Frequency	2005.1	-0.009 (CI = +/-0.008; p = 0.033)	-0.090 (CI = +/-0.070; p = 0.014)	0.249	-0.86%
Frequency	2005.2	-0.008 (CI = +/-0.008; p = 0.060)	-0.093 (CI = +/-0.073; p = 0.014)	0.245	-0.80%
Frequency	2006.1	-0.007 (CI = +/-0.009; p = 0.113)	-0.088 (CI = +/-0.075; p = 0.022)	0.191	-0.71%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.257)	-0.097 (CI = +/-0.075; p = 0.013)	0.203	-0.52%
Frequency	2007.1	-0.003 (CI = +/-0.010; p = 0.480)	-0.089 (CI = +/-0.076; p = 0.023)	0.144	-0.34%
Frequency	2007.2	-0.001 (CI = +/-0.010; p = 0.831)	-0.099 (CI = +/-0.076; p = 0.013)	0.180	-0.11%
Frequency	2008.1	0.001 (CI = +/-0.011; p = 0.921)	-0.093 (CI = +/-0.078; p = 0.022)	0.147	+0.05%
Frequency	2008.2	0.002 (CI = +/-0.012; p = 0.690)	-0.100 (CI = +/-0.080; p = 0.017)	0.172	+0.23%
Frequency	2009.1	0.002 (CI = +/-0.013; p = 0.760)	-0.101 (CI = +/-0.084; p = 0.020)	0.168	+0.19%
Frequency	2009.2	0.001 (CI = +/-0.014; p = 0.847)	-0.099 (CI = +/-0.088; p = 0.030)	0.144	+0.13%
Frequency	2010.1	0.000 (CI = +/-0.015; p = 0.960)	-0.102 (CI = +/-0.093; p = 0.032)	0.145	+0.04%
Frequency	2010.2	-0.002 (CI = +/-0.017; p = 0.781)	-0.093 (CI = +/-0.096; p = 0.057)	0.112	-0.22%
Frequency	2011.1	-0.004 (CI = +/-0.018; p = 0.671)	-0.098 (CI = +/-0.101; p = 0.057)	0.118	-0.38%
Frequency	2011.2	-0.003 (CI = +/-0.021; p = 0.729)	-0.099 (CI = +/-0.109; p = 0.070)	0.110	-0.35%
Frequency	2012.1	-0.009 (CI = +/-0.022; p = 0.420)	-0.114 (CI = +/-0.110; p = 0.043)	0.186	-0.86%
Frequency	2012.2	-0.013 (CI = +/-0.025; p = 0.284)	-0.102 (CI = +/-0.115; p = 0.079)	0.186	-1.29%
Frequency	2013.1	-0.019 (CI = +/-0.027; p = 0.167)	-0.116 (CI = +/-0.119; p = 0.055)	0.250	-1.84%
Frequency	2013.2	-0.021 (CI = +/-0.032; p = 0.188)	-0.111 (CI = +/-0.130; p = 0.087)	0.246	-2.04%
Frequency	2014.1	-0.023 (CI = +/-0.038; p = 0.201)	-0.116 (CI = +/-0.142; p = 0.097)	0.212	-2.29%
Frequency	2014.2	-0.026 (CI = +/-0.046; p = 0.236)	-0.111 (CI = +/-0.158; p = 0.147)	0.203	-2.54%
Frequency	2015.1	-0.031 (CI = +/-0.055; p = 0.235)	-0.120 (CI = +/-0.175; p = 0.153)	0.177	-3.03%
Frequency	2015.2	-0.036 (CI = +/-0.070; p = 0.271)	-0.111 (CI = +/-0.202; p = 0.235)	0.164	-3.50%
Frequency	2016.1	-0.047 (CI = +/-0.088; p = 0.239)	-0.128 (CI = +/-0.229; p = 0.219)	0.166	-4.60%

**AB Total**

Coverage = AB Total  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.042 (CI = +/-0.013; p = 0.000)	0.606	+4.29%
Loss Cost	2005.2	0.043 (CI = +/-0.013; p = 0.000)	0.597	+4.41%
Loss Cost	2006.1	0.048 (CI = +/-0.013; p = 0.000)	0.662	+4.89%
Loss Cost	2006.2	0.047 (CI = +/-0.014; p = 0.000)	0.634	+4.85%
Loss Cost	2007.1	0.050 (CI = +/-0.015; p = 0.000)	0.647	+5.14%
Loss Cost	2007.2	0.050 (CI = +/-0.016; p = 0.000)	0.619	+5.13%
Loss Cost	2008.1	0.054 (CI = +/-0.017; p = 0.000)	0.652	+5.57%
Loss Cost	2008.2	0.054 (CI = +/-0.018; p = 0.000)	0.620	+5.55%
Loss Cost	2009.1	0.059 (CI = +/-0.018; p = 0.000)	0.667	+6.12%
Loss Cost	2009.2	0.061 (CI = +/-0.020; p = 0.000)	0.648	+6.27%
Loss Cost	2010.1	0.066 (CI = +/-0.021; p = 0.000)	0.683	+6.87%
Loss Cost	2010.2	0.066 (CI = +/-0.023; p = 0.000)	0.645	+6.81%
Loss Cost	2011.1	0.071 (CI = +/-0.025; p = 0.000)	0.663	+7.38%
Loss Cost	2011.2	0.069 (CI = +/-0.028; p = 0.000)	0.612	+7.18%
Loss Cost	2012.1	0.073 (CI = +/-0.031; p = 0.000)	0.601	+7.59%
Loss Cost	2012.2	0.071 (CI = +/-0.035; p = 0.001)	0.541	+7.40%
Loss Cost	2013.1	0.079 (CI = +/-0.039; p = 0.001)	0.557	+8.19%
Loss Cost	2013.2	0.075 (CI = +/-0.046; p = 0.004)	0.476	+7.77%
Loss Cost	2014.1	0.079 (CI = +/-0.053; p = 0.008)	0.441	+8.17%
Loss Cost	2014.2	0.062 (CI = +/-0.059; p = 0.041)	0.291	+6.39%
Loss Cost	2015.1	0.059 (CI = +/-0.072; p = 0.097)	0.196	+6.04%
Loss Cost	2015.2	0.039 (CI = +/-0.084; p = 0.310)	0.019	+4.00%
Loss Cost	2016.1	0.047 (CI = +/-0.107; p = 0.332)	0.010	+4.81%
Severity	2005.1	0.051 (CI = +/-0.009; p = 0.000)	0.806	+5.19%
Severity	2005.2	0.052 (CI = +/-0.010; p = 0.000)	0.801	+5.32%
Severity	2006.1	0.055 (CI = +/-0.010; p = 0.000)	0.824	+5.63%
Severity	2006.2	0.053 (CI = +/-0.010; p = 0.000)	0.804	+5.48%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	0.787	+5.50%
Severity	2007.2	0.052 (CI = +/-0.012; p = 0.000)	0.761	+5.34%
Severity	2008.1	0.054 (CI = +/-0.013; p = 0.000)	0.756	+5.51%
Severity	2008.2	0.053 (CI = +/-0.014; p = 0.000)	0.726	+5.42%
Severity	2009.1	0.058 (CI = +/-0.014; p = 0.000)	0.769	+5.92%
Severity	2009.2	0.061 (CI = +/-0.015; p = 0.000)	0.779	+6.26%
Severity	2010.1	0.066 (CI = +/-0.015; p = 0.000)	0.818	+6.83%
Severity	2010.2	0.070 (CI = +/-0.015; p = 0.000)	0.823	+7.20%
Severity	2011.1	0.075 (CI = +/-0.016; p = 0.000)	0.850	+7.78%
Severity	2011.2	0.075 (CI = +/-0.018; p = 0.000)	0.826	+7.75%
Severity	2012.1	0.082 (CI = +/-0.017; p = 0.000)	0.864	+8.52%
Severity	2012.2	0.087 (CI = +/-0.018; p = 0.000)	0.871	+9.06%
Severity	2013.1	0.097 (CI = +/-0.015; p = 0.000)	0.934	+10.21%
Severity	2013.2	0.099 (CI = +/-0.017; p = 0.000)	0.923	+10.38%
Severity	2014.1	0.102 (CI = +/-0.020; p = 0.000)	0.913	+10.70%
Severity	2014.2	0.092 (CI = +/-0.019; p = 0.000)	0.914	+9.67%
Severity	2015.1	0.089 (CI = +/-0.023; p = 0.000)	0.887	+9.35%
Severity	2015.2	0.082 (CI = +/-0.025; p = 0.000)	0.858	+8.50%
Severity	2016.1	0.094 (CI = +/-0.025; p = 0.000)	0.909	+9.86%
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.049)	0.096	-0.86%
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.064)	0.086	-0.86%
Frequency	2006.1	-0.007 (CI = +/-0.010; p = 0.144)	0.043	-0.71%
Frequency	2006.2	-0.006 (CI = +/-0.010; p = 0.243)	0.016	-0.60%
Frequency	2007.1	-0.003 (CI = +/-0.011; p = 0.518)	-0.022	-0.34%
Frequency	2007.2	-0.002 (CI = +/-0.011; p = 0.727)	-0.036	-0.19%
Frequency	2008.1	0.001 (CI = +/-0.012; p = 0.929)	-0.043	+0.05%
Frequency	2008.2	0.001 (CI = +/-0.013; p = 0.848)	-0.044	+0.12%
Frequency	2009.1	0.002 (CI = +/-0.014; p = 0.785)	-0.044	+0.19%
Frequency	2009.2	0.000 (CI = +/-0.015; p = 0.992)	-0.050	+0.01%
Frequency	2010.1	0.000 (CI = +/-0.017; p = 0.964)	-0.053	+0.04%
Frequency	2010.2	-0.004 (CI = +/-0.018; p = 0.676)	-0.045	-0.36%
Frequency	2011.1	-0.004 (CI = +/-0.020; p = 0.696)	-0.049	-0.38%
Frequency	2011.2	-0.005 (CI = +/-0.022; p = 0.623)	-0.046	-0.53%
Frequency	2012.1	-0.009 (CI = +/-0.025; p = 0.471)	-0.029	-0.86%
Frequency	2012.2	-0.015 (CI = +/-0.027; p = 0.242)	0.032	-1.52%
Frequency	2013.1	-0.019 (CI = +/-0.031; p = 0.214)	0.048	-1.84%
Frequency	2013.2	-0.024 (CI = +/-0.035; p = 0.160)	0.088	-2.37%
Frequency	2014.1	-0.023 (CI = +/-0.041; p = 0.240)	0.043	-2.29%
Frequency	2014.2	-0.030 (CI = +/-0.048; p = 0.189)	0.083	-2.99%
Frequency	2015.1	-0.031 (CI = +/-0.058; p = 0.265)	0.040	-3.03%
Frequency	2015.2	-0.042 (CI = +/-0.071; p = 0.203)	0.093	-4.15%
Frequency	2016.1	-0.047 (CI = +/-0.090; p = 0.257)	0.061	-4.60%

## AB Total

Coverage = AB Total  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, scalar, level\_change, trend, level\_change, seasonality  
Scalar Level Change Start Date = 2015-01-01  
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.011 (CI = +/-0.015; p = 0.132)	-0.190 (CI = +/-0.068; p = 0.000)	0.183 (CI = +/-0.146; p = 0.016)	0.048 (CI = +/-0.039; p = 0.018)	0.859	+1.11%	+0.04%	
Loss Cost	2005.2	0.013 (CI = +/-0.016; p = 0.101)	-0.194 (CI = +/-0.069; p = 0.000)	0.176 (CI = +/-0.149; p = 0.022)	0.046 (CI = +/-0.040; p = 0.026)	0.856	+1.32%	+0.04%	
Loss Cost	2006.1	0.017 (CI = +/-0.017; p = 0.045)	-0.185 (CI = +/-0.070; p = 0.000)	0.164 (CI = +/-0.148; p = 0.032)	0.041 (CI = +/-0.040; p = 0.042)	0.865	+1.76%	+0.04%	
Loss Cost	2006.2	0.016 (CI = +/-0.019; p = 0.095)	-0.183 (CI = +/-0.072; p = 0.000)	0.168 (CI = +/-0.152; p = 0.032)	0.043 (CI = +/-0.041; p = 0.042)	0.855	+1.60%	+0.04%	
Loss Cost	2007.1	0.015 (CI = +/-0.021; p = 0.169)	-0.185 (CI = +/-0.076; p = 0.000)	0.171 (CI = +/-0.157; p = 0.034)	0.044 (CI = +/-0.043; p = 0.044)	0.852	+1.47%	+0.04%	
Loss Cost	2007.2	0.013 (CI = +/-0.024; p = 0.261)	-0.183 (CI = +/-0.079; p = 0.000)	0.174 (CI = +/-0.163; p = 0.037)	0.045 (CI = +/-0.045; p = 0.048)	0.840	+1.34%	+0.04%	
Loss Cost	2008.1	0.014 (CI = +/-0.027; p = 0.285)	-0.182 (CI = +/-0.083; p = 0.000)	0.171 (CI = +/-0.169; p = 0.047)	0.044 (CI = +/-0.048; p = 0.068)	0.837	+1.45%	+0.04%	
Loss Cost	2008.2	0.012 (CI = +/-0.031; p = 0.415)	-0.179 (CI = +/-0.086; p = 0.000)	0.175 (CI = +/-0.176; p = 0.051)	0.046 (CI = +/-0.051; p = 0.073)	0.822	+1.25%	+0.04%	
Loss Cost	2009.1	0.017 (CI = +/-0.036; p = 0.349)	-0.174 (CI = +/-0.091; p = 0.001)	0.167 (CI = +/-0.183; p = 0.071)	0.042 (CI = +/-0.055; p = 0.126)	0.822	+1.68%	+0.04%	
Loss Cost	2009.2	0.021 (CI = +/-0.042; p = 0.304)	-0.179 (CI = +/-0.095; p = 0.001)	0.160 (CI = +/-0.190; p = 0.095)	0.037 (CI = +/-0.060; p = 0.205)	0.812	+2.15%	+0.04%	
Loss Cost	2010.1	0.026 (CI = +/-0.051; p = 0.286)	-0.174 (CI = +/-0.101; p = 0.002)	0.152 (CI = +/-0.200; p = 0.128)	0.032 (CI = +/-0.067; p = 0.321)	0.809	+2.67%	+0.04%	
Loss Cost	2010.2	0.025 (CI = +/-0.061; p = 0.392)	-0.173 (CI = +/-0.107; p = 0.003)	0.153 (CI = +/-0.212; p = 0.145)	0.033 (CI = +/-0.076; p = 0.365)	0.784	+2.56%	+0.04%	
Loss Cost	2011.1	0.028 (CI = +/-0.077; p = 0.452)	-0.171 (CI = +/-0.115; p = 0.006)	0.150 (CI = +/-0.227; p = 0.178)	0.031 (CI = +/-0.090; p = 0.475)	0.775	+2.82%	+0.04%	
Loss Cost	2011.2	0.022 (CI = +/-0.097; p = 0.634)	-0.169 (CI = +/-0.122; p = 0.011)	0.155 (CI = +/-0.242; p = 0.189)	0.037 (CI = +/-0.109; p = 0.480)	0.737	+2.22%	+0.04%	
Loss Cost	2012.1	0.006 (CI = +/-0.130; p = 0.928)	-0.176 (CI = +/-0.132; p = 0.013)	0.170 (CI = +/-0.263; p = 0.184)	0.053 (CI = +/-0.140; p = 0.424)	0.722	+0.55%	+0.04%	
Loss Cost	2012.2	0.000 (CI = +/-0.179; p = 0.999)	-0.175 (CI = +/-0.143; p = 0.021)	0.174 (CI = +/-0.286; p = 0.209)	0.059 (CI = +/-0.187; p = 0.503)	0.673	-0.02%	+0.04%	
Loss Cost	2013.1	0.015 (CI = +/-0.219; p = 0.907)	-0.171 (CI = +/-0.160; p = 0.038)	0.166 (CI = +/-0.322; p = 0.278)	0.044 (CI = +/-0.282; p = 0.736)	0.656	+1.49%	+0.04%	
Loss Cost	2013.2	0.045 (CI = +/-0.433; p = 0.826)	-0.174 (CI = +/-0.174; p = 0.050)	0.156 (CI = +/-0.360; p = 0.353)	0.013 (CI = +/-0.457; p = 0.948)	0.578	+4.62%	+0.04%	
Loss Cost	2014.1	0.186 (CI = +/-1.057; p = 0.696)	-0.160 (CI = +/-0.208; p = 0.114)	0.130 (CI = +/-0.425; p = 0.501)	-0.127 (CI = +/-1.059; p = 0.789)	0.537	+20.41%	+0.04%	
Loss Cost	2014.2	0.059 (CI = +/-0.066; p = 0.073)	-0.160 (CI = +/-0.208; p = 0.114)	0.130 (CI = +/-0.425; p = 0.501)		0.367		+0.04%	
Loss Cost	2015.1	0.059 (CI = +/-0.066; p = 0.073)	-0.160 (CI = +/-0.208; p = 0.114)			0.351		+0.04%	
Loss Cost	2015.2	0.048 (CI = +/-0.082; p = 0.212)	-0.140 (CI = +/-0.236; p = 0.203)			0.125		+4.89%	
Loss Cost	2016.1	0.047 (CI = +/-0.106; p = 0.320)	-0.141 (CI = +/-0.275; p = 0.256)			0.086		+4.81%	
Severity	2005.1	0.028 (CI = +/-0.013; p = 0.000)	-0.096 (CI = +/-0.058; p = 0.002)	0.044 (CI = +/-0.126; p = 0.481)	0.062 (CI = +/-0.033; p = 0.001)	0.905	+2.79%	+9.35%	
Severity	2005.2	0.029 (CI = +/-0.014; p = 0.000)	-0.099 (CI = +/-0.060; p = 0.002)	0.040 (CI = +/-0.129; p = 0.533)	0.060 (CI = +/-0.034; p = 0.001)	0.901	+2.94%	+9.35%	
Severity	2006.1	0.032 (CI = +/-0.015; p = 0.000)	-0.093 (CI = +/-0.062; p = 0.005)	0.031 (CI = +/-0.131; p = 0.624)	0.058 (CI = +/-0.035; p = 0.002)	0.902	+3.23%	+9.35%	
Severity	2006.2	0.026 (CI = +/-0.015; p = 0.002)	-0.084 (CI = +/-0.059; p = 0.008)	0.046 (CI = +/-0.125; p = 0.453)	0.063 (CI = +/-0.034; p = 0.001)	0.904	+2.64%	+9.35%	
Severity	2007.1	0.019 (CI = +/-0.016; p = 0.019)	-0.095 (CI = +/-0.057; p = 0.002)	0.063 (CI = +/-0.119; p = 0.282)	0.070 (CI = +/-0.032; p = 0.000)	0.911	+1.97%	+9.35%	
Severity	2007.2	0.011 (CI = +/-0.016; p = 0.152)	-0.083 (CI = +/-0.051; p = 0.003)	0.082 (CI = +/-0.106; p = 0.123)	0.078 (CI = +/-0.029; p = 0.000)	0.924	+1.12%	+9.35%	
Severity	2008.1	0.006 (CI = +/-0.017; p = 0.491)	-0.091 (CI = +/-0.051; p = 0.001)	0.094 (CI = +/-0.104; p = 0.074)	0.084 (CI = +/-0.029; p = 0.000)	0.928	+0.57%	+9.35%	
Severity	2008.2	-0.004 (CI = +/-0.016; p = 0.560)	-0.079 (CI = +/-0.044; p = 0.001)	0.113 (CI = +/-0.089; p = 0.015)	0.094 (CI = +/-0.026; p = 0.000)	0.945	-0.45%	+9.35%	
Severity	2009.1	-0.003 (CI = +/-0.018; p = 0.715)	-0.077 (CI = +/-0.046; p = 0.002)	0.111 (CI = +/-0.093; p = 0.022)	0.093 (CI = +/-0.028; p = 0.000)	0.944	-0.33%	+9.35%	
Severity	2009.2	-0.002 (CI = +/-0.022; p = 0.852)	-0.078 (CI = +/-0.048; p = 0.003)	0.109 (CI = +/-0.097; p = 0.030)	0.091 (CI = +/-0.030; p = 0.000)	0.942	-0.19%	+9.35%	
Severity	2010.1	-0.001 (CI = +/-0.026; p = 0.964)	-0.077 (CI = +/-0.052; p = 0.006)	0.107 (CI = +/-0.103; p = 0.042)	0.090 (CI = +/-0.034; p = 0.000)	0.940	-0.06%	+9.35%	
Severity	2010.2	0.001 (CI = +/-0.031; p = 0.949)	-0.078 (CI = +/-0.055; p = 0.008)	0.105 (CI = +/-0.108; p = 0.057)	0.088 (CI = +/-0.039; p = 0.000)	0.936	+0.09%	+9.35%	
Severity	2011.1	0.000 (CI = +/-0.039; p = 0.979)	-0.079 (CI = +/-0.059; p = 0.012)	0.107 (CI = +/-0.116; p = 0.069)	0.090 (CI = +/-0.046; p = 0.001)	0.933	-0.05%	+9.35%	
Severity	2011.2	-0.027 (CI = +/-0.041; p = 0.187)	-0.067 (CI = +/-0.052; p = 0.015)	0.132 (CI = +/-0.103; p = 0.016)	0.116 (CI = +/-0.046; p = 0.000)	0.946	-2.64%	+9.35%	
Severity	2012.1	-0.031 (CI = +/-0.056; p = 0.251)	-0.069 (CI = +/-0.057; p = 0.021)	0.135 (CI = +/-0.112; p = 0.022)	0.120 (CI = +/-0.060; p = 0.001)	0.943	-3.04%	+9.35%	
Severity	2012.2	-0.030 (CI = +/-0.077; p = 0.406)	-0.069 (CI = +/-0.061; p = 0.029)	0.135 (CI = +/-0.122; p = 0.034)	0.119 (CI = +/-0.080; p = 0.007)	0.938	-2.96%	+9.35%	
Severity	2013.1	0.026 (CI = +/-0.105; p = 0.587)	-0.055 (CI = +/-0.061; p = 0.071)	0.104 (CI = +/-0.122; p = 0.086)	0.063 (CI = +/-0.107; p = 0.218)	0.948	+2.67%	+9.35%	
Severity	2013.2	0.059 (CI = +/-0.169; p = 0.448)	-0.058 (CI = +/-0.065; p = 0.073)	0.094 (CI = +/-0.135; p = 0.148)	0.030 (CI = +/-0.171; p = 0.700)	0.939	+6.11%	+9.35%	
Severity	2014.1	0.245 (CI = +/-0.360; p = 0.155)	-0.040 (CI = +/-0.071; p = 0.228)	0.059 (CI = +/-0.144; p = 0.372)	-0.156 (CI = +/-0.360; p = 0.348)	0.940	+27.77%	+9.35%	
Severity	2014.2	0.089 (CI = +/-0.022; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.228)	0.059 (CI = +/-0.144; p = 0.372)		0.914		+9.35%	
Severity	2015.1	0.089 (CI = +/-0.022; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.228)			0.895		+9.35%	
Severity	2015.2	0.083 (CI = +/-0.027; p = 0.000)	-0.029 (CI = +/-0.077; p = 0.401)			0.854		+8.69%	
Severity	2016.1	0.094 (CI = +/-0.027; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.667)			0.898		+9.86%	
Frequency	2005.1	-0.016 (CI = +/-0.015; p = 0.030)	-0.094 (CI = +/-0.069; p = 0.009)	0.139 (CI = +/-0.148; p = 0.065)	-0.014 (CI = +/-0.039; p = 0.460)	0.294	-1.63%	-3.03%	
Frequency	2005.2	-0.016 (CI = +/-0.016; p = 0.055)	-0.095 (CI = +/-0.071; p = 0.011)	0.137 (CI = +/-0.152; p = 0.075)	-0.015 (CI = +/-0.040; p = 0.455)	0.283	-1.57%	-3.03%	
Frequency	2006.1	-0.014 (CI = +/-0.018; p = 0.114)	-0.092 (CI = +/-0.074; p = 0.017)	0.132 (CI = +/-0.156; p = 0.093)	-0.016 (CI = +/-0.042; p = 0.424)	0.223	-1.42%	-3.03%	
Frequency	2006.2	-0.010 (CI = +/-0.019; p = 0.295)	-0.099 (CI = +/-0.075; p = 0.011)	0.122 (CI = +/-0.157; p = 0.122)	-0.021 (CI = +/-0.042; p = 0.323)	0.225	-1.00%	-3.03%	
Frequency	2007.1	-0.005 (CI = +/-0.021; p = 0.635)	-0.090 (CI = +/-0.076; p = 0.021)	0.108 (CI = +/-0.157; p = 0.168)	-0.026 (CI = +/-0.043; p = 0.225)	0.166	-0.49%	-3.03%	
Frequency	2007.2	0.002 (CI = +/-0.023; p = 0.845)	-0.100 (CI = +/-0.075; p = 0.011)	0.092 (CI = +/-0.154; p = 0.227)	-0.033 (CI = +/-0.043; p = 0.124)	0.219	+0.22%	-3.03%	
Frequency	2008.1	0.009 (CI = +/-0.025; p = 0.474)	-0.091 (CI = +/-0.076; p = 0.021)	0.077 (CI = +/-0.155; p = 0.310)	-0.039 (CI = +/-0.044; p = 0.074)	0.214	+0.88%	-3.03%	
Frequency	2008.2	0.017 (CI = +/-0.027; p = 0.208)	-0.101 (CI = +/-0.075; p = 0.011)	0.062 (CI = +/-0.153; p = 0.409)	-0.048 (CI = +/-0.044; p = 0.036)	0.282	+1.71%	-3.03%	
Frequency	2009.1	0.020 (CI = +/-0.032; p = 0.203)	-0.097 (CI = +/-0.079; p = 0.019)	0.056 (CI = +/-0.160; p = 0.471)	-0.051 (CI = +/-0.048; p = 0.039)	0.281	+2.01%	-3.03%	
Frequency	2009.2	0.023 (CI = +/-0.037; p = 0.203)	-0.100 (CI = +/-0.083; p = 0.021)	0.051 (CI = +/-0.166; p = 0.529)	-0.054 (CI = +/-0.052; p = 0.044)	0.260	+2.35%	-3.03%	
Frequency	2010.1	0.027 (CI = +/-0.044; p = 0.216)	-0.097 (CI = +/-0.088; p = 0.033)	0.045 (CI = +/-0.175; p = 0.595)	-0.058 (CI = +/-0.058; p = 0.053)	0.256	+2.73%	-3.03%	
Frequency	2010.2	0.024 (CI = +/-0.054; p = 0.347)	-0.095 (CI = +/-0.093; p = 0.046)	0.048 (CI = +/-0.185; p = 0.588)	-0.055 (CI = +/-0.067; p = 0.098)	0.189	+2.47%	-3.03%	
Frequency	2011.1	0.028 (CI = +/-0.067; p = 0.382)	-0.092 (CI = +/-0.100; p = 0.068)	0.043 (CI = +/-0.198; p = 0.647)	-0.059 (CI = +/-0.079; p = 0.130)	0.179	+2.87%	-3.03%	
Frequency	2011.2	0.049 (CI = +/-0.082; p = 0.224)	-0.102 (CI = +/-0.103; p = 0.054)	0.024 (CI = +/-0.205; p = 0.805)	-0.079 (CI = +/-0.092; p = 0.086)	0.217	+4.99%	-3.03%	
Frequency	2012.1	0.036 (CI = +/-0.110; p = 0.487)	-0.107 (CI = +/-0.112; p = 0.060)	0.035 (CI = +/-0.222; p = 0.739)	-0.067 (CI = +/-0.119; p = 0.241)	0.200	+3.70%	-3.03%	
Frequency	2012.2	0.030 (CI = +/-0.151; p = 0.673)	-0.105 (CI = +/-0.121; p = 0.081)	0.039 (CI = +/-0.242; p = 0.731)	-0.061 (CI = +/-0.158; p = 0.417)	0.143	+3.03%	-3.03%	
Frequency	2013.1	-0.012 (CI = +/-0.230; p = 0.913)	-0.116 (CI = +/-0.133; p = 0.082)	0.061 (CI = +/-0.269; p = 0.623)	-0.019 (CI = +/-0.235; p = 0.859)	0.146	-1.15%	-3.03%	
Frequency	2013.2	-0.014 (CI = +/-0.379; p = 0.935)	-0.116 (CI = +/-0.146; p = 0.106)	0.062 (CI = +/-0.302; p = 0.653)	-0.017 (CI = +/-0.383; p = 0.924)	0.118	-1.41%	-3.03%	
Frequency	2014.1	-0.059 (CI = +/-0.891; p = 0.882)	-0.120 (CI = +/-0.175; p = 0.153)	0.070 (CI = +/-0.358; p = 0.662)	0.029 (CI = +/-0.893; p = 0.943)	0.047	-5.76%	-3.03%	
Frequency	2014.2	-0.031 (CI = +/-0.055; p = 0.235)	-0.120 (CI = +/-0.175; p = 0.153)	0.070 (CI = +/-0.358; p = 0.662)		0.126		-3.03%	
Frequency	2015.1	-0.031 (CI = +/-0.055; p = 0.235)	-0.120 (CI = +/-0.175; p = 0.153)			0.177		-3.03%	
Frequency	2015.2	-0.036 (CI = +/-0.070; p = 0.271)	-0.111 (CI = +/-0.202; p = 0.235)			0.164		-3.50%	
Frequency	2016.1	-0.047 (CI = +/-0.088; p = 0.239)	-0.128 (CI = +/-0.229; p = 0.219)			0.166		-4.60%	

**AB Total**

Coverage = AB Total  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, seasonality  
 Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.018 (CI = +/-0.015; p = 0.020)	-0.188 (CI = +/-0.074; p = 0.000)	0.273 (CI = +/-0.138; p = 0.000)	0.830	+1.80%
Loss Cost	2005.2	0.021 (CI = +/-0.016; p = 0.013)	-0.194 (CI = +/-0.075; p = 0.000)	0.258 (CI = +/-0.142; p = 0.001)	0.831	+2.07%
Loss Cost	2006.1	0.025 (CI = +/-0.016; p = 0.004)	-0.183 (CI = +/-0.075; p = 0.000)	0.232 (CI = +/-0.142; p = 0.002)	0.846	+2.54%
Loss Cost	2006.2	0.025 (CI = +/-0.018; p = 0.008)	-0.183 (CI = +/-0.077; p = 0.000)	0.232 (CI = +/-0.149; p = 0.004)	0.833	+2.53%
Loss Cost	2007.1	0.025 (CI = +/-0.020; p = 0.014)	-0.182 (CI = +/-0.081; p = 0.000)	0.230 (CI = +/-0.157; p = 0.006)	0.829	+2.57%
Loss Cost	2007.2	0.026 (CI = +/-0.022; p = 0.021)	-0.183 (CI = +/-0.084; p = 0.000)	0.227 (CI = +/-0.165; p = 0.009)	0.815	+2.64%
Loss Cost	2008.1	0.029 (CI = +/-0.024; p = 0.020)	-0.177 (CI = +/-0.088; p = 0.000)	0.213 (CI = +/-0.173; p = 0.018)	0.816	+2.93%
Loss Cost	2008.2	0.030 (CI = +/-0.026; p = 0.027)	-0.179 (CI = +/-0.092; p = 0.001)	0.209 (CI = +/-0.182; p = 0.026)	0.799	+3.03%
Loss Cost	2009.1	0.035 (CI = +/-0.028; p = 0.018)	-0.169 (CI = +/-0.094; p = 0.001)	0.187 (CI = +/-0.188; p = 0.051)	0.808	+3.56%
Loss Cost	2009.2	0.040 (CI = +/-0.030; p = 0.013)	-0.179 (CI = +/-0.096; p = 0.001)	0.169 (CI = +/-0.193; p = 0.082)	0.804	+4.08%
Loss Cost	2010.1	0.045 (CI = +/-0.033; p = 0.010)	-0.169 (CI = +/-0.100; p = 0.002)	0.151 (CI = +/-0.200; p = 0.130)	0.809	+4.60%
Loss Cost	2010.2	0.047 (CI = +/-0.036; p = 0.014)	-0.173 (CI = +/-0.106; p = 0.003)	0.145 (CI = +/-0.209; p = 0.161)	0.785	+4.80%
Loss Cost	2011.1	0.050 (CI = +/-0.039; p = 0.016)	-0.167 (CI = +/-0.111; p = 0.006)	0.136 (CI = +/-0.218; p = 0.205)	0.782	+5.15%
Loss Cost	2011.2	0.051 (CI = +/-0.043; p = 0.022)	-0.169 (CI = +/-0.119; p = 0.009)	0.134 (CI = +/-0.228; p = 0.229)	0.746	+5.25%
Loss Cost	2012.1	0.052 (CI = +/-0.047; p = 0.033)	-0.168 (CI = +/-0.128; p = 0.014)	0.133 (CI = +/-0.239; p = 0.250)	0.728	+5.29%
Loss Cost	2012.2	0.054 (CI = +/-0.050; p = 0.037)	-0.175 (CI = +/-0.138; p = 0.017)	0.134 (CI = +/-0.249; p = 0.263)	0.687	+5.52%
Loss Cost	2013.1	0.057 (CI = +/-0.053; p = 0.038)	-0.165 (CI = +/-0.147; p = 0.031)	0.139 (CI = +/-0.259; p = 0.262)	0.683	+5.85%
Loss Cost	2013.2	0.058 (CI = +/-0.057; p = 0.044)	-0.174 (CI = +/-0.162; p = 0.038)	0.150 (CI = +/-0.280; p = 0.260)	0.620	+6.01%
Loss Cost	2014.1	0.059 (CI = +/-0.061; p = 0.055)	-0.170 (CI = +/-0.178; p = 0.059)	0.160 (CI = +/-0.315; p = 0.280)	0.584	+6.09%
Loss Cost	2014.2	0.059 (CI = +/-0.066; p = 0.073)	-0.160 (CI = +/-0.208; p = 0.114)	0.130 (CI = +/-0.425; p = 0.501)	0.367	+6.04%
Loss Cost	2015.1	0.059 (CI = +/-0.066; p = 0.073)	-0.160 (CI = +/-0.208; p = 0.114)		0.351	+6.04%
Loss Cost	2015.2	0.048 (CI = +/-0.082; p = 0.212)	-0.140 (CI = +/-0.236; p = 0.203)		0.125	+4.89%
Loss Cost	2016.1	0.047 (CI = +/-0.106; p = 0.320)	-0.141 (CI = +/-0.275; p = 0.256)		0.086	+4.81%
Severity	2005.1	0.036 (CI = +/-0.014; p = 0.000)	-0.093 (CI = +/-0.071; p = 0.013)	0.161 (CI = +/-0.134; p = 0.020)	0.857	+3.70%
Severity	2005.2	0.039 (CI = +/-0.015; p = 0.000)	-0.099 (CI = +/-0.073; p = 0.010)	0.147 (CI = +/-0.137; p = 0.036)	0.855	+3.95%
Severity	2006.1	0.042 (CI = +/-0.016; p = 0.000)	-0.090 (CI = +/-0.073; p = 0.018)	0.127 (CI = +/-0.140; p = 0.074)	0.861	+4.34%
Severity	2006.2	0.039 (CI = +/-0.017; p = 0.000)	-0.084 (CI = +/-0.075; p = 0.030)	0.142 (CI = +/-0.143; p = 0.052)	0.846	+4.03%
Severity	2007.1	0.037 (CI = +/-0.019; p = 0.001)	-0.090 (CI = +/-0.077; p = 0.024)	0.157 (CI = +/-0.149; p = 0.040)	0.837	+3.74%
Severity	2007.2	0.033 (CI = +/-0.020; p = 0.002)	-0.083 (CI = +/-0.078; p = 0.040)	0.173 (CI = +/-0.153; p = 0.029)	0.820	+3.38%
Severity	2008.1	0.033 (CI = +/-0.022; p = 0.006)	-0.083 (CI = +/-0.082; p = 0.048)	0.173 (CI = +/-0.162; p = 0.037)	0.810	+3.37%
Severity	2008.2	0.031 (CI = +/-0.024; p = 0.016)	-0.079 (CI = +/-0.086; p = 0.069)	0.183 (CI = +/-0.170; p = 0.036)	0.788	+3.14%
Severity	2009.1	0.037 (CI = +/-0.026; p = 0.007)	-0.067 (CI = +/-0.086; p = 0.121)	0.155 (CI = +/-0.172; p = 0.073)	0.804	+3.80%
Severity	2009.2	0.044 (CI = +/-0.027; p = 0.003)	-0.078 (CI = +/-0.086; p = 0.071)	0.132 (CI = +/-0.171; p = 0.124)	0.816	+4.47%
Severity	2010.1	0.051 (CI = +/-0.028; p = 0.001)	-0.065 (CI = +/-0.085; p = 0.126)	0.105 (CI = +/-0.170; p = 0.212)	0.834	+5.25%
Severity	2010.2	0.058 (CI = +/-0.029; p = 0.001)	-0.078 (CI = +/-0.084; p = 0.066)	0.084 (CI = +/-0.166; p = 0.300)	0.847	+5.99%
Severity	2011.1	0.065 (CI = +/-0.030; p = 0.000)	-0.065 (CI = +/-0.084; p = 0.117)	0.065 (CI = +/-0.164; p = 0.412)	0.860	+6.71%
Severity	2011.2	0.066 (CI = +/-0.032; p = 0.001)	-0.067 (CI = +/-0.090; p = 0.129)	0.063 (CI = +/-0.171; p = 0.441)	0.837	+6.81%
Severity	2012.1	0.073 (CI = +/-0.031; p = 0.000)	-0.051 (CI = +/-0.086; p = 0.224)	0.052 (CI = +/-0.160; p = 0.493)	0.864	+7.61%
Severity	2012.2	0.079 (CI = +/-0.029; p = 0.000)	-0.069 (CI = +/-0.081; p = 0.088)	0.055 (CI = +/-0.147; p = 0.431)	0.887	+8.27%
Severity	2013.1	0.087 (CI = +/-0.022; p = 0.000)	-0.047 (CI = +/-0.060; p = 0.114)	0.066 (CI = +/-0.106; p = 0.195)	0.945	+9.07%
Severity	2013.2	0.089 (CI = +/-0.021; p = 0.000)	-0.058 (CI = +/-0.061; p = 0.060)	0.081 (CI = +/-0.105; p = 0.118)	0.944	+9.29%
Severity	2014.1	0.090 (CI = +/-0.022; p = 0.000)	-0.052 (CI = +/-0.064; p = 0.098)	0.097 (CI = +/-0.113; p = 0.085)	0.940	+9.42%
Severity	2014.2	0.089 (CI = +/-0.022; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.228)	0.059 (CI = +/-0.144; p = 0.372)	0.914	+9.35%
Severity	2015.1	0.089 (CI = +/-0.022; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.228)		0.895	+9.35%
Severity	2015.2	0.083 (CI = +/-0.027; p = 0.000)	-0.029 (CI = +/-0.077; p = 0.401)		0.854	+8.69%
Severity	2016.1	0.094 (CI = +/-0.027; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.667)		0.898	+9.86%
Frequency	2005.1	-0.019 (CI = +/-0.014; p = 0.009)	-0.095 (CI = +/-0.068; p = 0.008)	0.112 (CI = +/-0.127; p = 0.082)	0.305	-1.83%
Frequency	2005.2	-0.018 (CI = +/-0.015; p = 0.017)	-0.095 (CI = +/-0.070; p = 0.010)	0.110 (CI = +/-0.132; p = 0.098)	0.295	-1.81%
Frequency	2006.1	-0.017 (CI = +/-0.016; p = 0.036)	-0.093 (CI = +/-0.073; p = 0.015)	0.105 (CI = +/-0.139; p = 0.132)	0.233	-1.72%
Frequency	2006.2	-0.014 (CI = +/-0.017; p = 0.096)	-0.099 (CI = +/-0.074; p = 0.011)	0.090 (CI = +/-0.143; p = 0.204)	0.224	-1.44%
Frequency	2007.1	-0.011 (CI = +/-0.019; p = 0.223)	-0.092 (CI = +/-0.076; p = 0.020)	0.073 (CI = +/-0.148; p = 0.315)	0.146	-1.12%
Frequency	2007.2	-0.007 (CI = +/-0.020; p = 0.464)	-0.100 (CI = +/-0.077; p = 0.013)	0.054 (CI = +/-0.151; p = 0.466)	0.163	-0.71%
Frequency	2008.1	-0.004 (CI = +/-0.022; p = 0.690)	-0.095 (CI = +/-0.080; p = 0.022)	0.040 (CI = +/-0.157; p = 0.604)	0.118	-0.42%
Frequency	2008.2	-0.001 (CI = +/-0.023; p = 0.928)	-0.101 (CI = +/-0.082; p = 0.019)	0.026 (CI = +/-0.163; p = 0.739)	0.136	-0.10%
Frequency	2009.1	-0.002 (CI = +/-0.026; p = 0.858)	-0.103 (CI = +/-0.086; p = 0.022)	0.032 (CI = +/-0.173; p = 0.706)	0.131	-0.23%
Frequency	2009.2	-0.004 (CI = +/-0.029; p = 0.785)	-0.100 (CI = +/-0.091; p = 0.033)	0.037 (CI = +/-0.182; p = 0.672)	0.105	-0.38%
Frequency	2010.1	-0.006 (CI = +/-0.031; p = 0.681)	-0.105 (CI = +/-0.096; p = 0.034)	0.046 (CI = +/-0.191; p = 0.616)	0.108	-0.62%
Frequency	2010.2	-0.011 (CI = +/-0.034; p = 0.487)	-0.095 (CI = +/-0.099; p = 0.058)	0.061 (CI = +/-0.195; p = 0.517)	0.081	-1.12%
Frequency	2011.1	-0.015 (CI = +/-0.037; p = 0.406)	-0.101 (CI = +/-0.104; p = 0.055)	0.071 (CI = +/-0.203; p = 0.471)	0.092	-1.46%
Frequency	2011.2	-0.015 (CI = +/-0.040; p = 0.445)	-0.102 (CI = +/-0.111; p = 0.071)	0.071 (CI = +/-0.213; p = 0.489)	0.079	-1.45%
Frequency	2012.1	-0.022 (CI = +/-0.041; p = 0.269)	-0.117 (CI = +/-0.112; p = 0.041)	0.081 (CI = +/-0.209; p = 0.418)	0.168	-2.15%
Frequency	2012.2	-0.026 (CI = +/-0.043; p = 0.215)	-0.105 (CI = +/-0.118; p = 0.076)	0.079 (CI = +/-0.213; p = 0.434)	0.164	-2.54%
Frequency	2013.1	-0.030 (CI = +/-0.044; p = 0.163)	-0.118 (CI = +/-0.123; p = 0.057)	0.073 (CI = +/-0.216; p = 0.474)	0.221	-2.95%
Frequency	2013.2	-0.030 (CI = +/-0.047; p = 0.183)	-0.116 (CI = +/-0.136; p = 0.087)	0.069 (CI = +/-0.234; p = 0.526)	0.205	-3.00%
Frequency	2014.1	-0.031 (CI = +/-0.051; p = 0.204)	-0.118 (CI = +/-0.149; p = 0.107)	0.064 (CI = +/-0.265; p = 0.600)	0.152	-3.04%
Frequency	2014.2	-0.031 (CI = +/-0.055; p = 0.235)	-0.120 (CI = +/-0.175; p = 0.153)	0.070 (CI = +/-0.358; p = 0.662)	0.126	-3.03%
Frequency	2015.1	-0.031 (CI = +/-0.055; p = 0.235)	-0.120 (CI = +/-0.175; p = 0.153)		0.177	-3.03%
Frequency	2015.2	-0.036 (CI = +/-0.070; p = 0.271)	-0.111 (CI = +/-0.202; p = 0.235)		0.164	-3.50%
Frequency	2016.1	-0.047 (CI = +/-0.088; p = 0.239)	-0.128 (CI = +/-0.229; p = 0.219)		0.166	-4.60%

