

Nova Scotia

Private Passenger 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 31, 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	+6.0%	+6.0%
Property Damage & DCPD	+3.0%	+7.0%*
AB – Disability Income	+1.5%	+1.5%
AB – Medical/Rehab	+6.5%	+6.5%
AB – Funeral	-11.0%	-11.0%
AB – Death	-7.0%	-7.0%
AB-Total	+4.5 %	+4.5%
Collision	-0.5%	+5.5%*
Comprehensive	+6.0%	+5.5%
Specified Perils	+6.0%	+5.5%
All Perils	+10.0%	+10.0%
Underinsured Motorist	+6.0%	+6.0%
Uninsured Auto	+7.5%	+7.5%

*Beginning April 1, 2013

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.

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 Loss and Claim Amounts

The Industry Nova Scotia experience upon which the loss trend rates are based must be adjusted to an ultimate claim count and loss amount level. We do so through the application of what are referred to as development factors to the reported claim counts and claim amounts as of December 31, 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 AUTO7001 Industry

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.

Nova Scotia accident half-year² reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.³

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 half-year 2013-2 reported claim count as of 48 months was 1,251 in the prior AUTO7501 (as of June 30, 2017) exhibit and was amended to 1,379 in the AUTO7001 (as of December 31, 2017) exhibit; an increase of +10.2%.

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

Although in the past we examined the claim count and claim amount development triangles for each of the top ten private passenger automobile insurer groups in Nova Scotia, and excluded the data for some insurers, we do not do so in this review 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.

² We use the terms “accident half-year” and “semester” (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report.

³ Our selections are based on the Incurred Method.

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

⁵ The 6-12 month development period refers to the six months following the end of the particular accident half-year. For example, the 6-12 month development period for the 2016-2 accident half-year is the period spanning January 1, 2017 through June 30, 2017. Other development periods referenced in this report (e.g., 12-18) are similarly defined.

⁶ If seasonality is evident, our default selection is the weighted average of the December 2013, December 2014, December 2015, and December 2016 semester 6-12 month development factors.

Our selected cumulative factors and basis for selection (e.g., weighted average of the last six development factors) are presented in Appendix A. Some minor exceptions to our default selections are for smoothing, or recognition of a changing pattern over the more recent time periods. A summary of our selected ultimate loss costs, severity amounts, and frequency by accident half-year are presented in Appendix B. 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, as presented in the chart below, our estimates of ultimate loss costs, frequencies, and severities by accident year have changed from those we presented in the prior review.⁷ Some of these changes are attributable to the data correction made by insurers in their reporting to GISA as noted above. The most notable change is for Bodily Injury as follows:

AY	Prior Report			Current Report		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2012	\$ 177.70	\$ 42,371	4.19	\$ 177.35	\$ 42,204	4.20
2013	\$ 179.17	\$ 42,582	4.21	\$ 181.25	\$ 38,764	4.68
2014	\$ 179.87	\$ 47,477	3.79	\$ 186.65	\$ 44,504	4.19
2015	\$ 208.27	\$ 49,445	4.21	\$ 216.20	\$ 46,978	4.60
2016	\$ 210.64	\$ 53,048	3.97	\$ 220.70	\$ 50,492	4.37
201701	\$ 194.42	\$ 54,184	3.59	\$ 214.50	\$ 49,561	4.33
2017				\$ 240.79	\$ 52,817	4.56

Selection of Trend Rates

The identification of the underlying trend patterns over the experience period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, or abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we model the data several different ways in an attempt to identify the underlying trends during the experience period, and we review the data over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data

⁷ 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.

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

Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 1998-1 to 2017-2.

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 continue generally to select trend rates considering the claim experience over the more recent years.

Seasonality

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

Reform (Level Change) Parameter

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

- For Bodily Injury, we give special consideration to the 2008-1 to 2010-1 period where challenges to the Minor Injury Regulations (MIR) may have had an impact on the claims experience, which was then followed by the changes to the MIR in April 2010. In particular:
 - We consider a possible change in reporting pattern that might have occurred beginning January 2008 as a result of challenges to the Minor Injury Regulations - in particular, the

Decision by the Supreme Court of Nova Scotia to uphold the Minor Injury Regulation released on December 15, 2009, and the Supreme Court of Canada's Decision on May 27, 2010 to refuse leave to appeal the Decision.

- We consider Bill 52, an amendment to the Automobile Accident Minor Injury Regulations of the Insurance Act, enacted on April 28, 2010.
- We consider the Fair Act Insurance Reforms enacted on April 1, 2012, which introduced higher maximum benefit levels for Accident Benefits sub-coverages.
- Effective April 1, 2013, the DCPD coverage was introduced in Nova Scotia. We consider this change in our selected trend rates for both Property Damage (which includes DCPD) and Collision.

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

Data Points

We give special consideration to data points that we consider to have a material impact on the measured trends. Of note is that for certain coverages, most notably for DCPD and Collision, there were large increases (spikes) in frequency in the 2015-1 accident period. We believe these increases to be at least in part (perhaps mostly) attributed to the relatively high amount of snow precipitation in the first quarter of 2015. We consider the possible impact of weather during 2015-1 in our individual coverage discussion sections below.

Statistical Tests

We test the various trends that we model for statistical significance based on Adjusted R-squared values, *p*-values, and confidence intervals. As respects the Adjusted R-squared, we generally refer to values greater than 80% 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, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed that our selected future trend rate is equal to our selected past trend rate.

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

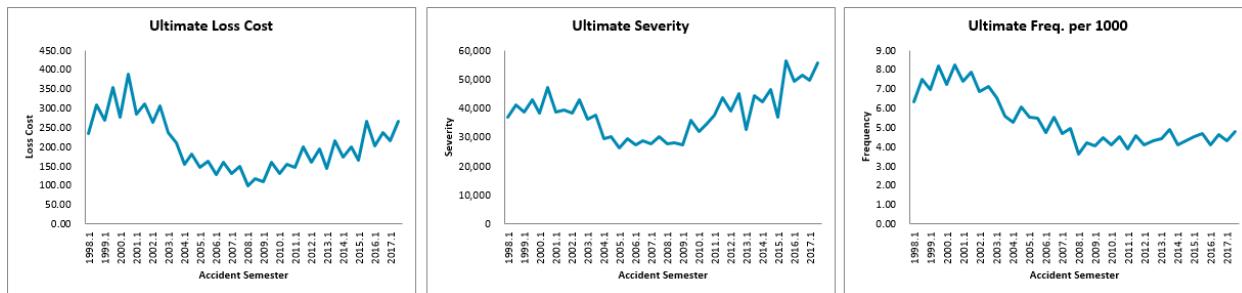
Our Selected Trend Rates

Bodily Injury

Based on our analysis as of June 30, 2017, we selected a past and future loss cost trend rate of +4.5% and a reform parameter of 1.23 at April 2010.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately +3.6%, +8.3%, and +12.2%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 9.1% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



As depicted by the above graphs, subject to variability, severity sharply declined following the 2003 reforms, but remained relatively flat from 2005 through 2009-1, after which, severity has been increasing. Frequency has exhibited a declining pattern beginning in 2000, including a sharp decline in 2008 and a flatter (or slightly increasing) trend beginning 2009. Loss cost sharply declined following the 2003 reforms through to accident year 2008, when it experienced an approximate 21% decline from 2007 to 2008. The 2008 loss cost represents the low point over the last twenty years. Loss cost has exhibited an increasing trend since 2008.

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

We further note that although we expected the April 1, 2012 increase in the Accident Benefits sub coverage limits to reduce the Bodily Injury claim costs (all else being equal), at this stage there is no clear evidence of this. As in our prior review, we do not adjust the data for this expected decrease in the Bodily Injury claim costs. The effect on Bodily Injury as a result of the changes to the Accident Benefits sub coverage limit changes is discussed in our report prepared for the Board titled “2011 Automobile Insurance Review Options- Cost Impact,” dated July 8, 2011.

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

As discussed above, there are changes in our estimate of the ultimate loss cost from our prior review. These changes contribute to higher loss trend rates that we measure in this review. For example, the measured loss cost trend over the period 2012-1 to 2017-1 was +4.9% in our prior review and is +6.8% in this current review.

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

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods ending 2017-2 and 2017-1 (in consideration of the relatively higher degree of uncertainty surrounding the estimated loss cost for 2017-2), including a parameter for the April 2010 reforms, with and without seasonality, and with and without the 2010-2 data point which we find to be low⁹ for severity, are presented in Appendix E.

We make the following observations about these measured trends.

The severity trends, beginning 2011-1 through 2014-1, ending 2017-2 and 2017-1, with seasonality (which we find to be significant), generally fall in the range of approximately +4.5% to +7.5% with moderate Adjusted R-squareds and significant *p*-values for time, with trends ending 2017-1 modestly higher than those ending 2017-2.

The measured frequency trends over the same time period as noted for severity with seasonality (which we find to be significant), cluster around +0.5% to +1.0%¹⁰ with low Adjusted R-squareds and *p*-values for time that are not significant. We therefore consider the loss cost trends directly.

The loss cost trends, beginning 2011-1 through 2014-1, ending 2017-2 and 2017-1, with seasonality (which we find to be significant), generally fall in the range of approximately +5.5% to +7.5% with moderate-high Adjusted R-squareds and significant *p*-values for time.

We select a loss cost trend rate of **+6.0%**, based on the trends beginning 2011-1 and 2011-2, (rounded); one and a half percentage points higher than our prior selection.

Property Damage (and DCPD)

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

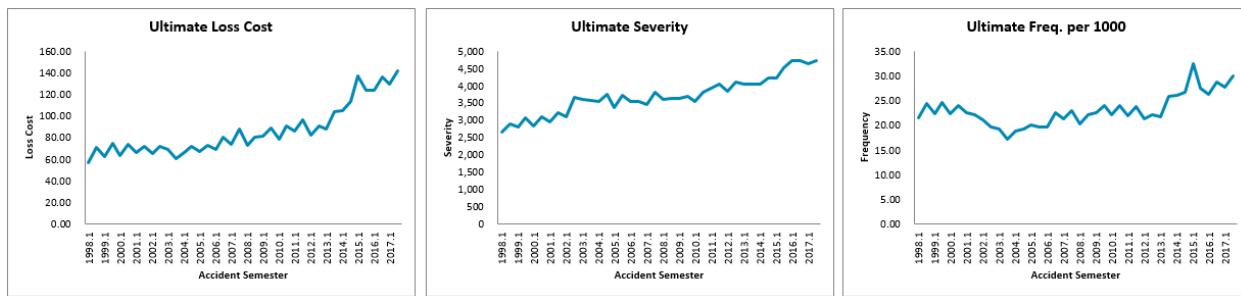
⁹ Although the minor injury reforms with a higher cap amount were introduced effective April 1, 2010, the 2010-2 severity estimate is less than the 2009-1 severity estimate. For this reason, we consider the measured severity trend rates with and without this data point.

¹⁰ These measured frequency trend rates are higher than our prior review; and we attribute some of this change to the correction to the claims count data made by GISA.

Based on our analysis as of June 30, 2017, we selected a past loss cost trend of +3.0% through to April 1, 2013 and a loss cost trend rate of +9.0% for the period beginning April 1, 2013; with no reform parameter.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately +4.0%, -0.2%, and +3.7%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 3.9% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



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

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, p-values, and confidence intervals over various trend measurement periods with and without seasonality, and with and without the 2015-1 data point are presented in Appendix E.

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

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

We consider the trend rates after DCPD was introduced based on combined¹¹ Property Damage and DCPD experience.

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

The measured loss cost trends over the period beginning 2012-2 through 2014-1, ending 2017-2, excluding 2015-1,¹² with seasonality, range from approximately +7% to +9%, with very high Adjusted R-squareds and significant *p*-values for time, and relatively narrow confidence intervals. The lower trend rates are based on the shorter more recent time periods. We select a loss cost trend rate of **+7.0%** for the period beginning April 1, 2013; a two percentage point decline from our prior selection.

We select a past loss cost trend of **+3.0%** through to April 1, 2013 and a loss cost trend rate of **+7.0%** for the period beginning April 1, 2013.

Accident Benefits – Disability Income

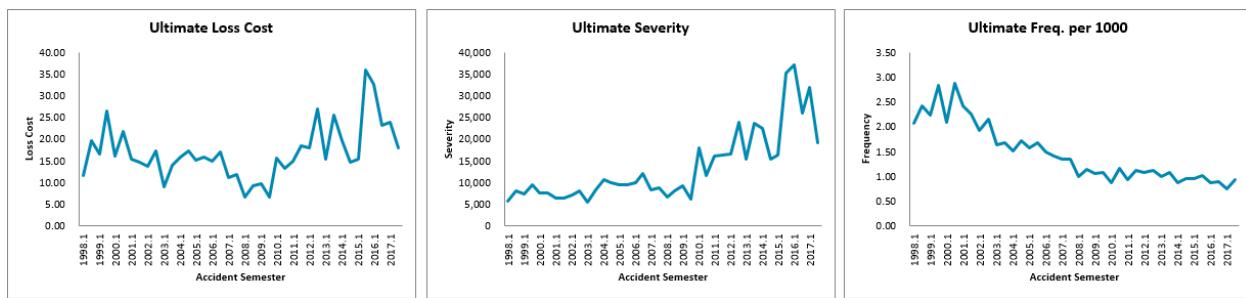
Based on our analysis as of June 30, 2017 we selected a past and future loss cost trend rate of +0.0% with a level change parameter (for the reform) at April 2012 of 1.43.

¹¹ DCPD loss cost is approximately 95% of the total Property Damage and DCPD loss cost.

¹² The Adjusted R-squared excluding 2015-1 are materially higher than when including 2015-1.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately +4.3%, -25.8%, and -22.6%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 decreased by 25.1% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



The historical data points indicate a considerable amount of variability, particularly for severity and loss cost (due to severity). Severity has generally exhibited an increasing pattern beginning in 2009, including several sharp spikes in 2015-2 and 2016-1. Frequency has exhibited a downward trend. Loss cost, following a steep decline in 2008 and 2009, has generally been increasing; and, like severity, has experienced several sharp spikes.

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

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

Only the measured severity trends beginning 1998-1 through 2003-1 ending 2017-2 without seasonality (which is not significant) have moderate Adjusted R-squareds and significant *p*-values for time and the April 2012 reform parameter. These severity trends generally cluster

around +6% for the trends beginning 2000 to 2003. The associated reform parameter clusters around 1.5, which is similar to our measurements in our prior study, but higher than we previously selected in our prior study at 1.43. The severity trends rates we measured over other time periods generally had low Adjusted R-squareds and/or insignificant *p*-values. We select a severity trend rate of +6.0%.

The measured frequency trends with seasonality (which is significant) over the same time periods we considered for severity generally range from approximately -5.0% to -6.0%, with high Adjusted R-squareds and significant *p*-values for time and seasonality. If an April 2012 reform parameter is included, the frequency trend rates are larger negatives, ranging from approximately -7% to -8% with high Adjusted R-squareds and significant *p*-values for time, seasonality and the reform. However, over the more recent time periods beginning 2012-2 and 2013-1 ending 2017-2, the measured frequency trend is approximately -4.5%, with moderate Adjusted R-squareds and significant *p*-values for time and seasonality. We note that the majority of the experience that will be considered in upcoming rate applications will be after the April 2012 reforms. We select a frequency trend of -4.5%.

Given the variability in the data around what appears to be an increasing pattern, we suggest it supports a small but positive loss cost trend rate. As a result, with a selected severity trend rate of +6.0% and frequency trend rate of -4.5%, we select a past loss cost trend rate of **+1.5%** (rounded), with a level change parameter at April 2012 of **1.5**; higher than our prior selection.

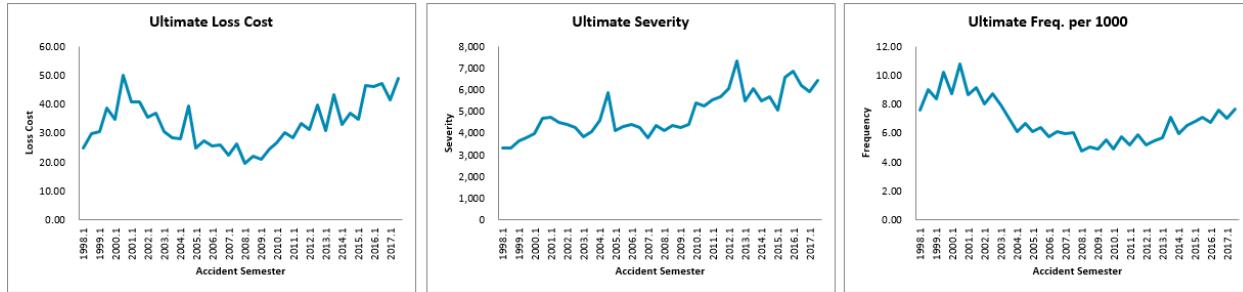
As we see no clear statistical evidence of a recent change in trend pattern, we select a future loss cost trend of **+1.5%**.

Accident Benefits – Medical/Rehab

Based on data as of June 30, 2017, we selected a past and future loss cost trend rate of +5.5% with level change parameters (for reforms) at April 2010 of 1.22 and April 2012 of 1.15.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately +0.4%, +3.5%, and +4.0%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 decreased by 2.9% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



The historical data points indicate a considerable amount of variability, particularly for severity and loss cost (due to severity). Severity has generally exhibited an upward trend, but with relatively sharp spikes. Frequency has trended upward since 2009. Loss cost has generally been increasing since 2008, with several spikes.

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, p -values, and confidence intervals over various trend measurement periods, with and without seasonality, and with level changes for the reforms are presented in Appendix E.

We attribute the severity and loss cost increases in 2010 to the April 2010 reforms and in 2012 to the April 2012 reforms. Due to the volatility of the claim experience and the short time gap between the April 2010 and April 2012 reforms, the degree to which these reforms separately contributed to severity and loss cost increases is not clear. In our prior review, we assumed that the April 2010 and April 2012 reforms led to 22% and 15% increases in claim costs, respectively. Based on this assumption, along with our regression analysis, we selected a severity trend rate of 0.0% mainly due to the weak statistics that did not provide a discernable trend rate. However, we believe that the severity trend rate is mildly positive but that the statistical support for that conclusion is not yet evident. Note that, as discussed below, we develop our selected trend rate based on an analysis of loss costs and we offer this observation solely to assess the consistency of that selection with our view of separate severity and frequency trend rates. Given this, and that the majority of the experience that will be considered in

upcoming rate applications will be after the April 2012 reforms, we consider the severity trend rate based on the experience after the April 2012 reforms.

The severity trends, without seasonality (which we generally find not to be significant), beginning 2012-2 ending 2017-2 have low Adjusted R-squareds and *p*-values that are not significant for time.

The frequency trends beginning 2012-2 ending 2017-2, with moderate Adjusted R-squareds and significant *p*-values for time and seasonality, are approximately +4.5%.

Given the weak statistics for the severity trend, we consider the trend rates for loss cost directly. Only the measured loss cost trends beginning 2012-2 and 2013-1, ending 2017-2, at +6.3% and +7.3%, respectively, have *p*-values that are significant for time and seasonality.

We, therefore, select a past loss cost trend of **+6.5%** (rounded, based on the larger body of recent post-reform loss cost data). The selected loss cost trend is one percentage point higher than our prior selection.

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

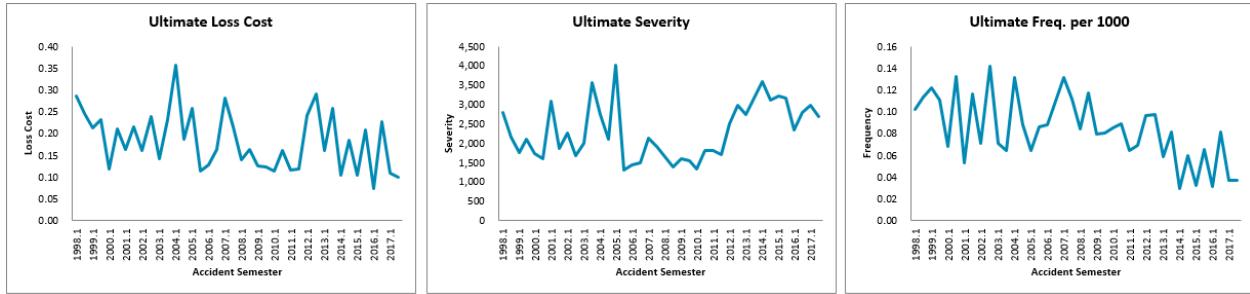
Accident Benefits – Funeral

Based on data as of June 30, 2017 we selected a past and future loss cost trend rate of -11% with a level change (for reform) parameter at April 2012 of 2.50.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately -54.6%, -4.4%, and -56.6%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 decreased by 31.4% over the loss cost for the accident year ending December 31, 2016.

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

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



The historical data points indicate a considerable amount of variability. Severity has generally exhibited an upward trend since 2005 with a sharp increase coincident with the reform in 2012. Frequency has generally trended downward.

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

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

The measured loss cost trends with or without seasonality (which is significant for some time periods, not all) beginning 2002-1 through 2007-2 ending 2017-2, with a 2012-1 level change factor of 2.50, that have low to moderate Adjusted R-squareds and significant *p*-values for time, are in the approximate range of -10% to -14%. Given the low claim volume, we select the measured loss cost trend over the fifteen-year time period 2003-1 to 2017-2 at -11%, the same as our prior selection.

We select a past and future loss cost trend of **-11.0%**.

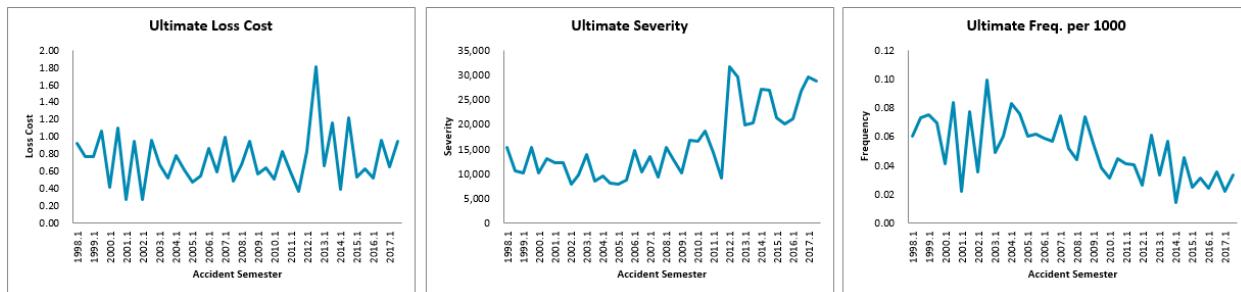
Accident Benefits – Death

Based on data as of June 30, 2017, we selected a past and future loss cost trend rate of -7.5% with a level change (for reform) parameter at April 2012 of 2.50.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately -7.6%, +7.8%, and -0.4%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 8.9% over the loss cost for the accident year ending December 31, 2016.

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

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



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

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

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

The measured loss cost trends beginning 2002-1 through to 2007-2 ending 2017-2 without seasonality (which is generally not significant) have moderate Adjusted R-squareds and range from approximately -6% to -11%; with the larger negative trends coming from the more recent time periods. Given the low claim volume, we select the measured loss cost trend over the fifteen-year time period 2003-1 to 2017-2 at approximately -7.0%.

We select a past and future loss cost trend of **-7.0%**; a half-point increase from our prior selection of -7.5%.

Accident Benefits –Total

Based on our review of the trends for the Accident Benefits subcoverages described above, we select an approximate a loss cost trend of **+4.5%** (rounded) for this coverage; this is an increase from our prior selection of +3.5%.

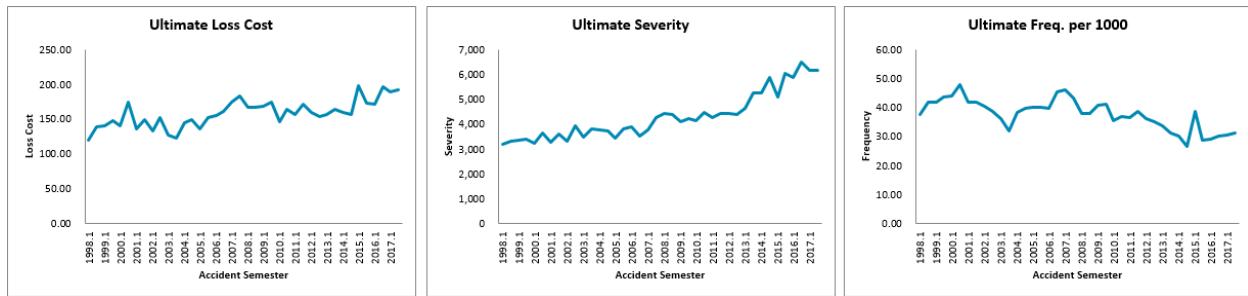
Collision

Based on data as of June 30, 2017, we selected a past loss cost trend rate of -0.5% through to April 1, 2013, and a loss cost trend rate of +5.0% for the period beginning April 1, 2013.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately +3.4%, -5.2%, and -2.0%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 3.5% over the loss cost for the accident year ending December 31, 2016.

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

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



As noted in our prior report, the sharp increase in the 2015-1 frequency (+28.0%) over 2014-1 is likely attributed to a high snowfall level, and as a result, the decline in the 2016-1 frequency is attributed to a return to more average snowfall levels.

The historical data points show that, subject to variability, severity has generally exhibited an upward trend, rising more steeply since 2012. Frequency has generally declined since the 2007-2009 period, save for a 28% increase in the first half of 2015, which we assume is attributed to the noted weather conditions. Loss cost exhibited a period of relatively flat trend beginning around 2008, but an upward trend over the more recent time periods, including a spike in 2015-1.

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

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without seasonality, and with and without the 2015-1 data point are presented in Appendix E.

The measured severity trends beginning 2002-1 through 2006-2 ending 2012-2, before DCPD was introduced, with significant *p*-values for time and moderate Adjusted R-squareds, cluster close to +2.5%.

The measured frequency trends beginning 2005-1 through 2007-2, ending 2012-2 before DCPD was introduced, have the highest moderate Adjusted R-squareds and significant *p*-values for time, and range from approximately -2.5% to -3.5%.

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

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

The measured loss cost trends beginning 2013-2 to 2014-1, ending 2017-2, with and without 2015-1, with significant *p*-values for the time, are approximately +5.0% to +6.5%. These trends have relatively narrow confidence intervals compared to the (higher) measured trend beginning 2014-2 ending 2017-2. We select a loss cost trend of +5.5% for the time period after DCPD was introduced.

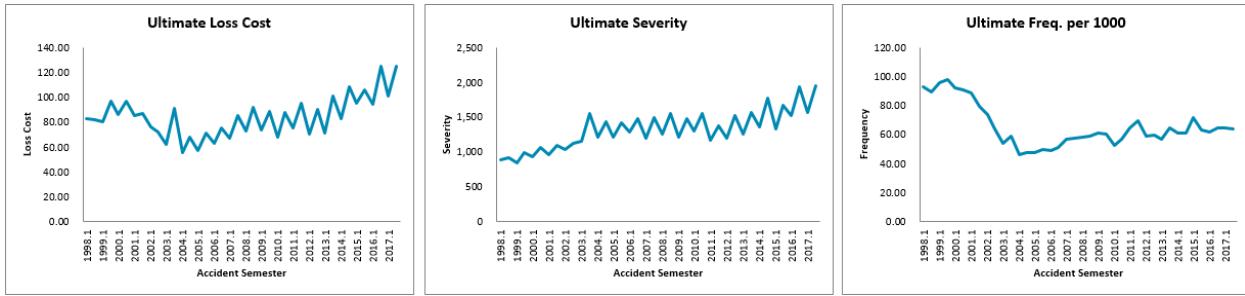
We, therefore, select a past loss cost trend of **-0.5%** through to April 1, 2013 and a past loss cost trend rate of **+5.5%** for the period beginning April 1, 2013; the same trend through April 1, 2013 and one-half point higher trend beginning April 1, 2013 than our prior selections.

Comprehensive

Based on data as of June 30, 2017, we selected a past and future loss cost trend rate of +7.0%.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately -0.8%, +0.2%, and -0.6%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 2.6% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



The historical data points (as depicted in the above graphs) show that severity has generally exhibited a somewhat flat trend between 2003 and 2010, then an increasing trend thereafter. Frequency has been more variable, but generally increasing since 2005; like Property Damage and Collision, the Comprehensive frequency rose in the first half of 2015 (by 18%). Subject to variability, the loss cost has exhibited an upward trend since 2004, but with a somewhat flat trend between 2007 and 2012.

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without seasonality, with and without the 2015-1 data point, are presented in Appendix E.

The measured severity trends with seasonality (which is significant) over the periods beginning 2011-1 through 2014-2 ending 2017-2 cluster close to +5.5% with strong regression statistics. We select a severity trend of +5.5%.

Although, as noted above, frequency has exhibited a positive trend since 2005, it has done so with considerable variability. The measured frequency trends, without seasonality (which is not significant), excluding 2015-1, over the periods beginning 2012-1 through 2014-2 ending 2017-2, cluster close to +1.75%; but the measured frequency trend regression statistics are weaker than for severity. Given these weaker statistics, we consider the trend rates for loss cost directly.

Looking at loss costs directly, the measured loss cost trend rates (with seasonality, which we find to be significant) beginning 2011-1 through to 2014-2, ending 2017-2, with or without 2015-1, which have the highest Adjusted R-squareds and *p*-values for time that are significant, range from approximately +5% to +7.5%, with the lower trend rates over the (shorter) more recent periods.

We select a past loss cost trend of **+6.0%**; one point lower than our prior selection.

As we see some statistical evidence of a recent change in trend pattern (lower), we select a future loss cost trend of **+5.5%**.

Specified Perils

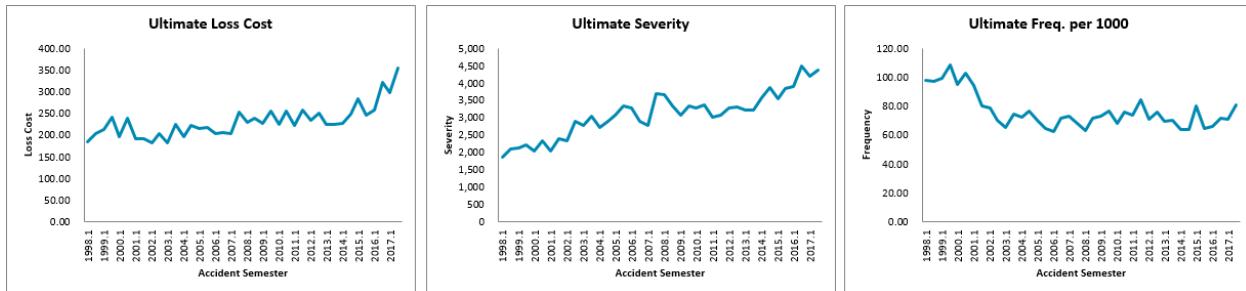
For reasons of data volume and the nature of the coverage, we select the same past and future loss cost trend rate as we do for Comprehensive, **+6.0%** for the past and **+5.5%** for the future.

All Perils

Based on data as of June 30, 2017, we selected a past and future loss cost trend rate of **+7.0%**.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately +12.7%, -2.5%, and +9.8%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 increased by 12.5% over the loss cost for the accident year ending December 31, 2016.

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



The historical data points (as depicted in the above graphs) show considerable variability, with severity generally increasing – more sharply following 2011 – and frequency exhibiting a flatter trend pattern over the recent years (excluding 2015-1, with a +26% increase over 2014-1, which as noted earlier was likely affected by adverse weather conditions).

The measured severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without seasonality, and with and without the 2015-1 data point, are presented in Appendix E.

The measured severity trends, without seasonality (which is not significant), beginning 2011-1 through 2014-2, ending 2017-2, range from approximately +6% to +7%, with moderate to high Adjusted R-squared values and significant *p*-values for time.

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

Looking at loss costs directly, the measured loss cost trend rates (without seasonality, which we find not to be significant), with or without 2015-1, which have the highest Adjusted R-squareds and *p*-values for time that are significant, range from approximately +10% to +12%.

As a result, we select a past loss cost trend of **+10.0%**; a 3.0 percentage point increase over our prior selection.

Underinsured Motorist

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

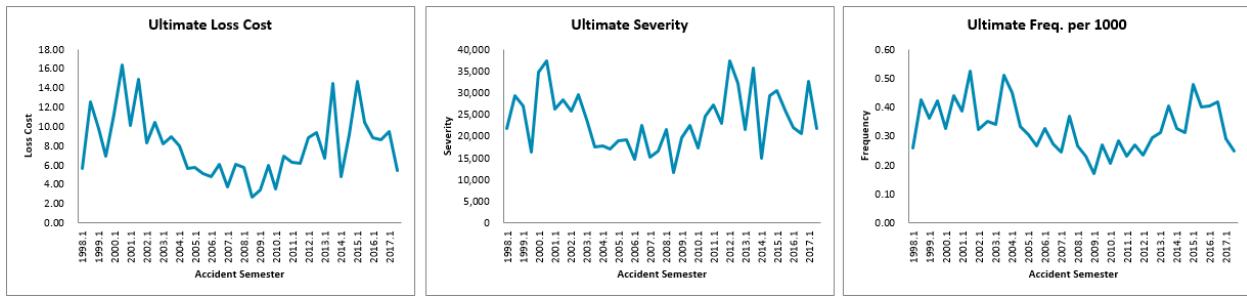
Uninsured Auto

Based on data as of June 30, 2017, we selected a past and future loss cost trend rate of **+9.0%**.

We estimate that during 2017-2 compared to the prior corresponding accident half year (2016-2) the frequency rate, the average severity, and the loss cost changed by approximately -40.8%, +5.8%, and -37.4%, respectively. We estimate that the loss cost for the accident year ending December 31, 2017 decreased by 15.3% over the loss cost for the accident year ending December 31, 2016. While these increases and decreases could be viewed as an indication of the inherent variability in the Uninsured Auto claim experience (due to the low claim volume),

it must also be noted that the degree of uncertainty surrounding the recent accident half year estimates is quite high.

The following graphs display our estimates of the actual loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1998-1 through 2017-2.



The historical data points show considerable variability, with severity generally increasing – particularly beginning in 2005 – and frequency generally declining through 2009 and increasing thereafter. Correspondingly, loss cost has been generally increasing since 2009; with very large spikes in 2013-2 and 2015-1.

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

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

The measured loss cost trends, without seasonality (which is generally not significant) beginning 2006-1 through 2007-2, ending 2017-2, excluding the 2013-2 and 2015-1 data points, have the highest Adjusted R-squareds (which are low) and significant *p*-values for time. The measured trends range from +6% to +7.5%.

We select a past and future loss cost trend rate of **+7.5%**; one and a half points lower than our prior selection.

Selected Trend Rates - Summary

The following table presents our selected past and future annual loss cost trend rates **as of December 2017**.

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+6.0%	+6.0%
Property Damage & DCPD	+3.0%	+7.0%*
AB – Disability Income	+1.5%	+1.5%
AB – Medical/Rehab	+6.5%	+6.5%
AB – Funeral	-11.0%	-11.0%
AB – Death	-7.0%	-7.0%
AB-Total	+4.5 %	+4.5%
Collision	-0.5%	+5.5%*
Comprehensive	+6.0%	+5.5%
Specified Perils	+6.0%	+5.5%
All Perils	+10.0%	+10.0%
Underinsured Motorist	+6.0%	+6.0%
Uninsured Auto	+7.5%	+7.5%

*As of April 1, 2013

For comparison purposes, the following table presents our **prior** selected past and future annual loss cost trend rates **as of June 2017** presented in our prior report.

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+4.5%	+4.5%
Property Damage & DCPD	+3.0%	+9.0%*
AB – Disability Income	+0.0%	+0.0%
AB – Medical/Rehab	+5.5%	+5.5%
AB – Funeral	-11.0%	-11.0%
AB – Death	-7.5%	-7.5%
AB-Total	+3.5 %	+3.5%
Collision	-0.5%	+5.0%*
Comprehensive	+7.0%	+7.0%
Specified Perils	+7.0%	+7.0%
All Perils	+7.0%	+7.0%
Underinsured Motorist	+6.0%	+6.0%
Uninsured Auto	+9.0%	+9.0%

*As of April 1, 2013

Reforms

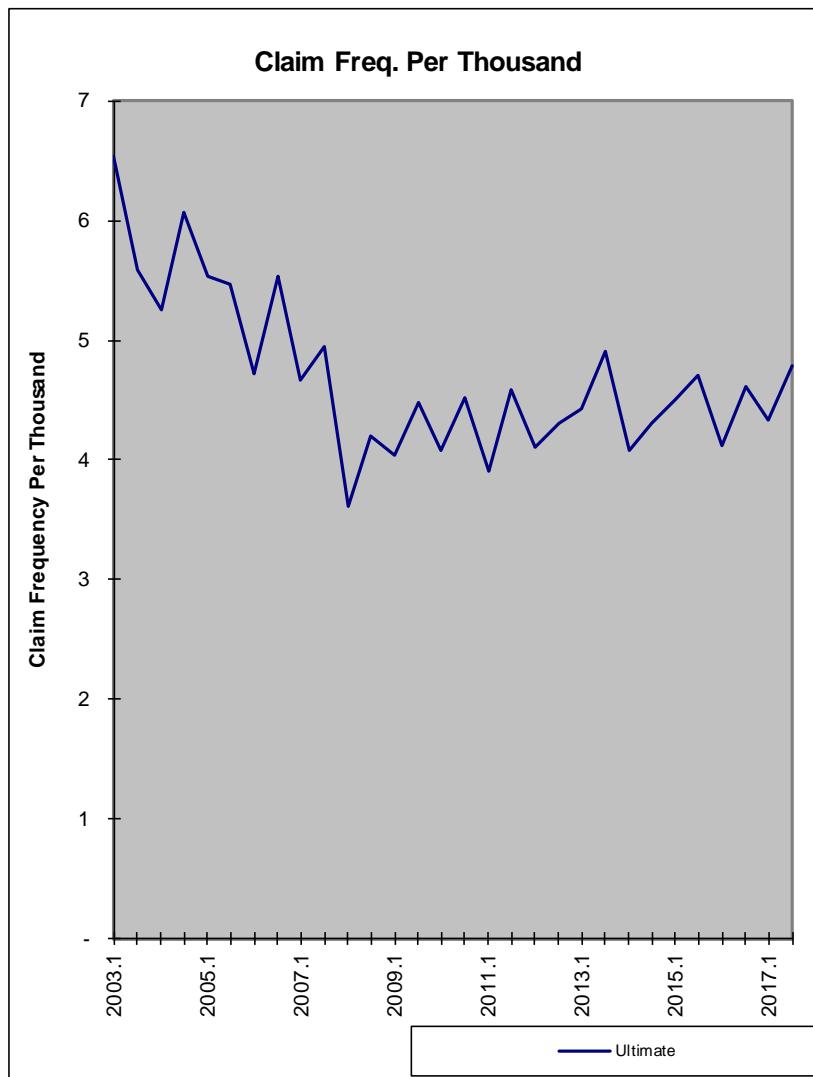
In accordance with Bill 52, Bodily Injury claims that occur on or after April 28, 2010 are subject to an indexed¹³ minor injury cap of \$7,500. Bill 52 changed both the amount of the cap and the definition of a minor injury. Following a Hearing on the matter, the Board accepted an initial reform adjustment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

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

We observe there to have been an increase in the severity level as a result of the introduction of Bill 52 in the first half of 2010. The measurement of the reform factor may change over time, depending upon the data included in the regression analysis. So as to avoid any distortion from the Bill 1 (2003-2) reforms, we calculate a reform factor for this change in the severity level based on the experience period beginning 2004-1. Including a parameter for seasonality, which we find to be significant, we measure a factor of 1.22 based on the time period 2004-1 to 2017-2 and 1.23 based on the time period 2004-1 to 2017-2 (excluding the 2010-2 data point and including seasonality), which exhibit the lowest *p*-values for the reform value.

The Bodily Injury frequency experience over the last fifteen years is presented in the graph below. As depicted in the graph, we do not observe there to have been a change in the frequency level as a result of the introduction of Bill 52 in the first half of 2010. The frequency rate shows a pattern of decline, with a steep decline in 2008. And although the frequency trend rate has been somewhat flatter (smaller negative trend rate) since 2009, just before the reforms were introduced, there is some evidence that this smaller negative trend rate since 2009 may be, in part, as a result of the reforms. We base this comment on an observed similar change (smaller negative trend rate) to the frequency in New Brunswick following the introduction of the minor injury reforms in July 2013.

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



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

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

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

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

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

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

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

Appendices A - E

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

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

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

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

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

- Bodily Injury: Pages 1 to 8
- Property Damage & DCPD: Pages 9 to 14
- Accident Benefits- Disability Income: Pages 15 to 17
- Accident Benefits- Medical-Rehabilitation: Pages 18 to 23
- Accident Benefits- Funeral: Pages 24 to 25
- Accident Benefits- Death Benefits: Pages 26 to 27
- Collision: Pages 28 to 33
- Comprehensive: Pages 34 to 37
- All Perils: Pages 38 to 41
- Uninsured Auto: Pages 42 to 44

Considerations and Limitations

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



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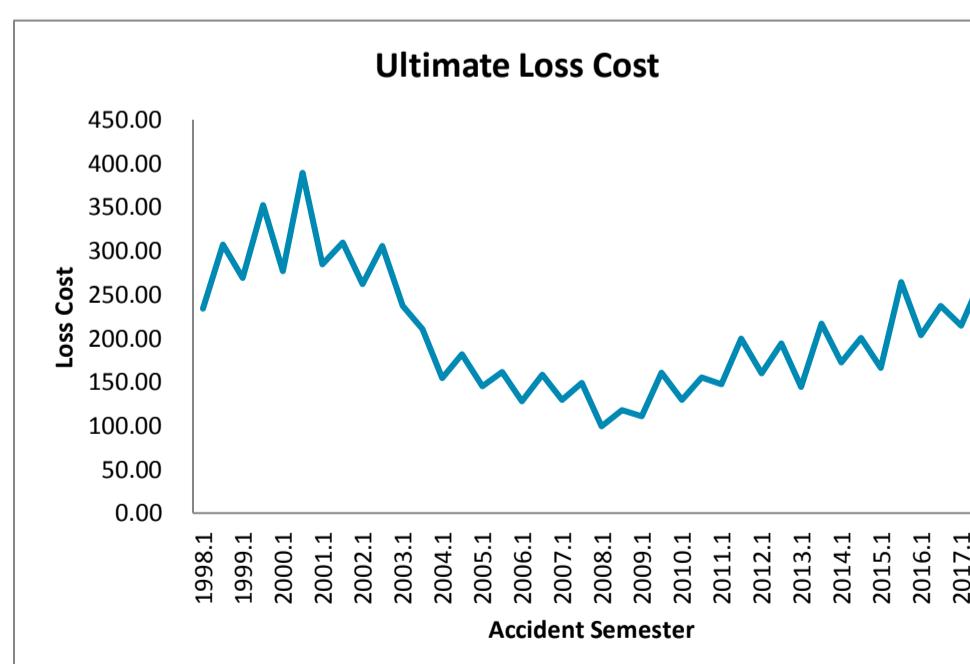
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Province of Nova Scotia
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

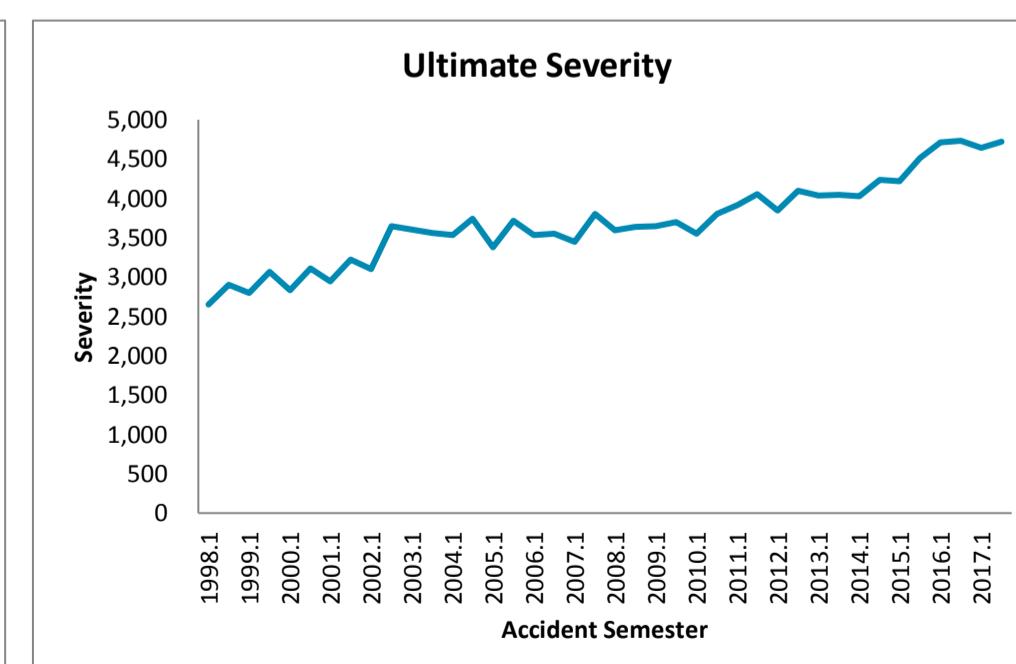
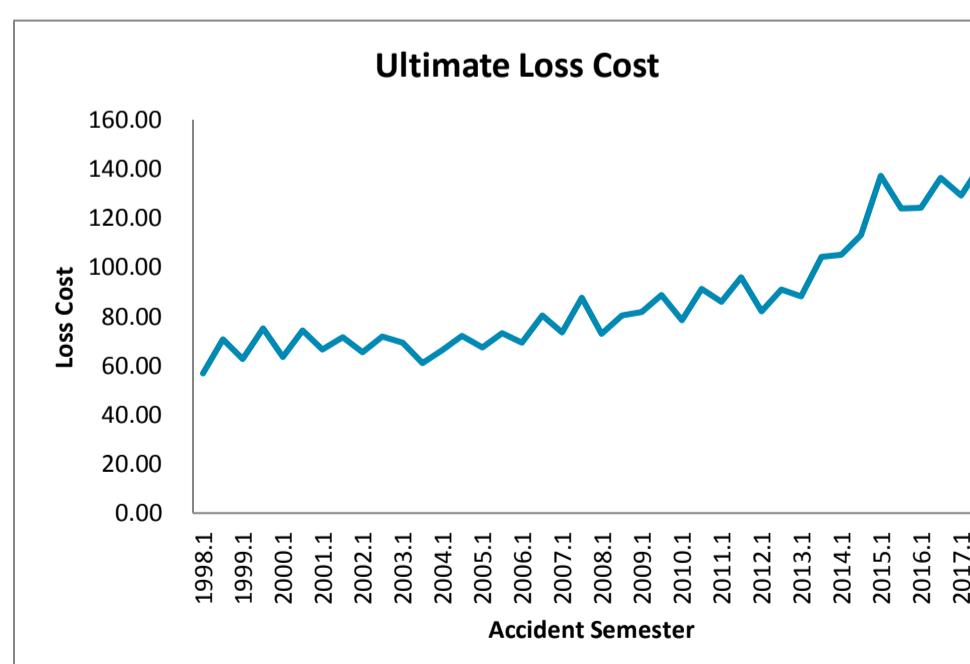
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	214,960	1,361	46,013	1.094	50,338	234.18		36,986		6.33			
1998.2	234	219,742	1,644	61,759	1.094	67,564	307.47		41,097		7.48		271.23	
1999.1	228	213,714	1,486	52,817	1.088	57,465	268.89	14.8%	38,671	4.6%	6.95	9.8%		
1999.2	222	217,260	1,780	70,440	1.088	76,639	352.75	14.7%	43,056	4.8%	8.19	9.5%	311.16	14.7%
2000.1	216	220,484	1,590	56,473	1.082	61,104	277.14	3.1%	38,430	-0.6%	7.21	3.7%		
2000.2	210	227,141	1,874	81,728	1.082	88,430	389.32	10.4%	47,188	9.6%	8.25	0.7%	334.06	7.4%
2001.1	204	234,169	1,726	62,560	1.065	66,626	284.52	2.7%	38,597	0.4%	7.37	2.2%		
2001.2	198	235,513	1,854	68,491	1.065	72,943	309.72	-20.4%	39,344	-16.6%	7.87	-4.6%	297.16	-11.0%
2002.1	192	227,605	1,560	55,386	1.077	59,651	262.08	-7.9%	38,234	-0.9%	6.85	-7.0%		
2002.2	186	233,675	1,669	66,281	1.077	71,384	305.49	-1.4%	42,767	8.7%	7.14	-9.3%	284.07	-4.4%
2003.1	180	225,987	1,475	49,708	1.078	53,585	237.11	-9.5%	36,325	-5.0%	6.53	-4.8%		
2003.2	174	231,167	1,292	45,207	1.078	48,733	210.81	-31.0%	37,716	-11.8%	5.59	-21.7%	223.82	-21.2%
2004.1	168	228,995	1,203	31,047	1.140	35,393	154.56	-34.8%	29,421	-19.0%	5.25	-19.5%		
2004.2	162	237,710	1,442	37,963	1.140	43,278	182.06	-13.6%	30,013	-20.4%	6.07	8.5%	168.57	-24.7%
2005.1	156	233,246	1,292	30,917	1.097	33,904	145.36	-6.0%	26,241	-10.8%	5.54	5.4%		
2005.2	150	242,670	1,328	35,692	1.097	39,140	161.29	-11.4%	29,476	-1.8%	5.47	-9.8%	153.48	-9.0%
2006.1	144	238,343	1,124	27,795	1.099	30,532	128.10	-11.9%	27,174	3.6%	4.71	-14.9%		
2006.2	138	247,025	1,366	35,662	1.099	39,175	158.59	-1.7%	28,685	-2.7%	5.53	1.0%	143.62	-6.4%
2007.1	132	242,643	1,133	28,404	1.105	31,384	129.34	1.0%	27,707	2.0%	4.67	-1.0%		
2007.2	126	251,028	1,243	33,853	1.105	37,404	149.00	-6.0%	30,103	4.9%	4.95	-10.5%	139.34	-3.0%
2008.1	120	248,354	896	22,530	1.095	24,659	99.29	-23.2%	27,527	-0.6%	3.61	-22.7%		
2008.2	114	256,856	1,080	27,702	1.095	30,320	118.04	-20.8%	28,085	-6.7%	4.20	-15.1%	108.82	-21.9%
2009.1	108	252,193	1,020	25,202	1.106	27,861	110.48	11.3%	27,325	-0.7%	4.04	12.1%		
2009.2	102	261,933	1,172	38,097	1.106	42,117	160.79	36.2%	35,935	27.9%	4.47	6.5%	136.11	25.1%
2010.1	96	258,208	1,053	30,276	1.108	33,536	129.88	17.6%	31,853	16.6%	4.08	0.9%		
2010.2	90	270,156	1,221	37,890	1.108	41,969	155.35	-3.4%	34,371	-4.4%	4.52	1.0%	142.90	5.0%
2011.1	84	265,301	1,035	35,343	1.105	39,061	147.23	13.4%	37,734	18.5%	3.90	-4.3%		
2011.2	78	273,240	1,252	49,412	1.105	54,610	199.86	28.7%	43,633	26.9%	4.58	1.3%	173.94	21.7%
2012.1	72	268,784	1,102	39,400	1.090	42,958	159.82	8.5%	38,978	3.3%	4.10	5.1%		
2012.2	66	277,927	1,195	49,528	1.090	54,001	194.30	-2.8%	45,180	3.5%	4.30	-6.1%	177.35	2.0%
2013.1	60	271,963	1,205	35,939	1.093	39,298	144.50	-9.6%	32,612	-16.3%	4.43	8.1%		
2013.2	54	280,960	1,380	55,710	1.093	60,917	216.82	11.6%	44,135	-2.3%	4.91	14.2%	181.25	2.2%
2014.1	48	274,002	1,118	43,542	1.086	47,291	172.59	19.4%	42,314	29.7%	4.08	-7.9%		
2014.2	42	284,023	1,223	52,354	1.086	56,862	200.20	-7.7%	46,506	5.4%	4.30	-12.4%	186.65	3.0%
2015.1	36	278,182	1,252	42,921	1.076	46,174	165.99	-3.8%	36,879	-12.8%	4.50	10.3%		
2015.2	30	287,944	1,353	70,854	1.076	76,224	264.72	32.2%	56,322	21.1%	4.70	9.2%	216.20	15.8%
2016.1	24	283,568	1,168	52,728	1.095	57,721	203.55	22.6%	49,420	34.0%	4.12	-8.5%		
2016.2	18	293,188	1,353	63,548	1.095	69,566	237.27	-10.4%	51,417	-8.7%	4.61	-1.8%	220.70	2.1%
2017.1	12	287,839	1,246	56,598	1.091	61,743	214.50	5.4%	49,561	0.3%	4.33	5.1%		
2017.2	6	298,250	1,426	72,768	1.091	79,382	266.16	12.2%	55,661	8.3%	4.78	3.6%	240.79	9.1%
Total		10,095,946	53,190	1,880,537		2,050,941								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

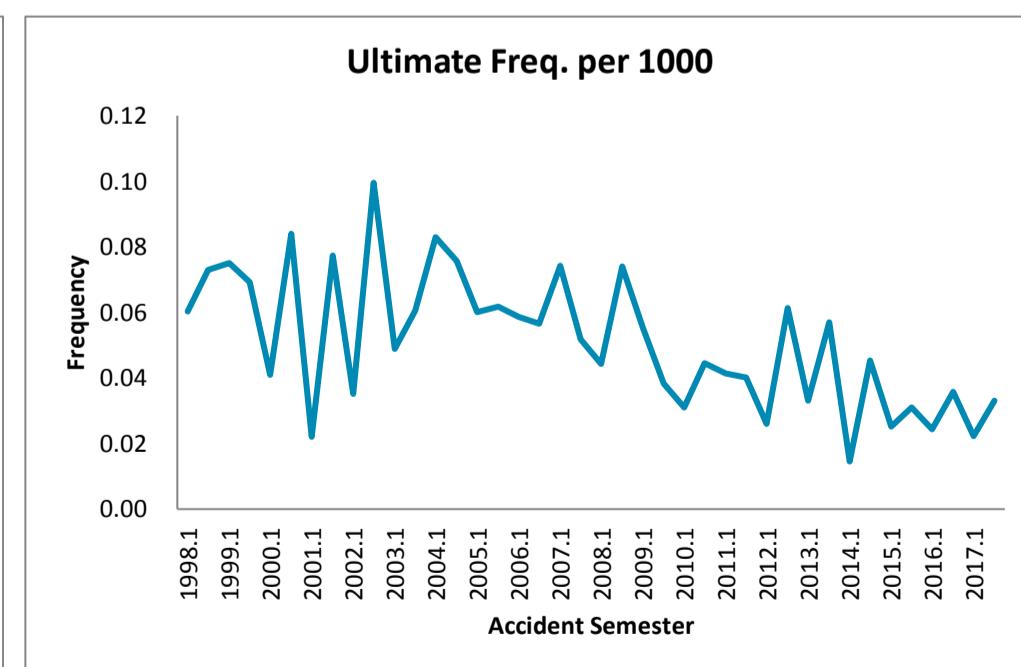
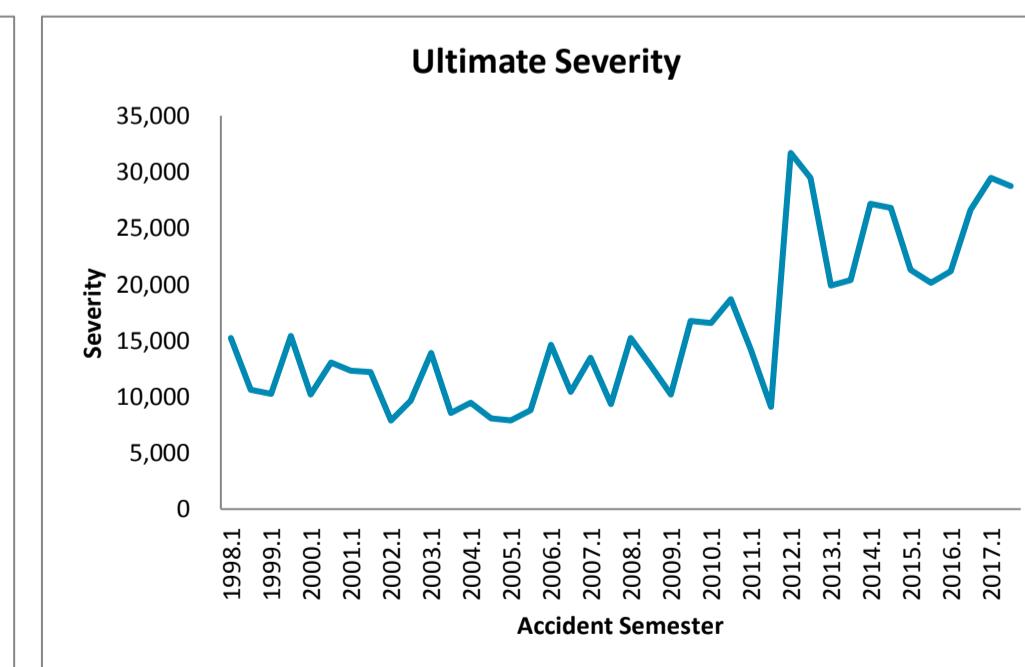
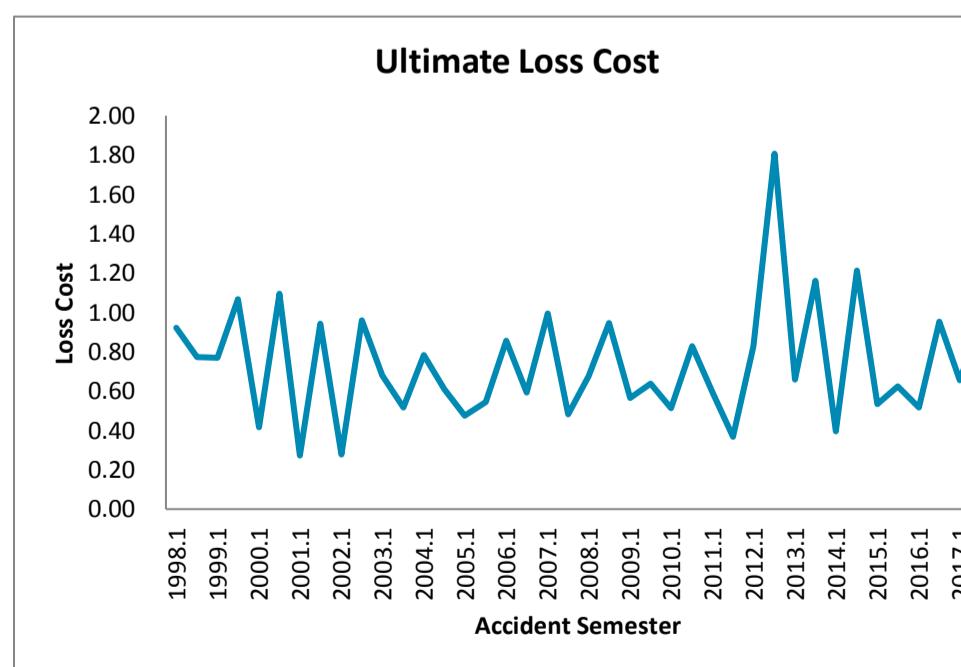
(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claims and ALAE (000)	(6) ULAE Adjustment	(7) (5) * (6)	(8) (7) / (3) * 1000	(9) (7) / (4) * 1000	(10) (7) / (4) * 1000	(11) (7) / (4) * 1000	(12) (4) / (3) * 1000	(13) (4) / (3) * 1000	(14)	(15)
								% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	214,960	4,607	11,165	1.094	12,215	56.82		2,651		21.43			
1998.2	234	219,742	5,360	14,226	1.094	15,563	70.83		2,904		24.39		63.90	
1999.1	228	213,714	4,781	12,291	1.088	13,373	62.57	10.1%	2,797	5.5%	22.37	4.4%		
1999.2	222	217,260	5,329	15,017	1.088	16,338	75.20	6.2%	3,066	5.6%	24.53	0.6%	68.94	7.9%
2000.1	216	220,484	4,937	12,915	1.082	13,974	63.38	1.3%	2,830	1.2%	22.39	0.1%		
2000.2	210	227,141	5,430	15,590	1.082	16,868	74.26	-1.3%	3,106	1.3%	23.91	-2.5%	68.90	-0.1%
2001.1	204	234,169	5,297	14,631	1.065	15,582	66.54	5.0%	2,942	3.9%	22.62	1.0%		
2001.2	198	235,513	5,231	15,844	1.065	16,874	71.65	-3.5%	3,226	3.8%	22.21	-7.1%	69.10	0.3%
2002.1	192	227,605	4,815	13,853	1.077	14,920	65.55	-1.5%	3,099	5.3%	21.16	-6.5%		
2002.2	186	233,675	4,591	15,562	1.077	16,760	71.73	0.1%	3,651	13.2%	19.65	-11.5%	68.68	-0.6%
2003.1	180	225,987	4,349	14,536	1.078	15,670	69.34	5.8%	3,603	16.3%	19.24	-9.0%		
2003.2	174	231,167	3,954	13,059	1.078	14,077	60.90	-15.1%	3,560	-2.5%	17.11	-12.9%	65.07	-5.3%
2004.1	168	228,995	4,306	13,339	1.140	15,207	66.41	-4.2%	3,531	-2.0%	18.80	-2.3%		
2004.2	162	237,710	4,582	15,059	1.140	17,167	72.22	18.6%	3,747	5.2%	19.28	12.7%	69.37	6.6%
2005.1	156	233,246	4,663	14,358	1.097	15,745	67.50	1.7%	3,376	-4.4%	19.99	6.3%		
2005.2	150	242,670	4,771	16,173	1.097	17,735	73.08	1.2%	3,717	-0.8%	19.66	2.0%	70.35	1.4%
2006.1	144	238,343	4,672	15,037	1.099	16,518	69.30	2.7%	3,535	4.7%	19.60	-1.9%		
2006.2	138	247,025	5,590	18,090	1.099	19,872	80.44	10.1%	3,555	-4.4%	22.63	15.1%	74.97	6.6%
2007.1	132	242,643	5,167	16,129	1.105	17,821	73.45	6.0%	3,449	-2.4%	21.30	8.6%		
2007.2	126	251,028	5,785	19,892	1.105	21,979	87.56	8.8%	3,799	6.9%	23.05	1.8%	80.62	7.5%
2008.1	120	248,354	5,034	16,547	1.095	18,111	72.92	-0.7%	3,598	4.3%	20.27	-4.8%		
2008.2	114	256,856	5,676	18,884	1.095	20,668	80.47	-8.1%	3,641	-4.2%	22.10	-4.1%	76.76	-4.8%
2009.1	108	252,193	5,661	18,660	1.106	20,629	81.80	12.2%	3,644	1.3%	22.45	10.7%		
2009.2	102	261,933	6,286	21,043	1.106	23,264	88.81	10.4%	3,701	1.6%	24.00	8.6%	85.37	11.2%
2010.1	96	258,208	5,699	18,289	1.108	20,258	78.45	-4.1%	3,555	-2.5%	22.07	-1.7%		
2010.2	90	270,156	6,478	22,252	1.108	24,647	91.23	2.7%	3,805	2.8%	23.98	-0.1%	84.99	-0.5%
2011.1	84	265,301	5,817	20,621	1.105	22,790	85.90	9.5%	3,918	10.2%	21.93	-0.7%		
2011.2	78	273,240	6,478	23,739	1.105	26,236	96.02	5.2%	4,050	6.5%	23.71	-1.1%	91.04	7.1%
2012.1	72	268,784	5,740	20,259	1.090	22,089	82.18	-4.3%	3,848	-1.8%	21.35	-2.6%		
2012.2	66	277,927	6,165	23,186	1.090	25,280	90.96	-5.3%	4,100	1.2%	22.18	-6.4%	86.64	-4.8%
2013.1	60	271,963	5,933	21,922	1.093	23,971	88.14	7.3%	4,040	5.0%	21.82	2.2%		
2013.2	54	280,960	7,244	26,796	1.093	29,301	104.29	14.7%	4,045	-1.4%	25.78	16.2%	96.35	11.2%
2014.1	48	274,002	7,141	26,503	1.086	28,784	105.05	19.2%	4,031	-0.2%	26.06	19.4%		
2014.2	42	284,023	7,595	29,606	1.086	32,155	113.21	8.6%	4,233	4.7%	26.74	3.7%	109.21	13.3%
2015.1	36	278,182	9,047	35,471	1.076	38,160	137.18	30.6%	4,218	4.6%	32.52	24.8%		
2015.2	30	287,944	7,897	33,142	1.076	35,654	123.82	9.4%	4,515	6.7%	27.42	2.6%	130.38	19.4%
2016.1	24	283,568	7,463	32,138	1.095	35,182	124.07	-9.6%	4,714	11.8%	26.32	-19.1%		
2016.2	18	293,188	8,451	36,538	1.095	39,998	136.42	10.2%	4,733	4.8%	28.82	5.1%	130.35	0.0%
2017.1	12	287,839	7,998	34,067	1.091	37,164	129.11	4.1%	4,646	-1.4%	27.79	5.6%		
2017.2	6	298,250	8,940	38,693	1.091	42,210	141.53	3.7%	4,721	-0.2%	29.98	4.0%	135.43	3.9%
Total		10,095,946	234,962	815,123		890,809								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

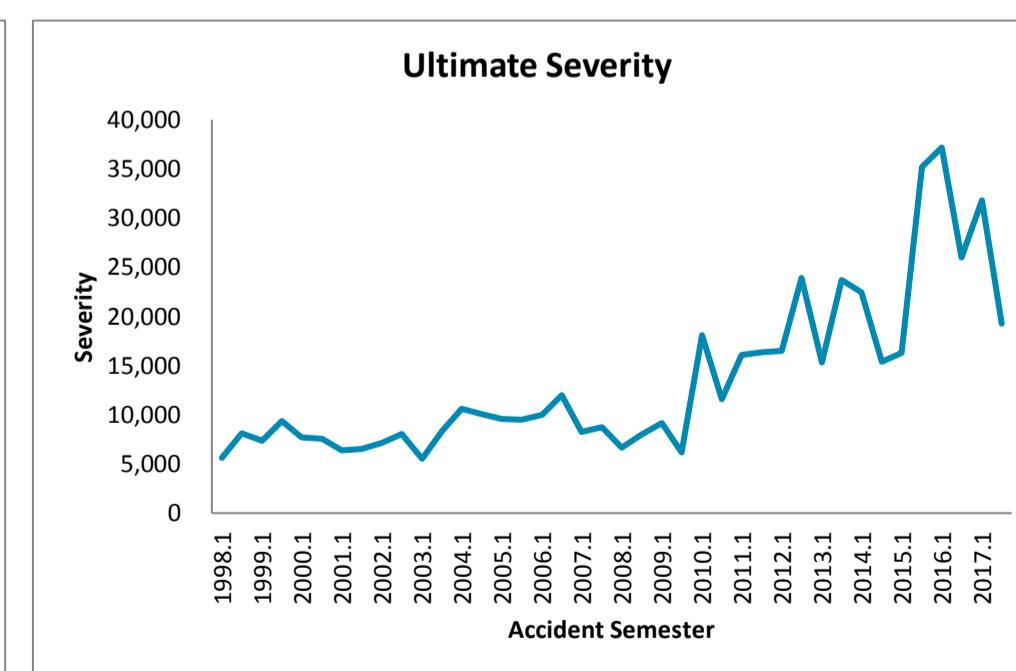
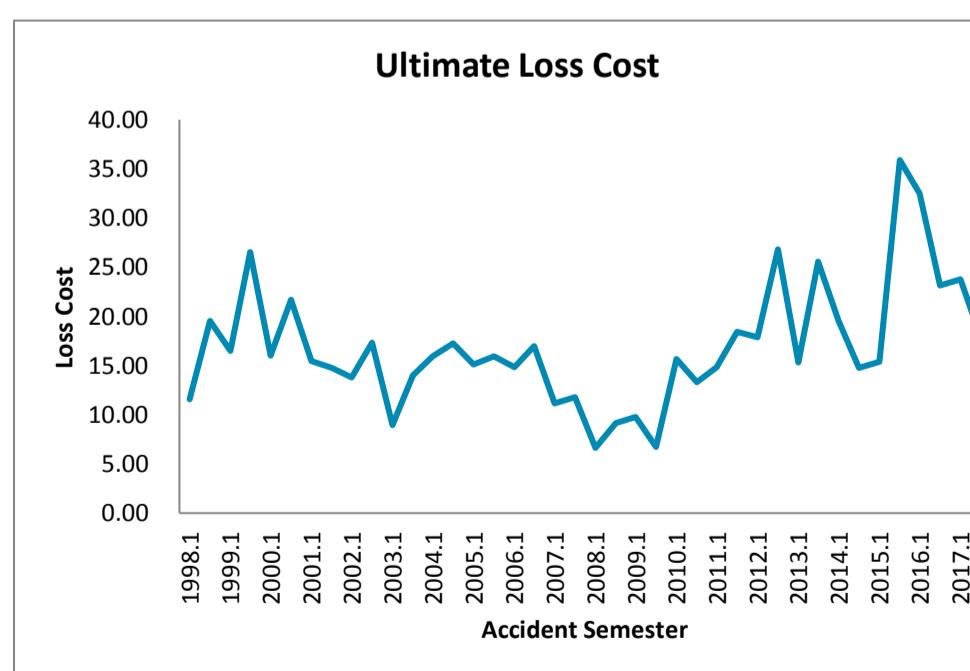
(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years Exhibit 7	(4) Ultimate Claim Counts Exhibit 3.1	(5) Ultimate Claims and ALAE (000) Exhibit 2.1	(6) ULAE Adjustment	(7) (5) * (6)	(8) (7) / (3) * 1000	(9) % Change Seasonal Accident Half Years	(10) (7) / (4) * 1000	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
1998.1	240	215,286	13	181	1.094	198	0.92	15,248	0.06	0.07	0.08	24.3%	0.85	
1998.2	234	219,514	16	155	1.094	170	0.77	10,609	0.07	0.08	0.08	-4.9%	0.92	
1999.1	228	213,160	16	151	1.088	164	0.77	-16.4%	10,254	-32.7%	0.08	-45.4%	8.6%	
1999.2	222	216,458	15	212	1.088	231	1.07	37.9%	15,383	45.0%	0.07	-4.9%	0.92	
2000.1	216	219,748	9	85	1.082	92	0.42	-45.9%	10,173	-0.8%	0.04	-45.4%		
2000.2	210	226,395	19	229	1.082	248	1.09	2.6%	13,029	-15.3%	0.08	21.1%	0.76	
2001.1	204	225,796	5	58	1.065	62	0.27	-34.6%	12,310	21.0%	0.02	-45.9%		
2001.2	198	232,436	18	206	1.065	219	0.94	-13.7%	12,192	-6.4%	0.08	-7.7%	0.61	
2002.1	192	226,933	8	59	1.077	63	0.28	2.0%	7,884	-36.0%	0.04	59.2%		
2002.2	186	233,043	23	208	1.077	224	0.96	1.8%	9,659	-20.8%	0.10	28.6%	0.62	
2003.1	180	225,430	11	142	1.078	153	0.68	144.4%	13,920	76.6%	0.05	38.4%		
2003.2	174	231,721	14	111	1.078	120	0.52	-46.3%	8,544	-11.5%	0.06	-39.3%	0.60	
2004.1	168	229,205	19	158	1.140	180	0.78	15.3%	9,450	-32.1%	0.08	69.9%		
2004.2	162	237,535	18	127	1.140	145	0.61	18.4%	8,062	-5.6%	0.08	25.4%	0.70	
2005.1	156	232,976	14	101	1.097	111	0.48	-39.4%	7,906	-16.3%	0.06	-27.5%		
2005.2	150	242,772	15	121	1.097	132	0.54	-10.9%	8,809	9.3%	0.06	-18.5%	0.51	
2006.1	144	238,659	14	186	1.099	205	0.86	80.6%	14,624	85.0%	0.06	-2.4%		
2006.2	138	247,234	14	133	1.099	146	0.59	8.8%	10,454	18.7%	0.06	-8.4%	0.72	
2007.1	132	242,797	18	219	1.105	242	1.00	16.1%	13,440	-8.1%	0.07	26.4%		
2007.2	126	251,152	13	110	1.105	121	0.48	-18.5%	9,319	-10.9%	0.05	-8.6%	0.74	
2008.1	120	248,490	11	153	1.095	168	0.67	-32.3%	15,241	13.4%	0.04	-40.3%		
2008.2	114	256,945	19	222	1.095	243	0.95	96.3%	12,808	37.4%	0.07	42.9%	0.81	
2009.1	108	252,307	14	129	1.106	143	0.57	-16.2%	10,184	-33.2%	0.06	25.3%		
2009.2	102	261,917	10	151	1.106	167	0.64	-32.5%	16,734	30.7%	0.04	-48.4%	0.60	
2010.1	96	258,170	8	120	1.108	133	0.51	-9.0%	16,586	62.9%	0.03	-44.2%		
2010.2	90	270,109	12	202	1.108	224	0.83	29.9%	18,677	11.6%	0.04	16.4%	0.68	
2011.1	84	265,279	11	142	1.105	157	0.59	15.2%	14,275	-13.9%	0.04	33.8%		
2011.2	78	273,308	11	91	1.105	100	0.37	-55.8%	9,114	-51.2%	0.04	-9.4%	0.48	
2012.1	72	268,289	7	203	1.090	222	0.83	39.7%	31,688	122.0%	0.03	-37.1%		
2012.2	66	277,203	17	459	1.090	501	1.81	392.7%	29,470	223.4%	0.06	52.4%	1.33	
2013.1	60	272,363	9	164	1.093	180	0.66	-20.3%	19,874	-37.3%	0.03	27.1%		
2013.2	54	281,824	16	299	1.093	327	1.16	-35.8%	20,350	-30.9%	0.06	-7.1%	0.91	
2014.1	48	275,003	4	100	1.086	109	0.40	-40.1%	27,167	36.7%	0.01	-56.1%		
2014.2	42	284,820	13	318	1.086	346	1.21	4.6%	26,795	31.7%	0.05	-20.5%	0.81	
2015.1	36	278,612	7	139	1.076	149	0.54	35.5%	21,310	-21.6%	0.03	72.8%		
2015.2	30	288,106	9	167	1.076	180	0.62	-48.5%	20,161	-24.8%	0.03	-31.6%	0.58	
2016.1	24	283,937	7	134	1.095	146	0.52	-3.7%	21,184	-0.6%	0.02	-3.1%		
2016.2	18	293,429	11	256	1.095	280	0.95	52.7%	26,651	32.2%	0.04	15.5%	0.74	
2017.1	12	288,041	6	173	1.091	188	0.65	26.7%	29,480	39.2%	0.02	-9.0%		
2017.2	6	298,369	10	260	1.091	284	0.95	-0.4%	28,740	7.8%	0.03	-7.6%	0.80	
Total		10,084,772	504	6,834		7,470								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

