

Nova Scotia
Private Passenger Vehicles
Oliver Wyman Selected Loss Trend Rates
Based on Industry Data Through December 31, 2018

1. Selected Trend Rates - Summary

The following table presents our selected past and future annual loss cost trend rates as of December 31, 2018. We discuss and present our methodology and assumptions in selecting our trend rates in this report.

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+6.0%	+6.0%
Property Damage & DCPD	+3.0%/+6.0%*	+4.0%*
AB – Disability Income	+2.0%	+2.0%
AB – Medical/Rehab	+6.0%	+6.0%
AB – Funeral	-9.5%	-9.5%
AB – Death	-5.0%	-5.0%
AB-Total	+4.5%	+4.5%
Collision	-0.5%**	+6.5%**
Comprehensive	+7.0%	+7.0%
Specified Perils	+7.0%	+7.0%
All Perils	+9.0%	+9.0%
Underinsured Motorist	+6.0%	+6.0%
Uninsured Auto	+6.5%	+6.5%

* +3.0% up to April 1, 2013, then +6.0% up to October 31, 2018, then +4.0% thereafter.

**-0.5% up to April 1, 2013, then +6.5% thereafter.

2. Introduction

Loss trend rates are factors that are used to determine rate level indications. They are applied to the experience period incurred losses to adjust those losses to 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 must be adjusted to reflect changes in cost conditions that have taken place (i.e., “past trend”), and then the data must be further adjusted to reflect changes in cost conditions that are expected to take place between the present time and the time during which the proposed premiums will be in effect (i.e., “future trend”).

Therefore, past trend rates should reflect the underlying trend patterns that occurred during the experience period, which we have assumed to be the three to five years ending December 31, 2018. Future trend rates should reflect those same patterns that occurred during the experience period, as well as the likelihood that those patterns may change.

We select trend rates based on historical insurance industry (the Industry) Nova Scotia claim experience as published by the General Insurance Statistical Agency (GISA)¹. The Industry data is organized by half-year, and in this report, we refer to the first half of an accident half year as XXXX-1 or XXXX.1 and the second half of the accident year as XXXX-2 or XXXX.2. So, for example, the accident half-year spanning July 1, 2018 through December 31, 2018 is referred to as 2018-2 or 2018.2.

The claim experience includes allocated loss adjustment expenses, and we include a provision for unallocated loss adjustment expenses (ULAE) based on the factors published by GISA.

We derive indicated annual loss trend rates based on an exponential regression model using Industry historical accident year loss and loss adjustment expense data that we project to ultimate cost level (when all claims are reported and settled) using the Industry loss development factors we select.

3. Estimation of Industry Ultimate Loss and Claim Amounts

The Industry Nova Scotia experience upon which the loss trend rates are based must be adjusted to an ultimate claim count and loss amount level. We do so through the application of what are referred to as development factors to the reported claim counts and claim amounts as of December 31, 2018. We select development factors based on a review of the Industry Nova Scotia loss development patterns; we do this by coverage. The data we use to select loss development factors and claim count development factors is the 2018-2 AUTO7001 Industry Nova Scotia accident half-year² reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.³

¹ GISA outlines various data reporting issues, and as a result, GISA advises caution to the readers and users of the data.

² 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.

³ Our selections are based on the Incurred Method.

Generally, we select the weighted average of the last six development factors, adjusted, where appropriate, to reflect seasonality evident in the 6 to 12 month development period,⁴ as we consider this selection to be a reasonable balance between responsiveness and stability.⁵ We refer to these selections as our default selections. For coverages with smaller data volumes, we select longer time periods as our default; e.g., for Specified Perils, Death Benefits, and Funeral, we use a twenty-point weighted average.

Although in the past we examined the claim count and claim amount development triangles for each of the top ten private passenger automobile insurer groups in Nova Scotia, and excluded the data for some insurers, we do not do so in this review (nor in the prior review) for the following reasons: (a) we found the difference in our selected factors with or without the exclusions was not sufficiently different so as to materially affect the calculated loss trend rates; (b) the nature of reserving (i.e., when to open a claim file and how to set case reserve amounts) is constantly changing amongst companies; and (c) there is insufficient information to distinguish between changes that are due to reserve policy versus random changes.

In Appendices A – D we summarize our selections:

Appendix A – presents our selected cumulative factors and basis for selection (e.g., weighted average of the last six development factors). Some minor exceptions to our default selections are for smoothing, or recognition of a changing pattern over the more recent time periods.

Appendix B – presents our selected ultimate loss costs, severity amounts, and frequency by accident half-year.

Appendix C – presents a summary of our selected factors, estimated ultimate losses, as well as a comparison to the selections made in our prior review.

Appendix D – presents a summary of our selected factors, estimated ultimate claim counts, as well as a comparison to the selections made in our prior review.

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.⁶ As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs, frequencies,⁷ and severities by accident year have changed from those we presented for the prior review. The changes are as follows:

⁴ The 6-12 month development period refers to the six months following the end of the particular accident half-year. For example, the 6-12 month development period for the 2016-2 accident half-year is the period spanning January 1, 2017 through June 30, 2017. Other development periods referenced in this report (e.g., 12-18) are similarly defined.

⁵ If seasonality is evident, our default selection is the weighted average of the December 2015, December 2016, December 2017, and December 2018 semester 6-12 month development factors.

⁶ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

⁷ Number of claims per 1,000 insured vehicles.

Bodily Injury

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$190.89	\$46,136	4.14	\$191.50	\$45,915	4.17
2015	\$217.21	\$47,543	4.57	\$219.51	\$47,366	4.63
2016	\$219.06	\$50,904	4.30	\$228.11	\$51,698	4.41
2017	\$237.82	\$56,285	4.23	\$239.19	\$54,223	4.41
2018 #	\$211.51	\$59,236	3.57	\$234.86	\$61,827	3.80

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 1.5%. Our estimate of the ultimate loss cost for 2017 has increased by 0.6 %.

Property Damage (and DCPD)

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$109.74	\$4,156	26.41	\$108.60	\$4,120	26.36
2015	\$132.27	\$4,422	29.91	\$129.80	\$4,321	30.04
2016	\$131.84	\$4,775	27.61	\$130.13	\$4,690	27.75
2017	\$137.64	\$4,809	28.62	\$135.20	\$4,727	28.60
2018 #	\$135.54	\$5,010	27.05	\$140.70	\$4,938	28.50

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have decreased by 1.5%. Our estimate of the ultimate loss cost for 2017 has decreased by 1.8%.

Accident Benefits – Disability Income

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$17.43	\$19,067	0.91	\$19.79	\$21,483	0.92
2015	\$24.41	\$24,905	0.98	\$26.34	\$26,878	0.98
2016	\$26.71	\$29,803	0.90	\$25.56	\$28,631	0.89
2017	\$23.56	\$27,372	0.86	\$24.25	\$30,920	0.78
2018 #	\$21.00	\$25,331	0.83	\$25.72	\$31,111	0.83

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 4.2%. Our estimate of the ultimate loss cost for 2017 has increased by 2.9%.

Accident Benefits – Medical/Rehab

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$35.12	\$5,605	6.27	\$35.28	\$5,660	6.23
2015	\$41.15	\$5,904	6.97	\$41.20	\$5,883	7.00
2016	\$47.51	\$6,601	7.20	\$47.81	\$6,631	7.21
2017	\$43.73	\$5,989	7.30	\$44.40	\$6,043	7.35
2018 #	\$43.09	\$6,347	6.79	\$46.68	\$6,347	7.35

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 0.7%. Our estimate of the ultimate loss cost for 2017 has increased by 1.5%.

Accident Benefits – Funeral

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$0.15	\$3,275	0.04	\$0.15	\$2,931	0.05
2015	\$0.16	\$3,185	0.05	\$0.16	\$3,091	0.05
2016	\$0.15	\$2,713	0.06	\$0.15	\$2,871	0.05
2017	\$0.13	\$2,906	0.04	\$0.12	\$2,787	0.04
2018 #	\$0.13	\$2,978	0.04	\$0.18	\$2,861	0.06

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have decreased by 0.7% (subject to rounding). Our estimate of the ultimate loss cost for 2017 has decreased by 3.2% (subject to rounding).

Accident Benefits – Death Benefits

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$0.81	\$26,706	0.03	\$0.82	\$28,148	0.03
2015	\$0.62	\$21,978	0.03	\$0.67	\$20,886	0.03
2016	\$0.75	\$24,346	0.03	\$0.76	\$24,175	0.03
2017	\$1.03	\$29,496	0.03	\$1.02	\$26,575	0.04
2018 #	\$0.97	\$30,734	0.03	\$1.40	\$30,634	0.05

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of June 30, 2019.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 1.5% (subject to rounding). Our estimate of the ultimate loss cost for 2017 has decreased by 0.8% (subject to rounding).

Collision

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$157.69	\$5,545	28.44	\$157.72	\$5,546	28.44
2015	\$185.44	\$5,516	33.62	\$185.64	\$5,476	33.90
2016	\$184.43	\$6,218	29.66	\$184.78	\$6,179	29.90
2017	\$192.04	\$6,273	30.61	\$192.12	\$6,342	30.29
2018 #	\$212.86	\$6,624	32.13	\$212.80	\$6,545	32.51

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 0.1%. Our estimate of the ultimate loss cost for 2017 has increased by 0.0%.

Comprehensive

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$95.75	\$1,570	60.99	\$95.81	\$1,558	61.48
2015	\$100.59	\$1,491	67.46	\$100.71	\$1,463	68.82
2016	\$110.11	\$1,740	63.28	\$110.21	\$1,713	64.35
2017	\$113.92	\$1,748	65.17	\$114.07	\$1,752	65.10
2018 #	\$111.49	\$1,708	65.27	\$125.28	\$1,919	65.27

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 0.1%. Our estimate of the ultimate loss cost for 2017 has increased by 0.1%.

Specified Perils

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$44.26	\$9,798	4.52	\$44.26	\$9,798	4.52
2015	\$19.37	\$6,179	3.13	\$19.31	\$6,156	3.14
2016	\$11.36	\$3,324	3.42	\$11.39	\$3,314	3.44
2017	\$38.58	\$11,531	3.35	\$37.72	\$11,218	3.36
2018 #	\$111.92	\$11,687	9.58	\$60.38	\$9,482	6.37

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have decreased by 0.8%. Our estimate of the ultimate loss cost for 2017 has decreased by 2.2%.

All Perils

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$237.92	\$3,729	63.79	\$238.07	\$3,723	63.95
2015	\$264.56	\$3,662	72.24	\$264.65	\$3,619	73.13
2016	\$291.14	\$4,214	69.09	\$291.14	\$4,176	69.71
2017	\$326.69	\$4,304	75.91	\$326.58	\$4,324	75.52
2018 #	\$310.43	\$4,062	76.43	\$334.27	\$4,328	77.23

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 0.0%. Our estimate of the ultimate loss cost for 2017 has increased by 0.0%.

Underinsured Motorist

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$2.20	\$96,169	0.02	\$2.21	\$96,510	0.02
2015	\$2.46	\$91,957	0.03	\$1.90	\$64,835	0.03
2016	\$3.76	\$85,100	0.04	\$7.61	\$138,984	0.05
2017	\$1.18	\$33,563	0.04	\$1.33	\$35,057	0.04
2018 #	\$3.00	\$84,959	0.04	\$1.43	\$36,352	0.04

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have increased by 35.8%. Our estimate of the ultimate loss cost for 2017 has increased by 12.5%.

Uninsured Auto

	As of June 30, 2018			As of December 31, 2018		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2014	\$7.08	\$22,157	0.32	\$6.55	\$20,804	0.31
2015	\$13.95	\$31,399	0.44	\$13.32	\$30,707	0.43
2016	\$8.15	\$20,366	0.40	\$7.81	\$19,995	0.39
2017	\$10.48	\$34,641	0.30	\$8.51	\$27,963	0.30
2018 #	\$6.33	\$23,721	0.27	\$6.02	\$23,003	0.26

The 2018 data presented as of June 30, 2018 only includes data through to June 30, 2018 and is not comparable to the full 2018 year as of December 31, 2018.

Overall, for the four-year period 2014 to 2017, our estimates of ultimate loss costs have decreased by 8.7%. Our estimate of the ultimate loss cost for 2017 has decreased by 18.8%.

4. Selection of Trend Rates

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, and we review the data over time periods that are longer than the experience period as a means of increasing the stability of results from our

estimation approach and the credibility of the data being analyzed. In addition, we consider models with and without certain data points to improve our understanding of the sensitivity of the calculated loss trend rate to the inclusion or exclusion of those points.

4.1. Time Period Considered

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

While we provide twenty years of experience data, we generally select trend rates considering the claim experience over the more recent years.

4.2. Seasonality

Some coverages exhibit what is referred to as “seasonality” – where claim costs (number of claims or claim amounts) incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether or not a seasonality parameter is applied. We note, however, that we find that seasonality may be significant for some, but not all time periods; or significant for loss cost, or severity, or frequency, but not for all three. Hence, for most coverages we present the measured trends with and without applying seasonality.

4.3. Reform (Level Change) Parameter

The purpose of a reform or level change parameter is to isolate and, in a sense, remove the impact that reforms or other events had on the level of claim costs. This better allows the true underlying claim cost trend to be identified. The regression model we use to analyze severity, frequency, and loss cost trend patterns allows the inclusion of a parameter to reflect the impact that reforms or other events have had on claim counts and amounts.

- For Bodily Injury, we give special consideration to the 2008-1 to 2010-1 period where challenges to the Minor Injury Regulations (MIR) may have had an impact on the claims experience, which was then followed by the changes to the MIR in April 2010. In particular:
 - We consider a possible change in reporting pattern that might have occurred beginning January 2008 as a result of challenges to the Minor Injury Regulations - in particular, the Decision by the Supreme Court of Nova Scotia to uphold the Minor Injury Regulation released on December 15, 2009, and the Supreme Court of Canada's Decision on May 27, 2010 to refuse leave to appeal the Decision.
 - We consider Bill 52, an amendment to the Automobile Accident Minor Injury Regulations of the Insurance Act, enacted on April 28, 2010.
- We consider the Fair Act Insurance Reforms enacted on April 1, 2012, which introduced higher maximum benefit levels for Accident Benefits sub-coverages.
- Effective April 1, 2013, the DCPD coverage was introduced in Nova Scotia. We consider this change in our selected trend rates for both Property Damage (which includes DCPD) and Collision.

We note that in those cases where we select a reform or level change parameter, the reform/level change is to be applied to the data (severity, frequency, or loss cost – as appropriate) prior to the time period when the change is identified to have begun. In so doing, the reform/level change

parameter adjusts the data prior to the change to the same “level” as the data following the change.

4.4. Data Points

We give special consideration to data points that we consider to have a material impact on the measured trend rates. Based on visual inspection and the percentage changes from year to year, we identify and then test data points that we may consider to be:

- an outlier that may distort the measured trends
- the beginning of a sustained shift (up or down), that we refer to as a level change, or
- the beginning of a change in the trend rate.

We test for the significance of such data points by calculating the measured trend rates over various time periods: (a) with and without these data points, (b) by applying a level change parameter at these data points, and/or (c) measuring trends before and after these data points.

4.5. Statistical Tests

We test the various trends that we model for statistical significance based on the Adjusted R-squared values, *p*-value, and confidence intervals.

- As respects the Adjusted R-squared, we generally refer to values of 80% or greater to be “high,” values between 40% and 80% to be “moderate,” and values below 40% to be “low.”
- We consider *p*-values under 5% to be “significant.”
- The confidence intervals presented represent a 95% probability level range.

4.6. Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed that our selected future trend rate is equal to our selected past trend rate.

A discussion of our selected trend rates follows. The various trend patterns that we review and associated statistical results are summarized in Appendix E for each of frequency, severity, and loss cost.

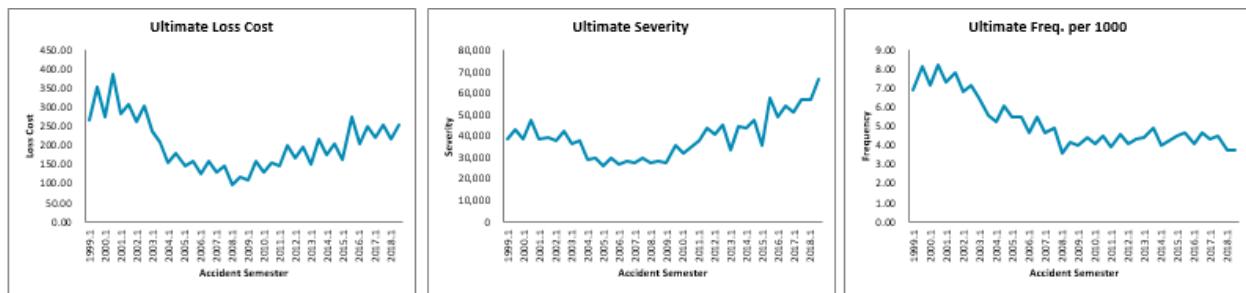
5. Our Selected Trend Rates

5.1. Bodily Injury

Based on our analysis as of June 30, 2018, we selected a past and future loss cost trend rate of +6%.

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately -16.0%, +17.9%, and -0.9%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 decreased by 1.8% over the loss cost for the accident year ending December 31, 2017.

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



As depicted by the above graphs, subject to variability, severity sharply declined following the 2003 reforms, but remained relatively flat from 2005 through 2009-1, after which, severity has been increasing. Frequency has exhibited a declining pattern beginning in 2000, including a sharp decline in 2008 and a flatter trend beginning 2009. We note the sharp rise in severity in 2018 is in contrast to the decline in frequency – which may be related to data issues noted by GISA. Loss cost sharply declined following the 2003 reforms through to accident year 2008, when it experienced an approximate 22% decline from 2007 to 2008. The 2008 loss cost represents the low point over the last twenty years. Loss cost has exhibited an increasing trend since 2008.

An increase in the minor injury cap (from an unindexed \$2,500 to an indexed \$7,500) took effect on April 28, 2010. Although, as discussed below, our selected loss trend is based on the post reform period, when reviewing data including pre-reform observations we include a parameter in our model to measure the impact of the April 2010 reforms.⁸ We also note that indexing of the \$7,500 minor injury cap is likely affecting the severity and loss cost trends.

We further note that although we expected the April 1, 2012 increase in the Accident Benefits sub coverage limits to reduce the Bodily Injury claim costs (all else being equal), at this stage there is no clear evidence of this. As in our prior review, we do not adjust the data for this expected decrease in the Bodily Injury claim costs.

In prior reports, we stated that the cause of the sharp frequency decline in 2008 is not clear. Given the unexplained sharp decline, we continue to consider 2008 to be a low point and note that it coincides with a change in the Bodily Injury loss cost trend pattern (from negative to positive).

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, p-values, and confidence intervals over various trend measurement periods ending 2018-2 and 2018-1 (in consideration of the relatively higher degree of uncertainty surrounding the estimated loss cost for 2018-2), including a parameter for the April 2010 reforms, with and without

⁸ We only present measured trends based on data after the introduction of the 2003 reforms; thus, no corresponding adjustment is needed for the impact of the 2003 reforms

seasonality, and with and without the 2010-2 data point which we find to be low⁹ for severity, are presented in Appendix E.

We make the following observations about these measured trends.

The severity trends, beginning 2011-1 through 2014-1, ending 2018-2 and 2018-1, with seasonality (which we find to be significant), generally fall in the range of approximately +5.5% to +8.5% with moderate Adjusted R-squareds and significant *p*-values for time, with trends ending 2018-2 slightly higher than those ending 2018-1.

The measured frequency trends over the same time period as noted for severity with seasonality (which we find to be significant), cluster around -2.0% to +0.0% with low Adjusted R-squareds and *p*-values for time that are not significant. We therefore consider the loss cost trends directly.

The loss cost trends, beginning 2011-1 through 2014-1, ending 2018-2, with seasonality (which we find to be significant), generally fall in the range of approximately +5.0% to +6.0% with moderate-high Adjusted R-squareds and significant *p*-values for time. The measured trends ending 2018-1 are generally about one percentage point higher than those ending 2018-2.

We select a loss cost trend rate of **+6.0%** (rounded), the same as our prior selection.

5.2. Property Damage (and DCPD)

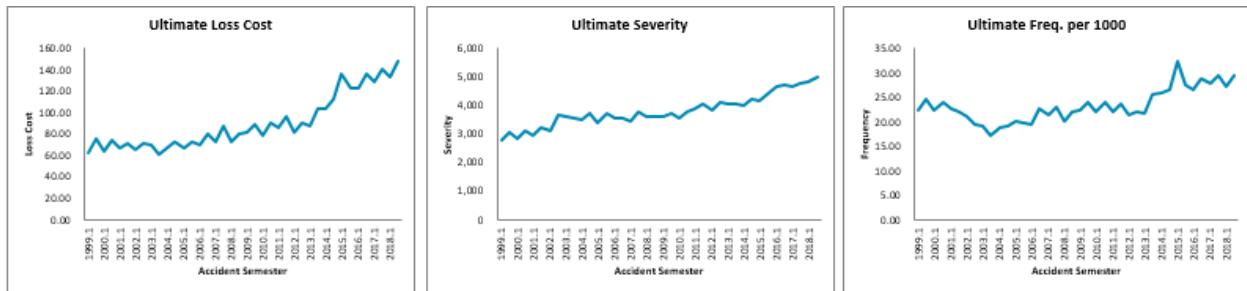
DCPD was introduced on April 1, 2013. The data we analyze includes the combined Property Damage and DCPD experience.

Based on our analysis as of June 30, 2018, we selected a past loss cost trend of +3.0% through to April 1, 2013 and a loss cost trend rate of +7.0% for the period beginning April 1, 2013; with no reform parameter.

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately +0.8%, +4.4%, and +5.3 %, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 4.1% over the loss cost for the accident year ending December 31, 2017.

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

⁹ Although the minor injury reforms with a higher cap amount were introduced effective April 1, 2010, the 2010-2 severity estimate is less than the 2009-1 severity estimate. For this reason, we consider the measured severity trend rates with and without this data point.



The historical data points (as depicted in the above graphs) show that, subject to variability: (a) following a period of relative flatness (2003 to 2010-1) severity has exhibited an upward trend, (b) following a period of a relatively flat trend between 2007 and the first half of 2013, frequency increased in the second half of 2013, and has since been rising, including a sharp spike in the first half of 2015, which may be related to the noted weather conditions, and (c) loss cost has exhibited an upward trend, including a relatively large increase in the second half of 2013 and a spike in the first half of 2015 that may be weather related. We assume that the introduction of DCPD in April 2013 caused a shift in claims from Collision to DCPD and this explains the increase in frequency and loss cost in 2013.

The measured 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, and with and without the 2015-1 data point are presented in Appendix E.

As in our prior review, we separately measure the trend rates before and after DCPD was introduced in April 2013, as there is an apparent change in the trend rate beginning 2013.

For the period before DCPD was introduced we consider the loss cost trends, as they have higher Adjusted R-squared values than the separate severity and frequency trends. The measured loss cost trends, beginning 2002-2 through to 2006-1 ending 2012-2, with seasonality (which we find to be significant), range from +3.0% to +3.5%, with high Adjusted R-squareds and significant *p*-values for time; with the trends at the lower end of the range from the more recent shorter time periods. We select a loss cost trend of **+3.0%**, the same as our prior selection, to apply to the Property Damage loss experience before the introduction of DCPD.

We consider the trend rates after DCPD was introduced based on combined¹⁰ Property Damage and DCPD experience.

As the measured frequency trends after DCPD was introduced have *p*-values for time that are not significant, we consider the loss cost trends where the statistical support is stronger (high Adjusted R-squareds and significant *p*-values).

The measured loss cost trends over the period beginning 2012-2 through 2014-1, ending 2018-2, excluding 2015-1,¹¹ with seasonality, range from approximately +6% to +8%, with moderate-high Adjusted R-squareds and significant *p*-values for time, and relatively narrow confidence intervals. The lower trend rates are based on the shorter more recent time periods. We select a past loss cost trend rate of **+6.0%** for the period beginning April 1, 2013; one percentage point lower than

¹⁰ DCPD loss cost is approximately 95% of the total Property Damage and DCPD loss cost.

¹¹ The Adjusted R-squared excluding 2015-1 are materially higher than when including 2015-1.

our prior selection. We note the loss costs appear to be flattening over the last three years. The measured loss cost trends over the period beginning 2016-1 through 2017-1, ending 2018-2, with seasonality, cluster around +4%, with very high Adjusted R-squareds and significant p-values for time. We select a future loss cost trend rate of **+4.0%** based on the more recent experience, three percentage points less than our prior selection.

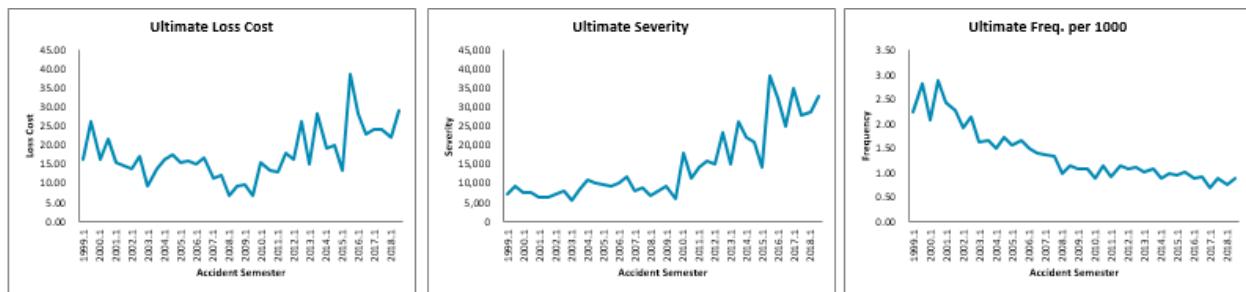
We select a past loss cost trend of **+3.0%** through April 1, 2013 and **+6.0%** for the period beginning April 1, 2013 to October 31, 2018¹². We select a future loss cost trend of **+4.0%**.

5.3. Accident Benefits – Disability Income

Based on our analysis as of June 30, 2018 we selected a past and future loss cost trend rate of +2.0% with a level change parameter (for the reform) at April 2012 of 1.50 (or +50%).

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately +2.0%, +18.8%, and +21.1%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 6.1% over the loss cost for the accident year ending December 31, 2017.

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



The historical data points indicate a considerable amount of variability, particularly for severity and loss cost (due to severity). Severity has generally exhibited an increasing pattern beginning in 2009, including several sharp spikes, most notably in 2015-2. Frequency has exhibited a downward trend. Loss cost, following a steep decline in 2008 and 2009, has generally been increasing; and, like severity, has experienced several sharp spikes.

Effective April 1, 2012, the Disability Income weekly benefit was increased from \$140 to \$250, and for unpaid housekeepers from \$70 to \$100. Our estimates of the reform parameter are wide ranging depending upon the time period selected for the measurement. We believe this is a reflection of the high degree of variability in the Disability Income severities.

The measured 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, and with an April 2012 reform parameter are presented in Appendix E.

¹² October 31, 2018 is the mid-point of the latest accident half-year.

Only the measured severity trends beginning 1999-1 through 2004-1 ending 2018-2 without seasonality (which is not significant) have moderate Adjusted R-squareds and significant p -values for time and the April 2012 reform parameter. These severity trends generally range between 6% and 7% for the trends beginning 2000 to 2005. The associated reform parameter clusters around 1.5. The severity trend rates we measured over other time periods generally had low Adjusted R-squareds and/or insignificant p -values. We select a severity trend rate of +7.0%.

The measured frequency trends with seasonality (which is significant) over the same time periods we considered for severity generally range from approximately -4.5% to -6.0%, with high Adjusted R-squareds and significant p -values for time and seasonality. If an April 2012 reform parameter is included, the frequency trend rates are larger negatives, ranging from approximately -6.5% to -8% with high Adjusted R-squareds and significant p -values for time, seasonality and the reform. We note, over the more recent time periods beginning 2012-2 and 2013-1 ending 2018-2, the measured frequency trend is approximately -5.0%, with moderate Adjusted R-squareds and significant p -values for time and seasonality. We note that the majority of the experience that will be considered in upcoming rate applications will be after the April 2012 reforms. We select a frequency trend of -5.0%.

Given the variability in the data around what appears to be an increasing pattern, we suggest it supports a small but positive loss cost trend rate. This is supported by the less volatile annual loss cost over the last four years of \$26.34, \$25.56, \$24.25 and \$25.72 for 2015 to 2018, respectively. As a result, with a selected severity trend rate of +6.0% and frequency trend rate of -5.0%, we select a past loss cost trend rate of **+2.0%** (rounded), with a level change parameter at April 2012 of **1.5**.

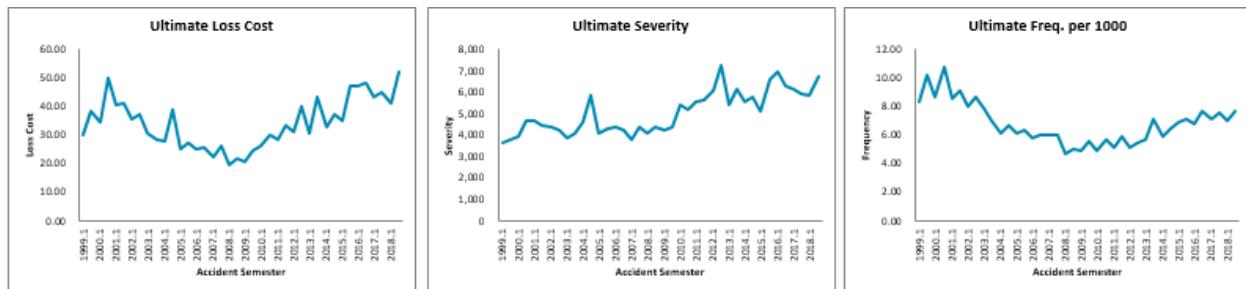
As we see no clear statistical evidence of a recent change in trend pattern, we select a future loss cost trend of **+2.0%**, the same as our prior selection.

5.4. Accident Benefits – Medical/Rehab

Based on data as of June 30, 2018, we selected a past and future loss cost trend rate of +6.0%.

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately +1.4%, +13.7%, and +15.3%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 5.1% over the loss cost for the accident year ending December 31, 2017.

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



The historical data points indicate a considerable amount of variability, particularly for severity and loss cost (due to severity). Severity has generally exhibited an upward trend, but with relatively sharp spikes. Frequency, which has trended upward since 2009, appears to be leveling out with the most recent period. Subject to variability, loss cost has generally been increasing since 2008, with several spikes.

The measured 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, and with level changes for the reforms are presented in Appendix E.

We attribute the severity and loss cost increases in 2010 to the April 2010 reforms and in 2012 to the April 2012 reforms. Due to the volatility of the claim experience and the short time gap between the April 2010 and April 2012 reforms, the degree to which these reforms may have separately contributed to severity and loss cost increases is not clear. As discussed below, we develop our selected trend rate based on an analysis of loss costs and we offer this observation solely to assess the consistency of that selection with our view of separate severity and frequency trend rates. Given this, and that the majority of the experience that will be considered in upcoming rate applications will be after the April 2012 reforms, we consider the severity trend rate based on the experience after the April 2012 reforms.

The severity trends, without seasonality (which we generally find not to be significant), beginning 2012-2 to 2014-1 ending 2018-2 have low Adjusted R-squareds and *p*-values that are not significant for time.

The measured frequency trends, beginning 2012-2 to 2014-1 ending 2018-2, with seasonality (which we find to be significant), range from +3.0% to +5.0%, with moderate Adjusted R-squareds and significant *p*-values for time.

Given the weak statistics for the severity trend, we consider the trend rates for loss cost directly. The measured loss cost trends, over the same time period, with seasonality (which we find to be significant), range from +5.0% to +6.5%, with moderate Adjusted R-squareds and significant *p*-values for time.

We select a past loss cost trend of **+6.0%** (rounded, based on the larger body of recent post-reform loss cost data), the same as our prior selection.

As we see no clear statistical evidence of a recent change in trend pattern, we select a future loss cost trend the same as the past.

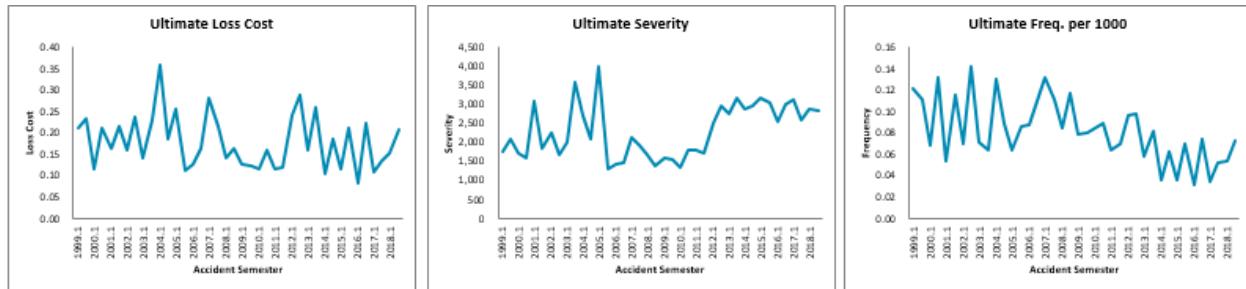
5.5 Accident Benefits – Funeral

Based on data as of June 30, 2018 we selected a past and future loss cost trend rate of -11% with a level change (for reform) parameter at April 2012 of 2.50.

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately +39.6 +10.1%, and +53.7%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 48.9% over the loss cost for the accident year ending December 31, 2017.

Effective April 1, 2012, the Funeral maximum benefit was increased from \$1,000 to \$2,500.

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



The historical data points indicate a considerable amount of variability. Severity has generally exhibited considerable variability; and most notable, between 2005 and 2018 is a sharp increase coincident with the reform in 2012. Frequency has generally trended downward.

Due to the volume and variability of the claim experience, we consider only the observed loss cost trends.

The measured loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without seasonality, and with a factor of 2.50 for the April 2012 reform applied to the data are presented in Appendix E.

The measured loss cost trends without seasonality (which is generally not significant) beginning 2002-1 through 2007-2 ending 2018-2, with a 2012-1 level change factor of 2.50, that have low to moderate Adjusted R-squareds and significant *p*-values for time, are in the approximate range of -9% to -12%. Given the low claim volume, we select the measured loss cost trend over the fifteen-year time period 2004-2 to 2018-2 at -9.5%, a one and a half-point increase from our prior selection.

We select a past and future loss cost trend of **-9.5%**; a one and a half-point increase from our prior selection.

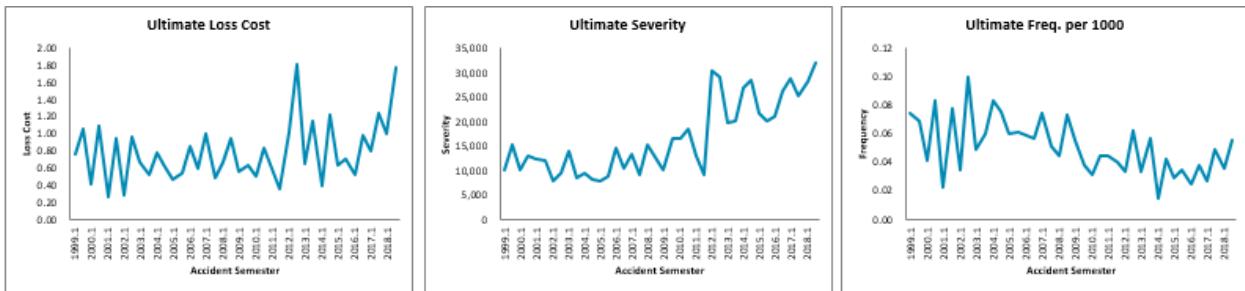
5.6. Accident Benefits – Death

Based on data as of June 30, 2018, we selected a past and future loss cost trend rate of -6.5% with a level change (for reform) parameter at April 2012 of 2.50.

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately +13.5%, +26.7%, and +43.9%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 37.1% over the loss cost for the accident year ending December 31, 2017.

Effective April 1, 2012, the maximum Death benefit was increased from \$10,000 to \$25,000 for spouses and head-of-household, and from \$2,000 to \$5,000 for dependents.

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



The historical data points indicate a considerable amount of variability. Severity has generally exhibited a modest upward trend with a sharp increase coincident with the reform. Frequency has generally trended downward.

Due to the volume and variability of the claim experience, we consider only the observed loss cost trends.

The measured trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with no seasonality, and with a factor of 2.5 for the April 2012 reform applied to the data are presented in Appendix E.

The measured loss cost trends beginning 2002-1 through to 2007-2 ending 2018-2 without seasonality (which is generally not significant) have moderate Adjusted R-squareds and range from approximately -4.5% to -7%; with the larger negative trends coming from the more recent time periods. Given the low claim volume, we select the measured loss cost trend over the fifteen-year time period 2004-2 to 2018-2 at approximately -5.0%.

We select a past and future loss cost trend of **-5.0%**; a one and a half-point increase from our prior selection.

5.7. Accident Benefits –Total

Based on our review of the trends for the Accident Benefits subcoverages described above, we select an approximate a loss cost trend of **+4.5%** (rounded) for this coverage; this is half a point less than our prior selection.

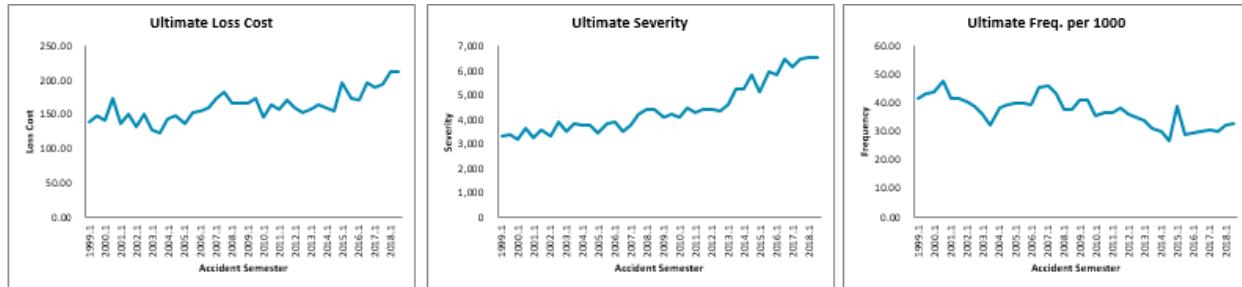
5.8. Collision

Based on data as of June 30, 2018, we selected a past loss cost trend rate of -0.5% through to April 1, 2013, and a loss cost trend rate of +6.0% for the period beginning April 1, 2013.

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately +8.8%, +0.6%, and +9.5%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 10.8% over the loss cost for the accident year ending December 31, 2017.

As we noted earlier, DCPD was introduced April 1, 2013 and as we discuss more fully below, the introduction of DCPD appears to have affected the Collision claim experience.

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



As noted in our prior report, the sharp increase in the 2015-1 frequency over 2014-1 is likely attributed to a high snowfall level, and as a result, the decline in the 2016-1 frequency is attributed to a return to more average snowfall levels.

The historical data points show that, subject to variability, severity has generally exhibited an upward trend, rising more steeply since 2012. Frequency has generally declined since the 2007-2009 period, save for a spike in the first half of 2015, which we assume is attributed to the noted weather conditions and a possible increasing pattern since. Loss cost exhibited a period of relatively flat trend beginning around 2008, but an upward trend over the more recent time periods, including a spike in 2015-1.

As in our prior review, we measure the trend rates before and after DCPD was introduced (without a level change or reform parameter) as we see evidence of a change in the trend pattern with the introduction of DCPD.

The measured 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, and with and without the 2015-1 data point are presented in Appendix E.

The measured severity trends, beginning 2002-1 to 2006-2 ending 2012-2 (before DCPD was introduced), without seasonality (which we find not to be significant, cluster around 2.5%, with moderate Adjusted R-squareds and significant *p*-values for time).

The measured frequency trends beginning 2005-1 through 2007-2, ending 2012-2 (before DCPD was introduced), without seasonality (which is not significant), have the highest moderate Adjusted R-squareds and significant *p*-values for time, and range from approximately -2.5% to -3.5%.

We select a loss cost trend rate of -0.5% (rounded; severity: +2.5%; frequency -3.0%) through to April 1, 2013, before DCPD was introduced.

As the measured frequency trends after DCPD was introduced generally have *p*-values for time that are not significant, we consider the loss cost trends where the statistical support is stronger (moderate Adjusted R-squareds and significant *p*-values).

The measured loss cost trends beginning 2013-2 to 2014-1, ending 2018-2, with and without 2015-1, with significant p -values for the time, are approximately +6.0% to +7.5%. These trends have relatively narrow confidence intervals compared to the (higher) measured trend beginning 2014-2 ending 2018-2. We select a loss cost trend of +6.5% for the time period after DCPD was introduced.

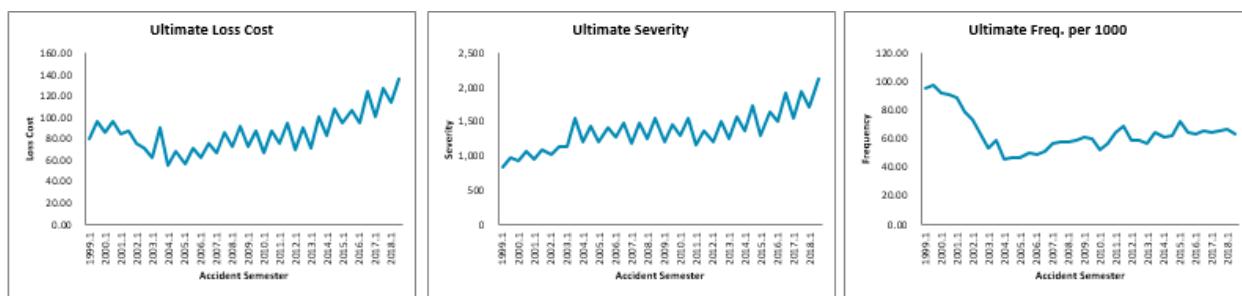
We, therefore, select a past loss cost trend of **-0.5%** through to April 1, 2013 and a past loss cost trend rate of **+6.5%** for the period beginning April 1, 2013; the same trend through April 1, 2013 and a half point higher trend beginning April 1, 2013 than our prior selections.

5.9. Comprehensive

Based on data as of June 30, 2018, we selected a past and future loss cost trend rate of +6.5% and +6.5% respectively.

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately -2.0%, +9.8%, and +7.6%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 9.8% over the loss cost for the accident year ending December 31, 2017.

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



The historical data points (as depicted in the above graphs) show that severity has generally exhibited a somewhat flat trend between 2003 and 2010, then an increasing trend thereafter. Frequency has been more variable, but generally increasing since 2005. Subject to variability, the loss cost has exhibited an upward trend since 2004, but with a somewhat flat trend between 2007 and 2012.

The measured 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.

The measured severity trends over the periods beginning 2011-1 through 2014-2 ending 2018-2, with seasonality (which is significant), cluster around +6.0% with high Adjusted R-squareds and significant p -values. We select a severity trend of +6.0%.

Although, as noted above, frequency has exhibited a positive trend since 2005, it has done so with considerable variability. The measured frequency trends over the periods beginning 2012-1 through 2014-2 ending 2018-2, without seasonality (which is not significant), range from 0.0% to +2.0%; with moderate Adjusted R-squareds and p-values that are generally not significant for time. Given these weaker frequency statistics, we consider the trend rates for loss cost directly.

The measured loss cost trend rates beginning 2011-1 through to 2014-2, ending 2018-2, with seasonality (which is significant), range from approximately +6% to +7.5%; with high Adjusted R-squareds and p-values that are significant for time.

We select a past loss cost trend of **+7.0%**; one-half point higher than our prior selection.

5.10. Specified Perils

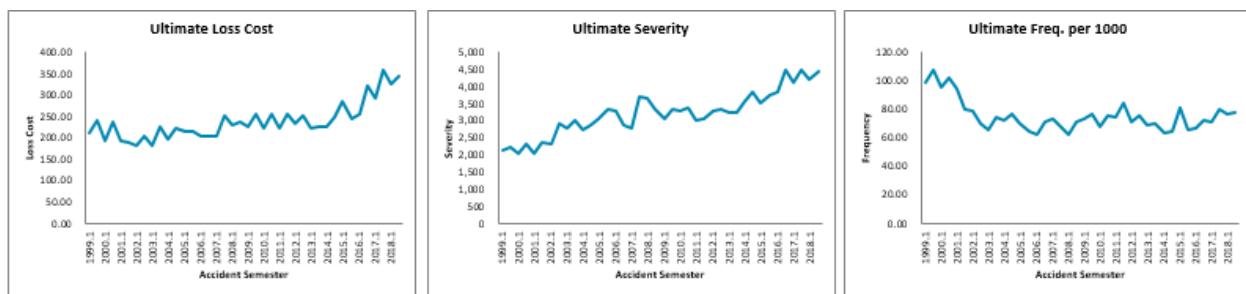
For reasons of data volume and the nature of the coverage, we select the same past and future loss cost trend rate as we do for Comprehensive, **+7.0%** for the past and future trend rate.

5.11. All Perils

Based on data as of June 30, 2018, we selected a past and future loss cost trend rate of +9.0%.

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately -2.8%, -1.2%, and -3.9%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 increased by 2.4% over the loss cost for the accident year ending December 31, 2017.

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



The historical data points (as depicted in the above graphs) show considerable variability, with severity generally increasing, frequency exhibiting a flatter trend pattern over the recent years with a spike at 2015-1; and loss costs exhibiting a flat pattern from 2007-2 until 2015 at which point it began to increase.

The measured 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, and with and without the 2015-1 data point, are presented in Appendix E.

The measured severity trends, without seasonality (which is not significant), beginning 2011-1 through 2013-2, ending 2018-2, cluster around +6%, with moderate to high Adjusted R-squared values and significant *p*-values for time.

The measured frequency trends without seasonality (which is not significant), without the 2015-1 data point (for which the regression statistics are improved), have low Adjusted R-squared values and generally *p*-values for time that are not significant. We therefore consider the trend rates for loss cost directly.

The measured loss cost trend rates beginning 2013-1 through 2014-1, ending 2018-2, without seasonality (which is not significant), range from approximately +9% to +9.5%; have high Adjusted R-squareds and *p*-values that are significant for time.

As a result, we select a past loss cost trend of **+9.0%**; the same as our prior selection.

Underinsured Motorist

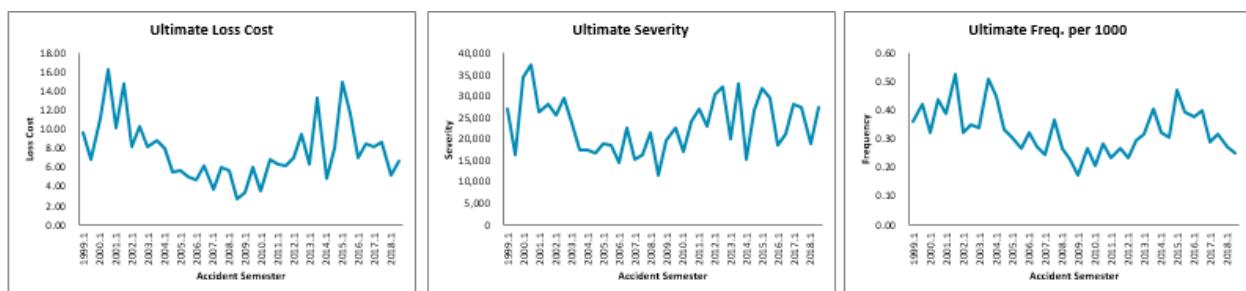
For reasons of data volume and the nature of the coverage, we select as the past loss cost trend rate, the severity trend rate of **+6%** that approximately underlies our selected Bodily Injury severity trend rate. We also apply this selection to future loss cost trend.

5.12. Uninsured Auto

Based on data as of June 30, 2018, we selected a past and future loss cost trend rate of **+7.5%**.

We estimate that during 2018-2 compared to the prior corresponding accident half year (2017-2) the frequency rate, the average severity, and the loss cost changed by approximately -21.3%, -1.3%, and -22.3%, respectively. We estimate that the loss cost for the accident year ending December 31, 2018 decreased by 29.2% over the loss cost for the accident year ending December 31, 2017. While these increases and decreases could be viewed as an indication of the inherent variability in the Uninsured Auto claim experience (due to the low claim volume), it must also be noted that the degree of uncertainty surrounding the recent accident half year estimates is quite high.

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



The historical data points show considerable variability. Severity has generally exhibited an upward trend beginning in 2005 and then generally flat since 2012. Frequency generally increased between 2009 and 2015 and appears to be declining in the most recent few years. Loss

cost has been generally increasing since 2009; with very large spikes in 2013-2 and 2015-1, and a slight decline in 2018.

Due to the volume and variability of the claim experience, we consider only the observed loss cost trends.

The measured loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without seasonality for loss cost, with and without the very high 2013-2 and 2015-1 data points are presented in Appendix E.

The measured loss cost trends, without seasonality (which is generally not significant) beginning 2006-1 through 2007-2, ending 2018-2, excluding the 2013-2 and 2015-1 data points, have the highest Adjusted R-squareds (which are low) and significant *p*-values for time. The measured trends range from +6% to +7.0%.

We select a past and future loss cost trend rate of **+6.5%**; one percentage point lower than our prior selection.

6. Selected Trend Rates - Summary

The following table presents our selected past and future annual loss cost trend rates **as of December 31, 2018**.

Coverage	as of June 30, 2018		as of December 31, 2018	
	Past Loss Cost	Future Loss Cost	Past Loss Cost	Future Loss Cost
Bodily Injury	+6.0%	+6.0%	+6.0%	+6.0%
Property Damage & DCPD	+3.0%	+7.0%***	+3.0%/+6.0%*	+4.0%*
AB – Disability Income	+2.0%	+2.0%	+2.0%	+2.0%
AB – Medical/Rehab	+6.0%	+6.0%	+6.0%	+6.0%
AB – Funeral	-11.0%	-11.0%	-9.5%	-9.5%
AB – Death	-6.5%	-6.5%	-5.0%	-5.0%
AB-Total	+4.5%	+4.5%	+4.5 %	+4.5%
Collision	-0.5%	+6.0%***	-0.5%**	+6.5%**
Comprehensive	+6.5%	+6.5%	+7.0%	+7.0%
Specified Perils	+6.5%	+6.5%	+7.0%	+7.0%
All Perils	+9.0%	+9.0%	+9.0%	+9.0%
Underinsured Motorist	+6.0%	+6.0%	+6.0%	+6.0%
Uninsured Auto	+7.5%	+7.5%	+6.5%	+6.5%

* +3.0% up to April 1, 2013, then +6.0% up to October 31, 2018, then +4.0% thereafter.

**-0.5% up to April 1, 2013, then +6.5% thereafter.

***As of April 1, 2013

7. Reforms

In accordance with Bill 52, Bodily Injury claims that occur on or after April 28, 2010 are subject to an indexed¹³ minor injury cap of \$7,500. Bill 52 changed both the amount of the cap and the definition of a minor injury. Following a Hearing on the matter, the Board accepted an initial reform adjustment factor of 1.17 for Bodily Injury; and ordered that the data be monitored as it emerges so as to measure the change, if any, in the loss trend rate and the actual change in loss costs due to Bill 52.

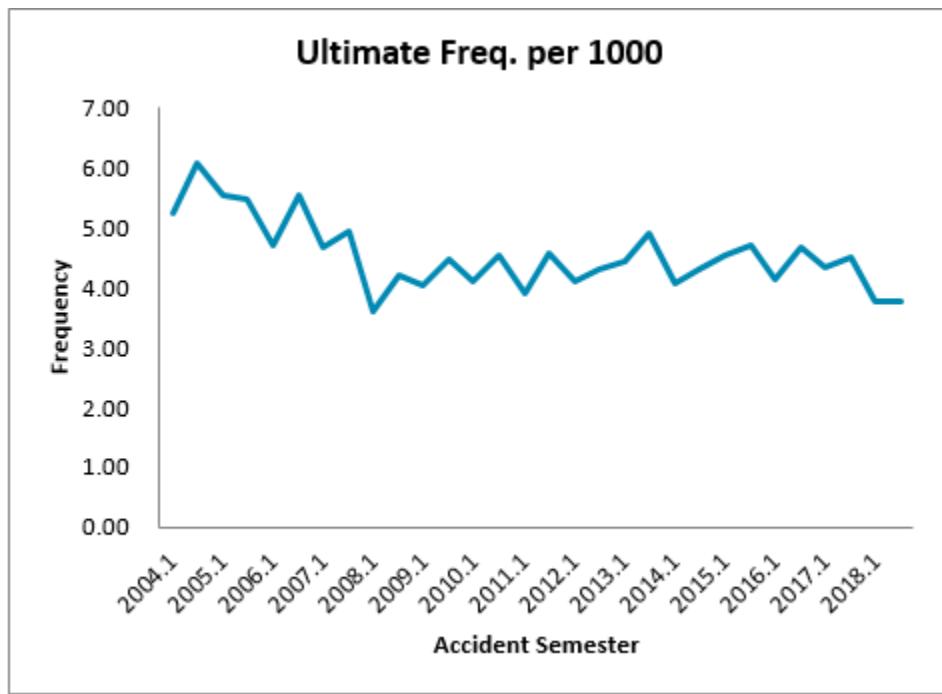
We have reviewed the Industry Bodily Injury experience that has emerged since the Bill 52 reforms were introduced to determine if the initial reform factor of 1.17 should be amended.

We observe there to have been an increase in the severity level as a result of the introduction of Bill 52 in the first half of 2010. The measurement of the reform factor may change over time, depending upon the data included in the regression analysis. So as to avoid any distortion from the Bill 1 (2003-2) reforms, we calculate a reform factor for this change in the severity level based on the experience period beginning 2004-1. Including a parameter for seasonality (which we find to be significant), we measure a factor of 1.09 based on the time period 2004-1 to 2018-2 and 1.15 based on the time period 2004-1 to 2018-2 (excluding the 2010-2 data point and including seasonality), which exhibit the lowest *p*-values for the reform value.

The Bodily Injury frequency experience over the last fifteen years is presented in the graph below. As depicted in the graph, we do not observe a change in the frequency level as a result of the introduction of Bill 52 in the first half of 2010.

The frequency rate shows a pattern of decline, with a steep decline in 2008 that subsequently reversed, and then a continuation of a small negative trend rate from 2009 through to 2018.

¹³ As noted earlier, the \$7,500 minor injury cap is indexed. The cap increased to \$7,596 on January 1, 2012; to \$8,100 on January 1, 2013; to \$8,213 on January 1, 2014 \$8,352 on January 1, 2015, \$8,385 on January 1, 2016, \$8,486 on January 1, 2017, and \$8,579 on January 1, 2018.



In the case of Medical-Rehabilitation (Med-Rehab), based on our review of the experience to date, and integration of reform parameters within our loss trend models, we continue to find that there has been an increase in Med-Rehab severity following the April 2010 Bodily Injury reforms. In our prior review we selected an April 2010 reform factor of 1.22.

In addition to the possible impact of Bill 52 on the Med-Rehab costs, the Fair Insurance Reforms introduce higher Accident Benefit limits effective April 1, 2012 as presented in the following table:

Benefit Category	Previous Benefit	New Benefit (as of April 1, 2012)
Medical and Rehabilitation Expenses	\$25,000	\$50,000
Funeral Expenses	\$1,000	\$2,500
Death Benefits		
Head of Household	\$10,000	\$25,000
Spouse of Head of Household	\$10,000	\$25,000
Dependent	\$2,000	\$5,000
Loss of Income	\$140/week	\$250/week
Principal Unpaid Housekeeper	\$70/week	\$100/week

However, we do not find the data to show any statistically significant measures for the change in benefit level for the April 2012 reforms at this time for Med-Rehab. This may be due to the inherent volatility of the data or because these two changes (April 2010 and April 2012) are so close together. For this reason, our April 2012 reform estimate remains at 1.15 as per our original estimate prepared in July 2011 for the Board.

In the case of Disability Income, as discussed above, and presented in Appendix E, we select a severity level change factor of 1.50 for the April 2012 reforms.

Given the limited data, our selected reform factors for Funeral and Death Benefits remain unchanged at 2.5 and 2.5, respectively.

As discussed in this report, there appears to have been a change in Collision beginning in 2013-1 due to the introduction of the DCPD coverage in April 2013. We find there to be an increase in the trend rate for both these coverages coincident with the introduction of DCPD.

8. Appendices A - E

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

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

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

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

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

- Bodily Injury: Pages 1 to 8
- Property Damage & DCPD: Pages 9 to 14
- Accident Benefits- Disability Income: Pages 15 to 19
- Accident Benefits- Medical-Rehabilitation: Pages 20 to 25
- Accident Benefits- Funeral: Pages 26 to 27
- Accident Benefits- Death Benefits: Pages 28 to 29
- Collision: Pages 30 to 35
- Comprehensive: Pages 36 to 37
- All Perils: Pages 38 to 41
- Uninsured Auto: Pages 42 to 44

9. Considerations and Limitations

- For our review, we relied on data and information provided by GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. It should also be noted that 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 may need to be revised.
- Our conclusions are based on an analysis of the GISA data and on the estimation of the outcome of many contingent events. Future costs were developed from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new classes of losses or types of losses not sufficiently represented in historical databases or which are not yet quantifiable.
- While this analysis complies with applicable Actuarial Standards of Practice and Statements of Principles, users of this analysis should recognize that our projections involve estimates of future events, and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, no assurance can be given that the emergence of actual losses will correspond to the projections in this analysis.



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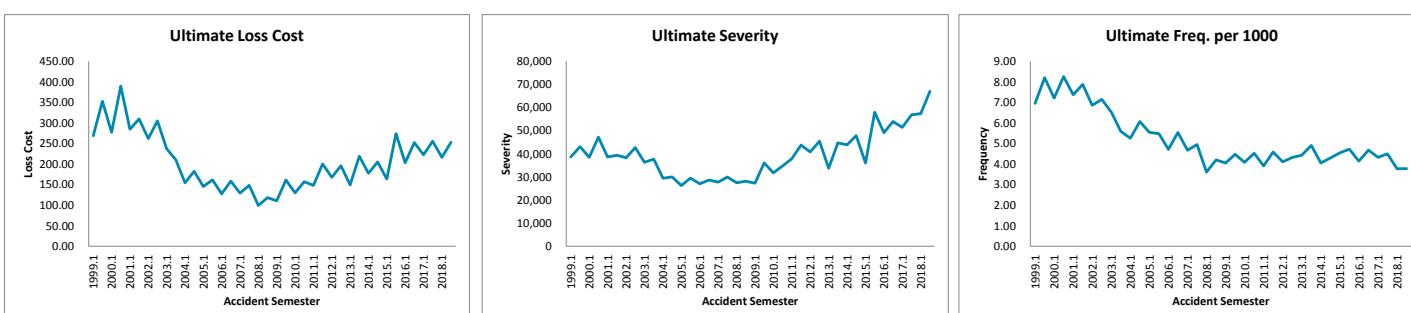


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Province of Nova Scotia
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

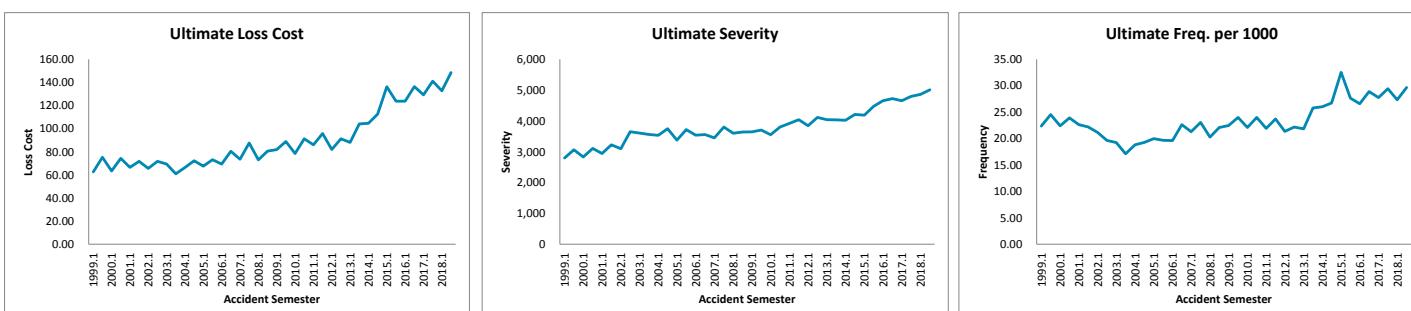
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	213,714	1,486	52,817	1.088	57,465	268.89	-	39,671	-	6.95	-	-	-
1999.2	234.0	217,260	1,780	70,440	1.088	76,639	352.75	-	43,056	-	8.19	-	311.16	-
2000.1	228.0	220,484	1,589	56,471	1.082	61,102	277.13	3.1%	38,453	-0.6%	7.21	3.6%	-	-
2000.2	222.0	227,141	1,874	81,728	1.082	88,430	389.32	10.4%	47,188	9.6%	8.25	0.7%	334.06	7.4%
2001.1	216.0	234,169	1,726	62,559	1.065	66,626	284.52	2.7%	38,601	0.4%	7.37	2.3%	-	-
2001.2	210.0	235,513	1,854	68,491	1.065	72,943	309.72	-20.4%	39,344	-16.6%	7.87	-4.6%	297.16	-11.0%
2002.1	204.0	227,605	1,560	55,385	1.077	59,650	262.08	-7.9%	38,234	-1.0%	6.85	-7.0%	-	-
2002.2	198.0	233,675	1,669	66,129	1.077	71,221	304.79	-1.6%	42,673	8.5%	7.14	-9.3%	283.71	-4.5%
2003.1	192.0	225,987	1,475	49,682	1.078	53,557	236.99	-9.6%	36,306	-5.0%	6.53	-4.8%	-	-
2003.2	186.0	231,167	1,292	45,140	1.078	48,660	210.50	-30.9%	37,659	-11.7%	5.59	-21.7%	223.59	-21.2%
2004.1	180.0	228,995	1,203	31,011	1.140	35,352	154.38	-34.9%	29,384	-19.1%	5.25	-19.5%	-	-
2004.2	174.0	237,710	1,442	37,969	1.140	43,285	182.09	-13.5%	30,014	-20.3%	6.07	8.5%	168.49	-24.6%
2005.1	168.0	233,246	1,292	30,899	1.097	33,884	145.27	-5.9%	26,227	-10.7%	5.54	5.4%	-	-
2005.2	162.0	242,670	1,328	35,682	1.097	39,129	161.24	-11.5%	29,465	-1.8%	5.47	-9.8%	153.42	-8.9%
2006.1	156.0	238,343	1,124	27,644	1.099	30,367	127.41	-12.3%	27,017	3.0%	4.72	-14.9%	-	-
2006.2	150.0	247,025	1,366	35,608	1.099	39,115	158.35	-1.8%	28,639	-2.8%	5.53	1.0%	143.15	-6.7%
2007.1	144.0	242,643	1,133	28,401	1.105	31,380	129.33	1.5%	27,708	2.6%	4.67	-1.0%	-	-
2007.2	138.0	251,028	1,243	33,645	1.105	37,174	148.09	-6.5%	29,915	4.5%	4.95	-10.5%	138.87	-3.0%
2008.1	132.0	248,354	896	22,488	1.095	24,613	99.11	-23.4%	27,478	-0.8%	3.61	-22.7%	-	-
2008.2	126.0	256,856	1,079	27,721	1.095	30,341	118.12	-20.2%	28,127	-6.0%	4.20	-15.2%	108.77	-21.7%
2009.1	120.0	252,193	1,020	25,179	1.106	27,836	110.38	11.4%	27,290	-0.7%	4.04	12.1%	-	-
2009.2	114.0	261,933	1,172	38,174	1.106	42,202	161.12	36.4%	36,013	28.0%	4.47	6.5%	136.23	25.2%
2010.1	108.0	258,208	1,055	30,262	1.108	33,520	129.82	17.6%	31,777	16.4%	4.09	1.0%	-	-
2010.2	102.0	270,156	1,221	38,288	1.108	42,410	156.98	-2.6%	34,726	-3.6%	4.52	1.0%	143.71	5.5%
2011.1	96.0	265,300	1,037	35,524	1.105	39,262	147.99	14.0%	37,853	19.1%	3.91	-4.3%	-	-
2011.2	90.0	273,240	1,252	49,491	1.105	54,698	200.18	27.5%	43,700	25.8%	4.58	1.3%	174.47	21.4%
2012.1	84.0	268,784	1,104	41,288	1.090	45,016	167.48	13.2%	40,781	7.7%	4.11	5.0%	-	-
2012.2	78.0	277,927	1,199	49,941	1.090	50,451	195.92	-2.1%	45,404	3.9%	4.32	-5.8%	181.94	4.3%
2013.1	72.0	271,963	1,205	37,126	1.094	40,597	149.27	-10.9%	33,690	-17.4%	4.43	7.9%	-	-
2013.2	66.0	280,959	1,377	56,249	1.094	61,508	218.92	11.7%	44,661	-1.6%	4.90	13.6%	184.67	1.5%
2014.1	60.0	274,001	1,110	44,809	1.086	48,667	177.62	19.0%	43,837	30.1%	4.05	-8.6%	-	-
2014.2	54.0	284,022	1,217	53,582	1.086	58,195	204.90	-6.4%	47,811	7.1%	4.29	-12.6%	191.50	3.7%
2015.1	48.0	278,180	1,265	42,289	1.076	45,494	163.54	-7.9%	35,964	-18.0%	4.55	12.2%	-	-
2015.2	42.0	287,940	1,359	73,222	1.076	78,772	273.57	33.5%	57,981	21.3%	4.72	10.1%	219.51	14.6%
2016.1	36.0	283,557	1,174	52,634	1.095	57,618	203.20	24.2%	49,096	36.5%	4.14	-9.0%	-	-
2016.2	30.0	293,188	1,371	67,549	1.095	73,946	252.21	-7.8%	53,925	-7.0%	4.68	-0.9%	228.11	3.9%
2017.1	24.0	287,942	1,246	58,701	1.091	64,037	222.40	9.4%	51,407	4.7%	4.33	4.5%	-	-
2017.2	18.0	298,782	1,342	69,942	1.091	76,300	255.37	1.3%	56,836	5.4%	4.49	-3.9%	239.19	4.9%
2018.1	12.0	292,601	1,104	57,838	1.093	63,234	216.11	-2.8%	57,288	11.4%	3.77	-12.8%	-	-
2018.2	6.0	302,507	1,142	70,001	1.093	76,532	252.99	-0.9%	67,010	17.9%	3.78	-16.0%	234.86	-1.8%
Total		10,256,967	52,382	1,912,002		2,085,230								



Province of Nova Scotia
Third Party Liability - Total Property Damage
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

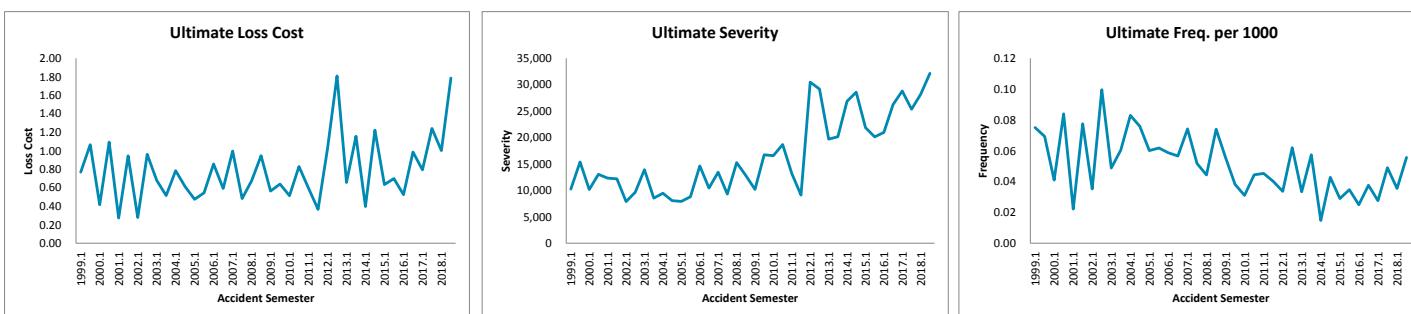
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	213,714	4,781	12,291	1.088	13,373	62.57		2,797		22.37			
1999.2	234.0	217,260	5,329	15,017	1.088	16,338	75.20		3,066		24.53		68.94	
2000.1	228.0	220,484	4,937	12,915	1.082	13,974	63.38	1.3%	2,830	1.2%	22.39	0.1%		
2000.2	222.0	227,141	5,430	15,590	1.082	16,868	74.26	-1.3%	3,106	1.3%	23.91	-2.5%	68.90	-0.1%
2001.1	216.0	234,169	5,297	14,631	1.065	15,582	66.54	5.0%	2,942	3.9%	22.62	1.0%		
2001.2	210.0	235,513	5,230	15,844	1.065	16,874	71.65	-3.5%	3,226	3.9%	22.21	-7.1%	69.10	0.3%
2002.1	204.0	227,605	4,815	13,853	1.077	14,920	65.55	-1.5%	3,099	5.3%	21.15	-6.5%		
2002.2	198.0	233,675	4,591	15,562	1.077	16,760	71.73	0.1%	3,651	13.2%	19.65	-11.5%	68.68	-0.6%
2003.1	192.0	225,987	4,349	14,536	1.078	15,670	69.34	5.8%	3,603	16.3%	19.24	-9.0%		
2003.2	186.0	231,167	3,954	13,059	1.078	14,077	60.90	-15.1%	3,560	-2.5%	17.10	-12.9%	65.07	-5.3%
2004.1	180.0	228,995	4,306	13,339	1.140	15,207	66.41	-4.2%	3,532	-2.0%	18.80	-2.3%		
2004.2	174.0	237,710	4,582	15,059	1.140	17,168	72.22	18.6%	3,747	5.2%	19.28	12.7%	69.37	6.6%
2005.1	168.0	233,246	4,663	14,358	1.097	15,745	67.50	1.7%	3,377	-4.4%	19.99	6.3%		
2005.2	162.0	242,670	4,771	16,173	1.097	17,735	73.08	1.2%	3,717	-0.8%	19.66	2.0%	70.35	1.4%
2006.1	156.0	238,343	4,672	15,045	1.099	16,527	69.34	2.7%	3,537	4.8%	19.60	-1.9%		
2006.2	150.0	247,025	5,590	18,090	1.099	19,872	80.45	10.1%	3,555	-4.4%	22.63	15.1%	74.99	6.6%
2007.1	144.0	242,643	5,167	16,132	1.105	17,824	73.46	5.9%	3,450	-2.5%	21.29	8.6%		
2007.2	138.0	251,028	5,785	19,894	1.105	21,981	87.56	8.8%	3,800	6.9%	23.05	1.8%	80.63	7.5%
2008.1	132.0	248,354	5,034	16,549	1.095	18,113	72.93	-0.7%	3,598	4.3%	20.27	-4.8%		
2008.2	126.0	256,856	5,676	18,884	1.095	20,669	80.47	-8.1%	3,642	-4.2%	22.10	-4.1%	76.76	-4.8%
2009.1	120.0	252,193	5,661	18,661	1.106	20,630	81.80	12.2%	3,644	1.3%	22.45	10.7%		
2009.2	114.0	261,933	6,283	21,043	1.106	23,263	88.81	10.4%	3,703	1.7%	23.99	8.5%	85.37	11.2%
2010.1	108.0	258,208	5,699	18,276	1.108	20,243	78.40	-4.2%	3,552	-2.5%	22.07	-1.7%		
2010.2	102.0	270,156	6,479	22,236	1.108	24,630	91.17	2.7%	3,801	2.7%	23.98	0.0%	84.93	-0.5%
2011.1	96.0	265,300	5,817	20,631	1.105	22,801	85.94	9.6%	3,920	10.3%	21.93	-0.7%		
2011.2	90.0	273,240	6,477	23,686	1.105	26,178	95.81	5.1%	4,041	6.3%	23.71	-1.2%	90.95	7.1%
2012.1	84.0	268,784	5,738	20,220	1.090	22,046	82.02	-4.6%	3,842	-2.0%	21.35	-2.6%		
2012.2	78.0	277,927	6,164	23,260	1.090	25,361	91.25	-4.8%	4,115	1.8%	22.18	-6.5%	86.71	-4.7%
2013.1	72.0	271,963	5,933	21,906	1.094	23,955	88.08	7.4%	4,038	5.1%	21.81	2.2%		
2013.2	66.0	280,959	7,243	26,734	1.094	29,234	104.05	14.0%	4,036	-1.9%	25.78	16.3%	96.20	10.9%
2014.1	60.0	274,001	7,123	26,379	1.086	28,650	104.56	18.7%	4,022	-0.4%	26.00	19.2%		
2014.2	54.0	284,022	7,587	29,418	1.086	31,951	112.49	8.1%	4,211	4.3%	26.71	3.6%	108.60	12.9%
2015.1	48.0	278,180	9,045	35,206	1.076	37,875	136.15	30.2%	4,187	4.1%	32.52	25.1%		
2015.2	42.0	287,940	7,960	33,098	1.076	35,606	123.66	9.9%	4,473	6.2%	27.64	3.5%	129.80	19.5%
2016.1	36.0	283,557	7,535	32,035	1.095	35,068	123.67	-9.2%	4,654	11.2%	26.57	-18.3%		
2016.2	30.0	293,188	8,468	36,522	1.095	39,981	136.37	10.3%	4,721	5.5%	28.88	4.5%	130.13	0.3%
2017.1	24.0	287,942	7,991	34,089	1.091	37,187	129.15	4.4%	4,653	0.0%	27.75	4.4%		
2017.2	18.0	298,782	8,788	38,625	1.091	42,136	141.02	3.4%	4,795	1.6%	29.41	1.8%	135.20	3.9%
2018.1	12.0	292,601	7,991	35,513	1.093	38,826	132.69	2.7%	4,859	4.4%	27.31	-1.6%		
2018.2	6.0	302,507	8,967	41,073	1.093	44,905	148.44	5.3%	5,008	4.4%	29.64	0.8%	140.70	4.1%
Total		10,256,967	241,907	865,432		945,802								