**AB Total**

Coverage = AB Total  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, trend, level, change, seasonality  
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.014; p = 0.008)	-0.185 (CI = +/-0.074; p = 0.000)	0.072 (CI = +/-0.037; p = 0.000)	0.829	+1.99%	+9.58%	
Loss Cost	2005.2	0.022 (CI = +/-0.015; p = 0.006)	-0.191 (CI = +/-0.076; p = 0.000)	0.068 (CI = +/-0.038; p = 0.001)	0.829	+2.25%	+9.42%	
Loss Cost	2006.1	0.027 (CI = +/-0.016; p = 0.002)	-0.181 (CI = +/-0.075; p = 0.000)	0.060 (CI = +/-0.038; p = 0.003)	0.843	+2.71%	+9.11%	
Loss Cost	2006.2	0.026 (CI = +/-0.018; p = 0.005)	-0.180 (CI = +/-0.078; p = 0.000)	0.061 (CI = +/-0.041; p = 0.005)	0.829	+2.66%	+9.14%	
Loss Cost	2007.1	0.026 (CI = +/-0.020; p = 0.011)	-0.180 (CI = +/-0.082; p = 0.000)	0.061 (CI = +/-0.043; p = 0.008)	0.826	+2.67%	+9.14%	
Loss Cost	2007.2	0.026 (CI = +/-0.022; p = 0.022)	-0.180 (CI = +/-0.085; p = 0.000)	0.061 (CI = +/-0.046; p = 0.012)	0.811	+2.68%	+9.13%	
Loss Cost	2008.1	0.029 (CI = +/-0.025; p = 0.025)	-0.176 (CI = +/-0.089; p = 0.000)	0.057 (CI = +/-0.050; p = 0.026)	0.811	+2.94%	+9.00%	
Loss Cost	2008.2	0.029 (CI = +/-0.028; p = 0.046)	-0.176 (CI = +/-0.093; p = 0.001)	0.057 (CI = +/-0.054; p = 0.038)	0.793	+2.95%	+9.00%	
Loss Cost	2009.1	0.035 (CI = +/-0.032; p = 0.036)	-0.168 (CI = +/-0.096; p = 0.002)	0.049 (CI = +/-0.058; p = 0.091)	0.797	+3.54%	+8.77%	
Loss Cost	2009.2	0.041 (CI = +/-0.037; p = 0.032)	-0.175 (CI = +/-0.100; p = 0.002)	0.041 (CI = +/-0.063; p = 0.184)	0.789	+4.18%	+8.57%	
Loss Cost	2010.1	0.048 (CI = +/-0.043; p = 0.031)	-0.167 (CI = +/-0.104; p = 0.004)	0.032 (CI = +/-0.069; p = 0.347)	0.792	+4.94%	+8.34%	
Loss Cost	2010.2	0.051 (CI = +/-0.052; p = 0.054)	-0.169 (CI = +/-0.110; p = 0.005)	0.029 (CI = +/-0.079; p = 0.450)	0.765	+5.22%	+8.28%	
Loss Cost	2011.1	0.058 (CI = +/-0.063; p = 0.070)	-0.163 (CI = +/-0.117; p = 0.009)	0.020 (CI = +/-0.091; p = 0.648)	0.760	+5.99%	+8.11%	
Loss Cost	2011.2	0.060 (CI = +/-0.080; p = 0.131)	-0.164 (CI = +/-0.125; p = 0.014)	0.018 (CI = +/-0.108; p = 0.722)	0.719	+6.14%	+8.09%	
Loss Cost	2012.1	0.058 (CI = +/-0.105; p = 0.252)	-0.165 (CI = +/-0.135; p = 0.020)	0.020 (CI = +/-0.134; p = 0.753)	0.700	+5.98%	+8.11%	
Loss Cost	2012.2	0.068 (CI = +/-0.143; p = 0.322)	-0.169 (CI = +/-0.145; p = 0.027)	0.009 (CI = +/-0.172; p = 0.906)	0.651	+7.00%	+8.02%	
Loss Cost	2013.1	0.107 (CI = +/-0.210; p = 0.288)	-0.157 (CI = +/-0.158; p = 0.051)	-0.032 (CI = +/-0.240; p = 0.772)	0.646	+11.25%	+7.72%	
Loss Cost	2013.2	0.169 (CI = +/-0.346; p = 0.303)	-0.166 (CI = +/-0.170; p = 0.054)	-0.096 (CI = +/-0.374; p = 0.578)	0.579	+18.36%	+7.48%	
Loss Cost	2014.1	0.390 (CI = +/-0.782; p = 0.289)	-0.143 (CI = +/-0.191; p = 0.124)	-0.322 (CI = +/-0.807; p = 0.391)	0.563	+47.63%	+7.03%	
Loss Cost	2014.2	0.068 (CI = +/-0.055; p = 0.022)	-0.143 (CI = +/-0.191; p = 0.124)		0.402			+7.03%
Loss Cost	2015.1	0.059 (CI = +/-0.066; p = 0.073)	-0.160 (CI = +/-0.208; p = 0.114)		0.351			+6.04%
Loss Cost	2015.2	0.048 (CI = +/-0.082; p = 0.212)	-0.140 (CI = +/-0.236; p = 0.203)		0.125			+4.89%
Loss Cost	2016.1	0.047 (CI = +/-0.106; p = 0.320)	-0.141 (CI = +/-0.275; p = 0.256)		0.086			+4.81%
Severity	2005.1	0.030 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.058; p = 0.002)	0.068 (CI = +/-0.029; p = 0.000)	0.906	+3.00%	+10.22%	
Severity	2005.2	0.031 (CI = +/-0.012; p = 0.000)	-0.098 (CI = +/-0.059; p = 0.002)	0.065 (CI = +/-0.030; p = 0.000)	0.903	+3.15%	+10.12%	
Severity	2006.1	0.034 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.060; p = 0.004)	0.061 (CI = +/-0.031; p = 0.000)	0.905	+3.41%	+9.95%	
Severity	2006.2	0.029 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.059; p = 0.008)	0.068 (CI = +/-0.030; p = 0.000)	0.905	+2.93%	+10.22%	
Severity	2007.1	0.024 (CI = +/-0.014; p = 0.002)	-0.093 (CI = +/-0.057; p = 0.003)	0.076 (CI = +/-0.030; p = 0.000)	0.910	+2.41%	+10.52%	
Severity	2007.2	0.017 (CI = +/-0.014; p = 0.016)	-0.081 (CI = +/-0.053; p = 0.004)	0.086 (CI = +/-0.029; p = 0.000)	0.918	+1.75%	+10.84%	
Severity	2008.1	0.014 (CI = +/-0.015; p = 0.073)	-0.087 (CI = +/-0.054; p = 0.003)	0.091 (CI = +/-0.030; p = 0.000)	0.919	+1.38%	+11.02%	
Severity	2008.2	0.006 (CI = +/-0.015; p = 0.398)	-0.076 (CI = +/-0.050; p = 0.004)	0.101 (CI = +/-0.029; p = 0.000)	0.928	+0.63%	+11.32%	
Severity	2009.1	0.009 (CI = +/-0.017; p = 0.301)	-0.073 (CI = +/-0.052; p = 0.008)	0.097 (CI = +/-0.031; p = 0.000)	0.929	+0.89%	+11.21%	
Severity	2009.2	0.011 (CI = +/-0.020; p = 0.244)	-0.076 (CI = +/-0.054; p = 0.008)	0.094 (CI = +/-0.034; p = 0.000)	0.927	+1.16%	+11.13%	
Severity	2010.1	0.015 (CI = +/-0.023; p = 0.199)	-0.072 (CI = +/-0.057; p = 0.015)	0.090 (CI = +/-0.038; p = 0.000)	0.927	+1.50%	+11.02%	
Severity	2010.2	0.018 (CI = +/-0.028; p = 0.179)	-0.076 (CI = +/-0.059; p = 0.016)	0.085 (CI = +/-0.042; p = 0.001)	0.923	+1.86%	+10.93%	
Severity	2011.1	0.021 (CI = +/-0.034; p = 0.209)	-0.073 (CI = +/-0.063; p = 0.026)	0.082 (CI = +/-0.049; p = 0.003)	0.920	+2.13%	+10.87%	
Severity	2011.2	0.005 (CI = +/-0.040; p = 0.787)	-0.063 (CI = +/-0.062; p = 0.047)	0.100 (CI = +/-0.054; p = 0.001)	0.920	+0.51%	+11.14%	
Severity	2012.1	0.011 (CI = +/-0.052; p = 0.655)	-0.060 (CI = +/-0.067; p = 0.074)	0.094 (CI = +/-0.066; p = 0.009)	0.918	+1.11%	+11.05%	
Severity	2012.2	0.023 (CI = +/-0.070; p = 0.496)	-0.065 (CI = +/-0.071; p = 0.073)	0.081 (CI = +/-0.084; p = 0.058)	0.912	+2.28%	+10.93%	
Severity	2013.1	0.084 (CI = +/-0.088; p = 0.058)	-0.046 (CI = +/-0.066; p = 0.150)	0.015 (CI = +/-0.100; p = 0.747)	0.936	+8.79%	+10.44%	
Severity	2013.2	0.134 (CI = +/-0.139; p = 0.058)	-0.054 (CI = +/-0.068; p = 0.110)	-0.036 (CI = +/-0.150; p = 0.602)	0.930	+14.31%	+10.24%	
Severity	2014.1	0.338 (CI = +/-0.272; p = 0.020)	-0.032 (CI = +/-0.066; p = 0.300)	-0.245 (CI = +/-0.281; p = 0.080)	0.940	+40.24%	+9.81%	
Severity	2014.2	0.094 (CI = +/-0.019; p = 0.000)	-0.032 (CI = +/-0.066; p = 0.300)		0.915			+9.81%
Severity	2015.1	0.089 (CI = +/-0.022; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.228)		0.895			+9.35%
Severity	2015.2	0.083 (CI = +/-0.027; p = 0.000)	-0.029 (CI = +/-0.077; p = 0.401)		0.854			+8.69%
Severity	2016.1	0.094 (CI = +/-0.027; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.667)		0.898			+9.86%
Frequency	2005.1	-0.010 (CI = +/-0.014; p = 0.148)	-0.090 (CI = +/-0.072; p = 0.015)	0.004 (CI = +/-0.035; p = 0.814)	0.223	-0.98%	-0.58%	
Frequency	2005.2	-0.009 (CI = +/-0.015; p = 0.233)	-0.093 (CI = +/-0.074; p = 0.016)	0.002 (CI = +/-0.037; p = 0.894)	0.216	-0.88%	-0.64%	
Frequency	2006.1	-0.007 (CI = +/-0.016; p = 0.398)	-0.088 (CI = +/-0.076; p = 0.025)	-0.001 (CI = +/-0.039; p = 0.964)	0.159	-0.68%	-0.76%	
Frequency	2006.2	-0.003 (CI = +/-0.017; p = 0.762)	-0.097 (CI = +/-0.077; p = 0.015)	-0.007 (CI = +/-0.040; p = 0.709)	0.174	-0.26%	-0.98%	
Frequency	2007.1	0.002 (CI = +/-0.019; p = 0.785)	-0.087 (CI = +/-0.077; p = 0.028)	-0.015 (CI = +/-0.041; p = 0.451)	0.129	+0.25%	-1.25%	
Frequency	2007.2	0.009 (CI = +/-0.020; p = 0.345)	-0.099 (CI = +/-0.075; p = 0.012)	-0.025 (CI = +/-0.041; p = 0.223)	0.200	+0.92%	-1.54%	
Frequency	2008.1	0.015 (CI = +/-0.021; p = 0.148)	-0.088 (CI = +/-0.075; p = 0.024)	-0.034 (CI = +/-0.042; p = 0.111)	0.211	+1.54%	-1.82%	
Frequency	2008.2	0.023 (CI = +/-0.023; p = 0.050)	-0.099 (CI = +/-0.074; p = 0.011)	-0.044 (CI = +/-0.043; p = 0.045)	0.292	+2.31%	-2.08%	
Frequency	2009.1	0.026 (CI = +/-0.026; p = 0.051)	-0.095 (CI = +/-0.078; p = 0.019)	-0.048 (CI = +/-0.047; p = 0.043)	0.298	+2.63%	-2.20%	
Frequency	2009.2	0.029 (CI = +/-0.030; p = 0.055)	-0.099 (CI = +/-0.081; p = 0.020)	-0.053 (CI = +/-0.051; p = 0.044)	0.284	+2.99%	-2.30%	
Frequency	2010.1	0.033 (CI = +/-0.035; p = 0.063)	-0.095 (CI = +/-0.085; p = 0.032)	-0.058 (CI = +/-0.057; p = 0.047)	0.287	+3.40%	-2.41%	
Frequency	2010.2	0.032 (CI = +/-0.042; p = 0.126)	-0.094 (CI = +/-0.090; p = 0.043)	-0.057 (CI = +/-0.064; p = 0.081)	0.224	+3.29%	-2.39%	
Frequency	2011.1	0.037 (CI = +/-0.052; p = 0.151)	-0.090 (CI = +/-0.096; p = 0.065)	-0.062 (CI = +/-0.075; p = 0.097)	0.222	+3.77%	-2.48%	
Frequency	2011.2	0.054 (CI = +/-0.063; p = 0.085)	-0.101 (CI = +/-0.099; p = 0.046)	-0.082 (CI = +/-0.085; p = 0.058)	0.269	+5.60%	-2.74%	
Frequency	2012.1	0.047 (CI = +/-0.083; p = 0.239)	-0.105 (CI = +/-0.107; p = 0.053)	-0.074 (CI = +/-0.106; p = 0.154)	0.255	+4.83%	-2.64%	
Frequency	2012.2	0.045 (CI = +/-0.113; p = 0.401)	-0.104 (CI = +/-0.115; p = 0.072)	-0.072 (CI = +/-0.136; p = 0.272)	0.205	+4.61%	-2.62%	
Frequency	2013.1	0.022 (CI = +/-0.167; p = 0.774)	-0.111 (CI = +/-0.125; p = 0.078)	-0.047 (CI = +/-0.191; p = 0.596)	0.204	+2.27%	-2.46%	
Frequency	2013.2	0.035 (CI = +/-0.279; p = 0.786)	-0.113 (CI = +/-0.137; p = 0.097)	-0.060 (CI = +/-0.301; p = 0.665)	0.187	+3.54%	-2.51%	
Frequency	2014.1	0.051 (CI = +/-0.647; p = 0.862)	-0.111 (CI = +/-0.158; p = 0.147)	-0.077 (CI = +/-0.668; p = 0.800)	0.131	+5.27%	-2.54%	
Frequency	2014.2	-0.026 (CI = +/-0.046; p = 0.236)	-0.111 (CI = +/-0.158; p = 0.147)		0.203			-2.54%
Frequency	2015.1	-0.031 (CI = +/-0.055; p = 0.235)	-0.120 (CI = +/-0.175; p = 0.153)		0.177			-3.03%
Frequency	2015.2	-0.036 (CI = +/-0.070; p = 0.271)	-0.111 (CI = +/-0.202; p = 0.235)		0.164			-3.50%
Frequency	2016.1	-0.047 (CI = +/-0.088; p = 0.239)	-0.128 (CI = +/-0.229; p = 0.219)		0.166			-4.60%

**AB Total**

Coverage = AB Total  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: trend\_level\_change, seasonality  
 Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	-0.190 (CI = +/-0.083; p = 0.000)	0.113 (CI = +/-0.024; p = 0.000)	0.785	0.00%	+12.01%
Loss Cost	2005.2	-0.189 (CI = +/-0.086; p = 0.000)	0.113 (CI = +/-0.025; p = 0.000)	0.778	0.00%	+11.98%
Loss Cost	2006.1	-0.188 (CI = +/-0.089; p = 0.000)	0.113 (CI = +/-0.025; p = 0.000)	0.778	0.00%	+12.01%
Loss Cost	2006.2	-0.177 (CI = +/-0.090; p = 0.000)	0.111 (CI = +/-0.025; p = 0.000)	0.772	0.00%	+11.79%
Loss Cost	2007.1	-0.186 (CI = +/-0.092; p = 0.000)	0.110 (CI = +/-0.026; p = 0.000)	0.778	0.00%	+11.62%
Loss Cost	2007.2	-0.178 (CI = +/-0.094; p = 0.001)	0.108 (CI = +/-0.026; p = 0.000)	0.769	0.00%	+11.42%
Loss Cost	2008.1	-0.182 (CI = +/-0.098; p = 0.001)	0.107 (CI = +/-0.027; p = 0.000)	0.769	0.00%	+11.32%
Loss Cost	2008.2	-0.173 (CI = +/-0.100; p = 0.002)	0.105 (CI = +/-0.027; p = 0.000)	0.758	0.00%	+11.11%
Loss Cost	2009.1	-0.175 (CI = +/-0.105; p = 0.002)	0.105 (CI = +/-0.028; p = 0.000)	0.756	0.00%	+11.06%
Loss Cost	2009.2	-0.172 (CI = +/-0.110; p = 0.004)	0.104 (CI = +/-0.029; p = 0.000)	0.741	0.00%	+10.97%
Loss Cost	2010.1	-0.177 (CI = +/-0.116; p = 0.005)	0.103 (CI = +/-0.031; p = 0.000)	0.739	0.00%	+10.86%
Loss Cost	2010.2	-0.165 (CI = +/-0.120; p = 0.010)	0.100 (CI = +/-0.032; p = 0.000)	0.719	0.00%	+10.57%
Loss Cost	2011.1	-0.174 (CI = +/-0.126; p = 0.010)	0.099 (CI = +/-0.033; p = 0.000)	0.717	0.00%	+10.36%
Loss Cost	2011.2	-0.160 (CI = +/-0.130; p = 0.020)	0.095 (CI = +/-0.034; p = 0.000)	0.690	0.00%	+9.97%
Loss Cost	2012.1	-0.174 (CI = +/-0.135; p = 0.015)	0.092 (CI = +/-0.035; p = 0.000)	0.691	0.00%	+9.60%
Loss Cost	2012.2	-0.165 (CI = +/-0.144; p = 0.029)	0.089 (CI = +/-0.038; p = 0.000)	0.650	0.00%	+9.31%
Loss Cost	2013.1	-0.170 (CI = +/-0.156; p = 0.035)	0.087 (CI = +/-0.041; p = 0.001)	0.639	0.00%	+9.14%
Loss Cost	2013.2	-0.159 (CI = +/-0.169; p = 0.062)	0.084 (CI = +/-0.045; p = 0.002)	0.572	0.00%	+8.78%
Loss Cost	2014.1	-0.172 (CI = +/-0.182; p = 0.062)	0.080 (CI = +/-0.050; p = 0.005)	0.551	0.00%	+8.29%
Loss Cost	2014.2	-0.143 (CI = +/-0.191; p = 0.124)	0.068 (CI = +/-0.055; p = 0.022)	0.402	0.00%	+7.03%
Loss Cost	2015.1	-0.160 (CI = +/-0.208; p = 0.114)	0.059 (CI = +/-0.066; p = 0.073)	0.351	0.00%	+6.04%
Loss Cost	2015.2	-0.140 (CI = +/-0.236; p = 0.203)	0.048 (CI = +/-0.082; p = 0.212)	0.125	0.00%	+4.89%
Loss Cost	2016.1	-0.141 (CI = +/-0.275; p = 0.256)	0.047 (CI = +/-0.106; p = 0.320)	0.086	0.00%	+4.81%
Severity	2005.1	-0.103 (CI = +/-0.083; p = 0.017)	0.130 (CI = +/-0.024; p = 0.000)	0.807	0.00%	+13.90%
Severity	2005.2	-0.095 (CI = +/-0.084; p = 0.028)	0.129 (CI = +/-0.024; p = 0.000)	0.804	0.00%	+13.74%
Severity	2006.1	-0.101 (CI = +/-0.087; p = 0.024)	0.128 (CI = +/-0.025; p = 0.000)	0.804	0.00%	+13.63%
Severity	2006.2	-0.080 (CI = +/-0.078; p = 0.044)	0.124 (CI = +/-0.022; p = 0.000)	0.833	0.00%	+13.16%
Severity	2007.1	-0.099 (CI = +/-0.069; p = 0.007)	0.120 (CI = +/-0.019; p = 0.000)	0.866	0.00%	+12.79%
Severity	2007.2	-0.080 (CI = +/-0.059; p = 0.010)	0.116 (CI = +/-0.016; p = 0.000)	0.898	0.00%	+12.35%
Severity	2008.1	-0.091 (CI = +/-0.056; p = 0.003)	0.114 (CI = +/-0.015; p = 0.000)	0.910	0.00%	+12.13%
Severity	2008.2	-0.076 (CI = +/-0.049; p = 0.004)	0.111 (CI = +/-0.013; p = 0.000)	0.929	0.00%	+11.78%
Severity	2009.1	-0.075 (CI = +/-0.052; p = 0.007)	0.112 (CI = +/-0.014; p = 0.000)	0.928	0.00%	+11.80%
Severity	2009.2	-0.075 (CI = +/-0.054; p = 0.009)	0.112 (CI = +/-0.015; p = 0.000)	0.925	0.00%	+11.81%
Severity	2010.1	-0.075 (CI = +/-0.057; p = 0.013)	0.112 (CI = +/-0.015; p = 0.000)	0.923	0.00%	+11.81%
Severity	2010.2	-0.074 (CI = +/-0.061; p = 0.020)	0.111 (CI = +/-0.016; p = 0.000)	0.919	0.00%	+11.77%
Severity	2011.1	-0.077 (CI = +/-0.064; p = 0.021)	0.111 (CI = +/-0.017; p = 0.000)	0.917	0.00%	+11.70%
Severity	2011.2	-0.063 (CI = +/-0.060; p = 0.041)	0.107 (CI = +/-0.016; p = 0.000)	0.925	0.00%	+11.30%
Severity	2012.1	-0.062 (CI = +/-0.064; p = 0.058)	0.107 (CI = +/-0.017; p = 0.000)	0.922	0.00%	+11.33%
Severity	2012.2	-0.063 (CI = +/-0.069; p = 0.071)	0.108 (CI = +/-0.018; p = 0.000)	0.916	0.00%	+11.37%
Severity	2013.1	-0.056 (CI = +/-0.073; p = 0.118)	0.110 (CI = +/-0.019; p = 0.000)	0.917	0.00%	+11.59%
Severity	2013.2	-0.048 (CI = +/-0.077; p = 0.198)	0.107 (CI = +/-0.021; p = 0.000)	0.907	0.00%	+11.30%
Severity	2014.1	-0.057 (CI = +/-0.081; p = 0.148)	0.104 (CI = +/-0.022; p = 0.000)	0.899	0.00%	+10.94%
Severity	2014.2	-0.032 (CI = +/-0.066; p = 0.300)	0.094 (CI = +/-0.019; p = 0.000)	0.915	0.00%	+9.81%
Severity	2015.1	-0.040 (CI = +/-0.071; p = 0.228)	0.089 (CI = +/-0.022; p = 0.000)	0.895	0.00%	+9.35%
Severity	2015.2	-0.029 (CI = +/-0.077; p = 0.401)	0.083 (CI = +/-0.027; p = 0.000)	0.854	0.00%	+8.69%
Severity	2016.1	-0.013 (CI = +/-0.070; p = 0.667)	0.094 (CI = +/-0.027; p = 0.000)	0.898	0.00%	+9.86%
Frequency	2005.1	-0.088 (CI = +/-0.073; p = 0.020)	-0.017 (CI = +/-0.021; p = 0.118)	0.189	0.00%	-1.66%
Frequency	2005.2	-0.094 (CI = +/-0.075; p = 0.016)	-0.016 (CI = +/-0.022; p = 0.149)	0.202	0.00%	-1.55%
Frequency	2006.1	-0.087 (CI = +/-0.076; p = 0.027)	-0.014 (CI = +/-0.022; p = 0.184)	0.167	0.00%	-1.42%
Frequency	2006.2	-0.097 (CI = +/-0.075; p = 0.013)	-0.012 (CI = +/-0.021; p = 0.248)	0.204	0.00%	-1.21%
Frequency	2007.1	-0.088 (CI = +/-0.075; p = 0.024)	-0.010 (CI = +/-0.021; p = 0.314)	0.162	0.00%	-1.04%
Frequency	2007.2	-0.098 (CI = +/-0.075; p = 0.013)	-0.008 (CI = +/-0.021; p = 0.415)	0.202	0.00%	-0.83%
Frequency	2008.1	-0.092 (CI = +/-0.077; p = 0.022)	-0.007 (CI = +/-0.021; p = 0.487)	0.165	0.00%	-0.72%
Frequency	2008.2	-0.097 (CI = +/-0.080; p = 0.019)	-0.006 (CI = +/-0.022; p = 0.570)	0.179	0.00%	-0.60%
Frequency	2009.1	-0.101 (CI = +/-0.083; p = 0.021)	-0.007 (CI = +/-0.022; p = 0.544)	0.180	0.00%	-0.66%
Frequency	2009.2	-0.097 (CI = +/-0.087; p = 0.032)	-0.008 (CI = +/-0.023; p = 0.509)	0.162	0.00%	-0.75%
Frequency	2010.1	-0.101 (CI = +/-0.091; p = 0.032)	-0.009 (CI = +/-0.024; p = 0.470)	0.170	0.00%	-0.85%
Frequency	2010.2	-0.091 (CI = +/-0.094; p = 0.057)	-0.011 (CI = +/-0.025; p = 0.368)	0.150	0.00%	-1.08%
Frequency	2011.1	-0.097 (CI = +/-0.099; p = 0.055)	-0.012 (CI = +/-0.026; p = 0.338)	0.159	0.00%	-1.20%
Frequency	2011.2	-0.097 (CI = +/-0.106; p = 0.070)	-0.012 (CI = +/-0.028; p = 0.370)	0.151	0.00%	-1.19%
Frequency	2012.1	-0.112 (CI = +/-0.107; p = 0.041)	-0.016 (CI = +/-0.028; p = 0.246)	0.227	0.00%	-1.56%
Frequency	2012.2	-0.101 (CI = +/-0.113; p = 0.074)	-0.019 (CI = +/-0.029; p = 0.194)	0.220	0.00%	-1.85%
Frequency	2013.1	-0.113 (CI = +/-0.118; p = 0.058)	-0.022 (CI = +/-0.031; p = 0.145)	0.264	0.00%	-2.19%
Frequency	2013.2	-0.111 (CI = +/-0.129; p = 0.084)	-0.023 (CI = +/-0.035; p = 0.173)	0.255	0.00%	-2.27%
Frequency	2014.1	-0.115 (CI = +/-0.141; p = 0.101)	-0.024 (CI = +/-0.039; p = 0.196)	0.215	0.00%	-2.39%
Frequency	2014.2	-0.111 (CI = +/-0.158; p = 0.147)	-0.026 (CI = +/-0.046; p = 0.236)	0.203	0.00%	-2.54%
Frequency	2015.1	-0.120 (CI = +/-0.175; p = 0.153)	-0.031 (CI = +/-0.055; p = 0.235)	0.177	0.00%	-3.03%
Frequency	2015.2	-0.111 (CI = +/-0.202; p = 0.235)	-0.036 (CI = +/-0.070; p = 0.271)	0.164	0.00%	-3.50%
Frequency	2016.1	-0.128 (CI = +/-0.229; p = 0.219)	-0.047 (CI = +/-0.088; p = 0.239)	0.166	0.00%	-4.60%

**AB Total**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.044 (CI = +/-0.011; p = 0.000)	-0.164 (CI = +/-0.091; p = 0.001)	0.756	+4.54%
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	-0.176 (CI = +/-0.090; p = 0.000)	0.771	+4.81%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.157 (CI = +/-0.085; p = 0.001)	0.813	+5.23%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.163 (CI = +/-0.087; p = 0.001)	0.801	+5.35%
Loss Cost	2007.1	0.054 (CI = +/-0.012; p = 0.000)	-0.154 (CI = +/-0.089; p = 0.002)	0.807	+5.56%
Loss Cost	2007.2	0.056 (CI = +/-0.013; p = 0.000)	-0.161 (CI = +/-0.092; p = 0.001)	0.798	+5.75%
Loss Cost	2008.1	0.059 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.091; p = 0.003)	0.817	+6.11%
Loss Cost	2008.2	0.061 (CI = +/-0.014; p = 0.000)	-0.154 (CI = +/-0.093; p = 0.003)	0.807	+6.32%
Loss Cost	2009.1	0.066 (CI = +/-0.014; p = 0.000)	-0.135 (CI = +/-0.089; p = 0.005)	0.840	+6.85%
Loss Cost	2009.2	0.070 (CI = +/-0.014; p = 0.000)	-0.149 (CI = +/-0.088; p = 0.002)	0.852	+7.28%
Loss Cost	2010.1	0.076 (CI = +/-0.014; p = 0.000)	-0.131 (CI = +/-0.083; p = 0.004)	0.879	+7.85%
Loss Cost	2010.2	0.078 (CI = +/-0.016; p = 0.000)	-0.139 (CI = +/-0.086; p = 0.004)	0.871	+8.12%
Loss Cost	2011.1	0.083 (CI = +/-0.016; p = 0.000)	-0.123 (CI = +/-0.085; p = 0.007)	0.887	+8.68%
Loss Cost	2011.2	0.085 (CI = +/-0.018; p = 0.000)	-0.128 (CI = +/-0.089; p = 0.008)	0.872	+8.89%
Loss Cost	2012.1	0.089 (CI = +/-0.020; p = 0.000)	-0.118 (CI = +/-0.094; p = 0.017)	0.871	+9.29%
Loss Cost	2012.2	0.092 (CI = +/-0.023; p = 0.000)	-0.127 (CI = +/-0.098; p = 0.016)	0.857	+9.66%
Loss Cost	2013.1	0.101 (CI = +/-0.024; p = 0.000)	-0.105 (CI = +/-0.096; p = 0.034)	0.883	+10.59%
Loss Cost	2013.2	0.104 (CI = +/-0.028; p = 0.000)	-0.112 (CI = +/-0.103; p = 0.037)	0.861	+10.91%
Loss Cost	2014.1	0.109 (CI = +/-0.033; p = 0.000)	-0.100 (CI = +/-0.112; p = 0.074)	0.856	+11.51%
Loss Cost	2014.2	0.100 (CI = +/-0.037; p = 0.000)	-0.084 (CI = +/-0.116; p = 0.133)	0.803	+10.54%
Loss Cost	2015.1	0.100 (CI = +/-0.047; p = 0.002)	-0.085 (CI = +/-0.135; p = 0.178)	0.763	+10.46%
Loss Cost	2015.2	0.092 (CI = +/-0.059; p = 0.009)	-0.074 (CI = +/-0.152; p = 0.280)	0.638	+9.63%
Loss Cost	2016.1	0.113 (CI = +/-0.071; p = 0.010)	-0.042 (CI = +/-0.164; p = 0.534)	0.709	+11.95%
Severity	2005.1	0.049 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.077; p = 0.016)	0.822	+4.98%
Severity	2005.2	0.050 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.077; p = 0.009)	0.825	+5.17%
Severity	2006.1	0.053 (CI = +/-0.010; p = 0.000)	-0.094 (CI = +/-0.077; p = 0.018)	0.838	+5.42%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.079; p = 0.027)	0.815	+5.32%
Severity	2007.1	0.051 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.082; p = 0.028)	0.799	+5.24%
Severity	2007.2	0.050 (CI = +/-0.012; p = 0.000)	-0.090 (CI = +/-0.086; p = 0.040)	0.768	+5.14%
Severity	2008.1	0.051 (CI = +/-0.013; p = 0.000)	-0.087 (CI = +/-0.090; p = 0.057)	0.757	+5.22%
Severity	2008.2	0.051 (CI = +/-0.014; p = 0.000)	-0.086 (CI = +/-0.094; p = 0.071)	0.724	+5.20%
Severity	2009.1	0.055 (CI = +/-0.015; p = 0.000)	-0.070 (CI = +/-0.093; p = 0.130)	0.755	+5.63%
Severity	2009.2	0.059 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.091; p = 0.065)	0.779	+6.08%
Severity	2010.1	0.064 (CI = +/-0.015; p = 0.000)	-0.068 (CI = +/-0.089; p = 0.124)	0.806	+6.58%
Severity	2010.2	0.068 (CI = +/-0.016; p = 0.000)	-0.083 (CI = +/-0.087; p = 0.060)	0.826	+7.08%
Severity	2011.1	0.073 (CI = +/-0.017; p = 0.000)	-0.068 (CI = +/-0.087; p = 0.114)	0.842	+7.58%
Severity	2011.2	0.074 (CI = +/-0.019; p = 0.000)	-0.071 (CI = +/-0.093; p = 0.123)	0.816	+7.67%
Severity	2012.1	0.081 (CI = +/-0.020; p = 0.000)	-0.052 (CI = +/-0.090; p = 0.236)	0.847	+8.40%
Severity	2012.2	0.088 (CI = +/-0.020; p = 0.000)	-0.069 (CI = +/-0.086; p = 0.106)	0.870	+9.15%
Severity	2013.1	0.099 (CI = +/-0.017; p = 0.000)	-0.041 (CI = +/-0.067; p = 0.204)	0.931	+10.35%
Severity	2013.2	0.102 (CI = +/-0.019; p = 0.000)	-0.049 (CI = +/-0.071; p = 0.153)	0.924	+10.74%
Severity	2014.1	0.104 (CI = +/-0.023; p = 0.000)	-0.044 (CI = +/-0.078; p = 0.233)	0.912	+10.98%
Severity	2014.2	0.096 (CI = +/-0.023; p = 0.000)	-0.029 (CI = +/-0.074; p = 0.397)	0.899	+10.04%
Severity	2015.1	0.091 (CI = +/-0.029; p = 0.000)	-0.038 (CI = +/-0.082; p = 0.311)	0.870	+9.48%
Severity	2015.2	0.084 (CI = +/-0.034; p = 0.001)	-0.028 (CI = +/-0.090; p = 0.472)	0.810	+8.76%
Severity	2016.1	0.100 (CI = +/-0.036; p = 0.001)	-0.004 (CI = +/-0.083; p = 0.916)	0.881	+10.55%
Frequency	2005.1	-0.004 (CI = +/-0.006; p = 0.183)	-0.067 (CI = +/-0.054; p = 0.017)	0.170	-0.41%
Frequency	2005.2	-0.003 (CI = +/-0.007; p = 0.300)	-0.071 (CI = +/-0.055; p = 0.015)	0.176	-0.34%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.586)	-0.063 (CI = +/-0.055; p = 0.027)	0.119	-0.18%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.934)	-0.072 (CI = +/-0.053; p = 0.010)	0.185	+0.03%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.337)	-0.060 (CI = +/-0.049; p = 0.018)	0.189	+0.31%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.061)	-0.071 (CI = +/-0.043; p = 0.003)	0.358	+0.58%
Frequency	2008.1	0.008 (CI = +/-0.006; p = 0.005)	-0.060 (CI = +/-0.038; p = 0.004)	0.466	+0.85%
Frequency	2008.2	0.011 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.035; p = 0.001)	0.591	+1.07%
Frequency	2009.1	0.011 (CI = +/-0.006; p = 0.001)	-0.065 (CI = +/-0.036; p = 0.001)	0.603	+1.15%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.001)	-0.064 (CI = +/-0.038; p = 0.002)	0.550	+1.14%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.002)	-0.062 (CI = +/-0.040; p = 0.005)	0.553	+1.19%
Frequency	2010.2	0.010 (CI = +/-0.007; p = 0.011)	-0.055 (CI = +/-0.039; p = 0.009)	0.456	+0.98%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.018)	-0.054 (CI = +/-0.042; p = 0.015)	0.454	+1.02%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.018)	-0.057 (CI = +/-0.044; p = 0.015)	0.448	+1.14%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.083)	-0.066 (CI = +/-0.043; p = 0.006)	0.485	+0.82%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.295)	-0.058 (CI = +/-0.041; p = 0.009)	0.387	+0.47%
Frequency	2013.1	0.002 (CI = +/-0.010; p = 0.659)	-0.064 (CI = +/-0.042; p = 0.006)	0.439	+0.21%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.784)	-0.063 (CI = +/-0.046; p = 0.012)	0.384	+0.15%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.460)	-0.056 (CI = +/-0.048; p = 0.028)	0.362	+0.48%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.556)	-0.055 (CI = +/-0.054; p = 0.046)	0.284	+0.45%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.336)	-0.047 (CI = +/-0.059; p = 0.100)	0.281	+0.90%
Frequency	2015.2	0.008 (CI = +/-0.026; p = 0.489)	-0.046 (CI = +/-0.069; p = 0.154)	0.131	+0.80%
Frequency	2016.1	0.013 (CI = +/-0.036; p = 0.412)	-0.039 (CI = +/-0.083; p = 0.281)	0.111	+1.26%

**AB Total**

Coverage = AB Total  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, trend, level, change, seasonality  
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.010; p = 0.003)	-0.161 (CI = +/-0.054; p = 0.000)	0.101 (CI = +/-0.028; p = 0.000)	0.917	+1.63%	+12.38%	
Loss Cost	2005.2	0.018 (CI = +/-0.011; p = 0.002)	-0.166 (CI = +/-0.055; p = 0.000)	0.097 (CI = +/-0.029; p = 0.000)	0.917	+1.82%	+12.22%	
Loss Cost	2006.1	0.023 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.052; p = 0.000)	0.090 (CI = +/-0.028; p = 0.000)	0.931	+2.28%	+11.91%	
Loss Cost	2006.2	0.021 (CI = +/-0.012; p = 0.001)	-0.152 (CI = +/-0.053; p = 0.000)	0.092 (CI = +/-0.030; p = 0.000)	0.926	+2.14%	+12.00%	
Loss Cost	2007.1	0.021 (CI = +/-0.013; p = 0.003)	-0.152 (CI = +/-0.056; p = 0.000)	0.092 (CI = +/-0.031; p = 0.000)	0.925	+2.15%	+12.00%	
Loss Cost	2007.2	0.020 (CI = +/-0.015; p = 0.011)	-0.150 (CI = +/-0.058; p = 0.000)	0.094 (CI = +/-0.033; p = 0.000)	0.919	+2.04%	+12.07%	
Loss Cost	2008.1	0.023 (CI = +/-0.017; p = 0.011)	-0.146 (CI = +/-0.060; p = 0.000)	0.090 (CI = +/-0.035; p = 0.000)	0.920	+2.30%	+11.94%	
Loss Cost	2008.2	0.021 (CI = +/-0.019; p = 0.033)	-0.143 (CI = +/-0.063; p = 0.000)	0.092 (CI = +/-0.038; p = 0.000)	0.913	+2.13%	+12.02%	
Loss Cost	2009.1	0.027 (CI = +/-0.021; p = 0.016)	-0.135 (CI = +/-0.064; p = 0.000)	0.085 (CI = +/-0.040; p = 0.000)	0.920	+2.72%	+11.78%	
Loss Cost	2009.2	0.031 (CI = +/-0.024; p = 0.017)	-0.140 (CI = +/-0.066; p = 0.000)	0.079 (CI = +/-0.044; p = 0.001)	0.916	+3.11%	+11.63%	
Loss Cost	2010.1	0.038 (CI = +/-0.028; p = 0.010)	-0.132 (CI = +/-0.068; p = 0.001)	0.070 (CI = +/-0.047; p = 0.006)	0.921	+3.88%	+11.39%	
Loss Cost	2010.2	0.037 (CI = +/-0.034; p = 0.034)	-0.131 (CI = +/-0.072; p = 0.002)	0.071 (CI = +/-0.053; p = 0.012)	0.911	+3.74%	+11.43%	
Loss Cost	2011.1	0.044 (CI = +/-0.040; p = 0.035)	-0.125 (CI = +/-0.076; p = 0.003)	0.063 (CI = +/-0.060; p = 0.043)	0.911	+4.51%	+11.25%	
Loss Cost	2011.2	0.039 (CI = +/-0.051; p = 0.126)	-0.121 (CI = +/-0.081; p = 0.007)	0.069 (CI = +/-0.072; p = 0.057)	0.896	+3.94%	+11.37%	
Loss Cost	2012.1	0.038 (CI = +/-0.067; p = 0.245)	-0.122 (CI = +/-0.088; p = 0.011)	0.070 (CI = +/-0.088; p = 0.107)	0.889	+3.82%	+11.39%	
Loss Cost	2012.2	0.033 (CI = +/-0.092; p = 0.450)	-0.120 (CI = +/-0.096; p = 0.019)	0.076 (CI = +/-0.114; p = 0.173)	0.869	+3.34%	+11.45%	
Loss Cost	2013.1	0.073 (CI = +/-0.132; p = 0.243)	-0.108 (CI = +/-0.101; p = 0.039)	0.032 (CI = +/-0.152; p = 0.648)	0.874	+7.61%	+11.13%	
Loss Cost	2013.2	0.095 (CI = +/-0.222; p = 0.361)	-0.111 (CI = +/-0.111; p = 0.050)	0.010 (CI = +/-0.243; p = 0.928)	0.845	+9.91%	+11.02%	
Loss Cost	2014.1	0.347 (CI = +/-0.458; p = 0.119)	-0.084 (CI = +/-0.116; p = 0.133)	-0.246 (CI = +/-0.473; p = 0.264)	0.863	+41.41%	+10.54%	
Loss Cost	2014.2	0.100 (CI = +/-0.037; p = 0.000)	-0.084 (CI = +/-0.116; p = 0.133)		0.803			+10.54%
Loss Cost	2015.1	0.100 (CI = +/-0.047; p = 0.002)	-0.085 (CI = +/-0.135; p = 0.178)		0.763			+10.46%
Loss Cost	2015.2	0.092 (CI = +/-0.059; p = 0.009)	-0.074 (CI = +/-0.152; p = 0.280)		0.638			+9.63%
Loss Cost	2016.1	0.113 (CI = +/-0.071; p = 0.010)	-0.042 (CI = +/-0.164; p = 0.534)		0.709			+11.95%
Severity	2005.1	0.030 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.060; p = 0.003)	0.067 (CI = +/-0.032; p = 0.000)	0.893	+3.01%	+10.18%	
Severity	2005.2	0.031 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.062; p = 0.003)	0.065 (CI = +/-0.033; p = 0.000)	0.889	+3.16%	+10.06%	
Severity	2006.1	0.034 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.063; p = 0.005)	0.061 (CI = +/-0.034; p = 0.001)	0.892	+3.42%	+9.89%	
Severity	2006.2	0.029 (CI = +/-0.014; p = 0.000)	-0.083 (CI = +/-0.061; p = 0.010)	0.069 (CI = +/-0.034; p = 0.000)	0.891	+2.93%	+10.23%	
Severity	2007.1	0.024 (CI = +/-0.014; p = 0.002)	-0.093 (CI = +/-0.059; p = 0.004)	0.076 (CI = +/-0.033; p = 0.000)	0.896	+2.41%	+10.53%	
Severity	2007.2	0.017 (CI = +/-0.014; p = 0.022)	-0.080 (CI = +/-0.055; p = 0.007)	0.087 (CI = +/-0.032; p = 0.000)	0.904	+1.72%	+10.95%	
Severity	2008.1	0.013 (CI = +/-0.016; p = 0.089)	-0.086 (CI = +/-0.056; p = 0.004)	0.092 (CI = +/-0.033; p = 0.000)	0.905	+1.36%	+11.13%	
Severity	2008.2	0.006 (CI = +/-0.016; p = 0.456)	-0.074 (CI = +/-0.052; p = 0.008)	0.103 (CI = +/-0.032; p = 0.000)	0.916	+0.58%	+11.52%	
Severity	2009.1	0.008 (CI = +/-0.018; p = 0.347)	-0.071 (CI = +/-0.054; p = 0.014)	0.100 (CI = +/-0.034; p = 0.000)	0.916	+0.83%	+11.42%	
Severity	2009.2	0.011 (CI = +/-0.021; p = 0.288)	-0.074 (CI = +/-0.057; p = 0.014)	0.096 (CI = +/-0.037; p = 0.000)	0.914	+1.09%	+11.31%	
Severity	2010.1	0.014 (CI = +/-0.024; p = 0.235)	-0.070 (CI = +/-0.060; p = 0.024)	0.092 (CI = +/-0.041; p = 0.000)	0.914	+1.44%	+11.20%	
Severity	2010.2	0.018 (CI = +/-0.029; p = 0.217)	-0.074 (CI = +/-0.063; p = 0.025)	0.087 (CI = +/-0.047; p = 0.001)	0.910	+1.79%	+11.09%	
Severity	2011.1	0.020 (CI = +/-0.036; p = 0.244)	-0.071 (CI = +/-0.067; p = 0.039)	0.084 (CI = +/-0.054; p = 0.005)	0.907	+2.06%	+11.03%	
Severity	2011.2	0.003 (CI = +/-0.042; p = 0.862)	-0.060 (CI = +/-0.067; p = 0.074)	0.105 (CI = +/-0.059; p = 0.002)	0.907	+0.34%	+11.40%	
Severity	2012.1	0.009 (CI = +/-0.055; p = 0.716)	-0.057 (CI = +/-0.072; p = 0.111)	0.098 (CI = +/-0.072; p = 0.012)	0.904	+0.94%	+11.31%	
Severity	2012.2	0.020 (CI = +/-0.075; p = 0.565)	-0.061 (CI = +/-0.077; p = 0.110)	0.086 (CI = +/-0.093; p = 0.066)	0.897	+2.04%	+11.17%	
Severity	2013.1	0.082 (CI = +/-0.093; p = 0.078)	-0.043 (CI = +/-0.071; p = 0.212)	0.020 (CI = +/-0.108; p = 0.693)	0.925	+8.53%	+10.68%	
Severity	2013.2	0.130 (CI = +/-0.150; p = 0.083)	-0.051 (CI = +/-0.075; p = 0.162)	-0.031 (CI = +/-0.164; p = 0.683)	0.917	+13.87%	+10.43%	
Severity	2014.1	0.335 (CI = +/-0.291; p = 0.029)	-0.029 (CI = +/-0.074; p = 0.397)	-0.240 (CI = +/-0.301; p = 0.104)	0.930	+39.86%	+10.04%	
Severity	2014.2	0.096 (CI = +/-0.023; p = 0.000)	-0.029 (CI = +/-0.074; p = 0.397)		0.899			+10.04%
Severity	2015.1	0.091 (CI = +/-0.029; p = 0.000)	-0.038 (CI = +/-0.082; p = 0.311)		0.870			+9.48%
Severity	2015.2	0.084 (CI = +/-0.034; p = 0.001)	-0.028 (CI = +/-0.090; p = 0.472)		0.810			+8.76%
Severity	2016.1	0.100 (CI = +/-0.036; p = 0.001)	-0.004 (CI = +/-0.083; p = 0.916)		0.881			+10.55%
Frequency	2005.1	-0.014 (CI = +/-0.009; p = 0.006)	-0.066 (CI = +/-0.049; p = 0.010)	0.033 (CI = +/-0.026; p = 0.014)	0.319	-1.34%	+1.99%	
Frequency	2005.2	-0.013 (CI = +/-0.010; p = 0.014)	-0.067 (CI = +/-0.051; p = 0.012)	0.033 (CI = +/-0.027; p = 0.022)	0.309	-1.30%	+1.96%	
Frequency	2006.1	-0.011 (CI = +/-0.011; p = 0.048)	-0.062 (CI = +/-0.052; p = 0.021)	0.029 (CI = +/-0.028; p = 0.043)	0.229	-1.10%	+1.83%	
Frequency	2006.2	-0.008 (CI = +/-0.012; p = 0.186)	-0.070 (CI = +/-0.051; p = 0.010)	0.024 (CI = +/-0.028; p = 0.099)	0.246	-0.76%	+1.61%	
Frequency	2007.1	-0.003 (CI = +/-0.012; p = 0.652)	-0.060 (CI = +/-0.048; p = 0.018)	0.016 (CI = +/-0.027; p = 0.240)	0.205	-0.26%	+1.33%	
Frequency	2007.2	0.003 (CI = +/-0.011; p = 0.582)	-0.070 (CI = +/-0.044; p = 0.003)	0.007 (CI = +/-0.026; p = 0.575)	0.338	+0.31%	+1.01%	
Frequency	2008.1	0.009 (CI = +/-0.011; p = 0.094)	-0.060 (CI = +/-0.039; p = 0.005)	-0.002 (CI = +/-0.023; p = 0.856)	0.441	+0.93%	+0.73%	
Frequency	2008.2	0.015 (CI = +/-0.011; p = 0.007)	-0.069 (CI = +/-0.035; p = 0.001)	-0.011 (CI = +/-0.021; p = 0.300)	0.593	+1.55%	+0.45%	
Frequency	2009.1	0.019 (CI = +/-0.012; p = 0.004)	-0.065 (CI = +/-0.036; p = 0.001)	-0.015 (CI = +/-0.022; p = 0.167)	0.624	+1.88%	+0.33%	
Frequency	2009.2	0.020 (CI = +/-0.014; p = 0.008)	-0.066 (CI = +/-0.037; p = 0.002)	-0.017 (CI = +/-0.025; p = 0.164)	0.576	+2.00%	+0.28%	
Frequency	2010.1	0.024 (CI = +/-0.016; p = 0.006)	-0.062 (CI = +/-0.038; p = 0.004)	-0.022 (CI = +/-0.026; p = 0.096)	0.603	+2.41%	+0.17%	
Frequency	2010.2	0.019 (CI = +/-0.018; p = 0.043)	-0.057 (CI = +/-0.039; p = 0.007)	-0.016 (CI = +/-0.029; p = 0.259)	0.469	+1.92%	+0.30%	
Frequency	2011.1	0.024 (CI = +/-0.022; p = 0.036)	-0.053 (CI = +/-0.041; p = 0.014)	-0.022 (CI = +/-0.033; p = 0.176)	0.489	+2.40%	+0.20%	
Frequency	2011.2	0.035 (CI = +/-0.025; p = 0.009)	-0.061 (CI = +/-0.040; p = 0.005)	-0.035 (CI = +/-0.035; p = 0.048)	0.565	+3.58%	-0.03%	
Frequency	2012.1	0.028 (CI = +/-0.032; p = 0.079)	-0.065 (CI = +/-0.042; p = 0.006)	-0.027 (CI = +/-0.042; p = 0.180)	0.523	+2.86%	+0.07%	
Frequency	2012.2	0.013 (CI = +/-0.041; p = 0.513)	-0.059 (CI = +/-0.043; p = 0.012)	-0.010 (CI = +/-0.051; p = 0.670)	0.342	+1.27%	+0.25%	
Frequency	2013.1	-0.008 (CI = +/-0.058; p = 0.750)	-0.065 (CI = +/-0.044; p = 0.008)	0.013 (CI = +/-0.067; p = 0.685)	0.394	-0.85%	+0.40%	
Frequency	2013.2	-0.035 (CI = +/-0.094; p = 0.418)	-0.060 (CI = +/-0.047; p = 0.018)	0.041 (CI = +/-0.103; p = 0.395)	0.371	-3.48%	+0.54%	
Frequency	2014.1	0.011 (CI = +/-0.213; p = 0.908)	-0.055 (CI = +/-0.054; p = 0.046)	-0.006 (CI = +/-0.221; p = 0.948)	0.282	+1.11%	+0.45%	
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.556)	-0.055 (CI = +/-0.054; p = 0.046)		0.284			+0.45%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.336)	-0.047 (CI = +/-0.059; p = 0.100)		0.281			+0.90%
Frequency	2015.2	0.008 (CI = +/-0.026; p = 0.489)	-0.046 (CI = +/-0.069; p = 0.154)		0.131			+0.80%
Frequency	2016.1	0.013 (CI = +/-0.036; p = 0.412)	-0.039 (CI = +/-0.083; p = 0.281)		0.111			+1.26%