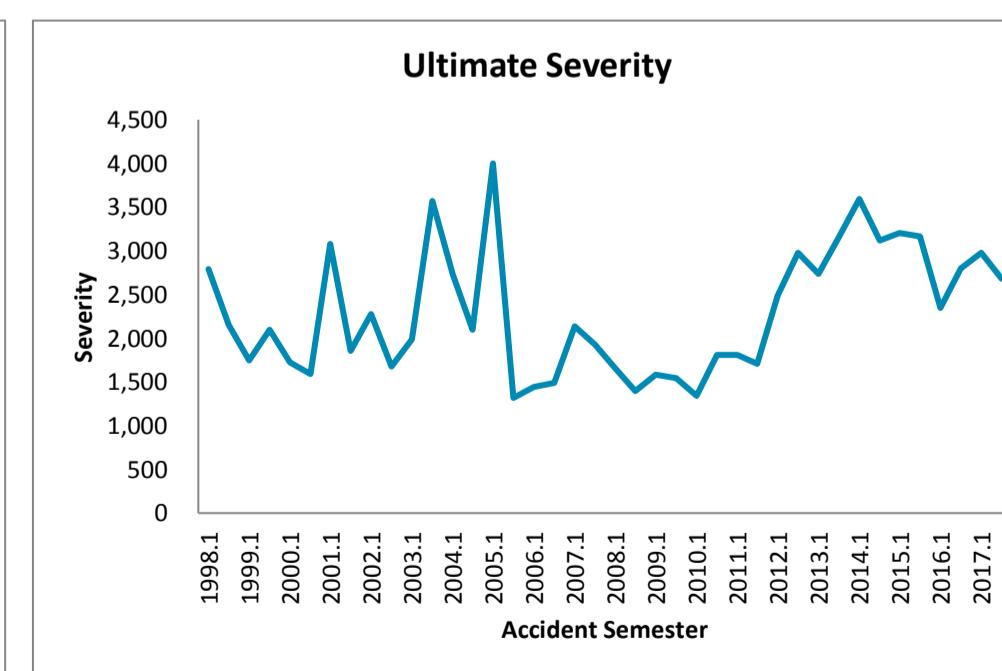
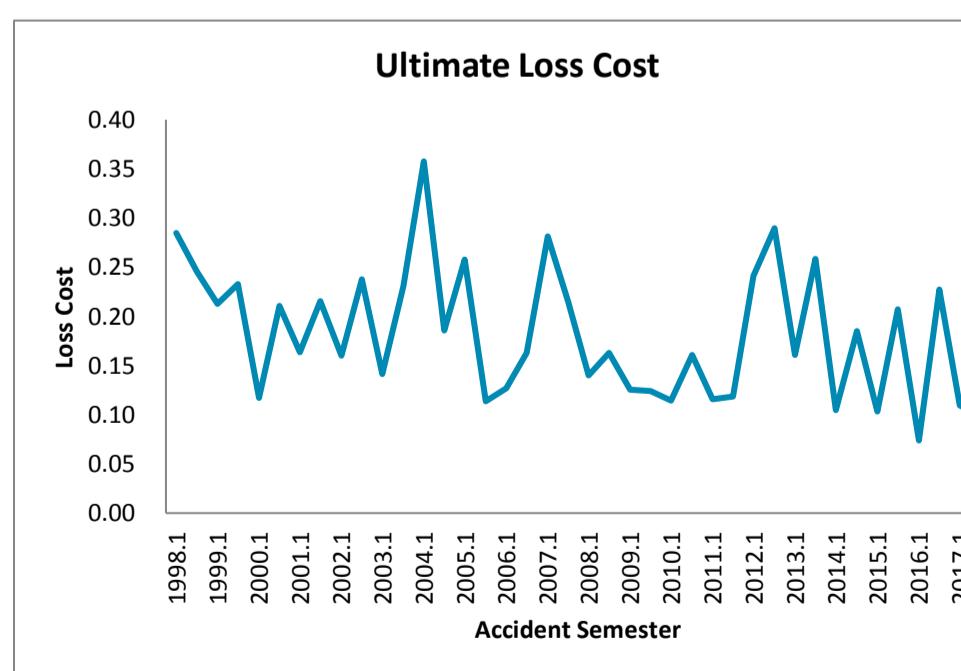
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	215,286	445	2,281	1.094	2,496	11.59		5,609		2.07			
1998.2	234	219,514	531	3,928	1.094	4,297	19.58		8,093		2.42		15.62	
1999.1	228	213,160	476	3,232	1.088	3,516	16.50	42.3%	7,387	31.7%	2.23	8.0%		
1999.2	222	216,458	613	5,284	1.088	5,749	26.56	35.7%	9,378	15.9%	2.83	17.1%	21.57	38.0%
2000.1	216	219,748	459	3,255	1.082	3,522	16.03	-2.8%	7,673	3.9%	2.09	-6.5%		
2000.2	210	226,395	652	4,545	1.082	4,917	21.72	-18.2%	7,542	-19.6%	2.88	1.7%	18.92	-12.3%
2001.1	204	225,796	547	3,283	1.065	3,497	15.49	-3.4%	6,393	-16.7%	2.42	16.0%		
2001.2	198	232,436	526	3,220	1.065	3,430	14.75	-32.1%	6,520	-13.5%	2.26	-21.4%	15.12	-20.1%
2002.1	192	226,933	436	2,903	1.077	3,126	13.78	-11.0%	7,171	12.2%	1.92	-20.7%		
2002.2	186	233,043	502	3,744	1.077	4,033	17.30	17.3%	8,031	23.2%	2.15	-4.8%	15.56	3.0%
2003.1	180	225,430	366	1,877	1.078	2,023	8.98	-34.9%	5,524	-23.0%	1.62	-15.4%		
2003.2	174	231,721	388	3,009	1.078	3,243	14.00	-19.1%	8,359	4.1%	1.67	-22.3%	11.52	-26.0%
2004.1	168	229,205	344	3,204	1.140	3,653	15.94	77.6%	10,618	92.2%	1.50	-7.6%		
2004.2	162	237,535	409	3,602	1.140	4,106	17.29	23.5%	10,040	20.1%	1.72	2.8%	16.62	44.3%
2005.1	156	232,976	367	3,206	1.097	3,515	15.09	-5.3%	9,578	-9.8%	1.58	5.0%		
2005.2	150	242,772	406	3,523	1.097	3,863	15.91	-8.0%	9,514	-5.2%	1.67	-2.9%	15.51	-6.7%
2006.1	144	238,659	354	3,216	1.099	3,533	14.80	-1.9%	9,979	4.2%	1.48	-5.8%		
2006.2	138	247,234	350	3,818	1.099	4,194	16.96	6.6%	11,983	25.9%	1.42	-15.3%	15.90	2.5%
2007.1	132	242,797	329	2,461	1.105	2,719	11.20	-24.3%	8,264	-17.2%	1.36	-8.6%		
2007.2	126	251,152	338	2,680	1.105	2,961	11.79	-30.5%	8,762	-26.9%	1.35	-4.9%	11.50	-27.7%
2008.1	120	248,490	247	1,506	1.095	1,648	6.63	-40.8%	6,672	-19.3%	0.99	-26.6%		
2008.2	114	256,945	295	2,152	1.095	2,355	9.17	-22.3%	7,985	-8.9%	1.15	-14.7%	7.92	-31.1%
2009.1	108	252,307	269	2,235	1.106	2,470	9.79	47.6%	9,184	37.6%	1.07	7.3%		
2009.2	102	261,917	284	1,592	1.106	1,760	6.72	-26.7%	6,198	-22.4%	1.08	-5.6%	8.23	3.9%
2010.1	96	258,170	224	3,656	1.108	4,049	15.69	60.2%	18,088	97.0%	0.87	-18.7%		
2010.2	90	270,109	312	3,251	1.108	3,601	13.33	98.4%	11,547	86.3%	1.15	6.5%	14.48	76.0%
2011.1	84	265,279	245	3,558	1.105	3,932	14.82	-5.5%	16,059	-11.2%	0.92	6.4%		
2011.2	78	273,308	308	4,560	1.105	5,039	18.44	38.3%	16,338	41.5%	1.13	-2.2%	16.66	15.0%
2012.1	72	268,289	291	4,402	1.090	4,799	17.89	20.7%	16,501	2.8%	1.08	17.4%		
2012.2	66	277,203	311	6,821	1.090	7,437	26.83	45.5%	23,880	46.2%	1.12	-0.4%	22.43	34.7%
2013.1	60	272,363	272	3,813	1.093	4,169	15.31	-14.4%	15,336	-7.1%	1.00	-7.9%		
2013.2	54	281,824	304	6,595	1.093	7,211	25.59	-4.6%	23,735	-0.6%	1.08	-4.0%	20.53	-8.5%
2014.1	48	275,003	239	4,946	1.086	5,372	19.53	27.6%	22,462	46.5%	0.87	-12.9%		
2014.2	42	284,820	273	3,871	1.086	4,205	14.76	-42.3%	15,399	-35.1%	0.96	-11.1%	17.11	-16.7%
2015.1	36	278,612	264	3,986	1.076	4,289	15.39	-21.2%	16,269	-27.6%	0.95	8.8%		
2015.2	30	288,106	294	9,615	1.076	10,344	35.90	143.2%	35,228	128.8%	1.02	6.3%	25.82	50.9%
2016.1	24	283,937	248	8,436	1.095	9,235	32.52	111.3%	37,173	128.5%	0.87	-7.5%		
2016.2	18	293,429	261	6,196	1.095	6,783	23.12	-35.6%	25,958	-26.3%	0.89	-12.6%	27.74	7.4%
2017.1	12	288,041	215	6,281	1.091	6,852	23.79	-26.9%	31,826	-14.4%	0.75	-14.6%		
2017.2	6	298,369	277	4,892	1.091	5,337	17.89	-22.6%	19,255	-25.8%	0.93	4.3%	20.79	-25.1%
Total		10,084,772	14,272	158,633		173,281								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	215,286	22	56	1.094	61	0.29		2,790		0.10			
1998.2	234	219,514	25	49	1.094	54	0.25		2,156		0.11		0.27	
1999.1	228	213,160	26	42	1.088	45	0.21	-25.3%	1,747	-37.4%	0.12	19.4%		
1999.2	222	216,458	24	46	1.088	50	0.23	-5.3%	2,098	-2.7%	0.11	-2.6%	0.22	-15.9%
2000.1	216	219,748	15	24	1.082	26	0.12	-44.9%	1,721	-1.5%	0.07	-44.0%		
2000.2	210	226,395	30	44	1.082	48	0.21	-9.4%	1,590	-24.2%	0.13	19.5%	0.16	-26.1%
2001.1	204	225,796	12	35	1.065	37	0.16	39.4%	3,081	79.0%	0.05	-22.1%		
2001.2	198	232,436	27	47	1.065	50	0.22	2.3%	1,857	16.7%	0.12	-12.3%	0.19	15.3%
2002.1	192	226,933	16	34	1.077	36	0.16	-2.1%	2,274	-26.2%	0.07	32.7%		
2002.2	186	233,043	33	51	1.077	55	0.24	10.2%	1,679	-9.6%	0.14	21.9%	0.20	5.0%
2003.1	180	225,430	16	30	1.078	32	0.14	-11.9%	1,990	-12.5%	0.07	0.7%		
2003.2	174	231,721	15	50	1.078	54	0.23	-2.9%	3,568	112.5%	0.06	-54.3%	0.19	-6.4%
2004.1	168	229,205	30	72	1.140	82	0.36	153.3%	2,733	37.3%	0.13	84.4%		
2004.2	162	237,535	21	39	1.140	44	0.19	-19.6%	2,101	-41.1%	0.09	36.6%	0.27	44.7%
2005.1	156	232,976	15	55	1.097	60	0.26	-28.0%	4,001	46.4%	0.06	-50.8%		
2005.2	150	242,772	21	25	1.097	28	0.11	-38.6%	1,318	-37.3%	0.09	-2.2%	0.18	-31.8%
2006.1	144	238,659	21	28	1.099	30	0.13	-50.7%	1,444	-63.9%	0.09	36.7%		
2006.2	138	247,234	27	37	1.099	40	0.16	42.8%	1,491	13.1%	0.11	26.3%	0.15	-21.2%
2007.1	132	242,797	32	62	1.105	68	0.28	121.5%	2,136	47.9%	0.13	49.8%		
2007.2	126	251,152	28	49	1.105	54	0.21	31.9%	1,927	29.2%	0.11	2.1%	0.25	70.4%
2008.1	120	248,490	21	32	1.095	35	0.14	-50.1%	1,661	-22.2%	0.08	-35.9%		
2008.2	114	256,945	30	38	1.095	42	0.16	-24.0%	1,398	-27.5%	0.12	4.7%	0.15	-38.6%
2009.1	108	252,307	20	29	1.106	32	0.13	-10.4%	1,586	-4.5%	0.08	-6.2%		
2009.2	102	261,917	21	29	1.106	32	0.12	-24.1%	1,544	10.5%	0.08	-31.3%	0.12	-17.9%
2010.1	96	258,170	22	27	1.108	30	0.11	-9.1%	1,342	-15.4%	0.09	7.5%		
2010.2	90	270,109	24	39	1.108	43	0.16	29.9%	1,811	17.3%	0.09	10.8%	0.14	10.7%
2011.1	84	265,279	17	28	1.105	31	0.12	1.4%	1,809	34.8%	0.06	-24.8%		
2011.2	78	273,308	19	29	1.105	32	0.12	-26.2%	1,708	-5.7%	0.07	-21.8%	0.12	-15.1%
2012.1	72	268,289	26	59	1.090	65	0.24	108.2%	2,490	37.6%	0.10	51.2%		
2012.2	66	277,203	27	74	1.090	80	0.29	144.1%	2,975	74.2%	0.10	40.1%	0.27	126.6%
2013.1	60	272,363	16	40	1.093	44	0.16	-33.3%	2,741	10.1%	0.06	-39.4%		
2013.2	54	281,824	23	67	1.093	73	0.26	-10.9%	3,157	6.1%	0.08	-16.0%	0.21	-20.9%
2014.1	48	275,003	8	27	1.086	29	0.10	-34.9%	3,596	31.2%	0.03	-50.4%		
2014.2	42	284,820	17	49	1.086	53	0.19	-28.3%	3,115	-1.3%	0.06	-27.4%	0.15	-30.8%
2015.1	36	278,612	9	27	1.076	29	0.10	-1.2%	3,205	-10.9%	0.03	10.8%		
2015.2	30	288,106	19	55	1.076	60	0.21	11.9%	3,164	1.6%	0.07	10.2%	0.16	7.3%
2016.1	24	283,937	9	19	1.095	21	0.07	-28.6%	2,347	-26.8%	0.03	-2.6%		
2016.2	18	293,429	24	61	1.095	67	0.23	9.6%	2,802	-11.4%	0.08	23.7%	0.15	-2.9%
2017.1	12	288,041	11	29	1.091	32	0.11	48.8%	2,982	27.0%	0.04	17.1%		
2017.2	6	298,369	11	27	1.091	29	0.10	-56.6%	2,680	-4.4%	0.04	-54.6%	0.10	-31.4%
Total		10,084,772	829	1,657		1,813								

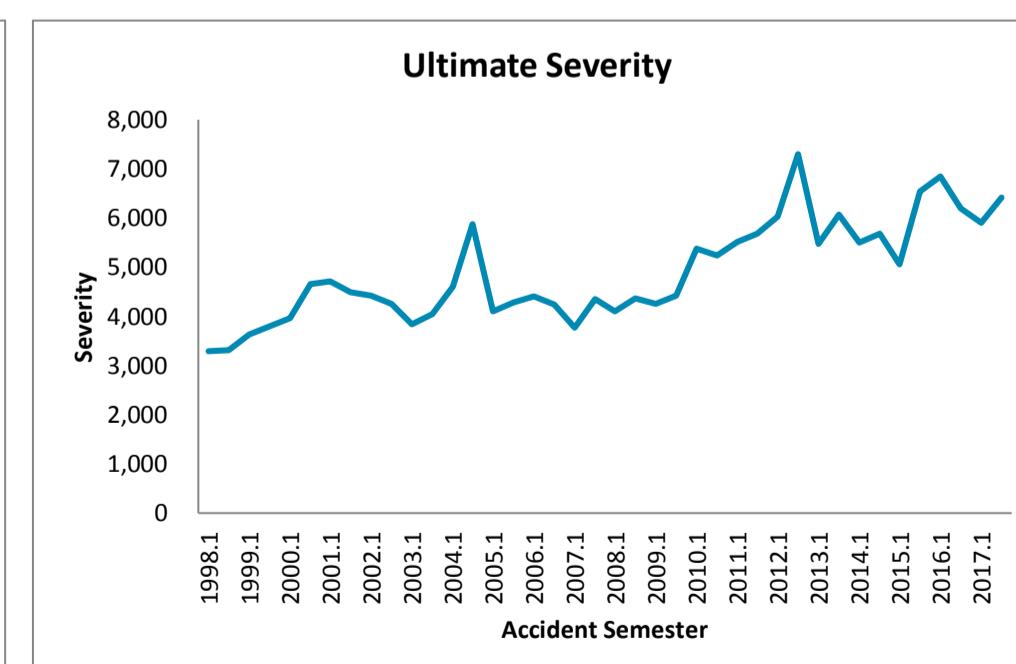
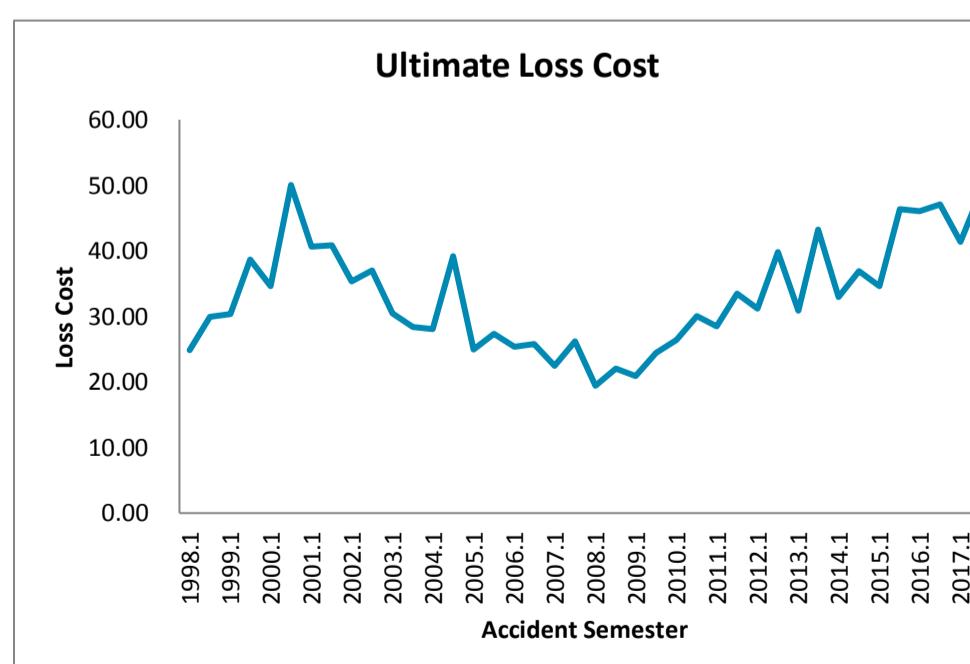


Province of Nova Scotia

Accident Benefits - All Medical/Rehab Expenses
Private Passengers Vehicles (Excluding Farmers)

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

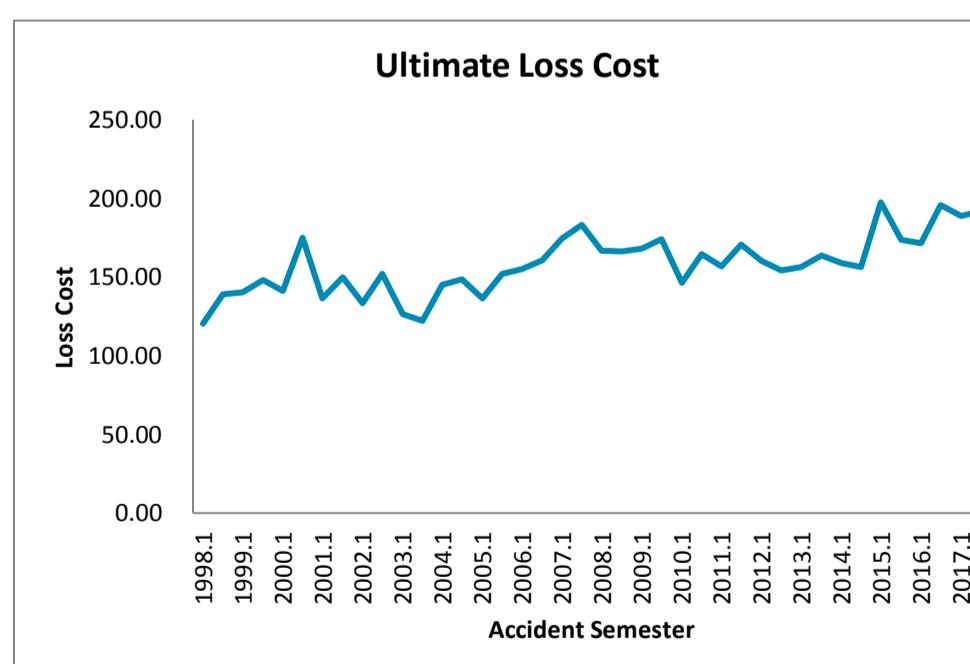
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	215,286	1,628	4,901	1.094	5,362	24.90		3,293		7.56			
1998.2	234	219,514	1,982	6,003	1.094	6,567	29.92		3,313		9.03		27.44	
1999.1	228	213,160	1,782	5,944	1.088	6,467	30.34	21.8%	3,629	10.2%	8.36	10.6%		
1999.2	222	216,458	2,203	7,693	1.088	8,370	38.67	29.2%	3,799	14.7%	10.18	12.7%	34.54	25.9%
2000.1	216	219,748	1,916	7,032	1.082	7,609	34.62	14.1%	3,971	9.4%	8.72	4.3%		
2000.2	210	226,395	2,432	10,473	1.082	11,332	50.05	29.4%	4,659	22.6%	10.74	5.5%	42.45	22.9%
2001.1	204	225,796	1,945	8,608	1.065	9,168	40.60	17.3%	4,714	18.7%	8.61	-1.2%		
2001.2	198	232,436	2,119	8,928	1.065	9,508	40.91	-18.3%	4,487	-3.7%	9.12	-15.1%	40.76	-4.0%
2002.1	192	226,933	1,817	7,453	1.077	8,026	35.37	-12.9%	4,417	-6.3%	8.01	-7.0%		
2002.2	186	233,043	2,031	8,015	1.077	8,633	37.04	-9.4%	4,250	-5.3%	8.72	-4.4%	36.22	-11.1%
2003.1	180	225,430	1,788	6,377	1.078	6,874	30.49	-13.8%	3,845	-13.0%	7.93	-1.0%		
2003.2	174	231,721	1,626	6,110	1.078	6,586	28.42	-23.3%	4,051	-4.7%	7.02	-19.5%	29.44	-18.7%
2004.1	168	229,205	1,400	5,648	1.140	6,438	28.09	-7.9%	4,599	19.6%	6.11	-23.0%		
2004.2	162	237,535	1,584	8,166	1.140	9,309	39.19	37.9%	5,877	45.1%	6.67	-5.0%	33.74	14.6%
2005.1	156	232,976	1,417	5,301	1.097	5,813	24.95	-11.2%	4,102	-10.8%	6.08	-0.4%		
2005.2	150	242,772	1,552	6,065	1.097	6,651	27.40	-30.1%	4,286	-27.1%	6.39	-4.1%	26.20	-22.3%
2006.1	144	238,659	1,374	5,521	1.099	6,065	25.41	1.8%	4,414	7.6%	5.76	-5.3%		
2006.2	138	247,234	1,502	5,800	1.099	6,371	25.77	-5.9%	4,242	-1.0%	6.08	-5.0%	25.59	-2.3%
2007.1	132	242,797	1,450	4,947	1.105	5,466	22.51	-11.4%	3,770	-14.6%	5.97	3.7%		
2007.2	126	251,152	1,512	5,955	1.105	6,580	26.20	1.7%	4,352	2.6%	6.02	-0.9%	24.39	-4.7%
2008.1	120	248,490	1,177	4,411	1.095	4,828	19.43	-13.7%	4,102	8.8%	4,74	-20.7%		
2008.2	114	256,945	1,300	5,180	1.095	5,670	22.07	-15.8%	4,362	0.2%	5.06	-16.0%	20.77	-14.8%
2009.1	108	252,307	1,240	4,775	1.106	5,279	20.92	7.7%	4,257	3.8%	4.91	3.8%		
2009.2	102	261,917	1,447	5,784	1.106	6,394	24.41	10.6%	4,419	1.3%	5.52	9.2%	22.70	9.3%
2010.1	96	258,170	1,270	6,167	1.108	6,831	26.46	26.5%	5,379	26.4%	4.92	0.1%		
2010.2	90	270,109	1,552	7,338	1.108	8,127	30.09	23.3%	5,237	18.5%	5.75	4.0%	28.32	24.7%
2011.1	84	265,279	1,369	6,839	1.105	7,559	28.49	7.7%	5,521	2.6%	5.16	4.9%		
2011.2	78	273,308	1,611	8,280	1.105	9,151	33.48	11.3%	5,680	8.5%	5.89	2.6%	31.02	9.6%
2012.1	72	268,289	1,386	7,666	1.090	8,358	31.15	9.3%	6,030	9.2%	5.17	0.1%		
2012.2	66	277,203	1,511	10,118	1.090	11,032	39.80	18.9%	7,301	28.5%	5.45	-7.5%	35.54	14.6%
2013.1	60	272,363	1,539	7,695	1.093	8,414	30.89	-0.8%	5,469	-9.3%	5.65	9.4%		
2013.2	54	281,824	2,008	11,140	1.093	12,182	43.23	8.6%	6,068	-16.9%	7.12	30.7%	37.16	4.6%
2014.1	48	275,003	1,648	8,353	1.086	9,072	32.99	6.8%	5,505	0.7%	5.99	6.1%		
2014.2	42	284,820	1,853	9,691	1.086	10,525	36.95	-14.5%	5,680	-6.4%	6.51	-8.7%	35.01	-5.8%
2015.1	36	278,612	1,907	8,961	1.076	9,641	34.60	4.9%	5,057	-8.1%	6.84	14.2%		
2015.2	30	288,106	2,041	12,424	1.076	13,366	46.39	25.5%	6,548	15.3%	7.09	8.9%	40.60	16.0%
2016.1	24	283,937	1,912	11,952	1.095	13,084	46.08	33.2%	6,845	35.4%	6.73	-1.6%		
2016.2	18	293,429	2,230	12,623	1.095	13,818	47.09	1.5%	6,197	-5.4%	7.60	7.3%	46.60	14.8%
2017.1	12	288,041	2,016	10,920	1.091	11,912	41.36	-10.3%	5,908	-13.7%	7.00	4.0%		
2017.2	6	298,369	2,277	13,394	1.091	14,611	48.97	4.0%	6,416	3.5%	7.63	0.4%	45.23	-2.9%
Total		10,084,772	68,354	308,650		337,049								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

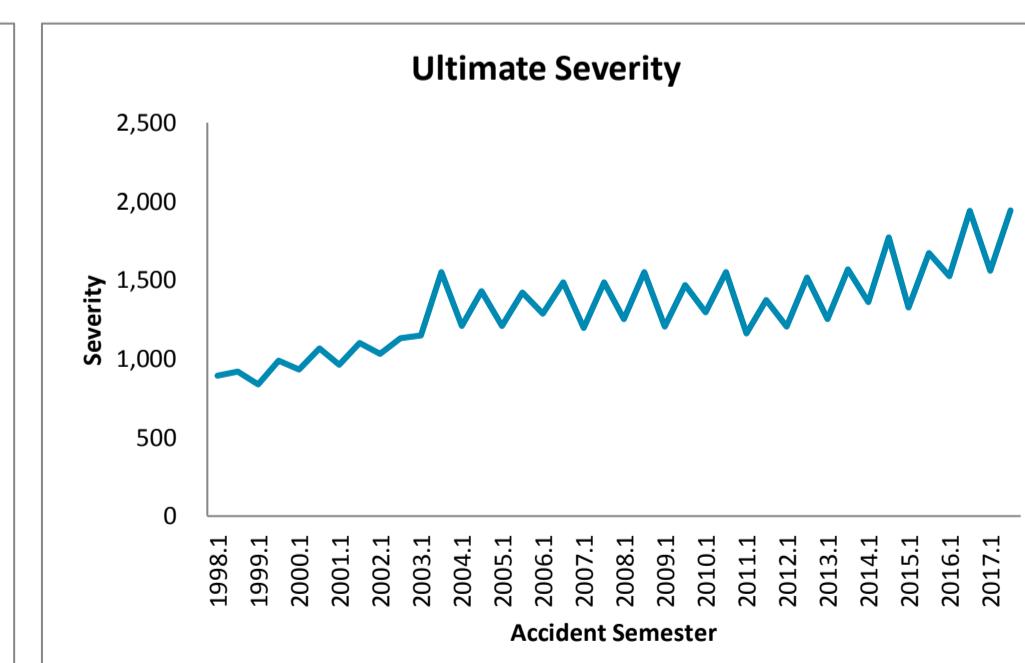
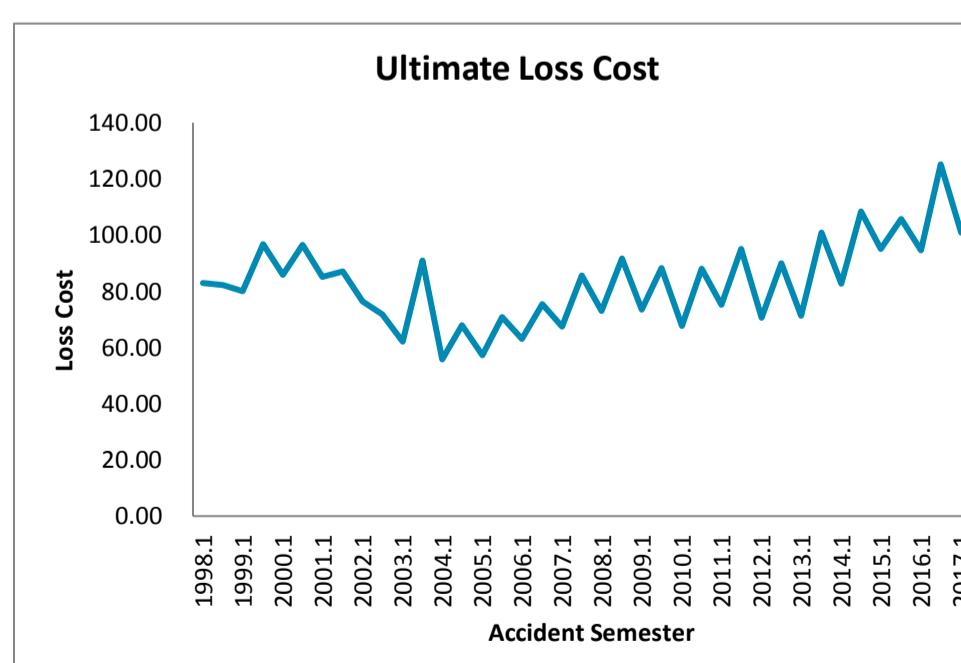
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	117,248	4,424	12,902	1.094	14,115	120.38		3,190		37.73			
1998.2	234	120,376	5,034	15,302	1.094	16,740	139.07		3,325		41.82		129.85	
1999.1	228	118,782	4,976	15,327	1.088	16,676	140.39	16.6%	3,351	5.0%	41.89	11.0%		
1999.2	222	121,296	5,288	16,496	1.088	17,947	147.96	6.4%	3,394	2.1%	43.60	4.2%	144.22	11.1%
2000.1	216	122,145	5,366	15,918	1.082	17,224	141.01	0.4%	3,210	-4.2%	43.93	4.9%		
2000.2	210	126,595	6,078	20,455	1.082	22,132	174.83	18.2%	3,641	7.3%	48.01	10.1%	158.22	9.7%
2001.1	204	134,036	5,626	17,188	1.065	18,305	136.57	-3.1%	3,254	1.4%	41.98	-4.5%		
2001.2	198	135,297	5,644	19,047	1.065	20,285	149.93	-14.2%	3,594	-1.3%	41.72	-13.1%	143.28	-9.4%
2002.1	192	131,836	5,339	16,320	1.077	17,577	133.33	-2.4%	3,292	1.2%	40.50	-3.5%		
2002.2	186	133,786	5,186	18,861	1.077	20,313	151.83	1.3%	3,917	9.0%	38.77	-7.1%	142.65	-0.4%
2003.1	180	129,180	4,684	15,182	1.078	16,366	126.69	-5.0%	3,494	6.1%	36.26	-10.5%		
2003.2	174	130,797	4,198	14,823	1.078	15,979	122.16	-19.5%	3,806	-2.8%	32.10	-17.2%	124.42	-12.8%
2004.1	168	129,660	4,967	16,481	1.140	18,789	144.91	14.4%	3,783	8.3%	38.31	5.6%		
2004.2	162	134,400	5,335	17,517	1.140	19,969	148.58	21.6%	3,743	-1.7%	39.70	23.7%	146.78	18.0%
2005.1	156	133,013	5,314	16,576	1.097	18,177	136.66	-5.7%	3,420	9.6%	39.95	4.3%		
2005.2	150	139,455	5,572	19,329	1.097	21,197	151.99	2.3%	3,804	1.6%	39.96	0.7%	144.51	-1.5%
2006.1	144	140,195	5,558	19,772	1.099	21,719	154.92	13.4%	3,908	14.2%	39.65	-0.8%		
2006.2	138	147,633	6,713	21,609	1.099	23,737	160.78	5.8%	3,536	-7.0%	45.47	13.8%	157.93	9.3%
2007.1	132	147,705	6,815	23,309	1.105	25,754	174.36	12.5%	3,779	-3.3%	46.14	16.4%		
2007.2	126	155,568	6,709	25,771	1.105	28,474	183.03	13.8%	4,244	20.0%	43.13	-5.2%	178.81	13.2%
2008.1	120	156,888	5,941	23,927	1.095	26,188	166.92	-4.3%	4,408	16.6%	37.87	-17.9%		
2008.2	114	163,562	6,198	24,883	1.095	27,234	166.51	-9.0%	4,394	3.5%	37.90	-12.1%	166.71	-6.8%
2009.1	108	161,852	6,625	24,594	1.106	27,188	167.98	0.6%	4,104	-6.9%	40.93	8.1%		
2009.2	102	167,924	6,933	26,474	1.106	29,267	174.29	4.7%	4,222	-3.9%	41.28	8.9%	171.19	2.7%
2010.1	96	166,010	5,905	21,965	1.108	24,329	146.55	-12.8%	4,120	0.4%	35.57	-13.1%		
2010.2	90	172,319	6,354	25,594	1.108	28,349	164.51	-5.6%	4,461	5.7%	36.88	-10.7%	155.70	-9.0%
2011.1	84	169,704	6,225	24,050	1.105	26,580	156.62	6.9%	4,270	3.6%	36.68	3.1%		
2011.2	78	175,173	6,774	27,044	1.105	29,889	170.62	3.7%	4,412	-1.1%	38.67	4.9%	163.74	5.2%
2012.1	72	173,640	6,305	25,516	1.090	27,820	160.21	2.3%	4,412	3.3%	36.31	-1.0%		
2012.2	66	179,104	6,292	25,304	1.090	27,589	154.04	-9.7%	4,385	-0.6%	35.13	-9.2%	157.08	-4.1%
2013.1	60	176,937	5,977	25,334	1.093	27,703	156.57	-2.3%	4,635	5.0%	33.78	-7.0%		
2013.2	54	183,912	5,739	27,551	1.093	30,126	163.81	6.3%	5,249	19.7%	31.21	-11.2%	160.26	2.0%
2014.1	48	181,173	5,479	26,534	1.086	28,819	159.07	1.6%	5,260	13.5%	30.24	-10.5%		
2014.2	42	187,842	5,013	27,014	1.086	29,340	156.20	-4.6%	5,852	11.5%	26.69	-14.5%	157.61	-1.7%
2015.1	36	185,547	7,185	34,071	1.076	36,653	197.54	24.2%	5,101	-3.0%	38.72	28.0%		
2015.2	30	193,271	5,551	31,171	1.076	33,534	173.51	11.1%	6,041	3.2%	28.72	7.6%	185.28	17.6%
2016.1	24	191,912	5,593	30,078	1.095	32,927	171.57	-13.1%	5,887	15.4%	29.14	-24.7%		
2016.2	18	198,542	5,988	35,525	1.095	38,889	195.87	12.9%	6,495	7.5%	30.16	5.0%	183.93	-0.7%
2017.1	12	196,252	6,010	33,946	1.091	37,032	188.70	10.0%	6,161	4.7%	30.63	5.1%		
2017.2	6	203,979	6,360	35,886	1.091	39,148	191.92	-2.0%	6,155	-5.2%	31.18	3.4%	190.34	3.5%
Total		6,234,547	231,280	914,645		1,000,080								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

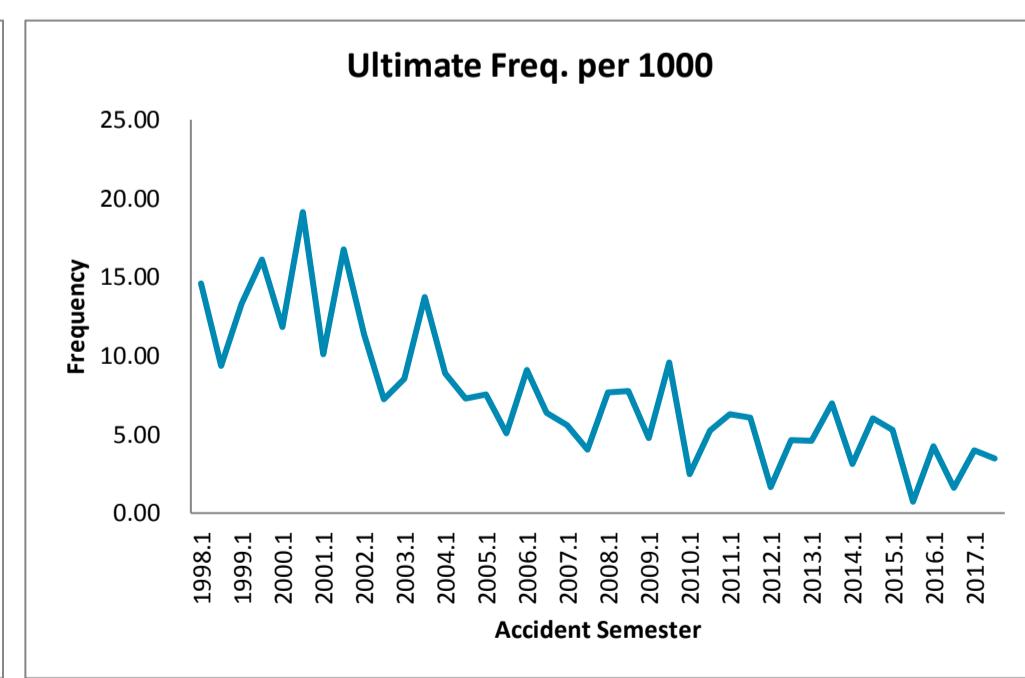
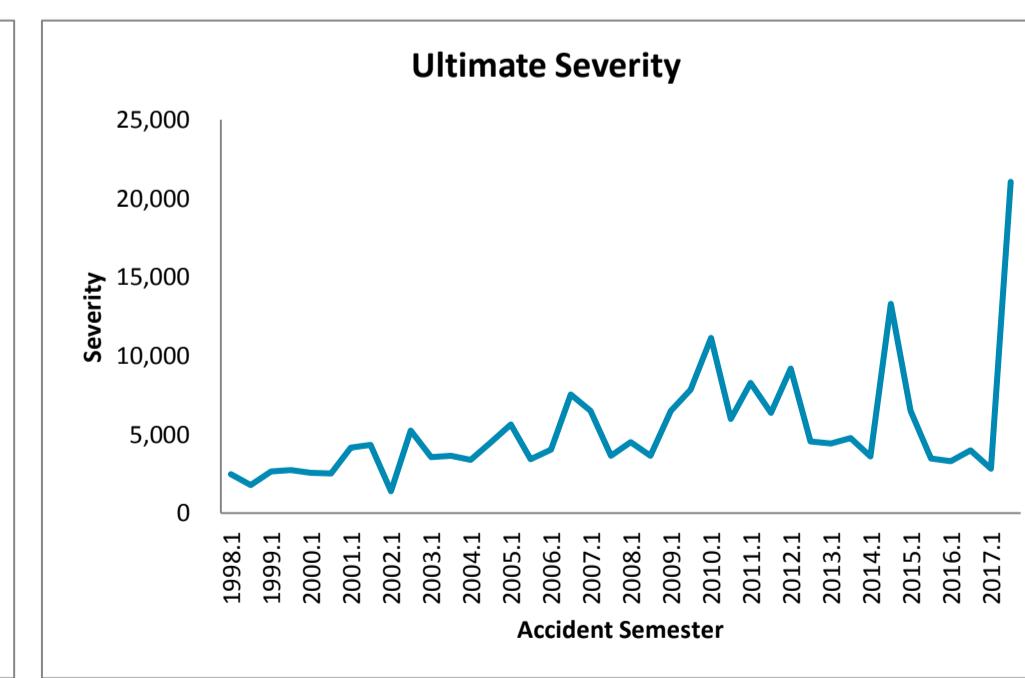
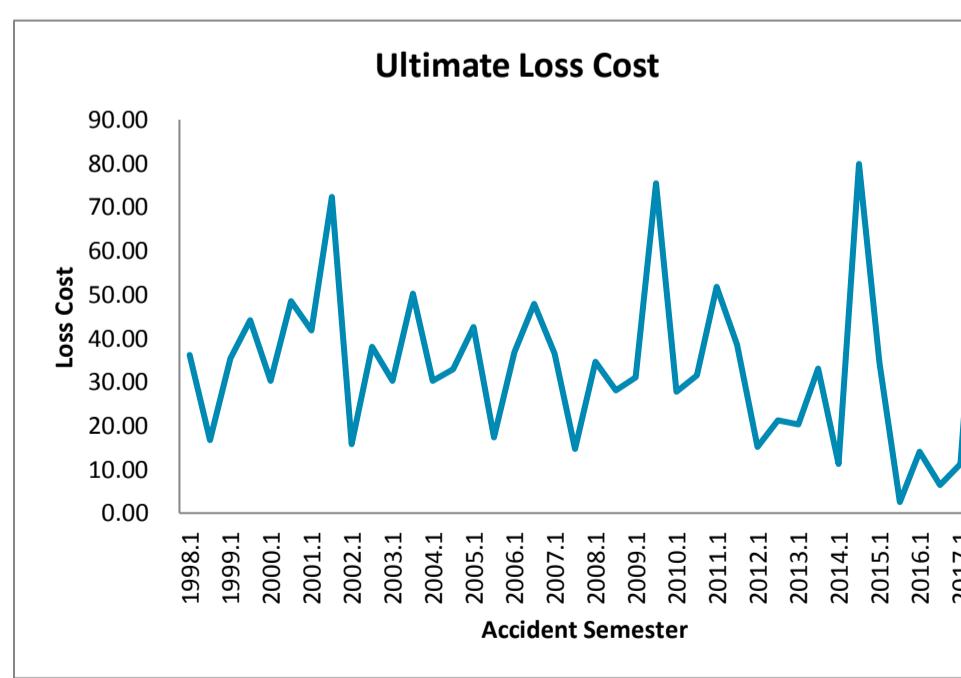
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	147,801	13,712	11,194	1.094	12,246	82.86		893		92.77			
1998.2	234	149,966	13,413	11,277	1.094	12,337	82.27		920		89.44		82.56	
1999.1	228	147,597	14,114	10,857	1.088	11,813	80.03	-3.4%	837	-6.3%	95.63	3.1%		
1999.2	222	149,131	14,592	13,250	1.088	14,417	96.67	17.5%	988	7.4%	97.85	9.4%	88.39	7.1%
2000.1	216	153,955	14,219	12,234	1.082	13,238	85.98	7.4%	931	11.2%	92.36	-3.4%		
2000.2	210	158,210	14,345	14,131	1.082	15,290	96.64	0.0%	1,066	7.9%	90.67	-7.3%	91.39	3.4%
2001.1	204	159,711	14,174	12,782	1.065	13,612	85.23	-0.9%	960	3.2%	88.75	-3.9%		
2001.2	198	162,525	12,853	13,283	1.065	14,146	87.04	-9.9%	1,101	3.3%	79.08	-12.8%	86.14	-5.7%
2002.1	192	160,328	11,849	11,365	1.077	12,240	76.34	-10.4%	1,033	7.6%	73.90	-16.7%		
2002.2	186	162,605	10,325	10,836	1.077	11,670	71.77	-17.5%	1,130	2.7%	63.50	-19.7%	74.04	-14.0%
2003.1	180	157,402	8,514	9,078	1.078	9,786	62.17	-18.6%	1,149	11.3%	54.09	-26.8%		
2003.2	174	157,968	9,281	13,347	1.078	14,388	91.08	26.9%	1,550	37.2%	58.75	-7.5%	76.65	3.5%
2004.1	168	156,135	7,210	7,640	1.140	8,709	55.78	-10.3%	1,208	5.1%	46.18	-14.6%		
2004.2	162	158,513	7,515	9,431	1.140	10,751	67.83	-25.5%	1,431	-7.7%	47.41	-19.3%	61.85	-19.3%
2005.1	156	157,169	7,431	8,205	1.097	8,997	57.25	2.6%	1,211	0.2%	47.28	2.4%		
2005.2	150	163,251	8,130	10,540	1.097	11,558	70.80	4.4%	1,422	-0.6%	49.80	5.0%	64.15	3.7%
2006.1	144	163,075	8,000	9,358	1.099	10,280	63.04	10.1%	1,285	6.1%	49.06	3.8%		
2006.2	138	169,763	8,634	11,663	1.099	12,812	75.47	6.6%	1,484	4.4%	50.86	2.1%	69.38	8.2%
2007.1	132	169,785	9,591	10,365	1.105	11,452	67.45	7.0%	1,194	-7.1%	56.49	15.1%		
2007.2	126	177,020	10,187	13,704	1.105	15,141	85.53	13.3%	1,486	0.2%	57.55	13.1%	76.68	10.5%
2008.1	120	178,753	10,414	11,930	1.095	13,057	73.05	8.3%	1,254	5.0%	58.26	3.1%		
2008.2	114	184,996	10,948	15,496	1.095	16,961	91.68	7.2%	1,549	4.2%	59.18	2.8%	82.52	7.6%
2009.1	108	183,867	11,191	12,208	1.106	13,495	73.40	0.5%	1,206	-3.8%	60.86	4.5%		
2009.2	102	189,711	11,405	15,170	1.106	16,771	88.40	-3.6%	1,470	-5.1%	60.12	1.6%	81.02	-1.8%
2010.1	96	188,633	9,861	11,540	1.108	12,782	67.76	-7.7%	1,296	7.5%	52.28	-14.1%		
2010.2	90	195,028	11,075	15,496	1.108	17,164	88.01	-0.4%	1,550	5.4%	56.79	-5.5%	78.05	-3.7%
2011.1	84	193,136	12,499	13,141	1.105	14,523	75.20	11.0%	1,162	-10.4%	64.72	23.8%		
2011.2	78	197,871	13,697	17,034	1.105	18,825	95.14	8.1%	1,374	-11.3%	69.22	21.9%	85.29	9.3%
2012.1	72	196,969	11,561	12,750	1.090	13,901	70.58	-6.1%	1,202	3.5%	58.69	-9.3%		
2012.2	66	201,953	12,013	16,692	1.090	18,199	90.11	-5.3%	1,515	10.2%	59.48	-14.1%	80.47	-5.7%
2013.1	60	200,413	11,413	13,074	1.093	14,296	71.33	1.1%	1,253	4.2%	56.95	-3.0%		
2013.2	54	206,594	13,302	19,060	1.093	20,841	100.88	11.9%	1,567	3.4%	64.39	8.2%	86.33	7.3%
2014.1	48	204,408	12,422	15,578	1.086	16,919	82.77	16.0%	1,362	8.7%	60.77	6.7%		
2014.2	42	210,222	12,864	20,972	1.086	22,778	108.35	7.4%	1,771	13.0%	61.19	-5.0%	95.74	10.9%
2015.1	36	208,495	14,948	18,418	1.076	19,814	95.04	14.8%	1,326	-2.7%	71.69	18.0%		
2015.2	30	214,754	13,604	21,127	1.076	22,728	105.83	-2.3%	1,671	-5.6%	63.35	3.5%	100.51	5.0%
2016.1	24	214,336	13,285	18,511	1.095	20,264	94.54	-0.5%	1,525	15.1%	61.98	-13.5%		
2016.2	18	219,943	14,204	25,157	1.095	27,539	125.21	18.3%	1,939	16.1%	64.58	1.9%	110.08	9.5%
2017.1	12	218,572	14,137	20,222	1.091	22,060	100.93	6.8%	1,561	2.3%	64.68	4.3%		
2017.2	6	225,009	14,417	25,678	1.091	28,012	124.49	-0.6%	1,943	0.2%	64.07	-0.8%	112.88	2.6%
Total		7,215,573	467,347	563,791		615,815								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

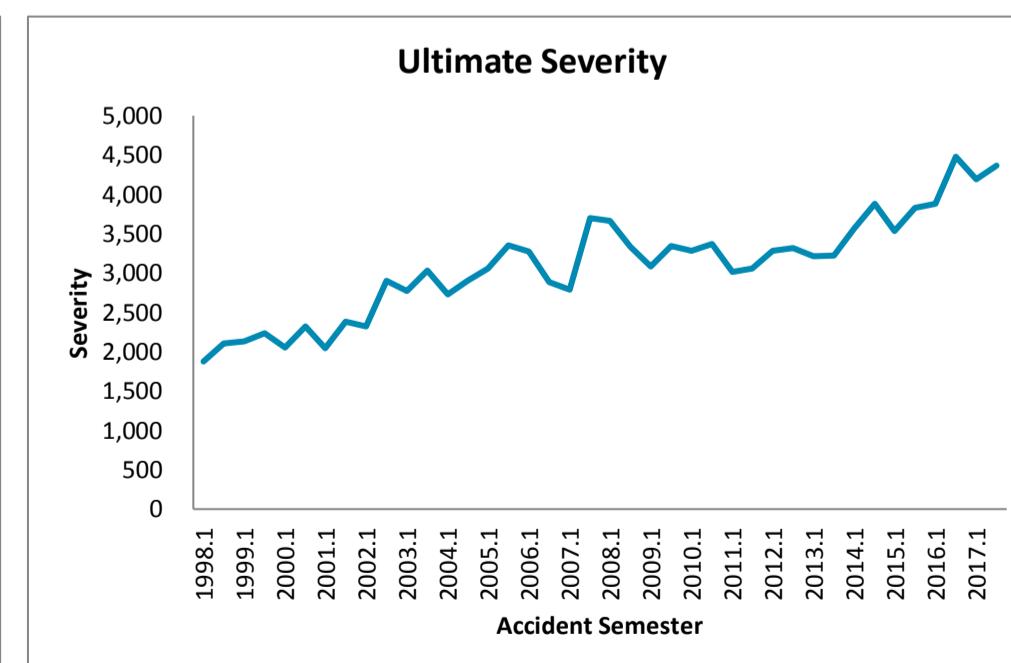
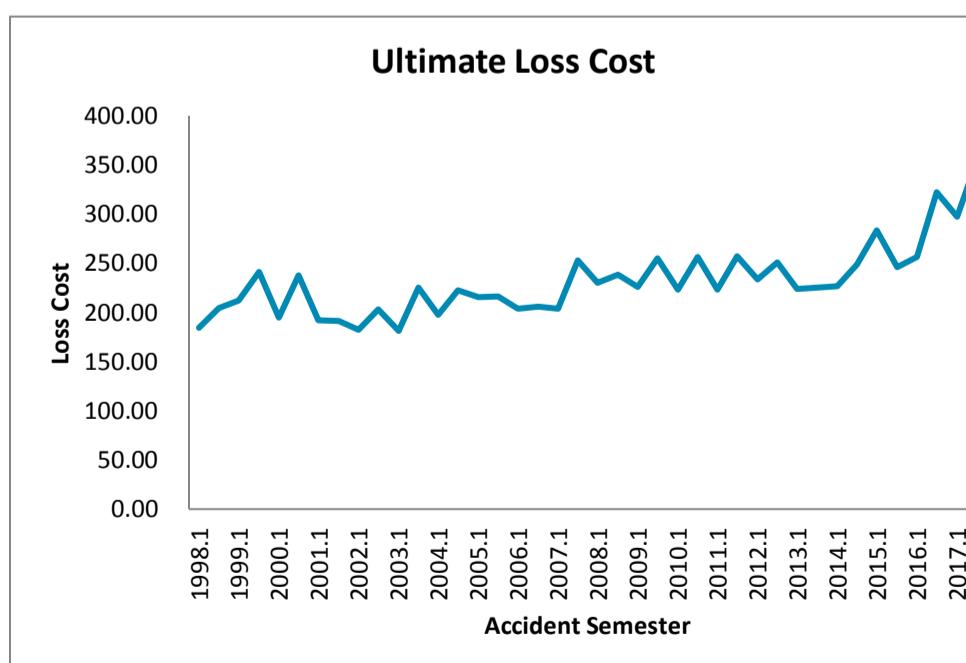
(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years Exhibit 7	(4) Ultimate Claim Counts Exhibit 3.1	(5) Ultimate Claims and ALAE (000) Exhibit 2.1	(6) ULAE Adjustment	(7) (5) * (6)	(8) (7) / (3) * 1000	(9) % Change Seasonal Accident Half Years	(10) (7) / (4) * 1000	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
1998.1	240	3,838	56	127	1.094	139	36.13		2,476		14.59			
1998.2	234	3,532	33	54	1.094	59	16.75		1,793		9.34		26.84	
1999.1	228	3,538	47	115	1.088	125	35.43	-1.9%	2,667	7.7%	13.28	-9.0%		
1999.2	222	3,229	52	131	1.088	143	44.18	163.8%	2,743	53.0%	16.10	72.4%	39.61	47.6%
2000.1	216	3,211	38	90	1.082	97	30.22	-14.7%	2,553	-4.3%	11.83	-10.9%		
2000.2	210	3,084	59	138	1.082	150	48.53	9.8%	2,536	-7.5%	19.13	18.8%	39.19	-1.1%
2001.1	204	3,073	31	121	1.065	129	41.85	38.5%	4,149	62.5%	10.09	-14.8%		
2001.2	198	2,986	50	203	1.065	216	72.40	49.2%	4,323	70.4%	16.75	-12.5%	56.90	45.2%
2002.1	192	2,996	34	44	1.077	47	15.76	-62.3%	1,389	-66.5%	11.35	12.5%		
2002.2	186	2,899	21	102	1.077	110	38.00	-47.5%	5,246	21.3%	7.24	-56.7%	26.70	-53.1%
2003.1	180	2,812	24	79	1.078	85	30.19	91.5%	3,538	154.7%	8.53	-24.8%		
2003.2	174	2,698	37	126	1.078	136	50.26	32.2%	3,664	-30.2%	13.72	89.3%	40.02	49.9%
2004.1	168	2,698	24	72	1.140	82	30.27	0.2%	3,403	-3.8%	8.90	4.2%		
2004.2	162	2,605	19	75	1.140	86	32.89	-34.5%	4,509	23.1%	7.29	-46.8%	31.56	-21.1%
2005.1	156	2,650	20	103	1.097	113	42.54	40.5%	5,635	65.6%	7.55	-15.1%		
2005.2	150	2,565	13	40	1.097	44	17.28	-47.5%	3,409	-24.4%	5.07	-30.5%	30.11	-4.6%
2006.1	144	2,525	23	85	1.099	93	36.85	-13.4%	4,045	-28.2%	9.11	20.7%		
2006.2	138	2,358	15	103	1.099	113	47.85	176.9%	7,521	120.6%	6.36	25.5%	42.16	40.0%
2007.1	132	2,319	13	77	1.105	85	36.48	-1.0%	6,507	60.9%	5.61	-38.5%		
2007.2	126	2,232	9	30	1.105	33	14.68	-69.3%	3,639	-51.6%	4.03	-36.6%	25.79	-38.8%
2008.1	120	2,215	17	70	1.095	77	34.58	-5.2%	4,505	-30.8%	7.67	36.9%		
2008.2	114	2,064	16	53	1.095	58	28.09	91.4%	3,623	-0.4%	7.75	92.2%	31.45	21.9%
2009.1	108	2,101	10	59	1.106	65	31.05	-10.2%	6,522	44.8%	4.76	-38.0%		
2009.2	102	1,980	19	135	1.106	149	75.42	168.5%	7,859	116.9%	9.60	23.8%	52.58	67.2%
2010.1	96	2,007	5	50	1.108	56	27.70	-10.8%	11,118	70.5%	2.49	-47.7%		
2010.2	90	1,901	10	54	1.108	60	31.55	-58.2%	5,998	-23.7%	5.26	-45.2%	29.58	-43.8%
2011.1	84	1,913	12	90	1.105	99	51.80	87.0%	8,260	-25.7%	6.27	151.7%		
2011.2	78	1,810	11	63	1.105	70	38.59	22.3%	6,351	5.9%	6.08	15.5%	45.38	53.4%
2012.1	72	1,817	3	25	1.090	28	15.19	-70.7%	9,197	11.3%	1.65	-73.7%		
2012.2	66	1,720	8	33	1.090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%	18.11	-60.1%
2013.1	60	1,744	8	32	1.093	35	20.24	33.3%	4,412	-52.0%	4.59	177.9%		
2013.2	54	1,577	11	48	1.093	52	33.14	56.3%	4,750	4.2%	6.98	50.0%	26.37	45.6%
2014.1	48	1,603	5	17	1.086	18	11.30	-44.2%	3,622	-17.9%	3.12	-32.0%		
2014.2	42	1,496	9	110	1.086	120	79.90	141.1%	13,279	179.6%	6.02	-13.7%	44.41	68.4%
2015.1	36	1,510	8	48	1.076	52	34.41	204.6%	6,523	80.1%	5.28	69.2%		
2015.2	30	1,360	1	3	1.076	3	2.53	-96.8%	3,491	-73.7%	0.73	-87.9%	19.31	-56.5%
2016.1	24	1,375	6	18	1.095	19	14.13	-58.9%	3,310	-49.3%	4.27	-19.1%		
2016.2	18	1,226	2	7	1.095	8	6.39	152.3%	3,987	14.2%	1.60	120.9%	10.48	-45.7%
2017.1	12	1,237	5	13	1.091	14	11.26	-20.3%	2,818	-14.9%	3.99	-6.4%		
2017.2	6	1,148	4	77	1.091	84	73.30	1046.3%	21,053	428.1%	3.48	117.1%	41.13	292.3%
Total		91,649	788	2,919		3,186								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

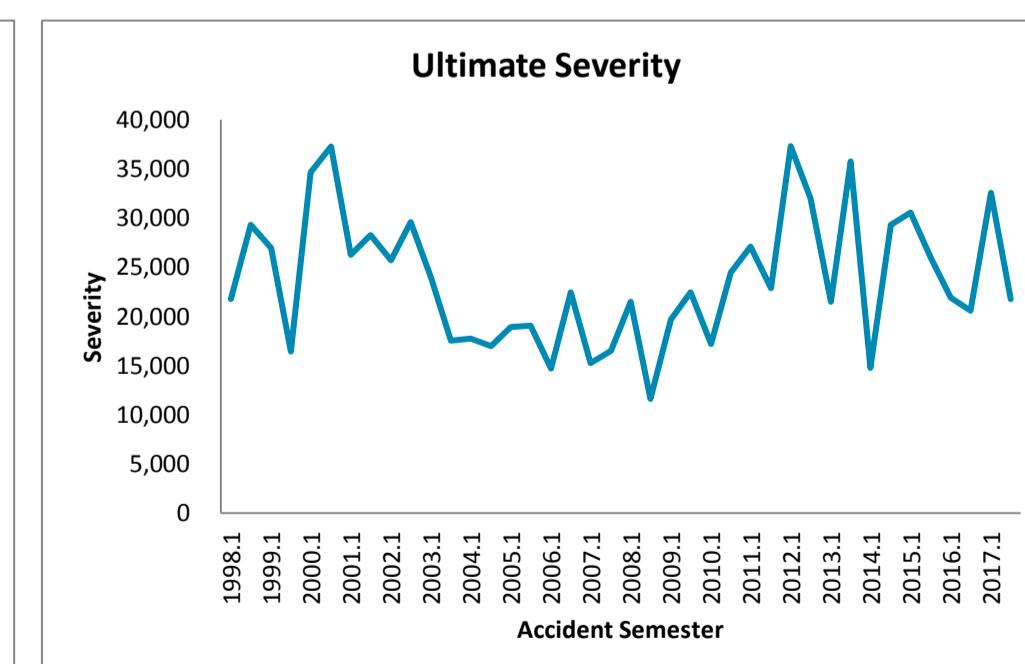
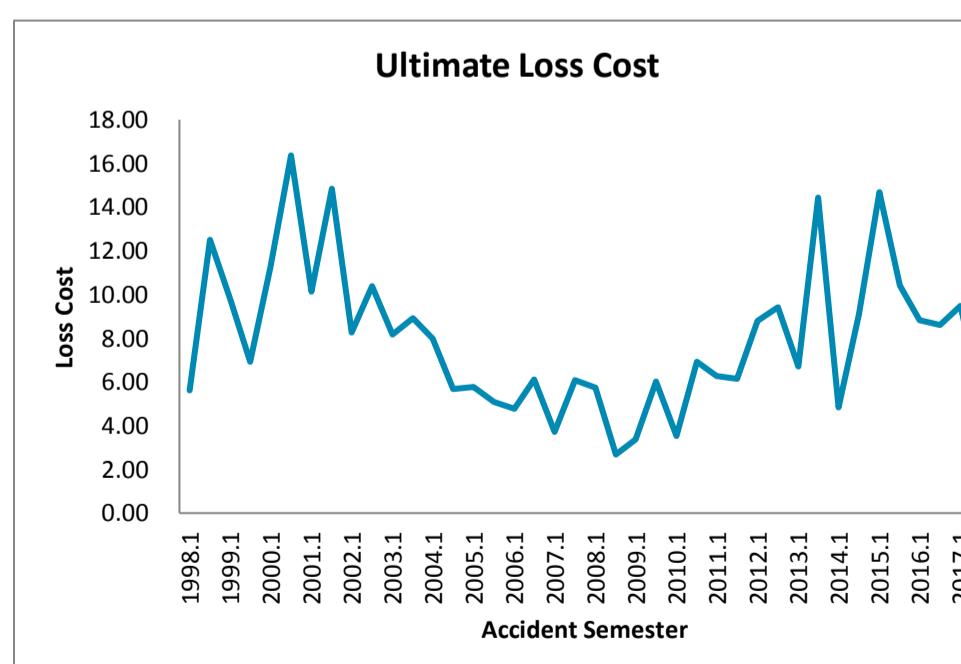
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	16,793	1,648	2,827	1.094	3,092	184.14		1,876		98.13			
1998.2	234	17,287	1,680	3,231	1.094	3,534	204.45		2,104		97.18		194.44	
1999.1	228	17,685	1,758	3,449	1.088	3,752	212.17	15.2%	2,134	13.7%	99.41	1.3%		
1999.2	222	17,660	1,910	3,919	1.088	4,264	241.43	18.1%	2,232	6.1%	108.15	11.3%	226.79	16.6%
2000.1	216	17,836	1,697	3,216	1.082	3,480	195.11	-8.0%	2,051	-3.9%	95.15	-4.3%		
2000.2	210	18,427	1,888	4,052	1.082	4,384	237.92	-1.5%	2,322	4.0%	102.46	-5.3%	216.86	-4.4%
2001.1	204	18,910	1,781	3,415	1.065	3,637	192.33	-1.4%	2,042	-0.4%	94.18	-1.0%		
2001.2	198	19,797	1,587	3,550	1.065	3,781	190.97	-19.7%	2,382	2.6%	80.16	-21.8%	191.64	-11.6%
2002.1	192	19,535	1,533	3,309	1.077	3,563	182.41	-5.2%	2,324	13.8%	78.47	-16.7%		
2002.2	186	19,945	1,396	3,764	1.077	4,054	203.23	6.4%	2,904	21.9%	69.99	-12.7%	192.93	0.7%
2003.1	180	19,605	1,280	3,296	1.078	3,553	181.23	-0.6%	2,776	19.4%	65.29	-16.8%		
2003.2	174	20,776	1,545	4,346	1.078	4,684	225.47	10.9%	3,032	4.4%	74.36	6.2%	203.99	5.7%
2004.1	168	21,434	1,551	3,712	1.140	4,232	197.44	8.9%	2,729	-1.7%	72.36	10.8%		
2004.2	162	23,003	1,765	4,491	1.140	5,120	222.56	-1.3%	2,901	-4.3%	76.73	3.2%	210.44	3.2%
2005.1	156	22,468	1,583	4,417	1.097	4,843	215.56	9.2%	3,060	12.1%	70.46	-2.6%		
2005.2	150	22,435	1,451	4,431	1.097	4,859	216.59	-2.7%	3,349	15.5%	64.68	-15.7%	216.08	2.7%
2006.1	144	21,492	1,338	3,992	1.099	4,386	204.06	-5.3%	3,278	7.1%	62.26	-11.6%		
2006.2	138	21,304	1,523	3,996	1.099	4,389	206.02	-4.9%	2,882	-13.9%	71.49	10.5%	205.04	-5.1%
2007.1	132	20,566	1,503	3,795	1.105	4,193	203.89	-0.1%	2,790	-14.9%	73.08	17.4%		
2007.2	126	20,803	1,422	4,760	1.105	5,259	252.82	22.7%	3,699	28.3%	68.36	-4.4%	228.50	11.4%
2008.1	120	20,450	1,285	4,304	1.095	4,711	230.36	13.0%	3,666	31.4%	62.84	-14.0%		
2008.2	114	20,787	1,484	4,528	1.095	4,955	238.39	-5.7%	3,339	-9.7%	71.39	4.4%	234.40	2.6%
2009.1	108	20,289	1,487	4,144	1.106	4,581	225.79	-2.0%	3,081	-16.0%	73.29	16.6%		
2009.2	102	20,816	1,590	4,806	1.106	5,313	255.21	7.1%	3,341	0.1%	76.38	7.0%	240.69	2.7%
2010.1	96	20,316	1,381	4,099	1.108	4,540	223.47	-1.0%	3,288	6.7%	67.97	-7.3%		
2010.2	90	21,026	1,600	4,863	1.108	5,387	256.20	0.4%	3,367	0.8%	76.10	-0.4%	240.12	-0.2%
2011.1	84	20,677	1,531	4,172	1.105	4,611	223.02	-0.2%	3,012	-8.4%	74.04	8.9%		
2011.2	78	20,928	1,759	4,873	1.105	5,386	257.37	0.5%	3,062	-9.1%	84.05	10.5%	240.30	0.1%
2012.1	72	20,266	1,440	4,338	1.090	4,729	233.36	4.6%	3,284	9.0%	71.06	-4.0%		
2012.2	66	20,559	1,554	4,724	1.090	5,151	250.55	-2.7%	3,315	8.3%	75.59	-10.1%	242.02	0.7%
2013.1	60	19,976	1,390	4,090	1.093	4,472	223.88	-4.1%	3,217	-2.0%	69.59	-2.1%		
2013.2	54	20,477	1,433	4,224	1.093	4,619	225.59	-10.0%	3,224	-2.8%	69.98	-7.4%	224.74	-7.1%
2014.1	48	20,025	1,272	4,179	1.086	4,539	226.67	1.2%	3,568	10.9%	63.52	-8.7%		
2014.2	42	20,668	1,324	4,729	1.086	5,136	248.50	10.2%	3,879	20.3%	64.06	-8.5%	237.76	5.8%
2015.1	36	20,308	1,630	5,349	1.076	5,754	283.36	25.0%	3,530	-1.1%	80.26	26.4%		
2015.2	30	20,931	1,348	4,791	1.076	5,155	246.26	-0.9%	3,825	-1.4%	64.38	0.5%	264.53	11.3%
2016.1	24	20,617	1,362	4,833	1.095	5,291	256.62	-9.4%	3,884	10.0%	66.07	-17.7%		
2016.2	18	21,228	1,527	6,251	1.095	6,843	322.33	30.9%	4,480	17.1%	71.95	11.8%	289.96	9.6%
2017.1	12	20,857	1,480	5,690	1.091	6,207	297.61	16.0%	4,195	8.0%	70.95	7.4%		
2017.2	6	21,411	1,736	6,949	1.091	7,581	354.06	9.8%	4,367	-2.5%	81.08	12.7%	326.21	12.5%
Total		810,373	61,452	171,902		188,021								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

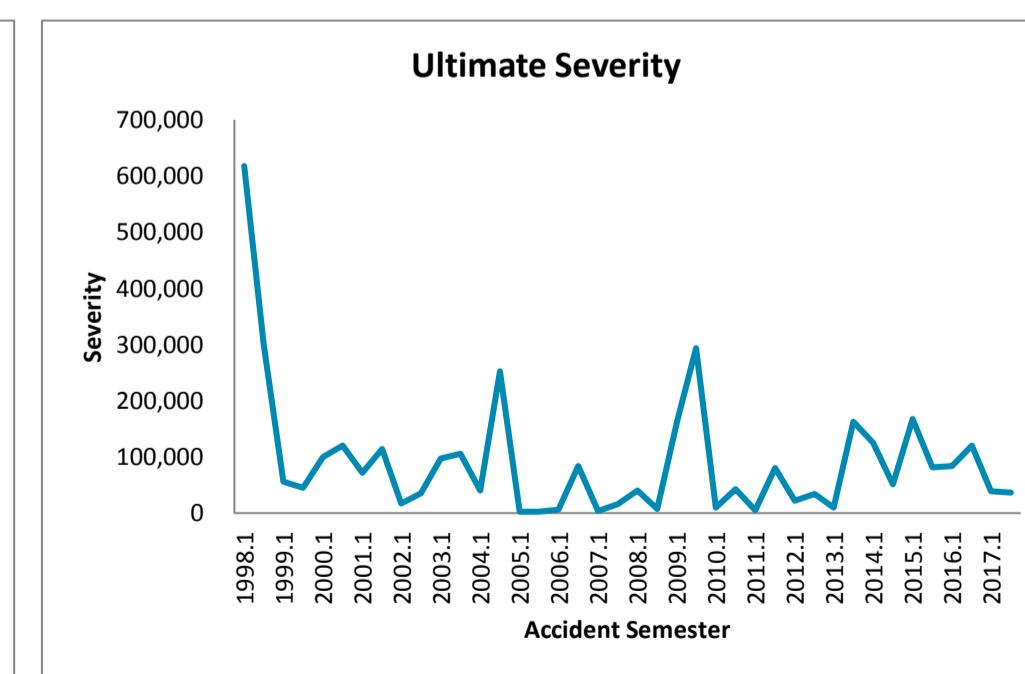
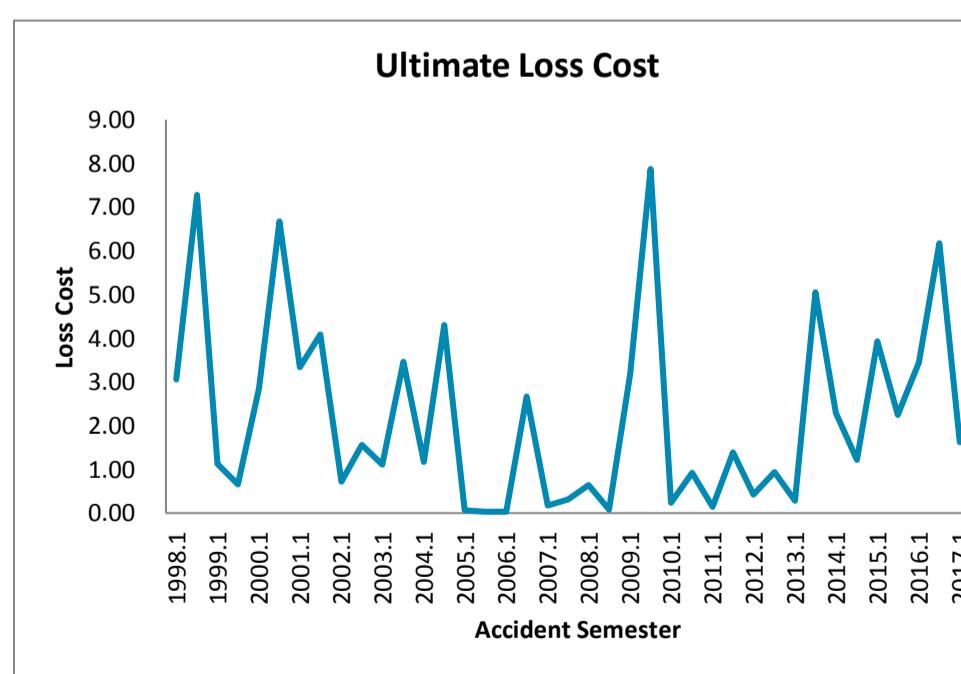
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3.1	(5) Exhibit 2.1	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
1998.1	240	182,221	47	937	1.094	1,025	5.62		21,799		0.26			
1998.2	234	192,129	82	2,197	1.094	2,403	12.51		29,310		0.43		9.16	
1999.1	228	193,533	70	1,736	1.088	1,888	9.76	73.5%	26,975	23.7%	0.36	40.2%		
1999.2	222	203,838	86	1,299	1.088	1,414	6.94	-44.6%	16,440	-43.9%	0.42	-1.1%	8.31	-9.3%
2000.1	216	208,805	68	2,176	1.082	2,354	11.28	15.6%	34,625	28.4%	0.33	-10.0%		
2000.2	210	213,990	94	3,238	1.082	3,503	16.37	136.0%	37,266	126.7%	0.44	4.1%	13.85	66.7%
2001.1	204	211,838	82	2,019	1.065	2,150	10.15	-10.0%	26,275	-24.1%	0.39	18.6%		
2001.2	198	216,533	114	3,017	1.065	3,213	14.84	-9.4%	28,248	-24.2%	0.53	19.6%	12.52	-9.6%
2002.1	192	210,425	68	1,618	1.077	1,742	8.28	-18.4%	25,682	-2.3%	0.32	-16.5%		
2002.2	186	215,836	76	2,084	1.077	2,245	10.40	-29.9%	29,600	4.8%	0.35	-33.1%	9.35	-25.3%
2003.1	180	210,122	72	1,592	1.078	1,716	8.17	-1.4%	23,887	-7.0%	0.34	6.0%		
2003.2	174	221,592	113	1,833	1.078	1,976	8.92	-14.3%	17,526	-40.8%	0.51	44.8%	8.55	-8.6%
2004.1	168	223,404	101	1,566	1.140	1,785	7.99	-2.2%	17,714	-25.8%	0.45	31.9%		
2004.2	162	232,781	78	1,159	1.140	1,322	5.68	-36.3%	16,999	-3.0%	0.33	-34.4%	6.81	-20.4%
2005.1	156	228,417	70	1,203	1.097	1,319	5.77	-27.7%	18,902	6.7%	0.31	-32.3%		
2005.2	150	239,101	64	1,110	1.097	1,217	5.09	-10.3%	19,094	12.3%	0.27	-20.2%	5.42	-20.3%
2006.1	144	236,073	77	1,025	1.099	1,126	4.77	-17.4%	14,669	-22.4%	0.33	6.4%		
2006.2	138	245,082	67	1,366	1.099	1,500	6.12	20.2%	22,477	17.7%	0.27	2.1%	5.46	0.6%
2007.1	132	240,759	59	810	1.105	895	3.72	-22.0%	15,245	3.9%	0.24	-25.0%		
2007.2	126	249,180	92	1,369	1.105	1,513	6.07	-0.8%	16,523	-26.5%	0.37	35.0%	4.92	-9.9%
2008.1	120	246,596	66	1,290	1.095	1,412	5.73	54.0%	21,510	41.1%	0.27	9.1%		
2008.2	114	255,017	59	625	1.095	684	2.68	-55.9%	11,614	-29.7%	0.23	-37.2%	4.18	-15.0%
2009.1	108	250,412	43	764	1.106	845	3.37	-41.1%	19,686	-8.5%	0.17	-35.6%		
2009.2	102	260,149	70	1,415	1.106	1,565	6.01	124.3%	22,439	93.2%	0.27	16.1%	4.72	12.9%
2010.1	96	256,483	53	817	1.108	905	3.53	4.6%	17,201	-12.6%	0.21	19.7%		
2010.2	90	268,483	76	1,678	1.108	1,859	6.92	15.1%	24,469	9.0%	0.28	5.6%	5.26	11.5%
2011.1	84	263,595	61	1,497	1.105	1,654	6.28	78.0%	27,106	57.6%	0.23	12.9%		
2011.2	78	271,604	73	1,508	1.105	1,666	6.14	-11.4%	22,874	-6.5%	0.27	-5.2%	6.20	17.9%
2012.1	72	267,627	63	2,158	1.090	2,353	8.79	40.1%	37,316	37.7%	0.24	1.8%		
2012.2	66	277,054	81	2,391	1.090	2,607	9.41	53.3%	32,032	40.0%	0.29	9.5%	9.11	46.8%
2013.1	60	271,943	85	1,671	1.093	1,827	6.72	-23.6%	21,521	-42.3%	0.31	32.5%		
2013.2	54	281,509	114	3,719	1.093	4,067	14.45	53.5%	35,758	11.6%	0.40	37.5%	10.65	16.9%
2014.1	48	274,697	90	1,226	1.086	1,331	4.85	-27.9%	14,798	-31.2%	0.33	4.9%		
2014.2	42	284,629	89	2,391	1.086	2,597	9.12	-36.8%	29,313	-18.0%	0.31	-23.0%	7.02	-34.1%
2015.1	36	278,302	134	3,796	1.076	4,084	14.68	202.8%	30,584	106.7%	0.48	46.5%		
2015.2	30	287,838	116	2,787	1.076	2,998	10.42	14.2%	25,917	-11.6%	0.40	29.1%	12.51	78.1%
2016.1	24	283,534	114	2,290	1.095	2,507	8.84	-39.8%	21,894	-28.4%	0.40	-15.8%		
2016.2	18	293,187	123	2,309	1.095	2,528	8.62	-17.2%	20,586	-20.6%	0.42	4.2%	8.73	-30.2%
2017.1	12	287,776	84	2,497	1.091	2,725	9.47	7.1%	32,580	48.8%	0.29	-28.0%		
2017.2	6	298,226	74	1,475	1.091	1,609	5.40	-37.4%	21,771	5.8%	0.25	-40.8%	7.40	-15.3%
Total		9,834,317	3,242	71,657		78,128								



