

Nova Scotia
Commercial Vehicles
Oliver Wyman Selected Loss Trend Rates
Based on Industry Data Through December 31, 2017

Selected Trend Rates - Summary

The following table presents our selected past and future annual loss cost trend rates as of December 2017. 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	+3.0%	+3.0%
Property Damage	-1.5%	-1.5%
Accident Benefits	+0.0%	+0.0%
Collision	+8.0%	+2.0%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+6.5%	+2.5%

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 for the cost levels that are anticipated during the policy period covered under the proposed rate program.

The application of trend rates is, essentially, a two-step process. The data in the experience period under consideration 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 new premiums will be in effect (i.e., “future trend”).

Therefore, past trend rates should reflect the underlying trend patterns that occurred during the experience period, which we have assumed to be the three to five years ending December 31,

2017. 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 Industry Nova Scotia claim experience as published by the General Insurance Statistical Agency (GISA). 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, 2017 through December 31, 2017 is referred to as 2017-2 or 2017.2.

As our review is performed annually, for purposes of data stability, we typically review the data in annual accident year periods for purposes of selecting trend rates. 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.

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.¹

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.

Estimation of Industry Ultimate Claim Counts and Loss Amounts

The Industry Nova Scotia experience upon which the loss trend rates are based must be adjusted to an ultimate claim count and claim amount level. We do so through the application of what are referred to as development factors to the reported claim counts and claim amounts as of December 31, 2017. We select development factors based on a review of the Industry 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 2017-2 AUTO7002 Industry Nova Scotia accident half-year² reported incurred loss and allocated loss adjustment expense

¹ As GISA only provides an annual factor, in our June 30th reviews, we assume the prior year ULAE factor is a reasonable estimate for the subsequent half-year.

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

(ALAE) and claim count data.³ We use accident half-year data for development purposes, so that we may identify and adjust for seasonality in loss development patterns (discussed further below). These accident half-year ultimate amounts are then aggregated to accident full-year for the trend analysis.

With the 2017-2 data release, based on the data reported by insurers, GISA has made a major correction⁴ to the reported claim counts for 2013-1 and subsequent periods. As a result, a comparison of the estimated ultimate number of claims in this review to the prior review is not appropriate for the periods 2013-1 to 2017-1. For example, in the case of Bodily Injury, the accident year 2015 reported claim count as of 24 months was 182 in the prior AUTO7002 (as of December 31, 2016) exhibit and was amended to 194 in the AUTO7002 (as of December 31, 2017) exhibit; an increase of +6.6%.

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 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.

Our selected cumulative factors and basis for selection (e.g., weighted average of the last ten development factors) are presented in Appendix A. In Appendix B a summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year is presented. A summary of our selected factors, estimated ultimate losses and claim counts, as well as a comparison to the selections made in our prior review are presented in Appendices C and D.

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions. As a result of the claim experience that has emerged and the development factors we select, our estimates of ultimate loss costs,

refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where "XXXX" refers to the indicated year.

³ *Our selections are based on the Incurred Method.*

⁴ *Readers should refer to the GISA exhibits for a full a description of all major data corrections and changes.*

frequencies,⁵ and severities by accident year have changed from those we presented for the prior review.⁶ The most notable changes are for Bodily Injury and Accident Benefits as follows:

Bodily Injury Changes

AY	Prior Report			Current Report		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2012	\$130.59	\$41,246	3.17	\$135.61	\$42,780	3.17
2013	\$129.64	\$42,179	3.07	\$127.54	\$38,252	3.33
2014	\$130.77	\$46,937	2.79	\$136.73	\$44,595	3.07
2015	\$205.41	\$65,283	3.15	\$193.45	\$54,795	3.53
2016	\$142.81	\$50,644	2.82	\$190.20	\$51,198	3.72
2017				\$206.01	\$57,491	3.58

Accident Benefits Changes

AY	Prior Report			Current Report		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2012	\$11.70	\$10,708	1.09	\$11.51	\$10,522	1.09
2013	\$19.95	\$16,188	1.23	\$19.23	\$11,675	1.65
2014	\$10.46	\$6,805	1.54	\$17.43	\$9,430	1.85
2015	\$21.37	\$13,680	1.56	\$24.06	\$12,437	1.93
2016	\$14.81	\$10,192	1.45	\$15.93	\$8,695	1.83
2017				\$13.96	\$8,975	1.56

Much of the difference in the loss cost, frequency and severity noted above between this review and our prior review is due to corrections made by individual insurers in their data reporting to GISA for accident years 2013 to 2015⁷. In the case of 2016, most of the large difference for Bodily Injury is due to the much larger emergence of reported loss amounts for 2016-2 than expected.

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

⁵ Number of claims per 1,000 insured vehicles.

⁶ These estimates include allocated loss adjustment expenses and a provision for unallocated loss adjustment expenses (ULAE). A contributing factor for the 2017-1 accident half-year differences is the updated ULAE factors. In the prior review we applied the 2016 factor of 1.095 to the 2017-1 period. Since then, the ULAE factor for 2017 (at 1.091) has been provided by GISA.

⁷ See footnote #5 above.

underlying trends during the experience period - over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed, but at the same time being responsive to changes in patterns that may have occurred, and with and without certain data points to improve our understand of the sensitivity of the calculated loss trend rate to the inclusion or exclusion of those points.

Time Period Considered

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

Previously we presented claim experience for the latest fifteen-year period, and now include the additional five years as additional information. While we provide this additional five years of older experience data for information purposes, we generally do not consider the oldest data in our selections. However, due to the variability of the commercial vehicle experience, we give greater consideration to the measured trends over somewhat longer time periods than generally considered for private passenger vehicle trend selections.

Reform (Level Change) Parameter

The purpose of a reform parameter is to isolate and, in a sense, remove the impact that reforms had on the level of claim costs so that the underlying claim cost trend can be identified. In this report, we discuss our consideration of the following reforms:

- For Bodily Injury, we consider the 2003 Minor Injury Regulations (MIR) which was then followed by Bill 52, the changes to the MIR in April 2010. Our selected trend rates are based on the time periods after the 2003 MIR and therefore no adjustment is made for the 2003 MIR.
- 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.

Data Points

We give special consideration to data points that we consider to have a material impact on the measured trends. However, we note that for certain coverages there were large year-to-year swings in the loss cost (in some cases in excess of +/-50%), which makes the identification of outliers more difficult.

Consideration of Severity, Frequency, and Loss Cost Trend Patterns

We consider the observed severity, frequency, and loss cost trend patterns. In so doing we consider the results of statistical tests that we apply. Given the relatively low volume of data (for most coverages), if we find the statistical test results to be weak (low Adjusted R-squared values, non-significant *p*-values, wide confidence intervals) for severity and/or frequency, we tend to consider loss cost trend patterns only. 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 interval range presented represents a 95% probability level range.

Future Trend Rates

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

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.

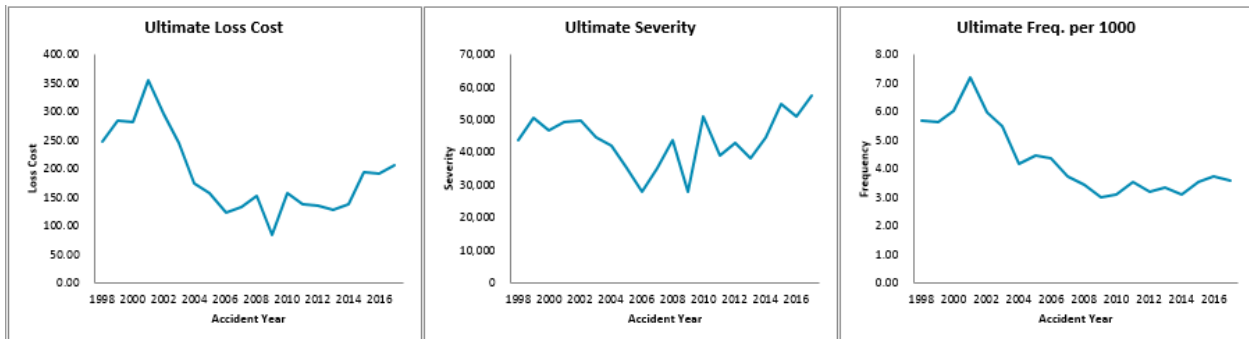
Selection Of Trend Rates

Bodily Injury

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

We estimate that the 2017 loss cost is 8.3% more than the 2016 loss cost.

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



As depicted in the above graphs, Bodily Injury claim costs have exhibited considerable variability – particularly severity. Subject to this variability: severity has generally trended upward since 2006, including a particularly sharp drop in 2009 and upward spikes in 2010 and 2015. Frequency experienced a declining pattern following the 2003 reforms until 2009. Following 2009, frequency is relatively flat with a possible upward trend in the most recent years. Loss cost sharply declined following the 2003 reforms, and appears to have remained relatively flat until 2014, including downward spike in 2009. For the three most recent accident years, loss cost is higher than recent historical levels.

The high degree of loss cost variability can also be seen from the following January-December accident year-to-accident year loss cost changes based on the unadjusted⁸ data:

2006 to 2007:	+8%
2007 to 2008:	+14%
2008 to 2009:	-44%
2009 to 2010:	+88%
2010 to 2011:	-13%
2011 to 2012:	-1%
2012 to 2013:	-6%
2013 to 2014:	+7%
2014 to 2015:	+42%
2015 to 2016:	-2%
2016 to 2017:	+8%

Although the introduction of Bill 52 in April 2010 would have affected the loss costs in 2010, we suggest the sharp increase (+88%) in 2010 is more due to data variability than to Bill 52, as the loss cost declined over each of the next three years.

Possibly due to the low volume of data (about 180 claims per year since 2007) and the variability in the data (which is likely attributed to the low volume), there is no statistical evidence of Bill 52 having an impact on claim costs as is the case for private passenger vehicles. As in our prior report, we make no explicit adjustment for Bill 52. Any change in claims cost for Bill 52 is implicitly included within our measured trend rates. In addition, we consider the trend rates after the 2003 reforms were introduced, due to the apparent change in trend pattern beginning in 2004.

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods (ending 2015, 2016 and 2017 due to the data variability and the uncertainty of our estimates), with and without the 2009 data point (due to the large year over year changes noted above) are presented in Appendix E.

We make the following observations about these measured trends.

⁸ By the term “unadjusted” we mean before any modification to the data for the April 2010 minor injury reforms.

Virtually all of the measured loss cost trends, with no exclusions, and also with 2009 and 2016 excluded, have *p*-values that are not significant for time and generally low Adjusted R-squareds. We note that a handful of loss trend rates with measured periods ending 2017 have significant *p*-values and high R-squareds. However, these fits are highly leveraged by the increased severity within the immature 2015-2017 accident periods. As such, we assume the increased severity within the three most accident periods is caused by the low claim volume and uncertainty in the underlying loss costs estimates within these periods.

Despite the noted low claim volume and data variability we consider the measured severity and frequency trend rates.

The severity trend rates over the longer time periods (beginning 2004 to 2007, and excluding the noted low 2009 year) have moderate Adjusted R-squareds and significant *p*-values; clustering around +3% to +4%. Like the loss cost trends, these fits are highly leveraged by the increased severity within the immature 2015-2017 accident periods. We considered the limitation on predictive value associated with this immaturity in our selection; we select a severity trend rate of 3.0%.

Some of the frequency trend rates over the longer time periods (beginning 2004 to 2006, and excluding the noted low 2009 year) have low-moderate Adjusted R-squareds and significant *p*-values; clustering around -1% to -3%. However, as the frequency trend rate appears to change to a flatter pattern beginning 2008 and the associated regression statistics are weak (insignificant *p*-values), we select a frequency trend rate of 0.0%.

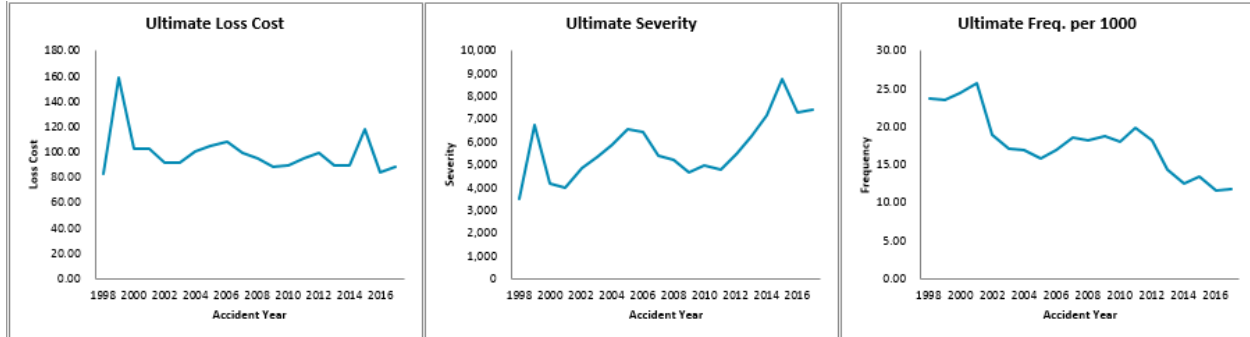
We, therefore, select a loss cost trend rate of **+3.0% (based on separate observed frequency and severity trend rates)**; a three percentage point increase from our prior review.

Property Damage (including DCPD)

Based on data as of December 31, 2016, we selected a past loss cost trend rate of -2.0%.

We estimate that the 2017 loss cost is 4% higher than the 2016 loss cost.

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



Subject to variability: severity has exhibited an upward trend since 2010/11, including the relatively large increases between 2012 and 2015. Frequency has declined since 2011 with relatively large declines in 2013 and 2014 following the introduction of DCPD. Loss cost has exhibited a small downward trend, including a relatively large decline in 2013 following the introduction of DCPD, and a relatively large positive spike in 2015. We note the 2015 increase appears to be an outlier and the small downward trend persists with exclusion of this point.

The loss cost variability can also be seen from the following January- December accident year-to-accident year loss cost changes:

2006 to 2007:	-8%
2007 to 2008:	-5%
2008 to 2009:	-7%
2009 to 2010:	+2%
2010 to 2011:	+6%
2011 to 2012:	+6%
2012 to 2013:	-11%
2013 to 2014:	+0%
2014 to 2015:	+33%
2015 to 2016:	-29%
2016 to 2017:	+4%

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods ending 2017, with and without the 2015 spike, with and without a reform parameter at April 2013 (when DCPD was introduced), are presented in Appendix E.

We make the following observations about these measured trends.

Although the noted severity increase and frequency decrease following the April 2013 introduction of DCPD are each statistically significant, the level changes largely offset each other. We also note that the April 2013 reform parameter for loss cost is not significant. Therefore, we assume the introduction of DCPD had no impact on loss cost and base our selection on the loss cost trends.

The measured loss cost trends over periods beginning 2004 and 2005 and ending 2017 (without the large spike 2015), with moderate Adjusted R-squared and significant *p*-values, are approximately -1.5%.

We select a loss cost trend of **-1.5%**; a 0.5 point increase over our prior estimate.

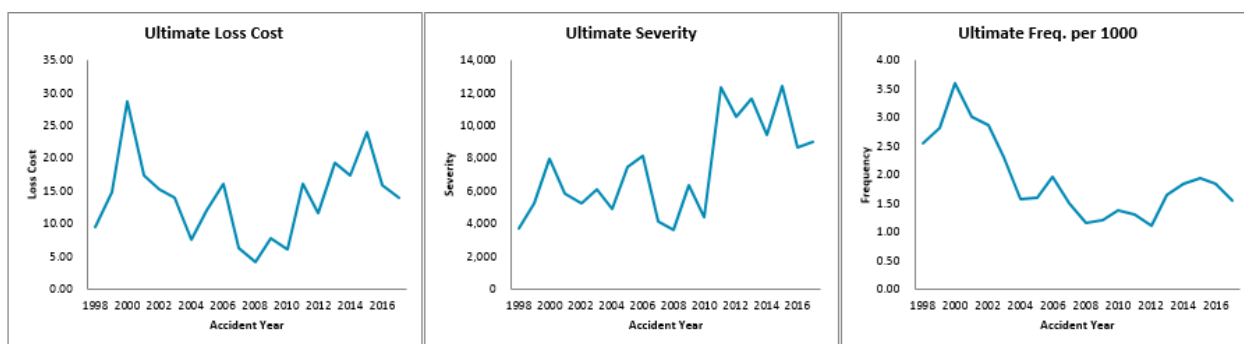
Accident Benefits (excluding Uninsured Auto)

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

We estimate that the 2017 loss cost is 12% less than the 2016 loss cost. In this review, as in our prior review, in an effort to reduce the variability, we exclude the Uninsured Auto data⁹ from our analysis and base our trend rates only on the Accident Benefits excluding Uninsured Auto data.

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

⁹ *The Uninsured Auto averaged less than 5 claims a year.*



As can be seen in the above graphs, Accident Benefits claim costs have exhibited considerable variability – particularly loss cost and severity. Subject to this variability, severity has generally trended upward, including several sharp increases and decreases; frequency has been generally increasing since 2008; and loss cost has been generally increasing, although more modestly since 2011.

The high degree of variability can also be seen from the following January-December accident year-to-accident year loss cost changes:

2006 to 2007:	-61%
2007 to 2008:	-33%
2008 to 2009:	+85%
2009 to 2010:	-22%
2010 to 2011:	+168%
2011 to 2012:	-29%
2012 to 2013:	+67%
2013 to 2014:	-9%
2014 to 2015:	+38%
2015 to 2016:	-34%
2016 to 2017:	-12%

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over these various trend measurement periods, with and without a reform parameter at April 2012, are presented in Appendix E.