**AB Total**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.043 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.093; p = 0.002)	0.721	+4.35%
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.168 (CI = +/-0.092; p = 0.001)	0.736	+4.63%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	-0.150 (CI = +/-0.087; p = 0.002)	0.785	+5.05%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	-0.155 (CI = +/-0.090; p = 0.002)	0.768	+5.17%
Loss Cost	2007.1	0.052 (CI = +/-0.013; p = 0.000)	-0.147 (CI = +/-0.092; p = 0.003)	0.774	+5.38%
Loss Cost	2007.2	0.054 (CI = +/-0.014; p = 0.000)	-0.154 (CI = +/-0.095; p = 0.003)	0.761	+5.57%
Loss Cost	2008.1	0.058 (CI = +/-0.014; p = 0.000)	-0.140 (CI = +/-0.094; p = 0.006)	0.784	+5.94%
Loss Cost	2008.2	0.060 (CI = +/-0.015; p = 0.000)	-0.148 (CI = +/-0.098; p = 0.005)	0.770	+6.15%
Loss Cost	2009.1	0.065 (CI = +/-0.015; p = 0.000)	-0.130 (CI = +/-0.093; p = 0.009)	0.809	+6.70%
Loss Cost	2009.2	0.069 (CI = +/-0.016; p = 0.000)	-0.146 (CI = +/-0.093; p = 0.004)	0.821	+7.18%
Loss Cost	2010.1	0.075 (CI = +/-0.016; p = 0.000)	-0.128 (CI = +/-0.088; p = 0.007)	0.854	+7.77%
Loss Cost	2010.2	0.078 (CI = +/-0.018; p = 0.000)	-0.137 (CI = +/-0.092; p = 0.006)	0.842	+8.08%
Loss Cost	2011.1	0.083 (CI = +/-0.018; p = 0.000)	-0.122 (CI = +/-0.090; p = 0.012)	0.862	+8.66%
Loss Cost	2011.2	0.085 (CI = +/-0.021; p = 0.000)	-0.129 (CI = +/-0.097; p = 0.013)	0.841	+8.93%
Loss Cost	2012.1	0.089 (CI = +/-0.023; p = 0.000)	-0.119 (CI = +/-0.101; p = 0.024)	0.842	+9.35%
Loss Cost	2012.2	0.094 (CI = +/-0.027; p = 0.000)	-0.130 (CI = +/-0.108; p = 0.022)	0.823	+9.83%
Loss Cost	2013.1	0.103 (CI = +/-0.028; p = 0.000)	-0.110 (CI = +/-0.104; p = 0.039)	0.858	+10.85%
Loss Cost	2013.2	0.107 (CI = +/-0.033; p = 0.000)	-0.120 (CI = +/-0.114; p = 0.041)	0.831	+11.35%
Loss Cost	2014.1	0.114 (CI = +/-0.039; p = 0.000)	-0.109 (CI = +/-0.123; p = 0.076)	0.827	+12.04%
Loss Cost	2014.2	0.103 (CI = +/-0.047; p = 0.001)	-0.090 (CI = +/-0.134; p = 0.156)	0.743	+10.89%
Loss Cost	2015.1	0.103 (CI = +/-0.060; p = 0.006)	-0.090 (CI = +/-0.156; p = 0.207)	0.687	+10.85%
Loss Cost	2015.2	0.093 (CI = +/-0.083; p = 0.034)	-0.076 (CI = +/-0.189; p = 0.349)	0.486	+9.79%
Loss Cost	2016.1	0.117 (CI = +/-0.102; p = 0.033)	-0.048 (CI = +/-0.207; p = 0.556)	0.588	+12.46%
Severity	2005.1	0.047 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.078; p = 0.026)	0.798	+4.83%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.079; p = 0.016)	0.800	+5.03%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.079; p = 0.029)	0.815	+5.28%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.081; p = 0.046)	0.786	+5.15%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	-0.087 (CI = +/-0.084; p = 0.045)	0.767	+5.06%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.088; p = 0.068)	0.729	+4.92%
Severity	2008.1	0.049 (CI = +/-0.014; p = 0.000)	-0.079 (CI = +/-0.092; p = 0.089)	0.715	+5.00%
Severity	2008.2	0.048 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.097; p = 0.114)	0.672	+4.94%
Severity	2009.1	0.052 (CI = +/-0.016; p = 0.000)	-0.062 (CI = +/-0.095; p = 0.191)	0.709	+5.38%
Severity	2009.2	0.057 (CI = +/-0.016; p = 0.000)	-0.078 (CI = +/-0.095; p = 0.103)	0.734	+5.86%
Severity	2010.1	0.062 (CI = +/-0.017; p = 0.000)	-0.062 (CI = +/-0.093; p = 0.176)	0.767	+6.37%
Severity	2010.2	0.067 (CI = +/-0.018; p = 0.000)	-0.079 (CI = +/-0.093; p = 0.090)	0.787	+6.93%
Severity	2011.1	0.072 (CI = +/-0.019; p = 0.000)	-0.065 (CI = +/-0.093; p = 0.154)	0.807	+7.45%
Severity	2011.2	0.073 (CI = +/-0.022; p = 0.000)	-0.067 (CI = +/-0.100; p = 0.170)	0.772	+7.53%
Severity	2012.1	0.080 (CI = +/-0.022; p = 0.000)	-0.049 (CI = +/-0.097; p = 0.289)	0.809	+8.30%
Severity	2012.2	0.088 (CI = +/-0.023; p = 0.000)	-0.070 (CI = +/-0.094; p = 0.129)	0.838	+9.21%
Severity	2013.1	0.100 (CI = +/-0.020; p = 0.000)	-0.044 (CI = +/-0.073; p = 0.207)	0.915	+10.51%
Severity	2013.2	0.105 (CI = +/-0.023; p = 0.000)	-0.055 (CI = +/-0.078; p = 0.142)	0.909	+11.07%
Severity	2014.1	0.108 (CI = +/-0.027; p = 0.000)	-0.050 (CI = +/-0.086; p = 0.213)	0.893	+11.35%
Severity	2014.2	0.097 (CI = +/-0.030; p = 0.000)	-0.031 (CI = +/-0.085; p = 0.417)	0.865	+10.19%
Severity	2015.1	0.092 (CI = +/-0.037; p = 0.001)	-0.039 (CI = +/-0.096; p = 0.352)	0.818	+9.59%
Severity	2015.2	0.082 (CI = +/-0.048; p = 0.007)	-0.025 (CI = +/-0.111; p = 0.583)	0.710	+8.57%
Severity	2016.1	0.101 (CI = +/-0.052; p = 0.006)	-0.004 (CI = +/-0.105; p = 0.923)	0.817	+10.58%
Frequency	2005.1	-0.005 (CI = +/-0.007; p = 0.171)	-0.065 (CI = +/-0.056; p = 0.024)	0.169	-0.46%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.285)	-0.069 (CI = +/-0.058; p = 0.021)	0.172	-0.38%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.550)	-0.061 (CI = +/-0.057; p = 0.037)	0.111	-0.22%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.963)	-0.072 (CI = +/-0.056; p = 0.013)	0.172	+0.02%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.375)	-0.060 (CI = +/-0.051; p = 0.023)	0.167	+0.31%
Frequency	2007.2	0.006 (CI = +/-0.007; p = 0.067)	-0.073 (CI = +/-0.046; p = 0.003)	0.340	+0.61%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.006)	-0.062 (CI = +/-0.040; p = 0.004)	0.449	+0.90%
Frequency	2008.2	0.012 (CI = +/-0.006; p = 0.000)	-0.071 (CI = +/-0.036; p = 0.001)	0.589	+1.16%
Frequency	2009.1	0.012 (CI = +/-0.006; p = 0.001)	-0.068 (CI = +/-0.037; p = 0.001)	0.604	+1.25%
Frequency	2009.2	0.012 (CI = +/-0.007; p = 0.001)	-0.068 (CI = +/-0.040; p = 0.002)	0.551	+1.25%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	-0.066 (CI = +/-0.042; p = 0.004)	0.555	+1.32%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.012)	-0.059 (CI = +/-0.042; p = 0.009)	0.447	+1.08%
Frequency	2011.1	0.011 (CI = +/-0.009; p = 0.018)	-0.057 (CI = +/-0.044; p = 0.015)	0.446	+1.13%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.016)	-0.062 (CI = +/-0.047; p = 0.013)	0.450	+1.30%
Frequency	2012.1	0.010 (CI = +/-0.011; p = 0.069)	-0.070 (CI = +/-0.046; p = 0.006)	0.486	+0.97%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.275)	-0.060 (CI = +/-0.044; p = 0.012)	0.371	+0.57%
Frequency	2013.1	0.003 (CI = +/-0.012; p = 0.590)	-0.066 (CI = +/-0.046; p = 0.009)	0.423	+0.30%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.709)	-0.065 (CI = +/-0.051; p = 0.018)	0.365	+0.25%
Frequency	2014.1	0.006 (CI = +/-0.017; p = 0.426)	-0.058 (CI = +/-0.054; p = 0.036)	0.334	+0.61%
Frequency	2014.2	0.006 (CI = +/-0.022; p = 0.512)	-0.059 (CI = +/-0.062; p = 0.061)	0.254	+0.63%
Frequency	2015.1	0.011 (CI = +/-0.026; p = 0.323)	-0.051 (CI = +/-0.068; p = 0.114)	0.243	+1.15%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.469)	-0.051 (CI = +/-0.084; p = 0.182)	0.080	+1.12%
Frequency	2016.1	0.017 (CI = +/-0.051; p = 0.409)	-0.044 (CI = +/-0.103; p = 0.301)	0.041	+1.70%

**AB Total**

Coverage = AB Total  
End Trend Period = 2019.1  
Excluded Points = NA  
Parameters Included: time, trend, level, change, seasonality  
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.010; p = 0.005)	-0.168 (CI = +/-0.054; p = 0.000)	0.110 (CI = +/-0.031; p = 0.000)	0.907	+1.52%	+13.27%	
Loss Cost	2005.2	0.017 (CI = +/-0.011; p = 0.004)	-0.173 (CI = +/-0.055; p = 0.000)	0.106 (CI = +/-0.032; p = 0.000)	0.908	+1.71%	+13.12%	
Loss Cost	2006.1	0.021 (CI = +/-0.011; p = 0.000)	-0.162 (CI = +/-0.052; p = 0.000)	0.098 (CI = +/-0.031; p = 0.000)	0.923	+2.16%	+12.72%	
Loss Cost	2006.2	0.020 (CI = +/-0.012; p = 0.002)	-0.159 (CI = +/-0.054; p = 0.000)	0.101 (CI = +/-0.032; p = 0.000)	0.918	+2.03%	+12.81%	
Loss Cost	2007.1	0.020 (CI = +/-0.013; p = 0.006)	-0.159 (CI = +/-0.056; p = 0.000)	0.101 (CI = +/-0.034; p = 0.000)	0.916	+2.01%	+12.83%	
Loss Cost	2007.2	0.019 (CI = +/-0.015; p = 0.017)	-0.157 (CI = +/-0.059; p = 0.000)	0.103 (CI = +/-0.036; p = 0.000)	0.909	+1.89%	+12.90%	
Loss Cost	2008.1	0.021 (CI = +/-0.017; p = 0.017)	-0.153 (CI = +/-0.061; p = 0.000)	0.099 (CI = +/-0.038; p = 0.000)	0.910	+2.13%	+12.74%	
Loss Cost	2008.2	0.019 (CI = +/-0.019; p = 0.048)	-0.151 (CI = +/-0.064; p = 0.000)	0.101 (CI = +/-0.041; p = 0.000)	0.902	+1.96%	+12.83%	
Loss Cost	2009.1	0.025 (CI = +/-0.022; p = 0.026)	-0.143 (CI = +/-0.065; p = 0.000)	0.093 (CI = +/-0.044; p = 0.000)	0.908	+2.52%	+12.53%	
Loss Cost	2009.2	0.029 (CI = +/-0.025; p = 0.026)	-0.147 (CI = +/-0.068; p = 0.000)	0.088 (CI = +/-0.047; p = 0.001)	0.904	+2.91%	+12.37%	
Loss Cost	2010.1	0.036 (CI = +/-0.029; p = 0.018)	-0.139 (CI = +/-0.070; p = 0.001)	0.078 (CI = +/-0.051; p = 0.005)	0.909	+3.63%	+12.08%	
Loss Cost	2010.2	0.034 (CI = +/-0.034; p = 0.050)	-0.138 (CI = +/-0.075; p = 0.001)	0.080 (CI = +/-0.058; p = 0.010)	0.896	+3.50%	+12.12%	
Loss Cost	2011.1	0.041 (CI = +/-0.042; p = 0.055)	-0.132 (CI = +/-0.080; p = 0.003)	0.071 (CI = +/-0.066; p = 0.036)	0.895	+4.19%	+11.91%	
Loss Cost	2011.2	0.036 (CI = +/-0.053; p = 0.169)	-0.129 (CI = +/-0.086; p = 0.007)	0.078 (CI = +/-0.077; p = 0.049)	0.877	+3.62%	+12.03%	
Loss Cost	2012.1	0.033 (CI = +/-0.070; p = 0.330)	-0.130 (CI = +/-0.094; p = 0.011)	0.082 (CI = +/-0.096; p = 0.088)	0.869	+3.31%	+12.09%	
Loss Cost	2012.2	0.028 (CI = +/-0.097; p = 0.535)	-0.128 (CI = +/-0.102; p = 0.019)	0.087 (CI = +/-0.123; p = 0.147)	0.844	+2.83%	+12.15%	
Loss Cost	2013.1	0.066 (CI = +/-0.142; p = 0.323)	-0.116 (CI = +/-0.111; p = 0.042)	0.045 (CI = +/-0.168; p = 0.556)	0.848	+6.77%	+11.74%	
Loss Cost	2013.2	0.087 (CI = +/-0.238; p = 0.424)	-0.120 (CI = +/-0.123; p = 0.056)	0.023 (CI = +/-0.264; p = 0.845)	0.810	+9.07%	+11.62%	
Loss Cost	2014.1	0.331 (CI = +/-0.513; p = 0.171)	-0.090 (CI = +/-0.134; p = 0.156)	-0.227 (CI = +/-0.536; p = 0.349)	0.827	+39.18%	+10.89%	
Loss Cost	2014.2	0.103 (CI = +/-0.047; p = 0.001)	-0.090 (CI = +/-0.134; p = 0.156)		0.743			+10.89%
Loss Cost	2015.1	0.103 (CI = +/-0.060; p = 0.006)	-0.090 (CI = +/-0.156; p = 0.207)		0.687			+10.85%
Loss Cost	2015.2	0.093 (CI = +/-0.083; p = 0.034)	-0.076 (CI = +/-0.189; p = 0.349)		0.486			+9.79%
Loss Cost	2016.1	0.117 (CI = +/-0.102; p = 0.033)	-0.048 (CI = +/-0.207; p = 0.556)		0.588			+12.46%
Severity	2005.1	0.029 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.062; p = 0.003)	0.072 (CI = +/-0.036; p = 0.000)	0.876	+2.95%	+10.63%	
Severity	2005.2	0.031 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.064; p = 0.003)	0.069 (CI = +/-0.037; p = 0.001)	0.871	+3.11%	+10.51%	
Severity	2006.1	0.033 (CI = +/-0.014; p = 0.000)	-0.096 (CI = +/-0.065; p = 0.006)	0.065 (CI = +/-0.038; p = 0.002)	0.874	+3.36%	+10.29%	
Severity	2006.2	0.028 (CI = +/-0.014; p = 0.000)	-0.086 (CI = +/-0.063; p = 0.010)	0.073 (CI = +/-0.038; p = 0.001)	0.871	+2.87%	+10.64%	
Severity	2007.1	0.023 (CI = +/-0.015; p = 0.004)	-0.097 (CI = +/-0.062; p = 0.004)	0.082 (CI = +/-0.037; p = 0.000)	0.878	+2.32%	+11.04%	
Severity	2007.2	0.016 (CI = +/-0.015; p = 0.032)	-0.085 (CI = +/-0.057; p = 0.006)	0.092 (CI = +/-0.035; p = 0.000)	0.887	+1.63%	+11.46%	
Severity	2008.1	0.012 (CI = +/-0.016; p = 0.127)	-0.092 (CI = +/-0.058; p = 0.004)	0.099 (CI = +/-0.036; p = 0.000)	0.889	+1.23%	+11.72%	
Severity	2008.2	0.005 (CI = +/-0.016; p = 0.560)	-0.080 (CI = +/-0.053; p = 0.006)	0.110 (CI = +/-0.034; p = 0.000)	0.901	+0.46%	+12.11%	
Severity	2009.1	0.007 (CI = +/-0.018; p = 0.448)	-0.076 (CI = +/-0.056; p = 0.011)	0.106 (CI = +/-0.037; p = 0.000)	0.901	+0.68%	+11.99%	
Severity	2009.2	0.009 (CI = +/-0.021; p = 0.366)	-0.080 (CI = +/-0.059; p = 0.011)	0.103 (CI = +/-0.041; p = 0.000)	0.899	+0.94%	+11.89%	
Severity	2010.1	0.012 (CI = +/-0.025; p = 0.314)	-0.076 (CI = +/-0.062; p = 0.020)	0.099 (CI = +/-0.045; p = 0.000)	0.898	+1.24%	+11.76%	
Severity	2010.2	0.016 (CI = +/-0.030; p = 0.279)	-0.079 (CI = +/-0.066; p = 0.022)	0.094 (CI = +/-0.051; p = 0.001)	0.894	+1.60%	+11.65%	
Severity	2011.1	0.018 (CI = +/-0.038; p = 0.325)	-0.078 (CI = +/-0.071; p = 0.034)	0.092 (CI = +/-0.059; p = 0.005)	0.889	+1.79%	+11.59%	
Severity	2011.2	0.001 (CI = +/-0.043; p = 0.967)	-0.066 (CI = +/-0.070; p = 0.062)	0.112 (CI = +/-0.064; p = 0.002)	0.889	+0.08%	+11.96%	
Severity	2012.1	0.005 (CI = +/-0.058; p = 0.840)	-0.064 (CI = +/-0.077; p = 0.095)	0.107 (CI = +/-0.079; p = 0.012)	0.885	+0.54%	+11.87%	
Severity	2012.2	0.016 (CI = +/-0.078; p = 0.654)	-0.068 (CI = +/-0.083; p = 0.098)	0.095 (CI = +/-0.100; p = 0.061)	0.877	+1.64%	+11.72%	
Severity	2013.1	0.077 (CI = +/-0.100; p = 0.117)	-0.048 (CI = +/-0.079; p = 0.203)	0.028 (CI = +/-0.119; p = 0.611)	0.909	+8.01%	+11.05%	
Severity	2013.2	0.125 (CI = +/-0.162; p = 0.112)	-0.056 (CI = +/-0.084; p = 0.162)	-0.023 (CI = +/-0.179; p = 0.778)	0.898	+13.33%	+10.80%	
Severity	2014.1	0.328 (CI = +/-0.327; p = 0.049)	-0.031 (CI = +/-0.085; p = 0.417)	-0.231 (CI = +/-0.342; p = 0.154)	0.911	+38.89%	+10.19%	
Severity	2014.2	0.097 (CI = +/-0.030; p = 0.000)	-0.031 (CI = +/-0.085; p = 0.417)		0.865			+10.19%
Severity	2015.1	0.092 (CI = +/-0.037; p = 0.001)	-0.039 (CI = +/-0.096; p = 0.352)		0.818			+9.59%
Severity	2015.2	0.082 (CI = +/-0.048; p = 0.007)	-0.025 (CI = +/-0.111; p = 0.583)		0.710			+8.57%
Severity	2016.1	0.101 (CI = +/-0.052; p = 0.006)	-0.004 (CI = +/-0.105; p = 0.923)		0.817			+10.58%
Frequency	2005.1	-0.014 (CI = +/-0.009; p = 0.005)	-0.069 (CI = +/-0.050; p = 0.009)	0.038 (CI = +/-0.029; p = 0.013)	0.327	-1.39%	+2.39%	
Frequency	2005.2	-0.014 (CI = +/-0.010; p = 0.012)	-0.070 (CI = +/-0.052; p = 0.011)	0.037 (CI = +/-0.030; p = 0.020)	0.316	-1.35%	+2.36%	
Frequency	2006.1	-0.012 (CI = +/-0.011; p = 0.044)	-0.066 (CI = +/-0.054; p = 0.019)	0.033 (CI = +/-0.032; p = 0.039)	0.232	-1.16%	+2.20%	
Frequency	2006.2	-0.008 (CI = +/-0.012; p = 0.167)	-0.073 (CI = +/-0.053; p = 0.009)	0.028 (CI = +/-0.032; p = 0.083)	0.247	-0.82%	+1.97%	
Frequency	2007.1	-0.003 (CI = +/-0.012; p = 0.600)	-0.062 (CI = +/-0.050; p = 0.017)	0.019 (CI = +/-0.030; p = 0.206)	0.193	-0.31%	+1.61%	
Frequency	2007.2	0.003 (CI = +/-0.012; p = 0.656)	-0.073 (CI = +/-0.046; p = 0.004)	0.010 (CI = +/-0.028; p = 0.459)	0.327	+0.26%	+1.29%	
Frequency	2008.1	0.009 (CI = +/-0.011; p = 0.122)	-0.062 (CI = +/-0.041; p = 0.006)	0.000 (CI = +/-0.026; p = 0.982)	0.420	+0.89%	+0.92%	
Frequency	2008.2	0.015 (CI = +/-0.011; p = 0.011)	-0.071 (CI = +/-0.037; p = 0.001)	-0.009 (CI = +/-0.024; p = 0.459)	0.580	+1.50%	+0.64%	
Frequency	2009.1	0.018 (CI = +/-0.012; p = 0.007)	-0.066 (CI = +/-0.038; p = 0.002)	-0.013 (CI = +/-0.025; p = 0.276)	0.609	+1.83%	+0.48%	
Frequency	2009.2	0.019 (CI = +/-0.014; p = 0.012)	-0.068 (CI = +/-0.040; p = 0.002)	-0.015 (CI = +/-0.027; p = 0.263)	0.560	+1.95%	+0.44%	
Frequency	2010.1	0.023 (CI = +/-0.017; p = 0.009)	-0.063 (CI = +/-0.041; p = 0.005)	-0.020 (CI = +/-0.030; p = 0.161)	0.585	+2.36%	+0.28%	
Frequency	2010.2	0.019 (CI = +/-0.019; p = 0.057)	-0.059 (CI = +/-0.042; p = 0.010)	-0.014 (CI = +/-0.032; p = 0.355)	0.444	+1.87%	+0.42%	
Frequency	2011.1	0.023 (CI = +/-0.023; p = 0.050)	-0.054 (CI = +/-0.044; p = 0.019)	-0.020 (CI = +/-0.037; p = 0.250)	0.463	+2.35%	+0.29%	
Frequency	2011.2	0.035 (CI = +/-0.027; p = 0.015)	-0.062 (CI = +/-0.043; p = 0.008)	-0.034 (CI = +/-0.039; p = 0.080)	0.543	+3.53%	+0.06%	
Frequency	2012.1	0.027 (CI = +/-0.034; p = 0.109)	-0.067 (CI = +/-0.046; p = 0.008)	-0.025 (CI = +/-0.047; p = 0.263)	0.503	+2.75%	+0.20%	
Frequency	2012.2	0.012 (CI = +/-0.044; p = 0.569)	-0.060 (CI = +/-0.047; p = 0.016)	-0.008 (CI = +/-0.056; p = 0.763)	0.314	+1.17%	+0.38%	
Frequency	2013.1	-0.012 (CI = +/-0.062; p = 0.685)	-0.068 (CI = +/-0.049; p = 0.011)	0.018 (CI = +/-0.074; p = 0.602)	0.379	-1.15%	+0.62%	
Frequency	2013.2	-0.038 (CI = +/-0.101; p = 0.408)	-0.064 (CI = +/-0.052; p = 0.023)	0.046 (CI = +/-0.112; p = 0.374)	0.356	-3.76%	+0.74%	
Frequency	2014.1	0.002 (CI = +/-0.238; p = 0.984)	-0.059 (CI = +/-0.062; p = 0.061)	0.004 (CI = +/-0.249; p = 0.969)	0.240	+0.21%	+0.63%	
Frequency	2014.2	0.006 (CI = +/-0.022; p = 0.512)	-0.059 (CI = +/-0.062; p = 0.061)		0.254			+0.63%
Frequency	2015.1	0.011 (CI = +/-0.026; p = 0.323)	-0.051 (CI = +/-0.068; p = 0.114)		0.243			+1.15%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.469)	-0.051 (CI = +/-0.084; p = 0.182)		0.080			+1.12%
Frequency	2016.1	0.017 (CI = +/-0.051; p = 0.409)	-0.044 (CI = +/-0.103; p = 0.301)		0.041			+1.70%

## **AB Total**

*Coverage = AB Total*  
*End Trend Period = 2014.2*  
*Excluded Points = NA*  
*Parameters Included: time, seasonality*

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2008.1	0.014 (CI = +/-0.011; p = 0.015)	-0.198 (CI = +/-0.043; p = 0.000)	0.903	+1.40%
Loss Cost	2008.2	0.012 (CI = +/-0.012; p = 0.046)	-0.195 (CI = +/-0.046; p = 0.000)	0.886	+1.25%
Severity	2008.1	0.004 (CI = +/-0.018; p = 0.595)	-0.131 (CI = +/-0.072; p = 0.002)	0.537	+0.44%
Severity	2008.2	-0.004 (CI = +/-0.015; p = 0.527)	-0.111 (CI = +/-0.057; p = 0.001)	0.590	-0.45%
Frequency	2008.1	0.009 (CI = +/-0.016; p = 0.213)	-0.068 (CI = +/-0.063; p = 0.038)	0.323	+0.95%
Frequency	2008.2	0.017 (CI = +/-0.014; p = 0.022)	-0.084 (CI = +/-0.052; p = 0.005)	0.600	+1.71%

## AB Total

*Coverage = AB Total*  
*End Trend Period = 2020.1*  
*Excluded Points = NA*  
*Parameters Included: time, seasonality*

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2015.1	0.059 (CI = +/-0.066; p = 0.073)	-0.160 (CI = +/-0.208; p = 0.114)	0.351	+6.04%
Loss Cost	2015.2	0.048 (CI = +/-0.082; p = 0.212)	-0.140 (CI = +/-0.236; p = 0.203)	0.125	+4.89%
Loss Cost	2016.1	0.047 (CI = +/-0.106; p = 0.320)	-0.141 (CI = +/-0.275; p = 0.256)	0.086	+4.81%
Severity	2015.1	0.089 (CI = +/-0.022; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.228)	0.895	+9.35%
Severity	2015.2	0.083 (CI = +/-0.027; p = 0.000)	-0.029 (CI = +/-0.077; p = 0.401)	0.854	+8.69%
Severity	2016.1	0.094 (CI = +/-0.027; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.667)	0.898	+9.86%
Frequency	2015.1	-0.031 (CI = +/-0.055; p = 0.235)	-0.120 (CI = +/-0.175; p = 0.153)	0.177	-3.03%
Frequency	2015.2	-0.036 (CI = +/-0.070; p = 0.271)	-0.111 (CI = +/-0.202; p = 0.235)	0.164	-3.50%
Frequency	2016.1	-0.047 (CI = +/-0.088; p = 0.239)	-0.128 (CI = +/-0.229; p = 0.219)	0.166	-4.60%

CL

Coverage = CL  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.013 (CI = +/-0.011; p = 0.017)	-0.107 (CI = +/-0.096; p = 0.030)	0.244	+1.34%
Loss Cost	2005.2	0.011 (CI = +/-0.011; p = 0.060)	-0.093 (CI = +/-0.095; p = 0.055)	0.159	+1.06%
Loss Cost	2006.1	0.008 (CI = +/-0.011; p = 0.175)	-0.107 (CI = +/-0.093; p = 0.025)	0.167	+0.75%
Loss Cost	2006.2	0.005 (CI = +/-0.012; p = 0.361)	-0.096 (CI = +/-0.094; p = 0.044)	0.104	+0.53%
Loss Cost	2007.1	0.005 (CI = +/-0.012; p = 0.403)	-0.097 (CI = +/-0.097; p = 0.052)	0.101	+0.52%
Loss Cost	2007.2	0.007 (CI = +/-0.013; p = 0.319)	-0.103 (CI = +/-0.101; p = 0.045)	0.115	+0.66%
Loss Cost	2008.1	0.008 (CI = +/-0.015; p = 0.285)	-0.099 (CI = +/-0.105; p = 0.063)	0.112	+0.77%
Loss Cost	2008.2	0.010 (CI = +/-0.016; p = 0.185)	-0.109 (CI = +/-0.107; p = 0.046)	0.147	+1.03%
Loss Cost	2009.1	0.011 (CI = +/-0.017; p = 0.172)	-0.105 (CI = +/-0.112; p = 0.065)	0.148	+1.15%
Loss Cost	2009.2	0.013 (CI = +/-0.018; p = 0.156)	-0.111 (CI = +/-0.117; p = 0.063)	0.148	+1.31%
Loss Cost	2010.1	0.014 (CI = +/-0.020; p = 0.167)	-0.108 (CI = +/-0.123; p = 0.084)	0.146	+1.40%
Loss Cost	2010.2	0.010 (CI = +/-0.022; p = 0.338)	-0.095 (CI = +/-0.128; p = 0.135)	0.059	+1.04%
Loss Cost	2011.1	0.008 (CI = +/-0.024; p = 0.504)	-0.103 (CI = +/-0.134; p = 0.124)	0.058	+0.79%
Loss Cost	2011.2	0.010 (CI = +/-0.027; p = 0.429)	-0.111 (CI = +/-0.143; p = 0.118)	0.065	+1.05%
Loss Cost	2012.1	0.004 (CI = +/-0.029; p = 0.780)	-0.130 (CI = +/-0.145; p = 0.075)	0.100	+0.39%
Loss Cost	2012.2	-0.002 (CI = +/-0.033; p = 0.880)	-0.112 (CI = +/-0.151; p = 0.134)	0.043	-0.23%
Loss Cost	2013.1	-0.006 (CI = +/-0.037; p = 0.723)	-0.122 (CI = +/-0.161; p = 0.126)	0.056	-0.62%
Loss Cost	2013.2	-0.012 (CI = +/-0.043; p = 0.553)	-0.107 (CI = +/-0.174; p = 0.201)	0.035	-1.19%
Loss Cost	2014.1	-0.015 (CI = +/-0.050; p = 0.518)	-0.114 (CI = +/-0.189; p = 0.209)	0.021	-1.51%
Loss Cost	2014.2	-0.020 (CI = +/-0.061; p = 0.471)	-0.103 (CI = +/-0.211; p = 0.297)	0.007	-2.01%
Loss Cost	2015.1	-0.027 (CI = +/-0.074; p = 0.423)	-0.115 (CI = +/-0.233; p = 0.288)	0.001	-2.65%
Loss Cost	2015.2	-0.032 (CI = +/-0.094; p = 0.446)	-0.106 (CI = +/-0.270; p = 0.386)	-0.020	-3.16%
Loss Cost	2016.1	-0.050 (CI = +/-0.116; p = 0.329)	-0.133 (CI = +/-0.301; p = 0.322)	0.035	-4.90%
Severity	2005.1	0.040 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.054; p = 0.045)	0.860	+4.08%
Severity	2005.2	0.038 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.053; p = 0.081)	0.848	+3.91%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.058 (CI = +/-0.050; p = 0.025)	0.851	+3.68%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.045; p = 0.047)	0.852	+3.42%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	-0.056 (CI = +/-0.040; p = 0.008)	0.863	+3.18%
Severity	2007.2	0.030 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.038; p = 0.017)	0.852	+3.00%
Severity	2008.1	0.029 (CI = +/-0.005; p = 0.000)	-0.050 (CI = +/-0.040; p = 0.015)	0.839	+2.94%
Severity	2008.2	0.030 (CI = +/-0.006; p = 0.000)	-0.054 (CI = +/-0.041; p = 0.012)	0.831	+3.04%
Severity	2009.1	0.032 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.040; p = 0.022)	0.852	+3.22%
Severity	2009.2	0.033 (CI = +/-0.006; p = 0.000)	-0.052 (CI = +/-0.040; p = 0.014)	0.850	+3.35%
Severity	2010.1	0.033 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.043; p = 0.019)	0.836	+3.34%
Severity	2010.2	0.032 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.044; p = 0.034)	0.801	+3.23%
Severity	2011.1	0.030 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.043; p = 0.016)	0.790	+2.99%
Severity	2011.2	0.027 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.042; p = 0.032)	0.749	+2.70%
Severity	2012.1	0.025 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.043; p = 0.024)	0.723	+2.54%
Severity	2012.2	0.022 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.043; p = 0.051)	0.645	+2.26%
Severity	2013.1	0.019 (CI = +/-0.010; p = 0.001)	-0.050 (CI = +/-0.042; p = 0.023)	0.628	+1.96%
Severity	2013.2	0.016 (CI = +/-0.010; p = 0.006)	-0.042 (CI = +/-0.042; p = 0.049)	0.498	+1.62%
Severity	2014.1	0.012 (CI = +/-0.010; p = 0.026)	-0.051 (CI = +/-0.038; p = 0.013)	0.537	+1.19%
Severity	2014.2	0.007 (CI = +/-0.010; p = 0.135)	-0.041 (CI = +/-0.034; p = 0.024)	0.386	+0.73%
Severity	2015.1	0.005 (CI = +/-0.011; p = 0.356)	-0.046 (CI = +/-0.036; p = 0.020)	0.425	+0.48%
Severity	2015.2	0.003 (CI = +/-0.014; p = 0.661)	-0.042 (CI = +/-0.041; p = 0.046)	0.300	+0.28%
Severity	2016.1	0.001 (CI = +/-0.018; p = 0.904)	-0.044 (CI = +/-0.047; p = 0.058)	0.302	+0.09%
Frequency	2005.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.077; p = 0.183)	0.569	-2.63%
Frequency	2005.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.079; p = 0.249)	0.574	-2.74%
Frequency	2006.1	-0.029 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.082; p = 0.225)	0.561	-2.82%
Frequency	2006.2	-0.028 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.085; p = 0.232)	0.536	-2.80%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.086; p = 0.337)	0.472	-2.58%
Frequency	2007.2	-0.023 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.084; p = 0.187)	0.429	-2.27%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.001)	-0.048 (CI = +/-0.086; p = 0.257)	0.354	-2.11%
Frequency	2008.2	-0.020 (CI = +/-0.013; p = 0.004)	-0.055 (CI = +/-0.089; p = 0.211)	0.313	-1.95%
Frequency	2009.1	-0.020 (CI = +/-0.014; p = 0.007)	-0.057 (CI = +/-0.093; p = 0.214)	0.283	-2.00%
Frequency	2009.2	-0.020 (CI = +/-0.015; p = 0.014)	-0.059 (CI = +/-0.098; p = 0.228)	0.260	-1.97%
Frequency	2010.1	-0.019 (CI = +/-0.017; p = 0.031)	-0.055 (CI = +/-0.103; p = 0.276)	0.192	-1.88%
Frequency	2010.2	-0.021 (CI = +/-0.019; p = 0.028)	-0.047 (CI = +/-0.108; p = 0.374)	0.211	-2.12%
Frequency	2011.1	-0.022 (CI = +/-0.021; p = 0.043)	-0.047 (CI = +/-0.114; p = 0.392)	0.166	-2.14%
Frequency	2011.2	-0.016 (CI = +/-0.022; p = 0.145)	-0.065 (CI = +/-0.116; p = 0.253)	0.113	-1.60%
Frequency	2012.1	-0.021 (CI = +/-0.024; p = 0.081)	-0.079 (CI = +/-0.118; p = 0.175)	0.183	-2.09%
Frequency	2012.2	-0.025 (CI = +/-0.027; p = 0.073)	-0.069 (CI = +/-0.126; p = 0.259)	0.201	-2.44%
Frequency	2013.1	-0.026 (CI = +/-0.031; p = 0.100)	-0.071 (CI = +/-0.136; p = 0.276)	0.150	-2.53%
Frequency	2013.2	-0.028 (CI = +/-0.037; p = 0.123)	-0.065 (CI = +/-0.149; p = 0.354)	0.145	-2.76%
Frequency	2014.1	-0.027 (CI = +/-0.043; p = 0.196)	-0.063 (CI = +/-0.163; p = 0.408)	0.053	-2.66%
Frequency	2014.2	-0.028 (CI = +/-0.053; p = 0.270)	-0.062 (CI = +/-0.183; p = 0.463)	0.025	-2.71%
Frequency	2015.1	-0.032 (CI = +/-0.064; p = 0.287)	-0.070 (CI = +/-0.204; p = 0.453)	-0.008	-3.12%
Frequency	2015.2	-0.035 (CI = +/-0.082; p = 0.349)	-0.064 (CI = +/-0.236; p = 0.543)	-0.036	-3.43%
Frequency	2016.1	-0.051 (CI = +/-0.101; p = 0.261)	-0.088 (CI = +/-0.263; p = 0.442)	0.026	-4.99%

CL

Coverage = CL  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.013 (CI = +/-0.011; p = 0.024)	0.134	+1.34%
Loss Cost	2005.2	0.010 (CI = +/-0.011; p = 0.089)	0.068	+0.99%
Loss Cost	2006.1	0.008 (CI = +/-0.012; p = 0.208)	0.023	+0.75%
Loss Cost	2006.2	0.005 (CI = +/-0.012; p = 0.458)	-0.016	+0.45%
Loss Cost	2007.1	0.005 (CI = +/-0.013; p = 0.430)	-0.014	+0.52%
Loss Cost	2007.2	0.006 (CI = +/-0.014; p = 0.420)	-0.013	+0.57%
Loss Cost	2008.1	0.008 (CI = +/-0.015; p = 0.311)	0.003	+0.77%
Loss Cost	2008.2	0.009 (CI = +/-0.017; p = 0.268)	0.012	+0.91%
Loss Cost	2009.1	0.011 (CI = +/-0.018; p = 0.197)	0.034	+1.15%
Loss Cost	2009.2	0.012 (CI = +/-0.020; p = 0.230)	0.025	+1.17%
Loss Cost	2010.1	0.014 (CI = +/-0.021; p = 0.191)	0.040	+1.40%
Loss Cost	2010.2	0.009 (CI = +/-0.023; p = 0.423)	-0.018	+0.90%
Loss Cost	2011.1	0.008 (CI = +/-0.026; p = 0.522)	-0.033	+0.79%
Loss Cost	2011.2	0.008 (CI = +/-0.029; p = 0.543)	-0.037	+0.84%
Loss Cost	2012.1	0.004 (CI = +/-0.032; p = 0.796)	-0.062	+0.39%
Loss Cost	2012.2	-0.005 (CI = +/-0.034; p = 0.759)	-0.064	-0.50%
Loss Cost	2013.1	-0.006 (CI = +/-0.039; p = 0.738)	-0.067	-0.62%
Loss Cost	2013.2	-0.015 (CI = +/-0.044; p = 0.462)	-0.034	-1.51%
Loss Cost	2014.1	-0.015 (CI = +/-0.052; p = 0.531)	-0.051	-1.51%
Loss Cost	2014.2	-0.025 (CI = +/-0.060; p = 0.383)	-0.016	-2.43%
Loss Cost	2015.1	-0.027 (CI = +/-0.073; p = 0.428)	-0.032	-2.65%
Loss Cost	2015.2	-0.039 (CI = +/-0.090; p = 0.350)	-0.002	-3.78%
Loss Cost	2016.1	-0.050 (CI = +/-0.113; p = 0.329)	0.013	-4.90%
Severity	2005.1	0.040 (CI = +/-0.006; p = 0.000)	0.844	+4.08%
Severity	2005.2	0.038 (CI = +/-0.006; p = 0.000)	0.836	+3.87%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	0.825	+3.68%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.832	+3.38%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.823	+3.18%
Severity	2007.2	0.029 (CI = +/-0.006; p = 0.000)	0.817	+2.96%
Severity	2008.1	0.029 (CI = +/-0.006; p = 0.000)	0.797	+2.94%
Severity	2008.2	0.029 (CI = +/-0.007; p = 0.000)	0.781	+2.98%
Severity	2009.1	0.032 (CI = +/-0.007; p = 0.000)	0.816	+3.22%
Severity	2009.2	0.032 (CI = +/-0.007; p = 0.000)	0.802	+3.28%
Severity	2010.1	0.033 (CI = +/-0.008; p = 0.000)	0.786	+3.34%
Severity	2010.2	0.031 (CI = +/-0.008; p = 0.000)	0.753	+3.15%
Severity	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.711	+2.99%
Severity	2011.2	0.026 (CI = +/-0.009; p = 0.000)	0.677	+2.61%
Severity	2012.1	0.025 (CI = +/-0.010; p = 0.000)	0.625	+2.54%
Severity	2012.2	0.021 (CI = +/-0.010; p = 0.001)	0.553	+2.16%
Severity	2013.1	0.019 (CI = +/-0.012; p = 0.003)	0.463	+1.96%
Severity	2013.2	0.015 (CI = +/-0.012; p = 0.018)	0.335	+1.49%
Severity	2014.1	0.012 (CI = +/-0.013; p = 0.072)	0.197	+1.19%
Severity	2014.2	0.006 (CI = +/-0.012; p = 0.345)	-0.002	+0.55%
Severity	2015.1	0.005 (CI = +/-0.015; p = 0.487)	-0.050	+0.48%
Severity	2015.2	0.000 (CI = +/-0.017; p = 0.977)	-0.125	+0.02%
Severity	2016.1	0.001 (CI = +/-0.022; p = 0.924)	-0.141	+0.09%
Frequency	2005.1	-0.027 (CI = +/-0.009; p = 0.000)	0.556	-2.63%
Frequency	2005.2	-0.028 (CI = +/-0.009; p = 0.000)	0.569	-2.77%
Frequency	2006.1	-0.029 (CI = +/-0.010; p = 0.000)	0.552	-2.82%
Frequency	2006.2	-0.029 (CI = +/-0.011; p = 0.000)	0.528	-2.84%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	0.472	-2.58%
Frequency	2007.2	-0.023 (CI = +/-0.011; p = 0.000)	0.409	-2.32%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.001)	0.344	-2.11%
Frequency	2008.2	-0.020 (CI = +/-0.013; p = 0.004)	0.292	-2.01%
Frequency	2009.1	-0.020 (CI = +/-0.014; p = 0.007)	0.261	-2.00%
Frequency	2009.2	-0.021 (CI = +/-0.016; p = 0.012)	0.240	-2.04%
Frequency	2010.1	-0.019 (CI = +/-0.017; p = 0.031)	0.180	-1.88%
Frequency	2010.2	-0.022 (CI = +/-0.018; p = 0.022)	0.218	-2.18%
Frequency	2011.1	-0.022 (CI = +/-0.021; p = 0.041)	0.178	-2.14%
Frequency	2011.2	-0.017 (CI = +/-0.022; p = 0.120)	0.090	-1.72%
Frequency	2012.1	-0.021 (CI = +/-0.025; p = 0.089)	0.126	-2.09%
Frequency	2012.2	-0.026 (CI = +/-0.027; p = 0.058)	0.179	-2.60%
Frequency	2013.1	-0.026 (CI = +/-0.031; p = 0.102)	0.130	-2.53%
Frequency	2013.2	-0.030 (CI = +/-0.036; p = 0.095)	0.149	-2.96%
Frequency	2014.1	-0.027 (CI = +/-0.042; p = 0.188)	0.075	-2.66%
Frequency	2014.2	-0.030 (CI = +/-0.051; p = 0.214)	0.065	-2.97%
Frequency	2015.1	-0.032 (CI = +/-0.062; p = 0.274)	0.035	-3.12%
Frequency	2015.2	-0.039 (CI = +/-0.076; p = 0.274)	0.041	-3.80%
Frequency	2016.1	-0.051 (CI = +/-0.095; p = 0.245)	0.071	-4.99%

CL

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.020 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.073; p = 0.043)	0.478	+1.97%
Loss Cost	2005.2	0.017 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.069; p = 0.077)	0.403	+1.70%
Loss Cost	2006.1	0.014 (CI = +/-0.008; p = 0.002)	-0.075 (CI = +/-0.067; p = 0.030)	0.385	+1.43%
Loss Cost	2006.2	0.012 (CI = +/-0.008; p = 0.007)	-0.065 (CI = +/-0.066; p = 0.053)	0.294	+1.22%
Loss Cost	2007.1	0.013 (CI = +/-0.009; p = 0.008)	-0.062 (CI = +/-0.069; p = 0.076)	0.300	+1.30%
Loss Cost	2007.2	0.015 (CI = +/-0.010; p = 0.004)	-0.069 (CI = +/-0.069; p = 0.050)	0.340	+1.48%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.002)	-0.060 (CI = +/-0.070; p = 0.090)	0.386	+1.72%
Loss Cost	2008.2	0.020 (CI = +/-0.010; p = 0.001)	-0.071 (CI = +/-0.068; p = 0.039)	0.474	+2.03%
Loss Cost	2009.1	0.023 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.067; p = 0.074)	0.532	+2.33%
Loss Cost	2009.2	0.025 (CI = +/-0.011; p = 0.000)	-0.068 (CI = +/-0.068; p = 0.050)	0.553	+2.55%
Loss Cost	2010.1	0.028 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.068; p = 0.093)	0.599	+2.87%
Loss Cost	2010.2	0.025 (CI = +/-0.012; p = 0.001)	-0.048 (CI = +/-0.068; p = 0.156)	0.510	+2.56%
Loss Cost	2011.1	0.025 (CI = +/-0.014; p = 0.002)	-0.048 (CI = +/-0.073; p = 0.179)	0.480	+2.54%
Loss Cost	2011.2	0.029 (CI = +/-0.015; p = 0.001)	-0.059 (CI = +/-0.073; p = 0.106)	0.533	+2.93%
Loss Cost	2012.1	0.025 (CI = +/-0.016; p = 0.006)	-0.070 (CI = +/-0.075; p = 0.063)	0.497	+2.52%
Loss Cost	2012.2	0.020 (CI = +/-0.017; p = 0.026)	-0.057 (CI = +/-0.073; p = 0.112)	0.347	+1.98%
Loss Cost	2013.1	0.020 (CI = +/-0.020; p = 0.046)	-0.056 (CI = +/-0.080; p = 0.153)	0.331	+2.04%
Loss Cost	2013.2	0.016 (CI = +/-0.022; p = 0.139)	-0.047 (CI = +/-0.083; p = 0.243)	0.151	+1.62%
Loss Cost	2014.1	0.020 (CI = +/-0.026; p = 0.115)	-0.037 (CI = +/-0.091; p = 0.377)	0.183	+2.05%
Loss Cost	2014.2	0.018 (CI = +/-0.032; p = 0.230)	-0.033 (CI = +/-0.101; p = 0.473)	0.025	+1.81%
Loss Cost	2015.1	0.023 (CI = +/-0.040; p = 0.212)	-0.023 (CI = +/-0.115; p = 0.644)	0.045	+2.34%
Loss Cost	2015.2	0.023 (CI = +/-0.052; p = 0.319)	-0.023 (CI = +/-0.134; p = 0.688)	-0.087	+2.32%
Loss Cost	2016.1	0.023 (CI = +/-0.073; p = 0.449)	-0.023 (CI = +/-0.166; p = 0.741)	-0.173	+2.34%
Severity	2005.1	0.042 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.053; p = 0.083)	0.876	+4.27%
Severity	2005.2	0.040 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.051; p = 0.138)	0.866	+4.10%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.048; p = 0.048)	0.867	+3.87%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.043; p = 0.084)	0.872	+3.60%
Severity	2007.1	0.033 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.039; p = 0.017)	0.882	+3.36%
Severity	2007.2	0.031 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.036; p = 0.030)	0.875	+3.18%
Severity	2008.1	0.031 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.038; p = 0.030)	0.863	+3.14%
Severity	2008.2	0.032 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.039; p = 0.021)	0.859	+3.24%
Severity	2009.1	0.034 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.036; p = 0.041)	0.890	+3.48%
Severity	2009.2	0.036 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.036; p = 0.022)	0.893	+3.63%
Severity	2010.1	0.036 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.038; p = 0.034)	0.883	+3.67%
Severity	2010.2	0.035 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.039; p = 0.057)	0.859	+3.56%
Severity	2011.1	0.033 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.039; p = 0.029)	0.848	+3.35%
Severity	2011.2	0.030 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.051)	0.830	+3.06%
Severity	2012.1	0.029 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.039; p = 0.047)	0.806	+2.94%
Severity	2012.2	0.026 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.038; p = 0.084)	0.759	+2.67%
Severity	2013.1	0.024 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.039; p = 0.045)	0.736	+2.40%
Severity	2013.2	0.020 (CI = +/-0.010; p = 0.001)	-0.032 (CI = +/-0.037; p = 0.081)	0.654	+2.06%
Severity	2014.1	0.016 (CI = +/-0.010; p = 0.006)	-0.042 (CI = +/-0.035; p = 0.025)	0.660	+1.63%
Severity	2014.2	0.012 (CI = +/-0.009; p = 0.022)	-0.033 (CI = +/-0.030; p = 0.034)	0.558	+1.17%
Severity	2015.1	0.010 (CI = +/-0.012; p = 0.086)	-0.036 (CI = +/-0.034; p = 0.039)	0.540	+1.00%
Severity	2015.2	0.008 (CI = +/-0.015; p = 0.223)	-0.034 (CI = +/-0.038; p = 0.076)	0.357	+0.82%
Severity	2016.1	0.008 (CI = +/-0.021; p = 0.359)	-0.034 (CI = +/-0.048; p = 0.130)	0.324	+0.82%
Frequency	2005.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.064; p = 0.364)	0.554	-2.20%
Frequency	2005.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.066; p = 0.463)	0.561	-2.31%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.068; p = 0.446)	0.539	-2.34%
Frequency	2006.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.071; p = 0.430)	0.505	-2.30%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.068; p = 0.683)	0.437	-2.00%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	-0.028 (CI = +/-0.061; p = 0.347)	0.389	-1.64%
Frequency	2008.1	-0.014 (CI = +/-0.009; p = 0.003)	-0.017 (CI = +/-0.059; p = 0.556)	0.289	-1.38%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.012)	-0.025 (CI = +/-0.059; p = 0.392)	0.223	-1.17%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.027)	-0.023 (CI = +/-0.063; p = 0.454)	0.161	-1.12%
Frequency	2009.2	-0.010 (CI = +/-0.011; p = 0.057)	-0.026 (CI = +/-0.066; p = 0.424)	0.123	-1.04%
Frequency	2010.1	-0.008 (CI = +/-0.012; p = 0.171)	-0.016 (CI = +/-0.066; p = 0.615)	0.010	-0.78%
Frequency	2010.2	-0.010 (CI = +/-0.013; p = 0.118)	-0.010 (CI = +/-0.069; p = 0.763)	0.044	-0.97%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.248)	-0.004 (CI = +/-0.072; p = 0.911)	-0.034	-0.78%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.831)	-0.023 (CI = +/-0.061; p = 0.438)	-0.089	-0.13%
Frequency	2012.1	-0.004 (CI = +/-0.014; p = 0.520)	-0.031 (CI = +/-0.063; p = 0.308)	-0.040	-0.42%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.344)	-0.024 (CI = +/-0.065; p = 0.436)	-0.028	-0.68%
Frequency	2013.1	-0.004 (CI = +/-0.017; p = 0.660)	-0.016 (CI = +/-0.069; p = 0.623)	-0.139	-0.35%
Frequency	2013.2	-0.004 (CI = +/-0.020; p = 0.639)	-0.014 (CI = +/-0.075; p = 0.687)	-0.153	-0.43%
Frequency	2014.1	0.004 (CI = +/-0.021; p = 0.666)	0.004 (CI = +/-0.071; p = 0.896)	-0.195	+0.41%
Frequency	2014.2	0.006 (CI = +/-0.025; p = 0.573)	0.000 (CI = +/-0.079; p = 0.998)	-0.198	+0.64%
Frequency	2015.1	0.013 (CI = +/-0.030; p = 0.327)	0.013 (CI = +/-0.085; p = 0.734)	-0.106	+1.33%
Frequency	2015.2	0.015 (CI = +/-0.038; p = 0.382)	0.011 (CI = +/-0.099; p = 0.804)	-0.150	+1.48%
Frequency	2016.1	0.015 (CI = +/-0.054; p = 0.505)	0.011 (CI = +/-0.123; p = 0.828)	-0.268	+1.51%