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

Summary of Severity, Frequency, and Loss Cost
Data as of 12/31/17

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claims and ALAE (000)	(6) ULAE Adjustment	(7) (5) * (6)	(8) (7) / (3) * 1000	(9) % Change Seasonal Accident Half Years	(10) (7) / (4) * 1000	(11) % Change Seasonal Accident Half Years	(12) (4) / (3) * 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
1998.1	240	201,599	1	565	1.094	618	3.06	617,671	0.00	5.20				
1998.2	234	206,993	5	1,377	1.094	1,507	7.28	301,315	0.02					
1999.1	228	201,555	4	208	1.088	226	1.12	-63.4%	56,524	-90.8%	0.02	300.1%	0.88	-83.0%
1999.2	222	205,065	3	123	1.088	133	0.65	-91.1%	44,482	-85.2%	0.01	-39.4%		
2000.1	216	208,734	6	552	1.082	597	2.86	155.0%	99,524	76.1%	0.03	44.8%		
2000.2	210	215,891	12	1,333	1.082	1,442	6.68	926.7%	120,197	170.2%	0.06	279.9%	4.80	443.2%
2001.1	204	215,569	10	676	1.065	720	3.34	16.8%	72,001	-27.7%	0.05	61.4%		
2001.2	198	222,783	8	856	1.065	912	4.09	-38.7%	113,958	-5.2%	0.04	-35.4%	3.72	-22.5%
2002.1	192	218,211	9	145	1.077	157	0.72	-78.5%	17,400	-75.8%	0.04	-11.1%		
2002.2	186	224,768	10	325	1.077	350	1.56	-61.9%	35,000	-69.3%	0.04	23.9%	1.14	-69.3%
2003.1	180	176,843	2	181	1.078	195	1.10	53.7%	97,505	460.4%	0.01	-72.6%		
2003.2	174	179,943	6	578	1.078	623	3.46	122.3%	105,316	200.9%	0.03	-26.1%		
2004.1	168	170,222	5	176	1.140	200	1.18	6.8%	40,144	-58.8%	0.03	159.4%		
2004.2	162	175,871	3	664	1.140	757	4.31	24.4%	252,705	139.9%	0.02	-48.2%	2.77	20.7%
2005.1	156	171,572	4	9	1.097	10	0.06	-95.1%	2,528	-93.7%	0.02	-22.5%		
2005.2	150	177,325	2	5	1.097	6	0.03	-99.3%	2,883	-98.9%	0.01	-35.4%	0.04	-98.4%
2006.1	144	173,658	1	5	1.099	6	0.03	-43.2%	5,816	130.1%	0.01	-75.3%		
2006.2	138	186,719	6	455	1.099	500	2.68	8332.1%	84,420	2827.8%	0.03	188.0%	1.40	3057.3%
2007.1	132	183,122	7	28	1.105	31	0.17	411.8%	4,391	-24.5%	0.04	578.0%		
2007.2	126	242,129	5	69	1.105	76	0.31	-88.3%	15,636	-81.5%	0.02	-36.9%	0.25	-82.2%
2008.1	120	239,690	4	141	1.095	155	0.65	285.8%	39,919	809.1%	0.02	-57.6%		
2008.2	114	248,008	3	19	1.095	21	0.08	-73.3%	7,061	-54.8%	0.01	-40.9%	0.36	43.8%
2009.1	108	243,597	5	703	1.106	777	3.19	394.3%	163,092	308.6%	0.02	21.0%		
2009.2	102	252,994	7	1,802	1.106	1,992	7.87	9335.3%	293,920	4062.7%	0.03	126.7%	5.58	1450.7%
2010.1	96	249,398	6	54	1.108	60	0.24	-92.5%	10,437	-93.6%	0.02	17.3%		
2010.2	90	260,793	6	217	1.108	241	0.92	-88.3%	42,368	-85.6%	0.02	-18.7%	0.59	-89.4%
2011.1	84	255,985	6	33	1.105	36	0.14	-40.8%	5,589	-46.5%	0.03	10.6%		
2011.2	78	263,437	5	331	1.105	366	1.39	50.5%	79,891	88.6%	0.02	-20.2%	0.77	31.5%
2012.1	72	258,943	5	101	1.090	110	0.42	198.5%	22,020	294.0%	0.02	-24.2%		
2012.2	66	267,445	7	231	1.090	251	0.94	-32.3%	34,590	-56.7%	0.03	56.4%	0.69	-11.4%
2013.1	60	262,360	8	69	1.093	75	0.29	-32.2%	9,683	-56.0%	0.03	54.2%		
2013.2	54	271,220	8	1,254	1.093	1,371	5.06	437.7%	162,783	370.6%	0.03	14.3%	2.71	295.3%
2014.1	48	264,454	5	557	1.086	605	2.29	697.2%	124,796	1188.8%	0.02	-38.1%		
2014.2	42	273,519	7	305	1.086	332	1.21	-76.0%	50,617	-68.9%	0.02	-22.9%	1.74	-35.8%
2015.1	36	267,266	6	978	1.076	1,052	3.93	72.0%	167,505	34.2%	0.02	28.2%		
2015.2	30	276,017	8	578	1.076	622	2.25	85.9%	81,780	61.6%	0.03	15.0%	3.08	77.0%
2016.1	24	271,752	11	856	1.095	938	3.45	-12.3%	83,457	-50.2%	0.04	76.0%		
2016.2	18	280,483	14	1,581	1.095	1,731	6.17	174.0%	120,261	47.1%	0.05	86.3%	4.83	56.9%
2017.1	12	275,042	11	409	1.091	446	1.62	-53.0%	38,889	-53.4%	0.04	1.0%		
2017.2	6	284,568	13	418	1.091	456	1.60	-74.0%	36,475	-69.7%	0.04	-14.4%	1.61	-66.6%
Total		9,225,542	253	18,966		20,700								



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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	46,013	46,013	46,013	46,013	46,013		
1998.2	234	61,759	61,759	61,759	61,759	61,759		
1999.1	228	52,817	52,815	52,817	52,817	52,817		
1999.2	222	70,440	70,440	70,440	70,440	70,440		
2000.1	216	56,473	56,472	56,473	56,473	56,473		
2000.2	210	81,728	81,728	81,728	81,728	81,728		
2001.1	204	62,559	62,559	62,560	62,560	62,560		
2001.2	198	68,491	68,491	68,491	68,491	68,491		
2002.1	192	55,386	55,385	55,386	55,386	55,386		
2002.2	186	66,281	65,421	66,281	66,281	65,948	333	
2003.1	180	49,667	49,618	49,708	49,708	49,667	41	
2003.2	174	45,170	45,146	45,207	45,207	45,170	38	
2004.1	168	31,029	30,863	31,047	31,047	31,029	18	
2004.2	162	37,942	37,893	37,963	37,963	37,994	(31)	
2005.1	156	30,901	30,810	30,917	30,917	30,916	1	
2005.2	150	35,678	35,678	35,692	35,692	35,746	(54)	
2006.1	144	27,784	27,538	27,795	27,795	27,592	203	
2006.2	138	35,648	35,524	35,662	35,662	35,614	48	
2007.1	132	28,390	27,756	28,404	28,404	28,357	47	
2007.2	126	33,839	33,064	33,853	33,853	33,684	168	
2008.1	120	22,536	22,430	22,530	22,530	22,590	(60)	
2008.2	114	27,686	27,253	27,702	27,702	27,611	92	
2009.1	108	25,199	24,682	25,202	25,202	25,200	2	
2009.2	102	38,225	37,089	38,097	38,097	37,814	283	
2010.1	96	30,554	28,672	30,276	30,276	29,579	697	
2010.2	90	38,226	35,109	37,890	37,890	38,100	(210)	
2011.1	84	35,776	31,784	35,343	35,343	35,215	128	
2011.2	78	50,071	43,487	49,412	49,412	49,609	(197)	
2012.1	72	39,961	34,581	39,400	39,400	39,697	(297)	
2012.2	66	49,780	37,013	49,528	49,528	49,408	121	
2013.1	60	35,348	23,265	35,939	35,939	35,743	196	
2013.2	54	53,561	35,890	55,710	55,710	54,856	854	
2014.1	48	41,024	24,794	43,542	43,542	42,114	1,427	
2014.2	42	47,142	26,502	52,354	52,354	50,300	2,054	
2015.1	36	36,566	18,707	42,921	42,921	40,876	2,045	
2015.2	30	55,690	22,612	70,854	70,854	68,722	2,132	
2016.1	24	38,007	9,169	52,728	52,728	49,636	3,092	
2016.2	18	41,905	8,183	63,548	63,548	61,327	2,221	
2017.1	12	34,689	3,739	56,598	56,598	51,017	5,581	
2017.2	6	34,035	882	72,768	72,768			
Total		1,753,979	1,470,816	1,880,537	1,880,537	1,231,131	20,971	

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	11,165	11,165	11,165	11,165	11,165		
1998.2	234	14,226	14,226	14,226	14,226	14,226		
1999.1	228	12,291	12,291	12,291	12,291	12,291		
1999.2	222	15,017	15,017	15,017	15,017	15,017		
2000.1	216	12,915	12,915	12,915	12,915	12,915		
2000.2	210	15,590	15,590	15,590	15,590	15,590		
2001.1	204	14,631	14,631	14,631	14,631	14,631		
2001.2	198	15,844	15,844	15,844	15,844	15,844		
2002.1	192	13,853	13,853	13,853	13,853	13,853		
2002.2	186	15,562	15,562	15,562	15,562	15,562	15,562	0
2003.1	180	14,536	14,536	14,536	14,536	14,536	14,536	0
2003.2	174	13,059	13,059	13,059	13,059	13,059	13,059	0
2004.1	168	13,339	13,339	13,339	13,339	13,339	13,339	0
2004.2	162	15,059	15,059	15,059	15,059	15,059	15,059	0
2005.1	156	14,358	14,358	14,358	14,358	14,358	14,358	0
2005.2	150	16,173	16,173	16,173	16,173	16,173	16,173	(1)
2006.1	144	15,037	15,037	15,037	15,037	15,037	15,037	(1)
2006.2	138	18,090	18,090	18,090	18,090	18,090	18,091	(1)
2007.1	132	16,129	16,129	16,129	16,129	16,129	16,130	(1)
2007.2	126	19,892	19,892	19,892	19,892	19,892	19,893	(1)
2008.1	120	16,547	16,547	16,547	16,547	16,547	16,548	(1)
2008.2	114	18,884	18,884	18,884	18,884	18,884	18,885	(1)
2009.1	108	18,660	18,660	18,660	18,660	18,660	18,661	(1)
2009.2	102	21,043	21,043	21,043	21,043	21,043	21,044	(1)
2010.1	96	18,289	18,274	18,289	18,289	18,289	18,290	(1)
2010.2	90	22,252	22,247	22,252	22,252	22,252	22,253	(1)
2011.1	84	20,621	20,606	20,621	20,621	20,621	20,653	(32)
2011.2	78	23,700	23,691	23,739	23,739	23,739	23,718	20
2012.1	72	20,225	20,222	20,259	20,259	20,259	20,212	47
2012.2	66	23,224	23,220	23,186	23,186	23,186	23,297	(111)
2013.1	60	21,903	21,869	21,922	21,922	21,922	21,947	(24)
2013.2	54	26,774	26,774	26,796	26,796	26,796	26,957	(160)
2014.1	48	26,460	26,455	26,503	26,503	26,503	26,783	(280)
2014.2	42	29,416	29,403	29,606	29,606	29,606	29,814	(208)
2015.1	36	35,171	35,085	35,471	35,471	35,471	35,718	(247)
2015.2	30	32,836	32,749	33,142	33,142	33,142	33,741	(599)
2016.1	24	31,866	31,483	32,138	32,138	32,138	32,541	(402)
2016.2	18	36,102	35,858	36,538	36,538	36,538	36,958	(420)
2017.1	12	33,504	32,728	34,067	34,067	34,067	34,626	(559)
2017.2	6	39,345	29,515	38,693	38,693	38,693		
Total		813,587	802,080	815,123	815,123	653,883	(2,985)	

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	181	181	181	181	181		
1998.2	234	155	155	155	155	155		
1999.1	228	151	151	151	151	151		
1999.2	222	212	212	212	212	212		
2000.1	216	85	85	85	85	85		
2000.2	210	229	229	229	229	229		
2001.1	204	58	58	58	58	58		
2001.2	198	206	206	206	206	206		
2002.1	192	59	59	59	59	59		
2002.2	186	208	208	208	208	208	208	0
2003.1	180	142	142	142	142	142	142	0
2003.2	174	111	111	111	111	111	111	0
2004.1	168	158	158	158	158	158	158	0
2004.2	162	127	127	127	127	127	127	0
2005.1	156	101	101	101	101	101	101	0
2005.2	150	121	121	121	121	121	121	0
2006.1	144	186	186	186	186	186	186	0
2006.2	138	133	133	133	133	133	133	0
2007.1	132	219	219	219	219	219	219	0
2007.2	126	110	110	110	110	110	110	0
2008.1	120	153	153	153	153	153	153	0
2008.2	114	222	222	222	222	222	222	0
2009.1	108	129	129	129	129	129	129	0
2009.2	102	151	151	151	151	151	151	(0)
2010.1	96	120	120	120	120	120	120	(0)
2010.2	90	202	202	202	202	202	202	(0)
2011.1	84	142	142	142	142	142	142	(0)
2011.2	78	91	91	91	91	91	91	(0)
2012.1	72	203	203	203	203	203	203	(0)
2012.2	66	459	459	459	459	459	461	(2)
2013.1	60	164	164	164	164	164	164	(0)
2013.2	54	298	298	299	299	298	298	1
2014.1	48	100	100	100	100	100	100	0
2014.2	42	319	319	318	318	320	320	(1)
2015.1	36	139	139	139	139	138	138	1
2015.2	30	169	163	167	167	167	167	0
2016.1	24	135	134	134	134	130	130	4
2016.2	18	264	239	256	256	252	252	4
2017.1	12	184	103	173	173	152	152	21
2017.2	6	269	135	260	260			
Total		6,862	6,616	6,834	6,834	5,212	5,212	27

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	2,281	2,281	2,281	2,281	2,281		
1998.2	234	3,928	3,923	3,928	3,928	3,928		
1999.1	228	3,232	3,232	3,232	3,232	3,232		
1999.2	222	5,284	4,797	5,284	5,284	5,284		
2000.1	216	3,255	2,964	3,255	3,255	3,255		
2000.2	210	4,545	4,352	4,545	4,545	4,545		
2001.1	204	3,280	3,280	3,283	3,283	3,283		
2001.2	198	3,215	3,106	3,220	3,220	3,220		
2002.1	192	2,895	2,895	2,903	2,903	2,903		
2002.2	186	3,746	3,746	3,744	3,744	3,747	(3)	
2003.1	180	1,878	1,763	1,877	1,877	1,877	(0)	
2003.2	174	3,010	3,010	3,009	3,009	2,992	16	
2004.1	168	3,229	3,076	3,204	3,204	3,227	(23)	
2004.2	162	3,619	3,619	3,602	3,602	3,619	(17)	
2005.1	156	3,240	2,967	3,206	3,206	3,080	125	
2005.2	150	3,472	3,321	3,523	3,523	3,477	46	
2006.1	144	3,185	3,089	3,216	3,216	3,151	65	
2006.2	138	3,756	3,679	3,818	3,818	3,755	63	
2007.1	132	2,417	2,417	2,461	2,461	2,421	39	
2007.2	126	2,628	2,422	2,680	2,680	2,624	56	
2008.1	120	1,479	1,479	1,506	1,506	1,480	26	
2008.2	114	2,114	2,039	2,152	2,152	2,108	44	
2009.1	108	2,203	2,203	2,235	2,235	2,235	(0)	
2009.2	102	1,553	1,553	1,592	1,592	1,570	22	
2010.1	96	3,557	3,443	3,656	3,656	3,544	112	
2010.2	90	3,203	2,849	3,251	3,251	3,123	127	
2011.1	84	3,446	2,768	3,558	3,558	3,515	43	
2011.2	78	4,396	3,415	4,560	4,560	4,384	176	
2012.1	72	4,221	3,323	4,402	4,402	4,078	324	
2012.2	66	6,500	5,703	6,821	6,821	6,942	(121)	
2013.1	60	3,605	2,378	3,813	3,813	3,354	459	
2013.2	54	5,880	4,442	6,595	6,595	6,592	3	
2014.1	48	4,118	3,047	4,946	4,946	4,694	252	
2014.2	42	2,923	2,252	3,871	3,871	3,734	138	
2015.1	36	2,646	1,957	3,986	3,986	3,917	69	
2015.2	30	5,819	2,304	9,615	9,615	6,326	3,289	
2016.1	24	4,232	1,483	8,436	8,436	6,313	2,123	
2016.2	18	2,523	1,230	6,196	6,196	4,359	1,838	
2017.1	12	2,230	677	6,281	6,281	3,072	3,209	
2017.2	6	1,637	191	4,892	4,892			
Total		134,381	112,677	158,633	158,633	109,311	12,500	

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
						Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference			
1998.1	240	56	56	56	56	56	56	56					
1998.2	234	49	49	49	49	49	49	49					
1999.1	228	42	42	42	42	42	42	42					
1999.2	222	46	46	46	46	46	46	46					
2000.1	216	24	24	24	24	24	24	24					
2000.2	210	44	44	44	44	44	44	44					
2001.1	204	35	35	35	35	35	35	35					
2001.2	198	47	47	47	47	47	47	47					
2002.1	192	34	34	34	34	34	34	34					
2002.2	186	51	51	51	51	51	51	51	51	0			
2003.1	180	30	30	30	30	30	30	30	30	0			
2003.2	174	50	50	50	50	50	50	50	50	0			
2004.1	168	72	72	72	72	72	72	72	72	0			
2004.2	162	39	39	39	39	39	39	39	39	0			
2005.1	156	55	55	55	55	55	55	55	55	0			
2005.2	150	25	25	25	25	25	25	25	25	0			
2006.1	144	28	28	28	28	28	28	28	28	0			
2006.2	138	37	37	37	37	37	37	37	37	0			
2007.1	132	62	62	62	62	62	62	62	62	0			
2007.2	126	49	49	49	49	49	49	49	49	0			
2008.1	120	32	32	32	32	32	32	32	32	0			
2008.2	114	38	38	38	38	38	38	38	38	0			
2009.1	108	29	29	29	29	29	29	29	29	0			
2009.2	102	29	29	29	29	29	29	29	29	0			
2010.1	96	27	27	27	27	27	27	27	27	0			
2010.2	90	39	39	39	39	39	39	39	39	0			
2011.1	84	28	28	28	28	28	28	28	28	0			
2011.2	78	29	29	29	29	29	29	29	29	0			
2012.1	72	59	59	59	59	59	59	59	59	0			
2012.2	66	74	74	74	74	74	74	74	74	0			
2013.1	60	40	40	40	40	40	40	40	40	0			
2013.2	54	67	67	67	67	67	67	67	67	0			
2014.1	48	27	27	27	27	27	27	27	26	0			
2014.2	42	49	49	49	49	49	49	49	49	(0)			
2015.1	36	27	27	27	27	27	27	27	26	1			
2015.2	30	58	55	55	55	55	55	56	56	(1)			
2016.1	24	20	20	19	19	19	19	18	18	1			
2016.2	18	62	62	61	61	61	61	54	54	6			
2017.1	12	31	21	29	29	29	29	26	26	3			
2017.2	6	29	21	27	27	27							
Total		1,666	1,645		1,657		1,657		1,243		11		

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	4,901	4,901	4,901	4,901	4,901		
1998.2	234	6,003	6,003	6,003	6,003	6,003		
1999.1	228	5,944	5,944	5,944	5,944	5,944		
1999.2	222	7,693	7,691	7,693	7,693	7,693		
2000.1	216	7,032	7,031	7,032	7,032	7,032		
2000.2	210	10,473	10,473	10,473	10,473	10,473		
2001.1	204	8,610	8,610	8,608	8,608	8,608		
2001.2	198	8,930	8,930	8,928	8,928	8,928		
2002.1	192	7,454	7,454	7,453	7,453	7,453		
2002.2	186	8,017	8,017	8,015	8,015	8,017	(2)	
2003.1	180	6,378	6,373	6,377	6,377	6,378	(2)	
2003.2	174	6,112	6,112	6,110	6,110	6,112	(3)	
2004.1	168	5,651	5,651	5,648	5,648	5,656	(8)	
2004.2	162	8,174	8,174	8,166	8,166	8,174	(8)	
2005.1	156	5,307	5,307	5,301	5,301	5,306	(6)	
2005.2	150	6,072	6,072	6,065	6,065	6,071	(6)	
2006.1	144	5,527	5,521	5,521	5,521	5,526	(5)	
2006.2	138	5,807	5,807	5,800	5,800	5,804	(5)	
2007.1	132	4,954	4,949	4,947	4,947	4,952	(6)	
2007.2	126	5,963	5,958	5,955	5,955	5,961	(6)	
2008.1	120	4,417	4,417	4,411	4,411	4,416	(5)	
2008.2	114	5,187	5,187	5,180	5,180	5,188	(7)	
2009.1	108	4,780	4,777	4,775	4,775	4,780	(5)	
2009.2	102	5,791	5,791	5,784	5,784	5,801	(17)	
2010.1	96	6,176	6,169	6,167	6,167	6,207	(40)	
2010.2	90	7,352	7,274	7,338	7,338	7,341	(4)	
2011.1	84	6,853	6,814	6,839	6,839	6,851	(12)	
2011.2	78	8,303	8,251	8,280	8,280	8,287	(7)	
2012.1	72	7,676	7,617	7,666	7,666	7,663	2	
2012.2	66	10,128	10,022	10,118	10,118	10,257	(139)	
2013.1	60	7,720	6,835	7,695	7,695	7,700	(5)	
2013.2	54	11,244	10,934	11,140	11,140	11,237	(97)	
2014.1	48	8,415	7,888	8,353	8,353	8,394	(42)	
2014.2	42	9,757	8,789	9,691	9,691	9,586	105	
2015.1	36	8,985	7,880	8,961	8,961	8,929	33	
2015.2	30	12,195	9,501	12,424	12,424	12,466	(41)	
2016.1	24	11,473	7,476	11,952	11,952	12,028	(75)	
2016.2	18	11,798	7,348	12,623	12,623	12,081	542	
2017.1	12	10,224	5,278	10,920	10,920	10,824	95	
2017.2	6	16,052	2,086	13,394	13,394			
Total		309,531	275,312	308,650	308,650	227,996	225	

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	12,902	12,902	12,902	12,902	12,902		
1998.2	234	15,302	15,302	15,302	15,302	15,302		
1999.1	228	15,327	15,327	15,327	15,327	15,327		
1999.2	222	16,496	16,496	16,496	16,496	16,496		
2000.1	216	15,918	15,918	15,918	15,918	15,918		
2000.2	210	20,455	20,455	20,455	20,455	20,455		
2001.1	204	17,188	17,188	17,188	17,188	17,188		
2001.2	198	19,048	19,048	19,047	19,047	19,047		
2002.1	192	16,321	16,321	16,320	16,320	16,320		
2002.2	186	18,863	18,863	18,861	18,861	18,863	(2)	
2003.1	180	15,184	15,184	15,182	15,182	15,184	(2)	
2003.2	174	14,825	14,825	14,823	14,823	14,825	(3)	
2004.1	168	16,484	16,484	16,481	16,481	16,482	(1)	
2004.2	162	17,520	17,520	17,517	17,517	17,520	(3)	
2005.1	156	16,578	16,578	16,576	16,576	16,580	(4)	
2005.2	150	19,333	19,332	19,329	19,329	19,333	(4)	
2006.1	144	19,775	19,775	19,772	19,772	19,776	(4)	
2006.2	138	21,612	21,612	21,609	21,609	21,612	(3)	
2007.1	132	23,313	23,313	23,309	23,309	23,313	(4)	
2007.2	126	25,775	25,775	25,771	25,771	25,777	(6)	
2008.1	120	23,932	23,932	23,927	23,927	23,931	(3)	
2008.2	114	24,888	24,888	24,883	24,883	24,886	(4)	
2009.1	108	24,600	24,599	24,594	24,594	24,597	(3)	
2009.2	102	26,481	26,481	26,474	26,474	26,477	(3)	
2010.1	96	21,971	21,970	21,965	21,965	21,974	(9)	
2010.2	90	25,603	25,603	25,594	25,594	25,595	(1)	
2011.1	84	24,061	24,061	24,050	24,050	24,052	(2)	
2011.2	78	27,057	27,055	27,044	27,044	27,051	(7)	
2012.1	72	25,529	25,537	25,516	25,516	25,489	26	
2012.2	66	25,314	25,287	25,304	25,304	25,287	18	
2013.1	60	25,343	25,332	25,334	25,334	25,339	(5)	
2013.2	54	27,564	27,563	27,551	27,551	27,562	(11)	
2014.1	48	26,550	26,548	26,534	26,534	26,524	10	
2014.2	42	27,045	27,045	27,014	27,014	27,007	7	
2015.1	36	34,106	34,100	34,071	34,071	34,077	(6)	
2015.2	30	31,244	31,230	31,171	31,171	31,198	(27)	
2016.1	24	30,184	30,169	30,078	30,078	30,048	30	
2016.2	18	35,732	35,676	35,525	35,525	35,376	149	
2017.1	12	34,326	33,997	33,946	33,946	33,004	942	
2017.2	6	38,302	29,005	35,886	35,886			
Total		918,051	908,296	914,645	914,645	728,739	1,065	

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	11,194	11,194	11,194	11,194	11,194		
1998.2	234	11,277	11,277	11,277	11,277	11,277		
1999.1	228	10,857	10,857	10,857	10,857	10,857		
1999.2	222	13,250	13,250	13,250	13,250	13,250		
2000.1	216	12,234	12,234	12,234	12,234	12,234		
2000.2	210	14,131	14,131	14,131	14,131	14,131		
2001.1	204	12,782	12,782	12,782	12,782	12,782		
2001.2	198	13,283	13,283	13,283	13,283	13,283		
2002.1	192	11,365	11,365	11,365	11,365	11,365		
2002.2	186	10,836	10,836	10,836	10,836	10,836	10,836	(0)
2003.1	180	9,078	9,078	9,078	9,078	9,078	9,085	(7)
2003.2	174	13,348	13,348	13,347	13,347	13,347	13,348	(2)
2004.1	168	7,640	7,640	7,640	7,640	7,640	7,640	(1)
2004.2	162	9,432	9,432	9,431	9,431	9,431	9,432	(1)
2005.1	156	8,206	8,206	8,205	8,205	8,205	8,206	(1)
2005.2	150	10,541	10,541	10,540	10,540	10,540	10,541	(1)
2006.1	144	9,360	9,360	9,358	9,358	9,358	9,359	(0)
2006.2	138	11,665	11,665	11,663	11,663	11,663	11,664	(1)
2007.1	132	10,367	10,367	10,365	10,365	10,365	10,366	(1)
2007.2	126	13,707	13,707	13,704	13,704	13,704	13,706	(2)
2008.1	120	11,933	11,933	11,930	11,930	11,930	11,931	(1)
2008.2	114	15,500	15,497	15,496	15,496	15,496	15,497	(1)
2009.1	108	12,209	12,209	12,208	12,208	12,208	12,208	(1)
2009.2	102	15,172	15,172	15,170	15,170	15,170	15,171	(1)
2010.1	96	11,542	11,542	11,540	11,540	11,540	11,541	(1)
2010.2	90	15,498	15,498	15,496	15,496	15,496	15,496	(0)
2011.1	84	13,142	13,142	13,141	13,141	13,141	13,142	(1)
2011.2	78	17,034	17,034	17,034	17,034	17,034	17,035	(2)
2012.1	72	12,749	12,749	12,750	12,750	12,750	12,753	(3)
2012.2	66	16,690	16,690	16,692	16,692	16,692	16,704	(13)
2013.1	60	13,073	13,073	13,074	13,074	13,074	13,090	(17)
2013.2	54	19,066	19,065	19,060	19,060	19,060	19,087	(27)
2014.1	48	15,586	15,586	15,578	15,578	15,578	15,591	(14)
2014.2	42	20,981	20,978	20,972	20,972	20,972	20,986	(14)
2015.1	36	18,445	18,442	18,418	18,418	18,418	18,463	(45)
2015.2	30	21,176	21,174	21,127	21,127	21,127	21,179	(53)
2016.1	24	18,551	18,544	18,511	18,511	18,511	18,592	(81)
2016.2	18	25,208	25,152	25,157	25,157	25,157	25,160	(3)
2017.1	12	20,215	20,095	20,222	20,222	20,222	20,071	151
2017.2	6	24,428	20,374	25,678	25,678	25,678		
Total		562,754	558,506	563,791	563,791	427,882	(142)	

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	127	127	127	127	127		
1998.2	234	54	54	54	54	54		
1999.1	228	115	115	115	115	115		
1999.2	222	131	131	131	131	131		
2000.1	216	90	90	90	90	90		
2000.2	210	138	138	138	138	138		
2001.1	204	121	121	121	121	121		
2001.2	198	203	203	203	203	203		
2002.1	192	44	44	44	44	44		
2002.2	186	102	102	102	102	102	102	0
2003.1	180	79	79	79	79	79	79	0
2003.2	174	126	126	126	126	126	126	0
2004.1	168	72	72	72	72	72	72	0
2004.2	162	75	75	75	75	75	75	0
2005.1	156	103	103	103	103	103	103	0
2005.2	150	40	40	40	40	40	40	0
2006.1	144	85	85	85	85	85	85	0
2006.2	138	103	103	103	103	103	103	0
2007.1	132	77	77	77	77	77	77	0
2007.2	126	30	30	30	30	30	30	0
2008.1	120	70	70	70	70	70	70	0
2008.2	114	53	53	53	53	53	53	0
2009.1	108	59	59	59	59	59	59	0
2009.2	102	135	135	135	135	135	135	0
2010.1	96	50	50	50	50	50	50	0
2010.2	90	54	54	54	54	54	54	0
2011.1	84	90	90	90	90	90	90	0
2011.2	78	63	63	63	63	63	63	0
2012.1	72	25	25	25	25	25	25	0
2012.2	66	33	33	33	33	33	33	0
2013.1	60	32	32	32	32	32	32	0
2013.2	54	48	48	48	48	48	48	0
2014.1	48	17	17	17	17	17	17	0
2014.2	42	110	110	110	110	110	115	(5)
2015.1	36	48	48	48	48	48	48	0
2015.2	30	3	3	3	3	3	3	(0)
2016.1	24	18	18	18	18	18	18	(1)
2016.2	18	7	7	7	7	7	12	(5)
2017.1	12	13	13	13	13	13	16	(3)
2017.2	6	68	30	77	77	77		
Total		2,911	2,872	2,919	2,919	1,833	(13)	

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	2,827	2,827	2,827	2,827	2,827		
1998.2	234	3,231	3,230	3,231	3,231	3,231		
1999.1	228	3,449	3,449	3,449	3,449	3,449		
1999.2	222	3,919	3,919	3,919	3,919	3,919		
2000.1	216	3,216	3,216	3,216	3,216	3,216		
2000.2	210	4,052	4,052	4,052	4,052	4,052		
2001.1	204	3,415	3,415	3,415	3,415	3,415		
2001.2	198	3,550	3,550	3,550	3,550	3,550		
2002.1	192	3,309	3,309	3,309	3,309	3,309		
2002.2	186	3,764	3,764	3,764	3,764	3,764	3,764	0
2003.1	180	3,296	3,296	3,296	3,296	3,296	3,296	0
2003.2	174	4,346	4,346	4,346	4,346	4,346	4,346	0
2004.1	168	3,712	3,712	3,712	3,712	3,712	3,712	0
2004.2	162	4,491	4,491	4,491	4,491	4,491	4,491	0
2005.1	156	4,416	4,416	4,417	4,417	4,421	4,421	(4)
2005.2	150	4,431	4,431	4,431	4,431	4,431	4,431	(0)
2006.1	144	3,992	3,992	3,992	3,992	3,992	3,992	(0)
2006.2	138	3,996	3,996	3,996	3,996	3,996	3,997	(1)
2007.1	132	3,795	3,795	3,795	3,795	3,795	3,795	(0)
2007.2	126	4,760	4,760	4,760	4,760	4,766	4,766	(6)
2008.1	120	4,304	4,304	4,304	4,304	4,306	4,306	(2)
2008.2	114	4,528	4,528	4,528	4,528	4,529	4,529	(1)
2009.1	108	4,144	4,144	4,144	4,144	4,145	4,145	(1)
2009.2	102	4,806	4,806	4,806	4,806	4,807	4,807	(1)
2010.1	96	4,099	4,099	4,099	4,099	4,100	4,100	(1)
2010.2	90	4,864	4,864	4,863	4,863	4,865	4,865	(1)
2011.1	84	4,173	4,173	4,172	4,172	4,173	4,173	(1)
2011.2	78	4,875	4,875	4,873	4,873	4,874	4,874	(1)
2012.1	72	4,339	4,339	4,338	4,338	4,339	4,339	(1)
2012.2	66	4,726	4,726	4,724	4,724	4,724	4,724	0
2013.1	60	4,092	4,092	4,090	4,090	4,091	4,091	(1)
2013.2	54	4,229	4,229	4,224	4,224	4,229	4,229	(5)
2014.1	48	4,184	4,184	4,179	4,179	4,190	4,190	(11)
2014.2	42	4,735	4,735	4,729	4,729	4,725	4,725	4
2015.1	36	5,364	5,357	5,349	5,349	5,356	5,356	(7)
2015.2	30	4,799	4,780	4,791	4,791	4,792	4,792	(1)
2016.1	24	4,841	4,835	4,833	4,833	4,845	4,845	(12)
2016.2	18	6,272	6,259	6,251	6,251	6,204	6,204	47
2017.1	12	5,724	5,621	5,690	5,690	5,564	5,564	126
2017.2	6	7,317	5,863	6,949	6,949			
Total		172,380	170,777	171,902	171,902	133,867	120	

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	937	937	937	937	937		
1998.2	234	2,197	2,197	2,197	2,197	2,197		
1999.1	228	1,736	1,723	1,736	1,736	1,736		
1999.2	222	1,299	1,299	1,299	1,299	1,299		
2000.1	216	2,176	2,176	2,176	2,176	2,176		
2000.2	210	3,238	3,237	3,238	3,238	3,238		
2001.1	204	2,019	2,019	2,019	2,019	2,019		
2001.2	198	3,017	3,017	3,017	3,017	3,017		
2002.1	192	1,618	1,618	1,618	1,618	1,618		
2002.2	186	2,086	2,084	2,084	2,084	2,086	(1)	
2003.1	180	1,593	1,593	1,592	1,592	1,593	(1)	
2003.2	174	1,834	1,834	1,833	1,833	1,835	(2)	
2004.1	168	1,567	1,561	1,566	1,566	1,555	11	
2004.2	162	1,161	1,160	1,159	1,159	1,161	(2)	
2005.1	156	1,205	1,205	1,203	1,203	1,205	(2)	
2005.2	150	1,114	1,100	1,110	1,110	1,120	(10)	
2006.1	144	1,033	1,033	1,025	1,025	1,033	(8)	
2006.2	138	1,383	1,383	1,366	1,366	1,383	(17)	
2007.1	132	819	819	810	810	827	(17)	
2007.2	126	1,372	1,370	1,369	1,369	1,396	(26)	
2008.1	120	1,300	1,300	1,290	1,290	1,300	(10)	
2008.2	114	626	621	625	625	636	(11)	
2009.1	108	766	766	764	764	774	(10)	
2009.2	102	1,430	1,430	1,415	1,415	1,441	(26)	
2010.1	96	824	809	817	817	812	4	
2010.2	90	1,702	1,159	1,678	1,678	1,689	(11)	
2011.1	84	1,522	1,227	1,497	1,497	1,547	(50)	
2011.2	78	1,546	1,531	1,508	1,508	1,514	(6)	
2012.1	72	2,221	1,550	2,158	2,158	2,048	110	
2012.2	66	2,514	2,196	2,391	2,391	2,273	117	
2013.1	60	1,736	1,076	1,671	1,671	1,667	4	
2013.2	54	3,826	2,916	3,719	3,719	3,743	(24)	
2014.1	48	1,258	807	1,226	1,226	1,214	12	
2014.2	42	2,289	1,012	2,391	2,391	2,123	268	
2015.1	36	3,517	1,553	3,796	3,796	3,798	(2)	
2015.2	30	2,451	1,074	2,787	2,787	2,882	(95)	
2016.1	24	1,855	979	2,290	2,290	2,138	152	
2016.2	18	1,661	844	2,309	2,309	2,731	(422)	
2017.1	12	1,542	426	2,497	2,497	2,248	250	
2017.2	6	646	197	1,475	1,475			
Total		68,633	56,839	71,657	71,657	51,771	175	

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

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

Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE (000)	Paid Claim Amount and ALAE (000)	ALAE Development Method	Estimated Ultimate Claims and ALAE		Prior	Difference
					Reported Incurred Claim Amount and ALAE	Selected Ultimate Claim Amount and ALAE Estimate		
1998.1	240	565	565	565	565	565		
1998.2	234	1,377	1,377	1,377	1,377	1,377		
1999.1	228	208	208	208	208	208		
1999.2	222	123	123	123	123	123		
2000.1	216	552	552	552	552	552		
2000.2	210	1,333	1,333	1,333	1,333	1,333		
2001.1	204	676	676	676	676	676		
2001.2	198	856	856	856	856	856		
2002.1	192	145	145	145	145	145		
2002.2	186	325	325	325	325	325	325	0
2003.1	180	181	181	181	181	181	181	0
2003.2	174	591	591	578	578	591	(13)	
2004.1	168	180	180	176	176	180	(4)	
2004.2	162	681	681	664	664	704	(40)	
2005.1	156	9	9	9	9	9	(0)	
2005.2	150	5	5	5	5	5	(0)	
2006.1	144	5	5	5	5	5	(0)	
2006.2	138	434	434	455	455	434	20	
2007.1	132	26	26	28	28	26	2	
2007.2	126	64	64	69	69	71	(2)	
2008.1	120	139	139	141	141	139	2	
2008.2	114	18	18	19	19	18	1	
2009.1	108	684	684	703	703	684	19	
2009.2	102	1,805	1,805	1,802	1,802	1,803	(1)	
2010.1	96	53	53	54	54	51	3	
2010.2	90	215	215	217	217	227	(10)	
2011.1	84	29	29	33	33	32	1	
2011.2	78	306	23	331	331	204	127	
2012.1	72	99	17	101	101	49	51	
2012.2	66	228	126	231	231	271	(40)	
2013.1	60	55	54	69	69	63	6	
2013.2	54	1,007	446	1,254	1,254	985	269	
2014.1	48	465	178	557	557	789	(232)	
2014.2	42	256	155	305	305	268	37	
2015.1	36	738	9	978	978	598	379	
2015.2	30	422	66	578	578	198	380	
2016.1	24	536	150	856	856	1,488	(632)	
2016.2	18	843	564	1,581	1,581	1,595	(14)	
2017.1	12	151	31	409	409	719	(310)	
2017.2	6	95	53	418	418			
Total		16,480	13,150	18,966	18,966	12,713	(0)	

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

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Claim Counts	Estimated Ultimate Claim Counts		(5) Selected Ultimate Claim Counts	(6) Prior	(7) Difference
			(4) Counts Development Method	Reported Claim			
1998.1	240	1,361	1,361	1,361			
1998.2	234	1,644	1,644	1,644			
1999.1	228	1,486	1,486	1,486			
1999.2	222	1,780	1,780	1,780			
2000.1	216	1,590	1,590	1,590			
2000.2	210	1,874	1,874	1,874			
2001.1	204	1,726	1,726	1,726			
2001.2	198	1,854	1,854	1,854			
2002.1	192	1,560	1,560	1,560			
2002.2	186	1,669	1,669	1,669	1,669	0	
2003.1	180	1,475	1,475	1,475	1,475	0	
2003.2	174	1,292	1,292	1,292	1,292	0	
2004.1	168	1,203	1,203	1,203	1,203	(0)	
2004.2	162	1,442	1,442	1,442	1,442	(0)	
2005.1	156	1,292	1,292	1,292	1,293	(1)	
2005.2	150	1,328	1,328	1,328	1,329	(1)	
2006.1	144	1,124	1,124	1,124	1,124	(0)	
2006.2	138	1,366	1,366	1,366	1,366	(0)	
2007.1	132	1,133	1,133	1,133	1,133	(0)	
2007.2	126	1,243	1,243	1,243	1,242	1	
2008.1	120	896	896	896	896	(0)	
2008.2	114	1,080	1,080	1,080	1,080	(0)	
2009.1	108	1,020	1,020	1,020	1,021	(1)	
2009.2	102	1,173	1,172	1,172	1,174	(2)	
2010.1	96	1,054	1,053	1,053	1,052	1	
2010.2	90	1,223	1,221	1,221	1,221	0	
2011.1	84	1,037	1,035	1,035	1,037	(2)	
2011.2	78	1,253	1,252	1,252	1,251	1	
2012.1	72	1,105	1,102	1,102	1,099	3	
2012.2	66	1,201	1,195	1,195	1,194	2	
2013.1	60	1,211	1,205	1,205	1,083	122	
2013.2	54	1,392	1,380	1,380	1,244	136	
2014.1	48	1,122	1,118	1,118	995	123	
2014.2	42	1,228	1,223	1,223	1,119	104	
2015.1	36	1,253	1,252	1,252	1,147	105	
2015.2	30	1,352	1,353	1,353	1,238	115	
2016.1	24	1,157	1,168	1,168	1,066	102	
2016.2	18	1,337	1,353	1,353	1,224	129	
2017.1	12	1,245	1,246	1,246	1,031	215	
2017.2	6	1,316	1,426	1,426			
Total		53,097	53,190	53,190	35,737	1,152	

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

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Claim Counts	Estimated Ultimate Claim Counts		(5) Selected Ultimate Claim Counts	(6) Prior	(7) Difference
			(4) Counts Development Method	Reported Claim			
1998.1	240	4,607	4,607	4,607			
1998.2	234	5,360	5,360	5,360			
1999.1	228	4,781	4,781	4,781			
1999.2	222	5,329	5,329	5,329			
2000.1	216	4,937	4,937	4,937			
2000.2	210	5,430	5,430	5,430			
2001.1	204	5,297	5,297	5,297			
2001.2	198	5,231	5,231	5,231			
2002.1	192	4,815	4,815	4,815			
2002.2	186	4,591	4,591	4,591	4,591	(0)	
2003.1	180	4,349	4,349	4,349	4,349	(0)	
2003.2	174	3,954	3,954	3,954	3,954	0	
2004.1	168	4,306	4,306	4,306	4,306	0	
2004.2	162	4,582	4,582	4,582	4,582	0	
2005.1	156	4,663	4,663	4,663	4,663	0	
2005.2	150	4,771	4,771	4,771	4,771	0	
2006.1	144	4,672	4,672	4,672	4,672	0	
2006.2	138	5,590	5,590	5,590	5,590	0	
2007.1	132	5,167	5,167	5,167	5,167	0	
2007.2	126	5,785	5,785	5,785	5,785	0	
2008.1	120	5,034	5,034	5,034	5,034	0	
2008.2	114	5,676	5,676	5,676	5,676	0	
2009.1	108	5,661	5,661	5,661	5,661	0	
2009.2	102	6,286	6,286	6,286	6,292	(6)	
2010.1	96	5,700	5,699	5,699	5,698	1	
2010.2	90	6,480	6,478	6,478	6,479	(1)	
2011.1	84	5,819	5,817	5,817	5,817	1	
2011.2	78	6,480	6,478	6,478	6,479	(1)	
2012.1	72	5,741	5,740	5,740	5,740	(0)	
2012.2	66	6,167	6,165	6,165	6,168	(2)	
2013.1	60	5,935	5,933	5,933	5,780	153	
2013.2	54	7,246	7,244	7,244	6,906	338	
2014.1	48	7,144	7,141	7,141	6,829	311	
2014.2	42	7,597	7,595	7,595	7,179	417	
2015.1	36	9,044	9,047	9,047	8,471	576	
2015.2	30	7,893	7,897	7,897	7,346	551	
2016.1	24	7,455	7,463	7,463	6,937	526	
2016.2	18	8,436	8,451	8,451	8,155	295	
2017.1	12	7,965	7,998	7,998	7,887	111	
2017.2	6	8,849	8,940	8,940			
Total		234,825	234,962	234,962	176,962	3,272	

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

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

Accident Semester	Maturity (in Months)	Reported Claim Counts	Counts Development Method	Estimated Ultimate Claim Counts		Prior	Difference
				Reported Claim	Selected Ultimate Claim Counts		
1998.1	240	13	13	13	13		
1998.2	234	16	16	16	16		
1999.1	228	16	16	16	16		
1999.2	222	15	15	15	15		
2000.1	216	9	9	9	9		
2000.2	210	19	19	19	19		
2001.1	204	5	5	5	5		
2001.2	198	18	18	18	18		
2002.1	192	8	8	8	8		
2002.2	186	23	23	23	23	23	0
2003.1	180	11	11	11	11	11	0
2003.2	174	14	14	14	14	14	0
2004.1	168	19	19	19	19	19	0
2004.2	162	18	18	18	18	18	0
2005.1	156	14	14	14	14	14	0
2005.2	150	15	15	15	15	15	0
2006.1	144	14	14	14	14	14	0
2006.2	138	14	14	14	14	14	0
2007.1	132	18	18	18	18	18	0
2007.2	126	13	13	13	13	13	0
2008.1	120	11	11	11	11	11	0
2008.2	114	19	19	19	19	19	0
2009.1	108	14	14	14	14	14	0
2009.2	102	10	10	10	10	10	0
2010.1	96	8	8	8	8	8	0
2010.2	90	12	12	12	12	12	0
2011.1	84	11	11	11	11	11	0
2011.2	78	11	11	11	11	11	0
2012.1	72	7	7	7	7	7	0
2012.2	66	17	17	17	17	17	(0)
2013.1	60	9	9	9	9	8	1
2013.2	54	16	16	16	16	16	0
2014.1	48	4	4	4	4	4	0
2014.2	42	13	13	13	13	13	(0)
2015.1	36	7	7	7	7	7	0
2015.2	30	9	9	9	9	9	0
2016.1	24	7	7	7	7	7	0
2016.2	18	11	11	11	11	10	0
2017.1	12	7	6	6	6	5	1
2017.2	6	11	10	10	10		
Total		506	504	504	372	3	

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

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Claim Counts	Estimated Ultimate Claim Counts		(5) Selected Ultimate Claim Counts	(6) Prior	(7) Difference
			Counts Development Method	Reported Claim			
1998.1	240	445	445	445	445		
1998.2	234	531	531	531	531		
1999.1	228	476	476	476	476		
1999.2	222	613	613	613	613		
2000.1	216	459	459	459	459		
2000.2	210	652	652	652	652		
2001.1	204	547	547	547	547		
2001.2	198	526	526	526	526		
2002.1	192	436	436	436	436		
2002.2	186	502	502	502	502	0	
2003.1	180	366	366	366	366	0	
2003.2	174	388	388	388	388	0	
2004.1	168	344	344	344	344	0	
2004.2	162	409	409	409	409	0	
2005.1	156	367	367	367	367	0	
2005.2	150	406	406	406	406	0	
2006.1	144	354	354	354	354	0	
2006.2	138	350	350	350	350	0	
2007.1	132	329	329	329	329	0	
2007.2	126	338	338	338	338	0	
2008.1	120	247	247	247	247	0	
2008.2	114	295	295	295	295	0	
2009.1	108	269	269	269	269	0	
2009.2	102	284	284	284	284	0	
2010.1	96	224	224	224	224	(0)	
2010.2	90	312	312	312	312	(0)	
2011.1	84	245	245	245	245	0	
2011.2	78	309	308	308	309	(0)	
2012.1	72	291	291	291	290	0	
2012.2	66	312	311	311	312	(0)	
2013.1	60	272	272	272	249	23	
2013.2	54	304	304	304	284	20	
2014.1	48	240	239	239	222	17	
2014.2	42	274	273	273	254	19	
2015.1	36	265	264	264	247	17	
2015.2	30	295	294	294	272	22	
2016.1	24	252	248	248	233	15	
2016.2	18	272	261	261	254	7	
2017.1	12	232	215	215	211	4	
2017.2	6	327	277	277			
Total		14,359	14,272	14,272	9,166	144	

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

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

Accident Semester	Maturity (in Months)	Reported Claim Counts	Counts Development Method	Estimated Ultimate Claim Counts		Prior	Difference
				Reported Claim	Selected Ultimate Claim Counts		
1998.1	240	22	22	22	22		
1998.2	234	25	25	25	25		
1999.1	228	26	26	26	26		
1999.2	222	24	24	24	24		
2000.1	216	15	15	15	15		
2000.2	210	30	30	30	30		
2001.1	204	12	12	12	12		
2001.2	198	27	27	27	27		
2002.1	192	16	16	16	16		
2002.2	186	33	33	33	33	33	0
2003.1	180	16	16	16	16	16	0
2003.2	174	15	15	15	15	15	0
2004.1	168	30	30	30	30	30	0
2004.2	162	21	21	21	21	21	0
2005.1	156	15	15	15	15	15	0
2005.2	150	21	21	21	21	21	0
2006.1	144	21	21	21	21	21	0
2006.2	138	27	27	27	27	27	0
2007.1	132	32	32	32	32	32	0
2007.2	126	28	28	28	28	28	0
2008.1	120	21	21	21	21	21	0
2008.2	114	30	30	30	30	30	0
2009.1	108	20	20	20	20	20	0
2009.2	102	21	21	21	21	21	0
2010.1	96	22	22	22	22	22	0
2010.2	90	24	24	24	24	24	0
2011.1	84	17	17	17	17	17	0
2011.2	78	19	19	19	19	19	0
2012.1	72	26	26	26	26	26	0
2012.2	66	27	27	27	27	27	0
2013.1	60	16	16	16	16	15	1
2013.2	54	23	23	23	23	23	0
2014.1	48	8	8	8	8	8	0
2014.2	42	17	17	17	17	16	1
2015.1	36	9	9	9	9	9	0
2015.2	30	19	19	19	19	19	(0)
2016.1	24	9	9	9	9	9	0
2016.2	18	24	24	24	24	21	3
2017.1	12	11	11	11	11	13	(2)
2017.2	6	11	11	11	11		
Total		830	829	829	619	619	3

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

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Claim Counts	Estimated Ultimate Claim Counts		(5) Selected Ultimate Claim Counts	(6) Prior	(7) Difference
			Counts Development Method	Reported Claim			
1998.1	240	1,628	1,628	1,628			
1998.2	234	1,982	1,982	1,982			
1999.1	228	1,782	1,782	1,782			
1999.2	222	2,203	2,203	2,203			
2000.1	216	1,916	1,916	1,916			
2000.2	210	2,432	2,432	2,432			
2001.1	204	1,945	1,945	1,945			
2001.2	198	2,119	2,119	2,119			
2002.1	192	1,817	1,817	1,817			
2002.2	186	2,031	2,031	2,031	2,031	0	
2003.1	180	1,788	1,788	1,788	1,788	0	
2003.2	174	1,626	1,626	1,626	1,626	0	
2004.1	168	1,400	1,400	1,400	1,400	0	
2004.2	162	1,584	1,584	1,584	1,584	0	
2005.1	156	1,417	1,417	1,417	1,417	0	
2005.2	150	1,552	1,552	1,552	1,552	0	
2006.1	144	1,374	1,374	1,374	1,374	0	
2006.2	138	1,502	1,502	1,502	1,502	0	
2007.1	132	1,450	1,450	1,450	1,450	0	
2007.2	126	1,512	1,512	1,512	1,512	0	
2008.1	120	1,177	1,177	1,177	1,177	0	
2008.2	114	1,300	1,300	1,300	1,300	0	
2009.1	108	1,240	1,240	1,240	1,240	0	
2009.2	102	1,447	1,447	1,447	1,447	0	
2010.1	96	1,270	1,270	1,270	1,270	0	
2010.2	90	1,552	1,552	1,552	1,552	0	
2011.1	84	1,369	1,369	1,369	1,369	0	
2011.2	78	1,611	1,611	1,611	1,611	0	
2012.1	72	1,386	1,386	1,386	1,386	0	
2012.2	66	1,511	1,511	1,511	1,511	0	
2013.1	60	1,539	1,539	1,539	1,395	144	
2013.2	54	2,008	2,008	2,008	1,835	172	
2014.1	48	1,649	1,648	1,648	1,515	133	
2014.2	42	1,855	1,853	1,853	1,684	169	
2015.1	36	1,909	1,907	1,907	1,742	165	
2015.2	30	2,045	2,041	2,041	1,867	174	
2016.1	24	1,916	1,912	1,912	1,761	151	
2016.2	18	2,244	2,230	2,230	2,167	63	
2017.1	12	2,055	2,016	2,016	1,934	83	
2017.2	6	2,529	2,277	2,277			
Total		68,672	68,354	68,354	46,999	1,253	

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

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Claim Counts	Estimated Ultimate Claim Counts		(5) Selected Ultimate Claim Counts	(6) Prior	(7) Difference
			Counts Development Method	Reported Claim			
1998.1	240	4,424	4,424	4,424	4,424		
1998.2	234	5,034	5,034	5,034	5,034		
1999.1	228	4,976	4,976	4,976	4,976		
1999.2	222	5,288	5,288	5,288	5,288		
2000.1	216	5,366	5,366	5,366	5,366		
2000.2	210	6,078	6,078	6,078	6,078		
2001.1	204	5,626	5,626	5,626	5,626		
2001.2	198	5,644	5,644	5,644	5,644		
2002.1	192	5,339	5,339	5,339	5,339		
2002.2	186	5,186	5,186	5,186	5,186	5,186	0
2003.1	180	4,684	4,684	4,684	4,684	4,684	0
2003.2	174	4,198	4,198	4,198	4,198	4,198	0
2004.1	168	4,967	4,967	4,967	4,967	4,967	0
2004.2	162	5,335	5,335	5,335	5,335	5,335	0
2005.1	156	5,314	5,314	5,314	5,314	5,314	0
2005.2	150	5,572	5,572	5,572	5,572	5,572	0
2006.1	144	5,558	5,558	5,558	5,558	5,558	0
2006.2	138	6,713	6,713	6,713	6,713	6,713	0
2007.1	132	6,815	6,815	6,815	6,815	6,815	0
2007.2	126	6,709	6,709	6,709	6,709	6,709	0
2008.1	120	5,941	5,941	5,941	5,941	5,941	0
2008.2	114	6,198	6,198	6,198	6,198	6,198	1
2009.1	108	6,625	6,625	6,625	6,625	6,624	1
2009.2	102	6,933	6,933	6,933	6,933	6,932	0
2010.1	96	5,905	5,905	5,905	5,905	5,905	(1)
2010.2	90	6,355	6,354	6,354	6,354	6,354	0
2011.1	84	6,226	6,225	6,225	6,225	6,225	0
2011.2	78	6,775	6,774	6,774	6,774	6,774	0
2012.1	72	6,306	6,305	6,305	6,305	6,305	0
2012.2	66	6,293	6,292	6,292	6,292	6,290	2
2013.1	60	5,978	5,977	5,977	5,977	5,944	34
2013.2	54	5,740	5,739	5,739	5,739	5,563	176
2014.1	48	5,480	5,479	5,479	5,479	5,293	187
2014.2	42	5,015	5,013	5,013	5,013	4,818	195
2015.1	36	7,188	7,185	7,185	7,185	6,859	327
2015.2	30	5,555	5,551	5,551	5,551	5,227	324
2016.1	24	5,597	5,593	5,593	5,593	5,301	292
2016.2	18	5,995	5,988	5,988	5,988	5,846	142
2017.1	12	6,026	6,010	6,010	6,010	6,007	4
2017.2	6	6,660	6,360	6,360	6,360		
Total		231,617	231,280	231,280	231,280	175,458	1,686

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

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Claim Counts	Estimated Ultimate Claim Counts		(5) Selected Ultimate Claim Counts	(6) Prior	(7) Difference
			Counts Development Method	Reported Claim			
1998.1	240	13,712	13,712	13,712	13,712		
1998.2	234	13,413	13,413	13,413	13,413		
1999.1	228	14,114	14,114	14,114	14,114		
1999.2	222	14,592	14,592	14,592	14,592		
2000.1	216	14,219	14,219	14,219	14,219		
2000.2	210	14,345	14,345	14,345	14,345		
2001.1	204	14,174	14,174	14,174	14,174		
2001.2	198	12,853	12,853	12,853	12,853		
2002.1	192	11,849	11,849	11,849	11,849		
2002.2	186	10,325	10,325	10,325	10,325	10,325	0
2003.1	180	8,514	8,514	8,514	8,514	8,514	0
2003.2	174	9,281	9,281	9,281	9,281	9,281	0
2004.1	168	7,210	7,210	7,210	7,210	7,210	0
2004.2	162	7,515	7,515	7,515	7,515	7,515	0
2005.1	156	7,431	7,431	7,431	7,431	7,431	0
2005.2	150	8,130	8,130	8,130	8,130	8,130	0
2006.1	144	8,000	8,000	8,000	8,000	8,000	0
2006.2	138	8,634	8,634	8,634	8,634	8,634	0
2007.1	132	9,591	9,591	9,591	9,591	9,591	0
2007.2	126	10,187	10,187	10,187	10,187	10,187	(0)
2008.1	120	10,414	10,414	10,414	10,414	10,414	(0)
2008.2	114	10,948	10,948	10,948	10,948	10,948	(0)
2009.1	108	11,191	11,191	11,191	11,191	11,191	(0)
2009.2	102	11,405	11,405	11,405	11,405	11,405	(0)
2010.1	96	9,861	9,861	9,861	9,861	9,861	(0)
2010.2	90	11,075	11,075	11,075	11,075	11,075	(0)
2011.1	84	12,499	12,499	12,499	12,499	12,499	(0)
2011.2	78	13,697	13,697	13,697	13,697	13,697	(0)
2012.1	72	11,561	11,561	11,561	11,561	11,562	(1)
2012.2	66	12,013	12,013	12,013	12,013	12,014	(1)
2013.1	60	11,413	11,413	11,413	11,413	11,342	71
2013.2	54	13,301	13,302	13,302	13,302	13,154	148
2014.1	48	12,422	12,422	12,422	12,422	12,323	99
2014.2	42	12,865	12,864	12,864	12,864	12,641	223
2015.1	36	14,948	14,948	14,948	14,948	14,730	218
2015.2	30	13,604	13,604	13,604	13,604	13,283	321
2016.1	24	13,281	13,285	13,285	13,285	13,028	256
2016.2	18	14,182	14,204	14,204	14,204	13,986	218
2017.1	12	14,007	14,137	14,137	14,137	13,860	276
2017.2	6	12,786	14,417	14,417	14,417		
Total		465,562	467,347	467,347	327,831	1,829	

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

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

Accident Semester	Maturity (in Months)	Reported Claim Counts	Counts Development Method	Estimated Ultimate Claim Counts		Prior	Difference
				Reported Claim	Selected Ultimate Claim Counts		
1998.1	240	56	56	56	56		
1998.2	234	33	33	33	33		
1999.1	228	47	47	47	47		
1999.2	222	52	52	52	52		
2000.1	216	38	38	38	38		
2000.2	210	59	59	59	59		
2001.1	204	31	31	31	31		
2001.2	198	50	50	50	50		
2002.1	192	34	34	34	34		
2002.2	186	21	21	21	21	21	0
2003.1	180	24	24	24	24	24	0
2003.2	174	37	37	37	37	37	0
2004.1	168	24	24	24	24	24	0
2004.2	162	19	19	19	19	19	0
2005.1	156	20	20	20	20	20	0
2005.2	150	13	13	13	13	13	0
2006.1	144	23	23	23	23	23	0
2006.2	138	15	15	15	15	15	0
2007.1	132	13	13	13	13	13	0
2007.2	126	9	9	9	9	9	0
2008.1	120	17	17	17	17	17	0
2008.2	114	16	16	16	16	16	0
2009.1	108	10	10	10	10	10	0
2009.2	102	19	19	19	19	19	0
2010.1	96	5	5	5	5	5	0
2010.2	90	10	10	10	10	10	0
2011.1	84	12	12	12	12	12	0
2011.2	78	11	11	11	11	11	0
2012.1	72	3	3	3	3	3	0
2012.2	66	8	8	8	8	8	0
2013.1	60	8	8	8	8	8	0
2013.2	54	11	11	11	11	10	1
2014.1	48	5	5	5	5	5	0
2014.2	42	9	9	9	9	8	1
2015.1	36	8	8	8	8	8	(0)
2015.2	30	1	1	1	1	1	(0)
2016.1	24	6	6	6	6	5	1
2016.2	18	2	2	2	2	3	(1)
2017.1	12	5	5	5	5	5	0
2017.2	6	4	4	4	4		
Total		788	788	788	381	2	

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

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

(1) Accident Semester	(2) Maturity (in Months)	(3) Reported Claim Counts	Estimated Ultimate Claim Counts		(5) Selected Ultimate Claim Counts	(6) Prior	(7) Difference
			Counts Development Method	Reported Claim			
1998.1	240	1,648	1,648	1,648	1,648		
1998.2	234	1,680	1,680	1,680	1,680		
1999.1	228	1,758	1,758	1,758	1,758		
1999.2	222	1,910	1,910	1,910	1,910		
2000.1	216	1,697	1,697	1,697	1,697		
2000.2	210	1,888	1,888	1,888	1,888		
2001.1	204	1,781	1,781	1,781	1,781		
2001.2	198	1,587	1,587	1,587	1,587		
2002.1	192	1,533	1,533	1,533	1,533		
2002.2	186	1,396	1,396	1,396	1,396	1,396	0
2003.1	180	1,280	1,280	1,280	1,280	1,280	0
2003.2	174	1,545	1,545	1,545	1,545	1,545	0
2004.1	168	1,551	1,551	1,551	1,551	1,551	0
2004.2	162	1,765	1,765	1,765	1,765	1,765	0
2005.1	156	1,583	1,583	1,583	1,583	1,583	0
2005.2	150	1,451	1,451	1,451	1,451	1,451	0
2006.1	144	1,338	1,338	1,338	1,338	1,338	0
2006.2	138	1,523	1,523	1,523	1,523	1,523	0
2007.1	132	1,503	1,503	1,503	1,503	1,503	0
2007.2	126	1,422	1,422	1,422	1,422	1,422	0
2008.1	120	1,285	1,285	1,285	1,285	1,285	0
2008.2	114	1,484	1,484	1,484	1,484	1,484	0
2009.1	108	1,487	1,487	1,487	1,487	1,487	0
2009.2	102	1,590	1,590	1,590	1,590	1,590	0
2010.1	96	1,381	1,381	1,381	1,381	1,381	0
2010.2	90	1,600	1,600	1,600	1,600	1,600	0
2011.1	84	1,531	1,531	1,531	1,531	1,531	0
2011.2	78	1,759	1,759	1,759	1,759	1,759	0
2012.1	72	1,440	1,440	1,440	1,440	1,440	0
2012.2	66	1,554	1,554	1,554	1,554	1,554	(0)
2013.1	60	1,390	1,390	1,390	1,390	1,367	23
2013.2	54	1,433	1,433	1,433	1,433	1,410	23
2014.1	48	1,272	1,272	1,272	1,272	1,238	34
2014.2	42	1,324	1,324	1,324	1,324	1,275	49
2015.1	36	1,630	1,630	1,630	1,630	1,546	84
2015.2	30	1,348	1,348	1,348	1,348	1,278	70
2016.1	24	1,363	1,362	1,362	1,362	1,300	62
2016.2	18	1,528	1,527	1,527	1,527	1,468	59
2017.1	12	1,478	1,480	1,480	1,480	1,463	17
2017.2	6	1,678	1,736	1,736	1,736		
Total		61,394	61,452	61,452	43,814	420	

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

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

Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Prior	Difference
			Counts Development Method	Selected Ultimate Claim Counts		
1998.1	240	47	47	47		
1998.2	234	82	82	82		
1999.1	228	70	70	70		
1999.2	222	86	86	86		
2000.1	216	68	68	68		
2000.2	210	94	94	94		
2001.1	204	82	82	82		
2001.2	198	114	114	114		
2002.1	192	68	68	68		
2002.2	186	76	76	76	76	(0)
2003.1	180	72	72	72	72	(0)
2003.2	174	113	113	113	113	(0)
2004.1	168	101	101	101	101	(0)
2004.2	162	78	78	78	78	(0)
2005.1	156	70	70	70	70	(0)
2005.2	150	64	64	64	64	(0)
2006.1	144	77	77	77	77	(0)
2006.2	138	67	67	67	67	(0)
2007.1	132	59	59	59	59	(0)
2007.2	126	92	92	92	92	(0)
2008.1	120	66	66	66	66	(0)
2008.2	114	59	59	59	59	(0)
2009.1	108	43	43	43	43	(0)
2009.2	102	70	70	70	70	(0)
2010.1	96	53	53	53	53	(0)
2010.2	90	77	76	76	77	(1)
2011.1	84	62	61	61	62	(1)
2011.2	78	74	73	73	74	(1)
2012.1	72	64	63	63	65	(2)
2012.2	66	83	81	81	82	(1)
2013.1	60	87	85	85	83	2
2013.2	54	117	114	114	110	4
2014.1	48	93	90	90	90	(0)
2014.2	42	92	89	89	81	7
2015.1	36	139	134	134	132	1
2015.2	30	121	116	116	121	(5)
2016.1	24	120	114	114	112	3
2016.2	18	129	123	123	122	1
2017.1	12	86	84	84	91	(8)
2017.2	6	66	74	74		
Total		3,281	3,242	3,242	2,462	(4)

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

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

Accident Semester	Maturity (in Months)	Reported Claim Counts	Estimated Ultimate Claim Counts		Selected Ultimate Claim Counts	Prior	Difference
			Counts Development Method	Reported Claim			
1998.1	240	1		1	1		
1998.2	234	5		5	5		
1999.1	228	4		4	4		
1999.2	222	3		3	3		
2000.1	216	6		6	6		
2000.2	210	12		12	12		
2001.1	204	10		10	10		
2001.2	198	8		8	8		
2002.1	192	9		9	9		
2002.2	186	10		10	10	10	0
2003.1	180	2		2	2	2	0
2003.2	174	6		6	6	6	(0)
2004.1	168	5		5	5	5	(0)
2004.2	162	3		3	3	4	(1)
2005.1	156	4		4	4	4	(0)
2005.2	150	2		2	2	2	(0)
2006.1	144	1		1	1	1	(0)
2006.2	138	6		6	6	6	(0)
2007.1	132	7		7	7	7	(0)
2007.2	126	5		5	5	5	(0)
2008.1	120	4		4	4	4	(0)
2008.2	114	3		3	3	3	(0)
2009.1	108	5		5	5	5	(0)
2009.2	102	7		7	7	7	(0)
2010.1	96	6		6	6	6	(0)
2010.2	90	6		6	6	6	(0)
2011.1	84	7		6	6	7	(0)
2011.2	78	5		5	5	4	1
2012.1	72	6		5	5	5	(0)
2012.2	66	9		7	7	8	(1)
2013.1	60	9		8	8	8	0
2013.2	54	10		8	8	7	1
2014.1	48	6		5	5	3	1
2014.2	42	8		7	7	7	(1)
2015.1	36	8		6	6	5	1
2015.2	30	10		8	8	7	0
2016.1	24	14		11	11	12	(1)
2016.2	18	17		14	14	11	3
2017.1	12	12		11	11	10	2
2017.2	6	10		13	13		
Total		271		253	253	178	4

