OLIVER WYMAN

PRELIMINARY ONTARIO SELECTED PRIVATE PASSENGER VEHICLES LOSS TREND RATES AND REFORM FACTORS

Based on Insurance Industry Data
Through June 30, 2019

February 13, 2020

CONTENTSCONTENTS

1.   EXECUTIVE SUMMARY

1.1.   Purpose and Scope

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 vehicles loss and expense experience reported as of June 30, 2019 in Ontario to the General Insurance Statistical Agency (GISA).

1.2.   Actuarial Findings

In this report we present our preliminary selected past and future annual loss cost trend rates based on industry data as of June 30, 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: Selected Loss Cost Trends, 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	-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[1]
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%

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 18.8% decrease in accident benefits loss costs. We estimate that the decrease was "phased in" between the 2016-1 and 2017-2 accident semesters.

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[1] See Table 4 for more details; applies when reforms are fully implemented.

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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 Canadian Institute of Actuaries.

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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 polices 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 1999-2 to 2019-1, 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 deductible on court awards for non-pecuniary loss from $30,000 to $36,540 and 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 for non-pecuniary loss does not apply to $121,799 and under the Family Law Act does not apply to $60,899; indexed each year starting January 1, and thereafter.

- A change was introduced so as to take into account the tort deductible, if applicable, when determining a party's entitlement to costs in 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[2] 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.

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.

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[2] FSCO continued to settle remaining files open on March 31, 2016.

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; limit 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 the Comprehensive coverage, from $300.

Other Changes

- Insurers are no longer able to rate or include underwriting rules for minor accident 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.

We note that our selected loss trend rates and reform factors presented in this report are preliminary. Our preliminary report will be provided to insurers for their consideration and comment, and we will consider comments received from interested parties on our preliminary report.

3.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2019-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 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 is in two categories:

- 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 what is referred to as reported incurred claim amounts.

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

It is important to note two points about case reserves:

1. Insurance companies determination of case reserves varies from company to company. For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., $10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate

estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

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

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

We estimate the final (ultimate) number of claims and cost[3] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[4]), separately, through to June 30, 2019 and then use those estimates to measure and select loss trend rates.

We estimate the final/ultimate claim cost by accident half-year by applying an estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the industry), and adding that amount to the reported incurred claim amounts that insurance companies report to GISA[5]. 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.

We estimate the industry actuarial reserve by applying what are referred to as "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. As requested by FSRA, for the bodily injury and accident benefits coverages, the selection of claim count and claim amount development factors is based on those published by GISA based on the industry data through to June 30, 2019. We reviewed the factors published by GISA in AUTO 0005 and AUTO 0006 for reasonableness.

For the remaining[6] coverages, we perform an analysis similar to that of GISA to determine how accurate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns. We perform a similar analysis for the claim counts.

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[3] 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.

[4] 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.

[5] The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

[6] GISA does not provide development factors for the remaining coverages for the mid-year AIX.

We apply loss[7] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 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 June 30, 2019, separately for each of the coverages.

We present our selection of 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.

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 incurred loss amounts (referred to as the experience period) 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 using 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.

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[7] 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).

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[8] 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 1999-2 to 2019-1.

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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[8] 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 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; or even change 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 as policies are issued after a specified data, 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[9]:

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

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[9] 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.

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[10] 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[11])
  – 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[12] (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, 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 addition, for ease of application of the accident benefits reform factors and loss trend rates that we

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[10] Graphs presented in Appendix G.

[11] Kind of loss codes presented in parenthesis as listed in the GISA Automobile Statistical Plan (ASP).

[12] The terms Attendant Care and Long Term Care are used interchangeably.

present by sub-coverage, we provide a single accident benefits coverage[13] 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.

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[13] 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 our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 1: Observed Bodily Injury Loss Cost Experience
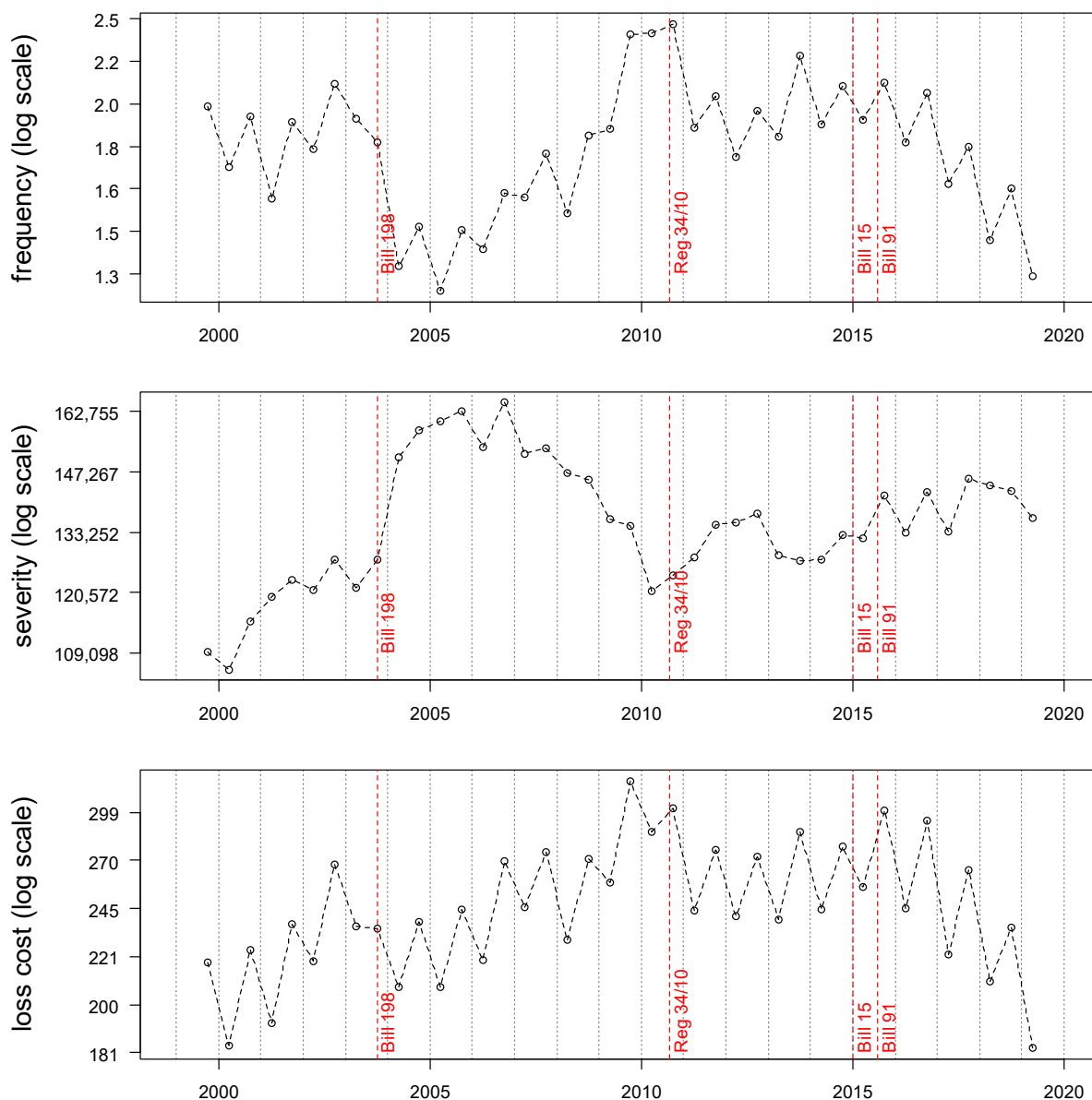
A review of the historical data points (as depicted in Figure 1) shows that subject to variability:

- 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. 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[14].

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 understanding of causality is not required to measure trend rates, we consider this change in the DRS, may, in part, contributed to the change to a steep decline in bodily injury frequency 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[15], and change in trend parameter at April 1, 2016 are presented in Appendix E. We show estimated trends ending 2019-1 and 2018-2 given the uncertainties related to estimated claim costs.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2019-1, 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 with our fitted frequency model is +0.0% up to April 1, 2016 and −9.3% thereafter. The measured adjusted R-squared of our proposed frequency model is 0.928.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-1, and includes time ($p = 0.004$), and seasonality ($p = 0.034$). 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 measured adjusted R-squared of our proposed severity model is 0.487.

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[14] The p-value for the reform parameter(s) shift in severity was insignificant.

[15] 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.

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%[16] up to April 1, 2016 and −8.3%[17] thereafter. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.930.

As a reasonability measure, 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 0.942. We note the model fit to loss costs directly is not materially different than the model implied by our selected frequency and severity models.

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[16] =(1 + 0.0%) * (1 + 1.1%) - 1
[17] =(1 − 9.3%) * (1 + 1.1%) - 1

Figure 2: Bodily Injury - Fitted Frequency, Severity and Loss Cost
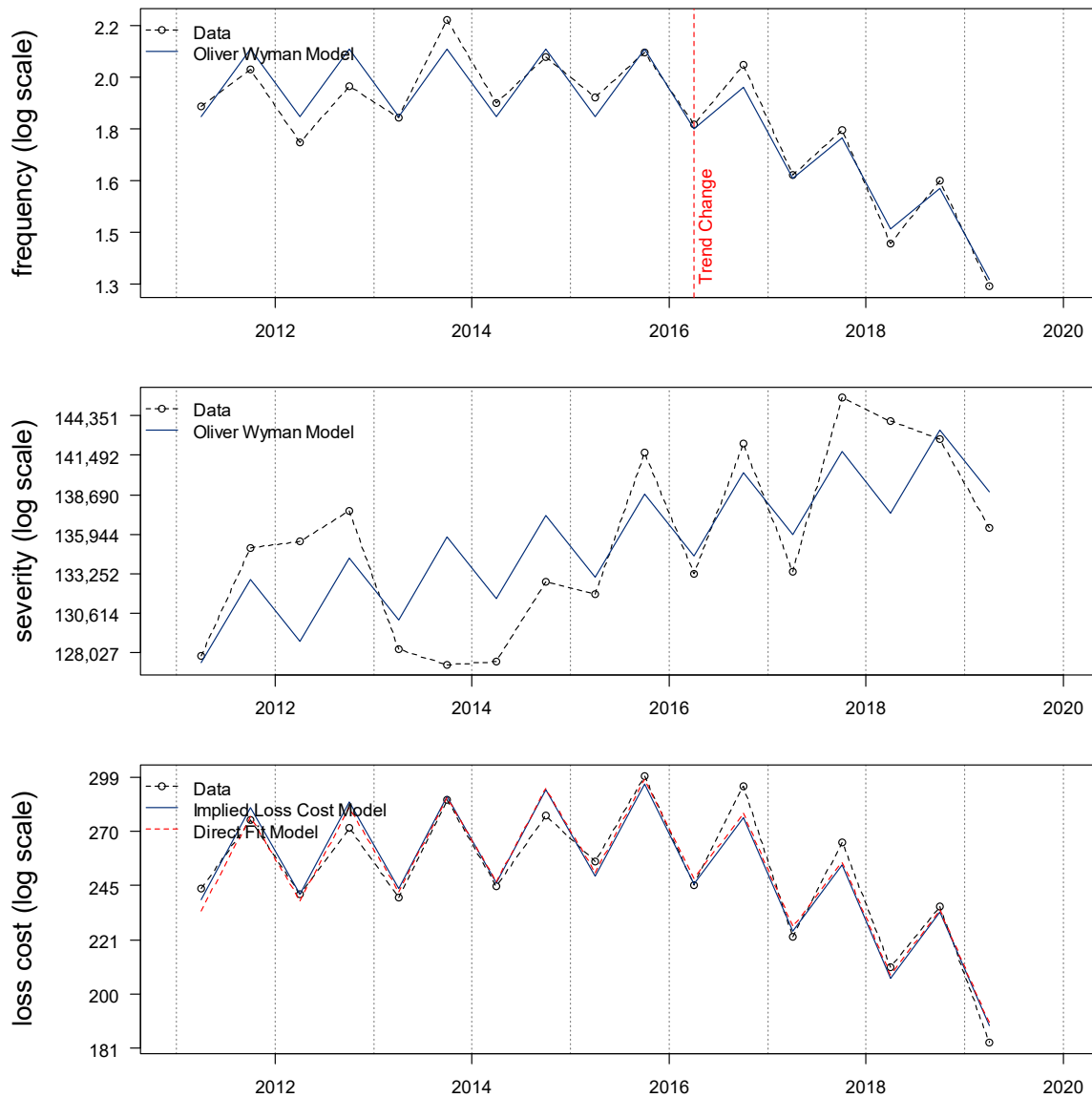
5.2.   Property Damage

In Figure 3, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 3: Observed Property Damage Loss Cost Experience
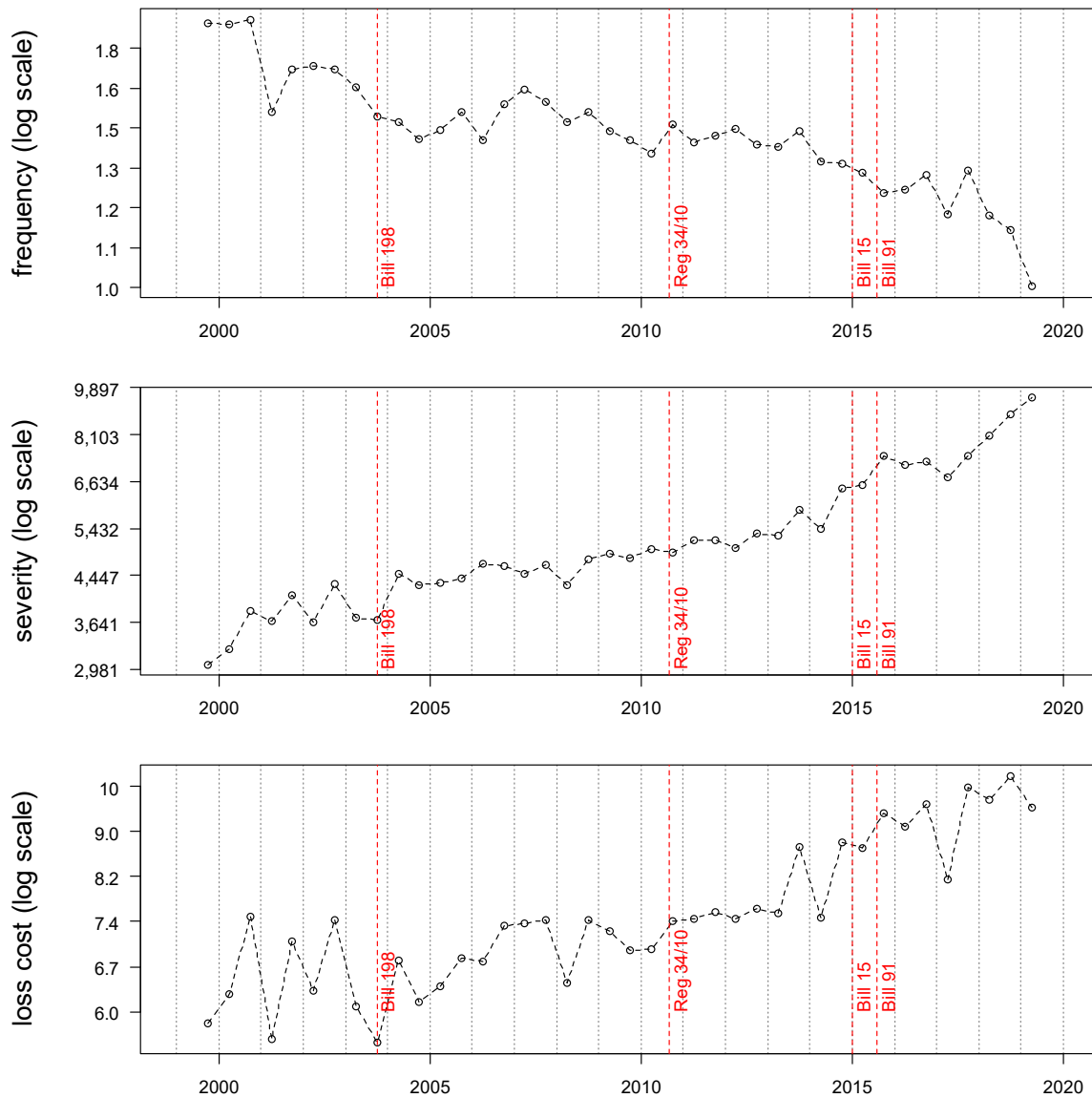
A review of the historical data points (as depicted in Figure 3) shows that subject to variability:

- Loss cost had exhibited a relatively flat trend between 2007 and 2012, with the exception of a downward spike in 2008-1, followed by increased variability and a generally upward trend since then, with the exception of a downward spike in 2017-1.

- 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.

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 2018-2 given the uncertainties related to estimated claim costs.

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 2018-2, and only include time (p = 0.000). The implied annual trend rates associated with our fitted frequency model is −2.3%. The measured adjusted R-squared is 0.816. We have excluded the 2019-1 observation from our fit as this point is highly leveraged and appears to be a potential outlier.

We fit a severity model to all accident half-years between 2007-1 and 2019-1, 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 +8.5% thereafter. The measured adjusted R-squared of our proposed severity model is 0.950.

In Figure 4, 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%[18] before January 1, 2013 and +6.0%[19] thereafter. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.785.

As a reasonability measure, 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[20] and 2019-1, and include time (p = 0.000), and seasonality (p = 0.012). The implied annual trend rate associated with our fitted loss cost model is +3.8% with adjusted R-squared of 0.86. The measured trend increases to +4.0% when excluding the 2017-1 low point, and the adjusted R-squared increases to 0.90. We do not find the parameter for a change in trend at January 1, 2013 to be significant in our loss cost model (p = 0.303).

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 +4.0%, 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 +4.0% annual trend rate.

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[18] =(1 − 2.3%) * (1 + 2.9%) - 1
[19] =(1 − 2.3%) * (1 + 8.5%) - 1
[20] The loss cost adjusted R-squared improves starting at 2009-1, rather than 2007-1.

Figure 4: Property Damage - Fitted Frequency, Severity and Loss Cost
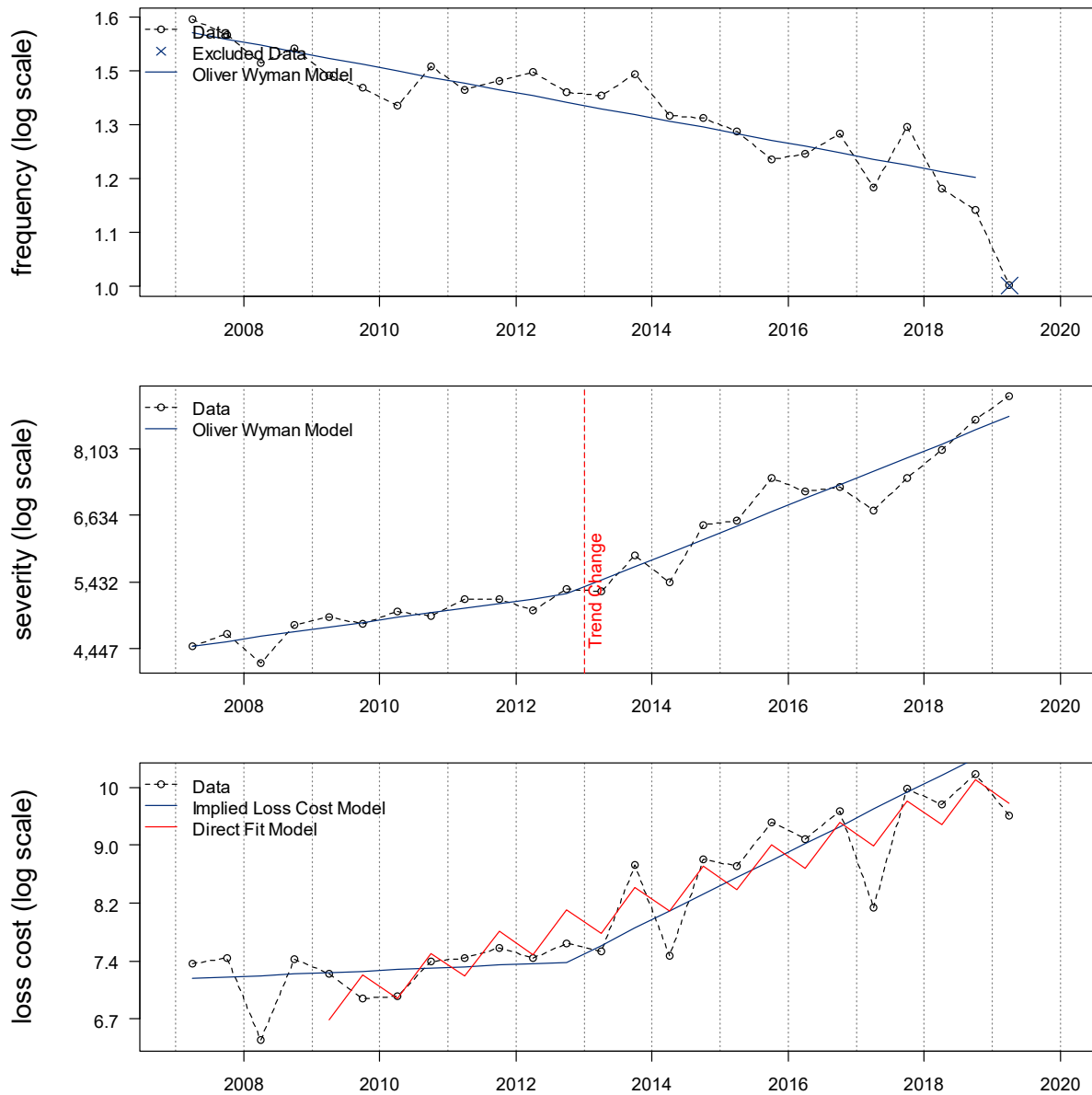
5.3.   Direct Compensation Property Damage

In Figure 5, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 5: Observed Direct Compensation Property Damage Loss Cost Experience
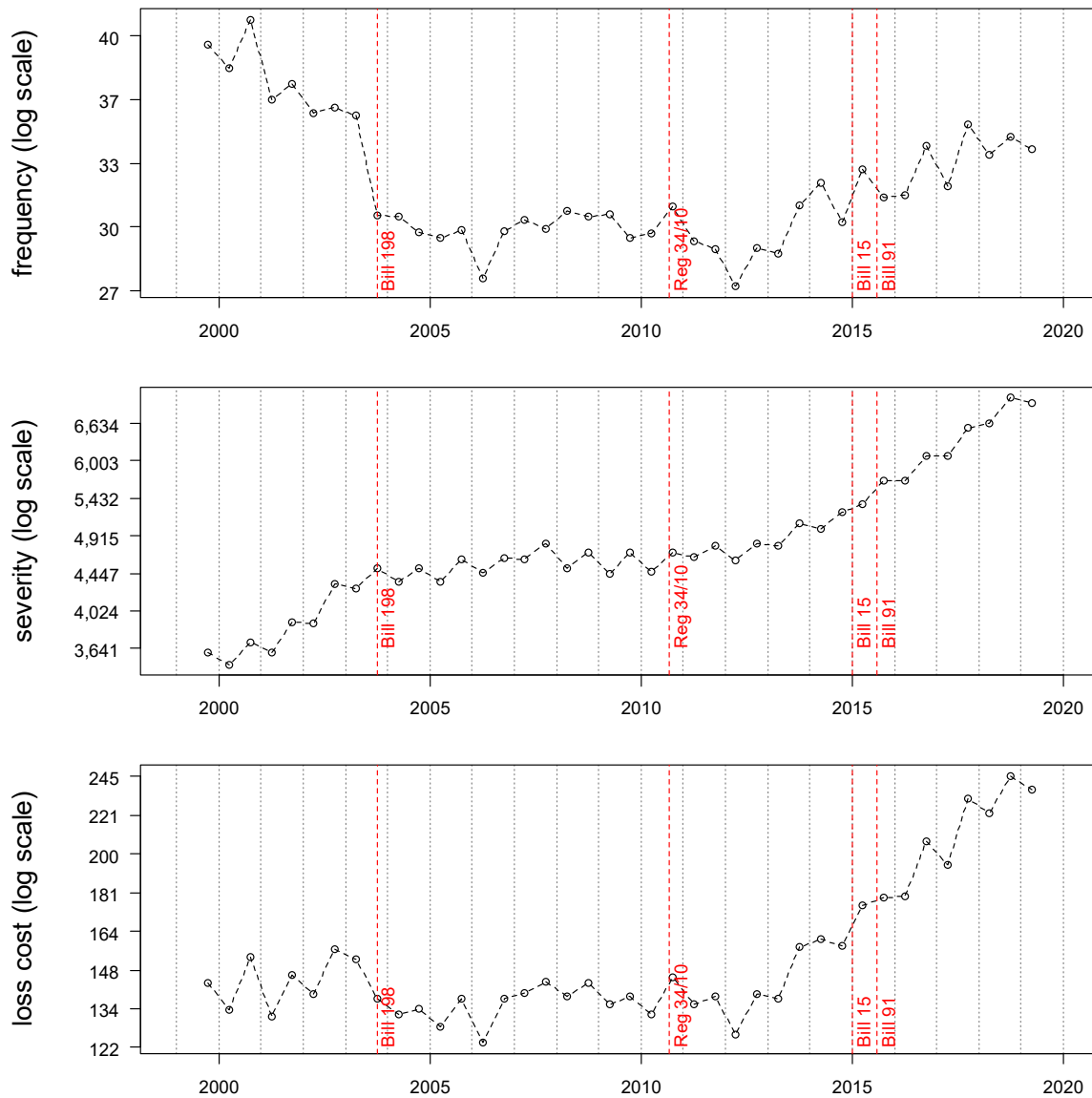
A review of the historical data points (as depicted in Figure 5) shows that subject to variability:

- 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 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, and a change in trend parameter at January 1, 2013 are presented in Appendix E.

We show estimated trends ending 2019-1 and 2018-2 given the uncertainties related to estimated claim costs.

Our selected frequency model is fit to all accident half-years between 2004-1 and 2019-1, 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 measured adjusted R-squared of our proposed frequency model is 0.708.

Our selected severity model is fit to all accident half-years between 2004-1 and 2019-1, 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 measured adjusted R-squared of our proposed severity model is 0.989.

In Figure 6, 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% thereafter. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.965.

As a reasonability measure, 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.

Figure 6: Direct Compensation Property Damage - Fitted Frequency, Severity and Loss Cost
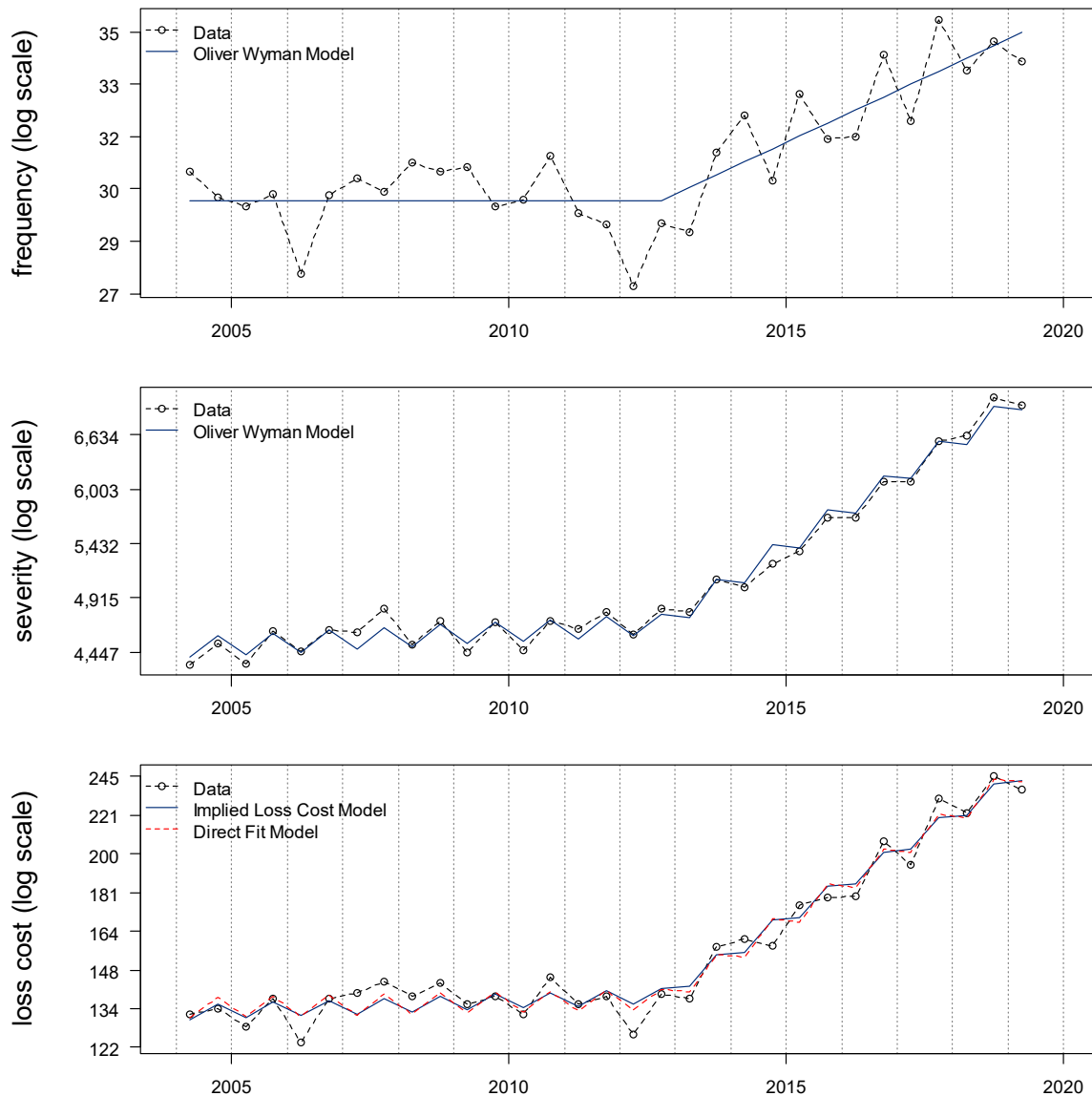
5.4.   Accident Benefits

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 7, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 7: Accident Benefits Total Medical - Observed Frequency, Severity and Loss Cost
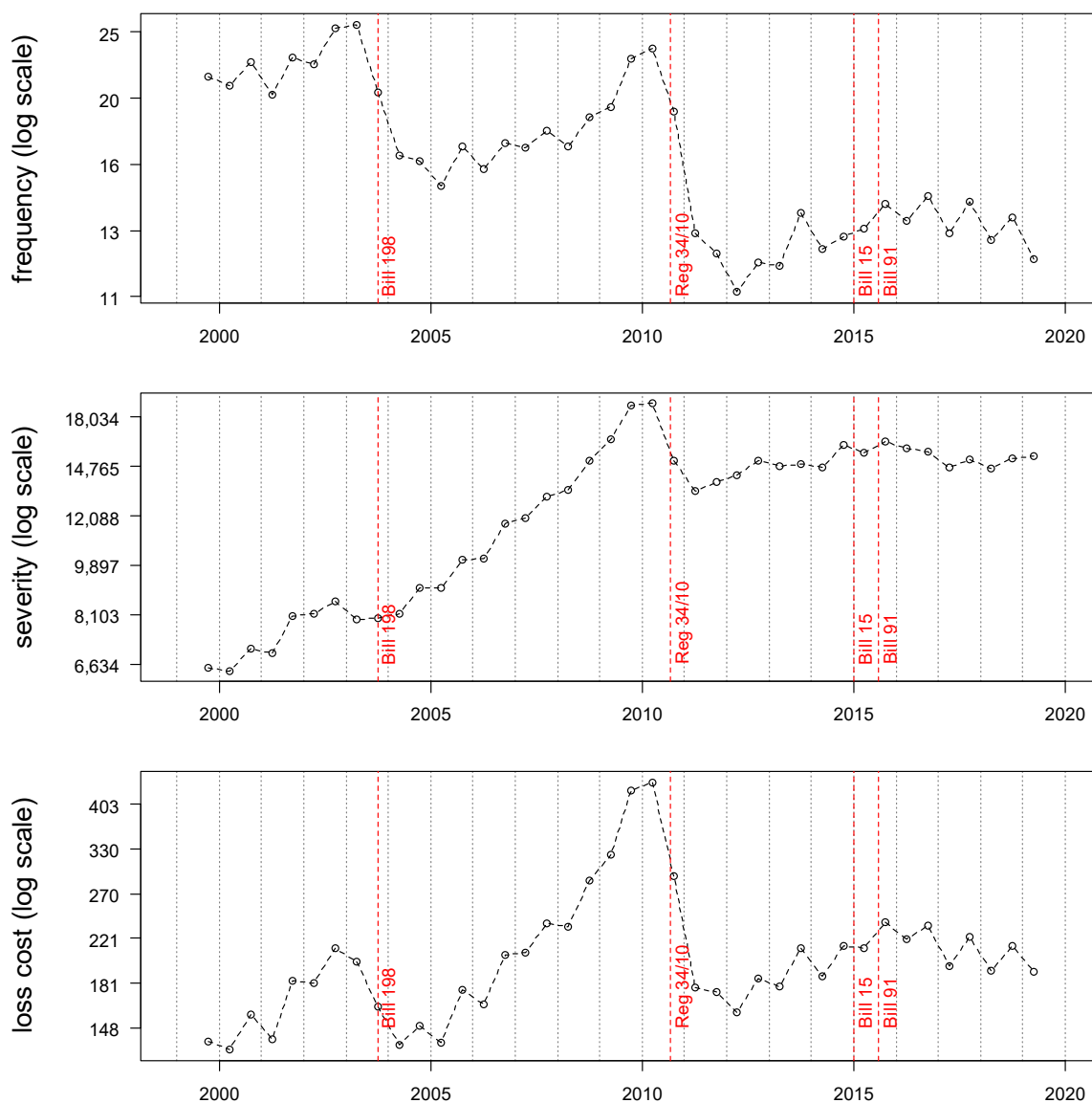
A review of the historical data points (as depicted in Figure 7) shows that subject to variability:

- 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[21] coincident with the June 1, 2016 implementation date are presented in Appendix E. We show estimated trends ending 2019-1 and 2018-2 given the uncertainties related to estimated claim costs.

Our selected frequency model is fit to all accident half-years between 2011-2[22] and 2019-1, and includes time ($p = 0.000$), 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 +4.6% up to June 1, 2016 and −4.4% thereafter once the reforms were fully implemented. The measured adjusted R-squared of our proposed frequency model is 0.843.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-1, and includes time ($p = 0.000$), seasonality ($p = 0.008$), and a reform scalar parameter beginning June 1, 2016 ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +3.5%. The modelled scalar parameter at June 1, 2016 corresponds to a 14.3% decrease in severity. The measured adjusted R-squared of our proposed severity model is 0.867.

In summary[23], we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +4.6% before the reforms that turned negative after the reforms were fully in effect to -4.4%.

- a decrease in the severity level of 14.3% once the reforms were fully in effect, with the severity trend rate remaining unchanged at +3.5%.

In Figure 8, 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 +8.2%[24] up to June 1, 2016 and −1.1%[25] thereafter. The modelled scalar parameter for the reforms that began June 1, 2016 corresponds to a 14.3% decrease in loss cost. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.814.

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[21] 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.

[22] We begin at 2011-2, as 2011-1 appears to be an unusual high point.

[23] Refer to Appendix F for details on the phase-in.

[24] $= (1 + 4.6\%) * (1 + 3.5\%) - 1$

[25] $= (1 − 4.4\%) * (1 + 3.5\%) - 1$

As a reasonability measure, 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.

Figure 8: Accident Benefits Total Medical - Fitted Frequency, Severity and Loss Cost
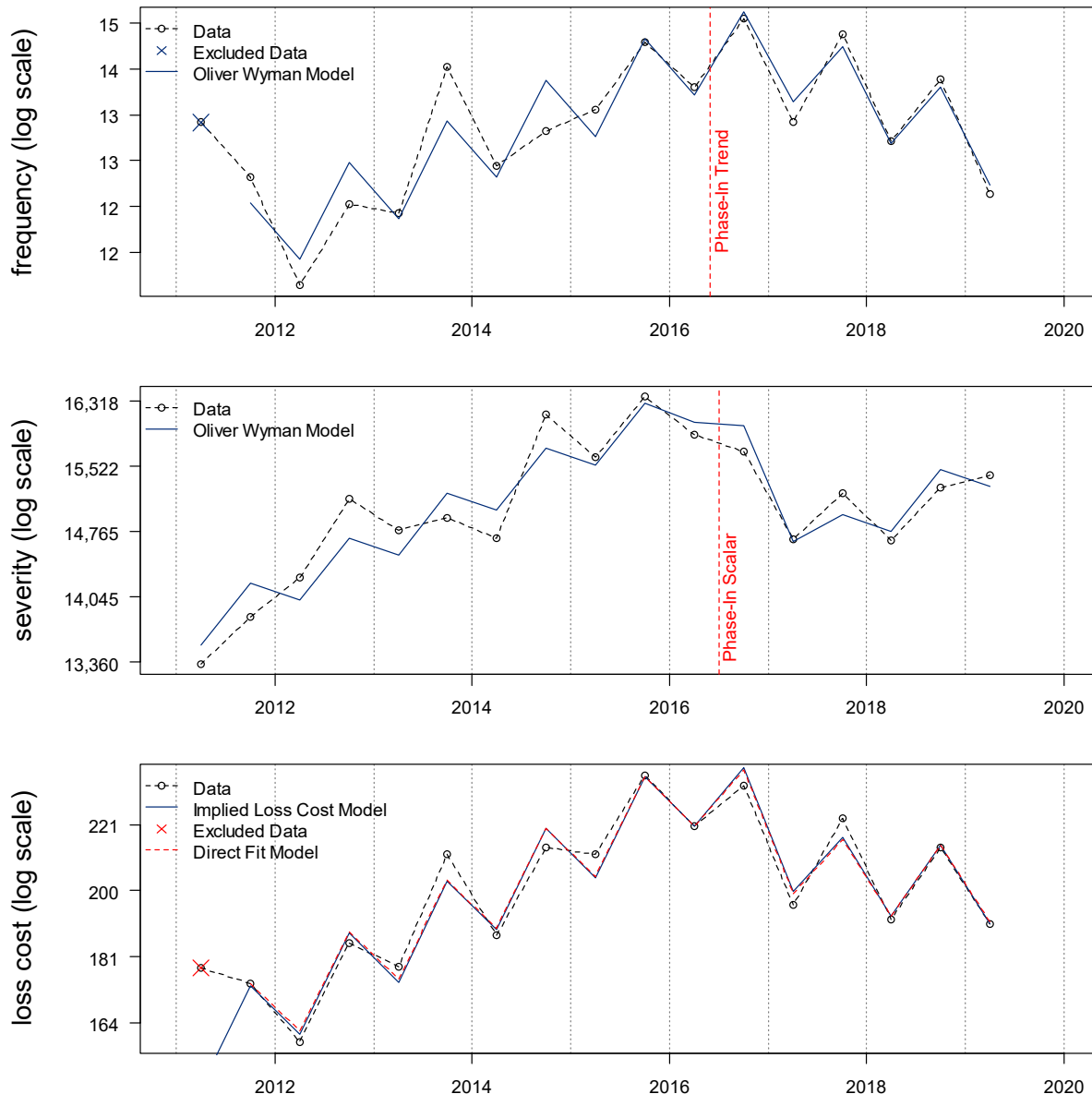
Accident Benefits – Total Rehabilitation including Attendant Care (AC)

In Figure 9, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 9: Accident Benefits Total Rehabilitation including Attendant Care - Observed Frequency, Severity and Loss Cost
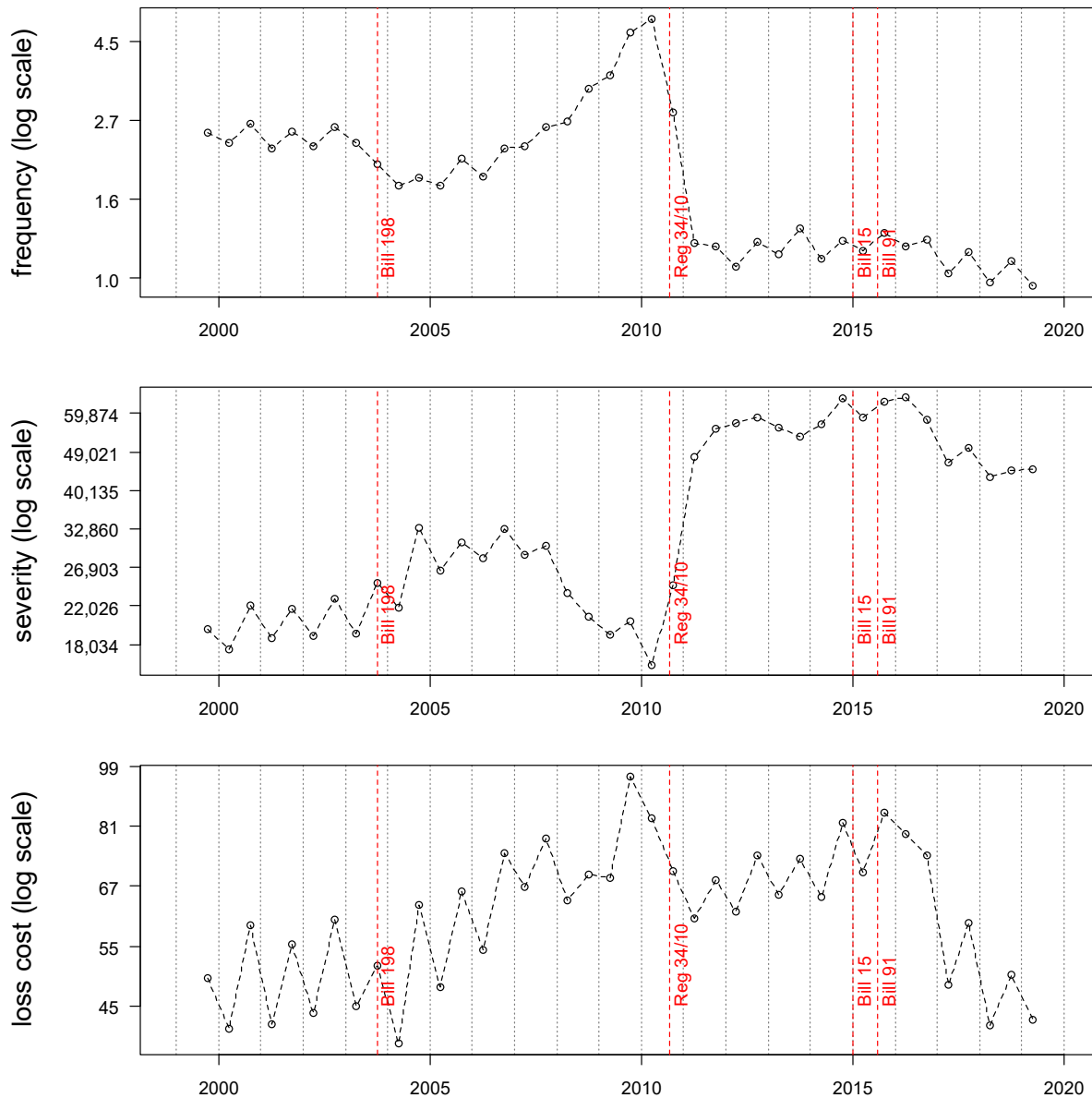
A review of the historical data points (as depicted in Figure 9) shows that subject to variability:

- 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 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[26] coincident with the June 1, 2016 implementation date, and a scalar parameter at 2018-1 to reflect the (second) drop in the severity[27] and loss cost level are presented in Appendix E. We show estimated trends ending 2019-1 and 2018-2 given the uncertainties related to estimated claim costs.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2019-1, 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 −8.0% once the reforms are fully implemented. The measured adjusted R-squared of our proposed frequency model is 0.798.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-1, and includes time ($p = 0.001$), a scalar parameter beginning June 1, 2016 ($p = 0.000$) and a second scalar parameter at January 1, 2018 ($p = 0.043$) coincident with the steep drop. The implied annual trend rate associated with our fitted severity model is +4.5%. The modelled scalar parameter at June 1, 2016 and January 1, 2018 corresponds to 30.8% and 11.0% decreases in severity respectively. The measured adjusted R-squared of our proposed severity model is 0.835.

In summary[28], we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +0.0% before the reforms that turned negative after the reform were fully in effect to −8.0%.
- a decrease in the severity level of 38.4% once the reforms were fully in effect, with the severity trend rate remaining unchanged at +4.5%.

In Figure 10, 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 +4.5% before June 1, 2016 and −3.9%[29] once the reforms are fully implemented. The modelled phased-in scalar parameter at June 1, 2016 and January 1, 2018 corresponds to 30.8% and 11.0% decreases in loss cost respectively. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.927.

As a reasonability measure, 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.

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[26] 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.

[27] The apparent decline in 2017-1 is included in the severity reform parameter that is phased-in. The model fit improves with the inclusion of the second scalar type parameter at 2018-1.

[28] Refer to Appendix F for details on the phase-in.

[29] =(1 + 4.5%) * (1 - 8.0%) − 1 (may not exactly match due to rounding)

Figure 10: Accident Benefits Total Rehabilitation including Attendant Care - Fitted Frequency, Severity and Loss Cost
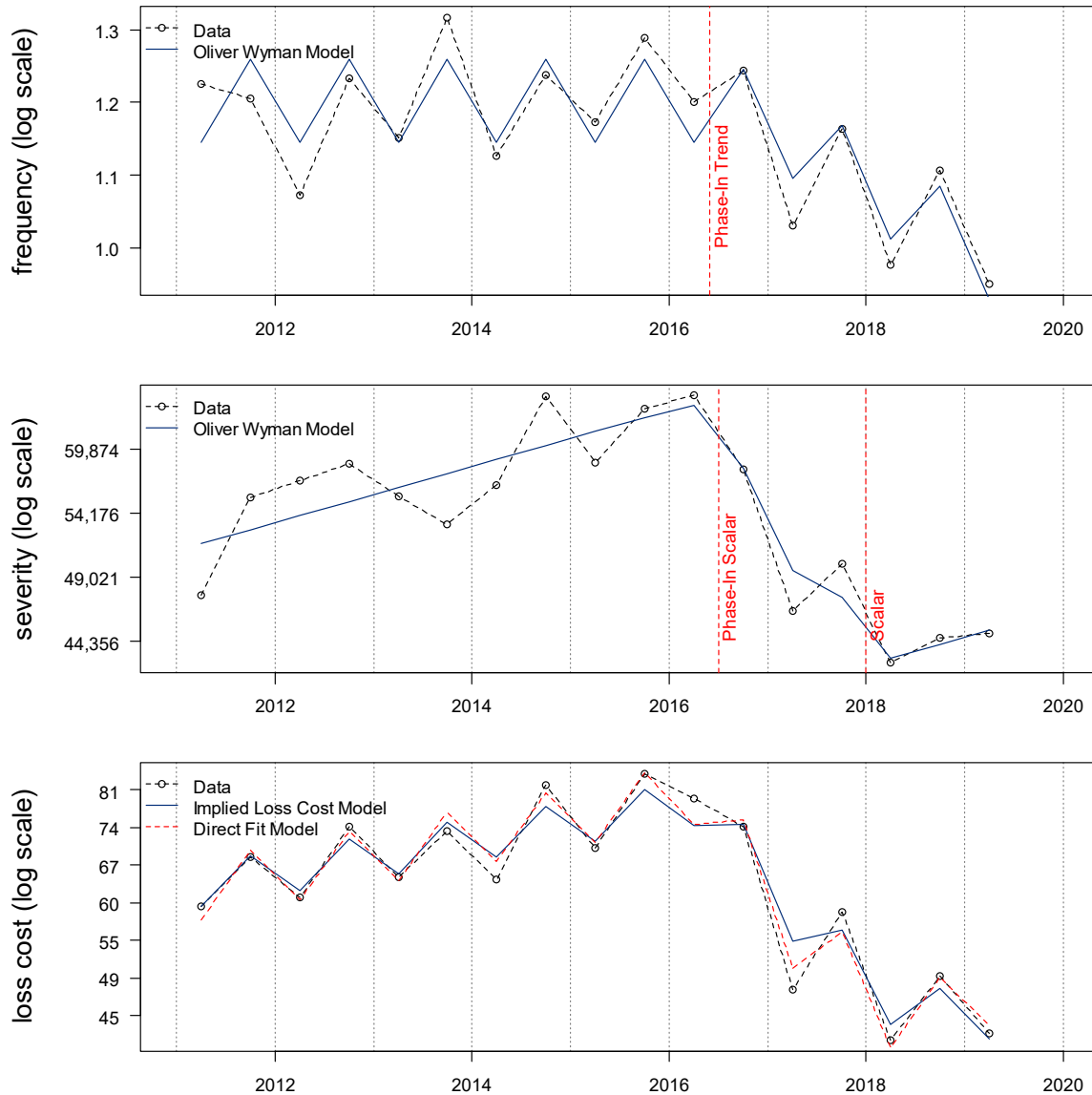
Accident Benefits – Total Medical and Rehabilitation including Attendant Care

In Figure 11, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 11: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Observed Frequency, Severity and Loss Cost
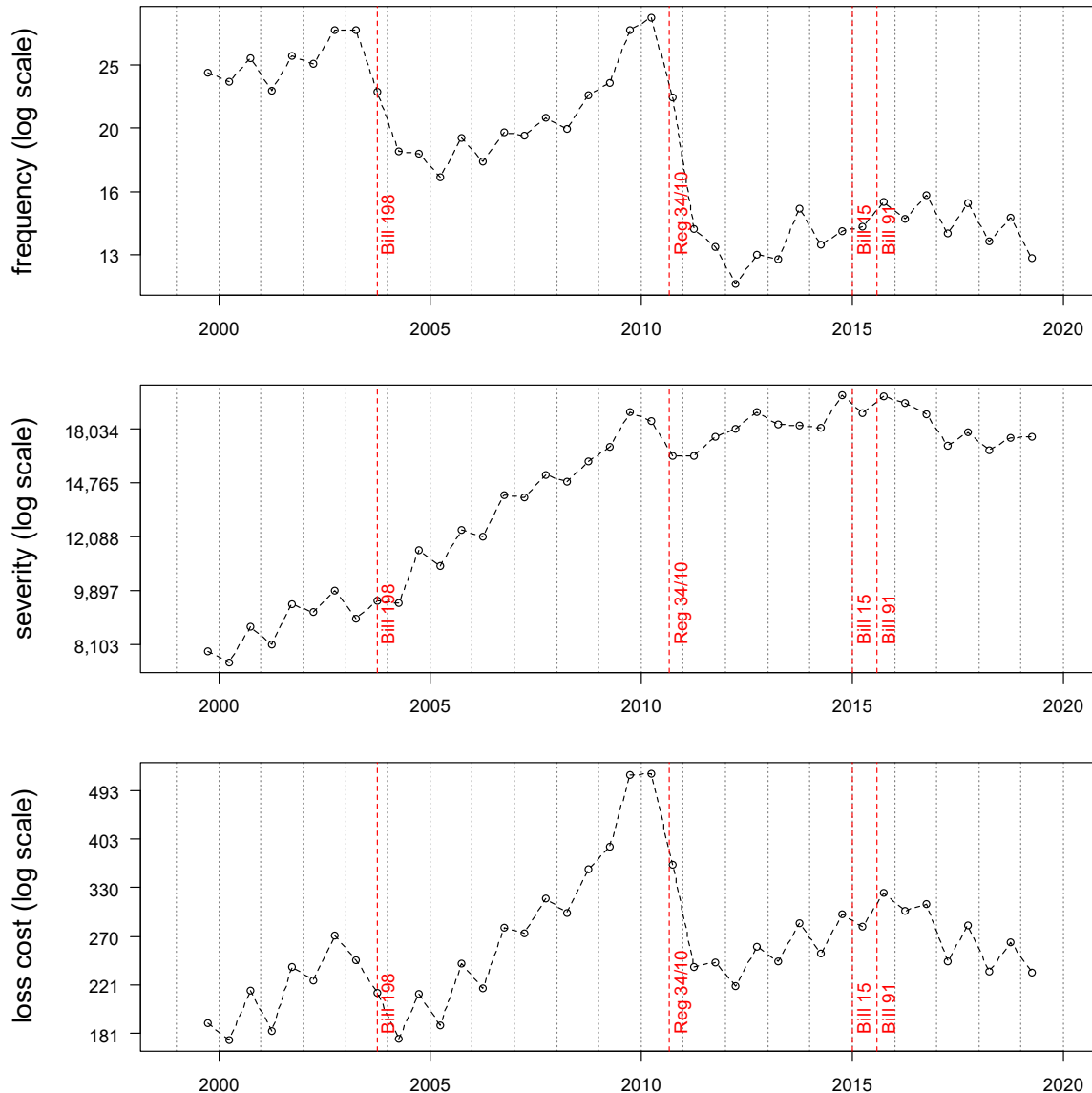
A review of the historical data points (as depicted in Figure 11) shows that subject to variability:

- 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 large 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[30] coincident with the June 1, 2016 implementation date are presented in Appendix E. We show estimated trends ending 2019-1 and 2018-2 given the uncertainties related to estimated claim costs.

We note that unlike Total Rehabilitation including Attendant Care (alone) we do not observe the second steep decline post Bill 91 when both Total Medical and Total Rehabilitation including Attendant Care are combined; and, therefore, do not include a level change parameter at 2018-1. We consider the possibility that this is due to the change to a combined limit which may have affected kind-of-loss claim coding.

Our selected frequency model is fit to all accident half-years between 2011-2[31] and 2019-1, and includes time ($p = 0.000$), 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 +4.3% up to June 1, 2016 and −4.8% thereafter once the reforms were fully implemented. The measured adjusted R-squared of our proposed frequency model is 0.841.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-1, and includes time ($p = 0.000$), seasonality ($p = 0.008$), and a reform scalar parameter beginning June 1, 2016 ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +3.3%. The modelled scalar parameter at June 1, 2016 corresponds to a 20.5% decrease in severity. The measured adjusted R-squared of our proposed severity model is 0.821.

In summary[32], we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +4.3% before the reforms that turned negative after the reforms were fully in effect to −4.8%.
- a decrease in the severity level of 20.5% once the reforms were fully in effect, with the severity trend rate remaining unchanged at +3.3%.

We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half year in Table 2.

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[30] 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.

[31] 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

[32] Refer to Appendix F for details on the phase-in.

Table 2: 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	3.8%	1.066	0.795
2015-02	3.8%	1.027	0.795
2016-01	2.2%	0.989	0.796
2016-02	0.0%	0.968	0.858
2017-01	-0.8%	0.968	0.961
2017-02	-0.8%	0.976	1.000
2018-01	-0.8%	0.984	1.000
2018-02	-0.8%	0.992	1.000
2019-01	-0.8%	1.000	1.000

In Figure 12, 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 +7.7%[33] up to June 1, 2016 and −1.6%[34] thereafter. The modelled scalar parameter for the reforms that began June 1, 2016 corresponds to a 20.5% decrease in loss cost. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.852.

As a reasonability measure, 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.

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[33] =(1 + 4.3%) * (1 + 3.3%) - 1
[34] =(1 − 4.8%) * (1 + 3.3%) - 1

Figure 12: Accident Benefits Total Medical & Rehabilitation including Attendant Care - Fitted Frequency, Severity and Loss Cost
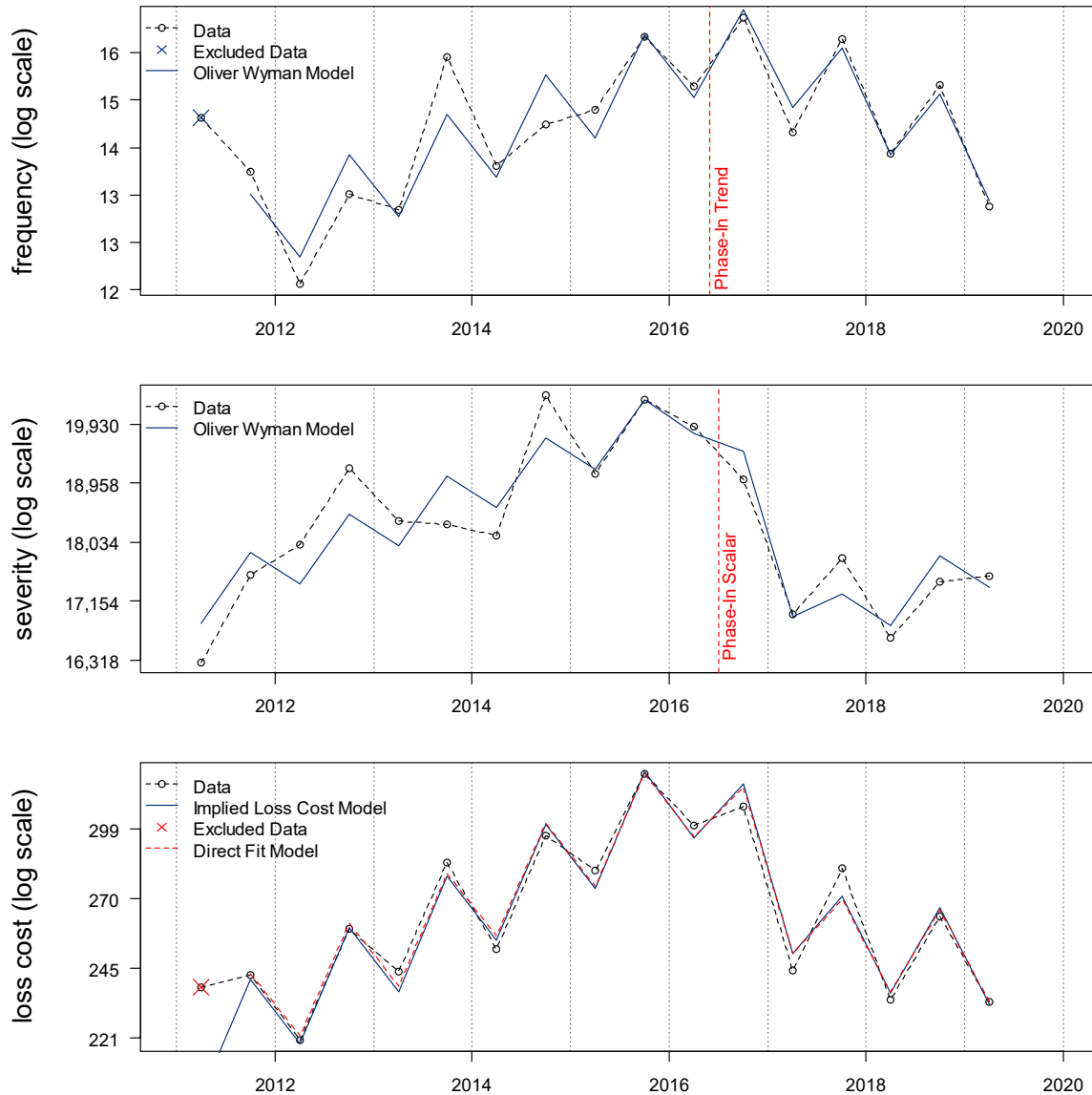
Given the statistical fit of the combined medical and rehabilitation models with a single reform shift parameter, compared to the individual medical and rehabilitation models, we based our selection on the combined basis.

Accident Benefits – Total Disability Income

In Figure 13, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 13: Accident Benefits Total Disability Income - Observed Frequency, Severity and Loss Cost
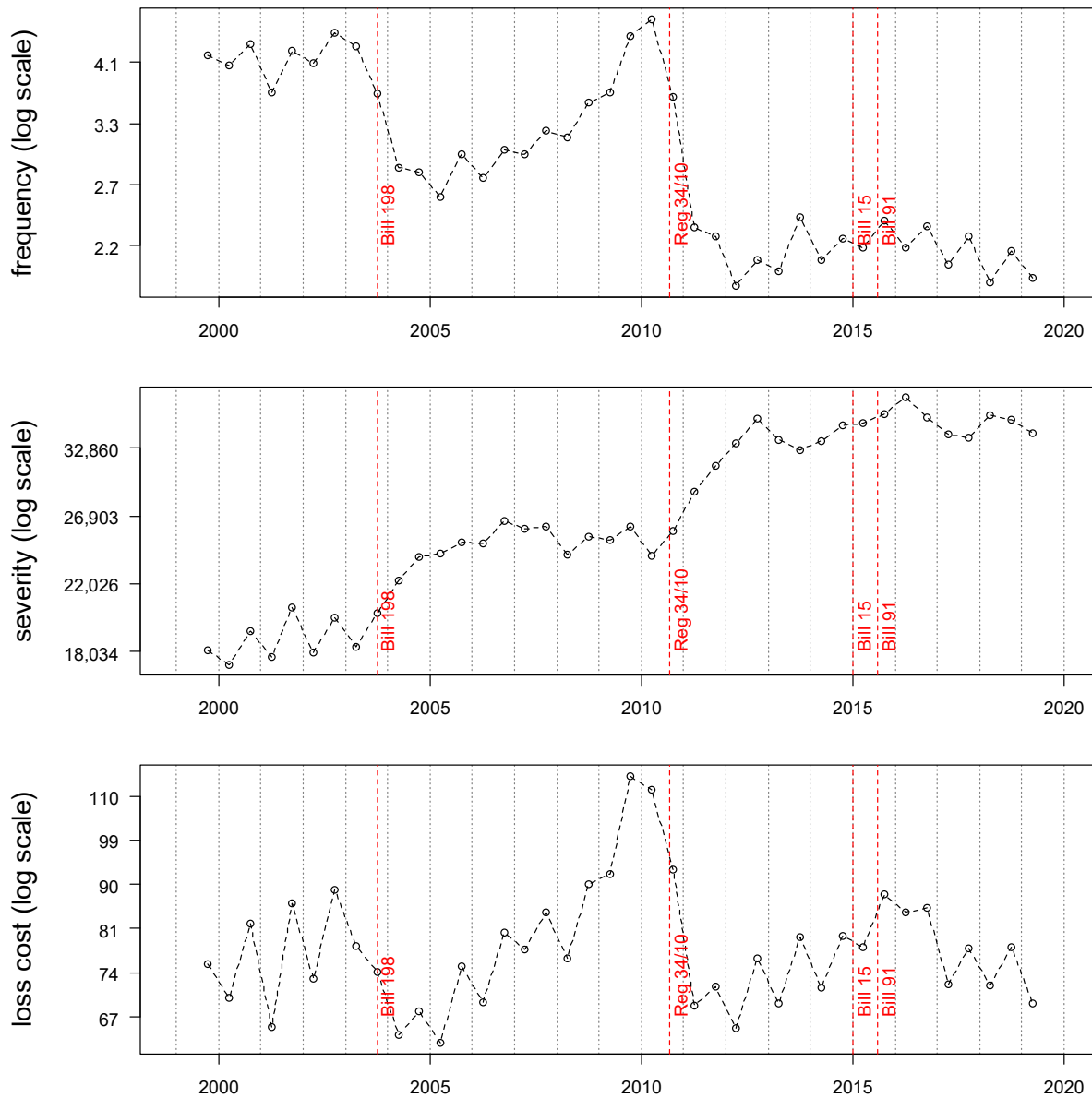
A review of the historical data points (as depicted in Figure 13) shows that subject to variability:

- 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[35] coincident with the June 1, 2016 implementation date are presented in Appendix E. We show estimated trends ending 2019-1 and 2018-2 given the uncertainties related to estimated claim costs.

Our selected frequency model is fit to all accident half-years between 2012-1[36] and 2019-1, and includes time (p = 0.006), seasonality (p = 0.000), and a reform change in trend rate parameter at June 1, 2016 (p = 0.002). The implied annual trend rates associated with our fitted frequency model is +2.4% up to June 1, 2016 and -5.0% thereafter. The measured adjusted R-squared of our proposed frequency model is 0.777.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-1, and includes time (p = 0.000), and a phased-in scalar parameter at June 1, 2016 (p = 0.003). The implied annual trend rate associated with our fitted severity model is +3.8%. The modelled scalar parameter at June 1, 2016 corresponds to a 13.6% decrease in severity. The measured adjusted R-squared of our proposed severity model is 0.630.

In summary[37], we find the accident benefit reforms effective for polices issues after June 1, 2016 resulted in:

- a change to the frequency trend rate, from +2.4% before the reforms that turned negative after the reforms were fully in effect to -5.0%.
- a decrease in the severity level of 13.6% once the reforms were fully in effect, with the severity trend rate remaining unchanged at +3.8%.

We summarize the aggregate loss cost reform factors and associated semi-annual trend rates by accident half year in Table 3.

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[35] 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.

[36] 2011-1 and 2011-2 appear to be an unusually high points, so we, therefore, begin at 2012-1.

[37] Refer to Appendix F for details on the phase-in.

Table 3: 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	3.1%	1.052	0.864
2015-02	3.1%	1.020	0.864
2016-01	1.8%	0.989	0.865
2016-02	-0.1%	0.972	0.907
2017-01	-0.7%	0.972	0.975
2017-02	-0.7%	0.979	1.000
2018-01	-0.7%	0.986	1.000
2018-02	-0.7%	0.993	1.000
2019-01	-0.7%	1.000	1.000

In Figure 14, 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 +6.4%[38] up to June 1, 2016 and −1.4%[39] thereafter. The modelled scalar parameter at June 1, 2016 corresponds to a 13.6% decrease in loss cost. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.808.

As a reasonability measure, 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.

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[38] =(1 + 2.4%) * (1 + 3.8%) − 1 (may not exactly match due to rounding)
[39] =(1 − 5.0) * (1 + 3.8%) − 1 (may not exactly match due to rounding)

Figure 14: Accident Benefits Total Disability Income – Fitted Frequency, Severity and Loss Cost
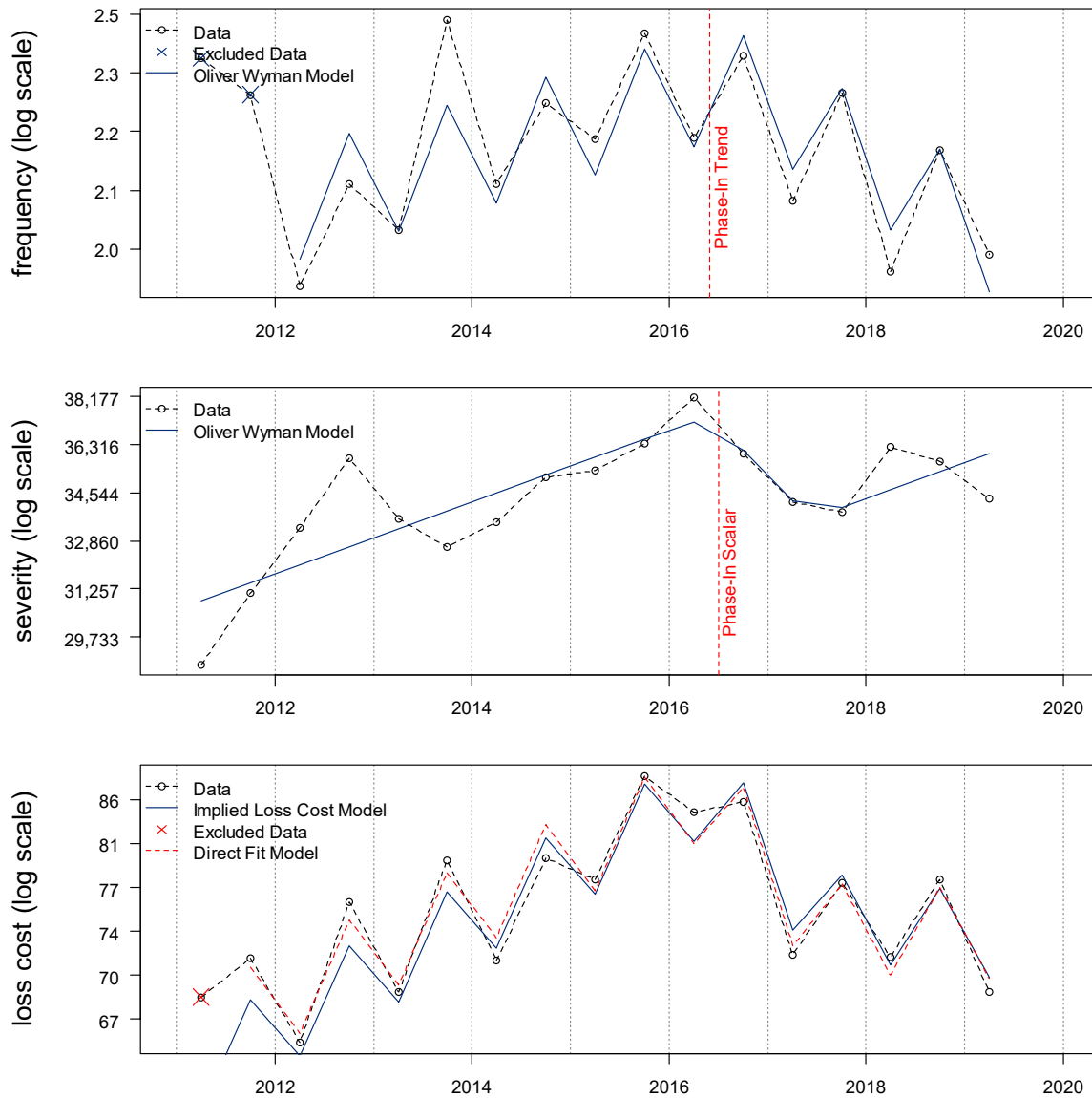
Accident Benefits – Funeral & Death Benefits

In Figure 15, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 15: Accident Benefits Funeral & Death Benefits - Observed Frequency, Severity and Loss Cost
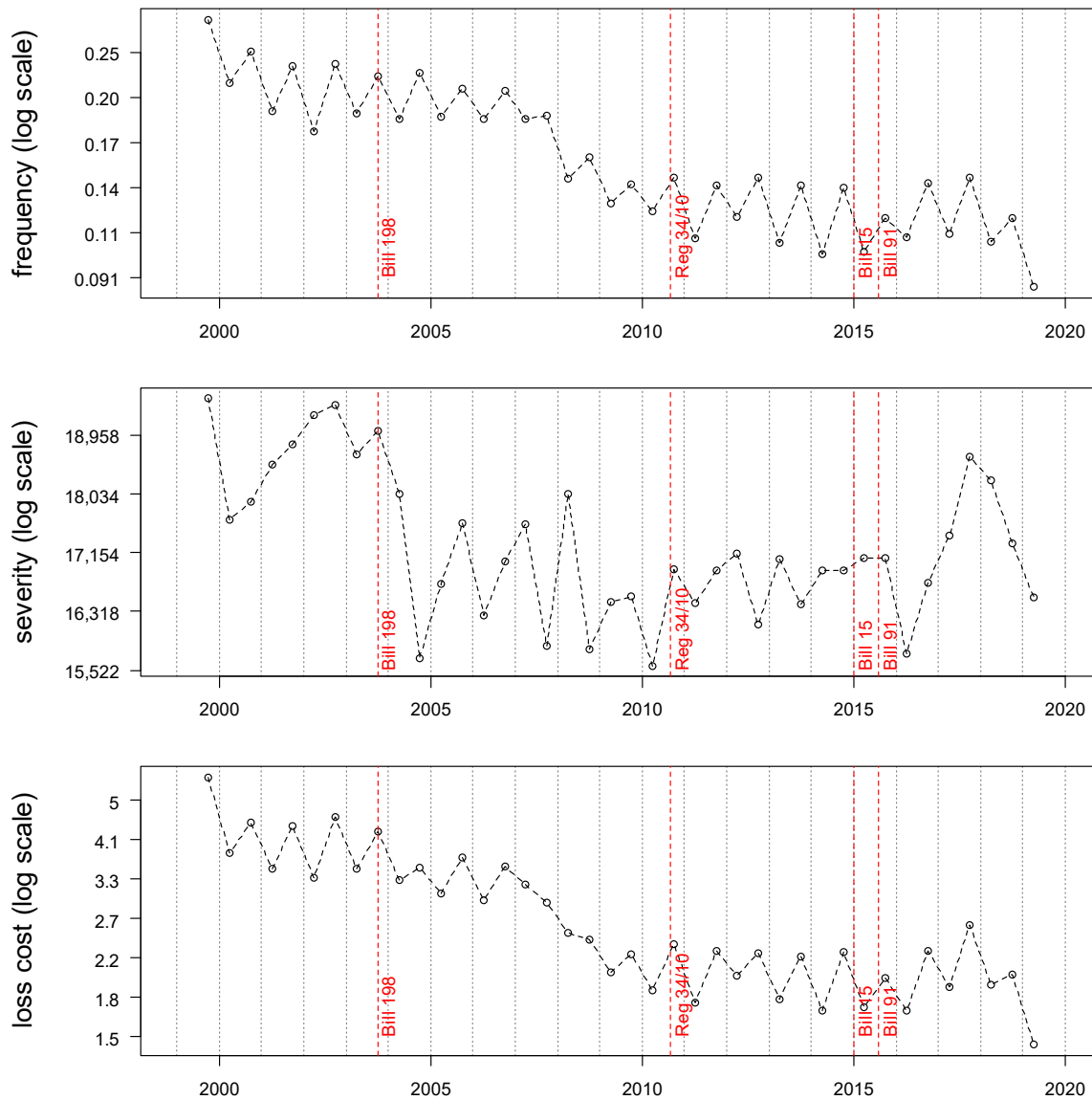
A review of the historical data points (as depicted in Figure 15) shows that subject to variability:

- 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 2019-1 and 2018-2 given the uncertainties related to estimated claim costs.

Our selected frequency model is fit to all accident half-years between 2011-1 and 2018-2, and includes seasonality (p = 0.000). We note the immature 2019-1 data point is extremely low and appears to be a potential outlier. The implied annual trend rates associated with our fitted frequency model is +0.0%. If trend were to be included in the model, the implied annual trend rate would be -0.9% (p = 0.220). The measured adjusted R-squared of our proposed frequency model is 0.746.

Our selected severity model is fit to all accident half-years between 2011-1 and 2019-1, and only includes the intercept parameter. The implied annual trend rate associated with our fitted severity model is +0.0%. If trend were to be included in the model, the implied annual trend rate would be 0.1% (p = 0.116).

In Figure 16, 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 +0.0%. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.605.

As a reasonability measure, 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.

Figure 16: Accident Benefits Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost
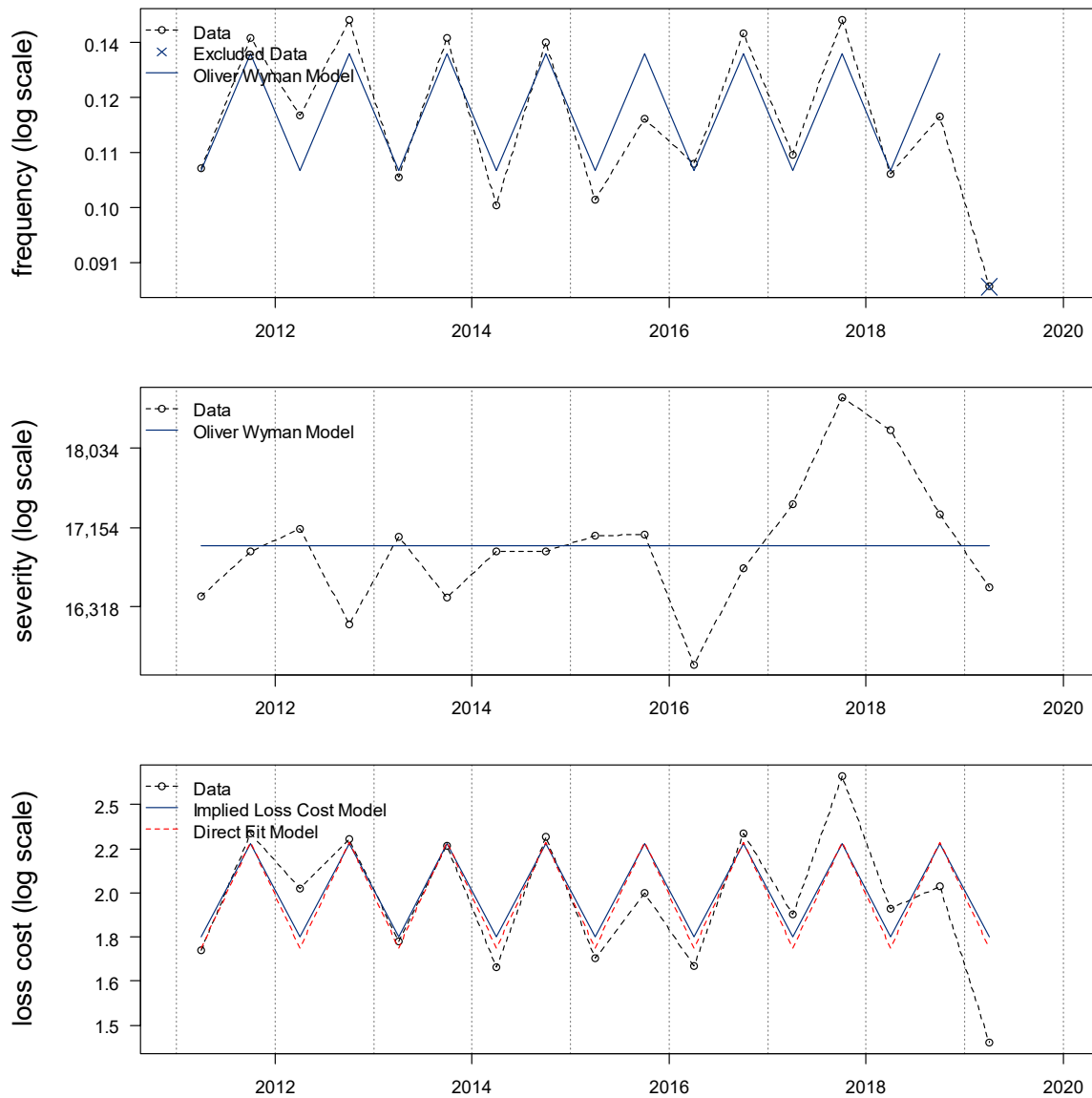
Accident Benefits – Total

In Figure 17, we present the frequency, severity, and loss cost fitted values as implied by our selected models in this Section[40]. The implied adjusted R-squared of the implied frequency, severity, and loss cost models are 0.400, 0.726, and 0.842 respectively.

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[40] See Appendix F, page 4, for the fitted values.

Figure 17: Accident Benefits Total - Implied Loss Cost
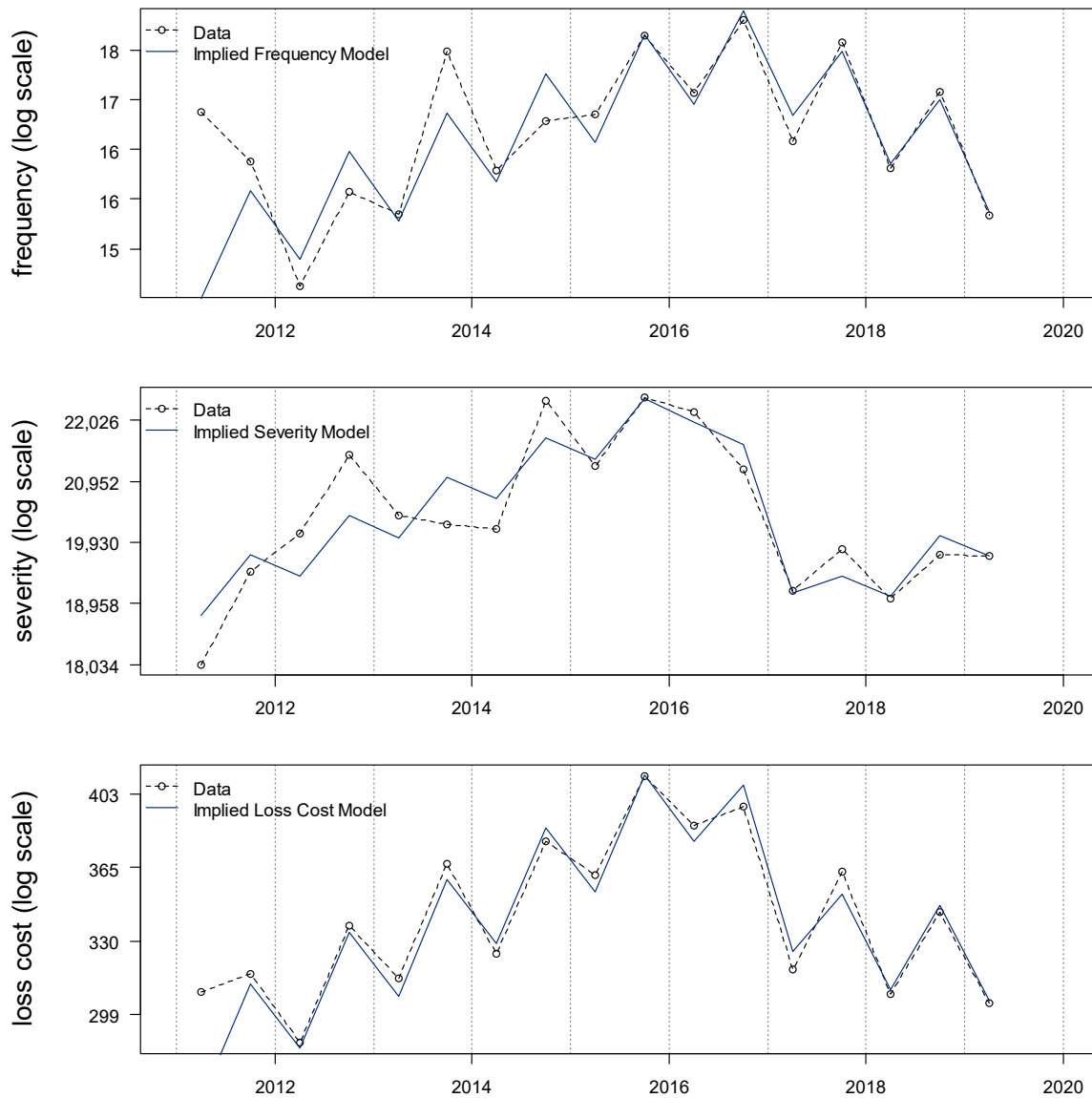
The weighted average annual loss cost trend rate implied by our selected models in Sections 5.4 is +7.4% before June 1, 2016 and −1.6% thereafter once the reforms are fully implemented. The weighted average implied scalar parameter at June 1, 2016 corresponds to a 18.8% decrease in loss cost. A summary 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 4.

Table 4: Accident Benefits Total – 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	3.6%	1.062	0.811
2015-02	3.6%	1.025	0.811
2016-01	2.1%	0.990	0.812
2016-02	0.0%	0.969	0.870
2017-01	-0.8%	0.969	0.964
2017-02	-0.8%	0.977	1.000
2018-01	-0.8%	0.984	1.000
2018-02	-0.8%	0.992	1.000
2019-01	-0.8%	1.000	1.000

5.5. Collision

In Figure 18, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 18: Observed Collision Loss Cost Experience
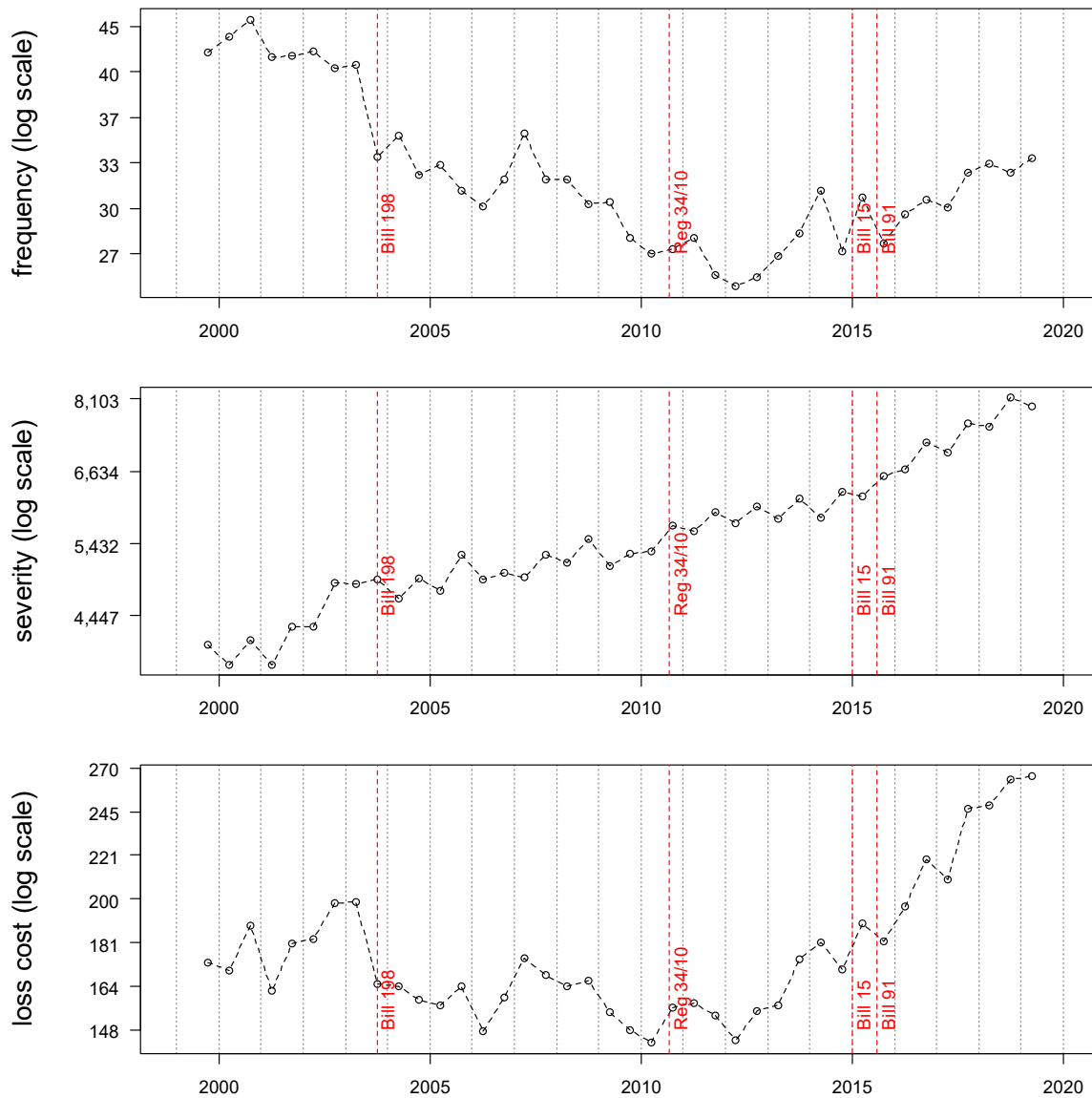
A review of the historical data points (as depicted in Figure 18) shows that subject to variability:

- Loss cost has exhibited a somewhat flat trend over 2004 to 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 2018-2 given the uncertainties related to estimated claim costs.

Given the different frequency and loss cost data pattern prior to 2011-1, we begin our review of models beginning at 2011-1. Our selected frequency and severity models are selected to balance credibility of and reactivity to the more recent trend patterns. Given the large number of claims for this coverage, we believe beginning at 2013-1, providing six and a half 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 2019-1, and includes time (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +3.1%. The measured adjusted R-squared of our proposed frequency model is 0.619.

Our selected severity model is fit to all accident half-years between 2013-1 and 2019-1, 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 measured adjusted R-squared of our proposed severity model is 0.970.

In Figure 19, 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%.[41] The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.889.

As a reasonability measure, 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.

---

[41] =(1+3.1%)*(1+5.9%); subject to rounding

Figure 19: Collision - Fitted Frequency, Severity and Loss Cost
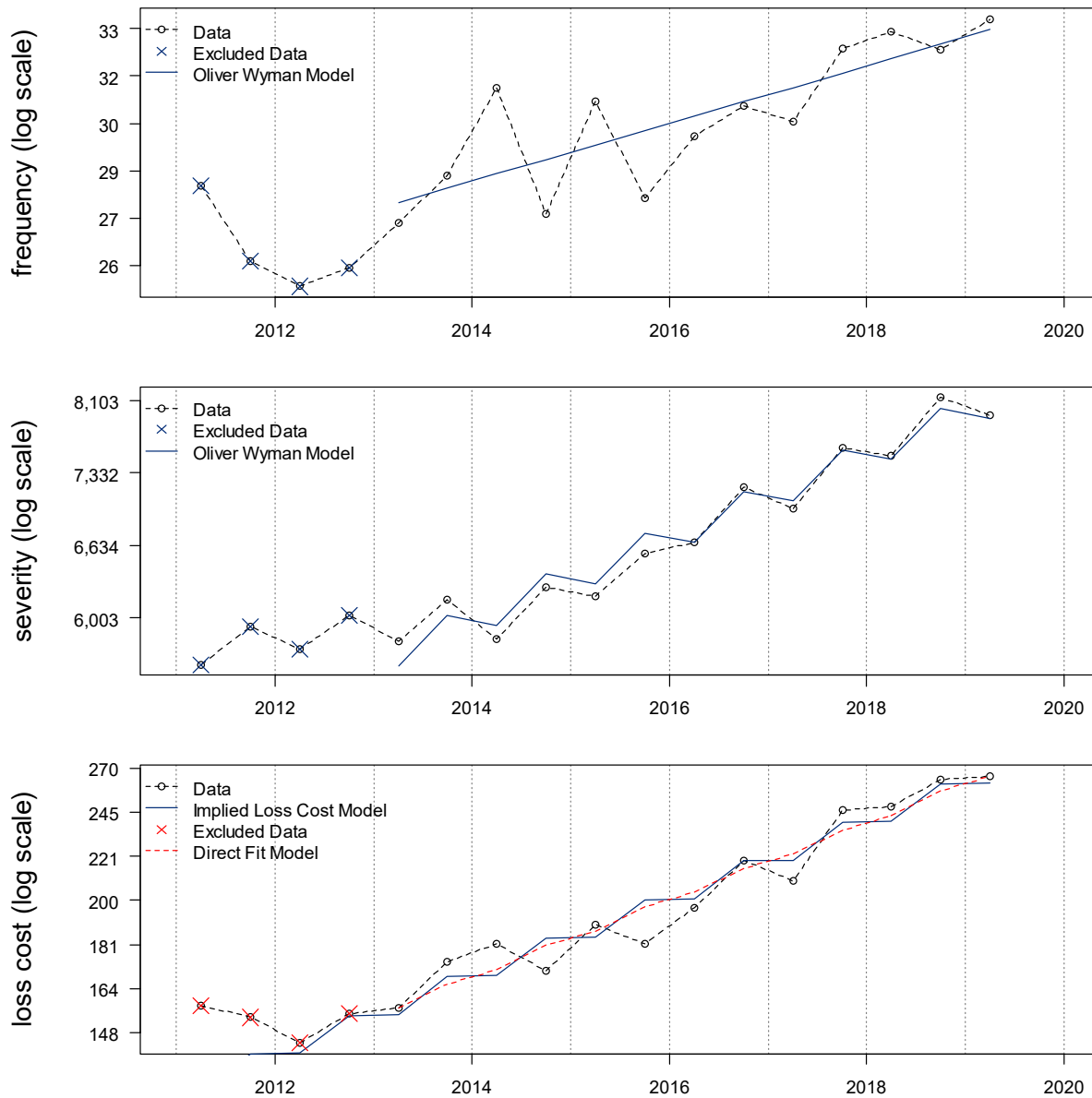
5.6. Comprehensive

In Figure 20, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 20: Observed Comprehensive Loss Cost Experience
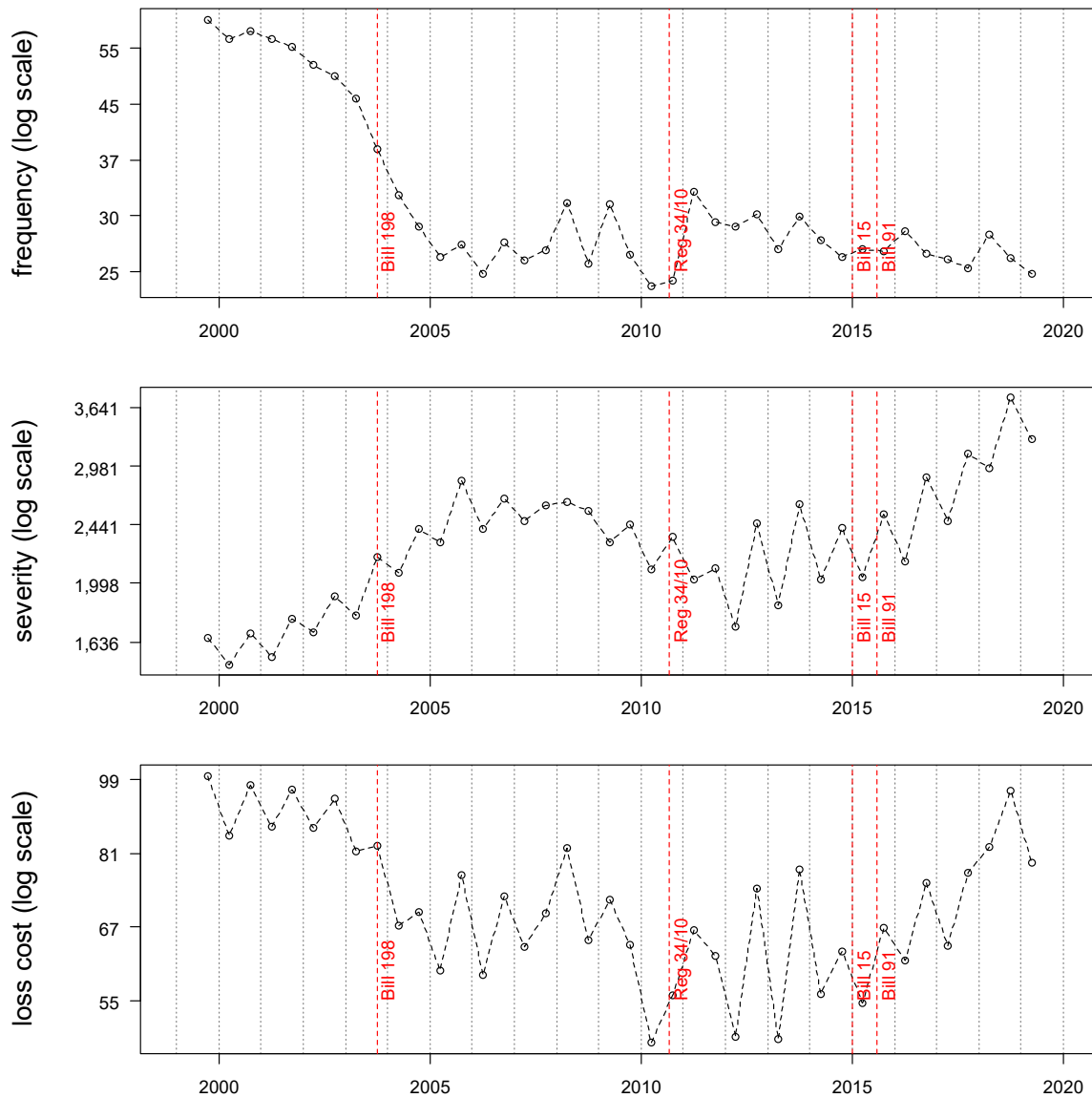
A review of the historical data points (as depicted in Figure 20) shows that subject to variability:

- Loss cost had exhibited a relatively flat but volatile pattern over 2004 to 2015. This changed to an increasing pattern beginning 2015/2016.

- Severity followed a similar pattern to loss cost.

- 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 2018-2 given the uncertainties related to estimated claim costs.

Given what appears to be a change in the data pattern beginning 2011, we begin our review of models beginning at 2011-1. Our selected frequency and severity models are selected to balance credibility of and reactivity to the more recent trend patterns. Given the large number of claims for this coverage, we believe beginning at 2012-1, seven and a half years of experience is sufficient for estimating trend in this case.

Our selected frequency model is fit to all accident half-years between 2012-1 and 2019-1, and only includes time (p = 0.005). The implied annual trend rates associated with our fitted frequency model is −1.9%. The measured adjusted R-squared of our proposed frequency model is 0.432.

Our selected severity model is fit to all accident half-years between 2012-1 and 2019-1, and includes time (p = 0.000), seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +8.2%. The measured adjusted R-squared of our proposed severity model is 0.879.

In Figure 21, 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 +6.1%[42]. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.479.

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

As a reasonability measure, 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.

---

[42] =(1-1.9%)*(1+8.2%)-1

Figure 21: Comprehensive - Fitted Frequency, Severity and Loss Cost
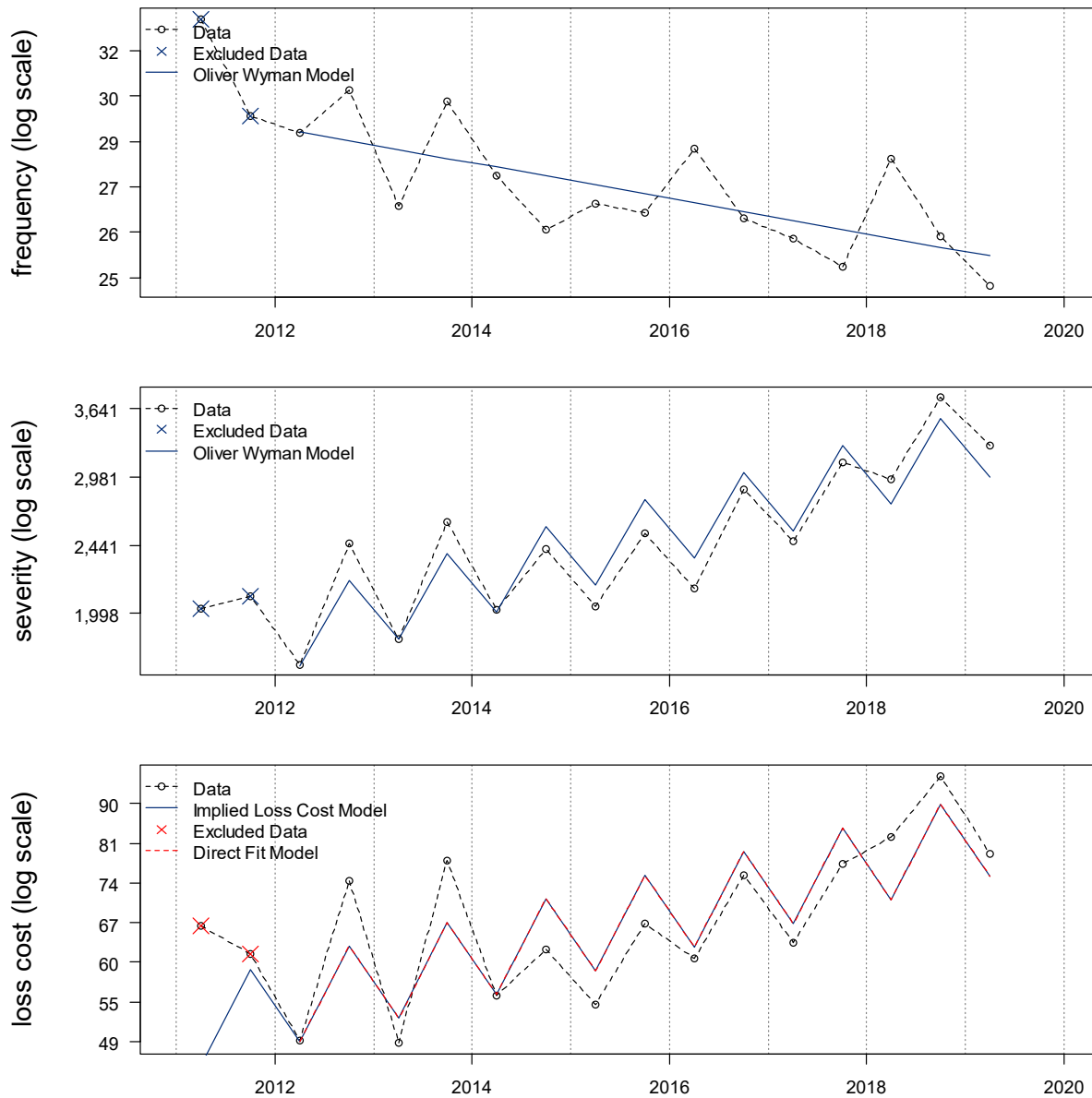
5.7.   All Perils

In Figure 22, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 22: Observed All Perils Loss Cost Experience
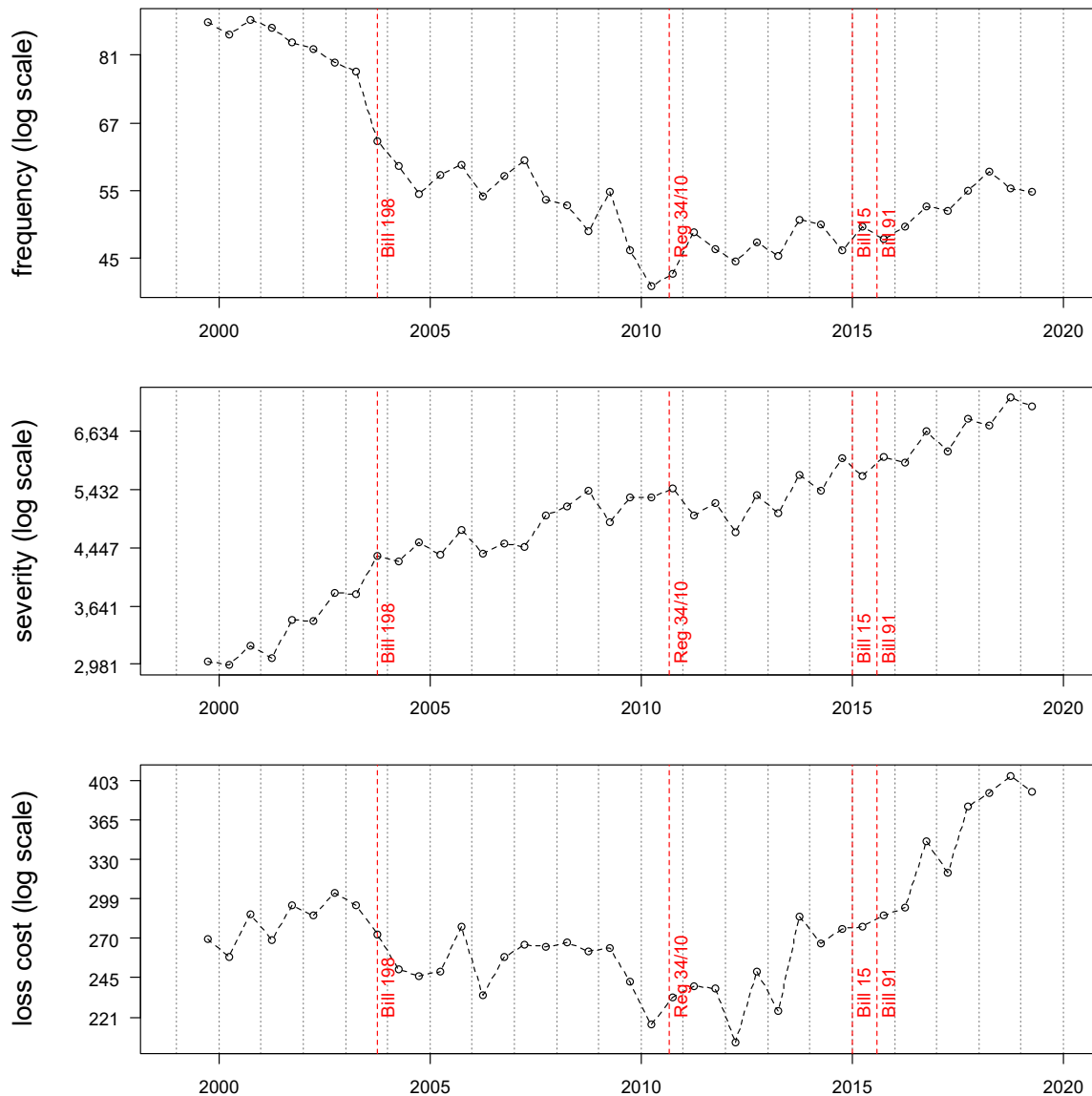
A review of the historical data points (as depicted in Figure 22) shows that subject to variability:

- Loss cost had exhibited a relatively flat/slightly declining pattern through to 2012, then changed to an increasing pattern.
- Severity has been consistently shown 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 2018-2 given the uncertainties related to estimated claim costs.