Province of Nova Scotia
Accident Benefits - Death Benefits
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

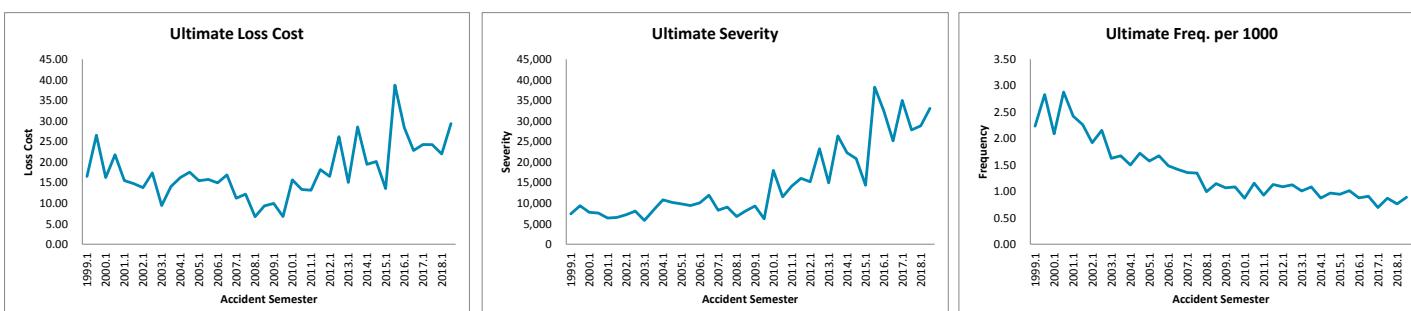
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	213,160	16	151	1,088	164	0.77		10,254		0.08			
1999.2	234.0	216,458	15	212	1,088	231	1.07		15,383		0.07		0.92	
2000.1	228.0	219,748	9	85	1,082	92	0.42	-45.9%	10,173	-0.8%	0.04	-45.4%		
2000.2	222.0	226,395	19	229	1,082	248	1.09	2.6%	13,029	-15.3%	0.08	21.1%	0.76	-17.3%
2001.1	216.0	225,796	5	58	1,065	62	0.27	-34.6%	12,310	21.0%	0.02	-45.9%		
2001.2	210.0	232,436	18	206	1,065	219	0.94	-13.7%	12,192	-6.4%	0.08	-7.7%	0.61	-19.3%
2002.1	204.0	226,933	8	59	1,077	63	0.28	2.0%	7,884	-36.0%	0.04	59.2%		
2002.2	198.0	233,043	23	208	1,077	224	0.96	1.8%	9,659	-20.8%	0.10	28.6%	0.62	1.8%
2003.1	192.0	225,430	11	142	1,078	153	0.68	144.4%	13,920	76.6%	0.05	38.4%		
2003.2	186.0	231,721	14	111	1,078	120	0.52	-46.3%	8,544	-11.5%	0.06	-39.3%	0.60	-4.4%
2004.1	180.0	229,205	19	158	1,140	180	0.78	15.3%	9,450	-32.1%	0.08	69.9%		
2004.2	174.0	237,535	18	127	1,140	145	0.61	18.4%	8,062	-5.6%	0.08	25.4%	0.70	16.6%
2005.1	168.0	232,976	14	101	1,097	111	0.48	-39.4%	7,906	-16.3%	0.06	-27.5%		
2005.2	162.0	242,772	15	121	1,097	132	0.54	-10.9%	8,809	9.3%	0.06	-18.5%	0.51	-26.6%
2006.1	156.0	238,659	14	186	1,099	205	0.86	80.6%	14,624	85.0%	0.06	-2.4%		
2006.2	150.0	247,234	14	133	1,099	146	0.59	8.8%	10,454	18.7%	0.06	-8.4%	0.72	41.6%
2007.1	144.0	242,797	18	219	1,105	242	1.00	16.1%	13,440	-8.1%	0.07	26.4%		
2007.2	138.0	251,152	13	110	1,105	121	0.48	-18.5%	9,319	-10.9%	0.05	-8.6%	0.74	1.7%
2008.1	132.0	248,490	11	153	1,095	168	0.67	-32.3%	15,241	13.4%	0.04	-40.3%		
2008.2	126.0	256,945	19	222	1,095	243	0.95	96.3%	12,808	37.4%	0.07	42.9%	0.81	10.6%
2009.1	120.0	252,307	14	129	1,106	143	0.57	-16.2%	10,184	-33.2%	0.06	25.3%		
2009.2	114.0	261,917	10	151	1,106	167	0.64	-32.5%	16,734	30.7%	0.04	-48.4%	0.60	-25.9%
2010.1	108.0	258,170	8	120	1,108	133	0.51	-9.1%	16,576	62.8%	0.03	-44.2%		
2010.2	102.0	270,109	12	202	1,108	224	0.83	29.8%	18,666	11.5%	0.04	16.4%	0.68	12.0%
2011.1	96.0	265,279	12	143	1,105	158	0.60	16.1%	13,178	-20.5%	0.05	46.0%		
2011.2	90.0	273,038	11	91	1,105	100	0.37	-55.8%	9,114	-51.2%	0.04	-9.4%	0.48	-28.9%
2012.1	84.0	268,289	9	253	1,090	275	1.03	72.2%	30,483	131.3%	0.03	-25.6%		
2012.2	78.0	277,203	17	460	1,090	501	1.81	392.9%	29,163	220.0%	0.06	54.0%	1.42	196.7%
2013.1	72.0	272,363	9	164	1,094	179	0.66	-35.9%	19,680	-35.4%	0.03	-0.8%		
2013.2	66.0	281,824	16	298	1,094	326	1.16	-36.0%	20,151	-30.9%	0.06	-7.4%	0.91	-36.0%
2014.1	60.0	275,003	4	100	1,086	109	0.40	-39.7%	26,863	36.5%	0.01	-55.8%		
2014.2	54.0	284,820	12	320	1,086	348	1.22	5.6%	28,577	41.8%	0.04	-25.5%	0.82	-10.4%
2015.1	48.0	278,612	8	164	1,076	177	0.63	59.9%	21,844	-18.7%	0.03	96.6%		
2015.2	42.0	288,103	10	187	1,076	202	0.70	-42.7%	20,112	-29.6%	0.03	-18.6%	0.67	-18.2%
2016.1	36.0	283,926	7	136	1,095	149	0.52	-17.2%	20,963	-4.0%	0.03	-13.8%		
2016.2	30.0	293,425	11	264	1,095	289	0.99	40.9%	26,246	30.5%	0.04	8.0%	0.76	13.7%
2017.1	24.0	288,130	8	210	1,091	229	0.79	51.4%	28,803	37.4%	0.03	10.2%		
2017.2	18.0	298,875	15	340	1,091	371	1.24	25.9%	25,365	-3.4%	0.05	30.3%	1.02	34.7%
2018.1	12.0	292,699	10	268	1,093	293	1.00	26.2%	28,204	-2.1%	0.04	28.9%		
2018.2	6.0	302,422	17	494	1,093	540	1.79	43.9%	32,139	26.7%	0.06	13.5%	1.40	37.1%
Total		10,245,672	514	7,485		8,181								



Province of Nova Scotia
Accident Benefits - All Disability Income
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

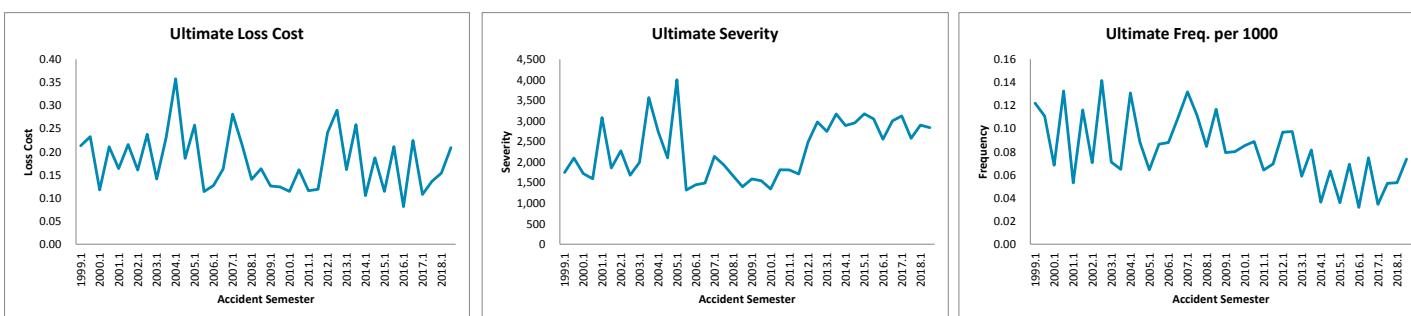
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	213,160	476	3,232	1,088	3,516	16.50	-1.8%	7,387	2.23	2.83	21.55		
1999.2	234.0	216,458	613	5,276	1,088	5,740	26.52		9,364					
2000.1	228.0	219,748	459	3,291	1,082	3,561	16.20	-17.8%	7,758	5.0%	2.09	-6.5%		
2000.2	222.0	226,395	652	4,559	1,082	4,933	21.79	-17.8%	7,566	-19.2%	2.88	1.7%	19.04	-11.6%
2001.1	216.0	225,796	547	3,280	1,065	3,494	15.47	-4.5%	6,387	-17.7%	2.42	16.0%		
2001.2	210.0	232,436	526	3,216	1,065	3,425	14.74	-32.4%	6,512	-13.9%	2.26	-21.4%	15.10	-20.7%
2002.1	204.0	226,933	436	2,898	1,077	3,121	13.75	-11.1%	7,158	12.1%	1.92	-20.7%		
2002.2	198.0	233,043	502	3,753	1,077	4,042	17.34	17.7%	8,050	23.6%	2.15	-4.8%	15.57	3.1%
2003.1	192.0	225,430	366	1,965	1,078	2,118	9.40	-31.7%	5,783	-19.2%	1.62	-15.4%		
2003.2	186.0	231,721	388	3,017	1,078	3,253	14.04	-19.1%	8,383	4.1%	1.67	-22.3%	11.75	-24.6%
2004.1	180.0	229,205	344	3,261	1,140	3,717	16.22	72.6%	10,805	86.8%	1.50	-7.6%		
2004.2	174.0	237,535	409	3,649	1,140	4,160	17.51	24.8%	10,172	21.3%	1.72	2.8%	16.88	43.7%
2005.1	168.0	232,976	367	3,280	1,097	3,597	15.44	-4.8%	9,800	-9.3%	1.58	5.0%		
2005.2	162.0	242,772	406	3,488	1,097	3,825	15.76	-10.0%	9,421	-7.4%	1.67	-2.9%	15.60	-7.6%
2006.1	156.0	238,659	354	3,243	1,099	3,562	14.92	-3.3%	10,062	2.7%	1.48	-5.8%		
2006.2	150.0	247,234	350	3,799	1,099	4,173	16.88	7.1%	11,924	26.6%	1.42	-15.3%	15.92	2.0%
2007.1	144.0	242,797	329	2,465	1,105	2,723	11.22	-24.8%	8,277	-17.7%	1.36	-8.6%		
2007.2	138.0	251,152	338	2,767	1,105	3,057	12.17	-27.9%	9,046	-24.1%	1.35	-4.9%	11.70	-26.5%
2008.1	132.0	248,490	247	1,521	1,095	1,665	6.70	-40.3%	6,741	-18.6%	0.99	-26.6%		
2008.2	126.0	256,945	295	2,188	1,095	2,394	9.32	-23.5%	8,116	-10.3%	1.15	-14.7%	8.03	-31.4%
2009.1	120.0	252,307	269	2,263	1,106	2,501	9.91	48.0%	9,299	37.9%	1.07	7.3%		
2009.2	114.0	261,917	284	1,592	1,106	1,760	6.72	-27.9%	6,195	-23.7%	1.08	-5.6%	8.29	3.2%
2010.1	108.0	258,170	225	3,651	1,108	4,044	15.66	58.0%	17,972	93.3%	0.87	-18.3%		
2010.2	102.0	270,109	312	3,245	1,108	3,594	13.31	98.1%	11,521	86.0%	1.16	6.5%	14.46	74.5%
2011.1	96.0	265,279	246	3,157	1,105	3,489	13.15	-16.0%	14,176	-21.1%	0.93	6.5%		
2011.2	90.0	273,308	309	4,487	1,105	4,959	18.14	36.3%	16,038	39.2%	1.13	-2.1%	15.69	8.5%
2012.1	84.0	268,289	291	4,058	1,090	4,424	16.49	25.4%	15,185	7.1%	1.09	17.0%		
2012.2	78.0	277,203	312	6,654	1,090	7,255	26.17	44.2%	23,252	45.0%	1.13	-0.5%	21.41	36.5%
2013.1	72.0	272,363	274	3,748	1,094	4,098	15.05	-8.8%	14,948	-1.6%	1.01	-7.3%		
2013.2	66.0	281,824	305	7,357	1,094	8,045	28.55	9.1%	26,346	13.3%	1.08	-3.7%	21.91	2.3%
2014.1	60.0	275,003	240	4,922	1,086	5,345	19.44	29.2%	22,233	48.7%	0.87	-13.1%		
2014.2	54.0	284,820	275	5,280	1,086	5,735	20.13	-29.5%	20,828	-20.9%	0.97	-10.8%	19.79	-9.7%
2015.1	48.0	278,612	264	3,510	1,076	3,776	13.55	-30.3%	14,328	-35.6%	0.95	8.2%		
2015.2	42.0	288,103	292	10,365	1,076	11,150	38.70	92.2%	38,213	83.5%	1.01	4.8%	26.34	33.1%
2016.1	36.0	283,926	249	7,368	1,095	8,066	28.41	109.6%	32,379	126.0%	0.88	-7.2%		
2016.2	30.0	293,425	266	6,110	1,095	6,689	22.79	-41.1%	25,124	-34.3%	0.91	-10.4%	25.56	-3.0%
2017.1	24.0	288,130	200	6,407	1,091	6,989	24.26	-14.6%	34,962	8.0%	0.69	-20.9%		
2017.2	18.0	298,875	260	6,640	1,091	7,244	24.24	6.3%	27,817	10.7%	0.87	-4.0%	24.25	-5.1%
2018.1	12.0	292,699	223	5,882	1,093	6,431	21.97	-9.4%	28,797	-17.6%	0.76	10.0%		
2018.2	6.0	302,422	269	8,120	1,093	8,878	29.36	21.1%	33,035	18.8%	0.89	2.0%	25.72	6.1%
Total		10,245,672	13,771	168,962		184,549								



Province of Nova Scotia
Accident Benefits - Funeral
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

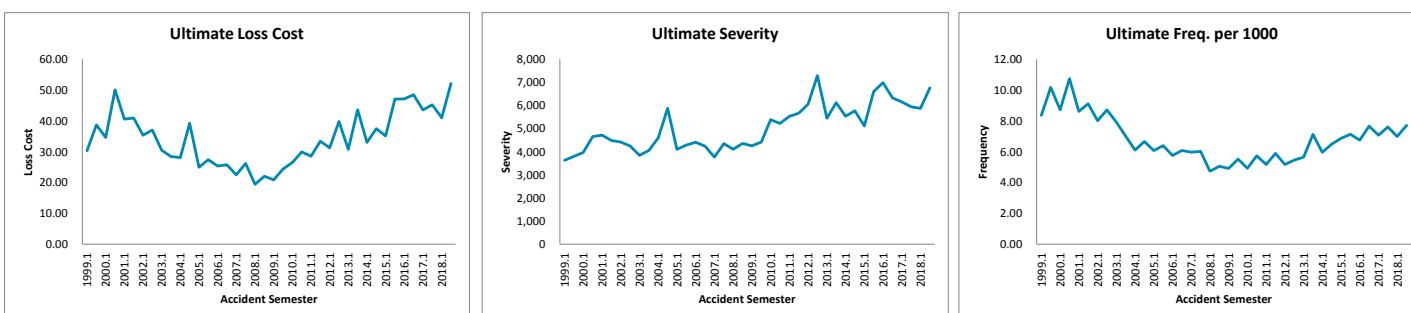
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	213,160	26	42	1.088	45	0.21		1,747		0.12			
1999.2	234.0	216,458	24	46	1.088	50	0.23		2,098		0.11		0.22	
2000.1	228.0	219,748	15	24	1.082	26	0.12	-44.9%	1,721	-1.5%	0.07	-44.0%		
2000.2	222.0	226,395	30	44	1.082	48	0.21	-9.4%	1,590	-24.2%	0.13	19.5%	0.16	-26.1%
2001.1	216.0	225,796	12	35	1.065	37	0.16	39.4%	3,081	79.0%	0.05	-22.1%		
2001.2	210.0	232,436	27	47	1.065	50	0.22	2.3%	1,857	16.7%	0.12	-12.3%	0.19	15.3%
2002.1	204.0	226,933	16	34	1.077	36	0.16	-2.1%	2,274	-26.2%	0.07	32.7%		
2002.2	198.0	233,043	33	51	1.077	55	0.24	10.2%	1,679	-9.6%	0.14	21.9%	0.20	5.0%
2003.1	192.0	225,430	16	30	1.078	32	0.14	-11.9%	1,990	-12.5%	0.07	0.7%		
2003.2	186.0	231,721	15	50	1.078	54	0.23	-2.9%	3,568	112.5%	0.06	-54.3%	0.19	-6.4%
2004.1	180.0	229,205	30	72	1.140	82	0.36	153.3%	2,733	37.3%	0.13	84.4%		
2004.2	174.0	237,535	21	39	1.140	44	0.19	-19.6%	2,101	-41.1%	0.09	36.6%	0.27	44.7%
2005.1	168.0	232,976	15	55	1.097	60	0.26	-28.0%	4,001	46.4%	0.06	-50.8%		
2005.2	162.0	242,772	21	25	1.097	28	0.11	-38.6%	1,318	-37.3%	0.09	-2.2%	0.18	-31.8%
2006.1	156.0	238,659	21	28	1.099	30	0.13	-50.7%	1,444	-63.9%	0.09	36.7%		
2006.2	150.0	247,234	27	37	1.099	40	0.16	42.8%	1,491	13.1%	0.11	26.3%	0.15	-21.2%
2007.1	144.0	242,797	32	62	1.105	68	0.28	121.5%	2,136	47.9%	0.13	49.8%		
2007.2	138.0	251,152	28	49	1.105	54	0.21	31.9%	1,927	29.2%	0.11	2.1%	0.25	70.4%
2008.1	132.0	248,490	21	32	1.095	35	0.14	-50.1%	1,661	-22.2%	0.08	-35.9%		
2008.2	126.0	256,945	30	38	1.095	42	0.16	-24.0%	1,398	-27.5%	0.12	4.7%	0.15	-38.6%
2009.1	120.0	252,307	20	29	1.106	32	0.13	-10.4%	1,586	-4.5%	0.08	-6.2%		
2009.2	114.0	261,917	21	29	1.106	32	0.12	-24.1%	1,544	10.5%	0.08	-31.3%	0.12	-17.9%
2010.1	108.0	258,170	22	27	1.108	30	0.11	-9.1%	1,342	-15.4%	0.09	7.5%		
2010.2	102.0	270,109	24	39	1.108	43	0.16	29.9%	1,811	17.3%	0.09	10.8%	0.14	10.7%
2011.1	96.0	265,279	17	28	1.105	31	0.12	1.4%	1,809	34.8%	0.06	-24.8%		
2011.2	90.0	273,308	19	29	1.105	32	0.12	-26.2%	1,708	-5.7%	0.07	-21.8%	0.12	-15.1%
2012.1	84.0	268,289	26	59	1.090	65	0.24	108.2%	2,490	37.6%	0.10	51.2%		
2012.2	78.0	277,203	27	74	1.090	80	0.29	144.1%	2,975	74.2%	0.10	40.1%	0.27	126.6%
2013.1	72.0	272,363	16	40	1.094	44	0.16	-33.2%	2,744	10.2%	0.06	-39.4%		
2013.2	66.0	281,824	23	67	1.094	73	0.26	-10.7%	3,170	6.6%	0.08	-16.2%	0.21	-20.7%
2014.1	60.0	275,003	10	27	1.086	29	0.11	-34.8%	2,888	5.3%	0.04	-38.1%		
2014.2	54.0	284,820	18	49	1.086	53	0.19	-27.7%	2,954	-6.8%	0.06	-22.4%	0.15	-30.4%
2015.1	48.0	278,612	10	30	1.076	32	0.11	8.7%	3,174	9.9%	0.04	-1.1%		
2015.2	42.0	288,103	20	57	1.076	61	0.21	12.9%	3,050	3.2%	0.07	9.3%	0.16	11.4%
2016.1	36.0	283,926	9	21	1.095	23	0.08	-28.8%	2,554	-19.5%	0.03	-11.5%		
2016.2	30.0	293,425	22	60	1.095	66	0.22	6.3%	3,002	-1.6%	0.07	8.0%	0.15	-5.8%
2017.1	24.0	288,130	10	28	1.091	31	0.11	32.6%	3,122	22.2%	0.03	8.4%		
2017.2	18.0	298,875	16	37	1.091	41	0.14	-39.5%	2,576	-14.2%	0.05	-29.5%	0.12	-20.8%
2018.1	12.0	292,699	16	41	1.093	45	0.15	42.8%	2,897	-7.2%	0.05	53.9%		
2018.2	6.0	302,422	22	58	1.093	63	0.21	53.7%	2,836	10.1%	0.07	39.6%	0.18	48.9%
Total		10,245,672	828	1,667		1,823								



Province of Nova Scotia
Accident Benefits - All Medical/Rehab Expenses
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

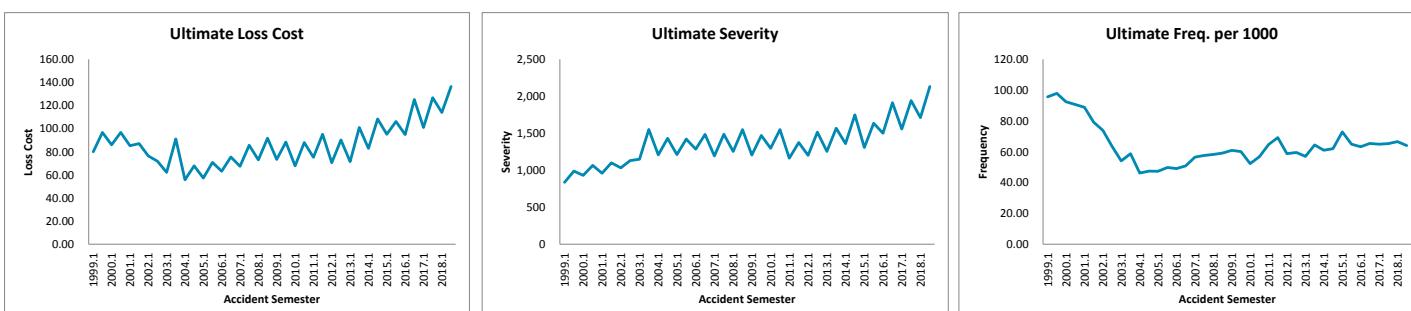
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	213,160	1,782	5,944	1,088	6,467	30.34		3,629		8.36			
1999.2	234.0	216,458	2,203	7,694	1,088	8,371	38.67		3,800		10.18		34.54	
2000.1	228.0	219,748	1,916	7,031	1,082	7,607	34.62	14.1%	3,970	9.4%	8.72	4.3%		
2000.2	222.0	226,395	2,432	10,473	1,082	11,332	50.05	29.4%	4,659	22.6%	10.74	5.5%	42.45	22.9%
2001.1	216.0	225,796	1,945	8,610	1,065	9,170	40.61	17.3%	4,715	18.8%	8.61	-1.2%		
2001.2	210.0	232,436	2,119	8,930	1,065	9,510	40.92	-18.3%	4,488	-3.7%	9.12	-15.1%	40.77	-4.0%
2002.1	204.0	226,933	1,817	7,453	1,077	8,027	35.37	-12.9%	4,418	-6.3%	8.01	-7.0%		
2002.2	198.0	233,043	2,031	8,016	1,077	8,633	37.04	-9.5%	4,250	-5.3%	8.72	-4.4%	36.22	-11.2%
2003.1	192.0	225,430	1,788	6,379	1,078	6,877	30.51	-13.8%	3,847	-12.9%	7.93	-1.0%		
2003.2	186.0	231,721	1,626	6,111	1,078	6,588	28.43	-23.3%	4,052	-4.7%	7.02	-19.5%	29.45	-18.7%
2004.1	180.0	229,205	1,400	5,652	1,140	6,443	28.11	-7.9%	4,602	19.6%	6.11	-23.0%		
2004.2	174.0	237,535	1,584	8,171	1,140	9,315	39.21	37.9%	5,880	45.1%	6.67	-5.0%	33.76	14.6%
2005.1	168.0	232,976	1,417	5,303	1,097	5,816	24.96	-11.2%	4,104	-10.8%	6.08	-0.4%		
2005.2	162.0	242,772	1,552	6,066	1,097	6,652	27.40	-30.1%	4,286	-27.1%	6.39	-4.1%	26.21	-22.4%
2006.1	156.0	238,659	1,374	5,516	1,099	6,059	25.39	1.7%	4,410	7.5%	5.76	-5.3%		
2006.2	150.0	247,234	1,502	5,802	1,099	6,373	25.78	-5.9%	4,243	-1.0%	6.08	-5.0%	25.59	-2.4%
2007.1	144.0	242,797	1,450	4,947	1,105	5,466	22.51	-11.3%	3,769	-14.5%	5.97	3.7%		
2007.2	138.0	251,152	1,512	5,957	1,105	6,581	26.20	1.7%	4,353	2.6%	6.02	-0.9%	24.39	-4.7%
2008.1	132.0	248,490	1,177	4,412	1,095	4,829	19.43	-13.7%	4,102	8.8%	4.74	-20.7%		
2008.2	126.0	256,945	1,300	5,180	1,095	5,670	22.07	-15.8%	4,361	0.2%	5.06	-16.0%	20.77	-14.8%
2009.1	120.0	252,307	1,240	4,771	1,106	5,275	20.91	7.6%	4,254	3.7%	4.91	3.8%		
2009.2	114.0	261,917	1,447	5,785	1,106	6,395	24.42	10.6%	4,419	1.3%	5.52	9.2%	22.69	9.3%
2010.1	108.0	258,170	1,271	6,179	1,108	6,844	26.51	26.8%	5,384	26.6%	4.92	0.2%		
2010.2	102.0	270,109	1,551	7,311	1,108	8,098	29.98	22.8%	5,221	18.1%	5.74	3.9%	28.28	24.6%
2011.1	96.0	265,279	1,371	6,856	1,105	7,577	28.56	7.8%	5,527	2.6%	5.17	5.0%		
2011.2	90.0	273,308	1,611	8,262	1,105	9,131	33.41	11.4%	5,668	8.6%	5.89	2.7%	31.02	9.7%
2012.1	84.0	268,289	1,386	7,698	1,090	8,393	31.29	9.5%	6,054	9.5%	5.17	0.0%		
2012.2	78.0	277,203	1,512	10,116	1,090	11,030	39.79	19.1%	7,293	28.7%	5.46	-7.4%	35.61	14.8%
2013.1	72.0	272,363	1,538	7,667	1,094	8,384	30.78	-1.6%	5,451	-10.0%	5.65	9.3%		
2013.2	66.0	281,824	2,007	11,237	1,094	12,287	43.60	9.6%	6,122	-16.1%	7.12	30.5%	37.30	4.8%
2014.1	60.0	275,003	1,640	8,364	1,086	9,085	33.03	7.3%	5,539	1.6%	5.96	5.6%		
2014.2	54.0	284,820	1,849	9,820	1,086	10,666	37.45	-14.1%	5,768	-5.8%	6.49	-8.9%	35.28	-5.4%
2015.1	48.0	278,612	1,913	9,091	1,076	9,780	35.10	6.3%	5,112	-7.7%	6.87	15.1%		
2015.2	42.0	288,103	2,056	12,611	1,076	13,567	47.09	25.7%	6,600	14.4%	7.13	9.9%	41.20	16.8%
2016.1	36.0	283,926	1,916	12,222	1,095	13,380	47.12	34.2%	6,983	36.6%	6.75	-1.7%		
2016.2	30.0	293,425	2,247	12,993	1,095	14,224	48.47	2.9%	6,330	-4.1%	7.66	7.3%	47.81	16.1%
2017.1	24.0	288,130	2,039	11,503	1,091	12,549	43.55	-7.6%	6,153	-11.9%	7.08	4.9%		
2017.2	18.0	298,875	2,274	12,389	1,091	13,515	45.22	-6.7%	5,943	-6.1%	7.61	-0.6%	44.40	-7.1%
2018.1	12.0	292,699	2,045	10,990	1,093	12,016	41.05	-5.7%	5,877	-4.5%	6.99	-1.3%		
2018.2	6.0	302,422	2,332	14,417	1,093	15,762	52.12	15.3%	6,759	13.7%	7.71	1.4%	46.68	5.1%
Total		10,245,672	69,173	323,929		353,741								



Province of Nova Scotia
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

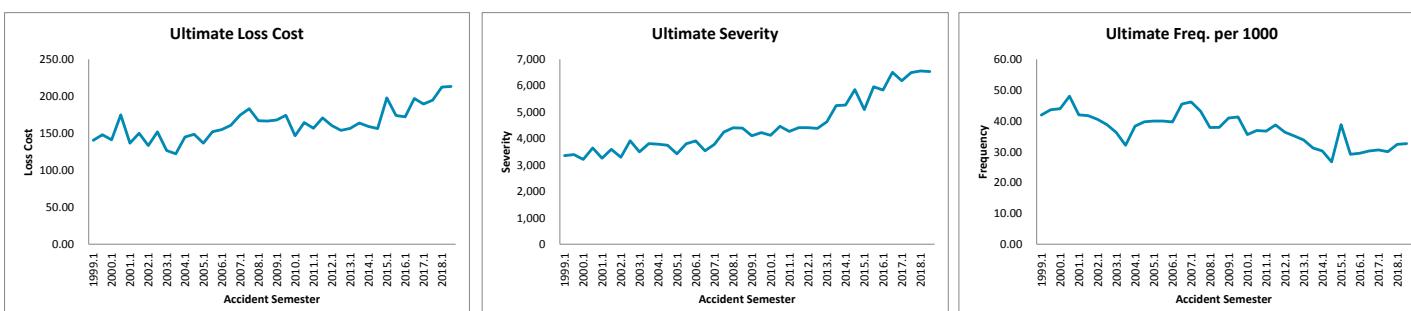
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	147,597	14,114	10,857	1.088	11,813	80.03	837		95.63				
1999.2	234.0	149,131	14,592	13,250	1.088	14,417	96.67	988		97.85				88.39
2000.1	228.0	153,955	14,219	12,234	1.082	13,238	85.98	7.4%	931	11.2%	92.36	-3.4%		
2000.2	222.0	158,210	14,345	14,131	1.082	15,290	96.64	0.0%	1,066	7.9%	90.67	-7.3%	91.39	3.4%
2001.1	216.0	159,711	14,174	12,782	1.065	13,612	85.23	-0.9%	960	3.2%	88.75	-3.9%		
2001.2	210.0	162,525	12,853	13,283	1.065	14,146	87.04	-9.9%	1,101	3.3%	79.08	-12.8%	86.14	-5.7%
2002.1	204.0	160,328	11,849	11,365	1.077	12,240	76.34	-10.4%	1,033	7.6%	73.90	-16.7%		
2002.2	198.0	162,605	10,325	10,836	1.077	11,670	71.77	-17.5%	1,130	2.7%	63.50	-19.7%	74.04	-14.0%
2003.1	192.0	157,402	8,514	9,077	1.078	9,785	62.17	-18.6%	1,149	11.3%	54.09	-26.8%		
2003.2	186.0	157,968	9,281	13,348	1.078	14,389	91.09	26.9%	1,550	37.2%	58.75	-7.5%	76.65	3.5%
2004.1	180.0	156,135	7,210	7,640	1.140	8,710	55.78	-10.3%	1,208	5.1%	46.18	-14.6%		
2004.2	174.0	158,513	7,515	9,431	1.140	10,751	67.83	-25.5%	1,431	-7.7%	47.41	-19.3%	61.85	-19.3%
2005.1	168.0	157,169	7,431	8,205	1.097	8,997	57.24	2.6%	1,211	0.2%	47.28	2.4%		
2005.2	162.0	163,251	8,130	10,539	1.097	11,558	70.80	4.4%	1,422	-0.6%	49.80	5.0%	64.15	3.7%
2006.1	156.0	163,075	8,000	9,358	1.099	10,280	63.04	10.1%	1,285	6.1%	49.06	3.8%		
2006.2	150.0	169,763	8,634	11,664	1.099	12,813	75.47	6.6%	1,484	4.4%	50.86	2.1%	69.38	8.2%
2007.1	144.0	169,785	9,591	10,366	1.105	11,453	67.46	7.0%	1,194	-7.1%	56.49	15.1%		
2007.2	138.0	177,020	10,187	13,705	1.105	15,143	85.54	13.3%	1,486	0.2%	57.55	13.1%	76.69	10.5%
2008.1	132.0	178,753	10,414	11,931	1.095	13,058	73.05	8.3%	1,254	5.0%	58.26	3.1%		
2008.2	126.0	184,996	10,948	15,496	1.095	16,960	91.68	7.2%	1,549	4.2%	59.18	2.8%	82.53	7.6%
2009.1	120.0	183,867	11,191	12,209	1.106	13,497	73.41	0.5%	1,206	-3.8%	60.86	4.5%		
2009.2	114.0	189,711	11,405	15,166	1.106	16,766	88.38	-3.6%	1,470	-5.1%	60.12	1.6%	81.01	-1.8%
2010.1	108.0	188,633	9,861	11,540	1.108	12,782	67.76	-7.7%	1,296	7.5%	52.28	-14.1%		
2010.2	102.0	195,028	11,075	15,496	1.108	17,164	88.01	-0.4%	1,550	5.4%	56.79	-5.5%	78.05	-3.6%
2011.1	96.0	193,136	12,499	13,140	1.105	14,523	75.19	11.0%	1,162	-10.4%	64.72	23.8%		
2011.2	90.0	197,871	13,696	17,032	1.105	18,823	95.13	8.1%	1,374	-11.3%	69.22	21.9%	85.28	9.3%
2012.1	84.0	196,969	11,561	12,748	1.090	13,900	70.57	-6.2%	1,202	3.5%	58.69	-9.3%		
2012.2	78.0	201,954	12,015	16,690	1.090	18,197	90.11	-5.3%	1,515	10.2%	59.49	-14.0%	80.46	-5.7%
2013.1	72.0	200,413	11,413	13,086	1.094	14,310	71.40	1.2%	1,254	4.3%	56.95	-3.0%		
2013.2	66.0	206,594	13,302	19,071	1.094	20,854	100.94	12.0%	1,568	3.5%	64.38	8.2%	86.40	7.4%
2014.1	60.0	204,408	12,458	15,590	1.086	16,932	82.83	16.0%	1,359	8.4%	60.95	7.0%		
2014.2	54.0	210,222	13,033	20,986	1.086	22,793	108.42	7.4%	1,749	11.5%	62.00	-3.7%	95.81	10.9%
2015.1	48.0	208,495	15,190	18,442	1.076	19,839	95.16	14.9%	1,306	-3.9%	72.85	19.5%		
2015.2	42.0	214,752	13,939	21,180	1.076	22,785	106.10	-2.1%	1,635	-6.5%	64.91	4.7%	100.71	5.1%
2016.1	36.0	214,328	13,559	18,574	1.095	20,333	94.87	-0.3%	1,500	14.8%	63.26	-13.2%		
2016.2	30.0	219,936	14,386	25,145	1.095	27,526	125.15	18.0%	1,913	17.1%	65.41	0.8%	110.21	9.4%
2017.1	24.0	218,620	14,186	20,236	1.091	22,076	100.98	6.4%	1,556	3.8%	64.89	2.6%		
2017.2	18.0	225,351	14,716	26,188	1.091	28,568	126.77	1.3%	1,941	1.5%	65.30	-0.2%	114.07	3.5%
2018.1	12.0	223,649	14,888	23,301	1.093	25,475	113.90	12.8%	1,711	10.0%	66.57	2.6%		
2018.2	6.0	229,471	14,687	28,622	1.093	31,293	136.37	7.6%	2,131	9.8%	64.01	-2.0%	125.28	9.8%
Total		7,371,299	471,384	593,941		648,760								



Province of Nova Scotia
Collision
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

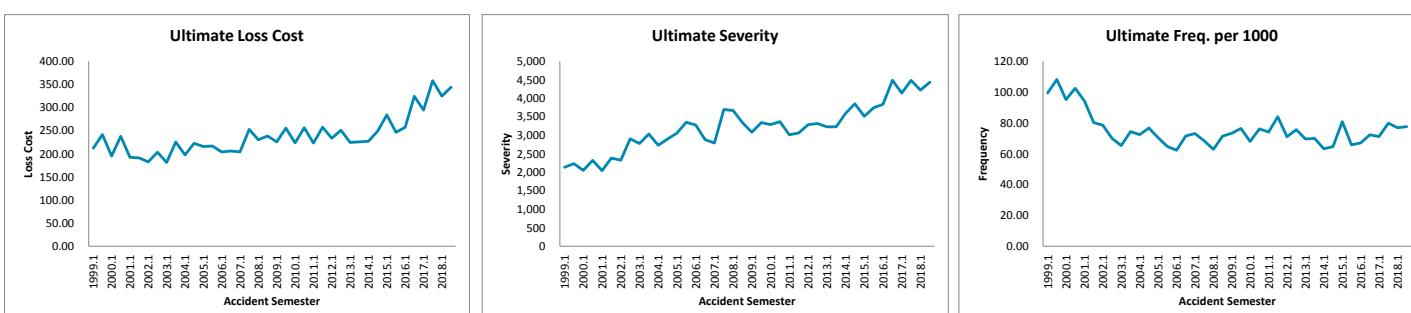
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	118,782	4,976	15,327	1.088	16,676	140.39		3,351		41.89			
1999.2	234.0	121,296	5,288	16,496	1.088	17,947	147.96		3,394		43.60		144.22	
2000.1	228.0	122,145	5,366	15,918	1.082	17,223	141.01	0.4%	3,210	-4.2%	43.93	4.9%		
2000.2	222.0	126,595	6,078	20,455	1.082	22,132	174.83	18.2%	3,641	7.3%	48.01	10.1%	158.22	9.7%
2001.1	216.0	134,036	5,626	17,188	1.065	18,305	136.57	-3.1%	3,254	1.4%	41.97	-4.5%		
2001.2	210.0	135,297	5,644	19,048	1.065	20,286	149.94	-14.2%	3,594	-1.3%	41.72	-13.1%	143.28	-9.4%
2002.1	204.0	131,836	5,339	16,321	1.077	17,577	133.33	-2.4%	3,292	1.2%	40.50	-3.5%		
2002.2	198.0	133,786	5,186	18,862	1.077	20,314	151.84	1.3%	3,917	9.0%	38.77	-7.1%	142.65	-0.4%
2003.1	192.0	129,180	4,684	15,183	1.078	16,367	126.70	-5.0%	3,494	6.1%	36.26	-10.5%		
2003.2	186.0	130,797	4,198	14,824	1.078	15,980	122.18	-19.5%	3,806	-2.8%	32.10	-17.2%	124.43	-12.8%
2004.1	180.0	129,660	4,967	16,485	1.140	18,793	144.94	14.4%	3,783	8.3%	38.31	5.6%		
2004.2	174.0	134,400	5,336	17,518	1.140	19,971	148.59	21.6%	3,743	-1.7%	39.70	23.7%	146.80	18.0%
2005.1	168.0	133,013	5,314	16,577	1.097	18,178	136.67	-5.7%	3,421	-9.6%	39.95	4.3%		
2005.2	162.0	139,455	5,572	19,331	1.097	21,198	152.01	2.3%	3,804	1.6%	39.96	0.6%	144.52	-1.6%
2006.1	156.0	140,195	5,558	19,772	1.099	21,719	154.92	13.4%	3,908	14.2%	39.65	-0.8%		
2006.2	150.0	147,633	6,713	21,611	1.099	23,740	160.80	5.8%	3,536	-7.0%	45.47	13.8%	157.94	9.3%
2007.1	144.0	147,705	6,815	23,311	1.105	25,756	174.38	12.6%	3,779	-3.3%	46.14	16.4%		
2007.2	138.0	155,568	6,709	25,773	1.105	28,477	183.05	13.8%	4,244	20.0%	43.13	-5.2%	178.83	13.2%
2008.1	132.0	156,888	5,941	23,929	1.095	26,191	166.94	-4.3%	4,408	16.6%	37.87	-17.9%		
2008.2	126.0	163,562	6,198	24,886	1.095	27,238	166.53	-9.0%	4,394	3.5%	37.90	-12.1%	166.73	-6.8%
2009.1	120.0	161,852	6,625	24,597	1.106	27,192	168.01	0.6%	4,104	-6.9%	40.93	8.1%		
2009.2	114.0	167,924	6,933	26,476	1.106	29,269	174.30	4.7%	4,221	-3.8%	41.29	9.0%	171.21	2.7%
2010.1	108.0	166,010	5,906	21,966	1.108	24,330	146.56	-12.8%	4,120	0.4%	35.58	-13.1%		
2010.2	102.0	172,319	6,355	25,599	1.108	28,354	164.54	-5.6%	4,462	5.7%	36.88	-10.7%	155.72	-9.0%
2011.1	96.0	169,704	6,226	24,056	1.105	26,586	156.66	6.9%	4,270	3.7%	36.69	3.1%		
2011.2	90.0	175,173	6,774	27,053	1.105	29,899	170.68	3.7%	4,414	-1.1%	38.67	4.9%	163.78	5.2%
2012.1	84.0	173,640	6,307	25,530	1.090	27,835	160.31	2.3%	4,413	3.4%	36.32	-1.0%		
2012.2	78.0	179,105	6,293	25,295	1.090	27,579	153.98	-9.8%	4,382	-0.7%	35.14	-9.1%	157.09	-4.1%
2013.1	72.0	176,938	5,978	25,339	1.094	27,708	156.60	-2.3%	4,635	5.0%	33.79	-7.0%		
2013.2	66.0	183,912	5,740	27,559	1.094	30,136	163.86	6.4%	5,250	19.8%	31.21	-11.2%	160.30	2.0%
2014.1	60.0	181,173	5,477	26,551	1.086	28,837	159.17	1.6%	5,265	13.6%	30.23	-10.5%		
2014.2	54.0	187,842	5,018	27,037	1.086	29,365	156.33	-4.6%	5,852	11.5%	26.71	-14.4%	157.72	-1.6%
2015.1	48.0	185,547	7,201	34,105	1.076	36,690	197.74	24.2%	5,095	-3.2%	38.81	28.4%		
2015.2	42.0	193,269	5,642	31,263	1.076	33,632	174.02	11.3%	5,962	1.9%	29.19	9.3%	185.64	17.7%
2016.1	36.0	191,907	5,666	30,195	1.095	33,054	172.24	-12.9%	5,833	14.5%	29.53	-23.9%		
2016.2	30.0	198,539	6,009	35,710	1.095	39,092	196.90	13.1%	6,505	9.1%	30.27	3.7%	184.78	-0.5%
2017.1	24.0	196,299	6,009	34,080	1.091	37,178	189.40	10.0%	6,187	6.1%	30.61	3.7%		
2017.2	18.0	204,288	6,127	36,468	1.091	39,783	194.74	-1.1%	6,493	-0.2%	29.99	-0.9%	192.12	4.0%
2018.1	12.0	201,732	6,536	39,191	1.093	42,847	212.40	12.1%	6,556	6.0%	32.40	5.8%		
2018.2	6.0	208,921	6,817	40,740	1.093	44,542	213.20	9.5%	6,534	0.6%	32.63	8.8%	212.80	10.8%
Total		6,407,922	235,152	967,622		1,057,979								



Province of Nova Scotia
All Perils
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

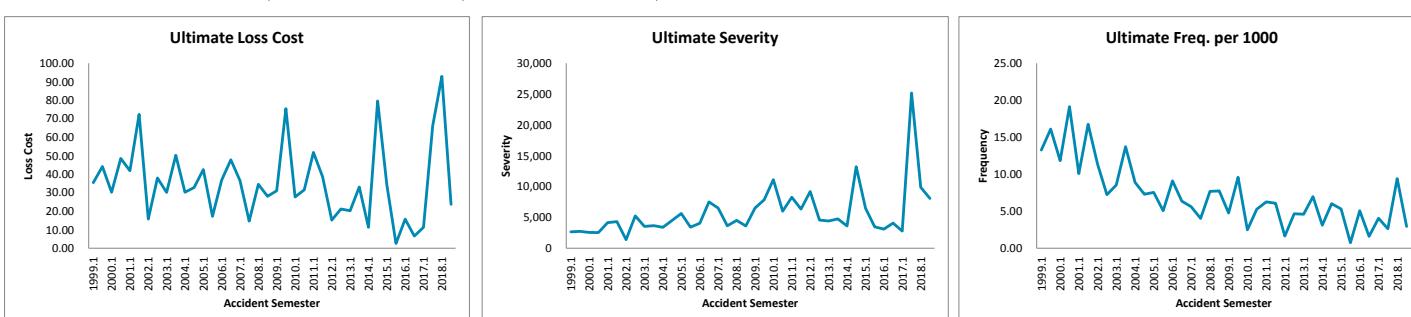
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	17,685	1,758	3,449	1,088	3,752	212.17		2,134		99.41			
1999.2	234.0	17,660	1,910	3,919	1,088	4,264	241.43		2,232		108.15		226.79	
2000.1	228.0	17,836	1,697	3,216	1,082	3,480	195.11	-8.0%	2,051	-3.9%	95.15	-4.3%		
2000.2	222.0	18,427	1,888	4,052	1,082	4,384	237.92	-1.5%	2,322	4.0%	102.46	-5.3%	216.86	-4.4%
2001.1	216.0	18,910	1,781	3,415	1,065	3,637	192.33	-1.4%	2,042	-0.4%	94.18	-1.0%		
2001.2	210.0	19,797	1,587	3,550	1,065	3,781	190.97	-19.7%	2,382	2.6%	80.16	-21.8%	191.64	-11.6%
2002.1	204.0	19,535	1,533	3,309	1,077	3,563	182.41	-5.2%	2,324	13.8%	78.47	-16.7%		
2002.2	198.0	19,945	1,396	3,764	1,077	4,054	203.23	6.4%	2,904	21.9%	69.99	-12.7%	192.93	0.7%
2003.1	192.0	19,605	1,280	3,296	1,078	3,553	181.23	-0.6%	2,776	19.4%	65.29	-16.8%		
2003.2	186.0	20,776	1,545	4,346	1,078	4,684	225.47	10.9%	3,032	4.4%	74.36	6.2%	203.99	5.7%
2004.1	180.0	21,434	1,551	3,712	1,140	4,232	197.44	8.9%	2,729	-1.7%	72.36	10.8%		
2004.2	174.0	23,003	1,765	4,489	1,140	5,117	222.47	-1.3%	2,899	-4.4%	76.73	3.2%	210.40	3.1%
2005.1	168.0	22,468	1,583	4,416	1,097	4,843	215.54	9.2%	3,059	12.1%	70.46	-2.6%		
2005.2	162.0	22,435	1,451	4,431	1,097	4,859	216.59	-2.6%	3,349	15.5%	64.68	-15.7%	216.07	2.7%
2006.1	156.0	21,492	1,338	3,993	1,099	4,386	204.07	-5.3%	3,278	7.1%	62.26	-11.6%		
2006.2	150.0	21,304	1,523	3,995	1,099	4,389	206.01	-4.9%	2,882	-13.9%	71.49	10.5%	205.03	-5.1%
2007.1	144.0	20,566	1,503	3,794	1,105	4,192	203.83	-0.1%	2,789	-14.9%	73.08	17.4%		
2007.2	138.0	20,803	1,422	4,758	1,105	5,258	252.74	22.7%	3,697	28.3%	68.36	-4.4%	228.43	11.4%
2008.1	132.0	20,450	1,285	4,304	1,095	4,711	230.37	13.0%	3,666	31.5%	62.84	-14.0%		
2008.2	126.0	20,787	1,484	4,528	1,095	4,955	238.39	-5.7%	3,339	-9.7%	71.39	4.4%	234.41	2.6%
2009.1	120.0	20,289	1,487	4,143	1,106	4,580	225.75	-2.0%	3,080	-16.0%	73.29	16.6%		
2009.2	114.0	20,816	1,590	4,805	1,106	5,312	255.20	7.1%	3,341	0.1%	76.38	7.0%	240.66	2.7%
2010.1	108.0	20,316	1,381	4,099	1,108	4,540	223.46	-1.0%	3,287	6.7%	67.97	-7.3%		
2010.2	102.0	21,026	1,600	4,863	1,108	5,387	256.19	0.4%	3,367	0.8%	76.10	-0.4%	240.11	-0.2%
2011.1	96.0	20,677	1,531	4,176	1,105	4,615	223.21	-0.1%	3,014	-8.3%	74.04	8.9%		
2011.2	90.0	20,928	1,759	4,874	1,105	5,386	257.39	0.5%	3,062	-9.0%	84.05	10.5%	240.40	0.1%
2012.1	84.0	20,266	1,440	4,338	1,090	4,730	233.41	4.6%	3,285	9.0%	71.06	-4.0%		
2012.2	78.0	20,559	1,554	4,727	1,090	5,154	250.71	-2.6%	3,317	8.3%	75.59	-10.1%	242.12	0.7%
2013.1	72.0	19,976	1,390	4,101	1,094	4,485	224.50	-3.8%	3,226	-1.8%	69.58	-2.1%		
2013.2	66.0	20,477	1,433	4,229	1,094	4,624	225.84	-9.9%	3,227	-2.7%	69.98	-7.4%	225.18	-7.0%
2014.1	60.0	20,025	1,266	4,186	1,086	4,546	227.03	1.1%	3,591	11.3%	63.23	-9.1%		
2014.2	54.0	20,668	1,336	4,734	1,086	5,142	248.77	10.2%	3,849	19.3%	64.64	-7.6%	238.07	5.7%
2015.1	48.0	20,308	1,640	5,357	1,076	5,763	283.80	25.0%	3,514	-2.1%	80.76	27.7%		
2015.2	42.0	20,931	1,376	4,788	1,076	5,151	246.08	-1.1%	3,744	-2.7%	65.73	1.7%	264.65	11.2%
2016.1	36.0	20,616	1,383	4,843	1,095	5,302	257.15	-9.4%	3,833	9.1%	67.08	-16.9%		
2016.2	30.0	21,229	1,534	6,286	1,095	6,881	324.14	31.7%	4,486	19.8%	72.26	9.9%	291.14	10.0%
2017.1	24.0	20,861	1,484	5,631	1,091	6,143	294.45	14.5%	4,139	8.0%	71.15	6.1%		
2017.2	18.0	21,423	1,709	7,028	1,091	7,667	357.87	10.4%	4,485	0.0%	79.78	10.4%	326.58	12.2%
2018.1	12.0	20,834	1,602	6,184	1,093	6,761	324.54	10.2%	4,220	2.0%	76.90	8.1%		
2018.2	6.0	21,399	1,659	6,728	1,093	7,356	343.76	-3.9%	4,433	-1.2%	77.55	-2.8%	334.27	2.4%
Total		818,542	61,435	178,856		195,620								



Province of Nova Scotia
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

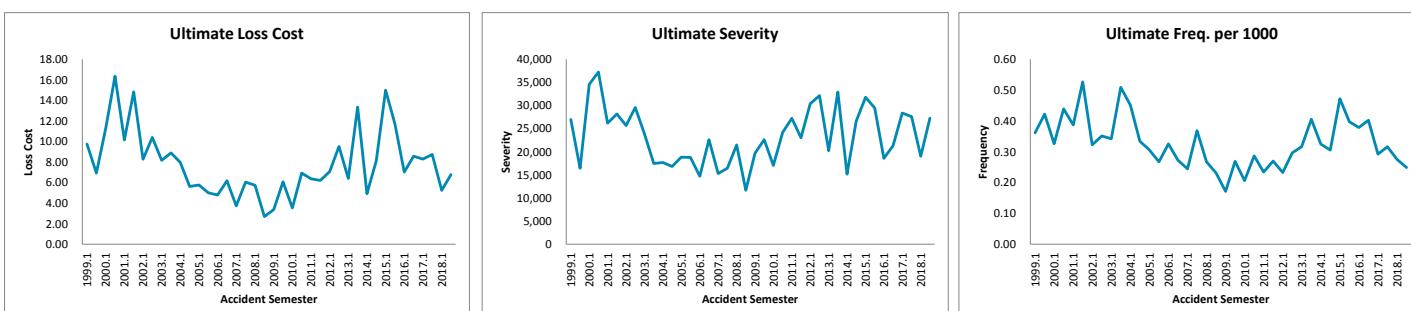
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	3,538	47	115	1.088	125	35.43		2,667		13.28			
1999.2	234.0	3,229	52	131	1.088	143	44.18		2,743		16.10		39.61	
2000.1	228.0	3,211	38	90	1.082	97	30.22	-14.7%	2,553	-4.3%	11.83	-10.9%		
2000.2	222.0	3,084	59	138	1.082	150	48.53	9.8%	2,536	-7.5%	19.13	18.8%	39.19	-1.1%
2001.1	216.0	3,073	31	121	1.065	129	41.85	38.5%	4,149	62.5%	10.09	-14.8%		
2001.2	210.0	2,986	50	203	1.065	216	72.40	49.2%	4,323	70.4%	16.75	-12.5%	56.90	45.2%
2002.1	204.0	2,996	34	44	1.077	47	15.76	-62.3%	1,389	-66.5%	11.35	12.5%		
2002.2	198.0	2,899	21	102	1.077	110	38.00	-47.5%	5,246	21.3%	7.24	-56.7%	26.70	-53.1%
2003.1	192.0	2,812	24	79	1.078	85	30.19	91.5%	3,538	154.7%	8.53	-24.8%		
2003.2	186.0	2,698	37	126	1.078	136	50.26	32.2%	3,664	-30.2%	13.72	89.3%	40.02	49.9%
2004.1	180.0	2,698	24	72	1.140	82	30.27	0.2%	3,403	-3.8%	8.90	4.2%		
2004.2	174.0	2,605	19	75	1.140	86	32.89	-34.5%	4,509	23.1%	7.29	-46.8%	31.56	-21.1%
2005.1	168.0	2,650	20	103	1.097	113	42.54	40.5%	5,635	65.6%	7.55	-15.1%		
2005.2	162.0	2,565	13	40	1.097	44	17.28	-47.5%	3,409	-24.4%	5.07	-30.5%	30.11	-4.6%
2006.1	156.0	2,525	23	85	1.099	93	36.85	-13.4%	4,045	-28.2%	9.11	20.7%		
2006.2	150.0	2,358	15	103	1.099	113	47.85	176.9%	7,521	120.6%	6.36	25.5%	42.16	40.0%
2007.1	144.0	2,319	13	77	1.105	85	36.48	-1.0%	6,507	60.9%	5.61	-38.5%		
2007.2	138.0	2,232	9	30	1.105	33	14.68	-69.3%	3,639	-51.6%	4.03	-36.6%	25.79	-38.8%
2008.1	132.0	2,215	17	70	1.095	77	34.58	-5.2%	4,505	-30.8%	7.67	36.9%		
2008.2	126.0	2,064	16	53	1.095	58	28.09	91.4%	3,623	-0.4%	7.75	92.2%	31.45	21.9%
2009.1	120.0	2,101	10	59	1.106	65	31.05	-10.2%	6,522	44.8%	4.76	-38.0%		
2009.2	114.0	1,980	19	135	1.106	149	75.42	168.5%	7,859	116.9%	9.60	23.8%	52.58	67.2%
2010.1	108.0	2,007	5	50	1.108	56	27.70	-10.8%	11,118	70.5%	2.49	-47.7%		
2010.2	102.0	1,901	10	54	1.108	60	31.55	-58.2%	5,998	-23.7%	5.26	-45.2%	29.58	-43.8%
2011.1	96.0	1,913	12	90	1.105	99	51.80	87.0%	8,260	-25.7%	6.27	151.7%		
2011.2	90.0	1,810	11	63	1.105	70	38.59	22.3%	6,351	5.9%	6.08	15.5%	45.38	53.4%
2012.1	84.0	1,817	3	25	1.090	28	15.19	-70.7%	9,197	11.3%	1.65	-73.7%		
2012.2	78.0	1,720	8	33	1.090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%	18.11	-60.1%
2013.1	72.0	1,744	8	32	1.094	35	20.24	33.3%	4,412	-52.0%	4.59	177.9%		
2013.2	66.0	1,577	11	48	1.094	52	33.14	56.3%	4,750	4.2%	6.98	50.0%	26.37	45.6%
2014.1	60.0	1,603	5	17	1.086	18	11.30	-44.2%	3,622	-17.9%	3.12	-32.0%		
2014.2	54.0	1,496	9	110	1.086	119	79.60	140.2%	13,229	178.5%	6.02	-13.7%	44.26	67.9%
2015.1	48.0	1,510	8	48	1.076	52	34.39	204.4%	6,492	79.2%	5.30	69.9%		
2015.2	42.0	1,360	1	3	1.076	3	2.55	-96.8%	3,472	-73.8%	0.74	-87.8%	19.31	-56.4%
2016.1	36.0	1,375	7	20	1.095	22	15.68	-54.4%	3,095	-52.3%	5.07	-4.3%		
2016.2	30.0	1,226	2	7	1.095	8	6.57	157.3%	4,087	17.7%	1.61	118.6%	11.39	-41.0%
2017.1	24.0	1,237	5	13	1.091	14	11.31	-27.9%	2,795	-9.7%	4.05	-20.1%		
2017.2	18.0	1,151	3	70	1.091	76	66.09	905.8%	25,178	516.1%	2.62	63.3%	37.72	231.2%
2018.1	12.0	1,171	11	99	1.093	109	92.90	721.1%	9,876	253.3%	9.41	132.4%		
2018.2	6.0	1,039	3	23	1.093	25	23.74	-64.1%	8,067	-68.0%	2.94	12.1%	60.38	60.1%
Total		86,490	713	2,855		3,116								



Province of Nova Scotia
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

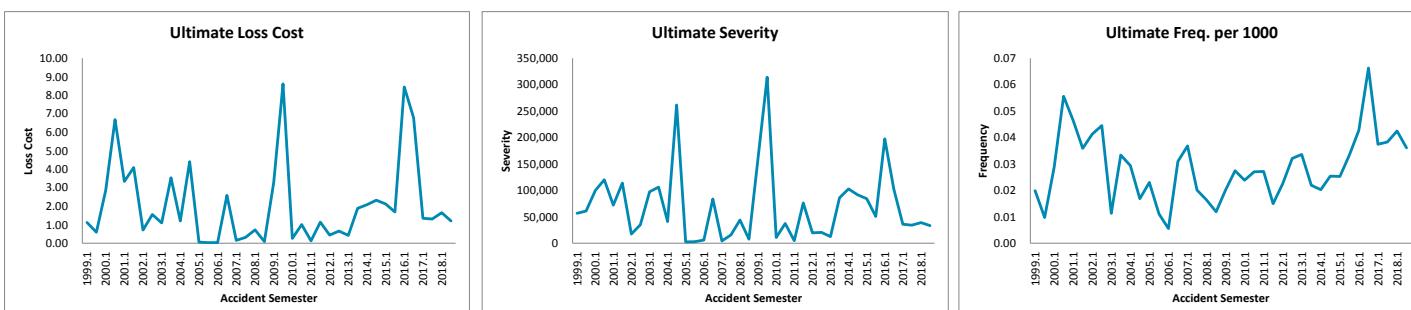
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	193,533	70	1,734	1.088	1,887	9.75		26,952		0.36			
1999.2	234.0	203,838	86	1,298	1.088	1,413	6.93		16,425		0.42			8.30
2000.1	228.0	208,805	68	2,174	1.082	2,352	11.26	15.5%	34,584	28.3%	0.33	-10.0%		
2000.2	222.0	213,990	94	3,234	1.082	3,499	16.35	136.0%	37,225	126.6%	0.44	4.1%	13.84	66.7%
2001.1	216.0	211,838	82	2,017	1.065	2,148	10.14	-10.0%	26,192	-24.3%	0.39	18.9%		
2001.2	210.0	216,533	114	3,013	1.065	3,209	14.82	-9.4%	28,152	-24.4%	0.53	19.9%	12.51	-9.6%
2002.1	204.0	210,425	68	1,616	1.077	1,741	8.27	-18.4%	25,649	-2.1%	0.32	-16.7%		
2002.2	198.0	215,836	76	2,082	1.077	2,242	10.39	-29.9%	29,556	5.0%	0.35	-33.2%	9.34	-25.3%
2003.1	192.0	210,122	72	1,591	1.078	1,715	8.16	-1.4%	23,861	-7.0%	0.34	6.0%		
2003.2	186.0	221,592	113	1,828	1.078	1,970	8.89	-14.4%	17,470	-40.9%	0.51	44.8%	8.54	-8.6%
2004.1	180.0	223,404	101	1,562	1.140	1,780	7.97	-2.3%	17,663	-26.0%	0.45	31.9%		
2004.2	174.0	232,781	78	1,148	1.140	1,309	5.62	-36.8%	16,810	-3.8%	0.33	-34.3%	6.77	-20.7%
2005.1	168.0	228,417	70	1,200	1.097	1,316	5.76	-27.7%	18,833	6.6%	0.31	-32.2%		
2005.2	162.0	239,101	64	1,092	1.097	1,198	5.01	-10.9%	18,752	11.6%	0.27	-20.1%	5.38	-20.6%
2006.1	156.0	236,073	77	1,030	1.099	1,131	4.79	-16.8%	14,716	6.4%	0.33	-21.9%		
2006.2	150.0	245,082	67	1,377	1.099	1,513	6.17	23.2%	22,619	20.6%	0.27	2.1%	5.49	2.2%
2007.1	144.0	240,759	59	814	1.105	900	3.74	-22.0%	15,283	3.9%	0.24	-24.9%		
2007.2	138.0	249,180	92	1,364	1.105	1,507	6.05	-2.0%	16,413	-27.4%	0.37	35.1%	4.91	-10.6%
2008.1	132.0	246,596	66	1,293	1.095	1,415	5.74	53.5%	21,480	40.6%	0.27	9.2%		
2008.2	126.0	255,017	59	628	1.095	687	2.69	-55.5%	11,667	-28.9%	0.23	-37.3%	4.19	-14.7%
2009.1	120.0	250,412	43	763	1.106	844	3.37	-41.3%	19,666	-8.4%	0.17	-35.8%		
2009.2	114.0	260,149	70	1,431	1.106	1,582	6.08	125.7%	22,603	93.7%	0.27	16.5%	4.75	13.4%
2010.1	108.0	256,483	53	816	1.108	904	3.52	4.5%	17,054	-13.3%	0.21	20.6%		
2010.2	102.0	268,483	77	1,679	1.108	1,859	6.93	13.9%	24,178	7.0%	0.29	6.5%	5.26	10.8%
2011.1	96.0	263,595	62	1,520	1.105	1,680	6.37	80.9%	27,232	59.7%	0.23	13.3%		
2011.2	90.0	271,604	73	1,525	1.105	1,686	6.21	-10.4%	23,016	-4.8%	0.27	-5.9%	6.29	19.5%
2012.1	84.0	267,628	62	1,735	1.090	1,892	7.07	10.9%	30,383	11.6%	0.23	-0.6%		
2012.2	78.0	277,054	82	2,417	1.090	2,636	9.51	53.3%	32,132	39.6%	0.30	9.8%	8.31	32.2%
2013.1	72.0	271,943	86	1,592	1.094	1,740	6.40	-9.4%	20,225	-33.4%	0.32	36.0%		
2013.2	66.0	281,509	114	3,438	1.094	3,759	13.35	40.4%	32,925	2.5%	0.41	37.0%	9.94	19.6%
2014.1	60.0	274,698	89	1,246	1.086	1,353	4.93	-23.0%	15,166	-25.0%	0.32	2.6%		
2014.2	54.0	284,629	87	2,128	1.086	2,311	8.12	-39.2%	26,593	-19.2%	0.31	-24.7%	6.55	-34.1%
2015.1	48.0	278,302	131	3,878	1.076	4,172	14.99	204.3%	31,775	109.5%	0.47	45.3%		
2015.2	42.0	287,835	114	3,132	1.076	3,370	11.71	44.2%	29,481	10.9%	0.40	30.1%	13.32	103.3%
2016.1	36.0	283,523	107	1,821	1.095	1,994	7.03	-53.1%	18,561	-41.6%	0.38	-19.7%		
2016.2	30.0	293,183	118	2,295	1.095	2,512	8.57	-26.8%	21,301	-27.7%	0.40	1.3%	7.81	-41.4%
2017.1	24.0	287,852	84	2,185	1.091	2,384	8.28	17.8%	28,350	52.7%	0.29	-22.9%		
2017.2	18.0	298,696	94	2,391	1.091	2,608	8.73	1.9%	27,618	29.7%	0.32	-21.4%	8.51	8.9%
2018.1	12.0	292,455	80	1,400	1.093	1,531	5.23	-36.8%	19,020	-32.9%	0.28	-5.8%		
2018.2	6.0	302,327	75	1,876	1.093	2,051	6.78	-22.3%	27,264	-1.3%	0.25	-21.3%	6.02	-29.2%
Total			10,055,281	3,277	71,361		77,796							



Province of Nova Scotia
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method
Data as of 12/31/18

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1999.1	240.0	201,555	4	208	1.088	226	1.12		56,524		0.02			
1999.2	234.0	205,065	2	112	1.088	122	0.59		60,827		0.01		0.86	
2000.1	228.0	208,734	6	552	1.082	597	2.86	155.0%	99,524	76.1%	0.03	44.8%		
2000.2	222.0	215,891	12	1,333	1.082	1,442	6.68	1026.2%	120,197	97.6%	0.06	469.9%	4.80	461.6%
2001.1	216.0	215,569	10	676	1.065	720	3.34	16.8%	72,001	-27.7%	0.05	61.4%		
2001.2	210.0	222,783	8	856	1.065	912	4.09	-38.7%	113,958	-5.2%	0.04	-35.4%	3.72	-22.5%
2002.1	204.0	218,211	9	145	1.077	157	0.72	-78.5%	17,396	-75.8%	0.04	-11.1%		
2002.2	198.0	224,768	10	325	1.077	350	1.56	-62.0%	34,991	-69.3%	0.04	23.9%	1.14	-69.3%
2003.1	192.0	176,843	2	181	1.078	195	1.10	53.7%	97,479	460.4%	0.01	-72.6%		
2003.2	186.0	179,943	6	591	1.078	637	3.54	127.4%	106,148	203.4%	0.03	-25.1%	2.33	103.9%
2004.1	180.0	170,222	5	180	1.140	206	1.21	9.5%	41,114	-57.8%	0.03	159.7%		
2004.2	174.0	175,871	3	679	1.140	774	4.40	24.4%	261,635	146.5%	0.02	-49.5%	2.83	21.5%
2005.1	168.0	171,572	4	9	1.097	10	0.06	-95.1%	2,550	-93.8%	0.02	-21.7%		
2005.2	162.0	177,325	2	5	1.097	6	0.03	-99.3%	2,865	-98.9%	0.01	-33.9%	0.05	-98.4%
2006.1	156.0	173,658	1	5	1.099	6	0.03	-44.0%	5,918	132.0%	0.01	-75.9%		
2006.2	150.0	186,719	6	440	1.099	483	2.59	8015.0%	83,583	2817.0%	0.03	178.2%	1.36	2910.8%
2007.1	144.0	183,122	7	26	1.105	29	0.16	376.6%	4,249	-28.2%	0.04	563.8%		
2007.2	138.0	242,129	5	70	1.105	77	0.32	-87.7%	15,810	-81.1%	0.02	-35.1%	0.25	-81.7%
2008.1	132.0	239,690	4	158	1.095	173	0.72	360.4%	43,927	933.9%	0.02	-55.5%		
2008.2	126.0	248,008	3	20	1.095	22	0.09	-71.6%	7,581	-52.0%	0.01	-40.8%	0.40	61.1%
2009.1	120.0	243,597	5	723	1.106	800	3.28	355.6%	162,712	270.4%	0.02	-23.0%		
2009.2	114.0	252,994	7	1,971	1.106	2,179	8.61	9456.6%	314,071	4042.6%	0.03	130.7%	6.00	1399.9%
2010.1	108.0	249,398	6	58	1.108	64	0.26	-92.2%	10,790	-93.4%	0.02	18.2%		
2010.2	102.0	260,793	7	237	1.108	263	1.01	-88.3%	37,254	-88.1%	0.03	-1.5%	0.64	-89.3%
2011.1	96.0	255,985	7	31	1.105	34	0.13	-47.9%	4,940	-54.2%	0.03	13.8%		
2011.2	90.0	263,437	4	272	1.105	301	1.14	13.4%	76,301	104.8%	0.01	-44.6%	0.64	0.7%
2012.1	84.0	258,944	6	105	1.090	115	0.44	230.9%	19,685	298.5%	0.02	-17.0%		
2012.2	78.0	267,446	9	161	1.090	175	0.66	-42.5%	20,435	-73.2%	0.03	114.6%	0.55	-14.5%
2013.1	72.0	262,360	9	101	1.094	110	0.42	-5.1%	12,536	-36.3%	0.03	49.1%		
2013.2	66.0	271,220	6	468	1.094	512	1.89	187.8%	86,039	321.0%	0.02	-31.7%	1.17	111.5%
2014.1	60.0	264,454	5	507	1.086	551	2.08	394.6%	102,737	719.5%	0.02	-39.6%		
2014.2	54.0	273,519	7	586	1.086	636	2.33	23.3%	91,701	6.6%	0.03	15.7%	2.21	89.2%
2015.1	48.0	267,266	7	528	1.076	568	2.13	2.1%	84,147	-18.1%	0.03	24.7%		
2015.2	42.0	276,014	9	434	1.076	467	1.69	-27.4%	50,669	-44.7%	0.03	31.5%	1.90	-13.7%
2016.1	36.0	271,743	12	2,096	1.095	2,295	8.45	297.2%	197,456	134.7%	0.04	69.3%		
2016.2	30.0	280,479	19	1,740	1.095	1,905	6.79	301.8%	102,434	102.2%	0.07	98.7%	7.61	299.3%
2017.1	24.0	275,124	10	340	1.091	371	1.35	-84.0%	36,020	-81.8%	0.04	-12.4%		
2017.2	18.0	285,044	11	342	1.091	373	1.31	-80.7%	34,149	-66.7%	0.04	-42.2%	1.33	-82.5%
2018.1	12.0	278,941	12	422	1.093	461	1.65	22.6%	38,954	8.1%	0.04	13.4%		
2018.2	6.0	287,764	10	317	1.093	347	1.21	-7.9%	33,385	-2.2%	0.04	-5.7%	1.43	7.4%
Total		9,384,199	275	18,012		19,670								



Province of Nova Scotia
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Incurred Claims and ALAE (000) Exhibit 7	(4) Paid Claims and ALAE (000) Exhibit 7	(5) Reported Incurred Claims and ALAE Development Method Exhibit 2.2	(6) Selected Ultimate Claims and ALAE Estimate	(7) Prior Report Prior	(8) Difference
1999.1	240.0	52,817	52,815	52,817	52,817	52,817	0
1999.2	234.0	70,440	70,440	70,440	70,440	70,440	0
2000.1	228.0	56,471	56,471	56,471	56,471	56,473	(1)
2000.2	222.0	81,728	81,728	81,728	81,728	81,728	0
2001.1	216.0	62,559	62,559	62,559	62,559	62,559	0
2001.2	210.0	68,491	68,491	68,491	68,491	68,491	(0)
2002.1	204.0	55,385	55,385	55,385	55,385	55,386	(0)
2002.2	198.0	66,129	66,129	66,129	66,129	66,130	(0)
2003.1	192.0	49,682	49,677	49,682	49,682	49,647	34
2003.2	186.0	45,156	45,156	45,140	45,140	45,180	(41)
2004.1	180.0	30,993	30,888	31,011	31,011	31,007	4
2004.2	174.0	37,949	37,909	37,969	37,969	37,949	20
2005.1	168.0	30,896	30,810	30,899	30,899	30,897	3
2005.2	162.0	35,678	35,678	35,682	35,682	35,677	5
2006.1	156.0	27,643	27,643	27,644	27,644	27,638	6
2006.2	150.0	35,606	35,561	35,608	35,608	35,642	(34)
2007.1	144.0	28,399	27,989	28,401	28,401	28,393	8
2007.2	138.0	33,643	33,393	33,645	33,645	33,674	(30)
2008.1	132.0	22,478	22,478	22,488	22,488	22,482	6
2008.2	126.0	27,716	27,598	27,721	27,721	27,652	69
2009.1	120.0	25,233	24,845	25,179	25,179	25,157	22
2009.2	114.0	38,174	37,460	38,174	38,174	38,076	99
2010.1	108.0	30,278	29,729	30,262	30,262	30,222	40
2010.2	102.0	38,322	35,944	38,288	38,288	37,953	336
2011.1	96.0	35,752	33,599	35,524	35,524	35,421	104
2011.2	90.0	49,785	46,595	49,491	49,491	49,542	(51)
2012.1	84.0	41,619	38,835	41,288	41,288	41,320	(32)
2012.2	78.0	50,389	42,108	49,941	49,941	49,733	208
2013.1	72.0	37,253	28,483	37,126	37,126	36,983	143
2013.2	66.0	56,008	42,796	56,249	56,249	55,628	621
2014.1	60.0	43,373	31,277	44,809	44,809	45,541	(732)
2014.2	54.0	51,076	34,711	53,582	53,582	52,534	1,047
2015.1	48.0	39,030	25,250	42,289	42,289	43,544	(1,256)
2015.2	42.0	65,176	34,286	73,222	73,222	70,757	2,465
2016.1	36.0	43,864	20,466	52,634	52,634	50,812	1,822
2016.2	30.0	51,801	18,143	67,549	67,549	64,604	2,946
2017.1	24.0	41,401	11,947	58,701	58,701	59,530	(828)
2017.2	18.0	45,061	7,760	69,942	69,942	68,371	1,571
2018.1	12.0	34,271	3,007	57,838	57,838	56,559	1,279
2018.2	6.0	32,237	611	70,001	70,001		
Total		1,769,964	1,466,652	1,912,002	1,912,002	1,832,149	9,852

