

# **ONTARIO SELECTED PRIVATE PASSENGER VEHICLES LOSS TREND RATES AND REFORM FACTORS**

Based on Insurance Industry Data  
Through December 31, 2019

August 12, 2020

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# 1. EXECUTIVE SUMMARY

## 1.1. Purpose and Scope

The Financial Services Regulatory Authority (FSRA) of Ontario retained Oliver, Wyman Limited (Oliver Wyman) to determine private passenger vehicle loss trend rates and reform parameters.

We developed our analysis using insurance industry private passenger vehicle loss and expense experience reported as of December 31, 2019, in Ontario to the General Insurance Statistical Agency (GISA).

## 1.2. Actuarial Findings

In this report, we present our selected past and future annual loss cost trend rates based on industry data as of December 31, 2019. In addition, we present our estimate of the impact of recent reform changes on both the level of claims and loss cost trend rates. We discuss and present our methodology and assumptions in selecting our trend rates in this report.

In Table 1, we present our annual loss cost trend rates:

**Table 1: Selected Loss Cost Trends**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+1.1% up to March 31, 2016 -7.5% after April 1, 2016	-7.5%
Property Damage	+4.2%	+4.2%
DCPD	+0.5% up to Dec 31, 2012 +9.2% after Jan 1, 2013	+9.2%
Accident Benefits	+7.1% up to May 31, 2016 +0.0% after June 1, 2016 <sup>1</sup>	+0.0%
Uninsured Auto	-7.0%	-7.0%
Collision	+9.1%	+9.1%
Comprehensive	+10.6%	+10.6%
Specified Perils	+10.6%	+10.6%
All Perils	+8.9%	+8.9%
Underinsured Motorist	+1.1%	+1.1%

In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the effect of these reforms is an 20.0% decrease in accident benefits loss costs. We estimate that the decrease was “phased in” between the 2016-1 and 2017-2 accident semesters.

<sup>1</sup> See Table 17 for more details; applies when reforms are fully implemented.



\* \* \* \* \*

We developed the estimates in this report in accordance with the Principles promulgated by the Casualty Actuarial Society and the applicable Actuarial Standards of Practice issued by the Actuarial Standards Board (Canada).

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## 2. LEGISLATIVE REFORMS AND GOVERNMENT ACTIONS

### 2.1. History of Reforms

In 1990, the Ontario government introduced the Ontario Motorist Protection Plan (OMPP) which, amongst other changes, introduced a system of expanded no-fault accident benefit coverages and a verbal threshold tort system restricting access to tort. Since then, many legislative changes have been introduced in Ontario. Very briefly, some of the changes include:

- Bill 164 (January 1994): tightened rules surrounding the right to sue for economic and non-pecuniary damages, and further expanded a comprehensive no-fault benefits system.
- Bill 59 (November 1996): reversed some of the tighter tort rules under Bill 164, while moving away from the comprehensive no-fault benefits of Bill 164.
- Bill 198/Bill 5 (October 2003): introduced (i) measures to control bodily injury costs by changing the threshold definition and increasing the deductible and (ii) the Statutory Accident Benefits Schedule (SABS).
- Reg 34/10 (September 2010): amended the SABS with reduced benefits.
- Bill 15 (January 2015): introduced changes intended to improve efficiency, regulation and licensing of third-party vendors; reduced the prejudgment interest rate on general damages for non-pecuniary awards, as well as for disputes under SABS.
- Bill 91 (introduced in stages): included changes to the tort deductible and threshold effective August 2015; revised the catastrophic impairment definition and SABS benefit level changes for policies issued or renewed on or after June 2016.

As the data we review in this loss trend study is based on the twenty-year period from 2000-1 to 2019-2, the impacts on claims costs of OMPP, Bill 164 and Bills 59 are not exhibited in the data we review. Further, while the impact of Bill 198/Bill 5 effective October 2003 and Reg 34/10 effective September 2010 is included in the twenty-year data period, we find an assessment of only Bill 15 and Bill 91 reform impact within our regression models to be relevant for this study.

### 2.2. Current Legislation - Background

In 2013, the government announced a Cost and Rate Reduction Strategy that included a range of measures aimed at reducing costs and improving the sustainability of the auto insurance system. The Cost and Rate Reduction Strategy has resulted in a series of regulatory amendments and other changes that we list below. Many of the government's Cost and Rate Reduction Strategy initiatives were drawn from expert independent sources including:

- The 2011 Annual Report of the Ontario Auditor General (2011 Annual Report) that recommended a range of actions to reduce costs and contain fraud,
- The 2012 Superintendent's Report on the Definition of Catastrophic Impairments in the Statutory Accident Benefits Schedule (Superintendent's Report) aimed at updating the definition of catastrophic impairment and basing the definition on the most current scientific evidence,

- The 2012 Final Report of the Anti-Fraud Task Force that recommended implementation of a comprehensive anti-fraud framework within Ontario's auto insurance system,
- The 2013 Final Report of Justice Douglas Cunningham on the Dispute Resolution System (DRS) which recommended the transformation of the DRS to streamline processes and enhance effectiveness,
- The 2014 KPMG Annual Report on Auto Insurance Transparency and Accountability that included recommendations aimed at reducing costs and improving the automobile insurance system,
- The 2014 KPMG Advisory Group Report on Towing and Storage which included measures aimed at increasing road safety, increasing consumer protection and improving transparency in the billing of towing and storage services, and
- The 2014 Superintendent's Report on the Three-Year Review of Automobile Insurance.

Although many of the cost reduction strategies were not conducive to quantification at the time of introduction, we expect, in aggregate, these cost reduction strategies have contributed to the changes in the claim amounts and claim counts that have emerged since first introduced.

We present below specific changes introduced under Bill 15 and Bill 91 on a by coverage basis:

#### **Bodily Injury - effective on or after January 1, 2015**

- On January 1, 2015 a decrease to the 5% pre-judgment interest rates to 1.3% came into force; and rate is subject to quarterly reviews thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.

#### **Bodily Injury - effective on or after August 1, 2015**

- Beginning August 1, 2015, an increase to the deductible on court awards for non-pecuniary loss from \$30,000 to \$36,540 and awards under the Family Law Act from \$15,000 to \$18,270; indexed each year starting January 1, and thereafter.
- Beginning August 1, 2015, an increase in the monetary threshold beyond which the tort deductible does not apply, as follows:
  - for non-pecuniary loss to \$121,799 and
  - under the Family Law Act to \$60,899;indexed each year starting January 1, and thereafter.
- A change was introduced so as to consider the tort deductible, if applicable, when determining a party's entitlement to costs in a bodily injury action.

#### **Accident Benefits- effective on or after April 1, 2016**

- On April 1, 2016 the dispute resolution system (DRS) under the Financial Services Commission of Ontario (FSCO) was replaced<sup>2</sup> by a system under the License Appeal Tribunal of the Safety, Licensing Appeals and Standards Tribunal (SLASTO); this change included the requirement that all SABS disputes be resolved through SLASTO and removed the access to courts (tort) that existed under the prior FSCO DRS regime.

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<sup>2</sup> FSCO continued to settle remaining files open on March 31, 2016.

### **Accident Benefits- effective on or after January 1, 2015**

- On January 1, 2015 a decrease in the SABS interest rate for overdue payments to 1.3% came into force; and the rate is subject to quarterly adjustment thereafter with updates based on the interest rates posted on the Ministry of the Attorney General's website.

### **Accident Benefits- all policies issued or renewed on or after June 1, 2016**

- A reduction in the standard benefit level for catastrophic impairments from \$2 million (attendant care and medical and rehabilitation) to a combined limit of \$1 million.
- The elimination of attendant care as a separate stand-alone benefit of \$36,000 into a new combined standard combined benefit level for medical, rehabilitation and attendant care benefit of \$65,000.
- A reduction in waiting period for non-earner benefits from six months to 4 weeks; and a limit to the duration of non-earner benefits to two years.
- An amendment to the definition of catastrophic impairment in the SABS.
- The requirement for goods and services not explicitly listed in the SABS to be agreed upon by the insurer as "essential."
- A reduction of the standard duration of medical, rehabilitation and attendant care benefit to five years for all claimants except children.
- The definition of the amount payable to a professional attendant care provider to be the amount for actual services rendered subject to the monthly amounts determined by an assessment.

### **Changes to Optional Accident Benefits- all policies issued or renewed on or after June 1, 2016**

- Introduction of a new optional combined medical, rehabilitation and attendant care benefit of \$130,000 for non-catastrophic injuries which increases the \$65,000 limit; the optional combined medical, rehabilitation and attendant care benefit of \$1 million for any injury remains;
- Introduction of a new optional catastrophic benefit of an additional \$1 million which, if purchased, can be combined with the current \$1 million optional medical, rehabilitation and attendant care benefit for any injury.

### **Physical Damage Coverages- all policies issued or renewed on or after June 1, 2016**

- A change to a standard \$500 deductible for comprehensive coverage, from \$300.

### **Other Changes**

- Insurers are no longer able to rate or include underwriting rules for minor at-fault accidents of \$2,000 or less subject to certain conditions for policies issued on or after June 1, 2016.
- A reduction in the maximum interest rates that an insurer may charge for the monthly instalment payment plans for an auto insurance policy for policies issued on or after June 1, 2016.
- Winter tire discounts are required to be offered by all insurers for private passenger automobile insurance starting no later than January 1, 2016.
- Anti-fraud measures – expanded data collection; health care provider licensing; tow truck and storage changes.
- Road safety – expanded distracted driving penalties.

## 3. ANALYSIS – GENERAL DISCUSSION

### 3.1. Introduction

In the sections that follow we present:

- an analysis and discussion of industry loss development factors, trend rates and reform factors;
- rationale for the assumptions, factors, provisions, and calculations that we present, as well as information to help FSRA evaluate their reasonableness; and
- the supporting summary exhibits of the data we used and analysis we performed.

### 3.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2019-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2019) provided by GISA. This data includes the experience of all private passenger vehicles in Ontario. We refer to this as the AIX report.

The claim count and claim amount data presented in the AIX report is grouped according to the date the accident half-year during which the event occurred.

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

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

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

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

It is important to note the following points about case reserves:

- The determination of case reserves varies between insurance companies. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of

the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

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

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

We present the final (ultimate) number of claims and cost<sup>3</sup> of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”<sup>4</sup>), separately, through to December 31, 2019 and then use those values to measure and select loss trend rates.

We present the final/ultimate claim cost by accident half-year by applying loss development factors to the aggregated reported incurred claim amounts that insurance companies report to GISA<sup>5</sup>. In doing so, we consider the industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

As requested by FSRA, for all coverages, we applied claim count and claim amount development factors based on those published by GISA based on the industry data through to December 31, 2019. We reviewed the factors published by GISA in AUTO 0002 for reasonableness.

We apply GISA’s loss<sup>6</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2019, separately for each of the coverages. We follow a similar approach (using what are referred to as claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2019, separately for each of the coverages.

We present the claim amount development factors and claim count development factors and resulting ultimate claim frequency, severity and loss cost for each of the coverages in Appendices A through D.

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<sup>3</sup> By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

<sup>4</sup> Accident half-year refers to either the period January 1 through June 30, or July 1 through December 31 of the indicated year. We use the terms “accident half-year” and “semester” (i.e., first semester or second semester; or the June semester or December semester) interchangeably in this report. We also refer to accident half-years or semesters as XXXX-1 or XXXX-2, or XXXX.1 or XXXX.2 where “XXXX” refers to the indicated year.

<sup>5</sup> The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

<sup>6</sup> We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

### 3.4. Loss Trend Rates

Loss trend rates are annual rates of change that provide interested parties with an understanding of how claims costs have changed in the past and are used as a predictor of how claim costs may change in the near future. The loss trend rates are integral to calculations to determine rate level change need indications in rate applications submitted to FSRA. In rate level indication calculations, loss cost trend rates are applied to the company's recent accident year (referred to as the experience period) incurred loss amounts to project those loss amounts to the cost levels that are anticipated during the policy period covered under a 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 end of the experience period and the time during which the new premiums will be in effect (i.e., "future trend").

Future trend rates should consider the same historical patterns that are the basis for the past trend rate, as well as the likelihood that those patterns may change.

We select trend rates based on the industry ultimate claim count and claim amount data which is organized by accident half-year.

The claim experience includes allocated loss adjustment expenses, and we include a provision for unallocated loss adjustment expenses (ULAE) based on the accident year ULAE factors published by GISA. In doing so, any distortions in the measured trend rate due to possible shifts over time between ULAE and ALAE from year to year is minimized.

We derive indicated annual loss trend rates based on an exponential regression model fit to industry historical accident-half year loss and loss adjustment expense data that we project to ultimate cost level (when all claims are reported and settled) using industry-wide claim amount and claim count development factors we apply.

### 3.5. Selection of Ultimate Loss Costs, Frequencies, and Severities

We note that the selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.<sup>7</sup> As a result of the claim experience that has emerged and the development factors GISA selects, the estimates of ultimate loss costs, frequencies,<sup>8</sup> and severities by accident year have changed from those used for the prior review. The changes are as follows:

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<sup>7</sup> We present a summary of the GISA selected ultimate loss costs, severity and frequency by accident half-year in Appendix B.

<sup>8</sup> Number of claims per 1,000 insured vehicles.

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

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$277.94	\$137,055	2.03	\$278.50	\$135,447	2.06
2016	\$269.74	\$138,137	1.95	\$269.57	\$135,642	1.99
2017	\$243.93	\$139,889	1.74	\$246.88	\$139,355	1.77
2018	\$223.02	\$143,283	1.56	\$228.85	\$145,571	1.57
2019*	\$184.48	\$137,353	1.34	\$207.19	\$140,053	1.48

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have increased by 0.9%.

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

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$9.05	\$6,968	1.30	\$8.98	\$6,906	1.30
2016	\$9.35	\$7,178	1.30	\$9.39	\$7,192	1.31
2017	\$9.05	\$7,103	1.27	\$9.02	\$7,024	1.28
2018	\$9.95	\$8,464	1.18	\$10.00	\$8,329	1.20
2019*	\$9.57	\$9,556	1.00	\$10.82	\$9,229	1.17

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have decreased by 0.1%.

**Table 4: Changes in Estimated Loss Costs, Frequency and Severity: DCPD**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$177.29	\$5,524	32.10	\$177.09	\$5,522	32.07
2016	\$193.64	\$5,904	32.80	\$193.52	\$5,908	32.75
2017	\$212.99	\$6,334	33.63	\$212.81	\$6,341	33.56
2018	\$234.07	\$6,874	34.05	\$233.88	\$6,886	33.96
2019*	\$238.56	\$7,051	33.84	\$249.45	\$7,220	34.55

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have decreased by 0.1%.



**Table 5: Changes in Estimated Loss Costs, Frequency and Severity: AB – Total Medical**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$225.34	\$16,022	14.06	\$229.67	\$16,363	14.04
2016	\$227.88	\$15,799	14.42	\$232.53	\$16,607	14.00
2017	\$209.94	\$14,959	14.03	\$215.38	\$15,913	13.53
2018	\$203.06	\$14,987	13.55	\$208.20	\$15,753	13.22
2019*	\$191.82	\$15,526	12.35	\$210.71	\$15,721	13.40

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have increased by 2.3%.

**Table 6: Changes in Estimated Loss Costs, Frequency and Severity: AB – Total Rehab & Attendant Care**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$77.54	\$61,378	1.26	\$77.14	\$59,768	1.29
2016	\$76.66	\$61,380	1.25	\$73.47	\$57,296	1.28
2017	\$53.52	\$48,406	1.11	\$52.09	\$45,789	1.14
2018	\$45.84	\$43,842	1.05	\$45.82	\$43,328	1.06
2019*	\$43.03	\$45,248	0.95	\$46.82	\$45,037	1.04

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have decreased by 2.0%.

**Table 7: Changes in Estimated Loss Costs, Frequency and Severity: AB – Total Disability Income**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$83.15	\$35,891	2.32	\$83.30	\$35,287	2.36
2016	\$84.89	\$36,997	2.29	\$84.15	\$35,767	2.35
2017	\$74.87	\$34,023	2.20	\$74.77	\$33,091	2.26
2018	\$74.92	\$35,945	2.08	\$73.92	\$35,182	2.10
2019*	\$69.28	\$34,579	2.00	\$74.29	\$33,641	2.21

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have decreased by 0.5%.

**Table 8: Changes in Estimated Loss Costs, Frequency and Severity: AB – Funeral & Death Benefits**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$1.88	\$17,073	0.11	\$1.90	\$17,137	0.11
2016	\$2.01	\$16,296	0.12	\$2.02	\$16,193	0.12
2017	\$2.28	\$18,092	0.13	\$2.25	\$17,766	0.13
2018	\$1.99	\$17,733	0.11	\$1.95	\$17,592	0.11
2019*	\$1.44	\$16,640	0.09	\$1.82	\$17,191	0.11

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have decreased by 0.5%.

**Table 9: Changes in Estimated Loss Costs, Frequency and Severity: Collision**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$185.54	\$6,364	29.15	\$185.51	\$6,370	29.12
2016	\$208.24	\$6,933	30.04	\$208.23	\$6,948	29.97
2017	\$227.98	\$7,298	31.24	\$227.91	\$7,311	31.17
2018	\$255.88	\$7,823	32.71	\$256.10	\$7,838	32.68
2019*	\$267.60	\$8,000	33.45	\$275.30	\$8,249	33.37

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have not changed materially.

**Table 10: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$60.50	\$2,284	26.48	\$60.49	\$2,285	26.47
2016	\$68.11	\$2,502	27.22	\$68.14	\$2,503	27.22
2017	\$70.37	\$2,791	25.21	\$70.45	\$2,794	25.22
2018	\$89.77	\$3,349	26.80	\$89.80	\$3,347	26.83
2019*	\$79.97	\$3,291	24.30	\$89.80	\$3,490	25.73

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have not changed materially.

**Table 11: Changes in Estimated Loss Costs, Frequency and Severity: All Perils**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$282.88	\$5,878	48.12	\$282.84	\$5,880	48.10
2016	\$320.51	\$6,329	50.65	\$320.78	\$6,334	50.65
2017	\$349.80	\$6,586	53.12	\$350.53	\$6,597	53.13
2018	\$400.28	\$7,109	56.31	\$401.40	\$7,117	56.40
2019*	\$394.94	\$7,275	54.29	\$404.06	\$7,228	55.90

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have increased by 0.2%.

**Table 12: Changes in Estimated Loss Costs, Frequency and Severity: Specified Perils**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$13.49	\$3,482	3.88	\$13.39	\$3,482	3.84
2016	\$14.70	\$6,765	2.17	\$20.69	\$7,435	2.78
2017	\$32.99	\$8,672	3.80	\$37.58	\$6,669	5.64
2018	\$14.42	\$4,053	3.56	\$17.07	\$4,124	4.14
2019*	\$24.37	\$7,731	3.15	\$26.65	\$6,409	4.16

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have increased by 17.4%.

**Table 13: Changes in Estimated Loss Costs, Frequency and Severity: Uninsured Auto**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$11.18	\$55,077	0.20	\$9.87	\$49,108	0.20
2016	\$11.96	\$58,580	0.20	\$10.17	\$49,968	0.20
2017	\$11.90	\$60,220	0.20	\$8.37	\$42,224	0.20
2018	\$10.71	\$57,144	0.19	\$7.87	\$41,640	0.19
2019*	\$16.05	\$92,849	0.17	\$8.88	\$47,698	0.19

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

In aggregate, for the four-year period 2015 to 2018, the estimates of ultimate loss costs have decreased by 20.7%.

**Table 14: Changes in Estimated Loss Costs, Frequency and Severity: Underinsured Motorist**

AY	As Of June 30, 2019			As Of December 31, 2019		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2015	\$7.32	\$229,864	0.03	\$7.16	\$215,134	0.03
2016	\$7.82	\$239,155	0.03	\$7.78	\$205,537	0.04
2017	\$7.98	\$243,021	0.03	\$8.21	\$232,714	0.04
2018	\$8.07	\$250,205	0.03	\$7.93	\$236,572	0.03
2019*	\$5.72	\$172,409	0.03	\$7.92	\$233,580	0.03

\* The 2019 data presented as of June 30, 2019 is not directly comparable to the full 2019 year as of December 31, 2019.

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

## 4. LOSS TREND RATE CONSIDERATIONS

The identification of the underlying trend patterns is challenging because factors such as statistical fluctuation in the data points, legislative reforms, changes in the underlying exposure, or abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern.

The initial step of our process is to plot and visually inspect the historical frequency (number of claims per insured vehicles), severity (average claim amount) and loss costs data for each coverage. We note unusual data points, obvious changes in pattern directions, and sustained shifts; and if these changes are or are not coincident with historical reforms. These observations guide us in our design of each regression model on an individual coverage basis.

We consider the model regression statistic results when we perform our regression analysis several different ways. This includes, but is not limited to:

- We test different time periods in an attempt to identify the underlying trends. Reviewing the data over a longer time period than a typical 3-to-5 year experience period is a means of increasing the stability of results based on data that is estimated and subject to change, as well as the credibility of the data being analyzed.
- We compare models with and without certain data points, including the inclusion or exclusion of the most recent accident half-year, to improve our understanding of the sensitivity of the calculated loss trend rate to the inclusion or exclusion of those points.

The various trend patterns that we review and associated statistical results are summarized in Appendix E<sup>9</sup> for each of frequency, severity, and loss cost.

### 4.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2000-1 to 2019-2.

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

### 4.2. Seasonality

Some coverages exhibit what is referred to as “seasonality” – where claim costs (number of claims or claim amounts) incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether a seasonality parameter is applied. We note, however, 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.

### 4.3. Weather Conditions

On occasion, an extreme weather condition, such as the level of rain, snowfall or wind can contribute to a change in the frequency level. As a result, the time period with that associated extreme weather event

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<sup>9</sup> Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E.

could result in an exception to an underlying trend pattern. We considered the following weather events noted by GISA in our review:

- GISA notes the increase in the claim severity in August 2005 due to a flash flood in Southern Ontario.
- GISA notes the increase in the number of claims and claim amounts in June 2008 due to a hail storm in Ontario.

#### 4.4. Reforms - Bill 15 and Bill 91

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

Distinct from an unusual data point that might be considered an outlier (where, for example, an upward spike is followed by a decline), or a change in trend rate pattern, the level change parameter identifies a sustained shift up (or down) in loss cost, severity or frequency coincident with the implementation of a reform. We determine the statistical significance of a level change based on results of  $p$ -value tests.

Some reforms result in a sustained level change with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we take into consideration the possibility that a reform could cause the trend rate (slope) to change in magnitude or direction. We determine the statistical significance of a trend rate change based on results of  $p$ -value tests.

In Section 2 we discussed the recent legislative reforms in Ontario and noted the different implementation dates of the reform components. The implementation effective date of a reform will affect the manner in which a change in the number of claims and/or the claim amount due to the reform will emerge into the AIX data by accident half-year. Reforms may apply (i) effective for all claims that occur on or after a specified date, (ii) for all claims reported after a specified date, or (iii) on or after a specified policy effective date. Reforms that are effective for all *claims occurring* on or after a specified date versus reforms that are effective for all *policies effective* on or after a specified date will emerge into the AIX data differently, with the latter phased-in over several accident half-years. In general, we find:

- Reforms that restrict or reduce a benefit on or after a specified accident date (typically) are more closely aligned with a sustained shift down coincident with the accident half year that the reform was effective.
- Reforms that expand a benefit on or after a specified accident date, may or may not exhibit a sustained shift up coincident with the accident half year that the reform was effective. In some cases, the full effect of the expanded benefit may take time to be fully realized. This may, in part, be attributed to a “learning curve” by claimants and their representatives; as well as adjusters assessing the value of claim in a manner consistent with its assessment immediately prior to the reform.
- When a reform is effective for policies are issued after a specified date, there is a phased-in outcome whereby the subsequent accident half year data will be a mixture of claims under two regimes. In this case our identification of the impact of the reform is phased in over several accident

half years and the isolation of the reform impact takes several years of post-reform data to fully evaluate.

In situations where the reforms are effective as policies are issued and the change in claims is phased into the data over several accident half-years, we use a parallelogram method to determine the proportion of an accident half year subject to the reform impact. The vast majority of the accident benefit reforms are effective for policies issued or renewed on or after June 1, 2016. Therefore, we estimate the impact of these reforms phase in as follows<sup>10</sup>:

- In the accident half year 2016-1, approximately 1% of claim amounts are subject to the new reform.
- In the accident half year 2016-2, approximately 33% of claim amounts are subject to the new reform
- In the accident half year 2017-1, approximately 83% of claim amounts are subject to the new reform
- In the accident half year 2017-2, 100% of claim amounts are subject to the new reform.

In Section 5 below we present summaries of our bodily injury and accident benefit reform factors (and loss trends) applicable to Bills 15 and 91 introduced in 2015 and 2016 by accident half year so as to adjust historical data prior to the reforms to the same cost level as the current reforms.

#### **4.5. Data Points**

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

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

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

#### **4.6. Statistical Tests**

We test the various trends that we model for statistical significance using various tests, and present the Adjusted R-squared values, and  $p$ -value in Appendix E.

- As respects the adjusted R-squared, we generally refer to values of 80% or greater to be “high,” values between 40% and 80% to be “moderate,” and values below 40% to be “low.”
- We consider  $p$ -values under 5% to be “significant.”

#### **4.7. 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. Unless noted otherwise, future

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<sup>10</sup> For our calculations, we assume full year policies written on average in the middle of the month uniformly over the year for estimation purposes only.

trends should apply beginning at the mid-point of the latest accident half-year, which is October 1, 2019 in this review.

A discussion of our selected trend rates for each coverage follows in Section 5.

#### **4.8. Sub-coverage Groupings**

With the exception of accident benefits, our loss trend regression analysis is performed for each coverage by combining all sub-coverages for that coverage.

In the case of accident benefits due to the numerous reforms to the different sub-coverages, we considered the manner in which to group the sub-coverages. Based on the nature of the sub-coverage, our visual inspection of the sub-coverage graphs<sup>11</sup> and the correlation of those sub-coverages, we chose to group the accident benefits sub-coverages as follows:

- Accident Benefits- Medical (kind of loss code<sup>12</sup>)
  - Visitation (83, 93)
  - Medical (31, 41, 61)
  - Dependent Care (84, 94)
  - Housekeeping (85, 95)
  - Examinations (86, 96)
- Accident Benefits- Rehabilitation including Attendant Care
  - Renovation (43, 63)
  - Other (45,65)
  - Attendant Care<sup>13</sup> (46,66)
  - Replacement (49, 87, 69, 97)
- Accident Benefits – Disability Income
  - Caregiver (48, 68)
  - Employed (34, 44, 80, 64, 90)
  - Student (81,91)
  - Non-Earner (82, 92)
- Accident Benefits- Remainder
  - Death (32, 42, 62)
  - Funeral (30, 40, 60)

The loss trend rate and reform factor analyses that we prepare and present in this report for accident benefits are based on the above four grouping. However, as we discuss more fully in Section 5.4, due to the Bill 91 reform which resulted in a merger of benefit limits for Medical and Rehabilitation including Attendant Care into a single combined limit, we also consider these two sub-coverages together. In

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<sup>11</sup> Graphs presented in Appendix G.

<sup>12</sup> Kind of loss codes presented in parenthesis as listed in the GISA Automobile Statistical Plan (ASP).

<sup>13</sup> The terms Attendant Care and Long-Term Care are used interchangeably.



addition, for ease of application of the accident benefits reform factors and loss trend rates that we present by sub-coverage, we provide a single accident benefits coverage<sup>14</sup> loss trend rate(s), and associated reform factor(s).

#### 4.9. Selected Trend Models

As presented in Appendix E, we review several different models for each coverage based on different time frames, inclusion or exclusion of reform (i.e., level change) parameters, inclusion or exclusion of a trend rate change parameter, and data exclusions.

Our selected model is based on our assessment of the best model through a wholistic view of the statistical tests, historical data (changes in patterns and spikes) and model parsimony.

In Section 5 that follows, we discuss our selected model and resulting statistical fit, but due to the many models that we consider, we do not discuss why each of the other models (as presented in Appendix E) were not selected as the best fit.

#### 4.10. COVID-19

Covid-19 “stay-at-home” orders effective in the first half of 2020 have resulted in a dramatic decline in accidents, as well as claimants missing treatments under SABS. As the “stay-at-home” orders are lifted and a phased reopening begins in the second half of 2020, we expect the claims experience to rise from that of the 2020-1 level, but continue to be lower than would otherwise be expected until an effective treatment and/or vaccine is available.

**This trend study is based on pre-Covid-19 industry data through to December 31, 2019. The trend rates that we present in this report are intended to be applicable to rate applications that will be effective once there is a return to traffic levels similar to those before Covid-19 (i.e., post effective treatment and/or vaccine).**

A temporary adjustment to the assumptions underlying a rate indication may be appropriate for rate applications with effective dates before a return to pre-Covid-19 traffic levels.

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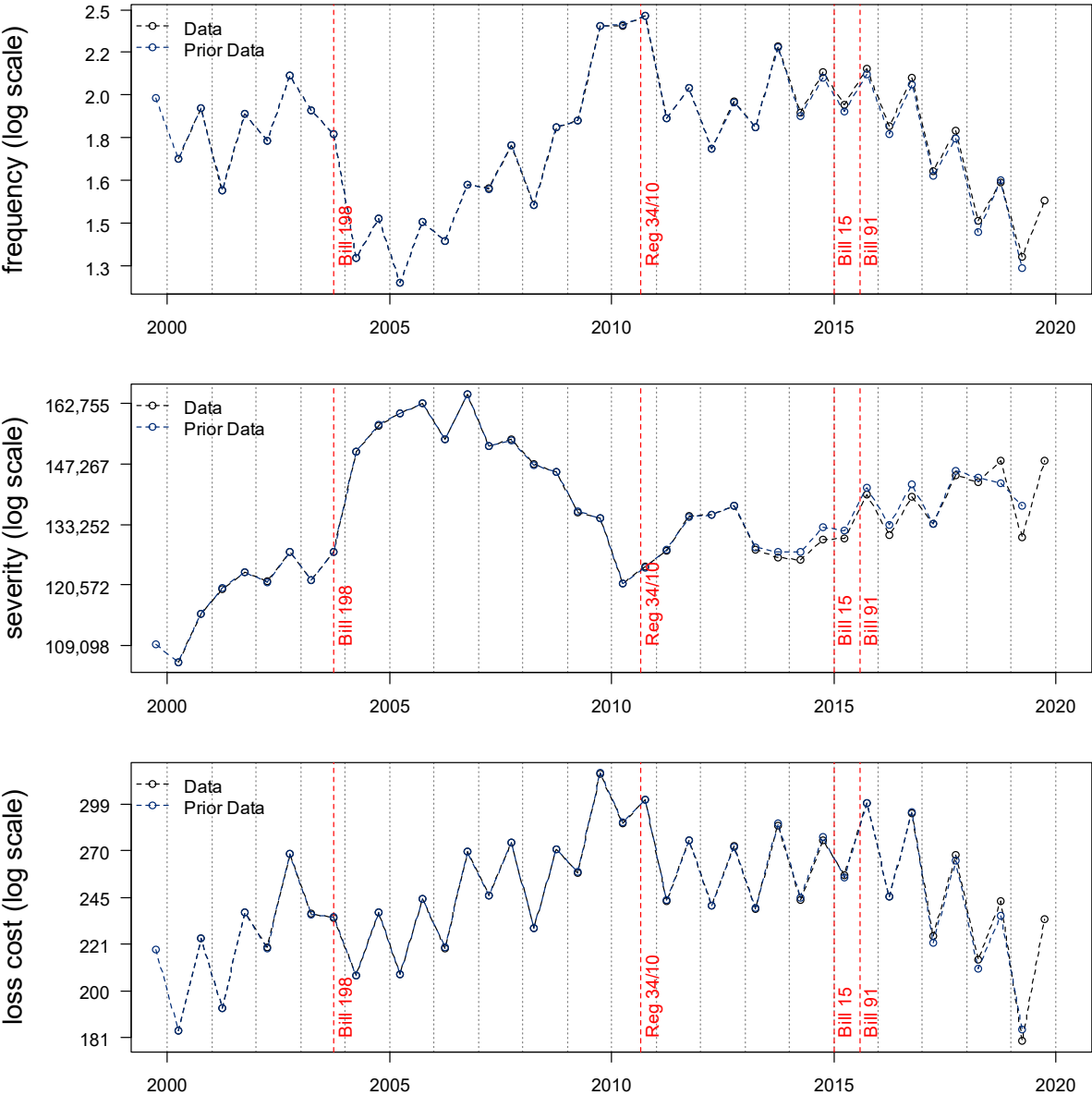
<sup>14</sup> Quebec Excess (i.e., kind of loss code 37) due to its limited and immaterial volume is excluded.

# 5. OLIVER WYMAN SELECTED TREND RATES

## 5.1. Bodily Injury

In Figure 1, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 1: Observed Bodily Injury Loss Cost Experience



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

- Loss cost had exhibited a relatively flat trend following the September 2010 reform, Reg 34/10. This changed to a decreasing pattern with the introduction of Bills 15 and 91 in 2015/2016.
- Severity has exhibited a generally upward trend since Reg 34/10.
- Frequency has generally followed a similar pattern to loss cost with more variability. That is, a relatively flat trend between 2010 and 2015/2016, and decreasing thereafter.

Amongst other changes, Bill 15/91 reforms introduced lower pre-judgment interest rates on January 1, 2015, and higher deductibles on August 1, 2015, as well as a shift in costs from accident benefits to bodily injury for some claimants due to the reduced standard accident benefit levels for policies effective beginning June 1, 2016. The impact of these (possibly offsetting) reform changes on severity is not statistically discernable<sup>15</sup>.

We note that Bills 15/91 did not include explicit changes to the bodily injury product that would definitively explain the observed change in frequency trend to a steep declining pattern since 2015/2016. However, we note that Bill 15 included a change to the DRS effective April 1, 2016 that ended access to courts for accident benefits disputes. It is plausible that fewer bodily injury cases are being pursued since accident benefits claimants no longer have access to the courts. For example, under the prior DRS, claimants may have combined their accident benefits and bodily injury claims and consulted legal counsel with intent to go to court for settlement. While the DRS change may or may not have contributed to the steep decline, understanding of causality is not required to measure trend rates.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from those prior periods under different reforms, we begin our review of loss trend models beginning 2011-1. The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, level change reform parameters at January 1, 2015, August 1, 2015 and June 1, 2016 dates<sup>16</sup>, and change in trend parameter at April 1, 2016 are presented in Appendix E. We present estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2019-2, and includes seasonality ( $p = 0.000$ ), and a change in trend rate parameter beginning April 1, 2016 ( $p = 0.000$ ). The implied annual trend rates associated from our fitted frequency model is +0.0% up to April 1, 2016 and -8.5% thereafter. We tested a model that included a time parameter and we found that parameter to not be significant ( $p = 0.057$ ). The adjusted R-squared of our proposed frequency model is 0.916.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-2, and includes time ( $p = 0.007$ ), and seasonality ( $p = 0.020$ ). As noted above, we are unable to discern a measurable reform impact due to the statistically insignificant  $p$ -values. The implied annual trend rate associated with our fitted severity model is +1.1%. The adjusted R-squared of our proposed severity model is 0.490. The lower R-squared value results from the variability of the data points for 2015 and prior. The severity

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<sup>15</sup> The  $p$ -value for the reform parameter(s) shift in severity was insignificant.

<sup>16</sup> Our statistical tests do not show a level change parameter with a significant  $p$ -value at January 1, 2015 or August 1, 2015; or beginning for policies effective June 1, 2016.

model appears to explain a much higher percentage of the movements in the data for 2015 and subsequent.

In Figure 2, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.1%<sup>17</sup> up to April 1, 2016 and -7.5%<sup>18</sup> thereafter. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.897.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models, with an adjusted R-squared of 0.910. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

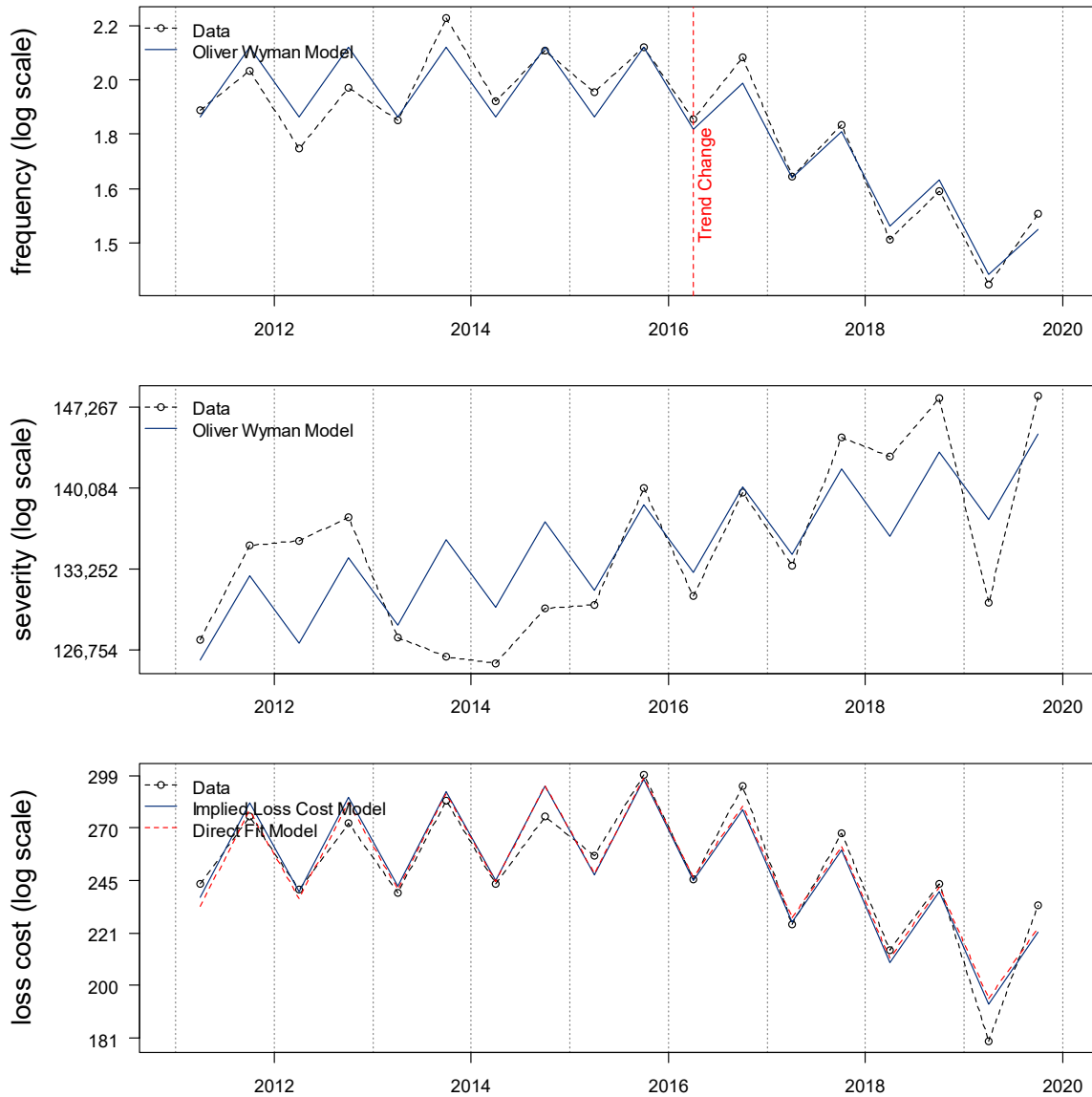
As a result, we select past and future loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is +1.1% up to April 1, 2016 and -7.5% thereafter. Our selected future loss cost trend is -7.5%.

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<sup>17</sup>  $=(1 + 0.0\%) * (1 + 1.1\%) - 1$

<sup>18</sup>  $=(1 - 8.5\%) * (1 + 1.1\%) - 1$

**Figure 2: Bodily Injury - Fitted Frequency, Severity and Loss Cost**



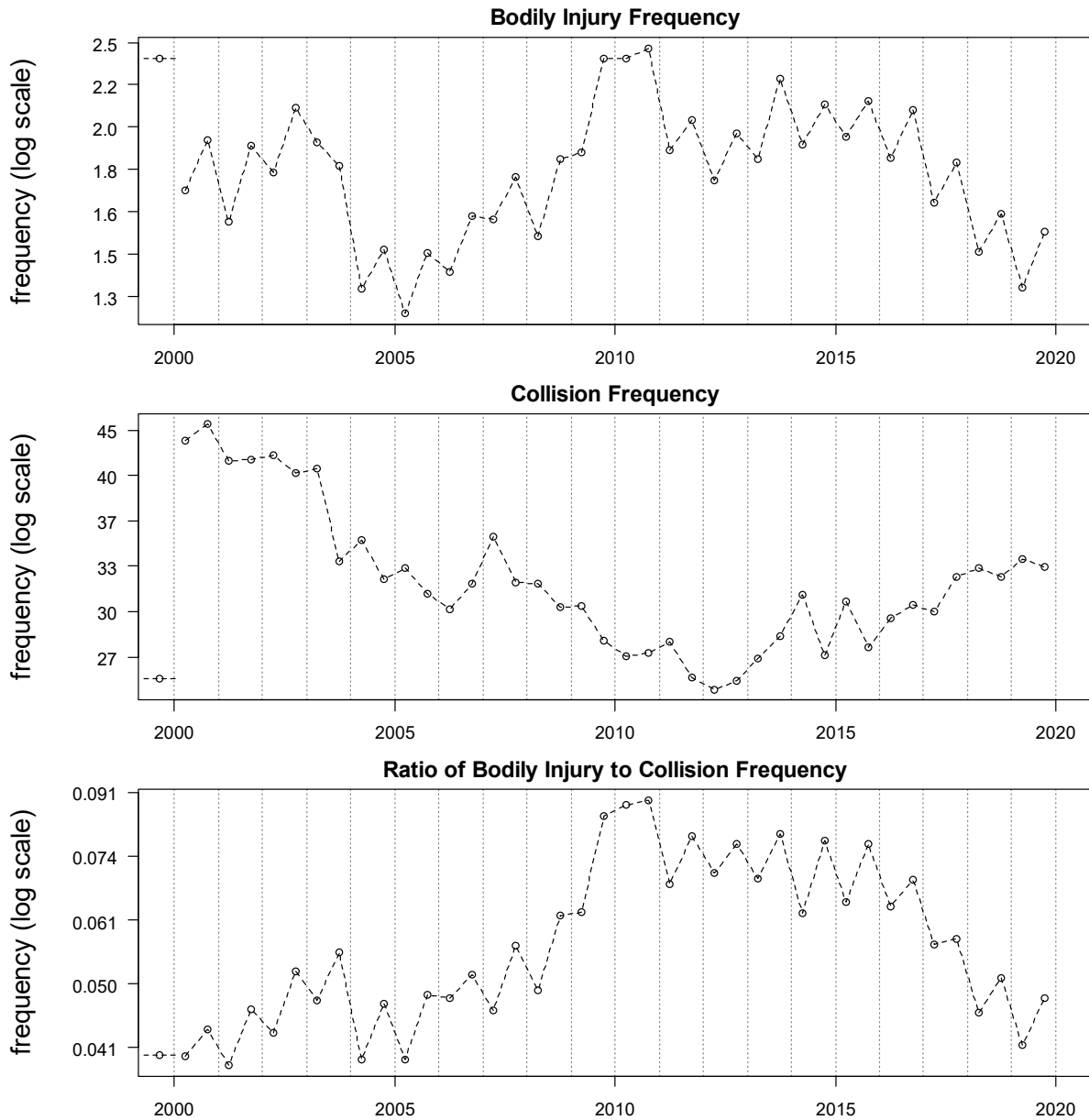
In response to our preliminary report, we received multiple comments stating that a large negative frequency trend is unsustainable into the distant future, and that the negative frequency trend is not feasible in perpetuity. Although we do not disagree with these statements in principle, we do not find sufficient evidence to support a different future frequency trend rate. We would also like to stress that we are not projecting a negative frequency trend rate in perpetuity, but instead projecting a negative frequency trend rate into the near future applicable to upcoming rate programs.

Comments suggested a future negative frequency trend is not prudent and judgment should be used to select a higher (less negative) value. We present the model which we believe best fits the experience and would only alter the implied future trend rate if there is sufficient evidence to do so. In this case, we find the evidence presented to us in response to our preliminary report to be speculative.

We have made our selections based on the data available as of December 31, 2019 and will continue to update and re-evaluate our viewpoint as new data becomes available.

One comment, which we find requires further review, relates to the possible correlation between the bodily injury and collision frequency data. In Figure 3, we present a comparison between the observed bodily injury and collision experience. Although these two coverages being correlated may be intuitive, we find the historical experience does not generally support this proposition. Over several historical time periods, we observe significantly different frequency patterns where the collision and bodily injury patterns are moving in opposite directions. We measure a slightly negative correlation coefficient of  $-0.262$ , meaning there is little, if any correlation between the frequency levels of these two coverages. Therefore, contrary to the comments received, we find collision frequency trend is not a meaningful predictor of a change in the bodily injury frequency trend rate.

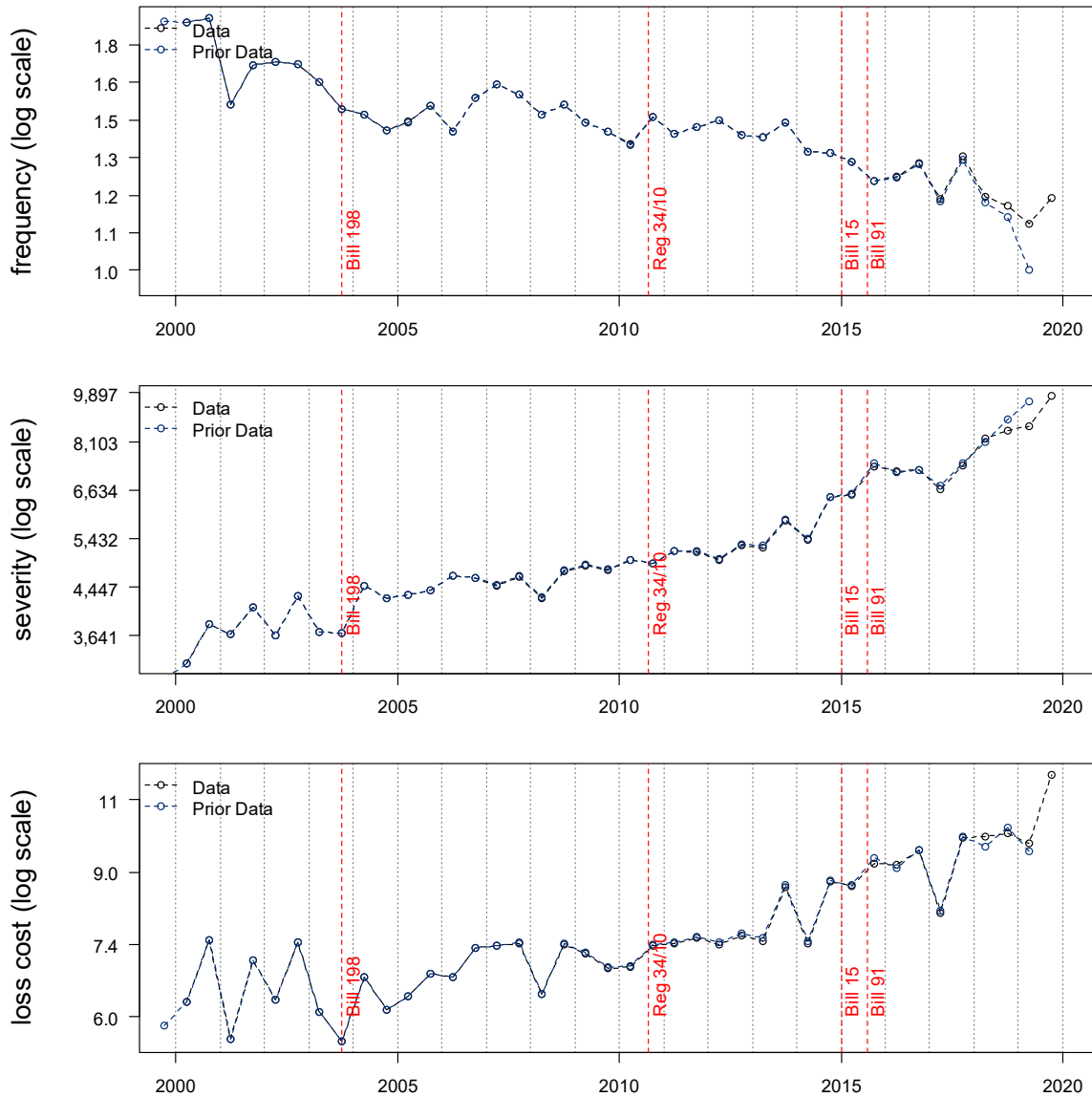
**Figure 3: Bodily Injury and Collision Frequency Correlation**



## 5.2. Property Damage

In Figure 4, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report. We observe the estimate of ultimate claim counts for 2019-1 has increased, which causes an increase in frequency and decrease in severity.

Figure 4: Observed Property Damage Loss Cost Experience



A review of the historical data points (as presented in Figure 4) shows that subject to variability:

- Loss cost had exhibited a relatively flat trend between 2007 and 2012, with the exception of a downward spike in 2008-1. After 2012, we observe increased variability and a generally upward trend, with the exception of a downward spike in 2017-1 and an apparent (but yet to mature) spike in 2019-2.
- Severity has generally exhibited a small upward trend, which appears to change to a steeper increasing trend since the 2015/2016 reforms.
- Frequency has generally been decreasing, with more recent data exhibiting a steeper decrease until 2019-1.



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, and a change in trend parameter at January 1, 2013 are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.

Given the data volatility prior to 2007-1, we begin our review of models beginning at 2007-1.

We fit a frequency model to all accident half-years between 2007-1 and 2019-2, and only include time ( $p = 0.000$ ). The implied annual trend rates associated with our fitted frequency model is  $-2.3\%$ . The adjusted R-squared is 0.842. In comparison to our prior review, we no longer exclude the 2019-1 observation from our fit as the underlying ultimate claim count estimate has been revised and no longer appears to be an outlier.

We fit a severity model to all accident half-years between 2007-1 and 2019-2, and include time ( $p = 0.000$ ), and a change in trend parameter at January 1, 2013 ( $p = 0.000$ ). The implied annual trend rate associated with our fitted severity model is  $+2.9\%$  before January 1, 2013 and  $+8.3\%$  thereafter. The adjusted R-squared of our proposed severity model is 0.956.

In Figure 5, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our fitted models. The annual loss cost trend rate implied by the combined frequency and severity models is  $+0.5\%$ <sup>19</sup> before January 1, 2013 and  $+5.8\%$ <sup>20</sup> thereafter. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.821.

To assess reasonableness, we consider a model fit to the observed loss costs directly. Due to the volatility in loss costs over 2007-1 to 2008-2, we fit a loss cost model to all accident half-years between 2009-1<sup>21</sup> and 2019-2, and include time ( $p = 0.000$ ), and seasonality ( $p = 0.018$ ). The implied annual trend rate associated with our fitted loss cost model is  $+4.2\%$  with adjusted R-squared of 0.866. The measured trend increases to  $+4.4\%$  when excluding the 2017-1 low point, and the adjusted R-squared increases to 0.908. We do not find the parameter for a change in trend at January 1, 2013 to be significant in our loss cost model ( $p = 0.100$ ).

We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate of  $+4.2\%$ , but a significantly higher adjusted R-squared and appears to fit the data better than the implied loss cost model.

We select the direct loss cost model, with a  $+4.2\%$  annual trend rate.

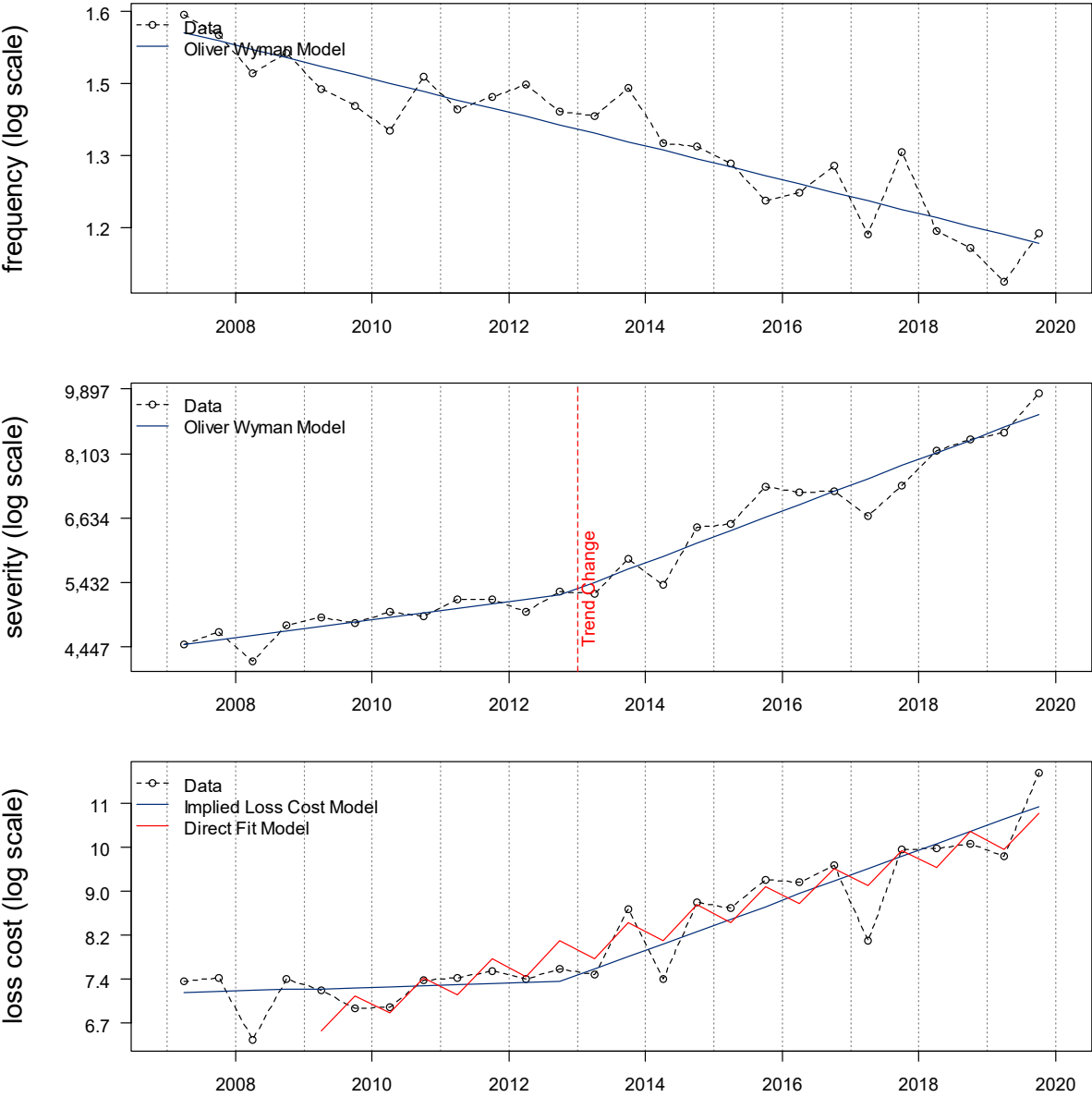
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<sup>19</sup>  $= (1 - 2.3\%) * (1 + 2.9\%) - 1$

<sup>20</sup>  $= (1 - 2.3\%) * (1 + 8.3\%) - 1$

<sup>21</sup> The loss cost adjusted R-squared improves starting at 2009-1, rather than 2007-1.

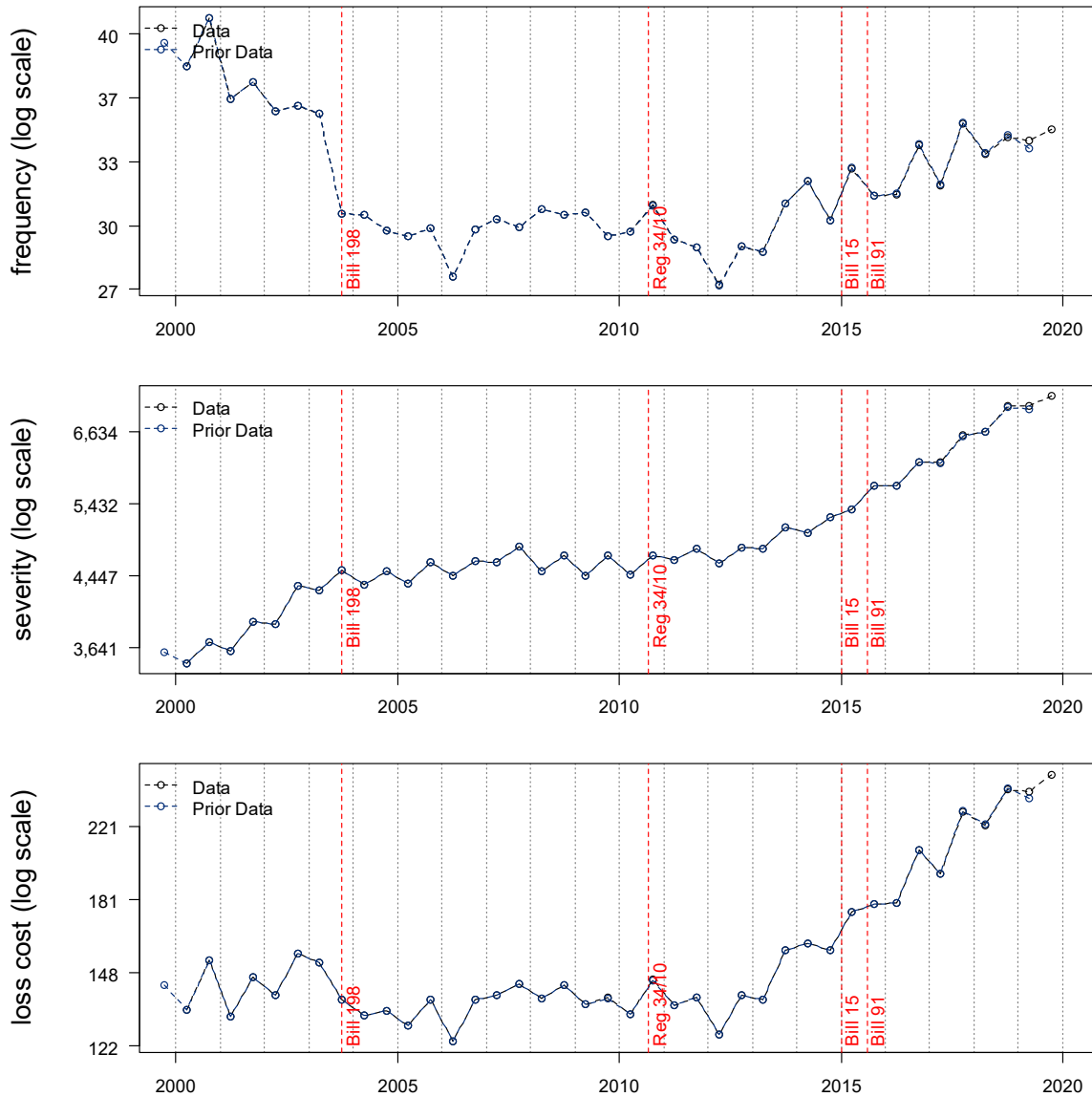
Figure 5: Property Damage - Fitted Frequency, Severity and Loss Cost



5.3. Direct Compensation Property Damage

In Figure 6, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 6: Observed Direct Compensation Property Damage Loss Cost Experience



A review of the historical data points (as presented in Figure 6) shows that subject to variability:

- Loss cost has exhibited a relatively flat trend over 2004 to 2012, then an increasing trend thereafter.
- Severity has exhibited a modestly increasing trend before 2013, and a steeper trend thereafter.
- Frequency has exhibited an increasing trend since 2013 and is subject to more variability than severity.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter, and a change in trend parameter at January 1, 2013 are presented in Appendix E.

We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2004-1 and 2019-2, and only includes a trend parameter after January 1, 2013 ( $p = 0.000$ ). The implied annual trend rates associated with our fitted frequency model is 0.0% before January 1, 2013 and +2.5% thereafter. The adjusted R-squared of our proposed frequency model is 0.747.

Our selected severity model is fit to all accident half-years between 2004-1 and 2019-2, and includes time ( $p = 0.000$ ) seasonality ( $p = 0.000$ ), and a change in trend parameter at January 1, 2013 ( $p = 0.000$ ). The implied annual trend rate associated with our fitted severity model is +0.5% before January 1, 2013 and +6.6% thereafter. The adjusted R-squared of our proposed severity model is 0.990.

In Figure 7, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +0.5% before January 1, 2013 and +9.2%<sup>22</sup> thereafter. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.970.

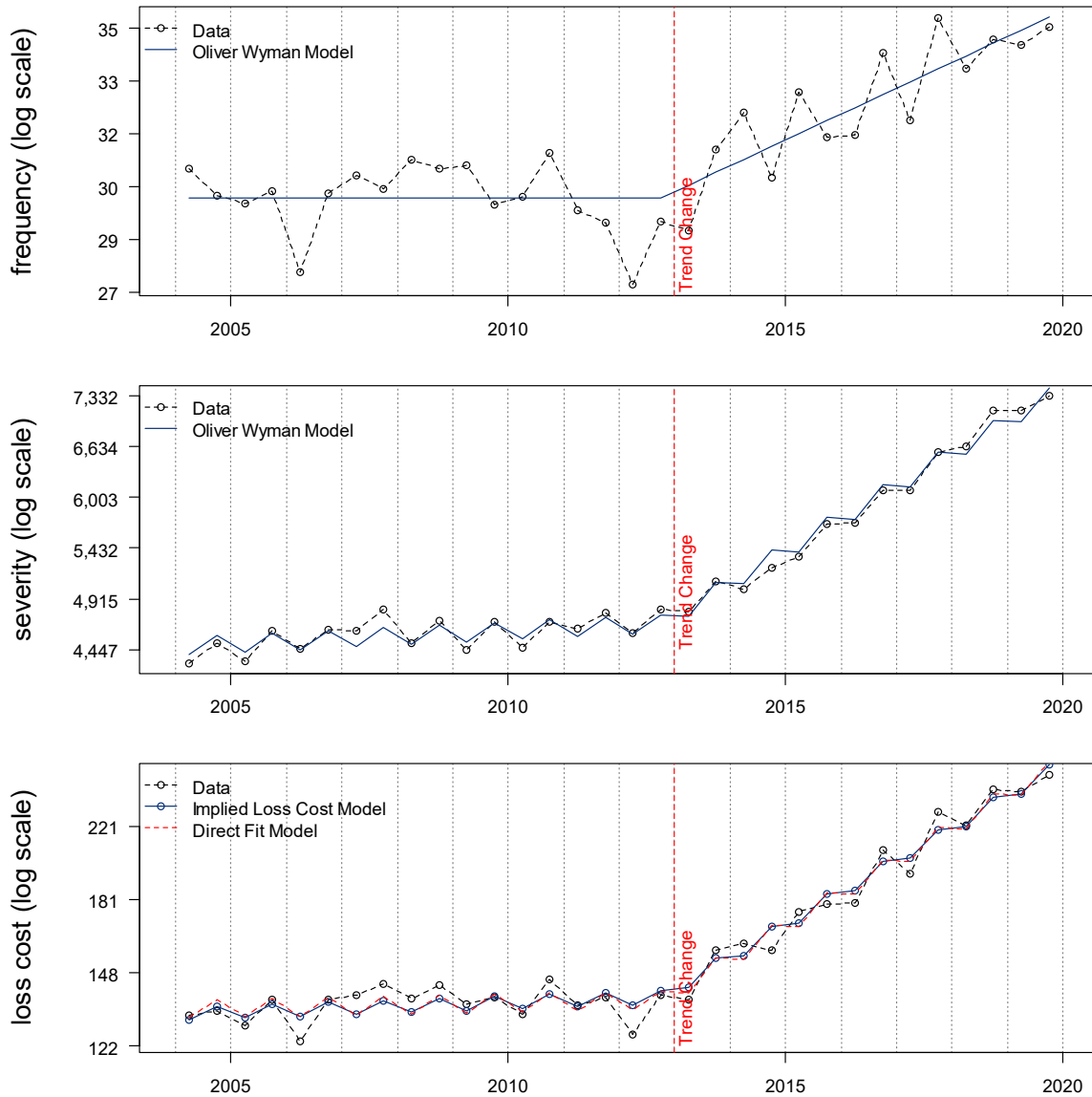
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past and future loss cost trends based on our selected frequency and severity models. Our selected past loss cost trend is +0.5% prior to January 1, 2013 and +9.2% thereafter. Our selected future loss cost trend is +9.2%.

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<sup>22</sup>  $(1 + 2.5\%) * (1 + 6.6\%) - 1$

**Figure 7: Direct Compensation Property Damage - Fitted Frequency, Severity and Loss Cost**



## 5.4. Accident Benefits

We present our analysis of the accident benefits sub-coverages below.

### Accident Benefits – Total Medical and Rehabilitation including Attendant Care

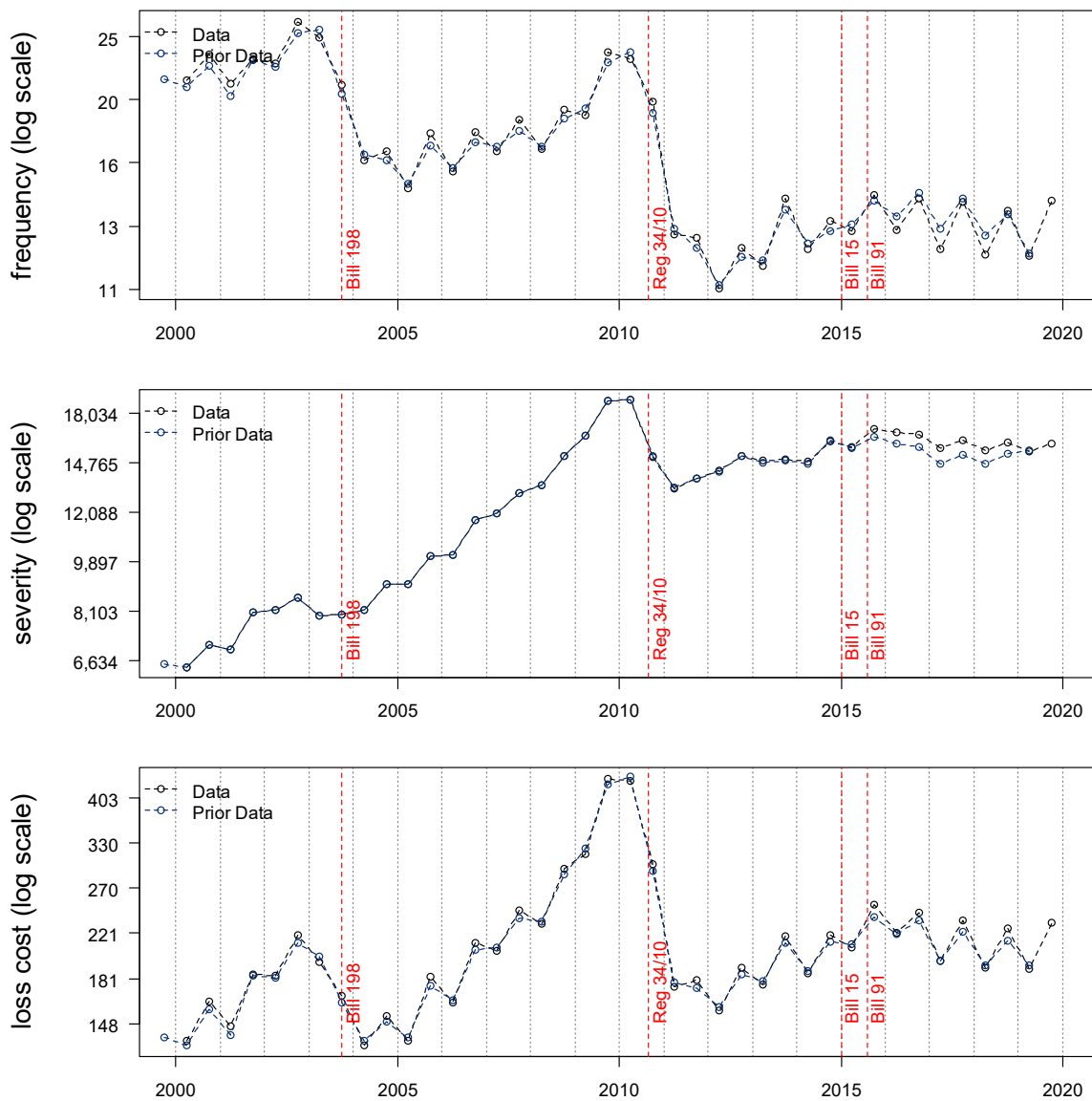
In this section we discuss (1) Total Medical, (2) Total Rehabilitation including Attendant Care and (3) Total Medical and Rehabilitation including Attendant Care. With the Bill 91 change to a combined limit rather than separate limits, we find it appropriate to consider the statistical results both on a separate and combined basis. As we discuss more fully below, our selected loss trend rate is based on the combined Total Medical and Rehabilitation including Attendant Care basis.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period of Reg 34/10 and prior, we begin our review of loss trend models at 2011-1.

### Accident Benefits – Total Medical

In Figure 8, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 8: Accident Benefits Total Medical - Observed Frequency, Severity and Loss Cost**



A review of the historical data points (as presented in Figure 8) shows that subject to variability:

- Loss cost had exhibited an increasing trend following the September 2010 reform, Reg 34/10. This changed to a slightly decreasing pattern with the introduction of Bills 15 and 91 in 2015/2016.
- Severity has exhibited a generally upward trend beginning with the 2010 reform, followed by a flat to slightly decreasing pattern after the 2015/2016 reforms.
- Frequency has generally followed a similar pattern to loss cost. That is, an increasing pattern between 2010 and the 2015/2016 reforms, and slightly decreasing thereafter.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, and reform scalar and change in trend parameters<sup>23</sup> coincident with the June 1, 2016 implementation date are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2011-2<sup>24</sup> and 2019-2, and includes time ( $p = 0.000$ ), seasonality ( $p = 0.000$ ), and a change in trend rate parameter beginning June 1, 2016 ( $p = 0.004$ ). The implied annual trend rates associated with our fitted frequency model is +3.3%<sup>25</sup> up to June 1, 2016 and -2.5% thereafter once the reforms were fully implemented. The adjusted R-squared of our proposed frequency model is 0.814.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-2, and includes time ( $p = 0.000$ ), seasonality ( $p = 0.005$ ), a reform scalar parameter beginning June 1, 2016 ( $p = 0.005$ ), and a reform change in trend rate parameter beginning June 1, 2016 ( $p = 0.001$ ). The implied annual trend rate associated with our fitted severity model is +4.3% up to June 1, 2016 and 0.0% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 7.8% decrease in severity. The adjusted R-squared of our proposed severity model is 0.918.

In summary<sup>26</sup>, we find the accident benefit reforms effective for policies issues after June 1, 2016 resulted in:

- a decrease to the frequency trend rate, from +3.3% before the reforms to a -2.5% trend after the reforms were fully in effect.
- a decrease in the severity level of 7.8% once the reforms were fully in effect, and a change to the severity trend rate, from +4.3% before the reforms to a flat (0.0%) severity trend after the reforms were fully in effect.

In Figure 9, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend

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<sup>23</sup> These reform parameters assign weights of approximately 1%, 33% 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

<sup>24</sup> We begin at 2011-2, as 2011-1 appears to be an unusual high point.

<sup>25</sup> In Appendix E, this value is displayed as 3.35% to two decimal places but rounds to 3.3% when only displaying one decimal place.

<sup>26</sup> Refer to Appendix F for details on the phase-in.

rate implied by the combined frequency and severity models is +7.7%<sup>27</sup> up to June 1, 2016 and –2.5%<sup>28</sup> thereafter. The modelled scalar parameter for the reforms that began June 1, 2016 corresponds to a 7.8% decrease in loss cost. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.841.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models.

We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, but a significantly higher adjusted R-squared (0.955) and appears to fit the data better than the implied loss cost model.

We select the direct loss cost model, with an implied annual loss cost trend rate of +8.5% up to June 1, 2016 and 0.5% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 16.1% decrease in loss cost.

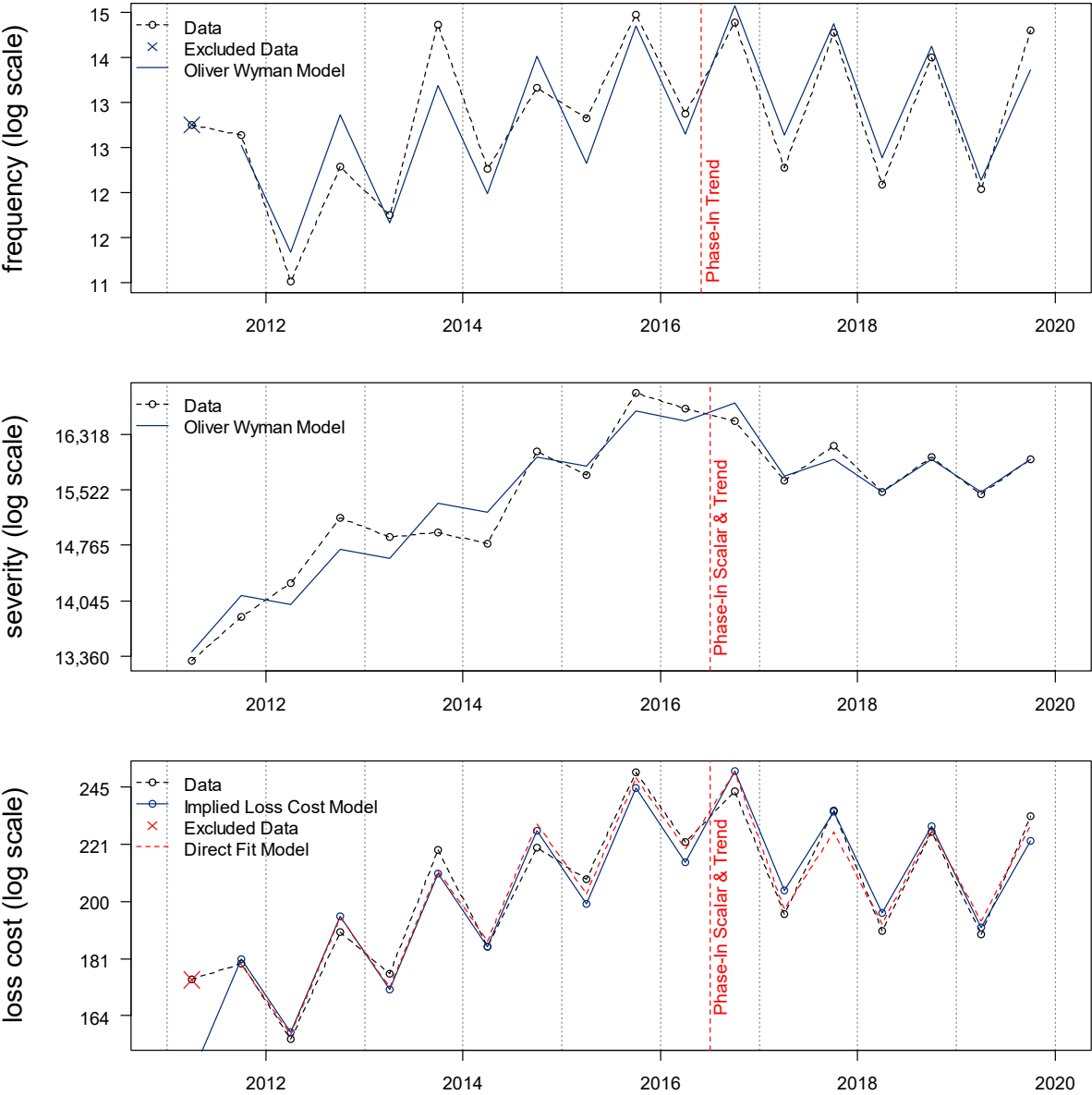
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<sup>27</sup>  $=(1 + 3.3\%) * (1 + 4.3\%) - 1$

<sup>28</sup>  $=(1 - 2.5\%) * (1 + 0.0\%) - 1$



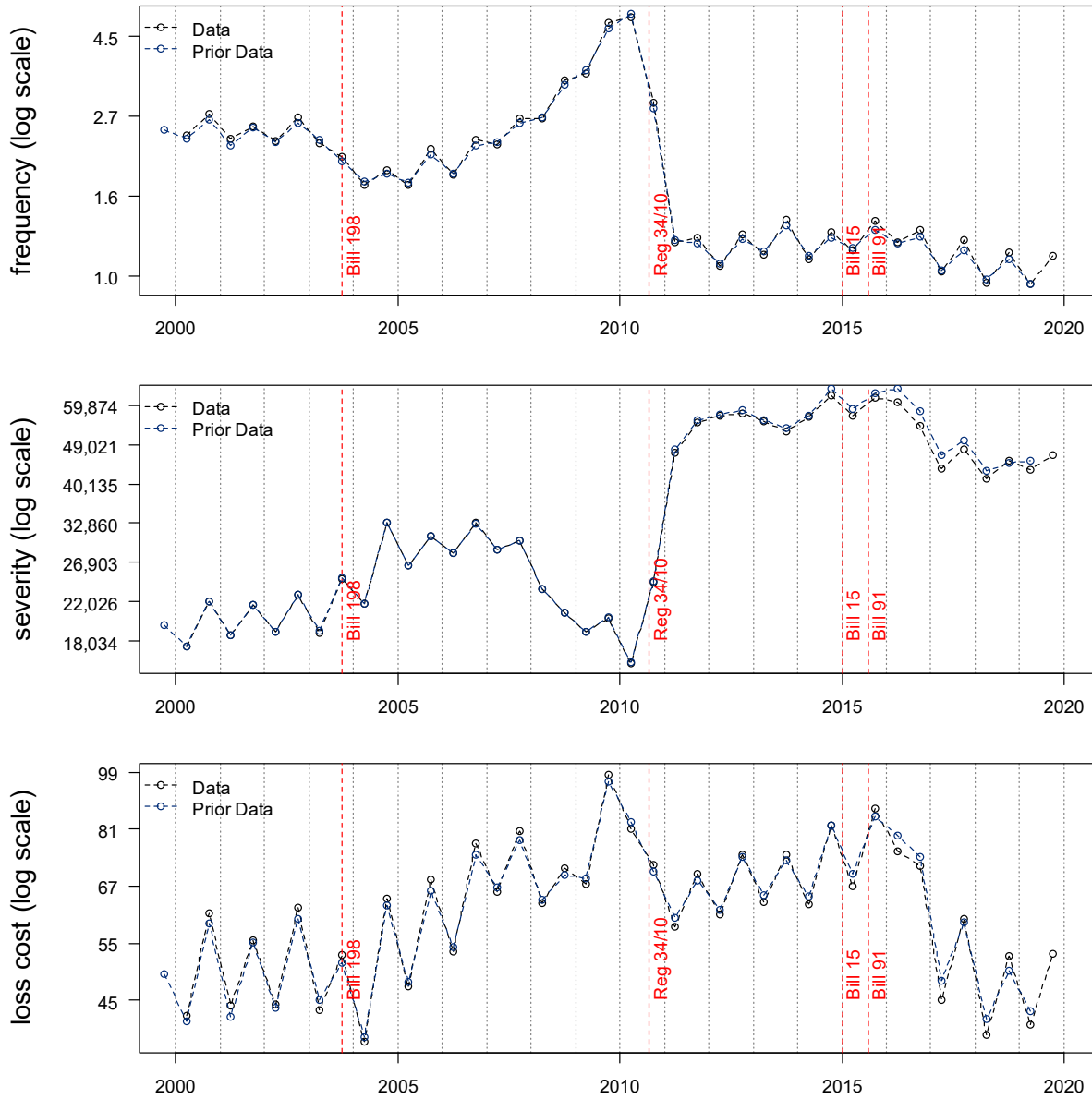
**Figure 9: Accident Benefits Total Medical - Fitted Frequency, Severity and Loss Cost**



**Accident Benefits – Total Rehabilitation including Attendant Care (AC)**

In Figure 10, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 10: Accident Benefits Total Rehabilitation including Attendant Care - Observed Frequency, Severity and Loss Cost**



A review of the historical data points (as presented in Figure 10) shows that subject to variability:

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by additional variability after the 2015/2016 reforms and a large decrease in 2017.
- Severity has exhibited a generally upward trend between 2011 and 2016, followed by a large decrease in 2017 and a relatively flat pattern since.
- Frequency exhibited a relatively flat pattern after 2010 and may have begun decreasing after the introduction of the 2015/2016 reforms.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, phased-in reform scalar and change in trend parameters<sup>29</sup> coincident with the June 1, 2016 implementation date are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature period.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2019-2, and includes seasonality ( $p = 0.000$ ), and a change in trend rate parameter beginning June 1, 2016 ( $p = 0.000$ ). The implied annual trend rates associated with our fitted frequency model is +0.0% up to June 1, 2016 and -6.8% once the reforms are fully implemented. The adjusted R-squared of our proposed frequency model is 0.817.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-2, and includes time ( $p = 0.005$ ), and a scalar parameter beginning June 1, 2016 ( $p = 0.000$ ). The implied annual trend rate associated with our fitted severity model is +3.4%. The modelled scalar parameter at June 1, 2016 corresponds to a 33.6% decrease in severity. The adjusted R-squared of our proposed severity model is 0.812.

In summary<sup>30</sup>, we find the accident benefit reforms effective for policies issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +0.0% before the reforms to -6.8% after the reform were fully in effect.
- a decrease in the severity level of 33.6% once the reforms were fully in effect, with the severity trend rate remaining unchanged at +3.4%.

In Figure 11, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models.

The annual loss cost trend rate implied by the combined frequency and severity models is +3.4% before June 1, 2016 and -3.6%<sup>31</sup> once the reforms are fully implemented. The modelled phased-in scalar parameter at June 1, 2016 corresponds to 33.6% decreases in loss cost. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.924.

To assess reasonableness, we fit a model to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. However, this model results in a change in trend parameter that is not significant ( $p = 0.051$ ), and therefore we remove it from the model. The model fit to loss costs directly, not including a reform change in trend parameter, results in a slightly higher trend rate, but a higher adjusted R-squared (0.937) and appears to fit the data better than the implied loss cost model.

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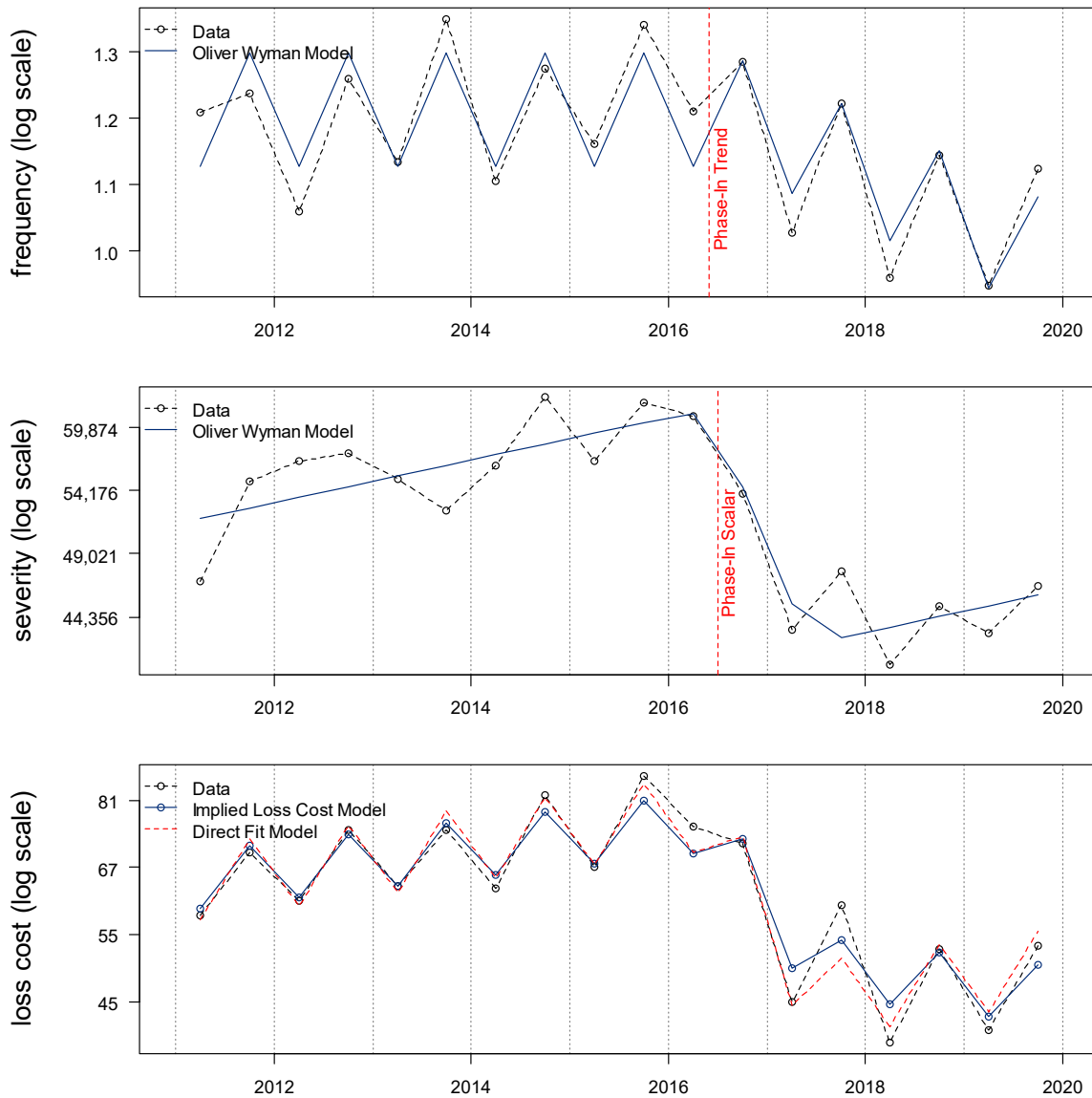
<sup>29</sup> These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

<sup>30</sup> Refer to Appendix F for details on the phase-in.

<sup>31</sup>  $= (1 + 3.4\%) * (1 - 6.8\%) - 1$  (may not exactly match due to rounding)

We select the direct loss cost model, with an implied annual loss cost trend rate of +4.2% for the entire experience period. The modelled scalar parameter at June 1, 2016 corresponds to a 45.4% decrease in loss cost.

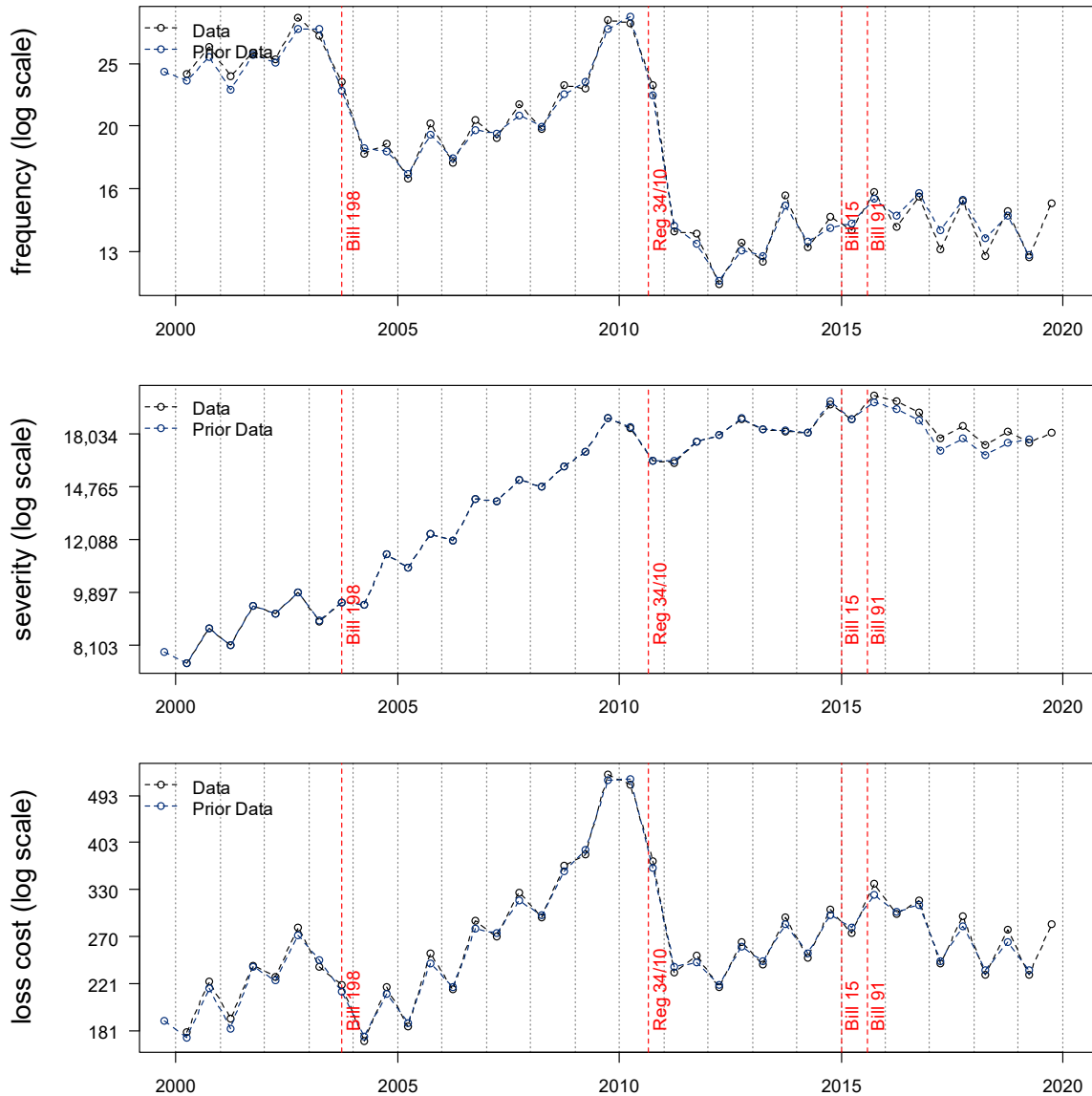
**Figure 11: Accident Benefits Total Rehabilitation including Attendant Care - Fitted Frequency, Severity and Loss Cost**



**Accident Benefits – Total Medical and Rehabilitation including Attendant Care**

In Figure 12, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 12: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Observed Frequency, Severity and Loss Cost**



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

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by additional variability after the 2015/2016 reforms with a decreasing pattern, including a large decrease in 2017.
- Severity has exhibited a generally upward trend between 2010 and 2016, followed by a decrease in 2017 and a relatively flat to slightly decreasing pattern since.
- Frequency exhibited an increasing trend after 2010 and may have begun decreasing after the introduction of the 2015/2016 reforms.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, and reform scalar and change in trend parameters<sup>32</sup> coincident with the June 1, 2016 implementation date are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2011-2<sup>33</sup> and 2019-2, and includes time ( $p = 0.000$ ), seasonality ( $p = 0.000$ ), and a change in trend rate parameter beginning June 1, 2016 ( $p = 0.003$ ). The implied annual trend rates associated with our fitted frequency model is +3.2% up to June 1, 2016 and -2.9% thereafter once the reforms were fully implemented. The adjusted R-squared of our proposed frequency model is 0.815.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-2, and includes time ( $p = 0.000$ ), seasonality ( $p = 0.006$ ), a reform scalar parameter beginning June 1, 2016 ( $p = 0.001$ ), and a change in trend rate parameter beginning June 1, 2016 ( $p = 0.024$ ). The implied annual trend rates associated with our fitted severity model is +3.8% up to June 1, 2016 and 0.0% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 14.6% decrease in severity. The adjusted R-squared of our proposed severity model is 0.816.

In summary<sup>34</sup>, we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +3.2% before the reforms to -2.9% after the reforms were fully in effect.
- a decrease in the severity level of 14.6% once the reforms were fully in effect, and a change to the severity trend rate, from +3.8% before the reforms to flat after the reforms were fully in effect.

In Figure 13, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +7.1%<sup>35</sup> up to June 1, 2016 and -2.9%<sup>36</sup> thereafter. The modelled scalar parameter for the reforms that began June 1, 2016 corresponds to a 14.6% decrease in loss cost. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.854.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, but a significantly higher adjusted R-squared (0.954) and appears to fit the data better than the implied loss cost model.

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<sup>32</sup> These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

<sup>33</sup> 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

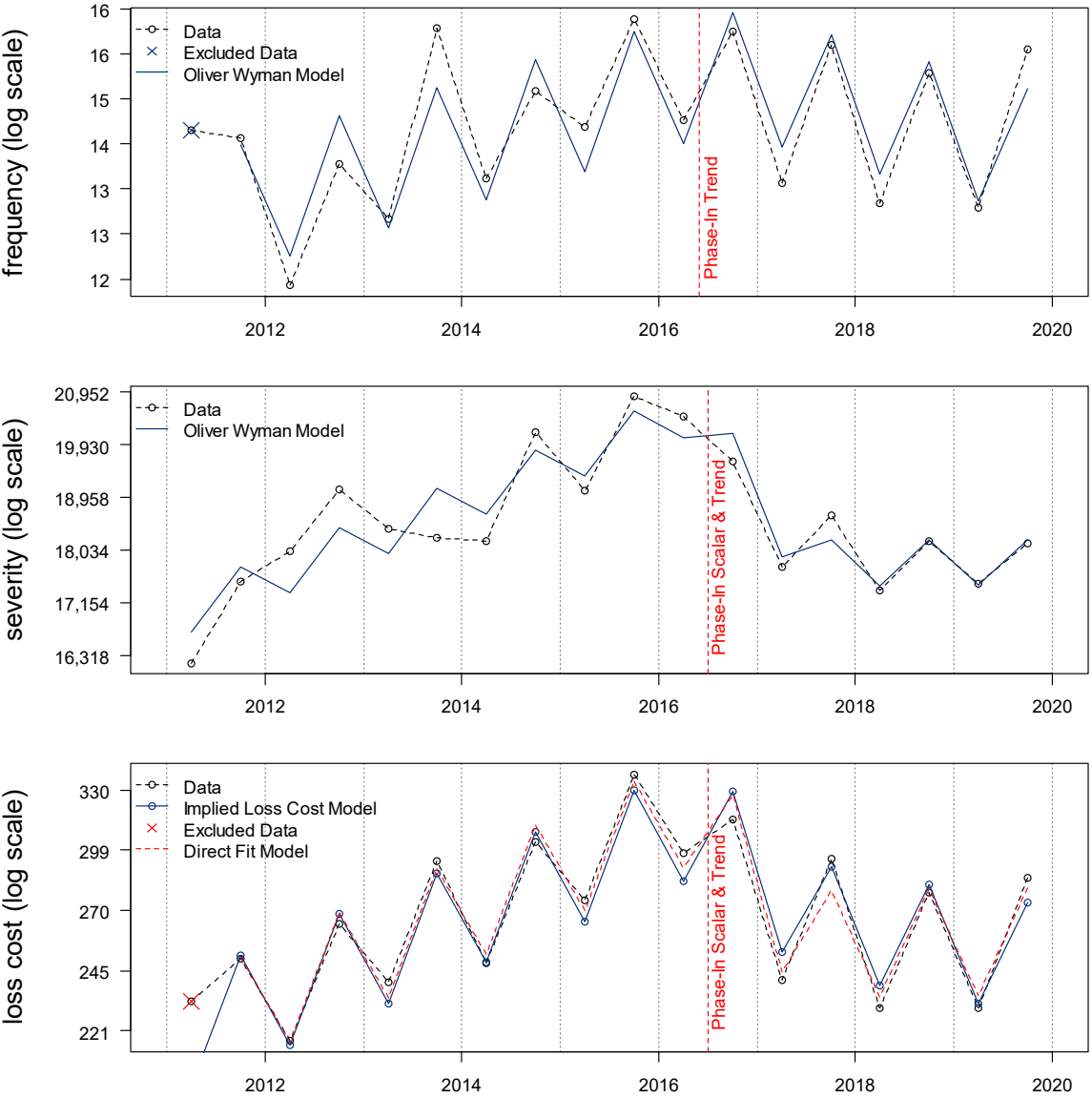
<sup>34</sup> Refer to Appendix F for details on the phase-in.

<sup>35</sup>  $= (1 + 3.2\%) * (1 + 3.8\%) - 1$

<sup>36</sup>  $= (1 - 2.9\%) * (1 + 0.0\%) - 1$

We select the direct loss cost model, with an implied annual loss cost trend rate of +7.6% up to June 1, 2016 and 0.2% thereafter once the reforms were fully implemented. The modelled scalar parameter at June 1, 2016 corresponds to a 22.2% decrease in loss cost.

**Figure 13: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Fitted Frequency, Severity and Loss Cost**



We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half-year in Table 15.

**Table 15: Accident Benefits Total Medical & Rehabilitation including Attendant Care – Semi-Annual Loss Cost Trend and Reform Factors**

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 4/1/2019	Scalar Reform Factor
2015-01	3.7%	1.116	0.778
2015-02	3.7%	1.076	0.778
2016-01	2.5%	1.038	0.780
2016-02	0.7%	1.013	0.846
2017-01	0.1%	1.005	0.957
2017-02	0.1%	1.004	1.000
2018-01	0.1%	1.003	1.000
2018-02	0.1%	1.002	1.000
2019-01	0.1%	1.001	1.000
2019-02		1.000	1.000

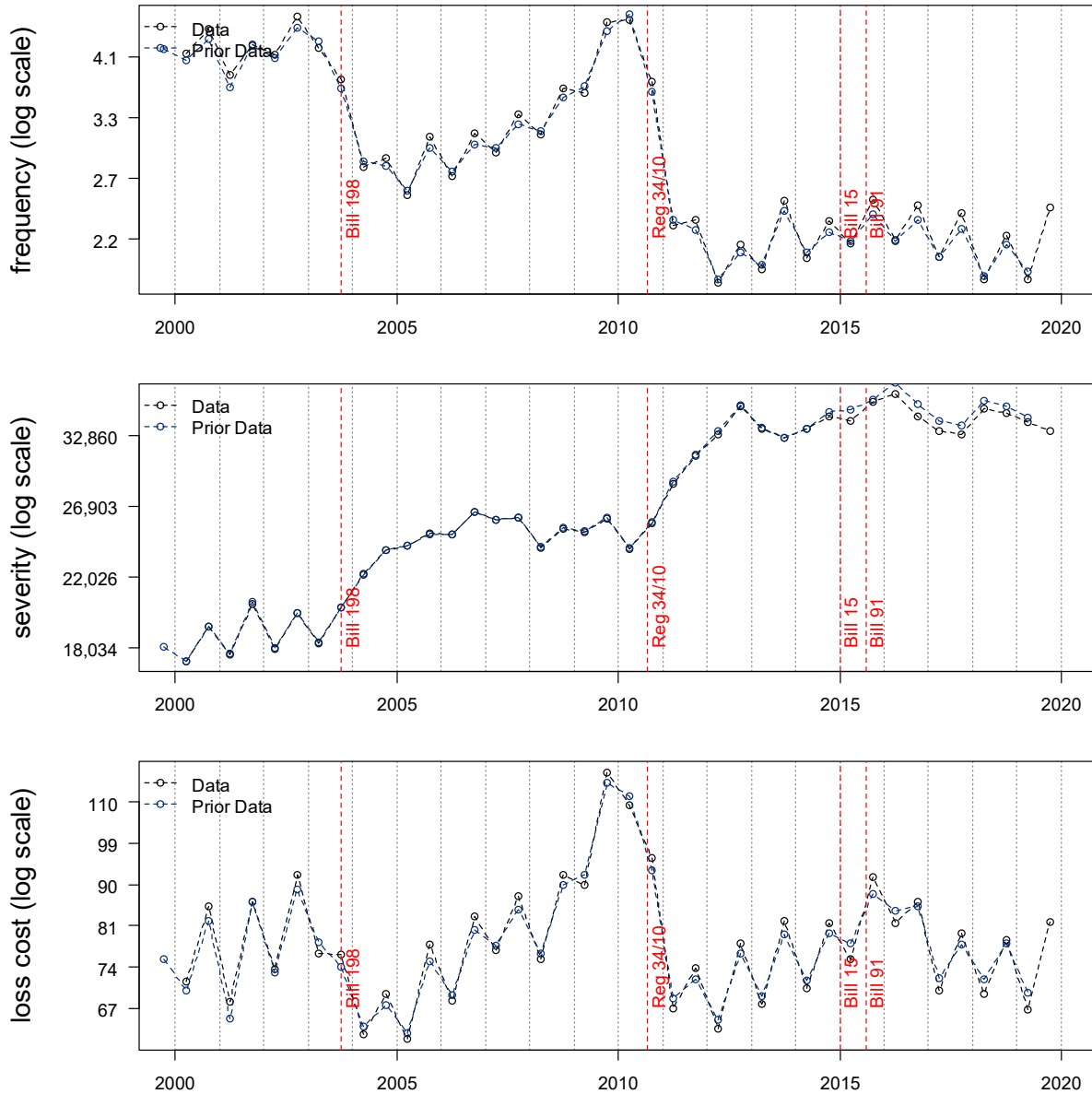
Given the statistical fit of the combined medical and rehabilitation models with a single reform shift parameter, compared to the individual medical and rehabilitation models, we based our selection on the combined basis using loss cost directly.

**Accident Benefits – Total Disability Income**

In Figure 14, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.



Figure 14: Accident Benefits Total Disability Income - Observed Frequency, Severity and Loss Cost



A review of the historical data points (as presented in Figure 14) shows that subject to variability:

- Loss cost exhibited an increasing trend following the September 2010 reform, followed by a decrease and flat trend rate after the 2015/2016 reforms.
- Severity has exhibited a generally upward trend between 2010 and 2016, followed by a decrease in 2017 and a relatively flat pattern.
- Frequency exhibited a relatively flat pattern after 2010 and may have begun decreasing after the introduction of the 2015/2016 reforms.

Due to the impact of the reforms prior to Reg 34/10 on our regression model design, as well as the relevance of those findings from the period of Reg 34/10 and prior, we begin our review of loss trend models at 2011-1. The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter, and reform scalar and change in trend parameters<sup>37</sup> coincident with the June 1, 2016 implementation date are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2012-1<sup>38</sup> and 2019-2, and includes time ( $p = 0.021$ ), seasonality ( $p = 0.000$ ), and a reform change in trend rate parameter at June 1, 2016 ( $p = 0.013$ ). The implied annual trend rates associated with our fitted frequency model is +2.5% up to June 1, 2016 and -3.6% thereafter. The adjusted R-squared of our proposed frequency model is 0.786.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-2, and includes time ( $p = 0.001$ ), and a phased-in scalar parameter at June 1, 2016 ( $p = 0.004$ ). The implied annual trend rate associated with our fitted severity model is +3.2%. The modelled scalar parameter at June 1, 2016 corresponds to a 13.1% decrease in severity. The adjusted R-squared of our proposed severity model is 0.500. We observe that this lower R-squared is likely the result of the model not explaining as well the movements prior to 2013.

In summary<sup>39</sup>, we find the accident benefit reforms effective for policies issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +2.5% before the reforms that turned negative after the reforms were fully in effect to -3.6%.
- a decrease in the severity level of 13.1% once the reforms were fully in effect, with the severity trend rate remaining unchanged at +3.2%.

We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half year in Table 16.

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<sup>37</sup> These reform parameters assign weights of approximately 1%, 33%, 83%, and 100% to accident half-years 2016-1, 2016-2, 2017-1, and 2017-2, respectively. These weights represent the proportion of the respective accident half-year claim amounts that are subject to the new reform based on a parallelogram method assuming annual accident periods and policies written uniformly throughout the year.

<sup>38</sup> 2011-1 and 2011-2 appear to be an unusually high points, so we, therefore, begin at 2012-1.

<sup>39</sup> Refer to Appendix F for details on the phase-in.

**Table 16: Accident Benefits Total Disability Income – Semi Annual Loss Cost Trend and Reform Factors**

Accident Semester	Semi-Annual Trend Rate	Trend Factor to 4/1/2019	Scalar Reform Factor
2015-01	2.8%	1.067	0.869
2015-02	2.8%	1.037	0.869
2016-01	1.8%	1.009	0.870
2016-02	0.3%	0.991	0.911
2017-01	-0.2%	0.988	0.976
2017-02	-0.2%	0.991	1.000
2018-01	-0.2%	0.993	1.000
2018-02	-0.2%	0.995	1.000
2019-01	-0.2%	0.998	1.000
2019-02		1.000	1.000

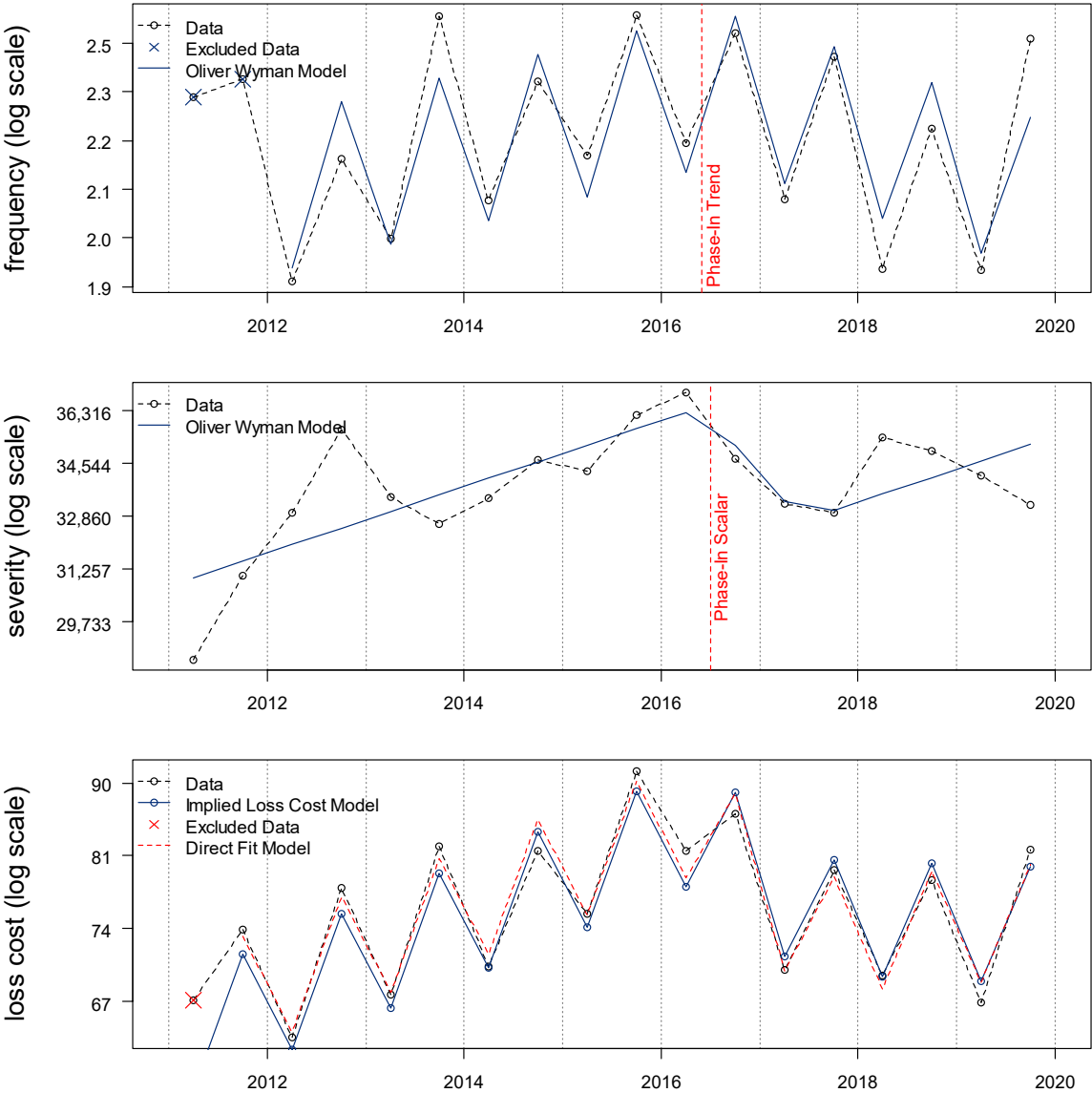
In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +5.8%<sup>40</sup> up to June 1, 2016 and -0.4%<sup>41</sup> thereafter. The modelled scalar parameter at June 1, 2016 corresponds to a 13.1% decrease in loss cost. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.852.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

<sup>40</sup>  $= (1 + 2.5\%) * (1 + 3.2\%) - 1$  (may not exactly match due to rounding)

<sup>41</sup>  $= (1 - 3.6\%) * (1 + 3.2\%) - 1$  (may not exactly match due to rounding)

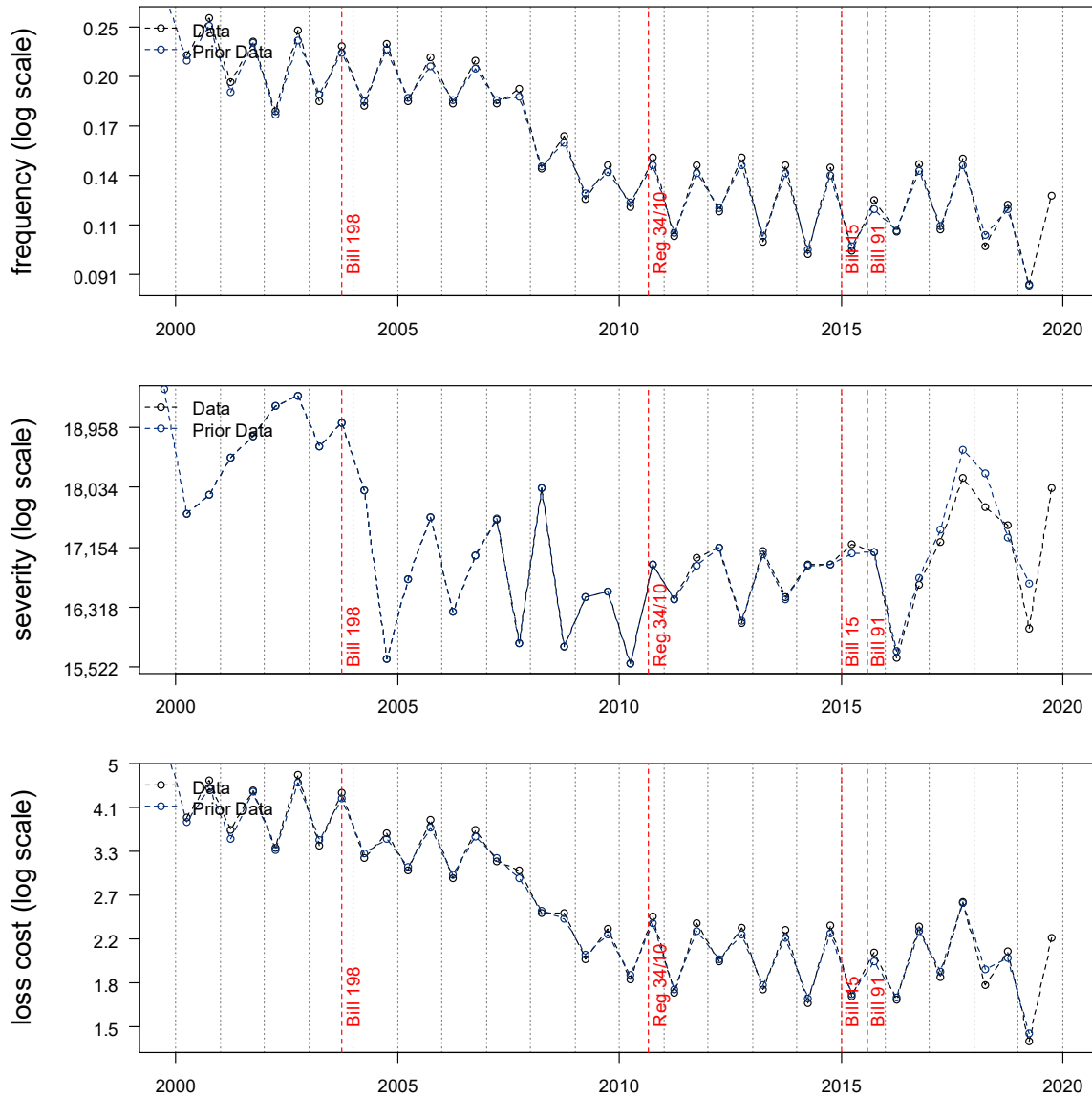
**Figure 15: Accident Benefits Total Disability Income – Fitted Frequency, Severity and Loss Cost**



**Accident Benefits – Funeral & Death Benefits**

In Figure 16, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 16: Accident Benefits Funeral & Death Benefits - Observed Frequency, Severity and Loss Cost**



A review of the historical data points (as presented in Figure 16) shows that subject to variability:

- Loss cost exhibited a relatively flat trend between 2010 and 2016, followed by a series of high points in 2017 and low point at 2019-1.
- Severity is also generally flat, excluding a spike in 2016, with high variability.
- Frequency exhibits a pattern similar to loss cost.

We note there were no changes to funeral or death benefits with the 2015/2016 reforms.

We begin our review of loss trend models at 2011-1 due to the change in pattern beginning around this period. The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values,

and  $p$ -values, over various trend measurement periods beginning 2011-1 (post Reg 34/10), with and without a seasonality parameter are presented in Appendix E. We show estimated trends ending 2019-2 and 2019-1 given the uncertainties related to estimated claim costs for immature periods.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2019-2, and includes time ( $p = 0.016$ ) and seasonality ( $p = 0.000$ ). The implied annual trend rates associated with our fitted frequency model is  $-1.7\%$ . The adjusted R-squared of our proposed frequency model is 0.824.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-2, and only includes the intercept parameter<sup>42</sup>. (We initially fit a model that included trend, but the implied annual trend rate of  $+0.5\%$  was not significant ( $p = 0.153$ ).) The implied annual trend rate associated with our fitted severity model is  $+0.0\%$ .

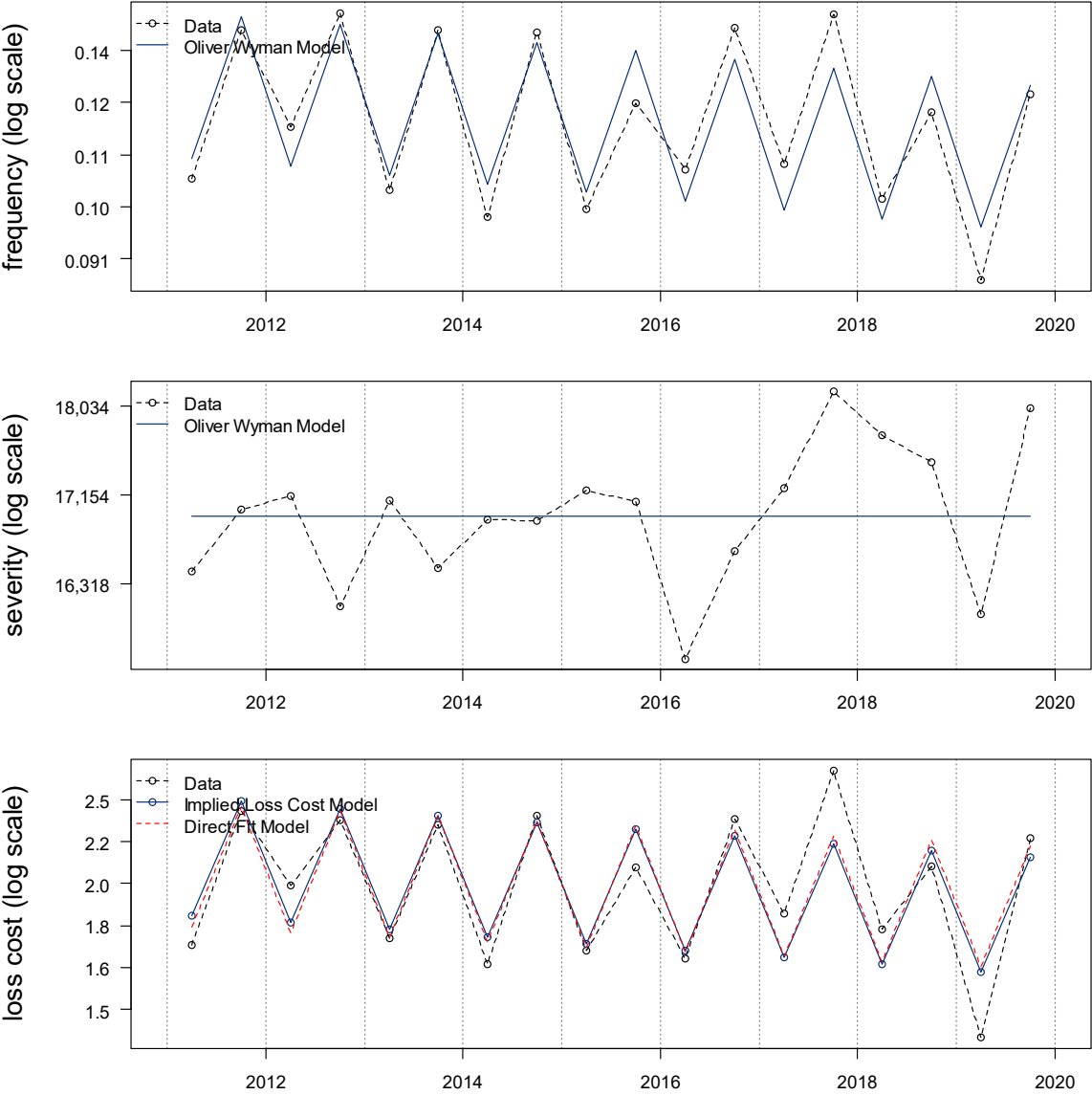
In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is  $-1.7\%$ . The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.756.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the implied annual trend rate of the direct loss cost model is  $-1.2\%$ , however the time parameter is not significant ( $p = 0.142$ ). Based on these findings, we select a past and future trend rate of  $0.0\%$ .

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<sup>42</sup> We do not include the model output in Appendix E as there are no statistics to report for an intercept-only model.

**Figure 17: Accident Benefits Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost**

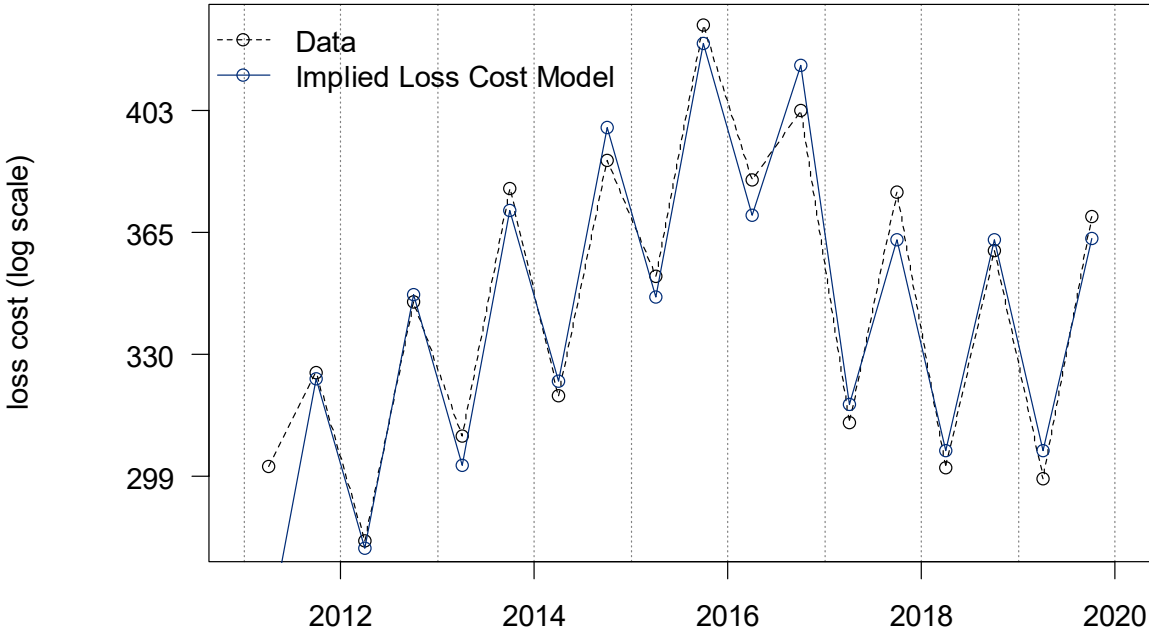


**Accident Benefits – Total**

In Figure 18, we present the loss cost fitted values as implied by our selected models in this section<sup>43</sup>. The implied adjusted R-squared of the implied loss cost model is 0.875.

<sup>43</sup> See Appendix F, page 4, for the fitted values.

Figure 18: Accident Benefits Total - Implied Loss Cost



The weighted average annual loss cost trend rate implied by our selected models in this section is +7.1% before June 1, 2016 and 0.0% thereafter once the reforms are fully implemented. The weighted average implied scalar parameter at June 1, 2016 corresponds to a 20.0% decrease in loss cost. A summary of the calculations to determine the accident benefits total loss trend rates and reform factors is presented in Appendix F.

We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half-year in Table 17.



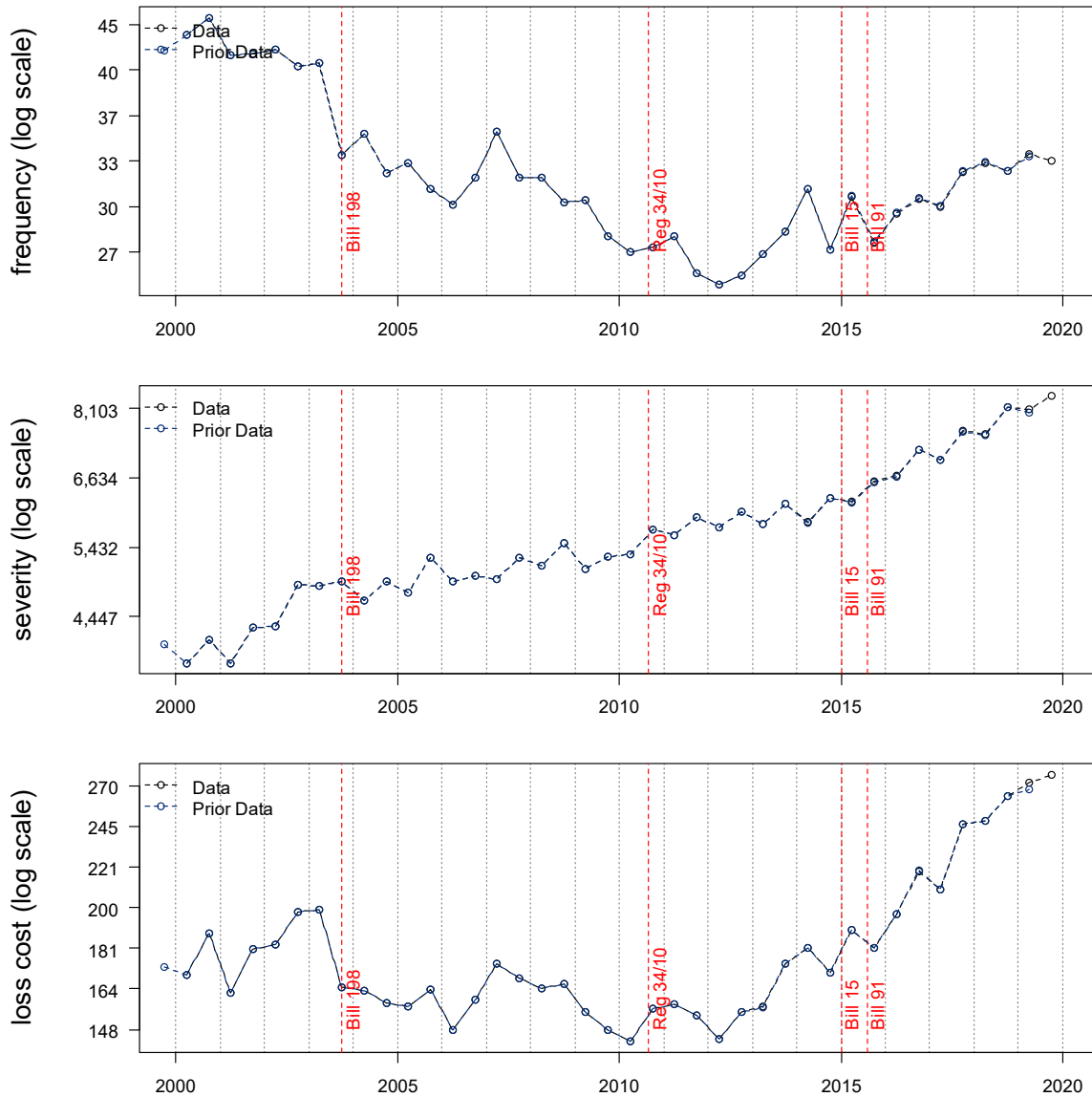
**Table 17: Accident Benefits Total – Semi Annual Loss Cost Trend and Reform Factors**

<b>Accident Semester</b>	<b>Semi-Annual Trend Rate</b>	<b>Trend Factor to 4/1/2019</b>	<b>Scalar Reform Factor</b>
2015-01	3.5%	1.105	0.799
2015-02	3.5%	1.068	0.798
2016-01	2.3%	1.032	0.800
2016-02	0.6%	1.008	0.861
2017-01	0.0%	1.002	0.962
2017-02	0.0%	1.001	1.000
2018-01	0.0%	1.001	1.000
2018-02	0.0%	1.001	1.000
2019-01	0.0%	1.000	1.000
2019-02		1.000	1.000

## 5.5. Collision

In Figure 19, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 19: Observed Collision Loss Cost Experience



A review of the historical data points (as presented in Figure 19) shows that subject to variability:

- Loss cost has exhibited a somewhat flat trend between 2004 and 2011, then an increasing trend thereafter.
- Severity has exhibited an increasing trend since 2001.
- Frequency has exhibited a declining pattern through to 2011, then changing to an increasing trend since and is subject to a more variability than severity.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a

seasonality parameter, are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.

Given the different frequency and loss cost data pattern prior to 2011-1, we begin our review of models beginning at 2011-1. We selected frequency and severity models that balance credibility of and responsiveness to the more recent trend patterns. Given the significant number of claims for this coverage, we believe using experience periods beginning at 2013-1, providing seven years of experience, is sufficient for estimating the trend rate.

Our selected frequency model is fit to all accident half-years between 2013-1 and 2019-2, and includes time ( $p = 0.000$ ). The implied annual trend rate associated with our fitted frequency model is +3.0%. The adjusted R-squared of our proposed frequency model is 0.659.

Our selected severity model is fit to all accident half-years between 2013-1 and 2019-2, and includes time ( $p = 0.000$ ), seasonality ( $p = 0.003$ ). The implied annual trend rate associated with our fitted severity model is +5.9%. The adjusted R-squared of our proposed severity model is 0.974.

In Figure 20, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rates implied by the combined frequency and severity models is +9.1%.<sup>44</sup> The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.906.

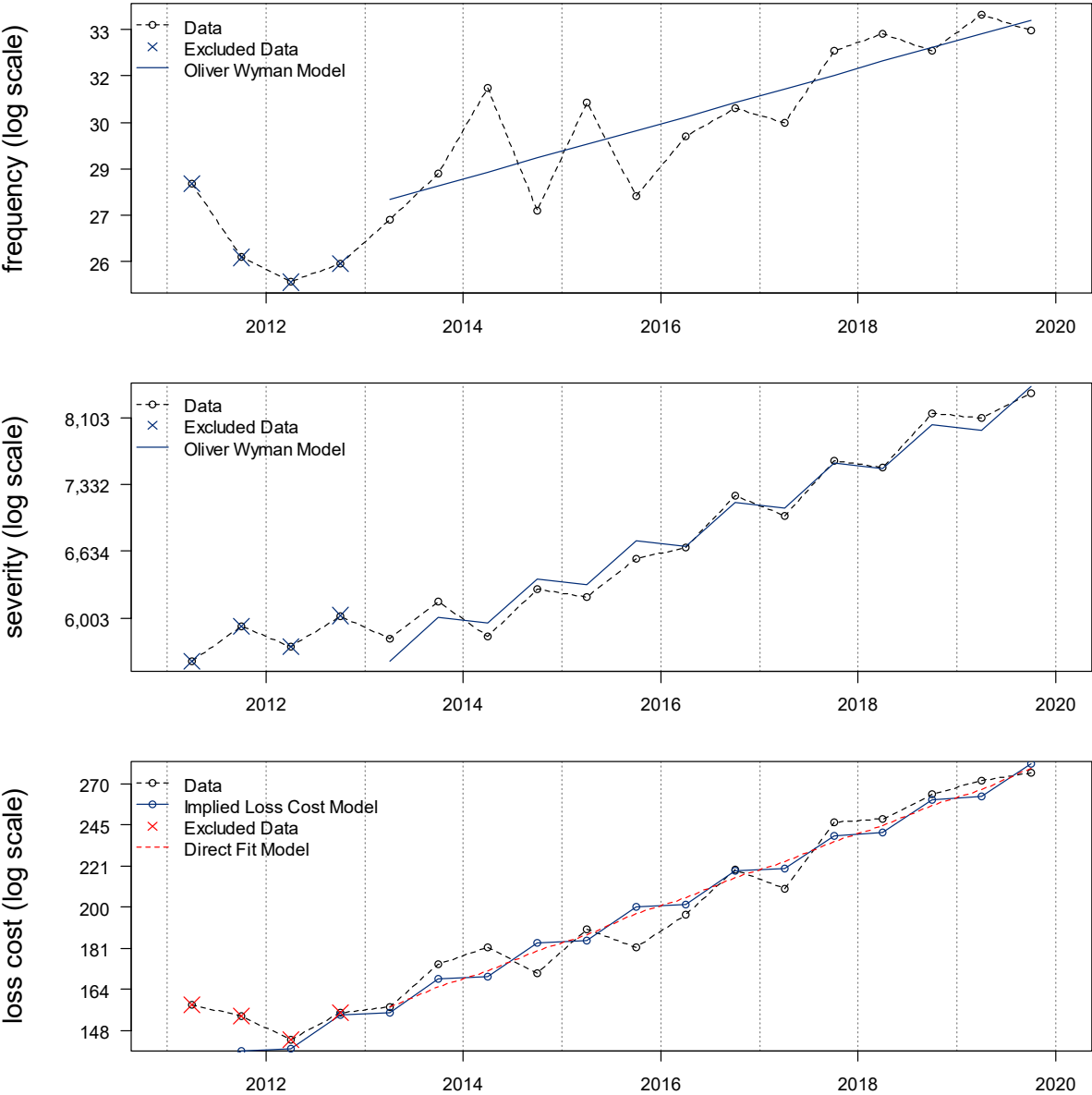
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past and future loss cost trend of +9.1% based on our selected frequency and severity models.

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<sup>44</sup>  $= (1+3.0\%)*(1+5.9\%)$ ; subject to rounding

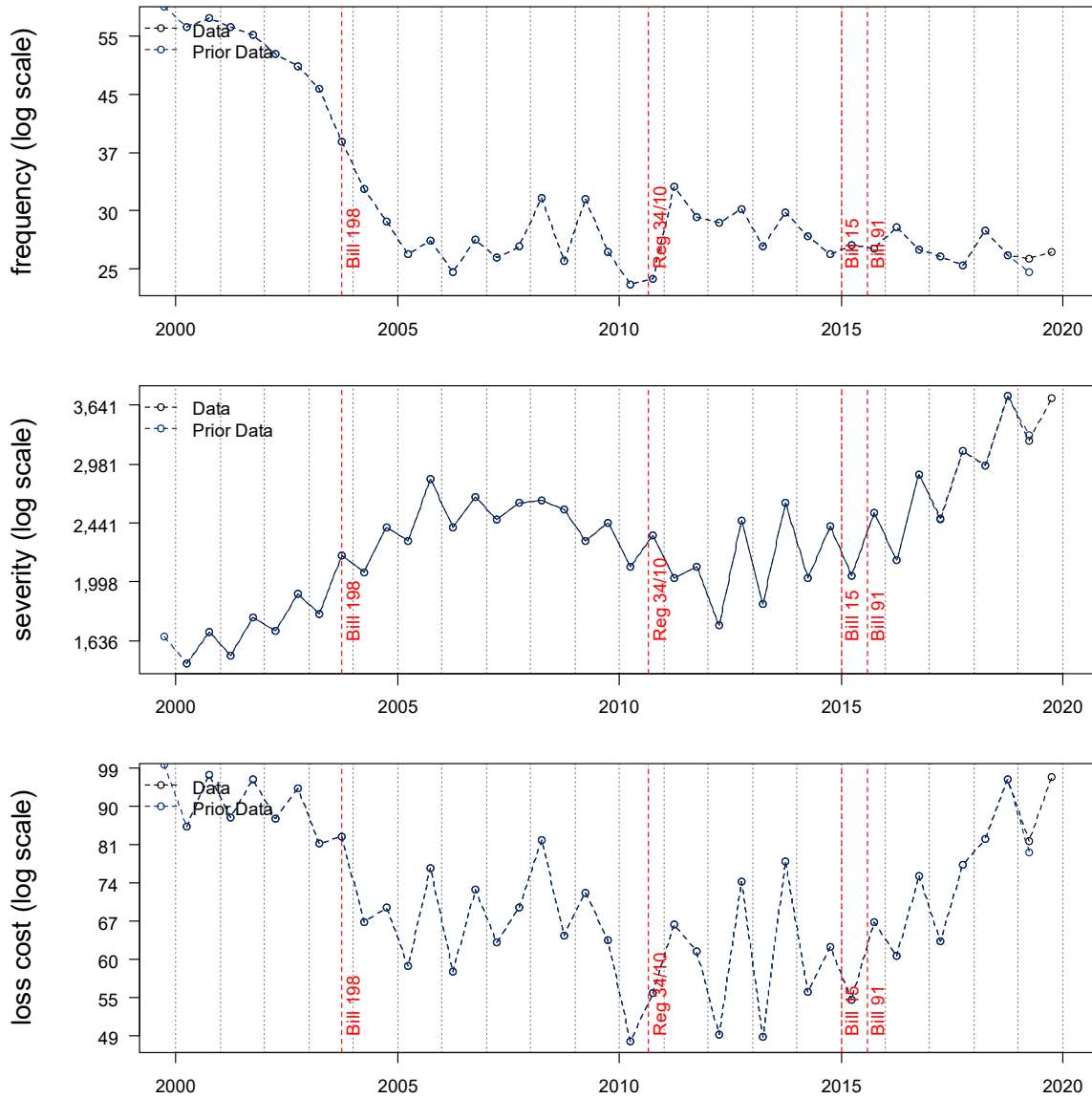
Figure 20: Collision - Fitted Frequency, Severity and Loss Cost



**5.6. Comprehensive**

In Figure 21, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 21: Observed Comprehensive Loss Cost Experience



A review of the historical data points (as presented in Figure 21) shows that subject to variability:

- Loss cost had exhibited a relatively flat but volatile pattern from 2009 to 2015. This changed to an increasing pattern beginning 2015/2016.
- Severity has been generally increasing since 2012.
- Frequency, following a period of decline through to 2005, has exhibited volatility with a slight decreasing trend since 2010.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a

seasonality parameter are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.

Given what appears to be a change in the data pattern beginning 2011, we begin our review of models beginning at 2011-1. We select frequency and severity models to balance credibility of and responsiveness to the more recent trend patterns. Given the significant number of claims for this coverage, we believe that an experience period beginning at 2012-1, eight years of experience is sufficient for estimating trend in this case.

In response to comments submitted by the industry regarding our preliminary report, we have updated our selected frequency and severity trend models. We concluded that a shorter experience period results in a trend rate that is a better balance of reactivity and credibility. We note the short-tailed nature of this coverage increases the credibility of the estimated ultimates for the most recent accident semesters and allows consideration of shorter-term experience periods.

Our selected frequency model is fit to all accident half-years between 2014-1 and 2019-2, and only includes the intercept parameter, as the time parameter is insignificant ( $p = 0.263$ ). The implied annual trend rates associated with our fitted frequency model is 0.0%.

Our selected severity model is fit to all accident half-years between 2014-1 and 2019-2, and includes time ( $p = 0.000$ ), seasonality ( $p = 0.000$ ). The implied annual trend rate associated with our fitted severity model is +10.6%. The adjusted R-squared of our proposed severity model is 0.948.

In Figure 22, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +10.6%<sup>45</sup>. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.517.

The frequency and implied loss cost models have a somewhat lower adjusted R-squared value. This is the result of the volatility in the data. The significant  $p$ -values indicate that the data exhibit the trends noted above.

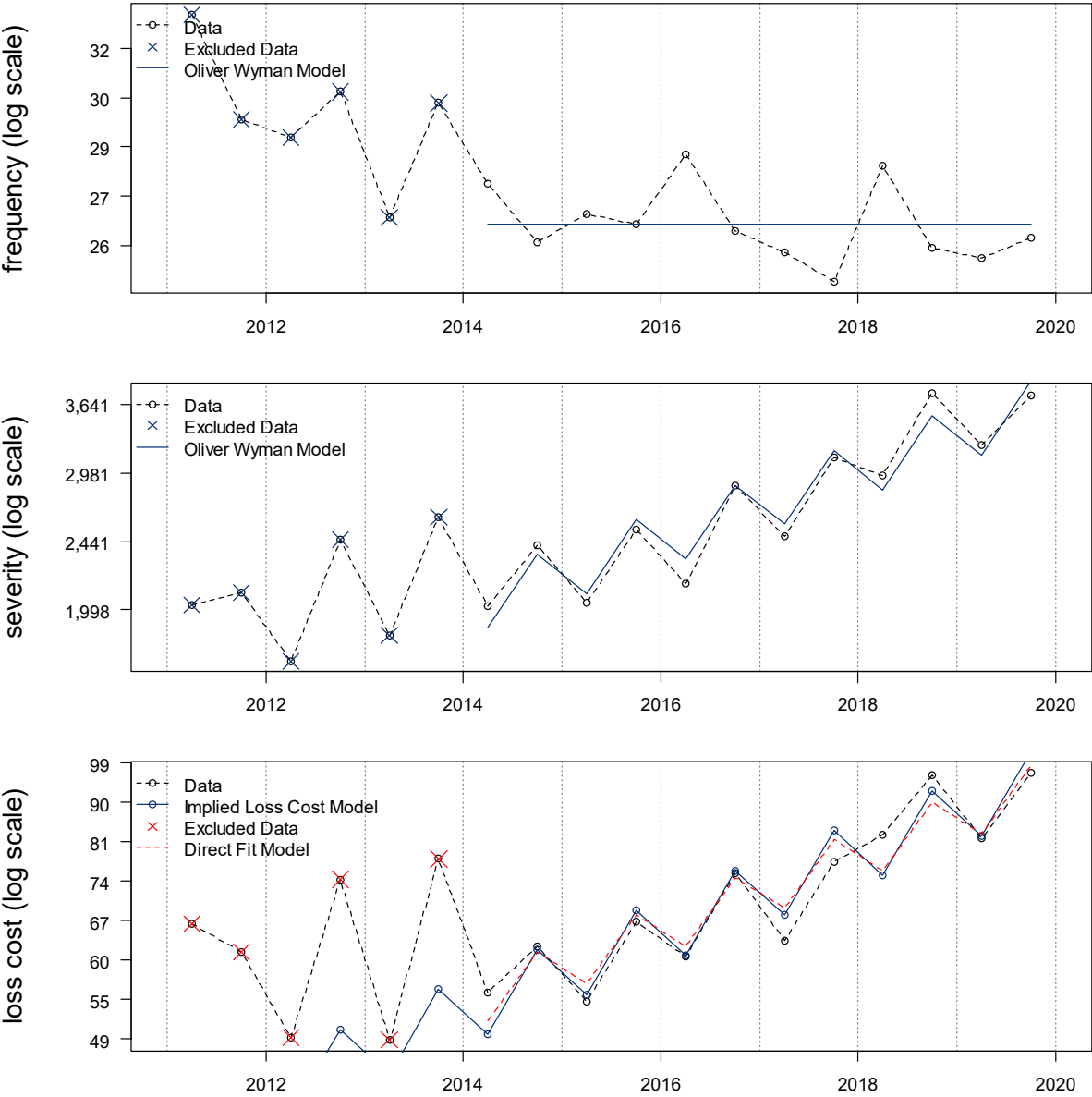
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past and future loss cost trend of +10.6% based on our selected frequency and severity models.

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<sup>45</sup>  $= (1+0.0\%)*(1+10.6\%)-1$ ; subject to rounding

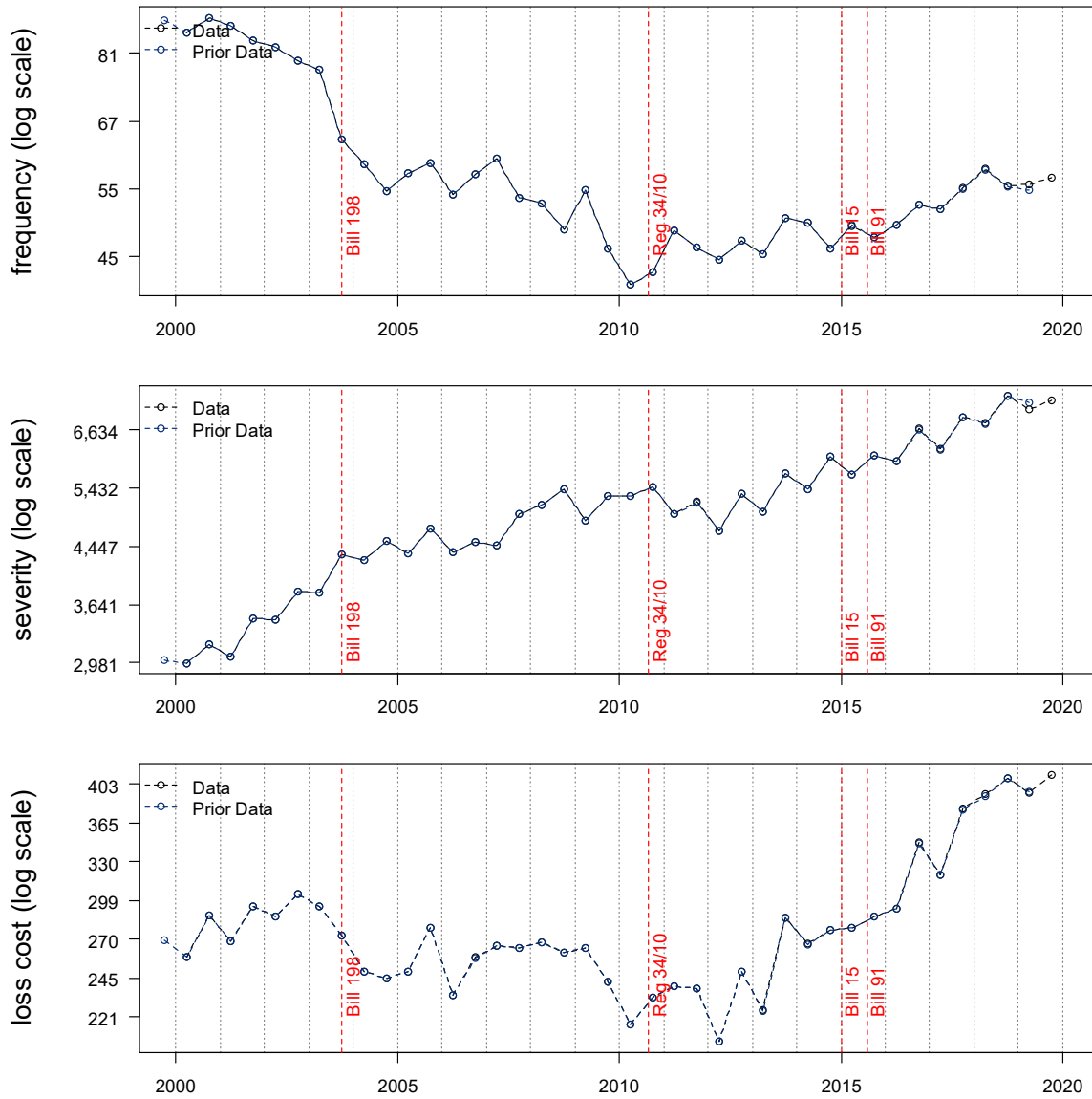
**Figure 22: Comprehensive - Fitted Frequency, Severity and Loss Cost**



**5.7. All Perils**

In Figure 23, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

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



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

- Loss cost had exhibited a relatively flat/slightly declining pattern through to 2012, then changed to an increasing pattern.
- Severity has been consistently showing a rising pattern.
- Frequency, following a declining pattern through to about 2010, changed to an increasing pattern.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.



Given what appears to be a change in the data pattern beginning 2011, we begin our review of models at 2011-1. We select frequency and severity models to balance credibility of and responsiveness to the more recent trend patterns. We note, this approach is consistent with our selected comprehensive and collision models. Given the significant number of claims for this coverage, we believe using experience periods beginning 2013-1, seven years of experience, is sufficient for estimating trend in this case.

We fit our selected frequency model to all accident half-years between 2013-1 and 2019-2, and only included time ( $p = 0.000$ ). The implied annual trend rates associated with our fitted frequency model is +3.4%. The adjusted R-squared of our proposed frequency model is 0.743.

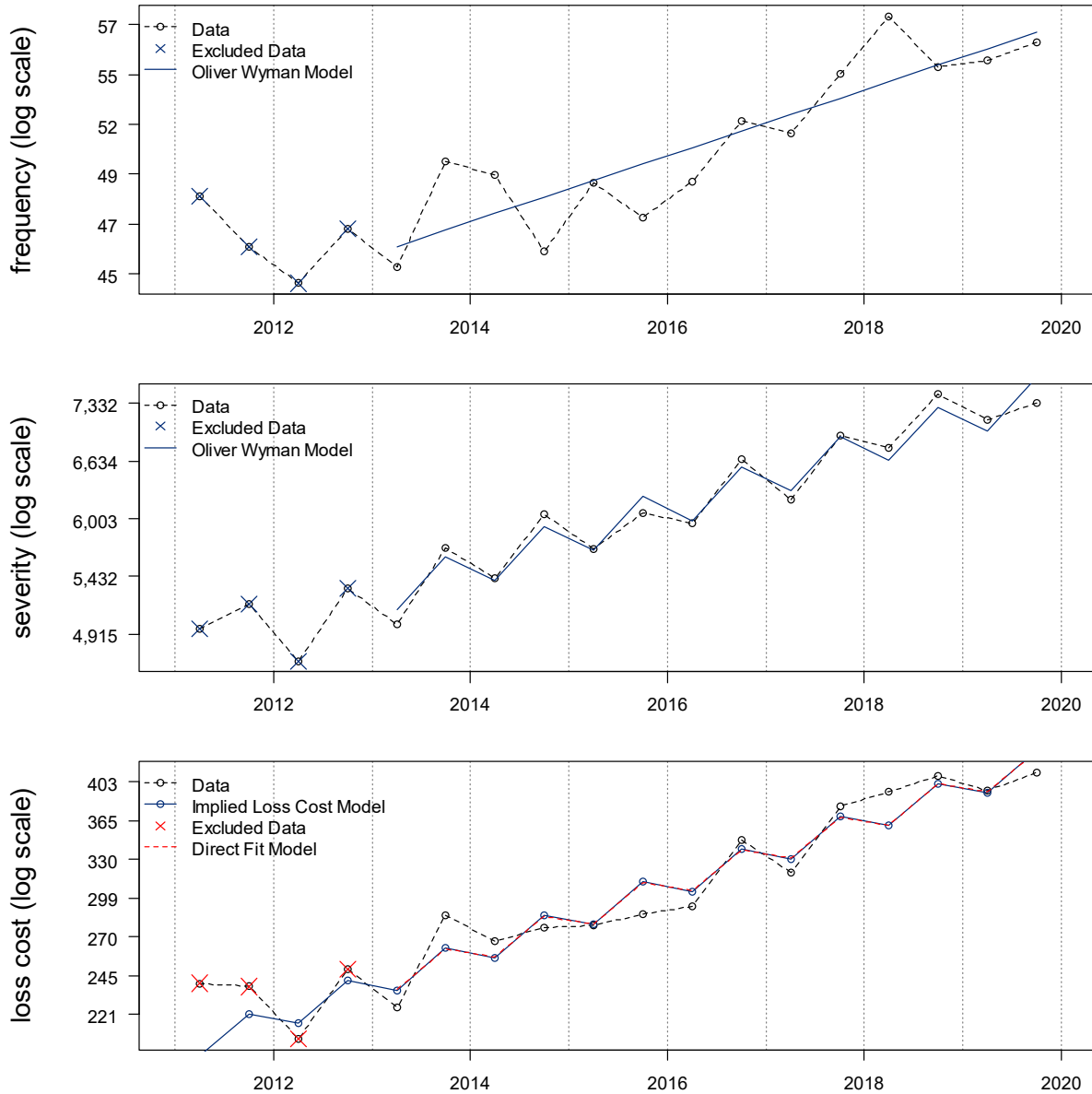
Our selected severity model is fit to all accident half-years between 2013-1 and 2019-2, and includes time ( $p = 0.000$ ), and seasonality ( $p = 0.000$ ). The implied annual trend rate associated with our fitted severity model is +5.3%. The adjusted R-squared of our proposed severity model is 0.963.

In Figure 24, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +8.9%. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.899.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past and future loss cost trend of +8.9% based on our selected frequency and severity models.

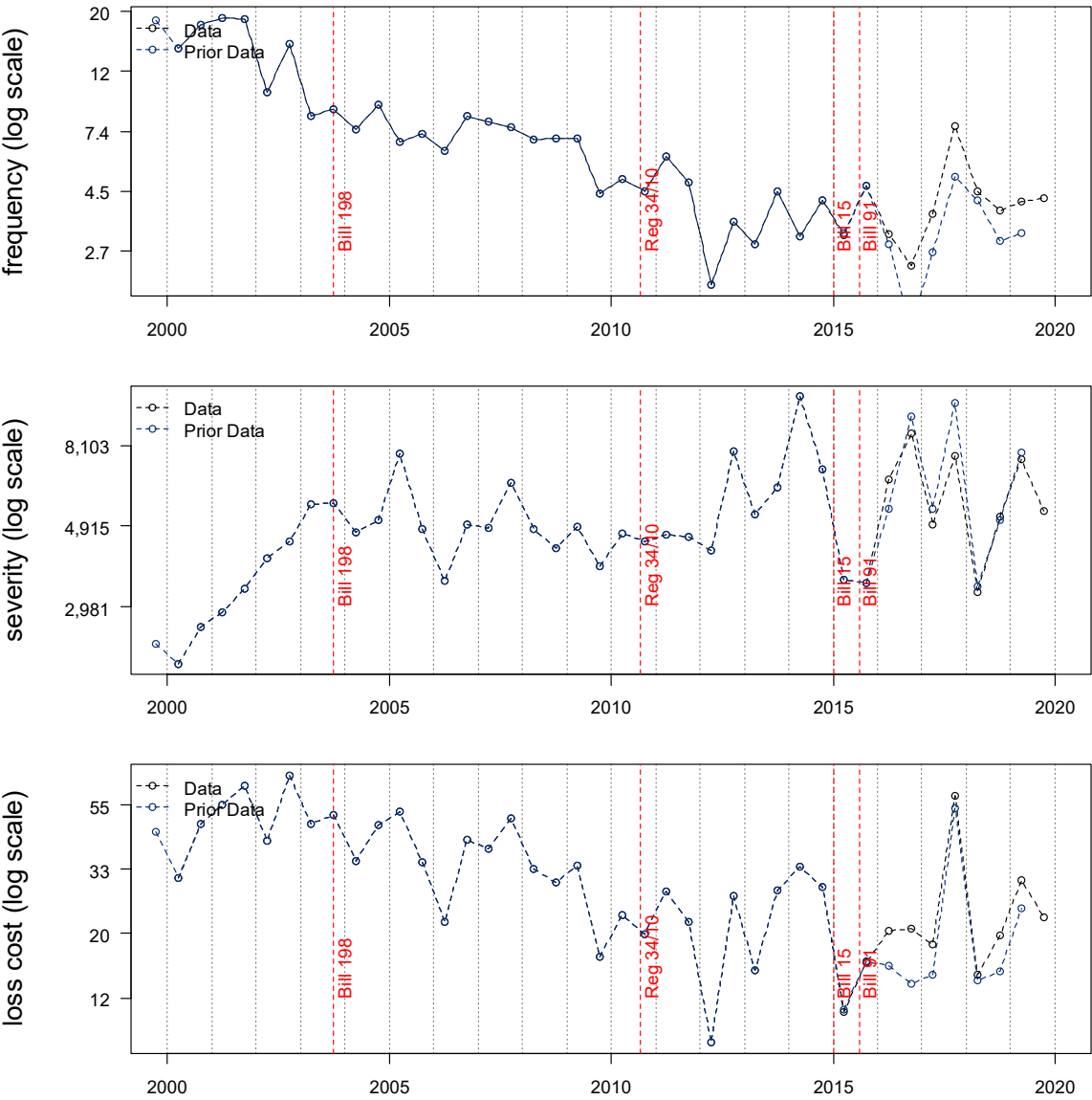
Figure 24: All Perils - Fitted Frequency, Severity and Loss Cost



### 5.8. Specified Perils

In Figure 25, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe an increase in estimated fit frequency and loss costs subsequent to 2016.

Figure 25: Observed Specified Perils Loss Cost Experience



A review of the historical data points (as presented in Figure 25) shows that subject to variability:

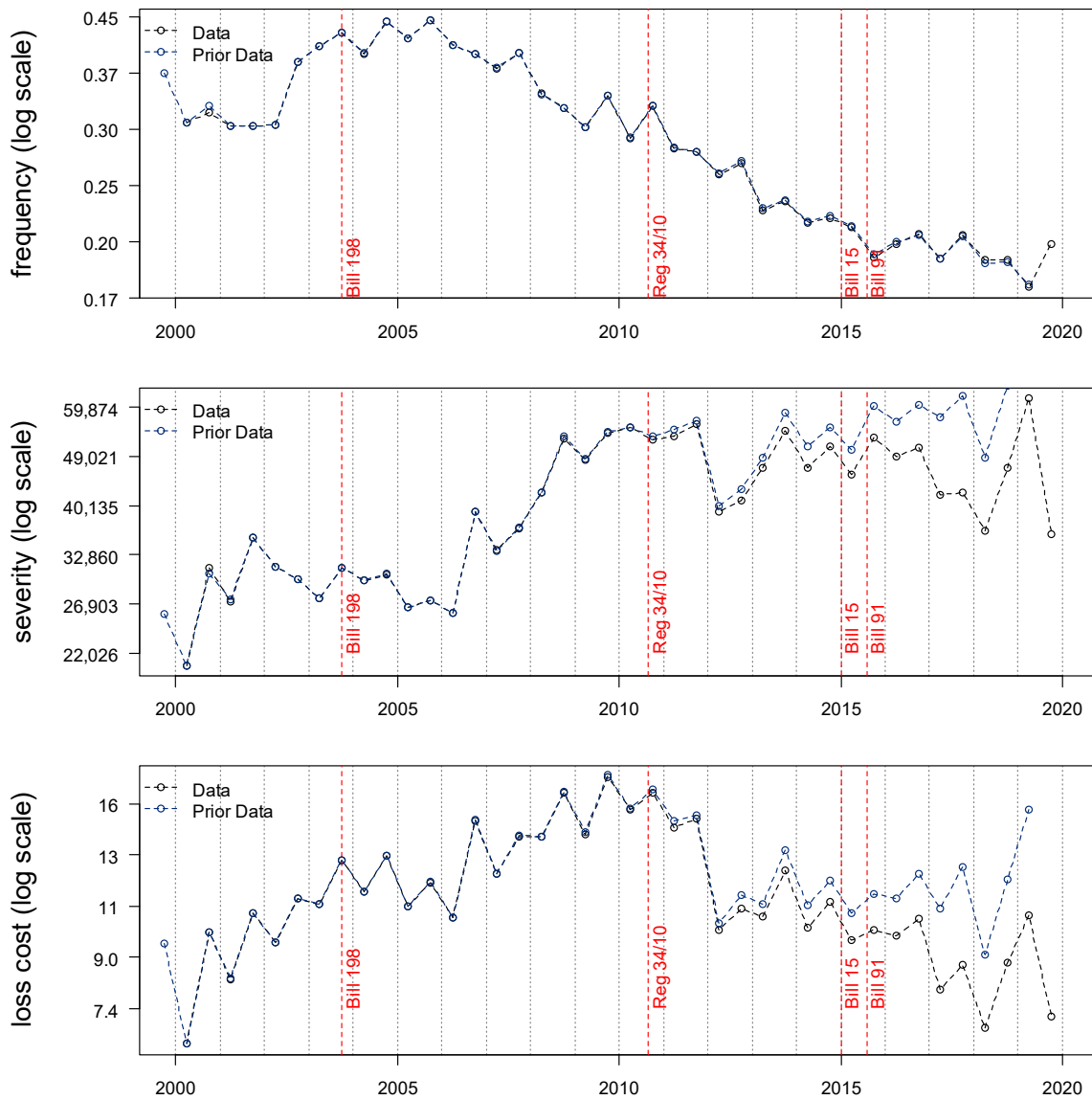
- Frequency, severity and loss cost have all exhibited a relatively flat pattern since 2012 with a large amount of variability.

We are unable to discern a trend rate for specified perils due to the large variability and overall flat pattern observed since 2011. We, therefore, select the comprehensive trend rate for specified perils due to the similarities in coverage.

## 5.9. Uninsured Auto

In Figure 26, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe a significant decrease in estimated severity and loss costs subsequent to 2015; and this decrease contributes to the larger negative trend rates we observe in this review.

**Figure 26: Observed Uninsured Auto Loss Cost Experience**



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

- Except for a spike in 2019-01, loss cost has exhibited a declining pattern since 2012.

- Except for a spike in 2019-01, severity has exhibited a slight decreasing pattern since 2006.
- Frequency has been steadily declining since about 2006.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and  $p$ -values, over various trend measurement periods beginning 2004-1 (post Bill 198), with and without a seasonality parameter and a change in trend rate at July 1, 2018 are presented in Appendix E. We show estimated trends ending 2019-1 and 2019-2 given the uncertainties related to estimated claim costs for immature periods.

Given the steady declining frequency pattern beginning around 2006, we begin our review of models at 2006-1.

We select a frequency model between accident half-years between 2006-1 and 2019-2, and include time ( $p = 0.000$ ), seasonality ( $p = 0.014$ ). The implied annual trend rate associated with this frequency model is  $-6.1\%$  and the adjusted R-squared is 0.943.

We select a severity model between accident half-years between 2006-1 and 2019-2; and include time ( $p = 0.000$ ) and a change in the trend rate at 2008-2 ( $p = 0.000$ ). The implied annual trend rate associated with our severity model after July 1, 2008 is  $-0.9\%$  ( $p = 0.000$ ). The adjusted R-squared of our proposed severity model is 0.449.

In Figure 27, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models after July 1, 2008 is  $-7.0\%$ <sup>46</sup>. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.750.

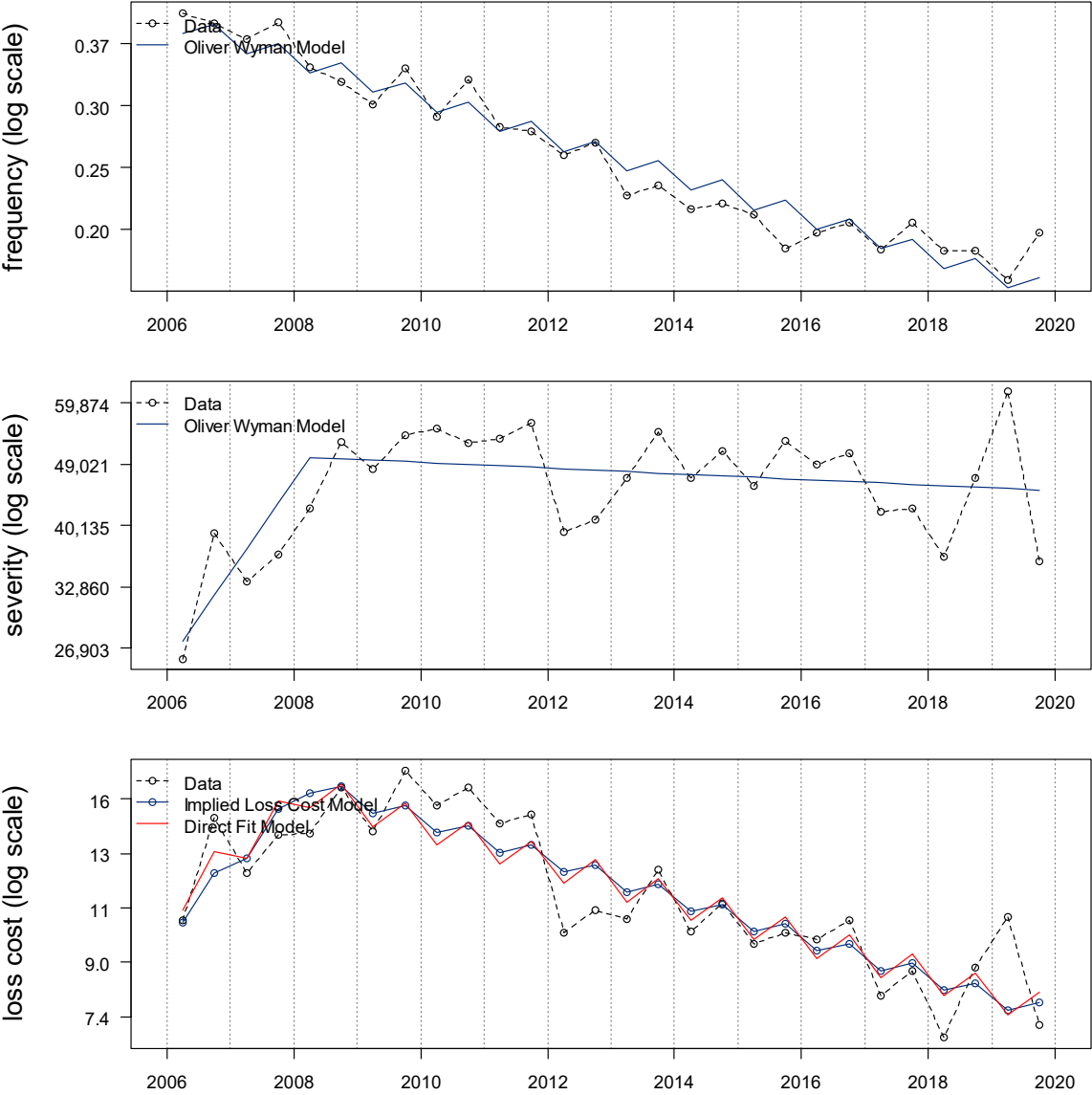
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the loss cost trend rate model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

As a result, we select past and future loss cost trend of  $-7.0\%$  based on our selected frequency and severity models.

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<sup>46</sup>  $= (1 - 6.1\%) * (1 - 0.9\%) - 1$ ; subject to rounding

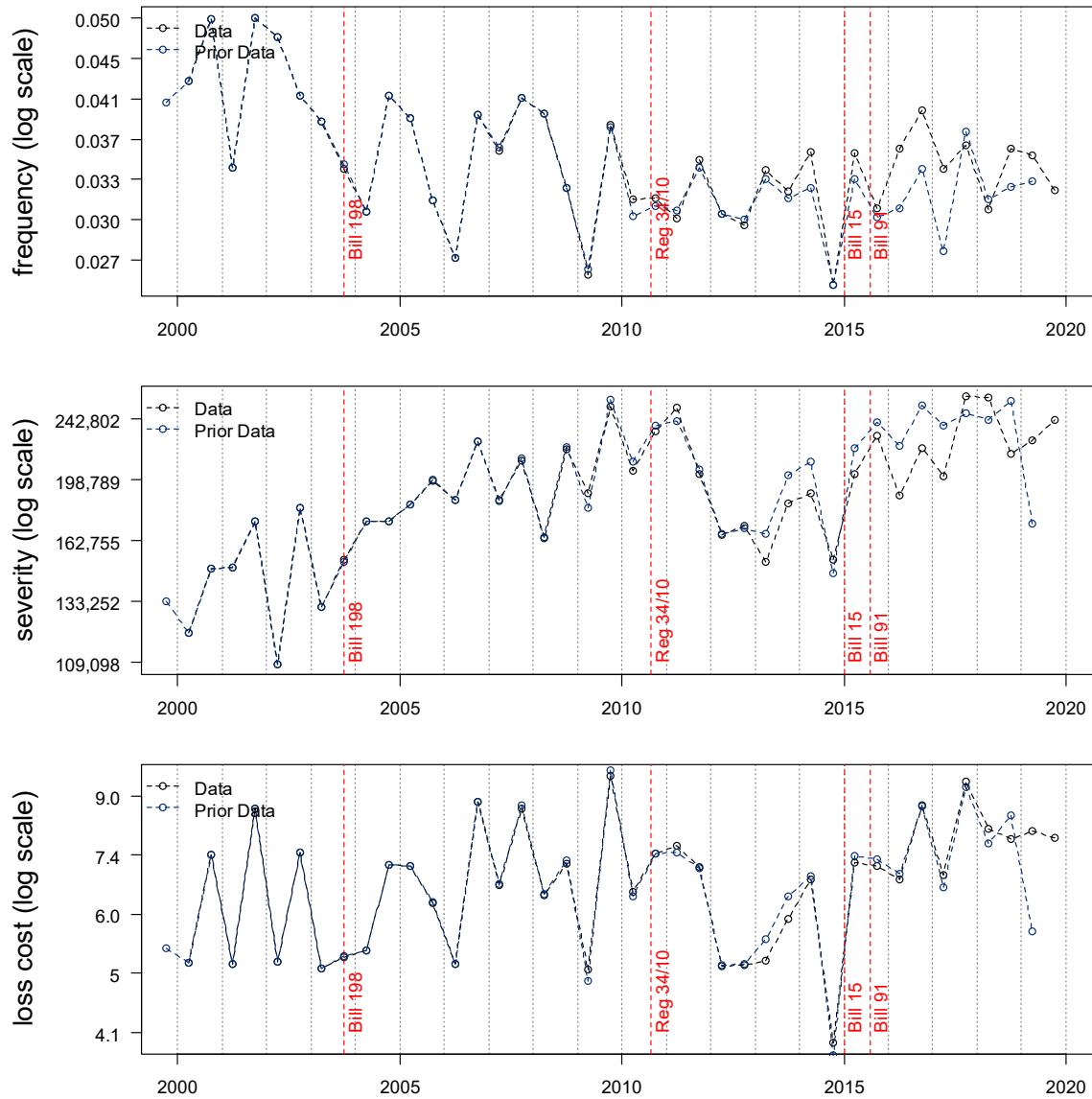
**Figure 27: Uninsured Auto - Fitted Frequency, Severity and Loss Cost**



**5.10. Underinsured Motorist**

In Figure 28, we present the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2000-1 through 2019-2. We include a comparison to the estimated values used in our prior report and observe varying frequency and severity estimates for 2015 and subsequent, but consistent loss cost estimates.

**Figure 28: Observed Underinsured Motorist Loss Cost Experience**



A review of the historical data points (as presented in Figure 28) shows that subject to variability:

- Frequency and loss cost have all exhibited a relatively flat pattern since 2010 with a large amount of variability.
- Severity has exhibited a slight upward trend since 2011 but is subject to considerable volatility.

We are unable to discern a frequency, severity or loss cost trend rate for underinsured motorist. We, therefore, select a 0% frequency trend rate. As underinsured motorist severity trend is often associated with bodily injury, we select the same severity trend as we did for bodily injury, +1.1%.