Given the variability in experience, as well as the weak statistics for the April 2012 reform parameter, we continue to make no explicit reform adjustment.

Given the low claim volume (fewer than 100 claims a year) and noted high degree of variability in the claim experience, we base our selected trend rate on the Accident Benefits loss cost experience only.

We make the following observations about these measured trends.

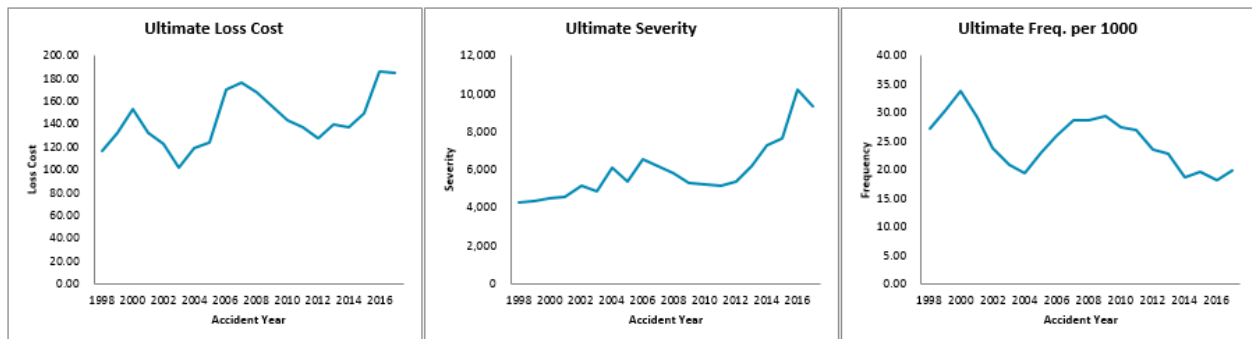
As noted, loss cost has generally trended upward (lower rate since 2011). However, the data points are quite variable (which is also evident from the regression statistics), and we particularly note the unexplained relatively low loss costs in 2007-2010 (compared to 2002-2006 and 2011-2017) which impact the measured trends. Given these results, we continue to select a past loss cost trend of **+0.0%**.

Collision

Based on data as of December 31, 2016, we selected a past loss cost trend rate of +2.0%.

We estimate that the 2017 loss cost is 1% lower than the 2016 loss cost.

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



Subject to variability (although seemingly less than other coverages): severity has been increasing since 2010/2011, including relatively large increases following the introduction of DCPD in 2013. Frequency has been in decline since 2009 including relatively large decreases

following the introduction of DCPD in 2013; and loss cost has generally exhibited an upward trend, including a large increase in 2015.

The lower degree of loss cost variability than that of other coverages can also be seen from the following January- December accident year-to-accident year loss cost changes:

2006 to 2007:	+4%
2007 to 2008:	-5%
2008 to 2009:	-7%
2009 to 2010:	-8%
2010 to 2011:	-4%
2011 to 2012:	-7%
2012 to 2013:	+9%
2013 to 2014:	-2%
2014 to 2015:	+10%
2015 to 2016:	+25%
2016 to 2017:	-1%

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 a reform parameter at April 2013, as well as excluding the 2016 loss cost spike, are presented in Appendix E.

We make the following observations about these measured trends.

For reasons similar to those we stated for PD/DCPD, we assume the introduction of DCPD had an offsetting impact on severity (increase) and frequency (decrease), with no impact on loss cost. We therefore consider the measured loss cost trends.

The measured loss cost trends are higher over the more recent periods, due to the impact of the loss cost increases in 2015 and 2016. We measure loss cost trend rates with significant *p*-values for time over 2011 to 2017 at +6.4% and 2012 to 2017 at +8.4%; and this difference is mainly due to 2012 as a low point (as seen the in the graphs above), with the decline from 2011 to 2012 at -7% (as noted above). However, these trends are heavily influenced by the more recent increases in the 2015 and 2016 data points that may be more of a reflection of the random nature

of the claims. We find that over the longer time periods, and excluding the high level of loss costs from 2006 to 2009, the loss cost trends cluster around +2% with moderate Adjusted R-squareds and significant p -values.

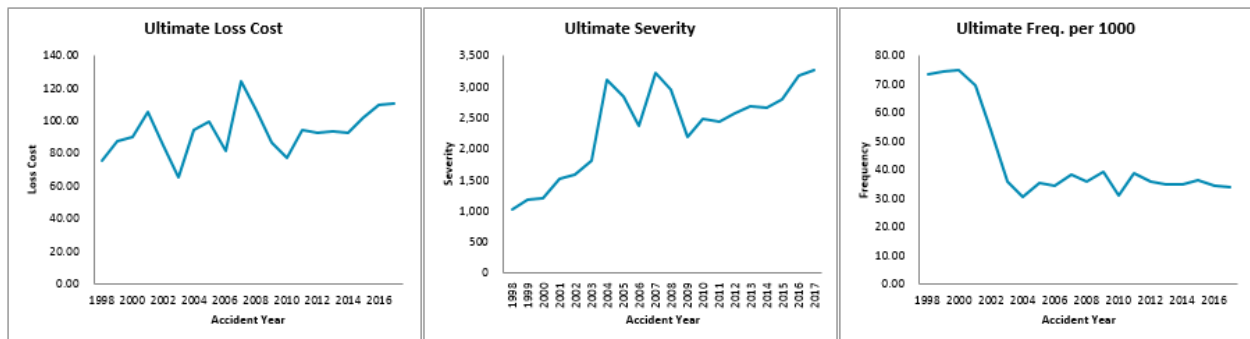
We select a past loss cost trend rate of +8% based on the shorter 2012 to 2017 recent time period; and a future loss cost trend rate of +2% based on the longer time periods that are less influenced by the steep increase from 2015 to 2016. Our selected past trend is an increase from our prior selection and our future trend rate is the same as our prior selection.

Comprehensive

Based on data as of December 31, 2016, we selected a past loss cost trend rate of +3.5%.

We estimate the 2017 loss cost is 1% higher than the 2016 loss cost.

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



Subject to variability: severity has been increasing since 2009; frequency has been relatively flat (slight downward trend) since 2007, including a downward spike in 2010; and loss cost has been generally increasing, including an upward spike in 2007.

The degree of loss cost variability can also be seen from the following January- December accident year-to-accident year loss cost changes:

2006 to 2007:	+52%
2007 to 2008:	-14%
2008 to 2009:	-19%
2009 to 2010:	-11%
2010 to 2011:	+23%
2011 to 2012:	-2%
2012 to 2013:	+1%
2013 to 2014:	-1%
2014 to 2015:	+9%
2015 to 2016:	+8%
2016 to 2017:	+1%

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods (including and excluding the high 2007 data point) are presented in Appendix E.

We make the following observations about these measured trends.

The measured severity trends beginning 2009 to 2013, ending 2017 have high Adjusted R-squareds and significant *p*-values, and range from approximately +4.5% to +5.5%. We select a severity trend rate of +4.5%.

The measured frequency trends rates have low Adjusted R-squared values, non-significant *p*-values, and wide confidence intervals over all time periods. However, with the exclusion of 2010 (the downward spike noted above), the measured frequency trend rates beginning 2007 through 2011 ending 2017 have moderate Adjusted R-squared values, significant *p*-values, range from -1% to -1.5%. We select a frequency trend rate of -1.5%.

We select a past loss cost trend rate of **+3.0%** (rounded) based on our selected severity and frequency trend rates; a half percentage point lower than our prior selected loss cost trend rate.

Specified Perils

Due to insufficient data, we select the same past loss cost trend rate for Specified Perils as we do for Comprehensive, **+3.0%**.

All Perils

Due to insufficient data, we select past and future loss cost trend rates of **+6.5% and +2.5%** for All Perils based on our selected values for Collision and Comprehensive.

Future Trend Rates

With the exception of our selected Collision trend rate, the data is not credible enough to discern any changes in trend patterns that may have occurred over the past one to four years. Hence, for all coverages except Collision we select a future trend rate that is the same as our selected past trend rate.

Selected Trend Rates - Summary

The following table presents our selected past and future annual loss cost trend rates.

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+3.0%	+3.0%
Property Damage	-1.5%	-1.5%
Accident Benefits	+0.0%	+0.0%
Collision	+8.0%	+2.0%
Comprehensive	+3.0%	+3.0%
Specified Perils	+3.0%	+3.0%
All Perils	+6.5%	+2.5%

Reform Factors

Possibly due to the low data volume, there is no evidence of Bill 52 having an impact on claim costs as there is for private passenger vehicles. We, therefore, make no adjustment for Bill 52.

Given the limited and volatile commercial automobile accident benefits claims experience, we make no direct adjustment to the Accident Benefit loss cost experience at this time for the FAIR Insurance reforms implemented in April 2012 or to the PD experience for the introduction of DCPD in April 2013.

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 certain data points; with and without certain level change parameters.

- Bodily Injury: Pages 1 to 7
- Property Damage & DCPD: Pages 8 to 11
- Accident Benefits: Pages 12 to 13
- Collision: Pages 14 to 19
- Comprehensive: Pages 20 to 22

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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Province of Nova Scotia
Commercial Vehicles (including Fleets)
Claim Count Development Summary
Data as of 12/31/17

(1)	(2)	(3)	(4)	(5)	(6)
Maturity	Selected App-to-Ultimate Development Factors				Comprehensive - Total
	Third Party Liability - Body Injury	Third Party Liability - Total Property Damage	Accident Benefits - Total	Collision	
6	1.126	1.002	0.860	0.952	1.138
12	1.015	1.013	0.926	0.992	1.004
18	1.009	1.004	0.972	0.997	1.001
24	1.017	1.002	0.990	1.000	1.001
30	1.017	1.002	0.994	1.000	1.000
36	1.004	1.000	0.998	1.000	1.000
42	1.000	1.000	1.002	1.000	1.000
48	1.000	1.000	1.000	1.000	1.000
54	0.996	1.000	1.000	1.000	1.000
60	0.996	1.000	1.000	1.000	1.000
66	1.002	1.000	1.000	1.000	1.000
72	1.000	1.000	1.000	1.000	1.000
78	1.000	1.000	1.000	1.000	1.000
84	1.002	1.000	1.000	1.000	1.000
90	1.000	1.000	1.000	1.000	1.000
96	1.000	1.000	1.000	1.000	1.000
102	1.000	1.000	1.000	1.000	1.000
108	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)
Selected Age in Ultimate Development Factors					
Maturity	Third Party Liability -				
	Third Party Liability - Bodily Injury	Total Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total
6	Wght Avg Last 4 Semesters ending in 12	Wght Avg 6 Semester	Wght Avg 48 Semesters	Wght Avg 6 Semester	Wght Avg 10 Semesters
12	Wght Avg 6 Semester	Wght Avg 6 Semester	Wght Avg 48 Semesters	Wght Avg 6 Semester	Wght Avg 10 Semesters
18	Wght Avg 6 Semester	Wght Avg 6 Semester	Wght Avg 48 Semesters	Wght Avg 6 Semester	Wght Avg 10 Semesters
24	Wght Avg 6 Semester	Wght Avg 6 Semester	Wght Avg 48 Semesters	1	Wght Avg 10 Semesters
30	Wght Avg 6 Semester	Wght Avg 6 Semester	Wght Avg 48 Semesters	1	1
36	Wght Avg 6 Semester	Wght Avg 10 Semesters	Wght Avg 48 Semesters	1	1
42	Wght Avg 6 Semester	Wght Avg 10 Semesters	Wght Avg 48 Semesters	1	1
48	Wght Avg 6 Semester	Wght Avg 10 Semesters	Wght Avg 48 Semesters	1	1
54	Wght Avg 6 Semester	Wght Avg 10 Semesters	Wght Avg 48 Semesters	1	1
60	Wght Avg 6 Semester	Wght Avg 10 Semesters	1	1	1
66	Wght Avg 6 Semester	Wght Avg 10 Semesters	1	1	1
72	Wght Avg 6 Semester	Wght Avg 10 Semesters	1	1	1
78	Wght Avg 6 Semester	Wght Avg 10 Semesters	1	1	1
84	Wght Avg 6 Semester	Wght Avg 10 Semesters	1	1	1
90	Wght Avg 6 Semester	Wght Avg 10 Semesters	1	1	1
96	Wght Avg 6 Semester	Wght Avg 10 Semesters	1	1	1
102	Wght Avg 6 Semester	Wght Avg 10 Semesters	1	1	1
108	Wght Avg 6 Semester	1	1	1	1
114	Wght Avg 6 Semester	1	1	1	1
120	Wght Avg 6 Semester	1	1	1	1
126	Wght Avg 6 Semester	1	1	1	1
132	Wght Avg 6 Semester	1	1	1	1
138	Wght Avg 6 Semester	1	1	1	1
144	Wght Avg 6 Semester	1	1	1	1
150	Wght Avg 6 Semester	1	1	1	1
156	Wght Avg 6 Semester	1	1	1	1
162	Wght Avg 6 Semester	1	1	1	1
168	Wght Avg 6 Semester	1	1	1	1
174	Wght Avg 6 Semester	1	1	1	1
180	Wght Avg 6 Semester	1	1	1	1
186	Wght Avg 6 Semester	1	1	1	1
192	Wght Avg 6 Semester	1	1	1	1
198	Wght Avg 6 Semester	1	1	1	1
204	Wght Avg 6 Semester	1	1	1	1
210	1	1	1	1	1
216	1	1	1	1	1
222	1	1	1	1	1
228	1	1	1	1	1
234	1	1	1	1	1

Province of Nova Scotia
Commercial Vehicles (including Fleets)
Reported Incurred Claim Amount and ALE Loss Development Summary
Data as of 12/31/17

(1)	(2)	(3)	(4)	(5)	(6)
Maturity	Selected App-to-Ultimate Development Factors				
	Third Party Liability - Body Injury	Third Party Liability - Total Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total
6	2.103	1.116	1.245	1.007	1.055
12	1.577	0.997	1.215	0.990	0.996
18	1.471	0.988	1.277	0.996	0.992
24	1.318	0.986	1.293	1.000	0.998
30	1.212	0.995	1.177	1.000	1.000
36	1.092	1.008	1.148	1.000	1.000
42	1.083	1.004	1.130	1.000	1.000
48	1.033	1.016	1.041	1.000	1.000
54	1.015	0.979	1.008	1.000	1.000
60	1.005	0.981	1.007	1.000	1.000
66	0.995	0.981	1.003	1.000	1.000
72	0.985	0.988	1.000	1.000	1.000
78	1.001	0.996	1.005	1.000	1.000
84	1.000	0.996	1.015	1.000	1.000
90	0.987	0.994	1.014	1.000	1.000
96	0.982	0.997	1.015	1.000	1.000
102	0.989	0.995	1.015	1.000	1.000
108	0.996	1.000	1.018	1.000	1.000
114	1.000	1.000	1.002	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000

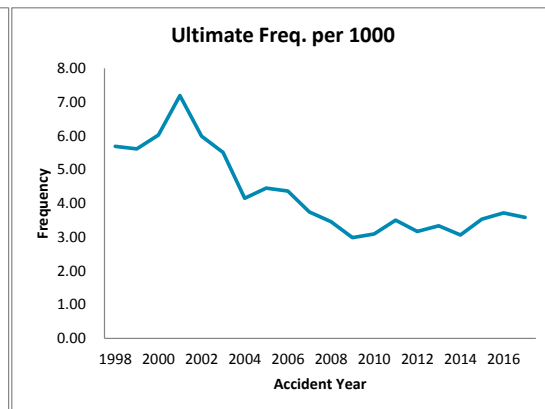
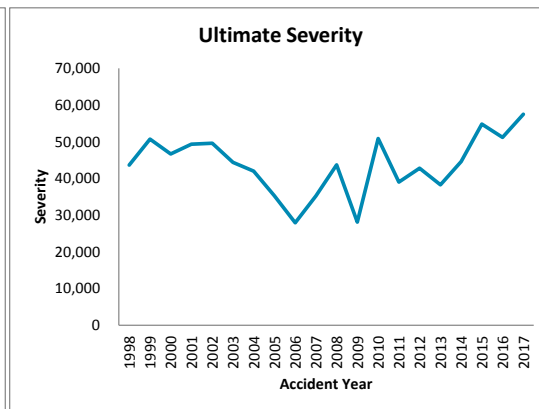
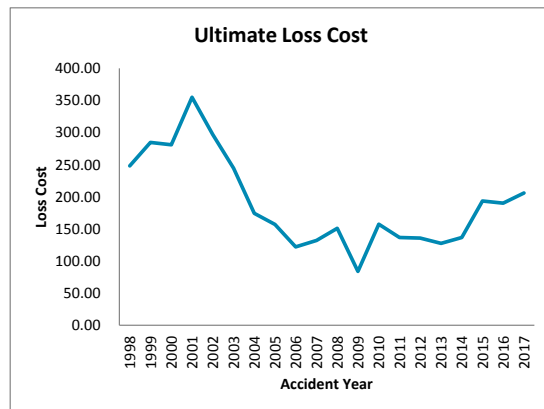
Province of Nova Scotia
Commercial Vehicles (including Fleets)
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 12/31/17