BI

Coverage = BI
 End Trend Period = 2017.2
 Scalar Level Change Start Date = 2010-04-28
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ^A	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2004.1	2.09	+/- 3.14	1.184	61.8%	0.000	0.182	0.001	0.179
Loss Cost	2004.2	2.96	+/- 3.10	1.143	67.6%	0.000	0.261	0.000	0.057
Loss Cost	2005.1	3.76	+/- 3.05	1.113	72.4%	0.000	0.343	0.001	0.016
Loss Cost	2005.2	4.60	+/- 2.87	1.087	78.3%	0.000	0.411	0.000	0.003
Loss Cost	2006.1	5.15	+/- 2.85	1.076	81.0%	0.000	0.450	0.000	0.001
Loss Cost	2006.2	5.65	+/- 2.76	1.073	83.1%	0.000	0.445	0.000	0.000
Loss Cost	2007.1	6.12	+/- 2.64	1.078	85.9%	0.000	0.385	0.000	0.000
Loss Cost	2007.2	6.55	+/- 2.34	1.095	89.4%	0.000	0.229	0.000	0.000
Loss Cost	2008.1	6.80	+/- 2.22	1.118	91.1%	0.000	0.127	0.000	0.000
Loss Cost	2008.2	6.75	+/- 2.29	1.107	88.8%	0.000	0.183	0.000	0.000
Loss Cost	2009.1	6.64	+/- 2.08	1.050	89.9%	0.000	0.496	0.000	0.000
Loss Cost	2009.2	6.64	+/- 2.08	1.005	87.1%	0.000	0.954	0.000	0.000
Loss Cost	2010.1	6.62	+/- 2.19	1.028	86.6%	0.000	0.850	0.000	0.000
Loss Cost	2010.2	6.62	+/- 2.19	NA	84.1%	0.000		0.000	0.000
Loss Cost	2011.1	5.90	+/- 2.34	NA	85.4%	0.000		0.000	0.000
Loss Cost	2011.2	6.09	+/- 2.74	NA	82.3%	0.000		0.000	0.000
Loss Cost	2012.1	6.77	+/- 3.19	NA	83.8%	0.000		0.001	0.001
Loss Cost	2012.2	7.61	+/- 3.63	NA	83.7%	0.000		0.001	0.001
Loss Cost	2013.1	7.98	+/- 4.64	NA	83.4%	0.000		0.003	0.004
Loss Cost	2013.2	6.95	+/- 5.57	NA	75.5%	0.000		0.007	0.020
Loss Cost	2014.1	8.33	+/- 7.45	NA	77.3%	0.001		0.020	0.030
Severity	2004.1	3.98	+/- 1.95	1.137	85.5%	0.000	0.098	0.004	0.000
Severity	2004.2	4.58	+/- 1.87	1.111	88.0%	0.000	0.143	0.001	0.000
Severity	2005.1	4.89	+/- 1.94	1.099	88.4%	0.000	0.185	0.002	0.000
Severity	2005.2	5.13	+/- 2.01	1.092	87.9%	0.000	0.218	0.002	0.000
Severity	2006.1	5.32	+/- 2.10	1.088	87.8%	0.000	0.241	0.003	0.000
Severity	2006.2	5.55	+/- 2.14	1.087	87.4%	0.000	0.248	0.002	0.000
Severity	2007.1	5.57	+/- 2.25	1.087	86.4%	0.000	0.260	0.004	0.000
Severity	2007.2	5.72	+/- 2.29	1.093	85.5%	0.000	0.234	0.003	0.000
Severity	2008.1	5.74	+/- 2.39	1.095	84.3%	0.000	0.243	0.005	0.000
Severity	2008.2	5.78	+/- 2.48	1.104	81.7%	0.000	0.234	0.007	0.000
Severity	2009.1	5.69	+/- 2.44	1.061	80.2%	0.000	0.487	0.004	0.000
Severity	2009.2	5.70	+/- 2.48	1.018	74.1%	0.000	0.856	0.008	0.000
Severity	2010.1	5.68	+/- 2.62	1.035	72.2%	0.000	0.842	0.016	0.000
Severity	2010.2	5.68	+/- 2.62	NA	67.8%	0.000		0.016	0.000
Severity	2011.1	4.84	+/- 2.80	NA	67.6%	0.000		0.008	0.002
Severity	2011.2	5.39	+/- 3.19	NA	66.6%	0.000		0.008	0.003
Severity	2012.1	5.89	+/- 3.83	NA	67.2%	0.000		0.018	0.006
Severity	2012.2	6.91	+/- 4.36	NA	69.0%	0.000		0.014	0.005
Severity	2013.1	8.09	+/- 5.29	NA	72.2%	0.000		0.034	0.007
Severity	2013.2	6.52	+/- 5.96	NA	57.4%	0.000		0.064	0.033
Severity	2014.1	6.26	+/- 8.37	NA	53.3%	0.000		0.106	0.104
Frequency	2004.1	-1.82	+/- 1.92	1.041	33.2%	0.000	0.609	0.011	0.064
Frequency	2004.2	-1.55	+/- 2.01	1.029	32.1%	0.000	0.717	0.008	0.127
Frequency	2005.1	-1.08	+/- 2.01	1.012	22.0%	0.000	0.874	0.016	0.279
Frequency	2005.2	-0.50	+/- 1.85	0.995	29.4%	0.000	0.947	0.003	0.582
Frequency	2006.1	-0.16	+/- 1.84	0.989	23.0%	0.000	0.865	0.005	0.863
Frequency	2006.2	0.10	+/- 1.85	0.987	28.3%	0.000	0.840	0.003	0.910
Frequency	2007.1	0.52	+/- 1.60	0.991	30.9%	0.000	0.874	0.004	0.502
Frequency	2007.2	0.79	+/- 1.40	1.002	49.6%	0.000	0.964	0.000	0.249
Frequency	2008.1	1.00	+/- 1.17	1.020	61.9%	0.000	0.613	0.000	0.088
Frequency	2008.2	0.92	+/- 1.09	1.003	54.9%	0.000	0.942	0.001	0.091
Frequency	2009.1	0.89	+/- 1.11	0.990	56.2%	0.000	0.799	0.001	0.104
Frequency	2009.2	0.89	+/- 1.15	0.987	51.4%	0.000	0.785	0.001	0.117
Frequency	2010.1	0.89	+/- 1.22	0.993	50.4%	0.000	0.931	0.004	0.137
Frequency	2010.2	0.89	+/- 1.22	NA	49.3%	0.000		0.004	0.137
Frequency	2011.1	1.01	+/- 1.43	NA	48.8%	0.000		0.008	0.147
Frequency	2011.2	0.66	+/- 1.58	NA	37.7%	0.000		0.016	0.370
Frequency	2012.1	0.83	+/- 1.91	NA	36.0%	0.000		0.033	0.348
Frequency	2012.2	0.65	+/- 2.31	NA	24.7%	0.000		0.059	0.533
Frequency	2013.1	-0.11	+/- 2.64	NA	35.0%	0.000		0.036	0.926
Frequency	2013.2	0.40	+/- 3.27	NA	38.5%	0.001		0.039	0.773
Frequency	2014.1	1.95	+/- 3.50	NA	49.4%	0.006		0.077	0.208

BI

Coverage = BI
 End Trend Period = 2017.1
 Scalar Level Change Start Date = 2010-04-28
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ^A	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2004.1	1.45	+/- 3.32	1.224	57.6%	0.000	0.122	0.002	0.371
Loss Cost	2004.2	2.41	+/- 3.35	1.175	63.4%	0.000	0.196	0.001	0.144
Loss Cost	2005.1	3.27	+/- 3.32	1.139	68.5%	0.000	0.269	0.001	0.050
Loss Cost	2005.2	4.28	+/- 3.19	1.104	74.9%	0.000	0.360	0.000	0.010
Loss Cost	2006.1	4.88	+/- 3.18	1.090	77.9%	0.000	0.406	0.000	0.004
Loss Cost	2006.2	5.52	+/- 3.13	1.079	80.2%	0.000	0.439	0.000	0.001
Loss Cost	2007.1	6.02	+/- 3.01	1.082	83.5%	0.000	0.393	0.000	0.000
Loss Cost	2007.2	6.62	+/- 2.69	1.092	87.6%	0.000	0.275	0.000	0.000
Loss Cost	2008.1	6.89	+/- 2.55	1.114	89.6%	0.000	0.165	0.000	0.000
Loss Cost	2008.2	6.81	+/- 2.65	1.105	86.6%	0.000	0.219	0.000	0.000
Loss Cost	2009.1	6.72	+/- 2.41	1.047	87.8%	0.000	0.550	0.000	0.000
Loss Cost	2009.2	6.70	+/- 2.43	1.003	83.9%	0.000	0.971	0.000	0.000
Loss Cost	2010.1	6.67	+/- 2.59	1.025	83.2%	0.000	0.873	0.000	0.000
Loss Cost	2010.2	6.67	+/- 2.59	NA	79.8%	0.000		0.000	0.000
Loss Cost	2011.1	5.89	+/- 2.75	NA	81.4%	0.000		0.000	0.001
Loss Cost	2011.2	6.13	+/- 3.34	NA	77.1%	0.000		0.001	0.002
Loss Cost	2012.1	6.88	+/- 3.89	NA	78.9%	0.000		0.002	0.003
Loss Cost	2012.2	8.08	+/- 4.61	NA	79.2%	0.000		0.002	0.004
Loss Cost	2013.1	8.55	+/- 5.91	NA	78.9%	0.000		0.005	0.010
Loss Cost	2013.2	7.28	+/- 7.85	NA	65.9%	0.001		0.017	0.056
Loss Cost	2014.1	8.92	+/- 10.72	NA	67.8%	0.004		0.041	0.073
Severity	2004.1	3.76	+/- 2.10	1.150	83.8%	0.000	0.086	0.008	0.001
Severity	2004.2	4.45	+/- 2.06	1.118	86.4%	0.000	0.142	0.002	0.000
Severity	2005.1	4.79	+/- 2.14	1.104	86.9%	0.000	0.188	0.003	0.000
Severity	2005.2	5.08	+/- 2.25	1.094	86.3%	0.000	0.236	0.003	0.000
Severity	2006.1	5.29	+/- 2.36	1.090	86.0%	0.000	0.265	0.005	0.000
Severity	2006.2	5.59	+/- 2.43	1.085	85.6%	0.000	0.290	0.003	0.000
Severity	2007.1	5.61	+/- 2.56	1.085	84.5%	0.000	0.304	0.005	0.000
Severity	2007.2	5.83	+/- 2.64	1.088	83.4%	0.000	0.288	0.005	0.000
Severity	2008.1	5.85	+/- 2.75	1.091	82.0%	0.000	0.298	0.008	0.000
Severity	2008.2	5.92	+/- 2.87	1.099	78.9%	0.000	0.285	0.009	0.000
Severity	2009.1	5.85	+/- 2.83	1.055	77.0%	0.000	0.555	0.006	0.000
Severity	2009.2	5.83	+/- 2.89	1.014	69.2%	0.000	0.893	0.011	0.001
Severity	2010.1	5.81	+/- 3.08	1.028	66.9%	0.000	0.883	0.023	0.001
Severity	2010.2	5.81	+/- 3.08	NA	61.4%	0.000		0.023	0.001
Severity	2011.1	4.91	+/- 3.30	NA	60.8%	0.000		0.013	0.007
Severity	2011.2	5.65	+/- 3.88	NA	59.9%	0.000		0.013	0.008
Severity	2012.1	6.21	+/- 4.66	NA	60.8%	0.000		0.026	0.013
Severity	2012.2	7.76	+/- 5.46	NA	64.9%	0.000		0.017	0.010
Severity	2013.1	9.18	+/- 6.54	NA	69.4%	0.000		0.036	0.012
Severity	2013.2	7.34	+/- 8.31	NA	47.1%	0.000		0.088	0.065
Severity	2014.1	7.16	+/- 11.97	NA	41.6%	0.000		0.143	0.160
Frequency	2004.1	-2.23	+/- 2.03	1.064	36.3%	0.000	0.445	0.019	0.035
Frequency	2004.2	-1.95	+/- 2.16	1.051	34.4%	0.000	0.548	0.015	0.077
Frequency	2005.1	-1.45	+/- 2.17	1.032	23.6%	0.000	0.696	0.027	0.182
Frequency	2005.2	-0.76	+/- 2.05	1.008	29.0%	0.000	0.908	0.005	0.448
Frequency	2006.1	-0.39	+/- 2.05	1.000	21.2%	0.000	0.999	0.010	0.695
Frequency	2006.2	-0.07	+/- 2.09	0.995	25.6%	0.000	0.940	0.005	0.943
Frequency	2007.1	0.38	+/- 1.81	0.997	25.8%	0.000	0.963	0.007	0.660
Frequency	2007.2	0.75	+/- 1.61	1.004	44.9%	0.000	0.943	0.001	0.334
Frequency	2008.1	0.97	+/- 1.35	1.021	57.1%	0.000	0.617	0.001	0.144
Frequency	2008.2	0.84	+/- 1.26	1.006	48.3%	0.000	0.889	0.002	0.172
Frequency	2009.1	0.82	+/- 1.28	0.992	49.8%	0.000	0.860	0.002	0.187
Frequency	2009.2	0.82	+/- 1.34	0.989	44.2%	0.000	0.831	0.003	0.207
Frequency	2010.1	0.81	+/- 1.43	0.997	42.6%	0.000	0.978	0.008	0.238
Frequency	2010.2	0.81	+/- 1.43	NA	41.9%	0.000		0.008	0.238
Frequency	2011.1	0.93	+/- 1.68	NA	40.6%	0.000		0.015	0.242
Frequency	2011.2	0.46	+/- 1.90	NA	28.1%	0.000		0.034	0.596
Frequency	2012.1	0.63	+/- 2.30	NA	24.3%	0.000		0.059	0.546
Frequency	2012.2	0.30	+/- 2.89	NA	12.2%	0.000		0.115	0.814
Frequency	2013.1	-0.58	+/- 3.26	NA	27.1%	0.001		0.071	0.680
Frequency	2013.2	-0.05	+/- 4.50	NA	27.4%	0.006		0.090	0.977
Frequency	2014.1	1.64	+/- 4.98	NA	26.1%	0.022		0.145	0.408

BI

Coverage = BI
End Trend Period = 2017.2
Scalar Level Change Start Date = 2010-04-28
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Level Change			P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
			Conf Int.	Value	Adj R^			
Loss Cost	2004.1	2.32	+/- 3.84	1.177	42.7%	0.000	0.290	0.220
Loss Cost	2004.2	2.89	+/- 4.03	1.151	44.8%	0.000	0.365	0.147
Loss Cost	2005.1	4.02	+/- 3.93	1.107	54.3%	0.000	0.481	0.041
Loss Cost	2005.2	4.57	+/- 4.06	1.090	56.1%	0.000	0.548	0.026
Loss Cost	2006.1	5.43	+/- 3.98	1.073	62.7%	0.000	0.603	0.008
Loss Cost	2006.2	5.67	+/- 4.15	1.071	61.5%	0.000	0.617	0.008
Loss Cost	2007.1	6.39	+/- 3.95	1.079	68.4%	0.000	0.553	0.002
Loss Cost	2007.2	6.63	+/- 4.06	1.088	67.9%	0.000	0.514	0.002
Loss Cost	2008.1	7.06	+/- 3.85	1.128	73.0%	0.000	0.332	0.001
Loss Cost	2008.2	6.89	+/- 3.87	1.093	67.6%	0.000	0.482	0.001
Loss Cost	2009.1	6.86	+/- 4.01	1.079	61.8%	0.000	0.583	0.002
Loss Cost	2009.2	6.86	+/- 3.94	0.972	53.5%	0.000	0.859	0.002
Loss Cost	2010.1	6.62	+/- 3.92	1.236	56.4%	0.000	0.411	0.002
Loss Cost	2010.2	6.62	+/- 3.92	NA	48.6%	0.000		0.002
Loss Cost	2011.1	6.69	+/- 4.56	NA	43.2%	0.000		0.006
Loss Cost	2011.2	6.09	+/- 5.28	NA	32.7%	0.000		0.024
Loss Cost	2012.1	7.81	+/- 5.86	NA	43.6%	0.000		0.012
Loss Cost	2012.2	7.61	+/- 7.13	NA	34.6%	0.000		0.034
Loss Cost	2013.1	9.56	+/- 8.48	NA	41.6%	0.000		0.026
Loss Cost	2013.2	6.95	+/- 9.68	NA	20.7%	0.001		0.122
Loss Cost	2014.1	10.48	+/- 11.65	NA	38.4%	0.004		0.060
Severity	2004.1	4.11	+/- 2.26	1.134	80.4%	0.000	0.162	0.001
Severity	2004.2	4.54	+/- 2.33	1.115	81.2%	0.000	0.222	0.000
Severity	2005.1	5.04	+/- 2.36	1.096	82.7%	0.000	0.289	0.000
Severity	2005.2	5.11	+/- 2.50	1.094	81.3%	0.000	0.312	0.000
Severity	2006.1	5.46	+/- 2.55	1.087	81.8%	0.000	0.343	0.000
Severity	2006.2	5.56	+/- 2.67	1.086	80.2%	0.000	0.357	0.000
Severity	2007.1	5.72	+/- 2.77	1.088	79.2%	0.000	0.355	0.000
Severity	2007.2	5.76	+/- 2.89	1.089	76.8%	0.000	0.362	0.000
Severity	2008.1	5.89	+/- 2.96	1.101	75.7%	0.000	0.317	0.000
Severity	2008.2	5.86	+/- 3.08	1.095	71.5%	0.000	0.372	0.001
Severity	2009.1	5.83	+/- 3.18	1.079	65.8%	0.000	0.494	0.001
Severity	2009.2	5.83	+/- 3.15	0.998	57.8%	0.000	0.987	0.001
Severity	2010.1	5.68	+/- 3.20	1.159	57.6%	0.000	0.485	0.002
Severity	2010.2	5.68	+/- 3.20	NA	50.9%	0.000		0.002
Severity	2011.1	5.35	+/- 3.69	NA	42.3%	0.000		0.007
Severity	2011.2	5.39	+/- 4.35	NA	36.3%	0.000		0.017
Severity	2012.1	6.59	+/- 4.94	NA	43.4%	0.000		0.012
Severity	2012.2	6.91	+/- 6.03	NA	38.3%	0.000		0.025
Severity	2013.1	9.12	+/- 6.76	NA	51.5%	0.000		0.012
Severity	2013.2	6.52	+/- 7.26	NA	32.3%	0.000		0.064
Severity	2014.1	7.67	+/- 9.58	NA	31.0%	0.000		0.088
Frequency	2004.1	-1.72	+/- 2.16	1.038	15.4%	0.000	0.674	0.117
Frequency	2004.2	-1.58	+/- 2.29	1.032	11.1%	0.000	0.728	0.171
Frequency	2005.1	-0.97	+/- 2.24	1.010	2.0%	0.000	0.909	0.383
Frequency	2005.2	-0.52	+/- 2.25	0.997	-4.4%	0.000	0.969	0.640
Frequency	2006.1	-0.03	+/- 2.19	0.987	-8.9%	0.000	0.872	0.975
Frequency	2006.2	0.11	+/- 2.28	0.986	-9.8%	0.000	0.864	0.921
Frequency	2007.1	0.63	+/- 1.97	0.992	-5.1%	0.000	0.904	0.510
Frequency	2007.2	0.82	+/- 1.96	0.999	0.1%	0.000	0.991	0.389
Frequency	2008.1	1.10	+/- 1.69	1.024	20.6%	0.000	0.677	0.184
Frequency	2008.2	0.97	+/- 1.56	0.998	7.0%	0.000	0.968	0.205
Frequency	2009.1	0.97	+/- 1.62	1.000	4.6%	0.000	0.999	0.219
Frequency	2009.2	0.97	+/- 1.66	0.974	-1.6%	0.000	0.712	0.227
Frequency	2010.1	0.89	+/- 1.68	1.066	4.2%	0.000	0.581	0.271
Frequency	2010.2	0.89	+/- 1.68	NA	2.2%	0.000		0.271
Frequency	2011.1	1.27	+/- 1.88	NA	8.4%	0.000		0.165
Frequency	2011.2	0.66	+/- 2.02	NA	-4.1%	0.000		0.483
Frequency	2012.1	1.14	+/- 2.31	NA	2.0%	0.000		0.295
Frequency	2012.2	0.65	+/- 2.70	NA	-7.6%	0.000		0.598
Frequency	2013.1	0.40	+/- 3.34	NA	-11.4%	0.001		0.790
Frequency	2013.2	0.40	+/- 4.29	NA	-13.5%	0.003		0.831
Frequency	2014.1	2.61	+/- 4.21	NA	16.3%	0.016		0.175

BI

Coverage = BI
 End Trend Period = 2017.1
 Scalar Level Change Start Date = 2010-04-28
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2004.1	1.31	+/- 3.98	1.239	38.7%	0.000	0.169	0.499
Loss Cost	2004.2	1.86	+/- 4.22	1.211	40.4%	0.000	0.226	0.368
Loss Cost	2005.1	3.08	+/- 4.17	1.158	49.9%	0.000	0.322	0.134
Loss Cost	2005.2	3.65	+/- 4.37	1.138	51.6%	0.000	0.385	0.092
Loss Cost	2006.1	4.60	+/- 4.33	1.113	58.4%	0.000	0.448	0.034
Loss Cost	2006.2	4.85	+/- 4.56	1.110	56.9%	0.000	0.471	0.034
Loss Cost	2007.1	5.68	+/- 4.38	1.110	64.4%	0.000	0.437	0.012
Loss Cost	2007.2	5.95	+/- 4.54	1.117	63.6%	0.000	0.419	0.011
Loss Cost	2008.1	6.47	+/- 4.33	1.152	69.4%	0.000	0.279	0.005
Loss Cost	2008.2	6.25	+/- 4.35	1.118	62.8%	0.000	0.403	0.007
Loss Cost	2009.1	6.21	+/- 4.52	1.103	55.6%	0.000	0.501	0.009
Loss Cost	2009.2	6.20	+/- 4.45	0.993	44.4%	0.000	0.967	0.008
Loss Cost	2010.1	5.93	+/- 4.42	1.269	48.6%	0.000	0.368	0.011
Loss Cost	2010.2	5.93	+/- 4.42	NA	38.3%	0.000		0.011
Loss Cost	2011.1	5.89	+/- 5.21	NA	31.7%	0.000		0.026
Loss Cost	2011.2	5.04	+/- 6.06	NA	19.2%	0.000		0.086
Loss Cost	2012.1	6.88	+/- 6.94	NA	30.5%	0.000		0.045
Loss Cost	2012.2	6.43	+/- 8.60	NA	19.5%	0.000		0.113
Loss Cost	2013.1	8.55	+/- 10.66	NA	26.7%	0.001		0.089
Loss Cost	2013.2	4.96	+/- 12.18	NA	0.7%	0.002		0.346
Loss Cost	2014.1	8.92	+/- 15.92	NA	17.5%	0.014		0.192
Severity	2004.1	3.69	+/- 2.41	1.158	78.7%	0.000	0.114	0.004
Severity	2004.2	4.14	+/- 2.51	1.137	79.4%	0.000	0.167	0.002
Severity	2005.1	4.68	+/- 2.57	1.115	80.9%	0.000	0.231	0.001
Severity	2005.2	4.74	+/- 2.74	1.113	79.2%	0.000	0.253	0.001
Severity	2006.1	5.14	+/- 2.83	1.103	79.6%	0.000	0.293	0.001
Severity	2006.2	5.23	+/- 2.99	1.101	77.8%	0.000	0.311	0.001
Severity	2007.1	5.42	+/- 3.12	1.101	76.5%	0.000	0.318	0.001
Severity	2007.2	5.45	+/- 3.27	1.102	73.8%	0.000	0.329	0.002
Severity	2008.1	5.61	+/- 3.37	1.113	72.5%	0.000	0.298	0.002
Severity	2008.2	5.57	+/- 3.51	1.107	67.6%	0.000	0.350	0.003
Severity	2009.1	5.53	+/- 3.65	1.090	60.7%	0.000	0.464	0.005
Severity	2009.2	5.52	+/- 3.62	1.008	50.5%	0.000	0.952	0.005
Severity	2010.1	5.35	+/- 3.69	1.174	50.5%	0.000	0.468	0.007
Severity	2010.2	5.35	+/- 3.69	NA	42.3%	0.000		0.007
Severity	2011.1	4.91	+/- 4.29	NA	32.2%	0.000		0.025
Severity	2011.2	4.88	+/- 5.13	NA	25.2%	0.000		0.055
Severity	2012.1	6.21	+/- 5.98	NA	32.8%	0.000		0.038
Severity	2012.2	6.52	+/- 7.47	NA	26.9%	0.000		0.071
Severity	2013.1	9.18	+/- 8.70	NA	42.0%	0.000		0.035
Severity	2013.2	5.86	+/- 9.57	NA	16.5%	0.000		0.174
Severity	2014.1	7.16	+/- 13.42	NA	14.6%	0.000		0.214
Frequency	2004.1	-2.29	+/- 2.24	1.070	22.0%	0.000	0.450	0.048
Frequency	2004.2	-2.19	+/- 2.40	1.066	17.5%	0.000	0.493	0.075
Frequency	2005.1	-1.53	+/- 2.38	1.039	7.3%	0.000	0.663	0.199
Frequency	2005.2	-1.05	+/- 2.42	1.023	-0.8%	0.000	0.791	0.381
Frequency	2006.1	-0.51	+/- 2.38	1.010	-7.6%	0.000	0.905	0.662
Frequency	2006.2	-0.36	+/- 2.50	1.008	-9.5%	0.000	0.926	0.765
Frequency	2007.1	0.25	+/- 2.18	1.008	-8.8%	0.000	0.906	0.813
Frequency	2007.2	0.47	+/- 2.19	1.014	-5.0%	0.000	0.845	0.654
Frequency	2008.1	0.81	+/- 1.90	1.035	14.0%	0.000	0.559	0.375
Frequency	2008.2	0.64	+/- 1.74	1.010	-1.2%	0.000	0.859	0.443
Frequency	2009.1	0.64	+/- 1.82	1.011	-3.7%	0.000	0.853	0.458
Frequency	2009.2	0.64	+/- 1.86	0.985	-10.1%	0.000	0.838	0.468
Frequency	2010.1	0.55	+/- 1.88	1.081	-3.6%	0.000	0.510	0.539
Frequency	2010.2	0.55	+/- 1.88	NA	-4.8%	0.000		0.539
Frequency	2011.1	0.93	+/- 2.15	NA	-0.7%	0.000		0.360
Frequency	2011.2	0.16	+/- 2.28	NA	-9.7%	0.000		0.881
Frequency	2012.1	0.63	+/- 2.69	NA	-7.8%	0.000		0.610
Frequency	2012.2	-0.08	+/- 3.13	NA	-12.4%	0.000		0.952
Frequency	2013.1	-0.58	+/- 3.91	NA	-12.3%	0.001		0.738
Frequency	2013.2	-0.85	+/- 5.19	NA	-13.6%	0.005		0.703
Frequency	2014.1	1.64	+/- 5.56	NA	-7.4%	0.027		0.478

B1

Coverage = B1
 End Trend Period = 2017.2
 Scalar Level Change Start Date = 2010-04-28
 Seasonality = T
 Excluded Points = 2010.2

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ^A	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2004.1	1.03	+/- 3.19	1.303	66.5%	0.000	0.050	0.000	0.511
Loss Cost	2004.2	1.91	+/- 3.16	1.251	71.7%	0.000	0.078	0.000	0.218
Loss Cost	2005.1	2.77	+/- 3.19	1.205	75.3%	0.000	0.126	0.000	0.081
Loss Cost	2005.2	3.66	+/- 2.99	1.171	80.7%	0.000	0.152	0.000	0.017
Loss Cost	2006.1	4.26	+/- 3.04	1.149	82.7%	0.000	0.195	0.000	0.007
Loss Cost	2006.2	4.79	+/- 2.95	1.141	84.7%	0.000	0.192	0.000	0.003
Loss Cost	2007.1	5.35	+/- 2.88	1.134	87.0%	0.000	0.188	0.000	0.001
Loss Cost	2007.2	5.80	+/- 2.52	1.151	90.5%	0.000	0.093	0.000	0.000
Loss Cost	2008.1	6.13	+/- 2.42	1.164	91.9%	0.000	0.059	0.000	0.000
Loss Cost	2008.2	6.09	+/- 2.50	1.153	89.6%	0.000	0.090	0.000	0.000
Loss Cost	2009.1	5.87	+/- 2.19	1.097	91.3%	0.000	0.215	0.000	0.000
Loss Cost	2009.2	5.91	+/- 2.21	1.052	88.7%	0.000	0.547	0.000	0.000
Loss Cost	2010.1	5.90	+/- 2.34	1.072	88.0%	0.000	0.625	0.000	0.000
Loss Cost	2011.1	5.90	+/- 2.34	NA	85.4%	0.000		0.000	0.000
Loss Cost	2011.2	6.09	+/- 2.74	NA	82.3%	0.000		0.000	0.000
Loss Cost	2012.1	6.77	+/- 3.19	NA	83.8%	0.000		0.001	0.001
Loss Cost	2012.2	7.61	+/- 3.63	NA	83.7%	0.000		0.001	0.001
Loss Cost	2013.1	7.98	+/- 4.64	NA	83.4%	0.000		0.003	0.004
Loss Cost	2013.2	6.95	+/- 5.57	NA	75.5%	0.000		0.007	0.020
Loss Cost	2014.1	8.33	+/- 7.45	NA	77.3%	0.001		0.020	0.030
Severity	2004.1	3.28	+/- 1.96	1.210	87.6%	0.000	0.021	0.001	0.002
Severity	2004.2	3.89	+/- 1.89	1.178	89.8%	0.000	0.032	0.000	0.000
Severity	2005.1	4.19	+/- 2.00	1.163	89.9%	0.000	0.050	0.001	0.000
Severity	2005.2	4.42	+/- 2.08	1.154	89.5%	0.000	0.064	0.001	0.000
Severity	2006.1	4.59	+/- 2.21	1.148	89.1%	0.000	0.081	0.001	0.000
Severity	2006.2	4.82	+/- 2.26	1.144	88.8%	0.000	0.087	0.001	0.000
Severity	2007.1	4.79	+/- 2.40	1.145	87.8%	0.000	0.096	0.002	0.000
Severity	2007.2	4.95	+/- 2.45	1.150	87.0%	0.000	0.089	0.001	0.000
Severity	2008.1	4.95	+/- 2.58	1.151	85.8%	0.000	0.101	0.003	0.001
Severity	2008.2	4.98	+/- 2.68	1.160	83.2%	0.000	0.101	0.003	0.001
Severity	2009.1	4.82	+/- 2.57	1.116	82.4%	0.000	0.216	0.002	0.001
Severity	2009.2	4.85	+/- 2.65	1.075	75.9%	0.000	0.481	0.004	0.001
Severity	2010.1	4.84	+/- 2.80	1.088	73.5%	0.000	0.625	0.008	0.002
Severity	2011.1	4.84	+/- 2.80	NA	67.6%	0.000		0.008	0.002
Severity	2011.2	5.39	+/- 3.19	NA	66.6%	0.000		0.008	0.003
Severity	2012.1	5.89	+/- 3.83	NA	67.2%	0.000		0.018	0.006
Severity	2012.2	6.91	+/- 4.36	NA	69.0%	0.000		0.014	0.005
Severity	2013.1	8.09	+/- 5.29	NA	72.2%	0.000		0.034	0.007
Severity	2013.2	6.52	+/- 5.96	NA	57.4%	0.000		0.064	0.033
Severity	2014.1	6.26	+/- 8.37	NA	53.3%	0.000		0.106	0.104
Frequency	2004.1	-2.18	+/- 2.06	1.077	35.5%	0.000	0.395	0.008	0.041
Frequency	2004.2	-1.90	+/- 2.17	1.063	34.2%	0.000	0.491	0.006	0.085
Frequency	2005.1	-1.36	+/- 2.21	1.037	23.2%	0.000	0.673	0.014	0.217
Frequency	2005.2	-0.73	+/- 2.06	1.015	30.1%	0.000	0.851	0.003	0.468
Frequency	2006.1	-0.31	+/- 2.08	1.001	22.8%	0.000	0.993	0.007	0.759
Frequency	2006.2	-0.03	+/- 2.09	0.997	27.9%	0.000	0.966	0.004	0.977
Frequency	2007.1	0.53	+/- 1.84	0.991	29.6%	0.000	0.880	0.007	0.549
Frequency	2007.2	0.82	+/- 1.61	1.000	48.5%	0.000	0.996	0.001	0.297
Frequency	2008.1	1.13	+/- 1.36	1.012	61.2%	0.000	0.790	0.001	0.095
Frequency	2008.2	1.06	+/- 1.26	0.994	54.4%	0.000	0.884	0.002	0.092
Frequency	2009.1	1.01	+/- 1.29	0.983	55.5%	0.000	0.700	0.002	0.112
Frequency	2009.2	1.01	+/- 1.35	0.979	50.7%	0.000	0.693	0.004	0.126
Frequency	2010.1	1.01	+/- 1.43	0.985	49.4%	0.000	0.871	0.008	0.147
Frequency	2011.1	1.01	+/- 1.43	NA	48.8%	0.000		0.008	0.147
Frequency	2011.2	0.66	+/- 1.58	NA	37.7%	0.000		0.016	0.370
Frequency	2012.1	0.83	+/- 1.91	NA	36.0%	0.000		0.033	0.348
Frequency	2012.2	0.65	+/- 2.31	NA	24.7%	0.000		0.059	0.533
Frequency	2013.1	-0.11	+/- 2.64	NA	35.0%	0.000		0.036	0.926
Frequency	2013.2	0.40	+/- 3.27	NA	38.5%	0.001		0.039	0.773
Frequency	2014.1	1.95	+/- 3.50	NA	49.4%	0.006		0.077	0.208

B1

Coverage = B1
 End Trend Period = 2017.1
 Scalar Level Change Start Date = 2010-04-28
 Seasonality = T
 Excluded Points = 2010.2

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R ^A	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	2004.1	0.36	+/- 3.33	1.349	63.4%	0.000	0.031	0.001	0.823
Loss Cost	2004.2	1.33	+/- 3.37	1.290	68.4%	0.000	0.055	0.000	0.420
Loss Cost	2005.1	2.22	+/- 3.43	1.239	72.1%	0.000	0.093	0.000	0.188
Loss Cost	2005.2	3.26	+/- 3.30	1.193	77.9%	0.000	0.130	0.000	0.049
Loss Cost	2006.1	3.91	+/- 3.37	1.168	80.0%	0.000	0.173	0.000	0.023
Loss Cost	2006.2	4.58	+/- 3.33	1.152	82.1%	0.000	0.192	0.000	0.009
Loss Cost	2007.1	5.19	+/- 3.27	1.142	84.8%	0.000	0.196	0.000	0.003
Loss Cost	2007.2	5.82	+/- 2.89	1.150	88.8%	0.000	0.119	0.000	0.000
Loss Cost	2008.1	6.17	+/- 2.79	1.163	90.5%	0.000	0.081	0.000	0.000
Loss Cost	2008.2	6.10	+/- 2.90	1.153	87.6%	0.000	0.113	0.000	0.000
Loss Cost	2009.1	5.90	+/- 2.54	1.096	89.5%	0.000	0.254	0.000	0.000
Loss Cost	2009.2	5.92	+/- 2.58	1.052	85.8%	0.000	0.572	0.000	0.000
Loss Cost	2010.1	5.89	+/- 2.75	1.072	85.0%	0.000	0.647	0.000	0.001
Loss Cost	2011.1	5.89	+/- 2.75	NA	81.4%	0.000		0.000	0.001
Loss Cost	2011.2	6.13	+/- 3.34	NA	77.1%	0.000		0.001	0.002
Loss Cost	2012.1	6.88	+/- 3.89	NA	78.9%	0.000		0.002	0.003
Loss Cost	2012.2	8.08	+/- 4.61	NA	79.2%	0.000		0.002	0.004
Loss Cost	2013.1	8.55	+/- 5.91	NA	78.9%	0.000		0.005	0.010
Loss Cost	2013.2	7.28	+/- 7.85	NA	65.9%	0.001		0.017	0.056
Loss Cost	2014.1	8.92	+/- 10.72	NA	67.8%	0.004		0.041	0.073
Severity	2004.1	3.04	+/- 2.11	1.225	86.2%	0.000	0.018	0.002	0.006
Severity	2004.2	3.74	+/- 2.07	1.187	88.5%	0.000	0.033	0.000	0.001
Severity	2005.1	4.06	+/- 2.20	1.170	88.6%	0.000	0.053	0.001	0.001
Severity	2005.2	4.33	+/- 2.32	1.159	88.0%	0.000	0.073	0.001	0.001
Severity	2006.1	4.51	+/- 2.48	1.152	87.6%	0.000	0.094	0.002	0.001
Severity	2006.2	4.82	+/- 2.57	1.145	87.2%	0.000	0.109	0.002	0.001
Severity	2007.1	4.78	+/- 2.73	1.145	86.1%	0.000	0.120	0.003	0.002
Severity	2007.2	5.00	+/- 2.81	1.148	85.1%	0.000	0.117	0.002	0.001
Severity	2008.1	5.00	+/- 2.97	1.148	83.7%	0.000	0.132	0.004	0.002
Severity	2008.2	5.07	+/- 3.10	1.157	80.6%	0.000	0.132	0.005	0.003
Severity	2009.1	4.92	+/- 2.99	1.112	79.5%	0.000	0.265	0.003	0.003
Severity	2009.2	4.93	+/- 3.08	1.072	71.1%	0.000	0.522	0.006	0.004
Severity	2010.1	4.91	+/- 3.30	1.083	68.3%	0.000	0.665	0.013	0.007
Severity	2011.1	4.91	+/- 3.30	NA	60.8%	0.000		0.013	0.007
Severity	2011.2	5.65	+/- 3.88	NA	59.9%	0.000		0.013	0.008
Severity	2012.1	6.21	+/- 4.66	NA	60.8%	0.000		0.026	0.013
Severity	2012.2	7.76	+/- 5.46	NA	64.9%	0.000		0.017	0.010
Severity	2013.1	9.18	+/- 6.54	NA	69.4%	0.000		0.036	0.012
Severity	2013.2	7.34	+/- 8.31	NA	47.1%	0.000		0.088	0.065
Severity	2014.1	7.16	+/- 11.97	NA	41.6%	0.000		0.143	0.160
Frequency	2004.1	-2.60	+/- 2.17	1.101	38.8%	0.000	0.277	0.014	0.022
Frequency	2004.2	-2.33	+/- 2.32	1.087	36.7%	0.000	0.360	0.012	0.052
Frequency	2005.1	-1.77	+/- 2.38	1.059	25.0%	0.000	0.520	0.023	0.141
Frequency	2005.2	-1.02	+/- 2.26	1.030	29.8%	0.000	0.718	0.005	0.358
Frequency	2006.1	-0.57	+/- 2.31	1.014	21.0%	0.000	0.863	0.011	0.610
Frequency	2006.2	-0.23	+/- 2.36	1.006	25.1%	0.000	0.937	0.007	0.842
Frequency	2007.1	0.38	+/- 2.08	0.997	24.1%	0.000	0.969	0.011	0.701
Frequency	2007.2	0.78	+/- 1.85	1.002	43.4%	0.000	0.975	0.002	0.381
Frequency	2008.1	1.11	+/- 1.56	1.013	55.9%	0.000	0.791	0.002	0.147
Frequency	2008.2	0.98	+/- 1.45	0.997	47.0%	0.000	0.942	0.003	0.166
Frequency	2009.1	0.94	+/- 1.49	0.986	48.3%	0.000	0.761	0.003	0.191
Frequency	2009.2	0.94	+/- 1.57	0.981	42.7%	0.000	0.741	0.007	0.211
Frequency	2010.1	0.93	+/- 1.68	0.990	40.7%	0.000	0.918	0.015	0.242
Frequency	2011.1	0.93	+/- 1.68	NA	40.6%	0.000		0.015	0.242
Frequency	2011.2	0.46	+/- 1.90	NA	28.1%	0.000		0.034	0.596
Frequency	2012.1	0.63	+/- 2.30	NA	24.3%	0.000		0.059	0.546
Frequency	2012.2	0.30	+/- 2.89	NA	12.2%	0.000		0.115	0.814
Frequency	2013.1	-0.58	+/- 3.26	NA	27.1%	0.001		0.071	0.680
Frequency	2013.2	-0.05	+/- 4.50	NA	27.4%	0.006		0.090	0.977
Frequency	2014.1	1.64	+/- 4.98	NA	26.1%	0.022		0.145	0.408

BI

Coverage = BI
 End Trend Period = 2017.2
 Scalar Level Change Start Date = 2010-04-28
 Seasonality = F
 Excluded Points = 2010.2

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2004.1	1.79	+/- 4.13	1.236	43.7%	0.000	0.211	0.377
Loss Cost	2004.2	2.38	+/- 4.38	1.202	45.4%	0.000	0.284	0.267
Loss Cost	2005.1	3.65	+/- 4.32	1.140	54.4%	0.000	0.415	0.088
Loss Cost	2005.2	4.27	+/- 4.51	1.116	56.1%	0.000	0.498	0.057
Loss Cost	2006.1	5.27	+/- 4.46	1.086	62.5%	0.000	0.592	0.020
Loss Cost	2006.2	5.55	+/- 4.69	1.080	61.2%	0.000	0.622	0.020
Loss Cost	2007.1	6.41	+/- 4.49	1.077	68.1%	0.000	0.609	0.006
Loss Cost	2007.2	6.70	+/- 4.63	1.083	67.5%	0.000	0.588	0.006
Loss Cost	2008.1	7.23	+/- 4.41	1.116	72.7%	0.000	0.432	0.002
Loss Cost	2008.2	7.02	+/- 4.45	1.084	66.9%	0.000	0.570	0.003
Loss Cost	2009.1	6.99	+/- 4.63	1.071	60.6%	0.000	0.658	0.005
Loss Cost	2009.2	7.00	+/- 4.56	0.964	50.7%	0.000	0.832	0.004
Loss Cost	2010.1	6.69	+/- 4.56	1.229	53.4%	0.000	0.457	0.006
Loss Cost	2011.1	6.69	+/- 4.56	NA	43.2%	0.000		0.006
Loss Cost	2011.2	6.09	+/- 5.28	NA	32.7%	0.000		0.024
Loss Cost	2012.1	7.81	+/- 5.86	NA	43.6%	0.000		0.012
Loss Cost	2012.2	7.61	+/- 7.13	NA	34.6%	0.000		0.034
Loss Cost	2013.1	9.56	+/- 8.48	NA	41.6%	0.000		0.026
Loss Cost	2013.2	6.95	+/- 9.68	NA	20.7%	0.001		0.122
Loss Cost	2014.1	10.48	+/- 11.65	NA	38.4%	0.004		0.060
Severity	2004.1	3.69	+/- 2.41	1.176	81.1%	0.000	0.099	0.004
Severity	2004.2	4.15	+/- 2.52	1.152	81.7%	0.000	0.150	0.002
Severity	2005.1	4.69	+/- 2.58	1.127	83.0%	0.000	0.215	0.001
Severity	2005.2	4.75	+/- 2.75	1.124	81.5%	0.000	0.237	0.001
Severity	2006.1	5.15	+/- 2.83	1.112	81.9%	0.000	0.281	0.001
Severity	2006.2	5.24	+/- 2.99	1.110	80.2%	0.000	0.301	0.001
Severity	2007.1	5.43	+/- 3.12	1.110	79.0%	0.000	0.312	0.001
Severity	2007.2	5.46	+/- 3.27	1.111	76.5%	0.000	0.323	0.002
Severity	2008.1	5.62	+/- 3.37	1.120	75.2%	0.000	0.296	0.002
Severity	2008.2	5.58	+/- 3.51	1.114	70.6%	0.000	0.344	0.003
Severity	2009.1	5.55	+/- 3.64	1.098	64.0%	0.000	0.450	0.005
Severity	2009.2	5.55	+/- 3.61	1.015	53.6%	0.000	0.913	0.005
Severity	2010.1	5.35	+/- 3.69	1.190	52.8%	0.000	0.445	0.007
Severity	2011.1	5.35	+/- 3.69	NA	42.3%	0.000		0.007
Severity	2011.2	5.39	+/- 4.35	NA	36.3%	0.000		0.017
Severity	2012.1	6.59	+/- 4.94	NA	43.4%	0.000		0.012
Severity	2012.2	6.91	+/- 6.03	NA	38.3%	0.000		0.025
Severity	2013.1	9.12	+/- 6.76	NA	51.5%	0.000		0.012
Severity	2013.2	6.52	+/- 7.26	NA	32.3%	0.000		0.064
Severity	2014.1	7.67	+/- 9.58	NA	31.0%	0.000		0.088
Frequency	2004.1	-1.84	+/- 2.35	1.051	15.5%	0.000	0.617	0.122
Frequency	2004.2	-1.70	+/- 2.52	1.043	11.0%	0.000	0.677	0.179
Frequency	2005.1	-0.99	+/- 2.49	1.012	1.7%	0.000	0.901	0.418
Frequency	2005.2	-0.46	+/- 2.51	0.992	-4.9%	0.000	0.935	0.707
Frequency	2006.1	0.12	+/- 2.45	0.976	-9.1%	0.000	0.784	0.922
Frequency	2006.2	0.30	+/- 2.57	0.973	-10.0%	0.000	0.759	0.812
Frequency	2007.1	0.93	+/- 2.21	0.971	-4.0%	0.000	0.691	0.385
Frequency	2007.2	1.18	+/- 2.21	0.975	1.9%	0.000	0.732	0.274
Frequency	2008.1	1.52	+/- 1.87	0.996	24.4%	0.000	0.944	0.101
Frequency	2008.2	1.36	+/- 1.73	0.973	12.2%	0.000	0.632	0.111
Frequency	2009.1	1.37	+/- 1.80	0.975	10.0%	0.000	0.688	0.123
Frequency	2009.2	1.37	+/- 1.84	0.950	4.7%	0.000	0.486	0.129
Frequency	2010.1	1.27	+/- 1.88	1.033	9.4%	0.000	0.783	0.165
Frequency	2011.1	1.27	+/- 1.88	NA	8.4%	0.000		0.165
Frequency	2011.2	0.66	+/- 2.02	NA	-4.1%	0.000		0.483
Frequency	2012.1	1.14	+/- 2.31	NA	2.0%	0.000		0.295
Frequency	2012.2	0.65	+/- 2.70	NA	-7.6%	0.000		0.598
Frequency	2013.1	0.40	+/- 3.34	NA	-11.4%	0.001		0.790
Frequency	2013.2	0.40	+/- 4.29	NA	-13.5%	0.003		0.831
Frequency	2014.1	2.61	+/- 4.21	NA	16.3%	0.016		0.175

BI

Coverage = BI
 End Trend Period = 2017.1
 Scalar Level Change Start Date = 2010-04-28
 Seasonality = F
 Excluded Points = 2010.2

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R^			
Loss Cost	2004.1	0.68	+/- 4.25	1.311	40.4%	0.000	0.115	0.741
Loss Cost	2004.2	1.23	+/- 4.56	1.277	41.7%	0.000	0.164	0.578
Loss Cost	2005.1	2.59	+/- 4.57	1.204	50.4%	0.000	0.264	0.247
Loss Cost	2005.2	3.22	+/- 4.85	1.176	51.8%	0.000	0.337	0.175
Loss Cost	2006.1	4.33	+/- 4.87	1.136	58.3%	0.000	0.430	0.072
Loss Cost	2006.2	4.60	+/- 5.17	1.128	56.7%	0.000	0.465	0.071
Loss Cost	2007.1	5.60	+/- 5.01	1.116	64.1%	0.000	0.478	0.027
Loss Cost	2007.2	5.94	+/- 5.22	1.118	63.2%	0.000	0.477	0.025
Loss Cost	2008.1	6.57	+/- 5.01	1.145	69.0%	0.000	0.363	0.011
Loss Cost	2008.2	6.30	+/- 5.05	1.114	62.0%	0.000	0.474	0.015
Loss Cost	2009.1	6.26	+/- 5.28	1.100	54.2%	0.000	0.561	0.020
Loss Cost	2009.2	6.26	+/- 5.21	0.990	41.1%	0.000	0.955	0.019
Loss Cost	2010.1	5.89	+/- 5.21	1.273	45.0%	0.000	0.403	0.026
Loss Cost	2011.1	5.89	+/- 5.21	NA	31.7%	0.000		0.026
Loss Cost	2011.2	5.04	+/- 6.06	NA	19.2%	0.000		0.086
Loss Cost	2012.1	6.88	+/- 6.94	NA	30.5%	0.000		0.045
Loss Cost	2012.2	6.43	+/- 8.60	NA	19.5%	0.000		0.113
Loss Cost	2013.1	8.55	+/- 10.66	NA	26.7%	0.001		0.089
Loss Cost	2013.2	4.96	+/- 12.18	NA	0.7%	0.002		0.346
Loss Cost	2014.1	8.92	+/- 15.92	NA	17.5%	0.014		0.192
Severity	2004.1	3.22	+/- 2.56	1.206	79.6%	0.000	0.066	0.014
Severity	2004.2	3.69	+/- 2.70	1.180	80.1%	0.000	0.106	0.009
Severity	2005.1	4.27	+/- 2.81	1.151	81.3%	0.000	0.165	0.004
Severity	2005.2	4.31	+/- 3.02	1.150	79.6%	0.000	0.185	0.006
Severity	2006.1	4.74	+/- 3.15	1.134	79.8%	0.000	0.232	0.004
Severity	2006.2	4.83	+/- 3.36	1.132	77.9%	0.000	0.254	0.006
Severity	2007.1	5.04	+/- 3.53	1.129	76.5%	0.000	0.272	0.007
Severity	2007.2	5.07	+/- 3.72	1.129	73.6%	0.000	0.287	0.009
Severity	2008.1	5.25	+/- 3.86	1.137	72.1%	0.000	0.272	0.009
Severity	2008.2	5.20	+/- 4.04	1.131	66.7%	0.000	0.316	0.013
Severity	2009.1	5.15	+/- 4.20	1.114	58.8%	0.000	0.414	0.018
Severity	2009.2	5.15	+/- 4.18	1.030	45.8%	0.000	0.840	0.018
Severity	2010.1	4.91	+/- 4.29	1.213	45.0%	0.000	0.420	0.025
Severity	2011.1	4.91	+/- 4.29	NA	32.2%	0.000		0.025
Severity	2011.2	4.88	+/- 5.13	NA	25.2%	0.000		0.055
Severity	2012.1	6.21	+/- 5.98	NA	32.8%	0.000		0.038
Severity	2012.2	6.52	+/- 7.47	NA	26.9%	0.000		0.071
Severity	2013.1	9.18	+/- 8.70	NA	42.0%	0.000		0.035
Severity	2013.2	5.86	+/- 9.57	NA	16.5%	0.000		0.174
Severity	2014.1	7.16	+/- 13.42	NA	14.6%	0.000		0.214
Frequency	2004.1	-2.46	+/- 2.43	1.087	22.3%	0.000	0.401	0.051
Frequency	2004.2	-2.37	+/- 2.63	1.082	17.7%	0.000	0.446	0.079
Frequency	2005.1	-1.62	+/- 2.64	1.046	7.0%	0.000	0.649	0.221
Frequency	2005.2	-1.04	+/- 2.71	1.023	-1.3%	0.000	0.816	0.433
Frequency	2006.1	-0.40	+/- 2.69	1.001	-8.3%	0.000	0.987	0.760
Frequency	2006.2	-0.22	+/- 2.85	0.997	-10.2%	0.000	0.976	0.875
Frequency	2007.1	0.54	+/- 2.48	0.988	-8.9%	0.000	0.882	0.651
Frequency	2007.2	0.83	+/- 2.50	0.990	-4.5%	0.000	0.900	0.491
Frequency	2008.1	1.25	+/- 2.13	1.007	16.5%	0.000	0.916	0.227
Frequency	2008.2	1.05	+/- 1.96	0.985	2.1%	0.000	0.804	0.268
Frequency	2009.1	1.05	+/- 2.05	0.987	-0.2%	0.000	0.841	0.285
Frequency	2009.2	1.05	+/- 2.11	0.961	-5.7%	0.000	0.607	0.295
Frequency	2010.1	0.93	+/- 2.15	1.050	-0.5%	0.000	0.696	0.360
Frequency	2011.1	0.93	+/- 2.15	NA	-0.7%	0.000		0.360
Frequency	2011.2	0.16	+/- 2.28	NA	-9.7%	0.000		0.881
Frequency	2012.1	0.63	+/- 2.69	NA	-7.8%	0.000		0.610
Frequency	2012.2	-0.08	+/- 3.13	NA	-12.4%	0.000		0.952
Frequency	2013.1	-0.58	+/- 3.91	NA	-12.3%	0.001		0.738
Frequency	2013.2	-0.85	+/- 5.19	NA	-13.6%	0.005		0.703
Frequency	2014.1	1.64	+/- 5.56	NA	-7.4%	0.027		0.478

Total PD

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

Fit	Start Date	Trend	Conf Int.	Adj R ^A	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	2.37	+/- 0.54	78.5%	0.000	0.000	0.000
Loss Cost	1998.2	2.30	+/- 0.57	75.4%	0.000	0.000	0.000
Loss Cost	1999.1	2.40	+/- 0.60	76.2%	0.000	0.001	0.000
Loss Cost	1999.2	2.43	+/- 0.65	74.1%	0.000	0.001	0.000
Loss Cost	2000.1	2.64	+/- 0.65	77.9%	0.000	0.002	0.000
Loss Cost	2000.2	2.70	+/- 0.70	76.0%	0.000	0.002	0.000
Loss Cost	2001.1	2.92	+/- 0.71	79.2%	0.000	0.004	0.000
Loss Cost	2001.2	3.08	+/- 0.75	79.7%	0.000	0.002	0.000
Loss Cost	2002.1	3.24	+/- 0.79	80.8%	0.000	0.005	0.000
Loss Cost	2002.2	3.37	+/- 0.86	79.9%	0.000	0.004	0.000
Loss Cost	2003.1	3.55	+/- 0.93	80.5%	0.000	0.009	0.000
Loss Cost	2003.2	3.86	+/- 0.94	83.2%	0.000	0.003	0.000
Loss Cost	2004.1	3.34	+/- 0.77	88.1%	0.000	0.000	0.000
Loss Cost	2004.2	3.38	+/- 0.87	85.7%	0.000	0.000	0.000
Loss Cost	2005.1	3.27	+/- 0.99	84.9%	0.000	0.000	0.000
Loss Cost	2005.2	3.22	+/- 1.14	80.8%	0.000	0.001	0.000
Loss Cost	2006.1	2.85	+/- 1.22	81.8%	0.000	0.000	0.000
Loss Cost	2006.2	2.64	+/- 1.39	75.8%	0.000	0.001	0.002
Loss Cost	2007.1	2.55	+/- 1.69	75.1%	0.000	0.002	0.007
Loss Cost	2007.2	2.44	+/- 2.05	67.0%	0.000	0.005	0.024
Loss Cost	2008.1	3.10	+/- 2.39	71.9%	0.000	0.013	0.017
Loss Cost	2008.2	2.53	+/- 2.86	58.2%	0.000	0.028	0.070
Loss Cost	2009.1	1.14	+/- 2.86	73.6%	0.000	0.009	0.349
Loss Cost	2009.2	1.55	+/- 4.02	69.8%	0.000	0.019	0.341
Loss Cost	2010.1	1.09	+/- 6.89	67.3%	0.001	0.051	0.647
Severity	1998.1	2.29	+/- 0.44	81.6%	0.000	0.007	0.000
Severity	1998.2	2.19	+/- 0.45	79.5%	0.000	0.012	0.000
Severity	1999.1	2.10	+/- 0.47	78.2%	0.000	0.008	0.000
Severity	1999.2	2.00	+/- 0.49	75.0%	0.000	0.014	0.000
Severity	2000.1	1.93	+/- 0.52	73.2%	0.000	0.012	0.000
Severity	2000.2	1.77	+/- 0.52	69.5%	0.000	0.021	0.000
Severity	2001.1	1.63	+/- 0.54	68.0%	0.000	0.011	0.000
Severity	2001.2	1.43	+/- 0.52	63.3%	0.000	0.018	0.000
Severity	2002.1	1.27	+/- 0.53	62.7%	0.000	0.007	0.000
Severity	2002.2	1.05	+/- 0.50	56.5%	0.000	0.010	0.000
Severity	2003.1	1.13	+/- 0.55	58.0%	0.000	0.019	0.000
Severity	2003.2	1.32	+/- 0.55	65.0%	0.000	0.007	0.000
Severity	2004.1	1.33	+/- 0.62	63.9%	0.000	0.011	0.000
Severity	2004.2	1.48	+/- 0.67	65.5%	0.000	0.007	0.000
Severity	2005.1	1.74	+/- 0.68	73.1%	0.000	0.015	0.000
Severity	2005.2	1.70	+/- 0.78	66.2%	0.000	0.024	0.000
Severity	2006.1	1.98	+/- 0.82	72.9%	0.000	0.051	0.000
Severity	2006.2	2.20	+/- 0.90	74.1%	0.000	0.032	0.000
Severity	2007.1	2.18	+/- 1.10	71.3%	0.000	0.049	0.001
Severity	2007.2	2.10	+/- 1.33	60.8%	0.000	0.080	0.006
Severity	2008.1	2.71	+/- 1.37	74.6%	0.000	0.165	0.002
Severity	2008.2	3.10	+/- 1.59	75.8%	0.000	0.109	0.003
Severity	2009.1	3.21	+/- 2.23	71.7%	0.000	0.190	0.013
Severity	2009.2	3.85	+/- 2.80	73.5%	0.000	0.136	0.018
Severity	2010.1	3.93	+/- 4.90	66.5%	0.000	0.254	0.080
Frequency	1998.1	0.08	+/- 0.77	-0.3%	0.000	0.188	0.837
Frequency	1998.2	0.11	+/- 0.82	-0.4%	0.000	0.188	0.787
Frequency	1999.1	0.29	+/- 0.86	-0.9%	0.000	0.287	0.494
Frequency	1999.2	0.42	+/- 0.91	1.8%	0.000	0.225	0.344
Frequency	2000.1	0.70	+/- 0.92	5.7%	0.000	0.372	0.130
Frequency	2000.2	0.91	+/- 0.96	12.2%	0.000	0.249	0.060
Frequency	2001.1	1.26	+/- 0.95	22.7%	0.000	0.435	0.011
Frequency	2001.2	1.62	+/- 0.91	38.4%	0.000	0.195	0.001
Frequency	2002.1	1.95	+/- 0.91	49.2%	0.000	0.351	0.000
Frequency	2002.2	2.30	+/- 0.88	60.7%	0.000	0.148	0.000
Frequency	2003.1	2.38	+/- 0.98	59.7%	0.000	0.202	0.000
Frequency	2003.2	2.51	+/- 1.08	58.1%	0.000	0.175	0.000
Frequency	2004.1	1.98	+/- 0.97	59.8%	0.000	0.031	0.001
Frequency	2004.2	1.88	+/- 1.08	50.9%	0.000	0.051	0.002
Frequency	2005.1	1.51	+/- 1.13	50.4%	0.000	0.021	0.012
Frequency	2005.2	1.50	+/- 1.29	42.7%	0.000	0.031	0.026
Frequency	2006.1	0.86	+/- 1.19	54.0%	0.000	0.004	0.138
Frequency	2006.2	0.43	+/- 1.21	45.8%	0.000	0.007	0.445
Frequency	2007.1	0.36	+/- 1.47	44.7%	0.000	0.012	0.591
Frequency	2007.2	0.33	+/- 1.79	38.3%	0.000	0.022	0.681
Frequency	2008.1	0.38	+/- 2.30	34.6%	0.000	0.043	0.705
Frequency	2008.2	-0.55	+/- 2.28	29.6%	0.000	0.066	0.579
Frequency	2009.1	-2.00	+/- 1.36	85.8%	0.000	0.002	0.013
Frequency	2009.2	-2.21	+/- 1.88	85.9%	0.000	0.006	0.032
Frequency	2010.1	-2.73	+/- 2.93	83.3%	0.000	0.016	0.061

Total PD

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

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	2.44	+/- 0.69	64.6%	0.000	0.000
Loss Cost	1998.2	2.30	+/- 0.72	60.8%	0.000	0.000
Loss Cost	1999.1	2.46	+/- 0.74	63.4%	0.000	0.000
Loss Cost	1999.2	2.43	+/- 0.80	60.1%	0.000	0.000
Loss Cost	2000.1	2.72	+/- 0.79	67.2%	0.000	0.000
Loss Cost	2000.2	2.70	+/- 0.85	64.1%	0.000	0.000
Loss Cost	2001.1	3.00	+/- 0.85	70.3%	0.000	0.000
Loss Cost	2001.2	3.08	+/- 0.92	68.9%	0.000	0.000
Loss Cost	2002.1	3.34	+/- 0.95	72.0%	0.000	0.000
Loss Cost	2002.2	3.37	+/- 1.05	69.5%	0.000	0.000
Loss Cost	2003.1	3.66	+/- 1.11	72.1%	0.000	0.000
Loss Cost	2003.2	3.86	+/- 1.21	72.0%	0.000	0.000
Loss Cost	2004.1	3.53	+/- 1.27	67.1%	0.000	0.000
Loss Cost	2004.2	3.38	+/- 1.42	61.4%	0.000	0.000
Loss Cost	2005.1	3.52	+/- 1.62	59.0%	0.000	0.000
Loss Cost	2005.2	3.22	+/- 1.81	50.5%	0.000	0.002
Loss Cost	2006.1	3.20	+/- 2.10	44.4%	0.000	0.006
Loss Cost	2006.2	2.64	+/- 2.32	31.1%	0.000	0.028
Loss Cost	2007.1	3.01	+/- 2.73	32.1%	0.000	0.032
Loss Cost	2007.2	2.44	+/- 3.19	17.0%	0.000	0.115
Loss Cost	2008.1	3.69	+/- 3.47	36.8%	0.000	0.037
Loss Cost	2008.2	2.53	+/- 3.95	14.6%	0.000	0.168
Loss Cost	2009.1	2.17	+/- 5.22	0.8%	0.000	0.343
Loss Cost	2009.2	1.55	+/- 7.21	-13.0%	0.000	0.601
Loss Cost	2010.1	3.12	+/- 10.60	-6.6%	0.001	0.453
Severity	1998.1	2.33	+/- 0.49	76.6%	0.000	0.000
Severity	1998.2	2.19	+/- 0.50	74.7%	0.000	0.000
Severity	1999.1	2.14	+/- 0.53	72.0%	0.000	0.000
Severity	1999.2	2.00	+/- 0.54	69.0%	0.000	0.000
Severity	2000.1	1.98	+/- 0.59	66.0%	0.000	0.000
Severity	2000.2	1.77	+/- 0.57	62.6%	0.000	0.000
Severity	2001.1	1.69	+/- 0.62	58.0%	0.000	0.000
Severity	2001.2	1.43	+/- 0.58	53.5%	0.000	0.000
Severity	2002.1	1.33	+/- 0.63	47.2%	0.000	0.000
Severity	2002.2	1.05	+/- 0.59	39.9%	0.000	0.001
Severity	2003.1	1.19	+/- 0.62	44.8%	0.000	0.001
Severity	2003.2	1.32	+/- 0.67	47.3%	0.000	0.001
Severity	2004.1	1.41	+/- 0.75	47.2%	0.000	0.001
Severity	2004.2	1.48	+/- 0.84	45.2%	0.000	0.002
Severity	2005.1	1.83	+/- 0.82	59.8%	0.000	0.000
Severity	2005.2	1.70	+/- 0.93	51.6%	0.000	0.002
Severity	2006.1	2.08	+/- 0.93	64.3%	0.000	0.000
Severity	2006.2	2.20	+/- 1.08	61.9%	0.000	0.001
Severity	2007.1	2.34	+/- 1.28	59.2%	0.000	0.002
Severity	2007.2	2.10	+/- 1.51	47.6%	0.000	0.011
Severity	2008.1	2.87	+/- 1.43	70.1%	0.000	0.002
Severity	2008.2	3.10	+/- 1.79	67.0%	0.000	0.004
Severity	2009.1	3.49	+/- 2.29	65.6%	0.000	0.009
Severity	2009.2	3.85	+/- 3.17	60.4%	0.000	0.024
Severity	2010.1	4.57	+/- 4.59	58.3%	0.000	0.048
Frequency	1998.1	0.11	+/- 0.77	-3.3%	0.000	0.780
Frequency	1998.2	0.11	+/- 0.83	-3.4%	0.000	0.791
Frequency	1999.1	0.32	+/- 0.86	-1.6%	0.000	0.454
Frequency	1999.2	0.42	+/- 0.91	-0.3%	0.000	0.349
Frequency	2000.1	0.72	+/- 0.91	6.3%	0.000	0.114
Frequency	2000.2	0.91	+/- 0.96	10.7%	0.000	0.062
Frequency	2001.1	1.29	+/- 0.94	23.9%	0.000	0.009
Frequency	2001.2	1.62	+/- 0.93	36.0%	0.000	0.001
Frequency	2002.1	1.99	+/- 0.90	49.4%	0.000	0.000
Frequency	2002.2	2.30	+/- 0.91	58.0%	0.000	0.000
Frequency	2003.1	2.44	+/- 0.99	58.0%	0.000	0.000
Frequency	2003.2	2.51	+/- 1.10	55.6%	0.000	0.000
Frequency	2004.1	2.09	+/- 1.09	48.1%	0.000	0.001
Frequency	2004.2	1.88	+/- 1.20	39.3%	0.000	0.004
Frequency	2005.1	1.65	+/- 1.33	29.4%	0.000	0.017
Frequency	2005.2	1.50	+/- 1.51	20.7%	0.000	0.050
Frequency	2006.1	1.10	+/- 1.66	7.9%	0.000	0.171
Frequency	2006.2	0.43	+/- 1.67	-6.0%	0.000	0.581
Frequency	2007.1	0.66	+/- 1.97	-4.2%	0.000	0.473
Frequency	2007.2	0.33	+/- 2.34	-9.9%	0.000	0.757
Frequency	2008.1	0.80	+/- 2.83	-6.8%	0.000	0.531
Frequency	2008.2	-0.55	+/- 2.77	-10.8%	0.000	0.654
Frequency	2009.1	-1.28	+/- 3.42	-2.5%	0.000	0.398
Frequency	2009.2	-2.21	+/- 4.40	9.6%	0.000	0.257
Frequency	2010.1	-1.39	+/- 6.52	-15.1%	0.001	0.589

Total PD

Coverage = Total PD
End Trend Period = 2017.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	3.85	+/- 0.58	83.3%	0.000	0.018	0.000
Loss Cost	1998.2	3.87	+/- 0.61	82.1%	0.000	0.019	0.000
Loss Cost	1999.1	4.00	+/- 0.63	83.0%	0.000	0.024	0.000
Loss Cost	1999.2	4.09	+/- 0.65	82.8%	0.000	0.025	0.000
Loss Cost	2000.1	4.29	+/- 0.65	84.8%	0.000	0.047	0.000
Loss Cost	2000.2	4.39	+/- 0.67	84.6%	0.000	0.034	0.000
Loss Cost	2001.1	4.60	+/- 0.67	86.4%	0.000	0.063	0.000
Loss Cost	2001.2	4.75	+/- 0.68	87.0%	0.000	0.034	0.000
Loss Cost	2002.1	4.93	+/- 0.70	88.0%	0.000	0.061	0.000
Loss Cost	2002.2	5.08	+/- 0.72	88.1%	0.000	0.037	0.000
Loss Cost	2003.1	5.26	+/- 0.74	88.8%	0.000	0.067	0.000
Loss Cost	2003.2	5.48	+/- 0.74	89.9%	0.000	0.027	0.000
Loss Cost	2004.1	5.39	+/- 0.79	89.0%	0.000	0.023	0.000
Loss Cost	2004.2	5.51	+/- 0.83	88.5%	0.000	0.018	0.000
Loss Cost	2005.1	5.63	+/- 0.89	88.3%	0.000	0.030	0.000
Loss Cost	2005.2	5.73	+/- 0.96	87.4%	0.000	0.027	0.000
Loss Cost	2006.1	5.81	+/- 1.04	86.6%	0.000	0.041	0.000
Loss Cost	2006.2	5.90	+/- 1.14	85.2%	0.000	0.041	0.000
Loss Cost	2007.1	6.15	+/- 1.21	85.7%	0.000	0.074	0.000
Loss Cost	2007.2	6.31	+/- 1.32	84.6%	0.000	0.063	0.000
Loss Cost	2008.1	6.82	+/- 1.31	87.6%	0.000	0.124	0.000
Loss Cost	2008.2	6.90	+/- 1.46	85.8%	0.000	0.128	0.000
Loss Cost	2009.1	7.05	+/- 1.63	84.7%	0.000	0.183	0.000
Loss Cost	2009.2	7.44	+/- 1.76	84.7%	0.000	0.121	0.000
Loss Cost	2010.1	7.96	+/- 1.90	86.0%	0.000	0.222	0.000
Loss Cost	2010.2	8.03	+/- 2.18	83.1%	0.000	0.240	0.000
Loss Cost	2011.1	8.63	+/- 2.43	83.9%	0.000	0.401	0.000
Loss Cost	2011.2	9.00	+/- 2.81	82.0%	0.000	0.342	0.000
Loss Cost	2012.1	9.98	+/- 3.09	84.4%	0.000	0.591	0.000
Loss Cost	2012.2	9.45	+/- 3.64	78.9%	0.000	0.750	0.000
Loss Cost	2013.1	9.02	+/- 4.60	72.0%	0.000	0.677	0.002
Loss Cost	2013.2	7.30	+/- 4.74	62.3%	0.000	0.974	0.008
Loss Cost	2014.1	6.64	+/- 6.52	45.6%	0.000	0.894	0.043
Loss Cost	2014.2	4.72	+/- 7.88	13.8%	0.001	0.817	0.164
Loss Cost	2015.1	1.84	+/- 10.82	-40.1%	0.005	0.761	0.622
Severity	1998.1	2.40	+/- 0.27	90.0%	0.000	0.006	0.000
Severity	1998.2	2.35	+/- 0.27	89.3%	0.000	0.010	0.000
Severity	1999.1	2.31	+/- 0.28	88.7%	0.000	0.008	0.000
Severity	1999.2	2.26	+/- 0.29	87.7%	0.000	0.014	0.000
Severity	2000.1	2.25	+/- 0.31	86.8%	0.000	0.014	0.000
Severity	2000.2	2.18	+/- 0.32	85.8%	0.000	0.024	0.000
Severity	2001.1	2.14	+/- 0.33	84.8%	0.000	0.020	0.000
Severity	2001.2	2.06	+/- 0.34	83.4%	0.000	0.035	0.000
Severity	2002.1	2.02	+/- 0.36	82.1%	0.000	0.030	0.000
Severity	2002.2	1.96	+/- 0.37	80.0%	0.000	0.049	0.000
Severity	2003.1	2.06	+/- 0.38	81.5%	0.000	0.086	0.000
Severity	2003.2	2.18	+/- 0.38	84.0%	0.000	0.032	0.000
Severity	2004.1	2.25	+/- 0.40	84.2%	0.000	0.054	0.000
Severity	2004.2	2.35	+/- 0.41	85.2%	0.000	0.027	0.000
Severity	2005.1	2.52	+/- 0.39	88.5%	0.000	0.051	0.000
Severity	2005.2	2.54	+/- 0.42	87.3%	0.000	0.051	0.000
Severity	2006.1	2.71	+/- 0.41	89.8%	0.000	0.100	0.000
Severity	2006.2	2.82	+/- 0.42	90.3%	0.000	0.051	0.000
Severity	2007.1	2.88	+/- 0.46	89.9%	0.000	0.082	0.000
Severity	2007.2	2.89	+/- 0.50	88.4%	0.000	0.089	0.000
Severity	2008.1	3.12	+/- 0.47	91.5%	0.000	0.175	0.000
Severity	2008.2	3.23	+/- 0.50	91.5%	0.000	0.111	0.000
Severity	2009.1	3.30	+/- 0.56	90.8%	0.000	0.167	0.000
Severity	2009.2	3.40	+/- 0.61	90.2%	0.000	0.125	0.000
Severity	2010.1	3.45	+/- 0.70	89.0%	0.000	0.173	0.000
Severity	2010.2	3.30	+/- 0.77	86.3%	0.000	0.268	0.000
Severity	2011.1	3.30	+/- 0.91	83.9%	0.000	0.307	0.000
Severity	2011.2	3.54	+/- 1.00	84.1%	0.000	0.202	0.000
Severity	2012.1	3.92	+/- 1.08	86.9%	0.000	0.386	0.000
Severity	2012.2	3.92	+/- 1.31	82.7%	0.000	0.433	0.000
Severity	2013.1	4.38	+/- 1.50	84.9%	0.000	0.731	0.000
Severity	2013.2	4.70	+/- 1.83	83.3%	0.000	0.577	0.001
Severity	2014.1	4.66	+/- 2.57	76.9%	0.000	0.623	0.005
Severity	2014.2	4.14	+/- 3.45	61.7%	0.000	0.827	0.027
Severity	2015.1	3.60	+/- 5.81	38.1%	0.000	0.724	0.138
Frequency	1998.1	1.42	+/- 0.62	35.2%	0.000	0.316	0.000
Frequency	1998.2	1.49	+/- 0.65	36.1%	0.000	0.263	0.000
Frequency	1999.1	1.65	+/- 0.65	41.3%	0.000	0.398	0.000
Frequency	1999.2	1.79	+/- 0.67	44.8%	0.000	0.282	0.000
Frequency	2000.1	2.00	+/- 0.66	51.9%	0.000	0.456	0.000
Frequency	2000.2	2.17	+/- 0.67	56.5%	0.000	0.290	0.000
Frequency	2001.1	2.41	+/- 0.64	64.1%	0.000	0.489	0.000
Frequency	2001.2	2.64	+/- 0.62	70.9%	0.000	0.240	0.000
Frequency	2002.1	2.85	+/- 0.60	75.6%	0.000	0.409	0.000
Frequency	2002.2	3.06	+/- 0.59	79.5%	0.000	0.204	0.000
Frequency	2003.1	3.14	+/- 0.62	79.3%	0.000	0.279	0.000
Frequency	2003.2	3.23	+/- 0.66	78.9%	0.000	0.222	0.000
Frequency	2004.1	3.07	+/- 0.68	77.4%	0.000	0.133	0.000
Frequency	2004.2	3.08	+/- 0.73	75.1%	0.000	0.143	0.000
Frequency	2005.1	3.03	+/- 0.79	72.9%	0.000	0.140	0.000
Frequency	2005.2	3.11	+/- 0.85	71.2%	0.000	0.128	0.000
Frequency	2006.1	3.03	+/- 0.93	68.6%	0.000	0.118	0.000
Frequency	2006.2	3.00	+/- 1.01	64.4%	0.000	0.142	0.000
Frequency	2007.1	3.18	+/- 1.09	65.4%	0.000	0.219	0.000
Frequency	2007.2	3.32	+/- 1.19	64.1%	0.000	0.187	0.000
Frequency	2008.1	3.59	+/- 1.28	66.1%	0.000	0.294	0.000
Frequency	2008.2	3.55	+/- 1.42	60.9%	0.000	0.335	0.000
Frequency	2009.1	3.64	+/- 1.61	58.5%	0.000	0.400	0.000
Frequency	2009.2	3.90	+/- 1.78	57.9%	0.000	0.327	0.000
Frequency	2010.1	4.36	+/- 1.95	61.5%	0.000	0.507	0.000
Frequency	2010.2	4.58	+/- 2.22	58.5%	0.000	0.459	0.001
Frequency	2011.1	5.16	+/- 2.49	61.7%	0.000	0.678	0.001
Frequency	2011.2	5.28	+/- 2.93	55.9%	0.000	0.665	0.002
Frequency	2012.1	5.83	+/- 3.48	55.6%	0.000	0.854	0.004
Frequency	2012.2	5.32	+/- 4.13	42.2%	0.000	0.989	0.016
Frequency	2013.1	4.45	+/- 5.05	24.7%	0.000	0.792	0.071
Frequency	2013.2	2.48	+/- 5.07	-6.4%	0.000	0.820	0.272
Frequency	2014.1	1.88	+/- 7.01	-27.4%	0.002	0.953	0.517
Frequency	2014.2	0.55	+/- 9.42	-46.1%	0.006	0.793	0.877
Frequency	2015.1	-1.70	+/- 14.89	-59.7%	0.025	0.934	0.742