Given what appears to be a change in the data pattern beginning 2011, we begin our review of models beginning at 2011-1. Our selected frequency and severity models are selected so as to balance credibility of and reactivity to the more recent trend patterns. We note, this approach is consistent with our selected comprehensive and collision models. Given the large number of claims for this coverage, we believe beginning 2013-1, six and a half years of experience, is sufficient for estimating trend in this case.

Our selected frequency model is fit to all accident half-years between 2013-1 and 2019-1, and only includes time (p = 0.000). The implied annual trend rates associated with our fitted frequency model is +3.3%. The measured adjusted R-squared of our proposed frequency model is 0.680.

Our selected severity model is fit to all accident half-years between 2013-1 and 2019-1, and includes time (p = 0.000), and seasonality (p = 0.000). The implied annual trend rate associated with our fitted severity model is +5.8%. The measured adjusted R-squared of our proposed severity model is 0.976.

In Figure 23, 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 +9.2%. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.886.

As a reasonability measure, 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.

Figure 23: All Perils - Fitted Frequency, Severity and Loss Cost
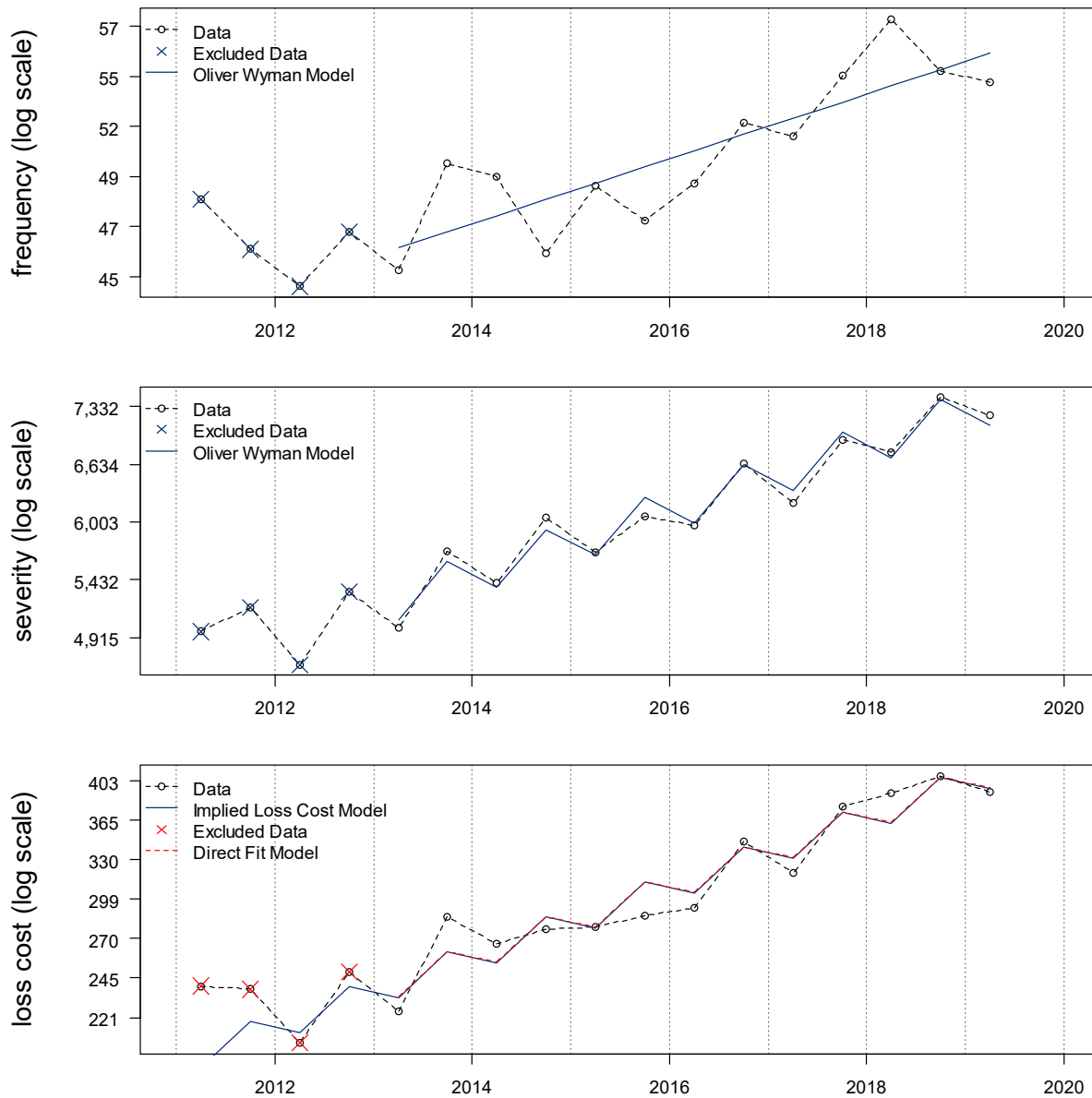
5.8.   Specified Perils

In Figure 24, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 24: Observed Specified Perils Loss Cost Experience
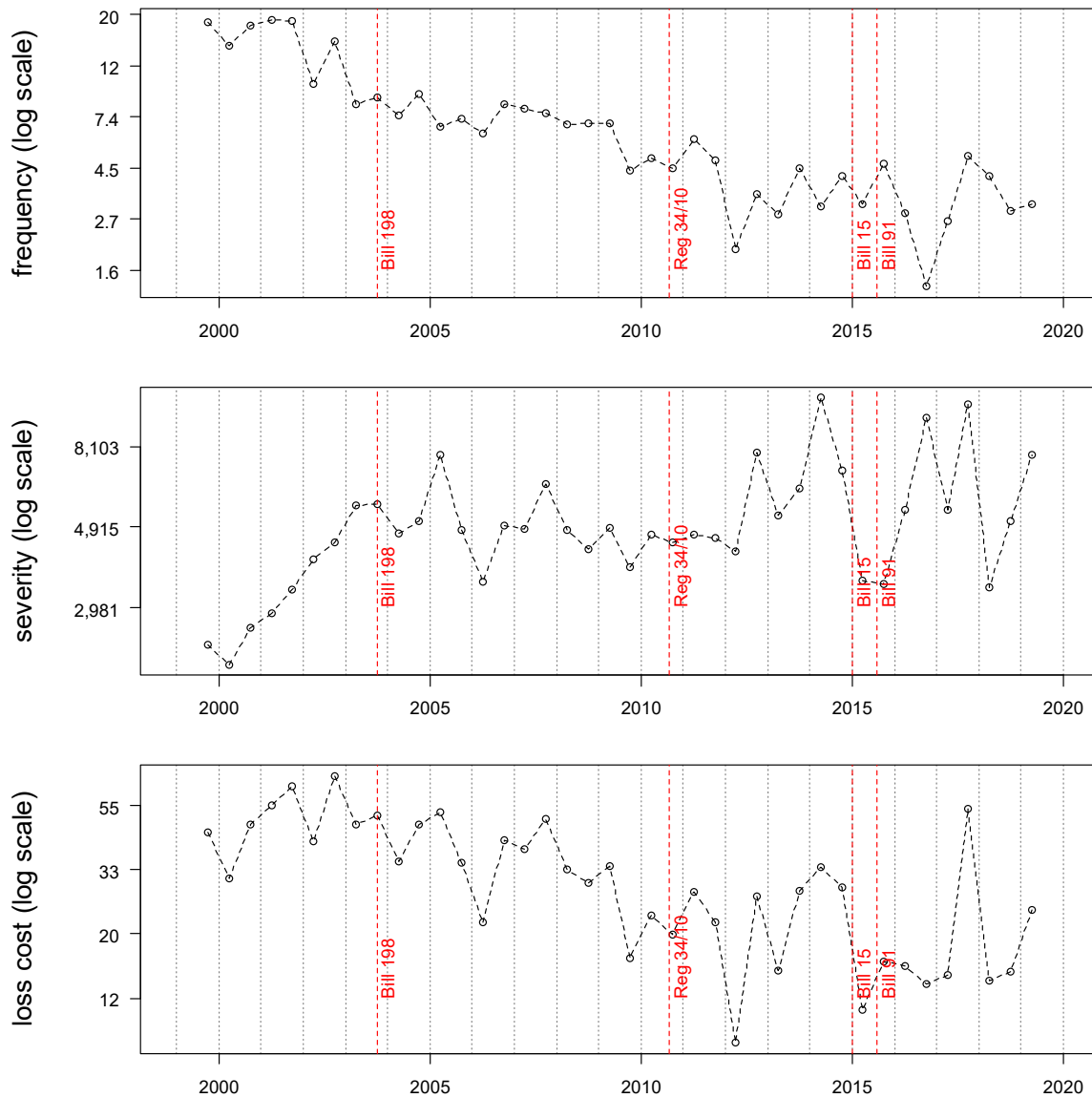
A review of the historical data points (as depicted in Figure 24) shows that subject to variability:

- 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 25, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 25: Observed Uninsured Auto Loss Cost Experience
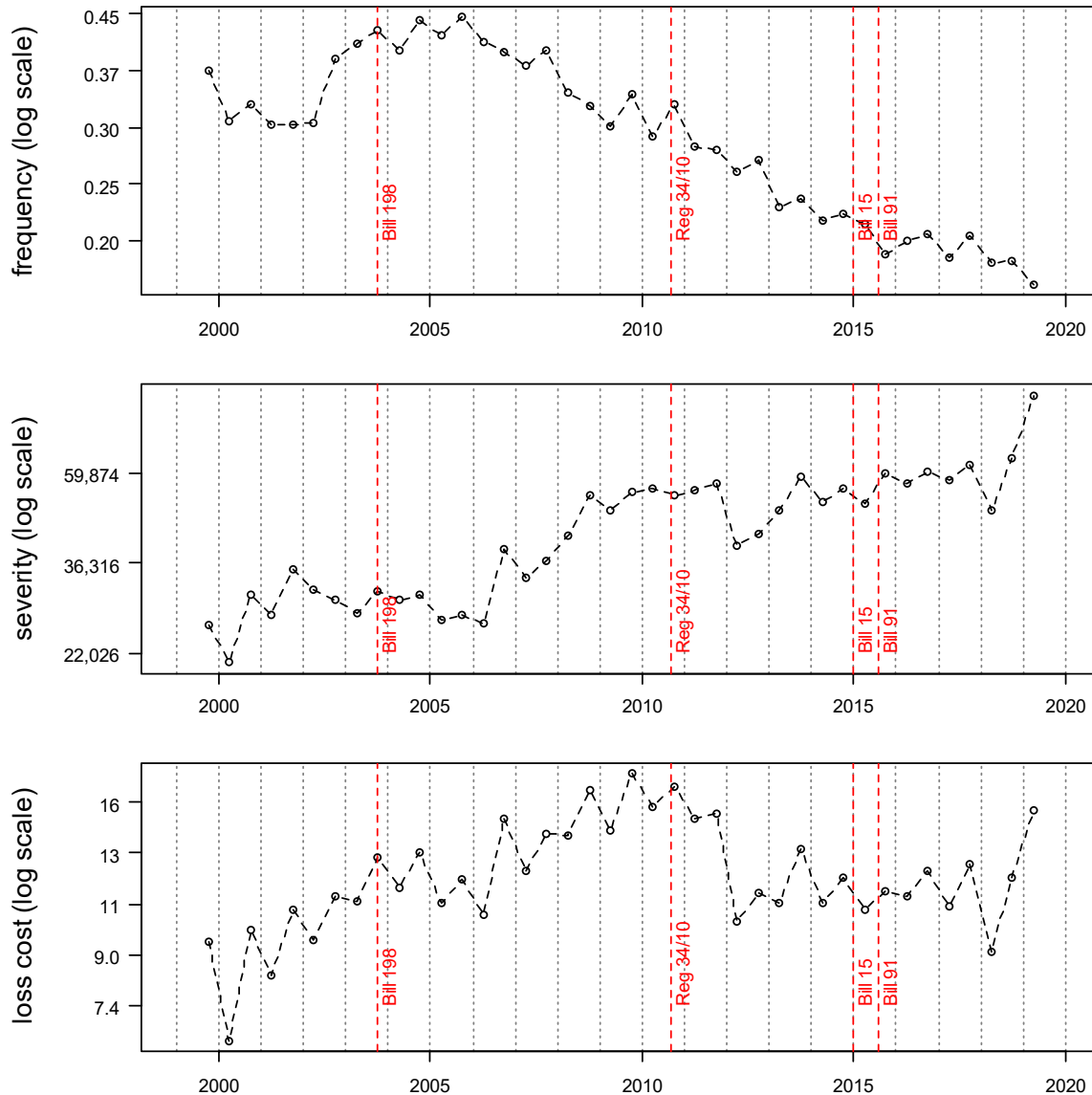
A review of the historical data points (as depicted in Figure 25) shows that subject to variability:

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

• Except for a spike in 2019-01, severity has exhibited a slight increasing 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 2018-2 given the uncertainties related to estimated claim costs.

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 2019-1, and include time (p = 0.000), seasonality (p = 0.020). The implied annual trend rate associated with this frequency model is −6.3% and the measured adjusted R-squared is 0.961.

We select a severity model between accident half-years between 2006-1 and 2018-2; and include time (p = 0.000) and a change in the trend rate at 2008-2. The implied annual trend rate associated with our severity model after July 1, 2008 is +2.1% (p = 0.000). The measured adjusted R-squared of our proposed severity model is 0.695. If the high 2019-1 data point were included, the implied annual trend rate increases to +3.0% and results in a slightly lower adjusted R-squared of 0.657.

In Figure 26, 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 −4.3%[43]. The implied adjusted R-squared of the combined frequency, severity loss cost model is 0.291. We attribute the lower adjusted R-squared value to volatility in the data prior to 2013.

As a reasonability measure, 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; and the adjusted R-squared increases to 0.390 when excluding 2019-1.

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[43] =(1-6.3%)*(1+2.1%)-1

Figure 26: Uninsured Auto - Fitted Frequency, Severity and Loss Cost
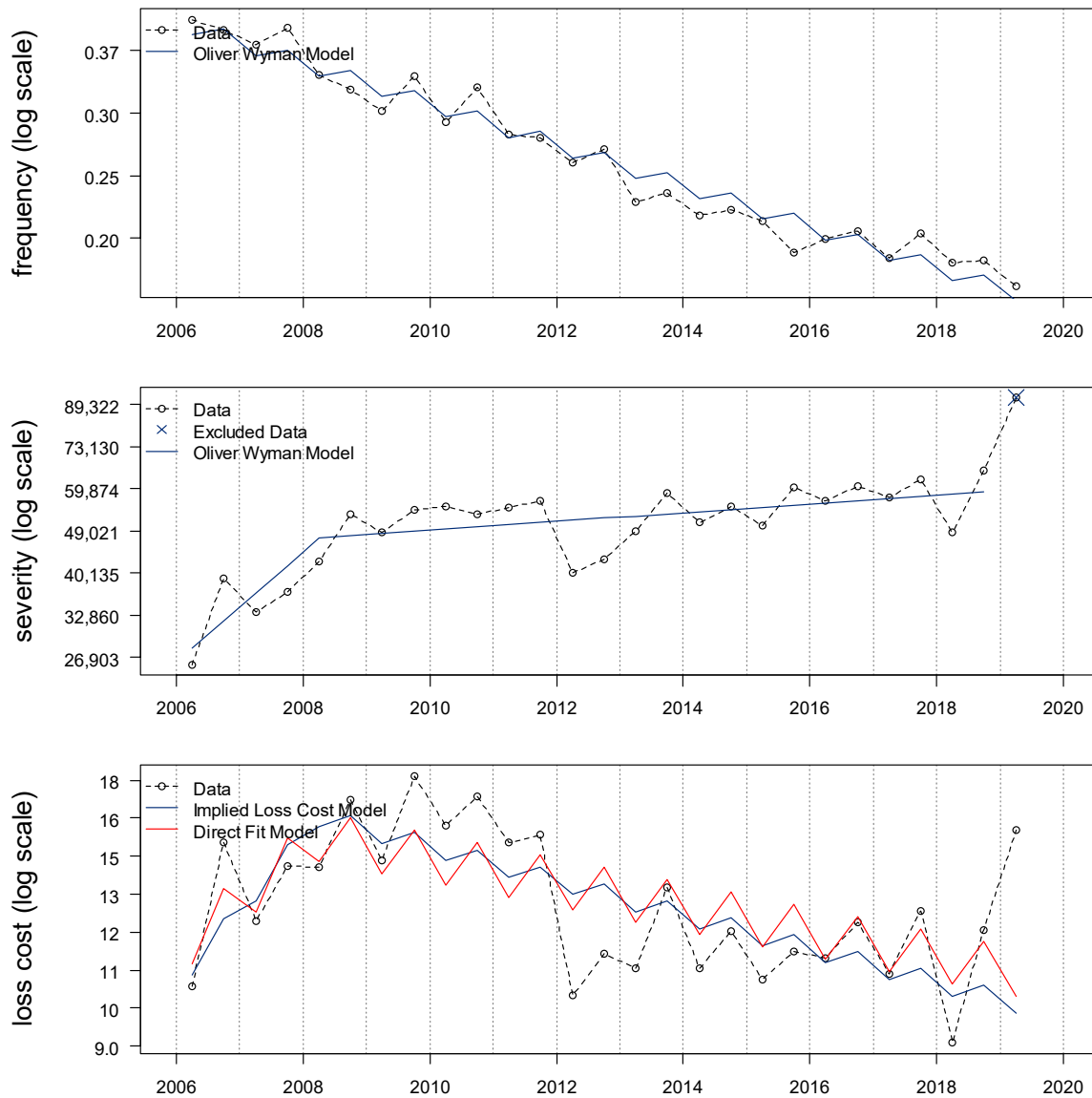
5.10. Underinsured Motorist

In Figure 27, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 1999-2 through 2019-1.

Figure 27: Observed Underinsured Motorist Loss Cost Experience
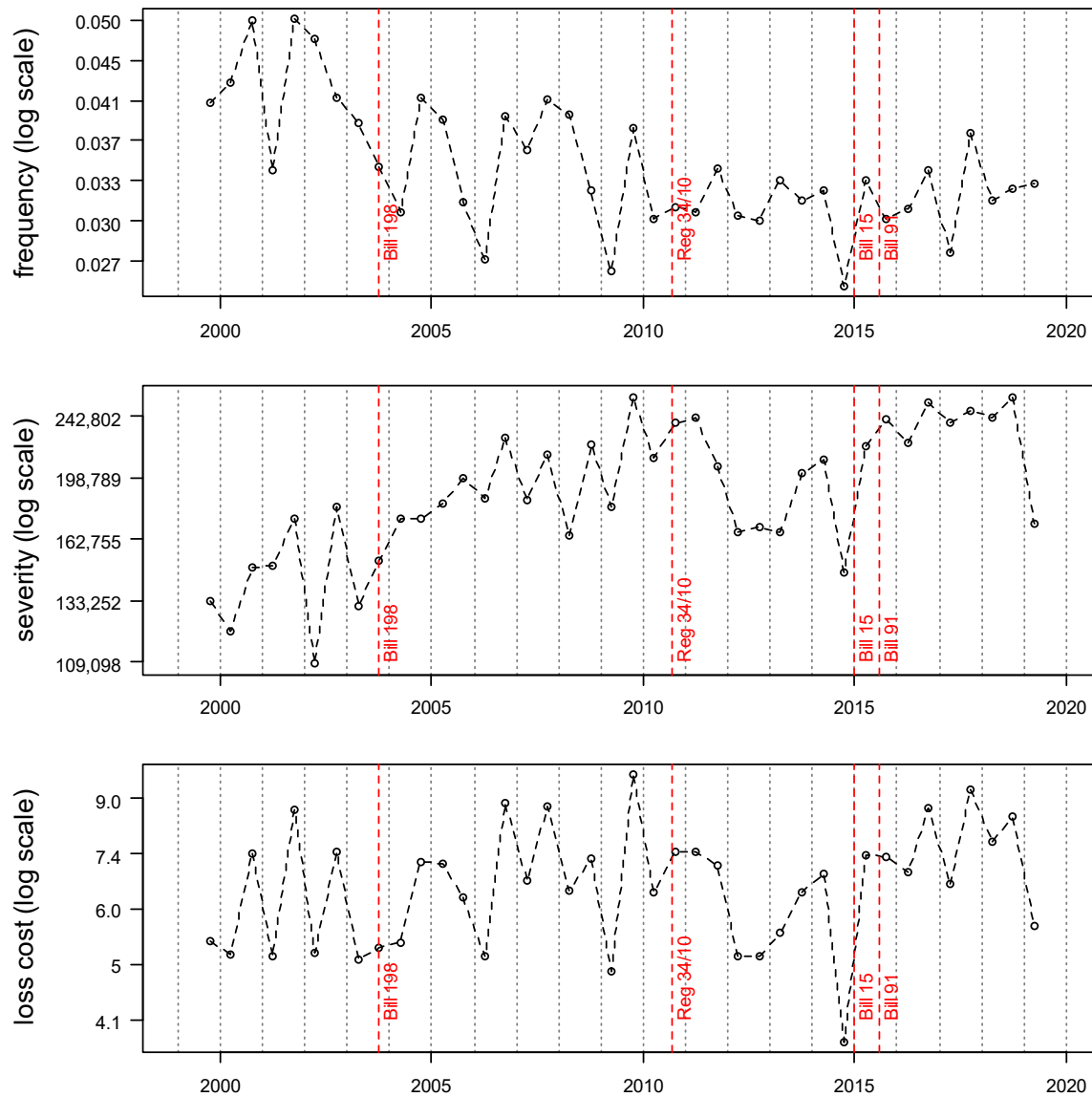
A review of the historical data points (as depicted in Figure 27) shows that subject to variability:

- 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%.

5.11.   Summary- All Coverages

We summarize our trend analyses in Table 5.

Table 5: Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
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[44]
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%

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 18.8% decrease in accident benefits loss costs. We estimate that the decrease was "phased in" between the 2016-1 and 2017-2 accident semesters.

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[44] See Table 4 for more details; applies when reforms are fully implemented.

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7.   CONSIDERATIONS AND LIMITATIONS

- **Data Verification** – For our analysis, we relied on data and information provided by the client named herein and GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. Our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions might therefore be unreliable.

- **Rounding and Accuracy** – Our models may retain more digits than those displayed. Also, the results of certain calculations may be presented in the exhibits with more or fewer digits than would be considered significant. As a result, there may be rounding differences between the results of calculations presented in the exhibits and replications of those calculations based on displayed underlying amounts. Also, calculation results may not have been adjusted to reflect the precision of the calculation.

- **Unanticipated Changes** – We developed our conclusions based on an analysis of the data of the client named herein 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 client named herein. 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.   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 12
- Property Damage: Pages 13 to 18
- DCPD: Pages 19 to 28
- Accident Benefits – Medical: Pages 29 to 35
- Accident Benefits – Rehabilitation including Attendant Care: 36 to 45
- Accident Benefits – Medical & Rehabilitation including Attendant Care: Pages 46 to 52
- Accident Benefits – Disability Income: Pages 53 to 61
- Accident Benefits – Death & Funeral Benefits: Pages 62 to 65
- Collision: Pages 66 to 69
- Comprehensive: Pages 70 to 73
- All Perils: Pages 74 to 77
- Specified Perils: Pages 78 to 81
- Uninsured Auto: Pages 82 to 89

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 06/30/19

Selected Age-to-Ultimate Development Factors

(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	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	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 - Attendant 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 - Quebec Excess	Collision	Comprehensive - Total	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	0.673	1.304	1.034	0.877	0.930	1.227	5.979	0.649	1.524	0.841	1.142	0.888	1.182	1.113	1.189	1.655	0.951	1.041	0.815	0.998	1.160	1.038	0.990	1.095	1.404
12	0.865	1.188	1.004	0.963	0.770	0.880	3.012	0.791	0.973	1.184	0.729	0.771	0.727	0.833	0.851	0.963	0.942	0.977	0.958	1.001	1.010	1.003	0.998	0.942	1.068
18	0.925	1.074	1.000	0.987	0.829	0.915	2.508	0.901	0.976	1.260	0.698	0.834	0.731	0.867	0.889	0.944	0.986	0.994	1.080	0.999	1.002	1.000	1.000	0.942	0.915
24	0.907	1.025	1.000	0.995	0.881	0.938	2.280	0.952	0.989	1.287	0.736	0.886	0.837	0.906	0.925	0.956	0.994	1.000	1.037	1.000	1.001	1.000	1.000	0.946	0.741
30	0.840	1.000	1.000	0.997	0.914	0.934	2.018	0.972	0.998	1.279	0.788	0.922	0.926	0.930	0.939	0.956	0.999	1.000	0.954	1.000	1.000	1.000	1.000	0.954	0.441
36	0.851	0.999	1.000	0.999	0.943	0.951	1.634	0.983	0.968	1.188	0.834	0.951	0.941	0.947	0.958	0.953	0.996	1.000	0.984	1.000	1.000	1.000	1.000	0.961	0.462
42	0.868	0.998	1.000	1.000	0.964	0.978	1.370	0.988	0.962	1.123	0.883	0.968	0.896	0.962	0.968	0.962	0.997	1.000	0.992	1.000	1.000	1.000	1.000	0.967	0.521
48	0.887	0.998	1.000	1.000	0.974	0.975	1.204	0.992	0.951	1.073	0.924	0.979	0.896	0.973	0.986	0.973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.972	0.584
54	0.906	0.999	1.000	1.000	0.980	0.981	1.115	0.995	0.964	1.056	0.949	0.986	0.930	0.982	0.991	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.976	0.657
60	0.928	0.999	1.000	1.000	0.988	0.995	1.069	0.997	0.980	1.041	0.971	0.991	0.949	0.988	1.001	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.980	0.724
66	0.947	0.999	1.000	1.000	0.992	0.992	1.017	0.998	0.984	1.030	0.984	0.994	0.956	0.992	1.001	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.983	0.781
72	0.963	0.999	1.000	1.000	0.996	0.999	1.008	0.999	0.989	1.017	0.990	0.996	0.988	0.995	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	0.836
78	0.972	0.999	1.000	1.000	1.000	1.000	1.006	1.000	0.995	1.008	0.999	0.997	0.987	0.997	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.876
84	0.980	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000	0.998	0.999	0.998	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.905
90	0.988	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.990	1.000	1.000	0.999	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992	0.934
96	0.992	0.999	1.000	1.000	1.000	0.999	1.000	1.000	0.995	1.000	1.000	0.999	1.000	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	0.964
102	0.995	0.999	1.000	1.000	1.000	0.999	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.974
108	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.975
114	0.999	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	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.986
120	1.000	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	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.994
126	1.000	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	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	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	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	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	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	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	1.001	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)

Claim Count Development Selection Basic Summary
Data as of 06/30/19

Selected Age-to-Ultimate Development Factors

(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	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	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 - Attendant 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 - Quebec Excess	Collision	Comprehensive - Total	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	GISA Selected Age to Age	Avg: Last 3 Ending in 6	Wght Avg: Last 4 Semesters ending in 6	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Avg: Last 3 Ending in 6	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
12	GISA Selected Age to Age	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
18	GISA Selected Age to Age	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
24	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
30	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
36	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
42	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
48	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
54	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
60	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
66	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
72	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
78	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
84	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
90	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
96	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
102	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
108	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
114	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
120	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
126	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
132	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
138	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
144	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
150	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
156	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
162	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
168	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
174	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
180	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
186	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
192	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
198	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	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	Wght Avg: 6 Semester	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 06/30/19

Selected Age-to-Ultimate Development Factors

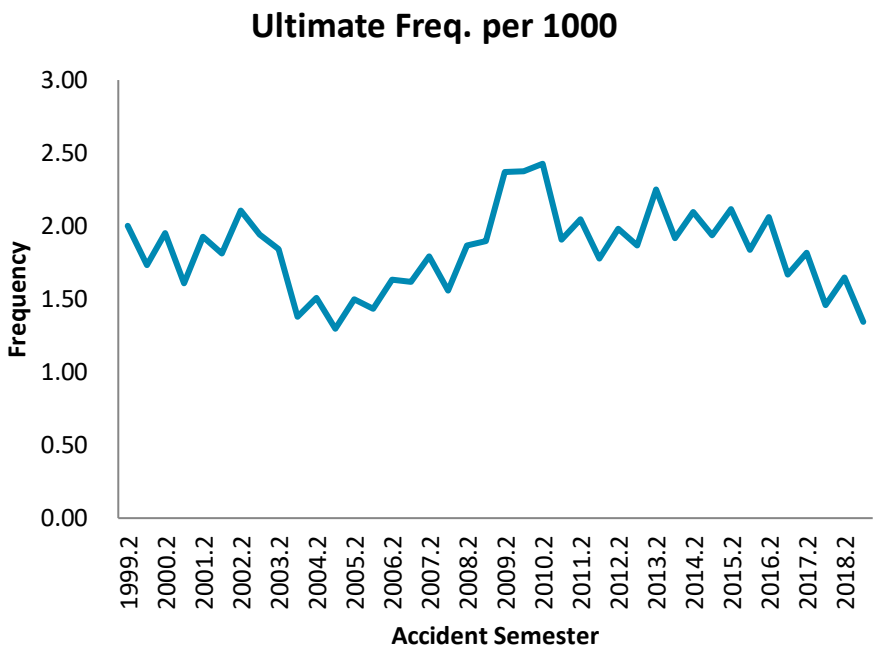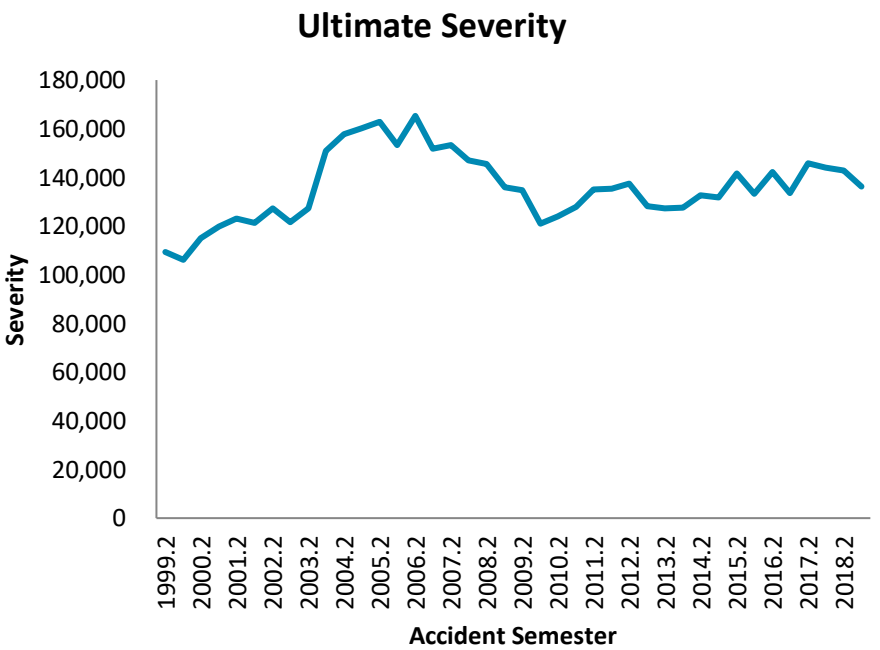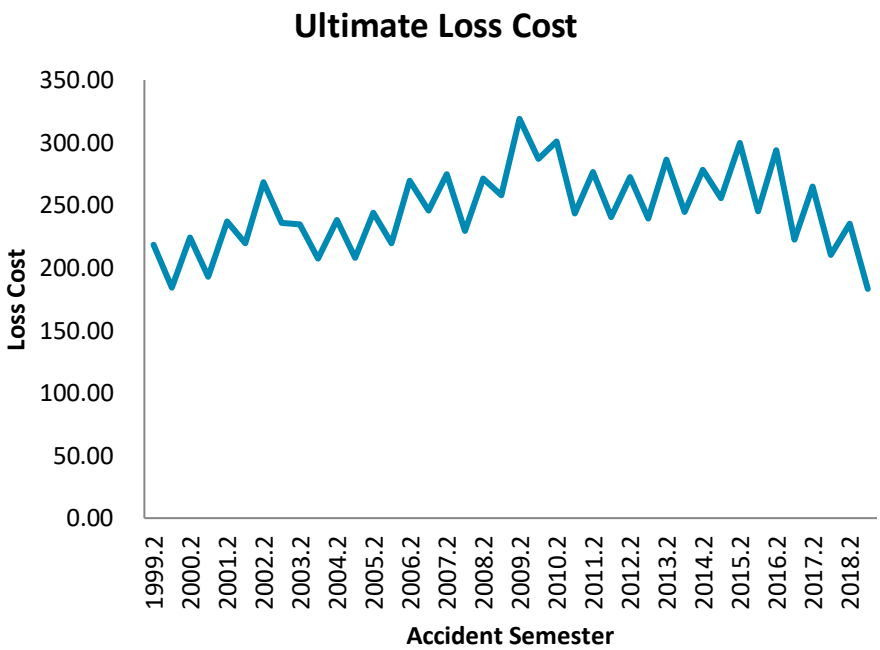| (1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage Only	Third Party Liability - Direct Compensation	Accident Benefits - Medical Expenses	Accident 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 - Attendant 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 - Quebec Excess	Collision	Comprehensive - Total	All Perils	Specified Perils	Uninsured Auto	Underinsured Motorist
6	2.709	1.900	1.033	2.322	0.674	1.431	10.747	1.032	4.020	3.547	3.594	0.627	2.636	2.723	2.761	2.430	0.939	0.975	2.051	0.997	1.082	1.015	1.011	4.117	4.374
12	1.841	1.428	1.005	1.758	0.463	0.902	3.901	0.842	1.685	1.906	1.768	0.554	1.403	1.601	1.806	1.316	0.918	0.929	1.611	1.001	1.007	0.993	1.036	2.407	2.244
18	1.602	1.189	1.002	1.556	0.499	1.039	3.038	0.837	1.446	1.685	1.548	0.662	1.162	1.419	1.921	1.316	0.986	0.970	1.486	1.000	1.001	0.995	1.027	1.906	1.748
24	1.408	1.086	1.001	1.439	0.565	0.795	2.653	0.877	1.350	1.569	1.466	0.752	1.290	1.331	1.847	1.307	0.998	0.988	1.283	1.000	1.000	0.996	1.011	1.564	1.421
30	1.230	1.022	1.001	1.342	0.605	0.714	2.254	0.892	1.269	1.490	1.370	0.835	1.254	1.245	1.580	1.273	1.005	0.997	1.210	1.000	1.000	0.998	1.000	1.118	1.068
36	1.097	1.007	1.001	1.241	0.677	0.691	1.782	0.901	1.184	1.293	1.228	0.899	1.072	1.126	1.569	1.214	1.000	0.992	1.108	1.000	1.000	0.998	1.000	1.021	1.003
42	1.048	1.003	1.001	1.164	0.729	0.853	1.428	0.919	1.109	1.150	1.111	0.938	0.988	1.061	1.549	1.166	1.000	0.993	1.097	1.000	1.000	0.999	1.000	0.980	0.982
48	1.024	1.005	1.001	1.115	0.768	0.850	1.140	0.935	1.066	1.063	1.048	0.967	0.917	1.027	1.551	1.154	1.000	0.998	1.018	1.000	1.000	0.999	1.000	0.962	0.976
54	1.004	1.004	1.000	1.081	0.810	0.840	1.140	0.952	1.045	1.022	1.027	0.995	0.923	1.006	1.391	1.126	1.000	1.000	1.078	1.000	1.000	1.000	1.000	0.956	0.963
60	1.002	1.006	1.000	1.058	0.846	0.881	1.066	0.965	1.039	1.010	1.010	1.008	0.972	0.994	1.281	1.117	1.000	1.000	1.077	1.000	1.000	1.000	1.000	0.958	0.972
66	0.997	1.006	1.000	1.040	0.879	0.887	1.018	0.976	1.016	1.001	1.007	1.006	0.977	0.990	1.210	1.110	1.000	1.000	1.116	1.000	1.000	0.999	1.000	0.961	0.978
72	0.997	1.006	1.000	1.029	0.922	0.980	1.011	0.981	1.018	0.998	1.011	1.000	0.986	0.991	1.152	1.099	1.000	1.000	1.139	1.000	1.000	0.999	1.000	0.968	0.976
78	0.995	1.007	1.000	1.024	0.942	0.993	1.022	0.990	1.005	0.994	1.015	0.997	0.981	0.998	1.107	1.095	1.000	1.000	1.058	1.000	1.000	1.000	1.000	0.971	0.979
84	0.996	1.005	1.000	1.020	0.966	1.000	1.016	0.994	1.006	1.005	1.019	1.005	0.997	1.000	1.053	1.091	1.000	1.000	1.070	1.000	1.000	1.000	1.000	0.979	0.975
90	0.997	1.005	1.000	1.016	0.969	1.000	1.013	0.996	1.001	1.004	1.010	1.002	0.998	1.001	1.011	1.084	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.988	0.978
96	0.998	1.002	1.000	1.013	0.978	1.000	1.014	0.997	0.996	1.002	1.006	0.998	0.999	1.002	1.020	1.069	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.991	0.984
102	0.999	1.002	1.000	1.012	0.980	1.000	1.015	0.998	0.995	1.006	1.007	1.005	1.002	1.003	1.004	1.063	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993	0.993
108	1.001	1.002	1.000	1.012	0.977	1.000	1.015	0.998	0.998	1.006	1.007	1.002	1.003	1.004	1.015	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	0.996
114	1.001	1.002	1.000	1.010	0.977	1.000	1.013	0.999	1.002	1.001	1.003	1.001	1.003	1.006	1.020	1.047	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	0.998
120	1.001	1.002	1.000	1.008	0.991	1.000	1.011	1.000	0.998	0.998	1.000	0.999	1.004	1.005	1.015	1.044	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
126	1.000	1.002	1.000	1.006	0.991	1.000	1.009	1.000	0.994	0.996	1.000	1.001	1.004	1.003	1.018	1.035	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.002	1.000	1.005	0.998	1.000	1.007	1.000	0.992	0.999	1.000	1.000	1.002	1.003	1.037	1.028	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.001	1.000	1.004	0.998	1.000	1.006	1.000	0.995	1.001	1.000	1.000	1.001	1.002	1.025	1.022	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.001	1.000	1.003	0.998	1.000	1.004	1.000	0.997	1.001	1.000	1.000	1.001	1.002	1.016	1.014	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	1.001	0.998	1.000	1.004	1.000	0.993	1.001	1.000	1.000	1.000	1.002	1.033	1.008	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	1.001	0.999	1.000	1.002	1.000	0.997	1.001	1.000	1.000	1.000	1.003	1.013	1.006	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	0.999	1.000	0.999	1.000	0.994	0.998	1.000	1.000	1.000	1.002	1.021	0.997	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	0.999	1.000	1.000	0.999	1.000	0.994	0.997	1.000	1.000	1.000	1.002	1.013	0.999	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	1.000	1.000	0.999	0.998	1.000	1.000	1.000	1.001	1.007	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	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.996	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	0.994	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	0.977	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	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 Selection Basis Summary
Data as of 06/30/19

Selected Age-to-Ultimate Development Factors

(1) Maturity	(2) Third Party Liability - Bodily Injury	(3) Third Party Liability - Property Damage Only	(4) Third Party Liability - Direct Compensation	(5) Accident Benefits - Medical Expenses	(6) Accident Benefits - Visitation Expenses	(7) Accident Benefits - Dependent Care Expenses	(8) Accident Benefits - Housekeeping Expenses	(9) Accident Benefits - Examinations Expenses	(10) Accident Benefits - Renovation Rehabilitation Expenses	(11) Accident Benefits - Rehabilitation Expenses	(12) Accident Benefits - Attendant Care	(13) Accident Benefits - Replacement Expenses	(14) Accident Benefits - Caregiver Expenses	(15) Accident Benefits - Employed Disability Income	(16) Accident Benefits - Student Disability Income	(17) Accident Benefits - Other Disability Income	(18) Accident Benefits - Death Benefits	(19) Accident Benefits - Funeral	(20) Accident Benefits - Quebec Excess	(21) Collision	(22) Comprehensive - Total	(23) All Perils	(24) Specified Perils	(25) Uninsured Auto	(26) Underinsured Motorist
6	GISA Selected Age to Age	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	Avg: Last 3 Ending in 6	Avg: Last 3 Ending in 6	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
12	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
18	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
24	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
30	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
36	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
42	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
48	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
54	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
60	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
66	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
72	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
78	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
84	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
90	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
96	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
102	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
108	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
114	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
120	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
126	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
132	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
138	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
144	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
150	GISA Selected Age to Age	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
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162	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
168	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	GISA Selected Age to Age	1.000	GISA Selected Age to Age	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
174	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	GISA Selected Age to Age	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
180	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
186	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
192	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
198	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	GISA Selected Age to Age	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000
204	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	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
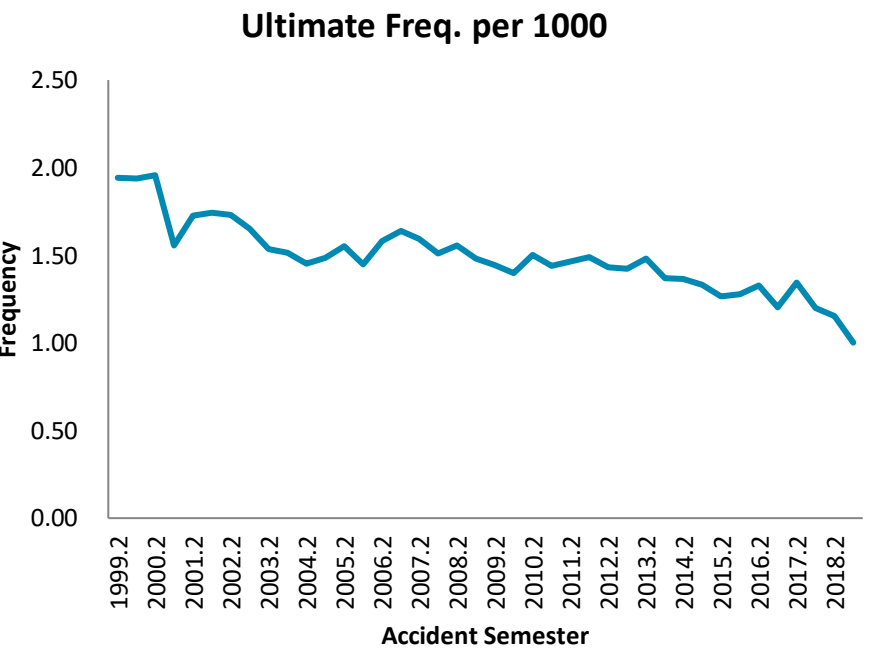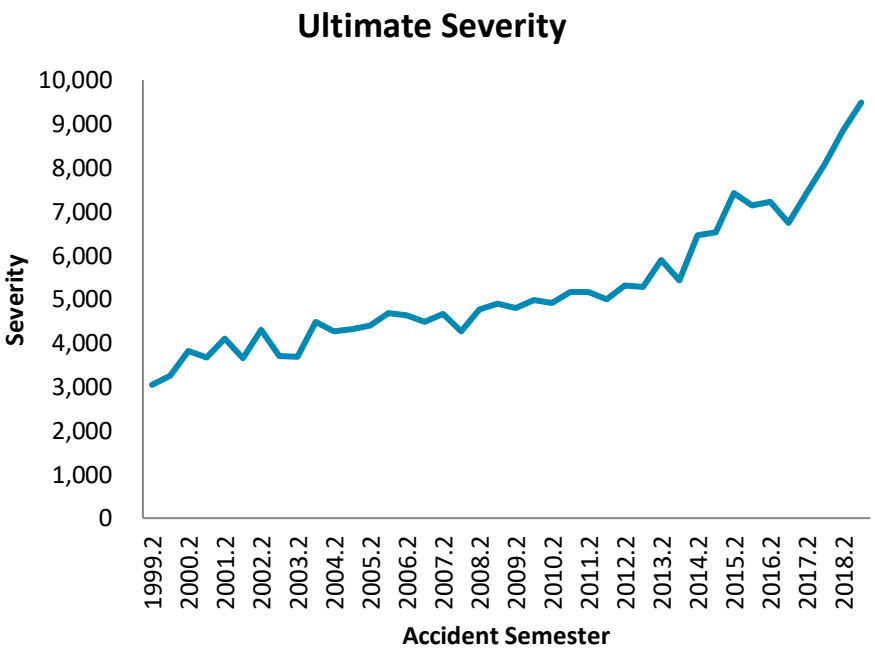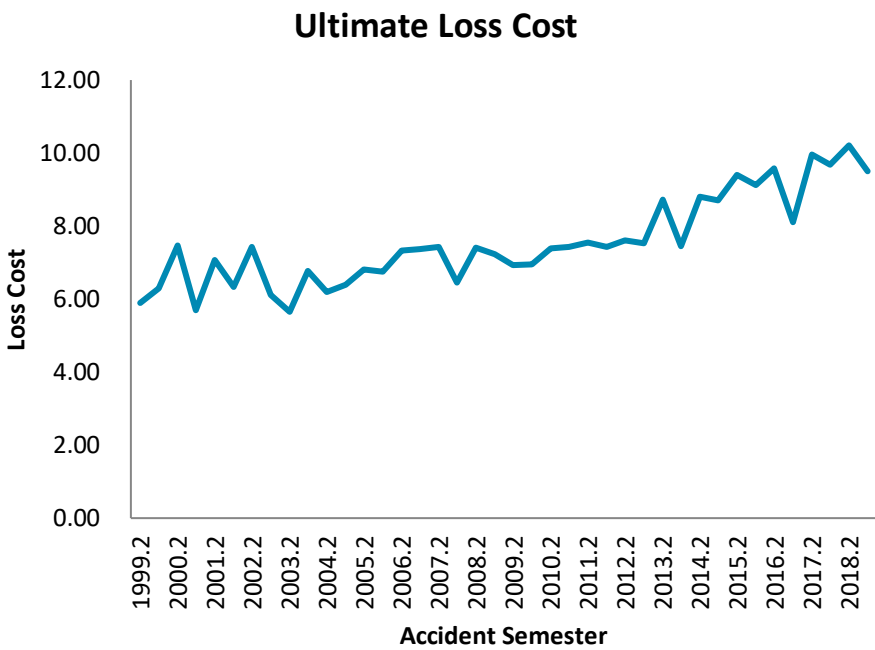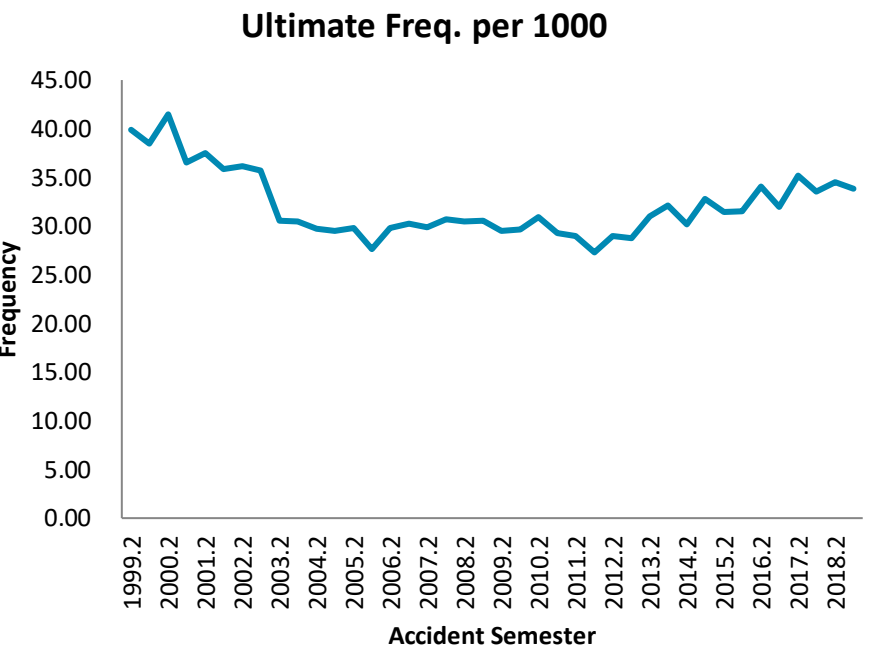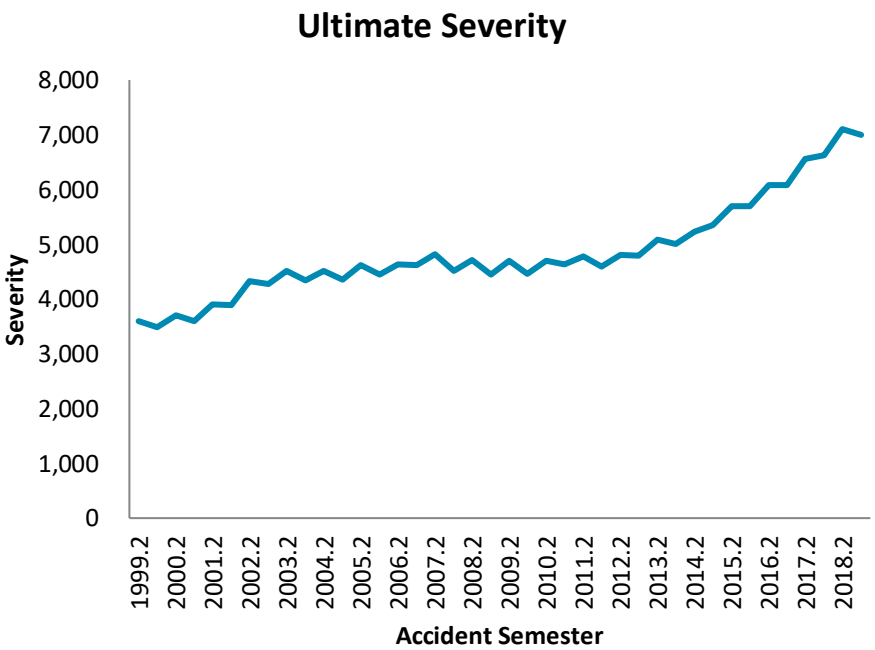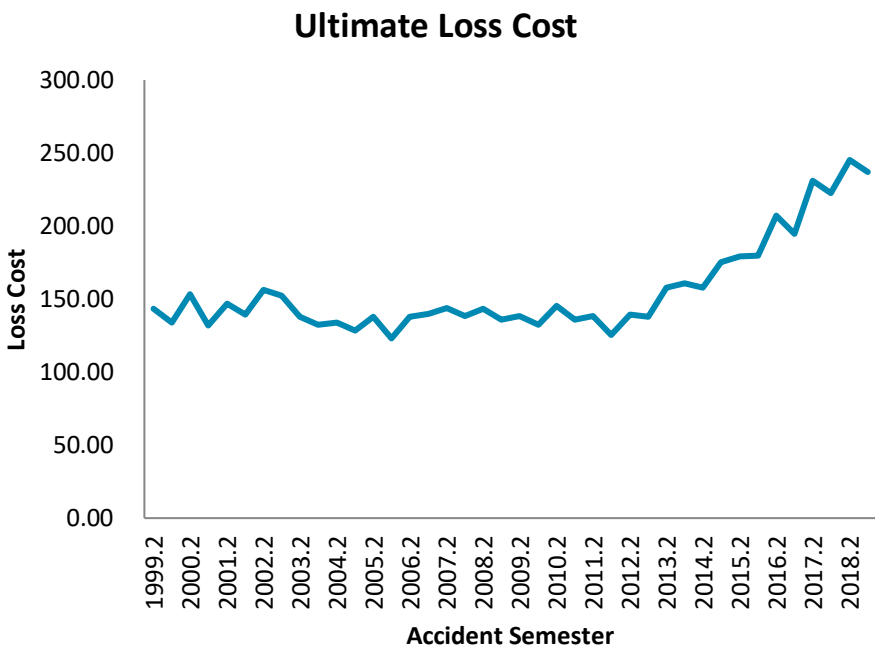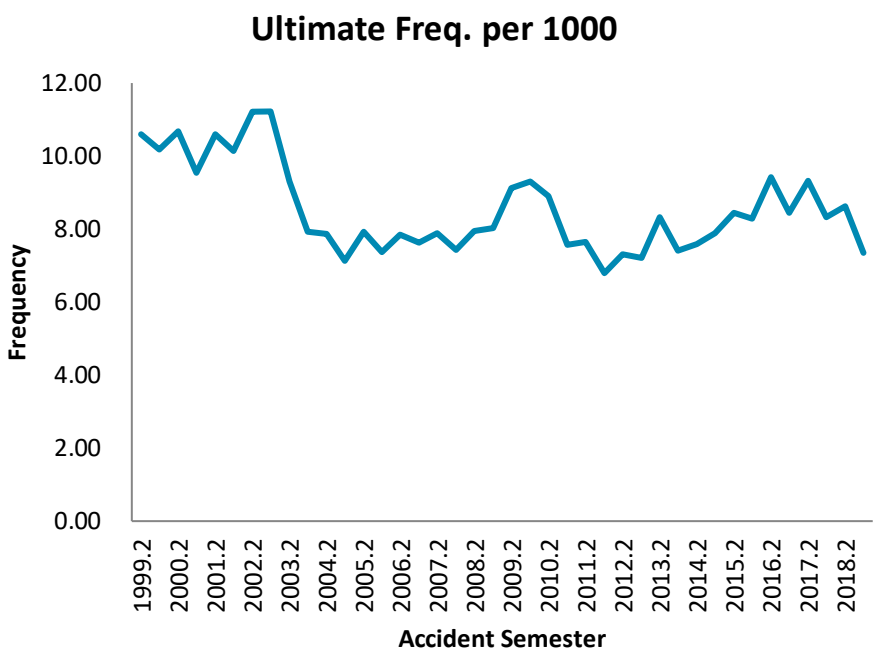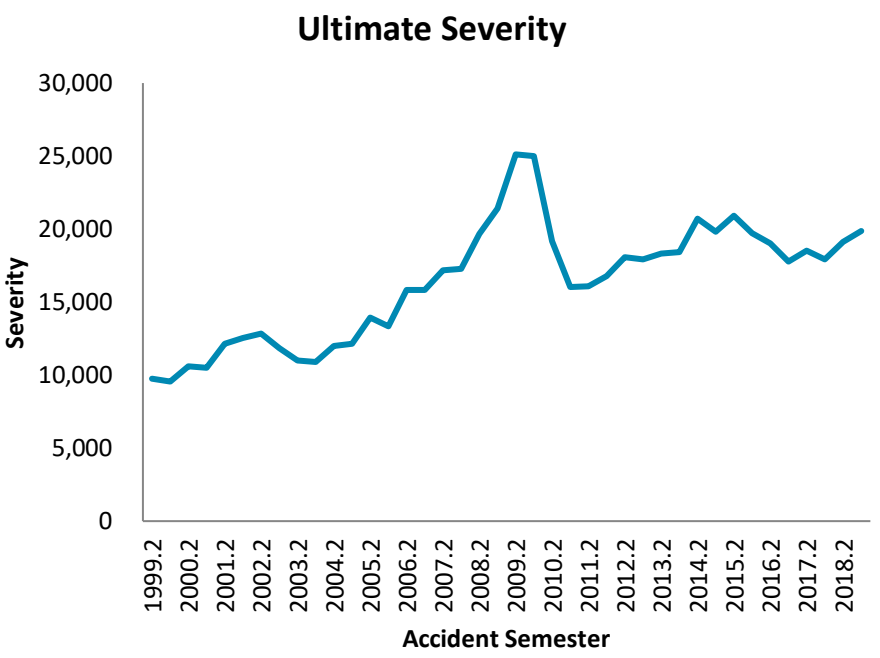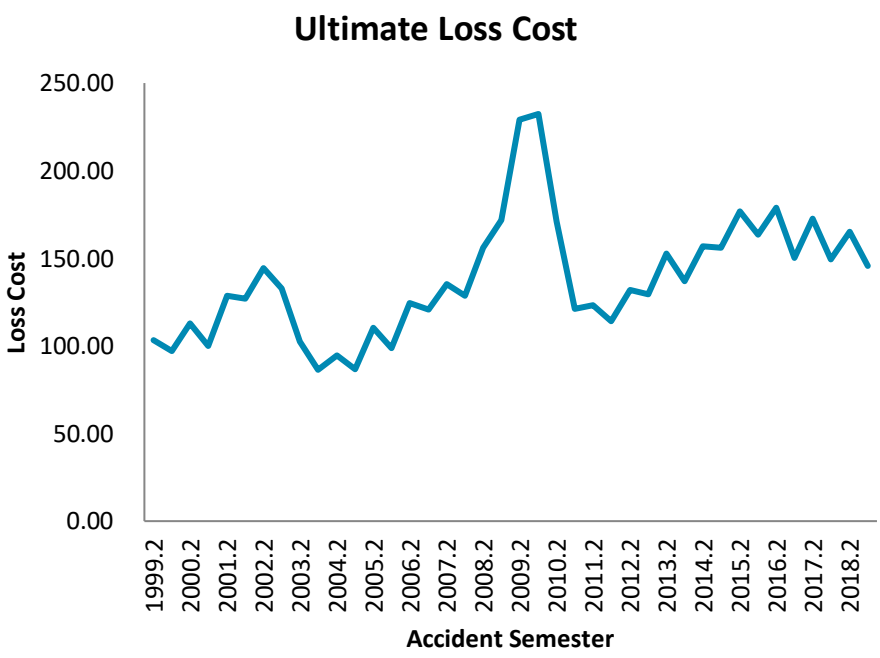**Data as of 06/30/19**

(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			
								% Change Seasonal Accident Half Years		% Change Seasonal Accident Half Years		% Change Seasonal Accident Half Years		
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		Ultimate Severity		Ultimate Freq. per 1000		Annual Loss Cost & LAE	% Change Accident Years
1999.2	240	2,674,711	5,348	517,514	1.130	584,791	218.64		109,348		2.00			
2000.1	234	2,731,334	4,736	455,284	1.104	502,633	184.02		106,130		1.73		201.15	
2000.2	228	2,829,823	5,526	575,323	1.104	635,157	224.45	2.7%	114,940	5.1%	1.95	-2.3%		
2001.1	222	2,941,343	4,737	519,933	1.092	567,767	193.03	4.9%	119,858	12.9%	1.61	-7.1%	208.44	3.6%
2001.2	216	2,950,461	5,686	640,700	1.092	699,644	237.13	5.6%	123,047	7.1%	1.93	-1.3%		
2002.1	210	2,870,886	5,199	578,521	1.089	630,009	219.45	13.7%	121,179	1.1%	1.81	12.4%	228.41	9.6%
2002.2	204	2,975,929	6,271	733,251	1.089	798,511	268.32	13.2%	127,334	3.5%	2.11	9.3%		
2003.1	198	2,905,827	5,645	632,468	1.084	685,595	235.94	7.5%	121,452	0.2%	1.94	7.3%	252.32	10.5%
2003.2	192	2,986,756	5,497	646,089	1.084	700,361	234.49	-12.6%	127,412	0.1%	1.84	-12.7%		
2004.1	186	2,931,824	4,036	551,515	1.104	608,707	207.62	-12.0%	150,827	24.2%	1.38	-29.1%	221.18	-12.3%
2004.2	180	3,007,799	4,538	648,444	1.104	715,688	237.94	1.5%	157,710	23.8%	1.51	-18.0%		
2005.1	174	2,969,536	3,851	564,649	1.092	616,766	207.70	0.0%	160,157	6.2%	1.30	-5.8%	222.92	0.8%
2005.2	168	3,087,170	4,623	689,764	1.092	753,429	244.05	2.6%	162,974	3.3%	1.50	-0.7%		
2006.1	162	3,043,445	4,360	618,168	1.082	668,858	219.77	5.8%	153,408	-4.2%	1.43	10.5%	232.00	4.1%
2006.2	156	3,148,733	5,139	784,975	1.082	849,343	269.74	10.5%	165,274	1.4%	1.63	9.0%		
2007.1	150	3,101,578	5,017	701,869	1.085	761,738	245.60	11.8%	151,831	-1.0%	1.62	12.9%	257.76	11.1%
2007.2	144	3,210,607	5,756	813,030	1.085	882,381	274.83	1.9%	153,298	-7.2%	1.79	9.8%		
2008.1	138	3,181,769	4,960	677,964	1.076	729,625	229.31	-6.6%	147,102	-3.1%	1.56	-3.6%	252.18	-2.2%
2008.2	132	3,268,340	6,101	824,410	1.076	887,230	271.46	-1.2%	145,424	-5.1%	1.87	4.1%		
2009.1	126	3,200,180	6,071	768,765	1.075	826,194	258.17	12.6%	136,089	-7.5%	1.90	21.7%	264.89	5.0%
2009.2	120	3,294,856	7,808	978,042	1.075	1,051,105	319.01	17.5%	134,619	-7.4%	2.37	26.9%		
2010.1	114	3,229,722	7,668	869,762	1.066	927,428	287.15	11.2%	120,954	-11.1%	2.37	25.1%	303.24	14.5%
2010.2	108	3,334,891	8,093	941,969	1.066	1,004,422	301.19	-5.6%	124,105	-7.8%	2.43	2.4%		
2011.1	102	3,274,000	6,238	735,815	1.083	797,034	243.44	-15.2%	127,770	5.6%	1.91	-19.7%	272.58	-10.1%
2011.2	96	3,377,108	6,914	861,524	1.083	933,203	276.33	-8.3%	134,964	8.7%	2.05	-15.6%		
2012.1	90	3,336,206	5,926	743,578	1.080	802,766	240.62	-1.2%	135,469	6.0%	1.78	-6.8%	258.59	-5.1%
2012.2	84	3,429,874	6,792	865,227	1.080	934,099	272.34	-1.4%	137,524	1.9%	1.98	-3.3%		
2013.1	78	3,371,243	6,288	746,829	1.080	806,277	239.16	-0.6%	128,219	-5.4%	1.87	5.0%	255.90	-1.0%
2013.2	72	3,484,407	7,849	924,998	1.080	998,628	286.60	5.2%	127,226	-7.5%	2.25	13.8%		
2014.1	66	3,417,322	6,552	769,477	1.085	835,113	244.38	2.2%	127,455	-0.6%	1.92	2.8%	265.69	3.8%
2014.2	60	3,536,484	7,412	906,273	1.085	983,578	278.12	-3.0%	132,704	4.3%	2.10	-7.0%		
2015.1	54	3,478,051	6,741	805,402	1.104	889,164	255.65	4.6%	131,896	3.5%	1.94	1.1%	266.98	0.5%
2015.2	48	3,609,425	7,632	979,426	1.104	1,081,287	299.57	7.7%	141,681	6.8%	2.11	0.9%		
2016.1	42	3,577,872	6,576	797,093	1.099	876,324	244.93	-4.2%	133,259	1.0%	1.84	-5.2%	272.37	2.0%
2016.2	36	3,705,941	7,647	990,016	1.099	1,088,423	293.70	-2.0%	142,332	0.5%	2.06	-2.4%		
2017.1	30	3,662,900	6,105	740,818	1.099	814,455	222.35	-9.2%	133,414	0.1%	1.67	-9.3%	258.23	-5.2%
2017.2	24	3,815,281	6,935	918,983	1.099	1,010,330	264.81	-9.8%	145,685	2.4%	1.82	-11.9%		
2018.1	18	3,761,594	5,495	716,343	1.105	791,201	210.34	-5.4%	143,992	7.9%	1.46	-12.4%	237.77	-7.9%
2018.2	12	3,902,782	6,435	831,265	1.105	918,132	235.25	-11.2%	142,680	-2.1%	1.65	-9.3%		
2019.1	6	3,855,200	5,178	639,274	1.105	706,078	183.15	-12.9%	136,363	-5.3%	1.34	-8.1%	209.36	-11.9%
Total		130,473,211	239,381	29,704,750		32,353,475								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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 06/30/19

(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
1999.2	240	2,674,711	5,189	13,967	1.130	15,783	5.90		3,042		1.94			
2000.1	234	2,731,334	5,288	15,585	1.104	17,206	6.30		3,254		1.94		6.10	
2000.2	228	2,829,823	5,538	19,168	1.104	21,161	7.48	26.7%	3,821	25.6%	1.96	0.9%		
2001.1	222	2,941,343	4,573	15,331	1.092	16,742	5.69	-9.6%	3,661	12.5%	1.55	-19.7%	6.57	7.6%
2001.2	216	2,950,461	5,097	19,105	1.092	20,863	7.07	-5.4%	4,093	7.1%	1.73	-11.7%		
2002.1	210	2,870,886	4,998	16,716	1.089	18,204	6.34	11.4%	3,642	-0.5%	1.74	12.0%	6.71	2.2%
2002.2	204	2,975,929	5,150	20,285	1.089	22,091	7.42	5.0%	4,289	4.8%	1.73	0.2%		
2003.1	198	2,905,827	4,798	16,407	1.084	17,786	6.12	-3.5%	3,707	1.8%	1.65	-5.2%	6.78	1.0%
2003.2	192	2,986,756	4,587	15,572	1.084	16,880	5.65	-23.9%	3,680	-14.2%	1.54	-11.3%		
2004.1	186	2,931,824	4,436	18,002	1.104	19,869	6.78	10.7%	4,479	20.8%	1.51	-8.4%	6.21	-8.4%
2004.2	180	3,007,799	4,367	16,864	1.104	18,613	6.19	9.5%	4,262	15.8%	1.45	-5.5%		
2005.1	174	2,969,536	4,405	17,395	1.092	19,001	6.40	-5.6%	4,313	-3.7%	1.48	-2.0%	6.29	1.3%
2005.2	168	3,087,170	4,788	19,278	1.092	21,057	6.82	10.2%	4,398	3.2%	1.55	6.8%		
2006.1	162	3,043,445	4,403	19,011	1.082	20,570	6.76	5.6%	4,672	8.3%	1.45	-2.5%	6.79	7.9%
2006.2	156	3,148,733	4,983	21,315	1.082	23,062	7.32	7.4%	4,629	5.2%	1.58	2.0%		
2007.1	150	3,101,578	5,089	21,034	1.085	22,828	7.36	8.9%	4,486	-4.0%	1.64	13.4%	7.34	8.1%
2007.2	144	3,210,607	5,119	21,965	1.085	23,838	7.42	1.4%	4,657	0.6%	1.59	0.8%		
2008.1	138	3,181,769	4,812	19,063	1.076	20,515	6.45	-12.4%	4,264	-5.0%	1.51	-7.8%	6.94	-5.5%
2008.2	132	3,268,340	5,081	22,521	1.076	24,237	7.42	-0.1%	4,770	2.4%	1.55	-2.5%		
2009.1	126	3,200,180	4,735	21,534	1.075	23,143	7.23	12.2%	4,887	14.6%	1.48	-2.2%	7.32	5.6%
2009.2	120	3,294,856	4,762	21,243	1.075	22,830	6.93	-6.6%	4,795	0.5%	1.45	-7.0%		
2010.1	114	3,229,722	4,512	21,075	1.066	22,473	6.96	-3.8%	4,981	1.9%	1.40	-5.6%	6.94	-5.2%
2010.2	108	3,334,891	5,016	23,110	1.066	24,642	7.39	6.6%	4,913	2.5%	1.50	4.1%		
2011.1	102	3,274,000	4,708	22,454	1.083	24,323	7.43	6.8%	5,166	3.7%	1.44	2.9%	7.41	6.7%
2011.2	96	3,377,108	4,943	23,548	1.083	25,507	7.55	2.2%	5,160	5.0%	1.46	-2.7%		
2012.1	90	3,336,206	4,966	22,963	1.080	24,791	7.43	0.0%	4,992	-3.4%	1.49	3.5%	7.49	1.1%
2012.2	84	3,429,874	4,913	24,179	1.080	26,103	7.61	0.8%	5,314	3.0%	1.43	-2.1%		
2013.1	78	3,371,243	4,800	23,481	1.080	25,350	7.52	1.2%	5,281	5.8%	1.42	-4.3%	7.57	1.0%
2013.2	72	3,484,407	5,163	28,142	1.080	30,382	8.72	14.6%	5,885	10.8%	1.48	3.4%		
2014.1	66	3,417,322	4,684	23,457	1.085	25,458	7.45	-0.9%	5,435	2.9%	1.37	-3.7%	8.09	6.9%
2014.2	60	3,536,484	4,827	28,711	1.085	31,160	8.81	1.0%	6,455	9.7%	1.37	-7.9%		
2015.1	54	3,478,051	4,634	27,408	1.104	30,258	8.70	16.8%	6,530	20.2%	1.33	-2.8%	8.76	8.2%
2015.2	48	3,609,425	4,572	30,706	1.104	33,899	9.39	6.6%	7,415	14.9%	1.27	-7.2%		
2016.1	42	3,577,872	4,576	29,700	1.099	32,652	9.13	4.9%	7,135	9.3%	1.28	-4.0%	9.26	5.8%
2016.2	36	3,705,941	4,916	32,276	1.099	35,484	9.57	1.9%	7,218	-2.7%	1.33	4.7%		
2017.1	30	3,662,900	4,404	27,016	1.099	29,702	8.11	-11.1%	6,745	-5.5%	1.20	-6.0%	8.85	-4.5%
2017.2	24	3,815,281	5,123	34,554	1.099	37,989	9.96	4.0%	7,415	2.7%	1.34	1.2%		
2018.1	18	3,761,594	4,511	32,986	1.105	36,433	9.69	19.4%	8,076	19.7%	1.20	-0.2%	9.82	11.0%
2018.2	12	3,902,782	4,502	36,081	1.105	39,851	10.21	2.5%	8,852	19.4%	1.15	-14.1%		
2019.1	6	3,855,200	3,862	33,174	1.105	36,641	9.50	-1.9%	9,488	17.5%	1.00	-16.5%	9.86	0.4%
Total		130,473,211	191,827	916,384		999,378								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
Data as of 06/30/19

(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
1999.2	240	2,674,711	106,740	339,581	1.130	383,726	143.46		3,595		39.91			
2000.1	234	2,731,334	105,029	331,642	1.104	366,133	134.05		3,486		38.45		138.71	
2000.2	228	2,829,823	117,374	393,179	1.104	434,070	153.39	6.9%	3,698	2.9%	41.48	3.9%		
2001.1	222	2,941,343	107,545	354,914	1.092	387,566	131.76	-1.7%	3,604	3.4%	36.56	-4.9%	142.37	2.6%
2001.2	216	2,950,461	110,748	396,258	1.092	432,714	146.66	-4.4%	3,907	5.7%	37.54	-9.5%		
2002.1	210	2,870,886	102,939	367,829	1.089	400,566	139.53	5.9%	3,891	8.0%	35.86	-1.9%	143.14	0.5%
2002.2	204	2,975,929	107,596	427,473	1.089	465,518	156.43	6.7%	4,327	10.7%	36.16	-3.7%		
2003.1	198	2,905,827	103,700	408,836	1.084	443,179	152.51	9.3%	4,274	9.8%	35.69	-0.5%	154.49	7.9%
2003.2	192	2,986,756	91,219	379,754	1.084	411,654	137.83	-11.9%	4,513	4.3%	30.54	-15.5%		
2004.1	186	2,931,824	89,363	351,927	1.104	388,422	132.48	-13.1%	4,347	1.7%	30.48	-14.6%	135.18	-12.5%
2004.2	180	3,007,799	89,365	365,484	1.104	403,384	134.11	-2.7%	4,514	0.0%	29.71	-2.7%		
2005.1	174	2,969,536	87,539	348,915	1.092	381,120	128.34	-3.1%	4,354	0.2%	29.48	-3.3%	131.25	-2.9%
2005.2	168	3,087,170	92,094	389,584	1.092	425,543	137.84	2.8%	4,621	2.4%	29.83	0.4%		
2006.1	162	3,043,445	84,131	346,116	1.082	374,498	123.05	-4.1%	4,451	2.2%	27.64	-6.2%	130.50	-0.6%
2006.2	156	3,148,733	93,776	401,292	1.082	434,197	137.90	0.0%	4,630	0.2%	29.78	-0.2%		
2007.1	150	3,101,578	93,931	399,392	1.085	433,460	139.75	13.6%	4,615	3.7%	30.28	9.6%	138.82	6.4%
2007.2	144	3,210,607	95,977	425,973	1.085	462,308	143.99	4.4%	4,817	4.0%	29.89	0.4%		
2008.1	138	3,181,769	97,783	409,556	1.076	440,764	138.53	-0.9%	4,508	-2.3%	30.73	1.5%	141.27	1.8%
2008.2	132	3,268,340	99,603	435,659	1.076	468,856	143.45	-0.4%	4,707	-2.3%	30.47	1.9%		
2009.1	126	3,200,180	97,874	404,920	1.075	435,168	135.98	-1.8%	4,446	-1.4%	30.58	-0.5%	139.76	-1.1%
2009.2	120	3,294,856	97,083	424,535	1.075	456,249	138.47	-3.5%	4,700	-0.2%	29.47	-3.3%		
2010.1	114	3,229,722	95,774	401,024	1.066	427,613	132.40	-2.6%	4,465	0.4%	29.65	-3.0%	135.47	-3.1%
2010.2	108	3,334,891	103,150	455,116	1.066	485,291	145.52	5.1%	4,705	0.1%	30.93	5.0%		
2011.1	102	3,274,000	95,901	410,712	1.083	444,883	135.88	2.6%	4,639	3.9%	29.29	-1.2%	140.75	3.9%
2011.2	96	3,377,108	97,806	432,069	1.083	468,017	138.59	-4.8%	4,785	1.7%	28.96	-6.4%		
2012.1	90	3,336,206	91,060	387,696	1.080	418,556	125.46	-7.7%	4,597	-0.9%	27.29	-6.8%	132.06	-6.2%
2012.2	84	3,429,874	99,454	443,376	1.080	478,669	139.56	0.7%	4,813	0.6%	29.00	0.1%		
2013.1	78	3,371,243	96,913	430,071	1.080	464,304	137.72	9.8%	4,791	4.2%	28.75	5.3%	138.65	5.0%
2013.2	72	3,484,407	108,122	509,184	1.080	549,715	157.76	13.0%	5,084	5.6%	31.03	7.0%		
2014.1	66	3,417,322	109,831	506,715	1.085	549,938	160.93	16.8%	5,007	4.5%	32.14	11.8%	159.33	14.9%
2014.2	60	3,536,484	106,795	514,690	1.085	558,593	157.95	0.1%	5,231	2.9%	30.20	-2.7%		
2015.1	54	3,478,051	114,090	552,909	1.104	610,411	175.50	9.1%	5,350	6.9%	32.80	2.1%	166.65	4.6%
2015.2	48	3,609,425	113,393	585,569	1.104	646,468	179.11	13.4%	5,701	9.0%	31.42	4.0%		
2016.1	42	3,577,872	112,654	584,200	1.099	642,269	179.51	2.3%	5,701	6.6%	31.49	-4.0%	179.31	7.6%
2016.2	36	3,705,941	126,236	698,729	1.099	768,183	207.28	15.7%	6,085	6.7%	34.06	8.4%		
2017.1	30	3,662,900	117,113	648,264	1.099	712,701	194.57	8.4%	6,086	6.7%	31.97	1.5%	200.97	12.1%
2017.2	24	3,815,281	134,371	801,060	1.099	880,685	230.83	11.4%	6,554	7.7%	35.22	3.4%		
2018.1	18	3,761,594	126,231	757,632	1.105	836,804	222.46	14.3%	6,629	8.9%	33.56	5.0%	226.68	12.8%
2018.2	12	3,902,782	134,736	866,622	1.105	957,185	245.26	6.2%	7,104	8.4%	34.52	-2.0%		
2019.1	6	3,855,200	130,445	826,684	1.105	913,073	236.84	6.5%	7,000	5.6%	33.84	0.8%	241.08	6.4%
Total		130,473,211	4,185,481	18,915,142		20,642,455								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

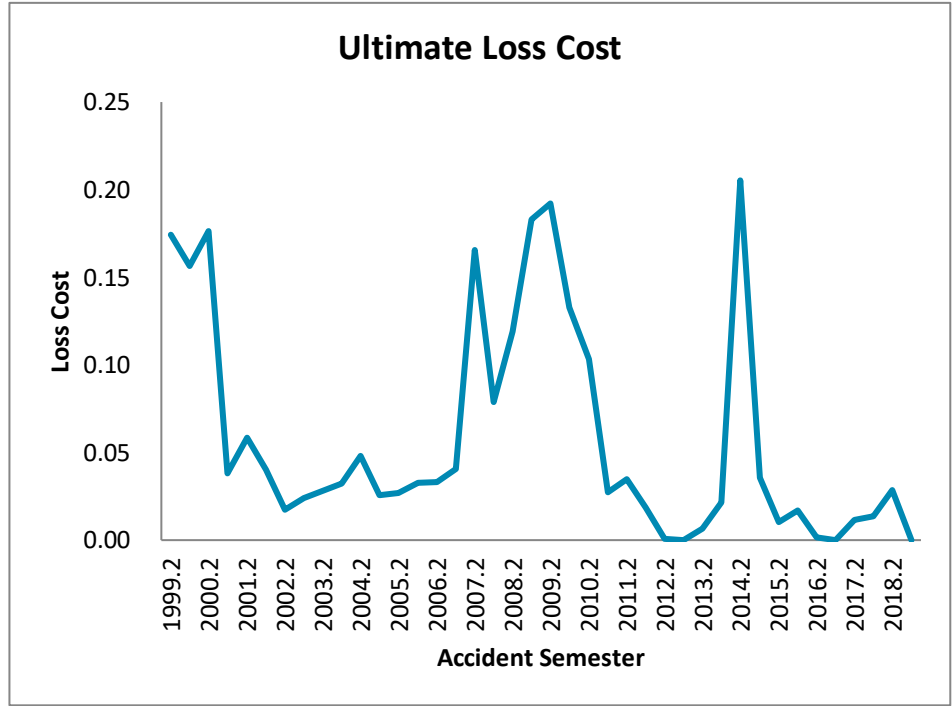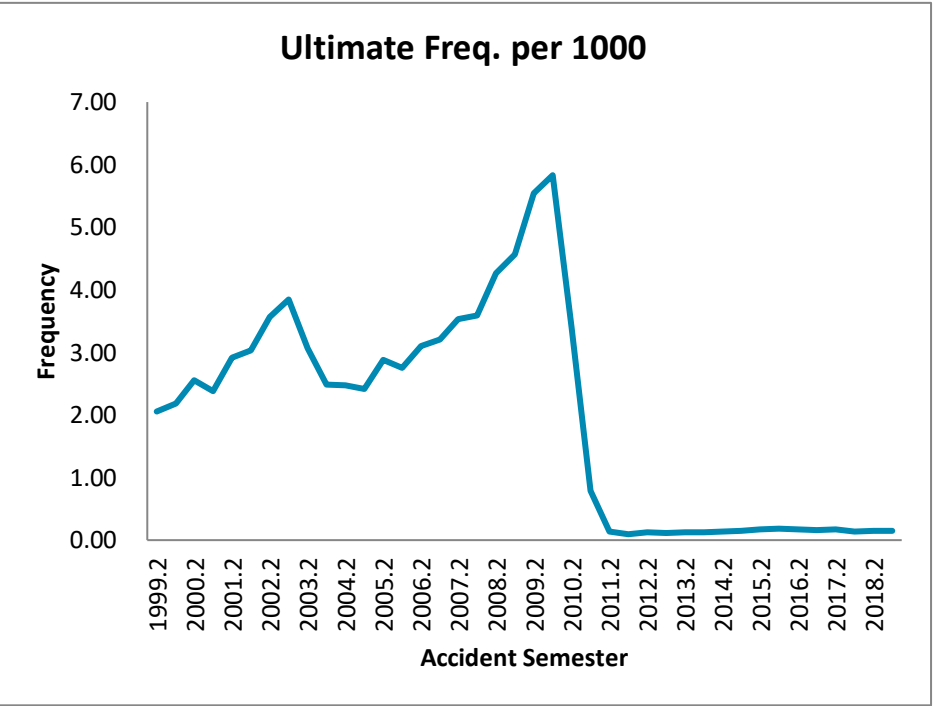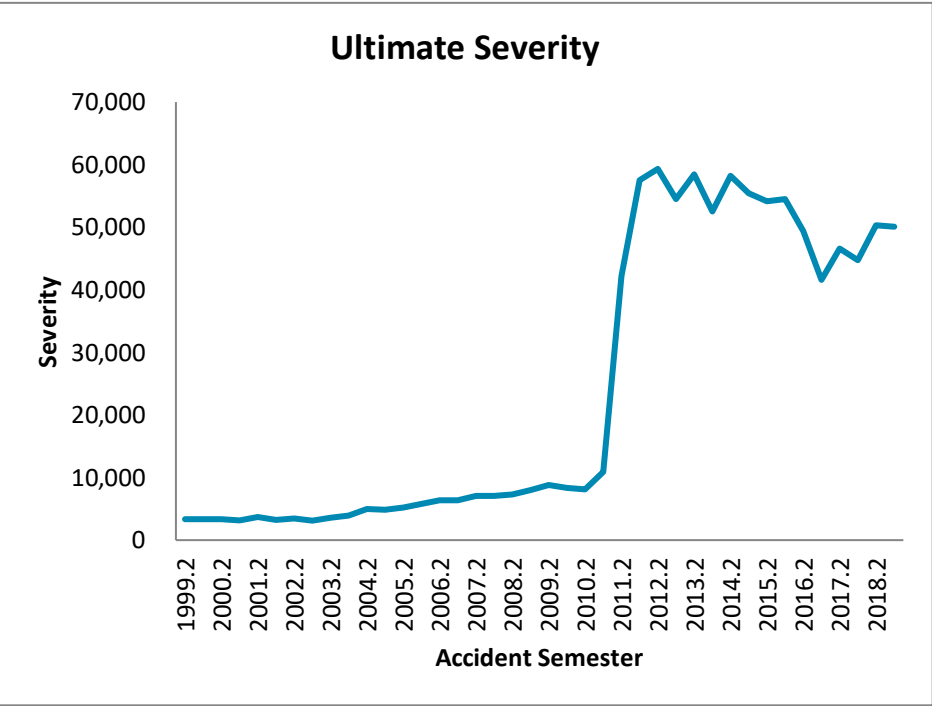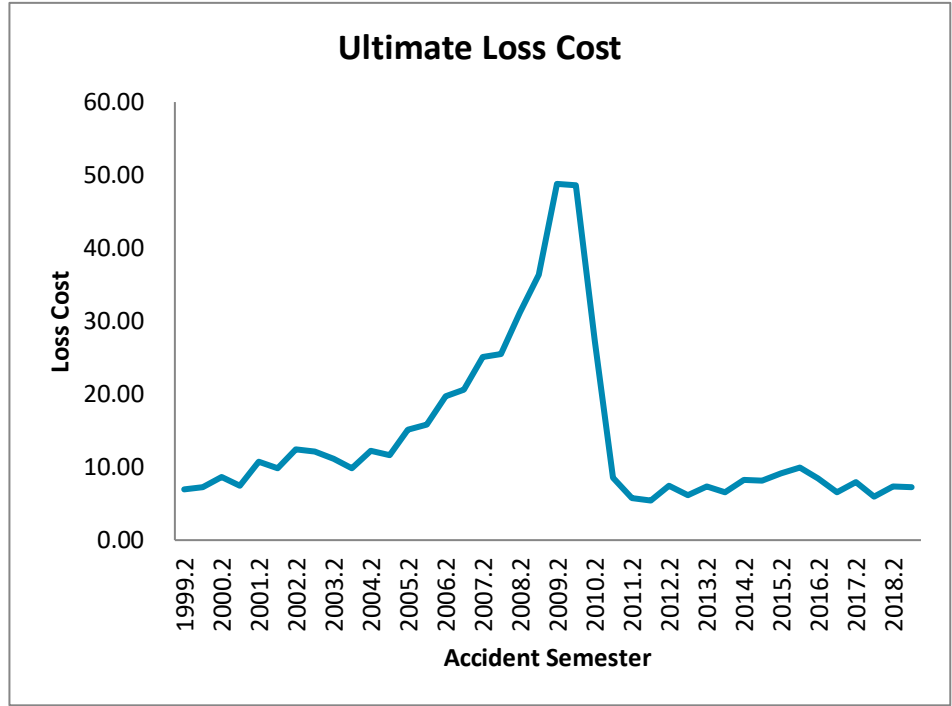**Claims and ALAE Development Method**
Data as of 06/30/19

(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
1999.2	240	2,557,617	27,084	234,176	1.130	264,619	103.46		9,770		10.59			
2000.1	234	2,612,611	26,576	230,079	1.104	254,007	97.22		9,558		10.17		100.31	
2000.2	228	2,703,311	28,841	276,489	1.104	305,244	112.91	9.1%	10,584	8.3%	10.67	0.7%		
2001.1	222	2,815,932	26,884	258,014	1.092	281,751	100.06	2.9%	10,480	9.7%	9.55	-6.1%	106.35	6.0%
2001.2	216	2,831,592	30,025	333,997	1.092	364,725	128.81	14.1%	12,147	14.8%	10.60	-0.6%		
2002.1	210	2,860,798	29,021	333,999	1.089	363,725	127.14	27.1%	12,533	19.6%	10.14	6.3%	127.97	20.3%
2002.2	204	2,966,799	33,289	392,876	1.089	427,842	144.21	12.0%	12,852	5.8%	11.22	5.8%		
2003.1	198	2,896,602	32,505	355,179	1.084	385,014	132.92	4.5%	11,845	-5.5%	11.22	10.6%	138.63	8.3%
2003.2	192	2,979,855	27,737	281,803	1.084	305,474	102.51	-28.9%	11,013	-14.3%	9.31	-17.0%		
2004.1	186	2,925,523	23,205	228,907	1.104	252,645	86.36	-35.0%	10,888	-8.1%	7.93	-29.3%	94.51	-31.8%
2004.2	180	3,001,192	23,604	256,978	1.104	283,627	94.50	-7.8%	12,016	9.1%	7.86	-15.5%		
2005.1	174	2,960,878	21,112	234,682	1.092	256,343	86.58	0.3%	12,142	11.5%	7.13	-10.1%	90.57	-4.2%
2005.2	168	3,078,978	24,422	311,114	1.092	339,830	110.37	16.8%	13,915	15.8%	7.93	0.9%		
2006.1	162	3,038,070	22,403	276,626	1.082	299,309	98.52	13.8%	13,360	10.0%	7.37	3.4%	104.48	15.4%
2006.2	156	3,144,172	24,657	361,321	1.082	390,949	124.34	12.7%	15,855	13.9%	7.84	-1.1%		
2007.1	150	3,098,547	23,627	344,495	1.085	373,880	120.66	22.5%	15,824	18.4%	7.63	3.4%	122.52	17.3%
2007.2	144	3,207,341	25,294	399,794	1.085	433,896	135.28	8.8%	17,154	8.2%	7.89	0.6%		
2008.1	138	3,178,859	23,633	379,444	1.076	408,357	128.46	6.5%	17,279	9.2%	7.43	-2.5%	131.89	7.6%
2008.2	132	3,266,405	25,951	474,093	1.076	510,218	156.20	15.5%	19,661	14.6%	7.94	0.7%		
2009.1	126	3,198,659	25,671	511,340	1.075	549,538	171.80	33.7%	21,407	23.9%	8.03	8.0%	163.92	24.3%
2009.2	120	3,293,420	30,035	701,919	1.075	754,354	229.05	46.6%	25,116	27.7%	9.12	14.8%		
2010.1	114	3,228,357	30,032	703,487	1.066	750,129	232.36	35.2%	24,978	16.7%	9.30	15.9%	230.69	40.7%
2010.2	108	3,335,564	29,706	534,481	1.066	569,918	170.86	-25.4%	19,185	-23.6%	8.91	-2.3%		
2011.1	102	3,280,500	24,824	367,371	1.083	397,936	121.30	-47.8%	16,030	-35.8%	7.57	-18.7%	146.29	-36.6%
2011.2	96	3,385,347	25,918	385,296	1.083	417,353	123.28	-27.8%	16,103	-16.1%	7.66	-14.0%		
2012.1	90	3,341,384	22,698	352,524	1.080	380,585	113.90	-6.1%	16,767	4.6%	6.79	-10.2%	118.62	-18.9%
2012.2	84	3,431,979	25,067	419,469	1.080	452,859	131.95	7.0%	18,066	12.2%	7.30	-4.6%		
2013.1	78	3,373,610	24,298	403,852	1.080	435,998	129.24	13.5%	17,944	7.0%	7.20	6.0%	130.61	10.1%
2013.2	72	3,486,731	29,038	493,072	1.080	532,320	152.67	15.7%	18,332	1.5%	8.33	14.0%		
2014.1	66	3,420,275	25,368	430,874	1.085	467,627	136.72	5.8%	18,434	2.7%	7.42	3.0%	144.77	10.8%
2014.2	60	3,539,698	26,828	511,999	1.085	555,673	156.98	2.8%	20,712	13.0%	7.58	-9.0%		
2015.1	54	3,481,538	27,437	492,183	1.104	543,370	156.07	14.2%	19,804	7.4%	7.88	6.3%	156.53	8.1%
2015.2	48	3,612,869	30,501	578,212	1.104	638,346	176.69	12.6%	20,929	1.0%	8.44	11.4%		
2016.1	42	3,581,802	29,681	532,688	1.099	585,637	163.50	4.8%	19,731	-0.4%	8.29	5.2%	170.12	8.7%
2016.2	36	3,711,494	34,968	604,395	1.099	664,472	179.03	1.3%	19,002	-9.2%	9.42	11.6%		
2017.1	30	3,670,819	31,002	501,299	1.099	551,128	150.14	-8.2%	17,777	-9.9%	8.45	1.9%	164.66	-3.2%
2017.2	24	3,819,298	35,584	599,186	1.099	658,745	172.48	-3.7%	18,512	-2.6%	9.32	-1.1%		
2018.1	18	3,767,435	31,371	509,256	1.105	562,473	149.30	-0.6%	17,930	0.9%	8.33	-1.4%	160.97	-2.2%
2018.2	12	3,905,098	33,691	583,510	1.105	644,487	165.04	-4.3%	19,130	3.3%	8.63	-7.4%		
2019.1	6	3,852,413	28,281	508,410	1.105	561,538	145.76	-2.4%	19,855	10.7%	7.34	-11.8%	155.47	-3.4%
Total		129,843,370	1,101,868	16,688,888		18,175,945								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

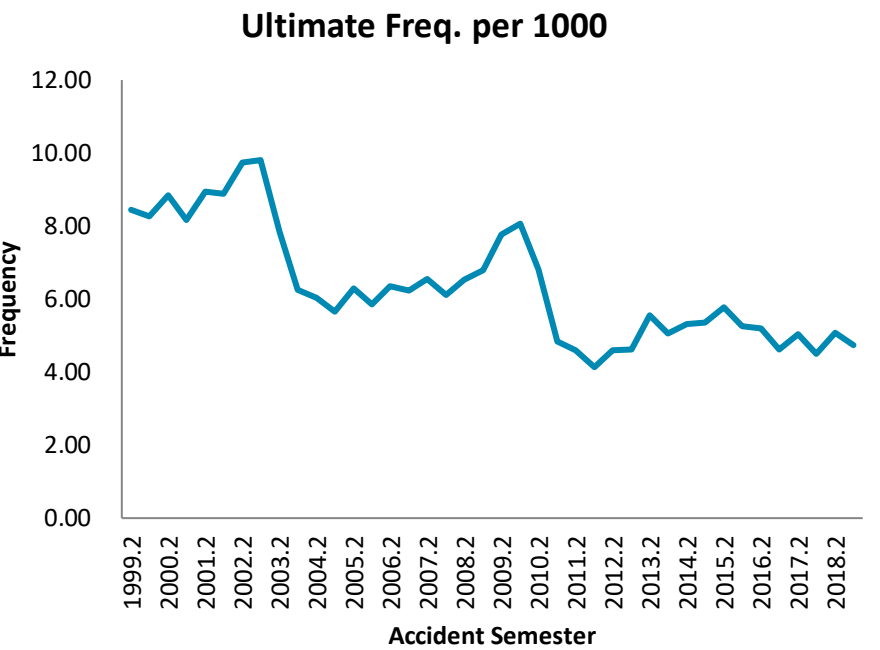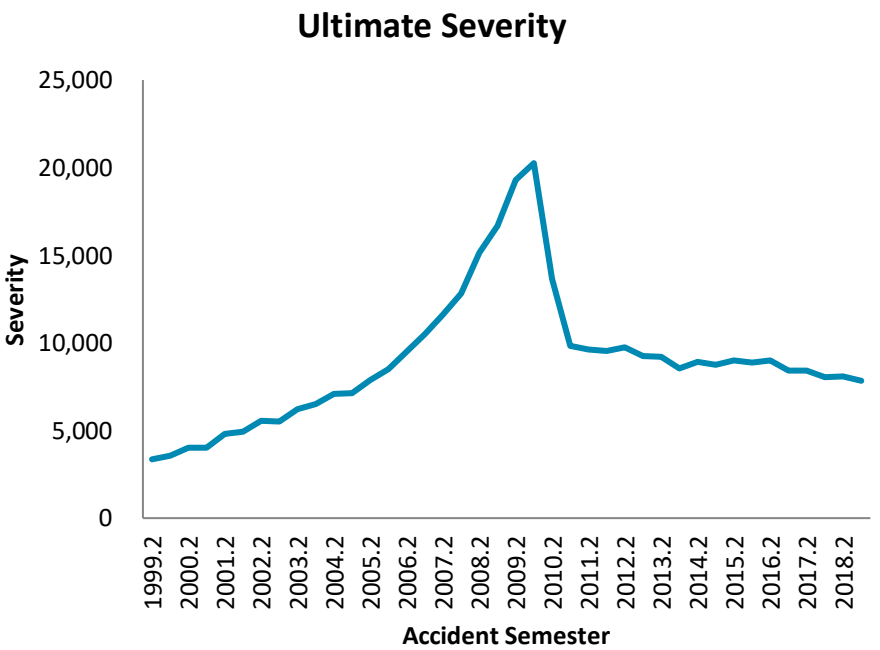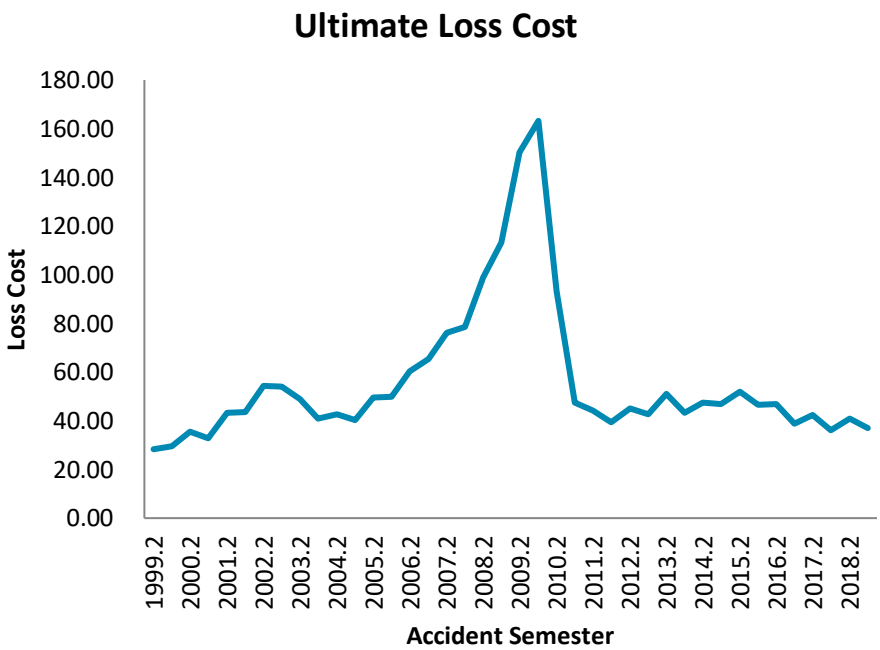**Claims and ALAE Development Method**
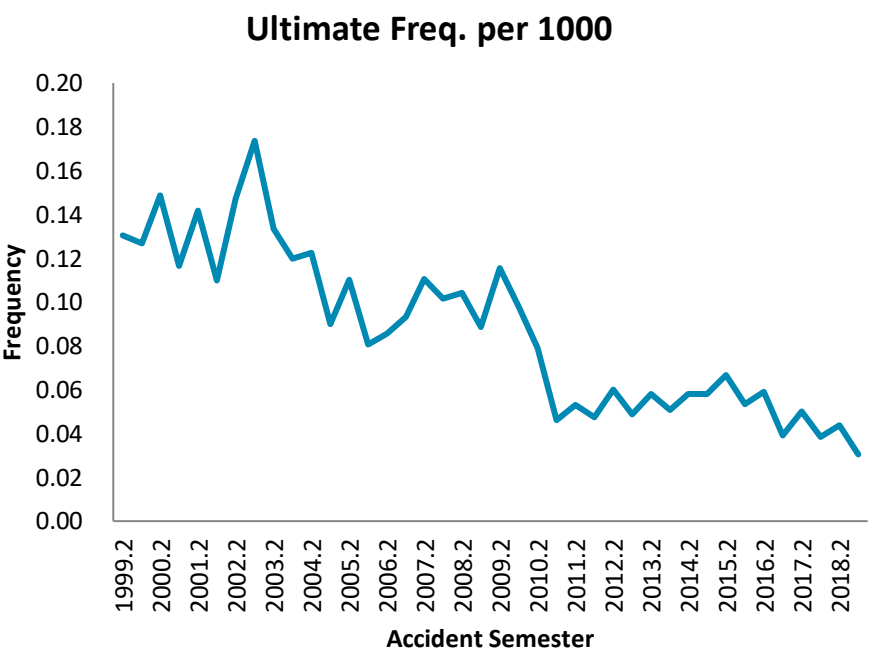**Data as of 06/30/19**

(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
1999.2	240	2,557,617	761	1,654	1.130	1,869	0.73		2,455		0.30			
2000.1	234	2,612,611	658	1,386	1.104	1,530	0.59		2,325		0.25		0.66	
2000.2	228	2,703,311	815	1,885	1.104	2,081	0.77	5.4%	2,554	4.0%	0.30	1.3%		
2001.1	222	2,815,932	620	1,317	1.092	1,439	0.51	-12.8%	2,318	-0.3%	0.22	-12.5%	0.64	-3.0%
2001.2	216	2,831,592	720	1,767	1.092	1,930	0.68	-11.5%	2,679	4.9%	0.25	-15.6%		
2002.1	210	2,860,798	617	1,533	1.089	1,669	0.58	14.2%	2,707	16.8%	0.22	-2.2%	0.63	-0.9%
2002.2	204	2,966,799	805	2,005	1.089	2,183	0.74	8.0%	2,712	1.2%	0.27	6.7%		
2003.1	198	2,896,602	566	1,411	1.084	1,529	0.53	-9.5%	2,702	-0.2%	0.20	-9.4%	0.63	0.1%
2003.2	192	2,979,855	678	1,721	1.084	1,866	0.63	-14.9%	2,752	1.5%	0.23	-16.1%		
2004.1	186	2,925,523	606	1,142	1.104	1,260	0.43	-18.4%	2,079	-23.0%	0.21	6.0%	0.53	-16.4%
2004.2	180	3,001,192	686	1,760	1.104	1,942	0.65	3.4%	2,831	2.9%	0.23	0.5%		
2005.1	174	2,960,878	619	1,768	1.092	1,931	0.65	51.4%	3,119	50.0%	0.21	0.9%	0.65	22.7%
2005.2	168	3,078,978	808	2,152	1.092	2,351	0.76	18.0%	2,910	2.8%	0.26	14.8%		
2006.1	162	3,038,070	642	1,647	1.082	1,782	0.59	-10.0%	2,776	-11.0%	0.21	1.1%	0.68	4.0%
2006.2	156	3,144,172	774	2,713	1.082	2,936	0.93	22.3%	3,793	30.4%	0.25	-6.2%		
2007.1	150	3,098,547	686	2,431	1.085	2,638	0.85	45.1%	3,846	38.5%	0.22	4.8%	0.89	32.1%
2007.2	144	3,207,341	741	2,221	1.085	2,410	0.75	-19.5%	3,253	-14.2%	0.23	-6.1%		
2008.1	138	3,178,859	627	2,407	1.076	2,590	0.81	-4.3%	4,131	7.4%	0.20	-10.9%	0.78	-12.3%
2008.2	132	3,266,405	711	2,370	1.076	2,550	0.78	3.9%	3,587	10.3%	0.22	-5.8%		
2009.1	126	3,198,659	518	1,936	1.075	2,080	0.65	-20.2%	4,016	-2.8%	0.16	-17.9%	0.72	-8.5%
2009.2	120	3,293,420	647	2,497	1.075	2,684	0.81	4.4%	4,148	15.6%	0.20	-9.7%		
2010.1	114	3,228,357	489	2,212	1.066	2,358	0.73	12.3%	4,823	20.1%	0.15	-6.5%	0.77	7.9%
2010.2	108	3,335,564	602	1,923	1.066	2,050	0.61	-24.6%	3,406	-17.9%	0.18	-8.1%		
2011.1	102	3,280,500	494	2,083	1.083	2,256	0.69	-5.9%	4,566	-5.3%	0.15	-0.6%	0.65	-15.8%
2011.2	96	3,385,347	610	2,290	1.083	2,481	0.73	19.2%	4,067	19.4%	0.18	-0.2%		
2012.1	90	3,341,384	516	1,594	1.080	1,721	0.51	-25.1%	3,335	-27.0%	0.15	2.6%	0.62	-4.0%
2012.2	84	3,431,979	639	1,992	1.080	2,150	0.63	-14.5%	3,365	-17.3%	0.19	3.3%		
2013.1	78	3,373,610	538	2,056	1.080	2,220	0.66	27.8%	4,126	23.7%	0.16	3.3%	0.64	2.8%
2013.2	72	3,486,731	619	1,954	1.080	2,109	0.60	-3.4%	3,410	1.3%	0.18	-4.7%		
2014.1	66	3,420,275	494	2,029	1.085	2,202	0.64	-2.1%	4,458	8.0%	0.14	-9.4%	0.62	-2.8%
2014.2	60	3,539,698	679	2,420	1.085	2,626	0.74	22.6%	3,869	13.5%	0.19	8.1%		
2015.1	54	3,481,538	531	1,812	1.104	2,000	0.57	-10.8%	3,766	-15.5%	0.15	5.6%	0.66	5.6%
2015.2	48	3,612,869	648	2,320	1.104	2,562	0.71	-4.4%	3,955	2.2%	0.18	-6.5%		
2016.1	42	3,581,802	561	1,988	1.099	2,186	0.61	6.2%	3,896	3.5%	0.16	2.7%	0.66	0.2%
2016.2	36	3,711,494	641	2,133	1.099	2,345	0.63	-10.9%	3,658	-7.5%	0.17	-3.6%		
2017.1	30	3,670,819	499	1,689	1.099	1,856	0.51	-17.1%	3,720	-4.5%	0.14	-13.2%	0.57	-13.7%
2017.2	24	3,819,298	628	1,847	1.099	2,031	0.53	-15.9%	3,233	-11.6%	0.16	-4.8%		
2018.1	18	3,767,435	491	1,416	1.105	1,564	0.42	-17.9%	3,188	-14.3%	0.13	-4.2%	0.47	-16.7%
2018.2	12	3,905,098	586	1,757	1.105	1,940	0.50	-6.5%	3,312	2.4%	0.15	-8.8%		
2019.1	6	3,852,413	520	1,449	1.105	1,600	0.42	0.0%	3,078	-3.4%	0.13	3.6%	0.46	-3.7%
Total		129,843,370	25,090	76,685		83,510								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