Province of Nova Scotia
Third Party Liability - Total Property Damage
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 7	(5) Exhibit 2.2	(6)	(7) Prior Report	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claims and ALAE (000)	Paid Claims and ALAE (000)	Estimated Ultimate Claims and ALAE	Reported Incurred Claims and ALAE Development Method	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
1999.1	240.0	12,291	12,291	12,291	12,291	12,291	12,291	0
1999.2	234.0	15,017	15,017	15,017	15,017	15,017	15,017	0
2000.1	228.0	12,915	12,915	12,915	12,915	12,915	12,915	(0)
2000.2	222.0	15,590	15,590	15,590	15,590	15,590	15,590	0
2001.1	216.0	14,631	14,631	14,631	14,631	14,631	14,631	0
2001.2	210.0	15,844	15,844	15,844	15,844	15,844	15,844	0
2002.1	204.0	13,853	13,853	13,853	13,853	13,853	13,853	0
2002.2	198.0	15,562	15,562	15,562	15,562	15,562	15,562	0
2003.1	192.0	14,536	14,536	14,536	14,536	14,536	14,536	(0)
2003.2	186.0	13,059	13,059	13,059	13,059	13,059	13,059	(0)
2004.1	180.0	13,339	13,339	13,339	13,339	13,339	13,339	(0)
2004.2	174.0	15,059	15,059	15,059	15,059	15,059	15,059	0
2005.1	168.0	14,358	14,358	14,358	14,358	14,358	14,358	0
2005.2	162.0	16,173	16,173	16,173	16,173	16,173	16,173	0
2006.1	156.0	15,045	15,045	15,045	15,045	15,045	15,045	0
2006.2	150.0	18,090	18,090	18,090	18,090	18,090	18,090	0
2007.1	144.0	16,129	16,129	16,132	16,132	16,129	16,129	2
2007.2	138.0	19,891	19,891	19,894	19,894	19,892	19,892	2
2008.1	132.0	16,547	16,547	16,549	16,549	16,547	16,547	2
2008.2	126.0	18,884	18,884	18,884	18,884	18,884	18,884	0
2009.1	120.0	18,660	18,660	18,661	18,661	18,660	18,660	0
2009.2	114.0	21,043	21,043	21,043	21,043	21,043	21,043	0
2010.1	108.0	18,275	18,275	18,276	18,276	18,276	18,275	0
2010.2	102.0	22,236	22,236	22,236	22,236	22,236	22,252	(15)
2011.1	96.0	20,636	20,616	20,631	20,631	20,628	20,628	3
2011.2	90.0	23,691	23,691	23,686	23,686	23,700	23,700	(14)
2012.1	84.0	20,225	20,225	20,220	20,220	20,257	20,257	(36)
2012.2	78.0	23,230	23,230	23,260	23,260	23,492	23,492	(232)
2013.1	72.0	21,904	21,871	21,906	21,906	21,903	21,903	3
2013.2	66.0	26,774	26,774	26,734	26,734	26,840	26,840	(105)
2014.1	60.0	26,436	26,431	26,379	26,379	26,735	26,735	(357)
2014.2	54.0	29,435	29,412	29,418	29,418	29,648	29,648	(230)
2015.1	48.0	35,163	35,108	35,206	35,206	35,599	35,599	(393)
2015.2	42.0	32,896	32,774	33,098	33,098	34,006	34,006	(908)
2016.1	36.0	31,911	31,560	32,035	32,035	32,543	32,543	(509)
2016.2	30.0	36,247	36,176	36,522	36,522	36,918	36,918	(396)
2017.1	24.0	33,861	33,615	34,089	34,089	34,629	34,629	(541)
2017.2	18.0	38,293	38,102	38,625	38,625	39,395	39,395	(770)
2018.1	12.0	34,999	34,185	35,513	35,513	36,245	36,245	(732)
2018.2	6.0	41,862	28,647	41,073	41,073			
Total		864,592	849,443	865,432	865,432	829,583	829,583	(5,224)

Province of Nova Scotia
Accident Benefits - Death Benefits
Private Passengers Vehicles (Excluding Farmers)

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Incurred Claims and ALAE (000) Exhibit 7	(4) Paid Claims and ALAE (000) Exhibit 7	(5) Reported Incurred Claims and ALAE Development Method Exhibit 2.2	(6) Selected Ultimate Claims and ALAE Estimate	(7) Prior Report Prior	(8) Difference
1999.1	240.0	151	151	151	151	151	0
1999.2	234.0	212	212	212	212	212	0
2000.1	228.0	85	85	85	85	85	0
2000.2	222.0	229	229	229	229	229	0
2001.1	216.0	58	58	58	58	58	0
2001.2	210.0	206	206	206	206	206	0
2002.1	204.0	59	59	59	59	59	0
2002.2	198.0	208	208	208	208	208	0
2003.1	192.0	142	142	142	142	142	0
2003.2	186.0	111	111	111	111	111	0
2004.1	180.0	158	158	158	158	158	0
2004.2	174.0	127	127	127	127	127	0
2005.1	168.0	101	101	101	101	101	0
2005.2	162.0	121	121	121	121	121	0
2006.1	156.0	186	186	186	186	186	0
2006.2	150.0	133	133	133	133	133	0
2007.1	144.0	219	219	219	219	219	0
2007.2	138.0	110	110	110	110	110	0
2008.1	132.0	153	153	153	153	153	0
2008.2	126.0	222	222	222	222	222	0
2009.1	120.0	129	129	129	129	129	0
2009.2	114.0	151	151	151	151	151	0
2010.1	108.0	120	120	120	120	120	0
2010.2	102.0	202	202	202	202	202	(0)
2011.1	96.0	143	143	143	143	143	0
2011.2	90.0	91	91	91	91	91	(0)
2012.1	84.0	252	207	253	253	204	49
2012.2	78.0	459	459	460	460	460	0
2013.1	72.0	164	164	164	164	164	0
2013.2	66.0	298	298	298	298	299	(1)
2014.1	60.0	100	100	100	100	100	(0)
2014.2	54.0	319	319	320	320	319	1
2015.1	48.0	164	164	164	164	163	1
2015.2	42.0	188	188	187	187	164	24
2016.1	36.0	134	134	136	136	133	3
2016.2	30.0	264	239	264	264	262	2
2017.1	24.0	210	210	210	210	200	10
2017.2	18.0	346	296	340	340	355	(15)
2018.1	12.0	279	227	268	268	259	10
2018.2	6.0	494	202	494	494		
Total		7,496	7,032	7,485	7,485	6,907	83

Province of Nova Scotia
Accident Benefits - All Disability Income
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 7	(5) Exhibit 2.2	(6)	(7) Prior Report	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claims and ALAE (000)	Paid Claims and ALAE (000)	Estimated Ultimate Claims and ALAE		Selected Ultimate Claims and ALAE Estimate	Prior	Difference
				Reported Incurred Claims and ALAE Development Method	Selected Ultimate Claims and ALAE Estimate			
1999.1	240.0	3,232	3,232	3,232	3,232	3,232	3,232	0
1999.2	234.0	5,276	5,061	5,276	5,276	5,269	5,269	7
2000.1	228.0	3,291	3,096	3,291	3,291	3,288	3,288	4
2000.2	222.0	4,559	4,366	4,559	4,559	4,552	4,552	7
2001.1	216.0	3,280	3,280	3,280	3,280	3,280	3,280	0
2001.2	210.0	3,216	3,216	3,216	3,216	3,219	3,219	(3)
2002.1	204.0	2,895	2,895	2,898	2,898	2,900	2,900	(2)
2002.2	198.0	3,746	3,746	3,753	3,753	3,757	3,757	(4)
2003.1	192.0	1,960	1,960	1,965	1,965	1,980	1,980	(15)
2003.2	186.0	3,010	3,010	3,017	3,017	3,024	3,024	(7)
2004.1	180.0	3,234	3,086	3,261	3,261	3,245	3,245	16
2004.2	174.0	3,619	3,619	3,649	3,649	3,609	3,609	40
2005.1	168.0	3,276	3,276	3,280	3,280	3,276	3,276	4
2005.2	162.0	3,474	3,330	3,488	3,488	3,489	3,489	(1)
2006.1	156.0	3,226	3,200	3,243	3,243	3,245	3,245	(2)
2006.2	150.0	3,720	3,659	3,799	3,799	3,827	3,827	(27)
2007.1	144.0	2,417	2,417	2,465	2,465	2,479	2,479	(14)
2007.2	138.0	2,696	2,581	2,767	2,767	2,738	2,738	30
2008.1	132.0	1,479	1,479	1,521	1,521	1,524	1,524	(3)
2008.2	126.0	2,121	2,050	2,188	2,188	2,170	2,170	17
2009.1	120.0	2,203	2,203	2,263	2,263	2,261	2,261	2
2009.2	114.0	1,553	1,553	1,592	1,592	1,587	1,587	5
2010.1	108.0	3,581	3,533	3,651	3,651	3,679	3,679	(28)
2010.2	102.0	3,137	2,926	3,245	3,245	3,320	3,320	(75)
2011.1	96.0	3,065	3,024	3,157	3,157	3,132	3,132	25
2011.2	90.0	4,402	3,824	4,487	4,487	4,446	4,446	41
2012.1	84.0	3,989	3,701	4,058	4,058	4,204	4,204	(146)
2012.2	78.0	6,574	5,971	6,654	6,654	6,899	6,899	(245)
2013.1	72.0	3,750	2,810	3,748	3,748	3,762	3,762	(14)
2013.2	66.0	7,143	6,339	7,357	7,357	6,931	6,931	426
2014.1	60.0	4,653	3,669	4,922	4,922	4,759	4,759	163
2014.2	54.0	4,585	3,880	5,280	5,280	4,226	4,226	1,054
2015.1	48.0	2,773	2,452	3,510	3,510	3,531	3,531	(21)
2015.2	42.0	7,504	3,881	10,365	10,365	9,325	9,325	1,039
2016.1	36.0	4,605	2,572	7,368	7,368	8,136	8,136	(768)
2016.2	30.0	3,595	1,809	6,110	6,110	5,952	5,952	157
2017.1	24.0	3,116	1,272	6,407	6,407	5,844	5,844	563
2017.2	18.0	2,595	1,032	6,640	6,640	6,831	6,831	(190)
2018.1	12.0	2,044	687	5,882	5,882	5,619	5,619	263
2018.2	6.0	2,413	200	8,120	8,120			
Total		141,010	119,900	168,962	168,962	158,546	158,546	2,296

Province of Nova Scotia
Accident Benefits - Funeral
Private Passengers Vehicles (Excluding Farmers)

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Incurred Claims and ALAE (000) Exhibit 7	(4) Paid Claims and ALAE (000) Exhibit 7	(5) Reported Incurred Claims and ALAE Development Method Exhibit 2.2	(6) Estimated Ultimate Claims and ALAE	(7) Selected Ultimate Claims and ALAE Estimate Prior Report	(8) Difference
1999.1	240.0	42	42	42	42	42	0
1999.2	234.0	46	46	46	46	46	0
2000.1	228.0	24	24	24	24	24	0
2000.2	222.0	44	44	44	44	44	0
2001.1	216.0	35	35	35	35	35	0
2001.2	210.0	47	47	47	47	47	0
2002.1	204.0	34	34	34	34	34	0
2002.2	198.0	51	51	51	51	51	0
2003.1	192.0	30	30	30	30	30	0
2003.2	186.0	50	50	50	50	50	0
2004.1	180.0	72	72	72	72	72	0
2004.2	174.0	39	39	39	39	39	0
2005.1	168.0	55	55	55	55	55	0
2005.2	162.0	25	25	25	25	25	0
2006.1	156.0	28	28	28	28	28	0
2006.2	150.0	37	37	37	37	37	0
2007.1	144.0	62	62	62	62	62	0
2007.2	138.0	49	49	49	49	49	0
2008.1	132.0	32	32	32	32	32	0
2008.2	126.0	38	38	38	38	38	0
2009.1	120.0	29	29	29	29	29	0
2009.2	114.0	29	29	29	29	29	0
2010.1	108.0	27	27	27	27	27	0
2010.2	102.0	39	39	39	39	39	0
2011.1	96.0	28	28	28	28	28	0
2011.2	90.0	29	29	29	29	29	0
2012.1	84.0	59	59	59	59	59	0
2012.2	78.0	74	74	74	74	74	0
2013.1	72.0	40	40	40	40	40	0
2013.2	66.0	67	67	67	67	67	0
2014.1	60.0	27	27	27	27	27	0
2014.2	54.0	49	49	49	49	49	0
2015.1	48.0	30	30	30	30	29	0
2015.2	42.0	57	57	57	57	57	(0)
2016.1	36.0	21	21	21	21	21	1
2016.2	30.0	62	62	60	60	61	(1)
2017.1	24.0	30	29	28	28	32	(3)
2017.2	18.0	39	39	37	37	36	1
2018.1	12.0	45	28	41	41	35	6
2018.2	6.0	63	29	58	58		
Total		1,681	1,628	1,667	1,667	1,605	4

Province of Nova Scotia
Accident Benefits - All Medical/Rehab Expenses
Private Passengers Vehicles (Excluding Farmers)

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Incurred Claims and ALAE (000) Exhibit 7	(4) Paid Claims and ALAE (000) Exhibit 7	(5) Reported Incurred Claims and ALAE Development Method Exhibit 2.2	(6) Selected Ultimate Claims and ALAE Estimate	(7) Prior Report Prior	(8) Difference
1999.1	240.0	5,944	5,944	5,944	5,944	5,944	0
1999.2	234.0	7,694	7,694	7,694	7,694	7,694	0
2000.1	228.0	7,031	7,031	7,031	7,031	7,031	0
2000.2	222.0	10,473	10,473	10,473	10,473	10,473	0
2001.1	216.0	8,610	8,610	8,610	8,610	8,610	0
2001.2	210.0	8,930	8,930	8,930	8,930	8,928	2
2002.1	204.0	7,454	7,454	7,453	7,453	7,453	0
2002.2	198.0	8,017	8,017	8,016	8,016	8,016	0
2003.1	192.0	6,381	6,381	6,379	6,379	6,379	0
2003.2	186.0	6,112	6,112	6,111	6,111	6,111	(0)
2004.1	180.0	5,652	5,652	5,652	5,652	5,650	1
2004.2	174.0	8,174	8,174	8,171	8,171	8,169	2
2005.1	168.0	5,307	5,307	5,303	5,303	5,302	2
2005.2	162.0	6,072	6,072	6,066	6,066	6,066	(0)
2006.1	156.0	5,521	5,521	5,516	5,516	5,516	(0)
2006.2	150.0	5,807	5,807	5,802	5,802	5,801	1
2007.1	144.0	4,952	4,952	4,947	4,947	4,946	1
2007.2	138.0	5,964	5,964	5,957	5,957	5,956	0
2008.1	132.0	4,418	4,418	4,412	4,412	4,411	0
2008.2	126.0	5,187	5,187	5,180	5,180	5,180	0
2009.1	120.0	4,777	4,777	4,771	4,771	4,772	(1)
2009.2	114.0	5,791	5,791	5,785	5,785	5,786	(1)
2010.1	108.0	6,186	6,186	6,179	6,179	6,173	6
2010.2	102.0	7,321	7,274	7,311	7,311	7,343	(33)
2011.1	96.0	6,872	6,851	6,856	6,856	6,857	(1)
2011.2	90.0	8,285	8,268	8,262	8,262	8,286	(25)
2012.1	84.0	7,718	7,671	7,698	7,698	7,698	1
2012.2	78.0	10,149	10,078	10,116	10,116	10,163	(47)
2013.1	72.0	7,681	6,945	7,667	7,667	7,671	(4)
2013.2	66.0	11,237	11,067	11,237	11,237	11,171	65
2014.1	60.0	8,399	8,230	8,364	8,364	8,311	53
2014.2	54.0	9,907	9,550	9,820	9,820	9,790	31
2015.1	48.0	9,120	8,549	9,091	9,091	8,941	150
2015.2	42.0	12,584	11,516	12,611	12,611	12,738	(128)
2016.1	36.0	12,139	9,004	12,222	12,222	12,204	19
2016.2	30.0	12,653	10,166	12,993	12,993	12,853	140
2017.1	24.0	10,864	8,394	11,503	11,503	11,220	283
2017.2	18.0	11,355	7,527	12,389	12,389	12,311	78
2018.1	12.0	10,048	5,202	10,990	10,990	11,526	(536)
2018.2	6.0	17,231	1,908	14,417	14,417		
Total		324,016	288,651	323,929	323,929	309,450	61

Province of Nova Scotia
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 7	(5) Exhibit 2.2	(6)	(7) Prior Report	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claims and ALAE (000)	Paid Claims and ALAE (000)	Estimated Ultimate Claims and ALAE	Reported Incurred Claims and ALAE Development Method	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
1999.1	240.0	10,857	10,857	10,857	10,857	10,857	10,857	0
1999.2	234.0	13,250	13,250	13,250	13,250	13,250	13,250	0
2000.1	228.0	12,234	12,234	12,234	12,234	12,234	12,234	0
2000.2	222.0	14,131	14,131	14,131	14,131	14,131	14,131	0
2001.1	216.0	12,782	12,782	12,782	12,782	12,782	12,782	0
2001.2	210.0	13,283	13,283	13,283	13,283	13,283	13,283	0
2002.1	204.0	11,365	11,365	11,365	11,365	11,365	11,365	0
2002.2	198.0	10,836	10,836	10,836	10,836	10,836	10,836	0
2003.1	192.0	9,077	9,077	9,077	9,077	9,077	9,077	0
2003.2	186.0	13,348	13,348	13,348	13,348	13,348	13,348	0
2004.1	180.0	7,640	7,640	7,640	7,640	7,640	7,639	1
2004.2	174.0	9,432	9,432	9,431	9,431	9,431	9,431	(0)
2005.1	168.0	8,206	8,206	8,205	8,205	8,205	8,205	(0)
2005.2	162.0	10,541	10,541	10,539	10,539	10,540	10,540	(0)
2006.1	156.0	9,360	9,360	9,358	9,358	9,358	9,358	(0)
2006.2	150.0	11,665	11,665	11,664	11,664	11,664	11,664	(0)
2007.1	144.0	10,367	10,367	10,366	10,366	10,365	10,365	1
2007.2	138.0	13,707	13,707	13,705	13,705	13,704	13,704	1
2008.1	132.0	11,933	11,933	11,931	11,931	11,930	11,930	1
2008.2	126.0	15,498	15,498	15,496	15,496	15,495	15,495	1
2009.1	120.0	12,210	12,210	12,209	12,209	12,207	12,207	2
2009.2	114.0	15,169	15,169	15,166	15,166	15,169	15,169	(3)
2010.1	108.0	11,542	11,542	11,540	11,540	11,540	11,540	0
2010.2	102.0	15,498	15,498	15,496	15,496	15,495	15,495	1
2011.1	96.0	13,142	13,142	13,140	13,140	13,140	13,140	1
2011.2	90.0	17,034	17,034	17,032	17,032	17,032	17,032	0
2012.1	84.0	12,749	12,749	12,748	12,748	12,749	12,749	(0)
2012.2	78.0	16,691	16,691	16,690	16,690	16,690	16,690	0
2013.1	72.0	13,087	13,087	13,086	13,086	13,073	13,073	13
2013.2	66.0	19,068	19,067	19,071	19,071	19,066	19,066	5
2014.1	60.0	15,588	15,588	15,590	15,590	15,580	15,580	10
2014.2	54.0	20,985	20,983	20,986	20,986	20,972	20,972	13
2015.1	48.0	18,444	18,444	18,442	18,442	18,433	18,433	8
2015.2	42.0	21,181	21,180	21,180	21,180	21,143	21,143	37
2016.1	36.0	18,589	18,584	18,574	18,574	18,539	18,539	35
2016.2	30.0	25,179	25,168	25,145	25,145	25,143	25,143	1
2017.1	24.0	20,262	20,242	20,236	20,236	20,212	20,212	25
2017.2	18.0	26,222	26,172	26,188	26,188	26,150	26,150	38
2018.1	12.0	23,275	23,000	23,301	23,301	22,789	22,789	511
2018.2	6.0	27,076	22,463	28,622	28,622			
Total		592,505	587,528	593,941	593,941	564,617	564,617	701

Province of Nova Scotia
Collision
Private Passengers Vehicles (Excluding Farmers)

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Incurred Claims and ALAE (000) Exhibit 7	(4) Paid Claims and ALAE (000) Exhibit 7	(5) Reported Incurred Claims and ALAE Development Method Exhibit 2.2	(6) Selected Ultimate Claims and ALAE Estimate	(7) Prior Report Prior	(8) Difference
1999.1	240.0	15,327	15,327	15,327	15,327	15,327	0
1999.2	234.0	16,496	16,496	16,496	16,496	16,496	0
2000.1	228.0	15,918	15,918	15,918	15,918	15,918	(0)
2000.2	222.0	20,455	20,455	20,455	20,455	20,455	0
2001.1	216.0	17,188	17,188	17,188	17,188	17,188	0
2001.2	210.0	19,048	19,048	19,048	19,048	19,048	0
2002.1	204.0	16,321	16,320	16,321	16,321	16,320	0
2002.2	198.0	18,863	18,863	18,862	18,862	18,862	0
2003.1	192.0	15,184	15,184	15,183	15,183	15,182	1
2003.2	186.0	14,825	14,825	14,824	14,824	14,823	1
2004.1	180.0	16,486	16,486	16,485	16,485	16,482	3
2004.2	174.0	17,520	17,520	17,518	17,518	17,517	1
2005.1	168.0	16,578	16,578	16,577	16,577	16,576	1
2005.2	162.0	19,332	19,332	19,331	19,331	19,330	1
2006.1	156.0	19,773	19,773	19,772	19,772	19,770	2
2006.2	150.0	21,613	21,613	21,611	21,611	21,609	2
2007.1	144.0	23,313	23,313	23,311	23,311	23,309	2
2007.2	138.0	25,775	25,775	25,773	25,773	25,771	2
2008.1	132.0	23,932	23,932	23,929	23,929	23,928	2
2008.2	126.0	24,888	24,888	24,886	24,886	24,884	2
2009.1	120.0	24,600	24,600	24,597	24,597	24,594	3
2009.2	114.0	26,481	26,481	26,476	26,476	26,475	1
2010.1	108.0	21,970	21,970	21,966	21,966	21,965	0
2010.2	102.0	25,604	25,604	25,599	25,599	25,597	1
2011.1	96.0	24,061	24,061	24,056	24,056	24,052	3
2011.2	90.0	27,060	27,060	27,053	27,053	27,051	3
2012.1	84.0	25,538	25,535	25,530	25,530	25,527	3
2012.2	78.0	25,302	25,288	25,295	25,295	25,292	3
2013.1	72.0	25,347	25,336	25,339	25,339	25,339	1
2013.2	66.0	27,565	27,564	27,559	27,559	27,556	3
2014.1	60.0	26,550	26,548	26,551	26,551	26,542	9
2014.2	54.0	27,040	27,040	27,037	27,037	27,034	3
2015.1	48.0	34,106	34,100	34,105	34,105	34,075	29
2015.2	42.0	31,270	31,269	31,263	31,263	31,224	39
2016.1	36.0	30,197	30,194	30,195	30,195	30,110	85
2016.2	30.0	35,735	35,718	35,710	35,710	35,672	38
2017.1	24.0	34,143	34,093	34,080	34,080	34,145	(64)
2017.2	18.0	36,615	36,465	36,468	36,468	36,370	97
2018.1	12.0	39,543	39,044	39,191	39,191	39,246	(56)
2018.2	6.0	43,005	30,560	40,740	40,740		
Total		970,566	957,363	967,622	967,622	926,663	219

Province of Nova Scotia
All Perils
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 7	(5) Exhibit 2.2	(6)	(7) Prior Report	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claims and ALAE (000)	Paid Claims and ALAE (000)	Estimated Ultimate Claims and ALAE	Reported Incurred Claims and ALAE Development Method	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
1999.1	240.0	3,449	3,449	3,449	3,449	3,449	3,449	0
1999.2	234.0	3,919	3,919	3,919	3,919	3,919	3,919	0
2000.1	228.0	3,216	3,216	3,216	3,216	3,216	3,216	0
2000.2	222.0	4,052	4,052	4,052	4,052	4,052	4,052	0
2001.1	216.0	3,415	3,415	3,415	3,415	3,415	3,415	0
2001.2	210.0	3,550	3,550	3,550	3,550	3,550	3,550	0
2002.1	204.0	3,309	3,309	3,309	3,309	3,309	3,309	0
2002.2	198.0	3,764	3,764	3,764	3,764	3,764	3,764	0
2003.1	192.0	3,296	3,296	3,296	3,296	3,296	3,296	0
2003.2	186.0	4,346	4,346	4,346	4,346	4,346	4,346	0
2004.1	180.0	3,712	3,712	3,712	3,712	3,712	3,712	0
2004.2	174.0	4,489	4,489	4,489	4,489	4,489	4,489	0
2005.1	168.0	4,416	4,416	4,416	4,416	4,416	4,416	0
2005.2	162.0	4,431	4,431	4,431	4,431	4,431	4,431	(0)
2006.1	156.0	3,992	3,992	3,993	3,993	3,992	3,992	1
2006.2	150.0	3,996	3,996	3,995	3,995	3,995	3,995	(0)
2007.1	144.0	3,795	3,795	3,794	3,794	3,794	3,794	0
2007.2	138.0	4,760	4,760	4,758	4,758	4,760	4,760	(1)
2008.1	132.0	4,304	4,304	4,304	4,304	4,305	4,305	(0)
2008.2	126.0	4,528	4,528	4,528	4,528	4,527	4,527	1
2009.1	120.0	4,144	4,144	4,143	4,143	4,144	4,144	(1)
2009.2	114.0	4,806	4,806	4,805	4,805	4,805	4,805	(0)
2010.1	108.0	4,099	4,099	4,099	4,099	4,099	4,099	(0)
2010.2	102.0	4,864	4,864	4,863	4,863	4,863	4,863	(0)
2011.1	96.0	4,176	4,176	4,176	4,176	4,176	4,176	0
2011.2	90.0	4,875	4,875	4,874	4,874	4,874	4,874	(0)
2012.1	84.0	4,339	4,339	4,338	4,338	4,338	4,338	0
2012.2	78.0	4,728	4,728	4,727	4,727	4,726	4,726	2
2013.1	72.0	4,102	4,095	4,101	4,101	4,094	4,094	7
2013.2	66.0	4,229	4,229	4,229	4,229	4,228	4,228	1
2014.1	60.0	4,185	4,185	4,186	4,186	4,181	4,181	4
2014.2	54.0	4,735	4,735	4,734	4,734	4,733	4,733	1
2015.1	48.0	5,358	5,358	5,357	5,357	5,355	5,355	3
2015.2	42.0	4,790	4,781	4,788	4,788	4,787	4,787	1
2016.1	36.0	4,849	4,849	4,843	4,843	4,843	4,843	0
2016.2	30.0	6,282	6,276	6,286	6,286	6,286	6,286	(0)
2017.1	24.0	5,625	5,619	5,631	5,631	5,660	5,660	(29)
2017.2	18.0	7,041	7,027	7,028	7,028	7,003	7,003	25
2018.1	12.0	6,207	6,068	6,184	6,184	5,917	5,917	268
2018.2	6.0	7,008	5,008	6,728	6,728			
Total		179,179	176,999	178,856	178,856	171,846	171,846	282

Province of Nova Scotia
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 7	(5) Exhibit 2.2	(6)	(7) Prior Report	(8)
Accident Semester	Maturity (in Months)	Reported Incurred	Paid Claims and	Estimated Ultimate	Selected Ultimate	Prior	Difference
		Claims and ALAE (000)	ALAE (000)	Claims and ALAE Development Method	Claims and ALAE Estimate		
1999.1	240.0	115	115	115	115	115	0
1999.2	234.0	131	131	131	131	131	0
2000.1	228.0	90	90	90	90	90	0
2000.2	222.0	138	138	138	138	138	0
2001.1	216.0	121	121	121	121	121	0
2001.2	210.0	203	203	203	203	203	0
2002.1	204.0	44	44	44	44	44	0
2002.2	198.0	102	102	102	102	102	0
2003.1	192.0	79	79	79	79	79	0
2003.2	186.0	126	126	126	126	126	0
2004.1	180.0	72	72	72	72	72	0
2004.2	174.0	75	75	75	75	75	0
2005.1	168.0	103	103	103	103	103	0
2005.2	162.0	40	40	40	40	40	0
2006.1	156.0	85	85	85	85	85	0
2006.2	150.0	103	103	103	103	103	0
2007.1	144.0	77	77	77	77	77	0
2007.2	138.0	30	30	30	30	30	0
2008.1	132.0	70	70	70	70	70	0
2008.2	126.0	53	53	53	53	53	0
2009.1	120.0	59	59	59	59	59	0
2009.2	114.0	135	135	135	135	135	0
2010.1	108.0	50	50	50	50	50	0
2010.2	102.0	54	54	54	54	54	0
2011.1	96.0	90	90	90	90	90	0
2011.2	90.0	63	63	63	63	63	0
2012.1	84.0	25	25	25	25	25	0
2012.2	78.0	33	33	33	33	33	0
2013.1	72.0	32	32	32	32	32	0
2013.2	66.0	48	48	48	48	48	0
2014.1	60.0	17	17	17	17	17	0
2014.2	54.0	110	110	110	110	110	0
2015.1	48.0	48	48	48	48	48	(0)
2015.2	42.0	3	3	3	3	3	0
2016.1	36.0	20	20	20	20	20	0
2016.2	30.0	7	7	7	7	7	(0)
2017.1	24.0	13	13	13	13	13	(0)
2017.2	18.0	69	69	70	70	72	(2)
2018.1	12.0	97	97	99	99	120	(20)
2018.2	6.0	20	5	23	23		
Total		2,849	2,834	2,855	2,855	2,855	(22)

Province of Nova Scotia
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 7	(5) Exhibit 2.2	(6)	(7) Prior Report	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claims and ALAE (000)	Paid Claims and ALAE (000)	Estimated Ultimate Claims and ALAE	Reported Incurred Claims and ALAE Development Method	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
1999.1	240.0	1,734	1,723	1,734	1,734	1,734	1,736	(2)
1999.2	234.0	1,299	1,299	1,298	1,298	1,299	1,299	(1)
2000.1	228.0	2,175	2,175	2,174	2,174	2,176	2,176	(2)
2000.2	222.0	3,237	3,237	3,234	3,234	3,237	3,237	(3)
2001.1	216.0	2,019	2,019	2,017	2,017	2,018	2,018	(2)
2001.2	210.0	3,017	3,017	3,013	3,013	3,016	3,016	(3)
2002.1	204.0	1,618	1,618	1,616	1,616	1,618	1,618	(1)
2002.2	198.0	2,084	2,084	2,082	2,082	2,085	2,085	(3)
2003.1	192.0	1,593	1,593	1,591	1,591	1,591	1,591	(1)
2003.2	186.0	1,832	1,832	1,828	1,828	1,831	1,831	(4)
2004.1	180.0	1,565	1,563	1,562	1,562	1,566	1,566	(4)
2004.2	174.0	1,151	1,149	1,148	1,148	1,162	1,162	(14)
2005.1	168.0	1,205	1,205	1,200	1,200	1,203	1,203	(3)
2005.2	162.0	1,095	1,090	1,092	1,092	1,099	1,099	(7)
2006.1	156.0	1,033	1,033	1,030	1,030	1,029	1,029	1
2006.2	150.0	1,383	1,383	1,377	1,377	1,371	1,371	5
2007.1	144.0	819	819	814	814	808	808	6
2007.2	138.0	1,372	1,370	1,364	1,364	1,357	1,357	7
2008.1	132.0	1,300	1,300	1,293	1,293	1,297	1,297	(4)
2008.2	126.0	626	621	628	628	621	621	7
2009.1	120.0	766	766	763	763	762	762	1
2009.2	114.0	1,430	1,429	1,431	1,431	1,423	1,423	8
2010.1	108.0	816	816	816	816	808	808	8
2010.2	102.0	1,690	1,686	1,679	1,679	1,682	1,682	(3)
2011.1	96.0	1,530	1,425	1,520	1,520	1,530	1,530	(10)
2011.2	90.0	1,541	1,541	1,525	1,525	1,526	1,526	(0)
2012.1	84.0	1,753	1,718	1,735	1,735	2,147	2,147	(412)
2012.2	78.0	2,493	2,236	2,417	2,417	2,413	2,413	4
2013.1	72.0	1,646	1,310	1,592	1,592	1,601	1,601	(10)
2013.2	66.0	3,640	3,362	3,438	3,438	3,648	3,648	(210)
2014.1	60.0	1,308	1,049	1,246	1,246	1,290	1,290	(44)
2014.2	54.0	2,217	1,488	2,128	2,128	2,354	2,354	(226)
2015.1	48.0	4,049	1,771	3,878	3,878	4,011	4,011	(132)
2015.2	42.0	3,061	1,711	3,132	3,132	3,330	3,330	(198)
2016.1	36.0	1,718	1,144	1,821	1,821	2,094	2,094	(273)
2016.2	30.0	2,041	1,156	2,295	2,295	2,199	2,199	96
2017.1	24.0	1,791	624	2,185	2,185	2,730	2,730	(545)
2017.2	18.0	1,774	462	2,391	2,391	2,907	2,907	(516)
2018.1	12.0	894	351	1,400	1,400	1,692	1,692	(292)
2018.2	6.0	835	283	1,876	1,876			
Total		69,149	58,452	71,361	71,361	72,267	72,267	(2,782)

Province of Nova Scotia
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 7	(5) Exhibit 2.2	(6)	(7) Prior Report	(8)	
Accident Semester	Maturity (in Months)	Reported Incurred Claims and ALAE (000)	Paid Claims and ALAE (000)	Estimated Ultimate Claims and ALAE	Reported Incurred Claims and ALAE Development Method	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
1999.1	240.0	208	208	208	208	208	208	0
1999.2	234.0	112	112	112	112	123	123	(11)
2000.1	228.0	552	552	552	552	552	552	0
2000.2	222.0	1,333	1,333	1,333	1,333	1,333	1,333	0
2001.1	216.0	676	676	676	676	676	676	0
2001.2	210.0	856	856	856	856	856	856	0
2002.1	204.0	145	145	145	145	145	145	0
2002.2	198.0	325	325	325	325	325	325	(0)
2003.1	192.0	181	181	181	181	181	181	(0)
2003.2	186.0	591	591	591	591	591	591	(0)
2004.1	180.0	180	180	180	180	180	176	4
2004.2	174.0	681	681	679	679	664	664	15
2005.1	168.0	9	9	9	9	9	9	0
2005.2	162.0	5	5	5	5	5	5	0
2006.1	156.0	5	5	5	5	5	5	0
2006.2	150.0	434	434	440	440	429	429	11
2007.1	144.0	26	26	26	26	27	27	(1)
2007.2	138.0	64	64	70	70	69	69	0
2008.1	132.0	139	139	158	158	150	150	8
2008.2	126.0	18	18	20	20	18	18	2
2009.1	120.0	684	684	723	723	717	717	6
2009.2	114.0	1,805	1,805	1,971	1,971	1,866	1,866	105
2010.1	108.0	53	53	58	58	54	54	4
2010.2	102.0	225	225	237	237	230	230	7
2011.1	96.0	29	29	31	31	30	30	1
2011.2	90.0	256	256	272	272	262	262	10
2012.1	84.0	99	20	105	105	96	96	9
2012.2	78.0	151	126	161	161	137	137	24
2013.1	72.0	102	54	101	101	48	48	53
2013.2	66.0	486	446	468	468	989	989	(521)
2014.1	60.0	465	190	507	507	509	509	(2)
2014.2	54.0	547	178	586	586	582	582	4
2015.1	48.0	513	132	528	528	744	744	(215)
2015.2	42.0	428	68	434	434	499	499	(65)
2016.1	36.0	1,845	164	2,096	2,096	738	738	1,358
2016.2	30.0	1,337	683	1,740	1,740	1,159	1,159	581
2017.1	24.0	217	49	340	340	258	258	82
2017.2	18.0	185	76	342	342	348	348	(6)
2018.1	12.0	172	80	422	422	764	764	(342)
2018.2	6.0	81	37	317	317			
Total		16,219	11,895	18,012	18,012	16,572	16,572	1,123

Province of Nova Scotia
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Counts Development Method	Selected Ultimate Claim Counts		
1999.1	240.0	1,486	1,486	1,486	1,486	0
1999.2	234.0	1,780	1,780	1,780	1,780	0
2000.1	228.0	1,589	1,589	1,589	1,590	(1)
2000.2	222.0	1,874	1,874	1,874	1,874	0
2001.1	216.0	1,726	1,726	1,726	1,726	0
2001.2	210.0	1,854	1,854	1,854	1,854	(0)
2002.1	204.0	1,560	1,560	1,560	1,560	0
2002.2	198.0	1,669	1,669	1,669	1,669	(0)
2003.1	192.0	1,475	1,475	1,475	1,475	(0)
2003.2	186.0	1,292	1,292	1,292	1,292	(0)
2004.1	180.0	1,203	1,203	1,203	1,203	(0)
2004.2	174.0	1,442	1,442	1,442	1,442	0
2005.1	168.0	1,292	1,292	1,292	1,292	(0)
2005.2	162.0	1,328	1,328	1,328	1,328	(0)
2006.1	156.0	1,124	1,124	1,124	1,124	0
2006.2	150.0	1,366	1,366	1,366	1,365	0
2007.1	144.0	1,133	1,133	1,133	1,133	(0)
2007.2	138.0	1,243	1,243	1,243	1,243	(0)
2008.1	132.0	896	896	896	896	0
2008.2	126.0	1,079	1,079	1,079	1,079	(0)
2009.1	120.0	1,020	1,020	1,020	1,020	0
2009.2	114.0	1,172	1,172	1,172	1,172	0
2010.1	108.0	1,055	1,055	1,055	1,054	1
2010.2	102.0	1,222	1,221	1,221	1,221	0
2011.1	96.0	1,038	1,037	1,037	1,037	0
2011.2	90.0	1,253	1,252	1,252	1,250	1
2012.1	84.0	1,105	1,104	1,104	1,105	(1)
2012.2	78.0	1,200	1,199	1,199	1,195	4
2013.1	72.0	1,207	1,205	1,205	1,203	2
2013.2	66.0	1,383	1,377	1,377	1,378	(0)
2014.1	60.0	1,115	1,110	1,110	1,102	8
2014.2	54.0	1,226	1,217	1,217	1,206	11
2015.1	48.0	1,268	1,265	1,265	1,244	21
2015.2	42.0	1,362	1,359	1,359	1,342	16
2016.1	36.0	1,170	1,174	1,174	1,159	14
2016.2	30.0	1,364	1,371	1,371	1,323	49
2017.1	24.0	1,223	1,246	1,246	1,201	45
2017.2	18.0	1,308	1,342	1,342	1,278	65
2018.1	12.0	1,082	1,104	1,104	1,044	60
2018.2	6.0	1,035	1,142	1,142		
Total		52,219	52,382	52,382	50,946	294

Province of Nova Scotia
Third Party Liability - Total Property Damage
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts	Development Method		
1999.1	240.0	4,781	4,781	4,781	4,781	0
1999.2	234.0	5,329	5,329	5,329	5,329	0
2000.1	228.0	4,937	4,937	4,937	4,937	0
2000.2	222.0	5,430	5,430	5,430	5,430	0
2001.1	216.0	5,297	5,297	5,297	5,297	0
2001.2	210.0	5,230	5,230	5,230	5,230	0
2002.1	204.0	4,815	4,815	4,815	4,815	(0)
2002.2	198.0	4,591	4,591	4,591	4,591	(0)
2003.1	192.0	4,349	4,349	4,349	4,349	(0)
2003.2	186.0	3,954	3,954	3,954	3,954	(0)
2004.1	180.0	4,306	4,306	4,306	4,306	(0)
2004.2	174.0	4,582	4,582	4,582	4,582	0
2005.1	168.0	4,663	4,663	4,663	4,663	0
2005.2	162.0	4,771	4,771	4,771	4,771	0
2006.1	156.0	4,672	4,672	4,672	4,672	0
2006.2	150.0	5,590	5,590	5,590	5,590	0
2007.1	144.0	5,167	5,167	5,167	5,167	0
2007.2	138.0	5,785	5,785	5,785	5,785	0
2008.1	132.0	5,034	5,034	5,034	5,034	0
2008.2	126.0	5,676	5,676	5,676	5,676	0
2009.1	120.0	5,661	5,661	5,661	5,661	0
2009.2	114.0	6,283	6,283	6,283	6,283	(0)
2010.1	108.0	5,699	5,699	5,699	5,698	1
2010.2	102.0	6,480	6,479	6,479	6,478	2
2011.1	96.0	5,819	5,817	5,817	5,816	1
2011.2	90.0	6,480	6,477	6,477	6,477	0
2012.1	84.0	5,740	5,738	5,738	5,737	1
2012.2	78.0	6,166	6,164	6,164	6,165	(2)
2013.1	72.0	5,935	5,933	5,933	5,933	0
2013.2	66.0	7,246	7,243	7,243	7,243	0
2014.1	60.0	7,126	7,123	7,123	7,141	(18)
2014.2	54.0	7,590	7,587	7,587	7,595	(8)
2015.1	48.0	9,050	9,045	9,045	9,040	6
2015.2	42.0	7,962	7,960	7,960	7,893	67
2016.1	36.0	7,535	7,535	7,535	7,462	72
2016.2	30.0	8,470	8,468	8,468	8,462	6
2017.1	24.0	7,987	7,991	7,991	8,007	(16)
2017.2	18.0	8,775	8,788	8,788	8,785	3
2018.1	12.0	7,961	7,991	7,991	7,909	81
2018.2	6.0	8,854	8,967	8,967		
Total		241,778	241,907	241,907	232,744	196

Province of Nova Scotia
Accident Benefits - Death Benefits
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Counts Development Method	Reported Claim		
1999.1	240.0	16	16	16	16	0
1999.2	234.0	15	15	15	15	0
2000.1	228.0	9	9	9	9	0
2000.2	222.0	19	19	19	19	0
2001.1	216.0	5	5	5	5	0
2001.2	210.0	18	18	18	18	0
2002.1	204.0	8	8	8	8	0
2002.2	198.0	23	23	23	23	0
2003.1	192.0	11	11	11	11	0
2003.2	186.0	14	14	14	14	0
2004.1	180.0	19	19	19	19	0
2004.2	174.0	18	18	18	18	0
2005.1	168.0	14	14	14	14	0
2005.2	162.0	15	15	15	15	0
2006.1	156.0	14	14	14	14	0
2006.2	150.0	14	14	14	14	0
2007.1	144.0	18	18	18	18	0
2007.2	138.0	13	13	13	13	0
2008.1	132.0	11	11	11	11	0
2008.2	126.0	19	19	19	19	0
2009.1	120.0	14	14	14	14	0
2009.2	114.0	10	10	10	10	0
2010.1	108.0	8	8	8	8	0
2010.2	102.0	12	12	12	12	0
2011.1	96.0	12	12	12	12	0
2011.2	90.0	11	11	11	11	(0)
2012.1	84.0	9	9	9	7	2
2012.2	78.0	17	17	17	17	0
2013.1	72.0	9	9	9	9	0
2013.2	66.0	16	16	16	16	0
2014.1	60.0	4	4	4	4	0
2014.2	54.0	12	12	12	13	(1)
2015.1	48.0	8	8	8	8	0
2015.2	42.0	10	10	10	8	2
2016.1	36.0	7	7	7	7	0
2016.2	30.0	11	11	11	11	0
2017.1	24.0	8	8	8	7	1
2017.2	18.0	15	15	15	14	1
2018.1	12.0	11	10	10	9	1
2018.2	6.0	18	17	17		
Total		515	514	514	490	7

Province of Nova Scotia
Accident Benefits - All Disability Income
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts	Development Method		
1999.1	240.0	476	476	476	476	0
1999.2	234.0	613	613	613	613	0
2000.1	228.0	459	459	459	459	0
2000.2	222.0	652	652	652	652	0
2001.1	216.0	547	547	547	547	0
2001.2	210.0	526	526	526	526	0
2002.1	204.0	436	436	436	436	0
2002.2	198.0	502	502	502	502	0
2003.1	192.0	366	366	366	366	0
2003.2	186.0	388	388	388	388	0
2004.1	180.0	344	344	344	344	0
2004.2	174.0	409	409	409	409	0
2005.1	168.0	367	367	367	367	0
2005.2	162.0	406	406	406	406	0
2006.1	156.0	354	354	354	354	0
2006.2	150.0	350	350	350	350	0
2007.1	144.0	329	329	329	329	0
2007.2	138.0	338	338	338	338	0
2008.1	132.0	247	247	247	247	0
2008.2	126.0	295	295	295	295	0
2009.1	120.0	269	269	269	269	0
2009.2	114.0	284	284	284	284	0
2010.1	108.0	225	225	225	225	0
2010.2	102.0	312	312	312	312	0
2011.1	96.0	246	246	246	246	0
2011.2	90.0	309	309	309	309	(0)
2012.1	84.0	291	291	291	291	1
2012.2	78.0	312	312	312	312	(0)
2013.1	72.0	274	274	274	272	2
2013.2	66.0	305	305	305	304	1
2014.1	60.0	240	240	240	239	1
2014.2	54.0	275	275	275	273	3
2015.1	48.0	264	264	264	264	(1)
2015.2	42.0	293	292	292	291	1
2016.1	36.0	250	249	249	251	(2)
2016.2	30.0	267	266	266	266	0
2017.1	24.0	202	200	200	208	(8)
2017.2	18.0	268	260	260	297	(37)
2018.1	12.0	239	223	223	243	(19)
2018.2	6.0	321	269	269		
Total		13,850	13,771	13,771	13,561	(59)

Province of Nova Scotia
Accident Benefits - Funeral
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1999.1	240.0	26	26	26	26	0
1999.2	234.0	24	24	24	24	0
2000.1	228.0	15	15	15	15	0
2000.2	222.0	30	30	30	30	0
2001.1	216.0	12	12	12	12	0
2001.2	210.0	27	27	27	27	0
2002.1	204.0	16	16	16	16	0
2002.2	198.0	33	33	33	33	0
2003.1	192.0	16	16	16	16	0
2003.2	186.0	15	15	15	15	0
2004.1	180.0	30	30	30	30	0
2004.2	174.0	21	21	21	21	0
2005.1	168.0	15	15	15	15	0
2005.2	162.0	21	21	21	21	0
2006.1	156.0	21	21	21	21	0
2006.2	150.0	27	27	27	27	0
2007.1	144.0	32	32	32	32	0
2007.2	138.0	28	28	28	28	0
2008.1	132.0	21	21	21	21	0
2008.2	126.0	30	30	30	30	0
2009.1	120.0	20	20	20	20	0
2009.2	114.0	21	21	21	21	0
2010.1	108.0	22	22	22	22	0
2010.2	102.0	24	24	24	24	0
2011.1	96.0	17	17	17	17	0
2011.2	90.0	19	19	19	19	0
2012.1	84.0	26	26	26	26	0
2012.2	78.0	27	27	27	27	0
2013.1	72.0	16	16	16	16	0
2013.2	66.0	23	23	23	23	0
2014.1	60.0	10	10	10	8	2
2014.2	54.0	18	18	18	17	1
2015.1	48.0	10	10	10	10	0
2015.2	42.0	20	20	20	19	1
2016.1	36.0	9	9	9	9	0
2016.2	30.0	22	22	22	24	(2)
2017.1	24.0	10	10	10	10	(0)
2017.2	18.0	16	16	16	16	0
2018.1	12.0	16	16	16	13	3
2018.2	6.0	22	22	22		
Total		828	828	828	801	5

Province of Nova Scotia
Accident Benefits - All Medical/Rehab Expenses
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts	Development Method		
1999.1	240.0	1,782	1,782	1,782	1,782	0
1999.2	234.0	2,203	2,203	2,203	2,203	0
2000.1	228.0	1,916	1,916	1,916	1,916	0
2000.2	222.0	2,432	2,432	2,432	2,432	0
2001.1	216.0	1,945	1,945	1,945	1,945	0
2001.2	210.0	2,119	2,119	2,119	2,119	0
2002.1	204.0	1,817	1,817	1,817	1,817	0
2002.2	198.0	2,031	2,031	2,031	2,031	0
2003.1	192.0	1,788	1,788	1,788	1,788	0
2003.2	186.0	1,626	1,626	1,626	1,626	0
2004.1	180.0	1,400	1,400	1,400	1,400	0
2004.2	174.0	1,584	1,584	1,584	1,584	0
2005.1	168.0	1,417	1,417	1,417	1,417	0
2005.2	162.0	1,552	1,552	1,552	1,552	0
2006.1	156.0	1,374	1,374	1,374	1,374	0
2006.2	150.0	1,502	1,502	1,502	1,502	0
2007.1	144.0	1,450	1,450	1,450	1,450	0
2007.2	138.0	1,512	1,512	1,512	1,512	0
2008.1	132.0	1,177	1,177	1,177	1,177	0
2008.2	126.0	1,300	1,300	1,300	1,300	0
2009.1	120.0	1,240	1,240	1,240	1,240	0
2009.2	114.0	1,447	1,447	1,447	1,447	0
2010.1	108.0	1,271	1,271	1,271	1,271	0
2010.2	102.0	1,551	1,551	1,551	1,552	(1)
2011.1	96.0	1,371	1,371	1,371	1,371	(0)
2011.2	90.0	1,611	1,611	1,611	1,612	(1)
2012.1	84.0	1,386	1,386	1,386	1,387	(0)
2012.2	78.0	1,512	1,512	1,512	1,514	(1)
2013.1	72.0	1,538	1,538	1,538	1,541	(3)
2013.2	66.0	2,007	2,007	2,007	2,008	(1)
2014.1	60.0	1,640	1,640	1,640	1,651	(10)
2014.2	54.0	1,849	1,849	1,849	1,857	(8)
2015.1	48.0	1,914	1,913	1,913	1,908	5
2015.2	42.0	2,056	2,056	2,056	2,043	13
2016.1	36.0	1,917	1,916	1,916	1,913	3
2016.2	30.0	2,250	2,247	2,247	2,242	5
2017.1	24.0	2,043	2,039	2,039	2,034	5
2017.2	18.0	2,285	2,274	2,274	2,252	22
2018.1	12.0	2,071	2,045	2,045	1,986	59
2018.2	6.0	2,544	2,332	2,332		
Total		69,430	69,173	69,173	66,754	87

Province of Nova Scotia
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts	Development Method		
1999.1	240.0	14,114	14,114	14,114	14,114	0
1999.2	234.0	14,592	14,592	14,592	14,592	0
2000.1	228.0	14,219	14,219	14,219	14,219	0
2000.2	222.0	14,345	14,345	14,345	14,345	0
2001.1	216.0	14,174	14,174	14,174	14,174	0
2001.2	210.0	12,853	12,853	12,853	12,853	0
2002.1	204.0	11,849	11,849	11,849	11,849	0
2002.2	198.0	10,325	10,325	10,325	10,325	0
2003.1	192.0	8,514	8,514	8,514	8,514	0
2003.2	186.0	9,281	9,281	9,281	9,281	0
2004.1	180.0	7,210	7,210	7,210	7,210	0
2004.2	174.0	7,515	7,515	7,515	7,515	0
2005.1	168.0	7,431	7,431	7,431	7,431	0
2005.2	162.0	8,130	8,130	8,130	8,130	0
2006.1	156.0	8,000	8,000	8,000	8,000	0
2006.2	150.0	8,634	8,634	8,634	8,634	0
2007.1	144.0	9,591	9,591	9,591	9,591	0
2007.2	138.0	10,187	10,187	10,187	10,187	0
2008.1	132.0	10,414	10,414	10,414	10,414	0
2008.2	126.0	10,948	10,948	10,948	10,948	0
2009.1	120.0	11,191	11,191	11,191	11,191	0
2009.2	114.0	11,405	11,405	11,405	11,406	(1)
2010.1	108.0	9,861	9,861	9,861	9,861	(0)
2010.2	102.0	11,075	11,075	11,075	11,075	(0)
2011.1	96.0	12,499	12,499	12,499	12,499	(0)
2011.2	90.0	13,696	13,696	13,696	13,697	(1)
2012.1	84.0	11,561	11,561	11,561	11,561	(0)
2012.2	78.0	12,015	12,015	12,015	12,014	1
2013.1	72.0	11,413	11,413	11,413	11,413	(0)
2013.2	66.0	13,301	13,302	13,302	13,302	(0)
2014.1	60.0	12,457	12,458	12,458	12,423	35
2014.2	54.0	13,032	13,033	13,033	12,867	166
2015.1	48.0	15,189	15,190	15,190	14,949	241
2015.2	42.0	13,938	13,939	13,939	13,604	335
2016.1	36.0	13,557	13,559	13,559	13,286	273
2016.2	30.0	14,383	14,386	14,386	14,196	190
2017.1	24.0	14,178	14,186	14,186	14,164	22
2017.2	18.0	14,691	14,716	14,716	14,768	(52)
2018.1	12.0	14,735	14,888	14,888	14,587	300
2018.2	6.0	12,902	14,687	14,687		
Total		469,405	471,384	471,384	455,189	1,508

Province of Nova Scotia
Collision
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts	Development Method		
1999.1	240.0	4,976	4,976	4,976	4,976	0
1999.2	234.0	5,288	5,288	5,288	5,288	0
2000.1	228.0	5,366	5,366	5,366	5,366	0
2000.2	222.0	6,078	6,078	6,078	6,078	0
2001.1	216.0	5,626	5,626	5,626	5,626	0
2001.2	210.0	5,644	5,644	5,644	5,644	(0)
2002.1	204.0	5,339	5,339	5,339	5,339	(0)
2002.2	198.0	5,186	5,186	5,186	5,186	(0)
2003.1	192.0	4,684	4,684	4,684	4,684	(0)
2003.2	186.0	4,198	4,198	4,198	4,198	(0)
2004.1	180.0	4,967	4,967	4,967	4,967	0
2004.2	174.0	5,336	5,336	5,336	5,335	1
2005.1	168.0	5,314	5,314	5,314	5,314	0
2005.2	162.0	5,572	5,572	5,572	5,572	0
2006.1	156.0	5,558	5,558	5,558	5,558	0
2006.2	150.0	6,713	6,713	6,713	6,713	0
2007.1	144.0	6,815	6,815	6,815	6,815	0
2007.2	138.0	6,709	6,709	6,709	6,709	0
2008.1	132.0	5,941	5,941	5,941	5,941	0
2008.2	126.0	6,198	6,198	6,198	6,198	0
2009.1	120.0	6,625	6,625	6,625	6,625	0
2009.2	114.0	6,933	6,933	6,933	6,933	1
2010.1	108.0	5,906	5,906	5,906	5,906	0
2010.2	102.0	6,355	6,355	6,355	6,355	0
2011.1	96.0	6,226	6,226	6,226	6,226	0
2011.2	90.0	6,774	6,774	6,774	6,774	0
2012.1	84.0	6,307	6,307	6,307	6,306	1
2012.2	78.0	6,293	6,293	6,293	6,292	1
2013.1	72.0	5,978	5,978	5,978	5,978	1
2013.2	66.0	5,740	5,740	5,740	5,740	0
2014.1	60.0	5,477	5,477	5,477	5,479	(1)
2014.2	54.0	5,018	5,018	5,018	5,015	3
2015.1	48.0	7,201	7,201	7,201	7,185	16
2015.2	42.0	5,642	5,642	5,642	5,551	90
2016.1	36.0	5,667	5,666	5,666	5,590	77
2016.2	30.0	6,011	6,009	6,009	5,991	18
2017.1	24.0	6,012	6,009	6,009	6,026	(18)
2017.2	18.0	6,133	6,127	6,127	6,236	(110)
2018.1	12.0	6,553	6,536	6,536	6,477	58
2018.2	6.0	7,038	6,817	6,817		
Total		235,397	235,152	235,152	228,193	142

Province of Nova Scotia
All Perils
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts	Development Method		
1999.1	240.0	1,758	1,758	1,758	1,758	0
1999.2	234.0	1,910	1,910	1,910	1,910	0
2000.1	228.0	1,697	1,697	1,697	1,697	0
2000.2	222.0	1,888	1,888	1,888	1,888	0
2001.1	216.0	1,781	1,781	1,781	1,781	0
2001.2	210.0	1,587	1,587	1,587	1,587	0
2002.1	204.0	1,533	1,533	1,533	1,533	0
2002.2	198.0	1,396	1,396	1,396	1,396	0
2003.1	192.0	1,280	1,280	1,280	1,280	0
2003.2	186.0	1,545	1,545	1,545	1,545	0
2004.1	180.0	1,551	1,551	1,551	1,551	0
2004.2	174.0	1,765	1,765	1,765	1,765	0
2005.1	168.0	1,583	1,583	1,583	1,583	0
2005.2	162.0	1,451	1,451	1,451	1,451	0
2006.1	156.0	1,338	1,338	1,338	1,338	0
2006.2	150.0	1,523	1,523	1,523	1,523	0
2007.1	144.0	1,503	1,503	1,503	1,503	0
2007.2	138.0	1,422	1,422	1,422	1,422	0
2008.1	132.0	1,285	1,285	1,285	1,285	0
2008.2	126.0	1,484	1,484	1,484	1,484	0
2009.1	120.0	1,487	1,487	1,487	1,487	0
2009.2	114.0	1,590	1,590	1,590	1,590	0
2010.1	108.0	1,381	1,381	1,381	1,381	0
2010.2	102.0	1,600	1,600	1,600	1,600	0
2011.1	96.0	1,531	1,531	1,531	1,531	0
2011.2	90.0	1,759	1,759	1,759	1,759	0
2012.1	84.0	1,440	1,440	1,440	1,440	0
2012.2	78.0	1,554	1,554	1,554	1,554	0
2013.1	72.0	1,390	1,390	1,390	1,390	0
2013.2	66.0	1,433	1,433	1,433	1,433	(0)
2014.1	60.0	1,266	1,266	1,266	1,272	(6)
2014.2	54.0	1,336	1,336	1,336	1,324	12
2015.1	48.0	1,640	1,640	1,640	1,631	9
2015.2	42.0	1,376	1,376	1,376	1,348	28
2016.1	36.0	1,383	1,383	1,383	1,363	20
2016.2	30.0	1,534	1,534	1,534	1,528	6
2017.1	24.0	1,484	1,484	1,484	1,484	0
2017.2	18.0	1,709	1,709	1,709	1,726	(16)
2018.1	12.0	1,594	1,602	1,602	1,593	9
2018.2	6.0	1,593	1,659	1,659		
Total		61,360	61,435	61,435	59,713	62

Province of Nova Scotia
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Reported Claim Counts Development Method	Selected Ultimate Claim Counts		
1999.1	240.0	47	47	47	47	0
1999.2	234.0	52	52	52	52	0
2000.1	228.0	38	38	38	38	0
2000.2	222.0	59	59	59	59	0
2001.1	216.0	31	31	31	31	0
2001.2	210.0	50	50	50	50	0
2002.1	204.0	34	34	34	34	0
2002.2	198.0	21	21	21	21	0
2003.1	192.0	24	24	24	24	0
2003.2	186.0	37	37	37	37	0
2004.1	180.0	24	24	24	24	0
2004.2	174.0	19	19	19	19	0
2005.1	168.0	20	20	20	20	0
2005.2	162.0	13	13	13	13	0
2006.1	156.0	23	23	23	23	0
2006.2	150.0	15	15	15	15	0
2007.1	144.0	13	13	13	13	0
2007.2	138.0	9	9	9	9	0
2008.1	132.0	17	17	17	17	0
2008.2	126.0	16	16	16	16	0
2009.1	120.0	10	10	10	10	0
2009.2	114.0	19	19	19	19	0
2010.1	108.0	5	5	5	5	0
2010.2	102.0	10	10	10	10	0
2011.1	96.0	12	12	12	12	0
2011.2	90.0	11	11	11	11	0
2012.1	84.0	3	3	3	3	0
2012.2	78.0	8	8	8	8	0
2013.1	72.0	8	8	8	8	0
2013.2	66.0	11	11	11	11	0
2014.1	60.0	5	5	5	5	0
2014.2	54.0	9	9	9	9	0
2015.1	48.0	8	8	8	8	0
2015.2	42.0	1	1	1	1	0
2016.1	36.0	7	7	7	7	0
2016.2	30.0	2	2	2	2	(0)
2017.1	24.0	5	5	5	5	0
2017.2	18.0	3	3	3	3	0
2018.1	12.0	11	11	11	11	(0)
2018.2	6.0	3	3	3		
Total		713	713	713	710	(0)

Province of Nova Scotia
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Counts Development Method	Reported Claim		
1999.1	240.0	70	70	70	70	0
1999.2	234.0	86	86	86	86	0
2000.1	228.0	68	68	68	68	0
2000.2	222.0	94	94	94	94	0
2001.1	216.0	82	82	82	82	0
2001.2	210.0	114	114	114	114	0
2002.1	204.0	68	68	68	68	0
2002.2	198.0	76	76	76	76	0
2003.1	192.0	72	72	72	72	0
2003.2	186.0	113	113	113	113	0
2004.1	180.0	101	101	101	101	0
2004.2	174.0	78	78	78	78	0
2005.1	168.0	70	70	70	70	0
2005.2	162.0	64	64	64	64	0
2006.1	156.0	77	77	77	77	0
2006.2	150.0	67	67	67	67	0
2007.1	144.0	59	59	59	59	0
2007.2	138.0	92	92	92	92	0
2008.1	132.0	66	66	66	66	0
2008.2	126.0	59	59	59	59	0
2009.1	120.0	43	43	43	43	0
2009.2	114.0	70	70	70	70	0
2010.1	108.0	53	53	53	53	0
2010.2	102.0	77	77	77	76	0
2011.1	96.0	62	62	62	61	1
2011.2	90.0	74	73	73	73	0
2012.1	84.0	63	62	62	63	(1)
2012.2	78.0	83	82	82	82	0
2013.1	72.0	87	86	86	85	1
2013.2	66.0	116	114	114	113	1
2014.1	60.0	91	89	89	91	(2)
2014.2	54.0	89	87	87	87	(0)
2015.1	48.0	135	131	131	135	(4)
2015.2	42.0	118	114	114	117	(2)
2016.1	36.0	111	107	107	110	(3)
2016.2	30.0	122	118	118	120	(3)
2017.1	24.0	87	84	84	82	2
2017.2	18.0	98	94	94	95	(1)
2018.1	12.0	82	80	80	78	3
2018.2	6.0	66	75	75		
Total		3,303	3,277	3,277	3,209	(6)

Province of Nova Scotia
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.2	(5)	(6) Prior Report	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Counts Development Method	Reported Claim		
1999.1	240.0	4	4	4	4	0
1999.2	234.0	2	2	2	3	(1)
2000.1	228.0	6	6	6	6	0
2000.2	222.0	12	12	12	12	0
2001.1	216.0	10	10	10	10	0
2001.2	210.0	8	8	8	8	0
2002.1	204.0	9	9	9	9	0
2002.2	198.0	10	10	10	10	0
2003.1	192.0	2	2	2	2	0
2003.2	186.0	6	6	6	6	0
2004.1	180.0	5	5	5	5	0
2004.2	174.0	3	3	3	3	(0)
2005.1	168.0	4	4	4	4	(0)
2005.2	162.0	2	2	2	2	0
2006.1	156.0	1	1	1	1	(0)
2006.2	150.0	6	6	6	6	(0)
2007.1	144.0	7	7	7	7	(0)
2007.2	138.0	5	5	5	5	(0)
2008.1	132.0	4	4	4	4	0
2008.2	126.0	3	3	3	3	0
2009.1	120.0	5	5	5	5	0
2009.2	114.0	7	7	7	7	0
2010.1	108.0	6	6	6	6	0
2010.2	102.0	7	7	7	7	0
2011.1	96.0	7	7	7	7	0
2011.2	90.0	4	4	4	4	0
2012.1	84.0	6	6	6	6	0
2012.2	78.0	9	9	9	8	1
2013.1	72.0	10	9	9	7	1
2013.2	66.0	7	6	6	8	(2)
2014.1	60.0	6	5	5	5	0
2014.2	54.0	8	7	7	7	(0)
2015.1	48.0	8	7	7	7	0
2015.2	42.0	11	9	9	8	1
2016.1	36.0	14	12	12	10	2
2016.2	30.0	23	19	19	14	4
2017.1	24.0	12	10	10	10	0
2017.2	18.0	12	11	11	10	1
2018.1	12.0	12	12	12	10	2
2018.2	6.0	8	10	10		
Total		291	275	275	253	12

BI

Coverage = BI
End Trend Period = 2018.2
Scalar Level Change Start Date = 2010-04-28
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
				Value	Adj R^				
Loss Cost	2004.1 2.61	+/- 2.70	1.173	66.6%	0.000	0.174	0.001	0.055	
Loss Cost	2004.2 3.29	+/- 2.63	1.145	71.8%	0.000	0.219	0.000	0.015	
Loss Cost	2005.1 3.91	+/- 2.54	1.125	76.3%	0.000	0.252	0.000	0.003	
Loss Cost	2005.2 4.52	+/- 2.37	1.112	81.1%	0.000	0.254	0.000	0.001	
Loss Cost	2006.1 4.92	+/- 2.32	1.109	83.4%	0.000	0.246	0.000	0.000	
Loss Cost	2006.2 5.25	+/- 2.26	1.112	84.7%	0.000	0.211	0.000	0.000	
Loss Cost	2007.1 5.57	+/- 2.16	1.124	87.0%	0.000	0.148	0.000	0.000	
Loss Cost	2007.2 5.85	+/- 1.96	1.148	89.5%	0.000	0.063	0.000	0.000	
Loss Cost	2008.1 6.01	+/- 1.89	1.174	90.7%	0.000	0.030	0.000	0.000	
Loss Cost	2008.2 5.97	+/- 1.93	1.159	88.4%	0.000	0.056	0.000	0.000	
Loss Cost	2009.1 5.90	+/- 1.80	1.100	88.8%	0.000	0.206	0.000	0.000	
Loss Cost	2009.2 5.91	+/- 1.80	1.048	85.7%	0.000	0.587	0.000	0.000	
Loss Cost	2010.1 5.87	+/- 1.87	1.103	85.1%	0.000	0.516	0.000	0.000	
Loss Cost	2010.2 5.87	+/- 1.87	NA	81.9%	0.000		0.000	0.000	
Loss Cost	2011.1 5.25	+/- 1.95	NA	83.2%	0.000		0.000	0.000	
Loss Cost	2011.2 5.18	+/- 2.24	NA	79.0%	0.000		0.000	0.000	
Loss Cost	2012.1 5.46	+/- 2.62	NA	79.3%	0.000		0.001	0.001	
Loss Cost	2012.2 6.01	+/- 2.97	NA	78.2%	0.000		0.001	0.001	
Loss Cost	2013.1 5.95	+/- 3.62	NA	77.5%	0.000		0.002	0.004	
Loss Cost	2013.2 5.04	+/- 4.07	NA	69.3%	0.000		0.004	0.019	
Loss Cost	2014.1 5.40	+/- 5.22	NA	68.9%	0.000		0.011	0.040	
Loss Cost	2014.2 5.59	+/- 6.74	NA	60.0%	0.000		0.021	0.082	
Loss Cost	2015.1 3.58	+/- 8.43	NA	63.9%	0.000		0.022	0.316	
Severity	2004.1 5.04	+/- 1.85	1.094	87.3%	0.000	0.247	0.005	0.000	
Severity	2004.2 5.57	+/- 1.74	1.074	89.6%	0.000	0.313	0.001	0.000	
Severity	2005.1 5.86	+/- 1.76	1.066	90.1%	0.000	0.361	0.002	0.000	
Severity	2005.2 6.09	+/- 1.79	1.061	90.0%	0.000	0.389	0.001	0.000	
Severity	2006.1 6.26	+/- 1.84	1.060	90.0%	0.000	0.399	0.003	0.000	
Severity	2006.2 6.45	+/- 1.85	1.062	89.8%	0.000	0.378	0.002	0.000	
Severity	2007.1 6.49	+/- 1.92	1.063	89.1%	0.000	0.382	0.003	0.000	
Severity	2007.2 6.61	+/- 1.94	1.073	88.6%	0.000	0.320	0.002	0.000	
Severity	2008.1 6.63	+/- 2.01	1.076	87.6%	0.000	0.321	0.004	0.000	
Severity	2008.2 6.66	+/- 2.07	1.087	85.8%	0.000	0.293	0.004	0.000	
Severity	2009.1 6.60	+/- 2.05	1.046	84.6%	0.000	0.588	0.003	0.000	
Severity	2009.2 6.61	+/- 2.08	1.004	80.8%	0.000	0.965	0.005	0.000	
Severity	2010.1 6.60	+/- 2.18	1.026	79.3%	0.000	0.882	0.011	0.000	
Severity	2010.2 6.60	+/- 2.18	NA	76.3%	0.000		0.011	0.000	
Severity	2011.1 6.05	+/- 2.37	NA	74.9%	0.000		0.007	0.000	
Severity	2011.2 6.51	+/- 2.64	NA	73.9%	0.000		0.006	0.000	
Severity	2012.1 6.92	+/- 3.07	NA	74.1%	0.000		0.014	0.000	
Severity	2012.2 7.98	+/- 3.22	NA	78.2%	0.000		0.006	0.000	
Severity	2013.1 8.82	+/- 3.73	NA	80.0%	0.000		0.015	0.000	
Severity	2013.2 8.05	+/- 4.31	NA	71.4%	0.000		0.030	0.002	
Severity	2014.1 8.05	+/- 5.54	NA	68.6%	0.000		0.053	0.009	
Severity	2014.2 9.61	+/- 6.53	NA	70.5%	0.000		0.039	0.009	
Severity	2015.1 10.13	+/- 9.19	NA	68.2%	0.000		0.085	0.031	
Frequency	2004.1 -2.32	+/- 1.61	1.072	42.6%	0.000	0.340	0.012	0.007	
Frequency	2004.2 -2.16	+/- 1.68	1.065	40.6%	0.000	0.390	0.010	0.015	
Frequency	2005.1 -1.84	+/- 1.68	1.055	31.2%	0.000	0.449	0.019	0.035	
Frequency	2005.2 -1.47	+/- 1.60	1.048	33.0%	0.000	0.481	0.005	0.071	
Frequency	2006.1 -1.26	+/- 1.61	1.046	24.5%	0.000	0.487	0.010	0.121	
Frequency	2006.2 -1.12	+/- 1.64	1.048	25.4%	0.000	0.474	0.008	0.170	
Frequency	2007.1 -0.86	+/- 1.51	1.057	18.9%	0.000	0.348	0.015	0.252	
Frequency	2007.2 -0.71	+/- 1.46	1.070	26.8%	0.000	0.236	0.006	0.323	
Frequency	2008.1 -0.58	+/- 1.38	1.091	28.4%	0.000	0.119	0.011	0.393	
Frequency	2008.2 -0.64	+/- 1.34	1.067	19.5%	0.000	0.240	0.021	0.326	
Frequency	2009.1 -0.66	+/- 1.37	1.051	20.4%	0.000	0.402	0.020	0.322	
Frequency	2009.2 -0.66	+/- 1.42	1.044	16.7%	0.000	0.556	0.029	0.339	
Frequency	2010.1 -0.68	+/- 1.48	1.075	15.0%	0.000	0.568	0.053	0.343	
Frequency	2010.2 -0.68	+/- 1.48	NA	17.7%	0.000		0.053	0.343	
Frequency	2011.1 -0.76	+/- 1.70	NA	15.2%	0.000		0.063	0.355	
Frequency	2011.2 -1.25	+/- 1.79	NA	18.7%	0.000		0.112	0.157	
Frequency	2012.1 -1.36	+/- 2.10	NA	14.7%	0.000		0.126	0.184	
Frequency	2012.2 -1.83	+/- 2.35	NA	18.8%	0.000		0.206	0.116	
Frequency	2013.1 -2.64	+/- 2.54	NA	34.0%	0.000		0.101	0.045	
Frequency	2013.2 -2.79	+/- 3.08	NA	32.5%	0.000		0.148	0.073	
Frequency	2014.1 -2.45	+/- 3.93	NA	12.0%	0.000		0.237	0.189	
Frequency	2014.2 -3.67	+/- 4.37	NA	26.6%	0.001		0.394	0.091	
Frequency	2015.1 -5.94	+/- 4.03	NA	65.5%	0.000		0.090	0.014	