(1)	(2)	(3)	(4)	(5)	(6)
Maturity	Selected App. 10 Ultimate Development Factors				
	Third Party Liability - Bodily Injury	Total Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total
6	Wght Avg 6 Semester	Wght Avg 10 Semesters	Wght Avg A4 Semesters	Wght Avg 6 Semester	Wght Avg 10 Semesters
12	Wght Avg 6 Semester	Wght Avg 10 Semesters	Wght Avg A4 Semesters	Wght Avg 6 Semester	Wght Avg 10 Semesters
18	Wght Avg 6 Semester	Wght Avg 10 Semesters	Wght Avg A4 Semesters	Wght Avg 6 Semester	Wght Avg 10 Semesters
24	Wght Avg 6 Semester	Wght Avg 10 Semesters	Wght Avg A4 Semesters	1	Wght Avg 10 Semesters
30	Wght Avg 10 Semesters	Wght Avg 10 Semesters	Wght Avg A4 Semesters	1	1
36	Wght Avg 10 Semesters	Wght Avg 10 Semesters	Wght Avg A4 Semesters	1	1
42	Wght Avg 10 Semesters	Wght Avg 10 Semesters	Wght Avg A4 Semesters	1	1
48	Wght Avg 10 Semesters	Wght Avg 10 Semesters	Wght Avg A4 Semesters	1	1
54	Wght Avg 10 Semesters	Wght Avg 10 Semesters	Wght Avg A4 Semesters	1	1
60	Wght Avg 10 Semesters	Wght Avg 10 Semesters	Wght Avg A4 Semesters	1	1
66	Wght Avg 10 Semesters	Wght Avg 20 Semesters	Wght Avg A4 Semesters	1	1
72	Wght Avg 20 Semesters	Wght Avg 20 Semesters	Wght Avg A4 Semesters	1	1
78	Wght Avg 20 Semesters	Wght Avg 20 Semesters	Wght Avg A4 Semesters	1	1
84	Wght Avg 20 Semesters	Wght Avg 20 Semesters	Wght Avg A4 Semesters	1	1
90	Wght Avg 20 Semesters	Wght Avg 20 Semesters	Wght Avg A4 Semesters	1	1
96	Wght Avg 20 Semesters	Wght Avg 20 Semesters	Wght Avg A4 Semesters	1	1
102	Wght Avg 20 Semesters	Wght Avg 20 Semesters	Wght Avg A4 Semesters	1	1
108	Wght Avg 20 Semesters	1	Wght Avg A4 Semesters	1	1
114	1	1	Wght Avg A4 Semesters	1	1
120	1	1	1	1	1
126	1	1	1	1	1
132	1	1	1	1	1
138	1	1	1	1	1
144	1	1	1	1	1
150	1	1	1	1	1
156	1	1	1	1	1
162	1	1	1	1	1
168	1	1	1	1	1
174	1	1	1	1	1
180	1	1	1	1	1
186	1	1	1	1	1
192	1	1	1	1	1
198	1	1	1	1	1
204	1	1	1	1	1
210	1	1	1	1	1
216	1	1	1	1	1
222	1	1	1	1	1
228	1	1	1	1	1
234	1	1	1	1	1

Province of Nova Scotia
Third Party Liability - Bodily Injury
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/17

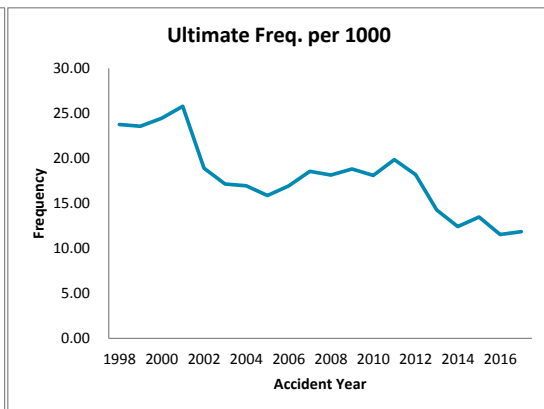
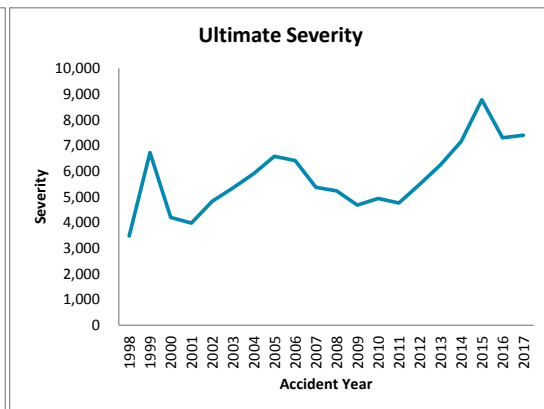
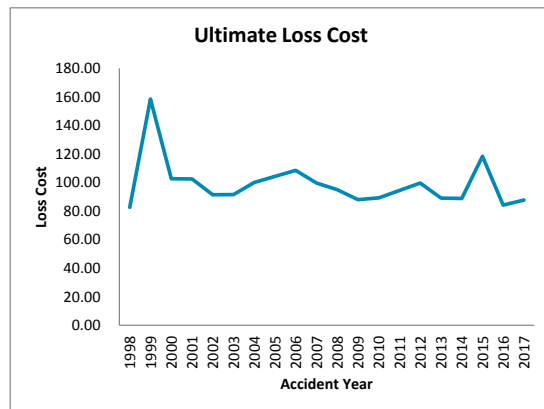
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Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years
1998	240	45,696	260	10,369	1.094	11,344	248.25		43,631		5.69	
1999	228	45,596	256	11,932	1.088	12,982	284.73	14.7%	50,713	16.2%	5.61	-1.3%
2000	216	45,502	274	11,822	1.082	12,791	281.11	-1.3%	46,683	-7.9%	6.02	7.3%
2001	204	47,828	344	15,940	1.065	16,976	354.94	26.3%	49,348	5.7%	7.19	19.4%
2002	192	45,745	274	12,622	1.077	13,593	297.16	-16.3%	49,611	0.5%	5.99	-16.7%
2003	180	45,572	251	10,340	1.078	11,146	244.58	-17.7%	44,406	-10.5%	5.51	-8.0%
2004	168	47,458	197	7,254	1.140	8,270	174.25	-28.8%	41,979	-5.5%	4.15	-24.6%
2005	156	49,433	220	7,076	1.097	7,760	156.98	-9.9%	35,272	-16.0%	4.45	7.2%
2006	144	49,718	217	5,518	1.099	6,061	121.91	-22.3%	27,931	-20.8%	4.36	-1.9%
2007	132	50,147	188	5,991	1.105	6,620	132.00	8.3%	35,210	26.1%	3.75	-14.1%
2008	120	50,923	176	7,023	1.095	7,687	150.95	14.4%	43,674	24.0%	3.46	-7.8%
2009	108	51,253	153	3,888	1.106	4,298	83.86	-44.4%	28,093	-35.7%	2.99	-13.6%
2010	96	50,791	157	7,213	1.108	7,990	157.30	87.6%	50,889	81.1%	3.09	3.5%
2011	84	51,979	182	6,428	1.105	7,105	136.68	-13.1%	38,989	-23.4%	3.51	13.4%
2012	72	54,009	171	6,718	1.090	7,324	135.61	-0.8%	42,780	9.7%	3.17	-9.6%
2013	60	54,085	180	6,308	1.093	6,898	127.54	-6.0%	38,252	-10.6%	3.33	5.2%
2014	48	54,470	167	6,857	1.086	7,448	136.73	7.2%	44,595	16.6%	3.07	-8.0%
2015	36	55,796	197	10,033	1.076	10,793	193.45	41.5%	54,795	22.9%	3.53	15.1%
2016	24	56,430	210	9,805	1.095	10,733	190.20	-1.7%	51,198	-6.6%	3.72	5.2%
2017	12	56,676	203	10,703	1.091	11,676	206.01	8.3%	57,491	12.3%	3.58	-3.5%
Total		1,009,105	4,277	173,839		189,494						



Province of Nova Scotia
Third Party Liability - Total Property Damage
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/17

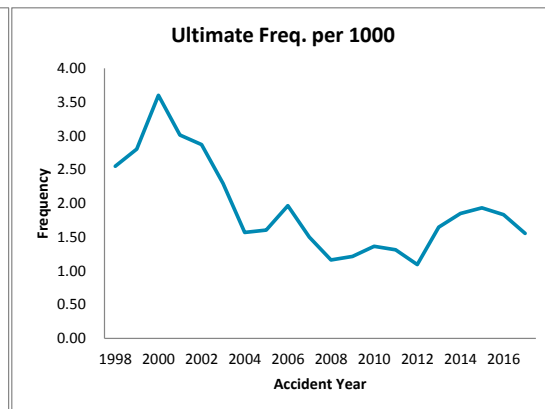
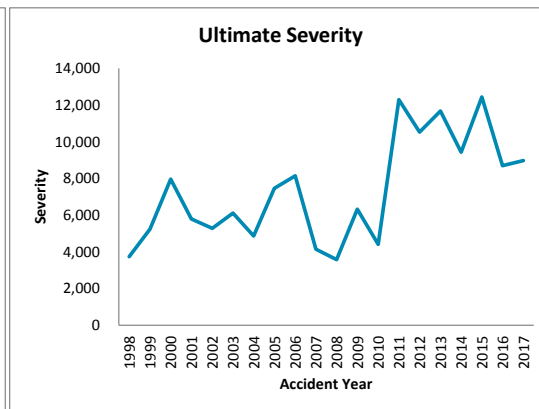
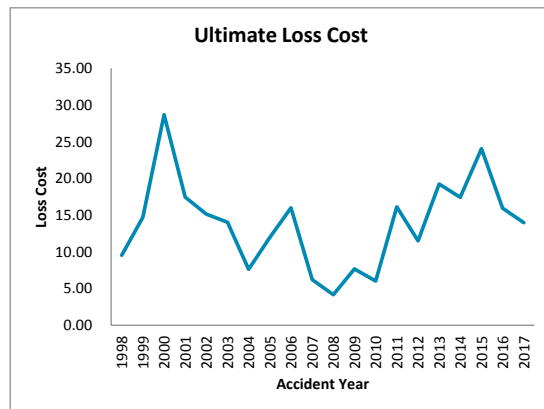
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						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000	
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years
1998	240	45,696	1,086	3,451	1.094	3,775	82.62		3,476		23.77	
1999	228	45,596	1,075	6,640	1.088	7,225	158.45	91.8%	6,721	93.3%	23.58	-0.8%
2000	216	45,502	1,113	4,315	1.082	4,668	102.60	-35.2%	4,194	-37.6%	24.46	3.8%
2001	204	47,828	1,233	4,604	1.065	4,903	102.52	-0.1%	3,977	-5.2%	25.78	5.4%
2002	192	45,745	865	3,881	1.077	4,179	91.36	-10.9%	4,832	21.5%	18.91	-26.7%
2003	180	45,572	781	3,872	1.078	4,174	91.59	0.2%	5,344	10.6%	17.14	-9.4%
2004	168	47,458	805	4,167	1.140	4,750	100.10	9.3%	5,901	10.4%	16.96	-1.0%
2005	156	49,433	784	4,699	1.097	5,153	104.24	4.1%	6,572	11.4%	15.86	-6.5%
2006	144	49,718	842	4,913	1.099	5,397	108.55	4.1%	6,409	-2.5%	16.94	6.8%
2007	132	50,147	931	4,523	1.105	4,998	99.66	-8.2%	5,368	-16.2%	18.57	9.6%
2008	120	50,923	924	4,417	1.095	4,834	94.93	-4.7%	5,232	-2.5%	18.15	-2.3%
2009	108	51,253	964	4,079	1.106	4,510	87.99	-7.3%	4,678	-10.6%	18.81	3.7%
2010	96	50,791	919	4,094	1.108	4,535	89.29	1.5%	4,935	5.5%	18.09	-3.8%
2011	84	51,979	1,032	4,444	1.105	4,911	94.48	5.8%	4,759	-3.6%	19.85	9.7%
2012	72	54,009	982	4,938	1.090	5,384	99.68	5.5%	5,481	15.2%	18.19	-8.4%
2013	60	54,085	772	4,406	1.093	4,818	89.08	-10.6%	6,240	13.8%	14.28	-21.5%
2014	48	54,470	677	4,458	1.086	4,842	88.89	-0.2%	7,152	14.6%	12.43	-12.9%
2015	36	55,796	753	6,138	1.076	6,603	118.34	33.1%	8,775	22.7%	13.49	8.5%
2016	24	56,430	651	4,341	1.095	4,752	84.21	-28.8%	7,298	-16.8%	11.54	-14.4%
2017	12	56,676	672	4,556	1.091	4,970	87.69	4.1%	7,397	1.3%	11.86	2.7%
Total		1,009,105	17,861	90,934		99,380						



Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/17

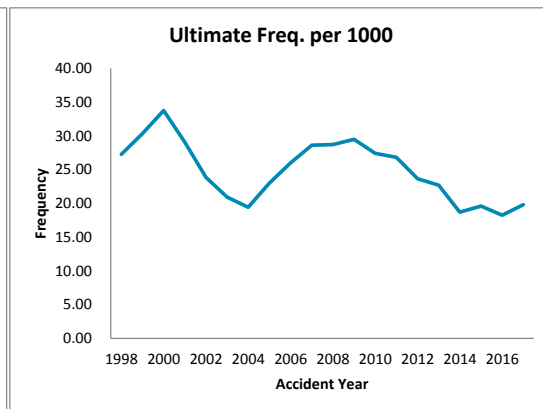
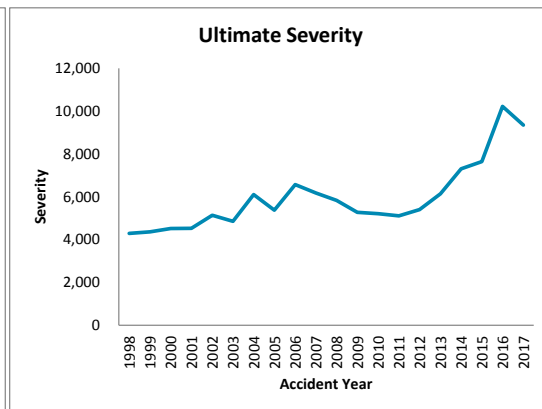
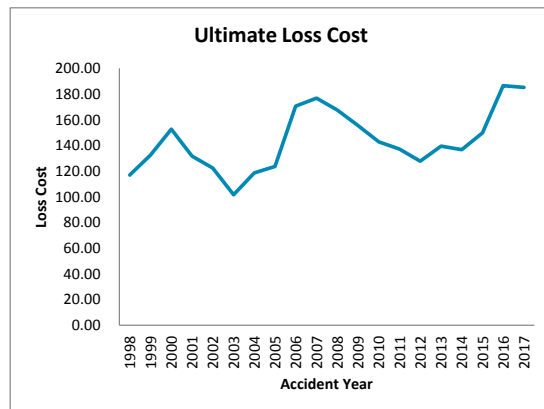
(1)	(2)	(3)	(4)	(5)	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and LAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years
1998	240	43,952	112	383	1.094	419	9.52		3,738		2.55	
1999	228	44,204	124	597	1.088	650	14.71	54.4%	5,242	40.3%	2.81	10.1%
2000	216	44,440	160	1,178	1.082	1,274	28.68	95.0%	7,966	51.9%	3.60	28.3%
2001	204	46,798	141	767	1.065	817	17.45	-39.1%	5,793	-27.3%	3.01	-16.3%
2002	192	44,926	129	632	1.077	681	15.15	-13.2%	5,278	-8.9%	2.87	-4.7%
2003	180	44,877	103	584	1.078	630	14.04	-7.4%	6,115	15.9%	2.30	-20.1%
2004	168	46,522	73	311	1.140	355	7.63	-45.6%	4,862	-20.5%	1.57	-31.6%
2005	156	48,596	78	531	1.097	582	11.98	57.0%	7,463	53.5%	1.61	2.3%
2006	144	48,838	96	712	1.099	782	16.01	33.6%	8,144	9.1%	1.97	22.5%
2007	132	49,311	74	277	1.105	306	6.21	-61.2%	4,139	-49.2%	1.50	-23.7%
2008	120	50,730	59	193	1.095	211	4.16	-33.0%	3,577	-13.6%	1.16	-22.5%
2009	108	51,040	62	355	1.106	392	7.68	84.7%	6,326	76.8%	1.21	4.4%
2010	96	50,541	69	275	1.108	304	6.02	-21.7%	4,408	-30.3%	1.37	12.4%
2011	84	51,856	68	756	1.105	836	16.12	167.9%	12,295	178.9%	1.31	-3.9%
2012	72	53,949	59	569	1.090	621	11.51	-28.6%	10,522	-14.4%	1.09	-16.6%
2013	60	54,042	89	950	1.093	1,039	19.23	67.1%	11,675	11.0%	1.65	50.6%
2014	48	54,149	100	869	1.086	944	17.43	-9.3%	9,430	-19.2%	1.85	12.3%
2015	36	55,052	107	1,231	1.076	1,325	24.06	38.0%	12,437	31.9%	1.83	4.6%
2016	24	55,663	102	810	1.095	887	15.93	-33.8%	8,695	-30.1%	1.83	-5.3%
2017	12	56,331	88	721	1.091	787	13.96	-12.4%	8,975	3.2%	1.56	-15.1%
Total		995,817	1,892	12,703		13,841						