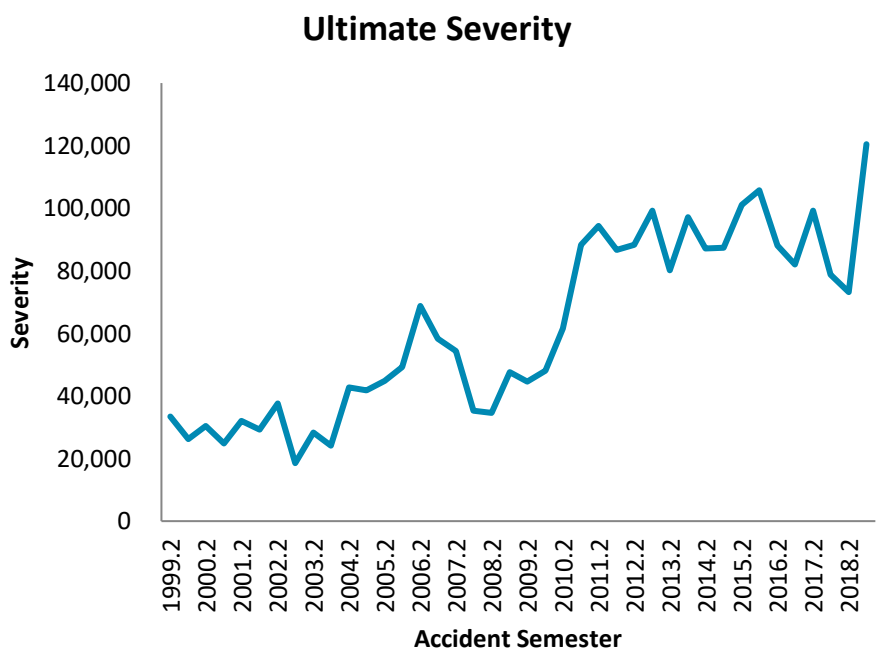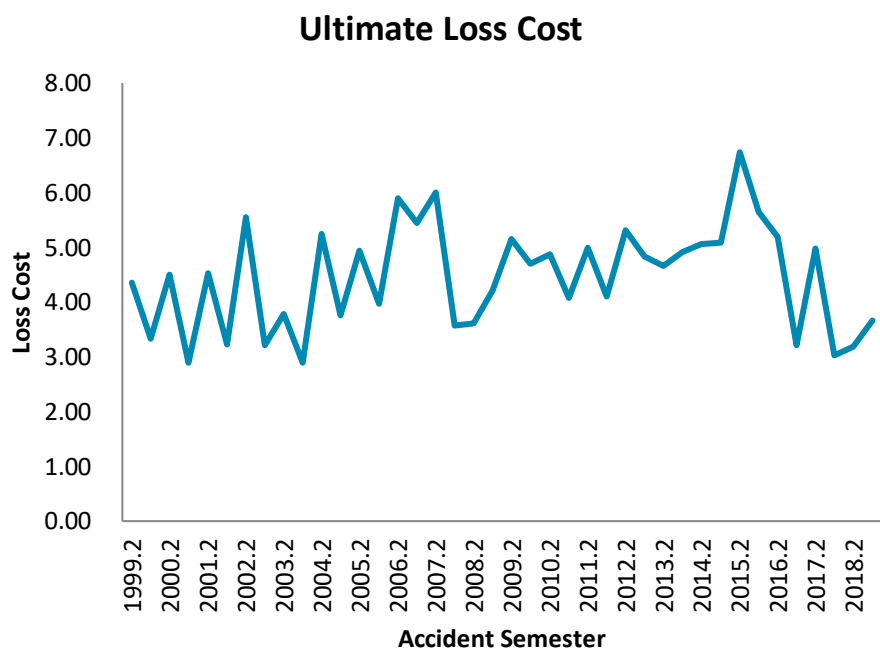**Claims and ALAE Development Method**
Data as of 06/30/19

(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
1999.2	240	2,557,617	85	395	1.130	446	0.17		5,250		0.03			
2000.1	234	2,612,611	68	370	1.104	408	0.16		6,006		0.03		0.17	
2000.2	228	2,703,311	67	432	1.104	477	0.18	1.1%	7,119	35.6%	0.02	-25.4%		
2001.1	222	2,815,932	29	98	1.092	107	0.04	-75.8%	3,681	-38.7%	0.01	-60.4%	0.11	-36.0%
2001.2	216	2,831,592	42	151	1.092	165	0.06	-67.0%	3,931	-44.8%	0.01	-40.2%		
2002.1	210	2,860,798	19	105	1.089	114	0.04	5.5%	6,020	63.6%	0.01	-35.5%	0.05	-53.6%
2002.2	204	2,966,799	28	48	1.089	52	0.02	-70.0%	1,856	-52.8%	0.01	-36.4%		
2003.1	198	2,896,602	24	64	1.084	70	0.02	-39.8%	2,903	-51.8%	0.01	24.8%	0.02	-57.7%
2003.2	192	2,979,855	26	78	1.084	84	0.03	61.3%	3,239	74.5%	0.01	-7.5%		
2004.1	186	2,925,523	25	85	1.104	94	0.03	33.7%	3,764	29.7%	0.01	3.1%	0.03	45.5%
2004.2	180	3,001,192	16	131	1.104	145	0.05	70.6%	9,043	179.2%	0.01	-38.9%		
2005.1	174	2,960,878	11	70	1.092	76	0.03	-20.1%	6,918	83.8%	0.00	-56.5%	0.04	22.6%
2005.2	168	3,078,978	13	76	1.092	82	0.03	-44.4%	6,345	-29.8%	0.00	-20.8%		
2006.1	162	3,038,070	8	92	1.082	100	0.03	27.4%	12,439	79.8%	0.00	-29.1%	0.03	-19.7%
2006.2	156	3,144,172	8	96	1.082	104	0.03	23.5%	13,004	105.0%	0.00	-39.7%		
2007.1	150	3,098,547	11	115	1.085	125	0.04	23.4%	11,385	-8.5%	0.00	34.8%	0.04	23.4%
2007.2	144	3,207,341	28	490	1.085	531	0.17	400.7%	18,975	45.9%	0.01	243.1%		
2008.1	138	3,178,859	22	233	1.076	251	0.08	95.1%	11,394	0.1%	0.01	94.9%	0.12	233.4%
2008.2	132	3,266,405	39	362	1.076	389	0.12	-28.1%	9,982	-47.4%	0.01	36.8%		
2009.1	126	3,198,659	40	545	1.075	586	0.18	132.3%	14,646	28.5%	0.01	80.7%	0.15	23.2%
2009.2	120	3,293,420	48	589	1.075	633	0.19	61.3%	13,194	32.2%	0.01	22.1%		
2010.1	114	3,228,357	45	401	1.066	428	0.13	-27.6%	9,513	-35.0%	0.01	11.5%	0.16	7.9%
2010.2	108	3,335,564	28	323	1.066	344	0.10	-46.3%	12,293	-6.8%	0.01	-42.4%		
2011.1	102	3,280,500	4	83	1.083	90	0.03	-79.4%	22,456	136.0%	0.00	-91.3%	0.07	-59.7%
2011.2	96	3,385,347	3	109	1.083	118	0.03	-66.2%	39,395	220.5%	0.00	-89.5%		
2012.1	90	3,341,384	3	57	1.080	62	0.02	-32.4%	20,589	-8.3%	0.00	-26.3%	0.03	-59.2%
2012.2	84	3,431,979	1	2	1.080	2	0.00	-98.1%	2,321	-94.1%	0.00	-67.1%		
2013.1	78	3,373,610	0	0	1.080	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.00	-98.7%
2013.2	72	3,486,731	2	21	1.080	23	0.01	883.6%	11,609	400.1%	0.00	96.7%		
2014.1	66	3,420,275	5	68	1.085	73	0.02	#DIV/0!	14,815	#DIV/0!	0.00	#DIV/0!	0.01	4003.9%
2014.2	60	3,539,698	11	670	1.085	727	0.21	2986.0%	66,392	471.9%	0.00	439.6%		
2015.1	54	3,481,538	10	113	1.104	125	0.04	66.5%	12,692	-14.3%	0.00	94.3%	0.12	766.1%
2015.2	48	3,612,869	2	33	1.104	37	0.01	-95.1%	18,794	-71.7%	0.00	-82.5%		
2016.1	42	3,581,802	6	56	1.099	61	0.02	-52.3%	10,404	-18.0%	0.00	-41.9%	0.01	-88.8%
2016.2	36	3,711,494	3	6	1.099	7	0.00	-82.5%	2,303	-87.7%	0.00	42.4%		
2017.1	30	3,670,819	0	0	1.099	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.00	-93.4%
2017.2	24	3,819,298	3	40	1.099	44	0.01	546.6%	15,537	574.6%	0.00	-4.2%		
2018.1	18	3,767,435	5	46	1.105	51	0.01	#DIV/0!	11,107	#DIV/0!	0.00	#DIV/0!	0.01	1299.8%
2018.2	12	3,905,098	6	101	1.105	112	0.03	149.7%	18,120	16.6%	0.00	114.1%		
2019.1	6	3,852,413	0	0	1.105	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.01	15.5%
Total		129,843,370	793	6,753		7,343								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

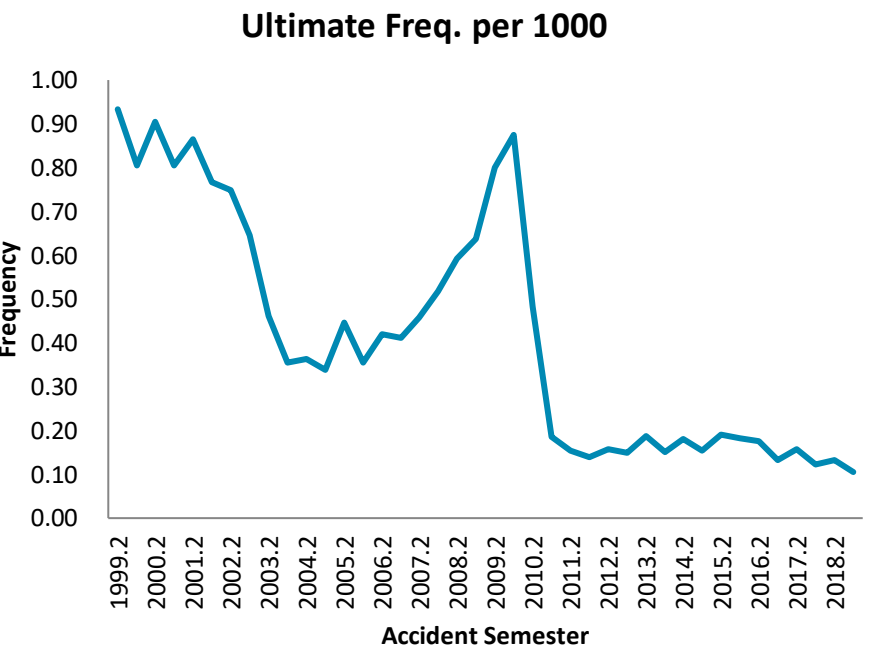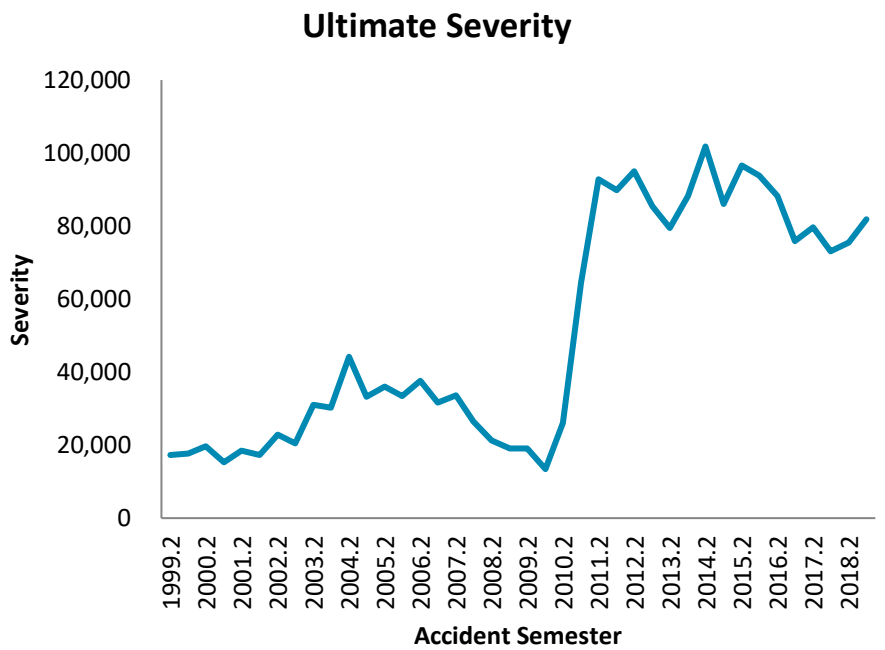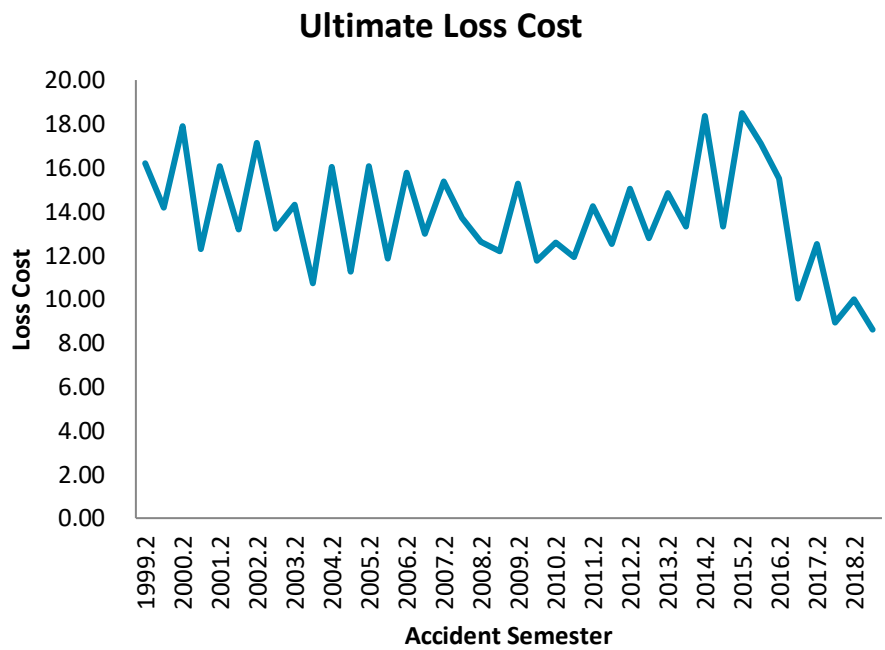**Claims and ALAE Development Method**
Data as of 06/30/19

(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
1999.2	240	2,557,617	5,247	15,794	1.130	17,847	6.98		3,401		2.05			
2000.1	234	2,612,611	5,694	17,190	1.104	18,978	7.26		3,333		2.18		7.12	
2000.2	228	2,703,311	6,906	21,112	1.104	23,308	8.62	23.6%	3,375	-0.8%	2.55	24.5%		
2001.1	222	2,815,932	6,703	19,333	1.092	21,112	7.50	3.2%	3,150	-5.5%	2.38	9.2%	8.05	13.0%
2001.2	216	2,831,592	8,268	27,759	1.092	30,313	10.71	24.2%	3,666	8.6%	2.92	14.3%		
2002.1	210	2,860,798	8,669	25,952	1.089	28,262	9.88	31.8%	3,260	3.5%	3.03	27.3%	10.29	27.9%
2002.2	204	2,966,799	10,588	33,946	1.089	36,967	12.46	16.4%	3,491	-4.8%	3.57	22.2%		
2003.1	198	2,896,602	11,146	32,407	1.084	35,129	12.13	22.8%	3,152	-3.3%	3.85	27.0%	12.30	19.5%
2003.2	192	2,979,855	9,139	30,497	1.084	33,059	11.09	-11.0%	3,617	3.6%	3.07	-14.1%		
2004.1	186	2,925,523	7,271	26,215	1.104	28,934	9.89	-18.4%	3,979	26.3%	2.49	-35.4%	10.50	-14.6%
2004.2	180	3,001,192	7,431	33,383	1.104	36,844	12.28	10.7%	4,958	37.1%	2.48	-19.3%		
2005.1	174	2,960,878	7,156	31,504	1.092	34,412	11.62	17.5%	4,809	20.8%	2.42	-2.8%	11.95	13.8%
2005.2	168	3,078,978	8,883	42,531	1.092	46,457	15.09	22.9%	5,230	5.5%	2.89	16.5%		
2006.1	162	3,038,070	8,379	44,430	1.082	48,073	15.82	36.2%	5,737	19.3%	2.76	14.1%	15.45	29.3%
2006.2	156	3,144,172	9,737	57,174	1.082	61,862	19.68	30.4%	6,353	21.5%	3.10	7.3%		
2007.1	150	3,098,547	9,938	58,770	1.085	63,783	20.58	30.1%	6,418	11.9%	3.21	16.3%	20.13	30.2%
2007.2	144	3,207,341	11,335	74,026	1.085	80,340	25.05	27.3%	7,088	11.6%	3.53	14.1%		
2008.1	138	3,178,859	11,415	75,372	1.076	81,115	25.52	24.0%	7,106	10.7%	3.59	12.0%	25.28	25.6%
2008.2	132	3,266,405	13,921	94,574	1.076	101,781	31.16	24.4%	7,311	3.2%	4.26	20.6%		
2009.1	126	3,198,659	14,600	108,129	1.075	116,207	36.33	42.4%	7,959	12.0%	4.56	27.1%	33.72	33.4%
2009.2	120	3,293,420	18,244	149,526	1.075	160,696	48.79	56.6%	8,808	20.5%	5.54	30.0%		
2010.1	114	3,228,357	18,825	147,293	1.066	157,059	48.65	33.9%	8,343	4.8%	5.83	27.8%	48.72	44.5%
2010.2	108	3,335,564	11,298	85,451	1.066	91,116	27.32	-44.0%	8,065	-8.4%	3.39	-38.9%		
2011.1	102	3,280,500	2,590	25,974	1.083	28,135	8.58	-82.4%	10,863	30.2%	0.79	-86.5%	18.02	-63.0%
2011.2	96	3,385,347	461	17,930	1.083	19,421	5.74	-79.0%	42,129	422.4%	0.14	-96.0%		
2012.1	90	3,341,384	315	16,778	1.080	18,113	5.42	-36.8%	57,502	429.3%	0.09	-88.1%	5.58	-69.0%
2012.2	84	3,431,979	429	23,570	1.080	25,446	7.41	29.2%	59,315	40.8%	0.13	-8.2%		
2013.1	78	3,373,610	381	19,229	1.080	20,760	6.15	13.5%	54,448	-5.3%	0.11	19.9%	6.79	21.7%
2013.2	72	3,486,731	438	23,749	1.080	25,640	7.35	-0.8%	58,474	-1.4%	0.13	0.6%		
2014.1	66	3,420,275	429	20,766	1.085	22,537	6.59	7.1%	52,512	-3.6%	0.13	11.0%	6.98	2.7%
2014.2	60	3,539,698	502	26,963	1.085	29,263	8.27	12.4%	58,243	-0.4%	0.14	12.9%		
2015.1	54	3,481,538	511	25,642	1.104	28,309	8.13	23.4%	55,436	5.6%	0.15	16.9%	8.20	17.6%
2015.2	48	3,612,869	609	29,892	1.104	33,001	9.13	10.5%	54,168	-7.0%	0.17	18.8%		
2016.1	42	3,581,802	655	32,479	1.099	35,708	9.97	22.6%	54,527	-1.6%	0.18	24.6%	9.55	16.5%
2016.2	36	3,711,494	632	28,372	1.099	31,192	8.40	-8.0%	49,327	-8.9%	0.17	1.0%		
2017.1	30	3,670,819	575	21,756	1.099	23,918	6.52	-34.6%	41,587	-23.7%	0.16	-14.3%	7.47	-21.8%
2017.2	24	3,819,298	650	27,557	1.099	30,296	7.93	-5.6%	46,624	-5.5%	0.17	-0.1%		
2018.1	18	3,767,435	499	20,223	1.105	22,336	5.93	-9.0%	44,753	7.6%	0.13	-15.4%	6.94	-7.1%
2018.2	12	3,905,098	572	26,044	1.105	28,766	7.37	-7.1%	50,265	7.8%	0.15	-13.9%		
2019.1	6	3,852,413	556	25,236	1.105	27,873	7.24	22.0%	50,128	12.0%	0.14	9.0%	7.30	5.2%
Total		129,843,370	241,599	1,664,526		1,804,366								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
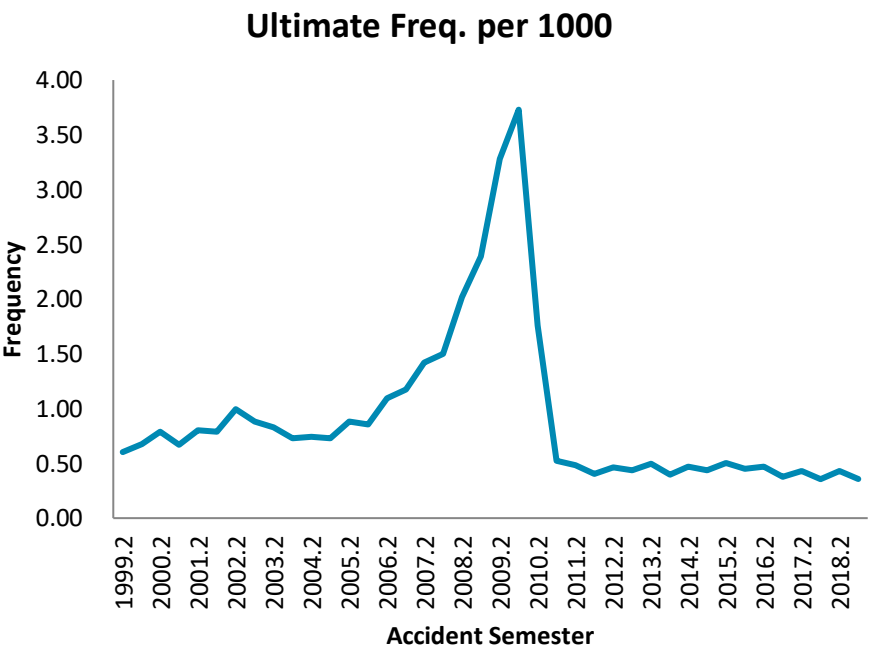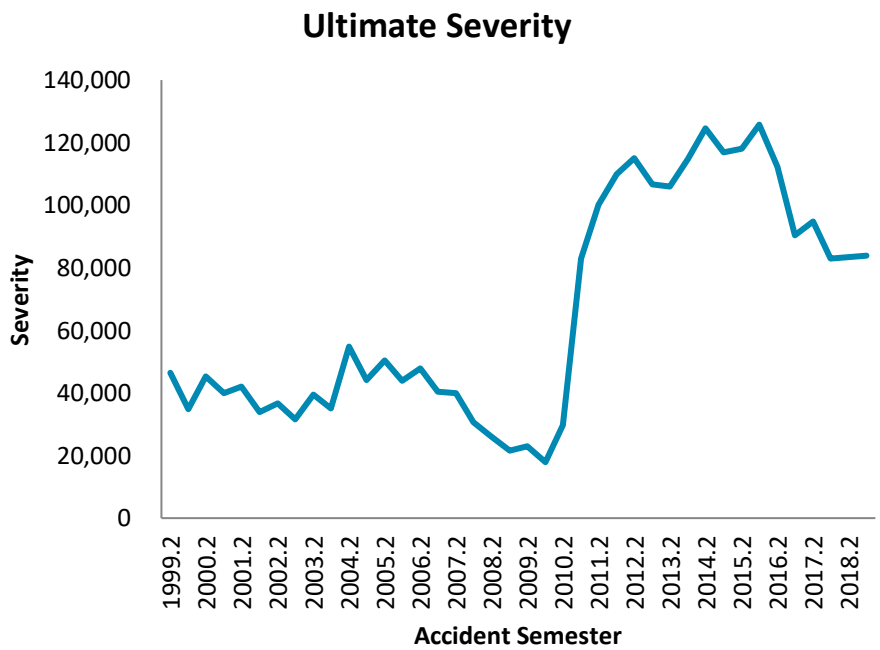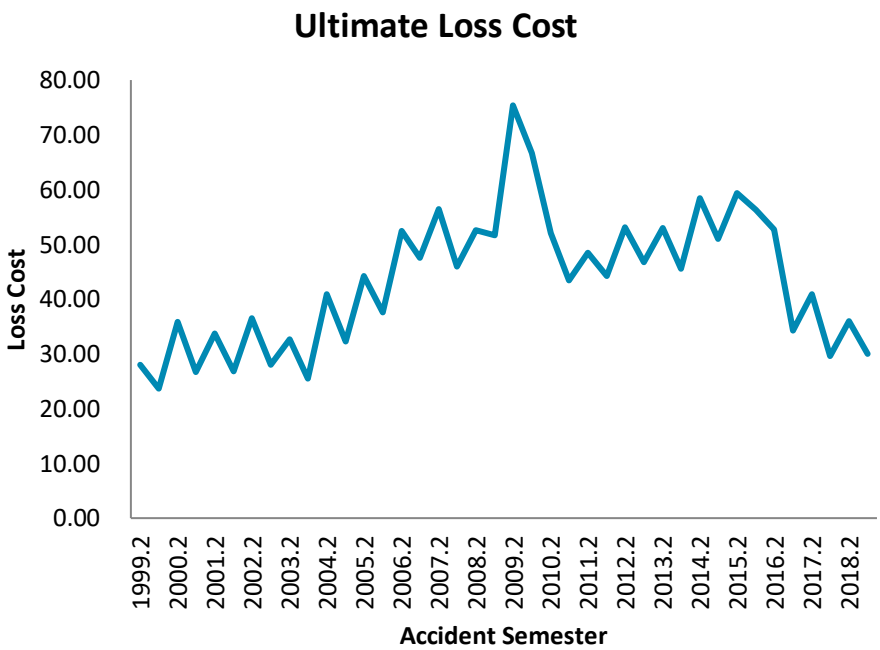**Data as of 06/30/19**

(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
1999.2	240	2,557,617	21,575	64,075	1.130	72,405	28.31		3,356		8.44			
2000.1	234	2,612,611	21,581	69,933	1.104	77,206	29.55		3,577		8.26		28.94	
2000.2	228	2,703,311	23,900	86,849	1.104	95,882	35.47	25.3%	4,012	19.5%	8.84	4.8%		
2001.1	222	2,815,932	22,996	84,380	1.092	92,143	32.72	10.7%	4,007	12.0%	8.17	-1.1%	34.07	17.7%
2001.2	216	2,831,592	25,348	111,999	1.092	122,303	43.19	21.8%	4,825	20.3%	8.95	1.3%		
2002.1	210	2,860,798	25,441	114,823	1.089	125,042	43.71	33.6%	4,915	22.7%	8.89	8.9%	43.45	27.5%
2002.2	204	2,966,799	28,881	147,770	1.089	160,922	54.24	25.6%	5,572	15.5%	9.73	8.7%		
2003.1	198	2,896,602	28,409	144,416	1.084	156,547	54.05	23.6%	5,510	12.1%	9.81	10.3%	54.14	24.6%
2003.2	192	2,979,855	23,374	134,177	1.084	145,448	48.81	-10.0%	6,223	11.7%	7.84	-19.4%		
2004.1	186	2,925,523	18,315	108,161	1.104	119,378	40.81	-24.5%	6,518	18.3%	6.26	-36.2%	44.84	-17.2%
2004.2	180	3,001,192	18,128	116,247	1.104	128,302	42.75	-12.4%	7,078	13.7%	6.04	-23.0%		
2005.1	174	2,960,878	16,725	109,438	1.092	119,539	40.37	-1.1%	7,147	9.7%	5.65	-9.8%	41.57	-7.3%
2005.2	168	3,078,978	19,374	139,651	1.092	152,540	49.54	15.9%	7,873	11.2%	6.29	4.2%		
2006.1	162	3,038,070	17,785	139,620	1.082	151,068	49.73	23.2%	8,494	18.8%	5.85	3.6%	49.63	19.4%
2006.2	156	3,144,172	19,983	175,615	1.082	190,015	60.43	22.0%	9,509	20.8%	6.36	1.0%		
2007.1	150	3,098,547	19,315	187,047	1.085	203,002	65.52	31.8%	10,510	23.7%	6.23	6.5%	62.96	26.8%
2007.2	144	3,207,341	20,988	224,882	1.085	244,065	76.10	25.9%	11,629	22.3%	6.54	3.0%		
2008.1	138	3,178,859	19,437	231,826	1.076	249,491	78.48	19.8%	12,836	22.1%	6.11	-1.9%	77.28	22.8%
2008.2	132	3,266,405	21,311	300,302	1.076	323,185	98.94	30.0%	15,165	30.4%	6.52	-0.3%		
2009.1	126	3,198,659	21,699	337,093	1.075	362,275	113.26	44.3%	16,695	30.1%	6.78	10.9%	106.03	37.2%
2009.2	120	3,293,420	25,614	460,298	1.075	494,684	150.20	51.8%	19,313	27.4%	7.78	19.2%		
2010.1	114	3,228,357	26,012	494,213	1.066	526,979	163.23	44.1%	20,259	21.3%	8.06	18.8%	156.65	47.8%
2010.2	108	3,335,564	22,741	291,461	1.066	310,785	93.17	-38.0%	13,666	-29.2%	6.82	-12.3%		
2011.1	102	3,280,500	15,884	143,915	1.083	155,889	47.52	-70.9%	9,814	-51.6%	4.84	-39.9%	70.54	-55.0%
2011.2	96	3,385,347	15,588	138,185	1.083	149,682	44.21	-52.5%	9,602	-29.7%	4.60	-32.5%		
2012.1	90	3,341,384	13,815	121,974	1.080	131,683	39.41	-17.1%	9,532	-2.9%	4.13	-14.6%	41.83	-40.7%
2012.2	84	3,431,979	15,793	142,833	1.080	154,203	44.93	1.6%	9,764	1.7%	4.60	-0.1%		
2013.1	78	3,373,610	15,566	133,063	1.080	143,655	42.58	8.0%	9,229	-3.2%	4.61	11.6%	43.77	4.6%
2013.2	72	3,486,731	19,384	165,056	1.080	178,194	51.11	13.7%	9,193	-5.8%	5.56	20.8%		
2014.1	66	3,420,275	17,273	136,146	1.085	147,759	43.20	1.5%	8,554	-7.3%	5.05	9.5%	47.19	7.8%
2014.2	60	3,539,698	18,818	154,959	1.085	168,177	47.51	-7.0%	8,937	-2.8%	5.32	-4.4%		
2015.1	54	3,481,538	18,646	147,863	1.104	163,240	46.89	8.5%	8,755	2.3%	5.36	6.0%	47.20	0.0%
2015.2	48	3,612,869	20,885	170,378	1.104	188,097	52.06	9.6%	9,007	0.8%	5.78	8.7%		
2016.1	42	3,581,802	18,793	151,803	1.099	166,892	46.59	-0.6%	8,881	1.4%	5.25	-2.0%	49.34	4.5%
2016.2	36	3,711,494	19,253	157,779	1.099	173,463	46.74	-10.2%	9,010	0.0%	5.19	-10.3%		
2017.1	30	3,670,819	16,928	129,757	1.099	142,655	38.86	-16.6%	8,427	-5.1%	4.61	-12.1%	42.82	-13.2%
2017.2	24	3,819,298	19,250	147,707	1.099	162,389	42.52	-9.0%	8,436	-6.4%	5.04	-2.8%		
2018.1	18	3,767,435	16,920	123,520	1.105	136,428	36.21	-6.8%	8,063	-4.3%	4.49	-2.6%	39.39	-8.0%
2018.2	12	3,905,098	19,813	144,690	1.105	159,810	40.92	-3.8%	8,066	-4.4%	5.07	0.7%		
2019.1	6	3,852,413	18,238	129,147	1.105	142,643	37.03	2.2%	7,821	-3.0%	4.73	5.4%	38.99	-1.0%
Total		129,843,370	809,781	6,713,050		7,288,064								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Financial Services Regulatory Authority of Ontario

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

Claims and ALAE Development Method
Data as of 06/30/19

(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			
								% Change Seasonal		% Change Seasonal		% Change Seasonal		
	Maturity (in		Ultimate Claim	Ultimate Claims	ULAE	Ultimate Losses	Ultimate Loss	Accident Half	Ultimate	Accident Half	Ultimate Freq.	Accident Half	Annual Loss Cost	% Change
Accident Semester	Months)	Earned Car Years	Counts	and ALAE (000)	Adjustment	& LAE (000)	Cost	Years	Severity	Years	per 1000	Years	& LAE	Accident Years
1999.2	240	2,557,617	334	9,859	1.130	11,140	4.36		33,354		0.13			
2000.1	234	2,612,611	331	7,873	1.104	8,692	3.33		26,259		0.13		3.84	
2000.2	228	2,703,311	402	11,035	1.104	12,183	4.51	3.5%	30,305	-9.1%	0.15	13.9%		
2001.1	222	2,815,932	328	7,457	1.092	8,143	2.89	-13.1%	24,805	-5.5%	0.12	-8.0%	3.68	-4.0%
2001.2	216	2,831,592	402	11,755	1.092	12,836	4.53	0.6%	31,963	5.5%	0.14	-4.6%		
2002.1	210	2,860,798	314	8,456	1.089	9,209	3.22	11.3%	29,291	18.1%	0.11	-5.7%	3.87	5.2%
2002.2	204	2,966,799	437	15,127	1.089	16,473	5.55	22.5%	37,696	17.9%	0.15	3.9%		
2003.1	198	2,896,602	503	8,599	1.084	9,322	3.22	0.0%	18,532	-36.7%	0.17	58.0%	4.40	13.6%
2003.2	192	2,979,855	398	10,397	1.084	11,270	3.78	-31.9%	28,317	-24.9%	0.13	-9.3%		
2004.1	186	2,925,523	351	7,685	1.104	8,482	2.90	-9.9%	24,165	30.4%	0.12	-30.9%	3.34	-24.0%
2004.2	180	3,001,192	368	14,249	1.104	15,727	5.24	38.5%	42,736	50.9%	0.12	-8.2%		
2005.1	174	2,960,878	266	10,200	1.092	11,141	3.76	29.8%	41,884	73.3%	0.09	-25.1%	4.51	34.7%
2005.2	168	3,078,978	339	13,910	1.092	15,194	4.93	-5.8%	44,821	4.9%	0.11	-10.2%		
2006.1	162	3,038,070	245	11,144	1.082	12,058	3.97	5.5%	49,218	17.5%	0.08	-10.2%	4.46	-1.1%
2006.2	156	3,144,172	269	17,124	1.082	18,528	5.89	19.4%	68,878	53.7%	0.09	-22.3%		
2007.1	150	3,098,547	289	15,524	1.085	16,848	5.44	37.0%	58,299	18.5%	0.09	15.7%	5.67	27.2%
2007.2	144	3,207,341	354	17,752	1.085	19,266	6.01	1.9%	54,424	-21.0%	0.11	29.0%		
2008.1	138	3,178,859	323	10,556	1.076	11,361	3.57	-34.3%	35,172	-39.7%	0.10	8.9%	4.80	-15.4%
2008.2	132	3,266,405	340	10,955	1.076	11,790	3.61	-39.9%	34,675	-36.3%	0.10	-5.7%		
2009.1	126	3,198,659	283	12,538	1.075	13,475	4.21	17.9%	47,614	35.4%	0.09	-12.9%	3.91	-18.5%
2009.2	120	3,293,420	380	15,777	1.075	16,956	5.15	42.6%	44,621	28.7%	0.12	10.8%		
2010.1	114	3,228,357	316	14,228	1.066	15,171	4.70	11.6%	48,009	0.8%	0.10	10.6%	4.93	26.1%
2010.2	108	3,335,564	264	15,236	1.066	16,246	4.87	-5.4%	61,598	38.0%	0.08	-31.5%		
2011.1	102	3,280,500	152	12,343	1.083	13,369	4.08	-13.3%	88,222	83.8%	0.05	-52.8%	4.48	-9.1%
2011.2	96	3,385,347	179	15,582	1.083	16,879	4.99	2.4%	94,242	53.0%	0.05	-33.1%		
2012.1	90	3,341,384	158	12,717	1.080	13,729	4.11	0.8%	86,673	-1.8%	0.05	2.6%	4.55	1.7%
2012.2	84	3,431,979	206	16,896	1.080	18,241	5.31	6.6%	88,385	-6.2%	0.06	13.7%		
2013.1	78	3,373,610	164	15,097	1.080	16,299	4.83	17.6%	99,275	14.5%	0.05	2.7%	5.08	11.5%
2013.2	72	3,486,731	203	15,060	1.080	16,259	4.66	-12.3%	80,193	-9.3%	0.06	-3.3%		
2014.1	66	3,420,275	173	15,482	1.085	16,802	4.91	1.7%	97,020	-2.3%	0.05	4.0%	4.79	-5.7%
2014.2	60	3,539,698	206	16,504	1.085	17,912	5.06	8.5%	87,036	8.5%	0.06	0.0%		
2015.1	54	3,481,538	202	16,041	1.104	17,709	5.09	3.5%	87,479	-9.8%	0.06	14.8%	5.07	6.0%
2015.2	48	3,612,869	241	22,044	1.104	24,336	6.74	33.1%	101,147	16.2%	0.07	14.5%		
2016.1	42	3,581,802	191	18,405	1.099	20,234	5.65	11.1%	105,697	20.8%	0.05	-8.1%	6.19	22.1%
2016.2	36	3,711,494	219	17,519	1.099	19,260	5.19	-23.0%	88,040	-13.0%	0.06	-11.5%		
2017.1	30	3,670,819	144	10,727	1.099	11,794	3.21	-43.1%	82,065	-22.4%	0.04	-26.8%	4.21	-32.1%
2017.2	24	3,819,298	192	17,319	1.099	19,040	4.99	-3.9%	99,236	12.7%	0.05	-14.8%		
2018.1	18	3,767,435	144	10,312	1.105	11,390	3.02	-5.9%	78,849	-3.9%	0.04	-2.1%	4.01	-4.7%
2018.2	12	3,905,098	170	11,271	1.105	12,449	3.19	-36.1%	73,109	-26.3%	0.04	-13.2%		
2019.1	6	3,852,413	117	12,798	1.105	14,135	3.67	21.4%	120,458	52.8%	0.03	-20.6%	3.43	-14.6%
Total		129,843,370	10,898	533,552		581,348								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

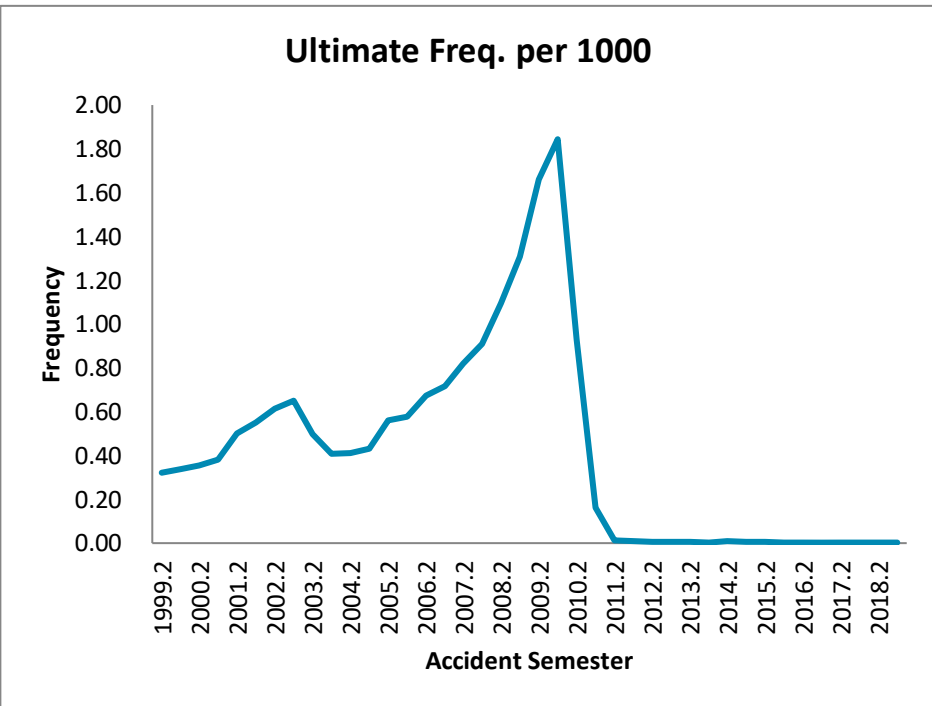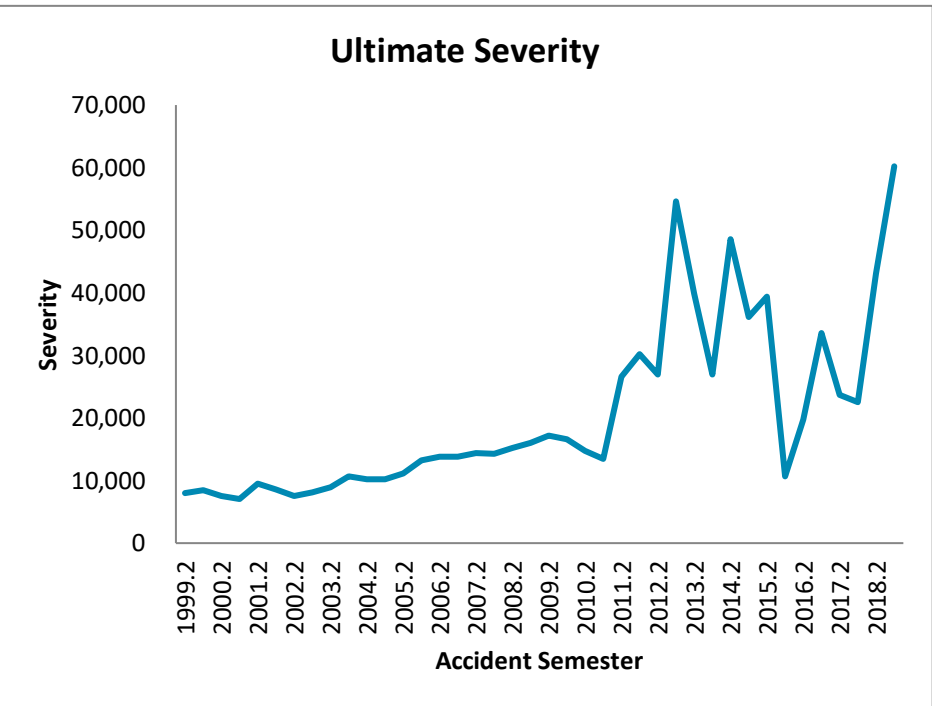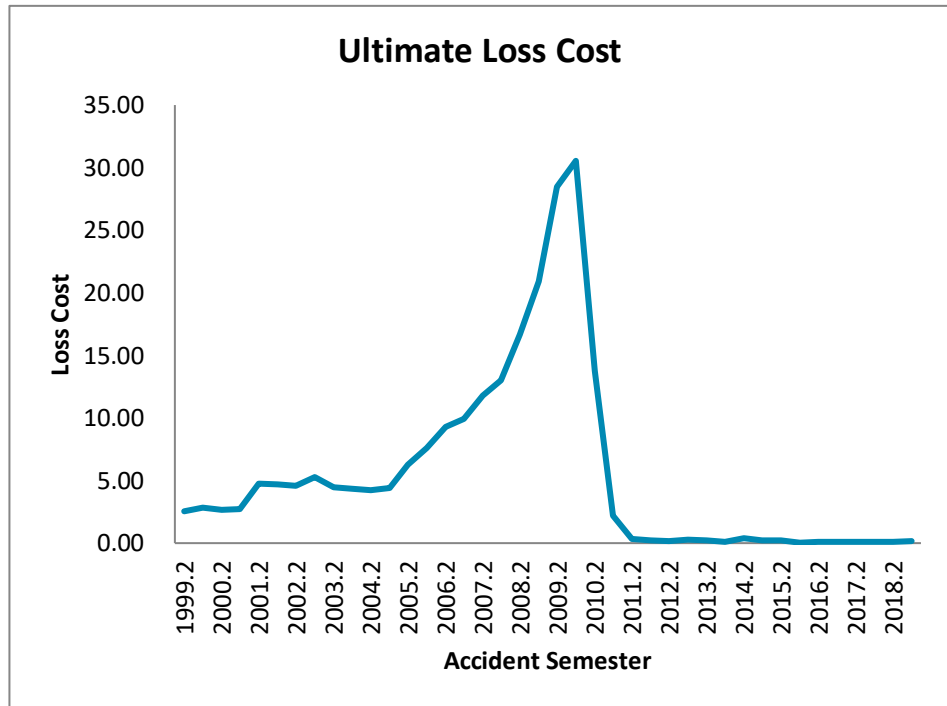**Claims and ALAE Development Method**
Data as of 06/30/19

(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			
								% Change Seasonal Accident Half Years		% Change Seasonal Accident Half Years		% Change Seasonal Accident Half Years		
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		Ultimate Severity		Ultimate Freq. per 1000		Annual Loss Cost & LAE	% Change Accident Years
1999.2	240	2,557,617	2,387	36,685	1.130	41,454	16.21		17,366		0.93			
2000.1	234	2,612,611	2,103	33,511	1.104	36,996	14.16		17,592		0.80		15.17	
2000.2	228	2,703,311	2,445	43,793	1.104	48,347	17.88	10.3%	19,774	13.9%	0.90	-3.1%		
2001.1	222	2,815,932	2,268	31,675	1.092	34,589	12.28	-13.3%	15,251	-13.3%	0.81	0.1%	15.03	-1.0%
2001.2	216	2,831,592	2,450	41,633	1.092	45,464	16.06	-10.2%	18,556	-6.2%	0.87	-4.3%		
2002.1	210	2,860,798	2,192	34,617	1.089	37,698	13.18	7.3%	17,197	12.8%	0.77	-4.9%	14.61	-2.8%
2002.2	204	2,966,799	2,219	46,694	1.089	50,850	17.14	6.8%	22,916	23.5%	0.75	-13.6%		
2003.1	198	2,896,602	1,871	35,279	1.084	38,243	13.20	0.2%	20,444	18.9%	0.65	-15.7%	15.19	4.0%
2003.2	192	2,979,855	1,373	39,316	1.084	42,619	14.30	-16.6%	31,040	35.5%	0.46	-38.4%		
2004.1	186	2,925,523	1,037	28,434	1.104	31,383	10.73	-18.7%	30,277	48.1%	0.35	-45.1%	12.53	-17.5%
2004.2	180	3,001,192	1,088	43,626	1.104	48,150	16.04	12.2%	44,256	42.6%	0.36	-21.3%		
2005.1	174	2,960,878	1,002	30,537	1.092	33,355	11.27	5.0%	33,289	9.9%	0.34	-4.5%	13.67	9.1%
2005.2	168	3,078,978	1,373	45,263	1.092	49,441	16.06	0.1%	36,009	-18.6%	0.45	23.0%		
2006.1	162	3,038,070	1,079	33,245	1.082	35,971	11.84	5.1%	33,337	0.1%	0.36	4.9%	13.96	2.1%
2006.2	156	3,144,172	1,320	45,811	1.082	49,567	15.76	-1.8%	37,551	4.3%	0.42	-5.9%		
2007.1	150	3,098,547	1,276	37,102	1.085	40,266	13.00	9.8%	31,557	-5.3%	0.41	15.9%	14.39	3.1%
2007.2	144	3,207,341	1,467	45,471	1.085	49,350	15.39	-2.4%	33,640	-10.4%	0.46	8.9%		
2008.1	138	3,178,859	1,646	40,460	1.076	43,543	13.70	5.4%	26,454	-16.2%	0.52	25.7%	14.55	1.1%
2008.2	132	3,266,405	1,933	38,282	1.076	41,199	12.61	-18.0%	21,314	-36.6%	0.59	29.4%		
2009.1	126	3,198,659	2,036	36,276	1.075	38,986	12.19	-11.0%	19,148	-27.6%	0.64	22.9%	12.40	-14.7%
2009.2	120	3,293,420	2,634	46,824	1.075	50,322	15.28	21.1%	19,105	-10.4%	0.80	35.1%		
2010.1	114	3,228,357	2,824	35,574	1.066	37,932	11.75	-3.6%	13,432	-29.9%	0.87	37.4%	13.53	9.1%
2010.2	108	3,335,564	1,611	39,350	1.066	41,959	12.58	-17.7%	26,045	36.3%	0.48	-39.6%		
2011.1	102	3,280,500	607	36,124	1.083	39,129	11.93	1.5%	64,463	379.9%	0.19	-78.8%	12.26	-9.4%
2011.2	96	3,385,347	519	44,484	1.083	48,185	14.23	13.1%	92,841	256.5%	0.15	-68.3%		
2012.1	90	3,341,384	465	38,702	1.080	41,783	12.50	4.8%	89,856	39.4%	0.14	-24.8%	13.37	9.1%
2012.2	84	3,431,979	543	47,781	1.080	51,584	15.03	5.6%	94,999	2.3%	0.16	3.2%		
2013.1	78	3,373,610	505	39,937	1.080	43,116	12.78	2.2%	85,378	-5.0%	0.15	7.6%	13.92	4.0%
2013.2	72	3,486,731	651	47,963	1.080	51,781	14.85	-1.2%	79,555	-16.3%	0.19	18.0%		
2014.1	66	3,420,275	516	41,950	1.085	45,528	13.31	4.2%	88,228	3.3%	0.15	0.8%	14.09	1.2%
2014.2	60	3,539,698	638	59,860	1.085	64,966	18.35	23.6%	101,806	28.0%	0.18	-3.4%		
2015.1	54	3,481,538	539	41,976	1.104	46,342	13.31	0.0%	86,047	-2.5%	0.15	2.5%	15.85	12.5%
2015.2	48	3,612,869	691	60,513	1.104	66,806	18.49	0.8%	96,679	-5.0%	0.19	6.1%		
2016.1	42	3,581,802	652	55,671	1.099	61,205	17.09	28.4%	93,806	9.0%	0.18	17.8%	17.79	12.2%
2016.2	36	3,711,494	652	52,356	1.099	57,560	15.51	-16.1%	88,253	-8.7%	0.18	-8.1%		
2017.1	30	3,670,819	485	33,445	1.099	36,769	10.02	-41.4%	75,853	-19.1%	0.13	-27.5%	12.78	-28.2%
2017.2	24	3,819,298	600	43,470	1.099	47,791	12.51	-19.3%	79,686	-9.7%	0.16	-10.6%		
2018.1	18	3,767,435	461	30,493	1.105	33,680	8.94	-10.8%	73,033	-3.7%	0.12	-7.3%	10.74	-16.0%
2018.2	12	3,905,098	516	35,262	1.105	38,947	9.97	-20.3%	75,447	-5.3%	0.13	-15.8%		
2019.1	6	3,852,413	405	30,018	1.105	33,154	8.61	-3.7%	81,790	12.0%	0.11	-14.0%	9.29	-13.4%
Total		129,843,370	51,079	1,629,462		1,776,010								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

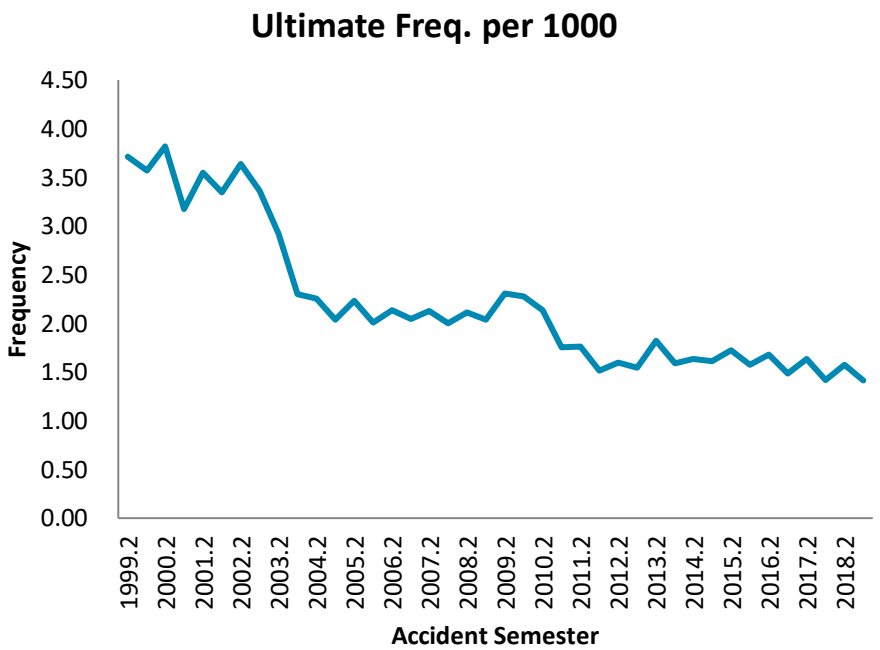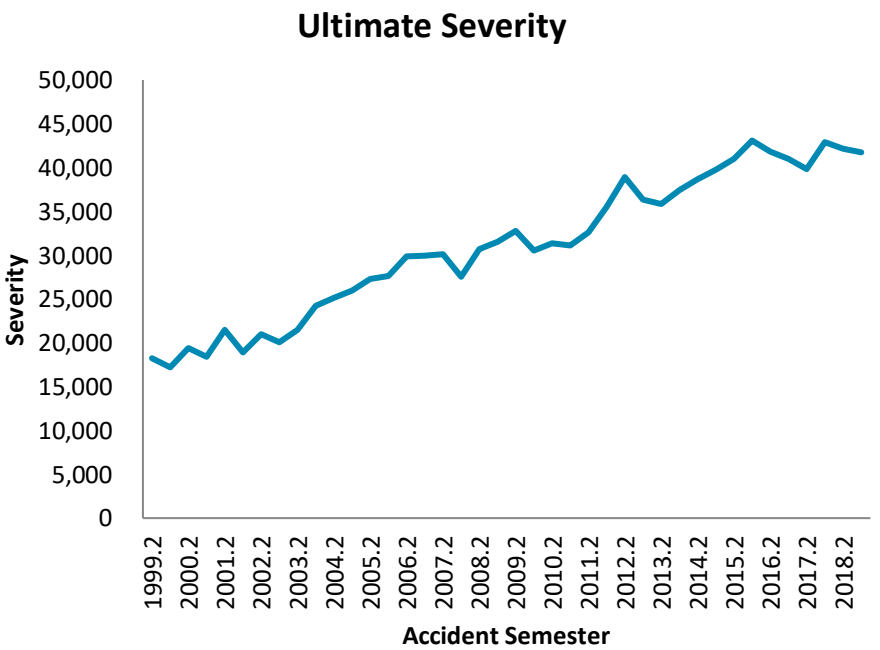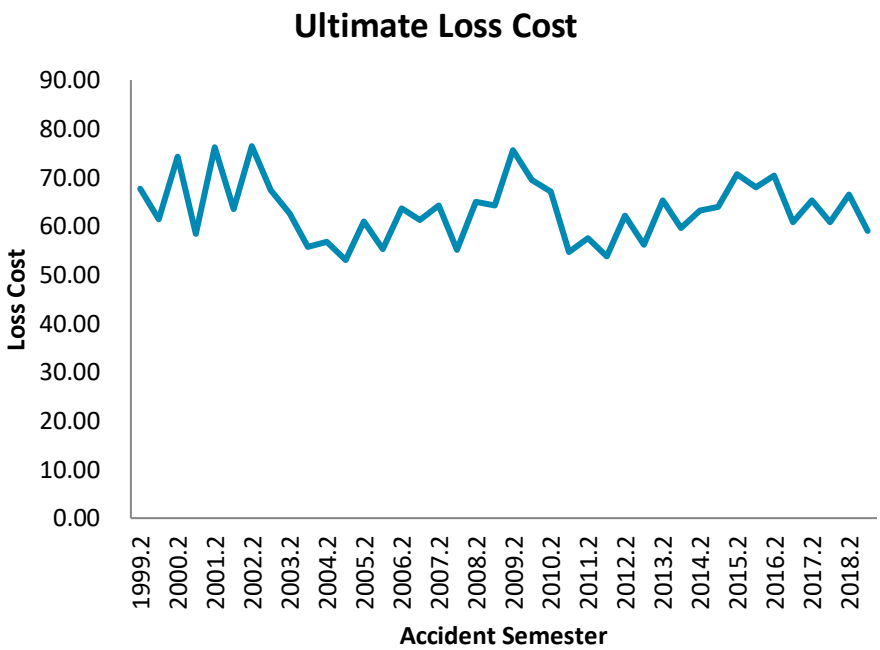**Claims and ALAE Development Method**
Data as of 06/30/19

(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
1999.2	240	2,557,617	1,542	63,517	1.130	71,774	28.06		46,546		0.60			
2000.1	234	2,612,611	1,769	55,968	1.104	61,788	23.65		34,928		0.68		25.83	
2000.2	228	2,703,311	2,135	87,759	1.104	96,886	35.84	27.7%	45,380	-2.5%	0.79	31.0%		
2001.1	222	2,815,932	1,880	68,620	1.092	74,933	26.61	12.5%	39,864	14.1%	0.67	-1.4%	31.13	20.5%
2001.2	216	2,831,592	2,274	87,524	1.092	95,576	33.75	-5.8%	42,025	-7.4%	0.80	1.7%		
2002.1	210	2,860,798	2,260	70,508	1.089	76,783	26.84	0.9%	33,969	-14.8%	0.79	18.4%	30.28	-2.7%
2002.2	204	2,966,799	2,953	99,332	1.089	108,173	36.46	8.0%	36,632	-12.8%	1.00	23.9%		
2003.1	198	2,896,602	2,564	74,716	1.084	80,992	27.96	4.2%	31,588	-7.0%	0.89	12.0%	32.26	6.5%
2003.2	192	2,979,855	2,470	89,750	1.084	97,289	32.65	-10.5%	39,388	7.5%	0.83	-16.7%		
2004.1	186	2,925,523	2,127	67,511	1.104	74,512	25.47	-8.9%	35,025	10.9%	0.73	-17.8%	29.09	-9.8%
2004.2	180	3,001,192	2,236	111,068	1.104	122,586	40.85	25.1%	54,824	39.2%	0.75	-10.1%		
2005.1	174	2,960,878	2,162	87,365	1.092	95,429	32.23	26.5%	44,139	26.0%	0.73	0.4%	36.57	25.7%
2005.2	168	3,078,978	2,706	124,803	1.092	136,323	44.28	8.4%	50,378	-8.1%	0.88	18.0%		
2006.1	162	3,038,070	2,604	105,577	1.082	114,234	37.60	16.7%	43,869	-0.6%	0.86	17.4%	40.96	12.0%
2006.2	156	3,144,172	3,442	152,283	1.082	164,771	52.41	18.4%	47,871	-5.0%	1.09	24.6%		
2007.1	150	3,098,547	3,640	135,796	1.085	147,379	47.56	26.5%	40,489	-7.7%	1.17	37.1%	50.00	22.1%
2007.2	144	3,207,341	4,547	166,854	1.085	181,086	56.46	7.7%	39,825	-16.8%	1.42	29.5%		
2008.1	138	3,178,859	4,771	135,636	1.076	145,972	45.92	-3.5%	30,596	-24.4%	1.50	27.8%	51.21	2.4%
2008.2	132	3,266,405	6,598	159,609	1.076	171,772	52.59	-6.9%	26,034	-34.6%	2.02	42.5%		
2009.1	126	3,198,659	7,634	153,900	1.075	165,396	51.71	12.6%	21,666	-29.2%	2.39	59.0%	52.15	1.8%
2009.2	120	3,293,420	10,812	230,995	1.075	248,251	75.38	43.3%	22,961	-11.8%	3.28	62.5%		
2010.1	114	3,228,357	12,040	201,911	1.066	215,298	66.69	29.0%	17,882	-17.5%	3.73	56.3%	71.08	36.3%
2010.2	108	3,335,564	5,863	163,017	1.066	173,826	52.11	-30.9%	29,648	29.1%	1.76	-46.5%		
2011.1	102	3,280,500	1,715	131,339	1.083	142,267	43.37	-35.0%	82,954	363.9%	0.52	-86.0%	47.78	-32.8%
2011.2	96	3,385,347	1,639	151,386	1.083	163,982	48.44	-7.1%	100,050	237.5%	0.48	-72.5%		
2012.1	90	3,341,384	1,346	137,007	1.080	147,913	44.27	2.1%	109,891	32.5%	0.40	-22.9%	46.37	-3.0%
2012.2	84	3,431,979	1,585	168,881	1.080	182,324	53.13	9.7%	115,031	15.0%	0.46	-4.6%		
2013.1	78	3,373,610	1,476	145,864	1.080	157,474	46.68	5.4%	106,724	-2.9%	0.44	8.6%	49.93	7.7%
2013.2	72	3,486,731	1,742	171,059	1.080	184,676	52.97	-0.3%	105,989	-7.9%	0.50	8.2%		
2014.1	66	3,420,275	1,359	143,639	1.085	155,892	45.58	-2.4%	114,719	7.5%	0.40	-9.2%	49.31	-1.2%
2014.2	60	3,539,698	1,663	190,737	1.085	207,007	58.48	10.4%	124,454	17.4%	0.47	-6.0%		
2015.1	54	3,481,538	1,517	160,605	1.104	177,308	50.93	11.7%	116,846	1.9%	0.44	9.7%	54.74	11.0%
2015.2	48	3,612,869	1,815	194,154	1.104	214,346	59.33	1.4%	118,114	-5.1%	0.50	6.9%		
2016.1	42	3,581,802	1,604	183,404	1.099	201,635	56.29	10.5%	125,744	7.6%	0.45	2.7%	57.82	5.6%
2016.2	36	3,711,494	1,743	177,933	1.099	195,620	52.71	-11.2%	112,228	-5.0%	0.47	-6.5%		
2017.1	30	3,670,819	1,393	114,423	1.099	125,797	34.27	-39.1%	90,294	-28.2%	0.38	-15.2%	43.54	-24.7%
2017.2	24	3,819,298	1,646	141,976	1.099	156,089	40.87	-22.5%	94,804	-15.5%	0.43	-8.2%		
2018.1	18	3,767,435	1,340	100,728	1.105	111,254	29.53	-13.8%	83,016	-8.1%	0.36	-6.3%	35.24	-19.1%
2018.2	12	3,905,098	1,688	127,376	1.105	140,687	36.03	-11.8%	83,363	-12.1%	0.43	0.3%		
2019.1	6	3,852,413	1,381	104,854	1.105	115,811	30.06	1.8%	83,880	1.0%	0.36	0.8%	33.06	-6.2%
Total		129,843,370	117,682	5,239,386		5,701,108								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
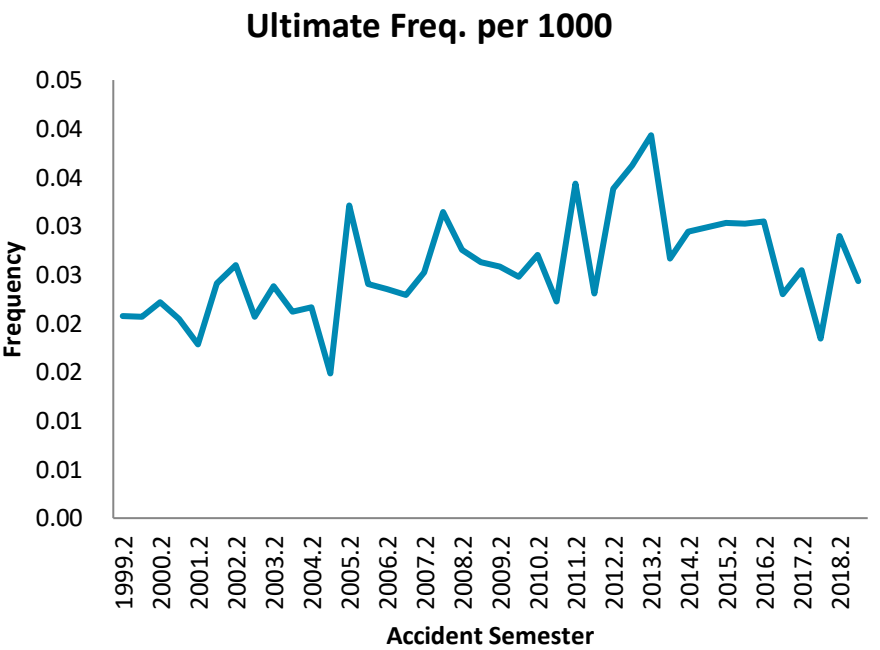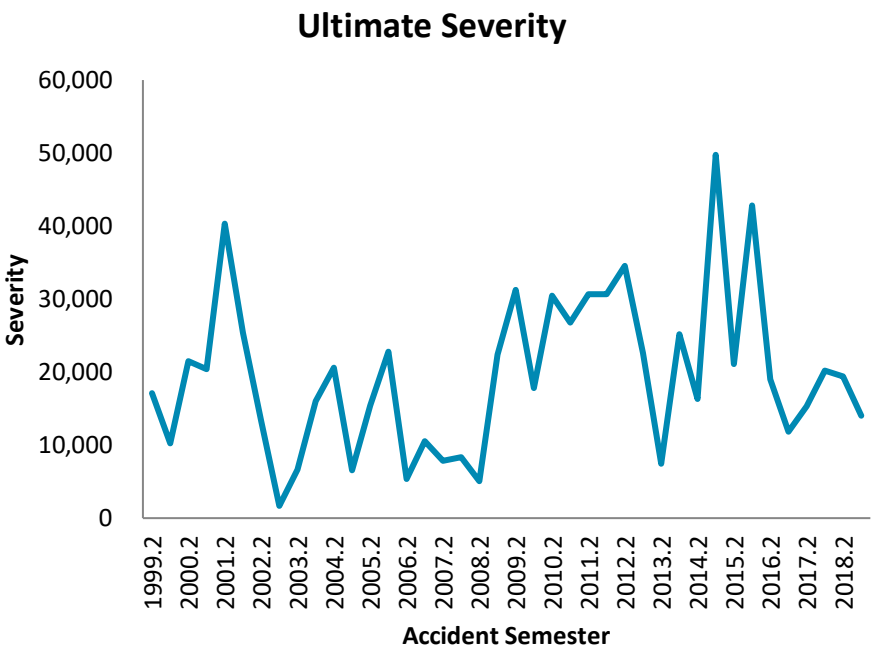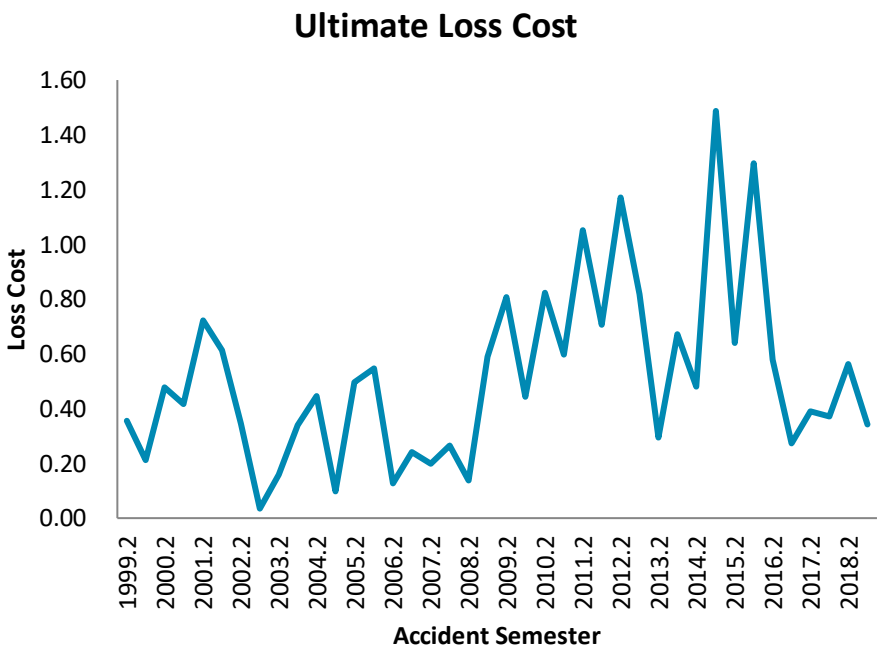**Data as of 06/30/19**

(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
1999.2	240	2,557,617	2,146	950	1.130	1,074	0.42		500		0.84			
2000.1	234	2,612,611	1,965	788	1.104	870	0.33		443		0.75		0.38	
2000.2	228	2,703,311	2,195	898	1.104	992	0.37	-12.6%	452	-9.7%	0.81	-3.2%		
2001.1	222	2,815,932	1,904	917	1.092	1,001	0.36	6.8%	526	18.8%	0.68	-10.1%	0.36	-3.9%
2001.2	216	2,831,592	2,041	1,228	1.092	1,341	0.47	29.1%	657	45.5%	0.72	-11.2%		
2002.1	210	2,860,798	1,843	975	1.089	1,062	0.37	4.4%	576	9.6%	0.64	-4.8%	0.42	16.9%
2002.2	204	2,966,799	2,124	1,184	1.089	1,289	0.43	-8.3%	607	-7.7%	0.72	-0.7%		
2003.1	198	2,896,602	1,870	883	1.084	957	0.33	-11.0%	512	-11.2%	0.65	0.2%	0.38	-9.3%
2003.2	192	2,979,855	1,878	879	1.084	953	0.32	-26.4%	507	-16.4%	0.63	-12.0%		
2004.1	186	2,925,523	1,762	957	1.104	1,056	0.36	9.2%	599	17.1%	0.60	-6.7%	0.34	-11.2%
2004.2	180	3,001,192	1,989	1,052	1.104	1,162	0.39	21.1%	584	15.1%	0.66	5.2%		
2005.1	174	2,960,878	1,889	984	1.092	1,075	0.36	0.6%	569	-5.1%	0.64	6.0%	0.38	10.3%
2005.2	168	3,078,978	2,162	952	1.092	1,040	0.34	-12.7%	481	-17.6%	0.70	6.0%		
2006.1	162	3,038,070	1,853	1,118	1.082	1,210	0.40	9.7%	653	14.8%	0.61	-4.4%	0.37	-1.9%
2006.2	156	3,144,172	2,103	1,332	1.082	1,441	0.46	35.7%	685	42.4%	0.67	-4.7%		
2007.1	150	3,098,547	1,952	1,167	1.085	1,266	0.41	2.6%	649	-0.7%	0.63	3.3%	0.43	17.9%
2007.2	144	3,207,341	1,962	1,192	1.085	1,293	0.40	-12.0%	659	-3.8%	0.61	-8.5%		
2008.1	138	3,178,859	1,856	1,108	1.076	1,192	0.38	-8.2%	642	-1.0%	0.58	-7.3%	0.39	-10.3%
2008.2	132	3,266,405	1,973	1,433	1.076	1,543	0.47	17.1%	782	18.6%	0.60	-1.3%		
2009.1	126	3,198,659	1,625	1,175	1.075	1,262	0.39	5.2%	777	20.9%	0.51	-13.0%	0.43	11.5%
2009.2	120	3,293,420	1,740	1,271	1.075	1,366	0.41	-12.2%	785	0.4%	0.53	-12.5%		
2010.1	114	3,228,357	1,478	1,512	1.066	1,612	0.50	26.5%	1,091	40.4%	0.46	-9.9%	0.46	5.2%
2010.2	108	3,335,564	1,788	1,574	1.066	1,678	0.50	21.3%	938	19.5%	0.54	1.5%		
2011.1	102	3,280,500	1,637	1,169	1.083	1,266	0.39	-22.7%	773	-29.1%	0.50	9.0%	0.44	-2.5%
2011.2	96	3,385,347	1,818	1,356	1.083	1,469	0.43	-13.7%	808	-13.9%	0.54	0.2%		
2012.1	90	3,341,384	1,625	1,240	1.080	1,338	0.40	3.8%	823	6.5%	0.49	-2.5%	0.42	-6.2%
2012.2	84	3,431,979	1,998	1,369	1.080	1,478	0.43	-0.8%	740	-8.4%	0.58	8.4%		
2013.1	78	3,373,610	1,779	1,206	1.080	1,302	0.39	-3.6%	732	-11.1%	0.53	8.4%	0.41	-2.1%
2013.2	72	3,486,731	2,190	1,994	1.080	2,153	0.62	43.4%	983	32.9%	0.63	7.9%		
2014.1	66	3,420,275	1,835	1,560	1.085	1,693	0.50	28.3%	923	26.1%	0.54	1.8%	0.56	36.3%
2014.2	60	3,539,698	1,986	1,709	1.085	1,855	0.52	-15.1%	934	-5.0%	0.56	-10.7%		
2015.1	54	3,481,538	1,883	1,344	1.104	1,484	0.43	-13.9%	788	-14.6%	0.54	0.8%	0.48	-14.6%
2015.2	48	3,612,869	2,075	1,739	1.104	1,920	0.53	1.4%	926	-0.9%	0.57	2.3%		
2016.1	42	3,581,802	1,927	1,443	1.099	1,586	0.44	3.9%	823	4.5%	0.54	-0.5%	0.49	2.5%
2016.2	36	3,711,494	2,121	1,855	1.099	2,039	0.55	3.4%	961	3.9%	0.57	-0.5%		
2017.1	30	3,670,819	1,764	1,554	1.099	1,709	0.47	5.1%	969	17.7%	0.48	-10.7%	0.51	4.2%
2017.2	24	3,819,298	2,057	1,814	1.099	1,994	0.52	-4.9%	969	0.8%	0.54	-5.7%		
2018.1	18	3,767,435	1,732	1,424	1.105	1,573	0.42	-10.3%	908	-6.3%	0.46	-4.3%	0.47	-7.4%
2018.2	12	3,905,098	1,971	1,593	1.105	1,759	0.45	-13.7%	893	-7.9%	0.50	-6.3%		
2019.1	6	3,852,413	1,760	1,328	1.105	1,467	0.38	-8.8%	833	-8.2%	0.46	-0.6%	0.42	-11.6%
Total		129,843,370	76,255	51,224		55,819								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
Data as of 06/30/19

(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
1999.2	240	2,557,617	820	5,793	1.130	6,546	2.56		7,983		0.32			
2000.1	234	2,612,611	882	6,759	1.104	7,462	2.86		8,460		0.34		2.71	
2000.2	228	2,703,311	955	6,553	1.104	7,234	2.68	4.6%	7,575	-5.1%	0.35	10.2%		
2001.1	222	2,815,932	1,077	6,953	1.092	7,593	2.70	-5.6%	7,048	-16.7%	0.38	13.3%	2.69	-0.8%
2001.2	216	2,831,592	1,415	12,252	1.092	13,379	4.73	76.6%	9,457	24.8%	0.50	41.4%		
2002.1	210	2,860,798	1,571	12,300	1.089	13,395	4.68	73.7%	8,528	21.0%	0.55	43.5%	4.70	75.1%
2002.2	204	2,966,799	1,816	12,525	1.089	13,640	4.60	-2.7%	7,511	-20.6%	0.61	22.5%		
2003.1	198	2,896,602	1,880	14,106	1.084	15,291	5.28	12.7%	8,133	-4.6%	0.65	18.2%	4.93	4.9%
2003.2	192	2,979,855	1,487	12,261	1.084	13,291	4.46	-3.0%	8,938	19.0%	0.50	-18.5%		
2004.1	186	2,925,523	1,197	11,585	1.104	12,786	4.37	-17.2%	10,683	31.3%	0.41	-37.0%	4.42	-10.5%
2004.2	180	3,001,192	1,232	11,449	1.104	12,636	4.21	-5.6%	10,257	14.8%	0.41	-17.7%		
2005.1	174	2,960,878	1,278	11,873	1.092	12,969	4.38	0.2%	10,148	-5.0%	0.43	5.5%	4.29	-2.7%
2005.2	168	3,078,978	1,728	17,681	1.092	19,313	6.27	49.0%	11,176	9.0%	0.56	36.7%		
2006.1	162	3,038,070	1,749	21,338	1.082	23,087	7.60	73.5%	13,200	30.1%	0.58	33.4%	6.93	61.4%
2006.2	156	3,144,172	2,116	27,067	1.082	29,287	9.31	48.5%	13,841	23.8%	0.67	19.9%		
2007.1	150	3,098,547	2,223	28,327	1.085	30,744	9.92	30.6%	13,830	4.8%	0.72	24.6%	9.62	38.7%
2007.2	144	3,207,341	2,628	34,823	1.085	37,793	11.78	26.5%	14,381	3.9%	0.82	21.8%		
2008.1	138	3,178,859	2,888	38,395	1.076	41,321	13.00	31.0%	14,308	3.5%	0.91	26.6%	12.39	28.8%
2008.2	132	3,266,405	3,583	50,679	1.076	54,541	16.70	41.7%	15,222	5.8%	1.10	33.9%		
2009.1	126	3,198,659	4,180	62,297	1.075	66,951	20.93	61.0%	16,017	11.9%	1.31	43.8%	18.79	51.7%
2009.2	120	3,293,420	5,470	87,226	1.075	93,742	28.46	70.5%	17,138	12.6%	1.66	51.4%		
2010.1	114	3,228,357	5,953	92,476	1.066	98,607	30.54	45.9%	16,564	3.4%	1.84	41.1%	29.49	56.9%
2010.2	108	3,335,564	3,098	42,963	1.066	45,811	13.73	-51.7%	14,787	-13.7%	0.93	-44.1%		
2011.1	102	3,280,500	527	6,572	1.083	7,119	2.17	-92.9%	13,509	-18.4%	0.16	-91.3%	8.00	-72.9%
2011.2	96	3,385,347	46	1,129	1.083	1,223	0.36	-97.4%	26,588	79.8%	0.01	-98.5%		
2012.1	90	3,341,384	27	756	1.080	816	0.24	-88.7%	30,226	123.7%	0.01	-95.0%	0.30	-96.2%
2012.2	84	3,431,979	21	524	1.080	566	0.16	-54.4%	26,959	1.4%	0.01	-55.0%		
2013.1	78	3,373,610	16	799	1.080	862	0.26	4.7%	54,605	80.7%	0.00	-42.1%	0.21	-30.8%
2013.2	72	3,486,731	20	730	1.080	788	0.23	37.2%	39,904	48.0%	0.01	-7.3%		
2014.1	66	3,420,275	12	309	1.085	335	0.10	-61.7%	26,966	-50.6%	0.00	-22.4%	0.16	-22.5%
2014.2	60	3,539,698	28	1,231	1.085	1,336	0.38	66.9%	48,551	21.7%	0.01	37.2%		
2015.1	54	3,481,538	19	608	1.104	671	0.19	96.7%	36,078	33.8%	0.01	47.0%	0.29	75.7%
2015.2	48	3,612,869	18	639	1.104	706	0.20	-48.3%	39,372	-18.9%	0.00	-36.2%		
2016.1	42	3,581,802	12	113	1.099	125	0.03	-81.9%	10,703	-70.3%	0.00	-39.1%	0.12	-59.6%
2016.2	36	3,711,494	14	253	1.099	278	0.07	-61.7%	19,681	-50.0%	0.00	-23.3%		
2017.1	30	3,670,819	8	255	1.099	280	0.08	119.3%	33,622	214.1%	0.00	-30.2%	0.08	-34.5%
2017.2	24	3,819,298	13	270	1.099	297	0.08	3.8%	23,641	20.1%	0.00	-13.6%		
2018.1	18	3,767,435	12	253	1.105	279	0.07	-2.9%	22,478	-33.1%	0.00	45.3%	0.08	0.5%
2018.2	12	3,905,098	9	369	1.105	407	0.10	34.1%	43,070	82.2%	0.00	-26.4%		
2019.1	6	3,852,413	12	644	1.105	712	0.18	149.1%	60,208	167.9%	0.00	-7.0%	0.14	89.9%
Total		129,843,370	52,039	643,136		694,220								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Financial Services Regulatory Authority of Ontario

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

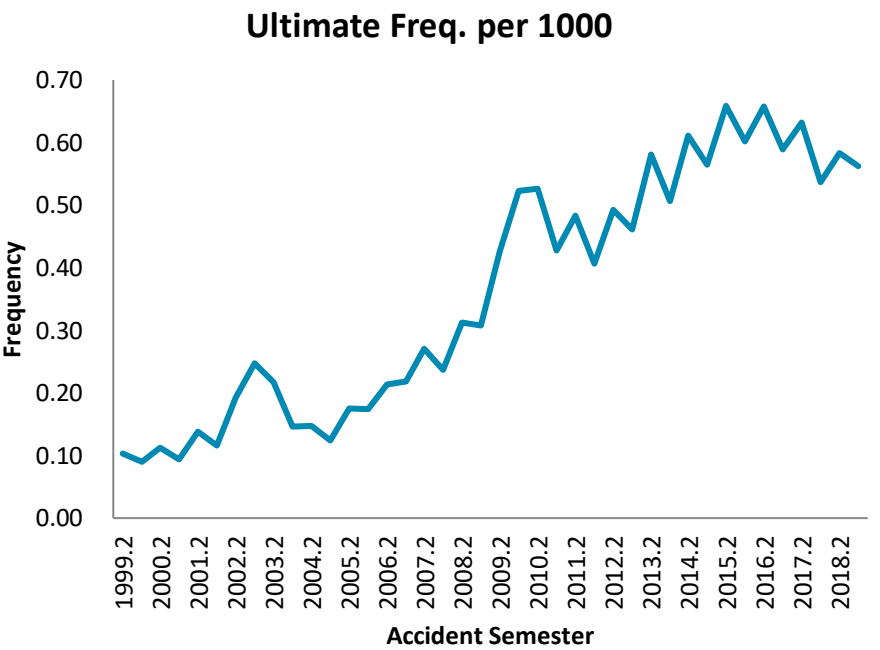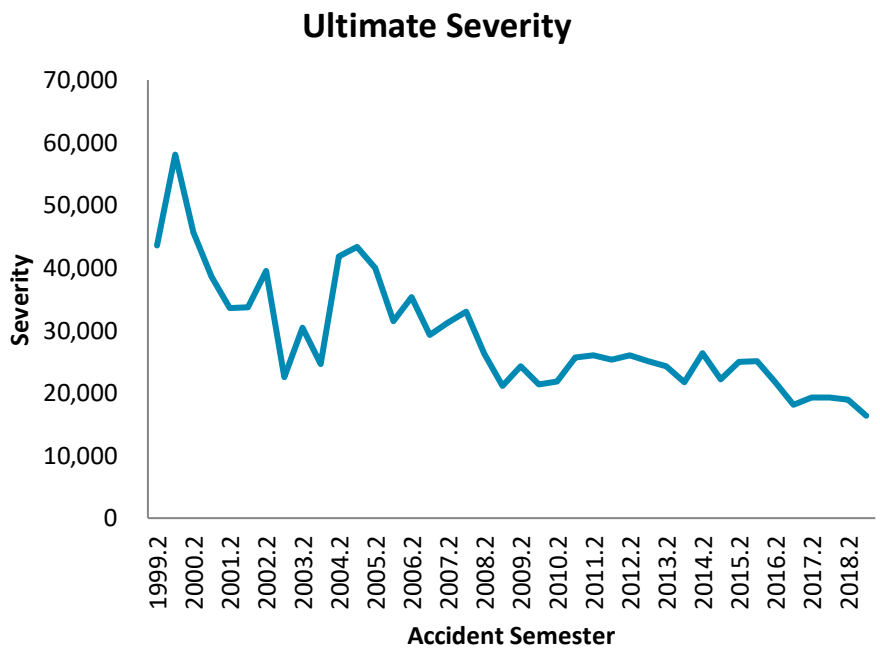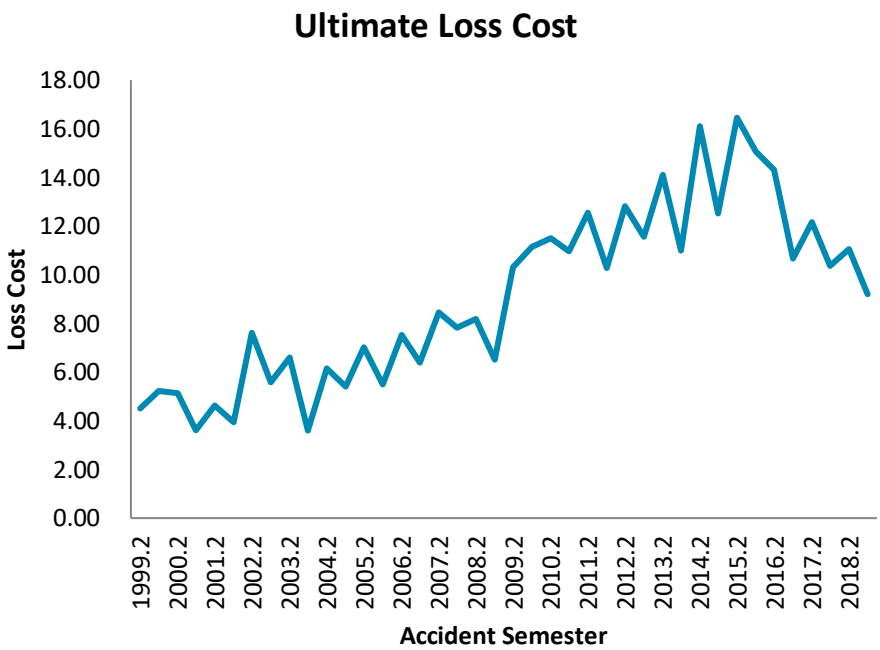**Claims and ALAE Development Method**
Data as of 06/30/19

(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
1999.2	240	2,557,617	9,489	153,181	1.130	173,094	67.68		18,242		3.71			
2000.1	234	2,612,611	9,319	145,276	1.104	160,385	61.39		17,211		3.57		64.50	
2000.2	228	2,703,311	10,322	181,695	1.104	200,591	74.20	9.6%	19,433	6.5%	3.82	2.9%		
2001.1	222	2,815,932	8,948	150,570	1.092	164,423	58.39	-4.9%	18,376	6.8%	3.18	-10.9%	66.13	2.5%
2001.2	216	2,831,592	10,048	197,489	1.092	215,658	76.16	2.6%	21,462	10.4%	3.55	-7.1%		
2002.1	210	2,860,798	9,578	166,613	1.089	181,442	63.42	8.6%	18,943	3.1%	3.35	5.4%	69.76	5.5%
2002.2	204	2,966,799	10,791	208,192	1.089	226,721	76.42	0.3%	21,010	-2.1%	3.64	2.5%		
2003.1	198	2,896,602	9,733	179,956	1.084	195,072	67.35	6.2%	20,042	5.8%	3.36	0.4%	71.94	3.1%
2003.2	192	2,979,855	8,699	172,137	1.084	186,596	62.62	-18.1%	21,450	2.1%	2.92	-19.7%		
2004.1	186	2,925,523	6,732	147,685	1.104	162,999	55.72	-17.3%	24,214	20.8%	2.30	-31.5%	59.20	-17.7%
2004.2	180	3,001,192	6,765	154,208	1.104	170,199	56.71	-9.4%	25,159	17.3%	2.25	-22.8%		
2005.1	174	2,960,878	6,045	143,705	1.092	156,968	53.01	-4.8%	25,967	7.2%	2.04	-11.3%	54.87	-7.3%
2005.2	168	3,078,978	6,876	171,752	1.092	187,605	60.93	7.4%	27,284	8.4%	2.23	-0.9%		
2006.1	162	3,038,070	6,092	155,351	1.082	168,090	55.33	4.4%	27,592	6.3%	2.01	-1.8%	58.15	6.0%
2006.2	156	3,144,172	6,709	185,055	1.082	200,230	63.68	4.5%	29,845	9.4%	2.13	-4.5%		
2007.1	150	3,098,547	6,336	174,708	1.085	189,611	61.19	10.6%	29,926	8.5%	2.04	2.0%	62.45	7.4%
2007.2	144	3,207,341	6,826	189,686	1.085	205,866	64.19	0.8%	30,159	1.1%	2.13	-0.3%		
2008.1	138	3,178,859	6,353	162,837	1.076	175,245	55.13	-9.9%	27,585	-7.8%	2.00	-2.3%	59.68	-4.4%
2008.2	132	3,266,405	6,913	197,153	1.076	212,176	64.96	1.2%	30,692	1.8%	2.12	-0.6%		
2009.1	126	3,198,659	6,512	190,992	1.075	205,260	64.17	16.4%	31,520	14.3%	2.04	1.9%	64.57	8.2%
2009.2	120	3,293,420	7,588	231,464	1.075	248,755	75.53	16.3%	32,783	6.8%	2.30	8.9%		
2010.1	114	3,228,357	7,351	210,446	1.066	224,398	69.51	8.3%	30,526	-3.2%	2.28	11.8%	72.55	12.4%
2010.2	108	3,335,564	7,136	209,859	1.066	223,773	67.09	-11.2%	31,358	-4.3%	2.14	-7.1%		
2011.1	102	3,280,500	5,766	165,559	1.083	179,333	54.67	-21.4%	31,102	1.9%	1.76	-22.8%	60.93	-16.0%
2011.2	96	3,385,347	5,976	179,830	1.083	194,792	57.54	-14.2%	32,596	3.9%	1.77	-17.5%		
2012.1	90	3,341,384	5,052	166,206	1.080	179,436	53.70	-1.8%	35,518	14.2%	1.51	-14.0%	55.63	-8.7%
2012.2	84	3,431,979	5,477	197,333	1.080	213,041	62.08	7.9%	38,897	19.3%	1.60	-9.6%		
2013.1	78	3,373,610	5,212	175,496	1.080	189,466	56.16	4.6%	36,350	2.3%	1.55	2.2%	59.14	6.3%
2013.2	72	3,486,731	6,348	210,681	1.080	227,451	65.23	5.1%	35,830	-7.9%	1.82	14.1%		
2014.1	66	3,420,275	5,444	187,715	1.085	203,728	59.56	6.1%	37,422	2.9%	1.59	3.0%	62.43	5.6%
2014.2	60	3,539,698	5,776	205,935	1.085	223,501	63.14	-3.2%	38,696	8.0%	1.63	-10.4%		
2015.1	54	3,481,538	5,608	201,748	1.104	222,730	63.97	7.4%	39,715	6.1%	1.61	1.2%	63.55	1.8%
2015.2	48	3,612,869	6,232	231,388	1.104	255,453	70.71	12.0%	40,990	5.9%	1.72	5.7%		
2016.1	42	3,581,802	5,653	221,568	1.099	243,592	68.01	6.3%	43,093	8.5%	1.58	-2.0%	69.36	9.1%
2016.2	36	3,711,494	6,240	237,643	1.099	261,265	70.39	-0.4%	41,871	2.1%	1.68	-2.5%		
2017.1	30	3,670,819	5,445	202,868	1.099	223,033	60.76	-10.7%	40,960	-4.9%	1.48	-6.0%	65.60	-5.4%
2017.2	24	3,819,298	6,258	226,731	1.099	249,268	65.27	-7.3%	39,833	-4.9%	1.64	-2.5%		
2018.1	18	3,767,435	5,336	207,173	1.105	228,823	60.74	0.0%	42,887	4.7%	1.42	-4.5%	63.02	-3.9%
2018.2	12	3,905,098	6,151	234,926	1.105	259,476	66.45	1.8%	42,185	5.9%	1.58	-3.9%		
2019.1	6	3,852,413	5,448	206,010	1.105	227,538	59.06	-2.8%	41,764	-2.6%	1.41	-0.1%	62.78	-0.4%
Total		129,843,370	278,583	7,538,822		8,217,084								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
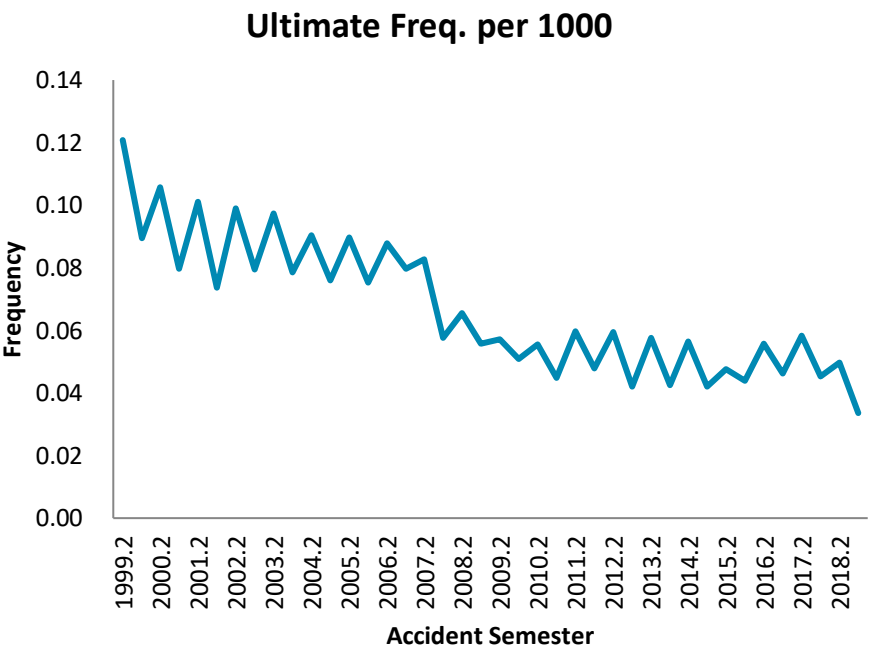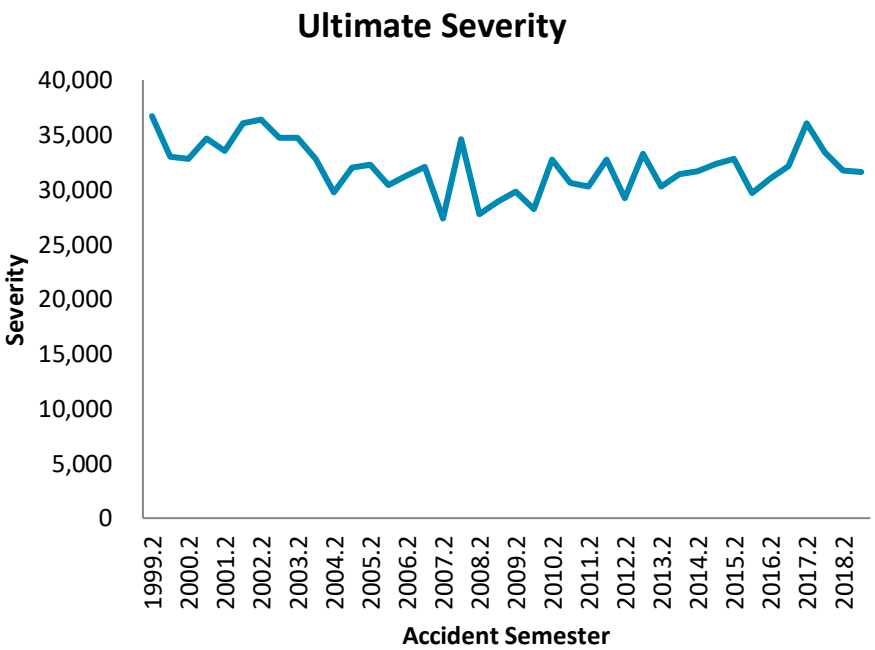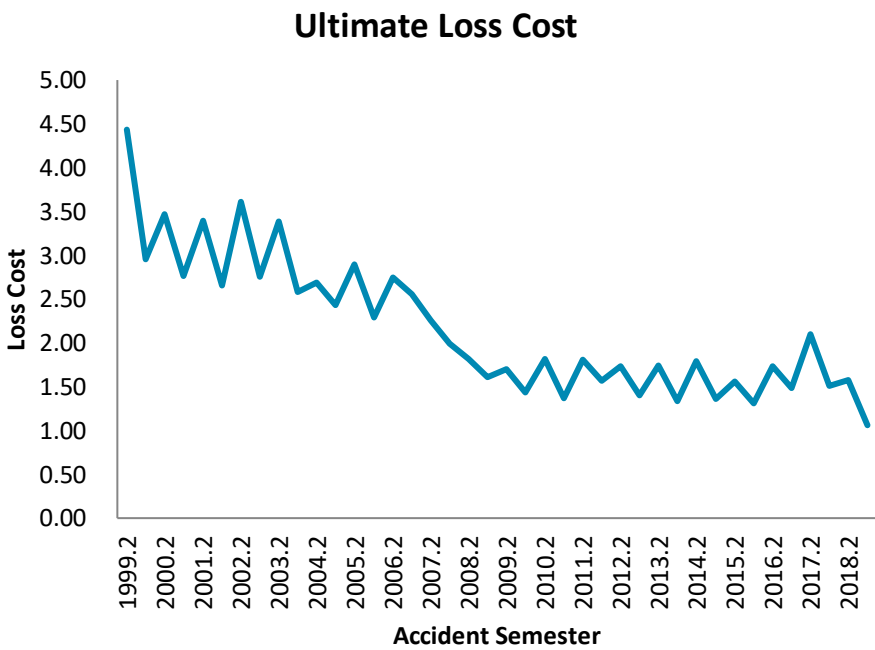**Data as of 06/30/19**

(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
1999.2	240	2,557,617	53	803	1.130	908	0.35		17,123		0.02			
2000.1	234	2,612,611	54	501	1.104	553	0.21		10,240		0.02		0.28	
2000.2	228	2,703,311	60	1,168	1.104	1,289	0.48	34.4%	21,483	25.5%	0.02	7.1%		
2001.1	222	2,815,932	58	1,075	1.092	1,174	0.42	97.0%	20,386	99.1%	0.02	-1.1%	0.45	58.0%
2001.2	216	2,831,592	51	1,871	1.092	2,043	0.72	51.3%	40,381	88.0%	0.02	-19.5%		
2002.1	210	2,860,798	69	1,609	1.089	1,752	0.61	46.9%	25,388	24.5%	0.02	18.0%	0.67	49.4%
2002.2	204	2,966,799	77	942	1.089	1,026	0.35	-52.1%	13,318	-67.0%	0.03	45.3%		
2003.1	198	2,896,602	60	93	1.084	101	0.03	-94.3%	1,677	-93.4%	0.02	-14.1%	0.19	-71.2%
2003.2	192	2,979,855	71	436	1.084	473	0.16	-54.1%	6,664	-50.0%	0.02	-8.2%		
2004.1	186	2,925,523	62	900	1.104	993	0.34	876.8%	16,013	854.8%	0.02	2.3%	0.25	29.3%
2004.2	180	3,001,192	65	1,215	1.104	1,341	0.45	181.4%	20,628	209.5%	0.02	-9.1%		
2005.1	174	2,960,878	44	264	1.092	288	0.10	-71.3%	6,549	-59.1%	0.01	-29.9%	0.27	10.1%
2005.2	168	3,078,978	99	1,397	1.092	1,526	0.50	10.9%	15,414	-25.3%	0.03	48.5%		
2006.1	162	3,038,070	73	1,538	1.082	1,664	0.55	462.7%	22,791	248.0%	0.02	61.7%	0.52	90.9%
2006.2	156	3,144,172	74	369	1.082	400	0.13	-74.4%	5,401	-65.0%	0.02	-26.8%		
2007.1	150	3,098,547	71	687	1.085	745	0.24	-56.1%	10,498	-53.9%	0.02	-4.6%	0.18	-64.8%
2007.2	144	3,207,341	81	585	1.085	635	0.20	55.7%	7,837	45.1%	0.03	7.3%		
2008.1	138	3,178,859	100	780	1.076	839	0.26	9.7%	8,390	-20.1%	0.03	37.3%	0.23	25.8%
2008.2	132	3,266,405	90	420	1.076	452	0.14	-30.1%	5,018	-36.0%	0.03	9.1%		
2009.1	126	3,198,659	84	1,754	1.075	1,885	0.59	123.3%	22,442	167.5%	0.03	-16.5%	0.36	56.6%
2009.2	120	3,293,420	85	2,473	1.075	2,657	0.81	483.5%	31,262	522.9%	0.03	-6.3%		
2010.1	114	3,228,357	80	1,339	1.066	1,428	0.44	-25.0%	17,828	-20.6%	0.02	-5.5%	0.63	73.3%
2010.2	108	3,335,564	90	2,576	1.066	2,746	0.82	2.0%	30,454	-2.6%	0.03	4.8%		
2011.1	102	3,280,500	73	1,810	1.083	1,961	0.60	35.1%	26,830	50.5%	0.02	-10.2%	0.71	13.6%
2011.2	96	3,385,347	116	3,288	1.083	3,561	1.05	27.8%	30,640	0.6%	0.03	27.0%		
2012.1	90	3,341,384	77	2,186	1.080	2,360	0.71	18.2%	30,647	14.2%	0.02	3.5%	0.88	23.7%
2012.2	84	3,431,979	116	3,719	1.080	4,015	1.17	11.2%	34,581	12.9%	0.03	-1.5%		
2013.1	78	3,373,610	122	2,558	1.080	2,761	0.82	15.9%	22,610	-26.2%	0.04	57.1%	1.00	13.1%
2013.2	72	3,486,731	137	950	1.080	1,026	0.29	-74.9%	7,481	-78.4%	0.04	16.2%		
2014.1	66	3,420,275	91	2,114	1.085	2,294	0.67	-18.0%	25,186	11.4%	0.03	-26.4%	0.48	-51.7%
2014.2	60	3,539,698	104	1,565	1.085	1,698	0.48	63.1%	16,314	118.1%	0.03	-25.2%		
2015.1	54	3,481,538	104	4,690	1.104	5,178	1.49	121.7%	49,759	97.6%	0.03	12.2%	0.98	103.7%
2015.2	48	3,612,869	109	2,091	1.104	2,309	0.64	33.2%	21,097	29.3%	0.03	3.0%		
2016.1	42	3,581,802	108	4,223	1.099	4,643	1.30	-12.8%	42,827	-13.9%	0.03	1.3%	0.97	-1.3%
2016.2	36	3,711,494	113	1,952	1.099	2,146	0.58	-9.5%	18,982	-10.0%	0.03	0.5%		
2017.1	30	3,670,819	85	911	1.099	1,001	0.27	-79.0%	11,845	-72.3%	0.02	-23.9%	0.43	-55.9%
2017.2	24	3,819,298	97	1,351	1.099	1,485	0.39	-32.7%	15,292	-19.4%	0.03	-16.5%		
2018.1	18	3,767,435	69	1,268	1.105	1,401	0.37	36.4%	20,202	70.6%	0.02	-20.1%	0.38	-10.8%
2018.2	12	3,905,098	113	1,988	1.105	2,195	0.56	44.6%	19,396	26.8%	0.03	14.0%		
2019.1	6	3,852,413	94	1,194	1.105	1,319	0.34	-7.9%	14,044	-30.5%	0.02	32.5%	0.45	19.1%
Total		129,843,370	3,380	62,649		68,269								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
Data as of 06/30/19