BI

Coverage = BI
End Trend Period = 2018.1
Scalar Level Change Start Date = 2010-04-28
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
				Value	Adj R^				
Loss Cost	2004.1 2.47	+/- 2.94	1.182	63.6%	0.000	0.174	0.002	0.093	
Loss Cost	2004.2 3.28	+/- 2.89	1.145	69.1%	0.000	0.242	0.000	0.026	
Loss Cost	2005.1 3.97	+/- 2.80	1.121	74.0%	0.000	0.289	0.001	0.007	
Loss Cost	2005.2 4.74	+/- 2.63	1.100	79.5%	0.000	0.330	0.000	0.001	
Loss Cost	2006.1 5.18	+/- 2.57	1.095	82.1%	0.000	0.332	0.000	0.000	
Loss Cost	2006.2 5.63	+/- 2.51	1.093	83.8%	0.000	0.314	0.000	0.000	
Loss Cost	2007.1 5.98	+/- 2.39	1.104	86.4%	0.000	0.237	0.000	0.000	
Loss Cost	2007.2 6.38	+/- 2.13	1.123	89.5%	0.000	0.120	0.000	0.000	
Loss Cost	2008.1 6.54	+/- 2.04	1.148	90.9%	0.000	0.060	0.000	0.000	
Loss Cost	2008.2 6.49	+/- 2.10	1.137	88.4%	0.000	0.095	0.000	0.000	
Loss Cost	2009.1 6.44	+/- 1.93	1.076	89.1%	0.000	0.318	0.000	0.000	
Loss Cost	2009.2 6.43	+/- 1.94	1.030	85.9%	0.000	0.725	0.000	0.000	
Loss Cost	2010.1 6.39	+/- 2.04	1.067	85.3%	0.000	0.666	0.000	0.000	
Loss Cost	2010.2 6.39	+/- 2.04	NA	82.1%	0.000		0.000	0.000	
Loss Cost	2011.1 5.75	+/- 2.11	NA	83.5%	0.000		0.000	0.000	
Loss Cost	2011.2 5.80	+/- 2.49	NA	79.3%	0.000		0.000	0.000	
Loss Cost	2012.1 6.15	+/- 2.89	NA	79.8%	0.000		0.000	0.001	
Loss Cost	2012.2 7.07	+/- 3.25	NA	80.7%	0.000		0.000	0.001	
Loss Cost	2013.1 7.10	+/- 3.97	NA	80.1%	0.000		0.001	0.003	
Loss Cost	2013.2 6.27	+/- 4.86	NA	70.9%	0.000		0.004	0.016	
Loss Cost	2014.1 6.82	+/- 6.20	NA	70.8%	0.000		0.010	0.032	
Loss Cost	2014.2 7.82	+/- 8.60	NA	64.2%	0.001		0.019	0.059	
Loss Cost	2015.1 5.80	+/- 11.07	NA	67.2%	0.003		0.026	0.209	
Severity	2004.1 4.60	+/- 1.93	1.121	86.1%	0.000	0.149	0.009	0.000	
Severity	2004.2 5.18	+/- 1.86	1.096	88.4%	0.000	0.209	0.002	0.000	
Severity	2005.1 5.49	+/- 1.89	1.086	89.0%	0.000	0.250	0.004	0.000	
Severity	2005.2 5.74	+/- 1.95	1.080	88.7%	0.000	0.286	0.003	0.000	
Severity	2006.1 5.92	+/- 2.00	1.078	88.6%	0.000	0.299	0.005	0.000	
Severity	2006.2 6.14	+/- 2.04	1.077	88.3%	0.000	0.301	0.003	0.000	
Severity	2007.1 6.18	+/- 2.12	1.078	87.4%	0.000	0.308	0.005	0.000	
Severity	2007.2 6.33	+/- 2.16	1.085	86.6%	0.000	0.272	0.004	0.000	
Severity	2008.1 6.36	+/- 2.24	1.089	85.4%	0.000	0.276	0.007	0.000	
Severity	2008.2 6.40	+/- 2.32	1.097	83.1%	0.000	0.262	0.008	0.000	
Severity	2009.1 6.36	+/- 2.31	1.056	81.3%	0.000	0.531	0.005	0.000	
Severity	2009.2 6.35	+/- 2.35	1.013	75.9%	0.000	0.899	0.011	0.000	
Severity	2010.1 6.32	+/- 2.47	1.045	74.0%	0.000	0.808	0.022	0.000	
Severity	2010.2 6.32	+/- 2.47	NA	69.7%	0.000		0.022	0.000	
Severity	2011.1 5.71	+/- 2.67	NA	67.6%	0.000		0.014	0.000	
Severity	2011.2 6.21	+/- 3.08	NA	65.4%	0.000		0.014	0.001	
Severity	2012.1 6.62	+/- 3.57	NA	65.7%	0.000		0.026	0.002	
Severity	2012.2 7.90	+/- 3.92	NA	70.6%	0.000		0.012	0.001	
Severity	2013.1 8.82	+/- 4.55	NA	73.2%	0.000		0.026	0.002	
Severity	2013.2 7.76	+/- 5.50	NA	58.7%	0.000		0.059	0.010	
Severity	2014.1 7.72	+/- 7.10	NA	54.7%	0.000		0.092	0.033	
Severity	2014.2 9.91	+/- 9.21	NA	56.9%	0.000		0.072	0.034	
Severity	2015.1 10.54	+/- 13.29	NA	53.4%	0.000		0.135	0.081	
Frequency	2004.1 -2.04	+/- 1.73	1.054	40.2%	0.000	0.480	0.009	0.024	
Frequency	2004.2 -1.81	+/- 1.81	1.044	38.8%	0.000	0.565	0.007	0.052	
Frequency	2005.1 -1.44	+/- 1.80	1.032	29.5%	0.000	0.662	0.012	0.114	
Frequency	2005.2 -0.94	+/- 1.68	1.019	34.7%	0.000	0.779	0.002	0.260	
Frequency	2006.1 -0.69	+/- 1.67	1.016	27.4%	0.000	0.805	0.004	0.399	
Frequency	2006.2 -0.48	+/- 1.69	1.015	30.7%	0.000	0.811	0.002	0.559	
Frequency	2007.1 -0.19	+/- 1.51	1.024	28.4%	0.000	0.669	0.003	0.794	
Frequency	2007.2 0.04	+/- 1.39	1.035	42.3%	0.000	0.492	0.001	0.947	
Frequency	2008.1 0.18	+/- 1.26	1.055	48.1%	0.000	0.250	0.001	0.771	
Frequency	2008.2 0.09	+/- 1.21	1.036	39.4%	0.000	0.433	0.002	0.880	
Frequency	2009.1 0.07	+/- 1.22	1.019	41.4%	0.000	0.697	0.002	0.900	
Frequency	2009.2 0.07	+/- 1.27	1.017	37.2%	0.000	0.775	0.003	0.904	
Frequency	2010.1 0.07	+/- 1.34	1.021	35.7%	0.000	0.843	0.006	0.913	
Frequency	2010.2 0.07	+/- 1.34	NA	36.7%	0.000		0.006	0.913	
Frequency	2011.1 0.04	+/- 1.54	NA	34.8%	0.000		0.010	0.960	
Frequency	2011.2 -0.39	+/- 1.70	NA	31.1%	0.000		0.022	0.627	
Frequency	2012.1 -0.44	+/- 2.00	NA	27.5%	0.000		0.031	0.631	
Frequency	2012.2 -0.77	+/- 2.37	NA	24.9%	0.000		0.062	0.480	
Frequency	2013.1 -1.58	+/- 2.50	NA	41.5%	0.000		0.029	0.186	
Frequency	2013.2 -1.39	+/- 3.20	NA	40.3%	0.000		0.045	0.342	
Frequency	2014.1 -0.84	+/- 4.00	NA	23.4%	0.002		0.087	0.628	
Frequency	2014.2 -1.90	+/- 5.17	NA	22.3%	0.005		0.188	0.393	
Frequency	2015.1 -4.29	+/- 4.14	NA	72.9%	0.001		0.033	0.048	

B1

Coverage = BI
 End Trend Period = 2018.2
 Scalar Level Change Start Date = 2010-04-28
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2004.1 2.79	+/- 3.29	1.167	50.7%	0.000	0.275	0.088	
Loss Cost	2004.2 3.25	+/- 3.40	1.148	52.6%	0.000	0.328	0.056	
Loss Cost	2005.1 4.11	+/- 3.25	1.121	61.1%	0.000	0.383	0.013	
Loss Cost	2005.2 4.52	+/- 3.32	1.112	62.6%	0.000	0.412	0.008	
Loss Cost	2006.1 5.13	+/- 3.22	1.108	68.0%	0.000	0.404	0.003	
Loss Cost	2006.2 5.28	+/- 3.33	1.109	66.7%	0.000	0.405	0.003	
Loss Cost	2007.1 5.77	+/- 3.16	1.128	72.2%	0.000	0.304	0.001	
Loss Cost	2007.2 5.92	+/- 3.23	1.140	71.4%	0.000	0.270	0.001	
Loss Cost	2008.1 6.20	+/- 3.08	1.186	75.2%	0.000	0.142	0.000	
Loss Cost	2008.2 6.08	+/- 3.08	1.145	70.4%	0.000	0.253	0.000	
Loss Cost	2009.1 6.06	+/- 3.17	1.129	64.9%	0.000	0.352	0.001	
Loss Cost	2009.2 6.07	+/- 3.11	1.017	57.0%	0.000	0.912	0.001	
Loss Cost	2010.1 5.87	+/- 3.07	1.308	59.5%	0.000	0.274	0.001	
Loss Cost	2010.2 5.87	+/- 3.07	NA	51.0%	0.000		0.001	
Loss Cost	2011.1 5.81	+/- 3.49	NA	45.3%	0.000		0.003	
Loss Cost	2011.2 5.18	+/- 3.90	NA	35.4%	0.000		0.011	
Loss Cost	2012.1 6.17	+/- 4.35	NA	41.3%	0.000		0.008	
Loss Cost	2012.2 6.01	+/- 5.12	NA	33.6%	0.000		0.022	
Loss Cost	2013.1 6.97	+/- 6.01	NA	35.9%	0.000		0.023	
Loss Cost	2013.2 5.04	+/- 6.54	NA	18.0%	0.000		0.108	
Loss Cost	2014.1 6.74	+/- 7.81	NA	26.4%	0.000		0.074	
Loss Cost	2014.2 5.59	+/- 9.74	NA	10.6%	0.000		0.205	
Loss Cost	2015.1 5.97	+/- 13.05	NA	4.5%	0.003		0.292	
Severity	2004.1 5.15	+/- 2.11	1.091	83.4%	0.000	0.324	0.000	
Severity	2004.2 5.55	+/- 2.13	1.076	84.3%	0.000	0.396	0.000	
Severity	2005.1 5.98	+/- 2.12	1.064	85.7%	0.000	0.460	0.000	
Severity	2005.2 6.08	+/- 2.21	1.062	84.8%	0.000	0.482	0.000	
Severity	2006.1 6.38	+/- 2.22	1.059	85.3%	0.000	0.488	0.000	
Severity	2006.2 6.47	+/- 2.30	1.060	84.2%	0.000	0.489	0.000	
Severity	2007.1 6.60	+/- 2.36	1.065	83.5%	0.000	0.462	0.000	
Severity	2007.2 6.65	+/- 2.44	1.068	81.9%	0.000	0.454	0.000	
Severity	2008.1 6.74	+/- 2.48	1.083	81.0%	0.000	0.383	0.000	
Severity	2008.2 6.73	+/- 2.56	1.078	78.0%	0.000	0.440	0.000	
Severity	2009.1 6.71	+/- 2.64	1.064	74.1%	0.000	0.561	0.000	
Severity	2009.2 6.72	+/- 2.62	0.985	69.2%	0.000	0.901	0.000	
Severity	2010.1 6.60	+/- 2.66	1.147	68.8%	0.000	0.511	0.000	
Severity	2010.2 6.60	+/- 2.66	NA	64.3%	0.000		0.000	
Severity	2011.1 6.43	+/- 3.02	NA	58.6%	0.000		0.000	
Severity	2011.2 6.51	+/- 3.48	NA	54.0%	0.000		0.001	
Severity	2012.1 7.43	+/- 3.86	NA	57.9%	0.000		0.001	
Severity	2012.2 7.98	+/- 4.50	NA	56.3%	0.000		0.002	
Severity	2013.1 9.54	+/- 4.91	NA	64.0%	0.000		0.001	
Severity	2013.2 8.05	+/- 5.44	NA	52.7%	0.000		0.007	
Severity	2014.1 9.00	+/- 6.67	NA	51.4%	0.000		0.012	
Severity	2014.2 9.61	+/- 8.57	NA	45.7%	0.000		0.027	
Severity	2015.1 11.81	+/- 10.95	NA	49.3%	0.000		0.032	
Frequency	2004.1 -2.24	+/- 1.79	1.070	29.2%	0.000	0.404	0.017	
Frequency	2004.2 -2.17	+/- 1.88	1.067	25.2%	0.000	0.432	0.027	
Frequency	2005.1 -1.76	+/- 1.84	1.054	16.7%	0.000	0.503	0.063	
Frequency	2005.2 -1.47	+/- 1.85	1.048	9.3%	0.000	0.542	0.116	
Frequency	2006.1 -1.17	+/- 1.82	1.046	2.0%	0.000	0.545	0.199	
Frequency	2006.2 -1.11	+/- 1.89	1.046	-0.5%	0.000	0.547	0.239	
Frequency	2007.1 -0.79	+/- 1.72	1.059	-4.9%	0.000	0.397	0.354	
Frequency	2007.2 -0.68	+/- 1.74	1.067	-4.9%	0.000	0.339	0.425	
Frequency	2008.1 -0.51	+/- 1.61	1.095	2.3%	0.000	0.159	0.515	
Frequency	2008.2 -0.61	+/- 1.52	1.062	-5.0%	0.000	0.332	0.413	
Frequency	2009.1 -0.61	+/- 1.57	1.061	-6.2%	0.000	0.390	0.426	
Frequency	2009.2 -0.61	+/- 1.61	1.032	-8.2%	0.000	0.697	0.437	
Frequency	2010.1 -0.68	+/- 1.63	1.140	-4.6%	0.000	0.344	0.390	
Frequency	2010.2 -0.68	+/- 1.63	NA	-1.4%	0.000		0.390	
Frequency	2011.1 -0.58	+/- 1.86	NA	-3.8%	0.000		0.513	
Frequency	2011.2 -1.25	+/- 1.90	NA	6.6%	0.000		0.182	
Frequency	2012.1 -1.17	+/- 2.21	NA	2.3%	0.000		0.276	
Frequency	2012.2 -1.83	+/- 2.40	NA	12.7%	0.000		0.126	
Frequency	2013.1 -2.35	+/- 2.75	NA	18.6%	0.000		0.090	
Frequency	2013.2 -2.79	+/- 3.27	NA	20.8%	0.000		0.089	
Frequency	2014.1 -2.07	+/- 3.94	NA	4.7%	0.000		0.264	
Frequency	2014.2 -3.67	+/- 4.18	NA	28.2%	0.000		0.081	
Frequency	2015.1 -5.22	+/- 4.72	NA	45.9%	0.001		0.039	

BI

Coverage = BI
 End Trend Period = 2018.1
 Scalar Level Change Start Date = 2010-04-28
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2004.1 2.33	+/- 3.52	1.198	47.3%	0.000	0.220	0.181	
Loss Cost	2004.2 2.82	+/- 3.67	1.176	49.2%	0.000	0.274	0.122	
Loss Cost	2005.1 3.79	+/- 3.55	1.140	57.9%	0.000	0.340	0.034	
Loss Cost	2005.2 4.24	+/- 3.66	1.128	59.4%	0.000	0.379	0.022	
Loss Cost	2006.1 4.95	+/- 3.57	1.117	65.2%	0.000	0.391	0.007	
Loss Cost	2006.2 5.13	+/- 3.71	1.117	63.7%	0.000	0.399	0.008	
Loss Cost	2007.1 5.70	+/- 3.54	1.131	69.7%	0.000	0.319	0.003	
Loss Cost	2007.2 5.88	+/- 3.63	1.142	68.9%	0.000	0.291	0.002	
Loss Cost	2008.1 6.22	+/- 3.48	1.185	73.1%	0.000	0.166	0.001	
Loss Cost	2008.2 6.07	+/- 3.48	1.145	67.6%	0.000	0.277	0.001	
Loss Cost	2009.1 6.05	+/- 3.60	1.130	61.5%	0.000	0.374	0.002	
Loss Cost	2009.2 6.06	+/- 3.54	1.017	52.2%	0.000	0.913	0.002	
Loss Cost	2010.1 5.83	+/- 3.50	1.310	55.1%	0.000	0.292	0.002	
Loss Cost	2010.2 5.83	+/- 3.50	NA	45.6%	0.000		0.002	
Loss Cost	2011.1 5.75	+/- 4.02	NA	39.4%	0.000		0.007	
Loss Cost	2011.2 5.02	+/- 4.53	NA	28.3%	0.000		0.029	
Loss Cost	2012.1 6.15	+/- 5.13	NA	34.8%	0.000		0.020	
Loss Cost	2012.2 5.95	+/- 6.13	NA	26.5%	0.000		0.050	
Loss Cost	2013.1 7.10	+/- 7.34	NA	29.3%	0.000		0.050	
Loss Cost	2013.2 4.76	+/- 8.13	NA	9.2%	0.000		0.204	
Loss Cost	2014.1 6.82	+/- 10.05	NA	18.0%	0.001		0.141	
Loss Cost	2014.2 5.37	+/- 12.99	NA	1.2%	0.002		0.338	
Loss Cost	2015.1 5.80	+/- 18.41	NA	-5.3%	0.015		0.441	
Severity	2004.1 4.52	+/- 2.17	1.129	82.5%	0.000	0.173	0.000	
Severity	2004.2 4.93	+/- 2.22	1.112	83.3%	0.000	0.227	0.000	
Severity	2005.1 5.39	+/- 2.22	1.096	84.6%	0.000	0.279	0.000	
Severity	2005.2 5.48	+/- 2.33	1.094	83.4%	0.000	0.300	0.000	
Severity	2006.1 5.80	+/- 2.36	1.089	84.0%	0.000	0.316	0.000	
Severity	2006.2 5.88	+/- 2.46	1.089	82.6%	0.000	0.326	0.000	
Severity	2007.1 6.03	+/- 2.54	1.093	81.7%	0.000	0.316	0.000	
Severity	2007.2 6.07	+/- 2.64	1.095	79.7%	0.000	0.319	0.000	
Severity	2008.1 6.17	+/- 2.70	1.108	78.6%	0.000	0.276	0.000	
Severity	2008.2 6.15	+/- 2.79	1.102	75.0%	0.000	0.330	0.000	
Severity	2009.1 6.13	+/- 2.88	1.087	70.1%	0.000	0.445	0.000	
Severity	2009.2 6.13	+/- 2.86	1.006	63.5%	0.000	0.965	0.000	
Severity	2010.1 5.99	+/- 2.89	1.178	63.2%	0.000	0.436	0.000	
Severity	2010.2 5.99	+/- 2.89	NA	57.1%	0.000		0.000	
Severity	2011.1 5.71	+/- 3.30	NA	49.6%	0.000		0.002	
Severity	2011.2 5.70	+/- 3.84	NA	43.6%	0.000		0.006	
Severity	2012.1 6.62	+/- 4.36	NA	47.7%	0.000		0.005	
Severity	2012.2 7.12	+/- 5.19	NA	45.1%	0.000		0.010	
Severity	2013.1 8.82	+/- 5.85	NA	53.9%	0.000		0.006	
Severity	2013.2 6.86	+/- 6.43	NA	37.8%	0.000		0.035	
Severity	2014.1 7.72	+/- 8.20	NA	35.2%	0.000		0.054	
Severity	2014.2 8.14	+/- 10.98	NA	26.9%	0.000		0.108	
Severity	2015.1 10.54	+/- 15.08	NA	30.1%	0.000		0.117	
Frequency	2004.1 -2.10	+/- 1.95	1.061	24.1%	0.000	0.481	0.037	
Frequency	2004.2 -2.01	+/- 2.06	1.057	19.8%	0.000	0.518	0.057	
Frequency	2005.1 -1.52	+/- 2.02	1.040	10.7%	0.000	0.630	0.136	
Frequency	2005.2 -1.17	+/- 2.03	1.031	3.2%	0.000	0.700	0.248	
Frequency	2006.1 -0.80	+/- 1.99	1.026	-3.8%	0.000	0.737	0.416	
Frequency	2006.2 -0.71	+/- 2.07	1.026	-6.0%	0.000	0.741	0.485	
Frequency	2007.1 -0.31	+/- 1.85	1.035	-8.5%	0.000	0.611	0.732	
Frequency	2007.2 -0.17	+/- 1.87	1.043	-7.0%	0.000	0.535	0.850	
Frequency	2008.1 0.04	+/- 1.69	1.069	4.3%	0.000	0.284	0.959	
Frequency	2008.2 -0.07	+/- 1.59	1.039	-7.5%	0.000	0.521	0.924	
Frequency	2009.1 -0.07	+/- 1.65	1.039	-9.2%	0.000	0.563	0.926	
Frequency	2009.2 -0.07	+/- 1.69	1.012	-13.2%	0.000	0.884	0.929	
Frequency	2010.1 -0.15	+/- 1.71	1.113	-8.7%	0.000	0.420	0.854	
Frequency	2010.2 -0.15	+/- 1.71	NA	-6.9%	0.000		0.854	
Frequency	2011.1 0.04	+/- 1.96	NA	-7.7%	0.000		0.969	
Frequency	2011.2 -0.64	+/- 2.05	NA	-4.3%	0.000		0.509	
Frequency	2012.1 -0.44	+/- 2.40	NA	-7.5%	0.000		0.692	
Frequency	2012.2 -1.10	+/- 2.68	NA	-1.6%	0.000		0.385	
Frequency	2013.1 -1.58	+/- 3.16	NA	2.5%	0.000		0.291	
Frequency	2013.2 -1.96	+/- 3.89	NA	3.5%	0.000		0.283	
Frequency	2014.1 -0.84	+/- 4.67	NA	-11.4%	0.002		0.685	
Frequency	2014.2 -2.56	+/- 5.27	NA	5.2%	0.003		0.285	
Frequency	2015.1 -4.29	+/- 6.46	NA	23.1%	0.005		0.155	

B1

Coverage = BI
End Trend Period = 2018.2
Scalar Level Change Start Date = 2010-04-28
Seasonality = T
Excluded Points = 2010.2

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
				Value	Adj R ^A				
Loss Cost	2004.1 1.71	+/- 2.77	1.276	70.3%	0.000	0.051	0.000	0.211	
Loss Cost	2004.2 2.41	+/- 2.69	1.240	75.0%	0.000	0.066	0.000	0.073	
Loss Cost	2005.1 3.10	+/- 2.65	1.207	78.6%	0.000	0.089	0.000	0.022	
Loss Cost	2005.2 3.74	+/- 2.46	1.187	83.1%	0.000	0.085	0.000	0.004	
Loss Cost	2006.1 4.19	+/- 2.45	1.175	84.9%	0.000	0.094	0.000	0.002	
Loss Cost	2006.2 4.53	+/- 2.38	1.177	86.2%	0.000	0.078	0.000	0.001	
Loss Cost	2007.1 4.91	+/- 2.31	1.180	88.1%	0.000	0.061	0.000	0.000	
Loss Cost	2007.2 5.20	+/- 2.07	1.204	90.7%	0.000	0.021	0.000	0.000	
Loss Cost	2008.1 5.41	+/- 2.01	1.223	91.7%	0.000	0.011	0.000	0.000	
Loss Cost	2008.2 5.38	+/- 2.06	1.208	89.5%	0.000	0.023	0.000	0.000	
Loss Cost	2009.1 5.24	+/- 1.86	1.147	90.3%	0.000	0.074	0.000	0.000	
Loss Cost	2009.2 5.28	+/- 1.87	1.097	87.3%	0.000	0.288	0.000	0.000	
Loss Cost	2010.1 5.25	+/- 1.95	1.150	86.6%	0.000	0.342	0.000	0.000	
Loss Cost	2011.1 5.25	+/- 1.95	NA	83.2%	0.000		0.000	0.000	
Loss Cost	2011.2 5.18	+/- 2.24	NA	79.0%	0.000		0.000	0.000	
Loss Cost	2012.1 5.46	+/- 2.62	NA	79.3%	0.000		0.001	0.001	
Loss Cost	2012.2 6.01	+/- 2.97	NA	78.2%	0.000		0.001	0.001	
Loss Cost	2013.1 5.95	+/- 3.62	NA	77.5%	0.000		0.002	0.004	
Loss Cost	2013.2 5.04	+/- 4.07	NA	69.3%	0.000		0.004	0.019	
Loss Cost	2014.1 5.40	+/- 5.22	NA	68.9%	0.000		0.011	0.040	
Loss Cost	2014.2 5.59	+/- 6.74	NA	60.0%	0.000		0.021	0.082	
Loss Cost	2015.1 3.58	+/- 8.43	NA	63.9%	0.000		0.022	0.316	
Severity	2004.1 4.48	+/- 1.91	1.152	88.5%	0.000	0.088	0.002	0.000	
Severity	2004.2 5.03	+/- 1.81	1.127	90.6%	0.000	0.114	0.000	0.000	
Severity	2005.1 5.34	+/- 1.86	1.114	90.9%	0.000	0.151	0.001	0.000	
Severity	2005.2 5.57	+/- 1.89	1.108	90.8%	0.000	0.171	0.001	0.000	
Severity	2006.1 5.75	+/- 1.97	1.103	90.6%	0.000	0.193	0.001	0.000	
Severity	2006.2 5.95	+/- 1.99	1.104	90.5%	0.000	0.185	0.001	0.000	
Severity	2007.1 5.97	+/- 2.08	1.104	89.7%	0.000	0.196	0.002	0.000	
Severity	2007.2 6.09	+/- 2.10	1.114	89.2%	0.000	0.163	0.001	0.000	
Severity	2008.1 6.10	+/- 2.19	1.115	88.2%	0.000	0.175	0.002	0.000	
Severity	2008.2 6.13	+/- 2.25	1.127	86.3%	0.000	0.162	0.003	0.000	
Severity	2009.1 6.03	+/- 2.21	1.085	85.3%	0.000	0.349	0.002	0.000	
Severity	2009.2 6.06	+/- 2.26	1.045	80.8%	0.000	0.669	0.003	0.000	
Severity	2010.1 6.05	+/- 2.37	1.064	79.0%	0.000	0.724	0.007	0.000	
Severity	2011.1 6.05	+/- 2.37	NA	74.9%	0.000		0.007	0.000	
Severity	2011.2 6.51	+/- 2.64	NA	73.9%	0.000		0.006	0.000	
Severity	2012.1 6.92	+/- 3.07	NA	74.1%	0.000		0.014	0.000	
Severity	2012.2 7.98	+/- 3.22	NA	78.2%	0.000		0.006	0.000	
Severity	2013.1 8.82	+/- 3.73	NA	80.0%	0.000		0.015	0.000	
Severity	2013.2 8.05	+/- 4.31	NA	71.4%	0.000		0.030	0.002	
Severity	2014.1 8.05	+/- 5.54	NA	68.6%	0.000		0.053	0.009	
Severity	2014.2 9.61	+/- 6.53	NA	70.5%	0.000		0.039	0.009	
Severity	2015.1 10.13	+/- 9.19	NA	68.2%	0.000		0.085	0.031	
Frequency	2004.1 -2.65	+/- 1.73	1.107	44.9%	0.000	0.200	0.008	0.005	
Frequency	2004.2 -2.49	+/- 1.80	1.100	42.8%	0.000	0.239	0.007	0.010	
Frequency	2005.1 -2.12	+/- 1.83	1.083	32.8%	0.000	0.312	0.016	0.026	
Frequency	2005.2 -1.73	+/- 1.75	1.072	34.3%	0.000	0.343	0.005	0.054	
Frequency	2006.1 -1.48	+/- 1.78	1.065	25.0%	0.000	0.381	0.010	0.102	
Frequency	2006.2 -1.33	+/- 1.82	1.066	25.7%	0.000	0.378	0.008	0.144	
Frequency	2007.1 -0.99	+/- 1.70	1.068	17.7%	0.000	0.320	0.016	0.239	
Frequency	2007.2 -0.84	+/- 1.64	1.081	25.5%	0.000	0.224	0.007	0.298	
Frequency	2008.1 -0.66	+/- 1.57	1.097	26.0%	0.000	0.135	0.015	0.391	
Frequency	2008.2 -0.71	+/- 1.52	1.072	16.7%	0.000	0.255	0.026	0.338	
Frequency	2009.1 -0.74	+/- 1.56	1.057	17.8%	0.000	0.394	0.025	0.327	
Frequency	2009.2 -0.74	+/- 1.62	1.050	14.0%	0.000	0.538	0.037	0.348	
Frequency	2010.1 -0.76	+/- 1.70	1.081	11.9%	0.000	0.561	0.063	0.355	
Frequency	2011.1 -0.76	+/- 1.70	NA	15.2%	0.000		0.063	0.355	
Frequency	2011.2 -1.25	+/- 1.79	NA	18.7%	0.000		0.112	0.157	
Frequency	2012.1 -1.36	+/- 2.10	NA	14.7%	0.000		0.126	0.184	
Frequency	2012.2 -1.83	+/- 2.35	NA	18.8%	0.000		0.206	0.116	
Frequency	2013.1 -2.64	+/- 2.54	NA	34.0%	0.000		0.101	0.045	
Frequency	2013.2 -2.79	+/- 3.08	NA	32.5%	0.000		0.148	0.073	
Frequency	2014.1 -2.45	+/- 3.93	NA	12.0%	0.000		0.237	0.189	
Frequency	2014.2 -3.67	+/- 4.37	NA	26.6%	0.001		0.394	0.091	
Frequency	2015.1 -5.94	+/- 4.03	NA	65.5%	0.000		0.090	0.014	

B1

Coverage = BI
End Trend Period = 2018.1
Scalar Level Change Start Date = 2010-04-28
Seasonality = T
Excluded Points = 2010.2

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
				Value	Adj R^				
Loss Cost	2004.1 1.54	+/- 2.99	1.289	67.7%	0.000	0.052	0.001	0.296	
Loss Cost	2004.2 2.37	+/- 2.94	1.243	72.7%	0.000	0.077	0.000	0.106	
Loss Cost	2005.1 3.11	+/- 2.91	1.206	76.6%	0.000	0.109	0.000	0.035	
Loss Cost	2005.2 3.92	+/- 2.72	1.176	81.7%	0.000	0.122	0.000	0.006	
Loss Cost	2006.1 4.42	+/- 2.72	1.162	83.7%	0.000	0.139	0.000	0.002	
Loss Cost	2006.2 4.88	+/- 2.64	1.157	85.3%	0.000	0.130	0.000	0.001	
Loss Cost	2007.1 5.30	+/- 2.56	1.158	87.5%	0.000	0.108	0.000	0.000	
Loss Cost	2007.2 5.71	+/- 2.25	1.177	90.6%	0.000	0.044	0.000	0.000	
Loss Cost	2008.1 5.93	+/- 2.17	1.196	91.8%	0.000	0.025	0.000	0.000	
Loss Cost	2008.2 5.88	+/- 2.24	1.184	89.5%	0.000	0.042	0.000	0.000	
Loss Cost	2009.1 5.77	+/- 1.99	1.122	90.7%	0.000	0.127	0.000	0.000	
Loss Cost	2009.2 5.78	+/- 2.01	1.077	87.6%	0.000	0.384	0.000	0.000	
Loss Cost	2010.1 5.75	+/- 2.11	1.112	86.9%	0.000	0.464	0.000	0.000	
Loss Cost	2011.1 5.75	+/- 2.11	NA	83.5%	0.000		0.000	0.000	
Loss Cost	2011.2 5.80	+/- 2.49	NA	79.3%	0.000		0.000	0.000	
Loss Cost	2012.1 6.15	+/- 2.89	NA	79.8%	0.000		0.000	0.001	
Loss Cost	2012.2 7.07	+/- 3.25	NA	80.7%	0.000		0.000	0.001	
Loss Cost	2013.1 7.10	+/- 3.97	NA	80.1%	0.000		0.001	0.003	
Loss Cost	2013.2 6.27	+/- 4.86	NA	70.9%	0.000		0.004	0.016	
Loss Cost	2014.1 6.82	+/- 6.20	NA	70.8%	0.000		0.010	0.032	
Loss Cost	2014.2 7.82	+/- 8.60	NA	64.2%	0.001		0.019	0.059	
Loss Cost	2015.1 5.80	+/- 11.07	NA	67.2%	0.003		0.026	0.209	
Severity	2004.1 4.00	+/- 1.98	1.184	87.6%	0.000	0.046	0.004	0.000	
Severity	2004.2 4.60	+/- 1.91	1.154	89.7%	0.000	0.067	0.001	0.000	
Severity	2005.1 4.92	+/- 1.97	1.139	90.0%	0.000	0.093	0.002	0.000	
Severity	2005.2 5.17	+/- 2.04	1.131	89.7%	0.000	0.114	0.001	0.000	
Severity	2006.1 5.35	+/- 2.13	1.126	89.5%	0.000	0.133	0.003	0.000	
Severity	2006.2 5.58	+/- 2.17	1.123	89.1%	0.000	0.138	0.002	0.000	
Severity	2007.1 5.60	+/- 2.28	1.123	88.2%	0.000	0.149	0.003	0.000	
Severity	2007.2 5.75	+/- 2.32	1.130	87.5%	0.000	0.133	0.003	0.000	
Severity	2008.1 5.77	+/- 2.42	1.131	86.3%	0.000	0.145	0.004	0.000	
Severity	2008.2 5.81	+/- 2.51	1.141	83.8%	0.000	0.141	0.005	0.000	
Severity	2009.1 5.73	+/- 2.47	1.098	82.3%	0.000	0.304	0.003	0.000	
Severity	2009.2 5.74	+/- 2.53	1.057	76.1%	0.000	0.604	0.007	0.000	
Severity	2010.1 5.71	+/- 2.67	1.087	73.7%	0.000	0.646	0.014	0.000	
Severity	2011.1 5.71	+/- 2.67	NA	67.6%	0.000		0.014	0.000	
Severity	2011.2 6.21	+/- 3.08	NA	65.4%	0.000		0.014	0.001	
Severity	2012.1 6.62	+/- 3.57	NA	65.7%	0.000		0.026	0.002	
Severity	2012.2 7.90	+/- 3.92	NA	70.6%	0.000		0.012	0.001	
Severity	2013.1 8.82	+/- 4.55	NA	73.2%	0.000		0.026	0.002	
Severity	2013.2 7.76	+/- 5.50	NA	58.7%	0.000		0.059	0.010	
Severity	2014.1 7.72	+/- 7.10	NA	54.7%	0.000		0.092	0.033	
Severity	2014.2 9.91	+/- 9.21	NA	56.9%	0.000		0.072	0.034	
Severity	2015.1 10.54	+/- 13.29	NA	53.4%	0.000		0.135	0.081	
Frequency	2004.1 -2.37	+/- 1.85	1.089	42.5%	0.000	0.297	0.006	0.015	
Frequency	2004.2 -2.14	+/- 1.94	1.077	40.9%	0.000	0.368	0.005	0.034	
Frequency	2005.1 -1.72	+/- 1.96	1.058	31.0%	0.000	0.481	0.011	0.085	
Frequency	2005.2 -1.19	+/- 1.84	1.040	35.8%	0.000	0.587	0.002	0.197	
Frequency	2006.1 -0.89	+/- 1.86	1.032	27.7%	0.000	0.657	0.004	0.332	
Frequency	2006.2 -0.66	+/- 1.88	1.030	30.8%	0.000	0.674	0.003	0.470	
Frequency	2007.1 -0.28	+/- 1.70	1.031	27.1%	0.000	0.623	0.004	0.731	
Frequency	2007.2 -0.04	+/- 1.56	1.041	41.0%	0.000	0.471	0.001	0.959	
Frequency	2008.1 0.15	+/- 1.43	1.057	46.2%	0.000	0.288	0.002	0.825	
Frequency	2008.2 0.07	+/- 1.37	1.037	37.2%	0.000	0.468	0.003	0.915	
Frequency	2009.1 0.04	+/- 1.39	1.021	39.3%	0.000	0.692	0.003	0.953	
Frequency	2009.2 0.04	+/- 1.46	1.019	35.1%	0.000	0.766	0.005	0.954	
Frequency	2010.1 0.04	+/- 1.54	1.023	33.2%	0.000	0.836	0.010	0.960	
Frequency	2011.1 0.04	+/- 1.54	NA	34.8%	0.000		0.010	0.960	
Frequency	2011.2 -0.39	+/- 1.70	NA	31.1%	0.000		0.022	0.627	
Frequency	2012.1 -0.44	+/- 2.00	NA	27.5%	0.000		0.031	0.631	
Frequency	2012.2 -0.77	+/- 2.37	NA	24.9%	0.000		0.062	0.480	
Frequency	2013.1 -1.58	+/- 2.50	NA	41.5%	0.000		0.029	0.186	
Frequency	2013.2 -1.39	+/- 3.20	NA	40.3%	0.000		0.045	0.342	
Frequency	2014.1 -0.84	+/- 4.00	NA	23.4%	0.002		0.087	0.628	
Frequency	2014.2 -1.90	+/- 5.17	NA	22.3%	0.005		0.188	0.393	
Frequency	2015.1 -4.29	+/- 4.14	NA	72.9%	0.001		0.033	0.048	

B1

Coverage = BI
End Trend Period = 2018.2
Scalar Level Change Start Date = 2010-04-28
Seasonality = F
Excluded Points = 2010.2

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value:	
				Value	Adj R ^A		Scalar Level	P-Value: Time
Loss Cost	2004.1 2.34	+/- 3.53	1.219	51.4%	0.000	0.201	0.180	
Loss Cost	2004.2 2.83	+/- 3.68	1.194	53.1%	0.000	0.255	0.121	
Loss Cost	2005.1 3.79	+/- 3.55	1.153	61.2%	0.000	0.327	0.034	
Loss Cost	2005.2 4.25	+/- 3.66	1.138	62.5%	0.000	0.371	0.022	
Loss Cost	2006.1 4.95	+/- 3.57	1.124	67.8%	0.000	0.393	0.007	
Loss Cost	2006.2 5.13	+/- 3.71	1.123	66.4%	0.000	0.404	0.008	
Loss Cost	2007.1 5.69	+/- 3.54	1.134	71.9%	0.000	0.335	0.003	
Loss Cost	2007.2 5.87	+/- 3.63	1.144	71.0%	0.000	0.309	0.002	
Loss Cost	2008.1 6.20	+/- 3.47	1.186	74.8%	0.000	0.185	0.001	
Loss Cost	2008.2 6.06	+/- 3.47	1.146	69.6%	0.000	0.295	0.001	
Loss Cost	2009.1 6.04	+/- 3.59	1.131	63.6%	0.000	0.389	0.002	
Loss Cost	2009.2 6.06	+/- 3.53	1.017	54.1%	0.000	0.914	0.002	
Loss Cost	2010.1 5.81	+/- 3.49	1.316	56.5%	0.000	0.294	0.003	
Loss Cost	2011.1 5.81	+/- 3.49	NA	45.3%	0.000		0.003	
Loss Cost	2011.2 5.18	+/- 3.90	NA	35.4%	0.000		0.011	
Loss Cost	2012.1 6.17	+/- 4.35	NA	41.3%	0.000		0.008	
Loss Cost	2012.2 6.01	+/- 5.12	NA	33.6%	0.000		0.022	
Loss Cost	2013.1 6.97	+/- 6.01	NA	35.9%	0.000		0.023	
Loss Cost	2013.2 5.04	+/- 6.54	NA	18.0%	0.000		0.108	
Loss Cost	2014.1 6.74	+/- 7.81	NA	26.4%	0.000		0.074	
Loss Cost	2014.2 5.59	+/- 9.74	NA	10.6%	0.000		0.205	
Loss Cost	2015.1 5.97	+/- 13.05	NA	4.5%	0.003		0.292	
Severity	2004.1 4.83	+/- 2.27	1.124	83.7%	0.000	0.229	0.000	
Severity	2004.2 5.27	+/- 2.31	1.104	84.5%	0.000	0.302	0.000	
Severity	2005.1 5.75	+/- 2.31	1.085	85.8%	0.000	0.378	0.000	
Severity	2005.2 5.86	+/- 2.43	1.082	84.8%	0.000	0.405	0.000	
Severity	2006.1 6.19	+/- 2.45	1.075	85.3%	0.000	0.434	0.000	
Severity	2006.2 6.29	+/- 2.56	1.075	84.1%	0.000	0.445	0.000	
Severity	2007.1 6.45	+/- 2.63	1.078	83.3%	0.000	0.434	0.000	
Severity	2007.2 6.50	+/- 2.73	1.080	81.5%	0.000	0.433	0.000	
Severity	2008.1 6.61	+/- 2.79	1.093	80.5%	0.000	0.379	0.000	
Severity	2008.2 6.59	+/- 2.89	1.088	77.1%	0.000	0.430	0.000	
Severity	2009.1 6.57	+/- 2.98	1.075	72.6%	0.000	0.540	0.000	
Severity	2009.2 6.58	+/- 2.97	0.994	66.3%	0.000	0.963	0.000	
Severity	2010.1 6.43	+/- 3.02	1.164	65.3%	0.000	0.493	0.000	
Severity	2011.1 6.43	+/- 3.02	NA	58.6%	0.000		0.000	
Severity	2011.2 6.51	+/- 3.48	NA	54.0%	0.000		0.001	
Severity	2012.1 7.43	+/- 3.86	NA	57.9%	0.000		0.001	
Severity	2012.2 7.98	+/- 4.50	NA	56.3%	0.000		0.002	
Severity	2013.1 9.54	+/- 4.91	NA	64.0%	0.000		0.001	
Severity	2013.2 8.05	+/- 5.44	NA	52.7%	0.000		0.007	
Severity	2014.1 9.00	+/- 6.67	NA	51.4%	0.000		0.012	
Severity	2014.2 9.61	+/- 8.57	NA	45.7%	0.000		0.027	
Severity	2015.1 11.81	+/- 10.95	NA	49.3%	0.000		0.032	
Frequency	2004.1 -2.38	+/- 1.94	1.085	29.5%	0.000	0.358	0.019	
Frequency	2004.2 -2.32	+/- 2.05	1.082	25.4%	0.000	0.388	0.030	
Frequency	2005.1 -1.85	+/- 2.03	1.062	16.6%	0.000	0.486	0.075	
Frequency	2005.2 -1.52	+/- 2.05	1.052	8.8%	0.000	0.552	0.142	
Frequency	2006.1 -1.17	+/- 2.03	1.045	1.1%	0.000	0.591	0.248	
Frequency	2006.2 -1.10	+/- 2.12	1.045	-1.6%	0.000	0.600	0.296	
Frequency	2007.1 -0.71	+/- 1.92	1.052	-6.8%	0.000	0.497	0.452	
Frequency	2007.2 -0.58	+/- 1.95	1.059	-7.1%	0.000	0.446	0.540	
Frequency	2008.1 -0.38	+/- 1.81	1.084	-0.3%	0.000	0.252	0.663	
Frequency	2008.2 -0.49	+/- 1.71	1.053	-7.9%	0.000	0.445	0.551	
Frequency	2009.1 -0.50	+/- 1.77	1.052	-9.0%	0.000	0.495	0.563	
Frequency	2009.2 -0.49	+/- 1.82	1.024	-10.9%	0.000	0.790	0.574	
Frequency	2010.1 -0.58	+/- 1.86	1.130	-7.8%	0.000	0.405	0.513	
Frequency	2011.1 -0.58	+/- 1.86	NA	-3.8%	0.000		0.513	
Frequency	2011.2 -1.25	+/- 1.90	NA	6.6%	0.000		0.182	
Frequency	2012.1 -1.17	+/- 2.21	NA	2.3%	0.000		0.276	
Frequency	2012.2 -1.83	+/- 2.40	NA	12.7%	0.000		0.126	
Frequency	2013.1 -2.35	+/- 2.75	NA	18.6%	0.000		0.090	
Frequency	2013.2 -2.79	+/- 3.27	NA	20.8%	0.000		0.089	
Frequency	2014.1 -2.07	+/- 3.94	NA	4.7%	0.000		0.264	
Frequency	2014.2 -3.67	+/- 4.18	NA	28.2%	0.000		0.081	
Frequency	2015.1 -5.22	+/- 4.72	NA	45.9%	0.001		0.039	

B1

Coverage = BI
End Trend Period = 2018.1
Scalar Level Change Start Date = 2010-04-28
Seasonality = F
Excluded Points = 2010.2

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value:	
				Value	Adj R ^A		Scalar Level	P-Value: Time
Loss Cost	2004.1 1.80	+/- 3.78	1.258	48.4%	0.000	0.156	0.331	
Loss Cost	2004.2 2.32	+/- 3.98	1.229	49.9%	0.000	0.207	0.235	
Loss Cost	2005.1 3.41	+/- 3.89	1.177	58.2%	0.000	0.285	0.078	
Loss Cost	2005.2 3.91	+/- 4.04	1.158	59.5%	0.000	0.337	0.052	
Loss Cost	2006.1 4.73	+/- 3.97	1.137	65.1%	0.000	0.378	0.019	
Loss Cost	2006.2 4.93	+/- 4.16	1.134	63.5%	0.000	0.396	0.020	
Loss Cost	2007.1 5.60	+/- 3.99	1.139	69.4%	0.000	0.350	0.007	
Loss Cost	2007.2 5.82	+/- 4.11	1.147	68.5%	0.000	0.332	0.007	
Loss Cost	2008.1 6.22	+/- 3.95	1.184	72.7%	0.000	0.215	0.003	
Loss Cost	2008.2 6.05	+/- 3.96	1.147	66.8%	0.000	0.323	0.004	
Loss Cost	2009.1 6.02	+/- 4.11	1.132	60.1%	0.000	0.413	0.006	
Loss Cost	2009.2 6.04	+/- 4.05	1.018	49.1%	0.000	0.915	0.005	
Loss Cost	2010.1 5.75	+/- 4.02	1.319	51.9%	0.000	0.313	0.007	
Loss Cost	2011.1 5.75	+/- 4.02	NA	39.4%	0.000		0.007	
Loss Cost	2011.2 5.02	+/- 4.53	NA	28.3%	0.000		0.029	
Loss Cost	2012.1 6.15	+/- 5.13	NA	34.8%	0.000		0.020	
Loss Cost	2012.2 5.95	+/- 6.13	NA	26.5%	0.000		0.050	
Loss Cost	2013.1 7.10	+/- 7.34	NA	29.3%	0.000		0.050	
Loss Cost	2013.2 4.76	+/- 8.13	NA	9.2%	0.000		0.204	
Loss Cost	2014.1 6.82	+/- 10.05	NA	18.0%	0.001		0.141	
Loss Cost	2014.2 5.37	+/- 12.99	NA	1.2%	0.002		0.338	
Loss Cost	2015.1 5.80	+/- 18.41	NA	-5.3%	0.015		0.441	
Severity	2004.1 4.14	+/- 2.32	1.169	83.0%	0.000	0.109	0.001	
Severity	2004.2 4.58	+/- 2.39	1.147	83.6%	0.000	0.157	0.000	
Severity	2005.1 5.08	+/- 2.42	1.125	84.9%	0.000	0.212	0.000	
Severity	2005.2 5.16	+/- 2.56	1.122	83.6%	0.000	0.234	0.000	
Severity	2006.1 5.52	+/- 2.62	1.112	84.0%	0.000	0.264	0.000	
Severity	2006.2 5.61	+/- 2.74	1.111	82.6%	0.000	0.280	0.000	
Severity	2007.1 5.77	+/- 2.84	1.113	81.6%	0.000	0.283	0.000	
Severity	2007.2 5.82	+/- 2.96	1.114	79.4%	0.000	0.291	0.000	
Severity	2008.1 5.94	+/- 3.04	1.125	78.2%	0.000	0.261	0.001	
Severity	2008.2 5.91	+/- 3.16	1.119	74.1%	0.000	0.309	0.001	
Severity	2009.1 5.89	+/- 3.27	1.104	68.5%	0.000	0.411	0.001	
Severity	2009.2 5.90	+/- 3.25	1.021	60.0%	0.000	0.878	0.001	
Severity	2010.1 5.71	+/- 3.30	1.205	59.1%	0.000	0.404	0.002	
Severity	2011.1 5.71	+/- 3.30	NA	49.6%	0.000		0.002	
Severity	2011.2 5.70	+/- 3.84	NA	43.6%	0.000		0.006	
Severity	2012.1 6.62	+/- 4.36	NA	47.7%	0.000		0.005	
Severity	2012.2 7.12	+/- 5.19	NA	45.1%	0.000		0.010	
Severity	2013.1 8.82	+/- 5.85	NA	53.9%	0.000		0.006	
Severity	2013.2 6.86	+/- 6.43	NA	37.8%	0.000		0.035	
Severity	2014.1 7.72	+/- 8.20	NA	35.2%	0.000		0.054	
Severity	2014.2 8.14	+/- 10.98	NA	26.9%	0.000		0.108	
Severity	2015.1 10.54	+/- 15.08	NA	30.1%	0.000		0.117	
Frequency	2004.1 -2.24	+/- 2.12	1.076	24.3%	0.000	0.430	0.040	
Frequency	2004.2 -2.16	+/- 2.25	1.072	20.0%	0.000	0.470	0.062	
Frequency	2005.1 -1.59	+/- 2.23	1.047	10.5%	0.000	0.614	0.155	
Frequency	2005.2 -1.19	+/- 2.26	1.033	2.6%	0.000	0.718	0.289	
Frequency	2006.1 -0.75	+/- 2.23	1.022	-4.6%	0.000	0.801	0.492	
Frequency	2006.2 -0.64	+/- 2.33	1.020	-6.9%	0.000	0.817	0.572	
Frequency	2007.1 -0.16	+/- 2.08	1.023	-9.8%	0.000	0.760	0.875	
Frequency	2007.2 0.01	+/- 2.11	1.029	-8.3%	0.000	0.702	0.994	
Frequency	2008.1 0.27	+/- 1.91	1.053	3.2%	0.000	0.457	0.773	
Frequency	2008.2 0.13	+/- 1.80	1.025	-8.7%	0.000	0.711	0.880	
Frequency	2009.1 0.13	+/- 1.87	1.025	-10.4%	0.000	0.734	0.883	
Frequency	2009.2 0.13	+/- 1.92	0.997	-14.1%	0.000	0.974	0.883	
Frequency	2010.1 0.04	+/- 1.96	1.095	-10.3%	0.000	0.518	0.969	
Frequency	2011.1 0.04	+/- 1.96	NA	-7.7%	0.000		0.969	
Frequency	2011.2 -0.64	+/- 2.05	NA	-4.3%	0.000		0.509	
Frequency	2012.1 -0.44	+/- 2.40	NA	-7.5%	0.000		0.692	
Frequency	2012.2 -1.10	+/- 2.68	NA	-1.6%	0.000		0.385	
Frequency	2013.1 -1.58	+/- 3.16	NA	2.5%	0.000		0.291	
Frequency	2013.2 -1.96	+/- 3.89	NA	3.5%	0.000		0.283	
Frequency	2014.1 -0.84	+/- 4.67	NA	-11.4%	0.002		0.685	
Frequency	2014.2 -2.56	+/- 5.27	NA	5.2%	0.003		0.285	
Frequency	2015.1 -4.29	+/- 6.46	NA	23.1%	0.005		0.155	

Total PD

Coverage = Total PD
End Trend Period = 2012.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1 2.39	+/- 0.60	76.2%	0.000	0.001	0.000	
Loss Cost	1999.2 2.43	+/- 0.64	74.1%	0.000	0.001	0.000	
Loss Cost	2000.1 2.64	+/- 0.65	77.9%	0.000	0.002	0.000	
Loss Cost	2000.2 2.69	+/- 0.70	76.1%	0.000	0.002	0.000	
Loss Cost	2001.1 2.91	+/- 0.71	79.3%	0.000	0.004	0.000	
Loss Cost	2001.2 3.07	+/- 0.74	79.8%	0.000	0.002	0.000	
Loss Cost	2002.1 3.24	+/- 0.79	80.9%	0.000	0.005	0.000	
Loss Cost	2002.2 3.37	+/- 0.86	79.9%	0.000	0.004	0.000	
Loss Cost	2003.1 3.54	+/- 0.93	80.6%	0.000	0.008	0.000	
Loss Cost	2003.2 3.86	+/- 0.94	83.3%	0.000	0.003	0.000	
Loss Cost	2004.1 3.33	+/- 0.77	88.2%	0.000	0.000	0.000	
Loss Cost	2004.2 3.37	+/- 0.87	85.9%	0.000	0.000	0.000	
Loss Cost	2005.1 3.26	+/- 0.98	85.1%	0.000	0.000	0.000	
Loss Cost	2005.2 3.21	+/- 1.13	81.0%	0.000	0.001	0.000	
Loss Cost	2006.1 2.85	+/- 1.21	82.0%	0.000	0.000	0.000	
Loss Cost	2006.2 2.64	+/- 1.38	76.2%	0.000	0.001	0.002	
Loss Cost	2007.1 2.54	+/- 1.68	75.5%	0.000	0.002	0.007	
Loss Cost	2007.2 2.44	+/- 2.03	67.6%	0.000	0.005	0.023	
Loss Cost	2008.1 3.11	+/- 2.37	72.5%	0.000	0.012	0.016	
Loss Cost	2008.2 2.55	+/- 2.83	59.1%	0.000	0.026	0.067	
Loss Cost	2009.1 1.16	+/- 2.82	74.5%	0.000	0.008	0.337	
Loss Cost	2009.2 1.59	+/- 3.95	71.1%	0.000	0.017	0.322	
Loss Cost	2010.1 1.16	+/- 6.77	68.6%	0.001	0.048	0.622	
Severity	1999.1 2.10	+/- 0.47	78.1%	0.000	0.008	0.000	
Severity	1999.2 2.00	+/- 0.49	74.9%	0.000	0.014	0.000	
Severity	2000.1 1.93	+/- 0.52	73.2%	0.000	0.011	0.000	
Severity	2000.2 1.77	+/- 0.52	69.4%	0.000	0.021	0.000	
Severity	2001.1 1.63	+/- 0.54	67.9%	0.000	0.010	0.000	
Severity	2001.2 1.43	+/- 0.52	63.2%	0.000	0.018	0.000	
Severity	2002.1 1.26	+/- 0.53	62.6%	0.000	0.006	0.000	
Severity	2002.2 1.05	+/- 0.50	56.4%	0.000	0.010	0.000	
Severity	2003.1 1.13	+/- 0.55	57.8%	0.000	0.019	0.000	
Severity	2003.2 1.31	+/- 0.55	64.8%	0.000	0.007	0.000	
Severity	2004.1 1.33	+/- 0.63	63.6%	0.000	0.011	0.000	
Severity	2004.2 1.47	+/- 0.68	65.2%	0.000	0.007	0.000	
Severity	2005.1 1.73	+/- 0.69	72.8%	0.000	0.015	0.000	
Severity	2005.2 1.69	+/- 0.79	65.9%	0.000	0.025	0.000	
Severity	2006.1 1.98	+/- 0.83	72.4%	0.000	0.052	0.000	
Severity	2006.2 2.20	+/- 0.91	73.8%	0.000	0.032	0.000	
Severity	2007.1 2.18	+/- 1.11	71.0%	0.000	0.048	0.002	
Severity	2007.2 2.10	+/- 1.35	60.5%	0.000	0.079	0.007	
Severity	2008.1 2.72	+/- 1.39	74.1%	0.000	0.163	0.002	
Severity	2008.2 3.12	+/- 1.61	75.5%	0.000	0.107	0.003	
Severity	2009.1 3.23	+/- 2.26	71.6%	0.000	0.187	0.014	
Severity	2009.2 3.89	+/- 2.81	73.8%	0.000	0.131	0.017	
Severity	2010.1 4.02	+/- 4.92	67.3%	0.000	0.252	0.077	
Frequency	1999.1 0.29	+/- 0.86	-0.9%	0.000	0.287	0.495	
Frequency	1999.2 0.42	+/- 0.91	1.8%	0.000	0.225	0.345	
Frequency	2000.1 0.70	+/- 0.92	5.6%	0.000	0.372	0.131	
Frequency	2000.2 0.91	+/- 0.96	12.2%	0.000	0.249	0.060	
Frequency	2001.1 1.26	+/- 0.95	22.6%	0.000	0.436	0.011	
Frequency	2001.2 1.62	+/- 0.91	38.3%	0.000	0.195	0.001	
Frequency	2002.1 1.95	+/- 0.91	49.1%	0.000	0.351	0.000	
Frequency	2002.2 2.30	+/- 0.88	60.6%	0.000	0.148	0.000	
Frequency	2003.1 2.38	+/- 0.98	59.7%	0.000	0.202	0.000	
Frequency	2003.2 2.51	+/- 1.08	58.1%	0.000	0.176	0.000	
Frequency	2004.1 1.98	+/- 0.97	59.7%	0.000	0.032	0.001	
Frequency	2004.2 1.87	+/- 1.08	50.9%	0.000	0.051	0.002	
Frequency	2005.1 1.50	+/- 1.13	50.3%	0.000	0.021	0.012	
Frequency	2005.2 1.49	+/- 1.29	42.6%	0.000	0.031	0.026	
Frequency	2006.1 0.86	+/- 1.19	53.9%	0.000	0.004	0.140	
Frequency	2006.2 0.43	+/- 1.21	45.7%	0.000	0.007	0.449	
Frequency	2007.1 0.36	+/- 1.47	44.7%	0.000	0.012	0.594	
Frequency	2007.2 0.33	+/- 1.79	38.2%	0.000	0.022	0.685	
Frequency	2008.1 0.38	+/- 2.30	34.5%	0.000	0.043	0.708	
Frequency	2008.2 -0.55	+/- 2.28	29.5%	0.000	0.067	0.576	
Frequency	2009.1 -2.00	+/- 1.37	85.6%	0.000	0.002	0.014	
Frequency	2009.2 -2.21	+/- 1.89	85.6%	0.000	0.006	0.033	
Frequency	2010.1 -2.75	+/- 2.94	83.4%	0.000	0.016	0.060	

Total PD

Coverage = Total PD
End Trend Period = 2012.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^A	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1999.1 2.46	+/- 0.74	63.4%	0.000	0.000	
Loss Cost	1999.2 2.43	+/- 0.80	60.1%	0.000	0.000	
Loss Cost	2000.1 2.72	+/- 0.79	67.2%	0.000	0.000	
Loss Cost	2000.2 2.69	+/- 0.85	64.1%	0.000	0.000	
Loss Cost	2001.1 2.99	+/- 0.85	70.3%	0.000	0.000	
Loss Cost	2001.2 3.07	+/- 0.92	68.9%	0.000	0.000	
Loss Cost	2002.1 3.34	+/- 0.95	72.0%	0.000	0.000	
Loss Cost	2002.2 3.37	+/- 1.05	69.5%	0.000	0.000	
Loss Cost	2003.1 3.66	+/- 1.11	72.1%	0.000	0.000	
Loss Cost	2003.2 3.86	+/- 1.21	71.9%	0.000	0.000	
Loss Cost	2004.1 3.52	+/- 1.27	67.1%	0.000	0.000	
Loss Cost	2004.2 3.37	+/- 1.42	61.3%	0.000	0.000	
Loss Cost	2005.1 3.51	+/- 1.61	58.9%	0.000	0.000	
Loss Cost	2005.2 3.21	+/- 1.80	50.5%	0.000	0.002	
Loss Cost	2006.1 3.20	+/- 2.10	44.3%	0.000	0.006	
Loss Cost	2006.2 2.64	+/- 2.32	31.1%	0.000	0.028	
Loss Cost	2007.1 3.01	+/- 2.73	32.1%	0.000	0.032	
Loss Cost	2007.2 2.44	+/- 3.19	17.1%	0.000	0.114	
Loss Cost	2008.1 3.69	+/- 3.47	36.9%	0.000	0.037	
Loss Cost	2008.2 2.55	+/- 3.95	14.7%	0.000	0.166	
Loss Cost	2009.1 2.19	+/- 5.22	1.1%	0.000	0.339	
Loss Cost	2009.2 1.59	+/- 7.22	-12.6%	0.000	0.592	
Loss Cost	2010.1 3.20	+/- 10.60	-5.8%	0.001	0.442	
Severity	1999.1 2.14	+/- 0.53	71.9%	0.000	0.000	
Severity	1999.2 2.00	+/- 0.54	68.9%	0.000	0.000	
Severity	2000.1 1.98	+/- 0.59	65.8%	0.000	0.000	
Severity	2000.2 1.77	+/- 0.58	62.5%	0.000	0.000	
Severity	2001.1 1.69	+/- 0.62	57.8%	0.000	0.000	
Severity	2001.2 1.43	+/- 0.59	53.3%	0.000	0.000	
Severity	2002.1 1.33	+/- 0.63	47.0%	0.000	0.000	
Severity	2002.2 1.05	+/- 0.59	39.7%	0.000	0.001	
Severity	2003.1 1.19	+/- 0.62	44.5%	0.000	0.001	
Severity	2003.2 1.31	+/- 0.68	46.9%	0.000	0.001	
Severity	2004.1 1.41	+/- 0.75	46.9%	0.000	0.001	
Severity	2004.2 1.47	+/- 0.85	44.8%	0.000	0.002	
Severity	2005.1 1.83	+/- 0.83	59.3%	0.000	0.000	
Severity	2005.2 1.69	+/- 0.93	51.1%	0.000	0.002	
Severity	2006.1 2.08	+/- 0.94	63.8%	0.000	0.000	
Severity	2006.2 2.20	+/- 1.09	61.5%	0.000	0.001	
Severity	2007.1 2.34	+/- 1.29	58.8%	0.000	0.002	
Severity	2007.2 2.10	+/- 1.53	47.1%	0.000	0.012	
Severity	2008.1 2.88	+/- 1.45	69.5%	0.000	0.002	
Severity	2008.2 3.12	+/- 1.82	66.5%	0.000	0.005	
Severity	2009.1 3.52	+/- 2.33	65.2%	0.000	0.009	
Severity	2009.2 3.89	+/- 3.21	60.3%	0.000	0.025	
Severity	2010.1 4.66	+/- 4.62	59.1%	0.000	0.046	
Frequency	1999.1 0.32	+/- 0.86	-1.6%	0.000	0.455	
Frequency	1999.2 0.42	+/- 0.91	-0.4%	0.000	0.350	
Frequency	2000.1 0.72	+/- 0.91	6.3%	0.000	0.115	
Frequency	2000.2 0.91	+/- 0.96	10.6%	0.000	0.062	
Frequency	2001.1 1.29	+/- 0.94	23.9%	0.000	0.009	
Frequency	2001.2 1.62	+/- 0.93	36.0%	0.000	0.001	
Frequency	2002.1 1.99	+/- 0.90	49.4%	0.000	0.000	
Frequency	2002.2 2.30	+/- 0.91	58.0%	0.000	0.000	
Frequency	2003.1 2.44	+/- 0.99	58.0%	0.000	0.000	
Frequency	2003.2 2.51	+/- 1.10	55.6%	0.000	0.000	
Frequency	2004.1 2.08	+/- 1.09	48.0%	0.000	0.001	
Frequency	2004.2 1.87	+/- 1.20	39.2%	0.000	0.004	
Frequency	2005.1 1.65	+/- 1.33	29.4%	0.000	0.018	
Frequency	2005.2 1.49	+/- 1.51	20.6%	0.000	0.051	
Frequency	2006.1 1.10	+/- 1.66	7.9%	0.000	0.172	
Frequency	2006.2 0.43	+/- 1.67	-6.0%	0.000	0.584	
Frequency	2007.1 0.65	+/- 1.97	-4.3%	0.000	0.476	
Frequency	2007.2 0.33	+/- 2.34	-9.9%	0.000	0.759	
Frequency	2008.1 0.80	+/- 2.83	-6.8%	0.000	0.533	
Frequency	2008.2 -0.55	+/- 2.77	-10.8%	0.000	0.652	
Frequency	2009.1 -1.28	+/- 3.42	-2.4%	0.000	0.397	
Frequency	2009.2 -2.21	+/- 4.40	9.6%	0.000	0.257	
Frequency	2010.1 -1.40	+/- 6.53	-14.9%	0.000	0.585	

Total PD

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

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1999.1.4.15	+/-0.58	85.4%	0.000	0.028	0.000	
Loss Cost	1999.2.4.24	+/-0.60	85.3%	0.000	0.019	0.000	
Loss Cost	2000.1.4.43	+/-0.59	87.1%	0.000	0.037	0.000	
Loss Cost	2000.2.4.53	+/-0.61	87.1%	0.000	0.025	0.000	
Loss Cost	2001.1.4.72	+/-0.60	88.6%	0.000	0.046	0.000	
Loss Cost	2001.2.4.86	+/-0.61	89.2%	0.000	0.023	0.000	
Loss Cost	2002.1.5.03	+/-0.62	90.0%	0.000	0.042	0.000	
Loss Cost	2002.2.5.16	+/-0.63	90.2%	0.000	0.024	0.000	
Loss Cost	2003.1.5.33	+/-0.64	90.9%	0.000	0.044	0.000	
Loss Cost	2003.2.5.53	+/-0.64	91.8%	0.000	0.016	0.000	
Loss Cost	2004.1.5.45	+/-0.68	91.2%	0.000	0.013	0.000	
Loss Cost	2004.2.5.56	+/-0.71	90.8%	0.000	0.010	0.000	
Loss Cost	2005.1.5.66	+/-0.76	90.7%	0.000	0.017	0.000	
Loss Cost	2005.2.5.75	+/-0.81	90.0%	0.000	0.015	0.000	
Loss Cost	2006.1.5.83	+/-0.87	89.5%	0.000	0.023	0.000	
Loss Cost	2006.2.5.90	+/-0.94	88.4%	0.000	0.023	0.000	
Loss Cost	2007.1.6.12	+/-0.99	88.8%	0.000	0.042	0.000	
Loss Cost	2007.2.6.25	+/-1.07	88.0%	0.000	0.035	0.000	
Loss Cost	2008.1.6.66	+/-1.05	90.2%	0.000	0.070	0.000	
Loss Cost	2008.2.6.72	+/-1.16	88.9%	0.000	0.074	0.000	
Loss Cost	2009.1.6.83	+/-1.29	88.0%	0.000	0.108	0.000	
Loss Cost	2009.2.7.12	+/-1.38	87.9%	0.000	0.070	0.000	
Loss Cost	2010.1.7.49	+/-1.47	88.5%	0.000	0.129	0.000	
Loss Cost	2010.2.7.51	+/-1.67	86.3%	0.000	0.150	0.000	
Loss Cost	2011.1.7.88	+/-1.85	86.3%	0.000	0.249	0.000	
Loss Cost	2011.2.8.10	+/-2.10	84.4%	0.000	0.227	0.000	
Loss Cost	2012.1.8.63	+/-2.36	84.7%	0.000	0.375	0.000	
Loss Cost	2012.2.8.12	+/-2.65	80.3%	0.000	0.532	0.000	
Loss Cost	2013.1.7.62	+/-3.11	75.4%	0.000	0.426	0.000	
Loss Cost	2013.2.6.38	+/-3.06	69.4%	0.000	0.704	0.001	
Loss Cost	2014.1.5.71	+/-3.74	59.9%	0.000	0.547	0.008	
Loss Cost	2014.2.4.56	+/-4.20	40.5%	0.000	0.807	0.035	
Loss Cost	2015.1.2.78	+/-4.63	23.0%	0.000	0.403	0.179	
Severity	1999.1.2.38	+/-0.26	90.1%	0.000	0.007	0.000	
Severity	1999.2.2.34	+/-0.27	89.2%	0.000	0.012	0.000	
Severity	2000.1.2.33	+/-0.29	88.5%	0.000	0.013	0.000	
Severity	2000.2.2.27	+/-0.30	87.6%	0.000	0.023	0.000	
Severity	2001.1.2.25	+/-0.31	86.7%	0.000	0.020	0.000	
Severity	2001.2.2.18	+/-0.32	85.5%	0.000	0.034	0.000	
Severity	2002.1.2.16	+/-0.34	84.5%	0.000	0.032	0.000	
Severity	2002.2.2.11	+/-0.35	82.7%	0.000	0.049	0.000	
Severity	2003.1.2.20	+/-0.36	84.1%	0.000	0.087	0.000	
Severity	2003.2.2.32	+/-0.35	86.3%	0.000	0.031	0.000	
Severity	2004.1.2.39	+/-0.37	86.6%	0.000	0.053	0.000	
Severity	2004.2.2.49	+/-0.37	87.6%	0.000	0.024	0.000	
Severity	2005.1.2.65	+/-0.35	90.4%	0.000	0.046	0.000	
Severity	2005.2.2.68	+/-0.38	89.6%	0.000	0.042	0.000	
Severity	2006.1.2.83	+/-0.36	91.7%	0.000	0.082	0.000	
Severity	2006.2.2.93	+/-0.37	92.3%	0.000	0.037	0.000	
Severity	2007.1.2.99	+/-0.39	92.1%	0.000	0.062	0.000	
Severity	2007.2.3.02	+/-0.43	91.1%	0.000	0.062	0.000	
Severity	2008.1.3.22	+/-0.39	93.7%	0.000	0.120	0.000	
Severity	2008.2.3.33	+/-0.41	93.9%	0.000	0.064	0.000	
Severity	2009.1.3.39	+/-0.45	93.5%	0.000	0.105	0.000	
Severity	2009.2.3.49	+/-0.48	93.4%	0.000	0.067	0.000	
Severity	2010.1.3.55	+/-0.53	92.7%	0.000	0.103	0.000	
Severity	2010.2.3.45	+/-0.58	91.2%	0.000	0.161	0.000	
Severity	2011.1.3.47	+/-0.67	89.9%	0.000	0.203	0.000	
Severity	2011.2.3.68	+/-0.70	90.8%	0.000	0.100	0.000	
Severity	2012.1.3.97	+/-0.70	92.8%	0.000	0.201	0.000	
Severity	2012.2.4.00	+/-0.83	90.9%	0.000	0.226	0.000	
Severity	2013.1.4.37	+/-0.83	93.2%	0.000	0.449	0.000	
Severity	2013.2.4.63	+/-0.91	93.5%	0.000	0.265	0.000	
Severity	2014.1.4.60	+/-1.16	91.5%	0.000	0.309	0.000	
Severity	2014.2.4.35	+/-1.41	87.9%	0.000	0.464	0.000	
Severity	2015.1.4.08	+/-1.91	83.0%	0.000	0.399	0.003	
Frequency	1999.1.1.73	+/-0.59	47.5%	0.000	0.359	0.000	
Frequency	1999.2.1.85	+/-0.60	50.7%	0.000	0.247	0.000	
Frequency	2000.1.2.05	+/-0.59	57.3%	0.000	0.405	0.000	
Frequency	2000.2.2.20	+/-0.59	61.6%	0.000	0.248	0.000	
Frequency	2001.1.2.42	+/-0.57	68.3%	0.000	0.426	0.000	
Frequency	2001.2.2.62	+/-0.54	74.4%	0.000	0.196	0.000	
Frequency	2002.1.2.81	+/-0.53	78.4%	0.000	0.339	0.000	
Frequency	2002.2.2.99	+/-0.52	81.7%	0.000	0.161	0.000	
Frequency	2003.1.3.06	+/-0.55	81.5%	0.000	0.220	0.000	
Frequency	2003.2.3.13	+/-0.57	81.0%	0.000	0.177	0.000	
Frequency	2004.1.2.98	+/-0.59	79.9%	0.000	0.098	0.000	
Frequency	2004.2.2.99	+/-0.63	77.9%	0.000	0.109	0.000	
Frequency	2005.1.2.94	+/-0.68	76.0%	0.000	0.103	0.000	
Frequency	2005.2.3.00	+/-0.73	74.5%	0.000	0.096	0.000	
Frequency	2006.1.2.92	+/-0.78	72.2%	0.000	0.085	0.000	
Frequency	2006.2.2.89	+/-0.85	68.6%	0.000	0.106	0.000	
Frequency	2007.1.3.03	+/-0.91	69.2%	0.000	0.164	0.000	
Frequency	2007.2.3.14	+/-0.98	67.7%	0.000	0.143	0.000	
Frequency	2008.1.3.33	+/-1.05	69.0%	0.000	0.224	0.000	
Frequency	2008.2.3.28	+/-1.16	64.3%	0.000	0.267	0.000	
Frequency	2009.1.3.32	+/-1.29	61.8%	0.000	0.310	0.000	
Frequency	2009.2.3.50	+/-1.42	60.6%	0.000	0.262	0.000	
Frequency	2010.1.3.81	+/-1.55	62.6%	0.000	0.396	0.000	
Frequency	2010.2.3.92	+/-1.75	58.9%	0.000	0.380	0.000	
Frequency	2011.1.4.26	+/-1.96	59.9%	0.000	0.535	0.000	
Frequency	2011.2.4.26	+/-2.25	53.4%	0.000	0.566	0.001	
Frequency	2012.1.4.48	+/-2.64	50.7%	0.000	0.674	0.003	
Frequency	2012.2.3.97	+/-2.98	37.4%	0.000	0.850	0.013	
Frequency	2013.1.3.12	+/-3.36	23.1%	0.000	0.597	0.062	
Frequency	2013.2.1.67	+/-3.14	-5.0%	0.000	0.976	0.252	
Frequency	2014.1.1.06	+/-3.88	-18.9%	0.000	0.798	0.538	
Frequency	2014.2.0.20	+/-4.66	-33.1%	0.000	0.995	0.919	
Frequency	2015.1.-1.25	+/-5.81	-29.8%	0.000	0.697	0.604	