As a result, we select past and future loss cost trend of +1.1% based on our selected frequency and severity models.

## 5.11. Summary- All Coverages

We summarize our trend analyses in Table 18.

**Table 18: Selected Loss Cost Trends**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	+1.1% up to March 31, 2016 -7.5% after April 1, 2016	-7.5%
Property Damage	+4.2%	+4.2%
DCPD	+0.5% up to Dec 31, 2012 +9.2% after Jan 1, 2013	+9.2%
Accident Benefits	+7.1% up to May 31, 2016 +0.0% after June 1, 2016 <sup>47</sup>	+0.0%
Uninsured Auto	-7.0%	-7.0%
Collision	+9.1%	+9.1%
Comprehensive	+10.6%	+10.6%
Specified Perils	+10.6%	+10.6%
All Perils	+8.9%	+8.9%
Underinsured Motorist	+1.1%	+1.1%

In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the impact of these reforms is an 20.0% decrease in accident benefits loss costs. We estimate that the decrease was “phased in” between the 2016-1 and 2017-2 accident semesters.

We summarize the trend selections from our prior analyses, using data as of June 30, 2019, in Table 19.

<sup>47</sup> See Table 17 for more details; applies when reforms are fully implemented.



**Table 19: Prior Selected Loss Cost Trends**

<b>Coverage</b>	<b>Past Loss Cost</b>	<b>Future Loss Cost</b>
Bodily Injury	+1.1% up to March 31, 2016	-8.3% after April 1, 2016
Property Damage	+4.0%	+4.0%
DCPD	+0.5% up to Dec 31, 2012	+9.2% after Jan 1, 2013
Accident Benefits	+7.4% up to May 31, 2016	-1.6% after June 1, 2016 <sup>48</sup>
Uninsured Auto	-4.3%	-4.3%
Collision	+9.1%	+9.1%
Comprehensive	+6.1%	+6.1%
Specified Perils	+6.1%	+6.1%
All Perils	+9.2%	+9.2%
Underinsured Motorist	+1.1%	+1.1%

<sup>48</sup> In our prior report we estimated the impact of the Bill 15 and Bill 91 reforms is an 18.8% decrease in accident benefits loss costs. Please refer to our prior report for more details.

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## 7. CONSIDERATIONS AND LIMITATIONS

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

## 8. INDUSTRY COMMENTS

In this section we provide a summary of the 12 submissions received that provided comments on our preliminary report. Comments related to FRSA processes or rate filing review framework are outside of the scope of our report.

As many of the comments were similar, where appropriate, we have consolidated similar comments.

**Table 20: Industry Comments**

No.	Issue	Summarized Comment (Submitters)	Response
1	Trends Rate Changes Compared to Prior Review	Due to BI and AB data volatility for the more recent time periods, the prior trend rates estimates have changed in this review compared to the prior review and this affects the rate indications. (CGIC, Travelers, TD)	As provided in Table 2 to Table 14, which are new to this “Final” version, the percentage change of GISA’s frequency, severity and loss cost estimates for accident years 2015 to 2018 from the prior review is relatively minor. Changes in loss trend estimates are expected as new data emerges with each six-month review.
2	GISA Data and/or GISA Factors Unreliable - Bodily Injury and Accident Benefits	GISA's selected claim count development factors are inappropriate for the determination of loss trends due to problems with reporting or changes in the manner of reporting by individual insurers and the uncertainty of factors (loss and counts) for recent periods. GISA determines its loss development factors based on a single methodology. (Desjardins, FA, Aviva, IBC, Travelers)	Oliver Wyman was retained by FSRA to perform a loss trend analysis based on the GISA ultimate loss amounts and claim counts. FSRA is responsible for reviewing and approving the GISA exhibit and development factor report. FSRA's actuary works with GISA’s consulting actuary in understanding each insurer’s data reporting issues and internal practice changes; removing and adding each problematic company one at a time to understand their impact to industry, for the purpose of minimizing the distortion to industry data.  FSRA states that the GISA final selected CDF and LDF have fully accounted for all known reporting issues. Oliver Wyman reviewed the development factors for reasonableness before performing the loss trend analysis.
3	GISA Data and/or GISA Factors Unreliable - Bodily Injury and Accident Benefits	Due to reporting errors, GISA factors are unreliable. There is a lack of clarity as to how GISA and FSRA correct the errors. BI trend rate is sensitive to the reporting errors. (Aviva, TD)	The FSRA review and approval process (described above) is outside the scope of our assignment.

No.	Issue	Summarized Comment (Submitters)	Response
4	GISA Data and/or GISA Factors Unreliable - Bodily Injury and Accident Benefits	Due to reporting errors GISA ultimate loss amounts changed materially from the prior review. Therefore, more caution is required in selecting trend rates. (CGIC, Travelers)	The loss trend analysis is based on the separate frequency, severity and loss cost statistics and not the aggregated ultimate loss amounts. As provided in Table 2 to Table 14, which are new to this "Final" version, the percentage change for GISA's estimate of frequency, severity and loss cost for accident years 2015 to 2018 from the prior review is relatively minor.
5	Oliver Wyman should select industry loss development factors.	"In our opinion a review is only comprehensive and complete if the underlying assumptions are also reviewed." (Desjardins)	Oliver Wyman was retained by FSRA to perform a loss trend analysis based on the GISA ultimate loss amounts and claim counts. Please see our response to comment #2 for additional details.
6	Internal Company Data	Company's own data indicates different trend patterns than measured with Industry data. (CGIC, Travelers, TD)	The loss trend benchmarks are based on industry data and would not be expected to be the same as trend rates based on any individual insurer's own data.
7	No Judgment	Trend Models selected based on statistics only, no judgment. (CGIC)	We disagree. Oliver Wyman exercises considerable objective judgment through the consideration of the numerous models we reviewed to make our final selection. The CIA Standards of Practice (#1140) require actuarial judgment to be objective.
8	Other Reasonable Trend Rates	Based on the numerous models presented, there are other reasonable trend rates. (CGIC)	We agree there are other reasonable trend rates; but find there to be a relatively narrow range of such reasonable trend rates.
9	Bodily Injury Frequency Trend Rate-Past	The trend rate period that recognizes the post reform downward pattern is too short. " <i>... it is completely inappropriate to base a future trend selection for a long tailed line on three years of recent data.</i> " (Aviva, RSA, TD)	The trend model, based on the period 2011-1 to 2019-2, with recognition of the change to a declining pattern coincident with the recent reforms, is supported statistically. The one alternative model presented, by IBC using higher development factors than GISA, assumes a decline in frequency trend beginning 2017-1 with a frequency trend rate of -7.2% <u>and</u> a reform adjustment factor of 0.885 (or -11.5%) at 2017-1. We do not agree that the data to support a change in trend rate we identified coincident with the reforms, nor the 9-year time period for our model, is too short.

No.	Issue	Summarized Comment (Submitters)	Response
10	Bodily Injury Frequency Trend Rate-Past	Due to lack of understanding for the cause of the declining frequency rate, it is more prudent to select a higher trend rate. (Desjardins)	We understand insurers are unable to explain or provide a definitive reason for the decline in the BI frequency since the introduction of the 2015/2016 reforms. We interpret this to mean that it is not clear if the reforms contribute to the decline. However, this is not an obstacle to modelling the trend rate and an insufficient reason to reject the findings.
11	Bodily Injury Frequency Trend Rate-Past & Future	The future trend rate should be modified based on judgment due to the uncertainty of why it has been declining. (General)	The three main BI reforms, lower pre-judgment interest rate, higher threshold deductible, and DRS change were effective for (essentially) all claims as of Jan 2015, August 2015, and April 2016, respectively. No reason was presented in any of the submissions (or by Oliver Wyman) that definitively explains why the decline in the frequency rate which has extended over the past five years. Nor is there any clear understanding of how each of these reforms, individually, may or may not have contributed to the decline. However, a change in trend pattern for any coverage is not (always) definitively understood. We find this to be insufficient objective rationale to change the future trend rate.
12	Bodily Injury Frequency Trend Rate-Future	Due to the uncertainty as to why the BI frequency trend rate has been declining, judgment should be used to select a higher future BI trend rate than the past rate. (Aviva)	We find this to be insufficient objective rationale to change the future trend rate.
13	Bodily Injury Frequency Trend Rate-Future	The future trend rate should be modified based on judgment due to potential reporting lags and slow down of materials from plaintiff representatives. In addition, while no impact of the recent Rule 76 changes to Rules of Civil Procedure has been observed, it may affect future claims. (Desjardins)	These comments were provided without any evidence of impact on the industry-wide claim counts that are presented by GISA. Regarding Rule 76 of Civil Procedures, publicly available legal comments generally refer to pros and cons of the changes, but no reference to a likelihood that it would be used more or less than in the past for a variety of reasons. We find this to be insufficient objective rationale to change the future trend rate.

No.	Issue	Summarized Comment (Submitters)	Response
14	Bodily Injury Frequency Trend Rate-Future	The historical relationship between BI and collision claim frequency may infer that recent increases in collision claims frequency will lead to a less steep BI frequency trend in the future. (Intact)	Due to the many BI reforms over the last twenty years, we are not in agreement that the historical relationship between collision frequency levels is a good predictor of the future BI frequency level. Since the 2015/2016 reforms, the BI frequency levels have been declining while the collision frequency levels have been increasing. There is no evidence that this is changing. We provide additional supporting information in Figure 3 in this “Final” report.
15	Bodily Injury Frequency Trend Rate-Future	It is not reasonable that the past frequency trend rate of -8.5% will continue perpetually. The selected trend rates will lead to unstable premium swings in the future. (Intact, RSA, TD)	We agree that it is unlikely that the selected future BI frequency trend rate will continue perpetually. However, the selected future trend rates are intended to apply for a short-term period into the future; and the selected trend value is updated every six months as new data is released by GISA.
16	Bodily Injury Frequency Trend Rate-Future	Early signs that the steep BI frequency decline is slowing. The BI frequency level declined from 2016 to 2017 by -10.8%, from 2017 to 2018 by -11.3% and from 2018 to 2018 by -5.9%. (Intact)	While we agree this <i>may be</i> an early sign, the most recent data point is not a sufficient reason to assume the BI future frequency trend rate will be different than selected past trend rate. Furthermore, the 2019-2 accident semester (the most recent data point) influences the selected past and future trend rates - which has increased modestly from the prior review.
17	Bodily Injury Frequency Trend Rate-Future	Historically, the effect of the reform diminishes after two years; hence it is not likely the decline will continue. (Desjardins, Intact, IBC, RSA)	While we agree it is not likely the decline will continue in perpetuity, the recent decline has continued since the 2015 introduction of the recent reforms and, therefore, a two-year “effect period” is not supported. As of December 31, 2019, GISA's estimated frequency rate per 100 vehicles is 0.206, 0.199, 0.177, 0.157, and 0.148 for accident years 2015, 2016, 2017, 2018 and 2019, respectively. This does not provide evidence of a reversal after two years. We find this to be insufficient objective rationale to change the future trend rate. Further, there is no definitive evidence of what is driving the decline – that is - no reason why the reforms would be causing this decline. Hence, linking an end to the current decline to the historical 2-year pattern of other reforms is not supported.

No.	Issue	Summarized Comment (Submitters)	Response
18	Bodily Injury Trend Rate- Past	Without understanding the reason for the declining frequency and relying on age-to-age development factors that may not reflect any changes in the reporting pattern of claims, the ultimate frequency estimates relied on for the trend analysis may not be appropriate.  (General)	We disagree. As noted, causality is not required when modelling trend.
19	Bodily Injury Frequency Trend Rate- Past and Future	Using higher loss and claim count development factors than GISA, IBC presented frequency, severity and loss cost trend rates based on a single model design. IBC's model assumes a change in the trend pattern beginning 2017-1, <i>and a level change parameter at 2017-1</i> . There is no differentiation between the past and future trend rates for IBC.  (IBC)	<p>We are not aware of the basis of the development factors selected by IBC, or its adjustment, if any, for individual insurer data reporting issues. Higher development factors generally result in higher trend rates. Specifically, GISA estimates the 2019 ultimate number of claims at 11,589 and IBC's estimate is 11,833; +2% higher. We find the IBC frequency model with a -7.2% trend and -11.5% level change factor at 2017-1 to be supported statistically. If the actual GISA claim count estimate had been used by IBC, then its frequency trend rate would have been a modestly more negative and closer to our estimate.</p> <p>We find IBC's past and future frequency trend rate of -7.2% (using higher development factors than GISA) combined with a level change factor of -11.5% (e.g., reform factor) to support our selected past and future frequency trend rate of -8.5%. We do not include a reform factor for BI in our selected frequency model.</p>
20	Bodily Injury Severity Trend Rate- Past and Future	Using higher loss and claim count development factors than GISA, IBC presented frequency, severity and loss cost trend rates based on a single model design. IBC's model assumes a change in the trend pattern beginning 2017-1, <i>and a reform parameter at 2017-1</i> . There is no differentiation between the past and future trend rates for IBC.  (IBC)	<p>We are not aware of the basis of the development factors selected by IBC, or its adjustment to individual insurer data. While IBC's frequency estimates are higher than GISA's, the severity estimates are similar estimates. However, we find the IBC severity trend rate of +3.0% <i>and a +3.4% level change factor</i> not to be supported statistically based on insignificant <i>p</i>-values (i.e., greater than 5%) for both the trend rate (41%) and the reform factor (56%). Based on the statistics presented by IBC, we would reject the severity trend model.</p> <p>IBC's severity trend rate model is the key reason for the difference between the Oliver Wyman and IBC loss cost trend rates.</p>



No.	Issue	Summarized Comment (Submitters)	Response
21	Bodily Injury Loss Cost Trend Rate- Past and Future	Using higher loss and claim count development factors than GISA, IBC presented frequency, severity and loss cost trend rates based on a single model design. IBC's model assumes a change in the trend pattern beginning 2017-1, <i>and a reform parameter at 2017-1</i> . There is no differentiation between the past and future trend rates.  (IBC)	We are not aware of the basis of the development factors selected by IBC, or its adjustment to individual insurer data. While we find IBC's frequency estimates are higher than GISA's, which leads to a higher trend rate, we find its frequency model to be supported statistically and therefore reasonable. However, we find the severity model is not supported statistically.  IBC directly selects a loss cost model. However, we find this approach to be problematic, as it ignores the underlying weak severity statistics. We suggest separate frequency and severity models to be a more reasonable approach. If IBC had selected a separate severity model with stronger supporting statistics, we assume its implied loss cost trend rate would be lower.
22	Accident Benefits	Possible impact on claims costs include (1) License Appeal Tribunal process time has been shorter, but may change in the future; (2) SABS discoverability limitation is not a "hard" 2-year limit, and (3) Catastrophic claims are just beginning to be heard.  (Desjardins)	We recognize there are always changes in claims handling and uncertainty; but there is no definitive information upon which to quantify these changes. As data emerges new estimates of claims costs will emerge, and loss trend rates will be updated.
23	Accident Benefits	Future frequency/loss cost trend will not continue to be flat as recent rise in DCPD and collision may affect AB in the future and should be monitored.  (Intact)	We agree, as new data emerges, there may be a change in the AB experience that will be incorporated into the review process.
24	Bodily Injury / Accident Benefits Model Complexity	Accident Benefits Medical and Disability Income models are too complex.  (FA)  BI Models may be overfit. (TD)	The selected non-binary explanatory variables for the reform are implied by the use of a parallelogram approach assuming annual accident periods and policies written uniformly throughout the year; an approach used by other insurers. We believe this is more appropriate than judgmentally selecting a simple earning pattern.  We assess each model for potential overfitting through evaluation of metrics that consider the number of parameters such as adjusted R-squared.

No.	Issue	Summarized Comment (Submitters)	Response
25	Accident Benefits	IBC's selected medical/rehab and disability income trend rates differ from Oliver Wyman's – lower and higher, respectively. (IBC)	While there are differences in approach and model design, both IBC and Oliver Wyman's AB-total trend rate is approximately 0% for the future.
26	DCDP	An 8- year period is too long and a shorter time frame is more responsive. (RSA)	Over various longer and shorter time periods we considered, the direct or implied loss cost trend rate clustered around our selected trend rate; and we therefore continue to find it to be reasonable.
27	Collision and Comprehensive	An 8- year period is too long a time frame for a short tail coverage; 5 years is a better balance between credibility and responsiveness. (RSA, TD)	The trend period length is not determined by short or long tail nature of a coverage. Instead, amongst other consideration, we observe the volatility of the data when we select the length of the period. In our opinion, a short tail coverage is not restricted to a short trend period length. Our selection is based on assessment of both the data and the statistical fit of the models we present.
28	Collision	Suggestions include a shorter time horizon. IBC's collision trend rate is +12.4% for the period beginning 2017-1 and onward. Other suggestions include loss cost models beginning prior to 2017-1, but after 2013-1. (IBC, RSA)	IBC's selected trend rate is based on the time period beginning 2017-1; a three-year period. However, with year to year volatility in the experience, we find a longer time frame than three years more reasonable.  As presented in Appendix E, page 74, the implied direct loss cost models with shorter experience periods have trend coefficient that are within the confidence interval of the model beginning with 2013-1 (our direct loss cost model). We also observe these models generally have lower adjusted R-squared values. We do not find sufficient evidence to change our selection.
29	Comprehensive	Loss trend models over shorter time horizons beginning 2014 -1 and 2014-2 have higher adjusted R-squareds values than the separately selected 8-year model beginning 2012-1 for each of frequency and severity. (IBC, Desjardins, Aviva, RSA, Travelers)	We agree the loss cost models beginning 2014-1 and 2014-2 are reasonable models; and are more responsive to the recent rise in theft claims. We have amended our selected trend rate.

No.	Issue	Summarized Comment (Submitters)	Response
30	Comprehensive	The trend model should be separated between theft and non-theft. IBC's comprehensive-total trend rate is +20.2% driven by a sub trend rate for theft claims of +36.1% for the period beginning 2017-1 and onward. (IBC, Desjardins)	<p>We agree that theft is the driver of the recent increase in the comprehensive claim costs and associated loss cost trend. IBC's selected trend rate is based on the time period beginning 2017-1; a three-year period. However, as we find considerable year to year volatility in the comprehensive experience, we had chosen a longer time frame beginning when the severity began to rise in 2012.</p> <p>As evidence of the volatility, the percentage increase in loss cost from 2018 to 2019 was 0%; whereas it was +27% from 2017 to 2018. We find a three-year trend period to be too short for such a volatile coverage.</p> <p>As noted above, we have updated our selection.</p>
31	Loss Adjustment Expenses	Indemnity only data should be used for loss trend analyses to avoid use of unallocated loss adjustment expense (ULAE) data reported by insurers to GISA. ULAE is on a calendar year basis. (FA)	<p>As insurers generally use losses and allocated loss adjustment data on a combined basis in the historical experience period in rate applications, this would add unnecessary complexity and additional work for insurers. Specifically, insurers would have to separately quantify a claims handling expense trend, as it may not be appropriate to assume the same trend rate for both indemnity amounts and claims handling expenses.</p> <p>GISA calculates and applies the ULAE factors to the accident year experience. Suggestions for change to the ULAE should be directed to GISA as this is outside the scope of this review.</p>
32	Covid-19 All coverages	Impact on future frequency trend rates. (General)	<p>Many companies have work from home policies until a vaccine is available. Covid -19 infection reduction measures such as social distancing and limitations on gathering sizes could be expected to reduce traffic with some moderation on the number of claims. This is an opposing force against any suggestions that judgement should be used to increase the future frequency trend rates for Bodily Injury and Accident Benefits.</p>
33	Covid-19 All coverages	More people may choose to drive to work to avoid public transit. (IBC)	<p>Yes, that is a possibility which may partially offset the reduction in vehicle traffic with work-from-home policies widely in-place.</p>

<b>No.</b>	<b>Issue</b>	<b>Summarized Comment (Submitters)</b>	<b>Response</b>
34	Covid-19 Accident Benefits	There could also be increased use of income replacement benefits to account for income losses suffered during the economic fallout. (IBC)	We are not aware of any insurers reporting a recent spike in disability income replacement benefits to account for the Covid-19 economic fallout. In contrast, utilization of some medical-rehab treatments have been reduced.
35	Senitivity Testing	Models should be sensitivity tested for the influence of individual data points. (TD)	We present models with different starting and ending points in the Appendices. We use Cook's Distance to test for influence.

## 9. APPENDICES

**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, and estimated ultimate claim amount by accident half-year.

**Appendix D:** Reported incurred claim count and estimated ultimate 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 14
- Property Damage: Pages 15 to 22
- DCPD: Pages 23 to 33
- Accident Benefits – Medical: Pages 34 to 41
- Accident Benefits – Rehabilitation including Attendant Care: 42 to 51
- Accident Benefits – Medical & Rehabilitation including Attendant Care: Pages 52 to 58
- Accident Benefits – Disability Income: Pages 59 to 68
- Accident Benefits – Death & Funeral Benefits: Pages 69 to 72
- Collision: Pages 73 to 76
- Comprehensive: Pages 79 to 80
- All Perils: Pages 81 to 84
- Specified Perils: Pages 85 to 88
- Uninsured Auto: Pages 89 to 96

**Appendix F:** Summary of Accident Benefits models parameters and phase-in timing by accident half-year.

**Appendix G:** Accident Benefits sub-coverage graphs



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Financial Services Regulatory Authority of Ontario  
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	GISA Selected Age to Ultimate Development Factors									
																										Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	Third Party Liability - Third Party Liability - Direct Compensation	Accident Benefits - Medical Expenses	Accident Benefits - Visitation Expenses	Accident Benefits - Dependent Care Expenses	Accident Benefits - Housekeeping Expenses	Accident Benefits - Examinations Expenses	Accident Benefits - Renovation/Rehabilitation Expenses	Accident Benefits - Rehabilitation Expenses
6	0.694	1.421	1.045	0.900	0.908	1.213	5.575	0.631	1.347	0.883	1.158	0.802	1.286	1.162	1.326	1.588	1.047	1.090	0.695	0.998	1.129	1.033	0.980	1.092	1.465										
12	0.872	1.221	1.004	0.960	0.775	0.870	3.243	0.785	0.952	1.235	0.751	0.768	0.873	0.840	0.848	0.958	0.937	0.976	0.892	1.022	1.050	1.003	0.958	0.845	1.100										
18	0.944	1.088	1.000	0.995	0.831	0.905	2.632	0.922	0.946	1.308	0.713	0.834	0.878	0.876	0.886	0.953	0.975	0.992	1.064	1.000	1.001	1.000	0.958	0.953	0.967										
24	0.921	1.030	1.000	0.999	0.888	0.931	2.346	0.955	0.966	1.316	0.766	0.889	0.975	0.916	0.933	0.988	0.987	1.000	1.007	1.000	1.000	1.000	1.000	0.955	0.797										
30	0.854	1.003	1.000	0.999	0.920	0.926	2.040	0.975	0.982	1.295	0.817	0.915	1.041	0.939	0.939	0.967	0.996	1.000	0.927	1.000	1.000	1.000	1.000	0.957	0.508										
36	0.865	1.001	1.000	1.000	0.948	0.946	1.641	0.986	0.959	1.198	0.862	0.954	1.020	0.953	0.960	0.962	0.993	1.000	0.971	1.000	1.000	1.000	1.000	0.961	0.519										
42	0.883	1.000	1.000	1.000	0.967	0.974	1.386	0.992	0.971	1.141	0.906	0.971	0.941	0.967	0.971	0.970	0.997	1.000	0.990	1.000	1.000	1.000	1.000	0.962	0.572										
48	0.901	1.000	1.000	1.000	0.976	0.971	1.215	0.995	0.954	1.087	0.940	0.982	0.932	0.977	0.988	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.965	0.628										
54	0.919	1.000	1.000	1.000	0.982	0.978	1.112	0.997	0.961	1.058	0.957	0.989	0.930	0.985	0.992	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.967	0.695										
60	0.937	1.000	1.000	1.000	0.989	0.994	1.072	0.998	0.967	1.039	0.977	0.983	0.952	0.990	1.003	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.972	0.750										
66	0.954	1.000	1.000	1.000	0.993	0.991	1.027	0.999	0.976	1.028	0.987	0.995	0.970	0.993	1.003	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.978	0.808										
72	0.968	1.000	1.000	1.000	0.998	0.998	1.016	1.000	0.986	1.017	0.992	0.997	0.998	0.995	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.982	0.854										
78	0.975	1.000	1.000	1.000	1.001	1.000	1.012	1.000	0.993	1.008	1.000	0.998	0.997	0.997	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.984	0.892										
84	0.982	1.000	1.000	1.000	1.001	1.000	1.003	1.000	0.997	1.000	1.000	0.999	1.009	0.998	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	0.917										
90	0.988	1.000	1.000	1.000	1.001	1.000	1.003	1.000	0.991	1.000	1.000	1.000	1.002	0.999	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988	0.944										
96	0.993	1.000	1.000	1.000	1.001	0.998	1.001	1.000	0.996	1.000	1.000	1.000	1.002	1.000	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.991	0.971										
102	0.995	1.000	1.000	1.000	1.000	0.998	1.000	1.000	0.998	1.000	1.000	1.000	0.999	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	0.981										
108	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.984										
114	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.994										
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										

Financial Services Regulatory Authority of Ontario  
Private Passengers Vehicles (Excluding Farmers)  
Reported Incurred Claims and ALAE Development Summary  
Data as of 12/31/19

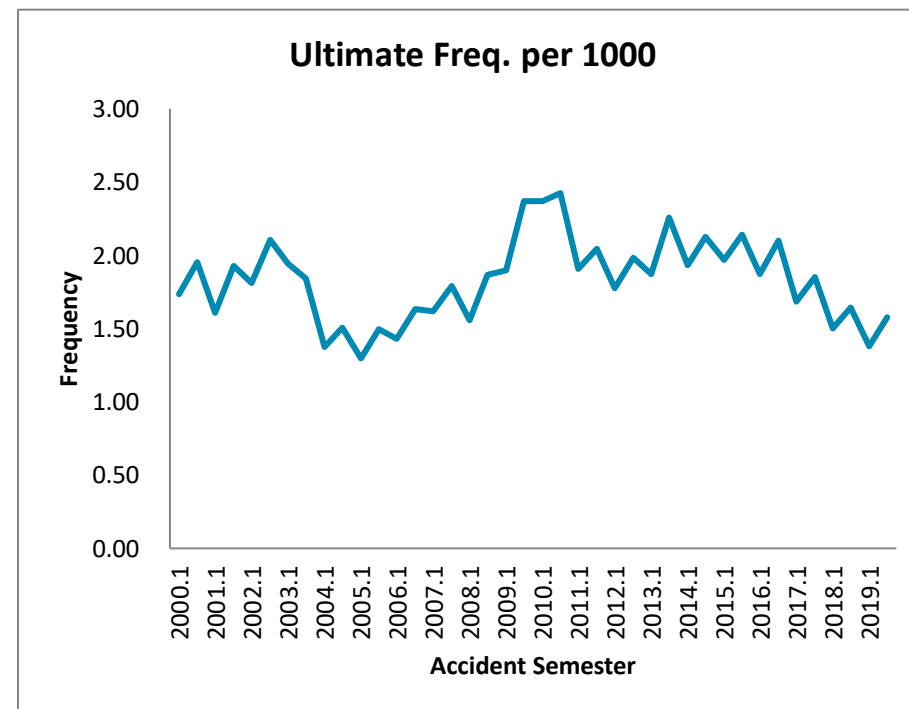
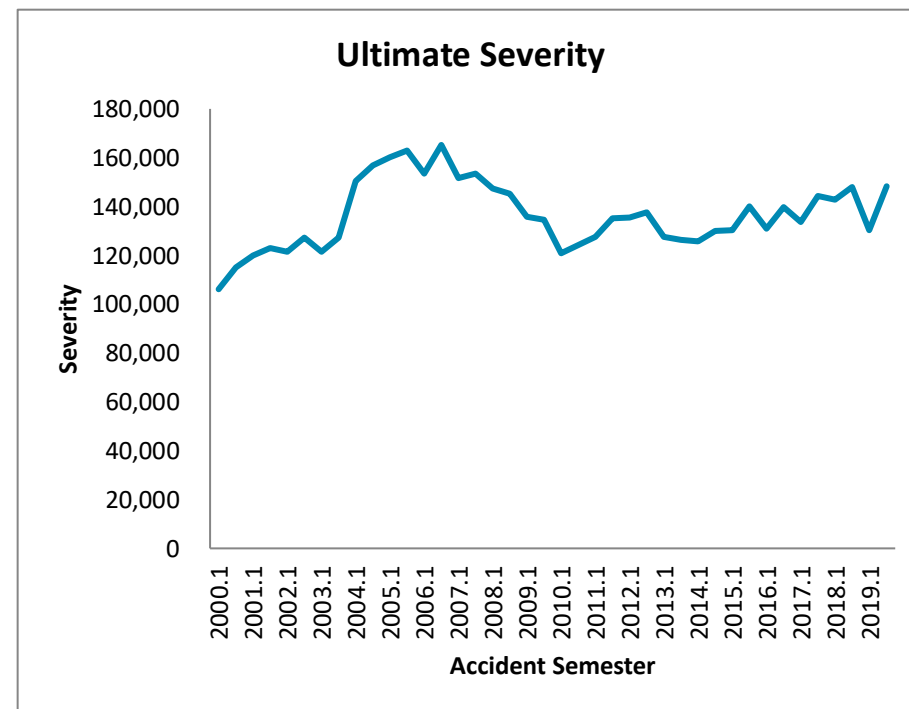
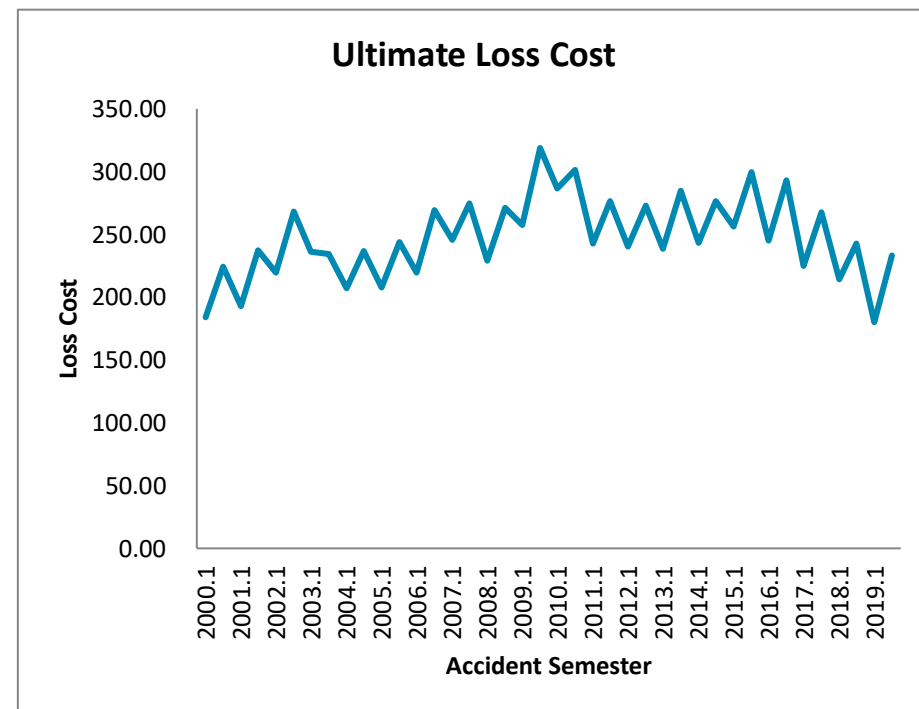
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	
Maturity	GISA Selected Age to Ultimate Development Factors																				Collision	Comprehensive - Total	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	Third Party Liability - Third Party Liability - Direct Compensation	Accident Benefits - Medical Expenses	Accident Benefits - Visitation Expenses	Accident Benefits - Dependent Care Expenses	Accident Benefits - Housekeeping Expenses	Accident Benefits - Examinations Expenses	Accident Benefits - Renovation/Rehabilitation Expenses	Accident Benefits - Rehabilitation Expenses	Accident Benefits - Attendee Care	Accident Benefits - Replacement Expenses	Accident Benefits - Caregiver Expenses	Accident Benefits - Employed Disability Income	Accident Benefits - Student Disability Income	Accident Benefits - Other Disability Income	Accident Benefits - Death Benefits	Accident Benefits - Funeral	Accident Benefits - Quiet Enjoyment							
6	2.770	2.112	1.066	2.318	0.635	1.452	8.492	1.083	2.965	2.765	3.138	0.665	2.934	2.732	2.767	2.290	1.016	1.002	1.746	1.037	1.072	1.029	1.039	2.921	4.488	
12	1.895	1.436	1.005	1.775	0.468	0.915	3.937	0.861	1.650	1.822	1.754	0.572	1.456	1.594	1.792	1.308	0.910	0.926	1.429	1.022	1.006	0.995	1.008	1.742	2.261	
18	1.654	1.198	1.001	1.565	0.506	1.024	3.024	0.859	1.414	1.624	1.513	0.676	1.308	1.428	1.900	1.250	0.972	0.965	1.381	1.001	1.001	0.966	1.006	1.414	1.762	
24	1.429	1.088	1.000	1.445	0.576	0.772	2.616	0.899	1.320	1.521	1.437	0.766	1.361	1.337	1.816	1.288	0.990	0.983	1.265	1.000	1.000	0.998	1.003	1.142	1.441	
30	1.245	1.020	1.000	1.345	0.623	0.685	2.217	0.913	1.243	1.431	1.338	0.845	1.280	1.240	1.572	1.249	1.003	0.995	1.227	1.000	1.000	0.999	1.000	0.846	1.109	
36	1.146	1.004	1.000	1.243	0.687	0.684	1.755	0.918	1.161	1.244	1.199	0.913	1.121	1.117	1.566	1.202	1.000	0.990	1.115	1.000	1.000	0.999	1.000	0.819	1.012	
42	1.046	1.000	1.000	1.170	0.736	0.827	1.415	0.934	1.090	1.118	1.096	0.956	1.015	1.052	1.547	1.157	1.000	0.993	1.106	1.000	1.000	0.999	1.000	0.826	0.992	
48	1.021	1.000	1.000	1.116	0.774	0.824	1.239	0.947	1.050	1.036	1.034	0.988	0.945	1.022	1.527	1.143	1.000	0.999	1.027	1.000	1.000	1.000	1.000	0.836	0.980	
54	1.009	1.000	1.000	1.081	0.812	0.811	1.112	0.959	1.027	0.996	1.008	1.002	0.913	1.000	1.396	1.117	1.000	1.000	1.079	1.000	1.000	1.000	1.000	0.838	0.966	
60	1.000	1.000	1.000	1.058	0.844	0.861	1.049	0.969	1.021	0.984	0.993	1.000	0.962	0.994	1.285	1.108	1.000	1.000	1.068	1.000	1.000	1.000	1.000	0.883	0.965	
66	1.000	1.000	1.000	1.042	0.876	0.884	1.020	0.978	1.000	0.980	0.997	0.999	0.977	0.987	1.230	1.102	1.000	1.000	1.118	1.000	1.000	1.000	1.000	0.895	0.967	
72	0.997	1.000	1.000	1.030	0.918	0.970	1.009	0.981	1.005	0.975	1.000	0.992	0.985	0.989	1.166	1.091	1.000	1.000	1.141	1.000	1.000	1.000	1.000	0.902	0.963	
78	0.997	1.000	1.000	1.025	0.931	0.983	1.022	0.989	0.991	0.976	1.007	0.991	0.981	0.995	1.116	1.088	1.000	1.000	1.058	1.000	1.000	1.000	1.000	0.925	0.971	
84	0.995	1.000	1.000	1.019	0.956	1.000	1.014	0.998	0.994	0.994	0.987	1.011	0.998	0.997	0.996	1.063	1.085	1.000	1.000	1.070	1.000	1.000	1.000	0.946	0.971	
90	0.996	1.000	1.000	1.015	0.963	1.000	1.010	0.996	0.991	0.991	0.991	1.005	0.997	0.996	0.997	1.021	1.076	1.000	1.000	1.000	1.000	1.000	1.000	0.969	0.977	
96	0.997	1.000	1.000	1.012	0.975	1.000	1.011	0.998	0.987	0.992	0.999	0.998	0.998	0.998	1.026	1.062	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.975	0.977	
102	0.998	1.000	1.000	1.011	0.977	1.000	1.008	0.999	0.988	0.994	1.000	1.000	0.998	0.999	1.014	1.056	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.975	0.987	
108	1.000	1.000	1.000	1.011	0.975	1.000	1.011	0.999	0.990	0.999	1.003	0.997	1.000	1.001	1.023	1.048	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.980	
114	1.000	1.000	1.000	1.009	0.976	1.000	1.010	1.000	0.997	0.999	1.001	0.995	1.001	1.003	1.028	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.983	
120	1.001	1.000	1.000	1.008	0.991	1.000	1.008	1.000	0.995	0.999	1.000	0.998	1.002	1.003	1.023	1.037	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	
126	1.001	1.000	1.000	1.006	0.992	1.000	1.006	1.000	0.991	0.997	1.000	1.001	1.002	1.001	1.024	1.029	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	
132	1.000	1.000	1.000	1.005	0.999	1.000	1.005	1.000	0.991	1.000	1.000	1.000	1.001	1.002	1.047	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	
138	1.000	1.000	1.000	1.004	1.000	1.000	1.004	1.000	0.994	1.001	1.000	1.004	1.001	1.001	1.028	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	
144	1.000	1.000	1.000	1.003	1.000	1.000	1.003	1.000	0.996	1.001	1.000	1.000	1.001	1.002	1.019	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	
150	1.000	1.000	1.000	1.001	1.000	1.000	1.003	1.000	0.993	1.001	1.000	1.000	1.000	1.002	1.016	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	
156	1.000	1.000	1.000	1.001	1.000	1.000	1.002	1.000	0.996	1.001	1.000	1.000	1.000	1.003	1.015	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
162	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	0.994	0.998	1.000	1.000	1.000	1.002	1.021	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	
168	1.000	1.000	1.000	0.999	1.000	1.000	1.001	1.000	0.994	0.997	1.000	1.000	1.000	1.002	1.011	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
174	1.000	1.000	1.000	1.000	1.004	1.000	1.001	1.000	0.998	0.999	1.000	1.000	1.000	1.001	1.007	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	



Financial Services Regulatory Authority of Ontario  
Third Party Liability - Bodily Injury  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

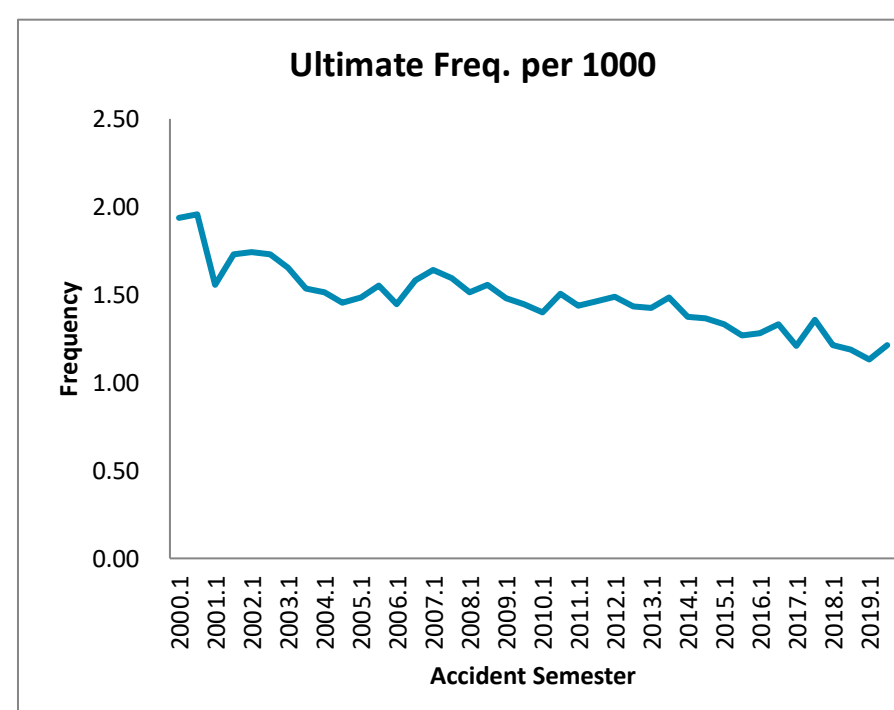
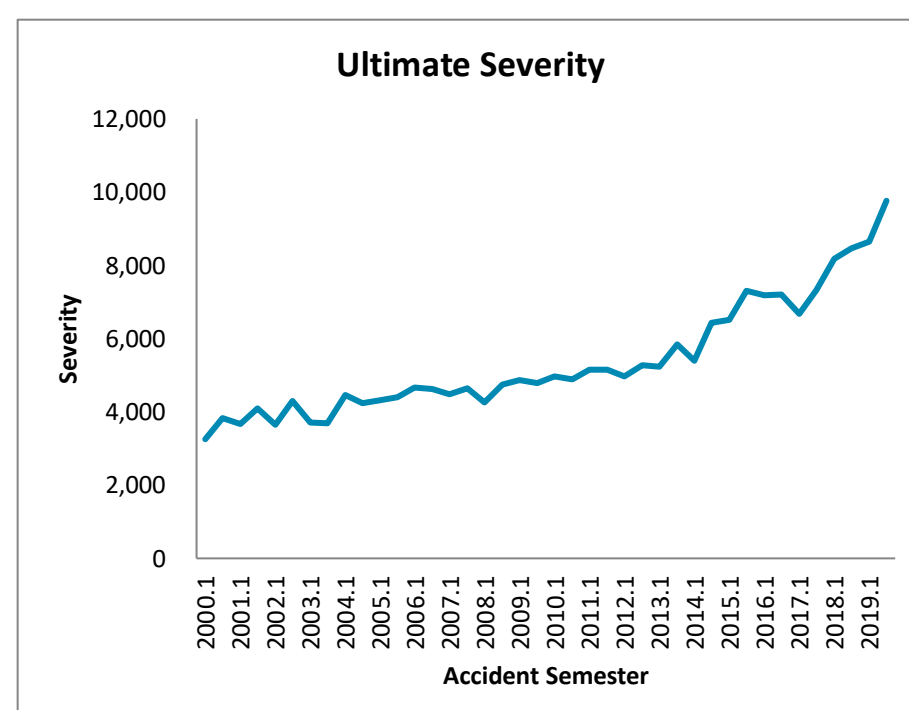
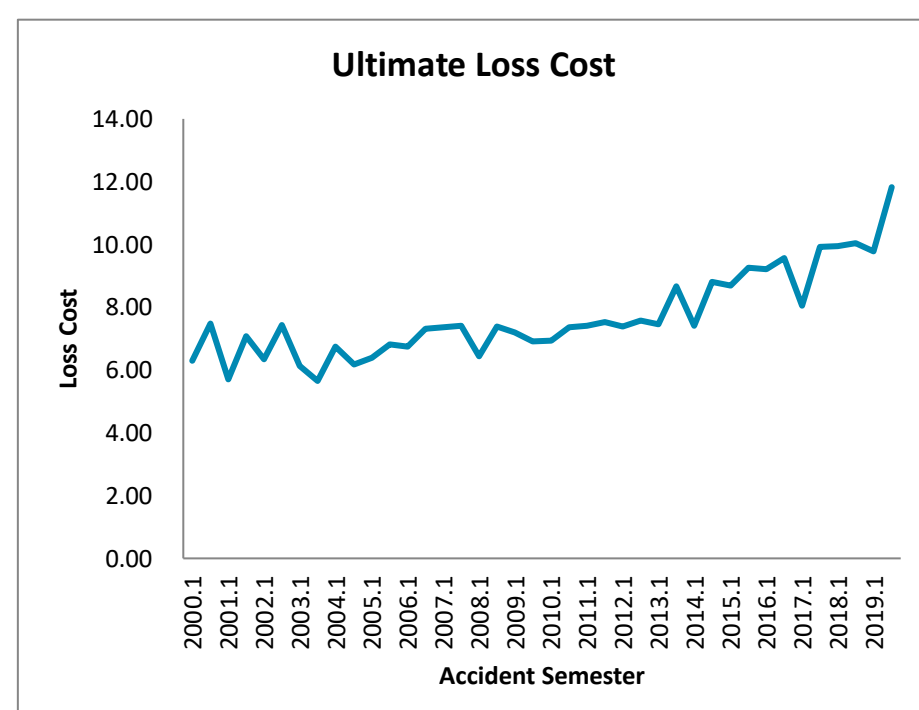
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,731,334	4,736	455,283	1.104	502,632	184.02		106,130		1.73			
2000.2	234	2,829,823	5,526	575,302	1.104	635,134	224.44		114,936		1.95		204.59	
2001.1	228	2,941,343	4,737	519,875	1.092	567,704	193.01	4.9%	119,845	12.9%	1.61	-7.1%		
2001.2	222	2,950,461	5,686	640,700	1.092	699,644	237.13	5.7%	123,047	7.1%	1.93	-1.3%	215.10	5.1%
2002.1	216	2,870,887	5,199	579,666	1.089	631,257	219.88	13.9%	121,419	1.3%	1.81	12.4%		
2002.2	210	2,975,929	6,271	732,984	1.089	798,220	268.23	13.1%	127,287	3.4%	2.11	9.3%	244.49	13.7%
2003.1	204	2,905,827	5,646	633,492	1.084	686,705	236.32	7.5%	121,627	0.2%	1.94	7.3%		
2003.2	198	2,986,756	5,497	645,380	1.084	699,592	234.23	-12.7%	127,273	0.0%	1.84	-12.7%	235.26	-3.8%
2004.1	192	2,931,824	4,036	551,405	1.100	606,545	206.88	-12.5%	150,291	23.6%	1.38	-29.2%		
2004.2	186	3,007,799	4,538	647,631	1.100	712,394	236.85	1.1%	156,984	23.3%	1.51	-18.0%	222.06	-5.6%
2005.1	180	2,969,536	3,851	564,587	1.092	616,529	207.62	0.4%	160,096	6.5%	1.30	-5.8%		
2005.2	174	3,087,170	4,625	689,663	1.092	753,112	243.95	3.0%	162,835	3.7%	1.50	-0.7%	226.14	1.8%
2006.1	168	3,043,445	4,358	617,742	1.082	668,397	219.62	5.8%	153,372	-4.2%	1.43	10.4%		
2006.2	162	3,148,733	5,139	784,787	1.082	849,139	269.68	10.5%	165,234	1.5%	1.63	8.9%	245.07	8.4%
2007.1	156	3,101,579	5,018	701,656	1.085	761,297	245.45	11.8%	151,713	-1.1%	1.62	13.0%		
2007.2	150	3,210,608	5,751	813,820	1.085	882,994	275.02	2.0%	153,538	-7.1%	1.79	9.8%	260.49	6.3%
2008.1	144	3,181,769	4,953	677,882	1.076	729,401	229.24	-6.6%	147,265	-2.9%	1.56	-3.8%		
2008.2	138	3,268,340	6,097	823,433	1.076	886,013	271.09	-1.4%	145,320	-5.4%	1.87	4.1%	250.45	-3.9%
2009.1	132	3,200,180	6,065	766,953	1.075	824,474	257.63	12.4%	135,940	-7.7%	1.90	21.7%		
2009.2	126	3,294,856	7,801	977,315	1.075	1,050,614	318.86	17.6%	134,677	-7.3%	2.37	26.9%	288.70	15.3%
2010.1	120	3,229,723	7,654	868,190	1.066	925,491	286.55	11.2%	120,916	-11.1%	2.37	25.0%		
2010.2	114	3,334,893	8,087	942,035	1.066	1,004,209	301.12	-5.6%	124,177	-7.8%	2.42	2.4%	293.95	1.8%
2011.1	108	3,274,003	6,239	734,521	1.083	795,486	242.97	-15.2%	127,492	5.4%	1.91	-19.6%		
2011.2	102	3,377,110	6,911	862,626	1.083	934,224	276.63	-8.1%	135,174	8.9%	2.05	-15.6%	260.06	-11.5%
2012.1	96	3,336,208	5,920	743,173	1.080	802,329	240.49	-1.0%	135,523	6.3%	1.77	-6.9%		
2012.2	90	3,429,875	6,807	867,232	1.080	936,263	272.97	-1.3%	137,538	1.7%	1.98	-3.0%	256.96	-1.2%
2013.1	84	3,371,246	6,304	745,734	1.080	805,095	238.81	-0.7%	127,703	-5.8%	1.87	5.4%		
2013.2	78	3,484,409	7,864	919,644	1.080	992,847	284.94	4.4%	126,247	-8.2%	2.26	13.7%	262.26	2.1%
2014.1	72	3,417,327	6,613	766,029	1.085	831,360	243.28	1.9%	125,709	-1.6%	1.94	3.5%		
2014.2	66	3,536,491	7,519	900,963	1.085	977,802	276.49	-3.0%	130,037	3.0%	2.13	-5.8%	260.17	-0.8%
2015.1	60	3,481,651	6,857	809,595	1.104	893,550	256.65	5.5%	130,313	3.7%	1.97	1.8%		
2015.2	54	3,610,302	7,725	979,935	1.104	1,081,555	299.57	8.3%	140,005	7.7%	2.14	0.6%	278.50	7.0%
2016.1	48	3,577,867	6,696	797,848	1.099	877,154	245.16	-4.5%	130,992	0.5%	1.87	-5.0%		
2016.2	42	3,705,935	7,779	988,102	1.099	1,086,320	293.13	-2.2%	139,644	-0.3%	2.10	-1.9%	269.57	-3.2%
2017.1	36	3,662,884	6,176	750,378	1.099	824,666	225.14	-8.2%	133,525	1.9%	1.69	-9.9%		
2017.2	30	3,815,247	7,072	929,494	1.099	1,021,514	267.75	-8.7%	144,445	3.4%	1.85	-11.7%	246.88	-8.4%
2018.1	24	3,761,487	5,643	729,652	1.104	805,894	214.25	-4.8%	142,814	7.0%	1.50	-11.0%		
2018.2	18	3,903,001	6,406	858,395	1.104	948,089	242.91	-9.3%	148,001	-9.3%	1.64	-11.5%	228.85	-7.3%
2019.1	12	3,857,072	5,325	624,413	1.113	694,672	180.10	-15.9%	130,447	-8.7%	1.38	-8.0%		
2019.2	6	3,976,457	6,263	834,456	1.113	928,350	233.46	-3.9%	148,219	0.1%	1.58	-4.0%	207.19	-9.5%
Total		131,781,389	241,394	30,051,970		32,728,668								



Financial Services Regulatory Authority of Ontario  
Third Party Liability - Property Damage Only  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

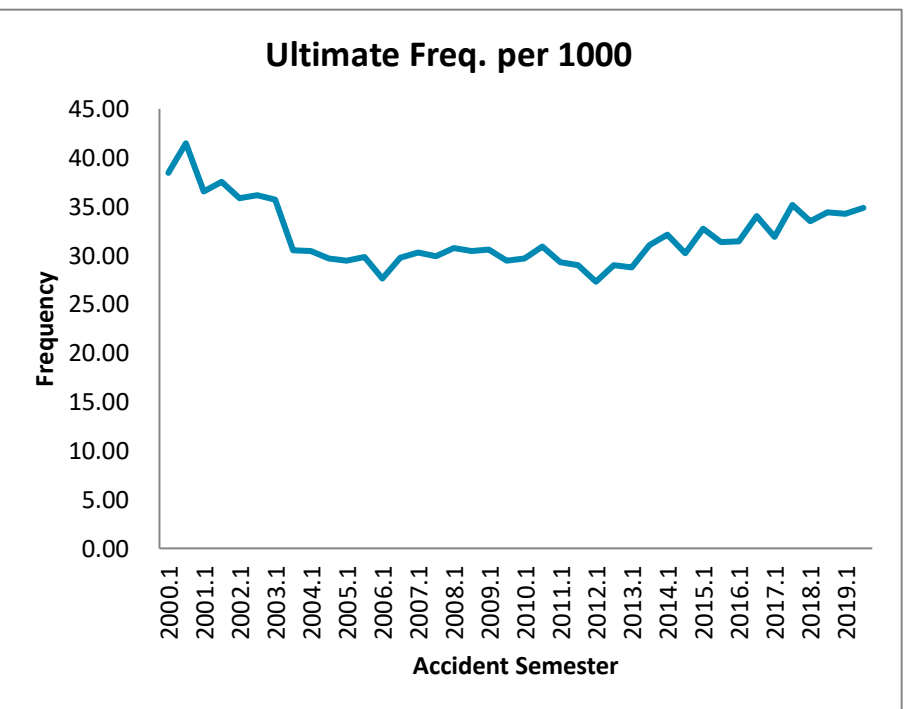
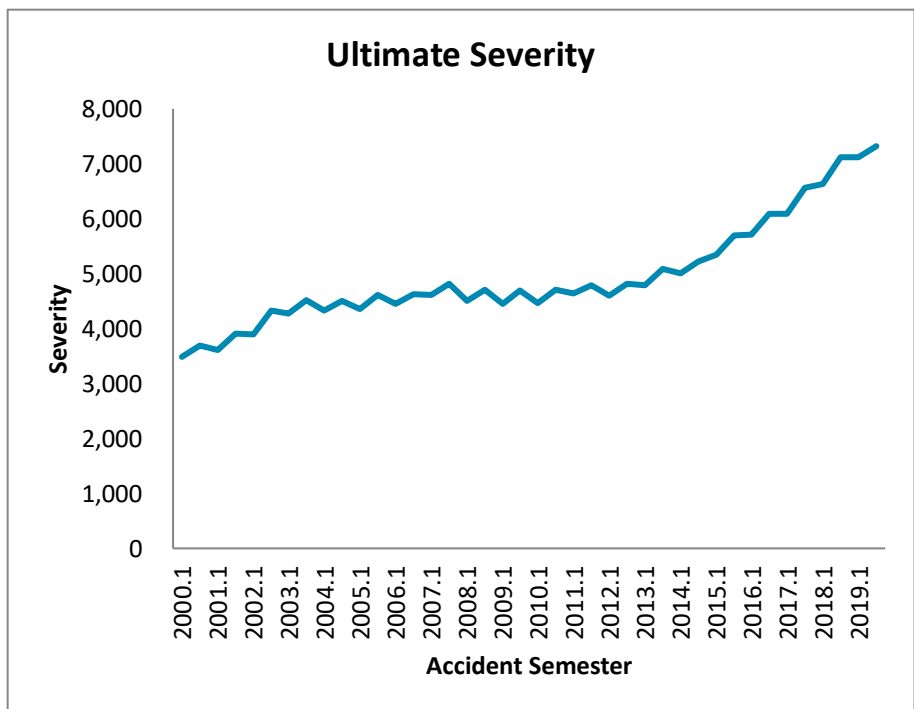
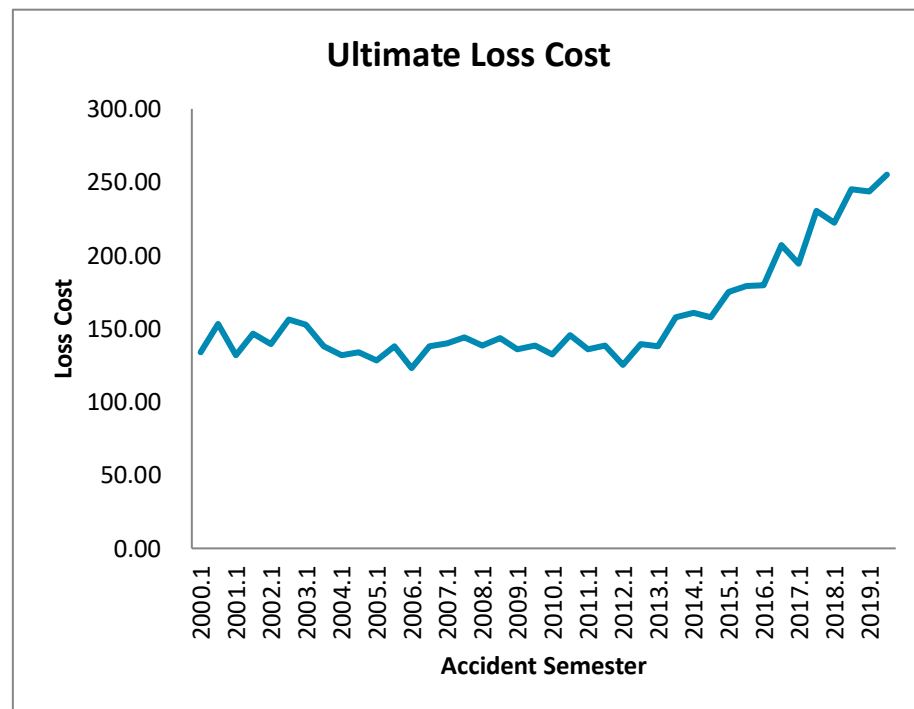
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,731,334	5,288	15,585	1.104	17,206	6.30		3,254		1.94			
2000.2	234	2,829,823	5,538	19,168	1.104	21,161	7.48		3,821		1.96		6.90	
2001.1	228	2,941,343	4,573	15,331	1.092	16,742	5.69	-9.6%	3,661	12.5%	1.55	-19.7%		
2001.2	222	2,950,461	5,097	19,105	1.092	20,863	7.07	-5.4%	4,093	7.1%	1.73	-11.7%	6.38	-7.5%
2002.1	216	2,870,887	4,998	16,716	1.089	18,204	6.34	11.4%	3,642	-0.5%	1.74	12.0%		
2002.2	210	2,975,929	5,150	20,285	1.089	22,091	7.42	5.0%	4,289	4.8%	1.73	0.2%	6.89	8.0%
2003.1	204	2,905,827	4,798	16,407	1.084	17,786	6.12	-3.5%	3,707	1.8%	1.65	-5.2%		
2003.2	198	2,986,756	4,587	15,572	1.084	16,880	5.65	-23.9%	3,680	-14.2%	1.54	-11.3%	5.88	-14.6%
2004.1	192	2,931,824	4,437	18,003	1.100	19,803	6.75	10.4%	4,464	20.4%	1.51	-8.4%		
2004.2	186	3,007,799	4,368	16,864	1.100	18,551	6.17	9.1%	4,247	15.4%	1.45	-5.4%	6.46	9.8%
2005.1	180	2,969,536	4,407	17,396	1.092	18,996	6.40	-5.3%	4,310	-3.4%	1.48	-1.9%		
2005.2	174	3,087,170	4,789	19,269	1.092	21,042	6.82	10.5%	4,394	3.5%	1.55	6.8%	6.61	2.4%
2006.1	168	3,043,445	4,404	19,003	1.082	20,562	6.76	5.6%	4,669	8.3%	1.45	-2.5%		
2006.2	162	3,148,733	4,985	21,307	1.082	23,054	7.32	7.4%	4,625	5.3%	1.58	2.1%	7.04	6.6%
2007.1	156	3,101,579	5,091	21,024	1.085	22,811	7.35	8.9%	4,481	-4.0%	1.64	13.4%		
2007.2	150	3,210,608	5,122	21,953	1.085	23,819	7.42	1.3%	4,650	0.6%	1.60	0.8%	7.39	4.9%
2008.1	144	3,181,769	4,815	19,038	1.076	20,485	6.44	-12.5%	4,254	-5.0%	1.51	-7.8%		
2008.2	138	3,268,340	5,084	22,466	1.076	24,174	7.40	-0.3%	4,755	2.2%	1.56	-2.5%	6.92	-6.3%
2009.1	132	3,200,180	4,736	21,433	1.075	23,040	7.20	11.8%	4,865	14.3%	1.48	-2.2%		
2009.2	126	3,294,856	4,764	21,194	1.075	22,784	6.91	-6.5%	4,782	0.6%	1.45	-7.0%	7.06	1.9%
2010.1	120	3,229,723	4,514	21,028	1.066	22,416	6.94	-3.6%	4,966	2.1%	1.40	-5.6%		
2010.2	114	3,334,893	5,020	23,058	1.066	24,580	7.37	6.6%	4,896	2.4%	1.51	4.1%	7.16	1.5%
2011.1	108	3,274,003	4,711	22,408	1.083	24,267	7.41	6.8%	5,151	3.7%	1.44	3.0%		
2011.2	102	3,377,110	4,946	23,498	1.083	25,448	7.54	2.2%	5,145	5.1%	1.46	-2.7%	7.47	4.4%
2012.1	96	3,336,208	4,969	22,858	1.080	24,677	7.40	-0.2%	4,966	-3.6%	1.49	3.5%		
2012.2	90	3,429,875	4,916	24,042	1.080	25,955	7.57	0.4%	5,280	2.6%	1.43	-2.1%	7.48	0.1%
2013.1	84	3,371,246	4,805	23,315	1.080	25,170	7.47	0.9%	5,238	5.5%	1.43	-4.3%		
2013.2	78	3,484,409	5,168	27,973	1.080	30,200	8.67	14.5%	5,844	10.7%	1.48	3.5%	8.08	7.9%
2014.1	72	3,417,327	4,689	23,310	1.085	25,298	7.40	-0.8%	5,395	3.0%	1.37	-3.7%		
2014.2	66	3,536,491	4,831	28,667	1.085	31,112	8.80	1.5%	6,440	10.2%	1.37	-7.9%	8.11	0.4%
2015.1	60	3,481,651	4,643	27,415	1.104	30,258	8.69	17.4%	6,517	20.8%	1.33	-2.8%		
2015.2	54	3,610,302	4,575	30,265	1.104	33,404	9.25	5.2%	7,301	13.4%	1.27	-7.2%	8.98	10.7%
2016.1	48	3,577,867	4,585	29,964	1.099	32,942	9.21	5.9%	7,185	10.2%	1.28	-3.9%		
2016.2	42	3,705,935	4,929	32,276	1.099	35,484	9.57	3.5%	7,199	-1.4%	1.33	5.0%	9.39	4.7%
2017.1	36	3,662,884	4,428	26,866	1.099	29,526	8.06	-12.4%	6,667	-7.2%	1.21	-5.7%		
2017.2	30	3,815,247	5,170	34,479	1.099	37,893	9.93	3.7%	7,329	1.8%	1.36	1.9%	9.02	-4.0%
2018.1	24	3,761,487	4,569	33,874	1.104	37,413	9.95	23.4%	8,188	22.8%	1.21	0.5%		
2018.2	18	3,903,001	4,629	35,497	1.104	39,206	10.04	1.1%	8,469	15.6%	1.19	-12.5%	10.00	10.9%
2019.1	12	3,857,072	4,364	33,888	1.113	37,701	9.77	-1.7%	8,639	5.5%	1.13	-6.9%		
2019.2	6	3,976,457	4,816	42,265	1.113	47,021	11.82	17.7%	9,764	15.3%	1.21	2.1%	10.82	8.2%
Total		131,781,389	192,309	944,064		1,030,023								



Financial Services Regulatory Authority of Ontario  
Third Party Liability - Direct Compensation  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

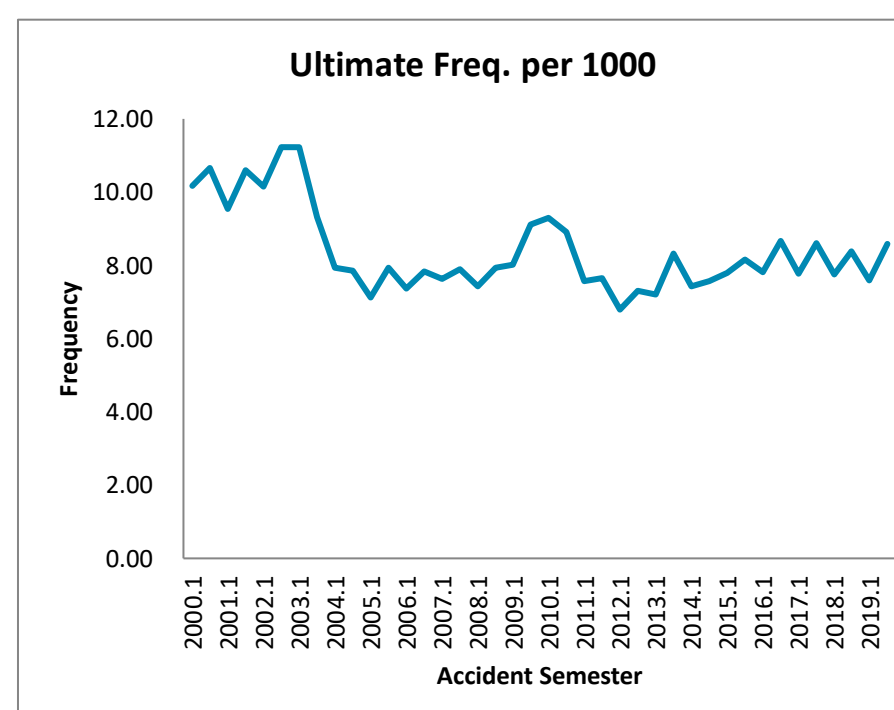
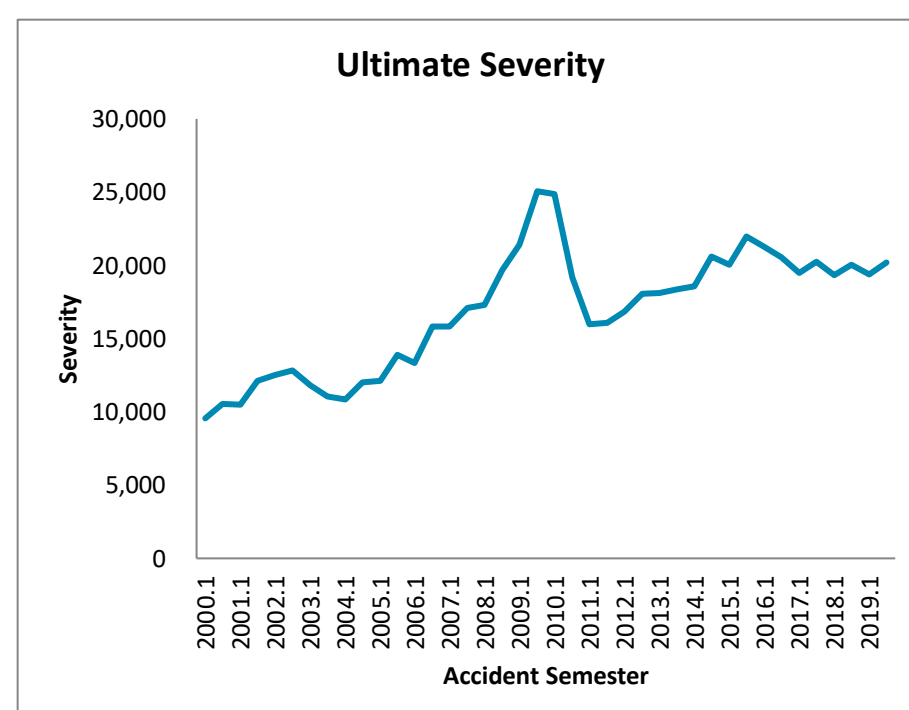
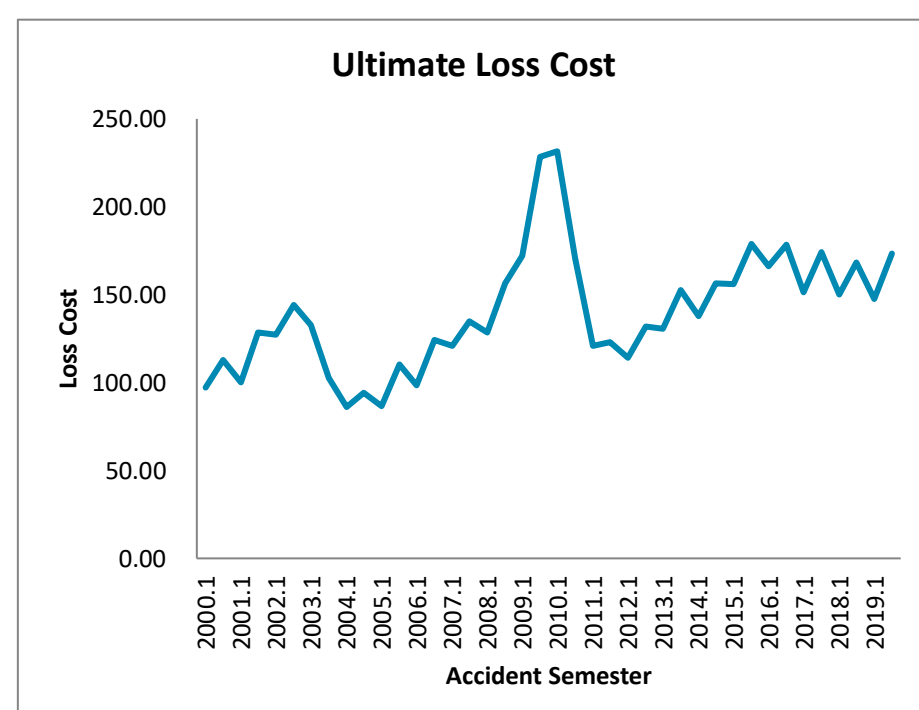
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	2,731,334	105,029	331,642	1.104	366,133	134.05		3,486		38.45			
2000.2	234	2,829,823	117,373	393,178	1.104	434,069	153.39		3,698		41.48		143.89	
2001.1	228	2,941,343	107,544	354,913	1.092	387,565	131.76	-1.7%	3,604	3.4%	36.56	-4.9%		
2001.2	222	2,950,461	110,748	396,257	1.092	432,713	146.66	-4.4%	3,907	5.7%	37.54	-9.5%	139.22	-3.2%
2002.1	216	2,870,887	102,939	367,828	1.089	400,564	139.53	5.9%	3,891	8.0%	35.86	-1.9%		
2002.2	210	2,975,929	107,597	427,476	1.089	465,522	156.43	6.7%	4,327	10.7%	36.16	-3.7%	148.13	6.4%
2003.1	204	2,905,827	103,699	408,854	1.084	443,198	152.52	9.3%	4,274	9.8%	35.69	-0.5%		
2003.2	198	2,986,756	91,219	379,777	1.084	411,678	137.83	-11.9%	4,513	4.3%	30.54	-15.5%	145.08	-2.1%
2004.1	192	2,931,824	89,363	351,948	1.100	387,143	132.05	-13.4%	4,332	1.4%	30.48	-14.6%		
2004.2	186	3,007,799	89,365	365,670	1.100	402,237	133.73	-3.0%	4,501	-0.3%	29.71	-2.7%	132.90	-8.4%
2005.1	180	2,969,536	87,539	348,933	1.092	381,034	128.31	-2.8%	4,353	0.5%	29.48	-3.3%		
2005.2	174	3,087,170	92,094	389,604	1.092	425,448	137.81	3.1%	4,620	2.6%	29.83	0.4%	133.16	0.2%
2006.1	168	3,043,445	84,133	346,130	1.082	374,513	123.06	-4.1%	4,451	2.3%	27.64	-6.2%		
2006.2	162	3,148,733	93,776	401,315	1.082	434,222	137.90	0.1%	4,630	0.2%	29.78	-0.2%	130.61	-1.9%
2007.1	156	3,101,579	93,932	399,415	1.085	433,365	139.72	13.5%	4,614	3.6%	30.29	9.6%		
2007.2	150	3,210,608	95,977	426,011	1.085	462,222	143.97	4.4%	4,816	4.0%	29.89	0.4%	141.88	8.6%
2008.1	144	3,181,769	97,784	409,601	1.076	440,731	138.52	-0.9%	4,507	-2.3%	30.73	1.5%		
2008.2	138	3,268,340	99,608	435,718	1.076	468,833	143.45	-0.4%	4,707	-2.3%	30.48	1.9%	141.02	-0.6%
2009.1	132	3,200,180	97,885	404,974	1.075	435,347	136.04	-1.8%	4,448	-1.3%	30.59	-0.5%		
2009.2	126	3,294,856	97,098	424,600	1.075	456,445	138.53	-3.4%	4,701	-0.1%	29.47	-3.3%	137.30	-2.6%
2010.1	120	3,229,723	95,794	401,137	1.066	427,612	132.40	-2.7%	4,464	0.4%	29.66	-3.0%		
2010.2	114	3,334,893	103,176	455,186	1.066	485,228	145.50	5.0%	4,703	0.0%	30.94	5.0%	139.05	1.3%
2011.1	108	3,274,003	95,922	410,724	1.083	444,814	135.86	2.6%	4,637	3.9%	29.30	-1.2%		
2011.2	102	3,377,110	97,830	432,075	1.083	467,937	138.56	-4.8%	4,783	1.7%	28.97	-6.4%	137.23	-1.3%
2012.1	96	3,336,208	91,082	387,680	1.080	418,540	125.45	-7.7%	4,595	-0.9%	27.30	-6.8%		
2012.2	90	3,429,875	99,477	443,390	1.080	478,684	139.56	0.7%	4,812	0.6%	29.00	0.1%	132.61	-3.4%
2013.1	84	3,371,246	96,937	430,016	1.080	464,246	137.71	9.8%	4,789	4.2%	28.75	5.3%		
2013.2	78	3,484,409	108,152	509,121	1.080	549,647	157.74	13.0%	5,082	5.6%	31.04	7.0%	147.89	11.5%
2014.1	72	3,417,327	109,864	506,612	1.085	549,819	160.89	16.8%	5,005	4.5%	32.15	11.8%		
2014.2	66	3,536,491	106,827	514,536	1.085	558,419	157.90	0.1%	5,227	2.9%	30.21	-2.7%	159.37	7.8%
2015.1	60	3,481,651	114,072	552,615	1.104	609,921	175.18	8.9%	5,347	6.8%	32.76	1.9%		
2015.2	54	3,610,302	113,347	585,295	1.104	645,990	178.93	13.3%	5,699	9.0%	31.40	3.9%	177.09	11.1%
2016.1	48	3,577,867	112,530	583,814	1.099	641,845	179.39	2.4%	5,704	6.7%	31.45	-4.0%		
2016.2	42	3,705,935	126,047	698,306	1.099	767,717	207.16	15.8%	6,091	6.9%	34.01	8.3%	193.52	9.3%
2017.1	36	3,662,884	116,891	647,609	1.099	711,722	194.31	8.3%	6,089	6.7%	31.91	1.5%		
2017.2	30	3,815,247	134,085	800,476	1.099	879,723	230.58	11.3%	6,561	7.7%	35.14	3.3%	212.81	10.0%
2018.1	24	3,761,487	125,961	756,822	1.104	835,903	222.23	14.4%	6,636	9.0%	33.49	4.9%		
2018.2	18	3,903,001	134,349	866,143	1.104	956,647	245.11	6.3%	7,121	8.5%	34.42	-2.1%	233.88	9.9%
2019.1	12	3,857,072	132,098	844,678	1.113	939,721	243.64	9.6%	7,114	7.2%	34.25	2.3%		
2019.2	6	3,976,457	138,552	911,783	1.113	1,014,378	255.10	4.1%	7,321	2.8%	34.84	1.2%	249.45	6.7%
Total		131,781,389	4,217,696	19,501,863		21,291,495								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Medical Expenses  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(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
2000.1	240	2,612,611	26,576	230,083	1.104	254,011	97.22		9,558		10.17			
2000.2	234	2,703,311	28,841	276,019	1.104	304,725	112.72		10,566		10.67		105.11	
2001.1	228	2,815,932	26,884	258,065	1.092	281,807	100.08	2.9%	10,482	9.7%	9.55	-6.1%		
2001.2	222	2,831,592	30,026	333,512	1.092	364,195	128.62	14.1%	12,129	14.8%	10.60	-0.6%	114.39	8.8%
2002.1	216	2,860,798	29,022	333,995	1.089	363,721	127.14	27.0%	12,533	19.6%	10.14	6.3%		
2002.2	210	2,966,799	33,288	392,794	1.089	427,753	144.18	12.1%	12,850	5.9%	11.22	5.8%	135.81	18.7%
2003.1	204	2,896,602	32,519	354,735	1.084	384,532	132.75	4.4%	11,825	-5.6%	11.23	10.7%		
2003.2	198	2,979,855	27,736	282,108	1.084	305,805	102.62	-28.8%	11,026	-14.2%	9.31	-17.0%	117.48	-13.5%
2004.1	192	2,925,523	23,206	228,995	1.100	251,895	86.10	-35.1%	10,855	-8.2%	7.93	-29.3%		
2004.2	186	3,001,192	23,603	257,290	1.100	283,018	94.30	-8.1%	11,991	8.8%	7.86	-15.5%	90.25	-23.2%
2005.1	180	2,960,878	21,112	234,519	1.092	256,095	86.49	0.5%	12,130	11.7%	7.13	-10.1%		
2005.2	174	3,078,978	24,422	311,295	1.092	339,934	110.40	17.1%	13,919	16.1%	7.93	0.9%	98.68	9.3%
2006.1	168	3,038,070	22,403	276,358	1.082	299,019	98.42	13.8%	13,347	10.0%	7.37	3.4%		
2006.2	162	3,144,172	24,657	360,912	1.082	390,507	124.20	12.5%	15,838	13.8%	7.84	-1.1%	111.53	13.0%
2007.1	156	3,098,547	23,627	344,985	1.085	374,308	120.80	22.7%	15,842	18.7%	7.63	3.4%		
2007.2	150	3,207,341	25,297	399,180	1.085	433,110	135.04	8.7%	17,121	8.1%	7.89	0.6%	128.04	14.8%
2008.1	144	3,178,859	23,633	379,443	1.076	408,281	128.44	6.3%	17,276	9.0%	7.43	-2.5%		
2008.2	138	3,266,405	25,950	474,886	1.076	510,977	156.43	15.8%	19,691	15.0%	7.94	0.7%	142.63	11.4%
2009.1	132	3,198,659	25,669	511,862	1.075	550,252	172.03	33.9%	21,436	24.1%	8.02	7.9%		
2009.2	126	3,293,420	30,035	700,165	1.075	752,678	228.54	46.1%	25,060	27.3%	9.12	14.8%	200.70	40.7%
2010.1	120	3,228,357	30,035	701,350	1.066	747,639	231.59	34.6%	24,892	16.1%	9.30	15.9%		
2010.2	114	3,335,564	29,705	534,349	1.066	569,616	170.77	-25.3%	19,176	-23.5%	8.91	-2.3%	200.68	0.0%
2011.1	108	3,280,500	24,827	366,688	1.083	397,123	121.06	-47.7%	15,996	-35.7%	7.57	-18.7%		
2011.2	102	3,385,347	25,917	384,914	1.083	416,862	123.14	-27.9%	16,084	-16.1%	7.66	-14.0%	122.11	-39.2%
2012.1	96	3,341,384	22,694	353,760	1.080	381,919	114.30	-5.6%	16,829	5.2%	6.79	-10.3%		
2012.2	90	3,431,979	25,067	419,656	1.080	453,060	132.01	7.2%	18,074	12.4%	7.30	-4.6%	123.27	1.0%
2013.1	84	3,373,610	24,298	407,793	1.080	440,253	130.50	14.2%	18,119	7.7%	7.20	6.0%		
2013.2	78	3,486,732	29,041	493,424	1.080	532,701	152.78	15.7%	18,343	1.5%	8.33	14.0%	141.82	15.0%
2014.1	72	3,420,277	25,372	434,164	1.085	471,192	137.76	5.6%	18,571	2.5%	7.42	3.0%		
2014.2	66	3,539,700	26,828	509,730	1.085	553,203	156.29	2.3%	20,620	12.4%	7.58	-9.0%	147.18	3.8%
2015.1	60	3,484,953	27,127	492,614	1.104	543,698	156.01	13.2%	20,043	7.9%	7.78	4.9%		
2015.2	54	3,613,636	29,453	586,224	1.104	647,016	179.05	14.6%	21,968	6.5%	8.15	7.5%	167.74	14.0%
2016.1	48	3,581,791	27,972	541,534	1.099	595,362	166.22	6.5%	21,284	6.2%	7.81	0.3%		
2016.2	42	3,711,480	32,176	602,016	1.099	661,856	178.33	-0.4%	20,570	-6.4%	8.67	6.4%	172.38	2.8%
2017.1	36	3,670,797	28,523	505,430	1.099	555,467	151.32	-9.0%	19,474	-7.7%	7.77	-0.5%		
2017.2	30	3,819,228	32,888	605,359	1.099	665,290	174.19	-2.3%	20,229	-1.7%	8.61	-0.7%	162.98	-5.5%
2018.1	24	3,767,241	29,209	511,681	1.104	565,147	150.02	-0.9%	19,349	-0.6%	7.75	-0.2%		
2018.2	18	3,905,068	32,773	594,808	1.104	656,960	168.23	-3.4%	20,046	-0.9%	8.39	-2.5%	159.29	-2.3%
2019.1	12	3,853,761	29,270	510,389	1.113	567,818	147.34	-1.8%	19,400	0.3%	7.60	-2.0%		
2019.2	6	3,973,426	34,119	619,180	1.113	688,851	173.36	3.1%	20,190	0.7%	8.59	2.3%	160.55	0.8%
Total		131,264,376	1,095,799	17,116,265		18,647,659								

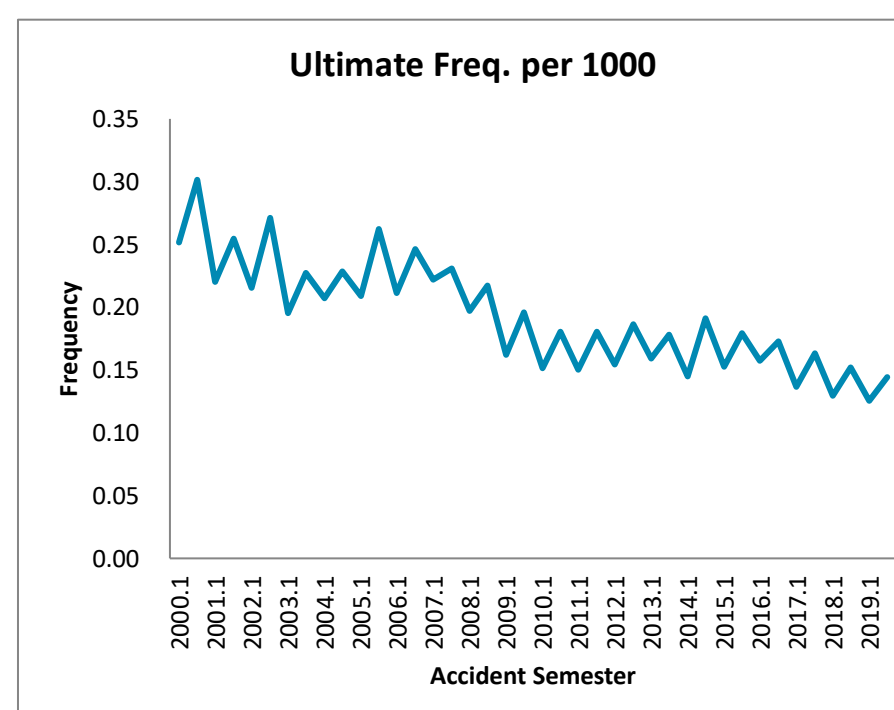
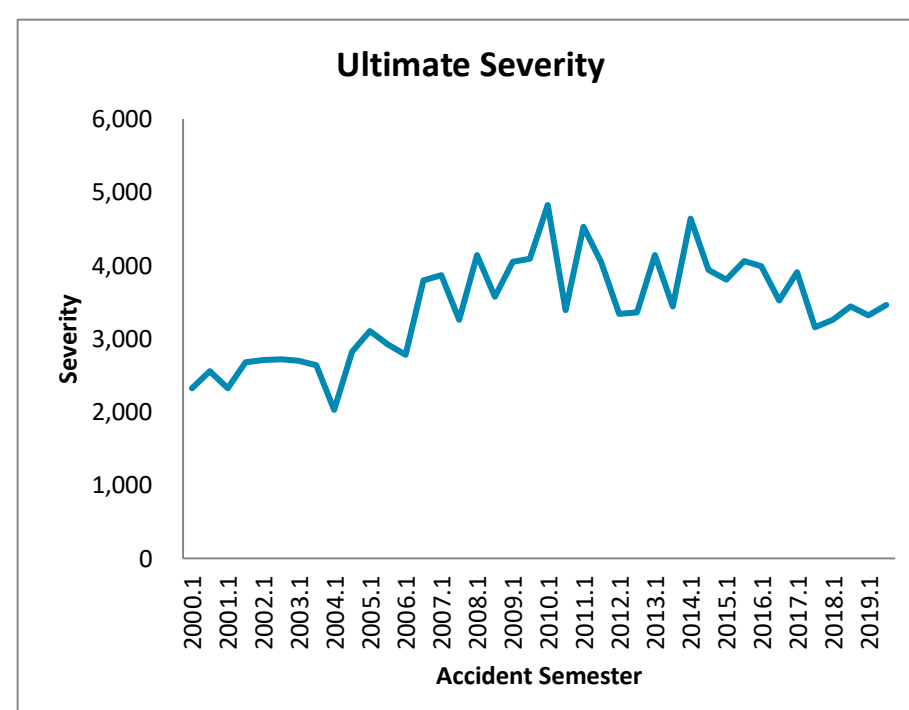
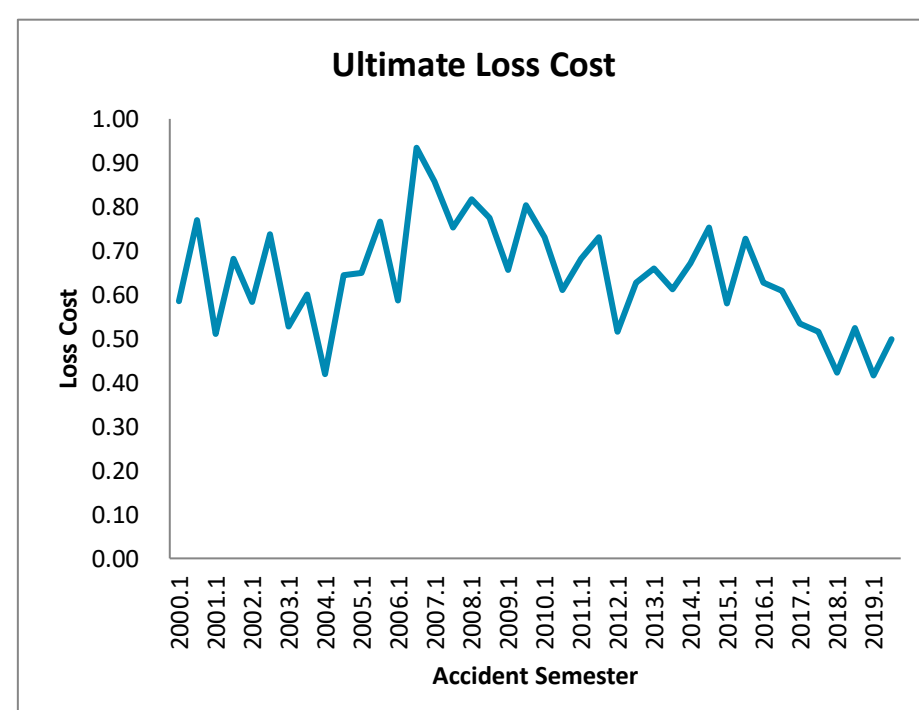




Financial Services Regulatory Authority of Ontario  
Accident Benefits - Visitation Expenses  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

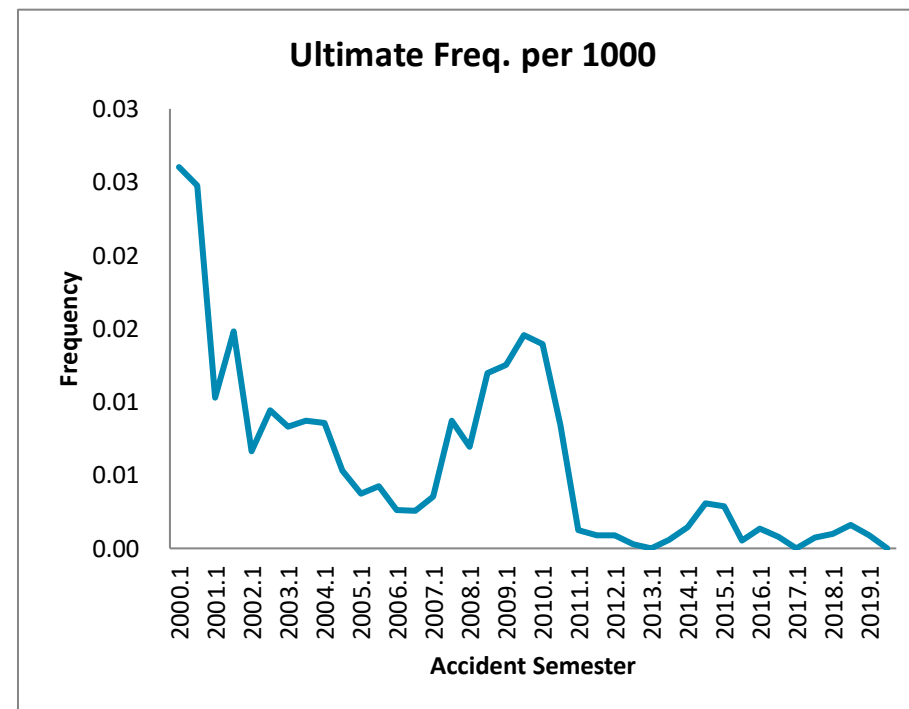
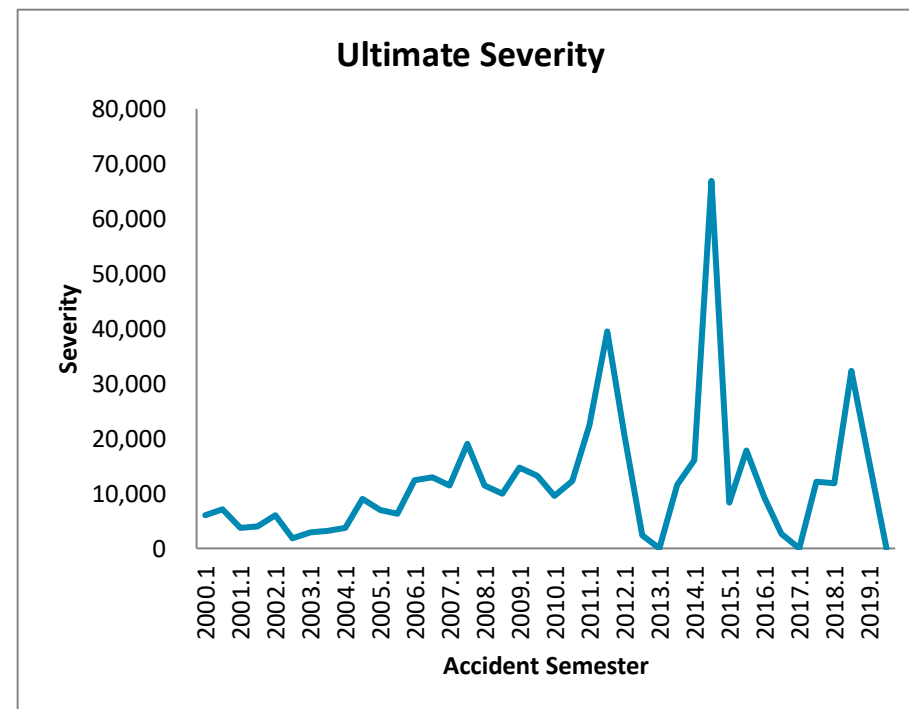
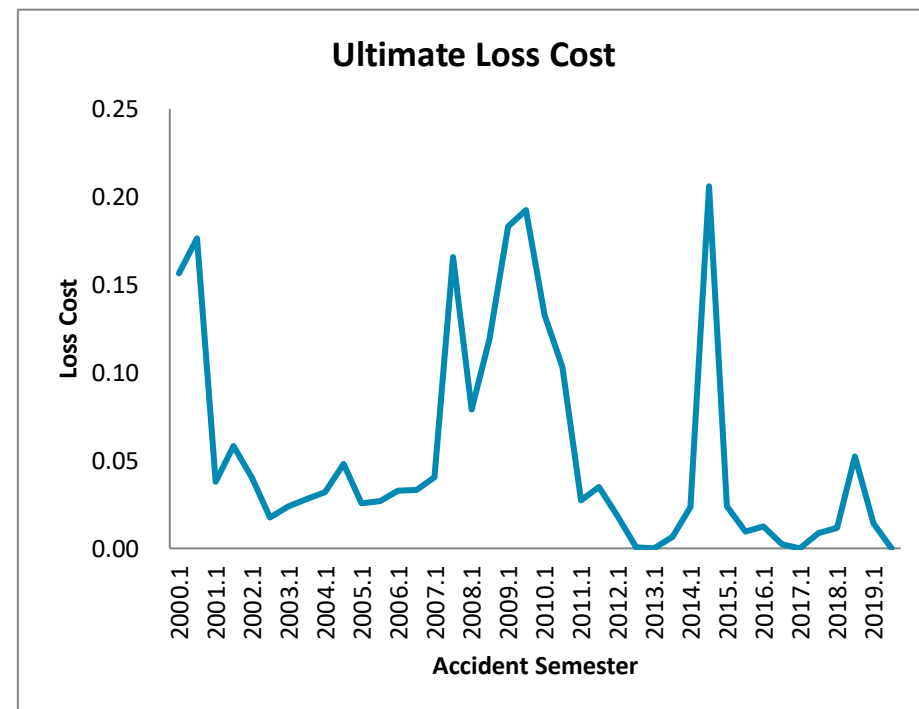
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,612,611	658	1,386	1.104	1,530	0.59		2,325		0.25			
2000.2	234	2,703,311	815	1,885	1.104	2,081	0.77		2,554		0.30		0.68	
2001.1	228	2,815,932	620	1,317	1.092	1,439	0.51	-12.8%	2,318	-0.3%	0.22	-12.5%		
2001.2	222	2,831,592	720	1,767	1.092	1,930	0.68	-11.5%	2,679	4.9%	0.25	-15.6%	0.60	-12.2%
2002.1	216	2,860,798	617	1,533	1.089	1,669	0.58	14.2%	2,707	16.8%	0.22	-2.2%		
2002.2	210	2,966,799	805	2,010	1.089	2,189	0.74	8.2%	2,719	1.5%	0.27	6.7%	0.66	11.0%
2003.1	204	2,896,602	566	1,411	1.084	1,529	0.53	-9.5%	2,702	-0.2%	0.20	-9.4%		
2003.2	198	2,979,855	678	1,650	1.084	1,789	0.60	-18.6%	2,638	-3.0%	0.23	-16.1%	0.56	-14.7%
2004.1	192	2,925,523	606	1,117	1.100	1,228	0.42	-20.5%	2,027	-25.0%	0.21	6.0%		
2004.2	186	3,001,192	686	1,760	1.100	1,936	0.64	7.4%	2,822	7.0%	0.23	0.5%	0.53	-5.5%
2005.1	180	2,960,878	619	1,760	1.092	1,922	0.65	54.7%	3,106	53.2%	0.21	0.9%		
2005.2	174	3,078,978	808	2,161	1.092	2,360	0.77	18.8%	2,920	3.5%	0.26	14.8%	0.71	32.8%
2006.1	168	3,038,070	642	1,649	1.082	1,784	0.59	-9.6%	2,778	-10.5%	0.21	1.1%		
2006.2	162	3,144,172	774	2,715	1.082	2,938	0.93	21.9%	3,795	30.0%	0.25	-6.2%	0.76	7.7%
2007.1	156	3,098,547	687	2,448	1.085	2,656	0.86	46.0%	3,866	39.1%	0.22	4.9%		
2007.2	150	3,207,341	741	2,225	1.085	2,414	0.75	-19.4%	3,258	-14.1%	0.23	-6.1%	0.80	5.3%
2008.1	144	3,178,859	627	2,412	1.076	2,595	0.82	-4.7%	4,139	7.1%	0.20	-11.0%		
2008.2	138	3,266,405	710	2,354	1.076	2,532	0.78	3.0%	3,567	9.5%	0.22	-5.9%	0.80	-1.1%
2009.1	132	3,198,659	518	1,951	1.075	2,098	0.66	-19.7%	4,050	-2.2%	0.16	-17.9%		
2009.2	126	3,293,420	646	2,459	1.075	2,644	0.80	3.5%	4,093	14.7%	0.20	-9.8%	0.73	-8.2%
2010.1	120	3,228,357	489	2,213	1.066	2,359	0.73	11.4%	4,824	19.1%	0.15	-6.5%		
2010.2	114	3,335,564	602	1,912	1.066	2,038	0.61	-23.9%	3,385	-17.3%	0.18	-8.0%	0.67	-8.3%
2011.1	108	3,280,500	493	2,062	1.083	2,233	0.68	-6.8%	4,530	-6.1%	0.15	-0.8%		
2011.2	102	3,385,347	612	2,284	1.083	2,474	0.73	19.6%	4,042	19.4%	0.18	0.2%	0.71	5.4%
2012.1	96	3,341,384	517	1,595	1.080	1,722	0.52	-24.3%	3,334	-26.4%	0.15	2.9%		
2012.2	90	3,431,979	641	1,995	1.080	2,154	0.63	-14.1%	3,362	-16.8%	0.19	3.3%	0.57	-19.0%
2013.1	84	3,373,610	538	2,060	1.080	2,224	0.66	27.9%	4,137	24.1%	0.16	3.1%		
2013.2	78	3,486,732	622	1,979	1.080	2,136	0.61	-2.4%	3,437	2.2%	0.18	-4.5%	0.64	11.1%
2014.1	72	3,420,277	495	2,114	1.085	2,295	0.67	1.8%	4,636	12.1%	0.14	-9.2%		
2014.2	66	3,539,700	676	2,455	1.085	2,665	0.75	22.9%	3,940	14.7%	0.19	7.2%	0.71	12.1%
2015.1	60	3,484,953	531	1,831	1.104	2,021	0.58	-13.5%	3,806	-17.9%	0.15	5.3%		
2015.2	54	3,613,636	648	2,383	1.104	2,630	0.73	-3.3%	4,059	3.0%	0.18	-6.1%	0.66	-8.0%
2016.1	48	3,581,791	563	2,042	1.099	2,245	0.63	8.1%	3,987	4.8%	0.16	3.2%		
2016.2	42	3,711,480	642	2,055	1.099	2,259	0.61	-16.4%	3,519	-13.3%	0.17	-3.5%	0.62	-5.7%
2017.1	36	3,670,797	501	1,785	1.099	1,961	0.53	-14.8%	3,911	-1.9%	0.14	-13.1%		
2017.2	30	3,819,228	624	1,790	1.099	1,968	0.52	-15.4%	3,154	-10.4%	0.16	-5.6%	0.52	-15.1%
2018.1	24	3,767,241	488	1,441	1.104	1,591	0.42	-20.9%	3,258	-16.7%	0.13	-5.1%		
2018.2	18	3,905,068	594	1,851	1.104	2,044	0.52	1.6%	3,441	9.1%	0.15	-6.8%	0.47	-9.7%
2019.1	12	3,853,761	484	1,442	1.113	1,604	0.42	-1.5%	3,317	1.8%	0.13	-3.2%		
2019.2	6	3,973,426	574	1,784	1.113	1,984	0.50	-4.6%	3,458	0.5%	0.14	-5.1%	0.46	-3.2%
Total		131,264,376	24,877	77,043		83,871								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Dependent Care Expenses  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

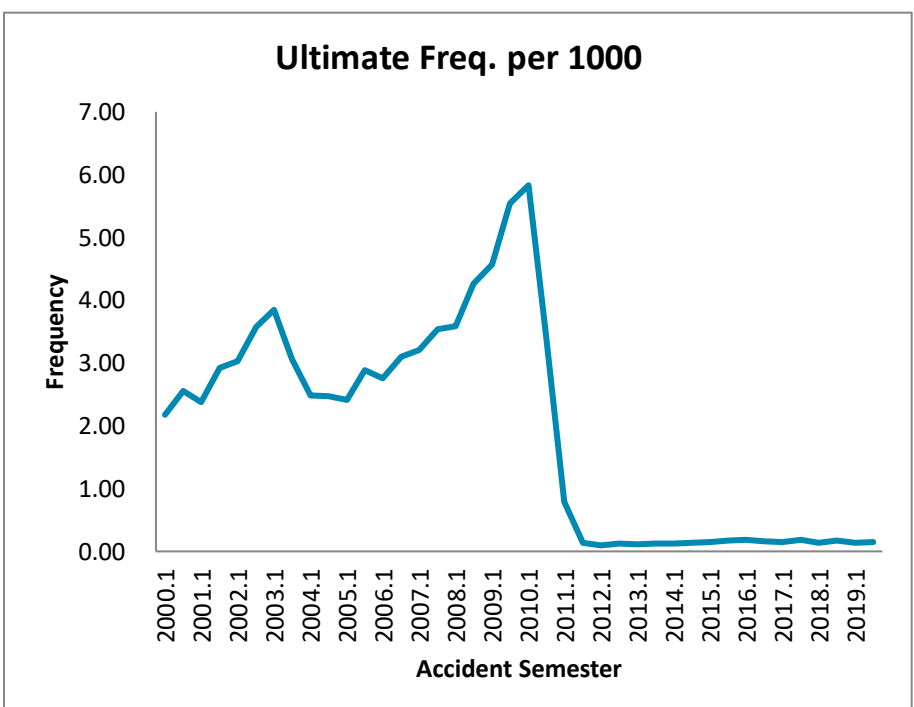
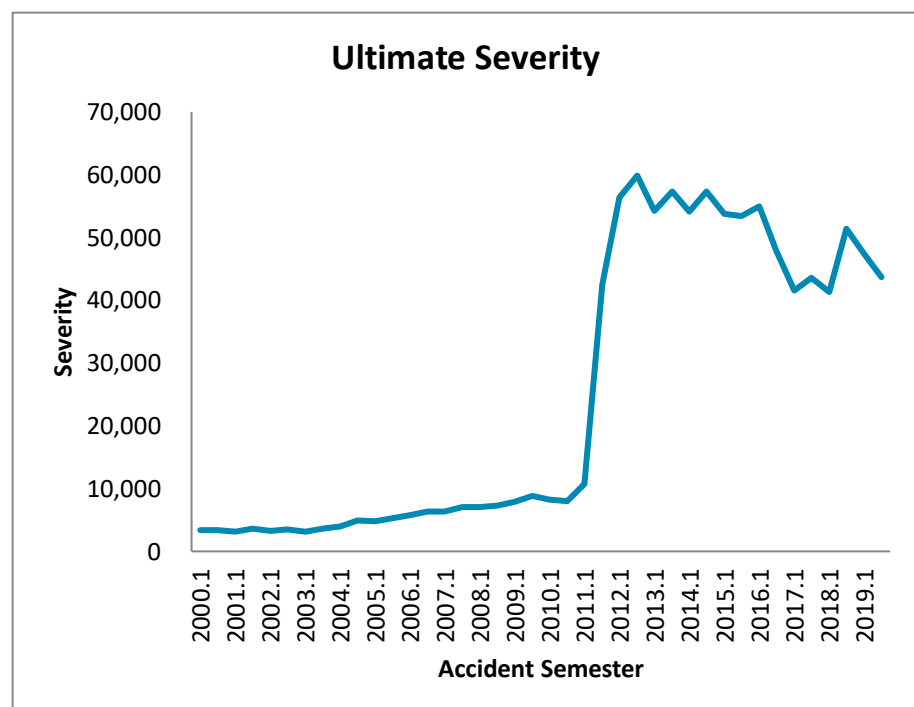
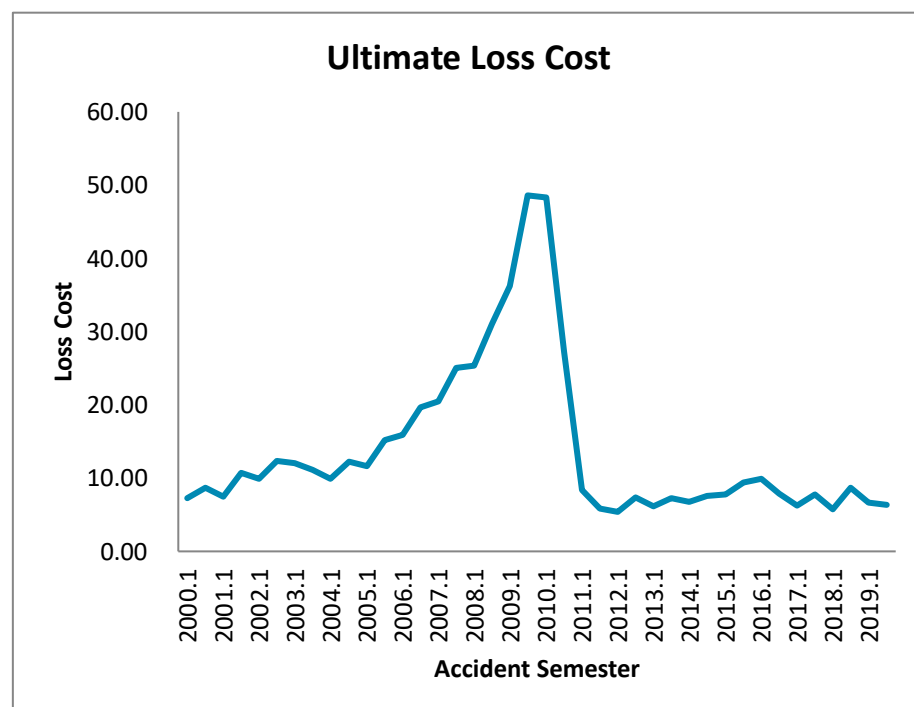
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2000.1	240	2,612,611	68	370	1.104	408	0.16		6,006		0.03			
2000.2	234	2,703,311	67	432	1.104	477	0.18		7,119		0.02		0.17	
2001.1	228	2,815,932	29	98	1.092	107	0.04	-75.8%	3,681	-38.7%	0.01	-60.4%		
2001.2	222	2,831,592	42	151	1.092	165	0.06	-67.0%	3,931	-44.8%	0.01	-40.2%	0.05	-71.1%
2002.1	216	2,860,798	19	105	1.089	114	0.04	5.5%	6,020	63.6%	0.01	-35.5%		
2002.2	210	2,966,799	28	48	1.089	52	0.02	-70.0%	1,856	-52.8%	0.01	-36.4%	0.03	-40.7%
2003.1	204	2,896,602	24	64	1.084	70	0.02	-39.8%	2,903	-51.8%	0.01	24.8%		
2003.2	198	2,979,855	26	78	1.084	84	0.03	61.3%	3,239	74.5%	0.01	-7.5%	0.03	-8.3%
2004.1	192	2,925,523	25	85	1.100	94	0.03	33.3%	3,751	29.2%	0.01	3.1%		
2004.2	186	3,001,192	16	131	1.100	144	0.05	70.0%	9,013	178.3%	0.01	-38.9%	0.04	53.3%
2005.1	180	2,960,878	11	70	1.092	76	0.03	-19.8%	6,916	84.4%	0.00	-56.5%		
2005.2	174	3,078,978	13	76	1.092	82	0.03	-44.3%	6,343	-29.6%	0.00	-20.8%	0.03	-34.6%
2006.1	168	3,038,070	8	92	1.082	100	0.03	27.5%	12,439	79.9%	0.00	-29.1%		
2006.2	162	3,144,172	8	96	1.082	104	0.03	23.5%	13,004	105.0%	0.00	-39.7%	0.03	25.4%
2007.1	156	3,098,547	11	115	1.085	125	0.04	23.4%	11,382	-8.5%	0.00	34.8%		
2007.2	150	3,207,341	28	490	1.085	531	0.17	400.5%	18,970	45.9%	0.01	243.1%	0.10	216.1%
2008.1	144	3,178,859	22	233	1.076	251	0.08	95.1%	11,392	0.1%	0.01	94.9%		
2008.2	138	3,266,405	39	362	1.076	389	0.12	-28.0%	9,980	-47.4%	0.01	36.8%	0.10	-4.6%
2009.1	132	3,198,659	40	545	1.075	586	0.18	132.4%	14,651	28.6%	0.01	80.7%		
2009.2	126	3,293,420	48	589	1.075	633	0.19	61.4%	13,197	32.2%	0.01	22.1%	0.19	89.2%
2010.1	120	3,228,357	45	401	1.066	428	0.13	-27.6%	9,511	-35.1%	0.01	11.5%		
2010.2	114	3,335,564	28	323	1.066	344	0.10	-46.4%	12,289	-6.9%	0.01	-42.4%	0.12	-37.4%
2011.1	108	3,280,500	4	83	1.083	90	0.03	-79.4%	22,430	135.8%	0.00	-91.3%		
2011.2	102	3,385,347	3	109	1.083	118	0.03	-66.2%	39,427	220.8%	0.00	-89.5%	0.03	-73.5%
2012.1	96	3,341,384	3	57	1.080	62	0.02	-32.4%	20,630	-8.0%	0.00	-26.5%		
2012.2	90	3,431,979	1	2	1.080	2	0.00	-98.1%	2,321	-94.1%	0.00	-67.1%	0.01	-69.6%
2013.1	84	3,373,610	0	0	1.080	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	78	3,486,732	2	22	1.080	23	0.01	886.6%	11,633	401.2%	0.00	96.9%	0.00	-64.2%
2014.1	72	3,420,277	5	74	1.085	80	0.02	#DIV/0!	16,104	#DIV/0!	0.00	#DIV/0!		
2014.2	66	3,539,700	11	672	1.085	729	0.21	2987.0%	66,886	475.0%	0.00	436.9%	0.12	3329.5%
2015.1	60	3,484,953	10	75	1.104	83	0.02	1.0%	8,321	-48.3%	0.00	95.5%		
2015.2	54	3,613,636	2	32	1.104	35	0.01	-95.3%	17,871	-73.3%	0.00	-82.4%	0.02	-85.7%
2016.1	48	3,581,791	5	41	1.099	45	0.01	-47.0%	9,288	11.6%	0.00	-52.5%		
2016.2	42	3,711,480	3	7	1.099	8	0.00	-78.1%	2,692	-84.9%	0.00	45.4%	0.01	-56.2%
2017.1	36	3,670,797	0	0	1.099	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2017.2	30	3,819,228	3	31	1.099	34	0.01	317.9%	12,174	352.3%	0.00	-7.6%	0.00	-37.8%
2018.1	24	3,767,241	4	40	1.104	44	0.01	#DIV/0!	11,793	#DIV/0!	0.00	#DIV/0!		
2018.2	18	3,905,068	6	185	1.104	205	0.05	492.4%	32,335	165.6%	0.00	123.0%	0.03	618.1%
2019.1	12	3,853,761	3	49	1.113	55	0.01	22.1%	15,764	33.7%	0.00	-8.7%		
2019.2	6	3,973,426	0	0	1.113	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.01	-78.4%
Total		131,264,376	710	6,432		6,978								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Housekeeping Expenses  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

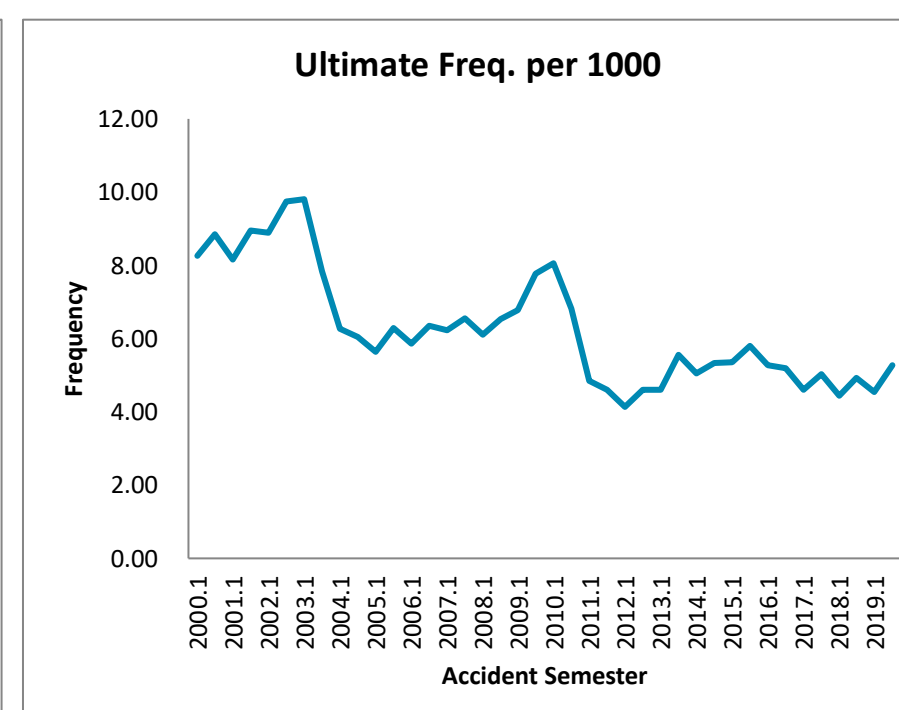
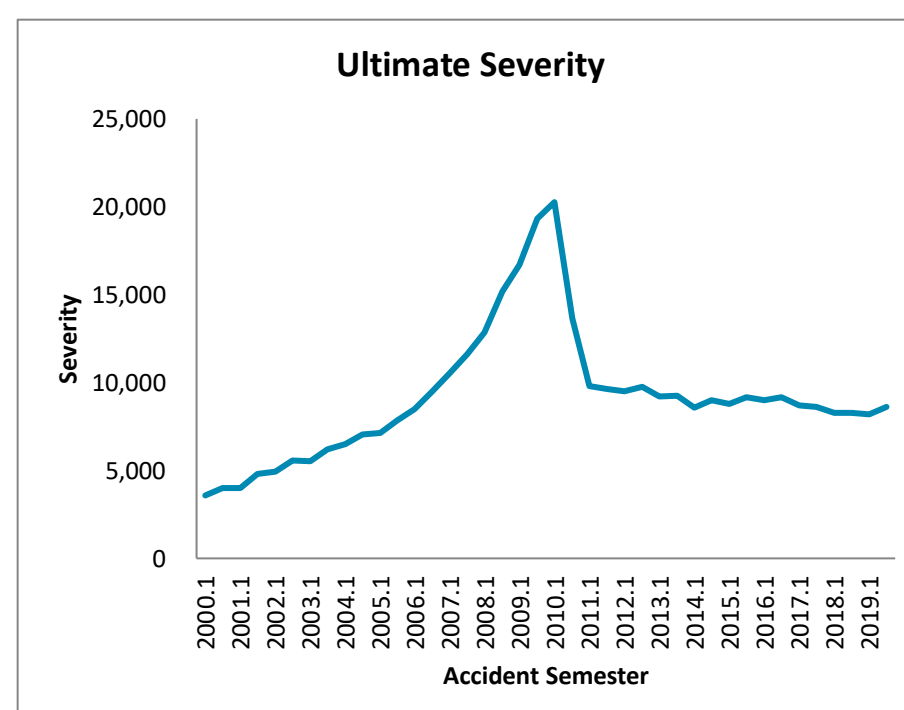
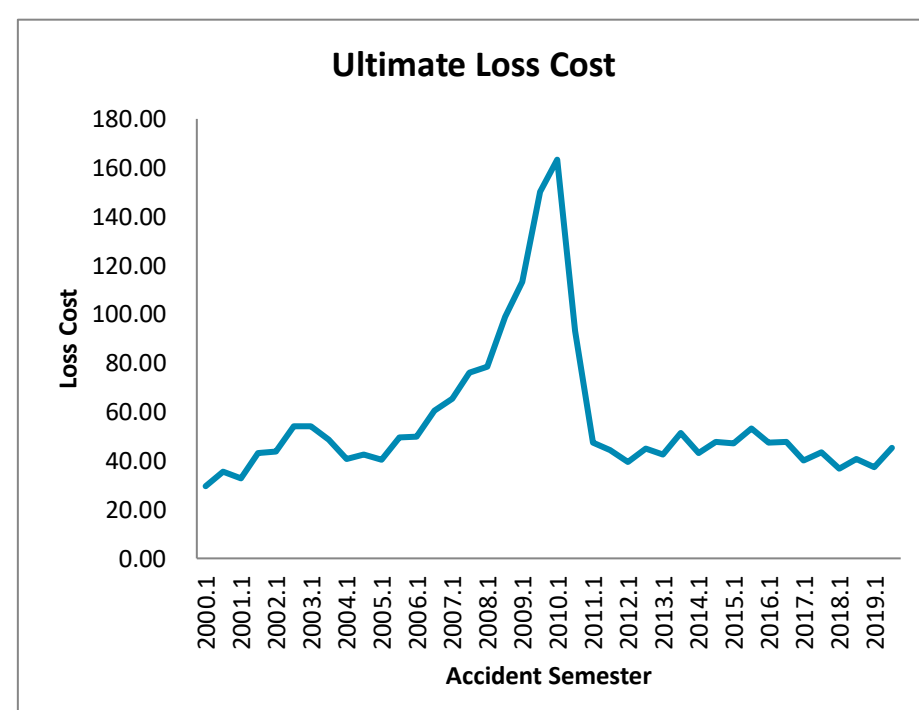
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,612,611	5,694	17,190	1.104	18,978	7.26		3,333		2.18			
2000.2	234	2,703,311	6,906	21,150	1.104	23,350	8.64		3,381		2.55		7.96	
2001.1	228	2,815,932	6,703	19,337	1.092	21,116	7.50	3.2%	3,150	-5.5%	2.38	9.2%		
2001.2	222	2,831,592	8,269	27,738	1.092	30,290	10.70	23.8%	3,663	8.3%	2.92	14.3%	9.10	14.3%
2002.1	216	2,860,798	8,669	25,952	1.089	28,262	9.88	31.7%	3,260	3.5%	3.03	27.3%		
2002.2	210	2,966,799	10,587	33,732	1.089	36,735	12.38	15.8%	3,470	-5.3%	3.57	22.2%	11.15	22.5%
2003.1	204	2,896,602	11,143	32,168	1.084	34,870	12.04	21.9%	3,129	-4.0%	3.85	26.9%		
2003.2	198	2,979,855	9,138	30,489	1.084	33,050	11.09	-10.4%	3,617	4.2%	3.07	-14.1%	11.56	3.6%
2004.1	192	2,925,523	7,271	26,215	1.100	28,837	9.86	-18.1%	3,966	26.7%	2.49	-35.4%		
2004.2	186	3,001,192	7,432	33,463	1.100	36,809	12.26	10.6%	4,953	36.9%	2.48	-19.2%	11.08	-4.2%
2005.1	180	2,960,878	7,155	31,444	1.092	34,337	11.60	17.6%	4,799	21.0%	2.42	-2.8%		
2005.2	174	3,078,978	8,883	42,695	1.092	46,623	15.14	23.5%	5,249	6.0%	2.89	16.5%	13.40	21.0%
2006.1	168	3,038,070	8,377	44,508	1.082	48,158	15.85	36.7%	5,749	19.8%	2.76	14.1%		
2006.2	162	3,144,172	9,737	57,191	1.082	61,881	19.68	30.0%	6,355	21.1%	3.10	7.3%	17.80	32.8%
2007.1	156	3,098,547	9,937	58,594	1.085	63,575	20.52	29.4%	6,398	11.3%	3.21	16.3%		
2007.2	150	3,207,341	11,335	73,937	1.085	80,222	25.01	27.1%	7,077	11.4%	3.53	14.1%	22.80	28.1%
2008.1	144	3,178,859	11,416	75,043	1.076	80,747	25.40	23.8%	7,073	10.6%	3.59	12.0%		
2008.2	138	3,266,405	13,920	94,317	1.076	101,485	31.07	24.2%	7,291	3.0%	4.26	20.6%	28.27	24.0%
2009.1	132	3,198,659	14,600	107,769	1.075	115,851	36.22	42.6%	7,935	12.2%	4.56	27.1%		
2009.2	126	3,293,420	18,245	148,893	1.075	160,060	48.60	56.4%	8,773	20.3%	5.54	30.0%	42.50	50.3%
2010.1	120	3,228,357	18,825	146,391	1.066	156,053	48.34	33.5%	8,290	4.5%	5.83	27.8%		
2010.2	114	3,335,564	11,298	85,159	1.066	90,779	27.22	-44.0%	8,035	-8.4%	3.39	-38.9%	37.60	-11.5%
2011.1	108	3,280,500	2,587	25,539	1.083	27,659	8.43	-82.6%	10,691	29.0%	0.79	-86.5%		
2011.2	102	3,385,347	464	18,183	1.083	19,692	5.82	-78.6%	42,441	428.2%	0.14	-96.0%	7.10	-81.1%
2012.1	96	3,341,384	319	16,684	1.080	18,012	5.39	-36.1%	56,409	427.6%	0.10	-87.9%		
2012.2	90	3,431,979	425	23,576	1.080	25,453	7.42	27.5%	59,851	41.0%	0.12	-9.6%	6.42	-9.7%
2013.1	84	3,373,610	385	19,350	1.080	20,890	6.19	14.9%	54,239	-3.8%	0.11	19.5%		
2013.2	78	3,486,732	443	23,511	1.080	25,383	7.28	-1.8%	57,265	-4.3%	0.13	2.6%	6.75	5.1%
2014.1	72	3,420,277	430	21,446	1.085	23,275	6.80	9.9%	54,156	-0.2%	0.13	10.1%		
2014.2	66	3,539,700	470	24,840	1.085	26,959	7.62	4.6%	57,315	0.1%	0.13	4.5%	7.22	7.0%
2015.1	60	3,484,953	501	24,394	1.104	26,924	7.73	13.5%	53,781	-0.7%	0.14	14.3%		
2015.2	54	3,613,636	633	30,608	1.104	33,782	9.35	22.7%	53,390	-6.8%	0.18	31.8%	8.55	18.5%
2016.1	48	3,581,791	644	32,181	1.099	35,380	9.88	27.9%	54,942	2.2%	0.18	25.2%		
2016.2	42	3,711,480	613	26,667	1.099	29,317	7.90	-15.5%	47,856	-10.4%	0.17	-5.7%	8.87	3.7%
2017.1	36	3,670,797	553	20,891	1.099	22,960	6.25	-36.7%	41,517	-24.4%	0.15	-16.2%		
2017.2	30	3,819,228	681	26,994	1.099	29,666	7.77	-1.7%	43,539	-9.0%	0.18	8.1%	7.03	-20.8%
2018.1	24	3,767,241	523	19,548	1.104	21,590	5.73	-8.4%	41,269	-0.6%	0.14	-7.8%		
2018.2	18	3,905,068	658	30,605	1.104	33,803	8.66	11.4%	51,372	18.0%	0.17	-5.6%	7.22	2.8%
2019.1	12	3,853,761	538	22,913	1.113	25,491	6.61	15.4%	47,352	14.7%	0.14	0.6%		
2019.2	6	3,973,426	580	22,788	1.113	25,352	6.38	-26.3%	43,726	-14.9%	0.15	-13.4%	6.50	-10.0%
Total		131,264,376	236,988	1,664,095		1,803,654								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Examinations Expenses  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3	Exhibit 2		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
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
2000.1	240	2,612,611	21,581	69,953	1.104	77,228	29.56		3,579		8.26			
2000.2	234	2,703,311	23,900	86,845	1.104	95,876	35.47		4,012		8.84		32.56	
2001.1	228	2,815,932	22,995	84,569	1.092	92,350	32.80	10.9%	4,016	12.2%	8.17	-1.1%		
2001.2	222	2,831,592	25,349	111,901	1.092	122,196	43.15	21.7%	4,820	20.2%	8.95	1.3%	37.99	16.7%
2002.1	216	2,860,798	25,442	114,773	1.089	124,987	43.69	33.2%	4,913	22.3%	8.89	8.9%		
2002.2	210	2,966,799	28,882	147,772	1.089	160,924	54.24	25.7%	5,572	15.6%	9.74	8.7%	49.06	29.1%
2003.1	204	2,896,602	28,408	144,344	1.084	156,469	54.02	23.6%	5,508	12.1%	9.81	10.3%		
2003.2	198	2,979,855	23,373	134,059	1.084	145,320	48.77	-10.1%	6,217	11.6%	7.84	-19.4%	51.36	4.7%
2004.1	192	2,925,523	18,316	108,205	1.100	119,025	40.69	-24.7%	6,498	18.0%	6.26	-36.2%		
2004.2	186	3,001,192	18,126	116,129	1.100	127,742	42.56	-12.7%	7,047	13.3%	6.04	-23.0%	41.64	-18.9%
2005.1	180	2,960,878	16,725	109,403	1.092	119,469	40.35	-0.8%	7,143	9.9%	5.65	-9.8%		
2005.2	174	3,078,978	19,374	139,514	1.092	152,350	49.48	16.3%	7,864	11.6%	6.29	4.2%	45.00	8.1%
2006.1	168	3,038,070	17,785	139,559	1.082	151,002	49.70	23.2%	8,490	18.9%	5.85	3.6%		
2006.2	162	3,144,172	19,983	175,541	1.082	189,935	60.41	22.1%	9,505	20.9%	6.36	1.0%	55.15	22.5%
2007.1	156	3,098,547	19,314	187,025	1.085	202,923	65.49	31.8%	10,506	23.7%	6.23	6.5%		
2007.2	150	3,207,341	20,989	224,826	1.085	243,936	76.06	25.9%	11,622	22.3%	6.54	3.0%	70.86	28.5%
2008.1	144	3,178,859	19,436	231,902	1.076	249,527	78.50	19.9%	12,838	22.2%	6.11	-1.9%		
2008.2	138	3,266,405	21,309	300,164	1.076	322,977	98.88	30.0%	15,157	30.4%	6.52	-0.3%	88.83	25.3%
2009.1	132	3,198,659	21,699	336,922	1.075	362,191	113.23	44.3%	16,692	30.0%	6.78	11.0%		
2009.2	126	3,293,420	25,613	460,297	1.075	494,819	150.24	51.9%	19,319	27.5%	7.78	19.2%	132.01	48.6%
2010.1	120	3,228,357	26,016	494,538	1.066	527,178	163.30	44.2%	20,264	21.4%	8.06	18.8%		
2010.2	114	3,335,564	22,738	291,640	1.066	310,888	93.20	-38.0%	13,673	-29.2%	6.82	-12.3%	127.68	-3.3%
2011.1	108	3,280,500	15,885	143,705	1.083	155,633	47.44	-70.9%	9,797	-51.6%	4.84	-39.9%		
2011.2	102	3,385,347	15,589	138,553	1.083	150,052	44.32	-52.4%	9,626	-29.6%	4.60	-32.4%	45.86	-64.1%
2012.1	96	3,341,384	13,818	121,730	1.080	131,420	39.33	-17.1%	9,511	-2.9%	4.14	-14.6%		
2012.2	90	3,431,979	15,792	142,468	1.080	153,809	44.82	1.1%	9,740	1.2%	4.60	-0.1%	42.11	-8.2%
2013.1	84	3,373,610	15,562	132,632	1.080	143,189	42.44	7.9%	9,201	-3.3%	4.61	11.5%		
2013.2	78	3,486,732	19,396	165,837	1.080	179,038	51.35	14.6%	9,231	-5.2%	5.56	20.9%	46.97	11.5%
2014.1	72	3,420,277	17,303	136,385	1.085	148,017	43.28	2.0%	8,554	-7.0%	5.06	9.7%		
2014.2	66	3,539,700	18,847	155,885	1.085	169,180	47.80	-6.9%	8,976	-2.8%	5.32	-4.3%	45.57	-3.0%
2015.1	60	3,484,953	18,689	149,047	1.104	164,503	47.20	9.1%	8,802	2.9%	5.36	6.0%		
2015.2	54	3,613,636	20,954	173,848	1.104	191,876	53.10	11.1%	9,157	2.0%	5.80	8.9%	50.20	10.2%
2016.1	48	3,581,791	18,869	154,365	1.099	169,709	47.38	0.4%	8,994	2.2%	5.27	-1.8%		
2016.2	42	3,711,480	19,254	160,826	1.099	176,812	47.64	-10.3%	9,183	0.3%	5.19	-10.5%	47.51	-5.4%
2017.1	36	3,670,797	16,930	133,800	1.099	147,047	40.06	-15.5%	8,686	-3.4%	4.61	-12.5%		
2017.2	30	3,819,228	19,215	150,658	1.099	165,574	43.35	-9.0%	8,617	-6.2%	5.03	-3.0%	41.74	-12.2%
2018.1	24	3,767,241	16,734	125,613	1.104	138,738	36.83	-8.1%	8,291	-4.5%	4.44	-3.7%		
2018.2	18	3,905,068	19,283	144,365	1.104	159,450	40.83	-5.8%	8,269	-4.0%	4.94	-1.9%	38.87	-6.9%
2019.1	12	3,853,761	17,487	129,032	1.113	143,551	37.25	1.1%	8,209	-1.0%	4.54	2.1%		
2019.2	6	3,973,426	20,918	161,651	1.113	179,840	45.26	10.8%	8,597	4.0%	5.26	6.6%	41.32	6.3%
Total		131,264,376	807,879	6,830,281		7,416,747								

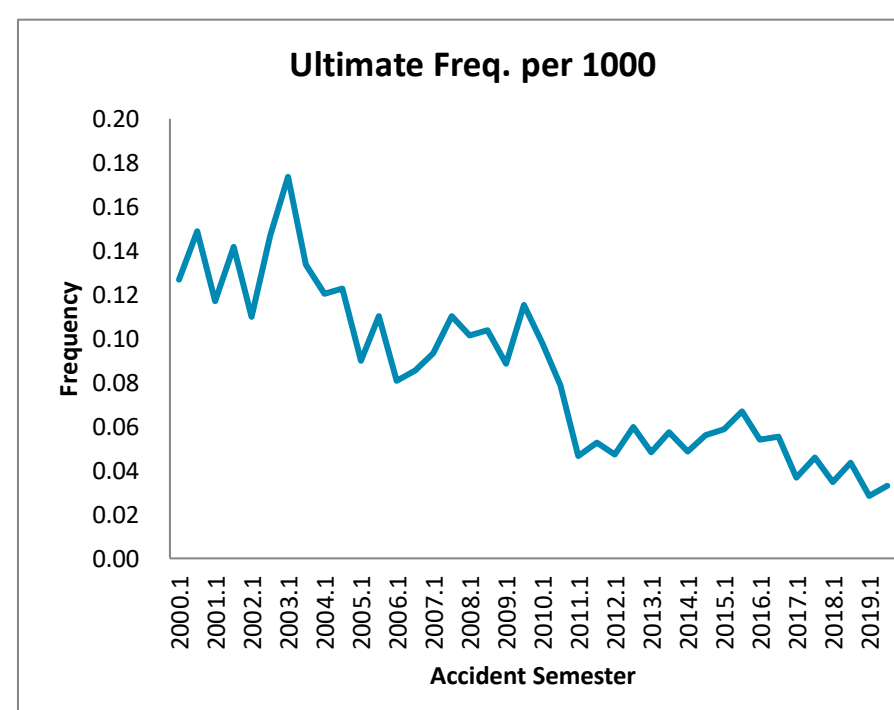
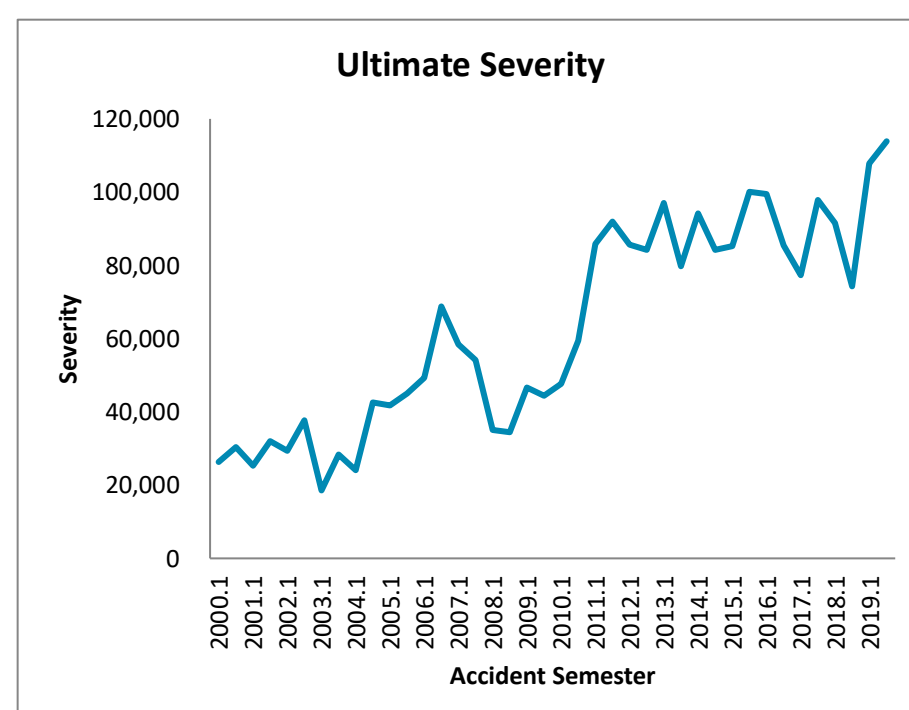
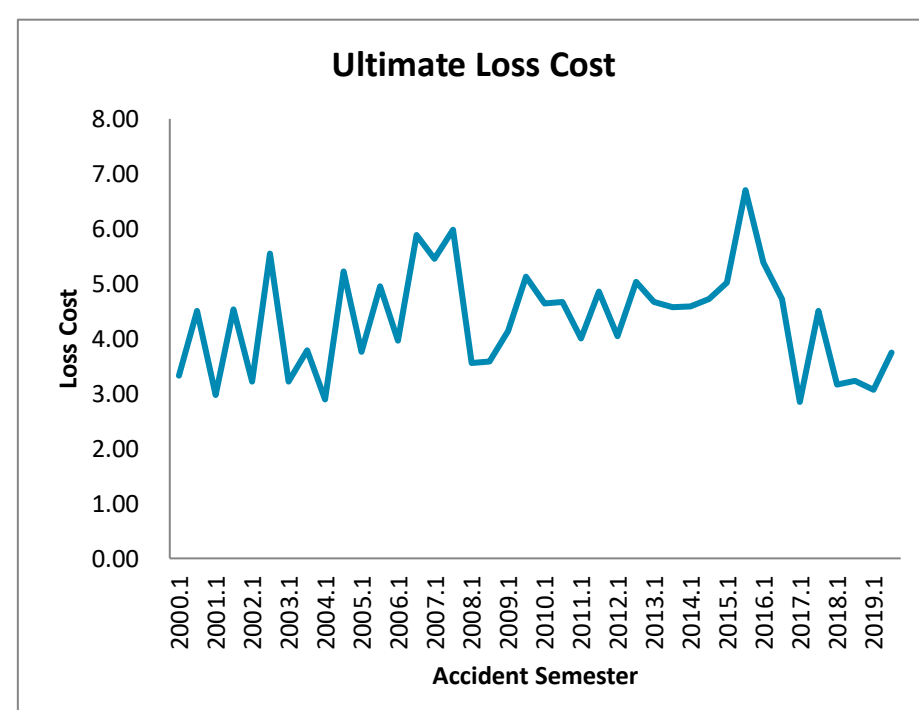




Financial Services Regulatory Authority of Ontario  
Accident Benefits - Renovation Rehabilitation Expenses  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

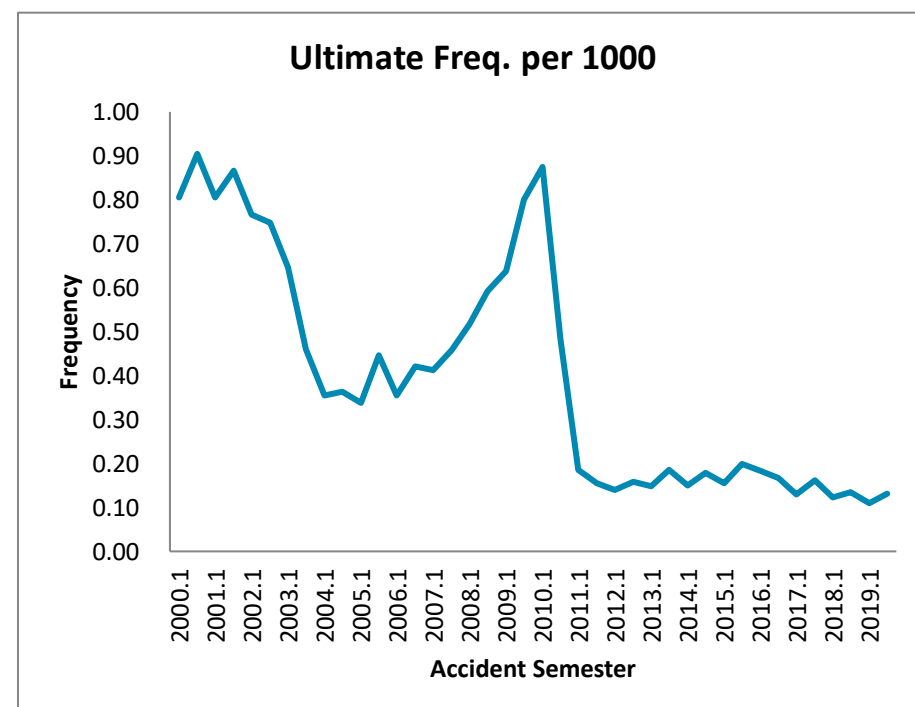
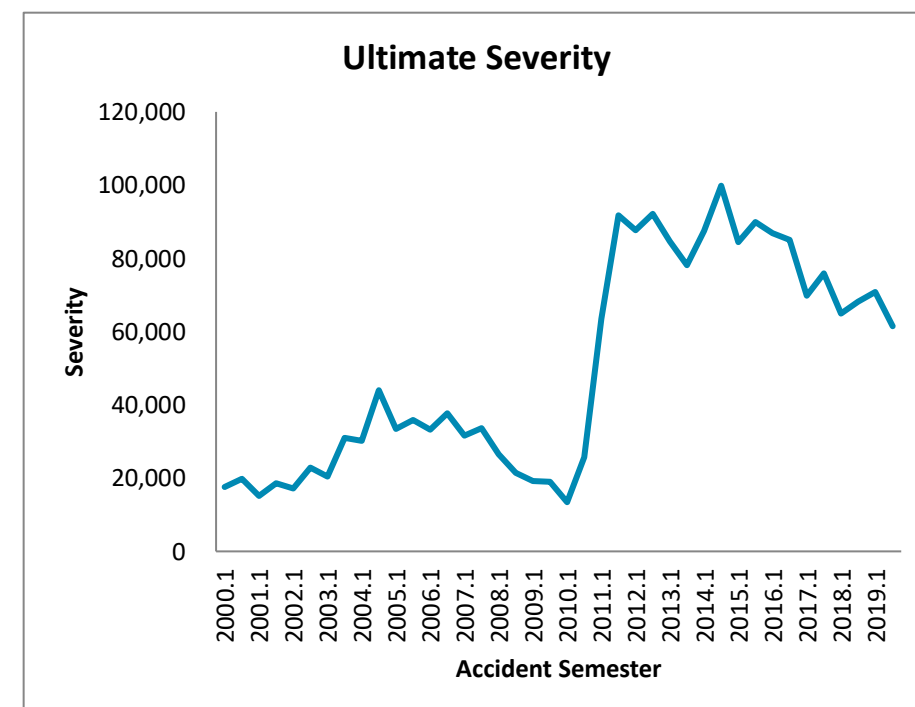
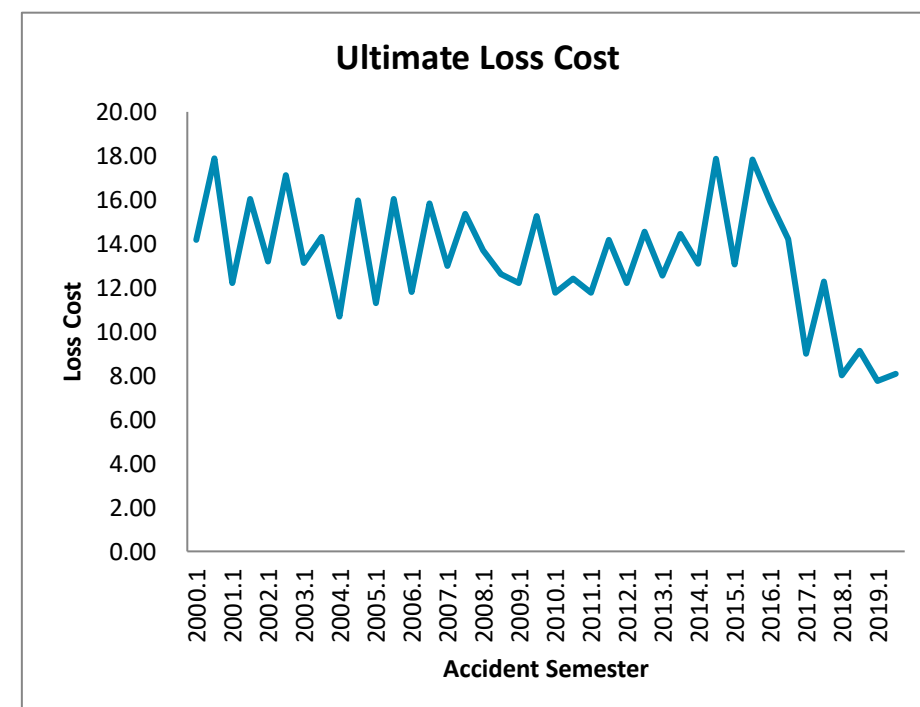
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,612,611	331	7,873	1.104	8,692	3.33		26,259		0.13			
2000.2	234	2,703,311	402	11,035	1.104	12,183	4.51		30,305		0.15		3.93	
2001.1	228	2,815,932	329	7,651	1.092	8,355	2.97	-10.8%	25,374	-3.4%	0.12	-7.7%		
2001.2	222	2,831,592	402	11,755	1.092	12,836	4.53	0.6%	31,963	5.5%	0.14	-4.6%	3.75	-4.4%
2002.1	216	2,860,798	314	8,456	1.089	9,209	3.22	8.5%	29,291	15.4%	0.11	-6.0%		
2002.2	210	2,966,799	436	15,107	1.089	16,451	5.55	22.3%	37,732	18.1%	0.15	3.6%	4.40	17.3%
2003.1	204	2,896,602	503	8,608	1.084	9,331	3.22	0.1%	18,551	-36.7%	0.17	58.0%		
2003.2	198	2,979,855	398	10,397	1.084	11,270	3.78	-31.8%	28,317	-25.0%	0.13	-9.1%	3.51	-20.4%
2004.1	192	2,925,523	352	7,693	1.100	8,462	2.89	-10.2%	24,040	29.6%	0.12	-30.7%		
2004.2	186	3,001,192	368	14,246	1.100	15,670	5.22	38.1%	42,582	50.4%	0.12	-8.2%	4.07	16.1%
2005.1	180	2,960,878	266	10,189	1.092	11,127	3.76	29.9%	41,830	74.0%	0.09	-25.3%		
2005.2	174	3,078,978	339	13,966	1.092	15,251	4.95	-5.1%	44,989	5.7%	0.11	-10.2%	4.37	7.3%
2006.1	168	3,038,070	245	11,144	1.082	12,058	3.97	5.6%	49,218	17.7%	0.08	-10.2%		
2006.2	162	3,144,172	269	17,108	1.082	18,511	5.89	18.9%	68,812	53.0%	0.09	-22.3%	4.94	13.2%
2007.1	156	3,098,547	289	15,571	1.085	16,895	5.45	37.4%	58,459	18.8%	0.09	15.7%		
2007.2	150	3,207,341	354	17,681	1.085	19,183	5.98	1.6%	54,190	-21.2%	0.11	29.0%	5.72	15.7%
2008.1	144	3,178,859	323	10,526	1.076	11,326	3.56	-34.7%	35,066	-40.0%	0.10	8.9%		
2008.2	138	3,266,405	339	10,878	1.076	11,705	3.58	-40.1%	34,528	-36.3%	0.10	-6.0%	3.57	-37.5%
2009.1	132	3,198,659	283	12,301	1.075	13,223	4.13	16.0%	46,726	33.2%	0.09	-12.9%		
2009.2	126	3,293,420	380	15,698	1.075	16,876	5.12	43.0%	44,409	28.6%	0.12	11.2%	4.64	29.7%
2010.1	120	3,228,357	315	14,068	1.066	14,997	4.65	12.4%	47,609	1.9%	0.10	10.3%		
2010.2	114	3,335,564	262	14,610	1.066	15,575	4.67	-8.9%	59,385	33.7%	0.08	-31.9%	4.66	0.5%
2011.1	108	3,280,500	153	12,130	1.083	13,137	4.00	-13.8%	85,946	80.5%	0.05	-52.2%		
2011.2	102	3,385,347	179	15,184	1.083	16,445	4.86	4.0%	92,053	55.0%	0.05	-32.9%	4.44	-4.7%
2012.1	96	3,341,384	157	12,499	1.080	13,494	4.04	0.8%	85,747	-0.2%	0.05	1.1%		
2012.2	90	3,431,979	205	16,001	1.080	17,275	5.03	3.6%	84,210	-8.5%	0.06	13.3%	4.54	2.4%
2013.1	84	3,373,610	163	14,596	1.080	15,758	4.67	15.7%	96,964	13.1%	0.05	2.3%		
2013.2	78	3,486,732	200	14,755	1.080	15,929	4.57	-9.2%	79,809	-5.2%	0.06	-4.2%	4.62	1.7%
2014.1	72	3,420,277	167	14,455	1.085	15,688	4.59	-1.8%	94,146	-2.9%	0.05	1.1%		
2014.2	66	3,539,700	198	15,381	1.085	16,693	4.72	3.2%	84,254	5.6%	0.06	-2.2%	4.65	0.7%
2015.1	60	3,484,953	205	15,841	1.104	17,483	5.02	9.4%	85,282	-9.4%	0.06	20.7%		
2015.2	54	3,613,636	242	21,946	1.104	24,222	6.70	42.1%	100,019	18.7%	0.07	19.7%	5.88	26.3%
2016.1	48	3,581,791	194	17,528	1.099	19,271	5.38	7.2%	99,507	16.7%	0.05	-8.1%		
2016.2	42	3,711,480	205	15,962	1.099	17,549	4.73	-29.5%	85,465	-14.6%	0.06	-17.4%	5.05	-14.1%
2017.1	36	3,670,797	135	9,511	1.099	10,453	2.85	-47.1%	77,302	-22.3%	0.04	-31.9%		
2017.2	30	3,819,228	176	15,635	1.099	17,183	4.50	-4.8%	97,752	14.4%	0.05	-16.8%	3.69	-26.9%
2018.1	24	3,767,241	130	10,803	1.104	11,931	3.17	11.2%	91,491	18.4%	0.03	-6.0%		
2018.2	18	3,905,068	170	11,441	1.104	12,636	3.24	-28.1%	74,210	-24.1%	0.04	-5.3%	3.20	-13.2%
2019.1	12	3,853,761	109	10,616	1.113	11,811	3.06	-3.2%	107,882	17.9%	0.03	-17.9%		
2019.2	6	3,973,426	131	13,375	1.113	14,879	3.74	15.7%	113,880	53.5%	0.03	-24.6%	3.41	6.5%
Total		131,264,376	10,618	524,220		571,021								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Rehabilitation Expenses  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

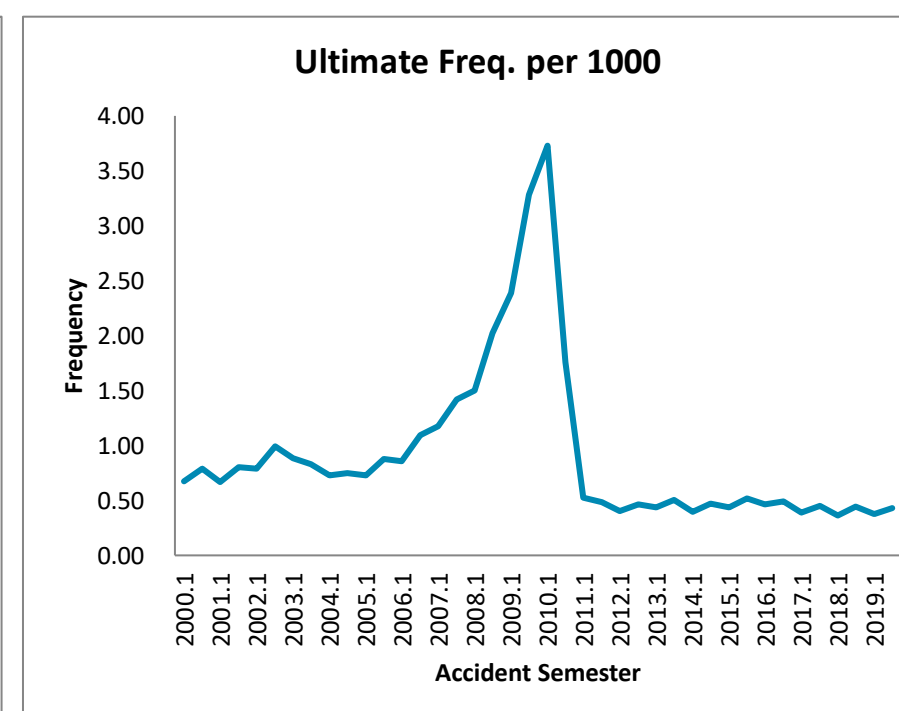
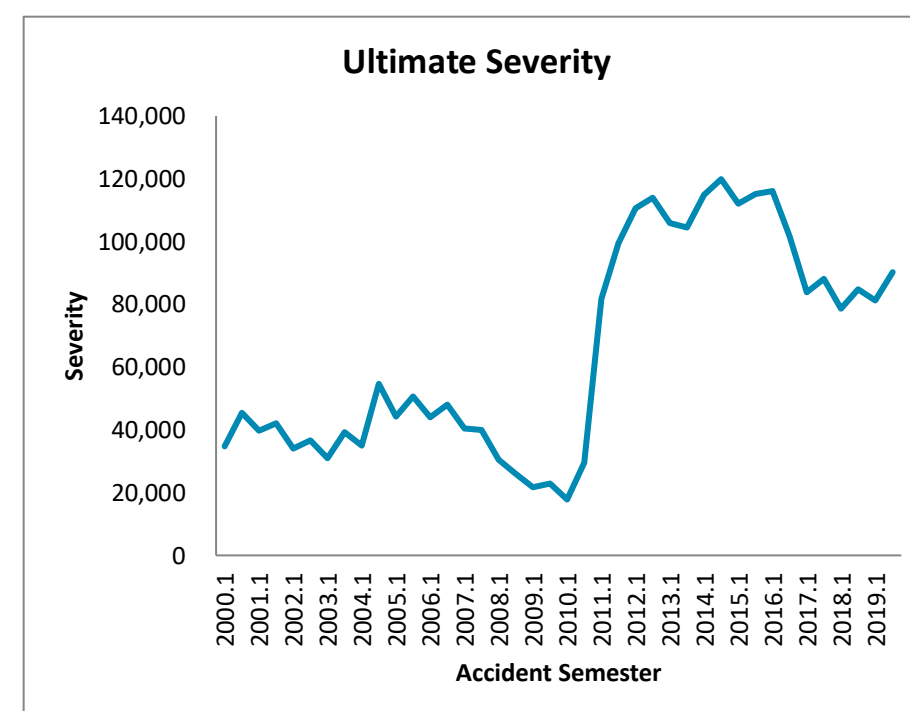
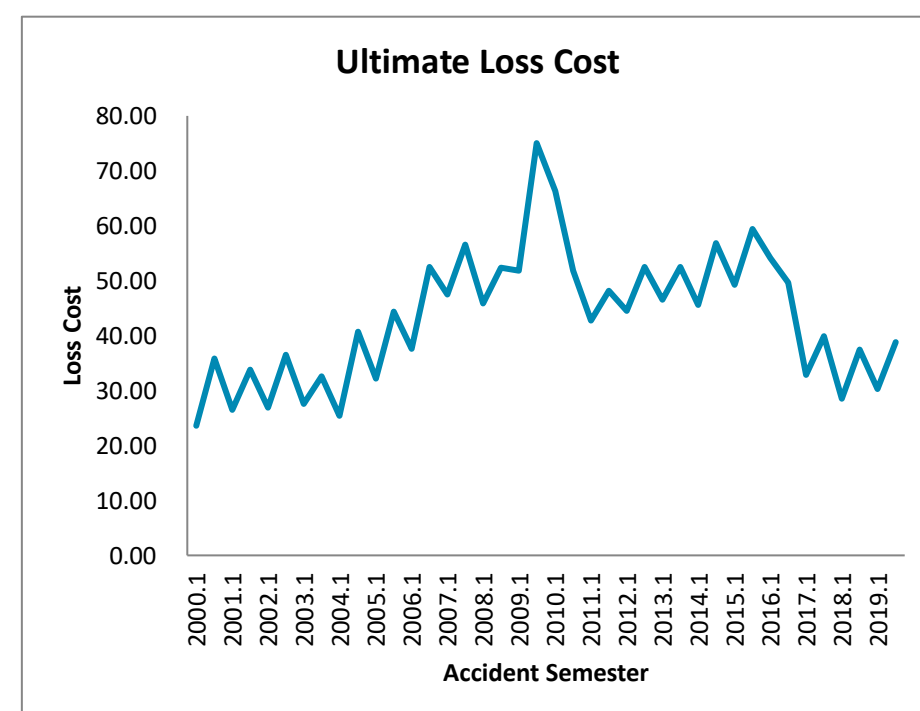
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3	Exhibit 2		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & 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
2000.1	240	2,612,611	2,103	33,511	1.104	36,996	14.16		17,592		0.80			
2000.2	234	2,703,311	2,445	43,793	1.104	48,347	17.88		19,774		0.90		16.05	
2001.1	228	2,815,932	2,267	31,463	1.092	34,358	12.20	-13.8%	15,156	-13.8%	0.81	0.0%		
2001.2	222	2,831,592	2,451	41,627	1.092	45,456	16.05	-10.2%	18,546	-6.2%	0.87	-4.3%	14.13	-12.0%
2002.1	216	2,860,798	2,192	34,615	1.089	37,696	13.18	8.0%	17,195	13.5%	0.77	-4.8%		
2002.2	210	2,966,799	2,218	46,665	1.089	50,819	17.13	6.7%	22,912	23.5%	0.75	-13.6%	15.19	7.5%
2003.1	204	2,896,602	1,870	35,106	1.084	38,055	13.14	-0.3%	20,356	18.4%	0.65	-15.8%		
2003.2	198	2,979,855	1,372	39,296	1.084	42,597	14.30	-16.5%	31,048	35.5%	0.46	-38.4%	13.72	-9.6%
2004.1	192	2,925,523	1,038	28,445	1.100	31,290	10.70	-18.6%	30,159	48.2%	0.35	-45.1%		
2004.2	186	3,001,192	1,088	43,573	1.100	47,930	15.97	11.7%	44,053	41.9%	0.36	-21.3%	13.37	-2.6%
2005.1	180	2,960,878	1,002	30,598	1.092	33,413	11.28	5.5%	33,346	10.6%	0.34	-4.6%		
2005.2	174	3,078,978	1,373	45,205	1.092	49,363	16.03	0.4%	35,953	-18.4%	0.45	23.0%	13.70	2.5%
2006.1	168	3,038,070	1,079	33,149	1.082	35,867	11.81	4.6%	33,241	-0.3%	0.36	4.9%		
2006.2	162	3,144,172	1,321	46,030	1.082	49,804	15.84	-1.2%	37,702	4.9%	0.42	-5.8%	13.86	1.1%
2007.1	156	3,098,547	1,276	37,102	1.085	40,255	12.99	10.0%	31,548	-5.1%	0.41	15.9%		
2007.2	150	3,207,341	1,469	45,403	1.085	49,263	15.36	-3.0%	33,535	-11.1%	0.46	9.0%	14.20	2.4%
2008.1	144	3,178,859	1,646	40,443	1.076	43,517	13.69	5.4%	26,438	-16.2%	0.52	25.7%		
2008.2	138	3,266,405	1,931	38,294	1.076	41,204	12.61	-17.9%	21,338	-36.4%	0.59	29.1%	13.14	-7.4%
2009.1	132	3,198,659	2,037	36,306	1.075	39,029	12.20	-10.9%	19,160	-27.5%	0.64	23.0%		
2009.2	126	3,293,420	2,633	46,736	1.075	50,241	15.26	20.9%	19,081	-10.6%	0.80	35.2%	13.75	4.6%
2010.1	120	3,228,357	2,826	35,597	1.066	37,946	11.75	-3.7%	13,427	-29.9%	0.88	37.5%		
2010.2	114	3,335,564	1,615	38,834	1.066	41,397	12.41	-18.6%	25,633	34.3%	0.48	-39.4%	12.09	-12.1%
2011.1	108	3,280,500	607	35,648	1.083	38,606	11.77	0.1%	63,602	373.7%	0.19	-78.9%		
2011.2	102	3,385,347	522	44,268	1.083	47,942	14.16	14.1%	91,842	258.3%	0.15	-68.2%	12.98	7.4%
2012.1	96	3,341,384	465	37,746	1.080	40,751	12.20	3.6%	87,636	37.8%	0.14	-24.8%		
2012.2	90	3,431,979	542	46,284	1.080	49,968	14.56	2.8%	92,192	0.4%	0.16	2.4%	13.39	3.2%
2013.1	84	3,373,610	501	39,251	1.080	42,376	12.56	3.0%	84,582	-3.5%	0.15	6.7%		
2013.2	78	3,486,732	644	46,618	1.080	50,329	14.43	-0.9%	78,137	-15.2%	0.18	17.0%	13.51	0.9%
2014.1	72	3,420,277	512	41,229	1.085	44,746	13.08	4.2%	87,471	3.4%	0.15	0.7%		
2014.2	66	3,539,700	633	58,255	1.085	63,223	17.86	23.7%	99,839	27.8%	0.18	-3.2%	15.51	14.8%
2015.1	60	3,484,953	539	41,242	1.104	45,519	13.06	-0.2%	84,413	-3.5%	0.15	3.5%		
2015.2	54	3,613,636	716	58,383	1.104	64,437	17.83	-0.2%	89,962	-9.9%	0.20	10.8%	15.49	-0.1%
2016.1	48	3,581,791	655	51,820	1.099	56,970	15.91	21.8%	86,917	3.0%	0.18	18.3%		
2016.2	42	3,711,480	621	48,020	1.099	52,793	14.22	-20.2%	85,054	-5.5%	0.17	-15.6%	15.05	-2.8%
2017.1	36	3,670,797	473	30,086	1.099	33,064	9.01	-43.4%	69,872	-19.6%	0.13	-29.6%		
2017.2	30	3,819,228	618	42,682	1.099	46,908	12.28	-13.7%	75,937	-10.7%	0.16	-3.3%	10.68	-29.1%
2018.1	24	3,767,241	465	27,335	1.104	30,191	8.01	-11.0%	64,990	-7.0%	0.12	-4.3%		
2018.2	18	3,905,068	523	32,303	1.104	35,679	9.14	-25.6%	68,193	-10.2%	0.13	-17.2%	8.59	-19.6%
2019.1	12	3,853,761	422	26,859	1.113	29,881	7.75	-3.2%	70,746	8.9%	0.11	-11.1%		
2019.2	6	3,973,426	522	28,820	1.113	32,063	8.07	-11.7%	61,441	-9.9%	0.13	-2.0%	7.91	-7.8%
Total		131,264,376	49,232	1,588,638		1,730,289								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Attendant Care  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