CL

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.020 (CI = +/-0.009; p = 0.000)	0.413	+2.02%
Loss Cost	2005.2	0.017 (CI = +/-0.009; p = 0.000)	0.350	+1.70%
Loss Cost	2006.1	0.015 (CI = +/-0.009; p = 0.002)	0.283	+1.49%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.010)	0.206	+1.22%
Loss Cost	2007.1	0.013 (CI = +/-0.010; p = 0.008)	0.228	+1.35%
Loss Cost	2007.2	0.015 (CI = +/-0.010; p = 0.007)	0.245	+1.48%
Loss Cost	2008.1	0.018 (CI = +/-0.011; p = 0.002)	0.326	+1.78%
Loss Cost	2008.2	0.020 (CI = +/-0.011; p = 0.001)	0.377	+2.03%
Loss Cost	2009.1	0.024 (CI = +/-0.011; p = 0.000)	0.472	+2.40%
Loss Cost	2009.2	0.025 (CI = +/-0.012; p = 0.000)	0.472	+2.55%
Loss Cost	2010.1	0.029 (CI = +/-0.012; p = 0.000)	0.551	+2.96%
Loss Cost	2010.2	0.025 (CI = +/-0.013; p = 0.001)	0.475	+2.56%
Loss Cost	2011.1	0.026 (CI = +/-0.014; p = 0.001)	0.447	+2.64%
Loss Cost	2011.2	0.029 (CI = +/-0.016; p = 0.001)	0.471	+2.93%
Loss Cost	2012.1	0.027 (CI = +/-0.018; p = 0.006)	0.384	+2.69%
Loss Cost	2012.2	0.020 (CI = +/-0.018; p = 0.034)	0.249	+1.98%
Loss Cost	2013.1	0.022 (CI = +/-0.020; p = 0.038)	0.255	+2.22%
Loss Cost	2013.2	0.016 (CI = +/-0.022; p = 0.145)	0.109	+1.62%
Loss Cost	2014.1	0.022 (CI = +/-0.025; p = 0.085)	0.195	+2.21%
Loss Cost	2014.2	0.018 (CI = +/-0.030; p = 0.216)	0.072	+1.81%
Loss Cost	2015.1	0.025 (CI = +/-0.036; p = 0.159)	0.136	+2.49%
Loss Cost	2015.2	0.023 (CI = +/-0.047; p = 0.285)	0.041	+2.32%
Loss Cost	2016.1	0.025 (CI = +/-0.062; p = 0.358)	-0.001	+2.57%
Severity	2005.1	0.042 (CI = +/-0.006; p = 0.000)	0.866	+4.30%
Severity	2005.2	0.040 (CI = +/-0.006; p = 0.000)	0.859	+4.10%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	0.850	+3.91%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.860	+3.60%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.854	+3.40%
Severity	2007.2	0.031 (CI = +/-0.006; p = 0.000)	0.851	+3.18%
Severity	2008.1	0.031 (CI = +/-0.006; p = 0.000)	0.835	+3.18%
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	0.824	+3.24%
Severity	2009.1	0.035 (CI = +/-0.006; p = 0.000)	0.869	+3.53%
Severity	2009.2	0.036 (CI = +/-0.007; p = 0.000)	0.863	+3.63%
Severity	2010.1	0.037 (CI = +/-0.007; p = 0.000)	0.855	+3.74%
Severity	2010.2	0.035 (CI = +/-0.008; p = 0.000)	0.833	+3.56%
Severity	2011.1	0.034 (CI = +/-0.009; p = 0.000)	0.803	+3.44%
Severity	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.789	+3.06%
Severity	2012.1	0.030 (CI = +/-0.009; p = 0.000)	0.753	+3.04%
Severity	2012.2	0.026 (CI = +/-0.010; p = 0.000)	0.712	+2.67%
Severity	2013.1	0.025 (CI = +/-0.011; p = 0.000)	0.646	+2.53%
Severity	2013.2	0.020 (CI = +/-0.011; p = 0.002)	0.567	+2.06%
Severity	2014.1	0.018 (CI = +/-0.013; p = 0.010)	0.451	+1.81%
Severity	2014.2	0.012 (CI = +/-0.012; p = 0.052)	0.286	+1.17%
Severity	2015.1	0.012 (CI = +/-0.015; p = 0.092)	0.228	+1.22%
Severity	2015.2	0.008 (CI = +/-0.018; p = 0.306)	0.027	+0.82%
Severity	2016.1	0.011 (CI = +/-0.023; p = 0.267)	0.067	+1.14%
Frequency	2005.1	-0.022 (CI = +/-0.007; p = 0.000)	0.556	-2.18%
Frequency	2005.2	-0.023 (CI = +/-0.008; p = 0.000)	0.569	-2.31%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.546	-2.32%
Frequency	2006.2	-0.023 (CI = +/-0.009; p = 0.000)	0.512	-2.30%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.456	-1.98%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.391	-1.64%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.003)	0.310	-1.36%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.012)	0.232	-1.17%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.029)	0.179	-1.09%
Frequency	2009.2	-0.010 (CI = +/-0.011; p = 0.054)	0.139	-1.04%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.173)	0.051	-0.75%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.108)	0.095	-0.97%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.235)	0.030	-0.77%
Frequency	2011.2	-0.001 (CI = +/-0.012; p = 0.829)	-0.063	-0.13%
Frequency	2012.1	-0.003 (CI = +/-0.013; p = 0.593)	-0.049	-0.34%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.336)	0.000	-0.68%
Frequency	2013.1	-0.003 (CI = +/-0.016; p = 0.692)	-0.069	-0.30%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.625)	-0.066	-0.43%
Frequency	2014.1	0.004 (CI = +/-0.019; p = 0.659)	-0.078	+0.39%
Frequency	2014.2	0.006 (CI = +/-0.023; p = 0.548)	-0.065	+0.64%
Frequency	2015.1	0.012 (CI = +/-0.027; p = 0.317)	0.015	+1.25%
Frequency	2015.2	0.015 (CI = +/-0.034; p = 0.345)	0.003	+1.48%
Frequency	2016.1	0.014 (CI = +/-0.046; p = 0.484)	-0.068	+1.41%

CM

Coverage = CM  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2002.1	0.057 (CI = +/-0.016; p = 0.000)	-0.609 (CI = +/-0.166; p = 0.000)	0.750	+5.82%
Loss Cost	2002.2	0.057 (CI = +/-0.016; p = 0.000)	-0.613 (CI = +/-0.171; p = 0.000)	0.733	+5.88%
Loss Cost	2003.1	0.054 (CI = +/-0.017; p = 0.000)	-0.631 (CI = +/-0.172; p = 0.000)	0.738	+5.56%
Loss Cost	2003.2	0.055 (CI = +/-0.018; p = 0.000)	-0.634 (CI = +/-0.177; p = 0.000)	0.720	+5.62%
Loss Cost	2004.1	0.052 (CI = +/-0.019; p = 0.000)	-0.650 (CI = +/-0.179; p = 0.000)	0.725	+5.31%
Loss Cost	2004.2	0.050 (CI = +/-0.020; p = 0.000)	-0.643 (CI = +/-0.185; p = 0.000)	0.696	+5.16%
Loss Cost	2005.1	0.049 (CI = +/-0.021; p = 0.000)	-0.650 (CI = +/-0.191; p = 0.000)	0.697	+5.01%
Loss Cost	2005.2	0.055 (CI = +/-0.022; p = 0.000)	-0.680 (CI = +/-0.188; p = 0.000)	0.723	+5.61%
Loss Cost	2006.1	0.050 (CI = +/-0.022; p = 0.000)	-0.702 (CI = +/-0.188; p = 0.000)	0.735	+5.12%
Loss Cost	2006.2	0.050 (CI = +/-0.024; p = 0.000)	-0.704 (CI = +/-0.196; p = 0.000)	0.714	+5.16%
Loss Cost	2007.1	0.046 (CI = +/-0.026; p = 0.001)	-0.722 (CI = +/-0.199; p = 0.000)	0.723	+4.73%
Loss Cost	2007.2	0.052 (CI = +/-0.027; p = 0.001)	-0.747 (CI = +/-0.201; p = 0.000)	0.735	+5.32%
Loss Cost	2008.1	0.052 (CI = +/-0.029; p = 0.001)	-0.745 (CI = +/-0.210; p = 0.000)	0.734	+5.38%
Loss Cost	2008.2	0.055 (CI = +/-0.032; p = 0.001)	-0.758 (CI = +/-0.218; p = 0.000)	0.723	+5.70%
Loss Cost	2009.1	0.052 (CI = +/-0.034; p = 0.005)	-0.772 (CI = +/-0.226; p = 0.000)	0.727	+5.30%
Loss Cost	2009.2	0.053 (CI = +/-0.038; p = 0.009)	-0.776 (CI = +/-0.239; p = 0.000)	0.705	+5.40%
Loss Cost	2010.1	0.049 (CI = +/-0.041; p = 0.022)	-0.788 (CI = +/-0.250; p = 0.000)	0.707	+5.05%
Loss Cost	2010.2	0.046 (CI = +/-0.046; p = 0.048)	-0.777 (CI = +/-0.264; p = 0.000)	0.673	+4.73%
Loss Cost	2011.1	0.062 (CI = +/-0.046; p = 0.011)	-0.727 (CI = +/-0.251; p = 0.000)	0.709	+6.39%
Loss Cost	2011.2	0.057 (CI = +/-0.051; p = 0.033)	-0.710 (CI = +/-0.266; p = 0.000)	0.664	+5.81%
Loss Cost	2012.1	0.044 (CI = +/-0.055; p = 0.108)	-0.746 (CI = +/-0.269; p = 0.000)	0.694	+4.48%
Loss Cost	2012.2	0.030 (CI = +/-0.060; p = 0.295)	-0.708 (CI = +/-0.278; p = 0.000)	0.656	+3.09%
Loss Cost	2013.1	0.040 (CI = +/-0.068; p = 0.227)	-0.685 (CI = +/-0.293; p = 0.000)	0.646	+4.04%
Loss Cost	2013.2	0.048 (CI = +/-0.079; p = 0.204)	-0.707 (CI = +/-0.318; p = 0.000)	0.634	+4.96%
Loss Cost	2014.1	0.045 (CI = +/-0.093; p = 0.307)	-0.715 (CI = +/-0.348; p = 0.001)	0.626	+4.59%
Loss Cost	2014.2	0.011 (CI = +/-0.100; p = 0.807)	-0.642 (CI = +/-0.345; p = 0.002)	0.590	+1.12%
Loss Cost	2015.1	0.026 (CI = +/-0.119; p = 0.624)	-0.614 (CI = +/-0.378; p = 0.006)	0.552	+2.66%
Loss Cost	2015.2	-0.010 (CI = +/-0.140; p = 0.865)	-0.547 (CI = +/-0.401; p = 0.015)	0.499	-1.03%
Loss Cost	2016.1	0.001 (CI = +/-0.179; p = 0.991)	-0.530 (CI = +/-0.464; p = 0.031)	0.421	+0.09%
Severity	2002.1	0.058 (CI = +/-0.006; p = 0.000)	-0.161 (CI = +/-0.064; p = 0.000)	0.920	+5.99%
Severity	2002.2	0.056 (CI = +/-0.006; p = 0.000)	-0.149 (CI = +/-0.061; p = 0.000)	0.919	+5.78%
Severity	2003.1	0.054 (CI = +/-0.006; p = 0.000)	-0.159 (CI = +/-0.058; p = 0.000)	0.921	+5.60%
Severity	2003.2	0.053 (CI = +/-0.006; p = 0.000)	-0.153 (CI = +/-0.059; p = 0.000)	0.913	+5.49%
Severity	2004.1	0.053 (CI = +/-0.006; p = 0.000)	-0.156 (CI = +/-0.061; p = 0.000)	0.907	+5.44%
Severity	2004.2	0.051 (CI = +/-0.006; p = 0.000)	-0.145 (CI = +/-0.058; p = 0.000)	0.902	+5.23%
Severity	2005.1	0.051 (CI = +/-0.007; p = 0.000)	-0.146 (CI = +/-0.060; p = 0.000)	0.896	+5.21%
Severity	2005.2	0.050 (CI = +/-0.007; p = 0.000)	-0.142 (CI = +/-0.062; p = 0.000)	0.882	+5.12%
Severity	2006.1	0.047 (CI = +/-0.007; p = 0.000)	-0.156 (CI = +/-0.056; p = 0.000)	0.895	+4.82%
Severity	2006.2	0.045 (CI = +/-0.007; p = 0.000)	-0.144 (CI = +/-0.053; p = 0.000)	0.890	+4.57%
Severity	2007.1	0.042 (CI = +/-0.006; p = 0.000)	-0.158 (CI = +/-0.044; p = 0.000)	0.914	+4.24%
Severity	2007.2	0.040 (CI = +/-0.006; p = 0.000)	-0.153 (CI = +/-0.045; p = 0.000)	0.901	+4.12%
Severity	2008.1	0.040 (CI = +/-0.007; p = 0.000)	-0.154 (CI = +/-0.047; p = 0.000)	0.896	+4.10%
Severity	2008.2	0.039 (CI = +/-0.007; p = 0.000)	-0.150 (CI = +/-0.049; p = 0.000)	0.877	+4.00%
Severity	2009.1	0.039 (CI = +/-0.008; p = 0.000)	-0.151 (CI = +/-0.051; p = 0.000)	0.871	+3.97%
Severity	2009.2	0.039 (CI = +/-0.008; p = 0.000)	-0.150 (CI = +/-0.054; p = 0.000)	0.846	+3.94%
Severity	2010.1	0.039 (CI = +/-0.009; p = 0.000)	-0.147 (CI = +/-0.056; p = 0.000)	0.845	+4.03%
Severity	2010.2	0.039 (CI = +/-0.010; p = 0.000)	-0.147 (CI = +/-0.060; p = 0.000)	0.815	+4.03%
Severity	2011.1	0.041 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.061; p = 0.000)	0.824	+4.24%
Severity	2011.2	0.039 (CI = +/-0.012; p = 0.000)	-0.132 (CI = +/-0.062; p = 0.000)	0.780	+3.95%
Severity	2012.1	0.037 (CI = +/-0.013; p = 0.000)	-0.137 (CI = +/-0.065; p = 0.001)	0.770	+3.77%
Severity	2012.2	0.035 (CI = +/-0.015; p = 0.000)	-0.130 (CI = +/-0.069; p = 0.001)	0.703	+3.52%
Severity	2013.1	0.032 (CI = +/-0.017; p = 0.001)	-0.136 (CI = +/-0.073; p = 0.002)	0.696	+3.27%
Severity	2013.2	0.039 (CI = +/-0.017; p = 0.000)	-0.154 (CI = +/-0.067; p = 0.000)	0.775	+4.02%
Severity	2014.1	0.035 (CI = +/-0.018; p = 0.002)	-0.163 (CI = +/-0.069; p = 0.000)	0.784	+3.60%
Severity	2014.2	0.025 (CI = +/-0.015; p = 0.005)	-0.140 (CI = +/-0.053; p = 0.000)	0.792	+2.51%
Severity	2015.1	0.028 (CI = +/-0.018; p = 0.007)	-0.134 (CI = +/-0.057; p = 0.001)	0.804	+2.84%
Severity	2015.2	0.017 (CI = +/-0.014; p = 0.021)	-0.114 (CI = +/-0.040; p = 0.000)	0.841	+1.75%
Severity	2016.1	0.024 (CI = +/-0.012; p = 0.003)	-0.105 (CI = +/-0.032; p = 0.000)	0.914	+2.42%
Frequency	2002.1	-0.002 (CI = +/-0.014; p = 0.821)	-0.449 (CI = +/-0.152; p = 0.000)	0.486	-0.16%
Frequency	2002.2	0.001 (CI = +/-0.015; p = 0.899)	-0.464 (CI = +/-0.153; p = 0.000)	0.507	+0.09%
Frequency	2003.1	0.000 (CI = +/-0.016; p = 0.959)	-0.472 (CI = +/-0.157; p = 0.000)	0.511	-0.04%
Frequency	2003.2	0.001 (CI = +/-0.016; p = 0.884)	-0.481 (CI = +/-0.161; p = 0.000)	0.516	+0.12%
Frequency	2004.1	-0.001 (CI = +/-0.017; p = 0.882)	-0.494 (CI = +/-0.163; p = 0.000)	0.531	-0.13%
Frequency	2004.2	-0.001 (CI = +/-0.018; p = 0.944)	-0.498 (CI = +/-0.169; p = 0.000)	0.526	-0.06%
Frequency	2005.1	-0.002 (CI = +/-0.019; p = 0.846)	-0.504 (CI = +/-0.174; p = 0.000)	0.525	-0.19%
Frequency	2005.2	0.005 (CI = +/-0.019; p = 0.623)	-0.538 (CI = +/-0.166; p = 0.000)	0.592	+0.47%
Frequency	2006.1	0.003 (CI = +/-0.020; p = 0.773)	-0.546 (CI = +/-0.171; p = 0.000)	0.595	+0.29%
Frequency	2006.2	0.006 (CI = +/-0.022; p = 0.597)	-0.560 (CI = +/-0.176; p = 0.000)	0.602	+0.57%
Frequency	2007.1	0.005 (CI = +/-0.023; p = 0.682)	-0.564 (CI = +/-0.183; p = 0.000)	0.598	+0.47%
Frequency	2007.2	0.011 (CI = +/-0.024; p = 0.336)	-0.594 (CI = +/-0.180; p = 0.000)	0.643	+1.15%
Frequency	2008.1	0.012 (CI = +/-0.026; p = 0.341)	-0.591 (CI = +/-0.188; p = 0.000)	0.634	+1.23%
Frequency	2008.2	0.016 (CI = +/-0.028; p = 0.240)	-0.607 (CI = +/-0.193; p = 0.000)	0.642	+1.64%
Frequency	2009.1	0.013 (CI = +/-0.030; p = 0.391)	-0.621 (CI = +/-0.200; p = 0.000)	0.649	+1.28%
Frequency	2009.2	0.014 (CI = +/-0.033; p = 0.391)	-0.626 (CI = +/-0.211; p = 0.000)	0.636	+1.40%
Frequency	2010.1	0.010 (CI = +/-0.036; p = 0.578)	-0.640 (CI = +/-0.219; p = 0.000)	0.643	+0.98%
Frequency	2010.2	0.007 (CI = +/-0.040; p = 0.727)	-0.630 (CI = +/-0.232; p = 0.000)	0.619	+0.68%
Frequency	2011.1	0.020 (CI = +/-0.040; p = 0.298)	-0.587 (CI = +/-0.221; p = 0.000)	0.632	+2.06%
Frequency	2011.2	0.018 (CI = +/-0.045; p = 0.416)	-0.578 (CI = +/-0.236; p = 0.000)	0.600	+1.80%
Frequency	2012.1	0.007 (CI = +/-0.049; p = 0.768)	-0.609 (CI = +/-0.239; p = 0.000)	0.637	+0.68%
Frequency	2012.2	-0.004 (CI = +/-0.054; p = 0.871)	-0.578 (CI = +/-0.248; p = 0.000)	0.614	-0.41%
Frequency	2013.1	0.007 (CI = +/-0.059; p = 0.788)	-0.549 (CI = +/-0.256; p = 0.001)	0.587	+0.75%
Frequency	2013.2	0.009 (CI = +/-0.070; p = 0.782)	-0.553 (CI = +/-0.281; p = 0.001)	0.563	+0.91%
Frequency	2014.1	0.009 (CI = +/-0.082; p = 0.803)	-0.552 (CI = +/-0.309; p = 0.003)	0.538	+0.95%
Frequency	2014.2	-0.014 (CI = +/-0.094; p = 0.749)	-0.502 (CI = +/-0.323; p = 0.007)	0.502	-1.36%
Frequency	2015.1	-0.002 (CI = +/-0.112; p = 0.972)	-0.480 (CI = +/-0.356; p = 0.014)	0.434	-0.17%
Frequency	2015.2	-0.028 (CI = +/-0.137; p = 0.647)	-0.433 (CI = +/-0.394; p = 0.036)	0.385	-2.74%
Frequency	2016.1	-0.023 (CI = +/-0.177; p = 0.761)	-0.425 (CI = +/-0.459; p = 0.064)	0.288	-2.28%

**CM**

Coverage = CM  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2002.1	0.057 (CI = +/-0.025; p = 0.000)	0.361	+5.82%
Loss Cost	2002.2	0.054 (CI = +/-0.026; p = 0.000)	0.324	+5.58%
Loss Cost	2003.1	0.054 (CI = +/-0.028; p = 0.000)	0.303	+5.56%
Loss Cost	2003.2	0.051 (CI = +/-0.029; p = 0.001)	0.263	+5.27%
Loss Cost	2004.1	0.052 (CI = +/-0.031; p = 0.002)	0.247	+5.31%
Loss Cost	2004.2	0.047 (CI = +/-0.033; p = 0.007)	0.196	+4.77%
Loss Cost	2005.1	0.049 (CI = +/-0.035; p = 0.007)	0.197	+5.01%
Loss Cost	2005.2	0.050 (CI = +/-0.037; p = 0.010)	0.187	+5.13%
Loss Cost	2006.1	0.050 (CI = +/-0.040; p = 0.016)	0.168	+5.12%
Loss Cost	2006.2	0.045 (CI = +/-0.042; p = 0.038)	0.122	+4.60%
Loss Cost	2007.1	0.046 (CI = +/-0.046; p = 0.047)	0.114	+4.73%
Loss Cost	2007.2	0.045 (CI = +/-0.049; p = 0.071)	0.093	+4.62%
Loss Cost	2008.1	0.052 (CI = +/-0.053; p = 0.052)	0.118	+5.38%
Loss Cost	2008.2	0.048 (CI = +/-0.057; p = 0.099)	0.079	+4.87%
Loss Cost	2009.1	0.052 (CI = +/-0.062; p = 0.100)	0.082	+5.30%
Loss Cost	2009.2	0.043 (CI = +/-0.068; p = 0.200)	0.035	+4.39%
Loss Cost	2010.1	0.049 (CI = +/-0.074; p = 0.180)	0.045	+5.05%
Loss Cost	2010.2	0.035 (CI = +/-0.080; p = 0.375)	-0.009	+3.51%
Loss Cost	2011.1	0.062 (CI = +/-0.081; p = 0.125)	0.082	+6.39%
Loss Cost	2011.2	0.043 (CI = +/-0.087; p = 0.309)	0.006	+4.43%
Loss Cost	2012.1	0.044 (CI = +/-0.099; p = 0.360)	-0.007	+4.48%
Loss Cost	2012.2	0.014 (CI = +/-0.105; p = 0.782)	-0.065	+1.39%
Loss Cost	2013.1	0.040 (CI = +/-0.115; p = 0.469)	-0.033	+4.04%
Loss Cost	2013.2	0.027 (CI = +/-0.132; p = 0.669)	-0.066	+2.70%
Loss Cost	2014.1	0.045 (CI = +/-0.154; p = 0.534)	-0.051	+4.59%
Loss Cost	2014.2	-0.016 (CI = +/-0.159; p = 0.830)	-0.095	-1.57%
Loss Cost	2015.1	0.026 (CI = +/-0.183; p = 0.752)	-0.098	+2.66%
Loss Cost	2015.2	-0.044 (CI = +/-0.198; p = 0.625)	-0.090	-4.26%
Loss Cost	2016.1	0.001 (CI = +/-0.243; p = 0.994)	-0.143	+0.09%
Severity	2002.1	0.058 (CI = +/-0.008; p = 0.000)	0.863	+5.99%
Severity	2002.2	0.056 (CI = +/-0.008; p = 0.000)	0.862	+5.71%
Severity	2003.1	0.054 (CI = +/-0.008; p = 0.000)	0.850	+5.60%
Severity	2003.2	0.053 (CI = +/-0.008; p = 0.000)	0.839	+5.41%
Severity	2004.1	0.053 (CI = +/-0.009; p = 0.000)	0.828	+5.44%
Severity	2004.2	0.050 (CI = +/-0.009; p = 0.000)	0.822	+5.14%
Severity	2005.1	0.051 (CI = +/-0.009; p = 0.000)	0.812	+5.21%
Severity	2005.2	0.049 (CI = +/-0.009; p = 0.000)	0.794	+5.02%
Severity	2006.1	0.047 (CI = +/-0.010; p = 0.000)	0.773	+4.82%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	0.760	+4.45%
Severity	2007.1	0.042 (CI = +/-0.010; p = 0.000)	0.733	+4.24%
Severity	2007.2	0.039 (CI = +/-0.010; p = 0.000)	0.703	+3.98%
Severity	2008.1	0.040 (CI = +/-0.011; p = 0.000)	0.692	+4.10%
Severity	2008.2	0.038 (CI = +/-0.012; p = 0.000)	0.652	+3.83%
Severity	2009.1	0.039 (CI = +/-0.013; p = 0.000)	0.642	+3.97%
Severity	2009.2	0.037 (CI = +/-0.014; p = 0.000)	0.591	+3.75%
Severity	2010.1	0.039 (CI = +/-0.015; p = 0.000)	0.604	+4.03%
Severity	2010.2	0.037 (CI = +/-0.016; p = 0.000)	0.545	+3.80%
Severity	2011.1	0.041 (CI = +/-0.017; p = 0.000)	0.586	+4.24%
Severity	2011.2	0.036 (CI = +/-0.018; p = 0.001)	0.512	+3.69%
Severity	2012.1	0.037 (CI = +/-0.020; p = 0.001)	0.477	+3.77%
Severity	2012.2	0.032 (CI = +/-0.021; p = 0.007)	0.373	+3.20%
Severity	2013.1	0.032 (CI = +/-0.025; p = 0.015)	0.330	+3.27%
Severity	2013.2	0.035 (CI = +/-0.029; p = 0.021)	0.316	+3.52%
Severity	2014.1	0.035 (CI = +/-0.034; p = 0.041)	0.266	+3.60%
Severity	2014.2	0.019 (CI = +/-0.032; p = 0.211)	0.067	+1.91%
Severity	2015.1	0.028 (CI = +/-0.036; p = 0.111)	0.176	+2.84%
Severity	2015.2	0.010 (CI = +/-0.034; p = 0.503)	-0.060	+1.05%
Severity	2016.1	0.024 (CI = +/-0.038; p = 0.177)	0.135	+2.42%
Frequency	2002.1	-0.002 (CI = +/-0.020; p = 0.873)	-0.028	-0.16%
Frequency	2002.2	-0.001 (CI = +/-0.021; p = 0.907)	-0.029	-0.12%
Frequency	2003.1	0.000 (CI = +/-0.023; p = 0.972)	-0.030	-0.04%
Frequency	2003.2	-0.001 (CI = +/-0.024; p = 0.911)	-0.031	-0.13%
Frequency	2004.1	-0.001 (CI = +/-0.025; p = 0.920)	-0.032	-0.13%
Frequency	2004.2	-0.004 (CI = +/-0.027; p = 0.789)	-0.031	-0.35%
Frequency	2005.1	-0.002 (CI = +/-0.029; p = 0.895)	-0.034	-0.19%
Frequency	2005.2	0.001 (CI = +/-0.030; p = 0.943)	-0.036	+0.11%
Frequency	2006.1	0.003 (CI = +/-0.033; p = 0.857)	-0.036	+0.29%
Frequency	2006.2	0.001 (CI = +/-0.035; p = 0.936)	-0.038	+0.14%
Frequency	2007.1	0.005 (CI = +/-0.038; p = 0.798)	-0.037	+0.47%
Frequency	2007.2	0.006 (CI = +/-0.041; p = 0.759)	-0.038	+0.61%
Frequency	2008.1	0.012 (CI = +/-0.043; p = 0.567)	-0.028	+1.23%
Frequency	2008.2	0.010 (CI = +/-0.047; p = 0.669)	-0.037	+0.99%
Frequency	2009.1	0.013 (CI = +/-0.052; p = 0.615)	-0.035	+1.28%
Frequency	2009.2	0.006 (CI = +/-0.056; p = 0.821)	-0.047	+0.62%
Frequency	2010.1	0.010 (CI = +/-0.062; p = 0.744)	-0.047	+0.98%
Frequency	2010.2	-0.003 (CI = +/-0.066; p = 0.932)	-0.055	-0.27%
Frequency	2011.1	0.020 (CI = +/-0.067; p = 0.529)	-0.034	+2.06%
Frequency	2011.2	0.007 (CI = +/-0.073; p = 0.840)	-0.060	+0.71%
Frequency	2012.1	0.007 (CI = +/-0.083; p = 0.863)	-0.064	+0.68%
Frequency	2012.2	-0.018 (CI = +/-0.088; p = 0.672)	-0.057	-1.76%
Frequency	2013.1	0.007 (CI = +/-0.095; p = 0.867)	-0.075	+0.75%
Frequency	2013.2	-0.008 (CI = +/-0.108; p = 0.874)	-0.081	-0.80%
Frequency	2014.1	0.009 (CI = +/-0.125; p = 0.870)	-0.088	+0.95%
Frequency	2014.2	-0.035 (CI = +/-0.133; p = 0.574)	-0.064	-3.41%
Frequency	2015.1	-0.002 (CI = +/-0.154; p = 0.980)	-0.111	-0.17%
Frequency	2015.2	-0.054 (CI = +/-0.173; p = 0.491)	-0.056	-5.25%
Frequency	2016.1	-0.023 (CI = +/-0.215; p = 0.808)	-0.133	-2.28%

**CM - Theft**

Coverage = CM - Theft  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2002.1	0.031 (CI = +/-0.015; p = 0.000)	-0.136 (CI = +/-0.162; p = 0.096)	0.336	+3.15%
Loss Cost	2002.2	0.031 (CI = +/-0.016; p = 0.000)	-0.138 (CI = +/-0.167; p = 0.101)	0.314	+3.19%
Loss Cost	2003.1	0.033 (CI = +/-0.017; p = 0.000)	-0.131 (CI = +/-0.171; p = 0.128)	0.317	+3.31%
Loss Cost	2003.2	0.035 (CI = +/-0.018; p = 0.000)	-0.146 (CI = +/-0.174; p = 0.097)	0.334	+3.57%
Loss Cost	2004.1	0.037 (CI = +/-0.019; p = 0.000)	-0.137 (CI = +/-0.179; p = 0.128)	0.341	+3.75%
Loss Cost	2004.2	0.039 (CI = +/-0.020; p = 0.000)	-0.147 (CI = +/-0.184; p = 0.112)	0.338	+3.94%
Loss Cost	2005.1	0.039 (CI = +/-0.021; p = 0.001)	-0.145 (CI = +/-0.190; p = 0.130)	0.328	+3.98%
Loss Cost	2005.2	0.040 (CI = +/-0.023; p = 0.001)	-0.151 (CI = +/-0.197; p = 0.127)	0.311	+4.11%
Loss Cost	2006.1	0.041 (CI = +/-0.024; p = 0.002)	-0.146 (CI = +/-0.204; p = 0.153)	0.307	+4.22%
Loss Cost	2006.2	0.044 (CI = +/-0.026; p = 0.002)	-0.161 (CI = +/-0.210; p = 0.127)	0.313	+4.55%
Loss Cost	2007.1	0.049 (CI = +/-0.027; p = 0.001)	-0.141 (CI = +/-0.213; p = 0.185)	0.340	+5.00%
Loss Cost	2007.2	0.056 (CI = +/-0.028; p = 0.000)	-0.172 (CI = +/-0.212; p = 0.107)	0.399	+5.74%
Loss Cost	2008.1	0.063 (CI = +/-0.029; p = 0.000)	-0.144 (CI = +/-0.212; p = 0.172)	0.450	+6.46%
Loss Cost	2008.2	0.072 (CI = +/-0.029; p = 0.000)	-0.185 (CI = +/-0.203; p = 0.073)	0.536	+7.51%
Loss Cost	2009.1	0.083 (CI = +/-0.029; p = 0.000)	-0.146 (CI = +/-0.192; p = 0.129)	0.621	+8.61%
Loss Cost	2009.2	0.093 (CI = +/-0.028; p = 0.000)	-0.188 (CI = +/-0.181; p = 0.043)	0.695	+9.80%
Loss Cost	2010.1	0.103 (CI = +/-0.028; p = 0.000)	-0.154 (CI = +/-0.172; p = 0.076)	0.750	+10.86%
Loss Cost	2010.2	0.112 (CI = +/-0.029; p = 0.000)	-0.185 (CI = +/-0.168; p = 0.033)	0.777	+11.86%
Loss Cost	2011.1	0.119 (CI = +/-0.031; p = 0.000)	-0.163 (CI = +/-0.169; p = 0.058)	0.794	+12.66%
Loss Cost	2011.2	0.124 (CI = +/-0.034; p = 0.000)	-0.179 (CI = +/-0.177; p = 0.048)	0.780	+13.24%
Loss Cost	2012.1	0.124 (CI = +/-0.039; p = 0.000)	-0.179 (CI = +/-0.189; p = 0.062)	0.757	+13.24%
Loss Cost	2012.2	0.118 (CI = +/-0.043; p = 0.000)	-0.161 (CI = +/-0.200; p = 0.107)	0.690	+12.50%
Loss Cost	2013.1	0.112 (CI = +/-0.049; p = 0.000)	-0.176 (CI = +/-0.213; p = 0.097)	0.648	+11.83%
Loss Cost	2013.2	0.103 (CI = +/-0.057; p = 0.002)	-0.154 (CI = +/-0.228; p = 0.165)	0.538	+10.88%
Loss Cost	2014.1	0.088 (CI = +/-0.062; p = 0.010)	-0.187 (CI = +/-0.233; p = 0.104)	0.484	+9.23%
Loss Cost	2014.2	0.065 (CI = +/-0.067; p = 0.054)	-0.137 (CI = +/-0.230; p = 0.210)	0.267	+6.75%
Loss Cost	2015.1	0.032 (CI = +/-0.056; p = 0.225)	-0.198 (CI = +/-0.179; p = 0.035)	0.383	+3.27%
Loss Cost	2015.2	0.014 (CI = +/-0.066; p = 0.625)	-0.165 (CI = +/-0.189; p = 0.078)	0.202	+1.43%
Loss Cost	2016.1	-0.007 (CI = +/-0.074; p = 0.827)	-0.196 (CI = +/-0.191; p = 0.046)	0.353	-0.68%
Severity	2002.1	0.071 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.070; p = 0.136)	0.931	+7.38%
Severity	2002.2	0.070 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.071; p = 0.197)	0.926	+7.26%
Severity	2003.1	0.069 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.071; p = 0.144)	0.921	+7.14%
Severity	2003.2	0.069 (CI = +/-0.008; p = 0.000)	-0.052 (CI = +/-0.074; p = 0.156)	0.914	+7.14%
Severity	2004.1	0.068 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.076; p = 0.147)	0.906	+7.09%
Severity	2004.2	0.066 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.074; p = 0.247)	0.902	+6.84%
Severity	2005.1	0.064 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.072; p = 0.143)	0.898	+6.62%
Severity	2005.2	0.062 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.072; p = 0.229)	0.889	+6.41%
Severity	2006.1	0.059 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.064; p = 0.063)	0.900	+6.04%
Severity	2006.2	0.055 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.058; p = 0.121)	0.904	+5.70%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.043; p = 0.006)	0.934	+5.28%
Severity	2007.2	0.048 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.034; p = 0.007)	0.950	+4.96%
Severity	2008.1	0.047 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.033; p = 0.003)	0.950	+4.82%
Severity	2008.2	0.047 (CI = +/-0.005; p = 0.000)	-0.054 (CI = +/-0.035; p = 0.004)	0.942	+4.80%
Severity	2009.1	0.048 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.036; p = 0.008)	0.940	+4.89%
Severity	2009.2	0.048 (CI = +/-0.006; p = 0.000)	-0.053 (CI = +/-0.038; p = 0.009)	0.932	+4.93%
Severity	2010.1	0.047 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.039; p = 0.006)	0.926	+4.81%
Severity	2010.2	0.048 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.039; p = 0.004)	0.923	+4.96%
Severity	2011.1	0.047 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.040; p = 0.003)	0.915	+4.83%
Severity	2011.2	0.045 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.041; p = 0.007)	0.898	+4.64%
Severity	2012.1	0.047 (CI = +/-0.009; p = 0.000)	-0.057 (CI = +/-0.043; p = 0.013)	0.894	+4.77%
Severity	2012.2	0.049 (CI = +/-0.010; p = 0.000)	-0.063 (CI = +/-0.044; p = 0.008)	0.892	+5.01%
Severity	2013.1	0.052 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.044; p = 0.016)	0.901	+5.30%
Severity	2013.2	0.048 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.043; p = 0.034)	0.882	+4.91%
Severity	2014.1	0.044 (CI = +/-0.011; p = 0.000)	-0.056 (CI = +/-0.040; p = 0.011)	0.884	+4.48%
Severity	2014.2	0.040 (CI = +/-0.012; p = 0.000)	-0.049 (CI = +/-0.041; p = 0.025)	0.845	+4.12%
Severity	2015.1	0.037 (CI = +/-0.013; p = 0.000)	-0.054 (CI = +/-0.043; p = 0.019)	0.827	+3.81%
Severity	2015.2	0.034 (CI = +/-0.016; p = 0.002)	-0.048 (CI = +/-0.047; p = 0.046)	0.735	+3.45%
Severity	2016.1	0.037 (CI = +/-0.020; p = 0.004)	-0.044 (CI = +/-0.052; p = 0.088)	0.733	+3.74%
Frequency	2002.1	-0.040 (CI = +/-0.018; p = 0.000)	-0.084 (CI = +/-0.194; p = 0.388)	0.344	-3.94%
Frequency	2002.2	-0.039 (CI = +/-0.019; p = 0.000)	-0.092 (CI = +/-0.200; p = 0.353)	0.316	-3.80%
Frequency	2003.1	-0.036 (CI = +/-0.020; p = 0.001)	-0.079 (CI = +/-0.203; p = 0.436)	0.264	-3.57%
Frequency	2003.2	-0.034 (CI = +/-0.021; p = 0.003)	-0.094 (CI = +/-0.208; p = 0.366)	0.229	-3.33%
Frequency	2004.1	-0.032 (CI = +/-0.022; p = 0.007)	-0.082 (CI = +/-0.213; p = 0.440)	0.179	-3.12%
Frequency	2004.2	-0.028 (CI = +/-0.023; p = 0.022)	-0.104 (CI = +/-0.215; p = 0.329)	0.142	-2.72%
Frequency	2005.1	-0.025 (CI = +/-0.025; p = 0.047)	-0.091 (CI = +/-0.221; p = 0.403)	0.092	-2.47%
Frequency	2005.2	-0.022 (CI = +/-0.026; p = 0.097)	-0.108 (CI = +/-0.226; p = 0.337)	0.068	-2.17%
Frequency	2006.1	-0.017 (CI = +/-0.027; p = 0.206)	-0.085 (CI = +/-0.229; p = 0.451)	0.009	-1.71%
Frequency	2006.2	-0.011 (CI = +/-0.028; p = 0.435)	-0.116 (CI = +/-0.230; p = 0.308)	-0.007	-1.09%
Frequency	2007.1	-0.003 (CI = +/-0.029; p = 0.851)	-0.078 (CI = +/-0.223; p = 0.474)	-0.058	-0.26%
Frequency	2007.2	0.007 (CI = +/-0.028; p = 0.594)	-0.123 (CI = +/-0.211; p = 0.239)	-0.013	+0.74%
Frequency	2008.1	0.016 (CI = +/-0.029; p = 0.271)	-0.089 (CI = +/-0.206; p = 0.377)	0.004	+1.57%
Frequency	2008.2	0.025 (CI = +/-0.028; p = 0.076)	-0.131 (CI = +/-0.196; p = 0.180)	0.118	+2.58%
Frequency	2009.1	0.035 (CI = +/-0.028; p = 0.018)	-0.095 (CI = +/-0.187; p = 0.303)	0.208	+3.54%
Frequency	2009.2	0.045 (CI = +/-0.028; p = 0.003)	-0.135 (CI = +/-0.177; p = 0.126)	0.352	+4.63%
Frequency	2010.1	0.056 (CI = +/-0.027; p = 0.000)	-0.097 (CI = +/-0.162; p = 0.223)	0.489	+5.77%
Frequency	2010.2	0.064 (CI = +/-0.028; p = 0.000)	-0.123 (CI = +/-0.161; p = 0.125)	0.542	+6.57%
Frequency	2011.1	0.072 (CI = +/-0.029; p = 0.000)	-0.097 (CI = +/-0.158; p = 0.212)	0.609	+7.48%
Frequency	2011.2	0.079 (CI = +/-0.031; p = 0.000)	-0.119 (CI = +/-0.161; p = 0.137)	0.627	+8.22%
Frequency	2012.1	0.078 (CI = +/-0.035; p = 0.000)	-0.122 (CI = +/-0.172; p = 0.149)	0.590	+8.08%
Frequency	2012.2	0.069 (CI = +/-0.038; p = 0.002)	-0.097 (CI = +/-0.177; p = 0.255)	0.477	+7.13%
Frequency	2013.1	0.060 (CI = +/-0.042; p = 0.009)	-0.119 (CI = +/-0.182; p = 0.179)	0.412	+6.21%
Frequency	2013.2	0.055 (CI = +/-0.049; p = 0.030)	-0.107 (CI = +/-0.198; p = 0.259)	0.277	+5.69%
Frequency	2014.1	0.044 (CI = +/-0.055; p = 0.102)	-0.131 (CI = +/-0.206; p = 0.188)	0.213	+4.54%
Frequency	2014.2	0.025 (CI = +/-0.060; p = 0.369)	-0.088 (CI = +/-0.206; p = 0.357)	-0.037	+2.52%
Frequency	2015.1	-0.005 (CI = +/-0.050; p = 0.817)	-0.143 (CI = +/-0.158; p = 0.070)	0.196	-0.52%
Frequency	2015.2	-0.020 (CI = +/-0.059; p = 0.455)	-0.117 (CI = +/-0.169; p = 0.147)	0.171	-1.95%
Frequency	2016.1	-0.044 (CI = +/-0.059; p = 0.122)	-0.153 (CI = +/-0.154; p = 0.052)	0.470	-4.27%