Total PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1999.1 4.18	+/- 0.61	83.8%	0.000	0.000	
Loss Cost	1999.2 4.24	+/- 0.64	83.3%	0.000	0.000	
Loss Cost	2000.1 4.46	+/- 0.62	85.8%	0.000	0.000	
Loss Cost	2000.2 4.53	+/- 0.65	85.4%	0.000	0.000	
Loss Cost	2001.1 4.75	+/- 0.63	87.5%	0.000	0.000	
Loss Cost	2001.2 4.86	+/- 0.65	87.6%	0.000	0.000	
Loss Cost	2002.1 5.06	+/- 0.65	88.9%	0.000	0.000	
Loss Cost	2002.2 5.16	+/- 0.68	88.7%	0.000	0.000	
Loss Cost	2003.1 5.36	+/- 0.68	89.8%	0.000	0.000	
Loss Cost	2003.2 5.53	+/- 0.70	90.3%	0.000	0.000	
Loss Cost	2004.1 5.50	+/- 0.74	89.3%	0.000	0.000	
Loss Cost	2004.2 5.56	+/- 0.79	88.5%	0.000	0.000	
Loss Cost	2005.1 5.72	+/- 0.83	88.7%	0.000	0.000	
Loss Cost	2005.2 5.75	+/- 0.90	87.6%	0.000	0.000	
Loss Cost	2006.1 5.90	+/- 0.95	87.3%	0.000	0.000	
Loss Cost	2006.2 5.90	+/- 1.03	85.9%	0.000	0.000	
Loss Cost	2007.1 6.19	+/- 1.07	86.9%	0.000	0.000	
Loss Cost	2007.2 6.25	+/- 1.17	85.6%	0.000	0.000	
Loss Cost	2008.1 6.74	+/- 1.12	88.9%	0.000	0.000	
Loss Cost	2008.2 6.72	+/- 1.23	87.3%	0.000	0.000	
Loss Cost	2009.1 6.92	+/- 1.34	86.7%	0.000	0.000	
Loss Cost	2009.2 7.12	+/- 1.48	85.9%	0.000	0.000	
Loss Cost	2010.1 7.60	+/- 1.53	87.4%	0.000	0.000	
Loss Cost	2010.2 7.51	+/- 1.73	85.1%	0.000	0.000	
Loss Cost	2011.1 7.99	+/- 1.86	85.8%	0.000	0.000	
Loss Cost	2011.2 8.10	+/- 2.14	83.6%	0.000	0.000	
Loss Cost	2012.1 8.76	+/- 2.31	84.9%	0.000	0.000	
Loss Cost	2012.2 8.12	+/- 2.54	81.4%	0.000	0.000	
Loss Cost	2013.1 7.78	+/- 2.99	76.2%	0.000	0.000	
Loss Cost	2013.2 6.38	+/- 2.86	72.3%	0.000	0.001	
Loss Cost	2014.1 5.88	+/- 3.46	62.9%	0.000	0.004	
Loss Cost	2014.2 4.56	+/- 3.78	48.5%	0.000	0.022	
Loss Cost	2015.1 3.14	+/- 4.26	25.1%	0.000	0.117	
Severity	1999.1 2.40	+/- 0.29	88.2%	0.000	0.000	
Severity	1999.2 2.34	+/- 0.29	87.5%	0.000	0.000	
Severity	2000.1 2.35	+/- 0.31	86.6%	0.000	0.000	
Severity	2000.2 2.27	+/- 0.31	85.9%	0.000	0.000	
Severity	2001.1 2.26	+/- 0.33	84.8%	0.000	0.000	
Severity	2001.2 2.18	+/- 0.34	83.8%	0.000	0.000	
Severity	2002.1 2.18	+/- 0.36	82.5%	0.000	0.000	
Severity	2002.2 2.11	+/- 0.37	80.9%	0.000	0.000	
Severity	2003.1 2.22	+/- 0.37	83.0%	0.000	0.000	
Severity	2003.2 2.32	+/- 0.38	84.4%	0.000	0.000	
Severity	2004.1 2.41	+/- 0.39	85.1%	0.000	0.000	
Severity	2004.2 2.49	+/- 0.40	85.4%	0.000	0.000	
Severity	2005.1 2.67	+/- 0.37	89.1%	0.000	0.000	
Severity	2005.2 2.68	+/- 0.40	88.1%	0.000	0.000	
Severity	2006.1 2.85	+/- 0.38	90.9%	0.000	0.000	
Severity	2006.2 2.93	+/- 0.39	91.0%	0.000	0.000	
Severity	2007.1 3.02	+/- 0.42	91.0%	0.000	0.000	
Severity	2007.2 3.02	+/- 0.45	89.9%	0.000	0.000	
Severity	2008.1 3.24	+/- 0.41	93.1%	0.000	0.000	
Severity	2008.2 3.33	+/- 0.44	92.9%	0.000	0.000	
Severity	2009.1 3.42	+/- 0.47	92.8%	0.000	0.000	
Severity	2009.2 3.49	+/- 0.51	92.2%	0.000	0.000	
Severity	2010.1 3.59	+/- 0.56	91.8%	0.000	0.000	
Severity	2010.2 3.45	+/- 0.60	90.5%	0.000	0.000	
Severity	2011.1 3.51	+/- 0.68	89.3%	0.000	0.000	
Severity	2011.2 3.68	+/- 0.75	89.3%	0.000	0.000	
Severity	2012.1 4.03	+/- 0.72	92.3%	0.000	0.000	
Severity	2012.2 4.00	+/- 0.84	90.3%	0.000	0.000	
Severity	2013.1 4.41	+/- 0.80	93.5%	0.000	0.000	
Severity	2013.2 4.63	+/- 0.91	93.2%	0.000	0.000	
Severity	2014.1 4.69	+/- 1.13	91.3%	0.000	0.000	
Severity	2014.2 4.35	+/- 1.33	88.5%	0.000	0.000	
Severity	2015.1 4.23	+/- 1.76	83.4%	0.000	0.001	
Frequency	1999.1 1.74	+/- 0.59	47.7%	0.000	0.000	
Frequency	1999.2 1.85	+/- 0.60	50.2%	0.000	0.000	
Frequency	2000.1 2.06	+/- 0.59	57.7%	0.000	0.000	
Frequency	2000.2 2.20	+/- 0.60	61.2%	0.000	0.000	
Frequency	2001.1 2.43	+/- 0.57	68.7%	0.000	0.000	
Frequency	2001.2 2.62	+/- 0.55	73.8%	0.000	0.000	
Frequency	2002.1 2.82	+/- 0.53	78.5%	0.000	0.000	
Frequency	2002.2 2.99	+/- 0.53	81.1%	0.000	0.000	
Frequency	2003.1 3.07	+/- 0.55	81.1%	0.000	0.000	
Frequency	2003.2 3.13	+/- 0.58	80.4%	0.000	0.000	
Frequency	2004.1 3.01	+/- 0.60	78.5%	0.000	0.000	
Frequency	2004.2 2.99	+/- 0.65	76.5%	0.000	0.000	
Frequency	2005.1 2.97	+/- 0.70	74.3%	0.000	0.000	
Frequency	2005.2 3.00	+/- 0.75	72.4%	0.000	0.000	
Frequency	2006.1 2.96	+/- 0.81	69.6%	0.000	0.000	
Frequency	2006.2 2.89	+/- 0.88	66.1%	0.000	0.000	
Frequency	2007.1 3.08	+/- 0.92	67.7%	0.000	0.000	
Frequency	2007.2 3.14	+/- 1.01	65.7%	0.000	0.000	
Frequency	2008.1 3.38	+/- 1.06	68.1%	0.000	0.000	
Frequency	2008.2 3.28	+/- 1.16	63.7%	0.000	0.000	
Frequency	2009.1 3.38	+/- 1.29	61.6%	0.000	0.000	
Frequency	2009.2 3.50	+/- 1.43	59.8%	0.000	0.000	
Frequency	2010.1 3.87	+/- 1.53	63.1%	0.000	0.000	
Frequency	2010.2 3.92	+/- 1.73	59.4%	0.000	0.000	
Frequency	2011.1 4.33	+/- 1.89	61.6%	0.000	0.000	
Frequency	2011.2 4.26	+/- 2.18	55.7%	0.000	0.001	
Frequency	2012.1 4.54	+/- 2.51	54.1%	0.000	0.002	
Frequency	2012.2 3.97	+/- 2.82	42.9%	0.000	0.009	
Frequency	2013.1 3.23	+/- 3.16	28.5%	0.000	0.043	
Frequency	2013.2 1.67	+/- 2.91	6.7%	0.000	0.223	
Frequency	2014.1 1.13	+/- 3.51	-5.1%	0.000	0.475	
Frequency	2014.2 0.20	+/- 4.17	-14.1%	0.000	0.912	
Frequency	2015.1 -1.05	+/- 5.02	-11.8%	0.000	0.628	

Total PD

Coverage = Total PD
End Trend Period = 2018.2
Seasonality = T
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	Seasonality
Loss Cost	1999.1 4.03	+/- 0.54	86.7%	0.000	0.007	0.000
Loss Cost	1999.2 4.11	+/- 0.56	86.6%	0.000	0.004	0.000
Loss Cost	2000.1 4.29	+/- 0.55	88.4%	0.000	0.009	0.000
Loss Cost	2000.2 4.39	+/- 0.57	88.5%	0.000	0.005	0.000
Loss Cost	2001.1 4.58	+/- 0.56	90.0%	0.000	0.010	0.000
Loss Cost	2001.2 4.73	+/- 0.56	90.8%	0.000	0.004	0.000
Loss Cost	2002.1 4.88	+/- 0.57	91.9%	0.000	0.003	0.000
Loss Cost	2002.2 5.02	+/- 0.57	91.9%	0.000	0.003	0.000
Loss Cost	2003.1 5.18	+/- 0.58	92.6%	0.000	0.007	0.000
Loss Cost	2003.2 5.38	+/- 0.55	93.8%	0.000	0.001	0.000
Loss Cost	2004.1 5.28	+/- 0.58	93.4%	0.000	0.001	0.000
Loss Cost	2004.2 5.39	+/- 0.60	93.3%	0.000	0.001	0.000
Loss Cost	2005.1 5.48	+/- 0.64	93.2%	0.000	0.001	0.000
Loss Cost	2005.2 5.58	+/- 0.68	92.8%	0.000	0.001	0.000
Loss Cost	2006.1 5.63	+/- 0.74	92.4%	0.000	0.002	0.000
Loss Cost	2006.2 5.72	+/- 0.79	91.8%	0.000	0.002	0.000
Loss Cost	2007.1 5.91	+/- 0.83	92.1%	0.000	0.004	0.000
Loss Cost	2007.2 6.07	+/- 0.88	91.8%	0.000	0.003	0.000
Loss Cost	2008.1 6.45	+/- 0.82	94.1%	0.000	0.004	0.000
Loss Cost	2008.2 6.54	+/- 0.89	93.3%	0.000	0.004	0.000
Loss Cost	2009.1 6.62	+/- 0.99	92.8%	0.000	0.008	0.000
Loss Cost	2009.2 6.95	+/- 0.99	93.8%	0.000	0.002	0.000
Loss Cost	2010.1 7.30	+/- 1.01	94.7%	0.000	0.004	0.000
Loss Cost	2010.2 7.39	+/- 1.13	93.7%	0.000	0.006	0.000
Loss Cost	2011.1 7.74	+/- 1.20	94.3%	0.000	0.012	0.000
Loss Cost	2011.2 8.10	+/- 1.26	94.5%	0.000	0.006	0.000
Loss Cost	2012.1 8.63	+/- 1.25	95.9%	0.000	0.009	0.000
Loss Cost	2012.2 8.39	+/- 1.42	94.7%	0.000	0.021	0.000
Loss Cost	2013.1 7.96	+/- 1.59	94.2%	0.000	0.014	0.000
Loss Cost	2013.2 7.14	+/- 1.32	95.2%	0.000	0.016	0.000
Loss Cost	2014.1 6.72	+/- 1.56	94.5%	0.000	0.013	0.000
Loss Cost	2014.2 6.51	+/- 2.20	89.7%	0.000	0.040	0.001
Severity	1999.1 2.39	+/- 0.27	90.0%	0.000	0.011	0.000
Severity	1999.2 2.35	+/- 0.28	89.1%	0.000	0.017	0.000
Severity	2000.1 2.34	+/- 0.30	88.4%	0.000	0.019	0.000
Severity	2000.2 2.28	+/- 0.30	87.5%	0.000	0.032	0.000
Severity	2001.1 2.26	+/- 0.32	86.6%	0.000	0.028	0.000
Severity	2001.2 2.19	+/- 0.33	85.4%	0.000	0.046	0.000
Severity	2002.1 2.17	+/- 0.35	84.3%	0.000	0.044	0.000
Severity	2002.2 2.12	+/- 0.37	82.6%	0.000	0.065	0.000
Severity	2003.1 2.22	+/- 0.37	84.1%	0.000	0.116	0.000
Severity	2003.2 2.34	+/- 0.36	86.3%	0.000	0.045	0.000
Severity	2004.1 2.41	+/- 0.38	86.6%	0.000	0.077	0.000
Severity	2004.2 2.51	+/- 0.38	87.6%	0.000	0.037	0.000
Severity	2005.1 2.67	+/- 0.36	90.5%	0.000	0.073	0.000
Severity	2005.2 2.70	+/- 0.39	89.8%	0.000	0.067	0.000
Severity	2006.1 2.86	+/- 0.37	92.0%	0.000	0.132	0.000
Severity	2006.2 2.96	+/- 0.37	92.6%	0.000	0.064	0.000
Severity	2007.1 3.03	+/- 0.40	92.4%	0.000	0.105	0.000
Severity	2007.2 3.05	+/- 0.43	91.6%	0.000	0.105	0.000
Severity	2008.1 3.26	+/- 0.39	94.2%	0.000	0.208	0.000
Severity	2008.2 3.36	+/- 0.40	94.4%	0.000	0.119	0.000
Severity	2009.1 3.43	+/- 0.44	94.1%	0.000	0.187	0.000
Severity	2009.2 3.52	+/- 0.47	94.0%	0.000	0.126	0.000
Severity	2010.1 3.58	+/- 0.53	93.4%	0.000	0.184	0.000
Severity	2010.2 3.47	+/- 0.57	92.2%	0.000	0.290	0.000
Severity	2011.1 3.49	+/- 0.66	91.0%	0.000	0.346	0.000
Severity	2011.2 3.68	+/- 0.69	91.6%	0.000	0.190	0.000
Severity	2012.1 3.97	+/- 0.69	93.7%	0.000	0.350	0.000
Severity	2012.2 3.96	+/- 0.82	91.8%	0.000	0.412	0.000
Severity	2013.1 4.32	+/- 0.81	94.1%	0.000	0.709	0.000
Severity	2013.2 4.54	+/- 0.94	93.7%	0.000	0.480	0.000
Severity	2014.1 4.47	+/- 1.23	91.2%	0.000	0.488	0.000
Severity	2014.2 3.90	+/- 1.39	88.6%	0.000	0.980	0.001
Frequency	1999.1 1.59	+/- 0.55	48.7%	0.000	0.155	0.000
Frequency	1999.2 1.72	+/- 0.56	52.6%	0.000	0.092	0.000
Frequency	2000.1 1.91	+/- 0.55	59.4%	0.000	0.168	0.000
Frequency	2000.2 2.06	+/- 0.54	64.5%	0.000	0.079	0.000
Frequency	2001.1 2.27	+/- 0.51	71.6%	0.000	0.152	0.000
Frequency	2001.2 2.48	+/- 0.47	78.9%	0.000	0.037	0.000
Frequency	2002.1 2.66	+/- 0.45	83.0%	0.000	0.072	0.000
Frequency	2002.2 2.83	+/- 0.41	87.2%	0.000	0.014	0.000
Frequency	2003.1 2.89	+/- 0.44	87.0%	0.000	0.023	0.000
Frequency	2003.2 2.97	+/- 0.45	87.0%	0.000	0.015	0.000
Frequency	2004.1 2.80	+/- 0.43	87.6%	0.000	0.003	0.000
Frequency	2004.2 2.81	+/- 0.47	86.3%	0.000	0.004	0.000
Frequency	2005.1 2.74	+/- 0.49	85.4%	0.000	0.003	0.000
Frequency	2005.2 2.80	+/- 0.53	84.6%	0.000	0.003	0.000
Frequency	2006.1 2.70	+/- 0.55	83.8%	0.000	0.002	0.000
Frequency	2006.2 2.68	+/- 0.60	81.3%	0.000	0.003	0.000
Frequency	2007.1 2.80	+/- 0.64	82.0%	0.000	0.006	0.000
Frequency	2007.2 2.93	+/- 0.67	82.0%	0.000	0.004	0.000
Frequency	2008.1 3.10	+/- 0.71	83.4%	0.000	0.008	0.000
Frequency	2008.2 3.08	+/- 0.78	80.5%	0.000	0.012	0.000
Frequency	2009.1 3.09	+/- 0.88	79.0%	0.000	0.018	0.000
Frequency	2009.2 3.31	+/- 0.91	80.4%	0.000	0.009	0.000
Frequency	2010.1 3.59	+/- 0.96	82.9%	0.000	0.019	0.000
Frequency	2010.2 3.79	+/- 1.04	82.6%	0.000	0.013	0.000
Frequency	2011.1 4.10	+/- 1.11	84.7%	0.000	0.028	0.000
Frequency	2011.2 4.26	+/- 1.26	82.6%	0.000	0.028	0.000
Frequency	2012.1 4.48	+/- 1.46	82.4%	0.000	0.053	0.000
Frequency	2012.2 4.26	+/- 1.69	75.9%	0.000	0.098	0.000
Frequency	2013.1 3.49	+/- 1.61	77.8%	0.000	0.024	0.001
Frequency	2013.2 2.49	+/- 0.89	85.4%	0.000	0.008	0.000
Frequency	2014.1 2.16	+/- 1.00	86.0%	0.000	0.005	0.002
Frequency	2014.2 2.51	+/- 1.28	84.2%	0.000	0.006	0.004

Total PD

Coverage = Total PD
End Trend Period = 2018.2
Seasonality = F
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1 4.08	+/- 0.59	84.1%	0.000	0.000	
Loss Cost	1999.2 4.14	+/- 0.62	83.6%	0.000	0.000	
Loss Cost	2000.1 4.35	+/- 0.60	86.2%	0.000	0.000	
Loss Cost	2000.2 4.42	+/- 0.63	85.8%	0.000	0.000	
Loss Cost	2001.1 4.64	+/- 0.61	88.0%	0.000	0.000	
Loss Cost	2001.2 4.75	+/- 0.63	88.2%	0.000	0.000	
Loss Cost	2002.1 4.95	+/- 0.62	89.6%	0.000	0.000	
Loss Cost	2002.2 5.05	+/- 0.65	89.4%	0.000	0.000	
Loss Cost	2003.1 5.25	+/- 0.65	90.6%	0.000	0.000	
Loss Cost	2003.2 5.41	+/- 0.66	91.1%	0.000	0.000	
Loss Cost	2004.1 5.37	+/- 0.70	90.2%	0.000	0.000	
Loss Cost	2004.2 5.43	+/- 0.75	89.5%	0.000	0.000	
Loss Cost	2005.1 5.59	+/- 0.78	89.7%	0.000	0.000	
Loss Cost	2005.2 5.62	+/- 0.85	88.8%	0.000	0.000	
Loss Cost	2006.1 5.76	+/- 0.90	88.5%	0.000	0.000	
Loss Cost	2006.2 5.76	+/- 0.98	87.3%	0.000	0.000	
Loss Cost	2007.1 6.05	+/- 1.00	88.4%	0.000	0.000	
Loss Cost	2007.2 6.11	+/- 1.09	87.3%	0.000	0.000	
Loss Cost	2008.1 6.59	+/- 1.00	91.0%	0.000	0.000	
Loss Cost	2008.2 6.58	+/- 1.11	89.7%	0.000	0.000	
Loss Cost	2009.1 6.78	+/- 1.20	89.4%	0.000	0.000	
Loss Cost	2009.2 6.99	+/- 1.31	88.9%	0.000	0.000	
Loss Cost	2010.1 7.48	+/- 1.30	91.0%	0.000	0.000	
Loss Cost	2010.2 7.41	+/- 1.47	89.3%	0.000	0.000	
Loss Cost	2011.1 7.93	+/- 1.50	90.9%	0.000	0.000	
Loss Cost	2011.2 8.10	+/- 1.72	89.7%	0.000	0.000	
Loss Cost	2012.1 8.85	+/- 1.67	92.5%	0.000	0.000	
Loss Cost	2012.2 8.34	+/- 1.81	91.1%	0.000	0.000	
Loss Cost	2013.1 8.20	+/- 2.19	88.5%	0.000	0.000	
Loss Cost	2013.2 7.00	+/- 1.87	89.7%	0.000	0.000	
Loss Cost	2014.1 6.91	+/- 2.42	85.6%	0.000	0.000	
Loss Cost	2014.2 6.05	+/- 2.96	78.5%	0.000	0.002	
Severity	1999.1 2.42	+/- 0.29	88.3%	0.000	0.000	
Severity	1999.2 2.36	+/- 0.30	87.5%	0.000	0.000	
Severity	2000.1 2.37	+/- 0.32	86.7%	0.000	0.000	
Severity	2000.2 2.29	+/- 0.32	86.0%	0.000	0.000	
Severity	2001.1 2.29	+/- 0.34	84.9%	0.000	0.000	
Severity	2001.2 2.21	+/- 0.35	83.9%	0.000	0.000	
Severity	2002.1 2.20	+/- 0.37	82.6%	0.000	0.000	
Severity	2002.2 2.13	+/- 0.38	81.1%	0.000	0.000	
Severity	2003.1 2.25	+/- 0.38	83.2%	0.000	0.000	
Severity	2003.2 2.35	+/- 0.38	84.6%	0.000	0.000	
Severity	2004.1 2.44	+/- 0.39	85.5%	0.000	0.000	
Severity	2004.2 2.52	+/- 0.41	85.8%	0.000	0.000	
Severity	2005.1 2.70	+/- 0.38	89.6%	0.000	0.000	
Severity	2005.2 2.71	+/- 0.41	88.6%	0.000	0.000	
Severity	2006.1 2.89	+/- 0.38	91.5%	0.000	0.000	
Severity	2006.2 2.97	+/- 0.39	91.7%	0.000	0.000	
Severity	2007.1 3.06	+/- 0.41	91.8%	0.000	0.000	
Severity	2007.2 3.06	+/- 0.45	90.7%	0.000	0.000	
Severity	2008.1 3.28	+/- 0.39	94.0%	0.000	0.000	
Severity	2008.2 3.36	+/- 0.42	93.9%	0.000	0.000	
Severity	2009.1 3.46	+/- 0.45	93.8%	0.000	0.000	
Severity	2009.2 3.53	+/- 0.49	93.4%	0.000	0.000	
Severity	2010.1 3.62	+/- 0.54	93.0%	0.000	0.000	
Severity	2010.2 3.47	+/- 0.57	92.1%	0.000	0.000	
Severity	2011.1 3.53	+/- 0.65	91.0%	0.000	0.000	
Severity	2011.2 3.68	+/- 0.71	90.9%	0.000	0.000	
Severity	2012.1 4.01	+/- 0.67	93.7%	0.000	0.000	
Severity	2012.2 3.95	+/- 0.79	92.0%	0.000	0.000	
Severity	2013.1 4.33	+/- 0.75	94.7%	0.000	0.000	
Severity	2013.2 4.51	+/- 0.89	94.1%	0.000	0.000	
Severity	2014.1 4.50	+/- 1.15	91.7%	0.000	0.000	
Severity	2014.2 3.90	+/- 1.18	90.5%	0.000	0.000	
Frequency	1999.1 1.62	+/- 0.56	47.2%	0.000	0.000	
Frequency	1999.2 1.73	+/- 0.58	50.0%	0.000	0.000	
Frequency	2000.1 1.93	+/- 0.55	58.3%	0.000	0.000	
Frequency	2000.2 2.08	+/- 0.56	62.2%	0.000	0.000	
Frequency	2001.1 2.30	+/- 0.52	70.6%	0.000	0.000	
Frequency	2001.2 2.49	+/- 0.50	76.4%	0.000	0.000	
Frequency	2002.1 2.69	+/- 0.46	81.6%	0.000	0.000	
Frequency	2002.2 2.85	+/- 0.45	84.7%	0.000	0.000	
Frequency	2003.1 2.93	+/- 0.47	84.9%	0.000	0.000	
Frequency	2003.2 2.99	+/- 0.50	84.3%	0.000	0.000	
Frequency	2004.1 2.86	+/- 0.50	83.1%	0.000	0.000	
Frequency	2004.2 2.83	+/- 0.54	81.4%	0.000	0.000	
Frequency	2005.1 2.81	+/- 0.58	79.6%	0.000	0.000	
Frequency	2005.2 2.83	+/- 0.63	77.9%	0.000	0.000	
Frequency	2006.1 2.79	+/- 0.68	75.5%	0.000	0.000	
Frequency	2006.2 2.71	+/- 0.73	72.4%	0.000	0.000	
Frequency	2007.1 2.90	+/- 0.75	74.7%	0.000	0.000	
Frequency	2007.2 2.96	+/- 0.82	73.2%	0.000	0.000	
Frequency	2008.1 3.21	+/- 0.84	76.5%	0.000	0.000	
Frequency	2008.2 3.11	+/- 0.91	73.1%	0.000	0.000	
Frequency	2009.1 3.21	+/- 1.01	71.7%	0.000	0.000	
Frequency	2009.2 3.34	+/- 1.11	70.7%	0.000	0.000	
Frequency	2010.1 3.73	+/- 1.12	76.1%	0.000	0.000	
Frequency	2010.2 3.81	+/- 1.27	73.6%	0.000	0.000	
Frequency	2011.1 4.26	+/- 1.30	78.5%	0.000	0.000	
Frequency	2011.2 4.26	+/- 1.51	74.8%	0.000	0.000	
Frequency	2012.1 4.65	+/- 1.66	76.3%	0.000	0.000	
Frequency	2012.2 4.23	+/- 1.86	70.1%	0.000	0.000	
Frequency	2013.1 3.71	+/- 2.08	61.2%	0.000	0.003	
Frequency	2013.2 2.38	+/- 1.40	62.2%	0.000	0.004	
Frequency	2014.1 2.31	+/- 1.81	51.0%	0.000	0.019	
Frequency	2014.2 2.07	+/- 2.45	32.6%	0.000	0.081	

AB DI

Coverage = AB DI
End Trend Period = 2018.2
Scalar Level Change Start Date = 2012-04-01
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
				Value	Adj R ²				
Loss Cost	1999.1 -3.24	+/- 2.63	2.323	49.4%	0.000	0.000	0.029	0.019	
Loss Cost	1999.2 -3.14	+/- 2.82	2.304	49.4%	0.000	0.000	0.031	0.032	
Loss Cost	2000.1 -2.47	+/- 2.95	2.187	50.2%	0.000	0.000	0.052	0.103	
Loss Cost	2000.2 -2.21	+/- 3.16	2.145	50.5%	0.000	0.000	0.049	0.169	
Loss Cost	2001.1 -1.61	+/- 3.36	2.054	51.4%	0.000	0.000	0.076	0.340	
Loss Cost	2001.2 -1.23	+/- 3.61	1.999	52.0%	0.000	0.001	0.066	0.495	
Loss Cost	2002.1 -1.27	+/- 3.90	2.006	51.8%	0.000	0.001	0.073	0.512	
Loss Cost	2002.2 -1.03	+/- 4.21	1.973	51.6%	0.000	0.002	0.072	0.623	
Loss Cost	2003.1 -0.54	+/- 4.55	1.913	52.1%	0.000	0.005	0.101	0.810	
Loss Cost	2003.2 -1.25	+/- 4.83	1.998	50.4%	0.000	0.004	0.141	0.603	
Loss Cost	2004.1 -1.37	+/- 5.24	2.012	50.0%	0.000	0.005	0.149	0.599	
Loss Cost	2004.2 -0.44	+/- 5.62	1.910	51.7%	0.000	0.011	0.113	0.872	
Loss Cost	2005.1 0.44	+/- 6.08	1.823	53.0%	0.000	0.020	0.165	0.884	
Loss Cost	2005.2 1.69	+/- 6.46	1.714	55.6%	0.000	0.037	0.114	0.590	
Loss Cost	2006.1 2.67	+/- 6.98	1.639	56.9%	0.000	0.061	0.169	0.429	
Loss Cost	2006.2 4.31	+/- 7.27	1.531	60.8%	0.000	0.099	0.100	0.221	
Loss Cost	2007.1 6.10	+/- 7.53	1.434	65.0%	0.000	0.152	0.177	0.097	
Loss Cost	2007.2 7.03	+/- 7.99	1.394	65.0%	0.001	0.192	0.141	0.072	
Loss Cost	2008.1 7.67	+/- 8.55	1.372	64.4%	0.003	0.225	0.196	0.066	
Loss Cost	2008.2 6.55	+/- 8.65	1.395	58.4%	0.002	0.200	0.289	0.117	
Loss Cost	2009.1 5.78	+/- 8.95	1.400	53.9%	0.002	0.201	0.233	0.178	
Loss Cost	2009.2 5.58	+/- 9.39	1.395	46.6%	0.003	0.220	0.281	0.213	
Loss Cost	2010.1 3.78	+/- 7.22	1.287	49.0%	0.000	0.231	0.043	0.271	
Loss Cost	2010.2 4.08	+/- 7.33	1.349	49.5%	0.000	0.172	0.033	0.241	
Loss Cost	2011.1 3.84	+/- 7.39	1.251	45.0%	0.000	0.330	0.025	0.270	
Loss Cost	2011.2 3.86	+/- 7.79	1.228	30.9%	0.001	0.468	0.039	0.290	
Loss Cost	2012.1 4.01	+/- 8.40	1.093	26.7%	0.005	0.882	0.054	0.303	
Loss Cost	2012.2 4.01	+/- 8.40	NA	24.7%	0.004		0.054	0.303	
Loss Cost	2013.1 5.07	+/- 10.23	NA	24.0%	0.017		0.098	0.279	
Loss Cost	2013.2 3.37	+/- 11.91	NA	7.6%	0.023		0.162	0.525	
Loss Cost	2014.1 5.72	+/- 15.14	NA	7.0%	0.093		0.280	0.387	
Loss Cost	2014.2 6.41	+/- 19.66	NA	-1.6%	0.203		0.318	0.440	
Loss Cost	2015.1 2.65	+/- 25.80	NA	-3.8%	0.199		0.283	0.798	
Severity	1999.1 4.85	+/- 2.57	1.727	81.1%	0.000	0.001	0.464	0.000	
Severity	1999.2 5.08	+/- 2.74	1.697	80.7%	0.000	0.002	0.422	0.000	
Severity	2000.1 5.69	+/- 2.88	1.626	81.5%	0.000	0.004	0.559	0.000	
Severity	2000.2 6.09	+/- 3.07	1.581	81.4%	0.000	0.007	0.482	0.000	
Severity	2001.1 6.35	+/- 3.30	1.553	81.0%	0.000	0.012	0.547	0.000	
Severity	2001.2 6.32	+/- 3.55	1.557	79.9%	0.000	0.015	0.565	0.001	
Severity	2002.1 6.10	+/- 3.83	1.578	78.8%	0.000	0.017	0.538	0.002	
Severity	2002.2 6.17	+/- 4.14	1.571	77.8%	0.000	0.022	0.539	0.004	
Severity	2003.1 6.36	+/- 4.49	1.554	76.9%	0.000	0.032	0.583	0.006	
Severity	2003.2 5.60	+/- 4.74	1.623	75.3%	0.000	0.023	0.706	0.019	
Severity	2004.1 5.67	+/- 5.16	1.617	74.2%	0.000	0.030	0.727	0.028	
Severity	2004.2 6.72	+/- 5.50	1.530	75.1%	0.000	0.057	0.584	0.015	
Severity	2005.1 7.55	+/- 5.95	1.469	75.1%	0.000	0.094	0.711	0.012	
Severity	2005.2 8.48	+/- 6.39	1.407	75.2%	0.000	0.144	0.600	0.009	
Severity	2006.1 9.12	+/- 6.93	1.369	74.4%	0.000	0.194	0.697	0.009	
Severity	2006.2 10.22	+/- 7.39	1.311	74.6%	0.000	0.267	0.574	0.007	
Severity	2007.1 11.97	+/- 7.68	1.234	76.8%	0.000	0.388	0.806	0.003	
Severity	2007.2 12.28	+/- 8.25	1.223	74.8%	0.000	0.416	0.773	0.004	
Severity	2008.1 12.67	+/- 8.86	1.211	72.9%	0.000	0.451	0.840	0.005	
Severity	2008.2 11.77	+/- 9.13	1.227	68.7%	0.000	0.426	0.986	0.010	
Severity	2009.1 11.15	+/- 9.54	1.231	63.9%	0.000	0.429	0.877	0.019	
Severity	2009.2 10.86	+/- 9.98	1.224	58.1%	0.000	0.455	0.944	0.027	
Severity	2010.1 9.16	+/- 8.31	1.138	54.5%	0.000	0.566	0.466	0.027	
Severity	2010.2 9.69	+/- 7.99	1.233	61.0%	0.000	0.346	0.271	0.017	
Severity	2011.1 9.45	+/- 8.10	1.146	53.6%	0.000	0.562	0.205	0.021	
Severity	2011.2 9.42	+/- 8.52	1.197	45.3%	0.000	0.538	0.214	0.027	
Severity	2012.1 9.37	+/- 9.19	1.244	37.3%	0.000	0.726	0.276	0.039	
Severity	2012.2 9.37	+/- 9.19	NA	29.4%	0.000		0.276	0.039	
Severity	2013.1 10.57	+/- 11.18	NA	29.6%	0.000		0.389	0.051	
Severity	2013.2 8.33	+/- 12.78	NA	7.8%	0.000		0.548	0.156	
Severity	2014.1 10.60	+/- 16.33	NA	10.4%	0.000		0.732	0.150	
Severity	2014.2 11.93	+/- 21.21	NA	3.7%	0.001		0.697	0.194	
Severity	2015.1 9.61	+/- 29.07	NA	-11.2%	0.006		0.649	0.409	
Frequency	1999.1 -7.72	+/- 0.83	1.345	94.3%	0.000	0.000	0.000	0.000	
Frequency	1999.2 -7.83	+/- 0.88	1.358	94.0%	0.000	0.000	0.000	0.000	
Frequency	2000.1 -7.72	+/- 0.93	1.345	93.3%	0.000	0.000	0.000	0.000	
Frequency	2000.2 -7.82	+/- 0.99	1.357	92.9%	0.000	0.000	0.000	0.000	
Frequency	2001.1 -7.49	+/- 1.01	1.323	92.4%	0.000	0.000	0.000	0.000	
Frequency	2001.2 -7.10	+/- 0.99	1.284	92.6%	0.000	0.000	0.000	0.000	
Frequency	2002.1 -6.95	+/- 1.06	1.271	91.5%	0.000	0.000	0.000	0.000	
Frequency	2002.2 -6.78	+/- 1.14	1.256	90.8%	0.000	0.001	0.000	0.000	
Frequency	2003.1 -6.49	+/- 1.19	1.232	89.5%	0.000	0.001	0.000	0.000	
Frequency	2003.2 -6.48	+/- 1.29	1.231	88.6%	0.000	0.002	0.000	0.000	
Frequency	2004.1 -6.66	+/- 1.39	1.244	87.5%	0.000	0.002	0.000	0.000	
Frequency	2004.2 -6.71	+/- 1.50	1.248	86.6%	0.000	0.003	0.001	0.000	
Frequency	2005.1 -6.62	+/- 1.63	1.242	84.1%	0.000	0.005	0.001	0.000	
Frequency	2005.2 -6.26	+/- 1.71	1.218	83.0%	0.000	0.010	0.001	0.000	
Frequency	2006.1 -5.91	+/- 1.81	1.197	79.5%	0.000	0.019	0.001	0.000	
Frequency	2006.2 -5.36	+/- 1.79	1.166	79.4%	0.000	0.031	0.000	0.000	
Frequency	2007.1 -5.25	+/- 1.93	1.162	75.3%	0.000	0.043	0.001	0.000	
Frequency	2007.2 -4.68	+/- 1.84	1.140	76.6%	0.000	0.054	0.000	0.000	
Frequency	2008.1 -4.44	+/- 1.94	1.132	71.5%	0.000	0.069	0.000	0.000	
Frequency	2008.2 -4.67	+/- 1.99	1.137	72.9%	0.000	0.062	0.001	0.000	
Frequency	2009.1 -4.84	+/- 2.08	1.138	71.2%	0.000	0.065	0.001	0.000	
Frequency	2009.2 -4.77	+/- 2.18	1.140	70.2%	0.001	0.070	0.001	0.000	
Frequency	2010.1 -4.93	+/- 2.22	1.130	70.3%	0.001	0.091	0.001	0.000	
Frequency	2010.2 -5.12	+/- 1.93	1.094	78.6%	0.000	0.158	0.001	0.000	
Frequency	2011.1 -5.12	+/- 2.03	1.091	75.2%	0.000	0.214	0.002	0.000	
Frequency	2011.2 -5.09	+/- 1.95	1.026	79.1%	0.000	0.739	0.004	0.000	
Frequency	2012.1 -4.90	+/- 1.97	0.879	78.4%	0.000	0.408	0.003	0.000	
Frequency	2012.2 -4.90	+/- 1.97	NA	77.6%	0.001		0.003	0.000	
Frequency	2013.1 -4.97	+/- 2.41	NA	71.0%	0.005		0.007	0.001	
Frequency	2013.2 -4.58	+/- 2.86	NA	69.5%	0.026		0.009	0.007	
Frequency	2014.1 -4.41	+/- 3.68	NA	57.3%	0.076		0.021	0.028	
Frequency	2014.2 -4.93	+/- 4.60	NA	57.9%	0.097		0.044	0.043	
Frequency	2015.1 -6.35	+/- 5.74	NA	60.4%	0.073		0.038	0.040	

AB DI

Coverage = AB DI
 End Trend Period = 2018.2
 Scalar Level Change Start Date = 2012-04-01
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R ^A			
Loss Cost	1999.1 3.13	+/- 2.78	2.309	43.7%	0.000	0.000	0.030	
Loss Cost	1999.2 -3.18	+/- 2.97	2.318	43.7%	0.000	0.000	0.039	
Loss Cost	2000.1 -2.35	+/- 3.08	2.173	45.9%	0.000	0.000	0.135	
Loss Cost	2000.2 -2.25	+/- 3.30	2.157	45.9%	0.000	0.000	0.180	
Loss Cost	2001.1 -1.48	+/- 3.48	2.039	48.0%	0.000	0.001	0.397	
Loss Cost	2001.2 -1.27	+/- 3.74	2.009	48.0%	0.000	0.001	0.499	
Loss Cost	2002.1 -1.10	+/- 4.04	1.987	48.0%	0.000	0.002	0.584	
Loss Cost	2002.2 -1.06	+/- 4.37	1.982	47.6%	0.000	0.003	0.624	
Loss Cost	2003.1 -0.34	+/- 4.69	1.893	49.0%	0.000	0.007	0.883	
Loss Cost	2003.2 -1.28	+/- 4.93	2.004	48.1%	0.000	0.004	0.602	
Loss Cost	2004.1 -1.15	+/- 5.35	1.989	47.7%	0.000	0.007	0.665	
Loss Cost	2004.2 -0.47	+/- 5.79	1.914	48.6%	0.000	0.012	0.870	
Loss Cost	2005.1 0.70	+/- 6.20	1.800	51.0%	0.000	0.025	0.817	
Loss Cost	2005.2 1.69	+/- 6.67	1.714	52.5%	0.000	0.043	0.603	
Loss Cost	2006.1 2.99	+/- 7.12	1.615	55.0%	0.000	0.073	0.386	
Loss Cost	2006.2 4.34	+/- 7.56	1.527	57.3%	0.000	0.115	0.236	
Loss Cost	2007.1 6.46	+/- 7.68	1.414	63.4%	0.000	0.176	0.085	
Loss Cost	2007.2 7.11	+/- 8.23	1.386	62.6%	0.001	0.213	0.077	
Loss Cost	2008.1 8.07	+/- 8.71	1.353	62.9%	0.003	0.253	0.058	
Loss Cost	2008.2 6.65	+/- 8.67	1.384	57.9%	0.001	0.211	0.113	
Loss Cost	2009.1 6.16	+/- 9.06	1.387	52.4%	0.002	0.219	0.157	
Loss Cost	2009.2 5.75	+/- 9.43	1.378	45.8%	0.002	0.239	0.202	
Loss Cost	2010.1 4.31	+/- 8.08	1.279	35.6%	0.000	0.293	0.264	
Loss Cost	2010.2 4.47	+/- 8.44	1.306	32.5%	0.001	0.282	0.265	
Loss Cost	2011.1 4.40	+/- 8.79	1.270	21.4%	0.001	0.381	0.289	
Loss Cost	2011.2 4.42	+/- 9.07	1.138	5.0%	0.001	0.691	0.299	
Loss Cost	2012.1 4.01	+/- 9.62	1.500	1.8%	0.014	0.547	0.368	
Loss Cost	2012.2 4.01	+/- 9.62	NA	-1.0%	0.005		0.368	
Loss Cost	2013.1 6.29	+/- 11.24	NA	5.6%	0.030		0.227	
Loss Cost	2013.2 3.37	+/- 12.55	NA	-6.6%	0.022		0.552	
Loss Cost	2014.1 7.03	+/- 15.05	NA	2.7%	0.109		0.296	
Loss Cost	2014.2 6.41	+/- 19.24	NA	-4.3%	0.178		0.441	
Loss Cost	2015.1 5.29	+/- 25.46	NA	-11.5%	0.254		0.617	
Severity	1999.1 4.88	+/- 2.55	1.724	81.3%	0.000	0.001	0.000	
Severity	1999.2 5.07	+/- 2.73	1.700	80.9%	0.000	0.001	0.000	
Severity	2000.1 5.72	+/- 2.85	1.623	81.8%	0.000	0.003	0.000	
Severity	2000.2 6.08	+/- 3.05	1.583	81.7%	0.000	0.007	0.000	
Severity	2001.1 6.40	+/- 3.27	1.550	81.3%	0.000	0.012	0.000	
Severity	2001.2 6.31	+/- 3.51	1.559	80.3%	0.000	0.014	0.001	
Severity	2002.1 6.16	+/- 3.78	1.573	79.2%	0.000	0.016	0.002	
Severity	2002.2 6.16	+/- 4.09	1.573	78.2%	0.000	0.021	0.003	
Severity	2003.1 6.43	+/- 4.42	1.549	77.5%	0.000	0.031	0.005	
Severity	2003.2 5.59	+/- 4.66	1.624	76.1%	0.000	0.021	0.017	
Severity	2004.1 5.72	+/- 5.06	1.613	75.0%	0.000	0.028	0.024	
Severity	2004.2 6.71	+/- 5.42	1.531	75.7%	0.000	0.054	0.014	
Severity	2005.1 7.62	+/- 5.82	1.464	76.0%	0.000	0.090	0.010	
Severity	2005.2 8.48	+/- 6.28	1.407	75.9%	0.000	0.138	0.008	
Severity	2006.1 9.21	+/- 6.78	1.363	75.4%	0.000	0.190	0.007	
Severity	2006.2 10.23	+/- 7.26	1.310	75.4%	0.000	0.261	0.006	
Severity	2007.1 12.04	+/- 7.47	1.231	77.8%	0.000	0.374	0.002	
Severity	2007.2 12.30	+/- 8.03	1.221	76.0%	0.000	0.407	0.003	
Severity	2008.1 12.74	+/- 8.58	1.209	74.3%	0.000	0.444	0.004	
Severity	2008.2 11.77	+/- 8.83	1.227	70.5%	0.000	0.413	0.008	
Severity	2009.1 11.20	+/- 9.20	1.229	66.0%	0.000	0.417	0.015	
Severity	2009.2 10.87	+/- 9.61	1.223	60.7%	0.000	0.441	0.022	
Severity	2010.1 9.36	+/- 8.14	1.136	55.8%	0.000	0.566	0.021	
Severity	2010.2 9.90	+/- 8.03	1.213	60.1%	0.000	0.386	0.015	
Severity	2011.1 9.77	+/- 8.28	1.156	50.7%	0.000	0.550	0.019	
Severity	2011.2 9.77	+/- 8.69	1.145	42.0%	0.000	0.648	0.025	
Severity	2012.1 9.37	+/- 9.21	1.481	35.5%	0.000	0.523	0.039	
Severity	2012.2 9.37	+/- 9.21	NA	27.2%	0.000		0.039	
Severity	2013.1 11.22	+/- 10.86	NA	30.8%	0.000		0.035	
Severity	2013.2 8.33	+/- 12.11	NA	14.0%	0.000		0.139	
Severity	2014.1 11.02	+/- 14.85	NA	20.1%	0.000		0.108	
Severity	2014.2 11.93	+/- 19.22	NA	15.2%	0.000		0.163	
Severity	2015.1 10.80	+/- 25.42	NA	3.0%	0.003		0.312	
Frequency	1999.1 -7.64	+/- 1.05	1.139	90.8%	0.000	0.000	0.000	
Frequency	1999.2 -7.85	+/- 1.10	1.363	90.6%	0.000	0.000	0.000	
Frequency	2000.1 -7.63	+/- 1.15	1.339	89.7%	0.000	0.000	0.000	
Frequency	2000.2 -7.85	+/- 1.21	1.362	89.4%	0.000	0.000	0.000	
Frequency	2001.1 -7.40	+/- 1.21	1.316	88.9%	0.000	0.000	0.000	
Frequency	2001.2 -7.12	+/- 1.28	1.289	87.8%	0.000	0.001	0.000	
Frequency	2002.1 -6.84	+/- 1.35	1.263	86.4%	0.000	0.003	0.000	
Frequency	2002.2 -6.81	+/- 1.45	1.260	84.8%	0.000	0.005	0.000	
Frequency	2003.1 -6.36	+/- 1.50	1.222	83.3%	0.000	0.012	0.000	
Frequency	2003.2 -6.50	+/- 1.61	1.234	82.1%	0.000	0.011	0.000	
Frequency	2004.1 -6.49	+/- 1.75	1.233	80.8%	0.000	0.015	0.000	
Frequency	2004.2 -6.73	+/- 1.88	1.250	78.9%	0.000	0.013	0.000	
Frequency	2005.1 -6.43	+/- 2.01	1.229	75.8%	0.000	0.024	0.000	
Frequency	2005.2 -6.26	+/- 2.18	1.218	72.3%	0.000	0.037	0.000	
Frequency	2006.1 -5.69	+/- 2.25	1.184	68.1%	0.000	0.068	0.000	
Frequency	2006.2 -5.34	+/- 2.39	1.166	63.1%	0.000	0.103	0.000	
Frequency	2007.1 -4.98	+/- 2.53	1.149	57.3%	0.000	0.144	0.001	
Frequency	2007.2 -4.62	+/- 2.67	1.134	50.7%	0.001	0.187	0.002	
Frequency	2008.1 -4.14	+/- 2.73	1.120	42.9%	0.004	0.229	0.006	
Frequency	2008.2 -4.58	+/- 2.74	1.128	48.1%	0.002	0.191	0.003	
Frequency	2009.1 -4.53	+/- 2.90	1.128	43.3%	0.004	0.204	0.005	
Frequency	2009.2 -4.62	+/- 3.04	1.126	41.3%	0.005	0.223	0.006	
Frequency	2010.1 -4.62	+/- 3.19	1.126	37.7%	0.008	0.242	0.009	
Frequency	2010.2 -4.94	+/- 2.82	1.076	53.9%	0.001	0.417	0.003	
Frequency	2011.1 -4.89	+/- 2.91	1.099	48.1%	0.003	0.345	0.004	
Frequency	2011.2 -4.87	+/- 2.71	0.994	58.8%	0.001	0.954	0.002	
Frequency	2012.1 -4.90	+/- 2.91	1.013	51.9%	0.008	0.952	0.004	
Frequency	2012.2 -4.90	+/- 2.91	NA	50.1%	0.008		0.004	
Frequency	2013.1 -4.43	+/- 3.43	NA	38.6%	0.036		0.018	
Frequency	2013.2 -4.58	+/- 4.18	NA	32.8%	0.067		0.038	
Frequency	2014.1 -3.60	+/- 5.01	NA	15.4%	0.234		0.143	
Frequency	2014.2 -4.93	+/- 5.94	NA	25.0%	0.147		0.097	
Frequency	2015.1 -4.97	+/- 7.93	NA	15.1%	0.254		0.185	

AB DI

Coverage = AB DI
 End Trend Period = 2018.2
 Scalar Level Change Start Date = 2010-04-01
 Future Trend Start Date = 2010-04-01
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Prior Trend	Prior Conf Int.	Trend Shift	Trend Shift		Level Change		P-Value:		P-Value:		P-Value:	
					Conf Int.	Future Trend	Value	Adj R ^A	(Intercept)	Scalar Level	P-Value: Time		Trend Shift	
Loss Cost	1999.1 -6.99	+/- 3.13	15.21	+/- 6.76	7.15	1.641	57.3%	0.000	0.006	0.000	0.000	0.000	0.000	0.000
Loss Cost	1999.2 -7.52	+/- 3.35	15.84	+/- 6.98	7.13	1.676	58.2%	0.000	0.005	0.000	0.000	0.000	0.000	0.000
Loss Cost	2000.1 -6.75	+/- 3.61	14.92	+/- 7.07	7.16	1.628	58.1%	0.000	0.008	0.001	0.000	0.000	0.000	0.000
Loss Cost	2000.2 -7.17	+/- 3.92	15.42	+/- 7.40	7.14	1.653	58.4%	0.000	0.008	0.001	0.000	0.000	0.000	0.000
Loss Cost	2001.1 -6.56	+/- 4.31	14.69	+/- 7.67	7.17	1.619	58.4%	0.000	0.012	0.005	0.000	0.000	0.000	0.000
Loss Cost	2001.2 -6.94	+/- 4.74	15.15	+/- 8.13	7.15	1.639	58.5%	0.000	0.012	0.007	0.000	0.000	0.000	0.000
Loss Cost	2002.1 -7.54	+/- 5.22	15.87	+/- 8.67	7.14	1.669	58.7%	0.000	0.011	0.008	0.000	0.000	0.000	0.000
Loss Cost	2002.2 -8.55	+/- 5.71	17.12	+/- 9.31	7.11	1.718	59.4%	0.000	0.009	0.007	0.000	0.000	0.000	0.000
Loss Cost	2003.1 -8.43	+/- 6.46	16.97	+/- 10.09	7.11	1.713	59.3%	0.000	0.012	0.016	0.001	0.001	0.000	0.000
Loss Cost	2003.2 -12.04	+/- 6.32	21.67	+/- 10.31	7.02	1.879	65.2%	0.000	0.002	0.001	0.000	0.000	0.000	0.000
Loss Cost	2004.1 -14.02	+/- 6.89	24.41	+/- 11.37	6.97	1.973	66.9%	0.000	0.001	0.001	0.000	0.000	0.000	0.000
Loss Cost	2004.2 -15.24	+/- 7.83	26.18	+/- 12.89	6.94	2.029	67.4%	0.000	0.001	0.001	0.000	0.000	0.000	0.000
Loss Cost	2005.1 -15.60	+/- 9.18	26.70	+/- 14.58	6.93	2.044	67.3%	0.000	0.002	0.004	0.000	0.000	0.000	0.000
Loss Cost	2005.2 -16.80	+/- 10.79	28.49	+/- 17.55	6.91	2.091	67.3%	0.000	0.002	0.007	0.001	0.000	0.001	0.000
Loss Cost	2006.1 -17.20	+/- 13.11	29.10	+/- 21.14	6.90	2.105	67.2%	0.000	0.003	0.021	0.004	0.000	0.000	0.000
Loss Cost	2006.2 -17.14	+/- 16.43	29.02	+/- 26.09	6.91	2.104	66.9%	0.000	0.006	0.060	0.015	0.000	0.000	0.000
Loss Cost	2007.1 -10.08	+/- 22.37	18.99	+/- 29.87	6.99	1.927	68.7%	0.011	0.017	0.379	0.160	0.000	0.000	0.000
Loss Cost	2007.2 -7.65	+/- 31.15	15.88	+/- 39.16	7.02	1.882	67.5%	0.076	0.032	0.621	0.364	0.000	0.000	0.000
Loss Cost	2008.1 12.36	+/- 52.83	-4.64	+/- 44.72	7.16	1.634	69.3%	0.685	0.106	0.596	0.828	0.000	0.000	0.000
Loss Cost	2008.2 -9.17	+/- 69.75	17.85	+/- 90.10	7.04	1.835	62.8%	0.378	0.077	0.778	0.629	0.000	0.000	0.000
Loss Cost	2009.1 -13.57	+/- 159.33	23.83	+/- 227.02	7.02	1.869	57.1%	0.599	0.127	0.824	0.744	0.000	0.000	0.000
Loss Cost	2009.2 3152.72	+/- 2647.0677	-96.69	+/- 266.89	7.73	0.918	57.2%	0.188	0.886	0.166	0.173	0.000	0.000	0.000
Loss Cost	2010.1 7.73	+/- 5.94	NA	+/- NA	NA	0.918	30.6%	0.003	0.886	0.011	0.000	0.000	0.000	0.000
Loss Cost	2010.2 7.73	+/- 5.94	NA	+/- NA	NA	NA	31.3%	0.000	0.011	0.000	0.000	0.000	0.000	0.000
Loss Cost	2011.1 6.88	+/- 6.62	NA	+/- NA	NA	NA	22.4%	0.001	0.037	0.000	0.000	0.000	0.000	0.000
Loss Cost	2011.2 5.39	+/- 7.21	NA	+/- NA	NA	NA	11.1%	0.001	0.121	0.000	0.000	0.000	0.000	0.000
Loss Cost	2012.1 5.23	+/- 8.39	NA	+/- NA	NA	NA	6.8%	0.003	0.188	0.000	0.000	0.000	0.000	0.000
Loss Cost	2012.2 4.01	+/- 9.62	NA	+/- NA	NA	NA	-1.0%	0.005	0.368	0.000	0.000	0.000	0.000	0.000
Loss Cost	2013.1 6.29	+/- 11.24	NA	+/- NA	NA	NA	5.6%	0.030	0.227	0.000	0.000	0.000	0.000	0.000
Loss Cost	2013.2 3.37	+/- 12.55	NA	+/- NA	NA	NA	-6.6%	0.022	0.552	0.000	0.000	0.000	0.000	0.000
Loss Cost	2014.1 7.03	+/- 15.05	NA	+/- NA	NA	NA	2.7%	0.109	0.296	0.000	0.000	0.000	0.000	0.000
Loss Cost	2014.2 6.41	+/- 19.24	NA	+/- NA	NA	NA	-4.3%	0.178	0.441	0.000	0.000	0.000	0.000	0.000
Loss Cost	2015.1 5.29	+/- 25.46	NA	+/- NA	NA	NA	-11.5%	0.254	0.617	0.000	0.000	0.000	0.000	0.000
Severity	1999.1 1.87	+/- 3.05	9.28	+/- 5.72	11.32	1.461	84.4%	0.000	0.017	0.219	0.001	0.000	0.000	0.000
Severity	1999.2 1.81	+/- 3.32	9.34	+/- 5.94	11.31	1.464	84.0%	0.000	0.019	0.272	0.002	0.000	0.000	0.000
Severity	2000.1 2.45	+/- 3.60	8.68	+/- 6.06	11.34	1.432	84.2%	0.000	0.029	0.171	0.005	0.000	0.000	0.000
Severity	2000.2 2.61	+/- 3.95	8.51	+/- 6.33	11.34	1.424	83.8%	0.000	0.035	0.182	0.007	0.000	0.000	0.000
Severity	2001.1 2.68	+/- 4.35	8.43	+/- 6.66	11.34	1.421	83.3%	0.000	0.042	0.212	0.011	0.000	0.000	0.000
Severity	2001.2 1.99	+/- 4.74	9.16	+/- 7.03	11.32	1.450	82.7%	0.000	0.035	0.395	0.009	0.000	0.000	0.000
Severity	2002.1 1.05	+/- 5.16	10.14	+/- 7.46	11.30	1.489	82.2%	0.000	0.027	0.679	0.007	0.000	0.000	0.000
Severity	2002.2 0.20	+/- 5.69	11.05	+/- 8.02	11.27	1.522	81.7%	0.000	0.023	0.942	0.006	0.000	0.000	0.000
Severity	2003.1 -0.31	+/- 6.37	11.60	+/- 8.73	11.26	1.542	81.0%	0.000	0.024	0.922	0.008	0.000	0.000	0.000
Severity	2003.2 -3.46	+/- 6.46	15.17	+/- 9.08	11.18	1.661	82.3%	0.000	0.007	0.289	0.001	0.000	0.000	0.000
Severity	2004.1 -5.07	+/- 7.16	17.09	+/- 10.07	11.15	1.721	82.1%	0.000	0.005	0.168	0.001	0.000	0.000	0.000
Severity	2004.2 -4.91	+/- 8.34	16.89	+/- 11.34	11.15	1.715	81.8%	0.000	0.007	0.248	0.003	0.000	0.000	0.000
Severity	2005.1 -5.06	+/- 9.81	17.07	+/- 13.03	11.15	1.720	81.3%	0.000	0.010	0.309	0.007	0.000	0.000	0.000
Severity	2005.2 -5.50	+/- 11.69	17.61	+/- 15.32	11.14	1.733	80.6%	0.000	0.013	0.353	0.017	0.000	0.000	0.000
Severity	2006.1 -6.55	+/- 14.08	18.91	+/- 18.54	11.12	1.761	79.8%	0.000	0.015	0.360	0.030	0.000	0.000	0.000
Severity	2006.2 -6.25	+/- 17.70	18.54	+/- 22.82	11.13	1.754	79.0%	0.000	0.023	0.482	0.079	0.000	0.000	0.000
Severity	2007.1 1.77	+/- 24.00	9.28	+/- 26.00	11.22	1.606	80.0%	0.000	0.060	0.877	0.441	0.000	0.000	0.000
Severity	2007.2 3.58	+/- 33.12	7.39	+/- 34.41	11.23	1.581	78.3%	0.000	0.093	0.818	0.641	0.000	0.000	0.000
Severity	2008.1 16.95	+/- 53.53	-4.81	+/- 43.47	11.32	1.449	77.4%	0.003	0.205	0.468	0.818	0.000	0.000	0.000
Severity	2008.2 8.44	+/- 82.55	2.62	+/- 77.77	11.28	1.510	72.8%	0.033	0.215	0.811	0.939	0.000	0.000	0.000
Severity	2009.1 12.02	+/- 204.14	-0.65	+/- 180.06	11.29	1.492	67.8%	0.276	0.316	0.862	0.992	0.000	0.000	0.000
Severity	2009.2 22553.86	+/- 1060621.80	-99.50	+/- 23.02	12.37	0.527	73.9%	0.047	0.239	0.22	0.025	0.000	0.000	0.000
Severity	2010.1 12.37	+/- 5.52	NA	+/- NA	NA	0.527	58.9%	0.000	0.239	0.000	0.000	0.000	0.000	0.000
Severity	2010.2 12.37	+/- 5.52	NA	+/- NA	NA	NA	60.6%	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Severity	2011.1 11.35	+/- 6.08	NA	+/- NA	NA	NA	52.9%	0.000	0.001	0.000	0.000	0.000	0.000	0.000
Severity	2011.2 10.84	+/- 6.93	NA	+/- NA	NA	NA	45.5%	0.000	0.003	0.000	0.000	0.000	0.000	0.000
Severity	2012.1 10.61	+/- 8.05	NA	+/- NA	NA	NA	38.5%	0.000	0.011	0.000	0.000	0.000	0.000	0.000
Severity	2012.2 9.37	+/- 9.21	NA	+/- NA	NA	NA	27.2%	0.000	0.039	0.039	0.000	0.000	0.000	0.000
Severity	2013.1 11.22	+/- 10.86	NA	+/- NA	NA	NA	30.8%	0.000	0.035	0.035	0.000	0.000	0.000	0.000
Severity	2013.2 8.33	+/- 12.11	NA	+/- NA	NA	NA	14.0%	0.000	0.039	0.139	0.000	0.000	0.000	0.000
Severity	2014.1 11.02	+/- 14.85	NA	+/- NA	NA	NA	20.1%	0.000	0.108	0.108	0.000	0.000	0.000	0.000
Severity	2014.2 11.93	+/- 19.22	NA	+/- NA	NA	NA	15.2%	0.000	0.163	0.163	0.000	0.000	0.000	0.000
Severity	2015.1 10.80	+/- 25.42	NA	+/- NA	NA	NA	3.0%	0.003	0.312	0.000	0.000	0.000	0.000	0.000
Frequency	1999.1 -8.70	+/- 1.31	5.43	+/- 2.64	-3.74	1.123	91.9%	0.000	0.117	0.000	0.000	0.000	0.000	0.000
Frequency	1999.2 -9.16	+/- 1.35	5.95	+/- 2.61	-3.76	1.145	92.2%	0.000	0.063	0.000	0.000	0.000	0.000	0.000
Frequency	2000.1 -8.98	+/- 1.46	5.74	+/- 2.										

AB DI

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

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	P-Value:	
					(Intercept)	Seasonality	P-Value: Time
Loss Cost	2012.1 4.26		+/- 7.16	33.2%	0.001	0.035	0.208
Loss Cost	2012.2 4.01		+/- 8.40	24.7%	0.004	0.054	0.303
Loss Cost	2013.1 5.07		+/- 10.23	24.0%	0.017	0.098	0.279
Loss Cost	2013.2 3.37		+/- 11.91	7.6%	0.023	0.162	0.525
Loss Cost	2014.1 5.72		+/- 15.14	7.0%	0.093	0.280	0.387
Loss Cost	2014.2 6.41		+/- 19.66	-1.6%	0.203	0.318	0.440
Loss Cost	2015.1 2.65		+/- 25.80	-3.8%	0.199	0.283	0.798
Severity	2012.1 10.01		+/- 7.89	42.3%	0.000	0.208	0.014
Severity	2012.2 9.37		+/- 9.19	29.4%	0.000	0.276	0.039
Severity	2013.1 10.57		+/- 11.18	29.6%	0.000	0.389	0.051
Severity	2013.2 8.33		+/- 12.78	7.8%	0.000	0.548	0.156
Severity	2014.1 10.60		+/- 16.33	10.4%	0.000	0.732	0.150
Severity	2014.2 11.93		+/- 21.21	3.7%	0.001	0.697	0.194
Severity	2015.1 9.61		+/- 29.07	-11.2%	0.006	0.649	0.409
Frequency	2012.1 -5.23		+/- 1.73	78.9%	0.000	0.003	0.000
Frequency	2012.2 -4.90		+/- 1.97	77.6%	0.001	0.003	0.000
Frequency	2013.1 -4.97		+/- 2.41	71.0%	0.005	0.007	0.001
Frequency	2013.2 -4.58		+/- 2.86	69.5%	0.026	0.009	0.007
Frequency	2014.1 -4.41		+/- 3.68	57.3%	0.076	0.021	0.028
Frequency	2014.2 -4.93		+/- 4.60	57.9%	0.097	0.044	0.043
Frequency	2015.1 -6.35		+/- 5.74	60.4%	0.073	0.038	0.040

AB DI

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

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	2012.1 5.23		+/- 8.39	6.8%	0.003	0.188
Loss Cost	2012.2 4.01		+/- 9.62	-1.0%	0.005	0.368
Loss Cost	2013.1 6.29		+/- 11.24	5.6%	0.030	0.227
Loss Cost	2013.2 3.37		+/- 12.55	-6.6%	0.022	0.552
Loss Cost	2014.1 7.03		+/- 15.05	2.7%	0.109	0.296
Loss Cost	2014.2 6.41		+/- 19.24	-4.3%	0.178	0.441
Loss Cost	2015.1 5.29		+/- 25.46	-11.5%	0.254	0.617
Severity	2012.1 10.61		+/- 8.05	38.5%	0.000	0.011
Severity	2012.2 9.37		+/- 9.21	27.2%	0.000	0.039
Severity	2013.1 11.22		+/- 10.86	30.8%	0.000	0.035
Severity	2013.2 8.33		+/- 12.11	14.0%	0.000	0.139
Severity	2014.1 11.02		+/- 14.85	20.1%	0.000	0.108
Severity	2014.2 11.93		+/- 19.22	15.2%	0.000	0.163
Severity	2015.1 10.80		+/- 25.42	3.0%	0.003	0.312
Frequency	2012.1 -4.86		+/- 2.47	55.9%	0.003	0.001
Frequency	2012.2 -4.90		+/- 2.91	50.1%	0.008	0.004
Frequency	2013.1 -4.43		+/- 3.43	38.6%	0.036	0.018
Frequency	2013.2 -4.58		+/- 4.18	32.8%	0.067	0.038
Frequency	2014.1 -3.60		+/- 5.01	15.4%	0.234	0.143
Frequency	2014.2 -4.93		+/- 5.94	25.0%	0.147	0.097
Frequency	2015.1 -4.97		+/- 7.93	15.1%	0.254	0.185

AB Med Expenses

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

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1999.1.1.29	+/-1.37	12.8%	0.000	0.064	0.061	
Loss Cost	1999.2.1.39	+/-1.44	13.0%	0.000	0.060	0.056	
Loss Cost	2000.1.1.57	+/-1.50	14.1%	0.000	0.067	0.039	
Loss Cost	2000.2.1.81	+/-1.56	17.0%	0.000	0.062	0.023	
Loss Cost	2001.1.2.32	+/-1.54	23.5%	0.000	0.114	0.004	
Loss Cost	2001.2.2.82	+/-1.51	33.8%	0.000	0.043	0.001	
Loss Cost	2002.1.3.27	+/-1.51	40.3%	0.000	0.079	0.000	
Loss Cost	2002.2.3.76	+/-1.48	49.6%	0.000	0.027	0.000	
Loss Cost	2003.1.4.24	+/-1.47	56.3%	0.000	0.052	0.000	
Loss Cost	2003.2.4.70	+/-1.46	62.5%	0.000	0.019	0.000	
Loss Cost	2004.1.4.92	+/-1.54	63.5%	0.000	0.031	0.000	
Loss Cost	2004.2.5.37	+/-1.55	67.7%	0.000	0.012	0.000	
Loss Cost	2005.1.6.21	+/-1.29	80.7%	0.000	0.017	0.000	
Loss Cost	2005.2.6.61	+/-1.29	82.9%	0.000	0.006	0.000	
Loss Cost	2006.1.6.99	+/-1.32	84.7%	0.000	0.011	0.000	
Loss Cost	2006.2.7.49	+/-1.27	87.7%	0.000	0.002	0.000	
Loss Cost	2007.1.7.79	+/-1.33	88.3%	0.000	0.000	0.000	
Loss Cost	2007.2.8.07	+/-1.41	88.1%	0.000	0.003	0.000	
Loss Cost	2008.1.8.38	+/-1.51	88.5%	0.000	0.006	0.000	
Loss Cost	2008.2.8.14	+/-1.62	86.3%	0.000	0.011	0.000	
Loss Cost	2009.1.7.67	+/-1.69	85.7%	0.000	0.005	0.000	
Loss Cost	2009.2.7.21	+/-1.76	83.0%	0.000	0.010	0.000	
Loss Cost	2010.1.6.50	+/-1.71	83.9%	0.000	0.002	0.000	
Loss Cost	2010.2.6.43	+/-1.93	80.1%	0.000	0.004	0.000	
Loss Cost	2011.1.6.03	+/-2.14	78.8%	0.000	0.003	0.000	
Loss Cost	2011.2.5.90	+/-2.45	73.1%	0.000	0.006	0.000	
Loss Cost	2012.1.5.51	+/-2.82	71.4%	0.000	0.007	0.001	
Loss Cost	2012.2.5.47	+/-3.32	64.0%	0.000	0.013	0.004	
Loss Cost	2013.1.5.96	+/-3.99	64.4%	0.000	0.029	0.007	
Loss Cost	2013.2.5.20	+/-4.65	50.1%	0.000	0.055	0.029	
Loss Cost	2014.1.6.56	+/-5.58	56.3%	0.000	0.119	0.024	
Loss Cost	2014.2.5.59	+/-6.87	34.7%	0.001	0.201	0.087	
Loss Cost	2015.1.3.18	+/-8.19	34.8%	0.002	0.117	0.357	
Severity	1999.1.2.70	+/-0.65	65.2%	0.000	0.177	0.000	
Severity	1999.2.2.67	+/-0.69	62.6%	0.000	0.202	0.000	
Severity	2000.1.2.63	+/-0.72	60.5%	0.000	0.188	0.000	
Severity	2000.2.2.65	+/-0.76	58.6%	0.000	0.188	0.000	
Severity	2001.1.2.78	+/-0.80	59.9%	0.000	0.263	0.000	
Severity	2001.2.2.97	+/-0.81	63.1%	0.000	0.160	0.000	
Severity	2002.1.3.08	+/-0.85	63.4%	0.000	0.217	0.000	
Severity	2002.2.3.23	+/-0.88	64.3%	0.000	0.157	0.000	
Severity	2003.1.3.28	+/-0.94	63.2%	0.000	0.188	0.000	
Severity	2003.2.3.25	+/-1.00	60.0%	0.000	0.213	0.000	
Severity	2004.1.3.19	+/-1.07	57.4%	0.000	0.204	0.000	
Severity	2004.2.3.38	+/-1.13	58.4%	0.000	0.151	0.000	
Severity	2005.1.3.90	+/-1.02	70.5%	0.000	0.294	0.000	
Severity	2005.2.3.95	+/-1.10	68.4%	0.000	0.286	0.000	
Severity	2006.1.3.98	+/-1.20	66.5%	0.000	0.320	0.000	
Severity	2006.2.4.13	+/-1.28	65.5%	0.000	0.274	0.000	
Severity	2007.1.4.07	+/-1.40	62.6%	0.000	0.275	0.000	
Severity	2007.2.3.79	+/-1.48	56.4%	0.000	0.391	0.000	
Severity	2008.1.3.62	+/-1.61	52.0%	0.000	0.345	0.000	
Severity	2008.2.3.32	+/-1.72	43.6%	0.000	0.471	0.001	
Severity	2009.1.2.90	+/-1.83	37.2%	0.000	0.323	0.003	
Severity	2009.2.2.38	+/-1.89	24.5%	0.000	0.494	0.015	
Severity	2010.1.1.56	+/-1.79	18.9%	0.000	0.190	0.080	
Severity	2010.2.1.54	+/-2.02	12.7%	0.000	0.223	0.123	
Severity	2011.1.0.97	+/-2.17	11.4%	0.000	0.131	0.351	
Severity	2011.2.0.87	+/-2.49	4.9%	0.000	0.170	0.459	
Severity	2012.1.0.34	+/-2.81	6.8%	0.000	0.127	0.794	
Severity	2012.2.0.68	+/-3.28	7.9%	0.000	0.124	0.654	
Severity	2013.1.2.23	+/-3.23	19.4%	0.000	0.254	0.148	
Severity	2013.2.2.11	+/-3.93	6.6%	0.000	0.317	0.246	
Severity	2014.1.2.61	+/-5.01	6.7%	0.000	0.447	0.251	
Severity	2014.2.2.42	+/-6.44	-9.4%	0.000	0.527	0.389	
Severity	2015.1.1.51	+/-8.82	-17.6%	0.000	0.486	0.675	
Frequency	1999.1.-1.37	+/-1.03	16.0%	0.000	0.112	0.011	
Frequency	1999.2.-1.25	+/-1.08	14.6%	0.000	0.093	0.024	
Frequency	2000.1.-1.03	+/-1.10	8.7%	0.000	0.146	0.068	
Frequency	2000.2.-0.82	+/-1.14	7.8%	0.000	0.098	0.154	
Frequency	2001.1.-0.45	+/-1.12	1.4%	0.000	0.174	0.420	
Frequency	2001.2.-0.15	+/-1.13	3.1%	0.000	0.092	0.785	
Frequency	2002.1.0.18	+/-1.13	0.7%	0.000	0.161	0.747	
Frequency	2002.2.0.52	+/-1.12	6.7%	0.000	0.074	0.353	
Frequency	2003.1.0.93	+/-1.08	10.7%	0.000	0.139	0.088	
Frequency	2003.2.1.40	+/-0.99	28.2%	0.000	0.030	0.007	
Frequency	2004.1.1.68	+/-1.00	33.9%	0.000	0.055	0.002	
Frequency	2004.2.1.93	+/-1.03	39.8%	0.000	0.029	0.001	
Frequency	2005.1.2.22	+/-1.04	46.0%	0.000	0.054	0.000	
Frequency	2005.2.2.55	+/-1.04	54.1%	0.000	0.020	0.000	
Frequency	2006.1.2.89	+/-1.05	60.5%	0.000	0.038	0.000	
Frequency	2006.2.3.23	+/-1.04	66.7%	0.000	0.013	0.000	
Frequency	2007.1.3.57	+/-1.05	71.7%	0.000	0.026	0.000	
Frequency	2007.2.4.12	+/-0.87	83.9%	0.000	0.001	0.000	
Frequency	2008.1.4.59	+/-0.74	90.5%	0.000	0.001	0.000	
Frequency	2008.2.4.67	+/-0.81	89.4%	0.000	0.001	0.000	
Frequency	2009.1.4.63	+/-0.90	88.4%	0.000	0.002	0.000	
Frequency	2009.2.4.72	+/-0.99	86.7%	0.000	0.002	0.000	
Frequency	2010.1.4.86	+/-1.11	86.4%	0.000	0.004	0.000	
Frequency	2010.2.4.82	+/-1.25	83.3%	0.000	0.007	0.000	
Frequency	2011.1.5.01	+/-1.42	82.9%	0.000	0.015	0.000	
Frequency	2011.2.4.99	+/-1.63	78.6%	0.000	0.024	0.000	
Frequency	2012.1.5.15	+/-1.91	77.4%	0.000	0.043	0.000	
Frequency	2012.2.4.76	+/-2.15	69.6%	0.000	0.078	0.000	
Frequency	2013.1.3.64	+/-1.91	74.7%	0.000	0.010	0.002	
Frequency	2013.2.3.02	+/-2.05	64.8%	0.000	0.019	0.009	
Frequency	2014.1.3.85	+/-2.25	74.0%	0.000	0.042	0.004	
Frequency	2014.2.3.10	+/-2.46	60.7%	0.000	0.075	0.020	
Frequency	2015.1.1.64	+/-1.85	81.9%	0.000	0.005	0.069	