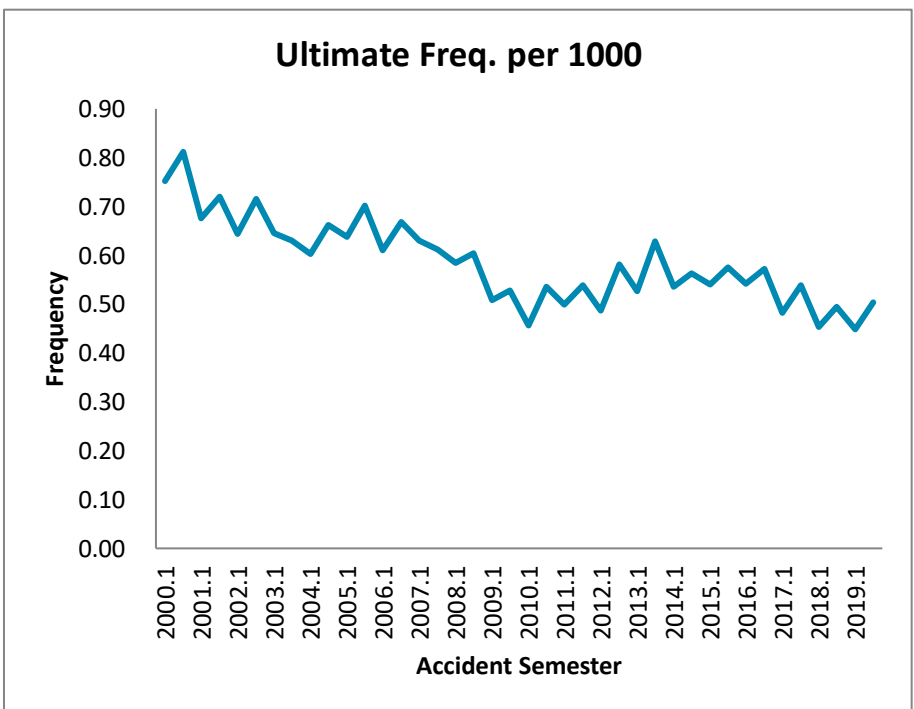
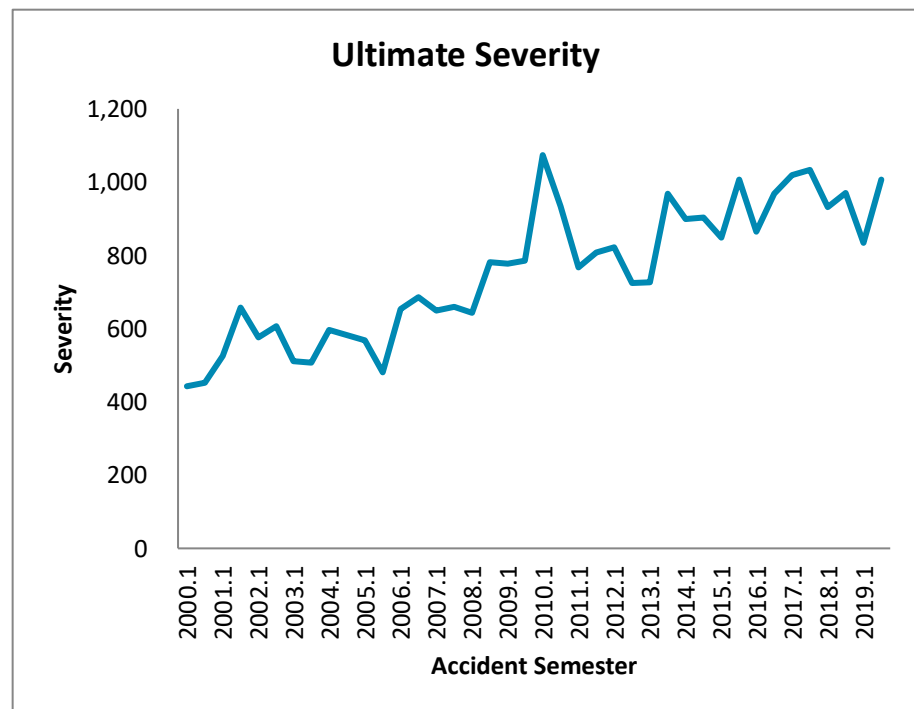
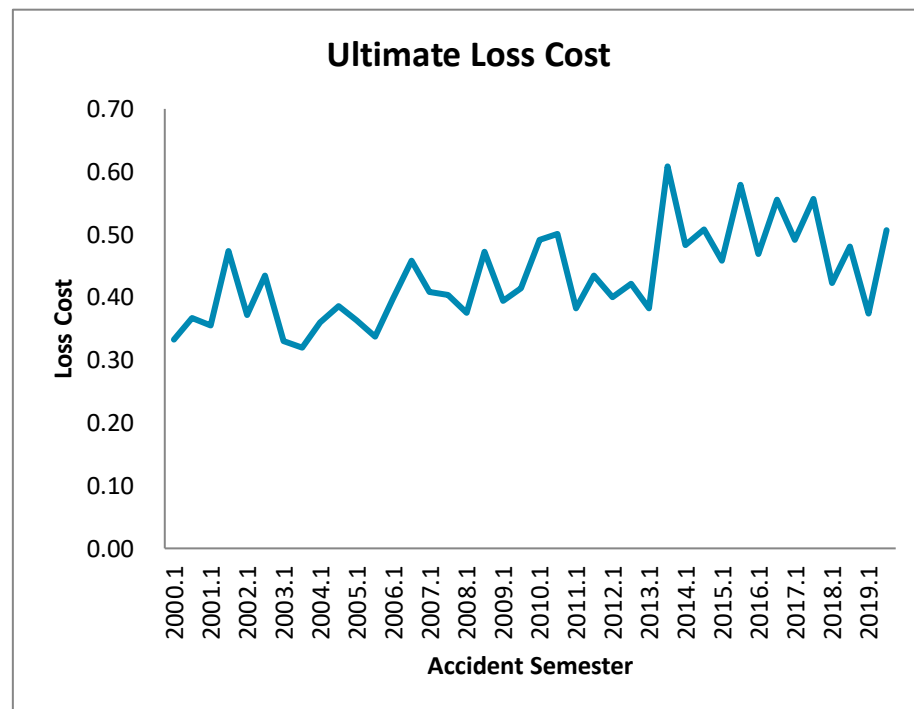
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3	Exhibit 2		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & 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
2000.1	240	2,612,611	1,769	55,831	1.104	61,637	23.59		34,843		0.68			
2000.2	234	2,703,311	2,135	87,757	1.104	96,884	35.84		45,379		0.79		29.82	
2001.1	228	2,815,932	1,880	68,458	1.092	74,757	26.55	12.5%	39,771	14.1%	0.67	-1.4%		
2001.2	222	2,831,592	2,275	87,552	1.092	95,607	33.76	-5.8%	42,020	-7.4%	0.80	1.7%	30.17	1.2%
2002.1	216	2,860,798	2,260	70,508	1.089	76,783	26.84	1.1%	33,969	-14.6%	0.79	18.4%		
2002.2	210	2,966,799	2,953	99,445	1.089	108,295	36.50	8.1%	36,673	-12.7%	1.00	23.9%	31.76	5.3%
2003.1	204	2,896,602	2,568	73,494	1.084	79,667	27.50	2.5%	31,023	-8.7%	0.89	12.2%		
2003.2	198	2,979,855	2,470	89,523	1.084	97,043	32.57	-10.8%	39,289	7.1%	0.83	-16.7%	30.07	-5.3%
2004.1	192	2,925,523	2,128	67,695	1.100	74,465	25.45	-7.5%	34,986	12.8%	0.73	-17.9%		
2004.2	186	3,001,192	2,237	111,057	1.100	122,163	40.70	25.0%	54,610	39.0%	0.75	-10.1%	33.18	10.3%
2005.1	180	2,960,878	2,162	87,365	1.092	95,402	32.22	26.6%	44,127	26.1%	0.73	0.4%		
2005.2	174	3,078,978	2,705	125,288	1.092	136,814	44.43	9.2%	50,578	-7.4%	0.88	17.9%	38.45	15.9%
2006.1	168	3,038,070	2,604	105,731	1.082	114,401	37.66	16.9%	43,933	-0.4%	0.86	17.4%		
2006.2	162	3,144,172	3,443	152,620	1.082	165,135	52.52	18.2%	47,962	-5.2%	1.10	24.6%	45.22	17.6%
2007.1	156	3,098,547	3,639	135,723	1.085	147,259	47.53	26.2%	40,467	-7.9%	1.17	37.0%		
2007.2	150	3,207,341	4,546	167,086	1.085	181,288	56.52	7.6%	39,879	-16.9%	1.42	29.4%	52.10	15.2%
2008.1	144	3,178,859	4,770	135,353	1.076	145,640	45.82	-3.6%	30,533	-24.5%	1.50	27.8%		
2008.2	138	3,266,405	6,597	158,878	1.076	170,953	52.34	-7.4%	25,914	-35.0%	2.02	42.5%	49.12	-5.7%
2009.1	132	3,198,659	7,633	154,216	1.075	165,782	51.83	13.1%	21,719	-28.9%	2.39	59.0%		
2009.2	126	3,293,420	10,810	229,899	1.075	247,142	75.04	43.4%	22,862	-11.8%	3.28	62.5%	63.60	29.5%
2010.1	120	3,228,357	12,038	200,996	1.066	214,261	66.37	28.1%	17,799	-18.1%	3.73	56.3%		
2010.2	114	3,335,564	5,862	162,340	1.066	173,055	51.88	-30.9%	29,521	29.1%	1.76	-46.5%	59.01	-7.2%
2011.1	108	3,280,500	1,713	129,296	1.083	140,028	42.68	-35.7%	81,744	359.3%	0.52	-86.0%		
2011.2	102	3,385,347	1,640	150,514	1.083	163,006	48.15	-7.2%	99,394	236.7%	0.48	-72.4%	45.46	-23.0%
2012.1	96	3,341,384	1,344	137,607	1.080	148,560	44.46	4.2%	110,536	35.2%	0.40	-23.0%		
2012.2	90	3,431,979	1,584	167,098	1.080	180,399	52.56	9.2%	113,888	14.6%	0.46	-4.7%	48.57	6.8%
2013.1	84	3,373,610	1,482	145,351	1.080	156,921	46.51	4.6%	105,884	-4.2%	0.44	9.2%		
2013.2	78	3,486,732	1,751	169,438	1.080	182,926	52.46	-0.2%	104,469	-8.3%	0.50	8.8%	49.54	2.0%
2014.1	72	3,420,277	1,359	143,757	1.085	156,018	45.62	-1.9%	114,800	8.4%	0.40	-9.5%		
2014.2	66	3,539,700	1,677	185,178	1.085	200,971	56.78	8.2%	119,846	14.7%	0.47	-5.7%	51.29	3.5%
2015.1	60	3,484,953	1,533	155,603	1.104	171,739	49.28	8.0%	112,034	-2.4%	0.44	10.7%		
2015.2	54	3,613,636	1,864	194,395	1.104	214,553	59.37	4.6%	115,089	-4.0%	0.52	8.9%	54.42	6.1%
2016.1	48	3,581,791	1,670	176,300	1.099	193,824	54.11	9.8%	116,036	3.6%	0.47	6.0%		
2016.2	42	3,711,480	1,814	167,751	1.099	184,426	49.69	-16.3%	101,679	-11.7%	0.49	-5.3%	51.86	-4.7%
2017.1	36	3,670,797	1,437	109,697	1.099	120,557	32.84	-39.3%	83,897	-27.7%	0.39	-16.1%		
2017.2	30	3,819,228	1,732	138,739	1.099	152,474	39.92	-19.7%	88,032	-13.4%	0.45	-7.2%	36.45	-29.7%
2018.1	24	3,767,241	1,367	97,163	1.104	107,316	28.49	-13.3%	78,531	-6.4%	0.36	-7.3%		
2018.2	18	3,905,068	1,727	132,563	1.104	146,415	37.49	-6.1%	84,803	-3.7%	0.44	-2.5%	33.07	-9.3%
2019.1	12	3,853,761	1,442	105,115	1.113	116,943	30.35	6.5%	81,102	3.3%	0.37	3.1%		
2019.2	6	3,973,426	1,710	138,570	1.113	154,162	38.80	3.5%	90,134	6.3%	0.43	-2.6%	34.64	4.7%
Total		131,264,376	118,330	5,270,950		5,735,670								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Replacement Expenses  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(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
2000.1	240	2,612,611	1,965	788	1.104	870	0.33		443		0.75			
2000.2	234	2,703,311	2,195	898	1.104	992	0.37		452		0.81		0.35	
2001.1	228	2,815,932	1,904	917	1.092	1,001	0.36	6.8%	526	18.8%	0.68	-10.1%		
2001.2	222	2,831,592	2,041	1,228	1.092	1,341	0.47	29.1%	657	45.5%	0.72	-11.2%	0.41	18.5%
2002.1	216	2,860,798	1,843	975	1.089	1,062	0.37	4.4%	576	9.6%	0.64	-4.8%		
2002.2	210	2,966,799	2,124	1,184	1.089	1,289	0.43	-8.3%	607	-7.7%	0.72	-0.7%	0.40	-2.7%
2003.1	204	2,896,602	1,870	883	1.084	957	0.33	-11.0%	512	-11.2%	0.65	0.2%		
2003.2	198	2,979,855	1,878	879	1.084	953	0.32	-26.4%	507	-16.4%	0.63	-12.0%	0.33	-19.4%
2004.1	192	2,925,523	1,762	957	1.100	1,052	0.36	8.8%	597	16.7%	0.60	-6.7%		
2004.2	186	3,001,192	1,989	1,052	1.100	1,158	0.39	20.6%	582	14.7%	0.66	5.2%	0.37	14.7%
2005.1	180	2,960,878	1,889	984	1.092	1,074	0.36	0.9%	569	-4.8%	0.64	6.0%		
2005.2	174	3,078,978	2,162	952	1.092	1,040	0.34	-12.4%	481	-17.4%	0.70	6.0%	0.35	-6.1%
2006.1	168	3,038,070	1,853	1,118	1.082	1,210	0.40	9.7%	653	14.8%	0.61	-4.4%		
2006.2	162	3,144,172	2,103	1,332	1.082	1,441	0.46	35.7%	685	42.5%	0.67	-4.7%	0.43	22.5%
2007.1	156	3,098,547	1,952	1,167	1.085	1,266	0.41	2.6%	648	-0.7%	0.63	3.3%		
2007.2	150	3,207,341	1,962	1,192	1.085	1,293	0.40	-12.1%	659	-3.8%	0.61	-8.5%	0.41	-5.4%
2008.1	144	3,178,859	1,856	1,108	1.076	1,192	0.37	-8.2%	642	-0.9%	0.58	-7.3%		
2008.2	138	3,266,405	1,972	1,433	1.076	1,542	0.47	17.1%	782	18.7%	0.60	-1.3%	0.42	4.6%
2009.1	132	3,198,659	1,624	1,173	1.075	1,262	0.39	5.2%	777	20.9%	0.51	-13.0%		
2009.2	126	3,293,420	1,740	1,271	1.075	1,366	0.41	-12.1%	785	0.4%	0.53	-12.5%	0.40	-4.6%
2010.1	120	3,228,357	1,476	1,487	1.066	1,585	0.49	24.5%	1,074	38.2%	0.46	-9.9%		
2010.2	114	3,335,564	1,789	1,568	1.066	1,671	0.50	20.7%	934	18.9%	0.54	1.5%	0.50	22.5%
2011.1	108	3,280,500	1,637	1,159	1.083	1,255	0.38	-22.0%	767	-28.6%	0.50	9.1%		
2011.2	102	3,385,347	1,822	1,358	1.083	1,471	0.43	-13.3%	807	-13.6%	0.54	0.3%	0.41	-17.5%
2012.1	96	3,341,384	1,627	1,240	1.080	1,339	0.40	4.7%	823	7.3%	0.49	-2.4%		
2012.2	90	3,431,979	1,998	1,341	1.080	1,448	0.42	-2.9%	725	-10.3%	0.58	8.2%	0.41	0.6%
2013.1	84	3,373,610	1,778	1,195	1.080	1,290	0.38	-4.5%	726	-11.8%	0.53	8.3%		
2013.2	78	3,486,732	2,192	1,965	1.080	2,121	0.61	44.2%	968	33.6%	0.63	8.0%	0.50	20.9%
2014.1	72	3,420,277	1,834	1,521	1.085	1,650	0.48	26.2%	900	24.0%	0.54	1.8%		
2014.2	66	3,539,700	1,992	1,658	1.085	1,799	0.51	-16.4%	903	-6.7%	0.56	-10.5%	0.50	-0.3%
2015.1	60	3,484,953	1,885	1,448	1.104	1,599	0.46	-4.9%	848	-5.7%	0.54	0.8%		
2015.2	54	3,613,636	2,078	1,894	1.104	2,091	0.58	13.8%	1,006	11.4%	0.58	2.2%	0.52	4.9%
2016.1	48	3,581,791	1,940	1,526	1.099	1,678	0.47	2.1%	865	1.9%	0.54	0.2%		
2016.2	42	3,711,480	2,126	1,874	1.099	2,060	0.55	-4.1%	969	-3.7%	0.57	-0.4%	0.51	-1.4%
2017.1	36	3,670,797	1,771	1,643	1.099	1,805	0.49	5.0%	1,020	17.9%	0.48	-11.0%		
2017.2	30	3,819,228	2,057	1,936	1.099	2,127	0.56	0.4%	1,034	6.7%	0.54	-5.9%	0.53	2.5%
2018.1	24	3,767,241	1,709	1,442	1.104	1,592	0.42	-14.1%	932	-8.6%	0.45	-6.0%		
2018.2	18	3,905,068	1,933	1,698	1.104	1,876	0.48	-13.8%	970	-6.2%	0.50	-8.1%	0.45	-13.9%
2019.1	12	3,853,761	1,729	1,295	1.113	1,441	0.37	-11.6%	833	-10.6%	0.45	-1.1%		
2019.2	6	3,973,426	1,999	1,811	1.113	2,015	0.51	5.6%	1,008	3.9%	0.50	1.6%	0.44	-2.3%
Total		131,264,376	76,054	52,549		57,274								

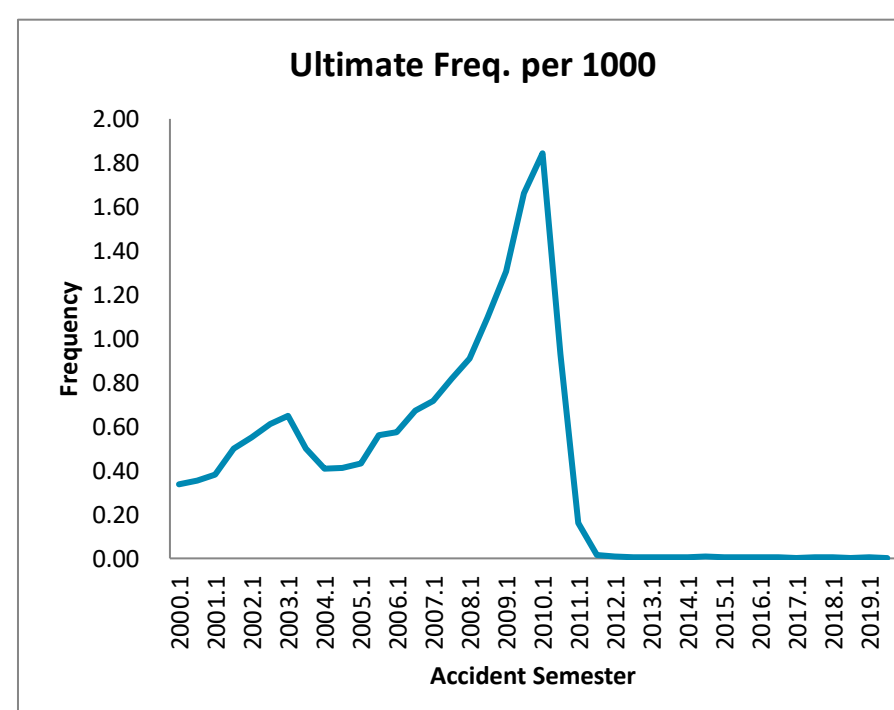
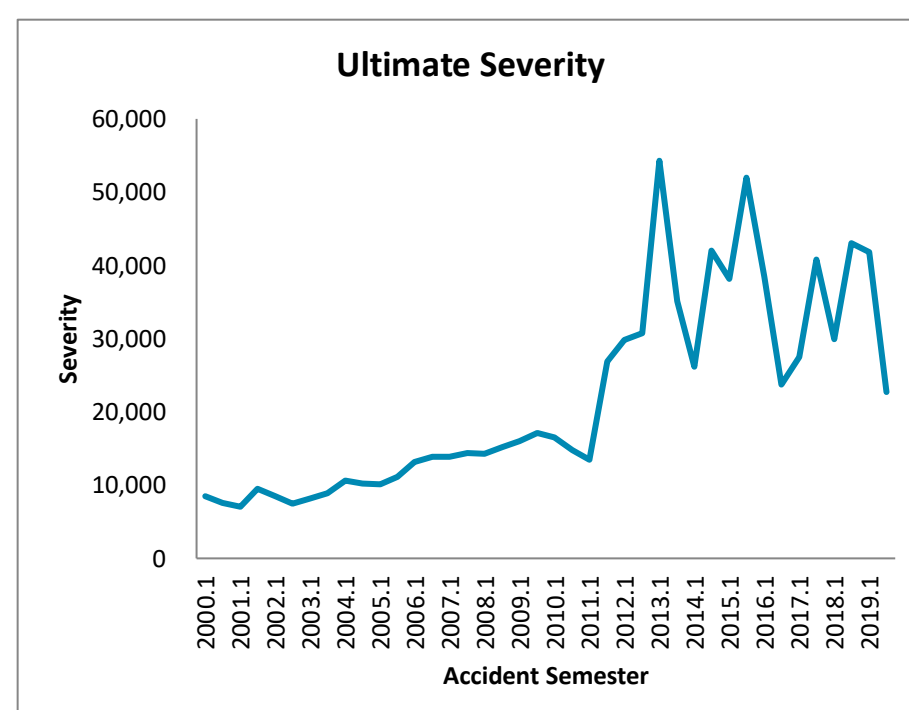
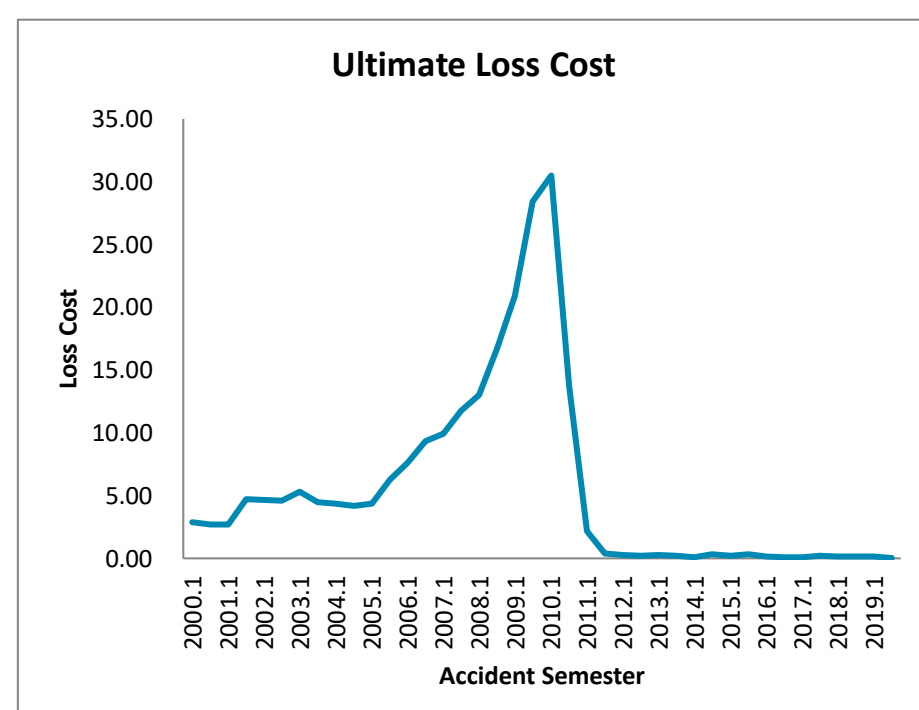




Financial Services Regulatory Authority of Ontario  
Accident Benefits - Caregiver Expenses  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

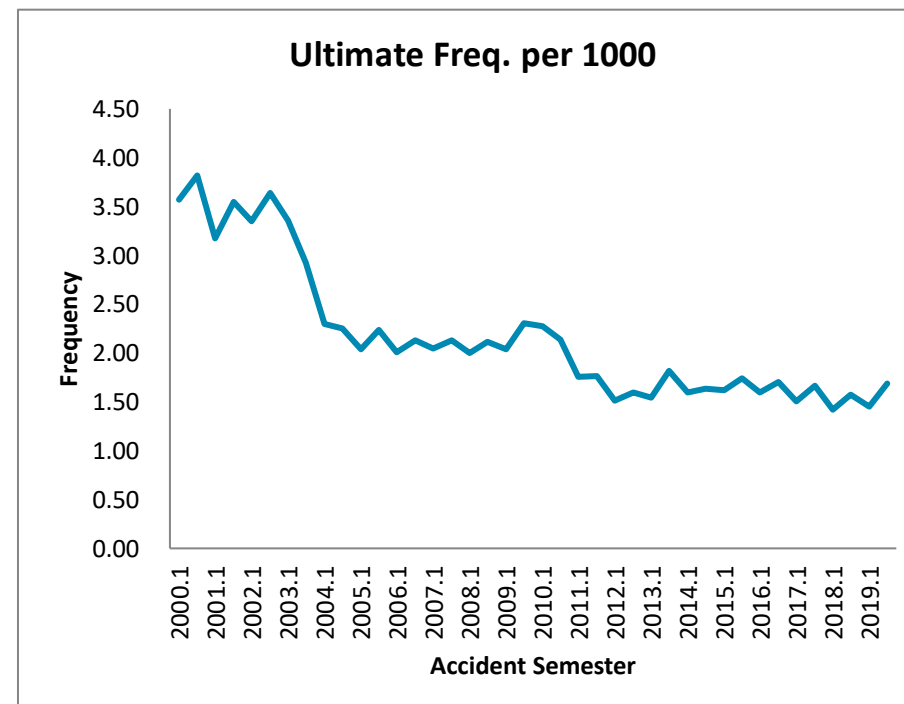
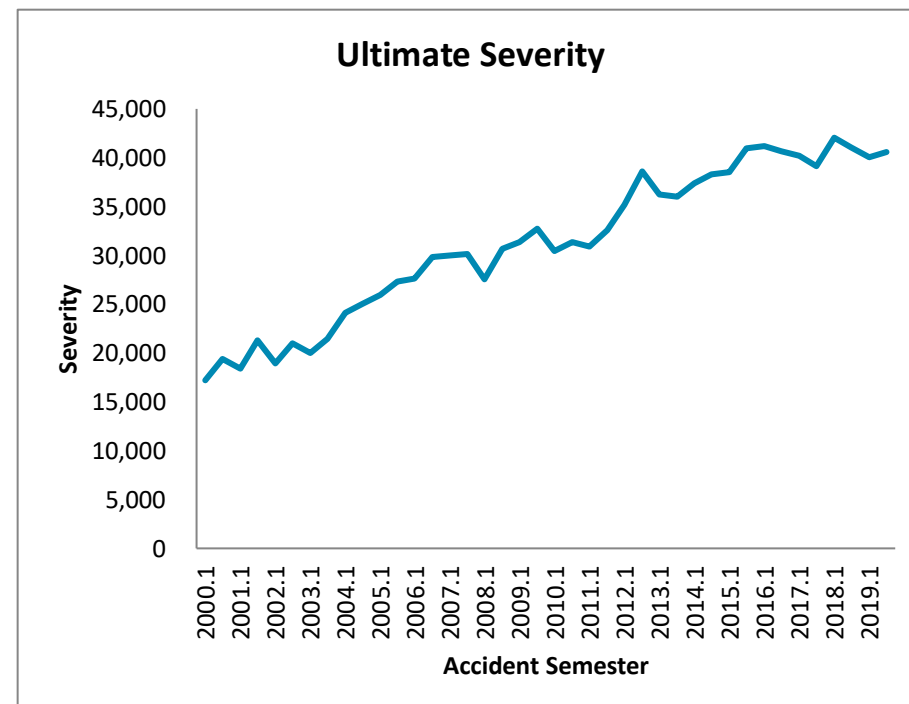
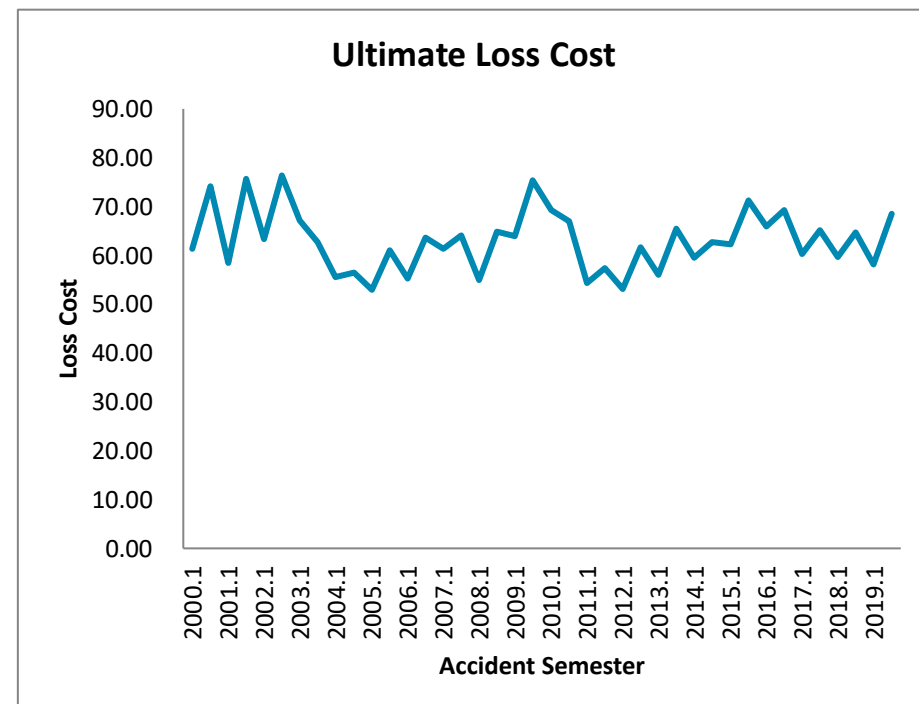
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,612,611	882	6,759	1.104	7,462	2.86		8,460		0.34			
2000.2	234	2,703,311	955	6,553	1.104	7,234	2.68		7,575		0.35		2.76	
2001.1	228	2,815,932	1,077	6,953	1.092	7,593	2.70	-5.6%	7,048	-16.7%	0.38	13.3%		
2001.2	222	2,831,592	1,415	12,252	1.092	13,379	4.73	76.6%	9,457	24.8%	0.50	41.4%	3.71	34.3%
2002.1	216	2,860,798	1,571	12,300	1.089	13,395	4.68	73.7%	8,528	21.0%	0.55	43.5%		
2002.2	210	2,966,799	1,816	12,525	1.089	13,640	4.60	-2.7%	7,511	-20.6%	0.61	22.5%	4.64	24.9%
2003.1	204	2,896,602	1,880	14,109	1.084	15,294	5.28	12.8%	8,135	-4.6%	0.65	18.2%		
2003.2	198	2,979,855	1,487	12,261	1.084	13,291	4.46	-3.0%	8,938	19.0%	0.50	-18.5%	4.86	4.9%
2004.1	192	2,925,523	1,197	11,585	1.100	12,743	4.36	-17.5%	10,647	30.9%	0.41	-37.0%		
2004.2	186	3,001,192	1,232	11,449	1.100	12,594	4.20	-5.9%	10,222	14.4%	0.41	-17.7%	4.28	-12.1%
2005.1	180	2,960,878	1,277	11,864	1.092	12,956	4.38	0.5%	10,146	-4.7%	0.43	5.4%		
2005.2	174	3,078,978	1,728	17,681	1.092	19,308	6.27	49.4%	11,173	9.3%	0.56	36.7%	5.34	25.0%
2006.1	168	3,038,070	1,749	21,338	1.082	23,087	7.60	73.7%	13,200	30.1%	0.58	33.5%		
2006.2	162	3,144,172	2,116	27,067	1.082	29,287	9.31	48.5%	13,841	23.9%	0.67	19.9%	8.47	58.6%
2007.1	156	3,098,547	2,223	28,327	1.085	30,735	9.92	30.5%	13,826	4.7%	0.72	24.6%		
2007.2	150	3,207,341	2,628	34,788	1.085	37,745	11.77	26.3%	14,363	3.8%	0.82	21.8%	10.86	28.2%
2008.1	144	3,178,859	2,888	38,372	1.076	41,288	12.99	30.9%	14,296	3.4%	0.91	26.6%		
2008.2	138	3,266,405	3,583	50,629	1.076	54,476	16.68	41.7%	15,204	5.9%	1.10	33.9%	14.86	36.8%
2009.1	132	3,198,659	4,180	62,112	1.075	66,770	20.87	60.7%	15,974	11.7%	1.31	43.8%		
2009.2	126	3,293,420	5,470	87,040	1.075	93,568	28.41	70.3%	17,106	12.5%	1.66	51.4%	24.70	66.2%
2010.1	120	3,228,357	5,951	92,340	1.066	98,435	30.49	46.1%	16,541	3.6%	1.84	41.1%		
2010.2	114	3,335,564	3,097	42,849	1.066	45,677	13.69	-51.8%	14,749	-13.8%	0.93	-44.1%	21.96	-11.1%
2011.1	108	3,280,500	525	6,516	1.083	7,057	2.15	-92.9%	13,442	-18.7%	0.16	-91.3%		
2011.2	102	3,385,347	47	1,167	1.083	1,264	0.37	-97.3%	26,923	82.5%	0.01	-98.5%	1.25	-94.3%
2012.1	96	3,341,384	27	747	1.080	807	0.24	-88.8%	29,819	121.8%	0.01	-94.9%		
2012.2	90	3,431,979	22	628	1.080	678	0.20	-47.1%	30,759	14.3%	0.01	-53.7%	0.22	-82.4%
2013.1	84	3,373,610	16	812	1.080	876	0.26	7.6%	54,286	82.1%	0.00	-40.9%		
2013.2	78	3,486,732	20	649	1.080	701	0.20	1.7%	35,151	14.3%	0.01	-11.0%	0.23	4.9%
2014.1	72	3,420,277	13	313	1.085	340	0.10	-61.8%	26,168	-51.8%	0.00	-20.7%		
2014.2	66	3,539,700	26	1,013	1.085	1,100	0.31	54.6%	41,997	19.5%	0.01	29.4%	0.21	-10.0%
2015.1	60	3,484,953	18	625	1.104	690	0.20	99.4%	38,127	45.7%	0.01	36.8%		
2015.2	54	3,613,636	21	1,008	1.104	1,112	0.31	-1.0%	51,992	23.8%	0.01	-20.0%	0.25	22.7%
2016.1	48	3,581,791	12	424	1.099	466	0.13	-34.3%	38,445	0.8%	0.00	-34.8%		
2016.2	42	3,711,480	17	366	1.099	403	0.11	-64.7%	23,772	-54.3%	0.00	-22.9%	0.12	-53.1%
2017.1	36	3,670,797	10	255	1.099	280	0.08	-41.4%	27,448	-28.6%	0.00	-17.9%		
2017.2	30	3,819,228	18	658	1.099	723	0.19	74.4%	40,836	71.8%	0.00	1.5%	0.13	12.4%
2018.1	24	3,767,241	18	476	1.104	526	0.14	83.1%	29,971	9.2%	0.00	67.7%		
2018.2	18	3,905,068	11	445	1.104	492	0.13	-33.5%	43,081	5.5%	0.00	-36.9%	0.13	-0.9%
2019.1	12	3,853,761	13	492	1.113	547	0.14	1.7%	41,786	39.4%	0.00	-27.1%		
2019.2	6	3,973,426	5	105	1.113	117	0.03	-76.6%	22,756	-47.2%	0.00	-55.7%	0.08	-36.0%
Total		131,264,376	51,242	637,853		688,135								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Employed Disability Income  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

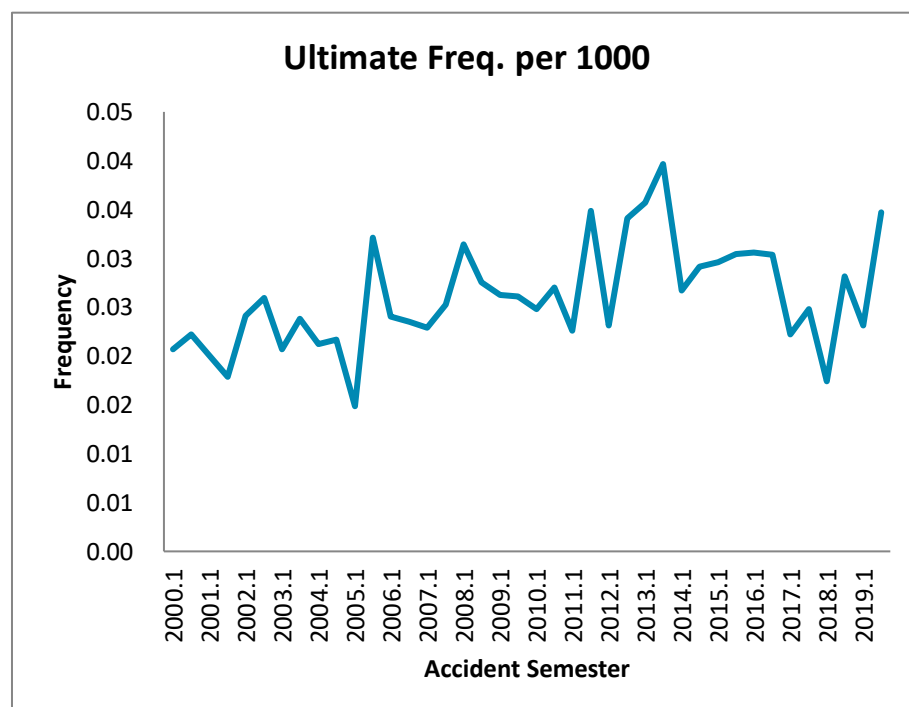
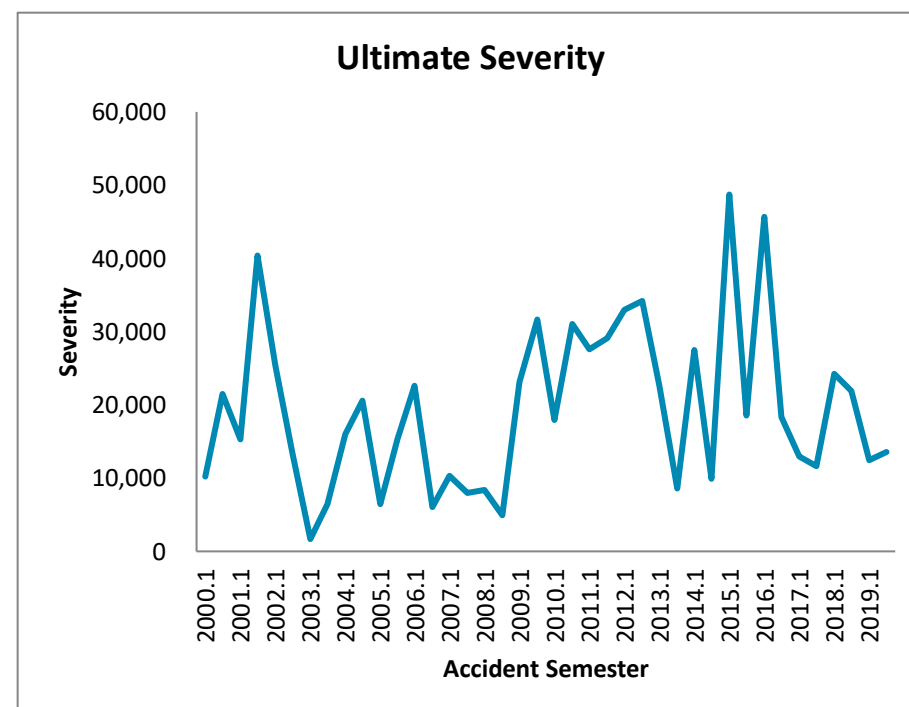
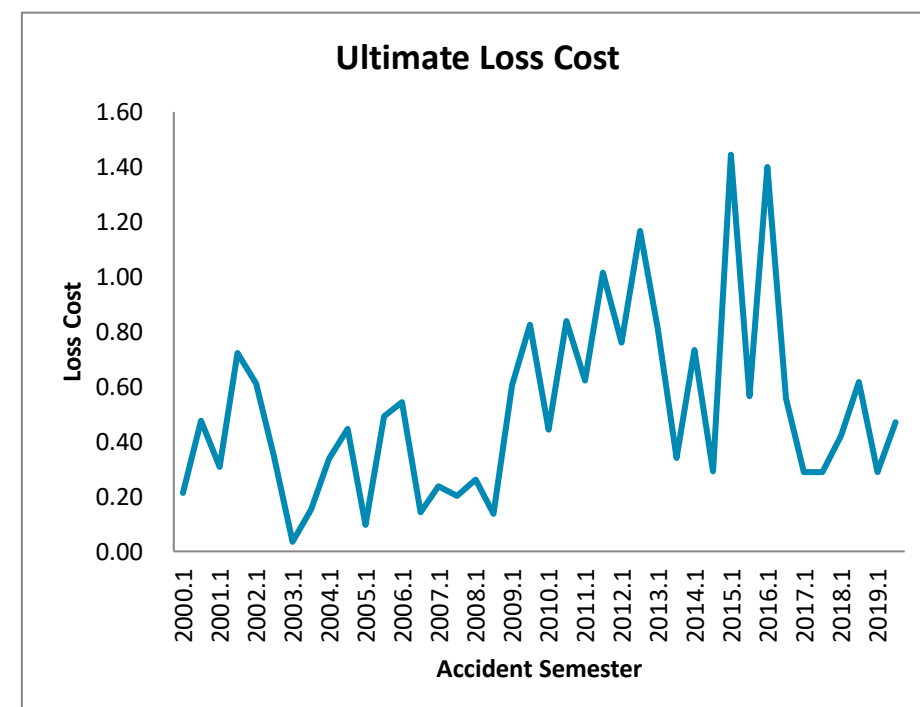
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,612,611	9,319	145,269	1.104	160,377	61.39		17,210		3.57			
2000.2	234	2,703,311	10,322	181,676	1.104	200,571	74.19		19,431		3.82		67.90	
2001.1	228	2,815,932	8,948	150,648	1.092	164,507	58.42	-4.8%	18,385	6.8%	3.18	-10.9%		
2001.2	222	2,831,592	10,048	196,220	1.092	214,272	75.67	2.0%	21,324	9.7%	3.55	-7.1%	67.07	-1.2%
2002.1	216	2,860,798	9,578	166,381	1.089	181,189	63.34	8.4%	18,917	2.9%	3.35	5.4%		
2002.2	210	2,966,799	10,791	208,061	1.089	226,578	76.37	0.9%	20,997	-1.5%	3.64	2.5%	69.97	4.3%
2003.1	204	2,896,602	9,731	179,573	1.084	194,657	67.20	6.1%	20,004	5.7%	3.36	0.3%		
2003.2	198	2,979,855	8,699	172,253	1.084	186,722	62.66	-18.0%	21,465	2.2%	2.92	-19.7%	64.90	-7.2%
2004.1	192	2,925,523	6,733	147,698	1.100	162,468	55.53	-17.4%	24,132	20.6%	2.30	-31.5%		
2004.2	186	3,001,192	6,765	154,106	1.100	169,517	56.48	-9.9%	25,058	16.7%	2.25	-22.8%	56.01	-13.7%
2005.1	180	2,960,878	6,045	143,568	1.092	156,776	52.95	-4.7%	25,935	7.5%	2.04	-11.3%		
2005.2	174	3,078,978	6,876	172,176	1.092	188,016	61.06	8.1%	27,344	9.1%	2.23	-0.9%	57.09	1.9%
2006.1	168	3,038,070	6,090	155,282	1.082	168,015	55.30	4.4%	27,589	6.4%	2.00	-1.8%		
2006.2	162	3,144,172	6,709	184,815	1.082	199,969	63.60	4.2%	29,806	9.0%	2.13	-4.5%	59.52	4.3%
2007.1	156	3,098,547	6,336	175,242	1.085	190,138	61.36	11.0%	30,009	8.8%	2.04	2.0%		
2007.2	150	3,207,341	6,827	189,524	1.085	205,634	64.11	0.8%	30,121	1.1%	2.13	-0.2%	62.76	5.4%
2008.1	144	3,178,859	6,353	162,507	1.076	174,857	55.01	-10.4%	27,524	-8.3%	2.00	-2.3%		
2008.2	138	3,266,405	6,911	196,768	1.076	211,722	64.82	1.1%	30,636	1.7%	2.12	-0.6%	59.98	-4.4%
2009.1	132	3,198,659	6,511	190,102	1.075	204,360	63.89	16.1%	31,387	14.0%	2.04	1.9%		
2009.2	126	3,293,420	7,586	230,709	1.075	248,013	75.31	16.2%	32,693	6.7%	2.30	8.9%	69.68	16.2%
2010.1	120	3,228,357	7,349	209,808	1.066	223,655	69.28	8.4%	30,433	-3.0%	2.28	11.8%		
2010.2	114	3,335,564	7,134	209,773	1.066	223,618	67.04	-11.0%	31,345	-4.1%	2.14	-7.1%	68.14	-2.2%
2011.1	108	3,280,500	5,763	164,625	1.083	178,289	54.35	-21.6%	30,937	1.7%	1.76	-22.8%		
2011.2	102	3,385,347	5,976	179,585	1.083	194,491	57.45	-14.3%	32,545	3.8%	1.77	-17.5%	55.92	-17.9%
2012.1	96	3,341,384	5,051	164,601	1.080	177,703	53.18	-2.1%	35,182	13.7%	1.51	-14.0%		
2012.2	90	3,431,979	5,473	195,846	1.080	211,435	61.61	7.2%	38,636	18.7%	1.59	-9.7%	57.45	2.7%
2013.1	84	3,373,610	5,214	174,942	1.080	188,867	55.98	5.3%	36,226	3.0%	1.55	2.2%		
2013.2	78	3,486,732	6,346	211,547	1.080	228,386	65.50	6.3%	35,990	-6.8%	1.82	14.1%	60.82	5.9%
2014.1	72	3,420,277	5,452	187,664	1.085	203,669	59.55	6.4%	37,359	3.1%	1.59	3.1%		
2014.2	66	3,539,700	5,790	204,432	1.085	221,867	62.68	-4.3%	38,318	6.5%	1.64	-10.1%	61.14	0.5%
2015.1	60	3,484,953	5,642	196,757	1.104	217,161	62.31	4.6%	38,490	3.0%	1.62	1.6%		
2015.2	54	3,613,636	6,283	233,271	1.104	257,461	71.25	13.7%	40,975	6.9%	1.74	6.3%	66.86	9.4%
2016.1	48	3,581,791	5,723	214,607	1.099	235,939	65.87	5.7%	41,225	7.1%	1.60	-1.3%		
2016.2	42	3,711,480	6,315	233,694	1.099	256,924	69.22	-2.8%	40,682	-0.7%	1.70	-2.1%	67.58	1.1%
2017.1	36	3,670,797	5,515	201,586	1.099	221,543	60.35	-8.4%	40,171	-2.6%	1.50	-6.0%		
2017.2	30	3,819,228	6,358	226,261	1.099	248,661	65.11	-5.9%	39,110	-3.9%	1.66	-2.2%	62.78	-7.1%
2018.1	24	3,767,241	5,349	203,658	1.104	224,938	59.71	-1.1%	42,049	4.7%	1.42	-5.5%		
2018.2	18	3,905,068	6,157	228,816	1.104	252,725	64.72	-0.6%	41,050	5.0%	1.58	-5.3%	62.26	-0.8%
2019.1	12	3,853,761	5,592	201,261	1.113	223,907	58.10	-2.7%	40,041	-4.8%	1.45	2.2%		
2019.2	6	3,973,426	6,712	244,768	1.113	272,309	68.53	5.9%	40,572	-1.2%	1.69	7.1%	63.40	1.8%
Total		131,264,376	276,371	7,590,079		8,271,907								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Student Disability Income  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

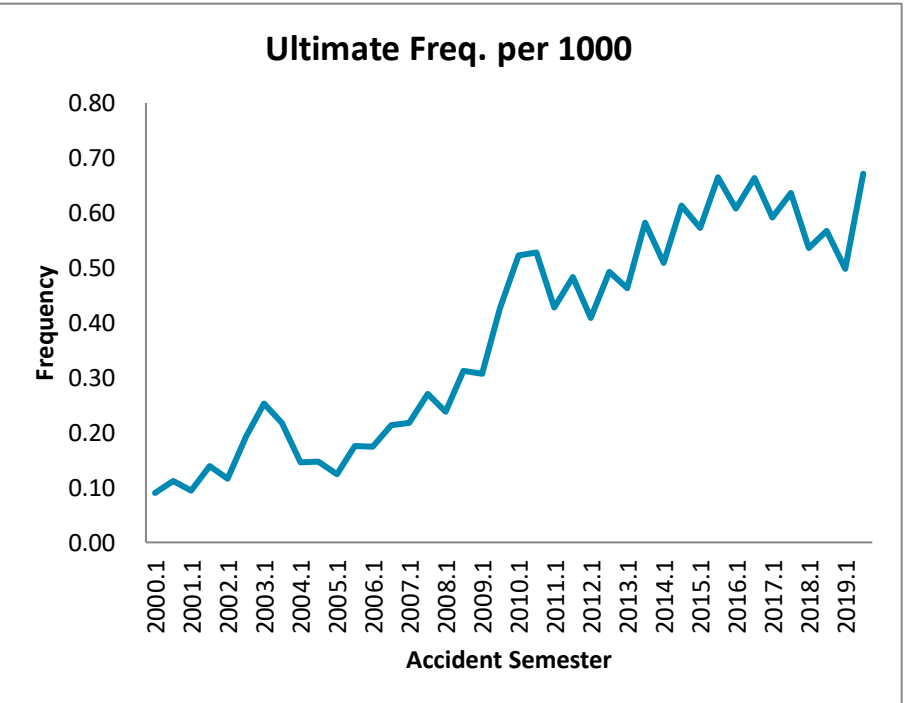
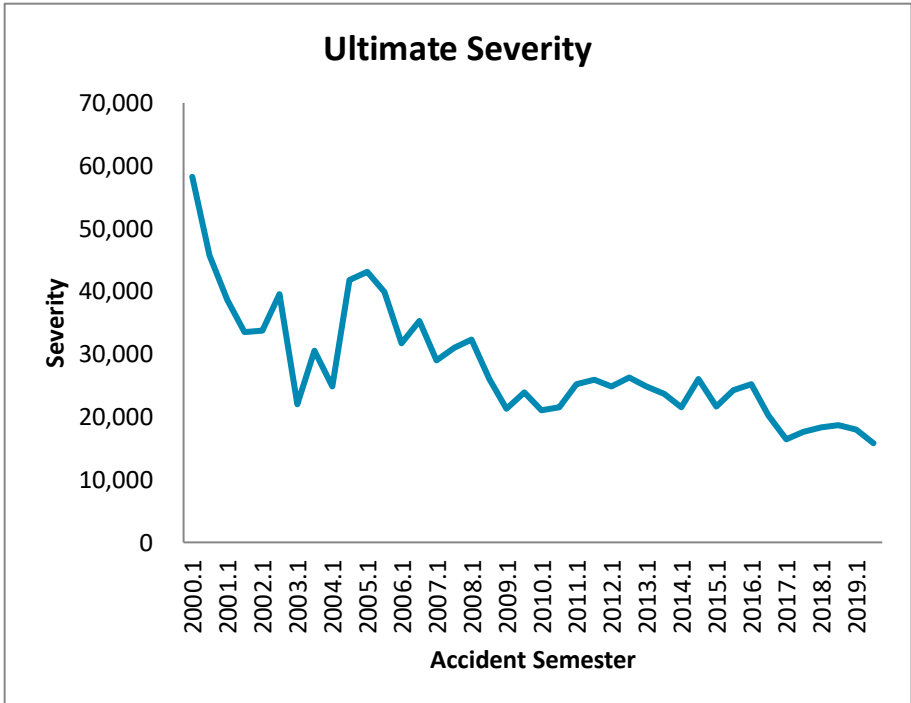
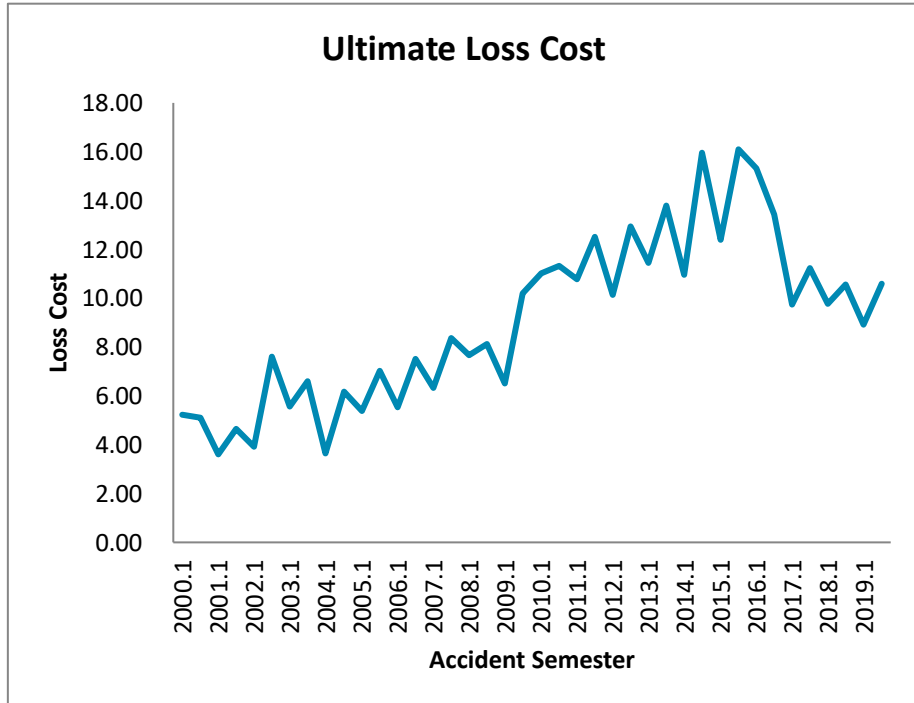
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,612,611	54	501	1.104	553	0.21		10,240		0.02			
2000.2	234	2,703,311	60	1,168	1.104	1,289	0.48		21,483		0.02		0.35	
2001.1	228	2,815,932	57	791	1.092	864	0.31	45.0%	15,269	49.1%	0.02	-2.8%		
2001.2	222	2,831,592	51	1,871	1.092	2,043	0.72	51.3%	40,381	88.0%	0.02	-19.5%	0.51	48.5%
2002.1	216	2,860,798	69	1,609	1.089	1,752	0.61	99.6%	25,388	66.3%	0.02	20.0%		
2002.2	210	2,966,799	77	942	1.089	1,026	0.35	-52.1%	13,318	-67.0%	0.03	45.3%	0.48	-7.4%
2003.1	204	2,896,602	60	93	1.084	101	0.03	-94.3%	1,677	-93.4%	0.02	-14.1%		
2003.2	198	2,979,855	71	419	1.084	455	0.15	-55.9%	6,405	-51.9%	0.02	-8.2%	0.09	-80.2%
2004.1	192	2,925,523	62	900	1.100	989	0.34	873.6%	15,960	851.6%	0.02	2.3%		
2004.2	186	3,001,192	65	1,215	1.100	1,336	0.45	191.8%	20,559	221.0%	0.02	-9.1%	0.39	315.2%
2005.1	180	2,960,878	44	262	1.092	286	0.10	-71.4%	6,501	-59.3%	0.01	-29.9%		
2005.2	174	3,078,978	99	1,389	1.092	1,517	0.49	10.6%	15,319	-25.5%	0.03	48.5%	0.30	-23.9%
2006.1	168	3,038,070	73	1,526	1.082	1,651	0.54	462.4%	22,612	247.8%	0.02	61.7%		
2006.2	162	3,144,172	74	413	1.082	447	0.14	-71.1%	6,038	-60.6%	0.02	-26.8%	0.34	13.7%
2007.1	156	3,098,547	71	675	1.085	732	0.24	-56.5%	10,317	-54.4%	0.02	-4.6%		
2007.2	150	3,207,341	81	596	1.085	647	0.20	42.0%	7,989	32.3%	0.03	7.3%	0.22	-35.5%
2008.1	144	3,178,859	100	775	1.076	834	0.26	11.0%	8,340	-19.2%	0.03	37.3%		
2008.2	138	3,266,405	90	416	1.076	448	0.14	-32.1%	4,974	-37.7%	0.03	9.1%	0.20	-9.1%
2009.1	132	3,198,659	84	1,804	1.075	1,939	0.61	131.1%	23,087	176.8%	0.03	-16.5%		
2009.2	126	3,293,420	86	2,529	1.075	2,718	0.83	502.2%	31,607	535.4%	0.03	-5.2%	0.72	260.8%
2010.1	120	3,228,357	80	1,343	1.066	1,431	0.44	-26.9%	17,893	-22.5%	0.02	-5.6%		
2010.2	114	3,335,564	90	2,623	1.066	2,796	0.84	1.6%	31,008	-1.9%	0.03	3.5%	0.64	-10.2%
2011.1	108	3,280,500	74	1,886	1.083	2,043	0.62	40.5%	27,581	54.1%	0.02	-8.9%		
2011.2	102	3,385,347	118	3,174	1.083	3,438	1.02	21.1%	29,105	-6.1%	0.03	29.1%	0.82	27.7%
2012.1	96	3,341,384	77	2,355	1.080	2,543	0.76	22.2%	32,927	19.4%	0.02	2.4%		
2012.2	90	3,431,979	117	3,709	1.080	4,004	1.17	14.9%	34,187	17.5%	0.03	-2.2%	0.97	17.6%
2013.1	84	3,373,610	120	2,517	1.080	2,717	0.81	5.8%	22,577	-31.4%	0.04	54.4%		
2013.2	78	3,486,732	138	1,101	1.080	1,188	0.34	-70.8%	8,593	-74.9%	0.04	16.2%	0.57	-41.1%
2014.1	72	3,420,277	91	2,311	1.085	2,508	0.73	-9.0%	27,474	21.7%	0.03	-25.2%		
2014.2	66	3,539,700	103	947	1.085	1,028	0.29	-14.7%	9,954	15.8%	0.03	-26.4%	0.51	-10.8%
2015.1	60	3,484,953	103	4,560	1.104	5,033	1.44	97.0%	48,720	77.3%	0.03	11.1%		
2015.2	54	3,613,636	110	1,845	1.104	2,037	0.56	94.0%	18,497	85.8%	0.03	4.4%	1.00	96.0%
2016.1	48	3,581,791	110	4,555	1.099	5,008	1.40	-3.2%	45,665	-6.3%	0.03	3.3%		
2016.2	42	3,711,480	113	1,884	1.099	2,071	0.56	-1.0%	18,391	-0.6%	0.03	-0.4%	0.97	-2.5%
2017.1	36	3,670,797	82	964	1.099	1,059	0.29	-79.4%	12,978	-71.6%	0.02	-27.4%		
2017.2	30	3,819,228	95	1,004	1.099	1,103	0.29	-48.2%	11,634	-36.7%	0.02	-18.2%	0.29	-70.3%
2018.1	24	3,767,241	66	1,435	1.104	1,585	0.42	45.8%	24,187	86.4%	0.02	-21.7%		
2018.2	18	3,905,068	110	2,180	1.104	2,407	0.62	113.4%	21,912	88.3%	0.03	13.3%	0.52	80.2%
2019.1	12	3,853,761	89	996	1.113	1,108	0.29	-31.7%	12,445	-48.5%	0.02	32.8%		
2019.2	6	3,973,426	138	1,682	1.113	1,871	0.47	-23.6%	13,565	-38.1%	0.03	23.4%	0.38	-26.9%
Total		131,264,376	3,452	62,963		68,606								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Other Disability Income  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
		Exhibit 7	Exhibit 3	Exhibit 2		(5) * (6)	(7) / (3) * 1000		(7) / (4) * 1000		(4) / (3) * 1000			
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
2000.1	240	2,612,611	235	12,393	1.104	13,681	5.24		58,219		0.09			
2000.2	234	2,703,311	303	12,537	1.104	13,841	5.12		45,679		0.11		5.18	
2001.1	228	2,815,932	263	9,296	1.092	10,151	3.60	-31.2%	38,535	-33.8%	0.09	4.0%		
2001.2	222	2,831,592	392	12,019	1.092	13,125	4.64	-9.5%	33,482	-26.7%	0.14	23.5%	4.12	-20.4%
2002.1	216	2,860,798	333	10,318	1.089	11,237	3.93	9.0%	33,744	-12.4%	0.12	24.4%		
2002.2	210	2,966,799	571	20,718	1.089	22,562	7.60	64.1%	39,513	18.0%	0.19	39.0%	5.80	40.7%
2003.1	204	2,896,602	732	14,852	1.084	16,099	5.56	41.5%	21,994	-34.8%	0.25	117.1%		
2003.2	198	2,979,855	646	18,156	1.084	19,681	6.60	-13.1%	30,466	-22.9%	0.22	12.6%	6.09	5.0%
2004.1	192	2,925,523	428	9,678	1.100	10,646	3.64	-34.5%	24,874	13.1%	0.15	-42.1%		
2004.2	186	3,001,192	443	16,840	1.100	18,524	6.17	-6.5%	41,816	37.3%	0.15	-31.9%	4.92	-19.2%
2005.1	180	2,960,878	369	14,562	1.092	15,902	5.37	47.6%	43,095	73.3%	0.12	-14.8%		
2005.2	174	3,078,978	542	19,793	1.092	21,614	7.02	13.7%	39,878	-4.6%	0.18	19.3%	6.21	26.2%
2006.1	168	3,038,070	529	15,493	1.082	16,764	5.52	2.7%	31,690	-26.5%	0.17	39.7%		
2006.2	162	3,144,172	671	21,849	1.082	23,640	7.52	7.1%	35,232	-11.7%	0.21	21.2%	6.54	5.2%
2007.1	156	3,098,547	675	18,029	1.085	19,561	6.31	14.4%	28,980	-8.6%	0.22	25.1%		
2007.2	150	3,207,341	866	24,756	1.085	26,860	8.37	11.4%	31,016	-12.0%	0.27	26.5%	7.36	12.6%
2008.1	144	3,178,859	754	22,658	1.076	24,380	7.67	21.5%	32,345	11.6%	0.24	8.8%		
2008.2	138	3,266,405	1,019	24,623	1.076	26,495	8.11	-3.1%	26,000	-16.2%	0.31	15.5%	7.89	7.2%
2009.1	132	3,198,659	983	19,403	1.075	20,858	6.52	-15.0%	21,219	-34.4%	0.31	29.6%		
2009.2	126	3,293,420	1,404	31,264	1.075	33,609	10.20	25.8%	23,935	-7.9%	0.43	36.7%	8.39	6.3%
2010.1	120	3,228,357	1,688	33,383	1.066	35,586	11.02	69.0%	21,081	-0.7%	0.52	70.2%		
2010.2	114	3,335,564	1,758	35,411	1.066	37,748	11.32	10.9%	21,469	-10.3%	0.53	23.6%	11.17	33.2%
2011.1	108	3,280,500	1,401	32,612	1.083	35,319	10.77	-2.3%	25,213	19.6%	0.43	-18.3%		
2011.2	102	3,385,347	1,635	39,082	1.083	42,326	12.50	10.5%	25,883	20.6%	0.48	-8.4%	11.65	4.3%
2012.1	96	3,341,384	1,363	31,354	1.080	33,849	10.13	-5.9%	24,840	-1.5%	0.41	-4.5%		
2012.2	90	3,431,979	1,689	41,142	1.080	44,417	12.94	3.5%	26,292	1.6%	0.49	1.9%	11.56	-0.8%
2013.1	84	3,373,610	1,559	35,780	1.080	38,628	11.45	13.0%	24,783	-0.2%	0.46	13.3%		
2013.2	78	3,486,732	2,030	44,533	1.080	48,078	13.79	6.5%	23,683	-9.9%	0.58	18.3%	12.64	9.4%
2014.1	72	3,420,277	1,739	34,543	1.085	37,489	10.96	-4.3%	21,552	-13.0%	0.51	10.1%		
2014.2	66	3,539,700	2,172	52,033	1.085	56,471	15.95	15.7%	26,002	9.8%	0.61	5.4%	13.50	6.8%
2015.1	60	3,484,953	1,996	39,155	1.104	43,215	12.40	13.1%	21,651	0.5%	0.57	12.6%		
2015.2	54	3,613,636	2,401	52,706	1.104	58,171	16.10	0.9%	24,230	-6.8%	0.66	8.3%	14.28	5.8%
2016.1	48	3,581,791	2,175	49,864	1.099	54,820	15.31	23.4%	25,206	16.4%	0.61	6.0%		
2016.2	42	3,711,480	2,462	45,293	1.099	49,795	13.42	-16.7%	20,227	-16.5%	0.66	-0.2%	14.34	0.4%
2017.1	36	3,670,797	2,173	32,492	1.099	35,708	9.73	-36.4%	16,431	-34.8%	0.59	-2.5%		
2017.2	30	3,819,228	2,430	39,040	1.099	42,905	11.23	-16.3%	17,656	-12.7%	0.64	-4.1%	10.50	-26.8%
2018.1	24	3,767,241	2,016	33,334	1.104	36,817	9.77	0.5%	18,259	11.1%	0.54	-9.6%		
2018.2	18	3,905,068	2,213	37,386	1.104	41,293	10.57	-5.9%	18,660	5.7%	0.57	-10.9%	10.18	-3.0%
2019.1	12	3,853,761	1,917	30,895	1.113	34,372	8.92	-8.7%	17,930	-1.8%	0.50	-7.1%		
2019.2	6	3,973,426	2,666	37,841	1.113	42,099	10.60	0.2%	15,789	-15.4%	0.67	18.4%	9.77	-4.0%
Total		131,264,376	51,642	1,127,118		1,228,339								

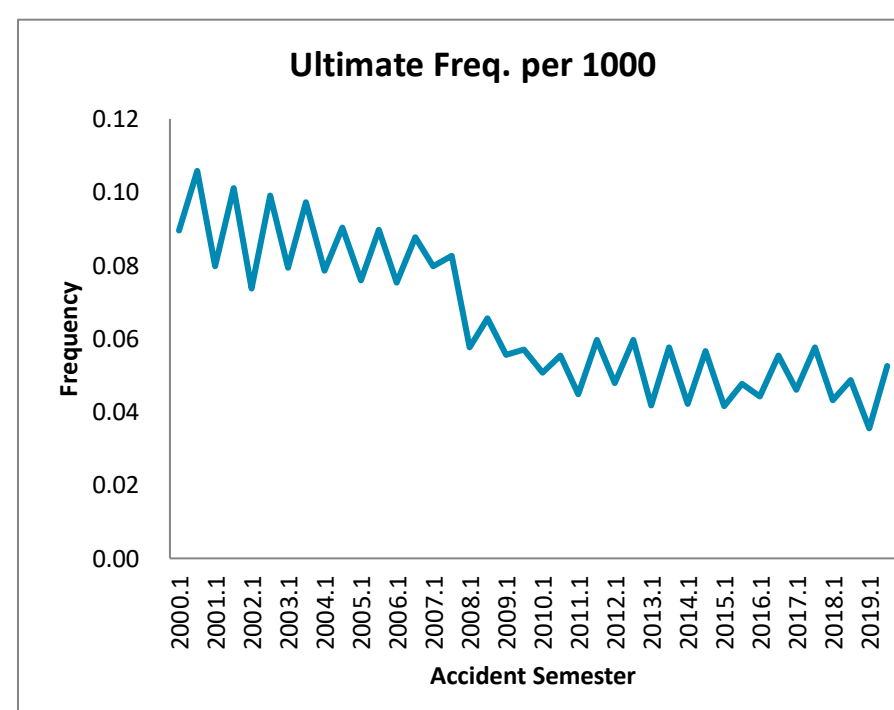
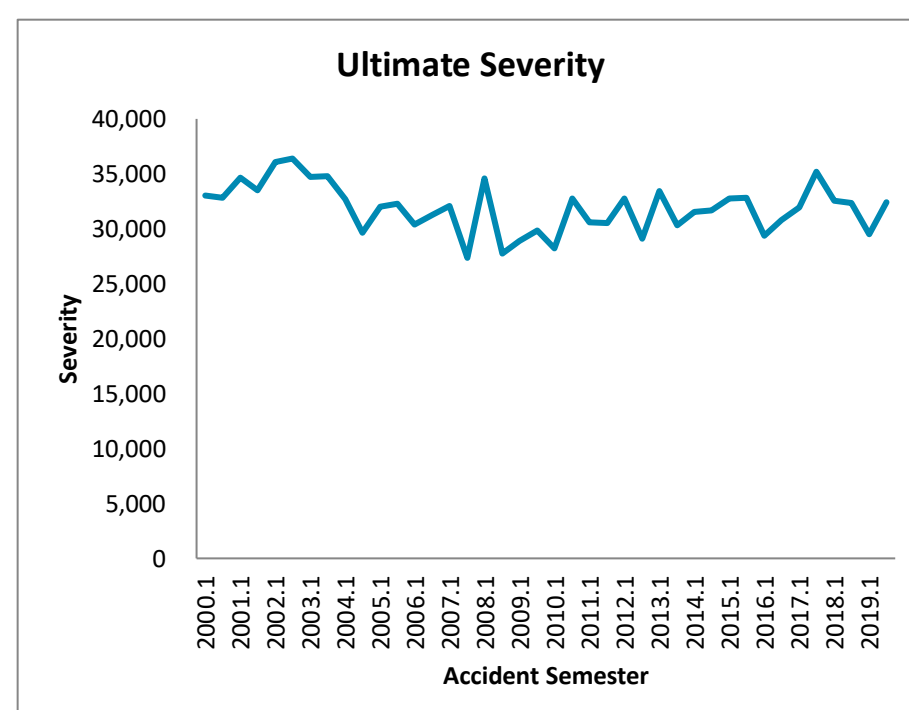
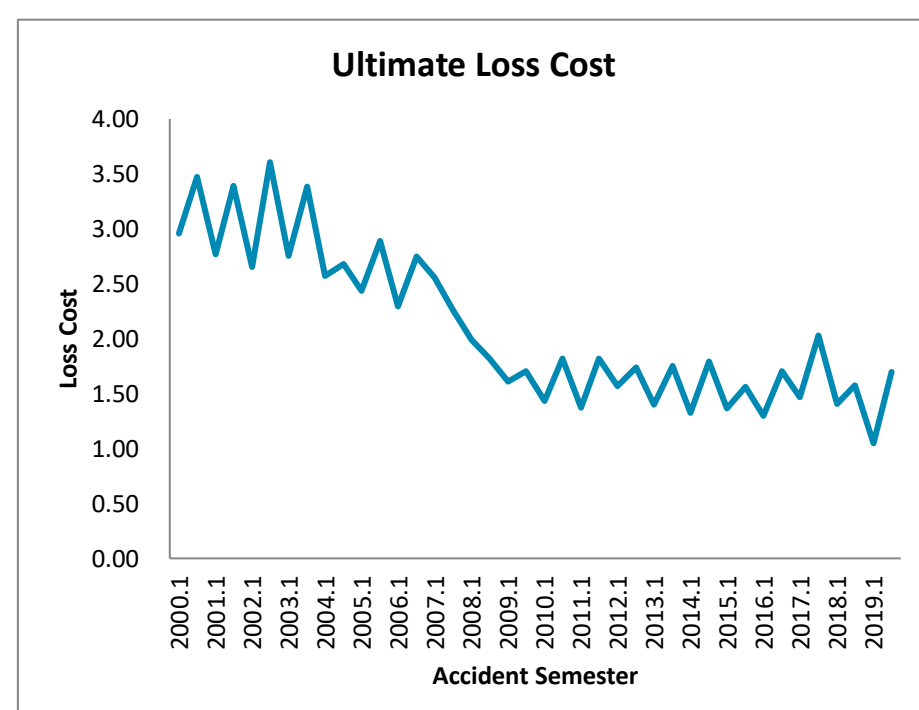




Financial Services Regulatory Authority of Ontario  
Accident Benefits - Death Benefits  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

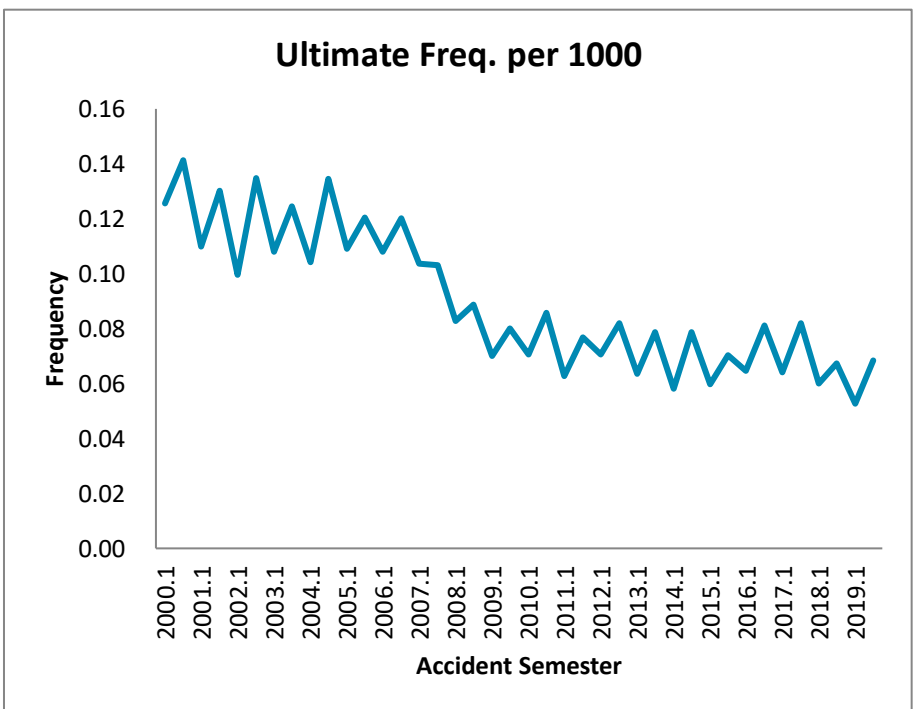
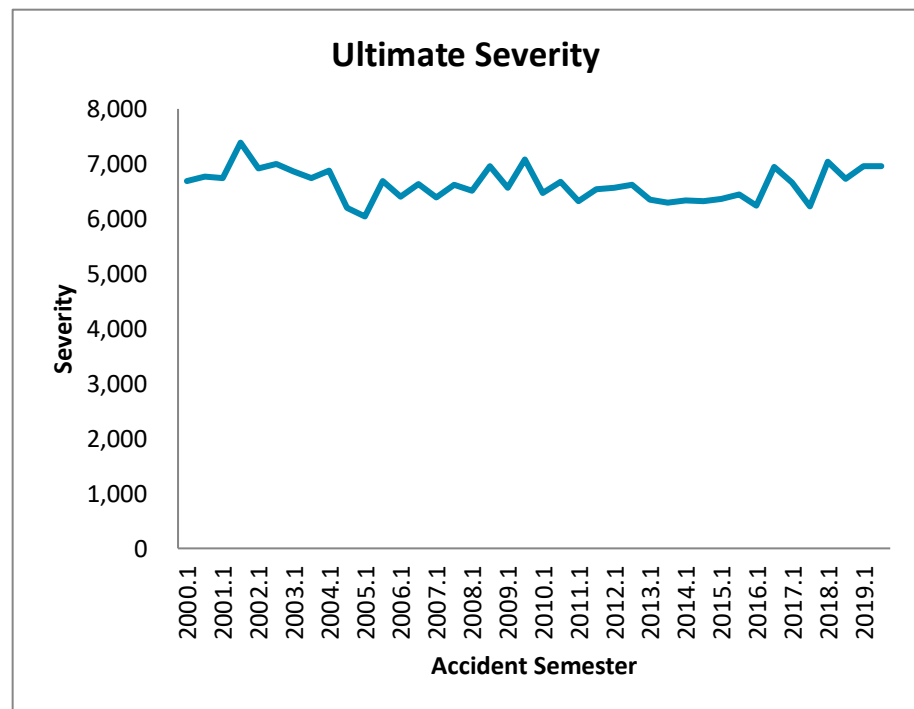
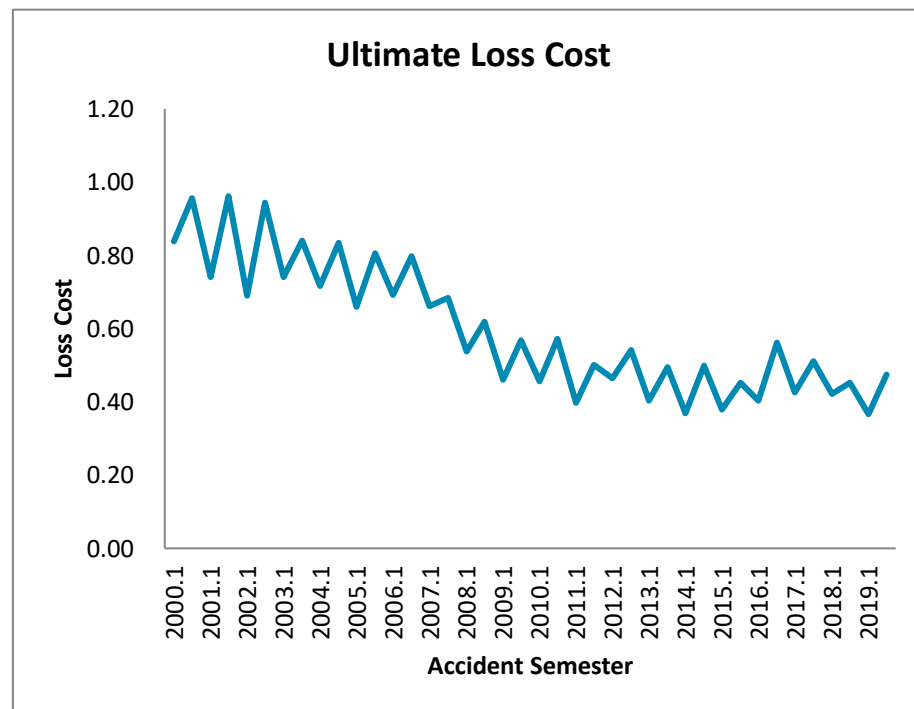
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,612,611	234	6,995	1.104	7,723	2.96		33,003		0.09			
2000.2	234	2,703,311	286	8,501	1.104	9,385	3.47		32,816		0.11		3.22	
2001.1	228	2,815,932	225	7,134	1.092	7,790	2.77	-6.4%	34,671	5.1%	0.08	-10.9%		
2001.2	222	2,831,592	286	8,792	1.092	9,601	3.39	-2.3%	33,527	2.2%	0.10	-4.4%	3.08	-4.3%
2002.1	216	2,860,798	211	6,971	1.089	7,592	2.65	-4.1%	36,043	4.0%	0.07	-7.7%		
2002.2	210	2,966,799	294	9,824	1.089	10,699	3.61	6.4%	36,390	8.5%	0.10	-2.0%	3.14	1.9%
2003.1	204	2,896,602	230	7,361	1.084	7,980	2.75	3.8%	34,695	-3.7%	0.08	7.8%		
2003.2	198	2,979,855	290	9,297	1.084	10,078	3.38	-6.2%	34,752	-4.5%	0.10	-1.8%	3.07	-2.1%
2004.1	192	2,925,523	230	6,838	1.100	7,521	2.57	-6.7%	32,702	-5.7%	0.08	-1.0%		
2004.2	186	3,001,192	271	7,309	1.100	8,040	2.68	-20.8%	29,668	-14.6%	0.09	-7.2%	2.63	-14.6%
2005.1	180	2,960,878	225	6,595	1.092	7,201	2.43	-5.4%	32,006	-2.1%	0.08	-3.3%		
2005.2	174	3,078,978	276	8,154	1.092	8,904	2.89	7.9%	32,260	8.7%	0.09	-0.7%	2.67	1.6%
2006.1	168	3,038,070	229	6,430	1.082	6,957	2.29	-5.8%	30,381	-5.1%	0.08	-0.8%		
2006.2	162	3,144,172	276	7,979	1.082	8,633	2.75	-5.0%	31,281	-3.0%	0.09	-2.1%	2.52	-5.4%
2007.1	156	3,098,547	247	7,301	1.085	7,922	2.56	11.6%	32,071	5.6%	0.08	5.8%		
2007.2	150	3,207,341	265	6,680	1.085	7,248	2.26	-17.7%	27,350	-12.6%	0.08	-5.9%	2.41	-4.6%
2008.1	144	3,178,859	183	5,880	1.076	6,327	1.99	-22.1%	34,574	7.8%	0.06	-27.8%		
2008.2	138	3,266,405	214	5,522	1.076	5,941	1.82	-19.5%	27,763	1.5%	0.07	-20.7%	1.90	-20.9%
2009.1	132	3,198,659	178	4,786	1.075	5,145	1.61	-19.2%	28,905	-16.4%	0.06	-3.3%		
2009.2	126	3,293,420	188	5,213	1.075	5,604	1.70	-6.5%	29,808	7.4%	0.06	-12.9%	1.66	-13.0%
2010.1	120	3,228,357	164	4,343	1.066	4,630	1.43	-10.8%	28,231	-2.3%	0.05	-8.7%		
2010.2	114	3,335,564	185	5,683	1.066	6,058	1.82	6.7%	32,747	9.9%	0.06	-2.8%	1.63	-1.7%
2011.1	108	3,280,500	147	4,153	1.083	4,497	1.37	-4.4%	30,595	8.4%	0.04	-11.8%		
2011.2	102	3,385,347	202	5,687	1.083	6,159	1.82	0.2%	30,490	-6.9%	0.06	7.6%	1.60	-1.8%
2012.1	96	3,341,384	160	4,852	1.080	5,238	1.57	14.3%	32,737	7.0%	0.05	6.9%		
2012.2	90	3,431,979	205	5,531	1.080	5,971	1.74	-4.4%	29,128	-4.5%	0.06	0.1%	1.65	3.5%
2013.1	84	3,373,610	141	4,362	1.080	4,710	1.40	-10.9%	33,401	2.0%	0.04	-12.7%		
2013.2	78	3,486,732	201	5,647	1.080	6,096	1.75	0.5%	30,331	4.1%	0.06	-3.5%	1.58	-4.8%
2014.1	72	3,420,277	144	4,183	1.085	4,540	1.33	-4.9%	31,528	-5.6%	0.04	0.7%		
2014.2	66	3,539,700	200	5,834	1.085	6,331	1.79	2.3%	31,656	4.4%	0.06	-2.0%	1.56	-0.8%
2015.1	60	3,484,953	145	4,303	1.104	4,749	1.36	2.7%	32,752	3.9%	0.04	-1.2%		
2015.2	54	3,613,636	172	5,111	1.104	5,641	1.56	-12.7%	32,799	3.6%	0.05	-15.8%	1.46	-6.3%
2016.1	48	3,581,791	158	4,222	1.099	4,642	1.30	-4.9%	29,378	-10.3%	0.04	6.0%		
2016.2	42	3,711,480	205	5,756	1.099	6,328	1.70	9.2%	30,809	-6.1%	0.06	16.3%	1.50	2.8%
2017.1	36	3,670,797	169	4,902	1.099	5,388	1.47	13.3%	31,915	8.6%	0.05	4.3%		
2017.2	30	3,819,228	220	7,045	1.099	7,742	2.03	18.9%	35,174	14.2%	0.06	4.2%	1.75	16.6%
2018.1	24	3,767,241	163	4,802	1.104	5,304	1.41	-4.1%	32,570	2.1%	0.04	-6.0%		
2018.2	18	3,905,068	190	5,564	1.104	6,145	1.57	-22.4%	32,322	-8.1%	0.05	-15.5%	1.49	-14.9%
2019.1	12	3,853,761	137	3,628	1.113	4,037	1.05	-25.6%	29,506	-9.4%	0.04	-17.9%		
2019.2	6	3,973,426	208	6,071	1.113	6,754	1.70	8.0%	32,414	0.3%	0.05	7.7%	1.38	-7.6%
Total		131,264,376	8,354	245,242		267,252								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Funeral  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

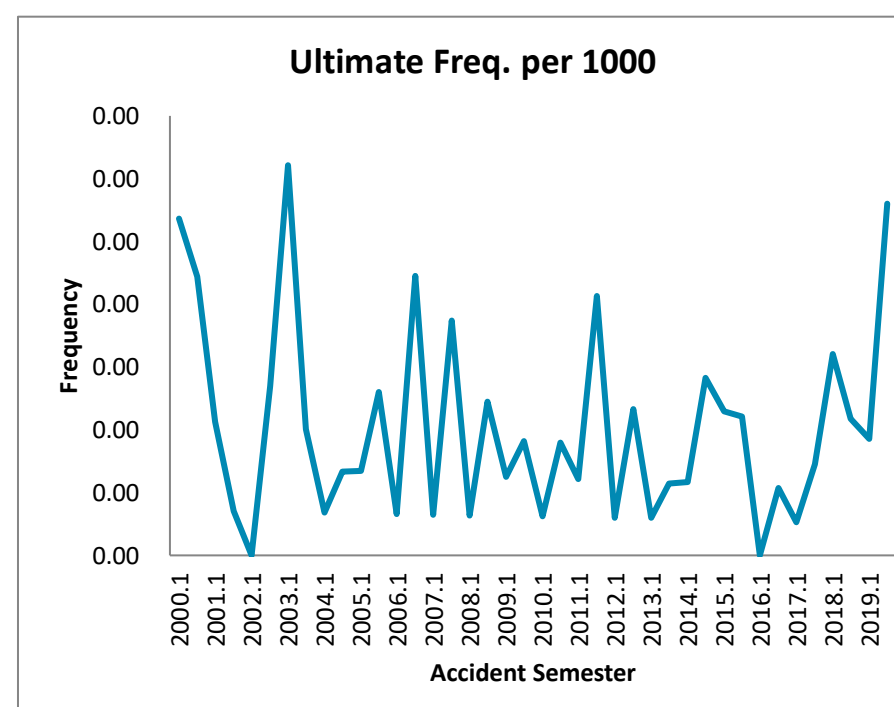
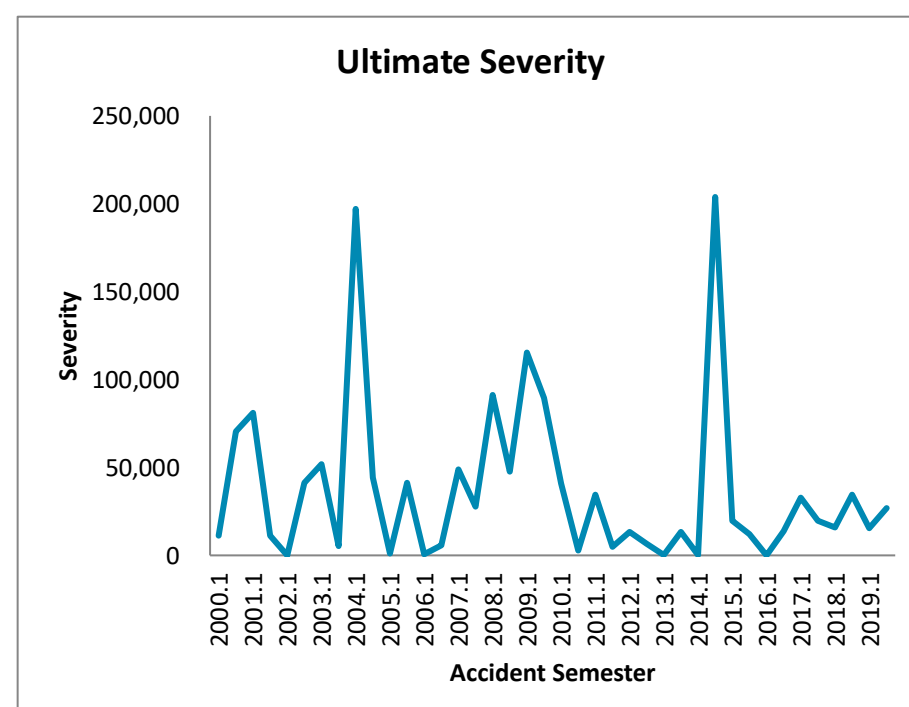
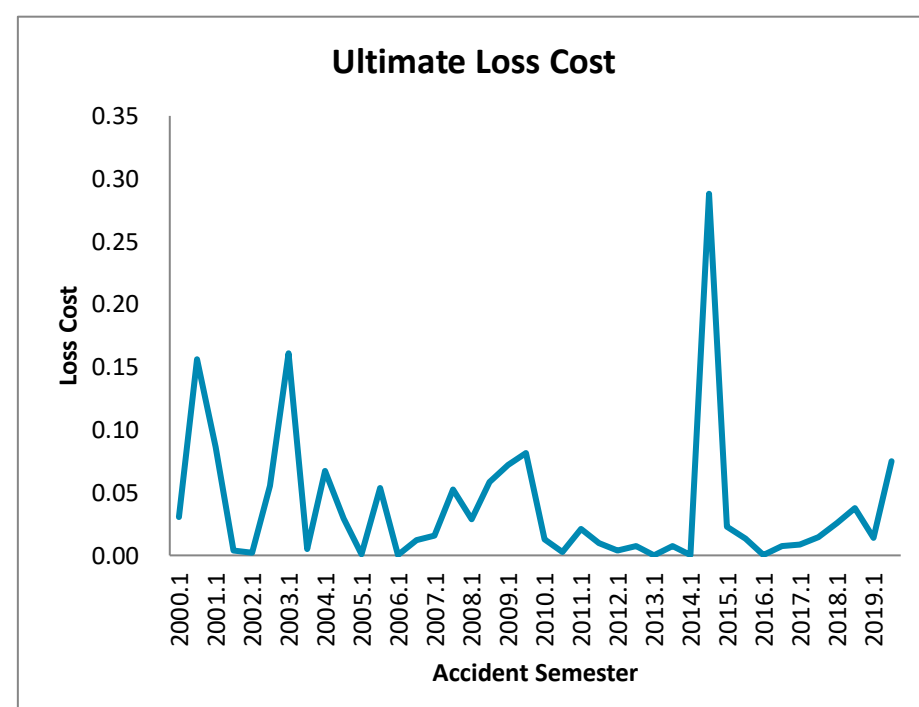
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,612,611	328	1,986	1.104	2,192	0.84		6,683		0.13			
2000.2	234	2,703,311	382	2,344	1.104	2,587	0.96		6,773		0.14		0.90	
2001.1	228	2,815,932	310	1,910	1.092	2,085	0.74	-11.7%	6,737	0.8%	0.11	-12.4%		
2001.2	222	2,831,592	369	2,494	1.092	2,723	0.96	0.5%	7,385	9.0%	0.13	-7.9%	0.85	-5.3%
2002.1	216	2,860,798	285	1,812	1.089	1,973	0.69	-6.9%	6,916	2.7%	0.10	-9.3%		
2002.2	210	2,966,799	400	2,572	1.089	2,800	0.94	-1.8%	7,001	-5.2%	0.13	-3.5%	0.82	-3.8%
2003.1	204	2,896,602	313	1,980	1.084	2,147	0.74	7.5%	6,858	-0.8%	0.11	8.4%		
2003.2	198	2,979,855	371	2,309	1.084	2,502	0.84	-11.0%	6,745	-3.7%	0.12	-7.7%	0.79	-3.4%
2004.1	192	2,925,523	305	1,906	1.100	2,097	0.72	-3.3%	6,875	0.2%	0.10	-3.5%		
2004.2	186	3,001,192	404	2,279	1.100	2,507	0.84	-0.6%	6,204	-8.0%	0.13	8.1%	0.78	-1.8%
2005.1	180	2,960,878	323	1,787	1.092	1,952	0.66	-8.0%	6,042	-12.1%	0.11	4.6%		
2005.2	174	3,078,978	371	2,270	1.092	2,479	0.81	-3.6%	6,683	7.7%	0.12	-10.5%	0.73	-5.6%
2006.1	168	3,038,070	328	1,942	1.082	2,101	0.69	4.9%	6,406	6.0%	0.11	-1.0%		
2006.2	162	3,144,172	378	2,317	1.082	2,506	0.80	-1.0%	6,631	-0.8%	0.12	-0.2%	0.75	1.6%
2007.1	156	3,098,547	321	1,890	1.085	2,050	0.66	-4.3%	6,387	-0.3%	0.10	-4.0%		
2007.2	150	3,207,341	331	2,019	1.085	2,191	0.68	-14.3%	6,618	-0.2%	0.10	-14.2%	0.67	-9.8%
2008.1	144	3,178,859	263	1,591	1.076	1,712	0.54	-18.6%	6,509	1.9%	0.08	-20.1%		
2008.2	138	3,266,405	290	1,876	1.076	2,018	0.62	-9.5%	6,960	5.2%	0.09	-14.0%	0.58	-13.9%
2009.1	132	3,198,659	224	1,368	1.075	1,470	0.46	-14.6%	6,563	0.8%	0.07	-15.4%		
2009.2	126	3,293,420	264	1,739	1.075	1,870	0.57	-8.1%	7,083	1.8%	0.08	-9.7%	0.51	-11.1%
2010.1	120	3,228,357	228	1,384	1.066	1,476	0.46	-0.5%	6,472	-1.4%	0.07	0.8%		
2010.2	114	3,335,564	286	1,790	1.066	1,908	0.57	0.7%	6,671	-5.8%	0.09	7.0%	0.52	0.2%
2011.1	108	3,280,500	206	1,202	1.083	1,302	0.40	-13.2%	6,319	-2.4%	0.06	-11.1%		
2011.2	102	3,385,347	260	1,569	1.083	1,699	0.50	-12.3%	6,534	-2.1%	0.08	-10.4%	0.45	-12.7%
2012.1	96	3,341,384	236	1,435	1.080	1,549	0.46	16.9%	6,565	3.9%	0.07	12.5%		
2012.2	90	3,431,979	281	1,721	1.080	1,858	0.54	7.9%	6,614	1.2%	0.08	6.6%	0.50	11.8%
2013.1	84	3,373,610	214	1,258	1.080	1,358	0.40	-13.2%	6,348	-3.3%	0.06	-10.2%		
2013.2	78	3,486,732	274	1,596	1.080	1,723	0.49	-8.8%	6,287	-4.9%	0.08	-4.0%	0.45	-10.7%
2014.1	72	3,420,277	199	1,161	1.085	1,260	0.37	-8.5%	6,331	-0.3%	0.06	-8.3%		
2014.2	66	3,539,700	279	1,626	1.085	1,765	0.50	0.9%	6,327	0.6%	0.08	0.3%	0.43	-3.2%
2015.1	60	3,484,953	208	1,198	1.104	1,322	0.38	3.0%	6,355	0.4%	0.06	2.6%		
2015.2	54	3,613,636	254	1,483	1.104	1,637	0.45	-9.1%	6,446	1.9%	0.07	-10.8%	0.42	-4.1%
2016.1	48	3,581,791	231	1,311	1.099	1,441	0.40	6.1%	6,240	-1.8%	0.06	8.1%		
2016.2	42	3,711,480	301	1,899	1.099	2,088	0.56	24.2%	6,937	7.6%	0.08	15.4%	0.48	16.1%
2017.1	36	3,670,797	235	1,425	1.099	1,566	0.43	6.0%	6,663	6.8%	0.06	-0.7%		
2017.2	30	3,819,228	313	1,774	1.099	1,949	0.51	-9.3%	6,227	-10.2%	0.08	1.1%	0.47	-3.0%
2018.1	24	3,767,241	226	1,441	1.104	1,592	0.42	-1.0%	7,043	5.7%	0.06	-6.3%		
2018.2	18	3,905,068	263	1,601	1.104	1,769	0.45	-11.2%	6,728	8.0%	0.07	-17.9%	0.44	-6.7%
2019.1	12	3,853,761	203	1,269	1.113	1,412	0.37	-13.3%	6,954	-1.3%	0.05	-12.2%		
2019.2	6	3,973,426	271	1,697	1.113	1,888	0.48	4.9%	6,955	3.4%	0.07	1.5%	0.42	-3.8%
Total		131,264,376	11,528	70,228		76,524								



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Quebec Excess  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

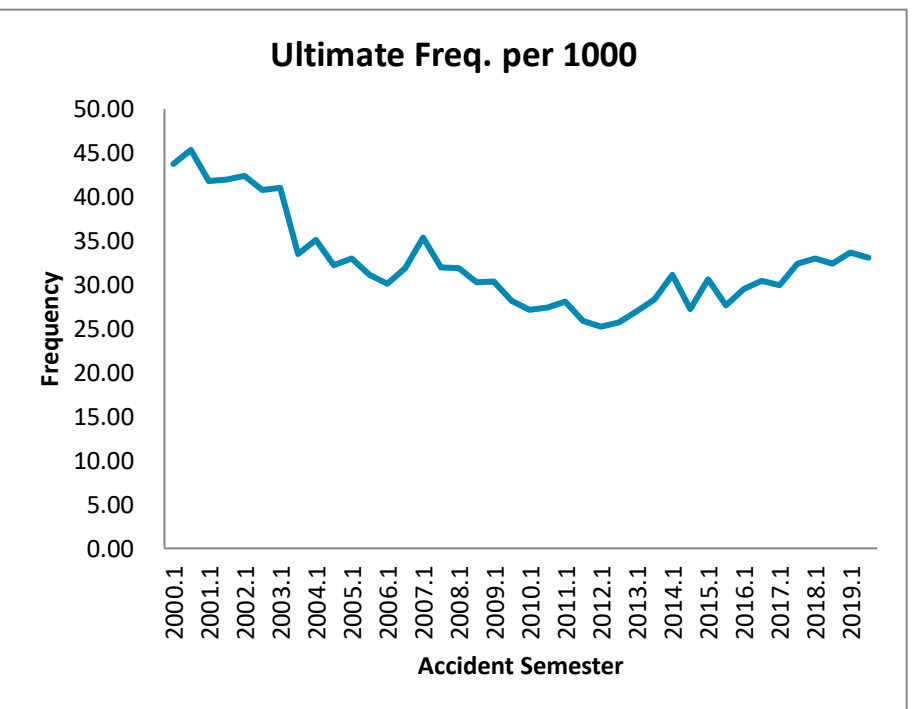
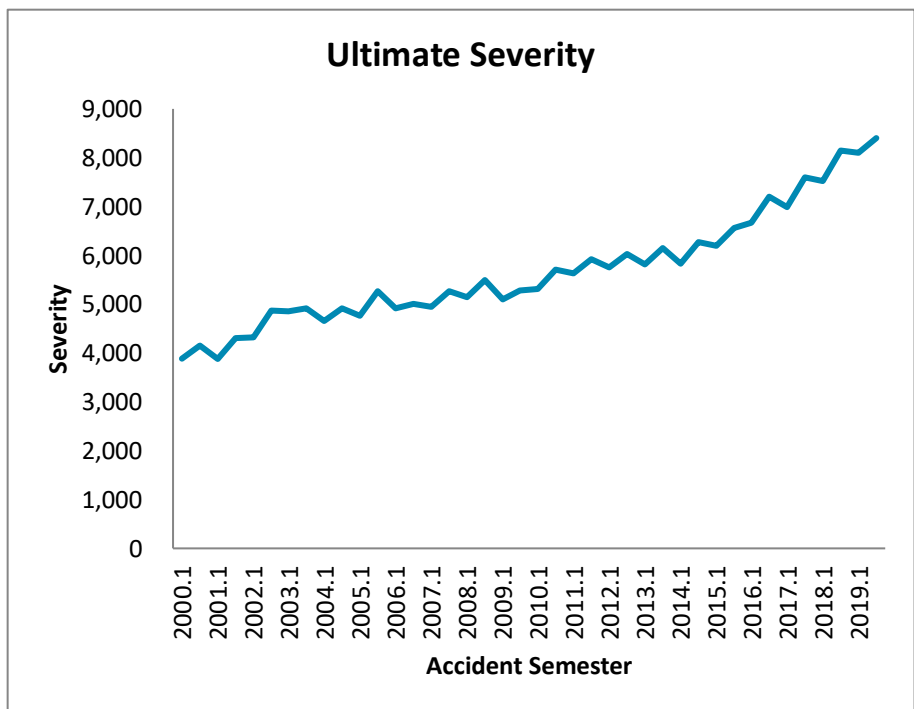
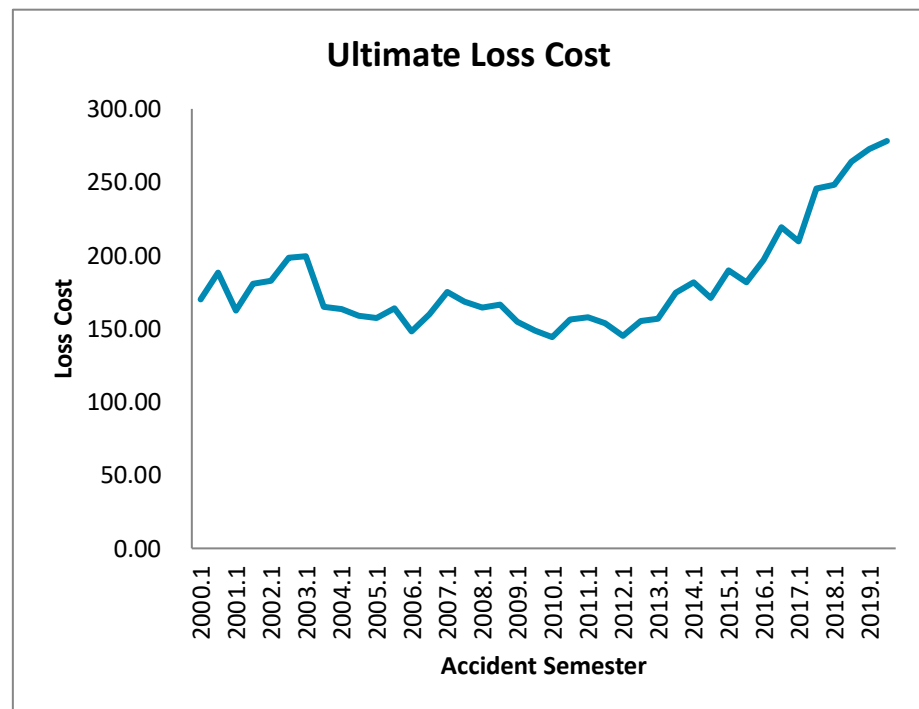
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,612,611	7	72	1.104	80	0.03		11,411		0.00			
2000.2	234	2,703,311	6	382	1.104	422	0.16		70,288		0.00		0.09	
2001.1	228	2,815,932	3	223	1.092	243	0.09	182.3%	81,026	610.1%	0.00	-60.2%		
2001.2	222	2,831,592	1	10	1.092	11	0.00	-97.5%	11,213	-84.0%	0.00	-84.1%	0.05	-52.3%
2002.1	216	2,860,798	0	6	1.089	6	0.00	-97.4%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2002.2	210	2,966,799	4	151	1.089	165	0.06	1302.9%	41,204	267.5%	0.00	281.8%	0.03	-34.7%
2003.1	204	2,896,602	9	430	1.084	466	0.16	7011.4%	51,813	#DIV/0!	0.00	#DIV/0!		
2003.2	198	2,979,855	3	14	1.084	15	0.01	-90.8%	5,079	-87.7%	0.00	-25.3%	0.08	178.8%
2004.1	192	2,925,523	1	179	1.100	197	0.07	-58.1%	197,201	280.6%	0.00	-89.0%		
2004.2	186	3,001,192	2	80	1.100	88	0.03	474.4%	44,070	767.7%	0.00	-33.8%	0.05	-41.2%
2005.1	180	2,960,878	2	2	1.092	2	0.00	-98.8%	1,158	-99.4%	0.00	97.6%		
2005.2	174	3,078,978	4	152	1.092	166	0.05	83.5%	41,481	-5.9%	0.00	94.9%	0.03	-42.1%
2006.1	168	3,038,070	1	0	1.082	0	0.00	-81.5%	439	-62.0%	0.00	-51.3%		
2006.2	162	3,144,172	7	36	1.082	39	0.01	-77.1%	5,545	-86.6%	0.00	71.4%	0.01	-77.2%
2007.1	156	3,098,547	1	45	1.085	49	0.02	10808.4%	48,874	11025.6%	0.00	-2.0%		
2007.2	150	3,207,341	6	154	1.085	168	0.05	323.2%	27,928	403.7%	0.00	-16.0%	0.03	440.6%
2008.1	144	3,178,859	1	85	1.076	91	0.03	82.1%	91,307	86.8%	0.00	-2.5%		
2008.2	138	3,266,405	4	177	1.076	190	0.06	11.3%	47,503	70.1%	0.00	-34.5%	0.04	27.2%
2009.1	132	3,198,659	2	215	1.075	231	0.07	151.2%	115,403	26.4%	0.00	98.8%		
2009.2	126	3,293,420	3	249	1.075	268	0.08	40.0%	89,381	88.2%	0.00	-25.6%	0.08	76.1%
2010.1	120	3,228,357	1	38	1.066	41	0.01	-82.6%	40,649	-64.8%	0.00	-50.5%		
2010.2	114	3,335,564	3	7	1.066	8	0.00	-97.1%	2,645	-97.0%	0.00	-1.3%	0.01	-90.4%
2011.1	108	3,280,500	2	64	1.083	69	0.02	67.7%	34,631	-14.8%	0.00	96.8%		
2011.2	102	3,385,347	7	31	1.083	34	0.01	322.6%	4,862	83.8%	0.00	129.9%	0.02	109.4%
2012.1	96	3,341,384	1	12	1.080	13	0.00	-81.0%	13,413	-61.3%	0.00	-50.9%		
2012.2	90	3,431,979	4	24	1.080	26	0.01	-25.2%	6,448	32.6%	0.00	-43.6%	0.01	-62.6%
2013.1	84	3,373,610	1	0	1.080	0	0.00	-99.3%	100	-99.3%	0.00	-1.0%		
2013.2	78	3,486,732	2	25	1.080	27	0.01	1.4%	13,282	106.0%	0.00	-50.8%	0.00	-32.8%
2014.1	72	3,420,277	2	1	1.085	1	0.00	507.7%	310	208.0%	0.00	97.3%		
2014.2	66	3,539,700	5	939	1.085	1,019	0.29	3679.7%	203,863	1434.9%	0.00	146.3%	0.15	3670.2%
2015.1	60	3,484,953	4	71	1.104	79	0.02	12366.0%	19,661	6250.8%	0.00	96.3%		
2015.2	54	3,613,636	4	44	1.104	48	0.01	-95.3%	12,101	-94.1%	0.00	-21.6%	0.02	-87.8%
2016.1	48	3,581,791	0	2	1.099	2	0.00	-97.4%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2016.2	42	3,711,480	2	25	1.099	27	0.01	-45.8%	13,621	12.6%	0.00	-51.8%	0.00	-77.7%
2017.1	36	3,670,797	1	29	1.099	32	0.01	1397.1%	32,809	#DIV/0!	0.00	#DIV/0!		
2017.2	30	3,819,228	3	50	1.099	54	0.01	96.3%	19,585	43.8%	0.00	36.5%	0.01	189.4%
2018.1	24	3,767,241	6	88	1.104	97	0.03	196.8%	16,059	-51.1%	0.00	506.3%		
2018.2	18	3,905,068	4	133	1.104	146	0.04	162.8%	34,391	75.6%	0.00	49.7%	0.03	175.3%
2019.1	12	3,853,761	4	49	1.113	54	0.01	-45.2%	15,249	-5.0%	0.00	-42.3%		
2019.2	6	3,973,426	11	268	1.113	298	0.08	100.3%	26,832	-22.0%	0.00	156.8%	0.05	42.1%
Total		131,264,376	134	4,563		4,975								



Financial Services Regulatory Authority of Ontario  
Collision  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(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
2000.1	240	1,886,085	82,470	290,212	1.104	320,394	169.87		3,885		43.73			
2000.2	234	1,953,786	88,566	333,278	1.104	367,939	188.32		4,154		45.33		179.26	
2001.1	228	2,043,712	85,351	303,681	1.092	331,620	162.26	-4.5%	3,885	0.0%	41.76	-4.5%		
2001.2	222	2,012,910	84,394	333,198	1.092	363,852	180.76	-4.0%	4,311	3.8%	41.93	-7.5%	171.44	-4.4%
2002.1	216	1,946,838	82,436	326,917	1.089	356,012	182.87	12.7%	4,319	11.2%	42.34	1.4%		
2002.2	210	2,010,055	81,872	366,042	1.089	398,620	198.31	9.7%	4,869	12.9%	40.73	-2.9%	190.71	11.2%
2003.1	204	1,956,293	80,334	359,486	1.084	389,683	199.19	8.9%	4,851	12.3%	41.06	-3.0%		
2003.2	198	1,984,399	66,490	301,813	1.084	327,165	164.87	-16.9%	4,921	1.1%	33.51	-17.7%	181.91	-4.6%
2004.1	192	1,924,769	67,595	286,036	1.100	314,639	163.47	-17.9%	4,655	-4.0%	35.12	-14.5%		
2004.2	186	1,975,186	63,633	284,742	1.100	313,216	158.58	-3.8%	4,922	0.0%	32.22	-3.9%	160.99	-11.5%
2005.1	180	1,972,280	65,074	283,783	1.092	309,891	157.12	-3.9%	4,762	2.3%	32.99	-6.0%		
2005.2	174	2,056,467	64,077	308,763	1.092	337,170	163.96	3.4%	5,262	6.9%	31.16	-3.3%	160.61	-0.2%
2006.1	168	2,030,101	61,122	277,938	1.082	300,729	148.14	-5.7%	4,920	3.3%	30.11	-8.7%		
2006.2	162	2,101,498	67,054	310,334	1.082	335,781	159.78	-2.5%	5,008	-4.8%	31.91	2.4%	154.06	-4.1%
2007.1	156	2,077,455	73,390	334,642	1.085	363,087	174.77	18.0%	4,947	0.6%	35.33	17.3%		
2007.2	150	2,151,716	68,703	333,834	1.085	362,210	168.34	5.4%	5,272	5.3%	31.93	0.1%	171.50	11.3%
2008.1	144	2,144,444	68,424	327,233	1.076	352,103	164.19	-6.1%	5,146	4.0%	31.91	-9.7%		
2008.2	138	2,209,010	66,801	341,163	1.076	367,092	166.18	-1.3%	5,495	4.2%	30.24	-5.3%	165.20	-3.7%
2009.1	132	2,165,335	65,730	311,876	1.075	335,267	154.83	-5.7%	5,101	-0.9%	30.36	-4.9%		
2009.2	126	2,221,654	62,456	306,762	1.075	329,769	148.43	-10.7%	5,280	-3.9%	28.11	-7.0%	151.59	-8.2%
2010.1	120	2,177,012	59,047	294,474	1.066	313,909	144.19	-6.9%	5,316	4.2%	27.12	-10.6%		
2010.2	114	2,245,515	61,456	329,021	1.066	350,736	156.19	5.2%	5,707	8.1%	27.37	-2.6%	150.29	-0.9%
2011.1	108	2,206,420	61,898	321,672	1.083	348,371	157.89	9.5%	5,628	5.9%	28.05	3.4%		
2011.2	102	2,273,410	58,899	322,424	1.083	349,185	153.60	-1.7%	5,929	3.9%	25.91	-5.3%	155.71	3.6%
2012.1	96	2,248,831	56,728	302,095	1.080	326,141	145.03	-8.1%	5,749	2.2%	25.23	-10.1%		
2012.2	90	2,313,887	59,540	332,184	1.080	358,626	154.99	0.9%	6,023	1.6%	25.73	-0.7%	150.08	-3.6%
2013.1	84	2,278,071	61,483	331,120	1.080	357,477	156.92	8.2%	5,814	1.1%	26.99	7.0%		
2013.2	78	2,358,781	66,887	381,281	1.080	411,631	174.51	12.6%	6,154	2.2%	28.36	10.2%	165.87	10.5%
2014.1	72	2,325,833	72,365	389,112	1.085	422,298	181.57	15.7%	5,836	0.4%	31.11	15.3%		
2014.2	66	2,418,277	65,890	380,398	1.085	412,840	170.72	-2.2%	6,266	1.8%	27.25	-3.9%	176.04	6.1%
2015.1	60	2,391,583	73,251	410,875	1.104	453,482	189.62	4.4%	6,191	6.1%	30.63	-1.6%		
2015.2	54	2,491,749	68,970	409,902	1.104	452,409	181.56	6.4%	6,559	4.7%	27.68	1.6%	185.51	5.4%
2016.1	48	2,475,396	73,030	443,273	1.099	487,334	196.87	3.8%	6,673	7.8%	29.50	-3.7%		
2016.2	42	2,550,943	77,613	508,738	1.099	559,307	219.25	20.8%	7,206	9.9%	30.43	9.9%	208.23	12.2%
2017.1	36	2,507,558	75,106	477,720	1.099	525,015	209.37	6.4%	6,990	4.8%	29.95	1.5%		
2017.2	30	2,588,767	83,761	579,174	1.099	636,513	245.87	12.1%	7,599	5.5%	32.36	6.3%	227.91	9.5%
2018.1	24	2,541,626	83,827	570,941	1.104	630,599	248.11	18.5%	7,523	7.6%	32.98	10.1%		
2018.2	18	2,627,183	85,067	627,567	1.104	693,141	263.83	7.3%	8,148	7.2%	32.38	0.1%	256.10	12.4%
2019.1	12	2,592,244	87,241	634,798	1.113	706,226	272.44	9.8%	8,095	7.6%	33.65	2.0%		
2019.2	6	2,669,100	88,339	667,144	1.113	742,212	278.08	5.4%	8,402	3.1%	33.10	2.2%	275.30	7.5%
Total		89,106,177	2,866,369	15,035,645		16,413,690								

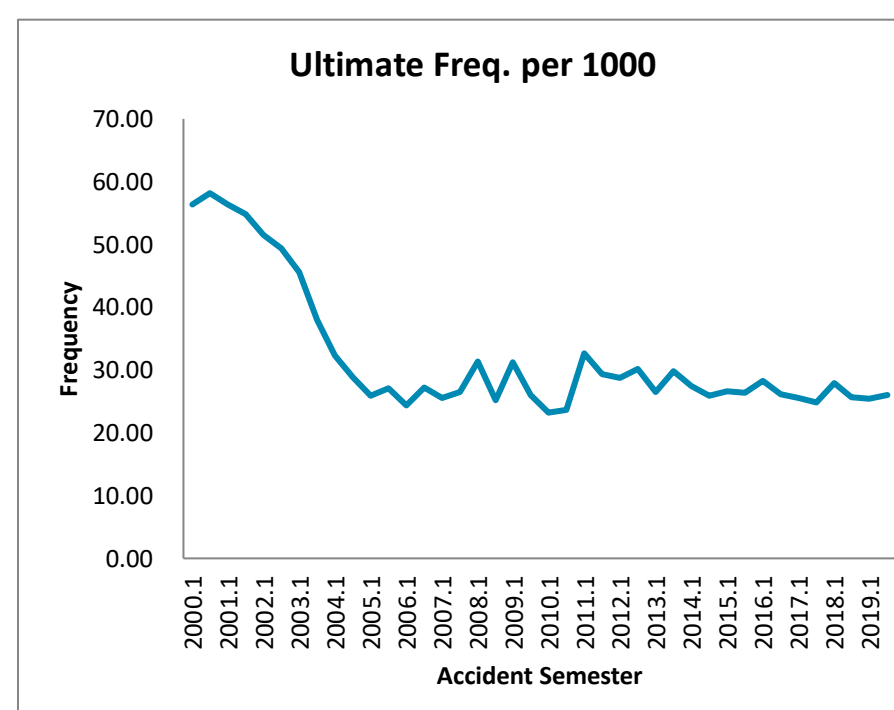
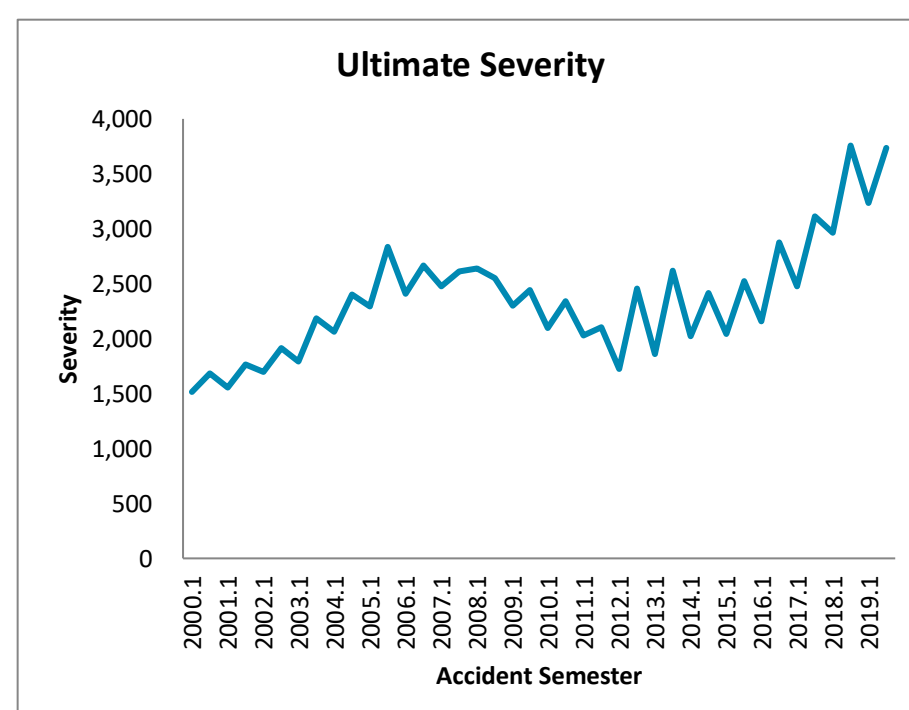
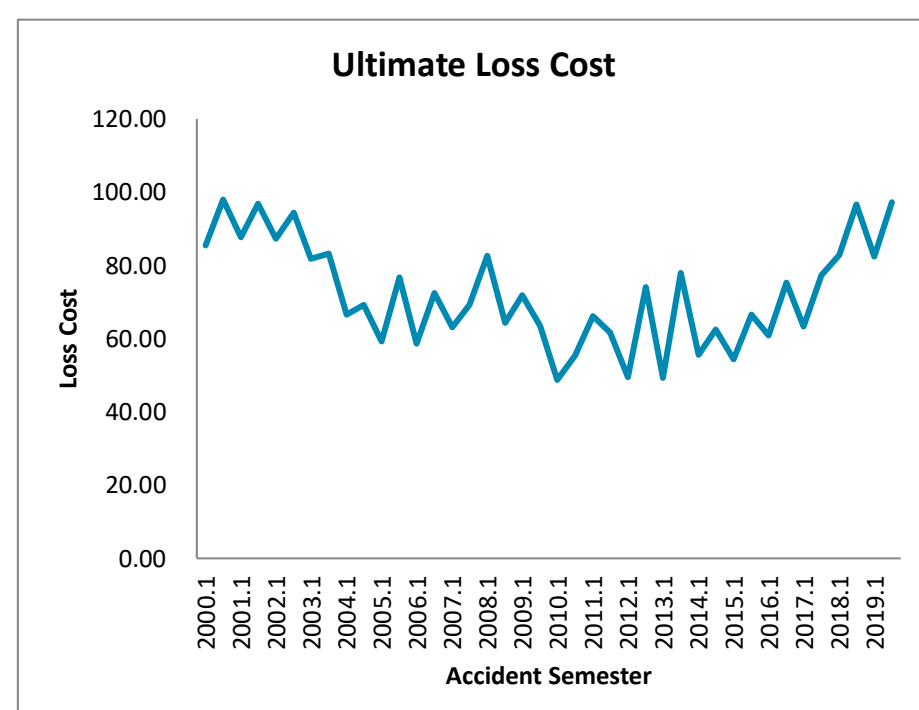




Financial Services Regulatory Authority of Ontario  
Comprehensive - Total  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

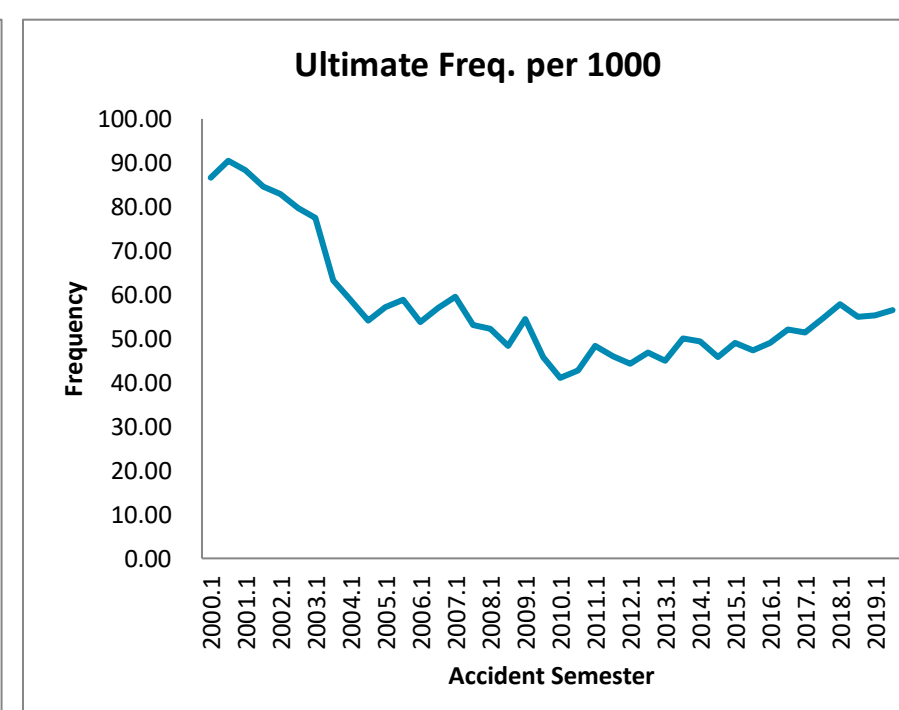
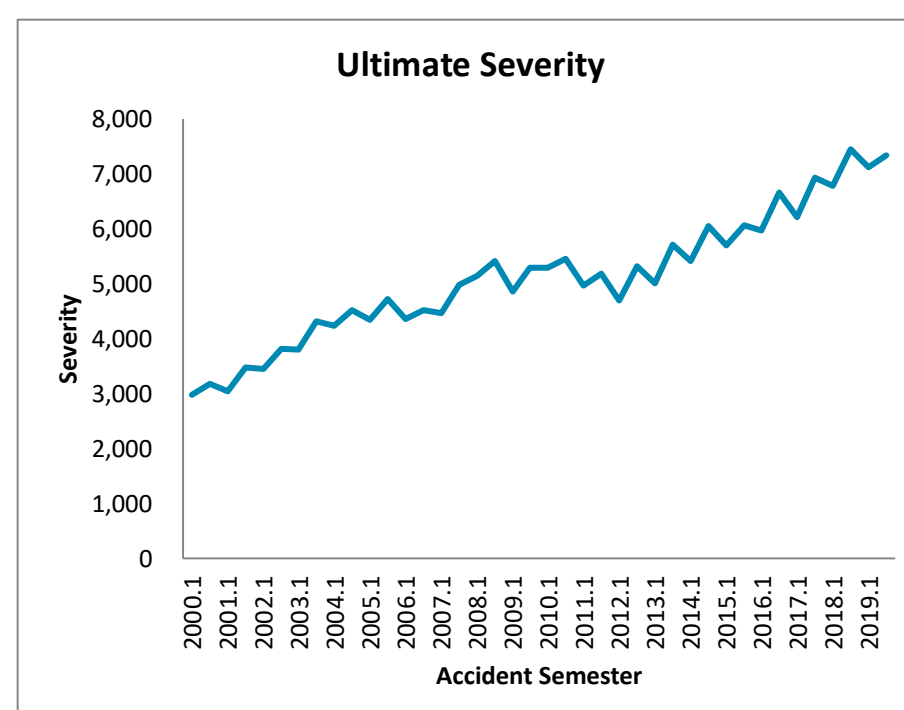
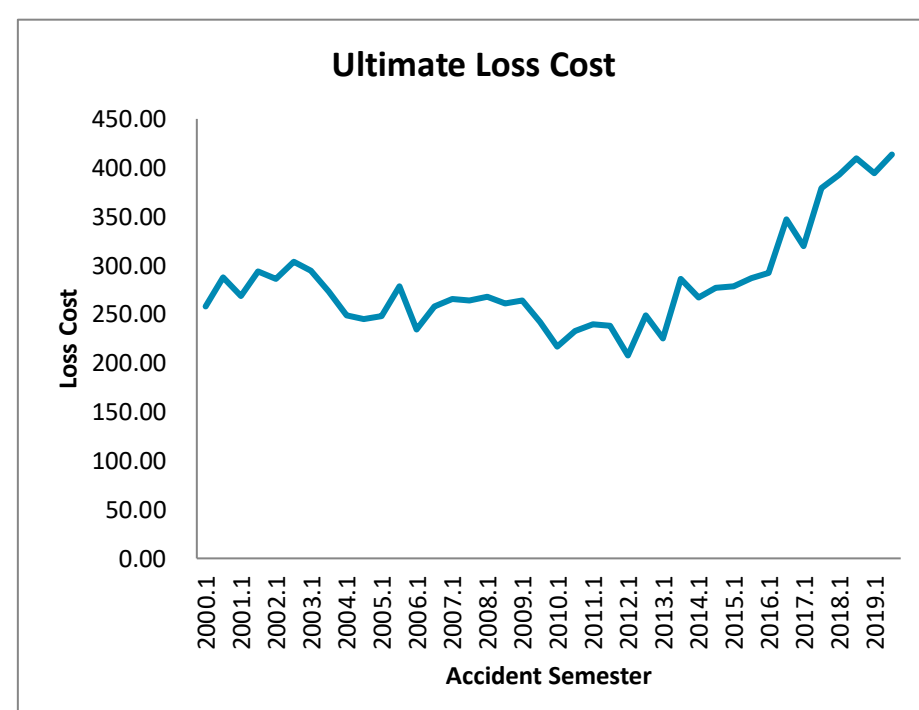
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	2,205,680	124,323	170,593	1.104	188,335	85.39		1,515		56.36			
2000.2	234	2,251,383	130,960	199,790	1.104	220,568	97.97		1,684		58.17		91.74	
2001.1	228	2,262,203	127,567	181,494	1.092	198,191	87.61	2.6%	1,554	2.6%	56.39	0.0%		
2001.2	222	2,268,198	124,265	201,156	1.092	219,662	96.84	-1.1%	1,768	5.0%	54.79	-5.8%	92.23	0.5%
2002.1	216	2,229,710	114,769	178,542	1.089	194,432	87.20	-0.5%	1,694	9.0%	51.47	-8.7%		
2002.2	210	2,280,555	112,503	197,839	1.089	215,446	94.47	-2.5%	1,915	8.3%	49.33	-10.0%	90.88	-1.5%
2003.1	204	2,230,854	101,653	168,244	1.084	182,376	81.75	-6.2%	1,794	5.9%	45.57	-11.5%		
2003.2	198	2,245,339	85,363	172,266	1.084	186,737	83.17	-12.0%	2,188	14.2%	38.02	-22.9%	82.46	-9.3%
2004.1	192	2,195,365	70,847	132,934	1.100	146,228	66.61	-18.5%	2,064	15.0%	32.27	-29.2%		
2004.2	186	2,235,020	64,415	140,537	1.100	154,591	69.17	-16.8%	2,400	9.7%	28.82	-24.2%	67.90	-17.7%
2005.1	180	2,243,151	57,986	121,793	1.092	132,998	59.29	-11.0%	2,294	11.1%	25.85	-19.9%		
2005.2	174	2,353,927	63,655	165,203	1.092	180,402	76.64	10.8%	2,834	18.1%	27.04	-6.2%	68.17	0.4%
2006.1	168	2,301,105	55,934	124,472	1.082	134,679	58.53	-1.3%	2,408	5.0%	24.31	-6.0%		
2006.2	162	2,359,048	64,145	158,086	1.082	171,049	72.51	-5.4%	2,667	-5.9%	27.19	0.6%	65.60	-3.8%
2007.1	156	2,345,541	59,797	136,324	1.085	147,911	63.06	7.7%	2,474	2.7%	25.49	4.9%		
2007.2	150	2,411,946	63,881	153,678	1.085	166,741	69.13	-4.7%	2,610	-2.1%	26.49	-2.6%	66.14	0.8%
2008.1	144	2,417,924	75,755	185,651	1.076	199,761	82.62	31.0%	2,637	6.6%	31.33	22.9%		
2008.2	138	2,472,259	62,233	147,679	1.076	158,903	64.27	-7.0%	2,553	-2.2%	25.17	-5.0%	73.34	10.9%
2009.1	132	2,445,739	76,361	163,412	1.075	175,668	71.83	-13.1%	2,300	-12.8%	31.22	-0.3%		
2009.2	126	2,491,933	64,878	147,426	1.075	158,483	63.60	-1.1%	2,443	-4.3%	26.04	3.4%	67.67	-7.7%
2010.1	120	2,461,170	57,137	112,510	1.066	119,935	48.73	-32.2%	2,099	-8.8%	23.22	-25.6%		
2010.2	114	2,517,237	59,637	130,754	1.066	139,384	55.37	-12.9%	2,337	-4.3%	23.69	-9.0%	52.09	-23.0%
2011.1	108	2,492,508	81,290	152,144	1.083	164,772	66.11	35.7%	2,027	-3.4%	32.61	40.5%		
2011.2	102	2,541,850	74,505	144,577	1.083	156,577	61.60	11.2%	2,102	-10.1%	29.31	23.7%	63.83	22.5%
2012.1	96	2,530,581	72,819	116,132	1.080	125,376	49.54	-25.1%	1,722	-15.1%	28.78	-11.8%		
2012.2	90	2,578,831	77,751	176,859	1.080	190,937	74.04	20.2%	2,456	16.9%	30.15	2.9%	61.91	-3.0%
2013.1	84	2,556,534	67,830	116,635	1.080	125,919	49.25	-0.6%	1,856	7.8%	26.53	-7.8%		
2013.2	78	2,616,633	77,989	189,021	1.080	204,067	77.99	5.3%	2,617	6.5%	29.81	-1.1%	63.79	3.0%
2014.1	72	2,598,867	71,371	133,031	1.085	144,377	55.55	12.8%	2,023	9.0%	27.46	3.5%		
2014.2	66	2,667,586	68,973	153,387	1.085	166,469	62.40	-20.0%	2,414	-7.8%	25.86	-13.2%	59.02	-7.5%
2015.1	60	2,657,875	70,714	130,710	1.104	144,265	54.28	-2.3%	2,040	0.9%	26.61	-3.1%		
2015.2	54	2,736,412	72,095	164,926	1.104	182,029	66.52	6.6%	2,525	4.6%	26.35	1.9%	60.49	2.5%
2016.1	48	2,729,554	77,195	151,323	1.099	166,365	60.95	12.3%	2,155	5.6%	28.28	6.3%		
2016.2	42	2,776,550	72,693	189,927	1.099	208,806	75.20	13.1%	2,872	13.8%	26.18	-0.6%	68.14	12.6%
2017.1	36	2,746,311	70,309	158,404	1.099	174,086	63.39	4.0%	2,476	14.9%	25.60	-9.5%		
2017.2	30	2,798,300	69,505	197,029	1.099	216,534	77.38	2.9%	3,115	8.5%	24.84	-5.1%	70.45	3.4%
2018.1	24	2,763,306	77,301	207,303	1.104	228,965	82.86	30.7%	2,962	19.6%	27.97	9.3%		
2018.2	18	2,821,765	72,544	246,775	1.104	272,561	96.59	24.8%	3,757	20.6%	25.71	3.5%	89.80	27.5%
2019.1	12	2,794,436	71,158	206,738	1.113	230,001	82.31	-0.7%	3,232	9.1%	25.46	-9.0%		
2019.2	6	2,847,963	74,008	248,709	1.113	276,694	97.16	0.6%	3,739	-0.5%	25.99	1.1%	89.80	0.0%
Total		99,481,151	3,138,114	6,574,014		7,171,278								



Financial Services Regulatory Authority of Ontario  
All Perils  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

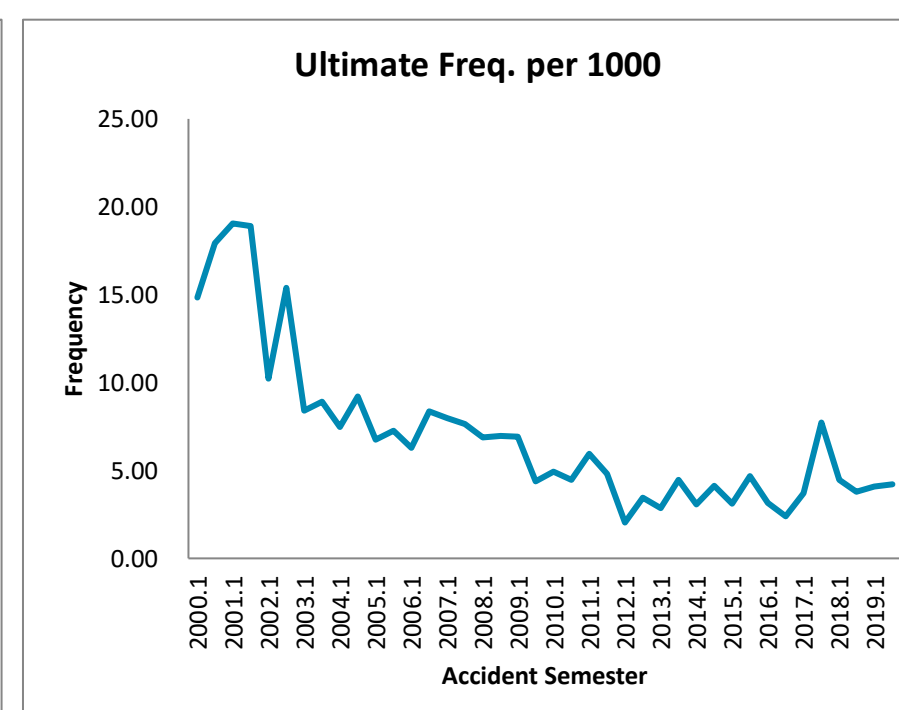
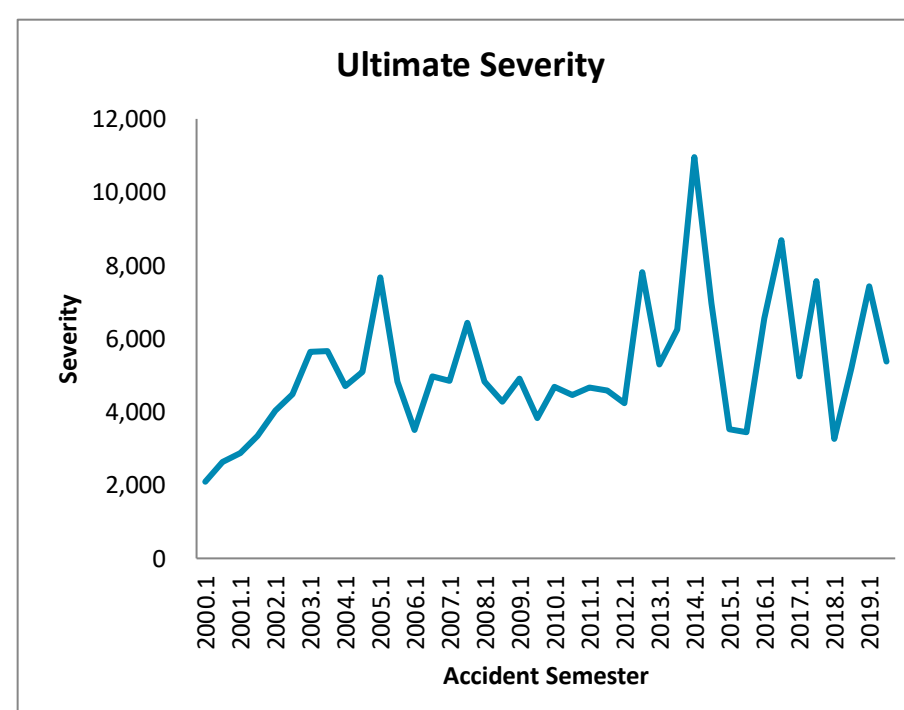
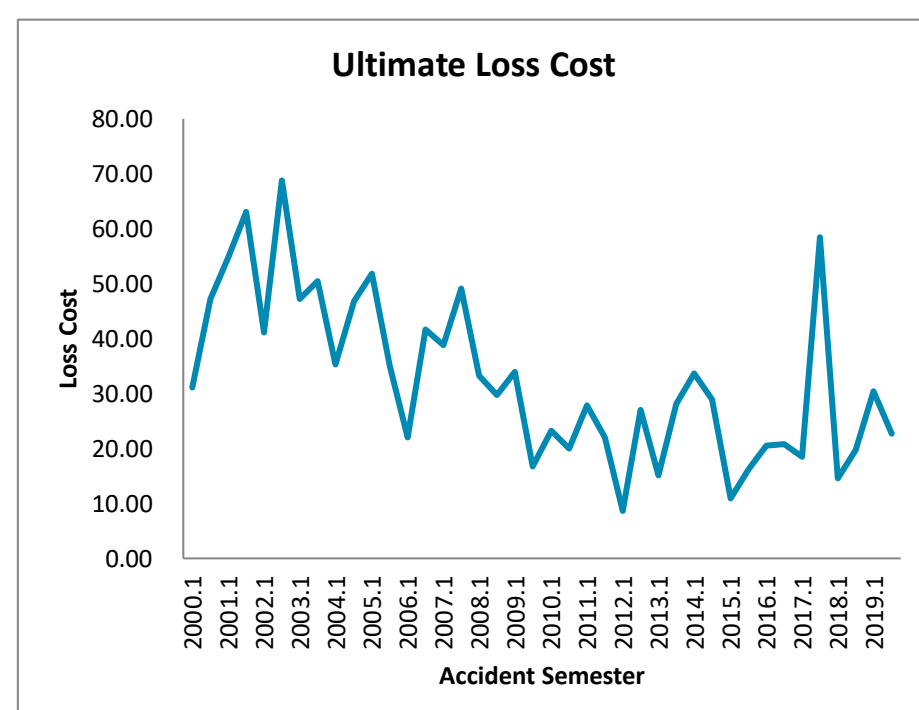
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	356,329	30,885	83,281	1.104	91,942	258.03		2,977		86.68			
2000.2	234	385,920	34,914	100,535	1.104	110,991	287.60		3,179		90.47		273.40	
2001.1	228	403,422	35,643	99,380	1.092	108,523	269.01	4.3%	3,045	2.3%	88.35	1.9%		
2001.2	222	435,813	36,859	117,280	1.092	128,069	293.86	2.2%	3,475	9.3%	84.57	-6.5%	281.91	3.1%
2002.1	216	450,207	37,346	118,406	1.089	128,944	286.41	6.5%	3,453	13.4%	82.95	-6.1%		
2002.2	210	480,717	38,335	134,070	1.089	146,002	303.72	3.4%	3,809	9.6%	79.75	-5.7%	295.35	4.8%
2003.1	204	474,580	36,792	128,835	1.084	139,657	294.28	2.7%	3,796	9.9%	77.53	-6.5%		
2003.2	198	494,649	31,259	124,556	1.084	135,019	272.96	-10.1%	4,319	13.4%	63.19	-20.8%	283.40	-4.0%
2004.1	192	498,709	29,316	112,889	1.100	124,178	249.00	-15.4%	4,236	11.6%	58.78	-24.2%		
2004.2	186	499,457	27,023	111,118	1.100	122,230	244.73	-10.3%	4,523	4.7%	54.10	-14.4%	246.86	-12.9%
2005.1	180	471,130	26,965	107,165	1.092	117,024	248.39	-0.2%	4,340	2.5%	57.23	-2.6%		
2005.2	174	478,892	28,198	122,071	1.092	133,302	278.35	13.7%	4,727	4.5%	58.88	8.8%	263.49	6.7%
2006.1	168	476,216	25,569	103,046	1.082	111,496	234.13	-5.7%	4,361	0.5%	53.69	-6.2%		
2006.2	162	493,187	28,139	117,578	1.082	127,219	257.95	-7.3%	4,521	-4.4%	57.06	-3.1%	246.25	-6.5%
2007.1	156	487,796	29,071	119,544	1.085	129,705	265.90	13.6%	4,462	2.3%	59.60	11.0%		
2007.2	150	506,755	26,935	123,465	1.085	133,960	264.35	2.5%	4,973	10.0%	53.15	-6.8%	265.11	7.7%
2008.1	144	505,206	26,368	125,851	1.076	135,415	268.04	0.8%	5,136	15.1%	52.19	-12.4%		
2008.2	138	516,669	24,968	125,486	1.076	135,023	261.33	-1.1%	5,408	8.7%	48.32	-9.1%	264.65	-0.2%
2009.1	132	505,881	27,538	124,321	1.075	133,645	264.18	-1.4%	4,853	-5.5%	54.44	4.3%		
2009.2	126	517,718	23,703	116,648	1.075	125,397	242.21	-7.3%	5,290	-2.2%	45.78	-5.3%	253.07	-4.4%
2010.1	120	506,047	20,781	103,087	1.066	109,891	217.16	-17.8%	5,288	9.0%	41.07	-24.6%		
2010.2	114	514,597	21,982	112,393	1.066	119,811	232.83	-3.9%	5,450	3.0%	42.72	-6.7%	225.06	-11.1%
2011.1	108	504,220	24,363	111,663	1.083	120,931	239.84	10.4%	4,964	-6.1%	48.32	17.7%		
2011.2	102	521,113	23,946	114,452	1.083	123,952	237.86	2.2%	5,176	-5.0%	45.95	7.6%	238.83	6.1%
2012.1	96	521,041	23,075	100,275	1.080	108,257	207.77	-13.4%	4,692	-5.5%	44.29	-8.3%		
2012.2	90	540,541	25,281	124,582	1.080	134,498	248.82	4.6%	5,320	2.8%	46.77	1.8%	228.67	-4.3%
2013.1	84	541,803	24,391	112,981	1.080	121,974	225.13	8.4%	5,001	6.6%	45.02	1.7%		
2013.2	78	568,493	28,457	150,491	1.080	162,470	285.79	14.9%	5,709	7.3%	50.06	7.0%	256.19	12.0%
2014.1	72	563,951	27,851	138,851	1.085	150,693	267.21	18.7%	5,411	8.2%	49.39	9.7%		
2014.2	66	588,797	26,938	150,183	1.085	162,992	276.82	-3.1%	6,051	6.0%	45.75	-8.6%	272.12	6.2%
2015.1	60	586,906	28,733	148,181	1.104	163,547	278.66	4.3%	5,692	5.2%	48.96	-0.9%		
2015.2	54	614,096	29,041	159,598	1.104	176,148	286.84	3.6%	6,066	0.2%	47.29	3.4%	282.84	3.9%
2016.1	48	619,483	30,380	164,756	1.099	181,133	292.39	4.9%	5,962	4.7%	49.04	0.2%		
2016.2	42	667,230	34,788	210,673	1.099	231,614	347.13	21.0%	6,658	9.8%	52.14	10.3%	320.78	13.4%
2017.1	36	691,946	35,604	201,161	1.099	221,076	319.50	9.3%	6,209	4.1%	51.45	4.9%		
2017.2	30	753,714	41,205	259,931	1.099	285,665	379.01	9.2%	6,933	4.1%	54.67	4.9%	350.53	9.3%
2018.1	24	770,835	44,616	273,995	1.104	302,625	392.59	22.9%	6,783	9.2%	57.88	12.5%		
2018.2	18	820,224	45,123	304,242	1.104	336,033	409.68	8.1%	7,447	7.4%	55.01	0.6%	401.40	14.5%
2019.1	12	821,925	45,515	291,282	1.113	324,057	394.27	0.4%	7,120	5.0%	55.38	-4.3%		
2019.2	6	853,672	48,154	317,291	1.113	352,992	413.50	0.9%	7,330	-1.6%	56.41	2.5%	404.06	0.7%
Total		22,009,885	1,236,050	5,865,596		6,408,103								



Financial Services Regulatory Authority of Ontario  
Specified Perils  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

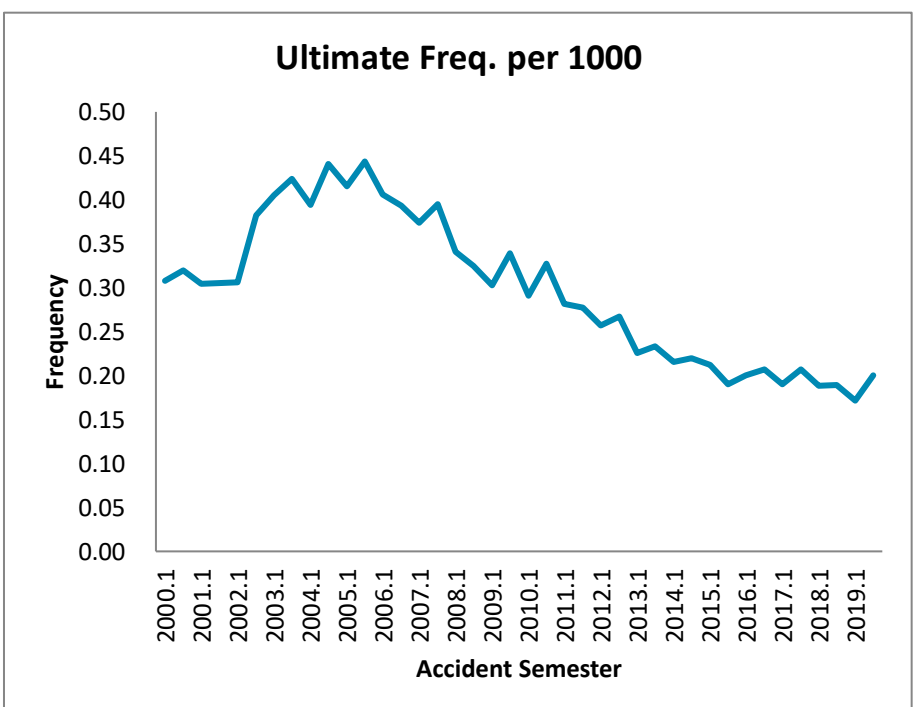
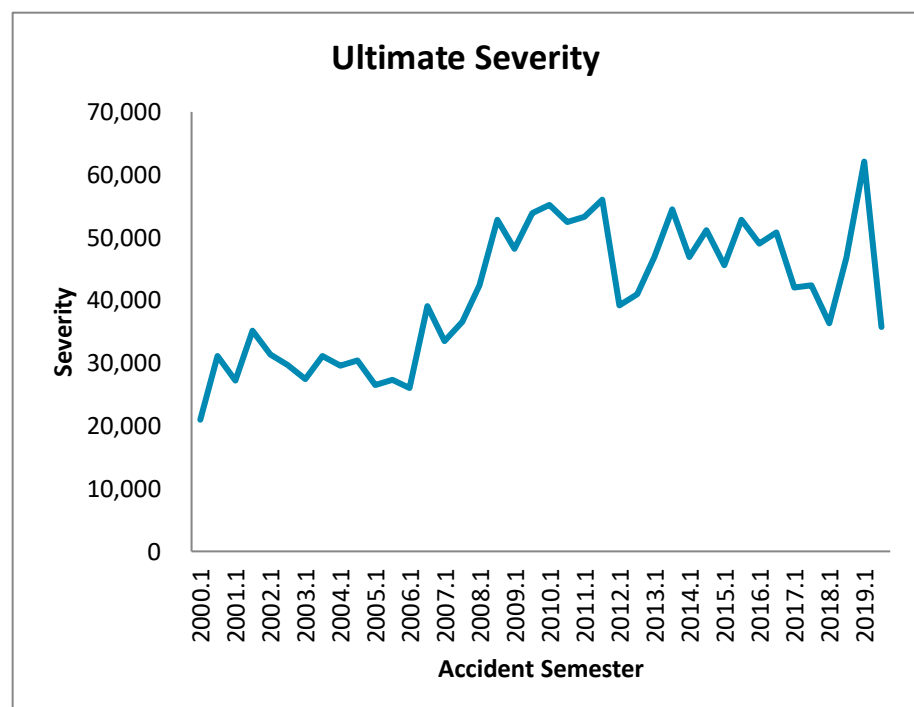
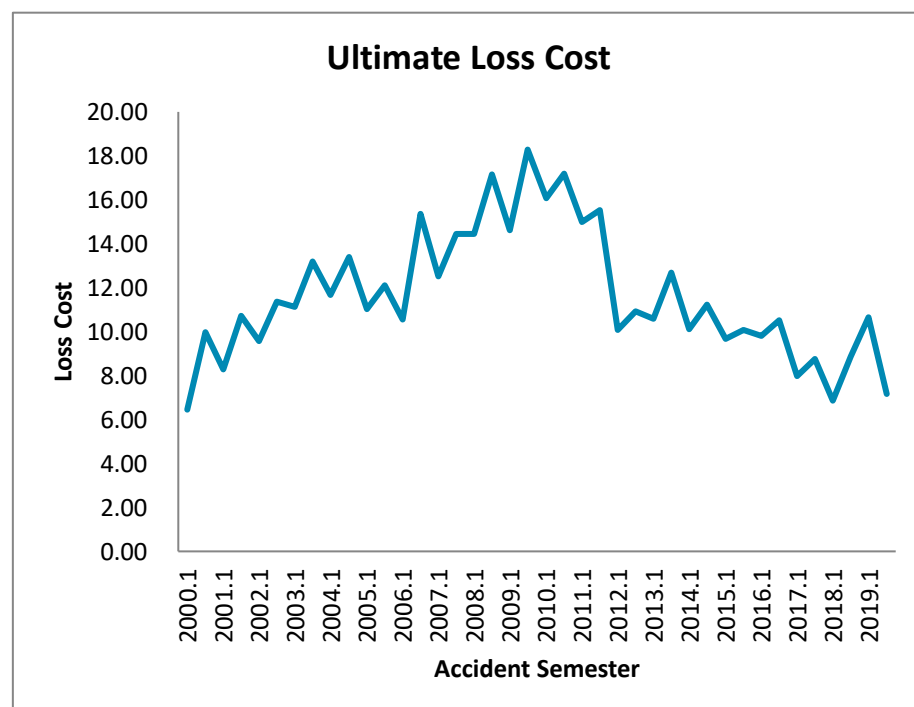
(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(6)	(7) (5) * (6)	(8) (7) / (3) * 1000	(9)	(10) (7) / (4) * 1000	(11)	(12) (4) / (3) * 1000	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (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
2000.1	240	9,776	145	275	1.104	303	31.04		2,093		14.83			
2000.2	234	9,249	166	395	1.104	436	47.17		2,628		17.95		38.88	
2001.1	228	9,396	179	471	1.092	514	54.74	76.3%	2,873	37.3%	19.05	28.4%		
2001.2	222	9,092	172	525	1.092	574	63.09	33.8%	3,335	26.9%	18.92	5.4%	58.85	51.3%
2002.1	216	9,190	94	347	1.089	378	41.17	-24.8%	4,025	40.1%	10.23	-46.3%		
2002.2	210	8,849	136	559	1.089	609	68.80	9.0%	4,476	34.2%	15.37	-18.8%	54.72	-7.0%
2003.1	204	8,821	74	384	1.084	417	47.24	14.7%	5,631	39.9%	8.39	-18.0%		
2003.2	198	8,757	78	408	1.084	442	50.45	-26.7%	5,664	26.5%	8.91	-42.1%	48.84	-10.8%
2004.1	192	9,622	72	308	1.100	339	35.24	-25.4%	4,709	-16.4%	7.48	-10.8%		
2004.2	186	9,347	86	398	1.100	438	46.81	-7.2%	5,087	-10.2%	9.20	3.3%	40.94	-16.2%
2005.1	180	9,348	63	443	1.092	484	51.76	46.9%	7,680	63.1%	6.74	-9.9%		
2005.2	174	9,378	68	301	1.092	329	35.04	-25.1%	4,833	-5.0%	7.25	-21.2%	43.39	6.0%
2006.1	168	9,564	60	194	1.082	210	22.01	-57.5%	3,507	-54.3%	6.27	-6.9%		
2006.2	162	9,070	76	349	1.082	378	41.65	18.9%	4,970	2.8%	8.38	15.6%	31.57	-27.2%
2007.1	156	8,768	70	313	1.085	340	38.77	76.2%	4,856	38.4%	7.98	27.3%		
2007.2	150	8,774	67	397	1.085	431	49.09	17.9%	6,429	29.4%	7.64	-8.9%	43.93	39.2%
2008.1	144	8,846	61	273	1.076	294	33.22	-14.3%	4,818	-0.8%	6.90	-13.6%		
2008.2	138	9,179	64	254	1.076	273	29.77	-39.4%	4,270	-33.6%	6.97	-8.7%	31.46	-28.4%
2009.1	132	9,520	66	301	1.075	323	33.96	2.2%	4,898	1.7%	6.93	0.5%		
2009.2	126	9,842	43	153	1.075	164	16.71	-43.9%	3,826	-10.4%	4.37	-37.3%	25.19	-19.9%
2010.1	120	9,913	49	216	1.066	230	23.19	-31.7%	4,692	-4.2%	4.94	-28.7%		
2010.2	114	9,596	43	180	1.066	192	19.99	19.6%	4,461	16.6%	4.48	2.6%	21.62	-14.2%
2011.1	108	8,723	52	224	1.083	243	27.86	20.1%	4,673	-0.4%	5.96	20.6%		
2011.2	102	7,485	36	152	1.083	165	22.06	10.4%	4,587	2.8%	4.81	7.3%	25.18	16.5%
2012.1	96	6,866	14	55	1.080	59	8.63	-69.0%	4,234	-9.4%	2.04	-65.8%		
2012.2	90	6,074	21	152	1.080	164	26.98	22.3%	7,804	70.1%	3.46	-28.1%	17.25	-31.5%
2013.1	84	5,591	16	78	1.080	85	15.15	75.4%	5,293	25.0%	2.86	40.3%		
2013.2	78	4,902	22	127	1.080	138	28.05	4.0%	6,251	-19.9%	4.49	29.8%	21.18	22.8%
2014.1	72	4,561	14	141	1.085	153	33.63	122.0%	10,956	107.0%	3.07	7.3%		
2014.2	66	4,105	17	109	1.085	118	28.86	2.9%	6,968	11.5%	4.14	-7.7%	31.37	48.1%
2015.1	60	3,868	12	38	1.104	42	10.97	-67.4%	3,535	-67.7%	3.10	1.1%		
2015.2	54	3,415	16	50	1.104	55	16.13	-44.1%	3,443	-50.6%	4.68	13.1%	13.39	-57.3%
2016.1	48	3,187	10	60	1.099	66	20.55	87.4%	6,550	85.3%	3.14	1.1%		
2016.2	42	2,921	7	55	1.099	61	20.85	29.3%	8,698	152.6%	2.40	-48.8%	20.69	54.6%
2017.1	36	2,689	10	45	1.099	50	18.47	-10.1%	4,966	-24.2%	3.72	18.5%		
2017.2	30	2,457	19	131	1.099	144	58.51	180.7%	7,565	-13.0%	7.73	222.7%	37.58	81.6%
2018.1	24	2,243	10	30	1.104	33	14.56	-21.2%	3,266	-34.2%	4.46	19.9%		
2018.2	18	2,101	8	38	1.104	41	19.75	-66.2%	5,198	-31.3%	3.80	-50.9%	17.07	-54.6%
2019.1	12	1,953	8	53	1.113	59	30.35	108.4%	7,424	127.3%	4.09	-8.3%		
2019.2	6	1,852	8	38	1.113	42	22.76	15.2%	5,376	3.4%	4.23	11.4%	26.65	56.1%
Total		278,890	2,232	9,023		9,816								



Financial Services Regulatory Authority of Ontario  
Uninsured Auto  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(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
2000.1	240	2,708,232	833	15,820	1.104	17,465	6.45		20,967		0.31			
2000.2	234	2,801,657	896	25,301	1.104	27,932	9.97		31,175		0.32		8.24	
2001.1	228	2,873,281	874	21,799	1.092	23,804	8.28	28.5%	27,236	29.9%	0.30	-1.1%		
2001.2	222	2,908,995	887	28,597	1.092	31,228	10.73	7.7%	35,206	12.9%	0.30	-4.7%	9.52	15.5%
2002.1	216	2,845,011	870	25,004	1.089	27,229	9.57	15.5%	31,298	14.9%	0.31	0.5%		
2002.2	210	2,955,830	1,131	30,859	1.089	33,606	11.37	5.9%	29,713	-15.6%	0.38	25.5%	10.49	10.2%
2003.1	204	2,893,532	1,172	29,735	1.084	32,232	11.14	16.4%	27,502	-12.1%	0.41	32.5%		
2003.2	198	2,980,517	1,263	36,317	1.084	39,367	13.21	16.2%	31,170	4.9%	0.42	10.7%	12.19	16.2%
2004.1	192	2,926,763	1,153	31,048	1.100	34,153	11.67	4.8%	29,621	7.7%	0.39	-2.7%		
2004.2	186	3,005,958	1,326	36,619	1.100	40,281	13.40	1.5%	30,378	-2.5%	0.44	4.1%	12.55	2.9%
2005.1	180	2,967,180	1,233	29,969	1.092	32,726	11.03	-5.5%	26,542	-10.4%	0.42	5.5%		
2005.2	174	3,081,801	1,367	34,168	1.092	37,312	12.11	-9.7%	27,295	-10.1%	0.44	0.6%	11.58	-7.7%
2006.1	168	3,037,809	1,234	29,632	1.082	32,061	10.55	-4.3%	25,982	-2.1%	0.41	-2.2%		
2006.2	162	3,139,911	1,234	44,606	1.082	48,264	15.37	27.0%	39,112	43.3%	0.39	-11.4%	13.00	12.3%
2007.1	156	3,088,104	1,155	35,623	1.085	38,651	12.52	18.6%	33,464	28.8%	0.37	-7.9%		
2007.2	150	3,201,986	1,265	42,644	1.085	46,268	14.45	-6.0%	36,576	-6.5%	0.40	0.5%	13.50	3.8%
2008.1	144	3,179,948	1,085	42,733	1.076	45,981	14.46	15.5%	42,378	26.6%	0.34	-8.8%		
2008.2	138	3,267,042	1,062	52,072	1.076	56,029	17.15	18.7%	52,758	44.2%	0.33	-17.7%	15.82	17.2%
2009.1	132	3,197,695	969	43,479	1.075	46,739	14.62	1.1%	48,235	13.8%	0.30	-11.2%		
2009.2	126	3,292,893	1,118	56,008	1.075	60,208	18.28	6.6%	53,854	2.1%	0.34	4.4%	16.48	4.1%
2010.1	120	3,227,448	940	48,637	1.066	51,847	16.06	9.9%	55,156	14.3%	0.29	-3.9%		
2010.2	114	3,332,949	1,092	53,729	1.066	57,275	17.18	-6.0%	52,458	-2.6%	0.33	-3.5%	16.63	0.9%
2011.1	108	3,270,338	920	45,296	1.083	49,056	15.00	-6.6%	53,304	-3.4%	0.28	-3.4%		
2011.2	102	3,373,441	936	48,416	1.083	52,435	15.54	-9.5%	56,002	6.8%	0.28	-15.3%	15.28	-8.2%
2012.1	96	3,332,062	855	31,079	1.080	33,553	10.07	-32.9%	39,233	-26.4%	0.26	-8.8%		
2012.2	90	3,426,805	916	34,717	1.080	37,480	10.94	-29.6%	40,923	-26.9%	0.27	-3.7%	10.51	-31.2%
2013.1	84	3,369,563	760	33,015	1.080	35,643	10.58	5.0%	46,873	19.5%	0.23	-12.1%		
2013.2	78	3,483,607	812	40,928	1.080	44,186	12.68	16.0%	54,430	33.0%	0.23	-12.8%	11.65	10.8%
2014.1	72	3,416,723	737	31,865	1.085	34,583	10.12	-4.3%	46,893	0.0%	0.22	-4.4%		
2014.2	66	3,537,530	777	36,594	1.085	39,716	11.23	-11.5%	51,145	-6.0%	0.22	-5.8%	10.68	-8.3%
2015.1	60	3,482,620	739	30,536	1.104	33,702	9.68	-4.4%	45,623	-2.7%	0.21	-1.7%		
2015.2	54	3,611,152	688	32,925	1.104	36,339	10.06	-10.4%	52,854	3.3%	0.19	-13.3%	9.87	-7.6%
2016.1	48	3,579,232	716	31,945	1.099	35,121	9.81	1.4%	49,049	7.5%	0.20	-5.7%		
2016.2	42	3,708,789	768	35,489	1.099	39,017	10.52	4.5%	50,824	-3.8%	0.21	8.7%	10.17	3.0%
2017.1	36	3,667,341	696	26,619	1.099	29,254	7.98	-18.7%	42,046	-14.3%	0.19	-5.2%		
2017.2	30	3,816,436	789	30,410	1.099	33,420	8.76	-16.8%	42,381	-16.6%	0.21	-0.2%	8.37	-17.7%
2018.1	24	3,764,032	711	23,354	1.104	25,795	6.85	-14.1%	36,304	-13.7%	0.19	-0.5%		
2018.2	18	3,902,653	738	31,242	1.104	34,507	8.84	1.0%	46,781	10.4%	0.19	-8.5%	7.87	-6.1%
2019.1	12	3,852,086	661	36,864	1.113	41,012	10.65	55.4%	62,087	71.0%	0.17	-9.2%		
2019.2	6	3,973,210	796	25,587	1.113	28,466	7.16	-19.0%	35,759	-23.6%	0.20	6.0%	8.88	12.9%
Total		131,482,167	38,172	1,401,278		1,523,943								

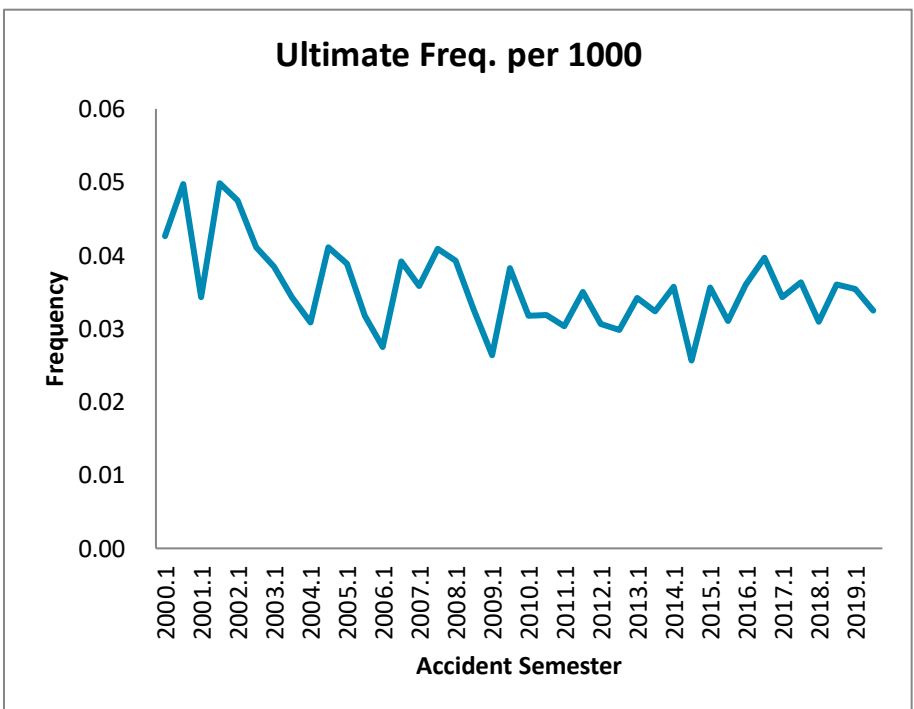
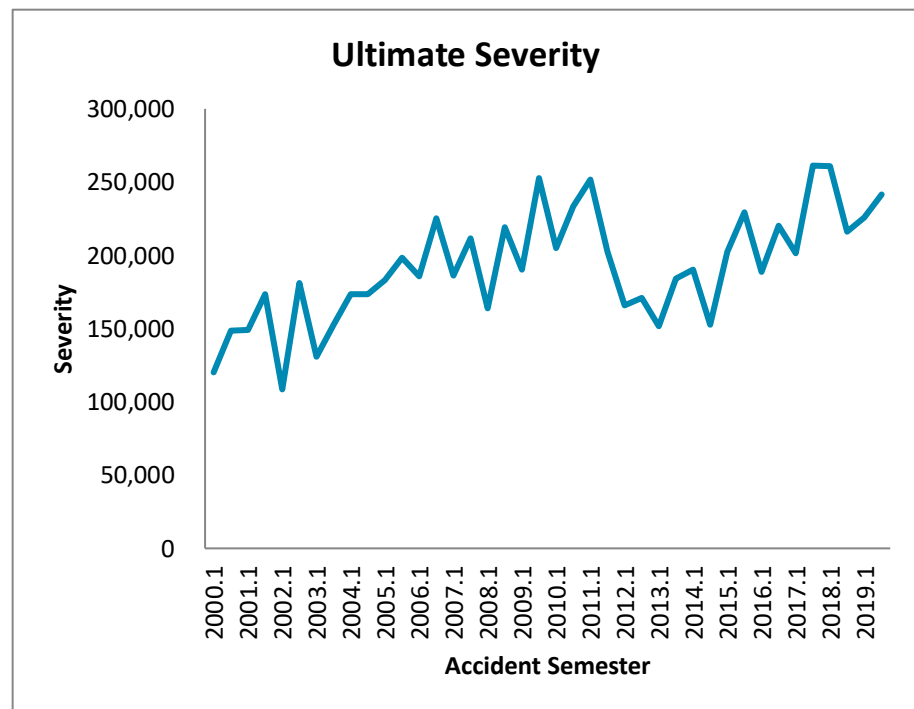
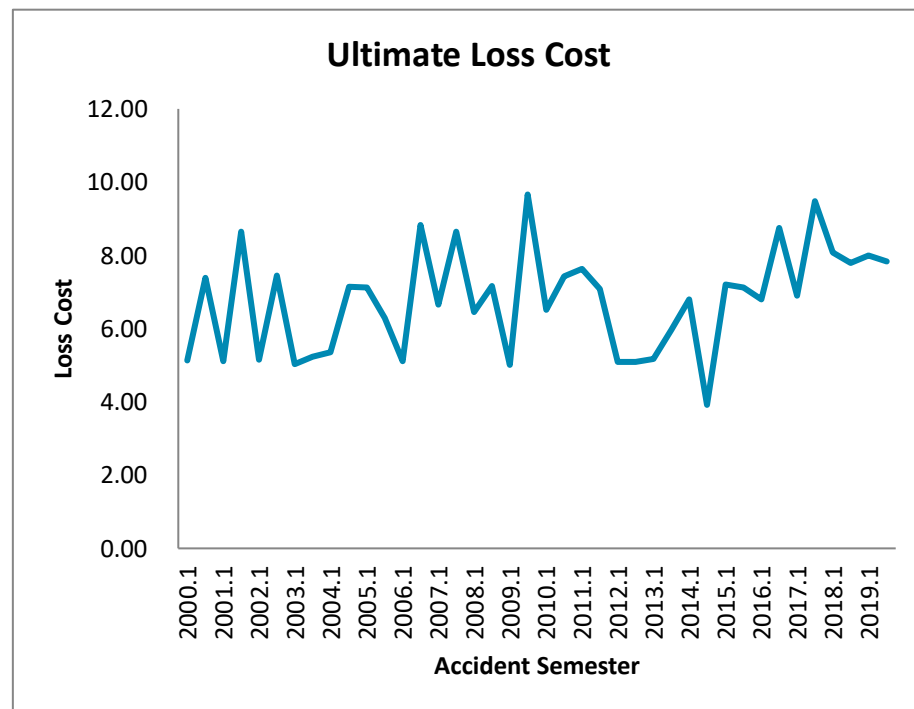




Financial Services Regulatory Authority of Ontario  
Underinsured Motorist  
Private Passengers Vehicles (Excluding Farmers)

Claims and ALAE Development Method  
Data as of 12/31/19

(1)	(2)	(3) Exhibit 7	(4) Exhibit 3	(5) Exhibit 2	(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
2000.1	240	2,418,389	103	11,225	1.104	12,392	5.12		120,312		0.04			
2000.2	234	2,492,495	124	16,699	1.104	18,435	7.40		148,672		0.05		6.28	
2001.1	228	2,594,470	89	12,152	1.092	13,270	5.11	-0.2%	149,103	23.9%	0.03	-19.5%		
2001.2	222	2,788,392	139	22,101	1.092	24,135	8.66	17.0%	173,631	16.8%	0.05	0.2%	6.95	10.7%
2002.1	216	2,775,967	132	13,154	1.089	14,324	5.16	0.9%	108,519	-27.2%	0.05	38.6%		
2002.2	210	2,898,090	119	19,796	1.089	21,557	7.44	-14.1%	181,154	4.3%	0.04	-17.6%	6.32	-9.0%
2003.1	204	2,835,316	109	13,170	1.084	14,277	5.04	-2.4%	130,860	20.6%	0.04	-19.1%		
2003.2	198	2,922,616	100	14,105	1.084	15,289	5.23	-29.7%	152,741	-15.7%	0.03	-16.6%	5.13	-18.8%
2004.1	192	2,881,487	89	14,002	1.100	15,402	5.35	6.2%	173,447	32.5%	0.03	-19.9%		
2004.2	186	2,962,479	122	19,217	1.100	21,139	7.14	36.4%	173,694	13.7%	0.04	19.9%	6.25	21.8%
2005.1	180	2,920,889	114	19,052	1.092	20,805	7.12	33.3%	183,140	5.6%	0.04	26.2%		
2005.2	174	3,027,626	96	17,421	1.092	19,024	6.28	-11.9%	198,167	14.1%	0.03	-22.8%	6.70	7.1%
2006.1	168	2,984,177	82	14,088	1.082	15,244	5.11	-28.3%	185,899	1.5%	0.03	-29.3%		
2006.2	162	3,089,925	121	25,223	1.082	27,292	8.83	40.6%	225,550	13.8%	0.04	23.5%	7.00	4.6%
2007.1	156	3,046,567	109	18,710	1.085	20,300	6.66	30.4%	186,242	0.2%	0.04	30.2%		
2007.2	150	3,155,079	129	25,156	1.085	27,295	8.65	-2.1%	211,586	-6.2%	0.04	4.4%	7.67	9.6%
2008.1	144	3,127,988	123	18,742	1.076	20,166	6.45	-3.2%	163,953	-12.0%	0.04	9.9%		
2008.2	138	3,216,725	105	21,417	1.076	23,045	7.16	-17.2%	219,474	3.7%	0.03	-20.2%	6.81	-11.3%
2009.1	132	3,149,704	83	14,678	1.075	15,779	5.01	-22.3%	190,111	16.0%	0.03	-33.0%		
2009.2	126	3,243,240	124	29,152	1.075	31,338	9.66	34.9%	252,729	15.2%	0.04	17.1%	7.37	8.2%
2010.1	120	3,178,049	101	19,425	1.066	20,708	6.52	30.1%	205,026	7.8%	0.03	20.6%		
2010.2	114	3,277,363	104	22,858	1.066	24,367	7.43	-23.1%	233,465	-7.6%	0.03	-16.7%	6.98	-5.3%
2011.1	108	3,212,748	97	22,641	1.083	24,520	7.63	17.1%	251,709	22.8%	0.03	-4.6%		
2011.2	102	3,308,997	116	21,637	1.083	23,433	7.08	-4.8%	202,432	-13.3%	0.03	9.9%	7.35	5.3%
2012.1	96	3,264,954	100	15,367	1.080	16,590	5.08	-33.4%	165,877	-34.1%	0.03	1.0%		
2012.2	90	3,356,141	100	15,852	1.080	17,114	5.10	-28.0%	171,034	-15.5%	0.03	-14.8%	5.09	-30.8%
2013.1	84	3,302,997	113	15,851	1.080	17,113	5.18	2.0%	151,725	-8.5%	0.03	11.5%		
2013.2	78	3,415,976	111	18,871	1.080	20,373	5.96	17.0%	184,194	7.7%	0.03	8.6%	5.58	9.6%
2014.1	72	3,350,722	120	20,976	1.085	22,765	6.79	31.1%	190,404	25.5%	0.04	4.5%		
2014.2	66	3,466,012	89	12,512	1.085	13,579	3.92	-34.3%	152,780	-17.1%	0.03	-20.8%	5.33	-4.4%
2015.1	60	3,410,746	122	22,264	1.104	24,572	7.20	6.0%	202,242	6.2%	0.04	-0.2%		
2015.2	54	3,534,635	110	22,823	1.104	25,190	7.13	81.9%	229,398	50.1%	0.03	21.1%	7.16	34.4%
2016.1	48	3,503,637	126	21,647	1.099	23,799	6.79	-5.7%	188,541	-6.8%	0.04	1.1%		
2016.2	42	3,621,603	144	28,793	1.099	31,655	8.74	22.6%	220,479	-3.9%	0.04	27.6%	7.78	8.6%
2017.1	36	3,573,715	122	22,437	1.099	24,658	6.90	1.6%	201,317	6.8%	0.03	-4.9%		
2017.2	30	3,710,214	135	32,005	1.099	35,174	9.48	8.5%	261,281	18.5%	0.04	-8.5%	8.21	5.5%
2018.1	24	3,657,177	113	26,734	1.104	29,528	8.07	17.0%	260,907	29.6%	0.03	-9.7%		
2018.2	18	3,782,765	136	26,711	1.104	29,502	7.80	-17.7%	216,373	-17.2%	0.04	-0.7%	7.93	-3.4%
2019.1	12	3,725,969	132	26,813	1.113	29,830	8.01	-0.8%	225,986	-13.4%	0.04	14.5%		
2019.2	6	3,837,077	125	27,046	1.113	30,089	7.84	0.5%	241,630	11.7%	0.03	-10.0%	7.92	-0.1%
Total		128,023,118	4,526	802,525		875,068								



Financial Services Regulatory Authority of Ontario  
Third Party Liability - Bodily Injury  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	454,876	455,283	1.000	455,283	455,284	(1)
2000.2	234	575,294	575,302	1.000	575,302	575,323	(21)
2001.1	228	519,776	519,875	1.000	519,875	519,933	(58)
2001.2	222	639,854	640,700	1.000	640,700	640,700	0
2002.1	216	578,900	579,666	1.000	579,666	578,521	1,146
2002.2	210	731,574	732,984	1.000	732,984	733,251	(267)
2003.1	204	632,058	633,492	1.000	633,492	632,468	1,024
2003.2	198	645,087	645,380	1.000	645,380	646,089	(709)
2004.1	192	550,003	551,405	1.000	551,405	551,515	(110)
2004.2	186	647,104	647,631	1.000	647,631	648,444	(813)
2005.1	180	564,077	564,587	1.000	564,587	564,649	(62)
2005.2	174	687,057	689,663	1.000	689,663	689,764	(101)
2006.1	168	613,376	617,742	1.000	617,742	618,168	(426)
2006.2	162	779,817	784,787	1.000	784,787	784,975	(188)
2007.1	156	699,617	701,656	1.000	701,656	701,869	(213)
2007.2	150	807,084	813,820	1.000	813,820	813,030	790
2008.1	144	671,878	677,882	1.000	677,882	677,964	(82)
2008.2	138	816,931	823,433	1.000	823,433	824,410	(978)
2009.1	132	763,294	766,953	1.000	766,953	768,765	(1,812)
2009.2	126	961,463	976,339	1.001	977,315	978,042	(727)
2010.1	120	850,795	867,323	1.001	868,190	869,762	(1,572)
2010.2	114	920,334	942,035	1.000	942,035	941,969	65
2011.1	108	717,008	734,521	1.000	734,521	735,815	(1,294)
2011.2	102	818,609	864,355	0.998	862,626	861,524	1,102
2012.1	96	692,134	745,409	0.997	743,173	743,578	(405)
2012.2	90	791,120	870,715	0.996	867,232	865,227	2,005
2013.1	84	656,690	749,481	0.995	745,734	746,829	(1,095)
2013.2	78	784,262	922,411	0.997	919,644	924,998	(5,354)
2014.1	72	596,342	768,334	0.997	766,029	769,477	(3,448)
2014.2	66	662,413	900,963	1.000	900,963	906,273	(5,310)
2015.1	60	530,309	809,595	1.000	809,595	805,402	4,194
2015.2	54	567,492	971,195	1.009	979,935	979,426	509
2016.1	48	367,216	781,438	1.021	797,848	797,093	755
2016.2	42	362,373	944,648	1.046	988,102	990,016	(1,914)
2017.1	36	179,478	654,780	1.146	750,378	740,818	9,561
2017.2	30	153,747	746,581	1.245	929,494	918,983	10,510
2018.1	24	53,533	510,603	1.429	729,652	716,343	13,309
2018.2	18	38,981	518,981	1.654	858,395	831,265	27,130
2019.1	12	13,281	329,505	1.895	624,413	639,274	(14,861)
2019.2	6	1,322	301,248	2.770	834,456		
<b>Total</b>		<b>23,096,558</b>	<b>28,332,701</b>		<b>30,051,970</b>	<b>29,187,235</b>	<b>30,279</b>