(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
1999.2	240	2,557,617	265	10,214	1.130	11,542	4.51		43,553		0.10			
2000.1	234	2,612,611	235	12,365	1.104	13,651	5.23		58,089		0.09		4.87	
2000.2	228	2,703,311	303	12,537	1.104	13,841	5.12	13.5%	45,679	4.9%	0.11	8.2%		
2001.1	222	2,815,932	263	9,296	1.092	10,151	3.60	-31.0%	38,535	-33.7%	0.09	4.0%	4.35	-10.8%
2001.2	216	2,831,592	391	12,012	1.092	13,117	4.63	-9.5%	33,547	-26.6%	0.14	23.2%		
2002.1	210	2,860,798	333	10,311	1.089	11,229	3.93	8.9%	33,721	-12.5%	0.12	24.4%	4.28	-1.6%
2002.2	204	2,966,799	571	20,719	1.089	22,563	7.61	64.2%	39,515	17.8%	0.19	39.4%		
2003.1	198	2,896,602	718	14,886	1.084	16,137	5.57	41.9%	22,474	-33.4%	0.25	113.0%	6.60	54.3%
2003.2	192	2,979,855	646	18,123	1.084	19,645	6.59	-13.3%	30,410	-23.0%	0.22	12.6%		
2004.1	186	2,925,523	428	9,534	1.104	10,523	3.60	-35.4%	24,586	9.4%	0.15	-41.0%	5.11	-22.6%
2004.2	180	3,001,192	442	16,762	1.104	18,500	6.16	-6.5%	41,856	37.6%	0.15	-32.1%		
2005.1	174	2,960,878	369	14,627	1.092	15,977	5.40	50.0%	43,299	76.1%	0.12	-14.8%	5.78	13.2%
2005.2	168	3,078,978	541	19,777	1.092	21,602	7.02	13.8%	39,930	-4.6%	0.18	19.3%		
2006.1	162	3,038,070	530	15,443	1.082	16,710	5.50	1.9%	31,528	-27.2%	0.17	40.0%	6.26	8.3%
2006.2	156	3,144,172	671	21,900	1.082	23,695	7.54	7.4%	35,314	-11.6%	0.21	21.5%		
2007.1	150	3,098,547	675	18,205	1.085	19,758	6.38	15.9%	29,272	-7.2%	0.22	24.9%	6.96	11.1%
2007.2	144	3,207,341	867	24,959	1.085	27,088	8.45	12.1%	31,248	-11.5%	0.27	26.6%		
2008.1	138	3,178,859	754	23,085	1.076	24,844	7.82	22.6%	32,960	12.6%	0.24	8.8%	8.13	16.8%
2008.2	132	3,266,405	1,019	24,879	1.076	26,775	8.20	-2.9%	26,275	-15.9%	0.31	15.4%		
2009.1	126	3,198,659	983	19,380	1.075	20,828	6.51	-16.7%	21,189	-35.7%	0.31	29.6%	7.36	-9.5%
2009.2	120	3,293,420	1,403	31,611	1.075	33,973	10.32	25.8%	24,218	-7.8%	0.43	36.5%		
2010.1	114	3,228,357	1,687	33,717	1.066	35,952	11.14	71.0%	21,315	0.6%	0.52	70.0%	10.72	45.6%
2010.2	108	3,335,564	1,756	35,958	1.066	38,342	11.49	11.4%	21,835	-9.8%	0.53	23.6%		
2011.1	102	3,280,500	1,402	33,211	1.083	35,974	10.97	-1.5%	25,651	20.3%	0.43	-18.2%	11.23	4.8%
2011.2	96	3,385,347	1,635	39,179	1.083	42,439	12.54	9.1%	25,962	18.9%	0.48	-8.3%		
2012.1	90	3,341,384	1,360	31,844	1.080	34,379	10.29	-6.2%	25,272	-1.5%	0.41	-4.8%	11.42	1.7%
2012.2	84	3,431,979	1,691	40,725	1.080	43,966	12.81	2.2%	25,994	0.1%	0.49	2.1%		
2013.1	78	3,373,610	1,555	36,126	1.080	39,001	11.56	12.4%	25,089	-0.7%	0.46	13.2%	12.19	6.8%
2013.2	72	3,486,731	2,027	45,563	1.080	49,190	14.11	10.1%	24,267	-6.6%	0.58	18.0%		
2014.1	66	3,420,275	1,731	34,659	1.085	37,615	11.00	-4.9%	21,730	-13.4%	0.51	9.8%	12.57	3.1%
2014.2	60	3,539,698	2,166	52,507	1.085	56,986	16.10	14.1%	26,315	8.4%	0.61	5.2%		
2015.1	54	3,481,538	1,965	39,464	1.104	43,568	12.51	13.8%	22,172	2.0%	0.56	11.5%	14.32	14.0%
2015.2	48	3,612,869	2,380	53,833	1.104	59,431	16.45	2.2%	24,972	-5.1%	0.66	7.7%		
2016.1	42	3,581,802	2,155	49,098	1.099	53,978	15.07	20.4%	25,049	13.0%	0.60	6.6%	15.76	10.1%
2016.2	36	3,711,494	2,440	48,299	1.099	53,100	14.31	-13.0%	21,765	-12.8%	0.66	-0.2%		
2017.1	30	3,670,819	2,162	35,635	1.099	39,177	10.67	-29.2%	18,125	-27.6%	0.59	-2.1%	12.50	-20.7%
2017.2	24	3,819,298	2,416	42,255	1.099	46,455	12.16	-15.0%	19,230	-11.6%	0.63	-3.8%		
2018.1	18	3,767,435	2,023	35,354	1.105	39,049	10.36	-2.9%	19,302	6.5%	0.54	-8.8%	11.27	-9.8%
2018.2	12	3,905,098	2,277	39,102	1.105	43,188	11.06	-9.1%	18,963	-1.4%	0.58	-7.8%		
2019.1	6	3,852,413	2,165	32,057	1.105	35,407	9.19	-11.3%	16,356	-15.3%	0.56	4.6%	10.13	-10.1%
Total		129,843,370	49,399	1,119,209		1,219,345								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
Data as of 06/30/19

(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
1999.2	240	2,557,617	309	10,036	1.130	11,341	4.43		36,702		0.12			
2000.1	234	2,612,611	234	6,995	1.104	7,723	2.96		33,003		0.09		3.69	
2000.2	228	2,703,311	286	8,501	1.104	9,385	3.47	-21.7%	32,816	-10.6%	0.11	-12.4%		
2001.1	222	2,815,932	225	7,134	1.092	7,790	2.77	-6.4%	34,671	5.1%	0.08	-10.9%	3.11	-15.6%
2001.2	216	2,831,592	286	8,792	1.092	9,601	3.39	-2.3%	33,527	2.2%	0.10	-4.4%		
2002.1	210	2,860,798	211	6,971	1.089	7,592	2.65	-4.1%	36,043	4.0%	0.07	-7.7%	3.02	-2.9%
2002.2	204	2,966,799	294	9,824	1.089	10,699	3.61	6.4%	36,390	8.5%	0.10	-2.0%		
2003.1	198	2,896,602	230	7,361	1.084	7,980	2.75	3.8%	34,695	-3.7%	0.08	7.8%	3.19	5.5%
2003.2	192	2,979,855	290	9,297	1.084	10,078	3.38	-6.2%	34,752	-4.5%	0.10	-1.8%		
2004.1	186	2,925,523	230	6,838	1.104	7,547	2.58	-6.4%	32,812	-5.4%	0.08	-1.0%	2.98	-6.3%
2004.2	180	3,001,192	271	7,309	1.104	8,067	2.69	-20.5%	29,768	-14.3%	0.09	-7.2%		
2005.1	174	2,960,878	225	6,595	1.092	7,203	2.43	-5.7%	32,014	-2.4%	0.08	-3.3%	2.56	-14.2%
2005.2	168	3,078,978	276	8,154	1.092	8,906	2.89	7.6%	32,269	8.4%	0.09	-0.7%		
2006.1	162	3,038,070	229	6,430	1.082	6,957	2.29	-5.9%	30,381	-5.1%	0.08	-0.8%	2.59	1.3%
2006.2	156	3,144,172	276	7,979	1.082	8,633	2.75	-5.1%	31,281	-3.1%	0.09	-2.1%		
2007.1	150	3,098,547	247	7,305	1.085	7,928	2.56	11.7%	32,098	5.7%	0.08	5.8%	2.65	2.3%
2007.2	144	3,207,341	265	6,680	1.085	7,250	2.26	-17.7%	27,358	-12.5%	0.08	-5.9%		
2008.1	138	3,178,859	183	5,880	1.076	6,328	1.99	-22.2%	34,581	7.7%	0.06	-27.8%	2.13	-19.9%
2008.2	132	3,266,405	214	5,522	1.076	5,942	1.82	-19.5%	27,768	1.5%	0.07	-20.7%		
2009.1	126	3,198,659	178	4,786	1.075	5,144	1.61	-19.2%	28,898	-16.4%	0.06	-3.3%	1.71	-19.3%
2009.2	120	3,293,420	188	5,213	1.075	5,602	1.70	-6.5%	29,800	7.3%	0.06	-12.9%		
2010.1	114	3,228,357	164	4,343	1.066	4,631	1.43	-10.8%	28,239	-2.3%	0.05	-8.7%	1.57	-8.5%
2010.2	108	3,335,564	185	5,683	1.066	6,060	1.82	6.8%	32,756	9.9%	0.06	-2.8%		
2011.1	102	3,280,500	147	4,153	1.083	4,498	1.37	-4.4%	30,601	8.4%	0.04	-11.8%	1.60	1.7%
2011.2	96	3,385,347	202	5,644	1.083	6,114	1.81	-0.6%	30,265	-7.6%	0.06	7.6%		
2012.1	90	3,341,384	160	4,852	1.080	5,238	1.57	14.3%	32,737	7.0%	0.05	6.9%	1.69	5.7%
2012.2	84	3,431,979	204	5,521	1.080	5,960	1.74	-3.8%	29,218	-3.5%	0.06	-0.4%		
2013.1	78	3,373,610	142	4,372	1.080	4,720	1.40	-10.7%	33,242	1.5%	0.04	-12.1%	1.57	-7.0%
2013.2	72	3,486,731	201	5,637	1.080	6,086	1.75	0.5%	30,277	3.6%	0.06	-3.0%		
2014.1	66	3,420,275	145	4,196	1.085	4,554	1.33	-4.8%	31,404	-5.5%	0.04	0.7%	1.54	-1.9%
2014.2	60	3,539,698	200	5,834	1.085	6,331	1.79	2.5%	31,657	4.6%	0.06	-2.0%		
2015.1	54	3,481,538	146	4,276	1.104	4,721	1.36	1.9%	32,337	3.0%	0.04	-1.1%	1.57	2.2%
2015.2	48	3,612,869	172	5,111	1.104	5,643	1.56	-12.7%	32,808	3.6%	0.05	-15.7%		
2016.1	42	3,581,802	158	4,256	1.099	4,679	1.31	-3.7%	29,702	-8.1%	0.04	4.9%	1.43	-8.9%
2016.2	36	3,711,494	207	5,840	1.099	6,421	1.73	10.8%	30,994	-5.5%	0.06	17.2%		
2017.1	30	3,670,819	170	4,967	1.099	5,461	1.49	13.9%	32,154	8.3%	0.05	5.2%	1.61	12.2%
2017.2	24	3,819,298	223	7,300	1.099	8,026	2.10	21.5%	36,045	16.3%	0.06	4.4%		
2018.1	18	3,767,435	171	5,161	1.105	5,700	1.51	1.7%	33,418	3.9%	0.05	-2.1%	1.81	12.4%
2018.2	12	3,905,098	194	5,581	1.105	6,164	1.58	-24.9%	31,765	-11.9%	0.05	-14.8%		
2019.1	6	3,852,413	129	3,698	1.105	4,085	1.06	-29.9%	31,583	-5.5%	0.03	-25.9%	1.32	-27.0%
Total		129,843,370	8,466	250,029		272,789								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

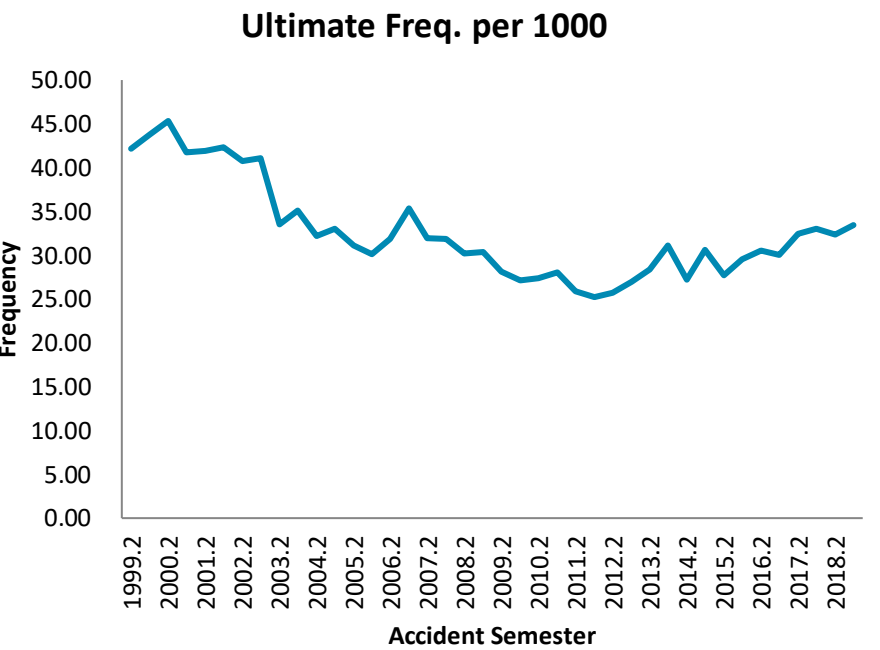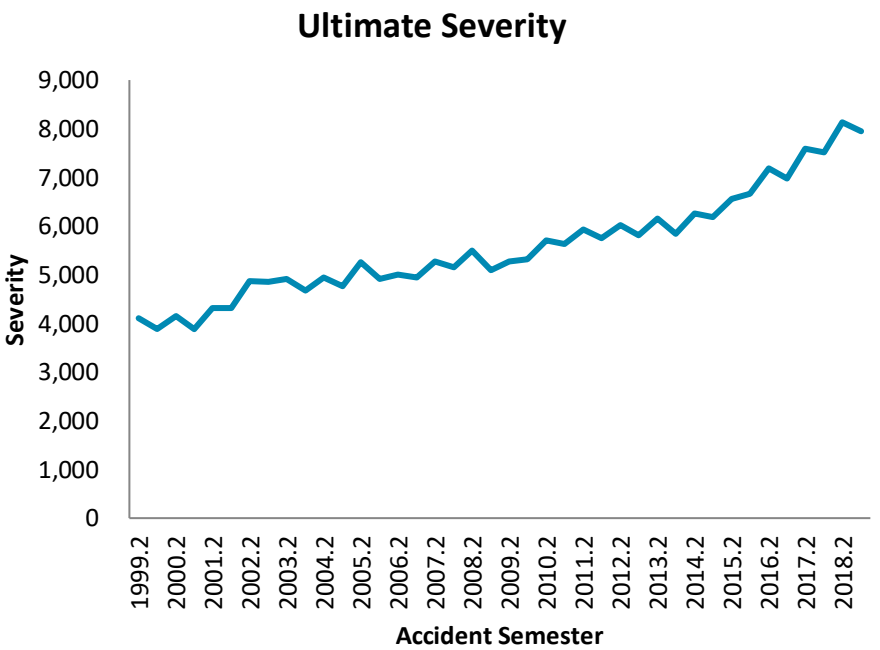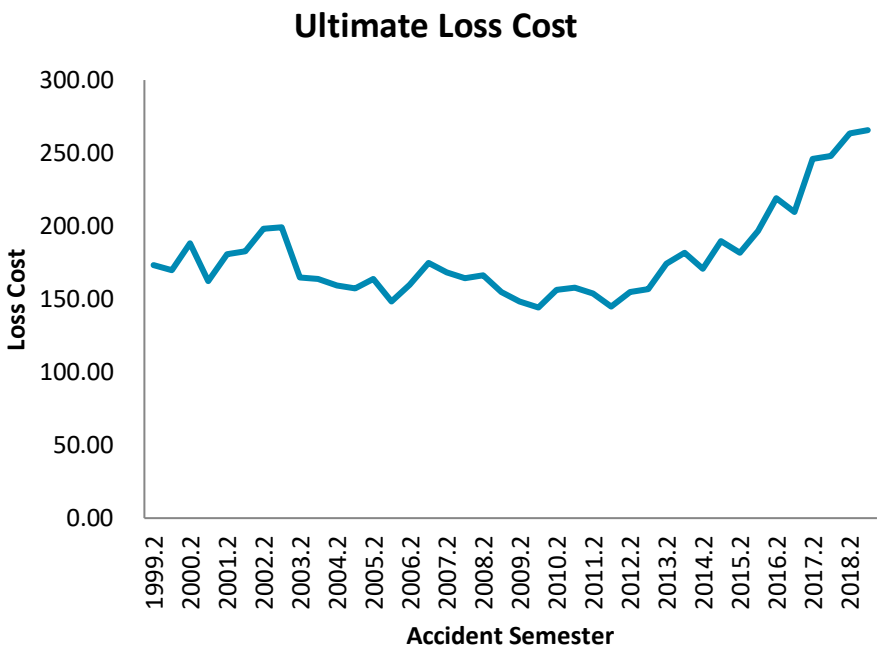**Claims and ALAE Development Method**
Data as of 06/30/19

(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
1999.2	240	2,557,617	419	2,566	1.130	2,899	1.13		6,920		0.16			
2000.1	234	2,612,611	328	1,986	1.104	2,192	0.84		6,683		0.13		0.98	
2000.2	228	2,703,311	382	2,344	1.104	2,587	0.96	-15.6%	6,773	-2.1%	0.14	-13.7%		
2001.1	222	2,815,932	310	1,910	1.092	2,085	0.74	-11.7%	6,737	0.8%	0.11	-12.4%	0.85	-14.0%
2001.2	216	2,831,592	369	2,494	1.092	2,723	0.96	0.5%	7,385	9.0%	0.13	-7.9%		
2002.1	210	2,860,798	285	1,812	1.089	1,973	0.69	-6.9%	6,916	2.7%	0.10	-9.3%	0.82	-2.6%
2002.2	204	2,966,799	400	2,572	1.089	2,800	0.94	-1.8%	7,001	-5.2%	0.13	3.5%		
2003.1	198	2,896,602	313	1,980	1.084	2,147	0.74	7.5%	6,858	-0.8%	0.11	8.4%	0.84	2.3%
2003.2	192	2,979,855	371	2,309	1.084	2,502	0.84	-11.0%	6,745	-3.7%	0.12	-7.7%		
2004.1	186	2,925,523	305	1,906	1.104	2,104	0.72	-3.0%	6,898	0.6%	0.10	-3.5%	0.78	-7.5%
2004.2	180	3,001,192	404	2,279	1.104	2,515	0.84	-0.2%	6,225	-7.7%	0.13	8.1%		
2005.1	174	2,960,878	323	1,787	1.092	1,952	0.66	-8.3%	6,044	-12.4%	0.11	4.6%	0.75	-3.9%
2005.2	168	3,078,978	371	2,270	1.092	2,480	0.81	-3.9%	6,684	7.4%	0.12	-10.5%		
2006.1	162	3,038,070	328	1,942	1.082	2,101	0.69	4.9%	6,406	6.0%	0.11	-1.0%	0.75	0.0%
2006.2	156	3,144,172	378	2,317	1.082	2,506	0.80	-1.0%	6,631	-0.8%	0.12	-0.2%		
2007.1	150	3,098,547	321	1,890	1.085	2,051	0.66	-4.3%	6,388	-0.3%	0.10	-4.0%	0.73	-2.5%
2007.2	144	3,207,341	331	2,019	1.085	2,191	0.68	-14.3%	6,620	-0.2%	0.10	-14.2%		
2008.1	138	3,178,859	263	1,591	1.076	1,712	0.54	-18.6%	6,510	1.9%	0.08	-20.1%	0.61	-16.3%
2008.2	132	3,266,405	290	1,876	1.076	2,019	0.62	-9.5%	6,962	5.2%	0.09	-14.0%		
2009.1	126	3,198,659	224	1,368	1.075	1,470	0.46	-14.7%	6,561	0.8%	0.07	-15.4%	0.54	-11.7%
2009.2	120	3,293,420	264	1,739	1.075	1,869	0.57	-8.2%	7,081	1.7%	0.08	-9.7%		
2010.1	114	3,228,357	228	1,384	1.066	1,476	0.46	-0.5%	6,474	-1.3%	0.07	0.8%	0.51	-4.9%
2010.2	108	3,335,564	286	1,790	1.066	1,908	0.57	0.8%	6,673	-5.8%	0.09	7.0%		
2011.1	102	3,280,500	206	1,202	1.083	1,302	0.40	-13.2%	6,320	-2.4%	0.06	-11.1%	0.49	-5.4%
2011.2	96	3,385,347	260	1,563	1.083	1,693	0.50	-12.6%	6,510	-2.4%	0.08	-10.4%		
2012.1	90	3,341,384	236	1,435	1.080	1,549	0.46	16.8%	6,565	3.9%	0.07	12.5%	0.48	-0.7%
2012.2	84	3,431,979	280	1,715	1.080	1,852	0.54	7.9%	6,614	1.6%	0.08	6.2%		
2013.1	78	3,373,610	215	1,267	1.080	1,368	0.41	-12.5%	6,364	-3.1%	0.06	-9.8%	0.47	-1.8%
2013.2	72	3,486,731	275	1,602	1.080	1,729	0.50	-8.1%	6,288	-4.9%	0.08	-3.3%		
2014.1	66	3,420,275	199	1,161	1.085	1,260	0.37	-9.2%	6,331	-0.5%	0.06	-8.7%	0.43	-8.5%
2014.2	60	3,539,698	279	1,626	1.085	1,765	0.50	0.6%	6,327	0.6%	0.08	-0.1%		
2015.1	54	3,481,538	208	1,198	1.104	1,322	0.38	3.1%	6,357	0.4%	0.06	2.7%	0.44	1.6%
2015.2	48	3,612,869	254	1,480	1.104	1,634	0.45	-9.3%	6,435	1.7%	0.07	-10.8%		
2016.1	42	3,581,802	231	1,305	1.099	1,434	0.40	5.4%	6,210	-2.3%	0.06	7.9%	0.43	-3.0%
2016.2	36	3,711,494	304	1,935	1.099	2,128	0.57	26.7%	6,998	8.8%	0.08	16.5%		
2017.1	30	3,670,819	235	1,443	1.099	1,587	0.43	7.9%	6,752	8.7%	0.06	-0.7%	0.50	18.0%
2017.2	24	3,819,298	316	1,821	1.099	2,002	0.52	-8.5%	6,337	-9.5%	0.08	1.0%		
2018.1	18	3,767,435	231	1,463	1.105	1,616	0.43	-0.8%	7,006	3.8%	0.06	-4.4%	0.48	-5.2%
2018.2	12	3,905,098	268	1,650	1.105	1,823	0.47	-11.0%	6,809	7.5%	0.07	-17.1%		
2019.1	6	3,852,413	205	1,304	1.105	1,440	0.37	-12.9%	7,020	0.2%	0.05	-13.0%	0.42	-11.8%
Total		129,843,370	11,694	71,298		77,768								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
Data as of 06/30/19

(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
1999.2	240	2,557,617	12	16	1.130	18	0.01		1,533		0.00			
2000.1	234	2,612,611	7	72	1.104	80	0.03		11,411		0.00		0.02	
2000.2	228	2,703,311	6	382	1.104	422	0.16	2068.5%	70,288	4484.1%	0.00	-52.7%		
2001.1	222	2,815,932	3	223	1.092	243	0.09	182.3%	81,026	610.1%	0.00	-60.2%	0.12	533.7%
2001.2	216	2,831,592	1	10	1.092	11	0.00	-97.5%	11,213	-84.0%	0.00	-84.1%		
2002.1	210	2,860,798	0	6	1.089	6	0.00	-97.4%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.00	-97.4%
2002.2	204	2,966,799	4	151	1.089	165	0.06	1302.9%	41,204	267.5%	0.00	281.8%		
2003.1	198	2,896,602	9	430	1.084	466	0.16	7011.4%	51,813	#DIV/0!	0.00	#DIV/0!	0.11	3363.9%
2003.2	192	2,979,855	3	14	1.084	15	0.01	-90.8%	5,079	-87.7%	0.00	-25.3%		
2004.1	186	2,925,523	1	179	1.104	198	0.07	-58.0%	197,865	281.9%	0.00	-89.0%	0.04	-66.5%
2004.2	180	3,001,192	2	80	1.104	88	0.03	476.3%	44,219	770.6%	0.00	-33.8%		
2005.1	174	2,960,878	2	2	1.092	2	0.00	-98.8%	1,158	-99.4%	0.00	97.6%	0.02	-57.8%
2005.2	168	3,078,978	4	152	1.092	166	0.05	82.9%	41,493	-6.2%	0.00	94.9%		
2006.1	162	3,038,070	1	0	1.082	0	0.00	-81.5%	439	-62.1%	0.00	-51.3%	0.03	78.7%
2006.2	156	3,144,172	7	36	1.082	39	0.01	-77.1%	5,545	-86.6%	0.00	71.4%		
2007.1	150	3,098,547	1	45	1.085	49	0.02	10811.5%	48,887	11028.7%	0.00	-2.0%	0.01	-48.4%
2007.2	144	3,207,341	6	154	1.085	168	0.05	323.3%	27,936	403.8%	0.00	-16.0%		
2008.1	138	3,178,859	1	85	1.076	91	0.03	82.1%	91,324	86.8%	0.00	-2.5%	0.04	188.6%
2008.2	132	3,266,405	4	177	1.076	190	0.06	11.3%	47,512	70.1%	0.00	-34.5%		
2009.1	126	3,198,659	2	215	1.075	231	0.07	151.1%	115,371	26.3%	0.00	98.8%	0.07	60.5%
2009.2	120	3,293,420	3	507	1.075	545	0.17	184.4%	181,660	282.3%	0.00	-25.6%		
2010.1	114	3,228,357	1	38	1.066	41	0.01	-82.5%	40,660	-64.8%	0.00	-50.5%	0.09	38.0%
2010.2	108	3,335,564	3	7	1.066	8	0.00	-98.6%	2,645	-98.5%	0.00	-1.3%		
2011.1	102	3,280,500	2	64	1.083	69	0.02	67.7%	34,637	-14.8%	0.00	96.8%	0.01	-87.0%
2011.2	96	3,385,347	7	31	1.083	34	0.01	322.6%	4,862	83.8%	0.00	129.9%		
2012.1	90	3,341,384	1	12	1.080	13	0.00	-81.0%	13,413	-61.3%	0.00	-50.9%	0.01	-39.6%
2012.2	84	3,431,979	4	26	1.080	28	0.01	-20.0%	6,900	41.9%	0.00	-43.6%		
2013.1	78	3,373,610	1	0	1.080	0	0.00	-99.3%	99	-99.3%	0.00	-1.0%	0.00	-42.3%
2013.2	72	3,486,731	2	26	1.080	29	0.01	2.0%	14,299	107.2%	0.00	-50.8%		
2014.1	66	3,420,275	2	1	1.085	1	0.00	501.1%	303	204.7%	0.00	97.3%	0.00	3.9%
2014.2	60	3,539,698	5	905	1.085	982	0.28	3282.2%	196,389	1273.4%	0.00	146.3%		
2015.1	54	3,481,538	5	124	1.104	137	0.04	22196.8%	27,489	8978.5%	0.00	145.6%	0.16	3670.7%
2015.2	48	3,612,869	4	41	1.104	46	0.01	-95.4%	11,420	-94.2%	0.00	-21.6%		
2016.1	42	3,581,802	0	2	1.099	2	0.00	-98.4%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.01	-95.8%
2016.2	36	3,711,494	3	36	1.099	39	0.01	-16.5%	13,279	16.3%	0.00	-28.2%		
2017.1	30	3,670,819	3	44	1.099	48	0.01	2006.8%	16,732	#DIV/0!	0.00	#DIV/0!	0.01	77.2%
2017.2	24	3,819,298	3	122	1.099	134	0.04	231.5%	42,987	223.7%	0.00	2.4%		
2018.1	18	3,767,435	8	338	1.105	374	0.10	660.0%	49,406	195.3%	0.00	157.4%	0.07	466.8%
2018.2	12	3,905,098	7	228	1.105	252	0.06	84.2%	37,568	-12.6%	0.00	110.8%		
2019.1	6	3,852,413	7	139	1.105	154	0.04	-59.8%	20,932	-57.6%	0.00	-5.1%	0.05	-21.8%
Total		129,843,370	147	5,122		5,584								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

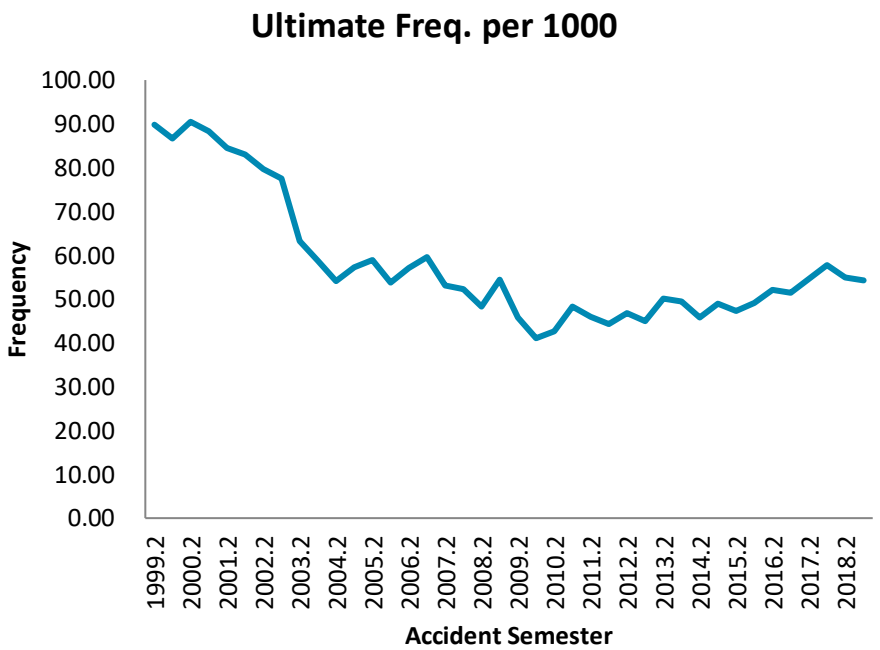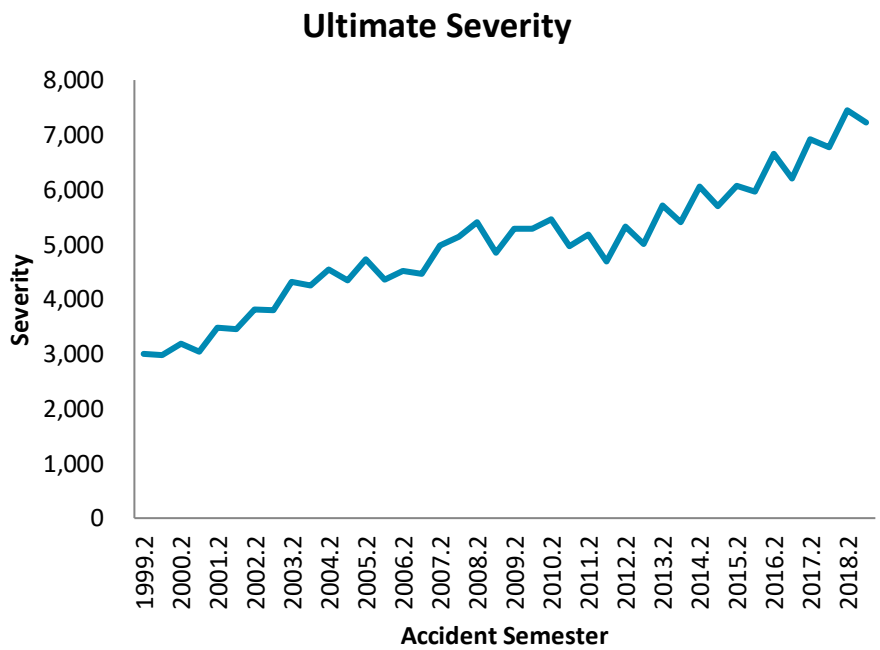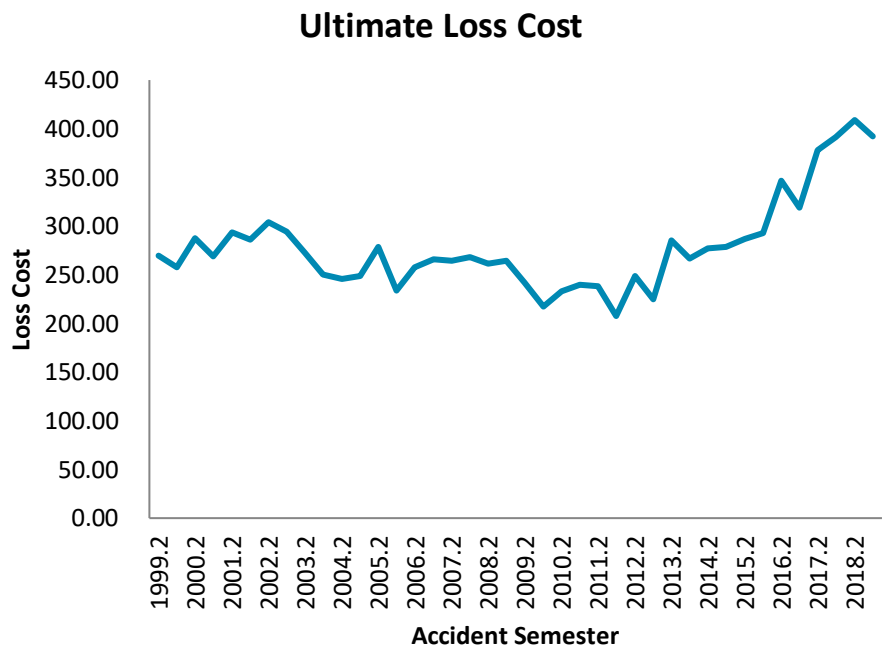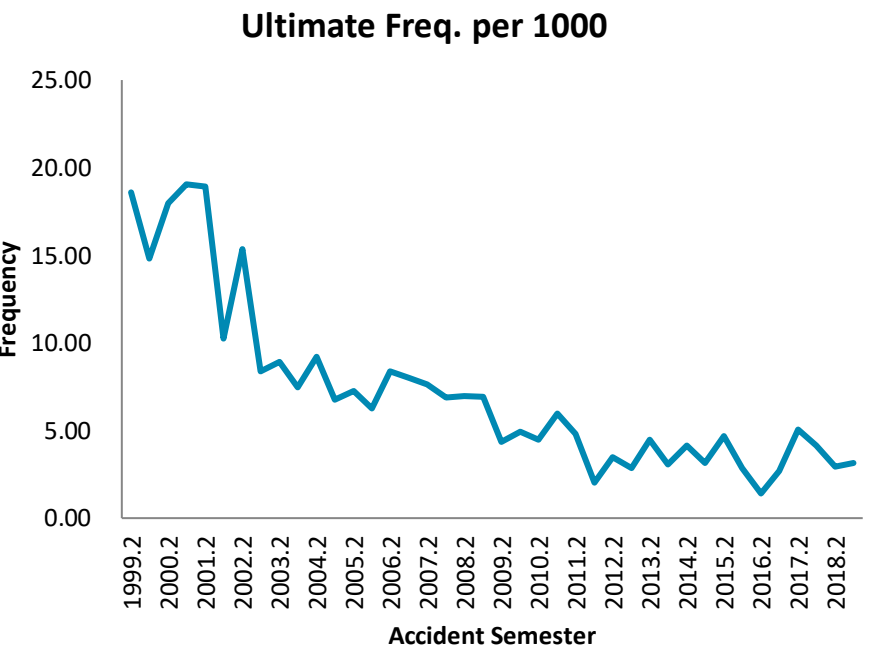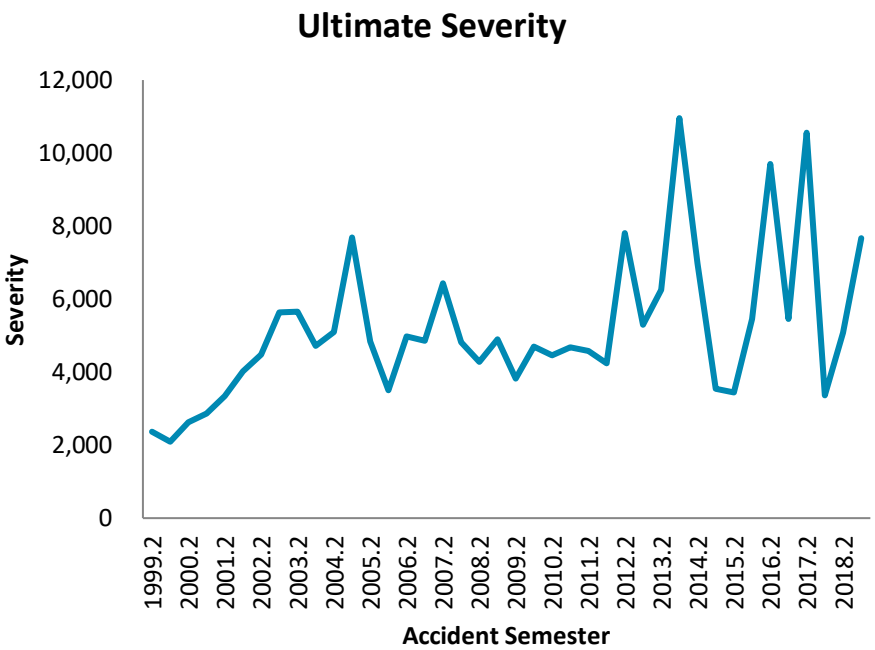**Claims and ALAE Development Method**
Data as of 06/30/19

(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
1999.2	240	1,846,043	77,892	282,909	1.130	319,687	173.17		4,104		42.19			
2000.1	234	1,886,085	82,470	290,212	1.104	320,394	169.87		3,885		43.73		171.51	
2000.2	228	1,953,786	88,566	333,279	1.104	367,940	188.32	8.7%	4,154	1.2%	45.33	7.4%		
2001.1	222	2,043,712	85,351	303,681	1.092	331,620	162.26	-4.5%	3,885	0.0%	41.76	-4.5%	175.00	2.0%
2001.2	216	2,012,910	84,394	333,198	1.092	363,853	180.76	-4.0%	4,311	3.8%	41.93	-7.5%		
2002.1	210	1,946,838	82,437	326,923	1.089	356,019	182.87	12.7%	4,319	11.2%	42.34	1.4%	181.80	3.9%
2002.2	204	2,010,055	81,872	366,042	1.089	398,619	198.31	9.7%	4,869	12.9%	40.73	-2.9%		
2003.1	198	1,956,293	80,333	359,490	1.084	389,687	199.20	8.9%	4,851	12.3%	41.06	-3.0%	198.75	9.3%
2003.2	192	1,984,399	66,490	301,812	1.084	327,165	164.87	-16.9%	4,921	1.1%	33.51	-17.7%		
2004.1	186	1,924,769	67,594	286,039	1.104	315,701	164.02	-17.7%	4,671	-3.7%	35.12	-14.5%	164.45	-17.3%
2004.2	180	1,975,186	63,633	284,741	1.104	314,268	159.11	-3.5%	4,939	0.4%	32.22	-3.9%		
2005.1	174	1,972,280	65,071	283,779	1.092	309,972	157.16	-4.2%	4,764	2.0%	32.99	-6.1%	158.14	-3.8%
2005.2	168	2,056,467	64,077	308,755	1.092	337,254	164.00	3.1%	5,263	6.6%	31.16	-3.3%		
2006.1	162	2,030,100	61,122	277,935	1.082	300,726	148.13	-5.7%	4,920	3.3%	30.11	-8.7%	156.12	-1.3%
2006.2	156	2,101,498	67,054	310,319	1.082	335,765	159.77	-2.6%	5,007	-4.9%	31.91	2.4%		
2007.1	150	2,077,455	73,389	334,624	1.085	363,167	174.81	18.0%	4,949	0.6%	35.33	17.3%	167.25	7.1%
2007.2	144	2,151,716	68,702	333,803	1.085	362,276	168.37	5.4%	5,273	5.3%	31.93	0.1%		
2008.1	138	2,144,444	68,425	327,220	1.076	352,154	164.22	-6.1%	5,147	4.0%	31.91	-9.7%	166.29	-0.6%
2008.2	132	2,209,010	66,800	341,146	1.076	367,142	166.20	-1.3%	5,496	4.2%	30.24	-5.3%		
2009.1	126	2,165,335	65,729	311,843	1.075	335,138	154.77	-5.7%	5,099	-0.9%	30.36	-4.9%	160.55	-3.5%
2009.2	120	2,221,654	62,455	306,718	1.075	329,631	148.37	-10.7%	5,278	-4.0%	28.11	-7.0%		
2010.1	114	2,177,012	59,046	294,446	1.066	313,968	144.22	-6.8%	5,317	4.3%	27.12	-10.6%	146.32	-8.9%
2010.2	108	2,245,514	61,454	328,975	1.066	350,787	156.22	5.3%	5,708	8.2%	27.37	-2.6%		
2011.1	102	2,206,420	61,898	321,627	1.083	348,387	157.90	9.5%	5,628	5.9%	28.05	3.4%	157.05	7.3%
2011.2	96	2,273,410	58,898	322,398	1.083	349,222	153.61	-1.7%	5,929	3.9%	25.91	-5.3%		
2012.1	90	2,248,831	56,728	302,054	1.080	326,098	145.01	-8.2%	5,748	2.1%	25.23	-10.1%	149.33	-4.9%
2012.2	84	2,313,887	59,539	332,157	1.080	358,597	154.98	0.9%	6,023	1.6%	25.73	-0.7%		
2013.1	78	2,278,071	61,484	331,058	1.080	357,410	156.89	8.2%	5,813	1.1%	26.99	7.0%	155.93	4.4%
2013.2	72	2,358,780	66,883	381,222	1.080	411,567	174.48	12.6%	6,154	2.2%	28.36	10.2%		
2014.1	66	2,325,832	72,357	389,003	1.085	422,185	181.52	15.7%	5,835	0.4%	31.11	15.3%	177.98	14.1%
2014.2	60	2,418,277	65,886	380,370	1.085	412,816	170.71	-2.2%	6,266	1.8%	27.25	-3.9%		
2015.1	54	2,391,248	73,316	410,892	1.104	453,625	189.70	4.5%	6,187	6.0%	30.66	-1.4%	180.15	1.2%
2015.2	48	2,491,621	69,029	409,935	1.104	452,568	181.64	6.4%	6,556	4.6%	27.70	1.7%		
2016.1	42	2,475,405	73,156	443,270	1.099	487,331	196.87	3.8%	6,662	7.7%	29.55	-3.6%	189.23	5.0%
2016.2	36	2,550,953	77,825	508,804	1.099	559,379	219.28	20.7%	7,188	9.6%	30.51	10.1%		
2017.1	30	2,507,572	75,259	477,918	1.099	525,423	209.53	6.4%	6,982	4.8%	30.01	1.6%	214.45	13.3%
2017.2	24	2,588,811	83,952	579,279	1.099	636,860	246.00	12.2%	7,586	5.5%	32.43	6.3%		
2018.1	18	2,541,719	83,931	570,662	1.105	630,296	247.98	18.3%	7,510	7.6%	33.02	10.0%	246.98	15.2%
2018.2	12	2,627,283	85,141	626,859	1.105	692,365	263.53	7.1%	8,132	7.2%	32.41	-0.1%		
2019.1	6	2,592,196	86,714	623,517	1.105	688,675	265.67	7.1%	7,942	5.8%	33.45	1.3%	264.59	7.1%
Total		88,282,877	2,856,352	14,638,914		15,975,734								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
Data as of 06/30/19

(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
1999.2	240	2,155,925	130,385	191,715	1.130	216,638	100.48		1,662		60.48			
2000.1	234	2,205,680	124,323	170,593	1.104	188,335	85.39		1,515		56.36		92.85	
2000.2	228	2,251,383	130,960	199,790	1.104	220,568	97.97	-2.5%	1,684	1.4%	58.17	-3.8%		
2001.1	222	2,262,203	127,567	181,494	1.092	198,191	87.61	2.6%	1,554	2.6%	56.39	0.0%	92.78	-0.1%
2001.2	216	2,268,198	124,265	201,156	1.092	219,662	96.84	-1.1%	1,768	5.0%	54.79	-5.8%		
2002.1	210	2,229,710	114,770	178,542	1.089	194,433	87.20	-0.5%	1,694	9.0%	51.47	-8.7%	92.06	-0.8%
2002.2	204	2,280,555	112,503	197,839	1.089	215,446	94.47	-2.5%	1,915	8.3%	49.33	-10.0%		
2003.1	198	2,230,854	101,653	168,244	1.084	182,376	81.75	-6.2%	1,794	5.9%	45.57	-11.5%	88.18	-4.2%
2003.2	192	2,245,339	85,363	172,266	1.084	186,736	83.17	-12.0%	2,188	14.2%	38.02	-22.9%		
2004.1	186	2,195,365	70,847	132,934	1.104	146,720	66.83	-18.3%	2,071	15.4%	32.27	-29.2%	75.09	-14.8%
2004.2	180	2,235,020	64,416	140,538	1.104	155,112	69.40	-16.6%	2,408	10.1%	28.82	-24.2%		
2005.1	174	2,243,151	57,986	121,792	1.092	133,034	59.31	-11.3%	2,294	10.8%	25.85	-19.9%	64.34	-14.3%
2005.2	168	2,353,927	63,655	165,202	1.092	180,451	76.66	10.5%	2,835	17.7%	27.04	-6.2%		
2006.1	162	2,301,104	55,934	124,471	1.082	134,678	58.53	-1.3%	2,408	4.9%	24.31	-6.0%	67.70	5.2%
2006.2	156	2,359,048	64,145	158,086	1.082	171,049	72.51	-5.4%	2,667	-5.9%	27.19	0.6%		
2007.1	150	2,345,541	59,797	136,323	1.085	147,951	63.08	7.8%	2,474	2.8%	25.49	4.9%	67.81	0.2%
2007.2	144	2,411,946	63,882	153,677	1.085	166,786	69.15	-4.6%	2,611	-2.1%	26.49	-2.6%		
2008.1	138	2,417,924	75,756	185,642	1.076	199,788	82.63	31.0%	2,637	6.6%	31.33	22.9%	75.90	11.9%
2008.2	132	2,472,259	62,233	147,675	1.076	158,928	64.28	-7.0%	2,554	-2.2%	25.17	-5.0%		
2009.1	126	2,445,739	76,361	163,411	1.075	175,618	71.81	-13.1%	2,300	-12.8%	31.22	-0.3%	68.02	-10.4%
2009.2	120	2,491,933	64,877	147,403	1.075	158,414	63.57	-1.1%	2,442	-4.4%	26.03	3.4%		
2010.1	114	2,461,169	57,138	112,507	1.066	119,967	48.74	-32.1%	2,100	-8.7%	23.22	-25.6%	56.20	-17.4%
2010.2	108	2,517,237	59,635	130,752	1.066	139,421	55.39	-12.9%	2,338	-4.3%	23.69	-9.0%		
2011.1	102	2,492,508	81,291	152,154	1.083	164,813	66.12	35.7%	2,027	-3.4%	32.61	40.5%	60.73	8.1%
2011.2	96	2,541,850	74,505	144,565	1.083	156,593	61.61	11.2%	2,102	-10.1%	29.31	23.7%		
2012.1	90	2,530,581	72,819	116,119	1.080	125,362	49.54	-25.1%	1,722	-15.1%	28.78	-11.8%	55.59	-8.5%
2012.2	84	2,578,831	77,751	176,841	1.080	190,917	74.03	20.2%	2,455	16.8%	30.15	2.9%		
2013.1	78	2,556,534	67,829	116,628	1.080	125,912	49.25	-0.6%	1,856	7.8%	26.53	-7.8%	61.70	11.0%
2013.2	72	2,616,633	77,986	188,978	1.080	204,021	77.97	5.3%	2,616	6.5%	29.80	-1.1%		
2014.1	66	2,598,867	71,369	133,030	1.085	144,377	55.55	12.8%	2,023	9.0%	27.46	3.5%	66.80	8.3%
2014.2	60	2,667,587	68,971	153,382	1.085	166,465	62.40	-20.0%	2,414	-7.7%	25.86	-13.2%		
2015.1	54	2,657,520	70,724	130,698	1.104	144,291	54.30	-2.3%	2,040	0.9%	26.61	-3.1%	58.36	-12.6%
2015.2	48	2,736,284	72,125	164,968	1.104	182,124	66.56	6.7%	2,525	4.6%	26.36	1.9%		
2016.1	42	2,729,563	77,204	151,243	1.099	166,277	60.92	12.2%	2,154	5.6%	28.28	6.3%	63.74	9.2%
2016.2	36	2,776,566	72,686	189,889	1.099	208,764	75.19	13.0%	2,872	13.7%	26.18	-0.7%		
2017.1	30	2,746,335	70,306	158,265	1.099	173,996	63.36	4.0%	2,475	14.9%	25.60	-9.5%	69.30	8.7%
2017.2	24	2,798,360	69,488	196,784	1.099	216,345	77.31	2.8%	3,113	8.4%	24.83	-5.1%		
2018.1	18	2,763,426	77,250	207,175	1.105	228,825	82.80	30.7%	2,962	19.7%	27.95	9.2%	80.04	15.5%
2018.2	12	2,821,899	72,440	246,778	1.105	272,567	96.59	24.9%	3,763	20.9%	25.67	3.4%		
2019.1	6	2,794,476	67,900	200,871	1.105	221,862	79.39	-4.1%	3,267	10.3%	24.30	-13.1%	88.03	10.0%
Total		98,789,030	3,191,096	6,510,420		7,103,810								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Financial Services Regulatory Authority of Ontario
All Perils
Private Passengers Vehicles (Excluding Farmers)
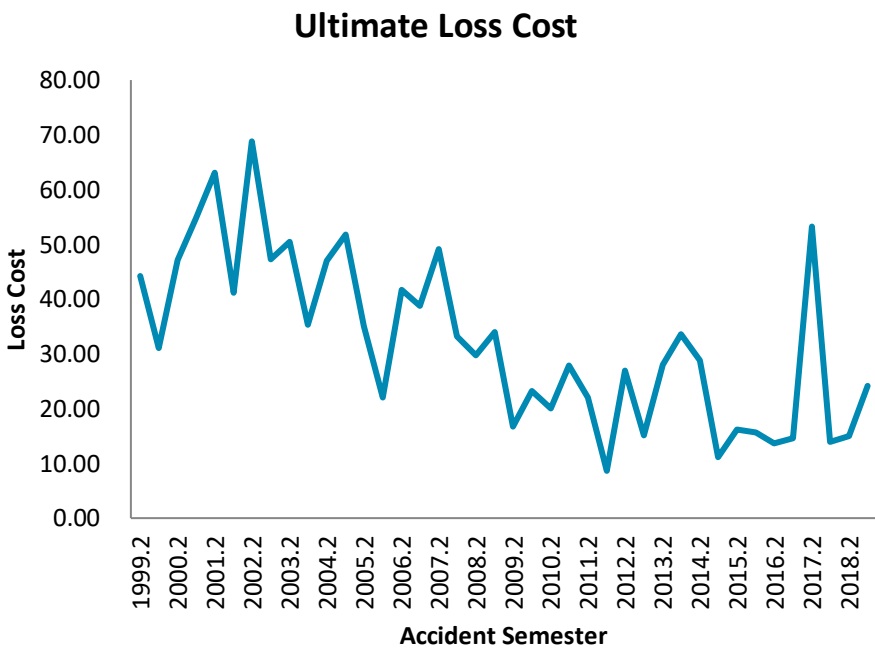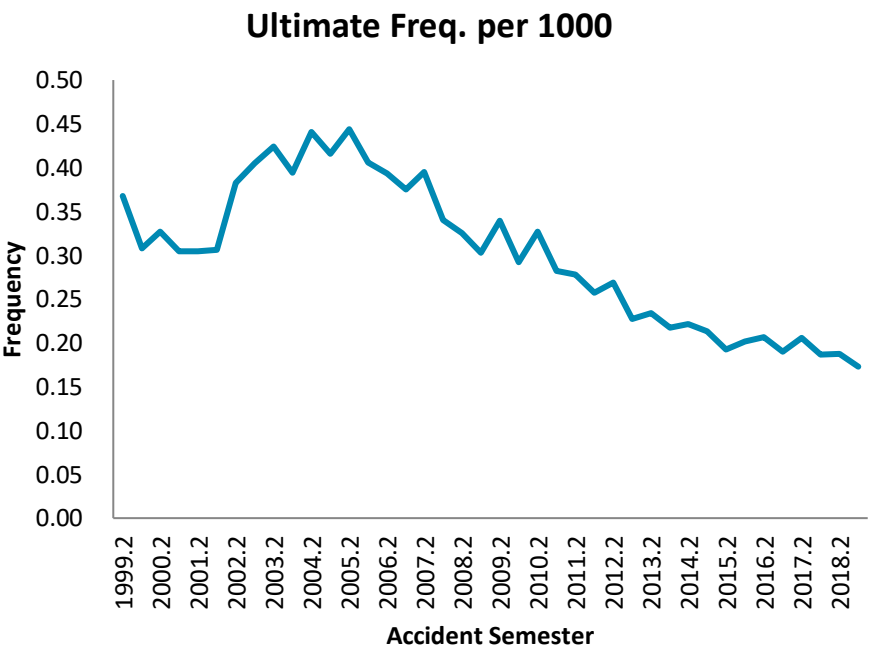
Claims and ALAE Development Method
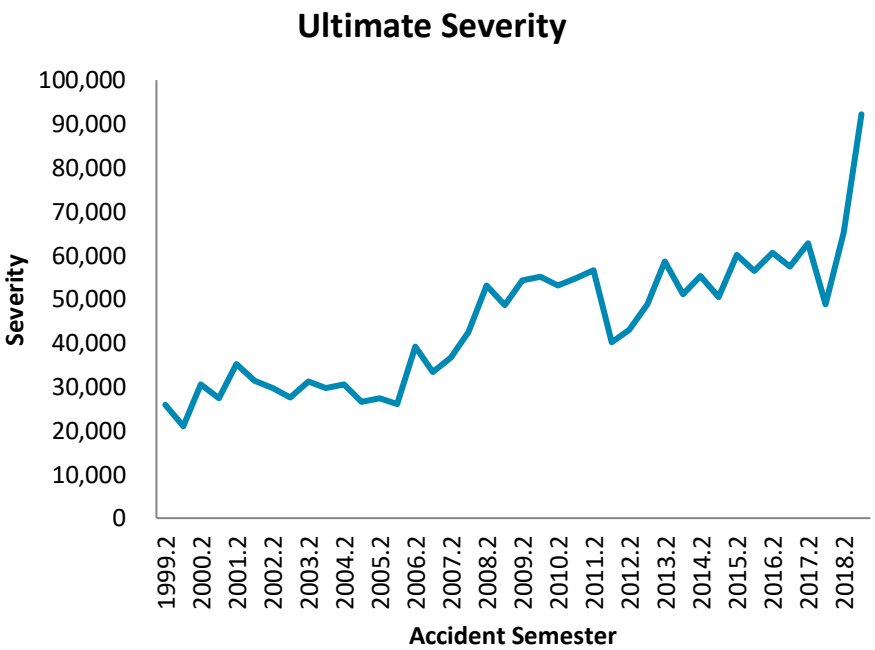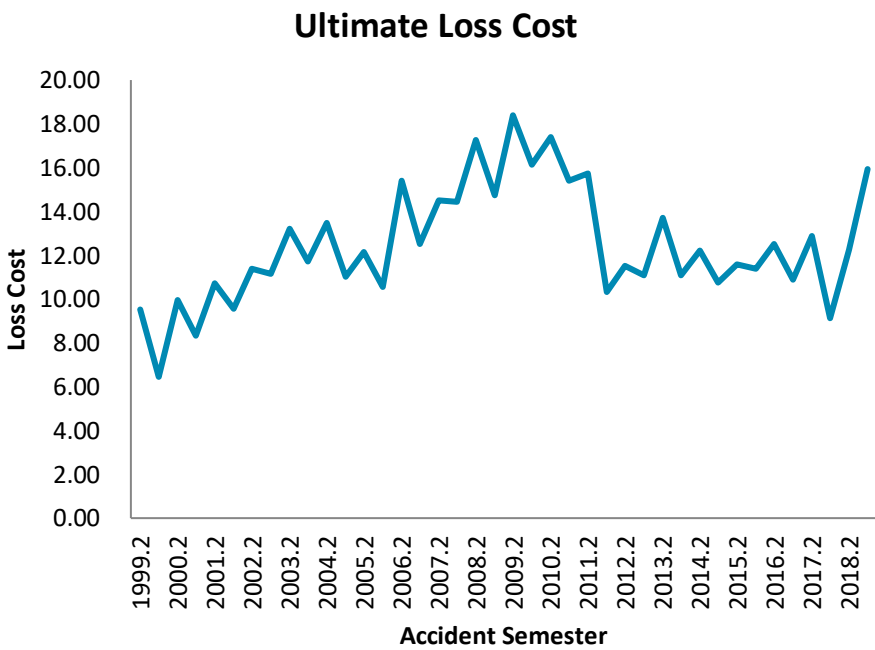**Data as of 06/30/19**

(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
1999.2	240	328,298	29,475	78,392	1.130	88,583	269.82		3,005		89.78			
2000.1	234	356,329	30,885	83,281	1.104	91,942	258.03		2,977		86.68		263.68	
2000.2	228	385,920	34,914	100,535	1.104	110,991	287.60	6.6%	3,179	5.8%	90.47	0.8%		
2001.1	222	403,422	35,643	99,380	1.092	108,523	269.01	4.3%	3,045	2.3%	88.35	1.9%	278.10	5.5%
2001.2	216	435,813	36,859	117,280	1.092	128,069	293.86	2.2%	3,475	9.3%	84.57	-6.5%		
2002.1	210	450,207	37,346	118,406	1.089	128,944	286.41	6.5%	3,453	13.4%	82.95	-6.1%	290.08	4.3%
2002.2	204	480,717	38,335	134,069	1.089	146,001	303.72	3.4%	3,809	9.6%	79.75	-5.7%		
2003.1	198	474,580	36,792	128,834	1.084	139,656	294.27	2.7%	3,796	9.9%	77.53	-6.5%	299.03	3.1%
2003.2	192	494,649	31,259	124,557	1.084	135,019	272.96	-10.1%	4,319	13.4%	63.19	-20.8%		
2004.1	186	498,709	29,316	112,889	1.104	124,596	249.84	-15.1%	4,250	12.0%	58.78	-24.2%	261.35	-12.6%
2004.2	180	499,457	27,023	111,118	1.104	122,641	245.55	-10.0%	4,538	5.1%	54.10	-14.4%		
2005.1	174	471,130	26,965	107,164	1.092	117,055	248.46	-0.6%	4,341	2.1%	57.24	-2.6%	246.96	-5.5%
2005.2	168	478,892	28,197	122,071	1.092	133,338	278.43	13.4%	4,729	4.2%	58.88	8.8%		
2006.1	162	476,216	25,569	103,035	1.082	111,483	234.10	-5.8%	4,360	0.4%	53.69	-6.2%	256.33	3.8%
2006.2	156	493,187	28,139	117,551	1.082	127,190	257.89	-7.4%	4,520	-4.4%	57.06	-3.1%		
2007.1	150	487,796	29,070	119,522	1.085	129,718	265.93	13.6%	4,462	2.3%	59.59	11.0%	261.89	2.2%
2007.2	144	506,755	26,935	123,443	1.085	133,973	264.37	2.5%	4,974	10.0%	53.15	-6.8%		
2008.1	138	505,206	26,368	125,828	1.076	135,417	268.04	0.8%	5,136	15.1%	52.19	-12.4%	266.21	1.6%
2008.2	132	516,669	24,967	125,444	1.076	135,003	261.29	-1.2%	5,407	8.7%	48.32	-9.1%		
2009.1	126	505,881	27,537	124,306	1.075	133,592	264.08	-1.5%	4,851	-5.5%	54.43	4.3%	262.67	-1.3%
2009.2	120	517,718	23,703	116,628	1.075	125,341	242.10	-7.3%	5,288	-2.2%	45.78	-5.3%		
2010.1	114	506,047	20,781	103,059	1.066	109,892	217.16	-17.8%	5,288	9.0%	41.07	-24.6%	229.77	-12.5%
2010.2	108	514,597	21,981	112,367	1.066	119,817	232.84	-3.8%	5,451	3.1%	42.71	-6.7%		
2011.1	102	504,220	24,361	111,636	1.083	120,924	239.82	10.4%	4,964	-6.1%	48.32	17.7%	236.29	2.8%
2011.2	96	521,113	23,945	114,430	1.083	123,951	237.86	2.2%	5,176	-5.0%	45.95	7.6%		
2012.1	90	521,041	23,073	100,187	1.080	108,162	207.59	-13.4%	4,688	-5.6%	44.28	-8.3%	222.72	-5.7%
2012.2	84	540,541	25,277	124,537	1.080	134,450	248.73	4.6%	5,319	2.8%	46.76	1.8%		
2013.1	78	541,802	24,388	112,932	1.080	121,922	225.03	8.4%	4,999	6.6%	45.01	1.6%	236.87	6.4%
2013.2	72	568,492	28,453	150,408	1.080	162,380	285.63	14.8%	5,707	7.3%	50.05	7.0%		
2014.1	66	563,951	27,847	138,717	1.085	150,550	266.96	18.6%	5,406	8.1%	49.38	9.7%	276.33	16.7%
2014.2	60	588,795	26,933	150,123	1.085	162,928	276.71	-3.1%	6,049	6.0%	45.74	-8.6%		
2015.1	54	586,510	28,728	148,126	1.104	163,531	278.82	4.4%	5,692	5.3%	48.98	-0.8%	277.77	0.5%
2015.2	48	613,973	29,041	159,560	1.104	176,155	286.91	3.7%	6,066	0.3%	47.30	3.4%		
2016.1	42	619,482	30,388	164,812	1.099	181,194	292.49	4.9%	5,963	4.7%	49.05	0.1%	289.71	4.3%
2016.2	36	667,228	34,778	210,305	1.099	231,209	346.52	20.8%	6,648	9.6%	52.12	10.2%		
2017.1	30	691,946	35,605	200,969	1.099	220,945	319.31	9.2%	6,206	4.1%	51.46	4.9%	332.67	14.8%
2017.2	24	753,723	41,182	259,176	1.099	284,938	378.04	9.1%	6,919	4.1%	54.64	4.8%		
2018.1	18	770,890	44,558	272,979	1.105	301,505	391.11	22.5%	6,767	9.0%	57.80	12.3%	384.65	15.6%
2018.2	12	820,108	45,023	303,611	1.105	335,338	408.89	8.2%	7,448	7.6%	54.90	0.5%		
2019.1	6	820,742	44,558	291,358	1.105	321,805	392.09	0.2%	7,222	6.7%	54.29	-6.1%	400.49	4.1%
Total		21,482,753	1,216,196	5,623,024		6,138,670								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
Data as of 06/30/19

(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
1999.2	240	9,788	182	383	1.130	433	44.19		2,377		18.59			
2000.1	234	9,776	145	275	1.104	303	31.04		2,093		14.83		37.62	
2000.2	228	9,249	166	395	1.104	436	47.17	6.7%	2,628	10.6%	17.95	-3.5%		
2001.1	222	9,396	179	471	1.092	514	54.74	76.3%	2,873	37.3%	19.05	28.4%	50.98	35.5%
2001.2	216	9,092	172	525	1.092	574	63.09	33.8%	3,335	26.9%	18.92	5.4%		
2002.1	210	9,190	94	347	1.089	378	41.17	-24.8%	4,025	40.1%	10.23	-46.3%	52.07	2.1%
2002.2	204	8,849	136	559	1.089	609	68.80	9.0%	4,476	34.2%	15.37	-18.8%		
2003.1	198	8,821	74	384	1.084	417	47.24	14.7%	5,631	39.9%	8.39	-18.0%	58.04	11.5%
2003.2	192	8,757	78	408	1.084	442	50.45	-26.7%	5,664	26.5%	8.91	-42.1%		
2004.1	186	9,622	72	308	1.104	340	35.35	-25.2%	4,725	-16.1%	7.48	-10.8%	42.55	-26.7%
2004.2	180	9,347	86	398	1.104	439	46.96	-6.9%	5,104	-9.9%	9.20	3.3%		
2005.1	174	9,348	63	443	1.092	484	51.78	46.5%	7,682	62.6%	6.74	-9.9%	49.37	16.0%
2005.2	168	9,378	68	301	1.092	329	35.05	-25.4%	4,834	-5.3%	7.25	-21.2%		
2006.1	162	9,564	60	194	1.082	210	22.01	-57.5%	3,507	-54.3%	6.27	-6.9%	28.46	-42.3%
2006.2	156	9,070	76	349	1.082	378	41.65	18.8%	4,970	2.8%	8.38	15.6%		
2007.1	150	8,768	70	313	1.085	340	38.78	76.2%	4,857	38.5%	7.98	27.3%	40.24	41.4%
2007.2	144	8,774	67	397	1.085	431	49.11	17.9%	6,431	29.4%	7.64	-8.9%		
2008.1	138	8,846	61	273	1.076	294	33.23	-14.3%	4,819	-0.8%	6.90	-13.6%	41.14	2.2%
2008.2	132	9,179	64	254	1.076	273	29.78	-39.4%	4,271	-33.6%	6.97	-8.7%		
2009.1	126	9,520	66	301	1.075	323	33.95	2.2%	4,897	1.6%	6.93	0.5%	31.90	-22.5%
2009.2	120	9,842	43	153	1.075	164	16.71	-43.9%	3,824	-10.5%	4.37	-37.3%		
2010.1	114	9,913	49	216	1.066	230	23.20	-31.7%	4,693	-4.2%	4.94	-28.7%	19.97	-37.4%
2010.2	108	9,596	43	180	1.066	192	20.00	19.7%	4,462	16.7%	4.48	2.6%		
2011.1	102	8,723	52	224	1.083	243	27.86	20.1%	4,674	-0.4%	5.96	20.6%	23.74	18.9%
2011.2	96	7,485	36	152	1.083	165	22.07	10.4%	4,588	2.8%	4.81	7.3%		
2012.1	90	6,866	14	55	1.080	59	8.63	-69.0%	4,234	-9.4%	2.04	-65.8%	15.64	-34.1%
2012.2	84	6,074	21	152	1.080	164	26.98	22.3%	7,804	70.1%	3.46	-28.1%		
2013.1	78	5,591	16	78	1.080	85	15.15	75.4%	5,293	25.0%	2.86	40.3%	21.31	36.2%
2013.2	72	4,902	22	127	1.080	138	28.05	4.0%	6,251	-19.9%	4.49	29.8%		
2014.1	66	4,561	14	141	1.085	153	33.63	122.1%	10,956	107.0%	3.07	7.3%	30.74	44.3%
2014.2	60	4,105	17	109	1.085	118	28.86	2.9%	6,968	11.5%	4.14	-7.7%		
2015.1	54	3,819	12	38	1.104	42	11.11	-67.0%	3,535	-67.7%	3.14	2.4%	20.30	-33.9%
2015.2	48	3,407	16	50	1.104	55	16.17	-44.0%	3,444	-50.6%	4.70	13.4%		
2016.1	42	3,137	9	45	1.099	49	15.65	40.9%	5,455	54.3%	2.87	-8.7%	15.92	-21.6%
2016.2	36	2,845	4	35	1.099	39	13.65	-15.6%	9,710	182.0%	1.41	-70.1%		
2017.1	30	2,613	7	35	1.099	38	14.61	-6.7%	5,451	-0.1%	2.68	-6.6%	14.11	-11.4%
2017.2	24	2,381	12	115	1.099	127	53.18	289.6%	10,553	8.7%	5.04	258.4%		
2018.1	18	2,177	9	27	1.105	30	13.93	-4.7%	3,368	-38.2%	4.13	54.3%	34.44	144.1%
2018.2	12	2,035	6	28	1.105	30	14.95	-71.9%	5,082	-51.8%	2.94	-41.6%		
2019.1	6	1,884	6	41	1.105	46	24.19	73.7%	7,674	127.9%	3.15	-23.8%	19.39	-43.7%
Total		286,288	2,387	9,282		10,116								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

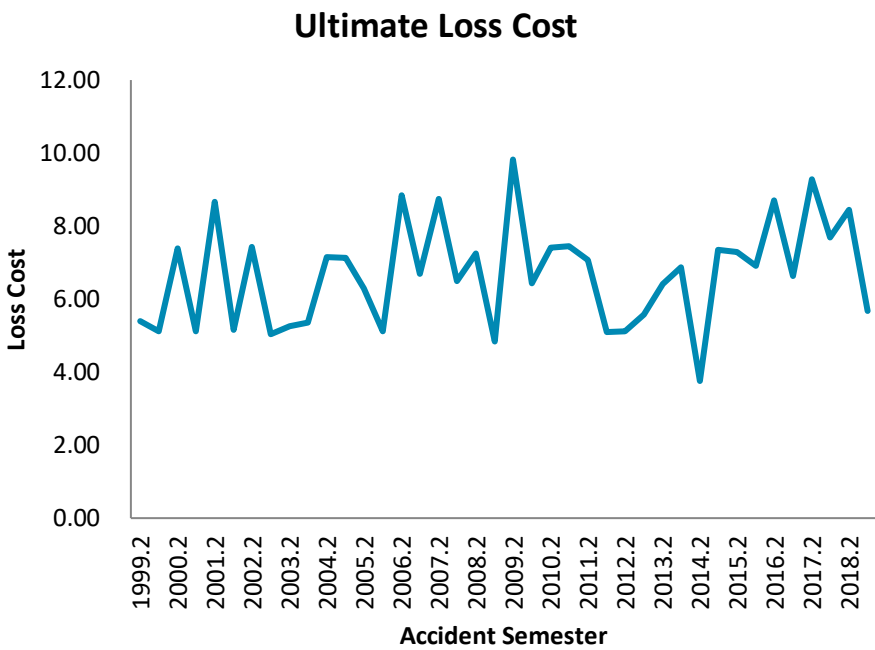**Claims and ALAE Development Method**
Data as of 06/30/19

(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
1999.2	240	2,660,237	979	22,420	1.130	25,334	9.52		25,878		0.37			
2000.1	234	2,708,232	833	15,820	1.104	17,465	6.45		20,967		0.31		7.97	
2000.2	228	2,801,657	915	25,302	1.104	27,933	9.97	4.7%	30,528	18.0%	0.33	-11.3%		
2001.1	222	2,873,281	874	21,934	1.092	23,951	8.34	29.3%	27,404	30.7%	0.30	-1.1%	9.14	14.7%
2001.2	216	2,908,995	887	28,599	1.092	31,230	10.74	7.7%	35,209	15.3%	0.30	-6.6%		
2002.1	210	2,845,011	870	25,004	1.089	27,230	9.57	14.8%	31,299	14.2%	0.31	0.5%	10.16	11.1%
2002.2	204	2,955,830	1,131	30,861	1.089	33,608	11.37	5.9%	29,715	-15.6%	0.38	25.5%		
2003.1	198	2,893,532	1,172	29,736	1.084	32,233	11.14	16.4%	27,503	-12.1%	0.41	32.5%	11.26	10.8%
2003.2	192	2,980,517	1,263	36,325	1.084	39,376	13.21	16.2%	31,177	4.9%	0.42	10.7%		
2004.1	186	2,926,763	1,154	31,053	1.104	34,273	11.71	5.1%	29,699	8.0%	0.39	-2.7%	12.47	10.8%
2004.2	180	3,005,958	1,326	36,727	1.104	40,536	13.49	2.1%	30,570	-1.9%	0.44	4.1%		
2005.1	174	2,967,180	1,234	29,974	1.092	32,741	11.03	-5.8%	26,532	-10.7%	0.42	5.5%	12.27	-1.6%
2005.2	168	3,081,801	1,368	34,232	1.092	37,392	12.13	-10.0%	27,333	-10.6%	0.44	0.6%		
2006.1	162	3,037,808	1,234	29,641	1.082	32,072	10.56	-4.3%	25,990	-2.0%	0.41	-2.3%	11.35	-7.5%
2006.2	156	3,139,911	1,234	44,738	1.082	48,407	15.42	27.1%	39,227	43.5%	0.39	-11.5%		
2007.1	150	3,088,104	1,158	35,655	1.085	38,696	12.53	18.7%	33,416	28.6%	0.37	-7.7%	13.99	23.2%
2007.2	144	3,201,986	1,266	42,830	1.085	46,484	14.52	-5.8%	36,717	-6.4%	0.40	0.6%		
2008.1	138	3,179,948	1,083	42,680	1.076	45,932	14.44	15.3%	42,412	26.9%	0.34	-9.2%	14.48	3.5%
2008.2	132	3,267,042	1,062	52,445	1.076	56,441	17.28	19.0%	53,146	44.7%	0.33	-17.8%		
2009.1	126	3,197,695	969	43,827	1.075	47,101	14.73	2.0%	48,607	14.6%	0.30	-11.0%	16.02	10.6%
2009.2	120	3,292,892	1,117	56,350	1.075	60,559	18.39	6.5%	54,197	2.0%	0.34	4.4%		
2010.1	114	3,227,448	944	48,841	1.066	52,079	16.14	9.6%	55,175	13.5%	0.29	-3.5%	17.27	7.9%
2010.2	108	3,332,949	1,091	54,384	1.066	57,989	17.40	-5.4%	53,145	-1.9%	0.33	-3.5%		
2011.1	102	3,270,338	922	46,527	1.083	50,398	15.41	-4.5%	54,689	-0.9%	0.28	-3.6%	16.41	-5.0%
2011.2	96	3,373,441	938	49,021	1.083	53,099	15.74	-9.5%	56,620	6.5%	0.28	-15.1%		
2012.1	90	3,332,062	856	31,819	1.080	34,352	10.31	-33.1%	40,108	-26.7%	0.26	-8.8%	13.04	-20.5%
2012.2	84	3,426,805	920	36,582	1.080	39,494	11.53	-26.8%	42,930	-24.2%	0.27	-3.4%		
2013.1	78	3,369,563	765	34,622	1.080	37,377	11.09	7.6%	48,841	21.8%	0.23	-11.6%	11.31	-13.3%
2013.2	72	3,483,607	814	44,193	1.080	47,711	13.70	18.8%	58,614	36.5%	0.23	-13.0%		
2014.1	66	3,416,723	741	34,888	1.085	37,864	11.08	-0.1%	51,070	4.6%	0.22	-4.5%	12.40	9.6%
2014.2	60	3,537,528	783	39,799	1.085	43,194	12.21	-10.8%	55,181	-5.9%	0.22	-5.3%		
2015.1	54	3,479,276	743	33,895	1.104	37,420	10.76	-2.9%	50,387	-1.3%	0.21	-1.6%	11.49	-7.4%
2015.2	48	3,610,384	696	37,889	1.104	41,830	11.59	-5.1%	60,114	8.9%	0.19	-12.9%		
2016.1	42	3,579,243	721	37,048	1.099	40,731	11.38	5.8%	56,476	12.1%	0.20	-5.6%	11.48	0.0%
2016.2	36	3,708,803	767	42,225	1.099	46,422	12.52	8.0%	60,559	0.7%	0.21	7.2%		
2017.1	30	3,667,364	695	36,371	1.099	39,986	10.90	-4.2%	57,496	1.8%	0.19	-5.9%	11.71	2.0%
2017.2	24	3,816,507	784	44,677	1.099	49,118	12.87	2.8%	62,679	3.5%	0.21	-0.7%		
2018.1	18	3,764,235	704	31,053	1.105	34,298	9.11	-16.4%	48,732	-15.2%	0.19	-1.4%	11.00	-6.1%
2018.2	12	3,902,805	733	43,281	1.105	47,804	12.25	-4.8%	65,222	4.1%	0.19	-8.5%		
2019.1	6	3,850,866	666	55,566	1.105	61,373	15.94	74.9%	92,180	89.2%	0.17	-7.5%	14.08	28.0%
Total		130,164,328	38,412	1,498,834		1,631,535								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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

Claims and ALAE Development Method
Data as of 06/30/19

(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
1999.2	240	2,397,971	97	11,447	1.130	12,935	5.39		133,355		0.04			
2000.1	234	2,418,389	103	11,225	1.104	12,392	5.12		120,312		0.04		5.26	
2000.2	228	2,492,495	124	16,699	1.104	18,435	7.40	37.1%	148,672	11.5%	0.05	23.0%		
2001.1	222	2,594,470	89	12,153	1.092	13,272	5.12	-0.2%	149,118	23.9%	0.03	-19.5%	6.23	18.5%
2001.2	216	2,788,392	139	22,102	1.092	24,136	8.66	17.0%	173,637	16.8%	0.05	0.2%		
2002.1	210	2,775,967	132	13,154	1.089	14,324	5.16	0.9%	108,519	-27.2%	0.05	38.6%	6.91	10.9%
2002.2	204	2,898,090	119	19,796	1.089	21,557	7.44	-14.1%	181,154	4.3%	0.04	-17.6%		
2003.1	198	2,835,316	109	13,170	1.084	14,277	5.04	-2.4%	130,860	20.6%	0.04	-19.1%	6.25	-9.6%
2003.2	192	2,922,616	101	14,169	1.084	15,359	5.26	-29.3%	151,922	-16.1%	0.03	-15.8%		
2004.1	186	2,881,487	89	14,002	1.104	15,454	5.36	6.5%	174,031	33.0%	0.03	-19.9%	5.31	-15.1%
2004.2	180	2,962,479	122	19,217	1.104	21,210	7.16	36.2%	174,278	14.7%	0.04	18.8%		
2005.1	174	2,920,889	114	19,053	1.092	20,812	7.13	32.9%	183,205	5.3%	0.04	26.2%	7.14	34.5%
2005.2	168	3,027,626	96	17,466	1.092	19,078	6.30	-12.0%	198,728	14.0%	0.03	-22.8%		
2006.1	162	2,984,176	82	14,088	1.082	15,244	5.11	-28.3%	185,899	1.5%	0.03	-29.3%	5.71	-20.1%
2006.2	156	3,089,925	121	25,248	1.082	27,319	8.84	40.3%	225,776	13.6%	0.04	23.5%		
2007.1	150	3,046,567	110	18,780	1.085	20,382	6.69	31.0%	185,290	-0.3%	0.04	31.4%	7.77	36.2%
2007.2	144	3,155,079	129	25,397	1.085	27,564	8.74	-1.2%	213,673	-5.4%	0.04	4.4%		
2008.1	138	3,127,988	123	18,847	1.076	20,283	6.48	-3.1%	164,903	-11.0%	0.04	8.9%	7.62	-2.0%
2008.2	132	3,216,724	105	21,646	1.076	23,296	7.24	-17.1%	221,865	3.8%	0.03	-20.2%		
2009.1	126	3,149,704	84	14,163	1.075	15,221	4.83	-25.5%	181,199	9.9%	0.03	-32.2%	6.05	-20.6%
2009.2	120	3,243,239	123	29,643	1.075	31,858	9.82	35.6%	258,413	16.5%	0.04	16.5%		
2010.1	114	3,178,049	97	19,160	1.066	20,430	6.43	33.0%	211,351	16.6%	0.03	14.1%	8.14	34.6%
2010.2	108	3,277,363	102	22,788	1.066	24,299	7.41	-24.5%	237,293	-8.2%	0.03	-17.8%		
2011.1	102	3,212,748	99	22,120	1.083	23,960	7.46	16.0%	241,287	14.2%	0.03	1.6%	7.44	-8.7%
2011.2	96	3,308,997	114	21,599	1.083	23,396	7.07	-4.6%	205,696	-13.3%	0.03	10.0%		
2012.1	90	3,264,954	100	15,421	1.080	16,649	5.10	-31.6%	166,550	-31.0%	0.03	-0.9%	6.09	-18.1%
2012.2	84	3,356,141	101	15,909	1.080	17,175	5.12	-27.6%	169,415	-17.6%	0.03	-12.1%		
2013.1	78	3,302,996	110	17,028	1.080	18,384	5.57	9.1%	166,575	0.0%	0.03	9.1%	5.34	-12.3%
2013.2	72	3,415,976	109	20,290	1.080	21,905	6.41	25.3%	201,616	19.0%	0.03	5.3%		
2014.1	66	3,350,721	109	21,226	1.085	23,037	6.88	23.5%	210,785	26.5%	0.03	-2.4%	6.64	24.4%
2014.2	60	3,466,011	89	11,996	1.085	13,019	3.76	-41.4%	146,201	-27.5%	0.03	-19.2%		
2015.1	54	3,407,902	114	22,713	1.104	25,075	7.36	7.0%	220,467	4.6%	0.03	2.3%	5.54	-16.6%
2015.2	48	3,534,071	107	23,349	1.104	25,778	7.29	94.2%	239,942	64.1%	0.03	18.3%		
2016.1	42	3,503,647	109	22,048	1.099	24,240	6.92	-6.0%	222,507	0.9%	0.03	-6.8%	7.11	28.2%
2016.2	36	3,621,616	124	28,657	1.099	31,506	8.70	19.3%	253,763	5.8%	0.03	12.8%		
2017.1	30	3,573,735	100	21,526	1.099	23,666	6.62	-4.3%	237,445	6.7%	0.03	-10.3%	7.67	7.9%
2017.2	24	3,710,281	139	31,337	1.099	34,452	9.29	6.7%	247,160	-2.6%	0.04	9.6%		
2018.1	18	3,657,420	116	25,479	1.105	28,142	7.69	16.2%	242,145	2.0%	0.03	13.9%	8.50	10.8%
2018.2	12	3,783,171	124	28,912	1.105	31,934	8.44	-9.1%	257,770	4.3%	0.03	-12.8%		
2019.1	6	3,725,155	124	19,148	1.105	21,149	5.68	-26.2%	171,166	-29.3%	0.03	4.4%	7.07	-16.8%
Total		126,580,545	4,398	782,175		852,602								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

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 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	516,911	517,514	1.000	517,514
2000.1	234	454,876	455,284	1.000	455,284
2000.2	228	575,300	575,323	1.000	575,323
2001.1	222	519,744	519,933	1.000	519,933
2001.2	216	639,840	640,700	1.000	640,700
2002.1	210	577,341	578,521	1.000	578,521
2002.2	204	731,565	733,251	1.000	733,251
2003.1	198	632,018	632,468	1.000	632,468
2003.2	192	643,795	646,089	1.000	646,089
2004.1	186	549,998	551,515	1.000	551,515
2004.2	180	646,691	648,444	1.000	648,444
2005.1	174	564,048	564,649	1.000	564,649
2005.2	168	686,813	689,764	1.000	689,764
2006.1	162	613,548	618,168	1.000	618,168
2006.2	156	779,563	784,975	1.000	784,975
2007.1	150	697,474	701,857	1.000	701,869
2007.2	144	806,519	813,007	1.000	813,030
2008.1	138	670,224	677,845	1.000	677,964
2008.2	132	814,181	824,192	1.000	824,410
2009.1	126	760,743	768,505	1.000	768,765
2009.2	120	957,847	977,377	1.001	978,042
2010.1	114	847,054	869,067	1.001	869,762
2010.2	108	913,643	941,288	1.001	941,969
2011.1	102	709,352	736,767	0.999	735,815
2011.2	96	808,036	862,834	0.998	861,524
2012.1	90	673,529	746,075	0.997	743,578
2012.2	84	770,235	868,981	0.996	865,227
2013.1	78	624,930	750,774	0.995	746,829
2013.2	72	740,946	927,386	0.997	924,998
2014.1	66	552,749	771,622	0.997	769,477
2014.2	60	588,378	904,870	1.002	906,273
2015.1	54	461,708	802,201	1.004	805,402
2015.2	48	461,626	956,694	1.024	979,426
2016.1	42	272,856	760,729	1.048	797,093
2016.2	36	254,443	902,561	1.097	990,016
2017.1	30	118,332	602,327	1.230	740,818
2017.2	24	82,785	652,904	1.408	918,983
2018.1	18	22,456	447,097	1.602	716,343
2018.2	12	11,148	451,431	1.841	831,265
2019.1	6	2,043	236,021	2.709	639,274
Total		22,755,283	28,111,011		29,704,750

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 06/30/19

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)
			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
1999.2	240	13,967	13,967	1.000	13,967
2000.1	234	15,585	15,585	1.000	15,585
2000.2	228	19,168	19,168	1.000	19,168
2001.1	222	15,331	15,331	1.000	15,331
2001.2	216	19,105	19,105	1.000	19,105
2002.1	210	16,716	16,716	1.000	16,716
2002.2	204	20,285	20,285	1.000	20,285
2003.1	198	16,407	16,407	1.000	16,407
2003.2	192	15,572	15,572	1.000	15,572
2004.1	186	18,003	18,003	1.000	18,002
2004.2	180	16,862	16,864	1.000	16,864
2005.1	174	17,396	17,396	1.000	17,395
2005.2	168	19,267	19,269	1.000	19,278
2006.1	162	19,000	19,003	1.000	19,011
2006.2	156	21,307	21,307	1.000	21,315
2007.1	150	21,024	21,024	1.000	21,034
2007.2	144	21,953	21,954	1.001	21,965
2008.1	138	19,038	19,038	1.001	19,063
2008.2	132	22,466	22,467	1.002	22,521
2009.1	126	21,429	21,484	1.002	21,534
2009.2	120	21,189	21,194	1.002	21,243
2010.1	114	21,028	21,028	1.002	21,075
2010.2	108	23,055	23,058	1.002	23,110
2011.1	102	21,527	22,407	1.002	22,454
2011.2	96	23,365	23,499	1.002	23,548
2012.1	90	22,828	22,858	1.005	22,963
2012.2	84	24,037	24,050	1.005	24,179
2013.1	78	23,152	23,315	1.007	23,481
2013.2	72	27,247	27,967	1.006	28,142
2014.1	66	23,308	23,310	1.006	23,457
2014.2	60	28,445	28,554	1.006	28,711
2015.1	54	26,396	27,297	1.004	27,408
2015.2	48	29,810	30,564	1.005	30,706
2016.1	42	28,951	29,597	1.003	29,700
2016.2	36	31,372	32,042	1.007	32,276
2017.1	30	25,914	26,422	1.022	27,016
2017.2	24	29,381	31,812	1.086	34,554
2018.1	18	22,843	27,752	1.189	32,986
2018.2	12	17,512	25,264	1.428	36,081
2019.1	6	6,541	17,458	1.900	33,174
Total		847,784	879,393		916,384

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 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	339,581	339,581	1.000	339,581
2000.1	234	331,642	331,642	1.000	331,642
2000.2	228	393,179	393,179	1.000	393,179
2001.1	222	354,914	354,914	1.000	354,914
2001.2	216	396,258	396,258	1.000	396,258
2002.1	210	367,829	367,829	1.000	367,829
2002.2	204	427,473	427,474	1.000	427,473
2003.1	198	408,853	408,865	1.000	408,836
2003.2	192	379,777	379,777	1.000	379,754
2004.1	186	351,950	351,950	1.000	351,927
2004.2	180	365,501	365,505	1.000	365,484
2005.1	174	348,935	348,935	1.000	348,915
2005.2	168	389,600	389,607	1.000	389,584
2006.1	162	346,140	346,140	1.000	346,116
2006.2	156	401,326	401,326	1.000	401,292
2007.1	150	399,429	399,429	1.000	399,392
2007.2	144	426,016	426,016	1.000	425,973
2008.1	138	409,612	409,603	1.000	409,556
2008.2	132	435,718	435,722	1.000	435,659
2009.1	126	404,972	404,975	1.000	404,920
2009.2	120	424,601	424,595	1.000	424,535
2010.1	114	401,071	401,075	1.000	401,024
2010.2	108	455,143	455,152	1.000	455,116
2011.1	102	410,730	410,732	1.000	410,712
2011.2	96	432,068	432,074	1.000	432,069
2012.1	90	387,694	387,684	1.000	387,696
2012.2	84	443,333	443,349	1.000	443,376
2013.1	78	430,010	430,015	1.000	430,071
2013.2	72	509,077	509,092	1.000	509,184
2014.1	66	506,512	506,597	1.000	506,715
2014.2	60	514,466	514,534	1.000	514,690
2015.1	54	552,624	552,673	1.000	552,909
2015.2	48	585,172	585,254	1.001	585,569
2016.1	42	583,782	583,783	1.001	584,200
2016.2	36	698,125	698,271	1.001	698,729
2017.1	30	647,305	647,740	1.001	648,264
2017.2	24	799,496	799,953	1.001	801,060
2018.1	18	754,655	756,065	1.002	757,632
2018.2	12	855,361	861,978	1.005	866,622
2019.1	6	658,929	800,367	1.033	826,684
Total		18,728,862	18,879,711		18,915,142

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	232,608	234,176	1.000	234,176
2000.1	234	229,627	230,079	1.000	230,079
2000.2	228	274,231	276,489	1.000	276,489
2001.1	222	256,302	258,014	1.000	258,014
2001.2	216	331,314	333,997	1.000	333,997
2002.1	210	332,699	333,999	1.000	333,999
2002.2	204	389,812	392,876	1.000	392,876
2003.1	198	352,925	355,179	1.000	355,179
2003.2	192	279,739	281,803	1.000	281,803
2004.1	186	226,835	228,907	1.000	228,907
2004.2	180	254,231	256,978	1.000	256,978
2005.1	174	231,901	234,682	1.000	234,682
2005.2	168	306,531	311,426	0.999	311,114
2006.1	162	273,159	276,626	1.000	276,626
2006.2	156	356,687	360,960	1.001	361,321
2007.1	150	340,690	344,151	1.001	344,495
2007.2	144	390,226	398,598	1.003	399,794
2008.1	138	372,386	377,932	1.004	379,444
2008.2	132	467,834	471,734	1.005	474,093
2009.1	126	500,800	508,290	1.006	511,340
2009.2	120	684,748	696,348	1.008	701,919
2010.1	114	683,092	696,522	1.010	703,487
2010.2	108	515,279	528,144	1.012	534,481
2011.1	102	348,046	363,014	1.012	367,371
2011.2	96	361,895	380,352	1.013	385,296
2012.1	90	322,838	346,972	1.016	352,524
2012.2	84	381,933	411,245	1.020	419,469
2013.1	78	357,535	394,387	1.024	403,852
2013.2	72	426,401	479,176	1.029	493,072
2014.1	66	358,418	414,302	1.040	430,874
2014.2	60	392,776	483,931	1.058	511,999
2015.1	54	354,463	455,304	1.081	492,183
2015.2	48	385,983	518,576	1.115	578,212
2016.1	42	320,024	457,636	1.164	532,688
2016.2	36	331,997	487,022	1.241	604,395
2017.1	30	241,201	373,546	1.342	501,299
2017.2	24	231,090	416,390	1.439	599,186
2018.1	18	147,810	327,285	1.556	509,256
2018.2	12	103,534	331,917	1.758	583,510
2019.1	6	26,475	218,953	2.322	508,410
Total		13,376,075	15,247,918		16,688,888

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)

			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
1999.2	240	1,654	1,654	1.000	1,654
2000.1	234	1,386	1,386	1.000	1,386
2000.2	228	1,885	1,885	1.000	1,885
2001.1	222	1,317	1,317	1.000	1,317
2001.2	216	1,767	1,767	1.000	1,767
2002.1	210	1,533	1,533	1.000	1,533
2002.2	204	1,979	2,005	1.000	2,005
2003.1	198	1,406	1,411	1.000	1,411
2003.2	192	1,647	1,721	1.000	1,721
2004.1	186	1,107	1,142	1.000	1,142
2004.2	180	1,760	1,760	1.000	1,760
2005.1	174	1,758	1,760	1.004	1,768
2005.2	168	2,146	2,152	1.000	2,152
2006.1	162	1,638	1,649	0.999	1,647
2006.2	156	2,633	2,716	0.999	2,713
2007.1	150	2,430	2,436	0.998	2,431
2007.2	144	2,218	2,225	0.998	2,221
2008.1	138	2,412	2,412	0.998	2,407
2008.2	132	2,352	2,375	0.998	2,370
2009.1	126	1,882	1,953	0.991	1,936
2009.2	120	2,441	2,520	0.991	2,497
2010.1	114	2,197	2,264	0.977	2,212
2010.2	108	1,864	1,968	0.977	1,923
2011.1	102	2,103	2,125	0.980	2,083
2011.2	96	2,274	2,342	0.978	2,290
2012.1	90	1,605	1,645	0.969	1,594
2012.2	84	2,025	2,062	0.966	1,992
2013.1	78	1,892	2,183	0.942	2,056
2013.2	72	2,043	2,119	0.922	1,954
2014.1	66	2,072	2,309	0.879	2,029
2014.2	60	2,136	2,860	0.846	2,420
2015.1	54	1,847	2,237	0.810	1,812
2015.2	48	2,257	3,021	0.768	2,320
2016.1	42	1,895	2,728	0.729	1,988
2016.2	36	1,927	3,151	0.677	2,133
2017.1	30	1,860	2,791	0.605	1,689
2017.2	24	1,714	3,269	0.565	1,847
2018.1	18	1,284	2,839	0.499	1,416
2018.2	12	1,348	3,795	0.463	1,757
2019.1	6	396	2,150	0.674	1,449
Total		74,089	87,634		76,685

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 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	395	395	1.000	395
2000.1	234	370	370	1.000	370
2000.2	228	432	432	1.000	432
2001.1	222	98	98	1.000	98
2001.2	216	151	151	1.000	151
2002.1	210	105	105	1.000	105
2002.2	204	48	48	1.000	48
2003.1	198	64	64	1.000	64
2003.2	192	78	78	1.000	78
2004.1	186	85	85	1.000	85
2004.2	180	131	131	1.000	131
2005.1	174	70	70	1.000	70
2005.2	168	76	76	1.000	76
2006.1	162	92	92	1.000	92
2006.2	156	96	96	1.000	96
2007.1	150	115	115	1.000	115
2007.2	144	490	490	1.000	490
2008.1	138	233	233	1.000	233
2008.2	132	362	362	1.000	362
2009.1	126	545	545	1.000	545
2009.2	120	589	589	1.000	589
2010.1	114	401	401	1.000	401
2010.2	108	323	323	1.000	323
2011.1	102	83	83	1.000	83
2011.2	96	109	109	1.000	109
2012.1	90	57	57	1.000	57
2012.2	84	2	2	1.000	2
2013.1	78	0	0	0.993	0
2013.2	72	22	22	0.980	21
2014.1	66	76	76	0.887	68
2014.2	60	760	760	0.881	670
2015.1	54	85	134	0.840	113
2015.2	48	39	39	0.850	33
2016.1	42	29	65	0.853	56
2016.2	36	9	9	0.691	6
2017.1	30	0	0	0.714	0
2017.2	24	21	50	0.795	40
2018.1	18	12	44	1.039	46
2018.2	12	17	112	0.902	101
2019.1	6	0	0	1.431	0
Total		6,669	6,911		6,753

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	15,414	15,794	1.000	15,794
2000.1	234	16,882	17,190	1.000	17,190
2000.2	228	20,669	21,112	1.000	21,112
2001.1	222	19,051	19,333	1.000	19,333
2001.2	216	27,160	27,759	1.000	27,759
2002.1	210	25,792	25,952	1.000	25,952
2002.2	204	33,395	33,946	1.000	33,946
2003.1	198	32,043	32,407	1.000	32,407
2003.2	192	30,026	30,497	1.000	30,497
2004.1	186	25,980	26,215	1.000	26,215
2004.2	180	32,499	33,383	1.000	33,383
2005.1	174	30,941	31,504	1.000	31,504
2005.2	168	42,199	42,574	0.999	42,531
2006.1	162	44,074	44,474	0.999	44,430
2006.2	156	56,490	57,060	1.002	57,174
2007.1	150	57,903	58,536	1.004	58,770
2007.2	144	72,708	73,731	1.004	74,026
2008.1	138	73,981	74,922	1.006	75,372
2008.2	132	93,485	93,917	1.007	94,574
2009.1	126	104,866	107,165	1.009	108,129
2009.2	120	145,705	147,899	1.011	149,526
2010.1	114	143,095	145,403	1.013	147,293
2010.2	108	81,825	84,188	1.015	85,451
2011.1	102	22,380	25,590	1.015	25,974
2011.2	96	15,126	17,682	1.014	17,930
2012.1	90	12,865	16,562	1.013	16,778
2012.2	84	17,728	23,199	1.016	23,570
2013.1	78	12,997	18,815	1.022	19,229
2013.2	72	15,211	23,491	1.011	23,749
2014.1	66	11,163	20,398	1.018	20,766
2014.2	60	10,555	25,294	1.066	26,963
2015.1	54	7,745	22,493	1.140	25,642
2015.2	48	6,592	23,837	1.254	29,892
2016.1	42	5,157	22,745	1.428	32,479
2016.2	36	2,993	15,921	1.782	28,372
2017.1	30	1,198	9,652	2.254	21,756
2017.2	24	1,084	10,387	2.653	27,557
2018.1	18	171	6,657	3.038	20,223
2018.2	12	73	6,676	3.901	26,044
2019.1	6	16	2,348	10.747	25,236
Total		1,369,239	1,536,708		1,664,526

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	63,874	64,075	1.000	64,075
2000.1	234	69,812	69,933	1.000	69,933
2000.2	228	86,650	86,849	1.000	86,849
2001.1	222	84,128	84,380	1.000	84,380
2001.2	216	111,563	111,999	1.000	111,999
2002.1	210	114,548	114,823	1.000	114,823
2002.2	204	147,264	147,770	1.000	147,770
2003.1	198	144,153	144,416	1.000	144,416
2003.2	192	133,811	134,177	1.000	134,177
2004.1	186	107,842	108,161	1.000	108,161
2004.2	180	115,704	116,247	1.000	116,247
2005.1	174	108,949	109,438	1.000	109,438
2005.2	168	138,957	139,651	1.000	139,651
2006.1	162	139,305	139,620	1.000	139,620
2006.2	156	174,901	175,615	1.000	175,615
2007.1	150	186,527	187,047	1.000	187,047
2007.2	144	224,118	224,882	1.000	224,882
2008.1	138	231,133	231,826	1.000	231,826
2008.2	132	299,657	300,302	1.000	300,302
2009.1	126	335,904	337,093	1.000	337,093
2009.2	120	458,746	460,298	1.000	460,298
2010.1	114	492,830	494,707	0.999	494,213
2010.2	108	289,459	292,045	0.998	291,461
2011.1	102	141,654	144,204	0.998	143,915
2011.2	96	135,270	138,601	0.997	138,185
2012.1	90	118,256	122,464	0.996	121,974
2012.2	84	138,509	143,695	0.994	142,833
2013.1	78	128,533	134,407	0.990	133,063
2013.2	72	159,864	168,253	0.981	165,056
2014.1	66	129,069	139,494	0.976	136,146
2014.2	60	144,510	160,579	0.965	154,959
2015.1	54	133,721	155,318	0.952	147,863
2015.2	48	149,671	182,222	0.935	170,378
2016.1	42	126,761	165,183	0.919	151,803
2016.2	36	123,734	175,116	0.901	157,779
2017.1	30	91,549	145,467	0.892	129,757
2017.2	24	86,648	168,423	0.877	147,707
2018.1	18	56,593	147,575	0.837	123,520
2018.2	12	34,973	171,841	0.842	144,690
2019.1	6	4,754	125,142	1.032	129,147
Total		6,163,903	6,863,338		6,713,050

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 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	9,755	9,859	1.000	9,859
2000.1	234	7,873	7,873	1.000	7,873
2000.2	228	10,854	11,035	1.000	11,035
2001.1	222	7,362	7,457	1.000	7,457
2001.2	216	11,680	11,755	1.000	11,755
2002.1	210	8,405	8,456	1.000	8,456
2002.2	204	14,838	15,127	1.000	15,127
2003.1	198	8,608	8,608	0.999	8,599
2003.2	192	10,281	10,407	0.999	10,397
2004.1	186	7,520	7,700	0.998	7,685
2004.2	180	14,054	14,278	0.998	14,249
2005.1	174	10,110	10,210	0.999	10,200
2005.2	168	13,663	13,994	0.994	13,910
2006.1	162	11,056	11,212	0.994	11,144
2006.2	156	17,111	17,176	0.997	17,124
2007.1	150	15,520	15,634	0.993	15,524
2007.2	144	17,480	17,805	0.997	17,752
2008.1	138	10,356	10,609	0.995	10,556
2008.2	132	10,843	11,043	0.992	10,955
2009.1	126	11,953	12,614	0.994	12,538
2009.2	120	14,977	15,809	0.998	15,777
2010.1	114	13,399	14,199	1.002	14,228
2010.2	108	14,085	15,266	0.998	15,236
2011.1	102	10,854	12,405	0.995	12,343
2011.2	96	14,146	15,645	0.996	15,582
2012.1	90	12,025	12,704	1.001	12,717
2012.2	84	14,130	16,795	1.006	16,896
2013.1	78	12,329	15,022	1.005	15,097
2013.2	72	12,719	14,794	1.018	15,060
2014.1	66	9,259	15,238	1.016	15,482
2014.2	60	9,578	15,885	1.039	16,504
2015.1	54	7,699	15,350	1.045	16,041
2015.2	48	10,228	20,679	1.066	22,044
2016.1	42	7,661	16,596	1.109	18,405
2016.2	36	6,288	14,796	1.184	17,519
2017.1	30	2,878	8,453	1.269	10,727
2017.2	24	4,574	12,829	1.350	17,319
2018.1	18	543	7,131	1.446	10,312
2018.2	12	431	6,689	1.685	11,271
2019.1	6	59	3,184	4.020	12,798
Total		407,185	502,320		533,552

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

	(1)	(2)	(3)	(4)	(5)	(6)
						(4) * (5)
				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
1999.2		240	36,017	36,685	1.000	36,685
2000.1		234	33,093	33,511	1.000	33,511
2000.2		228	43,057	43,793	1.000	43,793
2001.1		222	30,883	31,675	1.000	31,675
2001.2		216	40,929	41,633	1.000	41,633
2002.1		210	33,627	34,617	1.000	34,617
2002.2		204	45,252	46,694	1.000	46,694
2003.1		198	34,159	35,279	1.000	35,279
2003.2		192	37,976	39,316	1.000	39,316
2004.1		186	27,403	28,434	1.000	28,434
2004.2		180	42,064	43,626	1.000	43,626
2005.1		174	29,863	30,598	0.998	30,537
2005.2		168	42,897	45,399	0.997	45,263
2006.1		162	31,941	33,311	0.998	33,245
2006.2		156	43,057	45,765	1.001	45,811
2007.1		150	36,193	37,064	1.001	37,102
2007.2		144	42,854	45,426	1.001	45,471
2008.1		138	36,292	40,420	1.001	40,460
2008.2		132	36,895	38,321	0.999	38,282
2009.1		126	33,457	36,422	0.996	36,276
2009.2		120	42,425	46,918	0.998	46,824
2010.1		114	32,936	35,538	1.001	35,574
2010.2		108	32,669	39,115	1.006	39,350
2011.1		102	30,951	35,908	1.006	36,124
2011.2		96	38,206	44,395	1.002	44,484
2012.1		90	30,972	38,548	1.004	38,702
2012.2		84	36,353	47,543	1.005	47,781
2013.1		78	28,181	40,179	0.994	39,937
2013.2		72	34,351	48,059	0.998	47,963
2014.1		66	23,948	41,908	1.001	41,950
2014.2		60	32,682	59,267	1.010	59,860
2015.1		54	16,386	41,073	1.022	41,976
2015.2		48	19,462	56,926	1.063	60,513
2016.1		42	13,778	48,410	1.150	55,671
2016.2		36	11,750	40,492	1.293	52,356
2017.1		30	3,527	22,446	1.490	33,445
2017.2		24	4,325	27,705	1.569	43,470
2018.1		18	943	18,097	1.685	30,493
2018.2		12	374	18,501	1.906	35,262
2019.1		6	41	8,463	3.547	30,018
Total			1,172,170	1,527,480		1,629,462