Province of Nova Scotia
Collision
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/17

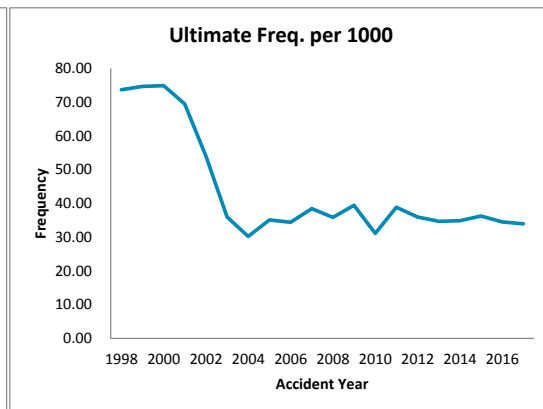
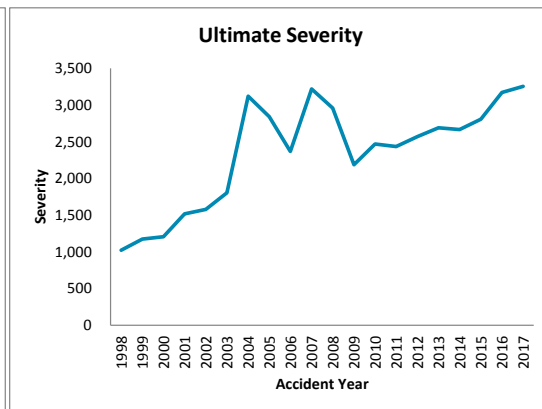
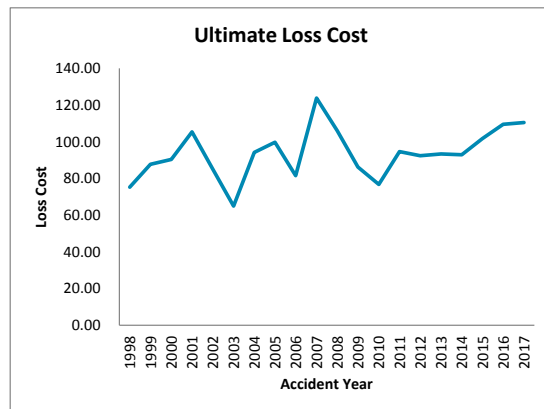
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
						(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000	
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and LAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years
1998	240	11,892	324	1,271	1.094	1,390	116.89		4,290		27.25	
1999	228	12,174	369	1,481	1.088	1,611	132.36	13.2%	4,367	1.8%	30.31	11.2%
2000	216	12,473	421	1,759	1.082	1,903	152.57	15.3%	4,520	3.5%	33.75	11.4%
2001	204	13,616	396	1,683	1.065	1,793	131.65	-13.7%	4,527	0.1%	29.08	-13.8%
2002	192	12,453	297	1,416	1.077	1,525	122.46	-7.0%	5,134	13.4%	23.85	-18.0%
2003	180	12,034	252	1,134	1.078	1,223	101.61	-17.0%	4,852	-5.5%	20.94	-12.2%
2004	168	12,149	236	1,264	1.140	1,441	118.60	16.7%	6,106	25.8%	19.43	-7.2%
2005	156	12,521	288	1,411	1.097	1,547	123.56	4.2%	5,372	-12.0%	23.00	18.4%
2006	144	12,975	337	2,015	1.099	2,213	170.58	38.1%	6,567	22.3%	25.97	12.9%
2007	132	13,663	391	2,185	1.105	2,415	176.74	3.6%	6,176	-6.0%	28.62	10.2%
2008	120	13,970	401	2,138	1.095	2,340	167.47	-5.2%	5,834	-5.5%	28.70	0.3%
2009	108	14,007	413	1,970	1.106	2,177	155.46	-7.2%	5,272	-9.6%	29.49	2.7%
2010	96	14,198	389	1,829	1.108	2,026	142.70	-8.2%	5,208	-1.2%	27.40	-7.1%
2011	84	14,457	388	1,795	1.105	1,983	137.20	-3.9%	5,112	-1.9%	26.84	-2.0%
2012	72	14,767	349	1,729	1.090	1,885	127.67	-6.9%	5,402	5.7%	23.63	-11.9%
2013	60	15,035	341	1,916	1.093	2,095	139.37	9.2%	6,145	13.8%	22.68	-4.0%
2014	48	15,393	288	1,937	1.086	2,103	136.65	-2.0%	7,304	18.9%	18.71	-17.5%
2015	36	15,874	311	2,209	1.076	2,377	149.72	9.6%	7,642	4.6%	19.59	4.7%
2016	24	16,361	298	2,787	1.095	3,051	186.48	24.6%	10,221	33.8%	18.24	-6.9%
2017	12	16,790	332	2,849	1.091	3,108	185.10	-0.7%	9,347	-8.6%	19.80	8.5%
Total		276,801	6,822	36,777		40,207						



Province of Nova Scotia
Comprehensive - Total
Commercial Vehicles (including Fleets)

Loss Cost Summary
Data as of 12/31/17

(1)	(2)	(3)	(4)	(5)	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)
Accident Year	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Accident Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years
1998	240	16,661	1,227	1,147	1.094	1,254	75.29		1,022		73.64	
1999	228	17,098	1,276	1,378	1.088	1,499	87.70	16.5%	1,175	14.9%	74.63	1.3%
2000	216	16,989	1,272	1,418	1.082	1,535	90.32	3.0%	1,206	2.7%	74.87	0.3%
2001	204	18,216	1,265	1,802	1.065	1,919	105.37	16.7%	1,517	25.8%	69.44	-7.3%
2002	192	17,479	943	1,381	1.077	1,488	85.12	-19.2%	1,578	4.0%	53.95	-22.3%
2003	180	16,845	606	1,015	1.078	1,094	64.95	-23.7%	1,805	14.4%	35.97	-33.3%
2004	168	16,618	502	1,374	1.140	1,566	94.23	45.1%	3,119	72.8%	30.21	-16.0%
2005	156	16,664	585	1,516	1.097	1,663	99.77	5.9%	2,842	-8.9%	35.11	16.2%
2006	144	17,083	588	1,267	1.099	1,392	81.49	-18.3%	2,368	-16.7%	34.42	-2.0%
2007	132	17,627	678	1,975	1.105	2,182	123.80	51.9%	3,219	35.9%	38.46	11.7%
2008	120	18,020	646	1,746	1.095	1,911	106.03	-14.3%	2,958	-8.1%	35.85	-6.8%
2009	108	18,192	717	1,419	1.106	1,568	86.21	-18.7%	2,187	-26.1%	39.41	9.9%
2010	96	18,531	576	1,285	1.108	1,423	76.79	-10.9%	2,470	12.9%	31.08	-21.1%
2011	84	18,857	733	1,614	1.105	1,784	94.61	23.2%	2,434	-1.5%	38.87	25.1%
2012	72	19,235	692	1,631	1.090	1,778	92.42	-2.3%	2,569	5.5%	35.98	-7.4%
2013	60	19,451	675	1,661	1.093	1,816	93.35	1.0%	2,690	4.7%	34.70	-3.5%
2014	48	19,827	691	1,697	1.086	1,843	92.94	-0.4%	2,667	-0.9%	34.85	0.4%
2015	36	20,358	738	1,925	1.076	2,071	101.72	9.4%	2,806	5.2%	36.25	4.0%
2016	24	21,015	726	2,102	1.095	2,301	109.50	7.7%	3,170	13.0%	34.54	-4.7%
2017	12	21,402	726	2,167	1.091	2,364	110.45	0.9%	3,255	2.7%	33.94	-1.7%
Total		366,168	15,862	31,518		34,450						



Province of Nova Scotia
Third Party Liability - Bodily Injury
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claims and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	4,533	4,533	4,533	4,533		
1998.2	234	5,837	5,837	5,837	5,837		
1999.1	228	6,147	6,147	6,147	6,147		
1999.2	222	5,785	5,785	5,785	5,785		
2000.1	216	3,996	3,996	3,996	3,996		
2000.2	210	7,826	7,826	7,826	7,826		
2001.1	204	9,410	9,410	9,410	9,410		
2001.2	198	6,530	6,530	6,530	6,530		
2002.1	192	5,427	5,427	5,427	5,427	5,427	0
2002.2	186	7,194	7,194	7,194	7,194	7,194	0
2003.1	180	4,487	4,487	4,487	4,487	4,487	0
2003.2	174	5,852	5,852	5,852	5,852	5,852	0
2004.1	168	3,646	3,646	3,646	3,646	3,646	0
2004.2	162	3,608	3,608	3,608	3,608	3,608	0
2005.1	156	2,221	2,221	2,221	2,221	2,221	0
2005.2	150	4,855	4,855	4,855	4,855	4,855	0
2006.1	144	3,196	3,196	3,196	3,196	3,196	0
2006.2	138	2,322	2,291	2,322	2,322	2,327	(5)
2007.1	132	2,830	2,830	2,830	2,830	2,830	(0)
2007.2	126	3,161	3,161	3,161	3,161	3,161	(0)
2008.1	120	3,968	3,754	3,968	3,968	3,975	(7)
2008.2	114	3,054	3,054	3,054	3,054	3,038	16
2009.1	108	2,766	2,766	2,756	2,756	2,742	13
2009.2	102	1,145	983	1,132	1,132	1,151	(19)
2010.1	96	2,994	2,433	2,940	2,940	3,017	(77)
2010.2	90	4,329	4,314	4,273	4,273	4,430	(156)
2011.1	84	3,354	3,026	3,354	3,354	3,625	(271)
2011.2	78	3,071	2,681	3,075	3,075	2,990	85
2012.1	72	2,673	1,727	2,634	2,634	2,349	285
2012.2	66	4,104	3,387	4,084	4,084	4,120	(36)
2013.1	60	2,259	1,765	2,270	2,270	2,477	(206)
2013.2	54	3,980	1,926	4,038	4,038	3,935	102
2014.1	48	1,600	1,266	1,653	1,653	1,863	(210)
2014.2	42	4,805	2,249	5,204	5,204	4,696	508
2015.1	36	3,675	1,684	4,012	4,012	5,200	(1,188)
2015.2	30	4,968	1,382	6,021	6,021	5,455	566
2016.1	24	3,385	1,772	4,462	4,462	3,463	1,000
2016.2	18	3,633	650	5,342	5,342	3,904	1,438
2017.1	12	3,491	271	5,506	5,506		
2017.2	6	2,471	49	5,196	5,196		
Total		164,590	139,972	173,839	173,839	111,235	1,839

Province of Nova Scotia
Third Party Liability - Total Property Damage
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claims and ALAE	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
				Reported Incurred Claim Amount and ALAE Development Method			
1998.1	240	1,418	1,418	1,418	1,418		
1998.2	234	2,033	2,033	2,033	2,033		
1999.1	228	1,489	1,489	1,489	1,489		
1999.2	222	5,151	5,151	5,151	5,151		
2000.1	216	1,689	1,689	1,689	1,689		
2000.2	210	2,626	2,626	2,626	2,626		
2001.1	204	2,152	2,152	2,152	2,152		
2001.2	198	2,452	2,452	2,452	2,452		
2002.1	192	1,790	1,790	1,790	1,790	1,790	0
2002.2	186	2,091	2,091	2,091	2,091	2,091	0
2003.1	180	2,117	2,117	2,117	2,117	2,117	0
2003.2	174	1,754	1,754	1,754	1,754	1,754	0
2004.1	168	1,457	1,457	1,457	1,457	1,457	0
2004.2	162	2,710	2,710	2,710	2,710	2,710	0
2005.1	156	2,910	2,910	2,910	2,910	2,910	0
2005.2	150	1,789	1,789	1,789	1,789	1,789	0
2006.1	144	3,059	3,059	3,059	3,059	3,059	0
2006.2	138	1,854	1,854	1,854	1,854	1,854	(0)
2007.1	132	2,091	2,091	2,091	2,091	2,091	(0)
2007.2	126	2,432	2,432	2,432	2,432	2,432	(0)
2008.1	120	2,248	2,155	2,248	2,248	2,187	61
2008.2	114	2,168	2,168	2,168	2,168	2,193	(25)
2009.1	108	2,056	2,056	2,056	2,056	2,046	10
2009.2	102	2,033	2,033	2,023	2,023	2,013	11
2010.1	96	1,709	1,709	1,704	1,704	1,696	8
2010.2	90	2,405	2,405	2,391	2,391	2,388	3
2011.1	84	2,218	2,206	2,208	2,208	2,190	18
2011.2	78	2,247	2,247	2,236	2,236	2,192	44
2012.1	72	2,045	2,045	2,020	2,020	2,003	17
2012.2	66	2,976	2,976	2,918	2,918	2,963	(45)
2013.1	60	2,210	2,210	2,167	2,167	1,954	213
2013.2	54	2,288	1,856	2,239	2,239	1,808	431
2014.1	48	2,344	2,319	2,381	2,381	2,160	221
2014.2	42	2,069	2,010	2,077	2,077	1,963	114
2015.1	36	3,581	3,578	3,608	3,608	3,366	242
2015.2	30	2,543	2,532	2,530	2,530	2,253	277
2016.1	24	1,889	1,875	1,863	1,863	1,768	94
2016.2	18	2,509	2,459	2,478	2,478	2,901	(423)
2017.1	12	2,338	1,995	2,330	2,330		
2017.2	6	1,995	1,216	2,226	2,226		
Total		90,935	89,114	90,934	90,934	66,099	1,269

Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claims and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	93	93	93	93		
1998.2	234	290	290	290	290		
1999.1	228	292	292	292	292		
1999.2	222	305	305	305	305		
2000.1	216	463	463	463	463		
2000.2	210	715	715	715	715		
2001.1	204	352	352	352	352		
2001.2	198	415	415	415	415		
2002.1	192	350	350	350	350	350	0
2002.2	186	282	282	282	282	282	0
2003.1	180	331	331	331	331	331	0
2003.2	174	253	253	253	253	253	0
2004.1	168	69	69	69	69	69	0
2004.2	162	242	242	242	242	242	0
2005.1	156	233	233	233	233	233	0
2005.2	150	297	217	297	297	295	3
2006.1	144	397	397	397	397	397	0
2006.2	138	314	314	314	314	314	0
2007.1	132	123	123	123	123	123	0
2007.2	126	154	154	154	154	154	0
2008.1	120	56	56	56	56	56	(0)
2008.2	114	136	136	136	136	136	0
2009.1	108	174	174	177	177	174	3
2009.2	102	175	175	178	178	175	3
2010.1	96	97	97	99	99	97	2
2010.2	90	173	173	176	176	173	3
2011.1	84	422	422	429	429	402	26
2011.2	78	326	326	328	328	355	(27)
2012.1	72	421	421	421	421	427	(6)
2012.2	66	148	148	149	149	152	(3)
2013.1	60	600	577	604	604	655	(51)
2013.2	54	344	325	346	346	331	15
2014.1	48	215	132	224	224	181	43
2014.2	42	571	269	645	645	341	304
2015.1	36	441	368	507	507	620	(113)
2015.2	30	616	310	724	724	474	250
2016.1	24	251	150	325	325	249	76
2016.2	18	380	201	486	486	505	(19)
2017.1	12	332	152	403	403		
2017.2	6	255	42	318	318		
Total		12,108	10,549	12,703	12,703	8,547	510

Province of Nova Scotia
Collision
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claims and ALAE	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
				Reported Incurred Claim Amount and ALAE Development Method			
1998.1	240	476	476	476	476		
1998.2	234	795	795	795	795		
1999.1	228	776	776	776	776		
1999.2	222	705	705	705	705		
2000.1	216	759	759	759	759		
2000.2	210	1,000	1,000	1,000	1,000		
2001.1	204	626	626	626	626		
2001.2	198	1,057	1,057	1,057	1,057		
2002.1	192	723	723	723	723	723	0
2002.2	186	693	693	693	693	693	0
2003.1	180	493	493	493	493	493	0
2003.2	174	642	642	642	642	642	0
2004.1	168	603	603	603	603	603	0
2004.2	162	661	661	661	661	661	0
2005.1	156	695	695	695	695	695	0
2005.2	150	715	715	715	715	715	0
2006.1	144	987	987	987	987	987	0
2006.2	138	1,028	1,028	1,028	1,028	1,028	0
2007.1	132	1,208	1,208	1,208	1,208	1,208	0
2007.2	126	978	978	978	978	978	0
2008.1	120	1,091	1,091	1,091	1,091	1,091	0
2008.2	114	1,046	1,046	1,046	1,046	1,046	0
2009.1	108	974	974	974	974	974	0
2009.2	102	995	995	995	995	995	0
2010.1	96	759	759	759	759	759	0
2010.2	90	1,070	1,070	1,070	1,070	1,070	0
2011.1	84	935	935	935	935	940	(5)
2011.2	78	859	859	859	859	859	0
2012.1	72	924	924	924	924	924	(0)
2012.2	66	805	805	805	805	805	0
2013.1	60	946	946	946	946	942	4
2013.2	54	971	971	971	971	971	(1)
2014.1	48	1,021	1,021	1,021	1,021	1,017	5
2014.2	42	915	915	915	915	909	6
2015.1	36	1,129	1,127	1,129	1,129	1,128	1
2015.2	30	1,080	1,080	1,080	1,080	1,069	11
2016.1	24	1,264	1,264	1,264	1,264	1,232	32
2016.2	18	1,530	1,514	1,523	1,523	1,200	323
2017.1	12	1,410	1,364	1,396	1,396		
2017.2	6	1,442	873	1,452	1,452		
Total		36,787	36,155	36,777	36,777	27,358	377