**CM - Theft**

Coverage = CM - Theft  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2002.1	0.031 (CI = +/-0.016; p = 0.000)	0.300	+3.15%
Loss Cost	2002.2	0.031 (CI = +/-0.016; p = 0.001)	0.277	+3.12%
Loss Cost	2003.1	0.033 (CI = +/-0.017; p = 0.001)	0.287	+3.31%
Loss Cost	2003.2	0.034 (CI = +/-0.018; p = 0.001)	0.294	+3.50%
Loss Cost	2004.1	0.037 (CI = +/-0.019; p = 0.000)	0.310	+3.75%
Loss Cost	2004.2	0.038 (CI = +/-0.020; p = 0.001)	0.301	+3.85%
Loss Cost	2005.1	0.039 (CI = +/-0.022; p = 0.001)	0.295	+3.98%
Loss Cost	2005.2	0.039 (CI = +/-0.023; p = 0.002)	0.275	+4.01%
Loss Cost	2006.1	0.041 (CI = +/-0.025; p = 0.002)	0.277	+4.22%
Loss Cost	2006.2	0.043 (CI = +/-0.027; p = 0.003)	0.274	+4.42%
Loss Cost	2007.1	0.049 (CI = +/-0.028; p = 0.001)	0.318	+5.00%
Loss Cost	2007.2	0.054 (CI = +/-0.029; p = 0.001)	0.353	+5.57%
Loss Cost	2008.1	0.063 (CI = +/-0.030; p = 0.000)	0.426	+6.46%
Loss Cost	2008.2	0.070 (CI = +/-0.031; p = 0.000)	0.482	+7.30%
Loss Cost	2009.1	0.083 (CI = +/-0.030; p = 0.000)	0.593	+8.61%
Loss Cost	2009.2	0.091 (CI = +/-0.031; p = 0.000)	0.639	+9.54%
Loss Cost	2010.1	0.103 (CI = +/-0.030; p = 0.000)	0.717	+10.86%
Loss Cost	2010.2	0.109 (CI = +/-0.032; p = 0.000)	0.723	+11.55%
Loss Cost	2011.1	0.119 (CI = +/-0.033; p = 0.000)	0.755	+12.66%
Loss Cost	2011.2	0.121 (CI = +/-0.037; p = 0.000)	0.730	+12.87%
Loss Cost	2012.1	0.124 (CI = +/-0.042; p = 0.000)	0.706	+13.24%
Loss Cost	2012.2	0.114 (CI = +/-0.046; p = 0.000)	0.646	+12.08%
Loss Cost	2013.1	0.112 (CI = +/-0.053; p = 0.001)	0.588	+11.83%
Loss Cost	2013.2	0.099 (CI = +/-0.058; p = 0.003)	0.491	+10.35%
Loss Cost	2014.1	0.088 (CI = +/-0.067; p = 0.015)	0.381	+9.23%
Loss Cost	2014.2	0.060 (CI = +/-0.067; p = 0.077)	0.207	+6.13%
Loss Cost	2015.1	0.032 (CI = +/-0.070; p = 0.327)	0.008	+3.27%
Loss Cost	2015.2	0.004 (CI = +/-0.075; p = 0.900)	-0.123	+0.42%
Loss Cost	2016.1	-0.007 (CI = +/-0.094; p = 0.868)	-0.138	-0.68%
Severity	2002.1	0.071 (CI = +/-0.007; p = 0.000)	0.929	+7.38%
Severity	2002.2	0.070 (CI = +/-0.007; p = 0.000)	0.924	+7.24%
Severity	2003.1	0.069 (CI = +/-0.007; p = 0.000)	0.918	+7.14%
Severity	2003.2	0.069 (CI = +/-0.008; p = 0.000)	0.911	+7.11%
Severity	2004.1	0.068 (CI = +/-0.008; p = 0.000)	0.903	+7.09%
Severity	2004.2	0.066 (CI = +/-0.008; p = 0.000)	0.901	+6.81%
Severity	2005.1	0.064 (CI = +/-0.008; p = 0.000)	0.893	+6.62%
Severity	2005.2	0.062 (CI = +/-0.008; p = 0.000)	0.887	+6.38%
Severity	2006.1	0.059 (CI = +/-0.008; p = 0.000)	0.889	+6.04%
Severity	2006.2	0.055 (CI = +/-0.007; p = 0.000)	0.898	+5.66%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.914	+5.28%
Severity	2007.2	0.048 (CI = +/-0.005; p = 0.000)	0.934	+4.91%
Severity	2008.1	0.047 (CI = +/-0.006; p = 0.000)	0.927	+4.82%
Severity	2008.2	0.046 (CI = +/-0.006; p = 0.000)	0.917	+4.75%
Severity	2009.1	0.048 (CI = +/-0.006; p = 0.000)	0.918	+4.89%
Severity	2009.2	0.047 (CI = +/-0.007; p = 0.000)	0.906	+4.86%
Severity	2010.1	0.047 (CI = +/-0.008; p = 0.000)	0.892	+4.81%
Severity	2010.2	0.047 (CI = +/-0.008; p = 0.000)	0.880	+4.86%
Severity	2011.1	0.047 (CI = +/-0.009; p = 0.000)	0.860	+4.83%
Severity	2011.2	0.044 (CI = +/-0.010; p = 0.000)	0.842	+4.52%
Severity	2012.1	0.047 (CI = +/-0.011; p = 0.000)	0.845	+4.77%
Severity	2012.2	0.047 (CI = +/-0.012; p = 0.000)	0.825	+4.85%
Severity	2013.1	0.052 (CI = +/-0.012; p = 0.000)	0.849	+5.30%
Severity	2013.2	0.046 (CI = +/-0.012; p = 0.000)	0.834	+4.75%
Severity	2014.1	0.044 (CI = +/-0.014; p = 0.000)	0.792	+4.48%
Severity	2014.2	0.038 (CI = +/-0.015; p = 0.000)	0.749	+3.91%
Severity	2015.1	0.037 (CI = +/-0.018; p = 0.001)	0.681	+3.81%
Severity	2015.2	0.031 (CI = +/-0.020; p = 0.007)	0.573	+3.15%
Severity	2016.1	0.037 (CI = +/-0.023; p = 0.008)	0.613	+3.74%
Frequency	2002.1	-0.040 (CI = +/-0.018; p = 0.000)	0.349	-3.94%
Frequency	2002.2	-0.039 (CI = +/-0.019; p = 0.000)	0.318	-3.84%
Frequency	2003.1	-0.036 (CI = +/-0.020; p = 0.001)	0.272	-3.57%
Frequency	2003.2	-0.034 (CI = +/-0.021; p = 0.002)	0.233	-3.38%
Frequency	2004.1	-0.032 (CI = +/-0.022; p = 0.007)	0.190	-3.12%
Frequency	2004.2	-0.028 (CI = +/-0.023; p = 0.019)	0.142	-2.78%
Frequency	2005.1	-0.025 (CI = +/-0.024; p = 0.045)	0.101	-2.47%
Frequency	2005.2	-0.023 (CI = +/-0.026; p = 0.086)	0.069	-2.24%
Frequency	2006.1	-0.017 (CI = +/-0.027; p = 0.202)	0.025	-1.71%
Frequency	2006.2	-0.012 (CI = +/-0.028; p = 0.398)	-0.010	-1.18%
Frequency	2007.1	-0.003 (CI = +/-0.028; p = 0.849)	-0.038	-0.26%
Frequency	2007.2	0.006 (CI = +/-0.028; p = 0.652)	-0.033	+0.63%
Frequency	2008.1	0.016 (CI = +/-0.028; p = 0.268)	0.012	+1.57%
Frequency	2008.2	0.024 (CI = +/-0.029; p = 0.096)	0.081	+2.44%
Frequency	2009.1	0.035 (CI = +/-0.028; p = 0.018)	0.203	+3.54%
Frequency	2009.2	0.044 (CI = +/-0.029; p = 0.005)	0.301	+4.46%
Frequency	2010.1	0.056 (CI = +/-0.027; p = 0.000)	0.473	+5.77%
Frequency	2010.2	0.062 (CI = +/-0.029; p = 0.000)	0.501	+6.38%
Frequency	2011.1	0.072 (CI = +/-0.029; p = 0.000)	0.593	+7.48%
Frequency	2011.2	0.077 (CI = +/-0.032; p = 0.000)	0.593	+7.99%
Frequency	2012.1	0.078 (CI = +/-0.036; p = 0.000)	0.553	+8.08%
Frequency	2012.2	0.067 (CI = +/-0.038; p = 0.002)	0.461	+6.89%
Frequency	2013.1	0.060 (CI = +/-0.043; p = 0.010)	0.365	+6.21%
Frequency	2013.2	0.052 (CI = +/-0.049; p = 0.039)	0.251	+5.34%
Frequency	2014.1	0.044 (CI = +/-0.057; p = 0.112)	0.142	+4.54%
Frequency	2014.2	0.021 (CI = +/-0.058; p = 0.434)	-0.031	+2.14%
Frequency	2015.1	-0.005 (CI = +/-0.057; p = 0.843)	-0.106	-0.52%
Frequency	2015.2	-0.027 (CI = +/-0.062; p = 0.349)	-0.001	-2.65%
Frequency	2016.1	-0.044 (CI = +/-0.075; p = 0.210)	0.102	-4.27%

## AP

Coverage = AP  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time		Seasonality	Adjusted R^2	Implied Trend	
						Rate	
Loss Cost	2000.2	0.051 (CI = +/-0.010; p = 0.000)	-0.265 (CI = +/-0.113; p = 0.000)	0.766	+5.26%		
Loss Cost	2001.1	0.053 (CI = +/-0.010; p = 0.000)	-0.255 (CI = +/-0.114; p = 0.000)	0.774	+5.43%		
Loss Cost	2001.2	0.053 (CI = +/-0.011; p = 0.000)	-0.253 (CI = +/-0.118; p = 0.000)	0.753	+5.41%		
Loss Cost	2002.1	0.053 (CI = +/-0.011; p = 0.000)	-0.251 (CI = +/-0.121; p = 0.000)	0.747	+5.44%		
Loss Cost	2002.2	0.055 (CI = +/-0.012; p = 0.000)	-0.261 (CI = +/-0.123; p = 0.000)	0.743	+5.62%		
Loss Cost	2003.1	0.053 (CI = +/-0.012; p = 0.000)	-0.272 (CI = +/-0.124; p = 0.000)	0.735	+5.42%		
Loss Cost	2003.2	0.052 (CI = +/-0.013; p = 0.000)	-0.268 (CI = +/-0.128; p = 0.000)	0.705	+5.34%		
Loss Cost	2004.1	0.049 (CI = +/-0.013; p = 0.000)	-0.286 (CI = +/-0.126; p = 0.000)	0.704	+5.00%		
Loss Cost	2004.2	0.046 (CI = +/-0.014; p = 0.000)	-0.272 (CI = +/-0.127; p = 0.000)	0.664	+4.73%		
Loss Cost	2005.1	0.043 (CI = +/-0.014; p = 0.000)	-0.288 (CI = +/-0.126; p = 0.000)	0.663	+4.41%		
Loss Cost	2005.2	0.044 (CI = +/-0.015; p = 0.000)	-0.291 (CI = +/-0.131; p = 0.000)	0.637	+4.47%		
Loss Cost	2006.1	0.040 (CI = +/-0.015; p = 0.000)	-0.309 (CI = +/-0.129; p = 0.000)	0.642	+4.08%		
Loss Cost	2006.2	0.037 (CI = +/-0.016; p = 0.000)	-0.295 (CI = +/-0.132; p = 0.000)	0.590	+3.79%		
Loss Cost	2007.1	0.033 (CI = +/-0.016; p = 0.000)	-0.316 (CI = +/-0.128; p = 0.000)	0.610	+3.31%		
Loss Cost	2007.2	0.031 (CI = +/-0.018; p = 0.001)	-0.310 (CI = +/-0.133; p = 0.000)	0.563	+3.17%		
Loss Cost	2008.1	0.028 (CI = +/-0.019; p = 0.005)	-0.324 (CI = +/-0.135; p = 0.000)	0.573	+2.82%		
Loss Cost	2008.2	0.024 (CI = +/-0.020; p = 0.022)	-0.306 (CI = +/-0.136; p = 0.000)	0.515	+2.38%		
Loss Cost	2009.1	0.019 (CI = +/-0.020; p = 0.071)	-0.325 (CI = +/-0.136; p = 0.000)	0.546	+1.89%		
Loss Cost	2009.2	0.020 (CI = +/-0.023; p = 0.083)	-0.329 (CI = +/-0.143; p = 0.000)	0.525	+1.99%		
Loss Cost	2010.1	0.013 (CI = +/-0.023; p = 0.260)	-0.354 (CI = +/-0.138; p = 0.000)	0.585	+1.27%		
Loss Cost	2010.2	0.008 (CI = +/-0.025; p = 0.501)	-0.338 (CI = +/-0.142; p = 0.000)	0.549	+0.81%		
Loss Cost	2011.1	0.012 (CI = +/-0.027; p = 0.360)	-0.325 (CI = +/-0.148; p = 0.000)	0.535	+1.20%		
Loss Cost	2011.2	0.010 (CI = +/-0.030; p = 0.505)	-0.318 (CI = +/-0.157; p = 0.001)	0.495	+0.98%		
Loss Cost	2012.1	0.006 (CI = +/-0.034; p = 0.727)	-0.330 (CI = +/-0.165; p = 0.001)	0.506	+0.56%		
Loss Cost	2012.2	-0.010 (CI = +/-0.032; p = 0.518)	-0.286 (CI = +/-0.147; p = 0.001)	0.529	-0.98%		
Loss Cost	2013.1	-0.008 (CI = +/-0.037; p = 0.660)	-0.280 (CI = +/-0.158; p = 0.002)	0.483	-0.75%		
Loss Cost	2013.2	0.009 (CI = +/-0.036; p = 0.609)	-0.321 (CI = +/-0.145; p = 0.000)	0.627	+0.86%		
Loss Cost	2014.1	0.006 (CI = +/-0.042; p = 0.755)	-0.326 (CI = +/-0.158; p = 0.001)	0.616	+0.61%		
Loss Cost	2014.2	-0.001 (CI = +/-0.050; p = 0.947)	-0.310 (CI = +/-0.172; p = 0.003)	0.576	-0.15%		
Loss Cost	2015.1	0.004 (CI = +/-0.060; p = 0.883)	-0.300 (CI = +/-0.191; p = 0.007)	0.526	+0.40%		
Loss Cost	2015.2	-0.014 (CI = +/-0.071; p = 0.643)	-0.266 (CI = +/-0.203; p = 0.017)	0.491	-1.43%		
Loss Cost	2016.1	-0.027 (CI = +/-0.088; p = 0.485)	-0.284 (CI = +/-0.228; p = 0.022)	0.496	-2.63%		
Severity	2000.2	0.047 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.152; p = 0.177)	0.567	+4.81%		
Severity	2001.1	0.048 (CI = +/-0.014; p = 0.000)	-0.095 (CI = +/-0.155; p = 0.223)	0.568	+4.95%		
Severity	2001.2	0.048 (CI = +/-0.015; p = 0.000)	-0.094 (CI = +/-0.160; p = 0.241)	0.542	+4.93%		
Severity	2002.1	0.050 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.163; p = 0.302)	0.544	+5.10%		
Severity	2002.2	0.052 (CI = +/-0.016; p = 0.000)	-0.097 (CI = +/-0.166; p = 0.244)	0.547	+5.32%		
Severity	2003.1	0.054 (CI = +/-0.017; p = 0.000)	-0.086 (CI = +/-0.169; p = 0.310)	0.550	+5.51%		
Severity	2003.2	0.056 (CI = +/-0.018; p = 0.000)	-0.099 (CI = +/-0.173; p = 0.251)	0.553	+5.75%		
Severity	2004.1	0.057 (CI = +/-0.019; p = 0.000)	-0.091 (CI = +/-0.177; p = 0.304)	0.548	+5.91%		
Severity	2004.2	0.059 (CI = +/-0.020; p = 0.000)	-0.098 (CI = +/-0.183; p = 0.283)	0.533	+6.05%		
Severity	2005.1	0.060 (CI = +/-0.021; p = 0.000)	-0.092 (CI = +/-0.189; p = 0.327)	0.522	+6.17%		
Severity	2005.2	0.062 (CI = +/-0.023; p = 0.000)	-0.101 (CI = +/-0.195; p = 0.298)	0.509	+6.36%		
Severity	2006.1	0.062 (CI = +/-0.024; p = 0.000)	-0.101 (CI = +/-0.202; p = 0.317)	0.487	+6.36%		
Severity	2006.2	0.061 (CI = +/-0.026; p = 0.000)	-0.099 (CI = +/-0.211; p = 0.340)	0.449	+6.34%		
Severity	2007.1	0.061 (CI = +/-0.028; p = 0.000)	-0.102 (CI = +/-0.219; p = 0.344)	0.421	+6.27%		
Severity	2007.2	0.061 (CI = +/-0.031; p = 0.000)	-0.105 (CI = +/-0.229; p = 0.352)	0.387	+6.34%		
Severity	2008.1	0.064 (CI = +/-0.033; p = 0.001)	-0.096 (CI = +/-0.238; p = 0.412)	0.380	+6.57%		
Severity	2008.2	0.067 (CI = +/-0.036; p = 0.001)	-0.110 (CI = +/-0.248; p = 0.364)	0.372	+6.94%		
Severity	2009.1	0.076 (CI = +/-0.037; p = 0.000)	-0.075 (CI = +/-0.245; p = 0.533)	0.437	+7.95%		
Severity	2009.2	0.096 (CI = +/-0.031; p = 0.000)	-0.150 (CI = +/-0.198; p = 0.129)	0.660	+10.10%		
Severity	2010.1	0.112 (CI = +/-0.026; p = 0.000)	-0.095 (CI = +/-0.159; p = 0.228)	0.799	+11.86%		
Severity	2010.2	0.126 (CI = +/-0.023; p = 0.000)	-0.142 (CI = +/-0.132; p = 0.036)	0.876	+13.38%		
Severity	2011.1	0.135 (CI = +/-0.021; p = 0.000)	-0.112 (CI = +/-0.118; p = 0.061)	0.909	+14.48%		
Severity	2011.2	0.137 (CI = +/-0.024; p = 0.000)	-0.119 (CI = +/-0.125; p = 0.061)	0.896	+14.74%		
Severity	2012.1	0.138 (CI = +/-0.027; p = 0.000)	-0.116 (CI = +/-0.133; p = 0.082)	0.883	+14.84%		
Severity	2012.2	0.130 (CI = +/-0.029; p = 0.000)	-0.091 (CI = +/-0.132; p = 0.159)	0.862	+13.84%		
Severity	2013.1	0.131 (CI = +/-0.033; p = 0.000)	-0.087 (CI = +/-0.142; p = 0.208)	0.844	+14.04%		
Severity	2013.2	0.146 (CI = +/-0.032; p = 0.000)	-0.123 (CI = +/-0.130; p = 0.060)	0.884	+15.72%		
Severity	2014.1	0.141 (CI = +/-0.037; p = 0.000)	-0.134 (CI = +/-0.139; p = 0.058)	0.861	+15.19%		
Severity	2014.2	0.140 (CI = +/-0.045; p = 0.000)	-0.130 (CI = +/-0.156; p = 0.093)	0.812	+14.98%		
Severity	2015.1	0.159 (CI = +/-0.043; p = 0.000)	-0.094 (CI = +/-0.137; p = 0.153)	0.878	+17.23%		
Severity	2015.2	0.168 (CI = +/-0.053; p = 0.000)	-0.110 (CI = +/-0.154; p = 0.133)	0.855	+18.28%		
Severity	2016.1	0.186 (CI = +/-0.059; p = 0.000)	-0.084 (CI = +/-0.153; p = 0.231)	0.881	+20.41%		
Frequency	2000.2	0.004 (CI = +/-0.018; p = 0.624)	-0.161 (CI = +/-0.202; p = 0.115)	0.020	+0.43%		
Frequency	2001.1	0.005 (CI = +/-0.018; p = 0.619)	-0.160 (CI = +/-0.208; p = 0.128)	0.017	+0.46%		
Frequency	2001.2	0.005 (CI = +/-0.020; p = 0.640)	-0.159 (CI = +/-0.214; p = 0.140)	0.012	+0.45%		
Frequency	2002.1	0.003 (CI = +/-0.021; p = 0.749)	-0.167 (CI = +/-0.219; p = 0.131)	0.014	+0.33%		
Frequency	2002.2	0.003 (CI = +/-0.022; p = 0.792)	-0.165 (CI = +/-0.226; p = 0.148)	0.007	+0.29%		
Frequency	2003.1	-0.001 (CI = +/-0.023; p = 0.936)	-0.186 (CI = +/-0.228; p = 0.105)	0.023	-0.09%		
Frequency	2003.2	-0.004 (CI = +/-0.024; p = 0.738)	-0.169 (CI = +/-0.232; p = 0.149)	0.011	-0.39%		
Frequency	2004.1	-0.009 (CI = +/-0.024; p = 0.476)	-0.195 (CI = +/-0.233; p = 0.098)	0.043	-0.86%		
Frequency	2004.2	-0.013 (CI = +/-0.026; p = 0.327)	-0.174 (CI = +/-0.237; p = 0.145)	0.044	-1.24%		
Frequency	2005.1	-0.017 (CI = +/-0.027; p = 0.211)	-0.196 (CI = +/-0.240; p = 0.106)	0.075	-1.66%		
Frequency	2005.2	-0.018 (CI = +/-0.029; p = 0.213)	-0.190 (CI = +/-0.249; p = 0.129)	0.074	-1.77%		
Frequency	2006.1	-0.022 (CI = +/-0.030; p = 0.155)	-0.208 (CI = +/-0.255; p = 0.105)	0.096	-2.15%		
Frequency	2006.2	-0.024 (CI = +/-0.033; p = 0.139)	-0.196 (CI = +/-0.264; p = 0.139)	0.100	-2.40%		
Frequency	2007.1	-0.028 (CI = +/-0.035; p = 0.106)	-0.214 (CI = +/-0.271; p = 0.117)	0.118	-2.79%		
Frequency	2007.2	-0.030 (CI = +/-0.038; p = 0.111)	-0.205 (CI = +/-0.283; p = 0.147)	0.118	-2.98%		
Frequency	2008.1	-0.036 (CI = +/-0.040; p = 0.078)	-0.228 (CI = +/-0.290; p = 0.117)	0.145	-3.52%		
Frequency	2008.2	-0.044 (CI = +/-0.043; p = 0.046)	-0.196 (CI = +/-0.296; p = 0.184)	0.174	-4.27%		
Frequency	2009.1	-0.058 (CI = +/-0.043; p = 0.010)	-0.250 (CI = +/-0.282; p = 0.079)	0.301	-5.62%		
Frequency	2009.2	-0.076 (CI = +/-0.040; p = 0.001)	-0.179 (CI = +/-0.253; p = 0.155)	0.453	-7.36%		
Frequency	2010.1	-0.099 (CI = +/-0.030; p = 0.000)	-0.259 (CI = +/-0.181; p = 0.008)	0.736	-9.47%		
Frequency	2010.2	-0.118 (CI = +/-0.023; p = 0.000)	-0.195 (CI = +/-0.130; p = 0.006)	0.877	-11.09%		
Frequency	2011.1	-0.123 (CI = +/-0.024; p = 0.000)	-0.213 (CI = +/-0.131; p = 0.003)	0.879	-11.60%		
Frequency	2011.2	-0.128 (CI = +/-0.026; p = 0.000)	-0.199 (CI = +/-0.136; p = 0.007)	0.879	-11.99%		
Frequency	2012.1	-0.133 (CI = +/-0.029; p = 0.000)	-0.213 (CI = +/-0.141; p = 0.006)	0.870	-12.43%		
Frequency	2012.2	-0.139 (CI = +/-0.032; p = 0.000)	-0.194 (CI = +/-0.146; p = 0.013)	0.874	-13.01%		
Frequency	2013.1	-0.139 (CI = +/-0.036; p = 0.000)	-0.193 (CI = +/-0.157; p = 0.020)	0.842	-12.97%		
Frequency	2013.2	-0.137 (CI = +/-0.043; p = 0.000)	-0.197 (CI = +/-0.173; p = 0.029)	0.821	-12.84%		
Frequency	2014.1	-0.135 (CI = +/-0.050; p = 0.000)	-0.193 (CI = +/-0.189; p = 0.046)	0.765	-12.66%		
Frequency	2014.2	-0.141 (CI = +/-0.061; p = 0.001)	-0.180 (CI = +/-0.210; p = 0.084)	0.750	-13.15%		
Frequency	2015.1	-0.155 (CI = +/-0.070; p = 0.001)	-0.206 (CI = +/-0.222; p = 0.065)	0.742	-14.36%		
Frequency	2015.2	-0.182 (CI = +/-0.077; p = 0.001)	-0.156 (CI = +/-0.220; p = 0.139)	0.804	-16.67%		
Frequency	2016.1	-0.212 (CI = +/-0.079; p = 0.001)	-0.201 (CI = +/-0.204; p = 0.053)	0.856	-19.14%		

**AP**

Coverage = AP  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.2	0.050 (CI = +/-0.012; p = 0.000)	0.635	+5.16%
Loss Cost	2001.1	0.053 (CI = +/-0.013; p = 0.000)	0.655	+5.43%
Loss Cost	2001.2	0.052 (CI = +/-0.013; p = 0.000)	0.629	+5.30%
Loss Cost	2002.1	0.053 (CI = +/-0.014; p = 0.000)	0.626	+5.44%
Loss Cost	2002.2	0.053 (CI = +/-0.015; p = 0.000)	0.610	+5.49%
Loss Cost	2003.1	0.053 (CI = +/-0.015; p = 0.000)	0.583	+5.42%
Loss Cost	2003.2	0.051 (CI = +/-0.016; p = 0.000)	0.547	+5.19%
Loss Cost	2004.1	0.049 (CI = +/-0.017; p = 0.000)	0.509	+5.00%
Loss Cost	2004.2	0.045 (CI = +/-0.017; p = 0.000)	0.461	+4.56%
Loss Cost	2005.1	0.043 (CI = +/-0.018; p = 0.000)	0.421	+4.41%
Loss Cost	2005.2	0.042 (CI = +/-0.020; p = 0.000)	0.382	+4.27%
Loss Cost	2006.1	0.040 (CI = +/-0.021; p = 0.001)	0.337	+4.08%
Loss Cost	2006.2	0.035 (CI = +/-0.022; p = 0.003)	0.270	+3.56%
Loss Cost	2007.1	0.033 (CI = +/-0.023; p = 0.008)	0.220	+3.31%
Loss Cost	2007.2	0.028 (CI = +/-0.025; p = 0.025)	0.159	+2.88%
Loss Cost	2008.1	0.028 (CI = +/-0.027; p = 0.041)	0.133	+2.82%
Loss Cost	2008.2	0.020 (CI = +/-0.027; p = 0.137)	0.057	+2.05%
Loss Cost	2009.1	0.019 (CI = +/-0.030; p = 0.207)	0.031	+1.89%
Loss Cost	2009.2	0.016 (CI = +/-0.033; p = 0.328)	0.000	+1.57%
Loss Cost	2010.1	0.013 (CI = +/-0.036; p = 0.468)	-0.023	+1.27%
Loss Cost	2010.2	0.003 (CI = +/-0.037; p = 0.870)	-0.054	+0.30%
Loss Cost	2011.1	0.012 (CI = +/-0.040; p = 0.536)	-0.035	+1.20%
Loss Cost	2011.2	0.004 (CI = +/-0.043; p = 0.855)	-0.060	+0.38%
Loss Cost	2012.1	0.006 (CI = +/-0.049; p = 0.811)	-0.062	+0.56%
Loss Cost	2012.2	-0.017 (CI = +/-0.047; p = 0.459)	-0.029	-1.64%
Loss Cost	2013.1	-0.008 (CI = +/-0.052; p = 0.759)	-0.069	-0.75%
Loss Cost	2013.2	-0.001 (CI = +/-0.060; p = 0.964)	-0.083	-0.13%
Loss Cost	2014.1	0.006 (CI = +/-0.070; p = 0.852)	-0.087	+0.61%
Loss Cost	2014.2	-0.014 (CI = +/-0.078; p = 0.687)	-0.081	-1.44%
Loss Cost	2015.1	0.004 (CI = +/-0.090; p = 0.923)	-0.110	+0.40%
Loss Cost	2015.2	-0.031 (CI = +/-0.098; p = 0.491)	-0.056	-3.01%
Loss Cost	2016.1	-0.027 (CI = +/-0.125; p = 0.630)	-0.103	-2.63%
Severity	2000.2	0.047 (CI = +/-0.013; p = 0.000)	0.557	+4.77%
Severity	2001.1	0.048 (CI = +/-0.014; p = 0.000)	0.561	+4.95%
Severity	2001.2	0.048 (CI = +/-0.015; p = 0.000)	0.536	+4.89%
Severity	2002.1	0.050 (CI = +/-0.015; p = 0.000)	0.543	+5.10%
Severity	2002.2	0.051 (CI = +/-0.016; p = 0.000)	0.541	+5.27%
Severity	2003.1	0.054 (CI = +/-0.017; p = 0.000)	0.550	+5.51%
Severity	2003.2	0.055 (CI = +/-0.018; p = 0.000)	0.547	+5.70%
Severity	2004.1	0.057 (CI = +/-0.019; p = 0.000)	0.547	+5.91%
Severity	2004.2	0.058 (CI = +/-0.020; p = 0.000)	0.529	+5.99%
Severity	2005.1	0.060 (CI = +/-0.021; p = 0.000)	0.522	+6.17%
Severity	2005.2	0.061 (CI = +/-0.023; p = 0.000)	0.506	+6.28%
Severity	2006.1	0.062 (CI = +/-0.024; p = 0.000)	0.486	+6.36%
Severity	2006.2	0.061 (CI = +/-0.026; p = 0.000)	0.450	+6.26%
Severity	2007.1	0.061 (CI = +/-0.028; p = 0.000)	0.422	+6.27%
Severity	2007.2	0.060 (CI = +/-0.030; p = 0.000)	0.390	+6.24%
Severity	2008.1	0.064 (CI = +/-0.033; p = 0.001)	0.388	+6.57%
Severity	2008.2	0.066 (CI = +/-0.035; p = 0.001)	0.376	+6.82%
Severity	2009.1	0.076 (CI = +/-0.036; p = 0.000)	0.453	+7.95%
Severity	2009.2	0.094 (CI = +/-0.032; p = 0.000)	0.634	+9.89%
Severity	2010.1	0.112 (CI = +/-0.027; p = 0.000)	0.794	+11.86%
Severity	2010.2	0.123 (CI = +/-0.025; p = 0.000)	0.847	+13.14%
Severity	2011.1	0.135 (CI = +/-0.023; p = 0.000)	0.893	+14.48%
Severity	2011.2	0.135 (CI = +/-0.026; p = 0.000)	0.876	+14.48%
Severity	2012.1	0.138 (CI = +/-0.029; p = 0.000)	0.864	+14.84%
Severity	2012.2	0.127 (CI = +/-0.030; p = 0.000)	0.849	+13.59%
Severity	2013.1	0.131 (CI = +/-0.034; p = 0.000)	0.834	+14.04%
Severity	2013.2	0.142 (CI = +/-0.036; p = 0.000)	0.851	+15.28%
Severity	2014.1	0.141 (CI = +/-0.042; p = 0.000)	0.817	+15.19%
Severity	2014.2	0.134 (CI = +/-0.049; p = 0.000)	0.765	+14.35%
Severity	2015.1	0.159 (CI = +/-0.046; p = 0.000)	0.858	+17.23%
Severity	2015.2	0.161 (CI = +/-0.057; p = 0.000)	0.821	+17.49%
Severity	2016.1	0.186 (CI = +/-0.060; p = 0.000)	0.867	+20.41%
Frequency	2000.2	0.004 (CI = +/-0.018; p = 0.680)	-0.022	+0.37%
Frequency	2001.1	0.005 (CI = +/-0.019; p = 0.625)	-0.020	+0.46%
Frequency	2001.2	0.004 (CI = +/-0.020; p = 0.695)	-0.023	+0.39%
Frequency	2002.1	0.003 (CI = +/-0.021; p = 0.754)	-0.026	+0.33%
Frequency	2002.2	0.002 (CI = +/-0.022; p = 0.849)	-0.028	+0.21%
Frequency	2003.1	-0.001 (CI = +/-0.023; p = 0.937)	-0.030	-0.09%
Frequency	2003.2	-0.005 (CI = +/-0.024; p = 0.688)	-0.026	-0.48%
Frequency	2004.1	-0.009 (CI = +/-0.025; p = 0.489)	-0.016	-0.86%
Frequency	2004.2	-0.014 (CI = +/-0.026; p = 0.299)	0.004	-1.34%
Frequency	2005.1	-0.017 (CI = +/-0.028; p = 0.224)	0.018	-1.66%
Frequency	2005.2	-0.019 (CI = +/-0.029; p = 0.192)	0.026	-1.90%
Frequency	2006.1	-0.022 (CI = +/-0.031; p = 0.168)	0.035	-2.15%
Frequency	2006.2	-0.026 (CI = +/-0.033; p = 0.125)	0.053	-2.54%
Frequency	2007.1	-0.028 (CI = +/-0.036; p = 0.117)	0.059	-2.79%
Frequency	2007.2	-0.032 (CI = +/-0.039; p = 0.098)	0.073	-3.16%
Frequency	2008.1	-0.036 (CI = +/-0.042; p = 0.088)	0.083	-3.52%
Frequency	2008.2	-0.046 (CI = +/-0.043; p = 0.040)	0.140	-4.46%
Frequency	2009.1	-0.058 (CI = +/-0.045; p = 0.014)	0.220	-5.62%
Frequency	2009.2	-0.079 (CI = +/-0.041; p = 0.001)	0.421	-7.57%
Frequency	2010.1	-0.099 (CI = +/-0.036; p = 0.000)	0.625	-9.47%
Frequency	2010.2	-0.121 (CI = +/-0.027; p = 0.000)	0.816	-11.35%
Frequency	2011.1	-0.123 (CI = +/-0.030; p = 0.000)	0.800	-11.60%
Frequency	2011.2	-0.131 (CI = +/-0.032; p = 0.000)	0.812	-12.32%
Frequency	2012.1	-0.133 (CI = +/-0.036; p = 0.000)	0.787	-12.43%
Frequency	2012.2	-0.144 (CI = +/-0.038; p = 0.000)	0.809	-13.41%
Frequency	2013.1	-0.139 (CI = +/-0.044; p = 0.000)	0.767	-12.97%
Frequency	2013.2	-0.144 (CI = +/-0.051; p = 0.000)	0.742	-13.37%
Frequency	2014.1	-0.135 (CI = +/-0.058; p = 0.000)	0.676	-12.66%
Frequency	2014.2	-0.149 (CI = +/-0.067; p = 0.001)	0.681	-13.81%
Frequency	2015.1	-0.155 (CI = +/-0.081; p = 0.002)	0.639	-14.36%
Frequency	2015.2	-0.192 (CI = +/-0.081; p = 0.001)	0.760	-17.45%
Frequency	2016.1	-0.212 (CI = +/-0.099; p = 0.001)	0.757	-19.14%

AP

Coverage = AP  
End Trend Period = 2020.1  
Excluded Points = 2010.2, 2012.2, 2016.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.2	0.049 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.106; p = 0.000)	0.785	+5.05%
Loss Cost	2001.1	0.051 (CI = +/-0.009; p = 0.000)	-0.200 (CI = +/-0.106; p = 0.001)	0.799	+5.25%
Loss Cost	2001.2	0.051 (CI = +/-0.010; p = 0.000)	-0.197 (CI = +/-0.109; p = 0.001)	0.780	+5.21%
Loss Cost	2002.1	0.051 (CI = +/-0.010; p = 0.000)	-0.193 (CI = +/-0.112; p = 0.001)	0.777	+5.28%
Loss Cost	2002.2	0.053 (CI = +/-0.011; p = 0.000)	-0.202 (CI = +/-0.114; p = 0.001)	0.774	+5.44%
Loss Cost	2003.1	0.052 (CI = +/-0.011; p = 0.000)	-0.212 (CI = +/-0.116; p = 0.001)	0.765	+5.29%
Loss Cost	2003.2	0.051 (CI = +/-0.012; p = 0.000)	-0.207 (CI = +/-0.119; p = 0.001)	0.737	+5.20%
Loss Cost	2004.1	0.048 (CI = +/-0.012; p = 0.000)	-0.224 (CI = +/-0.118; p = 0.001)	0.734	+4.92%
Loss Cost	2004.2	0.045 (CI = +/-0.012; p = 0.000)	-0.209 (CI = +/-0.118; p = 0.001)	0.699	+4.63%
Loss Cost	2005.1	0.043 (CI = +/-0.013; p = 0.000)	-0.224 (CI = +/-0.118; p = 0.001)	0.693	+4.38%
Loss Cost	2005.2	0.043 (CI = +/-0.014; p = 0.000)	-0.227 (CI = +/-0.123; p = 0.001)	0.668	+4.44%
Loss Cost	2006.1	0.041 (CI = +/-0.014; p = 0.000)	-0.244 (CI = +/-0.124; p = 0.000)	0.666	+4.14%
Loss Cost	2006.2	0.038 (CI = +/-0.015; p = 0.000)	-0.231 (CI = +/-0.125; p = 0.001)	0.614	+3.84%
Loss Cost	2007.1	0.034 (CI = +/-0.015; p = 0.000)	-0.252 (CI = +/-0.124; p = 0.000)	0.623	+3.46%
Loss Cost	2007.2	0.033 (CI = +/-0.017; p = 0.001)	-0.246 (CI = +/-0.129; p = 0.001)	0.572	+3.33%
Loss Cost	2008.1	0.031 (CI = +/-0.018; p = 0.002)	-0.257 (CI = +/-0.135; p = 0.001)	0.570	+3.12%
Loss Cost	2008.2	0.026 (CI = +/-0.019; p = 0.009)	-0.242 (CI = +/-0.135; p = 0.001)	0.502	+2.68%
Loss Cost	2009.1	0.023 (CI = +/-0.021; p = 0.030)	-0.259 (CI = +/-0.141; p = 0.001)	0.513	+2.32%
Loss Cost	2009.2	0.025 (CI = +/-0.023; p = 0.035)	-0.265 (CI = +/-0.148; p = 0.002)	0.497	+2.51%
Loss Cost	2010.1	0.019 (CI = +/-0.025; p = 0.131)	-0.292 (CI = +/-0.153; p = 0.001)	0.529	+1.88%
Loss Cost	2011.1	0.014 (CI = +/-0.028; p = 0.292)	-0.282 (CI = +/-0.158; p = 0.002)	0.474	+1.43%
Loss Cost	2011.2	0.012 (CI = +/-0.032; p = 0.422)	-0.277 (CI = +/-0.168; p = 0.003)	0.428	+1.23%
Loss Cost	2012.1	0.010 (CI = +/-0.037; p = 0.572)	-0.285 (CI = +/-0.184; p = 0.006)	0.422	+0.99%
Loss Cost	2013.1	-0.008 (CI = +/-0.036; p = 0.649)	-0.251 (CI = +/-0.161; p = 0.006)	0.436	-0.75%
Loss Cost	2013.2	0.009 (CI = +/-0.034; p = 0.583)	-0.292 (CI = +/-0.142; p = 0.001)	0.614	+0.86%
Loss Cost	2014.1	0.008 (CI = +/-0.040; p = 0.652)	-0.293 (CI = +/-0.158; p = 0.002)	0.589	+0.83%
Loss Cost	2014.2	0.001 (CI = +/-0.048; p = 0.951)	-0.278 (CI = +/-0.173; p = 0.006)	0.543	+0.13%
Loss Cost	2015.1	0.012 (CI = +/-0.057; p = 0.622)	-0.253 (CI = +/-0.190; p = 0.016)	0.485	+1.26%
Loss Cost	2015.2	-0.004 (CI = +/-0.069; p = 0.899)	-0.229 (CI = +/-0.202; p = 0.033)	0.419	-0.38%
Loss Cost	2016.1	-0.006 (CI = +/-0.100; p = 0.881)	-0.233 (CI = +/-0.257; p = 0.067)	0.334	-0.61%
Severity	2000.2	0.048 (CI = +/-0.014; p = 0.000)	-0.136 (CI = +/-0.162; p = 0.096)	0.585	+4.95%
Severity	2001.1	0.049 (CI = +/-0.014; p = 0.000)	-0.128 (CI = +/-0.165; p = 0.126)	0.585	+5.07%
Severity	2001.2	0.049 (CI = +/-0.015; p = 0.000)	-0.127 (CI = +/-0.171; p = 0.139)	0.559	+5.06%
Severity	2002.1	0.051 (CI = +/-0.016; p = 0.000)	-0.117 (CI = +/-0.175; p = 0.181)	0.560	+5.21%
Severity	2002.2	0.053 (CI = +/-0.017; p = 0.000)	-0.132 (CI = +/-0.178; p = 0.142)	0.564	+5.44%
Severity	2003.1	0.055 (CI = +/-0.017; p = 0.000)	-0.121 (CI = +/-0.183; p = 0.188)	0.565	+5.62%
Severity	2003.2	0.057 (CI = +/-0.018; p = 0.000)	-0.135 (CI = +/-0.187; p = 0.148)	0.568	+5.88%
Severity	2004.1	0.058 (CI = +/-0.019; p = 0.000)	-0.128 (CI = +/-0.193; p = 0.186)	0.562	+6.00%
Severity	2004.2	0.060 (CI = +/-0.021; p = 0.000)	-0.136 (CI = +/-0.199; p = 0.174)	0.547	+6.15%
Severity	2005.1	0.061 (CI = +/-0.022; p = 0.000)	-0.131 (CI = +/-0.207; p = 0.207)	0.534	+6.24%
Severity	2005.2	0.062 (CI = +/-0.024; p = 0.000)	-0.140 (CI = +/-0.215; p = 0.190)	0.520	+6.44%
Severity	2006.1	0.062 (CI = +/-0.026; p = 0.000)	-0.143 (CI = +/-0.224; p = 0.201)	0.497	+6.39%
Severity	2006.2	0.062 (CI = +/-0.028; p = 0.000)	-0.142 (CI = +/-0.234; p = 0.222)	0.457	+6.37%
Severity	2007.1	0.060 (CI = +/-0.030; p = 0.000)	-0.150 (CI = +/-0.246; p = 0.218)	0.427	+6.21%
Severity	2007.2	0.061 (CI = +/-0.033; p = 0.001)	-0.152 (CI = +/-0.257; p = 0.230)	0.389	+6.28%
Severity	2008.1	0.062 (CI = +/-0.036; p = 0.002)	-0.145 (CI = +/-0.272; p = 0.277)	0.376	+6.42%
Severity	2008.2	0.066 (CI = +/-0.039; p = 0.003)	-0.158 (CI = +/-0.283; p = 0.256)	0.363	+6.79%
Severity	2009.1	0.075 (CI = +/-0.042; p = 0.001)	-0.111 (CI = +/-0.290; p = 0.430)	0.416	+7.84%
Severity	2009.2	0.098 (CI = +/-0.036; p = 0.000)	-0.176 (CI = +/-0.230; p = 0.124)	0.657	+10.25%
Severity	2010.1	0.119 (CI = +/-0.030; p = 0.000)	-0.083 (CI = +/-0.184; p = 0.353)	0.812	+12.61%
Severity	2011.1	0.137 (CI = +/-0.023; p = 0.000)	-0.122 (CI = +/-0.131; p = 0.066)	0.913	+14.70%
Severity	2011.2	0.140 (CI = +/-0.026; p = 0.000)	-0.129 (CI = +/-0.138; p = 0.064)	0.899	+15.03%
Severity	2012.1	0.141 (CI = +/-0.031; p = 0.000)	-0.125 (CI = +/-0.152; p = 0.098)	0.884	+15.16%
Severity	2013.1	0.131 (CI = +/-0.033; p = 0.000)	-0.106 (CI = +/-0.150; p = 0.148)	0.854	+14.04%
Severity	2013.2	0.146 (CI = +/-0.032; p = 0.000)	-0.143 (CI = +/-0.134; p = 0.039)	0.895	+15.72%
Severity	2014.1	0.140 (CI = +/-0.037; p = 0.000)	-0.159 (CI = +/-0.144; p = 0.034)	0.879	+14.99%
Severity	2014.2	0.137 (CI = +/-0.045; p = 0.000)	-0.155 (CI = +/-0.161; p = 0.058)	0.832	+14.72%
Severity	2015.1	0.155 (CI = +/-0.046; p = 0.000)	-0.113 (CI = +/-0.153; p = 0.124)	0.881	+16.82%
Severity	2015.2	0.164 (CI = +/-0.059; p = 0.001)	-0.126 (CI = +/-0.173; p = 0.126)	0.849	+17.77%
Severity	2016.1	0.184 (CI = +/-0.076; p = 0.002)	-0.088 (CI = +/-0.196; p = 0.298)	0.859	+20.18%
Frequency	2000.2	0.001 (CI = +/-0.017; p = 0.906)	-0.077 (CI = +/-0.196; p = 0.430)	-0.039	+0.10%
Frequency	2001.1	0.002 (CI = +/-0.017; p = 0.847)	-0.072 (CI = +/-0.201; p = 0.472)	-0.043	+0.17%
Frequency	2001.2	0.001 (CI = +/-0.018; p = 0.880)	-0.070 (CI = +/-0.208; p = 0.497)	-0.047	+0.14%
Frequency	2002.1	0.001 (CI = +/-0.019; p = 0.946)	-0.075 (CI = +/-0.214; p = 0.480)	-0.047	+0.07%
Frequency	2002.2	0.000 (CI = +/-0.021; p = 0.998)	-0.071 (CI = +/-0.221; p = 0.518)	-0.052	0.00%
Frequency	2003.1	-0.003 (CI = +/-0.021; p = 0.772)	-0.091 (CI = +/-0.225; p = 0.412)	-0.040	-0.31%
Frequency	2003.2	-0.006 (CI = +/-0.022; p = 0.564)	-0.071 (CI = +/-0.228; p = 0.527)	-0.041	-0.64%
Frequency	2004.1	-0.010 (CI = +/-0.023; p = 0.374)	-0.096 (CI = +/-0.231; p = 0.399)	-0.014	-1.02%
Frequency	2004.2	-0.014 (CI = +/-0.024; p = 0.235)	-0.073 (CI = +/-0.234; p = 0.525)	0.001	-1.43%
Frequency	2005.1	-0.018 (CI = +/-0.026; p = 0.169)	-0.093 (CI = +/-0.240; p = 0.431)	0.025	-1.75%
Frequency	2005.2	-0.019 (CI = +/-0.028; p = 0.171)	-0.087 (CI = +/-0.249; p = 0.480)	0.025	-1.87%
Frequency	2006.1	-0.021 (CI = +/-0.029; p = 0.148)	-0.101 (CI = +/-0.259; p = 0.427)	0.035	-2.11%
Frequency	2006.2	-0.024 (CI = +/-0.032; p = 0.132)	-0.089 (CI = +/-0.268; p = 0.500)	0.043	-2.37%
Frequency	2007.1	-0.026 (CI = +/-0.034; p = 0.126)	-0.102 (CI = +/-0.281; p = 0.460)	0.045	-2.60%
Frequency	2007.2	-0.028 (CI = +/-0.037; p = 0.133)	-0.094 (CI = +/-0.293; p = 0.511)	0.044	-2.77%
Frequency	2008.1	-0.032 (CI = +/-0.041; p = 0.123)	-0.112 (CI = +/-0.309; p = 0.457)	0.050	-3.10%
Frequency	2008.2	-0.039 (CI = +/-0.044; p = 0.076)	-0.084 (CI = +/-0.314; p = 0.582)	0.088	-3.85%
Frequency	2009.1	-0.053 (CI = +/-0.045; p = 0.026)	-0.148 (CI = +/-0.314; p = 0.333)	0.195	-5.12%
Frequency	2009.2	-0.073 (CI = +/-0.042; p = 0.002)	-0.089 (CI = +/-0.275; p = 0.504)	0.394	-7.02%
Frequency	2010.1	-0.100 (CI = +/-0.033; p = 0.000)	-0.209 (CI = +/-0.204; p = 0.045)	0.710	-9.53%
Frequency	2011.1	-0.123 (CI = +/-0.021; p = 0.000)	-0.161 (CI = +/-0.119; p = 0.012)	0.910	-11.57%
Frequency	2011.2	-0.128 (CI = +/-0.023; p = 0.000)	-0.148 (CI = +/-0.122; p = 0.021)	0.910	-12.00%
Frequency	2012.1	-0.131 (CI = +/-0.026; p = 0.000)	-0.160 (CI = +/-0.132; p = 0.021)	0.893	-12.30%
Frequency	2013.1	-0.139 (CI = +/-0.029; p = 0.000)	-0.145 (CI = +/-0.132; p = 0.034)	0.897	-12.97%
Frequency	2013.2	-0.137 (CI = +/-0.035; p = 0.000)	-0.149 (CI = +/-0.145; p = 0.045)	0.879	-12.84%
Frequency	2014.1	-0.131 (CI = +/-0.040; p = 0.000)	-0.133 (CI = +/-0.157; p = 0.088)	0.837	-12.31%
Frequency	2014.2	-0.136 (CI = +/-0.049; p = 0.000)	-0.124 (CI = +/-0.175; p = 0.141)	0.818	-12.71%
Frequency	2015.1	-0.143 (CI = +/-0.060; p = 0.001)	-0.140 (CI = +/-0.199; p = 0.142)	0.776	-13.32%
Frequency	2015.2	-0.167 (CI = +/-0.065; p = 0.001)	-0.103 (CI = +/-0.190; p = 0.232)	0.837	-15.40%
Frequency	2016.1	-0.190 (CI = +/-0.083; p = 0.002)	-0.145 (CI = +/-0.214; p = 0.143)	0.825	-17.30%