Financial Services Regulatory Authority of Ontario  
Third Party Liability - Property Damage Only  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	15,585	15,585	1.000	15,585	15,585	0
2000.2	234	19,168	19,168	1.000	19,168	19,168	0
2001.1	228	15,331	15,331	1.000	15,331	15,331	0
2001.2	222	19,105	19,105	1.000	19,105	19,105	0
2002.1	216	16,716	16,716	1.000	16,716	16,716	0
2002.2	210	20,285	20,285	1.000	20,285	20,285	(0)
2003.1	204	16,407	16,407	1.000	16,407	16,407	0
2003.2	198	15,572	15,572	1.000	15,572	15,572	0
2004.1	192	18,003	18,003	1.000	18,003	18,002	1
2004.2	186	16,862	16,864	1.000	16,864	16,864	0
2005.1	180	17,396	17,396	1.000	17,396	17,395	0
2005.2	174	19,267	19,269	1.000	19,269	19,278	(9)
2006.1	168	19,000	19,003	1.000	19,003	19,011	(8)
2006.2	162	21,306	21,307	1.000	21,307	21,315	(8)
2007.1	156	21,024	21,024	1.000	21,024	21,034	(10)
2007.2	150	21,953	21,953	1.000	21,953	21,965	(11)
2008.1	144	19,038	19,038	1.000	19,038	19,063	(25)
2008.2	138	22,465	22,466	1.000	22,466	22,521	(55)
2009.1	132	21,428	21,433	1.000	21,433	21,534	(102)
2009.2	126	21,189	21,194	1.000	21,194	21,243	(49)
2010.1	120	21,028	21,028	1.000	21,028	21,075	(47)
2010.2	114	23,055	23,058	1.000	23,058	23,110	(52)
2011.1	108	21,588	22,408	1.000	22,408	22,454	(47)
2011.2	102	23,454	23,498	1.000	23,498	23,548	(50)
2012.1	96	22,828	22,858	1.000	22,858	22,963	(105)
2012.2	90	24,042	24,042	1.000	24,042	24,179	(137)
2013.1	84	23,154	23,315	1.000	23,315	23,481	(167)
2013.2	78	27,378	27,973	1.000	27,973	28,142	(169)
2014.1	72	23,308	23,310	1.000	23,310	23,457	(147)
2014.2	66	28,598	28,667	1.000	28,667	28,711	(44)
2015.1	60	26,495	27,415	1.000	27,415	27,408	7
2015.2	54	29,943	30,265	1.000	30,265	30,706	(441)
2016.1	48	29,050	29,964	1.000	29,964	29,700	264
2016.2	42	31,740	32,276	1.000	32,276	32,276	(0)
2017.1	36	26,469	26,759	1.004	26,866	27,016	(150)
2017.2	30	32,645	33,803	1.020	34,479	34,554	(75)
2018.1	24	27,179	31,134	1.088	33,874	32,986	888
2018.2	18	24,610	29,630	1.198	35,497	36,081	(584)
2019.1	12	17,083	23,599	1.436	33,888	33,174	713
2019.2	6	5,171	20,012	2.112	42,265		
<b>Total</b>		<b>865,919</b>	<b>902,132</b>		<b>944,064</b>	<b>902,417</b>	<b>(617)</b>

Financial Services Regulatory Authority of Ontario  
Third Party Liability - Direct Compensation  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	331,642	331,642	1.000	331,642	331,642	(0)
2000.2	234	393,178	393,178	1.000	393,178	393,179	(1)
2001.1	228	354,913	354,913	1.000	354,913	354,914	(1)
2001.2	222	396,257	396,257	1.000	396,257	396,258	(1)
2002.1	216	367,828	367,828	1.000	367,828	367,829	(1)
2002.2	210	427,473	427,476	1.000	427,476	427,473	4
2003.1	204	408,854	408,854	1.000	408,854	408,836	18
2003.2	198	379,777	379,777	1.000	379,777	379,754	23
2004.1	192	351,948	351,948	1.000	351,948	351,927	21
2004.2	186	365,638	365,670	1.000	365,670	365,484	186
2005.1	180	348,932	348,933	1.000	348,933	348,915	18
2005.2	174	389,597	389,604	1.000	389,604	389,584	20
2006.1	168	346,129	346,130	1.000	346,130	346,116	13
2006.2	162	401,314	401,315	1.000	401,315	401,292	23
2007.1	156	399,415	399,415	1.000	399,415	399,392	22
2007.2	150	426,011	426,011	1.000	426,011	425,973	39
2008.1	144	409,610	409,601	1.000	409,601	409,556	45
2008.2	138	435,715	435,718	1.000	435,718	435,659	59
2009.1	132	404,971	404,974	1.000	404,974	404,920	55
2009.2	126	424,606	424,600	1.000	424,600	424,535	64
2010.1	120	401,133	401,137	1.000	401,137	401,024	112
2010.2	114	455,176	455,186	1.000	455,186	455,116	70
2011.1	108	410,722	410,724	1.000	410,724	410,712	13
2011.2	102	432,073	432,075	1.000	432,075	432,069	6
2012.1	96	387,690	387,680	1.000	387,680	387,696	(15)
2012.2	90	443,374	443,390	1.000	443,390	443,376	14
2013.1	84	429,995	430,016	1.000	430,016	430,071	(54)
2013.2	78	509,098	509,121	1.000	509,121	509,184	(63)
2014.1	72	506,564	506,612	1.000	506,612	506,715	(103)
2014.2	66	514,486	514,536	1.000	514,536	514,690	(154)
2015.1	60	552,575	552,615	1.000	552,615	552,909	(294)
2015.2	54	585,229	585,295	1.000	585,295	585,569	(274)
2016.1	48	583,776	583,814	1.000	583,814	584,200	(386)
2016.2	42	698,201	698,306	1.000	698,306	698,729	(424)
2017.1	36	647,529	647,609	1.000	647,609	648,264	(655)
2017.2	30	800,185	800,476	1.000	800,476	801,060	(584)
2018.1	24	756,037	756,822	1.000	756,822	757,632	(809)
2018.2	18	863,957	865,278	1.001	866,143	866,622	(479)
2019.1	12	834,541	840,475	1.005	844,678	826,684	17,994
2019.2	6	683,781	855,332	1.066	911,783		
<b>Total</b>		<b>19,259,931</b>	<b>19,440,343</b>		<b>19,501,863</b>	<b>18,575,561</b>	<b>14,518</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Medical Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	229,689	230,083	1.000	230,083	230,079	4
2000.2	234	274,293	276,019	1.000	276,019	276,489	(470)
2001.1	228	256,504	258,065	1.000	258,065	258,014	52
2001.2	222	331,422	333,512	1.000	333,512	333,997	(485)
2002.1	216	332,728	333,995	1.000	333,995	333,999	(4)
2002.2	210	390,005	392,794	1.000	392,794	392,876	(82)
2003.1	204	352,968	354,735	1.000	354,735	355,179	(444)
2003.2	198	280,311	282,108	1.000	282,108	281,803	305
2004.1	192	226,857	228,995	1.000	228,995	228,907	88
2004.2	186	254,869	257,290	1.000	257,290	256,978	311
2005.1	180	231,902	234,519	1.000	234,519	234,682	(163)
2005.2	174	307,459	311,295	1.000	311,295	311,114	181
2006.1	168	273,801	276,634	0.999	276,358	276,626	(268)
2006.2	162	356,866	360,912	1.000	360,912	361,321	(409)
2007.1	156	341,904	344,640	1.001	344,985	344,495	490
2007.2	150	390,686	398,781	1.001	399,180	399,794	(614)
2008.1	144	373,532	378,308	1.003	379,443	379,444	(1)
2008.2	138	468,852	472,994	1.004	474,886	474,093	793
2009.1	132	503,266	509,316	1.005	511,862	511,340	523
2009.2	126	686,419	695,989	1.006	700,165	701,919	(1,754)
2010.1	120	684,140	695,784	1.008	701,350	703,487	(2,137)
2010.2	114	518,782	529,583	1.009	534,349	534,481	(132)
2011.1	108	350,463	362,698	1.011	366,688	367,371	(683)
2011.2	102	364,478	380,726	1.011	384,914	385,296	(383)
2012.1	96	328,830	349,565	1.012	353,760	352,524	1,236
2012.2	90	388,915	413,454	1.015	419,656	419,469	186
2013.1	84	364,844	400,189	1.019	407,793	403,852	3,941
2013.2	78	440,350	481,389	1.025	493,424	493,072	352
2014.1	72	371,482	421,519	1.030	434,164	430,874	3,290
2014.2	66	415,269	489,184	1.042	509,730	511,999	(2,269)
2015.1	60	380,666	465,609	1.058	492,614	492,183	431
2015.2	54	423,043	542,298	1.081	586,224	578,212	8,012
2016.1	48	363,020	485,245	1.116	541,534	532,688	8,846
2016.2	42	378,670	514,543	1.170	602,016	604,395	(2,379)
2017.1	36	285,717	406,621	1.243	505,430	501,299	4,131
2017.2	30	286,857	450,081	1.345	605,359	599,186	6,174
2018.1	24	205,162	354,105	1.445	511,681	509,256	2,425
2018.2	18	171,869	380,069	1.565	594,808	583,510	11,299
2019.1	12	93,898	287,543	1.775	510,389	508,410	1,979
2019.2	6	28,090	267,118	2.318	619,180		
<b>Total</b>		<b>13,708,879</b>	<b>15,608,309</b>		<b>17,116,265</b>	<b>16,454,712</b>	<b>42,372</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Visitation Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	1,386	1,386	1.000	1,386	1,386	0
2000.2	234	1,885	1,885	1.000	1,885	1,885	0
2001.1	228	1,317	1,317	1.000	1,317	1,317	0
2001.2	222	1,767	1,767	1.000	1,767	1,767	0
2002.1	216	1,533	1,533	1.000	1,533	1,533	0
2002.2	210	1,982	2,010	1.000	2,010	2,005	5
2003.1	204	1,406	1,411	1.000	1,411	1,411	0
2003.2	198	1,650	1,650	1.000	1,650	1,721	(71)
2004.1	192	1,107	1,117	1.000	1,117	1,142	(25)
2004.2	186	1,760	1,760	1.000	1,760	1,760	0
2005.1	180	1,758	1,760	1.000	1,760	1,768	(7)
2005.2	174	2,146	2,152	1.004	2,161	2,152	9
2006.1	168	1,638	1,649	1.000	1,649	1,647	1
2006.2	162	2,635	2,715	1.000	2,715	2,713	2
2007.1	156	2,431	2,448	1.000	2,448	2,431	17
2007.2	150	2,218	2,225	1.000	2,225	2,221	4
2008.1	144	2,412	2,412	1.000	2,412	2,407	5
2008.2	138	2,352	2,354	1.000	2,354	2,370	(16)
2009.1	132	1,888	1,953	0.999	1,951	1,936	16
2009.2	126	2,452	2,479	0.992	2,459	2,497	(38)
2010.1	120	2,199	2,233	0.991	2,213	2,212	1
2010.2	114	1,864	1,959	0.976	1,912	1,923	(11)
2011.1	108	2,103	2,115	0.975	2,062	2,083	(20)
2011.2	102	2,274	2,338	0.977	2,284	2,290	(6)
2012.1	96	1,607	1,636	0.975	1,595	1,594	1
2012.2	90	2,025	2,072	0.963	1,995	1,992	3
2013.1	84	1,944	2,155	0.956	2,060	2,056	4
2013.2	78	2,047	2,125	0.931	1,979	1,954	25
2014.1	72	2,076	2,303	0.918	2,114	2,029	85
2014.2	66	2,139	2,803	0.876	2,455	2,420	36
2015.1	60	1,869	2,170	0.844	1,831	1,812	20
2015.2	54	2,273	2,935	0.812	2,383	2,320	63
2016.1	48	2,041	2,639	0.774	2,042	1,988	54
2016.2	42	1,980	2,792	0.736	2,055	2,133	(78)
2017.1	36	1,908	2,598	0.687	1,785	1,689	96
2017.2	30	1,772	2,874	0.623	1,790	1,847	(57)
2018.1	24	1,382	2,501	0.576	1,441	1,416	24
2018.2	18	1,668	3,658	0.506	1,851	1,757	94
2019.1	12	978	3,081	0.468	1,442	1,449	(7)
2019.2	6	487	2,809	0.635	1,784		
<b>Total</b>		<b>74,358</b>	<b>87,777</b>		<b>77,043</b>	<b>75,032</b>	<b>228</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Dependent Care Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	370	370	1.000	370	370	0
2000.2	234	432	432	1.000	432	432	0
2001.1	228	98	98	1.000	98	98	0
2001.2	222	151	151	1.000	151	151	0
2002.1	216	105	105	1.000	105	105	0
2002.2	210	48	48	1.000	48	48	0
2003.1	204	64	64	1.000	64	64	0
2003.2	198	78	78	1.000	78	78	0
2004.1	192	85	85	1.000	85	85	0
2004.2	186	131	131	1.000	131	131	0
2005.1	180	70	70	1.000	70	70	0
2005.2	174	76	76	1.000	76	76	0
2006.1	168	92	92	1.000	92	92	0
2006.2	162	96	96	1.000	96	96	0
2007.1	156	115	115	1.000	115	115	0
2007.2	150	490	490	1.000	490	490	0
2008.1	144	233	233	1.000	233	233	0
2008.2	138	362	362	1.000	362	362	0
2009.1	132	545	545	1.000	545	545	0
2009.2	126	589	589	1.000	589	589	0
2010.1	120	401	401	1.000	401	401	0
2010.2	114	323	323	1.000	323	323	0
2011.1	108	83	83	1.000	83	83	0
2011.2	102	109	109	1.000	109	109	0
2012.1	96	57	57	1.000	57	57	0
2012.2	90	2	2	1.000	2	2	0
2013.1	84	0	0	1.000	0	0	0
2013.2	78	22	22	0.983	22	21	0
2014.1	72	76	76	0.970	74	68	6
2014.2	66	760	760	0.884	672	670	2
2015.1	60	85	85	0.881	75	113	(38)
2015.2	54	39	39	0.811	32	33	(2)
2016.1	48	30	50	0.824	41	56	(15)
2016.2	42	9	9	0.827	7	6	1
2017.1	36	0	0	0.684	0	0	0
2017.2	30	22	45	0.685	31	40	(9)
2018.1	24	19	52	0.772	40	46	(6)
2018.2	18	20	181	1.024	185	101	84
2019.1	12	4	54	0.915	49	0	49
2019.2	6	0	0	1.452	0		
<b>Total</b>		<b>6,290</b>	<b>6,577</b>		<b>6,432</b>	<b>6,358</b>	<b>74</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Housekeeping Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	16,884	17,190	1.000	17,190	17,190	0
2000.2	234	20,678	21,150	1.000	21,150	21,112	38
2001.1	228	19,055	19,337	1.000	19,337	19,333	4
2001.2	222	27,317	27,738	1.000	27,738	27,759	(21)
2002.1	216	25,794	25,952	1.000	25,952	25,952	0
2002.2	210	33,230	33,732	1.000	33,732	33,946	(214)
2003.1	204	32,048	32,168	1.000	32,168	32,407	(239)
2003.2	198	30,032	30,489	1.000	30,489	30,497	(8)
2004.1	192	25,982	26,215	1.000	26,215	26,215	0
2004.2	186	32,701	33,463	1.000	33,463	33,383	80
2005.1	180	30,943	31,444	1.000	31,444	31,504	(60)
2005.2	174	42,296	42,653	1.001	42,695	42,531	164
2006.1	168	44,088	44,464	1.001	44,508	44,430	79
2006.2	162	56,506	57,134	1.001	57,191	57,174	17
2007.1	156	57,992	58,477	1.002	58,594	58,770	(176)
2007.2	150	72,734	73,716	1.003	73,937	74,026	(88)
2008.1	144	74,077	74,819	1.003	75,043	75,372	(329)
2008.2	138	93,491	93,941	1.004	94,317	94,574	(257)
2009.1	132	105,476	107,233	1.005	107,769	108,129	(360)
2009.2	126	145,951	148,005	1.006	148,893	149,526	(633)
2010.1	120	143,161	145,230	1.008	146,391	147,293	(902)
2010.2	114	82,536	84,316	1.010	85,159	85,451	(292)
2011.1	108	22,683	25,261	1.011	25,539	25,974	(435)
2011.2	102	15,486	18,039	1.008	18,183	17,930	254
2012.1	96	13,342	16,503	1.011	16,684	16,778	(93)
2012.2	90	18,490	23,343	1.010	23,576	23,570	6
2013.1	84	13,750	19,083	1.014	19,350	19,229	121
2013.2	78	16,278	23,005	1.022	23,511	23,749	(238)
2014.1	72	12,592	21,254	1.009	21,446	20,766	680
2014.2	66	12,200	24,353	1.020	24,840	26,963	(2,123)
2015.1	60	9,711	23,255	1.049	24,394	25,642	(1,248)
2015.2	54	9,356	27,525	1.112	30,608	29,892	716
2016.1	48	8,542	25,974	1.239	32,181	32,479	(298)
2016.2	42	4,922	18,846	1.415	26,667	28,372	(1,705)
2017.1	36	2,307	11,904	1.755	20,891	21,756	(864)
2017.2	30	2,027	12,176	2.217	26,994	27,557	(563)
2018.1	24	831	7,472	2.616	19,548	20,223	(675)
2018.2	18	414	10,121	3.024	30,605	26,044	4,561
2019.1	12	88	5,820	3.937	22,913	25,236	(2,323)
2019.2	6	7	2,683	8.492	22,788		
<b>Total</b>		<b>1,375,997</b>	<b>1,545,481</b>		<b>1,664,095</b>	<b>1,648,732</b>	<b>(7,425)</b>



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Examinations Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	69,857	69,953	1.000	69,953	69,933	20
2000.2	234	86,652	86,845	1.000	86,845	86,849	(5)
2001.1	228	84,350	84,569	1.000	84,569	84,380	189
2001.2	222	111,585	111,901	1.000	111,901	111,999	(98)
2002.1	216	114,550	114,773	1.000	114,773	114,823	(50)
2002.2	210	147,273	147,772	1.000	147,772	147,770	2
2003.1	204	144,158	144,344	1.000	144,344	144,416	(72)
2003.2	198	133,832	134,059	1.000	134,059	134,177	(118)
2004.1	192	107,847	108,205	1.000	108,205	108,161	43
2004.2	186	115,715	116,129	1.000	116,129	116,247	(118)
2005.1	180	108,994	109,403	1.000	109,403	109,438	(34)
2005.2	174	138,989	139,514	1.000	139,514	139,651	(136)
2006.1	168	139,310	139,559	1.000	139,559	139,620	(61)
2006.2	162	174,940	175,541	1.000	175,541	175,615	(74)
2007.1	156	186,590	187,025	1.000	187,025	187,047	(22)
2007.2	150	224,171	224,826	1.000	224,826	224,882	(57)
2008.1	144	231,265	231,902	1.000	231,902	231,826	76
2008.2	138	299,690	300,164	1.000	300,164	300,302	(138)
2009.1	132	336,003	336,922	1.000	336,922	337,093	(171)
2009.2	126	458,948	460,297	1.000	460,297	460,298	(1)
2010.1	120	493,006	494,538	1.000	494,538	494,213	326
2010.2	114	289,687	291,640	1.000	291,640	291,461	179
2011.1	108	142,020	143,849	0.999	143,705	143,915	(210)
2011.2	102	135,772	138,691	0.999	138,553	138,185	368
2012.1	96	118,622	121,974	0.998	121,730	121,974	(243)
2012.2	90	139,132	143,040	0.996	142,468	142,833	(365)
2013.1	84	128,932	133,432	0.994	132,632	133,063	(431)
2013.2	78	161,063	167,681	0.989	165,837	165,056	781
2014.1	72	130,570	139,026	0.981	136,385	136,146	239
2014.2	66	146,906	159,392	0.978	155,885	154,959	926
2015.1	60	137,159	153,815	0.969	149,047	147,863	1,184
2015.2	54	155,539	181,280	0.959	173,848	170,378	3,470
2016.1	48	133,485	163,004	0.947	154,365	151,803	2,562
2016.2	42	133,146	172,190	0.934	160,826	157,779	3,046
2017.1	36	103,083	145,752	0.918	133,800	129,757	4,044
2017.2	30	100,780	165,015	0.913	150,658	147,707	2,951
2018.1	24	72,300	139,725	0.899	125,613	123,520	2,092
2018.2	18	63,674	168,062	0.859	144,365	144,690	(325)
2019.1	12	29,657	149,863	0.861	129,032	129,147	(114)
2019.2	6	4,672	149,262	1.083	161,651		
<b>Total</b>		<b>6,233,928</b>	<b>6,944,936</b>		<b>6,830,281</b>	<b>6,648,974</b>	<b>19,655</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Renovation Rehabilitation Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	7,873	7,873	1.000	7,873	7,873	0
2000.2	234	10,854	11,035	1.000	11,035	11,035	(0)
2001.1	228	7,362	7,651	1.000	7,651	7,457	194
2001.2	222	11,680	11,755	1.000	11,755	11,755	0
2002.1	216	8,405	8,456	1.000	8,456	8,456	0
2002.2	210	14,838	15,107	1.000	15,107	15,127	(20)
2003.1	204	8,608	8,608	1.000	8,608	8,599	9
2003.2	198	10,281	10,407	0.999	10,397	10,397	(0)
2004.1	192	7,520	7,700	0.999	7,693	7,685	8
2004.2	186	14,088	14,274	0.998	14,246	14,249	(3)
2005.1	180	10,110	10,210	0.998	10,189	10,200	(10)
2005.2	174	13,672	13,994	0.998	13,966	13,910	56
2006.1	168	11,080	11,212	0.994	11,144	11,144	(0)
2006.2	162	17,121	17,211	0.994	17,108	17,124	(16)
2007.1	156	15,550	15,634	0.996	15,571	15,524	47
2007.2	150	17,496	17,805	0.993	17,681	17,752	(71)
2008.1	144	10,366	10,569	0.996	10,526	10,556	(30)
2008.2	138	10,844	10,944	0.994	10,878	10,955	(77)
2009.1	132	12,151	12,412	0.991	12,301	12,538	(237)
2009.2	126	15,164	15,841	0.991	15,698	15,777	(79)
2010.1	120	13,404	14,139	0.995	14,068	14,228	(159)
2010.2	114	14,160	14,654	0.997	14,610	15,236	(625)
2011.1	108	10,927	12,252	0.990	12,130	12,343	(213)
2011.2	102	14,190	15,369	0.988	15,184	15,582	(398)
2012.1	96	12,304	12,663	0.987	12,499	12,717	(218)
2012.2	90	14,176	16,146	0.991	16,001	16,896	(895)
2013.1	84	12,862	14,684	0.994	14,596	15,097	(501)
2013.2	78	13,262	14,889	0.991	14,755	15,060	(305)
2014.1	72	9,397	14,383	1.005	14,455	15,482	(1,027)
2014.2	66	10,789	15,381	1.000	15,381	16,504	(1,123)
2015.1	60	8,864	15,515	1.021	15,841	16,041	(200)
2015.2	54	12,513	21,369	1.027	21,946	22,044	(98)
2016.1	48	8,244	16,694	1.050	17,528	18,405	(877)
2016.2	42	7,199	14,644	1.090	15,962	17,519	(1,557)
2017.1	36	3,104	8,192	1.161	9,511	10,727	(1,216)
2017.2	30	5,014	12,578	1.243	15,635	17,319	(1,684)
2018.1	24	2,581	8,184	1.320	10,803	10,312	491
2018.2	18	1,291	8,091	1.414	11,441	11,271	170
2019.1	12	296	6,434	1.650	10,616	12,798	(2,182)
2019.2	6	151	4,511	2.965	13,375		
<b>Total</b>		<b>409,787</b>	<b>499,472</b>		<b>524,220</b>	<b>523,693</b>	<b>(12,847)</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Rehabilitation Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	33,115	33,511	1.000	33,511	33,511	(0)
2000.2	234	43,079	43,793	1.000	43,793	43,793	(0)
2001.1	228	30,883	31,463	1.000	31,463	31,675	(211)
2001.2	222	40,948	41,627	1.000	41,627	41,633	(7)
2002.1	216	33,631	34,615	1.000	34,615	34,617	(3)
2002.2	210	45,539	46,665	1.000	46,665	46,694	(29)
2003.1	204	34,166	35,106	1.000	35,106	35,279	(173)
2003.2	198	38,043	39,296	1.000	39,296	39,316	(20)
2004.1	192	27,407	28,445	1.000	28,445	28,434	11
2004.2	186	42,285	43,573	1.000	43,573	43,626	(53)
2005.1	180	29,902	30,598	1.000	30,598	30,537	61
2005.2	174	43,356	45,250	0.999	45,205	45,263	(58)
2006.1	168	32,241	33,248	0.997	33,149	33,245	(96)
2006.2	162	43,167	46,122	0.998	46,030	45,811	219
2007.1	156	36,225	37,064	1.001	37,102	37,102	0
2007.2	150	42,864	45,358	1.001	45,403	45,471	(68)
2008.1	144	36,658	40,402	1.001	40,443	40,460	(17)
2008.2	138	36,926	38,256	1.001	38,294	38,282	12
2009.1	132	33,624	36,306	1.000	36,306	36,276	30
2009.2	126	42,821	46,877	0.997	46,736	46,824	(88)
2010.1	120	33,043	35,632	0.999	35,597	35,574	23
2010.2	114	33,544	38,873	0.999	38,834	39,350	(516)
2011.1	108	31,739	35,683	0.999	35,648	36,124	(476)
2011.2	102	39,053	44,535	0.994	44,268	44,484	(216)
2012.1	96	32,271	38,050	0.992	37,746	38,702	(956)
2012.2	90	37,393	46,704	0.991	46,284	47,781	(1,497)
2013.1	84	29,248	39,768	0.987	39,251	39,937	(686)
2013.2	78	36,512	47,765	0.976	46,618	47,963	(1,345)
2014.1	72	27,093	42,287	0.975	41,229	41,950	(721)
2014.2	66	36,788	59,444	0.980	58,255	59,860	(1,605)
2015.1	60	19,528	41,913	0.984	41,242	41,976	(734)
2015.2	54	24,379	58,617	0.996	58,383	60,513	(2,130)
2016.1	48	18,200	50,019	1.036	51,820	55,671	(3,852)
2016.2	42	15,211	42,952	1.118	48,020	52,356	(4,336)
2017.1	36	5,464	24,185	1.244	30,086	33,445	(3,359)
2017.2	30	7,092	29,827	1.431	42,682	43,470	(788)
2018.1	24	2,197	17,972	1.521	27,335	30,493	(3,158)
2018.2	18	1,082	19,891	1.624	32,303	35,262	(2,959)
2019.1	12	362	14,823	1.812	26,859	30,018	(3,159)
2019.2	6	45	10,423	2.765	28,820		
<b>Total</b>		<b>1,177,124</b>	<b>1,516,938</b>		<b>1,588,638</b>	<b>1,592,777</b>	<b>(32,959)</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Attendant Care  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	54,489	55,831	1.000	55,831	55,968	(137)
2000.2	234	84,122	87,757	1.000	87,757	87,759	(2)
2001.1	228	66,986	68,458	1.000	68,458	68,620	(161)
2001.2	222	84,917	87,552	1.000	87,552	87,524	28
2002.1	216	69,507	70,508	1.000	70,508	70,508	(0)
2002.2	210	96,514	99,445	1.000	99,445	99,332	112
2003.1	204	72,079	73,494	1.000	73,494	74,716	(1,223)
2003.2	198	85,952	89,523	1.000	89,523	89,750	(227)
2004.1	192	66,043	67,695	1.000	67,695	67,511	184
2004.2	186	109,371	111,057	1.000	111,057	111,068	(11)
2005.1	180	85,508	87,365	1.000	87,365	87,365	0
2005.2	174	123,081	125,288	1.000	125,288	124,803	485
2006.1	168	102,896	105,731	1.000	105,731	105,577	154
2006.2	162	146,849	152,620	1.000	152,620	152,283	337
2007.1	156	132,638	135,723	1.000	135,723	135,796	(73)
2007.2	150	159,964	167,086	1.000	167,086	166,854	232
2008.1	144	129,941	135,353	1.000	135,353	135,636	(283)
2008.2	138	156,867	158,878	1.000	158,878	159,609	(731)
2009.1	132	148,258	154,216	1.000	154,216	153,900	316
2009.2	126	222,006	229,899	1.000	229,899	230,995	(1,096)
2010.1	120	190,743	200,996	1.000	200,996	201,911	(916)
2010.2	114	149,439	162,178	1.001	162,340	163,017	(677)
2011.1	108	115,280	128,909	1.003	129,296	131,339	(2,043)
2011.2	102	134,976	150,514	1.000	150,514	151,386	(873)
2012.1	96	117,656	137,744	0.999	137,607	137,007	600
2012.2	90	137,872	166,266	1.005	167,098	168,881	(1,784)
2013.1	84	111,924	143,769	1.011	145,351	145,864	(513)
2013.2	78	137,650	168,261	1.007	169,438	171,059	(1,621)
2014.1	72	93,986	143,757	1.000	143,757	143,639	118
2014.2	66	111,549	185,735	0.997	185,178	190,737	(5,559)
2015.1	60	79,589	156,700	0.993	155,603	160,605	(5,002)
2015.2	54	91,046	192,852	1.008	194,395	194,154	240
2016.1	48	73,751	170,503	1.034	176,300	183,404	(7,104)
2016.2	42	58,093	153,058	1.096	167,751	177,933	(10,182)
2017.1	36	27,604	91,490	1.199	109,697	114,423	(4,726)
2017.2	30	29,667	103,691	1.338	138,739	141,976	(3,237)
2018.1	24	16,492	67,615	1.437	97,163	100,728	(3,565)
2018.2	18	14,135	87,616	1.513	132,563	127,376	5,187
2019.1	12	5,785	59,929	1.754	105,115	104,854	262
2019.2	6	1,195	44,159	3.138	138,570		
<b>Total</b>		<b>3,896,423</b>	<b>4,979,222</b>		<b>5,270,950</b>	<b>5,175,869</b>	<b>(43,490)</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Replacement Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	788	788	1.000	788	788	0
2000.2	234	898	898	1.000	898	898	0
2001.1	228	917	917	1.000	917	917	0
2001.2	222	1,228	1,228	1.000	1,228	1,228	0
2002.1	216	975	975	1.000	975	975	0
2002.2	210	1,183	1,184	1.000	1,184	1,184	0
2003.1	204	883	883	1.000	883	883	0
2003.2	198	879	879	1.000	879	879	0
2004.1	192	957	957	1.000	957	957	0
2004.2	186	1,052	1,052	1.000	1,052	1,052	0
2005.1	180	984	984	1.000	984	984	0
2005.2	174	952	952	1.000	952	952	0
2006.1	168	1,118	1,118	1.000	1,118	1,118	0
2006.2	162	1,332	1,332	1.000	1,332	1,332	0
2007.1	156	1,167	1,167	1.000	1,167	1,167	0
2007.2	150	1,192	1,192	1.000	1,192	1,192	0
2008.1	144	1,108	1,108	1.000	1,108	1,108	0
2008.2	138	1,432	1,433	1.000	1,433	1,433	(0)
2009.1	132	1,173	1,173	1.000	1,173	1,175	(1)
2009.2	126	1,265	1,270	1.001	1,271	1,271	0
2010.1	120	1,476	1,490	0.998	1,487	1,512	(25)
2010.2	114	1,549	1,575	0.995	1,568	1,574	(6)
2011.1	108	1,163	1,163	0.997	1,159	1,169	(10)
2011.2	102	1,357	1,358	1.000	1,358	1,356	2
2012.1	96	1,221	1,247	0.994	1,240	1,240	0
2012.2	90	1,331	1,345	0.997	1,341	1,369	(28)
2013.1	84	1,181	1,198	0.998	1,195	1,206	(11)
2013.2	78	1,920	1,983	0.991	1,965	1,994	(29)
2014.1	72	1,522	1,533	0.992	1,521	1,560	(39)
2014.2	66	1,624	1,660	0.999	1,658	1,709	(51)
2015.1	60	1,345	1,448	1.000	1,448	1,344	104
2015.2	54	1,548	1,890	1.002	1,894	1,739	155
2016.1	48	1,338	1,545	0.988	1,526	1,443	83
2016.2	42	1,568	1,960	0.956	1,874	1,855	19
2017.1	36	1,377	1,799	0.913	1,643	1,554	89
2017.2	30	1,614	2,291	0.845	1,936	1,814	122
2018.1	24	1,230	1,882	0.766	1,442	1,424	18
2018.2	18	1,336	2,512	0.676	1,698	1,593	105
2019.1	12	1,033	2,264	0.572	1,295	1,328	(33)
2019.2	6	596	2,723	0.665	1,811		
<b>Total</b>		<b>48,815</b>	<b>56,356</b>		<b>52,549</b>	<b>50,274</b>	<b>464</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Caregiver Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	6,759	6,759	1.000	6,759	6,759	0
2000.2	234	6,553	6,553	1.000	6,553	6,553	0
2001.1	228	6,953	6,953	1.000	6,953	6,953	0
2001.2	222	12,252	12,252	1.000	12,252	12,252	0
2002.1	216	12,300	12,300	1.000	12,300	12,300	0
2002.2	210	12,525	12,525	1.000	12,525	12,525	0
2003.1	204	14,087	14,109	1.000	14,109	14,106	3
2003.2	198	12,261	12,261	1.000	12,261	12,261	0
2004.1	192	11,585	11,585	1.000	11,585	11,585	0
2004.2	186	11,449	11,449	1.000	11,449	11,449	0
2005.1	180	11,864	11,864	1.000	11,864	11,873	(9)
2005.2	174	17,681	17,681	1.000	17,681	17,681	0
2006.1	168	20,971	21,338	1.000	21,338	21,338	0
2006.2	162	27,067	27,067	1.000	27,067	27,067	0
2007.1	156	28,315	28,327	1.000	28,327	28,327	0
2007.2	150	34,577	34,788	1.000	34,788	34,823	(35)
2008.1	144	38,334	38,334	1.001	38,372	38,395	(23)
2008.2	138	50,565	50,578	1.001	50,629	50,679	(51)
2009.1	132	61,829	62,050	1.001	62,112	62,297	(185)
2009.2	126	86,513	86,866	1.002	87,040	87,226	(187)
2010.1	120	91,639	92,156	1.002	92,340	92,476	(136)
2010.2	114	42,710	42,806	1.001	42,849	42,963	(114)
2011.1	108	6,516	6,516	1.000	6,516	6,572	(56)
2011.2	102	1,130	1,170	0.998	1,167	1,129	38
2012.1	96	711	749	0.998	747	756	(9)
2012.2	90	519	631	0.996	628	524	104
2013.1	84	799	814	0.997	812	799	13
2013.2	78	644	662	0.981	649	730	(81)
2014.1	72	242	318	0.985	313	309	4
2014.2	66	995	1,037	0.977	1,013	1,231	(218)
2015.1	60	600	650	0.962	625	608	17
2015.2	54	196	1,104	0.913	1,008	639	369
2016.1	48	70	448	0.945	424	113	310
2016.2	42	206	361	1.015	366	253	114
2017.1	36	153	227	1.121	255	255	(0)
2017.2	30	87	514	1.280	658	270	388
2018.1	24	89	350	1.361	476	253	223
2018.2	18	80	340	1.308	445	369	77
2019.1	12	34	329	1.496	492	644	(152)
2019.2	6	1	36	2.934	105		
<b>Total</b>		<b>631,863</b>	<b>636,856</b>		<b>637,853</b>	<b>637,342</b>	<b>405</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Employed Disability Income  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	144,622	145,269	1.000	145,269	145,276	(7)
2000.2	234	180,746	181,676	1.000	181,676	181,695	(18)
2001.1	228	149,357	150,648	1.000	150,648	150,570	77
2001.2	222	195,156	196,220	1.000	196,220	197,489	(1,269)
2002.1	216	165,709	166,381	1.000	166,381	166,613	(232)
2002.2	210	206,300	208,061	1.000	208,061	208,192	(131)
2003.1	204	178,845	179,573	1.000	179,573	179,956	(383)
2003.2	198	170,714	172,253	1.000	172,253	172,137	116
2004.1	192	145,840	147,698	1.000	147,698	147,685	14
2004.2	186	153,016	154,106	1.000	154,106	154,208	(102)
2005.1	180	141,259	143,568	1.000	143,568	143,705	(137)
2005.2	174	169,496	172,004	1.001	172,176	171,752	423
2006.1	168	153,281	154,972	1.002	155,282	155,351	(69)
2006.2	162	183,131	184,446	1.002	184,815	185,055	(241)
2007.1	156	173,238	174,718	1.003	175,242	174,708	534
2007.2	150	187,202	189,146	1.002	189,524	189,686	(162)
2008.1	144	160,654	162,182	1.002	162,507	162,837	(330)
2008.2	138	193,987	196,571	1.001	196,768	197,153	(385)
2009.1	132	184,226	189,723	1.002	190,102	190,992	(890)
2009.2	126	224,465	230,479	1.001	230,709	231,464	(755)
2010.1	120	204,865	209,180	1.003	209,808	210,446	(638)
2010.2	114	204,057	209,145	1.003	209,773	209,859	(87)
2011.1	108	158,731	164,461	1.001	164,625	165,559	(933)
2011.2	102	172,596	179,765	0.999	179,585	179,830	(245)
2012.1	96	154,424	164,931	0.998	164,601	166,206	(1,605)
2012.2	90	181,750	196,435	0.997	195,846	197,333	(1,488)
2013.1	84	160,408	175,644	0.996	174,942	175,496	(555)
2013.2	78	189,186	212,610	0.995	211,547	210,681	866
2014.1	72	159,379	189,751	0.989	187,664	187,715	(52)
2014.2	66	168,475	207,124	0.987	204,432	205,935	(1,503)
2015.1	60	149,929	197,945	0.994	196,757	201,748	(4,991)
2015.2	54	161,297	233,271	1.000	233,271	231,388	1,883
2016.1	48	134,681	209,987	1.022	214,607	221,568	(6,961)
2016.2	42	133,778	222,143	1.052	233,694	237,643	(3,949)
2017.1	36	99,682	180,471	1.117	201,586	202,868	(1,282)
2017.2	30	95,200	182,469	1.240	226,261	226,731	(470)
2018.1	24	69,575	152,324	1.337	203,658	207,173	(3,515)
2018.2	18	60,628	160,235	1.428	228,816	234,926	(6,110)
2019.1	12	33,738	126,261	1.594	201,261	206,010	(4,749)
2019.2	6	10,709	89,593	2.732	244,768		
<b>Total</b>		<b>6,164,330</b>	<b>7,163,441</b>		<b>7,590,079</b>	<b>7,385,641</b>	<b>(40,330)</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Student Disability Income  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	501	501	1.000	501	501	0
2000.2	234	712	1,168	1.000	1,168	1,168	0
2001.1	228	791	791	1.000	791	1,075	(284)
2001.2	222	1,871	1,871	1.000	1,871	1,871	0
2002.1	216	1,609	1,609	1.000	1,609	1,609	0
2002.2	210	942	942	1.000	942	942	0
2003.1	204	93	93	1.000	93	93	0
2003.2	198	419	419	1.000	419	436	(17)
2004.1	192	861	900	1.000	900	900	0
2004.2	186	1,215	1,215	1.000	1,215	1,215	0
2005.1	180	262	262	1.000	262	264	(2)
2005.2	174	1,302	1,379	1.007	1,389	1,397	(8)
2006.1	168	1,506	1,506	1.013	1,526	1,538	(12)
2006.2	162	332	404	1.021	413	369	44
2007.1	156	665	665	1.015	675	687	(12)
2007.2	150	576	576	1.036	596	585	12
2008.1	144	569	761	1.019	775	780	(5)
2008.2	138	405	405	1.028	416	420	(4)
2009.1	132	1,550	1,723	1.047	1,804	1,754	50
2009.2	126	2,436	2,469	1.024	2,529	2,473	56
2010.1	120	1,302	1,313	1.023	1,343	1,339	4
2010.2	114	1,353	2,552	1.028	2,623	2,576	48
2011.1	108	1,792	1,844	1.023	1,886	1,810	76
2011.2	102	2,127	3,131	1.014	3,174	3,288	(113)
2012.1	96	1,820	2,296	1.026	2,355	2,186	170
2012.2	90	2,412	3,632	1.021	3,709	3,719	(11)
2013.1	84	1,326	2,368	1.063	2,517	2,558	(41)
2013.2	78	460	986	1.116	1,101	950	150
2014.1	72	1,285	1,982	1.166	2,311	2,114	197
2014.2	66	510	770	1.230	947	1,565	(617)
2015.1	60	1,199	3,549	1.285	4,560	4,690	(130)
2015.2	54	1,068	1,322	1.396	1,845	2,091	(246)
2016.1	48	2,067	2,983	1.527	4,555	4,223	332
2016.2	42	640	1,218	1.547	1,884	1,952	(68)
2017.1	36	479	615	1.566	964	911	53
2017.2	30	463	639	1.572	1,004	1,351	(347)
2018.1	24	240	790	1.816	1,435	1,268	167
2018.2	18	326	1,147	1.900	2,180	1,988	192
2019.1	12	182	556	1.792	996	1,194	(198)
2019.2	6	15	608	2.767	1,682		
<b>Total</b>		<b>39,683</b>	<b>53,957</b>		<b>62,963</b>	<b>61,846</b>	<b>(564)</b>



Financial Services Regulatory Authority of Ontario  
Accident Benefits - Other Disability Income  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	11,638	12,393	1.000	12,393	12,365	28
2000.2	234	12,069	12,537	1.000	12,537	12,537	0
2001.1	228	9,296	9,296	1.000	9,296	9,296	0
2001.2	222	11,672	12,019	1.000	12,019	12,012	7
2002.1	216	9,854	10,318	1.000	10,318	10,311	7
2002.2	210	19,474	20,718	1.000	20,718	20,719	(1)
2003.1	204	14,530	14,867	0.999	14,852	14,886	(34)
2003.2	198	17,844	18,211	0.997	18,156	18,123	34
2004.1	192	9,102	9,947	0.973	9,678	9,534	144
2004.2	186	16,264	16,976	0.992	16,840	16,762	78
2005.1	180	14,110	14,636	0.995	14,562	14,627	(65)
2005.2	174	19,180	19,813	0.999	19,793	19,777	17
2006.1	168	15,478	15,478	1.001	15,493	15,443	50
2006.2	162	20,909	21,871	0.999	21,849	21,900	(51)
2007.1	156	17,854	18,065	0.998	18,029	18,205	(177)
2007.2	150	23,121	24,633	1.005	24,756	24,959	(203)
2008.1	144	20,333	22,434	1.010	22,658	23,085	(427)
2008.2	138	23,938	24,212	1.017	24,623	24,879	(255)
2009.1	132	18,377	18,948	1.024	19,403	19,380	23
2009.2	126	28,701	30,383	1.029	31,264	31,611	(347)
2010.1	120	31,001	32,192	1.037	33,383	33,717	(334)
2010.2	114	30,523	34,049	1.040	35,411	35,958	(547)
2011.1	108	27,723	31,118	1.048	32,612	33,211	(599)
2011.2	102	33,634	37,010	1.056	39,082	39,179	(97)
2012.1	96	25,853	29,523	1.062	31,354	31,844	(491)
2012.2	90	33,900	38,236	1.076	41,142	40,725	418
2013.1	84	30,032	32,977	1.085	35,780	36,126	(346)
2013.2	78	37,966	40,931	1.088	44,533	45,563	(1,030)
2014.1	72	26,727	31,661	1.091	34,543	34,659	(116)
2014.2	66	36,239	47,217	1.102	52,033	52,507	(474)
2015.1	60	26,742	35,338	1.108	39,155	39,464	(309)
2015.2	54	33,708	47,185	1.117	52,706	53,833	(1,127)
2016.1	48	26,671	43,625	1.143	49,864	49,098	766
2016.2	42	26,426	39,147	1.157	45,293	48,299	(3,006)
2017.1	36	21,251	27,031	1.202	32,492	35,635	(3,144)
2017.2	30	22,877	31,257	1.249	39,040	42,255	(3,215)
2018.1	24	17,174	26,289	1.268	33,334	35,354	(2,020)
2018.2	18	14,292	29,909	1.250	37,386	39,102	(1,716)
2019.1	12	6,682	23,620	1.308	30,895	32,057	(1,162)
2019.2	6	1,803	16,524	2.290	37,841		
<b>Total</b>		<b>844,968</b>	<b>1,022,595</b>		<b>1,127,118</b>	<b>1,108,995</b>	<b>(19,718)</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Death Benefits  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	6,995	6,995	1.000	6,995	6,995	0
2000.2	234	8,501	8,501	1.000	8,501	8,501	0
2001.1	228	7,134	7,134	1.000	7,134	7,134	0
2001.2	222	8,792	8,792	1.000	8,792	8,792	0
2002.1	216	6,971	6,971	1.000	6,971	6,971	0
2002.2	210	9,824	9,824	1.000	9,824	9,824	0
2003.1	204	7,361	7,361	1.000	7,361	7,361	0
2003.2	198	9,297	9,297	1.000	9,297	9,297	0
2004.1	192	6,838	6,838	1.000	6,838	6,838	0
2004.2	186	7,309	7,309	1.000	7,309	7,309	0
2005.1	180	6,595	6,595	1.000	6,595	6,595	0
2005.2	174	8,154	8,154	1.000	8,154	8,154	0
2006.1	168	6,430	6,430	1.000	6,430	6,430	0
2006.2	162	7,979	7,979	1.000	7,979	7,979	0
2007.1	156	7,301	7,301	1.000	7,301	7,305	(4)
2007.2	150	6,680	6,680	1.000	6,680	6,680	0
2008.1	144	5,880	5,880	1.000	5,880	5,880	0
2008.2	138	5,522	5,522	1.000	5,522	5,522	0
2009.1	132	4,786	4,786	1.000	4,786	4,786	0
2009.2	126	5,213	5,213	1.000	5,213	5,213	0
2010.1	120	4,343	4,343	1.000	4,343	4,343	0
2010.2	114	5,683	5,683	1.000	5,683	5,683	0
2011.1	108	4,153	4,153	1.000	4,153	4,153	0
2011.2	102	5,687	5,687	1.000	5,687	5,644	43
2012.1	96	4,852	4,852	1.000	4,852	4,852	0
2012.2	90	5,531	5,531	1.000	5,531	5,521	10
2013.1	84	4,362	4,362	1.000	4,362	4,372	(10)
2013.2	78	5,647	5,647	1.000	5,647	5,637	10
2014.1	72	4,183	4,183	1.000	4,183	4,196	(12)
2014.2	66	5,834	5,834	1.000	5,834	5,834	0
2015.1	60	4,206	4,303	1.000	4,303	4,276	26
2015.2	54	5,076	5,111	1.000	5,111	5,111	(0)
2016.1	48	4,122	4,222	1.000	4,222	4,256	(34)
2016.2	42	5,540	5,756	1.000	5,756	5,840	(85)
2017.1	36	4,628	4,902	1.000	4,902	4,967	(65)
2017.2	30	6,473	7,024	1.003	7,045	7,300	(255)
2018.1	24	4,567	4,851	0.990	4,802	5,161	(359)
2018.2	18	4,550	5,724	0.972	5,564	5,581	(17)
2019.1	12	2,941	3,987	0.910	3,628	3,698	(70)
2019.2	6	1,969	5,975	1.016	6,071		
<b>Total</b>		<b>237,909</b>	<b>245,693</b>		<b>245,242</b>	<b>239,993</b>	<b>(822)</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Funeral  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	1,986	1,986	1.000	1,986	1,986	0
2000.2	234	2,344	2,344	1.000	2,344	2,344	0
2001.1	228	1,910	1,910	1.000	1,910	1,910	0
2001.2	222	2,494	2,494	1.000	2,494	2,494	0
2002.1	216	1,812	1,812	1.000	1,812	1,812	0
2002.2	210	2,572	2,572	1.000	2,572	2,572	0
2003.1	204	1,980	1,980	1.000	1,980	1,980	0
2003.2	198	2,309	2,309	1.000	2,309	2,309	0
2004.1	192	1,906	1,906	1.000	1,906	1,906	0
2004.2	186	2,279	2,279	1.000	2,279	2,279	0
2005.1	180	1,787	1,787	1.000	1,787	1,787	0
2005.2	174	2,270	2,270	1.000	2,270	2,270	0
2006.1	168	1,942	1,942	1.000	1,942	1,942	0
2006.2	162	2,317	2,317	1.000	2,317	2,317	0
2007.1	156	1,890	1,890	1.000	1,890	1,890	0
2007.2	150	2,019	2,019	1.000	2,019	2,019	0
2008.1	144	1,591	1,591	1.000	1,591	1,591	0
2008.2	138	1,876	1,876	1.000	1,876	1,876	0
2009.1	132	1,368	1,368	1.000	1,368	1,368	0
2009.2	126	1,739	1,739	1.000	1,739	1,739	0
2010.1	120	1,384	1,384	1.000	1,384	1,384	0
2010.2	114	1,790	1,790	1.000	1,790	1,790	0
2011.1	108	1,201	1,202	1.000	1,202	1,202	0
2011.2	102	1,568	1,569	1.000	1,569	1,563	6
2012.1	96	1,435	1,435	1.000	1,435	1,435	0
2012.2	90	1,721	1,721	1.000	1,721	1,715	6
2013.1	84	1,258	1,258	1.000	1,258	1,267	(9)
2013.2	78	1,596	1,596	1.000	1,596	1,602	(6)
2014.1	72	1,161	1,161	1.000	1,161	1,161	0
2014.2	66	1,626	1,626	1.000	1,626	1,626	0
2015.1	60	1,186	1,198	1.000	1,198	1,198	0
2015.2	54	1,468	1,483	1.000	1,483	1,480	3
2016.1	48	1,307	1,312	0.999	1,311	1,305	6
2016.2	42	1,886	1,913	0.993	1,899	1,935	(36)
2017.1	36	1,413	1,439	0.990	1,425	1,443	(18)
2017.2	30	1,708	1,782	0.995	1,774	1,821	(48)
2018.1	24	1,339	1,466	0.983	1,441	1,463	(22)
2018.2	18	1,446	1,659	0.965	1,601	1,650	(49)
2019.1	12	1,033	1,370	0.926	1,269	1,304	(35)
2019.2	6	792	1,693	1.002	1,697		
<b>Total</b>		<b>68,705</b>	<b>70,447</b>		<b>70,228</b>	<b>68,732</b>	<b>(201)</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Quebec Excess  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	72	72	1.000	72	72	0
2000.2	234	382	382	1.000	382	382	0
2001.1	228	223	223	1.000	223	223	0
2001.2	222	10	10	1.000	10	10	0
2002.1	216	6	6	1.000	6	6	0
2002.2	210	151	151	1.000	151	151	0
2003.1	204	430	430	1.000	430	430	0
2003.2	198	14	14	1.000	14	14	0
2004.1	192	179	179	1.000	179	179	0
2004.2	186	80	80	1.000	80	80	0
2005.1	180	2	2	1.000	2	2	0
2005.2	174	152	152	1.000	152	152	0
2006.1	168	0	0	1.000	0	0	0
2006.2	162	36	36	1.000	36	36	0
2007.1	156	45	45	1.000	45	45	0
2007.2	150	154	154	1.000	154	154	0
2008.1	144	85	85	1.000	85	85	0
2008.2	138	177	177	1.000	177	177	0
2009.1	132	215	215	1.000	215	215	0
2009.2	126	249	249	1.000	249	507	(258)
2010.1	120	38	38	1.000	38	38	0
2010.2	114	7	7	1.000	7	7	0
2011.1	108	64	64	1.000	64	64	0
2011.2	102	31	31	1.000	31	31	0
2012.1	96	12	12	1.000	12	12	0
2012.2	90	24	24	1.000	24	26	(2)
2013.1	84	0	0	1.070	0	0	0
2013.2	78	23	23	1.058	25	26	(2)
2014.1	72	1	1	1.141	1	1	0
2014.2	66	840	840	1.118	939	905	34
2015.1	60	65	65	1.088	71	124	(53)
2015.2	54	41	41	1.079	44	41	2
2016.1	48	2	2	1.027	2	2	(0)
2016.2	42	22	22	1.106	25	36	(11)
2017.1	36	22	26	1.115	29	44	(15)
2017.2	30	36	40	1.227	50	122	(72)
2018.1	24	14	69	1.265	88	338	(250)
2018.2	18	49	96	1.381	133	228	(96)
2019.1	12	29	34	1.429	49	139	(90)
2019.2	6	4	154	1.746	268		
<b>Total</b>		<b>3,990</b>	<b>4,255</b>		<b>4,563</b>	<b>5,106</b>	<b>(811)</b>

Financial Services Regulatory Authority of Ontario  
Collision  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	290,212	290,212	1.000	290,212	290,212	0
2000.2	234	333,278	333,278	1.000	333,278	333,279	(1)
2001.1	228	303,681	303,681	1.000	303,681	303,681	0
2001.2	222	333,198	333,198	1.000	333,198	333,198	(0)
2002.1	216	326,916	326,917	1.000	326,917	326,923	(6)
2002.2	210	366,042	366,042	1.000	366,042	366,042	0
2003.1	204	359,486	359,486	1.000	359,486	359,490	(4)
2003.2	198	301,810	301,813	1.000	301,813	301,812	1
2004.1	192	286,036	286,036	1.000	286,036	286,039	(3)
2004.2	186	284,742	284,742	1.000	284,742	284,741	1
2005.1	180	283,783	283,783	1.000	283,783	283,779	3
2005.2	174	308,763	308,763	1.000	308,763	308,755	8
2006.1	168	277,937	277,938	1.000	277,938	277,935	3
2006.2	162	310,333	310,334	1.000	310,334	310,319	15
2007.1	156	334,631	334,642	1.000	334,642	334,624	18
2007.2	150	333,830	333,834	1.000	333,834	333,803	32
2008.1	144	327,233	327,233	1.000	327,233	327,220	13
2008.2	138	341,158	341,163	1.000	341,163	341,146	17
2009.1	132	311,872	311,876	1.000	311,876	311,843	33
2009.2	126	306,756	306,762	1.000	306,762	306,718	44
2010.1	120	294,460	294,474	1.000	294,474	294,446	28
2010.2	114	329,013	329,021	1.000	329,021	328,975	45
2011.1	108	321,674	321,672	1.000	321,672	321,627	45
2011.2	102	322,414	322,424	1.000	322,424	322,398	26
2012.1	96	302,092	302,095	1.000	302,095	302,054	40
2012.2	90	332,176	332,184	1.000	332,184	332,157	27
2013.1	84	331,100	331,120	1.000	331,120	331,058	62
2013.2	78	381,255	381,281	1.000	381,281	381,222	59
2014.1	72	389,090	389,112	1.000	389,112	389,003	109
2014.2	66	380,377	380,398	1.000	380,398	380,370	28
2015.1	60	410,866	410,875	1.000	410,875	410,892	(18)
2015.2	54	409,665	409,902	1.000	409,902	409,935	(33)
2016.1	48	443,144	443,273	1.000	443,273	443,270	3
2016.2	42	508,633	508,738	1.000	508,738	508,804	(66)
2017.1	36	477,547	477,720	1.000	477,720	477,918	(198)
2017.2	30	579,179	579,174	1.000	579,174	579,279	(105)
2018.1	24	570,838	570,941	1.000	570,941	570,662	279
2018.2	18	626,758	627,567	1.000	627,567	626,859	708
2019.1	12	628,833	633,531	1.002	634,798	623,517	11,281
2019.2	6	508,448	643,341	1.037	667,144		
<b>Total</b>		<b>14,869,263</b>	<b>15,010,575</b>		<b>15,035,645</b>	<b>14,356,006</b>	<b>12,495</b>

Financial Services Regulatory Authority of Ontario  
Comprehensive - Total  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	170,593	170,593	1.000	170,593	170,593	0
2000.2	234	199,790	199,790	1.000	199,790	199,790	0
2001.1	228	181,493	181,494	1.000	181,494	181,494	0
2001.2	222	201,156	201,156	1.000	201,156	201,156	0
2002.1	216	178,542	178,542	1.000	178,542	178,542	(0)
2002.2	210	197,839	197,839	1.000	197,839	197,839	0
2003.1	204	168,244	168,244	1.000	168,244	168,244	0
2003.2	198	172,266	172,266	1.000	172,266	172,266	0
2004.1	192	132,934	132,934	1.000	132,934	132,934	(0)
2004.2	186	140,537	140,537	1.000	140,537	140,538	(0)
2005.1	180	121,793	121,793	1.000	121,793	121,792	0
2005.2	174	165,203	165,203	1.000	165,203	165,202	1
2006.1	168	124,472	124,472	1.000	124,472	124,471	1
2006.2	162	158,081	158,086	1.000	158,086	158,086	1
2007.1	156	136,324	136,324	1.000	136,324	136,323	1
2007.2	150	153,678	153,678	1.000	153,678	153,677	1
2008.1	144	185,651	185,651	1.000	185,651	185,642	9
2008.2	138	147,678	147,679	1.000	147,679	147,675	4
2009.1	132	163,411	163,412	1.000	163,412	163,411	2
2009.2	126	147,426	147,426	1.000	147,426	147,403	23
2010.1	120	112,496	112,510	1.000	112,510	112,507	2
2010.2	114	130,751	130,754	1.000	130,754	130,752	2
2011.1	108	152,127	152,144	1.000	152,144	152,154	(10)
2011.2	102	144,579	144,577	1.000	144,577	144,565	11
2012.1	96	116,120	116,132	1.000	116,132	116,119	13
2012.2	90	176,859	176,859	1.000	176,859	176,841	19
2013.1	84	116,625	116,635	1.000	116,635	116,628	7
2013.2	78	188,968	189,021	1.000	189,021	188,978	43
2014.1	72	133,014	133,031	1.000	133,031	133,030	1
2014.2	66	153,365	153,387	1.000	153,387	153,382	5
2015.1	60	130,707	130,710	1.000	130,710	130,698	12
2015.2	54	164,910	164,926	1.000	164,926	164,968	(42)
2016.1	48	151,275	151,323	1.000	151,323	151,243	80
2016.2	42	189,786	189,927	1.000	189,927	189,889	38
2017.1	36	158,311	158,404	1.000	158,404	158,265	140
2017.2	30	196,810	197,029	1.000	197,029	196,784	244
2018.1	24	206,952	207,303	1.000	207,303	207,175	128
2018.2	18	245,792	246,529	1.001	246,775	246,778	(3)
2019.1	12	203,485	205,505	1.006	206,738	200,871	5,867
2019.2	6	193,974	232,005	1.072	248,709		
<b>Total</b>		<b>6,514,015</b>	<b>6,555,830</b>		<b>6,574,014</b>	<b>6,318,705</b>	<b>6,600</b>

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	83,281	83,281	1.000	83,281	83,281	0
2000.2	234	100,535	100,535	1.000	100,535	100,535	0
2001.1	228	99,380	99,380	1.000	99,380	99,380	(0)
2001.2	222	117,278	117,280	1.000	117,280	117,280	0
2002.1	216	118,406	118,406	1.000	118,406	118,406	0
2002.2	210	134,070	134,070	1.000	134,070	134,069	1
2003.1	204	128,835	128,835	1.000	128,835	128,834	1
2003.2	198	124,556	124,556	1.000	124,556	124,557	(0)
2004.1	192	112,889	112,889	1.000	112,889	112,889	(0)
2004.2	186	111,118	111,118	1.000	111,118	111,118	0
2005.1	180	107,165	107,165	1.000	107,165	107,164	0
2005.2	174	122,071	122,071	1.000	122,071	122,071	1
2006.1	168	103,046	103,046	1.000	103,046	103,035	12
2006.2	162	117,578	117,578	1.000	117,578	117,551	27
2007.1	156	119,544	119,544	1.000	119,544	119,522	22
2007.2	150	123,465	123,465	1.000	123,465	123,443	22
2008.1	144	125,851	125,851	1.000	125,851	125,828	22
2008.2	138	125,473	125,486	1.000	125,486	125,444	42
2009.1	132	124,320	124,321	1.000	124,321	124,306	14
2009.2	126	116,648	116,648	1.000	116,648	116,628	20
2010.1	120	103,087	103,087	1.000	103,087	103,059	28
2010.2	114	112,393	112,393	1.000	112,393	112,367	26
2011.1	108	111,663	111,663	1.000	111,663	111,636	27
2011.2	102	114,446	114,452	1.000	114,452	114,430	22
2012.1	96	100,269	100,275	1.000	100,275	100,187	88
2012.2	90	124,560	124,582	1.000	124,582	124,537	45
2013.1	84	112,976	112,981	1.000	112,981	112,932	49
2013.2	78	150,480	150,491	1.000	150,491	150,408	84
2014.1	72	138,785	138,851	1.000	138,851	138,717	134
2014.2	66	150,163	150,183	1.000	150,183	150,123	61
2015.1	60	147,985	148,181	1.000	148,181	148,126	55
2015.2	54	159,431	159,598	1.000	159,598	159,560	38
2016.1	48	164,591	164,756	1.000	164,756	164,812	(56)
2016.2	42	210,459	210,673	1.000	210,673	210,305	368
2017.1	36	201,127	201,362	0.999	201,161	200,969	192
2017.2	30	259,906	260,192	0.999	259,931	259,176	755
2018.1	24	273,880	274,544	0.998	273,995	272,979	1,017
2018.2	18	304,313	305,464	0.996	304,242	303,611	632
2019.1	12	288,994	292,745	0.995	291,282	291,358	(76)
2019.2	6	237,593	308,348	1.029	317,291		
<b>Total</b>		<b>5,782,611</b>	<b>5,860,350</b>		<b>5,865,596</b>	<b>5,544,632</b>	<b>3,673</b>

Financial Services Regulatory Authority of Ontario  
Specified Perils  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	275	275	1.000	275	275	0
2000.2	234	395	395	1.000	395	395	0
2001.1	228	471	471	1.000	471	471	0
2001.2	222	525	525	1.000	525	525	0
2002.1	216	347	347	1.000	347	347	0
2002.2	210	559	559	1.000	559	559	0
2003.1	204	384	384	1.000	384	384	0
2003.2	198	408	408	1.000	408	408	0
2004.1	192	308	308	1.000	308	308	0
2004.2	186	398	398	1.000	398	398	0
2005.1	180	443	443	1.000	443	443	0
2005.2	174	301	301	1.000	301	301	0
2006.1	168	194	194	1.000	194	194	0
2006.2	162	349	349	1.000	349	349	0
2007.1	156	313	313	1.000	313	313	0
2007.2	150	397	397	1.000	397	397	0
2008.1	144	273	273	1.000	273	273	0
2008.2	138	254	254	1.000	254	254	0
2009.1	132	301	301	1.000	301	301	0
2009.2	126	153	153	1.000	153	153	0
2010.1	120	216	216	1.000	216	216	0
2010.2	114	180	180	1.000	180	180	0
2011.1	108	217	224	1.000	224	224	0
2011.2	102	152	152	1.000	152	152	0
2012.1	96	55	55	1.000	55	55	0
2012.2	90	152	152	1.000	152	152	0
2013.1	84	78	78	1.000	78	78	0
2013.2	78	127	127	1.000	127	127	0
2014.1	72	141	141	1.000	141	141	0
2014.2	66	109	109	1.000	109	109	0
2015.1	60	38	38	1.000	38	38	0
2015.2	54	50	50	1.000	50	50	(0)
2016.1	48	60	60	1.000	60	45	15
2016.2	42	55	55	1.000	55	35	20
2017.1	36	45	45	1.000	45	35	10
2017.2	30	131	131	1.000	131	115	16
2018.1	24	29	29	1.003	30	27	2
2018.2	18	37	37	1.006	38	28	10
2019.1	12	40	53	1.008	53	41	12
2019.2	6	35	36	1.039	38		
<b>Total</b>		<b>8,998</b>	<b>9,020</b>		<b>9,023</b>	<b>8,899</b>	<b>85</b>



Financial Services Regulatory Authority of Ontario  
Uninsured Auto  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	15,820	15,820	1.000	15,820	15,820	(0)
2000.2	234	25,301	25,301	1.000	25,301	25,302	(1)
2001.1	228	21,799	21,799	1.000	21,799	21,934	(135)
2001.2	222	28,560	28,597	1.000	28,597	28,599	(2)
2002.1	216	25,004	25,004	1.000	25,004	25,004	(0)
2002.2	210	30,817	30,859	1.000	30,859	30,861	(2)
2003.1	204	29,735	29,735	1.000	29,735	29,736	(1)
2003.2	198	36,317	36,317	1.000	36,317	36,325	(8)
2004.1	192	31,047	31,048	1.000	31,048	31,053	(5)
2004.2	186	36,594	36,619	1.000	36,619	36,727	(108)
2005.1	180	29,953	29,969	1.000	29,969	29,974	(5)
2005.2	174	34,160	34,168	1.000	34,168	34,232	(64)
2006.1	168	29,307	29,632	1.000	29,632	29,641	(9)
2006.2	162	44,594	44,606	1.000	44,606	44,738	(132)
2007.1	156	35,543	35,623	1.000	35,623	35,655	(31)
2007.2	150	42,010	42,644	1.000	42,644	42,830	(187)
2008.1	144	41,232	42,818	0.998	42,733	42,680	53
2008.2	138	52,235	52,281	0.996	52,072	52,445	(373)
2009.1	132	43,043	43,741	0.994	43,479	43,827	(348)
2009.2	126	55,730	56,574	0.990	56,008	56,350	(342)
2010.1	120	47,590	49,128	0.990	48,637	48,841	(204)
2010.2	114	53,016	54,658	0.983	53,729	54,384	(655)
2011.1	108	45,058	46,221	0.980	45,296	46,527	(1,231)
2011.2	102	47,924	49,658	0.975	48,416	49,021	(605)
2012.1	96	29,870	31,876	0.975	31,079	31,819	(740)
2012.2	90	32,475	35,827	0.969	34,717	36,582	(1,866)
2013.1	84	30,020	34,900	0.946	33,015	34,622	(1,607)
2013.2	78	33,854	44,247	0.925	40,928	44,193	(3,265)
2014.1	72	24,600	35,327	0.902	31,865	34,888	(3,023)
2014.2	66	26,635	40,888	0.895	36,594	39,799	(3,204)
2015.1	60	18,842	34,582	0.883	30,536	33,895	(3,359)
2015.2	54	17,881	38,374	0.858	32,925	37,889	(4,965)
2016.1	48	14,845	38,212	0.836	31,945	37,048	(5,103)
2016.2	42	13,341	42,965	0.826	35,489	42,225	(6,736)
2017.1	36	9,095	32,502	0.819	26,619	36,371	(9,752)
2017.2	30	9,106	35,945	0.846	30,410	44,677	(14,268)
2018.1	24	4,897	20,450	1.142	23,354	31,053	(7,699)
2018.2	18	4,777	22,095	1.414	31,242	43,281	(12,039)
2019.1	12	4,065	21,162	1.742	36,864	55,566	(18,702)
2019.2	6	3,228	8,760	2.921	25,587		
<b>Total</b>		<b>1,159,916</b>	<b>1,410,929</b>		<b>1,401,278</b>	<b>1,476,414</b>	<b>(100,723)</b>

Financial Services Regulatory Authority of Ontario  
Underinsured Motorist  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claims and ALAE Estimate**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior Report	(8)
Reported Incurred Claims and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2000.1	240	11,225	11,225	1.000	11,225	11,225	0
2000.2	234	16,699	16,699	1.000	16,699	16,699	0
2001.1	228	12,152	12,152	1.000	12,152	12,153	(1)
2001.2	222	22,101	22,101	1.000	22,101	22,102	(1)
2002.1	216	13,154	13,154	1.000	13,154	13,154	0
2002.2	210	19,786	19,796	1.000	19,796	19,796	0
2003.1	204	13,170	13,170	1.000	13,170	13,170	0
2003.2	198	14,105	14,105	1.000	14,105	14,169	(65)
2004.1	192	14,002	14,002	1.000	14,002	14,002	0
2004.2	186	19,217	19,217	1.000	19,217	19,217	0
2005.1	180	19,052	19,052	1.000	19,052	19,053	(2)
2005.2	174	17,414	17,439	0.999	17,421	17,466	(45)
2006.1	168	14,078	14,088	1.000	14,088	14,088	0
2006.2	162	25,197	25,248	0.999	25,223	25,248	(25)
2007.1	156	18,710	18,710	1.000	18,710	18,780	(70)
2007.2	150	25,136	25,207	0.998	25,156	25,397	(241)
2008.1	144	17,410	18,855	0.994	18,742	18,847	(105)
2008.2	138	21,508	21,633	0.990	21,417	21,646	(229)
2009.1	132	14,796	14,827	0.990	14,678	14,163	516
2009.2	126	26,877	29,446	0.990	29,152	29,643	(491)
2010.1	120	18,753	19,582	0.992	19,425	19,160	266
2010.2	114	20,297	23,112	0.989	22,858	22,788	70
2011.1	108	21,704	22,916	0.988	22,641	22,120	521
2011.2	102	19,607	21,922	0.987	21,637	21,599	38
2012.1	96	14,593	15,728	0.977	15,367	15,421	(54)
2012.2	90	13,938	16,226	0.977	15,852	15,909	(57)
2013.1	84	12,986	16,325	0.971	15,851	17,028	(1,177)
2013.2	78	13,814	19,435	0.971	18,871	20,290	(1,419)
2014.1	72	14,302	21,782	0.963	20,976	21,226	(251)
2014.2	66	6,785	12,939	0.967	12,512	11,996	516
2015.1	60	11,635	23,071	0.965	22,264	22,713	(450)
2015.2	54	9,289	23,627	0.966	22,823	23,349	(526)
2016.1	48	7,805	22,089	0.980	21,647	22,048	(401)
2016.2	42	9,277	29,025	0.992	28,793	28,657	136
2017.1	36	3,753	22,171	1.012	22,437	21,526	910
2017.2	30	2,488	28,859	1.109	32,005	31,337	668
2018.1	24	3,848	18,553	1.441	26,734	25,479	1,255
2018.2	18	479	15,159	1.762	26,711	28,912	(2,202)
2019.1	12	217	11,859	2.261	26,813	19,148	7,665
2019.2	6	179	6,026	4.488	27,046		
<b>Total</b>		<b>561,538</b>	<b>750,533</b>		<b>802,525</b>	<b>770,727</b>	<b>4,752</b>

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	4,736	1.000	4,736	4,736	0
2000.2	234	5,526	1.000	5,526	5,526	0
2001.1	228	4,737	1.000	4,737	4,737	0
2001.2	222	5,686	1.000	5,686	5,686	0
2002.1	216	5,199	1.000	5,199	5,199	0
2002.2	210	6,271	1.000	6,271	6,271	0
2003.1	204	5,646	1.000	5,646	5,645	1
2003.2	198	5,497	1.000	5,497	5,497	0
2004.1	192	4,036	1.000	4,036	4,036	0
2004.2	186	4,538	1.000	4,538	4,538	0
2005.1	180	3,851	1.000	3,851	3,851	0
2005.2	174	4,625	1.000	4,625	4,623	2
2006.1	168	4,358	1.000	4,358	4,360	(2)
2006.2	162	5,139	1.000	5,139	5,139	0
2007.1	156	5,018	1.000	5,018	5,017	1
2007.2	150	5,751	1.000	5,751	5,756	(5)
2008.1	144	4,953	1.000	4,953	4,960	(7)
2008.2	138	6,097	1.000	6,097	6,101	(4)
2009.1	132	6,065	1.000	6,065	6,071	(6)
2009.2	126	7,801	1.000	7,801	7,808	(7)
2010.1	120	7,654	1.000	7,654	7,668	(14)
2010.2	114	8,095	0.999	8,087	8,093	(6)
2011.1	108	6,252	0.998	6,239	6,238	1
2011.2	102	6,946	0.995	6,911	6,914	(3)
2012.1	96	5,962	0.993	5,920	5,926	(6)
2012.2	90	6,890	0.988	6,807	6,792	15
2013.1	84	6,420	0.982	6,304	6,288	16
2013.2	78	8,066	0.975	7,864	7,849	15
2014.1	72	6,832	0.968	6,613	6,552	61
2014.2	66	7,882	0.954	7,519	7,412	108
2015.1	60	7,318	0.937	6,857	6,741	116
2015.2	54	8,406	0.919	7,725	7,632	93
2016.1	48	7,432	0.901	6,696	6,576	120
2016.2	42	8,810	0.883	7,779	7,647	132
2017.1	36	7,140	0.865	6,176	6,105	71
2017.2	30	8,281	0.854	7,072	6,935	137
2018.1	24	6,127	0.921	5,643	5,495	148
2018.2	18	6,786	0.944	6,406	6,435	(29)
2019.1	12	6,107	0.872	5,325	5,178	147
2019.2	6	9,025	0.694	6,263		
Total		251,961		241,394	234,033	1,097

Financial Services Regulatory Authority of Ontario  
Third Party Liability - Property Damage Only  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	5,288	1.000	5,288	5,288	0
2000.2	234	5,538	1.000	5,538	5,538	0
2001.1	228	4,573	1.000	4,573	4,573	0
2001.2	222	5,097	1.000	5,097	5,097	0
2002.1	216	4,998	1.000	4,998	4,998	0
2002.2	210	5,150	1.000	5,150	5,150	0
2003.1	204	4,798	1.000	4,798	4,798	0
2003.2	198	4,587	1.000	4,587	4,587	0
2004.1	192	4,437	1.000	4,437	4,436	0
2004.2	186	4,368	1.000	4,368	4,367	1
2005.1	180	4,407	1.000	4,407	4,405	2
2005.2	174	4,789	1.000	4,789	4,788	1
2006.1	168	4,404	1.000	4,404	4,403	1
2006.2	162	4,985	1.000	4,985	4,983	2
2007.1	156	5,091	1.000	5,091	5,089	2
2007.2	150	5,122	1.000	5,122	5,119	3
2008.1	144	4,815	1.000	4,815	4,812	3
2008.2	138	5,084	1.000	5,084	5,081	3
2009.1	132	4,736	1.000	4,736	4,735	1
2009.2	126	4,764	1.000	4,764	4,762	2
2010.1	120	4,514	1.000	4,514	4,512	2
2010.2	114	5,020	1.000	5,020	5,016	4
2011.1	108	4,711	1.000	4,711	4,708	3
2011.2	102	4,946	1.000	4,946	4,943	3
2012.1	96	4,969	1.000	4,969	4,966	3
2012.2	90	4,916	1.000	4,916	4,913	3
2013.1	84	4,805	1.000	4,805	4,800	5
2013.2	78	5,168	1.000	5,168	5,163	5
2014.1	72	4,689	1.000	4,689	4,684	5
2014.2	66	4,831	1.000	4,831	4,827	4
2015.1	60	4,643	1.000	4,643	4,634	9
2015.2	54	4,575	1.000	4,575	4,572	3
2016.1	48	4,585	1.000	4,585	4,576	9
2016.2	42	4,929	1.000	4,929	4,916	13
2017.1	36	4,424	1.001	4,428	4,404	25
2017.2	30	5,155	1.003	5,170	5,123	47
2018.1	24	4,436	1.030	4,569	4,511	58
2018.2	18	4,255	1.088	4,629	4,502	128
2019.1	12	3,574	1.221	4,364	3,862	502
2019.2	6	3,389	1.421	4,816		
<b>Total</b>		<b>189,565</b>		<b>192,309</b>	<b>186,638</b>	<b>855</b>

Financial Services Regulatory Authority of Ontario  
Third Party Liability - Direct Compensation  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	105,029	1.000	105,029	105,029	0
2000.2	234	117,373	1.000	117,373	117,374	(1)
2001.1	228	107,544	1.000	107,544	107,545	(1)
2001.2	222	110,748	1.000	110,748	110,748	0
2002.1	216	102,939	1.000	102,939	102,939	0
2002.2	210	107,597	1.000	107,597	107,596	1
2003.1	204	103,699	1.000	103,699	103,700	(1)
2003.2	198	91,219	1.000	91,219	91,219	0
2004.1	192	89,363	1.000	89,363	89,363	0
2004.2	186	89,365	1.000	89,365	89,365	(0)
2005.1	180	87,539	1.000	87,539	87,539	(0)
2005.2	174	92,094	1.000	92,094	92,094	(0)
2006.1	168	84,133	1.000	84,133	84,131	2
2006.2	162	93,776	1.000	93,776	93,776	0
2007.1	156	93,932	1.000	93,932	93,931	1
2007.2	150	95,977	1.000	95,977	95,977	0
2008.1	144	97,784	1.000	97,784	97,783	1
2008.2	138	99,608	1.000	99,608	99,603	5
2009.1	132	97,885	1.000	97,885	97,874	11
2009.2	126	97,098	1.000	97,098	97,083	15
2010.1	120	95,794	1.000	95,794	95,774	20
2010.2	114	103,176	1.000	103,176	103,150	26
2011.1	108	95,922	1.000	95,922	95,901	21
2011.2	102	97,830	1.000	97,830	97,806	24
2012.1	96	91,082	1.000	91,082	91,060	22
2012.2	90	99,477	1.000	99,477	99,454	23
2013.1	84	96,937	1.000	96,937	96,913	24
2013.2	78	108,152	1.000	108,152	108,122	30
2014.1	72	109,864	1.000	109,864	109,831	33
2014.2	66	106,827	1.000	106,827	106,795	32
2015.1	60	114,072	1.000	114,072	114,090	(18)
2015.2	54	113,347	1.000	113,347	113,393	(46)
2016.1	48	112,530	1.000	112,530	112,654	(124)
2016.2	42	126,047	1.000	126,047	126,236	(189)
2017.1	36	116,891	1.000	116,891	117,113	(222)
2017.2	30	134,085	1.000	134,085	134,371	(286)
2018.1	24	125,961	1.000	125,961	126,231	(270)
2018.2	18	134,349	1.000	134,349	134,736	(387)
2019.1	12	131,572	1.004	132,098	130,445	1,653
2019.2	6	132,586	1.045	138,552		
Total		4,211,203		4,217,696	4,078,741	402

Financial Services Regulatory Authority of Ontario

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

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	26,576	1.000	26,576	26,576	0
2000.2	234	28,841	1.000	28,841	28,841	0
2001.1	228	26,884	1.000	26,884	26,884	0
2001.2	222	30,026	1.000	30,026	30,025	1
2002.1	216	29,022	1.000	29,022	29,021	1
2002.2	210	33,288	1.000	33,288	33,289	(1)
2003.1	204	32,519	1.000	32,519	32,505	14
2003.2	198	27,736	1.000	27,736	27,737	(1)
2004.1	192	23,206	1.000	23,206	23,205	1
2004.2	186	23,603	1.000	23,603	23,604	(1)
2005.1	180	21,112	1.000	21,112	21,112	0
2005.2	174	24,422	1.000	24,422	24,422	0
2006.1	168	22,403	1.000	22,403	22,403	0
2006.2	162	24,657	1.000	24,657	24,657	0
2007.1	156	23,627	1.000	23,627	23,627	0
2007.2	150	25,297	1.000	25,297	25,294	3
2008.1	144	23,633	1.000	23,633	23,633	0
2008.2	138	25,950	1.000	25,950	25,951	(1)
2009.1	132	25,669	1.000	25,669	25,671	(2)
2009.2	126	30,035	1.000	30,035	30,035	0
2010.1	120	30,035	1.000	30,035	30,032	3
2010.2	114	29,705	1.000	29,705	29,706	(1)
2011.1	108	24,827	1.000	24,827	24,824	3
2011.2	102	25,917	1.000	25,917	25,918	(1)
2012.1	96	22,694	1.000	22,694	22,698	(4)
2012.2	90	25,067	1.000	25,067	25,067	0
2013.1	84	24,298	1.000	24,298	24,298	0
2013.2	78	29,041	1.000	29,041	29,038	3
2014.1	72	25,372	1.000	25,372	25,368	4
2014.2	66	26,828	1.000	26,828	26,828	0
2015.1	60	27,127	1.000	27,127	27,437	(310)
2015.2	54	29,453	1.000	29,453	30,501	(1,048)
2016.1	48	27,972	1.000	27,972	29,681	(1,709)
2016.2	42	32,176	1.000	32,176	34,968	(2,792)
2017.1	36	28,523	1.000	28,523	31,002	(2,479)
2017.2	30	32,921	0.999	32,888	35,584	(2,696)
2018.1	24	29,238	0.999	29,209	31,371	(2,162)
2018.2	18	32,938	0.995	32,773	33,691	(917)
2019.1	12	29,867	0.980	29,270	28,281	988
2019.2	6	37,910	0.900	34,119		
<b>Total</b>		<b>1,100,414</b>		<b>1,095,799</b>	<b>1,074,784</b>	<b>(13,104)</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Visitation Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	658	1.000	658	658	0
2000.2	234	815	1.000	815	815	0
2001.1	228	620	1.000	620	620	0
2001.2	222	720	1.000	720	720	0
2002.1	216	617	1.000	617	617	0
2002.2	210	805	1.000	805	805	0
2003.1	204	566	1.000	566	566	0
2003.2	198	678	1.000	678	678	0
2004.1	192	606	1.000	606	606	0
2004.2	186	686	1.000	686	686	0
2005.1	180	619	1.000	619	619	0
2005.2	174	808	1.000	808	808	0
2006.1	168	642	1.000	642	642	0
2006.2	162	774	1.000	774	774	0
2007.1	156	687	1.000	687	686	1
2007.2	150	741	1.000	741	741	0
2008.1	144	627	1.000	627	627	0
2008.2	138	710	1.000	710	711	(1)
2009.1	132	518	1.000	518	518	0
2009.2	126	646	1.000	646	647	(1)
2010.1	120	489	1.000	489	489	0
2010.2	114	602	1.000	602	602	0
2011.1	108	493	1.000	493	494	(1)
2011.2	102	612	1.000	612	610	2
2012.1	96	516	1.001	517	516	1
2012.2	90	640	1.001	641	639	2
2013.1	84	537	1.001	538	538	(0)
2013.2	78	621	1.001	622	619	3
2014.1	72	496	0.998	495	494	1
2014.2	66	681	0.993	676	679	(3)
2015.1	60	537	0.989	531	531	(0)
2015.2	54	660	0.982	648	648	0
2016.1	48	577	0.976	563	561	2
2016.2	42	664	0.967	642	641	1
2017.1	36	529	0.948	501	499	2
2017.2	30	678	0.920	624	628	(4)
2018.1	24	550	0.888	488	491	(2)
2018.2	18	715	0.831	594	586	8
2019.1	12	624	0.775	484	520	(36)
2019.2	6	632	0.908	574		
<b>Total</b>		<b>25,396</b>		<b>24,877</b>	<b>24,329</b>	<b>(26)</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Dependent Care Expenses

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	68	1.000	68	68	0
2000.2	234	67	1.000	67	67	0
2001.1	228	29	1.000	29	29	0
2001.2	222	42	1.000	42	42	0
2002.1	216	19	1.000	19	19	0
2002.2	210	28	1.000	28	28	0
2003.1	204	24	1.000	24	24	0
2003.2	198	26	1.000	26	26	0
2004.1	192	25	1.000	25	25	0
2004.2	186	16	1.000	16	16	0
2005.1	180	11	1.000	11	11	0
2005.2	174	13	1.000	13	13	0
2006.1	168	8	1.000	8	8	0
2006.2	162	8	1.000	8	8	0
2007.1	156	11	1.000	11	11	0
2007.2	150	28	1.000	28	28	0
2008.1	144	22	1.000	22	22	0
2008.2	138	39	1.000	39	39	0
2009.1	132	40	1.000	40	40	0
2009.2	126	48	1.000	48	48	0
2010.1	120	45	1.000	45	45	0
2010.2	114	28	1.000	28	28	0
2011.1	108	4	1.000	4	4	0
2011.2	102	3	0.998	3	3	(0)
2012.1	96	3	0.998	3	3	(0)
2012.2	90	1	1.000	1	1	0
2013.1	84	0	1.000	0	0	0
2013.2	78	2	1.000	2	2	0
2014.1	72	5	0.998	5	5	0
2014.2	66	11	0.991	11	11	(0)
2015.1	60	10	0.994	10	10	0
2015.2	54	2	0.978	2	2	0
2016.1	48	5	0.971	5	6	(1)
2016.2	42	3	0.974	3	3	0
2017.1	36	0	0.946	0	0	0
2017.2	30	3	0.926	3	3	(0)
2018.1	24	4	0.931	4	5	(1)
2018.2	18	7	0.905	6	6	0
2019.1	12	4	0.870	3	0	3
2019.2	6	0	1.213	0		
Total		712		710	708	2



Financial Services Regulatory Authority of Ontario

Accident Benefits - Housekeeping Expenses

Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	5,694	1.000	5,694	5,694	0
2000.2	234	6,906	1.000	6,906	6,906	0
2001.1	228	6,703	1.000	6,703	6,703	0
2001.2	222	8,269	1.000	8,269	8,268	1
2002.1	216	8,669	1.000	8,669	8,669	0
2002.2	210	10,587	1.000	10,587	10,588	(1)
2003.1	204	11,143	1.000	11,143	11,146	(3)
2003.2	198	9,138	1.000	9,138	9,139	(1)
2004.1	192	7,271	1.000	7,271	7,271	0
2004.2	186	7,432	1.000	7,432	7,431	1
2005.1	180	7,155	1.000	7,155	7,156	(1)
2005.2	174	8,883	1.000	8,883	8,883	0
2006.1	168	8,377	1.000	8,377	8,379	(2)
2006.2	162	9,737	1.000	9,737	9,737	0
2007.1	156	9,937	1.000	9,937	9,938	(1)
2007.2	150	11,335	1.000	11,335	11,335	0
2008.1	144	11,416	1.000	11,416	11,415	1
2008.2	138	13,920	1.000	13,920	13,921	(1)
2009.1	132	14,600	1.000	14,600	14,600	0
2009.2	126	18,245	1.000	18,245	18,244	1
2010.1	120	18,825	1.000	18,825	18,825	0
2010.2	114	11,298	1.000	11,298	11,298	0
2011.1	108	2,587	1.000	2,587	2,590	(3)
2011.2	102	464	1.000	464	461	3
2012.1	96	319	1.001	319	315	4
2012.2	90	424	1.003	425	429	(4)
2013.1	84	384	1.003	385	381	4
2013.2	78	438	1.012	443	438	5
2014.1	72	423	1.016	430	429	1
2014.2	66	458	1.027	470	502	(32)
2015.1	60	467	1.072	501	511	(10)
2015.2	54	569	1.112	633	609	24
2016.1	48	530	1.215	644	655	(11)
2016.2	42	442	1.386	613	632	(20)
2017.1	36	337	1.641	553	575	(22)
2017.2	30	334	2.040	681	650	32
2018.1	24	223	2.346	523	499	24
2018.2	18	250	2.632	658	572	86
2019.1	12	166	3.243	538	556	(18)
2019.2	6	104	5.575	580		
<b>Total</b>		<b>234,459</b>		<b>236,988</b>	<b>236,352</b>	<b>56</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Examinations Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	21,581	1.000	21,581	21,581	0
2000.2	234	23,900	1.000	23,900	23,900	0
2001.1	228	22,995	1.000	22,995	22,996	(1)
2001.2	222	25,349	1.000	25,349	25,348	1
2002.1	216	25,442	1.000	25,442	25,441	1
2002.2	210	28,882	1.000	28,882	28,881	1
2003.1	204	28,408	1.000	28,408	28,409	(1)
2003.2	198	23,373	1.000	23,373	23,374	(1)
2004.1	192	18,316	1.000	18,316	18,315	1
2004.2	186	18,126	1.000	18,126	18,128	(2)
2005.1	180	16,725	1.000	16,725	16,725	0
2005.2	174	19,374	1.000	19,374	19,374	0
2006.1	168	17,785	1.000	17,785	17,785	0
2006.2	162	19,983	1.000	19,983	19,983	0
2007.1	156	19,314	1.000	19,314	19,315	(1)
2007.2	150	20,989	1.000	20,989	20,988	1
2008.1	144	19,436	1.000	19,436	19,437	(1)
2008.2	138	21,309	1.000	21,309	21,311	(2)
2009.1	132	21,699	1.000	21,699	21,699	0
2009.2	126	25,613	1.000	25,613	25,614	(1)
2010.1	120	26,016	1.000	26,016	26,012	4
2010.2	114	22,738	1.000	22,738	22,741	(3)
2011.1	108	15,885	1.000	15,885	15,884	1
2011.2	102	15,589	1.000	15,589	15,588	1
2012.1	96	13,818	1.000	13,818	13,815	3
2012.2	90	15,792	1.000	15,792	15,793	(1)
2013.1	84	15,562	1.000	15,562	15,566	(4)
2013.2	78	19,396	1.000	19,396	19,384	12
2014.1	72	17,303	1.000	17,303	17,273	30
2014.2	66	18,866	0.999	18,847	18,818	29
2015.1	60	18,726	0.998	18,689	18,646	42
2015.2	54	21,017	0.997	20,954	20,885	69
2016.1	48	18,964	0.995	18,869	18,793	76
2016.2	42	19,409	0.992	19,254	19,253	1
2017.1	36	17,170	0.986	16,930	16,928	1
2017.2	30	19,708	0.975	19,215	19,250	(35)
2018.1	24	17,523	0.955	16,734	16,920	(185)
2018.2	18	21,378	0.902	19,283	19,813	(530)
2019.1	12	22,276	0.785	17,487	18,238	(752)
2019.2	6	33,151	0.631	20,918		
Total		828,887		807,879	788,206	(1,245)

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Renovation Rehabilitation Expenses  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	331	1.000	331	331	0
2000.2	234	402	1.000	402	402	0
2001.1	228	329	1.000	329	328	1
2001.2	222	402	1.000	402	402	0
2002.1	216	314	1.000	314	314	0
2002.2	210	436	1.000	436	437	(1)
2003.1	204	503	1.000	503	503	0
2003.2	198	398	1.000	398	398	0
2004.1	192	352	1.000	352	351	1
2004.2	186	368	1.000	368	368	0
2005.1	180	266	1.000	266	266	0
2005.2	174	339	1.000	339	339	0
2006.1	168	245	1.000	245	245	0
2006.2	162	269	1.000	269	269	0
2007.1	156	289	1.000	289	289	0
2007.2	150	354	1.000	354	354	0
2008.1	144	323	1.000	323	323	0
2008.2	138	339	1.000	339	340	(1)
2009.1	132	283	1.000	283	283	0
2009.2	126	380	1.000	380	380	0
2010.1	120	315	1.000	315	316	(1)
2010.2	114	262	1.001	262	264	(1)
2011.1	108	153	0.999	153	152	1
2011.2	102	179	0.998	179	179	(0)
2012.1	96	158	0.996	157	158	(1)
2012.2	90	207	0.991	205	206	(1)
2013.1	84	163	0.997	163	164	(2)
2013.2	78	201	0.993	200	203	(3)
2014.1	72	169	0.986	167	173	(7)
2014.2	66	203	0.976	198	206	(8)
2015.1	60	212	0.967	205	202	3
2015.2	54	252	0.961	242	241	2
2016.1	48	203	0.954	194	191	2
2016.2	42	213	0.964	205	219	(13)
2017.1	36	141	0.959	135	144	(8)
2017.2	30	179	0.982	176	192	(16)
2018.1	24	135	0.966	130	144	(14)
2018.2	18	180	0.946	170	170	0
2019.1	12	115	0.952	109	117	(8)
2019.2	6	97	1.347	131		
Total		10,659		10,618	10,564	(77)

Financial Services Regulatory Authority of Ontario

Accident Benefits - Rehabilitation Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	2,103	1.000	2,103	2,103	0
2000.2	234	2,445	1.000	2,445	2,445	0
2001.1	228	2,267	1.000	2,267	2,268	(1)
2001.2	222	2,451	1.000	2,451	2,450	1
2002.1	216	2,192	1.000	2,192	2,192	0
2002.2	210	2,218	1.000	2,218	2,219	(1)
2003.1	204	1,870	1.000	1,870	1,871	(1)
2003.2	198	1,372	1.000	1,372	1,373	(1)
2004.1	192	1,038	1.000	1,038	1,037	1
2004.2	186	1,088	1.000	1,088	1,088	0
2005.1	180	1,002	1.000	1,002	1,002	0
2005.2	174	1,373	1.000	1,373	1,373	0
2006.1	168	1,079	1.000	1,079	1,079	0
2006.2	162	1,321	1.000	1,321	1,320	1
2007.1	156	1,276	1.000	1,276	1,276	0
2007.2	150	1,469	1.000	1,469	1,467	2
2008.1	144	1,646	1.000	1,646	1,646	0
2008.2	138	1,931	1.000	1,931	1,933	(2)
2009.1	132	2,037	1.000	2,037	2,036	1
2009.2	126	2,633	1.000	2,633	2,634	(1)
2010.1	120	2,826	1.000	2,826	2,824	2
2010.2	114	1,615	1.000	1,615	1,611	4
2011.1	108	607	1.000	607	607	0
2011.2	102	522	1.000	522	519	3
2012.1	96	465	1.000	465	465	0
2012.2	90	542	1.000	542	543	(1)
2013.1	84	501	1.000	501	505	(4)
2013.2	78	639	1.008	644	651	(7)
2014.1	72	503	1.017	512	516	(4)
2014.2	66	616	1.028	633	638	(5)
2015.1	60	519	1.039	539	539	1
2015.2	54	677	1.058	716	691	25
2016.1	48	603	1.087	655	652	3
2016.2	42	544	1.141	621	652	(32)
2017.1	36	395	1.198	473	485	(12)
2017.2	30	477	1.295	618	600	18
2018.1	24	353	1.316	465	461	3
2018.2	18	400	1.308	523	516	7
2019.1	12	342	1.235	422	405	17
2019.2	6	591	0.883	522		
<b>Total</b>		<b>48,547</b>		<b>49,232</b>	<b>48,692</b>	<b>18</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Attendant Care  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	1,769	1.000	1,769	1,769	0
2000.2	234	2,135	1.000	2,135	2,135	0
2001.1	228	1,880	1.000	1,880	1,880	0
2001.2	222	2,275	1.000	2,275	2,274	1
2002.1	216	2,260	1.000	2,260	2,260	0
2002.2	210	2,953	1.000	2,953	2,953	0
2003.1	204	2,568	1.000	2,568	2,564	4
2003.2	198	2,470	1.000	2,470	2,470	0
2004.1	192	2,128	1.000	2,128	2,127	1
2004.2	186	2,237	1.000	2,237	2,236	1
2005.1	180	2,162	1.000	2,162	2,162	0
2005.2	174	2,705	1.000	2,705	2,706	(1)
2006.1	168	2,604	1.000	2,604	2,604	0
2006.2	162	3,443	1.000	3,443	3,442	1
2007.1	156	3,639	1.000	3,639	3,640	(1)
2007.2	150	4,546	1.000	4,546	4,547	(1)
2008.1	144	4,770	1.000	4,770	4,771	(1)
2008.2	138	6,597	1.000	6,597	6,598	(1)
2009.1	132	7,633	1.000	7,633	7,634	(1)
2009.2	126	10,810	1.000	10,810	10,812	(2)
2010.1	120	12,038	1.000	12,038	12,040	(2)
2010.2	114	5,862	1.000	5,862	5,863	(1)
2011.1	108	1,713	1.000	1,713	1,715	(2)
2011.2	102	1,640	1.000	1,640	1,639	1
2012.1	96	1,344	1.000	1,344	1,346	(2)
2012.2	90	1,584	1.000	1,584	1,585	(1)
2013.1	84	1,482	1.000	1,482	1,476	6
2013.2	78	1,751	1.000	1,751	1,742	9
2014.1	72	1,370	0.992	1,359	1,359	0
2014.2	66	1,699	0.987	1,677	1,663	14
2015.1	60	1,569	0.977	1,533	1,517	15
2015.2	54	1,948	0.957	1,864	1,815	49
2016.1	48	1,777	0.940	1,670	1,604	67
2016.2	42	2,002	0.906	1,814	1,743	71
2017.1	36	1,667	0.862	1,437	1,393	44
2017.2	30	2,120	0.817	1,732	1,646	86
2018.1	24	1,784	0.766	1,367	1,340	26
2018.2	18	2,388	0.723	1,727	1,688	39
2019.1	12	1,920	0.751	1,442	1,381	61
2019.2	6	1,477	1.158	1,710		
<b>Total</b>		<b>120,720</b>		<b>118,330</b>	<b>116,140</b>	<b>480</b>

Financial Services Regulatory Authority of Ontario  
Accident Benefits - Replacement Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	1,965	1.000	1,965	1,965	0
2000.2	234	2,195	1.000	2,195	2,195	0
2001.1	228	1,904	1.000	1,904	1,904	0
2001.2	222	2,041	1.000	2,041	2,041	0
2002.1	216	1,843	1.000	1,843	1,843	0
2002.2	210	2,124	1.000	2,124	2,124	0
2003.1	204	1,870	1.000	1,870	1,870	0
2003.2	198	1,878	1.000	1,878	1,878	0
2004.1	192	1,762	1.000	1,762	1,762	0
2004.2	186	1,989	1.000	1,989	1,989	0
2005.1	180	1,889	1.000	1,889	1,889	0
2005.2	174	2,162	1.000	2,162	2,162	0
2006.1	168	1,853	1.000	1,853	1,853	0
2006.2	162	2,103	1.000	2,103	2,103	0
2007.1	156	1,952	1.000	1,952	1,952	0
2007.2	150	1,962	1.000	1,962	1,962	0
2008.1	144	1,856	1.000	1,856	1,856	0
2008.2	138	1,972	1.000	1,972	1,973	(1)
2009.1	132	1,624	1.000	1,624	1,625	(1)
2009.2	126	1,740	1.000	1,740	1,740	0
2010.1	120	1,476	1.000	1,476	1,478	(2)
2010.2	114	1,789	1.000	1,789	1,788	1
2011.1	108	1,637	1.000	1,637	1,637	0
2011.2	102	1,822	1.000	1,822	1,818	4
2012.1	96	1,627	1.000	1,627	1,625	2
2012.2	90	1,998	1.000	1,998	1,998	0
2013.1	84	1,780	0.999	1,778	1,779	(0)
2013.2	78	2,196	0.998	2,192	2,190	1
2014.1	72	1,840	0.997	1,834	1,835	(0)
2014.2	66	2,002	0.995	1,992	1,986	6
2015.1	60	1,898	0.993	1,885	1,883	1
2015.2	54	2,101	0.989	2,078	2,075	3
2016.1	48	1,976	0.982	1,940	1,927	13
2016.2	42	2,189	0.971	2,126	2,121	5
2017.1	36	1,856	0.954	1,771	1,764	7
2017.2	30	2,224	0.925	2,057	2,057	(0)
2018.1	24	1,922	0.889	1,709	1,732	(24)
2018.2	18	2,318	0.834	1,933	1,971	(37)
2019.1	12	2,251	0.768	1,729	1,760	(31)
2019.2	6	2,241	0.892	1,999		
<b>Total</b>		<b>77,826</b>		<b>76,054</b>	<b>74,109</b>	<b>(54)</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Caregiver Expenses  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	882	1.000	882	882	0
2000.2	234	955	1.000	955	955	0
2001.1	228	1,077	1.000	1,077	1,077	0
2001.2	222	1,415	1.000	1,415	1,415	0
2002.1	216	1,571	1.000	1,571	1,571	0
2002.2	210	1,816	1.000	1,816	1,816	0
2003.1	204	1,880	1.000	1,880	1,880	0
2003.2	198	1,487	1.000	1,487	1,487	0
2004.1	192	1,197	1.000	1,197	1,197	0
2004.2	186	1,232	1.000	1,232	1,232	0
2005.1	180	1,277	1.000	1,277	1,278	(1)
2005.2	174	1,728	1.000	1,728	1,728	0
2006.1	168	1,749	1.000	1,749	1,749	0
2006.2	162	2,116	1.000	2,116	2,116	0
2007.1	156	2,223	1.000	2,223	2,223	0
2007.2	150	2,628	1.000	2,628	2,628	0
2008.1	144	2,888	1.000	2,888	2,888	0
2008.2	138	3,583	1.000	3,583	3,583	0
2009.1	132	4,180	1.000	4,180	4,180	0
2009.2	126	5,470	1.000	5,470	5,470	0
2010.1	120	5,951	1.000	5,951	5,953	(2)
2010.2	114	3,097	1.000	3,097	3,098	(1)
2011.1	108	525	1.000	525	527	(2)
2011.2	102	47	0.999	47	46	1
2012.1	96	27	1.002	27	27	0
2012.2	90	22	1.002	22	21	1
2013.1	84	16	1.009	16	16	0
2013.2	78	20	0.997	20	20	0
2014.1	72	13	0.998	13	12	1
2014.2	66	27	0.970	26	28	(1)
2015.1	60	19	0.952	18	19	(1)
2015.2	54	23	0.930	21	18	3
2016.1	48	13	0.932	12	12	0
2016.2	42	18	0.941	17	14	3
2017.1	36	10	1.020	10	8	2
2017.2	30	17	1.041	18	13	5
2018.1	24	18	0.975	18	12	5
2018.2	18	13	0.878	11	9	2
2019.1	12	15	0.873	13	12	1
2019.2	6	4	1.286	5		
<b>Total</b>		<b>51,249</b>		<b>51,242</b>	<b>51,219</b>	<b>17</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Employed Disability Income

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	9,319	1.000	9,319	9,319	0
2000.2	234	10,322	1.000	10,322	10,322	0
2001.1	228	8,948	1.000	8,948	8,948	0
2001.2	222	10,048	1.000	10,048	10,048	0
2002.1	216	9,578	1.000	9,578	9,578	0
2002.2	210	10,791	1.000	10,791	10,791	0
2003.1	204	9,731	1.000	9,731	9,733	(2)
2003.2	198	8,699	1.000	8,699	8,699	0
2004.1	192	6,733	1.000	6,733	6,732	1
2004.2	186	6,765	1.000	6,765	6,765	0
2005.1	180	6,045	1.000	6,045	6,045	0
2005.2	174	6,876	1.000	6,876	6,876	0
2006.1	168	6,090	1.000	6,090	6,092	(2)
2006.2	162	6,709	1.000	6,709	6,709	0
2007.1	156	6,336	1.000	6,336	6,336	0
2007.2	150	6,827	1.000	6,827	6,826	1
2008.1	144	6,353	1.000	6,353	6,353	0
2008.2	138	6,911	1.000	6,911	6,913	(2)
2009.1	132	6,511	1.000	6,511	6,512	(1)
2009.2	126	7,586	1.000	7,586	7,588	(2)
2010.1	120	7,349	1.000	7,349	7,351	(2)
2010.2	114	7,134	1.000	7,134	7,136	(2)
2011.1	108	5,763	1.000	5,763	5,766	(3)
2011.2	102	5,976	1.000	5,976	5,976	0
2012.1	96	5,051	1.000	5,051	5,052	(1)
2012.2	90	5,478	0.999	5,473	5,477	(5)
2013.1	84	5,224	0.998	5,214	5,212	1
2013.2	78	6,365	0.997	6,346	6,348	(2)
2014.1	72	5,479	0.995	5,452	5,444	8
2014.2	66	5,831	0.993	5,790	5,776	14
2015.1	60	5,699	0.990	5,642	5,608	34
2015.2	54	6,379	0.985	6,283	6,232	51
2016.1	48	5,858	0.977	5,723	5,653	71
2016.2	42	6,531	0.967	6,315	6,240	76
2017.1	36	5,787	0.953	5,515	5,445	70
2017.2	30	6,771	0.939	6,358	6,258	100
2018.1	24	5,840	0.916	5,349	5,336	14
2018.2	18	7,028	0.876	6,157	6,151	6
2019.1	12	6,657	0.840	5,592	5,448	144
2019.2	6	5,776	1.162	6,712		
Total		279,154		276,371	269,094	566



Financial Services Regulatory Authority of Ontario

Accident Benefits - Student Disability Income  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	54	1.000	54	54	0
2000.2	234	60	1.000	60	60	0
2001.1	228	57	1.000	57	58	(1)
2001.2	222	51	1.000	51	51	0
2002.1	216	69	1.000	69	69	0
2002.2	210	77	1.000	77	77	0
2003.1	204	60	1.000	60	60	0
2003.2	198	71	1.000	71	71	0
2004.1	192	62	1.000	62	62	0
2004.2	186	65	1.000	65	65	0
2005.1	180	44	1.000	44	44	0
2005.2	174	99	1.000	99	99	0
2006.1	168	73	1.000	73	73	0
2006.2	162	74	1.000	74	74	0
2007.1	156	71	1.000	71	71	0
2007.2	150	81	1.000	81	81	0
2008.1	144	100	1.000	100	100	0
2008.2	138	90	1.000	90	90	0
2009.1	132	84	1.000	84	84	0
2009.2	126	86	1.000	86	85	1
2010.1	120	80	1.000	80	80	(0)
2010.2	114	90	1.002	90	90	0
2011.1	108	74	1.001	74	73	1
2011.2	102	118	1.001	118	116	2
2012.1	96	77	1.003	77	77	0
2012.2	90	117	1.001	117	116	1
2013.1	84	120	1.003	120	122	(2)
2013.2	78	138	1.002	138	137	1
2014.1	72	91	1.003	91	91	0
2014.2	66	103	1.003	103	104	(1)
2015.1	60	103	1.003	103	104	(1)
2015.2	54	111	0.992	110	109	1
2016.1	48	111	0.988	110	108	1
2016.2	42	116	0.971	113	113	(0)
2017.1	36	85	0.960	82	85	(3)
2017.2	30	101	0.939	95	97	(2)
2018.1	24	71	0.923	66	69	(4)
2018.2	18	124	0.886	110	113	(3)
2019.1	12	105	0.848	89	94	(5)
2019.2	6	104	1.326	138		
<b>Total</b>		<b>3,466</b>		<b>3,452</b>	<b>3,327</b>	<b>(14)</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Other Disability Income  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	235	1.000	235	235	0
2000.2	234	303	1.000	303	303	0
2001.1	228	263	1.000	263	263	0
2001.2	222	392	1.000	392	391	1
2002.1	216	333	1.000	333	333	0
2002.2	210	571	1.000	571	571	0
2003.1	204	732	1.000	732	718	14
2003.2	198	646	1.000	646	646	0
2004.1	192	428	1.000	428	428	0
2004.2	186	443	1.000	443	442	1
2005.1	180	369	1.000	369	369	0
2005.2	174	542	1.000	542	541	1
2006.1	168	529	1.000	529	530	(1)
2006.2	162	671	1.000	671	671	0
2007.1	156	675	1.000	675	675	0
2007.2	150	866	1.000	866	867	(1)
2008.1	144	753	1.001	754	754	0
2008.2	138	1,018	1.001	1,019	1,019	0
2009.1	132	981	1.002	983	983	0
2009.2	126	1,400	1.003	1,404	1,403	1
2010.1	120	1,683	1.003	1,688	1,687	1
2010.2	114	1,753	1.003	1,758	1,756	2
2011.1	108	1,398	1.002	1,401	1,402	(2)
2011.2	102	1,632	1.002	1,635	1,635	1
2012.1	96	1,360	1.002	1,363	1,360	2
2012.2	90	1,686	1.002	1,689	1,691	(2)
2013.1	84	1,554	1.003	1,559	1,555	4
2013.2	78	2,024	1.003	2,030	2,027	3
2014.1	72	1,736	1.002	1,739	1,731	8
2014.2	66	2,174	0.999	2,172	2,166	6
2015.1	60	2,004	0.996	1,996	1,965	31
2015.2	54	2,425	0.990	2,401	2,380	21
2016.1	48	2,217	0.981	2,175	2,155	20
2016.2	42	2,538	0.970	2,462	2,440	22
2017.1	36	2,259	0.962	2,173	2,162	12
2017.2	30	2,513	0.967	2,430	2,416	14
2018.1	24	2,083	0.968	2,016	2,023	(7)
2018.2	18	2,322	0.953	2,213	2,277	(65)
2019.1	12	2,001	0.958	1,917	2,165	(248)
2019.2	6	1,679	1.588	2,666		
<b>Total</b>		<b>51,191</b>		<b>51,642</b>	<b>49,134</b>	<b>(158)</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Death Benefits  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	234	1.000	234	234	0
2000.2	234	286	1.000	286	286	0
2001.1	228	225	1.000	225	225	0
2001.2	222	286	1.000	286	286	0
2002.1	216	211	1.000	211	211	0
2002.2	210	294	1.000	294	294	0
2003.1	204	230	1.000	230	230	0
2003.2	198	290	1.000	290	290	0
2004.1	192	230	1.000	230	230	0
2004.2	186	271	1.000	271	271	0
2005.1	180	225	1.000	225	225	0
2005.2	174	276	1.000	276	276	0
2006.1	168	229	1.000	229	229	0
2006.2	162	276	1.000	276	276	0
2007.1	156	247	1.000	247	247	0
2007.2	150	265	1.000	265	265	0
2008.1	144	183	1.000	183	183	0
2008.2	138	214	1.000	214	214	0
2009.1	132	178	1.000	178	178	0
2009.2	126	188	1.000	188	188	0
2010.1	120	164	1.000	164	164	0
2010.2	114	185	1.000	185	185	0
2011.1	108	147	1.000	147	147	0
2011.2	102	202	1.000	202	202	0
2012.1	96	160	1.000	160	160	0
2012.2	90	205	1.000	205	204	1
2013.1	84	141	1.000	141	142	(1)
2013.2	78	201	1.000	201	201	0
2014.1	72	144	1.000	144	145	(1)
2014.2	66	200	1.000	200	200	0
2015.1	60	145	1.000	145	146	(1)
2015.2	54	172	1.000	172	172	0
2016.1	48	158	1.000	158	158	0
2016.2	42	206	0.997	205	207	(2)
2017.1	36	170	0.993	169	170	(1)
2017.2	30	221	0.996	220	223	(3)
2018.1	24	165	0.987	163	171	(8)
2018.2	18	195	0.975	190	194	(4)
2019.1	12	146	0.937	137	129	7
2019.2	6	199	1.047	208		
<b>Total</b>		<b>8,364</b>		<b>8,354</b>	<b>8,157</b>	<b>(11)</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	328	1.000	328	328	0
2000.2	234	382	1.000	382	382	0
2001.1	228	310	1.000	310	310	0
2001.2	222	369	1.000	369	369	0
2002.1	216	285	1.000	285	285	0
2002.2	210	400	1.000	400	400	0
2003.1	204	313	1.000	313	313	0
2003.2	198	371	1.000	371	371	0
2004.1	192	305	1.000	305	305	0
2004.2	186	404	1.000	404	404	0
2005.1	180	323	1.000	323	323	0
2005.2	174	371	1.000	371	371	0
2006.1	168	328	1.000	328	328	0
2006.2	162	378	1.000	378	378	0
2007.1	156	321	1.000	321	321	0
2007.2	150	331	1.000	331	331	0
2008.1	144	263	1.000	263	263	0
2008.2	138	290	1.000	290	290	0
2009.1	132	224	1.000	224	224	0
2009.2	126	264	1.000	264	264	0
2010.1	120	228	1.000	228	228	0
2010.2	114	286	1.000	286	286	0
2011.1	108	206	1.000	206	206	0
2011.2	102	260	1.000	260	260	0
2012.1	96	236	1.000	236	236	0
2012.2	90	281	1.000	281	280	1
2013.1	84	214	1.000	214	215	(1)
2013.2	78	274	1.000	274	275	(1)
2014.1	72	199	1.000	199	199	0
2014.2	66	279	1.000	279	279	0
2015.1	60	208	1.000	208	208	0
2015.2	54	254	1.000	254	254	0
2016.1	48	231	1.000	231	231	0
2016.2	42	301	1.000	301	304	(3)
2017.1	36	235	1.000	235	235	0
2017.2	30	313	1.000	313	316	(3)
2018.1	24	226	1.000	226	231	(5)
2018.2	18	265	0.992	263	268	(5)
2019.1	12	208	0.976	203	205	(2)
2019.2	6	249	1.090	271		
<b>Total</b>		<b>11,513</b>		<b>11,528</b>	<b>11,275</b>	<b>(18)</b>

Financial Services Regulatory Authority of Ontario

Accident Benefits - Quebec Excess  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	7	1.000	7	7	0
2000.2	234	6	1.000	6	6	0
2001.1	228	3	1.000	3	3	0
2001.2	222	1	1.000	1	1	0
2002.1	216	0	1.000	0	0	0
2002.2	210	4	1.000	4	4	0
2003.1	204	9	1.000	9	9	0
2003.2	198	3	1.000	3	3	0
2004.1	192	1	1.000	1	1	0
2004.2	186	2	1.000	2	2	0
2005.1	180	2	1.000	2	2	0
2005.2	174	4	1.000	4	4	0
2006.1	168	1	1.000	1	1	0
2006.2	162	7	1.000	7	7	0
2007.1	156	1	1.000	1	1	0
2007.2	150	6	1.000	6	6	0
2008.1	144	1	1.000	1	1	0
2008.2	138	4	1.000	4	4	0
2009.1	132	2	1.000	2	2	0
2009.2	126	3	1.000	3	3	0
2010.1	120	1	1.000	1	1	0
2010.2	114	3	1.000	3	3	0
2011.1	108	2	1.000	2	2	0
2011.2	102	7	1.000	7	7	0
2012.1	96	1	1.000	1	1	0
2012.2	90	4	1.000	4	4	0
2013.1	84	1	1.000	1	1	0
2013.2	78	2	1.000	2	2	0
2014.1	72	2	1.000	2	2	0
2014.2	66	5	1.000	5	5	0
2015.1	60	4	1.000	4	5	(1)
2015.2	54	4	1.000	4	4	0
2016.1	48	0	1.000	0	0	0
2016.2	42	2	0.990	2	3	(1)
2017.1	36	1	0.971	1	3	(2)
2017.2	30	3	0.927	3	3	(0)
2018.1	24	6	1.007	6	8	(2)
2018.2	18	4	1.064	4	7	(2)
2019.1	12	4	0.892	4	7	(4)
2019.2	6	16	0.695	11		
<b>Total</b>		<b>139</b>		<b>134</b>	<b>135</b>	<b>(12)</b>

Financial Services Regulatory Authority of Ontario

Collision

Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	82,470	1.000	82,470	82,470	0
2000.2	234	88,566	1.000	88,566	88,566	0
2001.1	228	85,351	1.000	85,351	85,351	0
2001.2	222	84,394	1.000	84,394	84,394	0
2002.1	216	82,436	1.000	82,436	82,437	(1)
2002.2	210	81,872	1.000	81,872	81,872	0
2003.1	204	80,334	1.000	80,334	80,333	0
2003.2	198	66,490	1.000	66,490	66,490	0
2004.1	192	67,595	1.000	67,595	67,594	0
2004.2	186	63,633	1.000	63,633	63,633	0
2005.1	180	65,074	1.000	65,074	65,071	3
2005.2	174	64,077	1.000	64,077	64,077	0
2006.1	168	61,122	1.000	61,122	61,122	0
2006.2	162	67,054	1.000	67,054	67,054	(0)
2007.1	156	73,390	1.000	73,390	73,389	1
2007.2	150	68,703	1.000	68,703	68,702	1
2008.1	144	68,424	1.000	68,424	68,425	(2)
2008.2	138	66,801	1.000	66,801	66,800	0
2009.1	132	65,730	1.000	65,730	65,729	1
2009.2	126	62,456	1.000	62,456	62,455	1
2010.1	120	59,047	1.000	59,047	59,046	1
2010.2	114	61,456	1.000	61,456	61,454	2
2011.1	108	61,898	1.000	61,898	61,898	0
2011.2	102	58,899	1.000	58,899	58,898	1
2012.1	96	56,728	1.000	56,728	56,728	0
2012.2	90	59,540	1.000	59,540	59,539	1
2013.1	84	61,483	1.000	61,483	61,484	(1)
2013.2	78	66,887	1.000	66,887	66,883	4
2014.1	72	72,365	1.000	72,365	72,357	8
2014.2	66	65,890	1.000	65,890	65,886	4
2015.1	60	73,251	1.000	73,251	73,316	(65)
2015.2	54	68,970	1.000	68,970	69,029	(59)
2016.1	48	73,030	1.000	73,030	73,156	(126)
2016.2	42	77,613	1.000	77,613	77,825	(212)
2017.1	36	75,106	1.000	75,106	75,259	(153)
2017.2	30	83,761	1.000	83,761	83,952	(191)
2018.1	24	83,827	1.000	83,827	83,931	(104)
2018.2	18	85,067	1.000	85,067	85,141	(74)
2019.1	12	87,067	1.002	87,241	86,714	527
2019.2	6	88,516	0.998	88,339		
<b>Total</b>		<b>2,866,372</b>		<b>2,866,369</b>	<b>2,778,460</b>	<b>(430)</b>

Financial Services Regulatory Authority of Ontario

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	124,323	1.000	124,323	124,323	0
2000.2	234	130,960	1.000	130,960	130,960	0
2001.1	228	127,567	1.000	127,567	127,567	0
2001.2	222	124,265	1.000	124,265	124,265	0
2002.1	216	114,769	1.000	114,769	114,770	(1)
2002.2	210	112,503	1.000	112,503	112,503	0
2003.1	204	101,653	1.000	101,653	101,653	0
2003.2	198	85,363	1.000	85,363	85,363	0
2004.1	192	70,847	1.000	70,847	70,847	0
2004.2	186	64,415	1.000	64,415	64,416	(1)
2005.1	180	57,986	1.000	57,986	57,986	(0)
2005.2	174	63,655	1.000	63,655	63,655	(0)
2006.1	168	55,934	1.000	55,934	55,934	(0)
2006.2	162	64,145	1.000	64,145	64,145	(0)
2007.1	156	59,797	1.000	59,797	59,797	(0)
2007.2	150	63,881	1.000	63,881	63,882	(0)
2008.1	144	75,755	1.000	75,755	75,756	(0)
2008.2	138	62,233	1.000	62,233	62,233	(0)
2009.1	132	76,361	1.000	76,361	76,361	(0)
2009.2	126	64,878	1.000	64,878	64,877	1
2010.1	120	57,137	1.000	57,137	57,138	(1)
2010.2	114	59,637	1.000	59,637	59,635	2
2011.1	108	81,290	1.000	81,290	81,291	(1)
2011.2	102	74,505	1.000	74,505	74,505	(0)
2012.1	96	72,819	1.000	72,819	72,819	0
2012.2	90	77,751	1.000	77,751	77,751	(0)
2013.1	84	67,830	1.000	67,830	67,829	1
2013.2	78	77,989	1.000	77,989	77,986	3
2014.1	72	71,371	1.000	71,371	71,369	2
2014.2	66	68,973	1.000	68,973	68,971	2
2015.1	60	70,714	1.000	70,714	70,724	(10)
2015.2	54	72,095	1.000	72,095	72,125	(30)
2016.1	48	77,195	1.000	77,195	77,204	(9)
2016.2	42	72,693	1.000	72,693	72,686	7
2017.1	36	70,309	1.000	70,309	70,306	3
2017.2	30	69,505	1.000	69,505	69,488	17
2018.1	24	77,301	1.000	77,301	77,250	51
2018.2	18	72,472	1.001	72,544	72,440	104
2019.1	12	70,453	1.010	71,158	67,900	3,258
2019.2	6	65,552	1.129	74,008		
Total		3,128,881		3,138,114	3,060,711	3,395

Financial Services Regulatory Authority of Ontario

All Perils

Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	30,885	1.000	30,885	30,885	0
2000.2	234	34,914	1.000	34,914	34,914	0
2001.1	228	35,643	1.000	35,643	35,643	0
2001.2	222	36,859	1.000	36,859	36,859	0
2002.1	216	37,346	1.000	37,346	37,346	0
2002.2	210	38,335	1.000	38,335	38,335	0
2003.1	204	36,792	1.000	36,792	36,792	0
2003.2	198	31,259	1.000	31,259	31,259	0
2004.1	192	29,316	1.000	29,316	29,316	0
2004.2	186	27,023	1.000	27,023	27,023	0
2005.1	180	26,965	1.000	26,965	26,965	(0)
2005.2	174	28,198	1.000	28,198	28,197	1
2006.1	168	25,569	1.000	25,569	25,569	0
2006.2	162	28,139	1.000	28,139	28,139	0
2007.1	156	29,071	1.000	29,071	29,070	1
2007.2	150	26,935	1.000	26,935	26,935	0
2008.1	144	26,368	1.000	26,368	26,368	0
2008.2	138	24,968	1.000	24,968	24,967	1
2009.1	132	27,538	1.000	27,538	27,537	1
2009.2	126	23,703	1.000	23,703	23,703	0
2010.1	120	20,781	1.000	20,781	20,781	(0)
2010.2	114	21,982	1.000	21,982	21,981	1
2011.1	108	24,363	1.000	24,363	24,361	2
2011.2	102	23,946	1.000	23,946	23,945	1
2012.1	96	23,075	1.000	23,075	23,073	2
2012.2	90	25,281	1.000	25,281	25,277	4
2013.1	84	24,391	1.000	24,391	24,388	3
2013.2	78	28,457	1.000	28,457	28,453	4
2014.1	72	27,851	1.000	27,851	27,847	4
2014.2	66	26,938	1.000	26,938	26,933	5
2015.1	60	28,733	1.000	28,733	28,728	5
2015.2	54	29,041	1.000	29,041	29,041	(0)
2016.1	48	30,380	1.000	30,380	30,388	(8)
2016.2	42	34,788	1.000	34,788	34,778	10
2017.1	36	35,604	1.000	35,604	35,605	(1)
2017.2	30	41,205	1.000	41,205	41,182	23
2018.1	24	44,616	1.000	44,616	44,558	58
2018.2	18	45,123	1.000	45,123	45,023	100
2019.1	12	45,379	1.003	45,515	44,558	957
2019.2	6	46,616	1.033	48,154		
<b>Total</b>		<b>1,234,376</b>		<b>1,236,050</b>	<b>1,186,721</b>	<b>1,174</b>



Financial Services Regulatory Authority of Ontario

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	145	1.000	145	145	0
2000.2	234	166	1.000	166	166	0
2001.1	228	179	1.000	179	179	0
2001.2	222	172	1.000	172	172	0
2002.1	216	94	1.000	94	94	0
2002.2	210	136	1.000	136	136	0
2003.1	204	74	1.000	74	74	0
2003.2	198	78	1.000	78	78	0
2004.1	192	72	1.000	72	72	0
2004.2	186	86	1.000	86	86	0
2005.1	180	63	1.000	63	63	0
2005.2	174	68	1.000	68	68	0
2006.1	168	60	1.000	60	60	0
2006.2	162	76	1.000	76	76	0
2007.1	156	70	1.000	70	70	0
2007.2	150	67	1.000	67	67	0
2008.1	144	61	1.000	61	61	0
2008.2	138	64	1.000	64	64	0
2009.1	132	66	1.000	66	66	0
2009.2	126	43	1.000	43	43	0
2010.1	120	49	1.000	49	49	0
2010.2	114	43	1.000	43	43	0
2011.1	108	52	1.000	52	52	0
2011.2	102	36	1.000	36	36	0
2012.1	96	14	1.000	14	14	0
2012.2	90	21	1.000	21	21	0
2013.1	84	16	1.000	16	16	0
2013.2	78	22	1.000	22	22	0
2014.1	72	14	1.000	14	14	0
2014.2	66	17	1.000	17	17	0
2015.1	60	12	1.000	12	12	0
2015.2	54	16	1.000	16	16	0
2016.1	48	10	1.000	10	9	1
2016.2	42	7	1.000	7	4	3
2017.1	36	10	1.000	10	7	3
2017.2	30	19	1.000	19	12	7
2018.1	24	10	1.000	10	9	1
2018.2	18	8	0.998	8	6	2
2019.1	12	8	0.998	8	6	2
2019.2	6	8	0.980	8		
Total		2,232		2,232	2,205	19

Financial Services Regulatory Authority of Ontario

Uninsured Auto  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
**Data as of 12/31/19**

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	833	1.000	833	833	0
2000.2	234	896	1.000	896	915	(19)
2001.1	228	874	1.000	874	874	0
2001.2	222	887	1.000	887	887	0
2002.1	216	870	1.000	870	870	0
2002.2	210	1,131	1.000	1,131	1,131	0
2003.1	204	1,172	1.000	1,172	1,172	0
2003.2	198	1,263	1.000	1,263	1,263	0
2004.1	192	1,153	1.000	1,153	1,154	(1)
2004.2	186	1,326	1.000	1,326	1,326	0
2005.1	180	1,233	1.000	1,233	1,234	(1)
2005.2	174	1,367	1.000	1,367	1,368	(1)
2006.1	168	1,234	1.000	1,234	1,234	0
2006.2	162	1,234	1.000	1,234	1,234	0
2007.1	156	1,155	1.000	1,155	1,158	(3)
2007.2	150	1,265	1.000	1,265	1,266	(1)
2008.1	144	1,085	1.000	1,085	1,083	2
2008.2	138	1,062	1.000	1,062	1,062	0
2009.1	132	969	1.000	969	969	0
2009.2	126	1,118	1.000	1,118	1,117	1
2010.1	120	940	1.000	940	944	(4)
2010.2	114	1,094	0.998	1,092	1,091	1
2011.1	108	924	0.996	920	922	(1)
2011.2	102	941	0.995	936	938	(2)
2012.1	96	863	0.991	855	856	(1)
2012.2	90	927	0.988	916	920	(4)
2013.1	84	772	0.985	760	765	(5)
2013.2	78	825	0.984	812	814	(2)
2014.1	72	751	0.982	737	741	(4)
2014.2	66	794	0.978	777	783	(6)
2015.1	60	760	0.972	739	743	(4)
2015.2	54	711	0.967	688	696	(8)
2016.1	48	742	0.965	716	721	(5)
2016.2	42	798	0.962	768	767	1
2017.1	36	724	0.961	696	695	0
2017.2	30	824	0.957	789	784	5
2018.1	24	744	0.955	711	704	7
2018.2	18	774	0.953	738	733	5
2019.1	12	699	0.945	661	666	(5)
2019.2	6	729	1.092	796		
<b>Total</b>		<b>38,463</b>		<b>38,172</b>	<b>37,433</b>	<b>(57)</b>

Financial Services Regulatory Authority of Ontario

Underinsured Motorist  
Private Passengers Vehicles (Excluding Farmers)

**Selected Ultimate Claim Counts**  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2000.1	240	103	1.000	103	103	0
2000.2	234	124	1.000	124	124	0
2001.1	228	89	1.000	89	89	0
2001.2	222	139	1.000	139	139	0
2002.1	216	132	1.000	132	132	0
2002.2	210	119	1.000	119	119	0
2003.1	204	109	1.000	109	109	0
2003.2	198	100	1.000	100	101	(1)
2004.1	192	89	1.000	89	89	0
2004.2	186	122	1.000	122	122	0
2005.1	180	114	1.000	114	114	0
2005.2	174	96	1.000	96	96	0
2006.1	168	82	1.000	82	82	0
2006.2	162	121	1.000	121	121	0
2007.1	156	109	1.000	109	110	(1)
2007.2	150	129	1.000	129	129	0
2008.1	144	123	1.000	123	123	0
2008.2	138	105	1.000	105	105	0
2009.1	132	83	1.000	83	84	(1)
2009.2	126	124	1.000	124	123	1
2010.1	120	101	1.000	101	97	4
2010.2	114	105	0.994	104	102	2
2011.1	108	99	0.984	97	99	(2)
2011.2	102	118	0.981	116	114	2
2012.1	96	103	0.971	100	100	0
2012.2	90	106	0.944	100	101	(1)
2013.1	84	123	0.917	113	110	2
2013.2	78	124	0.892	111	109	2
2014.1	72	140	0.854	120	109	10
2014.2	66	110	0.808	89	89	(0)
2015.1	60	162	0.750	122	114	8
2015.2	54	158	0.695	110	107	2
2016.1	48	201	0.628	126	109	17
2016.2	42	251	0.572	144	124	19
2017.1	36	236	0.519	122	100	23
2017.2	30	265	0.508	135	139	(5)
2018.1	24	142	0.797	113	116	(3)
2018.2	18	141	0.967	136	124	12
2019.1	12	120	1.100	132	124	8
2019.2	6	85	1.465	125		
<b>Total</b>		<b>5,101</b>		<b>4,526</b>	<b>4,301</b>	<b>100</b>

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2011.1	-0.020 (CI = +/-0.022; p = 0.080)	0.128	-1.95%
Loss Cost	2011.2	-0.025 (CI = +/-0.024; p = 0.047)	0.187	-2.44%
Loss Cost	2012.1	-0.025 (CI = +/-0.028; p = 0.077)	0.150	-2.44%
Loss Cost	2012.2	-0.032 (CI = +/-0.030; p = 0.040)	0.232	-3.14%
Loss Cost	2013.1	-0.033 (CI = +/-0.035; p = 0.060)	0.203	-3.29%
Loss Cost	2013.2	-0.045 (CI = +/-0.038; p = 0.025)	0.324	-4.37%
Loss Cost	2014.1	-0.045 (CI = +/-0.045; p = 0.054)	0.256	-4.36%
Loss Cost	2014.2	-0.059 (CI = +/-0.050; p = 0.026)	0.376	-5.74%
Loss Cost	2015.1	-0.063 (CI = +/-0.063; p = 0.048)	0.331	-6.14%
Loss Cost	2015.2	-0.078 (CI = +/-0.076; p = 0.046)	0.379	-7.53%
Severity	2011.1	0.012 (CI = +/-0.009; p = 0.010)	0.305	+1.18%
Severity	2011.2	0.011 (CI = +/-0.010; p = 0.024)	0.250	+1.15%
Severity	2012.1	0.014 (CI = +/-0.011; p = 0.016)	0.304	+1.37%
Severity	2012.2	0.017 (CI = +/-0.012; p = 0.008)	0.382	+1.67%
Severity	2013.1	0.021 (CI = +/-0.011; p = 0.002)	0.544	+2.16%
Severity	2013.2	0.022 (CI = +/-0.013; p = 0.004)	0.504	+2.25%
Severity	2014.1	0.022 (CI = +/-0.016; p = 0.014)	0.418	+2.18%
Severity	2014.2	0.019 (CI = +/-0.019; p = 0.054)	0.282	+1.89%
Severity	2015.1	0.017 (CI = +/-0.024; p = 0.133)	0.166	+1.74%
Severity	2015.2	0.013 (CI = +/-0.030; p = 0.326)	0.014	+1.34%
Frequency	2011.1	-0.031 (CI = +/-0.020; p = 0.005)	0.365	-3.10%
Frequency	2011.2	-0.036 (CI = +/-0.022; p = 0.003)	0.411	-3.55%
Frequency	2012.1	-0.038 (CI = +/-0.025; p = 0.005)	0.395	-3.76%
Frequency	2012.2	-0.049 (CI = +/-0.025; p = 0.001)	0.545	-4.74%
Frequency	2013.1	-0.055 (CI = +/-0.027; p = 0.001)	0.579	-5.33%
Frequency	2013.2	-0.067 (CI = +/-0.027; p = 0.000)	0.706	-6.47%
Frequency	2014.1	-0.066 (CI = +/-0.032; p = 0.001)	0.643	-6.40%
Frequency	2014.2	-0.078 (CI = +/-0.035; p = 0.001)	0.712	-7.49%
Frequency	2015.1	-0.081 (CI = +/-0.043; p = 0.003)	0.661	-7.74%
Frequency	2015.2	-0.092 (CI = +/-0.052; p = 0.004)	0.669	-8.75%

**BI**

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	-0.023 (CI = +/-0.014; p = 0.004)	0.173 (CI = +/-0.075; p = 0.000)	0.646	-2.26%
Loss Cost	2011.2	-0.025 (CI = +/-0.016; p = 0.005)	0.168 (CI = +/-0.079; p = 0.000)	0.651	-2.44%
Loss Cost	2012.1	-0.029 (CI = +/-0.017; p = 0.003)	0.180 (CI = +/-0.080; p = 0.000)	0.672	-2.85%
Loss Cost	2012.2	-0.032 (CI = +/-0.019; p = 0.004)	0.172 (CI = +/-0.084; p = 0.001)	0.685	-3.14%
Loss Cost	2013.1	-0.039 (CI = +/-0.020; p = 0.001)	0.191 (CI = +/-0.082; p = 0.000)	0.744	-3.85%
Loss Cost	2013.2	-0.045 (CI = +/-0.022; p = 0.001)	0.179 (CI = +/-0.083; p = 0.001)	0.774	-4.37%
Loss Cost	2014.1	-0.053 (CI = +/-0.024; p = 0.001)	0.196 (CI = +/-0.083; p = 0.000)	0.804	-5.14%
Loss Cost	2014.2	-0.059 (CI = +/-0.027; p = 0.001)	0.185 (CI = +/-0.086; p = 0.001)	0.829	-5.74%
Loss Cost	2015.1	-0.076 (CI = +/-0.018; p = 0.000)	0.217 (CI = +/-0.051; p = 0.000)	0.950	-7.36%
Loss Cost	2015.2	-0.078 (CI = +/-0.023; p = 0.000)	0.214 (CI = +/-0.059; p = 0.000)	0.949	-7.53%
<b>Severity</b>	<b>2011.1</b>	<b>0.011 (CI = +/-0.007; p = 0.007)</b>	<b>0.047 (CI = +/-0.039; p = 0.020)</b>	<b>0.490</b>	<b>+1.10%</b>
Severity	2011.2	0.011 (CI = +/-0.008; p = 0.011)	0.049 (CI = +/-0.041; p = 0.023)	0.451	+1.15%
Severity	2012.1	0.013 (CI = +/-0.009; p = 0.013)	0.046 (CI = +/-0.044; p = 0.042)	0.461	+1.26%
Severity	2012.2	0.017 (CI = +/-0.009; p = 0.002)	0.056 (CI = +/-0.039; p = 0.009)	0.629	+1.67%
Severity	2013.1	0.020 (CI = +/-0.009; p = 0.001)	0.047 (CI = +/-0.038; p = 0.019)	0.705	+2.01%
Severity	2013.2	0.022 (CI = +/-0.010; p = 0.001)	0.052 (CI = +/-0.039; p = 0.014)	0.712	+2.25%
Severity	2014.1	0.019 (CI = +/-0.012; p = 0.005)	0.059 (CI = +/-0.040; p = 0.009)	0.709	+1.92%
Severity	2014.2	0.019 (CI = +/-0.014; p = 0.016)	0.059 (CI = +/-0.045; p = 0.017)	0.618	+1.89%
Severity	2015.1	0.013 (CI = +/-0.015; p = 0.086)	0.069 (CI = +/-0.044; p = 0.008)	0.676	+1.31%
Severity	2015.2	0.013 (CI = +/-0.020; p = 0.153)	0.069 (CI = +/-0.052; p = 0.017)	0.589	+1.34%
Frequency	2011.1	-0.034 (CI = +/-0.016; p = 0.001)	0.126 (CI = +/-0.086; p = 0.007)	0.590	-3.32%
Frequency	2011.2	-0.036 (CI = +/-0.018; p = 0.001)	0.119 (CI = +/-0.090; p = 0.013)	0.600	-3.55%
Frequency	2012.1	-0.041 (CI = +/-0.020; p = 0.001)	0.134 (CI = +/-0.091; p = 0.007)	0.635	-4.06%
Frequency	2012.2	-0.049 (CI = +/-0.020; p = 0.000)	0.117 (CI = +/-0.086; p = 0.012)	0.715	-4.74%
Frequency	2013.1	-0.059 (CI = +/-0.017; p = 0.000)	0.143 (CI = +/-0.069; p = 0.001)	0.840	-5.75%
Frequency	2013.2	-0.067 (CI = +/-0.016; p = 0.000)	0.127 (CI = +/-0.060; p = 0.001)	0.900	-6.47%
Frequency	2014.1	-0.072 (CI = +/-0.018; p = 0.000)	0.137 (CI = +/-0.062; p = 0.001)	0.896	-6.93%
Frequency	2014.2	-0.078 (CI = +/-0.019; p = 0.000)	0.126 (CI = +/-0.060; p = 0.001)	0.917	-7.49%
Frequency	2015.1	-0.090 (CI = +/-0.014; p = 0.000)	0.148 (CI = +/-0.041; p = 0.000)	0.966	-8.56%
Frequency	2015.2	-0.092 (CI = +/-0.018; p = 0.000)	0.144 (CI = +/-0.046; p = 0.000)	0.964	-8.75%

**BI**

Coverage = BI  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change, seasonality  
 Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.033)	0.174 (CI = +/-0.038; p = 0.000)	-0.093 (CI = +/-0.030; p = 0.000)	0.910	+1.59%	-7.43%
Loss Cost	2011.2	0.021 (CI = +/-0.016; p = 0.013)	0.180 (CI = +/-0.038; p = 0.000)	-0.101 (CI = +/-0.031; p = 0.000)	0.922	+2.16%	-7.66%
Loss Cost	2012.1	0.022 (CI = +/-0.020; p = 0.031)	0.180 (CI = +/-0.041; p = 0.000)	-0.102 (CI = +/-0.035; p = 0.000)	0.917	+2.23%	-7.68%
Loss Cost	2012.2	0.030 (CI = +/-0.023; p = 0.017)	0.186 (CI = +/-0.041; p = 0.000)	-0.112 (CI = +/-0.039; p = 0.000)	0.927	+3.02%	-7.92%
Loss Cost	2013.1	0.026 (CI = +/-0.030; p = 0.083)	0.189 (CI = +/-0.045; p = 0.000)	-0.108 (CI = +/-0.046; p = 0.000)	0.924	+2.64%	-7.84%
Loss Cost	2013.2	0.034 (CI = +/-0.041; p = 0.093)	0.193 (CI = +/-0.049; p = 0.000)	-0.117 (CI = +/-0.057; p = 0.001)	0.925	+3.42%	-7.99%
Loss Cost	2014.1	0.036 (CI = +/-0.059; p = 0.196)	0.192 (CI = +/-0.055; p = 0.000)	-0.120 (CI = +/-0.076; p = 0.007)	0.916	+3.68%	-8.02%
Loss Cost	2014.2	0.066 (CI = +/-0.090; p = 0.129)	0.200 (CI = +/-0.059; p = 0.000)	-0.153 (CI = +/-0.108; p = 0.012)	0.924	+6.79%	-8.32%
Loss Cost	2015.1	-0.027 (CI = +/-0.138; p = 0.653)	0.214 (CI = +/-0.054; p = 0.000)	-0.055 (CI = +/-0.152; p = 0.408)	0.949	-2.64%	-7.88%
Loss Cost	2015.2	0.195 (CI = +/-0.430; p = 0.296)	0.228 (CI = +/-0.059; p = 0.000)	-0.283 (CI = +/-0.444; p = 0.163)	0.960	+21.54%	-8.40%
Severity	2011.1	0.003 (CI = +/-0.014; p = 0.674)	0.047 (CI = +/-0.038; p = 0.018)	0.019 (CI = +/-0.030; p = 0.182)	0.521	+0.29%	+2.24%
Severity	2011.2	0.002 (CI = +/-0.017; p = 0.783)	0.046 (CI = +/-0.040; p = 0.028)	0.020 (CI = +/-0.033; p = 0.213)	0.478	+0.22%	+2.27%
Severity	2012.1	0.003 (CI = +/-0.021; p = 0.772)	0.046 (CI = +/-0.044; p = 0.042)	0.019 (CI = +/-0.038; p = 0.288)	0.470	+0.29%	+2.25%
Severity	2012.2	0.014 (CI = +/-0.023; p = 0.205)	0.055 (CI = +/-0.041; p = 0.014)	0.004 (CI = +/-0.039; p = 0.815)	0.597	+1.43%	+1.86%
Severity	2013.1	0.027 (CI = +/-0.026; p = 0.049)	0.047 (CI = +/-0.039; p = 0.024)	-0.011 (CI = +/-0.040; p = 0.560)	0.687	+2.69%	+1.57%
Severity	2013.2	0.043 (CI = +/-0.031; p = 0.012)	0.056 (CI = +/-0.037; p = 0.008)	-0.031 (CI = +/-0.043; p = 0.144)	0.751	+4.38%	+1.21%
Severity	2014.1	0.037 (CI = +/-0.044; p = 0.090)	0.058 (CI = +/-0.041; p = 0.012)	-0.024 (CI = +/-0.057; p = 0.361)	0.707	+3.76%	+1.29%
Severity	2014.2	0.054 (CI = +/-0.070; p = 0.113)	0.063 (CI = +/-0.046; p = 0.014)	-0.043 (CI = +/-0.084; p = 0.268)	0.638	+5.50%	+1.11%
Severity	2015.1	0.011 (CI = +/-0.128; p = 0.840)	0.069 (CI = +/-0.050; p = 0.015)	0.002 (CI = +/-0.141; p = 0.970)	0.622	+1.11%	+1.33%
Severity	2015.2	0.025 (CI = +/-0.467; p = 0.896)	0.070 (CI = +/-0.064; p = 0.038)	-0.012 (CI = +/-0.483; p = 0.951)	0.507	+2.54%	+1.30%
Frequency	2011.1	0.013 (CI = +/-0.013; p = 0.057)	0.127 (CI = +/-0.035; p = 0.000)	-0.112 (CI = +/-0.028; p = 0.000)	0.932	+1.30%	-9.46%
Frequency	2011.2	0.019 (CI = +/-0.014; p = 0.013)	0.134 (CI = +/-0.034; p = 0.000)	-0.121 (CI = +/-0.028; p = 0.000)	0.945	+1.93%	-9.71%
Frequency	2012.1	0.019 (CI = +/-0.018; p = 0.036)	0.134 (CI = +/-0.037; p = 0.000)	-0.121 (CI = +/-0.032; p = 0.000)	0.942	+1.94%	-9.71%
Frequency	2012.2	0.015 (CI = +/-0.022; p = 0.151)	0.131 (CI = +/-0.039; p = 0.000)	-0.116 (CI = +/-0.037; p = 0.000)	0.943	+1.56%	-9.60%
Frequency	2013.1	0.000 (CI = +/-0.021; p = 0.961)	0.142 (CI = +/-0.032; p = 0.000)	-0.097 (CI = +/-0.033; p = 0.000)	0.967	-0.05%	-9.27%
Frequency	2013.2	-0.009 (CI = +/-0.027; p = 0.465)	0.137 (CI = +/-0.033; p = 0.000)	-0.086 (CI = +/-0.039; p = 0.001)	0.971	-0.92%	-9.09%
Frequency	2014.1	-0.001 (CI = +/-0.039; p = 0.963)	0.134 (CI = +/-0.036; p = 0.000)	-0.096 (CI = +/-0.050; p = 0.002)	0.966	-0.08%	-9.20%
Frequency	2014.2	0.012 (CI = +/-0.061; p = 0.655)	0.137 (CI = +/-0.040; p = 0.000)	-0.110 (CI = +/-0.074; p = 0.010)	0.966	+1.22%	-9.33%
Frequency	2015.1	-0.038 (CI = +/-0.105; p = 0.413)	0.145 (CI = +/-0.041; p = 0.000)	-0.058 (CI = +/-0.116; p = 0.269)	0.968	-3.70%	-9.09%
Frequency	2015.2	0.170 (CI = +/-0.291; p = 0.194)	0.158 (CI = +/-0.040; p = 0.000)	-0.271 (CI = +/-0.301; p = 0.069)	0.979	+18.53%	-9.57%

**BI**

Coverage = BI  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: trend\_level\_change, seasonality  
 Future Trend Start Date = 2016-04-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.176 (CI = +/-0.043; p = 0.000)	-0.065 (CI = +/-0.017; p = 0.000)	0.883	0.00%	-6.27%
Loss Cost	2011.2	0.176 (CI = +/-0.046; p = 0.000)	-0.065 (CI = +/-0.018; p = 0.000)	0.881	0.00%	-6.27%
Loss Cost	2012.1	0.182 (CI = +/-0.047; p = 0.000)	-0.067 (CI = +/-0.018; p = 0.000)	0.886	0.00%	-6.45%
Loss Cost	2012.2	0.181 (CI = +/-0.051; p = 0.000)	-0.067 (CI = +/-0.020; p = 0.000)	0.885	0.00%	-6.49%
Loss Cost	2013.1	0.191 (CI = +/-0.050; p = 0.000)	-0.071 (CI = +/-0.019; p = 0.000)	0.905	0.00%	-6.82%
Loss Cost	2013.2	0.187 (CI = +/-0.054; p = 0.000)	-0.072 (CI = +/-0.020; p = 0.000)	0.906	0.00%	-6.93%
Loss Cost	2014.1	0.195 (CI = +/-0.057; p = 0.000)	-0.075 (CI = +/-0.021; p = 0.000)	0.907	0.00%	-7.19%
Loss Cost	2014.2	0.192 (CI = +/-0.063; p = 0.000)	-0.076 (CI = +/-0.024; p = 0.000)	0.906	0.00%	-7.28%
Loss Cost	2015.1	0.212 (CI = +/-0.049; p = 0.000)	-0.084 (CI = +/-0.019; p = 0.000)	0.954	0.00%	-8.10%
Loss Cost	2015.2	0.218 (CI = +/-0.054; p = 0.000)	-0.081 (CI = +/-0.021; p = 0.000)	0.958	0.00%	-7.82%
Severity	2011.1	0.047 (CI = +/-0.036; p = 0.014)	0.024 (CI = +/-0.014; p = 0.003)	0.547	0.00%	+2.47%
Severity	2011.2	0.046 (CI = +/-0.039; p = 0.024)	0.024 (CI = +/-0.015; p = 0.004)	0.512	0.00%	+2.43%
Severity	2012.1	0.046 (CI = +/-0.042; p = 0.034)	0.024 (CI = +/-0.016; p = 0.007)	0.508	0.00%	+2.43%
Severity	2012.2	0.052 (CI = +/-0.042; p = 0.019)	0.026 (CI = +/-0.016; p = 0.004)	0.570	0.00%	+2.62%
Severity	2013.1	0.050 (CI = +/-0.045; p = 0.035)	0.027 (CI = +/-0.017; p = 0.006)	0.572	0.00%	+2.72%
Severity	2013.2	0.049 (CI = +/-0.050; p = 0.054)	0.027 (CI = +/-0.019; p = 0.010)	0.527	0.00%	+2.70%
Severity	2014.1	0.061 (CI = +/-0.046; p = 0.015)	0.022 (CI = +/-0.017; p = 0.018)	0.619	0.00%	+2.23%
Severity	2014.2	0.056 (CI = +/-0.050; p = 0.031)	0.020 (CI = +/-0.019; p = 0.038)	0.535	0.00%	+2.04%
Severity	2015.1	0.070 (CI = +/-0.044; p = 0.007)	0.014 (CI = +/-0.017; p = 0.089)	0.673	0.00%	+1.44%
Severity	2015.2	0.069 (CI = +/-0.052; p = 0.018)	0.014 (CI = +/-0.021; p = 0.155)	0.588	0.00%	+1.38%
<b>Frequency</b>	<b>2011.1</b>	<b>0.129 (CI = +/-0.039; p = 0.000)</b>	<b>-0.089 (CI = +/-0.015; p = 0.000)</b>	<b>0.916</b>	<b>0.00%</b>	<b>-8.53%</b>
Frequency	2011.2	0.130 (CI = +/-0.041; p = 0.000)	-0.089 (CI = +/-0.016; p = 0.000)	0.916	0.00%	-8.49%
Frequency	2012.1	0.136 (CI = +/-0.042; p = 0.000)	-0.091 (CI = +/-0.016; p = 0.000)	0.921	0.00%	-8.67%
Frequency	2012.2	0.128 (CI = +/-0.041; p = 0.000)	-0.093 (CI = +/-0.016; p = 0.000)	0.936	0.00%	-8.87%
Frequency	2013.1	0.142 (CI = +/-0.030; p = 0.000)	-0.097 (CI = +/-0.011; p = 0.000)	0.970	0.00%	-9.28%
Frequency	2013.2	0.138 (CI = +/-0.032; p = 0.000)	-0.098 (CI = +/-0.012; p = 0.000)	0.972	0.00%	-9.38%
Frequency	2014.1	0.134 (CI = +/-0.033; p = 0.000)	-0.097 (CI = +/-0.012; p = 0.000)	0.970	0.00%	-9.22%
Frequency	2014.2	0.136 (CI = +/-0.037; p = 0.000)	-0.096 (CI = +/-0.014; p = 0.000)	0.969	0.00%	-9.14%
Frequency	2015.1	0.142 (CI = +/-0.039; p = 0.000)	-0.099 (CI = +/-0.015; p = 0.000)	0.969	0.00%	-9.40%
Frequency	2015.2	0.149 (CI = +/-0.039; p = 0.000)	-0.095 (CI = +/-0.015; p = 0.000)	0.975	0.00%	-9.08%

**BI**

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, scalar\_level\_change, seasonality

Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	-0.050 (CI = +/-0.024; p = 0.000)	0.187 (CI = +/-0.063; p = 0.000)	0.165 (CI = +/-0.124; p = 0.013)	0.761	-4.91%
Loss Cost	2011.2	-0.054 (CI = +/-0.025; p = 0.000)	0.180 (CI = +/-0.064; p = 0.000)	0.173 (CI = +/-0.124; p = 0.010)	0.778	-5.28%
Loss Cost	2012.1	-0.063 (CI = +/-0.023; p = 0.000)	0.197 (CI = +/-0.058; p = 0.000)	0.189 (CI = +/-0.110; p = 0.003)	0.837	-6.08%
Loss Cost	2012.2	-0.066 (CI = +/-0.024; p = 0.000)	0.189 (CI = +/-0.059; p = 0.000)	0.189 (CI = +/-0.109; p = 0.003)	0.853	-6.37%
Loss Cost	2013.1	-0.073 (CI = +/-0.018; p = 0.000)	0.207 (CI = +/-0.045; p = 0.000)	0.189 (CI = +/-0.080; p = 0.000)	0.926	-7.05%
Loss Cost	2013.2	-0.074 (CI = +/-0.018; p = 0.000)	0.200 (CI = +/-0.046; p = 0.000)	0.180 (CI = +/-0.081; p = 0.001)	0.935	-7.17%
Loss Cost	2014.1	-0.076 (CI = +/-0.017; p = 0.000)	0.208 (CI = +/-0.045; p = 0.000)	0.166 (CI = +/-0.079; p = 0.001)	0.944	-7.36%
Loss Cost	2014.2	-0.076 (CI = +/-0.018; p = 0.000)	0.217 (CI = +/-0.051; p = 0.000)	0.191 (CI = +/-0.102; p = 0.003)	0.948	-7.36%
Loss Cost	2015.1	-0.076 (CI = +/-0.018; p = 0.000)	0.217 (CI = +/-0.051; p = 0.000)		0.950	-7.36%
Loss Cost	2015.2	-0.078 (CI = +/-0.023; p = 0.000)	0.214 (CI = +/-0.059; p = 0.000)		0.949	-7.53%
Severity	2011.1	0.004 (CI = +/-0.015; p = 0.605)	0.051 (CI = +/-0.039; p = 0.014)	0.044 (CI = +/-0.076; p = 0.240)	0.507	+0.36%
Severity	2011.2	0.004 (CI = +/-0.016; p = 0.588)	0.052 (CI = +/-0.041; p = 0.018)	0.043 (CI = +/-0.080; p = 0.272)	0.463	+0.41%
Severity	2012.1	0.005 (CI = +/-0.018; p = 0.523)	0.049 (CI = +/-0.045; p = 0.033)	0.040 (CI = +/-0.084; p = 0.321)	0.464	+0.54%
Severity	2012.2	0.009 (CI = +/-0.016; p = 0.213)	0.059 (CI = +/-0.039; p = 0.007)	0.040 (CI = +/-0.072; p = 0.246)	0.644	+0.94%
Severity	2013.1	0.013 (CI = +/-0.015; p = 0.087)	0.051 (CI = +/-0.037; p = 0.013)	0.040 (CI = +/-0.066; p = 0.207)	0.725	+1.28%
Severity	2013.2	0.014 (CI = +/-0.014; p = 0.053)	0.058 (CI = +/-0.037; p = 0.006)	0.049 (CI = +/-0.064; p = 0.115)	0.761	+1.42%
Severity	2014.1	0.013 (CI = +/-0.015; p = 0.079)	0.062 (CI = +/-0.039; p = 0.006)	0.042 (CI = +/-0.068; p = 0.192)	0.739	+1.31%
Severity	2014.2	0.013 (CI = +/-0.015; p = 0.086)	0.069 (CI = +/-0.044; p = 0.008)	0.063 (CI = +/-0.089; p = 0.137)	0.689	+1.31%
Severity	2015.1	0.013 (CI = +/-0.015; p = 0.086)	0.069 (CI = +/-0.044; p = 0.008)		0.676	+1.31%
Severity	2015.2	0.013 (CI = +/-0.020; p = 0.153)	0.069 (CI = +/-0.052; p = 0.017)		0.589	+1.34%
Frequency	2011.1	-0.054 (CI = +/-0.032; p = 0.003)	0.136 (CI = +/-0.083; p = 0.004)	0.121 (CI = +/-0.165; p = 0.137)	0.627	-5.26%
Frequency	2011.2	-0.058 (CI = +/-0.034; p = 0.002)	0.128 (CI = +/-0.086; p = 0.007)	0.130 (CI = +/-0.168; p = 0.118)	0.645	-5.67%
Frequency	2012.1	-0.068 (CI = +/-0.033; p = 0.001)	0.148 (CI = +/-0.083; p = 0.002)	0.149 (CI = +/-0.157; p = 0.061)	0.709	-6.58%
Frequency	2012.2	-0.075 (CI = +/-0.030; p = 0.000)	0.130 (CI = +/-0.075; p = 0.003)	0.149 (CI = +/-0.137; p = 0.036)	0.795	-7.24%
Frequency	2013.1	-0.086 (CI = +/-0.018; p = 0.000)	0.157 (CI = +/-0.045; p = 0.000)	0.149 (CI = +/-0.080; p = 0.002)	0.935	-8.23%
Frequency	2013.2	-0.088 (CI = +/-0.013; p = 0.000)	0.142 (CI = +/-0.032; p = 0.000)	0.131 (CI = +/-0.056; p = 0.001)	0.973	-8.47%
Frequency	2014.1	-0.090 (CI = +/-0.013; p = 0.000)	0.146 (CI = +/-0.034; p = 0.000)	0.124 (CI = +/-0.059; p = 0.001)	0.970	-8.56%
Frequency	2014.2	-0.090 (CI = +/-0.014; p = 0.000)	0.148 (CI = +/-0.041; p = 0.000)	0.128 (CI = +/-0.081; p = 0.007)	0.968	-8.56%
Frequency	2015.1	-0.090 (CI = +/-0.014; p = 0.000)	0.148 (CI = +/-0.041; p = 0.000)		0.966	-8.56%
Frequency	2015.2	-0.092 (CI = +/-0.018; p = 0.000)	0.144 (CI = +/-0.046; p = 0.000)		0.964	-8.75%



**BI**

Coverage = BI  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, trend\_level\_change, seasonality  
 Scalar Level Change Start Date = 2015-01-01  
 Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	-0.002 (CI = +/-0.022; p = 0.818)	0.180 (CI = +/-0.034; p = 0.000)	0.077 (CI = +/-0.075; p = 0.045)	-0.080 (CI = +/-0.029; p = 0.000)	0.930	-0.24%	-7.91%
Loss Cost	2011.2	0.004 (CI = +/-0.027; p = 0.770)	0.183 (CI = +/-0.035; p = 0.000)	0.065 (CI = +/-0.081; p = 0.104)	-0.087 (CI = +/-0.034; p = 0.000)	0.933	+0.37%	-7.97%
Loss Cost	2012.1	-0.003 (CI = +/-0.035; p = 0.859)	0.187 (CI = +/-0.039; p = 0.000)	0.078 (CI = +/-0.093; p = 0.094)	-0.080 (CI = +/-0.042; p = 0.002)	0.931	-0.29%	-7.94%
Loss Cost	2012.2	0.006 (CI = +/-0.046; p = 0.794)	0.189 (CI = +/-0.041; p = 0.000)	0.065 (CI = +/-0.106; p = 0.205)	-0.089 (CI = +/-0.054; p = 0.004)	0.932	+0.55%	-8.02%
Loss Cost	2013.1	-0.023 (CI = +/-0.060; p = 0.418)	0.199 (CI = +/-0.042; p = 0.000)	0.107 (CI = +/-0.119; p = 0.073)	-0.059 (CI = +/-0.068; p = 0.082)	0.942	-2.25%	-7.83%
Loss Cost	2013.2	-0.026 (CI = +/-0.086; p = 0.506)	0.199 (CI = +/-0.046; p = 0.000)	0.111 (CI = +/-0.144; p = 0.114)	-0.055 (CI = +/-0.096; p = 0.220)	0.940	-2.56%	-7.80%
Loss Cost	2014.1	-0.056 (CI = +/-0.126; p = 0.325)	0.206 (CI = +/-0.052; p = 0.000)	0.141 (CI = +/-0.175; p = 0.098)	-0.022 (CI = +/-0.138; p = 0.712)	0.937	-5.47%	-7.57%
Loss Cost	2014.2	-0.027 (CI = +/-0.138; p = 0.653)	0.214 (CI = +/-0.054; p = 0.000)	0.141 (CI = +/-0.174; p = 0.094)	-0.055 (CI = +/-0.152; p = 0.408)	0.947	-2.64%	-7.88%
Loss Cost	2015.1	-0.027 (CI = +/-0.138; p = 0.653)	0.214 (CI = +/-0.054; p = 0.000)		-0.055 (CI = +/-0.152; p = 0.408)	0.949	-2.64%	-7.88%
Loss Cost	2015.2	0.195 (CI = +/-0.430; p = 0.296)	0.228 (CI = +/-0.059; p = 0.000)		-0.283 (CI = +/-0.444; p = 0.163)	0.960	+21.54%	-8.40%
Severity	2011.1	-0.016 (CI = +/-0.021; p = 0.128)	0.053 (CI = +/-0.033; p = 0.004)	0.080 (CI = +/-0.073; p = 0.034)	0.033 (CI = +/-0.029; p = 0.028)	0.639	-1.59%	+1.69%
Severity	2011.2	-0.023 (CI = +/-0.026; p = 0.075)	0.050 (CI = +/-0.034; p = 0.008)	0.093 (CI = +/-0.078; p = 0.024)	0.041 (CI = +/-0.033; p = 0.020)	0.638	-2.27%	+1.78%
Severity	2012.1	-0.033 (CI = +/-0.033; p = 0.047)	0.056 (CI = +/-0.036; p = 0.006)	0.112 (CI = +/-0.087; p = 0.016)	0.051 (CI = +/-0.039; p = 0.015)	0.667	-3.26%	+1.84%
Severity	2012.2	-0.020 (CI = +/-0.041; p = 0.297)	0.059 (CI = +/-0.036; p = 0.005)	0.092 (CI = +/-0.095; p = 0.056)	0.037 (CI = +/-0.048; p = 0.116)	0.698	-2.01%	+1.70%
Severity	2013.1	-0.005 (CI = +/-0.058; p = 0.856)	0.054 (CI = +/-0.040; p = 0.014)	0.069 (CI = +/-0.115; p = 0.208)	0.020 (CI = +/-0.066; p = 0.498)	0.711	-0.48%	+1.58%
Severity	2013.2	0.024 (CI = +/-0.075; p = 0.487)	0.058 (CI = +/-0.040; p = 0.010)	0.036 (CI = +/-0.126; p = 0.530)	-0.011 (CI = +/-0.083; p = 0.771)	0.734	+2.39%	+1.28%
Severity	2014.1	-0.006 (CI = +/-0.108; p = 0.906)	0.064 (CI = +/-0.045; p = 0.011)	0.065 (CI = +/-0.150; p = 0.341)	0.021 (CI = +/-0.119; p = 0.693)	0.709	-0.56%	+1.52%
Severity	2014.2	0.011 (CI = +/-0.128; p = 0.840)	0.069 (CI = +/-0.050; p = 0.015)	0.065 (CI = +/-0.161; p = 0.360)	0.002 (CI = +/-0.141; p = 0.970)	0.637	+1.11%	+1.33%
Severity	2015.1	0.011 (CI = +/-0.128; p = 0.840)	0.069 (CI = +/-0.050; p = 0.015)		0.002 (CI = +/-0.141; p = 0.970)	0.622	+1.11%	+1.33%
Severity	2015.2	0.025 (CI = +/-0.467; p = 0.896)	0.070 (CI = +/-0.064; p = 0.038)		-0.012 (CI = +/-0.483; p = 0.951)	0.507	+2.54%	+1.30%
Frequency	2011.1	0.014 (CI = +/-0.024; p = 0.238)	0.127 (CI = +/-0.037; p = 0.000)	-0.003 (CI = +/-0.082; p = 0.936)	-0.113 (CI = +/-0.032; p = 0.000)	0.926	+1.38%	-9.44%
Frequency	2011.2	0.027 (CI = +/-0.026; p = 0.047)	0.133 (CI = +/-0.035; p = 0.000)	-0.027 (CI = +/-0.080; p = 0.467)	-0.127 (CI = +/-0.033; p = 0.000)	0.943	+2.69%	-9.58%
Frequency	2012.1	0.030 (CI = +/-0.035; p = 0.083)	0.131 (CI = +/-0.038; p = 0.000)	-0.034 (CI = +/-0.093; p = 0.432)	-0.131 (CI = +/-0.042; p = 0.000)	0.940	+3.07%	-9.60%
Frequency	2012.2	0.026 (CI = +/-0.046; p = 0.244)	0.130 (CI = +/-0.041; p = 0.000)	-0.027 (CI = +/-0.107; p = 0.581)	-0.126 (CI = +/-0.054; p = 0.000)	0.939	+2.61%	-9.56%
Frequency	2013.1	-0.018 (CI = +/-0.049; p = 0.433)	0.145 (CI = +/-0.034; p = 0.000)	0.038 (CI = +/-0.097; p = 0.397)	-0.079 (CI = +/-0.056; p = 0.010)	0.967	-1.77%	-9.26%
Frequency	2013.2	-0.050 (CI = +/-0.058; p = 0.084)	0.141 (CI = +/-0.031; p = 0.000)	0.075 (CI = +/-0.097; p = 0.112)	-0.044 (CI = +/-0.065; p = 0.152)	0.976	-4.84%	-8.97%
Frequency	2014.1	-0.051 (CI = +/-0.089; p = 0.219)	0.141 (CI = +/-0.037; p = 0.000)	0.076 (CI = +/-0.123; p = 0.187)	-0.043 (CI = +/-0.097; p = 0.330)	0.970	-4.94%	-8.96%
Frequency	2014.2	-0.038 (CI = +/-0.105; p = 0.413)	0.145 (CI = +/-0.041; p = 0.000)	0.076 (CI = +/-0.132; p = 0.208)	-0.058 (CI = +/-0.116; p = 0.269)	0.970	-3.70%	-9.09%
Frequency	2015.1	-0.038 (CI = +/-0.105; p = 0.413)	0.145 (CI = +/-0.041; p = 0.000)		-0.058 (CI = +/-0.116; p = 0.269)	0.968	-3.70%	-9.09%
Frequency	2015.2	0.170 (CI = +/-0.291; p = 0.194)	0.158 (CI = +/-0.040; p = 0.000)		-0.271 (CI = +/-0.301; p = 0.069)	0.979	+18.53%	-9.57%

**BI**

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, scalar\_level\_change, seasonality

Scalar Level Change Start Date = 2015-08-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	-0.033 (CI = +/-0.031; p = 0.036)	0.172 (CI = +/-0.076; p = 0.000)	0.061 (CI = +/-0.161; p = 0.434)	0.638	-3.25%
Loss Cost	2011.2	-0.038 (CI = +/-0.034; p = 0.030)	0.165 (CI = +/-0.080; p = 0.001)	0.078 (CI = +/-0.170; p = 0.341)	0.651	-3.77%
Loss Cost	2012.1	-0.048 (CI = +/-0.035; p = 0.012)	0.179 (CI = +/-0.079; p = 0.000)	0.102 (CI = +/-0.167; p = 0.208)	0.691	-4.67%
Loss Cost	2012.2	-0.055 (CI = +/-0.038; p = 0.008)	0.168 (CI = +/-0.081; p = 0.001)	0.118 (CI = +/-0.169; p = 0.152)	0.718	-5.34%
Loss Cost	2013.1	-0.066 (CI = +/-0.035; p = 0.002)	0.188 (CI = +/-0.073; p = 0.000)	0.133 (CI = +/-0.148; p = 0.074)	0.798	-6.36%
Loss Cost	2013.2	-0.072 (CI = +/-0.034; p = 0.001)	0.176 (CI = +/-0.072; p = 0.000)	0.136 (CI = +/-0.141; p = 0.057)	0.836	-6.96%
Loss Cost	2014.1	-0.077 (CI = +/-0.033; p = 0.001)	0.191 (CI = +/-0.071; p = 0.000)	0.125 (CI = +/-0.133; p = 0.062)	0.861	-7.41%
Loss Cost	2014.2	-0.079 (CI = +/-0.035; p = 0.001)	0.184 (CI = +/-0.077; p = 0.001)	0.113 (CI = +/-0.144; p = 0.106)	0.869	-7.56%
Loss Cost	2015.1	-0.080 (CI = +/-0.024; p = 0.000)	0.213 (CI = +/-0.057; p = 0.000)	0.030 (CI = +/-0.116; p = 0.550)	0.946	-7.69%
Loss Cost	2015.2	-0.088 (CI = +/-0.026; p = 0.000)	0.228 (CI = +/-0.059; p = 0.000)	0.420 (CI = +/-0.659; p = 0.163)	0.960	-8.40%
Severity	2011.1	0.001 (CI = +/-0.015; p = 0.841)	0.047 (CI = +/-0.037; p = 0.017)	0.057 (CI = +/-0.079; p = 0.144)	0.534	+0.14%
Severity	2011.2	0.001 (CI = +/-0.017; p = 0.862)	0.047 (CI = +/-0.040; p = 0.025)	0.057 (CI = +/-0.085; p = 0.173)	0.491	+0.14%
Severity	2012.1	0.003 (CI = +/-0.019; p = 0.780)	0.045 (CI = +/-0.043; p = 0.042)	0.054 (CI = +/-0.091; p = 0.220)	0.487	+0.25%
Severity	2012.2	0.009 (CI = +/-0.018; p = 0.305)	0.054 (CI = +/-0.039; p = 0.011)	0.039 (CI = +/-0.082; p = 0.316)	0.632	+0.90%
Severity	2013.1	0.013 (CI = +/-0.018; p = 0.137)	0.047 (CI = +/-0.038; p = 0.022)	0.034 (CI = +/-0.078; p = 0.359)	0.703	+1.33%
Severity	2013.2	0.016 (CI = +/-0.019; p = 0.094)	0.051 (CI = +/-0.040; p = 0.017)	0.032 (CI = +/-0.078; p = 0.375)	0.708	+1.59%
Severity	2014.1	0.014 (CI = +/-0.019; p = 0.142)	0.058 (CI = +/-0.042; p = 0.013)	0.028 (CI = +/-0.079; p = 0.441)	0.698	+1.38%
Severity	2014.2	0.014 (CI = +/-0.021; p = 0.172)	0.058 (CI = +/-0.048; p = 0.023)	0.029 (CI = +/-0.089; p = 0.473)	0.597	+1.39%
Severity	2015.1	0.013 (CI = +/-0.021; p = 0.174)	0.069 (CI = +/-0.051; p = 0.016)	-0.002 (CI = +/-0.104; p = 0.959)	0.622	+1.34%
Severity	2015.2	0.013 (CI = +/-0.028; p = 0.290)	0.070 (CI = +/-0.064; p = 0.038)	0.018 (CI = +/-0.717; p = 0.951)	0.507	+1.30%
Frequency	2011.1	-0.034 (CI = +/-0.036; p = 0.059)	0.126 (CI = +/-0.089; p = 0.009)	0.004 (CI = +/-0.190; p = 0.967)	0.561	-3.39%
Frequency	2011.2	-0.040 (CI = +/-0.040; p = 0.053)	0.118 (CI = +/-0.094; p = 0.018)	0.021 (CI = +/-0.201; p = 0.826)	0.571	-3.90%
Frequency	2012.1	-0.050 (CI = +/-0.042; p = 0.023)	0.134 (CI = +/-0.094; p = 0.009)	0.048 (CI = +/-0.199; p = 0.611)	0.613	-4.91%
Frequency	2012.2	-0.064 (CI = +/-0.041; p = 0.005)	0.114 (CI = +/-0.087; p = 0.015)	0.079 (CI = +/-0.183; p = 0.360)	0.712	-6.19%
Frequency	2013.1	-0.079 (CI = +/-0.031; p = 0.000)	0.141 (CI = +/-0.065; p = 0.001)	0.099 (CI = +/-0.132; p = 0.125)	0.863	-7.59%
Frequency	2013.2	-0.088 (CI = +/-0.024; p = 0.000)	0.124 (CI = +/-0.050; p = 0.000)	0.104 (CI = +/-0.098; p = 0.040)	0.932	-8.41%
Frequency	2014.1	-0.091 (CI = +/-0.024; p = 0.000)	0.133 (CI = +/-0.052; p = 0.000)	0.098 (CI = +/-0.097; p = 0.049)	0.930	-8.67%
Frequency	2014.2	-0.092 (CI = +/-0.024; p = 0.000)	0.126 (CI = +/-0.053; p = 0.001)	0.084 (CI = +/-0.098; p = 0.083)	0.940	-8.83%
Frequency	2015.1	-0.093 (CI = +/-0.018; p = 0.000)	0.144 (CI = +/-0.044; p = 0.000)	0.032 (CI = +/-0.090; p = 0.413)	0.965	-8.91%
Frequency	2015.2	-0.101 (CI = +/-0.017; p = 0.000)	0.158 (CI = +/-0.040; p = 0.000)	0.402 (CI = +/-0.446; p = 0.069)	0.979	-9.57%