Province of Nova Scotia
Comprehensive - Total
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Estimated Ultimate Claims and ALAE Reported Incurred Claim Amount and ALAE Development Method	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
1998.1	240	525	525	525	525		
1998.2	234	622	622	622	622		
1999.1	228	688	688	688	688		
1999.2	222	690	690	690	690		
2000.1	216	583	583	583	583		
2000.2	210	836	836	836	836		
2001.1	204	1,049	1,049	1,049	1,049		
2001.2	198	754	754	754	754		
2002.1	192	676	676	676	676	676	0
2002.2	186	705	705	705	705	705	0
2003.1	180	541	541	541	541	541	0
2003.2	174	474	474	474	474	474	0
2004.1	168	512	512	512	512	512	0
2004.2	162	862	862	862	862	862	0
2005.1	156	677	677	677	677	677	0
2005.2	150	839	839	839	839	839	0
2006.1	144	613	613	613	613	613	0
2006.2	138	654	654	654	654	654	0
2007.1	132	741	741	741	741	741	0
2007.2	126	1,234	1,234	1,234	1,234	1,234	0
2008.1	120	853	853	853	853	853	0
2008.2	114	892	892	892	892	892	0
2009.1	108	735	735	735	735	735	0
2009.2	102	684	684	684	684	684	0
2010.1	96	466	466	466	466	466	0
2010.2	90	818	818	818	818	818	0
2011.1	84	726	726	726	726	726	0
2011.2	78	888	888	888	888	888	0
2012.1	72	638	638	638	638	638	0
2012.2	66	992	992	992	992	992	0
2013.1	60	555	555	555	555	555	0
2013.2	54	1,105	1,105	1,105	1,105	1,105	(0)
2014.1	48	743	743	743	743	738	5
2014.2	42	953	953	953	953	953	0
2015.1	36	966	966	966	966	967	(1)
2015.2	30	959	959	959	959	951	8
2016.1	24	1,057	1,033	1,055	1,055	1,010	45
2016.2	18	1,055	1,022	1,047	1,047	1,124	(77)
2017.1	12	970	966	966	966		
2017.2	6	1,138	879	1,201	1,201		
Total		31,470	31,149	31,518	31,518	23,626	(19)

Province of Nova Scotia
Third Party Liability - Bodily Injury
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts Reported Claim Counts Development Method	Selected Ultimate Claim Counts	Prior	Difference
1998.1	240	113	113	113		
1998.2	234	147	147	147		
1999.1	228	118	118	118		
1999.2	222	138	138	138		
2000.1	216	116	116	116		
2000.2	210	158	158	158		
2001.1	204	182	182	182		
2001.2	198	162	162	162		
2002.1	192	126	126	126	126	0
2002.2	186	148	148	148	148	0
2003.1	180	134	134	134	134	0
2003.2	174	117	117	117	117	0
2004.1	168	86	86	86	86	0
2004.2	162	111	111	111	111	0
2005.1	156	94	94	94	94	0
2005.2	150	126	126	126	126	0
2006.1	144	100	100	100	100	0
2006.2	138	117	117	117	117	0
2007.1	132	105	105	105	105	0
2007.2	126	83	83	83	83	0
2008.1	120	76	76	76	76	0
2008.2	114	100	100	100	100	0
2009.1	108	83	83	83	83	0
2009.2	102	70	70	70	70	0
2010.1	96	74	74	74	74	0
2010.2	90	83	83	83	83	0
2011.1	84	103	103	103	102	1
2011.2	78	79	79	79	79	0
2012.1	72	77	77	77	76	1
2012.2	66	94	94	94	95	(1)
2013.1	60	95	95	95	89	6
2013.2	54	86	86	86	77	8
2014.1	48	71	71	71	64	7
2014.2	42	96	96	96	88	8
2015.1	36	103	103	103	95	8
2015.2	30	92	94	94	81	13
2016.1	24	89	91	91	72	19
2016.2	18	118	119	119	88	31
2017.1	12	108	110	110		
2017.2	6	83	93	93		
Total		4,261	4,277	4,277	2,838	103

Province of Nova Scotia
Third Party Liability - Total Property Damage
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts Reported Claim Counts Development Method	Selected Ultimate Claim Counts	Prior	Difference
1998.1	240	503	503	503		
1998.2	234	583	583	583		
1999.1	228	513	513	513		
1999.2	222	562	562	562		
2000.1	216	506	506	506		
2000.2	210	607	607	607		
2001.1	204	663	663	663		
2001.2	198	570	570	570		
2002.1	192	451	451	451	451	0
2002.2	186	414	414	414	414	0
2003.1	180	436	436	436	436	0
2003.2	174	345	345	345	345	0
2004.1	168	371	371	371	371	0
2004.2	162	434	434	434	434	0
2005.1	156	384	384	384	384	0
2005.2	150	400	400	400	400	0
2006.1	144	418	418	418	418	0
2006.2	138	424	424	424	424	0
2007.1	132	432	432	432	432	0
2007.2	126	499	499	499	499	0
2008.1	120	455	455	455	455	0
2008.2	114	469	469	469	470	(1)
2009.1	108	467	467	467	467	0
2009.2	102	497	497	497	497	0
2010.1	96	414	414	414	414	0
2010.2	90	505	505	505	505	0
2011.1	84	521	521	521	521	(0)
2011.2	78	511	511	511	511	(0)
2012.1	72	448	448	448	448	(0)
2012.2	66	534	534	534	535	(1)
2013.1	60	420	420	420	402	18
2013.2	54	352	352	352	326	26
2014.1	48	355	355	355	344	11
2014.2	42	322	322	322	294	28
2015.1	36	415	415	415	376	39
2015.2	30	337	338	338	312	25
2016.1	24	318	319	319	292	27
2016.2	18	331	332	332	336	(4)
2017.1	12	347	351	351		
2017.2	6	320	320	320		
Total		17,853	17,861	17,861	12,513	169

Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts Reported Claim Counts Development Method	Selected Ultimate Claim Counts	Prior	Difference
1998.1	240	49	49	49		
1998.2	234	63	63	63		
1999.1	228	69	69	69		
1999.2	222	55	55	55		
2000.1	216	71	71	71		
2000.2	210	89	89	89		
2001.1	204	85	85	85		
2001.2	198	56	56	56		
2002.1	192	60	60	60	60	0
2002.2	186	69	69	69	69	0
2003.1	180	57	57	57	57	0
2003.2	174	46	46	46	46	0
2004.1	168	24	24	24	24	0
2004.2	162	49	49	49	49	0
2005.1	156	41	41	41	41	0
2005.2	150	37	37	37	37	0
2006.1	144	53	53	53	53	0
2006.2	138	43	43	43	43	0
2007.1	132	34	34	34	34	0
2007.2	126	40	40	40	40	0
2008.1	120	21	21	21	21	0
2008.2	114	38	38	38	38	0
2009.1	108	24	24	24	24	0
2009.2	102	38	38	38	38	0
2010.1	96	27	27	27	27	0
2010.2	90	42	42	42	42	0
2011.1	84	30	30	30	30	0
2011.2	78	38	38	38	38	0
2012.1	72	29	29	29	29	0
2012.2	66	30	30	30	30	(0)
2013.1	60	44	44	44	35	9
2013.2	54	45	45	45	32	13
2014.1	48	42	42	42	39	3
2014.2	42	58	58	58	45	13
2015.1	36	43	43	43	35	8
2015.2	30	64	64	64	51	13
2016.1	24	50	49	49	39	11
2016.2	18	54	53	53	42	10
2017.1	12	51	47	47		
2017.2	6	47	40	40		
Total		1,905	1,892	1,892	1,187	81

Province of Nova Scotia
Collision
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts Reported Claim Counts Development Method	Selected Ultimate Claim Counts	Prior	Difference
1998.1	240	151	151	151		
1998.2	234	173	173	173		
1999.1	228	183	183	183		
1999.2	222	186	186	186		
2000.1	216	189	189	189		
2000.2	210	232	232	232		
2001.1	204	201	201	201		
2001.2	198	195	195	195		
2002.1	192	153	153	153	153	0
2002.2	186	144	144	144	144	0
2003.1	180	131	131	131	131	0
2003.2	174	121	121	121	121	0
2004.1	168	120	120	120	120	0
2004.2	162	116	116	116	116	0
2005.1	156	145	145	145	145	0
2005.2	150	143	143	143	143	0
2006.1	144	159	159	159	159	0
2006.2	138	178	178	178	178	0
2007.1	132	188	188	188	188	0
2007.2	126	203	203	203	203	0
2008.1	120	202	202	202	202	0
2008.2	114	199	199	199	199	0
2009.1	108	205	205	205	205	0
2009.2	102	208	208	208	208	0
2010.1	96	178	178	178	178	0
2010.2	90	211	211	211	211	0
2011.1	84	198	198	198	198	0
2011.2	78	190	190	190	190	0
2012.1	72	178	178	178	178	0
2012.2	66	171	171	171	171	0
2013.1	60	187	187	187	182	5
2013.2	54	154	154	154	142	12
2014.1	48	153	153	153	143	10
2014.2	42	135	135	135	119	16
2015.1	36	178	178	178	150	28
2015.2	30	133	133	133	115	18
2016.1	24	146	146	146	121	25
2016.2	18	153	152	152	130	22
2017.1	12	171	170	170		
2017.2	6	171	163	163		
Total		6,832	6,822	6,822	4,842	137

Province of Nova Scotia
Comprehensive - Total
Commercial Vehicles (including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts Reported Claim Counts Development Method	Selected Ultimate Claim Counts	Prior	Difference
1998.1	240	631	631	631		
1998.2	234	596	596	596		
1999.1	228	659	659	659		
1999.2	222	617	617	617		
2000.1	216	630	630	630		
2000.2	210	642	642	642		
2001.1	204	726	726	726		
2001.2	198	539	539	539		
2002.1	192	510	510	510	510	0
2002.2	186	433	433	433	433	0
2003.1	180	343	343	343	343	0
2003.2	174	263	263	263	263	0
2004.1	168	259	259	259	259	0
2004.2	162	243	243	243	243	0
2005.1	156	289	289	289	289	0
2005.2	150	296	296	296	296	0
2006.1	144	287	287	287	287	0
2006.2	138	301	301	301	301	0
2007.1	132	319	319	319	319	0
2007.2	126	359	359	359	359	0
2008.1	120	334	334	334	334	0
2008.2	114	312	312	312	312	0
2009.1	108	367	367	367	367	0
2009.2	102	350	350	350	350	0
2010.1	96	285	285	285	285	0
2010.2	90	291	291	291	291	0
2011.1	84	342	342	342	342	0
2011.2	78	391	391	391	391	0
2012.1	72	322	322	322	322	0
2012.2	66	370	370	370	370	0
2013.1	60	314	314	314	306	8
2013.2	54	361	361	361	360	1
2014.1	48	356	356	356	350	6
2014.2	42	335	335	335	327	8
2015.1	36	403	403	403	390	13
2015.2	30	335	335	335	319	16
2016.1	24	382	383	383	365	18
2016.2	18	343	343	343	343	1
2017.1	12	338	339	339		
2017.2	6	340	387	387		
Total		15,813	15,862	15,862	10,026	70

BI

Coverage = BI
End Trend Period = 2015
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	0.24	+/- 4.09	-9.8%	0.000	0.898
Loss Cost	2005	1.53	+/- 4.63	-4.5%	0.000	0.469
Loss Cost	2006	2.99	+/- 5.35	7.3%	0.000	0.227
Loss Cost	2007	3.26	+/- 6.88	3.5%	0.000	0.293
Loss Cost	2008	4.31	+/- 9.09	5.5%	0.000	0.281
Loss Cost	2009	8.01	+/- 10.94	32.1%	0.001	0.107
Loss Cost	2010	2.82	+/- 11.00	-10.5%	0.002	0.509
Loss Cost	2011	7.28	+/- 15.51	26.1%	0.013	0.218
Severity	2004	3.01	+/- 3.56	19.4%	0.000	0.085
Severity	2005	4.28	+/- 3.91	35.0%	0.000	0.032
Severity	2006	5.00	+/- 4.78	36.3%	0.000	0.038
Severity	2007	3.87	+/- 5.76	16.8%	0.000	0.150
Severity	2008	3.80	+/- 7.69	6.9%	0.000	0.263
Severity	2009	6.34	+/- 9.86	24.2%	0.000	0.149
Severity	2010	1.91	+/- 10.55	-17.4%	0.000	0.638
Severity	2011	7.49	+/- 10.93	50.8%	0.000	0.109
Frequency	2004	-2.68	+/- 1.85	45.6%	0.000	0.010
Frequency	2005	-2.63	+/- 2.25	36.8%	0.000	0.028
Frequency	2006	-1.92	+/- 2.58	17.3%	0.000	0.128
Frequency	2007	-0.59	+/- 2.46	-9.3%	0.000	0.591
Frequency	2008	0.49	+/- 2.67	-12.9%	0.000	0.670
Frequency	2009	1.57	+/- 3.12	10.5%	0.003	0.249
Frequency	2010	0.90	+/- 4.49	-16.0%	0.014	0.606
Frequency	2011	-0.19	+/- 7.15	-33.0%	0.042	0.937

BI

Coverage = BI
End Trend Period = 2016
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	1.22	+/- 3.67	-4.0%	0.000	0.478
Loss Cost	2005	2.47	+/- 4.01	7.8%	0.000	0.196
Loss Cost	2006	3.84	+/- 4.46	22.7%	0.000	0.079
Loss Cost	2007	4.23	+/- 5.56	19.7%	0.000	0.111
Loss Cost	2008	5.27	+/- 6.99	22.7%	0.000	0.110
Loss Cost	2009	8.31	+/- 7.79	47.7%	0.000	0.035
Loss Cost	2010	4.65	+/- 7.82	19.5%	0.000	0.178
Loss Cost	2011	8.29	+/- 9.07	54.5%	0.002	0.057
Loss Cost	2012	11.55	+/- 13.46	64.8%	0.016	0.063
Severity	2004	3.24	+/- 2.99	28.8%	0.000	0.034
Severity	2005	4.34	+/- 3.21	43.5%	0.000	0.012
Severity	2006	4.94	+/- 3.82	44.4%	0.000	0.015
Severity	2007	4.02	+/- 4.49	27.6%	0.000	0.068
Severity	2008	4.01	+/- 5.77	18.4%	0.000	0.138
Severity	2009	5.96	+/- 6.98	34.1%	0.000	0.075
Severity	2010	2.68	+/- 7.04	-0.3%	0.000	0.367
Severity	2011	6.66	+/- 6.33	61.9%	0.000	0.039
Severity	2012	7.45	+/- 10.95	50.3%	0.000	0.110
Frequency	2004	-1.96	+/- 1.81	27.6%	0.000	0.038
Frequency	2005	-1.79	+/- 2.15	17.8%	0.000	0.096
Frequency	2006	-1.05	+/- 2.37	-0.1%	0.000	0.346
Frequency	2007	0.20	+/- 2.19	-11.9%	0.000	0.840
Frequency	2008	1.22	+/- 2.25	7.6%	0.000	0.239
Frequency	2009	2.22	+/- 2.41	37.4%	0.001	0.063
Frequency	2010	1.92	+/- 3.33	17.0%	0.007	0.195
Frequency	2011	1.52	+/- 4.99	-5.7%	0.030	0.441
Frequency	2012	3.82	+/- 6.13	43.4%	0.168	0.137

BI

Coverage = BI
End Trend Period = 2017
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	2.03	+/- 3.30	6.0%	0.000	0.200
Loss Cost	2005	3.23	+/- 3.51	21.2%	0.000	0.064
Loss Cost	2006	4.50	+/- 3.78	36.7%	0.000	0.022
Loss Cost	2007	4.94	+/- 4.58	34.5%	0.000	0.034
Loss Cost	2008	5.93	+/- 5.54	37.7%	0.000	0.035
Loss Cost	2009	8.45	+/- 5.84	59.4%	0.000	0.009
Loss Cost	2010	5.72	+/- 5.81	42.4%	0.000	0.048
Loss Cost	2011	8.65	+/- 5.98	70.1%	0.000	0.012
Loss Cost	2012	10.95	+/- 7.70	76.5%	0.002	0.014
Loss Cost	2013	13.76	+/- 11.28	80.2%	0.016	0.026
Severity	2004	3.63	+/- 2.60	39.9%	0.000	0.009
Severity	2005	4.63	+/- 2.71	53.4%	0.000	0.003
Severity	2006	5.18	+/- 3.16	54.3%	0.000	0.004
Severity	2007	4.47	+/- 3.66	41.1%	0.000	0.020
Severity	2008	4.55	+/- 4.57	33.4%	0.000	0.047
Severity	2009	6.19	+/- 5.25	47.6%	0.000	0.024
Severity	2010	3.77	+/- 5.28	23.7%	0.000	0.125
Severity	2011	6.96	+/- 4.18	75.6%	0.000	0.007
Severity	2012	7.58	+/- 6.26	69.1%	0.000	0.025
Severity	2013	10.00	+/- 8.87	76.7%	0.000	0.033
Frequency	2004	-1.55	+/- 1.62	19.9%	0.000	0.062
Frequency	2005	-1.34	+/- 1.90	10.4%	0.000	0.150
Frequency	2006	-0.64	+/- 2.02	-4.8%	0.000	0.496
Frequency	2007	0.46	+/- 1.79	-7.2%	0.000	0.579
Frequency	2008	1.32	+/- 1.76	18.6%	0.000	0.118
Frequency	2009	2.13	+/- 1.81	46.4%	0.000	0.026
Frequency	2010	1.88	+/- 2.37	28.9%	0.001	0.097
Frequency	2011	1.58	+/- 3.27	8.7%	0.007	0.265
Frequency	2012	3.13	+/- 3.65	49.2%	0.038	0.073
Frequency	2013	3.42	+/- 6.36	33.7%	0.168	0.180