## AP

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

Fit	Start Date	Time		Seasonality	Adjusted R^2	Implied Trend	
						Rate	
Loss Cost	2000.2	0.054 (CI = +/-0.010; p = 0.000)	-0.250 (CI = +/-0.112; p = 0.000)	0.785	+5.51%		
Loss Cost	2001.1	0.056 (CI = +/-0.010; p = 0.000)	-0.237 (CI = +/-0.112; p = 0.000)	0.795	+5.71%		
Loss Cost	2001.2	0.055 (CI = +/-0.011; p = 0.000)	-0.236 (CI = +/-0.115; p = 0.000)	0.776	+5.70%		
Loss Cost	2002.1	0.056 (CI = +/-0.011; p = 0.000)	-0.233 (CI = +/-0.118; p = 0.000)	0.771	+5.76%		
Loss Cost	2002.2	0.058 (CI = +/-0.012; p = 0.000)	-0.243 (CI = +/-0.120; p = 0.000)	0.769	+5.95%		
Loss Cost	2003.1	0.056 (CI = +/-0.012; p = 0.000)	-0.253 (CI = +/-0.122; p = 0.000)	0.760	+5.76%		
Loss Cost	2003.2	0.055 (CI = +/-0.013; p = 0.000)	-0.250 (CI = +/-0.126; p = 0.000)	0.733	+5.69%		
Loss Cost	2004.1	0.052 (CI = +/-0.013; p = 0.000)	-0.267 (CI = +/-0.125; p = 0.000)	0.730	+5.35%		
Loss Cost	2004.2	0.050 (CI = +/-0.014; p = 0.000)	-0.254 (CI = +/-0.125; p = 0.000)	0.693	+5.08%		
Loss Cost	2005.1	0.047 (CI = +/-0.015; p = 0.000)	-0.270 (CI = +/-0.126; p = 0.000)	0.689	+4.76%		
Loss Cost	2005.2	0.047 (CI = +/-0.016; p = 0.000)	-0.274 (CI = +/-0.130; p = 0.000)	0.665	+4.84%		
Loss Cost	2006.1	0.043 (CI = +/-0.016; p = 0.000)	-0.292 (CI = +/-0.130; p = 0.000)	0.666	+4.44%		
Loss Cost	2006.2	0.041 (CI = +/-0.017; p = 0.000)	-0.279 (CI = +/-0.132; p = 0.000)	0.616	+4.16%		
Loss Cost	2007.1	0.036 (CI = +/-0.017; p = 0.000)	-0.301 (CI = +/-0.130; p = 0.000)	0.629	+3.65%		
Loss Cost	2007.2	0.035 (CI = +/-0.019; p = 0.001)	-0.296 (CI = +/-0.135; p = 0.000)	0.582	+3.52%		
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.004)	-0.310 (CI = +/-0.138; p = 0.000)	0.587	+3.18%		
Loss Cost	2008.2	0.027 (CI = +/-0.021; p = 0.014)	-0.293 (CI = +/-0.139; p = 0.000)	0.526	+2.73%		
Loss Cost	2009.1	0.022 (CI = +/-0.022; p = 0.053)	-0.313 (CI = +/-0.141; p = 0.000)	0.549	+2.21%		
Loss Cost	2009.2	0.023 (CI = +/-0.024; p = 0.062)	-0.317 (CI = +/-0.148; p = 0.000)	0.526	+2.34%		
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.213)	-0.344 (CI = +/-0.145; p = 0.000)	0.578	+1.55%		
Loss Cost	2010.2	0.011 (CI = +/-0.027; p = 0.415)	-0.329 (CI = +/-0.149; p = 0.000)	0.533	+1.08%		
Loss Cost	2011.1	0.016 (CI = +/-0.030; p = 0.275)	-0.313 (CI = +/-0.155; p = 0.001)	0.525	+1.60%		
Loss Cost	2011.2	0.014 (CI = +/-0.034; p = 0.395)	-0.307 (CI = +/-0.165; p = 0.001)	0.477	+1.39%		
Loss Cost	2012.1	0.010 (CI = +/-0.038; p = 0.596)	-0.318 (CI = +/-0.177; p = 0.002)	0.484	+0.97%		
Loss Cost	2012.2	-0.007 (CI = +/-0.036; p = 0.702)	-0.278 (CI = +/-0.158; p = 0.002)	0.480	-0.65%		
Loss Cost	2013.1	-0.003 (CI = +/-0.043; p = 0.885)	-0.269 (CI = +/-0.172; p = 0.005)	0.433	-0.29%		
Loss Cost	2013.2	0.015 (CI = +/-0.041; p = 0.438)	-0.307 (CI = +/-0.154; p = 0.001)	0.605	+1.50%		
Loss Cost	2014.1	0.013 (CI = +/-0.050; p = 0.557)	-0.310 (CI = +/-0.171; p = 0.003)	0.592	+1.36%		
Loss Cost	2014.2	0.006 (CI = +/-0.060; p = 0.825)	-0.296 (CI = +/-0.189; p = 0.007)	0.526	+0.59%		
Loss Cost	2015.1	0.016 (CI = +/-0.074; p = 0.622)	-0.277 (CI = +/-0.214; p = 0.018)	0.487	+1.63%		
Loss Cost	2015.2	-0.003 (CI = +/-0.088; p = 0.938)	-0.249 (CI = +/-0.229; p = 0.038)	0.388	-0.29%		
Loss Cost	2016.1	-0.016 (CI = +/-0.122; p = 0.756)	-0.268 (CI = +/-0.279; p = 0.057)	0.371	-1.54%		
Severity	2000.2	0.045 (CI = +/-0.014; p = 0.000)	-0.120 (CI = +/-0.152; p = 0.121)	0.542	+4.55%		
Severity	2001.1	0.046 (CI = +/-0.014; p = 0.000)	-0.112 (CI = +/-0.156; p = 0.155)	0.541	+4.68%		
Severity	2001.2	0.046 (CI = +/-0.015; p = 0.000)	-0.110 (CI = +/-0.161; p = 0.172)	0.512	+4.66%		
Severity	2002.1	0.047 (CI = +/-0.016; p = 0.000)	-0.101 (CI = +/-0.164; p = 0.220)	0.513	+4.81%		
Severity	2002.2	0.049 (CI = +/-0.017; p = 0.000)	-0.113 (CI = +/-0.167; p = 0.179)	0.516	+5.03%		
Severity	2003.1	0.051 (CI = +/-0.017; p = 0.000)	-0.102 (CI = +/-0.171; p = 0.233)	0.518	+5.21%		
Severity	2003.2	0.053 (CI = +/-0.018; p = 0.000)	-0.115 (CI = +/-0.175; p = 0.190)	0.521	+5.45%		
Severity	2004.1	0.054 (CI = +/-0.020; p = 0.000)	-0.107 (CI = +/-0.180; p = 0.233)	0.515	+5.60%		
Severity	2004.2	0.056 (CI = +/-0.021; p = 0.000)	-0.114 (CI = +/-0.186; p = 0.221)	0.497	+5.73%		
Severity	2005.1	0.057 (CI = +/-0.022; p = 0.000)	-0.109 (CI = +/-0.193; p = 0.258)	0.486	+5.83%		
Severity	2005.2	0.058 (CI = +/-0.024; p = 0.000)	-0.117 (CI = +/-0.199; p = 0.239)	0.470	+6.01%		
Severity	2006.1	0.058 (CI = +/-0.026; p = 0.000)	-0.118 (CI = +/-0.207; p = 0.251)	0.447	+5.97%		
Severity	2006.2	0.058 (CI = +/-0.028; p = 0.000)	-0.117 (CI = +/-0.216; p = 0.275)	0.406	+5.94%		
Severity	2007.1	0.056 (CI = +/-0.030; p = 0.001)	-0.122 (CI = +/-0.225; p = 0.273)	0.376	+5.81%		
Severity	2007.2	0.057 (CI = +/-0.033; p = 0.001)	-0.124 (CI = +/-0.235; p = 0.285)	0.340	+5.86%		
Severity	2008.1	0.059 (CI = +/-0.036; p = 0.002)	-0.116 (CI = +/-0.246; p = 0.337)	0.331	+6.06%		
Severity	2008.2	0.062 (CI = +/-0.039; p = 0.003)	-0.129 (CI = +/-0.256; p = 0.304)	0.322	+6.42%		
Severity	2009.1	0.072 (CI = +/-0.040; p = 0.001)	-0.091 (CI = +/-0.256; p = 0.468)	0.384	+7.49%		
Severity	2009.2	0.093 (CI = +/-0.034; p = 0.000)	-0.162 (CI = +/-0.207; p = 0.116)	0.626	+9.71%		
Severity	2010.1	0.111 (CI = +/-0.029; p = 0.000)	-0.100 (CI = +/-0.169; p = 0.230)	0.775	+11.70%		
Severity	2010.2	0.125 (CI = +/-0.025; p = 0.000)	-0.145 (CI = +/-0.140; p = 0.043)	0.860	+13.30%		
Severity	2011.1	0.136 (CI = +/-0.024; p = 0.000)	-0.109 (CI = +/-0.126; p = 0.085)	0.898	+14.58%		
Severity	2011.2	0.139 (CI = +/-0.027; p = 0.000)	-0.116 (CI = +/-0.133; p = 0.084)	0.883	+14.86%		
Severity	2012.1	0.140 (CI = +/-0.031; p = 0.000)	-0.112 (CI = +/-0.144; p = 0.116)	0.869	+15.00%		
Severity	2012.2	0.131 (CI = +/-0.033; p = 0.000)	-0.089 (CI = +/-0.143; p = 0.199)	0.841	+13.95%		
Severity	2013.1	0.133 (CI = +/-0.039; p = 0.000)	-0.083 (CI = +/-0.156; p = 0.268)	0.821	+14.24%		
Severity	2013.2	0.149 (CI = +/-0.038; p = 0.000)	-0.117 (CI = +/-0.141; p = 0.094)	0.869	+16.06%		
Severity	2014.1	0.144 (CI = +/-0.045; p = 0.000)	-0.128 (CI = +/-0.156; p = 0.095)	0.842	+15.47%		
Severity	2014.2	0.142 (CI = +/-0.055; p = 0.000)	-0.125 (CI = +/-0.175; p = 0.137)	0.784	+15.26%		
Severity	2015.1	0.170 (CI = +/-0.053; p = 0.000)	-0.074 (CI = +/-0.151; p = 0.281)	0.875	+18.49%		
Severity	2015.2	0.181 (CI = +/-0.064; p = 0.000)	-0.091 (CI = +/-0.166; p = 0.229)	0.856	+19.81%		
Severity	2016.1	0.214 (CI = +/-0.061; p = 0.000)	-0.041 (CI = +/-0.141; p = 0.485)	0.925	+23.86%		
Frequency	2000.2	0.009 (CI = +/-0.017; p = 0.298)	-0.130 (CI = +/-0.196; p = 0.187)	0.024	+0.91%		
Frequency	2001.1	0.010 (CI = +/-0.018; p = 0.288)	-0.126 (CI = +/-0.202; p = 0.215)	0.024	+0.98%		
Frequency	2001.2	0.010 (CI = +/-0.019; p = 0.308)	-0.126 (CI = +/-0.208; p = 0.225)	0.016	+0.99%		
Frequency	2002.1	0.009 (CI = +/-0.021; p = 0.381)	-0.132 (CI = +/-0.214; p = 0.218)	0.013	+0.90%		
Frequency	2002.2	0.009 (CI = +/-0.022; p = 0.421)	-0.130 (CI = +/-0.220; p = 0.237)	0.003	+0.88%		
Frequency	2003.1	0.005 (CI = +/-0.023; p = 0.646)	-0.151 (CI = +/-0.223; p = 0.178)	0.006	+0.52%		
Frequency	2003.2	0.002 (CI = +/-0.024; p = 0.849)	-0.135 (CI = +/-0.228; p = 0.236)	-0.016	+0.23%		
Frequency	2004.1	-0.002 (CI = +/-0.025; p = 0.849)	-0.160 (CI = +/-0.230; p = 0.165)	0.001	-0.23%		
Frequency	2004.2	-0.006 (CI = +/-0.026; p = 0.635)	-0.141 (CI = +/-0.233; p = 0.228)	-0.008	-0.61%		
Frequency	2005.1	-0.010 (CI = +/-0.028; p = 0.456)	-0.161 (CI = +/-0.238; p = 0.176)	0.013	-1.01%		
Frequency	2005.2	-0.011 (CI = +/-0.029; p = 0.447)	-0.157 (CI = +/-0.247; p = 0.203)	0.011	-1.10%		
Frequency	2006.1	-0.015 (CI = +/-0.032; p = 0.352)	-0.174 (CI = +/-0.255; p = 0.173)	0.026	-1.44%		
Frequency	2006.2	-0.017 (CI = +/-0.034; p = 0.312)	-0.163 (CI = +/-0.264; p = 0.215)	0.026	-1.68%		
Frequency	2007.1	-0.021 (CI = +/-0.036; p = 0.255)	-0.179 (CI = +/-0.273; p = 0.189)	0.038	-2.03%		
Frequency	2007.2	-0.022 (CI = +/-0.039; p = 0.254)	-0.172 (CI = +/-0.285; p = 0.224)	0.038	-2.20%		
Frequency	2008.1	-0.028 (CI = +/-0.043; p = 0.194)	-0.194 (CI = +/-0.295; p = 0.187)	0.058	-2.71%		
Frequency	2008.2	-0.035 (CI = +/-0.045; p = 0.121)	-0.164 (CI = +/-0.301; p = 0.270)	0.080	-3.46%		
Frequency	2009.1	-0.050 (CI = +/-0.046; p = 0.033)	-0.222 (CI = +/-0.291; p = 0.127)	0.201	-4.91%		
Frequency	2009.2	-0.070 (CI = +/-0.043; p = 0.003)	-0.154 (CI = +/-0.260; p = 0.227)	0.359	-6.72%		
Frequency	2010.1	-0.095 (CI = +/-0.033; p = 0.000)	-0.244 (CI = +/-0.190; p = 0.015)	0.679	-9.08%		
Frequency	2010.2	-0.114 (CI = +/-0.025; p = 0.000)	-0.184 (CI = +/-0.135; p = 0.011)	0.851	-10.78%		
Frequency	2011.1	-0.120 (CI = +/-0.027; p = 0.000)	-0.204 (CI = +/-0.138; p = 0.007)	0.849	-11.32%		
Frequency	2011.2	-0.125 (CI = +/-0.029; p = 0.000)	-0.191 (CI = +/-0.144; p = 0.013)	0.849	-11.73%		
Frequency	2012.1	-0.130 (CI = +/-0.033; p = 0.000)	-0.206 (CI = +/-0.151; p = 0.011)	0.834	-12.20%		
Frequency	2012.2	-0.137 (CI = +/-0.036; p = 0.000)	-0.189 (CI = +/-0.157; p = 0.022)	0.839	-12.81%		
Frequency	2013.1	-0.136 (CI = +/-0.043; p = 0.000)	-0.186 (CI = +/-0.172; p = 0.037)	0.792	-12.71%		
Frequency	2013.2	-0.134 (CI = +/-0.050; p = 0.000)	-0.190 (CI = +/-0.188; p = 0.048)	0.763	-12.55%		
Frequency	2014.1	-0.130 (CI = +/-0.061; p = 0.001)	-0.182 (CI = +/-0.210; p = 0.082)	0.677	-12.22%		
Frequency	2014.2	-0.136 (CI = +/-0.074; p = 0.003)	-0.171 (CI = +/-0.234; p = 0.130)	0.656	-12.73%		
Frequency	2015.1	-0.153 (CI = +/-0.090; p = 0.005)	-0.203 (CI = +/-0.258; p = 0.105)	0.636	-14.22%		
Frequency	2015.2	-0.184 (CI = +/-0.099; p = 0.004)	-0.158 (CI = +/-0.257; p = 0.184)	0.723	-16.78%		
Frequency	2016.1	-0.229 (CI = +/-0.105; p = 0.003)	-0.226 (CI = +/-0.242; p = 0.061)	0.815	-20.51%		

AP

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2000.2	0.054 (CI = +/-0.012; p = 0.000)	0.671	+5.51%
Loss Cost	2001.1	0.057 (CI = +/-0.012; p = 0.000)	0.695	+5.81%
Loss Cost	2001.2	0.055 (CI = +/-0.013; p = 0.000)	0.670	+5.70%
Loss Cost	2002.1	0.057 (CI = +/-0.014; p = 0.000)	0.670	+5.87%
Loss Cost	2002.2	0.058 (CI = +/-0.014; p = 0.000)	0.657	+5.95%
Loss Cost	2003.1	0.057 (CI = +/-0.015; p = 0.000)	0.633	+5.90%
Loss Cost	2003.2	0.055 (CI = +/-0.016; p = 0.000)	0.600	+5.69%
Loss Cost	2004.1	0.054 (CI = +/-0.017; p = 0.000)	0.565	+5.52%
Loss Cost	2004.2	0.050 (CI = +/-0.017; p = 0.000)	0.521	+5.08%
Loss Cost	2005.1	0.048 (CI = +/-0.019; p = 0.000)	0.484	+4.95%
Loss Cost	2005.2	0.047 (CI = +/-0.020; p = 0.000)	0.446	+4.84%
Loss Cost	2006.1	0.046 (CI = +/-0.021; p = 0.000)	0.404	+4.68%
Loss Cost	2006.2	0.041 (CI = +/-0.022; p = 0.001)	0.338	+4.16%
Loss Cost	2007.1	0.039 (CI = +/-0.024; p = 0.003)	0.289	+3.93%
Loss Cost	2007.2	0.035 (CI = +/-0.025; p = 0.010)	0.225	+3.52%
Loss Cost	2008.1	0.035 (CI = +/-0.028; p = 0.017)	0.198	+3.51%
Loss Cost	2008.2	0.027 (CI = +/-0.029; p = 0.064)	0.114	+2.73%
Loss Cost	2009.1	0.026 (CI = +/-0.031; p = 0.102)	0.084	+2.61%
Loss Cost	2009.2	0.023 (CI = +/-0.034; p = 0.177)	0.046	+2.34%
Loss Cost	2010.1	0.021 (CI = +/-0.038; p = 0.271)	0.015	+2.08%
Loss Cost	2010.2	0.011 (CI = +/-0.040; p = 0.582)	-0.040	+1.08%
Loss Cost	2011.1	0.022 (CI = +/-0.043; p = 0.298)	0.009	+2.20%
Loss Cost	2011.2	0.014 (CI = +/-0.047; p = 0.543)	-0.040	+1.39%
Loss Cost	2012.1	0.017 (CI = +/-0.054; p = 0.504)	-0.037	+1.73%
Loss Cost	2012.2	-0.007 (CI = +/-0.052; p = 0.789)	-0.071	-0.65%
Loss Cost	2013.1	0.005 (CI = +/-0.058; p = 0.842)	-0.080	+0.54%
Loss Cost	2013.2	0.015 (CI = +/-0.067; p = 0.633)	-0.067	+1.50%
Loss Cost	2014.1	0.026 (CI = +/-0.078; p = 0.466)	-0.040	+2.68%
Loss Cost	2014.2	0.006 (CI = +/-0.089; p = 0.884)	-0.108	+0.59%
Loss Cost	2015.1	0.033 (CI = +/-0.102; p = 0.478)	-0.052	+3.36%
Loss Cost	2015.2	-0.003 (CI = +/-0.116; p = 0.955)	-0.142	-0.29%
Loss Cost	2016.1	0.010 (CI = +/-0.154; p = 0.879)	-0.162	+1.00%
Severity	2000.2	0.045 (CI = +/-0.014; p = 0.000)	0.523	+4.55%
Severity	2001.1	0.046 (CI = +/-0.014; p = 0.000)	0.527	+4.73%
Severity	2001.2	0.046 (CI = +/-0.015; p = 0.000)	0.499	+4.66%
Severity	2002.1	0.047 (CI = +/-0.016; p = 0.000)	0.505	+4.86%
Severity	2002.2	0.049 (CI = +/-0.017; p = 0.000)	0.503	+5.03%
Severity	2003.1	0.051 (CI = +/-0.018; p = 0.000)	0.511	+5.27%
Severity	2003.2	0.053 (CI = +/-0.019; p = 0.000)	0.508	+5.45%
Severity	2004.1	0.055 (CI = +/-0.020; p = 0.000)	0.507	+5.66%
Severity	2004.2	0.056 (CI = +/-0.021; p = 0.000)	0.488	+5.73%
Severity	2005.1	0.057 (CI = +/-0.022; p = 0.000)	0.479	+5.91%
Severity	2005.2	0.058 (CI = +/-0.024; p = 0.000)	0.462	+6.01%
Severity	2006.1	0.059 (CI = +/-0.026; p = 0.000)	0.439	+6.07%
Severity	2006.2	0.058 (CI = +/-0.028; p = 0.000)	0.400	+5.94%
Severity	2007.1	0.058 (CI = +/-0.030; p = 0.001)	0.369	+5.92%
Severity	2007.2	0.057 (CI = +/-0.033; p = 0.001)	0.334	+5.86%
Severity	2008.1	0.060 (CI = +/-0.035; p = 0.002)	0.332	+6.19%
Severity	2008.2	0.062 (CI = +/-0.038; p = 0.003)	0.319	+6.42%
Severity	2009.1	0.073 (CI = +/-0.040; p = 0.001)	0.398	+7.61%
Severity	2009.2	0.093 (CI = +/-0.035; p = 0.000)	0.592	+9.71%
Severity	2010.1	0.112 (CI = +/-0.029; p = 0.000)	0.768	+11.87%
Severity	2010.2	0.125 (CI = +/-0.028; p = 0.000)	0.829	+13.30%
Severity	2011.1	0.138 (CI = +/-0.026; p = 0.000)	0.883	+14.81%
Severity	2011.2	0.139 (CI = +/-0.029; p = 0.000)	0.864	+14.86%
Severity	2012.1	0.142 (CI = +/-0.033; p = 0.000)	0.851	+15.31%
Severity	2012.2	0.131 (CI = +/-0.034; p = 0.000)	0.831	+13.95%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	0.816	+14.53%
Severity	2013.2	0.149 (CI = +/-0.041; p = 0.000)	0.840	+16.06%
Severity	2014.1	0.149 (CI = +/-0.049; p = 0.000)	0.803	+16.09%
Severity	2014.2	0.142 (CI = +/-0.059; p = 0.000)	0.742	+15.26%
Severity	2015.1	0.174 (CI = +/-0.052; p = 0.000)	0.869	+19.02%
Severity	2015.2	0.181 (CI = +/-0.065; p = 0.000)	0.839	+19.81%
Severity	2016.1	0.218 (CI = +/-0.055; p = 0.000)	0.930	+24.35%
Frequency	2000.2	0.009 (CI = +/-0.018; p = 0.303)	0.002	+0.91%
Frequency	2001.1	0.010 (CI = +/-0.019; p = 0.266)	0.007	+1.04%
Frequency	2001.2	0.010 (CI = +/-0.020; p = 0.312)	0.001	+0.99%
Frequency	2002.1	0.010 (CI = +/-0.021; p = 0.353)	-0.003	+0.96%
Frequency	2002.2	0.009 (CI = +/-0.022; p = 0.424)	-0.010	+0.88%
Frequency	2003.1	0.006 (CI = +/-0.023; p = 0.602)	-0.022	+0.60%
Frequency	2003.2	0.002 (CI = +/-0.024; p = 0.850)	-0.031	+0.23%
Frequency	2004.1	-0.001 (CI = +/-0.025; p = 0.911)	-0.033	-0.14%
Frequency	2004.2	-0.006 (CI = +/-0.026; p = 0.638)	-0.026	-0.61%
Frequency	2005.1	-0.009 (CI = +/-0.028; p = 0.511)	-0.020	-0.90%
Frequency	2005.2	-0.011 (CI = +/-0.030; p = 0.453)	-0.015	-1.10%
Frequency	2006.1	-0.013 (CI = +/-0.032; p = 0.404)	-0.010	-1.31%
Frequency	2006.2	-0.017 (CI = +/-0.034; p = 0.317)	0.002	-1.68%
Frequency	2007.1	-0.019 (CI = +/-0.037; p = 0.299)	0.005	-1.88%
Frequency	2007.2	-0.022 (CI = +/-0.040; p = 0.259)	0.014	-2.20%
Frequency	2008.1	-0.025 (CI = +/-0.043; p = 0.234)	0.021	-2.52%
Frequency	2008.2	-0.035 (CI = +/-0.046; p = 0.122)	0.068	-3.46%
Frequency	2009.1	-0.048 (CI = +/-0.047; p = 0.049)	0.140	-4.65%
Frequency	2009.2	-0.070 (CI = +/-0.043; p = 0.003)	0.340	-6.72%
Frequency	2010.1	-0.092 (CI = +/-0.038; p = 0.000)	0.565	-8.75%
Frequency	2010.2	-0.114 (CI = +/-0.029; p = 0.000)	0.786	-10.78%
Frequency	2011.1	-0.116 (CI = +/-0.033; p = 0.000)	0.765	-10.99%
Frequency	2011.2	-0.125 (CI = +/-0.035; p = 0.000)	0.777	-11.73%
Frequency	2012.1	-0.125 (CI = +/-0.040; p = 0.000)	0.744	-11.78%
Frequency	2012.2	-0.137 (CI = +/-0.043; p = 0.000)	0.766	-12.81%
Frequency	2013.1	-0.130 (CI = +/-0.049; p = 0.000)	0.711	-12.21%
Frequency	2013.2	-0.134 (CI = +/-0.058; p = 0.000)	0.675	-12.55%
Frequency	2014.1	-0.123 (CI = +/-0.067; p = 0.002)	0.586	-11.55%
Frequency	2014.2	-0.136 (CI = +/-0.079; p = 0.004)	0.585	-12.73%
Frequency	2015.1	-0.141 (CI = +/-0.099; p = 0.011)	0.524	-13.16%
Frequency	2015.2	-0.184 (CI = +/-0.104; p = 0.004)	0.673	-16.78%
Frequency	2016.1	-0.208 (CI = +/-0.131; p = 0.008)	0.667	-18.77%

AP

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

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.2	0.052 (CI = +/-0.009; p = 0.000)	-0.200 (CI = +/-0.104; p = 0.000)	0.805	+5.29%
Loss Cost	2001.1	0.054 (CI = +/-0.009; p = 0.000)	-0.185 (CI = +/-0.102; p = 0.001)	0.822	+5.52%
Loss Cost	2001.2	0.053 (CI = +/-0.010; p = 0.000)	-0.183 (CI = +/-0.105; p = 0.001)	0.805	+5.49%
Loss Cost	2002.1	0.054 (CI = +/-0.010; p = 0.000)	-0.176 (CI = +/-0.108; p = 0.002)	0.804	+5.59%
Loss Cost	2002.2	0.056 (CI = +/-0.010; p = 0.000)	-0.186 (CI = +/-0.109; p = 0.002)	0.804	+5.77%
Loss Cost	2003.1	0.055 (CI = +/-0.011; p = 0.000)	-0.195 (CI = +/-0.112; p = 0.001)	0.794	+5.64%
Loss Cost	2003.2	0.054 (CI = +/-0.012; p = 0.000)	-0.190 (CI = +/-0.115; p = 0.002)	0.770	+5.55%
Loss Cost	2004.1	0.051 (CI = +/-0.012; p = 0.000)	-0.207 (CI = +/-0.115; p = 0.001)	0.765	+5.27%
Loss Cost	2004.2	0.049 (CI = +/-0.012; p = 0.000)	-0.193 (CI = +/-0.114; p = 0.002)	0.735	+4.99%
Loss Cost	2005.1	0.046 (CI = +/-0.013; p = 0.000)	-0.207 (CI = +/-0.116; p = 0.001)	0.727	+4.75%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	-0.211 (CI = +/-0.120; p = 0.001)	0.706	+4.82%
Loss Cost	2006.1	0.044 (CI = +/-0.014; p = 0.000)	-0.227 (CI = +/-0.122; p = 0.001)	0.701	+4.53%
Loss Cost	2006.2	0.041 (CI = +/-0.015; p = 0.000)	-0.215 (CI = +/-0.123; p = 0.002)	0.654	+4.23%
Loss Cost	2007.1	0.038 (CI = +/-0.016; p = 0.000)	-0.235 (CI = +/-0.124; p = 0.001)	0.656	+3.85%
Loss Cost	2007.2	0.037 (CI = +/-0.017; p = 0.000)	-0.231 (CI = +/-0.129; p = 0.001)	0.607	+3.73%
Loss Cost	2008.1	0.035 (CI = +/-0.019; p = 0.001)	-0.240 (CI = +/-0.136; p = 0.002)	0.601	+3.55%
Loss Cost	2008.2	0.031 (CI = +/-0.020; p = 0.005)	-0.226 (CI = +/-0.137; p = 0.003)	0.533	+3.11%
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.019)	-0.242 (CI = +/-0.145; p = 0.003)	0.535	+2.77%
Loss Cost	2009.2	0.030 (CI = +/-0.025; p = 0.021)	-0.248 (CI = +/-0.151; p = 0.003)	0.520	+3.01%
Loss Cost	2010.1	0.023 (CI = +/-0.028; p = 0.091)	-0.274 (CI = +/-0.161; p = 0.003)	0.538	+2.37%
Loss Cost	2011.1	0.019 (CI = +/-0.031; p = 0.210)	-0.267 (CI = +/-0.166; p = 0.004)	0.474	+1.92%
Loss Cost	2011.2	0.017 (CI = +/-0.036; p = 0.313)	-0.263 (CI = +/-0.177; p = 0.007)	0.418	+1.74%
Loss Cost	2012.1	0.016 (CI = +/-0.043; p = 0.435)	-0.268 (CI = +/-0.199; p = 0.013)	0.409	+1.60%
Loss Cost	2013.1	-0.003 (CI = +/-0.042; p = 0.881)	-0.240 (CI = +/-0.175; p = 0.012)	0.382	-0.29%
Loss Cost	2013.2	0.015 (CI = +/-0.039; p = 0.406)	-0.278 (CI = +/-0.150; p = 0.002)	0.597	+1.50%
Loss Cost	2014.1	0.016 (CI = +/-0.048; p = 0.450)	-0.274 (CI = +/-0.172; p = 0.006)	0.574	+1.66%
Loss Cost	2014.2	0.010 (CI = +/-0.058; p = 0.705)	-0.262 (CI = +/-0.190; p = 0.014)	0.498	+0.96%
Loss Cost	2015.1	0.029 (CI = +/-0.069; p = 0.346)	-0.220 (CI = +/-0.208; p = 0.041)	0.490	+2.94%
Loss Cost	2015.2	0.013 (CI = +/-0.086; p = 0.719)	-0.202 (CI = +/-0.226; p = 0.070)	0.342	+1.28%
Loss Cost	2016.1	0.025 (CI = +/-0.143; p = 0.659)	-0.181 (CI = +/-0.323; p = 0.195)	0.259	+2.49%
Severity	2000.2	0.046 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.162; p = 0.068)	0.559	+4.69%
Severity	2001.1	0.047 (CI = +/-0.015; p = 0.000)	-0.142 (CI = +/-0.166; p = 0.090)	0.557	+4.80%
Severity	2001.2	0.047 (CI = +/-0.016; p = 0.000)	-0.142 (CI = +/-0.171; p = 0.102)	0.529	+4.79%
Severity	2002.1	0.048 (CI = +/-0.016; p = 0.000)	-0.133 (CI = +/-0.176; p = 0.135)	0.529	+4.92%
Severity	2002.2	0.050 (CI = +/-0.017; p = 0.000)	-0.146 (CI = +/-0.179; p = 0.107)	0.533	+5.15%
Severity	2003.1	0.052 (CI = +/-0.018; p = 0.000)	-0.136 (CI = +/-0.185; p = 0.144)	0.533	+5.32%
Severity	2003.2	0.054 (CI = +/-0.019; p = 0.000)	-0.149 (CI = +/-0.189; p = 0.116)	0.537	+5.57%
Severity	2004.1	0.055 (CI = +/-0.020; p = 0.000)	-0.143 (CI = +/-0.196; p = 0.146)	0.529	+5.68%
Severity	2004.2	0.057 (CI = +/-0.022; p = 0.000)	-0.150 (CI = +/-0.203; p = 0.140)	0.512	+5.83%
Severity	2005.1	0.057 (CI = +/-0.024; p = 0.000)	-0.147 (CI = +/-0.212; p = 0.166)	0.498	+5.89%
Severity	2005.2	0.059 (CI = +/-0.025; p = 0.000)	-0.155 (CI = +/-0.219; p = 0.156)	0.483	+6.08%
Severity	2006.1	0.058 (CI = +/-0.027; p = 0.000)	-0.160 (CI = +/-0.230; p = 0.162)	0.459	+5.98%
Severity	2006.2	0.058 (CI = +/-0.030; p = 0.001)	-0.159 (CI = +/-0.240; p = 0.182)	0.415	+5.95%
Severity	2007.1	0.056 (CI = +/-0.032; p = 0.002)	-0.171 (CI = +/-0.252; p = 0.174)	0.386	+5.72%
Severity	2007.2	0.056 (CI = +/-0.035; p = 0.004)	-0.172 (CI = +/-0.264; p = 0.188)	0.345	+5.76%
Severity	2008.1	0.057 (CI = +/-0.039; p = 0.007)	-0.168 (CI = +/-0.282; p = 0.226)	0.330	+5.84%
Severity	2008.2	0.060 (CI = +/-0.043; p = 0.009)	-0.179 (CI = +/-0.293; p = 0.214)	0.316	+6.20%
Severity	2009.1	0.070 (CI = +/-0.047; p = 0.005)	-0.131 (CI = +/-0.305; p = 0.377)	0.364	+7.30%
Severity	2009.2	0.094 (CI = +/-0.039; p = 0.000)	-0.190 (CI = +/-0.242; p = 0.116)	0.623	+9.84%
Severity	2010.1	0.118 (CI = +/-0.034; p = 0.000)	-0.084 (CI = +/-0.199; p = 0.379)	0.788	+12.57%
Severity	2011.1	0.138 (CI = +/-0.026; p = 0.000)	-0.117 (CI = +/-0.141; p = 0.095)	0.902	+14.85%
Severity	2011.2	0.142 (CI = +/-0.030; p = 0.000)	-0.125 (CI = +/-0.149; p = 0.093)	0.887	+15.22%
Severity	2012.1	0.144 (CI = +/-0.036; p = 0.000)	-0.118 (CI = +/-0.167; p = 0.148)	0.871	+15.45%
Severity	2013.1	0.133 (CI = +/-0.039; p = 0.000)	-0.102 (CI = +/-0.165; p = 0.199)	0.833	+14.24%
Severity	2013.2	0.149 (CI = +/-0.038; p = 0.000)	-0.136 (CI = +/-0.147; p = 0.065)	0.882	+16.06%
Severity	2014.1	0.142 (CI = +/-0.045; p = 0.000)	-0.155 (CI = +/-0.163; p = 0.060)	0.862	+15.21%
Severity	2014.2	0.139 (CI = +/-0.056; p = 0.001)	-0.151 (CI = +/-0.183; p = 0.093)	0.807	+14.94%
Severity	2015.1	0.165 (CI = +/-0.058; p = 0.000)	-0.093 (CI = +/-0.175; p = 0.238)	0.875	+17.99%
Severity	2015.2	0.176 (CI = +/-0.075; p = 0.002)	-0.105 (CI = +/-0.197; p = 0.227)	0.846	+19.24%
Severity	2016.1	0.223 (CI = +/-0.086; p = 0.002)	-0.022 (CI = +/-0.193; p = 0.767)	0.916	+24.95%
Frequency	2000.2	0.006 (CI = +/-0.016; p = 0.481)	-0.050 (CI = +/-0.188; p = 0.591)	-0.037	+0.57%
Frequency	2001.1	0.007 (CI = +/-0.017; p = 0.423)	-0.042 (CI = +/-0.193; p = 0.660)	-0.035	+0.69%
Frequency	2001.2	0.007 (CI = +/-0.018; p = 0.459)	-0.041 (CI = +/-0.199; p = 0.676)	-0.041	+0.67%
Frequency	2002.1	0.006 (CI = +/-0.019; p = 0.506)	-0.044 (CI = +/-0.206; p = 0.669)	-0.044	+0.64%
Frequency	2002.2	0.006 (CI = +/-0.021; p = 0.564)	-0.041 (CI = +/-0.213; p = 0.700)	-0.052	+0.59%
Frequency	2003.1	0.003 (CI = +/-0.021; p = 0.775)	-0.059 (CI = +/-0.217; p = 0.581)	-0.056	+0.30%
Frequency	2003.2	0.000 (CI = +/-0.022; p = 0.985)	-0.041 (CI = +/-0.221; p = 0.707)	-0.068	-0.02%
Frequency	2004.1	-0.004 (CI = +/-0.024; p = 0.737)	-0.064 (CI = +/-0.225; p = 0.562)	-0.059	-0.39%
Frequency	2004.2	-0.008 (CI = +/-0.025; p = 0.511)	-0.043 (CI = +/-0.228; p = 0.701)	-0.054	-0.79%
Frequency	2005.1	-0.011 (CI = +/-0.026; p = 0.400)	-0.060 (CI = +/-0.235; p = 0.601)	-0.041	-1.08%
Frequency	2005.2	-0.012 (CI = +/-0.028; p = 0.390)	-0.055 (CI = +/-0.244; p = 0.644)	-0.042	-1.18%
Frequency	2006.1	-0.014 (CI = +/-0.030; p = 0.355)	-0.067 (CI = +/-0.256; p = 0.595)	-0.037	-1.37%
Frequency	2006.2	-0.016 (CI = +/-0.033; p = 0.313)	-0.056 (CI = +/-0.265; p = 0.665)	-0.033	-1.61%
Frequency	2007.1	-0.018 (CI = +/-0.036; p = 0.310)	-0.065 (CI = +/-0.280; p = 0.636)	-0.035	-1.77%
Frequency	2007.2	-0.019 (CI = +/-0.039; p = 0.312)	-0.059 (CI = +/-0.292; p = 0.678)	-0.037	-1.92%
Frequency	2008.1	-0.022 (CI = +/-0.043; p = 0.300)	-0.072 (CI = +/-0.311; p = 0.633)	-0.037	-2.17%
Frequency	2008.2	-0.030 (CI = +/-0.046; p = 0.196)	-0.047 (CI = +/-0.317; p = 0.758)	-0.006	-2.91%
Frequency	2009.1	-0.043 (CI = +/-0.049; p = 0.082)	-0.111 (CI = +/-0.323; p = 0.475)	0.084	-4.22%
Frequency	2009.2	-0.064 (CI = +/-0.046; p = 0.009)	-0.058 (CI = +/-0.282; p = 0.666)	0.290	-6.22%
Frequency	2010.1	-0.095 (CI = +/-0.037; p = 0.000)	-0.190 (CI = +/-0.216; p = 0.080)	0.640	-9.06%
Frequency	2011.1	-0.119 (CI = +/-0.024; p = 0.000)	-0.150 (CI = +/-0.126; p = 0.023)	0.888	-11.26%
Frequency	2011.2	-0.124 (CI = +/-0.026; p = 0.000)	-0.138 (CI = +/-0.129; p = 0.037)	0.887	-11.70%
Frequency	2012.1	-0.128 (CI = +/-0.031; p = 0.000)	-0.150 (CI = +/-0.143; p = 0.042)	0.862	-12.00%
Frequency	2013.1	-0.136 (CI = +/-0.034; p = 0.000)	-0.138 (CI = +/-0.144; p = 0.059)	0.865	-12.71%
Frequency	2013.2	-0.134 (CI = +/-0.041; p = 0.000)	-0.142 (CI = +/-0.159; p = 0.074)	0.840	-12.55%
Frequency	2014.1	-0.125 (CI = +/-0.048; p = 0.000)	-0.119 (CI = +/-0.174; p = 0.153)	0.774	-11.77%
Frequency	2014.2	-0.130 (CI = +/-0.059; p = 0.001)	-0.112 (CI = +/-0.195; p = 0.218)	0.746	-12.16%
Frequency	2015.1	-0.136 (CI = +/-0.078; p = 0.005)	-0.127 (CI = +/-0.235; p = 0.236)	0.669	-12.76%
Frequency	2015.2	-0.163 (CI = +/-0.087; p = 0.005)	-0.096 (CI = +/-0.229; p = 0.329)	0.756	-15.06%
Frequency	2016.1	-0.198 (CI = +/-0.130; p = 0.013)	-0.159 (CI = +/-0.293; p = 0.207)	0.729	-17.98%

## SP

Coverage = SP  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
Loss Cost	2000.2	0.052 (CI = +/-0.014; p = 0.000)	-0.471 (CI = +/-0.166; p = 0.000)	0.675	+5.33%
Loss Cost	2001.1	0.055 (CI = +/-0.015; p = 0.000)	-0.454 (CI = +/-0.166; p = 0.000)	0.690	+5.61%
Loss Cost	2001.2	0.056 (CI = +/-0.015; p = 0.000)	-0.466 (CI = +/-0.169; p = 0.000)	0.686	+5.81%
Loss Cost	2002.1	0.059 (CI = +/-0.016; p = 0.000)	-0.453 (CI = +/-0.172; p = 0.000)	0.694	+6.04%
Loss Cost	2002.2	0.061 (CI = +/-0.017; p = 0.000)	-0.467 (CI = +/-0.174; p = 0.000)	0.692	+6.28%
Loss Cost	2003.1	0.061 (CI = +/-0.018; p = 0.000)	-0.466 (CI = +/-0.180; p = 0.000)	0.688	+6.30%
Loss Cost	2003.2	0.064 (CI = +/-0.019; p = 0.000)	-0.481 (CI = +/-0.183; p = 0.000)	0.685	+6.58%
Loss Cost	2004.1	0.066 (CI = +/-0.020; p = 0.000)	-0.467 (CI = +/-0.186; p = 0.000)	0.694	+6.86%
Loss Cost	2004.2	0.070 (CI = +/-0.020; p = 0.000)	-0.487 (CI = +/-0.188; p = 0.000)	0.699	+7.26%
Loss Cost	2005.1	0.066 (CI = +/-0.021; p = 0.000)	-0.506 (CI = +/-0.189; p = 0.000)	0.698	+6.85%
Loss Cost	2005.2	0.071 (CI = +/-0.022; p = 0.000)	-0.530 (CI = +/-0.190; p = 0.000)	0.710	+7.35%
Loss Cost	2006.1	0.070 (CI = +/-0.023; p = 0.000)	-0.533 (CI = +/-0.197; p = 0.000)	0.705	+7.29%
Loss Cost	2006.2	0.070 (CI = +/-0.025; p = 0.000)	-0.532 (CI = +/-0.205; p = 0.000)	0.673	+7.28%
Loss Cost	2007.1	0.073 (CI = +/-0.027; p = 0.000)	-0.519 (CI = +/-0.211; p = 0.000)	0.679	+7.58%
Loss Cost	2007.2	0.082 (CI = +/-0.027; p = 0.000)	-0.561 (CI = +/-0.202; p = 0.000)	0.727	+8.57%
Loss Cost	2008.1	0.085 (CI = +/-0.029; p = 0.000)	-0.551 (CI = +/-0.209; p = 0.000)	0.728	+8.82%
Loss Cost	2008.2	0.086 (CI = +/-0.032; p = 0.000)	-0.558 (CI = +/-0.219; p = 0.000)	0.701	+8.99%
Loss Cost	2009.1	0.084 (CI = +/-0.034; p = 0.000)	-0.567 (CI = +/-0.229; p = 0.000)	0.696	+8.73%
Loss Cost	2009.2	0.070 (CI = +/-0.033; p = 0.000)	-0.515 (CI = +/-0.212; p = 0.000)	0.654	+7.26%
Loss Cost	2010.1	0.073 (CI = +/-0.037; p = 0.001)	-0.504 (CI = +/-0.222; p = 0.000)	0.658	+7.61%
Loss Cost	2010.2	0.071 (CI = +/-0.041; p = 0.002)	-0.494 (CI = +/-0.235; p = 0.000)	0.600	+7.32%
Loss Cost	2011.1	0.073 (CI = +/-0.045; p = 0.003)	-0.485 (CI = +/-0.248; p = 0.001)	0.601	+7.62%
Loss Cost	2011.2	0.064 (CI = +/-0.049; p = 0.015)	-0.455 (CI = +/-0.256; p = 0.002)	0.516	+6.60%
Loss Cost	2012.1	0.056 (CI = +/-0.055; p = 0.044)	-0.476 (CI = +/-0.269; p = 0.002)	0.521	+5.80%
Loss Cost	2012.2	0.034 (CI = +/-0.054; p = 0.201)	-0.412 (CI = +/-0.249; p = 0.003)	0.438	+3.43%
Loss Cost	2013.1	0.052 (CI = +/-0.055; p = 0.061)	-0.365 (CI = +/-0.239; p = 0.006)	0.490	+5.38%
Loss Cost	2013.2	0.056 (CI = +/-0.065; p = 0.084)	-0.374 (CI = +/-0.261; p = 0.009)	0.441	+5.76%
Loss Cost	2014.1	0.036 (CI = +/-0.069; p = 0.273)	-0.418 (CI = +/-0.259; p = 0.005)	0.506	+3.65%
Loss Cost	2014.2	0.016 (CI = +/-0.078; p = 0.663)	-0.374 (CI = +/-0.269; p = 0.012)	0.418	+1.56%
Loss Cost	2015.1	0.031 (CI = +/-0.091; p = 0.456)	-0.346 (CI = +/-0.289; p = 0.025)	0.383	+3.14%
Loss Cost	2015.2	-0.014 (CI = +/-0.088; p = 0.710)	-0.263 (CI = +/-0.252; p = 0.043)	0.346	-1.42%
Loss Cost	2016.1	-0.015 (CI = +/-0.113; p = 0.761)	-0.263 (CI = +/-0.294; p = 0.071)	0.266	-1.46%
Severity	2000.2	0.047 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.099; p = 0.175)	0.766	+4.86%
Severity	2001.1	0.047 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.101; p = 0.190)	0.749	+4.85%
Severity	2001.2	0.046 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.103; p = 0.142)	0.732	+4.70%
Severity	2002.1	0.046 (CI = +/-0.010; p = 0.000)	0.075 (CI = +/-0.106; p = 0.157)	0.712	+4.69%
Severity	2002.2	0.045 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.109; p = 0.147)	0.693	+4.62%
Severity	2003.1	0.046 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.111; p = 0.132)	0.682	+4.71%
Severity	2003.2	0.045 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.114; p = 0.113)	0.661	+4.59%
Severity	2004.1	0.047 (CI = +/-0.012; p = 0.000)	0.104 (CI = +/-0.114; p = 0.071)	0.676	+4.84%
Severity	2004.2	0.046 (CI = +/-0.013; p = 0.000)	0.109 (CI = +/-0.118; p = 0.068)	0.656	+4.76%
Severity	2005.1	0.045 (CI = +/-0.013; p = 0.000)	0.102 (CI = +/-0.121; p = 0.093)	0.616	+4.63%
Severity	2005.2	0.045 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.125; p = 0.104)	0.598	+4.62%
Severity	2006.1	0.047 (CI = +/-0.015; p = 0.000)	0.112 (CI = +/-0.128; p = 0.084)	0.596	+4.83%
Severity	2006.2	0.040 (CI = +/-0.014; p = 0.000)	0.148 (CI = +/-0.110; p = 0.010)	0.622	+4.06%
Severity	2007.1	0.039 (CI = +/-0.015; p = 0.000)	0.143 (CI = +/-0.114; p = 0.016)	0.573	+3.96%
Severity	2007.2	0.035 (CI = +/-0.015; p = 0.000)	0.159 (CI = +/-0.114; p = 0.009)	0.557	+3.61%
Severity	2008.1	0.036 (CI = +/-0.017; p = 0.000)	0.160 (CI = +/-0.119; p = 0.011)	0.518	+3.63%
Severity	2008.2	0.031 (CI = +/-0.017; p = 0.001)	0.178 (CI = +/-0.119; p = 0.005)	0.511	+3.19%
Severity	2009.1	0.033 (CI = +/-0.019; p = 0.001)	0.185 (CI = +/-0.123; p = 0.005)	0.496	+3.37%
Severity	2009.2	0.025 (CI = +/-0.018; p = 0.007)	0.215 (CI = +/-0.111; p = 0.001)	0.549	+2.55%
Severity	2010.1	0.030 (CI = +/-0.018; p = 0.003)	0.231 (CI = +/-0.111; p = 0.000)	0.589	+3.01%
Severity	2010.2	0.037 (CI = +/-0.018; p = 0.001)	0.206 (CI = +/-0.104; p = 0.001)	0.661	+3.73%
Severity	2011.1	0.032 (CI = +/-0.019; p = 0.003)	0.191 (CI = +/-0.104; p = 0.001)	0.589	+3.25%
Severity	2011.2	0.027 (CI = +/-0.020; p = 0.013)	0.209 (CI = +/-0.105; p = 0.001)	0.609	+2.69%
Severity	2012.1	0.028 (CI = +/-0.023; p = 0.017)	0.214 (CI = +/-0.111; p = 0.001)	0.584	+2.88%
Severity	2012.2	0.033 (CI = +/-0.025; p = 0.014)	0.201 (CI = +/-0.116; p = 0.002)	0.600	+3.35%
Severity	2013.1	0.033 (CI = +/-0.029; p = 0.030)	0.200 (CI = +/-0.126; p = 0.005)	0.535	+3.32%
Severity	2013.2	0.028 (CI = +/-0.033; p = 0.095)	0.213 (CI = +/-0.135; p = 0.005)	0.540	+2.81%
Severity	2014.1	0.022 (CI = +/-0.038; p = 0.222)	0.201 (CI = +/-0.144; p = 0.011)	0.438	+2.27%
Severity	2014.2	0.029 (CI = +/-0.046; p = 0.182)	0.187 (CI = +/-0.158; p = 0.025)	0.439	+2.96%
Severity	2015.1	0.028 (CI = +/-0.056; p = 0.280)	0.184 (CI = +/-0.177; p = 0.043)	0.339	+2.84%
Severity	2015.2	0.011 (CI = +/-0.066; p = 0.698)	0.215 (CI = +/-0.188; p = 0.030)	0.404	+1.13%
Severity	2016.1	-0.007 (CI = +/-0.077; p = 0.841)	0.189 (CI = +/-0.199; p = 0.060)	0.298	-0.65%
Frequency	2000.2	0.004 (CI = +/-0.017; p = 0.589)	-0.538 (CI = +/-0.191; p = 0.000)	0.441	+0.45%
Frequency	2001.1	0.007 (CI = +/-0.017; p = 0.399)	-0.521 (CI = +/-0.192; p = 0.000)	0.432	+0.72%
Frequency	2001.2	0.010 (CI = +/-0.018; p = 0.233)	-0.542 (CI = +/-0.192; p = 0.000)	0.461	+1.05%
Frequency	2002.1	0.013 (CI = +/-0.018; p = 0.164)	-0.528 (CI = +/-0.195; p = 0.000)	0.456	+1.29%
Frequency	2002.2	0.016 (CI = +/-0.019; p = 0.102)	-0.546 (CI = +/-0.198; p = 0.000)	0.474	+1.59%
Frequency	2003.1	0.015 (CI = +/-0.020; p = 0.138)	-0.550 (CI = +/-0.204; p = 0.000)	0.474	+1.52%
Frequency	2003.2	0.019 (CI = +/-0.021; p = 0.075)	-0.572 (CI = +/-0.205; p = 0.000)	0.498	+1.90%
Frequency	2004.1	0.019 (CI = +/-0.022; p = 0.090)	-0.571 (CI = +/-0.212; p = 0.000)	0.495	+1.93%
Frequency	2004.2	0.024 (CI = +/-0.023; p = 0.046)	-0.596 (CI = +/-0.213; p = 0.000)	0.522	+2.38%
Frequency	2005.1	0.021 (CI = +/-0.024; p = 0.088)	-0.609 (CI = +/-0.218; p = 0.000)	0.529	+2.13%
Frequency	2005.2	0.026 (CI = +/-0.026; p = 0.048)	-0.633 (CI = +/-0.221; p = 0.000)	0.551	+2.61%
Frequency	2006.1	0.023 (CI = +/-0.027; p = 0.091)	-0.645 (CI = +/-0.227; p = 0.000)	0.556	+2.35%
Frequency	2006.2	0.030 (CI = +/-0.028; p = 0.033)	-0.680 (CI = +/-0.225; p = 0.000)	0.599	+3.09%
Frequency	2007.1	0.034 (CI = +/-0.030; p = 0.025)	-0.663 (CI = +/-0.230; p = 0.000)	0.600	+3.48%
Frequency	2007.2	0.047 (CI = +/-0.028; p = 0.002)	-0.719 (CI = +/-0.207; p = 0.000)	0.701	+4.79%
Frequency	2008.1	0.049 (CI = +/-0.030; p = 0.003)	-0.711 (CI = +/-0.216; p = 0.000)	0.701	+5.01%
Frequency	2008.2	0.055 (CI = +/-0.032; p = 0.002)	-0.735 (CI = +/-0.220; p = 0.000)	0.709	+5.63%
Frequency	2009.1	0.050 (CI = +/-0.034; p = 0.006)	-0.752 (CI = +/-0.227; p = 0.000)	0.715	+5.18%
Frequency	2009.2	0.045 (CI = +/-0.037; p = 0.020)	-0.730 (CI = +/-0.235; p = 0.000)	0.679	+4.59%
Frequency	2010.1	0.044 (CI = +/-0.041; p = 0.037)	-0.735 (CI = +/-0.247; p = 0.000)	0.677	+4.46%
Frequency	2010.2	0.034 (CI = +/-0.044; p = 0.119)	-0.701 (CI = +/-0.251; p = 0.000)	0.641	+3.45%
Frequency	2011.1	0.041 (CI = +/-0.047; p = 0.082)	-0.677 (CI = +/-0.260; p = 0.000)	0.640	+4.23%
Frequency	2011.2	0.037 (CI = +/-0.053; p = 0.156)	-0.664 (CI = +/-0.277; p = 0.000)	0.597	+3.81%
Frequency	2012.1	0.028 (CI = +/-0.059; p = 0.323)	-0.690 (CI = +/-0.288; p = 0.000)	0.615	+2.84%
Frequency	2012.2	0.001 (CI = +/-0.055; p = 0.977)	-0.613 (CI = +/-0.254; p = 0.000)	0.629	+0.08%
Frequency	2013.1	0.020 (CI = +/-0.056; p = 0.460)	-0.566 (CI = +/-0.244; p = 0.000)	0.633	+1.99%
Frequency	2013.2	0.028 (CI = +/-0.065; p = 0.362)	-0.587 (CI = +/-0.263; p = 0.000)	0.631	+2.86%
Frequency	2014.1	0.013 (CI = +/-0.073; p = 0.691)	-0.619 (CI = +/-0.274; p = 0.001)	0.662	+1.35%
Frequency	2014.2	-0.014 (CI = +/-0.078; p = 0.702)	-0.560 (CI = +/-0.270; p = 0.001)	0.658	-1.36%
Frequency	2015.1	0.003 (CI = +/-0.091; p = 0.943)	-0.530 (CI = +/-0.289; p = 0.003)	0.614	+0.29%
Frequency	2015.2	-0.026 (CI = +/-0.106; p = 0.587)	-0.478 (CI = +/-0.305; p = 0.008)	0.595	-2.52%
Frequency	2016.1	-0.008 (CI = +/-0.133; p = 0.885)	-0.452 (CI = +/-0.345; p = 0.018)	0.510	-0.81%