Total PD

Coverage = Total PD
End Trend Period = 2017.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^A	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	3.88	+/- 0.62	81.0%	0.000	0.000
Loss Cost	1998.2	3.87	+/- 0.65	79.7%	0.000	0.000
Loss Cost	1999.1	4.03	+/- 0.66	81.2%	0.000	0.000
Loss Cost	1999.2	4.09	+/- 0.66	80.6%	0.000	0.000
Loss Cost	2000.1	4.32	+/- 0.68	83.4%	0.000	0.000
Loss Cost	2000.2	4.39	+/- 0.71	82.8%	0.000	0.000
Loss Cost	2001.1	4.63	+/- 0.70	85.2%	0.000	0.000
Loss Cost	2001.2	4.75	+/- 0.73	85.3%	0.000	0.000
Loss Cost	2002.1	4.97	+/- 0.73	86.8%	0.000	0.000
Loss Cost	2002.2	5.08	+/- 0.76	86.5%	0.000	0.000
Loss Cost	2003.1	5.30	+/- 0.77	87.8%	0.000	0.000
Loss Cost	2003.2	5.48	+/- 0.79	88.3%	0.000	0.000
Loss Cost	2004.1	5.45	+/- 0.85	87.0%	0.000	0.000
Loss Cost	2004.2	5.51	+/- 0.92	86.0%	0.000	0.000
Loss Cost	2005.1	5.69	+/- 0.97	86.2%	0.000	0.000
Loss Cost	2005.2	5.73	+/- 1.05	84.8%	0.000	0.000
Loss Cost	2006.1	5.89	+/- 1.12	84.4%	0.000	0.000
Loss Cost	2006.2	5.90	+/- 1.23	82.6%	0.000	0.000
Loss Cost	2007.1	6.24	+/- 1.26	83.8%	0.000	0.000
Loss Cost	2007.2	6.31	+/- 1.41	82.2%	0.000	0.000
Loss Cost	2008.1	6.91	+/- 1.36	86.5%	0.000	0.000
Loss Cost	2008.2	6.90	+/- 1.51	84.4%	0.000	0.000
Loss Cost	2009.1	7.16	+/- 1.67	83.8%	0.000	0.000
Loss Cost	2009.2	7.44	+/- 1.85	82.9%	0.000	0.000
Loss Cost	2010.1	8.09	+/- 1.92	85.4%	0.000	0.000
Loss Cost	2010.2	8.03	+/- 2.21	82.5%	0.000	0.000
Loss Cost	2011.1	8.75	+/- 2.37	84.3%	0.000	0.000
Loss Cost	2011.2	9.00	+/- 2.77	82.0%	0.000	0.000
Loss Cost	2012.1	10.09	+/- 2.91	85.4%	0.000	0.000
Loss Cost	2012.2	9.45	+/- 3.39	81.0%	0.000	0.000
Loss Cost	2013.1	9.17	+/- 4.20	74.8%	0.000	0.001
Loss Cost	2013.2	7.30	+/- 4.24	67.6%	0.000	0.004
Loss Cost	2014.1	6.71	+/- 5.54	54.5%	0.000	0.022
Loss Cost	2014.2	4.72	+/- 6.58	30.0%	0.000	0.118
Loss Cost	2015.1	2.17	+/- 7.98	-9.0%	0.001	0.486
Severity	1998.1	2.42	+/- 0.29	88.0%	0.000	0.000
Severity	1998.2	2.35	+/- 0.29	87.5%	0.000	0.000
Severity	1999.1	2.33	+/- 0.31	86.5%	0.000	0.000
Severity	1999.2	2.26	+/- 0.32	85.6%	0.000	0.000
Severity	2000.1	2.27	+/- 0.34	84.6%	0.000	0.000
Severity	2000.2	2.18	+/- 0.34	83.8%	0.000	0.000
Severity	2001.1	2.16	+/- 0.36	82.4%	0.000	0.000
Severity	2001.2	2.06	+/- 0.36	81.3%	0.000	0.000
Severity	2002.1	2.05	+/- 0.38	79.6%	0.000	0.000
Severity	2002.2	1.96	+/- 0.39	77.7%	0.000	0.000
Severity	2003.1	2.08	+/- 0.40	80.0%	0.000	0.000
Severity	2003.2	2.18	+/- 0.40	81.6%	0.000	0.000
Severity	2004.1	2.27	+/- 0.42	82.3%	0.000	0.000
Severity	2004.2	2.35	+/- 0.44	82.5%	0.000	0.000
Severity	2005.1	2.54	+/- 0.41	86.9%	0.000	0.000
Severity	2005.2	2.54	+/- 0.45	85.5%	0.000	0.000
Severity	2006.1	2.73	+/- 0.42	88.9%	0.000	0.000
Severity	2006.2	2.82	+/- 0.45	88.8%	0.000	0.000
Severity	2007.1	2.91	+/- 0.48	88.7%	0.000	0.000
Severity	2007.2	2.89	+/- 0.53	87.0%	0.000	0.000
Severity	2008.1	3.14	+/- 0.48	91.0%	0.000	0.000
Severity	2008.2	3.23	+/- 0.53	90.6%	0.000	0.000
Severity	2009.1	3.33	+/- 0.57	90.2%	0.000	0.000
Severity	2009.2	3.40	+/- 0.64	89.1%	0.000	0.000
Severity	2010.1	3.50	+/- 0.72	88.1%	0.000	0.000
Severity	2010.2	3.30	+/- 0.76	86.0%	0.000	0.000
Severity	2011.1	3.35	+/- 0.90	83.7%	0.000	0.000
Severity	2011.2	3.54	+/- 1.03	82.9%	0.000	0.000
Severity	2012.1	3.98	+/- 1.04	87.2%	0.000	0.000
Severity	2012.2	3.92	+/- 1.26	83.4%	0.000	0.000
Severity	2013.1	4.42	+/- 1.36	86.5%	0.000	0.000
Severity	2013.2	4.70	+/- 1.68	84.9%	0.000	0.000
Severity	2014.1	4.78	+/- 2.24	79.7%	0.000	0.002
Severity	2014.2	4.14	+/- 2.87	68.9%	0.000	0.013
Severity	2015.1	3.81	+/- 4.31	51.2%	0.000	0.067
Frequency	1998.1	1.43	+/- 0.62	35.2%	0.000	0.000
Frequency	1998.2	1.49	+/- 0.65	35.6%	0.000	0.000
Frequency	1999.1	1.67	+/- 0.65	41.8%	0.000	0.000
Frequency	1999.2	1.79	+/- 0.67	44.5%	0.000	0.000
Frequency	2000.1	2.01	+/- 0.65	52.5%	0.000	0.000
Frequency	2000.2	2.17	+/- 0.67	56.3%	0.000	0.000
Frequency	2001.1	2.42	+/- 0.64	64.6%	0.000	0.000
Frequency	2001.2	2.64	+/- 0.61	70.5%	0.000	0.000
Frequency	2002.1	2.87	+/- 0.60	75.8%	0.000	0.000
Frequency	2002.2	3.06	+/- 0.59	79.0%	0.000	0.000
Frequency	2003.1	3.16	+/- 0.62	79.2%	0.000	0.000
Frequency	2003.2	3.23	+/- 0.66	78.5%	0.000	0.000
Frequency	2004.1	3.10	+/- 0.69	76.2%	0.000	0.000
Frequency	2004.2	3.08	+/- 0.75	73.8%	0.000	0.000
Frequency	2005.1	3.07	+/- 0.81	71.4%	0.000	0.000
Frequency	2005.2	3.11	+/- 0.88	69.4%	0.000	0.000
Frequency	2006.1	3.08	+/- 0.96	66.2%	0.000	0.000
Frequency	2006.2	3.00	+/- 1.04	62.1%	0.000	0.000
Frequency	2007.1	3.24	+/- 1.10	64.3%	0.000	0.000
Frequency	2007.2	3.32	+/- 1.21	62.4%	0.000	0.000
Frequency	2008.1	3.65	+/- 1.27	65.7%	0.000	0.000
Frequency	2008.2	3.55	+/- 1.42	60.9%	0.000	0.000
Frequency	2009.1	3.70	+/- 1.58	59.1%	0.000	0.000
Frequency	2009.2	3.90	+/- 1.77	57.8%	0.000	0.000
Frequency	2010.1	4.43	+/- 1.89	63.0%	0.000	0.000
Frequency	2010.2	4.58	+/- 2.17	59.8%	0.000	0.000
Frequency	2011.1	5.22	+/- 2.36	64.3%	0.000	0.000
Frequency	2011.2	5.28	+/- 2.78	59.1%	0.000	0.001
Frequency	2012.1	5.87	+/- 3.23	59.8%	0.000	0.002
Frequency	2012.2	5.32	+/- 3.82	48.6%	0.000	0.010
Frequency	2013.1	4.55	+/- 4.57	33.4%	0.000	0.047
Frequency	2013.2	2.48	+/- 4.56	7.9%	0.000	0.235
Frequency	2014.1	1.85	+/- 5.94	-6.2%	0.000	0.472
Frequency	2014.2	0.55	+/- 7.87	-19.2%	0.002	0.863
Frequency	2015.1	-1.57	+/- 10.77	-20.1%	0.008	0.707

Total PD

Coverage = Total PD
End Trend Period = 2017.2
Seasonality = T
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	3.68	+/- 0.54	85.0%	0.000	0.003	0.000
Loss Cost	1998.2	3.70	+/- 0.57	83.9%	0.000	0.003	0.000
Loss Cost	1999.1	3.83	+/- 0.58	84.7%	0.000	0.006	0.000
Loss Cost	1999.2	3.91	+/- 0.60	84.6%	0.000	0.004	0.000
Loss Cost	2000.1	4.10	+/- 0.60	86.6%	0.000	0.009	0.000
Loss Cost	2000.2	4.21	+/- 0.62	85.5%	0.000	0.006	0.000
Loss Cost	2001.1	4.40	+/- 0.61	88.2%	0.000	0.012	0.000
Loss Cost	2001.2	4.56	+/- 0.62	89.0%	0.000	0.005	0.000
Loss Cost	2002.1	4.73	+/- 0.63	89.9%	0.000	0.009	0.000
Loss Cost	2002.2	4.87	+/- 0.64	90.3%	0.000	0.005	0.000
Loss Cost	2003.1	5.04	+/- 0.65	90.9%	0.000	0.010	0.000
Loss Cost	2003.2	5.26	+/- 0.63	92.3%	0.000	0.002	0.000
Loss Cost	2004.1	5.14	+/- 0.66	91.9%	0.000	0.001	0.000
Loss Cost	2004.2	5.26	+/- 0.69	91.7%	0.000	0.001	0.000
Loss Cost	2005.1	5.35	+/- 0.75	91.5%	0.000	0.002	0.000
Loss Cost	2005.2	5.46	+/- 0.80	90.9%	0.000	0.002	0.000
Loss Cost	2006.1	5.51	+/- 0.87	90.3%	0.000	0.003	0.000
Loss Cost	2006.2	5.60	+/- 0.94	89.4%	0.000	0.003	0.000
Loss Cost	2007.1	5.82	+/- 1.01	89.8%	0.000	0.007	0.000
Loss Cost	2007.2	5.99	+/- 1.08	89.3%	0.000	0.005	0.000
Loss Cost	2008.1	6.46	+/- 1.03	92.1%	0.000	0.010	0.000
Loss Cost	2008.2	6.56	+/- 1.13	91.1%	0.000	0.010	0.000
Loss Cost	2009.1	6.66	+/- 1.28	90.3%	0.000	0.019	0.000
Loss Cost	2009.2	7.08	+/- 1.28	91.6%	0.000	0.006	0.000
Loss Cost	2010.1	7.54	+/- 1.33	93.0%	0.000	0.014	0.000
Loss Cost	2010.2	7.69	+/- 1.51	91.8%	0.000	0.016	0.000
Loss Cost	2011.1	8.21	+/- 1.61	92.9%	0.000	0.033	0.000
Loss Cost	2011.2	8.73	+/- 1.65	93.7%	0.000	0.014	0.000
Loss Cost	2012.1	9.63	+/- 1.38	97.0%	0.000	0.013	0.000
Loss Cost	2012.2	9.45	+/- 1.66	95.8%	0.000	0.030	0.000
Loss Cost	2013.1	9.02	+/- 2.00	95.1%	0.000	0.028	0.000
Loss Cost	2013.2	7.99	+/- 1.38	97.2%	0.000	0.020	0.000
Loss Cost	2014.1	7.66	+/- 1.89	96.4%	0.000	0.029	0.000
Loss Cost	2014.2	7.61	+/- 3.31	91.8%	0.000	0.090	0.005
Severity	1998.1	2.41	+/- 0.28	89.8%	0.000	0.008	0.000
Severity	1998.2	2.35	+/- 0.28	89.1%	0.000	0.014	0.000
Severity	1999.1	2.31	+/- 0.30	88.4%	0.000	0.011	0.000
Severity	1999.2	2.27	+/- 0.30	87.3%	0.000	0.017	0.000
Severity	2000.1	2.25	+/- 0.32	86.5%	0.000	0.018	0.000
Severity	2000.2	2.18	+/- 0.33	85.4%	0.000	0.030	0.000
Severity	2001.1	2.14	+/- 0.35	84.4%	0.000	0.025	0.000
Severity	2001.2	2.06	+/- 0.35	92.9%	0.000	0.042	0.000
Severity	2002.1	2.02	+/- 0.37	81.6%	0.000	0.036	0.000
Severity	2002.2	1.96	+/- 0.39	79.5%	0.000	0.057	0.000
Severity	2003.1	2.06	+/- 0.40	81.0%	0.000	0.103	0.000
Severity	2003.2	2.18	+/- 0.39	83.6%	0.000	0.041	0.000
Severity	2004.1	2.26	+/- 0.42	83.8%	0.000	0.070	0.000
Severity	2004.2	2.36	+/- 0.43	84.9%	0.000	0.036	0.000
Severity	2005.1	2.53	+/- 0.41	88.3%	0.000	0.072	0.000
Severity	2005.2	2.56	+/- 0.44	87.1%	0.000	0.073	0.000
Severity	2006.1	2.73	+/- 0.42	89.8%	0.000	0.146	0.000
Severity	2006.2	2.84	+/- 0.44	90.3%	0.000	0.080	0.000
Severity	2007.1	2.91	+/- 0.48	89.9%	0.000	0.126	0.000
Severity	2007.2	2.92	+/- 0.52	88.5%	0.000	0.136	0.000
Severity	2008.1	3.16	+/- 0.49	91.8%	0.000	0.276	0.000
Severity	2008.2	3.27	+/- 0.51	91.8%	0.000	0.184	0.000
Severity	2009.1	3.35	+/- 0.58	91.2%	0.000	0.271	0.000
Severity	2009.2	3.45	+/- 0.63	90.7%	0.000	0.209	0.000
Severity	2010.1	3.50	+/- 0.73	89.5%	0.000	0.282	0.000
Severity	2010.2	3.35	+/- 0.79	87.3%	0.000	0.425	0.000
Severity	2011.1	3.36	+/- 0.94	84.9%	0.000	0.475	0.000
Severity	2011.2	3.57	+/- 1.04	84.9%	0.000	0.333	0.000
Severity	2012.1	3.96	+/- 1.10	88.0%	0.000	0.590	0.000
Severity	2012.2	3.92	+/- 1.36	83.8%	0.000	0.666	0.000
Severity	2013.1	4.38	+/- 1.55	86.0%	0.000	0.990	0.000
Severity	2013.2	4.62	+/- 2.02	83.0%	0.000	0.826	0.002
Severity	2014.1	4.54	+/- 3.00	74.1%	0.000	0.823	0.013
Severity	2014.2	3.33	+/- 3.96	57.6%	0.000	0.649	0.073
Frequency	1998.1	1.25	+/- 0.58	35.3%	0.000	0.125	0.000
Frequency	1998.2	1.32	+/- 0.61	36.5%	0.000	0.099	0.000
Frequency	1999.1	1.48	+/- 0.61	41.6%	0.000	0.168	0.000
Frequency	1999.2	1.61	+/- 0.62	45.8%	0.000	0.104	0.000
Frequency	2000.1	1.81	+/- 0.61	53.1%	0.000	0.190	0.000
Frequency	2000.2	1.98	+/- 0.61	58.8%	0.000	0.095	0.000
Frequency	2001.1	2.22	+/- 0.58	66.7%	0.000	0.183	0.000
Frequency	2001.2	2.45	+/- 0.54	75.0%	0.000	0.050	0.000
Frequency	2002.1	2.65	+/- 0.52	79.9%	0.000	0.100	0.000
Frequency	2002.2	2.85	+/- 0.48	84.8%	0.000	0.023	0.000
Frequency	2003.1	2.92	+/- 0.51	84.6%	0.000	0.038	0.000
Frequency	2003.2	3.01	+/- 0.53	84.6%	0.000	0.025	0.000
Frequency	2004.1	2.82	+/- 0.51	85.1%	0.000	0.006	0.000
Frequency	2004.2	2.83	+/- 0.55	83.4%	0.000	0.007	0.000
Frequency	2005.1	2.75	+/- 0.59	82.2%	0.000	0.006	0.000
Frequency	2005.2	2.83	+/- 0.63	81.3%	0.000	0.005	0.000
Frequency	2006.1	2.70	+/- 0.67	80.2%	0.000	0.004	0.000
Frequency	2006.2	2.68	+/- 0.73	77.1%	0.000	0.006	0.000
Frequency	2007.1	2.83	+/- 0.79	78.0%	0.000	0.012	0.000
Frequency	2007.2	2.98	+/- 0.84	78.0%	0.000	0.008	0.000
Frequency	2008.1	3.20	+/- 0.89	79.9%	0.000	0.017	0.000
Frequency	2008.2	3.19	+/- 0.99	76.2%	0.000	0.024	0.000
Frequency	2009.1	3.21	+/- 1.13	74.5%	0.000	0.036	0.000
Frequency	2009.2	3.51	+/- 1.18	76.9%	0.000	0.018	0.000
Frequency	2010.1	3.90	+/- 1.24	80.7%	0.000	0.038	0.000
Frequency	2010.2	4.20	+/- 1.34	81.2%	0.000	0.024	0.000
Frequency	2011.1	4.70	+/- 1.40	85.1%	0.000	0.050	0.000
Frequency	2011.2	4.98	+/- 1.57	84.2%	0.000	0.039	0.000
Frequency	2012.1	5.45	+/- 1.78	85.9%	0.000	0.080	0.000
Frequency	2012.2	5.32	+/- 2.18	80.1%	0.000	0.133	0.001
Frequency	2013.1	4.45	+/- 2.28	80.2%	0.000	0.052	0.003
Frequency	2013.2	3.22	+/- 1.36	85.9%	0.000	0.033	0.002
Frequency	2014.1	2.99	+/- 1.95	82.5%	0.000	0.051	0.012
Frequency	2014.2	4.14	+/- 1.19	96.9%	0.000	0.004	0.001

Total PD

Coverage = Total PD
End Trend Period = 2017.2
Seasonality = F
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj RA	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	3.75	+/- 0.60	81.3%	0.000	0.000
Loss Cost	1998.2	3.73	+/- 0.63	79.9%	0.000	0.000
Loss Cost	1999.1	3.89	+/- 0.64	81.5%	0.000	0.000
Loss Cost	1999.2	3.95	+/- 0.67	80.8%	0.000	0.000
Loss Cost	2000.1	4.17	+/- 0.65	83.8%	0.000	0.000
Loss Cost	2000.2	4.24	+/- 0.68	83.2%	0.000	0.000
Loss Cost	2001.1	4.47	+/- 0.67	85.9%	0.000	0.000
Loss Cost	2001.2	4.60	+/- 0.61	86.0%	0.000	0.000
Loss Cost	2002.1	4.81	+/- 0.69	87.6%	0.000	0.000
Loss Cost	2002.2	4.91	+/- 0.73	87.3%	0.000	0.000
Loss Cost	2003.1	5.13	+/- 0.73	88.7%	0.000	0.000
Loss Cost	2003.2	5.31	+/- 0.75	89.2%	0.000	0.000
Loss Cost	2004.1	5.26	+/- 0.80	88.0%	0.000	0.000
Loss Cost	2004.2	5.31	+/- 0.87	87.0%	0.000	0.000
Loss Cost	2005.1	5.49	+/- 0.91	87.2%	0.000	0.000
Loss Cost	2005.2	5.52	+/- 0.99	86.0%	0.000	0.000
Loss Cost	2006.1	5.67	+/- 1.06	85.6%	0.000	0.000
Loss Cost	2006.2	5.67	+/- 1.16	83.9%	0.000	0.000
Loss Cost	2007.1	6.00	+/- 1.19	85.3%	0.000	0.000
Loss Cost	2007.2	6.07	+/- 1.32	83.8%	0.000	0.000
Loss Cost	2008.1	6.65	+/- 1.22	88.6%	0.000	0.000
Loss Cost	2008.2	6.63	+/- 1.36	86.8%	0.000	0.000
Loss Cost	2009.1	6.89	+/- 1.49	86.5%	0.000	0.000
Loss Cost	2009.2	7.16	+/- 1.65	86.0%	0.000	0.000
Loss Cost	2010.1	7.81	+/- 1.63	89.1%	0.000	0.000
Loss Cost	2010.2	7.76	+/- 1.88	86.8%	0.000	0.000
Loss Cost	2011.1	8.49	+/- 1.90	89.7%	0.000	0.000
Loss Cost	2011.2	8.79	+/- 2.21	88.5%	0.000	0.000
Loss Cost	2012.1	9.94	+/- 1.89	93.9%	0.000	0.000
Loss Cost	2012.2	9.45	+/- 2.16	92.5%	0.000	0.000
Loss Cost	2013.1	9.41	+/- 2.74	89.9%	0.000	0.000
Loss Cost	2013.2	7.88	+/- 2.16	92.4%	0.000	0.000
Loss Cost	2014.1	7.98	+/- 3.03	89.0%	0.000	0.001
Loss Cost	2014.2	6.99	+/- 4.21	81.3%	0.000	0.009
Severity	1998.1	2.44	+/- 0.30	87.9%	0.000	0.000
Severity	1998.2	2.36	+/- 0.30	87.3%	0.000	0.000
Severity	1999.1	2.35	+/- 0.32	86.3%	0.000	0.000
Severity	1999.2	2.28	+/- 0.33	85.4%	0.000	0.000
Severity	2000.1	2.28	+/- 0.35	84.3%	0.000	0.000
Severity	2000.2	2.19	+/- 0.35	83.5%	0.000	0.000
Severity	2001.1	2.17	+/- 0.37	82.1%	0.000	0.000
Severity	2001.2	2.08	+/- 0.37	80.9%	0.000	0.000
Severity	2002.1	2.06	+/- 0.40	79.2%	0.000	0.000
Severity	2002.2	1.98	+/- 0.41	77.3%	0.000	0.000
Severity	2003.1	2.09	+/- 0.41	79.7%	0.000	0.000
Severity	2003.2	2.20	+/- 0.42	81.3%	0.000	0.000
Severity	2004.1	2.30	+/- 0.44	82.2%	0.000	0.000
Severity	2004.2	2.38	+/- 0.46	82.4%	0.000	0.000
Severity	2005.1	2.57	+/- 0.42	87.0%	0.000	0.000
Severity	2005.2	2.58	+/- 0.46	85.6%	0.000	0.000
Severity	2006.1	2.77	+/- 0.43	89.2%	0.000	0.000
Severity	2006.2	2.86	+/- 0.46	89.2%	0.000	0.000
Severity	2007.1	2.95	+/- 0.49	89.1%	0.000	0.000
Severity	2007.2	2.94	+/- 0.54	87.6%	0.000	0.000
Severity	2008.1	3.20	+/- 0.48	91.7%	0.000	0.000
Severity	2008.2	3.28	+/- 0.53	91.4%	0.000	0.000
Severity	2009.1	3.39	+/- 0.57	91.1%	0.000	0.000
Severity	2009.2	3.46	+/- 0.64	90.2%	0.000	0.000
Severity	2010.1	3.56	+/- 0.72	89.3%	0.000	0.000
Severity	2010.2	3.36	+/- 0.77	87.6%	0.000	0.000
Severity	2011.1	3.41	+/- 0.90	85.6%	0.000	0.000
Severity	2011.2	3.58	+/- 1.03	84.8%	0.000	0.000
Severity	2012.1	4.01	+/- 1.03	88.9%	0.000	0.000
Severity	2012.2	3.92	+/- 1.26	85.4%	0.000	0.000
Severity	2013.1	4.38	+/- 1.37	88.0%	0.000	0.000
Severity	2013.2	4.61	+/- 1.76	85.7%	0.000	0.001
Severity	2014.1	4.57	+/- 2.48	79.9%	0.000	0.005
Severity	2014.2	3.48	+/- 3.03	65.5%	0.000	0.032
Frequency	1998.1	1.28	+/- 0.59	32.7%	0.000	0.000
Frequency	1998.2	1.34	+/- 0.62	33.2%	0.000	0.000
Frequency	1999.1	1.51	+/- 0.62	40.0%	0.000	0.000
Frequency	1999.2	1.63	+/- 0.64	42.9%	0.000	0.000
Frequency	2000.1	1.85	+/- 0.62	52.0%	0.000	0.000
Frequency	2000.2	2.00	+/- 0.63	56.2%	0.000	0.000
Frequency	2001.1	2.25	+/- 0.59	65.7%	0.000	0.000
Frequency	2001.2	2.47	+/- 0.56	72.4%	0.000	0.000
Frequency	2002.1	2.69	+/- 0.53	78.5%	0.000	0.000
Frequency	2002.2	2.88	+/- 0.52	82.2%	0.000	0.000
Frequency	2003.1	2.97	+/- 0.54	82.4%	0.000	0.000
Frequency	2003.2	3.04	+/- 0.57	81.9%	0.000	0.000
Frequency	2004.1	2.90	+/- 0.59	80.2%	0.000	0.000
Frequency	2004.2	2.86	+/- 0.63	78.1%	0.000	0.000
Frequency	2005.1	2.84	+/- 0.68	75.8%	0.000	0.000
Frequency	2005.2	2.87	+/- 0.74	73.8%	0.000	0.000
Frequency	2006.1	2.83	+/- 0.81	70.8%	0.000	0.000
Frequency	2006.2	2.73	+/- 0.87	67.0%	0.000	0.000
Frequency	2007.1	2.96	+/- 0.91	69.5%	0.000	0.000
Frequency	2007.2	3.04	+/- 1.00	68.2%	0.000	0.000
Frequency	2008.1	3.35	+/- 1.03	72.7%	0.000	0.000
Frequency	2008.2	3.24	+/- 1.14	68.4%	0.000	0.000
Frequency	2009.1	3.38	+/- 1.26	67.1%	0.000	0.000
Frequency	2009.2	3.58	+/- 1.41	66.5%	0.000	0.000
Frequency	2010.1	4.11	+/- 1.41	74.1%	0.000	0.000
Frequency	2010.2	4.26	+/- 1.62	72.0%	0.000	0.000
Frequency	2011.1	4.92	+/- 1.60	79.7%	0.000	0.000
Frequency	2011.2	5.03	+/- 1.89	76.6%	0.000	0.000
Frequency	2012.1	5.71	+/- 2.00	81.2%	0.000	0.000
Frequency	2012.2	5.32	+/- 2.36	75.4%	0.000	0.001
Frequency	2013.1	4.82	+/- 2.84	66.5%	0.000	0.005
Frequency	2013.2	3.13	+/- 1.94	68.3%	0.000	0.007
Frequency	2014.1	3.26	+/- 2.72	59.4%	0.000	0.026
Frequency	2014.2	3.40	+/- 4.27	44.8%	0.001	0.088

AB DI

Coverage = AB DI
 End Trend Period = 2017.2
 Scalar Level Change Start Date = 2012-04-01
 Seasonality = T
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R^	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	-2.94	+/- 2.59	2.114	37.4%	0.000	0.000	0.108	0.030
Loss Cost	1998.2	-3.43	+/- 2.70	2.199	38.4%	0.000	0.000	0.155	0.016
Loss Cost	1999.1	-3.37	+/- 2.90	2.189	37.8%	0.000	0.000	0.173	0.026
Loss Cost	1999.2	-3.33	+/- 3.11	2.183	37.7%	0.000	0.000	0.181	0.039
Loss Cost	2000.1	-2.58	+/- 3.27	2.067	38.0%	0.000	0.000	0.269	0.122
Loss Cost	2000.2	-2.42	+/- 3.52	2.042	38.0%	0.000	0.001	0.262	0.176
Loss Cost	2001.1	-1.74	+/- 3.76	1.949	38.9%	0.000	0.002	0.356	0.357
Loss Cost	2001.2	-1.43	+/- 4.07	1.909	39.1%	0.000	0.004	0.332	0.482
Loss Cost	2002.1	-1.41	+/- 4.43	1.906	38.9%	0.000	0.006	0.350	0.523
Loss Cost	2002.2	-1.26	+/- 4.83	1.888	38.5%	0.000	0.009	0.350	0.598
Loss Cost	2003.1	-0.64	+/- 5.27	1.819	39.2%	0.000	0.016	0.432	0.805
Loss Cost	2003.2	-1.76	+/- 5.55	1.943	38.0%	0.000	0.010	0.562	0.523
Loss Cost	2004.1	-1.84	+/- 6.09	1.952	37.5%	0.000	0.014	0.568	0.543
Loss Cost	2004.2	-1.09	+/- 6.69	1.874	38.3%	0.000	0.025	0.505	0.740
Loss Cost	2005.1	-0.01	+/- 7.36	1.772	39.7%	0.000	0.048	0.628	0.998
Loss Cost	2005.2	1.11	+/- 8.07	1.678	41.1%	0.000	0.082	0.538	0.776
Loss Cost	2006.1	2.55	+/- 8.89	1.572	43.1%	0.000	0.139	0.682	0.551
Loss Cost	2006.2	4.33	+/- 9.66	1.459	46.1%	0.002	0.223	0.543	0.349
Loss Cost	2007.1	7.12	+/- 10.25	1.313	52.4%	0.009	0.369	0.791	0.148
Loss Cost	2007.2	8.17	+/- 11.23	1.267	51.6%	0.028	0.450	0.710	0.128
Loss Cost	2008.1	9.38	+/- 12.32	1.224	51.1%	0.064	0.533	0.834	0.110
Loss Cost	2008.2	7.25	+/- 12.46	1.285	43.3%	0.033	0.437	0.961	0.218
Loss Cost	2009.1	6.24	+/- 13.24	1.306	35.6%	0.034	0.421	0.926	0.314
Loss Cost	2009.2	5.43	+/- 13.90	1.308	26.3%	0.034	0.431	0.969	0.400
Loss Cost	2010.1	2.61	+/- 11.60	1.256	13.1%	0.005	0.423	0.547	0.628
Loss Cost	2010.2	2.81	+/- 12.30	1.276	8.4%	0.010	0.420	0.530	0.620
Loss Cost	2011.1	2.41	+/- 12.75	1.193	-3.3%	0.011	0.584	0.439	0.678
Loss Cost	2011.2	2.44	+/- 13.62	1.145	-18.1%	0.017	0.731	0.514	0.691
Loss Cost	2012.1	2.47	+/- 15.01	1.127	-24.4%	0.038	0.888	0.564	0.710
Loss Cost	2012.2	2.47	+/- 15.01	NA	-17.5%	0.049		0.564	0.710
Loss Cost	2013.1	5.78	+/- 19.10	NA	-16.5%	0.172		0.782	0.483
Severity	1998.1	4.73	+/- 2.51	1.638	75.7%	0.000	0.003	0.858	0.000
Severity	1998.2	4.51	+/- 2.67	1.665	74.6%	0.000	0.003	0.927	0.001
Severity	1999.1	4.84	+/- 2.85	1.626	74.6%	0.000	0.005	0.975	0.001
Severity	1999.2	5.03	+/- 3.05	1.605	74.0%	0.000	0.008	0.975	0.002
Severity	2000.1	5.72	+/- 3.22	1.531	75.2%	0.000	0.017	0.846	0.001
Severity	2000.2	6.06	+/- 3.46	1.498	74.8%	0.000	0.027	0.926	0.001
Severity	2001.1	6.40	+/- 3.73	1.466	74.4%	0.000	0.043	0.852	0.001
Severity	2001.2	6.28	+/- 4.03	1.477	73.0%	0.000	0.048	0.832	0.003
Severity	2002.1	6.14	+/- 4.38	1.489	71.4%	0.000	0.053	0.863	0.006
Severity	2002.2	6.11	+/- 4.76	1.492	70.0%	0.000	0.063	0.863	0.011
Severity	2003.1	6.43	+/- 5.21	1.466	68.9%	0.000	0.088	0.818	0.015
Severity	2003.2	5.25	+/- 5.47	1.564	67.1%	0.000	0.053	0.658	0.053
Severity	2004.1	5.41	+/- 6.03	1.551	65.6%	0.000	0.070	0.650	0.069
Severity	2004.2	6.33	+/- 6.59	1.480	65.9%	0.000	0.117	0.764	0.052
Severity	2005.1	7.40	+/- 7.24	1.406	66.1%	0.000	0.186	0.648	0.039
Severity	2005.2	8.13	+/- 7.98	1.360	65.3%	0.000	0.254	0.730	0.039
Severity	2006.1	9.18	+/- 8.82	1.301	64.7%	0.000	0.348	0.637	0.035
Severity	2006.2	10.24	+/- 9.71	1.247	64.1%	0.000	0.448	0.739	0.032
Severity	2007.1	12.99	+/- 10.32	1.130	67.8%	0.000	0.669	0.497	0.012
Severity	2007.2	13.11	+/- 11.32	1.126	65.0%	0.000	0.693	0.527	0.019
Severity	2008.1	13.88	+/- 12.46	1.102	62.3%	0.000	0.757	0.491	0.023
Severity	2008.2	12.03	+/- 12.82	1.147	57.0%	0.000	0.663	0.375	0.051
Severity	2009.1	11.21	+/- 13.71	1.162	49.2%	0.000	0.644	0.465	0.085
Severity	2009.2	10.21	+/- 14.29	1.164	42.1%	0.000	0.648	0.399	0.128
Severity	2010.1	7.52	+/- 12.42	1.122	26.8%	0.000	0.689	0.709	0.196
Severity	2010.2	8.11	+/- 12.86	1.173	29.3%	0.000	0.593	0.876	0.176
Severity	2011.1	7.69	+/- 13.32	1.096	12.6%	0.000	0.774	0.964	0.211
Severity	2011.2	7.67	+/- 14.25	1.125	3.8%	0.000	0.765	0.939	0.237
Severity	2012.1	7.44	+/- 15.63	1.276	-7.1%	0.000	0.771	0.999	0.287
Severity	2012.2	7.44	+/- 15.63	NA	-7.5%	0.000		0.999	0.287
Severity	2013.1	10.89	+/- 19.89	NA	-1.4%	0.000		0.798	0.213
Frequency	1998.1	-7.32	+/- 0.82	1.291	93.4%	0.000	0.000	0.000	0.000
Frequency	1998.2	-7.60	+/- 0.82	1.321	94.0%	0.000	0.000	0.000	0.000
Frequency	1999.1	-7.83	+/- 0.84	1.346	94.1%	0.000	0.000	0.000	0.000
Frequency	1999.2	-7.96	+/- 0.88	1.360	93.9%	0.000	0.000	0.000	0.000
Frequency	2000.1	-7.86	+/- 0.94	1.349	93.1%	0.000	0.000	0.000	0.000
Frequency	2000.2	-7.99	+/- 1.01	1.363	92.8%	0.000	0.000	0.000	0.000
Frequency	2001.1	-7.65	+/- 1.02	1.330	92.2%	0.000	0.000	0.001	0.000
Frequency	2001.2	-7.25	+/- 1.02	1.292	92.3%	0.000	0.000	0.000	0.000
Frequency	2002.1	-7.11	+/- 1.10	1.280	91.0%	0.000	0.000	0.000	0.000
Frequency	2002.2	-6.95	+/- 1.18	1.266	90.1%	0.000	0.000	0.000	0.000
Frequency	2003.1	-6.64	+/- 1.25	1.241	88.6%	0.000	0.001	0.000	0.000
Frequency	2003.2	-6.66	+/- 1.37	1.243	87.6%	0.000	0.002	0.001	0.000
Frequency	2004.1	-6.87	+/- 1.48	1.259	86.4%	0.000	0.002	0.001	0.000
Frequency	2004.2	-6.98	+/- 1.62	1.266	85.4%	0.000	0.002	0.001	0.000
Frequency	2005.1	-6.89	+/- 1.79	1.260	82.4%	0.000	0.004	0.002	0.000
Frequency	2005.2	-6.49	+/- 1.92	1.234	80.7%	0.000	0.009	0.001	0.000
Frequency	2006.1	-6.07	+/- 2.06	1.209	76.0%	0.000	0.019	0.003	0.000
Frequency	2006.2	-5.36	+/- 2.08	1.170	75.5%	0.000	0.040	0.001	0.000
Frequency	2007.1	-5.19	+/- 2.29	1.161	69.7%	0.000	0.060	0.002	0.000
Frequency	2007.2	-4.36	+/- 2.19	1.126	71.6%	0.001	0.097	0.000	0.001
Frequency	2008.1	-3.95	+/- 2.32	1.111	64.2%	0.004	0.143	0.001	0.003
Frequency	2008.2	-4.27	+/- 2.43	1.120	65.9%	0.003	0.121	0.001	0.002
Frequency	2009.1	-4.47	+/- 2.60	1.124	62.9%	0.004	0.120	0.002	0.003
Frequency	2009.2	-4.34	+/- 2.77	1.124	61.8%	0.010	0.133	0.003	0.006
Frequency	2010.1	-4.56	+/- 2.87	1.120	61.4%	0.009	0.150	0.003	0.005
Frequency	2010.2	-4.90	+/- 2.41	1.088	73.9%	0.001	0.198	0.003	0.001
Frequency	2011.1	-4.90	+/- 2.57	1.088	68.6%	0.003	0.240	0.006	0.002
Frequency	2011.2	-4.86	+/- 2.35	1.019	76.1%	0.001	0.803	0.011	0.001
Frequency	2012.1	-4.63	+/- 2.40	0.883	75.2%	0.001	0.401	0.008	0.002
Frequency	2012.2	-4.63	+/- 2.40	NA	74.4%	0.006		0.008	0.002
Frequency	2013.1	-4.61	+/- 3.09	NA	64.2%	0.023		0.018	0.011

AB DI

Coverage = AB DI
 End Trend Period = 2017.2
 Scalar Level Change Start Date = 2012-04-01
 Seasonality = F
 Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change		P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
				Value	Adj R ^A			
Loss Cost	1998.1	-2.87	+/- 2.65	2.108	34.5%	0.000	0.000	0.037
Loss Cost	1998.2	-3.46	+/- 2.74	2.210	36.6%	0.000	0.000	0.016
Loss Cost	1999.1	-3.30	+/- 2.93	2.182	36.2%	0.000	0.000	0.031
Loss Cost	1999.2	-3.37	+/- 3.14	2.194	36.1%	0.000	0.000	0.039
Loss Cost	2000.1	-2.51	+/- 3.28	2.060	37.5%	0.000	0.000	0.133
Loss Cost	2000.2	-2.45	+/- 3.53	2.051	37.4%	0.000	0.001	0.172
Loss Cost	2001.1	-1.66	+/- 3.75	1.942	39.1%	0.000	0.002	0.377
Loss Cost	2001.2	-1.46	+/- 4.06	1.916	39.2%	0.000	0.004	0.472
Loss Cost	2002.1	-1.31	+/- 4.42	1.897	39.1%	0.000	0.006	0.552
Loss Cost	2002.2	-1.29	+/- 4.81	1.895	38.8%	0.000	0.008	0.588
Loss Cost	2003.1	-0.53	+/- 5.22	1.810	40.1%	0.000	0.016	0.837
Loss Cost	2003.2	-1.78	+/- 5.46	1.947	39.5%	0.000	0.009	0.513
Loss Cost	2004.1	-1.73	+/- 6.00	1.942	39.1%	0.000	0.013	0.560
Loss Cost	2004.2	-1.11	+/- 6.59	1.878	39.6%	0.000	0.023	0.732
Loss Cost	2005.1	0.11	+/- 7.21	1.763	41.7%	0.000	0.045	0.976
Loss Cost	2005.2	1.10	+/- 7.94	1.680	42.7%	0.000	0.077	0.776
Loss Cost	2006.1	2.68	+/- 8.67	1.563	45.4%	0.000	0.135	0.521
Loss Cost	2006.2	4.33	+/- 9.47	1.459	47.7%	0.001	0.215	0.341
Loss Cost	2007.1	7.23	+/- 9.94	1.307	54.8%	0.007	0.363	0.131
Loss Cost	2007.2	8.19	+/- 10.91	1.266	53.9%	0.021	0.440	0.118
Loss Cost	2008.1	9.49	+/- 11.88	1.220	53.8%	0.056	0.527	0.095
Loss Cost	2008.2	7.24	+/- 12.00	1.285	46.8%	0.028	0.421	0.203
Loss Cost	2009.1	6.29	+/- 12.67	1.304	39.8%	0.028	0.406	0.291
Loss Cost	2009.2	5.42	+/- 13.28	1.308	31.6%	0.028	0.412	0.383
Loss Cost	2010.1	2.89	+/- 11.21	1.251	17.3%	0.004	0.420	0.581
Loss Cost	2010.2	3.00	+/- 11.89	1.260	12.8%	0.007	0.431	0.587
Loss Cost	2011.1	2.76	+/- 12.39	1.198	0.0%	0.009	0.567	0.628
Loss Cost	2011.2	2.76	+/- 13.05	1.108	-11.7%	0.012	0.787	0.642
Loss Cost	2012.1	2.47	+/- 14.19	1.285	-15.6%	0.033	0.749	0.699
Loss Cost	2012.2	2.47	+/- 14.19	NA	-9.2%	0.035		0.699
Loss Cost	2013.1	6.18	+/- 17.31	NA	-3.1%	0.150		0.419
Severity	1998.1	4.74	+/- 2.48	1.637	76.4%	0.000	0.002	0.000
Severity	1998.2	4.51	+/- 2.63	1.666	75.3%	0.000	0.002	0.001
Severity	1999.1	4.84	+/- 2.80	1.627	75.3%	0.000	0.004	0.001
Severity	1999.2	5.03	+/- 3.00	1.605	74.8%	0.000	0.007	0.001
Severity	2000.1	5.71	+/- 3.16	1.532	75.9%	0.000	0.015	0.001
Severity	2000.2	6.06	+/- 3.40	1.498	75.6%	0.000	0.025	0.001
Severity	2001.1	6.39	+/- 3.66	1.466	75.2%	0.000	0.039	0.001
Severity	2001.2	6.29	+/- 3.96	1.476	73.8%	0.000	0.044	0.002
Severity	2002.1	6.12	+/- 4.29	1.490	72.3%	0.000	0.048	0.005
Severity	2002.2	6.12	+/- 4.67	1.491	71.0%	0.000	0.059	0.010
Severity	2003.1	6.39	+/- 5.10	1.468	70.0%	0.000	0.081	0.013
Severity	2003.2	5.27	+/- 5.38	1.561	68.1%	0.000	0.050	0.049
Severity	2004.1	5.33	+/- 5.90	1.556	66.7%	0.000	0.063	0.068
Severity	2004.2	6.34	+/- 6.45	1.478	67.2%	0.000	0.110	0.047
Severity	2005.1	7.29	+/- 7.07	1.412	67.2%	0.000	0.173	0.037
Severity	2005.2	8.14	+/- 7.79	1.359	66.7%	0.000	0.245	0.035
Severity	2006.1	9.03	+/- 8.60	1.308	66.0%	0.000	0.328	0.033
Severity	2006.2	10.24	+/- 9.46	1.247	65.7%	0.000	0.438	0.028
Severity	2007.1	12.71	+/- 10.08	1.141	68.7%	0.000	0.640	0.011
Severity	2007.2	13.08	+/- 11.08	1.128	66.1%	0.000	0.684	0.017
Severity	2008.1	13.53	+/- 12.13	1.114	63.4%	0.000	0.726	0.023
Severity	2008.2	11.92	+/- 12.67	1.155	57.4%	0.000	0.646	0.051
Severity	2009.1	10.79	+/- 13.32	1.174	50.7%	0.000	0.615	0.089
Severity	2009.2	10.01	+/- 14.03	1.178	43.1%	0.000	0.619	0.130
Severity	2010.1	7.33	+/- 11.84	1.125	31.6%	0.000	0.671	0.188
Severity	2010.2	8.06	+/- 12.18	1.176	35.1%	0.000	0.568	0.159
Severity	2011.1	7.71	+/- 12.51	1.096	20.5%	0.000	0.762	0.186
Severity	2011.2	7.71	+/- 13.28	1.120	13.4%	0.000	0.758	0.208
Severity	2012.1	7.44	+/- 14.45	1.277	4.8%	0.000	0.748	0.257
Severity	2012.2	7.44	+/- 14.45	NA	4.4%	0.000		0.257
Severity	2013.1	10.51	+/- 17.87	NA	10.4%	0.000		0.190
Frequency	1998.1	-7.26	+/- 1.01	1.288	90.0%	0.000	0.001	0.000
Frequency	1998.2	-7.62	+/- 1.00	1.327	91.0%	0.000	0.000	0.000
Frequency	1999.1	-7.76	+/- 1.06	1.342	90.6%	0.000	0.000	0.000
Frequency	1999.2	-7.99	+/- 1.10	1.367	90.5%	0.000	0.000	0.000
Frequency	2000.1	-7.78	+/- 1.16	1.344	89.5%	0.000	0.000	0.000
Frequency	2000.2	-8.02	+/- 1.22	1.370	89.3%	0.000	0.000	0.000
Frequency	2001.1	-7.57	+/- 1.23	1.324	88.7%	0.000	0.000	0.000
Frequency	2001.2	-7.29	+/- 1.30	1.298	87.4%	0.000	0.001	0.000
Frequency	2002.1	-7.00	+/- 1.38	1.273	85.8%	0.000	0.002	0.000
Frequency	2002.2	-6.98	+/- 1.50	1.271	84.1%	0.000	0.003	0.000
Frequency	2003.1	-6.51	+/- 1.56	1.233	82.3%	0.000	0.008	0.000
Frequency	2003.2	-6.69	+/- 1.69	1.247	81.0%	0.000	0.008	0.000
Frequency	2004.1	-6.71	+/- 1.85	1.248	78.6%	0.000	0.011	0.000
Frequency	2004.2	-7.01	+/- 2.00	1.270	77.6%	0.000	0.009	0.000
Frequency	2005.1	-6.69	+/- 2.18	1.248	73.8%	0.000	0.018	0.000
Frequency	2005.2	-6.51	+/- 2.40	1.236	69.6%	0.000	0.030	0.000
Frequency	2006.1	-5.82	+/- 2.52	1.195	64.0%	0.000	0.064	0.000
Frequency	2006.2	-5.36	+/- 2.73	1.170	57.4%	0.000	0.109	0.001
Frequency	2007.1	-4.87	+/- 2.94	1.146	49.7%	0.001	0.173	0.003
Frequency	2007.2	-4.33	+/- 3.15	1.123	40.7%	0.005	0.251	0.011
Frequency	2008.1	-3.56	+/- 3.24	1.095	29.5%	0.024	0.355	0.036
Frequency	2008.2	-4.18	+/- 3.32	1.113	36.0%	0.012	0.273	0.019
Frequency	2009.1	-4.06	+/- 3.57	1.111	29.4%	0.024	0.298	0.031
Frequency	2009.2	-4.17	+/- 3.81	1.111	26.8%	0.031	0.313	0.038
Frequency	2010.1	-4.14	+/- 4.06	1.112	22.0%	0.046	0.330	0.050
Frequency	2010.2	-4.68	+/- 3.48	1.071	44.4%	0.009	0.460	0.014
Frequency	2011.1	-4.59	+/- 3.61	1.093	36.6%	0.017	0.375	0.019
Frequency	2011.2	-4.60	+/- 3.23	0.989	53.8%	0.005	0.912	0.011
Frequency	2012.1	-4.63	+/- 3.52	1.006	44.6%	0.015	0.976	0.017
Frequency	2012.2	-4.63	+/- 3.52	NA	42.6%	0.025		0.017
Frequency	2013.1	-3.91	+/- 4.27	NA	26.7%	0.103		0.072

AB DI

Coverage = AB DI
End Trend Period = 2017.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	1.63	+/- 2.01	6.4%	0.000	0.198	0.105
Loss Cost	1998.2	1.56	+/- 2.11	4.6%	0.000	0.223	0.139
Loss Cost	1999.1	1.81	+/- 2.22	5.5%	0.000	0.286	0.103
Loss Cost	1999.2	2.05	+/- 2.33	6.9%	0.000	0.244	0.079
Loss Cost	2000.1	2.68	+/- 2.35	11.4%	0.000	0.380	0.025
Loss Cost	2000.2	2.99	+/- 2.47	13.6%	0.000	0.312	0.017
Loss Cost	2001.1	3.58	+/- 2.54	18.4%	0.000	0.456	0.006
Loss Cost	2001.2	3.97	+/- 2.66	21.0%	0.000	0.366	0.004
Loss Cost	2002.1	4.24	+/- 2.83	21.9%	0.000	0.443	0.004
Loss Cost	2002.2	4.57	+/- 3.00	23.1%	0.000	0.380	0.003
Loss Cost	2003.1	5.15	+/- 3.15	26.7%	0.000	0.514	0.002
Loss Cost	2003.2	4.92	+/- 3.36	21.9%	0.000	0.580	0.005
Loss Cost	2004.1	5.22	+/- 3.61	22.2%	0.000	0.664	0.005
Loss Cost	2004.2	5.89	+/- 3.82	26.1%	0.000	0.525	0.003
Loss Cost	2005.1	6.73	+/- 4.03	30.8%	0.000	0.706	0.002
Loss Cost	2005.2	7.55	+/- 4.27	34.8%	0.000	0.549	0.001
Loss Cost	2006.1	8.51	+/- 4.54	39.4%	0.000	0.741	0.001
Loss Cost	2006.2	9.60	+/- 4.78	44.5%	0.000	0.548	0.000
Loss Cost	2007.1	11.17	+/- 4.92	52.8%	0.001	0.824	0.000
Loss Cost	2007.2	11.86	+/- 5.37	52.7%	0.007	0.712	0.000
Loss Cost	2008.1	12.67	+/- 5.93	52.8%	0.023	0.856	0.000
Loss Cost	2008.2	11.38	+/- 6.27	44.6%	0.013	0.945	0.001
Loss Cost	2009.1	10.71	+/- 6.99	36.9%	0.016	0.954	0.004
Loss Cost	2009.2	9.89	+/- 7.75	28.1%	0.020	0.942	0.012
Loss Cost	2010.1	6.23	+/- 6.93	15.2%	0.002	0.555	0.066
Loss Cost	2010.2	6.45	+/- 7.98	10.7%	0.006	0.559	0.094
Loss Cost	2011.1	4.70	+/- 8.89	3.1%	0.006	0.417	0.259
Loss Cost	2011.2	3.75	+/- 10.26	-7.8%	0.011	0.519	0.426
Loss Cost	2012.1	2.91	+/- 12.36	-10.9%	0.022	0.499	0.602
Loss Cost	2012.2	2.47	+/- 15.01	-17.5%	0.049	0.564	0.710
Loss Cost	2013.1	5.78	+/- 19.10	-16.5%	0.172	0.782	0.483
Severity	1998.1	7.96	+/- 1.76	69.6%	0.000	0.896	0.000
Severity	1998.2	7.97	+/- 1.85	67.9%	0.000	0.890	0.000
Severity	1999.1	8.29	+/- 1.92	68.8%	0.000	0.950	0.000
Severity	1999.2	8.54	+/- 2.01	68.7%	0.000	0.937	0.000
Severity	2000.1	9.04	+/- 2.04	71.2%	0.000	0.829	0.000
Severity	2000.2	9.35	+/- 2.13	71.4%	0.000	0.963	0.000
Severity	2001.1	9.67	+/- 2.24	71.5%	0.000	0.829	0.000
Severity	2001.2	9.76	+/- 2.38	70.0%	0.000	0.868	0.000
Severity	2002.1	9.86	+/- 2.55	68.3%	0.000	0.835	0.000
Severity	2002.2	10.01	+/- 2.71	67.0%	0.000	0.894	0.000
Severity	2003.1	10.35	+/- 2.89	66.5%	0.000	0.788	0.000
Severity	2003.2	10.01	+/- 3.06	63.1%	0.000	0.696	0.000
Severity	2004.1	10.32	+/- 3.29	62.0%	0.000	0.623	0.000
Severity	2004.2	10.95	+/- 3.46	63.6%	0.000	0.785	0.000
Severity	2005.1	11.65	+/- 3.67	64.8%	0.000	0.617	0.000
Severity	2005.2	12.17	+/- 3.94	64.7%	0.000	0.739	0.000
Severity	2006.1	12.82	+/- 4.25	64.8%	0.000	0.606	0.000
Severity	2006.2	13.46	+/- 4.59	64.8%	0.000	0.736	0.000
Severity	2007.1	14.89	+/- 4.76	69.2%	0.000	0.474	0.000
Severity	2007.2	15.02	+/- 5.25	66.6%	0.000	0.514	0.000
Severity	2008.1	15.51	+/- 5.85	64.3%	0.000	0.468	0.000
Severity	2008.2	14.37	+/- 6.25	59.2%	0.000	0.357	0.000
Severity	2009.1	13.82	+/- 7.00	51.8%	0.000	0.440	0.000
Severity	2009.2	12.82	+/- 7.70	45.3%	0.000	0.374	0.002
Severity	2010.1	9.42	+/- 7.14	31.5%	0.000	0.692	0.011
Severity	2010.2	10.60	+/- 8.10	33.4%	0.000	0.842	0.011
Severity	2011.1	8.93	+/- 9.09	19.8%	0.000	0.958	0.045
Severity	2011.2	8.86	+/- 10.70	12.5%	0.000	0.968	0.083
Severity	2012.1	8.39	+/- 12.99	3.7%	0.000	0.930	0.162
Severity	2012.2	7.44	+/- 15.63	-7.5%	0.000	0.999	0.287
Severity	2013.1	10.89	+/- 19.89	-1.4%	0.000	0.798	0.213
Frequency	1998.1	-5.86	+/- 0.62	89.9%	0.000	0.001	0.000
Frequency	1998.2	-5.94	+/- 0.65	89.8%	0.000	0.002	0.000
Frequency	1999.1	-5.99	+/- 0.68	89.2%	0.000	0.002	0.000
Frequency	1999.2	-5.97	+/- 0.72	88.5%	0.000	0.002	0.000
Frequency	2000.1	-5.83	+/- 0.74	87.5%	0.000	0.004	0.000
Frequency	2000.2	-5.81	+/- 0.79	86.7%	0.000	0.004	0.000
Frequency	2001.1	-5.55	+/- 0.77	86.2%	0.000	0.009	0.000
Frequency	2001.2	-5.27	+/- 0.74	86.9%	0.000	0.002	0.000
Frequency	2002.1	-5.11	+/- 0.76	85.4%	0.000	0.003	0.000
Frequency	2002.2	-4.95	+/- 0.79	84.8%	0.000	0.002	0.000
Frequency	2003.1	-4.71	+/- 0.79	83.4%	0.000	0.003	0.000
Frequency	2003.2	-4.63	+/- 0.85	82.2%	0.000	0.003	0.000
Frequency	2004.1	-4.62	+/- 0.91	80.0%	0.000	0.004	0.000
Frequency	2004.2	-4.56	+/- 0.98	78.6%	0.000	0.005	0.000
Frequency	2005.1	-4.40	+/- 1.05	75.1%	0.000	0.009	0.000
Frequency	2005.2	-4.12	+/- 1.07	74.2%	0.000	0.004	0.000
Frequency	2006.1	-3.82	+/- 1.11	69.8%	0.000	0.008	0.000
Frequency	2006.2	-3.40	+/- 1.08	70.7%	0.000	0.002	0.000
Frequency	2007.1	-3.23	+/- 1.17	64.9%	0.000	0.004	0.000
Frequency	2007.2	-2.75	+/- 1.10	68.3%	0.001	0.000	0.000
Frequency	2008.1	-2.46	+/- 1.17	61.3%	0.003	0.001	0.000
Frequency	2008.2	-2.62	+/- 1.28	62.3%	0.004	0.002	0.001
Frequency	2009.1	-2.73	+/- 1.44	58.6%	0.006	0.003	0.001
Frequency	2009.2	-2.60	+/- 1.61	57.5%	0.022	0.004	0.004
Frequency	2010.1	-2.91	+/- 1.80	57.4%	0.018	0.003	0.004
Frequency	2010.2	-3.75	+/- 1.60	72.0%	0.001	0.004	0.000
Frequency	2011.1	-3.89	+/- 1.88	67.0%	0.003	0.006	0.001
Frequency	2011.2	-4.70	+/- 1.75	78.4%	0.000	0.007	0.000
Frequency	2012.1	-5.06	+/- 2.05	75.8%	0.001	0.008	0.000
Frequency	2012.2	-4.63	+/- 2.40	74.4%	0.006	0.008	0.002
Frequency	2013.1	-4.61	+/- 3.09	64.2%	0.023	0.018	0.011

AB Med Expenses

Coverage = AB Med Expenses
End Trend Period = 2017.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	1.00	+/- 1.32	10.9%	0.000	0.049	0.132
Loss Cost	1998.2	0.93	+/- 1.38	8.6%	0.000	0.062	0.180
Loss Cost	1999.1	0.87	+/- 1.46	8.4%	0.000	0.063	0.230
Loss Cost	1999.2	0.96	+/- 1.54	8.5%	0.000	0.061	0.214
Loss Cost	2000.1	1.14	+/- 1.62	8.9%	0.000	0.087	0.160
Loss Cost	2000.2	1.38	+/- 1.69	11.6%	0.000	0.065	0.104
Loss Cost	2001.1	1.92	+/- 1.68	16.5%	0.000	0.118	0.025
Loss Cost	2001.2	2.45	+/- 1.65	26.8%	0.000	0.047	0.005
Loss Cost	2002.1	2.94	+/- 1.67	33.0%	0.000	0.085	0.001
Loss Cost	2002.2	3.48	+/- 1.64	43.1%	0.000	0.031	0.000
Loss Cost	2003.1	4.00	+/- 1.64	50.1%	0.000	0.058	0.000
Loss Cost	2003.2	4.51	+/- 1.64	57.2%	0.000	0.022	0.000
Loss Cost	2004.1	4.76	+/- 1.74	58.3%	0.000	0.037	0.000
Loss Cost	2004.2	5.26	+/- 1.76	63.3%	0.000	0.015	0.000
Loss Cost	2005.1	6.23	+/- 1.46	78.3%	0.000	0.021	0.000
Loss Cost	2005.2	6.71	+/- 1.46	81.2%	0.000	0.007	0.000
Loss Cost	2006.1	7.16	+/- 1.49	83.5%	0.000	0.013	0.000
Loss Cost	2006.2	7.78	+/- 1.39	87.7%	0.000	0.002	0.000
Loss Cost	2007.1	8.17	+/- 1.46	88.7%	0.000	0.004	0.000
Loss Cost	2007.2	8.56	+/- 1.52	89.1%	0.000	0.002	0.000
Loss Cost	2008.1	8.99	+/- 1.60	90.0%	0.000	0.004	0.000
Loss Cost	2008.2	8.78	+/- 1.75	87.9%	0.000	0.008	0.000
Loss Cost	2009.1	8.28	+/- 1.84	87.3%	0.000	0.004	0.000
Loss Cost	2009.2	7.80	+/- 1.95	84.5%	0.000	0.008	0.000
Loss Cost	2010.1	6.98	+/- 1.89	85.6%	0.000	0.002	0.000
Loss Cost	2010.2	6.98	+/- 2.18	82.0%	0.000	0.003	0.000
Loss Cost	2011.1	6.57	+/- 2.49	80.7%	0.000	0.003	0.000
Loss Cost	2011.2	6.53	+/- 2.93	75.1%	0.000	0.006	0.000
Loss Cost	2012.1	6.16	+/- 3.51	73.3%	0.000	0.009	0.003
Loss Cost	2012.2	6.29	+/- 4.28	66.1%	0.000	0.016	0.008
Loss Cost	2013.1	7.30	+/- 5.28	68.5%	0.000	0.039	0.012
Loss Cost	2013.2	6.71	+/- 6.68	53.2%	0.002	0.075	0.044
Severity	1998.1	2.89	+/- 0.66	67.5%	0.000	0.203	0.000
Severity	1998.2	2.82	+/- 0.69	64.7%	0.000	0.251	0.000
Severity	1999.1	2.70	+/- 0.71	62.4%	0.000	0.180	0.000
Severity	1999.2	2.67	+/- 0.75	59.5%	0.000	0.205	0.000
Severity	2000.1	2.62	+/- 0.80	57.2%	0.000	0.191	0.000
Severity	2000.2	2.65	+/- 0.84	55.2%	0.000	0.190	0.000
Severity	2001.1	2.79	+/- 0.88	56.6%	0.000	0.268	0.000
Severity	2001.2	3.01	+/- 0.89	60.4%	0.000	0.161	0.000
Severity	2002.1	3.14	+/- 0.94	60.9%	0.000	0.221	0.000
Severity	2002.2	3.31	+/- 0.98	62.2%	0.000	0.156	0.000
Severity	2003.1	3.37	+/- 1.05	61.1%	0.000	0.191	0.000
Severity	2003.2	3.35	+/- 1.13	57.7%	0.000	0.213	0.000
Severity	2004.1	3.29	+/- 1.21	54.9%	0.000	0.208	0.000
Severity	2004.2	3.52	+/- 1.28	56.4%	0.000	0.149	0.000
Severity	2005.1	4.14	+/- 1.14	70.4%	0.000	0.295	0.000
Severity	2005.2	4.22	+/- 1.23	68.4%	0.000	0.277	0.000
Severity	2006.1	4.28	+/- 1.35	66.6%	0.000	0.324	0.000
Severity	2006.2	4.49	+/- 1.45	66.2%	0.000	0.261	0.000
Severity	2007.1	4.46	+/- 1.60	63.4%	0.000	0.275	0.000
Severity	2007.2	4.16	+/- 1.70	56.7%	0.000	0.386	0.000
Severity	2008.1	4.01	+/- 1.89	52.1%	0.000	0.355	0.000
Severity	2008.2	3.68	+/- 2.04	43.1%	0.000	0.475	0.001
Severity	2009.1	3.21	+/- 2.21	36.1%	0.000	0.338	0.007
Severity	2009.2	2.62	+/- 2.32	21.8%	0.000	0.508	0.028
Severity	2010.1	1.60	+/- 2.22	15.9%	0.000	0.198	0.140
Severity	2010.2	1.60	+/- 2.55	9.6%	0.000	0.231	0.195
Severity	2011.1	0.88	+/- 2.80	9.4%	0.000	0.140	0.501
Severity	2011.2	0.79	+/- 3.29	2.8%	0.000	0.182	0.604
Severity	2012.1	0.06	+/- 3.82	6.0%	0.000	0.140	0.971
Severity	2012.2	0.55	+/- 4.61	7.1%	0.000	0.140	0.788
Severity	2013.1	2.90	+/- 4.50	21.5%	0.000	0.288	0.167
Severity	2013.2	3.09	+/- 5.81	10.0%	0.000	0.326	0.235
Frequency	1998.1	-1.84	+/- 0.97	28.0%	0.000	0.075	0.001
Frequency	1998.2	-1.84	+/- 1.02	27.3%	0.000	0.083	0.001
Frequency	1999.1	-1.78	+/- 1.08	23.4%	0.000	0.105	0.002
Frequency	1999.2	-1.67	+/- 1.13	21.6%	0.000	0.091	0.005
Frequency	2000.1	-1.45	+/- 1.17	15.0%	0.000	0.142	0.017
Frequency	2000.2	-1.24	+/- 1.21	13.2%	0.000	0.099	0.047
Frequency	2001.1	-0.85	+/- 1.20	5.2%	0.000	0.176	0.160
Frequency	2001.2	-0.54	+/- 1.22	5.2%	0.000	0.096	0.371
Frequency	2002.1	-0.19	+/- 1.23	0.2%	0.000	0.167	0.749
Frequency	2002.2	0.16	+/- 1.23	4.3%	0.000	0.081	0.788
Frequency	2003.1	0.61	+/- 1.20	4.8%	0.000	0.151	0.305
Frequency	2003.2	1.12	+/- 1.10	20.9%	0.000	0.035	0.045
Frequency	2004.1	1.42	+/- 1.13	25.5%	0.000	0.064	0.015
Frequency	2004.2	1.69	+/- 1.17	31.6%	0.000	0.036	0.006
Frequency	2005.1	2.01	+/- 1.20	37.5%	0.000	0.067	0.002
Frequency	2005.2	2.38	+/- 1.20	46.5%	0.000	0.027	0.000
Frequency	2006.1	2.76	+/- 1.23	53.3%	0.000	0.053	0.000
Frequency	2006.2	3.15	+/- 1.23	60.6%	0.000	0.020	0.000
Frequency	2007.1	3.55	+/- 1.26	66.4%	0.000	0.039	0.000
Frequency	2007.2	4.22	+/- 1.03	81.4%	0.000	0.002	0.000
Frequency	2008.1	4.79	+/- 0.86	89.8%	0.000	0.001	0.000
Frequency	2008.2	4.92	+/- 0.94	88.7%	0.000	0.002	0.000
Frequency	2009.1	4.90	+/- 1.06	87.6%	0.000	0.003	0.000
Frequency	2009.2	5.05	+/- 1.18	86.1%	0.000	0.003	0.000
Frequency	2010.1	5.29	+/- 1.32	86.3%	0.000	0.007	0.000
Frequency	2010.2	5.30	+/- 1.52	82.9%	0.000	0.011	0.000
Frequency	2011.1	5.64	+/- 1.73	83.4%	0.000	0.024	0.000
Frequency	2011.2	5.70	+/- 2.03	79.1%	0.000	0.033	0.000
Frequency	2012.1	6.09	+/- 2.41	79.0%	0.001	0.068	0.000
Frequency	2012.2	5.71	+/- 2.86	70.2%	0.003	0.117	0.001
Frequency	2013.1	4.28	+/- 2.69	74.1%	0.001	0.024	0.006
Frequency	2013.2	3.52	+/- 3.09	60.5%	0.001	0.047	0.030

AB Med Expenses

Coverage = AB Med Expenses
End Trend Period = 2017.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	1.06	+/- 1.37	3.6%	0.000	0.125
Loss Cost	1998.2	0.93	+/- 1.43	1.9%	0.000	0.195
Loss Cost	1999.1	0.94	+/- 1.51	1.6%	0.000	0.214
Loss Cost	1999.2	0.96	+/- 1.60	1.3%	0.000	0.231
Loss Cost	2000.1	1.20	+/- 1.67	3.3%	0.000	0.149
Loss Cost	2000.2	1.38	+/- 1.76	4.5%	0.000	0.116
Loss Cost	2001.1	1.99	+/- 1.72	12.4%	0.000	0.023
Loss Cost	2001.2	2.45	+/- 1.74	19.0%	0.000	0.007
Loss Cost	2002.1	3.02	+/- 1.72	28.2%	0.000	0.001
Loss Cost	2002.2	3.48	+/- 1.75	34.9%	0.000	0.000
Loss Cost	2003.1	4.09	+/- 1.72	44.9%	0.000	0.000
Loss Cost	2003.2	4.51	+/- 1.78	49.4%	0.000	0.000
Loss Cost	2004.1	4.87	+/- 1.86	52.1%	0.000	0.000
Loss Cost	2004.2	5.26	+/- 1.96	54.7%	0.000	0.000
Loss Cost	2005.1	6.35	+/- 1.61	73.6%	0.000	0.000
Loss Cost	2005.2	6.71	+/- 1.69	74.7%	0.000	0.000
Loss Cost	2006.1	7.30	+/- 1.68	78.8%	0.000	0.000
Loss Cost	2006.2	7.78	+/- 1.74	80.8%	0.000	0.000
Loss Cost	2007.1	8.35	+/- 1.77	83.2%	0.000	0.000
Loss Cost	2007.2	8.56	+/- 1.94	82.1%	0.000	0.000
Loss Cost	2008.1	9.21	+/- 1.97	84.5%	0.000	0.000
Loss Cost	2008.2	8.78	+/- 2.12	82.1%	0.000	0.000
Loss Cost	2009.1	8.56	+/- 2.35	78.9%	0.000	0.000
Loss Cost	2009.2	7.80	+/- 2.43	75.6%	0.000	0.000
Loss Cost	2010.1	7.35	+/- 2.69	70.6%	0.000	0.000
Loss Cost	2010.2	6.98	+/- 3.04	64.4%	0.000	0.000
Loss Cost	2011.1	7.09	+/- 3.54	59.9%	0.000	0.001
Loss Cost	2011.2	6.53	+/- 4.07	50.6%	0.000	0.004
Loss Cost	2012.1	6.91	+/- 4.86	46.9%	0.000	0.008
Loss Cost	2012.2	6.29	+/- 5.82	34.9%	0.000	0.033
Loss Cost	2013.1	8.29	+/- 6.63	47.1%	0.001	0.017
Loss Cost	2013.2	6.71	+/- 7.96	28.9%	0.003	0.078
Severity	1998.1	2.90	+/- 0.67	66.9%	0.000	0.000
Severity	1998.2	2.82	+/- 0.70	64.3%	0.000	0.000
Severity	1999.1	2.72	+/- 0.72	61.4%	0.000	0.000
Severity	1999.2	2.67	+/- 0.76	58.7%	0.000	0.000
Severity	2000.1	2.65	+/- 0.80	56.3%	0.000	0.000
Severity	2000.2	2.65	+/- 0.85	54.1%	0.000	0.000
Severity	2001.1	2.82	+/- 0.88	56.3%	0.000	0.000
Severity	2001.2	3.01	+/- 0.91	59.0%	0.000	0.000
Severity	2002.1	3.17	+/- 0.95	60.2%	0.000	0.000
Severity	2002.2	3.31	+/- 1.00	60.7%	0.000	0.000
Severity	2003.1	3.41	+/- 1.06	60.0%	0.000	0.000
Severity	2003.2	3.35	+/- 1.14	56.7%	0.000	0.000
Severity	2004.1	3.34	+/- 1.23	53.8%	0.000	0.000
Severity	2004.2	3.52	+/- 1.31	54.3%	0.000	0.000
Severity	2005.1	4.18	+/- 1.14	70.2%	0.000	0.000
Severity	2005.2	4.22	+/- 1.23	68.1%	0.000	0.000
Severity	2006.1	4.33	+/- 1.34	66.6%	0.000	0.000
Severity	2006.2	4.49	+/- 1.45	65.7%	0.000	0.000
Severity	2007.1	4.53	+/- 1.60	62.9%	0.000	0.000
Severity	2007.2	4.16	+/- 1.69	57.2%	0.000	0.000
Severity	2008.1	4.08	+/- 1.87	52.4%	0.000	0.000
Severity	2008.2	3.68	+/- 2.01	44.7%	0.000	0.001
Severity	2009.1	3.31	+/- 2.19	36.2%	0.000	0.005
Severity	2009.2	2.62	+/- 2.26	24.6%	0.000	0.025
Severity	2010.1	1.76	+/- 2.26	10.8%	0.000	0.115
Severity	2010.2	1.60	+/- 2.59	5.4%	0.000	0.202
Severity	2011.1	1.13	+/- 2.93	-2.2%	0.000	0.413
Severity	2011.2	0.79	+/- 3.40	-6.6%	0.000	0.619
Severity	2012.1	0.46	+/- 4.03	-9.3%	0.000	0.804
Severity	2012.2	0.55	+/- 4.92	-10.3%	0.000	0.804
Severity	2013.1	3.28	+/- 4.42	18.3%	0.000	0.121
Severity	2013.2	3.09	+/- 5.67	8.2%	0.000	0.232
Frequency	1998.1	-1.80	+/- 1.00	23.6%	0.000	0.001
Frequency	1998.2	-1.84	+/- 1.05	23.0%	0.000	0.001
Frequency	1999.1	-1.74	+/- 1.10	19.6%	0.000	0.003
Frequency	1999.2	-1.67	+/- 1.16	17.0%	0.000	0.006
Frequency	2000.1	-1.41	+/- 1.19	11.8%	0.000	0.023
Frequency	2000.2	-1.24	+/- 1.24	8.2%	0.000	0.052
Frequency	2001.1	-0.81	+/- 1.22	2.5%	0.000	0.186
Frequency	2001.2	-0.54	+/- 1.25	-0.7%	0.000	0.385
Frequency	2002.1	-0.15	+/- 1.24	-3.1%	0.000	0.810
Frequency	2002.2	0.16	+/- 1.27	-3.2%	0.000	0.796
Frequency	2003.1	0.66	+/- 1.22	0.8%	0.000	0.277
Frequency	2003.2	1.12	+/- 1.18	9.3%	0.000	0.060
Frequency	2004.1	1.49	+/- 1.18	17.6%	0.000	0.015
Frequency	2004.2	1.69	+/- 1.25	20.8%	0.000	0.010
Frequency	2005.1	2.09	+/- 1.26	30.4%	0.000	0.002
Frequency	2005.2	2.38	+/- 1.32	35.8%	0.000	0.001
Frequency	2006.1	2.85	+/- 1.31	46.4%	0.000	0.000
Frequency	2006.2	3.15	+/- 1.38	50.4%	0.000	0.000
Frequency	2007.1	3.66	+/- 1.37	59.8%	0.000	0.000
Frequency	2007.2	4.22	+/- 1.32	69.5%	0.000	0.000
Frequency	2008.1	4.93	+/- 1.12	82.2%	0.000	0.000
Frequency	2008.2	4.92	+/- 1.25	79.7%	0.000	0.000
Frequency	2009.1	5.08	+/- 1.39	78.4%	0.000	0.000
Frequency	2009.2	5.05	+/- 1.58	75.0%	0.000	0.000
Frequency	2010.1	5.50	+/- 1.69	77.0%	0.000	0.000
Frequency	2010.2	5.30	+/- 1.92	72.2%	0.000	0.000
Frequency	2011.1	5.89	+/- 2.08	75.2%	0.000	0.000
Frequency	2011.2	5.70	+/- 2.43	69.4%	0.000	0.000
Frequency	2012.1	6.42	+/- 2.72	72.0%	0.002	0.000
Frequency	2012.2	5.71	+/- 3.11	63.3%	0.003	0.002
Frequency	2013.1	4.86	+/- 3.59	50.5%	0.004	0.013
Frequency	2013.2	3.52	+/- 3.95	30.9%	0.003	0.070