**BI**

Coverage = BI  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, trend\_level\_change, seasonality  
 Scalar Level Change Start Date = 2015-08-01  
 Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2011.1	0.009 (CI = +/-0.021; p = 0.347)	0.174 (CI = +/-0.038; p = 0.000)	0.035 (CI = +/-0.082; p = 0.373)	-0.092 (CI = +/-0.030; p = 0.000)	0.909	+0.95%	-7.89%	
Loss Cost	2011.2	0.017 (CI = +/-0.025; p = 0.162)	0.180 (CI = +/-0.039; p = 0.000)	0.020 (CI = +/-0.086; p = 0.625)	-0.099 (CI = +/-0.033; p = 0.000)	0.917	+1.72%	-7.90%	
Loss Cost	2012.1	0.017 (CI = +/-0.032; p = 0.267)	0.180 (CI = +/-0.043; p = 0.000)	0.020 (CI = +/-0.096; p = 0.655)	-0.099 (CI = +/-0.039; p = 0.000)	0.912	+1.71%	-7.90%	
Loss Cost	2012.2	0.030 (CI = +/-0.041; p = 0.132)	0.186 (CI = +/-0.044; p = 0.000)	-0.002 (CI = +/-0.104; p = 0.974)	-0.113 (CI = +/-0.047; p = 0.000)	0.919	+3.07%	-7.90%	
Loss Cost	2013.1	0.023 (CI = +/-0.056; p = 0.389)	0.189 (CI = +/-0.048; p = 0.000)	0.009 (CI = +/-0.121; p = 0.870)	-0.105 (CI = +/-0.061; p = 0.004)	0.916	+2.29%	-7.91%	
Loss Cost	2013.2	0.040 (CI = +/-0.087; p = 0.316)	0.194 (CI = +/-0.054; p = 0.000)	-0.013 (CI = +/-0.151; p = 0.842)	-0.123 (CI = +/-0.091; p = 0.014)	0.916	+4.12%	-7.92%	
Loss Cost	2014.1	0.054 (CI = +/-0.145; p = 0.405)	0.192 (CI = +/-0.060; p = 0.000)	-0.028 (CI = +/-0.201; p = 0.749)	-0.137 (CI = +/-0.148; p = 0.065)	0.906	+5.59%	-7.93%	
Loss Cost	2014.2	0.309 (CI = +/-0.228; p = 0.016)	0.226 (CI = +/-0.050; p = 0.000)	-0.260 (CI = +/-0.234; p = 0.034)	-0.395 (CI = +/-0.232; p = 0.006)	0.961	+36.16%	-8.24%	
Loss Cost	2015.1	0.428 (CI = +/-0.848; p = 0.251)	0.228 (CI = +/-0.059; p = 0.000)	-0.346 (CI = +/-0.637; p = 0.221)	-0.516 (CI = +/-0.861; p = 0.184)	0.956	+53.49%	-8.40%	
Loss Cost	2015.2	-0.088 (CI = +/-0.026; p = 0.000)	0.228 (CI = +/-0.059; p = 0.000)	0.420 (CI = +/-0.659; p = 0.163)		0.960			-8.40%
Severity	2011.1	-0.009 (CI = +/-0.019; p = 0.347)	0.046 (CI = +/-0.035; p = 0.014)	0.063 (CI = +/-0.075; p = 0.093)	0.022 (CI = +/-0.028; p = 0.114)	0.588	-0.86%	+1.32%	
Severity	2011.2	-0.013 (CI = +/-0.024; p = 0.240)	0.043 (CI = +/-0.037; p = 0.028)	0.072 (CI = +/-0.081; p = 0.076)	0.027 (CI = +/-0.031; p = 0.090)	0.570	-1.33%	+1.32%	
Severity	2012.1	-0.017 (CI = +/-0.030; p = 0.229)	0.045 (CI = +/-0.040; p = 0.031)	0.079 (CI = +/-0.090; p = 0.078)	0.030 (CI = +/-0.037; p = 0.096)	0.570	-1.71%	+1.31%	
Severity	2012.2	-0.003 (CI = +/-0.038; p = 0.841)	0.052 (CI = +/-0.041; p = 0.018)	0.057 (CI = +/-0.096; p = 0.218)	0.016 (CI = +/-0.043; p = 0.416)	0.622	-0.35%	+1.30%	
Severity	2013.1	0.014 (CI = +/-0.048; p = 0.521)	0.047 (CI = +/-0.041; p = 0.031)	0.032 (CI = +/-0.104; p = 0.501)	-0.001 (CI = +/-0.052; p = 0.959)	0.670	+1.44%	+1.31%	
Severity	2013.2	0.049 (CI = +/-0.066; p = 0.128)	0.057 (CI = +/-0.041; p = 0.013)	-0.011 (CI = +/-0.114; p = 0.824)	-0.036 (CI = +/-0.069; p = 0.265)	0.721	+4.97%	+1.28%	
Severity	2014.1	0.035 (CI = +/-0.109; p = 0.470)	0.058 (CI = +/-0.045; p = 0.019)	0.002 (CI = +/-0.151; p = 0.971)	-0.023 (CI = +/-0.112; p = 0.648)	0.665	+3.60%	+1.29%	
Severity	2014.2	0.143 (CI = +/-0.247; p = 0.206)	0.072 (CI = +/-0.054; p = 0.017)	-0.096 (CI = +/-0.253; p = 0.388)	-0.132 (CI = +/-0.251; p = 0.246)	0.631	+15.40%	+1.14%	
Severity	2015.1	0.040 (CI = +/-0.923; p = 0.916)	0.070 (CI = +/-0.064; p = 0.038)	-0.022 (CI = +/-0.693; p = 0.938)	-0.027 (CI = +/-0.936; p = 0.944)	0.547	+4.07%	+1.30%	
Severity	2015.2	0.013 (CI = +/-0.028; p = 0.290)	0.070 (CI = +/-0.064; p = 0.038)	0.018 (CI = +/-0.717; p = 0.951)		0.507			+1.30%
Frequency	2011.1	0.018 (CI = +/-0.020; p = 0.068)	0.128 (CI = +/-0.036; p = 0.000)	-0.028 (CI = +/-0.077; p = 0.446)	-0.113 (CI = +/-0.028; p = 0.000)	0.930	+1.82%	-9.09%	
Frequency	2011.2	0.030 (CI = +/-0.020; p = 0.007)	0.137 (CI = +/-0.032; p = 0.000)	-0.053 (CI = +/-0.070; p = 0.129)	-0.126 (CI = +/-0.027; p = 0.000)	0.951	+3.10%	-9.09%	
Frequency	2012.1	0.034 (CI = +/-0.026; p = 0.014)	0.135 (CI = +/-0.034; p = 0.000)	-0.059 (CI = +/-0.077; p = 0.121)	-0.130 (CI = +/-0.032; p = 0.000)	0.949	+3.48%	-9.09%	
Frequency	2012.2	0.034 (CI = +/-0.035; p = 0.059)	0.135 (CI = +/-0.038; p = 0.000)	-0.058 (CI = +/-0.090; p = 0.179)	-0.129 (CI = +/-0.040; p = 0.000)	0.948	+3.43%	-9.09%	
Frequency	2013.1	0.008 (CI = +/-0.039; p = 0.640)	0.142 (CI = +/-0.033; p = 0.000)	-0.023 (CI = +/-0.090; p = 0.549)	-0.104 (CI = +/-0.042; p = 0.000)	0.965	+0.84%	-9.10%	
Frequency	2013.2	-0.008 (CI = +/-0.059; p = 0.757)	0.137 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.102; p = 0.964)	-0.087 (CI = +/-0.062; p = 0.012)	0.967	-0.81%	-9.08%	
Frequency	2014.1	0.019 (CI = +/-0.093; p = 0.645)	0.134 (CI = +/-0.039; p = 0.000)	-0.031 (CI = +/-0.129; p = 0.593)	-0.114 (CI = +/-0.096; p = 0.025)	0.963	+1.92%	-9.10%	
Frequency	2014.2	0.165 (CI = +/-0.168; p = 0.053)	0.153 (CI = +/-0.037; p = 0.000)	-0.164 (CI = +/-0.172; p = 0.058)	-0.263 (CI = +/-0.171; p = 0.009)	0.979	+17.99%	-9.27%	
Frequency	2015.1	0.389 (CI = +/-0.575; p = 0.143)	0.158 (CI = +/-0.040; p = 0.000)	-0.324 (CI = +/-0.432; p = 0.111)	-0.489 (CI = +/-0.583; p = 0.084)	0.978	+47.49%	-9.57%	
Frequency	2015.2	-0.101 (CI = +/-0.017; p = 0.000)	0.158 (CI = +/-0.040; p = 0.000)	0.402 (CI = +/-0.446; p = 0.069)		0.979			-9.57%

**BI**

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, scalar\_level\_change, seasonality

Scalar Level Change Start Date = 2016-06-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	-0.009 (CI = +/-0.028; p = 0.492)	0.174 (CI = +/-0.074; p = 0.000)	-0.086 (CI = +/-0.150; p = 0.238)	0.658	-0.91%
Loss Cost	2011.2	-0.011 (CI = +/-0.033; p = 0.485)	0.172 (CI = +/-0.079; p = 0.000)	-0.080 (CI = +/-0.165; p = 0.313)	0.654	-1.08%
Loss Cost	2012.1	-0.018 (CI = +/-0.037; p = 0.305)	0.181 (CI = +/-0.083; p = 0.000)	-0.058 (CI = +/-0.174; p = 0.484)	0.660	-1.80%
Loss Cost	2012.2	-0.024 (CI = +/-0.043; p = 0.252)	0.174 (CI = +/-0.089; p = 0.001)	-0.041 (CI = +/-0.191; p = 0.646)	0.664	-2.35%
Loss Cost	2013.1	-0.038 (CI = +/-0.045; p = 0.090)	0.191 (CI = +/-0.087; p = 0.001)	-0.005 (CI = +/-0.187; p = 0.958)	0.718	-3.76%
Loss Cost	2013.2	-0.050 (CI = +/-0.050; p = 0.050)	0.178 (CI = +/-0.089; p = 0.001)	0.023 (CI = +/-0.192; p = 0.791)	0.751	-4.88%
Loss Cost	2014.1	-0.064 (CI = +/-0.051; p = 0.020)	0.195 (CI = +/-0.088; p = 0.001)	0.045 (CI = +/-0.183; p = 0.586)	0.788	-6.17%
Loss Cost	2014.2	-0.073 (CI = +/-0.054; p = 0.015)	0.183 (CI = +/-0.091; p = 0.002)	0.056 (CI = +/-0.184; p = 0.497)	0.818	-7.04%
Loss Cost	2015.1	-0.087 (CI = +/-0.031; p = 0.000)	0.215 (CI = +/-0.053; p = 0.000)	0.043 (CI = +/-0.101; p = 0.338)	0.951	-8.32%
Loss Cost	2015.2	-0.087 (CI = +/-0.035; p = 0.001)	0.214 (CI = +/-0.063; p = 0.000)	0.041 (CI = +/-0.119; p = 0.415)	0.947	-8.35%
Severity	2011.1	0.002 (CI = +/-0.014; p = 0.767)	0.046 (CI = +/-0.037; p = 0.017)	0.056 (CI = +/-0.075; p = 0.131)	0.538	+0.20%
Severity	2011.2	0.002 (CI = +/-0.016; p = 0.841)	0.046 (CI = +/-0.040; p = 0.027)	0.057 (CI = +/-0.083; p = 0.157)	0.496	+0.16%
Severity	2012.1	0.002 (CI = +/-0.019; p = 0.793)	0.045 (CI = +/-0.043; p = 0.042)	0.055 (CI = +/-0.090; p = 0.210)	0.490	+0.24%
Severity	2012.2	0.010 (CI = +/-0.020; p = 0.266)	0.054 (CI = +/-0.040; p = 0.013)	0.031 (CI = +/-0.087; p = 0.454)	0.616	+1.05%
Severity	2013.1	0.017 (CI = +/-0.021; p = 0.105)	0.047 (CI = +/-0.040; p = 0.025)	0.015 (CI = +/-0.086; p = 0.709)	0.680	+1.69%
Severity	2013.2	0.021 (CI = +/-0.023; p = 0.070)	0.052 (CI = +/-0.042; p = 0.020)	0.004 (CI = +/-0.090; p = 0.923)	0.680	+2.15%
Severity	2014.1	0.016 (CI = +/-0.025; p = 0.179)	0.059 (CI = +/-0.043; p = 0.014)	0.012 (CI = +/-0.091; p = 0.761)	0.677	+1.62%
Severity	2014.2	0.016 (CI = +/-0.029; p = 0.250)	0.058 (CI = +/-0.049; p = 0.027)	0.013 (CI = +/-0.100; p = 0.767)	0.569	+1.56%
Severity	2015.1	0.011 (CI = +/-0.029; p = 0.387)	0.069 (CI = +/-0.050; p = 0.015)	0.009 (CI = +/-0.095; p = 0.828)	0.625	+1.10%
Severity	2015.2	0.011 (CI = +/-0.033; p = 0.430)	0.069 (CI = +/-0.059; p = 0.030)	0.010 (CI = +/-0.112; p = 0.829)	0.512	+1.12%
Frequency	2011.1	-0.011 (CI = +/-0.030; p = 0.441)	0.128 (CI = +/-0.080; p = 0.004)	-0.142 (CI = +/-0.162; p = 0.081)	0.650	-1.11%
Frequency	2011.2	-0.012 (CI = +/-0.035; p = 0.461)	0.126 (CI = +/-0.086; p = 0.007)	-0.138 (CI = +/-0.178; p = 0.119)	0.645	-1.23%
Frequency	2012.1	-0.021 (CI = +/-0.040; p = 0.284)	0.136 (CI = +/-0.089; p = 0.006)	-0.113 (CI = +/-0.188; p = 0.216)	0.654	-2.03%
Frequency	2012.2	-0.034 (CI = +/-0.043; p = 0.109)	0.120 (CI = +/-0.089; p = 0.012)	-0.071 (CI = +/-0.190; p = 0.426)	0.707	-3.36%
Frequency	2013.1	-0.055 (CI = +/-0.039; p = 0.010)	0.144 (CI = +/-0.074; p = 0.001)	-0.019 (CI = +/-0.158; p = 0.791)	0.825	-5.36%
Frequency	2013.2	-0.071 (CI = +/-0.036; p = 0.001)	0.126 (CI = +/-0.064; p = 0.002)	0.019 (CI = +/-0.138; p = 0.760)	0.890	-6.88%
Frequency	2014.1	-0.080 (CI = +/-0.038; p = 0.001)	0.137 (CI = +/-0.065; p = 0.001)	0.033 (CI = +/-0.137; p = 0.597)	0.887	-7.66%
Frequency	2014.2	-0.088 (CI = +/-0.038; p = 0.001)	0.125 (CI = +/-0.064; p = 0.002)	0.043 (CI = +/-0.129; p = 0.460)	0.913	-8.47%
Frequency	2015.1	-0.098 (CI = +/-0.024; p = 0.000)	0.146 (CI = +/-0.042; p = 0.000)	0.034 (CI = +/-0.080; p = 0.339)	0.967	-9.32%
Frequency	2015.2	-0.098 (CI = +/-0.028; p = 0.000)	0.144 (CI = +/-0.050; p = 0.001)	0.031 (CI = +/-0.094; p = 0.432)	0.962	-9.37%

**BI**

Coverage = BI  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, trend\_level\_change, seasonality  
 Scalar Level Change Start Date = 2016-06-01  
 Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.013 (CI = +/-0.016; p = 0.117)	0.174 (CI = +/-0.038; p = 0.000)	0.039 (CI = +/-0.089; p = 0.359)	-0.100 (CI = +/-0.034; p = 0.000)	0.909	+1.27%	-8.39%
Loss Cost	2011.2	0.018 (CI = +/-0.019; p = 0.053)	0.180 (CI = +/-0.039; p = 0.000)	0.030 (CI = +/-0.088; p = 0.471)	-0.106 (CI = +/-0.035; p = 0.000)	0.919	+1.86%	-8.39%
Loss Cost	2012.1	0.019 (CI = +/-0.023; p = 0.104)	0.179 (CI = +/-0.042; p = 0.000)	0.030 (CI = +/-0.094; p = 0.499)	-0.106 (CI = +/-0.039; p = 0.000)	0.914	+1.88%	-8.39%
Loss Cost	2012.2	0.027 (CI = +/-0.028; p = 0.060)	0.185 (CI = +/-0.044; p = 0.000)	0.020 (CI = +/-0.096; p = 0.646)	-0.114 (CI = +/-0.042; p = 0.000)	0.921	+2.72%	-8.38%
Loss Cost	2013.1	0.022 (CI = +/-0.037; p = 0.214)	0.188 (CI = +/-0.047; p = 0.000)	0.025 (CI = +/-0.103; p = 0.596)	-0.109 (CI = +/-0.049; p = 0.001)	0.918	+2.19%	-8.39%
Loss Cost	2013.2	0.029 (CI = +/-0.051; p = 0.224)	0.192 (CI = +/-0.053; p = 0.000)	0.019 (CI = +/-0.113; p = 0.708)	-0.117 (CI = +/-0.061; p = 0.002)	0.918	+2.96%	-8.38%
Loss Cost	2014.1	0.030 (CI = +/-0.076; p = 0.374)	0.192 (CI = +/-0.060; p = 0.000)	0.018 (CI = +/-0.127; p = 0.743)	-0.118 (CI = +/-0.084; p = 0.013)	0.906	+3.08%	-8.38%
Loss Cost	2014.2	0.064 (CI = +/-0.122; p = 0.243)	0.200 (CI = +/-0.067; p = 0.000)	0.003 (CI = +/-0.140; p = 0.966)	-0.152 (CI = +/-0.127; p = 0.027)	0.912	+6.65%	-8.37%
Loss Cost	2015.1	-0.053 (CI = +/-0.183; p = 0.487)	0.213 (CI = +/-0.060; p = 0.000)	0.033 (CI = +/-0.126; p = 0.531)	-0.034 (CI = +/-0.186; p = 0.653)	0.944	-5.20%	-8.42%
Loss Cost	2015.2	0.198 (CI = +/-0.694; p = 0.473)	0.228 (CI = +/-0.075; p = 0.001)	-0.001 (CI = +/-0.162; p = 0.986)	-0.286 (CI = +/-0.694; p = 0.317)	0.950	+21.91%	-8.39%
Severity	2011.1	-0.001 (CI = +/-0.016; p = 0.942)	0.046 (CI = +/-0.038; p = 0.020)	0.042 (CI = +/-0.088; p = 0.324)	0.012 (CI = +/-0.034; p = 0.474)	0.523	-0.05%	+1.11%
Severity	2011.2	-0.002 (CI = +/-0.020; p = 0.824)	0.045 (CI = +/-0.041; p = 0.034)	0.044 (CI = +/-0.093; p = 0.324)	0.013 (CI = +/-0.037; p = 0.455)	0.480	-0.20%	+1.11%
Severity	2012.1	-0.002 (CI = +/-0.024; p = 0.845)	0.045 (CI = +/-0.044; p = 0.047)	0.044 (CI = +/-0.099; p = 0.350)	0.013 (CI = +/-0.041; p = 0.491)	0.468	-0.22%	+1.10%
Severity	2012.2	0.010 (CI = +/-0.028; p = 0.442)	0.054 (CI = +/-0.043; p = 0.019)	0.030 (CI = +/-0.095; p = 0.497)	0.001 (CI = +/-0.041; p = 0.952)	0.578	+1.00%	+1.12%
Severity	2013.1	0.023 (CI = +/-0.032; p = 0.136)	0.047 (CI = +/-0.042; p = 0.032)	0.018 (CI = +/-0.091; p = 0.663)	-0.012 (CI = +/-0.043; p = 0.544)	0.660	+2.36%	+1.14%
Severity	2013.2	0.042 (CI = +/-0.039; p = 0.037)	0.056 (CI = +/-0.040; p = 0.013)	0.003 (CI = +/-0.086; p = 0.941)	-0.031 (CI = +/-0.047; p = 0.170)	0.720	+4.31%	+1.15%
Severity	2014.1	0.035 (CI = +/-0.057; p = 0.193)	0.058 (CI = +/-0.045; p = 0.019)	0.007 (CI = +/-0.096; p = 0.866)	-0.023 (CI = +/-0.063; p = 0.413)	0.667	+3.53%	+1.14%
Severity	2014.2	0.055 (CI = +/-0.094; p = 0.206)	0.063 (CI = +/-0.052; p = 0.025)	-0.002 (CI = +/-0.108; p = 0.964)	-0.043 (CI = +/-0.099; p = 0.325)	0.578	+5.61%	+1.15%
Severity	2015.1	0.002 (CI = +/-0.176; p = 0.982)	0.069 (CI = +/-0.057; p = 0.027)	0.012 (CI = +/-0.120; p = 0.815)	0.010 (CI = +/-0.178; p = 0.896)	0.551	+0.17%	+1.13%
Severity	2015.2	-0.014 (CI = +/-0.751; p = 0.962)	0.068 (CI = +/-0.081; p = 0.081)	0.014 (CI = +/-0.175; p = 0.839)	0.025 (CI = +/-0.751; p = 0.931)	0.391	-1.37%	+1.12%
Frequency	2011.1	0.013 (CI = +/-0.016; p = 0.092)	0.127 (CI = +/-0.037; p = 0.000)	-0.003 (CI = +/-0.085; p = 0.950)	-0.112 (CI = +/-0.033; p = 0.000)	0.926	+1.32%	-9.39%
Frequency	2011.2	0.020 (CI = +/-0.017; p = 0.022)	0.135 (CI = +/-0.035; p = 0.000)	-0.014 (CI = +/-0.081; p = 0.719)	-0.119 (CI = +/-0.032; p = 0.000)	0.941	+2.07%	-9.39%
Frequency	2012.1	0.021 (CI = +/-0.021; p = 0.053)	0.134 (CI = +/-0.038; p = 0.000)	-0.014 (CI = +/-0.086; p = 0.726)	-0.119 (CI = +/-0.035; p = 0.000)	0.937	+2.10%	-9.39%
Frequency	2012.2	0.017 (CI = +/-0.027; p = 0.192)	0.132 (CI = +/-0.042; p = 0.000)	-0.009 (CI = +/-0.092; p = 0.823)	-0.115 (CI = +/-0.040; p = 0.000)	0.937	+1.70%	-9.39%
Frequency	2013.1	-0.002 (CI = +/-0.026; p = 0.886)	0.142 (CI = +/-0.034; p = 0.000)	0.007 (CI = +/-0.074; p = 0.836)	-0.097 (CI = +/-0.035; p = 0.000)	0.964	-0.17%	-9.42%
Frequency	2013.2	-0.013 (CI = +/-0.034; p = 0.406)	0.136 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.076; p = 0.637)	-0.086 (CI = +/-0.041; p = 0.001)	0.968	-1.29%	-9.42%
Frequency	2014.1	-0.004 (CI = +/-0.049; p = 0.842)	0.133 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.083; p = 0.759)	-0.095 (CI = +/-0.055; p = 0.005)	0.962	-0.43%	-9.42%
Frequency	2014.2	0.010 (CI = +/-0.083; p = 0.781)	0.137 (CI = +/-0.045; p = 0.000)	0.005 (CI = +/-0.095; p = 0.908)	-0.109 (CI = +/-0.087; p = 0.022)	0.960	+0.99%	-9.41%
Frequency	2015.1	-0.055 (CI = +/-0.141; p = 0.361)	0.144 (CI = +/-0.046; p = 0.000)	0.021 (CI = +/-0.097; p = 0.594)	-0.044 (CI = +/-0.143; p = 0.464)	0.964	-5.36%	-9.44%
Frequency	2015.2	0.212 (CI = +/-0.462; p = 0.272)	0.160 (CI = +/-0.050; p = 0.001)	-0.015 (CI = +/-0.108; p = 0.724)	-0.311 (CI = +/-0.462; p = 0.135)	0.975	+23.60%	-9.41%

**BI**

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, phase\_in\_scalar

Fit	Start Date	Time	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	0.010 (CI = +/-0.041; p = 0.618)	-0.197 (CI = +/-0.235; p = 0.094)	0.233	+0.98%
Loss Cost	2011.2	0.004 (CI = +/-0.048; p = 0.876)	-0.174 (CI = +/-0.257; p = 0.169)	0.243	+0.36%
Loss Cost	2012.1	0.010 (CI = +/-0.057; p = 0.701)	-0.198 (CI = +/-0.283; p = 0.155)	0.221	+1.04%
Loss Cost	2012.2	-0.001 (CI = +/-0.067; p = 0.963)	-0.158 (CI = +/-0.312; p = 0.290)	0.245	-0.15%
Loss Cost	2013.1	0.002 (CI = +/-0.082; p = 0.952)	-0.170 (CI = +/-0.354; p = 0.313)	0.210	+0.23%
Loss Cost	2013.2	-0.022 (CI = +/-0.096; p = 0.622)	-0.100 (CI = +/-0.382; p = 0.575)	0.280	-2.17%
Loss Cost	2014.1	-0.016 (CI = +/-0.118; p = 0.767)	-0.115 (CI = +/-0.437; p = 0.566)	0.205	-1.59%
Loss Cost	2014.2	-0.047 (CI = +/-0.134; p = 0.439)	-0.044 (CI = +/-0.460; p = 0.829)	0.302	-4.62%
Loss Cost	2015.1	-0.054 (CI = +/-0.159; p = 0.448)	-0.033 (CI = +/-0.512; p = 0.883)	0.238	-5.26%
Loss Cost	2015.2	-0.070 (CI = +/-0.176; p = 0.365)	-0.028 (CI = +/-0.544; p = 0.905)	0.277	-6.80%
Severity	2011.1	0.002 (CI = +/-0.016; p = 0.777)	0.064 (CI = +/-0.093; p = 0.163)	0.352	+0.22%
Severity	2011.2	-0.001 (CI = +/-0.019; p = 0.932)	0.075 (CI = +/-0.101; p = 0.133)	0.320	-0.08%
Severity	2012.1	0.002 (CI = +/-0.022; p = 0.835)	0.065 (CI = +/-0.111; p = 0.231)	0.332	+0.22%
Severity	2012.2	0.008 (CI = +/-0.026; p = 0.538)	0.046 (CI = +/-0.121; p = 0.420)	0.367	+0.76%
Severity	2013.1	0.019 (CI = +/-0.028; p = 0.157)	0.009 (CI = +/-0.121; p = 0.869)	0.504	+1.96%
Severity	2013.2	0.021 (CI = +/-0.035; p = 0.198)	0.003 (CI = +/-0.138; p = 0.959)	0.455	+2.17%
Severity	2014.1	0.019 (CI = +/-0.043; p = 0.333)	0.009 (CI = +/-0.158; p = 0.901)	0.354	+1.95%
Severity	2014.2	0.012 (CI = +/-0.051; p = 0.601)	0.026 (CI = +/-0.174; p = 0.743)	0.203	+1.20%
Severity	2015.1	0.008 (CI = +/-0.060; p = 0.751)	0.032 (CI = +/-0.193; p = 0.710)	0.067	+0.84%
Severity	2015.2	0.004 (CI = +/-0.068; p = 0.891)	0.033 (CI = +/-0.210; p = 0.714)	-0.122	+0.40%
Frequency	2011.1	0.008 (CI = +/-0.033; p = 0.626)	-0.261 (CI = +/-0.187; p = 0.009)	0.574	+0.76%
Frequency	2011.2	0.004 (CI = +/-0.038; p = 0.813)	-0.249 (CI = +/-0.205; p = 0.021)	0.574	+0.43%
Frequency	2012.1	0.008 (CI = +/-0.046; p = 0.707)	-0.263 (CI = +/-0.228; p = 0.027)	0.558	+0.82%
Frequency	2012.2	-0.009 (CI = +/-0.051; p = 0.706)	-0.205 (CI = +/-0.236; p = 0.084)	0.620	-0.90%
Frequency	2013.1	-0.017 (CI = +/-0.062; p = 0.554)	-0.179 (CI = +/-0.265; p = 0.165)	0.618	-1.70%
Frequency	2013.2	-0.043 (CI = +/-0.067; p = 0.180)	-0.103 (CI = +/-0.267; p = 0.411)	0.699	-4.25%
Frequency	2014.1	-0.035 (CI = +/-0.082; p = 0.355)	-0.124 (CI = +/-0.302; p = 0.378)	0.638	-3.47%
Frequency	2014.2	-0.059 (CI = +/-0.091; p = 0.172)	-0.070 (CI = +/-0.312; p = 0.619)	0.686	-5.75%
Frequency	2015.1	-0.062 (CI = +/-0.108; p = 0.216)	-0.065 (CI = +/-0.349; p = 0.675)	0.623	-6.05%
Frequency	2015.2	-0.074 (CI = +/-0.119; p = 0.176)	-0.061 (CI = +/-0.367; p = 0.700)	0.625	-7.17%

**BI**

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	-0.020 (CI = +/-0.016; p = 0.015)	0.180 (CI = +/-0.077; p = 0.000)	0.656	-2.01%
Loss Cost	2011.2	-0.022 (CI = +/-0.018; p = 0.021)	0.176 (CI = +/-0.083; p = 0.001)	0.657	-2.17%
Loss Cost	2012.1	-0.026 (CI = +/-0.020; p = 0.013)	0.186 (CI = +/-0.085; p = 0.000)	0.677	-2.59%
Loss Cost	2012.2	-0.029 (CI = +/-0.023; p = 0.016)	0.179 (CI = +/-0.091; p = 0.001)	0.684	-2.90%
Loss Cost	2013.1	-0.037 (CI = +/-0.024; p = 0.006)	0.195 (CI = +/-0.089; p = 0.001)	0.741	-3.65%
Loss Cost	2013.2	-0.044 (CI = +/-0.027; p = 0.005)	0.181 (CI = +/-0.093; p = 0.002)	0.767	-4.26%
Loss Cost	2014.1	-0.052 (CI = +/-0.029; p = 0.003)	0.197 (CI = +/-0.093; p = 0.001)	0.797	-5.09%
Loss Cost	2014.2	-0.061 (CI = +/-0.035; p = 0.004)	0.182 (CI = +/-0.099; p = 0.003)	0.822	-5.89%
Loss Cost	2015.1	-0.080 (CI = +/-0.022; p = 0.000)	0.211 (CI = +/-0.056; p = 0.000)	0.953	-7.71%
Loss Cost	2015.2	-0.085 (CI = +/-0.029; p = 0.001)	0.204 (CI = +/-0.067; p = 0.001)	0.955	-8.12%
Severity	2011.1	0.010 (CI = +/-0.008; p = 0.022)	0.044 (CI = +/-0.040; p = 0.034)	0.387	+0.99%
Severity	2011.2	0.010 (CI = +/-0.009; p = 0.035)	0.046 (CI = +/-0.044; p = 0.042)	0.335	+1.04%
Severity	2012.1	0.011 (CI = +/-0.011; p = 0.039)	0.043 (CI = +/-0.047; p = 0.069)	0.344	+1.15%
Severity	2012.2	0.016 (CI = +/-0.011; p = 0.006)	0.055 (CI = +/-0.043; p = 0.017)	0.537	+1.63%
Severity	2013.1	0.020 (CI = +/-0.011; p = 0.003)	0.047 (CI = +/-0.041; p = 0.031)	0.627	+1.99%
Severity	2013.2	0.023 (CI = +/-0.013; p = 0.003)	0.053 (CI = +/-0.044; p = 0.022)	0.636	+2.29%
Severity	2014.1	0.019 (CI = +/-0.014; p = 0.014)	0.059 (CI = +/-0.045; p = 0.016)	0.629	+1.94%
Severity	2014.2	0.019 (CI = +/-0.018; p = 0.044)	0.059 (CI = +/-0.052; p = 0.033)	0.503	+1.91%
Severity	2015.1	0.013 (CI = +/-0.020; p = 0.173)	0.068 (CI = +/-0.052; p = 0.018)	0.576	+1.27%
Severity	2015.2	0.013 (CI = +/-0.028; p = 0.295)	0.069 (CI = +/-0.064; p = 0.041)	0.457	+1.28%
Frequency	2011.1	-0.030 (CI = +/-0.018; p = 0.003)	0.136 (CI = +/-0.088; p = 0.005)	0.581	-2.98%
Frequency	2011.2	-0.032 (CI = +/-0.020; p = 0.005)	0.130 (CI = +/-0.094; p = 0.010)	0.585	-3.18%
Frequency	2012.1	-0.038 (CI = +/-0.022; p = 0.003)	0.144 (CI = +/-0.095; p = 0.006)	0.622	-3.70%
Frequency	2012.2	-0.046 (CI = +/-0.023; p = 0.001)	0.124 (CI = +/-0.093; p = 0.013)	0.693	-4.45%
Frequency	2013.1	-0.057 (CI = +/-0.020; p = 0.000)	0.148 (CI = +/-0.075; p = 0.001)	0.828	-5.53%
Frequency	2013.2	-0.066 (CI = +/-0.019; p = 0.000)	0.128 (CI = +/-0.067; p = 0.002)	0.889	-6.40%
Frequency	2014.1	-0.071 (CI = +/-0.022; p = 0.000)	0.138 (CI = +/-0.069; p = 0.002)	0.884	-6.90%
Frequency	2014.2	-0.080 (CI = +/-0.024; p = 0.000)	0.123 (CI = +/-0.070; p = 0.004)	0.909	-7.66%
Frequency	2015.1	-0.093 (CI = +/-0.017; p = 0.000)	0.143 (CI = +/-0.044; p = 0.000)	0.967	-8.86%
Frequency	2015.2	-0.097 (CI = +/-0.022; p = 0.000)	0.136 (CI = +/-0.051; p = 0.001)	0.969	-9.29%

**BI**

Coverage = BI  
 End Trend Period = 2019.1  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change, seasonality  
 Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.018 (CI = +/-0.014; p = 0.017)	0.168 (CI = +/-0.037; p = 0.000)	-0.104 (CI = +/-0.032; p = 0.000)	0.922	+1.81%	-8.23%
Loss Cost	2011.2	0.023 (CI = +/-0.016; p = 0.006)	0.174 (CI = +/-0.037; p = 0.000)	-0.112 (CI = +/-0.033; p = 0.000)	0.934	+2.37%	-8.46%
Loss Cost	2012.1	0.025 (CI = +/-0.019; p = 0.015)	0.172 (CI = +/-0.040; p = 0.000)	-0.114 (CI = +/-0.037; p = 0.000)	0.931	+2.55%	-8.53%
Loss Cost	2012.2	0.033 (CI = +/-0.022; p = 0.008)	0.179 (CI = +/-0.040; p = 0.000)	-0.125 (CI = +/-0.040; p = 0.000)	0.940	+3.34%	-8.76%
Loss Cost	2013.1	0.031 (CI = +/-0.029; p = 0.043)	0.180 (CI = +/-0.045; p = 0.000)	-0.122 (CI = +/-0.048; p = 0.000)	0.937	+3.12%	-8.70%
Loss Cost	2013.2	0.038 (CI = +/-0.039; p = 0.055)	0.184 (CI = +/-0.049; p = 0.000)	-0.131 (CI = +/-0.059; p = 0.001)	0.939	+3.91%	-8.85%
Loss Cost	2014.1	0.045 (CI = +/-0.058; p = 0.109)	0.181 (CI = +/-0.055; p = 0.000)	-0.139 (CI = +/-0.080; p = 0.004)	0.933	+4.63%	-8.98%
Loss Cost	2014.2	0.075 (CI = +/-0.087; p = 0.081)	0.189 (CI = +/-0.059; p = 0.000)	-0.172 (CI = +/-0.108; p = 0.008)	0.942	+7.77%	-9.28%
Loss Cost	2015.1	-0.006 (CI = +/-0.143; p = 0.913)	0.204 (CI = +/-0.057; p = 0.000)	-0.084 (CI = +/-0.162; p = 0.238)	0.959	-0.64%	-8.68%
Loss Cost	2015.2	0.215 (CI = +/-0.419; p = 0.227)	0.218 (CI = +/-0.060; p = 0.001)	-0.312 (CI = +/-0.435; p = 0.117)	0.972	+24.02%	-9.20%
Severity	2011.1	0.003 (CI = +/-0.015; p = 0.680)	0.047 (CI = +/-0.040; p = 0.028)	0.019 (CI = +/-0.035; p = 0.266)	0.402	+0.30%	+2.19%
Severity	2011.2	0.002 (CI = +/-0.018; p = 0.785)	0.046 (CI = +/-0.044; p = 0.041)	0.020 (CI = +/-0.039; p = 0.293)	0.346	+0.24%	+2.22%
Severity	2012.1	0.003 (CI = +/-0.023; p = 0.772)	0.045 (CI = +/-0.048; p = 0.062)	0.019 (CI = +/-0.045; p = 0.381)	0.335	+0.31%	+2.19%
Severity	2012.2	0.014 (CI = +/-0.025; p = 0.229)	0.055 (CI = +/-0.045; p = 0.023)	0.003 (CI = +/-0.045; p = 0.870)	0.492	+1.46%	+1.80%
Severity	2013.1	0.028 (CI = +/-0.029; p = 0.058)	0.045 (CI = +/-0.044; p = 0.045)	-0.014 (CI = +/-0.047; p = 0.516)	0.605	+2.80%	+1.35%
Severity	2013.2	0.044 (CI = +/-0.033; p = 0.016)	0.054 (CI = +/-0.041; p = 0.017)	-0.034 (CI = +/-0.050; p = 0.155)	0.687	+4.49%	+0.99%
Severity	2014.1	0.039 (CI = +/-0.050; p = 0.109)	0.056 (CI = +/-0.047; p = 0.026)	-0.028 (CI = +/-0.068; p = 0.368)	0.625	+3.93%	+1.10%
Severity	2014.2	0.055 (CI = +/-0.079; p = 0.136)	0.061 (CI = +/-0.053; p = 0.031)	-0.046 (CI = +/-0.097; p = 0.289)	0.526	+5.68%	+0.92%
Severity	2015.1	0.013 (CI = +/-0.153; p = 0.840)	0.068 (CI = +/-0.061; p = 0.035)	0.000 (CI = +/-0.173; p = 1.000)	0.491	+1.27%	+1.27%
Severity	2015.2	0.027 (CI = +/-0.566; p = 0.902)	0.069 (CI = +/-0.082; p = 0.078)	-0.014 (CI = +/-0.587; p = 0.949)	0.322	+2.70%	+1.23%
Frequency	2011.1	0.015 (CI = +/-0.013; p = 0.028)	0.121 (CI = +/-0.035; p = 0.000)	-0.122 (CI = +/-0.030; p = 0.000)	0.936	+1.50%	-10.20%
Frequency	2011.2	0.021 (CI = +/-0.014; p = 0.006)	0.128 (CI = +/-0.033; p = 0.000)	-0.131 (CI = +/-0.029; p = 0.000)	0.951	+2.13%	-10.45%
Frequency	2012.1	0.022 (CI = +/-0.017; p = 0.016)	0.127 (CI = +/-0.036; p = 0.000)	-0.133 (CI = +/-0.033; p = 0.000)	0.948	+2.23%	-10.49%
Frequency	2012.2	0.018 (CI = +/-0.021; p = 0.081)	0.124 (CI = +/-0.038; p = 0.000)	-0.128 (CI = +/-0.038; p = 0.000)	0.949	+1.85%	-10.38%
Frequency	2013.1	0.003 (CI = +/-0.020; p = 0.734)	0.135 (CI = +/-0.031; p = 0.000)	-0.108 (CI = +/-0.033; p = 0.000)	0.973	+0.31%	-9.92%
Frequency	2013.2	-0.006 (CI = +/-0.025; p = 0.625)	0.130 (CI = +/-0.031; p = 0.000)	-0.097 (CI = +/-0.038; p = 0.000)	0.976	-0.56%	-9.75%
Frequency	2014.1	0.007 (CI = +/-0.035; p = 0.662)	0.125 (CI = +/-0.033; p = 0.000)	-0.112 (CI = +/-0.047; p = 0.001)	0.976	+0.67%	-9.97%
Frequency	2014.2	0.020 (CI = +/-0.054; p = 0.410)	0.129 (CI = +/-0.037; p = 0.000)	-0.126 (CI = +/-0.067; p = 0.004)	0.977	+1.98%	-10.10%
Frequency	2015.1	-0.019 (CI = +/-0.099; p = 0.644)	0.135 (CI = +/-0.040; p = 0.000)	-0.084 (CI = +/-0.112; p = 0.112)	0.977	-1.88%	-9.82%
Frequency	2015.2	0.189 (CI = +/-0.207; p = 0.065)	0.149 (CI = +/-0.030; p = 0.000)	-0.297 (CI = +/-0.215; p = 0.019)	0.992	+20.75%	-10.30%



**BI**

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: trend\_level\_change, seasonality

Future Trend Start Date = 2016-04-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.172 (CI = +/-0.045; p = 0.000)	-0.069 (CI = +/-0.021; p = 0.000)	0.885	0.00%	-6.69%
Loss Cost	2011.2	0.171 (CI = +/-0.048; p = 0.000)	-0.069 (CI = +/-0.022; p = 0.000)	0.884	0.00%	-6.70%
Loss Cost	2012.1	0.178 (CI = +/-0.050; p = 0.000)	-0.071 (CI = +/-0.023; p = 0.000)	0.889	0.00%	-6.87%
Loss Cost	2012.2	0.175 (CI = +/-0.054; p = 0.000)	-0.072 (CI = +/-0.024; p = 0.000)	0.888	0.00%	-6.95%
Loss Cost	2013.1	0.186 (CI = +/-0.053; p = 0.000)	-0.075 (CI = +/-0.023; p = 0.000)	0.909	0.00%	-7.27%
Loss Cost	2013.2	0.181 (CI = +/-0.057; p = 0.000)	-0.078 (CI = +/-0.025; p = 0.000)	0.911	0.00%	-7.46%
Loss Cost	2014.1	0.188 (CI = +/-0.061; p = 0.000)	-0.080 (CI = +/-0.026; p = 0.000)	0.913	0.00%	-7.71%
Loss Cost	2014.2	0.183 (CI = +/-0.069; p = 0.000)	-0.082 (CI = +/-0.030; p = 0.000)	0.913	0.00%	-7.91%
Loss Cost	2015.1	0.203 (CI = +/-0.048; p = 0.000)	-0.092 (CI = +/-0.021; p = 0.000)	0.966	0.00%	-8.75%
Loss Cost	2015.2	0.208 (CI = +/-0.058; p = 0.000)	-0.089 (CI = +/-0.026; p = 0.000)	0.966	0.00%	-8.50%
Severity	2011.1	0.047 (CI = +/-0.039; p = 0.021)	0.024 (CI = +/-0.018; p = 0.012)	0.437	0.00%	+2.47%
Severity	2011.2	0.046 (CI = +/-0.042; p = 0.035)	0.024 (CI = +/-0.019; p = 0.018)	0.392	0.00%	+2.42%
Severity	2012.1	0.046 (CI = +/-0.045; p = 0.048)	0.024 (CI = +/-0.020; p = 0.025)	0.385	0.00%	+2.41%
Severity	2012.2	0.053 (CI = +/-0.046; p = 0.027)	0.027 (CI = +/-0.020; p = 0.016)	0.462	0.00%	+2.69%
Severity	2013.1	0.050 (CI = +/-0.050; p = 0.049)	0.027 (CI = +/-0.022; p = 0.019)	0.459	0.00%	+2.78%
Severity	2013.2	0.050 (CI = +/-0.056; p = 0.074)	0.027 (CI = +/-0.024; p = 0.031)	0.402	0.00%	+2.77%
Severity	2014.1	0.062 (CI = +/-0.052; p = 0.024)	0.023 (CI = +/-0.022; p = 0.046)	0.514	0.00%	+2.30%
Severity	2014.2	0.056 (CI = +/-0.058; p = 0.054)	0.020 (CI = +/-0.025; p = 0.097)	0.394	0.00%	+2.04%
Severity	2015.1	0.070 (CI = +/-0.052; p = 0.017)	0.014 (CI = +/-0.023; p = 0.179)	0.572	0.00%	+1.42%
Severity	2015.2	0.068 (CI = +/-0.064; p = 0.041)	0.013 (CI = +/-0.029; p = 0.298)	0.455	0.00%	+1.32%
Frequency	2011.1	0.125 (CI = +/-0.040; p = 0.000)	-0.094 (CI = +/-0.019; p = 0.000)	0.913	0.00%	-8.95%
Frequency	2011.2	0.126 (CI = +/-0.043; p = 0.000)	-0.093 (CI = +/-0.020; p = 0.000)	0.912	0.00%	-8.90%
Frequency	2012.1	0.132 (CI = +/-0.044; p = 0.000)	-0.095 (CI = +/-0.020; p = 0.000)	0.918	0.00%	-9.07%
Frequency	2012.2	0.122 (CI = +/-0.042; p = 0.000)	-0.099 (CI = +/-0.019; p = 0.000)	0.937	0.00%	-9.38%
Frequency	2013.1	0.136 (CI = +/-0.029; p = 0.000)	-0.103 (CI = +/-0.013; p = 0.000)	0.975	0.00%	-9.78%
Frequency	2013.2	0.131 (CI = +/-0.029; p = 0.000)	-0.105 (CI = +/-0.013; p = 0.000)	0.978	0.00%	-9.95%
Frequency	2014.1	0.126 (CI = +/-0.030; p = 0.000)	-0.103 (CI = +/-0.013; p = 0.000)	0.978	0.00%	-9.79%
Frequency	2014.2	0.127 (CI = +/-0.035; p = 0.000)	-0.103 (CI = +/-0.015; p = 0.000)	0.977	0.00%	-9.75%
Frequency	2015.1	0.133 (CI = +/-0.034; p = 0.000)	-0.106 (CI = +/-0.015; p = 0.000)	0.980	0.00%	-10.02%
Frequency	2015.2	0.140 (CI = +/-0.038; p = 0.000)	-0.102 (CI = +/-0.017; p = 0.000)	0.983	0.00%	-9.70%

**PD**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.031 (CI = +/-0.005; p = 0.000)	0.809	+3.12%
Loss Cost	2004.2	0.032 (CI = +/-0.006; p = 0.000)	0.813	+3.23%
Loss Cost	2005.1	0.032 (CI = +/-0.006; p = 0.000)	0.796	+3.22%
Loss Cost	2005.2	0.032 (CI = +/-0.007; p = 0.000)	0.779	+3.23%
Loss Cost	2006.1	0.033 (CI = +/-0.007; p = 0.000)	0.775	+3.31%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.764	+3.38%
Loss Cost	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.783	+3.59%
Loss Cost	2007.2	0.037 (CI = +/-0.008; p = 0.000)	0.805	+3.82%
Loss Cost	2008.1	0.040 (CI = +/-0.008; p = 0.000)	0.833	+4.09%
Loss Cost	2008.2	0.040 (CI = +/-0.008; p = 0.000)	0.811	+4.04%
Loss Cost	2009.1	0.042 (CI = +/-0.009; p = 0.000)	0.828	+4.30%
Loss Cost	2009.2	0.044 (CI = +/-0.009; p = 0.000)	0.830	+4.50%
Loss Cost	2010.1	0.045 (CI = +/-0.010; p = 0.000)	0.813	+4.55%
Loss Cost	2010.2	0.045 (CI = +/-0.011; p = 0.000)	0.788	+4.56%
Loss Cost	2011.1	0.046 (CI = +/-0.013; p = 0.000)	0.776	+4.73%
Loss Cost	2011.2	0.048 (CI = +/-0.014; p = 0.000)	0.759	+4.88%
Loss Cost	2012.1	0.049 (CI = +/-0.016; p = 0.000)	0.740	+5.06%
Loss Cost	2012.2	0.049 (CI = +/-0.018; p = 0.000)	0.699	+5.06%
Loss Cost	2013.1	0.049 (CI = +/-0.021; p = 0.000)	0.648	+5.05%
Loss Cost	2013.2	0.046 (CI = +/-0.025; p = 0.002)	0.566	+4.72%
Loss Cost	2014.1	0.053 (CI = +/-0.028; p = 0.002)	0.599	+5.41%
Loss Cost	2014.2	0.043 (CI = +/-0.031; p = 0.012)	0.473	+4.43%
Loss Cost	2015.1	0.047 (CI = +/-0.038; p = 0.021)	0.444	+4.86%
Loss Cost	2015.2	0.049 (CI = +/-0.049; p = 0.051)	0.363	+5.01%
Severity	2004.1	0.048 (CI = +/-0.007; p = 0.000)	0.879	+4.92%
Severity	2004.2	0.050 (CI = +/-0.007; p = 0.000)	0.889	+5.11%
Severity	2005.1	0.051 (CI = +/-0.007; p = 0.000)	0.888	+5.24%
Severity	2005.2	0.052 (CI = +/-0.007; p = 0.000)	0.888	+5.38%
Severity	2006.1	0.054 (CI = +/-0.007; p = 0.000)	0.889	+5.53%
Severity	2006.2	0.056 (CI = +/-0.007; p = 0.000)	0.902	+5.79%
Severity	2007.1	0.059 (CI = +/-0.007; p = 0.000)	0.912	+6.04%
Severity	2007.2	0.060 (CI = +/-0.008; p = 0.000)	0.914	+6.22%
Severity	2008.1	0.063 (CI = +/-0.008; p = 0.000)	0.921	+6.47%
Severity	2008.2	0.063 (CI = +/-0.009; p = 0.000)	0.911	+6.49%
Severity	2009.1	0.065 (CI = +/-0.009; p = 0.000)	0.914	+6.74%
Severity	2009.2	0.068 (CI = +/-0.009; p = 0.000)	0.921	+7.03%
Severity	2010.1	0.070 (CI = +/-0.010; p = 0.000)	0.919	+7.25%
Severity	2010.2	0.073 (CI = +/-0.010; p = 0.000)	0.923	+7.56%
Severity	2011.1	0.075 (CI = +/-0.011; p = 0.000)	0.919	+7.77%
Severity	2011.2	0.078 (CI = +/-0.012; p = 0.000)	0.922	+8.12%
Severity	2012.1	0.081 (CI = +/-0.013; p = 0.000)	0.919	+8.41%
Severity	2012.2	0.080 (CI = +/-0.015; p = 0.000)	0.902	+8.37%
Severity	2013.1	0.081 (CI = +/-0.018; p = 0.000)	0.883	+8.45%
Severity	2013.2	0.079 (CI = +/-0.021; p = 0.000)	0.853	+8.17%
Severity	2014.1	0.081 (CI = +/-0.024; p = 0.000)	0.829	+8.42%
Severity	2014.2	0.072 (CI = +/-0.026; p = 0.000)	0.791	+7.41%
Severity	2015.1	0.074 (CI = +/-0.032; p = 0.001)	0.753	+7.70%
Severity	2015.2	0.075 (CI = +/-0.041; p = 0.004)	0.685	+7.77%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.724	-1.71%
Frequency	2004.2	-0.018 (CI = +/-0.004; p = 0.000)	0.733	-1.79%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.775	-1.92%
Frequency	2005.2	-0.021 (CI = +/-0.004; p = 0.000)	0.802	-2.04%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	0.800	-2.10%
Frequency	2006.2	-0.023 (CI = +/-0.004; p = 0.000)	0.851	-2.28%
Frequency	2007.1	-0.023 (CI = +/-0.004; p = 0.000)	0.842	-2.31%
Frequency	2007.2	-0.023 (CI = +/-0.004; p = 0.000)	0.821	-2.27%
Frequency	2008.1	-0.023 (CI = +/-0.005; p = 0.000)	0.799	-2.24%
Frequency	2008.2	-0.023 (CI = +/-0.005; p = 0.000)	0.791	-2.30%
Frequency	2009.1	-0.023 (CI = +/-0.006; p = 0.000)	0.765	-2.29%
Frequency	2009.2	-0.024 (CI = +/-0.006; p = 0.000)	0.758	-2.37%
Frequency	2010.1	-0.025 (CI = +/-0.007; p = 0.000)	0.769	-2.52%
Frequency	2010.2	-0.028 (CI = +/-0.006; p = 0.000)	0.825	-2.79%
Frequency	2011.1	-0.029 (CI = +/-0.007; p = 0.000)	0.804	-2.82%
Frequency	2011.2	-0.030 (CI = +/-0.008; p = 0.000)	0.812	-3.00%
Frequency	2012.1	-0.031 (CI = +/-0.009; p = 0.000)	0.796	-3.10%
Frequency	2012.2	-0.031 (CI = +/-0.010; p = 0.000)	0.756	-3.05%
Frequency	2013.1	-0.032 (CI = +/-0.012; p = 0.000)	0.727	-3.14%
Frequency	2013.2	-0.032 (CI = +/-0.014; p = 0.000)	0.685	-3.19%
Frequency	2014.1	-0.028 (CI = +/-0.015; p = 0.002)	0.597	-2.78%
Frequency	2014.2	-0.028 (CI = +/-0.018; p = 0.007)	0.522	-2.77%
Frequency	2015.1	-0.027 (CI = +/-0.023; p = 0.027)	0.410	-2.64%
Frequency	2015.2	-0.026 (CI = +/-0.029; p = 0.075)	0.296	-2.56%

**PD**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.047; p = 0.029)	0.833	+3.09%
Loss Cost	2004.2	0.032 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.046; p = 0.013)	0.846	+3.23%
Loss Cost	2005.1	0.031 (CI = +/-0.005; p = 0.000)	0.063 (CI = +/-0.048; p = 0.011)	0.834	+3.17%
Loss Cost	2005.2	0.032 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.049; p = 0.010)	0.823	+3.23%
Loss Cost	2006.1	0.032 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.051; p = 0.016)	0.815	+3.26%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.052; p = 0.011)	0.813	+3.38%
Loss Cost	2007.1	0.035 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.052; p = 0.021)	0.821	+3.53%
Loss Cost	2007.2	0.037 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.047; p = 0.004)	0.862	+3.82%
Loss Cost	2008.1	0.039 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.046; p = 0.007)	0.877	+4.02%
Loss Cost	2008.2	0.040 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.048; p = 0.009)	0.860	+4.04%
Loss Cost	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.049; p = 0.018)	0.866	+4.22%
Loss Cost	2009.2	0.044 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.046; p = 0.006)	0.885	+4.50%
Loss Cost	2010.1	0.043 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.049; p = 0.007)	0.872	+4.44%
Loss Cost	2010.2	0.045 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.051; p = 0.007)	0.859	+4.56%
Loss Cost	2011.1	0.045 (CI = +/-0.011; p = 0.000)	0.074 (CI = +/-0.055; p = 0.011)	0.846	+4.58%
Loss Cost	2011.2	0.048 (CI = +/-0.011; p = 0.000)	0.083 (CI = +/-0.055; p = 0.006)	0.851	+4.88%
Loss Cost	2012.1	0.047 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.059; p = 0.010)	0.836	+4.85%
Loss Cost	2012.2	0.049 (CI = +/-0.015; p = 0.000)	0.088 (CI = +/-0.063; p = 0.010)	0.816	+5.06%
Loss Cost	2013.1	0.046 (CI = +/-0.016; p = 0.000)	0.096 (CI = +/-0.066; p = 0.009)	0.800	+4.74%
Loss Cost	2013.2	0.046 (CI = +/-0.019; p = 0.000)	0.095 (CI = +/-0.073; p = 0.015)	0.742	+4.72%
Loss Cost	2014.1	0.049 (CI = +/-0.023; p = 0.001)	0.089 (CI = +/-0.080; p = 0.033)	0.738	+5.01%
Loss Cost	2014.2	0.043 (CI = +/-0.027; p = 0.006)	0.079 (CI = +/-0.085; p = 0.063)	0.625	+4.43%
Loss Cost	2015.1	0.043 (CI = +/-0.034; p = 0.022)	0.081 (CI = +/-0.099; p = 0.093)	0.587	+4.35%
Loss Cost	2015.2	0.049 (CI = +/-0.042; p = 0.030)	0.090 (CI = +/-0.110; p = 0.092)	0.555	+5.01%
Severity	2004.1	0.048 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.061; p = 0.399)	0.878	+4.90%
Severity	2004.2	0.050 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.058; p = 0.221)	0.891	+5.11%
Severity	2005.1	0.051 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.060; p = 0.302)	0.889	+5.22%
Severity	2005.2	0.052 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.060; p = 0.203)	0.891	+5.38%
Severity	2006.1	0.054 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.061; p = 0.290)	0.890	+5.51%
Severity	2006.2	0.056 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.057; p = 0.123)	0.908	+5.79%
Severity	2007.1	0.058 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.056; p = 0.211)	0.915	+6.01%
Severity	2007.2	0.060 (CI = +/-0.008; p = 0.000)	0.043 (CI = +/-0.055; p = 0.115)	0.920	+6.22%
Severity	2008.1	0.062 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.054; p = 0.197)	0.923	+6.44%
Severity	2008.2	0.063 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.057; p = 0.190)	0.914	+6.49%
Severity	2009.1	0.065 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.058; p = 0.297)	0.915	+6.70%
Severity	2009.2	0.068 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.055; p = 0.138)	0.926	+7.03%
Severity	2010.1	0.069 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.057; p = 0.210)	0.922	+7.20%
Severity	2010.2	0.073 (CI = +/-0.010; p = 0.000)	0.046 (CI = +/-0.054; p = 0.091)	0.932	+7.56%
Severity	2011.1	0.074 (CI = +/-0.011; p = 0.000)	0.042 (CI = +/-0.057; p = 0.137)	0.925	+7.68%
Severity	2011.2	0.078 (CI = +/-0.011; p = 0.000)	0.054 (CI = +/-0.054; p = 0.049)	0.937	+8.12%
Severity	2012.1	0.080 (CI = +/-0.012; p = 0.000)	0.049 (CI = +/-0.057; p = 0.084)	0.931	+8.29%
Severity	2012.2	0.080 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.061; p = 0.094)	0.916	+8.37%
Severity	2013.1	0.079 (CI = +/-0.017; p = 0.000)	0.054 (CI = +/-0.067; p = 0.108)	0.900	+8.27%
Severity	2013.2	0.079 (CI = +/-0.020; p = 0.000)	0.052 (CI = +/-0.074; p = 0.150)	0.870	+8.17%
Severity	2014.1	0.079 (CI = +/-0.024; p = 0.000)	0.051 (CI = +/-0.083; p = 0.194)	0.844	+8.19%
Severity	2014.2	0.072 (CI = +/-0.026; p = 0.000)	0.038 (CI = +/-0.084; p = 0.324)	0.793	+7.41%
Severity	2015.1	0.072 (CI = +/-0.034; p = 0.002)	0.037 (CI = +/-0.097; p = 0.394)	0.747	+7.46%
Severity	2015.2	0.075 (CI = +/-0.043; p = 0.005)	0.042 (CI = +/-0.112; p = 0.398)	0.677	+7.77%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.035; p = 0.119)	0.737	-1.73%
Frequency	2004.2	-0.018 (CI = +/-0.004; p = 0.000)	0.024 (CI = +/-0.036; p = 0.170)	0.742	-1.79%
Frequency	2005.1	-0.020 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.033; p = 0.049)	0.798	-1.94%
Frequency	2005.2	-0.021 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.032; p = 0.084)	0.817	-2.04%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.032; p = 0.049)	0.823	-2.13%
Frequency	2006.2	-0.023 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.029; p = 0.087)	0.863	-2.28%
Frequency	2007.1	-0.024 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.030; p = 0.065)	0.858	-2.34%
Frequency	2007.2	-0.023 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.030; p = 0.045)	0.845	-2.27%
Frequency	2008.1	-0.023 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.032; p = 0.053)	0.825	-2.27%
Frequency	2008.2	-0.023 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.033; p = 0.073)	0.814	-2.30%
Frequency	2009.1	-0.024 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.035; p = 0.080)	0.791	-2.32%
Frequency	2009.2	-0.024 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.037; p = 0.111)	0.779	-2.37%
Frequency	2010.1	-0.026 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.035; p = 0.045)	0.809	-2.57%
Frequency	2010.2	-0.028 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.033; p = 0.079)	0.848	-2.79%
Frequency	2011.1	-0.029 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.035; p = 0.067)	0.834	-2.88%
Frequency	2011.2	-0.030 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.036; p = 0.109)	0.833	-3.00%
Frequency	2012.1	-0.032 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.037; p = 0.072)	0.830	-3.17%
Frequency	2012.2	-0.031 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.039; p = 0.064)	0.804	-3.05%
Frequency	2013.1	-0.033 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.041; p = 0.045)	0.796	-3.26%
Frequency	2013.2	-0.032 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.045; p = 0.055)	0.765	-3.19%
Frequency	2014.1	-0.030 (CI = +/-0.014; p = 0.001)	0.038 (CI = +/-0.048; p = 0.108)	0.669	-2.93%
Frequency	2014.2	-0.028 (CI = +/-0.017; p = 0.005)	0.041 (CI = +/-0.054; p = 0.113)	0.614	-2.77%
Frequency	2015.1	-0.029 (CI = +/-0.022; p = 0.015)	0.044 (CI = +/-0.062; p = 0.140)	0.517	-2.89%
Frequency	2015.2	-0.026 (CI = +/-0.027; p = 0.057)	0.049 (CI = +/-0.070; p = 0.140)	0.445	-2.56%

**PD**

Coverage = PD  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, trend\_level\_change  
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.016 (CI = +/-0.009; p = 0.001)	0.033 (CI = +/-0.019; p = 0.001)	0.865	+1.66%	+5.10%
Loss Cost	2004.2	0.017 (CI = +/-0.010; p = 0.002)	0.032 (CI = +/-0.020; p = 0.003)	0.861	+1.76%	+5.06%
Loss Cost	2005.1	0.015 (CI = +/-0.011; p = 0.010)	0.036 (CI = +/-0.020; p = 0.001)	0.856	+1.49%	+5.16%
Loss Cost	2005.2	0.012 (CI = +/-0.012; p = 0.045)	0.039 (CI = +/-0.021; p = 0.001)	0.851	+1.24%	+5.25%
Loss Cost	2006.1	0.012 (CI = +/-0.013; p = 0.085)	0.040 (CI = +/-0.023; p = 0.002)	0.844	+1.18%	+5.27%
Loss Cost	2006.2	0.010 (CI = +/-0.015; p = 0.188)	0.042 (CI = +/-0.025; p = 0.002)	0.836	+1.00%	+5.32%
Loss Cost	2007.1	0.013 (CI = +/-0.017; p = 0.144)	0.039 (CI = +/-0.027; p = 0.007)	0.835	+1.27%	+5.25%
Loss Cost	2007.2	0.017 (CI = +/-0.020; p = 0.092)	0.034 (CI = +/-0.029; p = 0.027)	0.837	+1.67%	+5.16%
Loss Cost	2008.1	0.023 (CI = +/-0.022; p = 0.040)	0.026 (CI = +/-0.032; p = 0.107)	0.846	+2.35%	+5.02%
Loss Cost	2008.2	0.016 (CI = +/-0.025; p = 0.211)	0.035 (CI = +/-0.035; p = 0.053)	0.836	+1.59%	+5.15%
Loss Cost	2009.1	0.022 (CI = +/-0.030; p = 0.137)	0.027 (CI = +/-0.040; p = 0.175)	0.836	+2.28%	+5.05%
Loss Cost	2009.2	0.028 (CI = +/-0.038; p = 0.133)	0.021 (CI = +/-0.047; p = 0.371)	0.829	+2.85%	+4.98%
Loss Cost	2010.1	0.025 (CI = +/-0.048; p = 0.292)	0.024 (CI = +/-0.058; p = 0.396)	0.810	+2.53%	+5.01%
Loss Cost	2010.2	0.013 (CI = +/-0.065; p = 0.674)	0.037 (CI = +/-0.074; p = 0.313)	0.789	+1.32%	+5.10%
Loss Cost	2011.1	0.013 (CI = +/-0.095; p = 0.771)	0.037 (CI = +/-0.104; p = 0.466)	0.769	+1.33%	+5.10%
Loss Cost	2011.2	0.012 (CI = +/-0.157; p = 0.871)	0.038 (CI = +/-0.166; p = 0.635)	0.746	+1.22%	+5.10%
Loss Cost	2012.1	0.049 (CI = +/-0.344; p = 0.763)	0.000 (CI = +/-0.351; p = 0.998)	0.720	+5.02%	+5.06%
Severity	2004.1	0.023 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.015; p = 0.000)	0.962	+2.28%	+8.52%
Severity	2004.2	0.024 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.015; p = 0.000)	0.962	+2.44%	+8.46%
Severity	2005.1	0.024 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.016; p = 0.000)	0.960	+2.40%	+8.47%
Severity	2005.2	0.023 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.018; p = 0.000)	0.958	+2.35%	+8.49%
Severity	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.019; p = 0.000)	0.956	+2.33%	+8.50%
Severity	2006.2	0.026 (CI = +/-0.012; p = 0.000)	0.055 (CI = +/-0.020; p = 0.000)	0.956	+2.60%	+8.41%
Severity	2007.1	0.028 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.022; p = 0.000)	0.956	+2.86%	+8.35%
Severity	2007.2	0.028 (CI = +/-0.016; p = 0.001)	0.052 (CI = +/-0.024; p = 0.000)	0.953	+2.87%	+8.34%
Severity	2008.1	0.031 (CI = +/-0.019; p = 0.003)	0.049 (CI = +/-0.027; p = 0.001)	0.951	+3.12%	+8.29%
Severity	2008.2	0.022 (CI = +/-0.021; p = 0.038)	0.059 (CI = +/-0.029; p = 0.000)	0.952	+2.24%	+8.45%
Severity	2009.1	0.022 (CI = +/-0.025; p = 0.085)	0.059 (CI = +/-0.033; p = 0.001)	0.948	+2.22%	+8.45%
Severity	2009.2	0.024 (CI = +/-0.032; p = 0.126)	0.057 (CI = +/-0.039; p = 0.007)	0.944	+2.43%	+8.42%
Severity	2010.1	0.020 (CI = +/-0.041; p = 0.304)	0.061 (CI = +/-0.049; p = 0.017)	0.939	+2.06%	+8.46%
Severity	2010.2	0.023 (CI = +/-0.055; p = 0.396)	0.058 (CI = +/-0.063; p = 0.067)	0.934	+2.29%	+8.44%
Severity	2011.1	0.012 (CI = +/-0.080; p = 0.756)	0.070 (CI = +/-0.088; p = 0.111)	0.927	+1.19%	+8.50%
Severity	2011.2	0.027 (CI = +/-0.132; p = 0.671)	0.054 (CI = +/-0.139; p = 0.416)	0.920	+2.70%	+8.45%
Severity	2012.1	0.100 (CI = +/-0.285; p = 0.464)	-0.019 (CI = +/-0.291; p = 0.889)	0.913	+10.47%	+8.37%
Frequency	2004.1	-0.006 (CI = +/-0.006; p = 0.057)	-0.026 (CI = +/-0.013; p = 0.000)	0.823	-0.61%	-3.16%
Frequency	2004.2	-0.007 (CI = +/-0.007; p = 0.058)	-0.025 (CI = +/-0.013; p = 0.001)	0.820	-0.66%	-3.14%
Frequency	2005.1	-0.009 (CI = +/-0.007; p = 0.018)	-0.022 (CI = +/-0.014; p = 0.003)	0.835	-0.89%	-3.05%
Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.008)	-0.019 (CI = +/-0.014; p = 0.009)	0.842	-1.09%	-2.98%
Frequency	2006.1	-0.011 (CI = +/-0.009; p = 0.014)	-0.019 (CI = +/-0.015; p = 0.017)	0.835	-1.13%	-2.97%
Frequency	2006.2	-0.016 (CI = +/-0.009; p = 0.002)	-0.013 (CI = +/-0.015; p = 0.081)	0.863	-1.56%	-2.85%
Frequency	2007.1	-0.016 (CI = +/-0.010; p = 0.005)	-0.013 (CI = +/-0.016; p = 0.105)	0.853	-1.54%	-2.85%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.047)	-0.018 (CI = +/-0.017; p = 0.041)	0.846	-1.16%	-2.94%
Frequency	2008.1	-0.008 (CI = +/-0.013; p = 0.241)	-0.023 (CI = +/-0.019; p = 0.017)	0.841	-0.75%	-3.02%
Frequency	2008.2	-0.006 (CI = +/-0.015; p = 0.398)	-0.024 (CI = +/-0.021; p = 0.025)	0.830	-0.64%	-3.04%
Frequency	2009.1	0.001 (CI = +/-0.018; p = 0.947)	-0.032 (CI = +/-0.023; p = 0.009)	0.830	+0.06%	-3.13%
Frequency	2009.2	0.004 (CI = +/-0.022; p = 0.700)	-0.036 (CI = +/-0.027; p = 0.012)	0.822	+0.41%	-3.17%
Frequency	2010.1	0.005 (CI = +/-0.028; p = 0.735)	-0.037 (CI = +/-0.034; p = 0.034)	0.814	+0.46%	-3.18%
Frequency	2010.2	-0.009 (CI = +/-0.036; p = 0.590)	-0.022 (CI = +/-0.042; p = 0.283)	0.827	-0.94%	-3.09%
Frequency	2011.1	0.001 (CI = +/-0.053; p = 0.957)	-0.033 (CI = +/-0.058; p = 0.239)	0.810	+0.14%	-3.13%
Frequency	2011.2	-0.015 (CI = +/-0.086; p = 0.723)	-0.017 (CI = +/-0.091; p = 0.697)	0.801	-1.44%	-3.09%
Frequency	2012.1	-0.051 (CI = +/-0.187; p = 0.570)	0.020 (CI = +/-0.191; p = 0.829)	0.781	-4.93%	-3.05%

**PD**

Coverage = PD

End Trend Period = 2019.2

Excluded Points = 2017.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2004.1	0.031 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.046; p = 0.058)	0.852	+3.20%
Loss Cost	2004.2	0.033 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.045; p = 0.025)	0.865	+3.34%
Loss Cost	2005.1	0.032 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.046; p = 0.023)	0.854	+3.29%
Loss Cost	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.048; p = 0.021)	0.844	+3.34%
Loss Cost	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.050; p = 0.033)	0.839	+3.39%
Loss Cost	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.050; p = 0.022)	0.838	+3.51%
Loss Cost	2007.1	0.036 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.050; p = 0.044)	0.849	+3.68%
Loss Cost	2007.2	0.039 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.044; p = 0.007)	0.891	+3.96%
Loss Cost	2008.1	0.041 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.042; p = 0.014)	0.909	+4.19%
Loss Cost	2008.2	0.041 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.044; p = 0.017)	0.897	+4.21%
Loss Cost	2009.1	0.043 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.043; p = 0.036)	0.908	+4.43%
Loss Cost	2009.2	0.046 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.039; p = 0.008)	0.927	+4.69%
Loss Cost	2010.1	0.046 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.042; p = 0.011)	0.919	+4.66%
Loss Cost	2010.2	0.047 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.043; p = 0.010)	0.910	+4.77%
Loss Cost	2011.1	0.047 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.047; p = 0.019)	0.903	+4.83%
Loss Cost	2011.2	0.050 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.046; p = 0.009)	0.909	+5.09%
Loss Cost	2012.1	0.050 (CI = +/-0.011; p = 0.000)	0.065 (CI = +/-0.050; p = 0.015)	0.898	+5.11%
Severity	2004.1	0.048 (CI = +/-0.007; p = 0.000)	0.020 (CI = +/-0.062; p = 0.507)	0.878	+4.97%
Severity	2004.2	0.050 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.060; p = 0.301)	0.892	+5.18%
Severity	2005.1	0.052 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.061; p = 0.411)	0.891	+5.29%
Severity	2005.2	0.053 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.061; p = 0.288)	0.893	+5.45%
Severity	2006.1	0.054 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.062; p = 0.410)	0.893	+5.60%
Severity	2006.2	0.057 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.058; p = 0.194)	0.912	+5.88%
Severity	2007.1	0.059 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.056; p = 0.334)	0.920	+6.12%
Severity	2007.2	0.061 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.055; p = 0.196)	0.925	+6.33%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.054; p = 0.335)	0.931	+6.57%
Severity	2008.2	0.064 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.057; p = 0.320)	0.923	+6.62%
Severity	2009.1	0.066 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.057; p = 0.496)	0.925	+6.86%
Severity	2009.2	0.069 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.054; p = 0.256)	0.937	+7.18%
Severity	2010.1	0.071 (CI = +/-0.009; p = 0.000)	0.023 (CI = +/-0.055; p = 0.387)	0.935	+7.37%
Severity	2010.2	0.074 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.052; p = 0.183)	0.945	+7.72%
Severity	2011.1	0.076 (CI = +/-0.010; p = 0.000)	0.029 (CI = +/-0.055; p = 0.274)	0.941	+7.88%
Severity	2011.2	0.080 (CI = +/-0.010; p = 0.000)	0.041 (CI = +/-0.050; p = 0.104)	0.952	+8.29%
Severity	2012.1	0.082 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.053; p = 0.177)	0.949	+8.49%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.024 (CI = +/-0.036; p = 0.177)	0.722	-1.69%
Frequency	2004.2	-0.018 (CI = +/-0.004; p = 0.000)	0.021 (CI = +/-0.036; p = 0.245)	0.727	-1.75%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.033; p = 0.079)	0.786	-1.91%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.033; p = 0.130)	0.807	-2.00%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.033; p = 0.079)	0.813	-2.09%
Frequency	2006.2	-0.023 (CI = +/-0.004; p = 0.000)	0.022 (CI = +/-0.030; p = 0.138)	0.857	-2.24%
Frequency	2007.1	-0.023 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.031; p = 0.107)	0.851	-2.30%
Frequency	2007.2	-0.023 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.031; p = 0.076)	0.837	-2.23%
Frequency	2008.1	-0.023 (CI = +/-0.005; p = 0.000)	0.028 (CI = +/-0.033; p = 0.090)	0.815	-2.23%
Frequency	2008.2	-0.023 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.034; p = 0.119)	0.804	-2.26%
Frequency	2009.1	-0.023 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.036; p = 0.131)	0.779	-2.28%
Frequency	2009.2	-0.024 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.038; p = 0.175)	0.768	-2.32%
Frequency	2010.1	-0.026 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.037; p = 0.078)	0.797	-2.53%
Frequency	2010.2	-0.028 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.035; p = 0.136)	0.842	-2.74%
Frequency	2011.1	-0.029 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.037; p = 0.117)	0.827	-2.83%
Frequency	2011.2	-0.030 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.038; p = 0.186)	0.829	-2.95%
Frequency	2012.1	-0.032 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.040; p = 0.128)	0.825	-3.12%

**PD**

Coverage = PD  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters included: time, trend\_level\_change, seasonality  
 Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.016 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.038; p = 0.008)	0.033 (CI = +/-0.017; p = 0.000)	0.891	+1.63%	+5.06%
Loss Cost	2004.2	0.018 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.039; p = 0.006)	0.031 (CI = +/-0.017; p = 0.001)	0.892	+1.82%	+4.98%
Loss Cost	2005.1	0.014 (CI = +/-0.009; p = 0.004)	0.063 (CI = +/-0.037; p = 0.002)	0.036 (CI = +/-0.017; p = 0.000)	0.899	+1.44%	+5.12%
Loss Cost	2005.2	0.013 (CI = +/-0.010; p = 0.014)	0.061 (CI = +/-0.038; p = 0.003)	0.037 (CI = +/-0.018; p = 0.000)	0.892	+1.32%	+5.17%
Loss Cost	2006.1	0.011 (CI = +/-0.011; p = 0.055)	0.064 (CI = +/-0.039; p = 0.002)	0.040 (CI = +/-0.019; p = 0.000)	0.890	+1.12%	+5.23%
Loss Cost	2006.2	0.011 (CI = +/-0.013; p = 0.089)	0.064 (CI = +/-0.041; p = 0.004)	0.040 (CI = +/-0.021; p = 0.001)	0.883	+1.11%	+5.23%
Loss Cost	2007.1	0.012 (CI = +/-0.015; p = 0.112)	0.064 (CI = +/-0.043; p = 0.006)	0.039 (CI = +/-0.023; p = 0.002)	0.880	+1.18%	+5.21%
Loss Cost	2007.2	0.018 (CI = +/-0.016; p = 0.027)	0.071 (CI = +/-0.042; p = 0.002)	0.031 (CI = +/-0.024; p = 0.014)	0.893	+1.84%	+5.05%
Loss Cost	2008.1	0.022 (CI = +/-0.018; p = 0.022)	0.067 (CI = +/-0.043; p = 0.004)	0.027 (CI = +/-0.026; p = 0.048)	0.894	+2.22%	+4.98%
Loss Cost	2008.2	0.018 (CI = +/-0.022; p = 0.101)	0.064 (CI = +/-0.045; p = 0.007)	0.031 (CI = +/-0.030; p = 0.039)	0.883	+1.80%	+5.06%
Loss Cost	2009.1	0.021 (CI = +/-0.026; p = 0.117)	0.062 (CI = +/-0.047; p = 0.012)	0.028 (CI = +/-0.034; p = 0.100)	0.879	+2.08%	+5.02%
Loss Cost	2009.2	0.032 (CI = +/-0.031; p = 0.048)	0.068 (CI = +/-0.047; p = 0.007)	0.016 (CI = +/-0.039; p = 0.400)	0.883	+3.21%	+4.88%
Loss Cost	2010.1	0.021 (CI = +/-0.039; p = 0.283)	0.073 (CI = +/-0.049; p = 0.006)	0.028 (CI = +/-0.047; p = 0.226)	0.877	+2.08%	+4.98%
Loss Cost	2010.2	0.020 (CI = +/-0.054; p = 0.439)	0.073 (CI = +/-0.052; p = 0.009)	0.029 (CI = +/-0.061; p = 0.336)	0.859	+2.02%	+4.98%
Loss Cost	2011.1	0.001 (CI = +/-0.077; p = 0.975)	0.078 (CI = +/-0.055; p = 0.009)	0.048 (CI = +/-0.085; p = 0.241)	0.851	+0.12%	+5.07%
Loss Cost	2011.2	0.032 (CI = +/-0.126; p = 0.591)	0.082 (CI = +/-0.058; p = 0.009)	0.016 (CI = +/-0.133; p = 0.794)	0.841	+3.27%	+4.98%
Loss Cost	2012.1	-0.045 (CI = +/-0.279; p = 0.731)	0.088 (CI = +/-0.063; p = 0.010)	0.094 (CI = +/-0.284; p = 0.483)	0.830	-4.40%	+5.06%
Severity	2004.1	0.022 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.033; p = 0.128)	0.059 (CI = +/-0.014; p = 0.000)	0.964	+2.27%	+8.51%
Severity	2004.2	0.024 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.033; p = 0.082)	0.056 (CI = +/-0.015; p = 0.000)	0.965	+2.47%	+8.42%
Severity	2005.1	0.023 (CI = +/-0.008; p = 0.000)	0.031 (CI = +/-0.034; p = 0.075)	0.058 (CI = +/-0.016; p = 0.000)	0.964	+2.37%	+8.45%
Severity	2005.2	0.024 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.035; p = 0.082)	0.057 (CI = +/-0.017; p = 0.000)	0.962	+2.40%	+8.44%
Severity	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.033 (CI = +/-0.037; p = 0.079)	0.059 (CI = +/-0.018; p = 0.000)	0.960	+2.30%	+8.47%
Severity	2006.2	0.026 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.037; p = 0.044)	0.054 (CI = +/-0.019; p = 0.000)	0.962	+2.67%	+8.36%
Severity	2007.1	0.028 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.038; p = 0.063)	0.052 (CI = +/-0.021; p = 0.000)	0.960	+2.81%	+8.32%
Severity	2007.2	0.029 (CI = +/-0.015; p = 0.001)	0.038 (CI = +/-0.040; p = 0.062)	0.050 (CI = +/-0.023; p = 0.000)	0.958	+2.95%	+8.29%
Severity	2008.1	0.030 (CI = +/-0.018; p = 0.002)	0.037 (CI = +/-0.042; p = 0.081)	0.049 (CI = +/-0.026; p = 0.001)	0.956	+3.05%	+8.27%
Severity	2008.2	0.023 (CI = +/-0.020; p = 0.027)	0.031 (CI = +/-0.042; p = 0.137)	0.058 (CI = +/-0.028; p = 0.000)	0.955	+2.34%	+8.40%
Severity	2009.1	0.021 (CI = +/-0.025; p = 0.090)	0.032 (CI = +/-0.044; p = 0.137)	0.060 (CI = +/-0.032; p = 0.001)	0.952	+2.11%	+8.43%
Severity	2009.2	0.026 (CI = +/-0.030; p = 0.091)	0.035 (CI = +/-0.046; p = 0.123)	0.055 (CI = +/-0.038; p = 0.008)	0.949	+2.62%	+8.37%
Severity	2010.1	0.018 (CI = +/-0.039; p = 0.338)	0.039 (CI = +/-0.048; p = 0.105)	0.063 (CI = +/-0.046; p = 0.011)	0.946	+1.82%	+8.44%
Severity	2010.2	0.027 (CI = +/-0.052; p = 0.296)	0.042 (CI = +/-0.051; p = 0.099)	0.054 (CI = +/-0.060; p = 0.074)	0.942	+2.69%	+8.38%
Severity	2011.1	0.005 (CI = +/-0.075; p = 0.898)	0.047 (CI = +/-0.053; p = 0.077)	0.077 (CI = +/-0.082; p = 0.063)	0.938	+0.46%	+8.48%
Severity	2011.2	0.039 (CI = +/-0.121; p = 0.495)	0.052 (CI = +/-0.055; p = 0.065)	0.041 (CI = +/-0.128; p = 0.500)	0.935	+4.01%	+8.37%
Severity	2012.1	0.045 (CI = +/-0.273; p = 0.726)	0.051 (CI = +/-0.061; p = 0.094)	0.036 (CI = +/-0.278; p = 0.786)	0.926	+4.59%	+8.37%
Frequency	2004.1	-0.006 (CI = +/-0.006; p = 0.040)	0.028 (CI = +/-0.027; p = 0.048)	-0.026 (CI = +/-0.012; p = 0.000)	0.841	-0.62%	-3.17%
Frequency	2004.2	-0.006 (CI = +/-0.007; p = 0.058)	0.027 (CI = +/-0.028; p = 0.057)	-0.026 (CI = +/-0.013; p = 0.000)	0.837	-0.63%	-3.17%
Frequency	2005.1	-0.009 (CI = +/-0.007; p = 0.009)	0.033 (CI = +/-0.027; p = 0.020)	-0.022 (CI = +/-0.012; p = 0.001)	0.861	-0.91%	-3.07%
Frequency	2005.2	-0.011 (CI = +/-0.007; p = 0.007)	0.030 (CI = +/-0.028; p = 0.033)	-0.020 (CI = +/-0.013; p = 0.004)	0.864	-1.05%	-3.02%
Frequency	2006.1	-0.012 (CI = +/-0.008; p = 0.007)	0.032 (CI = +/-0.028; p = 0.030)	-0.019 (CI = +/-0.014; p = 0.011)	0.859	-1.16%	-2.99%
Frequency	2006.2	-0.015 (CI = +/-0.009; p = 0.001)	0.027 (CI = +/-0.027; p = 0.055)	-0.014 (CI = +/-0.014; p = 0.052)	0.879	-1.51%	-2.89%
Frequency	2007.1	-0.016 (CI = +/-0.010; p = 0.003)	0.028 (CI = +/-0.029; p = 0.058)	-0.013 (CI = +/-0.015; p = 0.091)	0.870	-1.58%	-2.87%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.040)	0.033 (CI = +/-0.027; p = 0.019)	-0.019 (CI = +/-0.016; p = 0.017)	0.877	-1.08%	-2.99%
Frequency	2008.1	-0.008 (CI = +/-0.012; p = 0.169)	0.030 (CI = +/-0.028; p = 0.033)	-0.023 (CI = +/-0.017; p = 0.011)	0.868	-0.81%	-3.04%
Frequency	2008.2	-0.005 (CI = +/-0.014; p = 0.435)	0.033 (CI = +/-0.029; p = 0.027)	-0.026 (CI = +/-0.019; p = 0.010)	0.863	-0.53%	-3.08%
Frequency	2009.1	0.000 (CI = +/-0.016; p = 0.964)	0.029 (CI = +/-0.029; p = 0.048)	-0.032 (CI = +/-0.021; p = 0.006)	0.856	-0.04%	-3.15%
Frequency	2009.2	0.006 (CI = +/-0.020; p = 0.546)	0.033 (CI = +/-0.030; p = 0.032)	-0.038 (CI = +/-0.025; p = 0.004)	0.857	+0.58%	-3.22%
Frequency	2010.1	0.003 (CI = +/-0.025; p = 0.834)	0.034 (CI = +/-0.031; p = 0.033)	-0.035 (CI = +/-0.030; p = 0.026)	0.852	+0.26%	-3.19%
Frequency	2010.2	-0.007 (CI = +/-0.034; p = 0.684)	0.031 (CI = +/-0.032; p = 0.058)	-0.025 (CI = +/-0.038; p = 0.182)	0.856	-0.65%	-3.13%
Frequency	2011.1	-0.003 (CI = +/-0.049; p = 0.885)	0.030 (CI = +/-0.035; p = 0.082)	-0.029 (CI = +/-0.054; p = 0.275)	0.837	-0.34%	-3.15%
Frequency	2011.2	-0.007 (CI = +/-0.082; p = 0.852)	0.030 (CI = +/-0.037; p = 0.107)	-0.025 (CI = +/-0.086; p = 0.548)	0.826	-0.72%	-3.13%
Frequency	2012.1	-0.090 (CI = +/-0.175; p = 0.284)	0.037 (CI = +/-0.039; p = 0.064)	0.059 (CI = +/-0.178; p = 0.485)	0.824	-8.60%	-3.05%

**PD**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.029 (CI = +/-0.005; p = 0.000)	0.809	+2.90%
Loss Cost	2004.2	0.030 (CI = +/-0.005; p = 0.000)	0.812	+3.01%
Loss Cost	2005.1	0.029 (CI = +/-0.006; p = 0.000)	0.793	+2.97%
Loss Cost	2005.2	0.029 (CI = +/-0.006; p = 0.000)	0.774	+2.96%
Loss Cost	2006.1	0.030 (CI = +/-0.007; p = 0.000)	0.766	+3.04%
Loss Cost	2006.2	0.030 (CI = +/-0.007; p = 0.000)	0.752	+3.09%
Loss Cost	2007.1	0.032 (CI = +/-0.007; p = 0.000)	0.772	+3.28%
Loss Cost	2007.2	0.034 (CI = +/-0.008; p = 0.000)	0.796	+3.51%
Loss Cost	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.827	+3.78%
Loss Cost	2008.2	0.036 (CI = +/-0.008; p = 0.000)	0.802	+3.69%
Loss Cost	2009.1	0.039 (CI = +/-0.008; p = 0.000)	0.820	+3.94%
Loss Cost	2009.2	0.040 (CI = +/-0.009; p = 0.000)	0.820	+4.12%
Loss Cost	2010.1	0.041 (CI = +/-0.010; p = 0.000)	0.797	+4.14%
Loss Cost	2010.2	0.040 (CI = +/-0.011; p = 0.000)	0.765	+4.10%
Loss Cost	2011.1	0.041 (CI = +/-0.013; p = 0.000)	0.747	+4.23%
Loss Cost	2011.2	0.042 (CI = +/-0.014; p = 0.000)	0.721	+4.34%
Loss Cost	2012.1	0.044 (CI = +/-0.017; p = 0.000)	0.692	+4.46%
Loss Cost	2012.2	0.043 (CI = +/-0.019; p = 0.000)	0.634	+4.37%
Loss Cost	2013.1	0.042 (CI = +/-0.023; p = 0.002)	0.561	+4.24%
Loss Cost	2013.2	0.037 (CI = +/-0.026; p = 0.011)	0.445	+3.72%
Loss Cost	2014.1	0.042 (CI = +/-0.030; p = 0.011)	0.474	+4.33%
Loss Cost	2014.2	0.029 (CI = +/-0.031; p = 0.062)	0.291	+2.92%
Loss Cost	2015.1	0.030 (CI = +/-0.039; p = 0.112)	0.224	+3.07%
Loss Cost	2015.2	0.027 (CI = +/-0.052; p = 0.250)	0.081	+2.76%
Severity	2004.1	0.046 (CI = +/-0.006; p = 0.000)	0.879	+4.67%
Severity	2004.2	0.047 (CI = +/-0.006; p = 0.000)	0.889	+4.86%
Severity	2005.1	0.049 (CI = +/-0.007; p = 0.000)	0.888	+4.98%
Severity	2005.2	0.050 (CI = +/-0.007; p = 0.000)	0.887	+5.11%
Severity	2006.1	0.051 (CI = +/-0.007; p = 0.000)	0.887	+5.26%
Severity	2006.2	0.054 (CI = +/-0.007; p = 0.000)	0.901	+5.51%
Severity	2007.1	0.056 (CI = +/-0.007; p = 0.000)	0.911	+5.76%
Severity	2007.2	0.058 (CI = +/-0.008; p = 0.000)	0.912	+5.93%
Severity	2008.1	0.060 (CI = +/-0.008; p = 0.000)	0.918	+6.18%
Severity	2008.2	0.060 (CI = +/-0.009; p = 0.000)	0.907	+6.17%
Severity	2009.1	0.062 (CI = +/-0.009; p = 0.000)	0.910	+6.41%
Severity	2009.2	0.065 (CI = +/-0.009; p = 0.000)	0.916	+6.70%
Severity	2010.1	0.067 (CI = +/-0.010; p = 0.000)	0.913	+6.90%
Severity	2010.2	0.070 (CI = +/-0.011; p = 0.000)	0.916	+7.21%
Severity	2011.1	0.071 (CI = +/-0.012; p = 0.000)	0.909	+7.39%
Severity	2011.2	0.075 (CI = +/-0.013; p = 0.000)	0.911	+7.75%
Severity	2012.1	0.077 (CI = +/-0.014; p = 0.000)	0.905	+8.02%
Severity	2012.2	0.076 (CI = +/-0.017; p = 0.000)	0.882	+7.91%
Severity	2013.1	0.076 (CI = +/-0.020; p = 0.000)	0.857	+7.93%
Severity	2013.2	0.072 (CI = +/-0.023; p = 0.000)	0.816	+7.51%
Severity	2014.1	0.074 (CI = +/-0.028; p = 0.000)	0.779	+7.68%
Severity	2014.2	0.061 (CI = +/-0.028; p = 0.001)	0.736	+6.29%
Severity	2015.1	0.062 (CI = +/-0.035; p = 0.004)	0.667	+6.37%
Severity	2015.2	0.059 (CI = +/-0.047; p = 0.022)	0.547	+6.08%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.699	-1.69%
Frequency	2004.2	-0.018 (CI = +/-0.004; p = 0.000)	0.709	-1.77%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.755	-1.91%
Frequency	2005.2	-0.021 (CI = +/-0.004; p = 0.000)	0.785	-2.04%
Frequency	2006.1	-0.021 (CI = +/-0.005; p = 0.000)	0.783	-2.11%
Frequency	2006.2	-0.023 (CI = +/-0.004; p = 0.000)	0.839	-2.30%
Frequency	2007.1	-0.024 (CI = +/-0.005; p = 0.000)	0.829	-2.34%
Frequency	2007.2	-0.023 (CI = +/-0.005; p = 0.000)	0.806	-2.29%
Frequency	2008.1	-0.023 (CI = +/-0.005; p = 0.000)	0.782	-2.26%
Frequency	2008.2	-0.024 (CI = +/-0.006; p = 0.000)	0.774	-2.34%
Frequency	2009.1	-0.023 (CI = +/-0.006; p = 0.000)	0.745	-2.32%
Frequency	2009.2	-0.024 (CI = +/-0.007; p = 0.000)	0.739	-2.42%
Frequency	2010.1	-0.026 (CI = +/-0.007; p = 0.000)	0.753	-2.58%
Frequency	2010.2	-0.029 (CI = +/-0.007; p = 0.000)	0.818	-2.89%
Frequency	2011.1	-0.030 (CI = +/-0.008; p = 0.000)	0.797	-2.95%
Frequency	2011.2	-0.032 (CI = +/-0.009; p = 0.000)	0.811	-3.16%
Frequency	2012.1	-0.034 (CI = +/-0.010; p = 0.000)	0.799	-3.30%
Frequency	2012.2	-0.033 (CI = +/-0.011; p = 0.000)	0.759	-3.28%
Frequency	2013.1	-0.035 (CI = +/-0.013; p = 0.000)	0.735	-3.42%
Frequency	2013.2	-0.036 (CI = +/-0.016; p = 0.000)	0.699	-3.53%
Frequency	2014.1	-0.032 (CI = +/-0.018; p = 0.003)	0.605	-3.10%
Frequency	2014.2	-0.032 (CI = +/-0.022; p = 0.010)	0.535	-3.17%
Frequency	2015.1	-0.031 (CI = +/-0.028; p = 0.034)	0.425	-3.10%
Frequency	2015.2	-0.032 (CI = +/-0.038; p = 0.085)	0.318	-3.14%

**PD**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.044; p = 0.052)	0.828	+2.90%
Loss Cost	2004.2	0.030 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.043; p = 0.024)	0.839	+3.04%
Loss Cost	2005.1	0.029 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.044; p = 0.019)	0.827	+2.97%
Loss Cost	2005.2	0.030 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.046; p = 0.020)	0.811	+3.01%
Loss Cost	2006.1	0.030 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.048; p = 0.028)	0.802	+3.04%
Loss Cost	2006.2	0.031 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.049; p = 0.021)	0.796	+3.14%
Loss Cost	2007.1	0.032 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.049; p = 0.037)	0.805	+3.28%
Loss Cost	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.045; p = 0.007)	0.850	+3.58%
Loss Cost	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.044; p = 0.013)	0.868	+3.78%
Loss Cost	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.046; p = 0.018)	0.846	+3.77%
Loss Cost	2009.1	0.039 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.046; p = 0.033)	0.854	+3.94%
Loss Cost	2009.2	0.041 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.045; p = 0.011)	0.871	+4.21%
Loss Cost	2010.1	0.041 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.047; p = 0.012)	0.856	+4.14%
Loss Cost	2010.2	0.041 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.050; p = 0.014)	0.835	+4.23%
Loss Cost	2011.1	0.041 (CI = +/-0.011; p = 0.000)	0.065 (CI = +/-0.053; p = 0.020)	0.818	+4.23%
Loss Cost	2011.2	0.044 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.055; p = 0.013)	0.815	+4.52%
Loss Cost	2012.1	0.044 (CI = +/-0.014; p = 0.000)	0.074 (CI = +/-0.059; p = 0.019)	0.794	+4.46%
Loss Cost	2012.2	0.045 (CI = +/-0.016; p = 0.000)	0.078 (CI = +/-0.064; p = 0.022)	0.757	+4.62%
Loss Cost	2013.1	0.042 (CI = +/-0.018; p = 0.000)	0.086 (CI = +/-0.067; p = 0.017)	0.733	+4.24%
Loss Cost	2013.2	0.040 (CI = +/-0.022; p = 0.002)	0.082 (CI = +/-0.075; p = 0.035)	0.634	+4.08%
Loss Cost	2014.1	0.042 (CI = +/-0.026; p = 0.006)	0.078 (CI = +/-0.083; p = 0.062)	0.627	+4.33%
Loss Cost	2014.2	0.032 (CI = +/-0.029; p = 0.032)	0.059 (CI = +/-0.083; p = 0.134)	0.426	+3.30%
Loss Cost	2015.1	0.030 (CI = +/-0.037; p = 0.091)	0.062 (CI = +/-0.096; p = 0.162)	0.364	+3.07%
Loss Cost	2015.2	0.034 (CI = +/-0.052; p = 0.154)	0.068 (CI = +/-0.118; p = 0.201)	0.231	+3.42%
Severity	2004.1	0.046 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.057; p = 0.618)	0.876	+4.67%
Severity	2004.2	0.048 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.056; p = 0.377)	0.888	+4.88%
Severity	2005.1	0.049 (CI = +/-0.007; p = 0.000)	0.020 (CI = +/-0.057; p = 0.481)	0.886	+4.98%
Severity	2005.2	0.050 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.057; p = 0.347)	0.886	+5.13%
Severity	2006.1	0.051 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.058; p = 0.460)	0.885	+5.26%
Severity	2006.2	0.054 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.055; p = 0.219)	0.903	+5.54%
Severity	2007.1	0.056 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.053; p = 0.345)	0.911	+5.76%
Severity	2007.2	0.058 (CI = +/-0.008; p = 0.000)	0.033 (CI = +/-0.053; p = 0.207)	0.914	+5.97%
Severity	2008.1	0.060 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.053; p = 0.321)	0.918	+6.18%
Severity	2008.2	0.060 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.055; p = 0.327)	0.907	+6.21%
Severity	2009.1	0.062 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.056; p = 0.464)	0.908	+6.41%
Severity	2009.2	0.065 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.054; p = 0.242)	0.918	+6.75%
Severity	2010.1	0.067 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.056; p = 0.333)	0.913	+6.90%
Severity	2010.2	0.070 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.055; p = 0.164)	0.921	+7.28%
Severity	2011.1	0.071 (CI = +/-0.012; p = 0.000)	0.035 (CI = +/-0.058; p = 0.222)	0.913	+7.39%
Severity	2011.2	0.076 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.056; p = 0.092)	0.923	+7.87%
Severity	2012.1	0.077 (CI = +/-0.014; p = 0.000)	0.043 (CI = +/-0.060; p = 0.138)	0.915	+8.02%
Severity	2012.2	0.078 (CI = +/-0.016; p = 0.000)	0.044 (CI = +/-0.065; p = 0.165)	0.893	+8.06%
Severity	2013.1	0.076 (CI = +/-0.019; p = 0.000)	0.047 (CI = +/-0.071; p = 0.175)	0.870	+7.93%
Severity	2013.2	0.074 (CI = +/-0.023; p = 0.000)	0.042 (CI = +/-0.079; p = 0.260)	0.824	+7.70%
Severity	2014.1	0.074 (CI = +/-0.028; p = 0.000)	0.043 (CI = +/-0.089; p = 0.302)	0.784	+7.68%
Severity	2014.2	0.062 (CI = +/-0.030; p = 0.002)	0.021 (CI = +/-0.086; p = 0.578)	0.713	+6.43%
Severity	2015.1	0.062 (CI = +/-0.039; p = 0.008)	0.022 (CI = +/-0.100; p = 0.610)	0.630	+6.37%
Severity	2015.2	0.061 (CI = +/-0.054; p = 0.034)	0.021 (CI = +/-0.125; p = 0.683)	0.476	+6.30%
Frequency	2004.1	-0.017 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.036; p = 0.106)	0.717	-1.69%
Frequency	2004.2	-0.018 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.037; p = 0.156)	0.721	-1.75%
Frequency	2005.1	-0.019 (CI = +/-0.004; p = 0.000)	0.034 (CI = +/-0.034; p = 0.047)	0.782	-1.91%
Frequency	2005.2	-0.020 (CI = +/-0.004; p = 0.000)	0.029 (CI = +/-0.033; p = 0.085)	0.801	-2.02%
Frequency	2006.1	-0.021 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.033; p = 0.052)	0.808	-2.11%
Frequency	2006.2	-0.023 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.030; p = 0.100)	0.851	-2.28%
Frequency	2007.1	-0.024 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.031; p = 0.077)	0.845	-2.34%
Frequency	2007.2	-0.023 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.032; p = 0.053)	0.831	-2.26%
Frequency	2008.1	-0.023 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.033; p = 0.061)	0.808	-2.26%
Frequency	2008.2	-0.023 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.035; p = 0.086)	0.797	-2.30%
Frequency	2009.1	-0.023 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.037; p = 0.094)	0.771	-2.32%
Frequency	2009.2	-0.024 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.039; p = 0.133)	0.759	-2.37%
Frequency	2010.1	-0.026 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.037; p = 0.059)	0.791	-2.58%
Frequency	2010.2	-0.029 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.035; p = 0.118)	0.836	-2.85%
Frequency	2011.1	-0.030 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.037; p = 0.099)	0.822	-2.95%
Frequency	2011.2	-0.032 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.038; p = 0.172)	0.825	-3.11%
Frequency	2012.1	-0.034 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.039; p = 0.116)	0.824	-3.30%
Frequency	2012.2	-0.032 (CI = +/-0.011; p = 0.000)	0.034 (CI = +/-0.043; p = 0.110)	0.794	-3.18%
Frequency	2013.1	-0.035 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.044; p = 0.078)	0.790	-3.42%
Frequency	2013.2	-0.034 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.050; p = 0.101)	0.756	-3.36%
Frequency	2014.1	-0.032 (CI = +/-0.017; p = 0.003)	0.035 (CI = +/-0.053; p = 0.169)	0.654	-3.10%
Frequency	2014.2	-0.030 (CI = +/-0.021; p = 0.013)	0.038 (CI = +/-0.062; p = 0.188)	0.593	-2.94%
Frequency	2015.1	-0.031 (CI = +/-0.028; p = 0.031)	0.040 (CI = +/-0.072; p = 0.216)	0.492	-3.10%
Frequency	2015.2	-0.027 (CI = +/-0.038; p = 0.122)	0.047 (CI = +/-0.087; p = 0.228)	0.406	-2.71%



**PD**

Coverage = PD  
 End Trend Period = 2019.1  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change  
 Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.018 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.019; p = 0.006)	0.849	+1.78%	+4.58%
Loss Cost	2004.2	0.019 (CI = +/-0.010; p = 0.001)	0.026 (CI = +/-0.020; p = 0.014)	0.845	+1.89%	+4.53%
Loss Cost	2005.1	0.016 (CI = +/-0.011; p = 0.004)	0.029 (CI = +/-0.021; p = 0.007)	0.838	+1.63%	+4.64%
Loss Cost	2005.2	0.014 (CI = +/-0.012; p = 0.021)	0.032 (CI = +/-0.022; p = 0.005)	0.830	+1.40%	+4.73%
Loss Cost	2006.1	0.013 (CI = +/-0.013; p = 0.043)	0.033 (CI = +/-0.023; p = 0.007)	0.821	+1.35%	+4.75%
Loss Cost	2006.2	0.012 (CI = +/-0.015; p = 0.107)	0.035 (CI = +/-0.025; p = 0.008)	0.810	+1.20%	+4.80%
Loss Cost	2007.1	0.015 (CI = +/-0.017; p = 0.078)	0.031 (CI = +/-0.027; p = 0.026)	0.811	+1.49%	+4.71%
Loss Cost	2007.2	0.019 (CI = +/-0.019; p = 0.046)	0.026 (CI = +/-0.029; p = 0.080)	0.816	+1.93%	+4.60%
Loss Cost	2008.1	0.026 (CI = +/-0.021; p = 0.017)	0.017 (CI = +/-0.031; p = 0.264)	0.829	+2.66%	+4.44%
Loss Cost	2008.2	0.019 (CI = +/-0.024; p = 0.112)	0.026 (CI = +/-0.034; p = 0.133)	0.815	+1.94%	+4.58%
Loss Cost	2009.1	0.027 (CI = +/-0.029; p = 0.066)	0.017 (CI = +/-0.038; p = 0.368)	0.819	+2.70%	+4.45%
Loss Cost	2009.2	0.033 (CI = +/-0.035; p = 0.063)	0.010 (CI = +/-0.045; p = 0.663)	0.812	+3.38%	+4.37%
Loss Cost	2010.1	0.031 (CI = +/-0.046; p = 0.165)	0.012 (CI = +/-0.056; p = 0.663)	0.787	+3.18%	+4.39%
Loss Cost	2010.2	0.021 (CI = +/-0.061; p = 0.474)	0.023 (CI = +/-0.071; p = 0.511)	0.757	+2.14%	+4.47%
Loss Cost	2011.1	0.024 (CI = +/-0.090; p = 0.575)	0.019 (CI = +/-0.100; p = 0.681)	0.732	+2.44%	+4.45%
Loss Cost	2011.2	0.028 (CI = +/-0.149; p = 0.690)	0.015 (CI = +/-0.159; p = 0.839)	0.700	+2.86%	+4.44%
Loss Cost	2012.1	0.077 (CI = +/-0.325; p = 0.614)	-0.035 (CI = +/-0.333; p = 0.825)	0.668	+8.04%	+4.37%
Severity	2004.1	0.023 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.015; p = 0.000)	0.958	+2.36%	+8.19%
Severity	2004.2	0.025 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.016; p = 0.000)	0.958	+2.52%	+8.12%
Severity	2005.1	0.025 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.017; p = 0.000)	0.955	+2.49%	+8.13%
Severity	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.018; p = 0.000)	0.953	+2.46%	+8.14%
Severity	2006.1	0.024 (CI = +/-0.011; p = 0.000)	0.054 (CI = +/-0.020; p = 0.000)	0.950	+2.45%	+8.15%
Severity	2006.2	0.027 (CI = +/-0.012; p = 0.000)	0.050 (CI = +/-0.021; p = 0.000)	0.951	+2.73%	+8.05%
Severity	2007.1	0.030 (CI = +/-0.014; p = 0.000)	0.047 (CI = +/-0.022; p = 0.000)	0.950	+3.01%	+7.97%
Severity	2007.2	0.030 (CI = +/-0.016; p = 0.001)	0.047 (CI = +/-0.025; p = 0.001)	0.947	+3.04%	+7.96%
Severity	2008.1	0.033 (CI = +/-0.018; p = 0.001)	0.043 (CI = +/-0.027; p = 0.004)	0.945	+3.33%	+7.90%
Severity	2008.2	0.024 (CI = +/-0.020; p = 0.022)	0.053 (CI = +/-0.029; p = 0.001)	0.945	+2.46%	+8.07%
Severity	2009.1	0.025 (CI = +/-0.025; p = 0.054)	0.053 (CI = +/-0.034; p = 0.004)	0.941	+2.48%	+8.06%
Severity	2009.2	0.027 (CI = +/-0.031; p = 0.083)	0.050 (CI = +/-0.040; p = 0.017)	0.937	+2.76%	+8.03%
Severity	2010.1	0.024 (CI = +/-0.040; p = 0.219)	0.053 (CI = +/-0.049; p = 0.035)	0.930	+2.46%	+8.06%
Severity	2010.2	0.028 (CI = +/-0.055; p = 0.297)	0.050 (CI = +/-0.063; p = 0.117)	0.924	+2.81%	+8.03%
Severity	2011.1	0.019 (CI = +/-0.080; p = 0.624)	0.059 (CI = +/-0.088; p = 0.173)	0.915	+1.88%	+8.08%
Severity	2011.2	0.037 (CI = +/-0.132; p = 0.556)	0.040 (CI = +/-0.140; p = 0.543)	0.907	+3.75%	+8.02%
Severity	2012.1	0.118 (CI = +/-0.282; p = 0.382)	-0.042 (CI = +/-0.289; p = 0.759)	0.898	+12.50%	+7.91%
Frequency	2004.1	-0.006 (CI = +/-0.006; p = 0.079)	-0.028 (CI = +/-0.013; p = 0.000)	0.814	-0.56%	-3.34%
Frequency	2004.2	-0.006 (CI = +/-0.007; p = 0.082)	-0.028 (CI = +/-0.014; p = 0.000)	0.811	-0.61%	-3.32%
Frequency	2005.1	-0.008 (CI = +/-0.007; p = 0.027)	-0.024 (CI = +/-0.014; p = 0.002)	0.827	-0.84%	-3.23%
Frequency	2005.2	-0.010 (CI = +/-0.008; p = 0.013)	-0.022 (CI = +/-0.015; p = 0.006)	0.835	-1.03%	-3.15%
Frequency	2006.1	-0.011 (CI = +/-0.009; p = 0.022)	-0.021 (CI = +/-0.016; p = 0.012)	0.827	-1.07%	-3.14%
Frequency	2006.2	-0.015 (CI = +/-0.009; p = 0.003)	-0.015 (CI = +/-0.016; p = 0.055)	0.857	-1.50%	-3.01%
Frequency	2007.1	-0.015 (CI = +/-0.011; p = 0.008)	-0.016 (CI = +/-0.017; p = 0.072)	0.846	-1.47%	-3.02%
Frequency	2007.2	-0.011 (CI = +/-0.012; p = 0.068)	-0.021 (CI = +/-0.018; p = 0.026)	0.840	-1.07%	-3.11%
Frequency	2008.1	-0.006 (CI = +/-0.013; p = 0.315)	-0.026 (CI = +/-0.019; p = 0.011)	0.836	-0.64%	-3.21%
Frequency	2008.2	-0.005 (CI = +/-0.016; p = 0.498)	-0.028 (CI = +/-0.022; p = 0.016)	0.826	-0.51%	-3.23%
Frequency	2009.1	0.002 (CI = +/-0.018; p = 0.803)	-0.036 (CI = +/-0.024; p = 0.005)	0.828	+0.21%	-3.34%
Frequency	2009.2	0.006 (CI = +/-0.022; p = 0.570)	-0.040 (CI = +/-0.028; p = 0.007)	0.821	+0.60%	-3.39%
Frequency	2010.1	0.007 (CI = +/-0.028; p = 0.607)	-0.042 (CI = +/-0.035; p = 0.021)	0.813	+0.70%	-3.40%
Frequency	2010.2	-0.007 (CI = +/-0.037; p = 0.710)	-0.027 (CI = +/-0.043; p = 0.196)	0.827	-0.65%	-3.30%
Frequency	2011.1	0.005 (CI = +/-0.053; p = 0.827)	-0.040 (CI = +/-0.059; p = 0.168)	0.811	+0.55%	-3.36%
Frequency	2011.2	-0.009 (CI = +/-0.087; p = 0.834)	-0.025 (CI = +/-0.092; p = 0.567)	0.802	-0.86%	-3.32%
Frequency	2012.1	-0.040 (CI = +/-0.190; p = 0.650)	0.007 (CI = +/-0.194; p = 0.938)	0.782	-3.96%	-3.28%

**DC**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.040 (CI = +/-0.009; p = 0.000)	0.744	+4.13%
Loss Cost	2004.2	0.042 (CI = +/-0.009; p = 0.000)	0.752	+4.31%
Loss Cost	2005.1	0.044 (CI = +/-0.009; p = 0.000)	0.762	+4.51%
Loss Cost	2005.2	0.046 (CI = +/-0.010; p = 0.000)	0.761	+4.66%
Loss Cost	2006.1	0.048 (CI = +/-0.010; p = 0.000)	0.779	+4.93%
Loss Cost	2006.2	0.049 (CI = +/-0.011; p = 0.000)	0.767	+5.01%
Loss Cost	2007.1	0.052 (CI = +/-0.011; p = 0.000)	0.781	+5.29%
Loss Cost	2007.2	0.055 (CI = +/-0.011; p = 0.000)	0.800	+5.62%
Loss Cost	2008.1	0.059 (CI = +/-0.011; p = 0.000)	0.831	+6.04%
Loss Cost	2008.2	0.062 (CI = +/-0.012; p = 0.000)	0.849	+6.42%
Loss Cost	2009.1	0.067 (CI = +/-0.011; p = 0.000)	0.882	+6.92%
Loss Cost	2009.2	0.071 (CI = +/-0.011; p = 0.000)	0.895	+7.31%
Loss Cost	2010.1	0.075 (CI = +/-0.011; p = 0.000)	0.914	+7.78%
Loss Cost	2010.2	0.078 (CI = +/-0.012; p = 0.000)	0.916	+8.10%
Loss Cost	2011.1	0.084 (CI = +/-0.010; p = 0.000)	0.950	+8.78%
Loss Cost	2011.2	0.088 (CI = +/-0.010; p = 0.000)	0.957	+9.20%
Loss Cost	2012.1	0.092 (CI = +/-0.010; p = 0.000)	0.966	+9.67%
Loss Cost	2012.2	0.090 (CI = +/-0.011; p = 0.000)	0.960	+9.44%
Loss Cost	2013.1	0.091 (CI = +/-0.012; p = 0.000)	0.953	+9.55%
Loss Cost	2013.2	0.088 (CI = +/-0.014; p = 0.000)	0.943	+9.21%
Loss Cost	2014.1	0.092 (CI = +/-0.016; p = 0.000)	0.940	+9.59%
Loss Cost	2014.2	0.094 (CI = +/-0.018; p = 0.000)	0.931	+9.91%
Loss Cost	2015.1	0.091 (CI = +/-0.022; p = 0.000)	0.908	+9.50%
Loss Cost	2015.2	0.094 (CI = +/-0.028; p = 0.000)	0.885	+9.81%
Severity	2004.1	0.031 (CI = +/-0.006; p = 0.000)	0.792	+3.10%
Severity	2004.2	0.031 (CI = +/-0.006; p = 0.000)	0.790	+3.19%
Severity	2005.1	0.033 (CI = +/-0.006; p = 0.000)	0.800	+3.33%
Severity	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.797	+3.42%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.815	+3.61%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	0.817	+3.75%
Severity	2007.1	0.039 (CI = +/-0.007; p = 0.000)	0.834	+3.96%
Severity	2007.2	0.041 (CI = +/-0.007; p = 0.000)	0.850	+4.17%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	0.888	+4.50%
Severity	2008.2	0.046 (CI = +/-0.007; p = 0.000)	0.896	+4.70%
Severity	2009.1	0.049 (CI = +/-0.006; p = 0.000)	0.922	+5.02%
Severity	2009.2	0.051 (CI = +/-0.007; p = 0.000)	0.924	+5.20%
Severity	2010.1	0.054 (CI = +/-0.006; p = 0.000)	0.946	+5.54%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.946	+5.70%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	0.961	+6.03%
Severity	2011.2	0.061 (CI = +/-0.006; p = 0.000)	0.967	+6.28%
Severity	2012.1	0.064 (CI = +/-0.005; p = 0.000)	0.981	+6.65%
Severity	2012.2	0.065 (CI = +/-0.006; p = 0.000)	0.979	+6.74%
Severity	2013.1	0.067 (CI = +/-0.006; p = 0.000)	0.982	+6.98%
Severity	2013.2	0.068 (CI = +/-0.007; p = 0.000)	0.978	+7.03%
Severity	2014.1	0.071 (CI = +/-0.006; p = 0.000)	0.983	+7.35%
Severity	2014.2	0.070 (CI = +/-0.008; p = 0.000)	0.978	+7.29%
Severity	2015.1	0.071 (CI = +/-0.010; p = 0.000)	0.970	+7.31%
Severity	2015.2	0.069 (CI = +/-0.012; p = 0.000)	0.959	+7.12%
Frequency	2004.1	0.010 (CI = +/-0.004; p = 0.000)	0.495	+1.00%
Frequency	2004.2	0.011 (CI = +/-0.004; p = 0.000)	0.531	+1.09%
Frequency	2005.1	0.011 (CI = +/-0.004; p = 0.000)	0.542	+1.14%
Frequency	2005.2	0.012 (CI = +/-0.004; p = 0.000)	0.545	+1.20%
Frequency	2006.1	0.013 (CI = +/-0.004; p = 0.000)	0.559	+1.27%
Frequency	2006.2	0.012 (CI = +/-0.005; p = 0.000)	0.515	+1.22%
Frequency	2007.1	0.013 (CI = +/-0.005; p = 0.000)	0.518	+1.29%
Frequency	2007.2	0.014 (CI = +/-0.005; p = 0.000)	0.542	+1.39%
Frequency	2008.1	0.015 (CI = +/-0.006; p = 0.000)	0.550	+1.48%
Frequency	2008.2	0.016 (CI = +/-0.006; p = 0.000)	0.599	+1.64%
Frequency	2009.1	0.018 (CI = +/-0.006; p = 0.000)	0.642	+1.80%
Frequency	2009.2	0.020 (CI = +/-0.006; p = 0.000)	0.697	+2.01%
Frequency	2010.1	0.021 (CI = +/-0.007; p = 0.000)	0.700	+2.12%
Frequency	2010.2	0.022 (CI = +/-0.007; p = 0.000)	0.710	+2.27%
Frequency	2011.1	0.026 (CI = +/-0.007; p = 0.000)	0.795	+2.60%
Frequency	2011.2	0.027 (CI = +/-0.007; p = 0.000)	0.797	+2.75%
Frequency	2012.1	0.028 (CI = +/-0.008; p = 0.000)	0.779	+2.83%
Frequency	2012.2	0.025 (CI = +/-0.008; p = 0.000)	0.742	+2.53%
Frequency	2013.1	0.024 (CI = +/-0.010; p = 0.000)	0.682	+2.40%
Frequency	2013.2	0.020 (CI = +/-0.010; p = 0.001)	0.607	+2.04%
Frequency	2014.1	0.021 (CI = +/-0.012; p = 0.003)	0.553	+2.09%
Frequency	2014.2	0.024 (CI = +/-0.014; p = 0.003)	0.599	+2.44%
Frequency	2015.1	0.020 (CI = +/-0.016; p = 0.019)	0.461	+2.04%
Frequency	2015.2	0.025 (CI = +/-0.019; p = 0.016)	0.526	+2.51%

**DC**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.040 (CI = +/-0.009; p = 0.000)	0.049 (CI = +/-0.079; p = 0.221)	0.749	+4.10%
Loss Cost	2004.2	0.042 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.079; p = 0.138)	0.763	+4.31%
Loss Cost	2005.1	0.044 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.080; p = 0.206)	0.768	+4.48%
Loss Cost	2005.2	0.046 (CI = +/-0.010; p = 0.000)	0.059 (CI = +/-0.081; p = 0.144)	0.772	+4.66%
Loss Cost	2006.1	0.048 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.081; p = 0.227)	0.784	+4.89%
Loss Cost	2006.2	0.049 (CI = +/-0.011; p = 0.000)	0.054 (CI = +/-0.083; p = 0.194)	0.774	+5.01%
Loss Cost	2007.1	0.051 (CI = +/-0.011; p = 0.000)	0.044 (CI = +/-0.084; p = 0.294)	0.783	+5.25%
Loss Cost	2007.2	0.055 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.081; p = 0.150)	0.810	+5.62%
Loss Cost	2008.1	0.058 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.079; p = 0.264)	0.834	+6.00%
Loss Cost	2008.2	0.062 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.074; p = 0.114)	0.861	+6.42%
Loss Cost	2009.1	0.066 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.070; p = 0.215)	0.885	+6.86%
Loss Cost	2009.2	0.071 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.064; p = 0.077)	0.907	+7.31%
Loss Cost	2010.1	0.074 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.062; p = 0.147)	0.920	+7.71%
Loss Cost	2010.2	0.078 (CI = +/-0.011; p = 0.000)	0.056 (CI = +/-0.059; p = 0.061)	0.929	+8.10%
Loss Cost	2011.1	0.083 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.049; p = 0.115)	0.955	+8.70%
Loss Cost	2011.2	0.088 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.041; p = 0.017)	0.970	+9.20%
Loss Cost	2012.1	0.091 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.039; p = 0.034)	0.975	+9.56%
Loss Cost	2012.2	0.090 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.041; p = 0.057)	0.969	+9.44%
Loss Cost	2013.1	0.090 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.045; p = 0.074)	0.962	+9.41%
Loss Cost	2013.2	0.088 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.048; p = 0.123)	0.951	+9.21%
Loss Cost	2014.1	0.090 (CI = +/-0.015; p = 0.000)	0.032 (CI = +/-0.053; p = 0.206)	0.945	+9.45%
Loss Cost	2014.2	0.094 (CI = +/-0.017; p = 0.000)	0.040 (CI = +/-0.054; p = 0.131)	0.942	+9.91%
Loss Cost	2015.1	0.088 (CI = +/-0.018; p = 0.000)	0.052 (CI = +/-0.053; p = 0.053)	0.941	+9.15%
Loss Cost	2015.2	0.094 (CI = +/-0.021; p = 0.000)	0.061 (CI = +/-0.053; p = 0.031)	0.942	+9.81%
Severity	2004.1	0.030 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.052; p = 0.171)	0.798	+3.08%
Severity	2004.2	0.031 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.052; p = 0.118)	0.801	+3.19%
Severity	2005.1	0.033 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.053; p = 0.181)	0.806	+3.31%
Severity	2005.2	0.034 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.054; p = 0.127)	0.808	+3.42%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.053; p = 0.207)	0.819	+3.59%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.053; p = 0.127)	0.828	+3.75%
Severity	2007.1	0.039 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.053; p = 0.212)	0.839	+3.93%
Severity	2007.2	0.041 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.050; p = 0.091)	0.862	+4.17%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.046; p = 0.175)	0.893	+4.47%
Severity	2008.2	0.046 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.044; p = 0.072)	0.907	+4.70%
Severity	2009.1	0.049 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.040; p = 0.140)	0.927	+4.98%
Severity	2009.2	0.051 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.038; p = 0.061)	0.934	+5.20%
Severity	2010.1	0.053 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.034; p = 0.119)	0.951	+5.49%
Severity	2010.2	0.055 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.033; p = 0.051)	0.955	+5.70%
Severity	2011.1	0.058 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.030; p = 0.100)	0.965	+5.98%
Severity	2011.2	0.061 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.024; p = 0.012)	0.977	+6.28%
Severity	2012.1	0.064 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.019; p = 0.013)	0.988	+6.59%
Severity	2012.2	0.065 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.018; p = 0.004)	0.989	+6.74%
Severity	2013.1	0.067 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.017; p = 0.009)	0.990	+6.90%
Severity	2013.2	0.068 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.017; p = 0.006)	0.989	+7.03%
Severity	2014.1	0.070 (CI = +/-0.005; p = 0.000)	0.023 (CI = +/-0.016; p = 0.010)	0.991	+7.25%
Severity	2014.2	0.070 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.018; p = 0.015)	0.988	+7.29%
Severity	2015.1	0.069 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.019; p = 0.015)	0.986	+7.14%
Severity	2015.2	0.069 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.023; p = 0.031)	0.979	+7.12%
Frequency	2004.1	0.010 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.034; p = 0.444)	0.488	+0.99%
Frequency	2004.2	0.011 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.033; p = 0.290)	0.534	+1.09%
Frequency	2005.1	0.011 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.034; p = 0.375)	0.539	+1.13%
Frequency	2005.2	0.012 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.035; p = 0.296)	0.547	+1.20%
Frequency	2006.1	0.013 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.036; p = 0.393)	0.555	+1.26%
Frequency	2006.2	0.012 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.037; p = 0.463)	0.506	+1.22%
Frequency	2007.1	0.013 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.038; p = 0.562)	0.505	+1.28%
Frequency	2007.2	0.014 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.038; p = 0.411)	0.536	+1.39%
Frequency	2008.1	0.015 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.040; p = 0.521)	0.538	+1.46%
Frequency	2008.2	0.016 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.039; p = 0.315)	0.601	+1.64%
Frequency	2009.1	0.018 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.039; p = 0.477)	0.633	+1.79%
Frequency	2009.2	0.020 (CI = +/-0.006; p = 0.000)	0.021 (CI = +/-0.036; p = 0.243)	0.704	+2.01%
Frequency	2010.1	0.021 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.038; p = 0.337)	0.700	+2.10%
Frequency	2010.2	0.022 (CI = +/-0.007; p = 0.000)	0.023 (CI = +/-0.038; p = 0.215)	0.721	+2.27%
Frequency	2011.1	0.025 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.035; p = 0.408)	0.792	+2.57%
Frequency	2011.2	0.027 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.035; p = 0.270)	0.801	+2.75%
Frequency	2012.1	0.028 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.038; p = 0.334)	0.779	+2.79%
Frequency	2012.2	0.025 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.037; p = 0.523)	0.730	+2.53%
Frequency	2013.1	0.023 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.040; p = 0.405)	0.676	+2.35%
Frequency	2013.2	0.020 (CI = +/-0.011; p = 0.002)	0.009 (CI = +/-0.040; p = 0.619)	0.579	+2.04%
Frequency	2014.1	0.020 (CI = +/-0.013; p = 0.006)	0.009 (CI = +/-0.044; p = 0.659)	0.515	+2.05%
Frequency	2014.2	0.024 (CI = +/-0.014; p = 0.004)	0.016 (CI = +/-0.045; p = 0.437)	0.584	+2.44%
Frequency	2015.1	0.019 (CI = +/-0.016; p = 0.026)	0.026 (CI = +/-0.045; p = 0.211)	0.515	+1.88%
Frequency	2015.2	0.025 (CI = +/-0.016; p = 0.009)	0.035 (CI = +/-0.041; p = 0.079)	0.683	+2.51%

**DC**

Coverage = DC  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: seasonality

Fit	Start Date	Seasonality	Implied Trend	
			Adjusted R <sup>2</sup>	Rate
Loss Cost	2004.1	0.069 (CI = +/-0.159; p = 0.384)	-0.007	0.00%
Loss Cost	2004.2	0.059 (CI = +/-0.163; p = 0.466)	-0.015	0.00%
Loss Cost	2005.1	0.072 (CI = +/-0.166; p = 0.379)	-0.007	0.00%
Loss Cost	2005.2	0.059 (CI = +/-0.170; p = 0.482)	-0.018	0.00%
Loss Cost	2006.1	0.072 (CI = +/-0.174; p = 0.400)	-0.010	0.00%
Loss Cost	2006.2	0.054 (CI = +/-0.177; p = 0.536)	-0.024	0.00%
Loss Cost	2007.1	0.069 (CI = +/-0.181; p = 0.437)	-0.015	0.00%
Loss Cost	2007.2	0.058 (CI = +/-0.188; p = 0.527)	-0.025	0.00%
Loss Cost	2008.1	0.073 (CI = +/-0.194; p = 0.445)	-0.017	0.00%
Loss Cost	2008.2	0.059 (CI = +/-0.201; p = 0.550)	-0.029	0.00%
Loss Cost	2009.1	0.076 (CI = +/-0.207; p = 0.453)	-0.020	0.00%
Loss Cost	2009.2	0.058 (CI = +/-0.215; p = 0.581)	-0.035	0.00%
Loss Cost	2010.1	0.082 (CI = +/-0.219; p = 0.444)	-0.021	0.00%
Loss Cost	2010.2	0.056 (CI = +/-0.226; p = 0.606)	-0.042	0.00%
Loss Cost	2011.1	0.080 (CI = +/-0.233; p = 0.475)	-0.028	0.00%
Loss Cost	2011.2	0.052 (CI = +/-0.241; p = 0.654)	-0.052	0.00%
Loss Cost	2012.1	0.088 (CI = +/-0.243; p = 0.450)	-0.027	0.00%
Loss Cost	2012.2	0.040 (CI = +/-0.237; p = 0.724)	-0.066	0.00%
Loss Cost	2013.1	0.085 (CI = +/-0.230; p = 0.435)	-0.027	0.00%
Loss Cost	2013.2	0.036 (CI = +/-0.224; p = 0.727)	-0.078	0.00%
Loss Cost	2014.1	0.077 (CI = +/-0.223; p = 0.459)	-0.038	0.00%
Loss Cost	2014.2	0.040 (CI = +/-0.232; p = 0.708)	-0.093	0.00%
Loss Cost	2015.1	0.096 (CI = +/-0.207; p = 0.317)	0.015	0.00%
Loss Cost	2015.2	0.061 (CI = +/-0.223; p = 0.536)	-0.078	0.00%
Severity	2004.1	0.051 (CI = +/-0.116; p = 0.378)	-0.006	0.00%
Severity	2004.2	0.041 (CI = +/-0.118; p = 0.482)	-0.017	0.00%
Severity	2005.1	0.052 (CI = +/-0.121; p = 0.387)	-0.008	0.00%
Severity	2005.2	0.041 (CI = +/-0.123; p = 0.499)	-0.019	0.00%
Severity	2006.1	0.051 (CI = +/-0.126; p = 0.411)	-0.011	0.00%
Severity	2006.2	0.041 (CI = +/-0.129; p = 0.523)	-0.023	0.00%
Severity	2007.1	0.052 (CI = +/-0.132; p = 0.423)	-0.014	0.00%
Severity	2007.2	0.043 (CI = +/-0.136; p = 0.523)	-0.025	0.00%
Severity	2008.1	0.053 (CI = +/-0.141; p = 0.444)	-0.017	0.00%
Severity	2008.2	0.040 (CI = +/-0.145; p = 0.575)	-0.032	0.00%
Severity	2009.1	0.054 (CI = +/-0.149; p = 0.460)	-0.021	0.00%
Severity	2009.2	0.037 (CI = +/-0.152; p = 0.621)	-0.039	0.00%
Severity	2010.1	0.054 (CI = +/-0.156; p = 0.479)	-0.026	0.00%
Severity	2010.2	0.033 (CI = +/-0.159; p = 0.667)	-0.047	0.00%
Severity	2011.1	0.054 (CI = +/-0.161; p = 0.491)	-0.030	0.00%
Severity	2011.2	0.033 (CI = +/-0.166; p = 0.680)	-0.054	0.00%
Severity	2012.1	0.057 (CI = +/-0.168; p = 0.483)	-0.033	0.00%
Severity	2012.2	0.028 (CI = +/-0.170; p = 0.725)	-0.066	0.00%
Severity	2013.1	0.058 (CI = +/-0.169; p = 0.468)	-0.035	0.00%
Severity	2013.2	0.027 (CI = +/-0.170; p = 0.730)	-0.079	0.00%
Severity	2014.1	0.058 (CI = +/-0.169; p = 0.464)	-0.040	0.00%
Severity	2014.2	0.024 (CI = +/-0.169; p = 0.760)	-0.099	0.00%
Severity	2015.1	0.061 (CI = +/-0.160; p = 0.407)	-0.027	0.00%
Severity	2015.2	0.026 (CI = +/-0.161; p = 0.715)	-0.120	0.00%
Frequency	2004.1	0.018 (CI = +/-0.047; p = 0.450)	-0.014	0.00%
Frequency	2004.2	0.018 (CI = +/-0.049; p = 0.471)	-0.016	0.00%
Frequency	2005.1	0.021 (CI = +/-0.050; p = 0.408)	-0.010	0.00%
Frequency	2005.2	0.018 (CI = +/-0.052; p = 0.483)	-0.018	0.00%
Frequency	2006.1	0.021 (CI = +/-0.054; p = 0.421)	-0.012	0.00%
Frequency	2006.2	0.013 (CI = +/-0.053; p = 0.610)	-0.029	0.00%
Frequency	2007.1	0.017 (CI = +/-0.055; p = 0.522)	-0.024	0.00%
Frequency	2007.2	0.015 (CI = +/-0.057; p = 0.579)	-0.029	0.00%
Frequency	2008.1	0.020 (CI = +/-0.059; p = 0.494)	-0.023	0.00%
Frequency	2008.2	0.019 (CI = +/-0.062; p = 0.528)	-0.027	0.00%
Frequency	2009.1	0.022 (CI = +/-0.064; p = 0.478)	-0.023	0.00%
Frequency	2009.2	0.021 (CI = +/-0.068; p = 0.525)	-0.030	0.00%
Frequency	2010.1	0.028 (CI = +/-0.070; p = 0.405)	-0.015	0.00%
Frequency	2010.2	0.023 (CI = +/-0.073; p = 0.511)	-0.031	0.00%
Frequency	2011.1	0.027 (CI = +/-0.077; p = 0.474)	-0.028	0.00%
Frequency	2011.2	0.019 (CI = +/-0.081; p = 0.625)	-0.049	0.00%
Frequency	2012.1	0.031 (CI = +/-0.081; p = 0.418)	-0.021	0.00%
Frequency	2012.2	0.011 (CI = +/-0.074; p = 0.746)	-0.068	0.00%
Frequency	2013.1	0.027 (CI = +/-0.069; p = 0.409)	-0.021	0.00%
Frequency	2013.2	0.009 (CI = +/-0.063; p = 0.755)	-0.081	0.00%
Frequency	2014.1	0.019 (CI = +/-0.064; p = 0.520)	-0.053	0.00%
Frequency	2014.2	0.016 (CI = +/-0.071; p = 0.624)	-0.080	0.00%
Frequency	2015.1	0.035 (CI = +/-0.059; p = 0.203)	0.093	0.00%
Frequency	2015.2	0.035 (CI = +/-0.068; p = 0.260)	0.059	0.00%

**DC**

Coverage = DC  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change  
 Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.007; p = 0.346)	0.087 (CI = +/-0.014; p = 0.000)	0.960	+0.32%	+9.41%
Loss Cost	2004.2	0.003 (CI = +/-0.008; p = 0.473)	0.087 (CI = +/-0.015; p = 0.000)	0.960	+0.27%	+9.44%
Loss Cost	2005.1	0.002 (CI = +/-0.008; p = 0.561)	0.088 (CI = +/-0.016; p = 0.000)	0.959	+0.24%	+9.45%
Loss Cost	2005.2	0.000 (CI = +/-0.009; p = 0.985)	0.091 (CI = +/-0.016; p = 0.000)	0.960	+0.01%	+9.53%
Loss Cost	2006.1	0.000 (CI = +/-0.010; p = 0.932)	0.091 (CI = +/-0.017; p = 0.000)	0.959	+0.04%	+9.52%
Loss Cost	2006.2	-0.006 (CI = +/-0.010; p = 0.230)	0.099 (CI = +/-0.016; p = 0.000)	0.968	-0.58%	+9.72%
Loss Cost	2007.1	-0.007 (CI = +/-0.011; p = 0.190)	0.100 (CI = +/-0.018; p = 0.000)	0.968	-0.72%	+9.76%
Loss Cost	2007.2	-0.008 (CI = +/-0.013; p = 0.204)	0.101 (CI = +/-0.019; p = 0.000)	0.967	-0.81%	+9.78%
Loss Cost	2008.1	-0.006 (CI = +/-0.015; p = 0.406)	0.099 (CI = +/-0.022; p = 0.000)	0.967	-0.61%	+9.74%
Loss Cost	2008.2	-0.007 (CI = +/-0.018; p = 0.420)	0.100 (CI = +/-0.025; p = 0.000)	0.966	-0.70%	+9.75%
Loss Cost	2009.1	-0.003 (CI = +/-0.021; p = 0.795)	0.095 (CI = +/-0.028; p = 0.000)	0.966	-0.27%	+9.69%
Loss Cost	2009.2	-0.005 (CI = +/-0.027; p = 0.716)	0.097 (CI = +/-0.033; p = 0.000)	0.964	-0.47%	+9.71%
Loss Cost	2010.1	-0.003 (CI = +/-0.034; p = 0.844)	0.096 (CI = +/-0.041; p = 0.000)	0.962	-0.32%	+9.70%
Loss Cost	2010.2	-0.018 (CI = +/-0.045; p = 0.406)	0.112 (CI = +/-0.052; p = 0.000)	0.962	-1.80%	+9.81%
Loss Cost	2011.1	0.007 (CI = +/-0.063; p = 0.807)	0.085 (CI = +/-0.069; p = 0.019)	0.963	+0.74%	+9.68%
Loss Cost	2011.2	0.020 (CI = +/-0.103; p = 0.679)	0.072 (CI = +/-0.109; p = 0.181)	0.960	+2.06%	+9.64%
Loss Cost	2012.1	0.184 (CI = +/-0.197; p = 0.065)	-0.094 (CI = +/-0.201; p = 0.332)	0.966	+20.21%	+9.44%
Severity	2004.1	0.005 (CI = +/-0.004; p = 0.008)	0.059 (CI = +/-0.008; p = 0.000)	0.977	+0.54%	+6.60%
Severity	2004.2	0.004 (CI = +/-0.004; p = 0.045)	0.060 (CI = +/-0.008; p = 0.000)	0.977	+0.42%	+6.65%
Severity	2005.1	0.004 (CI = +/-0.005; p = 0.078)	0.060 (CI = +/-0.008; p = 0.000)	0.977	+0.41%	+6.66%
Severity	2005.2	0.002 (CI = +/-0.005; p = 0.339)	0.063 (CI = +/-0.008; p = 0.000)	0.979	+0.23%	+6.73%
Severity	2006.1	0.003 (CI = +/-0.005; p = 0.314)	0.062 (CI = +/-0.009; p = 0.000)	0.978	+0.27%	+6.71%
Severity	2006.2	0.001 (CI = +/-0.006; p = 0.736)	0.064 (CI = +/-0.010; p = 0.000)	0.979	+0.10%	+6.76%
Severity	2007.1	0.001 (CI = +/-0.007; p = 0.737)	0.064 (CI = +/-0.010; p = 0.000)	0.978	+0.11%	+6.76%
Severity	2007.2	0.001 (CI = +/-0.008; p = 0.799)	0.064 (CI = +/-0.012; p = 0.000)	0.978	+0.10%	+6.76%
Severity	2008.1	0.005 (CI = +/-0.008; p = 0.220)	0.060 (CI = +/-0.012; p = 0.000)	0.981	+0.50%	+6.68%
Severity	2008.2	0.003 (CI = +/-0.010; p = 0.464)	0.061 (CI = +/-0.013; p = 0.000)	0.981	+0.35%	+6.71%
Severity	2009.1	0.007 (CI = +/-0.011; p = 0.198)	0.057 (CI = +/-0.015; p = 0.000)	0.981	+0.72%	+6.65%
Severity	2009.2	0.002 (CI = +/-0.013; p = 0.734)	0.063 (CI = +/-0.017; p = 0.000)	0.982	+0.22%	+6.71%
Severity	2010.1	0.007 (CI = +/-0.017; p = 0.419)	0.058 (CI = +/-0.020; p = 0.000)	0.982	+0.67%	+6.67%
Severity	2010.2	-0.005 (CI = +/-0.021; p = 0.588)	0.071 (CI = +/-0.024; p = 0.000)	0.984	-0.54%	+6.75%
Severity	2011.1	-0.005 (CI = +/-0.030; p = 0.726)	0.070 (CI = +/-0.033; p = 0.000)	0.982	-0.51%	+6.75%
Severity	2011.2	-0.020 (CI = +/-0.049; p = 0.395)	0.086 (CI = +/-0.052; p = 0.003)	0.981	-1.98%	+6.80%
Severity	2012.1	0.025 (CI = +/-0.103; p = 0.608)	0.040 (CI = +/-0.105; p = 0.421)	0.981	+2.53%	+6.74%
Frequency	2004.1	-0.002 (CI = +/-0.005; p = 0.405)	0.028 (CI = +/-0.010; p = 0.000)	0.744	-0.21%	+2.63%
Frequency	2004.2	-0.002 (CI = +/-0.006; p = 0.587)	0.027 (CI = +/-0.011; p = 0.000)	0.746	-0.15%	+2.61%
Frequency	2005.1	-0.002 (CI = +/-0.006; p = 0.594)	0.027 (CI = +/-0.012; p = 0.000)	0.743	-0.17%	+2.61%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.532)	0.028 (CI = +/-0.013; p = 0.000)	0.739	-0.22%	+2.63%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.567)	0.028 (CI = +/-0.014; p = 0.000)	0.735	-0.22%	+2.63%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.084)	0.034 (CI = +/-0.013; p = 0.000)	0.776	-0.68%	+2.77%
Frequency	2007.1	-0.008 (CI = +/-0.009; p = 0.062)	0.036 (CI = +/-0.014; p = 0.000)	0.777	-0.83%	+2.81%
Frequency	2007.2	-0.009 (CI = +/-0.010; p = 0.078)	0.037 (CI = +/-0.015; p = 0.000)	0.776	-0.90%	+2.83%
Frequency	2008.1	-0.011 (CI = +/-0.012; p = 0.063)	0.039 (CI = +/-0.017; p = 0.000)	0.777	-1.10%	+2.87%
Frequency	2008.2	-0.011 (CI = +/-0.014; p = 0.134)	0.039 (CI = +/-0.019; p = 0.000)	0.775	-1.05%	+2.86%
Frequency	2009.1	-0.010 (CI = +/-0.017; p = 0.240)	0.038 (CI = +/-0.022; p = 0.002)	0.773	-0.99%	+2.85%
Frequency	2009.2	-0.007 (CI = +/-0.021; p = 0.503)	0.035 (CI = +/-0.027; p = 0.013)	0.774	-0.69%	+2.81%
Frequency	2010.1	-0.010 (CI = +/-0.027; p = 0.454)	0.038 (CI = +/-0.033; p = 0.025)	0.766	-0.98%	+2.84%
Frequency	2010.2	-0.013 (CI = +/-0.037; p = 0.474)	0.041 (CI = +/-0.042; p = 0.056)	0.756	-1.27%	+2.86%
Frequency	2011.1	0.012 (CI = +/-0.050; p = 0.606)	0.015 (CI = +/-0.055; p = 0.578)	0.786	+1.25%	+2.74%
Frequency	2011.2	0.040 (CI = +/-0.080; p = 0.300)	-0.014 (CI = +/-0.085; p = 0.728)	0.785	+4.12%	+2.66%
Frequency	2012.1	0.159 (CI = +/-0.157; p = 0.047)	-0.134 (CI = +/-0.160; p = 0.093)	0.810	+17.25%	+2.53%

# DC

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: trend\_level\_change

Future Trend Start Date = 2013-01-01

Fit	Start Date	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.092 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.67%
Loss Cost	2004.2	0.092 (CI = +/-0.007; p = 0.000)	0.960	0.00%	+9.64%
Loss Cost	2005.1	0.092 (CI = +/-0.007; p = 0.000)	0.960	0.00%	+9.62%
Loss Cost	2005.2	0.091 (CI = +/-0.007; p = 0.000)	0.961	0.00%	+9.54%
Loss Cost	2006.1	0.091 (CI = +/-0.007; p = 0.000)	0.960	0.00%	+9.55%
Loss Cost	2006.2	0.090 (CI = +/-0.007; p = 0.000)	0.968	0.00%	+9.40%
Loss Cost	2007.1	0.090 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.40%
Loss Cost	2007.2	0.090 (CI = +/-0.007; p = 0.000)	0.966	0.00%	+9.42%
Loss Cost	2008.1	0.091 (CI = +/-0.007; p = 0.000)	0.967	0.00%	+9.50%
Loss Cost	2008.2	0.091 (CI = +/-0.008; p = 0.000)	0.966	0.00%	+9.52%
Loss Cost	2009.1	0.092 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+9.61%
Loss Cost	2009.2	0.092 (CI = +/-0.008; p = 0.000)	0.966	0.00%	+9.60%
Loss Cost	2010.1	0.092 (CI = +/-0.009; p = 0.000)	0.964	0.00%	+9.64%
Loss Cost	2010.2	0.091 (CI = +/-0.009; p = 0.000)	0.962	0.00%	+9.55%
Loss Cost	2011.1	0.093 (CI = +/-0.009; p = 0.000)	0.966	0.00%	+9.75%
Loss Cost	2011.2	0.093 (CI = +/-0.010; p = 0.000)	0.962	0.00%	+9.75%
Loss Cost	2012.1	0.094 (CI = +/-0.011; p = 0.000)	0.959	0.00%	+9.85%
Severity	2004.1	0.068 (CI = +/-0.004; p = 0.000)	0.971	0.00%	+7.03%
Severity	2004.2	0.067 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+6.97%
Severity	2005.1	0.067 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+6.94%
Severity	2005.2	0.066 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.87%
Severity	2006.1	0.066 (CI = +/-0.004; p = 0.000)	0.978	0.00%	+6.87%
Severity	2006.2	0.066 (CI = +/-0.004; p = 0.000)	0.980	0.00%	+6.82%
Severity	2007.1	0.066 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.81%
Severity	2007.2	0.066 (CI = +/-0.004; p = 0.000)	0.979	0.00%	+6.80%
Severity	2008.1	0.066 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.87%
Severity	2008.2	0.066 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.82%
Severity	2009.1	0.066 (CI = +/-0.004; p = 0.000)	0.981	0.00%	+6.85%
Severity	2009.2	0.065 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.76%
Severity	2010.1	0.066 (CI = +/-0.004; p = 0.000)	0.982	0.00%	+6.79%
Severity	2010.2	0.065 (CI = +/-0.004; p = 0.000)	0.984	0.00%	+6.68%
Severity	2011.1	0.065 (CI = +/-0.004; p = 0.000)	0.983	0.00%	+6.71%
Severity	2011.2	0.065 (CI = +/-0.005; p = 0.000)	0.981	0.00%	+6.69%
Severity	2012.1	0.066 (CI = +/-0.005; p = 0.000)	0.982	0.00%	+6.80%
<b>Frequency</b>	<b>2004.1</b>	<b>0.024 (CI = +/-0.005; p = 0.000)</b>	<b>0.747</b>	<b>0.00%</b>	<b>+2.47%</b>
Frequency	2004.2	0.025 (CI = +/-0.005; p = 0.000)	0.752	0.00%	+2.50%
Frequency	2005.1	0.025 (CI = +/-0.005; p = 0.000)	0.749	0.00%	+2.50%
Frequency	2005.2	0.025 (CI = +/-0.006; p = 0.000)	0.745	0.00%	+2.50%
Frequency	2006.1	0.025 (CI = +/-0.006; p = 0.000)	0.742	0.00%	+2.51%
Frequency	2006.2	0.024 (CI = +/-0.005; p = 0.000)	0.756	0.00%	+2.42%
Frequency	2007.1	0.024 (CI = +/-0.006; p = 0.000)	0.751	0.00%	+2.42%
Frequency	2007.2	0.024 (CI = +/-0.006; p = 0.000)	0.752	0.00%	+2.45%
Frequency	2008.1	0.024 (CI = +/-0.006; p = 0.000)	0.748	0.00%	+2.46%
Frequency	2008.2	0.025 (CI = +/-0.006; p = 0.000)	0.760	0.00%	+2.53%
Frequency	2009.1	0.026 (CI = +/-0.006; p = 0.000)	0.768	0.00%	+2.58%
Frequency	2009.2	0.026 (CI = +/-0.006; p = 0.000)	0.780	0.00%	+2.66%
Frequency	2010.1	0.026 (CI = +/-0.007; p = 0.000)	0.771	0.00%	+2.67%
Frequency	2010.2	0.027 (CI = +/-0.007; p = 0.000)	0.763	0.00%	+2.69%
Frequency	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.796	0.00%	+2.85%
Frequency	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.782	0.00%	+2.87%
Frequency	2012.1	0.028 (CI = +/-0.009; p = 0.000)	0.758	0.00%	+2.86%

**DC**

Coverage = DC  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change, seasonality  
 Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.006; p = 0.299)	0.048 (CI = +/-0.026; p = 0.001)	0.087 (CI = +/-0.011; p = 0.000)	0.973	+0.29%	+9.38%
Loss Cost	2004.2	0.003 (CI = +/-0.006; p = 0.305)	0.049 (CI = +/-0.027; p = 0.001)	0.086 (CI = +/-0.012; p = 0.000)	0.972	+0.32%	+9.37%
Loss Cost	2005.1	0.002 (CI = +/-0.007; p = 0.547)	0.051 (CI = +/-0.028; p = 0.001)	0.088 (CI = +/-0.013; p = 0.000)	0.972	+0.20%	+9.41%
Loss Cost	2005.2	0.001 (CI = +/-0.008; p = 0.845)	0.049 (CI = +/-0.028; p = 0.002)	0.090 (CI = +/-0.014; p = 0.000)	0.972	+0.07%	+9.46%
Loss Cost	2006.1	0.000 (CI = +/-0.008; p = 0.992)	0.050 (CI = +/-0.029; p = 0.002)	0.091 (CI = +/-0.015; p = 0.000)	0.971	0.00%	+9.49%
Loss Cost	2006.2	-0.005 (CI = +/-0.008; p = 0.210)	0.043 (CI = +/-0.026; p = 0.003)	0.097 (CI = +/-0.014; p = 0.000)	0.978	-0.51%	+9.66%
Loss Cost	2007.1	-0.008 (CI = +/-0.009; p = 0.084)	0.046 (CI = +/-0.026; p = 0.001)	0.101 (CI = +/-0.014; p = 0.000)	0.979	-0.78%	+9.73%
Loss Cost	2007.2	-0.007 (CI = +/-0.010; p = 0.175)	0.047 (CI = +/-0.027; p = 0.002)	0.100 (CI = +/-0.016; p = 0.000)	0.979	-0.70%	+9.71%
Loss Cost	2008.1	-0.007 (CI = +/-0.012; p = 0.246)	0.047 (CI = +/-0.029; p = 0.003)	0.100 (CI = +/-0.018; p = 0.000)	0.978	-0.70%	+9.71%
Loss Cost	2008.2	-0.005 (CI = +/-0.015; p = 0.443)	0.048 (CI = +/-0.030; p = 0.003)	0.098 (CI = +/-0.020; p = 0.000)	0.977	-0.54%	+9.68%
Loss Cost	2009.1	-0.004 (CI = +/-0.018; p = 0.627)	0.047 (CI = +/-0.032; p = 0.005)	0.096 (CI = +/-0.023; p = 0.000)	0.977	-0.42%	+9.66%
Loss Cost	2009.2	-0.002 (CI = +/-0.022; p = 0.836)	0.049 (CI = +/-0.033; p = 0.007)	0.094 (CI = +/-0.028; p = 0.000)	0.976	-0.22%	+9.63%
Loss Cost	2010.1	-0.006 (CI = +/-0.028; p = 0.647)	0.050 (CI = +/-0.035; p = 0.008)	0.099 (CI = +/-0.034; p = 0.000)	0.975	-0.62%	+9.67%
Loss Cost	2010.2	-0.014 (CI = +/-0.038; p = 0.458)	0.048 (CI = +/-0.037; p = 0.014)	0.106 (CI = +/-0.044; p = 0.000)	0.973	-1.35%	+9.73%
Loss Cost	2011.1	0.000 (CI = +/-0.055; p = 0.987)	0.044 (CI = +/-0.039; p = 0.028)	0.092 (CI = +/-0.007; p = 0.006)	0.973	+0.04%	+9.66%
Loss Cost	2011.2	0.032 (CI = +/-0.088; p = 0.442)	0.049 (CI = +/-0.040; p = 0.021)	0.059 (CI = +/-0.093; p = 0.193)	0.972	+3.28%	+9.56%
Loss Cost	2012.1	0.142 (CI = +/-0.182; p = 0.115)	0.040 (CI = +/-0.041; p = 0.057)	-0.052 (CI = +/-0.186; p = 0.556)	0.973	+15.23%	+9.44%
<b>Severity</b>	<b>2004.1</b>	<b>0.005 (CI = +/-0.003; p = 0.000)</b>	<b>0.036 (CI = +/-0.012; p = 0.000)</b>	<b>0.059 (CI = +/-0.005; p = 0.000)</b>	<b>0.990</b>	<b>+0.52%</b>	<b>+6.58%</b>
Severity	2004.2	0.005 (CI = +/-0.003; p = 0.002)	0.034 (CI = +/-0.012; p = 0.000)	0.059 (CI = +/-0.005; p = 0.000)	0.990	+0.46%	+6.61%
Severity	2005.1	0.004 (CI = +/-0.003; p = 0.014)	0.036 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.006; p = 0.000)	0.990	+0.38%	+6.64%
Severity	2005.2	0.003 (CI = +/-0.003; p = 0.087)	0.034 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.006; p = 0.000)	0.991	+0.27%	+6.68%
Severity	2006.1	0.005 (CI = +/-0.004; p = 0.181)	0.034 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.006; p = 0.000)	0.991	+0.23%	+6.69%
Severity	2006.2	0.002 (CI = +/-0.004; p = 0.425)	0.033 (CI = +/-0.012; p = 0.000)	0.063 (CI = +/-0.006; p = 0.000)	0.991	+0.15%	+6.72%
Severity	2007.1	0.001 (CI = +/-0.004; p = 0.763)	0.034 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.007; p = 0.000)	0.991	+0.06%	+6.74%
Severity	2007.2	0.002 (CI = +/-0.005; p = 0.466)	0.036 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.007; p = 0.000)	0.991	+0.18%	+6.71%
Severity	2008.1	0.004 (CI = +/-0.005; p = 0.100)	0.033 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.008; p = 0.000)	0.992	+0.44%	+6.66%
Severity	2008.2	0.005 (CI = +/-0.006; p = 0.146)	0.033 (CI = +/-0.013; p = 0.000)	0.060 (CI = +/-0.009; p = 0.000)	0.992	+0.46%	+6.65%
Severity	2009.1	0.006 (CI = +/-0.008; p = 0.100)	0.032 (CI = +/-0.013; p = 0.000)	0.058 (CI = +/-0.010; p = 0.000)	0.992	+0.62%	+6.63%
Severity	2009.2	0.004 (CI = +/-0.009; p = 0.396)	0.031 (CI = +/-0.014; p = 0.000)	0.061 (CI = +/-0.011; p = 0.000)	0.992	+0.38%	+6.66%
Severity	2010.1	0.005 (CI = +/-0.012; p = 0.399)	0.030 (CI = +/-0.015; p = 0.000)	0.060 (CI = +/-0.014; p = 0.000)	0.991	+0.48%	+6.65%
Severity	2010.2	-0.003 (CI = +/-0.015; p = 0.692)	0.028 (CI = +/-0.014; p = 0.001)	0.068 (CI = +/-0.017; p = 0.000)	0.992	-0.28%	+6.71%
Severity	2011.1	-0.010 (CI = +/-0.021; p = 0.339)	0.029 (CI = +/-0.015; p = 0.001)	0.075 (CI = +/-0.023; p = 0.000)	0.992	-0.96%	+6.74%
Severity	2011.2	-0.013 (CI = +/-0.035; p = 0.436)	0.029 (CI = +/-0.016; p = 0.002)	0.078 (CI = +/-0.037; p = 0.000)	0.991	-1.28%	+6.75%
Severity	2012.1	-0.005 (CI = +/-0.078; p = 0.886)	0.028 (CI = +/-0.018; p = 0.004)	0.070 (CI = +/-0.079; p = 0.077)	0.990	-0.52%	+6.74%
Frequency	2004.1	-0.002 (CI = +/-0.005; p = 0.389)	0.013 (CI = +/-0.024; p = 0.284)	0.028 (CI = +/-0.010; p = 0.000)	0.746	-0.22%	+2.63%
Frequency	2004.2	-0.001 (CI = +/-0.006; p = 0.623)	0.014 (CI = +/-0.024; p = 0.237)	0.027 (CI = +/-0.011; p = 0.000)	0.750	-0.14%	+2.59%
Frequency	2005.1	-0.002 (CI = +/-0.006; p = 0.567)	0.015 (CI = +/-0.025; p = 0.230)	0.027 (CI = +/-0.012; p = 0.000)	0.748	-0.18%	+2.60%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.568)	0.015 (CI = +/-0.026; p = 0.258)	0.028 (CI = +/-0.013; p = 0.000)	0.742	-0.20%	+2.61%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.540)	0.015 (CI = +/-0.027; p = 0.256)	0.028 (CI = +/-0.014; p = 0.000)	0.739	-0.24%	+2.62%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.095)	0.009 (CI = +/-0.025; p = 0.446)	0.034 (CI = +/-0.013; p = 0.000)	0.772	-0.66%	+2.76%
Frequency	2007.1	-0.009 (CI = +/-0.009; p = 0.059)	0.012 (CI = +/-0.026; p = 0.354)	0.036 (CI = +/-0.014; p = 0.000)	0.776	-0.85%	+2.80%
Frequency	2007.2	-0.009 (CI = +/-0.010; p = 0.089)	0.011 (CI = +/-0.027; p = 0.388)	0.037 (CI = +/-0.015; p = 0.000)	0.774	-0.88%	+2.81%
Frequency	2008.1	-0.011 (CI = +/-0.012; p = 0.058)	0.014 (CI = +/-0.028; p = 0.307)	0.040 (CI = +/-0.017; p = 0.000)	0.778	-1.13%	+2.86%
Frequency	2008.2	-0.010 (CI = +/-0.014; p = 0.152)	0.015 (CI = +/-0.029; p = 0.291)	0.038 (CI = +/-0.019; p = 0.001)	0.777	-1.00%	+2.83%
Frequency	2009.1	-0.010 (CI = +/-0.017; p = 0.219)	0.015 (CI = +/-0.031; p = 0.308)	0.038 (CI = +/-0.022; p = 0.002)	0.774	-1.03%	+2.84%
Frequency	2009.2	-0.006 (CI = +/-0.021; p = 0.557)	0.018 (CI = +/-0.032; p = 0.253)	0.033 (CI = +/-0.026; p = 0.016)	0.779	-0.60%	+2.78%
Frequency	2010.1	-0.011 (CI = +/-0.027; p = 0.396)	0.020 (CI = +/-0.033; p = 0.218)	0.039 (CI = +/-0.032; p = 0.021)	0.774	-1.10%	+2.83%
Frequency	2010.2	-0.011 (CI = +/-0.037; p = 0.538)	0.020 (CI = +/-0.035; p = 0.243)	0.039 (CI = +/-0.042; p = 0.068)	0.763	-1.08%	+2.83%
Frequency	2011.1	0.010 (CI = +/-0.051; p = 0.679)	0.015 (CI = +/-0.036; p = 0.386)	0.017 (CI = +/-0.056; p = 0.527)	0.784	+1.01%	+2.73%
Frequency	2011.2	0.045 (CI = +/-0.081; p = 0.247)	0.020 (CI = +/-0.037; p = 0.266)	-0.019 (CI = +/-0.085; p = 0.634)	0.790	+4.62%	+2.63%
Frequency	2012.1	0.147 (CI = +/-0.166; p = 0.078)	0.011 (CI = +/-0.037; p = 0.523)	-0.122 (CI = +/-0.170; p = 0.143)	0.801	+15.84%	+2.53%

# DC

Coverage = DC  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change  
 Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.003 (CI = +/-0.007; p = 0.346)	0.087 (CI = +/-0.014; p = 0.000)	0.960	+0.32%	+9.41%
Loss Cost	2004.2	0.003 (CI = +/-0.008; p = 0.473)	0.087 (CI = +/-0.015; p = 0.000)	0.960	+0.27%	+9.44%
Loss Cost	2005.1	0.002 (CI = +/-0.008; p = 0.561)	0.088 (CI = +/-0.016; p = 0.000)	0.959	+0.24%	+9.45%
Loss Cost	2005.2	0.000 (CI = +/-0.009; p = 0.985)	0.091 (CI = +/-0.016; p = 0.000)	0.960	+0.01%	+9.53%
Loss Cost	2006.1	0.000 (CI = +/-0.010; p = 0.932)	0.091 (CI = +/-0.017; p = 0.000)	0.959	+0.04%	+9.52%
Loss Cost	2006.2	-0.006 (CI = +/-0.010; p = 0.230)	0.099 (CI = +/-0.016; p = 0.000)	0.968	-0.58%	+9.72%
Loss Cost	2007.1	-0.007 (CI = +/-0.011; p = 0.190)	0.100 (CI = +/-0.018; p = 0.000)	0.968	-0.72%	+9.76%
Loss Cost	2007.2	-0.008 (CI = +/-0.013; p = 0.204)	0.101 (CI = +/-0.019; p = 0.000)	0.967	-0.81%	+9.78%
Loss Cost	2008.1	-0.006 (CI = +/-0.015; p = 0.406)	0.099 (CI = +/-0.022; p = 0.000)	0.967	-0.61%	+9.74%
Loss Cost	2008.2	-0.007 (CI = +/-0.018; p = 0.420)	0.100 (CI = +/-0.025; p = 0.000)	0.966	-0.70%	+9.75%
Loss Cost	2009.1	-0.003 (CI = +/-0.021; p = 0.795)	0.095 (CI = +/-0.028; p = 0.000)	0.966	-0.27%	+9.69%
Loss Cost	2009.2	-0.005 (CI = +/-0.027; p = 0.716)	0.097 (CI = +/-0.033; p = 0.000)	0.964	-0.47%	+9.71%
Loss Cost	2010.1	-0.003 (CI = +/-0.034; p = 0.844)	0.096 (CI = +/-0.041; p = 0.000)	0.962	-0.32%	+9.70%
Loss Cost	2010.2	-0.018 (CI = +/-0.045; p = 0.406)	0.112 (CI = +/-0.052; p = 0.000)	0.962	-1.80%	+9.81%
Loss Cost	2011.1	0.007 (CI = +/-0.063; p = 0.807)	0.085 (CI = +/-0.069; p = 0.019)	0.963	+0.74%	+9.68%
Loss Cost	2011.2	0.020 (CI = +/-0.103; p = 0.679)	0.072 (CI = +/-0.109; p = 0.181)	0.960	+2.06%	+9.64%
Loss Cost	2012.1	0.184 (CI = +/-0.197; p = 0.065)	-0.094 (CI = +/-0.201; p = 0.332)	0.966	+20.21%	+9.44%
Severity	2004.1	0.005 (CI = +/-0.004; p = 0.008)	0.059 (CI = +/-0.008; p = 0.000)	0.977	+0.54%	+6.60%
Severity	2004.2	0.004 (CI = +/-0.004; p = 0.045)	0.060 (CI = +/-0.008; p = 0.000)	0.977	+0.42%	+6.65%
Severity	2005.1	0.004 (CI = +/-0.005; p = 0.078)	0.060 (CI = +/-0.008; p = 0.000)	0.977	+0.41%	+6.66%
Severity	2005.2	0.002 (CI = +/-0.005; p = 0.339)	0.063 (CI = +/-0.008; p = 0.000)	0.979	+0.23%	+6.73%
Severity	2006.1	0.003 (CI = +/-0.005; p = 0.314)	0.062 (CI = +/-0.009; p = 0.000)	0.978	+0.27%	+6.71%
Severity	2006.2	0.001 (CI = +/-0.006; p = 0.736)	0.064 (CI = +/-0.010; p = 0.000)	0.979	+0.10%	+6.76%
Severity	2007.1	0.001 (CI = +/-0.007; p = 0.737)	0.064 (CI = +/-0.010; p = 0.000)	0.978	+0.11%	+6.76%
Severity	2007.2	0.001 (CI = +/-0.008; p = 0.799)	0.064 (CI = +/-0.012; p = 0.000)	0.978	+0.10%	+6.76%
Severity	2008.1	0.005 (CI = +/-0.008; p = 0.220)	0.060 (CI = +/-0.012; p = 0.000)	0.981	+0.50%	+6.68%
Severity	2008.2	0.003 (CI = +/-0.010; p = 0.464)	0.061 (CI = +/-0.013; p = 0.000)	0.981	+0.35%	+6.71%
Severity	2009.1	0.007 (CI = +/-0.011; p = 0.198)	0.057 (CI = +/-0.015; p = 0.000)	0.981	+0.72%	+6.65%
Severity	2009.2	0.002 (CI = +/-0.013; p = 0.734)	0.063 (CI = +/-0.017; p = 0.000)	0.982	+0.22%	+6.71%
Severity	2010.1	0.007 (CI = +/-0.017; p = 0.419)	0.058 (CI = +/-0.020; p = 0.000)	0.982	+0.67%	+6.67%
Severity	2010.2	-0.005 (CI = +/-0.021; p = 0.588)	0.071 (CI = +/-0.024; p = 0.000)	0.984	-0.54%	+6.75%
Severity	2011.1	-0.005 (CI = +/-0.030; p = 0.726)	0.070 (CI = +/-0.033; p = 0.000)	0.982	-0.51%	+6.75%
Severity	2011.2	-0.020 (CI = +/-0.049; p = 0.395)	0.086 (CI = +/-0.052; p = 0.003)	0.981	-1.98%	+6.80%
Severity	2012.1	0.025 (CI = +/-0.103; p = 0.608)	0.040 (CI = +/-0.105; p = 0.421)	0.981	+2.53%	+6.74%
Frequency	2004.1	-0.002 (CI = +/-0.005; p = 0.405)	0.028 (CI = +/-0.010; p = 0.000)	0.744	-0.21%	+2.63%
Frequency	2004.2	-0.002 (CI = +/-0.006; p = 0.587)	0.027 (CI = +/-0.011; p = 0.000)	0.746	-0.15%	+2.61%
Frequency	2005.1	-0.002 (CI = +/-0.006; p = 0.594)	0.027 (CI = +/-0.012; p = 0.000)	0.743	-0.17%	+2.61%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.532)	0.028 (CI = +/-0.013; p = 0.000)	0.739	-0.22%	+2.63%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.567)	0.028 (CI = +/-0.014; p = 0.000)	0.735	-0.22%	+2.63%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.084)	0.034 (CI = +/-0.013; p = 0.000)	0.776	-0.68%	+2.77%
Frequency	2007.1	-0.008 (CI = +/-0.009; p = 0.062)	0.036 (CI = +/-0.014; p = 0.000)	0.777	-0.83%	+2.81%
Frequency	2007.2	-0.009 (CI = +/-0.010; p = 0.078)	0.037 (CI = +/-0.015; p = 0.000)	0.776	-0.90%	+2.83%
Frequency	2008.1	-0.011 (CI = +/-0.012; p = 0.063)	0.039 (CI = +/-0.017; p = 0.000)	0.777	-1.10%	+2.87%
Frequency	2008.2	-0.011 (CI = +/-0.014; p = 0.134)	0.039 (CI = +/-0.019; p = 0.000)	0.775	-1.05%	+2.86%
Frequency	2009.1	-0.010 (CI = +/-0.017; p = 0.240)	0.038 (CI = +/-0.022; p = 0.002)	0.773	-0.99%	+2.85%
Frequency	2009.2	-0.007 (CI = +/-0.021; p = 0.503)	0.035 (CI = +/-0.027; p = 0.013)	0.774	-0.69%	+2.81%
Frequency	2010.1	-0.010 (CI = +/-0.027; p = 0.454)	0.038 (CI = +/-0.033; p = 0.025)	0.766	-0.98%	+2.84%
Frequency	2010.2	-0.013 (CI = +/-0.037; p = 0.474)	0.041 (CI = +/-0.042; p = 0.056)	0.756	-1.27%	+2.86%
Frequency	2011.1	0.012 (CI = +/-0.050; p = 0.606)	0.015 (CI = +/-0.055; p = 0.578)	0.786	+1.25%	+2.74%
Frequency	2011.2	0.040 (CI = +/-0.080; p = 0.300)	-0.014 (CI = +/-0.085; p = 0.728)	0.785	+4.12%	+2.66%
Frequency	2012.1	0.159 (CI = +/-0.157; p = 0.047)	-0.134 (CI = +/-0.160; p = 0.093)	0.810	+17.25%	+2.53%