BI

Coverage = BI
End Trend Period = 2015
Excluded Points = 2009

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	0.05	+/- 2.81	-11.1%	0.000	0.971
Loss Cost	2005	1.05	+/- 3.08	-4.4%	0.000	0.452
Loss Cost	2006	2.07	+/- 3.55	10.4%	0.000	0.207
Loss Cost	2007	1.50	+/- 4.63	-5.5%	0.000	0.455
Loss Cost	2008	1.06	+/- 6.65	-16.0%	0.000	0.697
Loss Cost	2010	2.82	+/- 11.00	-10.5%	0.002	0.509
Loss Cost	2011	7.28	+/- 15.51	26.1%	0.013	0.218
Severity	2004	2.88	+/- 3.11	26.0%	0.000	0.063
Severity	2005	3.97	+/- 3.42	41.7%	0.000	0.026
Severity	2006	4.41	+/- 4.33	38.7%	0.000	0.044
Severity	2007	2.58	+/- 4.68	11.0%	0.000	0.221
Severity	2008	1.20	+/- 6.19	-14.2%	0.000	0.637
Severity	2010	1.91	+/- 10.55	-17.4%	0.000	0.638
Severity	2011	7.49	+/- 10.93	50.8%	0.000	0.109
Frequency	2004	-2.75	+/- 1.58	58.4%	0.000	0.004
Frequency	2005	-2.81	+/- 1.96	51.8%	0.000	0.011
Frequency	2006	-2.24	+/- 2.31	34.1%	0.000	0.058
Frequency	2007	-1.05	+/- 2.28	3.6%	0.000	0.305
Frequency	2008	-0.14	+/- 2.86	-19.6%	0.001	0.906
Frequency	2010	0.90	+/- 4.49	-16.0%	0.014	0.606
Frequency	2011	-0.19	+/- 7.15	-33.0%	0.042	0.937

BI

Coverage = BI
End Trend Period = 2016
Excluded Points = 2009

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	0.90	+/- 2.62	-3.9%	0.000	0.460
Loss Cost	2005	1.90	+/- 2.79	12.3%	0.000	0.155
Loss Cost	2006	2.91	+/- 3.10	29.9%	0.000	0.059
Loss Cost	2007	2.64	+/- 3.98	16.1%	0.000	0.155
Loss Cost	2008	2.64	+/- 5.47	5.9%	0.000	0.276
Loss Cost	2010	4.65	+/- 7.82	19.5%	0.000	0.178
Loss Cost	2011	8.29	+/- 9.07	54.5%	0.002	0.057
Loss Cost	2012	11.55	+/- 13.46	64.8%	0.016	0.063
Severity	2004	3.04	+/- 2.59	35.4%	0.000	0.024
Severity	2005	3.99	+/- 2.79	49.7%	0.000	0.009
Severity	2006	4.35	+/- 3.44	46.7%	0.000	0.018
Severity	2007	2.86	+/- 3.62	24.4%	0.000	0.100
Severity	2008	1.87	+/- 4.64	-0.1%	0.000	0.358
Severity	2010	2.68	+/- 7.04	-0.3%	0.000	0.367
Severity	2011	6.66	+/- 6.33	61.9%	0.000	0.039
Severity	2012	7.45	+/- 10.95	50.3%	0.000	0.110
Frequency	2004	-2.07	+/- 1.62	38.8%	0.000	0.018
Frequency	2005	-2.01	+/- 1.96	29.8%	0.000	0.048
Frequency	2006	-1.38	+/- 2.24	9.9%	0.000	0.196
Frequency	2007	-0.21	+/- 2.17	-13.5%	0.000	0.827
Frequency	2008	0.76	+/- 2.51	-6.8%	0.000	0.484
Frequency	2010	1.92	+/- 3.33	17.0%	0.007	0.195
Frequency	2011	1.52	+/- 4.99	-5.7%	0.030	0.441
Frequency	2012	3.82	+/- 6.13	43.4%	0.168	0.137

BI

Coverage = BI
End Trend Period = 2017
Excluded Points = 2009

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	1.64	+/- 2.45	9.3%	0.000	0.164
Loss Cost	2005	2.62	+/- 2.54	28.7%	0.000	0.042
Loss Cost	2006	3.61	+/- 2.72	45.4%	0.000	0.014
Loss Cost	2007	3.54	+/- 3.43	35.0%	0.000	0.042
Loss Cost	2008	3.78	+/- 4.52	27.6%	0.000	0.084
Loss Cost	2010	5.72	+/- 5.81	42.4%	0.000	0.048
Loss Cost	2011	8.65	+/- 5.98	70.1%	0.000	0.012
Loss Cost	2012	10.95	+/- 7.70	76.5%	0.002	0.014
Loss Cost	2013	13.76	+/- 11.28	80.2%	0.016	0.026
Severity	2004	3.39	+/- 2.25	46.4%	0.000	0.006
Severity	2005	4.26	+/- 2.35	59.2%	0.000	0.002
Severity	2006	4.61	+/- 2.83	56.9%	0.000	0.004
Severity	2007	3.43	+/- 3.00	40.8%	0.000	0.028
Severity	2008	2.80	+/- 3.81	20.8%	0.000	0.122
Severity	2010	3.77	+/- 5.28	23.7%	0.000	0.125
Severity	2011	6.96	+/- 4.18	75.6%	0.000	0.007
Severity	2012	7.58	+/- 6.26	69.1%	0.000	0.025
Severity	2013	10.00	+/- 8.87	76.7%	0.000	0.033
Frequency	2004	-1.69	+/- 1.47	30.6%	0.000	0.029
Frequency	2005	-1.57	+/- 1.75	21.2%	0.000	0.075
Frequency	2006	-0.96	+/- 1.92	2.5%	0.000	0.291
Frequency	2007	0.10	+/- 1.78	-12.3%	0.000	0.901
Frequency	2008	0.95	+/- 1.93	4.4%	0.000	0.280
Frequency	2010	1.88	+/- 2.37	28.9%	0.001	0.097
Frequency	2011	1.58	+/- 3.27	8.7%	0.007	0.265
Frequency	2012	3.13	+/- 3.65	49.2%	0.038	0.073
Frequency	2013	3.42	+/- 6.36	33.7%	0.168	0.180

BI

Coverage = BI
 End Trend Period = 2017
 Scalar Level Change Start Date = 2010-04-01
 Excluded Points = 2009

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
Loss Cost	2004	4.49	+/- 5.78	0.765	13.4%	0.000	0.245	0.107
Loss Cost	2005	6.24	+/- 5.30	0.722	41.3%	0.000	0.110	0.022
Loss Cost	2006	7.36	+/- 4.85	0.718	60.5%	0.000	0.068	0.007
Loss Cost	2007	7.20	+/- 5.32	0.710	53.4%	0.000	0.081	0.013
Loss Cost	2008	7.12	+/- 5.79	0.677	49.4%	0.000	0.092	0.021
Loss Cost	2010	8.65	+/- 5.98	0.265	65.1%	0.000	0.078	0.012
Loss Cost	2011	8.65	+/- 5.98	NA	70.1%	0.000		0.012
Loss Cost	2012	10.95	+/- 7.70	NA	76.5%	0.002		0.014
Loss Cost	2013	13.76	+/- 11.28	NA	80.2%	0.016		0.026
Severity	2004	4.10	+/- 5.55	0.936	41.6%	0.000	0.757	0.124
Severity	2005	5.53	+/- 5.47	0.892	56.4%	0.000	0.566	0.043
Severity	2006	5.92	+/- 6.02	0.890	53.5%	0.000	0.575	0.048
Severity	2007	5.18	+/- 5.44	0.848	39.9%	0.000	0.377	0.054
Severity	2008	5.03	+/- 5.39	0.768	31.0%	0.000	0.204	0.058
Severity	2010	6.96	+/- 4.18	0.231	72.9%	0.000	0.018	0.007
Severity	2011	6.96	+/- 4.18	NA	75.6%	0.000		0.007
Severity	2012	7.58	+/- 6.26	NA	69.1%	0.000		0.025
Severity	2013	10.00	+/- 8.87	NA	76.7%	0.000		0.033
Frequency	2004	0.38	+/- 3.31	0.818	38.5%	0.000	0.151	0.804
Frequency	2005	0.68	+/- 3.71	0.809	31.1%	0.000	0.153	0.688
Frequency	2006	1.36	+/- 3.59	0.806	20.6%	0.000	0.119	0.404
Frequency	2007	1.92	+/- 2.77	0.838	15.9%	0.000	0.096	0.143
Frequency	2008	2.00	+/- 2.77	0.881	12.8%	0.000	0.243	0.125
Frequency	2010	1.58	+/- 3.27	1.151	17.3%	0.032	0.706	0.265
Frequency	2011	1.58	+/- 3.27	NA	8.7%	0.007		0.265
Frequency	2012	3.13	+/- 3.65	NA	49.2%	0.038		0.073
Frequency	2013	3.42	+/- 6.36	NA	33.7%	0.168		0.180

Total PD

Coverage = Total PD
End Trend Period = 2017
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	-0.87	+/- 1.33	7.3%	0.000	0.180
Loss Cost	2005	-0.92	+/- 1.56	5.2%	0.000	0.223
Loss Cost	2006	-0.77	+/- 1.86	-1.4%	0.000	0.377
Loss Cost	2007	-0.27	+/- 2.14	-10.1%	0.000	0.782
Loss Cost	2008	0.06	+/- 2.63	-12.5%	0.000	0.962
Loss Cost	2009	0.24	+/- 3.37	-13.8%	0.000	0.868
Loss Cost	2010	-0.22	+/- 4.39	-16.4%	0.000	0.905
Loss Cost	2011	-0.98	+/- 5.96	-15.9%	0.000	0.690
Loss Cost	2012	-1.48	+/- 9.00	-18.8%	0.001	0.673
Loss Cost	2013	-0.85	+/- 15.79	-32.0%	0.014	0.875
Severity	2004	2.28	+/- 2.52	18.6%	0.000	0.070
Severity	2005	2.75	+/- 2.90	22.5%	0.000	0.058
Severity	2006	3.90	+/- 3.05	40.3%	0.000	0.016
Severity	2007	5.45	+/- 2.86	64.9%	0.000	0.002
Severity	2008	6.54	+/- 3.13	72.5%	0.000	0.001
Severity	2009	7.78	+/- 3.47	78.5%	0.000	0.001
Severity	2010	8.07	+/- 4.63	72.8%	0.000	0.004
Severity	2011	8.32	+/- 6.52	64.0%	0.000	0.019
Severity	2012	6.41	+/- 8.79	40.2%	0.000	0.105
Severity	2013	3.67	+/- 12.95	-4.0%	0.001	0.425
Frequency	2004	-3.08	+/- 1.93	45.2%	0.000	0.005
Frequency	2005	-3.57	+/- 2.14	50.1%	0.000	0.004
Frequency	2006	-4.49	+/- 2.12	64.8%	0.000	0.001
Frequency	2007	-5.42	+/- 2.12	75.5%	0.000	0.000
Frequency	2008	-6.09	+/- 2.39	77.7%	0.000	0.000
Frequency	2009	-6.99	+/- 2.62	81.8%	0.000	0.001
Frequency	2010	-7.68	+/- 3.25	81.0%	0.000	0.001
Frequency	2011	-8.59	+/- 4.16	80.4%	0.000	0.004
Frequency	2012	-7.41	+/- 5.86	67.6%	0.001	0.028
Frequency	2013	-4.36	+/- 6.04	50.3%	0.003	0.110

Total PD

Coverage = Total PD
End Trend Period = 2017
Excluded Points = 2015

Fit	Start Date	Trend	Conf Int.	Adj R [^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	-1.45	+/- 0.76	57.6%	0.000	0.002
Loss Cost	2005	-1.57	+/- 0.89	56.8%	0.000	0.003
Loss Cost	2006	-1.50	+/- 1.06	47.5%	0.000	0.011
Loss Cost	2007	-1.06	+/- 1.08	31.3%	0.000	0.054
Loss Cost	2008	-0.82	+/- 1.29	13.3%	0.000	0.179
Loss Cost	2009	-0.72	+/- 1.68	1.3%	0.000	0.337
Loss Cost	2010	-1.26	+/- 1.96	21.9%	0.000	0.162
Loss Cost	2011	-2.01	+/- 2.18	52.1%	0.000	0.064
Loss Cost	2012	-2.30	+/- 3.48	45.3%	0.000	0.130
Loss Cost	2013	-0.85	+/- 3.45	3.7%	0.001	0.401
Severity	2004	1.63	+/- 2.41	9.5%	0.000	0.161
Severity	2005	2.05	+/- 2.79	13.7%	0.000	0.129
Severity	2006	3.16	+/- 2.87	34.9%	0.000	0.033
Severity	2007	4.68	+/- 2.46	68.0%	0.000	0.002
Severity	2008	5.72	+/- 2.50	78.9%	0.000	0.001
Severity	2009	6.89	+/- 2.37	88.4%	0.000	0.000
Severity	2010	7.12	+/- 3.20	85.0%	0.000	0.002
Severity	2011	7.36	+/- 4.66	79.7%	0.000	0.010
Severity	2012	5.67	+/- 5.59	71.5%	0.000	0.045
Severity	2013	3.67	+/- 7.38	55.6%	0.001	0.161
Frequency	2004	-3.03	+/- 2.14	41.3%	0.000	0.011
Frequency	2005	-3.55	+/- 2.39	46.6%	0.000	0.009
Frequency	2006	-4.51	+/- 2.39	62.3%	0.000	0.002
Frequency	2007	-5.48	+/- 2.39	73.9%	0.000	0.001
Frequency	2008	-6.18	+/- 2.72	76.6%	0.000	0.001
Frequency	2009	-7.12	+/- 3.01	81.1%	0.000	0.001
Frequency	2010	-7.82	+/- 3.80	80.5%	0.000	0.004
Frequency	2011	-8.73	+/- 5.04	80.1%	0.000	0.010
Frequency	2012	-7.54	+/- 7.60	67.3%	0.003	0.056
Frequency	2013	-4.36	+/- 7.70	61.0%	0.010	0.140

Total PD

Coverage = Total PD
 End Trend Period = 2017
 Scalar Level Change Start Date = 2013-04-01
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
Loss Cost	2004	-1.49	+/- 2.55	1.068	2.5%	0.000	0.539	0.227
Loss Cost	2005	-1.79	+/- 3.14	1.085	0.8%	0.000	0.493	0.238
Loss Cost	2006	-1.67	+/- 3.99	1.079	-8.5%	0.000	0.575	0.371
Loss Cost	2007	-0.61	+/- 4.99	1.026	-23.4%	0.000	0.865	0.787
Loss Cost	2008	0.18	+/- 6.52	0.992	-28.5%	0.000	0.962	0.951
Loss Cost	2009	0.70	+/- 8.67	0.973	-32.3%	0.000	0.892	0.850
Loss Cost	2010	-0.19	+/- 11.16	0.998	-39.6%	0.001	0.992	0.967
Loss Cost	2011	-1.14	+/- 13.97	1.008	-44.8%	0.003	0.973	0.832
Loss Cost	2012	-1.36	+/- 18.64	0.992	-58.4%	0.012	0.980	0.831
Loss Cost	2013	-3.74	+/- 34.28	1.818	-74.8%	0.046	0.658	0.685
Severity	2004	-2.87	+/- 2.58	1.710	73.3%	0.000	0.000	0.035
Severity	2005	-3.16	+/- 3.18	1.739	73.3%	0.000	0.001	0.054
Severity	2006	-2.13	+/- 3.82	1.647	75.9%	0.000	0.003	0.243
Severity	2007	-0.07	+/- 4.02	1.493	84.3%	0.000	0.008	0.968
Severity	2008	1.02	+/- 5.06	1.426	85.2%	0.000	0.027	0.645
Severity	2009	2.50	+/- 6.27	1.352	86.3%	0.000	0.067	0.361
Severity	2010	2.12	+/- 8.19	1.366	82.2%	0.000	0.097	0.531
Severity	2011	2.17	+/- 10.68	1.365	75.3%	0.000	0.144	0.598
Severity	2012	1.68	+/- 13.32	1.319	53.0%	0.001	0.244	0.712
Severity	2013	-0.83	+/- 22.07	2.453	10.8%	0.006	0.346	0.886
Frequency	2004	1.41	+/- 1.66	0.624	89.6%	0.000	0.000	0.085
Frequency	2005	1.42	+/- 2.06	0.624	89.3%	0.000	0.000	0.153
Frequency	2006	0.47	+/- 2.23	0.655	92.0%	0.000	0.000	0.645
Frequency	2007	-0.54	+/- 2.46	0.687	93.9%	0.000	0.001	0.629
Frequency	2008	-0.84	+/- 3.20	0.696	93.4%	0.000	0.003	0.556
Frequency	2009	-1.76	+/- 3.87	0.720	93.7%	0.000	0.009	0.313
Frequency	2010	-2.26	+/- 4.94	0.730	92.7%	0.000	0.023	0.298
Frequency	2011	-3.24	+/- 5.22	0.739	93.8%	0.000	0.027	0.164
Frequency	2012	-2.99	+/- 6.51	0.752	88.6%	0.002	0.063	0.245
Frequency	2013	-2.93	+/- 12.98	0.741	39.4%	0.014	0.569	0.438