SP

Coverage = SP  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2000.2	0.050 (CI = +/-0.019; p = 0.000)	0.401	+5.14%
Loss Cost	2001.1	0.055 (CI = +/-0.020; p = 0.000)	0.442	+5.61%
Loss Cost	2001.2	0.054 (CI = +/-0.021; p = 0.000)	0.422	+5.60%
Loss Cost	2002.1	0.059 (CI = +/-0.021; p = 0.000)	0.452	+6.04%
Loss Cost	2002.2	0.059 (CI = +/-0.023; p = 0.000)	0.432	+6.05%
Loss Cost	2003.1	0.061 (CI = +/-0.024; p = 0.000)	0.433	+6.30%
Loss Cost	2003.2	0.061 (CI = +/-0.025; p = 0.000)	0.412	+6.32%
Loss Cost	2004.1	0.066 (CI = +/-0.026; p = 0.000)	0.444	+6.86%
Loss Cost	2004.2	0.067 (CI = +/-0.028; p = 0.000)	0.427	+6.95%
Loss Cost	2005.1	0.066 (CI = +/-0.030; p = 0.000)	0.395	+6.85%
Loss Cost	2005.2	0.067 (CI = +/-0.032; p = 0.000)	0.379	+6.97%
Loss Cost	2006.1	0.070 (CI = +/-0.034; p = 0.000)	0.377	+7.29%
Loss Cost	2006.2	0.066 (CI = +/-0.036; p = 0.001)	0.326	+6.84%
Loss Cost	2007.1	0.073 (CI = +/-0.038; p = 0.001)	0.359	+7.58%
Loss Cost	2007.2	0.077 (CI = +/-0.041; p = 0.001)	0.362	+8.03%
Loss Cost	2008.1	0.085 (CI = +/-0.043; p = 0.001)	0.388	+8.82%
Loss Cost	2008.2	0.080 (CI = +/-0.047; p = 0.002)	0.334	+8.36%
Loss Cost	2009.1	0.084 (CI = +/-0.051; p = 0.003)	0.324	+8.73%
Loss Cost	2009.2	0.064 (CI = +/-0.050; p = 0.015)	0.226	+6.58%
Loss Cost	2010.1	0.073 (CI = +/-0.053; p = 0.010)	0.266	+7.61%
Loss Cost	2010.2	0.063 (CI = +/-0.058; p = 0.034)	0.184	+6.52%
Loss Cost	2011.1	0.073 (CI = +/-0.063; p = 0.025)	0.220	+7.62%
Loss Cost	2011.2	0.055 (CI = +/-0.066; p = 0.095)	0.112	+5.70%
Loss Cost	2012.1	0.056 (CI = +/-0.075; p = 0.129)	0.090	+5.80%
Loss Cost	2012.2	0.024 (CI = +/-0.072; p = 0.489)	-0.034	+2.43%
Loss Cost	2013.1	0.052 (CI = +/-0.073; p = 0.144)	0.092	+5.38%
Loss Cost	2013.2	0.044 (CI = +/-0.084; p = 0.272)	0.024	+4.54%
Loss Cost	2014.1	0.036 (CI = +/-0.098; p = 0.439)	-0.031	+3.65%
Loss Cost	2014.2	0.000 (CI = +/-0.104; p = 0.997)	-0.100	-0.02%
Loss Cost	2015.1	0.031 (CI = +/-0.118; p = 0.567)	-0.069	+3.14%
Loss Cost	2015.2	-0.030 (CI = +/-0.108; p = 0.535)	-0.069	-2.98%
Loss Cost	2016.1	-0.015 (CI = +/-0.136; p = 0.805)	-0.132	-1.46%
Severity	2000.2	0.048 (CI = +/-0.009; p = 0.000)	0.760	+4.89%
Severity	2001.1	0.047 (CI = +/-0.009; p = 0.000)	0.744	+4.85%
Severity	2001.2	0.046 (CI = +/-0.010; p = 0.000)	0.723	+4.73%
Severity	2002.1	0.046 (CI = +/-0.010; p = 0.000)	0.703	+4.69%
Severity	2002.2	0.046 (CI = +/-0.011; p = 0.000)	0.682	+4.66%
Severity	2003.1	0.046 (CI = +/-0.011; p = 0.000)	0.669	+4.71%
Severity	2003.2	0.045 (CI = +/-0.012; p = 0.000)	0.643	+4.64%
Severity	2004.1	0.047 (CI = +/-0.012; p = 0.000)	0.650	+4.84%
Severity	2004.2	0.047 (CI = +/-0.013; p = 0.000)	0.626	+4.83%
Severity	2005.1	0.045 (CI = +/-0.014; p = 0.000)	0.590	+4.63%
Severity	2005.2	0.046 (CI = +/-0.015; p = 0.000)	0.572	+4.69%
Severity	2006.1	0.047 (CI = +/-0.016; p = 0.000)	0.563	+4.83%
Severity	2006.2	0.041 (CI = +/-0.015; p = 0.000)	0.524	+4.18%
Severity	2007.1	0.039 (CI = +/-0.016; p = 0.000)	0.475	+3.96%
Severity	2007.2	0.037 (CI = +/-0.017; p = 0.000)	0.423	+3.75%
Severity	2008.1	0.036 (CI = +/-0.019; p = 0.001)	0.377	+3.63%
Severity	2008.2	0.033 (CI = +/-0.020; p = 0.002)	0.317	+3.38%
Severity	2009.1	0.033 (CI = +/-0.022; p = 0.005)	0.286	+3.37%
Severity	2009.2	0.028 (CI = +/-0.023; p = 0.021)	0.201	+2.83%
Severity	2010.1	0.030 (CI = +/-0.025; p = 0.025)	0.197	+3.01%
Severity	2010.2	0.040 (CI = +/-0.025; p = 0.003)	0.352	+4.06%
Severity	2011.1	0.032 (CI = +/-0.026; p = 0.017)	0.248	+3.25%
Severity	2011.2	0.030 (CI = +/-0.029; p = 0.039)	0.192	+3.09%
Severity	2012.1	0.028 (CI = +/-0.032; p = 0.081)	0.136	+2.88%
Severity	2012.2	0.038 (CI = +/-0.035; p = 0.035)	0.230	+3.84%
Severity	2013.1	0.033 (CI = +/-0.039; p = 0.095)	0.138	+3.32%
Severity	2013.2	0.034 (CI = +/-0.046; p = 0.127)	0.115	+3.49%
Severity	2014.1	0.022 (CI = +/-0.051; p = 0.351)	-0.004	+2.27%
Severity	2014.2	0.037 (CI = +/-0.057; p = 0.176)	0.093	+3.77%
Severity	2015.1	0.028 (CI = +/-0.068; p = 0.373)	-0.012	+2.84%
Severity	2015.2	0.024 (CI = +/-0.084; p = 0.525)	-0.066	+2.45%
Severity	2016.1	-0.007 (CI = +/-0.094; p = 0.874)	-0.138	-0.65%
Frequency	2000.2	0.002 (CI = +/-0.022; p = 0.828)	-0.025	+0.24%
Frequency	2001.1	0.007 (CI = +/-0.023; p = 0.527)	-0.016	+0.72%
Frequency	2001.2	0.008 (CI = +/-0.024; p = 0.491)	-0.014	+0.83%
Frequency	2002.1	0.013 (CI = +/-0.025; p = 0.300)	0.003	+1.29%
Frequency	2002.2	0.013 (CI = +/-0.026; p = 0.311)	0.002	+1.33%
Frequency	2003.1	0.015 (CI = +/-0.028; p = 0.276)	0.007	+1.52%
Frequency	2003.2	0.016 (CI = +/-0.029; p = 0.278)	0.006	+1.60%
Frequency	2004.1	0.019 (CI = +/-0.031; p = 0.218)	0.018	+1.93%
Frequency	2004.2	0.020 (CI = +/-0.033; p = 0.224)	0.017	+2.03%
Frequency	2005.1	0.021 (CI = +/-0.035; p = 0.232)	0.016	+2.13%
Frequency	2005.2	0.021 (CI = +/-0.038; p = 0.253)	0.012	+2.17%
Frequency	2006.1	0.023 (CI = +/-0.040; p = 0.249)	0.014	+2.35%
Frequency	2006.2	0.025 (CI = +/-0.043; p = 0.243)	0.016	+2.55%
Frequency	2007.1	0.034 (CI = +/-0.045; p = 0.133)	0.052	+3.48%
Frequency	2007.2	0.040 (CI = +/-0.048; p = 0.098)	0.073	+4.13%
Frequency	2008.1	0.049 (CI = +/-0.052; p = 0.062)	0.106	+5.01%
Frequency	2008.2	0.047 (CI = +/-0.056; p = 0.096)	0.081	+4.82%
Frequency	2009.1	0.050 (CI = +/-0.061; p = 0.101)	0.081	+5.18%
Frequency	2009.2	0.036 (CI = +/-0.064; p = 0.260)	0.016	+3.65%
Frequency	2010.1	0.044 (CI = +/-0.070; p = 0.209)	0.033	+4.46%
Frequency	2010.2	0.023 (CI = +/-0.073; p = 0.510)	-0.030	+2.37%
Frequency	2011.1	0.041 (CI = +/-0.078; p = 0.277)	0.014	+4.23%
Frequency	2011.2	0.025 (CI = +/-0.085; p = 0.539)	-0.037	+2.54%
Frequency	2012.1	0.028 (CI = +/-0.096; p = 0.542)	-0.040	+2.84%
Frequency	2012.2	-0.014 (CI = +/-0.092; p = 0.755)	-0.064	-1.36%
Frequency	2013.1	0.020 (CI = +/-0.095; p = 0.660)	-0.060	+1.99%
Frequency	2013.2	0.010 (CI = +/-0.110; p = 0.843)	-0.080	+1.02%
Frequency	2014.1	0.013 (CI = +/-0.129; p = 0.823)	-0.086	+1.35%
Frequency	2014.2	-0.037 (CI = +/-0.134; p = 0.551)	-0.060	-3.65%
Frequency	2015.1	0.003 (CI = +/-0.151; p = 0.966)	-0.111	+0.29%
Frequency	2015.2	-0.055 (CI = +/-0.164; p = 0.466)	-0.048	-5.31%
Frequency	2016.1	-0.008 (CI = +/-0.196; p = 0.924)	-0.141	-0.81%

**SP**

Coverage = SP  
End Trend Period = 2020.1  
Excluded Points = 2006.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2000.2	0.052 (CI = +/-0.015; p = 0.000)	-0.468 (CI = +/-0.171; p = 0.000)	0.674	+5.34%
Loss Cost	2001.1	0.055 (CI = +/-0.015; p = 0.000)	-0.449 (CI = +/-0.171; p = 0.000)	0.690	+5.64%
Loss Cost	2001.2	0.057 (CI = +/-0.016; p = 0.000)	-0.461 (CI = +/-0.174; p = 0.000)	0.686	+5.84%
Loss Cost	2002.1	0.059 (CI = +/-0.016; p = 0.000)	-0.446 (CI = +/-0.177; p = 0.000)	0.695	+6.09%
Loss Cost	2002.2	0.062 (CI = +/-0.017; p = 0.000)	-0.460 (CI = +/-0.179; p = 0.000)	0.693	+6.35%
Loss Cost	2003.1	0.062 (CI = +/-0.018; p = 0.000)	-0.458 (CI = +/-0.185; p = 0.000)	0.689	+6.38%
Loss Cost	2003.2	0.065 (CI = +/-0.019; p = 0.000)	-0.473 (CI = +/-0.188; p = 0.000)	0.688	+6.68%
Loss Cost	2004.1	0.068 (CI = +/-0.020; p = 0.000)	-0.455 (CI = +/-0.191; p = 0.000)	0.698	+7.01%
Loss Cost	2004.2	0.072 (CI = +/-0.021; p = 0.000)	-0.475 (CI = +/-0.192; p = 0.000)	0.704	+7.44%
Loss Cost	2005.1	0.068 (CI = +/-0.022; p = 0.000)	-0.495 (CI = +/-0.195; p = 0.000)	0.701	+7.02%
Loss Cost	2005.2	0.073 (CI = +/-0.023; p = 0.000)	-0.518 (CI = +/-0.195; p = 0.000)	0.715	+7.58%
Loss Cost	2006.1	0.073 (CI = +/-0.025; p = 0.000)	-0.519 (CI = +/-0.203; p = 0.000)	0.710	+7.56%
Loss Cost	2007.1	0.073 (CI = +/-0.027; p = 0.000)	-0.519 (CI = +/-0.211; p = 0.000)	0.679	+7.58%
Loss Cost	2007.2	0.082 (CI = +/-0.027; p = 0.000)	-0.561 (CI = +/-0.202; p = 0.000)	0.727	+8.57%
Loss Cost	2008.1	0.085 (CI = +/-0.029; p = 0.000)	-0.551 (CI = +/-0.209; p = 0.000)	0.728	+8.82%
Loss Cost	2008.2	0.086 (CI = +/-0.032; p = 0.000)	-0.558 (CI = +/-0.219; p = 0.000)	0.701	+8.99%
Loss Cost	2009.1	0.084 (CI = +/-0.034; p = 0.000)	-0.567 (CI = +/-0.229; p = 0.000)	0.696	+8.73%
Loss Cost	2009.2	0.070 (CI = +/-0.033; p = 0.000)	-0.515 (CI = +/-0.212; p = 0.000)	0.654	+7.26%
Loss Cost	2010.1	0.073 (CI = +/-0.037; p = 0.001)	-0.504 (CI = +/-0.222; p = 0.000)	0.658	+7.61%
Loss Cost	2010.2	0.071 (CI = +/-0.041; p = 0.002)	-0.494 (CI = +/-0.235; p = 0.000)	0.600	+7.32%
Loss Cost	2011.1	0.073 (CI = +/-0.045; p = 0.003)	-0.485 (CI = +/-0.248; p = 0.001)	0.601	+7.62%
Loss Cost	2011.2	0.064 (CI = +/-0.049; p = 0.015)	-0.455 (CI = +/-0.256; p = 0.002)	0.516	+6.60%
Loss Cost	2012.1	0.056 (CI = +/-0.055; p = 0.044)	-0.476 (CI = +/-0.269; p = 0.002)	0.521	+5.80%
Loss Cost	2012.2	0.034 (CI = +/-0.054; p = 0.201)	-0.412 (CI = +/-0.249; p = 0.003)	0.438	+3.43%
Loss Cost	2013.1	0.052 (CI = +/-0.055; p = 0.061)	-0.365 (CI = +/-0.239; p = 0.006)	0.490	+5.38%
Loss Cost	2013.2	0.056 (CI = +/-0.065; p = 0.084)	-0.374 (CI = +/-0.261; p = 0.009)	0.441	+5.76%
Loss Cost	2014.1	0.036 (CI = +/-0.069; p = 0.273)	-0.418 (CI = +/-0.259; p = 0.005)	0.506	+3.65%
Loss Cost	2014.2	0.016 (CI = +/-0.078; p = 0.663)	-0.374 (CI = +/-0.269; p = 0.012)	0.418	+1.56%
Loss Cost	2015.1	0.031 (CI = +/-0.091; p = 0.456)	-0.346 (CI = +/-0.289; p = 0.025)	0.383	+3.14%
Loss Cost	2015.2	-0.014 (CI = +/-0.088; p = 0.710)	-0.263 (CI = +/-0.252; p = 0.043)	0.346	-1.42%
Loss Cost	2016.1	-0.015 (CI = +/-0.113; p = 0.761)	-0.263 (CI = +/-0.294; p = 0.071)	0.266	-1.46%
Severity	2000.2	0.047 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.101; p = 0.197)	0.762	+4.85%
Severity	2001.1	0.047 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.104; p = 0.215)	0.744	+4.84%
Severity	2001.2	0.046 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.106; p = 0.164)	0.726	+4.69%
Severity	2002.1	0.046 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.109; p = 0.183)	0.704	+4.67%
Severity	2002.2	0.045 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.112; p = 0.172)	0.683	+4.60%
Severity	2003.1	0.046 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.115; p = 0.155)	0.671	+4.69%
Severity	2003.2	0.045 (CI = +/-0.012; p = 0.000)	0.089 (CI = +/-0.118; p = 0.134)	0.646	+4.56%
Severity	2004.1	0.047 (CI = +/-0.012; p = 0.000)	0.103 (CI = +/-0.118; p = 0.084)	0.661	+4.83%
Severity	2004.2	0.046 (CI = +/-0.013; p = 0.000)	0.108 (CI = +/-0.122; p = 0.081)	0.637	+4.74%
Severity	2005.1	0.045 (CI = +/-0.014; p = 0.000)	0.100 (CI = +/-0.125; p = 0.114)	0.590	+4.59%
Severity	2005.2	0.045 (CI = +/-0.015; p = 0.000)	0.100 (CI = +/-0.130; p = 0.124)	0.568	+4.58%
Severity	2006.1	0.047 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.134; p = 0.099)	0.563	+4.81%
Severity	2007.1	0.039 (CI = +/-0.015; p = 0.000)	0.143 (CI = +/-0.114; p = 0.016)	0.573	+3.96%
Severity	2007.2	0.035 (CI = +/-0.015; p = 0.000)	0.159 (CI = +/-0.114; p = 0.009)	0.557	+3.61%
Severity	2008.1	0.036 (CI = +/-0.017; p = 0.000)	0.160 (CI = +/-0.119; p = 0.011)	0.518	+3.63%
Severity	2008.2	0.031 (CI = +/-0.017; p = 0.001)	0.178 (CI = +/-0.119; p = 0.005)	0.511	+3.19%
Severity	2009.1	0.033 (CI = +/-0.019; p = 0.001)	0.185 (CI = +/-0.123; p = 0.005)	0.496	+3.37%
Severity	2009.2	0.025 (CI = +/-0.018; p = 0.007)	0.215 (CI = +/-0.111; p = 0.001)	0.549	+2.55%
Severity	2010.1	0.030 (CI = +/-0.018; p = 0.003)	0.231 (CI = +/-0.111; p = 0.000)	0.589	+3.01%
Severity	2010.2	0.037 (CI = +/-0.018; p = 0.001)	0.206 (CI = +/-0.104; p = 0.001)	0.661	+3.73%
Severity	2011.1	0.032 (CI = +/-0.019; p = 0.003)	0.191 (CI = +/-0.104; p = 0.001)	0.589	+3.25%
Severity	2011.2	0.027 (CI = +/-0.020; p = 0.013)	0.209 (CI = +/-0.105; p = 0.001)	0.609	+2.69%
Severity	2012.1	0.028 (CI = +/-0.023; p = 0.017)	0.214 (CI = +/-0.111; p = 0.001)	0.584	+2.88%
Severity	2012.2	0.033 (CI = +/-0.025; p = 0.014)	0.201 (CI = +/-0.116; p = 0.002)	0.600	+3.35%
Severity	2013.1	0.033 (CI = +/-0.029; p = 0.030)	0.200 (CI = +/-0.126; p = 0.005)	0.535	+3.32%
Severity	2013.2	0.028 (CI = +/-0.033; p = 0.095)	0.213 (CI = +/-0.135; p = 0.005)	0.540	+2.81%
Severity	2014.1	0.022 (CI = +/-0.038; p = 0.222)	0.201 (CI = +/-0.144; p = 0.011)	0.438	+2.27%
Severity	2014.2	0.029 (CI = +/-0.046; p = 0.182)	0.187 (CI = +/-0.158; p = 0.025)	0.439	+2.96%
Severity	2015.1	0.028 (CI = +/-0.056; p = 0.280)	0.184 (CI = +/-0.177; p = 0.043)	0.339	+2.84%
Severity	2015.2	0.011 (CI = +/-0.066; p = 0.698)	0.215 (CI = +/-0.188; p = 0.030)	0.404	+1.13%
Severity	2016.1	-0.007 (CI = +/-0.077; p = 0.841)	0.189 (CI = +/-0.199; p = 0.060)	0.298	-0.65%
Frequency	2000.2	0.005 (CI = +/-0.017; p = 0.576)	-0.534 (CI = +/-0.196; p = 0.000)	0.431	+0.47%
Frequency	2001.1	0.008 (CI = +/-0.017; p = 0.382)	-0.514 (CI = +/-0.197; p = 0.000)	0.422	+0.76%
Frequency	2001.2	0.011 (CI = +/-0.018; p = 0.222)	-0.535 (CI = +/-0.197; p = 0.000)	0.451	+1.10%
Frequency	2002.1	0.014 (CI = +/-0.019; p = 0.151)	-0.519 (CI = +/-0.201; p = 0.000)	0.446	+1.36%
Frequency	2002.2	0.017 (CI = +/-0.019; p = 0.092)	-0.536 (CI = +/-0.203; p = 0.000)	0.466	+1.67%
Frequency	2003.1	0.016 (CI = +/-0.021; p = 0.125)	-0.540 (CI = +/-0.210; p = 0.000)	0.465	+1.62%
Frequency	2003.2	0.020 (CI = +/-0.021; p = 0.066)	-0.561 (CI = +/-0.210; p = 0.000)	0.492	+2.03%
Frequency	2004.1	0.021 (CI = +/-0.023; p = 0.078)	-0.559 (CI = +/-0.218; p = 0.000)	0.488	+2.08%
Frequency	2004.2	0.025 (CI = +/-0.024; p = 0.038)	-0.582 (CI = +/-0.218; p = 0.000)	0.518	+2.57%
Frequency	2005.1	0.023 (CI = +/-0.026; p = 0.075)	-0.595 (CI = +/-0.225; p = 0.000)	0.523	+2.33%
Frequency	2005.2	0.028 (CI = +/-0.027; p = 0.039)	-0.618 (CI = +/-0.227; p = 0.000)	0.548	+2.86%
Frequency	2006.1	0.026 (CI = +/-0.029; p = 0.076)	-0.630 (CI = +/-0.235; p = 0.000)	0.551	+2.62%
Frequency	2007.1	0.034 (CI = +/-0.030; p = 0.025)	-0.663 (CI = +/-0.230; p = 0.000)	0.600	+3.48%
Frequency	2007.2	0.047 (CI = +/-0.028; p = 0.002)	-0.719 (CI = +/-0.207; p = 0.000)	0.701	+4.79%
Frequency	2008.1	0.049 (CI = +/-0.030; p = 0.003)	-0.711 (CI = +/-0.216; p = 0.000)	0.701	+5.01%
Frequency	2008.2	0.055 (CI = +/-0.032; p = 0.002)	-0.735 (CI = +/-0.220; p = 0.000)	0.709	+5.63%
Frequency	2009.1	0.050 (CI = +/-0.034; p = 0.006)	-0.752 (CI = +/-0.227; p = 0.000)	0.715	+5.18%
Frequency	2009.2	0.045 (CI = +/-0.037; p = 0.020)	-0.730 (CI = +/-0.235; p = 0.000)	0.679	+4.59%
Frequency	2010.1	0.044 (CI = +/-0.041; p = 0.037)	-0.735 (CI = +/-0.247; p = 0.000)	0.677	+4.46%
Frequency	2010.2	0.034 (CI = +/-0.044; p = 0.119)	-0.701 (CI = +/-0.251; p = 0.000)	0.641	+3.45%
Frequency	2011.1	0.041 (CI = +/-0.047; p = 0.082)	-0.677 (CI = +/-0.260; p = 0.000)	0.640	+4.23%
Frequency	2011.2	0.037 (CI = +/-0.053; p = 0.156)	-0.664 (CI = +/-0.277; p = 0.000)	0.597	+3.81%
Frequency	2012.1	0.028 (CI = +/-0.059; p = 0.323)	-0.690 (CI = +/-0.288; p = 0.000)	0.615	+2.84%
Frequency	2012.2	0.001 (CI = +/-0.055; p = 0.977)	-0.613 (CI = +/-0.254; p = 0.000)	0.629	+0.08%
Frequency	2013.1	0.020 (CI = +/-0.056; p = 0.460)	-0.566 (CI = +/-0.244; p = 0.000)	0.633	+1.99%
Frequency	2013.2	0.028 (CI = +/-0.065; p = 0.362)	-0.587 (CI = +/-0.263; p = 0.000)	0.631	+2.86%
Frequency	2014.1	0.013 (CI = +/-0.073; p = 0.691)	-0.619 (CI = +/-0.274; p = 0.001)	0.662	+1.35%
Frequency	2014.2	-0.014 (CI = +/-0.078; p = 0.702)	-0.560 (CI = +/-0.270; p = 0.001)	0.658	-1.36%
Frequency	2015.1	0.003 (CI = +/-0.091; p = 0.943)	-0.530 (CI = +/-0.289; p = 0.003)	0.614	+0.29%
Frequency	2015.2	-0.026 (CI = +/-0.106; p = 0.587)	-0.478 (CI = +/-0.305; p = 0.008)	0.595	-2.52%
Frequency	2016.1	-0.008 (CI = +/-0.133; p = 0.885)	-0.452 (CI = +/-0.345; p = 0.018)	0.510	-0.81%

SP

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

Implied Trend					
Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.2	0.049 (CI = +/-0.015; p = 0.000)	-0.488 (CI = +/-0.167; p = 0.000)	0.675	+5.05%
Loss Cost	2001.1	0.052 (CI = +/-0.015; p = 0.000)	-0.471 (CI = +/-0.168; p = 0.000)	0.689	+5.33%
Loss Cost	2001.2	0.054 (CI = +/-0.016; p = 0.000)	-0.482 (CI = +/-0.170; p = 0.000)	0.684	+5.53%
Loss Cost	2002.1	0.056 (CI = +/-0.017; p = 0.000)	-0.469 (CI = +/-0.174; p = 0.000)	0.692	+5.76%
Loss Cost	2002.2	0.058 (CI = +/-0.017; p = 0.000)	-0.482 (CI = +/-0.176; p = 0.000)	0.689	+6.00%
Loss Cost	2003.1	0.058 (CI = +/-0.019; p = 0.000)	-0.483 (CI = +/-0.182; p = 0.000)	0.685	+5.99%
Loss Cost	2003.2	0.061 (CI = +/-0.019; p = 0.000)	-0.497 (CI = +/-0.185; p = 0.000)	0.683	+6.27%
Loss Cost	2004.1	0.063 (CI = +/-0.021; p = 0.000)	-0.483 (CI = +/-0.189; p = 0.000)	0.690	+6.55%
Loss Cost	2004.2	0.067 (CI = +/-0.021; p = 0.000)	-0.502 (CI = +/-0.191; p = 0.000)	0.695	+6.94%
Loss Cost	2005.1	0.063 (CI = +/-0.022; p = 0.000)	-0.525 (CI = +/-0.192; p = 0.000)	0.698	+6.47%
Loss Cost	2005.2	0.067 (CI = +/-0.023; p = 0.000)	-0.548 (CI = +/-0.193; p = 0.000)	0.709	+6.96%
Loss Cost	2006.1	0.066 (CI = +/-0.025; p = 0.000)	-0.552 (CI = +/-0.200; p = 0.000)	0.706	+6.86%
Loss Cost	2006.2	0.066 (CI = +/-0.027; p = 0.000)	-0.551 (CI = +/-0.208; p = 0.000)	0.674	+6.83%
Loss Cost	2007.1	0.069 (CI = +/-0.029; p = 0.000)	-0.539 (CI = +/-0.216; p = 0.000)	0.678	+7.11%
Loss Cost	2007.2	0.078 (CI = +/-0.029; p = 0.000)	-0.578 (CI = +/-0.206; p = 0.000)	0.726	+8.12%
Loss Cost	2008.1	0.080 (CI = +/-0.031; p = 0.000)	-0.570 (CI = +/-0.216; p = 0.000)	0.727	+8.34%
Loss Cost	2008.2	0.082 (CI = +/-0.034; p = 0.000)	-0.575 (CI = +/-0.226; p = 0.000)	0.699	+8.49%
Loss Cost	2009.1	0.078 (CI = +/-0.037; p = 0.000)	-0.589 (CI = +/-0.236; p = 0.000)	0.697	+8.11%
Loss Cost	2009.2	0.064 (CI = +/-0.036; p = 0.002)	-0.538 (CI = +/-0.217; p = 0.000)	0.662	+6.56%
Loss Cost	2010.1	0.066 (CI = +/-0.040; p = 0.003)	-0.529 (CI = +/-0.229; p = 0.000)	0.663	+6.84%
Loss Cost	2010.2	0.063 (CI = +/-0.044; p = 0.008)	-0.519 (CI = +/-0.241; p = 0.000)	0.608	+6.50%
Loss Cost	2011.1	0.065 (CI = +/-0.050; p = 0.014)	-0.513 (CI = +/-0.258; p = 0.001)	0.606	+6.70%
Loss Cost	2011.2	0.054 (CI = +/-0.054; p = 0.049)	-0.483 (CI = +/-0.265; p = 0.002)	0.528	+5.58%
Loss Cost	2012.1	0.043 (CI = +/-0.060; p = 0.145)	-0.514 (CI = +/-0.277; p = 0.001)	0.546	+4.41%
Loss Cost	2012.2	0.018 (CI = +/-0.057; p = 0.506)	-0.451 (CI = +/-0.248; p = 0.002)	0.503	+1.82%
Loss Cost	2013.1	0.037 (CI = +/-0.061; p = 0.204)	-0.403 (CI = +/-0.246; p = 0.004)	0.522	+3.82%
Loss Cost	2013.2	0.040 (CI = +/-0.072; p = 0.241)	-0.409 (CI = +/-0.270; p = 0.007)	0.477	+4.10%
Loss Cost	2014.1	0.009 (CI = +/-0.073; p = 0.780)	-0.475 (CI = +/-0.252; p = 0.002)	0.607	+0.93%
Loss Cost	2014.2	-0.015 (CI = +/-0.078; p = 0.662)	-0.430 (CI = +/-0.247; p = 0.004)	0.589	-1.52%
Loss Cost	2015.1	-0.006 (CI = +/-0.099; p = 0.894)	-0.413 (CI = +/-0.284; p = 0.011)	0.528	-0.57%
Loss Cost	2015.2	-0.060 (CI = +/-0.067; p = 0.070)	-0.331 (CI = +/-0.173; p = 0.003)	0.756	-5.83%
Loss Cost	2016.1	-0.083 (CI = +/-0.082; p = 0.047)	-0.366 (CI = +/-0.187; p = 0.004)	0.787	-8.01%
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.100; p = 0.137)	0.764	+4.98%
Severity	2001.1	0.049 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.103; p = 0.149)	0.747	+4.98%
Severity	2001.2	0.047 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.104; p = 0.112)	0.730	+4.83%
Severity	2002.1	0.047 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.107; p = 0.124)	0.709	+4.83%
Severity	2002.2	0.047 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.110; p = 0.118)	0.690	+4.76%
Severity	2003.1	0.048 (CI = +/-0.012; p = 0.000)	0.094 (CI = +/-0.113; p = 0.102)	0.681	+4.88%
Severity	2003.2	0.046 (CI = +/-0.012; p = 0.000)	0.100 (CI = +/-0.116; p = 0.089)	0.659	+4.76%
Severity	2004.1	0.049 (CI = +/-0.013; p = 0.000)	0.115 (CI = +/-0.116; p = 0.051)	0.678	+5.05%
Severity	2004.2	0.049 (CI = +/-0.013; p = 0.000)	0.119 (CI = +/-0.119; p = 0.050)	0.658	+4.97%
Severity	2005.1	0.047 (CI = +/-0.014; p = 0.000)	0.113 (CI = +/-0.123; p = 0.070)	0.617	+4.85%
Severity	2005.2	0.047 (CI = +/-0.015; p = 0.000)	0.113 (CI = +/-0.128; p = 0.080)	0.600	+4.85%
Severity	2006.1	0.050 (CI = +/-0.016; p = 0.000)	0.125 (CI = +/-0.131; p = 0.060)	0.602	+5.11%
Severity	2006.2	0.042 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.111; p = 0.007)	0.629	+4.32%
Severity	2007.1	0.042 (CI = +/-0.015; p = 0.000)	0.155 (CI = +/-0.116; p = 0.011)	0.581	+4.24%
Severity	2007.2	0.038 (CI = +/-0.016; p = 0.000)	0.170 (CI = +/-0.116; p = 0.006)	0.565	+3.88%
Severity	2008.1	0.039 (CI = +/-0.018; p = 0.000)	0.172 (CI = +/-0.122; p = 0.008)	0.528	+3.95%
Severity	2008.2	0.034 (CI = +/-0.018; p = 0.001)	0.189 (CI = +/-0.121; p = 0.004)	0.520	+3.49%
Severity	2009.1	0.037 (CI = +/-0.020; p = 0.001)	0.199 (CI = +/-0.126; p = 0.004)	0.512	+3.76%
Severity	2009.2	0.029 (CI = +/-0.019; p = 0.005)	0.228 (CI = +/-0.113; p = 0.001)	0.566	+2.91%
Severity	2010.1	0.034 (CI = +/-0.019; p = 0.002)	0.248 (CI = +/-0.112; p = 0.000)	0.621	+3.50%
Severity	2010.2	0.042 (CI = +/-0.019; p = 0.000)	0.223 (CI = +/-0.102; p = 0.000)	0.703	+4.30%
Severity	2011.1	0.038 (CI = +/-0.020; p = 0.001)	0.209 (CI = +/-0.104; p = 0.001)	0.631	+3.82%
Severity	2011.2	0.032 (CI = +/-0.021; p = 0.006)	0.224 (CI = +/-0.104; p = 0.000)	0.651	+3.26%
Severity	2012.1	0.036 (CI = +/-0.024; p = 0.007)	0.234 (CI = +/-0.110; p = 0.001)	0.639	+3.63%
Severity	2012.2	0.041 (CI = +/-0.026; p = 0.005)	0.221 (CI = +/-0.114; p = 0.001)	0.662	+4.17%
Severity	2013.1	0.043 (CI = +/-0.031; p = 0.011)	0.225 (CI = +/-0.125; p = 0.002)	0.610	+4.34%
Severity	2013.2	0.038 (CI = +/-0.036; p = 0.039)	0.235 (CI = +/-0.134; p = 0.003)	0.612	+3.87%
Severity	2014.1	0.034 (CI = +/-0.043; p = 0.106)	0.227 (CI = +/-0.149; p = 0.007)	0.513	+3.48%
Severity	2014.2	0.043 (CI = +/-0.050; p = 0.087)	0.211 (CI = +/-0.160; p = 0.016)	0.525	+4.35%
Severity	2015.1	0.046 (CI = +/-0.065; p = 0.136)	0.217 (CI = +/-0.185; p = 0.028)	0.444	+4.71%
Severity	2015.2	0.029 (CI = +/-0.076; p = 0.383)	0.242 (CI = +/-0.198; p = 0.024)	0.494	+2.98%
Severity	2016.1	0.012 (CI = +/-0.102; p = 0.778)	0.216 (CI = +/-0.233; p = 0.063)	0.347	+1.19%
Frequency	2000.2	0.001 (CI = +/-0.017; p = 0.935)	-0.563 (CI = +/-0.188; p = 0.000)	0.477	+0.07%
Frequency	2001.1	0.003 (CI = +/-0.017; p = 0.699)	-0.546 (CI = +/-0.191; p = 0.000)	0.465	+0.33%
Frequency	2001.2	0.007 (CI = +/-0.018; p = 0.456)	-0.566 (CI = +/-0.191; p = 0.000)	0.492	+0.66%
Frequency	2002.1	0.009 (CI = +/-0.019; p = 0.346)	-0.552 (CI = +/-0.195; p = 0.000)	0.484	+0.89%
Frequency	2002.2	0.012 (CI = +/-0.020; p = 0.229)	-0.569 (CI = +/-0.197; p = 0.000)	0.501	+1.18%
Frequency	2003.1	0.011 (CI = +/-0.021; p = 0.305)	-0.576 (CI = +/-0.203; p = 0.000)	0.502	+1.06%
Frequency	2003.2	0.014 (CI = +/-0.021; p = 0.182)	-0.597 (CI = +/-0.204; p = 0.000)	0.525	+1.45%
Frequency	2004.1	0.014 (CI = +/-0.023; p = 0.217)	-0.598 (CI = +/-0.212; p = 0.000)	0.522	+1.43%
Frequency	2004.2	0.019 (CI = +/-0.024; p = 0.120)	-0.621 (CI = +/-0.213; p = 0.000)	0.548	+1.88%
Frequency	2005.1	0.015 (CI = +/-0.025; p = 0.222)	-0.638 (CI = +/-0.218; p = 0.000)	0.559	+1.54%
Frequency	2005.2	0.020 (CI = +/-0.026; p = 0.131)	-0.661 (CI = +/-0.220; p = 0.000)	0.579	+2.02%
Frequency	2006.1	0.016 (CI = +/-0.028; p = 0.237)	-0.677 (CI = +/-0.226; p = 0.000)	0.588	+1.66%
Frequency	2006.2	0.024 (CI = +/-0.029; p = 0.100)	-0.710 (CI = +/-0.223; p = 0.000)	0.629	+2.40%
Frequency	2007.1	0.027 (CI = +/-0.031; p = 0.081)	-0.694 (CI = +/-0.231; p = 0.000)	0.626	+2.76%
Frequency	2007.2	0.040 (CI = +/-0.029; p = 0.008)	-0.748 (CI = +/-0.206; p = 0.000)	0.724	+4.08%
Frequency	2008.1	0.041 (CI = +/-0.031; p = 0.012)	-0.742 (CI = +/-0.216; p = 0.000)	0.723	+4.22%
Frequency	2008.2	0.047 (CI = +/-0.033; p = 0.008)	-0.764 (CI = +/-0.220; p = 0.000)	0.730	+4.83%
Frequency	2009.1	0.041 (CI = +/-0.036; p = 0.026)	-0.788 (CI = +/-0.226; p = 0.000)	0.741	+4.20%
Frequency	2009.2	0.035 (CI = +/-0.038; p = 0.072)	-0.766 (CI = +/-0.232; p = 0.000)	0.713	+3.54%
Frequency	2010.1	0.032 (CI = +/-0.043; p = 0.134)	-0.776 (CI = +/-0.245; p = 0.000)	0.713	+3.22%
Frequency	2010.2	0.021 (CI = +/-0.045; p = 0.338)	-0.742 (CI = +/-0.246; p = 0.000)	0.689	+2.11%
Frequency	2011.1	0.027 (CI = +/-0.050; p = 0.261)	-0.722 (CI = +/-0.259; p = 0.000)	0.681	+2.77%
Frequency	2011.2	0.022 (CI = +/-0.056; p = 0.409)	-0.707 (CI = +/-0.274; p = 0.000)	0.647	+2.24%
Frequency	2012.1	0.008 (CI = +/-0.061; p = 0.794)	-0.748 (CI = +/-0.281; p = 0.000)	0.681	+0.76%
Frequency	2012.2	-0.023 (CI = +/-0.052; p = 0.357)	-0.672 (CI = +/-0.225; p = 0.000)	0.747	-2.26%
Frequency	2013.1	-0.005 (CI = +/-0.055; p = 0.844)	-0.628 (CI = +/-0.223; p = 0.000)	0.738	-0.50%
Frequency	2013.2	0.002 (CI = +/-0.064; p = 0.942)	-0.644 (CI = +/-0.241; p = 0.000)	0.736	-0.22%
Frequency	2014.1	-0.025 (CI = +/-0.066; p = 0.414)	-0.702 (CI = +/-0.227; p = 0.000)	0.811	-2.46%
Frequency	2014.2	-0.058 (CI = +/-0.055; p = 0.042)	-0.642 (CI = +/-0.175; p = 0.000)	0.883	-5.63%
Frequency	2015.1	-0.052 (CI = +/-0.070; p = 0.124)	-0.630 (CI = +/-0.201; p = 0.000)	0.855	-5.04%
Frequency	2015.2	-0.089 (CI = +/-0.050; p = 0.005)	-0.574 (CI = +/-0.130; p = 0.000)	0.944	-8.56%
Frequency	2016.1	-0.095 (CI = +/-0.070; p = 0.017)	-0.582 (CI = +/-0.159; p = 0.000)	0.927	-9.09%