AB Med Expenses

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1999.1.1.35	+/-1.41	6.7%	0.000	0.059	
Loss Cost	1999.2.1.39	+/-1.49	6.5%	0.000	0.065	
Loss Cost	2000.1.1.63	+/-1.54	9.1%	0.000	0.037	
Loss Cost	2000.2.1.81	+/-1.62	10.6%	0.000	0.028	
Loss Cost	2001.1.2.38	+/-1.57	19.8%	0.000	0.004	
Loss Cost	2001.2.2.82	+/-1.58	26.9%	0.000	0.001	
Loss Cost	2002.1.3.33	+/-1.56	36.1%	0.000	0.000	
Loss Cost	2002.2.3.76	+/-1.58	42.5%	0.000	0.000	
Loss Cost	2003.1.4.32	+/-1.54	51.7%	0.000	0.000	
Loss Cost	2003.2.4.70	+/-1.58	55.7%	0.000	0.000	
Loss Cost	2004.1.5.02	+/-1.64	58.0%	0.000	0.000	
Loss Cost	2004.2.5.37	+/-1.72	60.2%	0.000	0.000	
Loss Cost	2005.1.6.31	+/-1.42	76.5%	0.000	0.000	
Loss Cost	2005.2.6.61	+/-1.49	77.3%	0.000	0.000	
Loss Cost	2006.1.7.10	+/-1.49	80.5%	0.000	0.000	
Loss Cost	2006.2.7.49	+/-1.54	81.8%	0.000	0.000	
Loss Cost	2007.1.7.94	+/-1.58	83.4%	0.000	0.000	
Loss Cost	2007.2.8.07	+/-1.72	82.2%	0.000	0.000	
Loss Cost	2008.1.8.55	+/-1.79	83.6%	0.000	0.000	
Loss Cost	2008.2.8.14	+/-1.89	81.3%	0.000	0.000	
Loss Cost	2009.1.7.89	+/-2.07	78.2%	0.000	0.000	
Loss Cost	2009.2.7.21	+/-2.10	75.4%	0.000	0.000	
Loss Cost	2010.1.6.79	+/-2.28	71.0%	0.000	0.000	
Loss Cost	2010.2.6.43	+/-2.52	65.5%	0.000	0.000	
Loss Cost	2011.1.6.41	+/-2.88	60.8%	0.000	0.000	
Loss Cost	2011.2.5.90	+/-3.22	52.7%	0.000	0.001	
Loss Cost	2011.3.6.04	+/-3.75	48.1%	0.000	0.004	
Loss Cost	2011.2.5.47	+/-4.32	37.5%	0.000	0.015	
Loss Cost	2013.1.6.62	+/-4.92	43.9%	0.000	0.011	
Loss Cost	2013.2.5.20	+/-5.49	27.7%	0.000	0.056	
Loss Cost	2014.1.7.29	+/-6.08	44.5%	0.000	0.021	
Loss Cost	2014.2.5.59	+/-7.13	24.8%	0.001	0.098	
Loss Cost	2015.1.4.50	+/-9.22	6.6%	0.004	0.267	
Severity	1999.1.2.72	+/-0.66	64.4%	0.000	0.000	
Severity	1999.2.2.67	+/-0.69	61.9%	0.000	0.000	
Severity	2000.1.2.65	+/-0.73	59.7%	0.000	0.000	
Severity	2000.2.2.65	+/-0.77	57.7%	0.000	0.000	
Severity	2001.1.2.80	+/-0.80	59.5%	0.000	0.000	
Severity	2001.2.2.97	+/-0.82	61.9%	0.000	0.000	
Severity	2002.1.3.11	+/-0.85	62.7%	0.000	0.000	
Severity	2002.2.3.23	+/-0.90	63.1%	0.000	0.000	
Severity	2003.1.3.31	+/-0.95	62.2%	0.000	0.000	
Severity	2003.2.3.25	+/-1.01	59.2%	0.000	0.000	
Severity	2004.1.3.23	+/-1.08	56.4%	0.000	0.000	
Severity	2004.2.3.38	+/-1.15	56.6%	0.000	0.000	
Severity	2005.1.3.93	+/-1.02	70.4%	0.000	0.000	
Severity	2005.2.3.95	+/-1.10	68.1%	0.000	0.000	
Severity	2006.1.4.02	+/-1.19	66.4%	0.000	0.000	
Severity	2006.2.4.13	+/-1.29	65.1%	0.000	0.000	
Severity	2007.1.4.13	+/-1.40	62.1%	0.000	0.000	
Severity	2007.2.3.79	+/-1.46	56.9%	0.000	0.000	
Severity	2008.1.3.68	+/-1.60	52.1%	0.000	0.000	
Severity	2008.2.3.32	+/-1.69	45.0%	0.000	0.001	
Severity	2009.1.2.98	+/-1.82	37.1%	0.000	0.003	
Severity	2009.2.2.38	+/-1.85	26.7%	0.000	0.014	
Severity	2010.1.1.67	+/-1.82	14.4%	0.000	0.067	
Severity	2010.2.1.54	+/-2.05	9.0%	0.000	0.129	
Severity	2011.1.1.14	+/-2.27	1.2%	0.000	0.294	
Severity	2011.2.0.87	+/-2.57	-3.4%	0.000	0.476	
Severity	2012.1.0.60	+/-2.96	-6.6%	0.000	0.664	
Severity	2012.2.0.68	+/-3.50	-7.3%	0.000	0.677	
Severity	2013.1.2.49	+/-3.23	15.5%	0.000	0.113	
Severity	2013.2.2.11	+/-3.89	5.2%	0.000	0.245	
Severity	2014.1.2.91	+/-4.72	10.8%	0.000	0.187	
Severity	2014.2.2.42	+/-5.97	-0.8%	0.000	0.365	
Severity	2015.1.2.07	+/-7.93	-9.1%	0.000	0.542	
Frequency	1999.1.-1.33	+/-1.05	12.4%	0.000	0.015	
Frequency	1999.2.-1.25	+/-1.10	10.1%	0.000	0.028	
Frequency	2000.1.-0.99	+/-1.12	5.6%	0.000	0.082	
Frequency	2000.2.-0.82	+/-1.17	2.7%	0.000	0.164	
Frequency	2001.1.-0.41	+/-1.13	-1.3%	0.000	0.464	
Frequency	2001.2.-0.15	+/-1.16	-2.8%	0.000	0.791	
Frequency	2002.1.0.22	+/-1.14	-2.6%	0.000	0.697	
Frequency	2002.2.0.52	+/-1.16	-0.5%	0.000	0.370	
Frequency	2003.1.0.97	+/-1.10	6.9%	0.000	0.080	
Frequency	2003.2.1.40	+/-1.06	17.7%	0.000	0.011	
Frequency	2004.1.1.74	+/-1.05	26.8%	0.000	0.002	
Frequency	2004.2.1.93	+/-1.10	30.1%	0.000	0.001	
Frequency	2005.1.2.29	+/-1.10	39.6%	0.000	0.000	
Frequency	2005.2.2.55	+/-1.14	44.5%	0.000	0.000	
Frequency	2006.1.2.96	+/-1.12	54.2%	0.000	0.000	
Frequency	2006.2.3.23	+/-1.17	57.6%	0.000	0.000	
Frequency	2007.1.3.66	+/-1.15	65.6%	0.000	0.000	
Frequency	2007.2.4.12	+/-1.11	73.5%	0.000	0.000	
Frequency	2008.1.4.70	+/-0.96	83.6%	0.000	0.000	
Frequency	2008.2.4.67	+/-1.06	81.3%	0.000	0.000	
Frequency	2009.1.4.77	+/-1.17	79.9%	0.000	0.000	
Frequency	2009.2.4.72	+/-1.31	76.8%	0.000	0.000	
Frequency	2010.1.5.03	+/-1.41	77.7%	0.000	0.000	
Frequency	2010.2.4.82	+/-1.57	73.4%	0.000	0.000	
Frequency	2011.1.5.21	+/-1.71	74.6%	0.000	0.000	
Frequency	2011.2.4.99	+/-1.94	69.2%	0.000	0.000	
Frequency	2012.1.5.40	+/-2.18	69.5%	0.000	0.000	
Frequency	2012.2.4.76	+/-2.38	61.7%	0.000	0.001	
Frequency	2013.1.4.04	+/-2.61	50.8%	0.000	0.006	
Frequency	2013.2.3.02	+/-2.72	35.4%	0.000	0.031	
Frequency	2014.1.4.26	+/-2.78	57.2%	0.000	0.007	
Frequency	2014.2.3.10	+/-2.93	40.5%	0.000	0.039	
Frequency	2015.1.2.38	+/-3.66	18.5%	0.001	0.159	

AB Med Expenses

Coverage = AB Med Expenses
 End Trend Period = 2018.2
 Scalar Level Change Start Date = 2012-04-01
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R^	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1 -2.90	+/- 1.70	1.879	54.5%	0.000	0.000	0.010	0.002	
Loss Cost	1999.2 -3.05	+/- 1.81	1.901	54.6%	0.000	0.000	0.014	0.002	
Loss Cost	2000.1 -3.03	+/- 1.94	1.898	54.1%	0.000	0.000	0.017	0.004	
Loss Cost	2000.2 -2.90	+/- 2.08	1.880	54.1%	0.000	0.000	0.017	0.008	
Loss Cost	2001.1 -2.24	+/- 2.13	1.791	55.8%	0.000	0.000	0.032	0.042	
Loss Cost	2001.2 -1.54	+/- 2.17	1.705	60.0%	0.000	0.000	0.013	0.160	
Loss Cost	2002.1 -0.96	+/- 2.27	1.638	62.1%	0.000	0.000	0.023	0.398	
Loss Cost	2002.2 -0.22	+/- 2.32	1.560	66.3%	0.000	0.000	0.009	0.850	
Loss Cost	2003.1 0.47	+/- 2.40	1.494	69.2%	0.000	0.001	0.018	0.688	
Loss Cost	2003.2 1.18	+/- 2.49	1.432	72.1%	0.000	0.003	0.008	0.337	
Loss Cost	2004.1 1.36	+/- 2.70	1.417	72.0%	0.000	0.005	0.012	0.307	
Loss Cost	2004.2 2.05	+/- 2.83	1.364	74.0%	0.000	0.012	0.006	0.144	
Loss Cost	2005.1 3.63	+/- 2.43	1.258	83.9%	0.000	0.022	0.008	0.004	
Loss Cost	2005.2 4.29	+/- 2.51	1.219	85.1%	0.000	0.043	0.003	0.001	
Loss Cost	2006.1 4.90	+/- 2.62	1.186	86.2%	0.000	0.077	0.007	0.001	
Loss Cost	2006.2 5.77	+/- 2.55	1.145	88.5%	0.000	0.129	0.002	0.000	
Loss Cost	2007.1 6.22	+/- 2.69	1.126	88.8%	0.000	0.184	0.003	0.000	
Loss Cost	2007.2 6.62	+/- 2.82	1.113	88.4%	0.000	0.235	0.003	0.000	
Loss Cost	2008.1 7.03	+/- 2.94	1.101	88.6%	0.000	0.284	0.006	0.000	
Loss Cost	2008.2 6.72	+/- 3.04	1.106	86.5%	0.000	0.265	0.010	0.000	
Loss Cost	2009.1 6.21	+/- 2.98	1.109	86.1%	0.000	0.234	0.004	0.000	
Loss Cost	2009.2 5.87	+/- 2.94	1.102	83.4%	0.000	0.252	0.009	0.001	
Loss Cost	2010.1 5.46	+/- 2.69	1.082	84.0%	0.000	0.306	0.002	0.001	
Loss Cost	2010.2 5.46	+/- 2.83	1.082	80.1%	0.000	0.333	0.004	0.001	
Loss Cost	2011.1 5.40	+/- 2.92	1.062	77.9%	0.000	0.498	0.004	0.001	
Loss Cost	2011.2 5.40	+/- 3.08	1.069	71.7%	0.000	0.544	0.008	0.002	
Loss Cost	2012.1 5.47	+/- 3.32	1.016	68.6%	0.000	0.946	0.013	0.004	
Loss Cost	2012.2 5.47	+/- 3.32	NA	64.0%	0.000		0.013	0.004	
Loss Cost	2013.1 5.96	+/- 3.99	NA	64.4%	0.000		0.029	0.007	
Loss Cost	2013.2 5.20	+/- 4.65	NA	50.1%	0.000		0.055	0.029	
Loss Cost	2014.1 6.56	+/- 5.58	NA	56.3%	0.000		0.119	0.024	
Loss Cost	2014.2 5.59	+/- 6.87	NA	34.7%	0.001		0.201	0.087	
Loss Cost	2015.1 3.18	+/- 8.19	NA	34.8%	0.002		0.117	0.357	
Severity	1999.1 1.64	+/- 1.10	1.167	69.0%	0.000	0.024	0.144	0.004	
Severity	1999.2 1.50	+/- 1.16	1.180	67.2%	0.000	0.020	0.186	0.012	
Severity	2000.1 1.30	+/- 1.22	1.197	66.1%	0.000	0.014	0.144	0.036	
Severity	2000.2 1.24	+/- 1.31	1.202	64.5%	0.000	0.015	0.167	0.060	
Severity	2001.1 1.40	+/- 1.40	1.189	64.7%	0.000	0.025	0.214	0.049	
Severity	2001.2 1.71	+/- 1.47	1.164	66.4%	0.000	0.051	0.149	0.023	
Severity	2002.1 1.84	+/- 1.59	1.154	66.1%	0.000	0.074	0.185	0.024	
Severity	2002.2 2.07	+/- 1.70	1.137	66.1%	0.000	0.119	0.152	0.017	
Severity	2003.1 2.07	+/- 1.84	1.138	64.9%	0.000	0.134	0.166	0.028	
Severity	2003.2 1.89	+/- 1.98	1.149	62.1%	0.000	0.121	0.206	0.058	
Severity	2004.1 1.63	+/- 2.12	1.167	60.3%	0.000	0.098	0.172	0.125	
Severity	2004.2 1.91	+/- 2.28	1.149	60.3%	0.000	0.148	0.144	0.094	
Severity	2005.1 2.97	+/- 2.14	1.088	70.6%	0.000	0.321	0.278	0.008	
Severity	2005.2 3.01	+/- 2.32	1.086	68.3%	0.000	0.352	0.288	0.012	
Severity	2006.1 2.99	+/- 2.53	1.086	66.3%	0.000	0.369	0.305	0.021	
Severity	2006.2 3.22	+/- 2.72	1.076	64.9%	0.000	0.440	0.277	0.021	
Severity	2007.1 3.06	+/- 2.92	1.083	62.0%	0.000	0.421	0.265	0.039	
Severity	2007.2 2.53	+/- 2.99	1.101	56.4%	0.000	0.328	0.383	0.089	
Severity	2008.1 2.24	+/- 3.16	1.110	52.3%	0.000	0.302	0.324	0.149	
Severity	2008.2 1.84	+/- 3.22	1.116	44.5%	0.000	0.273	0.450	0.242	
Severity	2009.1 1.39	+/- 3.24	1.119	38.7%	0.000	0.255	0.302	0.375	
Severity	2009.2 1.00	+/- 3.17	1.110	25.8%	0.000	0.272	0.462	0.509	
Severity	2010.1 0.52	+/- 2.83	1.086	19.0%	0.000	0.329	0.188	0.697	
Severity	2010.2 0.54	+/- 2.97	1.089	12.5%	0.000	0.343	0.205	0.699	
Severity	2011.1 0.44	+/- 2.99	1.054	6.6%	0.000	0.576	0.146	0.751	
Severity	2011.2 0.44	+/- 3.15	1.062	-1.2%	0.000	0.610	0.170	0.764	
Severity	2012.1 0.68	+/- 3.28	0.883	0.3%	0.000	0.607	0.124	0.654	
Severity	2012.2 0.68	+/- 3.28	NA	7.9%	0.000		0.124	0.654	
Severity	2013.1 2.33	+/- 3.23	NA	19.4%	0.000		0.254	0.148	
Severity	2013.2 2.11	+/- 3.93	NA	6.6%	0.000		0.317	0.246	
Severity	2014.1 2.61	+/- 5.01	NA	6.7%	0.000		0.447	0.251	
Severity	2014.2 2.42	+/- 6.44	NA	-9.4%	0.000		0.527	0.389	
Severity	2015.1 1.51	+/- 8.82	NA	-17.6%	0.000		0.486	0.675	
Frequency	1999.1 -4.47	+/- 1.32	1.610	54.2%	0.000	0.000	0.028	0.000	
Frequency	1999.2 -4.48	+/- 1.41	1.611	52.5%	0.000	0.000	0.032	0.000	
Frequency	2000.1 -4.28	+/- 1.50	1.586	47.1%	0.000	0.000	0.048	0.000	
Frequency	2000.2 -4.10	+/- 1.60	1.564	44.4%	0.000	0.000	0.041	0.000	
Frequency	2001.1 -3.59	+/- 1.64	1.506	37.8%	0.000	0.000	0.074	0.000	
Frequency	2001.2 -3.20	+/- 1.72	1.465	35.8%	0.000	0.000	0.046	0.001	
Frequency	2002.1 -2.74	+/- 1.80	1.419	30.8%	0.000	0.001	0.079	0.004	
Frequency	2002.2 -2.24	+/- 1.86	1.372	31.6%	0.000	0.002	0.043	0.021	
Frequency	2003.1 -1.56	+/- 1.88	1.314	31.0%	0.000	0.005	0.080	0.103	
Frequency	2003.2 -0.70	+/- 1.79	1.246	41.7%	0.000	0.011	0.018	0.429	
Frequency	2004.1 -0.26	+/- 1.88	1.214	43.8%	0.000	0.024	0.033	0.780	
Frequency	2004.2 0.13	+/- 1.99	1.188	46.7%	0.000	0.047	0.022	0.890	
Frequency	2005.1 0.64	+/- 2.09	1.156	50.1%	0.000	0.092	0.040	0.529	
Frequency	2005.2 1.25	+/- 2.13	1.122	56.0%	0.000	0.167	0.018	0.236	
Frequency	2006.1 1.85	+/- 2.19	1.092	60.9%	0.000	0.281	0.035	0.091	
Frequency	2006.2 2.47	+/- 2.20	1.064	66.2%	0.000	0.428	0.014	0.028	
Frequency	2007.1 3.07	+/- 2.22	1.040	70.7%	0.000	0.600	0.027	0.008	
Frequency	2007.2 3.99	+/- 1.82	1.010	83.1%	0.000	0.859	0.001	0.000	
Frequency	2008.1 4.69	+/- 1.51	0.992	90.0%	0.000	0.867	0.001	0.000	
Frequency	2008.2 4.79	+/- 1.59	0.991	88.8%	0.000	0.844	0.001	0.000	
Frequency	2009.1 4.76	+/- 1.68	0.991	87.7%	0.000	0.852	0.002	0.000	
Frequency	2009.2 4.82	+/- 1.76	0.992	85.9%	0.000	0.877	0.003	0.000	
Frequency	2010.1 4.91	+/- 1.83	0.996	85.5%	0.000	0.942	0.006	0.000	
Frequency	2010.2 4.90	+/- 1.92	0.994	82.0%	0.000	0.911	0.010	0.000	
Frequency	2011.1 4.94	+/- 1.99	1.007	81.5%	0.000	0.906	0.020	0.000	
Frequency	2011.2 4.94	+/- 2.10	1.007	76.7%	0.000	0.929	0.031	0.000	
Frequency	2012.1 4.76	+/- 2.15	1.151	77.2%	0.000	0.364	0.078	0.000	
Frequency	2012.2 4.76	+/- 2.15	NA	69.6%	0.000		0.078	0.000	
Frequency	2013.1 3.64	+/- 1.91	NA	74.7%	0.000		0.010	0.002	
Frequency	2013.2 3.02	+/- 2.05	NA	64.8%	0.000		0.019	0.009	
Frequency	2014.1 3.85	+/- 2.25	NA	74.0%	0.000		0.042	0.004	
Frequency	2014.2 3.10	+/- 2.46	NA	60.7%	0.000		0.075	0.020	
Frequency	2015.1 1.64	+/- 1.85	NA	81.9%	0.000		0.005	0.069	

AB Med Expenses

Coverage = AB Med Expenses
End Trend Period = 2018.2
Scalar Level Change Start Date = 2012-04-01
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R ^A			
Loss Cost	1999.1 2.82	+/- 1.84	1.870	46.5%	0.000	0.000	0.004	
Loss Cost	1999.2 -3.08	+/- 1.94	1.909	47.4%	0.000	0.000	0.003	
Loss Cost	2000.1 -2.93	+/- 2.08	1.888	47.1%	0.000	0.000	0.008	
Loss Cost	2000.2 -2.94	+/- 2.23	1.889	47.0%	0.000	0.000	0.012	
Loss Cost	2001.1 -2.14	+/- 2.25	1.781	50.4%	0.000	0.000	0.065	
Loss Cost	2001.2 -1.58	+/- 2.36	1.712	52.5%	0.000	0.000	0.187	
Loss Cost	2002.1 -0.83	+/- 2.43	1.627	56.3%	0.000	0.000	0.494	
Loss Cost	2002.2 -0.25	+/- 2.56	1.566	58.7%	0.000	0.001	0.845	
Loss Cost	2003.1 0.63	+/- 2.61	1.482	63.4%	0.000	0.003	0.624	
Loss Cost	2003.2 1.15	+/- 2.79	1.436	64.9%	0.000	0.007	0.402	
Loss Cost	2004.1 1.57	+/- 3.00	1.402	65.5%	0.000	0.013	0.289	
Loss Cost	2004.2 2.03	+/- 3.22	1.367	66.1%	0.000	0.025	0.202	
Loss Cost	2005.1 3.85	+/- 2.77	1.245	79.1%	0.000	0.050	0.007	
Loss Cost	2005.2 4.29	+/- 2.96	1.219	79.2%	0.000	0.083	0.005	
Loss Cost	2006.1 5.15	+/- 3.08	1.173	81.5%	0.000	0.148	0.001	
Loss Cost	2006.2 5.80	+/- 3.17	1.142	82.2%	0.000	0.224	0.001	
Loss Cost	2007.1 6.53	+/- 3.26	1.113	83.5%	0.000	0.320	0.000	
Loss Cost	2007.2 6.68	+/- 3.49	1.107	82.1%	0.000	0.357	0.001	
Loss Cost	2008.1 7.36	+/- 3.55	1.089	83.3%	0.000	0.429	0.000	
Loss Cost	2008.2 6.81	+/- 3.59	1.099	81.1%	0.000	0.377	0.001	
Loss Cost	2009.1 6.55	+/- 3.74	1.100	78.0%	0.000	0.380	0.001	
Loss Cost	2009.2 6.02	+/- 3.59	1.090	75.0%	0.000	0.399	0.002	
Loss Cost	2010.1 5.79	+/- 3.66	1.078	70.1%	0.000	0.469	0.003	
Loss Cost	2010.2 5.68	+/- 3.76	1.063	63.9%	0.000	0.573	0.005	
Loss Cost	2011.1 5.70	+/- 3.96	1.070	58.9%	0.000	0.572	0.007	
Loss Cost	2011.2 5.71	+/- 4.10	1.025	48.9%	0.000	0.862	0.009	
Loss Cost	2012.1 5.47	+/- 4.32	1.205	45.5%	0.000	0.532	0.015	
Loss Cost	2012.2 5.47	+/- 4.32	NA	37.5%	0.000		0.015	
Loss Cost	2013.1 6.62	+/- 4.92	NA	43.9%	0.000		0.011	
Loss Cost	2013.2 5.20	+/- 5.49	NA	27.7%	0.000		0.056	
Loss Cost	2014.1 7.29	+/- 6.08	NA	44.5%	0.000		0.021	
Loss Cost	2014.2 5.59	+/- 7.13	NA	24.8%	0.001		0.098	
Loss Cost	2015.1 4.50	+/- 9.22	NA	6.6%	0.004		0.267	
Severity	1999.1 1.67	+/- 1.11	1.165	67.9%	0.000	0.028	0.004	
Severity	1999.2 1.49	+/- 1.17	1.181	66.4%	0.000	0.020	0.014	
Severity	2000.1 1.34	+/- 1.24	1.195	64.9%	0.000	0.016	0.034	
Severity	2000.2 1.23	+/- 1.33	1.204	63.5%	0.000	0.015	0.066	
Severity	2001.1 1.43	+/- 1.41	1.187	64.0%	0.000	0.028	0.045	
Severity	2001.2 1.70	+/- 1.50	1.166	65.1%	0.000	0.053	0.026	
Severity	2002.1 1.89	+/- 1.60	1.151	65.1%	0.000	0.083	0.022	
Severity	2002.2 2.06	+/- 1.73	1.139	64.8%	0.000	0.121	0.020	
Severity	2003.1 2.13	+/- 1.87	1.134	63.7%	0.000	0.151	0.025	
Severity	2003.2 1.88	+/- 2.00	1.150	61.2%	0.000	0.122	0.061	
Severity	2004.1 1.71	+/- 2.16	1.162	58.9%	0.000	0.112	0.113	
Severity	2004.2 1.90	+/- 2.33	1.150	58.4%	0.000	0.155	0.102	
Severity	2005.1 3.04	+/- 2.15	1.084	70.3%	0.000	0.343	0.007	
Severity	2005.2 3.01	+/- 2.33	1.086	68.0%	0.000	0.353	0.012	
Severity	2006.1 3.08	+/- 2.52	1.082	66.1%	0.000	0.392	0.017	
Severity	2006.2 3.23	+/- 2.72	1.076	64.5%	0.000	0.446	0.021	
Severity	2007.1 3.17	+/- 2.93	1.078	61.4%	0.000	0.451	0.033	
Severity	2007.2 2.55	+/- 2.96	1.100	56.9%	0.000	0.332	0.084	
Severity	2008.1 2.35	+/- 3.14	1.105	52.2%	0.000	0.320	0.129	
Severity	2008.2 1.86	+/- 3.17	1.114	45.8%	0.000	0.276	0.229	
Severity	2009.1 1.51	+/- 3.24	1.116	38.2%	0.000	0.269	0.336	
Severity	2009.2 1.04	+/- 3.11	1.107	27.8%	0.000	0.278	0.486	
Severity	2010.1 0.65	+/- 2.89	1.084	14.0%	0.000	0.350	0.637	
Severity	2010.2 0.63	+/- 3.02	1.081	7.6%	0.000	0.397	0.661	
Severity	2011.1 0.58	+/- 3.12	1.058	-3.6%	0.000	0.569	0.694	
Severity	2011.2 0.58	+/- 3.26	1.041	-11.0%	0.000	0.743	0.703	
Severity	2012.1 0.68	+/- 3.50	0.974	-16.1%	0.000	0.917	0.677	
Severity	2012.2 0.68	+/- 3.50	NA	-7.3%	0.000		0.677	
Severity	2013.1 2.49	+/- 3.23	NA	15.5%	0.000		0.113	
Severity	2013.2 2.11	+/- 3.89	NA	5.2%	0.000		0.245	
Severity	2014.1 2.91	+/- 4.72	NA	10.8%	0.000		0.187	
Severity	2014.2 2.42	+/- 5.97	NA	-0.8%	0.000		0.365	
Severity	2015.1 2.07	+/- 7.93	NA	-9.1%	0.000		0.542	
Frequency	1999.1 -4.41	+/- 1.39	1.605	48.9%	0.000	0.000	0.000	
Frequency	1999.2 -4.50	+/- 1.49	1.616	47.3%	0.000	0.000	0.000	
Frequency	2000.1 -4.22	+/- 1.57	1.580	42.3%	0.000	0.000	0.000	
Frequency	2000.2 -4.12	+/- 1.68	1.569	38.7%	0.000	0.000	0.000	
Frequency	2001.1 -3.52	+/- 1.70	1.501	33.2%	0.000	0.000	0.000	
Frequency	2001.2 -3.22	+/- 1.80	1.469	29.2%	0.000	0.000	0.001	
Frequency	2002.1 -2.67	+/- 1.86	1.413	25.6%	0.000	0.001	0.007	
Frequency	2002.2 -2.26	+/- 1.96	1.375	23.6%	0.000	0.003	0.027	
Frequency	2003.1 -1.47	+/- 1.95	1.307	25.5%	0.000	0.007	0.137	
Frequency	2003.2 -0.72	+/- 1.95	1.248	30.5%	0.000	0.018	0.457	
Frequency	2004.1 -0.14	+/- 2.02	1.207	35.3%	0.000	0.040	0.888	
Frequency	2004.2 0.12	+/- 2.17	1.189	36.4%	0.000	0.065	0.908	
Frequency	2005.1 0.78	+/- 2.23	1.149	42.7%	0.000	0.130	0.476	
Frequency	2005.2 1.25	+/- 2.36	1.122	45.9%	0.000	0.210	0.283	
Frequency	2006.1 2.01	+/- 2.37	1.084	53.9%	0.000	0.360	0.089	
Frequency	2006.2 2.49	+/- 2.49	1.062	56.6%	0.000	0.493	0.047	
Frequency	2007.1 3.25	+/- 2.45	1.032	64.2%	0.000	0.700	0.011	
Frequency	2007.2 4.03	+/- 2.33	1.007	72.2%	0.000	0.925	0.001	
Frequency	2008.1 4.90	+/- 1.97	0.985	82.8%	0.000	0.809	0.000	
Frequency	2008.2 4.86	+/- 2.09	0.986	80.4%	0.000	0.821	0.000	
Frequency	2009.1 4.97	+/- 2.20	0.986	78.7%	0.000	0.820	0.000	
Frequency	2009.2 4.92	+/- 2.31	0.985	75.5%	0.000	0.817	0.000	
Frequency	2010.1 5.11	+/- 2.33	0.994	76.2%	0.000	0.929	0.000	
Frequency	2010.2 5.02	+/- 2.39	0.983	71.6%	0.000	0.808	0.000	
Frequency	2011.1 5.09	+/- 2.39	1.011	72.7%	0.000	0.877	0.000	
Frequency	2011.2 5.10	+/- 2.48	0.985	66.7%	0.000	0.867	0.001	
Frequency	2012.1 4.76	+/- 2.38	1.237	71.3%	0.000	0.212	0.001	
Frequency	2012.2 4.76	+/- 2.38	NA	61.7%	0.000		0.001	
Frequency	2013.1 4.04	+/- 2.61	NA	50.8%	0.000		0.006	
Frequency	2013.2 3.02	+/- 2.72	NA	35.4%	0.000		0.031	
Frequency	2014.1 4.26	+/- 2.78	NA	57.2%	0.000		0.007	
Frequency	2014.2 3.10	+/- 2.93	NA	40.5%	0.000		0.039	
Frequency	2015.1 2.38	+/- 3.66	NA	18.5%	0.001		0.159	

AB Med Expenses

Coverage = AB Med Expenses
End Trend Period = 2018.2
Scalar Level Change Start Date = 2010-04-28
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R^	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1 -2.54	+/- 2.25	1.688	37.0%	0.000	0.000	0.029	0.030	
Loss Cost	1999.2 -2.61	+/- 2.40	1.696	36.7%	0.000	0.001	0.035	0.036	
Loss Cost	2000.1 -2.48	+/- 2.55	1.681	36.2%	0.000	0.001	0.045	0.060	
Loss Cost	2000.2 -2.23	+/- 2.71	1.651	36.7%	0.000	0.002	0.040	0.107	
Loss Cost	2001.1 -1.42	+/- 2.74	1.564	39.5%	0.000	0.004	0.072	0.301	
Loss Cost	2001.2 -0.60	+/- 2.75	1.483	45.7%	0.000	0.008	0.030	0.661	
Loss Cost	2002.1 0.11	+/- 2.81	1.422	49.5%	0.000	0.015	0.054	0.937	
Loss Cost	2002.2 0.93	+/- 2.79	1.357	56.1%	0.000	0.027	0.021	0.497	
Loss Cost	2003.1 1.68	+/- 2.80	1.305	60.9%	0.000	0.044	0.038	0.224	
Loss Cost	2003.2 2.40	+/- 2.79	1.261	65.7%	0.000	0.067	0.015	0.085	
Loss Cost	2004.1 2.70	+/- 2.92	1.246	66.2%	0.000	0.086	0.025	0.066	
Loss Cost	2004.2 3.32	+/- 2.92	1.218	69.7%	0.000	0.109	0.011	0.025	
Loss Cost	2005.1 4.44	+/- 2.35	1.181	82.3%	0.000	0.084	0.013	0.001	
Loss Cost	2005.2 4.91	+/- 2.28	1.170	84.4%	0.000	0.083	0.004	0.000	
Loss Cost	2006.1 5.30	+/- 2.23	1.167	86.2%	0.000	0.075	0.008	0.000	
Loss Cost	2006.2 5.76	+/- 1.99	1.173	89.6%	0.000	0.039	0.001	0.000	
Loss Cost	2007.1 6.00	+/- 1.95	1.182	90.5%	0.000	0.026	0.002	0.000	
Loss Cost	2007.2 6.19	+/- 1.88	1.199	91.0%	0.000	0.014	0.001	0.000	
Loss Cost	2008.1 6.37	+/- 1.76	1.229	92.4%	0.000	0.004	0.002	0.000	
Loss Cost	2008.2 6.36	+/- 1.82	1.225	90.5%	0.000	0.008	0.003	0.000	
Loss Cost	2009.1 6.33	+/- 1.86	1.201	89.0%	0.000	0.025	0.003	0.000	
Loss Cost	2009.2 6.33	+/- 1.92	1.179	85.2%	0.000	0.085	0.005	0.000	
Loss Cost	2010.1 6.43	+/- 1.93	1.030	82.8%	0.000	0.845	0.004	0.000	
Loss Cost	2010.2 6.43	+/- 1.93	NA	80.1%	0.000		0.004	0.000	
Loss Cost	2011.1 6.03	+/- 2.14	NA	78.8%	0.000		0.003	0.000	
Loss Cost	2011.2 5.90	+/- 2.45	NA	73.1%	0.000		0.006	0.000	
Loss Cost	2012.1 5.51	+/- 2.82	NA	71.4%	0.000		0.007	0.001	
Loss Cost	2012.2 5.47	+/- 3.32	NA	64.0%	0.000		0.013	0.004	
Loss Cost	2013.1 5.96	+/- 3.99	NA	64.4%	0.000		0.029	0.007	
Loss Cost	2013.2 5.20	+/- 4.65	NA	50.1%	0.000		0.055	0.029	
Loss Cost	2014.1 6.56	+/- 5.58	NA	56.3%	0.000		0.119	0.024	
Loss Cost	2014.2 5.59	+/- 6.87	NA	34.7%	0.001		0.201	0.087	
Loss Cost	2015.1 3.18	+/- 8.19	NA	34.8%	0.002		0.117	0.357	
Severity	1999.1 0.81	+/- 1.09	1.287	75.3%	0.000	0.000	0.104	0.140	
Severity	1999.2 0.62	+/- 1.14	1.305	74.4%	0.000	0.000	0.148	0.276	
Severity	2000.1 0.37	+/- 1.17	1.328	74.2%	0.000	0.000	0.097	0.520	
Severity	2000.2 0.27	+/- 1.24	1.337	73.2%	0.000	0.000	0.124	0.657	
Severity	2001.1 0.38	+/- 1.32	1.327	73.2%	0.000	0.000	0.159	0.556	
Severity	2001.2 0.65	+/- 1.37	1.305	74.5%	0.000	0.000	0.107	0.340	
Severity	2002.1 0.72	+/- 1.45	1.299	74.2%	0.000	0.001	0.133	0.315	
Severity	2002.2 0.90	+/- 1.53	1.287	74.2%	0.000	0.001	0.110	0.239	
Severity	2003.1 0.86	+/- 1.62	1.289	73.2%	0.000	0.002	0.116	0.284	
Severity	2003.2 0.71	+/- 1.70	1.299	71.3%	0.000	0.002	0.155	0.399	
Severity	2004.1 0.51	+/- 1.77	1.310	70.2%	0.000	0.002	0.123	0.557	
Severity	2004.2 0.72	+/- 1.84	1.300	70.5%	0.000	0.002	0.095	0.427	
Severity	2005.1 1.38	+/- 1.54	1.275	81.3%	0.000	0.001	0.181	0.075	
Severity	2005.2 1.41	+/- 1.61	1.275	79.8%	0.000	0.001	0.187	0.081	
Severity	2006.1 1.43	+/- 1.68	1.274	78.6%	0.000	0.001	0.214	0.090	
Severity	2006.2 1.57	+/- 1.72	1.276	78.4%	0.000	0.001	0.164	0.069	
Severity	2007.1 1.56	+/- 1.79	1.276	76.4%	0.000	0.002	0.181	0.080	
Severity	2007.2 1.46	+/- 1.80	1.265	72.1%	0.000	0.002	0.262	0.105	
Severity	2008.1 1.45	+/- 1.87	1.264	68.7%	0.000	0.004	0.279	0.118	
Severity	2008.2 1.42	+/- 1.92	1.253	61.2%	0.000	0.008	0.340	0.134	
Severity	2009.1 1.41	+/- 1.98	1.239	53.0%	0.000	0.020	0.324	0.149	
Severity	2009.2 1.41	+/- 2.05	1.210	35.2%	0.000	0.076	0.396	0.159	
Severity	2010.1 1.54	+/- 2.02	1.012	13.1%	0.000	0.942	0.223	0.123	
Severity	2010.2 1.54	+/- 2.02	NA	12.7%	0.000		0.223	0.123	
Severity	2011.1 0.97	+/- 2.17	NA	11.4%	0.000		0.131	0.351	
Severity	2011.2 0.87	+/- 2.49	NA	4.9%	0.000		0.170	0.459	
Severity	2012.1 0.34	+/- 2.81	NA	6.8%	0.000		0.127	0.794	
Severity	2012.2 0.68	+/- 3.28	NA	7.9%	0.000		0.124	0.654	
Severity	2013.1 2.23	+/- 3.23	NA	19.4%	0.000		0.254	0.148	
Severity	2013.2 2.11	+/- 3.93	NA	6.6%	0.000		0.317	0.246	
Severity	2014.1 2.61	+/- 5.01	NA	6.7%	0.000		0.447	0.251	
Severity	2014.2 2.42	+/- 6.44	NA	-9.4%	0.000		0.527	0.389	
Severity	2015.1 1.51	+/- 8.82	NA	-17.6%	0.000		0.486	0.675	
Frequency	1999.1 -3.32	+/- 1.92	1.312	25.2%	0.000	0.024	0.089	0.001	
Frequency	1999.2 -3.20	+/- 2.04	1.300	22.9%	0.000	0.034	0.086	0.003	
Frequency	2000.1 -2.84	+/- 2.14	1.266	15.5%	0.000	0.059	0.127	0.012	
Frequency	2000.2 -2.49	+/- 2.25	1.235	12.7%	0.000	0.095	0.096	0.033	
Frequency	2001.1 -1.80	+/- 2.26	1.178	4.0%	0.000	0.178	0.164	0.118	
Frequency	2001.2 -1.24	+/- 2.32	1.136	3.6%	0.000	0.287	0.095	0.287	
Frequency	2002.1 -0.61	+/- 2.35	1.094	-0.6%	0.000	0.441	0.161	0.600	
Frequency	2002.2 0.04	+/- 2.35	1.054	4.3%	0.000	0.640	0.079	0.974	
Frequency	2003.1 0.82	+/- 2.28	1.012	7.6%	0.000	0.907	0.146	0.467	
Frequency	2003.2 1.68	+/- 2.06	0.971	25.8%	0.000	0.748	0.032	0.103	
Frequency	2004.1 2.18	+/- 2.06	0.951	32.2%	0.000	0.572	0.059	0.037	
Frequency	2004.2 2.58	+/- 2.07	0.937	38.8%	0.000	0.453	0.030	0.015	
Frequency	2005.1 3.02	+/- 2.04	0.926	45.8%	0.000	0.351	0.056	0.005	
Frequency	2005.2 3.45	+/- 1.95	0.918	54.7%	0.000	0.271	0.019	0.001	
Frequency	2006.1 3.82	+/- 1.88	0.916	61.4%	0.000	0.229	0.037	0.000	
Frequency	2006.2 4.12	+/- 1.79	0.919	67.7%	0.000	0.215	0.012	0.000	
Frequency	2007.1 4.37	+/- 1.72	0.926	72.3%	0.000	0.236	0.024	0.000	
Frequency	2007.2 4.66	+/- 1.35	0.948	84.1%	0.000	0.287	0.001	0.000	
Frequency	2008.1 4.85	+/- 1.10	0.973	90.2%	0.000	0.495	0.001	0.000	
Frequency	2008.2 4.87	+/- 1.13	0.977	88.9%	0.000	0.593	0.001	0.000	
Frequency	2009.1 4.85	+/- 1.16	0.969	88.0%	0.000	0.516	0.002	0.000	
Frequency	2009.2 4.85	+/- 1.21	0.974	86.0%	0.000	0.655	0.003	0.000	
Frequency	2010.1 4.82	+/- 1.25	1.018	85.5%	0.000	0.862	0.007	0.000	
Frequency	2010.2 4.82	+/- 1.25	NA	83.3%	0.000		0.007	0.000	
Frequency	2011.1 5.01	+/- 1.42	NA	82.9%	0.000		0.015	0.000	
Frequency	2011.2 4.99	+/- 1.63	NA	78.6%	0.000		0.024	0.000	
Frequency	2012.1 5.15	+/- 1.91	NA	77.4%	0.000		0.043	0.000	
Frequency	2012.2 4.76	+/- 2.15	NA	69.6%	0.000		0.078	0.000	
Frequency	2013.1 3.64	+/- 1.91	NA	74.7%	0.000		0.010	0.002	
Frequency	2013.2 3.02	+/- 2.05	NA	64.8%	0.000		0.019	0.009	
Frequency	2014.1 3.85	+/- 2.25	NA	74.0%	0.000		0.042	0.004	
Frequency	2014.2 3.10	+/- 2.46	NA	60.7%	0.000		0.075	0.020	
Frequency	2015.1 1.64	+/- 1.85	NA	81.9%	0.000		0.005	0.069	

AB Med Expenses

Coverage = AB Med Expenses
End Trend Period = 2018.2
Scalar Level Change Start Date = 2010-04-28
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R ^A			
Loss Cost	1999.1 2.47	+/- 2.38	1.683	29.8%	0.000	0.001	0.045	
Loss Cost	1999.2 -2.65	+/- 2.51	1.708	30.0%	0.000	0.001	0.042	
Loss Cost	2000.1 -2.39	+/- 2.67	1.675	30.1%	0.000	0.002	0.080	
Loss Cost	2000.2 -2.28	+/- 2.84	1.662	30.1%	0.000	0.002	0.116	
Loss Cost	2001.1 -1.34	+/- 2.84	1.559	35.0%	0.000	0.005	0.346	
Loss Cost	2001.2 -0.65	+/- 2.92	1.492	38.7%	0.000	0.011	0.654	
Loss Cost	2002.1 0.21	+/- 2.94	1.417	44.6%	0.000	0.021	0.886	
Loss Cost	2002.2 0.89	+/- 3.01	1.363	48.8%	0.000	0.036	0.550	
Loss Cost	2003.1 1.80	+/- 2.97	1.301	55.9%	0.000	0.060	0.223	
Loss Cost	2003.2 2.37	+/- 3.06	1.266	58.7%	0.000	0.088	0.120	
Loss Cost	2004.1 2.83	+/- 3.16	1.242	60.3%	0.000	0.116	0.074	
Loss Cost	2004.2 3.29	+/- 3.26	1.221	62.0%	0.000	0.145	0.044	
Loss Cost	2005.1 4.56	+/- 2.62	1.178	77.8%	0.000	0.124	0.001	
Loss Cost	2005.2 4.91	+/- 2.67	1.171	78.4%	0.000	0.135	0.001	
Loss Cost	2006.1 5.42	+/- 2.56	1.167	81.7%	0.000	0.119	0.000	
Loss Cost	2006.2 5.78	+/- 2.52	1.171	83.2%	0.000	0.100	0.000	
Loss Cost	2007.1 6.12	+/- 2.41	1.184	85.3%	0.000	0.064	0.000	
Loss Cost	2007.2 6.23	+/- 2.47	1.194	84.4%	0.000	0.058	0.000	
Loss Cost	2008.1 6.48	+/- 2.27	1.236	87.2%	0.000	0.018	0.000	
Loss Cost	2008.2 6.42	+/- 2.31	1.216	84.6%	0.000	0.035	0.000	
Loss Cost	2009.1 6.43	+/- 2.39	1.220	81.7%	0.000	0.052	0.000	
Loss Cost	2009.2 6.43	+/- 2.42	1.158	76.4%	0.000	0.213	0.000	
Loss Cost	2010.1 6.43	+/- 2.52	1.158	70.2%	0.000	0.460	0.000	
Loss Cost	2010.2 6.43	+/- 2.52	NA	65.5%	0.000		0.000	
Loss Cost	2011.1 6.41	+/- 2.88	NA	60.8%	0.000		0.000	
Loss Cost	2011.2 5.90	+/- 3.22	NA	52.7%	0.000		0.001	
Loss Cost	2012.1 6.04	+/- 3.75	NA	48.1%	0.000		0.004	
Loss Cost	2012.2 5.47	+/- 4.32	NA	37.5%	0.000		0.015	
Loss Cost	2013.1 6.62	+/- 4.92	NA	43.9%	0.000		0.011	
Loss Cost	2013.2 5.20	+/- 5.49	NA	27.7%	0.000		0.056	
Loss Cost	2014.1 7.29	+/- 6.08	NA	44.5%	0.000		0.021	
Loss Cost	2014.2 5.59	+/- 7.13	NA	24.8%	0.001		0.098	
Loss Cost	2015.1 4.50	+/- 9.22	NA	6.6%	0.004		0.267	
Severity	1999.1 0.83	+/- 1.11	1.286	74.1%	0.000	0.000	0.136	
Severity	1999.2 0.60	+/- 1.15	1.308	73.5%	0.000	0.000	0.296	
Severity	2000.1 0.41	+/- 1.20	1.326	72.8%	0.000	0.000	0.498	
Severity	2000.2 0.26	+/- 1.27	1.340	72.0%	0.000	0.000	0.684	
Severity	2001.1 0.42	+/- 1.34	1.326	72.3%	0.000	0.000	0.531	
Severity	2001.2 0.63	+/- 1.40	1.308	73.1%	0.000	0.001	0.366	
Severity	2002.1 0.76	+/- 1.48	1.298	73.0%	0.000	0.001	0.300	
Severity	2002.2 0.88	+/- 1.57	1.289	72.7%	0.000	0.002	0.260	
Severity	2003.1 0.91	+/- 1.67	1.287	71.7%	0.000	0.002	0.271	
Severity	2003.2 0.70	+/- 1.73	1.301	70.2%	0.000	0.002	0.416	
Severity	2004.1 0.56	+/- 1.82	1.308	68.5%	0.000	0.002	0.528	
Severity	2004.2 0.71	+/- 1.90	1.301	68.2%	0.000	0.003	0.449	
Severity	2005.1 1.42	+/- 1.56	1.274	80.6%	0.000	0.001	0.071	
Severity	2005.2 1.41	+/- 1.63	1.275	79.1%	0.000	0.001	0.086	
Severity	2006.1 1.47	+/- 1.70	1.274	78.0%	0.000	0.001	0.085	
Severity	2006.2 1.58	+/- 1.75	1.276	77.3%	0.000	0.001	0.074	
Severity	2007.1 1.61	+/- 1.82	1.277	75.4%	0.000	0.002	0.078	
Severity	2007.2 1.47	+/- 1.81	1.263	71.6%	0.000	0.002	0.104	
Severity	2008.1 1.48	+/- 1.87	1.266	68.3%	0.000	0.003	0.111	
Severity	2008.2 1.44	+/- 1.91	1.251	61.3%	0.000	0.008	0.128	
Severity	2009.1 1.44	+/- 1.98	1.245	52.9%	0.000	0.017	0.141	
Severity	2009.2 1.44	+/- 2.02	1.204	36.1%	0.000	0.080	0.147	
Severity	2010.1 1.54	+/- 2.05	1.062	9.5%	0.000	0.723	0.129	
Severity	2010.2 1.54	+/- 2.05	NA	9.0%	0.000		0.129	
Severity	2011.1 1.14	+/- 2.27	NA	1.2%	0.000		0.294	
Severity	2011.2 0.87	+/- 2.57	NA	-3.4%	0.000		0.476	
Severity	2012.1 0.60	+/- 2.96	NA	-6.6%	0.000		0.664	
Severity	2012.2 0.68	+/- 3.50	NA	-7.3%	0.000		0.677	
Severity	2013.1 2.49	+/- 3.23	NA	15.5%	0.000		0.113	
Severity	2013.2 2.11	+/- 3.89	NA	5.2%	0.000		0.245	
Severity	2014.1 2.91	+/- 4.72	NA	10.8%	0.000		0.187	
Severity	2014.2 2.42	+/- 5.97	NA	-0.8%	0.000		0.365	
Severity	2015.1 2.07	+/- 7.93	NA	-9.1%	0.000		0.542	
Frequency	1999.1 -3.27	+/- 1.97	1.309	21.1%	0.000	0.029	0.002	
Frequency	1999.2 -3.24	+/- 2.10	1.306	18.3%	0.000	0.036	0.004	
Frequency	2000.1 -2.79	+/- 2.18	1.263	12.0%	0.000	0.066	0.015	
Frequency	2000.2 -2.53	+/- 2.31	1.240	7.8%	0.000	0.098	0.035	
Frequency	2001.1 -1.75	+/- 2.30	1.176	1.0%	0.000	0.189	0.134	
Frequency	2001.2 -1.27	+/- 2.38	1.140	-2.3%	0.000	0.287	0.289	
Frequency	2002.1 -0.55	+/- 2.39	1.092	-4.1%	0.000	0.459	0.641	
Frequency	2002.2 0.01	+/- 2.44	1.057	-3.1%	0.000	0.632	0.994	
Frequency	2003.1 0.88	+/- 2.32	1.010	3.7%	0.000	0.923	0.444	
Frequency	2003.2 1.66	+/- 2.21	0.973	15.0%	0.000	0.783	0.131	
Frequency	2004.1 2.25	+/- 2.16	0.949	25.0%	0.000	0.577	0.040	
Frequency	2004.2 2.57	+/- 2.23	0.939	28.7%	0.000	0.496	0.024	
Frequency	2005.1 3.10	+/- 2.15	0.925	39.2%	0.000	0.370	0.006	
Frequency	2005.2 3.45	+/- 2.15	0.918	44.6%	0.000	0.319	0.003	
Frequency	2006.1 3.90	+/- 2.03	0.916	54.8%	0.000	0.263	0.001	
Frequency	2006.2 4.14	+/- 2.03	0.918	58.2%	0.000	0.266	0.000	
Frequency	2007.1 4.44	+/- 1.91	0.927	65.8%	0.000	0.292	0.000	
Frequency	2007.2 4.69	+/- 1.75	0.945	73.2%	0.000	0.382	0.000	
Frequency	2008.1 4.92	+/- 1.45	0.976	82.9%	0.000	0.657	0.000	
Frequency	2008.2 4.91	+/- 1.49	0.972	80.6%	0.000	0.622	0.000	
Frequency	2009.1 4.92	+/- 1.54	0.980	78.8%	0.000	0.745	0.000	
Frequency	2009.2 4.92	+/- 1.58	0.962	75.8%	0.000	0.612	0.000	
Frequency	2010.1 4.82	+/- 1.57	1.091	77.0%	0.000	0.486	0.000	
Frequency	2010.2 4.82	+/- 1.57	NA	73.4%	0.000		0.000	
Frequency	2011.1 5.21	+/- 1.71	NA	74.6%	0.000		0.000	
Frequency	2011.2 4.99	+/- 1.94	NA	69.2%	0.000		0.000	
Frequency	2012.1 5.40	+/- 2.18	NA	69.5%	0.000		0.000	
Frequency	2012.2 4.76	+/- 2.38	NA	61.7%	0.000		0.001	
Frequency	2013.1 4.04	+/- 2.61	NA	50.8%	0.000		0.006	
Frequency	2013.2 3.02	+/- 2.72	NA	35.4%	0.000		0.031	
Frequency	2014.1 4.26	+/- 2.78	NA	57.2%	0.000		0.007	
Frequency	2014.2 3.10	+/- 2.93	NA	40.5%	0.000		0.039	
Frequency	2015.1 2.38	+/- 3.66	NA	18.5%	0.001		0.159	

AB Funeral

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

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1999.1 - 6.95	+/- 2.09	51.9%	0.001	0.094	0.000	
Loss Cost	1999.2 - 7.03	+/- 2.20	51.0%	0.004	0.111	0.000	
Loss Cost	2000.1 - 7.19	+/- 2.31	50.0%	0.007	0.101	0.000	
Loss Cost	2000.2 - 7.74	+/- 2.33	53.9%	0.038	0.161	0.000	
Loss Cost	2001.1 - 8.02	+/- 2.43	53.8%	0.068	0.132	0.000	
Loss Cost	2001.2 - 8.35	+/- 2.53	54.8%	0.166	0.180	0.000	
Loss Cost	2002.1 - 8.64	+/- 2.66	54.3%	0.248	0.152	0.000	
Loss Cost	2002.2 - 9.02	+/- 2.78	55.4%	0.467	0.209	0.000	
Loss Cost	2003.1 - 9.22	+/- 2.95	53.8%	0.565	0.195	0.000	
Loss Cost	2003.2 - 9.78	+/- 3.04	56.1%	0.943	0.279	0.000	
Loss Cost	2004.1 - 10.01	+/- 3.24	54.5%	0.950	0.257	0.000	
Loss Cost	2004.2 - 9.41	+/- 3.41	50.8%	0.695	0.186	0.000	
Loss Cost	2005.1 - 9.82	+/- 3.63	50.3%	0.874	0.156	0.000	
Loss Cost	2005.2 - 9.40	+/- 3.89	46.9%	0.674	0.133	0.000	
Loss Cost	2006.1 - 10.58	+/- 3.87	53.9%	0.873	0.060	0.000	
Loss Cost	2006.2 - 11.22	+/- 4.08	55.5%	0.595	0.092	0.000	
Loss Cost	2007.1 - 12.04	+/- 4.30	56.9%	0.386	0.062	0.000	
Loss Cost	2007.2 - 11.13	+/- 4.58	53.9%	0.751	0.040	0.000	
Loss Cost	2008.1 - 11.23	+/- 5.05	49.3%	0.744	0.048	0.000	
Loss Cost	2008.2 - 11.36	+/- 5.55	47.8%	0.728	0.063	0.001	
Loss Cost	2009.1 - 11.99	+/- 6.10	45.7%	0.602	0.059	0.001	
Loss Cost	2009.2 - 12.26	+/- 6.76	44.6%	0.581	0.079	0.002	
Loss Cost	2010.1 - 13.83	+/- 7.20	47.8%	0.345	0.051	0.002	
Loss Cost	2010.2 - 14.40	+/- 8.04	47.2%	0.325	0.075	0.003	
Loss Cost	2011.1 - 15.26	+/- 9.09	43.7%	0.289	0.076	0.005	
Loss Cost	2011.2 - 15.57	+/- 10.41	41.9%	0.330	0.103	0.011	
Loss Cost	2012.1 - 18.00	+/- 11.38	44.8%	0.197	0.072	0.009	
Loss Cost	2012.2 - 13.28	+/- 11.76	48.0%	0.729	0.020	0.041	
Loss Cost	2013.1 - 7.24	+/- 11.78	32.0%	0.443	0.035	0.212	
Loss Cost	2013.2 - 1.01	+/- 10.27	61.1%	0.034	0.003	0.827	
Loss Cost	2014.1 - 2.46	+/- 12.27	59.0%	0.021	0.008	0.645	
Loss Cost	2014.2 - 2.48	+/- 15.86	52.7%	0.060	0.017	0.711	
Loss Cost	2015.1 - 3.26	+/- 22.56	47.7%	0.128	0.042	0.719	
Severity	1999.1 - 3.34	+/- 1.48	33.0%	0.000	0.399	0.000	
Severity	1999.2 - 3.60	+/- 1.52	36.0%	0.000	0.299	0.000	
Severity	2000.1 - 3.68	+/- 1.60	35.4%	0.000	0.339	0.000	
Severity	2000.2 - 4.00	+/- 1.64	39.0%	0.000	0.239	0.000	
Severity	2001.1 - 4.34	+/- 1.68	42.7%	0.000	0.348	0.000	
Severity	2001.2 - 4.18	+/- 1.77	38.1%	0.000	0.418	0.000	
Severity	2002.1 - 4.40	+/- 1.85	39.1%	0.000	0.515	0.000	
Severity	2002.2 - 4.49	+/- 1.97	37.6%	0.000	0.494	0.000	
Severity	2003.1 - 4.85	+/- 2.04	40.5%	0.000	0.643	0.000	
Severity	2003.2 - 5.11	+/- 2.15	41.1%	0.000	0.553	0.000	
Severity	2004.1 - 4.54	+/- 2.20	36.3%	0.000	0.359	0.000	
Severity	2004.2 - 4.30	+/- 2.34	30.4%	0.000	0.436	0.001	
Severity	2005.1 - 4.25	+/- 2.53	27.9%	0.000	0.438	0.002	
Severity	2005.2 - 3.22	+/- 2.39	17.8%	0.000	0.723	0.011	
Severity	2006.1 - 3.80	+/- 2.46	23.9%	0.000	0.946	0.005	
Severity	2006.2 - 4.32	+/- 2.56	29.0%	0.000	0.757	0.002	
Severity	2007.1 - 4.86	+/- 2.70	33.3%	0.000	0.953	0.001	
Severity	2007.2 - 4.70	+/- 2.94	28.1%	0.000	0.993	0.004	
Severity	2008.1 - 4.68	+/- 3.25	24.2%	0.000	1.000	0.008	
Severity	2008.2 - 4.99	+/- 3.55	24.0%	0.000	0.917	0.010	
Severity	2009.1 - 5.86	+/- 3.74	30.5%	0.000	0.848	0.005	
Severity	2009.2 - 6.45	+/- 4.05	32.5%	0.000	0.992	0.005	
Severity	2010.1 - 7.33	+/- 4.38	36.5%	0.000	0.792	0.004	
Severity	2010.2 - 8.83	+/- 4.35	48.9%	0.000	0.891	0.001	
Severity	2011.1 - 9.44	+/- 4.90	48.1%	0.000	0.972	0.002	
Severity	2011.2 - 10.07	+/- 5.51	46.7%	0.000	0.916	0.003	
Severity	2012.1 - 11.07	+/- 6.25	47.2%	0.000	0.910	0.004	
Severity	2012.2 - 9.51	+/- 7.05	34.6%	0.000	0.697	0.017	
Severity	2013.1 - 4.87	+/- 5.08	24.1%	0.000	0.510	0.063	
Severity	2013.2 - 1.81	+/- 3.29	-4.3%	0.000	0.963	0.244	
Severity	2014.1 - 1.30	+/- 4.16	-18.2%	0.000	0.890	0.487	
Severity	2014.2 - 1.90	+/- 5.21	-16.5%	0.000	0.780	0.411	
Severity	2015.1 - 2.20	+/- 7.29	-22.5%	0.000	0.865	0.478	
Frequency	1999.1 - 3.73	+/- 1.51	44.9%	0.000	0.002	0.000	
Frequency	1999.2 - 3.55	+/- 1.57	43.8%	0.000	0.002	0.000	
Frequency	2000.1 - 3.65	+/- 1.66	42.5%	0.000	0.002	0.000	
Frequency	2000.2 - 3.90	+/- 1.72	44.2%	0.000	0.003	0.000	
Frequency	2001.1 - 3.84	+/- 1.82	40.5%	0.000	0.005	0.000	
Frequency	2001.2 - 4.36	+/- 1.80	46.2%	0.000	0.008	0.000	
Frequency	2002.1 - 4.43	+/- 1.91	43.9%	0.000	0.009	0.000	
Frequency	2002.2 - 4.75	+/- 1.99	46.0%	0.000	0.016	0.000	
Frequency	2003.1 - 4.59	+/- 2.11	40.9%	0.000	0.023	0.000	
Frequency	2003.2 - 4.92	+/- 2.21	42.9%	0.000	0.037	0.000	
Frequency	2004.1 - 5.74	+/- 2.11	53.7%	0.000	0.009	0.000	
Frequency	2004.2 - 5.34	+/- 2.21	52.1%	0.000	0.006	0.000	
Frequency	2005.1 - 5.82	+/- 2.29	54.7%	0.000	0.003	0.000	
Frequency	2005.2 - 6.38	+/- 2.34	58.6%	0.000	0.006	0.000	
Frequency	2006.1 - 7.05	+/- 2.37	63.0%	0.000	0.002	0.000	
Frequency	2006.2 - 7.21	+/- 2.56	62.6%	0.000	0.004	0.000	
Frequency	2007.1 - 7.54	+/- 2.75	61.3%	0.000	0.004	0.000	
Frequency	2007.2 - 6.75	+/- 2.83	61.3%	0.000	0.001	0.000	
Frequency	2008.1 - 6.87	+/- 3.12	57.4%	0.000	0.002	0.000	
Frequency	2008.2 - 6.71	+/- 3.44	56.3%	0.000	0.003	0.001	
Frequency	2009.1 - 6.51	+/- 3.83	49.5%	0.000	0.005	0.003	
Frequency	2009.2 - 6.20	+/- 4.26	48.5%	0.000	0.006	0.009	
Frequency	2010.1 - 7.02	+/- 4.65	49.5%	0.000	0.005	0.007	
Frequency	2010.2 - 6.11	+/- 5.13	49.7%	0.000	0.004	0.027	
Frequency	2011.1 - 6.42	+/- 5.87	45.3%	0.001	0.006	0.040	
Frequency	2011.2 - 6.11	+/- 6.76	44.8%	0.003	0.009	0.080	
Frequency	2012.1 - 7.79	+/- 7.43	48.7%	0.016	0.007	0.049	
Frequency	2012.2 - 4.16	+/- 6.81	65.5%	0.001	0.001	0.212	
Frequency	2013.1 - 2.49	+/- 8.04	59.6%	0.002	0.002	0.506	
Frequency	2013.2 - 0.82	+/- 8.22	72.6%	0.001	0.001	0.823	
Frequency	2014.1 - 3.81	+/- 9.56	73.6%	0.001	0.002	0.369	
Frequency	2014.2 - 4.46	+/- 12.36	69.6%	0.004	0.004	0.400	
Frequency	2015.1 - 5.58	+/- 17.50	67.0%	0.015	0.015	0.436	

AB Funeral

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1999.1 -6.87	+/- 2.15	49.5%	0.006	0.000	
Loss Cost	1999.2 -7.03	+/- 2.25	48.8%	0.014	0.000	
Loss Cost	2000.1 -7.11	+/- 2.37	47.4%	0.024	0.000	
Loss Cost	2000.2 -7.74	+/- 2.36	52.6%	0.099	0.000	
Loss Cost	2001.1 -7.93	+/- 2.48	52.0%	0.169	0.000	
Loss Cost	2001.2 -8.35	+/- 2.56	53.6%	0.346	0.000	
Loss Cost	2002.1 -8.54	+/- 2.71	52.7%	0.469	0.000	
Loss Cost	2002.2 -9.02	+/- 2.80	54.4%	0.768	0.000	
Loss Cost	2003.1 -9.12	+/- 2.98	52.6%	0.840	0.000	
Loss Cost	2003.2 -9.78	+/- 3.05	55.7%	0.762	0.000	
Loss Cost	2004.1 -9.91	+/- 3.26	53.9%	0.713	0.000	
Loss Cost	2004.2 -9.41	+/- 3.46	49.3%	0.988	0.000	
Loss Cost	2005.1 -9.66	+/- 3.70	48.2%	0.864	0.000	
Loss Cost	2005.2 -9.40	+/- 3.99	43.9%	0.997	0.000	
Loss Cost	2006.1 -10.34	+/- 4.10	48.3%	0.602	0.000	
Loss Cost	2006.2 -11.22	+/- 4.25	51.4%	0.342	0.000	
Loss Cost	2007.1 -11.74	+/- 4.56	51.2%	0.262	0.000	
Loss Cost	2007.2 -11.13	+/- 4.96	45.5%	0.448	0.000	
Loss Cost	2008.1 -10.83	+/- 5.45	40.5%	0.575	0.001	
Loss Cost	2008.2 -11.36	+/- 5.94	39.8%	0.481	0.001	
Loss Cost	2009.1 -11.48	+/- 6.59	36.4%	0.504	0.003	
Loss Cost	2009.2 -12.26	+/- 7.21	36.4%	0.404	0.004	
Loss Cost	2010.1 -13.14	+/- 7.93	36.4%	0.325	0.005	
Loss Cost	2010.2 -14.40	+/- 8.68	37.8%	0.235	0.005	
Loss Cost	2011.1 -14.38	+/- 9.91	32.8%	0.302	0.012	
Loss Cost	2011.2 -15.57	+/- 11.13	32.5%	0.260	0.016	
Loss Cost	2011.3 -16.72	+/- 12.69	31.2%	0.245	0.022	
Loss Cost	2011.4 -13.28	+/- 14.70	17.0%	0.599	0.090	
Loss Cost	2011.5 -1.35	+/- 14.45	-3.3%	0.474	0.439	
Loss Cost	2011.6 -1.01	+/- 17.07	-10.9%	0.234	0.897	
Loss Cost	2011.7 5.84	+/- 19.63	-5.8%	0.073	0.498	
Loss Cost	2011.8 2.48	+/- 23.83	-13.3%	0.226	0.809	
Loss Cost	2011.9 8.56	+/- 31.86	-8.0%	0.165	0.513	
Severity	1999.1 -3.37	+/- 1.47	33.5%	0.000	0.000	
Severity	1999.2 -3.60	+/- 1.52	35.8%	0.000	0.000	
Severity	2000.1 -3.71	+/- 1.60	35.5%	0.000	0.000	
Severity	2000.2 -4.00	+/- 1.65	38.2%	0.000	0.000	
Severity	2001.1 -4.38	+/- 1.67	42.8%	0.000	0.000	
Severity	2001.2 -4.18	+/- 1.75	38.7%	0.000	0.000	
Severity	2001.3 -4.43	+/- 1.83	40.2%	0.000	0.000	
Severity	2002.1 -4.49	+/- 1.95	38.6%	0.000	0.000	
Severity	2003.1 -4.88	+/- 2.01	42.0%	0.000	0.000	
Severity	2003.2 -5.11	+/- 2.12	42.4%	0.000	0.000	
Severity	2004.1 -4.59	+/- 2.18	36.6%	0.000	0.000	
Severity	2004.2 -4.30	+/- 2.32	31.4%	0.000	0.001	
Severity	2005.1 -4.31	+/- 2.50	29.0%	0.000	0.002	
Severity	2005.2 -3.22	+/- 2.34	20.7%	0.000	0.010	
Severity	2006.1 -3.80	+/- 2.40	27.1%	0.000	0.004	
Severity	2006.2 -4.32	+/- 2.51	31.8%	0.000	0.002	
Severity	2007.1 -4.87	+/- 2.62	36.3%	0.000	0.001	
Severity	2007.2 -4.70	+/- 2.86	31.5%	0.000	0.003	
Severity	2008.1 -4.68	+/- 3.15	28.0%	0.000	0.007	
Severity	2008.2 -4.99	+/- 3.44	27.9%	0.000	0.008	
Severity	2009.1 -5.84	+/- 3.61	34.2%	0.000	0.004	
Severity	2009.2 -6.45	+/- 3.91	36.5%	0.000	0.004	
Severity	2010.1 -7.28	+/- 4.21	40.2%	0.000	0.003	
Severity	2010.2 -8.83	+/- 4.18	52.2%	0.000	0.001	
Severity	2011.1 -9.44	+/- 4.66	51.8%	0.000	0.001	
Severity	2011.2 -10.07	+/- 5.25	50.8%	0.000	0.002	
Severity	2011.3 -11.03	+/- 5.89	51.6%	0.000	0.002	
Severity	2011.4 -9.51	+/- 6.69	39.6%	0.000	0.013	
Severity	2011.5 -5.09	+/- 4.80	28.1%	0.000	0.044	
Severity	2011.6 -1.81	+/- 3.04	7.2%	0.000	0.215	
Severity	2011.7 -1.34	+/- 3.74	-3.7%	0.000	0.435	
Severity	2011.8 -1.90	+/- 4.69	-1.3%	0.000	0.375	
Severity	2011.9 -2.31	+/- 6.20	-2.7%	0.000	0.402	
Frequency	1999.1 -3.63	+/- 1.69	30.5%	0.000	0.000	
Frequency	1999.2 -3.55	+/- 1.78	27.9%	0.000	0.000	
Frequency	2000.1 -3.52	+/- 1.88	25.9%	0.000	0.001	
Frequency	2000.2 -3.90	+/- 1.92	29.8%	0.000	0.000	
Frequency	2001.1 -3.71	+/- 2.03	26.0%	0.000	0.001	
Frequency	2001.2 -4.36	+/- 1.98	34.9%	0.000	0.000	
Frequency	2002.1 -4.30	+/- 2.10	32.1%	0.000	0.000	
Frequency	2002.2 -4.75	+/- 2.15	36.3%	0.000	0.000	
Frequency	2003.1 -4.45	+/- 2.27	31.6%	0.000	0.000	
Frequency	2003.2 -4.92	+/- 2.34	35.5%	0.000	0.000	
Frequency	2004.1 -5.57	+/- 2.35	42.2%	0.000	0.000	
Frequency	2004.2 -5.34	+/- 2.52	37.7%	0.000	0.000	
Frequency	2005.1 -6.50	+/- 2.68	37.8%	0.000	0.000	
Frequency	2005.2 -6.38	+/- 2.69	45.2%	0.000	0.000	
Frequency	2006.1 -6.79	+/- 2.85	46.3%	0.000	0.000	
Frequency	2006.2 -7.21	+/- 3.03	47.2%	0.000	0.000	
Frequency	2007.1 -7.23	+/- 3.30	44.0%	0.000	0.000	
Frequency	2007.2 -6.75	+/- 3.58	37.8%	0.000	0.001	
Frequency	2008.1 -6.45	+/- 3.93	32.3%	0.000	0.003	
Frequency	2008.2 -6.71	+/- 4.31	30.8%	0.000	0.005	
Frequency	2009.1 -6.00	+/- 4.72	23.1%	0.000	0.019	
Frequency	2009.2 -6.20	+/- 5.25	21.2%	0.001	0.027	
Frequency	2010.1 -6.33	+/- 5.89	18.5%	0.002	0.042	
Frequency	2010.2 -6.11	+/- 6.67	13.9%	0.004	0.078	
Frequency	2011.1 -5.46	+/- 7.61	7.6%	0.007	0.157	
Frequency	2011.2 -6.11	+/- 8.66	7.8%	0.025	0.163	
Frequency	2011.3 -6.39	+/- 10.05	5.8%	0.057	0.204	
Frequency	2011.4 -4.16	+/- 11.68	-3.5%	0.042	0.457	
Frequency	2011.5 -0.27	+/- 13.24	-10.0%	0.018	0.965	
Frequency	2011.6 -0.82	+/- 16.26	-10.9%	0.035	0.911	
Frequency	2011.7 -7.28	+/- 18.65	-1.4%	0.013	0.376	
Frequency	2011.8 -2.46	+/- 22.92	-10.7%	0.059	0.650	
Frequency	2011.9 -11.13	+/- 30.14	-1.0%	0.050	0.373	