Total PD

Coverage = Total PD
 End Trend Period = 2017
 Scalar Level Change Start Date = 2013-04-01
 Excluded Points = 2015

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
Loss Cost	2004	-1.31	+/- 1.44	0.984	53.7%	0.000	0.795	0.071
Loss Cost	2005	-1.55	+/- 1.77	0.998	52.0%	0.000	0.974	0.080
Loss Cost	2006	-1.36	+/- 2.26	0.988	41.2%	0.000	0.873	0.205
Loss Cost	2007	-0.17	+/- 2.30	0.933	32.2%	0.000	0.328	0.866
Loss Cost	2008	0.78	+/- 2.62	0.895	31.8%	0.000	0.140	0.490
Loss Cost	2009	1.51	+/- 3.27	0.871	33.8%	0.000	0.104	0.284
Loss Cost	2010	0.81	+/- 4.03	0.889	41.1%	0.000	0.180	0.607
Loss Cost	2011	-0.08	+/- 3.72	0.898	72.0%	0.000	0.145	0.950
Loss Cost	2012	-0.32	+/- 4.50	0.882	80.0%	0.001	0.130	0.787
Loss Cost	2013	-0.77	+/- 21.21	0.984	-91.7%	0.028	0.958	0.724
Severity	2004	-2.75	+/- 2.35	1.625	70.9%	0.000	0.001	0.028
Severity	2005	-3.02	+/- 2.92	1.650	70.8%	0.000	0.001	0.047
Severity	2006	-1.93	+/- 3.42	1.557	74.7%	0.000	0.005	0.232
Severity	2007	0.22	+/- 2.97	1.403	88.8%	0.000	0.005	0.869
Severity	2008	1.43	+/- 3.40	1.332	91.6%	0.000	0.014	0.341
Severity	2009	3.06	+/- 3.24	1.255	95.7%	0.000	0.020	0.057
Severity	2010	2.80	+/- 4.41	1.264	94.2%	0.000	0.040	0.148
Severity	2011	2.92	+/- 6.28	1.262	91.6%	0.000	0.081	0.231
Severity	2012	2.41	+/- 5.46	1.217	93.4%	0.000	0.080	0.194
Severity	2013	1.11	+/- 1.03	1.657	100.0%	0.001	0.015	0.046
Frequency	2004	1.48	+/- 1.52	0.606	91.6%	0.000	0.000	0.054
Frequency	2005	1.51	+/- 1.91	0.605	91.4%	0.000	0.000	0.105
Frequency	2006	0.58	+/- 2.00	0.634	94.1%	0.000	0.000	0.517
Frequency	2007	-0.39	+/- 2.09	0.665	96.0%	0.000	0.000	0.676
Frequency	2008	-0.64	+/- 2.77	0.672	95.7%	0.000	0.001	0.595
Frequency	2009	-1.50	+/- 3.30	0.694	96.3%	0.000	0.004	0.299
Frequency	2010	-1.94	+/- 4.37	0.703	95.8%	0.000	0.012	0.289
Frequency	2011	-2.91	+/- 3.95	0.712	97.7%	0.000	0.011	0.104
Frequency	2012	-2.67	+/- 5.07	0.725	97.0%	0.003	0.031	0.155
Frequency	2013	-1.86	+/- 19.96	0.594	86.8%	0.037	0.269	0.447

AB Total

Coverage = AB Total
End Trend Period = 2017
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	7.22	+/- 6.94	25.8%	0.004	0.037
Loss Cost	2005	7.46	+/- 8.20	21.7%	0.015	0.062
Loss Cost	2006	9.71	+/- 9.41	30.4%	0.081	0.037
Loss Cost	2007	14.77	+/- 8.85	60.6%	0.505	0.003
Loss Cost	2008	15.43	+/- 11.06	54.9%	0.697	0.009
Loss Cost	2009	11.49	+/- 12.02	37.1%	0.279	0.048
Loss Cost	2010	9.92	+/- 15.60	19.3%	0.291	0.153
Loss Cost	2011	1.60	+/- 12.54	-17.4%	0.027	0.754
Loss Cost	2012	2.09	+/- 19.28	-22.1%	0.109	0.774
Loss Cost	2013	-7.04	+/- 18.45	8.8%	0.033	0.324
Severity	2004	6.28	+/- 5.40	30.9%	0.000	0.023
Severity	2005	6.14	+/- 6.36	24.0%	0.000	0.051
Severity	2006	7.71	+/- 7.34	30.8%	0.000	0.036
Severity	2007	10.44	+/- 8.10	45.7%	0.000	0.013
Severity	2008	9.52	+/- 9.92	32.7%	0.000	0.049
Severity	2009	5.74	+/- 10.54	8.7%	0.000	0.226
Severity	2010	4.30	+/- 13.66	-5.7%	0.000	0.461
Severity	2011	-4.41	+/- 5.86	30.0%	0.000	0.117
Severity	2012	-3.93	+/- 8.94	8.0%	0.000	0.297
Severity	2013	-5.89	+/- 14.36	13.3%	0.001	0.293
Frequency	2004	0.89	+/- 2.84	-4.2%	0.128	0.504
Frequency	2005	1.25	+/- 3.32	-2.6%	0.287	0.423
Frequency	2006	1.86	+/- 3.89	1.4%	0.588	0.307
Frequency	2007	3.92	+/- 3.57	35.2%	0.433	0.032
Frequency	2008	5.40	+/- 3.81	53.4%	0.118	0.010
Frequency	2009	5.44	+/- 4.89	44.0%	0.212	0.031
Frequency	2010	5.40	+/- 6.54	32.1%	0.347	0.083
Frequency	2011	6.28	+/- 9.12	28.0%	0.355	0.127
Frequency	2012	6.27	+/- 13.96	11.7%	0.524	0.267
Frequency	2013	-1.22	+/- 10.15	-27.2%	0.270	0.728

AB Total

Coverage = AB Total
 End Trend Period = 2017
 Scalar Level Change Start Date = 2012-04-01
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ²	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
Loss Cost	2004	-1.64	+/- 12.34	2.295	36.4%	0.003	0.111	0.777
Loss Cost	2005	-3.23	+/- 14.83	2.507	33.6%	0.008	0.115	0.642
Loss Cost	2006	-0.52	+/- 18.54	2.188	35.5%	0.050	0.213	0.950
Loss Cost	2007	8.66	+/- 19.59	1.493	58.8%	0.332	0.455	0.316
Loss Cost	2008	9.01	+/- 24.33	1.476	51.7%	0.457	0.514	0.387
Loss Cost	2009	2.94	+/- 23.36	1.678	37.0%	0.182	0.357	0.763
Loss Cost	2010	1.77	+/- 27.31	1.662	16.9%	0.207	0.405	0.872
Loss Cost	2011	-0.20	+/- 21.32	1.154	-43.0%	0.064	0.762	0.980
Loss Cost	2012	-7.04	+/- 18.45	13.894	41.4%	0.184	0.104	0.324
Loss Cost	2013	-7.04	+/- 18.45	NA	8.8%	0.033		0.324
Severity	2004	1.32	+/- 10.63	1.583	32.7%	0.000	0.276	0.787
Severity	2005	-0.25	+/- 12.74	1.723	27.4%	0.000	0.248	0.966
Severity	2006	2.04	+/- 15.85	1.541	29.3%	0.000	0.399	0.775
Severity	2007	7.18	+/- 18.84	1.246	40.3%	0.000	0.671	0.387
Severity	2008	4.82	+/- 22.34	1.348	26.3%	0.000	0.598	0.615
Severity	2009	-0.97	+/- 21.11	1.530	5.5%	0.000	0.416	0.914
Severity	2010	-2.09	+/- 24.63	1.516	-12.7%	0.001	0.464	0.836
Severity	2011	-4.30	+/- 10.25	0.991	12.6%	0.000	0.969	0.318
Severity	2012	-5.89	+/- 14.36	1.785	-7.2%	0.001	0.556	0.293
Severity	2013	-5.89	+/- 14.36	NA	13.3%	0.001		0.293
Frequency	2004	-2.92	+/- 5.24	1.450	12.1%	0.029	0.100	0.252
Frequency	2005	-2.99	+/- 6.46	1.455	10.5%	0.072	0.137	0.333
Frequency	2006	-2.51	+/- 8.04	1.420	8.9%	0.184	0.210	0.503
Frequency	2007	1.39	+/- 8.10	1.198	32.4%	0.845	0.449	0.701
Frequency	2008	4.00	+/- 8.87	1.095	48.0%	0.561	0.690	0.312
Frequency	2009	3.95	+/- 10.77	1.096	36.2%	0.643	0.713	0.395
Frequency	2010	3.94	+/- 12.91	1.096	20.5%	0.700	0.740	0.459
Frequency	2011	4.28	+/- 15.18	1.165	15.4%	0.629	0.640	0.468
Frequency	2012	-1.22	+/- 10.15	7.782	76.5%	0.075	0.040	0.728
Frequency	2013	-1.22	+/- 10.15	NA	-27.2%	0.270		0.728

CL

Coverage = CL
End Trend Period = 2016
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	0.78	+/- 2.39	-4.2%	0.000	0.487
Loss Cost	2005	0.00	+/- 2.58	-10.0%	0.000	0.999
Loss Cost	2006	-1.05	+/- 2.66	-2.2%	0.000	0.398
Loss Cost	2007	-0.66	+/- 3.27	-9.6%	0.000	0.656
Loss Cost	2008	0.41	+/- 3.83	-13.2%	0.000	0.806
Loss Cost	2009	1.91	+/- 4.40	2.1%	0.000	0.324
Loss Cost	2010	3.80	+/- 5.04	32.7%	0.000	0.105
Loss Cost	2011	5.86	+/- 6.28	55.0%	0.000	0.056
Loss Cost	2012	8.65	+/- 8.03	74.6%	0.003	0.037
Loss Cost	2013	10.13	+/- 18.02	64.7%	0.037	0.126
Severity	2004	2.83	+/- 2.86	24.4%	0.000	0.049
Severity	2005	3.53	+/- 3.28	31.1%	0.000	0.035
Severity	2006	3.78	+/- 3.99	27.4%	0.000	0.057
Severity	2007	5.35	+/- 4.35	45.5%	0.000	0.019
Severity	2008	7.28	+/- 4.61	63.6%	0.000	0.006
Severity	2009	9.67	+/- 4.51	80.7%	0.000	0.002
Severity	2010	11.82	+/- 4.81	87.9%	0.000	0.001
Severity	2011	14.30	+/- 4.92	93.6%	0.000	0.001
Severity	2012	16.11	+/- 7.10	93.7%	0.000	0.004
Severity	2013	17.02	+/- 16.32	88.3%	0.008	0.040
Frequency	2004	-2.00	+/- 2.61	12.9%	0.000	0.124
Frequency	2005	-3.41	+/- 2.23	48.2%	0.000	0.007
Frequency	2006	-4.65	+/- 1.86	74.8%	0.000	0.000
Frequency	2007	-5.71	+/- 1.53	88.5%	0.000	0.000
Frequency	2008	-6.40	+/- 1.54	91.8%	0.000	0.000
Frequency	2009	-7.07	+/- 1.64	93.6%	0.000	0.000
Frequency	2010	-7.17	+/- 2.31	90.7%	0.000	0.001
Frequency	2011	-7.38	+/- 3.48	86.2%	0.000	0.005
Frequency	2012	-6.42	+/- 5.53	74.7%	0.001	0.037
Frequency	2013	-5.89	+/- 12.85	47.2%	0.018	0.195

CL

Coverage = CL
 End Trend Period = 2017
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	1.28	+/- 2.13	5.4%	0.000	0.212
Loss Cost	2005	0.70	+/- 2.35	-5.0%	0.000	0.524
Loss Cost	2006	-0.07	+/- 2.54	-10.0%	0.000	0.955
Loss Cost	2007	0.43	+/- 3.01	-9.8%	0.000	0.751
Loss Cost	2008	1.52	+/- 3.36	1.2%	0.000	0.323
Loss Cost	2009	2.95	+/- 3.62	26.1%	0.000	0.091
Loss Cost	2010	4.64	+/- 3.80	54.5%	0.000	0.022
Loss Cost	2011	6.36	+/- 4.20	71.6%	0.000	0.010
Loss Cost	2012	8.40	+/- 4.59	84.3%	0.000	0.006
Loss Cost	2013	9.18	+/- 7.80	78.2%	0.003	0.030
Severity	2004	3.46	+/- 2.56	37.9%	0.000	0.011
Severity	2005	4.15	+/- 2.86	44.5%	0.000	0.008
Severity	2006	4.46	+/- 3.41	41.8%	0.000	0.014
Severity	2007	5.88	+/- 3.57	57.9%	0.000	0.004
Severity	2008	7.54	+/- 3.61	72.7%	0.000	0.001
Severity	2009	9.45	+/- 3.38	85.4%	0.000	0.000
Severity	2010	11.01	+/- 3.58	89.8%	0.000	0.000
Severity	2011	12.52	+/- 4.11	91.9%	0.000	0.000
Severity	2012	13.11	+/- 6.17	88.5%	0.000	0.003
Severity	2013	12.47	+/- 10.59	78.7%	0.001	0.028
Frequency	2004	-2.10	+/- 2.22	19.7%	0.000	0.063
Frequency	2005	-3.32	+/- 1.86	53.5%	0.000	0.003
Frequency	2006	-4.34	+/- 1.58	76.0%	0.000	0.000
Frequency	2007	-5.15	+/- 1.43	86.1%	0.000	0.000
Frequency	2008	-5.60	+/- 1.62	86.7%	0.000	0.000
Frequency	2009	-5.94	+/- 1.99	85.2%	0.000	0.000
Frequency	2010	-5.73	+/- 2.64	78.6%	0.000	0.002
Frequency	2011	-5.47	+/- 3.69	68.0%	0.000	0.014
Frequency	2012	-4.17	+/- 4.88	46.8%	0.000	0.081
Frequency	2013	-2.92	+/- 7.91	7.9%	0.005	0.330

CL

Coverage = CL
 End Trend Period = 2016
 Excluded Points = 2006,2007,2008,2009

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2000	1.37	+/- 1.42	23.0%	0.000	0.056
Loss Cost	2001	2.01	+/- 1.29	50.7%	0.000	0.006
Loss Cost	2002	2.48	+/- 1.34	63.1%	0.000	0.002
Loss Cost	2003	2.90	+/- 1.51	68.1%	0.000	0.002
Loss Cost	2004	2.46	+/- 1.83	54.1%	0.000	0.015
Loss Cost	2005	2.59	+/- 2.64	41.4%	0.000	0.051
Loss Cost	2010	3.80	+/- 5.04	32.7%	0.000	0.105
Loss Cost	2011	5.86	+/- 6.28	55.0%	0.000	0.056
Loss Cost	2012	8.65	+/- 8.03	74.6%	0.003	0.037
Loss Cost	2013	10.13	+/- 18.02	64.7%	0.037	0.126
Severity	2000	3.20	+/- 1.77	56.1%	0.000	0.002
Severity	2001	3.21	+/- 2.07	50.8%	0.000	0.006
Severity	2002	3.14	+/- 2.48	42.8%	0.000	0.017
Severity	2003	3.43	+/- 3.04	39.9%	0.000	0.030
Severity	2004	3.46	+/- 3.98	29.7%	0.000	0.075
Severity	2005	5.49	+/- 4.90	49.7%	0.000	0.031
Severity	2010	11.82	+/- 4.81	87.9%	0.000	0.001
Severity	2011	14.30	+/- 4.92	93.6%	0.000	0.001
Severity	2012	16.11	+/- 7.10	93.7%	0.000	0.004
Severity	2013	17.02	+/- 16.32	88.3%	0.008	0.040
Frequency	2000	-1.77	+/- 1.75	24.4%	0.000	0.049
Frequency	2001	-1.17	+/- 1.80	8.8%	0.000	0.181
Frequency	2002	-0.64	+/- 1.98	-4.9%	0.000	0.484
Frequency	2003	-0.51	+/- 2.45	-9.4%	0.000	0.644
Frequency	2004	-0.96	+/- 3.10	-6.1%	0.000	0.488
Frequency	2005	-2.75	+/- 3.42	28.3%	0.000	0.101
Frequency	2010	-7.17	+/- 2.31	90.7%	0.000	0.001
Frequency	2011	-7.38	+/- 3.48	86.2%	0.000	0.005
Frequency	2012	-6.42	+/- 5.53	74.7%	0.001	0.037
Frequency	2013	-5.89	+/- 12.85	47.2%	0.018	0.195