**DC**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.038 (CI = +/-0.009; p = 0.000)	0.720	+3.91%
Loss Cost	2004.2	0.040 (CI = +/-0.009; p = 0.000)	0.728	+4.09%
Loss Cost	2005.1	0.042 (CI = +/-0.010; p = 0.000)	0.738	+4.29%
Loss Cost	2005.2	0.043 (CI = +/-0.010; p = 0.000)	0.736	+4.43%
Loss Cost	2006.1	0.046 (CI = +/-0.011; p = 0.000)	0.755	+4.70%
Loss Cost	2006.2	0.047 (CI = +/-0.011; p = 0.000)	0.740	+4.78%
Loss Cost	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.754	+5.06%
Loss Cost	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.774	+5.39%
Loss Cost	2008.1	0.057 (CI = +/-0.012; p = 0.000)	0.808	+5.83%
Loss Cost	2008.2	0.060 (CI = +/-0.012; p = 0.000)	0.828	+6.22%
Loss Cost	2009.1	0.065 (CI = +/-0.012; p = 0.000)	0.864	+6.75%
Loss Cost	2009.2	0.069 (CI = +/-0.012; p = 0.000)	0.878	+7.17%
Loss Cost	2010.1	0.074 (CI = +/-0.012; p = 0.000)	0.899	+7.67%
Loss Cost	2010.2	0.077 (CI = +/-0.013; p = 0.000)	0.901	+8.01%
Loss Cost	2011.1	0.084 (CI = +/-0.011; p = 0.000)	0.941	+8.77%
Loss Cost	2011.2	0.088 (CI = +/-0.011; p = 0.000)	0.950	+9.24%
Loss Cost	2012.1	0.093 (CI = +/-0.011; p = 0.000)	0.961	+9.78%
Loss Cost	2012.2	0.091 (CI = +/-0.012; p = 0.000)	0.953	+9.54%
Loss Cost	2013.1	0.092 (CI = +/-0.014; p = 0.000)	0.944	+9.68%
Loss Cost	2013.2	0.089 (CI = +/-0.016; p = 0.000)	0.930	+9.31%
Loss Cost	2014.1	0.093 (CI = +/-0.019; p = 0.000)	0.927	+9.78%
Loss Cost	2014.2	0.097 (CI = +/-0.022; p = 0.000)	0.916	+10.22%
Loss Cost	2015.1	0.093 (CI = +/-0.028; p = 0.000)	0.884	+9.78%
Loss Cost	2015.2	0.098 (CI = +/-0.037; p = 0.001)	0.856	+10.26%
Severity	2004.1	0.029 (CI = +/-0.006; p = 0.000)	0.776	+2.94%
Severity	2004.2	0.030 (CI = +/-0.006; p = 0.000)	0.773	+3.03%
Severity	2005.1	0.031 (CI = +/-0.006; p = 0.000)	0.782	+3.17%
Severity	2005.2	0.032 (CI = +/-0.007; p = 0.000)	0.778	+3.26%
Severity	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.796	+3.44%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.798	+3.58%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.815	+3.79%
Severity	2007.2	0.039 (CI = +/-0.008; p = 0.000)	0.832	+4.01%
Severity	2008.1	0.043 (CI = +/-0.007; p = 0.000)	0.874	+4.35%
Severity	2008.2	0.045 (CI = +/-0.007; p = 0.000)	0.882	+4.56%
Severity	2009.1	0.048 (CI = +/-0.007; p = 0.000)	0.911	+4.90%
Severity	2009.2	0.050 (CI = +/-0.007; p = 0.000)	0.913	+5.08%
Severity	2010.1	0.053 (CI = +/-0.007; p = 0.000)	0.937	+5.44%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.936	+5.61%
Severity	2011.1	0.058 (CI = +/-0.007; p = 0.000)	0.953	+5.96%
Severity	2011.2	0.061 (CI = +/-0.007; p = 0.000)	0.960	+6.24%
Severity	2012.1	0.064 (CI = +/-0.006; p = 0.000)	0.977	+6.66%
Severity	2012.2	0.065 (CI = +/-0.006; p = 0.000)	0.974	+6.77%
Severity	2013.1	0.068 (CI = +/-0.006; p = 0.000)	0.978	+7.05%
Severity	2013.2	0.069 (CI = +/-0.008; p = 0.000)	0.973	+7.12%
Severity	2014.1	0.073 (CI = +/-0.007; p = 0.000)	0.981	+7.52%
Severity	2014.2	0.072 (CI = +/-0.009; p = 0.000)	0.974	+7.49%
Severity	2015.1	0.073 (CI = +/-0.012; p = 0.000)	0.965	+7.56%
Severity	2015.2	0.071 (CI = +/-0.015; p = 0.000)	0.950	+7.39%
Frequency	2004.1	0.009 (CI = +/-0.004; p = 0.000)	0.448	+0.94%
Frequency	2004.2	0.010 (CI = +/-0.004; p = 0.000)	0.486	+1.03%
Frequency	2005.1	0.011 (CI = +/-0.004; p = 0.000)	0.497	+1.09%
Frequency	2005.2	0.011 (CI = +/-0.004; p = 0.000)	0.499	+1.14%
Frequency	2006.1	0.012 (CI = +/-0.005; p = 0.000)	0.514	+1.22%
Frequency	2006.2	0.012 (CI = +/-0.005; p = 0.000)	0.463	+1.16%
Frequency	2007.1	0.012 (CI = +/-0.005; p = 0.000)	0.466	+1.22%
Frequency	2007.2	0.013 (CI = +/-0.006; p = 0.000)	0.491	+1.33%
Frequency	2008.1	0.014 (CI = +/-0.006; p = 0.000)	0.500	+1.42%
Frequency	2008.2	0.016 (CI = +/-0.006; p = 0.000)	0.552	+1.59%
Frequency	2009.1	0.018 (CI = +/-0.007; p = 0.000)	0.599	+1.77%
Frequency	2009.2	0.020 (CI = +/-0.007; p = 0.000)	0.659	+1.99%
Frequency	2010.1	0.021 (CI = +/-0.007; p = 0.000)	0.664	+2.12%
Frequency	2010.2	0.023 (CI = +/-0.008; p = 0.000)	0.675	+2.28%
Frequency	2011.1	0.026 (CI = +/-0.007; p = 0.000)	0.773	+2.65%
Frequency	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.777	+2.82%
Frequency	2012.1	0.029 (CI = +/-0.009; p = 0.000)	0.760	+2.93%
Frequency	2012.2	0.026 (CI = +/-0.010; p = 0.000)	0.711	+2.60%
Frequency	2013.1	0.024 (CI = +/-0.011; p = 0.001)	0.641	+2.46%
Frequency	2013.2	0.020 (CI = +/-0.012; p = 0.004)	0.542	+2.05%
Frequency	2014.1	0.021 (CI = +/-0.015; p = 0.011)	0.481	+2.10%
Frequency	2014.2	0.025 (CI = +/-0.017; p = 0.009)	0.541	+2.54%
Frequency	2015.1	0.020 (CI = +/-0.020; p = 0.049)	0.367	+2.06%
Frequency	2015.2	0.026 (CI = +/-0.025; p = 0.040)	0.454	+2.68%

**DC**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.038 (CI = +/-0.009; p = 0.000)	0.039 (CI = +/-0.079; p = 0.321)	0.721	+3.91%
Loss Cost	2004.2	0.040 (CI = +/-0.009; p = 0.000)	0.050 (CI = +/-0.080; p = 0.212)	0.734	+4.12%
Loss Cost	2005.1	0.042 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.081; p = 0.296)	0.740	+4.29%
Loss Cost	2005.2	0.044 (CI = +/-0.010; p = 0.000)	0.050 (CI = +/-0.082; p = 0.216)	0.742	+4.47%
Loss Cost	2006.1	0.046 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.082; p = 0.318)	0.755	+4.70%
Loss Cost	2006.2	0.047 (CI = +/-0.011; p = 0.000)	0.046 (CI = +/-0.085; p = 0.280)	0.742	+4.82%
Loss Cost	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.086; p = 0.395)	0.752	+5.06%
Loss Cost	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.051 (CI = +/-0.084; p = 0.215)	0.780	+5.45%
Loss Cost	2008.1	0.057 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.081; p = 0.347)	0.807	+5.83%
Loss Cost	2008.2	0.061 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.078; p = 0.160)	0.837	+6.29%
Loss Cost	2009.1	0.065 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.073; p = 0.275)	0.865	+6.75%
Loss Cost	2009.2	0.070 (CI = +/-0.012; p = 0.000)	0.056 (CI = +/-0.068; p = 0.103)	0.890	+7.26%
Loss Cost	2010.1	0.074 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.066; p = 0.179)	0.905	+7.67%
Loss Cost	2010.2	0.078 (CI = +/-0.012; p = 0.000)	0.057 (CI = +/-0.063; p = 0.074)	0.916	+8.13%
Loss Cost	2011.1	0.084 (CI = +/-0.011; p = 0.000)	0.040 (CI = +/-0.053; p = 0.121)	0.947	+8.77%
Loss Cost	2011.2	0.090 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.043; p = 0.013)	0.967	+9.39%
Loss Cost	2012.1	0.093 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.039; p = 0.022)	0.973	+9.78%
Loss Cost	2012.2	0.093 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.043; p = 0.040)	0.966	+9.69%
Loss Cost	2013.1	0.092 (CI = +/-0.013; p = 0.000)	0.046 (CI = +/-0.047; p = 0.056)	0.958	+9.68%
Loss Cost	2013.2	0.091 (CI = +/-0.015; p = 0.000)	0.042 (CI = +/-0.052; p = 0.100)	0.943	+9.50%
Loss Cost	2014.1	0.093 (CI = +/-0.018; p = 0.000)	0.037 (CI = +/-0.057; p = 0.165)	0.936	+9.78%
Loss Cost	2014.2	0.100 (CI = +/-0.020; p = 0.000)	0.050 (CI = +/-0.056; p = 0.072)	0.942	+10.56%
Loss Cost	2015.1	0.093 (CI = +/-0.021; p = 0.000)	0.061 (CI = +/-0.054; p = 0.034)	0.940	+9.78%
Loss Cost	2015.2	0.105 (CI = +/-0.018; p = 0.000)	0.079 (CI = +/-0.040; p = 0.004)	0.971	+11.09%
Severity	2004.1	0.029 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.052; p = 0.261)	0.778	+2.94%
Severity	2004.2	0.030 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.052; p = 0.190)	0.779	+3.05%
Severity	2005.1	0.031 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.053; p = 0.271)	0.784	+3.17%
Severity	2005.2	0.032 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.054; p = 0.200)	0.784	+3.28%
Severity	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.054; p = 0.302)	0.797	+3.44%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.054; p = 0.198)	0.804	+3.61%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.054; p = 0.303)	0.816	+3.79%
Severity	2007.2	0.040 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.051; p = 0.142)	0.841	+4.05%
Severity	2008.1	0.043 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.047; p = 0.250)	0.877	+4.35%
Severity	2008.2	0.045 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.045; p = 0.112)	0.892	+4.61%
Severity	2009.1	0.048 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.042; p = 0.198)	0.915	+4.90%
Severity	2009.2	0.050 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.040; p = 0.091)	0.922	+5.13%
Severity	2010.1	0.053 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.036; p = 0.162)	0.941	+5.44%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.035; p = 0.072)	0.945	+5.67%
Severity	2011.1	0.058 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.032; p = 0.127)	0.958	+5.96%
Severity	2011.2	0.061 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.026; p = 0.015)	0.973	+6.33%
Severity	2012.1	0.064 (CI = +/-0.005; p = 0.000)	0.026 (CI = +/-0.020; p = 0.013)	0.986	+6.66%
Severity	2012.2	0.066 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.018; p = 0.003)	0.988	+6.87%
Severity	2013.1	0.068 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.017; p = 0.004)	0.990	+7.05%
Severity	2013.2	0.070 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.016; p = 0.001)	0.991	+7.26%
Severity	2014.1	0.073 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.011; p = 0.000)	0.996	+7.52%
Severity	2014.2	0.074 (CI = +/-0.003; p = 0.000)	0.030 (CI = +/-0.010; p = 0.000)	0.997	+7.69%
Severity	2015.1	0.073 (CI = +/-0.004; p = 0.000)	0.032 (CI = +/-0.010; p = 0.000)	0.996	+7.56%
Severity	2015.2	0.075 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.010; p = 0.000)	0.997	+7.74%
Frequency	2004.1	0.009 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.035; p = 0.547)	0.436	+0.94%
Frequency	2004.2	0.010 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.034; p = 0.370)	0.483	+1.04%
Frequency	2005.1	0.011 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.035; p = 0.459)	0.488	+1.09%
Frequency	2005.2	0.011 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.036; p = 0.370)	0.496	+1.15%
Frequency	2006.1	0.012 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.037; p = 0.469)	0.504	+1.22%
Frequency	2006.2	0.012 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.038; p = 0.559)	0.449	+1.17%
Frequency	2007.1	0.012 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.040; p = 0.653)	0.447	+1.22%
Frequency	2007.2	0.013 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.040; p = 0.486)	0.479	+1.34%
Frequency	2008.1	0.014 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.041; p = 0.592)	0.482	+1.42%
Frequency	2008.2	0.016 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.041; p = 0.362)	0.550	+1.61%
Frequency	2009.1	0.018 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.041; p = 0.519)	0.586	+1.77%
Frequency	2009.2	0.020 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.039; p = 0.258)	0.666	+2.02%
Frequency	2010.1	0.021 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.040; p = 0.346)	0.663	+2.12%
Frequency	2010.2	0.023 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.041; p = 0.210)	0.689	+2.33%
Frequency	2011.1	0.026 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.037; p = 0.366)	0.771	+2.65%
Frequency	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.037; p = 0.214)	0.788	+2.88%
Frequency	2012.1	0.029 (CI = +/-0.009; p = 0.000)	0.021 (CI = +/-0.040; p = 0.272)	0.765	+2.93%
Frequency	2012.2	0.026 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.041; p = 0.460)	0.701	+2.64%
Frequency	2013.1	0.024 (CI = +/-0.012; p = 0.001)	0.018 (CI = +/-0.043; p = 0.375)	0.636	+2.46%
Frequency	2013.2	0.021 (CI = +/-0.013; p = 0.005)	0.010 (CI = +/-0.044; p = 0.617)	0.506	+2.09%
Frequency	2014.1	0.021 (CI = +/-0.016; p = 0.016)	0.010 (CI = +/-0.050; p = 0.657)	0.432	+2.10%
Frequency	2014.2	0.026 (CI = +/-0.018; p = 0.010)	0.020 (CI = +/-0.051; p = 0.388)	0.532	+2.66%
Frequency	2015.1	0.020 (CI = +/-0.020; p = 0.045)	0.029 (CI = +/-0.051; p = 0.220)	0.438	+2.06%
Frequency	2015.2	0.031 (CI = +/-0.019; p = 0.009)	0.044 (CI = +/-0.044; p = 0.048)	0.722	+3.11%

**DC**

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: trend\_level\_change

Future Trend Start Date = 2013-01-01

Fit	Start Date	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.093 (CI = +/-0.008; p = 0.000)	0.953	0.00%	+9.76%
Loss Cost	2004.2	0.093 (CI = +/-0.008; p = 0.000)	0.953	0.00%	+9.72%
Loss Cost	2005.1	0.093 (CI = +/-0.008; p = 0.000)	0.952	0.00%	+9.69%
Loss Cost	2005.2	0.092 (CI = +/-0.008; p = 0.000)	0.954	0.00%	+9.61%
Loss Cost	2006.1	0.092 (CI = +/-0.008; p = 0.000)	0.953	0.00%	+9.62%
Loss Cost	2006.2	0.090 (CI = +/-0.007; p = 0.000)	0.962	0.00%	+9.46%
Loss Cost	2007.1	0.090 (CI = +/-0.008; p = 0.000)	0.961	0.00%	+9.46%
Loss Cost	2007.2	0.091 (CI = +/-0.008; p = 0.000)	0.960	0.00%	+9.49%
Loss Cost	2008.1	0.091 (CI = +/-0.008; p = 0.000)	0.961	0.00%	+9.57%
Loss Cost	2008.2	0.092 (CI = +/-0.008; p = 0.000)	0.960	0.00%	+9.59%
Loss Cost	2009.1	0.093 (CI = +/-0.009; p = 0.000)	0.962	0.00%	+9.70%
Loss Cost	2009.2	0.092 (CI = +/-0.009; p = 0.000)	0.960	0.00%	+9.69%
Loss Cost	2010.1	0.093 (CI = +/-0.010; p = 0.000)	0.958	0.00%	+9.73%
Loss Cost	2010.2	0.092 (CI = +/-0.010; p = 0.000)	0.956	0.00%	+9.64%
Loss Cost	2011.1	0.094 (CI = +/-0.010; p = 0.000)	0.960	0.00%	+9.86%
Loss Cost	2011.2	0.094 (CI = +/-0.011; p = 0.000)	0.956	0.00%	+9.88%
Loss Cost	2012.1	0.095 (CI = +/-0.012; p = 0.000)	0.952	0.00%	+9.99%
Severity	2004.1	0.068 (CI = +/-0.005; p = 0.000)	0.966	0.00%	+7.07%
Severity	2004.2	0.068 (CI = +/-0.005; p = 0.000)	0.970	0.00%	+7.00%
Severity	2005.1	0.067 (CI = +/-0.005; p = 0.000)	0.970	0.00%	+6.97%
Severity	2005.2	0.067 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+6.90%
Severity	2006.1	0.067 (CI = +/-0.004; p = 0.000)	0.974	0.00%	+6.89%
Severity	2006.2	0.066 (CI = +/-0.004; p = 0.000)	0.976	0.00%	+6.84%
Severity	2007.1	0.066 (CI = +/-0.004; p = 0.000)	0.975	0.00%	+6.84%
Severity	2007.2	0.066 (CI = +/-0.005; p = 0.000)	0.974	0.00%	+6.83%
Severity	2008.1	0.067 (CI = +/-0.005; p = 0.000)	0.977	0.00%	+6.90%
Severity	2008.2	0.066 (CI = +/-0.005; p = 0.000)	0.977	0.00%	+6.84%
Severity	2009.1	0.067 (CI = +/-0.005; p = 0.000)	0.977	0.00%	+6.88%
Severity	2009.2	0.066 (CI = +/-0.005; p = 0.000)	0.979	0.00%	+6.78%
Severity	2010.1	0.066 (CI = +/-0.005; p = 0.000)	0.979	0.00%	+6.81%
Severity	2010.2	0.065 (CI = +/-0.005; p = 0.000)	0.981	0.00%	+6.69%
Severity	2011.1	0.065 (CI = +/-0.005; p = 0.000)	0.980	0.00%	+6.72%
Severity	2011.2	0.065 (CI = +/-0.005; p = 0.000)	0.978	0.00%	+6.70%
Severity	2012.1	0.066 (CI = +/-0.006; p = 0.000)	0.978	0.00%	+6.83%
Frequency	2004.1	0.025 (CI = +/-0.006; p = 0.000)	0.714	0.00%	+2.51%
Frequency	2004.2	0.025 (CI = +/-0.006; p = 0.000)	0.721	0.00%	+2.54%
Frequency	2005.1	0.025 (CI = +/-0.006; p = 0.000)	0.718	0.00%	+2.54%
Frequency	2005.2	0.025 (CI = +/-0.006; p = 0.000)	0.713	0.00%	+2.54%
Frequency	2006.1	0.025 (CI = +/-0.006; p = 0.000)	0.710	0.00%	+2.55%
Frequency	2006.2	0.024 (CI = +/-0.006; p = 0.000)	0.724	0.00%	+2.45%
Frequency	2007.1	0.024 (CI = +/-0.006; p = 0.000)	0.719	0.00%	+2.46%
Frequency	2007.2	0.025 (CI = +/-0.007; p = 0.000)	0.721	0.00%	+2.49%
Frequency	2008.1	0.025 (CI = +/-0.007; p = 0.000)	0.716	0.00%	+2.50%
Frequency	2008.2	0.025 (CI = +/-0.007; p = 0.000)	0.731	0.00%	+2.57%
Frequency	2009.1	0.026 (CI = +/-0.007; p = 0.000)	0.740	0.00%	+2.64%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.755	0.00%	+2.72%
Frequency	2010.1	0.027 (CI = +/-0.008; p = 0.000)	0.746	0.00%	+2.73%
Frequency	2010.2	0.027 (CI = +/-0.008; p = 0.000)	0.737	0.00%	+2.76%
Frequency	2011.1	0.029 (CI = +/-0.008; p = 0.000)	0.776	0.00%	+2.94%
Frequency	2011.2	0.029 (CI = +/-0.009; p = 0.000)	0.762	0.00%	+2.97%
Frequency	2012.1	0.029 (CI = +/-0.010; p = 0.000)	0.736	0.00%	+2.96%

**DC**

Coverage = DC  
 End Trend Period = 2019.1  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change, seasonality  
 Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.002 (CI = +/-0.006; p = 0.383)	0.051 (CI = +/-0.027; p = 0.001)	0.089 (CI = +/-0.012; p = 0.000)	0.969	+0.25%	+9.58%
Loss Cost	2004.2	0.003 (CI = +/-0.006; p = 0.382)	0.051 (CI = +/-0.028; p = 0.001)	0.089 (CI = +/-0.013; p = 0.000)	0.968	+0.27%	+9.56%
Loss Cost	2005.1	0.001 (CI = +/-0.007; p = 0.669)	0.054 (CI = +/-0.028; p = 0.001)	0.090 (CI = +/-0.013; p = 0.000)	0.969	+0.15%	+9.63%
Loss Cost	2005.2	0.000 (CI = +/-0.008; p = 0.970)	0.052 (CI = +/-0.029; p = 0.001)	0.092 (CI = +/-0.014; p = 0.000)	0.968	+0.01%	+9.68%
Loss Cost	2006.1	-0.001 (CI = +/-0.009; p = 0.849)	0.053 (CI = +/-0.030; p = 0.001)	0.094 (CI = +/-0.015; p = 0.000)	0.968	-0.08%	+9.71%
Loss Cost	2006.2	-0.006 (CI = +/-0.008; p = 0.150)	0.046 (CI = +/-0.026; p = 0.001)	0.100 (CI = +/-0.014; p = 0.000)	0.976	-0.59%	+9.88%
Loss Cost	2007.1	-0.009 (CI = +/-0.009; p = 0.050)	0.050 (CI = +/-0.026; p = 0.001)	0.104 (CI = +/-0.015; p = 0.000)	0.977	-0.89%	+9.98%
Loss Cost	2007.2	-0.008 (CI = +/-0.010; p = 0.117)	0.051 (CI = +/-0.027; p = 0.001)	0.103 (CI = +/-0.016; p = 0.000)	0.977	-0.80%	+9.96%
Loss Cost	2008.1	-0.008 (CI = +/-0.012; p = 0.163)	0.051 (CI = +/-0.029; p = 0.001)	0.103 (CI = +/-0.018; p = 0.000)	0.976	-0.84%	+9.97%
Loss Cost	2008.2	-0.007 (CI = +/-0.014; p = 0.331)	0.053 (CI = +/-0.030; p = 0.002)	0.102 (CI = +/-0.020; p = 0.000)	0.976	-0.68%	+9.94%
Loss Cost	2009.1	-0.006 (CI = +/-0.018; p = 0.475)	0.052 (CI = +/-0.032; p = 0.003)	0.101 (CI = +/-0.024; p = 0.000)	0.975	-0.61%	+9.92%
Loss Cost	2009.2	-0.004 (CI = +/-0.022; p = 0.696)	0.053 (CI = +/-0.034; p = 0.004)	0.098 (CI = +/-0.028; p = 0.000)	0.974	-0.41%	+9.90%
Loss Cost	2010.1	-0.009 (CI = +/-0.028; p = 0.490)	0.056 (CI = +/-0.035; p = 0.004)	0.104 (CI = +/-0.034; p = 0.000)	0.973	-0.93%	+9.96%
Loss Cost	2010.2	-0.017 (CI = +/-0.038; p = 0.358)	0.053 (CI = +/-0.037; p = 0.008)	0.112 (CI = +/-0.044; p = 0.000)	0.971	-1.66%	+10.02%
Loss Cost	2011.1	-0.005 (CI = +/-0.055; p = 0.846)	0.050 (CI = +/-0.040; p = 0.017)	0.100 (CI = +/-0.061; p = 0.004)	0.971	-0.50%	+9.94%
Loss Cost	2011.2	0.027 (CI = +/-0.087; p = 0.515)	0.054 (CI = +/-0.041; p = 0.013)	0.067 (CI = +/-0.093; p = 0.142)	0.970	+2.73%	+9.85%
Loss Cost	2012.1	0.126 (CI = +/-0.186; p = 0.165)	0.045 (CI = +/-0.043; p = 0.040)	-0.033 (CI = +/-0.190; p = 0.709)	0.971	+13.38%	+9.69%
Severity	2004.1	0.005 (CI = +/-0.003; p = 0.001)	0.037 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.005; p = 0.000)	0.988	+0.49%	+6.67%
Severity	2004.2	0.004 (CI = +/-0.003; p = 0.003)	0.036 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.006; p = 0.000)	0.988	+0.44%	+6.70%
Severity	2005.1	0.004 (CI = +/-0.003; p = 0.022)	0.037 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.006; p = 0.000)	0.989	+0.35%	+6.74%
Severity	2005.2	0.002 (CI = +/-0.003; p = 0.122)	0.035 (CI = +/-0.012; p = 0.000)	0.063 (CI = +/-0.006; p = 0.000)	0.990	+0.24%	+6.78%
Severity	2006.1	0.002 (CI = +/-0.003; p = 0.254)	0.036 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.006; p = 0.000)	0.990	+0.20%	+6.80%
Severity	2006.2	0.001 (CI = +/-0.004; p = 0.538)	0.035 (CI = +/-0.012; p = 0.000)	0.065 (CI = +/-0.007; p = 0.000)	0.990	+0.12%	+6.82%
Severity	2007.1	0.000 (CI = +/-0.004; p = 0.942)	0.036 (CI = +/-0.013; p = 0.000)	0.066 (CI = +/-0.007; p = 0.000)	0.990	+0.02%	+6.85%
Severity	2007.2	0.001 (CI = +/-0.005; p = 0.590)	0.037 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.008; p = 0.000)	0.990	+0.13%	+6.83%
Severity	2008.1	0.004 (CI = +/-0.005; p = 0.147)	0.035 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.008; p = 0.000)	0.992	+0.38%	+6.76%
Severity	2008.2	0.004 (CI = +/-0.006; p = 0.196)	0.035 (CI = +/-0.013; p = 0.000)	0.061 (CI = +/-0.009; p = 0.000)	0.991	+0.40%	+6.76%
Severity	2009.1	0.005 (CI = +/-0.008; p = 0.146)	0.034 (CI = +/-0.014; p = 0.000)	0.060 (CI = +/-0.010; p = 0.000)	0.991	+0.54%	+6.73%
Severity	2009.2	0.003 (CI = +/-0.009; p = 0.494)	0.033 (CI = +/-0.014; p = 0.000)	0.062 (CI = +/-0.012; p = 0.000)	0.991	+0.30%	+6.77%
Severity	2010.1	0.004 (CI = +/-0.012; p = 0.521)	0.032 (CI = +/-0.015; p = 0.000)	0.062 (CI = +/-0.014; p = 0.000)	0.990	+0.37%	+6.76%
Severity	2010.2	-0.004 (CI = +/-0.015; p = 0.571)	0.030 (CI = +/-0.014; p = 0.001)	0.070 (CI = +/-0.017; p = 0.000)	0.991	-0.39%	+6.81%
Severity	2011.1	-0.012 (CI = +/-0.021; p = 0.228)	0.032 (CI = +/-0.015; p = 0.000)	0.078 (CI = +/-0.023; p = 0.000)	0.991	-1.20%	+6.86%
Severity	2011.2	-0.015 (CI = +/-0.034; p = 0.347)	0.031 (CI = +/-0.016; p = 0.001)	0.082 (CI = +/-0.036; p = 0.000)	0.990	-1.51%	+6.87%
Severity	2012.1	-0.014 (CI = +/-0.078; p = 0.707)	0.031 (CI = +/-0.018; p = 0.003)	0.080 (CI = +/-0.079; p = 0.049)	0.989	-1.35%	+6.87%
Frequency	2004.1	-0.002 (CI = +/-0.005; p = 0.351)	0.014 (CI = +/-0.025; p = 0.249)	0.029 (CI = +/-0.011; p = 0.000)	0.716	-0.25%	+2.72%
Frequency	2004.2	-0.002 (CI = +/-0.006; p = 0.572)	0.016 (CI = +/-0.025; p = 0.209)	0.028 (CI = +/-0.012; p = 0.000)	0.721	-0.16%	+2.69%
Frequency	2005.1	-0.002 (CI = +/-0.006; p = 0.513)	0.017 (CI = +/-0.026; p = 0.201)	0.029 (CI = +/-0.013; p = 0.000)	0.719	-0.21%	+2.71%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.520)	0.016 (CI = +/-0.027; p = 0.227)	0.029 (CI = +/-0.013; p = 0.000)	0.713	-0.23%	+2.71%
Frequency	2006.1	-0.003 (CI = +/-0.008; p = 0.488)	0.017 (CI = +/-0.028; p = 0.223)	0.030 (CI = +/-0.015; p = 0.000)	0.710	-0.28%	+2.73%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.085)	0.011 (CI = +/-0.026; p = 0.384)	0.035 (CI = +/-0.014; p = 0.000)	0.746	-0.70%	+2.86%
Frequency	2007.1	-0.009 (CI = +/-0.009; p = 0.050)	0.014 (CI = +/-0.027; p = 0.293)	0.038 (CI = +/-0.015; p = 0.000)	0.753	-0.90%	+2.93%
Frequency	2007.2	-0.009 (CI = +/-0.011; p = 0.078)	0.013 (CI = +/-0.028; p = 0.325)	0.038 (CI = +/-0.016; p = 0.000)	0.750	-0.93%	+2.93%
Frequency	2008.1	-0.012 (CI = +/-0.012; p = 0.049)	0.016 (CI = +/-0.029; p = 0.246)	0.042 (CI = +/-0.018; p = 0.000)	0.757	-1.21%	+3.00%
Frequency	2008.2	-0.011 (CI = +/-0.014; p = 0.131)	0.017 (CI = +/-0.030; p = 0.236)	0.040 (CI = +/-0.020; p = 0.001)	0.757	-1.08%	+2.98%
Frequency	2009.1	-0.012 (CI = +/-0.018; p = 0.185)	0.018 (CI = +/-0.032; p = 0.248)	0.041 (CI = +/-0.024; p = 0.002)	0.754	-1.15%	+2.99%
Frequency	2009.2	-0.007 (CI = +/-0.022; p = 0.495)	0.021 (CI = +/-0.033; p = 0.206)	0.036 (CI = +/-0.028; p = 0.014)	0.760	-0.71%	+2.93%
Frequency	2010.1	-0.013 (CI = +/-0.028; p = 0.332)	0.023 (CI = +/-0.035; p = 0.170)	0.043 (CI = +/-0.034; p = 0.017)	0.757	-1.29%	+3.00%
Frequency	2010.2	-0.013 (CI = +/-0.038; p = 0.478)	0.024 (CI = +/-0.037; p = 0.194)	0.042 (CI = +/-0.044; p = 0.056)	0.746	-1.27%	+3.00%
Frequency	2011.1	0.007 (CI = +/-0.053; p = 0.781)	0.018 (CI = +/-0.038; p = 0.322)	0.021 (CI = +/-0.059; p = 0.446)	0.765	+0.70%	+2.88%
Frequency	2011.2	0.042 (CI = +/-0.083; p = 0.291)	0.023 (CI = +/-0.039; p = 0.223)	-0.015 (CI = +/-0.088; p = 0.723)	0.773	+4.31%	+2.78%
Frequency	2012.1	0.139 (CI = +/-0.176; p = 0.110)	0.014 (CI = +/-0.041; p = 0.460)	-0.113 (CI = +/-0.180; p = 0.195)	0.782	+14.93%	+2.64%

# AB Total Med

Coverage = AB Total Med

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2011.1	0.028 (CI = +/-0.021; p = 0.013)	0.288	+2.88%
Loss Cost	2011.2	0.027 (CI = +/-0.024; p = 0.031)	0.225	+2.73%
Loss Cost	2012.1	0.026 (CI = +/-0.028; p = 0.066)	0.165	+2.59%
Loss Cost	2012.2	0.015 (CI = +/-0.028; p = 0.261)	0.027	+1.54%
Loss Cost	2013.1	0.012 (CI = +/-0.032; p = 0.441)	-0.029	+1.19%
Loss Cost	2013.2	0.001 (CI = +/-0.034; p = 0.973)	-0.091	+0.05%
Loss Cost	2014.1	0.002 (CI = +/-0.041; p = 0.912)	-0.099	+0.21%
Loss Cost	2014.2	-0.014 (CI = +/-0.043; p = 0.483)	-0.049	-1.39%
Loss Cost	2015.1	-0.018 (CI = +/-0.054; p = 0.469)	-0.049	-1.75%
Loss Cost	2015.2	-0.032 (CI = +/-0.064; p = 0.275)	0.048	-3.17%
Severity	2011.1	0.017 (CI = +/-0.009; p = 0.001)	0.468	+1.72%
Severity	2011.2	0.014 (CI = +/-0.009; p = 0.006)	0.366	+1.39%
Severity	2012.1	0.011 (CI = +/-0.010; p = 0.030)	0.243	+1.09%
Severity	2012.2	0.008 (CI = +/-0.010; p = 0.121)	0.111	+0.79%
Severity	2013.1	0.007 (CI = +/-0.012; p = 0.220)	0.050	+0.71%
Severity	2013.2	0.004 (CI = +/-0.013; p = 0.501)	-0.045	+0.42%
Severity	2014.1	0.000 (CI = +/-0.015; p = 0.988)	-0.100	-0.01%
Severity	2014.2	-0.008 (CI = +/-0.012; p = 0.159)	0.119	-0.83%
Severity	2015.1	-0.011 (CI = +/-0.015; p = 0.126)	0.176	-1.08%
Severity	2015.2	-0.018 (CI = +/-0.014; p = 0.018)	0.514	-1.81%
Frequency	2011.1	0.011 (CI = +/-0.016; p = 0.153)	0.069	+1.14%
Frequency	2011.2	0.013 (CI = +/-0.018; p = 0.139)	0.083	+1.32%
Frequency	2012.1	0.015 (CI = +/-0.020; p = 0.141)	0.088	+1.49%
Frequency	2012.2	0.007 (CI = +/-0.021; p = 0.454)	-0.030	+0.75%
Frequency	2013.1	0.005 (CI = +/-0.024; p = 0.671)	-0.067	+0.48%
Frequency	2013.2	-0.004 (CI = +/-0.025; p = 0.755)	-0.081	-0.37%
Frequency	2014.1	0.002 (CI = +/-0.029; p = 0.870)	-0.097	+0.22%
Frequency	2014.2	-0.006 (CI = +/-0.033; p = 0.709)	-0.093	-0.56%
Frequency	2015.1	-0.007 (CI = +/-0.041; p = 0.716)	-0.105	-0.68%
Frequency	2015.2	-0.014 (CI = +/-0.052; p = 0.545)	-0.081	-1.38%

**AB Total Med**

Coverage = AB Total Med

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	0.026 (CI = +/-0.016; p = 0.004)	0.147 (CI = +/-0.083; p = 0.002)	0.612	+2.60%
Loss Cost	2011.2	0.027 (CI = +/-0.018; p = 0.006)	0.151 (CI = +/-0.088; p = 0.002)	0.578	+2.73%
Loss Cost	2012.1	0.022 (CI = +/-0.019; p = 0.030)	0.166 (CI = +/-0.089; p = 0.001)	0.602	+2.19%
Loss Cost	2012.2	0.015 (CI = +/-0.020; p = 0.119)	0.150 (CI = +/-0.086; p = 0.003)	0.522	+1.54%
Loss Cost	2013.1	0.007 (CI = +/-0.020; p = 0.475)	0.172 (CI = +/-0.079; p = 0.001)	0.639	+0.66%
Loss Cost	2013.2	0.001 (CI = +/-0.021; p = 0.955)	0.159 (CI = +/-0.078; p = 0.001)	0.608	+0.05%
Loss Cost	2014.1	-0.005 (CI = +/-0.024; p = 0.639)	0.171 (CI = +/-0.082; p = 0.001)	0.649	-0.51%
Loss Cost	2014.2	-0.014 (CI = +/-0.024; p = 0.224)	0.155 (CI = +/-0.078; p = 0.002)	0.677	-1.39%
Loss Cost	2015.1	-0.029 (CI = +/-0.019; p = 0.008)	0.182 (CI = +/-0.054; p = 0.000)	0.882	-2.83%
Loss Cost	2015.2	-0.032 (CI = +/-0.023; p = 0.014)	0.177 (CI = +/-0.060; p = 0.000)	0.885	-3.17%
Severity	2011.1	0.017 (CI = +/-0.009; p = 0.001)	0.030 (CI = +/-0.046; p = 0.190)	0.496	+1.67%
Severity	2011.2	0.014 (CI = +/-0.009; p = 0.006)	0.022 (CI = +/-0.045; p = 0.313)	0.370	+1.39%
Severity	2012.1	0.010 (CI = +/-0.009; p = 0.034)	0.033 (CI = +/-0.042; p = 0.116)	0.331	+1.01%
Severity	2012.2	0.008 (CI = +/-0.010; p = 0.112)	0.027 (CI = +/-0.043; p = 0.191)	0.170	+0.79%
Severity	2013.1	0.006 (CI = +/-0.011; p = 0.269)	0.032 (CI = +/-0.046; p = 0.157)	0.143	+0.61%
Severity	2013.2	0.004 (CI = +/-0.013; p = 0.491)	0.028 (CI = +/-0.049; p = 0.237)	0.008	+0.42%
Severity	2014.1	-0.002 (CI = +/-0.013; p = 0.758)	0.041 (CI = +/-0.045; p = 0.068)	0.173	-0.18%
Severity	2014.2	-0.008 (CI = +/-0.011; p = 0.118)	0.029 (CI = +/-0.035; p = 0.089)	0.325	-0.83%
Severity	2015.1	-0.013 (CI = +/-0.011; p = 0.028)	0.038 (CI = +/-0.032; p = 0.027)	0.552	-1.31%
Severity	2015.2	-0.018 (CI = +/-0.010; p = 0.005)	0.030 (CI = +/-0.027; p = 0.034)	0.748	-1.81%
Frequency	2011.1	0.009 (CI = +/-0.011; p = 0.097)	0.118 (CI = +/-0.057; p = 0.001)	0.567	+0.91%
Frequency	2011.2	0.013 (CI = +/-0.011; p = 0.022)	0.129 (CI = +/-0.054; p = 0.000)	0.662	+1.32%
Frequency	2012.1	0.012 (CI = +/-0.012; p = 0.064)	0.133 (CI = +/-0.057; p = 0.000)	0.667	+1.17%
Frequency	2012.2	0.007 (CI = +/-0.013; p = 0.226)	0.123 (CI = +/-0.055; p = 0.000)	0.623	+0.75%
Frequency	2013.1	0.000 (CI = +/-0.011; p = 0.925)	0.140 (CI = +/-0.044; p = 0.000)	0.789	+0.05%
Frequency	2013.2	-0.004 (CI = +/-0.011; p = 0.468)	0.131 (CI = +/-0.041; p = 0.000)	0.806	-0.37%
Frequency	2014.1	-0.003 (CI = +/-0.013; p = 0.590)	0.130 (CI = +/-0.046; p = 0.000)	0.783	-0.33%
Frequency	2014.2	-0.006 (CI = +/-0.016; p = 0.428)	0.126 (CI = +/-0.050; p = 0.000)	0.768	-0.56%
Frequency	2015.1	-0.016 (CI = +/-0.011; p = 0.012)	0.144 (CI = +/-0.031; p = 0.000)	0.930	-1.54%
Frequency	2015.2	-0.014 (CI = +/-0.014; p = 0.047)	0.146 (CI = +/-0.035; p = 0.000)	0.930	-1.38%

## AB Total Med

Coverage = AB Total Med

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	0.062 (CI = +/-0.021; p = 0.000)	0.143 (CI = +/-0.057; p = 0.000)	-0.243 (CI = +/-0.122; p = 0.001)	0.819	+6.40%
Loss Cost	2011.2	0.073 (CI = +/-0.021; p = 0.000)	0.156 (CI = +/-0.050; p = 0.000)	-0.286 (CI = +/-0.111; p = 0.000)	0.865	+7.61%
Loss Cost	2012.1	0.071 (CI = +/-0.025; p = 0.000)	0.159 (CI = +/-0.054; p = 0.000)	-0.276 (CI = +/-0.123; p = 0.000)	0.855	+7.32%
Loss Cost	2012.2	0.065 (CI = +/-0.029; p = 0.000)	0.153 (CI = +/-0.056; p = 0.000)	-0.256 (CI = +/-0.134; p = 0.002)	0.799	+6.67%
Loss Cost	2013.1	0.053 (CI = +/-0.032; p = 0.005)	0.165 (CI = +/-0.056; p = 0.000)	-0.219 (CI = +/-0.138; p = 0.005)	0.823	+5.41%
Loss Cost	2013.2	0.046 (CI = +/-0.039; p = 0.024)	0.160 (CI = +/-0.060; p = 0.000)	-0.200 (CI = +/-0.154; p = 0.017)	0.778	+4.73%
Loss Cost	2014.1	0.042 (CI = +/-0.048; p = 0.080)	0.163 (CI = +/-0.067; p = 0.001)	-0.189 (CI = +/-0.177; p = 0.040)	0.774	+4.29%
Loss Cost	2014.2	0.028 (CI = +/-0.052; p = 0.245)	0.153 (CI = +/-0.067; p = 0.001)	-0.157 (CI = +/-0.178; p = 0.076)	0.772	+2.82%
Loss Cost	2015.1	0.004 (CI = +/-0.032; p = 0.760)	0.177 (CI = +/-0.040; p = 0.000)	-0.116 (CI = +/-0.102; p = 0.032)	0.940	+0.42%
Loss Cost	2015.2	0.001 (CI = +/-0.034; p = 0.960)	0.172 (CI = +/-0.043; p = 0.000)	-0.116 (CI = +/-0.106; p = 0.037)	0.947	+0.07%
Severity	2011.1	0.038 (CI = +/-0.011; p = 0.000)	0.027 (CI = +/-0.028; p = 0.059)	-0.146 (CI = +/-0.060; p = 0.000)	0.817	+3.92%
Severity	2011.2	0.036 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.029; p = 0.096)	-0.138 (CI = +/-0.065; p = 0.001)	0.741	+3.69%
Severity	2012.1	0.032 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.029; p = 0.047)	-0.121 (CI = +/-0.067; p = 0.002)	0.686	+3.21%
Severity	2012.2	0.031 (CI = +/-0.016; p = 0.002)	0.029 (CI = +/-0.032; p = 0.069)	-0.118 (CI = +/-0.075; p = 0.005)	0.567	+3.11%
Severity	2013.1	0.032 (CI = +/-0.020; p = 0.005)	0.028 (CI = +/-0.035; p = 0.106)	-0.122 (CI = +/-0.086; p = 0.010)	0.528	+3.24%
Severity	2013.2	0.033 (CI = +/-0.025; p = 0.015)	0.028 (CI = +/-0.038; p = 0.128)	-0.125 (CI = +/-0.099; p = 0.019)	0.422	+3.33%
Severity	2014.1	0.023 (CI = +/-0.027; p = 0.089)	0.037 (CI = +/-0.038; p = 0.055)	-0.099 (CI = +/-0.100; p = 0.052)	0.436	+2.31%
Severity	2014.2	0.011 (CI = +/-0.023; p = 0.303)	0.028 (CI = +/-0.030; p = 0.058)	-0.072 (CI = +/-0.079; p = 0.068)	0.536	+1.08%
Severity	2015.1	0.004 (CI = +/-0.023; p = 0.713)	0.036 (CI = +/-0.028; p = 0.021)	-0.059 (CI = +/-0.072; p = 0.092)	0.687	+0.36%
Severity	2015.2	-0.001 (CI = +/-0.012; p = 0.757)	0.028 (CI = +/-0.015; p = 0.005)	-0.059 (CI = +/-0.036; p = 0.008)	0.934	-0.15%
Frequency	2011.1	0.024 (CI = +/-0.020; p = 0.024)	0.116 (CI = +/-0.053; p = 0.000)	-0.096 (CI = +/-0.115; p = 0.093)	0.623	+2.38%
Frequency	2011.2	0.037 (CI = +/-0.016; p = 0.000)	0.131 (CI = +/-0.039; p = 0.000)	-0.148 (CI = +/-0.087; p = 0.003)	0.821	+3.78%
Frequency	2012.1	0.039 (CI = +/-0.019; p = 0.001)	0.129 (CI = +/-0.042; p = 0.000)	-0.155 (CI = +/-0.097; p = 0.004)	0.821	+3.99%
Frequency	2012.2	0.034 (CI = +/-0.023; p = 0.007)	0.124 (CI = +/-0.044; p = 0.000)	-0.137 (CI = +/-0.104; p = 0.015)	0.767	+3.45%
Frequency	2013.1	0.021 (CI = +/-0.022; p = 0.058)	0.137 (CI = +/-0.038; p = 0.000)	-0.097 (CI = +/-0.093; p = 0.043)	0.849	+2.11%
Frequency	2013.2	0.013 (CI = +/-0.024; p = 0.243)	0.131 (CI = +/-0.038; p = 0.000)	-0.075 (CI = +/-0.097; p = 0.115)	0.839	+1.36%
Frequency	2014.1	0.019 (CI = +/-0.030; p = 0.172)	0.127 (CI = +/-0.041; p = 0.000)	-0.090 (CI = +/-0.108; p = 0.091)	0.833	+1.94%
Frequency	2014.2	0.017 (CI = +/-0.036; p = 0.298)	0.125 (CI = +/-0.046; p = 0.000)	-0.085 (CI = +/-0.123; p = 0.146)	0.808	+1.72%
Frequency	2015.1	0.001 (CI = +/-0.022; p = 0.947)	0.142 (CI = +/-0.027; p = 0.000)	-0.057 (CI = +/-0.070; p = 0.092)	0.951	+0.06%
Frequency	2015.2	0.002 (CI = +/-0.025; p = 0.829)	0.144 (CI = +/-0.031; p = 0.000)	-0.057 (CI = +/-0.077; p = 0.114)	0.951	+0.22%

## AB Total Med

Coverage = AB Total Med  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, seasonality, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.057 (CI = +/-0.018; p = 0.000)	0.150 (CI = +/-0.055; p = 0.000)	-0.100 (CI = +/-0.048; p = 0.001)	0.829	+5.82%	-4.23%
Loss Cost	2011.2	0.067 (CI = +/-0.017; p = 0.000)	0.165 (CI = +/-0.048; p = 0.000)	-0.118 (CI = +/-0.043; p = 0.000)	0.878	+6.93%	-4.93%
Loss Cost	2012.1	0.064 (CI = +/-0.021; p = 0.000)	0.168 (CI = +/-0.051; p = 0.000)	-0.113 (CI = +/-0.047; p = 0.000)	0.871	+6.64%	-4.80%
Loss Cost	2012.2	0.060 (CI = +/-0.025; p = 0.000)	0.163 (CI = +/-0.054; p = 0.000)	-0.106 (CI = +/-0.052; p = 0.001)	0.816	+6.15%	-4.56%
Loss Cost	2013.1	0.049 (CI = +/-0.028; p = 0.003)	0.173 (CI = +/-0.054; p = 0.000)	-0.092 (CI = +/-0.054; p = 0.004)	0.836	+5.03%	-4.17%
Loss Cost	2013.2	0.046 (CI = +/-0.037; p = 0.022)	0.170 (CI = +/-0.059; p = 0.000)	-0.087 (CI = +/-0.065; p = 0.014)	0.784	+4.67%	-4.03%
Loss Cost	2014.1	0.045 (CI = +/-0.051; p = 0.073)	0.170 (CI = +/-0.067; p = 0.000)	-0.086 (CI = +/-0.080; p = 0.038)	0.777	+4.63%	-4.03%
Loss Cost	2014.2	0.031 (CI = +/-0.072; p = 0.344)	0.163 (CI = +/-0.074; p = 0.001)	-0.068 (CI = +/-0.104; p = 0.164)	0.725	+3.14%	-3.68%
Loss Cost	2015.1	-0.029 (CI = +/-0.080; p = 0.413)	0.182 (CI = +/-0.060; p = 0.000)	0.000 (CI = +/-0.103; p = 0.997)	0.862	-2.82%	-2.84%
Loss Cost	2015.2	-0.077 (CI = +/-0.139; p = 0.215)	0.172 (CI = +/-0.067; p = 0.001)	0.053 (CI = +/-0.164; p = 0.441)	0.879	-7.37%	-2.29%
Severity	2011.1	0.036 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.025; p = 0.016)	-0.062 (CI = +/-0.021; p = 0.000)	0.856	+3.64%	-2.61%
Severity	2011.2	0.034 (CI = +/-0.010; p = 0.000)	0.029 (CI = +/-0.026; p = 0.031)	-0.059 (CI = +/-0.023; p = 0.000)	0.797	+3.46%	-2.48%
Severity	2012.1	0.030 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.025; p = 0.012)	-0.053 (CI = +/-0.023; p = 0.000)	0.766	+3.04%	-2.28%
Severity	2012.2	0.030 (CI = +/-0.013; p = 0.000)	0.034 (CI = +/-0.028; p = 0.020)	-0.053 (CI = +/-0.026; p = 0.001)	0.675	+3.05%	-2.29%
Severity	2013.1	0.032 (CI = +/-0.016; p = 0.001)	0.032 (CI = +/-0.030; p = 0.036)	-0.056 (CI = +/-0.030; p = 0.002)	0.653	+3.26%	-2.36%
Severity	2013.2	0.036 (CI = +/-0.020; p = 0.003)	0.036 (CI = +/-0.032; p = 0.032)	-0.062 (CI = +/-0.035; p = 0.003)	0.606	+3.71%	-2.53%
Severity	2014.1	0.029 (CI = +/-0.025; p = 0.030)	0.040 (CI = +/-0.033; p = 0.023)	-0.052 (CI = +/-0.040; p = 0.017)	0.565	+2.90%	-2.33%
Severity	2014.2	0.014 (CI = +/-0.031; p = 0.334)	0.033 (CI = +/-0.032; p = 0.045)	-0.034 (CI = +/-0.045; p = 0.122)	0.465	+1.38%	-1.97%
Severity	2015.1	0.000 (CI = +/-0.046; p = 0.996)	0.037 (CI = +/-0.035; p = 0.039)	-0.018 (CI = +/-0.060; p = 0.491)	0.520	+0.01%	-1.77%
Severity	2015.2	-0.048 (CI = +/-0.057; p = 0.084)	0.027 (CI = +/-0.028; p = 0.053)	0.036 (CI = +/-0.068; p = 0.233)	0.779	-4.69%	-1.21%
Frequency	2011.1	0.021 (CI = +/-0.018; p = 0.025)	0.119 (CI = +/-0.054; p = 0.000)	-0.038 (CI = +/-0.047; p = 0.105)	0.618	+2.10%	-1.67%
Frequency	2011.2	0.033 (CI = +/-0.015; p = 0.000)	0.136 (CI = +/-0.040; p = 0.000)	-0.058 (CI = +/-0.036; p = 0.004)	0.814	+3.35%	-2.51%
Frequency	2012.1	0.034 (CI = +/-0.018; p = 0.001)	0.134 (CI = +/-0.043; p = 0.000)	-0.060 (CI = +/-0.040; p = 0.006)	0.812	+3.49%	-2.57%
Frequency	2012.2	0.030 (CI = +/-0.021; p = 0.010)	0.129 (CI = +/-0.046; p = 0.000)	-0.053 (CI = +/-0.044; p = 0.022)	0.751	+3.01%	-2.32%
Frequency	2013.1	0.017 (CI = +/-0.021; p = 0.098)	0.140 (CI = +/-0.039; p = 0.000)	-0.036 (CI = +/-0.040; p = 0.072)	0.834	+1.72%	-1.85%
Frequency	2013.2	0.009 (CI = +/-0.025; p = 0.438)	0.134 (CI = +/-0.041; p = 0.000)	-0.025 (CI = +/-0.044; p = 0.241)	0.817	+0.92%	-1.54%
Frequency	2014.1	0.017 (CI = +/-0.033; p = 0.280)	0.130 (CI = +/-0.044; p = 0.000)	-0.034 (CI = +/-0.053; p = 0.172)	0.809	+1.68%	-1.74%
Frequency	2014.2	0.017 (CI = +/-0.049; p = 0.431)	0.130 (CI = +/-0.050; p = 0.000)	-0.035 (CI = +/-0.071; p = 0.280)	0.778	+1.74%	-1.75%
Frequency	2015.1	-0.029 (CI = +/-0.044; p = 0.163)	0.145 (CI = +/-0.033; p = 0.000)	0.018 (CI = +/-0.057; p = 0.477)	0.925	-2.83%	-1.09%
Frequency	2015.2	-0.029 (CI = +/-0.086; p = 0.431)	0.145 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.102; p = 0.675)	0.919	-2.81%	-1.09%



**AB Total Med**

Coverage = AB Total Med  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, seasonality, phase\_in\_scalar, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.067 (CI = +/-0.019; p = 0.000)	0.147 (CI = +/-0.049; p = 0.000)	-0.144 (CI = +/-0.134; p = 0.037)	-0.063 (CI = +/-0.054; p = 0.025)	0.870	+6.52%	+0.35%
Loss Cost	2011.2	0.082 (CI = +/-0.013; p = 0.000)	0.163 (CI = +/-0.029; p = 0.000)	-0.176 (CI = +/-0.079; p = 0.000)	-0.076 (CI = +/-0.032; p = 0.000)	0.955	+8.50%	+0.51%
Loss Cost	2012.1	0.082 (CI = +/-0.015; p = 0.000)	0.163 (CI = +/-0.032; p = 0.000)	-0.176 (CI = +/-0.085; p = 0.001)	-0.076 (CI = +/-0.034; p = 0.000)	0.951	+8.50%	+0.52%
Loss Cost	2012.2	0.080 (CI = +/-0.019; p = 0.000)	0.162 (CI = +/-0.035; p = 0.000)	-0.173 (CI = +/-0.092; p = 0.002)	-0.075 (CI = +/-0.037; p = 0.001)	0.927	+8.32%	+0.50%
Loss Cost	2013.1	0.072 (CI = +/-0.023; p = 0.000)	0.167 (CI = +/-0.035; p = 0.000)	-0.159 (CI = +/-0.093; p = 0.004)	-0.069 (CI = +/-0.038; p = 0.003)	0.932	+7.48%	+0.33%
Loss Cost	2013.2	0.075 (CI = +/-0.031; p = 0.000)	0.169 (CI = +/-0.039; p = 0.000)	-0.163 (CI = +/-0.103; p = 0.006)	-0.071 (CI = +/-0.044; p = 0.006)	0.909	+7.78%	+0.35%
Loss Cost	2014.1	0.088 (CI = +/-0.040; p = 0.001)	0.163 (CI = +/-0.041; p = 0.000)	-0.180 (CI = +/-0.108; p = 0.006)	-0.082 (CI = +/-0.049; p = 0.005)	0.921	+9.19%	+0.55%
Loss Cost	2014.2	0.089 (CI = +/-0.062; p = 0.013)	0.163 (CI = +/-0.048; p = 0.000)	-0.181 (CI = +/-0.128; p = 0.013)	-0.083 (CI = +/-0.068; p = 0.024)	0.893	+9.27%	+0.55%
Loss Cost	2015.1	0.037 (CI = +/-0.075; p = 0.261)	0.175 (CI = +/-0.040; p = 0.000)	-0.138 (CI = +/-0.112; p = 0.025)	-0.036 (CI = +/-0.075; p = 0.269)	0.945	+3.77%	+0.08%
Loss Cost	2015.2	0.030 (CI = +/-0.164; p = 0.643)	0.174 (CI = +/-0.052; p = 0.001)	-0.133 (CI = +/-0.155; p = 0.075)	-0.029 (CI = +/-0.159; p = 0.640)	0.938	+3.00%	+0.06%
Severity	2011.1	0.042 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.019; p = 0.005)	-0.082 (CI = +/-0.052; p = 0.005)	-0.042 (CI = +/-0.021; p = 0.001)	0.918	+4.25%	+0.01%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.020; p = 0.010)	-0.079 (CI = +/-0.055; p = 0.008)	-0.041 (CI = +/-0.022; p = 0.002)	0.880	+4.14%	0.00%
Severity	2012.1	0.037 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.020; p = 0.005)	-0.071 (CI = +/-0.053; p = 0.013)	-0.038 (CI = +/-0.021; p = 0.002)	0.857	+3.77%	-0.10%
Severity	2012.2	0.039 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.021; p = 0.006)	-0.075 (CI = +/-0.057; p = 0.015)	-0.040 (CI = +/-0.023; p = 0.003)	0.808	+3.95%	-0.09%
Severity	2013.1	0.044 (CI = +/-0.014; p = 0.000)	0.029 (CI = +/-0.021; p = 0.012)	-0.084 (CI = +/-0.055; p = 0.007)	-0.044 (CI = +/-0.023; p = 0.002)	0.834	+4.52%	+0.03%
Severity	2013.2	0.054 (CI = +/-0.013; p = 0.000)	0.035 (CI = +/-0.016; p = 0.001)	-0.098 (CI = +/-0.043; p = 0.001)	-0.053 (CI = +/-0.018; p = 0.000)	0.900	+5.55%	+0.11%
Severity	2014.1	0.051 (CI = +/-0.018; p = 0.000)	0.036 (CI = +/-0.018; p = 0.002)	-0.093 (CI = +/-0.048; p = 0.002)	-0.050 (CI = +/-0.022; p = 0.001)	0.877	+5.20%	+0.06%
Severity	2014.2	0.040 (CI = +/-0.023; p = 0.005)	0.033 (CI = +/-0.018; p = 0.004)	-0.083 (CI = +/-0.047; p = 0.005)	-0.040 (CI = +/-0.025; p = 0.008)	0.849	+4.11%	0.00%
Severity	2015.1	0.039 (CI = +/-0.040; p = 0.052)	0.033 (CI = +/-0.022; p = 0.011)	-0.083 (CI = +/-0.060; p = 0.016)	-0.040 (CI = +/-0.040; p = 0.051)	0.837	+4.03%	-0.01%
Severity	2015.2	0.000 (CI = +/-0.058; p = 0.997)	0.028 (CI = +/-0.018; p = 0.013)	-0.060 (CI = +/-0.055; p = 0.038)	-0.001 (CI = +/-0.056; p = 0.948)	0.918	-0.01%	-0.15%
Frequency	2011.1	0.025 (CI = +/-0.021; p = 0.022)	0.117 (CI = +/-0.055; p = 0.000)	-0.062 (CI = +/-0.150; p = 0.386)	-0.022 (CI = +/-0.061; p = 0.450)	0.613	+2.55%	+0.34%
Frequency	2011.2	0.041 (CI = +/-0.015; p = 0.000)	0.135 (CI = +/-0.036; p = 0.000)	-0.096 (CI = +/-0.097; p = 0.051)	-0.036 (CI = +/-0.039; p = 0.069)	0.855	+4.18%	+0.51%
Frequency	2012.1	0.045 (CI = +/-0.018; p = 0.000)	0.131 (CI = +/-0.038; p = 0.000)	-0.104 (CI = +/-0.101; p = 0.044)	-0.038 (CI = +/-0.041; p = 0.061)	0.860	+4.56%	+0.62%
Frequency	2012.2	0.041 (CI = +/-0.023; p = 0.002)	0.128 (CI = +/-0.041; p = 0.000)	-0.098 (CI = +/-0.108; p = 0.069)	-0.038 (CI = +/-0.044; p = 0.102)	0.807	+4.20%	+0.59%
Frequency	2013.1	0.028 (CI = +/-0.024; p = 0.026)	0.138 (CI = +/-0.036; p = 0.000)	-0.075 (CI = +/-0.096; p = 0.109)	-0.025 (CI = +/-0.039; p = 0.181)	0.864	+2.83%	+0.29%
Frequency	2013.2	0.021 (CI = +/-0.030; p = 0.152)	0.134 (CI = +/-0.039; p = 0.000)	-0.066 (CI = +/-0.102; p = 0.176)	-0.019 (CI = +/-0.044; p = 0.356)	0.838	+2.12%	+0.24%
Frequency	2014.1	0.037 (CI = +/-0.037; p = 0.051)	0.126 (CI = +/-0.038; p = 0.000)	-0.087 (CI = +/-0.100; p = 0.081)	-0.032 (CI = +/-0.046; p = 0.139)	0.863	+3.79%	+0.49%
Frequency	2014.2	0.048 (CI = +/-0.055; p = 0.075)	0.130 (CI = +/-0.043; p = 0.000)	-0.097 (CI = +/-0.114; p = 0.081)	-0.043 (CI = +/-0.061; p = 0.134)	0.850	+4.96%	+0.56%
Frequency	2015.1	-0.002 (CI = +/-0.058; p = 0.919)	0.142 (CI = +/-0.031; p = 0.000)	-0.055 (CI = +/-0.087; p = 0.164)	0.003 (CI = +/-0.058; p = 0.887)	0.941	-0.24%	+0.09%
Frequency	2015.2	0.030 (CI = +/-0.116; p = 0.516)	0.146 (CI = +/-0.037; p = 0.000)	-0.073 (CI = +/-0.110; p = 0.138)	-0.028 (CI = +/-0.113; p = 0.534)	0.946	+3.01%	+0.21%

## AB Total Med

Coverage = AB Total Med

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	0.064 (CI = +/-0.022; p = 0.000)	0.148 (CI = +/-0.059; p = 0.000)	-0.241 (CI = +/-0.124; p = 0.001)	0.815	+6.57%
Loss Cost	2011.2	0.077 (CI = +/-0.020; p = 0.000)	0.165 (CI = +/-0.050; p = 0.000)	-0.288 (CI = +/-0.106; p = 0.000)	0.879	+7.99%
Loss Cost	2012.1	0.075 (CI = +/-0.025; p = 0.000)	0.167 (CI = +/-0.053; p = 0.000)	-0.280 (CI = +/-0.119; p = 0.000)	0.870	+7.77%
Loss Cost	2012.2	0.070 (CI = +/-0.030; p = 0.000)	0.163 (CI = +/-0.058; p = 0.000)	-0.266 (CI = +/-0.134; p = 0.001)	0.812	+7.27%
Loss Cost	2013.1	0.059 (CI = +/-0.034; p = 0.004)	0.171 (CI = +/-0.058; p = 0.000)	-0.231 (CI = +/-0.140; p = 0.005)	0.832	+6.04%
Loss Cost	2013.2	0.054 (CI = +/-0.045; p = 0.024)	0.168 (CI = +/-0.065; p = 0.000)	-0.218 (CI = +/-0.166; p = 0.016)	0.780	+5.53%
Loss Cost	2014.1	0.051 (CI = +/-0.058; p = 0.077)	0.169 (CI = +/-0.073; p = 0.001)	-0.210 (CI = +/-0.199; p = 0.041)	0.771	+5.24%
Loss Cost	2014.2	0.032 (CI = +/-0.072; p = 0.322)	0.156 (CI = +/-0.080; p = 0.003)	-0.166 (CI = +/-0.223; p = 0.118)	0.752	+3.24%
Loss Cost	2015.1	-0.002 (CI = +/-0.046; p = 0.927)	0.175 (CI = +/-0.047; p = 0.000)	-0.103 (CI = +/-0.132; p = 0.102)	0.936	-0.17%
Loss Cost	2015.2	-0.013 (CI = +/-0.050; p = 0.516)	0.165 (CI = +/-0.049; p = 0.001)	-0.089 (CI = +/-0.132; p = 0.135)	0.953	-1.27%
Severity	2011.1	0.040 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.026; p = 0.017)	-0.144 (CI = +/-0.054; p = 0.000)	0.860	+4.10%
Severity	2011.2	0.039 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.028; p = 0.032)	-0.139 (CI = +/-0.059; p = 0.000)	0.798	+3.95%
Severity	2012.1	0.034 (CI = +/-0.013; p = 0.000)	0.035 (CI = +/-0.027; p = 0.016)	-0.124 (CI = +/-0.061; p = 0.001)	0.760	+3.49%
Severity	2012.2	0.035 (CI = +/-0.016; p = 0.001)	0.036 (CI = +/-0.030; p = 0.024)	-0.126 (CI = +/-0.070; p = 0.002)	0.668	+3.56%
Severity	2013.1	0.037 (CI = +/-0.020; p = 0.002)	0.034 (CI = +/-0.033; p = 0.043)	-0.133 (CI = +/-0.080; p = 0.004)	0.646	+3.80%
Severity	2013.2	0.042 (CI = +/-0.025; p = 0.004)	0.038 (CI = +/-0.036; p = 0.040)	-0.147 (CI = +/-0.092; p = 0.006)	0.596	+4.32%
Severity	2014.1	0.033 (CI = +/-0.029; p = 0.029)	0.043 (CI = +/-0.036; p = 0.024)	-0.123 (CI = +/-0.097; p = 0.020)	0.589	+3.35%
Severity	2014.2	0.018 (CI = +/-0.029; p = 0.178)	0.033 (CI = +/-0.032; p = 0.046)	-0.090 (CI = +/-0.091; p = 0.053)	0.586	+1.85%
Severity	2015.1	0.009 (CI = +/-0.032; p = 0.477)	0.038 (CI = +/-0.032; p = 0.028)	-0.073 (CI = +/-0.091; p = 0.095)	0.700	+0.95%
Severity	2015.2	-0.002 (CI = +/-0.019; p = 0.788)	0.028 (CI = +/-0.019; p = 0.016)	-0.058 (CI = +/-0.051; p = 0.034)	0.927	-0.20%
Frequency	2011.1	0.023 (CI = +/-0.021; p = 0.033)	0.115 (CI = +/-0.057; p = 0.001)	-0.096 (CI = +/-0.120; p = 0.106)	0.585	+2.37%
Frequency	2011.2	0.038 (CI = +/-0.017; p = 0.000)	0.134 (CI = +/-0.042; p = 0.000)	-0.148 (CI = +/-0.090; p = 0.004)	0.808	+3.89%
Frequency	2012.1	0.040 (CI = +/-0.021; p = 0.001)	0.132 (CI = +/-0.045; p = 0.000)	-0.156 (CI = +/-0.100; p = 0.006)	0.808	+4.13%
Frequency	2012.2	0.035 (CI = +/-0.025; p = 0.011)	0.127 (CI = +/-0.048; p = 0.000)	-0.140 (CI = +/-0.111; p = 0.019)	0.743	+3.59%
Frequency	2013.1	0.021 (CI = +/-0.025; p = 0.084)	0.137 (CI = +/-0.041; p = 0.000)	-0.097 (CI = +/-0.101; p = 0.057)	0.831	+2.15%
Frequency	2013.2	0.012 (CI = +/-0.029; p = 0.389)	0.130 (CI = +/-0.043; p = 0.000)	-0.071 (CI = +/-0.109; p = 0.173)	0.822	+1.17%
Frequency	2014.1	0.018 (CI = +/-0.037; p = 0.285)	0.126 (CI = +/-0.046; p = 0.000)	-0.087 (CI = +/-0.126; p = 0.145)	0.807	+1.83%
Frequency	2014.2	0.014 (CI = +/-0.050; p = 0.531)	0.123 (CI = +/-0.055; p = 0.002)	-0.077 (CI = +/-0.154; p = 0.267)	0.780	+1.36%
Frequency	2015.1	-0.011 (CI = +/-0.024; p = 0.280)	0.136 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.068; p = 0.308)	0.968	-1.12%
Frequency	2015.2	-0.011 (CI = +/-0.032; p = 0.400)	0.137 (CI = +/-0.031; p = 0.000)	-0.031 (CI = +/-0.084; p = 0.368)	0.965	-1.07%

## AB Total Med

Coverage = AB Total Med  
End Trend Period = 2019.1  
Excluded Points = NA  
Parameters Included: time, seasonality, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.059 (CI = +/-0.018; p = 0.000)	0.140 (CI = +/-0.054; p = 0.000)	-0.122 (CI = +/-0.054; p = 0.000)	0.847	+6.13%	-6.04%
Loss Cost	2011.2	0.070 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.044; p = 0.000)	-0.140 (CI = +/-0.044; p = 0.000)	0.905	+7.25%	-6.73%
Loss Cost	2012.1	0.068 (CI = +/-0.019; p = 0.000)	0.157 (CI = +/-0.048; p = 0.000)	-0.137 (CI = +/-0.050; p = 0.000)	0.897	+7.07%	-6.61%
Loss Cost	2012.2	0.064 (CI = +/-0.023; p = 0.000)	0.152 (CI = +/-0.051; p = 0.000)	-0.130 (CI = +/-0.054; p = 0.000)	0.856	+6.58%	-6.37%
Loss Cost	2013.1	0.054 (CI = +/-0.027; p = 0.001)	0.161 (CI = +/-0.051; p = 0.000)	-0.115 (CI = +/-0.057; p = 0.001)	0.870	+5.60%	-5.86%
Loss Cost	2013.2	0.051 (CI = +/-0.035; p = 0.010)	0.158 (CI = +/-0.057; p = 0.000)	-0.110 (CI = +/-0.068; p = 0.006)	0.829	+5.23%	-5.73%
Loss Cost	2014.1	0.054 (CI = +/-0.049; p = 0.034)	0.156 (CI = +/-0.065; p = 0.001)	-0.115 (CI = +/-0.085; p = 0.015)	0.823	+5.60%	-5.87%
Loss Cost	2014.2	0.040 (CI = +/-0.069; p = 0.203)	0.149 (CI = +/-0.073; p = 0.002)	-0.097 (CI = +/-0.107; p = 0.068)	0.788	+4.12%	-5.53%
Loss Cost	2015.1	-0.014 (CI = +/-0.079; p = 0.664)	0.169 (CI = +/-0.061; p = 0.001)	-0.030 (CI = +/-0.110; p = 0.515)	0.896	-1.41%	-4.32%
Loss Cost	2015.2	-0.061 (CI = +/-0.134; p = 0.272)	0.160 (CI = +/-0.066; p = 0.003)	0.023 (CI = +/-0.164; p = 0.719)	0.916	-5.94%	-3.77%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.028 (CI = +/-0.026; p = 0.032)	-0.069 (CI = +/-0.025; p = 0.000)	0.865	+3.74%	-3.19%
Severity	2011.2	0.035 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.027; p = 0.057)	-0.066 (CI = +/-0.027; p = 0.000)	0.810	+3.56%	-3.07%
Severity	2012.1	0.031 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.026; p = 0.026)	-0.059 (CI = +/-0.027; p = 0.001)	0.777	+3.15%	-2.78%
Severity	2012.2	0.031 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.029; p = 0.038)	-0.059 (CI = +/-0.031; p = 0.002)	0.691	+3.16%	-2.78%
Severity	2013.1	0.034 (CI = +/-0.017; p = 0.001)	0.028 (CI = +/-0.032; p = 0.073)	-0.064 (CI = +/-0.035; p = 0.003)	0.677	+3.44%	-2.94%
Severity	2013.2	0.038 (CI = +/-0.021; p = 0.003)	0.032 (CI = +/-0.034; p = 0.063)	-0.070 (CI = +/-0.040; p = 0.004)	0.635	+3.90%	-3.11%
Severity	2014.1	0.031 (CI = +/-0.027; p = 0.032)	0.037 (CI = +/-0.037; p = 0.050)	-0.060 (CI = +/-0.048; p = 0.021)	0.583	+3.15%	-2.82%
Severity	2014.2	0.016 (CI = +/-0.034; p = 0.286)	0.030 (CI = +/-0.036; p = 0.088)	-0.041 (CI = +/-0.052; p = 0.103)	0.495	+1.62%	-2.46%
Severity	2015.1	0.004 (CI = +/-0.054; p = 0.855)	0.034 (CI = +/-0.041; p = 0.087)	-0.026 (CI = +/-0.074; p = 0.410)	0.522	+0.40%	-2.18%
Severity	2015.2	-0.044 (CI = +/-0.065; p = 0.133)	0.024 (CI = +/-0.032; p = 0.109)	0.028 (CI = +/-0.080; p = 0.387)	0.794	-4.31%	-1.61%
Frequency	2011.1	0.023 (CI = +/-0.018; p = 0.018)	0.112 (CI = +/-0.056; p = 0.001)	-0.053 (CI = +/-0.055; p = 0.059)	0.615	+2.30%	-2.94%
Frequency	2011.2	0.035 (CI = +/-0.014; p = 0.000)	0.129 (CI = +/-0.039; p = 0.000)	-0.074 (CI = +/-0.040; p = 0.002)	0.832	+3.57%	-3.77%
Frequency	2012.1	0.037 (CI = +/-0.017; p = 0.001)	0.126 (CI = +/-0.042; p = 0.000)	-0.077 (CI = +/-0.044; p = 0.003)	0.833	+3.80%	-3.94%
Frequency	2012.2	0.033 (CI = +/-0.020; p = 0.005)	0.121 (CI = +/-0.044; p = 0.000)	-0.070 (CI = +/-0.047; p = 0.008)	0.781	+3.31%	-3.69%
Frequency	2013.1	0.021 (CI = +/-0.020; p = 0.047)	0.133 (CI = +/-0.039; p = 0.000)	-0.051 (CI = +/-0.043; p = 0.025)	0.857	+2.08%	-3.01%
Frequency	2013.2	0.013 (CI = +/-0.024; p = 0.260)	0.127 (CI = +/-0.039; p = 0.000)	-0.040 (CI = +/-0.047; p = 0.082)	0.848	+1.28%	-2.71%
Frequency	2014.1	0.023 (CI = +/-0.030; p = 0.110)	0.119 (CI = +/-0.040; p = 0.000)	-0.055 (CI = +/-0.053; p = 0.042)	0.858	+2.37%	-3.13%
Frequency	2014.2	0.024 (CI = +/-0.045; p = 0.234)	0.120 (CI = +/-0.047; p = 0.001)	-0.056 (CI = +/-0.070; p = 0.095)	0.834	+2.45%	-3.15%
Frequency	2015.1	-0.018 (CI = +/-0.036; p = 0.246)	0.135 (CI = +/-0.027; p = 0.000)	-0.004 (CI = +/-0.049; p = 0.847)	0.961	-1.80%	-2.19%
Frequency	2015.2	-0.017 (CI = +/-0.071; p = 0.535)	0.136 (CI = +/-0.035; p = 0.000)	-0.005 (CI = +/-0.087; p = 0.881)	0.956	-1.71%	-2.20%

**AB Total Med**

Coverage = AB Total Med  
End Trend Period = 2019.1  
Excluded Points = NA  
Parameters Included: time, seasonality, phase\_in\_scalar, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.067 (CI = +/-0.019; p = 0.000)	0.142 (CI = +/-0.051; p = 0.000)	-0.118 (CI = +/-0.153; p = 0.120)	-0.081 (CI = +/-0.073; p = 0.032)	0.866	+6.88%	-1.48%
Loss Cost	2011.2	0.081 (CI = +/-0.013; p = 0.000)	0.160 (CI = +/-0.031; p = 0.000)	-0.157 (CI = +/-0.090; p = 0.003)	-0.089 (CI = +/-0.042; p = 0.001)	0.955	+8.44%	-0.78%
Loss Cost	2012.1	0.081 (CI = +/-0.016; p = 0.000)	0.159 (CI = +/-0.033; p = 0.000)	-0.157 (CI = +/-0.097; p = 0.005)	-0.089 (CI = +/-0.045; p = 0.001)	0.951	+8.47%	-0.78%
Loss Cost	2012.2	0.079 (CI = +/-0.020; p = 0.000)	0.157 (CI = +/-0.037; p = 0.000)	-0.153 (CI = +/-0.105; p = 0.009)	-0.088 (CI = +/-0.048; p = 0.003)	0.927	+8.23%	-0.86%
Loss Cost	2013.1	0.072 (CI = +/-0.024; p = 0.000)	0.163 (CI = +/-0.038; p = 0.000)	-0.141 (CI = +/-0.106; p = 0.015)	-0.081 (CI = +/-0.049; p = 0.005)	0.933	+7.43%	-0.95%
Loss Cost	2013.2	0.074 (CI = +/-0.032; p = 0.001)	0.164 (CI = +/-0.043; p = 0.000)	-0.144 (CI = +/-0.120; p = 0.025)	-0.083 (CI = +/-0.055; p = 0.010)	0.909	+7.64%	-0.89%
Loss Cost	2014.1	0.087 (CI = +/-0.042; p = 0.002)	0.158 (CI = +/-0.045; p = 0.000)	-0.160 (CI = +/-0.124; p = 0.020)	-0.095 (CI = +/-0.061; p = 0.009)	0.922	+9.09%	-0.77%
Loss Cost	2014.2	0.086 (CI = +/-0.067; p = 0.022)	0.157 (CI = +/-0.055; p = 0.001)	-0.158 (CI = +/-0.153; p = 0.045)	-0.093 (CI = +/-0.079; p = 0.029)	0.895	+8.93%	-0.79%
Loss Cost	2015.1	0.035 (CI = +/-0.080; p = 0.290)	0.169 (CI = +/-0.046; p = 0.000)	-0.118 (CI = +/-0.130; p = 0.065)	-0.047 (CI = +/-0.084; p = 0.200)	0.950	+3.59%	-1.12%
Loss Cost	2015.2	0.017 (CI = +/-0.192; p = 0.801)	0.167 (CI = +/-0.064; p = 0.004)	-0.106 (CI = +/-0.198; p = 0.187)	-0.030 (CI = +/-0.183; p = 0.642)	0.943	+1.68%	-1.29%
Severity	2011.1	0.042 (CI = +/-0.008; p = 0.000)	0.030 (CI = +/-0.020; p = 0.008)	-0.083 (CI = +/-0.061; p = 0.012)	-0.041 (CI = +/-0.029; p = 0.010)	0.915	+4.25%	+0.08%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.022; p = 0.016)	-0.080 (CI = +/-0.065; p = 0.020)	-0.040 (CI = +/-0.030; p = 0.014)	0.875	+4.14%	+0.03%
Severity	2012.1	0.037 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.022; p = 0.008)	-0.073 (CI = +/-0.063; p = 0.028)	-0.037 (CI = +/-0.030; p = 0.019)	0.852	+3.77%	-0.02%
Severity	2012.2	0.039 (CI = +/-0.013; p = 0.000)	0.034 (CI = +/-0.024; p = 0.011)	-0.077 (CI = +/-0.068; p = 0.031)	-0.038 (CI = +/-0.031; p = 0.022)	0.801	+3.96%	+0.05%
Severity	2013.1	0.044 (CI = +/-0.015; p = 0.000)	0.030 (CI = +/-0.024; p = 0.020)	-0.085 (CI = +/-0.066; p = 0.018)	-0.043 (CI = +/-0.031; p = 0.012)	0.827	+4.53%	+0.11%
Severity	2013.2	0.054 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.019; p = 0.002)	-0.102 (CI = +/-0.052; p = 0.002)	-0.050 (CI = +/-0.024; p = 0.002)	0.898	+5.58%	+0.40%
Severity	2014.1	0.051 (CI = +/-0.020; p = 0.001)	0.038 (CI = +/-0.021; p = 0.004)	-0.098 (CI = +/-0.058; p = 0.006)	-0.047 (CI = +/-0.028; p = 0.006)	0.874	+5.22%	+0.37%
Severity	2014.2	0.041 (CI = +/-0.026; p = 0.011)	0.034 (CI = +/-0.021; p = 0.010)	-0.086 (CI = +/-0.060; p = 0.014)	-0.039 (CI = +/-0.031; p = 0.023)	0.839	+4.15%	+0.18%
Severity	2015.1	0.040 (CI = +/-0.048; p = 0.083)	0.034 (CI = +/-0.027; p = 0.026)	-0.085 (CI = +/-0.078; p = 0.038)	-0.038 (CI = +/-0.050; p = 0.104)	0.821	+4.05%	+0.17%
Severity	2015.2	-0.001 (CI = +/-0.078; p = 0.982)	0.028 (CI = +/-0.026; p = 0.042)	-0.059 (CI = +/-0.080; p = 0.101)	-0.001 (CI = +/-0.074; p = 0.955)	0.903	-0.06%	-0.20%
Frequency	2011.1	0.025 (CI = +/-0.022; p = 0.027)	0.112 (CI = +/-0.058; p = 0.001)	-0.035 (CI = +/-0.173; p = 0.665)	-0.041 (CI = +/-0.082; p = 0.304)	0.590	+2.52%	-1.56%
Frequency	2011.2	0.040 (CI = +/-0.016; p = 0.000)	0.131 (CI = +/-0.038; p = 0.000)	-0.077 (CI = +/-0.112; p = 0.158)	-0.049 (CI = +/-0.052; p = 0.066)	0.848	+4.13%	-0.81%
Frequency	2012.1	0.044 (CI = +/-0.019; p = 0.000)	0.127 (CI = +/-0.040; p = 0.000)	-0.085 (CI = +/-0.116; p = 0.135)	-0.052 (CI = +/-0.054; p = 0.059)	0.855	+4.52%	-0.76%
Frequency	2012.2	0.040 (CI = +/-0.023; p = 0.004)	0.124 (CI = +/-0.043; p = 0.000)	-0.076 (CI = +/-0.124; p = 0.198)	-0.049 (CI = +/-0.057; p = 0.082)	0.800	+4.11%	-0.91%
Frequency	2013.1	0.027 (CI = +/-0.024; p = 0.031)	0.133 (CI = +/-0.039; p = 0.000)	-0.055 (CI = +/-0.109; p = 0.275)	-0.038 (CI = +/-0.050; p = 0.120)	0.862	+2.78%	-1.06%
Frequency	2013.2	0.019 (CI = +/-0.031; p = 0.185)	0.128 (CI = +/-0.041; p = 0.000)	-0.042 (CI = +/-0.115; p = 0.420)	-0.032 (CI = +/-0.053; p = 0.196)	0.843	+1.95%	-1.28%
Frequency	2014.1	0.036 (CI = +/-0.037; p = 0.053)	0.120 (CI = +/-0.039; p = 0.000)	-0.062 (CI = +/-0.109; p = 0.212)	-0.047 (CI = +/-0.053; p = 0.071)	0.875	+3.67%	-1.13%
Frequency	2014.2	0.045 (CI = +/-0.057; p = 0.100)	0.123 (CI = +/-0.046; p = 0.001)	-0.072 (CI = +/-0.130; p = 0.212)	-0.055 (CI = +/-0.067; p = 0.092)	0.858	+4.58%	-0.97%
Frequency	2015.1	-0.004 (CI = +/-0.051; p = 0.821)	0.135 (CI = +/-0.029; p = 0.000)	-0.033 (CI = +/-0.082; p = 0.329)	-0.009 (CI = +/-0.054; p = 0.681)	0.962	-0.44%	-1.29%
Frequency	2015.2	0.017 (CI = +/-0.115; p = 0.667)	0.139 (CI = +/-0.038; p = 0.001)	-0.047 (CI = +/-0.119; p = 0.298)	-0.028 (CI = +/-0.110; p = 0.474)	0.962	+1.74%	-1.09%

# AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2011.1	-0.045 (CI = +/-0.039; p = 0.025)	0.230	-4.40%
Loss Cost	2011.2	-0.056 (CI = +/-0.041; p = 0.010)	0.322	-5.47%
Loss Cost	2012.1	-0.062 (CI = +/-0.046; p = 0.013)	0.324	-5.97%
Loss Cost	2012.2	-0.076 (CI = +/-0.049; p = 0.005)	0.419	-7.30%
Loss Cost	2013.1	-0.081 (CI = +/-0.057; p = 0.009)	0.397	-7.74%
Loss Cost	2013.2	-0.098 (CI = +/-0.062; p = 0.005)	0.480	-9.31%
Loss Cost	2014.1	-0.105 (CI = +/-0.073; p = 0.009)	0.458	-10.00%
Loss Cost	2014.2	-0.131 (CI = +/-0.080; p = 0.005)	0.565	-12.31%
Loss Cost	2015.1	-0.131 (CI = +/-0.099; p = 0.016)	0.477	-12.24%
Loss Cost	2015.2	-0.154 (CI = +/-0.121; p = 0.020)	0.500	-14.26%
Severity	2011.1	-0.027 (CI = +/-0.022; p = 0.019)	0.254	-2.70%
Severity	2011.2	-0.037 (CI = +/-0.021; p = 0.002)	0.442	-3.63%
Severity	2012.1	-0.042 (CI = +/-0.023; p = 0.002)	0.480	-4.11%
Severity	2012.2	-0.046 (CI = +/-0.026; p = 0.002)	0.489	-4.50%
Severity	2013.1	-0.050 (CI = +/-0.030; p = 0.004)	0.482	-4.87%
Severity	2013.2	-0.057 (CI = +/-0.034; p = 0.003)	0.517	-5.55%
Severity	2014.1	-0.070 (CI = +/-0.035; p = 0.001)	0.635	-6.81%
Severity	2014.2	-0.081 (CI = +/-0.039; p = 0.001)	0.675	-7.79%
Severity	2015.1	-0.079 (CI = +/-0.049; p = 0.006)	0.590	-7.64%
Severity	2015.2	-0.087 (CI = +/-0.062; p = 0.013)	0.556	-8.31%
Frequency	2011.1	-0.018 (CI = +/-0.022; p = 0.102)	0.106	-1.75%
Frequency	2011.2	-0.019 (CI = +/-0.024; p = 0.113)	0.103	-1.91%
Frequency	2012.1	-0.020 (CI = +/-0.028; p = 0.153)	0.079	-1.94%
Frequency	2012.2	-0.030 (CI = +/-0.029; p = 0.043)	0.223	-2.92%
Frequency	2013.1	-0.031 (CI = +/-0.033; p = 0.068)	0.189	-3.02%
Frequency	2013.2	-0.041 (CI = +/-0.036; p = 0.032)	0.295	-3.98%
Frequency	2014.1	-0.035 (CI = +/-0.043; p = 0.099)	0.174	-3.43%
Frequency	2014.2	-0.050 (CI = +/-0.046; p = 0.036)	0.338	-4.91%
Frequency	2015.1	-0.051 (CI = +/-0.058; p = 0.075)	0.262	-4.98%
Frequency	2015.2	-0.067 (CI = +/-0.069; p = 0.054)	0.351	-6.49%

## AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	-0.049 (CI = +/-0.032; p = 0.005)	0.234 (CI = +/-0.165; p = 0.009)	0.490	-4.82%
Loss Cost	2011.2	-0.056 (CI = +/-0.034; p = 0.004)	0.215 (CI = +/-0.169; p = 0.017)	0.525	-5.47%
Loss Cost	2012.1	-0.067 (CI = +/-0.036; p = 0.002)	0.246 (CI = +/-0.168; p = 0.007)	0.588	-6.51%
Loss Cost	2012.2	-0.076 (CI = +/-0.040; p = 0.001)	0.225 (CI = +/-0.173; p = 0.015)	0.624	-7.30%
Loss Cost	2013.1	-0.088 (CI = +/-0.043; p = 0.001)	0.257 (CI = +/-0.174; p = 0.008)	0.665	-8.46%
Loss Cost	2013.2	-0.098 (CI = +/-0.048; p = 0.001)	0.237 (CI = +/-0.182; p = 0.016)	0.689	-9.31%
Loss Cost	2014.1	-0.117 (CI = +/-0.051; p = 0.001)	0.279 (CI = +/-0.175; p = 0.006)	0.753	-11.05%
Loss Cost	2014.2	-0.131 (CI = +/-0.057; p = 0.001)	0.252 (CI = +/-0.179; p = 0.012)	0.788	-12.31%
Loss Cost	2015.1	-0.148 (CI = +/-0.067; p = 0.001)	0.282 (CI = +/-0.193; p = 0.011)	0.780	-13.73%
Loss Cost	2015.2	-0.154 (CI = +/-0.086; p = 0.005)	0.273 (CI = +/-0.223; p = 0.024)	0.767	-14.26%
Severity	2011.1	-0.029 (CI = +/-0.022; p = 0.015)	0.065 (CI = +/-0.115; p = 0.243)	0.276	-2.82%
Severity	2011.2	-0.037 (CI = +/-0.022; p = 0.003)	0.042 (CI = +/-0.106; p = 0.416)	0.430	-3.63%
Severity	2012.1	-0.043 (CI = +/-0.023; p = 0.001)	0.060 (CI = +/-0.107; p = 0.252)	0.496	-4.24%
Severity	2012.2	-0.046 (CI = +/-0.026; p = 0.003)	0.053 (CI = +/-0.115; p = 0.335)	0.489	-4.50%
Severity	2013.1	-0.052 (CI = +/-0.030; p = 0.003)	0.068 (CI = +/-0.121; p = 0.244)	0.503	-5.07%
Severity	2013.2	-0.057 (CI = +/-0.034; p = 0.004)	0.056 (CI = +/-0.129; p = 0.352)	0.515	-5.55%
Severity	2014.1	-0.074 (CI = +/-0.032; p = 0.000)	0.094 (CI = +/-0.110; p = 0.085)	0.713	-7.17%
Severity	2014.2	-0.081 (CI = +/-0.037; p = 0.001)	0.082 (CI = +/-0.118; p = 0.148)	0.723	-7.79%
Severity	2015.1	-0.085 (CI = +/-0.047; p = 0.004)	0.089 (CI = +/-0.135; p = 0.166)	0.651	-8.13%
Severity	2015.2	-0.087 (CI = +/-0.061; p = 0.013)	0.086 (CI = +/-0.158; p = 0.232)	0.600	-8.31%
Frequency	2011.1	-0.021 (CI = +/-0.014; p = 0.006)	0.169 (CI = +/-0.071; p = 0.000)	0.647	-2.06%
Frequency	2011.2	-0.019 (CI = +/-0.015; p = 0.017)	0.173 (CI = +/-0.075; p = 0.000)	0.650	-1.91%
Frequency	2012.1	-0.024 (CI = +/-0.016; p = 0.007)	0.186 (CI = +/-0.075; p = 0.000)	0.691	-2.37%
Frequency	2012.2	-0.030 (CI = +/-0.017; p = 0.002)	0.172 (CI = +/-0.072; p = 0.000)	0.743	-2.92%
Frequency	2013.1	-0.036 (CI = +/-0.017; p = 0.001)	0.189 (CI = +/-0.068; p = 0.000)	0.801	-3.58%
Frequency	2013.2	-0.041 (CI = +/-0.019; p = 0.001)	0.180 (CI = +/-0.070; p = 0.000)	0.821	-3.98%
Frequency	2014.1	-0.043 (CI = +/-0.022; p = 0.002)	0.185 (CI = +/-0.077; p = 0.000)	0.784	-4.17%
Frequency	2014.2	-0.050 (CI = +/-0.024; p = 0.001)	0.171 (CI = +/-0.075; p = 0.001)	0.831	-4.91%
Frequency	2015.1	-0.063 (CI = +/-0.022; p = 0.000)	0.194 (CI = +/-0.062; p = 0.000)	0.903	-6.09%
Frequency	2015.2	-0.067 (CI = +/-0.027; p = 0.001)	0.187 (CI = +/-0.070; p = 0.001)	0.908	-6.49%

## AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	0.041 (CI = +/-0.022; p = 0.001)	0.222 (CI = +/-0.059; p = 0.000)	-0.605 (CI = +/-0.126; p = 0.000)	0.937	+4.22%
Loss Cost	2011.2	0.043 (CI = +/-0.026; p = 0.003)	0.225 (CI = +/-0.063; p = 0.000)	-0.612 (CI = +/-0.139; p = 0.000)	0.936	+4.41%
Loss Cost	2012.1	0.038 (CI = +/-0.031; p = 0.019)	0.230 (CI = +/-0.067; p = 0.000)	-0.594 (CI = +/-0.152; p = 0.000)	0.937	+3.89%
Loss Cost	2012.2	0.040 (CI = +/-0.037; p = 0.037)	0.232 (CI = +/-0.072; p = 0.000)	-0.601 (CI = +/-0.172; p = 0.000)	0.936	+4.08%
Loss Cost	2013.1	0.035 (CI = +/-0.046; p = 0.116)	0.237 (CI = +/-0.079; p = 0.000)	-0.586 (CI = +/-0.195; p = 0.000)	0.932	+3.59%
Loss Cost	2013.2	0.038 (CI = +/-0.056; p = 0.157)	0.239 (CI = +/-0.087; p = 0.000)	-0.595 (CI = +/-0.224; p = 0.000)	0.931	+3.92%
Loss Cost	2014.1	0.019 (CI = +/-0.064; p = 0.522)	0.256 (CI = +/-0.089; p = 0.000)	-0.543 (CI = +/-0.234; p = 0.001)	0.939	+1.87%
Loss Cost	2014.2	0.005 (CI = +/-0.074; p = 0.868)	0.247 (CI = +/-0.095; p = 0.000)	-0.513 (CI = +/-0.252; p = 0.002)	0.944	+0.54%
Loss Cost	2015.1	-0.010 (CI = +/-0.084; p = 0.785)	0.262 (CI = +/-0.104; p = 0.001)	-0.487 (CI = +/-0.267; p = 0.004)	0.941	-0.97%
Loss Cost	2015.2	-0.016 (CI = +/-0.095; p = 0.685)	0.253 (CI = +/-0.119; p = 0.003)	-0.488 (CI = +/-0.293; p = 0.008)	0.940	-1.57%
Severity	2011.1	0.032 (CI = +/-0.019; p = 0.003)	0.058 (CI = +/-0.051; p = 0.031)	-0.405 (CI = +/-0.110; p = 0.000)	0.857	+3.26%
Severity	2011.2	0.023 (CI = +/-0.020; p = 0.025)	0.048 (CI = +/-0.048; p = 0.052)	-0.371 (CI = +/-0.106; p = 0.000)	0.886	+2.36%
Severity	2012.1	0.021 (CI = +/-0.024; p = 0.076)	0.050 (CI = +/-0.052; p = 0.058)	-0.364 (CI = +/-0.119; p = 0.000)	0.884	+2.15%
Severity	2012.2	0.029 (CI = +/-0.027; p = 0.034)	0.057 (CI = +/-0.052; p = 0.034)	-0.392 (CI = +/-0.124; p = 0.000)	0.896	+2.98%
Severity	2013.1	0.033 (CI = +/-0.033; p = 0.048)	0.054 (CI = +/-0.057; p = 0.062)	-0.404 (CI = +/-0.141; p = 0.000)	0.892	+3.38%
Severity	2013.2	0.039 (CI = +/-0.040; p = 0.053)	0.058 (CI = +/-0.061; p = 0.061)	-0.421 (CI = +/-0.158; p = 0.000)	0.893	+3.99%
Severity	2014.1	0.015 (CI = +/-0.032; p = 0.325)	0.079 (CI = +/-0.045; p = 0.004)	-0.357 (CI = +/-0.118; p = 0.000)	0.954	+1.48%
Severity	2014.2	0.013 (CI = +/-0.039; p = 0.463)	0.078 (CI = +/-0.051; p = 0.008)	-0.353 (CI = +/-0.135; p = 0.000)	0.951	+1.30%
Severity	2015.1	0.017 (CI = +/-0.048; p = 0.417)	0.074 (CI = +/-0.059; p = 0.023)	-0.360 (CI = +/-0.152; p = 0.001)	0.938	+1.71%
Severity	2015.2	0.015 (CI = +/-0.056; p = 0.519)	0.071 (CI = +/-0.070; p = 0.049)	-0.360 (CI = +/-0.173; p = 0.003)	0.929	+1.52%
Frequency	2011.1	0.009 (CI = +/-0.019; p = 0.319)	0.165 (CI = +/-0.051; p = 0.000)	-0.200 (CI = +/-0.110; p = 0.002)	0.820	+0.93%
Frequency	2011.2	0.020 (CI = +/-0.018; p = 0.035)	0.177 (CI = +/-0.044; p = 0.000)	-0.241 (CI = +/-0.098; p = 0.000)	0.882	+2.00%
Frequency	2012.1	0.017 (CI = +/-0.022; p = 0.115)	0.180 (CI = +/-0.047; p = 0.000)	-0.230 (CI = +/-0.108; p = 0.001)	0.881	+1.71%
Frequency	2012.2	0.011 (CI = +/-0.025; p = 0.368)	0.175 (CI = +/-0.048; p = 0.000)	-0.209 (CI = +/-0.115; p = 0.002)	0.885	+1.07%
Frequency	2013.1	0.002 (CI = +/-0.029; p = 0.880)	0.183 (CI = +/-0.050; p = 0.000)	-0.182 (CI = +/-0.123; p = 0.008)	0.896	+0.20%
Frequency	2013.2	-0.001 (CI = +/-0.035; p = 0.963)	0.181 (CI = +/-0.054; p = 0.000)	-0.174 (CI = +/-0.140; p = 0.020)	0.894	-0.07%
Frequency	2014.1	0.004 (CI = +/-0.044; p = 0.845)	0.177 (CI = +/-0.061; p = 0.000)	-0.186 (CI = +/-0.161; p = 0.029)	0.871	+0.38%
Frequency	2014.2	-0.008 (CI = +/-0.049; p = 0.724)	0.169 (CI = +/-0.063; p = 0.000)	-0.161 (CI = +/-0.167; p = 0.057)	0.889	-0.75%
Frequency	2015.1	-0.027 (CI = +/-0.040; p = 0.152)	0.188 (CI = +/-0.050; p = 0.000)	-0.128 (CI = +/-0.127; p = 0.049)	0.944	-2.64%
Frequency	2015.2	-0.031 (CI = +/-0.043; p = 0.122)	0.182 (CI = +/-0.054; p = 0.000)	-0.128 (CI = +/-0.132; p = 0.055)	0.951	-3.04%

## AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.009 (CI = +/-0.039; p = 0.633)	0.240 (CI = +/-0.118; p = 0.001)	-0.188 (CI = +/-0.102; p = 0.001)	0.741	+0.89%	-16.41%
Loss Cost	2011.2	0.007 (CI = +/-0.046; p = 0.765)	0.237 (CI = +/-0.127; p = 0.001)	-0.184 (CI = +/-0.113; p = 0.004)	0.737	+0.66%	-16.28%
Loss Cost	2012.1	-0.004 (CI = +/-0.054; p = 0.870)	0.249 (CI = +/-0.134; p = 0.002)	-0.168 (CI = +/-0.122; p = 0.011)	0.745	-0.41%	-15.81%
Loss Cost	2012.2	-0.008 (CI = +/-0.067; p = 0.788)	0.245 (CI = +/-0.145; p = 0.003)	-0.161 (CI = +/-0.140; p = 0.027)	0.742	-0.84%	-15.62%
Loss Cost	2013.1	-0.023 (CI = +/-0.083; p = 0.554)	0.257 (CI = +/-0.156; p = 0.004)	-0.142 (CI = +/-0.157; p = 0.072)	0.737	-2.24%	-15.15%
Loss Cost	2013.2	-0.028 (CI = +/-0.109; p = 0.573)	0.253 (CI = +/-0.173; p = 0.009)	-0.134 (CI = +/-0.190; p = 0.144)	0.731	-2.77%	-14.97%
Loss Cost	2014.1	-0.069 (CI = +/-0.137; p = 0.281)	0.277 (CI = +/-0.181; p = 0.008)	-0.083 (CI = +/-0.218; p = 0.407)	0.746	-6.66%	-14.06%
Loss Cost	2014.2	-0.115 (CI = +/-0.193; p = 0.202)	0.255 (CI = +/-0.199; p = 0.019)	-0.025 (CI = +/-0.278; p = 0.837)	0.760	-10.86%	-13.07%
Loss Cost	2015.1	-0.209 (CI = +/-0.278; p = 0.115)	0.285 (CI = +/-0.210; p = 0.016)	0.083 (CI = +/-0.362; p = 0.593)	0.756	-18.90%	-11.85%
Loss Cost	2015.2	-0.395 (CI = +/-0.470; p = 0.083)	0.245 (CI = +/-0.226; p = 0.039)	0.291 (CI = +/-0.558; p = 0.237)	0.794	-32.66%	-9.90%
Severity	2011.1	0.006 (CI = +/-0.031; p = 0.709)	0.069 (CI = +/-0.095; p = 0.142)	-0.110 (CI = +/-0.082; p = 0.012)	0.513	+0.56%	-9.94%
Severity	2011.2	-0.006 (CI = +/-0.034; p = 0.701)	0.052 (CI = +/-0.094; p = 0.250)	-0.090 (CI = +/-0.084; p = 0.036)	0.568	-0.62%	-9.20%
Severity	2012.1	-0.014 (CI = +/-0.040; p = 0.473)	0.061 (CI = +/-0.099; p = 0.202)	-0.079 (CI = +/-0.090; p = 0.081)	0.580	-1.36%	-8.85%
Severity	2012.2	-0.012 (CI = +/-0.050; p = 0.601)	0.063 (CI = +/-0.108; p = 0.227)	-0.081 (CI = +/-0.104; p = 0.112)	0.562	-1.21%	-8.92%
Severity	2013.1	-0.018 (CI = +/-0.062; p = 0.534)	0.068 (CI = +/-0.118; p = 0.227)	-0.073 (CI = +/-0.119; p = 0.199)	0.540	-1.78%	-8.72%
Severity	2013.2	-0.022 (CI = +/-0.082; p = 0.557)	0.065 (CI = +/-0.131; p = 0.292)	-0.067 (CI = +/-0.143; p = 0.314)	0.522	-2.19%	-8.57%
Severity	2014.1	-0.071 (CI = +/-0.090; p = 0.106)	0.094 (CI = +/-0.119; p = 0.106)	-0.005 (CI = +/-0.143; p = 0.932)	0.678	-6.88%	-7.38%
Severity	2014.2	-0.106 (CI = +/-0.125; p = 0.085)	0.077 (CI = +/-0.128; p = 0.199)	0.038 (CI = +/-0.180; p = 0.636)	0.694	-10.03%	-6.59%
Severity	2015.1	-0.152 (CI = +/-0.188; p = 0.094)	0.092 (CI = +/-0.142; p = 0.165)	0.091 (CI = +/-0.244; p = 0.396)	0.642	-14.14%	-5.94%
Severity	2015.2	-0.290 (CI = +/-0.308; p = 0.060)	0.062 (CI = +/-0.148; p = 0.329)	0.245 (CI = +/-0.365; p = 0.145)	0.699	-25.17%	-4.41%
Frequency	2011.1	0.003 (CI = +/-0.018; p = 0.689)	0.171 (CI = +/-0.053; p = 0.000)	-0.078 (CI = +/-0.046; p = 0.003)	0.806	+0.33%	-7.19%
Frequency	2011.2	0.013 (CI = +/-0.017; p = 0.132)	0.184 (CI = +/-0.047; p = 0.000)	-0.094 (CI = +/-0.042; p = 0.000)	0.865	+1.29%	-7.80%
Frequency	2012.1	0.010 (CI = +/-0.020; p = 0.328)	0.188 (CI = +/-0.050; p = 0.000)	-0.089 (CI = +/-0.046; p = 0.001)	0.866	+0.96%	-7.64%
Frequency	2012.2	0.004 (CI = +/-0.024; p = 0.736)	0.182 (CI = +/-0.052; p = 0.000)	-0.080 (CI = +/-0.050; p = 0.005)	0.868	+0.38%	-7.35%
Frequency	2013.1	-0.005 (CI = +/-0.028; p = 0.721)	0.190 (CI = +/-0.053; p = 0.000)	-0.068 (CI = +/-0.054; p = 0.018)	0.879	-0.47%	-7.05%
Frequency	2013.2	-0.006 (CI = +/-0.037; p = 0.727)	0.189 (CI = +/-0.060; p = 0.000)	-0.067 (CI = +/-0.065; p = 0.046)	0.875	-0.59%	-7.00%
Frequency	2014.1	0.002 (CI = +/-0.050; p = 0.915)	0.184 (CI = +/-0.065; p = 0.000)	-0.077 (CI = +/-0.079; p = 0.053)	0.852	+0.24%	-7.21%
Frequency	2014.2	-0.009 (CI = +/-0.071; p = 0.770)	0.178 (CI = +/-0.074; p = 0.001)	-0.063 (CI = +/-0.103; p = 0.193)	0.851	-0.91%	-6.94%
Frequency	2015.1	-0.057 (CI = +/-0.092; p = 0.181)	0.193 (CI = +/-0.070; p = 0.001)	-0.008 (CI = +/-0.120; p = 0.878)	0.887	-5.55%	-6.28%
Frequency	2015.2	-0.106 (CI = +/-0.165; p = 0.162)	0.183 (CI = +/-0.079; p = 0.002)	0.046 (CI = +/-0.196; p = 0.570)	0.897	-10.01%	-5.75%



## AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: seasonality, phase\_in\_trend

Fit	Start Date	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.241 (CI = +/-0.115; p = 0.000)	-0.169 (CI = +/-0.058; p = 0.000)	0.754	0.00%	-15.57%
Loss Cost	2011.2	0.235 (CI = +/-0.122; p = 0.001)	-0.171 (CI = +/-0.060; p = 0.000)	0.754	0.00%	-15.71%
Loss Cost	2012.1	0.249 (CI = +/-0.127; p = 0.001)	-0.176 (CI = +/-0.062; p = 0.000)	0.764	0.00%	-16.13%
Loss Cost	2012.2	0.247 (CI = +/-0.138; p = 0.002)	-0.177 (CI = +/-0.066; p = 0.000)	0.762	0.00%	-16.19%
Loss Cost	2013.1	0.255 (CI = +/-0.149; p = 0.003)	-0.180 (CI = +/-0.071; p = 0.000)	0.752	0.00%	-16.46%
Loss Cost	2013.2	0.259 (CI = +/-0.164; p = 0.006)	-0.179 (CI = +/-0.076; p = 0.000)	0.749	0.00%	-16.35%
Loss Cost	2014.1	0.271 (CI = +/-0.180; p = 0.008)	-0.184 (CI = +/-0.083; p = 0.001)	0.737	0.00%	-16.77%
Loss Cost	2014.2	0.274 (CI = +/-0.203; p = 0.014)	-0.182 (CI = +/-0.092; p = 0.002)	0.730	0.00%	-16.67%
Loss Cost	2015.1	0.268 (CI = +/-0.234; p = 0.030)	-0.180 (CI = +/-0.107; p = 0.005)	0.672	0.00%	-16.45%
Loss Cost	2015.2	0.289 (CI = +/-0.266; p = 0.037)	-0.170 (CI = +/-0.121; p = 0.014)	0.668	0.00%	-15.62%
Severity	2011.1	0.069 (CI = +/-0.091; p = 0.127)	-0.098 (CI = +/-0.046; p = 0.000)	0.541	0.00%	-9.37%
Severity	2011.2	0.054 (CI = +/-0.090; p = 0.220)	-0.103 (CI = +/-0.045; p = 0.000)	0.594	0.00%	-9.78%
Severity	2012.1	0.060 (CI = +/-0.096; p = 0.202)	-0.105 (CI = +/-0.047; p = 0.000)	0.595	0.00%	-9.97%
Severity	2012.2	0.066 (CI = +/-0.103; p = 0.191)	-0.103 (CI = +/-0.049; p = 0.001)	0.588	0.00%	-9.81%
Severity	2013.1	0.066 (CI = +/-0.113; p = 0.224)	-0.103 (CI = +/-0.053; p = 0.001)	0.565	0.00%	-9.83%
Severity	2013.2	0.069 (CI = +/-0.124; p = 0.242)	-0.102 (CI = +/-0.058; p = 0.003)	0.552	0.00%	-9.74%
Severity	2014.1	0.087 (CI = +/-0.130; p = 0.165)	-0.110 (CI = +/-0.060; p = 0.003)	0.595	0.00%	-10.40%
Severity	2014.2	0.094 (CI = +/-0.145; p = 0.172)	-0.107 (CI = +/-0.066; p = 0.006)	0.578	0.00%	-10.15%
Severity	2015.1	0.080 (CI = +/-0.163; p = 0.286)	-0.100 (CI = +/-0.074; p = 0.015)	0.492	0.00%	-9.54%
Severity	2015.2	0.095 (CI = +/-0.184; p = 0.256)	-0.093 (CI = +/-0.084; p = 0.035)	0.455	0.00%	-8.90%
Frequency	2011.1	0.171 (CI = +/-0.051; p = 0.000)	-0.071 (CI = +/-0.026; p = 0.000)	0.817	0.00%	-6.84%
Frequency	2011.2	0.181 (CI = +/-0.049; p = 0.000)	-0.068 (CI = +/-0.024; p = 0.000)	0.850	0.00%	-6.58%
Frequency	2012.1	0.189 (CI = +/-0.050; p = 0.000)	-0.071 (CI = +/-0.024; p = 0.000)	0.866	0.00%	-6.84%
Frequency	2012.2	0.181 (CI = +/-0.050; p = 0.000)	-0.073 (CI = +/-0.024; p = 0.000)	0.878	0.00%	-7.07%
Frequency	2013.1	0.189 (CI = +/-0.051; p = 0.000)	-0.076 (CI = +/-0.024; p = 0.000)	0.888	0.00%	-7.35%
Frequency	2013.2	0.190 (CI = +/-0.056; p = 0.000)	-0.076 (CI = +/-0.026; p = 0.000)	0.886	0.00%	-7.33%
Frequency	2014.1	0.184 (CI = +/-0.060; p = 0.000)	-0.074 (CI = +/-0.028; p = 0.000)	0.868	0.00%	-7.11%
Frequency	2014.2	0.180 (CI = +/-0.067; p = 0.000)	-0.075 (CI = +/-0.030; p = 0.000)	0.868	0.00%	-7.25%
Frequency	2015.1	0.189 (CI = +/-0.073; p = 0.000)	-0.079 (CI = +/-0.033; p = 0.001)	0.866	0.00%	-7.64%
Frequency	2015.2	0.195 (CI = +/-0.083; p = 0.001)	-0.077 (CI = +/-0.038; p = 0.003)	0.868	0.00%	-7.38%

## AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_scalar, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.046 (CI = +/-0.020; p = 0.000)	0.226 (CI = +/-0.053; p = 0.000)	-0.514 (CI = +/-0.145; p = 0.000)	-0.058 (CI = +/-0.058; p = 0.051)	0.950	+4.68%	-1.23%
Loss Cost	2011.2	0.050 (CI = +/-0.024; p = 0.001)	0.231 (CI = +/-0.056; p = 0.000)	-0.523 (CI = +/-0.151; p = 0.000)	-0.062 (CI = +/-0.061; p = 0.047)	0.951	+5.11%	-1.19%
Loss Cost	2012.1	0.047 (CI = +/-0.029; p = 0.005)	0.234 (CI = +/-0.060; p = 0.000)	-0.516 (CI = +/-0.161; p = 0.000)	-0.060 (CI = +/-0.064; p = 0.067)	0.950	+4.78%	-1.28%
Loss Cost	2012.2	0.053 (CI = +/-0.036; p = 0.007)	0.239 (CI = +/-0.064; p = 0.000)	-0.528 (CI = +/-0.169; p = 0.000)	-0.066 (CI = +/-0.069; p = 0.059)	0.951	+5.49%	-1.22%
Loss Cost	2013.1	0.054 (CI = +/-0.046; p = 0.027)	0.239 (CI = +/-0.071; p = 0.000)	-0.529 (CI = +/-0.187; p = 0.000)	-0.066 (CI = +/-0.076; p = 0.082)	0.947	+5.54%	-1.20%
Loss Cost	2013.2	0.072 (CI = +/-0.058; p = 0.021)	0.249 (CI = +/-0.074; p = 0.000)	-0.553 (CI = +/-0.193; p = 0.000)	-0.082 (CI = +/-0.083; p = 0.051)	0.953	+7.41%	-1.07%
Loss Cost	2014.1	0.058 (CI = +/-0.080; p = 0.132)	0.255 (CI = +/-0.082; p = 0.000)	-0.535 (CI = +/-0.216; p = 0.001)	-0.071 (CI = +/-0.098; p = 0.133)	0.951	+5.96%	-1.28%
Loss Cost	2014.2	0.056 (CI = +/-0.124; p = 0.314)	0.255 (CI = +/-0.096; p = 0.001)	-0.533 (CI = +/-0.255; p = 0.002)	-0.069 (CI = +/-0.136; p = 0.264)	0.948	+5.71%	-1.29%
Loss Cost	2015.1	0.038 (CI = +/-0.216; p = 0.671)	0.259 (CI = +/-0.116; p = 0.002)	-0.518 (CI = +/-0.321; p = 0.009)	-0.052 (CI = +/-0.215; p = 0.558)	0.934	+3.85%	-1.45%
Loss Cost	2015.2	0.000 (CI = +/-0.467; p = 1.000)	0.254 (CI = +/-0.148; p = 0.009)	-0.497 (CI = +/-0.443; p = 0.036)	-0.016 (CI = +/-0.455; p = 0.928)	0.925	-0.01%	-1.58%
Severity	2011.1	0.033 (CI = +/-0.020; p = 0.004)	0.058 (CI = +/-0.053; p = 0.034)	-0.384 (CI = +/-0.146; p = 0.000)	-0.013 (CI = +/-0.059; p = 0.637)	0.849	+3.36%	+2.01%
Severity	2011.2	0.024 (CI = +/-0.022; p = 0.033)	0.048 (CI = +/-0.051; p = 0.061)	-0.364 (CI = +/-0.137; p = 0.000)	-0.005 (CI = +/-0.055; p = 0.847)	0.877	+2.42%	+1.90%
Severity	2012.1	0.022 (CI = +/-0.027; p = 0.099)	0.050 (CI = +/-0.055; p = 0.069)	-0.359 (CI = +/-0.147; p = 0.000)	-0.003 (CI = +/-0.059; p = 0.898)	0.874	+2.20%	+1.84%
Severity	2012.2	0.032 (CI = +/-0.031; p = 0.042)	0.059 (CI = +/-0.055; p = 0.039)	-0.377 (CI = +/-0.146; p = 0.000)	-0.013 (CI = +/-0.059; p = 0.640)	0.889	+3.25%	+1.94%
Severity	2013.1	0.038 (CI = +/-0.039; p = 0.053)	0.054 (CI = +/-0.060; p = 0.070)	-0.389 (CI = +/-0.158; p = 0.000)	-0.018 (CI = +/-0.064; p = 0.549)	0.885	+3.90%	+2.08%
Severity	2013.2	0.051 (CI = +/-0.050; p = 0.046)	0.062 (CI = +/-0.063; p = 0.056)	-0.406 (CI = +/-0.166; p = 0.000)	-0.029 (CI = +/-0.071; p = 0.368)	0.892	+5.23%	+2.18%
Severity	2014.1	0.013 (CI = +/-0.048; p = 0.535)	0.079 (CI = +/-0.049; p = 0.007)	-0.357 (CI = +/-0.130; p = 0.000)	0.002 (CI = +/-0.059; p = 0.925)	0.948	+1.34%	+1.59%
Severity	2014.2	0.006 (CI = +/-0.074; p = 0.842)	0.077 (CI = +/-0.057; p = 0.017)	-0.350 (CI = +/-0.152; p = 0.001)	0.009 (CI = +/-0.081; p = 0.792)	0.943	+0.63%	+1.55%
Severity	2015.1	0.020 (CI = +/-0.128; p = 0.700)	0.073 (CI = +/-0.069; p = 0.040)	-0.362 (CI = +/-0.190; p = 0.004)	-0.004 (CI = +/-0.127; p = 0.944)	0.926	+2.05%	+1.68%
Severity	2015.2	-0.020 (CI = +/-0.271; p = 0.847)	0.068 (CI = +/-0.086; p = 0.091)	-0.339 (CI = +/-0.256; p = 0.021)	0.035 (CI = +/-0.264; p = 0.729)	0.914	-1.98%	+1.53%
Frequency	2011.1	0.013 (CI = +/-0.018; p = 0.158)	0.168 (CI = +/-0.048; p = 0.000)	-0.130 (CI = +/-0.131; p = 0.051)	-0.045 (CI = +/-0.053; p = 0.089)	0.846	+1.28%	-3.18%
Frequency	2011.2	0.026 (CI = +/-0.014; p = 0.002)	0.182 (CI = +/-0.033; p = 0.000)	-0.159 (CI = +/-0.089; p = 0.002)	-0.057 (CI = +/-0.036; p = 0.005)	0.935	+2.63%	-3.04%
Frequency	2012.1	0.025 (CI = +/-0.017; p = 0.009)	0.183 (CI = +/-0.036; p = 0.000)	-0.157 (CI = +/-0.096; p = 0.004)	-0.056 (CI = +/-0.038; p = 0.008)	0.933	+2.53%	-3.06%
Frequency	2012.2	0.021 (CI = +/-0.021; p = 0.049)	0.180 (CI = +/-0.038; p = 0.000)	-0.151 (CI = +/-0.102; p = 0.008)	-0.053 (CI = +/-0.041; p = 0.017)	0.931	+2.17%	-3.10%
Frequency	2013.1	0.016 (CI = +/-0.027; p = 0.217)	0.185 (CI = +/-0.041; p = 0.000)	-0.140 (CI = +/-0.108; p = 0.016)	-0.048 (CI = +/-0.044; p = 0.035)	0.931	+1.58%	-3.22%
Frequency	2013.2	0.021 (CI = +/-0.035; p = 0.218)	0.187 (CI = +/-0.045; p = 0.000)	-0.147 (CI = +/-0.118; p = 0.021)	-0.053 (CI = +/-0.051; p = 0.043)	0.931	+2.07%	-3.18%
Frequency	2014.1	0.045 (CI = +/-0.038; p = 0.028)	0.176 (CI = +/-0.039; p = 0.000)	-0.178 (CI = +/-0.103; p = 0.005)	-0.073 (CI = +/-0.047; p = 0.008)	0.950	+4.56%	-2.82%
Frequency	2014.2	0.049 (CI = +/-0.058; p = 0.085)	0.178 (CI = +/-0.045; p = 0.000)	-0.183 (CI = +/-0.120; p = 0.010)	-0.078 (CI = +/-0.064; p = 0.025)	0.947	+5.05%	-2.80%
Frequency	2015.1	0.018 (CI = +/-0.091; p = 0.640)	0.185 (CI = +/-0.049; p = 0.000)	-0.156 (CI = +/-0.135; p = 0.031)	-0.049 (CI = +/-0.090; p = 0.223)	0.951	+1.77%	-3.08%
Frequency	2015.2	0.020 (CI = +/-0.198; p = 0.793)	0.186 (CI = +/-0.063; p = 0.001)	-0.158 (CI = +/-0.187; p = 0.080)	-0.051 (CI = +/-0.193; p = 0.502)	0.946	+2.02%	-3.07%

## AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, phase\_in\_scalar

Fit	Start Date	Time	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2011.1	0.048 (CI = +/-0.050; p = 0.058)	-0.625 (CI = +/-0.289; p = 0.000)	0.661	+4.96%
Loss Cost	2011.2	0.040 (CI = +/-0.059; p = 0.163)	-0.594 (CI = +/-0.314; p = 0.001)	0.666	+4.11%
Loss Cost	2012.1	0.049 (CI = +/-0.069; p = 0.150)	-0.626 (CI = +/-0.346; p = 0.002)	0.665	+5.04%
Loss Cost	2012.2	0.037 (CI = +/-0.083; p = 0.350)	-0.585 (CI = +/-0.384; p = 0.006)	0.672	+3.77%
Loss Cost	2013.1	0.053 (CI = +/-0.099; p = 0.266)	-0.635 (CI = +/-0.427; p = 0.007)	0.666	+5.43%
Loss Cost	2013.2	0.037 (CI = +/-0.121; p = 0.511)	-0.589 (CI = +/-0.481; p = 0.021)	0.671	+3.77%
Loss Cost	2014.1	0.047 (CI = +/-0.149; p = 0.488)	-0.616 (CI = +/-0.548; p = 0.032)	0.649	+4.86%
Loss Cost	2014.2	0.011 (CI = +/-0.170; p = 0.890)	-0.533 (CI = +/-0.582; p = 0.068)	0.686	+1.06%
Loss Cost	2015.1	0.026 (CI = +/-0.200; p = 0.766)	-0.559 (CI = +/-0.642; p = 0.079)	0.628	+2.65%
Loss Cost	2015.2	0.002 (CI = +/-0.216; p = 0.982)	-0.551 (CI = +/-0.667; p = 0.090)	0.653	+0.21%
<b>Severity</b>	<b>2011.1</b>	<b>0.034 (CI = +/-0.022; p = 0.005)</b>	<b>-0.410 (CI = +/-0.126; p = 0.000)</b>	<b>0.812</b>	<b>+3.45%</b>
Severity	2011.2	0.023 (CI = +/-0.022; p = 0.045)	-0.368 (CI = +/-0.118; p = 0.000)	0.857	+2.30%
Severity	2012.1	0.024 (CI = +/-0.026; p = 0.076)	-0.371 (CI = +/-0.132; p = 0.000)	0.854	+2.39%
Severity	2012.2	0.029 (CI = +/-0.031; p = 0.071)	-0.388 (CI = +/-0.146; p = 0.000)	0.854	+2.91%
Severity	2013.1	0.037 (CI = +/-0.037; p = 0.048)	-0.415 (CI = +/-0.159; p = 0.000)	0.859	+3.80%
Severity	2013.2	0.039 (CI = +/-0.046; p = 0.087)	-0.419 (CI = +/-0.181; p = 0.000)	0.855	+3.96%
Severity	2014.1	0.024 (CI = +/-0.051; p = 0.326)	-0.379 (CI = +/-0.190; p = 0.001)	0.876	+2.39%
Severity	2014.2	0.015 (CI = +/-0.061; p = 0.596)	-0.359 (CI = +/-0.209; p = 0.004)	0.877	+1.47%
Severity	2015.1	0.027 (CI = +/-0.067; p = 0.371)	-0.380 (CI = +/-0.215; p = 0.004)	0.866	+2.74%
Severity	2015.2	0.020 (CI = +/-0.074; p = 0.530)	-0.378 (CI = +/-0.228; p = 0.007)	0.861	+2.03%
Frequency	2011.1	0.014 (CI = +/-0.039; p = 0.435)	-0.215 (CI = +/-0.221; p = 0.056)	0.259	+1.46%
Frequency	2011.2	0.018 (CI = +/-0.045; p = 0.421)	-0.227 (CI = +/-0.243; p = 0.065)	0.252	+1.77%
Frequency	2012.1	0.026 (CI = +/-0.054; p = 0.321)	-0.255 (CI = +/-0.267; p = 0.060)	0.253	+2.59%
Frequency	2012.2	0.008 (CI = +/-0.061; p = 0.772)	-0.197 (CI = +/-0.283; p = 0.156)	0.294	+0.84%
Frequency	2013.1	0.016 (CI = +/-0.074; p = 0.653)	-0.220 (CI = +/-0.320; p = 0.158)	0.268	+1.57%
Frequency	2013.2	-0.002 (CI = +/-0.089; p = 0.964)	-0.169 (CI = +/-0.353; p = 0.311)	0.304	-0.18%
Frequency	2014.1	0.024 (CI = +/-0.103; p = 0.612)	-0.237 (CI = +/-0.379; p = 0.191)	0.249	+2.42%
Frequency	2014.2	-0.004 (CI = +/-0.116; p = 0.938)	-0.174 (CI = +/-0.396; p = 0.342)	0.340	-0.40%
Frequency	2015.1	-0.001 (CI = +/-0.138; p = 0.988)	-0.179 (CI = +/-0.444; p = 0.372)	0.254	-0.09%
Frequency	2015.2	-0.018 (CI = +/-0.148; p = 0.777)	-0.173 (CI = +/-0.458; p = 0.390)	0.337	-1.78%

## AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	0.043 (CI = +/-0.023; p = 0.001)	0.228 (CI = +/-0.061; p = 0.000)	-0.603 (CI = +/-0.128; p = 0.000)	0.938	+4.40%
Loss Cost	2011.2	0.046 (CI = +/-0.027; p = 0.003)	0.232 (CI = +/-0.066; p = 0.000)	-0.614 (CI = +/-0.141; p = 0.000)	0.938	+4.71%
Loss Cost	2012.1	0.041 (CI = +/-0.032; p = 0.017)	0.237 (CI = +/-0.070; p = 0.000)	-0.598 (CI = +/-0.156; p = 0.000)	0.938	+4.22%
Loss Cost	2012.2	0.045 (CI = +/-0.040; p = 0.030)	0.241 (CI = +/-0.077; p = 0.000)	-0.610 (CI = +/-0.177; p = 0.000)	0.937	+4.65%
Loss Cost	2013.1	0.042 (CI = +/-0.050; p = 0.094)	0.244 (CI = +/-0.084; p = 0.000)	-0.599 (CI = +/-0.205; p = 0.000)	0.934	+4.25%
Loss Cost	2013.2	0.050 (CI = +/-0.065; p = 0.113)	0.251 (CI = +/-0.094; p = 0.000)	-0.622 (CI = +/-0.240; p = 0.000)	0.934	+5.14%
Loss Cost	2014.1	0.029 (CI = +/-0.078; p = 0.403)	0.263 (CI = +/-0.098; p = 0.000)	-0.569 (CI = +/-0.265; p = 0.001)	0.939	+2.97%
Loss Cost	2014.2	0.013 (CI = +/-0.102; p = 0.767)	0.252 (CI = +/-0.113; p = 0.002)	-0.531 (CI = +/-0.315; p = 0.006)	0.941	+1.30%
Loss Cost	2015.1	-0.007 (CI = +/-0.123; p = 0.882)	0.263 (CI = +/-0.124; p = 0.003)	-0.493 (CI = +/-0.354; p = 0.016)	0.936	-0.75%
Loss Cost	2015.2	-0.023 (CI = +/-0.157; p = 0.706)	0.249 (CI = +/-0.156; p = 0.011)	-0.473 (CI = +/-0.415; p = 0.034)	0.934	-2.27%
Severity	2011.1	0.032 (CI = +/-0.020; p = 0.004)	0.059 (CI = +/-0.055; p = 0.038)	-0.404 (CI = +/-0.115; p = 0.000)	0.849	+3.30%
Severity	2011.2	0.023 (CI = +/-0.022; p = 0.037)	0.047 (CI = +/-0.052; p = 0.073)	-0.371 (CI = +/-0.112; p = 0.000)	0.878	+2.34%
Severity	2012.1	0.021 (CI = +/-0.026; p = 0.105)	0.049 (CI = +/-0.056; p = 0.080)	-0.364 (CI = +/-0.125; p = 0.000)	0.877	+2.11%
Severity	2012.2	0.030 (CI = +/-0.030; p = 0.049)	0.059 (CI = +/-0.058; p = 0.046)	-0.393 (CI = +/-0.133; p = 0.000)	0.890	+3.07%
Severity	2013.1	0.035 (CI = +/-0.037; p = 0.066)	0.055 (CI = +/-0.063; p = 0.077)	-0.407 (CI = +/-0.153; p = 0.000)	0.886	+3.53%
Severity	2013.2	0.043 (CI = +/-0.047; p = 0.068)	0.062 (CI = +/-0.069; p = 0.071)	-0.431 (CI = +/-0.176; p = 0.000)	0.888	+4.44%
Severity	2014.1	0.015 (CI = +/-0.041; p = 0.421)	0.079 (CI = +/-0.051; p = 0.008)	-0.357 (CI = +/-0.138; p = 0.000)	0.951	+1.48%
Severity	2014.2	0.012 (CI = +/-0.055; p = 0.627)	0.077 (CI = +/-0.061; p = 0.021)	-0.350 (CI = +/-0.170; p = 0.002)	0.947	+1.16%
Severity	2015.1	0.017 (CI = +/-0.070; p = 0.559)	0.074 (CI = +/-0.071; p = 0.044)	-0.360 (CI = +/-0.202; p = 0.006)	0.933	+1.73%
Severity	2015.2	0.012 (CI = +/-0.092; p = 0.735)	0.069 (CI = +/-0.092; p = 0.105)	-0.354 (CI = +/-0.245; p = 0.016)	0.921	+1.22%
Frequency	2011.1	0.011 (CI = +/-0.020; p = 0.271)	0.169 (CI = +/-0.054; p = 0.000)	-0.199 (CI = +/-0.112; p = 0.002)	0.824	+1.06%
Frequency	2011.2	0.023 (CI = +/-0.018; p = 0.017)	0.185 (CI = +/-0.044; p = 0.000)	-0.242 (CI = +/-0.094; p = 0.000)	0.899	+2.32%
Frequency	2012.1	0.020 (CI = +/-0.022; p = 0.062)	0.188 (CI = +/-0.047; p = 0.000)	-0.234 (CI = +/-0.104; p = 0.000)	0.897	+2.07%
Frequency	2012.2	0.015 (CI = +/-0.026; p = 0.225)	0.182 (CI = +/-0.050; p = 0.000)	-0.217 (CI = +/-0.116; p = 0.002)	0.897	+1.53%
Frequency	2013.1	0.007 (CI = +/-0.031; p = 0.623)	0.189 (CI = +/-0.052; p = 0.000)	-0.192 (CI = +/-0.126; p = 0.007)	0.904	+0.70%
Frequency	2013.2	0.007 (CI = +/-0.041; p = 0.716)	0.188 (CI = +/-0.059; p = 0.000)	-0.191 (CI = +/-0.150; p = 0.019)	0.900	+0.66%
Frequency	2014.1	0.015 (CI = +/-0.051; p = 0.525)	0.184 (CI = +/-0.065; p = 0.000)	-0.212 (CI = +/-0.175; p = 0.025)	0.883	+1.47%
Frequency	2014.2	0.001 (CI = +/-0.066; p = 0.960)	0.175 (CI = +/-0.073; p = 0.001)	-0.182 (CI = +/-0.205; p = 0.073)	0.888	+0.14%
Frequency	2015.1	-0.025 (CI = +/-0.059; p = 0.330)	0.189 (CI = +/-0.059; p = 0.000)	-0.132 (CI = +/-0.168; p = 0.098)	0.940	-2.43%
Frequency	2015.2	-0.035 (CI = +/-0.070; p = 0.240)	0.180 (CI = +/-0.070; p = 0.002)	-0.119 (CI = +/-0.186; p = 0.150)	0.947	-3.44%

## AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, phase\_in\_scalar

Fit	Start Date	Time	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	0.046 (CI = +/-0.053; p = 0.082)	-0.626 (CI = +/-0.299; p = 0.001)	0.652	+4.76%
Loss Cost	2011.2	0.037 (CI = +/-0.063; p = 0.221)	-0.593 (CI = +/-0.326; p = 0.002)	0.657	+3.79%
Loss Cost	2012.1	0.046 (CI = +/-0.075; p = 0.210)	-0.622 (CI = +/-0.362; p = 0.003)	0.655	+4.68%
Loss Cost	2012.2	0.031 (CI = +/-0.091; p = 0.472)	-0.574 (CI = +/-0.404; p = 0.010)	0.665	+3.13%
Loss Cost	2013.1	0.047 (CI = +/-0.113; p = 0.379)	-0.622 (CI = +/-0.460; p = 0.013)	0.656	+4.77%
Loss Cost	2013.2	0.024 (CI = +/-0.142; p = 0.710)	-0.558 (CI = +/-0.528; p = 0.040)	0.666	+2.43%
Loss Cost	2014.1	0.032 (CI = +/-0.185; p = 0.699)	-0.579 (CI = +/-0.629; p = 0.067)	0.640	+3.27%
Loss Cost	2014.2	-0.031 (CI = +/-0.219; p = 0.745)	-0.433 (CI = +/-0.682; p = 0.177)	0.697	-3.09%
Loss Cost	2015.1	-0.019 (CI = +/-0.281; p = 0.875)	-0.457 (CI = +/-0.806; p = 0.215)	0.632	-1.87%
Loss Cost	2015.2	-0.074 (CI = +/-0.310; p = 0.567)	-0.393 (CI = +/-0.831; p = 0.279)	0.688	-7.11%
<b>Severity</b>	<b>2011.1</b>	<b>0.033 (CI = +/-0.023; p = 0.008)</b>	<b>-0.410 (CI = +/-0.130; p = 0.000)</b>	<b>0.803</b>	<b>+3.39%</b>
Severity	2011.2	0.021 (CI = +/-0.023; p = 0.071)	-0.367 (CI = +/-0.122; p = 0.000)	0.851	+2.15%
Severity	2012.1	0.022 (CI = +/-0.028; p = 0.121)	-0.369 (CI = +/-0.137; p = 0.000)	0.849	+2.20%
Severity	2012.2	0.027 (CI = +/-0.035; p = 0.119)	-0.384 (CI = +/-0.154; p = 0.000)	0.848	+2.70%
Severity	2013.1	0.036 (CI = +/-0.042; p = 0.087)	-0.412 (CI = +/-0.171; p = 0.000)	0.852	+3.64%
Severity	2013.2	0.037 (CI = +/-0.054; p = 0.155)	-0.415 (CI = +/-0.201; p = 0.001)	0.847	+3.77%
Severity	2014.1	0.016 (CI = +/-0.063; p = 0.586)	-0.360 (CI = +/-0.215; p = 0.005)	0.874	+1.56%
Severity	2014.2	-0.002 (CI = +/-0.078; p = 0.953)	-0.320 (CI = +/-0.242; p = 0.017)	0.882	-0.20%
Severity	2015.1	0.014 (CI = +/-0.095; p = 0.732)	-0.350 (CI = +/-0.273; p = 0.020)	0.864	+1.40%
Severity	2015.2	-0.002 (CI = +/-0.108; p = 0.964)	-0.331 (CI = +/-0.291; p = 0.033)	0.868	-0.20%
Frequency	2011.1	0.013 (CI = +/-0.041; p = 0.501)	-0.216 (CI = +/-0.229; p = 0.063)	0.253	+1.32%
Frequency	2011.2	0.016 (CI = +/-0.049; p = 0.491)	-0.226 (CI = +/-0.253; p = 0.076)	0.245	+1.60%
Frequency	2012.1	0.024 (CI = +/-0.058; p = 0.387)	-0.253 (CI = +/-0.280; p = 0.072)	0.243	+2.42%
Frequency	2012.2	0.004 (CI = +/-0.067; p = 0.894)	-0.190 (CI = +/-0.299; p = 0.189)	0.290	+0.42%
Frequency	2013.1	0.011 (CI = +/-0.084; p = 0.781)	-0.210 (CI = +/-0.344; p = 0.204)	0.260	+1.09%
Frequency	2013.2	-0.013 (CI = +/-0.103; p = 0.783)	-0.143 (CI = +/-0.386; p = 0.423)	0.309	-1.29%
Frequency	2014.1	0.017 (CI = +/-0.128; p = 0.773)	-0.219 (CI = +/-0.437; p = 0.280)	0.235	+1.67%
Frequency	2014.2	-0.029 (CI = +/-0.151; p = 0.659)	-0.114 (CI = +/-0.469; p = 0.585)	0.360	-2.89%
Frequency	2015.1	-0.033 (CI = +/-0.194; p = 0.694)	-0.107 (CI = +/-0.556; p = 0.654)	0.272	-3.23%
Frequency	2015.2	-0.072 (CI = +/-0.212; p = 0.424)	-0.061 (CI = +/-0.568; p = 0.793)	0.413	-6.92%

## AB Total Rehab & Attendant Care

Coverage = AB Total Rehab & Attendant Care

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: seasonality, phase\_in\_trend

Fit	Start Date	Seasonality	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.220 (CI = +/-0.111; p = 0.001)	-0.203 (CI = +/-0.068; p = 0.000)	0.790	0.00%	-18.35%
Loss Cost	2011.2	0.211 (CI = +/-0.118; p = 0.002)	-0.206 (CI = +/-0.071; p = 0.000)	0.794	0.00%	-18.64%
Loss Cost	2012.1	0.225 (CI = +/-0.123; p = 0.002)	-0.211 (CI = +/-0.073; p = 0.000)	0.804	0.00%	-19.00%
Loss Cost	2012.2	0.219 (CI = +/-0.134; p = 0.004)	-0.213 (CI = +/-0.078; p = 0.000)	0.804	0.00%	-19.20%
Loss Cost	2013.1	0.227 (CI = +/-0.146; p = 0.006)	-0.216 (CI = +/-0.083; p = 0.000)	0.796	0.00%	-19.43%
Loss Cost	2013.2	0.227 (CI = +/-0.163; p = 0.012)	-0.216 (CI = +/-0.091; p = 0.000)	0.792	0.00%	-19.45%
Loss Cost	2014.1	0.238 (CI = +/-0.180; p = 0.016)	-0.221 (CI = +/-0.099; p = 0.001)	0.784	0.00%	-19.81%
Loss Cost	2014.2	0.235 (CI = +/-0.208; p = 0.032)	-0.222 (CI = +/-0.113; p = 0.002)	0.778	0.00%	-19.94%
Loss Cost	2015.1	0.229 (CI = +/-0.244; p = 0.061)	-0.220 (CI = +/-0.130; p = 0.006)	0.730	0.00%	-19.72%
Loss Cost	2015.2	0.245 (CI = +/-0.296; p = 0.087)	-0.211 (CI = +/-0.160; p = 0.019)	0.714	0.00%	-18.99%
Severity	2011.1	0.055 (CI = +/-0.091; p = 0.219)	-0.122 (CI = +/-0.056; p = 0.000)	0.581	0.00%	-11.45%
Severity	2011.2	0.036 (CI = +/-0.087; p = 0.391)	-0.129 (CI = +/-0.053; p = 0.000)	0.653	0.00%	-12.13%
Severity	2012.1	0.041 (CI = +/-0.093; p = 0.352)	-0.131 (CI = +/-0.055; p = 0.000)	0.656	0.00%	-12.29%
Severity	2012.2	0.046 (CI = +/-0.102; p = 0.345)	-0.129 (CI = +/-0.059; p = 0.001)	0.646	0.00%	-12.14%
Severity	2013.1	0.046 (CI = +/-0.112; p = 0.382)	-0.129 (CI = +/-0.063; p = 0.001)	0.627	0.00%	-12.15%
Severity	2013.2	0.046 (CI = +/-0.125; p = 0.426)	-0.129 (CI = +/-0.070; p = 0.002)	0.615	0.00%	-12.14%
Severity	2014.1	0.064 (CI = +/-0.131; p = 0.293)	-0.136 (CI = +/-0.072; p = 0.002)	0.659	0.00%	-12.74%
Severity	2014.2	0.068 (CI = +/-0.151; p = 0.322)	-0.134 (CI = +/-0.082; p = 0.006)	0.639	0.00%	-12.57%
Severity	2015.1	0.053 (CI = +/-0.170; p = 0.476)	-0.127 (CI = +/-0.091; p = 0.014)	0.573	0.00%	-11.97%
Severity	2015.2	0.064 (CI = +/-0.206; p = 0.459)	-0.121 (CI = +/-0.111; p = 0.038)	0.522	0.00%	-11.38%
Frequency	2011.1	0.165 (CI = +/-0.052; p = 0.000)	-0.081 (CI = +/-0.032; p = 0.000)	0.830	0.00%	-7.80%
Frequency	2011.2	0.175 (CI = +/-0.051; p = 0.000)	-0.077 (CI = +/-0.031; p = 0.000)	0.859	0.00%	-7.41%
Frequency	2012.1	0.183 (CI = +/-0.051; p = 0.000)	-0.080 (CI = +/-0.030; p = 0.000)	0.875	0.00%	-7.66%
Frequency	2012.2	0.173 (CI = +/-0.051; p = 0.000)	-0.084 (CI = +/-0.029; p = 0.000)	0.892	0.00%	-8.04%
Frequency	2013.1	0.181 (CI = +/-0.051; p = 0.000)	-0.087 (CI = +/-0.029; p = 0.000)	0.902	0.00%	-8.29%
Frequency	2013.2	0.181 (CI = +/-0.057; p = 0.000)	-0.087 (CI = +/-0.032; p = 0.000)	0.900	0.00%	-8.32%
Frequency	2014.1	0.174 (CI = +/-0.062; p = 0.000)	-0.084 (CI = +/-0.034; p = 0.000)	0.886	0.00%	-8.10%
Frequency	2014.2	0.167 (CI = +/-0.069; p = 0.001)	-0.088 (CI = +/-0.037; p = 0.001)	0.890	0.00%	-8.43%
Frequency	2015.1	0.176 (CI = +/-0.076; p = 0.001)	-0.092 (CI = +/-0.040; p = 0.001)	0.892	0.00%	-8.80%
Frequency	2015.2	0.180 (CI = +/-0.092; p = 0.004)	-0.090 (CI = +/-0.050; p = 0.006)	0.888	0.00%	-8.59%

# AB Total Med+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2011.1	0.012 (CI = +/-0.024; p = 0.320)	0.003	+1.19%
Loss Cost	2011.2	0.008 (CI = +/-0.027; p = 0.536)	-0.039	+0.81%
Loss Cost	2012.1	0.006 (CI = +/-0.031; p = 0.684)	-0.058	+0.60%
Loss Cost	2012.2	-0.005 (CI = +/-0.032; p = 0.741)	-0.068	-0.50%
Loss Cost	2013.1	-0.008 (CI = +/-0.037; p = 0.628)	-0.061	-0.84%
Loss Cost	2013.2	-0.021 (CI = +/-0.039; p = 0.267)	0.030	-2.07%
Loss Cost	2014.1	-0.021 (CI = +/-0.047; p = 0.336)	0.002	-2.12%
Loss Cost	2014.2	-0.040 (CI = +/-0.050; p = 0.105)	0.183	-3.89%
Loss Cost	2015.1	-0.042 (CI = +/-0.062; p = 0.159)	0.136	-4.10%
Loss Cost	2015.2	-0.058 (CI = +/-0.075; p = 0.107)	0.232	-5.67%
Severity	2011.1	0.003 (CI = +/-0.013; p = 0.631)	-0.047	+0.29%
Severity	2011.2	-0.002 (CI = +/-0.012; p = 0.684)	-0.055	-0.24%
Severity	2012.1	-0.006 (CI = +/-0.013; p = 0.340)	-0.002	-0.60%
Severity	2012.2	-0.009 (CI = +/-0.014; p = 0.174)	0.071	-0.94%
Severity	2013.1	-0.010 (CI = +/-0.016; p = 0.194)	0.064	-1.03%
Severity	2013.2	-0.014 (CI = +/-0.018; p = 0.117)	0.136	-1.42%
Severity	2014.1	-0.021 (CI = +/-0.020; p = 0.043)	0.283	-2.04%
Severity	2014.2	-0.030 (CI = +/-0.019; p = 0.005)	0.555	-3.00%
Severity	2015.1	-0.032 (CI = +/-0.023; p = 0.014)	0.492	-3.11%
Severity	2015.2	-0.040 (CI = +/-0.026; p = 0.008)	0.605	-3.95%
Frequency	2011.1	0.009 (CI = +/-0.016; p = 0.261)	0.021	+0.90%
Frequency	2011.2	0.010 (CI = +/-0.018; p = 0.242)	0.029	+1.05%
Frequency	2012.1	0.012 (CI = +/-0.021; p = 0.237)	0.034	+1.20%
Frequency	2012.2	0.004 (CI = +/-0.021; p = 0.661)	-0.060	+0.45%
Frequency	2013.1	0.002 (CI = +/-0.025; p = 0.865)	-0.081	+0.20%
Frequency	2013.2	-0.007 (CI = +/-0.026; p = 0.589)	-0.061	-0.66%
Frequency	2014.1	-0.001 (CI = +/-0.030; p = 0.958)	-0.100	-0.07%
Frequency	2014.2	-0.009 (CI = +/-0.034; p = 0.558)	-0.067	-0.91%
Frequency	2015.1	-0.010 (CI = +/-0.043; p = 0.594)	-0.083	-1.02%
Frequency	2015.2	-0.018 (CI = +/-0.053; p = 0.446)	-0.046	-1.79%

## AB Total Med+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	0.009 (CI = +/-0.018; p = 0.326)	0.167 (CI = +/-0.095; p = 0.002)	0.449	+0.88%
Loss Cost	2011.2	0.008 (CI = +/-0.021; p = 0.418)	0.165 (CI = +/-0.102; p = 0.004)	0.403	+0.81%
Loss Cost	2012.1	0.002 (CI = +/-0.022; p = 0.873)	0.183 (CI = +/-0.102; p = 0.002)	0.474	+0.17%
Loss Cost	2012.2	-0.005 (CI = +/-0.023; p = 0.648)	0.167 (CI = +/-0.100; p = 0.004)	0.446	-0.50%
Loss Cost	2013.1	-0.014 (CI = +/-0.024; p = 0.212)	0.190 (CI = +/-0.095; p = 0.001)	0.578	-1.42%
Loss Cost	2013.2	-0.021 (CI = +/-0.026; p = 0.100)	0.175 (CI = +/-0.096; p = 0.002)	0.596	-2.07%
Loss Cost	2014.1	-0.030 (CI = +/-0.028; p = 0.042)	0.194 (CI = +/-0.098; p = 0.001)	0.658	-2.91%
Loss Cost	2014.2	-0.040 (CI = +/-0.030; p = 0.015)	0.175 (CI = +/-0.094; p = 0.003)	0.724	-3.89%
Loss Cost	2015.1	-0.054 (CI = +/-0.029; p = 0.003)	0.202 (CI = +/-0.083; p = 0.001)	0.828	-5.27%
Loss Cost	2015.2	-0.058 (CI = +/-0.036; p = 0.008)	0.196 (CI = +/-0.094; p = 0.002)	0.831	-5.67%
Severity	2011.1	0.002 (CI = +/-0.012; p = 0.724)	0.045 (CI = +/-0.064; p = 0.151)	0.031	+0.21%
Severity	2011.2	-0.002 (CI = +/-0.012; p = 0.681)	0.032 (CI = +/-0.060; p = 0.263)	-0.030	-0.24%
Severity	2012.1	-0.007 (CI = +/-0.012; p = 0.238)	0.046 (CI = +/-0.057; p = 0.106)	0.125	-0.70%
Severity	2012.2	-0.009 (CI = +/-0.014; p = 0.159)	0.040 (CI = +/-0.059; p = 0.169)	0.146	-0.94%
Severity	2013.1	-0.012 (CI = +/-0.016; p = 0.128)	0.046 (CI = +/-0.064; p = 0.142)	0.168	-1.17%
Severity	2013.2	-0.014 (CI = +/-0.018; p = 0.109)	0.040 (CI = +/-0.068; p = 0.217)	0.191	-1.42%
Severity	2014.1	-0.023 (CI = +/-0.017; p = 0.014)	0.059 (CI = +/-0.059; p = 0.050)	0.493	-2.29%
Severity	2014.2	-0.030 (CI = +/-0.017; p = 0.003)	0.046 (CI = +/-0.052; p = 0.078)	0.669	-3.00%
Severity	2015.1	-0.035 (CI = +/-0.020; p = 0.004)	0.054 (CI = +/-0.057; p = 0.060)	0.662	-3.43%
Severity	2015.2	-0.040 (CI = +/-0.023; p = 0.005)	0.046 (CI = +/-0.060; p = 0.112)	0.708	-3.95%
Frequency	2011.1	0.007 (CI = +/-0.011; p = 0.216)	0.122 (CI = +/-0.057; p = 0.000)	0.561	+0.67%
Frequency	2011.2	0.010 (CI = +/-0.011; p = 0.063)	0.133 (CI = +/-0.055; p = 0.000)	0.647	+1.05%
Frequency	2012.1	0.009 (CI = +/-0.013; p = 0.157)	0.138 (CI = +/-0.058; p = 0.000)	0.656	+0.88%
Frequency	2012.2	0.004 (CI = +/-0.013; p = 0.466)	0.127 (CI = +/-0.056; p = 0.000)	0.624	+0.45%
Frequency	2013.1	-0.002 (CI = +/-0.011; p = 0.635)	0.144 (CI = +/-0.045; p = 0.000)	0.787	-0.25%
Frequency	2013.2	-0.007 (CI = +/-0.011; p = 0.221)	0.135 (CI = +/-0.042; p = 0.000)	0.807	-0.66%
Frequency	2014.1	-0.006 (CI = +/-0.014; p = 0.322)	0.135 (CI = +/-0.047; p = 0.000)	0.781	-0.64%
Frequency	2014.2	-0.009 (CI = +/-0.016; p = 0.223)	0.129 (CI = +/-0.051; p = 0.000)	0.773	-0.91%
Frequency	2015.1	-0.019 (CI = +/-0.011; p = 0.005)	0.148 (CI = +/-0.033; p = 0.000)	0.928	-1.90%
Frequency	2015.2	-0.018 (CI = +/-0.015; p = 0.023)	0.150 (CI = +/-0.038; p = 0.000)	0.927	-1.79%



## AB Total Med+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	0.057 (CI = +/-0.019; p = 0.000)	0.161 (CI = +/-0.051; p = 0.000)	-0.319 (CI = +/-0.109; p = 0.000)	0.846	+5.82%
Loss Cost	2011.2	0.065 (CI = +/-0.020; p = 0.000)	0.171 (CI = +/-0.047; p = 0.000)	-0.352 (CI = +/-0.105; p = 0.000)	0.873	+6.75%
Loss Cost	2012.1	0.062 (CI = +/-0.023; p = 0.000)	0.174 (CI = +/-0.051; p = 0.000)	-0.342 (CI = +/-0.116; p = 0.000)	0.871	+6.43%
Loss Cost	2012.2	0.058 (CI = +/-0.028; p = 0.001)	0.170 (CI = +/-0.054; p = 0.000)	-0.328 (CI = +/-0.129; p = 0.000)	0.843	+5.99%
Loss Cost	2013.1	0.049 (CI = +/-0.032; p = 0.007)	0.180 (CI = +/-0.056; p = 0.000)	-0.298 (CI = +/-0.137; p = 0.001)	0.861	+4.99%
Loss Cost	2013.2	0.044 (CI = +/-0.039; p = 0.030)	0.176 (CI = +/-0.061; p = 0.000)	-0.286 (CI = +/-0.156; p = 0.002)	0.846	+4.54%
Loss Cost	2014.1	0.037 (CI = +/-0.048; p = 0.115)	0.183 (CI = +/-0.067; p = 0.000)	-0.266 (CI = +/-0.176; p = 0.008)	0.847	+3.75%
Loss Cost	2014.2	0.023 (CI = +/-0.051; p = 0.332)	0.173 (CI = +/-0.066; p = 0.000)	-0.234 (CI = +/-0.176; p = 0.016)	0.869	+2.29%
Loss Cost	2015.1	0.002 (CI = +/-0.041; p = 0.902)	0.194 (CI = +/-0.052; p = 0.000)	-0.199 (CI = +/-0.132; p = 0.010)	0.939	+0.22%
Loss Cost	2015.2	-0.002 (CI = +/-0.045; p = 0.908)	0.187 (CI = +/-0.056; p = 0.000)	-0.199 (CI = +/-0.138; p = 0.014)	0.946	-0.21%
Severity	2011.1	0.034 (CI = +/-0.012; p = 0.000)	0.041 (CI = +/-0.033; p = 0.019)	-0.215 (CI = +/-0.071; p = 0.000)	0.743	+3.49%
Severity	2011.2	0.030 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.032; p = 0.034)	-0.197 (CI = +/-0.072; p = 0.000)	0.701	+3.01%
Severity	2012.1	0.025 (CI = +/-0.015; p = 0.004)	0.041 (CI = +/-0.033; p = 0.019)	-0.181 (CI = +/-0.075; p = 0.000)	0.713	+2.54%
Severity	2012.2	0.026 (CI = +/-0.018; p = 0.009)	0.042 (CI = +/-0.036; p = 0.025)	-0.185 (CI = +/-0.085; p = 0.001)	0.700	+2.66%
Severity	2013.1	0.029 (CI = +/-0.022; p = 0.015)	0.039 (CI = +/-0.039; p = 0.049)	-0.195 (CI = +/-0.095; p = 0.001)	0.701	+2.97%
Severity	2013.2	0.032 (CI = +/-0.027; p = 0.026)	0.041 (CI = +/-0.042; p = 0.055)	-0.203 (CI = +/-0.109; p = 0.002)	0.698	+3.26%
Severity	2014.1	0.019 (CI = +/-0.027; p = 0.153)	0.052 (CI = +/-0.038; p = 0.013)	-0.168 (CI = +/-0.100; p = 0.005)	0.800	+1.89%
Severity	2014.2	0.007 (CI = +/-0.025; p = 0.497)	0.044 (CI = +/-0.032; p = 0.013)	-0.143 (CI = +/-0.085; p = 0.005)	0.884	+0.75%
Severity	2015.1	0.004 (CI = +/-0.029; p = 0.776)	0.048 (CI = +/-0.036; p = 0.017)	-0.136 (CI = +/-0.093; p = 0.012)	0.874	+0.35%
Severity	2015.2	-0.002 (CI = +/-0.023; p = 0.846)	0.040 (CI = +/-0.029; p = 0.016)	-0.136 (CI = +/-0.071; p = 0.004)	0.940	-0.18%
Frequency	2011.1	0.022 (CI = +/-0.020; p = 0.029)	0.120 (CI = +/-0.053; p = 0.000)	-0.104 (CI = +/-0.113; p = 0.067)	0.633	+2.26%
Frequency	2011.2	0.036 (CI = +/-0.016; p = 0.000)	0.135 (CI = +/-0.039; p = 0.000)	-0.155 (CI = +/-0.086; p = 0.002)	0.825	+3.63%
Frequency	2012.1	0.037 (CI = +/-0.019; p = 0.001)	0.133 (CI = +/-0.042; p = 0.000)	-0.161 (CI = +/-0.096; p = 0.003)	0.824	+3.79%
Frequency	2012.2	0.032 (CI = +/-0.022; p = 0.009)	0.129 (CI = +/-0.043; p = 0.000)	-0.143 (CI = +/-0.103; p = 0.011)	0.778	+3.25%
Frequency	2013.1	0.019 (CI = +/-0.022; p = 0.076)	0.141 (CI = +/-0.038; p = 0.000)	-0.103 (CI = +/-0.093; p = 0.033)	0.854	+1.95%
Frequency	2013.2	0.012 (CI = +/-0.025; p = 0.287)	0.135 (CI = +/-0.038; p = 0.000)	-0.083 (CI = +/-0.098; p = 0.089)	0.848	+1.25%
Frequency	2014.1	0.018 (CI = +/-0.030; p = 0.201)	0.131 (CI = +/-0.042; p = 0.000)	-0.098 (CI = +/-0.110; p = 0.074)	0.839	+1.83%
Frequency	2014.2	0.015 (CI = +/-0.036; p = 0.354)	0.128 (CI = +/-0.047; p = 0.000)	-0.091 (CI = +/-0.124; p = 0.125)	0.819	+1.53%
Frequency	2015.1	-0.001 (CI = +/-0.022; p = 0.884)	0.145 (CI = +/-0.027; p = 0.000)	-0.063 (CI = +/-0.070; p = 0.071)	0.954	-0.14%
Frequency	2015.2	0.000 (CI = +/-0.026; p = 0.979)	0.147 (CI = +/-0.032; p = 0.000)	-0.063 (CI = +/-0.079; p = 0.096)	0.952	-0.03%

## AB Total Med+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, seasonality, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.045 (CI = +/-0.020; p = 0.000)	0.171 (CI = +/-0.062; p = 0.000)	-0.117 (CI = +/-0.053; p = 0.000)	0.772	+4.61%	-6.97%
Loss Cost	2011.2	0.052 (CI = +/-0.023; p = 0.000)	0.180 (CI = +/-0.062; p = 0.000)	-0.129 (CI = +/-0.055; p = 0.000)	0.784	+5.36%	-7.43%
Loss Cost	2012.1	0.048 (CI = +/-0.027; p = 0.002)	0.186 (CI = +/-0.066; p = 0.000)	-0.123 (CI = +/-0.060; p = 0.001)	0.785	+4.90%	-7.22%
Loss Cost	2012.2	0.043 (CI = +/-0.033; p = 0.014)	0.181 (CI = +/-0.071; p = 0.000)	-0.116 (CI = +/-0.068; p = 0.003)	0.736	+4.43%	-6.99%
Loss Cost	2013.1	0.033 (CI = +/-0.039; p = 0.089)	0.190 (CI = +/-0.073; p = 0.000)	-0.101 (CI = +/-0.073; p = 0.012)	0.760	+3.32%	-6.61%
Loss Cost	2013.2	0.029 (CI = +/-0.051; p = 0.232)	0.187 (CI = +/-0.081; p = 0.001)	-0.095 (CI = +/-0.088; p = 0.037)	0.730	+2.91%	-6.46%
Loss Cost	2014.1	0.019 (CI = +/-0.068; p = 0.533)	0.193 (CI = +/-0.089; p = 0.001)	-0.083 (CI = +/-0.107; p = 0.111)	0.726	+1.93%	-6.23%
Loss Cost	2014.2	-0.003 (CI = +/-0.095; p = 0.934)	0.182 (CI = +/-0.098; p = 0.003)	-0.055 (CI = +/-0.137; p = 0.373)	0.721	-0.34%	-5.70%
Loss Cost	2015.1	-0.068 (CI = +/-0.122; p = 0.218)	0.203 (CI = +/-0.092; p = 0.002)	0.019 (CI = +/-0.158; p = 0.777)	0.803	-6.60%	-4.79%
Loss Cost	2015.2	-0.151 (CI = +/-0.205; p = 0.118)	0.185 (CI = +/-0.099; p = 0.005)	0.111 (CI = +/-0.243; p = 0.293)	0.841	-13.98%	-3.87%
Severity	2011.1	0.026 (CI = +/-0.014; p = 0.001)	0.047 (CI = +/-0.042; p = 0.031)	-0.077 (CI = +/-0.037; p = 0.001)	0.574	+2.62%	-4.96%
Severity	2011.2	0.021 (CI = +/-0.016; p = 0.012)	0.041 (CI = +/-0.043; p = 0.060)	-0.068 (CI = +/-0.038; p = 0.002)	0.489	+2.12%	-4.64%
Severity	2012.1	0.016 (CI = +/-0.017; p = 0.074)	0.047 (CI = +/-0.043; p = 0.034)	-0.060 (CI = +/-0.039; p = 0.006)	0.510	+1.58%	-4.37%
Severity	2012.2	0.016 (CI = +/-0.022; p = 0.132)	0.047 (CI = +/-0.047; p = 0.048)	-0.061 (CI = +/-0.045; p = 0.012)	0.485	+1.61%	-4.39%
Severity	2013.1	0.017 (CI = +/-0.027; p = 0.184)	0.046 (CI = +/-0.051; p = 0.073)	-0.063 (CI = +/-0.052; p = 0.022)	0.472	+1.76%	-4.44%
Severity	2013.2	0.021 (CI = +/-0.036; p = 0.218)	0.049 (CI = +/-0.057; p = 0.084)	-0.068 (CI = +/-0.062; p = 0.036)	0.463	+2.10%	-4.57%
Severity	2014.1	0.004 (CI = +/-0.043; p = 0.849)	0.059 (CI = +/-0.056; p = 0.042)	-0.046 (CI = +/-0.067; p = 0.155)	0.564	+0.36%	-4.14%
Severity	2014.2	-0.018 (CI = +/-0.055; p = 0.457)	0.048 (CI = +/-0.057; p = 0.086)	-0.018 (CI = +/-0.080; p = 0.604)	0.637	-1.83%	-3.61%
Severity	2015.1	-0.037 (CI = +/-0.084; p = 0.321)	0.054 (CI = +/-0.064; p = 0.083)	0.003 (CI = +/-0.110; p = 0.944)	0.606	-3.66%	-3.35%
Severity	2015.2	-0.116 (CI = +/-0.120; p = 0.056)	0.037 (CI = +/-0.058; p = 0.158)	0.091 (CI = +/-0.142; p = 0.162)	0.772	-10.91%	-2.45%
Frequency	2011.1	0.019 (CI = +/-0.018; p = 0.033)	0.123 (CI = +/-0.053; p = 0.000)	-0.041 (CI = +/-0.046; p = 0.078)	0.626	+1.94%	-2.11%
Frequency	2011.2	0.031 (CI = +/-0.015; p = 0.000)	0.140 (CI = +/-0.040; p = 0.000)	-0.061 (CI = +/-0.036; p = 0.003)	0.815	+3.18%	-2.93%
Frequency	2012.1	0.032 (CI = +/-0.018; p = 0.002)	0.139 (CI = +/-0.043; p = 0.000)	-0.062 (CI = +/-0.039; p = 0.005)	0.813	+3.27%	-2.97%
Frequency	2012.2	0.027 (CI = +/-0.021; p = 0.015)	0.134 (CI = +/-0.045; p = 0.000)	-0.055 (CI = +/-0.043; p = 0.018)	0.760	+2.78%	-2.72%
Frequency	2013.1	0.015 (CI = +/-0.021; p = 0.138)	0.144 (CI = +/-0.040; p = 0.000)	-0.038 (CI = +/-0.040; p = 0.060)	0.838	+1.53%	-2.26%
Frequency	2013.2	0.008 (CI = +/-0.026; p = 0.512)	0.139 (CI = +/-0.041; p = 0.000)	-0.028 (CI = +/-0.045; p = 0.199)	0.824	+0.79%	-1.98%
Frequency	2014.1	0.015 (CI = +/-0.034; p = 0.323)	0.134 (CI = +/-0.045; p = 0.000)	-0.037 (CI = +/-0.054; p = 0.146)	0.814	+1.56%	-2.18%
Frequency	2014.2	0.015 (CI = +/-0.050; p = 0.500)	0.134 (CI = +/-0.051; p = 0.000)	-0.037 (CI = +/-0.072; p = 0.266)	0.786	+1.51%	-2.16%
Frequency	2015.1	-0.031 (CI = +/-0.047; p = 0.157)	0.148 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.061; p = 0.547)	0.922	-3.05%	-1.50%
Frequency	2015.2	-0.035 (CI = +/-0.091; p = 0.367)	0.148 (CI = +/-0.044; p = 0.000)	0.020 (CI = +/-0.108; p = 0.646)	0.916	-3.45%	-1.45%

## AB Total Med+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_scalar, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.061 (CI = +/-0.016; p = 0.000)	0.164 (CI = +/-0.042; p = 0.000)	-0.225 (CI = +/-0.115; p = 0.001)	-0.060 (CI = +/-0.046; p = 0.015)	0.896	+6.32%	+0.09%
Loss Cost	2011.2	0.073 (CI = +/-0.012; p = 0.000)	0.178 (CI = +/-0.029; p = 0.000)	-0.251 (CI = +/-0.078; p = 0.000)	-0.071 (CI = +/-0.032; p = 0.000)	0.954	+7.57%	+0.22%
Loss Cost	2012.1	0.072 (CI = +/-0.015; p = 0.000)	0.178 (CI = +/-0.031; p = 0.000)	-0.249 (CI = +/-0.084; p = 0.000)	-0.070 (CI = +/-0.034; p = 0.001)	0.952	+7.51%	+0.20%
Loss Cost	2012.2	0.073 (CI = +/-0.019; p = 0.000)	0.178 (CI = +/-0.035; p = 0.000)	-0.250 (CI = +/-0.091; p = 0.000)	-0.071 (CI = +/-0.037; p = 0.002)	0.938	+7.53%	+0.20%
Loss Cost	2013.1	0.067 (CI = +/-0.024; p = 0.000)	0.182 (CI = +/-0.037; p = 0.000)	-0.241 (CI = +/-0.097; p = 0.000)	-0.067 (CI = +/-0.040; p = 0.004)	0.941	+6.98%	+0.09%
Loss Cost	2013.2	0.073 (CI = +/-0.031; p = 0.001)	0.185 (CI = +/-0.040; p = 0.000)	-0.249 (CI = +/-0.105; p = 0.001)	-0.072 (CI = +/-0.045; p = 0.006)	0.936	+7.62%	+0.14%
Loss Cost	2014.1	0.080 (CI = +/-0.044; p = 0.004)	0.182 (CI = +/-0.045; p = 0.000)	-0.257 (CI = +/-0.118; p = 0.001)	-0.078 (CI = +/-0.054; p = 0.011)	0.934	+8.34%	+0.24%
Loss Cost	2014.2	0.078 (CI = +/-0.068; p = 0.030)	0.182 (CI = +/-0.053; p = 0.000)	-0.256 (CI = +/-0.140; p = 0.004)	-0.076 (CI = +/-0.074; p = 0.047)	0.925	+8.15%	+0.23%
Loss Cost	2015.1	0.037 (CI = +/-0.101; p = 0.387)	0.191 (CI = +/-0.055; p = 0.000)	-0.222 (CI = +/-0.151; p = 0.013)	-0.039 (CI = +/-0.101; p = 0.368)	0.938	+3.81%	-0.14%
Loss Cost	2015.2	0.016 (CI = +/-0.219; p = 0.847)	0.189 (CI = +/-0.069; p = 0.002)	-0.210 (CI = +/-0.207; p = 0.049)	-0.018 (CI = +/-0.213; p = 0.823)	0.933	+1.63%	-0.22%
Severity	2011.1	0.037 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.028; p = 0.006)	-0.157 (CI = +/-0.077; p = 0.001)	-0.037 (CI = +/-0.031; p = 0.024)	0.816	+3.78%	+0.02%
Severity	2011.2	0.033 (CI = +/-0.012; p = 0.000)	0.039 (CI = +/-0.028; p = 0.011)	-0.149 (CI = +/-0.076; p = 0.001)	-0.034 (CI = +/-0.031; p = 0.035)	0.780	+3.39%	-0.02%
Severity	2012.1	0.029 (CI = +/-0.014; p = 0.001)	0.043 (CI = +/-0.029; p = 0.008)	-0.141 (CI = +/-0.078; p = 0.002)	-0.031 (CI = +/-0.031; p = 0.052)	0.781	+2.99%	-0.13%
Severity	2012.2	0.033 (CI = +/-0.017; p = 0.001)	0.046 (CI = +/-0.031; p = 0.008)	-0.147 (CI = +/-0.081; p = 0.002)	-0.034 (CI = +/-0.033; p = 0.043)	0.785	+3.38%	-0.10%
Severity	2013.1	0.041 (CI = +/-0.020; p = 0.001)	0.040 (CI = +/-0.031; p = 0.015)	-0.160 (CI = +/-0.080; p = 0.001)	-0.040 (CI = +/-0.033; p = 0.022)	0.820	+4.14%	+0.06%
Severity	2013.2	0.053 (CI = +/-0.021; p = 0.000)	0.047 (CI = +/-0.027; p = 0.004)	-0.177 (CI = +/-0.071; p = 0.000)	-0.051 (CI = +/-0.030; p = 0.005)	0.882	+5.40%	+0.16%
Severity	2014.1	0.042 (CI = +/-0.027; p = 0.007)	0.052 (CI = +/-0.027; p = 0.003)	-0.163 (CI = +/-0.072; p = 0.001)	-0.042 (CI = +/-0.033; p = 0.019)	0.902	+4.32%	0.00%
Severity	2014.2	0.030 (CI = +/-0.037; p = 0.097)	0.048 (CI = +/-0.029; p = 0.007)	-0.151 (CI = +/-0.077; p = 0.003)	-0.031 (CI = +/-0.041; p = 0.117)	0.913	+3.04%	-0.07%
Severity	2015.1	0.038 (CI = +/-0.064; p = 0.188)	0.046 (CI = +/-0.035; p = 0.019)	-0.158 (CI = +/-0.096; p = 0.008)	-0.038 (CI = +/-0.064; p = 0.186)	0.897	+3.89%	+0.00%
Severity	2015.2	-0.012 (CI = +/-0.113; p = 0.776)	0.040 (CI = +/-0.036; p = 0.037)	-0.130 (CI = +/-0.107; p = 0.028)	0.011 (CI = +/-0.110; p = 0.803)	0.926	-1.23%	-0.18%
Frequency	2011.1	0.024 (CI = +/-0.021; p = 0.025)	0.121 (CI = +/-0.054; p = 0.000)	-0.068 (CI = +/-0.147; p = 0.336)	-0.023 (CI = +/-0.059; p = 0.409)	0.626	+2.44%	+0.07%
Frequency	2011.2	0.040 (CI = +/-0.015; p = 0.000)	0.139 (CI = +/-0.035; p = 0.000)	-0.101 (CI = +/-0.094; p = 0.037)	-0.037 (CI = +/-0.038; p = 0.054)	0.863	+4.04%	+0.24%
Frequency	2012.1	0.043 (CI = +/-0.018; p = 0.000)	0.135 (CI = +/-0.037; p = 0.000)	-0.109 (CI = +/-0.099; p = 0.034)	-0.040 (CI = +/-0.039; p = 0.050)	0.867	+4.38%	+0.33%
Frequency	2012.2	0.039 (CI = +/-0.022; p = 0.003)	0.133 (CI = +/-0.040; p = 0.000)	-0.102 (CI = +/-0.105; p = 0.054)	-0.036 (CI = +/-0.042; p = 0.085)	0.821	+4.02%	+0.30%
Frequency	2013.1	0.027 (CI = +/-0.023; p = 0.028)	0.142 (CI = +/-0.036; p = 0.000)	-0.080 (CI = +/-0.094; p = 0.086)	-0.027 (CI = +/-0.038; p = 0.152)	0.873	+2.72%	+0.03%
Frequency	2013.2	0.021 (CI = +/-0.030; p = 0.152)	0.138 (CI = +/-0.039; p = 0.000)	-0.072 (CI = +/-0.101; p = 0.139)	-0.021 (CI = +/-0.043; p = 0.297)	0.852	+2.11%	-0.02%
Frequency	2014.1	0.038 (CI = +/-0.037; p = 0.045)	0.130 (CI = +/-0.037; p = 0.000)	-0.094 (CI = +/-0.098; p = 0.058)	-0.035 (CI = +/-0.045; p = 0.104)	0.877	+3.85%	+0.24%
Frequency	2014.2	0.048 (CI = +/-0.054; p = 0.072)	0.134 (CI = +/-0.042; p = 0.000)	-0.104 (CI = +/-0.112; p = 0.062)	-0.045 (CI = +/-0.060; p = 0.112)	0.867	+4.96%	+0.30%
Frequency	2015.1	-0.001 (CI = +/-0.059; p = 0.976)	0.145 (CI = +/-0.032; p = 0.000)	-0.063 (CI = +/-0.088; p = 0.123)	-0.001 (CI = +/-0.059; p = 0.976)	0.944	-0.07%	-0.14%
Frequency	2015.2	0.029 (CI = +/-0.119; p = 0.543)	0.149 (CI = +/-0.038; p = 0.000)	-0.080 (CI = +/-0.113; p = 0.121)	-0.029 (CI = +/-0.116; p = 0.528)	0.946	+2.89%	-0.04%