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	62,351	63,517	1.000	63,517
2000.1	234	54,582	55,968	1.000	55,968
2000.2	228	83,990	87,759	1.000	87,759
2001.1	222	66,685	68,620	1.000	68,620
2001.2	216	84,759	87,524	1.000	87,524
2002.1	210	69,468	70,508	1.000	70,508
2002.2	204	95,990	99,332	1.000	99,332
2003.1	198	72,022	74,716	1.000	74,716
2003.2	192	85,834	89,750	1.000	89,750
2004.1	186	65,926	67,511	1.000	67,511
2004.2	180	108,860	111,068	1.000	111,068
2005.1	174	85,268	87,365	1.000	87,365
2005.2	168	121,648	124,803	1.000	124,803
2006.1	162	102,390	105,577	1.000	105,577
2006.2	156	146,589	152,283	1.000	152,283
2007.1	150	132,418	135,796	1.000	135,796
2007.2	144	159,854	166,854	1.000	166,854
2008.1	138	129,340	135,636	1.000	135,636
2008.2	132	156,483	159,609	1.000	159,609
2009.1	126	145,730	153,900	1.000	153,900
2009.2	120	220,711	230,995	1.000	230,995
2010.1	114	190,285	201,307	1.003	201,911
2010.2	108	145,692	161,884	1.007	163,017
2011.1	102	113,437	130,426	1.007	131,339
2011.2	96	132,575	150,483	1.006	151,386
2012.1	90	114,474	135,650	1.010	137,007
2012.2	84	134,406	165,732	1.019	168,881
2013.1	78	108,634	143,708	1.015	145,864
2013.2	72	130,790	169,198	1.011	171,059
2014.1	66	88,751	142,641	1.007	143,639
2014.2	60	99,367	188,848	1.010	190,737
2015.1	54	67,701	156,383	1.027	160,605
2015.2	48	74,238	185,262	1.048	194,154
2016.1	42	55,864	165,080	1.111	183,404
2016.2	36	44,076	144,897	1.228	177,933
2017.1	30	20,848	83,520	1.370	114,423
2017.2	24	21,344	96,846	1.466	141,976
2018.1	18	9,713	65,070	1.548	100,728
2018.2	12	6,867	72,045	1.768	127,376
2019.1	6	987	29,175	3.594	104,854
Total		3,810,944	4,917,248		5,239,386

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)

			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
1999.2	240	950	950	1.000	950
2000.1	234	788	788	1.000	788
2000.2	228	898	898	1.000	898
2001.1	222	917	917	1.000	917
2001.2	216	1,228	1,228	1.000	1,228
2002.1	210	975	975	1.000	975
2002.2	204	1,183	1,184	1.000	1,184
2003.1	198	883	883	1.000	883
2003.2	192	879	879	1.000	879
2004.1	186	957	957	1.000	957
2004.2	180	1,052	1,052	1.000	1,052
2005.1	174	984	984	1.000	984
2005.2	168	952	952	1.000	952
2006.1	162	1,118	1,118	1.000	1,118
2006.2	156	1,332	1,332	1.000	1,332
2007.1	150	1,167	1,167	1.000	1,167
2007.2	144	1,192	1,192	1.000	1,192
2008.1	138	1,108	1,108	1.000	1,108
2008.2	132	1,432	1,433	1.000	1,433
2009.1	126	1,173	1,173	1.001	1,175
2009.2	120	1,265	1,272	0.999	1,271
2010.1	114	1,474	1,510	1.001	1,512
2010.2	108	1,549	1,571	1.002	1,574
2011.1	102	1,162	1,163	1.005	1,169
2011.2	96	1,358	1,359	0.998	1,356
2012.1	90	1,213	1,237	1.002	1,240
2012.2	84	1,327	1,362	1.005	1,369
2013.1	78	1,161	1,210	0.997	1,206
2013.2	72	1,893	1,994	1.000	1,994
2014.1	66	1,517	1,551	1.006	1,560
2014.2	60	1,564	1,695	1.008	1,709
2015.1	54	1,243	1,351	0.995	1,344
2015.2	48	1,545	1,799	0.967	1,739
2016.1	42	1,334	1,538	0.938	1,443
2016.2	36	1,557	2,063	0.899	1,855
2017.1	30	1,356	1,861	0.835	1,554
2017.2	24	1,509	2,412	0.752	1,814
2018.1	18	1,193	2,151	0.662	1,424
2018.2	12	1,185	2,875	0.554	1,593
2019.1	6	625	2,118	0.627	1,328
Total		48,200	55,263		51,224

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

	(1)	(2)	(3)	(4)	(5)	(6)
						(4) * (5)
				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
1999.2		240	5,793	5,793	1.000	5,793
2000.1		234	6,759	6,759	1.000	6,759
2000.2		228	6,553	6,553	1.000	6,553
2001.1		222	6,953	6,953	1.000	6,953
2001.2		216	12,252	12,252	1.000	12,252
2002.1		210	12,300	12,300	1.000	12,300
2002.2		204	12,525	12,525	1.000	12,525
2003.1		198	14,082	14,106	1.000	14,106
2003.2		192	12,261	12,261	1.000	12,261
2004.1		186	11,585	11,585	1.000	11,585
2004.2		180	11,449	11,449	1.000	11,449
2005.1		174	11,864	11,873	1.000	11,873
2005.2		168	17,681	17,681	1.000	17,681
2006.1		162	20,966	21,338	1.000	21,338
2006.2		156	27,067	27,067	1.000	27,067
2007.1		150	28,315	28,327	1.000	28,327
2007.2		144	34,577	34,788	1.001	34,823
2008.1		138	38,334	38,357	1.001	38,395
2008.2		132	50,565	50,578	1.002	50,679
2009.1		126	61,828	62,049	1.004	62,297
2009.2		120	86,507	86,879	1.004	87,226
2010.1		114	91,626	92,199	1.003	92,476
2010.2		108	42,703	42,834	1.003	42,963
2011.1		102	6,516	6,559	1.002	6,572
2011.2		96	1,130	1,130	0.999	1,129
2012.1		90	603	757	0.998	756
2012.2		84	509	525	0.997	524
2013.1		78	796	814	0.981	799
2013.2		72	644	741	0.986	730
2014.1		66	240	316	0.977	309
2014.2		60	945	1,267	0.972	1,231
2015.1		54	499	659	0.923	608
2015.2		48	167	697	0.917	639
2016.1		42	67	115	0.988	113
2016.2		36	170	236	1.072	253
2017.1		30	137	203	1.254	255
2017.2		24	83	209	1.290	270
2018.1		18	69	218	1.162	253
2018.2		12	51	263	1.403	369
2019.1		6	9	244	2.636	644
Total			637,182	641,460		643,136

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 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)

			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
1999.2	240	151,703	153,181	1.000	153,181
2000.1	234	144,603	145,276	1.000	145,276
2000.2	228	180,716	181,695	1.000	181,695
2001.1	222	148,560	150,570	1.000	150,570
2001.2	216	195,075	197,489	1.000	197,489
2002.1	210	165,671	166,613	1.000	166,613
2002.2	204	205,935	208,192	1.000	208,192
2003.1	198	178,813	179,956	1.000	179,956
2003.2	192	170,660	172,137	1.000	172,137
2004.1	186	145,800	147,685	1.000	147,685
2004.2	180	152,552	154,208	1.000	154,208
2005.1	174	141,125	143,561	1.001	143,705
2005.2	168	168,895	171,410	1.002	171,752
2006.1	162	153,181	155,041	1.002	155,351
2006.2	156	183,076	184,502	1.003	185,055
2007.1	150	172,590	174,359	1.002	174,708
2007.2	144	187,093	189,307	1.002	189,686
2008.1	138	160,201	162,512	1.002	162,837
2008.2	132	193,694	196,563	1.003	197,153
2009.1	126	182,980	190,421	1.003	190,992
2009.2	120	223,863	230,313	1.005	231,464
2010.1	114	204,077	209,190	1.006	210,446
2010.2	108	202,318	209,023	1.004	209,859
2011.1	102	157,978	165,063	1.003	165,559
2011.2	96	170,581	179,471	1.002	179,830
2012.1	90	153,202	166,040	1.001	166,206
2012.2	84	178,119	197,333	1.000	197,333
2013.1	78	156,183	175,848	0.998	175,496
2013.2	72	182,683	212,594	0.991	210,681
2014.1	66	152,330	189,612	0.990	187,715
2014.2	60	160,404	207,178	0.994	205,935
2015.1	54	136,232	200,545	1.006	201,748
2015.2	48	143,251	225,305	1.027	231,388
2016.1	42	117,448	208,830	1.061	221,568
2016.2	36	115,028	211,051	1.126	237,643
2017.1	30	83,542	162,946	1.245	202,868
2017.2	24	78,133	170,346	1.331	226,731
2018.1	18	52,562	145,999	1.419	207,173
2018.2	12	38,429	146,737	1.601	234,926
2019.1	6	9,362	75,655	2.723	206,010
Total		6,098,647	7,113,759		7,538,822

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 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	803	803	1.000	803
2000.1	234	501	501	1.000	501
2000.2	228	705	1,168	1.000	1,168
2001.1	222	791	1,075	1.000	1,075
2001.2	216	1,871	1,871	1.000	1,871
2002.1	210	1,609	1,609	1.000	1,609
2002.2	204	942	942	1.000	942
2003.1	198	93	93	1.000	93
2003.2	192	417	436	1.000	436
2004.1	186	861	900	1.000	900
2004.2	180	1,215	1,215	1.000	1,215
2005.1	174	262	262	1.007	264
2005.2	168	1,302	1,379	1.013	1,397
2006.1	162	1,506	1,506	1.021	1,538
2006.2	156	323	365	1.013	369
2007.1	150	665	665	1.033	687
2007.2	144	576	576	1.016	585
2008.1	138	569	761	1.025	780
2008.2	132	405	405	1.037	420
2009.1	126	1,550	1,723	1.018	1,754
2009.2	120	2,436	2,436	1.015	2,473
2010.1	114	1,302	1,313	1.020	1,339
2010.2	108	1,336	2,538	1.015	2,576
2011.1	102	1,787	1,803	1.004	1,810
2011.2	96	2,102	3,223	1.020	3,288
2012.1	90	1,532	2,162	1.011	2,186
2012.2	84	2,114	3,532	1.053	3,719
2013.1	78	1,317	2,310	1.107	2,558
2013.2	72	451	825	1.152	950
2014.1	66	562	1,747	1.210	2,114
2014.2	60	450	1,222	1.281	1,565
2015.1	54	1,146	3,372	1.391	4,690
2015.2	48	941	1,348	1.551	2,091
2016.1	42	1,346	2,726	1.549	4,223
2016.2	36	440	1,244	1.569	1,952
2017.1	30	428	576	1.580	911
2017.2	24	379	731	1.847	1,351
2018.1	18	197	660	1.921	1,268
2018.2	12	205	1,101	1.806	1,988
2019.1	6	51	433	2.761	1,194
Total		37,487	53,554		62,649

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 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	9,910	10,214	1.000	10,214
2000.1	234	11,610	12,365	1.000	12,365
2000.2	228	12,056	12,537	1.000	12,537
2001.1	222	9,296	9,296	1.000	9,296
2001.2	216	11,661	12,012	1.000	12,012
2002.1	210	9,844	10,311	1.000	10,311
2002.2	204	19,466	20,719	1.000	20,719
2003.1	198	14,563	14,886	1.000	14,886
2003.2	192	17,831	18,549	0.977	18,123
2004.1	186	9,081	9,592	0.994	9,534
2004.2	180	16,243	16,829	0.996	16,762
2005.1	174	14,013	14,627	1.000	14,627
2005.2	168	19,176	19,796	0.999	19,777
2006.1	162	15,477	15,490	0.997	15,443
2006.2	156	20,838	21,900	1.000	21,900
2007.1	150	17,849	18,061	1.008	18,205
2007.2	144	23,192	24,614	1.014	24,959
2008.1	138	20,307	22,588	1.022	23,085
2008.2	132	23,927	24,201	1.028	24,879
2009.1	126	17,932	18,725	1.035	19,380
2009.2	120	28,171	30,279	1.044	31,611
2010.1	114	30,954	32,203	1.047	33,717
2010.2	108	29,701	34,083	1.055	35,958
2011.1	102	27,593	31,242	1.063	33,211
2011.2	96	32,547	36,650	1.069	39,179
2012.1	90	25,170	29,377	1.084	31,844
2012.2	84	33,212	37,328	1.091	40,725
2013.1	78	29,359	32,992	1.095	36,126
2013.2	72	37,367	41,459	1.099	45,563
2014.1	66	25,978	31,224	1.110	34,659
2014.2	60	34,149	47,007	1.117	52,507
2015.1	54	24,888	35,048	1.126	39,464
2015.2	48	31,327	46,649	1.154	53,833
2016.1	42	23,773	42,108	1.166	49,098
2016.2	36	23,936	39,785	1.214	48,299
2017.1	30	19,676	27,993	1.273	35,635
2017.2	24	20,028	32,330	1.307	42,255
2018.1	18	12,936	26,865	1.316	35,354
2018.2	12	8,221	28,192	1.387	39,102
2019.1	6	1,452	13,192	2.430	32,057
Total		814,711	1,003,317		1,119,209

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	10,036	10,036	1.000	10,036
2000.1	234	6,995	6,995	1.000	6,995
2000.2	228	8,501	8,501	1.000	8,501
2001.1	222	7,134	7,134	1.000	7,134
2001.2	216	8,792	8,792	1.000	8,792
2002.1	210	6,971	6,971	1.000	6,971
2002.2	204	9,824	9,824	1.000	9,824
2003.1	198	7,361	7,361	1.000	7,361
2003.2	192	9,297	9,297	1.000	9,297
2004.1	186	6,838	6,838	1.000	6,838
2004.2	180	7,309	7,309	1.000	7,309
2005.1	174	6,595	6,595	1.000	6,595
2005.2	168	8,154	8,154	1.000	8,154
2006.1	162	6,430	6,430	1.000	6,430
2006.2	156	7,979	7,979	1.000	7,979
2007.1	150	7,301	7,305	1.000	7,305
2007.2	144	6,680	6,680	1.000	6,680
2008.1	138	5,880	5,880	1.000	5,880
2008.2	132	5,522	5,522	1.000	5,522
2009.1	126	4,786	4,786	1.000	4,786
2009.2	120	5,213	5,213	1.000	5,213
2010.1	114	4,343	4,343	1.000	4,343
2010.2	108	5,683	5,683	1.000	5,683
2011.1	102	4,153	4,153	1.000	4,153
2011.2	96	5,644	5,644	1.000	5,644
2012.1	90	4,852	4,852	1.000	4,852
2012.2	84	5,521	5,521	1.000	5,521
2013.1	78	4,362	4,372	1.000	4,372
2013.2	72	5,627	5,637	1.000	5,637
2014.1	66	4,183	4,196	1.000	4,196
2014.2	60	5,834	5,834	1.000	5,834
2015.1	54	4,201	4,276	1.000	4,276
2015.2	48	5,051	5,111	1.000	5,111
2016.1	42	4,140	4,256	1.000	4,256
2016.2	36	5,511	5,840	1.000	5,840
2017.1	30	4,467	4,942	1.005	4,967
2017.2	24	6,362	7,315	0.998	7,300
2018.1	18	4,328	5,234	0.986	5,161
2018.2	12	4,090	6,079	0.918	5,581
2019.1	6	1,500	3,939	0.939	3,698
Total		243,452	250,831		250,029

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	2,566	2,566	1.000	2,566
2000.1	234	1,986	1,986	1.000	1,986
2000.2	228	2,344	2,344	1.000	2,344
2001.1	222	1,910	1,910	1.000	1,910
2001.2	216	2,494	2,494	1.000	2,494
2002.1	210	1,812	1,812	1.000	1,812
2002.2	204	2,572	2,572	1.000	2,572
2003.1	198	1,980	1,980	1.000	1,980
2003.2	192	2,309	2,309	1.000	2,309
2004.1	186	1,906	1,906	1.000	1,906
2004.2	180	2,279	2,279	1.000	2,279
2005.1	174	1,787	1,787	1.000	1,787
2005.2	168	2,270	2,270	1.000	2,270
2006.1	162	1,942	1,942	1.000	1,942
2006.2	156	2,317	2,317	1.000	2,317
2007.1	150	1,890	1,890	1.000	1,890
2007.2	144	2,019	2,019	1.000	2,019
2008.1	138	1,591	1,591	1.000	1,591
2008.2	132	1,876	1,876	1.000	1,876
2009.1	126	1,368	1,368	1.000	1,368
2009.2	120	1,739	1,739	1.000	1,739
2010.1	114	1,384	1,384	1.000	1,384
2010.2	108	1,784	1,790	1.000	1,790
2011.1	102	1,196	1,202	1.000	1,202
2011.2	96	1,562	1,563	1.000	1,563
2012.1	90	1,435	1,435	1.000	1,435
2012.2	84	1,715	1,715	1.000	1,715
2013.1	78	1,251	1,267	1.000	1,267
2013.2	72	1,596	1,602	1.000	1,602
2014.1	66	1,161	1,161	1.000	1,161
2014.2	60	1,626	1,626	1.000	1,626
2015.1	54	1,186	1,198	1.000	1,198
2015.2	48	1,468	1,483	0.998	1,480
2016.1	42	1,309	1,314	0.993	1,305
2016.2	36	1,867	1,951	0.992	1,935
2017.1	30	1,398	1,448	0.997	1,443
2017.2	24	1,700	1,844	0.988	1,821
2018.1	18	1,297	1,508	0.970	1,463
2018.2	12	1,321	1,777	0.929	1,650
2019.1	6	556	1,337	0.975	1,304
Total		69,765	71,557		71,298

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	16	16	1.000	16
2000.1	234	72	72	1.000	72
2000.2	228	382	382	1.000	382
2001.1	222	223	223	1.000	223
2001.2	216	10	10	1.000	10
2002.1	210	6	6	1.000	6
2002.2	204	151	151	1.000	151
2003.1	198	430	430	1.000	430
2003.2	192	14	14	1.000	14
2004.1	186	179	179	1.000	179
2004.2	180	80	80	1.000	80
2005.1	174	2	2	1.000	2
2005.2	168	152	152	1.000	152
2006.1	162	0	0	1.000	0
2006.2	156	36	36	1.000	36
2007.1	150	45	45	1.000	45
2007.2	144	154	154	1.000	154
2008.1	138	85	85	1.000	85
2008.2	132	177	177	1.000	177
2009.1	126	215	215	1.000	215
2009.2	120	253	507	1.000	507
2010.1	114	38	38	1.000	38
2010.2	108	7	7	1.000	7
2011.1	102	64	64	1.000	64
2011.2	96	31	31	1.000	31
2012.1	90	12	12	1.000	12
2012.2	84	24	24	1.070	26
2013.1	78	0	0	1.058	0
2013.2	72	23	23	1.139	26
2014.1	66	1	1	1.116	1
2014.2	60	840	840	1.077	905
2015.1	54	65	115	1.078	124
2015.2	48	41	41	1.018	41
2016.1	42	2	2	1.097	2
2016.2	36	22	32	1.108	36
2017.1	30	22	36	1.210	44
2017.2	24	36	95	1.283	122
2018.1	18	10	228	1.486	338
2018.2	12	42	142	1.611	228
2019.1	6	6	68	2.051	139
Total		3,971	4,737		5,122

Financial Services Regulatory Authority of Ontario

Collision
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	282,909	282,909	1.000	282,909
2000.1	234	290,212	290,212	1.000	290,212
2000.2	228	333,279	333,279	1.000	333,279
2001.1	222	303,681	303,681	1.000	303,681
2001.2	216	333,198	333,198	1.000	333,198
2002.1	210	326,922	326,923	1.000	326,923
2002.2	204	366,042	366,042	1.000	366,042
2003.1	198	359,487	359,491	1.000	359,490
2003.2	192	301,811	301,814	1.000	301,812
2004.1	186	286,040	286,040	1.000	286,039
2004.2	180	284,742	284,742	1.000	284,741
2005.1	174	283,783	283,783	1.000	283,779
2005.2	168	308,764	308,764	1.000	308,755
2006.1	162	277,944	277,945	1.000	277,935
2006.2	156	310,334	310,334	1.000	310,319
2007.1	150	334,633	334,646	1.000	334,624
2007.2	144	333,820	333,824	1.000	333,803
2008.1	138	327,248	327,248	1.000	327,220
2008.2	132	341,165	341,177	1.000	341,146
2009.1	126	311,871	311,876	1.000	311,843
2009.2	120	306,753	306,755	1.000	306,718
2010.1	114	294,466	294,486	1.000	294,446
2010.2	108	329,003	329,016	1.000	328,975
2011.1	102	321,674	321,673	1.000	321,627
2011.2	96	322,418	322,456	1.000	322,398
2012.1	90	302,094	302,107	1.000	302,054
2012.2	84	332,179	332,214	1.000	332,157
2013.1	78	331,106	331,107	1.000	331,058
2013.2	72	381,262	381,294	1.000	381,222
2014.1	66	389,070	389,111	1.000	389,003
2014.2	60	380,376	380,429	1.000	380,370
2015.1	54	410,843	410,927	1.000	410,892
2015.2	48	409,671	409,961	1.000	409,935
2016.1	42	443,154	443,281	1.000	443,270
2016.2	36	508,580	508,751	1.000	508,804
2017.1	30	477,613	477,847	1.000	477,918
2017.2	24	578,788	579,204	1.000	579,279
2018.1	18	570,159	570,762	1.000	570,662
2018.2	12	621,511	626,532	1.001	626,859
2019.1	6	521,433	625,704	0.997	623,517
Total		14,530,039	14,641,543		14,638,914

Financial Services Regulatory Authority of Ontario

Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)

			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
1999.2	240	191,715	191,715	1.000	191,715
2000.1	234	170,593	170,593	1.000	170,593
2000.2	228	199,790	199,790	1.000	199,790
2001.1	222	181,493	181,494	1.000	181,494
2001.2	216	201,156	201,156	1.000	201,156
2002.1	210	178,542	178,542	1.000	178,542
2002.2	204	197,839	197,839	1.000	197,839
2003.1	198	168,244	168,244	1.000	168,244
2003.2	192	172,266	172,266	1.000	172,266
2004.1	186	132,934	132,934	1.000	132,934
2004.2	180	140,537	140,538	1.000	140,538
2005.1	174	121,793	121,793	1.000	121,792
2005.2	168	165,203	165,203	1.000	165,202
2006.1	162	124,472	124,472	1.000	124,471
2006.2	156	158,081	158,086	1.000	158,086
2007.1	150	136,324	136,324	1.000	136,323
2007.2	144	153,678	153,678	1.000	153,677
2008.1	138	185,648	185,649	1.000	185,642
2008.2	132	147,677	147,679	1.000	147,675
2009.1	126	163,413	163,414	1.000	163,411
2009.2	120	147,406	147,406	1.000	147,403
2010.1	114	112,496	112,510	1.000	112,507
2010.2	108	130,749	130,756	1.000	130,752
2011.1	102	152,134	152,157	1.000	152,154
2011.2	96	144,579	144,577	1.000	144,565
2012.1	90	116,117	116,131	1.000	116,119
2012.2	84	176,860	176,858	1.000	176,841
2013.1	78	116,629	116,630	1.000	116,628
2013.2	72	188,960	188,995	1.000	188,978
2014.1	66	133,004	133,050	1.000	133,030
2014.2	60	153,360	153,382	1.000	153,382
2015.1	54	130,661	130,674	1.000	130,698
2015.2	48	164,890	164,920	1.000	164,968
2016.1	42	151,126	151,186	1.000	151,243
2016.2	36	189,657	189,813	1.000	189,889
2017.1	30	158,071	158,215	1.000	158,265
2017.2	24	196,345	196,767	1.000	196,784
2018.1	18	206,316	206,892	1.001	207,175
2018.2	12	242,780	245,124	1.007	246,778
2019.1	6	156,328	185,590	1.082	200,871
Total		6,459,867	6,493,041		6,510,420

Financial Services Regulatory Authority of Ontario

All Perils
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)
			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
1999.2	240	78,392	78,392	1.000	78,392
2000.1	234	83,281	83,281	1.000	83,281
2000.2	228	100,535	100,535	1.000	100,535
2001.1	222	99,380	99,380	1.000	99,380
2001.2	216	117,278	117,280	1.000	117,280
2002.1	210	118,406	118,406	1.000	118,406
2002.2	204	134,070	134,070	1.000	134,069
2003.1	198	128,835	128,835	1.000	128,834
2003.2	192	124,557	124,557	1.000	124,557
2004.1	186	112,889	112,889	1.000	112,889
2004.2	180	111,118	111,118	1.000	111,118
2005.1	174	107,165	107,165	1.000	107,164
2005.2	168	122,071	122,071	1.000	122,071
2006.1	162	103,046	103,046	1.000	103,035
2006.2	156	117,578	117,578	1.000	117,551
2007.1	150	119,544	119,544	1.000	119,522
2007.2	144	123,466	123,466	1.000	123,443
2008.1	138	125,851	125,851	1.000	125,828
2008.2	132	125,452	125,466	1.000	125,444
2009.1	126	124,326	124,326	1.000	124,306
2009.2	120	116,650	116,650	1.000	116,628
2010.1	114	103,081	103,082	1.000	103,059
2010.2	108	112,393	112,393	1.000	112,367
2011.1	102	111,666	111,666	1.000	111,636
2011.2	96	114,455	114,468	1.000	114,430
2012.1	90	100,265	100,272	0.999	100,187
2012.2	84	124,559	124,580	1.000	124,537
2013.1	78	112,977	112,982	1.000	112,932
2013.2	72	150,485	150,496	0.999	150,408
2014.1	66	138,743	138,796	0.999	138,717
2014.2	60	150,158	150,177	1.000	150,123
2015.1	54	147,943	148,198	1.000	148,126
2015.2	48	159,416	159,643	0.999	159,560
2016.1	42	164,649	164,948	0.999	164,812
2016.2	36	210,404	210,667	0.998	210,305
2017.1	30	201,059	201,399	0.998	200,969
2017.2	24	259,767	260,108	0.996	259,176
2018.1	18	273,236	274,464	0.995	272,979
2018.2	12	301,162	305,732	0.993	303,611
2019.1	6	231,295	287,120	1.015	291,358
Total		5,561,605	5,625,096		5,623,024

Financial Services Regulatory Authority of Ontario

Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)

			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
1999.2	240	383	383	1.000	383
2000.1	234	275	275	1.000	275
2000.2	228	395	395	1.000	395
2001.1	222	471	471	1.000	471
2001.2	216	525	525	1.000	525
2002.1	210	347	347	1.000	347
2002.2	204	559	559	1.000	559
2003.1	198	384	384	1.000	384
2003.2	192	408	408	1.000	408
2004.1	186	308	308	1.000	308
2004.2	180	398	398	1.000	398
2005.1	174	443	443	1.000	443
2005.2	168	301	301	1.000	301
2006.1	162	194	194	1.000	194
2006.2	156	349	349	1.000	349
2007.1	150	313	313	1.000	313
2007.2	144	397	397	1.000	397
2008.1	138	273	273	1.000	273
2008.2	132	254	254	1.000	254
2009.1	126	301	301	1.000	301
2009.2	120	153	153	1.000	153
2010.1	114	216	216	1.000	216
2010.2	108	180	180	1.000	180
2011.1	102	217	224	1.000	224
2011.2	96	152	152	1.000	152
2012.1	90	55	55	1.000	55
2012.2	84	152	152	1.000	152
2013.1	78	78	78	1.000	78
2013.2	72	127	127	1.000	127
2014.1	66	141	141	1.000	141
2014.2	60	109	109	1.000	109
2015.1	54	38	38	1.000	38
2015.2	48	50	50	1.000	50
2016.1	42	45	45	1.000	45
2016.2	36	35	35	1.000	35
2017.1	30	35	35	1.000	35
2017.2	24	114	114	1.011	115
2018.1	18	27	27	1.026	27
2018.2	12	27	27	1.036	28
2019.1	6	21	41	1.011	41
Total		9,252	9,279		9,282

Financial Services Regulatory Authority of Ontario

Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

	(1)	(2)	(3)	(4)	(5)	(6)
						(4) * (5)
				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
	1999.2	240	22,420	22,420	1.000	22,420
	2000.1	234	15,820	15,820	1.000	15,820
	2000.2	228	25,301	25,302	1.000	25,302
	2001.1	222	21,654	21,934	1.000	21,934
	2001.2	216	28,562	28,599	1.000	28,599
	2002.1	210	25,004	25,004	1.000	25,004
	2002.2	204	30,819	30,861	1.000	30,861
	2003.1	198	29,736	29,736	1.000	29,736
	2003.2	192	36,325	36,325	1.000	36,325
	2004.1	186	31,052	31,053	1.000	31,053
	2004.2	180	36,697	36,727	1.000	36,727
	2005.1	174	29,958	29,974	1.000	29,974
	2005.2	168	34,223	34,232	1.000	34,232
	2006.1	162	29,301	29,641	1.000	29,641
	2006.2	156	44,571	44,738	1.000	44,738
	2007.1	150	35,544	35,655	1.000	35,655
	2007.2	144	42,002	42,830	1.000	42,830
	2008.1	138	41,211	42,680	1.000	42,680
	2008.2	132	52,162	52,445	1.000	52,445
	2009.1	126	42,969	43,827	1.000	43,827
	2009.2	120	55,718	56,362	1.000	56,350
	2010.1	114	47,515	49,013	0.997	48,841
	2010.2	108	52,184	54,660	0.995	54,384
	2011.1	102	44,701	46,845	0.993	46,527
	2011.2	96	47,078	49,445	0.991	49,021
	2012.1	90	29,237	32,214	0.988	31,819
	2012.2	84	31,066	37,353	0.979	36,582
	2013.1	78	28,559	35,645	0.971	34,622
	2013.2	72	31,421	45,662	0.968	44,193
	2014.1	66	23,216	36,322	0.961	34,888
	2014.2	60	23,703	41,551	0.958	39,799
	2015.1	54	16,318	35,466	0.956	33,895
	2015.2	48	14,591	39,388	0.962	37,889
	2016.1	42	9,808	37,819	0.980	37,048
	2016.2	36	10,561	41,365	1.021	42,225
	2017.1	30	7,624	32,528	1.118	36,371
	2017.2	24	6,787	28,573	1.564	44,677
	2018.1	18	4,466	16,291	1.906	31,053
	2018.2	12	4,336	17,978	2.407	43,281
	2019.1	6	2,931	13,497	4.117	55,566
	Total		1,147,152	1,407,777		1,498,834

Financial Services Regulatory Authority of Ontario

Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claims and ALAE Estimate
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)	(6)
					(4) * (5)

			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
1999.2	240	11,447	11,447	1.000	11,447
2000.1	234	11,225	11,225	1.000	11,225
2000.2	228	16,699	16,699	1.000	16,699
2001.1	222	12,153	12,153	1.000	12,153
2001.2	216	22,102	22,102	1.000	22,102
2002.1	210	13,154	13,154	1.000	13,154
2002.2	204	19,786	19,796	1.000	19,796
2003.1	198	13,170	13,170	1.000	13,170
2003.2	192	14,104	14,169	1.000	14,169
2004.1	186	14,002	14,002	1.000	14,002
2004.2	180	19,217	19,217	1.000	19,217
2005.1	174	19,053	19,053	1.000	19,053
2005.2	168	17,209	17,466	1.000	17,466
2006.1	162	14,078	14,088	1.000	14,088
2006.2	156	25,197	25,248	1.000	25,248
2007.1	150	18,710	18,780	1.000	18,780
2007.2	144	25,130	25,397	1.000	25,397
2008.1	138	17,397	18,847	1.000	18,847
2008.2	132	21,507	21,646	1.000	21,646
2009.1	126	13,773	14,163	1.000	14,163
2009.2	120	26,742	29,574	1.002	29,643
2010.1	114	17,301	19,195	0.998	19,160
2010.2	108	20,277	22,883	0.996	22,788
2011.1	102	20,947	22,268	0.993	22,120
2011.2	96	19,462	21,951	0.984	21,599
2012.1	90	14,498	15,762	0.978	15,421
2012.2	84	13,233	16,315	0.975	15,909
2013.1	78	12,473	17,388	0.979	17,028
2013.2	72	12,463	20,791	0.976	20,290
2014.1	66	13,363	21,706	0.978	21,226
2014.2	60	6,164	12,339	0.972	11,996
2015.1	54	9,023	23,598	0.963	22,713
2015.2	48	7,998	23,922	0.976	23,349
2016.1	42	4,732	22,452	0.982	22,048
2016.2	36	7,063	28,570	1.003	28,657
2017.1	30	1,918	20,154	1.068	21,526
2017.2	24	1,586	22,050	1.421	31,337
2018.1	18	975	14,580	1.748	25,479
2018.2	12	137	12,882	2.244	28,912
2019.1	6	74	4,378	4.374	19,148
Total		549,544	734,581		782,175

Financial Services Regulatory Authority of Ontario

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
			Reported Claim Counts: Development Method	
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	5,348	1.000	5,348
2000.1	234	4,736	1.000	4,736
2000.2	228	5,526	1.000	5,526
2001.1	222	4,737	1.000	4,737
2001.2	216	5,686	1.000	5,686
2002.1	210	5,199	1.000	5,199
2002.2	204	6,271	1.000	6,271
2003.1	198	5,645	1.000	5,645
2003.2	192	5,497	1.000	5,497
2004.1	186	4,036	1.000	4,036
2004.2	180	4,538	1.000	4,538
2005.1	174	3,851	1.000	3,851
2005.2	168	4,623	1.000	4,623
2006.1	162	4,360	1.000	4,360
2006.2	156	5,139	1.000	5,139
2007.1	150	5,017	1.000	5,017
2007.2	144	5,756	1.000	5,756
2008.1	138	4,960	1.000	4,960
2008.2	132	6,101	1.000	6,101
2009.1	126	6,071	1.000	6,071
2009.2	120	7,808	1.000	7,808
2010.1	114	7,675	0.999	7,668
2010.2	108	8,109	0.998	8,093
2011.1	102	6,268	0.995	6,238
2011.2	96	6,967	0.992	6,914
2012.1	90	5,999	0.988	5,926
2012.2	84	6,929	0.980	6,792
2013.1	78	6,467	0.972	6,288
2013.2	72	8,152	0.963	7,849
2014.1	66	6,916	0.947	6,552
2014.2	60	7,990	0.928	7,412
2015.1	54	7,441	0.906	6,741
2015.2	48	8,604	0.887	7,632
2016.1	42	7,579	0.868	6,576
2016.2	36	8,982	0.851	7,647
2017.1	30	7,271	0.840	6,105
2017.2	24	7,647	0.907	6,935
2018.1	18	5,943	0.925	5,495
2018.2	12	7,438	0.865	6,435
2019.1	6	7,694	0.673	5,178
Total		250,976		239,381

Financial Services Regulatory Authority of Ontario

Third Party Liability - Property Damage Only
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	5,189	1.000	5,189
2000.1	234	5,288	1.000	5,288
2000.2	228	5,538	1.000	5,538
2001.1	222	4,573	1.000	4,573
2001.2	216	5,097	1.000	5,097
2002.1	210	4,998	1.000	4,998
2002.2	204	5,150	1.000	5,150
2003.1	198	4,798	1.000	4,798
2003.2	192	4,587	1.000	4,587
2004.1	186	4,437	1.000	4,436
2004.2	180	4,367	1.000	4,367
2005.1	174	4,406	1.000	4,405
2005.2	168	4,789	1.000	4,788
2006.1	162	4,404	1.000	4,403
2006.2	156	4,985	1.000	4,983
2007.1	150	5,091	1.000	5,089
2007.2	144	5,122	0.999	5,119
2008.1	138	4,814	0.999	4,812
2008.2	132	5,084	0.999	5,081
2009.1	126	4,738	0.999	4,735
2009.2	120	4,765	0.999	4,762
2010.1	114	4,515	0.999	4,512
2010.2	108	5,019	0.999	5,016
2011.1	102	4,711	0.999	4,708
2011.2	96	4,946	0.999	4,943
2012.1	90	4,969	0.999	4,966
2012.2	84	4,916	0.999	4,913
2013.1	78	4,805	0.999	4,800
2013.2	72	5,168	0.999	5,163
2014.1	66	4,690	0.999	4,684
2014.2	60	4,833	0.999	4,827
2015.1	54	4,640	0.999	4,634
2015.2	48	4,579	0.998	4,572
2016.1	42	4,584	0.998	4,576
2016.2	36	4,923	0.999	4,916
2017.1	30	4,402	1.000	4,404
2017.2	24	4,999	1.025	5,123
2018.1	18	4,199	1.074	4,511
2018.2	12	3,789	1.188	4,502
2019.1	6	2,961	1.304	3,862
Total		189,868		191,827

Financial Services Regulatory Authority of Ontario

Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	106,740	1.000	106,740
2000.1	234	105,029	1.000	105,029
2000.2	228	117,374	1.000	117,374
2001.1	222	107,545	1.000	107,545
2001.2	216	110,748	1.000	110,748
2002.1	210	102,939	1.000	102,939
2002.2	204	107,596	1.000	107,596
2003.1	198	103,700	1.000	103,700
2003.2	192	91,219	1.000	91,219
2004.1	186	89,363	1.000	89,363
2004.2	180	89,365	1.000	89,365
2005.1	174	87,539	1.000	87,539
2005.2	168	92,094	1.000	92,094
2006.1	162	84,131	1.000	84,131
2006.2	156	93,776	1.000	93,776
2007.1	150	93,931	1.000	93,931
2007.2	144	95,977	1.000	95,977
2008.1	138	97,785	1.000	97,783
2008.2	132	99,609	1.000	99,603
2009.1	126	97,885	1.000	97,874
2009.2	120	97,099	1.000	97,083
2010.1	114	95,795	1.000	95,774
2010.2	108	103,173	1.000	103,150
2011.1	102	95,923	1.000	95,901
2011.2	96	97,829	1.000	97,806
2012.1	90	91,081	1.000	91,060
2012.2	84	99,478	1.000	99,454
2013.1	78	96,938	1.000	96,913
2013.2	72	108,152	1.000	108,122
2014.1	66	109,862	1.000	109,831
2014.2	60	106,824	1.000	106,795
2015.1	54	114,119	1.000	114,090
2015.2	48	113,420	1.000	113,393
2016.1	42	112,673	1.000	112,654
2016.2	36	126,249	1.000	126,236
2017.1	30	117,117	1.000	117,113
2017.2	24	134,362	1.000	134,371
2018.1	18	126,172	1.000	126,231
2018.2	12	134,155	1.004	134,736
2019.1	6	126,095	1.034	130,445
Total		4,180,861		4,185,481

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	27,084	1.000	27,084
2000.1	234	26,576	1.000	26,576
2000.2	228	28,841	1.000	28,841
2001.1	222	26,884	1.000	26,884
2001.2	216	30,025	1.000	30,025
2002.1	210	29,021	1.000	29,021
2002.2	204	33,289	1.000	33,289
2003.1	198	32,505	1.000	32,505
2003.2	192	27,737	1.000	27,737
2004.1	186	23,205	1.000	23,205
2004.2	180	23,604	1.000	23,604
2005.1	174	21,112	1.000	21,112
2005.2	168	24,422	1.000	24,422
2006.1	162	22,403	1.000	22,403
2006.2	156	24,657	1.000	24,657
2007.1	150	23,627	1.000	23,627
2007.2	144	25,294	1.000	25,294
2008.1	138	23,633	1.000	23,633
2008.2	132	25,951	1.000	25,951
2009.1	126	25,671	1.000	25,671
2009.2	120	30,035	1.000	30,035
2010.1	114	30,032	1.000	30,032
2010.2	108	29,706	1.000	29,706
2011.1	102	24,824	1.000	24,824
2011.2	96	25,918	1.000	25,918
2012.1	90	22,698	1.000	22,698
2012.2	84	25,067	1.000	25,067
2013.1	78	24,298	1.000	24,298
2013.2	72	29,038	1.000	29,038
2014.1	66	25,368	1.000	25,368
2014.2	60	26,828	1.000	26,828
2015.1	54	27,437	1.000	27,437
2015.2	48	30,501	1.000	30,501
2016.1	42	29,681	1.000	29,681
2016.2	36	35,003	0.999	34,968
2017.1	30	31,095	0.997	31,002
2017.2	24	35,763	0.995	35,584
2018.1	18	31,784	0.987	31,371
2018.2	12	34,985	0.963	33,691
2019.1	6	32,248	0.877	28,281
Total		1,107,849		1,101,868

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	761	1.000	761
2000.1	234	658	1.000	658
2000.2	228	815	1.000	815
2001.1	222	620	1.000	620
2001.2	216	720	1.000	720
2002.1	210	617	1.000	617
2002.2	204	805	1.000	805
2003.1	198	566	1.000	566
2003.2	192	678	1.000	678
2004.1	186	606	1.000	606
2004.2	180	686	1.000	686
2005.1	174	619	1.000	619
2005.2	168	808	1.000	808
2006.1	162	642	1.000	642
2006.2	156	774	1.000	774
2007.1	150	686	1.000	686
2007.2	144	741	1.000	741
2008.1	138	627	1.000	627
2008.2	132	711	1.000	711
2009.1	126	518	1.000	518
2009.2	120	647	1.000	647
2010.1	114	489	1.000	489
2010.2	108	602	1.000	602
2011.1	102	494	1.000	494
2011.2	96	610	1.000	610
2012.1	90	516	1.000	516
2012.2	84	639	1.000	639
2013.1	78	538	1.000	538
2013.2	72	621	0.996	619
2014.1	66	498	0.992	494
2014.2	60	687	0.988	679
2015.1	54	542	0.980	531
2015.2	48	665	0.974	648
2016.1	42	582	0.964	561
2016.2	36	680	0.943	641
2017.1	30	546	0.914	499
2017.2	24	713	0.881	628
2018.1	18	592	0.829	491
2018.2	12	761	0.770	586
2019.1	6	559	0.930	520
Total		25,639		25,090

Financial Services Regulatory Authority of Ontario

Accident Benefits - Dependent Care Expenses
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	85	1.000	85
2000.1	234	68	1.000	68
2000.2	228	67	1.000	67
2001.1	222	29	1.000	29
2001.2	216	42	1.000	42
2002.1	210	19	1.000	19
2002.2	204	28	1.000	28
2003.1	198	24	1.000	24
2003.2	192	26	1.000	26
2004.1	186	25	1.000	25
2004.2	180	16	1.000	16
2005.1	174	11	1.000	11
2005.2	168	13	1.000	13
2006.1	162	8	1.000	8
2006.2	156	8	1.000	8
2007.1	150	11	1.000	11
2007.2	144	28	1.000	28
2008.1	138	22	1.000	22
2008.2	132	39	1.000	39
2009.1	126	40	1.000	40
2009.2	120	48	1.000	48
2010.1	114	45	1.000	45
2010.2	108	28	1.000	28
2011.1	102	4	0.999	4
2011.2	96	3	0.999	3
2012.1	90	3	1.000	3
2012.2	84	1	1.000	1
2013.1	78	0	1.000	0
2013.2	72	2	0.999	2
2014.1	66	5	0.992	5
2014.2	60	11	0.995	11
2015.1	54	10	0.981	10
2015.2	48	2	0.975	2
2016.1	42	6	0.978	6
2016.2	36	3	0.951	3
2017.1	30	0	0.934	0
2017.2	24	3	0.938	3
2018.1	18	5	0.915	5
2018.2	12	7	0.880	6
2019.1	6	0	1.227	0
Total		795		793

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	5,247	1.000	5,247
2000.1	234	5,694	1.000	5,694
2000.2	228	6,906	1.000	6,906
2001.1	222	6,703	1.000	6,703
2001.2	216	8,268	1.000	8,268
2002.1	210	8,669	1.000	8,669
2002.2	204	10,588	1.000	10,588
2003.1	198	11,146	1.000	11,146
2003.2	192	9,139	1.000	9,139
2004.1	186	7,271	1.000	7,271
2004.2	180	7,431	1.000	7,431
2005.1	174	7,156	1.000	7,156
2005.2	168	8,883	1.000	8,883
2006.1	162	8,379	1.000	8,379
2006.2	156	9,737	1.000	9,737
2007.1	150	9,938	1.000	9,938
2007.2	144	11,335	1.000	11,335
2008.1	138	11,415	1.000	11,415
2008.2	132	13,921	1.000	13,921
2009.1	126	14,600	1.000	14,600
2009.2	120	18,244	1.000	18,244
2010.1	114	18,825	1.000	18,825
2010.2	108	11,298	1.000	11,298
2011.1	102	2,590	1.000	2,590
2011.2	96	461	1.000	461
2012.1	90	315	1.000	315
2012.2	84	429	1.000	429
2013.1	78	379	1.006	381
2013.2	72	435	1.008	438
2014.1	66	422	1.017	429
2014.2	60	470	1.069	502
2015.1	54	458	1.115	511
2015.2	48	506	1.204	609
2016.1	42	478	1.370	655
2016.2	36	387	1.634	632
2017.1	30	285	2.018	575
2017.2	24	285	2.280	650
2018.1	18	199	2.508	499
2018.2	12	190	3.012	572
2019.1	6	93	5.979	556
Total		239,175		241,599

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	21,575	1.000	21,575
2000.1	234	21,581	1.000	21,581
2000.2	228	23,900	1.000	23,900
2001.1	222	22,996	1.000	22,996
2001.2	216	25,348	1.000	25,348
2002.1	210	25,441	1.000	25,441
2002.2	204	28,881	1.000	28,881
2003.1	198	28,409	1.000	28,409
2003.2	192	23,374	1.000	23,374
2004.1	186	18,315	1.000	18,315
2004.2	180	18,128	1.000	18,128
2005.1	174	16,725	1.000	16,725
2005.2	168	19,374	1.000	19,374
2006.1	162	17,785	1.000	17,785
2006.2	156	19,983	1.000	19,983
2007.1	150	19,315	1.000	19,315
2007.2	144	20,988	1.000	20,988
2008.1	138	19,437	1.000	19,437
2008.2	132	21,311	1.000	21,311
2009.1	126	21,699	1.000	21,699
2009.2	120	25,614	1.000	25,614
2010.1	114	26,012	1.000	26,012
2010.2	108	22,741	1.000	22,741
2011.1	102	15,884	1.000	15,884
2011.2	96	15,588	1.000	15,588
2012.1	90	13,815	1.000	13,815
2012.2	84	15,793	1.000	15,793
2013.1	78	15,566	1.000	15,566
2013.2	72	19,403	0.999	19,384
2014.1	66	17,308	0.998	17,273
2014.2	60	18,875	0.997	18,818
2015.1	54	18,740	0.995	18,646
2015.2	48	21,053	0.992	20,885
2016.1	42	19,021	0.988	18,793
2016.2	36	19,586	0.983	19,253
2017.1	30	17,416	0.972	16,928
2017.2	24	20,221	0.952	19,250
2018.1	18	18,779	0.901	16,920
2018.2	12	25,048	0.791	19,813
2019.1	6	28,102	0.649	18,238
Total		829,131		809,781

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
			Reported Claim Counts: Development Method	
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	334	1.000	334
2000.1	234	331	1.000	331
2000.2	228	402	1.000	402
2001.1	222	328	1.000	328
2001.2	216	402	1.000	402
2002.1	210	314	1.000	314
2002.2	204	437	1.000	437
2003.1	198	503	1.000	503
2003.2	192	398	1.000	398
2004.1	186	351	1.000	351
2004.2	180	368	1.000	368
2005.1	174	266	1.000	266
2005.2	168	339	1.000	339
2006.1	162	245	1.000	245
2006.2	156	269	1.000	269
2007.1	150	289	1.000	289
2007.2	144	354	1.000	354
2008.1	138	323	1.000	323
2008.2	132	340	1.000	340
2009.1	126	283	1.000	283
2009.2	120	380	1.000	380
2010.1	114	316	1.000	316
2010.2	108	264	0.999	264
2011.1	102	152	0.997	152
2011.2	96	180	0.995	179
2012.1	90	160	0.990	158
2012.2	84	207	0.997	206
2013.1	78	165	0.995	164
2013.2	72	205	0.989	203
2014.1	66	176	0.984	173
2014.2	60	210	0.980	206
2015.1	54	210	0.964	202
2015.2	48	253	0.951	241
2016.1	42	199	0.962	191
2016.2	36	226	0.968	219
2017.1	30	144	0.998	144
2017.2	24	194	0.989	192
2018.1	18	148	0.976	144
2018.2	12	175	0.973	170
2019.1	6	77	1.524	117
Total		10,917		10,898

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
			Reported Claim Counts: Development Method	
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	2,387	1.000	2,387
2000.1	234	2,103	1.000	2,103
2000.2	228	2,445	1.000	2,445
2001.1	222	2,268	1.000	2,268
2001.2	216	2,450	1.000	2,450
2002.1	210	2,192	1.000	2,192
2002.2	204	2,219	1.000	2,219
2003.1	198	1,871	1.000	1,871
2003.2	192	1,373	1.000	1,373
2004.1	186	1,037	1.000	1,037
2004.2	180	1,088	1.000	1,088
2005.1	174	1,002	1.000	1,002
2005.2	168	1,373	1.000	1,373
2006.1	162	1,079	1.000	1,079
2006.2	156	1,320	1.000	1,320
2007.1	150	1,276	1.000	1,276
2007.2	144	1,467	1.000	1,467
2008.1	138	1,646	1.000	1,646
2008.2	132	1,933	1.000	1,933
2009.1	126	2,036	1.000	2,036
2009.2	120	2,634	1.000	2,634
2010.1	114	2,824	1.000	2,824
2010.2	108	1,611	1.000	1,611
2011.1	102	607	1.000	607
2011.2	96	519	1.000	519
2012.1	90	465	1.000	465
2012.2	84	543	1.000	543
2013.1	78	501	1.008	505
2013.2	72	640	1.017	651
2014.1	66	501	1.030	516
2014.2	60	613	1.041	638
2015.1	54	510	1.056	539
2015.2	48	644	1.073	691
2016.1	42	581	1.123	652
2016.2	36	549	1.188	652
2017.1	30	379	1.279	485
2017.2	24	466	1.287	600
2018.1	18	366	1.260	461
2018.2	12	436	1.184	516
2019.1	6	482	0.841	405
Total		50,435		51,079

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	1,542	1.000	1,542
2000.1	234	1,769	1.000	1,769
2000.2	228	2,135	1.000	2,135
2001.1	222	1,880	1.000	1,880
2001.2	216	2,274	1.000	2,274
2002.1	210	2,260	1.000	2,260
2002.2	204	2,953	1.000	2,953
2003.1	198	2,564	1.000	2,564
2003.2	192	2,470	1.000	2,470
2004.1	186	2,127	1.000	2,127
2004.2	180	2,236	1.000	2,236
2005.1	174	2,162	1.000	2,162
2005.2	168	2,706	1.000	2,706
2006.1	162	2,604	1.000	2,604
2006.2	156	3,442	1.000	3,442
2007.1	150	3,640	1.000	3,640
2007.2	144	4,547	1.000	4,547
2008.1	138	4,771	1.000	4,771
2008.2	132	6,598	1.000	6,598
2009.1	126	7,634	1.000	7,634
2009.2	120	10,812	1.000	10,812
2010.1	114	12,040	1.000	12,040
2010.2	108	5,863	1.000	5,863
2011.1	102	1,715	1.000	1,715
2011.2	96	1,639	1.000	1,639
2012.1	90	1,346	1.000	1,346
2012.2	84	1,585	1.000	1,585
2013.1	78	1,477	0.999	1,476
2013.2	72	1,760	0.990	1,742
2014.1	66	1,381	0.984	1,359
2014.2	60	1,713	0.971	1,663
2015.1	54	1,599	0.949	1,517
2015.2	48	1,964	0.924	1,815
2016.1	42	1,816	0.883	1,604
2016.2	36	2,090	0.834	1,743
2017.1	30	1,768	0.788	1,393
2017.2	24	2,237	0.736	1,646
2018.1	18	1,920	0.698	1,340
2018.2	12	2,315	0.729	1,688
2019.1	6	1,209	1.142	1,381
Total		120,564		117,682

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	2,146	1.000	2,146
2000.1	234	1,965	1.000	1,965
2000.2	228	2,195	1.000	2,195
2001.1	222	1,904	1.000	1,904
2001.2	216	2,041	1.000	2,041
2002.1	210	1,843	1.000	1,843
2002.2	204	2,124	1.000	2,124
2003.1	198	1,870	1.000	1,870
2003.2	192	1,878	1.000	1,878
2004.1	186	1,762	1.000	1,762
2004.2	180	1,989	1.000	1,989
2005.1	174	1,889	1.000	1,889
2005.2	168	2,162	1.000	2,162
2006.1	162	1,853	1.000	1,853
2006.2	156	2,103	1.000	2,103
2007.1	150	1,952	1.000	1,952
2007.2	144	1,962	1.000	1,962
2008.1	138	1,856	1.000	1,856
2008.2	132	1,973	1.000	1,973
2009.1	126	1,625	1.000	1,625
2009.2	120	1,740	1.000	1,740
2010.1	114	1,478	1.000	1,478
2010.2	108	1,788	1.000	1,788
2011.1	102	1,637	1.000	1,637
2011.2	96	1,820	0.999	1,818
2012.1	90	1,627	0.999	1,625
2012.2	84	2,002	0.998	1,998
2013.1	78	1,784	0.997	1,779
2013.2	72	2,199	0.996	2,190
2014.1	66	1,846	0.994	1,835
2014.2	60	2,004	0.991	1,986
2015.1	54	1,910	0.986	1,883
2015.2	48	2,119	0.979	2,075
2016.1	42	1,991	0.968	1,927
2016.2	36	2,230	0.951	2,121
2017.1	30	1,913	0.922	1,764
2017.2	24	2,322	0.886	2,057
2018.1	18	2,077	0.834	1,732
2018.2	12	2,556	0.771	1,971
2019.1	6	1,982	0.888	1,760
Total		78,116		76,255

Financial Services Regulatory Authority of Ontario

Accident Benefits - Caregiver Expenses

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	820	1.000	820
2000.1	234	882	1.000	882
2000.2	228	955	1.000	955
2001.1	222	1,077	1.000	1,077
2001.2	216	1,415	1.000	1,415
2002.1	210	1,571	1.000	1,571
2002.2	204	1,816	1.000	1,816
2003.1	198	1,880	1.000	1,880
2003.2	192	1,487	1.000	1,487
2004.1	186	1,197	1.000	1,197
2004.2	180	1,232	1.000	1,232
2005.1	174	1,278	1.000	1,278
2005.2	168	1,728	1.000	1,728
2006.1	162	1,749	1.000	1,749
2006.2	156	2,116	1.000	2,116
2007.1	150	2,223	1.000	2,223
2007.2	144	2,628	1.000	2,628
2008.1	138	2,888	1.000	2,888
2008.2	132	3,583	1.000	3,583
2009.1	126	4,180	1.000	4,180
2009.2	120	5,470	1.000	5,470
2010.1	114	5,953	1.000	5,953
2010.2	108	3,098	1.000	3,098
2011.1	102	527	1.000	527
2011.2	96	46	1.000	46
2012.1	90	27	1.000	27
2012.2	84	21	0.999	21
2013.1	78	16	0.987	16
2013.2	72	20	0.988	20
2014.1	66	13	0.956	12
2014.2	60	29	0.949	28
2015.1	54	20	0.930	19
2015.2	48	20	0.896	18
2016.1	42	13	0.896	12
2016.2	36	15	0.941	14
2017.1	30	9	0.926	8
2017.2	24	15	0.837	13
2018.1	18	17	0.731	12
2018.2	12	13	0.727	9
2019.1	6	10	1.182	12
Total		52,057		52,039

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
			Reported Claim Counts: Development Method	
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	9,489	1.000	9,489
2000.1	234	9,319	1.000	9,319
2000.2	228	10,322	1.000	10,322
2001.1	222	8,948	1.000	8,948
2001.2	216	10,048	1.000	10,048
2002.1	210	9,578	1.000	9,578
2002.2	204	10,791	1.000	10,791
2003.1	198	9,733	1.000	9,733
2003.2	192	8,699	1.000	8,699
2004.1	186	6,732	1.000	6,732
2004.2	180	6,765	1.000	6,765
2005.1	174	6,045	1.000	6,045
2005.2	168	6,876	1.000	6,876
2006.1	162	6,092	1.000	6,092
2006.2	156	6,709	1.000	6,709
2007.1	150	6,336	1.000	6,336
2007.2	144	6,826	1.000	6,826
2008.1	138	6,353	1.000	6,353
2008.2	132	6,913	1.000	6,913
2009.1	126	6,512	1.000	6,512
2009.2	120	7,588	1.000	7,588
2010.1	114	7,351	1.000	7,351
2010.2	108	7,136	1.000	7,136
2011.1	102	5,766	1.000	5,766
2011.2	96	5,976	1.000	5,976
2012.1	90	5,057	0.999	5,052
2012.2	84	5,488	0.998	5,477
2013.1	78	5,228	0.997	5,212
2013.2	72	6,380	0.995	6,348
2014.1	66	5,488	0.992	5,444
2014.2	60	5,846	0.988	5,776
2015.1	54	5,711	0.982	5,608
2015.2	48	6,405	0.973	6,232
2016.1	42	5,876	0.962	5,653
2016.2	36	6,589	0.947	6,240
2017.1	30	5,855	0.930	5,445
2017.2	24	6,907	0.906	6,258
2018.1	18	6,154	0.867	5,336
2018.2	12	7,384	0.833	6,151
2019.1	6	4,895	1.113	5,448
Total		282,166		278,583

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	53	1.000	53
2000.1	234	54	1.000	54
2000.2	228	60	1.000	60
2001.1	222	58	1.000	58
2001.2	216	51	1.000	51
2002.1	210	69	1.000	69
2002.2	204	77	1.000	77
2003.1	198	60	1.000	60
2003.2	192	71	1.000	71
2004.1	186	62	1.000	62
2004.2	180	65	1.000	65
2005.1	174	44	1.000	44
2005.2	168	99	1.000	99
2006.1	162	73	1.000	73
2006.2	156	74	1.000	74
2007.1	150	71	1.000	71
2007.2	144	81	1.000	81
2008.1	138	100	1.000	100
2008.2	132	90	1.000	90
2009.1	126	84	1.000	84
2009.2	120	85	1.000	85
2010.1	114	80	1.001	80
2010.2	108	90	1.002	90
2011.1	102	73	1.001	73
2011.2	96	116	1.002	116
2012.1	90	77	1.000	77
2012.2	84	116	1.001	116
2013.1	78	122	1.001	122
2013.2	72	137	1.001	137
2014.1	66	91	1.001	91
2014.2	60	104	1.001	104
2015.1	54	105	0.991	104
2015.2	48	111	0.986	109
2016.1	42	112	0.968	108
2016.2	36	118	0.958	113
2017.1	30	90	0.939	85
2017.2	24	105	0.925	97
2018.1	18	78	0.889	69
2018.2	12	133	0.851	113
2019.1	6	79	1.189	94
Total		3,417		3,380

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
			Reported Claim Counts: Development Method	
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	265	1.000	265
2000.1	234	235	1.000	235
2000.2	228	303	1.000	303
2001.1	222	263	1.000	263
2001.2	216	391	1.000	391
2002.1	210	333	1.000	333
2002.2	204	571	1.000	571
2003.1	198	718	1.000	718
2003.2	192	646	1.000	646
2004.1	186	428	1.000	428
2004.2	180	442	1.000	442
2005.1	174	369	1.000	369
2005.2	168	541	1.000	541
2006.1	162	530	1.000	530
2006.2	156	671	1.000	671
2007.1	150	675	1.000	675
2007.2	144	866	1.001	867
2008.1	138	753	1.001	754
2008.2	132	1,018	1.001	1,019
2009.1	126	981	1.002	983
2009.2	120	1,400	1.002	1,403
2010.1	114	1,685	1.001	1,687
2010.2	108	1,756	1.000	1,756
2011.1	102	1,401	1.001	1,402
2011.2	96	1,633	1.001	1,635
2012.1	90	1,359	1.001	1,360
2012.2	84	1,688	1.002	1,691
2013.1	78	1,553	1.001	1,555
2013.2	72	2,027	1.000	2,027
2014.1	66	1,738	0.996	1,731
2014.2	60	2,183	0.992	2,166
2015.1	54	1,999	0.983	1,965
2015.2	48	2,446	0.973	2,380
2016.1	42	2,240	0.962	2,155
2016.2	36	2,560	0.953	2,440
2017.1	30	2,261	0.956	2,162
2017.2	24	2,527	0.956	2,416
2018.1	18	2,143	0.944	2,023
2018.2	12	2,365	0.963	2,277
2019.1	6	1,308	1.655	2,165
Total		49,271		49,399

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

			Reported Claim Counts: Development Method	

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	309	1.000	309
2000.1	234	234	1.000	234
2000.2	228	286	1.000	286
2001.1	222	225	1.000	225
2001.2	216	286	1.000	286
2002.1	210	211	1.000	211
2002.2	204	294	1.000	294
2003.1	198	230	1.000	230
2003.2	192	290	1.000	290
2004.1	186	230	1.000	230
2004.2	180	271	1.000	271
2005.1	174	225	1.000	225
2005.2	168	276	1.000	276
2006.1	162	229	1.000	229
2006.2	156	276	1.000	276
2007.1	150	247	1.000	247
2007.2	144	265	1.000	265
2008.1	138	183	1.000	183
2008.2	132	214	1.000	214
2009.1	126	178	1.000	178
2009.2	120	188	1.000	188
2010.1	114	164	1.000	164
2010.2	108	185	1.000	185
2011.1	102	147	1.000	147
2011.2	96	202	1.000	202
2012.1	90	160	1.000	160
2012.2	84	204	1.000	204
2013.1	78	142	1.000	142
2013.2	72	201	1.000	201
2014.1	66	145	1.000	145
2014.2	60	200	1.000	200
2015.1	54	146	1.000	146
2015.2	48	172	1.000	172
2016.1	42	158	0.997	158
2016.2	36	208	0.996	207
2017.1	30	170	0.999	170
2017.2	24	224	0.994	223
2018.1	18	173	0.986	171
2018.2	12	206	0.942	194
2019.1	6	136	0.951	129
Total		8,490		8,466

Financial Services Regulatory Authority of Ontario

Accident Benefits - Funeral
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	419	1.000	419
2000.1	234	328	1.000	328
2000.2	228	382	1.000	382
2001.1	222	310	1.000	310
2001.2	216	369	1.000	369
2002.1	210	285	1.000	285
2002.2	204	400	1.000	400
2003.1	198	313	1.000	313
2003.2	192	371	1.000	371
2004.1	186	305	1.000	305
2004.2	180	404	1.000	404
2005.1	174	323	1.000	323
2005.2	168	371	1.000	371
2006.1	162	328	1.000	328
2006.2	156	378	1.000	378
2007.1	150	321	1.000	321
2007.2	144	331	1.000	331
2008.1	138	263	1.000	263
2008.2	132	290	1.000	290
2009.1	126	224	1.000	224
2009.2	120	264	1.000	264
2010.1	114	228	1.000	228
2010.2	108	286	1.000	286
2011.1	102	206	1.000	206
2011.2	96	260	1.000	260
2012.1	90	236	1.000	236
2012.2	84	280	1.000	280
2013.1	78	215	1.000	215
2013.2	72	275	1.000	275
2014.1	66	199	1.000	199
2014.2	60	279	1.000	279
2015.1	54	208	1.000	208
2015.2	48	254	1.000	254
2016.1	42	231	1.000	231
2016.2	36	304	1.000	304
2017.1	30	235	1.000	235
2017.2	24	316	1.000	316
2018.1	18	232	0.994	231
2018.2	12	274	0.977	268
2019.1	6	197	1.041	205
Total		11,694		11,694

Financial Services Regulatory Authority of Ontario

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	12	1.000	12
2000.1	234	7	1.000	7
2000.2	228	6	1.000	6
2001.1	222	3	1.000	3
2001.2	216	1	1.000	1
2002.1	210	0	1.000	0
2002.2	204	4	1.000	4
2003.1	198	9	1.000	9
2003.2	192	3	1.000	3
2004.1	186	1	1.000	1
2004.2	180	2	1.000	2
2005.1	174	2	1.000	2
2005.2	168	4	1.000	4
2006.1	162	1	1.000	1
2006.2	156	7	1.000	7
2007.1	150	1	1.000	1
2007.2	144	6	1.000	6
2008.1	138	1	1.000	1
2008.2	132	4	1.000	4
2009.1	126	2	1.000	2
2009.2	120	3	1.000	3
2010.1	114	1	1.000	1
2010.2	108	3	1.000	3
2011.1	102	2	1.000	2
2011.2	96	7	1.000	7
2012.1	90	1	1.000	1
2012.2	84	4	1.000	4
2013.1	78	1	1.000	1
2013.2	72	2	1.000	2
2014.1	66	2	1.000	2
2014.2	60	5	1.000	5
2015.1	54	5	1.000	5
2015.2	48	4	1.000	4
2016.1	42	0	0.992	0
2016.2	36	3	0.984	3
2017.1	30	3	0.954	3
2017.2	24	3	1.037	3
2018.1	18	7	1.080	8
2018.2	12	7	0.958	7
2019.1	6	9	0.815	7
Total		148		147

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)
			Reported Claim Counts: Development Method	
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	77,892	1.000	77,892
2000.1	234	82,470	1.000	82,470
2000.2	228	88,566	1.000	88,566
2001.1	222	85,351	1.000	85,351
2001.2	216	84,394	1.000	84,394
2002.1	210	82,437	1.000	82,437
2002.2	204	81,872	1.000	81,872
2003.1	198	80,334	1.000	80,333
2003.2	192	66,490	1.000	66,490
2004.1	186	67,595	1.000	67,594
2004.2	180	63,633	1.000	63,633
2005.1	174	65,072	1.000	65,071
2005.2	168	64,077	1.000	64,077
2006.1	162	61,122	1.000	61,122
2006.2	156	67,055	1.000	67,054
2007.1	150	73,390	1.000	73,389
2007.2	144	68,702	1.000	68,702
2008.1	138	68,426	1.000	68,425
2008.2	132	66,801	1.000	66,800
2009.1	126	65,730	1.000	65,729
2009.2	120	62,456	1.000	62,455
2010.1	114	59,047	1.000	59,046
2010.2	108	61,455	1.000	61,454
2011.1	102	61,898	1.000	61,898
2011.2	96	58,899	1.000	58,898
2012.1	90	56,729	1.000	56,728
2012.2	84	59,541	1.000	59,539
2013.1	78	61,487	1.000	61,484
2013.2	72	66,887	1.000	66,883
2014.1	66	72,364	1.000	72,357
2014.2	60	65,895	1.000	65,886
2015.1	54	73,326	1.000	73,316
2015.2	48	69,039	1.000	69,029
2016.1	42	73,164	1.000	73,156
2016.2	36	77,836	1.000	77,825
2017.1	30	75,279	1.000	75,259
2017.2	24	83,992	1.000	83,952
2018.1	18	83,997	0.999	83,931
2018.2	12	85,026	1.001	85,141
2019.1	6	86,927	0.998	86,714
Total		2,856,652		2,856,352

Financial Services Regulatory Authority of Ontario

Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	130,385	1.000	130,385
2000.1	234	124,323	1.000	124,323
2000.2	228	130,960	1.000	130,960
2001.1	222	127,567	1.000	127,567
2001.2	216	124,265	1.000	124,265
2002.1	210	114,770	1.000	114,770
2002.2	204	112,503	1.000	112,503
2003.1	198	101,653	1.000	101,653
2003.2	192	85,363	1.000	85,363
2004.1	186	70,847	1.000	70,847
2004.2	180	64,416	1.000	64,416
2005.1	174	57,986	1.000	57,986
2005.2	168	63,655	1.000	63,655
2006.1	162	55,934	1.000	55,934
2006.2	156	64,145	1.000	64,145
2007.1	150	59,797	1.000	59,797
2007.2	144	63,881	1.000	63,882
2008.1	138	75,755	1.000	75,756
2008.2	132	62,233	1.000	62,233
2009.1	126	76,361	1.000	76,361
2009.2	120	64,877	1.000	64,877
2010.1	114	57,137	1.000	57,138
2010.2	108	59,635	1.000	59,635
2011.1	102	81,291	1.000	81,291
2011.2	96	74,505	1.000	74,505
2012.1	90	72,819	1.000	72,819
2012.2	84	77,751	1.000	77,751
2013.1	78	67,829	1.000	67,829
2013.2	72	77,987	1.000	77,986
2014.1	66	71,370	1.000	71,369
2014.2	60	68,972	1.000	68,971
2015.1	54	70,725	1.000	70,724
2015.2	48	72,126	1.000	72,125
2016.1	42	77,204	1.000	77,204
2016.2	36	72,686	1.000	72,686
2017.1	30	70,296	1.000	70,306
2017.2	24	69,453	1.001	69,488
2018.1	18	77,129	1.002	77,250
2018.2	12	71,725	1.010	72,440
2019.1	6	58,554	1.160	67,900
Total		3,180,870		3,191,096

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

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	29,475	1.000	29,475
2000.1	234	30,885	1.000	30,885
2000.2	228	34,914	1.000	34,914
2001.1	222	35,643	1.000	35,643
2001.2	216	36,859	1.000	36,859
2002.1	210	37,346	1.000	37,346
2002.2	204	38,335	1.000	38,335
2003.1	198	36,792	1.000	36,792
2003.2	192	31,259	1.000	31,259
2004.1	186	29,316	1.000	29,316
2004.2	180	27,023	1.000	27,023
2005.1	174	26,965	1.000	26,965
2005.2	168	28,197	1.000	28,197
2006.1	162	25,569	1.000	25,569
2006.2	156	28,139	1.000	28,139
2007.1	150	29,070	1.000	29,070
2007.2	144	26,935	1.000	26,935
2008.1	138	26,368	1.000	26,368
2008.2	132	24,967	1.000	24,967
2009.1	126	27,537	1.000	27,537
2009.2	120	23,703	1.000	23,703
2010.1	114	20,782	1.000	20,781
2010.2	108	21,982	1.000	21,981
2011.1	102	24,363	1.000	24,361
2011.2	96	23,947	1.000	23,945
2012.1	90	23,075	1.000	23,073
2012.2	84	25,280	1.000	25,277
2013.1	78	24,391	1.000	24,388
2013.2	72	28,457	1.000	28,453
2014.1	66	27,851	1.000	27,847
2014.2	60	26,937	1.000	26,933
2015.1	54	28,733	1.000	28,728
2015.2	48	29,046	1.000	29,041
2016.1	42	30,393	1.000	30,388
2016.2	36	34,785	1.000	34,778
2017.1	30	35,616	1.000	35,605
2017.2	24	41,199	1.000	41,182
2018.1	18	44,573	1.000	44,558
2018.2	12	44,894	1.003	45,023
2019.1	6	42,914	1.038	44,558
Total		1,214,515		1,216,196

Financial Services Regulatory Authority of Ontario

Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

		Reported Claim Counts: Development Method		

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	182	1.000	182
2000.1	234	145	1.000	145
2000.2	228	166	1.000	166
2001.1	222	179	1.000	179
2001.2	216	172	1.000	172
2002.1	210	94	1.000	94
2002.2	204	136	1.000	136
2003.1	198	74	1.000	74
2003.2	192	78	1.000	78
2004.1	186	72	1.000	72
2004.2	180	86	1.000	86
2005.1	174	63	1.000	63
2005.2	168	68	1.000	68
2006.1	162	60	1.000	60
2006.2	156	76	1.000	76
2007.1	150	70	1.000	70
2007.2	144	67	1.000	67
2008.1	138	61	1.000	61
2008.2	132	64	1.000	64
2009.1	126	66	1.000	66
2009.2	120	43	1.000	43
2010.1	114	49	1.000	49
2010.2	108	43	1.000	43
2011.1	102	52	1.000	52
2011.2	96	36	1.000	36
2012.1	90	14	1.000	14
2012.2	84	21	1.000	21
2013.1	78	16	1.000	16
2013.2	72	22	1.000	22
2014.1	66	14	1.000	14
2014.2	60	17	1.000	17
2015.1	54	12	1.000	12
2015.2	48	16	1.000	16
2016.1	42	9	1.000	9
2016.2	36	4	1.000	4
2017.1	30	7	1.000	7
2017.2	24	12	1.000	12
2018.1	18	9	1.000	9
2018.2	12	6	0.998	6
2019.1	6	6	0.990	6
Total		2,387		2,387

Financial Services Regulatory Authority of Ontario

Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

			Reported Claim Counts: Development Method	

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	979	1.000	979
2000.1	234	833	1.000	833
2000.2	228	915	1.000	915
2001.1	222	874	1.000	874
2001.2	216	887	1.000	887
2002.1	210	870	1.000	870
2002.2	204	1,131	1.000	1,131
2003.1	198	1,172	1.000	1,172
2003.2	192	1,263	1.000	1,263
2004.1	186	1,154	1.000	1,154
2004.2	180	1,326	1.000	1,326
2005.1	174	1,234	1.000	1,234
2005.2	168	1,368	1.000	1,368
2006.1	162	1,234	1.000	1,234
2006.2	156	1,234	1.000	1,234
2007.1	150	1,158	1.000	1,158
2007.2	144	1,266	1.000	1,266
2008.1	138	1,083	1.000	1,083
2008.2	132	1,062	1.000	1,062
2009.1	126	969	1.000	969
2009.2	120	1,118	0.999	1,117
2010.1	114	945	0.999	944
2010.2	108	1,094	0.997	1,091
2011.1	102	925	0.996	922
2011.2	96	943	0.995	938
2012.1	90	863	0.992	856
2012.2	84	929	0.990	920
2013.1	78	774	0.989	765
2013.2	72	825	0.987	814
2014.1	66	754	0.983	741
2014.2	60	799	0.980	783
2015.1	54	761	0.976	743
2015.2	48	716	0.972	696
2016.1	42	746	0.967	721
2016.2	36	798	0.961	767
2017.1	30	729	0.954	695
2017.2	24	828	0.946	784
2018.1	18	747	0.942	704
2018.2	12	778	0.942	733
2019.1	6	608	1.095	666
Total		38,692		38,412

Financial Services Regulatory Authority of Ontario

Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/19

(1)	(2)	(3)	(4)	(5)
				(3) * (4)

			Reported Claim Counts: Development Method	

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
1999.2	240	97	1.000	97
2000.1	234	103	1.000	103
2000.2	228	124	1.000	124
2001.1	222	89	1.000	89
2001.2	216	139	1.000	139
2002.1	210	132	1.000	132
2002.2	204	119	1.000	119
2003.1	198	109	1.000	109
2003.2	192	101	1.000	101
2004.1	186	89	1.000	89
2004.2	180	122	1.000	122
2005.1	174	114	1.000	114
2005.2	168	96	1.000	96
2006.1	162	82	1.000	82
2006.2	156	121	1.000	121
2007.1	150	110	1.000	110
2007.2	144	129	1.000	129
2008.1	138	123	1.000	123
2008.2	132	105	1.000	105
2009.1	126	84	1.000	84
2009.2	120	124	0.994	123
2010.1	114	98	0.986	97
2010.2	108	105	0.975	102
2011.1	102	102	0.974	99
2011.2	96	118	0.964	114
2012.1	90	107	0.934	100
2012.2	84	112	0.905	101
2013.1	78	126	0.876	110
2013.2	72	130	0.836	109
2014.1	66	140	0.781	109
2014.2	60	123	0.724	89
2015.1	54	173	0.657	114
2015.2	48	184	0.584	107
2016.1	42	209	0.521	109
2016.2	36	269	0.462	124
2017.1	30	226	0.441	100
2017.2	24	188	0.741	139
2018.1	18	127	0.915	116
2018.2	12	116	1.068	124
2019.1	6	88	1.404	124
Total		5,052		4,398

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2011.1	-2.18% (p = 0.080)	0.137
Loss Cost	2011.2	-2.75% (p = 0.046)	0.202
Loss Cost	2012.1	-2.79% (p = 0.073)	0.167
Loss Cost	2012.2	-3.65% (p = 0.035)	0.262
Loss Cost	2013.1	-3.92% (p = 0.051)	0.240
Loss Cost	2013.2	-5.28% (p = 0.018)	0.388
Loss Cost	2014.1	-5.38% (p = 0.040)	0.321
Loss Cost	2014.2	-7.19% (p = 0.017)	0.473
Loss Cost	2015.1	-7.89% (p = 0.031)	0.438
Severity	2011.1	+1.09% (p = 0.009)	0.332
Severity	2011.2	+1.02% (p = 0.026)	0.256
Severity	2012.1	+1.20% (p = 0.020)	0.301
Severity	2012.2	+1.47% (p = 0.012)	0.372
Severity	2013.1	+1.93% (p = 0.002)	0.545
Severity	2013.2	+1.93% (p = 0.008)	0.476
Severity	2014.1	+1.74% (p = 0.032)	0.352
Severity	2014.2	+1.32% (p = 0.132)	0.168
Severity	2015.1	+1.11% (p = 0.289)	0.038
Frequency	2011.1	-3.23% (p = 0.008)	0.341
Frequency	2011.2	-3.73% (p = 0.006)	0.387
Frequency	2012.1	-3.95% (p = 0.010)	0.367
Frequency	2012.2	-5.04% (p = 0.002)	0.518
Frequency	2013.1	-5.73% (p = 0.002)	0.553
Frequency	2013.2	-7.07% (p = 0.001)	0.689
Frequency	2014.1	-6.99% (p = 0.003)	0.618
Frequency	2014.2	-8.39% (p = 0.002)	0.703
Frequency	2015.1	-8.91% (p = 0.005)	0.661

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2011.1	-2.18% (p = 0.009)	(p = 0.000)	0.662
Loss Cost	2011.2	-2.35% (p = 0.013)	(p = 0.001)	0.665
Loss Cost	2012.1	-2.79% (p = 0.008)	(p = 0.000)	0.688
Loss Cost	2012.2	-3.13% (p = 0.009)	(p = 0.001)	0.698
Loss Cost	2013.1	-3.92% (p = 0.003)	(p = 0.001)	0.764
Loss Cost	2013.2	-4.58% (p = 0.002)	(p = 0.001)	0.795
Loss Cost	2014.1	-5.38% (p = 0.002)	(p = 0.001)	0.822
Loss Cost	2014.2	-6.19% (p = 0.002)	(p = 0.003)	0.849
Loss Cost	2015.1	-7.89% (p = 0.000)	(p = 0.000)	0.966
Severity	2011.1	+1.09% (p = 0.004)	(p = 0.034)	0.487
Severity	2011.2	+1.11% (p = 0.010)	(p = 0.045)	0.419
Severity	2012.1	+1.20% (p = 0.013)	(p = 0.073)	0.427
Severity	2012.2	+1.60% (p = 0.002)	(p = 0.017)	0.600
Severity	2013.1	+1.93% (p = 0.001)	(p = 0.030)	0.695
Severity	2013.2	+2.11% (p = 0.001)	(p = 0.029)	0.668
Severity	2014.1	+1.74% (p = 0.007)	(p = 0.013)	0.676
Severity	2014.2	+1.60% (p = 0.032)	(p = 0.032)	0.531
Severity	2015.1	+1.11% (p = 0.130)	(p = 0.018)	0.590
Frequency	2011.1	-3.23% (p = 0.001)	(p = 0.003)	0.626
Frequency	2011.2	-3.42% (p = 0.002)	(p = 0.007)	0.629
Frequency	2012.1	-3.95% (p = 0.001)	(p = 0.004)	0.663
Frequency	2012.2	-4.66% (p = 0.001)	(p = 0.009)	0.724
Frequency	2013.1	-5.73% (p = 0.000)	(p = 0.001)	0.851
Frequency	2013.2	-6.54% (p = 0.000)	(p = 0.001)	0.900
Frequency	2014.1	-6.99% (p = 0.000)	(p = 0.001)	0.892
Frequency	2014.2	-7.66% (p = 0.000)	(p = 0.003)	0.909
Frequency	2015.1	-8.91% (p = 0.000)	(p = 0.000)	0.971

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2
Loss Cost	2011.1	+1.74% (p = 0.009)	(p = 0.000)	-8.55% (p = 0.000)	0.942
Loss Cost	2011.2	+2.29% (p = 0.003)	(p = 0.000)	-8.77% (p = 0.000)	0.954
Loss Cost	2012.1	+2.44% (p = 0.007)	(p = 0.000)	-8.83% (p = 0.000)	0.952
Loss Cost	2012.2	+3.15% (p = 0.004)	(p = 0.000)	-9.04% (p = 0.000)	0.960
Loss Cost	2013.1	+2.81% (p = 0.028)	(p = 0.000)	-8.94% (p = 0.000)	0.959
Loss Cost	2013.2	+3.36% (p = 0.047)	(p = 0.000)	-9.05% (p = 0.000)	0.959
Loss Cost	2014.1	+4.09% (p = 0.087)	(p = 0.000)	-9.17% (p = 0.002)	0.955
Loss Cost	2014.2	+6.91% (p = 0.057)	(p = 0.000)	-9.44% (p = 0.003)	0.963
Loss Cost	2015.1	-0.40% (p = 0.927)	(p = 0.000)	-8.92% (p = 0.117)	0.976
Severity	2011.1	+0.66% (p = 0.292)	(p = 0.032)	+1.84% (p = 0.406)	0.477
Severity	2011.2	+0.59% (p = 0.424)	(p = 0.048)	+1.87% (p = 0.419)	0.406
Severity	2012.1	+0.71% (p = 0.437)	(p = 0.073)	+1.81% (p = 0.538)	0.397
Severity	2012.2	+1.74% (p = 0.092)	(p = 0.023)	+1.47% (p = 0.874)	0.561
Severity	2013.1	+3.07% (p = 0.012)	(p = 0.039)	+1.03% (p = 0.240)	0.712
Severity	2013.2	+4.42% (p = 0.004)	(p = 0.013)	+0.74% (p = 0.057)	0.769
Severity	2014.1	+3.81% (p = 0.046)	(p = 0.019)	+0.86% (p = 0.215)	0.707
Severity	2014.2	+4.75% (p = 0.103)	(p = 0.027)	+0.76% (p = 0.240)	0.573
Severity	2015.1	+2.16% (p = 0.661)	(p = 0.037)	+0.97% (p = 0.830)	0.513
Frequency	2011.1	+1.08% (p = 0.107)	(p = 0.000)	-10.20% (p = 0.000)	0.937
Frequency	2011.2	+1.69% (p = 0.026)	(p = 0.000)	-10.44% (p = 0.000)	0.950
Frequency	2012.1	+1.72% (p = 0.060)	(p = 0.000)	-10.45% (p = 0.000)	0.947
Frequency	2012.2	+1.38% (p = 0.199)	(p = 0.000)	-10.36% (p = 0.000)	0.947
Frequency	2013.1	-0.26% (p = 0.789)	(p = 0.000)	-9.87% (p = 0.000)	0.972
Frequency	2013.2	-1.02% (p = 0.411)	(p = 0.000)	-9.72% (p = 0.001)	0.974
Frequency	2014.1	+0.27% (p = 0.867)	(p = 0.000)	-9.95% (p = 0.002)	0.973
Frequency	2014.2	+2.06% (p = 0.409)	(p = 0.000)	-10.13% (p = 0.004)	0.976
Frequency	2015.1	-2.51% (p = 0.537)	(p = 0.000)	-9.79% (p = 0.133)	0.979

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
Parameters Included: trend_level_change, seasonality
Future Trend Start Date = 2016-04-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2
Loss Cost	2011.1	(p = 0.000)	-7.07% (p = 0.000)	0.907
Loss Cost	2011.2	(p = 0.000)	-7.08% (p = 0.000)	0.906
Loss Cost	2012.1	(p = 0.000)	-7.25% (p = 0.000)	0.912
Loss Cost	2012.2	(p = 0.000)	-7.33% (p = 0.000)	0.912
Loss Cost	2013.1	(p = 0.000)	-7.65% (p = 0.000)	0.935
Loss Cost	2013.2	(p = 0.000)	-7.85% (p = 0.000)	0.938
Loss Cost	2014.1	(p = 0.000)	-8.06% (p = 0.000)	0.938
Loss Cost	2014.2	(p = 0.000)	-8.22% (p = 0.000)	0.939
Loss Cost	2015.1	(p = 0.000)	-8.96% (p = 0.000)	0.980
Severity	2011.1	(p = 0.026)	+2.46% (p = 0.005)	0.469
Severity	2011.2	(p = 0.047)	+2.36% (p = 0.009)	0.420
Severity	2012.1	(p = 0.057)	+2.33% (p = 0.015)	0.415
Severity	2012.2	(p = 0.040)	+2.53% (p = 0.011)	0.463
Severity	2013.1	(p = 0.067)	+2.59% (p = 0.015)	0.459
Severity	2013.2	(p = 0.112)	+2.48% (p = 0.029)	0.383
Severity	2014.1	(p = 0.025)	+2.02% (p = 0.035)	0.530
Severity	2014.2	(p = 0.056)	+1.70% (p = 0.080)	0.408
Severity	2015.1	(p = 0.018)	+1.22% (p = 0.145)	0.576
Frequency	2011.1	(p = 0.000)	-9.30% (p = 0.000)	0.928
Frequency	2011.2	(p = 0.000)	-9.22% (p = 0.000)	0.928
Frequency	2012.1	(p = 0.000)	-9.36% (p = 0.000)	0.931
Frequency	2012.2	(p = 0.000)	-9.61% (p = 0.000)	0.943
Frequency	2013.1	(p = 0.000)	-9.98% (p = 0.000)	0.975
Frequency	2013.2	(p = 0.000)	-10.08% (p = 0.000)	0.975
Frequency	2014.1	(p = 0.000)	-9.88% (p = 0.000)	0.977
Frequency	2014.2	(p = 0.000)	-9.76% (p = 0.000)	0.976
Frequency	2015.1	(p = 0.000)	-10.06% (p = 0.000)	0.981

Bodily Injury

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2
Loss Cost	2011.1	-4.75% (p = 0.002)	(p = 0.000)	+16.31% (p = 0.031)	0.750
Loss Cost	2011.2	-5.23% (p = 0.002)	(p = 0.000)	+17.64% (p = 0.024)	0.766
Loss Cost	2012.1	-6.17% (p = 0.000)	(p = 0.000)	+20.12% (p = 0.007)	0.829
Loss Cost	2012.2	-6.64% (p = 0.000)	(p = 0.000)	+20.63% (p = 0.006)	0.850
Loss Cost	2013.1	-7.47% (p = 0.000)	(p = 0.000)	+20.97% (p = 0.001)	0.936
Loss Cost	2013.2	-7.74% (p = 0.000)	(p = 0.000)	+19.91% (p = 0.001)	0.952
Loss Cost	2014.1	-7.94% (p = 0.000)	(p = 0.000)	+18.24% (p = 0.001)	0.964
Loss Cost	2014.2	-7.89% (p = 0.000)	(p = 0.000)	+20.16% (p = 0.003)	0.965
Loss Cost	2015.1	-7.89% (p = 0.000)	(p = 0.000)		0.966
Severity	2011.1	+0.22% (p = 0.717)	(p = 0.020)	+5.01% (p = 0.123)	0.543
Severity	2011.2	+0.19% (p = 0.786)	(p = 0.031)	+5.09% (p = 0.138)	0.480
Severity	2012.1	+0.28% (p = 0.719)	(p = 0.050)	+4.89% (p = 0.175)	0.475
Severity	2012.2	+0.73% (p = 0.300)	(p = 0.011)	+4.49% (p = 0.150)	0.646
Severity	2013.1	+1.07% (p = 0.116)	(p = 0.017)	+4.38% (p = 0.118)	0.746
Severity	2013.2	+1.22% (p = 0.083)	(p = 0.013)	+4.84% (p = 0.091)	0.745
Severity	2014.1	+1.09% (p = 0.110)	(p = 0.009)	+3.99% (p = 0.152)	0.729
Severity	2014.2	+1.11% (p = 0.130)	(p = 0.018)	+4.88% (p = 0.182)	0.603
Severity	2015.1	+1.11% (p = 0.130)	(p = 0.018)		0.590
Frequency	2011.1	-4.96% (p = 0.007)	(p = 0.002)	+10.76% (p = 0.214)	0.644
Frequency	2011.2	-5.41% (p = 0.008)	(p = 0.005)	+11.94% (p = 0.188)	0.654
Frequency	2012.1	-6.43% (p = 0.003)	(p = 0.002)	+14.51% (p = 0.100)	0.715
Frequency	2012.2	-7.32% (p = 0.001)	(p = 0.003)	+15.44% (p = 0.057)	0.792
Frequency	2013.1	-8.44% (p = 0.000)	(p = 0.000)	+15.89% (p = 0.003)	0.941
Frequency	2013.2	-8.85% (p = 0.000)	(p = 0.000)	+14.38% (p = 0.001)	0.976
Frequency	2014.1	-8.93% (p = 0.000)	(p = 0.000)	+13.71% (p = 0.002)	0.973
Frequency	2014.2	-8.91% (p = 0.000)	(p = 0.000)	+14.58% (p = 0.007)	0.972
Frequency	2015.1	-8.91% (p = 0.000)	(p = 0.000)		0.971

Bodily Injury

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2
Loss Cost	2011.1	+0.12% (p = 0.880)	(p = 0.000)	+7.07% (p = 0.027)	-9.02% (p = 0.000)	0.959
Loss Cost	2011.2	+0.74% (p = 0.442)	(p = 0.000)	+5.82% (p = 0.070)	-9.08% (p = 0.000)	0.963
Loss Cost	2012.1	+0.37% (p = 0.771)	(p = 0.000)	+6.55% (p = 0.080)	-9.04% (p = 0.000)	0.961
Loss Cost	2012.2	+1.22% (p = 0.459)	(p = 0.000)	+5.16% (p = 0.196)	-9.12% (p = 0.000)	0.963
Loss Cost	2013.1	-1.17% (p = 0.572)	(p = 0.000)	+8.94% (p = 0.058)	-8.86% (p = 0.008)	0.971
Loss Cost	2013.2	-1.62% (p = 0.575)	(p = 0.000)	+9.53% (p = 0.089)	-8.81% (p = 0.049)	0.970
Loss Cost	2014.1	-3.02% (p = 0.499)	(p = 0.000)	+11.10% (p = 0.119)	-8.65% (p = 0.262)	0.966
Loss Cost	2014.2	-0.40% (p = 0.927)	(p = 0.000)	+11.12% (p = 0.098)	-8.92% (p = 0.117)	0.976
Loss Cost	2015.1	-0.40% (p = 0.927)	(p = 0.000)		-8.92% (p = 0.117)	0.976
Severity	2011.1	-0.95% (p = 0.292)	(p = 0.009)	+7.08% (p = 0.039)	+1.31% (p = 0.100)	0.608
Severity	2011.2	-1.55% (p = 0.156)	(p = 0.015)	+8.32% (p = 0.027)	+1.38% (p = 0.061)	0.594
Severity	2012.1	-2.28% (p = 0.114)	(p = 0.014)	+9.82% (p = 0.024)	+1.47% (p = 0.051)	0.613
Severity	2012.2	-1.05% (p = 0.530)	(p = 0.010)	+7.71% (p = 0.078)	+1.33% (p = 0.259)	0.661
Severity	2013.1	+1.03% (p = 0.649)	(p = 0.031)	+4.44% (p = 0.332)	+1.08% (p = 0.986)	0.714
Severity	2013.2	+3.63% (p = 0.220)	(p = 0.020)	+1.41% (p = 0.760)	+0.78% (p = 0.391)	0.739
Severity	2014.1	+1.24% (p = 0.764)	(p = 0.024)	+3.80% (p = 0.510)	+1.07% (p = 0.970)	0.684
Severity	2014.2	+2.16% (p = 0.661)	(p = 0.037)	+3.80% (p = 0.541)	+0.97% (p = 0.830)	0.529
Severity	2015.1	+2.16% (p = 0.661)	(p = 0.037)		+0.97% (p = 0.830)	0.513
Frequency	2011.1	+1.08% (p = 0.341)	(p = 0.000)	0.00% (p = 0.999)	-10.20% (p = 0.000)	0.931
Frequency	2011.2	+2.33% (p = 0.076)	(p = 0.000)	-2.31% (p = 0.526)	-10.32% (p = 0.000)	0.947
Frequency	2012.1	+2.71% (p = 0.119)	(p = 0.000)	-2.97% (p = 0.483)	-10.36% (p = 0.000)	0.944
Frequency	2012.2	+2.29% (p = 0.299)	(p = 0.000)	-2.36% (p = 0.627)	-10.32% (p = 0.001)	0.943
Frequency	2013.1	-2.17% (p = 0.320)	(p = 0.000)	+4.31% (p = 0.326)	-9.83% (p = 0.010)	0.972
Frequency	2013.2	-5.07% (p = 0.060)	(p = 0.000)	+8.01% (p = 0.086)	-9.52% (p = 0.115)	0.981
Frequency	2014.1	-4.21% (p = 0.276)	(p = 0.000)	+7.04% (p = 0.212)	-9.62% (p = 0.203)	0.977
Frequency	2014.2	-2.51% (p = 0.537)	(p = 0.000)	+7.04% (p = 0.212)	-9.79% (p = 0.133)	0.979
Frequency	2015.1	-2.51% (p = 0.537)	(p = 0.000)		-9.79% (p = 0.133)	0.979

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2015-08-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2
Loss Cost	2011.1	-2.88% (p = 0.086)	(p = 0.000)	+4.18% (p = 0.611)	0.644
Loss Cost	2011.2	-3.44% (p = 0.077)	(p = 0.001)	+6.12% (p = 0.496)	0.651
Loss Cost	2012.1	-4.49% (p = 0.033)	(p = 0.001)	+9.21% (p = 0.312)	0.691
Loss Cost	2012.2	-5.47% (p = 0.022)	(p = 0.002)	+12.08% (p = 0.210)	0.719
Loss Cost	2013.1	-6.77% (p = 0.004)	(p = 0.000)	+14.58% (p = 0.091)	0.812
Loss Cost	2013.2	-7.88% (p = 0.002)	(p = 0.001)	+16.46% (p = 0.045)	0.865
Loss Cost	2014.1	-8.37% (p = 0.001)	(p = 0.001)	+15.42% (p = 0.041)	0.893
Loss Cost	2014.2	-8.75% (p = 0.001)	(p = 0.001)	+14.19% (p = 0.058)	0.908
Loss Cost	2015.1	-8.66% (p = 0.000)	(p = 0.000)	+5.73% (p = 0.206)	0.972
Severity	2011.1	+0.03% (p = 0.959)	(p = 0.030)	+6.18% (p = 0.069)	0.576
Severity	2011.2	-0.13% (p = 0.856)	(p = 0.056)	+6.73% (p = 0.071)	0.526
Severity	2012.1	-0.08% (p = 0.926)	(p = 0.077)	+6.57% (p = 0.098)	0.518
Severity	2012.2	+0.58% (p = 0.486)	(p = 0.025)	+4.83% (p = 0.184)	0.634
Severity	2013.1	+1.02% (p = 0.223)	(p = 0.039)	+4.10% (p = 0.221)	0.716
Severity	2013.2	+1.23% (p = 0.196)	(p = 0.042)	+3.81% (p = 0.274)	0.681
Severity	2014.1	+0.98% (p = 0.270)	(p = 0.022)	+3.39% (p = 0.296)	0.687
Severity	2014.2	+0.92% (p = 0.344)	(p = 0.045)	+3.24% (p = 0.359)	0.530
Severity	2015.1	+0.95% (p = 0.339)	(p = 0.042)	+1.09% (p = 0.788)	0.515
Frequency	2011.1	-2.91% (p = 0.117)	(p = 0.005)	-1.88% (p = 0.832)	0.599
Frequency	2011.2	-3.32% (p = 0.126)	(p = 0.010)	-0.57% (p = 0.953)	0.598
Frequency	2012.1	-4.42% (p = 0.060)	(p = 0.007)	+2.47% (p = 0.802)	0.634
Frequency	2012.2	-6.02% (p = 0.018)	(p = 0.016)	+6.92% (p = 0.479)	0.712
Frequency	2013.1	-7.72% (p = 0.001)	(p = 0.001)	+10.07% (p = 0.168)	0.868
Frequency	2013.2	-8.99% (p = 0.000)	(p = 0.001)	+12.18% (p = 0.040)	0.936
Frequency	2014.1	-9.26% (p = 0.000)	(p = 0.001)	+11.63% (p = 0.048)	0.932
Frequency	2014.2	-9.58% (p = 0.000)	(p = 0.002)	+10.61% (p = 0.065)	0.943
Frequency	2015.1	-9.52% (p = 0.000)	(p = 0.000)	+4.58% (p = 0.266)	0.973

Bodily Injury

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2
Loss Cost	2011.1	+0.99% (p = 0.220)	(p = 0.000)	+4.37% (p = 0.187)	-9.24% (p = 0.000)	0.946
Loss Cost	2011.2	+1.69% (p = 0.085)	(p = 0.000)	+2.88% (p = 0.382)	-9.19% (p = 0.000)	0.953
Loss Cost	2012.1	+1.75% (p = 0.153)	(p = 0.000)	+2.77% (p = 0.444)	-9.19% (p = 0.000)	0.950
Loss Cost	2012.2	+2.87% (p = 0.076)	(p = 0.000)	+0.89% (p = 0.814)	-9.14% (p = 0.000)	0.956
Loss Cost	2013.1	+2.07% (p = 0.312)	(p = 0.000)	+1.97% (p = 0.650)	-9.12% (p = 0.001)	0.955
Loss Cost	2013.2	+2.93% (p = 0.358)	(p = 0.000)	+0.85% (p = 0.876)	-9.10% (p = 0.005)	0.953
Loss Cost	2014.1	+4.70% (p = 0.372)	(p = 0.000)	-0.91% (p = 0.895)	-9.14% (p = 0.028)	0.948
Loss Cost	2014.2	+28.30% (p = 0.010)	(p = 0.000)	-17.93% (p = 0.027)	-9.17% (p = 0.003)	0.985
Loss Cost	2015.1	+42.66% (p = 0.175)	(p = 0.000)	-23.92% (p = 0.166)	-9.33% (p = 0.107)	0.983
Severity	2011.1	-0.39% (p = 0.616)	(p = 0.028)	+6.16% (p = 0.073)	+0.77% (p = 0.368)	0.572
Severity	2011.2	-0.85% (p = 0.374)	(p = 0.055)	+7.19% (p = 0.056)	+0.73% (p = 0.260)	0.542
Severity	2012.1	-1.09% (p = 0.369)	(p = 0.063)	+7.62% (p = 0.066)	+0.74% (p = 0.264)	0.535
Severity	2012.2	+0.12% (p = 0.933)	(p = 0.035)	+5.43% (p = 0.192)	+0.80% (p = 0.706)	0.600
Severity	2013.1	+2.02% (p = 0.271)	(p = 0.052)	+2.79% (p = 0.478)	+0.74% (p = 0.529)	0.697
Severity	2013.2	+4.81% (p = 0.076)	(p = 0.022)	-0.77% (p = 0.853)	+0.80% (p = 0.145)	0.737
Severity	2014.1	+3.39% (p = 0.397)	(p = 0.031)	+0.64% (p = 0.904)	+0.83% (p = 0.532)	0.659
Severity	2014.2	+8.71% (p = 0.383)	(p = 0.050)	-3.94% (p = 0.676)	+0.82% (p = 0.432)	0.507
Severity	2015.1	-6.60% (p = 0.835)	(p = 0.095)	+7.06% (p = 0.782)	+1.08% (p = 0.812)	0.404
Frequency	2011.1	+1.38% (p = 0.153)	(p = 0.000)	-1.69% (p = 0.645)	-9.93% (p = 0.000)	0.933
Frequency	2011.2	+2.56% (p = 0.022)	(p = 0.000)	-4.02% (p = 0.245)	-9.85% (p = 0.000)	0.952
Frequency	2012.1	+2.87% (p = 0.039)	(p = 0.000)	-4.50% (p = 0.235)	-9.86% (p = 0.000)	0.949
Frequency	2012.2	+2.74% (p = 0.129)	(p = 0.000)	-4.30% (p = 0.324)	-9.86% (p = 0.000)	0.948
Frequency	2013.1	+0.04% (p = 0.980)	(p = 0.000)	-0.80% (p = 0.831)	-9.79% (p = 0.001)	0.969
Frequency	2013.2	-1.79% (p = 0.484)	(p = 0.000)	+1.63% (p = 0.720)	-9.83% (p = 0.013)	0.971
Frequency	2014.1	+1.27% (p = 0.743)	(p = 0.000)	-1.54% (p = 0.773)	-9.88% (p = 0.022)	0.969
Frequency	2014.2	+18.02% (p = 0.022)	(p = 0.000)	-14.57% (p = 0.030)	-9.91% (p = 0.003)	0.990
Frequency	2015.1	+52.74% (p = 0.026)	(p = 0.000)	-28.94% (p = 0.021)	-10.30% (p = 0.013)	0.994

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
Parameters Included: time, phase_in_scalar

Fit	Start Date	Time	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+0.99% (p = 0.624)	-19.28% (p = 0.072)	0.272
Loss Cost	2011.2	+0.33% (p = 0.889)	-17.37% (p = 0.135)	0.281
Loss Cost	2012.1	+1.02% (p = 0.718)	-19.27% (p = 0.131)	0.260
Loss Cost	2012.2	-0.32% (p = 0.923)	-15.74% (p = 0.261)	0.286
Loss Cost	2013.1	-0.06% (p = 0.989)	-16.41% (p = 0.303)	0.252
Loss Cost	2013.2	-3.17% (p = 0.517)	-8.68% (p = 0.622)	0.339
Loss Cost	2014.1	-2.74% (p = 0.661)	-9.71% (p = 0.636)	0.259
Loss Cost	2014.2	-7.67% (p = 0.287)	+1.78% (p = 0.937)	0.398
Loss Cost	2015.1	-9.60% (p = 0.278)	+6.00% (p = 0.818)	0.351
Severity	2011.1	+0.52% (p = 0.445)	+3.89% (p = 0.322)	0.334
Severity	2011.2	+0.22% (p = 0.780)	+5.01% (p = 0.242)	0.282
Severity	2012.1	+0.48% (p = 0.609)	+4.09% (p = 0.378)	0.292
Severity	2012.2	+0.98% (p = 0.383)	+2.44% (p = 0.623)	0.331
Severity	2013.1	+2.19% (p = 0.087)	-1.15% (p = 0.808)	0.503
Severity	2013.2	+2.28% (p = 0.153)	-1.40% (p = 0.799)	0.423
Severity	2014.1	+1.78% (p = 0.362)	-0.15% (p = 0.981)	0.271
Severity	2014.2	+0.47% (p = 0.835)	+2.87% (p = 0.685)	0.073
Severity	2015.1	-0.24% (p = 0.930)	+4.28% (p = 0.597)	-0.067
Frequency	2011.1	+0.46% (p = 0.782)	-22.30% (p = 0.016)	0.540
Frequency	2011.2	+0.11% (p = 0.956)	-21.31% (p = 0.034)	0.539
Frequency	2012.1	+0.54% (p = 0.821)	-22.44% (p = 0.042)	0.520
Frequency	2012.2	-1.29% (p = 0.632)	-17.74% (p = 0.123)	0.580
Frequency	2013.1	-2.20% (p = 0.508)	-15.43% (p = 0.233)	0.576
Frequency	2013.2	-5.32% (p = 0.163)	-7.38% (p = 0.582)	0.666
Frequency	2014.1	-4.44% (p = 0.350)	-9.57% (p = 0.537)	0.591
Frequency	2014.2	-8.10% (p = 0.148)	-1.07% (p = 0.949)	0.661
Frequency	2015.1	-9.39% (p = 0.173)	+1.65% (p = 0.932)	0.605