CL

Coverage = CL
 End Trend Period = 2017
 Excluded Points = 2006,2007,2008,2009

Fit	Start Date	Trend	Conf Int.	Adj R²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2000	1.72	+/- 1.34	34.6%	0.000	0.016
Loss Cost	2001	2.33	+/- 1.22	58.6%	0.000	0.001
Loss Cost	2002	2.80	+/- 1.26	69.0%	0.000	0.001
Loss Cost	2003	3.23	+/- 1.39	73.4%	0.000	0.000
Loss Cost	2004	2.91	+/- 1.70	62.5%	0.000	0.004
Loss Cost	2005	3.19	+/- 2.35	54.6%	0.000	0.014
Loss Cost	2010	4.64	+/- 3.80	54.5%	0.000	0.022
Loss Cost	2011	6.36	+/- 4.20	71.6%	0.000	0.010
Loss Cost	2012	8.40	+/- 4.59	84.3%	0.000	0.006
Loss Cost	2013	9.18	+/- 7.80	78.2%	0.003	0.030
Severity	2000	3.55	+/- 1.63	63.1%	0.000	0.000
Severity	2001	3.61	+/- 1.90	58.8%	0.000	0.001
Severity	2002	3.60	+/- 2.25	52.5%	0.000	0.005
Severity	2003	3.92	+/- 2.71	50.4%	0.000	0.009
Severity	2004	4.06	+/- 3.46	42.3%	0.000	0.025
Severity	2005	6.01	+/- 4.02	60.4%	0.000	0.008
Severity	2010	11.01	+/- 3.58	89.8%	0.000	0.000
Severity	2011	12.52	+/- 4.11	91.9%	0.000	0.000
Severity	2012	13.11	+/- 6.17	88.5%	0.000	0.003
Severity	2013	12.47	+/- 10.59	78.7%	0.001	0.028
Frequency	2000	-1.77	+/- 1.52	29.0%	0.000	0.027
Frequency	2001	-1.23	+/- 1.56	14.2%	0.000	0.112
Frequency	2002	-0.77	+/- 1.71	0.0%	0.000	0.342
Frequency	2003	-0.67	+/- 2.08	-4.9%	0.000	0.486
Frequency	2004	-1.10	+/- 2.57	-0.3%	0.000	0.353
Frequency	2005	-2.66	+/- 2.73	34.3%	0.000	0.057
Frequency	2010	-5.73	+/- 2.64	78.6%	0.000	0.002
Frequency	2011	-5.47	+/- 3.69	68.0%	0.000	0.014
Frequency	2012	-4.17	+/- 4.88	46.8%	0.000	0.081
Frequency	2013	-2.92	+/- 7.91	7.9%	0.005	0.330

CL

Coverage = CL
 End Trend Period = 2016
 Excluded Points = 2015

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	0.85	+/- 2.75	-4.9%	0.000	0.502
Loss Cost	2005	0.01	+/- 3.01	-11.1%	0.000	0.996
Loss Cost	2006	-1.16	+/- 3.12	-3.2%	0.000	0.421
Loss Cost	2007	-0.74	+/- 3.91	-11.1%	0.000	0.668
Loss Cost	2008	0.43	+/- 4.69	-15.7%	0.000	0.830
Loss Cost	2009	2.10	+/- 5.54	-0.6%	0.000	0.371
Loss Cost	2010	4.23	+/- 6.54	32.1%	0.000	0.141
Loss Cost	2011	6.55	+/- 8.50	57.5%	0.002	0.085
Loss Cost	2012	9.62	+/- 11.63	81.2%	0.014	0.065
Severity	2004	2.59	+/- 3.25	16.8%	0.000	0.103
Severity	2005	3.33	+/- 3.79	23.6%	0.000	0.074
Severity	2006	3.56	+/- 4.68	19.6%	0.000	0.111
Severity	2007	5.27	+/- 5.21	38.7%	0.000	0.044
Severity	2008	7.40	+/- 5.65	58.9%	0.000	0.016
Severity	2009	10.08	+/- 5.60	79.0%	0.000	0.005
Severity	2010	12.56	+/- 5.90	88.5%	0.000	0.003
Severity	2011	15.42	+/- 4.83	96.7%	0.000	0.002
Severity	2012	17.53	+/- 3.01	99.6%	0.000	0.001
Frequency	2004	-1.69	+/- 2.96	5.1%	0.000	0.236
Frequency	2005	-3.21	+/- 2.57	40.3%	0.000	0.021
Frequency	2006	-4.56	+/- 2.18	70.1%	0.000	0.002
Frequency	2007	-5.72	+/- 1.83	86.3%	0.000	0.000
Frequency	2008	-6.49	+/- 1.87	90.4%	0.000	0.000
Frequency	2009	-7.25	+/- 2.01	92.9%	0.000	0.000
Frequency	2010	-7.40	+/- 2.94	89.8%	0.000	0.003
Frequency	2011	-7.68	+/- 4.80	85.2%	0.000	0.016
Frequency	2012	-6.73	+/- 9.40	72.4%	0.009	0.097

CL

Coverage = CL
End Trend Period = 2017
Excluded Points = 2015

Fit	Start Date	Trend	Conf Int.	Adj R[^]	P-Value: (Intercept)	P-Value: Time
Loss Cost	2004	1.42	+/- 2.35	6.1%	0.000	0.209
Loss Cost	2005	0.82	+/- 2.61	-4.8%	0.000	0.498
Loss Cost	2006	0.03	+/- 2.85	-11.1%	0.000	0.982
Loss Cost	2007	0.57	+/- 3.40	-10.5%	0.000	0.710
Loss Cost	2008	1.71	+/- 3.81	1.8%	0.000	0.320
Loss Cost	2009	3.20	+/- 4.12	28.0%	0.000	0.102
Loss Cost	2010	4.94	+/- 4.31	57.5%	0.000	0.029
Loss Cost	2011	6.66	+/- 4.78	75.0%	0.000	0.016
Loss Cost	2012	8.62	+/- 5.30	87.6%	0.001	0.012
Severity	2004	3.40	+/- 2.84	33.9%	0.000	0.022
Severity	2005	4.12	+/- 3.19	40.9%	0.000	0.015
Severity	2006	4.44	+/- 3.83	38.3%	0.000	0.025
Severity	2007	5.92	+/- 4.04	55.2%	0.000	0.008
Severity	2008	7.65	+/- 4.13	71.1%	0.000	0.003
Severity	2009	9.62	+/- 3.88	84.9%	0.000	0.001
Severity	2010	11.22	+/- 4.14	89.8%	0.000	0.001
Severity	2011	12.74	+/- 4.86	92.1%	0.000	0.002
Severity	2012	13.28	+/- 7.91	88.7%	0.000	0.011
Frequency	2004	-1.92	+/- 2.43	14.0%	0.000	0.114
Frequency	2005	-3.17	+/- 2.06	48.6%	0.000	0.007
Frequency	2006	-4.23	+/- 1.76	73.2%	0.000	0.000
Frequency	2007	-5.06	+/- 1.61	84.5%	0.000	0.000
Frequency	2008	-5.52	+/- 1.84	85.3%	0.000	0.000
Frequency	2009	-5.86	+/- 2.30	83.6%	0.000	0.001
Frequency	2010	-5.64	+/- 3.11	76.5%	0.000	0.006
Frequency	2011	-5.39	+/- 4.52	65.2%	0.000	0.032
Frequency	2012	-4.12	+/- 6.48	42.3%	0.002	0.142

CM

Coverage = CM
End Trend Period = 2017
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Time
Loss Cost	2000	0.91	+/- 1.42	4.8%	0.000	0.192
Loss Cost	2001	0.99	+/- 1.60	4.5%	0.000	0.206
Loss Cost	2002	1.47	+/- 1.71	14.2%	0.000	0.083
Loss Cost	2003	1.52	+/- 1.96	11.5%	0.000	0.117
Loss Cost	2004	0.63	+/- 1.87	-3.7%	0.000	0.476
Loss Cost	2005	0.69	+/- 2.21	-4.6%	0.000	0.504
Loss Cost	2006	1.01	+/- 2.61	-2.2%	0.000	0.403
Loss Cost	2007	0.39	+/- 3.00	-10.1%	0.000	0.778
Loss Cost	2008	2.08	+/- 2.59	21.8%	0.000	0.098
Loss Cost	2009	3.75	+/- 1.80	75.0%	0.000	0.002
Loss Cost	2010	4.33	+/- 2.18	77.2%	0.000	0.003
Loss Cost	2011	3.23	+/- 2.11	71.4%	0.000	0.010
Loss Cost	2012	4.26	+/- 2.25	84.7%	0.000	0.006
Loss Cost	2013	5.13	+/- 3.12	87.4%	0.000	0.013
Severity	2000	3.86	+/- 2.10	46.5%	0.000	0.001
Severity	2001	3.02	+/- 2.05	36.3%	0.000	0.006
Severity	2002	2.34	+/- 2.13	23.9%	0.000	0.031
Severity	2003	1.41	+/- 2.03	8.4%	0.000	0.155
Severity	2004	0.43	+/- 1.87	-6.1%	0.000	0.623
Severity	2005	1.03	+/- 2.03	2.1%	0.000	0.285
Severity	2006	1.51	+/- 2.33	9.3%	0.000	0.176
Severity	2007	1.22	+/- 2.80	-0.2%	0.000	0.347
Severity	2008	2.71	+/- 2.56	36.3%	0.000	0.038
Severity	2009	4.53	+/- 1.15	91.8%	0.000	0.000
Severity	2010	4.26	+/- 1.46	88.2%	0.000	0.000
Severity	2011	4.88	+/- 1.66	90.8%	0.000	0.001
Severity	2012	5.06	+/- 2.50	86.5%	0.000	0.005
Severity	2013	5.70	+/- 4.02	83.6%	0.000	0.019
Frequency	2000	-2.84	+/- 1.94	33.0%	0.000	0.007
Frequency	2001	-1.97	+/- 1.86	20.1%	0.000	0.041
Frequency	2002	-0.85	+/- 1.44	3.8%	0.000	0.229
Frequency	2003	0.10	+/- 0.97	-7.3%	0.000	0.821
Frequency	2004	0.20	+/- 1.13	-7.0%	0.000	0.709
Frequency	2005	-0.34	+/- 1.06	-4.4%	0.000	0.497
Frequency	2006	-0.49	+/- 1.24	-2.1%	0.000	0.400
Frequency	2007	-0.82	+/- 1.42	6.7%	0.000	0.223
Frequency	2008	-0.61	+/- 1.74	-4.0%	0.000	0.443
Frequency	2009	-0.75	+/- 2.22	-4.7%	0.000	0.451
Frequency	2010	0.06	+/- 2.59	-16.6%	0.000	0.956
Frequency	2011	-1.58	+/- 1.57	48.1%	0.000	0.050
Frequency	2012	-0.76	+/- 1.54	14.7%	0.000	0.244
Frequency	2013	-0.54	+/- 2.63	-17.0%	0.000	0.564

CM

Coverage = CM
End Trend Period = 2017
Excluded Points = 2007

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value:	
					(Intercept)	Time
Loss Cost	2000	1.00	+/- 1.27	10.4%	0.000	0.111
Loss Cost	2001	1.14	+/- 1.43	11.6%	0.000	0.107
Loss Cost	2002	1.73	+/- 1.43	29.8%	0.000	0.021
Loss Cost	2003	1.90	+/- 1.65	29.5%	0.000	0.026
Loss Cost	2004	1.11	+/- 1.56	10.9%	0.000	0.144
Loss Cost	2005	1.42	+/- 1.84	15.2%	0.000	0.115
Loss Cost	2006	2.23	+/- 1.99	35.7%	0.000	0.031
Loss Cost	2008	2.08	+/- 2.59	21.8%	0.000	0.098
Loss Cost	2009	3.75	+/- 1.80	75.0%	0.000	0.002
Loss Cost	2010	4.33	+/- 2.18	77.2%	0.000	0.003
Loss Cost	2011	3.23	+/- 2.11	71.4%	0.000	0.010
Loss Cost	2012	4.26	+/- 2.25	84.7%	0.000	0.006
Loss Cost	2013	5.13	+/- 3.12	87.4%	0.000	0.013
Severity	2000	3.98	+/- 1.98	53.1%	0.000	0.001
Severity	2001	3.19	+/- 1.93	44.2%	0.000	0.003
Severity	2002	2.57	+/- 2.03	32.3%	0.000	0.016
Severity	2003	1.69	+/- 1.97	16.4%	0.000	0.084
Severity	2004	0.74	+/- 1.85	-1.9%	0.000	0.398
Severity	2005	1.59	+/- 1.89	18.9%	0.000	0.089
Severity	2006	2.50	+/- 1.96	42.9%	0.000	0.017
Severity	2008	2.71	+/- 2.56	36.3%	0.000	0.038
Severity	2009	4.53	+/- 1.15	91.8%	0.000	0.000
Severity	2010	4.26	+/- 1.46	88.2%	0.000	0.000
Severity	2011	4.88	+/- 1.66	90.8%	0.000	0.001
Severity	2012	5.06	+/- 2.50	86.5%	0.000	0.005
Severity	2013	5.70	+/- 4.02	83.6%	0.000	0.019
Frequency	2000	-2.86	+/- 2.02	33.0%	0.000	0.009
Frequency	2001	-1.98	+/- 1.94	19.7%	0.000	0.048
Frequency	2002	-0.82	+/- 1.52	2.4%	0.000	0.267
Frequency	2003	0.21	+/- 0.97	-6.3%	0.000	0.643
Frequency	2004	0.37	+/- 1.13	-4.2%	0.000	0.489
Frequency	2005	-0.17	+/- 1.12	-8.8%	0.000	0.743
Frequency	2006	-0.27	+/- 1.39	-8.8%	0.000	0.670
Frequency	2008	-0.61	+/- 1.74	-4.0%	0.000	0.443
Frequency	2009	-0.75	+/- 2.22	-4.7%	0.000	0.451
Frequency	2010	0.06	+/- 2.59	-16.6%	0.000	0.956
Frequency	2011	-1.58	+/- 1.57	48.1%	0.000	0.050
Frequency	2012	-0.76	+/- 1.54	14.7%	0.000	0.244
Frequency	2013	-0.54	+/- 2.63	-17.0%	0.000	0.564

CM

Coverage = CM
End Trend Period = 2017
Excluded Points = 2010

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value:	
					(Intercept)	Time
Loss Cost	2000	0.98	+/- 1.37	7.8%	0.000	0.146
Loss Cost	2001	1.05	+/- 1.55	7.0%	0.000	0.167
Loss Cost	2002	1.50	+/- 1.64	17.5%	0.000	0.068
Loss Cost	2003	1.52	+/- 1.90	13.7%	0.000	0.105
Loss Cost	2004	0.58	+/- 1.68	-3.7%	0.000	0.464
Loss Cost	2005	0.55	+/- 1.99	-5.9%	0.000	0.549
Loss Cost	2006	0.76	+/- 2.40	-5.0%	0.000	0.489
Loss Cost	2007	-0.11	+/- 2.61	-12.4%	0.000	0.925
Loss Cost	2008	1.45	+/- 2.21	15.2%	0.000	0.163
Loss Cost	2009	3.04	+/- 1.39	80.4%	0.000	0.002
Loss Cost	2011	3.23	+/- 2.11	71.4%	0.000	0.010
Loss Cost	2012	4.26	+/- 2.25	84.7%	0.000	0.006
Loss Cost	2013	5.13	+/- 3.12	87.4%	0.000	0.013
Severity	2000	3.87	+/- 2.19	46.3%	0.000	0.002
Severity	2001	3.03	+/- 2.14	36.3%	0.000	0.008
Severity	2002	2.35	+/- 2.21	23.9%	0.000	0.037
Severity	2003	1.41	+/- 2.11	8.1%	0.000	0.168
Severity	2004	0.41	+/- 1.91	-7.0%	0.000	0.648
Severity	2005	0.98	+/- 2.11	0.7%	0.000	0.323
Severity	2006	1.43	+/- 2.47	6.9%	0.000	0.219
Severity	2007	1.05	+/- 3.00	-4.0%	0.000	0.442
Severity	2008	2.63	+/- 2.92	31.3%	0.000	0.068
Severity	2009	4.91	+/- 1.08	94.9%	0.000	0.000
Severity	2011	4.88	+/- 1.66	90.8%	0.000	0.001
Severity	2012	5.06	+/- 2.50	86.5%	0.000	0.005
Severity	2013	5.70	+/- 4.02	83.6%	0.000	0.019
Frequency	2000	-2.79	+/- 1.97	32.9%	0.000	0.009
Frequency	2001	-1.93	+/- 1.87	20.1%	0.000	0.046
Frequency	2002	-0.83	+/- 1.43	3.8%	0.000	0.234
Frequency	2003	0.10	+/- 0.90	-7.8%	0.000	0.805
Frequency	2004	0.17	+/- 1.05	-7.9%	0.000	0.730
Frequency	2005	-0.42	+/- 0.83	2.3%	0.000	0.289
Frequency	2006	-0.66	+/- 0.94	13.1%	0.000	0.148
Frequency	2007	-1.15	+/- 0.85	48.9%	0.000	0.015
Frequency	2008	-1.15	+/- 1.10	38.7%	0.000	0.043
Frequency	2009	-1.78	+/- 1.05	69.6%	0.000	0.006
Frequency	2011	-1.58	+/- 1.57	48.1%	0.000	0.050
Frequency	2012	-0.76	+/- 1.54	14.7%	0.000	0.244
Frequency	2013	-0.54	+/- 2.63	-17.0%	0.000	0.564