## AB Total Med+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	0.058 (CI = +/-0.020; p = 0.000)	0.166 (CI = +/-0.053; p = 0.000)	-0.317 (CI = +/-0.110; p = 0.000)	0.852	+6.00%
Loss Cost	2011.2	0.069 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.047; p = 0.000)	-0.354 (CI = +/-0.101; p = 0.000)	0.890	+7.11%
Loss Cost	2012.1	0.066 (CI = +/-0.023; p = 0.000)	0.182 (CI = +/-0.051; p = 0.000)	-0.345 (CI = +/-0.112; p = 0.000)	0.888	+6.84%
Loss Cost	2012.2	0.064 (CI = +/-0.029; p = 0.001)	0.179 (CI = +/-0.056; p = 0.000)	-0.337 (CI = +/-0.128; p = 0.000)	0.861	+6.56%
Loss Cost	2013.1	0.055 (CI = +/-0.034; p = 0.006)	0.186 (CI = +/-0.057; p = 0.000)	-0.310 (CI = +/-0.140; p = 0.001)	0.874	+5.61%
Loss Cost	2013.2	0.053 (CI = +/-0.045; p = 0.026)	0.185 (CI = +/-0.065; p = 0.000)	-0.305 (CI = +/-0.167; p = 0.003)	0.857	+5.43%
Loss Cost	2014.1	0.046 (CI = +/-0.058; p = 0.101)	0.189 (CI = +/-0.073; p = 0.000)	-0.288 (CI = +/-0.197; p = 0.011)	0.853	+4.73%
Loss Cost	2014.2	0.027 (CI = +/-0.071; p = 0.388)	0.176 (CI = +/-0.079; p = 0.002)	-0.245 (CI = +/-0.221; p = 0.035)	0.863	+2.76%
Loss Cost	2015.1	-0.002 (CI = +/-0.061; p = 0.944)	0.192 (CI = +/-0.061; p = 0.000)	-0.190 (CI = +/-0.174; p = 0.038)	0.935	-0.17%
Loss Cost	2015.2	-0.014 (CI = +/-0.070; p = 0.603)	0.181 (CI = +/-0.069; p = 0.002)	-0.174 (CI = +/-0.185; p = 0.059)	0.947	-1.41%
Severity	2011.1	0.036 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.032; p = 0.008)	-0.213 (CI = +/-0.067; p = 0.000)	0.782	+3.66%
Severity	2011.2	0.032 (CI = +/-0.013; p = 0.000)	0.041 (CI = +/-0.033; p = 0.018)	-0.198 (CI = +/-0.070; p = 0.000)	0.735	+3.23%
Severity	2012.1	0.027 (CI = +/-0.015; p = 0.002)	0.046 (CI = +/-0.033; p = 0.011)	-0.183 (CI = +/-0.074; p = 0.000)	0.743	+2.78%
Severity	2012.2	0.030 (CI = +/-0.019; p = 0.005)	0.048 (CI = +/-0.036; p = 0.013)	-0.192 (CI = +/-0.083; p = 0.000)	0.737	+3.05%
Severity	2013.1	0.034 (CI = +/-0.023; p = 0.008)	0.045 (CI = +/-0.038; p = 0.026)	-0.205 (CI = +/-0.093; p = 0.001)	0.748	+3.51%
Severity	2013.2	0.042 (CI = +/-0.028; p = 0.009)	0.051 (CI = +/-0.041; p = 0.021)	-0.225 (CI = +/-0.104; p = 0.001)	0.769	+4.26%
Severity	2014.1	0.028 (CI = +/-0.030; p = 0.058)	0.059 (CI = +/-0.037; p = 0.007)	-0.191 (CI = +/-0.101; p = 0.003)	0.841	+2.87%
Severity	2014.2	0.015 (CI = +/-0.033; p = 0.314)	0.049 (CI = +/-0.036; p = 0.016)	-0.159 (CI = +/-0.100; p = 0.008)	0.888	+1.47%
Severity	2015.1	0.010 (CI = +/-0.041; p = 0.546)	0.051 (CI = +/-0.041; p = 0.024)	-0.151 (CI = +/-0.118; p = 0.022)	0.873	+1.04%
Severity	2015.2	-0.002 (CI = +/-0.038; p = 0.910)	0.040 (CI = +/-0.038; p = 0.042)	-0.136 (CI = +/-0.101; p = 0.020)	0.932	-0.17%
Frequency	2011.1	0.022 (CI = +/-0.021; p = 0.038)	0.120 (CI = +/-0.056; p = 0.001)	-0.104 (CI = +/-0.118; p = 0.078)	0.603	+2.26%
Frequency	2011.2	0.037 (CI = +/-0.017; p = 0.000)	0.138 (CI = +/-0.041; p = 0.000)	-0.156 (CI = +/-0.088; p = 0.002)	0.817	+3.76%
Frequency	2012.1	0.039 (CI = +/-0.021; p = 0.002)	0.136 (CI = +/-0.045; p = 0.000)	-0.162 (CI = +/-0.099; p = 0.004)	0.816	+3.95%
Frequency	2012.2	0.033 (CI = +/-0.025; p = 0.013)	0.131 (CI = +/-0.047; p = 0.000)	-0.145 (CI = +/-0.109; p = 0.014)	0.762	+3.41%
Frequency	2013.1	0.020 (CI = +/-0.025; p = 0.100)	0.141 (CI = +/-0.041; p = 0.000)	-0.105 (CI = +/-0.101; p = 0.043)	0.842	+2.03%
Frequency	2013.2	0.011 (CI = +/-0.030; p = 0.412)	0.134 (CI = +/-0.043; p = 0.000)	-0.080 (CI = +/-0.111; p = 0.133)	0.834	+1.13%
Frequency	2014.1	0.018 (CI = +/-0.038; p = 0.297)	0.130 (CI = +/-0.047; p = 0.000)	-0.098 (CI = +/-0.128; p = 0.115)	0.818	+1.81%
Frequency	2014.2	0.013 (CI = +/-0.050; p = 0.563)	0.127 (CI = +/-0.056; p = 0.001)	-0.085 (CI = +/-0.156; p = 0.228)	0.798	+1.27%
Frequency	2015.1	-0.012 (CI = +/-0.026; p = 0.283)	0.141 (CI = +/-0.026; p = 0.000)	-0.039 (CI = +/-0.074; p = 0.239)	0.966	-1.20%
Frequency	2015.2	-0.013 (CI = +/-0.035; p = 0.370)	0.140 (CI = +/-0.034; p = 0.000)	-0.038 (CI = +/-0.091; p = 0.312)	0.963	-1.25%

## AB Total Med+Rehab+Attendant Care

Coverage = AB Total Med+Rehab+Attendant Care  
 End Trend Period = 2019.1  
 Excluded Points = NA  
 Parameters Included: time, seasonality, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.049 (CI = +/-0.019; p = 0.000)	0.157 (CI = +/-0.058; p = 0.000)	-0.145 (CI = +/-0.058; p = 0.000)	0.819	+5.01%	-9.21%
Loss Cost	2011.2	0.056 (CI = +/-0.021; p = 0.000)	0.167 (CI = +/-0.057; p = 0.000)	-0.158 (CI = +/-0.058; p = 0.000)	0.837	+5.76%	-9.66%
Loss Cost	2012.1	0.053 (CI = +/-0.025; p = 0.001)	0.171 (CI = +/-0.062; p = 0.000)	-0.152 (CI = +/-0.064; p = 0.000)	0.835	+5.43%	-9.44%
Loss Cost	2012.2	0.048 (CI = +/-0.030; p = 0.005)	0.167 (CI = +/-0.066; p = 0.000)	-0.145 (CI = +/-0.071; p = 0.001)	0.799	+4.96%	-9.22%
Loss Cost	2013.1	0.040 (CI = +/-0.037; p = 0.039)	0.175 (CI = +/-0.071; p = 0.000)	-0.131 (CI = +/-0.079; p = 0.005)	0.813	+4.03%	-8.75%
Loss Cost	2013.2	0.036 (CI = +/-0.048; p = 0.128)	0.172 (CI = +/-0.079; p = 0.001)	-0.126 (CI = +/-0.093; p = 0.015)	0.790	+3.63%	-8.61%
Loss Cost	2014.1	0.030 (CI = +/-0.068; p = 0.324)	0.176 (CI = +/-0.090; p = 0.002)	-0.118 (CI = +/-0.118; p = 0.049)	0.779	+3.08%	-8.41%
Loss Cost	2014.2	0.008 (CI = +/-0.094; p = 0.842)	0.165 (CI = +/-0.099; p = 0.007)	-0.090 (CI = +/-0.146; p = 0.181)	0.780	+0.80%	-7.89%
Loss Cost	2015.1	-0.050 (CI = +/-0.130; p = 0.366)	0.187 (CI = +/-0.100; p = 0.005)	-0.019 (CI = +/-0.180; p = 0.802)	0.835	-4.88%	-6.63%
Loss Cost	2015.2	-0.131 (CI = +/-0.214; p = 0.164)	0.169 (CI = +/-0.106; p = 0.012)	0.073 (CI = +/-0.263; p = 0.486)	0.875	-12.31%	-5.71%
Severity	2011.1	0.028 (CI = +/-0.014; p = 0.001)	0.041 (CI = +/-0.043; p = 0.060)	-0.090 (CI = +/-0.043; p = 0.001)	0.612	+2.80%	-6.03%
Severity	2011.2	0.023 (CI = +/-0.016; p = 0.008)	0.035 (CI = +/-0.043; p = 0.107)	-0.081 (CI = +/-0.043; p = 0.001)	0.537	+2.30%	-5.71%
Severity	2012.1	0.018 (CI = +/-0.018; p = 0.051)	0.041 (CI = +/-0.044; p = 0.067)	-0.073 (CI = +/-0.046; p = 0.005)	0.545	+1.79%	-5.34%
Severity	2012.2	0.018 (CI = +/-0.022; p = 0.098)	0.041 (CI = +/-0.049; p = 0.088)	-0.073 (CI = +/-0.052; p = 0.010)	0.517	+1.83%	-5.36%
Severity	2013.1	0.021 (CI = +/-0.028; p = 0.131)	0.039 (CI = +/-0.054; p = 0.138)	-0.077 (CI = +/-0.060; p = 0.018)	0.509	+2.10%	-5.51%
Severity	2013.2	0.024 (CI = +/-0.037; p = 0.169)	0.041 (CI = +/-0.060; p = 0.150)	-0.082 (CI = +/-0.071; p = 0.028)	0.498	+2.45%	-5.64%
Severity	2014.1	0.008 (CI = +/-0.046; p = 0.695)	0.052 (CI = +/-0.062; p = 0.086)	-0.059 (CI = +/-0.081; p = 0.125)	0.574	+0.80%	-5.02%
Severity	2014.2	-0.014 (CI = +/-0.060; p = 0.587)	0.042 (CI = +/-0.063; p = 0.157)	-0.032 (CI = +/-0.093; p = 0.432)	0.648	-1.39%	-4.49%
Severity	2015.1	-0.030 (CI = +/-0.098; p = 0.471)	0.047 (CI = +/-0.075; p = 0.166)	-0.013 (CI = +/-0.136; p = 0.821)	0.603	-2.92%	-4.14%
Severity	2015.2	-0.108 (CI = +/-0.137; p = 0.095)	0.031 (CI = +/-0.068; p = 0.277)	0.075 (CI = +/-0.169; p = 0.285)	0.780	-10.20%	-3.22%
Frequency	2011.1	0.021 (CI = +/-0.018; p = 0.023)	0.116 (CI = +/-0.055; p = 0.001)	-0.056 (CI = +/-0.054; p = 0.044)	0.631	+2.15%	-3.39%
Frequency	2011.2	0.033 (CI = +/-0.014; p = 0.000)	0.133 (CI = +/-0.039; p = 0.000)	-0.076 (CI = +/-0.039; p = 0.001)	0.837	+3.39%	-4.20%
Frequency	2012.1	0.035 (CI = +/-0.017; p = 0.001)	0.130 (CI = +/-0.042; p = 0.000)	-0.079 (CI = +/-0.044; p = 0.002)	0.837	+3.57%	-4.33%
Frequency	2012.2	0.030 (CI = +/-0.020; p = 0.007)	0.125 (CI = +/-0.044; p = 0.000)	-0.072 (CI = +/-0.047; p = 0.007)	0.794	+3.08%	-4.08%
Frequency	2013.1	0.019 (CI = +/-0.020; p = 0.067)	0.136 (CI = +/-0.039; p = 0.000)	-0.054 (CI = +/-0.044; p = 0.021)	0.863	+1.90%	-3.43%
Frequency	2013.2	0.011 (CI = +/-0.025; p = 0.318)	0.131 (CI = +/-0.040; p = 0.000)	-0.043 (CI = +/-0.048; p = 0.070)	0.856	+1.15%	-3.15%
Frequency	2014.1	0.022 (CI = +/-0.031; p = 0.135)	0.124 (CI = +/-0.042; p = 0.000)	-0.059 (CI = +/-0.054; p = 0.038)	0.862	+2.26%	-3.57%
Frequency	2014.2	0.022 (CI = +/-0.046; p = 0.288)	0.124 (CI = +/-0.049; p = 0.001)	-0.058 (CI = +/-0.072; p = 0.093)	0.842	+2.23%	-3.57%
Frequency	2015.1	-0.020 (CI = +/-0.040; p = 0.248)	0.139 (CI = +/-0.031; p = 0.000)	-0.006 (CI = +/-0.056; p = 0.795)	0.955	-2.02%	-2.60%
Frequency	2015.2	-0.024 (CI = +/-0.079; p = 0.453)	0.138 (CI = +/-0.039; p = 0.001)	-0.002 (CI = +/-0.098; p = 0.952)	0.950	-2.34%	-2.57%

# AB Total DI

Coverage = AB Total DI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2011.1	0.011 (CI = +/-0.020; p = 0.280)	0.015	+1.06%
Loss Cost	2011.2	0.007 (CI = +/-0.022; p = 0.503)	-0.034	+0.71%
Loss Cost	2012.1	0.007 (CI = +/-0.025; p = 0.564)	-0.045	+0.70%
Loss Cost	2012.2	-0.002 (CI = +/-0.026; p = 0.874)	-0.075	-0.20%
Loss Cost	2013.1	-0.002 (CI = +/-0.030; p = 0.908)	-0.082	-0.16%
Loss Cost	2013.2	-0.012 (CI = +/-0.032; p = 0.414)	-0.024	-1.23%
Loss Cost	2014.1	-0.010 (CI = +/-0.038; p = 0.559)	-0.061	-1.03%
Loss Cost	2014.2	-0.025 (CI = +/-0.041; p = 0.210)	0.076	-2.42%
Loss Cost	2015.1	-0.026 (CI = +/-0.051; p = 0.272)	0.042	-2.59%
Loss Cost	2015.2	-0.042 (CI = +/-0.060; p = 0.146)	0.173	-4.08%
Severity	2011.1	0.010 (CI = +/-0.010; p = 0.046)	0.179	+1.05%
Severity	2011.2	0.005 (CI = +/-0.009; p = 0.237)	0.031	+0.52%
Severity	2012.1	0.002 (CI = +/-0.009; p = 0.713)	-0.061	+0.15%
Severity	2012.2	0.000 (CI = +/-0.010; p = 0.939)	-0.076	-0.04%
Severity	2013.1	0.002 (CI = +/-0.011; p = 0.692)	-0.069	+0.20%
Severity	2013.2	0.001 (CI = +/-0.013; p = 0.913)	-0.090	+0.06%
Severity	2014.1	-0.004 (CI = +/-0.014; p = 0.538)	-0.057	-0.39%
Severity	2014.2	-0.008 (CI = +/-0.015; p = 0.234)	0.059	-0.84%
Severity	2015.1	-0.011 (CI = +/-0.018; p = 0.202)	0.094	-1.09%
Severity	2015.2	-0.016 (CI = +/-0.021; p = 0.111)	0.226	-1.64%
Frequency	2011.1	0.000 (CI = +/-0.018; p = 0.989)	-0.062	+0.01%
Frequency	2011.2	0.002 (CI = +/-0.021; p = 0.845)	-0.064	+0.19%
Frequency	2012.1	0.005 (CI = +/-0.023; p = 0.626)	-0.053	+0.54%
Frequency	2012.2	-0.002 (CI = +/-0.025; p = 0.891)	-0.075	-0.16%
Frequency	2013.1	-0.004 (CI = +/-0.029; p = 0.786)	-0.076	-0.37%
Frequency	2013.2	-0.013 (CI = +/-0.031; p = 0.374)	-0.012	-1.29%
Frequency	2014.1	-0.007 (CI = +/-0.036; p = 0.693)	-0.082	-0.65%
Frequency	2014.2	-0.016 (CI = +/-0.041; p = 0.395)	-0.021	-1.60%
Frequency	2015.1	-0.015 (CI = +/-0.051; p = 0.509)	-0.062	-1.52%
Frequency	2015.2	-0.025 (CI = +/-0.063; p = 0.377)	-0.014	-2.49%

## AB Total DI

Coverage = AB Total DI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	0.008 (CI = +/-0.013; p = 0.235)	0.151 (CI = +/-0.069; p = 0.000)	0.572	+0.77%
Loss Cost	2011.2	0.007 (CI = +/-0.015; p = 0.326)	0.149 (CI = +/-0.073; p = 0.001)	0.529	+0.71%
Loss Cost	2012.1	0.003 (CI = +/-0.016; p = 0.681)	0.160 (CI = +/-0.075; p = 0.000)	0.572	+0.32%
Loss Cost	2012.2	-0.002 (CI = +/-0.017; p = 0.806)	0.147 (CI = +/-0.074; p = 0.001)	0.550	-0.20%
Loss Cost	2013.1	-0.007 (CI = +/-0.019; p = 0.463)	0.159 (CI = +/-0.076; p = 0.001)	0.596	-0.65%
Loss Cost	2013.2	-0.012 (CI = +/-0.020; p = 0.201)	0.146 (CI = +/-0.075; p = 0.002)	0.607	-1.23%
Loss Cost	2014.1	-0.017 (CI = +/-0.023; p = 0.137)	0.156 (CI = +/-0.081; p = 0.002)	0.621	-1.68%
Loss Cost	2014.2	-0.025 (CI = +/-0.025; p = 0.056)	0.142 (CI = +/-0.080; p = 0.004)	0.663	-2.42%
Loss Cost	2015.1	-0.036 (CI = +/-0.026; p = 0.013)	0.164 (CI = +/-0.074; p = 0.001)	0.777	-3.55%
Loss Cost	2015.2	-0.042 (CI = +/-0.031; p = 0.017)	0.155 (CI = +/-0.081; p = 0.003)	0.792	-4.08%
Severity	2011.1	0.010 (CI = +/-0.011; p = 0.056)	0.007 (CI = +/-0.055; p = 0.783)	0.128	+1.03%
Severity	2011.2	0.005 (CI = +/-0.009; p = 0.252)	-0.007 (CI = +/-0.046; p = 0.739)	-0.029	+0.52%
Severity	2012.1	0.001 (CI = +/-0.009; p = 0.738)	0.003 (CI = +/-0.043; p = 0.872)	-0.140	+0.15%
Severity	2012.2	0.000 (CI = +/-0.010; p = 0.941)	-0.001 (CI = +/-0.045; p = 0.950)	-0.166	-0.04%
Severity	2013.1	0.002 (CI = +/-0.012; p = 0.673)	-0.008 (CI = +/-0.046; p = 0.716)	-0.151	+0.23%
Severity	2013.2	0.001 (CI = +/-0.013; p = 0.917)	-0.011 (CI = +/-0.050; p = 0.622)	-0.168	+0.06%
Severity	2014.1	-0.004 (CI = +/-0.015; p = 0.571)	-0.002 (CI = +/-0.051; p = 0.940)	-0.174	-0.38%
Severity	2014.2	-0.008 (CI = +/-0.016; p = 0.258)	-0.010 (CI = +/-0.051; p = 0.655)	-0.031	-0.84%
Severity	2015.1	-0.011 (CI = +/-0.020; p = 0.254)	-0.006 (CI = +/-0.058; p = 0.806)	-0.026	-1.05%
Severity	2015.2	-0.016 (CI = +/-0.023; p = 0.132)	-0.015 (CI = +/-0.060; p = 0.562)	0.150	-1.64%
Frequency	2011.1	-0.003 (CI = +/-0.012; p = 0.652)	0.144 (CI = +/-0.061; p = 0.000)	0.574	-0.25%
Frequency	2011.2	0.002 (CI = +/-0.012; p = 0.725)	0.156 (CI = +/-0.057; p = 0.000)	0.673	+0.19%
Frequency	2012.1	0.002 (CI = +/-0.013; p = 0.787)	0.157 (CI = +/-0.061; p = 0.000)	0.661	+0.17%
Frequency	2012.2	-0.002 (CI = +/-0.014; p = 0.813)	0.149 (CI = +/-0.063; p = 0.000)	0.640	-0.16%
Frequency	2013.1	-0.009 (CI = +/-0.013; p = 0.174)	0.167 (CI = +/-0.054; p = 0.000)	0.776	-0.88%
Frequency	2013.2	-0.013 (CI = +/-0.014; p = 0.067)	0.158 (CI = +/-0.053; p = 0.000)	0.794	-1.29%
Frequency	2014.1	-0.013 (CI = +/-0.017; p = 0.119)	0.158 (CI = +/-0.059; p = 0.000)	0.760	-1.30%
Frequency	2014.2	-0.016 (CI = +/-0.020; p = 0.105)	0.152 (CI = +/-0.065; p = 0.001)	0.756	-1.60%
Frequency	2015.1	-0.026 (CI = +/-0.021; p = 0.021)	0.170 (CI = +/-0.059; p = 0.000)	0.841	-2.52%
Frequency	2015.2	-0.025 (CI = +/-0.026; p = 0.059)	0.170 (CI = +/-0.069; p = 0.001)	0.834	-2.49%

## AB Total DI

Coverage = AB Total DI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, phase\_in\_scalar

Fit	Start Date	Time	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	0.047 (CI = +/-0.033; p = 0.008)	-0.245 (CI = +/-0.188; p = 0.014)	0.305	+4.82%
Loss Cost	2011.2	0.046 (CI = +/-0.039; p = 0.022)	-0.242 (CI = +/-0.208; p = 0.025)	0.234	+4.75%
Loss Cost	2012.1	0.055 (CI = +/-0.045; p = 0.020)	-0.274 (CI = +/-0.225; p = 0.021)	0.266	+5.70%
Loss Cost	2012.2	0.042 (CI = +/-0.052; p = 0.102)	-0.231 (CI = +/-0.242; p = 0.060)	0.143	+4.34%
Loss Cost	2013.1	0.055 (CI = +/-0.062; p = 0.075)	-0.271 (CI = +/-0.266; p = 0.046)	0.190	+5.69%
Loss Cost	2013.2	0.038 (CI = +/-0.073; p = 0.267)	-0.222 (CI = +/-0.290; p = 0.119)	0.127	+3.91%
Loss Cost	2014.1	0.056 (CI = +/-0.086; p = 0.172)	-0.269 (CI = +/-0.316; p = 0.087)	0.164	+5.79%
Loss Cost	2014.2	0.033 (CI = +/-0.097; p = 0.452)	-0.216 (CI = +/-0.332; p = 0.171)	0.190	+3.37%
Loss Cost	2015.1	0.036 (CI = +/-0.115; p = 0.488)	-0.221 (CI = +/-0.371; p = 0.202)	0.146	+3.63%
Loss Cost	2015.2	0.019 (CI = +/-0.121; p = 0.710)	-0.215 (CI = +/-0.373; p = 0.207)	0.276	+1.94%
<b>Severity</b>	<b>2011.1</b>	<b>0.031 (CI = +/-0.016; p = 0.001)</b>	<b>-0.140 (CI = +/-0.089; p = 0.004)</b>	<b>0.500</b>	<b>+3.19%</b>
Severity	2011.2	0.023 (CI = +/-0.015; p = 0.006)	-0.107 (CI = +/-0.080; p = 0.012)	0.346	+2.29%
Severity	2012.1	0.017 (CI = +/-0.017; p = 0.046)	-0.087 (CI = +/-0.083; p = 0.040)	0.184	+1.71%
Severity	2012.2	0.016 (CI = +/-0.020; p = 0.117)	-0.082 (CI = +/-0.093; p = 0.077)	0.111	+1.56%
Severity	2013.1	0.027 (CI = +/-0.020; p = 0.012)	-0.118 (CI = +/-0.085; p = 0.011)	0.371	+2.72%
Severity	2013.2	0.029 (CI = +/-0.024; p = 0.022)	-0.125 (CI = +/-0.096; p = 0.016)	0.349	+2.97%
Severity	2014.1	0.023 (CI = +/-0.028; p = 0.098)	-0.109 (CI = +/-0.105; p = 0.043)	0.273	+2.34%
Severity	2014.2	0.017 (CI = +/-0.033; p = 0.273)	-0.095 (CI = +/-0.113; p = 0.089)	0.279	+1.69%
Severity	2015.1	0.014 (CI = +/-0.039; p = 0.407)	-0.091 (CI = +/-0.125; p = 0.130)	0.271	+1.46%
Severity	2015.2	0.009 (CI = +/-0.040; p = 0.617)	-0.089 (CI = +/-0.124; p = 0.130)	0.403	+0.87%
Frequency	2011.1	0.016 (CI = +/-0.036; p = 0.368)	-0.104 (CI = +/-0.207; p = 0.300)	-0.052	+1.58%
Frequency	2011.2	0.024 (CI = +/-0.041; p = 0.238)	-0.135 (CI = +/-0.222; p = 0.214)	-0.017	+2.41%
Frequency	2012.1	0.038 (CI = +/-0.046; p = 0.096)	-0.187 (CI = +/-0.231; p = 0.104)	0.082	+3.92%
Frequency	2012.2	0.027 (CI = +/-0.054; p = 0.300)	-0.148 (CI = +/-0.252; p = 0.223)	-0.024	+2.73%
Frequency	2013.1	0.028 (CI = +/-0.067; p = 0.366)	-0.153 (CI = +/-0.286; p = 0.264)	-0.043	+2.89%
Frequency	2013.2	0.009 (CI = +/-0.078; p = 0.800)	-0.097 (CI = +/-0.309; p = 0.503)	-0.062	+0.91%
Frequency	2014.1	0.033 (CI = +/-0.089; p = 0.421)	-0.160 (CI = +/-0.328; p = 0.299)	-0.060	+3.37%
Frequency	2014.2	0.016 (CI = +/-0.105; p = 0.727)	-0.122 (CI = +/-0.359; p = 0.456)	-0.067	+1.65%
Frequency	2015.1	0.021 (CI = +/-0.125; p = 0.700)	-0.130 (CI = +/-0.401; p = 0.469)	-0.119	+2.14%
Frequency	2015.2	0.011 (CI = +/-0.140; p = 0.859)	-0.126 (CI = +/-0.433; p = 0.501)	-0.090	+1.06%



## AB Total DI

Coverage = AB Total DI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase\_in\_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2011.1	0.042 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.036; p = 0.000)	-0.231 (CI = +/-0.078; p = 0.000)	0.882	+4.33%
Loss Cost	2011.2	0.048 (CI = +/-0.014; p = 0.000)	0.153 (CI = +/-0.034; p = 0.000)	-0.254 (CI = +/-0.076; p = 0.000)	0.899	+4.96%
Loss Cost	2012.1	0.048 (CI = +/-0.017; p = 0.000)	0.154 (CI = +/-0.037; p = 0.000)	-0.253 (CI = +/-0.085; p = 0.000)	0.897	+4.93%
Loss Cost	2012.2	0.044 (CI = +/-0.020; p = 0.001)	0.150 (CI = +/-0.039; p = 0.000)	-0.241 (CI = +/-0.094; p = 0.000)	0.875	+4.55%
Loss Cost	2013.1	0.044 (CI = +/-0.025; p = 0.003)	0.151 (CI = +/-0.044; p = 0.000)	-0.240 (CI = +/-0.107; p = 0.001)	0.872	+4.51%
Loss Cost	2013.2	0.039 (CI = +/-0.030; p = 0.016)	0.147 (CI = +/-0.047; p = 0.000)	-0.225 (CI = +/-0.120; p = 0.002)	0.855	+4.00%
Loss Cost	2014.1	0.040 (CI = +/-0.038; p = 0.043)	0.147 (CI = +/-0.053; p = 0.000)	-0.227 (CI = +/-0.140; p = 0.006)	0.845	+4.05%
Loss Cost	2014.2	0.030 (CI = +/-0.043; p = 0.137)	0.140 (CI = +/-0.055; p = 0.001)	-0.205 (CI = +/-0.146; p = 0.013)	0.850	+3.07%
Loss Cost	2015.1	0.014 (CI = +/-0.037; p = 0.381)	0.156 (CI = +/-0.046; p = 0.000)	-0.178 (CI = +/-0.117; p = 0.010)	0.921	+1.43%
Loss Cost	2015.2	0.009 (CI = +/-0.035; p = 0.548)	0.148 (CI = +/-0.044; p = 0.000)	-0.178 (CI = +/-0.107; p = 0.008)	0.946	+0.87%
Severity	2011.1	0.031 (CI = +/-0.016; p = 0.001)	0.005 (CI = +/-0.043; p = 0.826)	-0.140 (CI = +/-0.093; p = 0.006)	0.466	+3.18%
Severity	2011.2	0.023 (CI = +/-0.016; p = 0.008)	-0.005 (CI = +/-0.038; p = 0.759)	-0.107 (CI = +/-0.084; p = 0.016)	0.301	+2.28%
Severity	2012.1	0.017 (CI = +/-0.018; p = 0.057)	0.001 (CI = +/-0.038; p = 0.957)	-0.087 (CI = +/-0.087; p = 0.050)	0.116	+1.71%
Severity	2012.2	0.016 (CI = +/-0.021; p = 0.135)	0.000 (CI = +/-0.041; p = 0.987)	-0.082 (CI = +/-0.098; p = 0.092)	0.030	+1.56%
Severity	2013.1	0.028 (CI = +/-0.021; p = 0.013)	-0.012 (CI = +/-0.036; p = 0.471)	-0.120 (CI = +/-0.088; p = 0.012)	0.345	+2.81%
Severity	2013.2	0.029 (CI = +/-0.025; p = 0.028)	-0.011 (CI = +/-0.039; p = 0.544)	-0.125 (CI = +/-0.101; p = 0.021)	0.307	+2.96%
Severity	2014.1	0.024 (CI = +/-0.031; p = 0.112)	-0.006 (CI = +/-0.043; p = 0.742)	-0.111 (CI = +/-0.113; p = 0.054)	0.194	+2.41%
Severity	2014.2	0.017 (CI = +/-0.035; p = 0.290)	-0.011 (CI = +/-0.045; p = 0.575)	-0.095 (CI = +/-0.121; p = 0.103)	0.215	+1.71%
Severity	2015.1	0.016 (CI = +/-0.043; p = 0.405)	-0.010 (CI = +/-0.054; p = 0.663)	-0.093 (CI = +/-0.138; p = 0.149)	0.178	+1.60%
Severity	2015.2	0.010 (CI = +/-0.043; p = 0.576)	-0.019 (CI = +/-0.054; p = 0.409)	-0.094 (CI = +/-0.133; p = 0.130)	0.384	+1.00%
Frequency	2011.1	0.011 (CI = +/-0.022; p = 0.297)	0.142 (CI = +/-0.059; p = 0.000)	-0.091 (CI = +/-0.126; p = 0.143)	0.611	+1.12%
Frequency	2011.2	0.026 (CI = +/-0.018; p = 0.009)	0.159 (CI = +/-0.044; p = 0.000)	-0.147 (CI = +/-0.098; p = 0.006)	0.806	+2.62%
Frequency	2012.1	0.031 (CI = +/-0.021; p = 0.007)	0.153 (CI = +/-0.046; p = 0.000)	-0.166 (CI = +/-0.104; p = 0.005)	0.816	+3.16%
Frequency	2012.2	0.029 (CI = +/-0.025; p = 0.029)	0.151 (CI = +/-0.049; p = 0.000)	-0.158 (CI = +/-0.117; p = 0.013)	0.782	+2.94%
Frequency	2013.1	0.016 (CI = +/-0.026; p = 0.198)	0.163 (CI = +/-0.046; p = 0.000)	-0.119 (CI = +/-0.113; p = 0.041)	0.841	+1.65%
Frequency	2013.2	0.010 (CI = +/-0.031; p = 0.486)	0.158 (CI = +/-0.048; p = 0.000)	-0.101 (CI = +/-0.125; p = 0.101)	0.833	+1.01%
Frequency	2014.1	0.016 (CI = +/-0.039; p = 0.372)	0.153 (CI = +/-0.054; p = 0.000)	-0.116 (CI = +/-0.141; p = 0.095)	0.814	+1.59%
Frequency	2014.2	0.013 (CI = +/-0.047; p = 0.526)	0.151 (CI = +/-0.060; p = 0.001)	-0.110 (CI = +/-0.161; p = 0.150)	0.797	+1.33%
Frequency	2015.1	-0.002 (CI = +/-0.046; p = 0.934)	0.166 (CI = +/-0.057; p = 0.000)	-0.085 (CI = +/-0.147; p = 0.210)	0.861	-0.16%
Frequency	2015.2	-0.001 (CI = +/-0.055; p = 0.954)	0.167 (CI = +/-0.069; p = 0.002)	-0.085 (CI = +/-0.169; p = 0.256)	0.850	-0.13%

## AB Total DI

Coverage = AB Total DI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, phase\_in\_trend

Fit	Start Date	Time	Phase in Trend	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.035 (CI = +/-0.032; p = 0.033)	-0.078 (CI = +/-0.083; p = 0.063)	0.172	+3.53%	-4.24%
Loss Cost	2011.2	0.032 (CI = +/-0.037; p = 0.083)	-0.074 (CI = +/-0.091; p = 0.101)	0.092	+3.30%	-4.10%
Loss Cost	2012.1	0.038 (CI = +/-0.044; p = 0.083)	-0.084 (CI = +/-0.100; p = 0.093)	0.101	+3.92%	-4.42%
Loss Cost	2012.2	0.024 (CI = +/-0.051; p = 0.333)	-0.062 (CI = +/-0.107; p = 0.231)	-0.028	+2.41%	-3.73%
Loss Cost	2013.1	0.033 (CI = +/-0.064; p = 0.272)	-0.076 (CI = +/-0.121; p = 0.198)	-0.008	+3.40%	-4.12%
Loss Cost	2013.2	0.011 (CI = +/-0.078; p = 0.758)	-0.045 (CI = +/-0.136; p = 0.477)	-0.068	+1.11%	-3.35%
Loss Cost	2014.1	0.031 (CI = +/-0.103; p = 0.518)	-0.070 (CI = +/-0.164; p = 0.356)	-0.067	+3.11%	-3.90%
Loss Cost	2014.2	-0.015 (CI = +/-0.137; p = 0.803)	-0.014 (CI = +/-0.197; p = 0.874)	-0.036	-1.52%	-2.89%
Loss Cost	2015.1	-0.019 (CI = +/-0.216; p = 0.839)	-0.009 (CI = +/-0.282; p = 0.939)	-0.094	-1.91%	-2.83%
Loss Cost	2015.2	-0.200 (CI = +/-0.328; p = 0.186)	0.190 (CI = +/-0.388; p = 0.275)	0.222	-18.10%	-0.93%
Severity	2011.1	0.026 (CI = +/-0.015; p = 0.003)	-0.049 (CI = +/-0.039; p = 0.019)	0.402	+2.58%	-2.29%
Severity	2011.2	0.017 (CI = +/-0.015; p = 0.025)	-0.035 (CI = +/-0.035; p = 0.054)	0.212	+1.72%	-1.76%
Severity	2012.1	0.011 (CI = +/-0.016; p = 0.155)	-0.026 (CI = +/-0.036; p = 0.149)	0.033	+1.13%	-1.44%
Severity	2012.2	0.009 (CI = +/-0.020; p = 0.338)	-0.022 (CI = +/-0.040; p = 0.254)	-0.041	+0.90%	-1.32%
Severity	2013.1	0.019 (CI = +/-0.021; p = 0.072)	-0.037 (CI = +/-0.040; p = 0.070)	0.147	+1.93%	-1.75%
Severity	2013.2	0.021 (CI = +/-0.027; p = 0.114)	-0.040 (CI = +/-0.048; p = 0.094)	0.108	+2.15%	-1.83%
Severity	2014.1	0.013 (CI = +/-0.036; p = 0.427)	-0.029 (CI = +/-0.057; p = 0.274)	-0.021	+1.32%	-1.59%
Severity	2014.2	0.001 (CI = +/-0.049; p = 0.968)	-0.014 (CI = +/-0.071; p = 0.657)	-0.031	+0.09%	-1.32%
Severity	2015.1	-0.009 (CI = +/-0.076; p = 0.791)	-0.003 (CI = +/-0.100; p = 0.949)	-0.035	-0.89%	-1.16%
Severity	2015.2	-0.074 (CI = +/-0.115; p = 0.167)	0.069 (CI = +/-0.136; p = 0.260)	0.282	-7.14%	-0.47%
Frequency	2011.1	0.009 (CI = +/-0.032; p = 0.553)	-0.029 (CI = +/-0.085; p = 0.473)	-0.094	+0.93%	-1.99%
Frequency	2011.2	0.015 (CI = +/-0.038; p = 0.396)	-0.039 (CI = +/-0.092; p = 0.372)	-0.074	+1.55%	-2.38%
Frequency	2012.1	0.027 (CI = +/-0.043; p = 0.195)	-0.058 (CI = +/-0.097; p = 0.218)	-0.004	+2.76%	-3.03%
Frequency	2012.2	0.015 (CI = +/-0.051; p = 0.534)	-0.040 (CI = +/-0.105; p = 0.428)	-0.103	+1.50%	-2.43%
Frequency	2013.1	0.014 (CI = +/-0.064; p = 0.631)	-0.039 (CI = +/-0.121; p = 0.498)	-0.124	+1.44%	-2.41%
Frequency	2013.2	-0.010 (CI = +/-0.077; p = 0.775)	-0.005 (CI = +/-0.135; p = 0.930)	-0.112	-1.01%	-1.55%
Frequency	2014.1	0.017 (CI = +/-0.099; p = 0.699)	-0.041 (CI = +/-0.157; p = 0.568)	-0.157	+1.76%	-2.34%
Frequency	2014.2	-0.016 (CI = +/-0.136; p = 0.791)	0.000 (CI = +/-0.196; p = 0.999)	-0.148	-1.60%	-1.59%
Frequency	2015.1	-0.010 (CI = +/-0.214; p = 0.912)	-0.007 (CI = +/-0.280; p = 0.957)	-0.213	-1.03%	-1.69%
Frequency	2015.2	-0.126 (CI = +/-0.368; p = 0.436)	0.121 (CI = +/-0.436; p = 0.523)	-0.099	-11.80%	-0.46%

## AB Total DI

Coverage = AB Total DI  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, seasonality, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.033 (CI = +/-0.016; p = 0.000)	0.153 (CI = +/-0.047; p = 0.000)	-0.081 (CI = +/-0.041; p = 0.001)	0.801	+3.35%	-4.74%
Loss Cost	2011.2	0.038 (CI = +/-0.018; p = 0.001)	0.160 (CI = +/-0.048; p = 0.000)	-0.089 (CI = +/-0.043; p = 0.001)	0.801	+3.83%	-5.04%
Loss Cost	2012.1	0.036 (CI = +/-0.021; p = 0.003)	0.162 (CI = +/-0.052; p = 0.000)	-0.086 (CI = +/-0.048; p = 0.002)	0.799	+3.63%	-4.95%
Loss Cost	2012.2	0.031 (CI = +/-0.026; p = 0.021)	0.157 (CI = +/-0.056; p = 0.000)	-0.080 (CI = +/-0.053; p = 0.007)	0.753	+3.18%	-4.72%
Loss Cost	2013.1	0.029 (CI = +/-0.032; p = 0.073)	0.159 (CI = +/-0.061; p = 0.000)	-0.076 (CI = +/-0.061; p = 0.019)	0.749	+2.94%	-4.64%
Loss Cost	2013.2	0.023 (CI = +/-0.042; p = 0.242)	0.155 (CI = +/-0.067; p = 0.001)	-0.068 (CI = +/-0.073; p = 0.063)	0.709	+2.33%	-4.42%
Loss Cost	2014.1	0.022 (CI = +/-0.057; p = 0.392)	0.155 (CI = +/-0.075; p = 0.001)	-0.067 (CI = +/-0.090; p = 0.123)	0.689	+2.25%	-4.40%
Loss Cost	2014.2	0.007 (CI = +/-0.081; p = 0.835)	0.148 (CI = +/-0.084; p = 0.004)	-0.049 (CI = +/-0.117; p = 0.359)	0.661	+0.75%	-4.04%
Loss Cost	2015.1	-0.043 (CI = +/-0.109; p = 0.377)	0.164 (CI = +/-0.083; p = 0.003)	0.009 (CI = +/-0.142; p = 0.886)	0.741	-4.17%	-3.33%
Loss Cost	2015.2	-0.130 (CI = +/-0.172; p = 0.111)	0.145 (CI = +/-0.083; p = 0.006)	0.106 (CI = +/-0.204; p = 0.240)	0.816	-12.16%	-2.34%
Severity	2011.1	0.025 (CI = +/-0.016; p = 0.004)	0.009 (CI = +/-0.047; p = 0.698)	-0.049 (CI = +/-0.041; p = 0.022)	0.366	+2.57%	-2.32%
Severity	2011.2	0.017 (CI = +/-0.015; p = 0.032)	-0.003 (CI = +/-0.042; p = 0.875)	-0.035 (CI = +/-0.037; p = 0.066)	0.153	+1.71%	-1.74%
Severity	2012.1	0.011 (CI = +/-0.017; p = 0.174)	0.004 (CI = +/-0.041; p = 0.845)	-0.026 (CI = +/-0.038; p = 0.164)	-0.044	+1.12%	-1.45%
Severity	2012.2	0.009 (CI = +/-0.021; p = 0.358)	0.001 (CI = +/-0.045; p = 0.944)	-0.022 (CI = +/-0.043; p = 0.275)	-0.136	+0.90%	-1.33%
Severity	2013.1	0.019 (CI = +/-0.022; p = 0.083)	-0.008 (CI = +/-0.042; p = 0.694)	-0.037 (CI = +/-0.043; p = 0.083)	0.076	+1.95%	-1.73%
Severity	2013.2	0.021 (CI = +/-0.029; p = 0.145)	-0.007 (CI = +/-0.047; p = 0.759)	-0.039 (CI = +/-0.051; p = 0.122)	0.019	+2.10%	-1.78%
Severity	2014.1	0.013 (CI = +/-0.039; p = 0.453)	-0.002 (CI = +/-0.051; p = 0.925)	-0.029 (CI = +/-0.061; p = 0.303)	-0.147	+1.33%	-1.59%
Severity	2014.2	0.000 (CI = +/-0.054; p = 0.984)	-0.009 (CI = +/-0.056; p = 0.721)	-0.012 (CI = +/-0.078; p = 0.724)	-0.156	-0.05%	-1.25%
Severity	2015.1	-0.008 (CI = +/-0.086; p = 0.826)	-0.006 (CI = +/-0.065; p = 0.818)	-0.003 (CI = +/-0.111; p = 0.942)	-0.196	-0.80%	-1.14%
Severity	2015.2	-0.085 (CI = +/-0.125; p = 0.139)	-0.023 (CI = +/-0.060; p = 0.369)	0.083 (CI = +/-0.148; p = 0.210)	0.279	-8.17%	-0.24%
Frequency	2011.1	0.008 (CI = +/-0.020; p = 0.428)	0.145 (CI = +/-0.060; p = 0.000)	-0.033 (CI = +/-0.052; p = 0.200)	0.596	+0.76%	-2.47%
Frequency	2011.2	0.021 (CI = +/-0.017; p = 0.022)	0.163 (CI = +/-0.047; p = 0.000)	-0.055 (CI = +/-0.042; p = 0.014)	0.782	+2.08%	-3.36%
Frequency	2012.1	0.025 (CI = +/-0.020; p = 0.021)	0.158 (CI = +/-0.049; p = 0.000)	-0.061 (CI = +/-0.045; p = 0.013)	0.786	+2.48%	-3.55%
Frequency	2012.2	0.022 (CI = +/-0.025; p = 0.072)	0.156 (CI = +/-0.053; p = 0.000)	-0.057 (CI = +/-0.051; p = 0.032)	0.746	+2.25%	-3.44%
Frequency	2013.1	0.010 (CI = +/-0.026; p = 0.434)	0.167 (CI = +/-0.050; p = 0.000)	-0.040 (CI = +/-0.050; p = 0.109)	0.812	+0.97%	-2.96%
Frequency	2013.2	0.002 (CI = +/-0.033; p = 0.878)	0.161 (CI = +/-0.053; p = 0.000)	-0.030 (CI = +/-0.058; p = 0.282)	0.800	+0.23%	-2.68%
Frequency	2014.1	0.009 (CI = +/-0.045; p = 0.653)	0.157 (CI = +/-0.059; p = 0.000)	-0.038 (CI = +/-0.071; p = 0.251)	0.774	+0.91%	-2.86%
Frequency	2014.2	0.008 (CI = +/-0.066; p = 0.785)	0.157 (CI = +/-0.068; p = 0.001)	-0.037 (CI = +/-0.095; p = 0.393)	0.751	+0.79%	-2.83%
Frequency	2015.1	-0.035 (CI = +/-0.087; p = 0.367)	0.170 (CI = +/-0.066; p = 0.001)	0.012 (CI = +/-0.113; p = 0.801)	0.817	-3.40%	-2.22%
Frequency	2015.2	-0.044 (CI = +/-0.168; p = 0.527)	0.168 (CI = +/-0.081; p = 0.003)	0.023 (CI = +/-0.199; p = 0.777)	0.804	-4.35%	-2.10%

**AB Total DI**

Coverage = AB Total DI  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, seasonality, phase\_in\_scalar, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.149 (CI = +/-0.032; p = 0.000)	-0.173 (CI = +/-0.088; p = 0.001)	-0.038 (CI = +/-0.035; p = 0.038)	0.910	+4.64%	+0.75%
Loss Cost	2011.2	0.053 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.025; p = 0.000)	-0.190 (CI = +/-0.068; p = 0.000)	-0.045 (CI = +/-0.028; p = 0.004)	0.947	+5.47%	+0.84%
Loss Cost	2012.1	0.055 (CI = +/-0.013; p = 0.000)	0.156 (CI = +/-0.027; p = 0.000)	-0.193 (CI = +/-0.073; p = 0.000)	-0.046 (CI = +/-0.029; p = 0.005)	0.946	+5.62%	+0.88%
Loss Cost	2012.2	0.054 (CI = +/-0.017; p = 0.000)	0.155 (CI = +/-0.030; p = 0.000)	-0.191 (CI = +/-0.079; p = 0.000)	-0.045 (CI = +/-0.032; p = 0.011)	0.931	+5.51%	+0.87%
Loss Cost	2013.1	0.058 (CI = +/-0.021; p = 0.000)	0.152 (CI = +/-0.032; p = 0.000)	-0.198 (CI = +/-0.084; p = 0.000)	-0.048 (CI = +/-0.034; p = 0.011)	0.933	+5.94%	+0.96%
Loss Cost	2013.2	0.059 (CI = +/-0.028; p = 0.001)	0.153 (CI = +/-0.036; p = 0.000)	-0.200 (CI = +/-0.094; p = 0.001)	-0.049 (CI = +/-0.040; p = 0.022)	0.918	+6.09%	+0.97%
Loss Cost	2014.1	0.074 (CI = +/-0.034; p = 0.001)	0.146 (CI = +/-0.035; p = 0.000)	-0.220 (CI = +/-0.092; p = 0.001)	-0.062 (CI = +/-0.042; p = 0.010)	0.936	+7.72%	+1.21%
Loss Cost	2014.2	0.079 (CI = +/-0.052; p = 0.010)	0.148 (CI = +/-0.041; p = 0.000)	-0.225 (CI = +/-0.108; p = 0.002)	-0.067 (CI = +/-0.057; p = 0.029)	0.926	+8.25%	+1.24%
Loss Cost	2015.1	0.055 (CI = +/-0.084; p = 0.153)	0.153 (CI = +/-0.045; p = 0.000)	-0.204 (CI = +/-0.125; p = 0.008)	-0.045 (CI = +/-0.084; p = 0.226)	0.931	+5.65%	+1.01%
Loss Cost	2015.2	0.015 (CI = +/-0.171; p = 0.817)	0.148 (CI = +/-0.054; p = 0.002)	-0.182 (CI = +/-0.162; p = 0.036)	-0.007 (CI = +/-0.167; p = 0.919)	0.933	+1.53%	+0.87%
Severity	2011.1	0.033 (CI = +/-0.017; p = 0.001)	0.006 (CI = +/-0.044; p = 0.777)	-0.106 (CI = +/-0.120; p = 0.080)	-0.022 (CI = +/-0.048; p = 0.339)	0.466	+3.35%	+1.08%
Severity	2011.2	0.024 (CI = +/-0.017; p = 0.009)	-0.004 (CI = +/-0.039; p = 0.823)	-0.086 (CI = +/-0.106; p = 0.100)	-0.014 (CI = +/-0.043; p = 0.479)	0.275	+2.44%	+0.98%
Severity	2012.1	0.018 (CI = +/-0.019; p = 0.059)	0.002 (CI = +/-0.040; p = 0.934)	-0.074 (CI = +/-0.107; p = 0.156)	-0.010 (CI = +/-0.043; p = 0.607)	0.059	+1.86%	+0.82%
Severity	2012.2	0.017 (CI = +/-0.024; p = 0.140)	0.001 (CI = +/-0.044; p = 0.972)	-0.072 (CI = +/-0.115; p = 0.194)	-0.009 (CI = +/-0.047; p = 0.664)	-0.046	+1.76%	+0.81%
Severity	2013.1	0.034 (CI = +/-0.023; p = 0.008)	-0.011 (CI = +/-0.035; p = 0.485)	-0.101 (CI = +/-0.091; p = 0.034)	-0.022 (CI = +/-0.037; p = 0.209)	0.395	+3.46%	+1.18%
Severity	2013.2	0.041 (CI = +/-0.029; p = 0.013)	-0.007 (CI = +/-0.037; p = 0.659)	-0.110 (CI = +/-0.098; p = 0.031)	-0.028 (CI = +/-0.042; p = 0.156)	0.403	+4.14%	+1.23%
Severity	2014.1	0.039 (CI = +/-0.042; p = 0.064)	-0.007 (CI = +/-0.043; p = 0.725)	-0.108 (CI = +/-0.112; p = 0.057)	-0.027 (CI = +/-0.051; p = 0.253)	0.246	+3.96%	+1.20%
Severity	2014.2	0.032 (CI = +/-0.064; p = 0.265)	-0.009 (CI = +/-0.049; p = 0.674)	-0.101 (CI = +/-0.131; p = 0.107)	-0.020 (CI = +/-0.070; p = 0.502)	0.156	+3.24%	+1.16%
Severity	2015.1	0.046 (CI = +/-0.110; p = 0.331)	-0.012 (CI = +/-0.059; p = 0.619)	-0.113 (CI = +/-0.163; p = 0.136)	-0.033 (CI = +/-0.109; p = 0.471)	0.121	+4.69%	+1.29%
Severity	2015.2	-0.029 (CI = +/-0.205; p = 0.715)	-0.022 (CI = +/-0.065; p = 0.403)	-0.071 (CI = +/-0.194; p = 0.368)	0.039 (CI = +/-0.199; p = 0.615)	0.283	-2.85%	+1.02%
Frequency	2011.1	0.012 (CI = +/-0.023; p = 0.276)	0.143 (CI = +/-0.061; p = 0.000)	-0.067 (CI = +/-0.168; p = 0.404)	-0.016 (CI = +/-0.068; p = 0.626)	0.589	+1.24%	-0.33%
Frequency	2011.2	0.029 (CI = +/-0.018; p = 0.005)	0.162 (CI = +/-0.043; p = 0.000)	-0.103 (CI = +/-0.117; p = 0.077)	-0.031 (CI = +/-0.047; p = 0.181)	0.820	+2.96%	-0.15%
Frequency	2012.1	0.036 (CI = +/-0.021; p = 0.003)	0.155 (CI = +/-0.043; p = 0.000)	-0.119 (CI = +/-0.115; p = 0.044)	-0.036 (CI = +/-0.046; p = 0.116)	0.841	+3.69%	+0.06%
Frequency	2012.2	0.036 (CI = +/-0.026; p = 0.012)	0.155 (CI = +/-0.047; p = 0.000)	-0.119 (CI = +/-0.125; p = 0.059)	-0.036 (CI = +/-0.051; p = 0.147)	0.808	+3.69%	+0.06%
Frequency	2013.1	0.024 (CI = +/-0.030; p = 0.105)	0.164 (CI = +/-0.046; p = 0.000)	-0.097 (CI = +/-0.120; p = 0.102)	-0.026 (CI = +/-0.049; p = 0.264)	0.848	+2.40%	-0.22%
Frequency	2013.2	0.019 (CI = +/-0.040; p = 0.312)	0.161 (CI = +/-0.051; p = 0.000)	-0.090 (CI = +/-0.132; p = 0.155)	-0.021 (CI = +/-0.057; p = 0.415)	0.828	+1.87%	-0.26%
Frequency	2014.1	0.036 (CI = +/-0.051; p = 0.146)	0.153 (CI = +/-0.053; p = 0.000)	-0.112 (CI = +/-0.138; p = 0.097)	-0.036 (CI = +/-0.063; p = 0.224)	0.830	+3.62%	+0.01%
Frequency	2014.2	0.047 (CI = +/-0.077; p = 0.185)	0.157 (CI = +/-0.060; p = 0.001)	-0.123 (CI = +/-0.160; p = 0.107)	-0.047 (CI = +/-0.085; p = 0.229)	0.818	+4.85%	+0.07%
Frequency	2015.1	0.009 (CI = +/-0.123; p = 0.857)	0.166 (CI = +/-0.066; p = 0.001)	-0.091 (CI = +/-0.183; p = 0.255)	-0.012 (CI = +/-0.122; p = 0.814)	0.835	+0.91%	-0.27%
Frequency	2015.2	0.044 (CI = +/-0.262; p = 0.665)	0.170 (CI = +/-0.083; p = 0.005)	-0.111 (CI = +/-0.248; p = 0.282)	-0.046 (CI = +/-0.255; p = 0.646)	0.824	+4.51%	-0.15%

## AB Total DI

Coverage = AB Total DI  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, phase\_in\_scalar, phase\_in\_trend

Fit	Start Date	Time	Phase in Scalar	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.049 (CI = +/-0.035; p = 0.009)	-0.203 (CI = +/-0.248; p = 0.101)	-0.027 (CI = +/-0.100; p = 0.574)	0.273	+5.04%	+2.26%
Loss Cost	2011.2	0.049 (CI = +/-0.042; p = 0.024)	-0.203 (CI = +/-0.263; p = 0.120)	-0.027 (CI = +/-0.106; p = 0.591)	0.194	+5.05%	+2.26%
Loss Cost	2012.1	0.061 (CI = +/-0.049; p = 0.019)	-0.227 (CI = +/-0.271; p = 0.093)	-0.036 (CI = +/-0.109; p = 0.483)	0.238	+6.26%	+2.49%
Loss Cost	2012.2	0.048 (CI = +/-0.059; p = 0.104)	-0.202 (CI = +/-0.282; p = 0.143)	-0.025 (CI = +/-0.114; p = 0.634)	0.086	+4.88%	+2.26%
Loss Cost	2013.1	0.067 (CI = +/-0.072; p = 0.065)	-0.235 (CI = +/-0.292; p = 0.103)	-0.042 (CI = +/-0.120; p = 0.452)	0.161	+6.96%	+2.56%
Loss Cost	2013.2	0.049 (CI = +/-0.094; p = 0.270)	-0.208 (CI = +/-0.314; p = 0.168)	-0.026 (CI = +/-0.133; p = 0.672)	0.051	+4.99%	+2.31%
Loss Cost	2014.1	0.092 (CI = +/-0.120; p = 0.114)	-0.262 (CI = +/-0.323; p = 0.098)	-0.064 (CI = +/-0.148; p = 0.344)	0.165	+9.64%	+2.80%
Loss Cost	2014.2	0.057 (CI = +/-0.175; p = 0.467)	-0.226 (CI = +/-0.364; p = 0.185)	-0.033 (CI = +/-0.191; p = 0.700)	0.095	+5.87%	+2.48%
Loss Cost	2015.1	0.105 (CI = +/-0.290; p = 0.409)	-0.265 (CI = +/-0.434; p = 0.186)	-0.077 (CI = +/-0.291; p = 0.540)	0.069	+11.08%	+2.82%
Loss Cost	2015.2	-0.075 (CI = +/-0.547; p = 0.740)	-0.159 (CI = +/-0.528; p = 0.475)	0.094 (CI = +/-0.530; p = 0.668)	0.166	-7.20%	+1.93%
Severity	2011.1	0.033 (CI = +/-0.016; p = 0.001)	-0.107 (CI = +/-0.115; p = 0.066)	-0.022 (CI = +/-0.046; p = 0.330)	0.501	+3.37%	+1.14%
Severity	2011.2	0.024 (CI = +/-0.016; p = 0.006)	-0.086 (CI = +/-0.101; p = 0.088)	-0.015 (CI = +/-0.040; p = 0.445)	0.327	+2.45%	+0.95%
Severity	2012.1	0.018 (CI = +/-0.018; p = 0.047)	-0.074 (CI = +/-0.101; p = 0.135)	-0.010 (CI = +/-0.040; p = 0.593)	0.137	+1.86%	+0.83%
Severity	2012.2	0.017 (CI = +/-0.023; p = 0.120)	-0.072 (CI = +/-0.109; p = 0.172)	-0.009 (CI = +/-0.044; p = 0.649)	0.049	+1.76%	+0.82%
Severity	2013.1	0.033 (CI = +/-0.022; p = 0.007)	-0.099 (CI = +/-0.088; p = 0.031)	-0.023 (CI = +/-0.036; p = 0.188)	0.423	+3.39%	+1.06%
Severity	2013.2	0.041 (CI = +/-0.027; p = 0.008)	-0.110 (CI = +/-0.091; p = 0.024)	-0.030 (CI = +/-0.039; p = 0.119)	0.456	+4.19%	+1.16%
Severity	2014.1	0.038 (CI = +/-0.038; p = 0.051)	-0.106 (CI = +/-0.103; p = 0.045)	-0.027 (CI = +/-0.047; p = 0.226)	0.327	+3.88%	+1.13%
Severity	2014.2	0.033 (CI = +/-0.057; p = 0.213)	-0.101 (CI = +/-0.119; p = 0.084)	-0.022 (CI = +/-0.063; p = 0.425)	0.253	+3.38%	+1.09%
Severity	2015.1	0.042 (CI = +/-0.096; p = 0.328)	-0.108 (CI = +/-0.144; p = 0.116)	-0.030 (CI = +/-0.097; p = 0.470)	0.226	+4.28%	+1.15%
Severity	2015.2	-0.016 (CI = +/-0.183; p = 0.835)	-0.074 (CI = +/-0.177; p = 0.330)	0.024 (CI = +/-0.178; p = 0.739)	0.301	-1.56%	+0.87%
Frequency	2011.1	0.016 (CI = +/-0.038; p = 0.385)	-0.096 (CI = +/-0.275; p = 0.466)	-0.005 (CI = +/-0.111; p = 0.923)	-0.127	+1.62%	+1.11%
Frequency	2011.2	0.025 (CI = +/-0.045; p = 0.249)	-0.117 (CI = +/-0.284; p = 0.390)	-0.012 (CI = +/-0.114; p = 0.821)	-0.091	+2.54%	+1.30%
Frequency	2012.1	0.042 (CI = +/-0.051; p = 0.096)	-0.153 (CI = +/-0.281; p = 0.259)	-0.026 (CI = +/-0.113; p = 0.625)	0.026	+4.31%	+1.64%
Frequency	2012.2	0.030 (CI = +/-0.062; p = 0.306)	-0.130 (CI = +/-0.296; p = 0.352)	-0.016 (CI = +/-0.119; p = 0.772)	-0.108	+3.07%	+1.43%
Frequency	2013.1	0.034 (CI = +/-0.080; p = 0.365)	-0.137 (CI = +/-0.322; p = 0.367)	-0.019 (CI = +/-0.132; p = 0.752)	-0.135	+3.46%	+1.49%
Frequency	2013.2	0.008 (CI = +/-0.101; p = 0.869)	-0.098 (CI = +/-0.339; p = 0.528)	0.004 (CI = +/-0.144; p = 0.955)	-0.179	+0.76%	+1.14%
Frequency	2014.1	0.054 (CI = +/-0.130; p = 0.365)	-0.156 (CI = +/-0.349; p = 0.334)	-0.038 (CI = +/-0.160; p = 0.602)	-0.150	+5.55%	+1.66%
Frequency	2014.2	0.024 (CI = +/-0.192; p = 0.778)	-0.125 (CI = +/-0.398; p = 0.482)	-0.010 (CI = +/-0.210; p = 0.913)	-0.217	+2.41%	+1.38%
Frequency	2015.1	0.063 (CI = +/-0.320; p = 0.647)	-0.157 (CI = +/-0.480; p = 0.455)	-0.047 (CI = +/-0.322; p = 0.734)	-0.279	+6.52%	+1.66%
Frequency	2015.2	-0.059 (CI = +/-0.644; p = 0.823)	-0.085 (CI = +/-0.621; p = 0.740)	0.070 (CI = +/-0.623; p = 0.786)	-0.287	-5.73%	+1.06%

## AB Total DI

Coverage = AB Total DI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, phase\_in\_scalar

Fit	Start Date	Time	Phase in Scalar	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	0.045 (CI = +/-0.034; p = 0.014)	-0.246 (CI = +/-0.194; p = 0.016)	0.286	+4.63%
Loss Cost	2011.2	0.044 (CI = +/-0.041; p = 0.038)	-0.241 (CI = +/-0.214; p = 0.030)	0.216	+4.50%
Loss Cost	2012.1	0.053 (CI = +/-0.049; p = 0.036)	-0.271 (CI = +/-0.235; p = 0.027)	0.242	+5.42%
Loss Cost	2012.2	0.037 (CI = +/-0.057; p = 0.176)	-0.222 (CI = +/-0.253; p = 0.079)	0.135	+3.81%
Loss Cost	2013.1	0.050 (CI = +/-0.070; p = 0.141)	-0.260 (CI = +/-0.284; p = 0.069)	0.166	+5.13%
Loss Cost	2013.2	0.027 (CI = +/-0.084; p = 0.491)	-0.194 (CI = +/-0.313; p = 0.194)	0.137	+2.70%
Loss Cost	2014.1	0.045 (CI = +/-0.106; p = 0.352)	-0.243 (CI = +/-0.361; p = 0.160)	0.138	+4.64%
Loss Cost	2014.2	0.005 (CI = +/-0.123; p = 0.924)	-0.150 (CI = +/-0.382; p = 0.385)	0.238	+0.51%
Loss Cost	2015.1	0.000 (CI = +/-0.158; p = 0.995)	-0.139 (CI = +/-0.452; p = 0.480)	0.186	-0.04%
Loss Cost	2015.2	-0.039 (CI = +/-0.159; p = 0.558)	-0.094 (CI = +/-0.427; p = 0.596)	0.435	-3.81%
Severity	2011.1	0.034 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.085; p = 0.004)	0.575	+3.43%
Severity	2011.2	0.025 (CI = +/-0.015; p = 0.003)	-0.108 (CI = +/-0.077; p = 0.009)	0.438	+2.55%
Severity	2012.1	0.020 (CI = +/-0.017; p = 0.023)	-0.091 (CI = +/-0.080; p = 0.030)	0.263	+2.02%
Severity	2012.2	0.020 (CI = +/-0.021; p = 0.061)	-0.089 (CI = +/-0.091; p = 0.054)	0.177	+1.97%
Severity	2013.1	0.034 (CI = +/-0.017; p = 0.001)	-0.134 (CI = +/-0.070; p = 0.002)	0.602	+3.49%
Severity	2013.2	0.041 (CI = +/-0.020; p = 0.001)	-0.152 (CI = +/-0.076; p = 0.001)	0.642	+4.17%
Severity	2014.1	0.038 (CI = +/-0.026; p = 0.010)	-0.145 (CI = +/-0.089; p = 0.006)	0.547	+3.88%
Severity	2014.2	0.035 (CI = +/-0.034; p = 0.045)	-0.138 (CI = +/-0.106; p = 0.018)	0.490	+3.57%
Severity	2015.1	0.037 (CI = +/-0.044; p = 0.080)	-0.143 (CI = +/-0.125; p = 0.031)	0.477	+3.82%
Severity	2015.2	0.030 (CI = +/-0.050; p = 0.178)	-0.134 (CI = +/-0.134; p = 0.050)	0.526	+3.09%
Frequency	2011.1	0.012 (CI = +/-0.036; p = 0.505)	-0.107 (CI = +/-0.205; p = 0.281)	-0.034	+1.17%
Frequency	2011.2	0.019 (CI = +/-0.043; p = 0.356)	-0.133 (CI = +/-0.222; p = 0.218)	-0.017	+1.90%
Frequency	2012.1	0.033 (CI = +/-0.049; p = 0.167)	-0.180 (CI = +/-0.234; p = 0.119)	0.055	+3.34%
Frequency	2012.2	0.018 (CI = +/-0.057; p = 0.504)	-0.132 (CI = +/-0.253; p = 0.274)	-0.016	+1.80%
Frequency	2013.1	0.016 (CI = +/-0.072; p = 0.636)	-0.126 (CI = +/-0.293; p = 0.360)	-0.034	+1.59%
Frequency	2013.2	-0.014 (CI = +/-0.083; p = 0.707)	-0.042 (CI = +/-0.309; p = 0.764)	0.055	-1.41%
Frequency	2014.1	0.007 (CI = +/-0.104; p = 0.875)	-0.098 (CI = +/-0.353; p = 0.541)	-0.047	+0.73%
Frequency	2014.2	-0.030 (CI = +/-0.121; p = 0.578)	-0.012 (CI = +/-0.379; p = 0.943)	0.092	-2.95%
Frequency	2015.1	-0.038 (CI = +/-0.156; p = 0.574)	0.003 (CI = +/-0.447; p = 0.986)	0.026	-3.72%
Frequency	2015.2	-0.069 (CI = +/-0.170; p = 0.342)	0.040 (CI = +/-0.456; p = 0.829)	0.216	-6.69%

## AB Total DI

Coverage = AB Total DI  
 End Trend Period = 2019.1  
 Excluded Points = NA  
 Parameters Included: time, seasonality, phase\_in\_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.036 (CI = +/-0.014; p = 0.000)	0.142 (CI = +/-0.043; p = 0.000)	-0.106 (CI = +/-0.042; p = 0.000)	0.851	+3.68%	-6.71%
Loss Cost	2011.2	0.041 (CI = +/-0.016; p = 0.000)	0.149 (CI = +/-0.043; p = 0.000)	-0.114 (CI = +/-0.043; p = 0.000)	0.857	+4.17%	-7.01%
Loss Cost	2012.1	0.040 (CI = +/-0.019; p = 0.001)	0.149 (CI = +/-0.047; p = 0.000)	-0.112 (CI = +/-0.049; p = 0.000)	0.854	+4.09%	-6.96%
Loss Cost	2012.2	0.036 (CI = +/-0.023; p = 0.006)	0.145 (CI = +/-0.050; p = 0.000)	-0.106 (CI = +/-0.053; p = 0.001)	0.824	+3.64%	-6.74%
Loss Cost	2013.1	0.036 (CI = +/-0.029; p = 0.022)	0.145 (CI = +/-0.056; p = 0.000)	-0.105 (CI = +/-0.062; p = 0.004)	0.820	+3.62%	-6.73%
Loss Cost	2013.2	0.030 (CI = +/-0.038; p = 0.106)	0.140 (CI = +/-0.061; p = 0.001)	-0.097 (CI = +/-0.072; p = 0.015)	0.793	+3.02%	-6.51%
Loss Cost	2014.1	0.034 (CI = +/-0.053; p = 0.174)	0.138 (CI = +/-0.070; p = 0.002)	-0.103 (CI = +/-0.092; p = 0.033)	0.779	+3.42%	-6.66%
Loss Cost	2014.2	0.019 (CI = +/-0.074; p = 0.554)	0.131 (CI = +/-0.079; p = 0.007)	-0.084 (CI = +/-0.115; p = 0.124)	0.765	+1.92%	-6.31%
Loss Cost	2015.1	-0.022 (CI = +/-0.107; p = 0.616)	0.146 (CI = +/-0.083; p = 0.006)	-0.033 (CI = +/-0.149; p = 0.592)	0.810	-2.21%	-5.40%
Loss Cost	2015.2	-0.108 (CI = +/-0.151; p = 0.118)	0.128 (CI = +/-0.075; p = 0.009)	0.063 (CI = +/-0.185; p = 0.398)	0.895	-10.26%	-4.41%
Severity	2011.1	0.025 (CI = +/-0.017; p = 0.006)	0.010 (CI = +/-0.051; p = 0.677)	-0.046 (CI = +/-0.050; p = 0.069)	0.357	+2.54%	-2.09%
Severity	2011.2	0.017 (CI = +/-0.016; p = 0.047)	-0.002 (CI = +/-0.045; p = 0.932)	-0.032 (CI = +/-0.045; p = 0.153)	0.125	+1.67%	-1.50%
Severity	2012.1	0.010 (CI = +/-0.018; p = 0.237)	0.006 (CI = +/-0.045; p = 0.762)	-0.021 (CI = +/-0.046; p = 0.350)	-0.097	+1.03%	-1.02%
Severity	2012.2	0.008 (CI = +/-0.022; p = 0.435)	0.004 (CI = +/-0.049; p = 0.858)	-0.017 (CI = +/-0.052; p = 0.477)	-0.215	+0.81%	-0.91%
Severity	2013.1	0.019 (CI = +/-0.025; p = 0.119)	-0.006 (CI = +/-0.047; p = 0.768)	-0.034 (CI = +/-0.053; p = 0.177)	-0.002	+1.89%	-1.52%
Severity	2013.2	0.020 (CI = +/-0.032; p = 0.190)	-0.005 (CI = +/-0.053; p = 0.825)	-0.036 (CI = +/-0.062; p = 0.219)	-0.082	+2.03%	-1.58%
Severity	2014.1	0.012 (CI = +/-0.044; p = 0.552)	0.000 (CI = +/-0.058; p = 0.986)	-0.024 (CI = +/-0.076; p = 0.481)	-0.318	+1.16%	-1.23%
Severity	2014.2	-0.002 (CI = +/-0.061; p = 0.931)	-0.006 (CI = +/-0.065; p = 0.825)	-0.007 (CI = +/-0.095; p = 0.869)	-0.383	-0.22%	-0.89%
Severity	2015.1	-0.013 (CI = +/-0.102; p = 0.762)	-0.002 (CI = +/-0.078; p = 0.944)	0.006 (CI = +/-0.142; p = 0.915)	-0.438	-1.26%	-0.65%
Severity	2015.2	-0.091 (CI = +/-0.149; p = 0.167)	-0.019 (CI = +/-0.074; p = 0.522)	0.094 (CI = +/-0.183; p = 0.229)	0.129	-8.66%	+0.30%
Frequency	2011.1	0.011 (CI = +/-0.019; p = 0.221)	0.132 (CI = +/-0.057; p = 0.000)	-0.059 (CI = +/-0.057; p = 0.041)	0.657	+1.12%	-4.72%
Frequency	2011.2	0.024 (CI = +/-0.014; p = 0.003)	0.150 (CI = +/-0.039; p = 0.000)	-0.082 (CI = +/-0.039; p = 0.001)	0.862	+2.46%	-5.59%
Frequency	2012.1	0.030 (CI = +/-0.015; p = 0.001)	0.143 (CI = +/-0.038; p = 0.000)	-0.092 (CI = +/-0.039; p = 0.000)	0.882	+3.03%	-6.00%
Frequency	2012.2	0.028 (CI = +/-0.019; p = 0.008)	0.141 (CI = +/-0.041; p = 0.000)	-0.088 (CI = +/-0.044; p = 0.001)	0.861	+2.81%	-5.88%
Frequency	2013.1	0.017 (CI = +/-0.019; p = 0.076)	0.151 (CI = +/-0.036; p = 0.000)	-0.071 (CI = +/-0.041; p = 0.003)	0.910	+1.70%	-5.29%
Frequency	2013.2	0.010 (CI = +/-0.023; p = 0.359)	0.146 (CI = +/-0.037; p = 0.000)	-0.061 (CI = +/-0.044; p = 0.013)	0.914	+0.97%	-5.02%
Frequency	2014.1	0.022 (CI = +/-0.027; p = 0.091)	0.137 (CI = +/-0.036; p = 0.000)	-0.079 (CI = +/-0.047; p = 0.005)	0.927	+2.24%	-5.49%
Frequency	2014.2	0.021 (CI = +/-0.039; p = 0.235)	0.137 (CI = +/-0.042; p = 0.000)	-0.078 (CI = +/-0.061; p = 0.021)	0.920	+2.15%	-5.47%
Frequency	2015.1	-0.010 (CI = +/-0.045; p = 0.609)	0.148 (CI = +/-0.035; p = 0.000)	-0.039 (CI = +/-0.063; p = 0.170)	0.958	-0.96%	-4.79%
Frequency	2015.2	-0.018 (CI = +/-0.089; p = 0.612)	0.147 (CI = +/-0.044; p = 0.001)	-0.030 (CI = +/-0.109; p = 0.483)	0.955	-1.75%	-4.70%

# AB Funeral+DB

Coverage = AB Funeral+DB

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2011.1	-0.006 (CI = +/-0.034; p = 0.701)	-0.052	-0.62%
Loss Cost	2011.2	-0.014 (CI = +/-0.037; p = 0.443)	-0.024	-1.35%
Loss Cost	2012.1	-0.008 (CI = +/-0.041; p = 0.694)	-0.059	-0.77%
Loss Cost	2012.2	-0.009 (CI = +/-0.047; p = 0.686)	-0.063	-0.90%
Loss Cost	2013.1	-0.001 (CI = +/-0.054; p = 0.983)	-0.083	-0.05%
Loss Cost	2013.2	-0.009 (CI = +/-0.062; p = 0.754)	-0.081	-0.90%
Loss Cost	2014.1	0.002 (CI = +/-0.072; p = 0.943)	-0.099	+0.24%
Loss Cost	2014.2	-0.015 (CI = +/-0.084; p = 0.695)	-0.091	-1.49%
Loss Cost	2015.1	0.003 (CI = +/-0.101; p = 0.948)	-0.124	+0.30%
Loss Cost	2015.2	-0.018 (CI = +/-0.124; p = 0.740)	-0.124	-1.80%
<b>Severity</b>	<b>2011.1</b>	<b>0.005 (CI = +/-0.007; p = 0.153)</b>	<b>0.069</b>	<b>+0.52%</b>
Severity	2011.2	0.005 (CI = +/-0.008; p = 0.235)	0.032	+0.48%
Severity	2012.1	0.006 (CI = +/-0.009; p = 0.199)	0.051	+0.59%
Severity	2012.2	0.008 (CI = +/-0.010; p = 0.137)	0.098	+0.77%
Severity	2013.1	0.006 (CI = +/-0.012; p = 0.291)	0.017	+0.61%
Severity	2013.2	0.008 (CI = +/-0.014; p = 0.236)	0.045	+0.79%
Severity	2014.1	0.007 (CI = +/-0.017; p = 0.368)	-0.010	+0.70%
Severity	2014.2	0.008 (CI = +/-0.020; p = 0.387)	-0.018	+0.81%
Severity	2015.1	0.009 (CI = +/-0.025; p = 0.413)	-0.029	+0.94%
Severity	2015.2	0.014 (CI = +/-0.031; p = 0.330)	0.012	+1.39%
Frequency	2011.1	-0.011 (CI = +/-0.031; p = 0.449)	-0.024	-1.14%
Frequency	2011.2	-0.018 (CI = +/-0.034; p = 0.266)	0.020	-1.82%
Frequency	2012.1	-0.014 (CI = +/-0.038; p = 0.458)	-0.029	-1.35%
Frequency	2012.2	-0.017 (CI = +/-0.044; p = 0.422)	-0.023	-1.66%
Frequency	2013.1	-0.007 (CI = +/-0.049; p = 0.772)	-0.075	-0.66%
Frequency	2013.2	-0.017 (CI = +/-0.055; p = 0.514)	-0.048	-1.68%
Frequency	2014.1	-0.005 (CI = +/-0.064; p = 0.874)	-0.097	-0.46%
Frequency	2014.2	-0.023 (CI = +/-0.072; p = 0.487)	-0.050	-2.28%
Frequency	2015.1	-0.006 (CI = +/-0.086; p = 0.867)	-0.121	-0.64%
Frequency	2015.2	-0.032 (CI = +/-0.101; p = 0.480)	-0.059	-3.14%



**AB Funeral+DB**

Coverage = AB Funeral+DB

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.016; p = 0.142)	0.295 (CI = +/-0.084; p = 0.000)	0.765	-1.16%
Loss Cost	2011.2	-0.014 (CI = +/-0.018; p = 0.128)	0.289 (CI = +/-0.088; p = 0.000)	0.758	-1.35%
Loss Cost	2012.1	-0.015 (CI = +/-0.021; p = 0.151)	0.292 (CI = +/-0.095; p = 0.000)	0.740	-1.45%
Loss Cost	2012.2	-0.009 (CI = +/-0.022; p = 0.391)	0.306 (CI = +/-0.096; p = 0.000)	0.770	-0.90%
Loss Cost	2013.1	-0.010 (CI = +/-0.026; p = 0.416)	0.308 (CI = +/-0.105; p = 0.000)	0.752	-1.00%
Loss Cost	2013.2	-0.009 (CI = +/-0.031; p = 0.526)	0.311 (CI = +/-0.115; p = 0.000)	0.741	-0.90%
Loss Cost	2014.1	-0.011 (CI = +/-0.037; p = 0.530)	0.314 (CI = +/-0.129; p = 0.000)	0.720	-1.08%
Loss Cost	2014.2	-0.015 (CI = +/-0.045; p = 0.465)	0.307 (CI = +/-0.143; p = 0.001)	0.697	-1.49%
Loss Cost	2015.1	-0.016 (CI = +/-0.058; p = 0.541)	0.308 (CI = +/-0.166; p = 0.003)	0.656	-1.56%
Loss Cost	2015.2	-0.018 (CI = +/-0.075; p = 0.574)	0.304 (CI = +/-0.194; p = 0.009)	0.621	-1.80%
Severity	2011.1	0.005 (CI = +/-0.008; p = 0.181)	0.014 (CI = +/-0.039; p = 0.471)	0.042	+0.50%
Severity	2011.2	0.005 (CI = +/-0.009; p = 0.245)	0.013 (CI = +/-0.042; p = 0.509)	-0.004	+0.48%
Severity	2012.1	0.006 (CI = +/-0.010; p = 0.234)	0.011 (CI = +/-0.045; p = 0.608)	0.000	+0.56%
Severity	2012.2	0.008 (CI = +/-0.011; p = 0.145)	0.016 (CI = +/-0.047; p = 0.465)	0.067	+0.77%
Severity	2013.1	0.005 (CI = +/-0.012; p = 0.351)	0.022 (CI = +/-0.049; p = 0.350)	0.013	+0.54%
Severity	2013.2	0.008 (CI = +/-0.014; p = 0.231)	0.027 (CI = +/-0.052; p = 0.268)	0.077	+0.79%
Severity	2014.1	0.006 (CI = +/-0.016; p = 0.457)	0.032 (CI = +/-0.057; p = 0.234)	0.050	+0.57%
Severity	2014.2	0.008 (CI = +/-0.020; p = 0.370)	0.037 (CI = +/-0.062; p = 0.213)	0.068	+0.81%
Severity	2015.1	0.007 (CI = +/-0.025; p = 0.529)	0.038 (CI = +/-0.072; p = 0.249)	0.041	+0.71%
Severity	2015.2	0.014 (CI = +/-0.030; p = 0.295)	0.049 (CI = +/-0.077; p = 0.172)	0.178	+1.39%
Frequency	2011.1	-0.017 (CI = +/-0.013; p = 0.016)	0.281 (CI = +/-0.068; p = 0.000)	0.824	-1.65%
Frequency	2011.2	-0.018 (CI = +/-0.015; p = 0.017)	0.276 (CI = +/-0.071; p = 0.000)	0.823	-1.82%
Frequency	2012.1	-0.020 (CI = +/-0.017; p = 0.021)	0.281 (CI = +/-0.076; p = 0.000)	0.811	-2.00%
Frequency	2012.2	-0.017 (CI = +/-0.018; p = 0.069)	0.290 (CI = +/-0.079; p = 0.000)	0.824	-1.66%
Frequency	2013.1	-0.015 (CI = +/-0.021; p = 0.142)	0.287 (CI = +/-0.087; p = 0.000)	0.798	-1.53%
Frequency	2013.2	-0.017 (CI = +/-0.025; p = 0.164)	0.283 (CI = +/-0.095; p = 0.000)	0.789	-1.68%
Frequency	2014.1	-0.016 (CI = +/-0.031; p = 0.256)	0.282 (CI = +/-0.106; p = 0.000)	0.757	-1.63%
Frequency	2014.2	-0.023 (CI = +/-0.036; p = 0.174)	0.270 (CI = +/-0.113; p = 0.001)	0.753	-2.28%
Frequency	2015.1	-0.023 (CI = +/-0.046; p = 0.278)	0.269 (CI = +/-0.132; p = 0.002)	0.706	-2.25%
Frequency	2015.2	-0.032 (CI = +/-0.056; p = 0.213)	0.256 (CI = +/-0.146; p = 0.005)	0.696	-3.14%

# AB Funeral+DB

Coverage = AB Funeral+DB

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.037; p = 0.486)	-0.032	-1.24%
Loss Cost	2011.2	-0.022 (CI = +/-0.040; p = 0.271)	0.021	-2.14%
Loss Cost	2012.1	-0.016 (CI = +/-0.046; p = 0.463)	-0.032	-1.59%
Loss Cost	2012.2	-0.019 (CI = +/-0.053; p = 0.454)	-0.032	-1.87%
Loss Cost	2013.1	-0.011 (CI = +/-0.062; p = 0.712)	-0.077	-1.05%
Loss Cost	2013.2	-0.023 (CI = +/-0.071; p = 0.499)	-0.048	-2.23%
Loss Cost	2014.1	-0.011 (CI = +/-0.085; p = 0.769)	-0.100	-1.14%
Loss Cost	2014.2	-0.036 (CI = +/-0.099; p = 0.430)	-0.035	-3.51%
Loss Cost	2015.1	-0.019 (CI = +/-0.124; p = 0.734)	-0.123	-1.83%
Loss Cost	2015.2	-0.052 (CI = +/-0.154; p = 0.443)	-0.049	-5.04%
Severity	2011.1	0.003 (CI = +/-0.008; p = 0.365)	-0.008	+0.35%
Severity	2011.2	0.003 (CI = +/-0.009; p = 0.514)	-0.038	+0.28%
Severity	2012.1	0.004 (CI = +/-0.010; p = 0.448)	-0.028	+0.38%
Severity	2012.2	0.006 (CI = +/-0.012; p = 0.328)	0.003	+0.55%
Severity	2013.1	0.003 (CI = +/-0.013; p = 0.605)	-0.064	+0.33%
Severity	2013.2	0.005 (CI = +/-0.016; p = 0.509)	-0.051	+0.49%
Severity	2014.1	0.003 (CI = +/-0.019; p = 0.713)	-0.094	+0.32%
Severity	2014.2	0.004 (CI = +/-0.024; p = 0.730)	-0.107	+0.37%
Severity	2015.1	0.004 (CI = +/-0.031; p = 0.755)	-0.126	+0.43%
Severity	2015.2	0.009 (CI = +/-0.041; p = 0.626)	-0.118	+0.85%
Frequency	2011.1	-0.016 (CI = +/-0.035; p = 0.344)	-0.003	-1.58%
Frequency	2011.2	-0.024 (CI = +/-0.038; p = 0.188)	0.058	-2.41%
Frequency	2012.1	-0.020 (CI = +/-0.043; p = 0.339)	-0.001	-1.96%
Frequency	2012.2	-0.024 (CI = +/-0.050; p = 0.305)	0.011	-2.41%
Frequency	2013.1	-0.014 (CI = +/-0.057; p = 0.600)	-0.063	-1.38%
Frequency	2013.2	-0.027 (CI = +/-0.064; p = 0.366)	-0.009	-2.70%
Frequency	2014.1	-0.015 (CI = +/-0.076; p = 0.673)	-0.088	-1.46%
Frequency	2014.2	-0.039 (CI = +/-0.086; p = 0.321)	0.013	-3.87%
Frequency	2015.1	-0.023 (CI = +/-0.107; p = 0.630)	-0.103	-2.25%
Frequency	2015.2	-0.060 (CI = +/-0.125; p = 0.283)	0.052	-5.85%

## AB Funeral+DB

Coverage = AB Funeral+DB

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2011.1	-0.012 (CI = +/-0.018; p = 0.164)	0.293 (CI = +/-0.089; p = 0.000)	0.757	-1.24%
Loss Cost	2011.2	-0.015 (CI = +/-0.021; p = 0.143)	0.286 (CI = +/-0.095; p = 0.000)	0.751	-1.48%
Loss Cost	2012.1	-0.016 (CI = +/-0.024; p = 0.165)	0.289 (CI = +/-0.102; p = 0.000)	0.730	-1.59%
Loss Cost	2012.2	-0.010 (CI = +/-0.026; p = 0.440)	0.305 (CI = +/-0.105; p = 0.000)	0.759	-0.95%
Loss Cost	2013.1	-0.011 (CI = +/-0.031; p = 0.461)	0.307 (CI = +/-0.115; p = 0.000)	0.738	-1.05%
Loss Cost	2013.2	-0.010 (CI = +/-0.038; p = 0.580)	0.310 (CI = +/-0.130; p = 0.000)	0.726	-0.95%
Loss Cost	2014.1	-0.011 (CI = +/-0.046; p = 0.579)	0.313 (CI = +/-0.145; p = 0.001)	0.698	-1.14%
Loss Cost	2014.2	-0.017 (CI = +/-0.058; p = 0.498)	0.302 (CI = +/-0.166; p = 0.004)	0.676	-1.73%
Loss Cost	2015.1	-0.019 (CI = +/-0.075; p = 0.566)	0.304 (CI = +/-0.194; p = 0.009)	0.621	-1.83%
Loss Cost	2015.2	-0.024 (CI = +/-0.105; p = 0.588)	0.296 (CI = +/-0.240; p = 0.025)	0.583	-2.32%
Severity	2011.1	0.003 (CI = +/-0.008; p = 0.378)	0.009 (CI = +/-0.040; p = 0.624)	-0.061	+0.35%
Severity	2011.2	0.003 (CI = +/-0.009; p = 0.503)	0.008 (CI = +/-0.044; p = 0.695)	-0.104	+0.30%
Severity	2012.1	0.004 (CI = +/-0.011; p = 0.465)	0.006 (CI = +/-0.047; p = 0.777)	-0.106	+0.38%
Severity	2012.2	0.006 (CI = +/-0.012; p = 0.319)	0.012 (CI = +/-0.050; p = 0.621)	-0.062	+0.59%
Severity	2013.1	0.003 (CI = +/-0.014; p = 0.614)	0.017 (CI = +/-0.052; p = 0.481)	-0.110	+0.33%
Severity	2013.2	0.006 (CI = +/-0.017; p = 0.443)	0.023 (CI = +/-0.057; p = 0.389)	-0.070	+0.59%
Severity	2014.1	0.003 (CI = +/-0.020; p = 0.713)	0.028 (CI = +/-0.062; p = 0.336)	-0.088	+0.32%
Severity	2014.2	0.006 (CI = +/-0.025; p = 0.607)	0.032 (CI = +/-0.071; p = 0.323)	-0.090	+0.57%
Severity	2015.1	0.004 (CI = +/-0.032; p = 0.756)	0.034 (CI = +/-0.083; p = 0.352)	-0.123	+0.43%
Severity	2015.2	0.013 (CI = +/-0.042; p = 0.457)	0.047 (CI = +/-0.095; p = 0.257)	-0.010	+1.31%
Frequency	2011.1	-0.016 (CI = +/-0.015; p = 0.036)	0.283 (CI = +/-0.072; p = 0.000)	0.822	-1.58%
Frequency	2011.2	-0.018 (CI = +/-0.017; p = 0.038)	0.278 (CI = +/-0.077; p = 0.000)	0.820	-1.77%
Frequency	2012.1	-0.020 (CI = +/-0.019; p = 0.043)	0.282 (CI = +/-0.082; p = 0.000)	0.808	-1.96%
Frequency	2012.2	-0.015 (CI = +/-0.021; p = 0.143)	0.293 (CI = +/-0.087; p = 0.000)	0.822	-1.53%
Frequency	2013.1	-0.014 (CI = +/-0.025; p = 0.248)	0.290 (CI = +/-0.095; p = 0.000)	0.794	-1.38%
Frequency	2013.2	-0.015 (CI = +/-0.031; p = 0.286)	0.287 (CI = +/-0.106; p = 0.000)	0.783	-1.53%
Frequency	2014.1	-0.015 (CI = +/-0.037; p = 0.391)	0.285 (CI = +/-0.119; p = 0.001)	0.748	-1.46%
Frequency	2014.2	-0.023 (CI = +/-0.046; p = 0.272)	0.270 (CI = +/-0.132; p = 0.002)	0.742	-2.28%
Frequency	2015.1	-0.023 (CI = +/-0.059; p = 0.383)	0.270 (CI = +/-0.154; p = 0.005)	0.684	-2.25%
Frequency	2015.2	-0.037 (CI = +/-0.079; p = 0.286)	0.249 (CI = +/-0.180; p = 0.016)	0.677	-3.59%

**CL**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.032 (CI = +/-0.010; p = 0.000)	0.598	+3.28%
Loss Cost	2004.2	0.034 (CI = +/-0.010; p = 0.000)	0.621	+3.50%
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.635	+3.70%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.646	+3.89%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.673	+4.17%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.666	+4.30%
Loss Cost	2007.1	0.045 (CI = +/-0.012; p = 0.000)	0.682	+4.57%
Loss Cost	2007.2	0.049 (CI = +/-0.012; p = 0.000)	0.742	+5.06%
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.790	+5.53%
Loss Cost	2008.2	0.058 (CI = +/-0.012; p = 0.000)	0.831	+6.01%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	0.883	+6.59%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.907	+7.05%
Loss Cost	2010.1	0.071 (CI = +/-0.010; p = 0.000)	0.916	+7.39%
Loss Cost	2010.2	0.073 (CI = +/-0.011; p = 0.000)	0.913	+7.62%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.930	+8.12%
Loss Cost	2011.2	0.083 (CI = +/-0.010; p = 0.000)	0.950	+8.68%
Loss Cost	2012.1	0.087 (CI = +/-0.010; p = 0.000)	0.958	+9.11%
Loss Cost	2012.2	0.087 (CI = +/-0.012; p = 0.000)	0.949	+9.10%
Loss Cost	2013.1	0.089 (CI = +/-0.013; p = 0.000)	0.941	+9.26%
Loss Cost	2013.2	0.088 (CI = +/-0.016; p = 0.000)	0.926	+9.24%
Loss Cost	2014.1	0.094 (CI = +/-0.017; p = 0.000)	0.930	+9.82%
Loss Cost	2014.2	0.102 (CI = +/-0.017; p = 0.000)	0.949	+10.69%
Loss Cost	2015.1	0.100 (CI = +/-0.021; p = 0.000)	0.931	+10.56%
Loss Cost	2015.2	0.107 (CI = +/-0.024; p = 0.000)	0.932	+11.33%
Severity	2004.1	0.034 (CI = +/-0.004; p = 0.000)	0.918	+3.50%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	0.913	+3.54%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	0.915	+3.63%
Severity	2005.2	0.036 (CI = +/-0.004; p = 0.000)	0.909	+3.67%
Severity	2006.1	0.038 (CI = +/-0.004; p = 0.000)	0.927	+3.85%
Severity	2006.2	0.038 (CI = +/-0.004; p = 0.000)	0.925	+3.92%
Severity	2007.1	0.039 (CI = +/-0.005; p = 0.000)	0.923	+4.01%
Severity	2007.2	0.040 (CI = +/-0.005; p = 0.000)	0.916	+4.05%
Severity	2008.1	0.041 (CI = +/-0.005; p = 0.000)	0.922	+4.20%
Severity	2008.2	0.042 (CI = +/-0.006; p = 0.000)	0.918	+4.29%
Severity	2009.1	0.044 (CI = +/-0.005; p = 0.000)	0.934	+4.52%
Severity	2009.2	0.044 (CI = +/-0.006; p = 0.000)	0.926	+4.54%
Severity	2010.1	0.045 (CI = +/-0.006; p = 0.000)	0.918	+4.61%
Severity	2010.2	0.045 (CI = +/-0.007; p = 0.000)	0.907	+4.64%
Severity	2011.1	0.048 (CI = +/-0.007; p = 0.000)	0.914	+4.88%
Severity	2011.2	0.049 (CI = +/-0.008; p = 0.000)	0.911	+5.04%
Severity	2012.1	0.053 (CI = +/-0.008; p = 0.000)	0.932	+5.41%
Severity	2012.2	0.055 (CI = +/-0.009; p = 0.000)	0.930	+5.62%
Severity	2013.1	0.059 (CI = +/-0.008; p = 0.000)	0.951	+6.06%
Severity	2013.2	0.060 (CI = +/-0.009; p = 0.000)	0.945	+6.21%
Severity	2014.1	0.065 (CI = +/-0.008; p = 0.000)	0.964	+6.71%
Severity	2014.2	0.063 (CI = +/-0.010; p = 0.000)	0.953	+6.54%
Severity	2015.1	0.066 (CI = +/-0.012; p = 0.000)	0.948	+6.81%
Severity	2015.2	0.063 (CI = +/-0.014; p = 0.000)	0.930	+6.50%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.551)	-0.021	-0.21%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.923)	-0.034	-0.03%
Frequency	2005.1	0.001 (CI = +/-0.008; p = 0.872)	-0.035	+0.06%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.591)	-0.026	+0.22%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.467)	-0.017	+0.31%
Frequency	2006.2	0.004 (CI = +/-0.009; p = 0.423)	-0.013	+0.37%
Frequency	2007.1	0.005 (CI = +/-0.010; p = 0.264)	0.012	+0.54%
Frequency	2007.2	0.010 (CI = +/-0.009; p = 0.040)	0.134	+0.97%
Frequency	2008.1	0.013 (CI = +/-0.009; p = 0.009)	0.238	+1.27%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	0.390	+1.65%
Frequency	2009.1	0.020 (CI = +/-0.009; p = 0.000)	0.504	+1.98%
Frequency	2009.2	0.024 (CI = +/-0.008; p = 0.000)	0.659	+2.40%
Frequency	2010.1	0.026 (CI = +/-0.008; p = 0.000)	0.712	+2.67%
Frequency	2010.2	0.028 (CI = +/-0.009; p = 0.000)	0.723	+2.85%
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	0.744	+3.09%
Frequency	2011.2	0.034 (CI = +/-0.009; p = 0.000)	0.802	+3.47%
Frequency	2012.1	0.034 (CI = +/-0.010; p = 0.000)	0.774	+3.51%
Frequency	2012.2	0.032 (CI = +/-0.011; p = 0.000)	0.725	+3.30%
Frequency	2013.1	0.030 (CI = +/-0.013; p = 0.000)	0.659	+3.02%
Frequency	2013.2	0.028 (CI = +/-0.015; p = 0.002)	0.580	+2.85%
Frequency	2014.1	0.029 (CI = +/-0.018; p = 0.005)	0.524	+2.91%
Frequency	2014.2	0.038 (CI = +/-0.016; p = 0.000)	0.751	+3.90%
Frequency	2015.1	0.035 (CI = +/-0.018; p = 0.003)	0.664	+3.52%
Frequency	2015.2	0.044 (CI = +/-0.017; p = 0.000)	0.829	+4.54%

**CL**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.032 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.090; p = 0.745)	0.586	+3.28%
Loss Cost	2004.2	0.034 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.090; p = 0.562)	0.612	+3.50%
Loss Cost	2005.1	0.036 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.091; p = 0.712)	0.623	+3.68%
Loss Cost	2005.2	0.038 (CI = +/-0.011; p = 0.000)	0.026 (CI = +/-0.092; p = 0.563)	0.637	+3.89%
Loss Cost	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.092; p = 0.761)	0.661	+4.16%
Loss Cost	2006.2	0.042 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.095; p = 0.669)	0.654	+4.30%
Loss Cost	2007.1	0.045 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.096; p = 0.854)	0.668	+4.57%
Loss Cost	2007.2	0.049 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.089; p = 0.521)	0.735	+5.06%
Loss Cost	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.085; p = 0.812)	0.780	+5.52%
Loss Cost	2008.2	0.058 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.078; p = 0.469)	0.827	+6.01%
Loss Cost	2009.1	0.064 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.069; p = 0.833)	0.877	+6.58%
Loss Cost	2009.2	0.068 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.063; p = 0.465)	0.905	+7.05%
Loss Cost	2010.1	0.071 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.062; p = 0.701)	0.911	+7.37%
Loss Cost	2010.2	0.073 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.063; p = 0.539)	0.910	+7.62%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.059; p = 0.877)	0.926	+8.11%
Loss Cost	2011.2	0.083 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.051; p = 0.426)	0.949	+8.68%
Loss Cost	2012.1	0.087 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.049; p = 0.705)	0.955	+9.09%
Loss Cost	2012.2	0.087 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.053; p = 0.711)	0.945	+9.10%
Loss Cost	2013.1	0.088 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.057; p = 0.822)	0.935	+9.24%
Loss Cost	2013.2	0.088 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.063; p = 0.838)	0.919	+9.24%
Loss Cost	2014.1	0.094 (CI = +/-0.019; p = 0.000)	-0.006 (CI = +/-0.064; p = 0.835)	0.923	+9.84%
Loss Cost	2014.2	0.102 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.057; p = 0.755)	0.943	+10.69%
Loss Cost	2015.1	0.100 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.066; p = 0.692)	0.923	+10.48%
Loss Cost	2015.2	0.107 (CI = +/-0.026; p = 0.000)	0.023 (CI = +/-0.066; p = 0.429)	0.929	+11.33%
Severity	2004.1	0.034 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.031; p = 0.008)	0.934	+3.48%
Severity	2004.2	0.035 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.032; p = 0.006)	0.932	+3.54%
Severity	2005.1	0.035 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.032; p = 0.010)	0.931	+3.60%
Severity	2005.2	0.036 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.033; p = 0.007)	0.929	+3.67%
Severity	2006.1	0.037 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.031; p = 0.014)	0.941	+3.82%
Severity	2006.2	0.038 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.030; p = 0.006)	0.943	+3.92%
Severity	2007.1	0.039 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.031; p = 0.011)	0.940	+3.97%
Severity	2007.2	0.040 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.032; p = 0.007)	0.938	+4.05%
Severity	2008.1	0.041 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.032; p = 0.015)	0.939	+4.16%
Severity	2008.2	0.042 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.031; p = 0.007)	0.941	+4.29%
Severity	2009.1	0.044 (CI = +/-0.005; p = 0.000)	0.039 (CI = +/-0.030; p = 0.013)	0.951	+4.47%
Severity	2009.2	0.044 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.031; p = 0.011)	0.946	+4.54%
Severity	2010.1	0.044 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.032; p = 0.016)	0.939	+4.54%
Severity	2010.2	0.045 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.034; p = 0.014)	0.933	+4.64%
Severity	2011.1	0.047 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.034; p = 0.028)	0.934	+4.80%
Severity	2011.2	0.049 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.033; p = 0.010)	0.941	+5.04%
Severity	2012.1	0.052 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.031; p = 0.020)	0.953	+5.32%
Severity	2012.2	0.055 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.027; p = 0.004)	0.963	+5.62%
Severity	2013.1	<b>0.058 (CI = +/-0.006; p = 0.000)</b>	<b>0.037 (CI = +/-0.024; p = 0.006)</b>	<b>0.974</b>	<b>+5.94%</b>
Severity	2013.2	0.060 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.021; p = 0.001)	0.980	+6.21%
Severity	2014.1	0.063 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.016; p = 0.001)	0.989	+6.55%
Severity	2014.2	0.063 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.018; p = 0.002)	0.985	+6.54%
Severity	2015.1	0.064 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.021; p = 0.005)	0.982	+6.58%
Severity	2015.2	0.063 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.024; p = 0.014)	0.972	+6.50%
Frequency	2004.1	-0.002 (CI = +/-0.007; p = 0.585)	-0.029 (CI = +/-0.067; p = 0.382)	-0.028	-0.20%
Frequency	2004.2	0.000 (CI = +/-0.007; p = 0.924)	-0.021 (CI = +/-0.067; p = 0.529)	-0.056	-0.03%
Frequency	2005.1	0.001 (CI = +/-0.008; p = 0.837)	-0.027 (CI = +/-0.068; p = 0.429)	-0.048	+0.08%
Frequency	2005.2	0.002 (CI = +/-0.008; p = 0.596)	-0.020 (CI = +/-0.069; p = 0.554)	-0.051	+0.22%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.444)	-0.026 (CI = +/-0.071; p = 0.462)	-0.035	+0.33%
Frequency	2006.2	0.004 (CI = +/-0.009; p = 0.428)	-0.024 (CI = +/-0.073; p = 0.507)	-0.036	+0.37%
Frequency	2007.1	0.006 (CI = +/-0.010; p = 0.243)	-0.033 (CI = +/-0.074; p = 0.364)	0.006	+0.57%
Frequency	2007.2	0.010 (CI = +/-0.009; p = 0.044)	-0.017 (CI = +/-0.067; p = 0.608)	0.106	+0.97%
Frequency	2008.1	0.013 (CI = +/-0.009; p = 0.008)	-0.031 (CI = +/-0.064; p = 0.326)	0.238	+1.31%
Frequency	2008.2	0.016 (CI = +/-0.009; p = 0.001)	-0.018 (CI = +/-0.059; p = 0.537)	0.372	+1.65%
Frequency	2009.1	0.020 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.055; p = 0.238)	0.516	+2.02%
Frequency	2009.2	0.024 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.048; p = 0.422)	0.653	+2.40%
Frequency	2010.1	0.027 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.045; p = 0.186)	0.725	+2.71%
Frequency	2010.2	0.028 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.047; p = 0.269)	0.728	+2.85%
Frequency	2011.1	0.031 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.045; p = 0.125)	0.768	+3.16%
Frequency	2011.2	0.034 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.043; p = 0.217)	0.811	+3.47%
Frequency	2012.1	0.035 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.046; p = 0.198)	0.787	+3.58%
Frequency	2012.2	0.032 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.047; p = 0.122)	0.758	+3.30%
Frequency	2013.1	0.031 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.050; p = 0.197)	0.683	+3.12%
Frequency	2013.2	0.028 (CI = +/-0.014; p = 0.001)	-0.037 (CI = +/-0.053; p = 0.149)	0.629	+2.85%
Frequency	2014.1	0.030 (CI = +/-0.017; p = 0.003)	-0.042 (CI = +/-0.058; p = 0.134)	0.594	+3.10%
Frequency	2014.2	0.038 (CI = +/-0.015; p = 0.000)	-0.028 (CI = +/-0.048; p = 0.219)	0.771	+3.90%
Frequency	2015.1	0.036 (CI = +/-0.019; p = 0.003)	-0.024 (CI = +/-0.055; p = 0.341)	0.666	+3.66%
Frequency	2015.2	0.044 (CI = +/-0.018; p = 0.001)	-0.011 (CI = +/-0.047; p = 0.584)	0.811	+4.54%

**CL**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.030 (CI = +/-0.010; p = 0.000)	0.558	+3.03%
Loss Cost	2004.2	0.032 (CI = +/-0.010; p = 0.000)	0.582	+3.24%
Loss Cost	2005.1	0.034 (CI = +/-0.011; p = 0.000)	0.596	+3.43%
Loss Cost	2005.2	0.036 (CI = +/-0.011; p = 0.000)	0.606	+3.62%
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.635	+3.90%
Loss Cost	2006.2	0.039 (CI = +/-0.012; p = 0.000)	0.625	+4.02%
Loss Cost	2007.1	0.042 (CI = +/-0.013; p = 0.000)	0.641	+4.29%
Loss Cost	2007.2	0.047 (CI = +/-0.013; p = 0.000)	0.708	+4.79%
Loss Cost	2008.1	0.051 (CI = +/-0.013; p = 0.000)	0.761	+5.28%
Loss Cost	2008.2	0.056 (CI = +/-0.012; p = 0.000)	0.807	+5.78%
Loss Cost	2009.1	0.062 (CI = +/-0.011; p = 0.000)	0.866	+6.40%
Loss Cost	2009.2	0.067 (CI = +/-0.011; p = 0.000)	0.893	+6.88%
Loss Cost	2010.1	0.070 (CI = +/-0.011; p = 0.000)	0.901	+7.24%
Loss Cost	2010.2	0.072 (CI = +/-0.013; p = 0.000)	0.897	+7.48%
Loss Cost	2011.1	0.077 (CI = +/-0.012; p = 0.000)	0.917	+8.02%
Loss Cost	2011.2	0.083 (CI = +/-0.012; p = 0.000)	0.940	+8.65%
Loss Cost	2012.1	0.087 (CI = +/-0.012; p = 0.000)	0.949	+9.13%
Loss Cost	2012.2	0.087 (CI = +/-0.014; p = 0.000)	0.938	+9.13%
Loss Cost	2013.1	0.089 (CI = +/-0.016; p = 0.000)	0.927	+9.32%
Loss Cost	2013.2	0.089 (CI = +/-0.019; p = 0.000)	0.908	+9.30%
Loss Cost	2014.1	0.095 (CI = +/-0.021; p = 0.000)	0.914	+10.01%
Loss Cost	2014.2	0.105 (CI = +/-0.020; p = 0.000)	0.942	+11.12%
Loss Cost	2015.1	0.105 (CI = +/-0.026; p = 0.000)	0.920	+11.06%
Loss Cost	2015.2	0.115 (CI = +/-0.029; p = 0.000)	0.930	+12.20%
Severity	2004.1	0.033 (CI = +/-0.004; p = 0.000)	0.915	+3.40%
Severity	2004.2	0.034 (CI = +/-0.004; p = 0.000)	0.909	+3.42%
Severity	2005.1	0.035 (CI = +/-0.004; p = 0.000)	0.910	+3.52%
Severity	2005.2	0.035 (CI = +/-0.005; p = 0.000)	0.903	+3.55%
Severity	2006.1	0.037 (CI = +/-0.004; p = 0.000)	0.922	+3.73%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	0.919	+3.80%
Severity	2007.1	0.038 (CI = +/-0.005; p = 0.000)	0.917	+3.88%
Severity	2007.2	0.038 (CI = +/-0.005; p = 0.000)	0.909	+3.92%
Severity	2008.1	0.040 (CI = +/-0.005; p = 0.000)	0.914	+4.07%
Severity	2008.2	0.041 (CI = +/-0.006; p = 0.000)	0.909	+4.16%
Severity	2009.1	0.043 (CI = +/-0.006; p = 0.000)	0.926	+4.40%
Severity	2009.2	0.043 (CI = +/-0.006; p = 0.000)	0.916	+4.41%
Severity	2010.1	0.044 (CI = +/-0.007; p = 0.000)	0.906	+4.46%
Severity	2010.2	0.044 (CI = +/-0.008; p = 0.000)	0.891	+4.48%
Severity	2011.1	0.046 (CI = +/-0.008; p = 0.000)	0.899	+4.73%
Severity	2011.2	0.048 (CI = +/-0.009; p = 0.000)	0.893	+4.90%
Severity	2012.1	0.052 (CI = +/-0.009; p = 0.000)	0.917	+5.30%
Severity	2012.2	0.054 (CI = +/-0.010; p = 0.000)	0.913	+5.52%
Severity	2013.1	0.058 (CI = +/-0.009; p = 0.000)	0.939	+6.02%
Severity	2013.2	0.060 (CI = +/-0.011; p = 0.000)	0.930	+6.19%
Severity	2014.1	0.066 (CI = +/-0.010; p = 0.000)	0.954	+6.79%
Severity	2014.2	0.064 (CI = +/-0.012; p = 0.000)	0.939	+6.60%
Severity	2015.1	0.067 (CI = +/-0.015; p = 0.000)	0.933	+6.95%
Severity	2015.2	0.064 (CI = +/-0.019; p = 0.000)	0.904	+6.60%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.337)	-0.002	-0.36%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.641)	-0.028	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.837)	-0.035	-0.08%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.865)	-0.037	+0.07%
Frequency	2006.1	0.002 (CI = +/-0.009; p = 0.716)	-0.034	+0.16%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.659)	-0.033	+0.21%
Frequency	2007.1	0.004 (CI = +/-0.010; p = 0.448)	-0.017	+0.39%
Frequency	2007.2	0.008 (CI = +/-0.010; p = 0.093)	0.083	+0.84%
Frequency	2008.1	0.012 (CI = +/-0.010; p = 0.025)	0.180	+1.16%
Frequency	2008.2	0.015 (CI = +/-0.010; p = 0.003)	0.331	+1.56%
Frequency	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.450	+1.91%
Frequency	2009.2	0.023 (CI = +/-0.009; p = 0.000)	0.618	+2.37%
Frequency	2010.1	0.026 (CI = +/-0.009; p = 0.000)	0.677	+2.66%
Frequency	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.691	+2.87%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	0.716	+3.14%
Frequency	2011.2	0.035 (CI = +/-0.010; p = 0.000)	0.784	+3.57%
Frequency	2012.1	0.036 (CI = +/-0.012; p = 0.000)	0.754	+3.63%
Frequency	2012.2	0.034 (CI = +/-0.013; p = 0.000)	0.696	+3.42%
Frequency	2013.1	0.031 (CI = +/-0.015; p = 0.001)	0.618	+3.11%
Frequency	2013.2	0.029 (CI = +/-0.018; p = 0.005)	0.527	+2.92%
Frequency	2014.1	0.030 (CI = +/-0.022; p = 0.012)	0.467	+3.01%
Frequency	2014.2	0.042 (CI = +/-0.019; p = 0.001)	0.739	+4.24%
Frequency	2015.1	0.038 (CI = +/-0.023; p = 0.006)	0.637	+3.84%
Frequency	2015.2	0.051 (CI = +/-0.018; p = 0.000)	0.868	+5.26%

**CL**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.030 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.089; p = 0.961)	0.542	+3.03%
Loss Cost	2004.2	0.032 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.090; p = 0.763)	0.568	+3.25%
Loss Cost	2005.1	0.034 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.091; p = 0.914)	0.581	+3.43%
Loss Cost	2005.2	0.036 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.093; p = 0.753)	0.592	+3.63%
Loss Cost	2006.1	0.038 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.092; p = 0.954)	0.620	+3.90%
Loss Cost	2006.2	0.040 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.096; p = 0.863)	0.609	+4.03%
Loss Cost	2007.1	0.042 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.097; p = 0.961)	0.625	+4.29%
Loss Cost	2007.2	0.047 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.091; p = 0.681)	0.697	+4.81%
Loss Cost	2008.1	0.051 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.087; p = 0.978)	0.749	+5.28%
Loss Cost	2008.2	0.056 (CI = +/-0.013; p = 0.000)	0.020 (CI = +/-0.081; p = 0.605)	0.800	+5.81%
Loss Cost	2009.1	0.062 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.071; p = 0.978)	0.858	+6.40%
Loss Cost	2009.2	0.067 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.066; p = 0.578)	0.888	+6.91%
Loss Cost	2010.1	0.070 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.065; p = 0.807)	0.896	+7.24%
Loss Cost	2010.2	0.072 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.067; p = 0.630)	0.892	+7.51%
Loss Cost	2011.1	0.077 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.063; p = 0.944)	0.911	+8.02%
Loss Cost	2011.2	0.083 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.055; p = 0.449)	0.939	+8.70%
Loss Cost	2012.1	0.087 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.053; p = 0.693)	0.946	+9.13%
Loss Cost	2012.2	0.088 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.058; p = 0.696)	0.933	+9.16%
Loss Cost	2013.1	0.089 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.063; p = 0.795)	0.920	+9.32%
Loss Cost	2013.2	0.089 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.071; p = 0.807)	0.898	+9.33%
Loss Cost	2014.1	0.095 (CI = +/-0.022; p = 0.000)	-0.003 (CI = +/-0.071; p = 0.916)	0.904	+10.01%
Loss Cost	2014.2	0.106 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.062; p = 0.538)	0.937	+11.24%
Loss Cost	2015.1	0.105 (CI = +/-0.028; p = 0.000)	0.019 (CI = +/-0.072; p = 0.536)	0.913	+11.06%
Loss Cost	2015.2	0.119 (CI = +/-0.027; p = 0.000)	0.041 (CI = +/-0.063; p = 0.159)	0.946	+12.64%
Severity	2004.1	0.033 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.031; p = 0.015)	0.929	+3.40%
Severity	2004.2	0.034 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.032; p = 0.011)	0.926	+3.45%
Severity	2005.1	0.035 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.032; p = 0.019)	0.925	+3.52%
Severity	2005.2	0.035 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.033; p = 0.014)	0.922	+3.58%
Severity	2006.1	0.037 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.031; p = 0.024)	0.935	+3.73%
Severity	2006.2	0.038 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.030; p = 0.012)	0.936	+3.84%
Severity	2007.1	0.038 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.032; p = 0.019)	0.932	+3.88%
Severity	2007.2	0.039 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.032; p = 0.014)	0.929	+3.96%
Severity	2008.1	0.040 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.032; p = 0.025)	0.930	+4.07%
Severity	2008.2	0.041 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.032; p = 0.013)	0.931	+4.21%
Severity	2009.1	0.043 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.031; p = 0.022)	0.942	+4.40%
Severity	2009.2	0.044 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.032; p = 0.021)	0.935	+4.47%
Severity	2010.1	0.044 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.034; p = 0.028)	0.927	+4.46%
Severity	2010.2	0.045 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.036; p = 0.025)	0.918	+4.56%
Severity	2011.1	0.046 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.036; p = 0.045)	0.919	+4.73%
Severity	2011.2	0.049 (CI = +/-0.008; p = 0.000)	0.045 (CI = +/-0.035; p = 0.017)	0.927	+5.01%
Severity	2012.1	0.052 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.033; p = 0.030)	0.940	+5.30%
Severity	2012.2	0.055 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.030; p = 0.006)	0.954	+5.67%
Severity	2013.1	0.058 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.026; p = 0.007)	0.969	+6.02%
Severity	2013.2	0.062 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.021; p = 0.001)	0.979	+6.40%
Severity	2014.1	0.066 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.013; p = 0.000)	0.993	+6.79%
Severity	2014.2	0.066 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.015; p = 0.000)	0.991	+6.87%
Severity	2015.1	0.067 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.017; p = 0.001)	0.989	+6.95%
Severity	2015.2	0.068 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.020; p = 0.003)	0.982	+7.02%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.335)	-0.037 (CI = +/-0.067; p = 0.261)	0.009	-0.36%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.607)	-0.029 (CI = +/-0.067; p = 0.381)	-0.035	-0.20%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.836)	-0.034 (CI = +/-0.068; p = 0.308)	-0.032	-0.08%
Frequency	2005.2	0.000 (CI = +/-0.009; p = 0.907)	-0.028 (CI = +/-0.070; p = 0.414)	-0.050	+0.05%
Frequency	2006.1	0.002 (CI = +/-0.009; p = 0.717)	-0.033 (CI = +/-0.071; p = 0.348)	-0.038	+0.16%
Frequency	2006.2	0.002 (CI = +/-0.010; p = 0.704)	-0.032 (CI = +/-0.075; p = 0.381)	-0.042	+0.18%
Frequency	2007.1	0.004 (CI = +/-0.010; p = 0.446)	-0.041 (CI = +/-0.075; p = 0.273)	-0.006	+0.39%
Frequency	2007.2	0.008 (CI = +/-0.010; p = 0.108)	-0.023 (CI = +/-0.069; p = 0.491)	0.061	+0.81%
Frequency	2008.1	0.012 (CI = +/-0.010; p = 0.025)	-0.036 (CI = +/-0.066; p = 0.259)	0.193	+1.16%
Frequency	2008.2	0.015 (CI = +/-0.010; p = 0.004)	-0.022 (CI = +/-0.062; p = 0.458)	0.316	+1.53%
Frequency	2009.1	0.019 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.057; p = 0.206)	0.471	+1.91%
Frequency	2009.2	0.023 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.051; p = 0.397)	0.613	+2.33%
Frequency	2010.1	0.026 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.048; p = 0.186)	0.693	+2.66%
Frequency	2010.2	0.028 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.050; p = 0.281)	0.695	+2.82%
Frequency	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.048; p = 0.143)	0.740	+3.14%
Frequency	2011.2	0.035 (CI = +/-0.010; p = 0.000)	-0.025 (CI = +/-0.047; p = 0.272)	0.789	+3.51%
Frequency	2012.1	0.036 (CI = +/-0.012; p = 0.000)	-0.028 (CI = +/-0.050; p = 0.249)	0.763	+3.63%
Frequency	2012.2	0.033 (CI = +/-0.013; p = 0.000)	-0.036 (CI = +/-0.051; p = 0.154)	0.727	+3.30%
Frequency	2013.1	0.031 (CI = +/-0.015; p = 0.001)	-0.032 (CI = +/-0.055; p = 0.230)	0.639	+3.11%
Frequency	2013.2	0.027 (CI = +/-0.017; p = 0.006)	-0.039 (CI = +/-0.059; p = 0.169)	0.579	+2.76%
Frequency	2014.1	0.030 (CI = +/-0.020; p = 0.010)	-0.044 (CI = +/-0.065; p = 0.159)	0.539	+3.01%
Frequency	2014.2	0.040 (CI = +/-0.019; p = 0.002)	-0.025 (CI = +/-0.055; p = 0.329)	0.743	+4.09%
Frequency	2015.1	0.038 (CI = +/-0.024; p = 0.009)	-0.021 (CI = +/-0.063; p = 0.447)	0.619	+3.84%
Frequency	2015.2	0.051 (CI = +/-0.022; p = 0.002)	-0.001 (CI = +/-0.049; p = 0.965)	0.841	+5.25%

## CM

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.011 (CI = +/-0.013; p = 0.091)	0.062	+1.15%
Loss Cost	2004.2	0.013 (CI = +/-0.014; p = 0.082)	0.070	+1.26%
Loss Cost	2005.1	0.014 (CI = +/-0.015; p = 0.062)	0.087	+1.44%
Loss Cost	2005.2	0.014 (CI = +/-0.016; p = 0.086)	0.072	+1.42%
Loss Cost	2006.1	0.018 (CI = +/-0.017; p = 0.039)	0.121	+1.79%
Loss Cost	2006.2	0.018 (CI = +/-0.018; p = 0.058)	0.102	+1.77%
Loss Cost	2007.1	0.021 (CI = +/-0.019; p = 0.032)	0.143	+2.13%
Loss Cost	2007.2	0.022 (CI = +/-0.021; p = 0.034)	0.145	+2.27%
Loss Cost	2008.1	0.026 (CI = +/-0.022; p = 0.023)	0.179	+2.64%
Loss Cost	2008.2	0.035 (CI = +/-0.021; p = 0.003)	0.320	+3.52%
Loss Cost	2009.1	0.039 (CI = +/-0.023; p = 0.002)	0.353	+3.94%
Loss Cost	2009.2	0.047 (CI = +/-0.023; p = 0.000)	0.463	+4.77%
Loss Cost	2010.1	0.053 (CI = +/-0.024; p = 0.000)	0.516	+5.41%
Loss Cost	2010.2	0.051 (CI = +/-0.027; p = 0.001)	0.455	+5.19%
Loss Cost	2011.1	0.052 (CI = +/-0.030; p = 0.002)	0.423	+5.31%
Loss Cost	2011.2	0.060 (CI = +/-0.032; p = 0.001)	0.487	+6.19%
Loss Cost	2012.1	0.067 (CI = +/-0.035; p = 0.001)	0.512	+6.91%
Loss Cost	2012.2	0.062 (CI = +/-0.040; p = 0.005)	0.427	+6.43%
Loss Cost	2013.1	0.080 (CI = +/-0.039; p = 0.001)	0.599	+8.34%
Loss Cost	2013.2	0.073 (CI = +/-0.044; p = 0.004)	0.503	+7.57%
Loss Cost	2014.1	0.100 (CI = +/-0.033; p = 0.000)	0.800	+10.53%
Loss Cost	2014.2	0.103 (CI = +/-0.040; p = 0.000)	0.761	+10.80%
Loss Cost	2015.1	0.115 (CI = +/-0.046; p = 0.000)	0.784	+12.24%
Loss Cost	2015.2	0.106 (CI = +/-0.057; p = 0.003)	0.698	+11.20%
Severity	2004.1	0.015 (CI = +/-0.013; p = 0.026)	0.127	+1.53%
Severity	2004.2	0.014 (CI = +/-0.014; p = 0.045)	0.102	+1.45%
Severity	2005.1	0.015 (CI = +/-0.015; p = 0.044)	0.106	+1.56%
Severity	2005.2	0.016 (CI = +/-0.016; p = 0.052)	0.100	+1.61%
Severity	2006.1	0.020 (CI = +/-0.017; p = 0.022)	0.156	+2.00%
Severity	2006.2	0.022 (CI = +/-0.018; p = 0.020)	0.167	+2.18%
Severity	2007.1	0.025 (CI = +/-0.019; p = 0.009)	0.219	+2.58%
Severity	2007.2	0.029 (CI = +/-0.020; p = 0.006)	0.250	+2.91%
Severity	2008.1	0.034 (CI = +/-0.021; p = 0.003)	0.312	+3.41%
Severity	2008.2	0.040 (CI = +/-0.021; p = 0.001)	0.396	+4.05%
Severity	2009.1	0.046 (CI = +/-0.021; p = 0.000)	0.480	+4.74%
Severity	2009.2	0.051 (CI = +/-0.023; p = 0.000)	0.519	+5.27%
Severity	2010.1	0.059 (CI = +/-0.023; p = 0.000)	0.602	+6.10%
Severity	2010.2	0.063 (CI = +/-0.025; p = 0.000)	0.609	+6.55%
Severity	2011.1	0.072 (CI = +/-0.025; p = 0.000)	0.679	+7.48%
Severity	2011.2	0.077 (CI = +/-0.028; p = 0.000)	0.676	+7.95%
Severity	2012.1	0.083 (CI = +/-0.031; p = 0.000)	0.685	+8.61%
Severity	2012.2	0.078 (CI = +/-0.035; p = 0.000)	0.618	+8.09%
Severity	2013.1	0.091 (CI = +/-0.035; p = 0.000)	0.706	+9.56%
Severity	2013.2	0.087 (CI = +/-0.041; p = 0.001)	0.636	+9.11%
Severity	2014.1	0.108 (CI = +/-0.038; p = 0.000)	0.784	+11.38%
Severity	2014.2	0.108 (CI = +/-0.046; p = 0.000)	0.732	+11.40%
Severity	2015.1	0.125 (CI = +/-0.050; p = 0.000)	0.778	+13.27%
Severity	2015.2	0.117 (CI = +/-0.063; p = 0.003)	0.692	+12.38%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.270)	0.008	-0.37%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.582)	-0.024	-0.19%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.749)	-0.032	-0.11%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.624)	-0.028	-0.19%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.619)	-0.028	-0.20%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.343)	-0.003	-0.40%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.335)	-0.001	-0.44%
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.207)	0.028	-0.62%
Frequency	2008.1	-0.008 (CI = +/-0.011; p = 0.156)	0.048	-0.75%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.349)	-0.004	-0.51%
Frequency	2009.1	-0.008 (CI = +/-0.012; p = 0.190)	0.039	-0.77%
Frequency	2009.2	-0.005 (CI = +/-0.012; p = 0.433)	-0.018	-0.48%
Frequency	2010.1	-0.007 (CI = +/-0.014; p = 0.327)	0.001	-0.65%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.046)	0.168	-1.28%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.000)	0.533	-2.02%
Frequency	2011.2	-0.016 (CI = +/-0.009; p = 0.002)	0.449	-1.64%
Frequency	2012.1	-0.016 (CI = +/-0.011; p = 0.007)	0.378	-1.57%
Frequency	2012.2	-0.015 (CI = +/-0.012; p = 0.018)	0.312	-1.53%
Frequency	2013.1	-0.011 (CI = +/-0.013; p = 0.083)	0.165	-1.12%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.056)	0.229	-1.41%
Frequency	2014.1	-0.008 (CI = +/-0.014; p = 0.263)	0.036	-0.76%
Frequency	2014.2	-0.005 (CI = +/-0.017; p = 0.495)	-0.052	-0.54%
Frequency	2015.1	-0.009 (CI = +/-0.021; p = 0.334)	0.006	-0.92%
Frequency	2015.2	-0.011 (CI = +/-0.026; p = 0.374)	-0.013	-1.05%



**CM**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.011 (CI = +/-0.013; p = 0.092)	0.132 (CI = +/-0.116; p = 0.027)	0.183	+1.08%
Loss Cost	2004.2	0.013 (CI = +/-0.013; p = 0.061)	0.141 (CI = +/-0.118; p = 0.020)	0.208	+1.26%
Loss Cost	2005.1	0.013 (CI = +/-0.014; p = 0.062)	0.137 (CI = +/-0.122; p = 0.029)	0.209	+1.35%
Loss Cost	2005.2	0.014 (CI = +/-0.015; p = 0.066)	0.140 (CI = +/-0.126; p = 0.031)	0.197	+1.42%
Loss Cost	2006.1	0.017 (CI = +/-0.016; p = 0.040)	0.127 (CI = +/-0.129; p = 0.052)	0.216	+1.69%
Loss Cost	2006.2	0.018 (CI = +/-0.017; p = 0.045)	0.131 (CI = +/-0.134; p = 0.055)	0.201	+1.77%
Loss Cost	2007.1	0.020 (CI = +/-0.018; p = 0.034)	0.120 (CI = +/-0.137; p = 0.085)	0.216	+2.02%
Loss Cost	2007.2	0.022 (CI = +/-0.020; p = 0.027)	0.130 (CI = +/-0.141; p = 0.069)	0.233	+2.27%
Loss Cost	2008.1	0.025 (CI = +/-0.021; p = 0.024)	0.120 (CI = +/-0.147; p = 0.103)	0.245	+2.51%
Loss Cost	2008.2	0.035 (CI = +/-0.019; p = 0.001)	0.158 (CI = +/-0.126; p = 0.016)	0.468	+3.52%
Loss Cost	2009.1	0.037 (CI = +/-0.021; p = 0.001)	0.149 (CI = +/-0.131; p = 0.028)	0.476	+3.75%
Loss Cost	2009.2	0.047 (CI = +/-0.018; p = 0.000)	0.184 (CI = +/-0.110; p = 0.003)	0.663	+4.77%
Loss Cost	2010.1	0.050 (CI = +/-0.020; p = 0.000)	0.172 (CI = +/-0.114; p = 0.005)	0.679	+5.14%
Loss Cost	2010.2	0.051 (CI = +/-0.022; p = 0.000)	0.173 (CI = +/-0.120; p = 0.008)	0.634	+5.19%
Loss Cost	2011.1	0.048 (CI = +/-0.025; p = 0.001)	0.180 (CI = +/-0.128; p = 0.009)	0.615	+4.96%
Loss Cost	2011.2	0.060 (CI = +/-0.022; p = 0.000)	0.213 (CI = +/-0.107; p = 0.001)	0.760	+6.19%
Loss Cost	2012.1	0.062 (CI = +/-0.025; p = 0.000)	0.208 (CI = +/-0.116; p = 0.002)	0.757	+6.39%
Loss Cost	2012.2	0.062 (CI = +/-0.029; p = 0.001)	0.209 (CI = +/-0.125; p = 0.003)	0.705	+6.43%
Loss Cost	2013.1	0.075 (CI = +/-0.029; p = 0.000)	0.178 (CI = +/-0.116; p = 0.006)	0.786	+7.75%
Loss Cost	2013.2	0.073 (CI = +/-0.034; p = 0.001)	0.175 (CI = +/-0.127; p = 0.012)	0.719	+7.57%
Loss Cost	2014.1	0.095 (CI = +/-0.023; p = 0.000)	0.127 (CI = +/-0.079; p = 0.005)	0.910	+9.94%
Loss Cost	2014.2	0.103 (CI = +/-0.024; p = 0.000)	0.142 (CI = +/-0.077; p = 0.003)	0.917	+10.80%
Loss Cost	2015.1	0.107 (CI = +/-0.030; p = 0.000)	0.133 (CI = +/-0.086; p = 0.008)	0.914	+11.34%
Loss Cost	2015.2	0.106 (CI = +/-0.039; p = 0.001)	0.131 (CI = +/-0.101; p = 0.019)	0.869	+11.20%
Severity	2004.1	0.014 (CI = +/-0.012; p = 0.019)	0.160 (CI = +/-0.108; p = 0.005)	0.313	+1.44%
Severity	2004.2	0.014 (CI = +/-0.013; p = 0.026)	0.161 (CI = +/-0.112; p = 0.007)	0.289	+1.45%
Severity	2005.1	0.014 (CI = +/-0.013; p = 0.037)	0.161 (CI = +/-0.116; p = 0.008)	0.286	+1.45%
Severity	2005.2	0.016 (CI = +/-0.014; p = 0.030)	0.169 (CI = +/-0.120; p = 0.007)	0.294	+1.61%
Severity	2006.1	0.019 (CI = +/-0.015; p = 0.018)	0.156 (CI = +/-0.122; p = 0.014)	0.314	+1.87%
Severity	2006.2	0.022 (CI = +/-0.016; p = 0.009)	0.170 (CI = +/-0.123; p = 0.009)	0.353	+2.18%
Severity	2007.1	0.024 (CI = +/-0.017; p = 0.007)	0.158 (CI = +/-0.126; p = 0.016)	0.370	+2.44%
Severity	2007.2	0.029 (CI = +/-0.017; p = 0.002)	0.177 (CI = +/-0.123; p = 0.007)	0.441	+2.91%
Severity	2008.1	0.032 (CI = +/-0.018; p = 0.002)	0.164 (CI = +/-0.126; p = 0.013)	0.466	+3.24%
Severity	2008.2	0.040 (CI = +/-0.017; p = 0.000)	0.194 (CI = +/-0.111; p = 0.002)	0.619	+4.05%
Severity	2009.1	0.044 (CI = +/-0.018; p = 0.000)	0.177 (CI = +/-0.111; p = 0.003)	0.655	+4.51%
Severity	2009.2	0.051 (CI = +/-0.016; p = 0.000)	0.203 (CI = +/-0.100; p = 0.000)	0.748	+5.27%
Severity	2010.1	0.056 (CI = +/-0.017; p = 0.000)	0.185 (CI = +/-0.098; p = 0.001)	0.782	+5.81%
Severity	2010.2	0.063 (CI = +/-0.016; p = 0.000)	0.207 (CI = +/-0.088; p = 0.000)	0.837	+6.55%
Severity	2011.1	0.069 (CI = +/-0.017; p = 0.000)	0.191 (CI = +/-0.087; p = 0.000)	0.861	+7.10%
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	0.213 (CI = +/-0.073; p = 0.000)	0.908	+7.95%
Severity	2012.1	0.078 (CI = +/-0.017; p = 0.000)	0.210 (CI = +/-0.079; p = 0.000)	0.904	+8.08%
Severity	2012.2	0.078 (CI = +/-0.020; p = 0.000)	0.210 (CI = +/-0.085; p = 0.000)	0.879	+8.09%
Severity	2013.1	0.085 (CI = +/-0.020; p = 0.000)	0.191 (CI = +/-0.081; p = 0.000)	0.907	+8.92%
Severity	2013.2	0.087 (CI = +/-0.024; p = 0.000)	0.194 (CI = +/-0.088; p = 0.001)	0.882	+9.11%
Severity	2014.1	0.101 (CI = +/-0.019; p = 0.000)	0.165 (CI = +/-0.066; p = 0.000)	0.947	+10.62%
Severity	2014.2	0.108 (CI = +/-0.020; p = 0.000)	0.178 (CI = +/-0.062; p = 0.000)	0.953	+11.40%
Severity	2015.1	0.115 (CI = +/-0.022; p = 0.000)	0.165 (CI = +/-0.064; p = 0.001)	0.959	+12.14%
Severity	2015.2	0.117 (CI = +/-0.029; p = 0.000)	0.169 (CI = +/-0.074; p = 0.001)	0.941	+12.38%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.294)	-0.028 (CI = +/-0.063; p = 0.363)	0.004	-0.36%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.586)	-0.020 (CI = +/-0.062; p = 0.521)	-0.044	-0.19%
Frequency	2005.1	-0.001 (CI = +/-0.007; p = 0.785)	-0.024 (CI = +/-0.064; p = 0.442)	-0.046	-0.10%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.625)	-0.028 (CI = +/-0.065; p = 0.378)	-0.035	-0.19%
Frequency	2006.1	-0.002 (CI = +/-0.008; p = 0.660)	-0.029 (CI = +/-0.068; p = 0.391)	-0.038	-0.18%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.339)	-0.039 (CI = +/-0.067; p = 0.242)	0.015	-0.40%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.371)	-0.039 (CI = +/-0.070; p = 0.265)	0.011	-0.41%
Frequency	2007.2	-0.006 (CI = +/-0.010; p = 0.198)	-0.047 (CI = +/-0.070; p = 0.175)	0.067	-0.62%
Frequency	2008.1	-0.007 (CI = +/-0.011; p = 0.178)	-0.044 (CI = +/-0.073; p = 0.227)	0.071	-0.70%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.349)	-0.036 (CI = +/-0.074; p = 0.322)	-0.002	-0.51%
Frequency	2009.1	-0.007 (CI = +/-0.012; p = 0.216)	-0.028 (CI = +/-0.076; p = 0.454)	0.018	-0.73%
Frequency	2009.2	-0.005 (CI = +/-0.013; p = 0.442)	-0.019 (CI = +/-0.077; p = 0.615)	-0.059	-0.48%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.356)	-0.013 (CI = +/-0.081; p = 0.733)	-0.050	-0.63%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.047)	-0.034 (CI = +/-0.069; p = 0.314)	0.172	-1.28%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.001)	-0.010 (CI = +/-0.052; p = 0.671)	0.508	-2.00%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.003)	0.000 (CI = +/-0.048; p = 0.995)	0.410	-1.64%
Frequency	2012.1	-0.016 (CI = +/-0.011; p = 0.010)	-0.002 (CI = +/-0.052; p = 0.936)	0.330	-1.56%
Frequency	2012.2	-0.015 (CI = +/-0.013; p = 0.023)	-0.001 (CI = +/-0.056; p = 0.968)	0.255	-1.53%
Frequency	2013.1	-0.011 (CI = +/-0.014; p = 0.107)	-0.012 (CI = +/-0.055; p = 0.626)	0.110	-1.08%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.062)	-0.020 (CI = +/-0.056; p = 0.454)	0.201	-1.41%
Frequency	2014.1	-0.006 (CI = +/-0.013; p = 0.326)	-0.037 (CI = +/-0.046; p = 0.100)	0.220	-0.61%
Frequency	2014.2	-0.005 (CI = +/-0.016; p = 0.462)	-0.036 (CI = +/-0.051; p = 0.145)	0.107	-0.54%
Frequency	2015.1	-0.007 (CI = +/-0.021; p = 0.434)	-0.033 (CI = +/-0.059; p = 0.233)	0.087	-0.72%
Frequency	2015.2	-0.011 (CI = +/-0.026; p = 0.352)	-0.038 (CI = +/-0.067; p = 0.216)	0.104	-1.05%

## CM

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.008 (CI = +/-0.014; p = 0.248)	0.013	+0.78%
Loss Cost	2004.2	0.009 (CI = +/-0.014; p = 0.227)	0.018	+0.88%
Loss Cost	2005.1	0.010 (CI = +/-0.015; p = 0.180)	0.031	+1.04%
Loss Cost	2005.2	0.010 (CI = +/-0.017; p = 0.236)	0.017	+0.98%
Loss Cost	2006.1	0.013 (CI = +/-0.017; p = 0.123)	0.056	+1.35%
Loss Cost	2006.2	0.013 (CI = +/-0.019; p = 0.170)	0.039	+1.29%
Loss Cost	2007.1	0.016 (CI = +/-0.020; p = 0.103)	0.073	+1.63%
Loss Cost	2007.2	0.017 (CI = +/-0.021; p = 0.108)	0.073	+1.75%
Loss Cost	2008.1	0.021 (CI = +/-0.023; p = 0.075)	0.102	+2.10%
Loss Cost	2008.2	0.030 (CI = +/-0.023; p = 0.013)	0.237	+3.00%
Loss Cost	2009.1	0.034 (CI = +/-0.024; p = 0.009)	0.270	+3.42%
Loss Cost	2009.2	0.042 (CI = +/-0.025; p = 0.002)	0.384	+4.28%
Loss Cost	2010.1	0.048 (CI = +/-0.026; p = 0.001)	0.440	+4.93%
Loss Cost	2010.2	0.045 (CI = +/-0.029; p = 0.004)	0.368	+4.63%
Loss Cost	2011.1	0.046 (CI = +/-0.033; p = 0.009)	0.329	+4.69%
Loss Cost	2011.2	0.054 (CI = +/-0.035; p = 0.005)	0.397	+5.60%
Loss Cost	2012.1	0.061 (CI = +/-0.040; p = 0.005)	0.422	+6.34%
Loss Cost	2012.2	0.055 (CI = +/-0.045; p = 0.021)	0.320	+5.70%
Loss Cost	2013.1	0.075 (CI = +/-0.045; p = 0.004)	0.511	+7.79%
Loss Cost	2013.2	0.066 (CI = +/-0.052; p = 0.018)	0.388	+6.79%
Loss Cost	2014.1	0.097 (CI = +/-0.040; p = 0.000)	0.741	+10.16%
Loss Cost	2014.2	0.099 (CI = +/-0.050; p = 0.002)	0.687	+10.41%
Loss Cost	2015.1	0.114 (CI = +/-0.059; p = 0.003)	0.714	+12.10%
Loss Cost	2015.2	0.102 (CI = +/-0.076; p = 0.016)	0.586	+10.74%
Severity	2004.1	0.011 (CI = +/-0.013; p = 0.090)	0.065	+1.14%
Severity	2004.2	0.010 (CI = +/-0.014; p = 0.148)	0.040	+1.03%
Severity	2005.1	0.011 (CI = +/-0.015; p = 0.145)	0.043	+1.11%
Severity	2005.2	0.011 (CI = +/-0.016; p = 0.167)	0.037	+1.13%
Severity	2006.1	0.015 (CI = +/-0.017; p = 0.079)	0.083	+1.51%
Severity	2006.2	0.017 (CI = +/-0.018; p = 0.072)	0.092	+1.67%
Severity	2007.1	0.020 (CI = +/-0.019; p = 0.037)	0.139	+2.06%
Severity	2007.2	0.023 (CI = +/-0.020; p = 0.027)	0.168	+2.37%
Severity	2008.1	0.028 (CI = +/-0.021; p = 0.012)	0.229	+2.87%
Severity	2008.2	0.035 (CI = +/-0.022; p = 0.004)	0.315	+3.51%
Severity	2009.1	0.041 (CI = +/-0.023; p = 0.001)	0.404	+4.21%
Severity	2009.2	0.046 (CI = +/-0.024; p = 0.001)	0.445	+4.74%
Severity	2010.1	0.054 (CI = +/-0.025; p = 0.000)	0.536	+5.60%
Severity	2010.2	0.059 (CI = +/-0.027; p = 0.000)	0.541	+6.04%
Severity	2011.1	0.068 (CI = +/-0.028; p = 0.000)	0.619	+7.02%
Severity	2011.2	0.072 (CI = +/-0.031; p = 0.000)	0.612	+7.49%
Severity	2012.1	0.079 (CI = +/-0.035; p = 0.000)	0.620	+8.18%
Severity	2012.2	0.072 (CI = +/-0.039; p = 0.002)	0.535	+7.50%
Severity	2013.1	0.087 (CI = +/-0.041; p = 0.001)	0.637	+9.12%
Severity	2013.2	0.082 (CI = +/-0.048; p = 0.004)	0.546	+8.51%
Severity	2014.1	0.105 (CI = +/-0.046; p = 0.001)	0.723	+11.10%
Severity	2014.2	0.105 (CI = +/-0.057; p = 0.003)	0.654	+11.07%
Severity	2015.1	0.125 (CI = +/-0.065; p = 0.003)	0.712	+13.32%
Severity	2015.2	0.115 (CI = +/-0.085; p = 0.016)	0.589	+12.19%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.325)	0.000	-0.35%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.670)	-0.029	-0.15%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.845)	-0.036	-0.07%
Frequency	2005.2	-0.001 (CI = +/-0.008; p = 0.715)	-0.033	-0.15%
Frequency	2006.1	-0.002 (CI = +/-0.009; p = 0.709)	-0.034	-0.16%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.411)	-0.012	-0.38%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.400)	-0.011	-0.42%
Frequency	2007.2	-0.006 (CI = +/-0.011; p = 0.254)	0.016	-0.61%
Frequency	2008.1	-0.008 (CI = +/-0.012; p = 0.193)	0.035	-0.75%
Frequency	2008.2	-0.005 (CI = +/-0.012; p = 0.414)	-0.015	-0.49%
Frequency	2009.1	-0.008 (CI = +/-0.013; p = 0.233)	0.025	-0.77%
Frequency	2009.2	-0.004 (CI = +/-0.014; p = 0.508)	-0.029	-0.44%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.388)	-0.012	-0.64%
Frequency	2010.2	-0.013 (CI = +/-0.014; p = 0.061)	0.152	-1.33%
Frequency	2011.1	-0.022 (CI = +/-0.011; p = 0.001)	0.536	-2.18%
Frequency	2011.2	-0.018 (CI = +/-0.011; p = 0.003)	0.445	-1.76%
Frequency	2012.1	-0.017 (CI = +/-0.012; p = 0.009)	0.373	-1.70%
Frequency	2012.2	-0.017 (CI = +/-0.014; p = 0.023)	0.308	-1.68%
Frequency	2013.1	-0.012 (CI = +/-0.015; p = 0.103)	0.153	-1.22%
Frequency	2013.2	-0.016 (CI = +/-0.017; p = 0.067)	0.227	-1.58%
Frequency	2014.1	-0.009 (CI = +/-0.018; p = 0.301)	0.020	-0.85%
Frequency	2014.2	-0.006 (CI = +/-0.021; p = 0.542)	-0.071	-0.59%
Frequency	2015.1	-0.011 (CI = +/-0.026; p = 0.366)	-0.008	-1.07%
Frequency	2015.2	-0.013 (CI = +/-0.035; p = 0.398)	-0.025	-1.29%

**CM**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.008 (CI = +/-0.013; p = 0.223)	0.117 (CI = +/-0.115; p = 0.047)	0.115	+0.78%
Loss Cost	2004.2	0.010 (CI = +/-0.014; p = 0.161)	0.126 (CI = +/-0.118; p = 0.037)	0.135	+0.96%
Loss Cost	2005.1	0.010 (CI = +/-0.015; p = 0.157)	0.122 (CI = +/-0.122; p = 0.049)	0.135	+1.04%
Loss Cost	2005.2	0.011 (CI = +/-0.016; p = 0.172)	0.124 (CI = +/-0.127; p = 0.055)	0.121	+1.08%
Loss Cost	2006.1	0.013 (CI = +/-0.017; p = 0.108)	0.112 (CI = +/-0.129; p = 0.085)	0.133	+1.35%
Loss Cost	2006.2	0.014 (CI = +/-0.018; p = 0.126)	0.114 (CI = +/-0.135; p = 0.093)	0.115	+1.39%
Loss Cost	2007.1	0.016 (CI = +/-0.019; p = 0.094)	0.104 (CI = +/-0.139; p = 0.134)	0.127	+1.63%
Loss Cost	2007.2	0.019 (CI = +/-0.021; p = 0.078)	0.114 (CI = +/-0.144; p = 0.115)	0.139	+1.87%
Loss Cost	2008.1	0.021 (CI = +/-0.023; p = 0.069)	0.105 (CI = +/-0.150; p = 0.158)	0.149	+2.10%
Loss Cost	2008.2	0.031 (CI = +/-0.020; p = 0.005)	0.146 (CI = +/-0.130; p = 0.030)	0.378	+3.19%
Loss Cost	2009.1	0.034 (CI = +/-0.022; p = 0.005)	0.138 (CI = +/-0.136; p = 0.046)	0.386	+3.42%
Loss Cost	2009.2	0.045 (CI = +/-0.020; p = 0.000)	0.177 (CI = +/-0.116; p = 0.005)	0.595	+4.56%
Loss Cost	2010.1	0.048 (CI = +/-0.022; p = 0.000)	0.165 (CI = +/-0.119; p = 0.010)	0.613	+4.93%
Loss Cost	2010.2	0.048 (CI = +/-0.025; p = 0.001)	0.166 (CI = +/-0.128; p = 0.014)	0.554	+4.95%
Loss Cost	2011.1	0.046 (CI = +/-0.028; p = 0.003)	0.173 (CI = +/-0.135; p = 0.016)	0.532	+4.69%
Loss Cost	2011.2	0.059 (CI = +/-0.025; p = 0.000)	0.211 (CI = +/-0.116; p = 0.002)	0.703	+6.13%
Loss Cost	2012.1	0.061 (CI = +/-0.029; p = 0.001)	0.207 (CI = +/-0.125; p = 0.004)	0.699	+6.34%
Loss Cost	2012.2	0.062 (CI = +/-0.034; p = 0.002)	0.208 (CI = +/-0.137; p = 0.007)	0.631	+6.38%
Loss Cost	2013.1	0.075 (CI = +/-0.034; p = 0.001)	0.179 (CI = +/-0.127; p = 0.010)	0.729	+7.79%
Loss Cost	2013.2	0.073 (CI = +/-0.041; p = 0.003)	0.175 (CI = +/-0.142; p = 0.021)	0.634	+7.58%
Loss Cost	2014.1	0.097 (CI = +/-0.028; p = 0.000)	0.131 (CI = +/-0.088; p = 0.009)	0.882	+10.16%
Loss Cost	2014.2	0.108 (CI = +/-0.030; p = 0.000)	0.152 (CI = +/-0.085; p = 0.004)	0.899	+11.43%
Loss Cost	2015.1	0.114 (CI = +/-0.036; p = 0.000)	0.143 (CI = +/-0.094; p = 0.010)	0.899	+12.10%
Loss Cost	2015.2	0.116 (CI = +/-0.051; p = 0.002)	0.145 (CI = +/-0.117; p = 0.024)	0.836	+12.28%
Severity	2004.1	0.011 (CI = +/-0.012; p = 0.062)	0.145 (CI = +/-0.107; p = 0.010)	0.241	+1.14%
Severity	2004.2	0.011 (CI = +/-0.013; p = 0.084)	0.145 (CI = +/-0.111; p = 0.013)	0.213	+1.13%
Severity	2005.1	0.011 (CI = +/-0.014; p = 0.110)	0.145 (CI = +/-0.115; p = 0.015)	0.210	+1.11%
Severity	2005.2	0.012 (CI = +/-0.015; p = 0.095)	0.152 (CI = +/-0.119; p = 0.015)	0.215	+1.25%
Severity	2006.1	0.015 (CI = +/-0.016; p = 0.057)	0.140 (CI = +/-0.121; p = 0.025)	0.229	+1.51%
Severity	2006.2	0.018 (CI = +/-0.016; p = 0.034)	0.153 (CI = +/-0.123; p = 0.017)	0.265	+1.81%
Severity	2007.1	0.020 (CI = +/-0.017; p = 0.024)	0.143 (CI = +/-0.126; p = 0.028)	0.281	+2.06%
Severity	2007.2	0.025 (CI = +/-0.018; p = 0.009)	0.163 (CI = +/-0.125; p = 0.014)	0.353	+2.54%
Severity	2008.1	0.028 (CI = +/-0.019; p = 0.006)	0.150 (CI = +/-0.128; p = 0.024)	0.377	+2.87%
Severity	2008.2	0.037 (CI = +/-0.018; p = 0.000)	0.183 (CI = +/-0.115; p = 0.003)	0.545	+3.75%
Severity	2009.1	0.041 (CI = +/-0.019; p = 0.000)	0.167 (CI = +/-0.115; p = 0.007)	0.587	+4.21%
Severity	2009.2	0.049 (CI = +/-0.018; p = 0.000)	0.195 (CI = +/-0.105; p = 0.001)	0.693	+5.05%
Severity	2010.1	0.054 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.103; p = 0.002)	0.733	+5.60%
Severity	2010.2	0.062 (CI = +/-0.018; p = 0.000)	0.204 (CI = +/-0.094; p = 0.000)	0.797	+6.44%
Severity	2011.1	0.068 (CI = +/-0.019; p = 0.000)	0.189 (CI = +/-0.093; p = 0.001)	0.827	+7.02%
Severity	2011.2	0.077 (CI = +/-0.017; p = 0.000)	0.215 (CI = +/-0.079; p = 0.000)	0.886	+8.04%
Severity	2012.1	0.079 (CI = +/-0.020; p = 0.000)	0.212 (CI = +/-0.085; p = 0.000)	0.882	+8.18%
Severity	2012.2	0.079 (CI = +/-0.023; p = 0.000)	0.213 (CI = +/-0.093; p = 0.000)	0.846	+8.21%
Severity	2013.1	0.087 (CI = +/-0.024; p = 0.000)	0.195 (CI = +/-0.088; p = 0.001)	0.883	+9.12%
Severity	2013.2	0.090 (CI = +/-0.028; p = 0.000)	0.201 (CI = +/-0.098; p = 0.001)	0.851	+9.42%
Severity	2014.1	0.105 (CI = +/-0.022; p = 0.000)	0.173 (CI = +/-0.069; p = 0.000)	0.939	+11.10%
Severity	2014.2	0.117 (CI = +/-0.020; p = 0.000)	0.194 (CI = +/-0.058; p = 0.000)	0.960	+12.38%
Severity	2015.1	0.125 (CI = +/-0.020; p = 0.000)	0.181 (CI = +/-0.052; p = 0.000)	0.974	+13.32%
Severity	2015.2	0.133 (CI = +/-0.023; p = 0.000)	0.194 (CI = +/-0.052; p = 0.000)	0.974	+14.28%
Frequency	2004.1	-0.004 (CI = +/-0.007; p = 0.327)	-0.028 (CI = +/-0.065; p = 0.380)	-0.007	-0.35%
Frequency	2004.2	-0.002 (CI = +/-0.007; p = 0.650)	-0.019 (CI = +/-0.064; p = 0.557)	-0.053	-0.17%
Frequency	2005.1	-0.001 (CI = +/-0.008; p = 0.847)	-0.023 (CI = +/-0.066; p = 0.479)	-0.054	-0.07%
Frequency	2005.2	-0.002 (CI = +/-0.008; p = 0.679)	-0.028 (CI = +/-0.068; p = 0.409)	-0.045	-0.17%
Frequency	2006.1	-0.002 (CI = +/-0.009; p = 0.711)	-0.028 (CI = +/-0.071; p = 0.422)	-0.048	-0.16%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.368)	-0.039 (CI = +/-0.070; p = 0.258)	0.002	-0.41%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.398)	-0.039 (CI = +/-0.073; p = 0.280)	-0.001	-0.42%
Frequency	2007.2	-0.007 (CI = +/-0.011; p = 0.210)	-0.049 (CI = +/-0.073; p = 0.180)	0.055	-0.66%
Frequency	2008.1	-0.008 (CI = +/-0.011; p = 0.188)	-0.045 (CI = +/-0.076; p = 0.230)	0.059	-0.75%
Frequency	2008.2	-0.005 (CI = +/-0.012; p = 0.375)	-0.037 (CI = +/-0.078; p = 0.335)	-0.016	-0.54%
Frequency	2009.1	-0.008 (CI = +/-0.013; p = 0.239)	-0.029 (CI = +/-0.080; p = 0.458)	0.003	-0.77%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.493)	-0.019 (CI = +/-0.082; p = 0.637)	-0.075	-0.47%
Frequency	2010.1	-0.006 (CI = +/-0.016; p = 0.402)	-0.013 (CI = +/-0.086; p = 0.744)	-0.068	-0.64%
Frequency	2010.2	-0.014 (CI = +/-0.014; p = 0.051)	-0.038 (CI = +/-0.074; p = 0.289)	0.163	-1.40%
Frequency	2011.1	-0.022 (CI = +/-0.011; p = 0.001)	-0.016 (CI = +/-0.054; p = 0.545)	0.516	-2.18%
Frequency	2011.2	-0.018 (CI = +/-0.011; p = 0.004)	-0.004 (CI = +/-0.051; p = 0.878)	0.403	-1.77%
Frequency	2012.1	-0.017 (CI = +/-0.013; p = 0.012)	-0.005 (CI = +/-0.055; p = 0.833)	0.323	-1.70%
Frequency	2012.2	-0.017 (CI = +/-0.015; p = 0.029)	-0.005 (CI = +/-0.060; p = 0.853)	0.248	-1.69%
Frequency	2013.1	-0.012 (CI = +/-0.016; p = 0.115)	-0.016 (CI = +/-0.059; p = 0.572)	0.099	-1.22%
Frequency	2013.2	-0.017 (CI = +/-0.018; p = 0.059)	-0.026 (CI = +/-0.061; p = 0.365)	0.220	-1.69%
Frequency	2014.1	-0.009 (CI = +/-0.016; p = 0.246)	-0.042 (CI = +/-0.050; p = 0.090)	0.247	-0.85%
Frequency	2014.2	-0.008 (CI = +/-0.020; p = 0.355)	-0.041 (CI = +/-0.058; p = 0.134)	0.132	-0.84%
Frequency	2015.1	-0.011 (CI = +/-0.026; p = 0.342)	-0.038 (CI = +/-0.066; p = 0.211)	0.113	-1.07%
Frequency	2015.2	-0.018 (CI = +/-0.033; p = 0.233)	-0.048 (CI = +/-0.077; p = 0.166)	0.194	-1.75%

**AP**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.029 (CI = +/-0.010; p = 0.000)	0.500	+2.94%
Loss Cost	2004.2	0.030 (CI = +/-0.011; p = 0.000)	0.509	+3.09%
Loss Cost	2005.1	0.032 (CI = +/-0.012; p = 0.000)	0.512	+3.24%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.519	+3.41%
Loss Cost	2006.1	0.037 (CI = +/-0.012; p = 0.000)	0.577	+3.78%
Loss Cost	2006.2	0.038 (CI = +/-0.013; p = 0.000)	0.568	+3.91%
Loss Cost	2007.1	0.041 (CI = +/-0.014; p = 0.000)	0.594	+4.21%
Loss Cost	2007.2	0.045 (CI = +/-0.014; p = 0.000)	0.637	+4.62%
Loss Cost	2008.1	0.049 (CI = +/-0.014; p = 0.000)	0.682	+5.07%
Loss Cost	2008.2	0.055 (CI = +/-0.014; p = 0.000)	0.742	+5.63%
Loss Cost	2009.1	0.060 (CI = +/-0.014; p = 0.000)	0.796	+6.22%
Loss Cost	2009.2	0.067 (CI = +/-0.012; p = 0.000)	0.864	+6.93%
Loss Cost	2010.1	0.072 (CI = +/-0.012; p = 0.000)	0.894	+7.48%
Loss Cost	2010.2	0.074 (CI = +/-0.013; p = 0.000)	0.887	+7.67%
Loss Cost	2011.1	0.078 (CI = +/-0.014; p = 0.000)	0.893	+8.08%
Loss Cost	2011.2	0.083 (CI = +/-0.014; p = 0.000)	0.907	+8.61%
Loss Cost	2012.1	0.087 (CI = +/-0.015; p = 0.000)	0.914	+9.09%
Loss Cost	2012.2	0.083 (CI = +/-0.016; p = 0.000)	0.898	+8.69%
Loss Cost	2013.1	0.087 (CI = +/-0.018; p = 0.000)	0.893	+9.08%
Loss Cost	2013.2	0.081 (CI = +/-0.020; p = 0.000)	0.872	+8.48%
Loss Cost	2014.1	0.091 (CI = +/-0.019; p = 0.000)	0.910	+9.48%
Loss Cost	2014.2	0.093 (CI = +/-0.023; p = 0.000)	0.895	+9.80%
Loss Cost	2015.1	0.097 (CI = +/-0.028; p = 0.000)	0.877	+10.19%
Loss Cost	2015.2	0.097 (CI = +/-0.036; p = 0.000)	0.833	+10.14%
Severity	2004.1	0.032 (CI = +/-0.005; p = 0.000)	0.859	+3.27%
Severity	2004.2	0.032 (CI = +/-0.005; p = 0.000)	0.847	+3.27%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.843	+3.34%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	0.828	+3.34%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.830	+3.46%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	0.811	+3.42%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.792	+3.42%
Severity	2007.2	0.033 (CI = +/-0.008; p = 0.000)	0.766	+3.35%
Severity	2008.1	0.034 (CI = +/-0.008; p = 0.000)	0.763	+3.47%
Severity	2008.2	0.036 (CI = +/-0.009; p = 0.000)	0.772	+3.66%
Severity	2009.1	0.039 (CI = +/-0.008; p = 0.000)	0.817	+4.00%
Severity	2009.2	0.040 (CI = +/-0.009; p = 0.000)	0.802	+4.07%
Severity	2010.1	0.043 (CI = +/-0.009; p = 0.000)	0.826	+4.38%
Severity	2010.2	0.046 (CI = +/-0.010; p = 0.000)	0.851	+4.73%
Severity	2011.1	0.051 (CI = +/-0.009; p = 0.000)	0.903	+5.22%
Severity	2011.2	0.052 (CI = +/-0.009; p = 0.000)	0.896	+5.37%
Severity	2012.1	0.055 (CI = +/-0.010; p = 0.000)	0.901	+5.66%
Severity	2012.2	0.052 (CI = +/-0.011; p = 0.000)	0.886	+5.33%
Severity	2013.1	0.054 (CI = +/-0.012; p = 0.000)	0.875	+5.53%
Severity	2013.2	0.050 (CI = +/-0.013; p = 0.000)	0.851	+5.11%
Severity	2014.1	0.053 (CI = +/-0.015; p = 0.000)	0.852	+5.48%
Severity	2014.2	0.050 (CI = +/-0.017; p = 0.000)	0.806	+5.16%
Severity	2015.1	0.057 (CI = +/-0.019; p = 0.000)	0.835	+5.83%
Severity	2015.2	0.053 (CI = +/-0.024; p = 0.001)	0.770	+5.49%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.416)	-0.010	-0.32%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.675)	-0.028	-0.17%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.814)	-0.034	-0.10%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.884)	-0.036	+0.07%
Frequency	2006.1	0.003 (CI = +/-0.009; p = 0.494)	-0.020	+0.32%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.342)	-0.002	+0.47%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.130)	0.055	+0.77%
Frequency	2007.2	0.012 (CI = +/-0.009; p = 0.012)	0.211	+1.23%
Frequency	2008.1	0.015 (CI = +/-0.009; p = 0.002)	0.322	+1.55%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	0.447	+1.90%
Frequency	2009.1	0.021 (CI = +/-0.009; p = 0.000)	0.493	+2.13%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.777	+2.75%
Frequency	2010.1	0.029 (CI = +/-0.007; p = 0.000)	0.804	+2.96%
Frequency	2010.2	0.028 (CI = +/-0.007; p = 0.000)	0.771	+2.82%
Frequency	2011.1	0.027 (CI = +/-0.008; p = 0.000)	0.730	+2.72%
Frequency	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.798	+3.07%
Frequency	2012.1	0.032 (CI = +/-0.009; p = 0.000)	0.796	+3.25%
Frequency	2012.2	0.031 (CI = +/-0.010; p = 0.000)	0.756	+3.19%
Frequency	2013.1	0.033 (CI = +/-0.012; p = 0.000)	0.743	+3.36%
Frequency	2013.2	0.032 (CI = +/-0.013; p = 0.000)	0.680	+3.20%
Frequency	2014.1	0.037 (CI = +/-0.014; p = 0.000)	0.766	+3.79%
Frequency	2014.2	0.043 (CI = +/-0.014; p = 0.000)	0.831	+4.41%
Frequency	2015.1	0.040 (CI = +/-0.017; p = 0.000)	0.773	+4.12%
Frequency	2015.2	0.043 (CI = +/-0.021; p = 0.002)	0.744	+4.41%