AB Med Expenses

Coverage = AB Med Expenses
End Trend Period = 2017.2
Scalar Level Change Start Date = 2012-04-01
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R^	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	-2.39	+/- 1.60	1.743	48.8%	0.000	0.000	0.010	0.005
Loss Cost	1998.2	-2.79	+/- 1.64	1.799	50.8%	0.000	0.000	0.017	0.002
Loss Cost	1999.1	-3.20	+/- 1.69	1.857	53.8%	0.000	0.000	0.009	0.001
Loss Cost	1999.2	-3.39	+/- 1.80	1.884	54.2%	0.000	0.000	0.013	0.001
Loss Cost	2000.1	-3.41	+/- 1.94	1.887	53.4%	0.000	0.000	0.016	0.001
Loss Cost	2000.2	-3.33	+/- 2.09	1.875	53.3%	0.000	0.000	0.017	0.003
Loss Cost	2001.1	-2.68	+/- 2.15	1.792	53.9%	0.000	0.000	0.031	0.018
Loss Cost	2001.2	-1.98	+/- 2.22	1.710	57.6%	0.000	0.000	0.013	0.080
Loss Cost	2002.1	-1.41	+/- 2.34	1.647	59.1%	0.000	0.000	0.024	0.231
Loss Cost	2002.2	-0.65	+/- 2.42	1.571	63.2%	0.000	0.000	0.010	0.584
Loss Cost	2003.1	0.05	+/- 2.54	1.506	65.8%	0.000	0.001	0.019	0.971
Loss Cost	2003.2	0.78	+/- 2.67	1.443	68.9%	0.000	0.003	0.010	0.549
Loss Cost	2004.1	0.93	+/- 2.93	1.432	68.7%	0.000	0.005	0.014	0.518
Loss Cost	2004.2	1.68	+/- 3.12	1.376	70.8%	0.000	0.013	0.008	0.273
Loss Cost	2005.1	3.52	+/- 2.72	1.255	81.8%	0.000	0.030	0.010	0.012
Loss Cost	2005.2	4.33	+/- 2.85	1.208	83.3%	0.000	0.065	0.005	0.004
Loss Cost	2006.1	5.11	+/- 3.02	1.167	84.6%	0.000	0.129	0.010	0.002
Loss Cost	2006.2	6.32	+/- 2.93	1.110	87.9%	0.000	0.257	0.002	0.000
Loss Cost	2007.1	7.02	+/- 3.12	1.082	88.6%	0.000	0.395	0.004	0.000
Loss Cost	2007.2	7.71	+/- 3.28	1.057	88.7%	0.000	0.545	0.002	0.000
Loss Cost	2008.1	8.46	+/- 3.42	1.034	89.5%	0.000	0.710	0.005	0.000
Loss Cost	2008.2	8.10	+/- 3.63	1.043	87.2%	0.000	0.653	0.010	0.000
Loss Cost	2009.1	7.39	+/- 3.64	1.055	86.7%	0.000	0.553	0.005	0.000
Loss Cost	2009.2	6.90	+/- 3.64	1.056	83.8%	0.000	0.538	0.009	0.001
Loss Cost	2010.1	6.25	+/- 3.30	1.046	84.9%	0.000	0.564	0.002	0.001
Loss Cost	2010.2	6.27	+/- 3.51	1.048	81.0%	0.000	0.574	0.004	0.002
Loss Cost	2011.1	6.17	+/- 3.66	1.030	79.0%	0.000	0.737	0.005	0.003
Loss Cost	2011.2	6.16	+/- 3.92	1.038	72.7%	0.000	0.735	0.009	0.005
Loss Cost	2012.1	6.29	+/- 4.28	0.966	70.0%	0.000	0.882	0.016	0.008
Loss Cost	2012.2	6.29	+/- 4.28	NA	66.1%	0.000		0.016	0.008
Loss Cost	2013.1	7.30	+/- 5.28	NA	68.5%	0.000		0.039	0.012
Loss Cost	2013.2	6.71	+/- 6.68	NA	53.2%	0.002		0.075	0.044
Severity	1998.1	2.18	+/- 1.06	1.118	69.0%	0.000	0.100	0.186	0.000
Severity	1998.2	2.00	+/- 1.11	1.134	66.9%	0.000	0.071	0.251	0.001
Severity	1999.1	1.69	+/- 1.14	1.160	66.2%	0.000	0.033	0.150	0.005
Severity	1999.2	1.55	+/- 1.21	1.172	64.1%	0.000	0.027	0.193	0.013
Severity	2000.1	1.35	+/- 1.28	1.189	62.9%	0.000	0.019	0.151	0.039
Severity	2000.2	1.29	+/- 1.38	1.193	61.1%	0.000	0.021	0.175	0.064
Severity	2001.1	1.46	+/- 1.48	1.180	61.4%	0.000	0.036	0.225	0.053
Severity	2001.2	1.81	+/- 1.56	1.154	63.5%	0.000	0.071	0.154	0.024
Severity	2002.1	1.95	+/- 1.69	1.143	63.2%	0.000	0.103	0.195	0.024
Severity	2002.2	2.23	+/- 1.82	1.124	63.6%	0.000	0.165	0.156	0.017
Severity	2003.1	2.24	+/- 1.99	1.123	62.3%	0.000	0.189	0.174	0.027
Severity	2003.2	2.08	+/- 2.17	1.134	59.2%	0.000	0.175	0.213	0.057
Severity	2004.1	1.79	+/- 2.35	1.152	57.1%	0.000	0.145	0.182	0.126
Severity	2004.2	2.16	+/- 2.56	1.129	57.4%	0.000	0.223	0.149	0.091
Severity	2005.1	3.48	+/- 2.39	1.058	69.6%	0.000	0.520	0.291	0.006
Severity	2005.2	3.60	+/- 2.63	1.051	67.4%	0.000	0.585	0.287	0.009
Severity	2006.1	3.67	+/- 2.91	1.048	65.4%	0.000	0.628	0.324	0.014
Severity	2006.2	4.09	+/- 3.17	1.030	64.6%	0.000	0.768	0.273	0.013
Severity	2007.1	3.98	+/- 3.50	1.034	61.6%	0.000	0.751	0.281	0.025
Severity	2007.2	3.34	+/- 3.69	1.057	54.9%	0.000	0.603	0.393	0.068
Severity	2008.1	3.00	+/- 4.00	1.069	50.3%	0.000	0.552	0.350	0.126
Severity	2008.2	2.44	+/- 4.18	1.083	41.4%	0.000	0.481	0.473	0.226
Severity	2009.1	1.77	+/- 4.29	1.095	34.8%	0.000	0.418	0.327	0.386
Severity	2009.2	1.17	+/- 4.25	1.097	20.5%	0.000	0.398	0.491	0.561
Severity	2010.1	0.37	+/- 3.79	1.084	14.3%	0.000	0.399	0.197	0.835
Severity	2010.2	0.40	+/- 4.02	1.087	7.4%	0.000	0.414	0.219	0.830
Severity	2011.1	0.22	+/- 4.06	1.054	2.8%	0.000	0.620	0.158	0.905
Severity	2011.2	0.22	+/- 4.37	1.062	-5.4%	0.000	0.643	0.187	0.912
Severity	2012.1	0.55	+/- 4.61	0.873	-2.2%	0.000	0.610	0.140	0.788
Severity	2012.2	0.55	+/- 4.61	NA	7.1%	0.000		0.140	0.788
Severity	2013.1	2.90	+/- 4.50	NA	21.5%	0.000		0.288	0.167
Severity	2013.2	3.09	+/- 5.81	NA	10.0%	0.000		0.326	0.235
Frequency	1998.1	-4.48	+/- 1.13	1.558	62.2%	0.000	0.000	0.014	0.000
Frequency	1998.2	-4.70	+/- 1.18	1.587	63.4%	0.000	0.000	0.022	0.000
Frequency	1999.1	-4.81	+/- 1.26	1.601	61.5%	0.000	0.000	0.021	0.000
Frequency	1999.2	-4.86	+/- 1.35	1.607	60.1%	0.000	0.000	0.027	0.000
Frequency	2000.1	-4.69	+/- 1.44	1.587	54.9%	0.000	0.000	0.039	0.000
Frequency	2000.2	-4.56	+/- 1.55	1.571	52.1%	0.000	0.000	0.036	0.000
Frequency	2001.1	-4.07	+/- 1.60	1.519	45.3%	0.000	0.000	0.065	0.000
Frequency	2001.2	-3.72	+/- 1.69	1.482	42.5%	0.000	0.000	0.043	0.000
Frequency	2002.1	-3.30	+/- 1.78	1.441	36.0%	0.000	0.000	0.072	0.001
Frequency	2002.2	-2.82	+/- 1.87	1.398	35.2%	0.000	0.001	0.042	0.005
Frequency	2003.1	-2.15	+/- 1.92	1.341	31.6%	0.000	0.002	0.078	0.031
Frequency	2003.2	-1.27	+/- 1.85	1.273	39.9%	0.000	0.005	0.019	0.174
Frequency	2004.1	-0.85	+/- 1.99	1.243	40.3%	0.000	0.013	0.034	0.389
Frequency	2004.2	-0.47	+/- 2.15	1.218	42.5%	0.000	0.027	0.025	0.654
Frequency	2005.1	0.04	+/- 2.30	1.186	44.7%	0.000	0.058	0.046	0.970
Frequency	2005.2	0.70	+/- 2.42	1.149	50.2%	0.000	0.118	0.023	0.550
Frequency	2006.1	1.39	+/- 2.55	1.113	54.6%	0.000	0.222	0.045	0.267
Frequency	2006.2	2.15	+/- 2.64	1.078	60.2%	0.000	0.381	0.021	0.101
Frequency	2007.1	2.92	+/- 2.74	1.046	65.1%	0.000	0.591	0.041	0.036
Frequency	2007.2	4.22	+/- 2.27	1.000	80.3%	0.000	0.997	0.003	0.001
Frequency	2008.1	5.30	+/- 1.84	0.968	89.5%	0.000	0.515	0.002	0.000
Frequency	2008.2	5.52	+/- 1.95	0.963	88.4%	0.000	0.460	0.002	0.000
Frequency	2009.1	5.52	+/- 2.12	0.963	87.2%	0.000	0.478	0.003	0.000
Frequency	2009.2	5.67	+/- 2.23	0.963	85.6%	0.000	0.484	0.004	0.000
Frequency	2010.1	5.86	+/- 2.33	0.965	85.6%	0.000	0.520	0.009	0.000
Frequency	2010.2	5.85	+/- 2.47	0.964	82.0%	0.000	0.536	0.015	0.000
Frequency	2011.1	5.93	+/- 2.56	0.978	81.9%	0.000	0.721	0.030	0.000
Frequency	2011.2	5.93	+/- 2.74	0.977	77.0%	0.001	0.764	0.047	0.001
Frequency	2012.1	5.71	+/- 2.86	1.107	77.6%	0.003	0.521	0.117	0.001
Frequency	2012.2	5.71	+/- 2.86	NA	70.2%	0.003		0.117	0.001
Frequency	2013.1	4.28	+/- 2.69	NA	74.1%	0.001		0.024	0.006
Frequency	2013.2	3.52	+/- 3.09	NA	60.5%	0.001		0.047	0.030

AB Med Expenses

Coverage = AB Med Expenses
End Trend Period = 2017.2
Scalar Level Change Start Date = 2012-04-01
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R^2	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
Loss Cost	1998.1	-2.32	+/- 1.73	1.738	39.8%	0.000	0.000	0.011
Loss Cost	1998.2	-2.82	+/- 1.75	1.809	43.5%	0.000	0.000	0.003
Loss Cost	1999.1	-3.12	+/- 1.84	1.850	44.9%	0.000	0.000	0.002
Loss Cost	1999.2	-3.43	+/- 1.94	1.894	46.3%	0.000	0.000	0.001
Loss Cost	2000.1	-3.31	+/- 2.09	1.878	45.6%	0.000	0.000	0.003
Loss Cost	2000.2	-3.37	+/- 2.25	1.886	45.5%	0.000	0.000	0.005
Loss Cost	2001.1	-2.57	+/- 2.29	1.783	47.8%	0.000	0.000	0.031
Loss Cost	2001.2	-2.03	+/- 2.42	1.719	49.2%	0.000	0.000	0.101
Loss Cost	2002.1	-1.28	+/- 2.52	1.637	52.5%	0.000	0.000	0.311
Loss Cost	2002.2	-0.70	+/- 2.68	1.579	54.5%	0.000	0.001	0.597
Loss Cost	2003.1	0.21	+/- 2.77	1.495	59.2%	0.000	0.003	0.876
Loss Cost	2003.2	0.74	+/- 2.99	1.450	60.7%	0.000	0.007	0.616
Loss Cost	2004.1	1.15	+/- 3.26	1.417	61.2%	0.000	0.013	0.471
Loss Cost	2004.2	1.63	+/- 3.56	1.381	61.8%	0.000	0.026	0.349
Loss Cost	2005.1	3.77	+/- 3.10	1.241	76.3%	0.000	0.064	0.017
Loss Cost	2005.2	4.30	+/- 3.37	1.210	76.5%	0.000	0.111	0.013
Loss Cost	2006.1	5.42	+/- 3.49	1.152	79.4%	0.000	0.222	0.003
Loss Cost	2006.2	6.32	+/- 3.70	1.110	80.7%	0.000	0.366	0.002
Loss Cost	2007.1	7.41	+/- 3.83	1.066	82.7%	0.000	0.571	0.000
Loss Cost	2007.2	7.75	+/- 4.19	1.054	81.3%	0.000	0.654	0.001
Loss Cost	2008.1	8.90	+/- 4.24	1.019	83.7%	0.000	0.864	0.000
Loss Cost	2008.2	8.20	+/- 4.40	1.036	81.1%	0.000	0.752	0.001
Loss Cost	2009.1	7.89	+/- 4.69	1.041	77.7%	0.000	0.727	0.002
Loss Cost	2009.2	7.08	+/- 4.57	1.044	74.1%	0.000	0.694	0.004
Loss Cost	2010.1	6.75	+/- 4.73	1.038	68.6%	0.000	0.737	0.007
Loss Cost	2010.2	6.57	+/- 4.94	1.027	61.6%	0.000	0.819	0.011
Loss Cost	2011.1	6.62	+/- 5.21	1.036	56.6%	0.000	0.781	0.015
Loss Cost	2011.2	6.61	+/- 5.44	0.992	45.7%	0.000	0.959	0.019
Loss Cost	2012.1	6.29	+/- 5.82	1.160	42.6%	0.000	0.633	0.033
Loss Cost	2012.2	6.29	+/- 5.82	NA	34.9%	0.000		0.033
Loss Cost	2013.1	8.29	+/- 6.63	NA	47.1%	0.001		0.017
Loss Cost	2013.2	6.71	+/- 7.96	NA	28.9%	0.003		0.078
Severity	1998.1	2.21	+/- 1.07	1.117	68.4%	0.000	0.106	0.000
Severity	1998.2	1.99	+/- 1.12	1.136	66.6%	0.000	0.068	0.001
Severity	1999.1	1.72	+/- 1.16	1.159	65.0%	0.000	0.037	0.004
Severity	1999.2	1.53	+/- 1.22	1.174	63.3%	0.000	0.027	0.015
Severity	2000.1	1.38	+/- 1.30	1.187	61.6%	0.000	0.022	0.037
Severity	2000.2	1.27	+/- 1.40	1.196	60.0%	0.000	0.022	0.071
Severity	2001.1	1.50	+/- 1.49	1.178	60.7%	0.000	0.039	0.048
Severity	2001.2	1.79	+/- 1.59	1.156	62.1%	0.000	0.072	0.027
Severity	2002.1	2.01	+/- 1.71	1.140	62.3%	0.000	0.113	0.022
Severity	2002.2	2.21	+/- 1.85	1.126	62.1%	0.000	0.166	0.020
Severity	2003.1	2.32	+/- 2.02	1.119	60.9%	0.000	0.208	0.025
Severity	2003.2	2.06	+/- 2.19	1.136	58.2%	0.000	0.174	0.061
Severity	2004.1	1.88	+/- 2.39	1.147	55.6%	0.000	0.163	0.114
Severity	2004.2	2.14	+/- 2.61	1.131	55.2%	0.000	0.228	0.101
Severity	2005.1	3.56	+/- 2.39	1.054	69.4%	0.000	0.548	0.005
Severity	2005.2	3.59	+/- 2.63	1.052	67.1%	0.000	0.581	0.009
Severity	2006.1	3.78	+/- 2.90	1.043	65.3%	0.000	0.660	0.012
Severity	2006.2	4.09	+/- 3.18	1.030	64.1%	0.000	0.769	0.013
Severity	2007.1	4.13	+/- 3.51	1.028	61.1%	0.000	0.793	0.021
Severity	2007.2	3.36	+/- 3.65	1.056	55.5%	0.000	0.606	0.065
Severity	2008.1	3.15	+/- 3.96	1.063	50.5%	0.000	0.582	0.106
Severity	2008.2	2.47	+/- 4.10	1.081	43.1%	0.000	0.485	0.213
Severity	2009.1	1.95	+/- 4.26	1.090	34.7%	0.000	0.442	0.340
Severity	2009.2	1.21	+/- 4.15	1.093	23.3%	0.000	0.404	0.537
Severity	2010.1	0.57	+/- 3.87	1.080	8.6%	0.000	0.431	0.755
Severity	2010.2	0.52	+/- 4.10	1.077	2.0%	0.000	0.473	0.784
Severity	2011.1	0.44	+/- 4.27	1.057	-8.9%	0.000	0.621	0.826
Severity	2011.2	0.44	+/- 4.51	1.038	-16.3%	0.000	0.782	0.834
Severity	2012.1	0.55	+/- 4.92	0.976	-21.3%	0.000	0.931	0.804
Severity	2012.2	0.55	+/- 4.92	NA	-10.3%	0.000		0.804
Severity	2013.1	3.28	+/- 4.42	NA	18.3%	0.000		0.121
Severity	2013.2	3.09	+/- 5.67	NA	8.2%	0.000		0.232
Frequency	1998.1	-4.43	+/- 1.21	1.555	56.4%	0.000	0.000	0.000
Frequency	1998.2	-4.72	+/- 1.25	1.592	58.6%	0.000	0.000	0.000
Frequency	1999.1	-4.75	+/- 1.34	1.597	56.1%	0.000	0.000	0.000
Frequency	1999.2	-4.89	+/- 1.43	1.613	54.9%	0.000	0.000	0.000
Frequency	2000.1	-4.63	+/- 1.52	1.583	50.0%	0.000	0.000	0.000
Frequency	2000.2	-4.58	+/- 1.63	1.577	46.5%	0.000	0.000	0.000
Frequency	2001.1	-4.01	+/- 1.66	1.514	40.6%	0.000	0.000	0.000
Frequency	2001.2	-3.75	+/- 1.78	1.487	35.8%	0.000	0.000	0.000
Frequency	2002.1	-3.22	+/- 1.85	1.436	30.6%	0.000	0.000	0.002
Frequency	2002.2	-2.85	+/- 1.98	1.402	26.9%	0.000	0.001	0.007
Frequency	2003.1	-2.06	+/- 2.00	1.336	25.6%	0.000	0.003	0.046
Frequency	2003.2	-1.30	+/- 2.03	1.277	27.7%	0.000	0.009	0.203
Frequency	2004.1	-0.72	+/- 2.14	1.236	30.6%	0.000	0.023	0.497
Frequency	2004.2	-0.50	+/- 2.34	1.221	31.1%	0.000	0.039	0.665
Frequency	2005.1	0.20	+/- 2.46	1.178	36.3%	0.000	0.087	0.869
Frequency	2005.2	0.68	+/- 2.67	1.151	39.0%	0.000	0.151	0.598
Frequency	2006.1	1.58	+/- 2.75	1.104	46.8%	0.000	0.294	0.242
Frequency	2006.2	2.15	+/- 2.96	1.078	49.6%	0.000	0.435	0.142
Frequency	2007.1	3.15	+/- 2.99	1.037	58.1%	0.000	0.693	0.037
Frequency	2007.2	4.25	+/- 2.90	0.998	67.8%	0.000	0.978	0.006
Frequency	2008.1	5.57	+/- 2.41	0.959	81.7%	0.000	0.527	0.000
Frequency	2008.2	5.59	+/- 2.62	0.959	79.0%	0.000	0.540	0.000
Frequency	2009.1	5.82	+/- 2.79	0.955	77.6%	0.000	0.515	0.000
Frequency	2009.2	5.80	+/- 2.98	0.955	74.0%	0.000	0.530	0.001
Frequency	2010.1	6.14	+/- 2.99	0.961	75.9%	0.000	0.576	0.001
Frequency	2010.2	6.02	+/- 3.11	0.954	70.9%	0.000	0.522	0.001
Frequency	2011.1	6.15	+/- 3.09	0.981	73.1%	0.001	0.797	0.001
Frequency	2011.2	6.15	+/- 3.22	0.956	67.1%	0.001	0.621	0.001
Frequency	2012.1	5.71	+/- 3.11	1.188	72.4%	0.005	0.314	0.002
Frequency	2012.2	5.71	+/- 3.11	NA	63.3%	0.003		0.002
Frequency	2013.1	4.86	+/- 3.59	NA	50.5%	0.004		0.013
Frequency	2013.2	3.52	+/- 3.95	NA	30.9%	0.003		0.070

AB Med Expenses

Coverage = AB Med Expenses
End Trend Period = 2017.2
Scalar Level Change Start Date = 2010-04-28
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R^	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	-2.49	+/- 2.06	1.640	36.2%	0.000	0.000	0.021	0.021
Loss Cost	1998.2	-2.91	+/- 2.14	1.697	37.3%	0.000	0.000	0.033	0.010
Loss Cost	1999.1	-3.34	+/- 2.23	1.752	39.6%	0.000	0.000	0.022	0.005
Loss Cost	1999.2	-3.50	+/- 2.38	1.773	39.7%	0.000	0.000	0.030	0.006
Loss Cost	2000.1	-3.46	+/- 2.55	1.768	38.7%	0.000	0.000	0.036	0.011
Loss Cost	2000.2	-3.28	+/- 2.73	1.746	38.8%	0.000	0.000	0.036	0.022
Loss Cost	2001.1	-2.48	+/- 2.81	1.656	39.5%	0.000	0.001	0.063	0.085
Loss Cost	2001.2	-1.63	+/- 2.87	1.568	44.6%	0.000	0.003	0.028	0.258
Loss Cost	2002.1	-0.91	+/- 2.99	1.501	47.2%	0.000	0.006	0.050	0.539
Loss Cost	2002.2	-0.01	+/- 3.02	1.426	53.2%	0.000	0.013	0.021	0.993
Loss Cost	2003.1	0.81	+/- 3.09	1.365	57.5%	0.000	0.025	0.039	0.592
Loss Cost	2003.2	1.64	+/- 3.13	1.310	62.3%	0.000	0.044	0.017	0.287
Loss Cost	2004.1	1.94	+/- 3.33	1.293	62.6%	0.000	0.061	0.027	0.237
Loss Cost	2004.2	2.70	+/- 3.38	1.254	66.3%	0.000	0.089	0.013	0.108
Loss Cost	2005.1	4.16	+/- 2.76	1.193	80.2%	0.000	0.088	0.015	0.004
Loss Cost	2005.2	4.79	+/- 2.70	1.173	82.7%	0.000	0.103	0.005	0.001
Loss Cost	2006.1	5.33	+/- 2.66	1.161	84.8%	0.000	0.109	0.010	0.000
Loss Cost	2006.2	5.99	+/- 2.35	1.156	89.1%	0.000	0.072	0.001	0.000
Loss Cost	2007.1	6.34	+/- 2.29	1.160	90.3%	0.000	0.055	0.002	0.000
Loss Cost	2007.2	6.63	+/- 2.18	1.173	91.2%	0.000	0.032	0.001	0.000
Loss Cost	2008.1	6.90	+/- 1.99	1.199	93.1%	0.000	0.010	0.001	0.000
Loss Cost	2008.2	6.89	+/- 2.07	1.196	91.3%	0.000	0.016	0.002	0.000
Loss Cost	2009.1	6.85	+/- 2.12	1.174	90.0%	0.000	0.041	0.002	0.000
Loss Cost	2009.2	6.85	+/- 2.20	1.155	86.2%	0.000	0.118	0.005	0.000
Loss Cost	2010.1	6.98	+/- 2.18	0.998	84.5%	0.000	0.992	0.003	0.000
Loss Cost	2010.2	6.98	+/- 2.18	NA	82.0%	0.000	0.003	0.000	0.000
Loss Cost	2011.1	6.57	+/- 2.49	NA	80.7%	0.000	0.003	0.000	0.000
Loss Cost	2011.2	6.53	+/- 2.93	NA	75.1%	0.000	0.006	0.000	0.000
Loss Cost	2012.1	6.16	+/- 3.51	NA	73.3%	0.000	0.009	0.003	0.000
Loss Cost	2012.2	6.29	+/- 4.28	NA	66.1%	0.000	0.016	0.008	0.000
Loss Cost	2013.1	7.30	+/- 5.28	NA	68.5%	0.000	0.039	0.012	0.000
Loss Cost	2013.2	6.71	+/- 6.68	NA	53.2%	0.002	0.075	0.044	0.000
Severity	1998.1	1.42	+/- 1.13	1.224	73.5%	0.000	0.004	0.154	0.014
Severity	1998.2	1.16	+/- 1.17	1.248	72.5%	0.000	0.002	0.226	0.050
Severity	1999.1	0.75	+/- 1.16	1.286	73.4%	0.000	0.000	0.107	0.194
Severity	1999.2	0.53	+/- 1.21	1.306	72.4%	0.000	0.000	0.154	0.375
Severity	2000.1	0.25	+/- 1.26	1.332	72.4%	0.000	0.000	0.098	0.688
Severity	2000.2	0.12	+/- 1.34	1.344	71.4%	0.000	0.000	0.128	0.853
Severity	2001.1	0.23	+/- 1.43	1.334	71.4%	0.000	0.000	0.161	0.743
Severity	2001.2	0.53	+/- 1.50	1.310	72.7%	0.000	0.001	0.111	0.478
Severity	2002.1	0.60	+/- 1.62	1.304	72.4%	0.000	0.001	0.136	0.448
Severity	2002.2	0.80	+/- 1.72	1.289	72.4%	0.000	0.002	0.114	0.345
Severity	2003.1	0.75	+/- 1.84	1.293	71.5%	0.000	0.003	0.119	0.410
Severity	2003.2	0.54	+/- 1.95	1.307	69.5%	0.000	0.003	0.161	0.571
Severity	2004.1	0.27	+/- 2.05	1.323	68.5%	0.000	0.002	0.124	0.789
Severity	2004.2	0.52	+/- 2.15	1.309	68.8%	0.000	0.004	0.099	0.619
Severity	2005.1	1.40	+/- 1.81	1.270	80.4%	0.000	0.002	0.188	0.122
Severity	2005.2	1.44	+/- 1.92	1.268	78.9%	0.000	0.002	0.194	0.131
Severity	2006.1	1.47	+/- 2.03	1.268	77.6%	0.000	0.003	0.224	0.144
Severity	2006.2	1.68	+/- 2.08	1.266	77.6%	0.000	0.003	0.169	0.106
Severity	2007.1	1.67	+/- 2.19	1.266	75.6%	0.000	0.004	0.188	0.123
Severity	2007.2	1.51	+/- 2.22	1.258	71.1%	0.000	0.006	0.273	0.165
Severity	2008.1	1.50	+/- 2.32	1.257	67.5%	0.000	0.008	0.292	0.186
Severity	2008.2	1.46	+/- 2.40	1.247	59.7%	0.000	0.015	0.356	0.210
Severity	2009.1	1.44	+/- 2.49	1.233	51.1%	0.000	0.033	0.340	0.233
Severity	2009.2	1.44	+/- 2.59	1.206	32.0%	0.000	0.102	0.415	0.247
Severity	2010.1	1.60	+/- 2.55	1.002	8.9%	0.000	0.991	0.231	0.195
Severity	2010.2	1.60	+/- 2.55	NA	9.6%	0.000	0.231	0.195	0.000
Severity	2011.1	0.88	+/- 2.80	NA	9.4%	0.000	0.140	0.501	0.000
Severity	2011.2	0.79	+/- 3.29	NA	2.8%	0.000	0.182	0.604	0.000
Severity	2012.1	0.06	+/- 3.82	NA	6.0%	0.000	0.140	0.971	0.000
Severity	2012.2	0.55	+/- 4.61	NA	7.1%	0.000	0.140	0.788	0.000
Severity	2013.1	2.90	+/- 4.50	NA	21.5%	0.000	0.288	0.167	0.000
Severity	2013.2	3.09	+/- 5.81	NA	10.0%	0.000	0.326	0.235	0.000
Frequency	1998.1	-3.86	+/- 1.66	1.340	39.7%	0.000	0.007	0.051	0.000
Frequency	1998.2	-4.03	+/- 1.76	1.359	39.8%	0.000	0.006	0.068	0.000
Frequency	1999.1	-4.06	+/- 1.89	1.362	36.1%	0.000	0.008	0.074	0.000
Frequency	1999.2	-4.01	+/- 2.02	1.357	33.7%	0.000	0.011	0.078	0.000
Frequency	2000.1	-3.70	+/- 2.15	1.327	26.0%	0.000	0.021	0.112	0.002
Frequency	2000.2	-3.40	+/- 2.28	1.299	22.4%	0.000	0.036	0.091	0.006
Frequency	2001.1	-2.71	+/- 2.33	1.241	12.0%	0.000	0.076	0.155	0.026
Frequency	2001.2	-2.15	+/- 2.43	1.197	9.3%	0.000	0.137	0.096	0.084
Frequency	2002.1	-1.50	+/- 2.51	1.151	1.8%	0.000	0.237	0.160	0.234
Frequency	2002.2	-0.81	+/- 2.56	1.106	3.5%	0.000	0.386	0.086	0.525
Frequency	2003.1	0.06	+/- 2.54	1.056	2.1%	0.000	0.620	0.155	0.959
Frequency	2003.2	1.09	+/- 2.35	1.003	17.7%	0.000	0.977	0.039	0.346
Frequency	2004.1	1.67	+/- 2.39	0.977	22.6%	0.000	0.809	0.070	0.160
Frequency	2004.2	2.17	+/- 2.44	0.958	29.3%	0.000	0.644	0.039	0.077
Frequency	2005.1	2.72	+/- 2.45	0.940	36.0%	0.000	0.492	0.072	0.029
Frequency	2005.2	3.30	+/- 2.39	0.925	46.2%	0.000	0.361	0.028	0.008
Frequency	2006.1	3.80	+/- 2.33	0.916	53.8%	0.000	0.282	0.053	0.002
Frequency	2006.2	4.24	+/- 2.23	0.913	61.6%	0.000	0.234	0.019	0.001
Frequency	2007.1	4.59	+/- 2.16	0.917	67.4%	0.000	0.227	0.037	0.000
Frequency	2007.2	5.04	+/- 1.67	0.932	82.2%	0.000	0.204	0.002	0.000
Frequency	2008.1	5.32	+/- 1.30	0.954	90.0%	0.000	0.269	0.001	0.000
Frequency	2008.2	5.35	+/- 1.35	0.959	88.7%	0.000	0.350	0.002	0.000
Frequency	2009.1	5.33	+/- 1.40	0.952	87.7%	0.000	0.321	0.003	0.000
Frequency	2009.2	5.33	+/- 1.46	0.958	85.7%	0.000	0.467	0.004	0.000
Frequency	2010.1	5.30	+/- 1.52	0.997	85.1%	0.000	0.973	0.011	0.000
Frequency	2010.2	5.30	+/- 1.52	NA	82.9%	0.000	0.011	0.000	0.000
Frequency	2011.1	5.64	+/- 1.73	NA	83.4%	0.000	0.024	0.000	0.000
Frequency	2011.2	5.70	+/- 2.03	NA	79.1%	0.000	0.033	0.000	0.000
Frequency	2012.1	6.09	+/- 2.41	NA	79.0%	0.001	0.068	0.000	0.000
Frequency	2012.2	5.71	+/- 2.86	NA	70.2%	0.003	0.117	0.001	0.000
Frequency	2013.1	4.28	+/- 2.69	NA	74.1%	0.001	0.024	0.006	0.000
Frequency	2013.2	3.52	+/- 3.09	NA	60.5%	0.001	0.047	0.030	0.000

AB Med Expenses

Coverage = AB Med Expenses
End Trend Period = 2017.2
Scalar Level Change Start Date = 2010-04-28
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Level Change Value	Adj R^2	P-Value: (Intercept)	P-Value: Scalar Level	P-Value: Time
Loss Cost	1998.1	-2.42	+/- 2.19	1.637	27.8%	0.000	0.001	0.033
Loss Cost	1998.2	-2.97	+/- 2.25	1.709	30.5%	0.000	0.000	0.012
Loss Cost	1999.1	-3.26	+/- 2.38	1.748	31.4%	0.000	0.000	0.010
Loss Cost	1999.2	-3.56	+/- 2.51	1.787	32.3%	0.000	0.000	0.008
Loss Cost	2000.1	-3.37	+/- 2.69	1.763	31.7%	0.000	0.000	0.017
Loss Cost	2000.2	-3.34	+/- 2.89	1.760	31.5%	0.000	0.001	0.027
Loss Cost	2001.1	-2.39	+/- 2.93	1.651	34.2%	0.000	0.002	0.110
Loss Cost	2001.2	-1.70	+/- 3.06	1.580	36.6%	0.000	0.004	0.270
Loss Cost	2002.1	-0.80	+/- 3.13	1.496	41.4%	0.000	0.009	0.609
Loss Cost	2002.2	-0.08	+/- 3.27	1.436	44.8%	0.000	0.019	0.961
Loss Cost	2003.1	0.94	+/- 3.29	1.360	51.6%	0.000	0.036	0.559
Loss Cost	2003.2	1.58	+/- 3.44	1.318	54.3%	0.000	0.060	0.350
Loss Cost	2004.1	2.10	+/- 3.62	1.287	55.8%	0.000	0.088	0.238
Loss Cost	2004.2	2.65	+/- 3.79	1.259	57.4%	0.000	0.121	0.157
Loss Cost	2005.1	4.31	+/- 3.08	1.189	75.1%	0.000	0.132	0.007
Loss Cost	2005.2	4.77	+/- 3.18	1.175	75.8%	0.000	0.159	0.004
Loss Cost	2006.1	5.49	+/- 3.06	1.159	79.8%	0.000	0.166	0.001
Loss Cost	2006.2	6.00	+/- 3.03	1.155	81.8%	0.000	0.159	0.000
Loss Cost	2007.1	6.51	+/- 2.89	1.161	84.5%	0.000	0.120	0.000
Loss Cost	2007.2	6.68	+/- 2.97	1.168	83.7%	0.000	0.112	0.000
Loss Cost	2008.1	7.05	+/- 2.68	1.205	87.3%	0.000	0.040	0.000
Loss Cost	2008.2	6.97	+/- 2.74	1.187	84.6%	0.000	0.068	0.000
Loss Cost	2009.1	6.98	+/- 2.85	1.192	81.6%	0.000	0.089	0.000
Loss Cost	2009.2	6.98	+/- 2.89	1.133	75.9%	0.000	0.289	0.000
Loss Cost	2010.1	6.98	+/- 3.04	1.129	69.2%	0.000	0.539	0.000
Loss Cost	2010.2	6.98	+/- 3.04	NA	64.4%	0.000	0.000	0.000
Loss Cost	2011.1	7.09	+/- 3.54	NA	59.9%	0.000	0.001	0.001
Loss Cost	2011.2	6.53	+/- 4.07	NA	50.6%	0.000	0.004	0.004
Loss Cost	2012.1	6.91	+/- 4.86	NA	46.9%	0.000	0.008	0.008
Loss Cost	2012.2	6.29	+/- 5.82	NA	34.9%	0.000	0.033	0.033
Loss Cost	2013.1	8.29	+/- 6.63	NA	47.1%	0.001	0.017	0.017
Loss Cost	2013.2	6.71	+/- 7.96	NA	28.9%	0.003	0.078	0.078
Severity	1998.1	1.44	+/- 1.14	1.223	72.7%	0.000	0.005	0.014
Severity	1998.2	1.15	+/- 1.17	1.251	72.1%	0.000	0.002	0.054
Severity	1999.1	0.78	+/- 1.19	1.285	72.0%	0.000	0.001	0.188
Severity	1999.2	0.52	+/- 1.23	1.310	71.5%	0.000	0.000	0.400
Severity	2000.1	0.28	+/- 1.29	1.331	70.8%	0.000	0.000	0.657
Severity	2000.2	0.10	+/- 1.37	1.348	70.1%	0.000	0.000	0.883
Severity	2001.1	0.27	+/- 1.46	1.333	70.4%	0.000	0.000	0.710
Severity	2001.2	0.50	+/- 1.54	1.314	71.2%	0.000	0.001	0.510
Severity	2002.1	0.65	+/- 1.65	1.302	71.1%	0.000	0.001	0.425
Severity	2002.2	0.78	+/- 1.77	1.293	70.8%	0.000	0.003	0.373
Severity	2003.1	0.81	+/- 1.89	1.291	69.8%	0.000	0.004	0.388
Severity	2003.2	0.52	+/- 1.99	1.309	68.2%	0.000	0.003	0.593
Severity	2004.1	0.33	+/- 2.10	1.320	66.6%	0.000	0.003	0.745
Severity	2004.2	0.50	+/- 2.23	1.311	66.3%	0.000	0.004	0.645
Severity	2005.1	1.45	+/- 1.84	1.268	79.7%	0.000	0.002	0.114
Severity	2005.2	1.44	+/- 1.95	1.269	78.1%	0.000	0.003	0.138
Severity	2006.1	1.52	+/- 2.05	1.267	77.0%	0.000	0.003	0.134
Severity	2006.2	1.68	+/- 2.13	1.265	76.4%	0.000	0.004	0.113
Severity	2007.1	1.73	+/- 2.23	1.266	74.5%	0.000	0.005	0.118
Severity	2007.2	1.53	+/- 2.23	1.256	70.6%	0.000	0.006	0.164
Severity	2008.1	1.55	+/- 2.32	1.259	67.2%	0.000	0.008	0.173
Severity	2008.2	1.49	+/- 2.38	1.244	59.9%	0.000	0.015	0.201
Severity	2009.1	1.48	+/- 2.47	1.239	51.2%	0.000	0.028	0.218
Severity	2009.2	1.48	+/- 2.54	1.199	33.4%	0.000	0.106	0.229
Severity	2010.1	1.60	+/- 2.59	1.055	4.7%	0.000	0.761	0.202
Severity	2010.2	1.60	+/- 2.59	NA	5.4%	0.000	0.202	0.202
Severity	2011.1	1.13	+/- 2.93	NA	-2.2%	0.000	0.413	0.413
Severity	2011.2	0.79	+/- 3.40	NA	-6.6%	0.000	0.619	0.619
Severity	2012.1	0.46	+/- 4.03	NA	-9.3%	0.000	0.804	0.804
Severity	2012.2	0.55	+/- 4.92	NA	-10.3%	0.000	0.804	0.804
Severity	2013.1	3.28	+/- 4.42	NA	18.3%	0.000	0.121	0.121
Severity	2013.2	3.09	+/- 5.67	NA	8.2%	0.000	0.232	0.232
Frequency	1998.1	-3.81	+/- 1.73	1.339	34.7%	0.000	0.010	0.000
Frequency	1998.2	-4.07	+/- 1.82	1.366	35.5%	0.000	0.007	0.000
Frequency	1999.1	-4.01	+/- 1.95	1.360	31.7%	0.000	0.010	0.000
Frequency	1999.2	-4.05	+/- 2.09	1.365	29.2%	0.000	0.012	0.000
Frequency	2000.1	-3.64	+/- 2.20	1.325	22.3%	0.000	0.024	0.002
Frequency	2000.2	-3.44	+/- 2.35	1.306	17.5%	0.000	0.038	0.006
Frequency	2001.1	-2.65	+/- 2.37	1.238	8.8%	0.000	0.083	0.032
Frequency	2001.2	-2.19	+/- 2.50	1.203	3.4%	0.000	0.139	0.087
Frequency	2002.1	-1.44	+/- 2.55	1.149	-1.9%	0.000	0.252	0.262
Frequency	2002.2	-0.85	+/- 2.66	1.111	-4.0%	0.000	0.384	0.519
Frequency	2003.1	0.14	+/- 2.58	1.053	-2.1%	0.000	0.641	0.915
Frequency	2003.2	1.05	+/- 2.51	1.007	5.8%	0.000	0.950	0.394
Frequency	2004.1	1.76	+/- 2.51	0.975	14.6%	0.000	0.798	0.157
Frequency	2004.2	2.14	+/- 2.62	0.960	18.0%	0.000	0.686	0.102
Frequency	2005.1	2.82	+/- 2.58	0.938	28.9%	0.000	0.501	0.031
Frequency	2005.2	3.29	+/- 2.62	0.926	34.9%	0.000	0.412	0.015
Frequency	2006.1	3.90	+/- 2.50	0.915	46.7%	0.000	0.309	0.003
Frequency	2006.2	4.25	+/- 2.52	0.913	50.9%	0.000	0.288	0.002
Frequency	2007.1	4.69	+/- 2.37	0.917	60.4%	0.000	0.273	0.000
Frequency	2007.2	5.07	+/- 2.17	0.930	69.7%	0.000	0.306	0.000
Frequency	2008.1	5.42	+/- 1.75	0.957	81.9%	0.000	0.441	0.000
Frequency	2008.2	5.40	+/- 1.81	0.954	79.3%	0.000	0.435	0.000
Frequency	2009.1	5.42	+/- 1.88	0.962	77.5%	0.000	0.557	0.000
Frequency	2009.2	5.42	+/- 1.94	0.945	74.2%	0.000	0.477	0.000
Frequency	2010.1	5.30	+/- 1.92	1.070	75.8%	0.000	0.594	0.000
Frequency	2010.2	5.30	+/- 1.92	NA	72.2%	0.000	0.000	0.000
Frequency	2011.1	5.89	+/- 2.08	NA	75.2%	0.000	0.000	0.000
Frequency	2011.2	5.70	+/- 2.43	NA	69.4%	0.000	0.000	0.000
Frequency	2012.1	6.42	+/- 2.72	NA	72.0%	0.002	0.000	0.000
Frequency	2012.2	5.71	+/- 3.11	NA	63.3%	0.003	0.002	0.000
Frequency	2013.1	4.86	+/- 3.59	NA	50.5%	0.004	0.013	0.000
Frequency	2013.2	3.52	+/- 3.95	NA	30.9%	0.003	0.070	0.070

AB Funeral

Coverage = AB Funeral
End Trend Period = 2017.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	-7.94	+/- 1.86	63.7%	0.008	0.100	0.000
Loss Cost	1998.2	-7.89	+/- 1.96	62.1%	0.011	0.102	0.000
Loss Cost	1999.1	-8.08	+/- 2.05	61.3%	0.020	0.089	0.000
Loss Cost	1999.2	-8.20	+/- 2.16	60.6%	0.042	0.110	0.000
Loss Cost	2000.1	-8.43	+/- 2.27	59.9%	0.070	0.095	0.000
Loss Cost	2000.2	-9.07	+/- 2.24	64.6%	0.287	0.158	0.000
Loss Cost	2001.1	-9.43	+/- 2.33	64.9%	0.438	0.118	0.000
Loss Cost	2001.2	-9.85	+/- 2.40	66.3%	0.781	0.174	0.000
Loss Cost	2002.1	-10.22	+/- 2.52	66.4%	0.992	0.133	0.000
Loss Cost	2002.2	-10.71	+/- 2.59	68.0%	0.635	0.199	0.000
Loss Cost	2003.1	-10.99	+/- 2.75	66.9%	0.528	0.172	0.000
Loss Cost	2003.2	-11.69	+/- 2.78	69.9%	0.221	0.269	0.000
Loss Cost	2004.1	-12.01	+/- 2.96	69.0%	0.176	0.229	0.000
Loss Cost	2004.2	-11.41	+/- 3.11	66.2%	0.427	0.158	0.000
Loss Cost	2005.1	-11.94	+/- 3.29	66.2%	0.292	0.117	0.000
Loss Cost	2005.2	-11.54	+/- 3.54	63.3%	0.500	0.100	0.000
Loss Cost	2006.1	-12.96	+/- 3.34	71.7%	0.135	0.025	0.000
Loss Cost	2006.2	-13.76	+/- 3.44	74.0%	0.055	0.045	0.000
Loss Cost	2007.1	-14.77	+/- 3.51	76.3%	0.019	0.020	0.000
Loss Cost	2007.2	-13.79	+/- 3.66	75.2%	0.097	0.009	0.000
Loss Cost	2008.1	-13.92	+/- 4.07	71.5%	0.116	0.012	0.000
Loss Cost	2008.2	-14.08	+/- 4.52	70.1%	0.144	0.019	0.000
Loss Cost	2009.1	-14.77	+/- 4.99	68.2%	0.113	0.017	0.000
Loss Cost	2009.2	-14.97	+/- 5.61	66.7%	0.144	0.026	0.000
Loss Cost	2010.1	-16.70	+/- 5.85	70.0%	0.057	0.013	0.000
Loss Cost	2010.2	-17.07	+/- 6.67	68.7%	0.078	0.021	0.000
Loss Cost	2011.1	-17.62	+/- 7.78	63.3%	0.097	0.027	0.001
Loss Cost	2011.2	-17.14	+/- 9.19	60.3%	0.194	0.036	0.004
Loss Cost	2012.1	-19.00	+/- 10.59	58.3%	0.145	0.033	0.005
Loss Cost	2012.2	-13.37	+/- 9.22	72.1%	0.740	0.003	0.014
Severity	1998.1	-3.84	+/- 1.27	48.2%	0.000	0.260	0.000
Severity	1998.2	-3.78	+/- 1.33	44.9%	0.000	0.295	0.000
Severity	1999.1	-3.84	+/- 1.40	44.0%	0.000	0.331	0.000
Severity	1999.2	-4.14	+/- 1.43	47.6%	0.000	0.224	0.000
Severity	2000.1	-4.23	+/- 1.51	47.0%	0.000	0.265	0.000
Severity	2000.2	-4.59	+/- 1.52	51.4%	0.000	0.162	0.000
Severity	2001.1	-4.98	+/- 1.54	55.7%	0.000	0.260	0.000
Severity	2001.2	-4.80	+/- 1.62	51.3%	0.000	0.328	0.000
Severity	2002.1	-5.05	+/- 1.70	52.6%	0.000	0.431	0.000
Severity	2002.2	-5.15	+/- 1.81	50.9%	0.000	0.407	0.000
Severity	2003.1	-5.57	+/- 1.86	54.3%	0.000	0.572	0.000
Severity	2003.2	-5.86	+/- 1.95	55.1%	0.000	0.466	0.000
Severity	2004.1	-5.19	+/- 1.94	51.9%	0.000	0.239	0.000
Severity	2004.2	-4.90	+/- 2.06	45.7%	0.000	0.320	0.000
Severity	2005.1	-4.79	+/- 2.24	42.5%	0.000	0.312	0.000
Severity	2005.2	-3.55	+/- 1.78	38.0%	0.000	0.603	0.001
Severity	2006.1	-4.14	+/- 1.78	47.4%	0.000	0.893	0.000
Severity	2006.2	-4.65	+/- 1.80	54.2%	0.000	0.633	0.000
Severity	2007.1	-5.16	+/- 1.86	59.2%	0.000	0.887	0.000
Severity	2007.2	-4.80	+/- 1.99	52.9%	0.000	0.940	0.000
Severity	2008.1	-4.54	+/- 2.20	46.2%	0.000	0.937	0.001
Severity	2008.2	-4.62	+/- 2.45	42.5%	0.000	0.908	0.001
Severity	2009.1	-5.31	+/- 2.58	48.8%	0.000	0.824	0.001
Severity	2009.2	-5.55	+/- 2.89	46.8%	0.000	0.914	0.001
Severity	2010.1	-5.98	+/- 3.25	46.1%	0.000	0.787	0.002
Severity	2010.2	-7.07	+/- 3.30	56.6%	0.000	0.903	0.001
Severity	2011.1	-6.63	+/- 3.86	47.8%	0.000	0.793	0.004
Severity	2011.2	-5.87	+/- 4.41	34.4%	0.000	0.973	0.016
Severity	2012.1	-4.66	+/- 5.10	18.7%	0.000	0.718	0.074
Severity	2012.2	-2.48	+/- 5.04	-7.8%	0.000	0.880	0.295
Frequency	1998.1	-4.26	+/- 1.62	45.2%	0.000	0.006	0.000
Frequency	1998.2	-4.27	+/- 1.71	44.5%	0.000	0.008	0.000
Frequency	1999.1	-4.41	+/- 1.80	43.6%	0.000	0.007	0.000
Frequency	1999.2	-4.24	+/- 1.89	42.2%	0.000	0.007	0.000
Frequency	2000.1	-4.39	+/- 1.99	41.1%	0.000	0.007	0.000
Frequency	2000.2	-4.70	+/- 2.06	43.2%	0.000	0.011	0.000
Frequency	2001.1	-4.68	+/- 2.20	39.7%	0.000	0.014	0.000
Frequency	2001.2	-5.31	+/- 2.18	45.8%	0.000	0.025	0.000
Frequency	2002.1	-5.44	+/- 2.31	43.9%	0.000	0.026	0.000
Frequency	2002.2	-5.86	+/- 2.40	46.5%	0.000	0.042	0.000
Frequency	2003.1	-5.74	+/- 2.57	41.8%	0.000	0.055	0.000
Frequency	2003.2	-6.20	+/- 2.68	44.4%	0.000	0.087	0.000
Frequency	2004.1	-7.20	+/- 2.56	55.3%	0.000	0.024	0.000
Frequency	2004.2	-6.85	+/- 2.73	52.9%	0.000	0.020	0.000
Frequency	2005.1	-7.51	+/- 2.82	56.2%	0.000	0.010	0.000
Frequency	2005.2	-8.28	+/- 2.85	61.1%	0.000	0.019	0.000
Frequency	2006.1	-9.20	+/- 2.84	66.5%	0.000	0.006	0.000
Frequency	2006.2	-9.55	+/- 3.06	66.7%	0.000	0.011	0.000
Frequency	2007.1	-10.13	+/- 3.27	66.7%	0.000	0.008	0.000
Frequency	2007.2	-9.44	+/- 3.49	65.0%	0.000	0.005	0.000
Frequency	2008.1	-9.83	+/- 3.85	62.4%	0.000	0.006	0.000
Frequency	2008.2	-9.91	+/- 4.28	61.3%	0.002	0.009	0.000
Frequency	2009.1	-9.99	+/- 4.84	55.6%	0.005	0.013	0.001
Frequency	2009.2	-9.98	+/- 5.47	54.0%	0.012	0.019	0.002
Frequency	2010.1	-11.40	+/- 5.86	57.1%	0.051	0.012	0.002
Frequency	2010.2	-10.76	+/- 6.72	55.1%	0.058	0.014	0.006
Frequency	2011.1	-11.76	+/- 7.70	52.4%	0.149	0.015	0.009
Frequency	2011.2	-11.98	+/- 9.04	51.2%	0.244	0.025	0.020
Frequency	2012.1	-15.04	+/- 9.54	59.1%	0.666	0.013	0.009
Frequency	2012.2	-11.17	+/- 9.97	66.3%	0.186	0.004	0.041

AB Funeral

Coverage = AB Funeral
End Trend Period = 2017.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^a	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	-7.87	+/- 1.90	62.0%	0.028	0.000
Loss Cost	1998.2	-7.89	+/- 2.01	60.2%	0.041	0.000
Loss Cost	1999.1	-8.00	+/- 2.11	59.0%	0.070	0.000
Loss Cost	1999.2	-8.20	+/- 2.21	58.7%	0.132	0.000
Loss Cost	2000.1	-8.33	+/- 2.33	57.5%	0.198	0.000
Loss Cost	2000.2	-9.07	+/- 2.27	63.5%	0.576	0.000
Loss Cost	2001.1	-9.33	+/- 2.38	63.2%	0.783	0.000
Loss Cost	2001.2	-9.85	+/- 2.44	65.3%	0.823	0.000
Loss Cost	2002.1	-10.12	+/- 2.57	64.8%	0.658	0.000
Loss Cost	2002.2	-10.71	+/- 2.62	67.2%	0.348	0.000
Loss Cost	2003.1	-10.88	+/- 2.79	65.8%	0.317	0.000
Loss Cost	2003.2	-11.69	+/- 2.79	69.6%	0.107	0.000
Loss Cost	2004.1	-11.90	+/- 2.98	68.3%	0.101	0.000
Loss Cost	2004.2	-11.41	+/- 3.17	64.7%	0.230	0.000
Loss Cost	2005.1	-11.77	+/- 3.39	63.9%	0.181	0.000
Loss Cost	2005.2	-11.54	+/- 3.68	60.1%	0.279	0.000
Loss Cost	2006.1	-12.68	+/- 3.67	65.5%	0.087	0.000
Loss Cost	2006.2	-13.76	+/- 3.71	69.6%	0.026	0.000
Loss Cost	2007.1	-14.43	+/- 3.95	69.9%	0.017	0.000
Loss Cost	2007.2	-13.79	+/- 4.30	65.4%	0.057	0.000
Loss Cost	2008.1	-13.45	+/- 4.77	60.7%	0.115	0.000
Loss Cost	2008.2	-14.08	+/- 5.22	59.8%	0.096	0.000
Loss Cost	2009.1	-14.16	+/- 5.86	55.9%	0.132	0.000
Loss Cost	2009.2	-14.97	+/- 6.47	55.1%	0.111	0.000
Loss Cost	2010.1	-15.85	+/- 7.21	54.1%	0.098	0.001
Loss Cost	2010.2	-17.07	+/- 8.00	54.3%	0.078	0.001
Loss Cost	2011.1	-16.50	+/- 9.35	46.6%	0.160	0.004
Loss Cost	2011.2	-17.14	+/- 10.91	42.7%	0.187	0.009
Loss Cost	2012.1	-17.28	+/- 13.07	36.1%	0.259	0.023
Loss Cost	2012.2	-13.37	+/- 15.48	18.9%	0.664	0.101
Severity	1998.1	-3.87	+/- 1.27	47.8%	0.000	0.000
Severity	1998.2	-3.78	+/- 1.33	44.7%	0.000	0.000
Severity	1999.1	-3.87	+/- 1.40	44.1%	0.000	0.000
Severity	1999.2	-4.14	+/- 1.44	46.8%	0.000	0.000
Severity	2000.1	-4.27	+/- 1.51	46.6%	0.000	0.000
Severity	2000.2	-4.59	+/- 1.55	49.8%	0.000	0.000
Severity	2001.1	-5.02	+/- 1.54	55.3%	0.000	0.000
Severity	2001.2	-4.80	+/- 1.62	51.3%	0.000	0.000
Severity	2002.1	-5.09	+/- 1.68	53.1%	0.000	0.000
Severity	2002.2	-5.15	+/- 1.80	51.4%	0.000	0.000
Severity	2003.1	-5.60	+/- 1.83	55.4%	0.000	0.000
Severity	2003.2	-5.86	+/- 1.93	55.8%	0.000	0.000
Severity	2004.1	-5.26	+/- 1.95	51.1%	0.000	0.000
Severity	2004.2	-4.90	+/- 2.06	45.7%	0.000	0.000
Severity	2005.1	-4.87	+/- 2.23	42.3%	0.000	0.000
Severity	2005.2	-3.55	+/- 1.75	40.0%	0.000	0.000
Severity	2006.1	-4.14	+/- 1.73	49.7%	0.000	0.000
Severity	2006.2	-4.65	+/- 1.76	55.9%	0.000	0.000
Severity	2007.1	-5.17	+/- 1.80	61.2%	0.000	0.000
Severity	2007.2	-4.80	+/- 1.93	55.4%	0.000	0.000
Severity	2008.1	-4.55	+/- 2.12	49.2%	0.000	0.000
Severity	2008.2	-4.62	+/- 2.36	45.9%	0.000	0.001
Severity	2009.1	-5.28	+/- 2.48	51.9%	0.000	0.000
Severity	2009.2	-5.55	+/- 2.77	50.3%	0.000	0.001
Severity	2010.1	-5.93	+/- 3.11	49.6%	0.000	0.001
Severity	2010.2	-7.07	+/- 3.15	59.9%	0.000	0.000
Severity	2011.1	-6.69	+/- 3.64	51.8%	0.000	0.002
Severity	2011.2	-5.87	+/- 4.15	40.4%	0.000	0.012
Severity	2012.1	-4.78	+/- 4.75	25.7%	0.000	0.053
Severity	2012.2	-2.48	+/- 4.67	3.9%	0.000	0.266
Frequency	1998.1	-4.16	+/- 1.77	34.6%	0.000	0.000
Frequency	1998.2	-4.27	+/- 1.86	34.1%	0.000	0.000
Frequency	1999.1	-4.30	+/- 1.96	32.5%	0.000	0.000
Frequency	1999.2	-4.24	+/- 2.08	30.1%	0.000	0.000
Frequency	2000.1	-4.25	+/- 2.20	28.3%	0.000	0.001
Frequency	2000.2	-4.70	+/- 2.25	32.3%	0.000	0.000
Frequency	2001.1	-4.54	+/- 2.38	28.8%	0.000	0.001
Frequency	2001.2	-5.31	+/- 2.33	37.9%	0.000	0.000
Frequency	2002.1	-5.30	+/- 2.48	35.4%	0.000	0.000
Frequency	2002.2	-5.86	+/- 2.54	40.0%	0.000	0.000
Frequency	2003.1	-5.60	+/- 2.70	35.5%	0.000	0.000
Frequency	2003.2	-6.20	+/- 2.78	39.9%	0.000	0.000
Frequency	2004.1	-7.02	+/- 2.78	47.1%	0.000	0.000
Frequency	2004.2	-6.85	+/- 3.00	43.1%	0.000	0.000
Frequency	2005.1	-7.26	+/- 3.19	43.8%	0.000	0.000
Frequency	2005.2	-8.28	+/- 3.16	52.0%	0.000	0.000
Frequency	2006.1	-8.90	+/- 3.32	54.1%	0.000	0.000
Frequency	2006.2	-9.55	+/- 3.51	56.0%	0.000	0.000
Frequency	2007.1	-9.77	+/- 3.83	53.8%	0.001	0.000
Frequency	2007.2	-9.44	+/- 4.23	48.4%	0.002	0.000
Frequency	2008.1	-9.33	+/- 4.69	43.8%	0.004	0.001
Frequency	2008.2	-9.91	+/- 5.15	43.5%	0.015	0.001
Frequency	2009.1	-9.38	+/- 5.77	36.5%	0.019	0.005
Frequency	2009.2	-9.98	+/- 6.43	35.6%	0.053	0.007
Frequency	2010.1	-10.54	+/- 7.25	33.9%	0.120	0.011
Frequency	2010.2	-10.76	+/- 8.33	29.8%	0.194	0.020
Frequency	2011.1	-10.51	+/- 9.73	23.4%	0.242	0.046
Frequency	2011.2	-11.98	+/- 11.09	25.0%	0.467	0.047
Frequency	2012.1	-13.12	+/- 13.01	23.7%	0.677	0.062
Frequency	2012.2	-11.17	+/- 15.95	11.1%	0.530	0.168

AB DB

Coverage = AB DB
End Trend Period = 2017.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:		
					(Intercept)	Seasonality	P-Value: Time
Loss Cost	1998.1	-4.98	+/- 2.07	39.7%	0.000	0.018	0.000
Loss Cost	1998.2	-4.81	+/- 2.18	38.2%	0.000	0.017	0.000
Loss Cost	1999.1	-5.00	+/- 2.28	37.7%	0.000	0.015	0.000
Loss Cost	1999.2	-4.92	+/- 2.41	36.6%	0.001	0.016	0.000
Loss Cost	2000.1	-4.80	+/- 2.55	32.5%	0.001	0.022	0.001
Loss Cost	2000.2	-5.22	+/- 2.64	34.9%	0.001	0.036	0.000
Loss Cost	2001.1	-5.04	+/- 2.80	30.2%	0.002	0.049	0.001
Loss Cost	2001.2	-5.96	+/- 2.70	38.8%	0.000	0.086	0.000
Loss Cost	2002.1	-5.92	+/- 2.88	35.1%	0.000	0.100	0.000
Loss Cost	2002.2	-7.03	+/- 2.68	47.0%	0.000	0.179	0.000
Loss Cost	2003.1	-6.98	+/- 2.88	43.2%	0.000	0.200	0.000
Loss Cost	2003.2	-7.13	+/- 3.08	42.2%	0.000	0.235	0.000
Loss Cost	2004.1	-7.92	+/- 3.14	47.5%	0.000	0.136	0.000
Loss Cost	2004.2	-7.86	+/- 3.38	45.2%	0.000	0.144	0.000
Loss Cost	2005.1	-8.51	+/- 3.55	47.4%	0.000	0.100	0.000
Loss Cost	2005.2	-9.26	+/- 3.68	50.9%	0.000	0.157	0.000
Loss Cost	2006.1	-10.34	+/- 3.73	56.6%	0.000	0.078	0.000
Loss Cost	2006.2	-10.08	+/- 4.07	53.6%	0.000	0.078	0.000
Loss Cost	2007.1	-11.14	+/- 4.21	57.5%	0.000	0.042	0.000
Loss Cost	2007.2	-10.26	+/- 4.52	54.7%	0.001	0.028	0.000
Loss Cost	2008.1	-11.99	+/- 4.37	64.3%	0.000	0.007	0.000
Loss Cost	2008.2	-11.78	+/- 4.87	62.4%	0.001	0.009	0.000
Loss Cost	2009.1	-11.55	+/- 5.52	55.3%	0.002	0.016	0.001
Loss Cost	2009.2	-11.38	+/- 6.25	53.4%	0.008	0.021	0.002
Loss Cost	2010.1	-12.22	+/- 7.03	50.8%	0.010	0.021	0.004
Loss Cost	2010.2	-11.97	+/- 8.10	48.8%	0.028	0.029	0.011
Loss Cost	2011.1	-10.98	+/- 9.55	35.9%	0.077	0.053	0.036
Loss Cost	2011.2	-8.40	+/- 10.76	36.4%	0.276	0.033	0.126
Loss Cost	2012.1	-11.90	+/- 11.42	46.9%	0.116	0.018	0.054
Loss Cost	2012.2	-6.95	+/- 11.66	60.0%	0.517	0.005	0.220
Severity	1998.1	-0.33	+/- 1.49	-3.4%	0.000	0.484	0.660
Severity	1998.2	-0.13	+/- 1.55	-4.6%	0.000	0.586	0.867
Severity	1999.1	-0.16	+/- 1.64	-4.8%	0.000	0.614	0.841
Severity	1999.2	-0.27	+/- 1.73	-4.6%	0.000	0.571	0.750
Severity	2000.1	0.04	+/- 1.79	-4.1%	0.000	0.441	0.964
Severity	2000.2	-0.08	+/- 1.89	-4.0%	0.000	0.410	0.933
Severity	2001.1	0.13	+/- 2.00	-3.5%	0.000	0.353	0.895
Severity	2001.2	0.21	+/- 2.12	-3.9%	0.000	0.391	0.839
Severity	2002.1	0.41	+/- 2.26	-3.3%	0.000	0.348	0.710
Severity	2002.2	-0.04	+/- 2.33	-2.1%	0.000	0.247	0.974
Severity	2003.1	-0.16	+/- 2.49	-2.8%	0.000	0.289	0.898
Severity	2003.2	0.07	+/- 2.66	-4.1%	0.000	0.350	0.958
Severity	2004.1	-0.27	+/- 2.83	-5.2%	0.000	0.443	0.846
Severity	2004.2	-0.66	+/- 2.99	-3.8%	0.000	0.368	0.654
Severity	2005.1	-1.28	+/- 3.13	-3.2%	0.000	0.514	0.409
Severity	2005.2	-2.23	+/- 3.11	5.0%	0.000	0.304	0.156
Severity	2006.1	-3.01	+/- 3.22	9.7%	0.000	0.460	0.070
Severity	2006.2	-2.99	+/- 3.52	6.6%	0.000	0.482	0.096
Severity	2007.1	-3.60	+/- 3.78	9.7%	0.000	0.627	0.065
Severity	2007.2	-3.81	+/- 4.15	8.6%	0.000	0.600	0.074
Severity	2008.1	-5.02	+/- 4.27	17.3%	0.000	0.858	0.027
Severity	2008.2	-4.98	+/- 4.76	13.0%	0.000	0.872	0.046
Severity	2009.1	-5.43	+/- 5.33	12.9%	0.000	0.965	0.052
Severity	2009.2	-6.91	+/- 5.52	23.3%	0.000	0.713	0.021
Severity	2010.1	-6.35	+/- 6.34	16.1%	0.000	0.647	0.056
Severity	2010.2	-5.78	+/- 7.29	6.3%	0.000	0.739	0.119
Severity	2011.1	-3.41	+/- 8.06	-3.2%	0.000	0.469	0.379
Severity	2011.2	-2.43	+/- 9.46	-12.8%	0.000	0.583	0.584
Severity	2012.1	-3.94	+/- 11.13	-12.0%	0.000	0.746	0.452
Severity	2012.2	2.73	+/- 7.91	-10.9%	0.000	0.562	0.444
Frequency	1998.1	-4.67	+/- 1.62	52.4%	0.000	0.001	0.000
Frequency	1998.2	-4.69	+/- 1.71	51.9%	0.000	0.001	0.000
Frequency	1999.1	-4.85	+/- 1.79	51.0%	0.000	0.001	0.000
Frequency	1999.2	-4.66	+/- 1.88	50.1%	0.000	0.001	0.000
Frequency	2000.1	-4.84	+/- 1.98	49.3%	0.000	0.001	0.000
Frequency	2000.2	-5.15	+/- 2.05	51.0%	0.000	0.001	0.000
Frequency	2001.1	-5.16	+/- 2.18	47.9%	0.000	0.002	0.000
Frequency	2001.2	-6.16	+/- 1.90	61.4%	0.000	0.002	0.000
Frequency	2002.1	-6.31	+/- 2.02	59.6%	0.000	0.002	0.000
Frequency	2002.2	-6.99	+/- 1.95	66.2%	0.000	0.003	0.000
Frequency	2003.1	-6.84	+/- 2.08	62.0%	0.000	0.005	0.000
Frequency	2003.2	-7.19	+/- 2.18	63.4%	0.000	0.010	0.000
Frequency	2004.1	-7.67	+/- 2.25	65.1%	0.000	0.005	0.000
Frequency	2004.2	-7.25	+/- 2.37	63.5%	0.000	0.003	0.000
Frequency	2005.1	-7.32	+/- 2.57	60.2%	0.000	0.004	0.000
Frequency	2005.2	-7.19	+/- 2.79	58.6%	0.000	0.005	0.000
Frequency	2006.1	-7.56	+/- 3.01	57.4%	0.000	0.005	0.000
Frequency	2006.2	-7.30	+/- 3.27	55.8%	0.000	0.006	0.000
Frequency	2007.1	-7.82	+/- 3.53	55.3%	0.000	0.005	0.000
Frequency	2007.2	-6.70	+/- 3.61	56.5%	0.000	0.002	0.001
Frequency	2008.1	-7.34	+/- 3.90	56.5%	0.000	0.001	0.001
Frequency	2008.2	-7.16	+/- 4.35	55.8%	0.000	0.002	0.004
Frequency	2009.1	-6.47	+/- 4.87	46.8%	0.000	0.005	0.015
Frequency	2009.2	-4.80	+/- 5.01	51.9%	0.000	0.002	0.065
Frequency	2010.1	-6.27	+/- 5.29	57.6%	0.000	0.001	0.028
Frequency	2010.2	-6.57	+/- 6.05	57.2%	0.000	0.002	0.041
Frequency	2011.1	-7.83	+/- 6.79	57.9%	0.002	0.002	0.033
Frequency	2011.2	-6.12	+/- 7.65	61.2%	0.002	0.002	0.115
Frequency	2012.1	-8.29	+/- 8.47	64.9%	0.010	0.002	0.063
Frequency	2012.2	-9.42	+/- 10.02	64.7%	0.042	0.004	0.073

AB DB

Coverage = AB DB
End Trend Period = 2017.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:	
					(Intercept)	P-Value: Time
Loss Cost	1998.1	-4.87	+/- 2.21	31.6%	0.000	0.000
Loss Cost	1998.2	-4.81	+/- 2.32	29.3%	0.000	0.000
Loss Cost	1999.1	-4.87	+/- 2.45	28.1%	0.000	0.000
Loss Cost	1999.2	-4.92	+/- 2.59	26.8%	0.000	0.001
Loss Cost	2000.1	-4.66	+/- 2.72	23.1%	0.000	0.002
Loss Cost	2000.2	-5.22	+/- 2.78	27.4%	0.000	0.001
Loss Cost	2001.1	-4.89	+/- 2.94	23.2%	0.000	0.002
Loss Cost	2001.2	-5.96	+/- 2.79	34.6%	0.000	0.000
Loss Cost	2002.1	-5.79	+/- 2.97	31.0%	0.000	0.001
Loss Cost	2002.2	-7.03	+/- 2.72	45.4%	0.000	0.000
Loss Cost	2003.1	-6.88	+/- 2.91	41.7%	0.000	0.000
Loss Cost	2003.2	-7.13	+/- 3.10	41.2%	0.000	0.000
Loss Cost	2004.1	-7.78	+/- 3.21	44.7%	0.000	0.000
Loss Cost	2004.2	-7.86	+/- 3.46	42.4%	0.000	0.000
Loss Cost	2005.1	-8.31	+/- 3.68	43.1%	0.000	0.000
Loss Cost	2005.2	-9.26	+/- 3.76	48.4%	0.000	0.000
Loss Cost	2006.1	-10.10	+/- 3.92	51.8%	0.000	0.000
Loss Cost	2006.2	-10.08	+/- 4.29	48.2%	0.000	0.000
Loss Cost	2007.1	-10.79	+/- 4.58	49.5%	0.000	0.000
Loss Cost	2007.2	-10.26	+/- 5.03	43.4%	0.001	0.001
Loss Cost	2008.1	-11.43	+/- 5.28	47.7%	0.000	0.000
Loss Cost	2008.2	-11.78	+/- 5.86	45.3%	0.001	0.001
Loss Cost	2009.1	-10.86	+/- 6.53	37.3%	0.005	0.004
Loss Cost	2009.2	-11.38	+/- 7.31	35.4%	0.008	0.007
Loss Cost	2010.1	-11.29	+/- 8.35	30.2%	0.020	0.016
Loss Cost	2010.2	-11.97	+/- 9.50	28.4%	0.030	0.024
Loss Cost	2011.1	-9.80	+/- 10.88	16.1%	0.115	0.086
Loss Cost	2011.2	-8.40	+/- 12.88	7.0%	0.256	0.196
Loss Cost	2012.1	-9.76	+/- 15.07	7.5%	0.251	0.199
Loss Cost	2012.2	-6.95	+/- 18.46	-3.3%	0.524	0.430
Severity	1998.1	-0.35	+/- 1.48	-2.0%	0.000	0.636
Severity	1998.2	-0.13	+/- 1.54	-2.6%	0.000	0.865
Severity	1999.1	-0.18	+/- 1.62	-2.6%	0.000	0.821
Severity	1999.2	-0.27	+/- 1.71	-2.5%	0.000	0.747
Severity	2000.1	0.01	+/- 1.78	-2.9%	0.000	0.994
Severity	2000.2	-0.08	+/- 1.88	-3.0%	0.000	0.932
Severity	2001.1	0.08	+/- 1.99	-3.1%	0.000	0.932
Severity	2001.2	0.21	+/- 2.11	-3.1%	0.000	0.838
Severity	2002.1	0.36	+/- 2.25	-3.0%	0.000	0.748
Severity	2002.2	-0.04	+/- 2.34	-3.4%	0.000	0.974
Severity	2003.1	-0.23	+/- 2.49	-3.4%	0.000	0.849
Severity	2003.2	0.07	+/- 2.65	-3.7%	0.000	0.958
Severity	2004.1	-0.34	+/- 2.80	-3.6%	0.000	0.807
Severity	2004.2	-0.66	+/- 2.98	-3.1%	0.000	0.653
Severity	2005.1	-1.35	+/- 3.08	-0.8%	0.000	0.379
Severity	2005.2	-2.23	+/- 3.11	4.6%	0.000	0.156
Severity	2006.1	-3.09	+/- 3.17	11.4%	0.000	0.059
Severity	2006.2	-2.99	+/- 3.47	8.8%	0.000	0.092
Severity	2007.1	-3.67	+/- 3.68	13.1%	0.000	0.055
Severity	2007.2	-3.81	+/- 4.05	12.0%	0.000	0.068
Severity	2008.1	-5.05	+/- 4.12	21.8%	0.000	0.022
Severity	2008.2	-4.98	+/- 4.60	18.0%	0.000	0.040
Severity	2009.1	-5.44	+/- 5.11	18.3%	0.000	0.043
Severity	2009.2	-6.91	+/- 5.32	27.7%	0.000	0.017
Severity	2010.1	-6.50	+/- 6.07	20.8%	0.000	0.043
Severity	2010.2	-5.78	+/- 6.97	12.6%	0.000	0.106
Severity	2011.1	-3.75	+/- 7.74	0.6%	0.000	0.321
Severity	2011.2	-2.43	+/- 9.05	-5.8%	0.000	0.571
Severity	2012.1	-4.17	+/- 10.32	-2.0%	0.000	0.398
Severity	2012.2	2.73	+/- 7.48	-3.1%	0.000	0.425
Frequency	1998.1	-4.54	+/- 1.89	35.7%	0.000	0.000
Frequency	1998.2	-4.69	+/- 1.98	35.6%	0.000	0.000
Frequency	1999.1	-4.70	+/- 2.08	33.8%	0.000	0.000
Frequency	1999.2	-4.66	+/- 2.20	31.5%	0.000	0.000
Frequency	2000.1	-4.66	+/- 2.33	29.6%	0.000	0.000
Frequency	2000.2	-5.15	+/- 2.38	33.8%	0.000	0.000
Frequency	2001.1	-4.97	+/- 2.53	30.2%	0.000	0.000
Frequency	2001.2	-6.16	+/- 2.20	48.0%	0.000	0.000
Frequency	2002.1	-6.13	+/- 2.35	45.3%	0.000	0.000
Frequency	2002.2	-6.99	+/- 2.24	55.3%	0.000	0.000
Frequency	2003.1	-6.66	+/- 2.36	50.9%	0.000	0.000
Frequency	2003.2	-7.19	+/- 2.43	54.2%	0.000	0.000
Frequency	2004.1	-7.47	+/- 2.59	53.9%	0.000	0.000
Frequency	2004.2	-7.25	+/- 2.78	49.7%	0.000	0.000
Frequency	2005.1	-7.06	+/- 3.01	45.4%	0.000	0.000
Frequency	2005.2	-7.19	+/- 3.26	43.3%	0.000	0.000
Frequency	2006.1	-7.23	+/- 3.55	40.3%	0.000	0.001
Frequency	2006.2	-7.30	+/- 3.88	37.5%	0.000	0.001
Frequency	2007.1	-7.40	+/- 4.26	34.7%	0.000	0.002
Frequency	2007.2	-6.70	+/- 4.65	27.3%	0.000	0.009
Frequency	2008.1	-6.73	+/- 5.15	24.0%	0.000	0.016
Frequency	2008.2	-7.16	+/- 5.70	23.5%	0.000	0.020
Frequency	2009.1	-5.74	+/- 6.20	13.4%	0.000	0.075
Frequency	2009.2	-4.80	+/- 6.96	6.2%	0.000	0.172
Frequency	2010.1	-5.12	+/- 7.91	5.3%	0.001	0.197
Frequency	2010.2	-6.57	+/- 8.73	9.5%	0.007	0.140
Frequency	2011.1	-6.29	+/- 10.20	5.1%	0.017	0.217
Frequency	2011.2	-6.12	+/- 12.06	1.5%	0.037	0.301
Frequency	2012.1	-5.83	+/- 14.50	-2.2%	0.070	0.403
Frequency	2012.2	-9.42	+/- 16.10	5.7%	0.246	0.237