Bodily Injury

Coverage = BI
End Trend Period = 2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2011.1	-1.43% (p = 0.051)	(p = 0.000)	0.634
Loss Cost	2011.2	-1.57% (p = 0.059)	(p = 0.001)	0.630
Loss Cost	2012.1	-1.93% (p = 0.043)	(p = 0.001)	0.640
Loss Cost	2012.2	-2.23% (p = 0.041)	(p = 0.002)	0.645
Loss Cost	2013.1	-2.99% (p = 0.016)	(p = 0.001)	0.708
Loss Cost	2013.2	-3.63% (p = 0.011)	(p = 0.002)	0.745
Loss Cost	2014.1	-4.39% (p = 0.010)	(p = 0.002)	0.756
Loss Cost	2014.2	-5.19% (p = 0.010)	(p = 0.005)	0.792
Loss Cost	2015.1	-7.28% (p = 0.000)	(p = 0.000)	0.953
Severity	2011.1	+1.19% (p = 0.006)	(p = 0.060)	0.498
Severity	2011.2	+1.22% (p = 0.012)	(p = 0.074)	0.432
Severity	2012.1	+1.36% (p = 0.014)	(p = 0.128)	0.448
Severity	2012.2	+1.81% (p = 0.002)	(p = 0.034)	0.634
Severity	2013.1	+2.29% (p = 0.000)	(p = 0.063)	0.771
Severity	2013.2	+2.52% (p = 0.001)	(p = 0.048)	0.765
Severity	2014.1	+2.16% (p = 0.005)	(p = 0.030)	0.750
Severity	2014.2	+2.05% (p = 0.020)	(p = 0.059)	0.626
Severity	2015.1	+1.56% (p = 0.103)	(p = 0.048)	0.625
Frequency	2011.1	-2.59% (p = 0.007)	(p = 0.007)	0.526
Frequency	2011.2	-2.75% (p = 0.011)	(p = 0.013)	0.528
Frequency	2012.1	-3.25% (p = 0.008)	(p = 0.009)	0.552
Frequency	2012.2	-3.97% (p = 0.003)	(p = 0.017)	0.633
Frequency	2013.1	-5.16% (p = 0.000)	(p = 0.002)	0.795
Frequency	2013.2	-6.00% (p = 0.000)	(p = 0.002)	0.867
Frequency	2014.1	-6.41% (p = 0.000)	(p = 0.004)	0.839
Frequency	2014.2	-7.10% (p = 0.001)	(p = 0.008)	0.865
Frequency	2015.1	-8.70% (p = 0.000)	(p = 0.001)	0.949

Bodily Injury

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2
Loss Cost	2011.1	+1.58% (p = 0.013)	(p = 0.000)	-7.66% (p = 0.000)	0.920
Loss Cost	2011.2	+2.09% (p = 0.004)	(p = 0.000)	-7.97% (p = 0.000)	0.935
Loss Cost	2012.1	+2.23% (p = 0.011)	(p = 0.000)	-8.04% (p = 0.000)	0.932
Loss Cost	2012.2	+2.88% (p = 0.007)	(p = 0.000)	-8.32% (p = 0.000)	0.940
Loss Cost	2013.1	+2.54% (p = 0.043)	(p = 0.000)	-8.22% (p = 0.000)	0.939
Loss Cost	2013.2	+2.93% (p = 0.083)	(p = 0.000)	-8.34% (p = 0.002)	0.936
Loss Cost	2014.1	+3.66% (p = 0.128)	(p = 0.000)	-8.47% (p = 0.006)	0.929
Loss Cost	2014.2	+6.14% (p = 0.109)	(p = 0.000)	-8.85% (p = 0.012)	0.936
Loss Cost	2015.1	-1.12% (p = 0.802)	(p = 0.000)	-8.32% (p = 0.193)	0.963
Severity	2011.1	+0.52% (p = 0.401)	(p = 0.059)	+2.67% (p = 0.190)	0.531
Severity	2011.2	+0.39% (p = 0.596)	(p = 0.091)	+2.76% (p = 0.197)	0.471
Severity	2012.1	+0.51% (p = 0.575)	(p = 0.130)	+2.70% (p = 0.282)	0.462
Severity	2012.2	+1.50% (p = 0.152)	(p = 0.049)	+2.20% (p = 0.724)	0.599
Severity	2013.1	+2.83% (p = 0.019)	(p = 0.075)	+1.76% (p = 0.556)	0.754
Severity	2013.2	+4.09% (p = 0.008)	(p = 0.030)	+1.34% (p = 0.179)	0.796
Severity	2014.1	+3.48% (p = 0.071)	(p = 0.039)	+1.46% (p = 0.417)	0.741
Severity	2014.2	+4.07% (p = 0.180)	(p = 0.064)	+1.36% (p = 0.465)	0.601
Severity	2015.1	+1.49% (p = 0.773)	(p = 0.082)	+1.57% (p = 0.990)	0.531
Frequency	2011.1	+1.06% (p = 0.136)	(p = 0.000)	-10.07% (p = 0.000)	0.896
Frequency	2011.2	+1.69% (p = 0.037)	(p = 0.000)	-10.44% (p = 0.000)	0.917
Frequency	2012.1	+1.72% (p = 0.078)	(p = 0.000)	-10.45% (p = 0.000)	0.912
Frequency	2012.2	+1.36% (p = 0.244)	(p = 0.000)	-10.30% (p = 0.000)	0.911
Frequency	2013.1	-0.28% (p = 0.789)	(p = 0.000)	-9.81% (p = 0.001)	0.953
Frequency	2013.2	-1.11% (p = 0.417)	(p = 0.000)	-9.55% (p = 0.004)	0.957
Frequency	2014.1	+0.18% (p = 0.922)	(p = 0.000)	-9.79% (p = 0.006)	0.953
Frequency	2014.2	+1.99% (p = 0.486)	(p = 0.001)	-10.07% (p = 0.014)	0.956
Frequency	2015.1	-2.57% (p = 0.581)	(p = 0.001)	-9.74% (p = 0.203)	0.960

Bodily Injury

Coverage = BI
End Trend Period = 2018.2
Parameters Included: trend_level_change, seasonality
Future Trend Start Date = 2016-04-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2
Loss Cost	2011.1	(p = 0.000)	-6.07% (p = 0.000)	0.874
Loss Cost	2011.2	(p = 0.000)	-6.08% (p = 0.000)	0.871
Loss Cost	2012.1	(p = 0.000)	-6.30% (p = 0.000)	0.877
Loss Cost	2012.2	(p = 0.000)	-6.39% (p = 0.000)	0.875
Loss Cost	2013.1	(p = 0.000)	-6.83% (p = 0.000)	0.907
Loss Cost	2013.2	(p = 0.000)	-7.03% (p = 0.000)	0.912
Loss Cost	2014.1	(p = 0.000)	-7.27% (p = 0.000)	0.907
Loss Cost	2014.2	(p = 0.001)	-7.44% (p = 0.001)	0.907
Loss Cost	2015.1	(p = 0.000)	-8.47% (p = 0.000)	0.970
Severity	2011.1	(p = 0.051)	+3.25% (p = 0.003)	0.540
Severity	2011.2	(p = 0.088)	+3.15% (p = 0.005)	0.502
Severity	2012.1	(p = 0.111)	+3.14% (p = 0.008)	0.495
Severity	2012.2	(p = 0.077)	+3.32% (p = 0.007)	0.541
Severity	2013.1	(p = 0.133)	+3.47% (p = 0.009)	0.547
Severity	2013.2	(p = 0.203)	+3.36% (p = 0.017)	0.485
Severity	2014.1	(p = 0.055)	+2.73% (p = 0.026)	0.601
Severity	2014.2	(p = 0.108)	+2.41% (p = 0.049)	0.506
Severity	2015.1	(p = 0.045)	+1.78% (p = 0.111)	0.616
Frequency	2011.1	(p = 0.000)	-9.03% (p = 0.000)	0.884
Frequency	2011.2	(p = 0.000)	-8.95% (p = 0.000)	0.885
Frequency	2012.1	(p = 0.000)	-9.16% (p = 0.000)	0.889
Frequency	2012.2	(p = 0.000)	-9.40% (p = 0.000)	0.906
Frequency	2013.1	(p = 0.000)	-9.96% (p = 0.000)	0.958
Frequency	2013.2	(p = 0.000)	-10.05% (p = 0.000)	0.959
Frequency	2014.1	(p = 0.000)	-9.73% (p = 0.000)	0.959
Frequency	2014.2	(p = 0.000)	-9.62% (p = 0.000)	0.959
Frequency	2015.1	(p = 0.000)	-10.06% (p = 0.000)	0.965

Property Damage

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+2.86% (p = 0.000)	0.810
Loss Cost	2004.2	+2.96% (p = 0.000)	0.813
Loss Cost	2005.1	+2.93% (p = 0.000)	0.794
Loss Cost	2005.2	+2.91% (p = 0.000)	0.774
Loss Cost	2006.1	+2.98% (p = 0.000)	0.766
Loss Cost	2006.2	+3.02% (p = 0.000)	0.750
Loss Cost	2007.1	+3.21% (p = 0.000)	0.768
Loss Cost	2007.2	+3.42% (p = 0.000)	0.790
Loss Cost	2008.1	+3.68% (p = 0.000)	0.819
Loss Cost	2008.2	+3.58% (p = 0.000)	0.792
Loss Cost	2009.1	+3.82% (p = 0.000)	0.809
Loss Cost	2009.2	+3.99% (p = 0.000)	0.807
Loss Cost	2010.1	+3.99% (p = 0.000)	0.781
Loss Cost	2010.2	+3.93% (p = 0.000)	0.746
Loss Cost	2011.1	+4.03% (p = 0.000)	0.723
Loss Cost	2011.2	+4.11% (p = 0.000)	0.692
Loss Cost	2012.1	+4.19% (p = 0.000)	0.656
Loss Cost	2012.2	+4.07% (p = 0.001)	0.591
Loss Cost	2013.1	+3.91% (p = 0.004)	0.511
Loss Cost	2013.2	+3.36% (p = 0.019)	0.384
Loss Cost	2014.1	+3.95% (p = 0.019)	0.414
Loss Cost	2014.2	+2.52% (p = 0.103)	0.209
Loss Cost	2015.1	+2.57% (p = 0.177)	0.135
Severity	2004.1	+4.85% (p = 0.000)	0.870
Severity	2004.2	+5.05% (p = 0.000)	0.880
Severity	2005.1	+5.18% (p = 0.000)	0.880
Severity	2005.2	+5.32% (p = 0.000)	0.879
Severity	2006.1	+5.49% (p = 0.000)	0.880
Severity	2006.2	+5.75% (p = 0.000)	0.893
Severity	2007.1	+6.01% (p = 0.000)	0.903
Severity	2007.2	+6.20% (p = 0.000)	0.904
Severity	2008.1	+6.47% (p = 0.000)	0.911
Severity	2008.2	+6.48% (p = 0.000)	0.899
Severity	2009.1	+6.74% (p = 0.000)	0.903
Severity	2009.2	+7.07% (p = 0.000)	0.910
Severity	2010.1	+7.30% (p = 0.000)	0.908
Severity	2010.2	+7.64% (p = 0.000)	0.912
Severity	2011.1	+7.88% (p = 0.000)	0.907
Severity	2011.2	+8.28% (p = 0.000)	0.910
Severity	2012.1	+8.61% (p = 0.000)	0.906
Severity	2012.2	+8.58% (p = 0.000)	0.886
Severity	2013.1	+8.70% (p = 0.000)	0.864
Severity	2013.2	+8.43% (p = 0.000)	0.826
Severity	2014.1	+8.78% (p = 0.000)	0.800
Severity	2014.2	+7.64% (p = 0.001)	0.740
Severity	2015.1	+7.97% (p = 0.003)	0.688
Frequency	2004.1	-1.90% (p = 0.000)	0.659
Frequency	2004.2	-1.99% (p = 0.000)	0.669
Frequency	2005.1	-2.15% (p = 0.000)	0.710
Frequency	2005.2	-2.29% (p = 0.000)	0.737
Frequency	2006.1	-2.37% (p = 0.000)	0.737
Frequency	2006.2	-2.58% (p = 0.000)	0.787
Frequency	2007.1	-2.64% (p = 0.000)	0.777
Frequency	2007.2	-2.62% (p = 0.000)	0.751
Frequency	2008.1	-2.62% (p = 0.000)	0.726
Frequency	2008.2	-2.72% (p = 0.000)	0.721
Frequency	2009.1	-2.74% (p = 0.000)	0.694
Frequency	2009.2	-2.88% (p = 0.000)	0.691
Frequency	2010.1	-3.09% (p = 0.000)	0.706
Frequency	2010.2	-3.45% (p = 0.000)	0.764
Frequency	2011.1	-3.56% (p = 0.000)	0.746
Frequency	2011.2	-3.85% (p = 0.000)	0.763
Frequency	2012.1	-4.07% (p = 0.000)	0.757
Frequency	2012.2	-4.15% (p = 0.000)	0.724
Frequency	2013.1	-4.41% (p = 0.000)	0.711
Frequency	2013.2	-4.67% (p = 0.000)	0.691
Frequency	2014.1	-4.45% (p = 0.003)	0.605
Frequency	2014.2	-4.75% (p = 0.007)	0.568
Frequency	2015.1	-5.00% (p = 0.019)	0.504

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+2.86% (p = 0.000)	(p = 0.024)	0.836
Loss Cost	2004.2	+3.00% (p = 0.000)	(p = 0.010)	0.850
Loss Cost	2005.1	+2.93% (p = 0.000)	(p = 0.007)	0.839
Loss Cost	2005.2	+2.96% (p = 0.000)	(p = 0.008)	0.824
Loss Cost	2006.1	+2.98% (p = 0.000)	(p = 0.011)	0.814
Loss Cost	2006.2	+3.08% (p = 0.000)	(p = 0.008)	0.809
Loss Cost	2007.1	+3.21% (p = 0.000)	(p = 0.015)	0.816
Loss Cost	2007.2	+3.50% (p = 0.000)	(p = 0.002)	0.861
Loss Cost	2008.1	+3.68% (p = 0.000)	(p = 0.004)	0.876
Loss Cost	2008.2	+3.66% (p = 0.000)	(p = 0.006)	0.854
Loss Cost	2009.1	+3.82% (p = 0.000)	(p = 0.012)	0.859
Loss Cost	2009.2	+4.09% (p = 0.000)	(p = 0.003)	0.879
Loss Cost	2010.1	+3.99% (p = 0.000)	(p = 0.003)	0.867
Loss Cost	2010.2	+4.07% (p = 0.000)	(p = 0.004)	0.847
Loss Cost	2011.1	+4.03% (p = 0.000)	(p = 0.006)	0.831
Loss Cost	2011.2	+4.31% (p = 0.000)	(p = 0.004)	0.829
Loss Cost	2012.1	+4.19% (p = 0.000)	(p = 0.005)	0.811
Loss Cost	2012.2	+4.36% (p = 0.000)	(p = 0.007)	0.778
Loss Cost	2013.1	+3.91% (p = 0.000)	(p = 0.004)	0.773
Loss Cost	2013.2	+3.78% (p = 0.002)	(p = 0.010)	0.688
Loss Cost	2014.1	+3.95% (p = 0.005)	(p = 0.020)	0.679
Loss Cost	2014.2	+2.99% (p = 0.029)	(p = 0.043)	0.517
Loss Cost	2015.1	+2.57% (p = 0.098)	(p = 0.050)	0.493
Severity	2004.1	+4.85% (p = 0.000)	(p = 0.659)	0.866
Severity	2004.2	+5.07% (p = 0.000)	(p = 0.416)	0.879
Severity	2005.1	+5.18% (p = 0.000)	(p = 0.530)	0.877
Severity	2005.2	+5.35% (p = 0.000)	(p = 0.388)	0.878
Severity	2006.1	+5.49% (p = 0.000)	(p = 0.510)	0.877
Severity	2006.2	+5.78% (p = 0.000)	(p = 0.263)	0.894
Severity	2007.1	+6.01% (p = 0.000)	(p = 0.402)	0.902
Severity	2007.2	+6.24% (p = 0.000)	(p = 0.252)	0.906
Severity	2008.1	+6.47% (p = 0.000)	(p = 0.381)	0.910
Severity	2008.2	+6.52% (p = 0.000)	(p = 0.373)	0.899
Severity	2009.1	+6.74% (p = 0.000)	(p = 0.523)	0.900
Severity	2009.2	+7.12% (p = 0.000)	(p = 0.282)	0.911
Severity	2010.1	+7.30% (p = 0.000)	(p = 0.387)	0.907
Severity	2010.2	+7.72% (p = 0.000)	(p = 0.195)	0.916
Severity	2011.1	+7.88% (p = 0.000)	(p = 0.268)	0.909
Severity	2011.2	+8.40% (p = 0.000)	(p = 0.112)	0.921
Severity	2012.1	+8.61% (p = 0.000)	(p = 0.171)	0.914
Severity	2012.2	+8.73% (p = 0.000)	(p = 0.180)	0.895
Severity	2013.1	+8.70% (p = 0.000)	(p = 0.211)	0.873
Severity	2013.2	+8.63% (p = 0.000)	(p = 0.271)	0.832
Severity	2014.1	+8.78% (p = 0.000)	(p = 0.342)	0.800
Severity	2014.2	+7.80% (p = 0.002)	(p = 0.575)	0.717
Severity	2015.1	+7.97% (p = 0.007)	(p = 0.651)	0.649
Frequency	2004.1	-1.90% (p = 0.000)	(p = 0.111)	0.678
Frequency	2004.2	-1.97% (p = 0.000)	(p = 0.161)	0.681
Frequency	2005.1	-2.15% (p = 0.000)	(p = 0.060)	0.738
Frequency	2005.2	-2.26% (p = 0.000)	(p = 0.104)	0.755
Frequency	2006.1	-2.37% (p = 0.000)	(p = 0.065)	0.763
Frequency	2006.2	-2.55% (p = 0.000)	(p = 0.123)	0.800
Frequency	2007.1	-2.64% (p = 0.000)	(p = 0.092)	0.796
Frequency	2007.2	-2.58% (p = 0.000)	(p = 0.081)	0.776
Frequency	2008.1	-2.62% (p = 0.000)	(p = 0.081)	0.754
Frequency	2008.2	-2.68% (p = 0.000)	(p = 0.114)	0.743
Frequency	2009.1	-2.74% (p = 0.000)	(p = 0.109)	0.721
Frequency	2009.2	-2.82% (p = 0.000)	(p = 0.155)	0.710
Frequency	2010.1	-3.09% (p = 0.000)	(p = 0.076)	0.745
Frequency	2010.2	-3.38% (p = 0.000)	(p = 0.147)	0.782
Frequency	2011.1	-3.56% (p = 0.000)	(p = 0.110)	0.775
Frequency	2011.2	-3.77% (p = 0.000)	(p = 0.186)	0.778
Frequency	2012.1	-4.07% (p = 0.000)	(p = 0.116)	0.787
Frequency	2012.2	-4.02% (p = 0.000)	(p = 0.137)	0.756
Frequency	2013.1	-4.41% (p = 0.000)	(p = 0.085)	0.767
Frequency	2013.2	-4.47% (p = 0.001)	(p = 0.125)	0.739
Frequency	2014.1	-4.45% (p = 0.003)	(p = 0.166)	0.656
Frequency	2014.2	-4.46% (p = 0.011)	(p = 0.223)	0.606
Frequency	2015.1	-5.00% (p = 0.018)	(p = 0.201)	0.570

Property Damage

Coverage = PD
End Trend Period = 2019.1
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+1.87% (p = 0.000)	+4.35% (p = 0.015)	0.841
Loss Cost	2004.2	+1.99% (p = 0.000)	+4.30% (p = 0.030)	0.838
Loss Cost	2005.1	+1.74% (p = 0.003)	+4.40% (p = 0.017)	0.829
Loss Cost	2005.2	+1.51% (p = 0.014)	+4.49% (p = 0.012)	0.819
Loss Cost	2006.1	+1.48% (p = 0.030)	+4.50% (p = 0.017)	0.808
Loss Cost	2006.2	+1.33% (p = 0.079)	+4.55% (p = 0.018)	0.796
Loss Cost	2007.1	+1.64% (p = 0.058)	+4.46% (p = 0.051)	0.797
Loss Cost	2007.2	+2.09% (p = 0.035)	+4.35% (p = 0.140)	0.802
Loss Cost	2008.1	+2.83% (p = 0.013)	+4.18% (p = 0.398)	0.816
Loss Cost	2008.2	+2.11% (p = 0.091)	+4.32% (p = 0.214)	0.799
Loss Cost	2009.1	+2.91% (p = 0.053)	+4.19% (p = 0.515)	0.803
Loss Cost	2009.2	+3.66% (p = 0.049)	+4.09% (p = 0.851)	0.796
Loss Cost	2010.1	+3.52% (p = 0.133)	+4.11% (p = 0.834)	0.768
Loss Cost	2010.2	+2.57% (p = 0.400)	+4.18% (p = 0.654)	0.733
Loss Cost	2011.1	+3.02% (p = 0.496)	+4.16% (p = 0.820)	0.705
Loss Cost	2011.2	+3.67% (p = 0.616)	+4.14% (p = 0.953)	0.668
Loss Cost	2012.1	+9.16% (p = 0.574)	+4.07% (p = 0.764)	0.631
Severity	2004.1	+2.30% (p = 0.000)	+8.74% (p = 0.000)	0.958
Severity	2004.2	+2.46% (p = 0.000)	+8.66% (p = 0.000)	0.958
Severity	2005.1	+2.43% (p = 0.000)	+8.68% (p = 0.000)	0.956
Severity	2005.2	+2.38% (p = 0.000)	+8.70% (p = 0.000)	0.953
Severity	2006.1	+2.36% (p = 0.000)	+8.70% (p = 0.000)	0.951
Severity	2006.2	+2.63% (p = 0.000)	+8.61% (p = 0.000)	0.951
Severity	2007.1	+2.88% (p = 0.000)	+8.54% (p = 0.000)	0.950
Severity	2007.2	+2.88% (p = 0.002)	+8.54% (p = 0.000)	0.946
Severity	2008.1	+3.13% (p = 0.003)	+8.48% (p = 0.002)	0.944
Severity	2008.2	+2.22% (p = 0.047)	+8.66% (p = 0.001)	0.945
Severity	2009.1	+2.20% (p = 0.100)	+8.67% (p = 0.002)	0.941
Severity	2009.2	+2.44% (p = 0.141)	+8.63% (p = 0.009)	0.937
Severity	2010.1	+2.04% (p = 0.328)	+8.68% (p = 0.020)	0.931
Severity	2010.2	+2.26% (p = 0.422)	+8.66% (p = 0.073)	0.925
Severity	2011.1	+1.15% (p = 0.775)	+8.72% (p = 0.118)	0.916
Severity	2011.2	+2.60% (p = 0.697)	+8.67% (p = 0.415)	0.908
Severity	2012.1	+9.94% (p = 0.505)	+8.58% (p = 0.931)	0.899
Frequency	2004.1	-0.42% (p = 0.253)	-4.03% (p = 0.000)	0.806
Frequency	2004.2	-0.46% (p = 0.259)	-4.02% (p = 0.000)	0.803
Frequency	2005.1	-0.67% (p = 0.132)	-3.93% (p = 0.000)	0.813
Frequency	2005.2	-0.85% (p = 0.083)	-3.87% (p = 0.002)	0.817
Frequency	2006.1	-0.86% (p = 0.117)	-3.86% (p = 0.003)	0.809
Frequency	2006.2	-1.26% (p = 0.035)	-3.74% (p = 0.016)	0.828
Frequency	2007.1	-1.21% (p = 0.075)	-3.76% (p = 0.022)	0.817
Frequency	2007.2	-0.77% (p = 0.296)	-3.86% (p = 0.011)	0.811
Frequency	2008.1	-0.29% (p = 0.722)	-3.96% (p = 0.006)	0.805
Frequency	2008.2	-0.11% (p = 0.914)	-4.00% (p = 0.009)	0.796
Frequency	2009.1	+0.70% (p = 0.543)	-4.12% (p = 0.005)	0.796
Frequency	2009.2	+1.20% (p = 0.401)	-4.18% (p = 0.007)	0.790
Frequency	2010.1	+1.45% (p = 0.430)	-4.20% (p = 0.018)	0.783
Frequency	2010.2	+0.30% (p = 0.900)	-4.12% (p = 0.121)	0.786
Frequency	2011.1	+1.85% (p = 0.596)	-4.20% (p = 0.125)	0.772
Frequency	2011.2	+1.04% (p = 0.855)	-4.17% (p = 0.387)	0.760
Frequency	2012.1	-0.71% (p = 0.954)	-4.15% (p = 0.781)	0.738

Property Damage

Coverage = PD
End Trend Period = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+2.88% (p = 0.000)	0.797
Loss Cost	2004.2	+2.99% (p = 0.000)	0.801
Loss Cost	2005.1	+2.95% (p = 0.000)	0.780
Loss Cost	2005.2	+2.94% (p = 0.000)	0.758
Loss Cost	2006.1	+3.02% (p = 0.000)	0.750
Loss Cost	2006.2	+3.07% (p = 0.000)	0.733
Loss Cost	2007.1	+3.27% (p = 0.000)	0.754
Loss Cost	2007.2	+3.51% (p = 0.000)	0.779
Loss Cost	2008.1	+3.80% (p = 0.000)	0.813
Loss Cost	2008.2	+3.71% (p = 0.000)	0.785
Loss Cost	2009.1	+3.98% (p = 0.000)	0.806
Loss Cost	2009.2	+4.19% (p = 0.000)	0.808
Loss Cost	2010.1	+4.21% (p = 0.000)	0.783
Loss Cost	2010.2	+4.17% (p = 0.000)	0.747
Loss Cost	2011.1	+4.32% (p = 0.000)	0.728
Loss Cost	2011.2	+4.45% (p = 0.000)	0.700
Loss Cost	2012.1	+4.60% (p = 0.000)	0.669
Loss Cost	2012.2	+4.53% (p = 0.001)	0.605
Loss Cost	2013.1	+4.42% (p = 0.005)	0.528
Loss Cost	2013.2	+3.86% (p = 0.022)	0.397
Loss Cost	2014.1	+4.69% (p = 0.020)	0.448
Loss Cost	2014.2	+3.08% (p = 0.108)	0.230
Loss Cost	2015.1	+3.32% (p = 0.175)	0.163
Severity	2004.1	+4.59% (p = 0.000)	0.869
Severity	2004.2	+4.79% (p = 0.000)	0.880
Severity	2005.1	+4.91% (p = 0.000)	0.878
Severity	2005.2	+5.04% (p = 0.000)	0.877
Severity	2006.1	+5.19% (p = 0.000)	0.876
Severity	2006.2	+5.46% (p = 0.000)	0.890
Severity	2007.1	+5.71% (p = 0.000)	0.901
Severity	2007.2	+5.89% (p = 0.000)	0.900
Severity	2008.1	+6.15% (p = 0.000)	0.907
Severity	2008.2	+6.13% (p = 0.000)	0.894
Severity	2009.1	+6.38% (p = 0.000)	0.896
Severity	2009.2	+6.70% (p = 0.000)	0.903
Severity	2010.1	+6.92% (p = 0.000)	0.899
Severity	2010.2	+7.26% (p = 0.000)	0.901
Severity	2011.1	+7.47% (p = 0.000)	0.893
Severity	2011.2	+7.87% (p = 0.000)	0.895
Severity	2012.1	+8.19% (p = 0.000)	0.887
Severity	2012.2	+8.08% (p = 0.000)	0.859
Severity	2013.1	+8.14% (p = 0.000)	0.828
Severity	2013.2	+7.70% (p = 0.000)	0.774
Severity	2014.1	+7.96% (p = 0.001)	0.730
Severity	2014.2	+6.34% (p = 0.006)	0.645
Severity	2015.1	+6.40% (p = 0.022)	0.548
Frequency	2004.1	-1.63% (p = 0.000)	0.677
Frequency	2004.2	-1.71% (p = 0.000)	0.687
Frequency	2005.1	-1.86% (p = 0.000)	0.737
Frequency	2005.2	-2.00% (p = 0.000)	0.769
Frequency	2006.1	-2.06% (p = 0.000)	0.766
Frequency	2006.2	-2.27% (p = 0.000)	0.828
Frequency	2007.1	-2.31% (p = 0.000)	0.816
Frequency	2007.2	-2.25% (p = 0.000)	0.791
Frequency	2008.1	-2.21% (p = 0.000)	0.763
Frequency	2008.2	-2.29% (p = 0.000)	0.753
Frequency	2009.1	-2.26% (p = 0.000)	0.720
Frequency	2009.2	-2.36% (p = 0.000)	0.711
Frequency	2010.1	-2.54% (p = 0.000)	0.726
Frequency	2010.2	-2.87% (p = 0.000)	0.801
Frequency	2011.1	-2.93% (p = 0.000)	0.776
Frequency	2011.2	-3.17% (p = 0.000)	0.792
Frequency	2012.1	-3.31% (p = 0.000)	0.778
Frequency	2012.2	-3.29% (p = 0.000)	0.731
Frequency	2013.1	-3.44% (p = 0.000)	0.702
Frequency	2013.2	-3.56% (p = 0.001)	0.659
Frequency	2014.1	-3.03% (p = 0.009)	0.539
Frequency	2014.2	-3.07% (p = 0.029)	0.449
Frequency	2015.1	-2.90% (p = 0.091)	0.303

Property Damage

Coverage = PD
End Trend Period = 2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+2.85% (p = 0.000)	(p = 0.027)	0.824
Loss Cost	2004.2	+2.99% (p = 0.000)	(p = 0.012)	0.839
Loss Cost	2005.1	+2.91% (p = 0.000)	(p = 0.009)	0.827
Loss Cost	2005.2	+2.94% (p = 0.000)	(p = 0.009)	0.811
Loss Cost	2006.1	+2.96% (p = 0.000)	(p = 0.014)	0.801
Loss Cost	2006.2	+3.07% (p = 0.000)	(p = 0.011)	0.794
Loss Cost	2007.1	+3.21% (p = 0.000)	(p = 0.020)	0.802
Loss Cost	2007.2	+3.51% (p = 0.000)	(p = 0.003)	0.851
Loss Cost	2008.1	+3.72% (p = 0.000)	(p = 0.007)	0.868
Loss Cost	2008.2	+3.71% (p = 0.000)	(p = 0.010)	0.845
Loss Cost	2009.1	+3.89% (p = 0.000)	(p = 0.020)	0.852
Loss Cost	2009.2	+4.19% (p = 0.000)	(p = 0.006)	0.874
Loss Cost	2010.1	+4.08% (p = 0.000)	(p = 0.007)	0.860
Loss Cost	2010.2	+4.17% (p = 0.000)	(p = 0.008)	0.840
Loss Cost	2011.1	+4.15% (p = 0.000)	(p = 0.012)	0.823
Loss Cost	2011.2	+4.45% (p = 0.000)	(p = 0.008)	0.824
Loss Cost	2012.1	+4.34% (p = 0.000)	(p = 0.011)	0.804
Loss Cost	2012.2	+4.53% (p = 0.000)	(p = 0.014)	0.770
Loss Cost	2013.1	+4.00% (p = 0.001)	(p = 0.009)	0.762
Loss Cost	2013.2	+3.86% (p = 0.006)	(p = 0.019)	0.673
Loss Cost	2014.1	+4.12% (p = 0.015)	(p = 0.042)	0.665
Loss Cost	2014.2	+3.08% (p = 0.064)	(p = 0.075)	0.493
Loss Cost	2015.1	+2.50% (p = 0.215)	(p = 0.091)	0.464
Severity	2004.1	+4.57% (p = 0.000)	(p = 0.340)	0.869
Severity	2004.2	+4.79% (p = 0.000)	(p = 0.177)	0.884
Severity	2005.1	+4.88% (p = 0.000)	(p = 0.244)	0.880
Severity	2005.2	+5.04% (p = 0.000)	(p = 0.165)	0.882
Severity	2006.1	+5.16% (p = 0.000)	(p = 0.236)	0.879
Severity	2006.2	+5.46% (p = 0.000)	(p = 0.093)	0.899
Severity	2007.1	+5.67% (p = 0.000)	(p = 0.162)	0.905
Severity	2007.2	+5.89% (p = 0.000)	(p = 0.089)	0.910
Severity	2008.1	+6.10% (p = 0.000)	(p = 0.154)	0.912
Severity	2008.2	+6.13% (p = 0.000)	(p = 0.162)	0.900
Severity	2009.1	+6.33% (p = 0.000)	(p = 0.253)	0.898
Severity	2009.2	+6.70% (p = 0.000)	(p = 0.114)	0.912
Severity	2010.1	+6.85% (p = 0.000)	(p = 0.171)	0.905
Severity	2010.2	+7.26% (p = 0.000)	(p = 0.074)	0.916
Severity	2011.1	+7.35% (p = 0.000)	(p = 0.110)	0.906
Severity	2011.2	+7.87% (p = 0.000)	(p = 0.039)	0.921
Severity	2012.1	+8.00% (p = 0.000)	(p = 0.067)	0.911
Severity	2012.2	+8.08% (p = 0.000)	(p = 0.082)	0.887
Severity	2013.1	+7.85% (p = 0.000)	(p = 0.089)	0.864
Severity	2013.2	+7.70% (p = 0.000)	(p = 0.134)	0.811
Severity	2014.1	+7.55% (p = 0.001)	(p = 0.168)	0.770
Severity	2014.2	+6.34% (p = 0.007)	(p = 0.289)	0.662
Severity	2015.1	+5.86% (p = 0.037)	(p = 0.304)	0.570
Frequency	2004.1	-1.65% (p = 0.000)	(p = 0.219)	0.684
Frequency	2004.2	-1.71% (p = 0.000)	(p = 0.298)	0.689
Frequency	2005.1	-1.89% (p = 0.000)	(p = 0.112)	0.753
Frequency	2005.2	-2.00% (p = 0.000)	(p = 0.183)	0.777
Frequency	2006.1	-2.09% (p = 0.000)	(p = 0.121)	0.781
Frequency	2006.2	-2.27% (p = 0.000)	(p = 0.216)	0.832
Frequency	2007.1	-2.33% (p = 0.000)	(p = 0.174)	0.824
Frequency	2007.2	-2.25% (p = 0.000)	(p = 0.129)	0.805
Frequency	2008.1	-2.24% (p = 0.000)	(p = 0.150)	0.777
Frequency	2008.2	-2.29% (p = 0.000)	(p = 0.194)	0.763
Frequency	2009.1	-2.30% (p = 0.000)	(p = 0.212)	0.730
Frequency	2009.2	-2.36% (p = 0.000)	(p = 0.274)	0.716
Frequency	2010.1	-2.59% (p = 0.000)	(p = 0.141)	0.748
Frequency	2010.2	-2.87% (p = 0.000)	(p = 0.248)	0.806
Frequency	2011.1	-2.98% (p = 0.000)	(p = 0.212)	0.787
Frequency	2011.2	-3.17% (p = 0.000)	(p = 0.325)	0.793
Frequency	2012.1	-3.39% (p = 0.000)	(p = 0.226)	0.789
Frequency	2012.2	-3.29% (p = 0.000)	(p = 0.222)	0.747
Frequency	2013.1	-3.57% (p = 0.000)	(p = 0.161)	0.737
Frequency	2013.2	-3.56% (p = 0.001)	(p = 0.200)	0.691
Frequency	2014.1	-3.19% (p = 0.010)	(p = 0.342)	0.542
Frequency	2014.2	-3.07% (p = 0.034)	(p = 0.368)	0.445
Frequency	2015.1	-3.18% (p = 0.088)	(p = 0.423)	0.275

Property Damage

Coverage = PD
End Trend Period = 2018.2
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+1.78% (p = 0.000)	+4.73% (p = 0.007)	0.839
Loss Cost	2004.2	+1.90% (p = 0.001)	+4.67% (p = 0.015)	0.836
Loss Cost	2005.1	+1.64% (p = 0.004)	+4.79% (p = 0.008)	0.827
Loss Cost	2005.2	+1.40% (p = 0.022)	+4.90% (p = 0.006)	0.818
Loss Cost	2006.1	+1.36% (p = 0.046)	+4.92% (p = 0.008)	0.808
Loss Cost	2006.2	+1.19% (p = 0.114)	+4.98% (p = 0.009)	0.797
Loss Cost	2007.1	+1.48% (p = 0.085)	+4.88% (p = 0.026)	0.798
Loss Cost	2007.2	+1.91% (p = 0.052)	+4.76% (p = 0.079)	0.802
Loss Cost	2008.1	+2.63% (p = 0.020)	+4.58% (p = 0.248)	0.817
Loss Cost	2008.2	+1.88% (p = 0.129)	+4.74% (p = 0.123)	0.802
Loss Cost	2009.1	+2.64% (p = 0.077)	+4.60% (p = 0.337)	0.806
Loss Cost	2009.2	+3.34% (p = 0.071)	+4.50% (p = 0.625)	0.799
Loss Cost	2010.1	+3.12% (p = 0.181)	+4.53% (p = 0.627)	0.772
Loss Cost	2010.2	+2.05% (p = 0.502)	+4.62% (p = 0.485)	0.739
Loss Cost	2011.1	+2.31% (p = 0.602)	+4.60% (p = 0.652)	0.712
Loss Cost	2011.2	+2.62% (p = 0.721)	+4.59% (p = 0.805)	0.677
Loss Cost	2012.1	+7.26% (p = 0.656)	+4.53% (p = 0.872)	0.640
Severity	2004.1	+2.37% (p = 0.000)	+8.38% (p = 0.000)	0.952
Severity	2004.2	+2.54% (p = 0.000)	+8.29% (p = 0.000)	0.952
Severity	2005.1	+2.52% (p = 0.000)	+8.31% (p = 0.000)	0.949
Severity	2005.2	+2.49% (p = 0.000)	+8.32% (p = 0.000)	0.946
Severity	2006.1	+2.47% (p = 0.000)	+8.33% (p = 0.000)	0.943
Severity	2006.2	+2.76% (p = 0.000)	+8.22% (p = 0.000)	0.943
Severity	2007.1	+3.03% (p = 0.000)	+8.13% (p = 0.000)	0.943
Severity	2007.2	+3.06% (p = 0.001)	+8.12% (p = 0.001)	0.938
Severity	2008.1	+3.33% (p = 0.002)	+8.05% (p = 0.005)	0.936
Severity	2008.2	+2.44% (p = 0.030)	+8.25% (p = 0.002)	0.936
Severity	2009.1	+2.46% (p = 0.067)	+8.25% (p = 0.005)	0.931
Severity	2009.2	+2.76% (p = 0.097)	+8.20% (p = 0.022)	0.926
Severity	2010.1	+2.44% (p = 0.245)	+8.24% (p = 0.043)	0.919
Severity	2010.2	+2.78% (p = 0.327)	+8.21% (p = 0.128)	0.911
Severity	2011.1	+1.83% (p = 0.650)	+8.27% (p = 0.186)	0.900
Severity	2011.2	+3.65% (p = 0.588)	+8.20% (p = 0.544)	0.889
Severity	2012.1	+11.98% (p = 0.427)	+8.08% (p = 0.806)	0.878
Frequency	2004.1	-0.57% (p = 0.076)	-3.37% (p = 0.000)	0.793
Frequency	2004.2	-0.63% (p = 0.079)	-3.34% (p = 0.001)	0.790
Frequency	2005.1	-0.85% (p = 0.026)	-3.24% (p = 0.003)	0.808
Frequency	2005.2	-1.06% (p = 0.012)	-3.16% (p = 0.010)	0.818
Frequency	2006.1	-1.09% (p = 0.021)	-3.15% (p = 0.018)	0.809
Frequency	2006.2	-1.53% (p = 0.002)	-3.00% (p = 0.076)	0.844
Frequency	2007.1	-1.51% (p = 0.008)	-3.00% (p = 0.097)	0.832
Frequency	2007.2	-1.11% (p = 0.062)	-3.11% (p = 0.037)	0.824
Frequency	2008.1	-0.68% (p = 0.294)	-3.21% (p = 0.015)	0.818
Frequency	2008.2	-0.55% (p = 0.469)	-3.24% (p = 0.022)	0.807
Frequency	2009.1	+0.17% (p = 0.840)	-3.36% (p = 0.007)	0.808
Frequency	2009.2	+0.57% (p = 0.596)	-3.42% (p = 0.010)	0.801
Frequency	2010.1	+0.66% (p = 0.631)	-3.43% (p = 0.026)	0.792
Frequency	2010.2	-0.71% (p = 0.687)	-3.32% (p = 0.216)	0.809
Frequency	2011.1	+0.47% (p = 0.854)	-3.38% (p = 0.184)	0.791
Frequency	2011.2	-0.99% (p = 0.810)	-3.33% (p = 0.593)	0.781
Frequency	2012.1	-4.22% (p = 0.633)	-3.29% (p = 0.917)	0.758

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+3.88% (p = 0.000)	0.720
Loss Cost	2004.2	+4.05% (p = 0.000)	0.728
Loss Cost	2005.1	+4.26% (p = 0.000)	0.740
Loss Cost	2005.2	+4.40% (p = 0.000)	0.737
Loss Cost	2006.1	+4.66% (p = 0.000)	0.756
Loss Cost	2006.2	+4.73% (p = 0.000)	0.741
Loss Cost	2007.1	+5.01% (p = 0.000)	0.755
Loss Cost	2007.2	+5.34% (p = 0.000)	0.774
Loss Cost	2008.1	+5.78% (p = 0.000)	0.809
Loss Cost	2008.2	+6.16% (p = 0.000)	0.828
Loss Cost	2009.1	+6.68% (p = 0.000)	0.864
Loss Cost	2009.2	+7.09% (p = 0.000)	0.878
Loss Cost	2010.1	+7.58% (p = 0.000)	0.898
Loss Cost	2010.2	+7.92% (p = 0.000)	0.900
Loss Cost	2011.1	+8.66% (p = 0.000)	0.938
Loss Cost	2011.2	+9.12% (p = 0.000)	0.946
Loss Cost	2012.1	+9.64% (p = 0.000)	0.956
Loss Cost	2012.2	+9.37% (p = 0.000)	0.948
Loss Cost	2013.1	+9.48% (p = 0.000)	0.937
Loss Cost	2013.2	+9.07% (p = 0.000)	0.922
Loss Cost	2014.1	+9.50% (p = 0.000)	0.915
Loss Cost	2014.2	+9.87% (p = 0.000)	0.900
Loss Cost	2015.1	+9.34% (p = 0.000)	0.860
Severity	2004.1	+2.91% (p = 0.000)	0.777
Severity	2004.2	+3.00% (p = 0.000)	0.775
Severity	2005.1	+3.14% (p = 0.000)	0.785
Severity	2005.2	+3.22% (p = 0.000)	0.781
Severity	2006.1	+3.41% (p = 0.000)	0.799
Severity	2006.2	+3.54% (p = 0.000)	0.800
Severity	2007.1	+3.75% (p = 0.000)	0.818
Severity	2007.2	+3.97% (p = 0.000)	0.834
Severity	2008.1	+4.30% (p = 0.000)	0.877
Severity	2008.2	+4.51% (p = 0.000)	0.885
Severity	2009.1	+4.84% (p = 0.000)	0.914
Severity	2009.2	+5.01% (p = 0.000)	0.915
Severity	2010.1	+5.36% (p = 0.000)	0.939
Severity	2010.2	+5.53% (p = 0.000)	0.937
Severity	2011.1	+5.87% (p = 0.000)	0.954
Severity	2011.2	+6.14% (p = 0.000)	0.960
Severity	2012.1	+6.54% (p = 0.000)	0.977
Severity	2012.2	+6.64% (p = 0.000)	0.974
Severity	2013.1	+6.90% (p = 0.000)	0.976
Severity	2013.2	+6.94% (p = 0.000)	0.970
Severity	2014.1	+7.32% (p = 0.000)	0.976
Severity	2014.2	+7.26% (p = 0.000)	0.968
Severity	2015.1	+7.29% (p = 0.000)	0.956
Frequency	2004.1	+0.94% (p = 0.000)	0.446
Frequency	2004.2	+1.03% (p = 0.000)	0.483
Frequency	2005.1	+1.09% (p = 0.000)	0.494
Frequency	2005.2	+1.14% (p = 0.000)	0.496
Frequency	2006.1	+1.21% (p = 0.000)	0.510
Frequency	2006.2	+1.15% (p = 0.000)	0.460
Frequency	2007.1	+1.22% (p = 0.000)	0.463
Frequency	2007.2	+1.33% (p = 0.000)	0.487
Frequency	2008.1	+1.41% (p = 0.000)	0.496
Frequency	2008.2	+1.58% (p = 0.000)	0.548
Frequency	2009.1	+1.76% (p = 0.000)	0.594
Frequency	2009.2	+1.98% (p = 0.000)	0.653
Frequency	2010.1	+2.11% (p = 0.000)	0.657
Frequency	2010.2	+2.27% (p = 0.000)	0.668
Frequency	2011.1	+2.63% (p = 0.000)	0.764
Frequency	2011.2	+2.80% (p = 0.000)	0.767
Frequency	2012.1	+2.91% (p = 0.000)	0.747
Frequency	2012.2	+2.57% (p = 0.000)	0.695
Frequency	2013.1	+2.42% (p = 0.001)	0.621
Frequency	2013.2	+1.99% (p = 0.005)	0.516
Frequency	2014.1	+2.03% (p = 0.014)	0.449
Frequency	2014.2	+2.43% (p = 0.014)	0.497
Frequency	2015.1	+1.91% (p = 0.069)	0.310

Direct Compensation Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+3.88% (p = 0.000)	(p = 0.296)	0.722
Loss Cost	2004.2	+4.09% (p = 0.000)	(p = 0.191)	0.736
Loss Cost	2005.1	+4.26% (p = 0.000)	(p = 0.270)	0.742
Loss Cost	2005.2	+4.44% (p = 0.000)	(p = 0.195)	0.745
Loss Cost	2006.1	+4.66% (p = 0.000)	(p = 0.289)	0.758
Loss Cost	2006.2	+4.78% (p = 0.000)	(p = 0.255)	0.744
Loss Cost	2007.1	+5.01% (p = 0.000)	(p = 0.362)	0.753
Loss Cost	2007.2	+5.40% (p = 0.000)	(p = 0.192)	0.783
Loss Cost	2008.1	+5.78% (p = 0.000)	(p = 0.312)	0.809
Loss Cost	2008.2	+6.24% (p = 0.000)	(p = 0.138)	0.839
Loss Cost	2009.1	+6.68% (p = 0.000)	(p = 0.240)	0.867
Loss Cost	2009.2	+7.19% (p = 0.000)	(p = 0.086)	0.892
Loss Cost	2010.1	+7.58% (p = 0.000)	(p = 0.150)	0.905
Loss Cost	2010.2	+8.04% (p = 0.000)	(p = 0.060)	0.916
Loss Cost	2011.1	+8.66% (p = 0.000)	(p = 0.096)	0.946
Loss Cost	2011.2	+9.27% (p = 0.000)	(p = 0.010)	0.966
Loss Cost	2012.1	+9.64% (p = 0.000)	(p = 0.018)	0.971
Loss Cost	2012.2	+9.54% (p = 0.000)	(p = 0.033)	0.963
Loss Cost	2013.1	+9.48% (p = 0.000)	(p = 0.044)	0.955
Loss Cost	2013.2	+9.28% (p = 0.000)	(p = 0.083)	0.939
Loss Cost	2014.1	+9.50% (p = 0.000)	(p = 0.136)	0.929
Loss Cost	2014.2	+10.23% (p = 0.000)	(p = 0.069)	0.931
Loss Cost	2015.1	+9.34% (p = 0.000)	(p = 0.026)	0.933
Severity	2004.1	+2.91% (p = 0.000)	(p = 0.240)	0.780
Severity	2004.2	+3.02% (p = 0.000)	(p = 0.170)	0.782
Severity	2005.1	+3.14% (p = 0.000)	(p = 0.247)	0.788
Severity	2005.2	+3.25% (p = 0.000)	(p = 0.180)	0.788
Severity	2006.1	+3.41% (p = 0.000)	(p = 0.275)	0.801
Severity	2006.2	+3.57% (p = 0.000)	(p = 0.177)	0.808
Severity	2007.1	+3.75% (p = 0.000)	(p = 0.274)	0.820
Severity	2007.2	+4.01% (p = 0.000)	(p = 0.123)	0.845
Severity	2008.1	+4.30% (p = 0.000)	(p = 0.219)	0.880
Severity	2008.2	+4.55% (p = 0.000)	(p = 0.093)	0.896
Severity	2009.1	+4.84% (p = 0.000)	(p = 0.165)	0.918
Severity	2009.2	+5.07% (p = 0.000)	(p = 0.073)	0.926
Severity	2010.1	+5.36% (p = 0.000)	(p = 0.128)	0.944
Severity	2010.2	+5.59% (p = 0.000)	(p = 0.054)	0.948
Severity	2011.1	+5.87% (p = 0.000)	(p = 0.094)	0.960
Severity	2011.2	+6.23% (p = 0.000)	(p = 0.009)	0.975
Severity	2012.1	+6.54% (p = 0.000)	(p = 0.006)	0.987
Severity	2012.2	+6.74% (p = 0.000)	(p = 0.001)	0.989
Severity	2013.1	+6.90% (p = 0.000)	(p = 0.002)	0.990
Severity	2013.2	+7.09% (p = 0.000)	(p = 0.001)	0.991
Severity	2014.1	+7.32% (p = 0.000)	(p = 0.000)	0.995
Severity	2014.2	+7.47% (p = 0.000)	(p = 0.000)	0.994
Severity	2015.1	+7.29% (p = 0.000)	(p = 0.000)	0.995
Frequency	2004.1	+0.94% (p = 0.000)	(p = 0.516)	0.435
Frequency	2004.2	+1.04% (p = 0.000)	(p = 0.345)	0.482
Frequency	2005.1	+1.09% (p = 0.000)	(p = 0.429)	0.487
Frequency	2005.2	+1.15% (p = 0.000)	(p = 0.344)	0.494
Frequency	2006.1	+1.21% (p = 0.000)	(p = 0.439)	0.503
Frequency	2006.2	+1.17% (p = 0.000)	(p = 0.526)	0.447
Frequency	2007.1	+1.22% (p = 0.000)	(p = 0.617)	0.445
Frequency	2007.2	+1.34% (p = 0.000)	(p = 0.455)	0.477
Frequency	2008.1	+1.41% (p = 0.000)	(p = 0.556)	0.480
Frequency	2008.2	+1.61% (p = 0.000)	(p = 0.335)	0.547
Frequency	2009.1	+1.76% (p = 0.000)	(p = 0.482)	0.583
Frequency	2009.2	+2.01% (p = 0.000)	(p = 0.234)	0.663
Frequency	2010.1	+2.11% (p = 0.000)	(p = 0.316)	0.659
Frequency	2010.2	+2.32% (p = 0.000)	(p = 0.190)	0.685
Frequency	2011.1	+2.63% (p = 0.000)	(p = 0.331)	0.764
Frequency	2011.2	+2.86% (p = 0.000)	(p = 0.193)	0.780
Frequency	2012.1	+2.91% (p = 0.000)	(p = 0.245)	0.756
Frequency	2012.2	+2.62% (p = 0.000)	(p = 0.419)	0.687
Frequency	2013.1	+2.42% (p = 0.001)	(p = 0.334)	0.622
Frequency	2013.2	+2.04% (p = 0.007)	(p = 0.560)	0.483
Frequency	2014.1	+2.03% (p = 0.020)	(p = 0.590)	0.403
Frequency	2014.2	+2.57% (p = 0.014)	(p = 0.356)	0.496
Frequency	2015.1	+1.91% (p = 0.059)	(p = 0.184)	0.415

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2019.1
Parameters Included: seasonality

Fit	Start Date	Seasonality	Adjusted R^2
Loss Cost	2004.1	(p = 0.583)	-0.024
Loss Cost	2004.2	(p = 0.681)	-0.029
Loss Cost	2005.1	(p = 0.576)	-0.025
Loss Cost	2005.2	(p = 0.702)	-0.033
Loss Cost	2006.1	(p = 0.604)	-0.029
Loss Cost	2006.2	(p = 0.771)	-0.038
Loss Cost	2007.1	(p = 0.654)	-0.034
Loss Cost	2007.2	(p = 0.757)	-0.041
Loss Cost	2008.1	(p = 0.661)	-0.038
Loss Cost	2008.2	(p = 0.781)	-0.046
Loss Cost	2009.1	(p = 0.669)	-0.042
Loss Cost	2009.2	(p = 0.816)	-0.052
Loss Cost	2010.1	(p = 0.655)	-0.046
Loss Cost	2010.2	(p = 0.842)	-0.060
Loss Cost	2011.1	(p = 0.693)	-0.055
Loss Cost	2011.2	(p = 0.893)	-0.070
Loss Cost	2012.1	(p = 0.657)	-0.060
Loss Cost	2012.2	(p = 0.978)	-0.083
Loss Cost	2013.1	(p = 0.644)	-0.069
Loss Cost	2013.2	(p = 0.990)	-0.100
Loss Cost	2014.1	(p = 0.681)	-0.089
Loss Cost	2014.2	(p = 0.958)	-0.125
Loss Cost	2015.1	(p = 0.486)	-0.061
Severity	2004.1	(p = 0.582)	-0.024
Severity	2004.2	(p = 0.710)	-0.031
Severity	2005.1	(p = 0.595)	-0.026
Severity	2005.2	(p = 0.735)	-0.034
Severity	2006.1	(p = 0.628)	-0.030
Severity	2006.2	(p = 0.764)	-0.038
Severity	2007.1	(p = 0.644)	-0.034
Severity	2007.2	(p = 0.762)	-0.041
Severity	2008.1	(p = 0.671)	-0.038
Severity	2008.2	(p = 0.825)	-0.047
Severity	2009.1	(p = 0.690)	-0.044
Severity	2009.2	(p = 0.880)	-0.054
Severity	2010.1	(p = 0.715)	-0.050
Severity	2010.2	(p = 0.933)	-0.062
Severity	2011.1	(p = 0.731)	-0.058
Severity	2011.2	(p = 0.947)	-0.071
Severity	2012.1	(p = 0.721)	-0.066
Severity	2012.2	(p = 0.999)	-0.083
Severity	2013.1	(p = 0.703)	-0.076
Severity	2013.2	(p = 0.993)	-0.100
Severity	2014.1	(p = 0.701)	-0.092
Severity	2014.2	(p = 0.959)	-0.125
Severity	2015.1	(p = 0.632)	-0.103
Frequency	2004.1	(p = 0.629)	-0.026
Frequency	2004.2	(p = 0.646)	-0.028
Frequency	2005.1	(p = 0.575)	-0.025
Frequency	2005.2	(p = 0.659)	-0.031
Frequency	2006.1	(p = 0.589)	-0.028
Frequency	2006.2	(p = 0.811)	-0.039
Frequency	2007.1	(p = 0.714)	-0.037
Frequency	2007.2	(p = 0.770)	-0.041
Frequency	2008.1	(p = 0.676)	-0.039
Frequency	2008.2	(p = 0.706)	-0.042
Frequency	2009.1	(p = 0.655)	-0.041
Frequency	2009.2	(p = 0.698)	-0.047
Frequency	2010.1	(p = 0.560)	-0.037
Frequency	2010.2	(p = 0.675)	-0.051
Frequency	2011.1	(p = 0.640)	-0.051
Frequency	2011.2	(p = 0.800)	-0.066
Frequency	2012.1	(p = 0.565)	-0.049
Frequency	2012.2	(p = 0.935)	-0.083
Frequency	2013.1	(p = 0.556)	-0.056
Frequency	2013.2	(p = 0.948)	-0.099
Frequency	2014.1	(p = 0.687)	-0.090
Frequency	2014.2	(p = 0.782)	-0.114
Frequency	2015.1	(p = 0.278)	0.046

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2019.1
Parameters Included: time, trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+0.32% (p = 0.370)	+9.37% (p = 0.000)	0.951
Loss Cost	2004.2	+0.27% (p = 0.483)	+9.39% (p = 0.000)	0.950
Loss Cost	2005.1	+0.26% (p = 0.554)	+9.40% (p = 0.000)	0.949
Loss Cost	2005.2	+0.02% (p = 0.961)	+9.50% (p = 0.000)	0.950
Loss Cost	2006.1	+0.06% (p = 0.908)	+9.48% (p = 0.000)	0.948
Loss Cost	2006.2	-0.57% (p = 0.264)	+9.70% (p = 0.000)	0.960
Loss Cost	2007.1	-0.71% (p = 0.221)	+9.74% (p = 0.000)	0.959
Loss Cost	2007.2	-0.80% (p = 0.237)	+9.77% (p = 0.000)	0.958
Loss Cost	2008.1	-0.59% (p = 0.447)	+9.72% (p = 0.000)	0.958
Loss Cost	2008.2	-0.68% (p = 0.463)	+9.74% (p = 0.000)	0.957
Loss Cost	2009.1	-0.23% (p = 0.832)	+9.66% (p = 0.000)	0.957
Loss Cost	2009.2	-0.43% (p = 0.752)	+9.69% (p = 0.000)	0.955
Loss Cost	2010.1	-0.29% (p = 0.869)	+9.67% (p = 0.000)	0.952
Loss Cost	2010.2	-1.77% (p = 0.443)	+9.79% (p = 0.001)	0.951
Loss Cost	2011.1	+0.79% (p = 0.806)	+9.65% (p = 0.030)	0.953
Loss Cost	2011.2	+2.16% (p = 0.687)	+9.60% (p = 0.223)	0.949
Loss Cost	2012.1	+20.58% (p = 0.082)	+9.37% (p = 0.353)	0.956
Severity	2004.1	+0.54% (p = 0.009)	+6.51% (p = 0.000)	0.972
Severity	2004.2	+0.43% (p = 0.044)	+6.56% (p = 0.000)	0.972
Severity	2005.1	+0.43% (p = 0.070)	+6.56% (p = 0.000)	0.972
Severity	2005.2	+0.25% (p = 0.303)	+6.64% (p = 0.000)	0.974
Severity	2006.1	+0.30% (p = 0.280)	+6.62% (p = 0.000)	0.973
Severity	2006.2	+0.13% (p = 0.669)	+6.68% (p = 0.000)	0.974
Severity	2007.1	+0.14% (p = 0.673)	+6.67% (p = 0.000)	0.973
Severity	2007.2	+0.13% (p = 0.731)	+6.67% (p = 0.000)	0.972
Severity	2008.1	+0.55% (p = 0.193)	+6.58% (p = 0.000)	0.977
Severity	2008.2	+0.41% (p = 0.411)	+6.61% (p = 0.000)	0.976
Severity	2009.1	+0.80% (p = 0.172)	+6.54% (p = 0.000)	0.977
Severity	2009.2	+0.30% (p = 0.660)	+6.61% (p = 0.000)	0.978
Severity	2010.1	+0.76% (p = 0.380)	+6.56% (p = 0.000)	0.978
Severity	2010.2	-0.44% (p = 0.669)	+6.66% (p = 0.000)	0.979
Severity	2011.1	-0.38% (p = 0.803)	+6.65% (p = 0.001)	0.978
Severity	2011.2	-1.81% (p = 0.460)	+6.70% (p = 0.006)	0.976
Severity	2012.1	+2.90% (p = 0.575)	+6.64% (p = 0.496)	0.976
Frequency	2004.1	-0.22% (p = 0.404)	+2.68% (p = 0.000)	0.705
Frequency	2004.2	-0.16% (p = 0.581)	+2.65% (p = 0.000)	0.707
Frequency	2005.1	-0.18% (p = 0.588)	+2.66% (p = 0.000)	0.704
Frequency	2005.2	-0.23% (p = 0.529)	+2.68% (p = 0.000)	0.699
Frequency	2006.1	-0.23% (p = 0.563)	+2.68% (p = 0.000)	0.695
Frequency	2006.2	-0.70% (p = 0.089)	+2.83% (p = 0.000)	0.740
Frequency	2007.1	-0.86% (p = 0.067)	+2.88% (p = 0.000)	0.742
Frequency	2007.2	-0.93% (p = 0.083)	+2.90% (p = 0.000)	0.740
Frequency	2008.1	-1.14% (p = 0.069)	+2.95% (p = 0.000)	0.742
Frequency	2008.2	-1.08% (p = 0.141)	+2.93% (p = 0.001)	0.740
Frequency	2009.1	-1.02% (p = 0.246)	+2.93% (p = 0.003)	0.738
Frequency	2009.2	-0.73% (p = 0.500)	+2.89% (p = 0.018)	0.739
Frequency	2010.1	-1.04% (p = 0.455)	+2.92% (p = 0.031)	0.730
Frequency	2010.2	-1.34% (p = 0.475)	+2.94% (p = 0.065)	0.720
Frequency	2011.1	+1.18% (p = 0.647)	+2.81% (p = 0.572)	0.753
Frequency	2011.2	+4.04% (p = 0.339)	+2.72% (p = 0.769)	0.750
Frequency	2012.1	+17.18% (p = 0.063)	+2.57% (p = 0.119)	0.778

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2019.1
Parameters Included: trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+9.65% (p = 0.000)	0.951
Loss Cost	2004.2	+9.62% (p = 0.000)	0.951
Loss Cost	2005.1	+9.60% (p = 0.000)	0.950
Loss Cost	2005.2	+9.51% (p = 0.000)	0.951
Loss Cost	2006.1	+9.52% (p = 0.000)	0.951
Loss Cost	2006.2	+9.36% (p = 0.000)	0.959
Loss Cost	2007.1	+9.36% (p = 0.000)	0.958
Loss Cost	2007.2	+9.38% (p = 0.000)	0.957
Loss Cost	2008.1	+9.47% (p = 0.000)	0.959
Loss Cost	2008.2	+9.48% (p = 0.000)	0.957
Loss Cost	2009.1	+9.59% (p = 0.000)	0.959
Loss Cost	2009.2	+9.57% (p = 0.000)	0.957
Loss Cost	2010.1	+9.61% (p = 0.000)	0.955
Loss Cost	2010.2	+9.52% (p = 0.000)	0.952
Loss Cost	2011.1	+9.73% (p = 0.000)	0.956
Loss Cost	2011.2	+9.74% (p = 0.000)	0.952
Loss Cost	2012.1	+9.84% (p = 0.000)	0.947
Severity	2004.1	+6.98% (p = 0.000)	0.965
Severity	2004.2	+6.91% (p = 0.000)	0.969
Severity	2005.1	+6.89% (p = 0.000)	0.969
Severity	2005.2	+6.81% (p = 0.000)	0.974
Severity	2006.1	+6.81% (p = 0.000)	0.973
Severity	2006.2	+6.75% (p = 0.000)	0.975
Severity	2007.1	+6.75% (p = 0.000)	0.974
Severity	2007.2	+6.74% (p = 0.000)	0.973
Severity	2008.1	+6.81% (p = 0.000)	0.976
Severity	2008.2	+6.75% (p = 0.000)	0.976
Severity	2009.1	+6.78% (p = 0.000)	0.976
Severity	2009.2	+6.68% (p = 0.000)	0.979
Severity	2010.1	+6.71% (p = 0.000)	0.978
Severity	2010.2	+6.59% (p = 0.000)	0.980
Severity	2011.1	+6.61% (p = 0.000)	0.979
Severity	2011.2	+6.59% (p = 0.000)	0.977
Severity	2012.1	+6.71% (p = 0.000)	0.977
Frequency	2004.1	+2.50% (p = 0.000)	0.708
Frequency	2004.2	+2.53% (p = 0.000)	0.714
Frequency	2005.1	+2.53% (p = 0.000)	0.711
Frequency	2005.2	+2.53% (p = 0.000)	0.706
Frequency	2006.1	+2.54% (p = 0.000)	0.703
Frequency	2006.2	+2.44% (p = 0.000)	0.716
Frequency	2007.1	+2.45% (p = 0.000)	0.711
Frequency	2007.2	+2.48% (p = 0.000)	0.713
Frequency	2008.1	+2.49% (p = 0.000)	0.709
Frequency	2008.2	+2.56% (p = 0.000)	0.723
Frequency	2009.1	+2.62% (p = 0.000)	0.732
Frequency	2009.2	+2.71% (p = 0.000)	0.747
Frequency	2010.1	+2.72% (p = 0.000)	0.737
Frequency	2010.2	+2.75% (p = 0.000)	0.728
Frequency	2011.1	+2.93% (p = 0.000)	0.766
Frequency	2011.2	+2.95% (p = 0.000)	0.751
Frequency	2012.1	+2.94% (p = 0.000)	0.723

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2019.1
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+0.26% (p = 0.364)	(p = 0.000)	+9.46% (p = 0.000)	0.968
Loss Cost	2004.2	+0.30% (p = 0.344)	(p = 0.001)	+9.45% (p = 0.000)	0.967
Loss Cost	2005.1	+0.18% (p = 0.602)	(p = 0.000)	+9.50% (p = 0.000)	0.968
Loss Cost	2005.2	+0.06% (p = 0.883)	(p = 0.001)	+9.55% (p = 0.000)	0.967
Loss Cost	2006.1	-0.04% (p = 0.931)	(p = 0.001)	+9.59% (p = 0.000)	0.967
Loss Cost	2006.2	-0.53% (p = 0.197)	(p = 0.001)	+9.75% (p = 0.000)	0.974
Loss Cost	2007.1	-0.83% (p = 0.069)	(p = 0.001)	+9.85% (p = 0.000)	0.976
Loss Cost	2007.2	-0.74% (p = 0.158)	(p = 0.001)	+9.82% (p = 0.000)	0.976
Loss Cost	2008.1	-0.77% (p = 0.210)	(p = 0.001)	+9.83% (p = 0.000)	0.975
Loss Cost	2008.2	-0.58% (p = 0.412)	(p = 0.001)	+9.80% (p = 0.000)	0.974
Loss Cost	2009.1	-0.51% (p = 0.560)	(p = 0.003)	+9.78% (p = 0.000)	0.974
Loss Cost	2009.2	-0.27% (p = 0.800)	(p = 0.003)	+9.75% (p = 0.000)	0.972
Loss Cost	2010.1	-0.80% (p = 0.560)	(p = 0.004)	+9.81% (p = 0.000)	0.971
Loss Cost	2010.2	-1.45% (p = 0.430)	(p = 0.007)	+9.86% (p = 0.000)	0.969
Loss Cost	2011.1	-0.30% (p = 0.911)	(p = 0.015)	+9.79% (p = 0.005)	0.969
Loss Cost	2011.2	+3.19% (p = 0.458)	(p = 0.011)	+9.69% (p = 0.184)	0.968
Loss Cost	2012.1	+13.76% (p = 0.164)	(p = 0.033)	+9.54% (p = 0.677)	0.969
Severity	2004.1	+0.50% (p = 0.000)	(p = 0.000)	+6.58% (p = 0.000)	0.989
Severity	2004.2	+0.45% (p = 0.002)	(p = 0.000)	+6.60% (p = 0.000)	0.989
Severity	2005.1	+0.38% (p = 0.012)	(p = 0.000)	+6.63% (p = 0.000)	0.989
Severity	2005.2	+0.27% (p = 0.073)	(p = 0.000)	+6.67% (p = 0.000)	0.990
Severity	2006.1	+0.23% (p = 0.170)	(p = 0.000)	+6.69% (p = 0.000)	0.990
Severity	2006.2	+0.16% (p = 0.397)	(p = 0.000)	+6.71% (p = 0.000)	0.990
Severity	2007.1	+0.06% (p = 0.785)	(p = 0.000)	+6.75% (p = 0.000)	0.990
Severity	2007.2	+0.18% (p = 0.436)	(p = 0.000)	+6.71% (p = 0.000)	0.991
Severity	2008.1	+0.43% (p = 0.083)	(p = 0.000)	+6.65% (p = 0.000)	0.992
Severity	2008.2	+0.47% (p = 0.112)	(p = 0.000)	+6.65% (p = 0.000)	0.992
Severity	2009.1	+0.62% (p = 0.082)	(p = 0.000)	+6.62% (p = 0.000)	0.992
Severity	2009.2	+0.40% (p = 0.342)	(p = 0.000)	+6.65% (p = 0.000)	0.992
Severity	2010.1	+0.46% (p = 0.397)	(p = 0.000)	+6.64% (p = 0.000)	0.991
Severity	2010.2	-0.26% (p = 0.687)	(p = 0.000)	+6.69% (p = 0.000)	0.992
Severity	2011.1	-1.05% (p = 0.254)	(p = 0.000)	+6.74% (p = 0.000)	0.992
Severity	2011.2	-1.24% (p = 0.408)	(p = 0.000)	+6.75% (p = 0.000)	0.991
Severity	2012.1	-1.06% (p = 0.752)	(p = 0.001)	+6.74% (p = 0.046)	0.990
Frequency	2004.1	-0.24% (p = 0.367)	(p = 0.228)	+2.71% (p = 0.000)	0.710
Frequency	2004.2	-0.15% (p = 0.595)	(p = 0.190)	+2.67% (p = 0.000)	0.716
Frequency	2005.1	-0.20% (p = 0.532)	(p = 0.183)	+2.69% (p = 0.000)	0.713
Frequency	2005.2	-0.22% (p = 0.543)	(p = 0.207)	+2.70% (p = 0.000)	0.707
Frequency	2006.1	-0.27% (p = 0.507)	(p = 0.205)	+2.72% (p = 0.000)	0.704
Frequency	2006.2	-0.69% (p = 0.095)	(p = 0.352)	+2.85% (p = 0.000)	0.739
Frequency	2007.1	-0.89% (p = 0.057)	(p = 0.268)	+2.91% (p = 0.000)	0.745
Frequency	2007.2	-0.91% (p = 0.089)	(p = 0.297)	+2.91% (p = 0.000)	0.742
Frequency	2008.1	-1.19% (p = 0.055)	(p = 0.225)	+2.98% (p = 0.000)	0.749
Frequency	2008.2	-1.05% (p = 0.147)	(p = 0.215)	+2.95% (p = 0.001)	0.749
Frequency	2009.1	-1.12% (p = 0.202)	(p = 0.227)	+2.97% (p = 0.003)	0.746
Frequency	2009.2	-0.67% (p = 0.528)	(p = 0.187)	+2.91% (p = 0.017)	0.752
Frequency	2010.1	-1.25% (p = 0.354)	(p = 0.155)	+2.98% (p = 0.020)	0.749
Frequency	2010.2	-1.19% (p = 0.511)	(p = 0.177)	+2.97% (p = 0.066)	0.738
Frequency	2011.1	+0.77% (p = 0.765)	(p = 0.295)	+2.86% (p = 0.472)	0.756
Frequency	2011.2	+4.48% (p = 0.281)	(p = 0.201)	+2.76% (p = 0.693)	0.765
Frequency	2012.1	+14.98% (p = 0.115)	(p = 0.419)	+2.62% (p = 0.201)	0.772

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+3.69% (p = 0.000)	0.692
Loss Cost	2004.2	+3.86% (p = 0.000)	0.699
Loss Cost	2005.1	+4.06% (p = 0.000)	0.711
Loss Cost	2005.2	+4.20% (p = 0.000)	0.707
Loss Cost	2006.1	+4.48% (p = 0.000)	0.726
Loss Cost	2006.2	+4.54% (p = 0.000)	0.708
Loss Cost	2007.1	+4.82% (p = 0.000)	0.722
Loss Cost	2007.2	+5.16% (p = 0.000)	0.743
Loss Cost	2008.1	+5.62% (p = 0.000)	0.781
Loss Cost	2008.2	+6.03% (p = 0.000)	0.802
Loss Cost	2009.1	+6.59% (p = 0.000)	0.842
Loss Cost	2009.2	+7.03% (p = 0.000)	0.858
Loss Cost	2010.1	+7.57% (p = 0.000)	0.881
Loss Cost	2010.2	+7.95% (p = 0.000)	0.883
Loss Cost	2011.1	+8.79% (p = 0.000)	0.930
Loss Cost	2011.2	+9.33% (p = 0.000)	0.941
Loss Cost	2012.1	+9.97% (p = 0.000)	0.955
Loss Cost	2012.2	+9.72% (p = 0.000)	0.944
Loss Cost	2013.1	+9.91% (p = 0.000)	0.934
Loss Cost	2013.2	+9.50% (p = 0.000)	0.915
Loss Cost	2014.1	+10.12% (p = 0.000)	0.912
Loss Cost	2014.2	+10.74% (p = 0.000)	0.903
Loss Cost	2015.1	+10.30% (p = 0.001)	0.858
Severity	2004.1	+2.76% (p = 0.000)	0.758
Severity	2004.2	+2.84% (p = 0.000)	0.754
Severity	2005.1	+2.98% (p = 0.000)	0.764
Severity	2005.2	+3.06% (p = 0.000)	0.758
Severity	2006.1	+3.25% (p = 0.000)	0.777
Severity	2006.2	+3.38% (p = 0.000)	0.777
Severity	2007.1	+3.59% (p = 0.000)	0.795
Severity	2007.2	+3.81% (p = 0.000)	0.812
Severity	2008.1	+4.16% (p = 0.000)	0.860
Severity	2008.2	+4.37% (p = 0.000)	0.868
Severity	2009.1	+4.73% (p = 0.000)	0.900
Severity	2009.2	+4.91% (p = 0.000)	0.900
Severity	2010.1	+5.29% (p = 0.000)	0.928
Severity	2010.2	+5.46% (p = 0.000)	0.925
Severity	2011.1	+5.84% (p = 0.000)	0.944
Severity	2011.2	+6.14% (p = 0.000)	0.951
Severity	2012.1	+6.61% (p = 0.000)	0.973
Severity	2012.2	+6.73% (p = 0.000)	0.969
Severity	2013.1	+7.06% (p = 0.000)	0.973
Severity	2013.2	+7.14% (p = 0.000)	0.966
Severity	2014.1	+7.65% (p = 0.000)	0.978
Severity	2014.2	+7.65% (p = 0.000)	0.970
Severity	2015.1	+7.81% (p = 0.000)	0.959
Frequency	2004.1	+0.90% (p = 0.000)	0.403
Frequency	2004.2	+0.99% (p = 0.000)	0.442
Frequency	2005.1	+1.06% (p = 0.000)	0.453
Frequency	2005.2	+1.11% (p = 0.000)	0.455
Frequency	2006.1	+1.19% (p = 0.000)	0.470
Frequency	2006.2	+1.12% (p = 0.000)	0.415
Frequency	2007.1	+1.19% (p = 0.000)	0.418
Frequency	2007.2	+1.30% (p = 0.000)	0.444
Frequency	2008.1	+1.40% (p = 0.000)	0.454
Frequency	2008.2	+1.58% (p = 0.000)	0.510
Frequency	2009.1	+1.78% (p = 0.000)	0.560
Frequency	2009.2	+2.02% (p = 0.000)	0.627
Frequency	2010.1	+2.17% (p = 0.000)	0.634
Frequency	2010.2	+2.36% (p = 0.000)	0.649
Frequency	2011.1	+2.78% (p = 0.000)	0.761
Frequency	2011.2	+3.00% (p = 0.000)	0.771
Frequency	2012.1	+3.16% (p = 0.000)	0.756
Frequency	2012.2	+2.80% (p = 0.000)	0.699
Frequency	2013.1	+2.66% (p = 0.001)	0.623
Frequency	2013.2	+2.20% (p = 0.009)	0.505
Frequency	2014.1	+2.29% (p = 0.021)	0.443
Frequency	2014.2	+2.87% (p = 0.017)	0.520
Frequency	2015.1	+2.31% (p = 0.083)	0.321

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+3.65% (p = 0.000)	(p = 0.182)	0.701
Loss Cost	2004.2	+3.86% (p = 0.000)	(p = 0.114)	0.717
Loss Cost	2005.1	+4.02% (p = 0.000)	(p = 0.170)	0.721
Loss Cost	2005.2	+4.20% (p = 0.000)	(p = 0.123)	0.724
Loss Cost	2006.1	+4.43% (p = 0.000)	(p = 0.194)	0.735
Loss Cost	2006.2	+4.54% (p = 0.000)	(p = 0.176)	0.719
Loss Cost	2007.1	+4.77% (p = 0.000)	(p = 0.263)	0.726
Loss Cost	2007.2	+5.16% (p = 0.000)	(p = 0.138)	0.759
Loss Cost	2008.1	+5.56% (p = 0.000)	(p = 0.241)	0.786
Loss Cost	2008.2	+6.03% (p = 0.000)	(p = 0.108)	0.820
Loss Cost	2009.1	+6.51% (p = 0.000)	(p = 0.203)	0.849
Loss Cost	2009.2	+7.03% (p = 0.000)	(p = 0.077)	0.877
Loss Cost	2010.1	+7.47% (p = 0.000)	(p = 0.147)	0.891
Loss Cost	2010.2	+7.95% (p = 0.000)	(p = 0.065)	0.903
Loss Cost	2011.1	+8.68% (p = 0.000)	(p = 0.125)	0.937
Loss Cost	2011.2	+9.33% (p = 0.000)	(p = 0.018)	0.960
Loss Cost	2012.1	+9.82% (p = 0.000)	(p = 0.036)	0.968
Loss Cost	2012.2	+9.72% (p = 0.000)	(p = 0.059)	0.958
Loss Cost	2013.1	+9.70% (p = 0.000)	(p = 0.084)	0.948
Loss Cost	2013.2	+9.50% (p = 0.000)	(p = 0.136)	0.929
Loss Cost	2014.1	+9.88% (p = 0.000)	(p = 0.240)	0.919
Loss Cost	2014.2	+10.74% (p = 0.000)	(p = 0.127)	0.926
Loss Cost	2015.1	+9.65% (p = 0.000)	(p = 0.065)	0.919
Severity	2004.1	+2.73% (p = 0.000)	(p = 0.118)	0.771
Severity	2004.2	+2.84% (p = 0.000)	(p = 0.082)	0.773
Severity	2005.1	+2.95% (p = 0.000)	(p = 0.128)	0.777
Severity	2005.2	+3.06% (p = 0.000)	(p = 0.093)	0.776
Severity	2006.1	+3.21% (p = 0.000)	(p = 0.153)	0.787
Severity	2006.2	+3.38% (p = 0.000)	(p = 0.096)	0.795
Severity	2007.1	+3.55% (p = 0.000)	(p = 0.162)	0.805
Severity	2007.2	+3.81% (p = 0.000)	(p = 0.067)	0.834
Severity	2008.1	+4.12% (p = 0.000)	(p = 0.131)	0.870
Severity	2008.2	+4.37% (p = 0.000)	(p = 0.053)	0.887
Severity	2009.1	+4.67% (p = 0.000)	(p = 0.104)	0.910
Severity	2009.2	+4.91% (p = 0.000)	(p = 0.046)	0.918
Severity	2010.1	+5.23% (p = 0.000)	(p = 0.092)	0.937
Severity	2010.2	+5.46% (p = 0.000)	(p = 0.041)	0.941
Severity	2011.1	+5.77% (p = 0.000)	(p = 0.083)	0.953
Severity	2011.2	+6.14% (p = 0.000)	(p = 0.010)	0.971
Severity	2012.1	+6.51% (p = 0.000)	(p = 0.010)	0.984
Severity	2012.2	+6.73% (p = 0.000)	(p = 0.002)	0.987
Severity	2013.1	+6.93% (p = 0.000)	(p = 0.005)	0.988
Severity	2013.2	+7.14% (p = 0.000)	(p = 0.002)	0.989
Severity	2014.1	+7.47% (p = 0.000)	(p = 0.001)	0.995
Severity	2014.2	+7.65% (p = 0.000)	(p = 0.001)	0.995
Severity	2015.1	+7.48% (p = 0.000)	(p = 0.001)	0.995
Frequency	2004.1	+0.89% (p = 0.000)	(p = 0.445)	0.394
Frequency	2004.2	+0.99% (p = 0.000)	(p = 0.299)	0.445
Frequency	2005.1	+1.04% (p = 0.000)	(p = 0.379)	0.449
Frequency	2005.2	+1.11% (p = 0.000)	(p = 0.309)	0.456
Frequency	2006.1	+1.17% (p = 0.000)	(p = 0.402)	0.464
Frequency	2006.2	+1.12% (p = 0.000)	(p = 0.482)	0.403
Frequency	2007.1	+1.18% (p = 0.001)	(p = 0.572)	0.400
Frequency	2007.2	+1.30% (p = 0.000)	(p = 0.431)	0.435
Frequency	2008.1	+1.38% (p = 0.001)	(p = 0.536)	0.437
Frequency	2008.2	+1.58% (p = 0.000)	(p = 0.337)	0.509
Frequency	2009.1	+1.76% (p = 0.000)	(p = 0.501)	0.547
Frequency	2009.2	+2.02% (p = 0.000)	(p = 0.265)	0.635
Frequency	2010.1	+2.14% (p = 0.000)	(p = 0.366)	0.631
Frequency	2010.2	+2.36% (p = 0.000)	(p = 0.236)	0.661
Frequency	2011.1	+2.75% (p = 0.000)	(p = 0.450)	0.754
Frequency	2011.2	+3.00% (p = 0.000)	(p = 0.282)	0.775
Frequency	2012.1	+3.10% (p = 0.000)	(p = 0.373)	0.753
Frequency	2012.2	+2.80% (p = 0.000)	(p = 0.559)	0.681
Frequency	2013.1	+2.59% (p = 0.003)	(p = 0.466)	0.606
Frequency	2013.2	+2.20% (p = 0.013)	(p = 0.680)	0.456
Frequency	2014.1	+2.24% (p = 0.036)	(p = 0.737)	0.374
Frequency	2014.2	+2.87% (p = 0.024)	(p = 0.495)	0.485
Frequency	2015.1	+2.02% (p = 0.126)	(p = 0.281)	0.369

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2018.2
Parameters Included: trend_level_change
Future Trend Start Date = 2013-01-01

Fit	Start Date	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+9.89% (p = 0.000)	0.945
Loss Cost	2004.2	+9.85% (p = 0.000)	0.945
Loss Cost	2005.1	+9.83% (p = 0.000)	0.944
Loss Cost	2005.2	+9.74% (p = 0.000)	0.946
Loss Cost	2006.1	+9.75% (p = 0.000)	0.945
Loss Cost	2006.2	+9.57% (p = 0.000)	0.955
Loss Cost	2007.1	+9.57% (p = 0.000)	0.953
Loss Cost	2007.2	+9.60% (p = 0.000)	0.953
Loss Cost	2008.1	+9.70% (p = 0.000)	0.955
Loss Cost	2008.2	+9.73% (p = 0.000)	0.953
Loss Cost	2009.1	+9.84% (p = 0.000)	0.955
Loss Cost	2009.2	+9.84% (p = 0.000)	0.953
Loss Cost	2010.1	+9.88% (p = 0.000)	0.951
Loss Cost	2010.2	+9.79% (p = 0.000)	0.948
Loss Cost	2011.1	+10.04% (p = 0.000)	0.954
Loss Cost	2011.2	+10.07% (p = 0.000)	0.949
Loss Cost	2012.1	+10.21% (p = 0.000)	0.946
Severity	2004.1	+7.07% (p = 0.000)	0.959
Severity	2004.2	+7.00% (p = 0.000)	0.963
Severity	2005.1	+6.97% (p = 0.000)	0.963
Severity	2005.2	+6.89% (p = 0.000)	0.969
Severity	2006.1	+6.88% (p = 0.000)	0.968
Severity	2006.2	+6.82% (p = 0.000)	0.970
Severity	2007.1	+6.82% (p = 0.000)	0.970
Severity	2007.2	+6.81% (p = 0.000)	0.969
Severity	2008.1	+6.88% (p = 0.000)	0.972
Severity	2008.2	+6.83% (p = 0.000)	0.972
Severity	2009.1	+6.86% (p = 0.000)	0.972
Severity	2009.2	+6.76% (p = 0.000)	0.975
Severity	2010.1	+6.79% (p = 0.000)	0.974
Severity	2010.2	+6.65% (p = 0.000)	0.977
Severity	2011.1	+6.68% (p = 0.000)	0.975
Severity	2011.2	+6.66% (p = 0.000)	0.973
Severity	2012.1	+6.80% (p = 0.000)	0.974
Frequency	2004.1	+2.63% (p = 0.000)	0.691
Frequency	2004.2	+2.67% (p = 0.000)	0.699
Frequency	2005.1	+2.67% (p = 0.000)	0.696
Frequency	2005.2	+2.67% (p = 0.000)	0.691
Frequency	2006.1	+2.68% (p = 0.000)	0.688
Frequency	2006.2	+2.57% (p = 0.000)	0.702
Frequency	2007.1	+2.58% (p = 0.000)	0.697
Frequency	2007.2	+2.62% (p = 0.000)	0.700
Frequency	2008.1	+2.63% (p = 0.000)	0.696
Frequency	2008.2	+2.71% (p = 0.000)	0.712
Frequency	2009.1	+2.79% (p = 0.000)	0.724
Frequency	2009.2	+2.89% (p = 0.000)	0.742
Frequency	2010.1	+2.90% (p = 0.000)	0.732
Frequency	2010.2	+2.94% (p = 0.000)	0.725
Frequency	2011.1	+3.15% (p = 0.000)	0.770
Frequency	2011.2	+3.19% (p = 0.000)	0.757
Frequency	2012.1	+3.20% (p = 0.000)	0.732

Direct Compensation Property Damage

Coverage = DC
End Trend Period = 2018.2
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+0.24% (p = 0.417)	(p = 0.001)	+9.58% (p = 0.000)	0.963
Loss Cost	2004.2	+0.27% (p = 0.399)	(p = 0.001)	+9.56% (p = 0.000)	0.962
Loss Cost	2005.1	+0.15% (p = 0.663)	(p = 0.001)	+9.62% (p = 0.000)	0.962
Loss Cost	2005.2	+0.02% (p = 0.958)	(p = 0.002)	+9.68% (p = 0.000)	0.962
Loss Cost	2006.1	-0.07% (p = 0.868)	(p = 0.002)	+9.72% (p = 0.000)	0.962
Loss Cost	2006.2	-0.59% (p = 0.162)	(p = 0.002)	+9.93% (p = 0.000)	0.971
Loss Cost	2007.1	-0.89% (p = 0.057)	(p = 0.001)	+10.03% (p = 0.000)	0.973
Loss Cost	2007.2	-0.81% (p = 0.130)	(p = 0.002)	+10.00% (p = 0.000)	0.972
Loss Cost	2008.1	-0.84% (p = 0.180)	(p = 0.002)	+10.01% (p = 0.000)	0.972
Loss Cost	2008.2	-0.68% (p = 0.355)	(p = 0.003)	+9.97% (p = 0.000)	0.971
Loss Cost	2009.1	-0.60% (p = 0.501)	(p = 0.005)	+9.95% (p = 0.000)	0.970
Loss Cost	2009.2	-0.40% (p = 0.715)	(p = 0.007)	+9.92% (p = 0.000)	0.969
Loss Cost	2010.1	-0.93% (p = 0.511)	(p = 0.007)	+9.98% (p = 0.000)	0.968
Loss Cost	2010.2	-1.69% (p = 0.376)	(p = 0.014)	+10.06% (p = 0.000)	0.965
Loss Cost	2011.1	-0.52% (p = 0.848)	(p = 0.027)	+9.99% (p = 0.006)	0.965
Loss Cost	2011.2	+2.75% (p = 0.537)	(p = 0.022)	+9.86% (p = 0.170)	0.964
Loss Cost	2012.1	+13.45% (p = 0.185)	(p = 0.059)	+9.72% (p = 0.721)	0.965
Severity	2004.1	+0.51% (p = 0.000)	(p = 0.000)	+6.53% (p = 0.000)	0.987
Severity	2004.2	+0.46% (p = 0.002)	(p = 0.000)	+6.56% (p = 0.000)	0.987
Severity	2005.1	+0.39% (p = 0.012)	(p = 0.000)	+6.59% (p = 0.000)	0.987
Severity	2005.2	+0.28% (p = 0.073)	(p = 0.000)	+6.64% (p = 0.000)	0.988
Severity	2006.1	+0.24% (p = 0.168)	(p = 0.000)	+6.66% (p = 0.000)	0.988
Severity	2006.2	+0.16% (p = 0.389)	(p = 0.000)	+6.69% (p = 0.000)	0.988
Severity	2007.1	+0.06% (p = 0.761)	(p = 0.000)	+6.72% (p = 0.000)	0.988
Severity	2007.2	+0.19% (p = 0.416)	(p = 0.000)	+6.68% (p = 0.000)	0.989
Severity	2008.1	+0.45% (p = 0.083)	(p = 0.000)	+6.62% (p = 0.000)	0.991
Severity	2008.2	+0.49% (p = 0.111)	(p = 0.000)	+6.61% (p = 0.000)	0.990
Severity	2009.1	+0.64% (p = 0.083)	(p = 0.000)	+6.58% (p = 0.000)	0.990
Severity	2009.2	+0.42% (p = 0.336)	(p = 0.000)	+6.62% (p = 0.000)	0.990
Severity	2010.1	+0.48% (p = 0.393)	(p = 0.000)	+6.61% (p = 0.000)	0.989
Severity	2010.2	-0.24% (p = 0.722)	(p = 0.000)	+6.68% (p = 0.000)	0.990
Severity	2011.1	-1.04% (p = 0.285)	(p = 0.000)	+6.73% (p = 0.000)	0.991
Severity	2011.2	-1.21% (p = 0.448)	(p = 0.001)	+6.73% (p = 0.001)	0.989
Severity	2012.1	-1.04% (p = 0.769)	(p = 0.002)	+6.73% (p = 0.059)	0.988
Frequency	2004.1	-0.27% (p = 0.317)	(p = 0.300)	+2.86% (p = 0.000)	0.692
Frequency	2004.2	-0.19% (p = 0.522)	(p = 0.255)	+2.81% (p = 0.000)	0.697
Frequency	2005.1	-0.23% (p = 0.472)	(p = 0.245)	+2.84% (p = 0.000)	0.695
Frequency	2005.2	-0.26% (p = 0.475)	(p = 0.278)	+2.85% (p = 0.000)	0.689
Frequency	2006.1	-0.31% (p = 0.450)	(p = 0.272)	+2.87% (p = 0.000)	0.686
Frequency	2006.2	-0.75% (p = 0.072)	(p = 0.477)	+3.03% (p = 0.000)	0.729
Frequency	2007.1	-0.96% (p = 0.044)	(p = 0.372)	+3.10% (p = 0.000)	0.736
Frequency	2007.2	-1.00% (p = 0.067)	(p = 0.415)	+3.11% (p = 0.000)	0.734
Frequency	2008.1	-1.28% (p = 0.043)	(p = 0.321)	+3.18% (p = 0.000)	0.742
Frequency	2008.2	-1.16% (p = 0.116)	(p = 0.312)	+3.15% (p = 0.001)	0.741
Frequency	2009.1	-1.23% (p = 0.168)	(p = 0.323)	+3.16% (p = 0.002)	0.738
Frequency	2009.2	-0.82% (p = 0.449)	(p = 0.274)	+3.10% (p = 0.014)	0.743
Frequency	2010.1	-1.40% (p = 0.311)	(p = 0.229)	+3.16% (p = 0.017)	0.741
Frequency	2010.2	-1.45% (p = 0.440)	(p = 0.263)	+3.17% (p = 0.054)	0.729
Frequency	2011.1	+0.52% (p = 0.843)	(p = 0.410)	+3.06% (p = 0.401)	0.749
Frequency	2011.2	+4.00% (p = 0.350)	(p = 0.294)	+2.93% (p = 0.814)	0.756
Frequency	2012.1	+14.64% (p = 0.132)	(p = 0.559)	+2.80% (p = 0.231)	0.767

AB Total Medical

Coverage = AB Total Med
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2011.1	+2.56% (p = 0.019)	0.271
Loss Cost	2011.2	+2.51% (p = 0.039)	0.217
Loss Cost	2012.1	+2.21% (p = 0.099)	0.134
Loss Cost	2012.2	+1.11% (p = 0.384)	-0.014
Loss Cost	2013.1	+0.55% (p = 0.700)	-0.076
Loss Cost	2013.2	-0.68% (p = 0.635)	-0.074
Loss Cost	2014.1	-0.82% (p = 0.633)	-0.082
Loss Cost	2014.2	-2.63% (p = 0.132)	0.168
Loss Cost	2015.1	-3.54% (p = 0.096)	0.252
Severity	2011.1	+1.16% (p = 0.025)	0.245
Severity	2011.2	+0.79% (p = 0.115)	0.108
Severity	2012.1	+0.43% (p = 0.385)	-0.014
Severity	2012.2	+0.09% (p = 0.866)	-0.081
Severity	2013.1	+0.02% (p = 0.976)	-0.091
Severity	2013.2	-0.31% (p = 0.645)	-0.076
Severity	2014.1	-0.73% (p = 0.343)	0.000
Severity	2014.2	-1.61% (p = 0.036)	0.373
Severity	2015.1	-1.52% (p = 0.098)	0.249
Frequency	2011.1	+1.39% (p = 0.073)	0.145
Frequency	2011.2	+1.71% (p = 0.049)	0.195
Frequency	2012.1	+1.77% (p = 0.072)	0.168
Frequency	2012.2	+1.02% (p = 0.286)	0.019
Frequency	2013.1	+0.53% (p = 0.613)	-0.065
Frequency	2013.2	-0.37% (p = 0.724)	-0.086
Frequency	2014.1	-0.10% (p = 0.939)	-0.110
Frequency	2014.2	-1.04% (p = 0.456)	-0.045
Frequency	2015.1	-2.05% (p = 0.210)	0.101

AB Total Medical

Coverage = AB Total Med
End Trend Period = 2019.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2011.1	+2.56% (p = 0.007)	(p = 0.019)	0.481
Loss Cost	2011.2	+2.78% (p = 0.011)	(p = 0.020)	0.451
Loss Cost	2012.1	+2.21% (p = 0.044)	(p = 0.012)	0.461
Loss Cost	2012.2	+1.44% (p = 0.185)	(p = 0.025)	0.316
Loss Cost	2013.1	+0.55% (p = 0.592)	(p = 0.007)	0.451
Loss Cost	2013.2	-0.23% (p = 0.834)	(p = 0.015)	0.401
Loss Cost	2014.1	-0.82% (p = 0.501)	(p = 0.012)	0.468
Loss Cost	2014.2	-2.06% (p = 0.117)	(p = 0.023)	0.568
Loss Cost	2015.1	-3.54% (p = 0.003)	(p = 0.001)	0.882
Severity	2011.1	+1.16% (p = 0.021)	(p = 0.143)	0.310
Severity	2011.2	+0.84% (p = 0.092)	(p = 0.264)	0.131
Severity	2012.1	+0.43% (p = 0.347)	(p = 0.090)	0.144
Severity	2012.2	+0.18% (p = 0.725)	(p = 0.169)	0.015
Severity	2013.1	+0.02% (p = 0.975)	(p = 0.151)	0.033
Severity	2013.2	-0.20% (p = 0.769)	(p = 0.248)	-0.022
Severity	2014.1	-0.73% (p = 0.296)	(p = 0.110)	0.198
Severity	2014.2	-1.46% (p = 0.050)	(p = 0.225)	0.428
Severity	2015.1	-1.52% (p = 0.095)	(p = 0.266)	0.299
Frequency	2011.1	+1.39% (p = 0.046)	(p = 0.035)	0.340
Frequency	2011.2	+1.91% (p = 0.010)	(p = 0.011)	0.482
Frequency	2012.1	+1.77% (p = 0.030)	(p = 0.013)	0.471
Frequency	2012.2	+1.27% (p = 0.129)	(p = 0.029)	0.320
Frequency	2013.1	+0.53% (p = 0.477)	(p = 0.006)	0.471
Frequency	2013.2	-0.03% (p = 0.967)	(p = 0.013)	0.412
Frequency	2014.1	-0.10% (p = 0.919)	(p = 0.022)	0.378
Frequency	2014.2	-0.60% (p = 0.595)	(p = 0.051)	0.331
Frequency	2015.1	-2.05% (p = 0.017)	(p = 0.001)	0.841

AB Total Medical

Coverage = AB Total Med
End Trend Period = 2019.1
Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+6.26% (p = 0.000)	(p = 0.002)	-21.21% (p = 0.001)	0.769
Loss Cost	2011.2	+7.68% (p = 0.000)	(p = 0.000)	-24.80% (p = 0.000)	0.859
Loss Cost	2012.1	+7.43% (p = 0.000)	(p = 0.000)	-24.19% (p = 0.000)	0.841
Loss Cost	2012.2	+6.81% (p = 0.000)	(p = 0.001)	-22.81% (p = 0.001)	0.762
Loss Cost	2013.1	+5.67% (p = 0.004)	(p = 0.001)	-20.24% (p = 0.003)	0.776
Loss Cost	2013.2	+5.02% (p = 0.025)	(p = 0.002)	-18.86% (p = 0.013)	0.702
Loss Cost	2014.1	+4.71% (p = 0.081)	(p = 0.004)	-18.24% (p = 0.035)	0.693
Loss Cost	2014.2	+2.58% (p = 0.363)	(p = 0.011)	-14.32% (p = 0.102)	0.689
Loss Cost	2015.1	-0.47% (p = 0.759)	(p = 0.000)	-9.28% (p = 0.067)	0.932
Severity	2011.1	+3.50% (p = 0.000)	(p = 0.008)	-14.25% (p = 0.000)	0.867
Severity	2011.2	+3.30% (p = 0.000)	(p = 0.016)	-13.69% (p = 0.000)	0.811
Severity	2012.1	+2.84% (p = 0.000)	(p = 0.004)	-12.34% (p = 0.000)	0.815
Severity	2012.2	+2.84% (p = 0.000)	(p = 0.007)	-12.35% (p = 0.000)	0.758
Severity	2013.1	+3.18% (p = 0.001)	(p = 0.015)	-13.23% (p = 0.000)	0.777
Severity	2013.2	+3.66% (p = 0.001)	(p = 0.012)	-14.32% (p = 0.000)	0.784
Severity	2014.1	+3.12% (p = 0.008)	(p = 0.010)	-13.16% (p = 0.002)	0.799
Severity	2014.2	+2.09% (p = 0.047)	(p = 0.017)	-11.14% (p = 0.004)	0.854
Severity	2015.1	+2.62% (p = 0.035)	(p = 0.032)	-12.00% (p = 0.004)	0.858
Frequency	2011.1	+2.67% (p = 0.034)	(p = 0.037)	-8.12% (p = 0.201)	0.376
Frequency	2011.2	+4.24% (p = 0.001)	(p = 0.003)	-12.88% (p = 0.020)	0.648
Frequency	2012.1	+4.46% (p = 0.004)	(p = 0.006)	-13.52% (p = 0.028)	0.635
Frequency	2012.2	+3.86% (p = 0.024)	(p = 0.014)	-11.92% (p = 0.072)	0.467
Frequency	2013.1	+2.41% (p = 0.157)	(p = 0.006)	-8.08% (p = 0.212)	0.510
Frequency	2013.2	+1.31% (p = 0.506)	(p = 0.015)	-5.29% (p = 0.454)	0.386
Frequency	2014.1	+1.54% (p = 0.541)	(p = 0.029)	-5.85% (p = 0.481)	0.341
Frequency	2014.2	+0.49% (p = 0.878)	(p = 0.067)	-3.58% (p = 0.711)	0.239
Frequency	2015.1	-3.01% (p = 0.136)	(p = 0.003)	+3.10% (p = 0.562)	0.823

AB Total Medical

Coverage = AB Total Med
End Trend Period = 2019.1
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+5.80% (p = 0.000)	(p = 0.002)	-6.12% (p = 0.000)	0.804
Loss Cost	2011.2	+6.91% (p = 0.000)	(p = 0.000)	-6.80% (p = 0.000)	0.883
Loss Cost	2012.1	+6.70% (p = 0.000)	(p = 0.000)	-6.66% (p = 0.000)	0.868
Loss Cost	2012.2	+6.10% (p = 0.000)	(p = 0.001)	-6.37% (p = 0.000)	0.813
Loss Cost	2013.1	+5.18% (p = 0.001)	(p = 0.001)	-5.89% (p = 0.001)	0.822
Loss Cost	2013.2	+4.66% (p = 0.012)	(p = 0.002)	-5.71% (p = 0.005)	0.763
Loss Cost	2014.1	+4.93% (p = 0.041)	(p = 0.004)	-5.81% (p = 0.015)	0.755
Loss Cost	2014.2	+3.19% (p = 0.263)	(p = 0.011)	-5.41% (p = 0.070)	0.722
Loss Cost	2015.1	-1.85% (p = 0.519)	(p = 0.002)	-4.29% (p = 0.532)	0.870
Severity	2011.1	+2.56% (p = 0.001)	(p = 0.129)	-2.72% (p = 0.008)	0.574
Severity	2011.2	+2.23% (p = 0.005)	(p = 0.208)	-2.50% (p = 0.020)	0.413
Severity	2012.1	+1.63% (p = 0.037)	(p = 0.096)	-2.06% (p = 0.058)	0.337
Severity	2012.2	+1.37% (p = 0.128)	(p = 0.151)	-1.92% (p = 0.115)	0.165
Severity	2013.1	+1.35% (p = 0.227)	(p = 0.188)	-1.92% (p = 0.173)	0.136
Severity	2013.2	+1.25% (p = 0.382)	(p = 0.244)	-1.87% (p = 0.259)	0.029
Severity	2014.1	-0.03% (p = 0.988)	(p = 0.152)	-1.37% (p = 0.655)	0.111
Severity	2014.2	-2.56% (p = 0.192)	(p = 0.254)	-0.73% (p = 0.521)	0.381
Severity	2015.1	-3.99% (p = 0.189)	(p = 0.219)	-0.38% (p = 0.367)	0.297
Frequency	2011.1	+3.16% (p = 0.003)	(p = 0.029)	-3.49% (p = 0.024)	0.528
Frequency	2011.2	+4.58% (p = 0.000)	(p = 0.000)	-4.41% (p = 0.000)	0.843
Frequency	2012.1	+4.98% (p = 0.000)	(p = 0.001)	-4.69% (p = 0.000)	0.853
Frequency	2012.2	+4.66% (p = 0.000)	(p = 0.001)	-4.53% (p = 0.001)	0.784
Frequency	2013.1	+3.77% (p = 0.002)	(p = 0.001)	-4.06% (p = 0.002)	0.805
Frequency	2013.2	+3.37% (p = 0.016)	(p = 0.002)	-3.91% (p = 0.008)	0.737
Frequency	2014.1	+4.96% (p = 0.004)	(p = 0.003)	-4.50% (p = 0.002)	0.827
Frequency	2014.2	+5.90% (p = 0.011)	(p = 0.004)	-4.71% (p = 0.005)	0.811
Frequency	2015.1	+2.23% (p = 0.153)	(p = 0.000)	-3.93% (p = 0.019)	0.943