**AP**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.029 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.096; p = 0.284)	0.504	+2.91%
Loss Cost	2004.2	0.030 (CI = +/-0.011; p = 0.000)	0.061 (CI = +/-0.097; p = 0.212)	0.520	+3.09%
Loss Cost	2005.1	0.031 (CI = +/-0.012; p = 0.000)	0.056 (CI = +/-0.101; p = 0.267)	0.517	+3.20%
Loss Cost	2005.2	0.034 (CI = +/-0.012; p = 0.000)	0.066 (CI = +/-0.102; p = 0.198)	0.532	+3.41%
Loss Cost	2006.1	0.037 (CI = +/-0.012; p = 0.000)	0.050 (CI = +/-0.101; p = 0.317)	0.577	+3.75%
Loss Cost	2006.2	0.038 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.103; p = 0.266)	0.573	+3.91%
Loss Cost	2007.1	0.041 (CI = +/-0.014; p = 0.000)	0.046 (CI = +/-0.105; p = 0.379)	0.590	+4.17%
Loss Cost	2007.2	0.045 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.102; p = 0.208)	0.647	+4.62%
Loss Cost	2008.1	0.049 (CI = +/-0.015; p = 0.000)	0.048 (CI = +/-0.101; p = 0.337)	0.682	+5.02%
Loss Cost	2008.2	0.055 (CI = +/-0.014; p = 0.000)	0.070 (CI = +/-0.091; p = 0.127)	0.759	+5.63%
Loss Cost	2009.1	0.060 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.087; p = 0.235)	0.801	+6.15%
Loss Cost	2009.2	0.067 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.068; p = 0.028)	0.891	+6.93%
Loss Cost	2010.1	0.071 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.064; p = 0.056)	0.910	+7.38%
Loss Cost	2010.2	0.074 (CI = +/-0.012; p = 0.000)	0.071 (CI = +/-0.064; p = 0.033)	0.910	+7.67%
Loss Cost	2011.1	0.077 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.066; p = 0.062)	0.910	+7.96%
Loss Cost	2011.2	0.083 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.055; p = 0.008)	0.940	+8.61%
Loss Cost	2012.1	0.085 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.057; p = 0.018)	0.941	+8.91%
Loss Cost	2012.2	0.083 (CI = +/-0.014; p = 0.000)	0.067 (CI = +/-0.060; p = 0.033)	0.925	+8.69%
Loss Cost	2013.1	0.085 (CI = +/-0.016; p = 0.000)	0.063 (CI = +/-0.065; p = 0.059)	0.917	+8.87%
Loss Cost	2013.2	0.081 (CI = +/-0.018; p = 0.000)	0.055 (CI = +/-0.068; p = 0.104)	0.893	+8.48%
Loss Cost	2014.1	0.089 (CI = +/-0.019; p = 0.000)	0.038 (CI = +/-0.065; p = 0.213)	0.917	+9.30%
Loss Cost	2014.2	0.093 (CI = +/-0.021; p = 0.000)	0.047 (CI = +/-0.068; p = 0.153)	0.910	+9.80%
Loss Cost	2015.1	0.094 (CI = +/-0.028; p = 0.000)	0.045 (CI = +/-0.079; p = 0.219)	0.888	+9.89%
Loss Cost	2015.2	0.097 (CI = +/-0.035; p = 0.001)	0.049 (CI = +/-0.092; p = 0.242)	0.848	+10.14%
Severity	2004.1	0.032 (CI = +/-0.004; p = 0.000)	0.064 (CI = +/-0.038; p = 0.002)	0.897	+3.23%
Severity	2004.2	0.032 (CI = +/-0.004; p = 0.000)	0.066 (CI = +/-0.039; p = 0.002)	0.890	+3.27%
Severity	2005.1	0.032 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.040; p = 0.003)	0.884	+3.30%
Severity	2005.2	0.033 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.041; p = 0.003)	0.875	+3.34%
Severity	2006.1	0.033 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.043; p = 0.005)	0.872	+3.40%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.044; p = 0.006)	0.857	+3.42%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.046; p = 0.006)	0.846	+3.36%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.048; p = 0.008)	0.824	+3.35%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.050; p = 0.013)	0.816	+3.40%
Severity	2008.2	0.036 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.047; p = 0.003)	0.846	+3.66%
Severity	2009.1	0.038 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.045; p = 0.007)	0.871	+3.92%
Severity	2009.2	0.040 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.046; p = 0.004)	0.868	+4.07%
Severity	2010.1	0.042 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.046; p = 0.009)	0.878	+4.28%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.036; p = 0.000)	0.932	+4.73%
Severity	2011.1	0.050 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.029; p = 0.000)	0.960	+5.10%
Severity	2011.2	0.052 (CI = +/-0.005; p = 0.000)	0.074 (CI = +/-0.024; p = 0.000)	0.973	+5.37%
Severity	2012.1	0.053 (CI = +/-0.005; p = 0.000)	0.070 (CI = +/-0.025; p = 0.000)	0.972	+5.49%
Severity	2012.2	0.052 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.025; p = 0.000)	0.968	+5.33%
Severity	2013.1	0.052 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.027; p = 0.000)	0.963	+5.31%
Severity	2013.2	0.050 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.028; p = 0.000)	0.954	+5.11%
Severity	2014.1	0.051 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.031; p = 0.001)	0.949	+5.21%
Severity	2014.2	0.050 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.034; p = 0.004)	0.928	+5.16%
Severity	2015.1	0.053 (CI = +/-0.013; p = 0.000)	0.055 (CI = +/-0.037; p = 0.010)	0.931	+5.48%
Severity	2015.2	0.053 (CI = +/-0.017; p = 0.000)	0.055 (CI = +/-0.043; p = 0.021)	0.897	+5.49%
Frequency	2004.1	-0.003 (CI = +/-0.008; p = 0.434)	-0.013 (CI = +/-0.075; p = 0.729)	-0.041	-0.31%
Frequency	2004.2	-0.002 (CI = +/-0.008; p = 0.681)	-0.005 (CI = +/-0.076; p = 0.885)	-0.064	-0.17%
Frequency	2005.1	-0.001 (CI = +/-0.009; p = 0.829)	-0.009 (CI = +/-0.078; p = 0.809)	-0.070	-0.10%
Frequency	2005.2	0.001 (CI = +/-0.009; p = 0.886)	-0.001 (CI = +/-0.079; p = 0.970)	-0.076	+0.07%
Frequency	2006.1	0.003 (CI = +/-0.010; p = 0.488)	-0.014 (CI = +/-0.078; p = 0.710)	-0.054	+0.33%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.351)	-0.008 (CI = +/-0.080; p = 0.841)	-0.042	+0.47%
Frequency	2007.1	0.008 (CI = +/-0.010; p = 0.127)	-0.022 (CI = +/-0.077; p = 0.560)	0.029	+0.79%
Frequency	2007.2	0.012 (CI = +/-0.010; p = 0.014)	-0.004 (CI = +/-0.069; p = 0.905)	0.176	+1.23%
Frequency	2008.1	0.016 (CI = +/-0.009; p = 0.002)	-0.018 (CI = +/-0.065; p = 0.574)	0.301	+1.57%
Frequency	2008.2	0.019 (CI = +/-0.009; p = 0.000)	-0.005 (CI = +/-0.062; p = 0.856)	0.420	+1.90%
Frequency	2009.1	0.021 (CI = +/-0.010; p = 0.000)	-0.015 (CI = +/-0.062; p = 0.624)	0.473	+2.15%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.042; p = 0.776)	0.765	+2.75%
Frequency	2010.1	0.029 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.041; p = 0.928)	0.792	+2.97%
Frequency	2010.2	0.028 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.042; p = 0.750)	0.758	+2.82%
Frequency	2011.1	0.027 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.045; p = 0.868)	0.713	+2.72%
Frequency	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.041; p = 0.754)	0.785	+3.07%
Frequency	2012.1	0.032 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.043; p = 0.944)	0.781	+3.24%
Frequency	2012.2	0.031 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.046; p = 0.997)	0.735	+3.19%
Frequency	2013.1	0.033 (CI = +/-0.012; p = 0.000)	-0.005 (CI = +/-0.050; p = 0.844)	0.721	+3.38%
Frequency	2013.2	0.032 (CI = +/-0.014; p = 0.001)	-0.008 (CI = +/-0.053; p = 0.737)	0.652	+3.20%
Frequency	2014.1	0.038 (CI = +/-0.014; p = 0.000)	-0.023 (CI = +/-0.048; p = 0.312)	0.770	+3.89%
Frequency	2014.2	0.043 (CI = +/-0.014; p = 0.000)	-0.014 (CI = +/-0.046; p = 0.515)	0.821	+4.41%
Frequency	2015.1	0.041 (CI = +/-0.018; p = 0.001)	-0.009 (CI = +/-0.052; p = 0.681)	0.747	+4.18%
Frequency	2015.2	0.043 (CI = +/-0.023; p = 0.004)	-0.006 (CI = +/-0.060; p = 0.811)	0.704	+4.41%

**AP**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	0.027 (CI = +/-0.011; p = 0.000)	0.451	+2.70%
Loss Cost	2004.2	0.028 (CI = +/-0.011; p = 0.000)	0.459	+2.86%
Loss Cost	2005.1	0.029 (CI = +/-0.012; p = 0.000)	0.460	+2.99%
Loss Cost	2005.2	0.031 (CI = +/-0.013; p = 0.000)	0.467	+3.16%
Loss Cost	2006.1	0.035 (CI = +/-0.013; p = 0.000)	0.528	+3.54%
Loss Cost	2006.2	0.036 (CI = +/-0.014; p = 0.000)	0.517	+3.66%
Loss Cost	2007.1	0.039 (CI = +/-0.015; p = 0.000)	0.544	+3.96%
Loss Cost	2007.2	0.043 (CI = +/-0.015; p = 0.000)	0.590	+4.38%
Loss Cost	2008.1	0.047 (CI = +/-0.016; p = 0.000)	0.639	+4.86%
Loss Cost	2008.2	0.053 (CI = +/-0.015; p = 0.000)	0.705	+5.45%
Loss Cost	2009.1	0.059 (CI = +/-0.015; p = 0.000)	0.765	+6.07%
Loss Cost	2009.2	0.066 (CI = +/-0.014; p = 0.000)	0.842	+6.84%
Loss Cost	2010.1	0.072 (CI = +/-0.013; p = 0.000)	0.877	+7.44%
Loss Cost	2010.2	0.074 (CI = +/-0.015; p = 0.000)	0.868	+7.65%
Loss Cost	2011.1	0.078 (CI = +/-0.016; p = 0.000)	0.876	+8.11%
Loss Cost	2011.2	0.084 (CI = +/-0.016; p = 0.000)	0.892	+8.71%
Loss Cost	2012.1	0.089 (CI = +/-0.017; p = 0.000)	0.902	+9.28%
Loss Cost	2012.2	0.085 (CI = +/-0.019; p = 0.000)	0.881	+8.84%
Loss Cost	2013.1	0.089 (CI = +/-0.021; p = 0.000)	0.877	+9.32%
Loss Cost	2013.2	0.083 (CI = +/-0.023; p = 0.000)	0.847	+8.65%
Loss Cost	2014.1	0.094 (CI = +/-0.022; p = 0.000)	0.900	+9.89%
Loss Cost	2014.2	0.099 (CI = +/-0.027; p = 0.000)	0.886	+10.38%
Loss Cost	2015.1	0.104 (CI = +/-0.033; p = 0.000)	0.871	+11.01%
Loss Cost	2015.2	0.106 (CI = +/-0.044; p = 0.001)	0.825	+11.19%
Severity	2004.1	0.032 (CI = +/-0.005; p = 0.000)	0.845	+3.20%
Severity	2004.2	0.031 (CI = +/-0.005; p = 0.000)	0.831	+3.20%
Severity	2005.1	0.032 (CI = +/-0.006; p = 0.000)	0.826	+3.27%
Severity	2005.2	0.032 (CI = +/-0.006; p = 0.000)	0.809	+3.27%
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.810	+3.38%
Severity	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.788	+3.34%
Severity	2007.1	0.033 (CI = +/-0.008; p = 0.000)	0.766	+3.33%
Severity	2007.2	0.032 (CI = +/-0.008; p = 0.000)	0.736	+3.25%
Severity	2008.1	0.033 (CI = +/-0.009; p = 0.000)	0.730	+3.37%
Severity	2008.2	0.035 (CI = +/-0.009; p = 0.000)	0.740	+3.57%
Severity	2009.1	0.039 (CI = +/-0.009; p = 0.000)	0.790	+3.93%
Severity	2009.2	0.039 (CI = +/-0.010; p = 0.000)	0.772	+4.00%
Severity	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.799	+4.34%
Severity	2010.2	0.046 (CI = +/-0.011; p = 0.000)	0.828	+4.72%
Severity	2011.1	0.051 (CI = +/-0.010; p = 0.000)	0.889	+5.28%
Severity	2011.2	0.053 (CI = +/-0.011; p = 0.000)	0.881	+5.45%
Severity	2012.1	0.056 (CI = +/-0.011; p = 0.000)	0.888	+5.80%
Severity	2012.2	0.053 (CI = +/-0.012; p = 0.000)	0.868	+5.43%
Severity	2013.1	0.055 (CI = +/-0.014; p = 0.000)	0.857	+5.68%
Severity	2013.2	0.051 (CI = +/-0.016; p = 0.000)	0.823	+5.22%
Severity	2014.1	0.055 (CI = +/-0.018; p = 0.000)	0.828	+5.68%
Severity	2014.2	0.052 (CI = +/-0.022; p = 0.001)	0.768	+5.33%
Severity	2015.1	0.060 (CI = +/-0.024; p = 0.001)	0.813	+6.22%
Severity	2015.2	0.057 (CI = +/-0.031; p = 0.004)	0.730	+5.88%
Frequency	2004.1	-0.005 (CI = +/-0.008; p = 0.241)	0.014	-0.48%
Frequency	2004.2	-0.003 (CI = +/-0.009; p = 0.436)	-0.013	-0.33%
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.552)	-0.023	-0.27%
Frequency	2005.2	-0.001 (CI = +/-0.010; p = 0.830)	-0.037	-0.10%
Frequency	2006.1	0.002 (CI = +/-0.010; p = 0.751)	-0.036	+0.16%
Frequency	2006.2	0.003 (CI = +/-0.011; p = 0.556)	-0.026	+0.31%
Frequency	2007.1	0.006 (CI = +/-0.011; p = 0.251)	0.016	+0.62%
Frequency	2007.2	0.011 (CI = +/-0.010; p = 0.033)	0.154	+1.10%
Frequency	2008.1	0.014 (CI = +/-0.010; p = 0.007)	0.262	+1.44%
Frequency	2008.2	0.018 (CI = +/-0.010; p = 0.001)	0.390	+1.81%
Frequency	2009.1	0.020 (CI = +/-0.010; p = 0.001)	0.439	+2.05%
Frequency	2009.2	0.027 (CI = +/-0.007; p = 0.000)	0.747	+2.73%
Frequency	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.778	+2.97%
Frequency	2010.2	0.028 (CI = +/-0.008; p = 0.000)	0.738	+2.80%
Frequency	2011.1	0.027 (CI = +/-0.009; p = 0.000)	0.689	+2.69%
Frequency	2011.2	0.030 (CI = +/-0.009; p = 0.000)	0.768	+3.09%
Frequency	2012.1	0.032 (CI = +/-0.010; p = 0.000)	0.767	+3.29%
Frequency	2012.2	0.032 (CI = +/-0.012; p = 0.000)	0.719	+3.23%
Frequency	2013.1	0.034 (CI = +/-0.014; p = 0.000)	0.707	+3.44%
Frequency	2013.2	0.032 (CI = +/-0.016; p = 0.001)	0.630	+3.27%
Frequency	2014.1	0.039 (CI = +/-0.016; p = 0.000)	0.739	+3.99%
Frequency	2014.2	0.047 (CI = +/-0.016; p = 0.000)	0.829	+4.79%
Frequency	2015.1	0.044 (CI = +/-0.020; p = 0.001)	0.762	+4.52%
Frequency	2015.2	0.049 (CI = +/-0.026; p = 0.003)	0.748	+5.01%

**AP**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	0.027 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.097; p = 0.391)	0.446	+2.70%
Loss Cost	2004.2	0.028 (CI = +/-0.011; p = 0.000)	0.051 (CI = +/-0.099; p = 0.303)	0.461	+2.89%
Loss Cost	2005.1	0.029 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.102; p = 0.364)	0.457	+2.99%
Loss Cost	2005.2	0.032 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.104; p = 0.280)	0.471	+3.20%
Loss Cost	2006.1	0.035 (CI = +/-0.013; p = 0.000)	0.041 (CI = +/-0.103; p = 0.417)	0.522	+3.54%
Loss Cost	2006.2	0.036 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.106; p = 0.360)	0.514	+3.70%
Loss Cost	2007.1	0.039 (CI = +/-0.015; p = 0.000)	0.037 (CI = +/-0.108; p = 0.481)	0.534	+3.96%
Loss Cost	2007.2	0.043 (CI = +/-0.015; p = 0.000)	0.057 (CI = +/-0.105; p = 0.278)	0.594	+4.45%
Loss Cost	2008.1	0.047 (CI = +/-0.016; p = 0.000)	0.042 (CI = +/-0.105; p = 0.418)	0.634	+4.86%
Loss Cost	2008.2	0.054 (CI = +/-0.015; p = 0.000)	0.066 (CI = +/-0.096; p = 0.166)	0.720	+5.53%
Loss Cost	2009.1	0.059 (CI = +/-0.015; p = 0.000)	0.048 (CI = +/-0.092; p = 0.282)	0.768	+6.07%
Loss Cost	2009.2	0.067 (CI = +/-0.012; p = 0.000)	0.078 (CI = +/-0.072; p = 0.035)	0.873	+6.97%
Loss Cost	2010.1	0.072 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.068; p = 0.062)	0.895	+7.44%
Loss Cost	2010.2	0.075 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.068; p = 0.034)	0.897	+7.80%
Loss Cost	2011.1	0.078 (CI = +/-0.014; p = 0.000)	0.067 (CI = +/-0.070; p = 0.061)	0.897	+8.11%
Loss Cost	2011.2	0.086 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.057; p = 0.005)	0.938	+8.94%
Loss Cost	2012.1	0.089 (CI = +/-0.013; p = 0.000)	0.080 (CI = +/-0.058; p = 0.010)	0.940	+9.28%
Loss Cost	2012.2	0.087 (CI = +/-0.015; p = 0.000)	0.076 (CI = +/-0.062; p = 0.021)	0.922	+9.09%
Loss Cost	2013.1	0.089 (CI = +/-0.018; p = 0.000)	0.072 (CI = +/-0.067; p = 0.039)	0.913	+9.32%
Loss Cost	2013.2	0.086 (CI = +/-0.021; p = 0.000)	0.064 (CI = +/-0.073; p = 0.079)	0.882	+8.94%
Loss Cost	2014.1	0.094 (CI = +/-0.021; p = 0.000)	0.048 (CI = +/-0.066; p = 0.131)	0.917	+9.89%
Loss Cost	2014.2	0.103 (CI = +/-0.023; p = 0.000)	0.063 (CI = +/-0.065; p = 0.056)	0.926	+10.80%
Loss Cost	2015.1	0.104 (CI = +/-0.029; p = 0.000)	0.060 (CI = +/-0.076; p = 0.098)	0.908	+11.01%
Loss Cost	2015.2	0.113 (CI = +/-0.037; p = 0.001)	0.073 (CI = +/-0.086; p = 0.079)	0.893	+11.96%
Severity	2004.1	0.032 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.039; p = 0.003)	0.884	+3.20%
Severity	2004.2	0.032 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.040; p = 0.003)	0.875	+3.24%
Severity	2005.1	0.032 (CI = +/-0.005; p = 0.000)	0.064 (CI = +/-0.042; p = 0.004)	0.869	+3.27%
Severity	2005.2	0.033 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.043; p = 0.004)	0.858	+3.32%
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.044; p = 0.007)	0.854	+3.38%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.046; p = 0.009)	0.837	+3.40%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	0.067 (CI = +/-0.048; p = 0.009)	0.822	+3.33%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.050; p = 0.012)	0.796	+3.32%
Severity	2008.1	0.033 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.052; p = 0.019)	0.787	+3.37%
Severity	2008.2	0.036 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.050; p = 0.005)	0.821	+3.67%
Severity	2009.1	0.039 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.048; p = 0.009)	0.850	+3.93%
Severity	2009.2	0.040 (CI = +/-0.008; p = 0.000)	0.072 (CI = +/-0.049; p = 0.006)	0.847	+4.12%
Severity	2010.1	0.042 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.049; p = 0.011)	0.859	+4.34%
Severity	2010.2	0.048 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.037; p = 0.000)	0.926	+4.88%
Severity	2011.1	0.051 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.028; p = 0.000)	0.962	+5.28%
Severity	2011.2	0.055 (CI = +/-0.004; p = 0.000)	0.081 (CI = +/-0.019; p = 0.000)	0.983	+5.65%
Severity	2012.1	0.056 (CI = +/-0.004; p = 0.000)	0.078 (CI = +/-0.019; p = 0.000)	0.985	+5.80%
Severity	2012.2	0.055 (CI = +/-0.005; p = 0.000)	0.075 (CI = +/-0.019; p = 0.000)	0.981	+5.68%
Severity	2013.1	0.055 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.021; p = 0.000)	0.978	+5.68%
Severity	2013.2	0.054 (CI = +/-0.006; p = 0.000)	0.072 (CI = +/-0.022; p = 0.000)	0.971	+5.53%
Severity	2014.1	0.055 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.024; p = 0.000)	0.971	+5.68%
Severity	2014.2	0.056 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.027; p = 0.000)	0.959	+5.79%
Severity	2015.1	0.060 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.024; p = 0.001)	0.974	+6.22%
Severity	2015.2	0.064 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.025; p = 0.001)	0.972	+6.59%
Frequency	2004.1	-0.005 (CI = +/-0.008; p = 0.247)	-0.022 (CI = +/-0.075; p = 0.561)	-0.009	-0.48%
Frequency	2004.2	-0.003 (CI = +/-0.009; p = 0.431)	-0.014 (CI = +/-0.076; p = 0.704)	-0.045	-0.34%
Frequency	2005.1	-0.003 (CI = +/-0.009; p = 0.558)	-0.018 (CI = +/-0.079; p = 0.646)	-0.054	-0.27%
Frequency	2005.2	-0.001 (CI = +/-0.010; p = 0.821)	-0.010 (CI = +/-0.080; p = 0.799)	-0.075	-0.11%
Frequency	2006.1	0.002 (CI = +/-0.010; p = 0.754)	-0.022 (CI = +/-0.079; p = 0.570)	-0.064	+0.16%
Frequency	2006.2	0.003 (CI = +/-0.011; p = 0.582)	-0.016 (CI = +/-0.081; p = 0.691)	-0.064	+0.29%
Frequency	2007.1	0.006 (CI = +/-0.011; p = 0.255)	-0.029 (CI = +/-0.079; p = 0.449)	-0.002	+0.62%
Frequency	2007.2	0.011 (CI = +/-0.010; p = 0.039)	-0.010 (CI = +/-0.071; p = 0.779)	0.117	+1.09%
Frequency	2008.1	0.014 (CI = +/-0.010; p = 0.008)	-0.023 (CI = +/-0.067; p = 0.488)	0.244	+1.44%
Frequency	2008.2	0.018 (CI = +/-0.010; p = 0.002)	-0.009 (CI = +/-0.065; p = 0.768)	0.361	+1.80%
Frequency	2009.1	0.020 (CI = +/-0.011; p = 0.001)	-0.018 (CI = +/-0.065; p = 0.568)	0.418	+2.05%
Frequency	2009.2	0.027 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.045; p = 0.800)	0.733	+2.74%
Frequency	2010.1	0.029 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.044; p = 0.934)	0.764	+2.97%
Frequency	2010.2	0.028 (CI = +/-0.009; p = 0.000)	-0.007 (CI = +/-0.045; p = 0.737)	0.722	+2.79%
Frequency	2011.1	0.027 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.048; p = 0.844)	0.668	+2.69%
Frequency	2011.2	0.031 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.044; p = 0.736)	0.752	+3.11%
Frequency	2012.1	0.032 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.046; p = 0.904)	0.748	+3.29%
Frequency	2012.2	0.032 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.051; p = 0.959)	0.693	+3.23%
Frequency	2013.1	0.034 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.054; p = 0.899)	0.678	+3.44%
Frequency	2013.2	0.032 (CI = +/-0.017; p = 0.002)	-0.008 (CI = +/-0.060; p = 0.781)	0.593	+3.23%
Frequency	2014.1	0.039 (CI = +/-0.017; p = 0.001)	-0.021 (CI = +/-0.053; p = 0.392)	0.733	+3.99%
Frequency	2014.2	0.046 (CI = +/-0.018; p = 0.000)	-0.008 (CI = +/-0.051; p = 0.730)	0.809	+4.74%
Frequency	2015.1	0.044 (CI = +/-0.023; p = 0.003)	-0.005 (CI = +/-0.059; p = 0.854)	0.724	+4.52%
Frequency	2015.2	0.049 (CI = +/-0.030; p = 0.009)	0.003 (CI = +/-0.069; p = 0.919)	0.698	+5.04%

**SP**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	-0.042 (CI = +/-0.032; p = 0.011)	0.172	-4.15%
Loss Cost	2004.2	-0.043 (CI = +/-0.034; p = 0.016)	0.157	-4.17%
Loss Cost	2005.1	-0.039 (CI = +/-0.036; p = 0.036)	0.117	-3.78%
Loss Cost	2005.2	-0.032 (CI = +/-0.038; p = 0.093)	0.067	-3.14%
Loss Cost	2006.1	-0.030 (CI = +/-0.040; p = 0.144)	0.045	-2.92%
Loss Cost	2006.2	-0.035 (CI = +/-0.043; p = 0.112)	0.062	-3.39%
Loss Cost	2007.1	-0.029 (CI = +/-0.046; p = 0.213)	0.025	-2.81%
Loss Cost	2007.2	-0.022 (CI = +/-0.049; p = 0.363)	-0.006	-2.19%
Loss Cost	2008.1	-0.009 (CI = +/-0.051; p = 0.728)	-0.040	-0.86%
Loss Cost	2008.2	0.000 (CI = +/-0.055; p = 0.987)	-0.048	-0.04%
Loss Cost	2009.1	0.007 (CI = +/-0.059; p = 0.798)	-0.046	+0.74%
Loss Cost	2009.2	0.021 (CI = +/-0.063; p = 0.486)	-0.025	+2.15%
Loss Cost	2010.1	0.017 (CI = +/-0.069; p = 0.611)	-0.040	+1.72%
Loss Cost	2010.2	0.023 (CI = +/-0.077; p = 0.545)	-0.036	+2.28%
Loss Cost	2011.1	0.024 (CI = +/-0.086; p = 0.567)	-0.040	+2.41%
Loss Cost	2011.2	0.040 (CI = +/-0.095; p = 0.388)	-0.013	+4.05%
Loss Cost	2012.1	0.050 (CI = +/-0.108; p = 0.339)	-0.001	+5.09%
Loss Cost	2012.2	0.009 (CI = +/-0.110; p = 0.858)	-0.074	+0.93%
Loss Cost	2013.1	0.024 (CI = +/-0.126; p = 0.690)	-0.069	+2.39%
Loss Cost	2013.2	0.000 (CI = +/-0.145; p = 0.996)	-0.091	+0.04%
Loss Cost	2014.1	0.019 (CI = +/-0.171; p = 0.805)	-0.093	+1.96%
Loss Cost	2014.2	0.070 (CI = +/-0.193; p = 0.435)	-0.034	+7.22%
Loss Cost	2015.1	0.132 (CI = +/-0.218; p = 0.202)	0.094	+14.09%
Loss Cost	2015.2	0.073 (CI = +/-0.262; p = 0.530)	-0.076	+7.61%
Severity	2004.1	0.012 (CI = +/-0.022; p = 0.267)	0.009	+1.25%
Severity	2004.2	0.012 (CI = +/-0.024; p = 0.305)	0.003	+1.23%
Severity	2005.1	0.013 (CI = +/-0.026; p = 0.309)	0.003	+1.31%
Severity	2005.2	0.020 (CI = +/-0.026; p = 0.130)	0.049	+2.01%
Severity	2006.1	0.021 (CI = +/-0.028; p = 0.139)	0.047	+2.11%
Severity	2006.2	0.016 (CI = +/-0.030; p = 0.268)	0.011	+1.65%
Severity	2007.1	0.017 (CI = +/-0.032; p = 0.284)	0.008	+1.72%
Severity	2007.2	0.017 (CI = +/-0.035; p = 0.315)	0.002	+1.75%
Severity	2008.1	0.024 (CI = +/-0.037; p = 0.202)	0.031	+2.39%
Severity	2008.2	0.025 (CI = +/-0.041; p = 0.224)	0.025	+2.48%
Severity	2009.1	0.022 (CI = +/-0.045; p = 0.311)	0.004	+2.25%
Severity	2009.2	0.023 (CI = +/-0.049; p = 0.344)	-0.003	+2.31%
Severity	2010.1	0.015 (CI = +/-0.054; p = 0.553)	-0.035	+1.56%
Severity	2010.2	0.012 (CI = +/-0.060; p = 0.667)	-0.047	+1.25%
Severity	2011.1	0.006 (CI = +/-0.067; p = 0.850)	-0.060	+0.61%
Severity	2011.2	-0.001 (CI = +/-0.075; p = 0.978)	-0.067	-0.10%
Severity	2012.1	-0.012 (CI = +/-0.084; p = 0.766)	-0.064	-1.18%
Severity	2012.2	-0.032 (CI = +/-0.092; p = 0.467)	-0.032	-3.16%
Severity	2013.1	-0.021 (CI = +/-0.106; p = 0.678)	-0.067	-2.06%
Severity	2013.2	-0.033 (CI = +/-0.124; p = 0.576)	-0.059	-3.20%
Severity	2014.1	-0.035 (CI = +/-0.149; p = 0.615)	-0.071	-3.40%
Severity	2014.2	0.025 (CI = +/-0.156; p = 0.724)	-0.095	+2.53%
Severity	2015.1	0.066 (CI = +/-0.182; p = 0.425)	-0.034	+6.87%
Severity	2015.2	0.024 (CI = +/-0.222; p = 0.809)	-0.133	+2.39%
Frequency	2004.1	-0.055 (CI = +/-0.024; p = 0.000)	0.408	-5.34%
Frequency	2004.2	-0.055 (CI = +/-0.025; p = 0.000)	0.383	-5.33%
Frequency	2005.1	-0.052 (CI = +/-0.027; p = 0.000)	0.334	-5.02%
Frequency	2005.2	-0.052 (CI = +/-0.029; p = 0.001)	0.311	-5.05%
Frequency	2006.1	-0.050 (CI = +/-0.031; p = 0.002)	0.276	-4.92%
Frequency	2006.2	-0.051 (CI = +/-0.033; p = 0.004)	0.255	-4.96%
Frequency	2007.1	-0.046 (CI = +/-0.035; p = 0.014)	0.195	-4.46%
Frequency	2007.2	-0.040 (CI = +/-0.038; p = 0.040)	0.134	-3.87%
Frequency	2008.1	-0.032 (CI = +/-0.040; p = 0.108)	0.073	-3.17%
Frequency	2008.2	-0.025 (CI = +/-0.043; p = 0.237)	0.022	-2.47%
Frequency	2009.1	-0.015 (CI = +/-0.045; p = 0.497)	-0.025	-1.48%
Frequency	2009.2	-0.002 (CI = +/-0.046; p = 0.943)	-0.052	-0.16%
Frequency	2010.1	0.002 (CI = +/-0.051; p = 0.951)	-0.055	+0.15%
Frequency	2010.2	0.010 (CI = +/-0.056; p = 0.709)	-0.050	+1.01%
Frequency	2011.1	0.018 (CI = +/-0.062; p = 0.553)	-0.039	+1.79%
Frequency	2011.2	0.041 (CI = +/-0.063; p = 0.186)	0.054	+4.15%
Frequency	2012.1	0.062 (CI = +/-0.065; p = 0.062)	0.172	+6.35%
Frequency	2012.2	0.041 (CI = +/-0.069; p = 0.219)	0.045	+4.22%
Frequency	2013.1	0.044 (CI = +/-0.080; p = 0.252)	0.033	+4.54%
Frequency	2013.2	0.033 (CI = +/-0.093; p = 0.454)	-0.034	+3.35%
Frequency	2014.1	0.054 (CI = +/-0.107; p = 0.287)	0.024	+5.56%
Frequency	2014.2	0.045 (CI = +/-0.130; p = 0.456)	-0.041	+4.57%
Frequency	2015.1	0.065 (CI = +/-0.158; p = 0.369)	-0.011	+6.75%
Frequency	2015.2	0.050 (CI = +/-0.202; p = 0.579)	-0.090	+5.10%



**SP**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	-0.044 (CI = +/-0.031; p = 0.008)	0.193 (CI = +/-0.290; p = 0.183)	0.195	-4.26%
Loss Cost	2004.2	-0.043 (CI = +/-0.033; p = 0.015)	0.198 (CI = +/-0.300; p = 0.186)	0.181	-4.17%
Loss Cost	2005.1	-0.040 (CI = +/-0.036; p = 0.031)	0.184 (CI = +/-0.309; p = 0.234)	0.132	-3.90%
Loss Cost	2005.2	-0.032 (CI = +/-0.037; p = 0.087)	0.222 (CI = +/-0.309; p = 0.152)	0.106	-3.14%
Loss Cost	2006.1	-0.031 (CI = +/-0.040; p = 0.118)	0.219 (CI = +/-0.322; p = 0.173)	0.079	-3.08%
Loss Cost	2006.2	-0.035 (CI = +/-0.043; p = 0.108)	0.205 (CI = +/-0.333; p = 0.217)	0.084	-3.39%
Loss Cost	2007.1	-0.030 (CI = +/-0.046; p = 0.188)	0.185 (CI = +/-0.345; p = 0.279)	0.034	-2.97%
Loss Cost	2007.2	-0.022 (CI = +/-0.049; p = 0.357)	0.219 (CI = +/-0.352; p = 0.211)	0.022	-2.19%
Loss Cost	2008.1	-0.010 (CI = +/-0.051; p = 0.676)	0.170 (CI = +/-0.354; p = 0.330)	-0.040	-1.04%
Loss Cost	2008.2	0.000 (CI = +/-0.054; p = 0.986)	0.208 (CI = +/-0.359; p = 0.242)	-0.025	-0.04%
Loss Cost	2009.1	0.005 (CI = +/-0.059; p = 0.861)	0.187 (CI = +/-0.376; p = 0.312)	-0.042	+0.50%
Loss Cost	2009.2	0.021 (CI = +/-0.061; p = 0.476)	0.244 (CI = +/-0.372; p = 0.186)	0.021	+2.15%
Loss Cost	2010.1	0.013 (CI = +/-0.068; p = 0.691)	0.273 (CI = +/-0.389; p = 0.158)	0.024	+1.30%
Loss Cost	2010.2	0.023 (CI = +/-0.074; p = 0.528)	0.303 (CI = +/-0.406; p = 0.133)	0.049	+2.28%
Loss Cost	2011.1	0.018 (CI = +/-0.083; p = 0.654)	0.318 (CI = +/-0.433; p = 0.139)	0.046	+1.80%
Loss Cost	2011.2	0.040 (CI = +/-0.089; p = 0.353)	0.379 (CI = +/-0.435; p = 0.082)	0.132	+4.05%
Loss Cost	2012.1	0.041 (CI = +/-0.102; p = 0.403)	0.376 (CI = +/-0.470; p = 0.108)	0.123	+4.17%
Loss Cost	2012.2	0.009 (CI = +/-0.107; p = 0.854)	0.297 (CI = +/-0.462; p = 0.186)	0.000	+0.93%
Loss Cost	2013.1	0.015 (CI = +/-0.126; p = 0.799)	0.283 (CI = +/-0.506; p = 0.244)	-0.025	+1.50%
Loss Cost	2013.2	0.000 (CI = +/-0.146; p = 0.996)	0.252 (CI = +/-0.548; p = 0.331)	-0.086	+0.04%
Loss Cost	2014.1	0.010 (CI = +/-0.178; p = 0.904)	0.231 (CI = +/-0.613; p = 0.416)	-0.123	+0.98%
Loss Cost	2014.2	0.070 (CI = +/-0.189; p = 0.420)	0.341 (CI = +/-0.601; p = 0.227)	0.042	+7.22%
Loss Cost	2015.1	0.116 (CI = +/-0.230; p = 0.270)	0.256 (CI = +/-0.660; p = 0.390)	0.076	+12.33%
Loss Cost	2015.2	0.073 (CI = +/-0.284; p = 0.550)	0.192 (CI = +/-0.737; p = 0.549)	-0.176	+7.61%
Severity	2004.1	0.012 (CI = +/-0.023; p = 0.285)	0.053 (CI = +/-0.211; p = 0.608)	-0.016	+1.22%
Severity	2004.2	0.012 (CI = +/-0.024; p = 0.312)	0.054 (CI = +/-0.218; p = 0.616)	-0.023	+1.23%
Severity	2005.1	0.013 (CI = +/-0.026; p = 0.330)	0.052 (CI = +/-0.226; p = 0.641)	-0.026	+1.27%
Severity	2005.2	0.020 (CI = +/-0.026; p = 0.133)	0.087 (CI = +/-0.220; p = 0.425)	0.037	+2.01%
Severity	2006.1	0.020 (CI = +/-0.028; p = 0.156)	0.085 (CI = +/-0.230; p = 0.450)	0.032	+2.04%
Severity	2006.2	0.016 (CI = +/-0.030; p = 0.274)	0.068 (CI = +/-0.236; p = 0.555)	-0.015	+1.65%
Severity	2007.1	0.016 (CI = +/-0.033; p = 0.309)	0.068 (CI = +/-0.246; p = 0.574)	-0.021	+1.66%
Severity	2007.2	0.017 (CI = +/-0.036; p = 0.322)	0.071 (CI = +/-0.257; p = 0.570)	-0.027	+1.75%
Severity	2008.1	0.023 (CI = +/-0.038; p = 0.222)	0.047 (CI = +/-0.264; p = 0.712)	-0.009	+2.34%
Severity	2008.2	0.025 (CI = +/-0.042; p = 0.234)	0.053 (CI = +/-0.277; p = 0.695)	-0.016	+2.48%
Severity	2009.1	0.021 (CI = +/-0.046; p = 0.340)	0.065 (CI = +/-0.291; p = 0.647)	-0.037	+2.17%
Severity	2009.2	0.023 (CI = +/-0.050; p = 0.354)	0.070 (CI = +/-0.306; p = 0.639)	-0.045	+2.31%
Severity	2010.1	0.014 (CI = +/-0.055; p = 0.599)	0.101 (CI = +/-0.318; p = 0.513)	-0.067	+1.41%
Severity	2010.2	0.012 (CI = +/-0.061; p = 0.673)	0.096 (CI = +/-0.336; p = 0.554)	-0.088	+1.25%
Severity	2011.1	0.004 (CI = +/-0.068; p = 0.909)	0.123 (CI = +/-0.355; p = 0.470)	-0.091	+0.38%
Severity	2011.2	-0.001 (CI = +/-0.077; p = 0.978)	0.110 (CI = +/-0.377; p = 0.542)	-0.112	-0.10%
Severity	2012.1	-0.015 (CI = +/-0.086; p = 0.704)	0.151 (CI = +/-0.397; p = 0.426)	-0.090	-1.53%
Severity	2012.2	-0.032 (CI = +/-0.096; p = 0.479)	0.109 (CI = +/-0.414; p = 0.576)	-0.088	-3.16%
Severity	2013.1	-0.024 (CI = +/-0.112; p = 0.654)	0.088 (CI = +/-0.452; p = 0.677)	-0.145	-2.32%
Severity	2013.2	-0.033 (CI = +/-0.131; p = 0.593)	0.068 (CI = +/-0.493; p = 0.763)	-0.154	-3.20%
Severity	2014.1	-0.038 (CI = +/-0.160; p = 0.604)	0.080 (CI = +/-0.552; p = 0.750)	-0.176	-3.73%
Severity	2014.2	0.025 (CI = +/-0.161; p = 0.729)	0.196 (CI = +/-0.510; p = 0.402)	-0.122	+2.53%
Severity	2015.1	0.058 (CI = +/-0.198; p = 0.510)	0.135 (CI = +/-0.570; p = 0.593)	-0.131	+6.00%
Severity	2015.2	0.024 (CI = +/-0.246; p = 0.822)	0.083 (CI = +/-0.640; p = 0.762)	-0.300	+2.39%
Frequency	2004.1	-0.056 (CI = +/-0.023; p = 0.000)	0.140 (CI = +/-0.217; p = 0.198)	0.422	-5.41%
Frequency	2004.2	-0.055 (CI = +/-0.025; p = 0.000)	0.144 (CI = +/-0.224; p = 0.198)	0.398	-5.33%
Frequency	2005.1	-0.052 (CI = +/-0.027; p = 0.000)	0.132 (CI = +/-0.231; p = 0.252)	0.343	-5.11%
Frequency	2005.2	-0.052 (CI = +/-0.029; p = 0.001)	0.135 (CI = +/-0.239; p = 0.258)	0.320	-5.05%
Frequency	2006.1	-0.051 (CI = +/-0.031; p = 0.002)	0.134 (CI = +/-0.249; p = 0.281)	0.282	-5.02%
Frequency	2006.2	-0.051 (CI = +/-0.033; p = 0.004)	0.136 (CI = +/-0.259; p = 0.289)	0.260	-4.96%
Frequency	2007.1	-0.047 (CI = +/-0.036; p = 0.013)	0.117 (CI = +/-0.268; p = 0.375)	0.189	-4.56%
Frequency	2007.2	-0.040 (CI = +/-0.038; p = 0.040)	0.147 (CI = +/-0.271; p = 0.272)	0.144	-3.87%
Frequency	2008.1	-0.034 (CI = +/-0.040; p = 0.098)	0.122 (CI = +/-0.279; p = 0.373)	0.066	-3.30%
Frequency	2008.2	-0.025 (CI = +/-0.042; p = 0.234)	0.155 (CI = +/-0.282; p = 0.265)	0.036	-2.47%
Frequency	2009.1	-0.016 (CI = +/-0.045; p = 0.459)	0.122 (CI = +/-0.288; p = 0.386)	-0.037	-1.63%
Frequency	2009.2	-0.002 (CI = +/-0.046; p = 0.942)	0.174 (CI = +/-0.276; p = 0.203)	-0.013	-0.16%
Frequency	2010.1	-0.001 (CI = +/-0.051; p = 0.966)	0.172 (CI = +/-0.293; p = 0.233)	-0.025	-0.11%
Frequency	2010.2	0.010 (CI = +/-0.054; p = 0.700)	0.207 (CI = +/-0.299; p = 0.160)	0.017	+1.01%
Frequency	2011.1	0.014 (CI = +/-0.061; p = 0.630)	0.194 (CI = +/-0.318; p = 0.213)	0.005	+1.42%
Frequency	2011.2	0.041 (CI = +/-0.057; p = 0.149)	0.270 (CI = +/-0.280; p = 0.058)	0.223	+4.15%
Frequency	2012.1	0.056 (CI = +/-0.062; p = 0.071)	0.225 (CI = +/-0.285; p = 0.112)	0.272	+5.79%
Frequency	2012.2	0.041 (CI = +/-0.067; p = 0.206)	0.188 (CI = +/-0.291; p = 0.185)	0.112	+4.22%
Frequency	2013.1	0.038 (CI = +/-0.079; p = 0.309)	0.195 (CI = +/-0.319; p = 0.206)	0.094	+3.92%
Frequency	2013.2	0.033 (CI = +/-0.093; p = 0.448)	0.183 (CI = +/-0.349; p = 0.269)	-0.001	+3.35%
Frequency	2014.1	0.048 (CI = +/-0.111; p = 0.356)	0.151 (CI = +/-0.383; p = 0.395)	0.003	+4.89%
Frequency	2014.2	0.045 (CI = +/-0.135; p = 0.468)	0.145 (CI = +/-0.429; p = 0.457)	-0.088	+4.57%
Frequency	2015.1	0.058 (CI = +/-0.172; p = 0.452)	0.121 (CI = +/-0.495; p = 0.581)	-0.102	+5.97%
Frequency	2015.2	0.050 (CI = +/-0.222; p = 0.603)	0.109 (CI = +/-0.576; p = 0.661)	-0.228	+5.10%

**SP**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	-0.045 (CI = +/-0.034; p = 0.011)	0.177	-4.41%
Loss Cost	2004.2	-0.045 (CI = +/-0.036; p = 0.016)	0.163	-4.44%
Loss Cost	2005.1	-0.041 (CI = +/-0.038; p = 0.036)	0.122	-4.05%
Loss Cost	2005.2	-0.034 (CI = +/-0.040; p = 0.092)	0.071	-3.38%
Loss Cost	2006.1	-0.032 (CI = +/-0.043; p = 0.140)	0.048	-3.16%
Loss Cost	2006.2	-0.038 (CI = +/-0.047; p = 0.108)	0.067	-3.69%
Loss Cost	2007.1	-0.031 (CI = +/-0.050; p = 0.206)	0.028	-3.09%
Loss Cost	2007.2	-0.025 (CI = +/-0.054; p = 0.350)	-0.004	-2.44%
Loss Cost	2008.1	-0.010 (CI = +/-0.056; p = 0.706)	-0.040	-1.02%
Loss Cost	2008.2	-0.001 (CI = +/-0.060; p = 0.962)	-0.050	-0.14%
Loss Cost	2009.1	0.007 (CI = +/-0.065; p = 0.822)	-0.050	+0.71%
Loss Cost	2009.2	0.022 (CI = +/-0.069; p = 0.506)	-0.029	+2.27%
Loss Cost	2010.1	0.018 (CI = +/-0.077; p = 0.632)	-0.044	+1.80%
Loss Cost	2010.2	0.024 (CI = +/-0.086; p = 0.562)	-0.040	+2.44%
Loss Cost	2011.1	0.026 (CI = +/-0.098; p = 0.582)	-0.045	+2.61%
Loss Cost	2011.2	0.044 (CI = +/-0.108; p = 0.398)	-0.016	+4.50%
Loss Cost	2012.1	0.056 (CI = +/-0.124; p = 0.345)	-0.003	+5.77%
Loss Cost	2012.2	0.010 (CI = +/-0.128; p = 0.863)	-0.081	+1.04%
Loss Cost	2013.1	0.027 (CI = +/-0.149; p = 0.693)	-0.075	+2.77%
Loss Cost	2013.2	0.001 (CI = +/-0.173; p = 0.995)	-0.100	+0.05%
Loss Cost	2014.1	0.023 (CI = +/-0.208; p = 0.805)	-0.103	+2.37%
Loss Cost	2014.2	0.086 (CI = +/-0.239; p = 0.432)	-0.036	+8.96%
Loss Cost	2015.1	0.167 (CI = +/-0.274; p = 0.192)	0.119	+18.22%
Loss Cost	2015.2	0.102 (CI = +/-0.346; p = 0.497)	-0.073	+10.79%
Severity	2004.1	0.013 (CI = +/-0.024; p = 0.261)	0.010	+1.35%
Severity	2004.2	0.013 (CI = +/-0.026; p = 0.298)	0.004	+1.34%
Severity	2005.1	0.014 (CI = +/-0.028; p = 0.301)	0.004	+1.42%
Severity	2005.2	0.022 (CI = +/-0.028; p = 0.125)	0.053	+2.19%
Severity	2006.1	0.023 (CI = +/-0.030; p = 0.132)	0.052	+2.31%
Severity	2006.2	0.018 (CI = +/-0.032; p = 0.255)	0.014	+1.83%
Severity	2007.1	0.019 (CI = +/-0.035; p = 0.270)	0.012	+1.93%
Severity	2007.2	0.020 (CI = +/-0.038; p = 0.298)	0.006	+1.97%
Severity	2008.1	0.027 (CI = +/-0.041; p = 0.188)	0.037	+2.69%
Severity	2008.2	0.028 (CI = +/-0.045; p = 0.207)	0.032	+2.82%
Severity	2009.1	0.026 (CI = +/-0.049; p = 0.288)	0.010	+2.60%
Severity	2009.2	0.027 (CI = +/-0.054; p = 0.317)	0.003	+2.70%
Severity	2010.1	0.019 (CI = +/-0.060; p = 0.514)	-0.032	+1.91%
Severity	2010.2	0.016 (CI = +/-0.067; p = 0.622)	-0.046	+1.60%
Severity	2011.1	0.009 (CI = +/-0.075; p = 0.799)	-0.062	+0.92%
Severity	2011.2	0.002 (CI = +/-0.085; p = 0.969)	-0.071	+0.16%
Severity	2012.1	-0.011 (CI = +/-0.097; p = 0.818)	-0.072	-1.05%
Severity	2012.2	-0.034 (CI = +/-0.108; p = 0.510)	-0.043	-3.30%
Severity	2013.1	-0.021 (CI = +/-0.125; p = 0.724)	-0.078	-2.04%
Severity	2013.2	-0.035 (CI = +/-0.149; p = 0.617)	-0.071	-3.39%
Severity	2014.1	-0.037 (CI = +/-0.182; p = 0.652)	-0.085	-3.67%
Severity	2014.2	0.035 (CI = +/-0.194; p = 0.689)	-0.101	+3.55%
Severity	2015.1	0.089 (CI = +/-0.231; p = 0.392)	-0.021	+9.32%
Severity	2015.2	0.041 (CI = +/-0.295; p = 0.748)	-0.145	+4.14%
Frequency	2004.1	-0.059 (CI = +/-0.025; p = 0.000)	0.425	-5.68%
Frequency	2004.2	-0.059 (CI = +/-0.027; p = 0.000)	0.401	-5.70%
Frequency	2005.1	-0.055 (CI = +/-0.028; p = 0.000)	0.352	-5.40%
Frequency	2005.2	-0.056 (CI = +/-0.030; p = 0.001)	0.330	-5.45%
Frequency	2006.1	-0.055 (CI = +/-0.033; p = 0.002)	0.295	-5.35%
Frequency	2006.2	-0.056 (CI = +/-0.036; p = 0.003)	0.276	-5.43%
Frequency	2007.1	-0.050 (CI = +/-0.038; p = 0.011)	0.215	-4.92%
Frequency	2007.2	-0.044 (CI = +/-0.041; p = 0.034)	0.152	-4.33%
Frequency	2008.1	-0.037 (CI = +/-0.043; p = 0.092)	0.088	-3.61%
Frequency	2008.2	-0.029 (CI = +/-0.046; p = 0.205)	0.033	-2.88%
Frequency	2009.1	-0.019 (CI = +/-0.049; p = 0.441)	-0.019	-1.84%
Frequency	2009.2	-0.004 (CI = +/-0.051; p = 0.864)	-0.054	-0.42%
Frequency	2010.1	-0.001 (CI = +/-0.057; p = 0.969)	-0.059	-0.11%
Frequency	2010.2	0.008 (CI = +/-0.063; p = 0.786)	-0.057	+0.82%
Frequency	2011.1	0.017 (CI = +/-0.070; p = 0.622)	-0.049	+1.67%
Frequency	2011.2	0.042 (CI = +/-0.071; p = 0.223)	0.040	+4.33%
Frequency	2012.1	0.067 (CI = +/-0.075; p = 0.076)	0.162	+6.88%
Frequency	2012.2	0.044 (CI = +/-0.080; p = 0.257)	0.031	+4.49%
Frequency	2013.1	0.048 (CI = +/-0.095; p = 0.289)	0.020	+4.91%
Frequency	2013.2	0.035 (CI = +/-0.112; p = 0.500)	-0.049	+3.57%
Frequency	2014.1	0.061 (CI = +/-0.130; p = 0.318)	0.012	+6.27%
Frequency	2014.2	0.051 (CI = +/-0.162; p = 0.489)	-0.056	+5.22%
Frequency	2015.1	0.078 (CI = +/-0.202; p = 0.391)	-0.021	+8.14%
Frequency	2015.2	0.062 (CI = +/-0.269; p = 0.594)	-0.108	+6.38%

**SP**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	-0.045 (CI = +/-0.033; p = 0.010)	0.185 (CI = +/-0.299; p = 0.216)	0.194	-4.41%
Loss Cost	2004.2	-0.044 (CI = +/-0.036; p = 0.018)	0.190 (CI = +/-0.310; p = 0.221)	0.180	-4.32%
Loss Cost	2005.1	-0.041 (CI = +/-0.038; p = 0.035)	0.176 (CI = +/-0.321; p = 0.269)	0.131	-4.05%
Loss Cost	2005.2	-0.033 (CI = +/-0.040; p = 0.103)	0.218 (CI = +/-0.322; p = 0.175)	0.104	-3.22%
Loss Cost	2006.1	-0.032 (CI = +/-0.043; p = 0.135)	0.215 (CI = +/-0.335; p = 0.197)	0.076	-3.16%
Loss Cost	2006.2	-0.036 (CI = +/-0.046; p = 0.123)	0.198 (CI = +/-0.348; p = 0.250)	0.082	-3.52%
Loss Cost	2007.1	-0.031 (CI = +/-0.050; p = 0.206)	0.180 (CI = +/-0.360; p = 0.312)	0.031	-3.09%
Loss Cost	2007.2	-0.022 (CI = +/-0.053; p = 0.392)	0.217 (CI = +/-0.369; p = 0.235)	0.018	-2.22%
Loss Cost	2008.1	-0.010 (CI = +/-0.056; p = 0.707)	0.170 (CI = +/-0.371; p = 0.349)	-0.044	-1.02%
Loss Cost	2008.2	0.001 (CI = +/-0.060; p = 0.965)	0.214 (CI = +/-0.379; p = 0.251)	-0.029	+0.13%
Loss Cost	2009.1	0.007 (CI = +/-0.065; p = 0.822)	0.194 (CI = +/-0.396; p = 0.317)	-0.046	+0.71%
Loss Cost	2009.2	0.026 (CI = +/-0.068; p = 0.426)	0.261 (CI = +/-0.393; p = 0.178)	0.024	+2.67%
Loss Cost	2010.1	0.018 (CI = +/-0.075; p = 0.620)	0.288 (CI = +/-0.411; p = 0.156)	0.025	+1.80%
Loss Cost	2010.2	0.030 (CI = +/-0.083; p = 0.450)	0.327 (CI = +/-0.431; p = 0.126)	0.056	+3.06%
Loss Cost	2011.1	0.026 (CI = +/-0.094; p = 0.565)	0.340 (CI = +/-0.459; p = 0.135)	0.052	+2.61%
Loss Cost	2011.2	0.054 (CI = +/-0.100; p = 0.265)	0.420 (CI = +/-0.461; p = 0.071)	0.157	+5.54%
Loss Cost	2012.1	0.056 (CI = +/-0.115; p = 0.309)	0.414 (CI = +/-0.498; p = 0.095)	0.147	+5.77%
Loss Cost	2012.2	0.020 (CI = +/-0.125; p = 0.726)	0.325 (CI = +/-0.503; p = 0.183)	0.004	+2.06%
Loss Cost	2013.1	0.027 (CI = +/-0.147; p = 0.687)	0.310 (CI = +/-0.550; p = 0.238)	-0.021	+2.77%
Loss Cost	2013.2	0.012 (CI = +/-0.177; p = 0.880)	0.277 (CI = +/-0.612; p = 0.332)	-0.095	+1.22%
Loss Cost	2014.1	0.023 (CI = +/-0.215; p = 0.808)	0.256 (CI = +/-0.684; p = 0.412)	-0.135	+2.37%
Loss Cost	2014.2	0.111 (CI = +/-0.233; p = 0.296)	0.417 (CI = +/-0.668; p = 0.183)	0.097	+11.75%
Loss Cost	2015.1	0.167 (CI = +/-0.278; p = 0.192)	0.333 (CI = +/-0.723; p = 0.304)	0.152	+18.22%
Loss Cost	2015.2	0.129 (CI = +/-0.385; p = 0.430)	0.274 (CI = +/-0.881; p = 0.460)	-0.142	+13.72%
Severity	2004.1	0.013 (CI = +/-0.024; p = 0.267)	0.060 (CI = +/-0.217; p = 0.575)	-0.013	+1.35%
Severity	2004.2	0.014 (CI = +/-0.026; p = 0.291)	0.061 (CI = +/-0.226; p = 0.581)	-0.021	+1.38%
Severity	2005.1	0.014 (CI = +/-0.028; p = 0.308)	0.059 (CI = +/-0.234; p = 0.607)	-0.024	+1.42%
Severity	2005.2	0.022 (CI = +/-0.028; p = 0.115)	0.099 (CI = +/-0.228; p = 0.379)	0.046	+2.26%
Severity	2006.1	0.023 (CI = +/-0.030; p = 0.135)	0.097 (CI = +/-0.237; p = 0.406)	0.041	+2.31%
Severity	2006.2	0.019 (CI = +/-0.033; p = 0.244)	0.079 (CI = +/-0.245; p = 0.509)	-0.009	+1.90%
Severity	2007.1	0.019 (CI = +/-0.035; p = 0.276)	0.079 (CI = +/-0.256; p = 0.530)	-0.015	+1.93%
Severity	2007.2	0.020 (CI = +/-0.039; p = 0.285)	0.084 (CI = +/-0.268; p = 0.521)	-0.021	+2.06%
Severity	2008.1	0.027 (CI = +/-0.041; p = 0.197)	0.061 (CI = +/-0.275; p = 0.651)	0.000	+2.69%
Severity	2008.2	0.029 (CI = +/-0.046; p = 0.205)	0.069 (CI = +/-0.290; p = 0.625)	-0.006	+2.91%
Severity	2009.1	0.026 (CI = +/-0.050; p = 0.297)	0.079 (CI = +/-0.304; p = 0.590)	-0.028	+2.60%
Severity	2009.2	0.028 (CI = +/-0.056; p = 0.306)	0.088 (CI = +/-0.323; p = 0.574)	-0.036	+2.84%
Severity	2010.1	0.019 (CI = +/-0.061; p = 0.520)	0.116 (CI = +/-0.334; p = 0.471)	-0.060	+1.91%
Severity	2010.2	0.018 (CI = +/-0.069; p = 0.586)	0.114 (CI = +/-0.358; p = 0.509)	-0.083	+1.82%
Severity	2011.1	0.009 (CI = +/-0.077; p = 0.802)	0.139 (CI = +/-0.377; p = 0.443)	-0.089	+0.92%
Severity	2011.2	0.005 (CI = +/-0.088; p = 0.913)	0.126 (CI = +/-0.407; p = 0.516)	-0.116	+0.46%
Severity	2012.1	-0.011 (CI = +/-0.099; p = 0.821)	0.163 (CI = +/-0.428; p = 0.422)	-0.098	-1.05%
Severity	2012.2	-0.030 (CI = +/-0.113; p = 0.570)	0.115 (CI = +/-0.455; p = 0.591)	-0.107	-2.96%
Severity	2013.1	-0.021 (CI = +/-0.132; p = 0.735)	0.094 (CI = +/-0.496; p = 0.681)	-0.165	-2.04%
Severity	2013.2	-0.032 (CI = +/-0.160; p = 0.666)	0.071 (CI = +/-0.553; p = 0.779)	-0.180	-3.11%
Severity	2014.1	-0.037 (CI = +/-0.195; p = 0.670)	0.081 (CI = +/-0.620; p = 0.770)	-0.207	-3.67%
Severity	2014.2	0.049 (CI = +/-0.202; p = 0.581)	0.241 (CI = +/-0.580; p = 0.360)	-0.107	+5.07%
Severity	2015.1	0.089 (CI = +/-0.248; p = 0.414)	0.181 (CI = +/-0.645; p = 0.518)	-0.105	+9.32%
Severity	2015.2	0.053 (CI = +/-0.343; p = 0.709)	0.126 (CI = +/-0.785; p = 0.696)	-0.328	+5.41%
Frequency	2004.1	-0.059 (CI = +/-0.025; p = 0.000)	0.125 (CI = +/-0.222; p = 0.258)	0.431	-5.68%
Frequency	2004.2	-0.058 (CI = +/-0.027; p = 0.000)	0.128 (CI = +/-0.230; p = 0.263)	0.407	-5.62%
Frequency	2005.1	-0.055 (CI = +/-0.028; p = 0.000)	0.117 (CI = +/-0.237; p = 0.321)	0.352	-5.40%
Frequency	2005.2	-0.055 (CI = +/-0.031; p = 0.001)	0.119 (CI = +/-0.247; p = 0.332)	0.330	-5.36%
Frequency	2006.1	-0.055 (CI = +/-0.033; p = 0.002)	0.118 (CI = +/-0.257; p = 0.353)	0.292	-5.35%
Frequency	2006.2	-0.055 (CI = +/-0.036; p = 0.004)	0.119 (CI = +/-0.268; p = 0.369)	0.271	-5.33%
Frequency	2007.1	-0.050 (CI = +/-0.038; p = 0.012)	0.101 (CI = +/-0.277; p = 0.456)	0.200	-4.92%
Frequency	2007.2	-0.043 (CI = +/-0.041; p = 0.040)	0.133 (CI = +/-0.282; p = 0.338)	0.150	-4.19%
Frequency	2008.1	-0.037 (CI = +/-0.044; p = 0.095)	0.110 (CI = +/-0.291; p = 0.441)	0.071	-3.61%
Frequency	2008.2	-0.027 (CI = +/-0.047; p = 0.235)	0.146 (CI = +/-0.296; p = 0.317)	0.036	-2.70%
Frequency	2009.1	-0.019 (CI = +/-0.050; p = 0.446)	0.115 (CI = +/-0.303; p = 0.437)	-0.040	-1.84%
Frequency	2009.2	-0.002 (CI = +/-0.051; p = 0.947)	0.174 (CI = +/-0.294; p = 0.228)	-0.022	-0.16%
Frequency	2010.1	-0.001 (CI = +/-0.057; p = 0.969)	0.172 (CI = +/-0.311; p = 0.258)	-0.036	-0.11%
Frequency	2010.2	0.012 (CI = +/-0.062; p = 0.680)	0.214 (CI = +/-0.319; p = 0.174)	0.007	+1.22%
Frequency	2011.1	0.017 (CI = +/-0.069; p = 0.615)	0.201 (CI = +/-0.340; p = 0.224)	-0.008	+1.67%
Frequency	2011.2	0.049 (CI = +/-0.065; p = 0.123)	0.294 (CI = +/-0.298; p = 0.052)	0.234	+5.06%
Frequency	2012.1	0.067 (CI = +/-0.069; p = 0.058)	0.251 (CI = +/-0.300; p = 0.094)	0.289	+6.88%
Frequency	2012.2	0.050 (CI = +/-0.078; p = 0.184)	0.211 (CI = +/-0.315; p = 0.170)	0.116	+5.17%
Frequency	2013.1	0.048 (CI = +/-0.092; p = 0.272)	0.216 (CI = +/-0.345; p = 0.194)	0.097	+4.91%
Frequency	2013.2	0.044 (CI = +/-0.112; p = 0.401)	0.207 (CI = +/-0.387; p = 0.258)	-0.003	+4.47%
Frequency	2014.1	0.061 (CI = +/-0.133; p = 0.323)	0.175 (CI = +/-0.423; p = 0.368)	0.002	+6.27%
Frequency	2014.2	0.062 (CI = +/-0.171; p = 0.424)	0.176 (CI = +/-0.492; p = 0.425)	-0.094	+6.35%
Frequency	2015.1	0.078 (CI = +/-0.219; p = 0.415)	0.151 (CI = +/-0.568; p = 0.539)	-0.112	+8.14%
Frequency	2015.2	0.076 (CI = +/-0.308; p = 0.554)	0.148 (CI = +/-0.706; p = 0.614)	-0.257	+7.89%

**UA**

Coverage = UA

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R <sup>2</sup>	Rate
Loss Cost	2004.1	-0.035 (CI = +/-0.015; p = 0.000)	0.408	-3.48%
Loss Cost	2004.2	-0.039 (CI = +/-0.016; p = 0.000)	0.451	-3.82%
Loss Cost	2005.1	-0.041 (CI = +/-0.017; p = 0.000)	0.459	-4.02%
Loss Cost	2005.2	-0.046 (CI = +/-0.017; p = 0.000)	0.531	-4.52%
Loss Cost	2006.1	-0.051 (CI = +/-0.017; p = 0.000)	0.579	-4.95%
Loss Cost	2006.2	-0.058 (CI = +/-0.015; p = 0.000)	0.695	-5.66%
Loss Cost	2007.1	-0.060 (CI = +/-0.017; p = 0.000)	0.688	-5.84%
Loss Cost	2007.2	-0.066 (CI = +/-0.016; p = 0.000)	0.743	-6.39%
Loss Cost	2008.1	-0.070 (CI = +/-0.017; p = 0.000)	0.754	-6.73%
Loss Cost	2008.2	-0.074 (CI = +/-0.018; p = 0.000)	0.764	-7.10%
Loss Cost	2009.1	-0.073 (CI = +/-0.020; p = 0.000)	0.737	-7.06%
Loss Cost	2009.2	-0.076 (CI = +/-0.021; p = 0.000)	0.731	-7.34%
Loss Cost	2010.1	-0.072 (CI = +/-0.023; p = 0.000)	0.688	-6.95%
Loss Cost	2010.2	-0.070 (CI = +/-0.026; p = 0.000)	0.640	-6.73%
Loss Cost	2011.1	-0.062 (CI = +/-0.027; p = 0.000)	0.576	-6.04%
Loss Cost	2011.2	-0.057 (CI = +/-0.029; p = 0.001)	0.497	-5.51%
Loss Cost	2012.1	-0.045 (CI = +/-0.030; p = 0.005)	0.395	-4.45%
Severity	2004.1	0.027 (CI = +/-0.016; p = 0.002)	0.256	+2.74%
Severity	2004.2	0.025 (CI = +/-0.017; p = 0.006)	0.209	+2.53%
Severity	2005.1	0.023 (CI = +/-0.018; p = 0.016)	0.162	+2.29%
Severity	2005.2	0.018 (CI = +/-0.018; p = 0.058)	0.094	+1.78%
Severity	2006.1	0.012 (CI = +/-0.018; p = 0.194)	0.028	+1.19%
Severity	2006.2	0.004 (CI = +/-0.017; p = 0.654)	-0.031	+0.37%
Severity	2007.1	0.001 (CI = +/-0.018; p = 0.909)	-0.041	+0.10%
Severity	2007.2	-0.006 (CI = +/-0.017; p = 0.517)	-0.024	-0.55%
Severity	2008.1	-0.012 (CI = +/-0.017; p = 0.165)	0.044	-1.17%
Severity	2008.2	-0.016 (CI = +/-0.018; p = 0.070)	0.107	-1.61%
Severity	2009.1	-0.016 (CI = +/-0.019; p = 0.099)	0.087	-1.60%
Severity	2009.2	-0.018 (CI = +/-0.021; p = 0.088)	0.101	-1.81%
Severity	2010.1	-0.017 (CI = +/-0.024; p = 0.138)	0.069	-1.73%
Severity	2010.2	-0.015 (CI = +/-0.026; p = 0.240)	0.026	-1.50%
Severity	2011.1	-0.014 (CI = +/-0.029; p = 0.341)	-0.002	-1.34%
Severity	2011.2	-0.010 (CI = +/-0.033; p = 0.510)	-0.035	-1.03%
Severity	2012.1	-0.003 (CI = +/-0.036; p = 0.853)	-0.069	-0.32%
Frequency	2004.1	-0.062 (CI = +/-0.006; p = 0.000)	0.944	-6.05%
Frequency	2004.2	-0.064 (CI = +/-0.006; p = 0.000)	0.946	-6.19%
Frequency	2005.1	-0.064 (CI = +/-0.006; p = 0.000)	0.941	-6.17%
Frequency	2005.2	-0.064 (CI = +/-0.007; p = 0.000)	0.935	-6.19%
Frequency	2006.1	-0.063 (CI = +/-0.007; p = 0.000)	0.930	-6.07%
Frequency	2006.2	-0.062 (CI = +/-0.007; p = 0.000)	0.921	-6.00%
Frequency	2007.1	-0.061 (CI = +/-0.008; p = 0.000)	0.912	-5.93%
Frequency	2007.2	-0.061 (CI = +/-0.008; p = 0.000)	0.901	-5.87%
Frequency	2008.1	-0.058 (CI = +/-0.009; p = 0.000)	0.895	-5.63%
Frequency	2008.2	-0.057 (CI = +/-0.009; p = 0.000)	0.880	-5.57%
Frequency	2009.1	-0.057 (CI = +/-0.010; p = 0.000)	0.864	-5.55%
Frequency	2009.2	-0.058 (CI = +/-0.011; p = 0.000)	0.852	-5.63%
Frequency	2010.1	-0.055 (CI = +/-0.012; p = 0.000)	0.834	-5.32%
Frequency	2010.2	-0.055 (CI = +/-0.013; p = 0.000)	0.810	-5.31%
Frequency	2011.1	-0.049 (CI = +/-0.012; p = 0.000)	0.803	-4.76%
Frequency	2011.2	-0.046 (CI = +/-0.014; p = 0.000)	0.766	-4.52%
Frequency	2012.1	-0.042 (CI = +/-0.014; p = 0.000)	0.722	-4.14%

**UA**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	-0.036 (CI = +/-0.015; p = 0.000)	0.123 (CI = +/-0.136; p = 0.075)	0.452	-3.55%
Loss Cost	2004.2	-0.039 (CI = +/-0.015; p = 0.000)	0.108 (CI = +/-0.137; p = 0.117)	0.480	-3.82%
Loss Cost	2005.1	-0.042 (CI = +/-0.016; p = 0.000)	0.124 (CI = +/-0.139; p = 0.078)	0.501	-4.10%
Loss Cost	2005.2	-0.046 (CI = +/-0.016; p = 0.000)	0.103 (CI = +/-0.135; p = 0.132)	0.555	-4.52%
Loss Cost	2006.1	-0.052 (CI = +/-0.016; p = 0.000)	0.129 (CI = +/-0.129; p = 0.050)	0.626	-5.04%
Loss Cost	2006.2	-0.058 (CI = +/-0.015; p = 0.000)	0.100 (CI = +/-0.116; p = 0.088)	0.719	-5.66%
Loss Cost	2007.1	-0.061 (CI = +/-0.016; p = 0.000)	0.113 (CI = +/-0.118; p = 0.059)	0.722	-5.93%
Loss Cost	2007.2	-0.066 (CI = +/-0.016; p = 0.000)	0.092 (CI = +/-0.113; p = 0.105)	0.763	-6.39%
Loss Cost	2008.1	-0.071 (CI = +/-0.016; p = 0.000)	0.113 (CI = +/-0.110; p = 0.046)	0.788	-6.84%
Loss Cost	2008.2	-0.074 (CI = +/-0.017; p = 0.000)	0.102 (CI = +/-0.113; p = 0.074)	0.790	-7.10%
Loss Cost	2009.1	-0.075 (CI = +/-0.019; p = 0.000)	0.106 (CI = +/-0.119; p = 0.078)	0.766	-7.18%
Loss Cost	2009.2	-0.076 (CI = +/-0.021; p = 0.000)	0.100 (CI = +/-0.125; p = 0.109)	0.755	-7.34%
Loss Cost	2010.1	-0.073 (CI = +/-0.023; p = 0.000)	0.090 (CI = +/-0.130; p = 0.164)	0.706	-7.08%
Loss Cost	2010.2	-0.070 (CI = +/-0.025; p = 0.000)	0.102 (CI = +/-0.135; p = 0.129)	0.670	-6.73%
Loss Cost	2011.1	-0.064 (CI = +/-0.027; p = 0.000)	0.084 (CI = +/-0.138; p = 0.218)	0.592	-6.19%
Loss Cost	2011.2	-0.057 (CI = +/-0.028; p = 0.001)	0.104 (CI = +/-0.138; p = 0.130)	0.546	-5.51%
Loss Cost	2012.1	-0.047 (CI = +/-0.030; p = 0.004)	0.077 (CI = +/-0.136; p = 0.243)	0.416	-4.62%
Loss Cost	2012.2	-0.053 (CI = +/-0.033; p = 0.005)	0.064 (CI = +/-0.143; p = 0.350)	0.441	-5.13%
Loss Cost	2013.1	-0.059 (CI = +/-0.038; p = 0.006)	0.079 (CI = +/-0.153; p = 0.281)	0.438	-5.70%
Loss Cost	2013.2	-0.062 (CI = +/-0.044; p = 0.011)	0.071 (CI = +/-0.166; p = 0.362)	0.420	-6.02%
Loss Cost	2014.1	-0.054 (CI = +/-0.053; p = 0.044)	0.055 (CI = +/-0.182; p = 0.514)	0.245	-5.29%
Loss Cost	2014.2	-0.057 (CI = +/-0.064; p = 0.073)	0.049 (CI = +/-0.203; p = 0.592)	0.205	-5.57%
Loss Cost	2015.1	-0.051 (CI = +/-0.082; p = 0.182)	0.038 (CI = +/-0.234; p = 0.715)	0.022	-4.98%
Loss Cost	2015.2	-0.054 (CI = +/-0.105; p = 0.257)	0.034 (CI = +/-0.273; p = 0.774)	-0.045	-5.24%
Severity	2004.1	0.027 (CI = +/-0.016; p = 0.002)	0.052 (CI = +/-0.151; p = 0.485)	0.243	+2.71%
Severity	2004.2	0.025 (CI = +/-0.017; p = 0.006)	0.043 (CI = +/-0.155; p = 0.572)	0.190	+2.53%
Severity	2005.1	0.022 (CI = +/-0.018; p = 0.019)	0.057 (CI = +/-0.158; p = 0.464)	0.148	+2.25%
Severity	2005.2	0.018 (CI = +/-0.019; p = 0.062)	0.035 (CI = +/-0.156; p = 0.649)	0.067	+1.78%
Severity	2006.1	0.011 (CI = +/-0.018; p = 0.216)	0.066 (CI = +/-0.149; p = 0.372)	0.021	+1.14%
Severity	2006.2	0.004 (CI = +/-0.017; p = 0.659)	0.031 (CI = +/-0.133; p = 0.633)	-0.064	+0.37%
Severity	2007.1	0.001 (CI = +/-0.018; p = 0.946)	0.045 (CI = +/-0.135; p = 0.499)	-0.064	+0.06%
Severity	2007.2	-0.006 (CI = +/-0.018; p = 0.526)	0.019 (CI = +/-0.128; p = 0.755)	-0.066	-0.55%
Severity	2008.1	-0.012 (CI = +/-0.017; p = 0.153)	0.048 (CI = +/-0.119; p = 0.415)	0.031	-1.22%
Severity	2008.2	-0.016 (CI = +/-0.018; p = 0.075)	0.033 (CI = +/-0.120; p = 0.576)	0.078	-1.61%
Severity	2009.1	-0.017 (CI = +/-0.020; p = 0.098)	0.034 (CI = +/-0.126; p = 0.583)	0.054	-1.64%
Severity	2009.2	-0.018 (CI = +/-0.022; p = 0.095)	0.028 (CI = +/-0.132; p = 0.666)	0.061	-1.81%
Severity	2010.1	-0.018 (CI = +/-0.024; p = 0.141)	0.026 (CI = +/-0.140; p = 0.702)	0.023	-1.76%
Severity	2010.2	-0.015 (CI = +/-0.027; p = 0.251)	0.035 (CI = +/-0.147; p = 0.626)	-0.019	-1.50%
Severity	2011.1	-0.014 (CI = +/-0.030; p = 0.337)	0.032 (CI = +/-0.157; p = 0.676)	-0.056	-1.40%
Severity	2011.2	-0.010 (CI = +/-0.034; p = 0.521)	0.042 (CI = +/-0.166; p = 0.595)	-0.086	-1.03%
Severity	2012.1	-0.004 (CI = +/-0.038; p = 0.835)	0.023 (CI = +/-0.174; p = 0.778)	-0.144	-0.37%
Severity	2012.2	-0.013 (CI = +/-0.041; p = 0.507)	0.000 (CI = +/-0.178; p = 0.997)	-0.123	-1.28%
Severity	2013.1	-0.025 (CI = +/-0.045; p = 0.243)	0.031 (CI = +/-0.181; p = 0.714)	-0.034	-2.49%
Severity	2013.2	-0.030 (CI = +/-0.052; p = 0.226)	0.020 (CI = +/-0.196; p = 0.826)	-0.024	-2.98%
Severity	2014.1	-0.025 (CI = +/-0.063; p = 0.389)	0.009 (CI = +/-0.218; p = 0.926)	-0.120	-2.50%
Severity	2014.2	-0.031 (CI = +/-0.077; p = 0.377)	-0.001 (CI = +/-0.243; p = 0.991)	-0.127	-3.05%
Severity	2015.1	-0.027 (CI = +/-0.098; p = 0.530)	-0.008 (CI = +/-0.282; p = 0.950)	-0.205	-2.71%
Severity	2015.2	-0.039 (CI = +/-0.125; p = 0.473)	-0.025 (CI = +/-0.324; p = 0.856)	-0.208	-3.82%
Frequency	2004.1	-0.063 (CI = +/-0.005; p = 0.000)	0.071 (CI = +/-0.045; p = 0.003)	0.957	-6.09%
Frequency	2004.2	-0.064 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.045; p = 0.006)	0.958	-6.19%
Frequency	2005.1	-0.064 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.047; p = 0.007)	0.953	-6.21%
Frequency	2005.2	-0.064 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.049; p = 0.008)	0.949	-6.19%
<b>Frequency</b>	<b>2006.1</b>	<b>-0.063 (CI = +/-0.006; p = 0.000)</b>	<b>0.064 (CI = +/-0.050; p = 0.014)</b>	<b>0.943</b>	<b>-6.11%</b>
Frequency	2006.2	-0.062 (CI = +/-0.006; p = 0.000)	0.069 (CI = +/-0.050; p = 0.010)	0.938	-6.00%
Frequency	2007.1	-0.062 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.053; p = 0.014)	0.930	-5.99%
Frequency	2007.2	-0.061 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.054; p = 0.010)	0.924	-5.87%
Frequency	2008.1	-0.059 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.053; p = 0.020)	0.915	-5.69%
Frequency	2008.2	-0.057 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.055; p = 0.015)	0.907	-5.57%
Frequency	2009.1	-0.058 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.058; p = 0.017)	0.895	-5.64%
Frequency	2009.2	-0.058 (CI = +/-0.010; p = 0.000)	0.072 (CI = +/-0.061; p = 0.022)	0.884	-5.63%
Frequency	2010.1	-0.056 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.062; p = 0.043)	0.863	-5.41%
Frequency	2010.2	-0.055 (CI = +/-0.012; p = 0.000)	0.067 (CI = +/-0.065; p = 0.043)	0.845	-5.31%
Frequency	2011.1	-0.050 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.060; p = 0.086)	0.829	-4.85%
Frequency	2011.2	-0.046 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.059; p = 0.043)	0.815	-4.52%
Frequency	2012.1	-0.044 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.062; p = 0.081)	0.765	-4.27%
Frequency	2012.2	-0.040 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.062; p = 0.044)	0.742	-3.90%
Frequency	2013.1	-0.033 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.056; p = 0.087)	0.680	-3.29%
Frequency	2013.2	-0.032 (CI = +/-0.016; p = 0.001)	0.051 (CI = +/-0.061; p = 0.088)	0.634	-3.13%
Frequency	2014.1	-0.029 (CI = +/-0.019; p = 0.008)	0.045 (CI = +/-0.066; p = 0.156)	0.496	-2.86%
Frequency	2014.2	-0.026 (CI = +/-0.023; p = 0.030)	0.050 (CI = +/-0.073; p = 0.149)	0.430	-2.60%
Frequency	2015.1	-0.024 (CI = +/-0.029; p = 0.097)	0.045 (CI = +/-0.084; p = 0.240)	0.224	-2.33%
Frequency	2015.2	-0.015 (CI = +/-0.033; p = 0.317)	0.059 (CI = +/-0.086; p = 0.148)	0.196	-1.47%

**UA**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2004.1	-0.033 (CI = +/-0.016; p = 0.000)	0.354	-3.21%
Loss Cost	2004.2	-0.036 (CI = +/-0.016; p = 0.000)	0.399	-3.56%
Loss Cost	2005.1	-0.038 (CI = +/-0.017; p = 0.000)	0.407	-3.76%
Loss Cost	2005.2	-0.044 (CI = +/-0.018; p = 0.000)	0.483	-4.27%
Loss Cost	2006.1	-0.048 (CI = +/-0.018; p = 0.000)	0.534	-4.72%
Loss Cost	2006.2	-0.056 (CI = +/-0.017; p = 0.000)	0.659	-5.47%
Loss Cost	2007.1	-0.058 (CI = +/-0.018; p = 0.000)	0.651	-5.65%
Loss Cost	2007.2	-0.064 (CI = +/-0.018; p = 0.000)	0.711	-6.23%
Loss Cost	2008.1	-0.068 (CI = +/-0.019; p = 0.000)	0.722	-6.59%
Loss Cost	2008.2	-0.072 (CI = +/-0.020; p = 0.000)	0.733	-6.98%
Loss Cost	2009.1	-0.072 (CI = +/-0.022; p = 0.000)	0.701	-6.93%
Loss Cost	2009.2	-0.075 (CI = +/-0.024; p = 0.000)	0.694	-7.23%
Loss Cost	2010.1	-0.070 (CI = +/-0.026; p = 0.000)	0.642	-6.78%
Loss Cost	2010.2	-0.067 (CI = +/-0.029; p = 0.000)	0.585	-6.50%
Loss Cost	2011.1	-0.059 (CI = +/-0.030; p = 0.001)	0.505	-5.70%
Loss Cost	2011.2	-0.052 (CI = +/-0.033; p = 0.005)	0.410	-5.05%
Loss Cost	2012.1	-0.038 (CI = +/-0.033; p = 0.025)	0.280	-3.76%
Loss Cost	2012.2	-0.046 (CI = +/-0.037; p = 0.019)	0.329	-4.45%
Loss Cost	2013.1	-0.048 (CI = +/-0.043; p = 0.030)	0.302	-4.73%
Loss Cost	2013.2	-0.054 (CI = +/-0.051; p = 0.039)	0.296	-5.26%
Loss Cost	2014.1	-0.040 (CI = +/-0.058; p = 0.150)	0.129	-3.96%
Loss Cost	2014.2	-0.044 (CI = +/-0.072; p = 0.196)	0.099	-4.33%
Loss Cost	2015.1	-0.030 (CI = +/-0.090; p = 0.452)	-0.048	-2.98%
Loss Cost	2015.2	-0.031 (CI = +/-0.120; p = 0.545)	-0.092	-3.09%
Severity	2004.1	0.032 (CI = +/-0.016; p = 0.000)	0.342	+3.26%
Severity	2004.2	0.030 (CI = +/-0.017; p = 0.001)	0.295	+3.07%
Severity	2005.1	0.028 (CI = +/-0.018; p = 0.004)	0.246	+2.85%
Severity	2005.2	0.023 (CI = +/-0.018; p = 0.016)	0.173	+2.34%
Severity	2006.1	0.017 (CI = +/-0.018; p = 0.065)	0.095	+1.74%
Severity	2006.2	0.009 (CI = +/-0.017; p = 0.284)	0.008	+0.89%
Severity	2007.1	0.006 (CI = +/-0.018; p = 0.466)	-0.019	+0.65%
Severity	2007.2	0.000 (CI = +/-0.018; p = 0.984)	-0.045	-0.02%
Severity	2008.1	-0.007 (CI = +/-0.017; p = 0.440)	-0.018	-0.65%
Severity	2008.2	-0.011 (CI = +/-0.018; p = 0.223)	0.027	-1.09%
Severity	2009.1	-0.010 (CI = +/-0.020; p = 0.297)	0.008	-1.02%
Severity	2009.2	-0.012 (CI = +/-0.022; p = 0.267)	0.016	-1.20%
Severity	2010.1	-0.010 (CI = +/-0.025; p = 0.386)	-0.012	-1.03%
Severity	2010.2	-0.007 (CI = +/-0.027; p = 0.597)	-0.044	-0.69%
Severity	2011.1	-0.004 (CI = +/-0.030; p = 0.775)	-0.061	-0.41%
Severity	2011.2	0.001 (CI = +/-0.034; p = 0.967)	-0.071	+0.07%
Severity	2012.1	0.010 (CI = +/-0.037; p = 0.547)	-0.046	+1.06%
Severity	2012.2	0.001 (CI = +/-0.041; p = 0.942)	-0.083	+0.14%
Severity	2013.1	-0.009 (CI = +/-0.045; p = 0.653)	-0.070	-0.94%
Severity	2013.2	-0.014 (CI = +/-0.054; p = 0.575)	-0.064	-1.38%
Severity	2014.1	-0.004 (CI = +/-0.064; p = 0.883)	-0.108	-0.43%
Severity	2014.2	-0.007 (CI = +/-0.079; p = 0.842)	-0.119	-0.71%
Severity	2015.1	0.003 (CI = +/-0.101; p = 0.950)	-0.142	+0.28%
Severity	2015.2	-0.003 (CI = +/-0.134; p = 0.963)	-0.166	-0.26%
Frequency	2004.1	-0.065 (CI = +/-0.005; p = 0.000)	0.955	-6.26%
Frequency	2004.2	-0.066 (CI = +/-0.005; p = 0.000)	0.960	-6.43%
Frequency	2005.1	-0.066 (CI = +/-0.006; p = 0.000)	0.956	-6.42%
Frequency	2005.2	-0.067 (CI = +/-0.006; p = 0.000)	0.952	-6.46%
Frequency	2006.1	-0.066 (CI = +/-0.006; p = 0.000)	0.947	-6.35%
Frequency	2006.2	-0.065 (CI = +/-0.007; p = 0.000)	0.941	-6.31%
Frequency	2007.1	-0.065 (CI = +/-0.007; p = 0.000)	0.934	-6.25%
Frequency	2007.2	-0.064 (CI = +/-0.008; p = 0.000)	0.925	-6.22%
Frequency	2008.1	-0.062 (CI = +/-0.008; p = 0.000)	0.921	-5.98%
Frequency	2008.2	-0.061 (CI = +/-0.009; p = 0.000)	0.910	-5.95%
Frequency	2009.1	-0.062 (CI = +/-0.010; p = 0.000)	0.898	-5.97%
Frequency	2009.2	-0.063 (CI = +/-0.011; p = 0.000)	0.891	-6.10%
Frequency	2010.1	-0.060 (CI = +/-0.011; p = 0.000)	0.879	-5.81%
Frequency	2010.2	-0.060 (CI = +/-0.012; p = 0.000)	0.862	-5.86%
Frequency	2011.1	-0.055 (CI = +/-0.011; p = 0.000)	0.865	-5.31%
Frequency	2011.2	-0.053 (CI = +/-0.013; p = 0.000)	0.838	-5.12%
Frequency	2012.1	-0.049 (CI = +/-0.014; p = 0.000)	0.807	-4.77%
Frequency	2012.2	-0.047 (CI = +/-0.016; p = 0.000)	0.762	-4.58%
Frequency	2013.1	-0.039 (CI = +/-0.014; p = 0.000)	0.745	-3.83%
Frequency	2013.2	-0.040 (CI = +/-0.017; p = 0.000)	0.706	-3.93%
Frequency	2014.1	-0.036 (CI = +/-0.020; p = 0.003)	0.614	-3.55%
Frequency	2014.2	-0.037 (CI = +/-0.025; p = 0.009)	0.548	-3.64%
Frequency	2015.1	-0.033 (CI = +/-0.031; p = 0.040)	0.399	-3.25%
Frequency	2015.2	-0.029 (CI = +/-0.041; p = 0.135)	0.220	-2.83%

**UA**

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2004.1	-0.033 (CI = +/-0.015; p = 0.000)	0.141 (CI = +/-0.135; p = 0.041)	0.425	-3.21%
Loss Cost	2004.2	-0.035 (CI = +/-0.016; p = 0.000)	0.127 (CI = +/-0.137; p = 0.068)	0.451	-3.47%
Loss Cost	2005.1	-0.038 (CI = +/-0.017; p = 0.000)	0.141 (CI = +/-0.138; p = 0.046)	0.473	-3.76%
Loss Cost	2005.2	-0.043 (CI = +/-0.017; p = 0.000)	0.119 (CI = +/-0.136; p = 0.083)	0.524	-4.18%
Loss Cost	2006.1	-0.048 (CI = +/-0.017; p = 0.000)	0.144 (CI = +/-0.129; p = 0.030)	0.602	-4.72%
Loss Cost	2006.2	-0.055 (CI = +/-0.016; p = 0.000)	0.113 (CI = +/-0.117; p = 0.058)	0.697	-5.37%
Loss Cost	2007.1	-0.058 (CI = +/-0.017; p = 0.000)	0.125 (CI = +/-0.119; p = 0.040)	0.700	-5.65%
Loss Cost	2007.2	-0.063 (CI = +/-0.017; p = 0.000)	0.104 (CI = +/-0.116; p = 0.077)	0.740	-6.13%
Loss Cost	2008.1	-0.068 (CI = +/-0.017; p = 0.000)	0.123 (CI = +/-0.113; p = 0.035)	0.768	-6.59%
Loss Cost	2008.2	-0.071 (CI = +/-0.018; p = 0.000)	0.113 (CI = +/-0.117; p = 0.059)	0.768	-6.85%
Loss Cost	2009.1	-0.072 (CI = +/-0.020; p = 0.000)	0.116 (CI = +/-0.123; p = 0.064)	0.740	-6.93%
Loss Cost	2009.2	-0.073 (CI = +/-0.023; p = 0.000)	0.110 (CI = +/-0.130; p = 0.092)	0.727	-7.07%
Loss Cost	2010.1	-0.070 (CI = +/-0.025; p = 0.000)	0.100 (CI = +/-0.136; p = 0.137)	0.670	-6.78%
Loss Cost	2010.2	-0.065 (CI = +/-0.027; p = 0.000)	0.116 (CI = +/-0.141; p = 0.098)	0.633	-6.30%
Loss Cost	2011.1	-0.059 (CI = +/-0.029; p = 0.001)	0.098 (CI = +/-0.143; p = 0.163)	0.541	-5.70%
Loss Cost	2011.2	-0.049 (CI = +/-0.030; p = 0.004)	0.126 (CI = +/-0.141; p = 0.075)	0.507	-4.77%
Loss Cost	2012.1	-0.038 (CI = +/-0.031; p = 0.020)	0.100 (CI = +/-0.135; p = 0.133)	0.359	-3.76%
Loss Cost	2012.2	-0.043 (CI = +/-0.036; p = 0.024)	0.088 (CI = +/-0.145; p = 0.208)	0.370	-4.19%
Loss Cost	2013.1	-0.048 (CI = +/-0.041; p = 0.026)	0.101 (CI = +/-0.156; p = 0.180)	0.364	-4.73%
Loss Cost	2013.2	-0.050 (CI = +/-0.051; p = 0.052)	0.098 (CI = +/-0.174; p = 0.237)	0.336	-4.87%
Loss Cost	2014.1	-0.040 (CI = +/-0.059; p = 0.155)	0.080 (CI = +/-0.188; p = 0.355)	0.125	-3.96%
Loss Cost	2014.2	-0.039 (CI = +/-0.076; p = 0.263)	0.082 (CI = +/-0.219; p = 0.403)	0.075	-3.85%
Loss Cost	2015.1	-0.030 (CI = +/-0.097; p = 0.473)	0.069 (CI = +/-0.251; p = 0.527)	-0.137	-2.98%
Loss Cost	2015.2	-0.024 (CI = +/-0.136; p = 0.669)	0.078 (CI = +/-0.311; p = 0.546)	-0.209	-2.36%
Severity	2004.1	0.032 (CI = +/-0.016; p = 0.000)	0.080 (CI = +/-0.143; p = 0.264)	0.349	+3.26%
Severity	2004.2	0.031 (CI = +/-0.017; p = 0.001)	0.073 (CI = +/-0.148; p = 0.322)	0.296	+3.12%
Severity	2005.1	0.028 (CI = +/-0.018; p = 0.004)	0.085 (CI = +/-0.151; p = 0.256)	0.256	+2.85%
Severity	2005.2	0.024 (CI = +/-0.019; p = 0.015)	0.064 (CI = +/-0.150; p = 0.390)	0.166	+2.39%
Severity	2006.1	0.017 (CI = +/-0.018; p = 0.061)	0.092 (CI = +/-0.142; p = 0.191)	0.123	+1.74%
Severity	2006.2	0.009 (CI = +/-0.017; p = 0.261)	0.057 (CI = +/-0.127; p = 0.363)	0.002	+0.95%
Severity	2007.1	0.006 (CI = +/-0.018; p = 0.464)	0.069 (CI = +/-0.129; p = 0.278)	-0.009	+0.65%
Severity	2007.2	0.000 (CI = +/-0.018; p = 0.974)	0.044 (CI = +/-0.124; p = 0.471)	-0.068	+0.03%
Severity	2008.1	-0.007 (CI = +/-0.017; p = 0.434)	0.070 (CI = +/-0.114; p = 0.214)	0.013	-0.65%
Severity	2008.2	-0.010 (CI = +/-0.018; p = 0.255)	0.056 (CI = +/-0.116; p = 0.326)	0.028	-1.02%
Severity	2009.1	-0.010 (CI = +/-0.020; p = 0.298)	0.056 (CI = +/-0.122; p = 0.349)	0.004	-1.02%
Severity	2009.2	-0.011 (CI = +/-0.022; p = 0.305)	0.052 (CI = +/-0.129; p = 0.404)	0.001	-1.12%
Severity	2010.1	-0.010 (CI = +/-0.025; p = 0.392)	0.050 (CI = +/-0.137; p = 0.454)	-0.037	-1.03%
Severity	2010.2	-0.006 (CI = +/-0.027; p = 0.664)	0.064 (CI = +/-0.143; p = 0.352)	-0.049	-0.57%
Severity	2011.1	-0.004 (CI = +/-0.031; p = 0.778)	0.060 (CI = +/-0.152; p = 0.413)	-0.081	-0.41%
Severity	2011.2	0.003 (CI = +/-0.034; p = 0.876)	0.079 (CI = +/-0.158; p = 0.303)	-0.060	+0.25%
Severity	2012.1	0.010 (CI = +/-0.038; p = 0.554)	0.059 (CI = +/-0.163; p = 0.446)	-0.078	+1.06%
Severity	2012.2	0.003 (CI = +/-0.043; p = 0.897)	0.039 (CI = +/-0.172; p = 0.628)	-0.155	+0.26%
Severity	2013.1	-0.009 (CI = +/-0.046; p = 0.659)	0.065 (CI = +/-0.174; p = 0.424)	-0.101	-0.94%
Severity	2013.2	-0.011 (CI = +/-0.056; p = 0.659)	0.061 (CI = +/-0.195; p = 0.498)	-0.120	-1.13%
Severity	2014.1	-0.004 (CI = +/-0.068; p = 0.888)	0.048 (CI = +/-0.215; p = 0.622)	-0.207	-0.43%
Severity	2014.2	-0.004 (CI = +/-0.087; p = 0.912)	0.048 (CI = +/-0.250; p = 0.664)	-0.242	-0.42%
Severity	2015.1	0.003 (CI = +/-0.111; p = 0.954)	0.038 (CI = +/-0.290; p = 0.762)	-0.311	+0.28%
Severity	2015.2	0.001 (CI = +/-0.157; p = 0.992)	0.034 (CI = +/-0.360; p = 0.816)	-0.383	+0.06%
Frequency	2004.1	-0.065 (CI = +/-0.005; p = 0.000)	0.061 (CI = +/-0.042; p = 0.006)	0.964	-6.26%
Frequency	2004.2	-0.066 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.040; p = 0.011)	0.967	-6.39%
Frequency	2005.1	-0.066 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.042; p = 0.011)	0.964	-6.42%
Frequency	2005.2	-0.066 (CI = +/-0.005; p = 0.000)	0.056 (CI = +/-0.044; p = 0.014)	0.961	-6.42%
Frequency	2006.1	-0.066 (CI = +/-0.006; p = 0.000)	0.052 (CI = +/-0.045; p = 0.024)	0.956	-6.35%
Frequency	2006.2	-0.065 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.046; p = 0.017)	0.952	-6.26%
Frequency	2007.1	-0.065 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.048; p = 0.023)	0.945	-6.25%
Frequency	2007.2	-0.064 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.049; p = 0.019)	0.940	-6.16%
Frequency	2008.1	-0.062 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.049; p = 0.034)	0.934	-5.98%
Frequency	2008.2	-0.061 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.051; p = 0.030)	0.927	-5.89%
Frequency	2009.1	-0.062 (CI = +/-0.009; p = 0.000)	0.060 (CI = +/-0.053; p = 0.028)	0.918	-5.97%
Frequency	2009.2	-0.062 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.056; p = 0.043)	0.910	-6.02%
Frequency	2010.1	-0.060 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.056; p = 0.075)	0.895	-5.81%
Frequency	2010.2	-0.059 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.060; p = 0.086)	0.880	-5.76%
Frequency	2011.1	-0.055 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.054; p = 0.150)	0.876	-5.31%
Frequency	2011.2	-0.051 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.055; p = 0.085)	0.862	-5.01%
Frequency	2012.1	-0.049 (CI = +/-0.013; p = 0.000)	0.041 (CI = +/-0.057; p = 0.142)	0.827	-4.77%
Frequency	2012.2	-0.045 (CI = +/-0.015; p = 0.000)	0.050 (CI = +/-0.059; p = 0.090)	0.802	-4.44%
Frequency	2013.1	-0.039 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.051; p = 0.151)	0.774	-3.83%
Frequency	2013.2	-0.039 (CI = +/-0.017; p = 0.001)	0.037 (CI = +/-0.057; p = 0.181)	0.735	-3.78%
Frequency	2014.1	-0.036 (CI = +/-0.020; p = 0.003)	0.032 (CI = +/-0.063; p = 0.270)	0.630	-3.55%
Frequency	2014.2	-0.035 (CI = +/-0.025; p = 0.014)	0.034 (CI = +/-0.073; p = 0.302)	0.561	-3.44%
Frequency	2015.1	-0.033 (CI = +/-0.033; p = 0.048)	0.031 (CI = +/-0.085; p = 0.400)	0.383	-3.25%
Frequency	2015.2	-0.025 (CI = +/-0.043; p = 0.200)	0.044 (CI = +/-0.098; p = 0.299)	0.262	-2.43%

UA

Coverage = UA  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change, seasonality  
 Future Trend Start Date = 2008-07-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2004.1	0.101 (CI = +/-0.050; p = 0.000)	0.117 (CI = +/-0.094; p = 0.017)	-0.166 (CI = +/-0.059; p = 0.000)	0.742	+10.65%	-6.29%	
Loss Cost	2004.2	0.120 (CI = +/-0.058; p = 0.000)	0.127 (CI = +/-0.095; p = 0.010)	-0.186 (CI = +/-0.067; p = 0.000)	0.755	+12.74%	-6.41%	
Loss Cost	2005.1	0.148 (CI = +/-0.069; p = 0.000)	0.115 (CI = +/-0.094; p = 0.019)	-0.216 (CI = +/-0.078; p = 0.000)	0.771	+16.00%	-6.55%	
Loss Cost	2005.2	0.172 (CI = +/-0.087; p = 0.000)	0.123 (CI = +/-0.096; p = 0.014)	-0.241 (CI = +/-0.095; p = 0.000)	0.777	+18.78%	-6.85%	
Loss Cost	2006.1	0.187 (CI = +/-0.117; p = 0.003)	0.120 (CI = +/-0.100; p = 0.021)	-0.257 (CI = +/-0.125; p = 0.000)	0.778	+20.62%	-6.89%	
Loss Cost	2006.2	0.162 (CI = +/-0.169; p = 0.060)	0.115 (CI = +/-0.104; p = 0.032)	-0.231 (CI = +/-0.177; p = 0.013)	0.777	+17.63%	-6.64%	
Loss Cost	2007.1	0.292 (CI = +/-0.269; p = 0.035)	0.103 (CI = +/-0.105; p = 0.052)	-0.362 (CI = +/-0.275; p = 0.012)	0.783	+33.88%	-6.77%	
Loss Cost	2007.2	0.454 (CI = +/-0.593; p = 0.127)	0.113 (CI = +/-0.110; p = 0.046)	-0.525 (CI = +/-0.599; p = 0.083)	0.785	+57.45%	-6.84%	
Loss Cost	2008.1	-0.071 (CI = +/-0.016; p = 0.000)	0.113 (CI = +/-0.110; p = 0.046)		0.788			-6.84%
Loss Cost	2008.2	-0.074 (CI = +/-0.017; p = 0.000)	0.102 (CI = +/-0.113; p = 0.074)		0.790			-7.10%
Loss Cost	2009.1	-0.075 (CI = +/-0.019; p = 0.000)	0.106 (CI = +/-0.119; p = 0.078)		0.766			-7.18%
Loss Cost	2009.2	-0.076 (CI = +/-0.021; p = 0.000)	0.100 (CI = +/-0.125; p = 0.109)		0.755			-7.34%
Loss Cost	2010.1	-0.073 (CI = +/-0.023; p = 0.000)	0.090 (CI = +/-0.130; p = 0.164)		0.706			-7.08%
Loss Cost	2010.2	-0.070 (CI = +/-0.025; p = 0.000)	0.102 (CI = +/-0.135; p = 0.129)		0.670			-6.73%
Loss Cost	2011.1	-0.064 (CI = +/-0.027; p = 0.000)	0.084 (CI = +/-0.138; p = 0.218)		0.592			-6.19%
Loss Cost	2011.2	-0.057 (CI = +/-0.028; p = 0.001)	0.104 (CI = +/-0.138; p = 0.130)		0.546			-5.51%
Loss Cost	2012.1	-0.047 (CI = +/-0.030; p = 0.004)	0.077 (CI = +/-0.136; p = 0.243)		0.416			-4.62%
Loss Cost	2012.2	-0.053 (CI = +/-0.033; p = 0.005)	0.064 (CI = +/-0.143; p = 0.350)		0.441			-5.13%
Loss Cost	2013.1	-0.059 (CI = +/-0.038; p = 0.006)	0.079 (CI = +/-0.153; p = 0.281)		0.438			-5.70%
Loss Cost	2013.2	-0.062 (CI = +/-0.044; p = 0.011)	0.071 (CI = +/-0.166; p = 0.362)		0.420			-6.02%
Loss Cost	2014.1	-0.054 (CI = +/-0.053; p = 0.044)	0.055 (CI = +/-0.182; p = 0.514)		0.245			-5.29%
Loss Cost	2014.2	-0.057 (CI = +/-0.064; p = 0.073)	0.049 (CI = +/-0.203; p = 0.592)		0.205			-5.57%
Loss Cost	2015.1	-0.051 (CI = +/-0.082; p = 0.182)	0.038 (CI = +/-0.234; p = 0.715)		0.022			-4.98%
Loss Cost	2015.2	-0.054 (CI = +/-0.105; p = 0.257)	0.034 (CI = +/-0.273; p = 0.774)		-0.045			-5.24%
Severity	2004.1	0.168 (CI = +/-0.059; p = 0.000)	0.046 (CI = +/-0.112; p = 0.410)	-0.171 (CI = +/-0.070; p = 0.000)	0.585	+18.32%	-0.30%	
Severity	2004.2	0.201 (CI = +/-0.067; p = 0.000)	0.064 (CI = +/-0.109; p = 0.241)	-0.206 (CI = +/-0.078; p = 0.000)	0.599	+22.26%	-0.53%	
Severity	2005.1	0.240 (CI = +/-0.078; p = 0.000)	0.047 (CI = +/-0.107; p = 0.371)	-0.248 (CI = +/-0.088; p = 0.000)	0.613	+27.18%	-0.73%	
Severity	2005.2	0.275 (CI = +/-0.098; p = 0.000)	0.059 (CI = +/-0.108; p = 0.270)	-0.284 (CI = +/-0.107; p = 0.000)	0.556	+31.61%	-0.88%	
Severity	2006.1	0.296 (CI = +/-0.131; p = 0.000)	0.054 (CI = +/-0.112; p = 0.328)	-0.306 (CI = +/-0.140; p = 0.000)	0.449	+34.50%	-0.94%	
Severity	2006.2	0.271 (CI = +/-0.190; p = 0.007)	0.049 (CI = +/-0.117; p = 0.389)	-0.280 (CI = +/-0.198; p = 0.008)	0.189	+31.08%	-0.89%	
Severity	2007.1	0.458 (CI = +/-0.294; p = 0.004)	0.033 (CI = +/-0.114; p = 0.559)	-0.469 (CI = +/-0.301; p = 0.004)	0.245	+58.07%	-1.09%	
Severity	2007.2	0.723 (CI = +/-0.641; p = 0.029)	0.048 (CI = +/-0.119; p = 0.415)	-0.735 (CI = +/-0.647; p = 0.028)	0.118	+106.09%	-1.22%	
Severity	2008.1	-0.012 (CI = +/-0.017; p = 0.153)	0.048 (CI = +/-0.119; p = 0.415)		0.031			-1.22%
Severity	2008.2	-0.016 (CI = +/-0.018; p = 0.075)	0.033 (CI = +/-0.120; p = 0.576)		0.078			-1.61%
Severity	2009.1	-0.017 (CI = +/-0.020; p = 0.098)	0.034 (CI = +/-0.126; p = 0.583)		0.054			-1.64%
Severity	2009.2	-0.018 (CI = +/-0.022; p = 0.095)	0.028 (CI = +/-0.132; p = 0.666)		0.061			-1.81%
Severity	2010.1	-0.018 (CI = +/-0.024; p = 0.141)	0.026 (CI = +/-0.140; p = 0.702)		0.023			-1.76%
Severity	2010.2	-0.015 (CI = +/-0.027; p = 0.251)	0.035 (CI = +/-0.147; p = 0.626)		-0.019			-1.50%
Severity	2011.1	-0.014 (CI = +/-0.030; p = 0.337)	0.032 (CI = +/-0.157; p = 0.676)		-0.056			-1.40%
Severity	2011.2	-0.010 (CI = +/-0.034; p = 0.521)	0.042 (CI = +/-0.166; p = 0.595)		-0.086			-1.03%
Severity	2012.1	-0.004 (CI = +/-0.038; p = 0.835)	0.023 (CI = +/-0.174; p = 0.778)		-0.144			-0.37%
Severity	2012.2	-0.013 (CI = +/-0.041; p = 0.507)	0.000 (CI = +/-0.178; p = 0.997)		-0.123			-1.28%
Severity	2013.1	-0.025 (CI = +/-0.045; p = 0.243)	0.031 (CI = +/-0.181; p = 0.714)		-0.034			-2.49%
Severity	2013.2	-0.030 (CI = +/-0.052; p = 0.226)	0.020 (CI = +/-0.196; p = 0.826)		-0.024			-2.98%
Severity	2014.1	-0.025 (CI = +/-0.063; p = 0.389)	0.009 (CI = +/-0.218; p = 0.926)		-0.120			-2.50%
Severity	2014.2	-0.031 (CI = +/-0.077; p = 0.377)	-0.001 (CI = +/-0.243; p = 0.991)		-0.127			-3.05%
Severity	2015.1	-0.027 (CI = +/-0.098; p = 0.530)	-0.008 (CI = +/-0.282; p = 0.950)		-0.205			-2.71%
Severity	2015.2	-0.039 (CI = +/-0.125; p = 0.473)	-0.025 (CI = +/-0.324; p = 0.856)		-0.208			-3.82%
Frequency	2004.1	-0.067 (CI = +/-0.024; p = 0.000)	0.071 (CI = +/-0.046; p = 0.004)	0.005 (CI = +/-0.029; p = 0.721)	0.955	-6.48%	-6.00%	
Frequency	2004.2	-0.081 (CI = +/-0.028; p = 0.000)	0.063 (CI = +/-0.045; p = 0.008)	0.020 (CI = +/-0.032; p = 0.206)	0.959	-7.79%	-5.91%	
Frequency	2005.1	-0.092 (CI = +/-0.033; p = 0.000)	0.068 (CI = +/-0.045; p = 0.005)	0.032 (CI = +/-0.037; p = 0.093)	0.957	-8.79%	-5.86%	
Frequency	2005.2	-0.103 (CI = +/-0.042; p = 0.000)	0.064 (CI = +/-0.046; p = 0.009)	0.043 (CI = +/-0.046; p = 0.068)	0.954	-9.75%	-5.81%	
Frequency	2006.1	-0.109 (CI = +/-0.056; p = 0.001)	0.065 (CI = +/-0.048; p = 0.010)	0.049 (CI = +/-0.066; p = 0.105)	0.947	-10.32%	-5.80%	
Frequency	2006.2	-0.108 (CI = +/-0.082; p = 0.012)	0.066 (CI = +/-0.050; p = 0.013)	0.049 (CI = +/-0.086; p = 0.254)	0.939	-10.26%	-5.80%	
Frequency	2007.1	-0.166 (CI = +/-0.131; p = 0.015)	0.071 (CI = +/-0.051; p = 0.009)	0.107 (CI = +/-0.134; p = 0.112)	0.935	-15.31%	-5.74%	
Frequency	2007.2	-0.269 (CI = +/-0.287; p = 0.065)	0.065 (CI = +/-0.053; p = 0.020)	0.211 (CI = +/-0.290; p = 0.146)	0.928	-23.60%	-5.69%	
Frequency	2008.1	-0.059 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.053; p = 0.020)		0.915			-5.69%
Frequency	2008.2	-0.057 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.055; p = 0.015)		0.907			-5.57%
Frequency	2009.1	-0.058 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.058; p = 0.017)		0.895			-5.64%
Frequency	2009.2	-0.058 (CI = +/-0.010; p = 0.000)	0.072 (CI = +/-0.061; p = 0.022)		0.884			-5.63%
Frequency	2010.1	-0.056 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.062; p = 0.043)		0.863			-5.41%
Frequency	2010.2	-0.055 (CI = +/-0.012; p = 0.000)	0.067 (CI = +/-0.065; p = 0.043)		0.845			-5.31%
Frequency	2011.1	-0.050 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.060; p = 0.086)		0.829			-4.85%
Frequency	2011.2	-0.046 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.059; p = 0.043)		0.815			-4.52%
Frequency	2012.1	-0.044 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.062; p = 0.081)		0.765			-4.27%
Frequency	2012.2	-0.040 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.062; p = 0.044)		0.742			-3.90%
Frequency	2013.1	-0.033 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.056; p = 0.087)		0.680			-3.29%
Frequency	2013.2	-0.032 (CI = +/-0.016; p = 0.001)	0.051 (CI = +/-0.061; p = 0.088)		0.634			-3.13%
Frequency	2014.1	-0.029 (CI = +/-0.019; p = 0.008)	0.045 (CI = +/-0.066; p = 0.156)		0.496			-2.86%
Frequency	2014.2	-0.026 (CI = +/-0.023; p = 0.030)	0.050 (CI = +/-0.073; p = 0.149)		0.430			-2.60%
Frequency	2015.1	-0.024 (CI = +/-0.029; p = 0.097)	0.045 (CI = +/-0.084; p = 0.240)		0.224			-2.33%
Frequency	2015.2	-0.015 (CI = +/-0.033; p = 0.317)	0.059 (CI = +/-0.086; p = 0.148)		0.196			-1.47%



UA

Coverage = UA  
 End Trend Period = 2019.1  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change, seasonality  
 Future Trend Start Date = 2008-07-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2004.1	0.098 (CI = +/-0.050; p = 0.000)	0.126 (CI = +/-0.095; p = 0.011)	-0.160 (CI = +/-0.060; p = 0.000)	0.719	+10.26%	-6.01%	
Loss Cost	2004.2	0.116 (CI = +/-0.058; p = 0.000)	0.137 (CI = +/-0.096; p = 0.007)	-0.180 (CI = +/-0.068; p = 0.000)	0.733	+12.34%	-6.13%	
Loss Cost	2005.1	0.144 (CI = +/-0.069; p = 0.000)	0.124 (CI = +/-0.095; p = 0.013)	-0.209 (CI = +/-0.079; p = 0.000)	0.751	+15.46%	-6.29%	
Loss Cost	2005.2	0.167 (CI = +/-0.087; p = 0.001)	0.133 (CI = +/-0.098; p = 0.010)	-0.233 (CI = +/-0.096; p = 0.000)	0.757	+18.23%	-6.38%	
Loss Cost	2006.1	0.180 (CI = +/-0.118; p = 0.004)	0.130 (CI = +/-0.102; p = 0.015)	-0.247 (CI = +/-0.126; p = 0.001)	0.758	+19.74%	-6.42%	
Loss Cost	2006.2	0.155 (CI = +/-0.170; p = 0.071)	0.125 (CI = +/-0.106; p = 0.023)	-0.221 (CI = +/-0.178; p = 0.017)	0.756	+16.80%	-6.37%	
Loss Cost	2007.1	0.278 (CI = +/-0.271; p = 0.045)	0.113 (CI = +/-0.107; p = 0.039)	-0.346 (CI = +/-0.278; p = 0.017)	0.761	+32.07%	-6.52%	
Loss Cost	2007.2	0.445 (CI = +/-0.596; p = 0.135)	0.123 (CI = +/-0.113; p = 0.035)	-0.513 (CI = +/-0.602; p = 0.091)	0.764	+56.05%	-6.59%	
Loss Cost	2008.1	-0.068 (CI = +/-0.017; p = 0.000)	0.123 (CI = +/-0.113; p = 0.035)		0.768			-6.59%
Loss Cost	2008.2	-0.071 (CI = +/-0.018; p = 0.000)	0.113 (CI = +/-0.117; p = 0.059)		0.768			-6.85%
Loss Cost	2009.1	-0.072 (CI = +/-0.020; p = 0.000)	0.116 (CI = +/-0.123; p = 0.064)		0.740			-6.93%
Loss Cost	2009.2	-0.073 (CI = +/-0.023; p = 0.000)	0.110 (CI = +/-0.130; p = 0.092)		0.727			-7.07%
Loss Cost	2010.1	-0.070 (CI = +/-0.025; p = 0.000)	0.100 (CI = +/-0.136; p = 0.137)		0.670			-6.78%
Loss Cost	2010.2	-0.065 (CI = +/-0.027; p = 0.000)	0.116 (CI = +/-0.141; p = 0.098)		0.633			-6.30%
Loss Cost	2011.1	-0.059 (CI = +/-0.029; p = 0.001)	0.098 (CI = +/-0.143; p = 0.163)		0.541			-5.70%
Loss Cost	2011.2	-0.049 (CI = +/-0.030; p = 0.004)	0.126 (CI = +/-0.141; p = 0.075)		0.507			-4.77%
Loss Cost	2012.1	-0.038 (CI = +/-0.031; p = 0.020)	0.100 (CI = +/-0.135; p = 0.133)		0.359			-3.76%
Loss Cost	2012.2	-0.043 (CI = +/-0.036; p = 0.024)	0.088 (CI = +/-0.145; p = 0.208)		0.370			-4.19%
Loss Cost	2013.1	-0.048 (CI = +/-0.041; p = 0.026)	0.101 (CI = +/-0.156; p = 0.180)		0.364			-4.73%
Loss Cost	2013.2	-0.050 (CI = +/-0.051; p = 0.052)	0.098 (CI = +/-0.174; p = 0.237)		0.336			-4.87%
Loss Cost	2014.1	-0.040 (CI = +/-0.059; p = 0.155)	0.080 (CI = +/-0.188; p = 0.355)		0.125			-3.96%
Loss Cost	2014.2	-0.039 (CI = +/-0.076; p = 0.263)	0.082 (CI = +/-0.219; p = 0.403)		0.075			-3.85%
Loss Cost	2015.1	-0.030 (CI = +/-0.097; p = 0.473)	0.069 (CI = +/-0.251; p = 0.527)		-0.137			-2.98%
Loss Cost	2015.2	-0.024 (CI = +/-0.136; p = 0.669)	0.078 (CI = +/-0.311; p = 0.546)		-0.209			-2.36%
Severity	2004.1	0.161 (CI = +/-0.057; p = 0.000)	0.065 (CI = +/-0.108; p = 0.224)	-0.158 (CI = +/-0.068; p = 0.000)	0.635	+17.47%	+0.30%	
Severity	2004.2	0.194 (CI = +/-0.064; p = 0.000)	0.084 (CI = +/-0.104; p = 0.111)	-0.193 (CI = +/-0.074; p = 0.000)	0.653	+21.38%	+0.07%	
Severity	2005.1	0.231 (CI = +/-0.074; p = 0.000)	0.067 (CI = +/-0.102; p = 0.187)	-0.232 (CI = +/-0.084; p = 0.000)	0.664	+25.95%	-0.15%	
Severity	2005.2	0.265 (CI = +/-0.092; p = 0.000)	0.079 (CI = +/-0.103; p = 0.125)	-0.268 (CI = +/-0.101; p = 0.000)	0.613	+30.35%	-0.30%	
Severity	2006.1	0.281 (CI = +/-0.123; p = 0.000)	0.075 (CI = +/-0.107; p = 0.159)	-0.285 (CI = +/-0.132; p = 0.000)	0.508	+32.47%	-0.36%	
Severity	2006.2	0.256 (CI = +/-0.179; p = 0.007)	0.071 (CI = +/-0.111; p = 0.202)	-0.259 (CI = +/-0.187; p = 0.009)	0.241	+29.17%	-0.30%	
Severity	2007.1	0.429 (CI = +/-0.277; p = 0.004)	0.054 (CI = +/-0.109; p = 0.317)	-0.434 (CI = +/-0.284; p = 0.005)	0.286	+53.52%	-0.52%	
Severity	2007.2	0.704 (CI = +/-0.599; p = 0.023)	0.070 (CI = +/-0.114; p = 0.214)	-0.710 (CI = +/-0.604; p = 0.023)	0.138	+102.17%	-0.65%	
Severity	2008.1	-0.007 (CI = +/-0.017; p = 0.434)	0.070 (CI = +/-0.114; p = 0.214)		0.013			-0.65%
Severity	2008.2	-0.010 (CI = +/-0.018; p = 0.255)	0.056 (CI = +/-0.116; p = 0.326)		0.028			-1.02%
Severity	2009.1	-0.010 (CI = +/-0.020; p = 0.298)	0.056 (CI = +/-0.122; p = 0.349)		0.004			-1.02%
Severity	2009.2	-0.011 (CI = +/-0.022; p = 0.305)	0.052 (CI = +/-0.129; p = 0.404)		0.001			-1.12%
Severity	2010.1	-0.010 (CI = +/-0.025; p = 0.392)	0.050 (CI = +/-0.137; p = 0.454)		-0.037			-1.03%
Severity	2010.2	-0.006 (CI = +/-0.027; p = 0.664)	0.064 (CI = +/-0.143; p = 0.352)		-0.049			-0.57%
Severity	2011.1	-0.004 (CI = +/-0.031; p = 0.778)	0.060 (CI = +/-0.152; p = 0.413)		-0.081			-0.41%
Severity	2011.2	0.003 (CI = +/-0.034; p = 0.876)	0.079 (CI = +/-0.158; p = 0.303)		-0.060			+0.25%
Severity	2012.1	0.010 (CI = +/-0.038; p = 0.554)	0.059 (CI = +/-0.163; p = 0.446)		-0.078			+1.06%
Severity	2012.2	0.003 (CI = +/-0.043; p = 0.897)	0.039 (CI = +/-0.172; p = 0.628)		-0.155			+0.26%
Severity	2013.1	-0.009 (CI = +/-0.046; p = 0.659)	0.065 (CI = +/-0.174; p = 0.424)		-0.101			-0.94%
Severity	2013.2	-0.011 (CI = +/-0.056; p = 0.659)	0.061 (CI = +/-0.195; p = 0.498)		-0.120			-1.13%
Severity	2014.1	-0.004 (CI = +/-0.068; p = 0.888)	0.048 (CI = +/-0.215; p = 0.622)		-0.207			-0.43%
Severity	2014.2	-0.004 (CI = +/-0.087; p = 0.912)	0.048 (CI = +/-0.250; p = 0.664)		-0.242			-0.42%
Severity	2015.1	0.003 (CI = +/-0.111; p = 0.954)	0.038 (CI = +/-0.290; p = 0.762)		-0.311			+0.28%
Severity	2015.2	0.001 (CI = +/-0.157; p = 0.992)	0.034 (CI = +/-0.360; p = 0.816)		-0.383			+0.06%
Frequency	2004.1	-0.063 (CI = +/-0.022; p = 0.000)	0.061 (CI = +/-0.043; p = 0.007)	-0.002 (CI = +/-0.027; p = 0.905)	0.963	-6.14%	-6.29%	
Frequency	2004.2	-0.077 (CI = +/-0.025; p = 0.000)	0.053 (CI = +/-0.041; p = 0.012)	0.013 (CI = +/-0.029; p = 0.345)	0.967	-7.45%	-6.20%	
Frequency	2005.1	-0.087 (CI = +/-0.030; p = 0.000)	0.057 (CI = +/-0.041; p = 0.008)	0.024 (CI = +/-0.034; p = 0.164)	0.965	-8.33%	-6.14%	
Frequency	2005.2	-0.098 (CI = +/-0.038; p = 0.000)	0.054 (CI = +/-0.042; p = 0.015)	0.035 (CI = +/-0.041; p = 0.097)	0.963	-9.30%	-6.10%	
Frequency	2006.1	-0.101 (CI = +/-0.051; p = 0.000)	0.054 (CI = +/-0.044; p = 0.017)	0.038 (CI = +/-0.054; p = 0.160)	0.958	-9.61%	-6.09%	
Frequency	2006.2	-0.101 (CI = +/-0.074; p = 0.010)	0.055 (CI = +/-0.046; p = 0.022)	0.038 (CI = +/-0.077; p = 0.320)	0.952	-9.57%	-6.09%	
Frequency	2007.1	-0.151 (CI = +/-0.118; p = 0.015)	0.059 (CI = +/-0.047; p = 0.015)	0.088 (CI = +/-0.121; p = 0.144)	0.948	-13.97%	-6.03%	
Frequency	2007.2	-0.259 (CI = +/-0.256; p = 0.048)	0.053 (CI = +/-0.049; p = 0.034)	0.197 (CI = +/-0.258; p = 0.127)	0.944	-22.82%	-5.98%	
Frequency	2008.1	-0.062 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.049; p = 0.034)		0.934			-5.98%
Frequency	2008.2	-0.061 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.051; p = 0.030)		0.927			-5.89%
Frequency	2009.1	-0.062 (CI = +/-0.009; p = 0.000)	0.060 (CI = +/-0.053; p = 0.028)		0.918			-5.97%
Frequency	2009.2	-0.062 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.056; p = 0.043)		0.910			-6.02%
Frequency	2010.1	-0.060 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.056; p = 0.075)		0.895			-5.81%
Frequency	2010.2	-0.059 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.060; p = 0.086)		0.880			-5.76%
Frequency	2011.1	-0.055 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.054; p = 0.150)		0.876			-5.31%
Frequency	2011.2	-0.051 (CI = +/-0.012; p = 0.000)	0.047 (CI = +/-0.055; p = 0.085)		0.862			-5.01%
Frequency	2012.1	-0.049 (CI = +/-0.013; p = 0.000)	0.041 (CI = +/-0.057; p = 0.142)		0.827			-4.77%
Frequency	2012.2	-0.045 (CI = +/-0.015; p = 0.000)	0.050 (CI = +/-0.059; p = 0.090)		0.802			-4.44%
Frequency	2013.1	-0.039 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.051; p = 0.151)		0.774			-3.83%
Frequency	2013.2	-0.039 (CI = +/-0.017; p = 0.001)	0.037 (CI = +/-0.057; p = 0.181)		0.735			-3.78%
Frequency	2014.1	-0.036 (CI = +/-0.020; p = 0.003)	0.032 (CI = +/-0.063; p = 0.270)		0.630			-3.55%
Frequency	2014.2	-0.035 (CI = +/-0.025; p = 0.014)	0.034 (CI = +/-0.073; p = 0.302)		0.561			-3.44%
Frequency	2015.1	-0.033 (CI = +/-0.033; p = 0.048)	0.031 (CI = +/-0.085; p = 0.400)		0.383			-3.25%
Frequency	2015.2	-0.025 (CI = +/-0.043; p = 0.200)	0.044 (CI = +/-0.098; p = 0.299)		0.262			-2.43%

**UA**

Coverage = UA  
End Trend Period = 2019.2  
Excluded Points = NA  
Parameters Included: time, trend\_level\_change  
Future Trend Start Date = 2008-07-01

Fit	Start Date	Time	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2004.1	0.103 (CI = +/-0.054; p = 0.000)	-0.168 (CI = +/-0.064; p = 0.000)	0.693	+10.89%	-6.25%	
Loss Cost	2004.2	0.114 (CI = +/-0.065; p = 0.001)	-0.180 (CI = +/-0.074; p = 0.000)	0.697	+12.12%	-6.32%	
Loss Cost	2005.1	0.152 (CI = +/-0.075; p = 0.000)	-0.219 (CI = +/-0.085; p = 0.000)	0.726	+16.41%	-6.51%	
Loss Cost	2005.2	0.163 (CI = +/-0.096; p = 0.002)	-0.231 (CI = +/-0.105; p = 0.000)	0.727	+17.67%	-6.55%	
Loss Cost	2006.1	0.195 (CI = +/-0.128; p = 0.004)	-0.264 (CI = +/-0.136; p = 0.001)	0.732	+21.52%	-6.65%	
Loss Cost	2006.2	0.141 (CI = +/-0.182; p = 0.122)	-0.209 (CI = +/-0.190; p = 0.033)	0.738	+15.19%	-6.55%	
Loss Cost	2007.1	0.311 (CI = +/-0.285; p = 0.034)	-0.381 (CI = +/-0.292; p = 0.013)	0.753	+36.46%	-6.73%	
Loss Cost	2007.2	0.328 (CI = +/-0.623; p = 0.287)	-0.398 (CI = +/-0.629; p = 0.203)	0.751	+38.79%	-6.73%	
Loss Cost	2008.1	-0.070 (CI = +/-0.017; p = 0.000)		0.754			-6.73%
Loss Cost	2008.2	-0.074 (CI = +/-0.018; p = 0.000)		0.764			-7.10%
Loss Cost	2009.1	-0.073 (CI = +/-0.020; p = 0.000)		0.737			-7.06%
Loss Cost	2009.2	-0.076 (CI = +/-0.021; p = 0.000)		0.731			-7.34%
Loss Cost	2010.1	-0.072 (CI = +/-0.023; p = 0.000)		0.688			-6.95%
Loss Cost	2010.2	-0.070 (CI = +/-0.026; p = 0.000)		0.640			-6.73%
Loss Cost	2011.1	-0.062 (CI = +/-0.027; p = 0.000)		0.576			-6.04%
Loss Cost	2011.2	-0.057 (CI = +/-0.029; p = 0.001)		0.497			-5.51%
Loss Cost	2012.1	-0.045 (CI = +/-0.030; p = 0.005)		0.395			-4.45%
Loss Cost	2012.2	-0.053 (CI = +/-0.033; p = 0.004)		0.443			-5.13%
Loss Cost	2013.1	-0.056 (CI = +/-0.038; p = 0.007)		0.424			-5.47%
Loss Cost	2013.2	-0.062 (CI = +/-0.044; p = 0.009)		0.424			-6.02%
Loss Cost	2014.1	-0.052 (CI = +/-0.050; p = 0.042)		0.286			-5.08%
Loss Cost	2014.2	-0.057 (CI = +/-0.060; p = 0.060)		0.266			-5.57%
Loss Cost	2015.1	-0.049 (CI = +/-0.074; p = 0.167)		0.127			-4.76%
Loss Cost	2015.2	-0.054 (CI = +/-0.095; p = 0.222)		0.091			-5.24%
Severity	2004.1	0.169 (CI = +/-0.059; p = 0.000)	-0.172 (CI = +/-0.070; p = 0.000)	0.590	+18.42%	-0.28%	
Severity	2004.2	0.198 (CI = +/-0.068; p = 0.000)	-0.203 (CI = +/-0.078; p = 0.000)	0.593	+21.93%	-0.48%	
Severity	2005.1	0.242 (CI = +/-0.078; p = 0.000)	-0.249 (CI = +/-0.088; p = 0.000)	0.616	+27.37%	-0.72%	
Severity	2005.2	0.270 (CI = +/-0.098; p = 0.000)	-0.279 (CI = +/-0.107; p = 0.000)	0.551	+31.02%	-0.84%	
Severity	2006.1	<b>0.300 (CI = +/-0.130; p = 0.000)</b>	<b>-0.309 (CI = +/-0.139; p = 0.000)</b>	<b>0.449</b>	<b>+34.95%</b>	<b>-0.92%</b>	
Severity	2006.2	0.262 (CI = +/-0.188; p = 0.008)	-0.270 (CI = +/-0.196; p = 0.009)	0.197	+29.90%	-0.85%	
Severity	2007.1	0.464 (CI = +/-0.288; p = 0.003)	-0.475 (CI = +/-0.295; p = 0.003)	0.267	+59.03%	-1.08%	
Severity	2007.2	0.670 (CI = +/-0.621; p = 0.036)	-0.681 (CI = +/-0.627; p = 0.034)	0.130	+95.35%	-1.17%	
Severity	2008.1	-0.012 (CI = +/-0.017; p = 0.165)		0.044			-1.17%
Severity	2008.2	-0.016 (CI = +/-0.018; p = 0.070)		0.107			-1.61%
Severity	2009.1	-0.016 (CI = +/-0.019; p = 0.099)		0.087			-1.60%
Severity	2009.2	-0.018 (CI = +/-0.021; p = 0.088)		0.101			-1.81%
Severity	2010.1	-0.017 (CI = +/-0.024; p = 0.138)		0.069			-1.73%
Severity	2010.2	-0.015 (CI = +/-0.026; p = 0.240)		0.026			-1.50%
Severity	2011.1	-0.014 (CI = +/-0.029; p = 0.341)		-0.002			-1.34%
Severity	2011.2	-0.010 (CI = +/-0.033; p = 0.510)		-0.035			-1.03%
Severity	2012.1	-0.003 (CI = +/-0.036; p = 0.853)		-0.069			-0.32%
Severity	2012.2	-0.013 (CI = +/-0.039; p = 0.489)		-0.037			-1.28%
Severity	2013.1	-0.024 (CI = +/-0.043; p = 0.238)		0.040			-2.39%
Severity	2013.2	-0.030 (CI = +/-0.049; p = 0.204)		0.064			-2.98%
Severity	2014.1	-0.025 (CI = +/-0.059; p = 0.365)		-0.009			-2.46%
Severity	2014.2	-0.031 (CI = +/-0.071; p = 0.347)		-0.002			-3.05%
Severity	2015.1	-0.028 (CI = +/-0.088; p = 0.486)		-0.002			-2.75%
Severity	2015.2	-0.039 (CI = +/-0.112; p = 0.437)		-0.042			-3.82%
Frequency	2004.1	-0.066 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.033; p = 0.804)	0.942	-6.36%	-5.98%	
Frequency	2004.2	-0.084 (CI = +/-0.031; p = 0.000)	0.023 (CI = +/-0.036; p = 0.191)	0.948	-8.04%	-5.87%	
Frequency	2005.1	-0.090 (CI = +/-0.038; p = 0.000)	0.030 (CI = +/-0.043; p = 0.163)	0.943	-8.60%	-5.84%	
Frequency	2005.2	-0.107 (CI = +/-0.047; p = 0.000)	0.048 (CI = +/-0.052; p = 0.067)	0.941	-10.19%	-5.77%	
Frequency	2006.1	-0.105 (CI = +/-0.063; p = 0.002)	0.045 (CI = +/-0.068; p = 0.180)	0.932	-9.95%	-5.77%	
Frequency	2006.2	-0.120 (CI = +/-0.091; p = 0.012)	0.061 (CI = +/-0.095; p = 0.199)	0.924	-11.33%	-5.75%	
Frequency	2007.1	-0.153 (CI = +/-0.149; p = 0.045)	0.094 (CI = +/-0.153; p = 0.215)	0.914	-14.19%	-5.71%	
Frequency	2007.2	-0.342 (CI = +/-0.313; p = 0.033)	0.284 (CI = +/-0.315; p = 0.075)	0.910	-28.95%	-5.63%	
Frequency	2008.1	-0.058 (CI = +/-0.009; p = 0.000)		0.895			-5.63%
Frequency	2008.2	-0.057 (CI = +/-0.009; p = 0.000)		0.880			-5.57%
Frequency	2009.1	-0.057 (CI = +/-0.010; p = 0.000)		0.864			-5.55%
Frequency	2009.2	-0.058 (CI = +/-0.011; p = 0.000)		0.852			-5.63%
Frequency	2010.1	-0.055 (CI = +/-0.012; p = 0.000)		0.834			-5.32%
Frequency	2010.2	-0.055 (CI = +/-0.013; p = 0.000)		0.810			-5.31%
Frequency	2011.1	-0.049 (CI = +/-0.012; p = 0.000)		0.803			-4.76%
Frequency	2011.2	-0.046 (CI = +/-0.014; p = 0.000)		0.766			-4.52%
Frequency	2012.1	-0.042 (CI = +/-0.014; p = 0.000)		0.722			-4.14%
Frequency	2012.2	-0.040 (CI = +/-0.016; p = 0.000)		0.661			-3.90%
Frequency	2013.1	-0.032 (CI = +/-0.015; p = 0.001)		0.612			-3.15%
Frequency	2013.2	-0.032 (CI = +/-0.018; p = 0.002)		0.549			-3.13%
Frequency	2014.1	-0.027 (CI = +/-0.020; p = 0.013)		0.425			-2.68%
Frequency	2014.2	-0.026 (CI = +/-0.024; p = 0.037)		0.332			-2.60%
Frequency	2015.1	-0.021 (CI = +/-0.029; p = 0.137)		0.161			-2.06%
Frequency	2015.2	-0.015 (CI = +/-0.036; p = 0.362)		-0.006			-1.47%

**UA**

Coverage = UA  
 End Trend Period = 2019.1  
 Excluded Points = NA  
 Parameters Included: time, trend\_level\_change  
 Future Trend Start Date = 2008-07-01

Fit	Start Date	Time	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate	Implied Trend Rate
Loss Cost	2004.1	0.101 (CI = +/-0.055; p = 0.001)	-0.164 (CI = +/-0.066; p = 0.000)	0.654	+10.67%	-6.09%	
Loss Cost	2004.2	0.112 (CI = +/-0.066; p = 0.002)	-0.176 (CI = +/-0.077; p = 0.000)	0.658	+11.87%	-6.16%	
Loss Cost	2005.1	0.150 (CI = +/-0.077; p = 0.000)	-0.215 (CI = +/-0.087; p = 0.000)	0.691	+16.13%	-6.36%	
Loss Cost	2005.2	0.160 (CI = +/-0.098; p = 0.003)	-0.226 (CI = +/-0.108; p = 0.000)	0.691	+17.33%	-6.41%	
Loss Cost	2006.1	0.191 (CI = +/-0.131; p = 0.006)	-0.259 (CI = +/-0.140; p = 0.001)	0.697	+21.09%	-6.50%	
Loss Cost	2006.2	0.136 (CI = +/-0.186; p = 0.143)	-0.203 (CI = +/-0.195; p = 0.043)	0.703	+14.62%	-6.39%	
Loss Cost	2007.1	0.304 (CI = +/-0.292; p = 0.042)	-0.373 (CI = +/-0.300; p = 0.017)	0.720	+35.58%	-6.59%	
Loss Cost	2007.2	0.317 (CI = +/-0.638; p = 0.313)	-0.385 (CI = +/-0.644; p = 0.227)	0.718	+37.26%	-6.59%	
Loss Cost	2008.1	-0.068 (CI = +/-0.019; p = 0.000)		0.722			-6.59%
Loss Cost	2008.2	-0.072 (CI = +/-0.020; p = 0.000)		0.733			-6.98%
Loss Cost	2009.1	-0.072 (CI = +/-0.022; p = 0.000)		0.701			-6.93%
Loss Cost	2009.2	-0.075 (CI = +/-0.024; p = 0.000)		0.694			-7.23%
Loss Cost	2010.1	-0.070 (CI = +/-0.026; p = 0.000)		0.642			-6.78%
Loss Cost	2010.2	-0.067 (CI = +/-0.029; p = 0.000)		0.585			-6.50%
Loss Cost	2011.1	-0.059 (CI = +/-0.030; p = 0.001)		0.505			-5.70%
Loss Cost	2011.2	-0.052 (CI = +/-0.033; p = 0.005)		0.410			-5.05%
Loss Cost	2012.1	-0.038 (CI = +/-0.033; p = 0.025)		0.280			-3.76%
Loss Cost	2012.2	-0.046 (CI = +/-0.037; p = 0.019)		0.329			-4.45%
Loss Cost	2013.1	-0.048 (CI = +/-0.043; p = 0.030)		0.302			-4.73%
Loss Cost	2013.2	-0.054 (CI = +/-0.051; p = 0.039)		0.296			-5.26%
Loss Cost	2014.1	-0.040 (CI = +/-0.058; p = 0.150)		0.129			-3.96%
Loss Cost	2014.2	-0.044 (CI = +/-0.072; p = 0.196)		0.099			-4.33%
Loss Cost	2015.1	-0.030 (CI = +/-0.090; p = 0.452)		-0.048			-2.98%
Loss Cost	2015.2	-0.031 (CI = +/-0.120; p = 0.545)		-0.092			-3.09%
Severity	2004.1	0.163 (CI = +/-0.057; p = 0.000)	-0.160 (CI = +/-0.068; p = 0.000)	0.628	+17.70%	+0.26%	
Severity	2004.2	0.191 (CI = +/-0.065; p = 0.000)	-0.191 (CI = +/-0.076; p = 0.000)	0.631	+21.07%	+0.05%	
Severity	2005.1	0.234 (CI = +/-0.075; p = 0.000)	-0.236 (CI = +/-0.085; p = 0.000)	0.653	+26.35%	-0.20%	
Severity	2005.2	0.260 (CI = +/-0.094; p = 0.000)	-0.264 (CI = +/-0.104; p = 0.000)	0.589	+29.75%	-0.32%	
Severity	2006.1	0.288 (CI = +/-0.126; p = 0.000)	-0.292 (CI = +/-0.135; p = 0.000)	0.485	+33.33%	-0.41%	
Severity	2006.2	0.245 (CI = +/-0.180; p = 0.010)	-0.248 (CI = +/-0.189; p = 0.012)	0.217	+27.80%	-0.31%	
Severity	2007.1	0.441 (CI = +/-0.276; p = 0.003)	-0.447 (CI = +/-0.283; p = 0.003)	0.284	+55.46%	-0.56%	
Severity	2007.2	0.631 (CI = +/-0.594; p = 0.038)	-0.638 (CI = +/-0.600; p = 0.038)	0.112	+87.96%	-0.65%	
Severity	2008.1	-0.007 (CI = +/-0.017; p = 0.440)		-0.028			-0.65%
Severity	2008.2	-0.011 (CI = +/-0.018; p = 0.223)		0.027			-1.09%
Severity	2009.1	-0.010 (CI = +/-0.020; p = 0.297)		0.008			-1.02%
Severity	2009.2	-0.012 (CI = +/-0.022; p = 0.267)		0.016			-1.20%
Severity	2010.1	-0.010 (CI = +/-0.025; p = 0.386)		-0.012			-1.03%
Severity	2010.2	-0.007 (CI = +/-0.027; p = 0.597)		-0.044			-0.69%
Severity	2011.1	-0.004 (CI = +/-0.030; p = 0.775)		-0.061			-0.41%
Severity	2011.2	0.001 (CI = +/-0.034; p = 0.967)		-0.071			+0.07%
Severity	2012.1	0.010 (CI = +/-0.037; p = 0.547)		-0.046			+1.06%
Severity	2012.2	0.001 (CI = +/-0.041; p = 0.942)		-0.083			+0.14%
Severity	2013.1	-0.009 (CI = +/-0.045; p = 0.653)		-0.070			-0.94%
Severity	2013.2	-0.014 (CI = +/-0.054; p = 0.575)		-0.064			-1.38%
Severity	2014.1	-0.004 (CI = +/-0.064; p = 0.883)		-0.108			-0.43%
Severity	2014.2	-0.007 (CI = +/-0.079; p = 0.842)		-0.119			-0.71%
Severity	2015.1	0.003 (CI = +/-0.101; p = 0.950)		-0.142			+0.28%
Severity	2015.2	-0.003 (CI = +/-0.134; p = 0.963)		-0.166			-0.26%
Frequency	2004.1	-0.062 (CI = +/-0.025; p = 0.000)	-0.004 (CI = +/-0.030; p = 0.799)	0.953	-5.97%	-6.33%	
Frequency	2004.2	-0.079 (CI = +/-0.027; p = 0.000)	0.015 (CI = +/-0.032; p = 0.344)	0.960	-7.60%	-6.21%	
Frequency	2005.1	-0.084 (CI = +/-0.034; p = 0.000)	0.021 (CI = +/-0.038; p = 0.278)	0.956	-8.09%	-6.18%	
Frequency	2005.2	-0.101 (CI = +/-0.042; p = 0.000)	0.038 (CI = +/-0.046; p = 0.104)	0.955	-9.58%	-6.11%	
Frequency	2006.1	-0.096 (CI = +/-0.056; p = 0.002)	0.033 (CI = +/-0.060; p = 0.267)	0.948	-9.18%	-6.12%	
Frequency	2006.2	-0.109 (CI = +/-0.081; p = 0.011)	0.046 (CI = +/-0.085; p = 0.273)	0.942	-10.31%	-6.10%	
Frequency	2007.1	-0.137 (CI = +/-0.132; p = 0.043)	0.074 (CI = +/-0.136; p = 0.269)	0.934	-12.78%	-6.06%	
Frequency	2007.2	-0.314 (CI = +/-0.274; p = 0.027)	0.253 (CI = +/-0.277; p = 0.071)	0.933	-26.97%	-5.98%	
Frequency	2008.1	-0.062 (CI = +/-0.008; p = 0.000)		0.921			-5.98%
Frequency	2008.2	-0.061 (CI = +/-0.009; p = 0.000)		0.910			-5.95%
Frequency	2009.1	-0.062 (CI = +/-0.010; p = 0.000)		0.898			-5.97%
Frequency	2009.2	-0.063 (CI = +/-0.011; p = 0.000)		0.891			-6.10%
Frequency	2010.1	-0.060 (CI = +/-0.011; p = 0.000)		0.879			-5.81%
Frequency	2010.2	-0.060 (CI = +/-0.012; p = 0.000)		0.862			-5.86%
Frequency	2011.1	-0.055 (CI = +/-0.011; p = 0.000)		0.865			-5.31%
Frequency	2011.2	-0.053 (CI = +/-0.013; p = 0.000)		0.838			-5.12%
Frequency	2012.1	-0.049 (CI = +/-0.014; p = 0.000)		0.807			-4.77%
Frequency	2012.2	-0.047 (CI = +/-0.016; p = 0.000)		0.762			-4.58%
Frequency	2013.1	-0.039 (CI = +/-0.014; p = 0.000)		0.745			-3.83%
Frequency	2013.2	-0.040 (CI = +/-0.017; p = 0.000)		0.706			-3.93%
Frequency	2014.1	-0.036 (CI = +/-0.020; p = 0.003)		0.614			-3.55%
Frequency	2014.2	-0.037 (CI = +/-0.025; p = 0.009)		0.548			-3.64%
Frequency	2015.1	-0.033 (CI = +/-0.031; p = 0.040)		0.399			-3.25%
Frequency	2015.2	-0.029 (CI = +/-0.041; p = 0.135)		0.220			-2.83%

Financial Services Regulatory Authority of Ontario  
Private Passengers Vehicles (Excluding Farmers)

AB Total Medical & Rehabilitation including Attendant Care - Reform Factors  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) exp( A + Sumproduct[ (1):(4), (B):(E) ] )	(6) Exp[Δ(1) * B]	(7) Exp[Δ(3) * D]	(8) (6) * (7) - 1	(9) per (10)	(10) Exp[Δ(2) * C]
Design Matrix				Predicted	Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 4/1/2019	Scalar Reform Factor
2011.25	0.00	0.00	0	202.0	1.037	1.000	3.7%	1.494	0.778
2011.75	0.00	0.00	1	250.2	1.037	1.000	3.7%	1.441	0.778
2012.25	0.00	0.00	0	217.3	1.037	1.000	3.7%	1.389	0.778
2012.75	0.00	0.00	1	269.2	1.037	1.000	3.7%	1.340	0.778
2013.25	0.00	0.00	0	233.8	1.037	1.000	3.7%	1.292	0.778
2013.75	0.00	0.00	1	289.5	1.037	1.000	3.7%	1.245	0.778
2014.25	0.00	0.00	0	251.4	1.037	1.000	3.7%	1.201	0.778
2014.75	0.00	0.00	1	311.4	1.037	1.000	3.7%	1.158	0.778
2015.25	0.00	0.00	0	270.5	1.037	1.000	3.7%	1.116	0.778
2015.75	0.00	0.00	1	335.0	1.037	1.000	3.7%	1.076	0.778
2016.25	0.01	0.00	0	290.3	1.037	0.988	2.5%	1.038	0.780
2016.75	0.33	0.17	1	327.5	1.037	0.971	0.7%	1.013	0.846
2017.25	0.83	0.58	0	244.1	1.037	0.965	0.1%	1.005	0.957
2017.75	1.00	1.08	1	279.4	1.037	0.965	0.1%	1.004	1.000
2018.25	1.00	1.58	0	234.2	1.037	0.965	0.1%	1.003	1.000
2018.75	1.00	2.08	1	280.1	1.037	0.965	0.1%	1.002	1.000
2019.25	1.00	2.58	0	234.7	1.037	0.965	0.1%	1.001	1.000
2019.75	1.00	3.08	0	235.0				1.000	1.000

Loss Cost Model

A.	Intercept	(141.382)
B.	Time	0.073
C.	Phase-in Scalar	(0.251)
D.	Phase-in Trend	(0.071)
E.	Seasonality	0.178

Note

- (6) semi-annual past trend factor assuming 7.6% annual trend rate
- (7) semi-annual change in trend factor assuming 0.2% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario  
Private Passengers Vehicles (Excluding Farmers)

AB Total Disability Income - Reform Factors  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
				exp( A + Sumproduct[ (1):(4), (B):(E) ] )			Exp[Δ(1) * B]	Exp[Δ(3) * D]	(8) * (9) - 1	per (10)	Exp[Δ(2) * C]
Design Matrix				Predicted			Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Frequency (000)	Severity	Implied Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 4/1/2019	Scalar Reform Factor
2011.25	0.00	0.00	0	1.91	30,999	59.1	1.028	1.000	2.8%	1.334	0.869
2011.75	0.00	0.00	1	2.26	31,490	71.1	1.028	1.000	2.8%	1.297	0.869
2012.25	0.00	0.00	0	1.95	31,988	62.5	1.028	1.000	2.8%	1.262	0.869
2012.75	0.00	0.00	1	2.32	32,494	75.2	1.028	1.000	2.8%	1.227	0.869
2013.25	0.00	0.00	0	2.00	33,009	66.0	1.028	1.000	2.8%	1.193	0.869
2013.75	0.00	0.00	1	2.37	33,531	79.6	1.028	1.000	2.8%	1.160	0.869
2014.25	0.00	0.00	0	2.05	34,062	69.8	1.028	1.000	2.8%	1.128	0.869
2014.75	0.00	0.00	1	2.43	34,601	84.1	1.028	1.000	2.8%	1.097	0.869
2015.25	0.00	0.00	0	2.10	35,149	73.9	1.028	1.000	2.8%	1.067	0.869
2015.75	0.00	0.00	1	2.49	35,705	89.0	1.028	1.000	2.8%	1.037	0.869
2016.25	0.01	0.00	0	2.15	36,235	78.0	1.028	0.990	1.8%	1.009	0.870
2016.75	0.33	0.17	1	2.53	35,159	88.9	1.028	0.975	0.3%	0.991	0.911
2017.25	0.83	0.58	0	2.13	33,326	71.0	1.028	0.970	-0.2%	0.988	0.976
2017.75	1.00	1.08	1	2.45	33,038	81.0	1.028	0.970	-0.2%	0.991	1.000
2018.25	1.00	1.58	0	2.05	33,561	69.0	1.028	0.970	-0.2%	0.993	1.000
2018.75	1.00	2.08	1	2.36	34,092	80.6	1.028	0.970	-0.2%	0.995	1.000
2019.25	1.00	2.58	0	1.98	34,631	68.6	1.028	0.970	-0.2%	0.998	1.000
2019.75	1.00	3.08	0	1.95	35,180	68.5				1.000	1.000
				<b>Frequency Model</b>	<b>Severity Model</b>	<b>Implied Loss Cost</b>					
		A.	Intercept	(48.677)	(52.826)	(108.411)					
		B.	Time	0.025	0.031	0.056					
		C.	Phase-in Scalar		(0.140)	(0.140)					
		D.	Phase-in Trend	(0.061)		(0.061)					
		E.	Seasonality	0.158		0.158					

Note

- (8) semi-annual past trend factor assuming 5.8% annual trend rate
- (9) semi-annual change in trend factor assuming -0.5% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario  
Private Passengers Vehicles (Excluding Farmers)

AB Total Funeral & Death Benefits - Reform Factors  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) $\exp(A + \text{Sumproduct}[(1):(4), (B):(E)])$	(6) $\text{Exp}[\Delta(1) * B]$	(7) $\text{Exp}[\Delta(3) * D]$	(8) $(6) * (7) - 1$	(9) per (10)	(10) $\text{Exp}[\Delta(2) * C]$
Design Matrix				Predicted	Incremental Semi-Annual Change				
Time	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 4/1/2019	Scalar Reform Factor
2011.25	0.00	0.00	0	1.7	1.000	1.000	0.0%	1.000	1.000
2011.75	0.00	0.00	1	2.3	1.000	1.000	0.0%	1.000	1.000
2012.25	0.00	0.00	0	1.7	1.000	1.000	0.0%	1.000	1.000
2012.75	0.00	0.00	1	2.3	1.000	1.000	0.0%	1.000	1.000
2013.25	0.00	0.00	0	1.7	1.000	1.000	0.0%	1.000	1.000
2013.75	0.00	0.00	1	2.3	1.000	1.000	0.0%	1.000	1.000
2014.25	0.00	0.00	0	1.7	1.000	1.000	0.0%	1.000	1.000
2014.75	0.00	0.00	1	2.3	1.000	1.000	0.0%	1.000	1.000
2015.25	0.00	0.00	0	1.7	1.000	1.000	0.0%	1.000	1.000
2015.75	0.00	0.00	1	2.3	1.000	1.000	0.0%	1.000	1.000
2016.25	0.01	0.00	0	1.7	1.000	1.000	0.0%	1.000	1.000
2016.75	0.33	0.17	1	2.3	1.000	1.000	0.0%	1.000	1.000
2017.25	0.83	0.58	0	1.7	1.000	1.000	0.0%	1.000	1.000
2017.75	1.00	1.08	1	2.3	1.000	1.000	0.0%	1.000	1.000
2018.25	1.00	1.58	0	1.7	1.000	1.000	0.0%	1.000	1.000
2018.75	1.00	2.08	1	2.3	1.000	1.000	0.0%	1.000	1.000
2019.25	1.00	2.58	0	1.7				1.000	1.000

Implied Loss Cost		
A.	Intercept	0.549
B.	Time	
C.	Phase-in Scalar	
D.	Phase-in Trend	
E.	Seasonality	0.289

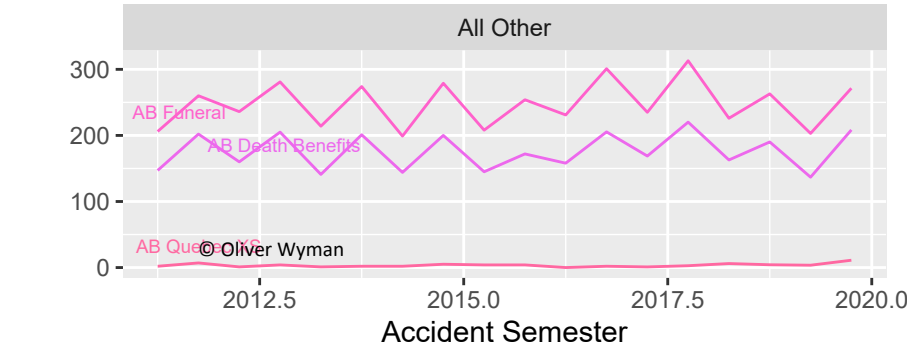
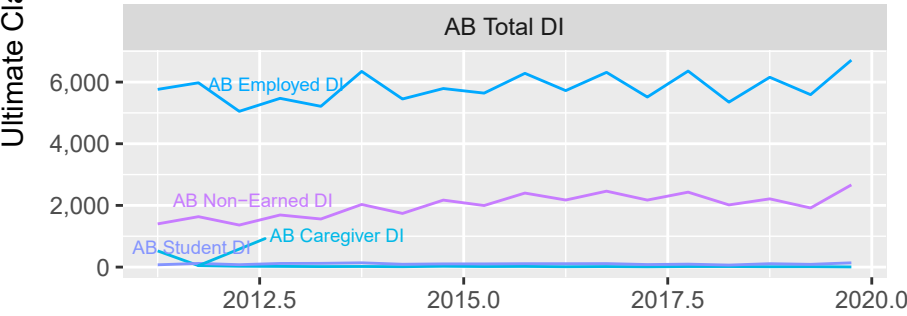
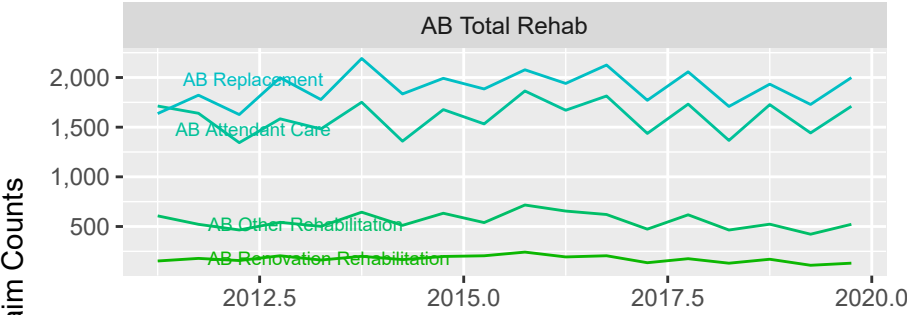
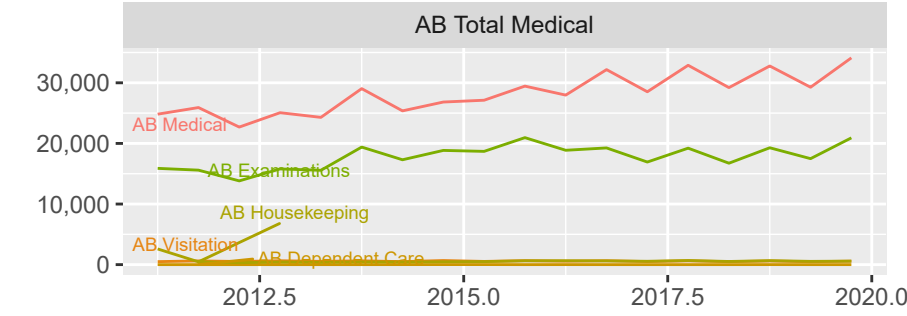
Note

- (6) semi-annual past trend factor assuming 0.0% annual trend rate
- (7) semi-annual change in trend factor assuming 0.0% annual trend rate phased-in starting June 1, 2016

Financial Services Regulatory Authority of Ontario  
Private Passengers Vehicles (Excluding Farmers)

AB Total - Reform Factors  
Data as of 12/31/19

(1)	(2)	(3)	(4)	(5) (2) / SUM((2):(4))	(6) (3) / SUM((2):(4))	(7) (4) / SUM((2):(4))	(8) weighted average of pages 1:3 using columns (5):(7) as weights	(9)	(10)
time	Predicted Loss Cost			Weights			Semi-Annual Trend Rate	Trend Factor to 4/1/2019	Scalar Reform Factor
	AB Total Medical & Rehab	AB Total Disability Income	AB Total Funeral & Death Benefits	AB Total Medical & Rehab	AB Total Disability Income	AB Total Funeral & Death Benefits			
2011.25	202.0	59.1	1.7	77%	22%	1%	3.5%	1.455	0.800
2011.75	250.2	71.1	2.3	77%	22%	1%	3.5%	1.406	0.800
2012.25	217.3	62.5	1.7	77%	22%	1%	3.5%	1.359	0.800
2012.75	269.2	75.2	2.3	78%	22%	1%	3.5%	1.313	0.800
2013.25	233.8	66.0	1.7	78%	22%	1%	3.5%	1.268	0.799
2013.75	289.5	79.6	2.3	78%	21%	1%	3.5%	1.226	0.799
2014.25	251.4	69.8	1.7	78%	22%	1%	3.5%	1.184	0.799
2014.75	311.4	84.1	2.3	78%	21%	1%	3.5%	1.144	0.799
2015.25	270.5	73.9	1.7	78%	21%	1%	3.5%	1.105	0.799
2015.75	335.0	89.0	2.3	79%	21%	1%	3.5%	1.068	0.798
2016.25	290.3	78.0	1.7	78%	21%	0%	2.3%	1.032	0.800
2016.75	327.5	88.9	2.3	78%	21%	1%	0.6%	1.008	0.861
2017.25	244.1	71.0	1.7	77%	22%	1%	0.0%	1.002	0.962
2017.75	279.4	81.0	2.3	77%	22%	1%	0.0%	1.001	1.000
2018.25	234.2	69.0	1.7	77%	23%	1%	0.0%	1.001	1.000
2018.75	280.1	80.6	2.3	77%	22%	1%	0.0%	1.001	1.000
2019.25	234.7	68.6	1.7	77%	22%	1%	0.0%	1.000	1.000
2019.75	235.0	68.5	0.0	77%	23%	0%		1.000	1.000



- coverage
- AB Medical
  - AB Visitation
  - AB Dependent Care
  - AB Housekeeping
  - AB Examinations
  - AB Renovation Rehabilitation
  - AB Other Rehabilitation
  - AB Attendant Care
  - AB Replacement
  - AB Caregiver DI
  - AB Employed DI
  - AB Student DI
  - AB Non-Earned DI
  - AB Death Benefits
  - AB Funeral
  - AB Quebec XS

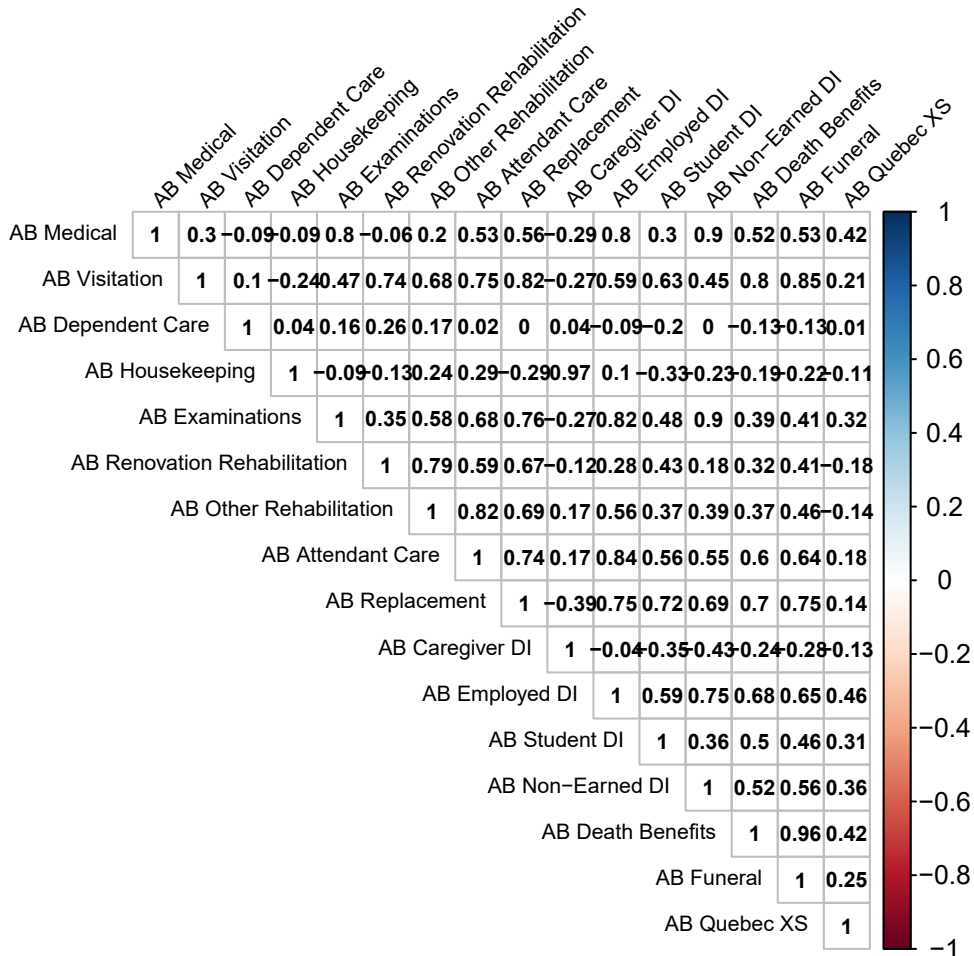
Ultimate Claim Counts

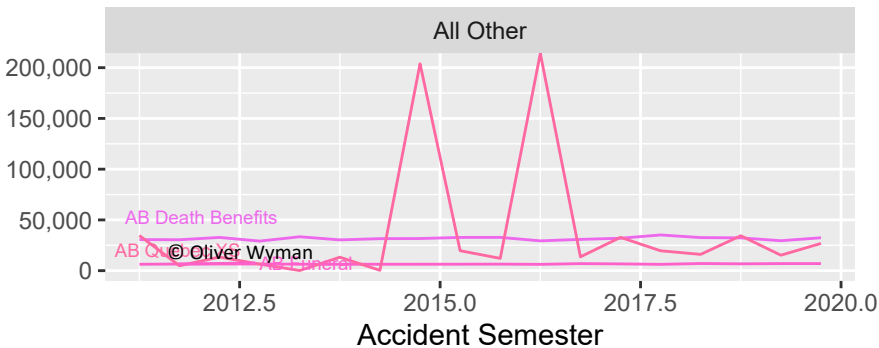
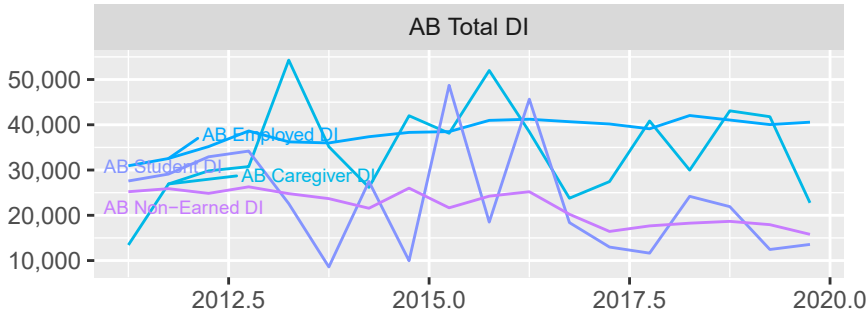
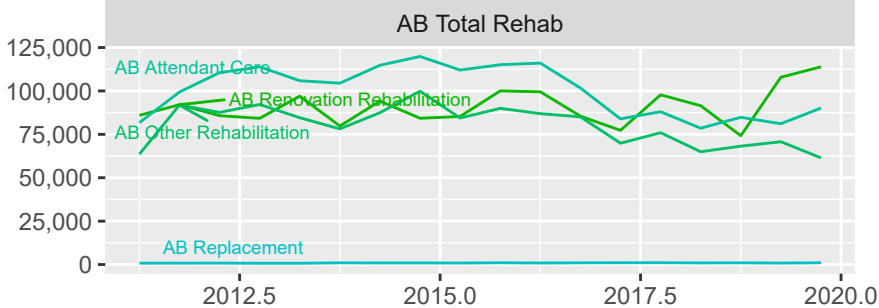
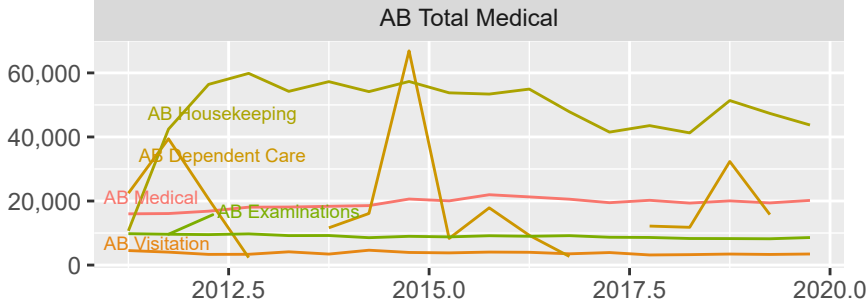
Accident Semester

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# Frequency Correlation



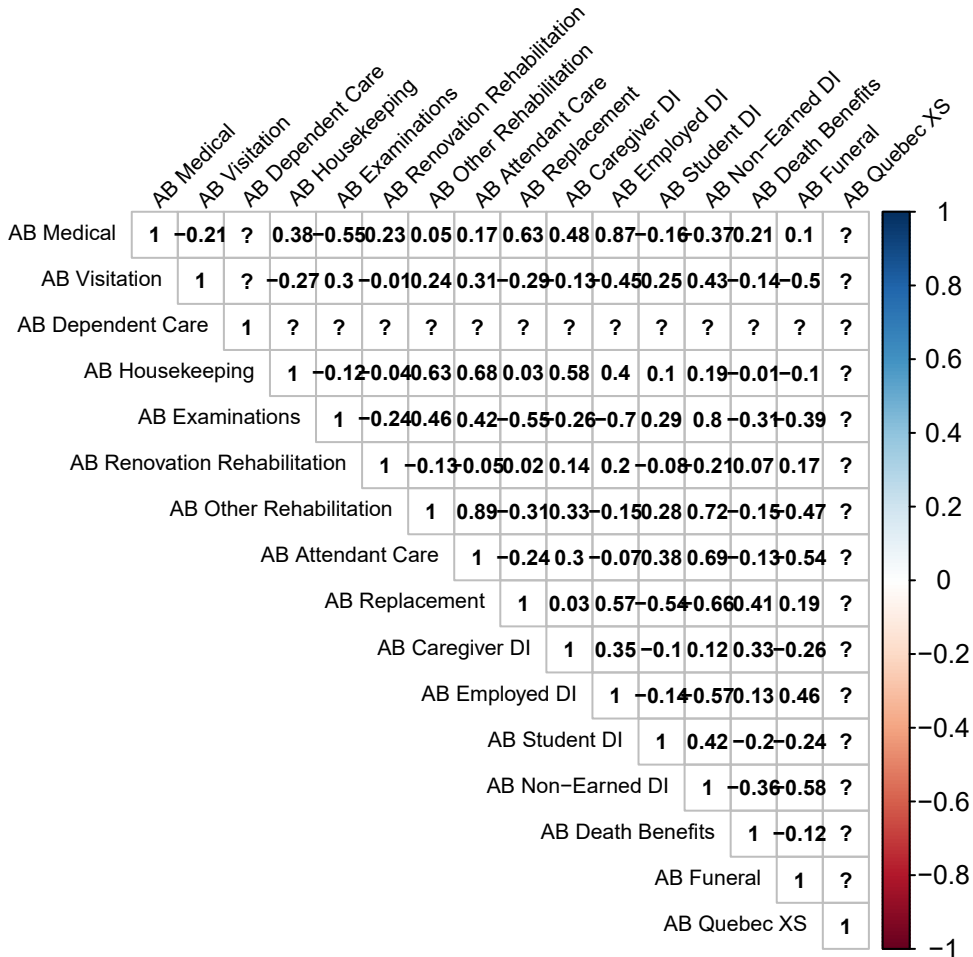


coverage

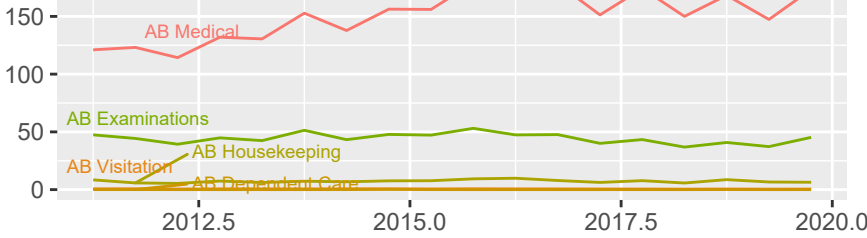
- AB Medical
- AB Visitation
- AB Dependent Care
- AB Housekeeping
- AB Examinations
- AB Renovation Rehabilitation
- AB Other Rehabilitation
- AB Attendant Care
- AB Replacement
- AB Caregiver DI
- AB Employed DI
- AB Student DI
- AB Non-Earned DI
- AB Death Benefits
- AB Funeral
- AB Quebec XS

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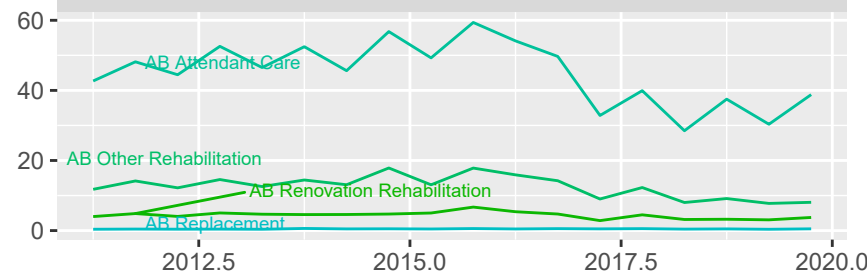
# Severity Correlation



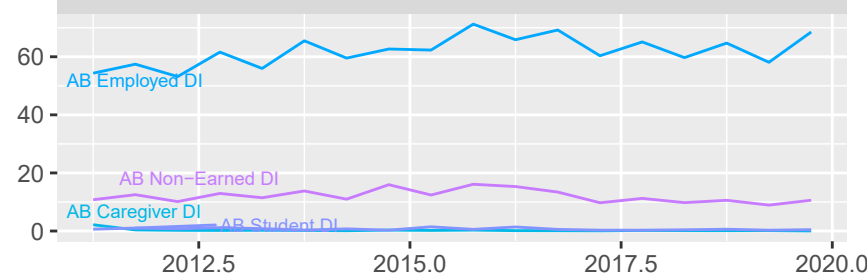
### AB Total Medical



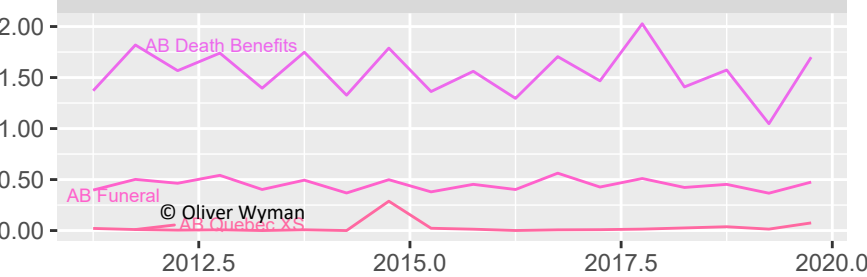
### AB Total Rehab



### AB Total DI



### All Other



### coverage

- AB Medical
- AB Visitation
- AB Dependent Care
- AB Housekeeping
- AB Examinations
- AB Renovation Rehabilitation
- AB Other Rehabilitation
- AB Attendant Care
- AB Replacement
- AB Caregiver DI
- AB Employed DI
- AB Student DI
- AB Non-Earned DI
- AB Death Benefits
- AB Funeral
- AB Quebec XS

# Loss Cost Correlation