CL

Coverage = CL
End Trend Period = 2012.2
Seasonality = T
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^A	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	1.46	+/- 0.75	39.6%	0.000	0.063	0.000
Loss Cost	1998.2	1.31	+/- 0.78	32.0%	0.000	0.099	0.002
Loss Cost	1999.1	1.27	+/- 0.84	30.0%	0.000	0.098	0.004
Loss Cost	1999.2	1.31	+/- 0.90	28.1%	0.000	0.098	0.006
Loss Cost	2000.1	1.35	+/- 0.98	27.7%	0.000	0.123	0.008
Loss Cost	2000.2	1.40	+/- 1.06	25.5%	0.000	0.124	0.011
Loss Cost	2001.1	1.82	+/- 1.03	38.0%	0.000	0.235	0.001
Loss Cost	2001.2	1.84	+/- 1.12	34.0%	0.000	0.248	0.003
Loss Cost	2002.1	1.98	+/- 1.22	35.0%	0.000	0.331	0.003
Loss Cost	2002.2	1.90	+/- 1.34	28.0%	0.000	0.389	0.008
Loss Cost	2003.1	2.08	+/- 1.48	29.3%	0.000	0.500	0.008
Loss Cost	2003.2	1.74	+/- 1.57	17.4%	0.000	0.680	0.031
Loss Cost	2004.1	0.96	+/- 1.40	10.7%	0.000	0.242	0.162
Loss Cost	2004.2	0.80	+/- 1.56	1.7%	0.000	0.320	0.288
Loss Cost	2005.1	0.46	+/- 1.73	0.7%	0.000	0.229	0.575
Loss Cost	2005.2	-0.27	+/- 1.63	-8.7%	0.000	0.402	0.729
Loss Cost	2006.1	-0.93	+/- 1.63	9.6%	0.000	0.164	0.236
Loss Cost	2006.2	-1.43	+/- 1.73	18.2%	0.000	0.277	0.097
Loss Cost	2007.1	-2.26	+/- 1.65	47.3%	0.000	0.074	0.014
Loss Cost	2007.2	-2.07	+/- 1.99	43.1%	0.000	0.082	0.045
Loss Cost	2008.1	-1.63	+/- 2.46	19.2%	0.000	0.162	0.164
Loss Cost	2008.2	-1.42	+/- 3.16	15.1%	0.000	0.186	0.316
Loss Cost	2009.1	-2.03	+/- 4.25	14.7%	0.000	0.182	0.279
Loss Cost	2009.2	-1.11	+/- 5.74	15.5%	0.000	0.168	0.622
Loss Cost	2010.1	0.58	+/- 9.03	-13.1%	0.001	0.366	0.849
Severity	1998.1	2.28	+/- 0.41	82.9%	0.000	0.023	0.000
Severity	1998.2	2.29	+/- 0.44	81.2%	0.000	0.026	0.000
Severity	1999.1	2.29	+/- 0.47	79.9%	0.000	0.031	0.000
Severity	1999.2	2.35	+/- 0.51	79.0%	0.000	0.026	0.000
Severity	2000.1	2.35	+/- 0.55	77.6%	0.000	0.032	0.000
Severity	2000.2	2.30	+/- 0.59	74.2%	0.000	0.047	0.000
Severity	2001.1	2.40	+/- 0.63	74.5%	0.000	0.077	0.000
Severity	2001.2	2.32	+/- 0.68	70.3%	0.000	0.113	0.000
Severity	2002.1	2.35	+/- 0.75	68.6%	0.000	0.144	0.000
Severity	2002.2	2.20	+/- 0.80	62.7%	0.000	0.218	0.000
Severity	2003.1	2.44	+/- 0.84	67.2%	0.000	0.366	0.000
Severity	2003.2	2.39	+/- 0.93	61.7%	0.000	0.429	0.000
Severity	2004.1	2.54	+/- 1.03	61.6%	0.000	0.564	0.000
Severity	2004.2	2.73	+/- 1.14	61.7%	0.000	0.449	0.000
Severity	2005.1	2.79	+/- 1.31	58.6%	0.000	0.520	0.000
Severity	2005.2	2.38	+/- 1.36	48.2%	0.000	0.769	0.002
Severity	2006.1	2.31	+/- 1.60	40.7%	0.000	0.743	0.008
Severity	2006.2	2.40	+/- 1.88	35.0%	0.000	0.716	0.016
Severity	2007.1	1.31	+/- 1.50	32.9%	0.000	0.159	0.077
Severity	2007.2	0.57	+/- 1.26	5.7%	0.000	0.255	0.326
Severity	2008.1	0.41	+/- 1.60	2.9%	0.000	0.250	0.564
Severity	2008.2	1.11	+/- 1.51	43.1%	0.000	0.072	0.120
Severity	2009.1	1.79	+/- 1.67	61.8%	0.000	0.151	0.039
Severity	2009.2	1.72	+/- 2.40	40.0%	0.000	0.236	0.115
Severity	2010.1	1.28	+/- 4.00	29.7%	0.000	0.264	0.379
Frequency	1998.1	-0.81	+/- 0.72	10.9%	0.000	0.530	0.029
Frequency	1998.2	-0.96	+/- 0.74	15.5%	0.000	0.695	0.014
Frequency	1999.1	-1.00	+/- 0.80	14.7%	0.000	0.660	0.017
Frequency	1999.2	-1.01	+/- 0.86	13.4%	0.000	0.687	0.024
Frequency	2000.1	-0.97	+/- 0.93	9.6%	0.000	0.738	0.043
Frequency	2000.2	-0.88	+/- 1.01	5.6%	0.000	0.661	0.086
Frequency	2001.1	-0.57	+/- 1.03	-3.1%	0.000	0.938	0.265
Frequency	2001.2	-0.47	+/- 1.12	-5.7%	0.000	0.860	0.389
Frequency	2002.1	-0.36	+/- 1.22	-8.3%	0.000	0.953	0.541
Frequency	2002.2	-0.30	+/- 1.35	-9.7%	0.000	0.907	0.650
Frequency	2003.1	-0.35	+/- 1.50	-10.1%	0.000	0.875	0.628
Frequency	2003.2	-0.63	+/- 1.62	-7.9%	0.000	0.958	0.423
Frequency	2004.1	-1.54	+/- 1.32	20.5%	0.000	0.427	0.027
Frequency	2004.2	-1.87	+/- 1.40	28.4%	0.000	0.613	0.013
Frequency	2005.1	-2.27	+/- 1.51	36.5%	0.000	0.405	0.007
Frequency	2005.2	-2.58	+/- 1.66	40.7%	0.000	0.560	0.006
Frequency	2006.1	-3.17	+/- 1.74	51.8%	0.000	0.305	0.002
Frequency	2006.2	-3.74	+/- 1.81	61.2%	0.000	0.494	0.001
Frequency	2007.1	-3.52	+/- 2.19	49.6%	0.000	0.624	0.006
Frequency	2007.2	-2.63	+/- 2.17	40.6%	0.000	0.294	0.025
Frequency	2008.1	-2.03	+/- 2.62	14.0%	0.000	0.496	0.112
Frequency	2008.2	-2.51	+/- 3.22	17.8%	0.000	0.665	0.109
Frequency	2009.1	-3.75	+/- 3.75	39.6%	0.000	0.357	0.053
Frequency	2009.2	-2.78	+/- 4.88	25.8%	0.000	0.268	0.193
Frequency	2010.1	-0.69	+/- 6.40	-45.6%	0.001	0.568	0.755

CL

Coverage = CL
End Trend Period = 2012.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	Time
Loss Cost	1998.1	1.50	+/- 0.78	33.6%	0.000	0.000
Loss Cost	1998.2	1.31	+/- 0.80	27.1%	0.000	0.002
Loss Cost	1999.1	1.31	+/- 0.86	24.7%	0.000	0.004
Loss Cost	1999.2	1.31	+/- 0.93	22.5%	0.000	0.007
Loss Cost	2000.1	1.40	+/- 1.00	22.9%	0.000	0.008
Loss Cost	2000.2	1.40	+/- 1.09	20.5%	0.000	0.013
Loss Cost	2001.1	1.86	+/- 1.03	36.6%	0.000	0.001
Loss Cost	2001.2	1.84	+/- 1.13	32.7%	0.000	0.003
Loss Cost	2002.1	2.02	+/- 1.22	35.0%	0.000	0.002
Loss Cost	2002.2	1.90	+/- 1.33	28.8%	0.000	0.007
Loss Cost	2003.1	2.13	+/- 1.45	31.4%	0.000	0.006
Loss Cost	2003.2	1.74	+/- 1.53	21.4%	0.000	0.027
Loss Cost	2004.1	1.04	+/- 1.41	8.0%	0.000	0.135
Loss Cost	2004.2	0.80	+/- 1.56	1.3%	0.000	0.288
Loss Cost	2005.1	0.57	+/- 1.74	-3.5%	0.000	0.494
Loss Cost	2005.2	-0.27	+/- 1.60	-6.6%	0.000	0.726
Loss Cost	2006.1	-0.80	+/- 1.68	0.4%	0.000	0.325
Loss Cost	2006.2	-1.43	+/- 1.74	15.8%	0.000	0.099
Loss Cost	2007.1	-2.04	+/- 1.85	31.0%	0.000	0.035
Loss Cost	2007.2	-2.07	+/- 2.25	24.4%	0.000	0.070
Loss Cost	2008.1	-1.35	+/- 2.57	4.6%	0.000	0.265
Loss Cost	2008.2	-1.42	+/- 3.31	0.2%	0.000	0.346
Loss Cost	2009.1	-1.47	+/- 4.41	-5.2%	0.000	0.450
Loss Cost	2009.2	-1.11	+/- 6.20	-15.2%	0.000	0.667
Loss Cost	2010.1	1.47	+/- 7.72	-16.7%	0.000	0.622
Severity	1998.1	2.31	+/- 0.44	80.0%	0.000	0.000
Severity	1998.2	2.29	+/- 0.48	78.0%	0.000	0.000
Severity	1999.1	2.32	+/- 0.51	76.7%	0.000	0.000
Severity	1999.2	2.35	+/- 0.55	75.1%	0.000	0.000
Severity	2000.1	2.39	+/- 0.59	73.7%	0.000	0.000
Severity	2000.2	2.30	+/- 0.63	70.3%	0.000	0.000
Severity	2001.1	2.44	+/- 0.67	71.7%	0.000	0.000
Severity	2001.2	2.32	+/- 0.71	67.8%	0.000	0.000
Severity	2002.1	2.40	+/- 0.77	66.5%	0.000	0.000
Severity	2002.2	2.20	+/- 0.81	61.4%	0.000	0.000
Severity	2003.1	2.48	+/- 0.83	67.4%	0.000	0.000
Severity	2003.2	2.39	+/- 0.92	62.4%	0.000	0.000
Severity	2004.1	2.56	+/- 1.00	63.2%	0.000	0.000
Severity	2004.2	2.73	+/- 1.11	62.7%	0.000	0.000
Severity	2005.1	2.83	+/- 1.26	60.3%	0.000	0.000
Severity	2005.2	2.38	+/- 1.30	51.9%	0.000	0.001
Severity	2006.1	2.34	+/- 1.51	45.1%	0.000	0.005
Severity	2006.2	2.40	+/- 1.78	40.1%	0.000	0.012
Severity	2007.1	1.46	+/- 1.56	23.8%	0.000	0.062
Severity	2007.2	0.57	+/- 1.27	0.4%	0.000	0.335
Severity	2008.1	0.55	+/- 1.59	-4.0%	0.000	0.443
Severity	2008.2	1.11	+/- 1.81	12.4%	0.000	0.188
Severity	2009.1	2.03	+/- 1.78	49.9%	0.000	0.030
Severity	2009.2	1.72	+/- 2.42	28.6%	0.000	0.124
Severity	2010.1	1.79	+/- 3.70	14.3%	0.000	0.247
Frequency	1998.1	-0.80	+/- 0.71	12.8%	0.000	0.029
Frequency	1998.2	-0.96	+/- 0.73	18.1%	0.000	0.012
Frequency	1999.1	-0.99	+/- 0.78	17.3%	0.000	0.016
Frequency	1999.2	-1.01	+/- 0.85	16.3%	0.000	0.021
Frequency	2000.1	-0.96	+/- 0.91	12.9%	0.000	0.040
Frequency	2000.2	-0.88	+/- 0.99	8.9%	0.000	0.080
Frequency	2001.1	-0.56	+/- 1.00	1.6%	0.000	0.255
Frequency	2001.2	-0.47	+/- 1.09	-0.9%	0.000	0.377
Frequency	2002.1	-0.36	+/- 1.19	-2.9%	0.000	0.532
Frequency	2002.2	-0.30	+/- 1.31	-4.0%	0.000	0.641
Frequency	2003.1	-0.34	+/- 1.45	-4.1%	0.000	0.626
Frequency	2003.2	-0.63	+/- 1.56	-1.6%	0.000	0.408
Frequency	2004.1	-1.49	+/- 1.29	22.1%	0.000	0.028
Frequency	2004.2	-1.87	+/- 1.36	31.9%	0.000	0.011
Frequency	2005.1	-2.20	+/- 1.47	37.7%	0.000	0.007
Frequency	2005.2	-2.58	+/- 1.60	43.6%	0.000	0.004
Frequency	2006.1	-3.06	+/- 1.72	51.2%	0.000	0.002
Frequency	2006.2	-3.74	+/- 1.75	63.0%	0.000	0.001
Frequency	2007.1	-3.45	+/- 2.05	53.4%	0.000	0.004
Frequency	2007.2	-2.63	+/- 2.16	38.9%	0.000	0.024
Frequency	2008.1	-1.89	+/- 2.44	19.2%	0.000	0.114
Frequency	2008.2	-2.51	+/- 2.93	27.1%	0.000	0.086
Frequency	2009.1	-3.43	+/- 3.50	39.3%	0.000	0.057
Frequency	2009.2	-2.78	+/- 4.80	16.2%	0.000	0.202
Frequency	2010.1	-0.31	+/- 4.94	-24.0%	0.000	0.869

CL

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:		P-Value: Seasonality	P-Value: Time
					(Intercept)	Seasonality		
Loss Cost	1998.1	1.50	+/- 0.47	53.5%	0.000	0.093	0.000	
Loss Cost	1998.2	1.42	+/- 0.48	49.0%	0.000	0.136	0.000	
Loss Cost	1999.1	1.41	+/- 0.51	47.2%	0.000	0.140	0.000	
Loss Cost	1999.2	1.44	+/- 0.54	45.7%	0.000	0.135	0.000	
Loss Cost	2000.1	1.47	+/- 0.57	45.3%	0.000	0.166	0.000	
Loss Cost	2000.2	1.50	+/- 0.60	43.5%	0.000	0.162	0.000	
Loss Cost	2001.1	1.72	+/- 0.58	52.9%	0.000	0.291	0.000	
Loss Cost	2001.2	1.72	+/- 0.62	50.0%	0.000	0.305	0.000	
Loss Cost	2002.1	1.79	+/- 0.65	50.3%	0.000	0.382	0.000	
Loss Cost	2002.2	1.74	+/- 0.70	45.9%	0.000	0.441	0.000	
Loss Cost	2003.1	1.83	+/- 0.74	46.3%	0.000	0.536	0.000	
Loss Cost	2003.2	1.67	+/- 0.76	39.9%	0.000	0.705	0.000	
Loss Cost	2004.1	1.37	+/- 0.73	35.1%	0.000	0.363	0.001	
Loss Cost	2004.2	1.32	+/- 0.78	29.9%	0.000	0.415	0.002	
Loss Cost	2005.1	1.26	+/- 0.84	26.1%	0.000	0.377	0.005	
Loss Cost	2005.2	1.04	+/- 0.87	16.3%	0.000	0.543	0.020	
Loss Cost	2006.1	0.94	+/- 0.94	12.1%	0.000	0.470	0.049	
Loss Cost	2006.2	0.89	+/- 1.02	7.5%	0.000	0.522	0.082	
Loss Cost	2007.1	0.86	+/- 1.13	5.4%	0.000	0.519	0.125	
Loss Cost	2007.2	1.10	+/- 1.20	11.5%	0.000	0.381	0.067	
Loss Cost	2008.1	1.50	+/- 1.23	22.0%	0.000	0.617	0.018	
Loss Cost	2008.2	1.75	+/- 1.32	26.7%	0.000	0.476	0.012	
Loss Cost	2009.1	1.98	+/- 1.47	29.3%	0.000	0.625	0.011	
Loss Cost	2009.2	2.37	+/- 1.56	37.4%	0.000	0.429	0.005	
Loss Cost	2010.1	2.99	+/- 1.58	51.5%	0.000	0.733	0.001	
Loss Cost	2010.2	2.85	+/- 1.80	42.5%	0.000	0.822	0.004	
Loss Cost	2011.1	3.30	+/- 2.02	47.0%	0.000	0.936	0.004	
Loss Cost	2011.2	3.46	+/- 2.37	42.7%	0.000	0.995	0.008	
Loss Cost	2012.1	4.45	+/- 2.46	58.6%	0.000	0.581	0.002	
Loss Cost	2012.2	4.91	+/- 2.90	58.6%	0.000	0.751	0.004	
Loss Cost	2013.1	5.09	+/- 3.72	50.1%	0.000	0.730	0.013	
Loss Cost	2013.2	4.98	+/- 4.79	38.0%	0.000	0.738	0.040	
Loss Cost	2014.1	5.71	+/- 6.65	31.1%	0.000	0.645	0.072	
Loss Cost	2014.2	4.73	+/- 9.18	7.8%	0.002	0.581	0.216	
Loss Cost	2015.1	1.39	+/- 12.53	-59.4%	0.006	0.997	0.746	
Severity	1998.1	3.32	+/- 0.40	88.3%	0.000	0.038	0.000	
Severity	1998.2	3.38	+/- 0.42	88.1%	0.000	0.029	0.000	
Severity	1999.1	3.42	+/- 0.44	87.8%	0.000	0.042	0.000	
Severity	1999.2	3.51	+/- 0.45	88.0%	0.000	0.024	0.000	
Severity	2000.1	3.56	+/- 0.47	87.8%	0.000	0.037	0.000	
Severity	2000.2	3.60	+/- 0.50	87.0%	0.000	0.034	0.000	
Severity	2001.1	3.71	+/- 0.51	87.6%	0.000	0.059	0.000	
Severity	2001.2	3.74	+/- 0.54	86.7%	0.000	0.057	0.000	
Severity	2002.1	3.83	+/- 0.57	86.6%	0.000	0.088	0.000	
Severity	2002.2	3.85	+/- 0.61	85.4%	0.000	0.092	0.000	
Severity	2003.1	4.03	+/- 0.61	87.1%	0.000	0.164	0.000	
Severity	2003.2	4.11	+/- 0.65	86.5%	0.000	0.135	0.000	
Severity	2004.1	4.26	+/- 0.67	87.0%	0.000	0.216	0.000	
Severity	2004.2	4.45	+/- 0.68	88.1%	0.000	0.113	0.000	
Severity	2005.1	4.56	+/- 0.72	87.9%	0.000	0.170	0.000	
Severity	2005.2	4.54	+/- 0.78	86.3%	0.000	0.197	0.000	
Severity	2006.1	4.64	+/- 0.85	85.6%	0.000	0.263	0.000	
Severity	2006.2	4.84	+/- 0.89	86.1%	0.000	0.167	0.000	
Severity	2007.1	4.67	+/- 0.95	84.5%	0.000	0.119	0.000	
Severity	2007.2	4.71	+/- 1.05	82.5%	0.000	0.127	0.000	
Severity	2008.1	4.93	+/- 1.13	82.8%	0.000	0.205	0.000	
Severity	2008.2	5.42	+/- 1.05	87.7%	0.000	0.054	0.000	
Severity	2009.1	5.81	+/- 1.06	89.8%	0.000	0.106	0.000	
Severity	2009.2	6.10	+/- 1.12	90.2%	0.000	0.059	0.000	
Severity	2010.1	6.28	+/- 1.27	89.6%	0.000	0.101	0.000	
Severity	2010.2	6.49	+/- 1.43	88.3%	0.000	0.086	0.000	
Severity	2011.1	6.83	+/- 1.61	88.3%	0.000	0.158	0.000	
Severity	2011.2	7.06	+/- 1.87	86.5%	0.000	0.144	0.000	
Severity	2012.1	6.98	+/- 2.27	83.6%	0.000	0.171	0.000	
Severity	2012.2	7.02	+/- 2.77	78.4%	0.000	0.208	0.000	
Severity	2013.1	5.68	+/- 2.68	79.7%	0.000	0.052	0.001	
Severity	2013.2	5.00	+/- 3.16	68.7%	0.000	0.099	0.007	
Severity	2014.1	4.30	+/- 4.20	63.8%	0.000	0.100	0.043	
Severity	2014.2	4.39	+/- 6.06	46.6%	0.000	0.158	0.109	
Severity	2015.1	5.32	+/- 10.38	43.8%	0.001	0.320	0.192	
Frequency	1998.1	-1.76	+/- 0.55	50.2%	0.000	0.946	0.000	
Frequency	1998.2	-1.89	+/- 0.55	54.2%	0.000	0.733	0.000	
Frequency	1999.1	-1.94	+/- 0.58	54.0%	0.000	0.823	0.000	
Frequency	1999.2	-2.00	+/- 0.61	53.7%	0.000	0.739	0.000	
Frequency	2000.1	-2.02	+/- 0.65	52.0%	0.000	0.768	0.000	
Frequency	2000.2	-2.03	+/- 0.68	49.9%	0.000	0.761	0.000	
Frequency	2001.1	-1.92	+/- 0.72	45.8%	0.000	0.633	0.000	
Frequency	2001.2	-1.95	+/- 0.76	44.1%	0.000	0.609	0.000	
Frequency	2002.1	-1.96	+/- 0.81	42.1%	0.000	0.634	0.000	
Frequency	2002.2	-2.02	+/- 0.86	41.2%	0.000	0.584	0.000	
Frequency	2003.1	-2.12	+/- 0.92	41.5%	0.000	0.686	0.000	
Frequency	2003.2	-2.35	+/- 0.93	46.6%	0.000	0.492	0.000	
Frequency	2004.1	-2.77	+/- 0.84	61.4%	0.000	0.862	0.000	
Frequency	2004.2	-2.99	+/- 0.86	65.1%	0.000	0.633	0.000	
Frequency	2005.1	-3.16	+/- 0.90	66.4%	0.000	0.810	0.000	
Frequency	2005.2	-3.35	+/- 0.95	67.8%	0.000	0.636	0.000	
Frequency	2006.1	-3.53	+/- 1.00	68.6%	0.000	0.812	0.000	
Frequency	2006.2	-3.77	+/- 1.05	70.5%	0.000	0.617	0.000	
Frequency	2007.1	-3.64	+/- 1.14	66.7%	0.000	0.536	0.000	
Frequency	2007.2	-3.44	+/- 1.23	61.0%	0.000	0.679	0.000	
Frequency	2008.1	-3.26	+/- 1.36	55.7%	0.000	0.574	0.000	
Frequency	2008.2	-3.48	+/- 1.48	55.7%	0.000	0.473	0.000	
Frequency	2009.1	-3.62	+/- 1.66	54.0%	0.000	0.567	0.000	
Frequency	2009.2	-3.52	+/- 1.87	46.6%	0.000	0.636	0.001	
Frequency	2010.1	-3.10	+/- 2.08	38.1%	0.000	0.476	0.007	
Frequency	2010.2	-3.42	+/- 2.33	38.1%	0.000	0.401	0.009	
Frequency	2011.1	-3.30	+/- 2.75	32.2%	0.000	0.408	0.025	
Frequency	2011.2	-3.37	+/- 3.23	24.4%	0.000	0.430	0.046	
Frequency	2012.1	-2.36	+/- 3.66	16.1%	0.000	0.260	0.183	
Frequency	2012.2	-1.97	+/- 4.43	0.0%	0.000	0.353	0.340	
Frequency	2013.1	-0.56	+/- 5.24	1.2%	0.000	0.214	0.808	
Frequency	2013.2	-0.02	+/- 6.71	-10.6%	0.000	0.309	0.995	
Frequency	2014.1	1.35	+/- 9.20	-7.1%	0.004	0.272	0.718	
Frequency	2014.2	0.33	+/- 12.90	-10.5%	0.016	0.298	0.946	
Frequency	2015.1	-3.74	+/- 18.60	-22.1%	0.033	0.584	0.572	

CL

Coverage = CL
End Trend Period = 2017.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	1.52	+/- 0.48	51.0%	0.000	0.000
Loss Cost	1998.2	1.42	+/- 0.44	47.2%	0.000	0.000
Loss Cost	1999.1	1.43	+/- 0.52	45.3%	0.000	0.000
Loss Cost	1999.2	1.44	+/- 0.55	43.6%	0.000	0.000
Loss Cost	2000.1	1.49	+/- 0.58	43.7%	0.000	0.000
Loss Cost	2000.2	1.50	+/- 0.61	41.7%	0.000	0.000
Loss Cost	2001.1	1.74	+/- 0.58	52.6%	0.000	0.000
Loss Cost	2001.2	1.72	+/- 0.62	49.9%	0.000	0.000
Loss Cost	2002.1	1.81	+/- 0.65	50.6%	0.000	0.000
Loss Cost	2002.2	1.74	+/- 0.69	46.6%	0.000	0.000
Loss Cost	2003.1	1.84	+/- 0.73	47.4%	0.000	0.000
Loss Cost	2003.2	1.67	+/- 0.75	41.8%	0.000	0.000
Loss Cost	2004.1	1.39	+/- 0.72	35.4%	0.000	0.000
Loss Cost	2004.2	1.32	+/- 0.77	30.8%	0.000	0.002
Loss Cost	2005.1	1.28	+/- 0.84	26.7%	0.000	0.004
Loss Cost	2005.2	1.04	+/- 0.88	18.5%	0.000	0.018
Loss Cost	2006.1	0.96	+/- 0.92	13.9%	0.000	0.041
Loss Cost	2006.2	0.89	+/- 1.00	10.0%	0.000	0.078
Loss Cost	2007.1	0.89	+/- 1.10	8.1%	0.000	0.107
Loss Cost	2007.2	1.10	+/- 1.19	12.4%	0.000	0.065
Loss Cost	2008.1	1.53	+/- 1.19	25.2%	0.000	0.014
Loss Cost	2008.2	1.75	+/- 1.30	28.7%	0.000	0.011
Loss Cost	2009.1	2.01	+/- 1.42	32.6%	0.000	0.008
Loss Cost	2009.2	2.37	+/- 1.53	38.8%	0.000	0.004
Loss Cost	2010.1	3.02	+/- 1.51	54.6%	0.000	0.001
Loss Cost	2010.2	2.85	+/- 1.71	46.7%	0.000	0.003
Loss Cost	2011.1	3.29	+/- 1.90	51.4%	0.000	0.002
Loss Cost	2011.2	3.46	+/- 2.23	47.9%	0.000	0.005
Loss Cost	2012.1	4.36	+/- 2.31	61.4%	0.000	0.002
Loss Cost	2012.2	4.91	+/- 2.70	62.7%	0.000	0.002
Loss Cost	2013.1	4.99	+/- 3.37	55.5%	0.000	0.008
Loss Cost	2013.2	4.98	+/- 4.33	45.8%	0.000	0.027
Loss Cost	2014.1	5.43	+/- 5.75	39.8%	0.000	0.055
Loss Cost	2014.2	4.73	+/- 7.94	19.6%	0.001	0.177
Loss Cost	2015.1	1.38	+/- 9.04	-19.5%	0.001	0.691
Severity	1998.1	3.34	+/- 0.42	87.2%	0.000	0.000
Severity	1998.2	3.38	+/- 0.44	86.7%	0.000	0.000
Severity	1999.1	3.44	+/- 0.46	86.6%	0.000	0.000
Severity	1999.2	3.51	+/- 0.48	86.5%	0.000	0.000
Severity	2000.1	3.59	+/- 0.50	86.4%	0.000	0.000
Severity	2000.2	3.60	+/- 0.53	85.5%	0.000	0.000
Severity	2001.1	3.74	+/- 0.53	86.5%	0.000	0.000
Severity	2001.2	3.74	+/- 0.57	85.4%	0.000	0.000
Severity	2002.1	3.85	+/- 0.59	85.7%	0.000	0.000
Severity	2002.2	3.85	+/- 0.63	84.4%	0.000	0.000
Severity	2003.1	4.06	+/- 0.62	86.6%	0.000	0.000
Severity	2003.2	4.11	+/- 0.66	85.8%	0.000	0.000
Severity	2004.1	4.28	+/- 0.68	86.7%	0.000	0.000
Severity	2004.2	4.45	+/- 0.70	87.3%	0.000	0.000
Severity	2005.1	4.60	+/- 0.73	87.4%	0.000	0.000
Severity	2005.2	4.54	+/- 0.79	85.8%	0.000	0.000
Severity	2006.1	4.67	+/- 0.85	85.4%	0.000	0.000
Severity	2006.2	4.84	+/- 0.91	85.4%	0.000	0.000
Severity	2007.1	4.73	+/- 0.98	83.2%	0.000	0.000
Severity	2007.2	4.71	+/- 1.08	81.0%	0.000	0.000
Severity	2008.1	4.99	+/- 1.15	82.0%	0.000	0.000
Severity	2008.2	5.42	+/- 1.14	85.3%	0.000	0.000
Severity	2009.1	5.89	+/- 1.11	88.6%	0.000	0.000
Severity	2009.2	6.10	+/- 1.23	88.0%	0.000	0.000
Severity	2010.1	6.40	+/- 1.34	88.0%	0.000	0.000
Severity	2010.2	6.49	+/- 1.54	86.1%	0.000	0.000
Severity	2011.1	6.96	+/- 1.67	87.0%	0.000	0.000
Severity	2011.2	7.06	+/- 1.97	84.6%	0.000	0.000
Severity	2012.1	7.20	+/- 2.35	81.7%	0.000	0.000
Severity	2012.2	7.02	+/- 2.88	76.3%	0.000	0.000
Severity	2013.1	6.14	+/- 3.22	68.4%	0.000	0.002
Severity	2013.2	5.00	+/- 3.61	56.2%	0.000	0.012
Severity	2014.1	5.02	+/- 4.82	45.4%	0.000	0.040
Severity	2014.2	4.39	+/- 6.64	25.1%	0.000	0.143
Severity	2015.1	6.46	+/- 9.19	38.0%	0.000	0.114
Frequency	1998.1	-1.76	+/- 0.54	51.6%	0.000	0.000
Frequency	1998.2	-1.89	+/- 0.55	55.3%	0.000	0.000
Frequency	1999.1	-1.95	+/- 0.57	55.2%	0.000	0.000
Frequency	1999.2	-2.00	+/- 0.60	54.9%	0.000	0.000
Frequency	2000.1	-2.02	+/- 0.64	53.3%	0.000	0.000
Frequency	2000.2	-2.03	+/- 0.67	51.2%	0.000	0.000
Frequency	2001.1	-1.93	+/- 0.71	47.1%	0.000	0.000
Frequency	2001.2	-1.95	+/- 0.75	45.4%	0.000	0.000
Frequency	2002.1	-1.97	+/- 0.80	43.6%	0.000	0.000
Frequency	2002.2	-2.02	+/- 0.85	42.6%	0.000	0.000
Frequency	2003.1	-2.13	+/- 0.90	43.3%	0.000	0.000
Frequency	2003.2	-2.35	+/- 0.92	47.7%	0.000	0.000
Frequency	2004.1	-2.78	+/- 0.82	62.8%	0.000	0.000
Frequency	2004.2	-2.99	+/- 0.84	66.2%	0.000	0.000
Frequency	2005.1	-3.17	+/- 0.88	67.7%	0.000	0.000
Frequency	2005.2	-3.35	+/- 0.93	68.8%	0.000	0.000
Frequency	2006.1	-3.54	+/- 0.98	70.0%	0.000	0.000
Frequency	2006.2	-3.77	+/- 1.02	71.5%	0.000	0.000
Frequency	2007.1	-3.67	+/- 1.12	67.7%	0.000	0.000
Frequency	2007.2	-3.44	+/- 1.20	62.7%	0.000	0.000
Frequency	2008.1	-3.29	+/- 1.32	57.3%	0.000	0.000
Frequency	2008.2	-3.48	+/- 1.45	56.9%	0.000	0.000
Frequency	2009.1	-3.67	+/- 1.61	55.9%	0.000	0.000
Frequency	2009.2	-3.52	+/- 1.81	49.3%	0.000	0.001
Frequency	2010.1	-3.18	+/- 2.02	40.2%	0.000	0.005
Frequency	2010.2	-3.42	+/- 2.29	39.2%	0.000	0.007
Frequency	2011.1	-3.43	+/- 2.67	33.7%	0.000	0.017
Frequency	2011.2	-3.37	+/- 3.15	26.6%	0.000	0.041
Frequency	2012.1	-2.64	+/- 3.63	12.4%	0.000	0.141
Frequency	2012.2	-1.97	+/- 4.34	0.3%	0.000	0.336
Frequency	2013.1	-1.09	+/- 5.27	-9.4%	0.000	0.649
Frequency	2013.2	-0.02	+/- 6.60	-14.3%	0.000	0.995
Frequency	2014.1	0.40	+/- 8.88	-16.4%	0.002	0.916
Frequency	2014.2	0.33	+/- 12.44	-19.9%	0.013	0.948
Frequency	2015.1	-4.78	+/- 14.06	-3.0%	0.012	0.408

CL

Coverage = CL
End Trend Period = 2017.2
Seasonality = T
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	1.41	+/- 0.46	53.2%	0.000	0.044	0.000
Loss Cost	1998.2	1.33	+/- 0.48	48.6%	0.000	0.068	0.000
Loss Cost	1999.1	1.31	+/- 0.50	46.8%	0.000	0.069	0.000
Loss Cost	1999.2	1.34	+/- 0.53	45.3%	0.000	0.066	0.000
Loss Cost	2000.1	1.37	+/- 0.56	44.8%	0.000	0.086	0.000
Loss Cost	2000.2	1.39	+/- 0.60	43.0%	0.000	0.085	0.000
Loss Cost	2001.1	1.61	+/- 0.58	52.3%	0.000	0.163	0.000
Loss Cost	2001.2	1.61	+/- 0.61	49.3%	0.000	0.176	0.000
Loss Cost	2002.1	1.67	+/- 0.65	49.4%	0.000	0.230	0.000
Loss Cost	2002.2	1.63	+/- 0.69	44.8%	0.000	0.276	0.000
Loss Cost	2003.1	1.70	+/- 0.74	45.0%	0.000	0.349	0.000
Loss Cost	2003.2	1.54	+/- 0.76	38.1%	0.000	0.484	0.000
Loss Cost	2004.1	1.21	+/- 0.70	35.2%	0.000	0.176	0.001
Loss Cost	2004.2	1.17	+/- 0.75	29.7%	0.000	0.213	0.004
Loss Cost	2005.1	1.08	+/- 0.81	26.5%	0.000	0.180	0.011
Loss Cost	2005.2	0.87	+/- 0.82	15.9%	0.000	0.282	0.038
Loss Cost	2006.1	0.74	+/- 0.89	12.8%	0.000	0.220	0.096
Loss Cost	2006.2	0.70	+/- 0.96	8.1%	0.000	0.259	0.144
Loss Cost	2007.1	0.64	+/- 1.07	6.6%	0.000	0.252	0.224
Loss Cost	2007.2	0.89	+/- 1.11	14.6%	0.000	0.160	0.110
Loss Cost	2008.1	1.27	+/- 1.14	23.7%	0.000	0.296	0.031
Loss Cost	2008.2	1.53	+/- 1.21	30.8%	0.000	0.195	0.016
Loss Cost	2009.1	1.72	+/- 1.35	33.0%	0.000	0.290	0.015
Loss Cost	2009.2	2.13	+/- 1.37	45.2%	0.000	0.145	0.005
Loss Cost	2010.1	2.71	+/- 1.35	60.0%	0.000	0.290	0.001
Loss Cost	2010.2	2.63	+/- 1.54	51.4%	0.000	0.358	0.003
Loss Cost	2011.1	3.04	+/- 1.73	56.2%	0.000	0.558	0.003
Loss Cost	2011.2	3.29	+/- 1.99	54.4%	0.000	0.472	0.004
Loss Cost	2012.1	4.24	+/- 1.88	73.3%	0.000	0.877	0.001
Loss Cost	2012.2	4.91	+/- 1.91	80.7%	0.000	0.482	0.000
Loss Cost	2013.1	5.09	+/- 2.48	76.8%	0.000	0.598	0.002
Loss Cost	2013.2	5.58	+/- 3.16	74.0%	0.000	0.467	0.006
Loss Cost	2014.1	6.65	+/- 4.00	78.5%	0.000	0.719	0.009
Loss Cost	2014.2	7.88	+/- 6.21	75.8%	0.002	0.474	0.025
Severity	1998.1	3.33	+/- 0.42	88.1%	0.000	0.049	0.000
Severity	1998.2	3.39	+/- 0.43	87.8%	0.000	0.037	0.000
Severity	1999.1	3.44	+/- 0.45	87.5%	0.000	0.054	0.000
Severity	1999.2	3.53	+/- 0.47	87.8%	0.000	0.033	0.000
Severity	2000.1	3.58	+/- 0.49	87.5%	0.000	0.050	0.000
Severity	2000.2	3.62	+/- 0.52	86.8%	0.000	0.046	0.000
Severity	2001.1	3.74	+/- 0.53	87.4%	0.000	0.081	0.000
Severity	2001.2	3.77	+/- 0.56	96.5%	0.000	0.078	0.000
Severity	2002.1	3.86	+/- 0.59	86.5%	0.000	0.120	0.000
Severity	2002.2	3.88	+/- 0.63	85.3%	0.000	0.124	0.000
Severity	2003.1	4.08	+/- 0.63	87.1%	0.000	0.225	0.000
Severity	2003.2	4.16	+/- 0.67	86.5%	0.000	0.188	0.000
Severity	2004.1	4.32	+/- 0.69	87.1%	0.000	0.300	0.000
Severity	2004.2	4.51	+/- 0.70	88.3%	0.000	0.168	0.000
Severity	2005.1	4.63	+/- 0.75	88.2%	0.000	0.253	0.000
Severity	2005.2	4.61	+/- 0.81	86.6%	0.000	0.285	0.000
Severity	2006.1	4.72	+/- 0.88	86.0%	0.000	0.378	0.000
Severity	2006.2	4.92	+/- 0.91	86.5%	0.000	0.253	0.000
Severity	2007.1	4.75	+/- 0.98	85.0%	0.000	0.188	0.000
Severity	2007.2	4.79	+/- 1.08	83.0%	0.000	0.197	0.000
Severity	2008.1	5.03	+/- 1.17	83.5%	0.000	0.315	0.000
Severity	2008.2	5.51	+/- 1.07	88.4%	0.000	0.098	0.000
Severity	2009.1	5.93	+/- 1.07	90.8%	0.000	0.196	0.000
Severity	2009.2	6.21	+/- 1.13	91.1%	0.000	0.115	0.000
Severity	2010.1	6.41	+/- 1.27	90.7%	0.000	0.191	0.000
Severity	2010.2	6.59	+/- 1.43	89.5%	0.000	0.167	0.000
Severity	2011.1	6.96	+/- 1.61	89.7%	0.000	0.291	0.000
Severity	2011.2	7.14	+/- 1.87	87.9%	0.000	0.272	0.000
Severity	2012.1	7.08	+/- 2.31	85.1%	0.000	0.308	0.000
Severity	2012.2	7.02	+/- 2.84	79.8%	0.000	0.381	0.001
Severity	2013.1	5.68	+/- 2.64	81.4%	0.000	0.109	0.002
Severity	2013.2	4.68	+/- 2.74	73.6%	0.000	0.223	0.006
Severity	2014.1	3.80	+/- 3.45	67.7%	0.000	0.153	0.036
Severity	2014.2	2.48	+/- 4.72	19.7%	0.000	0.393	0.190
Frequency	1998.1	-1.86	+/- 0.55	54.0%	0.000	0.817	0.000
Frequency	1998.2	-1.99	+/- 0.55	58.0%	0.000	0.968	0.000
Frequency	1999.1	-2.05	+/- 0.58	58.0%	0.000	0.921	0.000
Frequency	1999.2	-2.11	+/- 0.60	57.9%	0.000	0.985	0.000
Frequency	2000.1	-2.14	+/- 0.64	56.4%	0.000	0.975	0.000
Frequency	2000.2	-2.15	+/- 0.68	54.4%	0.000	0.989	0.000
Frequency	2001.1	-2.05	+/- 0.71	50.4%	0.000	0.873	0.000
Frequency	2001.2	-2.08	+/- 0.75	48.8%	0.000	0.839	0.000
Frequency	2002.1	-2.11	+/- 0.81	46.9%	0.000	0.876	0.000
Frequency	2002.2	-2.17	+/- 0.85	46.1%	0.000	0.813	0.000
Frequency	2003.1	-2.29	+/- 0.91	46.8%	0.000	0.947	0.000
Frequency	2003.2	-2.51	+/- 0.92	51.9%	0.000	0.724	0.000
Frequency	2004.1	-2.98	+/- 0.79	68.6%	0.000	0.751	0.000
Frequency	2004.2	-3.19	+/- 0.79	72.3%	0.000	0.999	0.000
Frequency	2005.1	-3.40	+/- 0.82	74.4%	0.000	0.750	0.000
Frequency	2005.2	-3.58	+/- 0.85	75.9%	0.000	0.951	0.000
Frequency	2006.1	-3.80	+/- 0.88	77.7%	0.000	0.698	0.000
Frequency	2006.2	-4.02	+/- 0.90	79.5%	0.000	0.924	0.000
Frequency	2007.1	-3.93	+/- 0.99	76.6%	0.000	0.976	0.000
Frequency	2007.2	-3.72	+/- 1.05	73.2%	0.000	0.829	0.000
Frequency	2008.1	-3.59	+/- 1.17	68.8%	0.000	0.959	0.000
Frequency	2008.2	-3.78	+/- 1.26	68.8%	0.000	0.888	0.000
Frequency	2009.1	-3.98	+/- 1.40	68.2%	0.000	0.954	0.000
Frequency	2009.2	-3.84	+/- 1.56	62.5%	0.000	0.862	0.000
Frequency	2010.1	-3.48	+/- 1.74	54.6%	0.000	0.914	0.001
Frequency	2010.2	-3.71	+/- 1.96	53.6%	0.000	0.792	0.002
Frequency	2011.1	-3.67	+/- 2.33	46.9%	0.000	0.790	0.006
Frequency	2011.2	-3.58	+/- 2.74	37.4%	0.000	0.838	0.017
Frequency	2012.1	-2.65	+/- 3.02	23.2%	0.000	0.525	0.080
Frequency	2012.2	-1.97	+/- 3.49	-1.8%	0.000	0.760	0.229
Frequency	2013.1	-0.56	+/- 3.77	-13.1%	0.000	0.404	0.729
Frequency	2013.2	0.86	+/- 4.03	-29.0%	0.000	0.762	0.607
Frequency	2014.1	2.75	+/- 4.08	27.9%	0.000	0.329	0.131
Frequency	2014.2	5.27	+/- 1.67	95.7%	0.000	0.949	0.002

CL

Coverage = CL
End Trend Period = 2017.2
Seasonality = F
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj RA	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	1.45	+/- 0.48	49.0%	0.000	0.000
Loss Cost	1998.2	1.35	+/- 0.49	44.5%	0.000	0.000
Loss Cost	1999.1	1.35	+/- 0.52	43.0%	0.000	0.000
Loss Cost	1999.2	1.36	+/- 0.55	41.1%	0.000	0.000
Loss Cost	2000.1	1.41	+/- 0.58	41.2%	0.000	0.000
Loss Cost	2000.2	1.41	+/- 0.61	39.1%	0.000	0.000
Loss Cost	2001.1	1.65	+/- 0.58	50.7%	0.000	0.000
Loss Cost	2001.2	1.63	+/- 0.62	47.7%	0.000	0.000
Loss Cost	2002.1	1.71	+/- 0.65	48.5%	0.000	0.000
Loss Cost	2002.2	1.64	+/- 0.69	44.3%	0.000	0.000
Loss Cost	2003.1	1.73	+/- 0.73	45.2%	0.000	0.000
Loss Cost	2003.2	1.56	+/- 0.75	39.3%	0.000	0.000
Loss Cost	2004.1	1.26	+/- 0.71	32.7%	0.000	0.001
Loss Cost	2004.2	1.19	+/- 0.76	27.8%	0.000	0.003
Loss Cost	2005.1	1.14	+/- 0.82	23.5%	0.000	0.008
Loss Cost	2005.2	0.89	+/- 0.82	15.0%	0.000	0.035
Loss Cost	2006.1	0.80	+/- 0.88	10.3%	0.000	0.074
Loss Cost	2006.2	0.72	+/- 0.97	6.5%	0.000	0.133
Loss Cost	2007.1	0.71	+/- 1.07	4.6%	0.000	0.176
Loss Cost	2007.2	0.92	+/- 1.14	9.1%	0.000	0.106
Loss Cost	2008.1	1.34	+/- 1.13	23.0%	0.000	0.022
Loss Cost	2008.2	1.56	+/- 1.23	27.2%	0.000	0.015
Loss Cost	2009.1	1.82	+/- 1.34	32.0%	0.000	0.010
Loss Cost	2009.2	2.17	+/- 1.43	39.7%	0.000	0.005
Loss Cost	2010.1	2.82	+/- 1.33	59.3%	0.000	0.000
Loss Cost	2010.2	2.66	+/- 1.52	51.7%	0.000	0.002
Loss Cost	2011.1	3.11	+/- 1.64	58.7%	0.000	0.001
Loss Cost	2011.2	3.30	+/- 1.92	56.4%	0.000	0.003
Loss Cost	2012.1	4.26	+/- 1.71	76.2%	0.000	0.000
Loss Cost	2012.2	4.91	+/- 1.81	81.8%	0.000	0.000
Loss Cost	2013.1	5.18	+/- 2.25	79.1%	0.000	0.001
Loss Cost	2013.2	5.52	+/- 2.91	75.7%	0.000	0.003
Loss Cost	2014.1	6.73	+/- 3.34	82.1%	0.000	0.003
Loss Cost	2014.2	7.50	+/- 5.01	77.8%	0.000	0.013
Severity	1998.1	3.37	+/- 0.43	87.1%	0.000	0.000
Severity	1998.2	3.40	+/- 0.45	86.6%	0.000	0.000
Severity	1999.1	3.47	+/- 0.47	86.5%	0.000	0.000
Severity	1999.2	3.54	+/- 0.49	86.4%	0.000	0.000
Severity	2000.1	3.62	+/- 0.51	86.4%	0.000	0.000
Severity	2000.2	3.64	+/- 0.54	85.4%	0.000	0.000
Severity	2001.1	3.78	+/- 0.55	86.5%	0.000	0.000
Severity	2001.2	3.79	+/- 0.58	85.5%	0.000	0.000
Severity	2002.1	3.91	+/- 0.60	85.8%	0.000	0.000
Severity	2002.2	3.90	+/- 0.65	84.5%	0.000	0.000
Severity	2003.1	4.12	+/- 0.63	86.8%	0.000	0.000
Severity	2003.2	4.18	+/- 0.66	86.1%	0.000	0.000
Severity	2004.1	4.36	+/- 0.69	87.1%	0.000	0.000
Severity	2004.2	4.53	+/- 0.71	87.8%	0.000	0.000
Severity	2005.1	4.68	+/- 0.75	88.0%	0.000	0.000
Severity	2005.2	4.63	+/- 0.81	86.5%	0.000	0.000
Severity	2006.1	4.77	+/- 0.86	86.2%	0.000	0.000
Severity	2006.2	4.94	+/- 0.92	86.3%	0.000	0.000
Severity	2007.1	4.83	+/- 0.98	84.3%	0.000	0.000
Severity	2007.2	4.82	+/- 1.10	82.2%	0.000	0.000
Severity	2008.1	5.11	+/- 1.16	83.4%	0.000	0.000
Severity	2008.2	5.55	+/- 1.14	86.8%	0.000	0.000
Severity	2009.1	6.03	+/- 1.08	90.3%	0.000	0.000
Severity	2009.2	6.24	+/- 1.19	89.9%	0.000	0.000
Severity	2010.1	6.54	+/- 1.29	90.0%	0.000	0.000
Severity	2010.2	6.62	+/- 1.49	88.5%	0.000	0.000
Severity	2011.1	7.09	+/- 1.59	89.5%	0.000	0.000
Severity	2011.2	7.16	+/- 1.88	87.4%	0.000	0.000
Severity	2012.1	7.26	+/- 2.26	84.8%	0.000	0.000
Severity	2012.2	7.02	+/- 2.74	80.1%	0.000	0.000
Severity	2013.1	6.01	+/- 2.95	74.7%	0.000	0.002
Severity	2013.2	4.59	+/- 2.79	69.5%	0.000	0.006
Severity	2014.1	4.10	+/- 3.79	54.1%	0.000	0.036
Severity	2014.2	2.13	+/- 3.98	19.9%	0.000	0.209
Frequency	1998.1	-1.85	+/- 0.54	55.2%	0.000	0.000
Frequency	1998.2	-1.99	+/- 0.54	59.2%	0.000	0.000
Frequency	1999.1	-2.05	+/- 0.56	59.2%	0.000	0.000
Frequency	1999.2	-2.11	+/- 0.59	59.1%	0.000	0.000
Frequency	2000.1	-2.14	+/- 0.63	57.7%	0.000	0.000
Frequency	2000.2	-2.15	+/- 0.66	55.8%	0.000	0.000
Frequency	2001.1	-2.06	+/- 0.70	52.0%	0.000	0.000
Frequency	2001.2	-2.08	+/- 0.74	50.4%	0.000	0.000
Frequency	2002.1	-2.11	+/- 0.79	48.7%	0.000	0.000
Frequency	2002.2	-2.17	+/- 0.84	47.9%	0.000	0.000
Frequency	2003.1	-2.29	+/- 0.88	48.8%	0.000	0.000
Frequency	2003.2	-2.52	+/- 0.90	53.5%	0.000	0.000
Frequency	2004.1	-2.96	+/- 0.77	69.8%	0.000	0.000
Frequency	2004.2	-3.19	+/- 0.77	73.5%	0.000	0.000
Frequency	2005.1	-3.38	+/- 0.80	75.4%	0.000	0.000
Frequency	2005.2	-3.58	+/- 0.83	77.0%	0.000	0.000
Frequency	2006.1	-3.78	+/- 0.85	78.6%	0.000	0.000
Frequency	2006.2	-4.02	+/- 0.88	80.6%	0.000	0.000
Frequency	2007.1	-3.93	+/- 0.96	77.8%	0.000	0.000
Frequency	2007.2	-3.72	+/- 1.02	74.6%	0.000	0.000
Frequency	2008.1	-3.58	+/- 1.12	70.6%	0.000	0.000
Frequency	2008.2	-3.78	+/- 1.21	70.7%	0.000	0.000
Frequency	2009.1	-3.97	+/- 1.33	70.3%	0.000	0.000
Frequency	2009.2	-3.83	+/- 1.50	65.1%	0.000	0.000
Frequency	2010.1	-3.49	+/- 1.64	58.1%	0.000	0.001
Frequency	2010.2	-3.72	+/- 1.86	57.1%	0.000	0.001
Frequency	2011.1	-3.71	+/- 2.17	51.3%	0.000	0.004
Frequency	2011.2	-3.60	+/- 2.57	43.4%	0.000	0.012
Frequency	2012.1	-2.80	+/- 2.82	28.0%	0.000	0.054
Frequency	2012.2	-1.97	+/- 3.20	9.7%	0.000	0.199
Frequency	2013.1	-0.79	+/- 3.53	-9.9%	0.000	0.615
Frequency	2013.2	0.89	+/- 3.53	-9.7%	0.000	0.560
Frequency	2014.1	2.52	+/- 3.82	24.6%	0.000	0.146
Frequency	2014.2	5.26	+/- 1.22	96.8%	0.000	0.000

CM

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:		P-Value: Seasonality	P-Value: Time
					(Intercept)			
Loss Cost	1998.1	1.35	+/- 0.83	39.9%	0.000	0.000	0.000	0.002
Loss Cost	1998.2	1.54	+/- 0.84	44.2%	0.000	0.000	0.000	0.001
Loss Cost	1999.1	1.58	+/- 0.89	44.3%	0.000	0.000	0.000	0.001
Loss Cost	1999.2	1.77	+/- 0.91	47.9%	0.000	0.000	0.000	
Loss Cost	2000.1	1.98	+/- 0.93	50.9%	0.000	0.000	0.000	
Loss Cost	2000.2	2.30	+/- 0.90	59.3%	0.000	0.000	0.000	
Loss Cost	2001.1	2.59	+/- 0.89	64.2%	0.000	0.000	0.000	
Loss Cost	2001.2	3.00	+/- 0.79	75.2%	0.000	0.000	0.000	
Loss Cost	2002.1	3.25	+/- 0.78	78.5%	0.000	0.000	0.000	
Loss Cost	2002.2	3.62	+/- 0.68	85.9%	0.000	0.000	0.000	
Loss Cost	2003.1	3.67	+/- 0.73	85.7%	0.000	0.000	0.000	
Loss Cost	2003.2	3.81	+/- 0.76	85.6%	0.000	0.000	0.000	
Loss Cost	2004.1	4.23	+/- 0.62	91.8%	0.000	0.000	0.000	
Loss Cost	2004.2	4.21	+/- 0.67	90.6%	0.000	0.000	0.000	
Loss Cost	2005.1	4.13	+/- 0.71	90.3%	0.000	0.000	0.000	
Loss Cost	2005.2	4.06	+/- 0.77	88.7%	0.000	0.000	0.000	
Loss Cost	2006.1	3.93	+/- 0.82	88.6%	0.000	0.000	0.000	
Loss Cost	2006.2	3.96	+/- 0.90	86.9%	0.000	0.000	0.000	
Loss Cost	2007.1	3.85	+/- 0.98	86.7%	0.000	0.000	0.000	
Loss Cost	2007.2	3.96	+/- 1.07	85.4%	0.000	0.000	0.000	
Loss Cost	2008.1	4.11	+/- 1.18	85.7%	0.000	0.000	0.000	
Loss Cost	2008.2	4.45	+/- 1.22	86.7%	0.000	0.000	0.000	
Loss Cost	2009.1	4.89	+/- 1.25	89.1%	0.000	0.000	0.000	
Loss Cost	2009.2	5.35	+/- 1.24	90.8%	0.000	0.000	0.000	
Loss Cost	2010.1	5.71	+/- 1.34	91.9%	0.000	0.000	0.000	
Loss Cost	2010.2	5.78	+/- 1.54	90.0%	0.000	0.000	0.000	
Loss Cost	2011.1	6.01	+/- 1.79	90.1%	0.000	0.000	0.000	
Loss Cost	2011.2	6.58	+/- 1.90	90.7%	0.000	0.000	0.000	
Loss Cost	2012.1	7.42	+/- 1.92	93.6%	0.000	0.000	0.000	
Loss Cost	2012.2	7.34	+/- 2.34	91.0%	0.000	0.000	0.000	
Loss Cost	2013.1	7.21	+/- 2.99	90.5%	0.000	0.000	0.001	
Loss Cost	2013.2	5.90	+/- 2.79	90.0%	0.000	0.001	0.002	
Loss Cost	2014.1	6.05	+/- 3.93	89.5%	0.000	0.002	0.010	
Loss Cost	2014.2	5.17	+/- 5.16	83.8%	0.000	0.008	0.046	
Loss Cost	2015.1	5.72	+/- 8.96	82.5%	0.006	0.032	0.127	
Severity	1998.1	2.87	+/- 0.50	82.3%	0.000	0.000	0.000	
Severity	1998.2	2.86	+/- 0.53	80.6%	0.000	0.000	0.000	
Severity	1999.1	2.71	+/- 0.53	81.2%	0.000	0.000	0.000	
Severity	1999.2	2.61	+/- 0.54	79.2%	0.000	0.000	0.000	
Severity	2000.1	2.46	+/- 0.54	80.0%	0.000	0.000	0.000	
Severity	2000.2	2.39	+/- 0.56	77.6%	0.000	0.000	0.000	
Severity	2001.1	2.25	+/- 0.57	78.3%	0.000	0.000	0.000	
Severity	2001.2	2.16	+/- 0.59	75.7%	0.000	0.000	0.000	
Severity	2002.1	1.97	+/- 0.59	77.5%	0.000	0.000	0.000	
Severity	2002.2	1.90	+/- 0.62	74.7%	0.000	0.000	0.000	
Severity	2003.1	1.66	+/- 0.59	78.5%	0.000	0.000	0.000	
Severity	2003.2	1.68	+/- 0.63	76.8%	0.000	0.000	0.000	
Severity	2004.1	1.85	+/- 0.65	78.8%	0.000	0.000	0.000	
Severity	2004.2	1.95	+/- 0.68	78.5%	0.000	0.000	0.000	
Severity	2005.1	2.01	+/- 0.74	78.6%	0.000	0.000	0.000	
Severity	2005.2	2.12	+/- 0.79	78.1%	0.000	0.000	0.000	
Severity	2006.1	2.16	+/- 0.86	78.1%	0.000	0.000	0.000	
Severity	2006.2	2.42	+/- 0.87	80.7%	0.000	0.000	0.000	
Severity	2007.1	2.58	+/- 0.94	81.5%	0.000	0.000	0.000	
Severity	2007.2	2.71	+/- 1.02	80.4%	0.000	0.000	0.000	
Severity	2008.1	2.89	+/- 1.12	81.1%	0.000	0.000	0.000	
Severity	2008.2	3.19	+/- 1.17	82.4%	0.000	0.000	0.000	
Severity	2009.1	3.60	+/- 1.21	85.3%	0.000	0.000	0.000	
Severity	2009.2	3.85	+/- 1.31	84.8%	0.000	0.000	0.000	
Severity	2010.1	4.10	+/- 1.47	85.6%	0.000	0.000	0.000	
Severity	2010.2	4.79	+/- 1.33	90.6%	0.000	0.000	0.000	
Severity	2011.1	5.53	+/- 1.14	95.1%	0.000	0.000	0.000	
Severity	2011.2	5.72	+/- 1.31	94.1%	0.000	0.000	0.000	
Severity	2012.1	5.42	+/- 1.52	94.3%	0.000	0.000	0.000	
Severity	2012.2	5.47	+/- 1.85	92.4%	0.000	0.000	0.000	
Severity	2013.1	5.52	+/- 2.38	92.1%	0.000	0.000	0.001	
Severity	2013.2	5.45	+/- 3.07	88.7%	0.000	0.001	0.004	
Severity	2014.1	5.00	+/- 4.22	88.6%	0.000	0.002	0.026	
Severity	2014.2	5.53	+/- 5.97	84.8%	0.000	0.006	0.057	
Severity	2015.1	8.17	+/- 7.66	91.0%	0.001	0.015	0.039	
Frequency	1998.1	-1.48	+/- 1.06	13.0%	0.000	0.827	0.008	
Frequency	1998.2	-1.29	+/- 1.09	9.1%	0.000	0.678	0.023	
Frequency	1999.1	-1.11	+/- 1.14	4.9%	0.000	0.825	0.057	
Frequency	1999.2	-0.82	+/- 1.15	1.0%	0.000	0.603	0.158	
Frequency	2000.1	-0.46	+/- 1.14	-3.9%	0.000	0.868	0.415	
Frequency	2000.2	-0.08	+/- 1.11	-5.1%	0.000	0.566	0.877	
Frequency	2001.1	0.34	+/- 1.06	-4.9%	0.000	0.886	0.521	
Frequency	2001.2	0.82	+/- 0.94	5.4%	0.000	0.441	0.083	
Frequency	2002.1	1.25	+/- 0.85	19.3%	0.000	0.783	0.005	
Frequency	2002.2	1.69	+/- 0.71	43.8%	0.000	0.291	0.000	
Frequency	2003.1	1.97	+/- 0.67	55.6%	0.000	0.516	0.000	
Frequency	2003.2	2.10	+/- 0.70	57.2%	0.000	0.398	0.000	
Frequency	2004.1	2.34	+/- 0.69	64.3%	0.000	0.640	0.000	
Frequency	2004.2	2.22	+/- 0.73	59.8%	0.000	0.788	0.000	
Frequency	2005.1	2.08	+/- 0.77	55.2%	0.000	0.621	0.000	
Frequency	2005.2	1.90	+/- 0.79	49.0%	0.000	0.818	0.000	
Frequency	2006.1	1.74	+/- 0.84	43.0%	0.000	0.642	0.000	
Frequency	2006.2	1.50	+/- 0.86	34.4%	0.000	0.879	0.002	
Frequency	2007.1	1.24	+/- 0.88	26.1%	0.000	0.598	0.008	
Frequency	2007.2	1.22	+/- 0.97	21.0%	0.000	0.632	0.016	
Frequency	2008.1	1.19	+/- 1.08	17.2%	0.000	0.625	0.032	
Frequency	2008.2	1.22	+/- 1.20	14.0%	0.000	0.621	0.046	
Frequency	2009.1	1.25	+/- 1.36	11.7%	0.000	0.658	0.069	
Frequency	2009.2	1.44	+/- 1.51	14.0%	0.000	0.561	0.058	
Frequency	2010.1	1.54	+/- 1.74	12.9%	0.000	0.641	0.075	
Frequency	2010.2	0.94	+/- 1.76	-4.6%	0.000	0.943	0.264	
Frequency	2011.1	0.45	+/- 1.93	-13.0%	0.000	0.686	0.615	
Frequency	2011.2	0.81	+/- 2.21	-8.6%	0.000	0.558	0.429	
Frequency	2012.1	1.90	+/- 2.11	17.3%	0.000	0.977	0.070	
Frequency	2012.2	1.77	+/- 2.56	5.5%	0.000	0.924	0.147	
Frequency	2013.1	1.60	+/- 3.28	-7.1%	0.000	0.991	0.281	
Frequency	2013.2	0.43	+/- 3.47	-26.4%	0.000	0.644	0.771	
Frequency	2014.1	1.00	+/- 4.79	-26.0%	0.000	0.562	0.614	
Frequency	2014.2	-0.35	+/- 5.92	-20.8%	0.000	0.387	0.878	
Frequency	2015.1	-2.26	+/- 8.67	-21.0%	0.003	0.713	0.471	

CM

Coverage = CM
End Trend Period = 2017.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	1.42	+/- 0.98	16.7%	0.000	0.005
Loss Cost	1998.2	1.54	+/- 1.02	18.2%	0.000	0.004
Loss Cost	1999.1	1.66	+/- 1.07	19.7%	0.000	0.003
Loss Cost	1999.2	1.77	+/- 1.12	20.8%	0.000	0.003
Loss Cost	2000.1	2.07	+/- 1.13	27.5%	0.000	0.001
Loss Cost	2000.2	2.30	+/- 1.16	31.4%	0.000	0.000
Loss Cost	2001.1	2.69	+/- 1.14	40.8%	0.000	0.000
Loss Cost	2001.2	3.00	+/- 1.16	46.4%	0.000	0.000
Loss Cost	2002.1	3.37	+/- 1.15	53.9%	0.000	0.000
Loss Cost	2002.2	3.62	+/- 1.18	56.9%	0.000	0.000
Loss Cost	2003.1	3.82	+/- 1.25	57.9%	0.000	0.000
Loss Cost	2003.2	3.81	+/- 1.34	55.2%	0.000	0.000
Loss Cost	2004.1	4.40	+/- 1.24	67.0%	0.000	0.000
Loss Cost	2004.2	4.21	+/- 1.31	63.2%	0.000	0.000
Loss Cost	2005.1	4.32	+/- 1.41	61.8%	0.000	0.000
Loss Cost	2005.2	4.06	+/- 1.49	57.1%	0.000	0.000
Loss Cost	2006.1	4.16	+/- 1.62	55.3%	0.000	0.000
Loss Cost	2006.2	3.96	+/- 1.75	49.9%	0.000	0.000
Loss Cost	2007.1	4.13	+/- 1.92	48.8%	0.000	0.000
Loss Cost	2007.2	3.96	+/- 2.10	43.2%	0.000	0.001
Loss Cost	2008.1	4.45	+/- 2.25	47.3%	0.000	0.000
Loss Cost	2008.2	4.45	+/- 2.51	43.1%	0.000	0.001
Loss Cost	2009.1	5.30	+/- 2.59	52.6%	0.000	0.000
Loss Cost	2009.2	5.35	+/- 2.93	48.3%	0.000	0.001
Loss Cost	2010.1	6.25	+/- 3.12	55.4%	0.000	0.001
Loss Cost	2010.2	5.78	+/- 3.52	46.8%	0.000	0.003
Loss Cost	2011.1	6.70	+/- 3.90	51.8%	0.000	0.002
Loss Cost	2011.2	6.58	+/- 4.59	44.4%	0.000	0.008
Loss Cost	2012.1	8.36	+/- 4.88	57.4%	0.000	0.003
Loss Cost	2012.2	7.34	+/- 5.68	45.0%	0.000	0.014
Loss Cost	2013.1	8.57	+/- 5.88	47.0%	0.000	0.017
Loss Cost	2013.2	5.90	+/- 7.35	26.1%	0.000	0.091
Loss Cost	2014.1	7.96	+/- 9.27	35.0%	0.002	0.072
Loss Cost	2014.2	5.17	+/- 11.49	6.4%	0.005	0.288
Loss Cost	2015.1	8.88	+/- 16.03	24.1%	0.036	0.183
Severity	1998.1	2.94	+/- 0.70	64.9%	0.000	0.000
Severity	1998.2	2.86	+/- 0.74	62.3%	0.000	0.000
Severity	1999.1	2.79	+/- 0.77	59.5%	0.000	0.000
Severity	1999.2	2.61	+/- 0.78	56.2%	0.000	0.000
Severity	2000.1	2.54	+/- 0.82	53.0%	0.000	0.000
Severity	2000.2	2.39	+/- 0.85	48.9%	0.000	0.000
Severity	2001.1	2.34	+/- 0.90	45.7%	0.000	0.000
Severity	2001.2	2.16	+/- 0.93	40.8%	0.000	0.000
Severity	2002.1	2.09	+/- 0.98	37.0%	0.000	0.000
Severity	2002.2	1.90	+/- 1.02	31.5%	0.000	0.001
Severity	2003.1	1.80	+/- 1.09	26.9%	0.000	0.002
Severity	2003.2	1.68	+/- 1.15	22.3%	0.000	0.006
Severity	2004.1	2.00	+/- 1.18	29.8%	0.000	0.002
Severity	2004.2	1.95	+/- 1.27	26.2%	0.000	0.004
Severity	2005.1	2.19	+/- 1.34	29.8%	0.000	0.002
Severity	2005.2	2.12	+/- 1.45	25.8%	0.000	0.006
Severity	2006.1	2.37	+/- 1.55	28.8%	0.000	0.004
Severity	2006.2	2.42	+/- 1.70	26.7%	0.000	0.007
Severity	2007.1	2.84	+/- 1.79	32.8%	0.000	0.003
Severity	2007.2	2.71	+/- 1.96	27.4%	0.000	0.009
Severity	2008.1	3.20	+/- 2.05	33.8%	0.000	0.004
Severity	2008.2	3.19	+/- 2.33	29.8%	0.000	0.009
Severity	2009.1	3.98	+/- 2.41	41.0%	0.000	0.003
Severity	2009.2	3.85	+/- 2.71	34.7%	0.000	0.008
Severity	2010.1	4.59	+/- 2.94	41.8%	0.000	0.004
Severity	2010.2	4.79	+/- 3.38	38.8%	0.000	0.008
Severity	2011.1	6.17	+/- 3.43	54.1%	0.000	0.002
Severity	2011.2	5.72	+/- 3.97	44.4%	0.000	0.008
Severity	2012.1	6.34	+/- 4.69	44.0%	0.000	0.011
Severity	2012.2	5.47	+/- 5.52	30.2%	0.000	0.047
Severity	2013.1	6.86	+/- 6.60	36.4%	0.000	0.038
Severity	2013.2	5.45	+/- 8.02	17.7%	0.000	0.143
Severity	2014.1	7.16	+/- 10.43	22.5%	0.000	0.132
Severity	2014.2	5.53	+/- 14.13	1.3%	0.001	0.347
Severity	2015.1	11.77	+/- 17.61	36.5%	0.007	0.120
Frequency	1998.1	-1.47	+/- 1.05	15.2%	0.000	0.007
Frequency	1998.2	-1.29	+/- 1.08	11.1%	0.000	0.022
Frequency	1999.1	-1.10	+/- 1.12	7.4%	0.000	0.055
Frequency	1999.2	-0.82	+/- 1.13	3.0%	0.000	0.153
Frequency	2000.1	-0.46	+/- 1.12	-0.9%	0.000	0.412
Frequency	2000.2	-0.08	+/- 1.09	-3.0%	0.000	0.875
Frequency	2001.1	0.34	+/- 1.04	-1.7%	0.000	0.510
Frequency	2001.2	0.82	+/- 0.93	6.6%	0.000	0.080
Frequency	2002.1	1.26	+/- 0.83	21.8%	0.000	0.004
Frequency	2002.2	1.69	+/- 0.71	43.5%	0.000	0.000
Frequency	2003.1	1.99	+/- 0.66	56.5%	0.000	0.000
Frequency	2003.2	2.10	+/- 0.70	57.6%	0.000	0.000
Frequency	2004.1	2.35	+/- 0.68	65.3%	0.000	0.000
Frequency	2004.2	2.22	+/- 0.71	61.3%	0.000	0.000
Frequency	2005.1	2.09	+/- 0.75	56.6%	0.000	0.000
Frequency	2005.2	1.90	+/- 0.78	51.1%	0.000	0.000
Frequency	2006.1	1.75	+/- 0.82	45.0%	0.000	0.000
Frequency	2006.2	1.50	+/- 0.84	37.4%	0.000	0.001
Frequency	2007.1	1.26	+/- 0.86	28.7%	0.000	0.006
Frequency	2007.2	1.22	+/- 0.95	24.2%	0.000	0.014
Frequency	2008.1	1.21	+/- 1.05	20.7%	0.000	0.025
Frequency	2008.2	1.22	+/- 1.17	17.8%	0.000	0.041
Frequency	2009.1	1.27	+/- 1.31	16.1%	0.000	0.055
Frequency	2009.2	1.44	+/- 1.47	17.7%	0.000	0.052
Frequency	2010.1	1.59	+/- 1.67	17.7%	0.000	0.059
Frequency	2010.2	0.94	+/- 1.67	3.4%	0.000	0.244
Frequency	2011.1	0.50	+/- 1.83	-5.2%	0.000	0.563
Frequency	2011.2	0.81	+/- 2.12	-2.4%	0.000	0.414
Frequency	2012.1	1.90	+/- 1.95	25.6%	0.000	0.054
Frequency	2012.2	1.77	+/- 2.37	15.9%	0.000	0.123
Frequency	2013.1	1.60	+/- 2.94	6.2%	0.000	0.242
Frequency	2013.2	0.43	+/- 3.17	-12.6%	0.000	0.756
Frequency	2014.1	0.74	+/- 4.21	-13.1%	0.000	0.679
Frequency	2014.2	-0.35	+/- 5.45	-19.4%	0.000	0.876
Frequency	2015.1	-2.59	+/- 6.41	4.3%	0.000	0.330