AB DB

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

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1999.1 -3.24	+/- 2.46	19.5%	0.004	0.030	0.013	
Loss Cost	1999.2 -3.10	+/- 2.59	18.9%	0.010	0.030	0.022	
Loss Cost	2000.1 -2.93	+/- 2.73	15.4%	0.017	0.040	0.039	
Loss Cost	2000.2 -3.25	+/- 2.85	16.4%	0.013	0.058	0.029	
Loss Cost	2001.1 -3.00	+/- 3.01	12.4%	0.023	0.078	0.054	
Loss Cost	2001.2 -3.77	+/- 3.01	16.5%	0.006	0.129	0.017	
Loss Cost	2002.1 -3.65	+/- 3.20	13.3%	0.009	0.153	0.029	
Loss Cost	2002.2 -4.57	+/- 3.16	19.4%	0.002	0.248	0.007	
Loss Cost	2003.1 -4.44	+/- 3.37	15.8%	0.003	0.284	0.014	
Loss Cost	2003.2 -4.47	+/- 3.60	14.9%	0.006	0.303	0.019	
Loss Cost	2004.1 -5.08	+/- 3.76	18.2%	0.004	0.228	0.012	
Loss Cost	2004.2 -4.92	+/- 4.03	16.4%	0.011	0.226	0.022	
Loss Cost	2005.1 -5.39	+/- 4.29	17.5%	0.010	0.192	0.019	
Loss Cost	2005.2 -5.94	+/- 4.54	19.3%	0.008	0.257	0.015	
Loss Cost	2006.1 -6.76	+/- 4.77	22.8%	0.005	0.189	0.009	
Loss Cost	2006.2 -6.42	+/- 5.17	20.3%	0.016	0.179	0.021	
Loss Cost	2007.1 -7.21	+/- 5.51	22.5%	0.013	0.141	0.016	
Loss Cost	2007.2 -6.34	+/- 5.96	19.7%	0.048	0.110	0.044	
Loss Cost	2008.1 -7.72	+/- 6.22	25.7%	0.024	0.068	0.022	
Loss Cost	2008.2 -7.48	+/- 6.87	24.3%	0.052	0.075	0.041	
Loss Cost	2009.1 -7.21	+/- 7.68	17.9%	0.087	0.099	0.073	
Loss Cost	2009.2 -7.12	+/- 8.57	16.9%	0.138	0.115	0.109	
Loss Cost	2010.1 -7.91	+/- 9.56	15.8%	0.136	0.114	0.111	
Loss Cost	2010.2 -7.99	+/- 10.80	14.9%	0.189	0.138	0.149	
Loss Cost	2011.1 -7.64	+/- 12.48	8.0%	0.269	0.177	0.225	
Loss Cost	2011.2 -6.49	+/- 14.44	6.6%	0.444	0.174	0.361	
Loss Cost	2012.1 -10.38	+/- 15.31	16.4%	0.231	0.106	0.184	
Loss Cost	2012.2 -4.83	+/- 16.73	23.6%	0.725	0.044	0.542	
Loss Cost	2013.1 5.54	+/- 14.66	27.0%	0.258	0.060	0.402	
Loss Cost	2013.2 13.01	+/- 13.40	62.0%	0.021	0.007	0.044	
Loss Cost	2014.1 18.61	+/- 15.16	71.2%	0.009	0.016	0.016	
Loss Cost	2014.2 16.02	+/- 18.46	57.1%	0.043	0.035	0.062	
Loss Cost	2015.1 27.33	+/- 15.92	84.8%	0.003	0.036	0.004	
Severity	1999.1 0.38	+/- 1.81	-4.6%	0.000	0.724	0.671	
Severity	1999.2 0.29	+/- 1.91	-4.8%	0.000	0.690	0.755	
Severity	2000.1 0.58	+/- 1.99	-3.8%	0.000	0.573	0.557	
Severity	2000.2 0.48	+/- 2.09	-4.1%	0.000	0.546	0.643	
Severity	2001.1 0.67	+/- 2.21	-3.5%	0.000	0.491	0.543	
Severity	2001.2 0.74	+/- 2.34	-3.6%	0.000	0.528	0.521	
Severity	2002.1 0.91	+/- 2.49	-3.1%	0.000	0.488	0.459	
Severity	2002.2 0.51	+/- 2.58	-3.5%	0.000	0.387	0.690	
Severity	2003.1 0.38	+/- 2.75	-4.4%	0.000	0.434	0.778	
Severity	2003.2 0.57	+/- 2.93	-4.7%	0.000	0.493	0.691	
Severity	2004.1 0.24	+/- 3.11	-6.2%	0.000	0.590	0.874	
Severity	2004.2 -0.12	+/- 3.29	-5.9%	0.000	0.513	0.941	
Severity	2005.1 -0.71	+/- 3.45	-6.3%	0.000	0.662	0.678	
Severity	2005.2 -1.56	+/- 3.51	-2.5%	0.000	0.468	0.372	
Severity	2006.1 -2.29	+/- 3.66	-0.2%	0.000	0.634	0.214	
Severity	2006.2 -2.32	+/- 3.97	-1.4%	0.000	0.641	0.243	
Severity	2007.1 -2.94	+/- 4.24	0.7%	0.000	0.783	0.170	
Severity	2007.2 -3.20	+/- 4.61	0.7%	0.000	0.739	0.169	
Severity	2008.1 -4.36	+/- 4.78	6.7%	0.000	0.974	0.077	
Severity	2008.2 -4.49	+/- 5.27	5.1%	0.000	0.953	0.097	
Severity	2009.1 -5.12	+/- 5.78	6.5%	0.000	0.936	0.086	
Severity	2009.2 -5.58	+/- 5.98	14.8%	0.000	0.832	0.039	
Severity	2010.1 -6.60	+/- 6.77	11.4%	0.000	0.845	0.063	
Severity	2010.2 -6.67	+/- 7.65	7.6%	0.000	0.846	0.092	
Severity	2011.1 -5.82	+/- 8.81	1.0%	0.000	0.758	0.189	
Severity	2011.2 -6.63	+/- 9.97	0.9%	0.000	0.698	0.186	
Severity	2012.1 -9.63	+/- 10.51	11.9%	0.000	0.990	0.081	
Severity	2012.2 -5.34	+/- 10.81	-5.1%	0.000	0.621	0.308	
Severity	2013.1 2.04	+/- 7.53	-14.3%	0.000	0.579	0.552	
Severity	2013.2 5.59	+/- 7.06	13.2%	0.000	0.982	0.098	
Severity	2014.1 4.29	+/- 8.70	-4.7%	0.000	0.845	0.272	
Severity	2014.2 6.96	+/- 10.17	14.3%	0.000	0.584	0.134	
Severity	2015.1 13.07	+/- 8.54	69.3%	0.000	0.725	0.009	
Frequency	1999.1 -3.61	+/- 1.67	42.4%	0.000	0.001	0.000	
Frequency	1999.2 -3.38	+/- 1.74	41.8%	0.000	0.001	0.000	
Frequency	2000.1 -3.49	+/- 1.83	40.6%	0.000	0.001	0.001	
Frequency	2000.2 -3.71	+/- 1.91	41.6%	0.000	0.001	0.000	
Frequency	2001.1 -3.64	+/- 2.02	38.0%	0.000	0.002	0.001	
Frequency	2001.2 -4.48	+/- 1.83	48.9%	0.000	0.002	0.000	
Frequency	2002.1 -4.52	+/- 1.95	46.2%	0.000	0.003	0.000	
Frequency	2002.2 -5.05	+/- 1.95	51.3%	0.000	0.005	0.000	
Frequency	2003.1 -4.80	+/- 2.06	45.7%	0.000	0.009	0.000	
Frequency	2003.2 -5.01	+/- 2.18	46.3%	0.000	0.015	0.000	
Frequency	2004.1 -5.31	+/- 2.30	46.5%	0.000	0.012	0.000	
Frequency	2004.2 -4.80	+/- 2.39	45.2%	0.000	0.006	0.000	
Frequency	2005.1 -4.71	+/- 2.58	40.3%	0.000	0.009	0.001	
Frequency	2005.2 -4.45	+/- 2.76	39.0%	0.000	0.009	0.003	
Frequency	2006.1 -4.58	+/- 2.99	36.3%	0.000	0.011	0.005	
Frequency	2006.2 -4.19	+/- 3.22	35.4%	0.000	0.009	0.015	
Frequency	2007.1 -4.41	+/- 3.50	33.4%	0.000	0.010	0.018	
Frequency	2007.2 -3.24	+/- 3.52	37.0%	0.000	0.003	0.074	
Frequency	2008.1 -3.51	+/- 3.86	35.4%	0.000	0.004	0.077	
Frequency	2008.2 -3.13	+/- 4.24	35.6%	0.000	0.004	0.144	
Frequency	2009.1 -2.21	+/- 4.61	27.7%	0.000	0.009	0.332	
Frequency	2009.2 -0.58	+/- 4.66	37.5%	0.000	0.003	0.796	
Frequency	2010.1 -1.40	+/- 5.11	40.0%	0.000	0.002	0.570	
Frequency	2010.2 -1.42	+/- 5.77	38.5%	0.000	0.004	0.608	
Frequency	2011.1 -1.93	+/- 6.57	37.6%	0.000	0.006	0.540	
Frequency	2011.2 -0.15	+/- 7.00	46.9%	0.000	0.003	0.963	
Frequency	2012.1 -0.83	+/- 8.05	47.6%	0.000	0.003	0.825	
Frequency	2012.2 -0.54	+/- 9.35	49.5%	0.000	0.004	0.900	
Frequency	2013.1 3.43	+/- 10.79	47.9%	0.000	0.010	0.483	
Frequency	2013.2 7.03	+/- 11.99	58.7%	0.000	0.005	0.199	
Frequency	2014.1 13.73	+/- 11.31	75.4%	0.000	0.006	0.018	
Frequency	2014.2 8.47	+/- 9.38	73.5%	0.000	0.005	0.061	
Frequency	2015.1 12.61	+/- 10.85	81.7%	0.000	0.010	0.025	

AB DB

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1999.1 -3.12	+/- 2.59	10.9%	0.000	0.021	
Loss Cost	1999.2 -3.10	+/- 2.73	9.8%	0.000	0.029	
Loss Cost	2000.1 -2.80	+/- 2.86	7.1%	0.002	0.059	
Loss Cost	2000.2 -3.25	+/- 2.96	9.6%	0.001	0.035	
Loss Cost	2001.1 -2.87	+/- 3.11	6.5%	0.004	0.073	
Loss Cost	2001.2 -3.77	+/- 3.07	12.9%	0.001	0.020	
Loss Cost	2002.1 -3.54	+/- 3.25	10.2%	0.002	0.037	
Loss Cost	2002.2 -4.57	+/- 3.17	18.4%	0.000	0.007	
Loss Cost	2003.1 -4.34	+/- 3.38	15.3%	0.001	0.016	
Loss Cost	2003.2 -4.47	+/- 3.60	14.7%	0.002	0.019	
Loss Cost	2004.1 -4.95	+/- 3.79	16.7%	0.001	0.014	
Loss Cost	2004.2 -4.92	+/- 4.07	14.8%	0.003	0.023	
Loss Cost	2005.1 -5.21	+/- 4.35	15.0%	0.004	0.024	
Loss Cost	2005.2 -5.94	+/- 4.56	18.2%	0.003	0.015	
Loss Cost	2006.1 -6.56	+/- 4.84	20.2%	0.003	0.012	
Loss Cost	2006.2 -6.42	+/- 5.26	17.1%	0.007	0.023	
Loss Cost	2007.1 -6.92	+/- 5.66	17.8%	0.008	0.023	
Loss Cost	2007.2 -6.34	+/- 6.19	12.9%	0.023	0.052	
Loss Cost	2008.1 -7.26	+/- 6.63	15.5%	0.019	0.040	
Loss Cost	2008.2 -7.48	+/- 7.29	14.0%	0.029	0.053	
Loss Cost	2009.1 -6.66	+/- 8.09	8.6%	0.074	0.112	
Loss Cost	2009.2 -7.12	+/- 8.97	8.2%	0.089	0.124	
Loss Cost	2010.1 -7.18	+/- 10.07	6.2%	0.129	0.164	
Loss Cost	2010.2 -7.99	+/- 11.25	5.5%	0.136	0.166	
Loss Cost	2011.1 -6.75	+/- 12.89	1.2%	0.265	0.295	
Loss Cost	2011.2 -6.49	+/- 14.90	-1.2%	0.354	0.378	
Loss Cost	2012.1 -8.86	+/- 16.59	1.9%	0.267	0.286	
Loss Cost	2012.2 -4.83	+/- 19.52	-6.3%	0.600	0.603	
Loss Cost	2013.1 7.56	+/- 17.00	0.6%	0.290	0.326	
Loss Cost	2013.2 13.01	+/- 19.96	12.9%	0.130	0.150	
Loss Cost	2014.1 22.19	+/- 21.95	38.8%	0.027	0.032	
Loss Cost	2014.2 16.02	+/- 24.75	18.0%	0.132	0.141	
Loss Cost	2015.1 31.24	+/- 22.63	66.7%	0.007	0.008	
Severity	1999.1 0.37	+/- 1.79	-2.2%	0.000	0.678	
Severity	1999.2 0.29	+/- 1.88	-2.4%	0.000	0.753	
Severity	2000.1 0.55	+/- 1.96	-1.8%	0.000	0.570	
Severity	2000.2 0.48	+/- 2.07	-2.2%	0.000	0.640	
Severity	2001.1 0.63	+/- 2.19	-1.9%	0.000	0.562	
Severity	2001.2 0.74	+/- 2.32	-1.7%	0.000	0.517	
Severity	2002.1 0.87	+/- 2.46	-1.5%	0.000	0.477	
Severity	2002.2 0.51	+/- 2.57	-2.7%	0.000	0.689	
Severity	2003.1 0.32	+/- 2.72	-3.1%	0.000	0.810	
Severity	2003.2 0.57	+/- 2.90	-2.9%	0.000	0.689	
Severity	2004.1 0.19	+/- 3.06	-3.5%	0.000	0.897	
Severity	2004.2 0.12	+/- 3.25	-3.7%	0.000	0.941	
Severity	2005.1 -0.75	+/- 3.38	-3.0%	0.000	0.652	
Severity	2005.2 -1.56	+/- 3.47	-0.6%	0.000	0.367	
Severity	2006.1 -2.35	+/- 3.58	3.0%	0.000	0.194	
Severity	2006.2 -2.32	+/- 3.89	2.0%	0.000	0.235	
Severity	2007.1 -2.98	+/- 4.13	4.9%	0.000	0.154	
Severity	2007.2 -3.20	+/- 4.49	4.9%	0.000	0.159	
Severity	2008.1 -4.37	+/- 4.63	11.4%	0.000	0.069	
Severity	2008.2 -4.49	+/- 5.11	10.0%	0.000	0.088	
Severity	2009.1 -5.10	+/- 5.57	11.7%	0.000	0.077	
Severity	2009.2 -6.58	+/- 5.79	19.6%	0.000	0.033	
Severity	2010.1 -6.66	+/- 6.50	16.7%	0.000	0.052	
Severity	2010.2 -6.67	+/- 7.35	13.5%	0.000	0.081	
Severity	2011.1 -5.96	+/- 8.39	7.3%	0.000	0.161	
Severity	2011.2 -6.63	+/- 9.56	7.3%	0.000	0.171	
Severity	2012.1 -9.64	+/- 9.88	19.2%	0.000	0.066	
Severity	2012.2 -5.34	+/- 10.31	1.9%	0.000	0.290	
Severity	2013.1 1.76	+/- 7.07	-6.7%	0.000	0.588	
Severity	2013.2 5.59	+/- 6.53	22.8%	0.000	0.078	
Severity	2014.1 4.42	+/- 7.84	7.9%	0.000	0.220	
Severity	2014.2 6.96	+/- 9.35	22.5%	0.000	0.111	
Severity	2015.1 12.80	+/- 7.32	73.7%	0.000	0.004	
Frequency	1999.1 -3.47	+/- 1.92	23.4%	0.000	0.001	
Frequency	1999.2 -3.38	+/- 2.03	20.9%	0.000	0.002	
Frequency	2000.1 -3.33	+/- 2.14	19.0%	0.000	0.004	
Frequency	2000.2 -3.71	+/- 2.20	22.2%	0.000	0.002	
Frequency	2001.1 -3.48	+/- 2.32	18.6%	0.000	0.005	
Frequency	2001.2 -4.48	+/- 2.09	33.6%	0.000	0.000	
Frequency	2002.1 -4.36	+/- 2.22	30.3%	0.000	0.000	
Frequency	2002.2 -5.05	+/- 2.18	38.7%	0.000	0.000	
Frequency	2003.1 -4.65	+/- 2.28	33.4%	0.000	0.000	
Frequency	2003.2 -5.01	+/- 2.38	35.6%	0.000	0.000	
Frequency	2004.1 -5.13	+/- 2.54	34.4%	0.000	0.000	
Frequency	2004.2 -4.80	+/- 2.71	29.3%	0.000	0.001	
Frequency	2005.1 -4.50	+/- 2.89	24.4%	0.000	0.004	
Frequency	2005.2 -4.45	+/- 3.12	21.8%	0.000	0.008	
Frequency	2006.1 -4.31	+/- 3.38	18.4%	0.000	0.017	
Frequency	2006.2 -4.19	+/- 3.67	15.3%	0.000	0.030	
Frequency	2007.1 -4.06	+/- 4.01	12.4%	0.000	0.051	
Frequency	2007.2 -3.24	+/- 4.29	5.9%	0.000	0.137	
Frequency	2008.1 -3.02	+/- 4.71	3.4%	0.000	0.202	
Frequency	2008.2 -3.13	+/- 5.20	2.6%	0.000	0.229	
Frequency	2009.1 -1.65	+/- 5.50	-3.3%	0.000	0.540	
Frequency	2009.2 -0.58	+/- 6.03	-5.6%	0.000	0.842	
Frequency	2010.1 -0.55	+/- 6.78	-6.1%	0.000	0.865	
Frequency	2010.2 -1.42	+/- 7.51	-5.5%	0.000	0.695	
Frequency	2011.1 -0.83	+/- 8.58	-6.8%	0.000	0.838	
Frequency	2011.2 0.15	+/- 9.89	-7.7%	0.001	0.974	
Frequency	2012.1 0.86	+/- 11.56	-8.1%	0.002	0.873	
Frequency	2012.2 0.54	+/- 13.59	-9.0%	0.008	0.932	
Frequency	2013.1 5.70	+/- 15.09	-2.3%	0.003	0.405	
Frequency	2013.2 7.03	+/- 18.55	-2.1%	0.008	0.396	
Frequency	2014.1 17.02	+/- 18.66	31.9%	0.001	0.052	
Frequency	2014.2 8.47	+/- 17.16	5.8%	0.005	0.262	
Frequency	2015.1 16.35	+/- 19.53	35.9%	0.003	0.068	

CL

Coverage = CL
End Trend Period = 2013.1
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1 1.21	+/- 0.78	29.8%	0.000	0.073	0.003	
Loss Cost	1999.2 1.25	+/- 0.84	27.8%	0.000	0.075	0.005	
Loss Cost	2000.1 1.28	+/- 0.90	27.3%	0.000	0.092	0.007	
Loss Cost	2000.2 1.33	+/- 0.98	25.2%	0.000	0.094	0.010	
Loss Cost	2001.1 1.68	+/- 0.95	36.5%	0.000	0.167	0.001	
Loss Cost	2001.2 1.69	+/- 1.04	32.3%	0.000	0.182	0.003	
Loss Cost	2002.1 1.80	+/- 1.13	32.8%	0.000	0.237	0.003	
Loss Cost	2002.2 1.72	+/- 1.24	25.7%	0.000	0.294	0.009	
Loss Cost	2003.1 1.85	+/- 1.36	26.4%	0.000	0.368	0.010	
Loss Cost	2003.2 1.51	+/- 1.44	14.3%	0.000	0.545	0.039	
Loss Cost	2004.1 0.82	+/- 1.25	9.9%	0.000	0.175	0.182	
Loss Cost	2004.2 0.66	+/- 1.39	1.5%	0.000	0.248	0.327	
Loss Cost	2005.1 0.35	+/- 1.50	1.9%	0.000	0.173	0.622	
Loss Cost	2005.2 -0.33	+/- 1.42	-4.6%	0.000	0.345	0.623	
Loss Cost	2006.1 -0.88	+/- 1.39	14.3%	0.000	0.143	0.194	
Loss Cost	2006.2 -1.34	+/- 1.48	23.2%	0.000	0.270	0.073	
Loss Cost	2007.1 -1.95	+/- 1.42	47.2%	0.000	0.092	0.012	
Loss Cost	2007.2 -1.76	+/- 1.70	43.2%	0.000	0.093	0.046	
Loss Cost	2008.1 -1.35	+/- 1.96	22.3%	0.000	0.162	0.153	
Loss Cost	2008.2 -1.14	+/- 2.50	18.8%	0.000	0.176	0.321	
Loss Cost	2009.1 -1.45	+/- 3.16	15.6%	0.000	0.185	0.308	
Loss Cost	2009.2 -0.57	+/- 4.13	18.4%	0.000	0.143	0.740	
Loss Cost	2010.1 0.64	+/- 5.19	-1.6%	0.000	0.252	0.749	
Severity	1999.1 2.35	+/- 0.45	81.4%	0.000	0.038	0.000	
Severity	1999.2 2.41	+/- 0.48	80.7%	0.000	0.031	0.000	
Severity	2000.1 2.42	+/- 0.51	79.3%	0.000	0.038	0.000	
Severity	2000.2 2.37	+/- 0.55	76.3%	0.000	0.056	0.000	
Severity	2001.1 2.47	+/- 0.59	76.8%	0.000	0.088	0.000	
Severity	2001.2 2.39	+/- 0.63	73.0%	0.000	0.130	0.000	
Severity	2002.1 2.43	+/- 0.69	71.6%	0.000	0.164	0.000	
Severity	2002.2 2.29	+/- 0.74	66.5%	0.000	0.252	0.000	
Severity	2003.1 2.51	+/- 0.76	70.8%	0.000	0.399	0.000	
Severity	2003.2 2.46	+/- 0.84	66.1%	0.000	0.467	0.000	
Severity	2004.1 2.60	+/- 0.92	66.2%	0.000	0.598	0.000	
Severity	2004.2 2.78	+/- 1.01	66.3%	0.000	0.461	0.000	
Severity	2005.1 2.84	+/- 1.14	63.6%	0.000	0.528	0.000	
Severity	2005.2 2.46	+/- 1.19	55.4%	0.000	0.816	0.001	
Severity	2006.1 2.42	+/- 1.36	49.0%	0.000	0.801	0.002	
Severity	2006.2 2.52	+/- 1.60	44.1%	0.000	0.758	0.005	
Severity	2007.1 1.70	+/- 1.33	38.9%	0.000	0.262	0.017	
Severity	2007.2 1.05	+/- 1.26	13.9%	0.000	0.531	0.089	
Severity	2008.1 1.07	+/- 1.53	8.6%	0.000	0.577	0.146	
Severity	2008.2 1.77	+/- 1.57	40.1%	0.000	0.225	0.031	
Severity	2009.1 2.45	+/- 1.52	64.9%	0.000	0.379	0.007	
Severity	2009.2 2.47	+/- 2.14	50.1%	0.000	0.449	0.030	
Severity	2010.1 2.54	+/- 3.09	38.5%	0.000	0.544	0.082	
Frequency	1999.1 -1.11	+/- 0.75	21.2%	0.000	0.531	0.006	
Frequency	1999.2 -1.13	+/- 0.81	19.9%	0.000	0.566	0.009	
Frequency	2000.1 -1.11	+/- 0.87	16.3%	0.000	0.600	0.016	
Frequency	2000.2 -1.02	+/- 0.94	12.5%	0.000	0.535	0.036	
Frequency	2001.1 -0.76	+/- 0.97	3.2%	0.000	0.748	0.116	
Frequency	2001.2 -0.68	+/- 1.05	0.3%	0.000	0.685	0.193	
Frequency	2002.1 -0.62	+/- 1.15	-3.0%	0.000	0.748	0.277	
Frequency	2002.2 -0.56	+/- 1.27	-4.7%	0.000	0.720	0.364	
Frequency	2003.1 -0.65	+/- 1.39	-4.5%	0.000	0.677	0.341	
Frequency	2003.2 -0.93	+/- 1.50	-1.2%	0.000	0.864	0.211	
Frequency	2004.1 -1.73	+/- 1.19	32.1%	0.000	0.307	0.007	
Frequency	2004.2 -2.06	+/- 1.26	39.3%	0.000	0.486	0.004	
Frequency	2005.1 -2.42	+/- 1.32	47.1%	0.000	0.307	0.002	
Frequency	2005.2 -2.73	+/- 1.45	50.8%	0.000	0.466	0.001	
Frequency	2006.1 -3.23	+/- 1.47	60.6%	0.000	0.248	0.001	
Frequency	2006.2 -3.76	+/- 1.54	68.4%	0.000	0.451	0.000	
Frequency	2007.1 -3.60	+/- 1.79	59.5%	0.000	0.554	0.001	
Frequency	2007.2 -2.78	+/- 1.79	54.9%	0.000	0.217	0.007	
Frequency	2008.1 -2.39	+/- 2.08	37.0%	0.000	0.337	0.031	
Frequency	2008.2 -2.86	+/- 2.55	40.6%	0.000	0.526	0.035	
Frequency	2009.1 -3.80	+/- 2.66	58.5%	0.000	0.267	0.014	
Frequency	2009.2 -2.96	+/- 3.39	51.2%	0.000	0.176	0.078	
Frequency	2010.1 -1.85	+/- 4.05	14.2%	0.000	0.301	0.277	

CL

Coverage = CL
End Trend Period = 2013.1
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^A	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1999.1 1.21	+/- 0.81	23.3%	0.000	0.005	
Loss Cost	1999.2 1.21	+/- 0.87	21.0%	0.000	0.008	
Loss Cost	2000.1 1.28	+/- 0.94	21.3%	0.000	0.009	
Loss Cost	2000.2 1.27	+/- 1.02	18.8%	0.000	0.016	
Loss Cost	2001.1 1.68	+/- 0.97	33.6%	0.000	0.001	
Loss Cost	2001.2 1.64	+/- 1.05	29.5%	0.000	0.004	
Loss Cost	2002.1 1.80	+/- 1.14	31.3%	0.000	0.003	
Loss Cost	2002.2 1.67	+/- 1.24	25.1%	0.000	0.010	
Loss Cost	2003.1 1.85	+/- 1.35	27.0%	0.000	0.009	
Loss Cost	2003.2 1.47	+/- 1.40	17.2%	0.000	0.039	
Loss Cost	2004.1 0.82	+/- 1.28	4.5%	0.000	0.193	
Loss Cost	2004.2 0.58	+/- 1.40	-1.3%	0.000	0.387	
Loss Cost	2005.1 0.35	+/- 1.55	-5.0%	0.000	0.633	
Loss Cost	2005.2 -0.40	+/- 1.40	-4.3%	0.000	0.548	
Loss Cost	2006.1 -0.88	+/- 1.45	4.8%	0.000	0.215	
Loss Cost	2006.2 -1.44	+/- 1.47	21.0%	0.000	0.056	
Loss Cost	2007.1 -1.95	+/- 1.55	35.3%	0.000	0.019	
Loss Cost	2007.2 -1.96	+/- 1.86	28.8%	0.000	0.042	
Loss Cost	2008.1 -1.35	+/- 2.07	10.4%	0.000	0.175	
Loss Cost	2008.2 -1.41	+/- 2.58	6.0%	0.000	0.245	
Loss Cost	2009.1 -1.45	+/- 3.31	0.7%	0.000	0.339	
Loss Cost	2009.2 -1.17	+/- 4.41	-9.1%	0.000	0.541	
Loss Cost	2010.1 0.64	+/- 5.17	-17.6%	0.000	0.763	
Severity	1999.1 2.35	+/- 0.48	78.8%	0.000	0.000	
Severity	1999.2 2.38	+/- 0.51	77.5%	0.000	0.000	
Severity	2000.1 2.42	+/- 0.55	76.2%	0.000	0.000	
Severity	2000.2 2.34	+/- 0.58	73.3%	0.000	0.000	
Severity	2001.1 2.47	+/- 0.61	74.6%	0.000	0.000	
Severity	2001.2 2.36	+/- 0.65	71.2%	0.000	0.000	
Severity	2002.1 2.43	+/- 0.71	70.1%	0.000	0.000	
Severity	2002.2 2.26	+/- 0.74	65.8%	0.000	0.000	
Severity	2003.1 2.51	+/- 0.75	71.2%	0.000	0.000	
Severity	2003.2 2.44	+/- 0.82	67.0%	0.000	0.000	
Severity	2004.1 2.60	+/- 0.89	67.6%	0.000	0.000	
Severity	2004.2 2.75	+/- 0.99	67.2%	0.000	0.000	
Severity	2005.1 2.84	+/- 1.11	65.0%	0.000	0.000	
Severity	2005.2 2.45	+/- 1.13	58.4%	0.000	0.000	
Severity	2006.1 2.42	+/- 1.30	52.7%	0.000	0.001	
Severity	2006.2 2.49	+/- 1.51	48.3%	0.000	0.003	
Severity	2007.1 1.70	+/- 1.34	36.6%	0.000	0.017	
Severity	2007.2 1.00	+/- 1.19	18.9%	0.000	0.089	
Severity	2008.1 1.07	+/- 1.45	15.3%	0.000	0.128	
Severity	2008.2 1.62	+/- 1.58	34.3%	0.000	0.044	
Severity	2009.1 2.45	+/- 1.46	65.4%	0.000	0.005	
Severity	2009.2 2.32	+/- 1.93	52.8%	0.000	0.025	
Severity	2010.1 2.54	+/- 2.70	45.4%	0.000	0.058	
Frequency	1999.1 -1.11	+/- 0.74	22.9%	0.000	0.005	
Frequency	1999.2 -1.14	+/- 0.80	22.0%	0.000	0.007	
Frequency	2000.1 -1.11	+/- 0.86	18.7%	0.000	0.014	
Frequency	2000.2 -1.04	+/- 0.93	14.7%	0.000	0.030	
Frequency	2001.1 -0.76	+/- 0.94	6.9%	0.000	0.109	
Frequency	2001.2 -0.70	+/- 1.03	4.0%	0.000	0.174	
Frequency	2002.1 -0.62	+/- 1.12	1.4%	0.000	0.266	
Frequency	2002.2 -0.58	+/- 1.23	-0.2%	0.000	0.338	
Frequency	2003.1 -0.65	+/- 1.35	0.0%	0.000	0.329	
Frequency	2003.2 -0.94	+/- 1.45	4.3%	0.000	0.191	
Frequency	2004.1 -1.73	+/- 1.19	31.6%	0.000	0.007	
Frequency	2004.2 -2.11	+/- 1.23	41.2%	0.000	0.002	
Frequency	2005.1 -2.42	+/- 1.32	46.7%	0.000	0.001	
Frequency	2005.2 -2.78	+/- 1.41	52.3%	0.000	0.001	
Frequency	2006.1 -3.23	+/- 1.49	59.1%	0.000	0.000	
Frequency	2006.2 -3.83	+/- 1.48	69.4%	0.000	0.000	
Frequency	2007.1 -3.60	+/- 1.72	61.8%	0.000	0.001	
Frequency	2007.2 -2.93	+/- 1.81	51.5%	0.000	0.005	
Frequency	2008.1 -2.39	+/- 2.05	36.7%	0.000	0.028	
Frequency	2008.2 -2.98	+/- 2.36	44.7%	0.000	0.021	
Frequency	2009.1 -3.80	+/- 2.66	55.6%	0.000	0.013	
Frequency	2009.2 -3.41	+/- 3.50	39.2%	0.000	0.057	
Frequency	2010.1 -1.85	+/- 3.90	7.1%	0.000	0.281	

CL

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

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value:	
					(Intercept)	Seasonality
Loss Cost	1999.1 1.66	+/- 0.50	54.8%	0.000	0.176	0.000
Loss Cost	1999.2 1.69	+/- 0.52	53.7%	0.000	0.162	0.000
Loss Cost	2000.1 1.74	+/- 0.55	53.5%	0.000	0.204	0.000
Loss Cost	2000.2 1.77	+/- 0.58	52.3%	0.000	0.190	0.000
Loss Cost	2001.1 1.98	+/- 0.55	60.6%	0.000	0.336	0.000
Loss Cost	2001.2 2.00	+/- 0.59	58.5%	0.000	0.336	0.000
Loss Cost	2002.1 2.08	+/- 0.62	59.0%	0.000	0.428	0.000
Loss Cost	2002.2 2.05	+/- 0.65	55.8%	0.000	0.470	0.000
Loss Cost	2003.1 2.14	+/- 0.69	56.3%	0.000	0.582	0.000
Loss Cost	2003.2 2.02	+/- 0.72	51.6%	0.000	0.725	0.000
Loss Cost	2004.1 1.79	+/- 0.71	47.6%	0.000	0.441	0.000
Loss Cost	2004.2 1.77	+/- 0.76	44.0%	0.000	0.468	0.000
Loss Cost	2005.1 1.75	+/- 0.82	40.9%	0.000	0.461	0.000
Loss Cost	2005.2 1.60	+/- 0.86	33.8%	0.000	0.600	0.001
Loss Cost	2006.1 1.55	+/- 0.93	30.1%	0.000	0.574	0.002
Loss Cost	2006.2 1.56	+/- 1.01	26.6%	0.000	0.585	0.004
Loss Cost	2007.1 1.59	+/- 1.10	24.9%	0.000	0.627	0.007
Loss Cost	2007.2 1.85	+/- 1.16	31.1%	0.000	0.453	0.003
Loss Cost	2008.1 2.25	+/- 1.16	42.1%	0.000	0.720	0.001
Loss Cost	2008.2 2.52	+/- 1.23	46.4%	0.000	0.541	0.000
Loss Cost	2009.1 2.78	+/- 1.33	49.4%	0.000	0.726	0.000
Loss Cost	2009.2 3.17	+/- 1.38	56.0%	0.000	0.490	0.000
Loss Cost	2010.1 3.75	+/- 1.35	67.3%	0.000	0.834	0.000
Loss Cost	2010.2 3.71	+/- 1.52	62.3%	0.000	0.866	0.000
Loss Cost	2011.1 4.17	+/- 1.64	66.4%	0.000	0.847	0.000
Loss Cost	2011.2 4.38	+/- 1.86	64.6%	0.000	0.965	0.000
Loss Cost	2012.1 5.23	+/- 1.80	75.9%	0.000	0.498	0.000
Loss Cost	2012.2 5.66	+/- 2.01	76.8%	0.000	0.691	0.000
Loss Cost	2013.1 5.89	+/- 2.44	73.0%	0.000	0.624	0.000
Loss Cost	2013.2 5.93	+/- 2.97	67.3%	0.000	0.669	0.001
Loss Cost	2014.1 6.54	+/- 3.70	64.9%	0.000	0.531	0.003
Loss Cost	2014.2 6.10	+/- 4.67	53.9%	0.000	0.494	0.017
Loss Cost	2015.1 4.64	+/- 5.82	25.9%	0.000	0.799	0.090
Severity	1999.1 3.59	+/- 0.42	89.2%	0.000	0.049	0.000
Severity	1999.2 3.67	+/- 0.42	89.5%	0.000	0.028	0.000
Severity	2000.1 3.73	+/- 0.44	89.3%	0.000	0.043	0.000
Severity	2000.2 3.77	+/- 0.46	88.8%	0.000	0.038	0.000
Severity	2001.1 3.88	+/- 0.47	89.3%	0.000	0.065	0.000
Severity	2001.2 3.92	+/- 0.50	88.7%	0.000	0.060	0.000
Severity	2002.1 4.00	+/- 0.52	88.7%	0.000	0.093	0.000
Severity	2002.2 4.03	+/- 0.55	87.8%	0.000	0.093	0.000
Severity	2003.1 4.21	+/- 0.55	89.3%	0.000	0.167	0.000
Severity	2003.2 4.28	+/- 0.58	88.9%	0.000	0.132	0.000
Severity	2004.1 4.42	+/- 0.59	89.5%	0.000	0.213	0.000
Severity	2004.2 4.60	+/- 0.59	90.4%	0.000	0.106	0.000
Severity	2005.1 4.71	+/- 0.63	90.4%	0.000	0.163	0.000
Severity	2005.2 4.70	+/- 0.68	89.2%	0.000	0.183	0.000
Severity	2006.1 4.79	+/- 0.73	88.8%	0.000	0.251	0.000
Severity	2006.2 4.98	+/- 0.75	89.3%	0.000	0.151	0.000
Severity	2007.1 4.85	+/- 0.80	88.2%	0.000	0.113	0.000
Severity	2007.2 4.89	+/- 0.87	86.8%	0.000	0.115	0.000
Severity	2008.1 5.09	+/- 0.93	87.1%	0.000	0.191	0.000
Severity	2008.2 5.51	+/- 0.84	90.9%	0.000	0.044	0.000
Severity	2009.1 5.83	+/- 0.84	92.6%	0.000	0.087	0.000
Severity	2009.2 6.06	+/- 0.87	92.8%	0.000	0.046	0.000
Severity	2010.1 6.21	+/- 0.97	92.4%	0.000	0.079	0.000
Severity	2010.2 6.35	+/- 1.08	91.5%	0.000	0.070	0.000
Severity	2011.1 6.59	+/- 1.19	91.4%	0.000	0.126	0.000
Severity	2011.2 6.72	+/- 1.36	89.9%	0.000	0.122	0.000
Severity	2012.1 6.63	+/- 1.60	88.0%	0.000	0.135	0.000
Severity	2012.2 6.60	+/- 1.88	84.5%	0.000	0.174	0.000
Severity	2013.1 5.65	+/- 1.72	86.3%	0.000	0.033	0.000
Severity	2013.2 5.14	+/- 1.89	81.5%	0.000	0.061	0.000
Severity	2014.1 4.81	+/- 2.36	78.0%	0.000	0.065	0.002
Severity	2014.2 4.87	+/- 3.04	69.2%	0.000	0.096	0.007
Severity	2015.1 5.59	+/- 4.07	70.3%	0.000	0.201	0.015
Frequency	1999.1 -1.86	+/- 0.52	55.8%	0.000	0.792	0.000
Frequency	1999.2 -1.91	+/- 0.55	55.4%	0.000	0.716	0.000
Frequency	2000.1 -1.92	+/- 0.58	53.7%	0.000	0.737	0.000
Frequency	2000.2 -1.93	+/- 0.61	51.5%	0.000	0.738	0.000
Frequency	2001.1 -1.83	+/- 0.64	47.8%	0.000	0.604	0.000
Frequency	2001.2 -1.85	+/- 0.67	46.0%	0.000	0.587	0.000
Frequency	2002.1 -1.85	+/- 0.72	44.0%	0.000	0.604	0.000
Frequency	2002.2 -1.90	+/- 0.76	42.9%	0.000	0.562	0.000
Frequency	2003.1 -1.98	+/- 0.80	43.0%	0.000	0.654	0.000
Frequency	2003.2 -2.17	+/- 0.82	47.4%	0.000	0.474	0.000
Frequency	2004.1 -2.53	+/- 0.75	60.7%	0.000	0.816	0.000
Frequency	2004.2 -2.70	+/- 0.77	63.5%	0.000	0.617	0.000
Frequency	2005.1 -2.83	+/- 0.82	64.1%	0.000	0.761	0.000
Frequency	2005.2 -2.97	+/- 0.86	64.7%	0.000	0.626	0.000
Frequency	2006.1 -3.09	+/- 0.92	64.7%	0.000	0.759	0.000
Frequency	2006.2 -3.26	+/- 0.97	65.5%	0.000	0.616	0.000
Frequency	2007.1 -3.11	+/- 1.04	61.4%	0.000	0.507	0.000
Frequency	2007.2 -2.90	+/- 1.10	55.4%	0.000	0.664	0.000
Frequency	2008.1 -2.70	+/- 1.19	49.9%	0.000	0.531	0.000
Frequency	2008.2 -2.83	+/- 1.30	48.6%	0.000	0.471	0.000
Frequency	2009.1 -2.88	+/- 1.45	46.0%	0.000	0.523	0.001
Frequency	2009.2 -2.73	+/- 1.60	37.8%	0.000	0.619	0.003
Frequency	2010.1 -2.32	+/- 1.73	29.7%	0.000	0.428	0.013
Frequency	2010.2 -2.48	+/- 1.93	27.7%	0.000	0.396	0.017
Frequency	2011.1 -2.27	+/- 2.21	22.0%	0.000	0.362	0.047
Frequency	2011.2 -2.20	+/- 2.54	13.5%	0.000	0.415	0.087
Frequency	2012.1 -1.32	+/- 2.73	8.5%	0.000	0.218	0.314
Frequency	2012.2 -0.88	+/- 3.15	-4.3%	0.000	0.315	0.551
Frequency	2013.1 0.23	+/- 3.47	2.9%	0.000	0.161	0.885
Frequency	2013.2 0.74	+/- 4.15	-2.6%	0.000	0.246	0.690
Frequency	2014.1 1.65	+/- 5.16	3.2%	0.000	0.198	0.469
Frequency	2014.2 1.17	+/- 6.55	1.2%	0.000	0.217	0.676
Frequency	2015.1 -0.90	+/- 8.08	-16.4%	0.001	0.420	0.787

CL

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1999.1 1.67	+/- 0.50	53.7%	0.000	0.000	
Loss Cost	1999.2 1.69	+/- 0.53	52.4%	0.000	0.000	
Loss Cost	2000.1 1.75	+/- 0.55	52.7%	0.000	0.000	
Loss Cost	2000.2 1.77	+/- 0.58	51.2%	0.000	0.000	
Loss Cost	2001.1 2.00	+/- 0.55	60.7%	0.000	0.000	
Loss Cost	2001.2 2.00	+/- 0.59	58.6%	0.000	0.000	
Loss Cost	2002.1 2.09	+/- 0.61	59.5%	0.000	0.000	
Loss Cost	2002.2 2.05	+/- 0.65	56.4%	0.000	0.000	
Loss Cost	2003.1 2.15	+/- 0.68	57.4%	0.000	0.000	
Loss Cost	2003.2 2.02	+/- 0.71	53.1%	0.000	0.000	
Loss Cost	2004.1 1.80	+/- 0.70	48.4%	0.000	0.000	
Loss Cost	2004.2 1.77	+/- 0.75	44.9%	0.000	0.000	
Loss Cost	2005.1 1.77	+/- 0.81	41.9%	0.000	0.000	
Loss Cost	2005.2 1.60	+/- 0.84	35.7%	0.000	0.001	
Loss Cost	2006.1 1.57	+/- 0.91	32.0%	0.000	0.002	
Loss Cost	2006.2 1.56	+/- 0.99	28.9%	0.000	0.003	
Loss Cost	2007.1 1.61	+/- 1.08	27.5%	0.000	0.005	
Loss Cost	2007.2 1.85	+/- 1.14	32.5%	0.000	0.003	
Loss Cost	2008.1 2.27	+/- 1.13	44.6%	0.000	0.000	
Loss Cost	2008.2 2.52	+/- 1.21	48.1%	0.000	0.000	
Loss Cost	2009.1 2.80	+/- 1.29	51.9%	0.000	0.000	
Loss Cost	2009.2 3.17	+/- 1.35	57.3%	0.000	0.000	
Loss Cost	2010.1 3.76	+/- 1.29	69.3%	0.000	0.000	
Loss Cost	2010.2 3.71	+/- 1.46	64.7%	0.000	0.000	
Loss Cost	2011.1 4.15	+/- 1.56	68.7%	0.000	0.000	
Loss Cost	2011.2 4.38	+/- 1.77	67.3%	0.000	0.000	
Loss Cost	2012.1 5.16	+/- 1.73	76.9%	0.000	0.000	
Loss Cost	2012.2 5.66	+/- 1.91	78.5%	0.000	0.000	
Loss Cost	2013.1 5.81	+/- 2.28	75.0%	0.000	0.000	
Loss Cost	2013.2 5.93	+/- 2.78	70.2%	0.000	0.001	
Loss Cost	2014.1 6.36	+/- 3.42	67.4%	0.000	0.002	
Loss Cost	2014.2 6.10	+/- 4.36	57.0%	0.000	0.011	
Loss Cost	2015.1 4.51	+/- 4.96	37.3%	0.000	0.063	
Severity	1999.1 3.60	+/- 0.43	88.3%	0.000	0.000	
Severity	1999.2 3.67	+/- 0.45	88.3%	0.000	0.000	
Severity	2000.1 3.75	+/- 0.46	88.3%	0.000	0.000	
Severity	2000.2 3.77	+/- 0.49	87.6%	0.000	0.000	
Severity	2001.1 3.90	+/- 0.49	88.5%	0.000	0.000	
Severity	2001.2 3.92	+/- 0.52	87.7%	0.000	0.000	
Severity	2002.1 4.03	+/- 0.54	88.0%	0.000	0.000	
Severity	2002.2 4.03	+/- 0.57	87.0%	0.000	0.000	
Severity	2003.1 4.23	+/- 0.56	89.0%	0.000	0.000	
Severity	2003.2 4.28	+/- 0.59	88.4%	0.000	0.000	
Severity	2004.1 4.45	+/- 0.60	89.2%	0.000	0.000	
Severity	2004.2 4.60	+/- 0.61	89.8%	0.000	0.000	
Severity	2005.1 4.74	+/- 0.64	90.0%	0.000	0.000	
Severity	2005.2 4.70	+/- 0.69	88.9%	0.000	0.000	
Severity	2006.1 4.82	+/- 0.73	88.6%	0.000	0.000	
Severity	2006.2 4.98	+/- 0.77	88.7%	0.000	0.000	
Severity	2007.1 4.89	+/- 0.83	87.2%	0.000	0.000	
Severity	2007.2 4.89	+/- 0.90	85.7%	0.000	0.000	
Severity	2008.1 5.14	+/- 0.94	86.6%	0.000	0.000	
Severity	2008.2 5.51	+/- 0.92	89.2%	0.000	0.000	
Severity	2009.1 5.90	+/- 0.88	91.6%	0.000	0.000	
Severity	2009.2 6.06	+/- 0.96	91.3%	0.000	0.000	
Severity	2010.1 6.29	+/- 1.03	91.2%	0.000	0.000	
Severity	2010.2 6.35	+/- 1.17	89.9%	0.000	0.000	
Severity	2011.1 6.69	+/- 1.25	90.3%	0.000	0.000	
Severity	2011.2 6.72	+/- 1.44	88.5%	0.000	0.000	
Severity	2012.1 6.78	+/- 1.67	86.4%	0.000	0.000	
Severity	2012.2 6.60	+/- 1.95	82.9%	0.000	0.000	
Severity	2013.1 5.93	+/- 2.09	79.0%	0.000	0.000	
Severity	2013.2 5.14	+/- 2.21	73.8%	0.000	0.000	
Severity	2014.1 5.19	+/- 2.76	67.6%	0.000	0.002	
Severity	2014.2 4.87	+/- 3.50	56.5%	0.000	0.012	
Severity	2015.1 6.10	+/- 4.15	64.5%	0.000	0.010	
Frequency	1999.1 -1.87	+/- 0.52	56.9%	0.000	0.000	
Frequency	1999.2 -1.91	+/- 0.54	56.5%	0.000	0.000	
Frequency	2000.1 -1.93	+/- 0.57	54.8%	0.000	0.000	
Frequency	2000.2 -1.93	+/- 0.60	52.7%	0.000	0.000	
Frequency	2001.1 -1.83	+/- 0.63	48.9%	0.000	0.000	
Frequency	2001.2 -1.85	+/- 0.67	47.1%	0.000	0.000	
Frequency	2002.1 -1.86	+/- 0.71	45.2%	0.000	0.000	
Frequency	2002.2 -1.90	+/- 0.75	44.1%	0.000	0.000	
Frequency	2003.1 -1.99	+/- 0.79	44.5%	0.000	0.000	
Frequency	2003.2 -2.17	+/- 0.81	48.3%	0.000	0.000	
Frequency	2004.1 -2.53	+/- 0.74	62.0%	0.000	0.000	
Frequency	2004.2 -2.70	+/- 0.76	64.5%	0.000	0.000	
Frequency	2005.1 -2.83	+/- 0.80	65.3%	0.000	0.000	
Frequency	2005.2 -2.97	+/- 0.84	65.8%	0.000	0.000	
Frequency	2006.1 -3.10	+/- 0.89	66.0%	0.000	0.000	
Frequency	2006.2 -3.26	+/- 0.95	66.6%	0.000	0.000	
Frequency	2007.1 -3.13	+/- 1.02	62.4%	0.000	0.000	
Frequency	2007.2 -2.90	+/- 1.08	57.1%	0.000	0.000	
Frequency	2008.1 -2.73	+/- 1.17	51.4%	0.000	0.000	
Frequency	2008.2 -2.83	+/- 1.28	49.8%	0.000	0.000	
Frequency	2009.1 -2.92	+/- 1.41	47.7%	0.000	0.000	
Frequency	2009.2 -2.73	+/- 1.56	40.5%	0.000	0.002	
Frequency	2010.1 -2.38	+/- 1.69	31.1%	0.000	0.009	
Frequency	2010.2 -2.48	+/- 1.91	28.8%	0.000	0.015	
Frequency	2011.1 -2.38	+/- 2.17	22.6%	0.000	0.036	
Frequency	2011.2 -2.20	+/- 2.49	15.4%	0.000	0.082	
Frequency	2012.1 -1.52	+/- 2.75	3.1%	0.000	0.256	
Frequency	2012.2 -0.88	+/- 3.12	-5.5%	0.000	0.552	
Frequency	2013.1 -0.11	+/- 3.59	-9.9%	0.000	0.947	
Frequency	2013.2 0.74	+/- 4.20	-9.2%	0.000	0.697	
Frequency	2014.1 1.11	+/- 5.23	-9.2%	0.000	0.634	
Frequency	2014.2 1.17	+/- 6.73	-11.6%	0.000	0.692	
Frequency	2015.1 -1.50	+/- 7.32	-12.0%	0.001	0.636	

CL

Coverage = CL
End Trend Period = 2018.2
Seasonality = T
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1999.1 1.59	+/- 0.50	54.3%	0.000	0.112	0.000	
Loss Cost	1999.2 1.63	+/- 0.52	53.2%	0.000	0.103	0.000	
Loss Cost	2000.1 1.67	+/- 0.55	53.0%	0.000	0.133	0.000	
Loss Cost	2000.2 1.70	+/- 0.58	51.8%	0.000	0.124	0.000	
Loss Cost	2001.1 1.92	+/- 0.56	60.2%	0.000	0.230	0.000	
Loss Cost	2001.2 1.93	+/- 0.59	58.1%	0.000	0.232	0.000	
Loss Cost	2002.1 2.01	+/- 0.62	58.5%	0.000	0.306	0.000	
Loss Cost	2002.2 1.98	+/- 0.66	55.1%	0.000	0.342	0.000	
Loss Cost	2003.1 2.07	+/- 0.70	55.6%	0.000	0.438	0.000	
Loss Cost	2003.2 1.95	+/- 0.72	50.7%	0.000	0.564	0.000	
Loss Cost	2004.1 1.70	+/- 0.71	47.3%	0.000	0.296	0.000	
Loss Cost	2004.2 1.69	+/- 0.76	43.6%	0.000	0.319	0.000	
Loss Cost	2005.1 1.65	+/- 0.82	40.7%	0.000	0.311	0.000	
Loss Cost	2005.2 1.51	+/- 0.85	33.2%	0.000	0.424	0.001	
Loss Cost	2006.1 1.45	+/- 0.93	29.7%	0.000	0.399	0.003	
Loss Cost	2006.2 1.46	+/- 1.00	26.3%	0.000	0.411	0.006	
Loss Cost	2007.1 1.48	+/- 1.10	24.6%	0.000	0.446	0.010	
Loss Cost	2007.2 1.75	+/- 1.14	31.9%	0.000	0.294	0.004	
Loss Cost	2008.1 2.14	+/- 1.15	42.7%	0.000	0.502	0.001	
Loss Cost	2008.2 2.42	+/- 1.20	48.2%	0.000	0.339	0.000	
Loss Cost	2009.1 2.67	+/- 1.30	51.2%	0.000	0.488	0.000	
Loss Cost	2009.2 3.07	+/- 1.32	59.7%	0.000	0.269	0.000	
Loss Cost	2010.1 3.64	+/- 1.26	71.3%	0.000	0.502	0.000	
Loss Cost	2010.2 3.65	+/- 1.43	66.8%	0.000	0.526	0.000	
Loss Cost	2011.1 4.09	+/- 1.52	71.3%	0.000	0.788	0.000	
Loss Cost	2011.2 4.38	+/- 1.69	71.1%	0.000	0.625	0.000	
Loss Cost	2012.1 5.23	+/- 1.51	83.6%	0.000	0.895	0.000	
Loss Cost	2012.2 5.83	+/- 1.49	88.1%	0.000	0.657	0.000	
Loss Cost	2013.1 6.11	+/- 1.77	86.9%	0.000	0.831	0.000	
Loss Cost	2013.2 6.55	+/- 2.10	86.1%	0.000	0.604	0.000	
Loss Cost	2014.1 7.46	+/- 2.23	89.9%	0.000	0.930	0.000	
Loss Cost	2014.2 8.17	+/- 2.92	88.7%	0.000	0.617	0.001	
Severity	1999.1 3.61	+/- 0.43	89.1%	0.000	0.067	0.000	
Severity	1999.2 3.70	+/- 0.44	89.4%	0.000	0.040	0.000	
Severity	2000.1 3.76	+/- 0.45	89.3%	0.000	0.060	0.000	
Severity	2000.2 3.80	+/- 0.48	88.8%	0.000	0.053	0.000	
Severity	2001.1 3.91	+/- 0.49	89.4%	0.000	0.093	0.000	
Severity	2001.2 3.95	+/- 0.51	88.7%	0.000	0.085	0.000	
Severity	2002.1 4.04	+/- 0.53	88.8%	0.000	0.133	0.000	
Severity	2002.2 4.07	+/- 0.57	87.9%	0.000	0.131	0.000	
Severity	2003.1 4.25	+/- 0.56	89.5%	0.000	0.236	0.000	
Severity	2003.2 4.33	+/- 0.59	89.2%	0.000	0.190	0.000	
Severity	2004.1 4.48	+/- 0.60	89.8%	0.000	0.305	0.000	
Severity	2004.2 4.65	+/- 0.60	90.8%	0.000	0.163	0.000	
Severity	2005.1 4.77	+/- 0.64	90.8%	0.000	0.248	0.000	
Severity	2005.2 4.76	+/- 0.68	89.7%	0.000	0.273	0.000	
Severity	2006.1 4.86	+/- 0.73	89.4%	0.000	0.369	0.000	
Severity	2006.2 5.04	+/- 0.75	89.8%	0.000	0.236	0.000	
Severity	2007.1 4.91	+/- 0.81	88.7%	0.000	0.181	0.000	
Severity	2007.2 4.95	+/- 0.88	87.4%	0.000	0.184	0.000	
Severity	2008.1 5.16	+/- 0.93	87.9%	0.000	0.297	0.000	
Severity	2008.2 5.56	+/- 0.85	91.5%	0.000	0.082	0.000	
Severity	2009.1 5.90	+/- 0.82	93.4%	0.000	0.160	0.000	
Severity	2009.2 6.11	+/- 0.86	93.5%	0.000	0.090	0.000	
Severity	2010.1 6.27	+/- 0.95	93.2%	0.000	0.148	0.000	
Severity	2010.2 6.38	+/- 1.06	92.3%	0.000	0.134	0.000	
Severity	2011.1 6.63	+/- 1.17	92.3%	0.000	0.227	0.000	
Severity	2011.2 6.72	+/- 1.35	90.8%	0.000	0.226	0.000	
Severity	2012.1 6.63	+/- 1.59	88.9%	0.000	0.238	0.000	
Severity	2012.2 6.52	+/- 1.88	85.4%	0.000	0.319	0.000	
Severity	2013.1 5.54	+/- 1.61	88.1%	0.000	0.063	0.000	
Severity	2013.2 4.78	+/- 1.47	87.1%	0.000	0.120	0.000	
Severity	2014.1 4.28	+/- 1.70	84.9%	0.000	0.073	0.001	
Severity	2014.2 3.59	+/- 2.04	73.7%	0.000	0.189	0.006	
Frequency	1999.1 -1.95	+/- 0.52	59.3%	0.000	0.969	0.000	
Frequency	1999.2 -2.00	+/- 0.54	59.0%	0.000	0.946	0.000	
Frequency	2000.1 -2.01	+/- 0.57	57.4%	0.000	0.975	0.000	
Frequency	2000.2 -2.02	+/- 0.60	55.3%	0.000	0.970	0.000	
Frequency	2001.1 -1.92	+/- 0.63	51.6%	0.000	0.824	0.000	
Frequency	2001.2 -1.94	+/- 0.67	49.9%	0.000	0.800	0.000	
Frequency	2002.1 -1.96	+/- 0.71	48.0%	0.000	0.825	0.000	
Frequency	2002.2 -2.00	+/- 0.75	46.9%	0.000	0.773	0.000	
Frequency	2003.1 -2.09	+/- 0.79	47.3%	0.000	0.899	0.000	
Frequency	2003.2 -2.28	+/- 0.81	51.6%	0.000	0.681	0.000	
Frequency	2004.1 -2.66	+/- 0.72	66.2%	0.000	0.855	0.000	
Frequency	2004.2 -2.83	+/- 0.73	69.0%	0.000	0.925	0.000	
Frequency	2005.1 -2.97	+/- 0.77	70.0%	0.000	0.887	0.000	
Frequency	2005.2 -3.10	+/- 0.80	70.6%	0.000	0.955	0.000	
Frequency	2006.1 -3.25	+/- 0.85	71.1%	0.000	0.871	0.000	
Frequency	2006.2 -3.40	+/- 0.89	71.8%	0.000	0.961	0.000	
Frequency	2007.1 -3.27	+/- 0.97	68.1%	0.000	0.825	0.000	
Frequency	2007.2 -3.05	+/- 1.01	63.7%	0.000	0.961	0.000	
Frequency	2008.1 -2.87	+/- 1.09	58.5%	0.000	0.873	0.000	
Frequency	2008.2 -2.98	+/- 1.19	57.0%	0.000	0.792	0.000	
Frequency	2009.1 -3.05	+/- 1.33	54.4%	0.000	0.859	0.000	
Frequency	2009.2 -2.86	+/- 1.45	47.1%	0.000	0.999	0.001	
Frequency	2010.1 -2.47	+/- 1.56	38.0%	0.000	0.744	0.005	
Frequency	2010.2 -2.57	+/- 1.75	34.6%	0.000	0.704	0.008	
Frequency	2011.1 -2.38	+/- 2.01	26.8%	0.000	0.636	0.026	
Frequency	2011.2 -2.20	+/- 2.31	15.7%	0.000	0.741	0.062	
Frequency	2012.1 -1.32	+/- 2.38	4.1%	0.000	0.412	0.250	
Frequency	2012.2 -0.64	+/- 2.61	-15.7%	0.000	0.654	0.592	
Frequency	2013.1 0.54	+/- 2.57	-5.8%	0.000	0.284	0.638	
Frequency	2013.2 1.69	+/- 2.52	10.2%	0.000	0.585	0.155	
Frequency	2014.1 3.05	+/- 2.20	59.0%	0.000	0.168	0.014	
Frequency	2014.2 4.43	+/- 1.80	86.5%	0.000	0.409	0.001	

CL

Coverage = CL
End Trend Period = 2018.2
Seasonality = F
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1 1.62	+/- 0.51	52.2%	0.000	0.000	
Loss Cost	1999.2 1.64	+/- 0.53	50.9%	0.000	0.000	
Loss Cost	2000.1 1.70	+/- 0.56	51.2%	0.000	0.000	
Loss Cost	2000.2 1.72	+/- 0.59	49.7%	0.000	0.000	
Loss Cost	2001.1 1.94	+/- 0.56	59.6%	0.000	0.000	
Loss Cost	2001.2 1.94	+/- 0.59	57.4%	0.000	0.000	
Loss Cost	2002.1 2.03	+/- 0.62	58.4%	0.000	0.000	
Loss Cost	2002.2 1.99	+/- 0.66	55.2%	0.000	0.000	
Loss Cost	2003.1 2.09	+/- 0.69	56.2%	0.000	0.000	
Loss Cost	2003.2 1.96	+/- 0.71	51.8%	0.000	0.000	
Loss Cost	2004.1 1.73	+/- 0.70	47.1%	0.000	0.000	
Loss Cost	2004.2 1.70	+/- 0.76	43.6%	0.000	0.000	
Loss Cost	2005.1 1.69	+/- 0.81	40.5%	0.000	0.000	
Loss Cost	2005.2 1.52	+/- 0.85	34.1%	0.000	0.001	
Loss Cost	2006.1 1.49	+/- 0.91	30.5%	0.000	0.002	
Loss Cost	2006.2 1.48	+/- 0.99	27.3%	0.000	0.005	
Loss Cost	2007.1 1.53	+/- 1.08	26.0%	0.000	0.008	
Loss Cost	2007.2 1.77	+/- 1.14	31.4%	0.000	0.004	
Loss Cost	2008.1 2.18	+/- 1.12	44.3%	0.000	0.001	
Loss Cost	2008.2 2.43	+/- 1.19	48.3%	0.000	0.000	
Loss Cost	2009.1 2.72	+/- 1.27	52.7%	0.000	0.000	
Loss Cost	2009.2 3.09	+/- 1.32	58.9%	0.000	0.000	
Loss Cost	2010.1 3.69	+/- 1.22	72.3%	0.000	0.000	
Loss Cost	2010.2 3.66	+/- 1.39	68.2%	0.000	0.000	
Loss Cost	2011.1 4.11	+/- 1.44	73.4%	0.000	0.000	
Loss Cost	2011.2 4.38	+/- 1.62	72.9%	0.000	0.000	
Loss Cost	2012.1 5.22	+/- 1.41	85.1%	0.000	0.000	
Loss Cost	2012.2 5.82	+/- 1.40	89.1%	0.000	0.000	
Loss Cost	2013.1 6.13	+/- 1.64	88.3%	0.000	0.000	
Loss Cost	2013.2 6.51	+/- 1.95	87.3%	0.000	0.000	
Loss Cost	2014.1 7.46	+/- 1.99	91.3%	0.000	0.000	
Loss Cost	2014.2 8.05	+/- 2.55	90.1%	0.000	0.000	
Severity	1999.1 3.64	+/- 0.44	88.4%	0.000	0.000	
Severity	1999.2 3.71	+/- 0.46	88.4%	0.000	0.000	
Severity	2000.1 3.79	+/- 0.47	88.5%	0.000	0.000	
Severity	2000.2 3.81	+/- 0.50	87.8%	0.000	0.000	
Severity	2001.1 3.94	+/- 0.50	88.7%	0.000	0.000	
Severity	2001.2 3.96	+/- 0.53	88.0%	0.000	0.000	
Severity	2002.1 4.07	+/- 0.54	88.3%	0.000	0.000	
Severity	2002.2 4.08	+/- 0.58	87.4%	0.000	0.000	
Severity	2003.1 4.28	+/- 0.56	89.4%	0.000	0.000	
Severity	2003.2 4.34	+/- 0.60	88.8%	0.000	0.000	
Severity	2004.1 4.50	+/- 0.60	89.7%	0.000	0.000	
Severity	2004.2 4.66	+/- 0.61	90.4%	0.000	0.000	
Severity	2005.1 4.80	+/- 0.64	90.7%	0.000	0.000	
Severity	2005.2 4.77	+/- 0.69	89.6%	0.000	0.000	
Severity	2006.1 4.89	+/- 0.73	89.4%	0.000	0.000	
Severity	2006.2 5.05	+/- 0.76	89.6%	0.000	0.000	
Severity	2007.1 4.97	+/- 0.82	88.3%	0.000	0.000	
Severity	2007.2 4.97	+/- 0.90	86.8%	0.000	0.000	
Severity	2008.1 5.21	+/- 0.93	87.8%	0.000	0.000	
Severity	2008.2 5.58	+/- 0.90	90.4%	0.000	0.000	
Severity	2009.1 5.97	+/- 0.84	92.9%	0.000	0.000	
Severity	2009.2 6.13	+/- 0.91	92.6%	0.000	0.000	
Severity	2010.1 6.34	+/- 0.98	92.6%	0.000	0.000	
Severity	2010.2 6.39	+/- 1.11	91.5%	0.000	0.000	
Severity	2011.1 6.71	+/- 1.18	91.9%	0.000	0.000	
Severity	2011.2 6.72	+/- 1.37	90.3%	0.000	0.000	
Severity	2012.1 6.74	+/- 1.60	88.3%	0.000	0.000	
Severity	2012.2 6.50	+/- 1.86	85.2%	0.000	0.000	
Severity	2013.1 5.71	+/- 1.87	83.2%	0.000	0.000	
Severity	2013.2 4.70	+/- 1.61	83.7%	0.000	0.000	
Severity	2014.1 4.41	+/- 2.03	76.9%	0.000	0.001	
Severity	2014.2 3.35	+/- 2.09	68.0%	0.000	0.007	
Frequency	1999.1 -1.95	+/- 0.51	60.4%	0.000	0.000	
Frequency	1999.2 -2.00	+/- 0.53	60.1%	0.000	0.000	
Frequency	2000.1 -2.01	+/- 0.56	58.6%	0.000	0.000	
Frequency	2000.2 -2.02	+/- 0.59	56.7%	0.000	0.000	
Frequency	2001.1 -1.93	+/- 0.62	53.0%	0.000	0.000	
Frequency	2001.2 -1.94	+/- 0.66	51.4%	0.000	0.000	
Frequency	2002.1 -1.96	+/- 0.70	49.6%	0.000	0.000	
Frequency	2002.2 -2.01	+/- 0.74	48.5%	0.000	0.000	
Frequency	2003.1 -2.10	+/- 0.78	49.0%	0.000	0.000	
Frequency	2003.2 -2.28	+/- 0.79	53.1%	0.000	0.000	
Frequency	2004.1 -2.65	+/- 0.70	67.4%	0.000	0.000	
Frequency	2004.2 -2.83	+/- 0.71	70.2%	0.000	0.000	
Frequency	2005.1 -2.97	+/- 0.75	71.2%	0.000	0.000	
Frequency	2005.2 -3.10	+/- 0.78	71.8%	0.000	0.000	
Frequency	2006.1 -3.24	+/- 0.83	72.3%	0.000	0.000	
Frequency	2006.2 -3.40	+/- 0.87	73.0%	0.000	0.000	
Frequency	2007.1 -3.28	+/- 0.94	69.6%	0.000	0.000	
Frequency	2007.2 -3.05	+/- 0.98	65.5%	0.000	0.000	
Frequency	2008.1 -2.88	+/- 1.05	60.6%	0.000	0.000	
Frequency	2008.2 -2.98	+/- 1.15	59.2%	0.000	0.000	
Frequency	2009.1 -3.06	+/- 1.28	57.0%	0.000	0.000	
Frequency	2009.2 -2.86	+/- 1.40	50.4%	0.000	0.001	
Frequency	2010.1 -2.50	+/- 1.49	41.7%	0.000	0.003	
Frequency	2010.2 -2.57	+/- 1.69	38.6%	0.000	0.006	
Frequency	2011.1 -2.44	+/- 1.92	31.1%	0.000	0.018	
Frequency	2011.2 -2.20	+/- 2.20	21.9%	0.000	0.052	
Frequency	2012.1 -1.42	+/- 2.31	6.4%	0.000	0.204	
Frequency	2012.2 -0.63	+/- 2.47	-6.6%	0.000	0.583	
Frequency	2013.1 0.40	+/- 2.54	-9.6%	0.000	0.730	
Frequency	2013.2 1.73	+/- 2.35	17.8%	0.000	0.124	
Frequency	2014.1 2.93	+/- 2.33	50.4%	0.000	0.019	
Frequency	2014.2 4.55	+/- 1.65	86.9%	0.000	0.000	

CM

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

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1999.1.1.96	+/-0.86	48.9%	0.000	0.000	0.000	0.000
Loss Cost	1999.2.2.16	+/-0.88	52.4%	0.000	0.000	0.000	0.000
Loss Cost	2000.1.2.37	+/-0.89	55.8%	0.000	0.000	0.000	0.000
Loss Cost	2000.2.2.68	+/-0.86	63.3%	0.000	0.000	0.000	0.000
Loss Cost	2001.1.2.95	+/-0.84	68.2%	0.000	0.000	0.000	0.000
Loss Cost	2001.2.3.33	+/-0.75	77.7%	0.000	0.000	0.000	0.000
Loss Cost	2002.1.3.58	+/-0.74	80.8%	0.000	0.000	0.000	0.000
Loss Cost	2002.2.3.93	+/-0.64	87.1%	0.000	0.000	0.000	0.000
Loss Cost	2003.1.3.99	+/-0.69	87.0%	0.000	0.000	0.000	0.000
Loss Cost	2003.2.4.13	+/-0.71	87.1%	0.000	0.000	0.000	0.000
Loss Cost	2004.1.4.52	+/-0.58	92.5%	0.000	0.000	0.000	0.000
Loss Cost	2004.2.4.52	+/-0.62	91.5%	0.000	0.000	0.000	0.000
Loss Cost	2005.1.4.47	+/-0.67	91.2%	0.000	0.000	0.000	0.000
Loss Cost	2005.2.4.43	+/-0.72	89.8%	0.000	0.000	0.000	0.000
Loss Cost	2006.1.4.36	+/-0.77	89.5%	0.000	0.000	0.000	0.000
Loss Cost	2006.2.4.41	+/-0.84	88.2%	0.000	0.000	0.000	0.000
Loss Cost	2007.1.4.36	+/-0.91	87.8%	0.000	0.000	0.000	0.000
Loss Cost	2007.2.4.48	+/-0.98	86.9%	0.000	0.000	0.000	0.000
Loss Cost	2008.1.4.66	+/-1.06	87.3%	0.000	0.000	0.000	0.000
Loss Cost	2008.2.4.99	+/-1.08	88.4%	0.000	0.000	0.000	0.000
Loss Cost	2009.1.5.40	+/-1.07	90.8%	0.000	0.000	0.000	0.000
Loss Cost	2009.2.5.80	+/-1.05	92.3%	0.000	0.000	0.000	0.000
Loss Cost	2010.1.6.15	+/-1.09	93.5%	0.000	0.000	0.000	0.000
Loss Cost	2010.2.6.23	+/-1.23	92.1%	0.000	0.000	0.000	0.000
Loss Cost	2011.1.6.48	+/-1.37	92.4%	0.000	0.000	0.000	0.000
Loss Cost	2011.2.6.93	+/-1.42	93.0%	0.000	0.000	0.000	0.000
Loss Cost	2012.1.7.61	+/-1.35	95.4%	0.000	0.000	0.000	0.000
Loss Cost	2012.2.7.54	+/-1.59	93.8%	0.000	0.000	0.000	0.000
Loss Cost	2013.1.7.50	+/-1.93	93.4%	0.000	0.000	0.000	0.000
Loss Cost	2013.2.6.63	+/-1.77	93.4%	0.000	0.000	0.000	0.000
Loss Cost	2014.1.6.89	+/-2.23	93.4%	0.000	0.000	0.000	0.000
Loss Cost	2014.2.6.45	+/-2.73	90.2%	0.000	0.001	0.001	0.000
Loss Cost	2015.1.7.08	+/-3.67	90.8%	0.000	0.003	0.004	0.000
Severity	1999.1.2.82	+/-0.49	82.7%	0.000	0.000	0.000	0.000
Severity	1999.2.2.73	+/-0.51	81.0%	0.000	0.000	0.000	0.000
Severity	2000.1.2.60	+/-0.51	81.4%	0.000	0.000	0.000	0.000
Severity	2000.2.2.55	+/-0.53	79.3%	0.000	0.000	0.000	0.000
Severity	2001.1.2.43	+/-0.55	79.5%	0.000	0.000	0.000	0.000
Severity	2001.2.2.37	+/-0.57	77.1%	0.000	0.000	0.000	0.000
Severity	2002.1.2.21	+/-0.58	78.0%	0.000	0.000	0.000	0.000
Severity	2002.2.2.17	+/-0.61	75.5%	0.000	0.000	0.000	0.000
Severity	2003.1.1.97	+/-0.60	77.4%	0.000	0.000	0.000	0.000
Severity	2003.2.2.01	+/-0.64	75.9%	0.000	0.000	0.000	0.000
Severity	2004.1.2.18	+/-0.65	78.2%	0.000	0.000	0.000	0.000
Severity	2004.2.2.29	+/-0.69	78.0%	0.000	0.000	0.000	0.000
Severity	2005.1.2.37	+/-0.73	78.4%	0.000	0.000	0.000	0.000
Severity	2005.2.2.50	+/-0.77	78.1%	0.000	0.000	0.000	0.000
Severity	2006.1.2.56	+/-0.84	78.2%	0.000	0.000	0.000	0.000
Severity	2006.2.2.82	+/-0.84	80.8%	0.000	0.000	0.000	0.000
Severity	2007.1.2.99	+/-0.90	81.8%	0.000	0.000	0.000	0.000
Severity	2007.2.3.13	+/-0.96	81.1%	0.000	0.000	0.000	0.000
Severity	2008.1.3.33	+/-1.03	82.1%	0.000	0.000	0.000	0.000
Severity	2008.2.3.62	+/-1.06	83.5%	0.000	0.000	0.000	0.000
Severity	2009.1.4.00	+/-1.07	86.5%	0.000	0.000	0.000	0.000
Severity	2009.4.2.25	+/-1.14	86.4%	0.000	0.000	0.000	0.000
Severity	2010.1.4.51	+/-1.25	87.3%	0.000	0.000	0.000	0.000
Severity	2010.2.5.09	+/-1.12	91.6%	0.000	0.000	0.000	0.000
Severity	2011.1.5.72	+/-0.94	95.5%	0.000	0.000	0.000	0.000
Severity	2011.2.5.89	+/-1.04	94.9%	0.000	0.000	0.000	0.000
Severity	2012.1.5.75	+/-1.21	94.8%	0.000	0.000	0.000	0.000
Severity	2012.2.5.86	+/-1.42	93.4%	0.000	0.000	0.000	0.000
Severity	2013.1.6.04	+/-1.71	93.4%	0.000	0.000	0.000	0.000
Severity	2013.2.6.14	+/-2.08	91.2%	0.000	0.000	0.000	0.000
Severity	2014.1.6.20	+/-2.67	90.9%	0.000	0.000	0.001	0.002
Severity	2014.2.6.83	+/-3.23	89.7%	0.000	0.001	0.002	0.000
Severity	2015.1.8.64	+/-2.86	95.8%	0.000	0.001	0.000	0.000
Frequency	1999.1 -0.84	+/-1.05	1.5%	0.000	0.850	0.116	
Frequency	1999.2 -0.56	+/-1.05	-1.5%	0.000	0.620	0.286	
Frequency	2000.1 -0.23	+/-1.03	-5.1%	0.000	0.893	0.656	
Frequency	2000.2 0.12	+/-1.00	-4.8%	0.000	0.584	0.811	
Frequency	2001.1 0.51	+/-0.95	-2.3%	0.000	0.914	0.286	
Frequency	2001.2 0.95	+/-0.84	10.2%	0.000	0.462	0.028	
Frequency	2002.1 1.33	+/-0.75	25.6%	0.000	0.816	0.001	
Frequency	2002.2 1.72	+/-0.63	48.9%	0.000	0.317	0.000	
Frequency	2003.1 1.97	+/-0.59	59.8%	0.000	0.555	0.000	
Frequency	2003.2 2.08	+/-0.62	60.9%	0.000	0.437	0.000	
Frequency	2004.1 2.29	+/-0.61	67.1%	0.000	0.685	0.000	
Frequency	2004.2 2.18	+/-0.64	63.3%	0.000	0.841	0.000	
Frequency	2005.1 2.05	+/-0.67	59.3%	0.000	0.668	0.000	
Frequency	2005.2 1.89	+/-0.69	54.2%	0.000	0.873	0.000	
Frequency	2006.1 1.75	+/-0.72	49.0%	0.000	0.694	0.000	
Frequency	2006.2 1.55	+/-0.73	42.1%	0.000	0.938	0.000	
Frequency	2007.1 1.33	+/-0.75	34.9%	0.000	0.662	0.001	
Frequency	2007.2 1.31	+/-0.82	30.2%	0.000	0.694	0.003	
Frequency	2008.1 1.29	+/-0.90	26.4%	0.000	0.688	0.007	
Frequency	2008.2 1.32	+/-1.00	23.1%	0.000	0.682	0.012	
Frequency	2009.1 1.34	+/-1.11	20.7%	0.000	0.720	0.020	
Frequency	2009.2 1.49	+/-1.22	22.0%	0.000	0.623	0.019	
Frequency	2010.1 1.57	+/-1.38	20.6%	0.000	0.696	0.027	
Frequency	2010.2 1.08	+/-1.37	5.4%	0.000	0.985	0.110	
Frequency	2011.1 0.72	+/-1.48	-5.0%	0.000	0.765	0.313	
Frequency	2011.2 0.98	+/-1.66	-0.7%	0.000	0.633	0.222	
Frequency	2012.1 1.76	+/-1.60	23.6%	0.000	0.912	0.033	
Frequency	2012.2 1.58	+/-1.86	12.5%	0.000	0.825	0.085	
Frequency	2013.1 1.38	+/-2.24	-0.1%	0.000	0.937	0.193	
Frequency	2013.2 0.47	+/-2.18	-15.4%	0.000	0.534	0.635	
Frequency	2014.1 0.65	+/-2.79	-17.5%	0.000	0.519	0.595	
Frequency	2014.2 0.35	+/-2.95	6.0%	0.000	0.272	0.781	
Frequency	2015.1 -1.43	+/-3.50	-0.6%	0.000	0.527	0.344	