AB Total Medical

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+6.56% (p = 0.000)	(p = 0.001)	-11.31% (p = 0.104)	-1.48% (p = 0.033)	0.831
Loss Cost	2011.2	+8.12% (p = 0.000)	(p = 0.000)	-14.68% (p = 0.001)	-0.79% (p = 0.000)	0.953
Loss Cost	2012.1	+8.10% (p = 0.000)	(p = 0.000)	-14.65% (p = 0.002)	-0.79% (p = 0.001)	0.945
Loss Cost	2012.2	+7.72% (p = 0.000)	(p = 0.000)	-14.01% (p = 0.005)	-0.92% (p = 0.002)	0.918
Loss Cost	2013.1	+7.00% (p = 0.000)	(p = 0.000)	-13.06% (p = 0.008)	-1.00% (p = 0.003)	0.921
Loss Cost	2013.2	+6.99% (p = 0.001)	(p = 0.000)	-13.05% (p = 0.016)	-1.00% (p = 0.007)	0.889
Loss Cost	2014.1	+8.28% (p = 0.002)	(p = 0.000)	-14.30% (p = 0.013)	-0.89% (p = 0.006)	0.907
Loss Cost	2014.2	+7.62% (p = 0.022)	(p = 0.002)	-13.69% (p = 0.033)	-1.00% (p = 0.025)	0.876
Loss Cost	2015.1	+2.81% (p = 0.281)	(p = 0.001)	-10.50% (p = 0.037)	-1.30% (p = 0.156)	0.952
Severity	2011.1	+3.50% (p = 0.000)	(p = 0.011)	-14.20% (p = 0.000)	+3.46% (p = 0.978)	0.855
Severity	2011.2	+3.30% (p = 0.000)	(p = 0.022)	-13.76% (p = 0.001)	+3.36% (p = 0.968)	0.794
Severity	2012.1	+2.80% (p = 0.000)	(p = 0.005)	-12.91% (p = 0.000)	+3.29% (p = 0.713)	0.799
Severity	2012.2	+2.79% (p = 0.001)	(p = 0.011)	-12.90% (p = 0.001)	+3.29% (p = 0.728)	0.735
Severity	2013.1	+3.16% (p = 0.002)	(p = 0.022)	-13.39% (p = 0.001)	+3.33% (p = 0.906)	0.750
Severity	2013.2	+3.71% (p = 0.003)	(p = 0.019)	-14.16% (p = 0.002)	+3.49% (p = 0.884)	0.754
Severity	2014.1	+2.93% (p = 0.035)	(p = 0.017)	-13.38% (p = 0.004)	+3.42% (p = 0.771)	0.769
Severity	2014.2	+0.84% (p = 0.410)	(p = 0.011)	-11.30% (p = 0.002)	+3.02% (p = 0.107)	0.901
Severity	2015.1	+1.00% (p = 0.558)	(p = 0.031)	-11.42% (p = 0.009)	+3.03% (p = 0.292)	0.870
Frequency	2011.1	+2.96% (p = 0.014)	(p = 0.036)	+3.38% (p = 0.690)	-4.77% (p = 0.067)	0.495
Frequency	2011.2	+4.66% (p = 0.000)	(p = 0.000)	-1.06% (p = 0.834)	-4.01% (p = 0.003)	0.830
Frequency	2012.1	+5.16% (p = 0.000)	(p = 0.001)	-2.00% (p = 0.693)	-3.95% (p = 0.003)	0.841
Frequency	2012.2	+4.80% (p = 0.001)	(p = 0.003)	-1.28% (p = 0.812)	-4.07% (p = 0.005)	0.762
Frequency	2013.1	+3.72% (p = 0.010)	(p = 0.001)	+0.39% (p = 0.939)	-4.19% (p = 0.008)	0.781
Frequency	2013.2	+3.16% (p = 0.066)	(p = 0.004)	+1.30% (p = 0.814)	-4.34% (p = 0.018)	0.702
Frequency	2014.1	+5.19% (p = 0.018)	(p = 0.005)	-1.06% (p = 0.825)	-4.16% (p = 0.006)	0.800
Frequency	2014.2	+6.72% (p = 0.031)	(p = 0.008)	-2.69% (p = 0.607)	-3.91% (p = 0.010)	0.786
Frequency	2015.1	+1.79% (p = 0.417)	(p = 0.001)	+1.04% (p = 0.759)	-4.20% (p = 0.042)	0.930

AB Total Medical

Coverage = AB Total Med
End Trend Period = 2018.2
Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+6.54% (p = 0.000)	(p = 0.005)	-20.44% (p = 0.001)	0.811
Loss Cost	2011.2	+8.01% (p = 0.000)	(p = 0.000)	-24.11% (p = 0.000)	0.911
Loss Cost	2012.1	+7.96% (p = 0.000)	(p = 0.000)	-24.01% (p = 0.000)	0.897
Loss Cost	2012.2	+7.43% (p = 0.000)	(p = 0.001)	-22.84% (p = 0.000)	0.841
Loss Cost	2013.1	+6.57% (p = 0.001)	(p = 0.001)	-21.10% (p = 0.001)	0.834
Loss Cost	2013.2	+6.13% (p = 0.009)	(p = 0.003)	-20.23% (p = 0.006)	0.756
Loss Cost	2014.1	+6.76% (p = 0.027)	(p = 0.008)	-21.35% (p = 0.015)	0.751
Loss Cost	2014.2	+4.84% (p = 0.154)	(p = 0.018)	-18.09% (p = 0.055)	0.691
Loss Cost	2015.1	+0.17% (p = 0.941)	(p = 0.003)	-10.44% (p = 0.113)	0.906
Severity	2011.1	+3.46% (p = 0.000)	(p = 0.009)	-14.35% (p = 0.000)	0.865
Severity	2011.2	+3.27% (p = 0.000)	(p = 0.019)	-13.78% (p = 0.000)	0.811
Severity	2012.1	+2.74% (p = 0.000)	(p = 0.003)	-12.38% (p = 0.000)	0.828
Severity	2012.2	+2.72% (p = 0.001)	(p = 0.007)	-12.35% (p = 0.000)	0.775
Severity	2013.1	+3.03% (p = 0.002)	(p = 0.017)	-13.06% (p = 0.001)	0.784
Severity	2013.2	+3.50% (p = 0.003)	(p = 0.016)	-14.11% (p = 0.001)	0.786
Severity	2014.1	+2.58% (p = 0.033)	(p = 0.009)	-12.25% (p = 0.004)	0.827
Severity	2014.2	+1.01% (p = 0.152)	(p = 0.002)	-9.17% (p = 0.002)	0.951
Severity	2015.1	+1.13% (p = 0.266)	(p = 0.009)	-9.38% (p = 0.011)	0.938
Frequency	2011.1	+2.98% (p = 0.017)	(p = 0.071)	-7.11% (p = 0.234)	0.462
Frequency	2011.2	+4.59% (p = 0.000)	(p = 0.003)	-11.98% (p = 0.012)	0.767
Frequency	2012.1	+5.09% (p = 0.000)	(p = 0.008)	-13.27% (p = 0.011)	0.774
Frequency	2012.2	+4.58% (p = 0.004)	(p = 0.016)	-11.97% (p = 0.031)	0.646
Frequency	2013.1	+3.44% (p = 0.035)	(p = 0.009)	-9.25% (p = 0.097)	0.633
Frequency	2013.2	+2.55% (p = 0.171)	(p = 0.019)	-7.13% (p = 0.244)	0.450
Frequency	2014.1	+4.07% (p = 0.102)	(p = 0.046)	-10.36% (p = 0.143)	0.511
Frequency	2014.2	+3.79% (p = 0.249)	(p = 0.082)	-9.82% (p = 0.258)	0.293
Frequency	2015.1	-0.95% (p = 0.678)	(p = 0.008)	-1.17% (p = 0.836)	0.765

AB Total Medical

Coverage = AB Total Med
End Trend Period = 2018.2
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+5.92% (p = 0.000)	(p = 0.003)	-7.11% (p = 0.001)	0.806
Loss Cost	2011.2	+7.15% (p = 0.000)	(p = 0.000)	-8.31% (p = 0.000)	0.897
Loss Cost	2012.1	+6.94% (p = 0.000)	(p = 0.000)	-8.17% (p = 0.000)	0.883
Loss Cost	2012.2	+6.40% (p = 0.000)	(p = 0.001)	-7.76% (p = 0.001)	0.821
Loss Cost	2013.1	+5.48% (p = 0.001)	(p = 0.001)	-7.28% (p = 0.002)	0.830
Loss Cost	2013.2	+5.10% (p = 0.011)	(p = 0.002)	-7.06% (p = 0.007)	0.749
Loss Cost	2014.1	+5.39% (p = 0.038)	(p = 0.005)	-7.17% (p = 0.017)	0.738
Loss Cost	2014.2	+3.86% (p = 0.232)	(p = 0.016)	-6.58% (p = 0.079)	0.646
Loss Cost	2015.1	-1.21% (p = 0.681)	(p = 0.005)	-5.45% (p = 0.347)	0.852
Severity	2011.1	+2.78% (p = 0.000)	(p = 0.037)	-4.76% (p = 0.001)	0.692
Severity	2011.2	+2.52% (p = 0.001)	(p = 0.070)	-4.48% (p = 0.004)	0.568
Severity	2012.1	+1.92% (p = 0.009)	(p = 0.022)	-4.05% (p = 0.007)	0.562
Severity	2012.2	+1.77% (p = 0.038)	(p = 0.042)	-3.92% (p = 0.018)	0.437
Severity	2013.1	+1.76% (p = 0.092)	(p = 0.063)	-3.92% (p = 0.034)	0.414
Severity	2013.2	+1.90% (p = 0.162)	(p = 0.088)	-4.00% (p = 0.061)	0.340
Severity	2014.1	+0.63% (p = 0.672)	(p = 0.049)	-3.50% (p = 0.180)	0.453
Severity	2014.2	-1.61% (p = 0.324)	(p = 0.078)	-2.57% (p = 0.718)	0.648
Severity	2015.1	-3.02% (p = 0.226)	(p = 0.077)	-2.23% (p = 0.814)	0.627
Frequency	2011.1	+3.05% (p = 0.006)	(p = 0.050)	-2.47% (p = 0.117)	0.509
Frequency	2011.2	+4.52% (p = 0.000)	(p = 0.001)	-4.01% (p = 0.002)	0.834
Frequency	2012.1	+4.92% (p = 0.000)	(p = 0.001)	-4.29% (p = 0.002)	0.842
Frequency	2012.2	+4.55% (p = 0.001)	(p = 0.004)	-3.99% (p = 0.005)	0.754
Frequency	2013.1	+3.66% (p = 0.004)	(p = 0.002)	-3.50% (p = 0.013)	0.765
Frequency	2013.2	+3.14% (p = 0.034)	(p = 0.005)	-3.19% (p = 0.045)	0.633
Frequency	2014.1	+4.73% (p = 0.009)	(p = 0.007)	-3.80% (p = 0.012)	0.766
Frequency	2014.2	+5.55% (p = 0.027)	(p = 0.013)	-4.12% (p = 0.025)	0.688
Frequency	2015.1	+1.87% (p = 0.224)	(p = 0.001)	-3.29% (p = 0.055)	0.915

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2011.1	-4.32% (p = 0.036)	0.212
Loss Cost	2011.2	-5.43% (p = 0.016)	0.302
Loss Cost	2012.1	-6.17% (p = 0.015)	0.328
Loss Cost	2012.2	-7.71% (p = 0.006)	0.443
Loss Cost	2013.1	-8.45% (p = 0.008)	0.441
Loss Cost	2013.2	-10.34% (p = 0.004)	0.545
Loss Cost	2014.1	-11.70% (p = 0.005)	0.566
Loss Cost	2014.2	-14.75% (p = 0.001)	0.725
Loss Cost	2015.1	-15.59% (p = 0.004)	0.684
Severity	2011.1	-2.27% (p = 0.083)	0.133
Severity	2011.2	-3.31% (p = 0.015)	0.308
Severity	2012.1	-3.89% (p = 0.011)	0.359
Severity	2012.2	-4.45% (p = 0.010)	0.391
Severity	2013.1	-4.94% (p = 0.013)	0.396
Severity	2013.2	-5.95% (p = 0.009)	0.467
Severity	2014.1	-7.71% (p = 0.002)	0.644
Severity	2014.2	-9.48% (p = 0.001)	0.769
Severity	2015.1	-9.87% (p = 0.002)	0.723
Frequency	2011.1	-2.10% (p = 0.035)	0.215
Frequency	2011.2	-2.19% (p = 0.051)	0.192
Frequency	2012.1	-2.37% (p = 0.062)	0.184
Frequency	2012.2	-3.41% (p = 0.011)	0.381
Frequency	2013.1	-3.69% (p = 0.017)	0.365
Frequency	2013.2	-4.67% (p = 0.007)	0.485
Frequency	2014.1	-4.32% (p = 0.028)	0.369
Frequency	2014.2	-5.83% (p = 0.008)	0.551
Frequency	2015.1	-6.35% (p = 0.018)	0.515

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2011.1	-4.32% (p = 0.021)	(p = 0.043)	0.376
Loss Cost	2011.2	-5.06% (p = 0.016)	(p = 0.081)	0.411
Loss Cost	2012.1	-6.17% (p = 0.007)	(p = 0.043)	0.489
Loss Cost	2012.2	-7.24% (p = 0.005)	(p = 0.087)	0.540
Loss Cost	2013.1	-8.45% (p = 0.004)	(p = 0.053)	0.585
Loss Cost	2013.2	-9.72% (p = 0.004)	(p = 0.108)	0.627
Loss Cost	2014.1	-11.70% (p = 0.002)	(p = 0.044)	0.715
Loss Cost	2014.2	-13.94% (p = 0.001)	(p = 0.094)	0.795
Loss Cost	2015.1	-15.59% (p = 0.002)	(p = 0.062)	0.803
Severity	2011.1	-2.27% (p = 0.084)	(p = 0.316)	0.137
Severity	2011.2	-3.23% (p = 0.021)	(p = 0.554)	0.275
Severity	2012.1	-3.89% (p = 0.012)	(p = 0.389)	0.349
Severity	2012.2	-4.33% (p = 0.015)	(p = 0.528)	0.360
Severity	2013.1	-4.94% (p = 0.015)	(p = 0.421)	0.379
Severity	2013.2	-5.81% (p = 0.014)	(p = 0.625)	0.424
Severity	2014.1	-7.71% (p = 0.002)	(p = 0.238)	0.667
Severity	2014.2	-9.25% (p = 0.001)	(p = 0.468)	0.757
Severity	2015.1	-9.87% (p = 0.004)	(p = 0.416)	0.713
Frequency	2011.1	-2.10% (p = 0.007)	(p = 0.002)	0.584
Frequency	2011.2	-1.89% (p = 0.024)	(p = 0.002)	0.584
Frequency	2012.1	-2.37% (p = 0.009)	(p = 0.001)	0.644
Frequency	2012.2	-3.04% (p = 0.002)	(p = 0.002)	0.722
Frequency	2013.1	-3.69% (p = 0.001)	(p = 0.001)	0.790
Frequency	2013.2	-4.15% (p = 0.001)	(p = 0.002)	0.815
Frequency	2014.1	-4.32% (p = 0.003)	(p = 0.004)	0.769
Frequency	2014.2	-5.17% (p = 0.002)	(p = 0.008)	0.823
Frequency	2015.1	-6.35% (p = 0.000)	(p = 0.001)	0.910

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+4.84% (p = 0.001)	(p = 0.000)	-45.98% (p = 0.000)	0.920
Loss Cost	2011.2	+5.21% (p = 0.002)	(p = 0.000)	-46.64% (p = 0.000)	0.920
Loss Cost	2012.1	+4.76% (p = 0.013)	(p = 0.000)	-45.85% (p = 0.000)	0.921
Loss Cost	2012.2	+4.91% (p = 0.032)	(p = 0.001)	-46.09% (p = 0.000)	0.919
Loss Cost	2013.1	+4.75% (p = 0.085)	(p = 0.001)	-45.83% (p = 0.000)	0.914
Loss Cost	2013.2	+5.25% (p = 0.135)	(p = 0.003)	-46.55% (p = 0.001)	0.912
Loss Cost	2014.1	+2.93% (p = 0.450)	(p = 0.003)	-43.38% (p = 0.002)	0.920
Loss Cost	2014.2	+0.17% (p = 0.971)	(p = 0.009)	-39.74% (p = 0.009)	0.929
Loss Cost	2015.1	-1.91% (p = 0.716)	(p = 0.012)	-37.31% (p = 0.023)	0.924
Severity	2011.1	+4.12% (p = 0.002)	(p = 0.076)	-34.69% (p = 0.000)	0.822
Severity	2011.2	+3.27% (p = 0.014)	(p = 0.143)	-32.78% (p = 0.000)	0.839
Severity	2012.1	+3.15% (p = 0.042)	(p = 0.162)	-32.53% (p = 0.000)	0.836
Severity	2012.2	+4.02% (p = 0.033)	(p = 0.117)	-34.28% (p = 0.000)	0.846
Severity	2013.1	+4.67% (p = 0.043)	(p = 0.179)	-35.52% (p = 0.000)	0.844
Severity	2013.2	+5.32% (p = 0.069)	(p = 0.182)	-36.61% (p = 0.001)	0.842
Severity	2014.1	+2.17% (p = 0.391)	(p = 0.050)	-31.44% (p = 0.002)	0.909
Severity	2014.2	+0.42% (p = 0.886)	(p = 0.114)	-28.69% (p = 0.008)	0.918
Severity	2015.1	+0.60% (p = 0.872)	(p = 0.169)	-28.92% (p = 0.020)	0.895
Frequency	2011.1	+0.70% (p = 0.425)	(p = 0.000)	-17.28% (p = 0.002)	0.799
Frequency	2011.2	+1.88% (p = 0.026)	(p = 0.000)	-20.62% (p = 0.000)	0.888
Frequency	2012.1	+1.56% (p = 0.102)	(p = 0.000)	-19.74% (p = 0.000)	0.889
Frequency	2012.2	+0.86% (p = 0.405)	(p = 0.000)	-17.98% (p = 0.001)	0.900
Frequency	2013.1	+0.07% (p = 0.952)	(p = 0.000)	-15.99% (p = 0.004)	0.910
Frequency	2013.2	-0.06% (p = 0.965)	(p = 0.000)	-15.68% (p = 0.013)	0.908
Frequency	2014.1	+0.75% (p = 0.684)	(p = 0.001)	-17.42% (p = 0.015)	0.892
Frequency	2014.2	-0.26% (p = 0.911)	(p = 0.002)	-15.50% (p = 0.048)	0.898
Frequency	2015.1	-2.49% (p = 0.196)	(p = 0.000)	-11.80% (p = 0.049)	0.954

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+2.36% (p = 0.167)	(p = 0.006)	-21.06% (p = 0.000)	0.793
Loss Cost	2011.2	+2.23% (p = 0.262)	(p = 0.011)	-20.99% (p = 0.000)	0.789
Loss Cost	2012.1	+1.51% (p = 0.515)	(p = 0.012)	-20.56% (p = 0.001)	0.791
Loss Cost	2012.2	+1.00% (p = 0.721)	(p = 0.023)	-20.34% (p = 0.004)	0.789
Loss Cost	2013.1	+0.39% (p = 0.912)	(p = 0.031)	-20.05% (p = 0.012)	0.779
Loss Cost	2013.2	-0.12% (p = 0.979)	(p = 0.054)	-19.89% (p = 0.032)	0.772
Loss Cost	2014.1	-3.05% (p = 0.607)	(p = 0.050)	-18.92% (p = 0.118)	0.776
Loss Cost	2014.2	-7.60% (p = 0.342)	(p = 0.097)	-17.93% (p = 0.357)	0.795
Loss Cost	2015.1	-12.89% (p = 0.293)	(p = 0.103)	-16.79% (p = 0.791)	0.767
Severity	2011.1	+2.20% (p = 0.127)	(p = 0.302)	-13.97% (p = 0.001)	0.613
Severity	2011.2	+1.18% (p = 0.435)	(p = 0.473)	-13.36% (p = 0.002)	0.647
Severity	2012.1	+0.81% (p = 0.653)	(p = 0.441)	-13.12% (p = 0.007)	0.646
Severity	2012.2	+1.03% (p = 0.640)	(p = 0.448)	-13.22% (p = 0.012)	0.636
Severity	2013.1	+1.20% (p = 0.670)	(p = 0.509)	-13.30% (p = 0.025)	0.617
Severity	2013.2	+0.95% (p = 0.794)	(p = 0.570)	-13.22% (p = 0.054)	0.604
Severity	2014.1	-3.04% (p = 0.476)	(p = 0.308)	-11.79% (p = 0.226)	0.696
Severity	2014.2	-6.68% (p = 0.244)	(p = 0.486)	-10.93% (p = 0.594)	0.730
Severity	2015.1	-8.30% (p = 0.356)	(p = 0.493)	-10.56% (p = 0.841)	0.659
Frequency	2011.1	+0.15% (p = 0.850)	(p = 0.000)	-8.24% (p = 0.003)	0.784
Frequency	2011.2	+1.04% (p = 0.187)	(p = 0.000)	-8.81% (p = 0.000)	0.853
Frequency	2012.1	+0.70% (p = 0.443)	(p = 0.000)	-8.57% (p = 0.001)	0.856
Frequency	2012.2	-0.03% (p = 0.975)	(p = 0.000)	-8.20% (p = 0.004)	0.873
Frequency	2013.1	-0.80% (p = 0.500)	(p = 0.000)	-7.79% (p = 0.015)	0.884
Frequency	2013.2	-1.06% (p = 0.488)	(p = 0.001)	-7.69% (p = 0.039)	0.882
Frequency	2014.1	-0.01% (p = 0.994)	(p = 0.002)	-8.08% (p = 0.038)	0.863
Frequency	2014.2	-0.99% (p = 0.719)	(p = 0.006)	-7.85% (p = 0.130)	0.863
Frequency	2015.1	-5.00% (p = 0.192)	(p = 0.004)	-6.96% (p = 0.679)	0.896

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: seasonality, phase_in_trend

Fit	Start Date	Seasonality	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	(p = 0.006)	-18.49% (p = 0.000)	0.776
Loss Cost	2011.2	(p = 0.012)	-18.82% (p = 0.000)	0.783
Loss Cost	2012.1	(p = 0.009)	-19.22% (p = 0.000)	0.801
Loss Cost	2012.2	(p = 0.018)	-19.57% (p = 0.000)	0.806
Loss Cost	2013.1	(p = 0.022)	-19.79% (p = 0.000)	0.800
Loss Cost	2013.2	(p = 0.040)	-19.96% (p = 0.000)	0.798
Loss Cost	2014.1	(p = 0.042)	-20.37% (p = 0.000)	0.796
Loss Cost	2014.2	(p = 0.080)	-20.75% (p = 0.001)	0.793
Loss Cost	2015.1	(p = 0.132)	-20.50% (p = 0.003)	0.752
Severity	2011.1	(p = 0.268)	-11.35% (p = 0.000)	0.567
Severity	2011.2	(p = 0.484)	-12.11% (p = 0.000)	0.657
Severity	2012.1	(p = 0.397)	-12.33% (p = 0.000)	0.669
Severity	2012.2	(p = 0.443)	-12.36% (p = 0.000)	0.661
Severity	2013.1	(p = 0.454)	-12.43% (p = 0.001)	0.648
Severity	2013.2	(p = 0.558)	-12.64% (p = 0.001)	0.645
Severity	2014.1	(p = 0.334)	-13.36% (p = 0.001)	0.713
Severity	2014.2	(p = 0.440)	-13.61% (p = 0.003)	0.704
Severity	2015.1	(p = 0.607)	-13.09% (p = 0.006)	0.657
Frequency	2011.1	(p = 0.000)	-8.05% (p = 0.000)	0.798
Frequency	2011.2	(p = 0.000)	-7.64% (p = 0.000)	0.842
Frequency	2012.1	(p = 0.000)	-7.86% (p = 0.000)	0.860
Frequency	2012.2	(p = 0.000)	-8.23% (p = 0.000)	0.885
Frequency	2013.1	(p = 0.000)	-8.41% (p = 0.000)	0.890
Frequency	2013.2	(p = 0.000)	-8.37% (p = 0.000)	0.888
Frequency	2014.1	(p = 0.001)	-8.09% (p = 0.000)	0.880
Frequency	2014.2	(p = 0.003)	-8.26% (p = 0.000)	0.880
Frequency	2015.1	(p = 0.005)	-8.53% (p = 0.001)	0.874

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+5.22% (p = 0.000)	(p = 0.000)	-37.04% (p = 0.000)	-4.92% (p = 0.011)	0.950
Loss Cost	2011.2	+5.73% (p = 0.000)	(p = 0.000)	-37.84% (p = 0.000)	-4.70% (p = 0.011)	0.953
Loss Cost	2012.1	+5.55% (p = 0.002)	(p = 0.000)	-37.63% (p = 0.000)	-4.72% (p = 0.018)	0.952
Loss Cost	2012.2	+6.04% (p = 0.004)	(p = 0.000)	-38.25% (p = 0.000)	-4.55% (p = 0.021)	0.952
Loss Cost	2013.1	+6.62% (p = 0.011)	(p = 0.001)	-38.79% (p = 0.001)	-4.49% (p = 0.027)	0.950
Loss Cost	2013.2	+8.37% (p = 0.013)	(p = 0.001)	-40.42% (p = 0.001)	-4.05% (p = 0.022)	0.955
Loss Cost	2014.1	+7.49% (p = 0.074)	(p = 0.002)	-39.83% (p = 0.002)	-4.12% (p = 0.055)	0.952
Loss Cost	2014.2	+6.49% (p = 0.269)	(p = 0.007)	-39.18% (p = 0.007)	-4.29% (p = 0.134)	0.948
Loss Cost	2015.1	+7.63% (p = 0.437)	(p = 0.020)	-39.69% (p = 0.021)	-4.22% (p = 0.262)	0.933
Severity	2011.1	+4.32% (p = 0.001)	(p = 0.091)	-29.07% (p = 0.001)	-1.23% (p = 0.174)	0.836
Severity	2011.2	+3.51% (p = 0.009)	(p = 0.161)	-27.58% (p = 0.002)	-1.60% (p = 0.191)	0.851
Severity	2012.1	+3.54% (p = 0.026)	(p = 0.198)	-27.61% (p = 0.003)	-1.60% (p = 0.217)	0.846
Severity	2012.2	+4.62% (p = 0.017)	(p = 0.124)	-29.23% (p = 0.002)	-1.21% (p = 0.165)	0.863
Severity	2013.1	+5.81% (p = 0.016)	(p = 0.211)	-30.51% (p = 0.002)	-1.08% (p = 0.120)	0.873
Severity	2013.2	+7.29% (p = 0.020)	(p = 0.158)	-32.08% (p = 0.003)	-0.69% (p = 0.096)	0.882
Severity	2014.1	+4.13% (p = 0.181)	(p = 0.067)	-29.58% (p = 0.004)	-0.97% (p = 0.241)	0.917
Severity	2014.2	+2.68% (p = 0.534)	(p = 0.129)	-28.45% (p = 0.014)	-1.22% (p = 0.446)	0.914
Severity	2015.1	+6.91% (p = 0.339)	(p = 0.237)	-30.71% (p = 0.021)	-0.96% (p = 0.302)	0.903
Frequency	2011.1	+0.86% (p = 0.311)	(p = 0.000)	-11.24% (p = 0.093)	-3.73% (p = 0.160)	0.816
Frequency	2011.2	+2.14% (p = 0.005)	(p = 0.000)	-14.17% (p = 0.005)	-3.15% (p = 0.025)	0.924
Frequency	2012.1	+1.94% (p = 0.027)	(p = 0.000)	-13.83% (p = 0.009)	-3.17% (p = 0.037)	0.923
Frequency	2012.2	+1.36% (p = 0.151)	(p = 0.000)	-12.75% (p = 0.015)	-3.38% (p = 0.049)	0.929
Frequency	2013.1	+0.76% (p = 0.488)	(p = 0.000)	-11.91% (p = 0.026)	-3.45% (p = 0.084)	0.932
Frequency	2013.2	+1.00% (p = 0.494)	(p = 0.000)	-12.27% (p = 0.038)	-3.38% (p = 0.104)	0.930
Frequency	2014.1	+3.23% (p = 0.058)	(p = 0.000)	-14.55% (p = 0.008)	-3.19% (p = 0.017)	0.955
Frequency	2014.2	+3.71% (p = 0.136)	(p = 0.001)	-15.00% (p = 0.017)	-3.11% (p = 0.038)	0.952
Frequency	2015.1	+0.68% (p = 0.823)	(p = 0.001)	-12.97% (p = 0.039)	-3.29% (p = 0.249)	0.961

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time, scalar_level_change, phase_in_scalar
Scalar Level Change Start Date = 2018-01-01

Fit	Start Date	Time	Phase in Scalar	Scalar Shift	Adjusted R^2
Loss Cost	2011.1	+5.63% (p = 0.008)	-40.14% (p = 0.000)	-19.81% (p = 0.032)	0.804
Loss Cost	2011.2	+5.23% (p = 0.031)	-39.43% (p = 0.001)	-19.56% (p = 0.042)	0.803
Loss Cost	2012.1	+6.20% (p = 0.034)	-41.00% (p = 0.002)	-20.19% (p = 0.042)	0.807
Loss Cost	2012.2	+5.28% (p = 0.120)	-39.62% (p = 0.004)	-19.57% (p = 0.060)	0.808
Loss Cost	2013.1	+7.69% (p = 0.070)	-42.89% (p = 0.004)	-21.24% (p = 0.046)	0.821
Loss Cost	2013.2	+6.96% (p = 0.191)	-42.01% (p = 0.011)	-20.72% (p = 0.072)	0.816
Loss Cost	2014.1	+9.63% (p = 0.183)	-44.84% (p = 0.016)	-22.65% (p = 0.074)	0.813
Loss Cost	2014.2	+4.43% (p = 0.618)	-39.78% (p = 0.055)	-18.64% (p = 0.180)	0.827
Loss Cost	2015.1	+11.95% (p = 0.355)	-45.94% (p = 0.052)	-24.55% (p = 0.135)	0.817
Severity	2011.1	+4.47% (p = 0.001)	-30.79% (p = 0.000)	-11.00% (p = 0.043)	0.835
Severity	2011.2	+3.45% (p = 0.007)	-28.69% (p = 0.000)	-10.28% (p = 0.041)	0.865
Severity	2012.1	+3.76% (p = 0.013)	-29.29% (p = 0.000)	-10.51% (p = 0.046)	0.865
Severity	2012.2	+4.50% (p = 0.014)	-30.62% (p = 0.000)	-11.08% (p = 0.041)	0.871
Severity	2013.1	+6.17% (p = 0.005)	-33.26% (p = 0.000)	-12.37% (p = 0.020)	0.898
Severity	2013.2	+7.02% (p = 0.012)	-34.45% (p = 0.000)	-13.04% (p = 0.023)	0.900
Severity	2014.1	+5.28% (p = 0.094)	-32.22% (p = 0.002)	-11.60% (p = 0.050)	0.909
Severity	2014.2	+3.07% (p = 0.422)	-29.57% (p = 0.008)	-9.63% (p = 0.130)	0.915
Severity	2015.1	+8.56% (p = 0.078)	-35.02% (p = 0.003)	-14.57% (p = 0.031)	0.943
Frequency	2011.1	+1.11% (p = 0.442)	-13.50% (p = 0.121)	-9.90% (p = 0.177)	0.459
Frequency	2011.2	+1.72% (p = 0.317)	-15.07% (p = 0.102)	-10.34% (p = 0.169)	0.460
Frequency	2012.1	+2.35% (p = 0.258)	-16.56% (p = 0.094)	-10.81% (p = 0.166)	0.460
Frequency	2012.2	+0.74% (p = 0.746)	-12.98% (p = 0.198)	-9.55% (p = 0.212)	0.512
Frequency	2013.1	+1.43% (p = 0.624)	-14.42% (p = 0.198)	-10.12% (p = 0.215)	0.490
Frequency	2013.2	-0.05% (p = 0.988)	-11.54% (p = 0.353)	-8.83% (p = 0.307)	0.505
Frequency	2014.1	+4.14% (p = 0.360)	-18.62% (p = 0.143)	-12.50% (p = 0.145)	0.533
Frequency	2014.2	+1.32% (p = 0.822)	-14.49% (p = 0.320)	-9.97% (p = 0.297)	0.553
Frequency	2015.1	+3.13% (p = 0.718)	-16.81% (p = 0.346)	-11.68% (p = 0.330)	0.485

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2018.2
Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+5.10% (p = 0.001)	(p = 0.000)	-45.48% (p = 0.000)	0.911
Loss Cost	2011.2	+5.50% (p = 0.002)	(p = 0.000)	-46.19% (p = 0.000)	0.911
Loss Cost	2012.1	+5.22% (p = 0.009)	(p = 0.001)	-45.73% (p = 0.000)	0.910
Loss Cost	2012.2	+5.46% (p = 0.023)	(p = 0.001)	-46.11% (p = 0.000)	0.908
Loss Cost	2013.1	+5.70% (p = 0.057)	(p = 0.004)	-46.45% (p = 0.000)	0.902
Loss Cost	2013.2	+6.56% (p = 0.090)	(p = 0.006)	-47.60% (p = 0.001)	0.901
Loss Cost	2014.1	+4.47% (p = 0.345)	(p = 0.010)	-45.04% (p = 0.004)	0.902
Loss Cost	2014.2	+1.49% (p = 0.799)	(p = 0.021)	-41.36% (p = 0.019)	0.909
Loss Cost	2015.1	-1.84% (p = 0.821)	(p = 0.036)	-37.40% (p = 0.071)	0.896
Severity	2011.1	+4.20% (p = 0.002)	(p = 0.116)	-34.51% (p = 0.000)	0.798
Severity	2011.2	+3.35% (p = 0.017)	(p = 0.198)	-32.63% (p = 0.000)	0.812
Severity	2012.1	+3.28% (p = 0.049)	(p = 0.229)	-32.49% (p = 0.000)	0.808
Severity	2012.2	+4.19% (p = 0.039)	(p = 0.172)	-34.28% (p = 0.000)	0.821
Severity	2013.1	+5.10% (p = 0.048)	(p = 0.281)	-35.85% (p = 0.001)	0.823
Severity	2013.2	+5.94% (p = 0.073)	(p = 0.270)	-37.21% (p = 0.002)	0.822
Severity	2014.1	+2.07% (p = 0.506)	(p = 0.083)	-31.31% (p = 0.006)	0.890
Severity	2014.2	-0.24% (p = 0.950)	(p = 0.142)	-27.70% (p = 0.025)	0.903
Severity	2015.1	-0.49% (p = 0.931)	(p = 0.222)	-27.34% (p = 0.075)	0.874
Frequency	2011.1	+0.87% (p = 0.322)	(p = 0.000)	-16.75% (p = 0.002)	0.754
Frequency	2011.2	+2.09% (p = 0.011)	(p = 0.000)	-20.13% (p = 0.000)	0.883
Frequency	2012.1	+1.88% (p = 0.047)	(p = 0.000)	-19.62% (p = 0.000)	0.881
Frequency	2012.2	+1.22% (p = 0.228)	(p = 0.000)	-18.00% (p = 0.001)	0.889
Frequency	2013.1	+0.57% (p = 0.631)	(p = 0.000)	-16.52% (p = 0.003)	0.895
Frequency	2013.2	+0.58% (p = 0.709)	(p = 0.000)	-16.55% (p = 0.011)	0.891
Frequency	2014.1	+2.36% (p = 0.223)	(p = 0.001)	-19.99% (p = 0.006)	0.898
Frequency	2014.2	+1.73% (p = 0.492)	(p = 0.004)	-18.89% (p = 0.025)	0.894
Frequency	2015.1	-1.35% (p = 0.607)	(p = 0.003)	-13.84% (p = 0.072)	0.935

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2018.2
Parameters Included: seasonality, phase_in_trend

Fit	Start Date	Seasonality	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	(p = 0.002)	-21.86% (p = 0.000)	0.764
Loss Cost	2011.2	(p = 0.005)	-22.13% (p = 0.000)	0.771
Loss Cost	2012.1	(p = 0.003)	-22.90% (p = 0.000)	0.805
Loss Cost	2012.2	(p = 0.006)	-23.19% (p = 0.000)	0.810
Loss Cost	2013.1	(p = 0.007)	-23.71% (p = 0.000)	0.814
Loss Cost	2013.2	(p = 0.015)	-23.84% (p = 0.000)	0.811
Loss Cost	2014.1	(p = 0.013)	-24.79% (p = 0.000)	0.828
Loss Cost	2014.2	(p = 0.031)	-25.10% (p = 0.001)	0.826
Loss Cost	2015.1	(p = 0.059)	-25.23% (p = 0.004)	0.789
Severity	2011.1	(p = 0.139)	-14.36% (p = 0.000)	0.584
Severity	2011.2	(p = 0.254)	-15.00% (p = 0.000)	0.681
Severity	2012.1	(p = 0.175)	-15.47% (p = 0.000)	0.707
Severity	2012.2	(p = 0.214)	-15.48% (p = 0.000)	0.701
Severity	2013.1	(p = 0.213)	-15.73% (p = 0.001)	0.695
Severity	2013.2	(p = 0.294)	-15.91% (p = 0.001)	0.693
Severity	2014.1	(p = 0.086)	-17.33% (p = 0.000)	0.814
Severity	2014.2	(p = 0.146)	-17.54% (p = 0.001)	0.809
Severity	2015.1	(p = 0.247)	-17.15% (p = 0.004)	0.768
Frequency	2011.1	(p = 0.000)	-8.76% (p = 0.000)	0.730
Frequency	2011.2	(p = 0.000)	-8.39% (p = 0.000)	0.792
Frequency	2012.1	(p = 0.000)	-8.79% (p = 0.000)	0.822
Frequency	2012.2	(p = 0.000)	-9.12% (p = 0.000)	0.850
Frequency	2013.1	(p = 0.000)	-9.47% (p = 0.000)	0.863
Frequency	2013.2	(p = 0.000)	-9.43% (p = 0.000)	0.860
Frequency	2014.1	(p = 0.001)	-9.02% (p = 0.001)	0.840
Frequency	2014.2	(p = 0.004)	-9.17% (p = 0.002)	0.838
Frequency	2015.1	(p = 0.006)	-9.75% (p = 0.004)	0.843

AB Total Rehabilitation including Attendant Care

Coverage = AB Total Rehab (incl Attendant Care)
End Trend Period = 2018.2
Parameters Included: time, scalar_level_change, phase_in_scalar
Scalar Level Change Start Date = 2018-01-01

Fit	Start Date	Time	Phase in Scalar	Scalar Shift	Adjusted R^2
Loss Cost	2011.1	+5.82% (p = 0.008)	-40.60% (p = 0.001)	-16.96% (p = 0.089)	0.764
Loss Cost	2011.2	+5.47% (p = 0.029)	-39.99% (p = 0.001)	-16.80% (p = 0.106)	0.759
Loss Cost	2012.1	+6.55% (p = 0.031)	-41.72% (p = 0.002)	-17.32% (p = 0.105)	0.767
Loss Cost	2012.2	+5.75% (p = 0.108)	-40.53% (p = 0.005)	-16.91% (p = 0.132)	0.765
Loss Cost	2013.1	+8.51% (p = 0.059)	-44.22% (p = 0.004)	-18.35% (p = 0.102)	0.790
Loss Cost	2013.2	+8.19% (p = 0.156)	-43.84% (p = 0.012)	-18.17% (p = 0.136)	0.782
Loss Cost	2014.1	+12.12% (p = 0.133)	-47.87% (p = 0.016)	-20.31% (p = 0.121)	0.789
Loss Cost	2014.2	+7.69% (p = 0.472)	-43.75% (p = 0.062)	-17.78% (p = 0.227)	0.791
Loss Cost	2015.1	+23.98% (p = 0.158)	-55.60% (p = 0.036)	-26.65% (p = 0.100)	0.834
Severity	2011.1	+4.48% (p = 0.001)	-30.83% (p = 0.000)	-10.81% (p = 0.074)	0.810
Severity	2011.2	+3.45% (p = 0.010)	-28.68% (p = 0.000)	-10.30% (p = 0.067)	0.840
Severity	2012.1	+3.76% (p = 0.019)	-29.30% (p = 0.000)	-10.46% (p = 0.075)	0.840
Severity	2012.2	+4.53% (p = 0.021)	-30.69% (p = 0.001)	-10.88% (p = 0.073)	0.847
Severity	2013.1	+6.30% (p = 0.009)	-33.51% (p = 0.000)	-11.88% (p = 0.042)	0.881
Severity	2013.2	+7.28% (p = 0.018)	-34.89% (p = 0.001)	-12.45% (p = 0.046)	0.883
Severity	2014.1	+5.49% (p = 0.128)	-32.57% (p = 0.005)	-11.36% (p = 0.082)	0.891
Severity	2014.2	+2.96% (p = 0.525)	-29.40% (p = 0.023)	-9.67% (p = 0.170)	0.897
Severity	2015.1	+11.20% (p = 0.085)	-37.97% (p = 0.008)	-15.14% (p = 0.040)	0.941
Frequency	2011.1	+1.28% (p = 0.380)	-14.12% (p = 0.106)	-6.90% (p = 0.382)	0.316
Frequency	2011.2	+1.95% (p = 0.260)	-15.85% (p = 0.087)	-7.25% (p = 0.367)	0.327
Frequency	2012.1	+2.69% (p = 0.202)	-17.57% (p = 0.077)	-7.65% (p = 0.354)	0.339
Frequency	2012.2	+1.16% (p = 0.620)	-14.20% (p = 0.164)	-6.77% (p = 0.406)	0.372
Frequency	2013.1	+2.09% (p = 0.489)	-16.11% (p = 0.157)	-7.34% (p = 0.392)	0.355
Frequency	2013.2	+0.85% (p = 0.827)	-13.75% (p = 0.288)	-6.53% (p = 0.476)	0.355
Frequency	2014.1	+6.28% (p = 0.182)	-22.68% (p = 0.075)	-10.10% (p = 0.216)	0.487
Frequency	2014.2	+4.60% (p = 0.486)	-20.33% (p = 0.191)	-8.98% (p = 0.339)	0.463
Frequency	2015.1	+11.49% (p = 0.285)	-28.42% (p = 0.147)	-13.56% (p = 0.232)	0.483

AB Total Medical & Rehabilitation including Attendant Care

Coverage = AB Total Med & Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2011.1	+0.94% (p = 0.422)	-0.020
Loss Cost	2011.2	+0.62% (p = 0.636)	-0.054
Loss Cost	2012.1	+0.23% (p = 0.876)	-0.075
Loss Cost	2012.2	-0.97% (p = 0.514)	-0.044
Loss Cost	2013.1	-1.54% (p = 0.365)	-0.009
Loss Cost	2013.2	-2.92% (p = 0.109)	0.160
Loss Cost	2014.1	-3.36% (p = 0.121)	0.161
Loss Cost	2014.2	-5.49% (p = 0.017)	0.471
Loss Cost	2015.1	-6.32% (p = 0.024)	0.477
Severity	2011.1	-0.16% (p = 0.816)	-0.063
Severity	2011.2	-0.76% (p = 0.271)	0.021
Severity	2012.1	-1.19% (p = 0.114)	0.118
Severity	2012.2	-1.62% (p = 0.053)	0.217
Severity	2013.1	-1.73% (p = 0.075)	0.193
Severity	2013.2	-2.22% (p = 0.047)	0.274
Severity	2014.1	-2.95% (p = 0.021)	0.405
Severity	2014.2	-4.13% (p = 0.003)	0.657
Severity	2015.1	-4.03% (p = 0.013)	0.558
Frequency	2011.1	+1.11% (p = 0.149)	0.076
Frequency	2011.2	+1.39% (p = 0.106)	0.116
Frequency	2012.1	+1.43% (p = 0.143)	0.093
Frequency	2012.2	+0.66% (p = 0.489)	-0.039
Frequency	2013.1	+0.19% (p = 0.857)	-0.088
Frequency	2013.2	-0.72% (p = 0.508)	-0.050
Frequency	2014.1	-0.43% (p = 0.737)	-0.096
Frequency	2014.2	-1.42% (p = 0.318)	0.014
Frequency	2015.1	-2.39% (p = 0.159)	0.156

AB Total Medical & Rehabilitation including Attendant Care

Coverage = AB Total Med & Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2011.1	+0.94% (p = 0.346)	(p = 0.019)	0.270
Loss Cost	2011.2	+0.91% (p = 0.425)	(p = 0.030)	0.221
Loss Cost	2012.1	+0.23% (p = 0.847)	(p = 0.016)	0.296
Loss Cost	2012.2	-0.60% (p = 0.633)	(p = 0.034)	0.256
Loss Cost	2013.1	-1.54% (p = 0.244)	(p = 0.014)	0.413
Loss Cost	2013.2	-2.43% (p = 0.106)	(p = 0.031)	0.459
Loss Cost	2014.1	-3.36% (p = 0.047)	(p = 0.018)	0.552
Loss Cost	2014.2	-4.86% (p = 0.011)	(p = 0.033)	0.698
Loss Cost	2015.1	-6.32% (p = 0.002)	(p = 0.007)	0.833
Severity	2011.1	-0.16% (p = 0.809)	(p = 0.155)	0.019
Severity	2011.2	-0.68% (p = 0.322)	(p = 0.295)	0.034
Severity	2012.1	-1.19% (p = 0.098)	(p = 0.135)	0.213
Severity	2012.2	-1.50% (p = 0.068)	(p = 0.230)	0.255
Severity	2013.1	-1.73% (p = 0.069)	(p = 0.207)	0.249
Severity	2013.2	-2.07% (p = 0.065)	(p = 0.328)	0.279
Severity	2014.1	-2.95% (p = 0.016)	(p = 0.132)	0.505
Severity	2014.2	-3.93% (p = 0.005)	(p = 0.274)	0.674
Severity	2015.1	-4.03% (p = 0.015)	(p = 0.312)	0.572
Frequency	2011.1	+1.11% (p = 0.099)	(p = 0.026)	0.315
Frequency	2011.2	+1.60% (p = 0.026)	(p = 0.009)	0.451
Frequency	2012.1	+1.43% (p = 0.069)	(p = 0.010)	0.447
Frequency	2012.2	+0.91% (p = 0.255)	(p = 0.022)	0.312
Frequency	2013.1	+0.19% (p = 0.794)	(p = 0.004)	0.489
Frequency	2013.2	-0.36% (p = 0.643)	(p = 0.010)	0.464
Frequency	2014.1	-0.43% (p = 0.646)	(p = 0.017)	0.421
Frequency	2014.2	-0.97% (p = 0.392)	(p = 0.041)	0.405
Frequency	2015.1	-2.39% (p = 0.007)	(p = 0.001)	0.868

AB Total Medical & Rehabilitation including Attendant Care

Coverage = AB Total Med & Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+5.89% (p = 0.000)	(p = 0.000)	-27.50% (p = 0.000)	0.811
Loss Cost	2011.2	+7.01% (p = 0.000)	(p = 0.000)	-30.16% (p = 0.000)	0.866
Loss Cost	2012.1	+6.73% (p = 0.000)	(p = 0.000)	-29.51% (p = 0.000)	0.860
Loss Cost	2012.2	+6.31% (p = 0.001)	(p = 0.000)	-28.63% (p = 0.000)	0.826
Loss Cost	2013.1	+5.48% (p = 0.006)	(p = 0.000)	-26.92% (p = 0.001)	0.837
Loss Cost	2013.2	+5.12% (p = 0.030)	(p = 0.001)	-26.22% (p = 0.002)	0.818
Loss Cost	2014.1	+4.36% (p = 0.114)	(p = 0.002)	-24.83% (p = 0.009)	0.817
Loss Cost	2014.2	+2.07% (p = 0.474)	(p = 0.006)	-20.91% (p = 0.030)	0.849
Loss Cost	2015.1	-0.58% (p = 0.800)	(p = 0.002)	-16.87% (p = 0.032)	0.926
Severity	2011.1	+3.30% (p = 0.000)	(p = 0.008)	-20.49% (p = 0.000)	0.821
Severity	2011.2	+2.86% (p = 0.000)	(p = 0.017)	-19.30% (p = 0.000)	0.812
Severity	2012.1	+2.42% (p = 0.003)	(p = 0.009)	-18.08% (p = 0.000)	0.831
Severity	2012.2	+2.62% (p = 0.006)	(p = 0.012)	-18.59% (p = 0.000)	0.830
Severity	2013.1	+3.20% (p = 0.005)	(p = 0.023)	-19.98% (p = 0.000)	0.846
Severity	2013.2	+3.89% (p = 0.006)	(p = 0.017)	-21.43% (p = 0.000)	0.863
Severity	2014.1	+2.85% (p = 0.041)	(p = 0.009)	-19.37% (p = 0.001)	0.897
Severity	2014.2	+1.64% (p = 0.231)	(p = 0.020)	-17.16% (p = 0.002)	0.926
Severity	2015.1	+2.46% (p = 0.125)	(p = 0.035)	-18.40% (p = 0.003)	0.924
Frequency	2011.1	+2.50% (p = 0.040)	(p = 0.025)	-8.83% (p = 0.154)	0.373
Frequency	2011.2	+4.03% (p = 0.001)	(p = 0.002)	-13.45% (p = 0.014)	0.649
Frequency	2012.1	+4.21% (p = 0.004)	(p = 0.004)	-13.96% (p = 0.021)	0.638
Frequency	2012.2	+3.60% (p = 0.029)	(p = 0.009)	-12.33% (p = 0.056)	0.484
Frequency	2013.1	+2.21% (p = 0.178)	(p = 0.004)	-8.67% (p = 0.170)	0.545
Frequency	2013.2	+1.19% (p = 0.535)	(p = 0.011)	-6.10% (p = 0.378)	0.456
Frequency	2014.1	+1.47% (p = 0.548)	(p = 0.021)	-6.78% (p = 0.403)	0.405
Frequency	2014.2	+0.42% (p = 0.893)	(p = 0.053)	-4.52% (p = 0.630)	0.334
Frequency	2015.1	-2.97% (p = 0.135)	(p = 0.002)	+1.87% (p = 0.718)	0.846

AB Total Medical & Rehabilitation including Attendant Care

Coverage = AB Total Med & Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+4.93% (p = 0.000)	(p = 0.001)	-9.59% (p = 0.000)	0.778
Loss Cost	2011.2	+5.70% (p = 0.000)	(p = 0.001)	-10.06% (p = 0.000)	0.809
Loss Cost	2012.1	+5.37% (p = 0.001)	(p = 0.001)	-9.84% (p = 0.000)	0.802
Loss Cost	2012.2	+4.80% (p = 0.004)	(p = 0.002)	-9.57% (p = 0.001)	0.762
Loss Cost	2013.1	+4.01% (p = 0.032)	(p = 0.002)	-9.17% (p = 0.003)	0.771
Loss Cost	2013.2	+3.49% (p = 0.122)	(p = 0.006)	-8.99% (p = 0.010)	0.748
Loss Cost	2014.1	+2.96% (p = 0.316)	(p = 0.011)	-8.80% (p = 0.036)	0.738
Loss Cost	2014.2	+0.41% (p = 0.912)	(p = 0.024)	-8.22% (p = 0.152)	0.757
Loss Cost	2015.1	-4.49% (p = 0.380)	(p = 0.017)	-7.14% (p = 0.688)	0.806
Severity	2011.1	+1.96% (p = 0.032)	(p = 0.136)	-5.96% (p = 0.006)	0.426
Severity	2011.2	+1.36% (p = 0.153)	(p = 0.230)	-5.57% (p = 0.014)	0.380
Severity	2012.1	+0.72% (p = 0.489)	(p = 0.143)	-5.11% (p = 0.041)	0.423
Severity	2012.2	+0.51% (p = 0.685)	(p = 0.198)	-5.00% (p = 0.076)	0.411
Severity	2013.1	+0.60% (p = 0.707)	(p = 0.251)	-5.05% (p = 0.114)	0.378
Severity	2013.2	+0.48% (p = 0.818)	(p = 0.310)	-5.01% (p = 0.183)	0.359
Severity	2014.1	-1.53% (p = 0.550)	(p = 0.181)	-4.23% (p = 0.535)	0.466
Severity	2014.2	-4.67% (p = 0.145)	(p = 0.314)	-3.44% (p = 0.782)	0.625
Severity	2015.1	-6.04% (p = 0.225)	(p = 0.317)	-3.11% (p = 0.644)	0.510
Frequency	2011.1	+2.91% (p = 0.004)	(p = 0.019)	-3.86% (p = 0.019)	0.526
Frequency	2011.2	+4.28% (p = 0.000)	(p = 0.000)	-4.75% (p = 0.000)	0.841
Frequency	2012.1	+4.62% (p = 0.000)	(p = 0.000)	-4.98% (p = 0.000)	0.848
Frequency	2012.2	+4.26% (p = 0.000)	(p = 0.001)	-4.81% (p = 0.001)	0.784
Frequency	2013.1	+3.39% (p = 0.003)	(p = 0.000)	-4.34% (p = 0.002)	0.814
Frequency	2013.2	+3.00% (p = 0.024)	(p = 0.001)	-4.19% (p = 0.008)	0.763
Frequency	2014.1	+4.56% (p = 0.006)	(p = 0.002)	-4.78% (p = 0.002)	0.840
Frequency	2014.2	+5.32% (p = 0.017)	(p = 0.003)	-4.95% (p = 0.006)	0.824
Frequency	2015.1	+1.65% (p = 0.264)	(p = 0.000)	-4.16% (p = 0.023)	0.949

AB Total Medical & Rehabilitation including Attendant Care

Coverage = AB Total Med & Rehab (incl Attendant Care)
End Trend Period = 2019.1
Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+6.19% (p = 0.000)	(p = 0.000)	-18.15% (p = 0.004)	-2.01% (p = 0.012)	0.881
Loss Cost	2011.2	+7.45% (p = 0.000)	(p = 0.000)	-20.68% (p = 0.000)	-1.45% (p = 0.000)	0.961
Loss Cost	2012.1	+7.40% (p = 0.000)	(p = 0.000)	-20.61% (p = 0.000)	-1.46% (p = 0.000)	0.958
Loss Cost	2012.2	+7.23% (p = 0.000)	(p = 0.000)	-20.35% (p = 0.000)	-1.52% (p = 0.001)	0.946
Loss Cost	2013.1	+6.89% (p = 0.000)	(p = 0.000)	-19.93% (p = 0.001)	-1.56% (p = 0.002)	0.946
Loss Cost	2013.2	+7.28% (p = 0.001)	(p = 0.000)	-20.42% (p = 0.001)	-1.45% (p = 0.004)	0.940
Loss Cost	2014.1	+8.04% (p = 0.003)	(p = 0.000)	-21.09% (p = 0.003)	-1.39% (p = 0.008)	0.940
Loss Cost	2014.2	+7.13% (p = 0.035)	(p = 0.001)	-20.32% (p = 0.009)	-1.54% (p = 0.031)	0.935
Loss Cost	2015.1	+4.01% (p = 0.330)	(p = 0.003)	-18.42% (p = 0.024)	-1.73% (p = 0.202)	0.942
Severity	2011.1	+3.32% (p = 0.000)	(p = 0.012)	-19.88% (p = 0.000)	+2.80% (p = 0.811)	0.807
Severity	2011.2	+2.88% (p = 0.001)	(p = 0.023)	-18.96% (p = 0.000)	+2.59% (p = 0.889)	0.795
Severity	2012.1	+2.41% (p = 0.005)	(p = 0.014)	-18.21% (p = 0.001)	+2.52% (p = 0.953)	0.815
Severity	2012.2	+2.62% (p = 0.012)	(p = 0.018)	-18.57% (p = 0.001)	+2.61% (p = 0.995)	0.811
Severity	2013.1	+3.30% (p = 0.010)	(p = 0.035)	-19.44% (p = 0.001)	+2.68% (p = 0.774)	0.829
Severity	2013.2	+4.19% (p = 0.011)	(p = 0.025)	-20.57% (p = 0.001)	+2.93% (p = 0.570)	0.851
Severity	2014.1	+2.87% (p = 0.099)	(p = 0.017)	-19.34% (p = 0.002)	+2.81% (p = 0.979)	0.880
Severity	2014.2	+0.64% (p = 0.723)	(p = 0.028)	-17.29% (p = 0.004)	+2.40% (p = 0.429)	0.923
Severity	2015.1	+2.27% (p = 0.448)	(p = 0.064)	-18.34% (p = 0.009)	+2.50% (p = 0.940)	0.906
Frequency	2011.1	+2.78% (p = 0.017)	(p = 0.024)	+2.17% (p = 0.791)	-4.68% (p = 0.069)	0.490
Frequency	2011.2	+4.44% (p = 0.000)	(p = 0.000)	-2.12% (p = 0.664)	-3.94% (p = 0.003)	0.830
Frequency	2012.1	+4.87% (p = 0.000)	(p = 0.001)	-2.94% (p = 0.553)	-3.89% (p = 0.003)	0.839
Frequency	2012.2	+4.49% (p = 0.001)	(p = 0.002)	-2.17% (p = 0.678)	-4.02% (p = 0.006)	0.765
Frequency	2013.1	+3.47% (p = 0.013)	(p = 0.001)	-0.60% (p = 0.903)	-4.13% (p = 0.009)	0.791
Frequency	2013.2	+2.97% (p = 0.076)	(p = 0.003)	+0.20% (p = 0.971)	-4.26% (p = 0.020)	0.729
Frequency	2014.1	+5.02% (p = 0.018)	(p = 0.004)	-2.17% (p = 0.643)	-4.09% (p = 0.006)	0.820
Frequency	2014.2	+6.45% (p = 0.033)	(p = 0.006)	-3.67% (p = 0.477)	-3.85% (p = 0.010)	0.811
Frequency	2015.1	+1.70% (p = 0.443)	(p = 0.001)	-0.10% (p = 0.976)	-4.13% (p = 0.047)	0.936

AB Total Medical & Rehabilitation including Attendant Care

Coverage = AB Total Med & Rehab (incl Attendant Care)
End Trend Period = 2018.2
Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+6.15% (p = 0.000)	(p = 0.001)	-26.83% (p = 0.000)	0.838
Loss Cost	2011.2	+7.32% (p = 0.000)	(p = 0.000)	-29.54% (p = 0.000)	0.905
Loss Cost	2012.1	+7.23% (p = 0.000)	(p = 0.000)	-29.35% (p = 0.000)	0.897
Loss Cost	2012.2	+6.89% (p = 0.000)	(p = 0.000)	-28.66% (p = 0.000)	0.862
Loss Cost	2013.1	+6.38% (p = 0.002)	(p = 0.001)	-27.70% (p = 0.000)	0.861
Loss Cost	2013.2	+6.26% (p = 0.012)	(p = 0.002)	-27.49% (p = 0.001)	0.833
Loss Cost	2014.1	+6.26% (p = 0.050)	(p = 0.006)	-27.49% (p = 0.006)	0.824
Loss Cost	2014.2	+4.04% (p = 0.253)	(p = 0.013)	-23.99% (p = 0.025)	0.833
Loss Cost	2015.1	+0.02% (p = 0.995)	(p = 0.008)	-17.89% (p = 0.077)	0.897
Severity	2011.1	+3.27% (p = 0.000)	(p = 0.011)	-20.58% (p = 0.000)	0.816
Severity	2011.2	+2.82% (p = 0.001)	(p = 0.020)	-19.39% (p = 0.000)	0.803
Severity	2012.1	+2.31% (p = 0.005)	(p = 0.010)	-18.12% (p = 0.000)	0.827
Severity	2012.2	+2.50% (p = 0.013)	(p = 0.014)	-18.58% (p = 0.000)	0.824
Severity	2013.1	+3.08% (p = 0.013)	(p = 0.032)	-19.86% (p = 0.000)	0.836
Severity	2013.2	+3.79% (p = 0.016)	(p = 0.028)	-21.31% (p = 0.001)	0.851
Severity	2014.1	+2.25% (p = 0.138)	(p = 0.011)	-18.42% (p = 0.002)	0.900
Severity	2014.2	+0.42% (p = 0.742)	(p = 0.009)	-15.06% (p = 0.005)	0.951
Severity	2015.1	+1.01% (p = 0.590)	(p = 0.032)	-16.03% (p = 0.016)	0.936
Frequency	2011.1	+2.79% (p = 0.020)	(p = 0.049)	-7.86% (p = 0.180)	0.443
Frequency	2011.2	+4.37% (p = 0.000)	(p = 0.002)	-12.59% (p = 0.008)	0.762
Frequency	2012.1	+4.81% (p = 0.001)	(p = 0.005)	-13.72% (p = 0.008)	0.766
Frequency	2012.2	+4.28% (p = 0.005)	(p = 0.010)	-12.38% (p = 0.024)	0.638
Frequency	2013.1	+3.19% (p = 0.042)	(p = 0.006)	-9.78% (p = 0.076)	0.640
Frequency	2013.2	+2.38% (p = 0.191)	(p = 0.013)	-7.85% (p = 0.196)	0.487
Frequency	2014.1	+3.92% (p = 0.105)	(p = 0.033)	-11.12% (p = 0.112)	0.540
Frequency	2014.2	+3.61% (p = 0.259)	(p = 0.063)	-10.51% (p = 0.218)	0.361
Frequency	2015.1	-0.98% (p = 0.666)	(p = 0.007)	-2.21% (p = 0.696)	0.794

AB Total Medical & Rehabilitation including Attendant Care

Coverage = AB Total Med & Rehab (incl Attendant Care)
End Trend Period = 2018.2
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+5.17% (p = 0.000)	(p = 0.001)	-11.56% (p = 0.000)	0.790
Loss Cost	2011.2	+6.09% (p = 0.000)	(p = 0.000)	-12.42% (p = 0.000)	0.836
Loss Cost	2012.1	+5.76% (p = 0.000)	(p = 0.000)	-12.21% (p = 0.000)	0.829
Loss Cost	2012.2	+5.32% (p = 0.002)	(p = 0.001)	-11.89% (p = 0.001)	0.774
Loss Cost	2013.1	+4.54% (p = 0.017)	(p = 0.001)	-11.50% (p = 0.002)	0.784
Loss Cost	2013.2	+4.30% (p = 0.067)	(p = 0.004)	-11.36% (p = 0.007)	0.743
Loss Cost	2014.1	+3.78% (p = 0.208)	(p = 0.009)	-11.18% (p = 0.023)	0.733
Loss Cost	2014.2	+1.66% (p = 0.672)	(p = 0.024)	-10.39% (p = 0.104)	0.722
Loss Cost	2015.1	-3.26% (p = 0.520)	(p = 0.018)	-9.32% (p = 0.413)	0.795
Severity	2011.1	+2.29% (p = 0.008)	(p = 0.038)	-8.83% (p = 0.001)	0.584
Severity	2011.2	+1.77% (p = 0.050)	(p = 0.075)	-8.31% (p = 0.002)	0.537
Severity	2012.1	+1.13% (p = 0.226)	(p = 0.039)	-7.86% (p = 0.005)	0.591
Severity	2012.2	+1.10% (p = 0.340)	(p = 0.061)	-7.83% (p = 0.013)	0.573
Severity	2013.1	+1.20% (p = 0.410)	(p = 0.093)	-7.88% (p = 0.024)	0.550
Severity	2013.2	+1.43% (p = 0.457)	(p = 0.120)	-8.02% (p = 0.045)	0.535
Severity	2014.1	-0.57% (p = 0.790)	(p = 0.059)	-7.26% (p = 0.137)	0.654
Severity	2014.2	-3.24% (p = 0.246)	(p = 0.116)	-6.18% (p = 0.509)	0.754
Severity	2015.1	-4.57% (p = 0.295)	(p = 0.144)	-5.87% (p = 0.826)	0.682
Frequency	2011.1	+2.81% (p = 0.008)	(p = 0.033)	-3.00% (p = 0.092)	0.491
Frequency	2011.2	+4.24% (p = 0.000)	(p = 0.000)	-4.49% (p = 0.001)	0.826
Frequency	2012.1	+4.58% (p = 0.000)	(p = 0.001)	-4.73% (p = 0.001)	0.832
Frequency	2012.2	+4.18% (p = 0.001)	(p = 0.002)	-4.40% (p = 0.005)	0.740
Frequency	2013.1	+3.30% (p = 0.007)	(p = 0.001)	-3.92% (p = 0.012)	0.763
Frequency	2013.2	+2.82% (p = 0.048)	(p = 0.004)	-3.63% (p = 0.041)	0.651
Frequency	2014.1	+4.38% (p = 0.013)	(p = 0.005)	-4.22% (p = 0.012)	0.767
Frequency	2014.2	+5.06% (p = 0.039)	(p = 0.011)	-4.49% (p = 0.027)	0.692
Frequency	2015.1	+1.37% (p = 0.376)	(p = 0.001)	-3.66% (p = 0.068)	0.915

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2011.1	+1.06% (p = 0.233)	0.033
Loss Cost	2011.2	+0.79% (p = 0.420)	-0.021
Loss Cost	2012.1	+0.63% (p = 0.574)	-0.050
Loss Cost	2012.2	-0.28% (p = 0.805)	-0.078
Loss Cost	2013.1	-0.42% (p = 0.749)	-0.080
Loss Cost	2013.2	-1.54% (p = 0.255)	0.040
Loss Cost	2014.1	-1.71% (p = 0.293)	0.024
Loss Cost	2014.2	-3.36% (p = 0.049)	0.329
Loss Cost	2015.1	-4.20% (p = 0.042)	0.393
Severity	2011.1	+1.59% (p = 0.009)	0.332
Severity	2011.2	+1.04% (p = 0.050)	0.194
Severity	2012.1	+0.65% (p = 0.208)	0.051
Severity	2012.2	+0.48% (p = 0.400)	-0.019
Severity	2013.1	+0.77% (p = 0.237)	0.045
Severity	2013.2	+0.62% (p = 0.411)	-0.025
Severity	2014.1	+0.01% (p = 0.988)	-0.111
Severity	2014.2	-0.68% (p = 0.409)	-0.028
Severity	2015.1	-1.12% (p = 0.266)	0.054
Frequency	2011.1	-0.52% (p = 0.478)	-0.030
Frequency	2011.2	-0.25% (p = 0.757)	-0.064
Frequency	2012.1	-0.02% (p = 0.981)	-0.077
Frequency	2012.2	-0.76% (p = 0.419)	-0.024
Frequency	2013.1	-1.18% (p = 0.268)	0.029
Frequency	2013.2	-2.15% (p = 0.055)	0.254
Frequency	2014.1	-1.73% (p = 0.169)	0.110
Frequency	2014.2	-2.70% (p = 0.058)	0.300
Frequency	2015.1	-3.12% (p = 0.076)	0.295

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2019.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2011.1	+1.06% (p = 0.145)	(p = 0.009)	0.372
Loss Cost	2011.2	+1.03% (p = 0.214)	(p = 0.016)	0.310
Loss Cost	2012.1	+0.63% (p = 0.477)	(p = 0.011)	0.352
Loss Cost	2012.2	+0.02% (p = 0.985)	(p = 0.024)	0.277
Loss Cost	2013.1	-0.42% (p = 0.685)	(p = 0.019)	0.332
Loss Cost	2013.2	-1.18% (p = 0.300)	(p = 0.042)	0.343
Loss Cost	2014.1	-1.71% (p = 0.195)	(p = 0.035)	0.390
Loss Cost	2014.2	-2.92% (p = 0.049)	(p = 0.073)	0.531
Loss Cost	2015.1	-4.20% (p = 0.008)	(p = 0.016)	0.751
Severity	2011.1	+1.59% (p = 0.011)	(p = 0.637)	0.296
Severity	2011.2	+1.04% (p = 0.061)	(p = 0.908)	0.133
Severity	2012.1	+0.65% (p = 0.226)	(p = 0.758)	-0.020
Severity	2012.2	+0.49% (p = 0.416)	(p = 0.899)	-0.110
Severity	2013.1	+0.77% (p = 0.260)	(p = 0.904)	-0.049
Severity	2013.2	+0.59% (p = 0.461)	(p = 0.799)	-0.130
Severity	2014.1	+0.01% (p = 0.988)	(p = 0.889)	-0.247
Severity	2014.2	-0.74% (p = 0.405)	(p = 0.685)	-0.145
Severity	2015.1	-1.12% (p = 0.305)	(p = 0.868)	-0.098
Frequency	2011.1	-0.52% (p = 0.369)	(p = 0.006)	0.365
Frequency	2011.2	-0.01% (p = 0.991)	(p = 0.001)	0.502
Frequency	2012.1	-0.02% (p = 0.972)	(p = 0.002)	0.479
Frequency	2012.2	-0.47% (p = 0.487)	(p = 0.005)	0.468
Frequency	2013.1	-1.18% (p = 0.060)	(p = 0.000)	0.705
Frequency	2013.2	-1.76% (p = 0.009)	(p = 0.001)	0.788
Frequency	2014.1	-1.73% (p = 0.027)	(p = 0.002)	0.728
Frequency	2014.2	-2.19% (p = 0.019)	(p = 0.005)	0.764
Frequency	2015.1	-3.12% (p = 0.000)	(p = 0.000)	0.934

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2019.1
Parameters Included: time, phase_in_scalar

Fit	Start Date	Time	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+4.68% (p = 0.001)	-21.09% (p = 0.003)	0.472
Loss Cost	2011.2	+4.87% (p = 0.004)	-21.58% (p = 0.004)	0.423
Loss Cost	2012.1	+5.51% (p = 0.006)	-23.18% (p = 0.005)	0.425
Loss Cost	2012.2	+4.34% (p = 0.042)	-20.39% (p = 0.018)	0.310
Loss Cost	2013.1	+5.40% (p = 0.040)	-22.76% (p = 0.017)	0.345
Loss Cost	2013.2	+3.68% (p = 0.203)	-19.12% (p = 0.059)	0.298
Loss Cost	2014.1	+4.97% (p = 0.177)	-21.66% (p = 0.060)	0.313
Loss Cost	2014.2	+1.64% (p = 0.662)	-15.63% (p = 0.169)	0.426
Loss Cost	2015.1	+0.44% (p = 0.922)	-13.70% (p = 0.280)	0.426
Severity	2011.1	+3.82% (p = 0.000)	-13.57% (p = 0.003)	0.630
Severity	2011.2	+3.00% (p = 0.001)	-11.08% (p = 0.008)	0.505
Severity	2012.1	+2.48% (p = 0.011)	-9.54% (p = 0.026)	0.332
Severity	2012.2	+2.55% (p = 0.029)	-9.73% (p = 0.041)	0.251
Severity	2013.1	+4.08% (p = 0.001)	-13.68% (p = 0.002)	0.604
Severity	2013.2	+4.73% (p = 0.002)	-15.16% (p = 0.002)	0.611
Severity	2014.1	+4.12% (p = 0.015)	-13.89% (p = 0.010)	0.481
Severity	2014.2	+3.18% (p = 0.083)	-12.07% (p = 0.032)	0.416
Severity	2015.1	+2.86% (p = 0.192)	-11.54% (p = 0.067)	0.398
Frequency	2011.1	+0.83% (p = 0.527)	-8.70% (p = 0.227)	0.009
Frequency	2011.2	+1.82% (p = 0.225)	-11.81% (p = 0.112)	0.064
Frequency	2012.1	+2.96% (p = 0.090)	-15.07% (p = 0.053)	0.157
Frequency	2012.2	+1.75% (p = 0.358)	-11.81% (p = 0.146)	0.087
Frequency	2013.1	+1.26% (p = 0.587)	-10.53% (p = 0.250)	0.071
Frequency	2013.2	-1.01% (p = 0.692)	-4.67% (p = 0.617)	0.195
Frequency	2014.1	+0.81% (p = 0.791)	-9.03% (p = 0.375)	0.099
Frequency	2014.2	-1.49% (p = 0.674)	-4.06% (p = 0.710)	0.217
Frequency	2015.1	-2.35% (p = 0.594)	-2.44% (p = 0.845)	0.183

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2019.1
Parameters Included: time, seasonality, phase_in_scalar

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+4.53% (p = 0.000)	(p = 0.000)	-20.32% (p = 0.000)	0.825
Loss Cost	2011.2	+5.29% (p = 0.000)	(p = 0.000)	-22.31% (p = 0.000)	0.863
Loss Cost	2012.1	+5.30% (p = 0.000)	(p = 0.000)	-22.34% (p = 0.000)	0.856
Loss Cost	2012.2	+4.99% (p = 0.001)	(p = 0.000)	-21.61% (p = 0.000)	0.811
Loss Cost	2013.1	+5.18% (p = 0.002)	(p = 0.001)	-22.03% (p = 0.001)	0.807
Loss Cost	2013.2	+4.73% (p = 0.017)	(p = 0.002)	-21.11% (p = 0.003)	0.768
Loss Cost	2014.1	+4.86% (p = 0.045)	(p = 0.006)	-21.35% (p = 0.009)	0.757
Loss Cost	2014.2	+3.19% (p = 0.222)	(p = 0.015)	-18.41% (p = 0.029)	0.769
Loss Cost	2015.1	+0.87% (p = 0.663)	(p = 0.003)	-14.83% (p = 0.031)	0.893
Severity	2011.1	+3.80% (p = 0.000)	(p = 0.642)	-13.49% (p = 0.004)	0.608
Severity	2011.2	+3.00% (p = 0.002)	(p = 0.980)	-11.08% (p = 0.011)	0.464
Severity	2012.1	+2.47% (p = 0.015)	(p = 0.799)	-9.50% (p = 0.033)	0.276
Severity	2012.2	+2.58% (p = 0.036)	(p = 0.773)	-9.81% (p = 0.050)	0.184
Severity	2013.1	+4.09% (p = 0.002)	(p = 0.740)	-13.72% (p = 0.004)	0.566
Severity	2013.2	+4.72% (p = 0.004)	(p = 0.978)	-15.15% (p = 0.005)	0.562
Severity	2014.1	+4.12% (p = 0.023)	(p = 0.876)	-13.88% (p = 0.016)	0.409
Severity	2014.2	+3.11% (p = 0.122)	(p = 0.843)	-11.93% (p = 0.052)	0.324
Severity	2015.1	+2.85% (p = 0.238)	(p = 0.911)	-11.51% (p = 0.098)	0.279
Frequency	2011.1	+0.70% (p = 0.489)	(p = 0.006)	-7.89% (p = 0.161)	0.416
Frequency	2011.2	+2.23% (p = 0.015)	(p = 0.000)	-12.63% (p = 0.006)	0.722
Frequency	2012.1	+2.76% (p = 0.010)	(p = 0.000)	-14.19% (p = 0.004)	0.740
Frequency	2012.2	+2.35% (p = 0.053)	(p = 0.001)	-13.07% (p = 0.013)	0.693
Frequency	2013.1	+1.04% (p = 0.344)	(p = 0.000)	-9.63% (p = 0.040)	0.800
Frequency	2013.2	+0.01% (p = 0.995)	(p = 0.000)	-7.02% (p = 0.132)	0.824
Frequency	2014.1	+0.71% (p = 0.633)	(p = 0.001)	-8.68% (p = 0.102)	0.793
Frequency	2014.2	+0.08% (p = 0.968)	(p = 0.004)	-7.35% (p = 0.221)	0.790
Frequency	2015.1	-1.92% (p = 0.160)	(p = 0.000)	-3.75% (p = 0.308)	0.937

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2019.1
Parameters Included: time, phase_in_trend

Fit	Start Date	Time	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+4.09% (p = 0.001)	-7.07% (p = 0.002)	0.483
Loss Cost	2011.2	+4.19% (p = 0.004)	-7.14% (p = 0.004)	0.433
Loss Cost	2012.1	+4.68% (p = 0.007)	-7.45% (p = 0.005)	0.430
Loss Cost	2012.2	+3.62% (p = 0.048)	-6.87% (p = 0.016)	0.324
Loss Cost	2013.1	+4.56% (p = 0.044)	-7.31% (p = 0.015)	0.359
Loss Cost	2013.2	+3.05% (p = 0.234)	-6.71% (p = 0.056)	0.304
Loss Cost	2014.1	+4.74% (p = 0.165)	-7.26% (p = 0.050)	0.342
Loss Cost	2014.2	+1.32% (p = 0.745)	-6.37% (p = 0.232)	0.384
Loss Cost	2015.1	+0.30% (p = 0.962)	-6.17% (p = 0.454)	0.360
Severity	2011.1	+3.15% (p = 0.001)	-2.71% (p = 0.017)	0.531
Severity	2011.2	+2.35% (p = 0.006)	-2.11% (p = 0.042)	0.376
Severity	2012.1	+1.80% (p = 0.044)	-1.75% (p = 0.106)	0.180
Severity	2012.2	+1.73% (p = 0.104)	-1.71% (p = 0.158)	0.081
Severity	2013.1	+2.93% (p = 0.017)	-2.31% (p = 0.036)	0.339
Severity	2013.2	+3.32% (p = 0.032)	-2.48% (p = 0.045)	0.290
Severity	2014.1	+2.47% (p = 0.180)	-2.18% (p = 0.146)	0.055
Severity	2014.2	+0.96% (p = 0.679)	-1.77% (p = 0.453)	-0.077
Severity	2015.1	-0.22% (p = 0.951)	-1.52% (p = 0.789)	-0.089
Frequency	2011.1	+0.91% (p = 0.420)	-4.48% (p = 0.117)	0.080
Frequency	2011.2	+1.80% (p = 0.155)	-5.14% (p = 0.051)	0.154
Frequency	2012.1	+2.83% (p = 0.052)	-5.80% (p = 0.021)	0.265
Frequency	2012.2	+1.86% (p = 0.240)	-5.25% (p = 0.061)	0.200
Frequency	2013.1	+1.59% (p = 0.414)	-5.12% (p = 0.114)	0.179
Frequency	2013.2	-0.26% (p = 0.905)	-4.34% (p = 0.339)	0.255
Frequency	2014.1	+2.21% (p = 0.410)	-5.19% (p = 0.124)	0.270
Frequency	2014.2	+0.36% (p = 0.920)	-4.69% (p = 0.365)	0.295
Frequency	2015.1	+0.52% (p = 0.926)	-4.72% (p = 0.497)	0.243

AB Total Disability Income

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+3.82% (p = 0.000)	(p = 0.001)	-6.39% (p = 0.000)	0.784
Loss Cost	2011.2	+4.33% (p = 0.000)	(p = 0.000)	-6.71% (p = 0.000)	0.797
Loss Cost	2012.1	+4.27% (p = 0.000)	(p = 0.001)	-6.67% (p = 0.000)	0.787
Loss Cost	2012.2	+3.83% (p = 0.004)	(p = 0.002)	-6.46% (p = 0.001)	0.729
Loss Cost	2013.1	+3.96% (p = 0.014)	(p = 0.005)	-6.53% (p = 0.004)	0.723
Loss Cost	2013.2	+3.39% (p = 0.074)	(p = 0.010)	-6.32% (p = 0.013)	0.671
Loss Cost	2014.1	+3.75% (p = 0.140)	(p = 0.023)	-6.45% (p = 0.031)	0.657
Loss Cost	2014.2	+1.97% (p = 0.536)	(p = 0.049)	-6.04% (p = 0.126)	0.642
Loss Cost	2015.1	-2.09% (p = 0.625)	(p = 0.032)	-5.14% (p = 0.600)	0.719
Severity	2011.1	+3.13% (p = 0.001)	(p = 0.781)	-2.66% (p = 0.023)	0.498
Severity	2011.2	+2.34% (p = 0.009)	(p = 0.840)	-2.13% (p = 0.050)	0.327
Severity	2012.1	+1.79% (p = 0.057)	(p = 0.895)	-1.72% (p = 0.128)	0.107
Severity	2012.2	+1.74% (p = 0.121)	(p = 0.922)	-1.70% (p = 0.180)	-0.010
Severity	2013.1	+2.99% (p = 0.021)	(p = 0.646)	-2.40% (p = 0.042)	0.283
Severity	2013.2	+3.29% (p = 0.044)	(p = 0.749)	-2.51% (p = 0.058)	0.212
Severity	2014.1	+2.50% (p = 0.212)	(p = 0.930)	-2.21% (p = 0.177)	-0.078
Severity	2014.2	+0.88% (p = 0.725)	(p = 0.710)	-1.81% (p = 0.490)	-0.226
Severity	2015.1	-0.05% (p = 0.989)	(p = 0.835)	-1.60% (p = 0.778)	-0.294
Frequency	2011.1	+0.67% (p = 0.442)	(p = 0.006)	-3.84% (p = 0.096)	0.452
Frequency	2011.2	+1.94% (p = 0.011)	(p = 0.000)	-4.68% (p = 0.003)	0.754
Frequency	2012.1	+2.44% (p = 0.006)	(p = 0.000)	-5.04% (p = 0.002)	0.777
Frequency	2012.2	+2.06% (p = 0.036)	(p = 0.001)	-4.84% (p = 0.005)	0.741
Frequency	2013.1	+0.95% (p = 0.292)	(p = 0.000)	-4.23% (p = 0.017)	0.832
Frequency	2013.2	+0.09% (p = 0.925)	(p = 0.000)	-3.91% (p = 0.057)	0.853
Frequency	2014.1	+1.22% (p = 0.312)	(p = 0.001)	-4.34% (p = 0.023)	0.859
Frequency	2014.2	+1.08% (p = 0.526)	(p = 0.002)	-4.31% (p = 0.068)	0.849
Frequency	2015.1	-2.04% (p = 0.276)	(p = 0.001)	-3.60% (p = 0.524)	0.927

AB Total Disability Income

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+4.73% (p = 0.000)	(p = 0.000)	-13.61% (p = 0.007)	-0.72% (p = 0.029)	0.875
Loss Cost	2011.2	+5.57% (p = 0.000)	(p = 0.000)	-15.44% (p = 0.000)	-0.33% (p = 0.004)	0.933
Loss Cost	2012.1	+5.75% (p = 0.000)	(p = 0.000)	-15.74% (p = 0.001)	-0.31% (p = 0.005)	0.931
Loss Cost	2012.2	+5.61% (p = 0.000)	(p = 0.000)	-15.49% (p = 0.002)	-0.36% (p = 0.008)	0.907
Loss Cost	2013.1	+6.26% (p = 0.000)	(p = 0.000)	-16.32% (p = 0.001)	-0.29% (p = 0.006)	0.921
Loss Cost	2013.2	+6.36% (p = 0.001)	(p = 0.000)	-16.45% (p = 0.003)	-0.27% (p = 0.011)	0.900
Loss Cost	2014.1	+8.02% (p = 0.001)	(p = 0.000)	-18.00% (p = 0.001)	-0.12% (p = 0.004)	0.937
Loss Cost	2014.2	+7.85% (p = 0.009)	(p = 0.002)	-17.86% (p = 0.005)	-0.15% (p = 0.015)	0.923
Loss Cost	2015.1	+5.54% (p = 0.115)	(p = 0.004)	-16.42% (p = 0.014)	-0.29% (p = 0.114)	0.933
Severity	2011.1	+3.87% (p = 0.000)	(p = 0.697)	-11.25% (p = 0.076)	+2.13% (p = 0.574)	0.587
Severity	2011.2	+3.06% (p = 0.003)	(p = 0.948)	-9.38% (p = 0.106)	+1.74% (p = 0.633)	0.427
Severity	2012.1	+2.53% (p = 0.020)	(p = 0.838)	-8.43% (p = 0.148)	+1.67% (p = 0.755)	0.212
Severity	2012.2	+2.68% (p = 0.045)	(p = 0.804)	-8.72% (p = 0.166)	+1.73% (p = 0.745)	0.104
Severity	2013.1	+4.51% (p = 0.002)	(p = 0.616)	-11.29% (p = 0.023)	+1.93% (p = 0.246)	0.592
Severity	2013.2	+5.53% (p = 0.002)	(p = 0.908)	-12.70% (p = 0.014)	+2.21% (p = 0.144)	0.639
Severity	2014.1	+5.32% (p = 0.017)	(p = 0.963)	-12.49% (p = 0.029)	+2.19% (p = 0.236)	0.465
Severity	2014.2	+4.54% (p = 0.119)	(p = 0.859)	-11.75% (p = 0.068)	+2.06% (p = 0.428)	0.293
Severity	2015.1	+5.70% (p = 0.232)	(p = 0.792)	-12.51% (p = 0.103)	+2.13% (p = 0.453)	0.232
Frequency	2011.1	+0.83% (p = 0.421)	(p = 0.008)	-2.66% (p = 0.741)	-2.79% (p = 0.355)	0.412
Frequency	2011.2	+2.44% (p = 0.006)	(p = 0.000)	-6.69% (p = 0.197)	-2.04% (p = 0.085)	0.771
Frequency	2012.1	+3.14% (p = 0.002)	(p = 0.000)	-7.97% (p = 0.107)	-1.95% (p = 0.044)	0.814
Frequency	2012.2	+2.85% (p = 0.015)	(p = 0.000)	-7.41% (p = 0.157)	-2.05% (p = 0.062)	0.773
Frequency	2013.1	+1.67% (p = 0.124)	(p = 0.000)	-5.66% (p = 0.215)	-2.18% (p = 0.091)	0.846
Frequency	2013.2	+0.79% (p = 0.526)	(p = 0.000)	-4.29% (p = 0.347)	-2.43% (p = 0.152)	0.853
Frequency	2014.1	+2.57% (p = 0.081)	(p = 0.000)	-6.30% (p = 0.119)	-2.27% (p = 0.032)	0.894
Frequency	2014.2	+3.17% (p = 0.144)	(p = 0.002)	-6.92% (p = 0.140)	-2.16% (p = 0.055)	0.888
Frequency	2015.1	-0.15% (p = 0.947)	(p = 0.001)	-4.47% (p = 0.256)	-2.37% (p = 0.373)	0.937

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2018.2
Parameters Included: time, phase_in_scalar

Fit	Start Date	Time	Phase in Scalar	Adjusted R^2
Loss Cost	2011.1	+5.04% (p = 0.000)	-19.91% (p = 0.002)	0.583
Loss Cost	2011.2	+5.35% (p = 0.001)	-20.72% (p = 0.003)	0.542
Loss Cost	2012.1	+6.21% (p = 0.001)	-22.76% (p = 0.002)	0.565
Loss Cost	2012.2	+5.26% (p = 0.011)	-20.64% (p = 0.009)	0.428
Loss Cost	2013.1	+6.90% (p = 0.006)	-24.03% (p = 0.005)	0.527
Loss Cost	2013.2	+5.69% (p = 0.047)	-21.72% (p = 0.019)	0.414
Loss Cost	2014.1	+8.68% (p = 0.017)	-26.88% (p = 0.008)	0.572
Loss Cost	2014.2	+6.13% (p = 0.128)	-22.89% (p = 0.035)	0.544
Loss Cost	2015.1	+6.84% (p = 0.216)	-23.90% (p = 0.070)	0.525
Severity	2011.1	+3.97% (p = 0.000)	-13.01% (p = 0.004)	0.675
Severity	2011.2	+3.17% (p = 0.001)	-10.72% (p = 0.009)	0.568
Severity	2012.1	+2.70% (p = 0.008)	-9.38% (p = 0.026)	0.403
Severity	2012.2	+2.86% (p = 0.019)	-9.83% (p = 0.038)	0.329
Severity	2013.1	+4.72% (p = 0.000)	-14.29% (p = 0.000)	0.790
Severity	2013.2	+5.85% (p = 0.000)	-16.67% (p = 0.000)	0.881
Severity	2014.1	+5.77% (p = 0.000)	-16.52% (p = 0.000)	0.822
Severity	2014.2	+5.48% (p = 0.004)	-16.01% (p = 0.002)	0.756
Severity	2015.1	+6.40% (p = 0.010)	-17.44% (p = 0.005)	0.775
Frequency	2011.1	+1.02% (p = 0.445)	-7.93% (p = 0.275)	-0.046
Frequency	2011.2	+2.11% (p = 0.166)	-11.20% (p = 0.129)	0.049
Frequency	2012.1	+3.42% (p = 0.052)	-14.76% (p = 0.051)	0.196
Frequency	2012.2	+2.33% (p = 0.233)	-11.98% (p = 0.133)	0.058
Frequency	2013.1	+2.07% (p = 0.396)	-11.35% (p = 0.213)	0.014
Frequency	2013.2	-0.15% (p = 0.958)	-6.05% (p = 0.530)	0.049
Frequency	2014.1	+2.75% (p = 0.421)	-12.40% (p = 0.230)	0.049
Frequency	2014.2	+0.61% (p = 0.889)	-8.19% (p = 0.498)	0.058
Frequency	2015.1	+0.41% (p = 0.947)	-7.83% (p = 0.605)	-0.011

AB Total Disability Income

Coverage = AB Total DI
End Trend Period = 2018.2
Parameters Included: time, seasonality, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Trend	Adjusted R^2
Loss Cost	2011.1	+3.92% (p = 0.000)	(p = 0.001)	-7.20% (p = 0.001)	0.772
Loss Cost	2011.2	+4.50% (p = 0.000)	(p = 0.000)	-7.77% (p = 0.000)	0.790
Loss Cost	2012.1	+4.44% (p = 0.001)	(p = 0.001)	-7.73% (p = 0.001)	0.776
Loss Cost	2012.2	+4.04% (p = 0.005)	(p = 0.003)	-7.42% (p = 0.003)	0.686
Loss Cost	2013.1	+4.18% (p = 0.016)	(p = 0.006)	-7.49% (p = 0.007)	0.676
Loss Cost	2013.2	+3.68% (p = 0.080)	(p = 0.015)	-7.21% (p = 0.025)	0.571
Loss Cost	2014.1	+4.05% (p = 0.149)	(p = 0.032)	-7.34% (p = 0.048)	0.551
Loss Cost	2014.2	+2.33% (p = 0.527)	(p = 0.075)	-6.68% (p = 0.177)	0.462
Loss Cost	2015.1	-1.75% (p = 0.721)	(p = 0.058)	-5.76% (p = 0.579)	0.572
Severity	2011.1	+3.14% (p = 0.002)	(p = 0.783)	-2.76% (p = 0.061)	0.491
Severity	2011.2	+2.31% (p = 0.015)	(p = 0.812)	-1.87% (p = 0.142)	0.315
Severity	2012.1	+1.75% (p = 0.080)	(p = 0.944)	-1.45% (p = 0.262)	0.080
Severity	2012.2	+1.68% (p = 0.167)	(p = 0.976)	-1.39% (p = 0.340)	-0.052
Severity	2013.1	+2.93% (p = 0.036)	(p = 0.633)	-2.11% (p = 0.114)	0.253
Severity	2013.2	+3.22% (p = 0.073)	(p = 0.740)	-2.29% (p = 0.145)	0.162
Severity	2014.1	+2.43% (p = 0.274)	(p = 0.903)	-1.98% (p = 0.302)	-0.204
Severity	2014.2	+0.56% (p = 0.844)	(p = 0.658)	-1.20% (p = 0.721)	-0.435
Severity	2015.1	-0.39% (p = 0.932)	(p = 0.779)	-0.98% (p = 0.931)	-0.572
Frequency	2011.1	+0.75% (p = 0.416)	(p = 0.008)	-4.56% (p = 0.118)	0.385
Frequency	2011.2	+2.14% (p = 0.007)	(p = 0.000)	-6.01% (p = 0.002)	0.756
Frequency	2012.1	+2.64% (p = 0.004)	(p = 0.000)	-6.37% (p = 0.002)	0.786
Frequency	2012.2	+2.32% (p = 0.025)	(p = 0.001)	-6.12% (p = 0.005)	0.730
Frequency	2013.1	+1.21% (p = 0.174)	(p = 0.000)	-5.50% (p = 0.009)	0.838
Frequency	2013.2	+0.44% (p = 0.659)	(p = 0.000)	-5.03% (p = 0.033)	0.845
Frequency	2014.1	+1.58% (p = 0.187)	(p = 0.001)	-5.47% (p = 0.013)	0.863
Frequency	2014.2	+1.76% (p = 0.315)	(p = 0.002)	-5.54% (p = 0.040)	0.846
Frequency	2015.1	-1.37% (p = 0.322)	(p = 0.000)	-4.83% (p = 0.123)	0.959

AB Funeral+Death Benefits

Coverage = AB Funeral+DB
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2011.1	-0.91% (p = 0.563)	-0.042
Loss Cost	2011.2	-1.66% (p = 0.334)	0.000
Loss Cost	2012.1	-1.22% (p = 0.528)	-0.043
Loss Cost	2012.2	-1.34% (p = 0.548)	-0.050
Loss Cost	2013.1	-0.61% (p = 0.812)	-0.085
Loss Cost	2013.2	-1.50% (p = 0.612)	-0.071
Loss Cost	2014.1	-0.57% (p = 0.871)	-0.108
Loss Cost	2014.2	-2.54% (p = 0.531)	-0.068
Loss Cost	2015.1	-1.09% (p = 0.826)	-0.134
Severity	2011.1	+0.64% (p = 0.116)	0.101
Severity	2011.2	+0.61% (p = 0.183)	0.060
Severity	2012.1	+0.70% (p = 0.176)	0.070
Severity	2012.2	+0.92% (p = 0.120)	0.122
Severity	2013.1	+0.75% (p = 0.258)	0.034
Severity	2013.2	+0.96% (p = 0.222)	0.059
Severity	2014.1	+0.82% (p = 0.373)	-0.012
Severity	2014.2	+0.92% (p = 0.415)	-0.030
Severity	2015.1	+1.03% (p = 0.466)	-0.054
Frequency	2011.1	-1.54% (p = 0.292)	0.012
Frequency	2011.2	-2.26% (p = 0.159)	0.075
Frequency	2012.1	-1.91% (p = 0.288)	0.016
Frequency	2012.2	-2.24% (p = 0.279)	0.022
Frequency	2013.1	-1.35% (p = 0.558)	-0.056
Frequency	2013.2	-2.44% (p = 0.356)	-0.006
Frequency	2014.1	-1.38% (p = 0.652)	-0.085
Frequency	2014.2	-3.43% (p = 0.324)	0.012
Frequency	2015.1	-2.10% (p = 0.616)	-0.100

AB Funeral+Death Benefits

Coverage = AB Funeral+DB
End Trend Period = 2019.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2011.1	-0.91% (p = 0.337)	(p = 0.000)	0.631
Loss Cost	2011.2	-1.12% (p = 0.298)	(p = 0.000)	0.619
Loss Cost	2012.1	-1.22% (p = 0.320)	(p = 0.001)	0.592
Loss Cost	2012.2	-0.57% (p = 0.671)	(p = 0.001)	0.628
Loss Cost	2013.1	-0.61% (p = 0.697)	(p = 0.001)	0.598
Loss Cost	2013.2	-0.44% (p = 0.817)	(p = 0.003)	0.582
Loss Cost	2014.1	-0.57% (p = 0.801)	(p = 0.006)	0.547
Loss Cost	2014.2	-1.05% (p = 0.708)	(p = 0.015)	0.507
Loss Cost	2015.1	-1.09% (p = 0.757)	(p = 0.029)	0.439
Severity	2011.1	+0.64% (p = 0.128)	(p = 0.846)	0.039
Severity	2011.2	+0.61% (p = 0.197)	(p = 0.882)	-0.010
Severity	2012.1	+0.70% (p = 0.194)	(p = 0.968)	-0.007
Severity	2012.2	+0.94% (p = 0.130)	(p = 0.774)	0.050
Severity	2013.1	+0.75% (p = 0.278)	(p = 0.667)	-0.042
Severity	2013.2	+1.03% (p = 0.212)	(p = 0.540)	0.000
Severity	2014.1	+0.82% (p = 0.389)	(p = 0.493)	-0.070
Severity	2014.2	+1.08% (p = 0.367)	(p = 0.457)	-0.081
Severity	2015.1	+1.03% (p = 0.486)	(p = 0.501)	-0.132
Frequency	2011.1	-1.54% (p = 0.046)	(p = 0.000)	0.754
Frequency	2011.2	-1.72% (p = 0.049)	(p = 0.000)	0.752
Frequency	2012.1	-1.91% (p = 0.054)	(p = 0.000)	0.735
Frequency	2012.2	-1.50% (p = 0.165)	(p = 0.000)	0.751
Frequency	2013.1	-1.35% (p = 0.275)	(p = 0.000)	0.711
Frequency	2013.2	-1.45% (p = 0.329)	(p = 0.001)	0.698
Frequency	2014.1	-1.38% (p = 0.435)	(p = 0.002)	0.650
Frequency	2014.2	-2.11% (p = 0.333)	(p = 0.006)	0.636
Frequency	2015.1	-2.10% (p = 0.437)	(p = 0.014)	0.562

AB Funeral+Death Benefits

Coverage = AB Funeral+DB
End Trend Period = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2011.1	+0.54% (p = 0.721)	-0.061
Loss Cost	2011.2	-0.13% (p = 0.936)	-0.076
Loss Cost	2012.1	+0.63% (p = 0.735)	-0.073
Loss Cost	2012.2	+0.79% (p = 0.714)	-0.077
Loss Cost	2013.1	+2.07% (p = 0.400)	-0.021
Loss Cost	2013.2	+1.51% (p = 0.603)	-0.076
Loss Cost	2014.1	+3.38% (p = 0.322)	0.013
Loss Cost	2014.2	+1.81% (p = 0.651)	-0.108
Loss Cost	2015.1	+5.07% (p = 0.293)	0.044
Severity	2011.1	+0.90% (p = 0.041)	0.214
Severity	2011.2	+0.90% (p = 0.070)	0.171
Severity	2012.1	+1.06% (p = 0.063)	0.197
Severity	2012.2	+1.37% (p = 0.034)	0.288
Severity	2013.1	+1.25% (p = 0.089)	0.188
Severity	2013.2	+1.60% (p = 0.066)	0.252
Severity	2014.1	+1.58% (p = 0.130)	0.170
Severity	2014.2	+1.89% (p = 0.144)	0.175
Severity	2015.1	+2.32% (p = 0.163)	0.179
Frequency	2011.1	-0.36% (p = 0.802)	-0.066
Frequency	2011.2	-1.02% (p = 0.518)	-0.042
Frequency	2012.1	-0.43% (p = 0.810)	-0.078
Frequency	2012.2	-0.57% (p = 0.784)	-0.083
Frequency	2013.1	+0.81% (p = 0.722)	-0.086
Frequency	2013.2	-0.09% (p = 0.974)	-0.111
Frequency	2014.1	+1.78% (p = 0.558)	-0.075
Frequency	2014.2	-0.09% (p = 0.980)	-0.143
Frequency	2015.1	+2.68% (p = 0.514)	-0.080

AB Funeral+Death Benefits

Coverage = AB Funeral+DB
End Trend Period = 2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2011.1	+0.03% (p = 0.969)	(p = 0.000)	0.655
Loss Cost	2011.2	-0.13% (p = 0.892)	(p = 0.000)	0.627
Loss Cost	2012.1	-0.01% (p = 0.994)	(p = 0.001)	0.599
Loss Cost	2012.2	+0.79% (p = 0.509)	(p = 0.000)	0.676
Loss Cost	2013.1	+1.16% (p = 0.422)	(p = 0.001)	0.658
Loss Cost	2013.2	+1.51% (p = 0.380)	(p = 0.002)	0.638
Loss Cost	2014.1	+2.06% (p = 0.337)	(p = 0.007)	0.621
Loss Cost	2014.2	+1.81% (p = 0.495)	(p = 0.017)	0.532
Loss Cost	2015.1	+3.20% (p = 0.360)	(p = 0.047)	0.516
Severity	2011.1	+0.91% (p = 0.048)	(p = 0.846)	0.156
Severity	2011.2	+0.90% (p = 0.082)	(p = 0.849)	0.105
Severity	2012.1	+1.08% (p = 0.070)	(p = 0.701)	0.136
Severity	2012.2	+1.37% (p = 0.044)	(p = 0.916)	0.218
Severity	2013.1	+1.25% (p = 0.111)	(p = 0.997)	0.098
Severity	2013.2	+1.60% (p = 0.083)	(p = 0.809)	0.166
Severity	2014.1	+1.53% (p = 0.174)	(p = 0.799)	0.060
Severity	2014.2	+1.89% (p = 0.174)	(p = 0.695)	0.064
Severity	2015.1	+2.24% (p = 0.227)	(p = 0.839)	0.024
Frequency	2011.1	-0.87% (p = 0.220)	(p = 0.000)	0.758
Frequency	2011.2	-1.02% (p = 0.202)	(p = 0.000)	0.748
Frequency	2012.1	-1.08% (p = 0.247)	(p = 0.000)	0.724
Frequency	2012.2	-0.57% (p = 0.566)	(p = 0.000)	0.757
Frequency	2013.1	-0.10% (p = 0.933)	(p = 0.000)	0.733
Frequency	2013.2	-0.09% (p = 0.949)	(p = 0.001)	0.707
Frequency	2014.1	+0.52% (p = 0.754)	(p = 0.003)	0.678
Frequency	2014.2	-0.09% (p = 0.965)	(p = 0.008)	0.620
Frequency	2015.1	+0.94% (p = 0.720)	(p = 0.025)	0.569