CM

Coverage = CM
End Trend Period = 2017.2
Seasonality = T
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	1.27	+/- 0.85	40.5%	0.000	0.000	0.004
Loss Cost	1998.2	1.45	+/- 0.86	44.8%	0.000	0.000	0.002
Loss Cost	1999.1	1.49	+/- 0.91	44.8%	0.000	0.000	0.002
Loss Cost	1999.2	1.68	+/- 0.93	48.5%	0.000	0.000	0.001
Loss Cost	2000.1	1.89	+/- 0.96	51.2%	0.000	0.000	0.000
Loss Cost	2000.2	2.21	+/- 0.92	59.8%	0.000	0.000	0.000
Loss Cost	2001.1	2.50	+/- 0.91	64.4%	0.000	0.000	0.000
Loss Cost	2001.2	2.91	+/- 0.81	75.6%	0.000	0.000	0.000
Loss Cost	2002.1	3.16	+/- 0.80	78.8%	0.000	0.000	0.000
Loss Cost	2002.2	3.54	+/- 0.69	86.3%	0.000	0.000	0.000
Loss Cost	2003.1	3.58	+/- 0.74	86.1%	0.000	0.000	0.000
Loss Cost	2003.2	3.72	+/- 0.77	86.1%	0.000	0.000	0.000
Loss Cost	2004.1	4.15	+/- 0.63	92.1%	0.000	0.000	0.000
Loss Cost	2004.2	4.14	+/- 0.68	90.9%	0.000	0.000	0.000
Loss Cost	2005.1	4.03	+/- 0.72	90.8%	0.000	0.000	0.000
Loss Cost	2005.2	3.97	+/- 0.78	89.2%	0.000	0.000	0.000
Loss Cost	2006.1	3.82	+/- 0.83	89.3%	0.000	0.000	0.000
Loss Cost	2006.2	3.85	+/- 0.91	87.7%	0.000	0.000	0.000
Loss Cost	2007.1	3.72	+/- 0.99	87.7%	0.000	0.000	0.000
Loss Cost	2007.2	3.84	+/- 1.07	86.5%	0.000	0.000	0.000
Loss Cost	2008.1	3.97	+/- 1.19	86.7%	0.000	0.000	0.000
Loss Cost	2008.2	4.32	+/- 1.22	87.9%	0.000	0.000	0.000
Loss Cost	2009.1	4.74	+/- 1.25	90.1%	0.000	0.000	0.000
Loss Cost	2009.2	5.21	+/- 1.21	92.2%	0.000	0.000	0.000
Loss Cost	2010.1	5.55	+/- 1.31	93.1%	0.000	0.000	0.000
Loss Cost	2010.2	5.65	+/- 1.49	91.5%	0.000	0.000	0.000
Loss Cost	2011.1	5.85	+/- 1.75	91.6%	0.000	0.000	0.000
Loss Cost	2011.2	6.47	+/- 1.75	93.0%	0.000	0.000	0.000
Loss Cost	2012.1	7.28	+/- 1.68	95.8%	0.000	0.000	0.000
Loss Cost	2012.2	7.34	+/- 2.06	94.0%	0.000	0.000	0.000
Loss Cost	2013.1	7.21	+/- 2.69	93.6%	0.000	0.000	0.001
Loss Cost	2013.2	6.14	+/- 2.68	92.5%	0.000	0.001	0.002
Loss Cost	2014.1	6.42	+/- 3.95	92.0%	0.000	0.003	0.010
Loss Cost	2014.2	6.09	+/- 6.85	82.3%	0.003	0.019	0.062
Severity	1998.1	2.93	+/- 0.51	82.8%	0.000	0.000	0.000
Severity	1998.2	2.92	+/- 0.54	81.3%	0.000	0.000	0.000
Severity	1999.1	2.77	+/- 0.54	81.7%	0.000	0.000	0.000
Severity	1999.2	2.67	+/- 0.55	79.8%	0.000	0.000	0.000
Severity	2000.1	2.51	+/- 0.55	80.5%	0.000	0.000	0.000
Severity	2000.2	2.45	+/- 0.58	78.2%	0.000	0.000	0.000
Severity	2001.1	2.30	+/- 0.59	78.8%	0.000	0.000	0.000
Severity	2001.2	2.21	+/- 0.61	76.2%	0.000	0.000	0.000
Severity	2002.1	2.02	+/- 0.61	77.8%	0.000	0.000	0.000
Severity	2002.2	1.95	+/- 0.64	75.1%	0.000	0.000	0.000
Severity	2003.1	1.70	+/- 0.61	78.7%	0.000	0.000	0.000
Severity	2003.2	1.72	+/- 0.65	76.9%	0.000	0.000	0.000
Severity	2004.1	1.90	+/- 0.67	79.2%	0.000	0.000	0.000
Severity	2004.2	2.00	+/- 0.71	78.8%	0.000	0.000	0.000
Severity	2005.1	2.07	+/- 0.77	79.0%	0.000	0.000	0.000
Severity	2005.2	2.18	+/- 0.82	78.4%	0.000	0.000	0.000
Severity	2006.1	2.23	+/- 0.89	78.4%	0.000	0.000	0.000
Severity	2006.2	2.49	+/- 0.90	81.0%	0.000	0.000	0.000
Severity	2007.1	2.67	+/- 0.97	81.9%	0.000	0.000	0.000
Severity	2007.2	2.79	+/- 1.06	80.7%	0.000	0.000	0.000
Severity	2008.1	2.99	+/- 1.15	81.6%	0.000	0.000	0.000
Severity	2008.2	3.29	+/- 1.20	92.8%	0.000	0.000	0.000
Severity	2009.1	3.72	+/- 1.23	86.1%	0.000	0.000	0.000
Severity	2009.2	3.95	+/- 1.33	85.5%	0.000	0.000	0.000
Severity	2010.1	4.24	+/- 1.49	86.4%	0.000	0.000	0.000
Severity	2010.2	4.89	+/- 1.33	91.2%	0.000	0.000	0.000
Severity	2011.1	5.66	+/- 1.03	96.3%	0.000	0.000	0.000
Severity	2011.2	5.80	+/- 1.19	95.4%	0.000	0.000	0.000
Severity	2012.1	5.52	+/- 1.39	95.5%	0.000	0.000	0.000
Severity	2012.2	5.47	+/- 1.71	93.5%	0.000	0.000	0.000
Severity	2013.1	5.52	+/- 2.24	93.2%	0.000	0.001	0.001
Severity	2013.2	5.18	+/- 2.90	88.9%	0.000	0.002	0.005
Severity	2014.1	4.58	+/- 4.05	89.0%	0.000	0.004	0.033
Severity	2014.2	4.18	+/- 7.00	77.6%	0.001	0.023	0.148
Frequency	1998.1	-1.62	+/- 1.08	15.8%	0.000	0.667	0.005
Frequency	1998.2	-1.43	+/- 1.11	12.0%	0.000	0.533	0.014
Frequency	1999.1	-1.25	+/- 1.16	7.3%	0.000	0.668	0.036
Frequency	1999.2	-0.96	+/- 1.16	3.5%	0.000	0.467	0.103
Frequency	2000.1	-0.60	+/- 1.16	-2.4%	0.000	0.708	0.297
Frequency	2000.2	-0.23	+/- 1.12	-3.8%	0.000	0.430	0.683
Frequency	2001.1	0.20	+/- 1.08	-5.6%	0.000	0.716	0.706
Frequency	2001.2	0.69	+/- 0.94	4.4%	0.000	0.305	0.147
Frequency	2002.1	1.12	+/- 0.85	16.6%	0.000	0.582	0.012
Frequency	2002.2	1.56	+/- 0.69	43.3%	0.000	0.156	0.000
Frequency	2003.1	1.84	+/- 0.66	55.3%	0.000	0.302	0.000
Frequency	2003.2	1.97	+/- 0.68	57.2%	0.000	0.218	0.000
Frequency	2004.1	2.20	+/- 0.68	64.4%	0.000	0.384	0.000
Frequency	2004.2	2.09	+/- 0.71	59.6%	0.000	0.509	0.000
Frequency	2005.1	1.92	+/- 0.74	55.7%	0.000	0.348	0.000
Frequency	2005.2	1.75	+/- 0.76	49.0%	0.000	0.499	0.000
Frequency	2006.1	1.56	+/- 0.79	43.9%	0.000	0.329	0.001
Frequency	2006.2	1.33	+/- 0.80	34.5%	0.000	0.502	0.002
Frequency	2007.1	1.03	+/- 0.78	29.1%	0.000	0.233	0.013
Frequency	2007.2	1.02	+/- 0.86	23.8%	0.000	0.261	0.023
Frequency	2008.1	0.95	+/- 0.96	20.5%	0.000	0.250	0.051
Frequency	2008.2	1.00	+/- 1.07	17.8%	0.000	0.253	0.063
Frequency	2009.1	0.98	+/- 1.21	15.7%	0.000	0.277	0.103
Frequency	2009.2	1.20	+/- 1.32	20.7%	0.000	0.206	0.069
Frequency	2010.1	1.26	+/- 1.53	19.5%	0.000	0.261	0.097
Frequency	2010.2	0.73	+/- 1.50	-1.4%	0.000	0.449	0.309
Frequency	2011.1	0.17	+/- 1.56	-0.5%	0.000	0.218	0.808
Frequency	2011.2	0.63	+/- 1.65	14.6%	0.000	0.115	0.409
Frequency	2012.1	1.67	+/- 1.05	62.8%	0.000	0.139	0.006
Frequency	2012.2	1.77	+/- 1.28	55.8%	0.000	0.154	0.013
Frequency	2013.1	1.60	+/- 1.65	49.2%	0.000	0.167	0.053
Frequency	2013.2	0.92	+/- 1.59	14.3%	0.000	0.337	0.196
Frequency	2014.1	1.75	+/- 1.28	70.4%	0.000	0.534	0.018
Frequency	2014.2	1.83	+/- 2.24	49.6%	0.000	0.593	0.078

CM

Coverage = CM
End Trend Period = 2017.2
Seasonality = F
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj RA	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	1.40	+/- 1.01	15.5%	0.000	0.008
Loss Cost	1998.2	1.52	+/- 1.06	17.0%	0.000	0.006
Loss Cost	1999.1	1.64	+/- 1.11	18.6%	0.000	0.005
Loss Cost	1999.2	1.75	+/- 1.16	19.6%	0.000	0.004
Loss Cost	2000.1	2.06	+/- 1.17	26.3%	0.000	0.001
Loss Cost	2000.2	2.30	+/- 1.21	30.3%	0.000	0.000
Loss Cost	2001.1	2.69	+/- 1.19	39.7%	0.000	0.000
Loss Cost	2001.2	3.01	+/- 1.20	45.4%	0.000	0.000
Loss Cost	2002.1	3.39	+/- 1.19	53.1%	0.000	0.000
Loss Cost	2002.2	3.65	+/- 1.23	56.1%	0.000	0.000
Loss Cost	2003.1	3.85	+/- 1.30	57.2%	0.000	0.000
Loss Cost	2003.2	3.84	+/- 1.30	54.5%	0.000	0.000
Loss Cost	2004.1	4.44	+/- 1.29	66.5%	0.000	0.000
Loss Cost	2004.2	4.26	+/- 1.37	62.7%	0.000	0.000
Loss Cost	2005.1	4.37	+/- 1.47	61.4%	0.000	0.000
Loss Cost	2005.2	4.11	+/- 1.56	56.6%	0.000	0.000
Loss Cost	2006.1	4.21	+/- 1.70	54.9%	0.000	0.000
Loss Cost	2006.2	4.01	+/- 1.83	49.6%	0.000	0.000
Loss Cost	2007.1	4.18	+/- 2.01	48.5%	0.000	0.000
Loss Cost	2007.2	4.01	+/- 2.20	42.9%	0.000	0.001
Loss Cost	2008.1	4.51	+/- 2.36	47.2%	0.000	0.001
Loss Cost	2008.2	4.52	+/- 2.63	43.0%	0.000	0.002
Loss Cost	2009.1	5.38	+/- 2.72	52.6%	0.000	0.001
Loss Cost	2009.2	5.42	+/- 3.06	48.3%	0.000	0.002
Loss Cost	2010.1	6.32	+/- 3.28	55.4%	0.000	0.001
Loss Cost	2010.2	5.85	+/- 3.70	47.0%	0.000	0.004
Loss Cost	2011.1	6.77	+/- 4.12	51.9%	0.000	0.003
Loss Cost	2011.2	6.63	+/- 4.87	44.5%	0.000	0.011
Loss Cost	2012.1	8.39	+/- 5.21	57.2%	0.000	0.004
Loss Cost	2012.2	7.34	+/- 6.10	44.7%	0.000	0.021
Loss Cost	2013.1	8.53	+/- 7.53	46.0%	0.001	0.027
Loss Cost	2013.2	5.68	+/- 8.11	23.1%	0.001	0.129
Loss Cost	2014.1	7.68	+/- 10.91	29.7%	0.006	0.119
Loss Cost	2014.2	3.71	+/- 14.17	-9.8%	0.012	0.499
Severity	1998.1	3.05	+/- 0.71	67.1%	0.000	0.000
Severity	1998.2	2.98	+/- 0.74	64.6%	0.000	0.000
Severity	1999.1	2.91	+/- 0.78	61.9%	0.000	0.000
Severity	1999.2	2.73	+/- 0.79	58.8%	0.000	0.000
Severity	2000.1	2.66	+/- 0.83	55.8%	0.000	0.000
Severity	2000.2	2.51	+/- 0.86	51.9%	0.000	0.000
Severity	2001.1	2.47	+/- 0.91	48.9%	0.000	0.000
Severity	2001.2	2.29	+/- 0.94	44.1%	0.000	0.000
Severity	2002.1	2.22	+/- 0.99	40.4%	0.000	0.000
Severity	2002.2	2.04	+/- 1.03	35.0%	0.000	0.000
Severity	2003.1	1.94	+/- 1.10	30.5%	0.000	0.001
Severity	2003.2	1.82	+/- 1.17	25.9%	0.000	0.003
Severity	2004.1	2.16	+/- 1.18	34.0%	0.000	0.001
Severity	2004.2	2.11	+/- 1.28	30.4%	0.000	0.002
Severity	2005.1	2.36	+/- 1.35	34.2%	0.000	0.001
Severity	2005.2	2.31	+/- 1.46	30.2%	0.000	0.003
Severity	2006.1	2.57	+/- 1.56	33.5%	0.000	0.002
Severity	2006.2	2.63	+/- 1.71	31.5%	0.000	0.004
Severity	2007.1	3.07	+/- 1.79	38.0%	0.000	0.002
Severity	2007.2	2.94	+/- 1.97	32.6%	0.000	0.005
Severity	2008.1	3.45	+/- 2.08	39.5%	0.000	0.002
Severity	2008.2	3.46	+/- 2.32	35.4%	0.000	0.005
Severity	2009.1	4.26	+/- 2.36	47.3%	0.000	0.001
Severity	2009.2	4.13	+/- 2.67	41.1%	0.000	0.004
Severity	2010.1	4.87	+/- 2.86	48.5%	0.000	0.002
Severity	2010.2	5.07	+/- 3.30	45.3%	0.000	0.005
Severity	2011.1	6.42	+/- 3.28	61.1%	0.000	0.001
Severity	2011.2	5.93	+/- 3.78	52.0%	0.000	0.005
Severity	2012.1	6.47	+/- 4.49	50.8%	0.000	0.008
Severity	2012.2	5.47	+/- 5.21	36.6%	0.000	0.038
Severity	2013.1	6.63	+/- 6.35	40.8%	0.000	0.038
Severity	2013.2	4.76	+/- 7.46	18.2%	0.000	0.161
Severity	2014.1	5.78	+/- 10.40	16.2%	0.000	0.202
Severity	2014.2	1.95	+/- 13.47	-20.0%	0.001	0.705
Frequency	1998.1	-1.60	+/- 1.06	17.7%	0.000	0.004
Frequency	1998.2	-1.42	+/- 1.10	13.5%	0.000	0.013
Frequency	1999.1	-1.23	+/- 1.14	9.5%	0.000	0.036
Frequency	1999.2	-0.95	+/- 1.15	4.8%	0.000	0.105
Frequency	2000.1	-0.58	+/- 1.14	0.3%	0.000	0.304
Frequency	2000.2	-0.21	+/- 1.11	-2.7%	0.000	0.703
Frequency	2001.1	0.22	+/- 1.06	-2.6%	0.000	0.677
Frequency	2001.2	0.70	+/- 0.94	4.2%	0.000	0.136
Frequency	2002.1	1.14	+/- 0.84	18.6%	0.000	0.009
Frequency	2002.2	1.58	+/- 0.71	41.0%	0.000	0.000
Frequency	2003.1	1.88	+/- 0.65	55.1%	0.000	0.000
Frequency	2003.2	1.98	+/- 0.61	56.2%	0.000	0.000
Frequency	2004.1	2.23	+/- 0.67	64.7%	0.000	0.000
Frequency	2004.2	2.10	+/- 0.70	60.6%	0.000	0.000
Frequency	2005.1	1.96	+/- 0.73	55.8%	0.000	0.000
Frequency	2005.2	1.76	+/- 0.75	50.3%	0.000	0.000
Frequency	2006.1	1.60	+/- 0.79	43.9%	0.000	0.000
Frequency	2006.2	1.34	+/- 0.78	36.2%	0.000	0.002
Frequency	2007.1	1.09	+/- 0.79	27.2%	0.000	0.009
Frequency	2007.2	1.04	+/- 0.87	22.3%	0.000	0.021
Frequency	2008.1	1.02	+/- 0.96	18.6%	0.000	0.037
Frequency	2008.2	1.03	+/- 1.07	15.7%	0.000	0.058
Frequency	2009.1	1.07	+/- 1.21	14.1%	0.000	0.076
Frequency	2009.2	1.24	+/- 1.35	16.4%	0.000	0.067
Frequency	2010.1	1.38	+/- 1.53	17.1%	0.000	0.071
Frequency	2010.2	0.75	+/- 1.46	1.8%	0.000	0.287
Frequency	2011.1	0.32	+/- 1.57	-7.1%	0.000	0.661
Frequency	2011.2	0.66	+/- 1.79	-2.9%	0.000	0.426
Frequency	2012.1	1.80	+/- 1.11	55.8%	0.000	0.005
Frequency	2012.2	1.77	+/- 1.37	47.2%	0.000	0.017
Frequency	2013.1	1.78	+/- 1.73	38.4%	0.000	0.044
Frequency	2013.2	0.88	+/- 1.52	12.6%	0.000	0.207
Frequency	2014.1	1.80	+/- 1.11	73.6%	0.000	0.008
Frequency	2014.2	1.73	+/- 1.73	57.7%	0.000	0.049

AP

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

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value:		P-Value: Seasonality	P-Value: Time
					(Intercept)			
Loss Cost	1998.1	1.89	+/- 0.50	64.3%	0.000	0.003	0.000	
Loss Cost	1998.2	1.90	+/- 0.53	62.2%	0.000	0.004	0.000	
Loss Cost	1999.1	1.92	+/- 0.56	61.5%	0.000	0.005	0.000	
Loss Cost	1999.2	2.04	+/- 0.57	64.0%	0.000	0.002	0.000	
Loss Cost	2000.1	2.22	+/- 0.56	68.8%	0.000	0.004	0.000	
Loss Cost	2000.2	2.29	+/- 0.59	68.2%	0.000	0.004	0.000	
Loss Cost	2001.1	2.49	+/- 0.57	73.1%	0.000	0.007	0.000	
Loss Cost	2001.2	2.55	+/- 0.60	72.3%	0.000	0.006	0.000	
Loss Cost	2002.1	2.51	+/- 0.64	70.8%	0.000	0.006	0.000	
Loss Cost	2002.2	2.48	+/- 0.68	67.6%	0.000	0.008	0.000	
Loss Cost	2003.1	2.47	+/- 0.73	66.2%	0.000	0.010	0.000	
Loss Cost	2003.2	2.39	+/- 0.78	61.8%	0.000	0.016	0.000	
Loss Cost	2004.1	2.50	+/- 0.83	62.4%	0.000	0.027	0.000	
Loss Cost	2004.2	2.51	+/- 0.90	59.1%	0.000	0.032	0.000	
Loss Cost	2005.1	2.59	+/- 0.97	58.8%	0.000	0.047	0.000	
Loss Cost	2005.2	2.75	+/- 1.03	58.9%	0.000	0.036	0.000	
Loss Cost	2006.1	2.76	+/- 1.13	57.3%	0.000	0.046	0.000	
Loss Cost	2006.2	2.79	+/- 1.23	53.3%	0.000	0.053	0.000	
Loss Cost	2007.1	2.59	+/- 1.33	50.4%	0.000	0.042	0.001	
Loss Cost	2007.2	2.52	+/- 1.46	43.6%	0.000	0.058	0.002	
Loss Cost	2008.1	2.82	+/- 1.59	46.8%	0.000	0.102	0.001	
Loss Cost	2008.2	3.11	+/- 1.72	48.0%	0.000	0.077	0.001	
Loss Cost	2009.1	3.28	+/- 1.94	47.8%	0.000	0.115	0.002	
Loss Cost	2009.2	3.54	+/- 2.16	46.4%	0.000	0.101	0.003	
Loss Cost	2010.1	4.09	+/- 2.38	51.2%	0.000	0.181	0.002	
Loss Cost	2010.2	4.39	+/- 2.70	48.6%	0.000	0.165	0.004	
Loss Cost	2011.1	5.20	+/- 2.98	55.3%	0.000	0.297	0.002	
Loss Cost	2011.2	5.59	+/- 3.47	52.0%	0.000	0.269	0.004	
Loss Cost	2012.1	6.85	+/- 3.78	61.7%	0.000	0.490	0.002	
Loss Cost	2012.2	7.89	+/- 4.28	65.0%	0.000	0.331	0.002	
Loss Cost	2013.1	9.72	+/- 4.62	75.1%	0.000	0.630	0.001	
Loss Cost	2013.2	10.67	+/- 5.71	73.0%	0.000	0.506	0.003	
Loss Cost	2014.1	10.79	+/- 8.06	65.1%	0.001	0.592	0.015	
Loss Cost	2014.2	10.75	+/- 11.64	48.0%	0.006	0.656	0.054	
Loss Cost	2015.1	10.85	+/- 20.47	29.0%	0.040	0.742	0.172	
Severity	1998.1	3.42	+/- 0.55	81.2%	0.000	0.076	0.000	
Severity	1998.2	3.31	+/- 0.56	79.6%	0.000	0.115	0.000	
Severity	1999.1	3.23	+/- 0.58	78.3%	0.000	0.087	0.000	
Severity	1999.2	3.19	+/- 0.61	76.2%	0.000	0.112	0.000	
Severity	2000.1	3.11	+/- 0.64	74.6%	0.000	0.089	0.000	
Severity	2000.2	2.97	+/- 0.66	72.0%	0.000	0.140	0.000	
Severity	2001.1	2.86	+/- 0.68	70.1%	0.000	0.103	0.000	
Severity	2001.2	2.63	+/- 0.66	67.8%	0.000	0.178	0.000	
Severity	2002.1	2.47	+/- 0.68	65.7%	0.000	0.102	0.000	
Severity	2002.2	2.29	+/- 0.68	61.7%	0.000	0.167	0.000	
Severity	2003.1	2.30	+/- 0.73	60.1%	0.000	0.190	0.000	
Severity	2003.2	2.30	+/- 0.78	56.7%	0.000	0.208	0.000	
Severity	2004.1	2.35	+/- 0.84	55.8%	0.000	0.255	0.000	
Severity	2004.2	2.28	+/- 0.90	50.7%	0.000	0.311	0.000	
Severity	2005.1	2.22	+/- 0.98	47.3%	0.000	0.291	0.000	
Severity	2005.2	2.30	+/- 1.06	45.6%	0.000	0.269	0.000	
Severity	2006.1	2.50	+/- 1.13	48.1%	0.000	0.383	0.000	
Severity	2006.2	2.76	+/- 1.18	51.7%	0.000	0.264	0.000	
Severity	2007.1	2.60	+/- 1.29	47.3%	0.000	0.224	0.000	
Severity	2007.2	2.41	+/- 1.39	38.7%	0.000	0.307	0.002	
Severity	2008.1	2.91	+/- 1.41	49.5%	0.000	0.525	0.000	
Severity	2008.2	3.59	+/- 1.24	68.6%	0.000	0.163	0.000	
Severity	2009.1	3.96	+/- 1.31	72.4%	0.000	0.286	0.000	
Severity	2009.2	4.18	+/- 1.44	71.3%	0.000	0.230	0.000	
Severity	2010.1	4.65	+/- 1.53	75.3%	0.000	0.401	0.000	
Severity	2010.2	5.26	+/- 1.49	81.6%	0.000	0.165	0.000	
Severity	2011.1	5.99	+/- 1.40	88.2%	0.000	0.335	0.000	
Severity	2011.2	6.18	+/- 1.63	86.3%	0.000	0.301	0.000	
Severity	2012.1	6.08	+/- 1.98	83.0%	0.000	0.316	0.000	
Severity	2012.2	6.73	+/- 2.13	85.0%	0.000	0.171	0.000	
Severity	2013.1	7.07	+/- 2.69	83.3%	0.000	0.281	0.000	
Severity	2013.2	7.19	+/- 3.46	77.0%	0.000	0.320	0.002	
Severity	2014.1	5.62	+/- 3.68	76.3%	0.000	0.114	0.010	
Severity	2014.2	6.32	+/- 5.04	71.0%	0.000	0.124	0.023	
Severity	2015.1	7.92	+/- 7.73	75.2%	0.000	0.287	0.043	
Frequency	1998.1	-1.47	+/- 0.66	32.3%	0.000	0.380	0.000	
Frequency	1998.2	-1.37	+/- 0.68	28.7%	0.000	0.294	0.000	
Frequency	1999.1	-1.27	+/- 0.71	23.6%	0.000	0.379	0.001	
Frequency	1999.2	-1.11	+/- 0.73	19.8%	0.000	0.249	0.004	
Frequency	2000.1	-0.86	+/- 0.70	11.5%	0.000	0.420	0.019	
Frequency	2000.2	-0.65	+/- 0.70	8.1%	0.000	0.246	0.067	
Frequency	2001.1	-0.36	+/- 0.65	-0.7%	0.000	0.447	0.269	
Frequency	2001.2	-0.08	+/- 0.59	0.5%	0.000	0.157	0.794	
Frequency	2002.1	0.04	+/- 0.61	-1.6%	0.000	0.234	0.902	
Frequency	2002.2	0.19	+/- 0.63	2.3%	0.000	0.139	0.538	
Frequency	2003.1	0.16	+/- 0.67	2.2%	0.000	0.140	0.620	
Frequency	2003.2	0.09	+/- 0.71	-0.3%	0.000	0.185	0.795	
Frequency	2004.1	0.14	+/- 0.77	-1.0%	0.000	0.230	0.703	
Frequency	2004.2	0.22	+/- 0.82	0.2%	0.000	0.202	0.577	
Frequency	2005.1	0.37	+/- 0.87	0.3%	0.000	0.289	0.394	
Frequency	2005.2	0.44	+/- 0.94	1.0%	0.000	0.267	0.344	
Frequency	2006.1	0.25	+/- 1.00	0.9%	0.000	0.191	0.604	
Frequency	2006.2	0.03	+/- 1.05	-3.8%	0.000	0.288	0.956	
Frequency	2007.1	-0.01	+/- 1.15	-4.1%	0.000	0.292	0.982	
Frequency	2007.2	0.11	+/- 1.26	-3.3%	0.000	0.264	0.862	
Frequency	2008.1	-0.09	+/- 1.38	-1.8%	0.000	0.215	0.898	
Frequency	2008.2	-0.47	+/- 1.43	-3.2%	0.000	0.341	0.502	
Frequency	2009.1	0.66	+/- 1.60	-1.2%	0.000	0.292	0.395	
Frequency	2009.2	-0.61	+/- 1.81	-2.2%	0.000	0.306	0.481	
Frequency	2010.1	-0.53	+/- 2.08	-6.5%	0.000	0.364	0.590	
Frequency	2010.2	-0.83	+/- 2.34	-6.6%	0.000	0.476	0.457	
Frequency	2011.1	-0.75	+/- 2.76	-11.3%	0.000	0.537	0.564	
Frequency	2011.2	-0.56	+/- 3.24	-13.3%	0.000	0.520	0.710	
Frequency	2012.1	0.73	+/- 3.45	-18.4%	0.000	0.871	0.642	
Frequency	2012.2	1.09	+/- 4.18	-18.5%	0.000	0.796	0.562	
Frequency	2013.1	2.47	+/- 4.89	-6.3%	0.000	0.871	0.265	
Frequency	2013.2	3.25	+/- 6.17	-3.7%	0.000	0.982	0.238	
Frequency	2014.1	4.89	+/- 8.19	6.4%	0.002	0.763	0.176	
Frequency	2014.2	4.17	+/- 11.61	-15.9%	0.009	0.727	0.366	
Frequency	2015.1	2.72	+/- 19.72	-56.2%	0.042	0.900	0.685	

AP

Coverage = AP
End Trend Period = 2017.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R ^a	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	1.93	+/- 0.56	55.8%	0.000	0.000
Loss Cost	1998.2	1.90	+/- 0.59	53.2%	0.000	0.000
Loss Cost	1999.1	1.96	+/- 0.61	52.9%	0.000	0.000
Loss Cost	1999.2	2.04	+/- 0.64	53.8%	0.000	0.000
Loss Cost	2000.1	2.26	+/- 0.62	61.1%	0.000	0.000
Loss Cost	2000.2	2.29	+/- 0.66	59.7%	0.000	0.000
Loss Cost	2001.1	2.53	+/- 0.63	66.9%	0.000	0.000
Loss Cost	2001.2	2.55	+/- 0.67	65.2%	0.000	0.000
Loss Cost	2002.1	2.56	+/- 0.72	63.1%	0.000	0.000
Loss Cost	2002.2	2.48	+/- 0.76	59.7%	0.000	0.000
Loss Cost	2003.1	2.53	+/- 0.81	58.2%	0.000	0.000
Loss Cost	2003.2	2.39	+/- 0.86	53.8%	0.000	0.000
Loss Cost	2004.1	2.56	+/- 0.90	55.9%	0.000	0.000
Loss Cost	2004.2	2.51	+/- 0.97	52.2%	0.000	0.000
Loss Cost	2005.1	2.66	+/- 1.03	52.9%	0.000	0.000
Loss Cost	2005.2	2.75	+/- 1.11	51.8%	0.000	0.000
Loss Cost	2006.1	2.84	+/- 1.21	50.5%	0.000	0.000
Loss Cost	2006.2	2.79	+/- 1.32	46.1%	0.000	0.000
Loss Cost	2007.1	2.70	+/- 1.44	41.1%	0.000	0.001
Loss Cost	2007.2	2.52	+/- 1.57	34.5%	0.000	0.003
Loss Cost	2008.1	2.93	+/- 1.66	41.0%	0.000	0.001
Loss Cost	2008.2	3.11	+/- 1.84	40.2%	0.000	0.002
Loss Cost	2009.1	3.43	+/- 2.03	41.9%	0.000	0.002
Loss Cost	2009.2	3.54	+/- 2.29	39.0%	0.000	0.004
Loss Cost	2010.1	4.26	+/- 2.43	47.7%	0.000	0.002
Loss Cost	2010.2	4.39	+/- 2.80	44.0%	0.000	0.004
Loss Cost	2011.1	5.39	+/- 2.96	54.6%	0.000	0.002
Loss Cost	2011.2	5.59	+/- 3.48	50.3%	0.000	0.004
Loss Cost	2012.1	7.03	+/- 3.60	63.6%	0.000	0.001
Loss Cost	2012.2	7.89	+/- 4.22	64.7%	0.000	0.002
Loss Cost	2013.1	9.89	+/- 4.24	77.4%	0.000	0.000
Loss Cost	2013.2	10.67	+/- 5.32	74.9%	0.000	0.002
Loss Cost	2014.1	11.18	+/- 7.08	69.0%	0.000	0.007
Loss Cost	2014.2	10.75	+/- 9.91	56.0%	0.002	0.032
Loss Cost	2015.1	11.53	+/- 15.16	44.4%	0.017	0.089
Severity	1998.1	3.44	+/- 0.56	80.1%	0.000	0.000
Severity	1998.2	3.31	+/- 0.57	78.7%	0.000	0.000
Severity	1999.1	3.25	+/- 0.60	77.0%	0.000	0.000
Severity	1999.2	3.19	+/- 0.63	75.1%	0.000	0.000
Severity	2000.1	3.13	+/- 0.66	73.0%	0.000	0.000
Severity	2000.2	2.97	+/- 0.67	70.9%	0.000	0.000
Severity	2001.1	2.89	+/- 0.70	68.3%	0.000	0.000
Severity	2001.2	2.63	+/- 0.67	66.8%	0.000	0.000
Severity	2002.1	2.50	+/- 0.70	63.6%	0.000	0.000
Severity	2002.2	2.29	+/- 0.69	60.3%	0.000	0.000
Severity	2003.1	2.33	+/- 0.74	58.9%	0.000	0.000
Severity	2003.2	2.30	+/- 0.79	55.7%	0.000	0.000
Severity	2004.1	2.38	+/- 0.85	55.2%	0.000	0.000
Severity	2004.2	2.28	+/- 0.90	50.6%	0.000	0.000
Severity	2005.1	2.25	+/- 0.98	46.9%	0.000	0.000
Severity	2005.2	2.30	+/- 1.06	44.9%	0.000	0.000
Severity	2006.1	2.54	+/- 1.12	48.6%	0.000	0.000
Severity	2006.2	2.76	+/- 1.19	51.0%	0.000	0.000
Severity	2007.1	2.66	+/- 1.30	45.8%	0.000	0.000
Severity	2007.2	2.41	+/- 1.39	38.4%	0.000	0.002
Severity	2008.1	2.95	+/- 1.37	51.2%	0.000	0.000
Severity	2008.2	3.59	+/- 1.27	66.5%	0.000	0.000
Severity	2009.1	4.03	+/- 1.30	72.0%	0.000	0.000
Severity	2009.2	4.18	+/- 1.46	70.2%	0.000	0.000
Severity	2010.1	4.72	+/- 1.50	75.7%	0.000	0.000
Severity	2010.2	5.26	+/- 1.55	80.0%	0.000	0.000
Severity	2011.1	6.07	+/- 1.38	88.2%	0.000	0.000
Severity	2011.2	6.18	+/- 1.62	86.0%	0.000	0.000
Severity	2012.1	6.21	+/- 1.94	82.8%	0.000	0.000
Severity	2012.2	6.73	+/- 2.23	82.9%	0.000	0.000
Severity	2013.1	7.30	+/- 2.64	82.5%	0.000	0.000
Severity	2013.2	7.19	+/- 3.39	76.5%	0.000	0.001
Severity	2014.1	6.22	+/- 4.13	65.8%	0.000	0.009
Severity	2014.2	6.32	+/- 5.82	54.9%	0.000	0.035
Severity	2015.1	8.84	+/- 7.02	71.1%	0.000	0.022
Frequency	1998.1	-1.46	+/- 0.66	32.6%	0.000	0.000
Frequency	1998.2	-1.37	+/- 0.68	28.5%	0.000	0.000
Frequency	1999.1	-1.26	+/- 0.71	24.1%	0.000	0.001
Frequency	1999.2	-1.11	+/- 0.73	18.9%	0.000	0.004
Frequency	2000.1	-0.84	+/- 0.70	12.4%	0.000	0.020
Frequency	2000.2	-0.65	+/- 0.71	7.0%	0.000	0.069
Frequency	2001.1	-0.35	+/- 0.65	0.6%	0.000	0.281
Frequency	2001.2	-0.08	+/- 0.66	-3.0%	0.000	0.798
Frequency	2002.1	0.06	+/- 0.62	-3.2%	0.000	0.851
Frequency	2002.2	0.19	+/- 0.64	-2.1%	0.000	0.547
Frequency	2003.1	0.19	+/- 0.68	-2.4%	0.000	0.569
Frequency	2003.2	0.09	+/- 0.72	-3.4%	0.000	0.798
Frequency	2004.1	0.17	+/- 0.77	-3.0%	0.000	0.650
Frequency	2004.2	0.22	+/- 0.83	-2.7%	0.000	0.582
Frequency	2005.1	0.40	+/- 0.87	-0.5%	0.000	0.357
Frequency	2005.2	0.44	+/- 0.95	-0.3%	0.000	0.347
Frequency	2006.1	0.30	+/- 1.01	-2.8%	0.000	0.546
Frequency	2006.2	0.03	+/- 1.05	-4.7%	0.000	0.956
Frequency	2007.1	0.03	+/- 1.15	-5.0%	0.000	0.951
Frequency	2007.2	0.11	+/- 1.27	-5.1%	0.000	0.863
Frequency	2008.1	-0.01	+/- 1.40	-5.6%	0.000	0.985
Frequency	2008.2	-0.47	+/- 1.43	-3.0%	0.000	0.501
Frequency	2009.1	0.58	+/- 1.59	-2.5%	0.000	0.453
Frequency	2009.2	0.61	+/- 1.80	-3.1%	0.000	0.482
Frequency	2010.1	-0.44	+/- 2.04	-5.6%	0.000	0.656
Frequency	2010.2	-0.83	+/- 2.28	-2.8%	0.000	0.448
Frequency	2011.1	-0.65	+/- 2.64	-5.8%	0.000	0.604
Frequency	2011.2	-0.56	+/- 3.12	-7.6%	0.000	0.702
Frequency	2012.1	0.77	+/- 3.20	-6.9%	0.000	0.603
Frequency	2012.2	1.09	+/- 3.88	-6.3%	0.000	0.539
Frequency	2013.1	2.41	+/- 4.40	6.6%	0.000	0.236
Frequency	2013.2	3.25	+/- 5.52	11.1%	0.000	0.200
Frequency	2014.1	4.67	+/- 7.00	20.4%	0.000	0.146
Frequency	2014.2	4.17	+/- 9.78	4.0%	0.003	0.314
Frequency	2015.1	2.47	+/- 14.21	-17.9%	0.015	0.649

AP

Coverage = AP
End Trend Period = 2017.2
Seasonality = T
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R ²	P-Value: (Intercept)	P-Value: Seasonality	P-Value: Time
Loss Cost	1998.1	1.82	+/- 0.50	64.4%	0.000	0.001	0.000
Loss Cost	1998.2	1.82	+/- 0.53	62.2%	0.000	0.002	0.000
Loss Cost	1999.1	1.83	+/- 0.56	61.5%	0.000	0.003	0.000
Loss Cost	1999.2	1.96	+/- 0.57	64.2%	0.000	0.001	0.000
Loss Cost	2000.1	2.14	+/- 0.56	68.8%	0.000	0.002	0.000
Loss Cost	2000.2	2.21	+/- 0.59	68.3%	0.000	0.002	0.000
Loss Cost	2001.1	2.41	+/- 0.58	73.1%	0.000	0.004	0.000
Loss Cost	2001.2	2.47	+/- 0.61	72.3%	0.000	0.003	0.000
Loss Cost	2002.1	2.41	+/- 0.65	70.9%	0.000	0.003	0.000
Loss Cost	2002.2	2.39	+/- 0.69	67.8%	0.000	0.005	0.000
Loss Cost	2003.1	2.37	+/- 0.74	66.5%	0.000	0.006	0.000
Loss Cost	2003.2	2.29	+/- 0.79	62.0%	0.000	0.009	0.000
Loss Cost	2004.1	2.39	+/- 0.84	62.5%	0.000	0.016	0.000
Loss Cost	2004.2	2.40	+/- 0.91	59.2%	0.000	0.020	0.000
Loss Cost	2005.1	2.47	+/- 0.99	58.8%	0.000	0.031	0.000
Loss Cost	2005.2	2.63	+/- 1.05	59.1%	0.000	0.023	0.000
Loss Cost	2006.1	2.62	+/- 1.15	57.6%	0.000	0.030	0.000
Loss Cost	2006.2	2.65	+/- 1.25	53.7%	0.000	0.035	0.000
Loss Cost	2007.1	2.43	+/- 1.35	51.4%	0.000	0.026	0.001
Loss Cost	2007.2	2.37	+/- 1.48	44.8%	0.000	0.038	0.003
Loss Cost	2008.1	2.66	+/- 1.62	47.6%	0.000	0.070	0.003
Loss Cost	2008.2	2.95	+/- 1.75	49.3%	0.000	0.051	0.002
Loss Cost	2009.1	3.09	+/- 1.98	48.9%	0.000	0.080	0.004
Loss Cost	2009.2	3.37	+/- 2.19	48.2%	0.000	0.069	0.005
Loss Cost	2010.1	3.90	+/- 2.44	52.4%	0.000	0.130	0.004
Loss Cost	2010.2	4.23	+/- 2.75	50.6%	0.000	0.116	0.005
Loss Cost	2011.1	5.01	+/- 3.06	56.8%	0.000	0.216	0.004
Loss Cost	2011.2	5.46	+/- 3.53	54.6%	0.000	0.189	0.006
Loss Cost	2012.1	6.70	+/- 3.87	64.1%	0.000	0.349	0.003
Loss Cost	2012.2	7.89	+/- 4.20	70.4%	0.000	0.185	0.002
Loss Cost	2013.1	9.72	+/- 4.35	81.3%	0.000	0.338	0.001
Loss Cost	2013.2	11.27	+/- 4.81	85.1%	0.000	0.153	0.001
Loss Cost	2014.1	11.71	+/- 7.10	81.0%	0.001	0.248	0.008
Loss Cost	2014.2	14.40	+/- 10.25	81.1%	0.011	0.152	0.017
Severity	1998.1	3.45	+/- 0.57	81.2%	0.000	0.103	0.000
Severity	1998.2	3.35	+/- 0.58	79.6%	0.000	0.152	0.000
Severity	1999.1	3.27	+/- 0.60	78.2%	0.000	0.117	0.000
Severity	1999.2	3.22	+/- 0.63	76.2%	0.000	0.147	0.000
Severity	2000.1	3.14	+/- 0.67	74.5%	0.000	0.118	0.000
Severity	2000.2	3.00	+/- 0.68	72.0%	0.000	0.179	0.000
Severity	2001.1	2.90	+/- 0.71	70.0%	0.000	0.134	0.000
Severity	2001.2	2.67	+/- 0.69	67.7%	0.000	0.225	0.000
Severity	2002.1	2.50	+/- 0.70	65.6%	0.000	0.132	0.000
Severity	2002.2	2.32	+/- 0.71	61.6%	0.000	0.210	0.000
Severity	2003.1	2.34	+/- 0.76	60.1%	0.000	0.239	0.000
Severity	2003.2	2.33	+/- 0.82	56.8%	0.000	0.259	0.000
Severity	2004.1	2.40	+/- 0.88	55.9%	0.000	0.317	0.000
Severity	2004.2	2.33	+/- 0.94	50.9%	0.000	0.378	0.000
Severity	2005.1	2.26	+/- 1.02	47.4%	0.000	0.357	0.000
Severity	2005.2	2.34	+/- 1.10	45.8%	0.000	0.330	0.000
Severity	2006.1	2.56	+/- 1.18	48.4%	0.000	0.470	0.000
Severity	2006.2	2.81	+/- 1.24	52.0%	0.000	0.336	0.000
Severity	2007.1	2.66	+/- 1.35	47.6%	0.000	0.286	0.001
Severity	2007.2	2.47	+/- 1.46	39.1%	0.000	0.385	0.002
Severity	2008.1	3.00	+/- 1.47	50.5%	0.000	0.653	0.000
Severity	2008.2	3.66	+/- 1.29	69.3%	0.000	0.240	0.000
Severity	2009.1	4.06	+/- 1.36	73.4%	0.000	0.415	0.000
Severity	2009.2	4.27	+/- 1.50	72.3%	0.000	0.343	0.000
Severity	2010.1	4.77	+/- 1.58	76.7%	0.000	0.579	0.000
Severity	2010.2	5.34	+/- 1.54	82.6%	0.000	0.276	0.000
Severity	2011.1	6.11	+/- 1.39	89.7%	0.000	0.555	0.000
Severity	2011.2	6.25	+/- 1.62	87.8%	0.000	0.510	0.000
Severity	2012.1	6.17	+/- 2.00	84.7%	0.000	0.518	0.000
Severity	2012.2	6.73	+/- 2.21	85.8%	0.000	0.315	0.000
Severity	2013.1	7.07	+/- 2.83	83.8%	0.000	0.455	0.001
Severity	2013.2	7.02	+/- 3.80	76.0%	0.000	0.543	0.004
Severity	2014.1	5.31	+/- 3.85	74.6%	0.000	0.217	0.017
Severity	2014.2	5.51	+/- 6.75	52.1%	0.000	0.326	0.076
Frequency	1998.1	-1.58	+/- 0.66	36.5%	0.000	0.247	0.000
Frequency	1998.2	-1.48	+/- 0.68	33.3%	0.000	0.185	0.000
Frequency	1999.1	-1.39	+/- 0.72	28.2%	0.000	0.247	0.000
Frequency	1999.2	-1.23	+/- 0.72	24.8%	0.000	0.152	0.002
Frequency	2000.1	-0.97	+/- 0.71	16.3%	0.000	0.275	0.009
Frequency	2000.2	-0.77	+/- 0.70	13.3%	0.000	0.145	0.032
Frequency	2001.1	-0.48	+/- 0.65	3.5%	0.000	0.282	0.145
Frequency	2001.2	-0.19	+/- 0.58	5.6%	0.000	0.072	0.500
Frequency	2002.1	-0.09	+/- 0.60	2.1%	0.000	0.116	0.773
Frequency	2002.2	0.07	+/- 0.61	6.2%	0.000	0.061	0.823
Frequency	2003.1	0.03	+/- 0.65	6.5%	0.000	0.059	0.937
Frequency	2003.2	-0.05	+/- 0.69	4.4%	0.000	0.084	0.892
Frequency	2004.1	-0.01	+/- 0.75	3.0%	0.000	0.109	0.984
Frequency	2004.2	0.07	+/- 0.80	4.3%	0.000	0.095	0.848
Frequency	2005.1	0.20	+/- 0.85	2.9%	0.000	0.147	0.626
Frequency	2005.2	0.28	+/- 0.92	3.8%	0.000	0.135	0.536
Frequency	2006.1	0.06	+/- 0.67	6.3%	0.000	0.082	0.897
Frequency	2006.2	-0.15	+/- 1.00	2.4%	0.000	0.133	0.750
Frequency	2007.1	-0.23	+/- 1.11	2.6%	0.000	0.132	0.674
Frequency	2007.2	-0.10	+/- 1.21	3.7%	0.000	0.117	0.863
Frequency	2008.1	-0.33	+/- 1.31	7.5%	0.000	0.085	0.596
Frequency	2008.2	-0.69	+/- 1.34	7.6%	0.000	0.145	0.293
Frequency	2009.1	-0.93	+/- 1.49	11.6%	0.000	0.112	0.202
Frequency	2009.2	-0.85	+/- 1.67	10.7%	0.000	0.122	0.291
Frequency	2010.1	-0.83	+/- 1.94	5.3%	0.000	0.156	0.372
Frequency	2010.2	-1.06	+/- 2.19	4.8%	0.000	0.227	0.312
Frequency	2011.1	-1.03	+/- 2.60	-1.4%	0.000	0.274	0.399
Frequency	2011.2	-0.74	+/- 3.03	-2.3%	0.000	0.255	0.595
Frequency	2012.1	0.50	+/- 3.14	-13.5%	0.000	0.477	0.722
Frequency	2012.2	1.09	+/- 3.71	-7.3%	0.000	0.374	0.508
Frequency	2013.1	2.47	+/- 4.15	8.5%	0.000	0.637	0.190
Frequency	2013.2	3.97	+/- 4.55	37.6%	0.000	0.309	0.071
Frequency	2014.1	6.07	+/- 4.72	68.5%	0.000	0.506	0.021
Frequency	2014.2	8.42	+/- 5.24	84.3%	0.003	0.141	0.013

AP

Coverage = AP
End Trend Period = 2017.2
Seasonality = F
Excluded Points = 2015.1

Fit	Start Date	Trend	Conf Int.	Adj RA	P-Value: (Intercept)	P-Value: Time
Loss Cost	1998.1	1.88	+/- 0.57	53.5%	0.000	0.000
Loss Cost	1998.2	1.86	+/- 0.60	51.3%	0.000	0.000
Loss Cost	1999.1	1.91	+/- 0.63	50.9%	0.000	0.000
Loss Cost	1999.2	2.00	+/- 0.66	51.8%	0.000	0.000
Loss Cost	2000.1	2.22	+/- 0.64	59.4%	0.000	0.000
Loss Cost	2000.2	2.24	+/- 0.68	57.9%	0.000	0.000
Loss Cost	2001.1	2.49	+/- 0.65	65.4%	0.000	0.000
Loss Cost	2001.2	2.51	+/- 0.70	63.7%	0.000	0.000
Loss Cost	2002.1	2.51	+/- 0.74	61.5%	0.000	0.000
Loss Cost	2002.2	2.43	+/- 0.79	58.0%	0.000	0.000
Loss Cost	2003.1	2.47	+/- 0.84	56.4%	0.000	0.000
Loss Cost	2003.2	2.33	+/- 0.88	51.9%	0.000	0.000
Loss Cost	2004.1	2.50	+/- 0.93	54.0%	0.000	0.000
Loss Cost	2004.2	2.45	+/- 1.00	50.2%	0.000	0.000
Loss Cost	2005.1	2.59	+/- 1.07	51.0%	0.000	0.000
Loss Cost	2005.2	2.68	+/- 1.15	49.8%	0.000	0.000
Loss Cost	2006.1	2.78	+/- 1.25	48.6%	0.000	0.000
Loss Cost	2006.2	2.71	+/- 1.37	44.1%	0.000	0.000
Loss Cost	2007.1	2.63	+/- 1.50	39.0%	0.000	0.001
Loss Cost	2007.2	2.44	+/- 1.63	32.3%	0.000	0.005
Loss Cost	2008.1	2.85	+/- 1.73	39.0%	0.000	0.003
Loss Cost	2008.2	3.03	+/- 1.92	38.2%	0.000	0.004
Loss Cost	2009.1	3.34	+/- 2.12	40.1%	0.000	0.004
Loss Cost	2009.2	3.46	+/- 2.39	37.3%	0.000	0.007
Loss Cost	2010.1	4.18	+/- 2.54	46.4%	0.000	0.003
Loss Cost	2010.2	4.31	+/- 2.93	42.7%	0.000	0.007
Loss Cost	2011.1	5.30	+/- 3.09	53.9%	0.000	0.003
Loss Cost	2011.2	5.52	+/- 3.65	49.9%	0.000	0.006
Loss Cost	2012.1	6.97	+/- 3.75	64.2%	0.000	0.002
Loss Cost	2012.2	7.89	+/- 4.39	66.1%	0.000	0.003
Loss Cost	2013.1	10.02	+/- 4.18	81.1%	0.000	0.001
Loss Cost	2013.2	11.08	+/- 5.21	80.6%	0.000	0.002
Loss Cost	2014.1	12.19	+/- 7.06	77.8%	0.001	0.005
Loss Cost	2014.2	12.94	+/- 11.05	68.7%	0.007	0.026
Severity	1998.1	3.49	+/- 0.58	80.3%	0.000	0.000
Severity	1998.2	3.37	+/- 0.59	78.9%	0.000	0.000
Severity	1999.1	3.31	+/- 0.62	77.2%	0.000	0.000
Severity	1999.2	3.24	+/- 0.64	75.3%	0.000	0.000
Severity	2000.1	3.19	+/- 0.66	73.3%	0.000	0.000
Severity	2000.2	3.02	+/- 0.69	71.2%	0.000	0.000
Severity	2001.1	2.95	+/- 0.72	68.6%	0.000	0.000
Severity	2001.2	2.68	+/- 0.69	67.1%	0.000	0.000
Severity	2002.1	2.55	+/- 0.72	63.9%	0.000	0.000
Severity	2002.2	2.34	+/- 0.72	60.7%	0.000	0.000
Severity	2003.1	2.38	+/- 0.76	59.4%	0.000	0.000
Severity	2003.2	2.35	+/- 0.82	56.2%	0.000	0.000
Severity	2004.1	2.44	+/- 0.88	55.8%	0.000	0.000
Severity	2004.2	2.34	+/- 0.94	51.3%	0.000	0.000
Severity	2005.1	2.32	+/- 1.01	47.7%	0.000	0.000
Severity	2005.2	2.37	+/- 1.10	45.8%	0.000	0.000
Severity	2006.1	2.61	+/- 1.16	49.6%	0.000	0.000
Severity	2006.2	2.84	+/- 1.23	52.1%	0.000	0.000
Severity	2007.1	2.75	+/- 1.35	47.0%	0.000	0.000
Severity	2007.2	2.50	+/- 1.44	39.8%	0.000	0.002
Severity	2008.1	3.04	+/- 1.42	52.8%	0.000	0.000
Severity	2008.2	3.70	+/- 1.30	68.4%	0.000	0.000
Severity	2009.1	4.14	+/- 1.32	74.0%	0.000	0.000
Severity	2009.2	4.29	+/- 1.48	72.4%	0.000	0.000
Severity	2010.1	4.83	+/- 1.51	77.5%	0.000	0.000
Severity	2010.2	5.37	+/- 1.54	82.2%	0.000	0.000
Severity	2011.1	6.17	+/- 1.32	90.3%	0.000	0.000
Severity	2011.2	6.26	+/- 1.56	88.4%	0.000	0.000
Severity	2012.1	6.26	+/- 1.86	85.6%	0.000	0.000
Severity	2012.2	6.73	+/- 2.18	85.5%	0.000	0.000
Severity	2013.1	7.22	+/- 2.63	84.6%	0.000	0.000
Severity	2013.2	6.96	+/- 3.43	78.3%	0.000	0.002
Severity	2014.1	5.60	+/- 3.92	68.8%	0.000	0.013
Severity	2014.2	4.92	+/- 5.94	47.7%	0.000	0.078
Frequency	1998.1	-1.55	+/- 0.66	35.9%	0.000	0.000
Frequency	1998.2	-1.46	+/- 0.69	31.8%	0.000	0.000
Frequency	1999.1	-1.36	+/- 0.72	27.4%	0.000	0.001
Frequency	1999.2	-1.21	+/- 0.73	22.2%	0.000	0.002
Frequency	2000.1	-0.94	+/- 0.70	15.7%	0.000	0.011
Frequency	2000.2	-0.75	+/- 0.71	9.9%	0.000	0.039
Frequency	2001.1	-0.45	+/- 0.65	2.9%	0.000	0.172
Frequency	2001.2	-0.17	+/- 0.60	-2.2%	0.000	0.561
Frequency	2002.1	-0.04	+/- 0.62	-3.4%	0.000	0.893
Frequency	2002.2	0.09	+/- 0.64	-3.3%	0.000	0.774
Frequency	2003.1	0.09	+/- 0.68	-3.4%	0.000	0.794
Frequency	2003.2	-0.02	+/- 0.72	-3.8%	0.000	0.952
Frequency	2004.1	0.06	+/- 0.77	-3.9%	0.000	0.882
Frequency	2004.2	0.10	+/- 0.83	-3.9%	0.000	0.799
Frequency	2005.1	0.27	+/- 0.87	-2.5%	0.000	0.524
Frequency	2005.2	0.31	+/- 0.95	-2.4%	0.000	0.505
Frequency	2006.1	0.16	+/- 1.01	-4.2%	0.000	0.743
Frequency	2006.2	-0.12	+/- 1.04	-4.7%	0.000	0.810
Frequency	2007.1	-0.12	+/- 1.14	-5.0%	0.000	0.825
Frequency	2007.2	-0.06	+/- 1.26	-5.5%	0.000	0.925
Frequency	2008.1	-0.18	+/- 1.38	-5.4%	0.000	0.783
Frequency	2008.2	-0.65	+/- 1.39	-0.2%	0.000	0.341
Frequency	2009.1	-0.77	+/- 1.55	0.6%	0.000	0.312
Frequency	2009.2	-0.80	+/- 1.76	-0.4%	0.000	0.348
Frequency	2010.1	-0.62	+/- 2.00	-4.1%	0.000	0.513
Frequency	2010.2	-1.01	+/- 2.22	-0.2%	0.000	0.343
Frequency	2011.1	-0.82	+/- 2.58	-4.5%	0.000	0.501
Frequency	2011.2	-0.70	+/- 3.05	-7.2%	0.000	0.622
Frequency	2012.1	0.67	+/- 2.97	-8.0%	0.000	0.621
Frequency	2012.2	1.09	+/- 3.60	-6.0%	0.000	0.503
Frequency	2013.1	2.61	+/- 3.74	18.3%	0.000	0.138
Frequency	2013.2	3.85	+/- 4.42	34.7%	0.000	0.073
Frequency	2014.1	6.24	+/- 4.13	71.5%	0.000	0.010
Frequency	2014.2	7.64	+/- 5.81	72.8%	0.001	0.019

UA

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

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	P-Value:	P-Value: Time
					(Intercept)	Seasonality	
Loss Cost	1998.1	-0.89	+/- 2.33	-0.8%	0.000	0.288	0.444
Loss Cost	1998.2	-1.12	+/- 2.44	-0.6%	0.000	0.349	0.359
Loss Cost	1999.1	-0.81	+/- 2.55	-2.8%	0.000	0.436	0.523
Loss Cost	1999.2	-0.57	+/- 2.69	-3.0%	0.000	0.386	0.668
Loss Cost	2000.1	-0.72	+/- 2.84	-2.7%	0.000	0.365	0.608
Loss Cost	2000.2	-0.28	+/- 2.96	-2.4%	0.000	0.285	0.850
Loss Cost	2001.1	0.52	+/- 3.02	-3.9%	0.000	0.437	0.726
Loss Cost	2001.2	1.06	+/- 3.15	-1.7%	0.000	0.332	0.493
Loss Cost	2002.1	2.05	+/- 3.15	1.0%	0.000	0.526	0.189
Loss Cost	2002.2	2.59	+/- 3.31	4.2%	0.000	0.415	0.116
Loss Cost	2003.1	3.44	+/- 3.42	8.9%	0.000	0.599	0.045
Loss Cost	2003.2	4.19	+/- 3.55	14.5%	0.000	0.437	0.020
Loss Cost	2004.1	5.13	+/- 3.68	20.9%	0.000	0.633	0.007
Loss Cost	2004.2	6.18	+/- 3.75	29.7%	0.001	0.414	0.002
Loss Cost	2005.1	6.61	+/- 4.05	30.5%	0.002	0.508	0.002
Loss Cost	2005.2	7.32	+/- 4.32	33.4%	0.010	0.399	0.001
Loss Cost	2006.1	7.62	+/- 4.72	32.6%	0.021	0.464	0.002
Loss Cost	2006.2	8.02	+/- 5.15	31.4%	0.054	0.426	0.003
Loss Cost	2007.1	8.85	+/- 5.62	33.6%	0.124	0.556	0.003
Loss Cost	2007.2	8.56	+/- 6.16	27.3%	0.141	0.613	0.007
Loss Cost	2008.1	9.46	+/- 6.83	28.9%	0.267	0.749	0.007
Loss Cost	2008.2	10.50	+/- 7.54	30.5%	0.505	0.635	0.007
Loss Cost	2009.1	8.00	+/- 7.60	21.9%	0.200	0.372	0.034
Loss Cost	2009.2	6.24	+/- 8.04	7.8%	0.101	0.532	0.108
Severity	1998.1	0.16	+/- 1.63	-5.2%	0.000	0.853	0.843
Severity	1998.2	0.14	+/- 1.71	-5.4%	0.000	0.867	0.868
Severity	1999.1	0.36	+/- 1.79	-5.2%	0.000	0.987	0.682
Severity	1999.2	0.55	+/- 1.88	-4.7%	0.000	0.895	0.555
Severity	2000.1	0.28	+/- 1.96	-5.5%	0.000	0.768	0.775
Severity	2000.2	0.74	+/- 2.00	-3.3%	0.000	0.570	0.455
Severity	2001.1	1.34	+/- 2.00	-0.1%	0.000	0.819	0.180
Severity	2001.2	1.67	+/- 2.09	2.7%	0.000	0.680	0.111
Severity	2002.1	2.13	+/- 2.17	6.5%	0.000	0.874	0.052
Severity	2002.2	2.56	+/- 2.26	10.9%	0.000	0.702	0.026
Severity	2003.1	3.26	+/- 2.27	19.4%	0.000	0.982	0.006
Severity	2003.2	3.77	+/- 2.35	25.0%	0.000	0.781	0.002
Severity	2004.1	3.84	+/- 2.54	23.4%	0.000	0.815	0.004
Severity	2004.2	3.95	+/- 2.74	21.9%	0.000	0.784	0.006
Severity	2005.1	3.92	+/- 2.97	19.3%	0.000	0.785	0.011
Severity	2005.2	4.13	+/- 3.22	18.7%	0.000	0.734	0.013
Severity	2006.1	4.31	+/- 3.52	17.8%	0.000	0.792	0.017
Severity	2006.2	3.90	+/- 3.79	11.3%	0.000	0.898	0.041
Severity	2007.1	4.44	+/- 4.14	13.5%	0.000	0.968	0.033
Severity	2007.2	3.92	+/- 4.49	7.1%	0.000	0.859	0.077
Severity	2008.1	3.45	+/- 4.94	1.3%	0.000	0.961	0.153
Severity	2008.2	3.68	+/- 5.51	0.4%	0.000	0.996	0.169
Severity	2009.1	1.32	+/- 5.17	-8.1%	0.000	0.562	0.591
Severity	2009.2	0.73	+/- 5.74	-12.2%	0.000	0.669	0.789
Frequency	1998.1	-1.05	+/- 1.37	6.7%	0.000	0.114	0.130
Frequency	1998.2	-1.26	+/- 1.41	8.0%	0.000	0.161	0.081
Frequency	1999.1	-1.17	+/- 1.49	5.4%	0.000	0.193	0.121
Frequency	1999.2	-1.12	+/- 1.57	4.9%	0.000	0.191	0.161
Frequency	2000.1	-1.00	+/- 1.66	2.3%	0.000	0.233	0.232
Frequency	2000.2	-1.01	+/- 1.76	2.1%	0.000	0.249	0.254
Frequency	2001.1	-0.81	+/- 1.86	-0.9%	0.000	0.318	0.386
Frequency	2001.2	-0.60	+/- 1.96	-1.2%	0.000	0.272	0.541
Frequency	2002.1	-0.07	+/- 2.00	-4.5%	0.000	0.419	0.942
Frequency	2002.2	0.03	+/- 2.14	-4.4%	0.000	0.402	0.977
Frequency	2003.1	0.17	+/- 2.29	-5.1%	0.000	0.461	0.879
Frequency	2003.2	0.41	+/- 2.44	-4.4%	0.000	0.406	0.733
Frequency	2004.1	1.24	+/- 2.43	-2.3%	0.000	0.647	0.299
Frequency	2004.2	2.14	+/- 2.35	8.8%	0.000	0.347	0.070
Frequency	2005.1	2.58	+/- 2.50	12.1%	0.000	0.477	0.041
Frequency	2005.2	3.06	+/- 2.65	16.6%	0.000	0.361	0.024
Frequency	2006.1	3.17	+/- 2.90	16.0%	0.000	0.408	0.031
Frequency	2006.2	3.96	+/- 3.00	24.9%	0.000	0.253	0.011
Frequency	2007.1	4.22	+/- 3.30	25.0%	0.000	0.318	0.013
Frequency	2007.2	4.47	+/- 3.63	23.4%	0.000	0.301	0.017
Frequency	2008.1	5.81	+/- 3.67	36.0%	0.000	0.523	0.003
Frequency	2008.2	6.58	+/- 3.97	39.8%	0.000	0.393	0.002
Frequency	2009.1	6.59	+/- 4.50	36.3%	0.000	0.426	0.006
Frequency	2009.2	5.47	+/- 4.75	22.8%	0.000	0.608	0.024

UA

Coverage = UA
End Trend Period = 2017.2
Seasonality = F
Excluded Points = NA

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	Time
Loss Cost	1998.1	-0.84	+/- 2.34	-1.2%	0.000	0.473
Loss Cost	1998.2	-1.12	+/- 2.43	-0.4%	0.000	0.358
Loss Cost	1999.1	-0.77	+/- 2.54	-1.7%	0.000	0.544
Loss Cost	1999.2	-0.57	+/- 2.67	-2.3%	0.000	0.667
Loss Cost	2000.1	-0.66	+/- 2.83	-2.3%	0.000	0.638
Loss Cost	2000.2	-0.28	+/- 2.97	-2.9%	0.000	0.850
Loss Cost	2001.1	0.58	+/- 2.99	-2.6%	0.000	0.694
Loss Cost	2001.2	1.06	+/- 3.14	-1.6%	0.000	0.492
Loss Cost	2002.1	2.11	+/- 3.12	3.0%	0.000	0.173
Loss Cost	2002.2	2.59	+/- 3.29	5.3%	0.000	0.113
Loss Cost	2003.1	3.49	+/- 3.36	11.2%	0.000	0.039
Loss Cost	2003.2	4.19	+/- 3.52	15.7%	0.000	0.019
Loss Cost	2004.1	5.18	+/- 3.61	23.2%	0.000	0.006
Loss Cost	2004.2	6.18	+/- 3.72	30.5%	0.000	0.002
Loss Cost	2005.1	6.70	+/- 3.99	32.1%	0.001	0.002
Loss Cost	2005.2	7.32	+/- 4.28	34.1%	0.004	0.001
Loss Cost	2006.1	7.74	+/- 4.65	34.0%	0.014	0.002
Loss Cost	2006.2	8.02	+/- 5.09	32.5%	0.031	0.003
Loss Cost	2007.1	8.98	+/- 5.50	35.7%	0.099	0.002
Loss Cost	2007.2	8.56	+/- 6.02	30.1%	0.103	0.006
Loss Cost	2008.1	9.55	+/- 6.61	32.4%	0.239	0.005
Loss Cost	2008.2	10.50	+/- 7.33	33.6%	0.435	0.005
Loss Cost	2009.1	8.32	+/- 7.51	22.7%	0.177	0.026
Loss Cost	2009.2	6.24	+/- 7.83	11.4%	0.074	0.100
Severity	1998.1	0.17	+/- 1.60	-2.5%	0.000	0.835
Severity	1998.2	0.14	+/- 1.69	-2.6%	0.000	0.867
Severity	1999.1	0.36	+/- 1.76	-2.3%	0.000	0.677
Severity	1999.2	0.55	+/- 1.85	-1.8%	0.000	0.550
Severity	2000.1	0.29	+/- 1.93	-2.7%	0.000	0.760
Severity	2000.2	0.74	+/- 1.98	-1.2%	0.000	0.450
Severity	2001.1	1.35	+/- 1.97	2.9%	0.000	0.169
Severity	2001.2	1.67	+/- 2.06	5.3%	0.000	0.106
Severity	2002.1	2.14	+/- 2.13	9.6%	0.000	0.047
Severity	2002.2	2.56	+/- 2.22	13.5%	0.000	0.024
Severity	2003.1	3.26	+/- 2.22	22.3%	0.000	0.005
Severity	2003.2	3.77	+/- 2.31	27.6%	0.000	0.002
Severity	2004.1	3.86	+/- 2.48	26.2%	0.000	0.003
Severity	2004.2	3.95	+/- 2.68	24.8%	0.000	0.005
Severity	2005.1	3.95	+/- 2.90	22.4%	0.000	0.009
Severity	2005.2	4.13	+/- 3.15	21.8%	0.000	0.011
Severity	2006.1	4.34	+/- 3.43	21.2%	0.000	0.014
Severity	2006.2	3.90	+/- 3.69	15.5%	0.000	0.036
Severity	2007.1	4.44	+/- 4.01	17.8%	0.000	0.029
Severity	2007.2	3.92	+/- 4.35	11.9%	0.000	0.070
Severity	2008.1	3.44	+/- 4.77	6.8%	0.000	0.141
Severity	2008.2	3.68	+/- 5.32	6.3%	0.000	0.155
Severity	2009.1	1.46	+/- 5.02	-3.7%	0.000	0.543
Severity	2009.2	0.73	+/- 5.55	-6.1%	0.000	0.783
Frequency	1998.1	-1.01	+/- 1.40	2.8%	0.000	0.155
Frequency	1998.2	-1.26	+/- 1.43	5.3%	0.000	0.084
Frequency	1999.1	-1.13	+/- 1.50	3.4%	0.000	0.139
Frequency	1999.2	-1.12	+/- 1.59	2.7%	0.000	0.165
Frequency	2000.1	-0.95	+/- 1.67	0.9%	0.000	0.258
Frequency	2000.2	-1.01	+/- 1.77	1.0%	0.000	0.256
Frequency	2001.1	-0.76	+/- 1.86	-1.0%	0.000	0.414
Frequency	2001.2	-0.60	+/- 1.97	-2.0%	0.000	0.542
Frequency	2002.1	-0.03	+/- 1.99	-3.3%	0.000	0.977
Frequency	2002.2	0.03	+/- 2.12	-3.4%	0.000	0.977
Frequency	2003.1	0.22	+/- 2.26	-3.4%	0.000	0.844
Frequency	2003.2	0.41	+/- 2.42	-3.2%	0.000	0.731
Frequency	2004.1	1.28	+/- 2.38	0.8%	0.000	0.278
Frequency	2004.2	2.14	+/- 2.34	9.1%	0.000	0.069
Frequency	2005.1	2.64	+/- 2.47	13.8%	0.000	0.035
Frequency	2005.2	3.06	+/- 2.63	17.1%	0.000	0.023
Frequency	2006.1	3.26	+/- 2.86	17.1%	0.000	0.025
Frequency	2006.2	3.96	+/- 3.02	23.5%	0.000	0.011
Frequency	2007.1	4.35	+/- 3.29	24.8%	0.000	0.011
Frequency	2007.2	4.47	+/- 3.63	22.8%	0.000	0.016
Frequency	2008.1	5.91	+/- 3.59	38.1%	0.000	0.002
Frequency	2008.2	6.58	+/- 3.93	40.6%	0.000	0.002
Frequency	2009.1	6.76	+/- 4.41	37.6%	0.000	0.004
Frequency	2009.2	5.47	+/- 4.60	26.5%	0.000	0.020

UA

Coverage = UA
End Trend Period = 2017.2
Seasonality = F
Excluded Points = 2013.2, 2015.1

Fit	Start Date	Trend	Conf Int.	Adj R^	P-Value:	
					(Intercept)	Time
Loss Cost	1998.1	-1.65	+/- 2.24	3.1%	0.000	0.148
Loss Cost	1998.2	-1.97	+/- 2.32	5.0%	0.000	0.097
Loss Cost	1999.1	-1.64	+/- 2.42	2.4%	0.000	0.182
Loss Cost	1999.2	-1.47	+/- 2.55	1.0%	0.000	0.253
Loss Cost	2000.1	-1.60	+/- 2.70	1.3%	0.000	0.240
Loss Cost	2000.2	-1.24	+/- 2.83	-0.7%	0.000	0.382
Loss Cost	2001.1	-0.40	+/- 2.83	-3.0%	0.000	0.775
Loss Cost	2001.2	0.05	+/- 2.97	-3.4%	0.000	0.971
Loss Cost	2002.1	1.08	+/- 2.91	-1.5%	0.000	0.453
Loss Cost	2002.2	1.53	+/- 3.07	0.2%	0.000	0.312
Loss Cost	2003.1	2.40	+/- 3.11	5.5%	0.000	0.121
Loss Cost	2003.2	3.07	+/- 3.24	10.2%	0.000	0.058
Loss Cost	2004.1	4.03	+/- 3.27	18.6%	0.000	0.016
Loss Cost	2004.2	5.00	+/- 3.32	27.6%	0.000	0.004
Loss Cost	2005.1	5.48	+/- 3.55	29.8%	0.000	0.003
Loss Cost	2005.2	6.07	+/- 3.80	32.7%	0.001	0.003
Loss Cost	2006.1	6.46	+/- 4.13	33.0%	0.002	0.003
Loss Cost	2006.2	6.71	+/- 4.52	31.8%	0.007	0.005
Loss Cost	2007.1	7.65	+/- 4.83	36.5%	0.030	0.003
Loss Cost	2007.2	7.24	+/- 5.29	30.6%	0.035	0.008
Loss Cost	2008.1	8.24	+/- 5.76	34.5%	0.108	0.006
Loss Cost	2008.2	9.22	+/- 6.33	37.3%	0.255	0.005
Loss Cost	2009.1	7.15	+/- 6.29	26.4%	0.076	0.024
Loss Cost	2009.2	5.23	+/- 6.39	14.0%	0.025	0.093
Severity	1998.1	-0.22	+/- 1.62	-2.6%	0.000	0.785
Severity	1998.2	-0.26	+/- 1.70	-2.6%	0.000	0.759
Severity	1999.1	-0.04	+/- 1.78	-2.9%	0.000	0.960
Severity	1999.2	0.13	+/- 1.88	-3.0%	0.000	0.888
Severity	2000.1	-0.15	+/- 1.95	-3.0%	0.000	0.875
Severity	2000.2	0.29	+/- 2.00	-2.9%	0.000	0.767
Severity	2001.1	0.90	+/- 1.98	-0.4%	0.000	0.357
Severity	2001.2	1.22	+/- 2.08	1.5%	0.000	0.238
Severity	2002.1	1.68	+/- 2.14	5.3%	0.000	0.118
Severity	2002.2	2.09	+/- 2.23	9.0%	0.000	0.063
Severity	2003.1	2.79	+/- 2.22	17.8%	0.000	0.015
Severity	2003.2	3.30	+/- 2.31	23.4%	0.000	0.006
Severity	2004.1	3.37	+/- 2.48	22.1%	0.000	0.009
Severity	2004.2	3.45	+/- 2.68	20.9%	0.000	0.013
Severity	2005.1	3.44	+/- 2.91	18.5%	0.000	0.021
Severity	2005.2	3.61	+/- 3.16	18.1%	0.000	0.025
Severity	2006.1	3.81	+/- 3.44	17.8%	0.000	0.029
Severity	2006.2	3.36	+/- 3.70	12.1%	0.000	0.068
Severity	2007.1	3.90	+/- 4.02	14.9%	0.000	0.052
Severity	2007.2	3.39	+/- 4.36	9.0%	0.000	0.114
Severity	2008.1	2.92	+/- 4.78	4.1%	0.000	0.207
Severity	2008.2	3.20	+/- 5.35	4.1%	0.000	0.215
Severity	2009.1	1.04	+/- 4.96	-5.6%	0.000	0.658
Severity	2009.2	0.38	+/- 5.51	-7.5%	0.000	0.883
Frequency	1998.1	-1.43	+/- 1.37	8.4%	0.000	0.043
Frequency	1998.2	-1.71	+/- 1.40	12.3%	0.000	0.019
Frequency	1999.1	-1.59	+/- 1.47	9.7%	0.000	0.036
Frequency	1999.2	-1.60	+/- 1.56	8.8%	0.000	0.046
Frequency	2000.1	-1.45	+/- 1.64	6.2%	0.000	0.084
Frequency	2000.2	-1.53	+/- 1.74	6.4%	0.000	0.084
Frequency	2001.1	-1.29	+/- 1.82	3.3%	0.000	0.161
Frequency	2001.2	-1.15	+/- 1.94	1.5%	0.000	0.237
Frequency	2002.1	-0.59	+/- 1.94	-2.2%	0.000	0.541
Frequency	2002.2	-0.55	+/- 2.08	-2.6%	0.000	0.590
Frequency	2003.1	-0.38	+/- 2.22	-3.3%	0.000	0.725
Frequency	2003.2	-0.22	+/- 2.38	-3.9%	0.000	0.853
Frequency	2004.1	0.64	+/- 2.31	-2.8%	0.000	0.571
Frequency	2004.2	1.49	+/- 2.24	3.8%	0.000	0.177
Frequency	2005.1	1.98	+/- 2.34	8.4%	0.000	0.091
Frequency	2005.2	2.38	+/- 2.50	12.1%	0.000	0.058
Frequency	2006.1	2.55	+/- 2.72	12.3%	0.000	0.061
Frequency	2006.2	3.24	+/- 2.84	19.7%	0.000	0.025
Frequency	2007.1	3.61	+/- 3.09	21.7%	0.000	0.022
Frequency	2007.2	3.72	+/- 3.42	19.9%	0.000	0.032
Frequency	2008.1	5.16	+/- 3.22	39.5%	0.000	0.003
Frequency	2008.2	5.83	+/- 3.49	43.7%	0.000	0.002
Frequency	2009.1	6.05	+/- 3.93	41.4%	0.000	0.004
Frequency	2009.2	4.83	+/- 4.00	30.4%	0.000	0.019