CM

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1999.1.2.04	+/-1.02	28.9%	0.000	0.000	
Loss Cost	1999.2.2.16	+/-1.06	30.0%	0.000	0.000	
Loss Cost	2000.1.2.45	+/-1.06	36.7%	0.000	0.000	
Loss Cost	2000.2.2.68	+/-1.09	40.5%	0.000	0.000	
Loss Cost	2001.1.3.04	+/-1.06	49.2%	0.000	0.000	
Loss Cost	2001.2.3.33	+/-1.07	54.4%	0.000	0.000	
Loss Cost	2002.1.3.68	+/-1.05	61.0%	0.000	0.000	
Loss Cost	2002.2.3.93	+/-1.08	63.7%	0.000	0.000	
Loss Cost	2003.1.4.12	+/-1.13	64.7%	0.000	0.000	
Loss Cost	2003.2.4.13	+/-1.21	62.5%	0.000	0.000	
Loss Cost	2004.1.4.66	+/-1.11	72.5%	0.000	0.000	
Loss Cost	2004.2.4.52	+/-1.18	69.6%	0.000	0.000	
Loss Cost	2005.1.4.64	+/-1.26	68.6%	0.000	0.000	
Loss Cost	2005.2.4.43	+/-1.33	65.0%	0.000	0.000	
Loss Cost	2006.1.4.55	+/-1.43	63.7%	0.000	0.000	
Loss Cost	2006.2.4.41	+/-1.54	59.6%	0.000	0.000	
Loss Cost	2007.1.4.59	+/-1.67	58.9%	0.000	0.000	
Loss Cost	2007.2.4.48	+/-1.82	54.6%	0.000	0.000	
Loss Cost	2008.1.4.94	+/-1.92	58.3%	0.000	0.000	
Loss Cost	2008.2.4.99	+/-2.12	55.1%	0.000	0.000	
Loss Cost	2009.1.5.73	+/-2.14	63.0%	0.000	0.000	
Loss Cost	2009.2.5.80	+/-2.39	59.7%	0.000	0.000	
Loss Cost	2010.1.6.56	+/-2.50	65.4%	0.000	0.000	
Loss Cost	2010.2.6.23	+/-2.78	59.3%	0.000	0.000	
Loss Cost	2011.1.6.99	+/-3.01	63.0%	0.000	0.000	
Loss Cost	2011.2.6.93	+/-3.46	57.6%	0.000	0.001	
Loss Cost	2012.1.8.27	+/-3.58	67.0%	0.000	0.000	
Loss Cost	2012.2.7.54	+/-4.05	58.7%	0.000	0.001	
Loss Cost	2013.1.8.40	+/-4.71	59.5%	0.000	0.002	
Loss Cost	2013.2.6.63	+/-4.93	47.0%	0.000	0.012	
Loss Cost	2014.1.8.06	+/-5.78	53.0%	0.000	0.010	
Loss Cost	2014.2.6.45	+/-6.79	35.3%	0.000	0.054	
Loss Cost	2015.1.8.77	+/-8.23	47.7%	0.001	0.035	
Severity	1999.1.2.89	+/-0.72	63.4%	0.000	0.000	
Severity	1999.2.2.73	+/-0.73	60.5%	0.000	0.000	
Severity	2000.1.2.68	+/-0.77	57.8%	0.000	0.000	
Severity	2000.2.2.55	+/-0.79	54.3%	0.000	0.000	
Severity	2001.1.2.52	+/-0.84	51.6%	0.000	0.000	
Severity	2001.2.2.37	+/-0.87	47.4%	0.000	0.000	
Severity	2002.1.2.32	+/-0.92	44.2%	0.000	0.000	
Severity	2002.2.2.17	+/-0.96	39.5%	0.000	0.000	
Severity	2003.1.2.09	+/-1.01	35.6%	0.000	0.000	
Severity	2003.2.2.01	+/-1.08	31.6%	0.000	0.001	
Severity	2004.1.2.32	+/-1.09	38.7%	0.000	0.000	
Severity	2004.2.2.29	+/-1.17	35.7%	0.000	0.000	
Severity	2005.1.2.53	+/-1.23	39.1%	0.000	0.000	
Severity	2005.2.2.50	+/-1.32	35.8%	0.000	0.001	
Severity	2006.1.2.74	+/-1.40	38.7%	0.000	0.000	
Severity	2006.2.2.82	+/-1.52	37.0%	0.000	0.001	
Severity	2007.1.3.20	+/-1.58	42.7%	0.000	0.000	
Severity	2007.2.3.13	+/-1.73	38.2%	0.000	0.001	
Severity	2008.1.3.58	+/-1.81	44.1%	0.000	0.000	
Severity	2008.2.3.62	+/-2.00	40.9%	0.000	0.001	
Severity	2009.1.4.31	+/-2.04	50.8%	0.000	0.000	
Severity	2009.2.4.25	+/-2.27	45.9%	0.000	0.001	
Severity	2010.1.4.89	+/-2.41	52.0%	0.000	0.000	
Severity	2010.2.5.09	+/-2.72	49.7%	0.000	0.001	
Severity	2011.1.6.20	+/-2.71	62.0%	0.000	0.000	
Severity	2011.2.5.89	+/-3.09	54.9%	0.000	0.001	
Severity	2012.1.6.41	+/-3.53	54.6%	0.000	0.002	
Severity	2012.2.5.86	+/-4.06	44.6%	0.000	0.008	
Severity	2013.1.6.94	+/-4.63	49.8%	0.000	0.006	
Severity	2013.2.6.14	+/-5.47	26.9%	0.000	0.028	
Severity	2014.1.7.51	+/-6.54	42.0%	0.000	0.025	
Severity	2014.2.6.83	+/-8.28	27.7%	0.000	0.084	
Severity	2015.1.10.57	+/-9.09	53.3%	0.000	0.024	
Frequency	1999.1.0.83	+/-1.03	4.0%	0.000	0.112	
Frequency	1999.2.0.56	+/-1.04	0.5%	0.000	0.281	
Frequency	2000.1.0.23	+/-1.02	-2.2%	0.000	0.656	
Frequency	2000.2.0.12	+/-0.99	-2.7%	0.000	0.809	
Frequency	2001.1.0.51	+/-0.93	0.6%	0.000	0.276	
Frequency	2001.2.0.95	+/-0.83	11.4%	0.000	0.027	
Frequency	2002.1.1.34	+/-0.74	27.8%	0.000	0.001	
Frequency	2002.2.1.72	+/-0.63	48.9%	0.000	0.000	
Frequency	2003.1.1.98	+/-0.59	60.7%	0.000	0.000	
Frequency	2003.2.2.08	+/-0.61	61.4%	0.000	0.000	
Frequency	2004.1.2.29	+/-0.60	68.0%	0.000	0.000	
Frequency	2004.2.2.18	+/-0.63	64.6%	0.000	0.000	
Frequency	2005.1.2.06	+/-0.66	60.6%	0.000	0.000	
Frequency	2005.2.1.89	+/-0.67	56.0%	0.000	0.000	
Frequency	2006.1.1.76	+/-0.71	50.8%	0.000	0.000	
Frequency	2006.2.1.55	+/-0.72	44.6%	0.000	0.000	
Frequency	2007.1.1.34	+/-0.73	37.3%	0.000	0.001	
Frequency	2007.2.1.31	+/-0.80	33.0%	0.000	0.002	
Frequency	2008.1.1.31	+/-0.88	29.5%	0.000	0.005	
Frequency	2008.2.1.32	+/-0.97	26.5%	0.000	0.010	
Frequency	2009.1.1.36	+/-1.07	24.5%	0.000	0.015	
Frequency	2009.2.1.49	+/-1.19	25.4%	0.000	0.016	
Frequency	2010.1.1.60	+/-1.33	24.8%	0.000	0.021	
Frequency	2010.2.1.08	+/-1.31	11.7%	0.000	0.098	
Frequency	2011.1.0.74	+/-1.42	1.8%	0.000	0.278	
Frequency	2011.2.0.98	+/-1.60	5.2%	0.000	0.207	
Frequency	2012.1.1.75	+/-1.50	29.9%	0.000	0.025	
Frequency	2012.2.1.58	+/-1.75	20.1%	0.000	0.070	
Frequency	2013.1.1.37	+/-2.07	9.9%	0.000	0.168	
Frequency	2013.2.0.47	+/-2.07	-8.0%	0.000	0.622	
Frequency	2014.1.0.52	+/-2.58	-9.6%	0.000	0.656	
Frequency	2014.2.0.35	+/-2.94	-13.0%	0.000	0.786	
Frequency	2015.1.-1.64	+/-3.10	8.4%	0.000	0.247	

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1999.1.2.19	+/- 0.55	65.9%	0.000	0.008	0.000	
Loss Cost	1999.2.3.32	+/- 0.55	68.1%	0.000	0.003	0.000	
Loss Cost	2000.1.2.49	+/- 0.55	72.4%	0.000	0.007	0.000	
Loss Cost	2000.2.2.57	+/- 0.57	72.2%	0.000	0.005	0.000	
Loss Cost	2001.1.2.76	+/- 0.55	76.5%	0.000	0.009	0.000	
Loss Cost	2001.2.2.83	+/- 0.58	76.0%	0.000	0.007	0.000	
Loss Cost	2002.1.2.80	+/- 0.62	74.7%	0.000	0.008	0.000	
Loss Cost	2002.2.2.80	+/- 0.66	72.3%	0.000	0.010	0.000	
Loss Cost	2003.1.2.81	+/- 0.70	71.2%	0.000	0.014	0.000	
Loss Cost	2003.2.2.76	+/- 0.74	67.9%	0.000	0.020	0.000	
Loss Cost	2004.1.2.88	+/- 0.79	68.7%	0.000	0.033	0.000	
Loss Cost	2004.2.2.91	+/- 0.84	66.3%	0.000	0.036	0.000	
Loss Cost	2005.1.3.01	+/- 0.90	66.2%	0.000	0.054	0.000	
Loss Cost	2005.2.3.17	+/- 0.95	66.7%	0.000	0.038	0.000	
Loss Cost	2006.1.3.22	+/- 1.03	65.5%	0.000	0.051	0.000	
Loss Cost	2006.2.3.27	+/- 1.11	62.8%	0.000	0.054	0.000	
Loss Cost	2007.1.3.15	+/- 1.21	60.1%	0.000	0.049	0.000	
Loss Cost	2007.2.3.13	+/- 1.32	55.4%	0.000	0.062	0.000	
Loss Cost	2008.1.3.44	+/- 1.40	58.7%	0.000	0.108	0.000	
Loss Cost	2008.2.3.73	+/- 1.49	60.0%	0.000	0.074	0.000	
Loss Cost	2009.1.3.93	+/- 1.65	60.2%	0.000	0.115	0.000	
Loss Cost	2009.2.4.20	+/- 1.80	59.7%	0.000	0.092	0.000	
Loss Cost	2010.1.4.70	+/- 1.92	64.1%	0.000	0.168	0.000	
Loss Cost	2010.2.4.99	+/- 2.14	62.6%	0.000	0.141	0.000	
Loss Cost	2011.1.5.69	+/- 2.27	68.2%	0.000	0.260	0.000	
Loss Cost	2011.2.6.02	+/- 2.57	66.2%	0.000	0.222	0.000	
Loss Cost	2012.1.7.00	+/- 2.69	73.3%	0.000	0.414	0.000	
Loss Cost	2012.2.7.75	+/- 2.95	75.2%	0.000	0.267	0.000	
Loss Cost	2013.1.8.94	+/- 3.11	81.0%	0.000	0.504	0.000	
Loss Cost	2013.2.9.46	+/- 3.70	78.6%	0.000	0.426	0.000	
Loss Cost	2014.1.9.27	+/- 4.74	72.8%	0.000	0.449	0.002	
Loss Cost	2014.2.8.98	+/- 6.08	61.3%	0.000	0.541	0.009	
Loss Cost	2015.1.8.54	+/- 8.49	49.4%	0.001	0.552	0.043	
Severity	1999.1.3.25	+/- 0.53	80.8%	0.000	0.073	0.000	
Severity	1999.2.3.21	+/- 0.55	79.1%	0.000	0.094	0.000	
Severity	2000.1.3.14	+/- 0.58	77.7%	0.000	0.075	0.000	
Severity	2000.2.3.01	+/- 0.59	75.7%	0.000	0.118	0.000	
Severity	2001.1.2.92	+/- 0.61	74.0%	0.000	0.087	0.000	
Severity	2001.2.2.72	+/- 0.60	72.4%	0.000	0.151	0.000	
Severity	2002.1.2.58	+/- 0.61	70.7%	0.000	0.088	0.000	
Severity	2002.2.2.43	+/- 0.62	67.6%	0.000	0.143	0.000	
Severity	2003.1.2.45	+/- 0.66	66.3%	0.000	0.168	0.000	
Severity	2003.2.2.46	+/- 0.70	63.7%	0.000	0.179	0.000	
Severity	2004.1.2.52	+/- 0.75	63.0%	0.000	0.226	0.000	
Severity	2004.2.2.47	+/- 0.80	59.0%	0.000	0.269	0.000	
Severity	2005.1.2.43	+/- 0.86	56.2%	0.000	0.261	0.000	
Severity	2005.2.2.51	+/- 0.92	55.0%	0.000	0.231	0.000	
Severity	2006.1.2.70	+/- 0.98	57.3%	0.000	0.340	0.000	
Severity	2006.2.2.93	+/- 1.01	60.5%	0.000	0.221	0.000	
Severity	2007.1.2.82	+/- 1.10	57.0%	0.000	0.194	0.000	
Severity	2007.2.2.68	+/- 1.18	50.4%	0.000	0.261	0.000	
Severity	2008.1.3.11	+/- 1.17	59.8%	0.000	0.458	0.000	
Severity	2008.2.3.70	+/- 1.02	75.4%	0.000	0.122	0.000	
Severity	2009.1.4.00	+/- 1.06	78.3%	0.000	0.220	0.000	
Severity	2009.2.4.19	+/- 1.15	77.5%	0.000	0.171	0.000	
Severity	2010.1.4.55	+/- 1.20	80.3%	0.000	0.304	0.000	
Severity	2010.2.5.02	+/- 1.17	84.8%	0.000	0.118	0.000	
Severity	2011.1.5.54	+/- 1.14	89.0%	0.000	0.235	0.000	
Severity	2011.2.5.65	+/- 1.30	87.1%	0.000	0.228	0.000	
Severity	2012.1.5.50	+/- 1.51	84.5%	0.000	0.215	0.000	
Severity	2012.2.5.90	+/- 1.66	84.8%	0.000	0.136	0.000	
Severity	2013.1.6.01	+/- 2.03	82.4%	0.000	0.196	0.000	
Severity	2013.2.5.99	+/- 2.47	76.6%	0.000	0.242	0.000	
Severity	2014.1.4.87	+/- 2.49	76.4%	0.000	0.076	0.002	
Severity	2014.2.5.31	+/- 3.10	72.5%	0.000	0.077	0.005	
Severity	2015.1.5.83	+/- 4.27	71.1%	0.000	0.161	0.015	
Frequency	1999.1 -1.02	+/- 0.67	17.3%	0.000	0.402	0.004	
Frequency	1999.2 -0.86	+/- 0.67	13.7%	0.000	0.260	0.014	
Frequency	2000.1 -0.63	+/- 0.65	5.9%	0.000	0.440	0.058	
Frequency	2000.2 -0.44	+/- 0.64	3.4%	0.000	0.252	0.177	
Frequency	2001.1 -0.16	+/- 0.59	-3.5%	0.000	0.462	0.583	
Frequency	2001.2 0.10	+/- 0.53	0.8%	0.000	0.157	0.693	
Frequency	2002.1 0.21	+/- 0.54	0.6%	0.000	0.239	0.426	
Frequency	2002.2 0.36	+/- 0.55	6.3%	0.000	0.134	0.191	
Frequency	2003.1 0.35	+/- 0.58	6.0%	0.000	0.141	0.234	
Frequency	2003.2 0.29	+/- 0.62	2.6%	0.000	0.182	0.343	
Frequency	2004.1 0.35	+/- 0.66	2.8%	0.000	0.234	0.283	
Frequency	2004.2 0.43	+/- 0.70	4.7%	0.000	0.196	0.215	
Frequency	2005.1 0.57	+/- 0.74	6.8%	0.000	0.289	0.122	
Frequency	2005.2 0.64	+/- 0.79	7.8%	0.000	0.257	0.104	
Frequency	2006.1 0.50	+/- 0.84	6.1%	0.000	0.191	0.224	
Frequency	2006.2 0.33	+/- 0.87	-0.8%	0.000	0.283	0.445	
Frequency	2007.1 0.32	+/- 0.96	-1.2%	0.000	0.301	0.493	
Frequency	2007.2 0.44	+/- 1.03	0.7%	0.000	0.257	0.384	
Frequency	2008.1 0.32	+/- 1.13	0.3%	0.000	0.223	0.564	
Frequency	2008.2 0.03	+/- 1.17	-5.5%	0.000	0.343	0.958	
Frequency	2009.1 -0.07	+/- 1.30	-5.2%	0.000	0.318	0.907	
Frequency	2009.2 0.01	+/- 1.45	-5.3%	0.000	0.310	0.989	
Frequency	2010.1 0.15	+/- 1.63	-7.2%	0.000	0.391	0.852	
Frequency	2010.2 -0.03	+/- 1.82	-10.2%	0.000	0.483	0.972	
Frequency	2011.1 0.13	+/- 2.08	-12.2%	0.000	0.578	0.891	
Frequency	2011.2 0.36	+/- 2.38	-11.6%	0.000	0.524	0.748	
Frequency	2012.1 1.42	+/- 2.34	-0.9%	0.000	0.917	0.206	
Frequency	2012.2 1.74	+/- 2.72	1.0%	0.000	0.808	0.182	
Frequency	2013.1 2.76	+/- 2.94	19.4%	0.000	0.817	0.060	
Frequency	2013.2 3.27	+/- 3.49	21.9%	0.000	0.977	0.060	
Frequency	2014.1 4.20	+/- 4.24	29.3%	0.000	0.728	0.048	
Frequency	2014.2 3.48	+/- 5.24	11.2%	0.000	0.619	0.149	
Frequency	2015.1 2.57	+/- 7.10	-18.9%	0.001	0.820	0.389	

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1.2.22	+/- 0.59	59.6%	0.000	0.000	
Loss Cost	1999.2.2.32	+/- 0.62	60.5%	0.000	0.000	
Loss Cost	2000.1.2.53	+/- 0.60	66.8%	0.000	0.000	
Loss Cost	2000.2.2.57	+/- 0.63	65.8%	0.000	0.000	
Loss Cost	2001.1.2.79	+/- 0.60	71.9%	0.000	0.000	
Loss Cost	2001.2.2.83	+/- 0.64	70.7%	0.000	0.000	
Loss Cost	2002.1.2.85	+/- 0.68	69.1%	0.000	0.000	
Loss Cost	2002.2.2.80	+/- 0.72	66.5%	0.000	0.000	
Loss Cost	2003.1.2.86	+/- 0.76	65.6%	0.000	0.000	
Loss Cost	2003.2.2.76	+/- 0.81	62.2%	0.000	0.000	
Loss Cost	2004.1.2.93	+/- 0.84	64.1%	0.000	0.000	
Loss Cost	2004.2.2.91	+/- 0.90	61.4%	0.000	0.000	
Loss Cost	2005.1.3.07	+/- 0.95	62.3%	0.000	0.000	
Loss Cost	2005.2.3.17	+/- 1.02	61.6%	0.000	0.000	
Loss Cost	2006.1.3.29	+/- 1.09	60.9%	0.000	0.000	
Loss Cost	2006.2.3.27	+/- 1.18	57.7%	0.000	0.000	
Loss Cost	2007.1.3.24	+/- 1.29	54.0%	0.000	0.000	
Loss Cost	2007.2.3.13	+/- 1.40	49.2%	0.000	0.000	
Loss Cost	2008.1.3.53	+/- 1.45	54.8%	0.000	0.000	
Loss Cost	2008.2.3.73	+/- 1.59	54.6%	0.000	0.000	
Loss Cost	2009.1.4.04	+/- 1.72	56.3%	0.000	0.000	
Loss Cost	2009.2.4.20	+/- 1.91	54.4%	0.000	0.000	
Loss Cost	2010.1.4.83	+/- 1.97	61.6%	0.000	0.000	
Loss Cost	2010.2.4.99	+/- 2.22	59.1%	0.000	0.000	
Loss Cost	2011.1.5.82	+/- 2.28	67.3%	0.000	0.000	
Loss Cost	2011.2.6.02	+/- 2.61	64.4%	0.000	0.000	
Loss Cost	2012.1.7.13	+/- 2.61	73.9%	0.000	0.000	
Loss Cost	2012.2.7.75	+/- 2.96	74.3%	0.000	0.000	
Loss Cost	2013.1.9.07	+/- 2.96	81.9%	0.000	0.000	
Loss Cost	2013.2.9.46	+/- 3.57	79.3%	0.000	0.000	
Loss Cost	2014.1.9.55	+/- 4.46	74.0%	0.000	0.001	
Loss Cost	2014.2.8.98	+/- 5.63	64.5%	0.000	0.006	
Loss Cost	2015.1.9.00	+/- 7.52	54.4%	0.000	0.022	
Severity	1999.1.3.27	+/- 0.54	79.6%	0.000	0.000	
Severity	1999.2.3.21	+/- 0.57	77.9%	0.000	0.000	
Severity	2000.1.3.16	+/- 0.60	76.2%	0.000	0.000	
Severity	2000.2.3.01	+/- 0.60	74.6%	0.000	0.000	
Severity	2001.1.2.95	+/- 0.63	72.4%	0.000	0.000	
Severity	2001.2.2.72	+/- 0.61	71.4%	0.000	0.000	
Severity	2002.1.2.61	+/- 0.63	68.8%	0.000	0.000	
Severity	2002.2.2.43	+/- 0.63	66.3%	0.000	0.000	
Severity	2003.1.2.48	+/- 0.67	65.2%	0.000	0.000	
Severity	2003.2.2.46	+/- 0.71	62.6%	0.000	0.000	
Severity	2004.1.2.55	+/- 0.76	62.3%	0.000	0.000	
Severity	2004.2.2.47	+/- 0.80	58.6%	0.000	0.000	
Severity	2005.1.2.46	+/- 0.87	55.7%	0.000	0.000	
Severity	2005.2.2.51	+/- 0.93	54.1%	0.000	0.000	
Severity	2006.1.2.73	+/- 0.97	57.4%	0.000	0.000	
Severity	2006.2.2.93	+/- 1.02	59.5%	0.000	0.000	
Severity	2007.1.2.87	+/- 1.11	55.4%	0.000	0.000	
Severity	2007.2.2.68	+/- 1.19	49.6%	0.000	0.000	
Severity	2008.1.3.15	+/- 1.16	60.6%	0.000	0.000	
Severity	2008.2.3.70	+/- 1.05	73.3%	0.000	0.000	
Severity	2009.1.4.06	+/- 1.07	77.5%	0.000	0.000	
Severity	2009.2.4.19	+/- 1.18	76.1%	0.000	0.000	
Severity	2010.1.4.61	+/- 1.20	80.2%	0.000	0.000	
Severity	2010.2.5.02	+/- 1.23	83.0%	0.000	0.000	
Severity	2011.1.5.62	+/- 1.14	88.5%	0.000	0.000	
Severity	2011.2.5.65	+/- 1.32	86.5%	0.000	0.000	
Severity	2012.1.5.61	+/- 1.53	83.6%	0.000	0.000	
Severity	2012.2.5.90	+/- 1.76	82.5%	0.000	0.000	
Severity	2013.1.6.19	+/- 2.07	80.7%	0.000	0.000	
Severity	2013.2.5.99	+/- 2.50	75.1%	0.000	0.000	
Severity	2014.1.5.25	+/- 2.86	66.5%	0.000	0.002	
Severity	2014.2.5.31	+/- 3.67	58.6%	0.000	0.010	
Severity	2015.1.6.43	+/- 4.52	62.9%	0.000	0.012	
Frequency	1999.1.-1.01	+/- 0.66	17.9%	0.000	0.004	
Frequency	1999.2.-0.86	+/- 0.67	13.0%	0.000	0.014	
Frequency	2000.1.-0.62	+/- 0.64	6.9%	0.000	0.061	
Frequency	2000.2.-0.44	+/- 0.64	2.4%	0.000	0.179	
Frequency	2001.1.-0.15	+/- 0.58	-2.1%	0.000	0.605	
Frequency	2001.2.0.10	+/- 0.53	-2.6%	0.000	0.698	
Frequency	2002.1.0.23	+/- 0.55	-0.8%	0.000	0.394	
Frequency	2002.2.0.36	+/- 0.56	2.2%	0.000	0.200	
Frequency	2003.1.0.37	+/- 0.60	1.9%	0.000	0.213	
Frequency	2003.2.0.29	+/- 0.63	-0.3%	0.000	0.349	
Frequency	2004.1.0.37	+/- 0.66	1.2%	0.000	0.257	
Frequency	2004.2.0.43	+/- 0.71	2.0%	0.000	0.221	
Frequency	2005.1.0.59	+/- 0.74	6.2%	0.000	0.108	
Frequency	2005.2.0.64	+/- 0.79	6.5%	0.000	0.106	
Frequency	2006.1.0.54	+/- 0.85	2.9%	0.000	0.199	
Frequency	2006.2.0.33	+/- 0.88	-1.7%	0.000	0.446	
Frequency	2007.1.0.36	+/- 0.95	-1.8%	0.000	0.447	
Frequency	2007.2.0.44	+/- 1.04	-1.0%	0.000	0.388	
Frequency	2008.1.0.37	+/- 1.14	-2.6%	0.000	0.505	
Frequency	2008.2.0.03	+/- 1.17	-5.2%	0.000	0.958	
Frequency	2009.1.-0.02	+/- 1.29	-5.6%	0.000	0.977	
Frequency	2009.2.0.01	+/- 1.44	-5.9%	0.000	0.989	
Frequency	2010.1.0.21	+/- 1.60	-5.7%	0.000	0.784	
Frequency	2010.2.-0.03	+/- 1.78	-6.7%	0.000	0.972	
Frequency	2011.1.0.19	+/- 2.01	-6.8%	0.000	0.839	
Frequency	2011.2.0.36	+/- 2.30	-6.8%	0.000	0.742	
Frequency	2012.1.1.44	+/- 2.21	7.4%	0.000	0.179	
Frequency	2012.2.1.74	+/- 2.57	9.5%	0.000	0.161	
Frequency	2013.1.2.72	+/- 2.73	27.0%	0.000	0.048	
Frequency	2013.2.3.27	+/- 3.23	30.6%	0.000	0.045	
Frequency	2014.1.4.09	+/- 3.84	36.9%	0.000	0.037	
Frequency	2014.2.3.48	+/- 4.80	20.4%	0.000	0.124	
Frequency	2015.1.2.42	+/- 6.04	-0.2%	0.000	0.359	

AP

Coverage = AP
End Trend Period = 2018.2
Seasonality = T
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:		P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1999.1 2.14	+/- 0.56	65.6%	0.000	0.005	0.000	
Loss Cost	1999.2 2.26	+/- 0.56	68.0%	0.000	0.002	0.000	
Loss Cost	2000.1 2.44	+/- 0.55	72.3%	0.000	0.005	0.000	
Loss Cost	2000.2 2.51	+/- 0.58	72.1%	0.000	0.004	0.000	
Loss Cost	2001.1 2.71	+/- 0.56	76.3%	0.000	0.007	0.000	
Loss Cost	2001.2 2.78	+/- 0.59	75.8%	0.000	0.005	0.000	
Loss Cost	2002.1 2.75	+/- 0.63	74.6%	0.000	0.006	0.000	
Loss Cost	2002.2 2.75	+/- 0.67	72.2%	0.000	0.008	0.000	
Loss Cost	2003.1 2.75	+/- 0.71	71.1%	0.000	0.010	0.000	
Loss Cost	2003.2 2.70	+/- 0.76	67.8%	0.000	0.015	0.000	
Loss Cost	2004.1 2.82	+/- 0.80	68.5%	0.000	0.026	0.000	
Loss Cost	2004.2 2.86	+/- 0.86	66.2%	0.000	0.028	0.000	
Loss Cost	2005.1 2.95	+/- 0.92	66.1%	0.000	0.044	0.000	
Loss Cost	2005.2 3.11	+/- 0.97	66.7%	0.000	0.030	0.000	
Loss Cost	2006.1 3.15	+/- 1.05	65.6%	0.000	0.041	0.000	
Loss Cost	2006.2 3.21	+/- 1.14	62.9%	0.000	0.044	0.000	
Loss Cost	2007.1 3.08	+/- 1.23	60.4%	0.000	0.039	0.000	
Loss Cost	2007.2 3.06	+/- 1.34	55.7%	0.000	0.050	0.000	
Loss Cost	2008.1 3.37	+/- 1.44	58.9%	0.000	0.090	0.000	
Loss Cost	2008.2 3.66	+/- 1.52	60.6%	0.000	0.060	0.000	
Loss Cost	2009.1 3.85	+/- 1.69	60.7%	0.000	0.095	0.000	
Loss Cost	2009.2 4.13	+/- 1.84	60.6%	0.000	0.073	0.000	
Loss Cost	2010.1 4.63	+/- 1.97	64.9%	0.000	0.135	0.000	
Loss Cost	2010.2 4.95	+/- 2.17	63.9%	0.000	0.109	0.000	
Loss Cost	2011.1 5.63	+/- 2.31	69.4%	0.000	0.201	0.000	
Loss Cost	2011.2 6.02	+/- 2.60	68.1%	0.000	0.161	0.000	
Loss Cost	2012.1 7.00	+/- 2.71	75.4%	0.000	0.293	0.000	
Loss Cost	2012.2 7.89	+/- 2.87	79.2%	0.000	0.141	0.000	
Loss Cost	2013.1 9.14	+/- 2.88	85.9%	0.000	0.250	0.000	
Loss Cost	2013.2 10.09	+/- 3.23	86.8%	0.000	0.130	0.000	
Loss Cost	2014.1 10.14	+/- 4.28	83.0%	0.000	0.181	0.001	
Loss Cost	2014.2 11.02	+/- 5.97	76.9%	0.000	0.178	0.004	
Severity	1999.1 3.28	+/- 0.54	80.9%	0.000	0.100	0.000	
Severity	1999.2 3.24	+/- 0.57	79.2%	0.000	0.126	0.000	
Severity	2000.1 3.17	+/- 0.59	77.8%	0.000	0.102	0.000	
Severity	2000.2 3.05	+/- 0.60	75.8%	0.000	0.156	0.000	
Severity	2001.1 2.96	+/- 0.63	74.1%	0.000	0.117	0.000	
Severity	2001.2 2.76	+/- 0.61	72.6%	0.000	0.198	0.000	
Severity	2002.1 2.62	+/- 0.63	70.9%	0.000	0.120	0.000	
Severity	2002.2 2.47	+/- 0.63	67.9%	0.000	0.189	0.000	
Severity	2003.1 2.49	+/- 0.68	66.7%	0.000	0.222	0.000	
Severity	2003.2 2.50	+/- 0.72	64.1%	0.000	0.234	0.000	
Severity	2004.1 2.56	+/- 0.77	63.4%	0.000	0.293	0.000	
Severity	2004.2 2.51	+/- 0.82	59.6%	0.000	0.343	0.000	
Severity	2005.1 2.47	+/- 0.89	56.8%	0.000	0.334	0.000	
Severity	2005.2 2.56	+/- 0.95	55.5%	0.000	0.299	0.000	
Severity	2006.1 2.75	+/- 1.00	58.0%	0.000	0.433	0.000	
Severity	2006.2 2.98	+/- 1.04	61.1%	0.000	0.294	0.000	
Severity	2007.1 2.87	+/- 1.13	57.5%	0.000	0.261	0.000	
Severity	2007.2 2.73	+/- 1.21	51.1%	0.000	0.344	0.000	
Severity	2008.1 3.18	+/- 1.20	60.9%	0.000	0.590	0.000	
Severity	2008.2 3.74	+/- 1.04	76.1%	0.000	0.188	0.000	
Severity	2009.1 4.06	+/- 1.08	79.2%	0.000	0.327	0.000	
Severity	2009.2 4.23	+/- 1.17	78.3%	0.000	0.263	0.000	
Severity	2010.1 4.61	+/- 1.22	81.3%	0.000	0.445	0.000	
Severity	2010.2 5.05	+/- 1.19	85.4%	0.000	0.196	0.000	
Severity	2011.1 5.58	+/- 1.14	89.7%	0.000	0.372	0.000	
Severity	2011.2 5.65	+/- 1.31	87.8%	0.000	0.370	0.000	
Severity	2012.1 5.50	+/- 1.54	85.1%	0.000	0.342	0.000	
Severity	2012.2 5.86	+/- 1.73	84.7%	0.000	0.235	0.000	
Severity	2013.1 5.95	+/- 2.14	81.8%	0.000	0.303	0.000	
Severity	2013.2 5.83	+/- 2.68	74.4%	0.000	0.399	0.001	
Severity	2014.1 4.56	+/- 2.60	73.0%	0.000	0.142	0.005	
Severity	2014.2 4.77	+/- 3.72	59.2%	0.000	0.192	0.020	
Frequency	1999.1 -1.11	+/- 0.67	20.6%	0.000	0.287	0.002	
Frequency	1999.2 -0.95	+/- 0.67	17.4%	0.000	0.175	0.007	
Frequency	2000.1 -0.71	+/- 0.65	9.1%	0.000	0.312	0.034	
Frequency	2000.2 -0.52	+/- 0.64	6.9%	0.000	0.162	0.110	
Frequency	2001.1 -0.24	+/- 0.59	-1.1%	0.000	0.314	0.409	
Frequency	2001.2 0.02	+/- 0.52	3.8%	0.000	0.080	0.932	
Frequency	2002.1 0.13	+/- 0.53	2.5%	0.000	0.130	0.624	
Frequency	2002.2 0.27	+/- 0.53	8.8%	0.000	0.063	0.302	
Frequency	2003.1 0.25	+/- 0.57	8.6%	0.000	0.066	0.371	
Frequency	2003.2 0.20	+/- 0.60	5.4%	0.000	0.090	0.501	
Frequency	2004.1 0.25	+/- 0.65	5.0%	0.000	0.121	0.428	
Frequency	2004.2 0.34	+/- 0.68	7.2%	0.000	0.098	0.319	
Frequency	2005.1 0.47	+/- 0.72	8.3%	0.000	0.156	0.192	
Frequency	2005.2 0.54	+/- 0.77	9.7%	0.000	0.136	0.155	
Frequency	2006.1 0.39	+/- 0.81	9.5%	0.000	0.090	0.331	
Frequency	2006.2 0.22	+/- 0.84	2.8%	0.000	0.143	0.591	
Frequency	2007.1 0.20	+/- 0.92	2.5%	0.000	0.154	0.659	
Frequency	2007.2 0.33	+/- 0.99	5.1%	0.000	0.125	0.497	
Frequency	2008.1 0.18	+/- 1.08	5.9%	0.000	0.103	0.725	
Frequency	2008.2 -0.08	+/- 1.12	0.2%	0.000	0.172	0.884	
Frequency	2009.1 -0.20	+/- 1.24	1.3%	0.000	0.156	0.736	
Frequency	2009.2 -0.09	+/- 1.37	1.9%	0.000	0.149	0.889	
Frequency	2010.1 0.03	+/- 1.55	-1.2%	0.000	0.204	0.971	
Frequency	2010.2 -0.10	+/- 1.74	-4.5%	0.000	0.268	0.905	
Frequency	2011.1 0.05	+/- 2.00	-7.7%	0.000	0.345	0.956	
Frequency	2011.2 0.36	+/- 2.26	-5.0%	0.000	0.285	0.733	
Frequency	2012.1 1.42	+/- 2.12	7.4%	0.000	0.531	0.163	
Frequency	2012.2 1.92	+/- 2.39	16.4%	0.000	0.373	0.100	
Frequency	2013.1 3.01	+/- 2.34	43.6%	0.000	0.653	0.017	
Frequency	2013.2 4.03	+/- 2.33	64.3%	0.000	0.258	0.004	
Frequency	2014.1 5.33	+/- 1.93	85.9%	0.000	0.394	0.000	
Frequency	2014.2 5.96	+/- 2.52	84.2%	0.000	0.251	0.002	

AP

Coverage = AP
End Trend Period = 2018.2
Seasonality = F
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1 2.20	+/- 0.61	58.4%	0.000	0.000	
Loss Cost	1999.2 2.29	+/- 0.63	59.3%	0.000	0.000	
Loss Cost	2000.1 2.50	+/- 0.61	65.8%	0.000	0.000	
Loss Cost	2000.2 2.54	+/- 0.65	64.8%	0.000	0.000	
Loss Cost	2001.1 2.77	+/- 0.62	71.1%	0.000	0.000	
Loss Cost	2001.2 2.81	+/- 0.66	69.9%	0.000	0.000	
Loss Cost	2002.1 2.82	+/- 0.70	68.2%	0.000	0.000	
Loss Cost	2002.2 2.77	+/- 0.74	65.6%	0.000	0.000	
Loss Cost	2003.1 2.83	+/- 0.79	64.6%	0.000	0.000	
Loss Cost	2003.2 2.73	+/- 0.83	61.2%	0.000	0.000	
Loss Cost	2004.1 2.90	+/- 0.86	63.2%	0.000	0.000	
Loss Cost	2004.2 2.89	+/- 0.93	60.5%	0.000	0.000	
Loss Cost	2005.1 3.04	+/- 0.98	61.3%	0.000	0.000	
Loss Cost	2005.2 3.15	+/- 1.05	60.7%	0.000	0.000	
Loss Cost	2006.1 3.26	+/- 1.13	60.0%	0.000	0.000	
Loss Cost	2006.2 3.24	+/- 1.22	56.8%	0.000	0.000	
Loss Cost	2007.1 3.21	+/- 1.33	53.1%	0.000	0.000	
Loss Cost	2007.2 3.10	+/- 1.45	48.3%	0.000	0.000	
Loss Cost	2008.1 3.50	+/- 1.50	54.1%	0.000	0.000	
Loss Cost	2008.2 3.70	+/- 1.64	53.9%	0.000	0.000	
Loss Cost	2009.1 4.01	+/- 1.78	55.7%	0.000	0.000	
Loss Cost	2009.2 4.17	+/- 1.97	53.9%	0.000	0.000	
Loss Cost	2010.1 4.80	+/- 2.04	61.3%	0.000	0.000	
Loss Cost	2010.2 4.97	+/- 2.30	58.9%	0.000	0.000	
Loss Cost	2011.1 5.80	+/- 2.35	67.4%	0.000	0.000	
Loss Cost	2011.2 6.02	+/- 2.71	64.8%	0.000	0.000	
Loss Cost	2012.1 7.16	+/- 2.69	74.9%	0.000	0.000	
Loss Cost	2012.2 7.84	+/- 3.04	75.9%	0.000	0.000	
Loss Cost	2013.1 9.31	+/- 2.90	85.0%	0.000	0.000	
Loss Cost	2013.2 9.91	+/- 3.50	83.6%	0.000	0.000	
Loss Cost	2014.1 10.36	+/- 4.49	79.9%	0.000	0.001	
Loss Cost	2014.2 10.31	+/- 6.18	71.3%	0.000	0.005	
Severity	1999.1 3.31	+/- 0.55	79.9%	0.000	0.000	
Severity	1999.2 3.25	+/- 0.58	78.3%	0.000	0.000	
Severity	2000.1 3.21	+/- 0.61	76.6%	0.000	0.000	
Severity	2000.2 3.06	+/- 0.61	75.0%	0.000	0.000	
Severity	2001.1 3.00	+/- 0.64	72.9%	0.000	0.000	
Severity	2001.2 2.77	+/- 0.62	72.0%	0.000	0.000	
Severity	2002.1 2.66	+/- 0.64	69.4%	0.000	0.000	
Severity	2002.2 2.48	+/- 0.64	67.1%	0.000	0.000	
Severity	2003.1 2.53	+/- 0.68	66.0%	0.000	0.000	
Severity	2003.2 2.51	+/- 0.73	63.5%	0.000	0.000	
Severity	2004.1 2.60	+/- 0.77	63.2%	0.000	0.000	
Severity	2004.2 2.52	+/- 0.82	59.7%	0.000	0.000	
Severity	2005.1 2.51	+/- 0.88	56.8%	0.000	0.000	
Severity	2005.2 2.57	+/- 0.95	55.3%	0.000	0.000	
Severity	2006.1 2.79	+/- 0.99	58.6%	0.000	0.000	
Severity	2006.2 3.00	+/- 1.04	60.8%	0.000	0.000	
Severity	2007.1 2.94	+/- 1.13	56.9%	0.000	0.000	
Severity	2007.2 2.75	+/- 1.21	51.2%	0.000	0.000	
Severity	2008.1 3.21	+/- 1.17	62.3%	0.000	0.000	
Severity	2008.2 3.76	+/- 1.06	74.9%	0.000	0.000	
Severity	2009.1 4.12	+/- 1.06	79.2%	0.000	0.000	
Severity	2009.2 4.24	+/- 1.18	77.8%	0.000	0.000	
Severity	2010.1 4.66	+/- 1.19	81.8%	0.000	0.000	
Severity	2010.2 5.06	+/- 1.22	84.5%	0.000	0.000	
Severity	2011.1 5.64	+/- 1.12	89.9%	0.000	0.000	
Severity	2011.2 5.65	+/- 1.29	87.9%	0.000	0.000	
Severity	2012.1 5.58	+/- 1.51	85.1%	0.000	0.000	
Severity	2012.2 5.83	+/- 1.76	83.8%	0.000	0.000	
Severity	2013.1 6.06	+/- 2.11	81.4%	0.000	0.000	
Severity	2013.2 5.75	+/- 2.57	75.1%	0.000	0.001	
Severity	2014.1 4.72	+/- 2.82	65.9%	0.000	0.005	
Severity	2014.2 4.35	+/- 3.81	50.6%	0.000	0.029	
Frequency	1999.1 -1.08	+/- 0.67	20.2%	0.000	0.002	
Frequency	1999.2 -0.93	+/- 0.68	15.3%	0.000	0.009	
Frequency	2000.1 -0.68	+/- 0.65	9.0%	0.000	0.040	
Frequency	2000.2 -0.50	+/- 0.65	4.1%	0.000	0.124	
Frequency	2001.1 -0.22	+/- 0.59	-1.3%	0.000	0.454	
Frequency	2001.2 0.04	+/- 0.53	-3.1%	0.000	0.892	
Frequency	2002.1 0.16	+/- 0.54	-2.0%	0.000	0.545	
Frequency	2002.2 0.29	+/- 0.56	0.4%	0.000	0.296	
Frequency	2003.1 0.30	+/- 0.59	0.2%	0.000	0.311	
Frequency	2003.2 0.22	+/- 0.62	-1.7%	0.000	0.482	
Frequency	2004.1 0.30	+/- 0.66	-0.5%	0.000	0.362	
Frequency	2004.2 0.35	+/- 0.71	0.3%	0.000	0.311	
Frequency	2005.1 0.51	+/- 0.73	4.1%	0.000	0.158	
Frequency	2005.2 0.56	+/- 0.79	4.5%	0.000	0.153	
Frequency	2006.1 0.45	+/- 0.84	1.1%	0.000	0.273	
Frequency	2006.2 0.24	+/- 0.86	-3.0%	0.000	0.570	
Frequency	2007.1 0.27	+/- 0.94	-3.1%	0.000	0.562	
Frequency	2007.2 0.35	+/- 1.02	-2.4%	0.000	0.484	
Frequency	2008.1 0.28	+/- 1.12	-3.8%	0.000	0.608	
Frequency	2008.2 -0.06	+/- 1.14	-5.5%	0.000	0.917	
Frequency	2009.1 -0.10	+/- 1.27	-5.7%	0.000	0.867	
Frequency	2009.2 -0.07	+/- 1.42	-6.2%	0.000	0.919	
Frequency	2010.1 0.14	+/- 1.57	-6.4%	0.000	0.852	
Frequency	2010.2 -0.08	+/- 1.75	-7.1%	0.000	0.918	
Frequency	2011.1 0.16	+/- 1.97	-7.4%	0.000	0.863	
Frequency	2011.2 0.36	+/- 2.26	-7.3%	0.000	0.736	
Frequency	2012.1 1.50	+/- 2.03	12.3%	0.000	0.130	
Frequency	2012.2 1.90	+/- 2.34	17.4%	0.000	0.098	
Frequency	2013.1 3.06	+/- 2.18	48.5%	0.000	0.010	
Frequency	2013.2 3.93	+/- 2.34	61.9%	0.000	0.004	
Frequency	2014.1 5.39	+/- 1.84	86.2%	0.000	0.001	
Frequency	2014.2 5.71	+/- 2.47	82.4%	0.000	0.001	

UA

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

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1999.1 - 0.95	+/- 2.24	0.8%	0.000	0.202	0.397	
Loss Cost	1999.2 - 0.71	+/- 2.34	0.9%	0.000	0.171	0.542	
Loss Cost	2000.1 - 0.88	+/- 2.46	1.4%	0.000	0.158	0.476	
Loss Cost	2000.2 - 0.46	+/- 2.55	2.1%	0.000	0.113	0.720	
Loss Cost	2001.1 0.22	+/- 2.59	-0.4%	0.000	0.188	0.863	
Loss Cost	2001.2 0.72	+/- 2.68	2.2%	0.000	0.128	0.586	
Loss Cost	2002.1 1.54	+/- 2.69	3.3%	0.000	0.220	0.247	
Loss Cost	2002.2 2.03	+/- 2.80	6.8%	0.000	0.157	0.145	
Loss Cost	2003.1 2.70	+/- 2.89	9.9%	0.000	0.248	0.063	
Loss Cost	2003.2 3.37	+/- 2.98	15.9%	0.000	0.156	0.026	
Loss Cost	2004.1 4.07	+/- 3.09	20.4%	0.000	0.247	0.010	
Loss Cost	2004.2 4.97	+/- 3.13	29.4%	0.000	0.130	0.002	
Loss Cost	2005.1 5.18	+/- 3.37	29.4%	0.000	0.164	0.003	
Loss Cost	2005.2 5.77	+/- 3.57	32.3%	0.000	0.120	0.002	
Loss Cost	2006.1 5.81	+/- 3.88	31.0%	0.001	0.139	0.004	
Loss Cost	2006.2 6.13	+/- 4.20	29.9%	0.003	0.130	0.005	
Loss Cost	2007.1 6.60	+/- 4.57	30.8%	0.009	0.180	0.005	
Loss Cost	2007.2 6.35	+/- 4.97	24.6%	0.014	0.218	0.012	
Loss Cost	2008.1 6.75	+/- 5.48	24.7%	0.032	0.276	0.015	
Loss Cost	2008.2 7.56	+/- 5.98	26.3%	0.098	0.227	0.013	
Loss Cost	2009.1 5.21	+/- 5.73	24.2%	0.018	0.079	0.065	
Loss Cost	2009.2 3.85	+/- 5.99	12.0%	0.009	0.132	0.184	
Loss Cost	2010.1 3.23	+/- 6.69	11.0%	0.012	0.125	0.312	
Loss Cost	2010.2 0.99	+/- 6.62	-1.4%	0.003	0.218	0.752	
Loss Cost	2011.1 0.02	+/- 7.43	-0.2%	0.004	0.186	0.995	
Loss Cost	2011.2 - 0.59	+/- 8.44	-3.6%	0.008	0.246	0.881	
Loss Cost	2012.1 - 3.23	+/- 8.89	7.0%	0.004	0.133	0.447	
Loss Cost	2012.2 - 4.12	+/- 10.28	5.8%	0.009	0.191	0.402	
Loss Cost	2013.1 - 5.13	+/- 12.32	4.1%	0.017	0.196	0.382	
Loss Cost	2013.2 - 7.73	+/- 13.91	6.6%	0.018	0.309	0.252	
Loss Cost	2014.1 - 5.47	+/- 17.94	-13.2%	0.071	0.456	0.504	
Loss Cost	2014.2 - 13.35	+/- 14.83	22.4%	0.010	0.791	0.085	
Loss Cost	2015.1 - 20.59	+/- 13.22	61.1%	0.003	0.275	0.016	
Severity	1999.1 0.27	+/- 1.56	-3.9%	0.000	0.535	0.727	
Severity	1999.2 0.46	+/- 1.63	-3.0%	0.000	0.457	0.570	
Severity	2000.1 0.20	+/- 1.69	-2.9%	0.000	0.357	0.816	
Severity	2000.2 0.63	+/- 1.70	0.4%	0.000	0.216	0.453	
Severity	2001.1 1.14	+/- 1.70	2.5%	0.000	0.352	0.179	
Severity	2001.2 1.46	+/- 1.76	6.1%	0.000	0.257	0.099	
Severity	2002.1 1.82	+/- 1.82	9.0%	0.000	0.369	0.048	
Severity	2002.2 2.23	+/- 1.87	14.5%	0.000	0.249	0.020	
Severity	2003.1 2.79	+/- 1.88	21.5%	0.000	0.402	0.005	
Severity	2003.2 3.26	+/- 1.92	28.2%	0.000	0.258	0.001	
Severity	2004.1 3.25	+/- 2.07	26.6%	0.000	0.272	0.003	
Severity	2004.2 3.37	+/- 2.21	25.3%	0.000	0.260	0.004	
Severity	2005.1 3.25	+/- 2.38	22.9%	0.000	0.252	0.008	
Severity	2005.2 3.46	+/- 2.55	22.7%	0.000	0.229	0.009	
Severity	2006.1 3.47	+/- 2.77	21.3%	0.000	0.250	0.015	
Severity	2006.2 3.19	+/- 2.98	14.7%	0.000	0.315	0.034	
Severity	2007.1 3.53	+/- 3.24	16.0%	0.000	0.399	0.031	
Severity	2007.2 3.18	+/- 3.49	9.1%	0.000	0.486	0.068	
Severity	2008.1 2.62	+/- 3.76	5.3%	0.000	0.393	0.156	
Severity	2008.2 2.93	+/- 4.14	5.4%	0.000	0.365	0.148	
Severity	2009.1 0.90	+/- 3.61	8.5%	0.000	0.087	0.606	
Severity	2009.2 0.64	+/- 4.00	4.4%	0.000	0.119	0.740	
Severity	2010.1 0.10	+/- 4.44	5.7%	0.000	0.105	0.963	
Severity	2010.2 - 1.07	+/- 4.65	1.7%	0.000	0.176	0.632	
Severity	2011.1 - 1.86	+/- 5.20	5.0%	0.000	0.143	0.458	
Severity	2011.2 - 1.30	+/- 5.95	5.1%	0.000	0.138	0.645	
Severity	2012.1 - 2.81	+/- 6.55	13.0%	0.000	0.090	0.372	
Severity	2012.2 - 1.20	+/- 7.38	17.5%	0.000	0.062	0.726	
Severity	2013.1 - 0.18	+/- 8.96	9.6%	0.000	0.111	0.966	
Severity	2013.2 - 0.86	+/- 10.79	3.7%	0.000	0.164	0.858	
Severity	2014.1 1.63	+/- 13.56	-5.5%	0.000	0.293	0.782	
Severity	2014.2 - 3.75	+/- 12.83	-14.0%	0.000	0.497	0.508	
Severity	2015.1 - 5.31	+/- 17.57	-17.5%	0.000	0.477	0.482	
Frequency	1999.1 - 1.22	+/- 1.31	8.2%	0.000	0.147	0.068	
Frequency	1999.2 - 1.17	+/- 1.37	7.7%	0.000	0.146	0.095	
Frequency	2000.1 - 1.07	+/- 1.45	4.9%	0.000	0.180	0.145	
Frequency	2000.2 - 1.08	+/- 1.53	4.8%	0.000	0.195	0.162	
Frequency	2001.1 - 0.91	+/- 1.61	1.5%	0.000	0.253	0.262	
Frequency	2001.2 - 0.73	+/- 1.69	1.1%	0.000	0.214	0.391	
Frequency	2002.1 - 0.27	+/- 1.72	-3.0%	0.000	0.337	0.749	
Frequency	2002.2 - 0.19	+/- 1.82	-3.1%	0.000	0.326	0.831	
Frequency	2003.1 - 0.09	+/- 1.95	-4.0%	0.000	0.374	0.926	
Frequency	2003.2 0.10	+/- 2.07	-3.5%	0.000	0.330	0.918	
Frequency	2004.1 0.80	+/- 2.05	-3.2%	0.000	0.537	0.430	
Frequency	2004.2 1.55	+/- 1.98	6.3%	0.000	0.271	0.119	
Frequency	2005.1 1.87	+/- 2.11	8.4%	0.000	0.371	0.077	
Frequency	2005.2 2.23	+/- 2.23	12.1%	0.000	0.285	0.047	
Frequency	2006.1 2.26	+/- 2.42	11.3%	0.000	0.311	0.063	
Frequency	2006.2 2.85	+/- 2.51	18.6%	0.000	0.197	0.026	
Frequency	2007.1 2.97	+/- 2.75	18.2%	0.000	0.236	0.033	
Frequency	2007.2 3.07	+/- 3.00	15.9%	0.000	0.239	0.042	
Frequency	2008.1 4.02	+/- 3.10	24.6%	0.000	0.402	0.012	
Frequency	2008.2 4.49	+/- 3.36	26.6%	0.000	0.330	0.010	
Frequency	2009.1 4.28	+/- 3.74	22.9%	0.000	0.320	0.025	
Frequency	2009.2 3.19	+/- 3.82	8.8%	0.000	0.493	0.091	
Frequency	2010.1 3.12	+/- 4.32	6.4%	0.000	0.507	0.138	
Frequency	2010.2 2.08	+/- 4.57	-5.8%	0.001	0.700	0.341	
Frequency	2011.1 1.92	+/- 5.26	-8.1%	0.002	0.690	0.441	
Frequency	2011.2 0.72	+/- 5.68	-15.8%	0.014	0.894	0.787	
Frequency	2012.1 - 0.44	+/- 6.41	-16.6%	0.052	0.715	0.883	
Frequency	2012.2 - 2.95	+/- 6.15	-7.9%	0.265	0.918	0.317	
Frequency	2013.1 - 4.96	+/- 6.65	6.1%	0.686	0.756	0.134	
Frequency	2013.2 - 6.93	+/- 7.17	20.8%	0.765	0.970	0.064	
Frequency	2014.1 - 6.98	+/- 9.21	11.0%	0.800	0.981	0.127	
Frequency	2014.2 - 9.97	+/- 9.89	31.6%	0.346	0.671	0.058	
Frequency	2015.1 - 16.14	+/- 5.26	87.8%	0.005	0.375	0.001	

UA

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1999.1 -0.89	+/- 2.25	-1.0%	0.000	0.432	
Loss Cost	1999.2 -0.71	+/- 2.37	-1.7%	0.000	0.547	
Loss Cost	2000.1 -0.80	+/- 2.50	-1.6%	0.000	0.523	
Loss Cost	2000.2 -0.46	+/- 2.61	-2.5%	0.000	0.726	
Loss Cost	2001.1 0.30	+/- 2.62	-2.8%	0.000	0.814	
Loss Cost	2001.2 0.72	+/- 2.74	-2.1%	0.000	0.594	
Loss Cost	2002.1 1.63	+/- 2.71	1.6%	0.000	0.226	
Loss Cost	2002.2 2.03	+/- 2.85	3.5%	0.000	0.151	
Loss Cost	2003.1 2.79	+/- 2.90	8.7%	0.000	0.056	
Loss Cost	2003.2 3.37	+/- 3.03	12.6%	0.000	0.028	
Loss Cost	2004.1 4.18	+/- 3.11	19.2%	0.000	0.009	
Loss Cost	2004.2 4.97	+/- 3.20	25.6%	0.000	0.003	
Loss Cost	2005.1 5.33	+/- 3.43	26.5%	0.000	0.003	
Loss Cost	2005.2 5.77	+/- 3.67	28.0%	0.000	0.003	
Loss Cost	2006.1 6.00	+/- 3.97	27.1%	0.000	0.004	
Loss Cost	2006.2 6.13	+/- 4.32	25.4%	0.001	0.006	
Loss Cost	2007.1 6.82	+/- 4.65	27.8%	0.006	0.005	
Loss Cost	2007.2 6.35	+/- 5.03	22.3%	0.007	0.013	
Loss Cost	2008.1 6.98	+/- 5.49	23.7%	0.023	0.013	
Loss Cost	2008.2 7.56	+/- 6.05	24.1%	0.058	0.014	
Loss Cost	2009.1 5.65	+/- 6.09	13.7%	0.016	0.060	
Loss Cost	2009.2 3.85	+/- 6.22	4.1%	0.005	0.201	
Loss Cost	2010.1 3.72	+/- 6.98	1.9%	0.012	0.267	
Loss Cost	2010.2 0.99	+/- 6.73	-6.0%	0.002	0.757	
Loss Cost	2011.1 0.54	+/- 7.62	-7.0%	0.004	0.880	
Loss Cost	2011.2 -0.59	+/- 8.53	-7.5%	0.006	0.883	
Loss Cost	2012.1 -2.42	+/- 9.39	-5.6%	0.005	0.589	
Loss Cost	2012.2 -4.12	+/- 10.60	-2.5%	0.007	0.419	
Loss Cost	2013.1 -4.02	+/- 12.72	-5.0%	0.021	0.504	
Loss Cost	2013.2 -7.73	+/- 13.79	4.7%	0.014	0.253	
Loss Cost	2014.1 -4.43	+/- 16.99	-7.8%	0.068	0.571	
Loss Cost	2014.2 -13.35	+/- 13.34	32.7%	0.005	0.063	
Loss Cost	2015.1 -19.21	+/- 13.00	57.9%	0.002	0.017	
Severity	1999.1 0.29	+/- 1.55	-2.2%	0.000	0.704	
Severity	1999.2 0.46	+/- 1.62	-1.8%	0.000	0.568	
Severity	2000.1 0.23	+/- 1.68	-2.6%	0.000	0.783	
Severity	2000.2 0.63	+/- 1.72	-1.2%	0.000	0.457	
Severity	2001.1 1.18	+/- 1.69	2.8%	0.000	0.164	
Severity	2001.2 1.46	+/- 1.77	5.2%	0.000	0.100	
Severity	2002.1 1.86	+/- 1.81	9.5%	0.000	0.043	
Severity	2002.2 2.23	+/- 1.88	13.4%	0.000	0.021	
Severity	2003.1 2.83	+/- 1.87	22.2%	0.000	0.004	
Severity	2003.2 3.26	+/- 1.93	27.4%	0.000	0.001	
Severity	2004.1 3.31	+/- 2.07	25.9%	0.000	0.002	
Severity	2004.2 3.37	+/- 2.22	24.4%	0.000	0.004	
Severity	2005.1 3.34	+/- 2.39	21.8%	0.000	0.007	
Severity	2005.2 3.46	+/- 2.58	21.0%	0.000	0.009	
Severity	2006.1 3.58	+/- 2.79	20.1%	0.000	0.013	
Severity	2006.2 3.19	+/- 2.97	14.5%	0.000	0.034	
Severity	2007.1 3.62	+/- 3.20	17.0%	0.000	0.026	
Severity	2007.2 3.18	+/- 3.44	11.3%	0.000	0.065	
Severity	2008.1 2.75	+/- 3.72	6.4%	0.000	0.134	
Severity	2008.2 2.93	+/- 4.11	6.1%	0.000	0.146	
Severity	2009.1 1.17	+/- 3.82	-3.2%	0.000	0.526	
Severity	2009.2 0.64	+/- 4.18	-5.2%	0.000	0.751	
Severity	2010.1 0.45	+/- 4.68	-6.0%	0.000	0.842	
Severity	2010.2 -1.07	+/- 4.78	-5.1%	0.000	0.643	
Severity	2011.1 -1.45	+/- 5.41	-4.7%	0.000	0.577	
Severity	2011.2 -1.30	+/- 6.24	-6.1%	0.000	0.662	
Severity	2012.1 -2.12	+/- 7.10	-4.7%	0.000	0.532	
Severity	2012.2 -1.20	+/- 8.35	-8.1%	0.000	0.758	
Severity	2013.1 0.84	+/- 9.71	-9.6%	0.000	0.850	
Severity	2013.2 -0.86	+/- 11.35	-10.7%	0.000	0.867	
Severity	2014.1 2.77	+/- 13.40	-9.3%	0.000	0.641	
Severity	2014.2 -3.75	+/- 11.96	-6.2%	0.000	0.490	
Severity	2015.1 -4.16	+/- 15.93	-9.5%	0.000	0.553	
Frequency	1999.1 -1.18	+/- 1.32	5.3%	0.000	0.082	
Frequency	1999.2 -1.17	+/- 1.40	4.6%	0.000	0.100	
Frequency	2000.1 -1.03	+/- 1.46	2.6%	0.000	0.166	
Frequency	2000.2 -1.08	+/- 1.54	2.7%	0.000	0.166	
Frequency	2001.1 -0.86	+/- 1.62	0.5%	0.000	0.287	
Frequency	2001.2 -0.73	+/- 1.71	-0.8%	0.000	0.395	
Frequency	2002.1 -0.23	+/- 1.71	-2.9%	0.000	0.786	
Frequency	2002.2 -0.19	+/- 1.82	-3.1%	0.000	0.831	
Frequency	2003.1 -0.04	+/- 1.94	-3.3%	0.000	0.965	
Frequency	2003.2 0.10	+/- 2.06	-3.4%	0.000	0.918	
Frequency	2004.1 0.83	+/- 2.02	-1.0%	0.000	0.403	
Frequency	2004.2 1.55	+/- 1.99	5.3%	0.000	0.120	
Frequency	2005.1 1.93	+/- 2.09	9.0%	0.000	0.067	
Frequency	2005.2 2.23	+/- 2.23	11.4%	0.000	0.047	
Frequency	2006.1 2.34	+/- 2.41	11.0%	0.000	0.054	
Frequency	2006.2 2.85	+/- 2.55	15.8%	0.000	0.028	
Frequency	2007.1 3.08	+/- 2.77	16.4%	0.000	0.028	
Frequency	2007.2 3.07	+/- 3.03	14.0%	0.000	0.044	
Frequency	2008.1 4.12	+/- 3.06	25.6%	0.000	0.009	
Frequency	2008.2 4.49	+/- 3.35	26.6%	0.000	0.010	
Frequency	2009.1 4.44	+/- 3.72	22.7%	0.000	0.020	
Frequency	2009.2 3.19	+/- 3.74	11.5%	0.000	0.085	
Frequency	2010.1 3.26	+/- 4.21	9.5%	0.000	0.115	
Frequency	2010.2 2.08	+/- 4.42	0.2%	0.000	0.327	
Frequency	2011.1 2.02	+/- 5.04	-1.6%	0.002	0.398	
Frequency	2011.2 0.72	+/- 5.42	-7.0%	0.010	0.779	
Frequency	2012.1 -0.30	+/- 6.07	-8.2%	0.043	0.915	
Frequency	2012.2 -2.95	+/- 5.79	1.8%	0.234	0.293	
Frequency	2013.1 -4.82	+/- 6.19	14.5%	0.660	0.121	
Frequency	2013.2 -6.93	+/- 6.63	29.6%	0.752	0.048	
Frequency	2014.1 -7.00	+/- 8.27	22.1%	0.783	0.096	
Frequency	2014.2 -9.97	+/- 9.00	39.4%	0.327	0.042	
Frequency	2015.1 -15.70	+/- 4.89	87.9%	0.003	0.000	

UA

Coverage = UA
End Trend Period = 2018.2
Seasonality = F
Excluded Points = 2013.2,2015.1

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value: (Intercept)	P-Value: Time
Loss Cost	1999.1 -1.55	+/- 2.13	3.0%	0.000	0.153	
Loss Cost	1999.2 -1.39	+/- 2.24	1.6%	0.000	0.219	
Loss Cost	2000.1 -1.50	+/- 2.36	1.8%	0.000	0.209	
Loss Cost	2000.2 -1.18	+/- 2.47	-0.2%	0.000	0.343	
Loss Cost	2001.1 -0.43	+/- 2.45	-2.7%	0.000	0.725	
Loss Cost	2001.2 -0.03	+/- 2.56	-3.2%	0.000	0.982	
Loss Cost	2002.1 0.86	+/- 2.48	-1.6%	0.000	0.482	
Loss Cost	2002.2 1.25	+/- 2.61	-0.1%	0.000	0.332	
Loss Cost	2003.1 1.99	+/- 2.62	4.8%	0.000	0.128	
Loss Cost	2003.2 2.55	+/- 2.72	9.1%	0.000	0.062	
Loss Cost	2004.1 3.35	+/- 2.74	17.0%	0.000	0.017	
Loss Cost	2004.2 4.13	+/- 2.77	25.2%	0.000	0.004	
Loss Cost	2005.1 4.47	+/- 2.96	26.8%	0.000	0.004	
Loss Cost	2005.2 4.91	+/- 3.15	29.2%	0.000	0.003	
Loss Cost	2006.1 5.14	+/- 3.41	28.8%	0.000	0.004	
Loss Cost	2006.2 5.28	+/- 3.71	27.3%	0.000	0.006	
Loss Cost	2007.1 5.99	+/- 3.95	31.3%	0.001	0.004	
Loss Cost	2007.2 5.56	+/- 4.27	25.5%	0.001	0.011	
Loss Cost	2008.1 6.26	+/- 4.63	28.5%	0.007	0.009	
Loss Cost	2008.2 6.93	+/- 5.06	30.5%	0.024	0.008	
Loss Cost	2009.1 5.17	+/- 4.94	19.7%	0.005	0.037	
Loss Cost	2009.2 3.56	+/- 4.93	8.3%	0.001	0.138	
Loss Cost	2010.1 3.68	+/- 5.57	6.7%	0.004	0.171	
Loss Cost	2010.2 1.25	+/- 5.06	-5.4%	0.000	0.601	
Loss Cost	2011.1 1.25	+/- 5.84	-6.4%	0.002	0.647	
Loss Cost	2011.2 0.70	+/- 6.76	-8.6%	0.004	0.822	
Loss Cost	2012.1 -0.39	+/- 7.81	-9.9%	0.006	0.915	
Loss Cost	2012.2 -1.03	+/- 9.47	-10.4%	0.015	0.811	
Loss Cost	2013.1 1.41	+/- 11.79	-11.4%	0.084	0.788	
Loss Cost	2014.1 -0.34	+/- 15.61	-14.2%	0.124	0.961	
Loss Cost	2014.2 -9.05	+/- 13.38	17.7%	0.013	0.164	
Severity	1999.1 -0.02	+/- 1.56	-2.8%	0.000	0.978	
Severity	1999.2 0.14	+/- 1.63	-2.8%	0.000	0.862	
Severity	2000.1 -0.10	+/- 1.69	-2.9%	0.000	0.903	
Severity	2000.2 0.30	+/- 1.72	-2.6%	0.000	0.726	
Severity	2001.1 0.84	+/- 1.69	0.1%	0.000	0.316	
Severity	2001.2 1.11	+/- 1.76	2.1%	0.000	0.203	
Severity	2002.1 1.51	+/- 1.80	6.0%	0.000	0.094	
Severity	2002.2 1.88	+/- 1.86	9.9%	0.000	0.047	
Severity	2003.1 2.48	+/- 1.84	19.0%	0.000	0.009	
Severity	2003.2 2.90	+/- 1.89	24.7%	0.000	0.004	
Severity	2004.1 2.95	+/- 2.03	23.3%	0.000	0.005	
Severity	2004.2 3.00	+/- 2.17	22.0%	0.000	0.008	
Severity	2005.1 2.96	+/- 2.34	19.4%	0.000	0.014	
Severity	2005.2 3.09	+/- 2.52	18.9%	0.000	0.017	
Severity	2006.1 3.21	+/- 2.73	18.2%	0.000	0.022	
Severity	2006.2 2.83	+/- 2.91	12.7%	0.000	0.053	
Severity	2007.1 3.27	+/- 3.13	15.7%	0.000	0.038	
Severity	2007.2 2.85	+/- 3.37	10.1%	0.000	0.088	
Severity	2008.1 2.46	+/- 3.65	5.2%	0.000	0.169	
Severity	2008.2 2.69	+/- 4.03	5.4%	0.000	0.172	
Severity	2009.1 1.00	+/- 3.69	-4.1%	0.000	0.573	
Severity	2009.2 0.55	+/- 4.06	-6.1%	0.000	0.777	
Severity	2010.1 0.47	+/- 4.59	-6.8%	0.000	0.828	
Severity	2010.2 -0.91	+/- 4.73	-6.3%	0.000	0.686	
Severity	2011.1 -1.11	+/- 5.45	-6.6%	0.000	0.668	
Severity	2011.2 -0.65	+/- 6.37	-8.6%	0.000	0.827	
Severity	2012.1 -1.12	+/- 7.54	-8.8%	0.000	0.749	
Severity	2012.2 0.66	+/- 9.00	-10.8%	0.000	0.871	
Severity	2013.1 4.80	+/- 10.04	3.0%	0.000	0.291	
Severity	2014.1 5.21	+/- 13.74	-1.9%	0.000	0.387	
Severity	2014.2 -1.41	+/- 13.88	-15.5%	0.000	0.812	
Frequency	1999.1 -1.53	+/- 1.28	11.4%	0.000	0.022	
Frequency	1999.2 -1.53	+/- 1.35	10.5%	0.000	0.029	
Frequency	2000.1 -1.40	+/- 1.42	7.8%	0.000	0.055	
Frequency	2000.2 -1.47	+/- 1.50	7.9%	0.000	0.056	
Frequency	2001.1 -1.26	+/- 1.57	4.7%	0.000	0.114	
Frequency	2001.2 -1.13	+/- 1.65	2.8%	0.000	0.176	
Frequency	2002.1 -0.64	+/- 1.65	-1.2%	0.000	0.434	
Frequency	2002.2 -0.61	+/- 1.75	-1.7%	0.000	0.480	
Frequency	2003.1 -0.47	+/- 1.86	-2.6%	0.000	0.607	
Frequency	2003.2 -0.34	+/- 1.99	-3.2%	0.000	0.731	
Frequency	2004.1 0.39	+/- 1.91	-3.2%	0.000	0.682	
Frequency	2004.2 1.09	+/- 1.84	1.9%	0.000	0.231	
Frequency	2005.1 1.47	+/- 1.92	5.7%	0.000	0.126	
Frequency	2005.2 1.77	+/- 2.04	8.6%	0.000	0.084	
Frequency	2006.1 1.87	+/- 2.21	8.5%	0.000	0.090	
Frequency	2006.2 2.39	+/- 2.31	14.5%	0.000	0.041	
Frequency	2007.1 2.63	+/- 2.50	15.7%	0.000	0.038	
Frequency	2007.2 2.64	+/- 2.74	13.6%	0.000	0.056	
Frequency	2008.1 3.71	+/- 2.64	29.7%	0.000	0.008	
Frequency	2008.2 4.12	+/- 2.87	32.2%	0.000	0.007	
Frequency	2009.1 4.14	+/- 3.20	28.6%	0.000	0.013	
Frequency	2009.2 2.99	+/- 3.13	17.0%	0.000	0.057	
Frequency	2010.1 3.19	+/- 3.53	16.1%	0.000	0.069	
Frequency	2010.2 2.18	+/- 3.70	4.5%	0.000	0.220	
Frequency	2011.1 2.38	+/- 4.27	3.8%	0.000	0.242	
Frequency	2011.2 1.36	+/- 4.70	-5.2%	0.002	0.534	
Frequency	2012.1 0.74	+/- 5.50	-9.0%	0.011	0.769	
Frequency	2012.2 -1.68	+/- 5.44	-5.5%	0.076	0.505	
Frequency	2013.1 -3.24	+/- 6.40	3.4%	0.304	0.284	
Frequency	2014.1 -5.27	+/- 8.00	14.0%	0.807	0.173	
Frequency	2014.2 -7.74	+/- 9.88	25.6%	0.689	0.114	