**SP**

Coverage = SP  
End Trend Period = 2019.2  
Excluded Points = 2006.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2000.2	0.049 (CI = +/-0.015; p = 0.000)	-0.485 (CI = +/-0.171; p = 0.000)	0.674	+5.07%
Loss Cost	2001.1	0.052 (CI = +/-0.016; p = 0.000)	-0.466 (CI = +/-0.173; p = 0.000)	0.688	+5.36%
Loss Cost	2001.2	0.054 (CI = +/-0.016; p = 0.000)	-0.478 (CI = +/-0.175; p = 0.000)	0.684	+5.56%
Loss Cost	2002.1	0.056 (CI = +/-0.017; p = 0.000)	-0.463 (CI = +/-0.179; p = 0.000)	0.692	+5.81%
Loss Cost	2002.2	0.059 (CI = +/-0.018; p = 0.000)	-0.476 (CI = +/-0.181; p = 0.000)	0.690	+6.06%
Loss Cost	2003.1	0.059 (CI = +/-0.019; p = 0.000)	-0.475 (CI = +/-0.188; p = 0.000)	0.686	+6.07%
Loss Cost	2003.2	0.062 (CI = +/-0.020; p = 0.000)	-0.489 (CI = +/-0.191; p = 0.000)	0.684	+6.37%
Loss Cost	2004.1	0.065 (CI = +/-0.021; p = 0.000)	-0.472 (CI = +/-0.196; p = 0.000)	0.693	+6.69%
Loss Cost	2004.2	0.069 (CI = +/-0.022; p = 0.000)	-0.490 (CI = +/-0.197; p = 0.000)	0.700	+7.13%
Loss Cost	2005.1	0.064 (CI = +/-0.023; p = 0.000)	-0.515 (CI = +/-0.200; p = 0.000)	0.700	+6.63%
Loss Cost	2005.2	0.069 (CI = +/-0.024; p = 0.000)	-0.536 (CI = +/-0.199; p = 0.000)	0.713	+7.18%
Loss Cost	2006.1	0.069 (CI = +/-0.027; p = 0.000)	-0.539 (CI = +/-0.209; p = 0.000)	0.709	+7.11%
Loss Cost	2007.1	0.069 (CI = +/-0.029; p = 0.000)	-0.539 (CI = +/-0.216; p = 0.000)	0.678	+7.11%
Loss Cost	2007.2	0.078 (CI = +/-0.029; p = 0.000)	-0.578 (CI = +/-0.206; p = 0.000)	0.726	+8.12%
Loss Cost	2008.1	0.080 (CI = +/-0.031; p = 0.000)	-0.570 (CI = +/-0.216; p = 0.000)	0.727	+8.34%
Loss Cost	2008.2	0.082 (CI = +/-0.034; p = 0.000)	-0.575 (CI = +/-0.226; p = 0.000)	0.699	+8.49%
Loss Cost	2009.1	0.078 (CI = +/-0.037; p = 0.000)	-0.589 (CI = +/-0.236; p = 0.000)	0.697	+8.11%
Loss Cost	2009.2	0.064 (CI = +/-0.036; p = 0.002)	-0.538 (CI = +/-0.217; p = 0.000)	0.662	+6.56%
Loss Cost	2010.1	0.066 (CI = +/-0.040; p = 0.003)	-0.529 (CI = +/-0.229; p = 0.000)	0.663	+6.84%
Loss Cost	2010.2	0.063 (CI = +/-0.044; p = 0.008)	-0.519 (CI = +/-0.241; p = 0.000)	0.608	+6.50%
Loss Cost	2011.1	0.065 (CI = +/-0.050; p = 0.014)	-0.513 (CI = +/-0.258; p = 0.001)	0.606	+6.70%
Loss Cost	2011.2	0.054 (CI = +/-0.054; p = 0.049)	-0.483 (CI = +/-0.265; p = 0.002)	0.528	+5.58%
Loss Cost	2012.1	0.043 (CI = +/-0.060; p = 0.145)	-0.514 (CI = +/-0.277; p = 0.001)	0.546	+4.41%
Loss Cost	2012.2	0.018 (CI = +/-0.057; p = 0.506)	-0.451 (CI = +/-0.248; p = 0.002)	0.503	+1.82%
Loss Cost	2013.1	0.037 (CI = +/-0.061; p = 0.204)	-0.403 (CI = +/-0.246; p = 0.004)	0.522	+3.82%
Loss Cost	2013.2	0.040 (CI = +/-0.072; p = 0.241)	-0.409 (CI = +/-0.270; p = 0.007)	0.477	+4.10%
Loss Cost	2014.1	0.009 (CI = +/-0.073; p = 0.780)	-0.475 (CI = +/-0.252; p = 0.002)	0.607	+0.93%
Loss Cost	2014.2	-0.015 (CI = +/-0.078; p = 0.662)	-0.430 (CI = +/-0.247; p = 0.004)	0.589	-1.52%
Loss Cost	2015.1	-0.006 (CI = +/-0.099; p = 0.894)	-0.413 (CI = +/-0.284; p = 0.011)	0.528	-0.57%
Loss Cost	2015.2	-0.060 (CI = +/-0.067; p = 0.070)	-0.331 (CI = +/-0.173; p = 0.003)	0.756	-5.83%
Loss Cost	2016.1	-0.083 (CI = +/-0.082; p = 0.047)	-0.366 (CI = +/-0.187; p = 0.004)	0.787	-8.01%
Severity	2000.2	0.049 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.103; p = 0.156)	0.761	+4.97%
Severity	2001.1	0.048 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.106; p = 0.170)	0.742	+4.97%
Severity	2001.2	0.047 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.107; p = 0.131)	0.724	+4.82%
Severity	2002.1	0.047 (CI = +/-0.011; p = 0.000)	0.081 (CI = +/-0.111; p = 0.145)	0.701	+4.81%
Severity	2002.2	0.046 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.114; p = 0.139)	0.680	+4.74%
Severity	2003.1	0.047 (CI = +/-0.012; p = 0.000)	0.092 (CI = +/-0.117; p = 0.121)	0.669	+4.86%
Severity	2003.2	0.046 (CI = +/-0.013; p = 0.000)	0.098 (CI = +/-0.120; p = 0.106)	0.644	+4.73%
Severity	2004.1	0.049 (CI = +/-0.013; p = 0.000)	0.115 (CI = +/-0.120; p = 0.060)	0.663	+5.05%
Severity	2004.2	0.048 (CI = +/-0.014; p = 0.000)	0.119 (CI = +/-0.124; p = 0.059)	0.639	+4.96%
Severity	2005.1	0.047 (CI = +/-0.015; p = 0.000)	0.112 (CI = +/-0.129; p = 0.086)	0.592	+4.82%
Severity	2005.2	0.047 (CI = +/-0.016; p = 0.000)	0.112 (CI = +/-0.133; p = 0.096)	0.570	+4.82%
Severity	2006.1	0.050 (CI = +/-0.017; p = 0.000)	0.126 (CI = +/-0.137; p = 0.070)	0.569	+5.12%
Severity	2007.1	0.042 (CI = +/-0.015; p = 0.000)	0.155 (CI = +/-0.116; p = 0.011)	0.581	+4.24%
Severity	2007.2	0.038 (CI = +/-0.016; p = 0.000)	0.170 (CI = +/-0.116; p = 0.006)	0.565	+3.88%
Severity	2008.1	0.039 (CI = +/-0.018; p = 0.000)	0.172 (CI = +/-0.122; p = 0.008)	0.528	+3.95%
Severity	2008.2	0.034 (CI = +/-0.018; p = 0.001)	0.189 (CI = +/-0.121; p = 0.004)	0.520	+3.49%
Severity	2009.1	0.037 (CI = +/-0.020; p = 0.001)	0.199 (CI = +/-0.126; p = 0.004)	0.512	+3.76%
Severity	2009.2	0.029 (CI = +/-0.019; p = 0.005)	0.228 (CI = +/-0.113; p = 0.001)	0.566	+2.91%
Severity	2010.1	0.034 (CI = +/-0.019; p = 0.002)	0.248 (CI = +/-0.112; p = 0.000)	0.621	+3.50%
Severity	2010.2	0.042 (CI = +/-0.019; p = 0.000)	0.223 (CI = +/-0.102; p = 0.000)	0.703	+4.30%
Severity	2011.1	0.038 (CI = +/-0.020; p = 0.001)	0.209 (CI = +/-0.104; p = 0.001)	0.631	+3.82%
Severity	2011.2	0.032 (CI = +/-0.021; p = 0.006)	0.224 (CI = +/-0.104; p = 0.000)	0.651	+3.26%
Severity	2012.1	0.036 (CI = +/-0.024; p = 0.007)	0.234 (CI = +/-0.110; p = 0.001)	0.639	+3.63%
Severity	2012.2	0.041 (CI = +/-0.026; p = 0.005)	0.221 (CI = +/-0.114; p = 0.001)	0.662	+4.17%
Severity	2013.1	0.043 (CI = +/-0.031; p = 0.011)	0.225 (CI = +/-0.125; p = 0.002)	0.610	+4.34%
Severity	2013.2	0.038 (CI = +/-0.036; p = 0.039)	0.235 (CI = +/-0.134; p = 0.003)	0.612	+3.87%
Severity	2014.1	0.034 (CI = +/-0.043; p = 0.106)	0.227 (CI = +/-0.149; p = 0.007)	0.513	+3.48%
Severity	2014.2	0.043 (CI = +/-0.050; p = 0.087)	0.211 (CI = +/-0.160; p = 0.016)	0.525	+4.35%
Severity	2015.1	0.046 (CI = +/-0.065; p = 0.136)	0.217 (CI = +/-0.185; p = 0.028)	0.444	+4.71%
Severity	2015.2	0.029 (CI = +/-0.076; p = 0.383)	0.242 (CI = +/-0.198; p = 0.024)	0.494	+2.98%
Severity	2016.1	0.012 (CI = +/-0.102; p = 0.778)	0.216 (CI = +/-0.233; p = 0.063)	0.347	+1.19%
Frequency	2000.2	0.001 (CI = +/-0.017; p = 0.915)	-0.559 (CI = +/-0.194; p = 0.000)	0.467	+0.09%
Frequency	2001.1	0.004 (CI = +/-0.018; p = 0.674)	-0.540 (CI = +/-0.196; p = 0.000)	0.454	+0.37%
Frequency	2001.2	0.007 (CI = +/-0.018; p = 0.436)	-0.559 (CI = +/-0.196; p = 0.000)	0.482	+0.71%
Frequency	2002.1	0.009 (CI = +/-0.019; p = 0.321)	-0.544 (CI = +/-0.200; p = 0.000)	0.473	+0.95%
Frequency	2002.2	0.013 (CI = +/-0.020; p = 0.210)	-0.560 (CI = +/-0.202; p = 0.000)	0.492	+1.26%
Frequency	2003.1	0.011 (CI = +/-0.021; p = 0.280)	-0.567 (CI = +/-0.210; p = 0.000)	0.492	+1.16%
Frequency	2003.2	0.016 (CI = +/-0.022; p = 0.163)	-0.587 (CI = +/-0.210; p = 0.000)	0.517	+1.56%
Frequency	2004.1	0.016 (CI = +/-0.024; p = 0.192)	-0.587 (CI = +/-0.219; p = 0.000)	0.513	+1.57%
Frequency	2004.2	0.020 (CI = +/-0.025; p = 0.102)	-0.609 (CI = +/-0.219; p = 0.000)	0.542	+2.06%
Frequency	2005.1	0.017 (CI = +/-0.026; p = 0.197)	-0.627 (CI = +/-0.226; p = 0.000)	0.550	+1.72%
Frequency	2005.2	0.022 (CI = +/-0.028; p = 0.110)	-0.648 (CI = +/-0.227; p = 0.000)	0.574	+2.25%
Frequency	2006.1	0.019 (CI = +/-0.030; p = 0.210)	-0.665 (CI = +/-0.236; p = 0.000)	0.580	+1.89%
Frequency	2007.1	0.027 (CI = +/-0.031; p = 0.081)	-0.694 (CI = +/-0.231; p = 0.000)	0.626	+2.76%
Frequency	2007.2	0.040 (CI = +/-0.029; p = 0.008)	-0.748 (CI = +/-0.206; p = 0.000)	0.724	+4.08%
Frequency	2008.1	0.041 (CI = +/-0.031; p = 0.012)	-0.742 (CI = +/-0.216; p = 0.000)	0.723	+4.22%
Frequency	2008.2	0.047 (CI = +/-0.033; p = 0.008)	-0.764 (CI = +/-0.220; p = 0.000)	0.730	+4.83%
Frequency	2009.1	0.041 (CI = +/-0.036; p = 0.026)	-0.788 (CI = +/-0.226; p = 0.000)	0.741	+4.20%
Frequency	2009.2	0.035 (CI = +/-0.038; p = 0.072)	-0.766 (CI = +/-0.232; p = 0.000)	0.713	+3.54%
Frequency	2010.1	0.032 (CI = +/-0.043; p = 0.134)	-0.776 (CI = +/-0.245; p = 0.000)	0.713	+3.22%
Frequency	2010.2	0.021 (CI = +/-0.045; p = 0.338)	-0.742 (CI = +/-0.246; p = 0.000)	0.689	+2.11%
Frequency	2011.1	0.027 (CI = +/-0.050; p = 0.261)	-0.722 (CI = +/-0.259; p = 0.000)	0.681	+2.77%
Frequency	2011.2	0.022 (CI = +/-0.056; p = 0.409)	-0.707 (CI = +/-0.274; p = 0.000)	0.647	+2.24%
Frequency	2012.1	0.008 (CI = +/-0.061; p = 0.794)	-0.748 (CI = +/-0.281; p = 0.000)	0.681	+0.76%
Frequency	2012.2	-0.023 (CI = +/-0.052; p = 0.357)	-0.672 (CI = +/-0.225; p = 0.000)	0.747	-2.26%
Frequency	2013.1	-0.005 (CI = +/-0.055; p = 0.844)	-0.628 (CI = +/-0.223; p = 0.000)	0.738	-0.50%
Frequency	2013.2	0.002 (CI = +/-0.064; p = 0.942)	-0.644 (CI = +/-0.241; p = 0.000)	0.736	+0.22%
Frequency	2014.1	-0.025 (CI = +/-0.066; p = 0.414)	-0.702 (CI = +/-0.227; p = 0.000)	0.811	-2.46%
Frequency	2014.2	-0.058 (CI = +/-0.055; p = 0.042)	-0.642 (CI = +/-0.175; p = 0.000)	0.883	-5.63%
Frequency	2015.1	-0.052 (CI = +/-0.070; p = 0.124)	-0.630 (CI = +/-0.201; p = 0.000)	0.855	-5.04%
Frequency	2015.2	-0.089 (CI = +/-0.050; p = 0.005)	-0.574 (CI = +/-0.130; p = 0.000)	0.944	-8.56%
Frequency	2016.1	-0.095 (CI = +/-0.070; p = 0.017)	-0.582 (CI = +/-0.159; p = 0.000)	0.927	-9.09%

UM

Coverage = UM  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Implied Trend					
Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Rate
Loss Cost	2000.2	0.015 (C = +/-0.027; p = 0.260)	-0.345 (C = +/-0.307; p = 0.028)	0.099	+1.51%
Loss Cost	2001.1	0.018 (C = +/-0.028; p = 0.186)	-0.323 (C = +/-0.311; p = 0.042)	0.101	+1.85%
Loss Cost	2001.2	0.027 (C = +/-0.027; p = 0.049)	-0.381 (C = +/-0.297; p = 0.014)	0.186	+2.76%
Loss Cost	2002.1	0.027 (C = +/-0.029; p = 0.062)	-0.381 (C = +/-0.306; p = 0.016)	0.185	+2.76%
Loss Cost	2002.2	0.031 (C = +/-0.030; p = 0.040)	-0.406 (C = +/-0.310; p = 0.012)	0.207	+3.19%
Loss Cost	2003.1	0.030 (C = +/-0.032; p = 0.059)	-0.412 (C = +/-0.320; p = 0.013)	0.204	+3.09%
Loss Cost	2003.2	0.022 (C = +/-0.032; p = 0.174)	-0.362 (C = +/-0.313; p = 0.025)	0.136	+2.20%
Loss Cost	2004.1	0.021 (C = +/-0.034; p = 0.212)	-0.365 (C = +/-0.323; p = 0.028)	0.134	+2.14%
Loss Cost	2004.2	0.023 (C = +/-0.036; p = 0.210)	-0.373 (C = +/-0.334; p = 0.030)	0.129	+2.29%
Loss Cost	2005.1	0.020 (C = +/-0.038; p = 0.295)	-0.387 (C = +/-0.344; p = 0.029)	0.129	+2.02%
Loss Cost	2005.2	0.027 (C = +/-0.040; p = 0.174)	-0.424 (C = +/-0.348; p = 0.019)	0.168	+2.77%
Loss Cost	2006.1	0.034 (C = +/-0.042; p = 0.109)	-0.392 (C = +/-0.353; p = 0.031)	0.176	+3.47%
Loss Cost	2006.2	0.047 (C = +/-0.042; p = 0.031)	-0.455 (C = +/-0.342; p = 0.011)	0.271	+4.82%
Loss Cost	2007.1	0.052 (C = +/-0.045; p = 0.026)	-0.433 (C = +/-0.352; p = 0.018)	0.280	+5.34%
Loss Cost	2007.2	0.044 (C = +/-0.048; p = 0.069)	-0.398 (C = +/-0.360; p = 0.032)	0.202	+4.52%
Loss Cost	2008.1	0.053 (C = +/-0.051; p = 0.039)	-0.359 (C = +/-0.365; p = 0.053)	0.225	+5.48%
Loss Cost	2008.2	0.054 (C = +/-0.055; p = 0.055)	-0.362 (C = +/-0.383; p = 0.062)	0.192	+5.56%
Loss Cost	2009.1	0.047 (C = +/-0.060; p = 0.117)	-0.390 (C = +/-0.396; p = 0.053)	0.183	+4.79%
Loss Cost	2009.2	0.054 (C = +/-0.065; p = 0.095)	-0.420 (C = +/-0.412; p = 0.046)	0.195	+5.60%
Loss Cost	2010.1	0.058 (C = +/-0.072; p = 0.108)	-0.409 (C = +/-0.433; p = 0.063)	0.193	+5.92%
Loss Cost	2010.2	0.076 (C = +/-0.076; p = 0.050)	-0.473 (C = +/-0.438; p = 0.036)	0.266	+7.87%
Loss Cost	2011.1	0.046 (C = +/-0.073; p = 0.201)	-0.568 (C = +/-0.399; p = 0.008)	0.331	+4.68%
Loss Cost	2011.2	0.034 (C = +/-0.081; p = 0.386)	-0.531 (C = +/-0.418; p = 0.016)	0.251	+3.44%
Loss Cost	2012.1	0.040 (C = +/-0.091; p = 0.357)	-0.512 (C = +/-0.445; p = 0.027)	0.239	+4.11%
Loss Cost	2012.2	0.040 (C = +/-0.104; p = 0.418)	-0.513 (C = +/-0.481; p = 0.039)	0.196	+4.12%
Loss Cost	2013.1	0.058 (C = +/-0.117; p = 0.305)	-0.470 (C = +/-0.507; p = 0.066)	0.187	+5.92%
Loss Cost	2013.2	0.028 (C = +/-0.131; p = 0.648)	-0.396 (C = +/-0.528; p = 0.127)	0.058	+2.83%
Loss Cost	2014.1	-0.011 (C = +/-0.140; p = 0.860)	-0.481 (C = +/-0.527; p = 0.069)	0.153	-1.13%
Loss Cost	2014.2	-0.090 (C = +/-0.119; p = 0.120)	-0.310 (C = +/-0.409; p = 0.121)	0.308	-8.61%
Loss Cost	2015.1	-0.136 (C = +/-0.120; p = 0.031)	-0.394 (C = +/-0.381; p = 0.044)	0.512	-12.70%
Loss Cost	2015.2	-0.098 (C = +/-0.140; p = 0.143)	-0.464 (C = +/-0.402; p = 0.029)	0.530	-9.30%
Loss Cost	2016.1	-0.138 (C = +/-0.162; p = 0.082)	-0.525 (C = +/-0.420; p = 0.022)	0.594	-12.88%
Severity	2000.2	0.035 (C = +/-0.020; p = 0.001)	-0.049 (C = +/-0.235; p = 0.676)	0.213	+3.61%
Severity	2001.1	0.037 (C = +/-0.021; p = 0.001)	-0.039 (C = +/-0.240; p = 0.741)	0.215	+3.76%
Severity	2001.2	0.040 (C = +/-0.022; p = 0.001)	-0.057 (C = +/-0.244; p = 0.639)	0.231	+4.04%
Severity	2002.1	0.038 (C = +/-0.023; p = 0.003)	-0.069 (C = +/-0.250; p = 0.577)	0.199	+3.83%
Severity	2002.2	0.034 (C = +/-0.024; p = 0.007)	-0.049 (C = +/-0.254; p = 0.699)	0.150	+3.49%
Severity	2003.1	0.028 (C = +/-0.025; p = 0.028)	-0.086 (C = +/-0.248; p = 0.483)	0.101	+2.82%
Severity	2003.2	0.020 (C = +/-0.024; p = 0.104)	-0.040 (C = +/-0.237; p = 0.732)	0.026	+2.01%
Severity	2004.1	0.016 (C = +/-0.025; p = 0.213)	-0.063 (C = +/-0.239; p = 0.592)	-0.003	+1.58%
Severity	2004.2	0.017 (C = +/-0.027; p = 0.214)	-0.069 (C = +/-0.247; p = 0.573)	-0.004	+1.68%
Severity	2005.1	0.013 (C = +/-0.028; p = 0.354)	-0.088 (C = +/-0.252; p = 0.482)	-0.021	+1.31%
Severity	2005.2	0.008 (C = +/-0.030; p = 0.577)	-0.063 (C = +/-0.257; p = 0.619)	-0.053	+0.82%
Severity	2006.1	0.017 (C = +/-0.030; p = 0.247)	-0.020 (C = +/-0.247; p = 0.870)	-0.021	+1.72%
Severity	2006.2	0.019 (C = +/-0.032; p = 0.221)	-0.031 (C = +/-0.256; p = 0.805)	-0.015	+1.95%
Severity	2007.1	0.018 (C = +/-0.034; p = 0.276)	-0.035 (C = +/-0.267; p = 0.789)	-0.027	+1.86%
Severity	2007.2	0.013 (C = +/-0.036; p = 0.465)	-0.011 (C = +/-0.274; p = 0.936)	-0.061	+1.32%
Severity	2008.1	0.013 (C = +/-0.040; p = 0.491)	-0.010 (C = +/-0.286; p = 0.945)	-0.067	+1.35%
Severity	2008.2	0.022 (C = +/-0.042; p = 0.291)	-0.045 (C = +/-0.290; p = 0.751)	-0.035	+2.21%
Severity	2009.1	0.014 (C = +/-0.045; p = 0.515)	-0.074 (C = +/-0.296; p = 0.607)	-0.062	+1.42%
Severity	2009.2	0.022 (C = +/-0.048; p = 0.356)	-0.103 (C = +/-0.305; p = 0.488)	-0.035	+2.20%
Severity	2010.1	0.019 (C = +/-0.053; p = 0.464)	-0.113 (C = +/-0.321; p = 0.467)	-0.046	+1.90%
Severity	2010.2	0.030 (C = +/-0.057; p = 0.282)	-0.153 (C = +/-0.329; p = 0.342)	0.001	+3.05%
Severity	2011.1	0.014 (C = +/-0.059; p = 0.627)	-0.204 (C = +/-0.325; p = 0.202)	0.001	+1.39%
Severity	2011.2	0.013 (C = +/-0.067; p = 0.687)	-0.201 (C = +/-0.347; p = 0.237)	-0.024	+1.30%
Severity	2012.1	0.012 (C = +/-0.076; p = 0.749)	-0.205 (C = +/-0.371; p = 0.256)	-0.032	+1.16%
Severity	2012.2	0.017 (C = +/-0.087; p = 0.684)	-0.220 (C = +/-0.400; p = 0.257)	-0.035	+1.68%
Severity	2013.1	0.039 (C = +/-0.094; p = 0.381)	-0.164 (C = +/-0.406; p = 0.397)	-0.029	+3.99%
Severity	2013.2	0.005 (C = +/-0.098; p = 0.917)	-0.078 (C = +/-0.395; p = 0.674)	-0.162	+0.48%
Severity	2014.1	-0.022 (C = +/-0.107; p = 0.654)	-0.136 (C = +/-0.401; p = 0.467)	-0.113	-2.19%
Severity	2014.2	-0.079 (C = +/-0.095; p = 0.095)	-0.013 (C = +/-0.329; p = 0.928)	0.128	-7.57%
Severity	2015.1	-0.119 (C = +/-0.092; p = 0.017)	-0.088 (C = +/-0.292; p = 0.509)	0.425	-11.24%
Severity	2015.2	-0.100 (C = +/-0.114; p = 0.076)	-0.123 (C = +/-0.326; p = 0.401)	0.305	-9.49%
Severity	2016.1	-0.130 (C = +/-0.134; p = 0.056)	-0.168 (C = +/-0.348; p = 0.281)	0.385	-12.15%
Frequency	2000.2	-0.020 (C = +/-0.020; p = 0.041)	-0.297 (C = +/-0.226; p = 0.011)	0.206	-2.03%
Frequency	2001.1	-0.019 (C = +/-0.020; p = 0.074)	-0.284 (C = +/-0.230; p = 0.017)	0.167	-1.84%
Frequency	2001.2	-0.012 (C = +/-0.020; p = 0.222)	-0.324 (C = +/-0.222; p = 0.005)	0.190	-1.23%
Frequency	2002.1	-0.010 (C = +/-0.021; p = 0.327)	-0.311 (C = +/-0.227; p = 0.008)	0.159	-1.03%
Frequency	2002.2	-0.003 (C = +/-0.020; p = 0.776)	-0.358 (C = +/-0.213; p = 0.002)	0.221	-0.29%
Frequency	2003.1	0.003 (C = +/-0.020; p = 0.796)	-0.326 (C = +/-0.207; p = 0.003)	0.197	+0.26%
Frequency	2003.2	0.002 (C = +/-0.022; p = 0.860)	-0.321 (C = +/-0.214; p = 0.004)	0.183	+0.19%
Frequency	2004.1	0.006 (C = +/-0.023; p = 0.623)	-0.301 (C = +/-0.216; p = 0.008)	0.166	+0.55%
Frequency	2004.2	0.006 (C = +/-0.024; p = 0.617)	-0.304 (C = +/-0.224; p = 0.009)	0.159	+0.60%
Frequency	2005.1	0.007 (C = +/-0.026; p = 0.581)	-0.299 (C = +/-0.231; p = 0.013)	0.151	+0.71%
Frequency	2005.2	0.019 (C = +/-0.023; p = 0.099)	-0.362 (C = +/-0.199; p = 0.001)	0.327	+1.94%
Frequency	2006.1	0.017 (C = +/-0.025; p = 0.166)	-0.372 (C = +/-0.205; p = 0.001)	0.332	+1.72%
Frequency	2006.2	0.028 (C = +/-0.023; p = 0.018)	-0.424 (C = +/-0.183; p = 0.000)	0.489	+2.82%
Frequency	2007.1	0.034 (C = +/-0.023; p = 0.006)	-0.398 (C = +/-0.180; p = 0.000)	0.516	+3.41%
Frequency	2007.2	0.031 (C = +/-0.025; p = 0.017)	-0.387 (C = +/-0.187; p = 0.000)	0.464	+3.16%
Frequency	2008.1	0.040 (C = +/-0.024; p = 0.002)	-0.350 (C = +/-0.175; p = 0.000)	0.529	+4.08%
Frequency	2008.2	0.032 (C = +/-0.024; p = 0.012)	-0.318 (C = +/-0.169; p = 0.001)	0.456	+3.28%
Frequency	2009.1	0.033 (C = +/-0.027; p = 0.019)	-0.316 (C = +/-0.177; p = 0.001)	0.454	+3.32%
Frequency	2009.2	0.033 (C = +/-0.030; p = 0.031)	-0.317 (C = +/-0.187; p = 0.002)	0.412	+3.33%
Frequency	2010.1	0.039 (C = +/-0.031; p = 0.019)	-0.296 (C = +/-0.191; p = 0.004)	0.433	+3.94%
Frequency	2010.2	0.046 (C = +/-0.034; p = 0.011)	-0.321 (C = +/-0.195; p = 0.003)	0.467	+4.68%
Frequency	2011.1	0.032 (C = +/-0.032; p = 0.050)	-0.364 (C = +/-0.175; p = 0.000)	0.549	+3.25%
Frequency	2011.2	0.021 (C = +/-0.033; p = 0.194)	-0.330 (C = +/-0.170; p = 0.001)	0.484	+2.11%
Frequency	2012.1	0.029 (C = +/-0.035; p = 0.102)	-0.307 (C = +/-0.173; p = 0.002)	0.494	+2.92%
Frequency	2012.2	0.024 (C = +/-0.040; p = 0.222)	-0.293 (C = +/-0.184; p = 0.004)	0.416	+2.40%
Frequency	2013.1	0.018 (C = +/-0.045; p = 0.391)	-0.306 (C = +/-0.196; p = 0.005)	0.427	+1.86%
Frequency	2013.2	0.023 (C = +/-0.053; p = 0.356)	-0.318 (C = +/-0.213; p = 0.007)	0.412	+2.34%
Frequency	2014.1	0.011 (C = +/-0.059; p = 0.693)	-0.345 (C = +/-0.221; p = 0.006)	0.460	+1.08%
Frequency	2014.2	-0.011 (C = +/-0.063; p = 0.693)	-0.297 (C = +/-0.217; p = 0.013)	0.430	-1.13%
Frequency	2015.1	-0.017 (C = +/-0.076; p = 0.628)	-0.307 (C = +/-0.242; p = 0.019)	0.404	-1.65%
Frequency	2015.2	0.002 (C = +/-0.093; p = 0.958)	-0.341 (C = +/-0.266; p = 0.019)	0.452	+0.21%
Frequency	2016.1	-0.008 (C = +/-0.118; p = 0.869)	-0.357 (C = +/-0.306; p = 0.029)	0.436	-0.83%

**UM**

Coverage = UM  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2000.2	0.014 (CI = +/-0.028; p = 0.327)	0.000	+1.38%
Loss Cost	2001.1	0.018 (CI = +/-0.029; p = 0.205)	0.017	+1.85%
Loss Cost	2001.2	0.026 (CI = +/-0.029; p = 0.083)	0.056	+2.60%
Loss Cost	2002.1	0.027 (CI = +/-0.031; p = 0.081)	0.058	+2.76%
Loss Cost	2002.2	0.029 (CI = +/-0.032; p = 0.073)	0.065	+2.99%
Loss Cost	2003.1	0.030 (CI = +/-0.034; p = 0.080)	0.062	+3.09%
Loss Cost	2003.2	0.020 (CI = +/-0.034; p = 0.242)	0.013	+2.01%
Loss Cost	2004.1	0.021 (CI = +/-0.036; p = 0.241)	0.013	+2.14%
Loss Cost	2004.2	0.020 (CI = +/-0.038; p = 0.287)	0.006	+2.06%
Loss Cost	2005.1	0.020 (CI = +/-0.041; p = 0.328)	0.000	+2.02%
Loss Cost	2005.2	0.025 (CI = +/-0.044; p = 0.260)	0.011	+2.48%
Loss Cost	2006.1	0.034 (CI = +/-0.045; p = 0.134)	0.047	+3.47%
Loss Cost	2006.2	0.044 (CI = +/-0.047; p = 0.068)	0.088	+4.46%
Loss Cost	2007.1	0.052 (CI = +/-0.050; p = 0.041)	0.123	+5.34%
Loss Cost	2007.2	0.041 (CI = +/-0.052; p = 0.118)	0.061	+4.15%
Loss Cost	2008.1	0.053 (CI = +/-0.054; p = 0.052)	0.118	+5.48%
Loss Cost	2008.2	0.050 (CI = +/-0.058; p = 0.088)	0.087	+5.16%
Loss Cost	2009.1	0.047 (CI = +/-0.064; p = 0.142)	0.057	+4.79%
Loss Cost	2009.2	0.049 (CI = +/-0.070; p = 0.158)	0.052	+5.05%
Loss Cost	2010.1	0.058 (CI = +/-0.077; p = 0.132)	0.069	+5.92%
Loss Cost	2010.2	0.069 (CI = +/-0.084; p = 0.102)	0.094	+7.11%
Loss Cost	2011.1	0.046 (CI = +/-0.088; p = 0.288)	0.011	+4.68%
Loss Cost	2011.2	0.024 (CI = +/-0.094; p = 0.597)	-0.044	+2.42%
Loss Cost	2012.1	0.040 (CI = +/-0.104; p = 0.423)	-0.021	+4.11%
Loss Cost	2012.2	0.028 (CI = +/-0.118; p = 0.614)	-0.051	+2.88%
Loss Cost	2013.1	0.058 (CI = +/-0.129; p = 0.353)	-0.005	+5.92%
Loss Cost	2013.2	0.016 (CI = +/-0.138; p = 0.808)	-0.078	+1.58%
Loss Cost	2014.1	-0.011 (CI = +/-0.157; p = 0.876)	-0.088	-1.13%
Loss Cost	2014.2	-0.103 (CI = +/-0.126; p = 0.099)	0.173	-9.79%
Loss Cost	2015.1	-0.136 (CI = +/-0.145; p = 0.064)	0.258	-12.70%
Loss Cost	2015.2	-0.126 (CI = +/-0.181; p = 0.147)	0.149	-11.82%
Loss Cost	2016.1	-0.138 (CI = +/-0.231; p = 0.201)	0.110	-12.88%
Severity	2000.2	0.035 (CI = +/-0.020; p = 0.001)	0.230	+3.59%
Severity	2001.1	0.037 (CI = +/-0.021; p = 0.001)	0.234	+3.76%
Severity	2001.2	0.039 (CI = +/-0.022; p = 0.001)	0.247	+4.01%
Severity	2002.1	0.038 (CI = +/-0.023; p = 0.002)	0.215	+3.83%
Severity	2002.2	0.034 (CI = +/-0.024; p = 0.007)	0.171	+3.46%
Severity	2003.1	0.028 (CI = +/-0.024; p = 0.027)	0.114	+2.82%
Severity	2003.2	0.020 (CI = +/-0.024; p = 0.102)	0.053	+1.98%
Severity	2004.1	0.016 (CI = +/-0.025; p = 0.208)	0.020	+1.58%
Severity	2004.2	0.016 (CI = +/-0.026; p = 0.219)	0.018	+1.64%
Severity	2005.1	0.013 (CI = +/-0.028; p = 0.350)	-0.003	+1.31%
Severity	2005.2	0.008 (CI = +/-0.029; p = 0.591)	-0.025	+0.78%
Severity	2006.1	0.017 (CI = +/-0.029; p = 0.238)	0.016	+1.72%
Severity	2006.2	0.019 (CI = +/-0.031; p = 0.217)	0.022	+1.93%
Severity	2007.1	0.018 (CI = +/-0.034; p = 0.267)	0.011	+1.86%
Severity	2007.2	0.013 (CI = +/-0.036; p = 0.458)	-0.018	+1.31%
Severity	2008.1	0.013 (CI = +/-0.039; p = 0.481)	-0.021	+1.35%
Severity	2008.2	0.021 (CI = +/-0.041; p = 0.290)	0.008	+2.16%
Severity	2009.1	0.014 (CI = +/-0.044; p = 0.508)	-0.025	+1.42%
Severity	2009.2	0.020 (CI = +/-0.047; p = 0.377)	-0.009	+2.07%
Severity	2010.1	0.019 (CI = +/-0.052; p = 0.458)	-0.022	+1.90%
Severity	2010.2	0.028 (CI = +/-0.057; p = 0.316)	0.003	+2.81%
Severity	2011.1	0.014 (CI = +/-0.060; p = 0.635)	-0.044	+1.39%
Severity	2011.2	0.009 (CI = +/-0.067; p = 0.777)	-0.057	+0.92%
Severity	2012.1	0.012 (CI = +/-0.076; p = 0.751)	-0.059	+1.16%
Severity	2012.2	0.012 (CI = +/-0.087; p = 0.780)	-0.065	+1.16%
Severity	2013.1	0.039 (CI = +/-0.092; p = 0.375)	-0.011	+3.99%
Severity	2013.2	0.002 (CI = +/-0.093; p = 0.957)	-0.083	+0.24%
Severity	2014.1	-0.022 (CI = +/-0.103; p = 0.647)	-0.069	-2.19%
Severity	2014.2	-0.079 (CI = +/-0.088; p = 0.073)	0.214	-7.62%
Severity	2015.1	-0.119 (CI = +/-0.088; p = 0.013)	0.458	-11.24%
Severity	2015.2	-0.107 (CI = +/-0.108; p = 0.051)	0.322	-10.16%
Severity	2016.1	-0.130 (CI = +/-0.133; p = 0.055)	0.350	-12.15%
Frequency	2000.2	-0.022 (CI = +/-0.021; p = 0.044)	0.078	-2.14%
Frequency	2001.1	-0.019 (CI = +/-0.022; p = 0.094)	0.049	-1.84%
Frequency	2001.2	-0.014 (CI = +/-0.022; p = 0.219)	0.015	-1.36%
Frequency	2002.1	-0.010 (CI = +/-0.023; p = 0.369)	-0.005	-1.03%
Frequency	2002.2	-0.005 (CI = +/-0.023; p = 0.695)	-0.025	-0.45%
Frequency	2003.1	0.003 (CI = +/-0.023; p = 0.819)	-0.029	+0.26%
Frequency	2003.2	0.000 (CI = +/-0.024; p = 0.985)	-0.031	+0.02%
Frequency	2004.1	0.006 (CI = +/-0.025; p = 0.658)	-0.026	+0.55%
Frequency	2004.2	0.004 (CI = +/-0.027; p = 0.750)	-0.030	+0.42%
Frequency	2005.1	0.007 (CI = +/-0.028; p = 0.615)	-0.025	+0.71%
Frequency	2005.2	0.017 (CI = +/-0.028; p = 0.225)	0.018	+1.69%
Frequency	2006.1	0.017 (CI = +/-0.030; p = 0.251)	0.013	+1.72%
Frequency	2006.2	0.025 (CI = +/-0.031; p = 0.111)	0.060	+2.48%
Frequency	2007.1	0.034 (CI = +/-0.031; p = 0.034)	0.134	+3.41%
Frequency	2007.2	0.028 (CI = +/-0.033; p = 0.092)	0.077	+2.80%
Frequency	2008.1	0.040 (CI = +/-0.032; p = 0.015)	0.197	+4.08%
Frequency	2008.2	0.029 (CI = +/-0.031; p = 0.068)	0.105	+2.94%
Frequency	2009.1	0.033 (CI = +/-0.034; p = 0.058)	0.121	+3.32%
Frequency	2009.2	0.029 (CI = +/-0.037; p = 0.118)	0.074	+2.92%
Frequency	2010.1	0.039 (CI = +/-0.038; p = 0.049)	0.146	+3.94%
Frequency	2010.2	0.041 (CI = +/-0.043; p = 0.059)	0.140	+4.18%
Frequency	2011.1	0.032 (CI = +/-0.046; p = 0.161)	0.060	+3.25%
Frequency	2011.2	0.015 (CI = +/-0.046; p = 0.505)	-0.032	+1.49%
Frequency	2012.1	0.029 (CI = +/-0.048; p = 0.224)	0.037	+2.92%
Frequency	2012.2	0.017 (CI = +/-0.052; p = 0.503)	-0.036	+1.70%
Frequency	2013.1	0.018 (CI = +/-0.060; p = 0.521)	-0.042	+1.86%
Frequency	2013.2	0.013 (CI = +/-0.070; p = 0.685)	-0.068	+1.34%
Frequency	2014.1	0.011 (CI = +/-0.082; p = 0.779)	-0.083	+1.08%
Frequency	2014.2	-0.024 (CI = +/-0.084; p = 0.540)	-0.057	-2.35%
Frequency	2015.1	-0.017 (CI = +/-0.101; p = 0.719)	-0.094	-1.65%
Frequency	2015.2	-0.019 (CI = +/-0.126; p = 0.744)	-0.109	-1.84%
Frequency	2016.1	-0.008 (CI = +/-0.162; p = 0.907)	-0.140	-0.83%

**UM**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2000.2	0.020 (CI = +/-0.029; p = 0.173)	0.024	+1.98%
Loss Cost	2001.1	0.025 (CI = +/-0.029; p = 0.096)	0.050	+2.51%
Loss Cost	2001.2	0.033 (CI = +/-0.029; p = 0.030)	0.103	+3.34%
Loss Cost	2002.1	0.035 (CI = +/-0.031; p = 0.029)	0.107	+3.55%
Loss Cost	2002.2	0.038 (CI = +/-0.033; p = 0.025)	0.117	+3.85%
Loss Cost	2003.1	0.039 (CI = +/-0.035; p = 0.028)	0.115	+4.00%
Loss Cost	2003.2	0.029 (CI = +/-0.034; p = 0.100)	0.055	+2.90%
Loss Cost	2004.1	0.031 (CI = +/-0.037; p = 0.099)	0.058	+3.10%
Loss Cost	2004.2	0.030 (CI = +/-0.039; p = 0.123)	0.048	+3.09%
Loss Cost	2005.1	0.031 (CI = +/-0.042; p = 0.145)	0.041	+3.11%
Loss Cost	2005.2	0.036 (CI = +/-0.044; p = 0.106)	0.060	+3.69%
Loss Cost	2006.1	0.047 (CI = +/-0.046; p = 0.043)	0.116	+4.85%
Loss Cost	2006.2	0.059 (CI = +/-0.047; p = 0.017)	0.177	+6.04%
Loss Cost	2007.1	0.069 (CI = +/-0.049; p = 0.008)	0.227	+7.14%
Loss Cost	2007.2	0.058 (CI = +/-0.052; p = 0.029)	0.156	+5.97%
Loss Cost	2008.1	0.073 (CI = +/-0.053; p = 0.008)	0.243	+7.61%
Loss Cost	2008.2	0.072 (CI = +/-0.057; p = 0.017)	0.208	+7.45%
Loss Cost	2009.1	0.070 (CI = +/-0.063; p = 0.031)	0.172	+7.25%
Loss Cost	2009.2	0.075 (CI = +/-0.069; p = 0.035)	0.172	+7.80%
Loss Cost	2010.1	0.087 (CI = +/-0.075; p = 0.026)	0.205	+9.08%
Loss Cost	2010.2	0.103 (CI = +/-0.081; p = 0.016)	0.253	+10.81%
Loss Cost	2011.1	0.081 (CI = +/-0.086; p = 0.064)	0.148	+8.44%
Loss Cost	2011.2	0.061 (CI = +/-0.094; p = 0.186)	0.054	+6.28%
Loss Cost	2012.1	0.084 (CI = +/-0.102; p = 0.097)	0.126	+8.79%
Loss Cost	2012.2	0.077 (CI = +/-0.117; p = 0.178)	0.069	+8.00%
Loss Cost	2013.1	0.118 (CI = +/-0.122; p = 0.057)	0.210	+12.53%
Loss Cost	2013.2	0.079 (CI = +/-0.132; p = 0.212)	0.059	+8.26%
Loss Cost	2014.1	0.059 (CI = +/-0.155; p = 0.416)	-0.026	+6.07%
Loss Cost	2014.2	-0.037 (CI = +/-0.114; p = 0.481)	-0.048	-3.64%
Loss Cost	2015.1	-0.062 (CI = +/-0.136; p = 0.322)	0.013	-6.05%
Loss Cost	2015.2	-0.031 (CI = +/-0.167; p = 0.670)	-0.111	-3.09%
Loss Cost	2016.1	-0.020 (CI = +/-0.222; p = 0.832)	-0.157	-1.99%
Severity	2000.2	0.039 (CI = +/-0.021; p = 0.000)	0.265	+3.98%
Severity	2001.1	0.041 (CI = +/-0.022; p = 0.000)	0.271	+4.18%
Severity	2001.2	0.044 (CI = +/-0.023; p = 0.000)	0.287	+4.48%
Severity	2002.1	0.042 (CI = +/-0.024; p = 0.001)	0.254	+4.31%
Severity	2002.2	0.039 (CI = +/-0.025; p = 0.003)	0.209	+3.94%
Severity	2003.1	0.032 (CI = +/-0.025; p = 0.014)	0.150	+3.29%
Severity	2003.2	0.024 (CI = +/-0.025; p = 0.057)	0.083	+2.42%
Severity	2004.1	0.020 (CI = +/-0.026; p = 0.125)	0.046	+2.02%
Severity	2004.2	0.021 (CI = +/-0.028; p = 0.132)	0.044	+2.11%
Severity	2005.1	0.018 (CI = +/-0.029; p = 0.225)	0.018	+1.79%
Severity	2005.2	0.012 (CI = +/-0.031; p = 0.412)	-0.011	+1.25%
Severity	2006.1	0.023 (CI = +/-0.030; p = 0.134)	0.049	+2.31%
Severity	2006.2	0.025 (CI = +/-0.033; p = 0.119)	0.058	+2.58%
Severity	2007.1	0.025 (CI = +/-0.035; p = 0.151)	0.046	+2.56%
Severity	2007.2	0.020 (CI = +/-0.038; p = 0.284)	0.009	+2.01%
Severity	2008.1	0.021 (CI = +/-0.041; p = 0.300)	0.006	+2.12%
Severity	2008.2	0.030 (CI = +/-0.043; p = 0.158)	0.050	+3.08%
Severity	2009.1	0.023 (CI = +/-0.046; p = 0.307)	0.005	+2.36%
Severity	2009.2	0.031 (CI = +/-0.050; p = 0.209)	0.033	+3.17%
Severity	2010.1	0.031 (CI = +/-0.056; p = 0.264)	0.017	+3.10%
Severity	2010.2	0.042 (CI = +/-0.060; p = 0.162)	0.059	+4.26%
Severity	2011.1	0.028 (CI = +/-0.065; p = 0.378)	-0.011	+2.82%
Severity	2011.2	0.024 (CI = +/-0.073; p = 0.491)	-0.032	+2.46%
Severity	2012.1	0.029 (CI = +/-0.083; p = 0.469)	-0.031	+2.94%
Severity	2012.2	0.031 (CI = +/-0.096; p = 0.491)	-0.037	+3.20%
Severity	2013.1	0.066 (CI = +/-0.100; p = 0.172)	0.078	+6.86%
Severity	2013.2	0.028 (CI = +/-0.103; p = 0.561)	-0.056	+2.84%
Severity	2014.1	0.004 (CI = +/-0.118; p = 0.945)	-0.099	+0.37%
Severity	2014.2	-0.060 (CI = +/-0.103; p = 0.223)	0.066	-5.79%
Severity	2015.1	-0.104 (CI = +/-0.107; p = 0.054)	0.311	-9.89%
Severity	2015.2	-0.085 (CI = +/-0.133; p = 0.174)	0.139	-8.18%
Severity	2016.1	-0.108 (CI = +/-0.173; p = 0.178)	0.159	-10.22%
Frequency	2000.2	-0.019 (CI = +/-0.022; p = 0.081)	0.055	-1.93%
Frequency	2001.1	-0.016 (CI = +/-0.023; p = 0.160)	0.028	-1.60%
Frequency	2001.2	-0.011 (CI = +/-0.023; p = 0.346)	-0.002	-1.09%
Frequency	2002.1	-0.007 (CI = +/-0.024; p = 0.546)	-0.018	-0.72%
Frequency	2002.2	-0.001 (CI = +/-0.024; p = 0.941)	-0.030	-0.09%
Frequency	2003.1	0.007 (CI = +/-0.024; p = 0.560)	-0.020	+0.70%
Frequency	2003.2	0.005 (CI = +/-0.025; p = 0.711)	-0.028	+0.47%
Frequency	2004.1	0.011 (CI = +/-0.026; p = 0.413)	-0.010	+1.06%
Frequency	2004.2	0.010 (CI = +/-0.028; p = 0.488)	-0.017	+0.96%
Frequency	2005.1	0.013 (CI = +/-0.029; p = 0.376)	-0.007	+1.30%
Frequency	2005.2	0.024 (CI = +/-0.028; p = 0.097)	0.065	+2.41%
Frequency	2006.1	0.025 (CI = +/-0.031; p = 0.111)	0.060	+2.48%
Frequency	2006.2	0.033 (CI = +/-0.031; p = 0.037)	0.129	+3.38%
Frequency	2007.1	0.044 (CI = +/-0.031; p = 0.007)	0.232	+4.46%
Frequency	2007.2	0.038 (CI = +/-0.033; p = 0.024)	0.167	+3.88%
Frequency	2008.1	0.052 (CI = +/-0.030; p = 0.002)	0.340	+5.38%
Frequency	2008.2	0.041 (CI = +/-0.030; p = 0.009)	0.249	+4.24%
Frequency	2009.1	0.047 (CI = +/-0.032; p = 0.007)	0.281	+4.78%
Frequency	2009.2	0.044 (CI = +/-0.035; p = 0.017)	0.224	+4.49%
Frequency	2010.1	0.056 (CI = +/-0.035; p = 0.004)	0.349	+5.80%
Frequency	2010.2	0.061 (CI = +/-0.039; p = 0.004)	0.353	+6.28%
Frequency	2011.1	0.053 (CI = +/-0.043; p = 0.018)	0.261	+5.47%
Frequency	2011.2	0.037 (CI = +/-0.042; p = 0.085)	0.130	+3.73%
Frequency	2012.1	0.055 (CI = +/-0.041; p = 0.011)	0.335	+5.69%
Frequency	2012.2	0.045 (CI = +/-0.045; p = 0.046)	0.216	+4.65%
Frequency	2013.1	0.052 (CI = +/-0.051; p = 0.047)	0.230	+5.31%
Frequency	2013.2	0.051 (CI = +/-0.060; p = 0.087)	0.173	+5.27%
Frequency	2014.1	0.055 (CI = +/-0.072; p = 0.118)	0.149	+5.68%
Frequency	2014.2	0.023 (CI = +/-0.071; p = 0.491)	-0.051	+2.29%
Frequency	2015.1	0.042 (CI = +/-0.083; p = 0.282)	0.035	+4.26%
Frequency	2015.2	0.054 (CI = +/-0.105; p = 0.265)	0.055	+5.54%
Frequency	2016.1	0.088 (CI = +/-0.126; p = 0.140)	0.213	+9.17%