Collision

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+2.99% (p = 0.000)	0.557
Loss Cost	2004.2	+3.20% (p = 0.000)	0.582
Loss Cost	2005.1	+3.39% (p = 0.000)	0.597
Loss Cost	2005.2	+3.58% (p = 0.000)	0.607
Loss Cost	2006.1	+3.86% (p = 0.000)	0.636
Loss Cost	2006.2	+3.98% (p = 0.000)	0.626
Loss Cost	2007.1	+4.24% (p = 0.000)	0.642
Loss Cost	2007.2	+4.74% (p = 0.000)	0.709
Loss Cost	2008.1	+5.22% (p = 0.000)	0.763
Loss Cost	2008.2	+5.72% (p = 0.000)	0.809
Loss Cost	2009.1	+6.33% (p = 0.000)	0.868
Loss Cost	2009.2	+6.80% (p = 0.000)	0.895
Loss Cost	2010.1	+7.16% (p = 0.000)	0.903
Loss Cost	2010.2	+7.38% (p = 0.000)	0.898
Loss Cost	2011.1	+7.91% (p = 0.000)	0.918
Loss Cost	2011.2	+8.52% (p = 0.000)	0.941
Loss Cost	2012.1	+8.99% (p = 0.000)	0.949
Loss Cost	2012.2	+8.97% (p = 0.000)	0.937
Loss Cost	2013.1	+9.13% (p = 0.000)	0.926
Loss Cost	2013.2	+9.08% (p = 0.000)	0.906
Loss Cost	2014.1	+9.74% (p = 0.000)	0.910
Loss Cost	2014.2	+10.80% (p = 0.000)	0.935
Loss Cost	2015.1	+10.67% (p = 0.000)	0.909
Severity	2004.1	+3.35% (p = 0.000)	0.916
Severity	2004.2	+3.38% (p = 0.000)	0.910
Severity	2005.1	+3.48% (p = 0.000)	0.912
Severity	2005.2	+3.50% (p = 0.000)	0.905
Severity	2006.1	+3.69% (p = 0.000)	0.924
Severity	2006.2	+3.75% (p = 0.000)	0.921
Severity	2007.1	+3.83% (p = 0.000)	0.918
Severity	2007.2	+3.86% (p = 0.000)	0.910
Severity	2008.1	+4.01% (p = 0.000)	0.916
Severity	2008.2	+4.09% (p = 0.000)	0.910
Severity	2009.1	+4.33% (p = 0.000)	0.927
Severity	2009.2	+4.33% (p = 0.000)	0.916
Severity	2010.1	+4.38% (p = 0.000)	0.906
Severity	2010.2	+4.39% (p = 0.000)	0.891
Severity	2011.1	+4.63% (p = 0.000)	0.898
Severity	2011.2	+4.78% (p = 0.000)	0.892
Severity	2012.1	+5.18% (p = 0.000)	0.915
Severity	2012.2	+5.38% (p = 0.000)	0.910
Severity	2013.1	+5.86% (p = 0.000)	0.934
Severity	2013.2	+6.01% (p = 0.000)	0.923
Severity	2014.1	+6.58% (p = 0.000)	0.946
Severity	2014.2	+6.36% (p = 0.000)	0.928
Severity	2015.1	+6.67% (p = 0.000)	0.918
Frequency	2004.1	-0.35% (p = 0.341)	-0.002
Frequency	2004.2	-0.17% (p = 0.647)	-0.028
Frequency	2005.1	-0.08% (p = 0.843)	-0.036
Frequency	2005.2	+0.07% (p = 0.858)	-0.037
Frequency	2006.1	+0.17% (p = 0.710)	-0.034
Frequency	2006.2	+0.22% (p = 0.653)	-0.033
Frequency	2007.1	+0.39% (p = 0.443)	-0.017
Frequency	2007.2	+0.84% (p = 0.091)	0.084
Frequency	2008.1	+1.16% (p = 0.024)	0.181
Frequency	2008.2	+1.56% (p = 0.003)	0.333
Frequency	2009.1	+1.92% (p = 0.000)	0.453
Frequency	2009.2	+2.37% (p = 0.000)	0.620
Frequency	2010.1	+2.66% (p = 0.000)	0.679
Frequency	2010.2	+2.87% (p = 0.000)	0.692
Frequency	2011.1	+3.14% (p = 0.000)	0.717
Frequency	2011.2	+3.57% (p = 0.000)	0.785
Frequency	2012.1	+3.63% (p = 0.000)	0.755
Frequency	2012.2	+3.41% (p = 0.000)	0.697
Frequency	2013.1	+3.09% (p = 0.001)	0.619
Frequency	2013.2	+2.90% (p = 0.005)	0.526
Frequency	2014.1	+2.97% (p = 0.013)	0.463
Frequency	2014.2	+4.18% (p = 0.001)	0.731
Frequency	2015.1	+3.74% (p = 0.007)	0.625

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+2.99% (p = 0.000)	(p = 0.932)	0.541
Loss Cost	2004.2	+3.21% (p = 0.000)	(p = 0.732)	0.569
Loss Cost	2005.1	+3.39% (p = 0.000)	(p = 0.883)	0.582
Loss Cost	2005.2	+3.59% (p = 0.000)	(p = 0.724)	0.593
Loss Cost	2006.1	+3.86% (p = 0.000)	(p = 0.923)	0.621
Loss Cost	2006.2	+3.99% (p = 0.000)	(p = 0.832)	0.610
Loss Cost	2007.1	+4.24% (p = 0.000)	(p = 0.993)	0.626
Loss Cost	2007.2	+4.76% (p = 0.000)	(p = 0.646)	0.699
Loss Cost	2008.1	+5.22% (p = 0.000)	(p = 0.939)	0.751
Loss Cost	2008.2	+5.75% (p = 0.000)	(p = 0.564)	0.802
Loss Cost	2009.1	+6.33% (p = 0.000)	(p = 0.924)	0.861
Loss Cost	2009.2	+6.83% (p = 0.000)	(p = 0.525)	0.891
Loss Cost	2010.1	+7.16% (p = 0.000)	(p = 0.741)	0.898
Loss Cost	2010.2	+7.42% (p = 0.000)	(p = 0.572)	0.894
Loss Cost	2011.1	+7.91% (p = 0.000)	(p = 0.869)	0.912
Loss Cost	2011.2	+8.58% (p = 0.000)	(p = 0.382)	0.940
Loss Cost	2012.1	+8.99% (p = 0.000)	(p = 0.598)	0.946
Loss Cost	2012.2	+9.02% (p = 0.000)	(p = 0.615)	0.933
Loss Cost	2013.1	+9.13% (p = 0.000)	(p = 0.700)	0.920
Loss Cost	2013.2	+9.13% (p = 0.000)	(p = 0.729)	0.897
Loss Cost	2014.1	+9.74% (p = 0.000)	(p = 0.982)	0.899
Loss Cost	2014.2	+10.94% (p = 0.000)	(p = 0.470)	0.931
Loss Cost	2015.1	+10.67% (p = 0.000)	(p = 0.449)	0.905
Severity	2004.1	+3.35% (p = 0.000)	(p = 0.010)	0.932
Severity	2004.2	+3.41% (p = 0.000)	(p = 0.007)	0.929
Severity	2005.1	+3.48% (p = 0.000)	(p = 0.013)	0.929
Severity	2005.2	+3.54% (p = 0.000)	(p = 0.009)	0.925
Severity	2006.1	+3.69% (p = 0.000)	(p = 0.016)	0.939
Severity	2006.2	+3.79% (p = 0.000)	(p = 0.007)	0.940
Severity	2007.1	+3.83% (p = 0.000)	(p = 0.012)	0.936
Severity	2007.2	+3.91% (p = 0.000)	(p = 0.009)	0.933
Severity	2008.1	+4.01% (p = 0.000)	(p = 0.016)	0.934
Severity	2008.2	+4.15% (p = 0.000)	(p = 0.008)	0.935
Severity	2009.1	+4.33% (p = 0.000)	(p = 0.014)	0.946
Severity	2009.2	+4.39% (p = 0.000)	(p = 0.013)	0.939
Severity	2010.1	+4.38% (p = 0.000)	(p = 0.017)	0.931
Severity	2010.2	+4.47% (p = 0.000)	(p = 0.016)	0.922
Severity	2011.1	+4.63% (p = 0.000)	(p = 0.030)	0.923
Severity	2011.2	+4.90% (p = 0.000)	(p = 0.011)	0.931
Severity	2012.1	+5.18% (p = 0.000)	(p = 0.018)	0.943
Severity	2012.2	+5.54% (p = 0.000)	(p = 0.003)	0.957
Severity	2013.1	+5.86% (p = 0.000)	(p = 0.004)	0.970
Severity	2013.2	+6.23% (p = 0.000)	(p = 0.000)	0.981
Severity	2014.1	+6.58% (p = 0.000)	(p = 0.000)	0.993
Severity	2014.2	+6.64% (p = 0.000)	(p = 0.000)	0.990
Severity	2015.1	+6.67% (p = 0.000)	(p = 0.001)	0.987
Frequency	2004.1	-0.35% (p = 0.339)	(p = 0.266)	0.008
Frequency	2004.2	-0.19% (p = 0.614)	(p = 0.388)	-0.036
Frequency	2005.1	-0.08% (p = 0.843)	(p = 0.315)	-0.034
Frequency	2005.2	+0.05% (p = 0.899)	(p = 0.422)	-0.051
Frequency	2006.1	+0.17% (p = 0.710)	(p = 0.355)	-0.039
Frequency	2006.2	+0.19% (p = 0.698)	(p = 0.389)	-0.043
Frequency	2007.1	+0.39% (p = 0.441)	(p = 0.280)	-0.007
Frequency	2007.2	+0.82% (p = 0.106)	(p = 0.501)	0.062
Frequency	2008.1	+1.16% (p = 0.024)	(p = 0.267)	0.193
Frequency	2008.2	+1.54% (p = 0.004)	(p = 0.470)	0.318
Frequency	2009.1	+1.92% (p = 0.000)	(p = 0.214)	0.471
Frequency	2009.2	+2.34% (p = 0.000)	(p = 0.411)	0.614
Frequency	2010.1	+2.66% (p = 0.000)	(p = 0.196)	0.694
Frequency	2010.2	+2.82% (p = 0.000)	(p = 0.293)	0.696
Frequency	2011.1	+3.14% (p = 0.000)	(p = 0.152)	0.740
Frequency	2011.2	+3.51% (p = 0.000)	(p = 0.287)	0.788
Frequency	2012.1	+3.63% (p = 0.000)	(p = 0.266)	0.762
Frequency	2012.2	+3.30% (p = 0.000)	(p = 0.164)	0.725
Frequency	2013.1	+3.09% (p = 0.001)	(p = 0.245)	0.636
Frequency	2013.2	+2.73% (p = 0.006)	(p = 0.178)	0.575
Frequency	2014.1	+2.97% (p = 0.011)	(p = 0.171)	0.529
Frequency	2014.2	+4.03% (p = 0.002)	(p = 0.354)	0.731
Frequency	2015.1	+3.74% (p = 0.011)	(p = 0.485)	0.599

Collision

Coverage = CL
End Trend Period = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+2.72% (p = 0.000)	0.511
Loss Cost	2004.2	+2.93% (p = 0.000)	0.538
Loss Cost	2005.1	+3.11% (p = 0.000)	0.552
Loss Cost	2005.2	+3.29% (p = 0.000)	0.562
Loss Cost	2006.1	+3.57% (p = 0.000)	0.593
Loss Cost	2006.2	+3.67% (p = 0.000)	0.579
Loss Cost	2007.1	+3.93% (p = 0.000)	0.595
Loss Cost	2007.2	+4.44% (p = 0.000)	0.669
Loss Cost	2008.1	+4.94% (p = 0.000)	0.729
Loss Cost	2008.2	+5.46% (p = 0.000)	0.780
Loss Cost	2009.1	+6.10% (p = 0.000)	0.848
Loss Cost	2009.2	+6.60% (p = 0.000)	0.877
Loss Cost	2010.1	+6.98% (p = 0.000)	0.886
Loss Cost	2010.2	+7.21% (p = 0.000)	0.879
Loss Cost	2011.1	+7.79% (p = 0.000)	0.901
Loss Cost	2011.2	+8.46% (p = 0.000)	0.928
Loss Cost	2012.1	+9.00% (p = 0.000)	0.937
Loss Cost	2012.2	+8.97% (p = 0.000)	0.922
Loss Cost	2013.1	+9.16% (p = 0.000)	0.907
Loss Cost	2013.2	+9.11% (p = 0.000)	0.880
Loss Cost	2014.1	+9.92% (p = 0.000)	0.887
Loss Cost	2014.2	+11.29% (p = 0.000)	0.924
Loss Cost	2015.1	+11.26% (p = 0.000)	0.891
Severity	2004.1	+3.27% (p = 0.000)	0.909
Severity	2004.2	+3.30% (p = 0.000)	0.902
Severity	2005.1	+3.39% (p = 0.000)	0.904
Severity	2005.2	+3.42% (p = 0.000)	0.896
Severity	2006.1	+3.61% (p = 0.000)	0.917
Severity	2006.2	+3.67% (p = 0.000)	0.912
Severity	2007.1	+3.75% (p = 0.000)	0.908
Severity	2007.2	+3.78% (p = 0.000)	0.898
Severity	2008.1	+3.93% (p = 0.000)	0.904
Severity	2008.2	+4.01% (p = 0.000)	0.896
Severity	2009.1	+4.27% (p = 0.000)	0.916
Severity	2009.2	+4.26% (p = 0.000)	0.902
Severity	2010.1	+4.30% (p = 0.000)	0.889
Severity	2010.2	+4.31% (p = 0.000)	0.871
Severity	2011.1	+4.57% (p = 0.000)	0.878
Severity	2011.2	+4.74% (p = 0.000)	0.869
Severity	2012.1	+5.18% (p = 0.000)	0.897
Severity	2012.2	+5.42% (p = 0.000)	0.891
Severity	2013.1	+6.00% (p = 0.000)	0.923
Severity	2013.2	+6.20% (p = 0.000)	0.911
Severity	2014.1	+6.94% (p = 0.000)	0.946
Severity	2014.2	+6.76% (p = 0.000)	0.924
Severity	2015.1	+7.28% (p = 0.000)	0.922
Frequency	2004.1	-0.54% (p = 0.159)	0.036
Frequency	2004.2	-0.36% (p = 0.357)	-0.004
Frequency	2005.1	-0.27% (p = 0.511)	-0.021
Frequency	2005.2	-0.12% (p = 0.780)	-0.037
Frequency	2006.1	-0.04% (p = 0.935)	-0.041
Frequency	2006.2	0.00% (p = 0.999)	-0.043
Frequency	2007.1	+0.17% (p = 0.747)	-0.040
Frequency	2007.2	+0.64% (p = 0.219)	0.027
Frequency	2008.1	+0.97% (p = 0.072)	0.111
Frequency	2008.2	+1.39% (p = 0.011)	0.257
Frequency	2009.1	+1.76% (p = 0.002)	0.380
Frequency	2009.2	+2.25% (p = 0.000)	0.562
Frequency	2010.1	+2.56% (p = 0.000)	0.626
Frequency	2010.2	+2.78% (p = 0.000)	0.641
Frequency	2011.1	+3.08% (p = 0.000)	0.668
Frequency	2011.2	+3.56% (p = 0.000)	0.747
Frequency	2012.1	+3.62% (p = 0.000)	0.711
Frequency	2012.2	+3.36% (p = 0.001)	0.638
Frequency	2013.1	+2.99% (p = 0.004)	0.537
Frequency	2013.2	+2.73% (p = 0.018)	0.421
Frequency	2014.1	+2.78% (p = 0.044)	0.344
Frequency	2014.2	+4.24% (p = 0.005)	0.663
Frequency	2015.1	+3.70% (p = 0.027)	0.515

Collision

Coverage = CL
End Trend Period = 2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+2.71% (p = 0.000)	(p = 0.674)	0.496
Loss Cost	2004.2	+2.93% (p = 0.000)	(p = 0.507)	0.528
Loss Cost	2005.1	+3.10% (p = 0.000)	(p = 0.638)	0.538
Loss Cost	2005.2	+3.29% (p = 0.000)	(p = 0.512)	0.552
Loss Cost	2006.1	+3.55% (p = 0.000)	(p = 0.690)	0.578
Loss Cost	2006.2	+3.67% (p = 0.000)	(p = 0.626)	0.564
Loss Cost	2007.1	+3.92% (p = 0.000)	(p = 0.789)	0.577
Loss Cost	2007.2	+4.44% (p = 0.000)	(p = 0.470)	0.662
Loss Cost	2008.1	+4.92% (p = 0.000)	(p = 0.738)	0.717
Loss Cost	2008.2	+5.46% (p = 0.000)	(p = 0.416)	0.777
Loss Cost	2009.1	+6.09% (p = 0.000)	(p = 0.747)	0.840
Loss Cost	2009.2	+6.60% (p = 0.000)	(p = 0.405)	0.875
Loss Cost	2010.1	+6.94% (p = 0.000)	(p = 0.608)	0.880
Loss Cost	2010.2	+7.21% (p = 0.000)	(p = 0.478)	0.875
Loss Cost	2011.1	+7.76% (p = 0.000)	(p = 0.779)	0.894
Loss Cost	2011.2	+8.46% (p = 0.000)	(p = 0.359)	0.928
Loss Cost	2012.1	+8.95% (p = 0.000)	(p = 0.602)	0.933
Loss Cost	2012.2	+8.97% (p = 0.000)	(p = 0.620)	0.916
Loss Cost	2013.1	+9.11% (p = 0.000)	(p = 0.717)	0.898
Loss Cost	2013.2	+9.11% (p = 0.000)	(p = 0.744)	0.867
Loss Cost	2014.1	+9.94% (p = 0.000)	(p = 0.944)	0.870
Loss Cost	2014.2	+11.29% (p = 0.000)	(p = 0.613)	0.915
Loss Cost	2015.1	+11.06% (p = 0.001)	(p = 0.610)	0.877
Severity	2004.1	+3.24% (p = 0.000)	(p = 0.003)	0.933
Severity	2004.2	+3.30% (p = 0.000)	(p = 0.002)	0.930
Severity	2005.1	+3.36% (p = 0.000)	(p = 0.004)	0.929
Severity	2005.2	+3.42% (p = 0.000)	(p = 0.003)	0.925
Severity	2006.1	+3.57% (p = 0.000)	(p = 0.006)	0.938
Severity	2006.2	+3.67% (p = 0.000)	(p = 0.003)	0.939
Severity	2007.1	+3.70% (p = 0.000)	(p = 0.005)	0.935
Severity	2007.2	+3.78% (p = 0.000)	(p = 0.004)	0.931
Severity	2008.1	+3.88% (p = 0.000)	(p = 0.008)	0.931
Severity	2008.2	+4.01% (p = 0.000)	(p = 0.004)	0.932
Severity	2009.1	+4.20% (p = 0.000)	(p = 0.007)	0.942
Severity	2009.2	+4.26% (p = 0.000)	(p = 0.008)	0.934
Severity	2010.1	+4.22% (p = 0.000)	(p = 0.010)	0.925
Severity	2010.2	+4.31% (p = 0.000)	(p = 0.010)	0.915
Severity	2011.1	+4.46% (p = 0.000)	(p = 0.021)	0.914
Severity	2011.2	+4.74% (p = 0.000)	(p = 0.009)	0.922
Severity	2012.1	+5.05% (p = 0.000)	(p = 0.018)	0.934
Severity	2012.2	+5.42% (p = 0.000)	(p = 0.004)	0.950
Severity	2013.1	+5.81% (p = 0.000)	(p = 0.006)	0.964
Severity	2013.2	+6.20% (p = 0.000)	(p = 0.001)	0.976
Severity	2014.1	+6.68% (p = 0.000)	(p = 0.000)	0.992
Severity	2014.2	+6.76% (p = 0.000)	(p = 0.001)	0.989
Severity	2015.1	+6.87% (p = 0.000)	(p = 0.003)	0.986
Frequency	2004.1	-0.52% (p = 0.177)	(p = 0.392)	0.028
Frequency	2004.2	-0.36% (p = 0.363)	(p = 0.534)	-0.027
Frequency	2005.1	-0.25% (p = 0.546)	(p = 0.450)	-0.037
Frequency	2005.2	-0.12% (p = 0.783)	(p = 0.567)	-0.065
Frequency	2006.1	-0.02% (p = 0.973)	(p = 0.493)	-0.064
Frequency	2006.2	0.00% (p = 0.999)	(p = 0.521)	-0.070
Frequency	2007.1	+0.21% (p = 0.703)	(p = 0.392)	-0.052
Frequency	2007.2	+0.64% (p = 0.228)	(p = 0.642)	-0.011
Frequency	2008.1	+1.01% (p = 0.065)	(p = 0.366)	0.104
Frequency	2008.2	+1.39% (p = 0.013)	(p = 0.588)	0.228
Frequency	2009.1	+1.81% (p = 0.002)	(p = 0.286)	0.387
Frequency	2009.2	+2.25% (p = 0.000)	(p = 0.496)	0.548
Frequency	2010.1	+2.62% (p = 0.000)	(p = 0.244)	0.637
Frequency	2010.2	+2.78% (p = 0.000)	(p = 0.342)	0.640
Frequency	2011.1	+3.16% (p = 0.000)	(p = 0.175)	0.692
Frequency	2011.2	+3.56% (p = 0.000)	(p = 0.298)	0.751
Frequency	2012.1	+3.71% (p = 0.000)	(p = 0.269)	0.720
Frequency	2012.2	+3.36% (p = 0.001)	(p = 0.181)	0.670
Frequency	2013.1	+3.12% (p = 0.004)	(p = 0.284)	0.550
Frequency	2013.2	+2.73% (p = 0.017)	(p = 0.221)	0.466
Frequency	2014.1	+3.06% (p = 0.030)	(p = 0.210)	0.410
Frequency	2014.2	+4.24% (p = 0.006)	(p = 0.351)	0.664
Frequency	2015.1	+3.92% (p = 0.035)	(p = 0.506)	0.472

__Comprehensive__

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+0.73% (p = 0.279)	0.007
Loss Cost	2004.2	+0.82% (p = 0.254)	0.012
Loss Cost	2005.1	+0.98% (p = 0.200)	0.025
Loss Cost	2005.2	+0.92% (p = 0.260)	0.012
Loss Cost	2006.1	+1.29% (p = 0.137)	0.050
Loss Cost	2006.2	+1.22% (p = 0.189)	0.032
Loss Cost	2007.1	+1.56% (p = 0.116)	0.065
Loss Cost	2007.2	+1.67% (p = 0.121)	0.065
Loss Cost	2008.1	+2.02% (p = 0.085)	0.094
Loss Cost	2008.2	+2.91% (p = 0.015)	0.226
Loss Cost	2009.1	+3.32% (p = 0.011)	0.258
Loss Cost	2009.2	+4.17% (p = 0.003)	0.372
Loss Cost	2010.1	+4.80% (p = 0.001)	0.427
Loss Cost	2010.2	+4.49% (p = 0.005)	0.354
Loss Cost	2011.1	+4.54% (p = 0.011)	0.314
Loss Cost	2011.2	+5.43% (p = 0.007)	0.380
Loss Cost	2012.1	+6.14% (p = 0.006)	0.404
Loss Cost	2012.2	+5.48% (p = 0.025)	0.299
Loss Cost	2013.1	+7.53% (p = 0.005)	0.488
Loss Cost	2013.2	+6.49% (p = 0.023)	0.360
Loss Cost	2014.1	+9.79% (p = 0.001)	0.710
Loss Cost	2014.2	+9.96% (p = 0.003)	0.648
Loss Cost	2015.1	+11.55% (p = 0.004)	0.668
Severity	2004.1	+1.15% (p = 0.090)	0.065
Severity	2004.2	+1.04% (p = 0.146)	0.041
Severity	2005.1	+1.13% (p = 0.141)	0.044
Severity	2005.2	+1.15% (p = 0.163)	0.038
Severity	2006.1	+1.53% (p = 0.077)	0.085
Severity	2006.2	+1.69% (p = 0.070)	0.094
Severity	2007.1	+2.08% (p = 0.036)	0.141
Severity	2007.2	+2.39% (p = 0.026)	0.170
Severity	2008.1	+2.89% (p = 0.012)	0.231
Severity	2008.2	+3.54% (p = 0.004)	0.317
Severity	2009.1	+4.25% (p = 0.001)	0.406
Severity	2009.2	+4.78% (p = 0.001)	0.447
Severity	2010.1	+5.64% (p = 0.000)	0.537
Severity	2010.2	+6.08% (p = 0.000)	0.543
Severity	2011.1	+7.07% (p = 0.000)	0.621
Severity	2011.2	+7.55% (p = 0.000)	0.615
Severity	2012.1	+8.24% (p = 0.000)	0.623
Severity	2012.2	+7.58% (p = 0.002)	0.539
Severity	2013.1	+9.21% (p = 0.001)	0.641
Severity	2013.2	+8.61% (p = 0.003)	0.551
Severity	2014.1	+11.22% (p = 0.001)	0.729
Severity	2014.2	+11.21% (p = 0.003)	0.661
Severity	2015.1	+13.50% (p = 0.002)	0.721
Frequency	2004.1	-0.41% (p = 0.258)	0.011
Frequency	2004.2	-0.22% (p = 0.555)	-0.023
Frequency	2005.1	-0.14% (p = 0.716)	-0.032
Frequency	2005.2	-0.22% (p = 0.595)	-0.027
Frequency	2006.1	-0.24% (p = 0.590)	-0.028
Frequency	2006.2	-0.46% (p = 0.325)	0.000
Frequency	2007.1	-0.51% (p = 0.316)	0.002
Frequency	2007.2	-0.70% (p = 0.194)	0.034
Frequency	2008.1	-0.85% (p = 0.144)	0.056
Frequency	2008.2	-0.60% (p = 0.323)	0.001
Frequency	2009.1	-0.89% (p = 0.173)	0.048
Frequency	2009.2	-0.58% (p = 0.395)	-0.013
Frequency	2010.1	-0.79% (p = 0.295)	0.009
Frequency	2010.2	-1.50% (p = 0.040)	0.190
Frequency	2011.1	-2.36% (p = 0.000)	0.577
Frequency	2011.2	-1.97% (p = 0.001)	0.495
Frequency	2012.1	-1.94% (p = 0.005)	0.431
Frequency	2012.2	-1.95% (p = 0.012)	0.375
Frequency	2013.1	-1.54% (p = 0.055)	0.231
Frequency	2013.2	-1.95% (p = 0.034)	0.314
Frequency	2014.1	-1.29% (p = 0.159)	0.120
Frequency	2014.2	-1.12% (p = 0.303)	0.023
Frequency	2015.1	-1.72% (p = 0.195)	0.116

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+0.73% (p = 0.252)	(p = 0.041)	0.117
Loss Cost	2004.2	+0.91% (p = 0.180)	(p = 0.032)	0.139
Loss Cost	2005.1	+0.98% (p = 0.174)	(p = 0.043)	0.138
Loss Cost	2005.2	+1.02% (p = 0.190)	(p = 0.048)	0.123
Loss Cost	2006.1	+1.29% (p = 0.121)	(p = 0.076)	0.134
Loss Cost	2006.2	+1.33% (p = 0.139)	(p = 0.084)	0.116
Loss Cost	2007.1	+1.56% (p = 0.105)	(p = 0.121)	0.126
Loss Cost	2007.2	+1.80% (p = 0.087)	(p = 0.104)	0.139
Loss Cost	2008.1	+2.02% (p = 0.077)	(p = 0.144)	0.147
Loss Cost	2008.2	+3.10% (p = 0.005)	(p = 0.025)	0.378
Loss Cost	2009.1	+3.32% (p = 0.006)	(p = 0.040)	0.385
Loss Cost	2009.2	+4.45% (p = 0.000)	(p = 0.004)	0.597
Loss Cost	2010.1	+4.80% (p = 0.000)	(p = 0.008)	0.614
Loss Cost	2010.2	+4.82% (p = 0.001)	(p = 0.012)	0.554
Loss Cost	2011.1	+4.54% (p = 0.004)	(p = 0.013)	0.534
Loss Cost	2011.2	+5.96% (p = 0.000)	(p = 0.001)	0.708
Loss Cost	2012.1	+6.14% (p = 0.001)	(p = 0.003)	0.703
Loss Cost	2012.2	+6.17% (p = 0.002)	(p = 0.005)	0.635
Loss Cost	2013.1	+7.53% (p = 0.001)	(p = 0.008)	0.728
Loss Cost	2013.2	+7.29% (p = 0.004)	(p = 0.018)	0.632
Loss Cost	2014.1	+9.79% (p = 0.000)	(p = 0.008)	0.871
Loss Cost	2014.2	+11.02% (p = 0.000)	(p = 0.004)	0.884
Loss Cost	2015.1	+11.55% (p = 0.000)	(p = 0.011)	0.878
Severity	2004.1	+1.15% (p = 0.062)	(p = 0.010)	0.238
Severity	2004.2	+1.14% (p = 0.083)	(p = 0.013)	0.210
Severity	2005.1	+1.13% (p = 0.108)	(p = 0.016)	0.208
Severity	2005.2	+1.27% (p = 0.093)	(p = 0.015)	0.212
Severity	2006.1	+1.53% (p = 0.056)	(p = 0.026)	0.227
Severity	2006.2	+1.83% (p = 0.033)	(p = 0.018)	0.263
Severity	2007.1	+2.08% (p = 0.024)	(p = 0.030)	0.279
Severity	2007.2	+2.56% (p = 0.009)	(p = 0.014)	0.351
Severity	2008.1	+2.89% (p = 0.006)	(p = 0.025)	0.376
Severity	2008.2	+3.77% (p = 0.000)	(p = 0.004)	0.543
Severity	2009.1	+4.25% (p = 0.000)	(p = 0.007)	0.585
Severity	2009.2	+5.08% (p = 0.000)	(p = 0.001)	0.690
Severity	2010.1	+5.64% (p = 0.000)	(p = 0.002)	0.730
Severity	2010.2	+6.48% (p = 0.000)	(p = 0.000)	0.794
Severity	2011.1	+7.07% (p = 0.000)	(p = 0.001)	0.824
Severity	2011.2	+8.09% (p = 0.000)	(p = 0.000)	0.884
Severity	2012.1	+8.24% (p = 0.000)	(p = 0.000)	0.879
Severity	2012.2	+8.28% (p = 0.000)	(p = 0.000)	0.843
Severity	2013.1	+9.21% (p = 0.000)	(p = 0.001)	0.881
Severity	2013.2	+9.52% (p = 0.000)	(p = 0.001)	0.848
Severity	2014.1	+11.22% (p = 0.000)	(p = 0.001)	0.938
Severity	2014.2	+12.51% (p = 0.000)	(p = 0.000)	0.959
Severity	2015.1	+13.50% (p = 0.000)	(p = 0.000)	0.974
Frequency	2004.1	-0.41% (p = 0.261)	(p = 0.436)	-0.002
Frequency	2004.2	-0.23% (p = 0.543)	(p = 0.623)	-0.051
Frequency	2005.1	-0.14% (p = 0.719)	(p = 0.546)	-0.056
Frequency	2005.2	-0.24% (p = 0.568)	(p = 0.468)	-0.045
Frequency	2006.1	-0.24% (p = 0.594)	(p = 0.486)	-0.049
Frequency	2006.2	-0.49% (p = 0.293)	(p = 0.306)	0.004
Frequency	2007.1	-0.51% (p = 0.316)	(p = 0.334)	0.001
Frequency	2007.2	-0.75% (p = 0.163)	(p = 0.220)	0.059
Frequency	2008.1	-0.85% (p = 0.143)	(p = 0.279)	0.066
Frequency	2008.2	-0.65% (p = 0.296)	(p = 0.393)	-0.011
Frequency	2009.1	-0.89% (p = 0.181)	(p = 0.531)	0.017
Frequency	2009.2	-0.60% (p = 0.392)	(p = 0.715)	-0.064
Frequency	2010.1	-0.79% (p = 0.310)	(p = 0.832)	-0.050
Frequency	2010.2	-1.56% (p = 0.036)	(p = 0.356)	0.186
Frequency	2011.1	-2.36% (p = 0.000)	(p = 0.686)	0.553
Frequency	2011.2	-1.97% (p = 0.002)	(p = 0.967)	0.456
Frequency	2012.1	-1.94% (p = 0.007)	(p = 0.992)	0.384
Frequency	2012.2	-1.95% (p = 0.017)	(p = 0.999)	0.318
Frequency	2013.1	-1.54% (p = 0.067)	(p = 0.755)	0.163
Frequency	2013.2	-2.03% (p = 0.036)	(p = 0.503)	0.277
Frequency	2014.1	-1.29% (p = 0.149)	(p = 0.223)	0.187
Frequency	2014.2	-1.33% (p = 0.229)	(p = 0.271)	0.072
Frequency	2015.1	-1.72% (p = 0.207)	(p = 0.399)	0.094

__Comprehensive__

Coverage = CM
End Trend Period = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+0.55% (p = 0.437)	-0.013
Loss Cost	2004.2	+0.63% (p = 0.402)	-0.010
Loss Cost	2005.1	+0.80% (p = 0.326)	0.000
Loss Cost	2005.2	+0.72% (p = 0.409)	-0.012
Loss Cost	2006.1	+1.09% (p = 0.235)	0.019
Loss Cost	2006.2	+1.00% (p = 0.310)	0.003
Loss Cost	2007.1	+1.36% (p = 0.202)	0.031
Loss Cost	2007.2	+1.46% (p = 0.209)	0.030
Loss Cost	2008.1	+1.81% (p = 0.151)	0.055
Loss Cost	2008.2	+2.78% (p = 0.031)	0.180
Loss Cost	2009.1	+3.21% (p = 0.024)	0.212
Loss Cost	2009.2	+4.14% (p = 0.006)	0.328
Loss Cost	2010.1	+4.85% (p = 0.003)	0.387
Loss Cost	2010.2	+4.50% (p = 0.012)	0.309
Loss Cost	2011.1	+4.56% (p = 0.023)	0.269
Loss Cost	2011.2	+5.57% (p = 0.013)	0.341
Loss Cost	2012.1	+6.42% (p = 0.012)	0.370
Loss Cost	2012.2	+5.70% (p = 0.043)	0.259
Loss Cost	2013.1	+8.17% (p = 0.008)	0.468
Loss Cost	2013.2	+7.04% (p = 0.038)	0.330
Loss Cost	2014.1	+11.24% (p = 0.001)	0.739
Loss Cost	2014.2	+11.82% (p = 0.003)	0.692
Loss Cost	2015.1	+14.45% (p = 0.003)	0.757
Severity	2004.1	+0.86% (p = 0.216)	0.020
Severity	2004.2	+0.72% (p = 0.324)	0.000
Severity	2005.1	+0.79% (p = 0.314)	0.002
Severity	2005.2	+0.79% (p = 0.352)	-0.004
Severity	2006.1	+1.17% (p = 0.189)	0.032
Severity	2006.2	+1.31% (p = 0.174)	0.039
Severity	2007.1	+1.70% (p = 0.099)	0.079
Severity	2007.2	+2.01% (p = 0.073)	0.104
Severity	2008.1	+2.52% (p = 0.036)	0.161
Severity	2008.2	+3.19% (p = 0.013)	0.245
Severity	2009.1	+3.93% (p = 0.004)	0.336
Severity	2009.2	+4.48% (p = 0.003)	0.377
Severity	2010.1	+5.40% (p = 0.001)	0.474
Severity	2010.2	+5.87% (p = 0.001)	0.480
Severity	2011.1	+6.97% (p = 0.000)	0.567
Severity	2011.2	+7.50% (p = 0.001)	0.560
Severity	2012.1	+8.29% (p = 0.001)	0.572
Severity	2012.2	+7.52% (p = 0.006)	0.472
Severity	2013.1	+9.44% (p = 0.002)	0.591
Severity	2013.2	+8.77% (p = 0.010)	0.485
Severity	2014.1	+12.01% (p = 0.002)	0.701
Severity	2014.2	+12.20% (p = 0.007)	0.627
Severity	2015.1	+15.46% (p = 0.005)	0.724
Frequency	2004.1	-0.30% (p = 0.427)	-0.012
Frequency	2004.2	-0.09% (p = 0.824)	-0.035
Frequency	2005.1	+0.00% (p = 0.991)	-0.038
Frequency	2005.2	-0.07% (p = 0.873)	-0.039
Frequency	2006.1	-0.08% (p = 0.866)	-0.040
Frequency	2006.2	-0.30% (p = 0.539)	-0.026
Frequency	2007.1	-0.34% (p = 0.525)	-0.026
Frequency	2007.2	-0.54% (p = 0.349)	-0.004
Frequency	2008.1	-0.69% (p = 0.271)	0.013
Frequency	2008.2	-0.40% (p = 0.543)	-0.032
Frequency	2009.1	-0.69% (p = 0.325)	0.001
Frequency	2009.2	-0.33% (p = 0.657)	-0.046
Frequency	2010.1	-0.53% (p = 0.518)	-0.034
Frequency	2010.2	-1.30% (p = 0.101)	0.113
Frequency	2011.1	-2.25% (p = 0.001)	0.507
Frequency	2011.2	-1.79% (p = 0.007)	0.400
Frequency	2012.1	-1.72% (p = 0.020)	0.324
Frequency	2012.2	-1.70% (p = 0.044)	0.257
Frequency	2013.1	-1.16% (p = 0.181)	0.089
Frequency	2013.2	-1.59% (p = 0.119)	0.164
Frequency	2014.1	-0.69% (p = 0.482)	-0.053
Frequency	2014.2	-0.33% (p = 0.780)	-0.129
Frequency	2015.1	-0.88% (p = 0.558)	-0.097

Comprehensive

Coverage = CM
End Trend Period = 2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+0.46% (p = 0.482)	(p = 0.024)	0.132
Loss Cost	2004.2	+0.63% (p = 0.361)	(p = 0.020)	0.152
Loss Cost	2005.1	+0.69% (p = 0.358)	(p = 0.027)	0.148
Loss Cost	2005.2	+0.72% (p = 0.374)	(p = 0.032)	0.134
Loss Cost	2006.1	+0.97% (p = 0.259)	(p = 0.052)	0.134
Loss Cost	2006.2	+1.00% (p = 0.282)	(p = 0.060)	0.116
Loss Cost	2007.1	+1.23% (p = 0.226)	(p = 0.090)	0.118
Loss Cost	2007.2	+1.46% (p = 0.186)	(p = 0.080)	0.129
Loss Cost	2008.1	+1.66% (p = 0.171)	(p = 0.114)	0.131
Loss Cost	2008.2	+2.78% (p = 0.017)	(p = 0.021)	0.363
Loss Cost	2009.1	+2.97% (p = 0.021)	(p = 0.033)	0.366
Loss Cost	2009.2	+4.14% (p = 0.001)	(p = 0.004)	0.584
Loss Cost	2010.1	+4.50% (p = 0.001)	(p = 0.008)	0.596
Loss Cost	2010.2	+4.50% (p = 0.004)	(p = 0.012)	0.534
Loss Cost	2011.1	+4.09% (p = 0.014)	(p = 0.013)	0.520
Loss Cost	2011.2	+5.57% (p = 0.001)	(p = 0.002)	0.699
Loss Cost	2012.1	+5.70% (p = 0.003)	(p = 0.004)	0.693
Loss Cost	2012.2	+5.70% (p = 0.010)	(p = 0.007)	0.623
Loss Cost	2013.1	+7.32% (p = 0.003)	(p = 0.014)	0.708
Loss Cost	2013.2	+7.04% (p = 0.013)	(p = 0.027)	0.606
Loss Cost	2014.1	+10.38% (p = 0.000)	(p = 0.021)	0.868
Loss Cost	2014.2	+11.82% (p = 0.000)	(p = 0.010)	0.889
Loss Cost	2015.1	+13.03% (p = 0.001)	(p = 0.029)	0.897
Severity	2004.1	+0.74% (p = 0.211)	(p = 0.003)	0.276
Severity	2004.2	+0.72% (p = 0.257)	(p = 0.004)	0.251
Severity	2005.1	+0.66% (p = 0.331)	(p = 0.005)	0.251
Severity	2005.2	+0.79% (p = 0.282)	(p = 0.005)	0.255
Severity	2006.1	+1.02% (p = 0.191)	(p = 0.009)	0.254
Severity	2006.2	+1.31% (p = 0.117)	(p = 0.006)	0.289
Severity	2007.1	+1.53% (p = 0.093)	(p = 0.012)	0.293
Severity	2007.2	+2.01% (p = 0.036)	(p = 0.005)	0.366
Severity	2008.1	+2.30% (p = 0.028)	(p = 0.011)	0.379
Severity	2008.2	+3.19% (p = 0.002)	(p = 0.001)	0.557
Severity	2009.1	+3.64% (p = 0.001)	(p = 0.003)	0.588
Severity	2009.2	+4.48% (p = 0.000)	(p = 0.000)	0.701
Severity	2010.1	+5.02% (p = 0.000)	(p = 0.001)	0.733
Severity	2010.2	+5.87% (p = 0.000)	(p = 0.000)	0.802
Severity	2011.1	+6.46% (p = 0.000)	(p = 0.000)	0.826
Severity	2011.2	+7.50% (p = 0.000)	(p = 0.000)	0.890
Severity	2012.1	+7.54% (p = 0.000)	(p = 0.000)	0.885
Severity	2012.2	+7.52% (p = 0.000)	(p = 0.000)	0.850
Severity	2013.1	+8.49% (p = 0.000)	(p = 0.001)	0.879
Severity	2013.2	+8.77% (p = 0.000)	(p = 0.002)	0.845
Severity	2014.1	+10.81% (p = 0.000)	(p = 0.001)	0.931
Severity	2014.2	+12.20% (p = 0.000)	(p = 0.000)	0.954
Severity	2015.1	+13.51% (p = 0.000)	(p = 0.001)	0.969
Frequency	2004.1	-0.28% (p = 0.461)	(p = 0.332)	-0.013
Frequency	2004.2	-0.09% (p = 0.826)	(p = 0.486)	-0.055
Frequency	2005.1	+0.03% (p = 0.949)	(p = 0.401)	-0.049
Frequency	2005.2	-0.07% (p = 0.873)	(p = 0.347)	-0.042
Frequency	2006.1	-0.05% (p = 0.916)	(p = 0.354)	-0.045
Frequency	2006.2	-0.30% (p = 0.534)	(p = 0.219)	0.000
Frequency	2007.1	-0.30% (p = 0.579)	(p = 0.237)	-0.004
Frequency	2007.2	-0.54% (p = 0.337)	(p = 0.157)	0.049
Frequency	2008.1	-0.63% (p = 0.309)	(p = 0.204)	0.048
Frequency	2008.2	-0.40% (p = 0.542)	(p = 0.293)	-0.022
Frequency	2009.1	-0.64% (p = 0.367)	(p = 0.414)	-0.016
Frequency	2009.2	-0.33% (p = 0.663)	(p = 0.571)	-0.089
Frequency	2010.1	-0.50% (p = 0.557)	(p = 0.677)	-0.090
Frequency	2010.2	-1.30% (p = 0.100)	(p = 0.277)	0.130
Frequency	2011.1	-2.22% (p = 0.002)	(p = 0.594)	0.481
Frequency	2011.2	-1.79% (p = 0.009)	(p = 0.889)	0.351
Frequency	2012.1	-1.71% (p = 0.028)	(p = 0.840)	0.265
Frequency	2012.2	-1.70% (p = 0.056)	(p = 0.857)	0.185
Frequency	2013.1	-1.08% (p = 0.230)	(p = 0.532)	0.033
Frequency	2013.2	-1.59% (p = 0.125)	(p = 0.367)	0.156
Frequency	2014.1	-0.39% (p = 0.633)	(p = 0.057)	0.309
Frequency	2014.2	-0.33% (p = 0.741)	(p = 0.093)	0.207
Frequency	2015.1	-0.42% (p = 0.757)	(p = 0.162)	0.145

All Perils

Coverage = AP
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+2.68% (p = 0.000)	0.447
Loss Cost	2004.2	+2.83% (p = 0.000)	0.456
Loss Cost	2005.1	+2.97% (p = 0.000)	0.459
Loss Cost	2005.2	+3.14% (p = 0.000)	0.466
Loss Cost	2006.1	+3.52% (p = 0.000)	0.527
Loss Cost	2006.2	+3.63% (p = 0.000)	0.516
Loss Cost	2007.1	+3.94% (p = 0.000)	0.543
Loss Cost	2007.2	+4.36% (p = 0.000)	0.589
Loss Cost	2008.1	+4.83% (p = 0.000)	0.639
Loss Cost	2008.2	+5.42% (p = 0.000)	0.705
Loss Cost	2009.1	+6.04% (p = 0.000)	0.765
Loss Cost	2009.2	+6.80% (p = 0.000)	0.843
Loss Cost	2010.1	+7.40% (p = 0.000)	0.877
Loss Cost	2010.2	+7.61% (p = 0.000)	0.868
Loss Cost	2011.1	+8.06% (p = 0.000)	0.876
Loss Cost	2011.2	+8.66% (p = 0.000)	0.892
Loss Cost	2012.1	+9.23% (p = 0.000)	0.902
Loss Cost	2012.2	+8.78% (p = 0.000)	0.881
Loss Cost	2013.1	+9.25% (p = 0.000)	0.877
Loss Cost	2013.2	+8.57% (p = 0.000)	0.848
Loss Cost	2014.1	+9.79% (p = 0.000)	0.900
Loss Cost	2014.2	+10.25% (p = 0.000)	0.885
Loss Cost	2015.1	+10.87% (p = 0.000)	0.869
Severity	2004.1	+3.21% (p = 0.000)	0.843
Severity	2004.2	+3.21% (p = 0.000)	0.829
Severity	2005.1	+3.28% (p = 0.000)	0.825
Severity	2005.2	+3.28% (p = 0.000)	0.808
Severity	2006.1	+3.40% (p = 0.000)	0.809
Severity	2006.2	+3.36% (p = 0.000)	0.788
Severity	2007.1	+3.35% (p = 0.000)	0.766
Severity	2007.2	+3.27% (p = 0.000)	0.736
Severity	2008.1	+3.39% (p = 0.000)	0.731
Severity	2008.2	+3.60% (p = 0.000)	0.741
Severity	2009.1	+3.96% (p = 0.000)	0.791
Severity	2009.2	+4.04% (p = 0.000)	0.773
Severity	2010.1	+4.38% (p = 0.000)	0.801
Severity	2010.2	+4.76% (p = 0.000)	0.830
Severity	2011.1	+5.33% (p = 0.000)	0.891
Severity	2011.2	+5.51% (p = 0.000)	0.884
Severity	2012.1	+5.86% (p = 0.000)	0.893
Severity	2012.2	+5.51% (p = 0.000)	0.873
Severity	2013.1	+5.77% (p = 0.000)	0.865
Severity	2013.2	+5.32% (p = 0.000)	0.833
Severity	2014.1	+5.80% (p = 0.000)	0.840
Severity	2014.2	+5.48% (p = 0.000)	0.784
Severity	2015.1	+6.40% (p = 0.000)	0.834
Frequency	2004.1	-0.51% (p = 0.212)	0.021
Frequency	2004.2	-0.36% (p = 0.392)	-0.008
Frequency	2005.1	-0.30% (p = 0.503)	-0.020
Frequency	2005.2	-0.14% (p = 0.773)	-0.035
Frequency	2006.1	+0.12% (p = 0.806)	-0.037
Frequency	2006.2	+0.27% (p = 0.605)	-0.030
Frequency	2007.1	+0.57% (p = 0.280)	0.009
Frequency	2007.2	+1.06% (p = 0.038)	0.143
Frequency	2008.1	+1.39% (p = 0.009)	0.251
Frequency	2008.2	+1.76% (p = 0.001)	0.378
Frequency	2009.1	+1.99% (p = 0.001)	0.426
Frequency	2009.2	+2.66% (p = 0.000)	0.738
Frequency	2010.1	+2.90% (p = 0.000)	0.768
Frequency	2010.2	+2.72% (p = 0.000)	0.726
Frequency	2011.1	+2.60% (p = 0.000)	0.675
Frequency	2011.2	+2.99% (p = 0.000)	0.753
Frequency	2012.1	+3.18% (p = 0.000)	0.749
Frequency	2012.2	+3.10% (p = 0.000)	0.697
Frequency	2013.1	+3.29% (p = 0.000)	0.680
Frequency	2013.2	+3.09% (p = 0.002)	0.596
Frequency	2014.1	+3.77% (p = 0.001)	0.701
Frequency	2014.2	+4.53% (p = 0.000)	0.785
Frequency	2015.1	+4.20% (p = 0.003)	0.700

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+2.68% (p = 0.000)	(p = 0.387)	0.443
Loss Cost	2004.2	+2.87% (p = 0.000)	(p = 0.297)	0.459
Loss Cost	2005.1	+2.97% (p = 0.000)	(p = 0.359)	0.456
Loss Cost	2005.2	+3.18% (p = 0.000)	(p = 0.276)	0.471
Loss Cost	2006.1	+3.52% (p = 0.000)	(p = 0.413)	0.521
Loss Cost	2006.2	+3.68% (p = 0.000)	(p = 0.356)	0.514
Loss Cost	2007.1	+3.94% (p = 0.000)	(p = 0.477)	0.533
Loss Cost	2007.2	+4.42% (p = 0.000)	(p = 0.274)	0.594
Loss Cost	2008.1	+4.83% (p = 0.000)	(p = 0.413)	0.634
Loss Cost	2008.2	+5.50% (p = 0.000)	(p = 0.162)	0.721
Loss Cost	2009.1	+6.04% (p = 0.000)	(p = 0.276)	0.768
Loss Cost	2009.2	+6.93% (p = 0.000)	(p = 0.033)	0.873
Loss Cost	2010.1	+7.40% (p = 0.000)	(p = 0.059)	0.896
Loss Cost	2010.2	+7.76% (p = 0.000)	(p = 0.032)	0.897
Loss Cost	2011.1	+8.06% (p = 0.000)	(p = 0.058)	0.898
Loss Cost	2011.2	+8.89% (p = 0.000)	(p = 0.005)	0.939
Loss Cost	2012.1	+9.23% (p = 0.000)	(p = 0.009)	0.941
Loss Cost	2012.2	+9.03% (p = 0.000)	(p = 0.020)	0.923
Loss Cost	2013.1	+9.25% (p = 0.000)	(p = 0.036)	0.914
Loss Cost	2013.2	+8.86% (p = 0.000)	(p = 0.074)	0.883
Loss Cost	2014.1	+9.79% (p = 0.000)	(p = 0.124)	0.917
Loss Cost	2014.2	+10.68% (p = 0.000)	(p = 0.054)	0.925
Loss Cost	2015.1	+10.87% (p = 0.000)	(p = 0.095)	0.907
Severity	2004.1	+3.21% (p = 0.000)	(p = 0.003)	0.881
Severity	2004.2	+3.25% (p = 0.000)	(p = 0.003)	0.872
Severity	2005.1	+3.28% (p = 0.000)	(p = 0.005)	0.866
Severity	2005.2	+3.33% (p = 0.000)	(p = 0.005)	0.855
Severity	2006.1	+3.40% (p = 0.000)	(p = 0.009)	0.852
Severity	2006.2	+3.41% (p = 0.000)	(p = 0.011)	0.834
Severity	2007.1	+3.35% (p = 0.000)	(p = 0.010)	0.819
Severity	2007.2	+3.34% (p = 0.000)	(p = 0.015)	0.793
Severity	2008.1	+3.39% (p = 0.000)	(p = 0.022)	0.784
Severity	2008.2	+3.69% (p = 0.000)	(p = 0.006)	0.818
Severity	2009.1	+3.96% (p = 0.000)	(p = 0.011)	0.848
Severity	2009.2	+4.15% (p = 0.000)	(p = 0.007)	0.844
Severity	2010.1	+4.38% (p = 0.000)	(p = 0.014)	0.856
Severity	2010.2	+4.91% (p = 0.000)	(p = 0.000)	0.923
Severity	2011.1	+5.33% (p = 0.000)	(p = 0.000)	0.960
Severity	2011.2	+5.71% (p = 0.000)	(p = 0.000)	0.981
Severity	2012.1	+5.86% (p = 0.000)	(p = 0.000)	0.983
Severity	2012.2	+5.75% (p = 0.000)	(p = 0.000)	0.979
Severity	2013.1	+5.77% (p = 0.000)	(p = 0.000)	0.976
Severity	2013.2	+5.63% (p = 0.000)	(p = 0.000)	0.968
Severity	2014.1	+5.80% (p = 0.000)	(p = 0.000)	0.968
Severity	2014.2	+5.92% (p = 0.000)	(p = 0.001)	0.956
Severity	2015.1	+6.40% (p = 0.000)	(p = 0.001)	0.975
Frequency	2004.1	-0.51% (p = 0.217)	(p = 0.577)	-0.003
Frequency	2004.2	-0.37% (p = 0.389)	(p = 0.722)	-0.041
Frequency	2005.1	-0.30% (p = 0.510)	(p = 0.665)	-0.051
Frequency	2005.2	-0.14% (p = 0.766)	(p = 0.819)	-0.074
Frequency	2006.1	+0.12% (p = 0.809)	(p = 0.589)	-0.067
Frequency	2006.2	+0.25% (p = 0.630)	(p = 0.710)	-0.068
Frequency	2007.1	+0.57% (p = 0.285)	(p = 0.467)	-0.011
Frequency	2007.2	+1.05% (p = 0.045)	(p = 0.805)	0.105
Frequency	2008.1	+1.39% (p = 0.010)	(p = 0.513)	0.230
Frequency	2008.2	+1.75% (p = 0.002)	(p = 0.800)	0.347
Frequency	2009.1	+1.99% (p = 0.001)	(p = 0.601)	0.404
Frequency	2009.2	+2.67% (p = 0.000)	(p = 0.748)	0.724
Frequency	2010.1	+2.90% (p = 0.000)	(p = 0.999)	0.753
Frequency	2010.2	+2.71% (p = 0.000)	(p = 0.793)	0.709
Frequency	2011.1	+2.60% (p = 0.000)	(p = 0.910)	0.652
Frequency	2011.2	+3.01% (p = 0.000)	(p = 0.677)	0.738
Frequency	2012.1	+3.18% (p = 0.000)	(p = 0.829)	0.729
Frequency	2012.2	+3.11% (p = 0.000)	(p = 0.896)	0.669
Frequency	2013.1	+3.29% (p = 0.001)	(p = 0.977)	0.648
Frequency	2013.2	+3.06% (p = 0.004)	(p = 0.842)	0.553
Frequency	2014.1	+3.77% (p = 0.001)	(p = 0.479)	0.685
Frequency	2014.2	+4.49% (p = 0.001)	(p = 0.825)	0.756
Frequency	2015.1	+4.20% (p = 0.006)	(p = 0.965)	0.650

All Perils

Coverage = AP
End Trend Period = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	+2.45% (p = 0.000)	0.392
Loss Cost	2004.2	+2.60% (p = 0.000)	0.401
Loss Cost	2005.1	+2.73% (p = 0.000)	0.402
Loss Cost	2005.2	+2.89% (p = 0.000)	0.408
Loss Cost	2006.1	+3.28% (p = 0.000)	0.473
Loss Cost	2006.2	+3.38% (p = 0.000)	0.459
Loss Cost	2007.1	+3.69% (p = 0.000)	0.487
Loss Cost	2007.2	+4.13% (p = 0.000)	0.536
Loss Cost	2008.1	+4.62% (p = 0.000)	0.590
Loss Cost	2008.2	+5.24% (p = 0.000)	0.663
Loss Cost	2009.1	+5.91% (p = 0.000)	0.730
Loss Cost	2009.2	+6.75% (p = 0.000)	0.818
Loss Cost	2010.1	+7.41% (p = 0.000)	0.858
Loss Cost	2010.2	+7.64% (p = 0.000)	0.848
Loss Cost	2011.1	+8.16% (p = 0.000)	0.857
Loss Cost	2011.2	+8.86% (p = 0.000)	0.879
Loss Cost	2012.1	+9.54% (p = 0.000)	0.892
Loss Cost	2012.2	+9.07% (p = 0.000)	0.866
Loss Cost	2013.1	+9.69% (p = 0.000)	0.865
Loss Cost	2013.2	+8.96% (p = 0.000)	0.827
Loss Cost	2014.1	+10.55% (p = 0.000)	0.901
Loss Cost	2014.2	+11.32% (p = 0.000)	0.896
Loss Cost	2015.1	+12.42% (p = 0.000)	0.897
Severity	2004.1	+3.12% (p = 0.000)	0.827
Severity	2004.2	+3.12% (p = 0.000)	0.811
Severity	2005.1	+3.20% (p = 0.000)	0.805
Severity	2005.2	+3.18% (p = 0.000)	0.786
Severity	2006.1	+3.30% (p = 0.000)	0.786
Severity	2006.2	+3.25% (p = 0.000)	0.761
Severity	2007.1	+3.23% (p = 0.000)	0.735
Severity	2007.2	+3.13% (p = 0.000)	0.699
Severity	2008.1	+3.26% (p = 0.000)	0.692
Severity	2008.2	+3.47% (p = 0.000)	0.702
Severity	2009.1	+3.86% (p = 0.000)	0.759
Severity	2009.2	+3.93% (p = 0.000)	0.736
Severity	2010.1	+4.30% (p = 0.000)	0.767
Severity	2010.2	+4.72% (p = 0.000)	0.800
Severity	2011.1	+5.36% (p = 0.000)	0.873
Severity	2011.2	+5.57% (p = 0.000)	0.865
Severity	2012.1	+5.99% (p = 0.000)	0.877
Severity	2012.2	+5.59% (p = 0.000)	0.850
Severity	2013.1	+5.92% (p = 0.000)	0.841
Severity	2013.2	+5.41% (p = 0.000)	0.796
Severity	2014.1	+6.02% (p = 0.000)	0.809
Severity	2014.2	+5.67% (p = 0.002)	0.735
Severity	2015.1	+6.91% (p = 0.001)	0.812
Frequency	2004.1	-0.65% (p = 0.129)	0.048
Frequency	2004.2	-0.51% (p = 0.258)	0.012
Frequency	2005.1	-0.45% (p = 0.345)	-0.003
Frequency	2005.2	-0.29% (p = 0.570)	-0.026
Frequency	2006.1	-0.02% (p = 0.967)	-0.042
Frequency	2006.2	+0.13% (p = 0.817)	-0.041
Frequency	2007.1	+0.45% (p = 0.430)	-0.016
Frequency	2007.2	+0.96% (p = 0.078)	0.099
Frequency	2008.1	+1.32% (p = 0.021)	0.202
Frequency	2008.2	+1.72% (p = 0.004)	0.330
Frequency	2009.1	+1.97% (p = 0.002)	0.381
Frequency	2009.2	+2.71% (p = 0.000)	0.715
Frequency	2010.1	+2.98% (p = 0.000)	0.750
Frequency	2010.2	+2.79% (p = 0.000)	0.702
Frequency	2011.1	+2.66% (p = 0.000)	0.644
Frequency	2011.2	+3.12% (p = 0.000)	0.736
Frequency	2012.1	+3.36% (p = 0.000)	0.737
Frequency	2012.2	+3.29% (p = 0.000)	0.681
Frequency	2013.1	+3.56% (p = 0.001)	0.671
Frequency	2013.2	+3.37% (p = 0.004)	0.581
Frequency	2014.1	+4.27% (p = 0.001)	0.719
Frequency	2014.2	+5.35% (p = 0.000)	0.849
Frequency	2015.1	+5.16% (p = 0.002)	0.782

All Perils

Coverage = AP
End Trend Period = 2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	+2.41% (p = 0.000)	(p = 0.252)	0.400
Loss Cost	2004.2	+2.60% (p = 0.000)	(p = 0.193)	0.418
Loss Cost	2005.1	+2.68% (p = 0.000)	(p = 0.238)	0.413
Loss Cost	2005.2	+2.89% (p = 0.000)	(p = 0.183)	0.428
Loss Cost	2006.1	+3.23% (p = 0.000)	(p = 0.292)	0.477
Loss Cost	2006.2	+3.38% (p = 0.000)	(p = 0.257)	0.467
Loss Cost	2007.1	+3.64% (p = 0.000)	(p = 0.359)	0.484
Loss Cost	2007.2	+4.13% (p = 0.000)	(p = 0.203)	0.552
Loss Cost	2008.1	+4.55% (p = 0.000)	(p = 0.325)	0.591
Loss Cost	2008.2	+5.24% (p = 0.000)	(p = 0.127)	0.689
Loss Cost	2009.1	+5.82% (p = 0.000)	(p = 0.234)	0.738
Loss Cost	2009.2	+6.75% (p = 0.000)	(p = 0.030)	0.858
Loss Cost	2010.1	+7.27% (p = 0.000)	(p = 0.060)	0.881
Loss Cost	2010.2	+7.64% (p = 0.000)	(p = 0.036)	0.882
Loss Cost	2011.1	+7.99% (p = 0.000)	(p = 0.068)	0.882
Loss Cost	2011.2	+8.86% (p = 0.000)	(p = 0.008)	0.929
Loss Cost	2012.1	+9.28% (p = 0.000)	(p = 0.017)	0.932
Loss Cost	2012.2	+9.07% (p = 0.000)	(p = 0.032)	0.909
Loss Cost	2013.1	+9.37% (p = 0.000)	(p = 0.063)	0.900
Loss Cost	2013.2	+8.96% (p = 0.000)	(p = 0.111)	0.861
Loss Cost	2014.1	+10.28% (p = 0.000)	(p = 0.228)	0.909
Loss Cost	2014.2	+11.32% (p = 0.000)	(p = 0.102)	0.925
Loss Cost	2015.1	+11.92% (p = 0.000)	(p = 0.207)	0.913
Severity	2004.1	+3.08% (p = 0.000)	(p = 0.001)	0.879
Severity	2004.2	+3.12% (p = 0.000)	(p = 0.001)	0.870
Severity	2005.1	+3.14% (p = 0.000)	(p = 0.002)	0.863
Severity	2005.2	+3.18% (p = 0.000)	(p = 0.002)	0.850
Severity	2006.1	+3.24% (p = 0.000)	(p = 0.004)	0.846
Severity	2006.2	+3.25% (p = 0.000)	(p = 0.005)	0.826
Severity	2007.1	+3.15% (p = 0.000)	(p = 0.005)	0.812
Severity	2007.2	+3.13% (p = 0.000)	(p = 0.007)	0.783
Severity	2008.1	+3.17% (p = 0.000)	(p = 0.011)	0.772
Severity	2008.2	+3.47% (p = 0.000)	(p = 0.003)	0.810
Severity	2009.1	+3.75% (p = 0.000)	(p = 0.006)	0.838
Severity	2009.2	+3.93% (p = 0.000)	(p = 0.004)	0.834
Severity	2010.1	+4.16% (p = 0.000)	(p = 0.009)	0.844
Severity	2010.2	+4.72% (p = 0.000)	(p = 0.000)	0.920
Severity	2011.1	+5.17% (p = 0.000)	(p = 0.000)	0.957
Severity	2011.2	+5.57% (p = 0.000)	(p = 0.000)	0.981
Severity	2012.1	+5.73% (p = 0.000)	(p = 0.000)	0.983
Severity	2012.2	+5.59% (p = 0.000)	(p = 0.000)	0.979
Severity	2013.1	+5.58% (p = 0.000)	(p = 0.000)	0.976
Severity	2013.2	+5.41% (p = 0.000)	(p = 0.000)	0.968
Severity	2014.1	+5.56% (p = 0.000)	(p = 0.000)	0.966
Severity	2014.2	+5.67% (p = 0.000)	(p = 0.001)	0.951
Severity	2015.1	+6.26% (p = 0.000)	(p = 0.002)	0.969
Frequency	2004.1	-0.65% (p = 0.141)	(p = 0.718)	0.017
Frequency	2004.2	-0.51% (p = 0.267)	(p = 0.858)	-0.025
Frequency	2005.1	-0.45% (p = 0.363)	(p = 0.804)	-0.040
Frequency	2005.2	-0.29% (p = 0.578)	(p = 0.949)	-0.069
Frequency	2006.1	-0.01% (p = 0.988)	(p = 0.704)	-0.080
Frequency	2006.2	+0.13% (p = 0.821)	(p = 0.817)	-0.086
Frequency	2007.1	+0.47% (p = 0.414)	(p = 0.551)	-0.046
Frequency	2007.2	+0.96% (p = 0.086)	(p = 0.884)	0.055
Frequency	2008.1	+1.34% (p = 0.021)	(p = 0.567)	0.175
Frequency	2008.2	+1.72% (p = 0.005)	(p = 0.835)	0.295
Frequency	2009.1	+2.00% (p = 0.003)	(p = 0.618)	0.354
Frequency	2009.2	+2.71% (p = 0.000)	(p = 0.802)	0.698
Frequency	2010.1	+2.98% (p = 0.000)	(p = 0.902)	0.734
Frequency	2010.2	+2.79% (p = 0.000)	(p = 0.727)	0.684
Frequency	2011.1	+2.67% (p = 0.000)	(p = 0.847)	0.618
Frequency	2011.2	+3.12% (p = 0.000)	(p = 0.784)	0.716
Frequency	2012.1	+3.35% (p = 0.000)	(p = 0.986)	0.713
Frequency	2012.2	+3.29% (p = 0.001)	(p = 0.974)	0.649
Frequency	2013.1	+3.59% (p = 0.001)	(p = 0.798)	0.637
Frequency	2013.2	+3.37% (p = 0.006)	(p = 0.713)	0.537
Frequency	2014.1	+4.46% (p = 0.001)	(p = 0.248)	0.739
Frequency	2014.2	+5.35% (p = 0.001)	(p = 0.419)	0.843
Frequency	2015.1	+5.33% (p = 0.004)	(p = 0.502)	0.763

Specified Perils

Coverage = SP
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	-5.81% (p = 0.001)	0.296
Loss Cost	2004.2	-5.91% (p = 0.001)	0.282
Loss Cost	2005.1	-5.61% (p = 0.004)	0.239
Loss Cost	2005.2	-5.04% (p = 0.013)	0.184
Loss Cost	2006.1	-4.93% (p = 0.023)	0.157
Loss Cost	2006.2	-5.55% (p = 0.017)	0.183
Loss Cost	2007.1	-5.08% (p = 0.039)	0.136
Loss Cost	2007.2	-4.57% (p = 0.083)	0.091
Loss Cost	2008.1	-3.32% (p = 0.222)	0.026
Loss Cost	2008.2	-2.62% (p = 0.371)	-0.008
Loss Cost	2009.1	-1.96% (p = 0.539)	-0.031
Loss Cost	2009.2	-0.64% (p = 0.852)	-0.053
Loss Cost	2010.1	-1.30% (p = 0.732)	-0.051
Loss Cost	2010.2	-0.90% (p = 0.831)	-0.059
Loss Cost	2011.1	-0.98% (p = 0.838)	-0.064
Loss Cost	2011.2	+0.60% (p = 0.911)	-0.070
Loss Cost	2012.1	+1.55% (p = 0.800)	-0.071
Loss Cost	2012.2	-3.23% (p = 0.599)	-0.058
Loss Cost	2013.1	-1.79% (p = 0.802)	-0.084
Loss Cost	2013.2	-4.53% (p = 0.580)	-0.065
Loss Cost	2014.1	-2.31% (p = 0.813)	-0.104
Loss Cost	2014.2	+4.31% (p = 0.706)	-0.104
Loss Cost	2015.1	+14.28% (p = 0.296)	0.033
Severity	2004.1	+1.76% (p = 0.174)	0.031
Severity	2004.2	+1.77% (p = 0.199)	0.025
Severity	2005.1	+1.89% (p = 0.201)	0.025
Severity	2005.2	+2.69% (p = 0.080)	0.079
Severity	2006.1	+2.84% (p = 0.086)	0.078
Severity	2006.2	+2.40% (p = 0.169)	0.039
Severity	2007.1	+2.54% (p = 0.180)	0.037
Severity	2007.2	+2.63% (p = 0.201)	0.031
Severity	2008.1	+3.40% (p = 0.125)	0.066
Severity	2008.2	+3.59% (p = 0.139)	0.061
Severity	2009.1	+3.42% (p = 0.197)	0.038
Severity	2009.2	+3.60% (p = 0.219)	0.032
Severity	2010.1	+2.88% (p = 0.367)	-0.008
Severity	2010.2	+2.66% (p = 0.454)	-0.025
Severity	2011.1	+2.06% (p = 0.601)	-0.047
Severity	2011.2	+1.40% (p = 0.751)	-0.063
Severity	2012.1	+0.31% (p = 0.951)	-0.077
Severity	2012.2	-1.84% (p = 0.739)	-0.073
Severity	2013.1	-0.41% (p = 0.949)	-0.090
Severity	2013.2	-1.61% (p = 0.831)	-0.095
Severity	2014.1	-1.71% (p = 0.851)	-0.106
Severity	2014.2	+5.87% (p = 0.567)	-0.077
Severity	2015.1	+11.95% (p = 0.349)	0.001
Frequency	2004.1	-7.43% (p = 0.000)	0.579
Frequency	2004.2	-7.55% (p = 0.000)	0.563
Frequency	2005.1	-7.36% (p = 0.000)	0.525
Frequency	2005.2	-7.53% (p = 0.000)	0.510
Frequency	2006.1	-7.55% (p = 0.000)	0.483
Frequency	2006.2	-7.77% (p = 0.000)	0.470
Frequency	2007.1	-7.43% (p = 0.000)	0.419
Frequency	2007.2	-7.02% (p = 0.001)	0.361
Frequency	2008.1	-6.50% (p = 0.004)	0.298
Frequency	2008.2	-5.99% (p = 0.013)	0.235
Frequency	2009.1	-5.21% (p = 0.041)	0.161
Frequency	2009.2	-4.09% (p = 0.124)	0.078
Frequency	2010.1	-4.06% (p = 0.168)	0.056
Frequency	2010.2	-3.47% (p = 0.285)	0.013
Frequency	2011.1	-2.98% (p = 0.411)	-0.018
Frequency	2011.2	-0.80% (p = 0.835)	-0.068
Frequency	2012.1	+1.24% (p = 0.769)	-0.070
Frequency	2012.2	-1.42% (p = 0.752)	-0.074
Frequency	2013.1	-1.39% (p = 0.790)	-0.084
Frequency	2013.2	-2.97% (p = 0.625)	-0.073
Frequency	2014.1	-0.61% (p = 0.932)	-0.110
Frequency	2014.2	-1.47% (p = 0.867)	-0.121
Frequency	2015.1	+2.08% (p = 0.849)	-0.137

Specified Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	-5.81% (p = 0.001)	(p = 0.220)	0.310
Loss Cost	2004.2	-5.80% (p = 0.002)	(p = 0.236)	0.294
Loss Cost	2005.1	-5.61% (p = 0.004)	(p = 0.277)	0.246
Loss Cost	2005.2	-4.89% (p = 0.015)	(p = 0.194)	0.208
Loss Cost	2006.1	-4.93% (p = 0.022)	(p = 0.207)	0.179
Loss Cost	2006.2	-5.40% (p = 0.020)	(p = 0.273)	0.192
Loss Cost	2007.1	-5.08% (p = 0.040)	(p = 0.327)	0.136
Loss Cost	2007.2	-4.37% (p = 0.096)	(p = 0.263)	0.104
Loss Cost	2008.1	-3.32% (p = 0.225)	(p = 0.376)	0.017
Loss Cost	2008.2	-2.38% (p = 0.417)	(p = 0.293)	0.001
Loss Cost	2009.1	-1.96% (p = 0.540)	(p = 0.351)	-0.036
Loss Cost	2009.2	-0.28% (p = 0.935)	(p = 0.224)	-0.020
Loss Cost	2010.1	-1.30% (p = 0.725)	(p = 0.187)	0.002
Loss Cost	2010.2	-0.33% (p = 0.935)	(p = 0.166)	0.010
Loss Cost	2011.1	-0.98% (p = 0.832)	(p = 0.166)	0.011
Loss Cost	2011.2	+1.54% (p = 0.761)	(p = 0.104)	0.067
Loss Cost	2012.1	+1.55% (p = 0.788)	(p = 0.129)	0.050
Loss Cost	2012.2	-2.34% (p = 0.701)	(p = 0.242)	-0.013
Loss Cost	2013.1	-1.79% (p = 0.800)	(p = 0.298)	-0.065
Loss Cost	2013.2	-3.53% (p = 0.675)	(p = 0.408)	-0.092
Loss Cost	2014.1	-2.31% (p = 0.819)	(p = 0.493)	-0.167
Loss Cost	2014.2	+6.80% (p = 0.553)	(p = 0.241)	-0.022
Loss Cost	2015.1	+14.28% (p = 0.307)	(p = 0.391)	0.013
Severity	2004.1	+1.76% (p = 0.177)	(p = 0.432)	0.018
Severity	2004.2	+1.84% (p = 0.188)	(p = 0.428)	0.012
Severity	2005.1	+1.89% (p = 0.205)	(p = 0.457)	0.009
Severity	2005.2	+2.79% (p = 0.069)	(p = 0.265)	0.089
Severity	2006.1	+2.84% (p = 0.085)	(p = 0.291)	0.084
Severity	2006.2	+2.51% (p = 0.154)	(p = 0.364)	0.033
Severity	2007.1	+2.54% (p = 0.182)	(p = 0.388)	0.027
Severity	2007.2	+2.76% (p = 0.183)	(p = 0.372)	0.024
Severity	2008.1	+3.40% (p = 0.130)	(p = 0.480)	0.044
Severity	2008.2	+3.73% (p = 0.131)	(p = 0.450)	0.042
Severity	2009.1	+3.42% (p = 0.202)	(p = 0.432)	0.020
Severity	2009.2	+3.81% (p = 0.201)	(p = 0.410)	0.016
Severity	2010.1	+2.88% (p = 0.368)	(p = 0.338)	-0.009
Severity	2010.2	+2.98% (p = 0.407)	(p = 0.360)	-0.032
Severity	2011.1	+2.06% (p = 0.601)	(p = 0.317)	-0.042
Severity	2011.2	+1.86% (p = 0.680)	(p = 0.366)	-0.073
Severity	2012.1	+0.31% (p = 0.950)	(p = 0.302)	-0.063
Severity	2012.2	-1.27% (p = 0.822)	(p = 0.422)	-0.101
Severity	2013.1	-0.41% (p = 0.950)	(p = 0.503)	-0.144
Severity	2013.2	-0.96% (p = 0.903)	(p = 0.574)	-0.172
Severity	2014.1	-1.71% (p = 0.857)	(p = 0.579)	-0.195
Severity	2014.2	+8.10% (p = 0.431)	(p = 0.239)	0.005
Severity	2015.1	+11.95% (p = 0.355)	(p = 0.357)	0.000
Frequency	2004.1	-7.43% (p = 0.000)	(p = 0.406)	0.574
Frequency	2004.2	-7.50% (p = 0.000)	(p = 0.441)	0.556
Frequency	2005.1	-7.36% (p = 0.000)	(p = 0.494)	0.515
Frequency	2005.2	-7.47% (p = 0.000)	(p = 0.542)	0.498
Frequency	2006.1	-7.55% (p = 0.000)	(p = 0.536)	0.470
Frequency	2006.2	-7.71% (p = 0.000)	(p = 0.592)	0.454
Frequency	2007.1	-7.43% (p = 0.000)	(p = 0.672)	0.397
Frequency	2007.2	-6.94% (p = 0.002)	(p = 0.570)	0.341
Frequency	2008.1	-6.50% (p = 0.005)	(p = 0.671)	0.269
Frequency	2008.2	-5.89% (p = 0.017)	(p = 0.565)	0.209
Frequency	2009.1	-5.21% (p = 0.046)	(p = 0.694)	0.122
Frequency	2009.2	-3.94% (p = 0.146)	(p = 0.490)	0.052
Frequency	2010.1	-4.06% (p = 0.175)	(p = 0.498)	0.027
Frequency	2010.2	-3.22% (p = 0.328)	(p = 0.422)	-0.007
Frequency	2011.1	-2.98% (p = 0.419)	(p = 0.472)	-0.050
Frequency	2011.2	-0.31% (p = 0.935)	(p = 0.249)	-0.034
Frequency	2012.1	+1.24% (p = 0.770)	(p = 0.361)	-0.078
Frequency	2012.2	-1.08% (p = 0.817)	(p = 0.555)	-0.133
Frequency	2013.1	-1.39% (p = 0.797)	(p = 0.563)	-0.151
Frequency	2013.2	-2.59% (p = 0.687)	(p = 0.682)	-0.169
Frequency	2014.1	-0.61% (p = 0.936)	(p = 0.819)	-0.240
Frequency	2014.2	-1.20% (p = 0.900)	(p = 0.871)	-0.276
Frequency	2015.1	+2.08% (p = 0.861)	(p = 0.989)	-0.326

Specified Perils

Coverage = SP
End Trend Period = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	-6.37% (p = 0.001)	0.328
Loss Cost	2004.2	-6.52% (p = 0.001)	0.315
Loss Cost	2005.1	-6.24% (p = 0.003)	0.272
Loss Cost	2005.2	-5.68% (p = 0.009)	0.216
Loss Cost	2006.1	-5.61% (p = 0.015)	0.188
Loss Cost	2006.2	-6.35% (p = 0.010)	0.220
Loss Cost	2007.1	-5.91% (p = 0.025)	0.171
Loss Cost	2007.2	-5.43% (p = 0.055)	0.124
Loss Cost	2008.1	-4.15% (p = 0.158)	0.052
Loss Cost	2008.2	-3.47% (p = 0.276)	0.013
Loss Cost	2009.1	-2.84% (p = 0.415)	-0.016
Loss Cost	2009.2	-1.48% (p = 0.695)	-0.049
Loss Cost	2010.1	-2.31% (p = 0.581)	-0.042
Loss Cost	2010.2	-1.99% (p = 0.672)	-0.054
Loss Cost	2011.1	-2.22% (p = 0.677)	-0.058
Loss Cost	2011.2	-0.62% (p = 0.918)	-0.076
Loss Cost	2012.1	+0.28% (p = 0.968)	-0.083
Loss Cost	2012.2	-5.40% (p = 0.440)	-0.031
Loss Cost	2013.1	-4.14% (p = 0.616)	-0.071
Loss Cost	2013.2	-7.79% (p = 0.413)	-0.027
Loss Cost	2014.1	-5.89% (p = 0.611)	-0.087
Loss Cost	2014.2	+1.21% (p = 0.931)	-0.142
Loss Cost	2015.1	+12.83% (p = 0.458)	-0.056
Severity	2004.1	+1.43% (p = 0.291)	0.005
Severity	2004.2	+1.42% (p = 0.327)	0.000
Severity	2005.1	+1.52% (p = 0.328)	0.000
Severity	2005.2	+2.35% (p = 0.148)	0.045
Severity	2006.1	+2.49% (p = 0.156)	0.044
Severity	2006.2	+1.98% (p = 0.284)	0.008
Severity	2007.1	+2.09% (p = 0.299)	0.006
Severity	2007.2	+2.15% (p = 0.327)	0.000
Severity	2008.1	+2.95% (p = 0.216)	0.029
Severity	2008.2	+3.11% (p = 0.236)	0.024
Severity	2009.1	+2.88% (p = 0.317)	0.003
Severity	2009.2	+3.02% (p = 0.346)	-0.003
Severity	2010.1	+2.14% (p = 0.540)	-0.037
Severity	2010.2	+1.81% (p = 0.645)	-0.051
Severity	2011.1	+1.03% (p = 0.815)	-0.067
Severity	2011.2	+0.14% (p = 0.978)	-0.077
Severity	2012.1	-1.30% (p = 0.817)	-0.078
Severity	2012.2	-4.02% (p = 0.521)	-0.049
Severity	2013.1	-2.76% (p = 0.708)	-0.084
Severity	2013.2	-4.62% (p = 0.596)	-0.075
Severity	2014.1	-5.40% (p = 0.613)	-0.087
Severity	2014.2	+2.81% (p = 0.820)	-0.134
Severity	2015.1	+9.55% (p = 0.551)	-0.094
Frequency	2004.1	-7.69% (p = 0.000)	0.576
Frequency	2004.2	-7.83% (p = 0.000)	0.561
Frequency	2005.1	-7.65% (p = 0.000)	0.522
Frequency	2005.2	-7.85% (p = 0.000)	0.509
Frequency	2006.1	-7.91% (p = 0.000)	0.483
Frequency	2006.2	-8.17% (p = 0.000)	0.471
Frequency	2007.1	-7.84% (p = 0.000)	0.419
Frequency	2007.2	-7.42% (p = 0.001)	0.362
Frequency	2008.1	-6.90% (p = 0.005)	0.297
Frequency	2008.2	-6.38% (p = 0.015)	0.233
Frequency	2009.1	-5.56% (p = 0.047)	0.158
Frequency	2009.2	-4.36% (p = 0.138)	0.073
Frequency	2010.1	-4.36% (p = 0.184)	0.052
Frequency	2010.2	-3.73% (p = 0.306)	0.008
Frequency	2011.1	-3.21% (p = 0.433)	-0.024
Frequency	2011.2	-0.76% (p = 0.863)	-0.074
Frequency	2012.1	+1.60% (p = 0.743)	-0.073
Frequency	2012.2	-1.44% (p = 0.783)	-0.083
Frequency	2013.1	-1.42% (p = 0.819)	-0.094
Frequency	2013.2	-3.32% (p = 0.650)	-0.085
Frequency	2014.1	-0.52% (p = 0.953)	-0.124
Frequency	2014.2	-1.56% (p = 0.888)	-0.139
Frequency	2015.1	+2.99% (p = 0.833)	-0.157

Specified Perils

Coverage = SP
End Trend Period = 2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	-6.50% (p = 0.000)	(p = 0.139)	0.358
Loss Cost	2004.2	-6.52% (p = 0.001)	(p = 0.155)	0.343
Loss Cost	2005.1	-6.39% (p = 0.002)	(p = 0.183)	0.296
Loss Cost	2005.2	-5.68% (p = 0.007)	(p = 0.128)	0.260
Loss Cost	2006.1	-5.82% (p = 0.011)	(p = 0.134)	0.234
Loss Cost	2006.2	-6.35% (p = 0.009)	(p = 0.184)	0.249
Loss Cost	2007.1	-6.12% (p = 0.020)	(p = 0.223)	0.193
Loss Cost	2007.2	-5.43% (p = 0.051)	(p = 0.183)	0.160
Loss Cost	2008.1	-4.40% (p = 0.135)	(p = 0.277)	0.064
Loss Cost	2008.2	-3.47% (p = 0.269)	(p = 0.221)	0.044
Loss Cost	2009.1	-3.17% (p = 0.362)	(p = 0.267)	0.001
Loss Cost	2009.2	-1.48% (p = 0.687)	(p = 0.175)	0.010
Loss Cost	2010.1	-2.90% (p = 0.470)	(p = 0.132)	0.050
Loss Cost	2010.2	-1.99% (p = 0.656)	(p = 0.124)	0.053
Loss Cost	2011.1	-3.11% (p = 0.538)	(p = 0.116)	0.065
Loss Cost	2011.2	-0.62% (p = 0.910)	(p = 0.078)	0.110
Loss Cost	2012.1	-1.14% (p = 0.859)	(p = 0.095)	0.093
Loss Cost	2012.2	-5.40% (p = 0.419)	(p = 0.167)	0.072
Loss Cost	2013.1	-5.63% (p = 0.482)	(p = 0.205)	0.014
Loss Cost	2013.2	-7.79% (p = 0.409)	(p = 0.295)	0.002
Loss Cost	2014.1	-7.75% (p = 0.511)	(p = 0.357)	-0.091
Loss Cost	2014.2	+1.21% (p = 0.926)	(p = 0.196)	0.015
Loss Cost	2015.1	+9.06% (p = 0.603)	(p = 0.364)	-0.057
Severity	2004.1	+1.36% (p = 0.318)	(p = 0.345)	0.003
Severity	2004.2	+1.42% (p = 0.328)	(p = 0.348)	-0.003
Severity	2005.1	+1.44% (p = 0.359)	(p = 0.370)	-0.007
Severity	2005.2	+2.35% (p = 0.144)	(p = 0.214)	0.069
Severity	2006.1	+2.35% (p = 0.176)	(p = 0.233)	0.063
Severity	2006.2	+1.98% (p = 0.283)	(p = 0.296)	0.015
Severity	2007.1	+1.95% (p = 0.334)	(p = 0.312)	0.009
Severity	2007.2	+2.15% (p = 0.327)	(p = 0.307)	0.005
Severity	2008.1	+2.79% (p = 0.245)	(p = 0.407)	0.015
Severity	2008.2	+3.11% (p = 0.239)	(p = 0.390)	0.013
Severity	2009.1	+2.65% (p = 0.360)	(p = 0.362)	-0.004
Severity	2009.2	+3.02% (p = 0.348)	(p = 0.353)	-0.009
Severity	2010.1	+1.77% (p = 0.611)	(p = 0.270)	-0.017
Severity	2010.2	+1.81% (p = 0.643)	(p = 0.297)	-0.039
Severity	2011.1	+0.46% (p = 0.915)	(p = 0.243)	-0.031
Severity	2011.2	+0.14% (p = 0.977)	(p = 0.291)	-0.059
Severity	2012.1	-2.17% (p = 0.692)	(p = 0.211)	-0.014
Severity	2012.2	-4.02% (p = 0.519)	(p = 0.307)	-0.034
Severity	2013.1	-3.74% (p = 0.617)	(p = 0.367)	-0.095
Severity	2013.2	-4.62% (p = 0.605)	(p = 0.444)	-0.119
Severity	2014.1	-6.93% (p = 0.530)	(p = 0.416)	-0.123
Severity	2014.2	+2.81% (p = 0.807)	(p = 0.188)	0.033
Severity	2015.1	+5.68% (p = 0.717)	(p = 0.305)	-0.040
Frequency	2004.1	-7.76% (p = 0.000)	(p = 0.330)	0.575
Frequency	2004.2	-7.83% (p = 0.000)	(p = 0.365)	0.558
Frequency	2005.1	-7.72% (p = 0.000)	(p = 0.410)	0.517
Frequency	2005.2	-7.85% (p = 0.000)	(p = 0.457)	0.501
Frequency	2006.1	-7.99% (p = 0.000)	(p = 0.444)	0.474
Frequency	2006.2	-8.17% (p = 0.000)	(p = 0.499)	0.459
Frequency	2007.1	-7.91% (p = 0.000)	(p = 0.572)	0.401
Frequency	2007.2	-7.42% (p = 0.002)	(p = 0.492)	0.346
Frequency	2008.1	-6.99% (p = 0.006)	(p = 0.588)	0.272
Frequency	2008.2	-6.38% (p = 0.017)	(p = 0.503)	0.211
Frequency	2009.1	-5.67% (p = 0.049)	(p = 0.631)	0.120
Frequency	2009.2	-4.36% (p = 0.144)	(p = 0.458)	0.049
Frequency	2010.1	-4.59% (p = 0.171)	(p = 0.460)	0.026
Frequency	2010.2	-3.73% (p = 0.311)	(p = 0.401)	-0.009
Frequency	2011.1	-3.55% (p = 0.397)	(p = 0.450)	-0.053
Frequency	2011.2	-0.76% (p = 0.861)	(p = 0.256)	-0.041
Frequency	2012.1	+1.06% (p = 0.831)	(p = 0.388)	-0.091
Frequency	2012.2	-1.44% (p = 0.789)	(p = 0.559)	-0.149
Frequency	2013.1	-1.96% (p = 0.763)	(p = 0.564)	-0.169
Frequency	2013.2	-3.32% (p = 0.666)	(p = 0.669)	-0.191
Frequency	2014.1	-0.88% (p = 0.927)	(p = 0.827)	-0.276
Frequency	2014.2	-1.56% (p = 0.896)	(p = 0.873)	-0.323
Frequency	2015.1	+3.20% (p = 0.843)	(p = 0.955)	-0.388

Uninsured Auto

Coverage = UA
End Trend Period = 2019.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	-0.96% (p = 0.180)	0.029
Loss Cost	2004.2	-1.20% (p = 0.113)	0.055
Loss Cost	2005.1	-1.28% (p = 0.116)	0.055
Loss Cost	2005.2	-1.67% (p = 0.048)	0.110
Loss Cost	2006.1	-1.99% (p = 0.026)	0.150
Loss Cost	2006.2	-2.61% (p = 0.004)	0.270
Loss Cost	2007.1	-2.63% (p = 0.007)	0.247
Loss Cost	2007.2	-3.07% (p = 0.003)	0.307
Loss Cost	2008.1	-3.26% (p = 0.004)	0.307
Loss Cost	2008.2	-3.47% (p = 0.004)	0.308
Loss Cost	2009.1	-3.20% (p = 0.013)	0.243
Loss Cost	2009.2	-3.29% (p = 0.021)	0.222
Loss Cost	2010.1	-2.59% (p = 0.077)	0.124
Loss Cost	2010.2	-2.08% (p = 0.186)	0.051
Loss Cost	2011.1	-0.98% (p = 0.534)	-0.039
Loss Cost	2011.2	+0.02% (p = 0.992)	-0.071
Loss Cost	2012.1	+1.61% (p = 0.320)	0.005
Severity	2004.1	+5.64% (p = 0.000)	0.685
Severity	2004.2	+5.58% (p = 0.000)	0.658
Severity	2005.1	+5.50% (p = 0.000)	0.628
Severity	2005.2	+5.12% (p = 0.000)	0.586
Severity	2006.1	+4.66% (p = 0.000)	0.538
Severity	2006.2	+3.94% (p = 0.000)	0.493
Severity	2007.1	+3.86% (p = 0.000)	0.452
Severity	2007.2	+3.36% (p = 0.001)	0.380
Severity	2008.1	+2.90% (p = 0.004)	0.301
Severity	2008.2	+2.66% (p = 0.013)	0.237
Severity	2009.1	+2.96% (p = 0.011)	0.258
Severity	2009.2	+3.03% (p = 0.018)	0.234
Severity	2010.1	+3.47% (p = 0.014)	0.265
Severity	2010.2	+4.07% (p = 0.009)	0.316
Severity	2011.1	+4.65% (p = 0.007)	0.350
Severity	2011.2	+5.51% (p = 0.004)	0.416
Severity	2012.1	+6.83% (p = 0.001)	0.535
Frequency	2004.1	-6.26% (p = 0.000)	0.958
Frequency	2004.2	-6.42% (p = 0.000)	0.963
Frequency	2005.1	-6.42% (p = 0.000)	0.959
Frequency	2005.2	-6.46% (p = 0.000)	0.956
Frequency	2006.1	-6.35% (p = 0.000)	0.952
Frequency	2006.2	-6.31% (p = 0.000)	0.946
Frequency	2007.1	-6.26% (p = 0.000)	0.940
Frequency	2007.2	-6.22% (p = 0.000)	0.932
Frequency	2008.1	-5.99% (p = 0.000)	0.929
Frequency	2008.2	-5.97% (p = 0.000)	0.919
Frequency	2009.1	-5.99% (p = 0.000)	0.909
Frequency	2009.2	-6.14% (p = 0.000)	0.904
Frequency	2010.1	-5.85% (p = 0.000)	0.894
Frequency	2010.2	-5.90% (p = 0.000)	0.879
Frequency	2011.1	-5.38% (p = 0.000)	0.885
Frequency	2011.2	-5.21% (p = 0.000)	0.862
Frequency	2012.1	-4.88% (p = 0.000)	0.837

Uninsured Auto

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

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	-0.96% (p = 0.152)	(p = 0.029)	0.155
Loss Cost	2004.2	-1.12% (p = 0.119)	(p = 0.044)	0.159
Loss Cost	2005.1	-1.28% (p = 0.094)	(p = 0.038)	0.172
Loss Cost	2005.2	-1.58% (p = 0.050)	(p = 0.065)	0.194
Loss Cost	2006.1	-1.99% (p = 0.018)	(p = 0.033)	0.271
Loss Cost	2006.2	-2.51% (p = 0.004)	(p = 0.063)	0.347
Loss Cost	2007.1	-2.63% (p = 0.005)	(p = 0.061)	0.331
Loss Cost	2007.2	-2.96% (p = 0.003)	(p = 0.102)	0.363
Loss Cost	2008.1	-3.26% (p = 0.002)	(p = 0.078)	0.379
Loss Cost	2008.2	-3.33% (p = 0.004)	(p = 0.101)	0.370
Loss Cost	2009.1	-3.20% (p = 0.011)	(p = 0.132)	0.298
Loss Cost	2009.2	-3.12% (p = 0.024)	(p = 0.143)	0.276
Loss Cost	2010.1	-2.59% (p = 0.073)	(p = 0.220)	0.155
Loss Cost	2010.2	-1.86% (p = 0.218)	(p = 0.136)	0.131
Loss Cost	2011.1	-0.98% (p = 0.527)	(p = 0.228)	0.001
Loss Cost	2011.2	+0.33% (p = 0.833)	(p = 0.081)	0.095
Loss Cost	2012.1	+1.61% (p = 0.297)	(p = 0.143)	0.105
Loss Cost	2012.2	+1.42% (p = 0.425)	(p = 0.195)	0.026
Loss Cost	2013.1	+1.21% (p = 0.557)	(p = 0.210)	0.013
Loss Cost	2013.2	+1.37% (p = 0.581)	(p = 0.241)	-0.025
Loss Cost	2014.1	+2.76% (p = 0.333)	(p = 0.381)	-0.008
Loss Cost	2014.2	+3.44% (p = 0.338)	(p = 0.372)	-0.037
Loss Cost	2015.1	+4.51% (p = 0.313)	(p = 0.502)	-0.036
Severity	2004.1	+5.64% (p = 0.000)	(p = 0.215)	0.691
Severity	2004.2	+5.63% (p = 0.000)	(p = 0.236)	0.664
Severity	2005.1	+5.50% (p = 0.000)	(p = 0.214)	0.636
Severity	2005.2	+5.17% (p = 0.000)	(p = 0.314)	0.587
Severity	2006.1	+4.66% (p = 0.000)	(p = 0.169)	0.556
Severity	2006.2	+4.00% (p = 0.000)	(p = 0.310)	0.495
Severity	2007.1	+3.86% (p = 0.000)	(p = 0.286)	0.457
Severity	2007.2	+3.41% (p = 0.001)	(p = 0.438)	0.369
Severity	2008.1	+2.90% (p = 0.004)	(p = 0.273)	0.310
Severity	2008.2	+2.74% (p = 0.011)	(p = 0.341)	0.235
Severity	2009.1	+2.96% (p = 0.012)	(p = 0.424)	0.244
Severity	2009.2	+3.12% (p = 0.017)	(p = 0.404)	0.222
Severity	2010.1	+3.47% (p = 0.016)	(p = 0.511)	0.241
Severity	2010.2	+4.20% (p = 0.008)	(p = 0.339)	0.315
Severity	2011.1	+4.65% (p = 0.008)	(p = 0.448)	0.333
Severity	2011.2	+5.72% (p = 0.003)	(p = 0.252)	0.433
Severity	2012.1	+6.83% (p = 0.001)	(p = 0.408)	0.525
Severity	2012.2	+6.31% (p = 0.007)	(p = 0.537)	0.407
Severity	2013.1	+5.43% (p = 0.029)	(p = 0.418)	0.303
Severity	2013.2	+5.57% (p = 0.057)	(p = 0.446)	0.213
Severity	2014.1	+6.81% (p = 0.049)	(p = 0.615)	0.267
Severity	2014.2	+7.45% (p = 0.082)	(p = 0.585)	0.195
Severity	2015.1	+8.33% (p = 0.116)	(p = 0.700)	0.161
Frequency	2004.1	-6.26% (p = 0.000)	(p = 0.005)	0.967
Frequency	2004.2	-6.39% (p = 0.000)	(p = 0.009)	0.971
Frequency	2005.1	-6.42% (p = 0.000)	(p = 0.009)	0.968
Frequency	2005.2	-6.42% (p = 0.000)	(p = 0.012)	0.965
Frequency	2006.1	-6.35% (p = 0.000)	(p = 0.020)	0.960
Frequency	2006.2	-6.26% (p = 0.000)	(p = 0.014)	0.957
Frequency	2007.1	-6.26% (p = 0.000)	(p = 0.019)	0.951
Frequency	2007.2	-6.16% (p = 0.000)	(p = 0.015)	0.946
Frequency	2008.1	-5.99% (p = 0.000)	(p = 0.027)	0.942
Frequency	2008.2	-5.91% (p = 0.000)	(p = 0.025)	0.935
Frequency	2009.1	-5.99% (p = 0.000)	(p = 0.023)	0.928
Frequency	2009.2	-6.06% (p = 0.000)	(p = 0.036)	0.922
Frequency	2010.1	-5.85% (p = 0.000)	(p = 0.064)	0.909
Frequency	2010.2	-5.82% (p = 0.000)	(p = 0.075)	0.896
Frequency	2011.1	-5.38% (p = 0.000)	(p = 0.129)	0.896
Frequency	2011.2	-5.10% (p = 0.000)	(p = 0.072)	0.885
Frequency	2012.1	-4.88% (p = 0.000)	(p = 0.122)	0.857
Frequency	2012.2	-4.59% (p = 0.000)	(p = 0.081)	0.836
Frequency	2013.1	-4.00% (p = 0.000)	(p = 0.130)	0.825
Frequency	2013.2	-3.98% (p = 0.000)	(p = 0.163)	0.794
Frequency	2014.1	-3.79% (p = 0.001)	(p = 0.244)	0.712
Frequency	2014.2	-3.73% (p = 0.006)	(p = 0.289)	0.655
Frequency	2015.1	-3.53% (p = 0.023)	(p = 0.391)	0.499

Uninsured Auto

Coverage = UA
End Trend Period = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2
Loss Cost	2004.1	-1.34% (p = 0.069)	0.082
Loss Cost	2004.2	-1.62% (p = 0.037)	0.120
Loss Cost	2005.1	-1.74% (p = 0.037)	0.124
Loss Cost	2005.2	-2.20% (p = 0.011)	0.201
Loss Cost	2006.1	-2.58% (p = 0.005)	0.258
Loss Cost	2006.2	-3.30% (p = 0.000)	0.421
Loss Cost	2007.1	-3.38% (p = 0.001)	0.403
Loss Cost	2007.2	-3.92% (p = 0.000)	0.488
Loss Cost	2008.1	-4.20% (p = 0.000)	0.499
Loss Cost	2008.2	-4.53% (p = 0.000)	0.514
Loss Cost	2009.1	-4.35% (p = 0.001)	0.455
Loss Cost	2009.2	-4.57% (p = 0.001)	0.444
Loss Cost	2010.1	-3.95% (p = 0.006)	0.349
Loss Cost	2010.2	-3.55% (p = 0.021)	0.261
Loss Cost	2011.1	-2.52% (p = 0.096)	0.128
Loss Cost	2011.2	-1.62% (p = 0.302)	0.011
Loss Cost	2012.1	-0.06% (p = 0.968)	-0.083
Loss Cost	2012.2	-0.89% (p = 0.574)	-0.059
Loss Cost	2013.1	-1.15% (p = 0.536)	-0.057
Loss Cost	2013.2	-1.94% (p = 0.375)	-0.013
Loss Cost	2014.1	-0.41% (p = 0.865)	-0.121
Loss Cost	2014.2	-1.05% (p = 0.724)	-0.121
Loss Cost	2015.1	-0.14% (p = 0.970)	-0.166
Severity	2004.1	+5.26% (p = 0.000)	0.654
Severity	2004.2	+5.16% (p = 0.000)	0.623
Severity	2005.1	+5.05% (p = 0.000)	0.587
Severity	2005.2	+4.61% (p = 0.000)	0.539
Severity	2006.1	+4.07% (p = 0.000)	0.485
Severity	2006.2	+3.25% (p = 0.000)	0.438
Severity	2007.1	+3.11% (p = 0.001)	0.386
Severity	2007.2	+2.49% (p = 0.004)	0.301
Severity	2008.1	+1.92% (p = 0.020)	0.203
Severity	2008.2	+1.55% (p = 0.068)	0.120
Severity	2009.1	+1.77% (p = 0.059)	0.139
Severity	2009.2	+1.71% (p = 0.097)	0.104
Severity	2010.1	+2.04% (p = 0.076)	0.133
Severity	2010.2	+2.53% (p = 0.047)	0.186
Severity	2011.1	+2.97% (p = 0.038)	0.220
Severity	2011.2	+3.70% (p = 0.021)	0.295
Severity	2012.1	+4.92% (p = 0.005)	0.453
Severity	2012.2	+3.83% (p = 0.027)	0.314
Severity	2013.1	+2.58% (p = 0.128)	0.137
Severity	2013.2	+1.84% (p = 0.333)	0.005
Severity	2014.1	+2.90% (p = 0.200)	0.095
Severity	2014.2	+2.26% (p = 0.406)	-0.028
Severity	2015.1	+2.45% (p = 0.485)	-0.068
Frequency	2004.1	-6.28% (p = 0.000)	0.954
Frequency	2004.2	-6.46% (p = 0.000)	0.960
Frequency	2005.1	-6.46% (p = 0.000)	0.956
Frequency	2005.2	-6.50% (p = 0.000)	0.952
Frequency	2006.1	-6.39% (p = 0.000)	0.948
Frequency	2006.2	-6.34% (p = 0.000)	0.941
Frequency	2007.1	-6.29% (p = 0.000)	0.933
Frequency	2007.2	-6.26% (p = 0.000)	0.924
Frequency	2008.1	-6.00% (p = 0.000)	0.920
Frequency	2008.2	-5.99% (p = 0.000)	0.909
Frequency	2009.1	-6.01% (p = 0.000)	0.896
Frequency	2009.2	-6.18% (p = 0.000)	0.891
Frequency	2010.1	-5.87% (p = 0.000)	0.877
Frequency	2010.2	-5.93% (p = 0.000)	0.860
Frequency	2011.1	-5.33% (p = 0.000)	0.863
Frequency	2011.2	-5.13% (p = 0.000)	0.833
Frequency	2012.1	-4.74% (p = 0.000)	0.799
Frequency	2012.2	-4.54% (p = 0.000)	0.748
Frequency	2013.1	-3.64% (p = 0.000)	0.744
Frequency	2013.2	-3.71% (p = 0.001)	0.695
Frequency	2014.1	-3.22% (p = 0.006)	0.588
Frequency	2014.2	-3.24% (p = 0.020)	0.498
Frequency	2015.1	-2.53% (p = 0.099)	0.287

Uninsured Auto

Coverage = UA
End Trend Period = 2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2
Loss Cost	2004.1	-1.45% (p = 0.029)	(p = 0.007)	0.278
Loss Cost	2004.2	-1.62% (p = 0.022)	(p = 0.011)	0.289
Loss Cost	2005.1	-1.86% (p = 0.013)	(p = 0.008)	0.316
Loss Cost	2005.2	-2.20% (p = 0.005)	(p = 0.015)	0.354
Loss Cost	2006.1	-2.73% (p = 0.001)	(p = 0.003)	0.470
Loss Cost	2006.2	-3.30% (p = 0.000)	(p = 0.005)	0.579
Loss Cost	2007.1	-3.54% (p = 0.000)	(p = 0.004)	0.583
Loss Cost	2007.2	-3.92% (p = 0.000)	(p = 0.007)	0.628
Loss Cost	2008.1	-4.40% (p = 0.000)	(p = 0.002)	0.680
Loss Cost	2008.2	-4.53% (p = 0.000)	(p = 0.004)	0.677
Loss Cost	2009.1	-4.58% (p = 0.000)	(p = 0.006)	0.633
Loss Cost	2009.2	-4.57% (p = 0.000)	(p = 0.009)	0.618
Loss Cost	2010.1	-4.21% (p = 0.001)	(p = 0.018)	0.526
Loss Cost	2010.2	-3.55% (p = 0.006)	(p = 0.008)	0.526
Loss Cost	2011.1	-2.86% (p = 0.030)	(p = 0.018)	0.397
Loss Cost	2011.2	-1.62% (p = 0.137)	(p = 0.002)	0.550
Loss Cost	2012.1	-0.53% (p = 0.583)	(p = 0.002)	0.527
Loss Cost	2012.2	-0.89% (p = 0.418)	(p = 0.004)	0.503
Loss Cost	2013.1	-1.84% (p = 0.118)	(p = 0.002)	0.635
Loss Cost	2013.2	-1.94% (p = 0.165)	(p = 0.004)	0.623
Loss Cost	2014.1	-1.32% (p = 0.417)	(p = 0.011)	0.523
Loss Cost	2014.2	-1.05% (p = 0.600)	(p = 0.020)	0.507
Loss Cost	2015.1	-1.71% (p = 0.522)	(p = 0.034)	0.476
Severity	2004.1	+5.19% (p = 0.000)	(p = 0.101)	0.676
Severity	2004.2	+5.16% (p = 0.000)	(p = 0.118)	0.644
Severity	2005.1	+4.96% (p = 0.000)	(p = 0.096)	0.617
Severity	2005.2	+4.61% (p = 0.000)	(p = 0.152)	0.560
Severity	2006.1	+3.96% (p = 0.000)	(p = 0.049)	0.548
Severity	2006.2	+3.25% (p = 0.000)	(p = 0.084)	0.489
Severity	2007.1	+3.00% (p = 0.001)	(p = 0.062)	0.457
Severity	2007.2	+2.49% (p = 0.003)	(p = 0.110)	0.356
Severity	2008.1	+1.78% (p = 0.017)	(p = 0.020)	0.373
Severity	2008.2	+1.55% (p = 0.047)	(p = 0.035)	0.280
Severity	2009.1	+1.62% (p = 0.061)	(p = 0.049)	0.278
Severity	2009.2	+1.71% (p = 0.073)	(p = 0.055)	0.249
Severity	2010.1	+1.86% (p = 0.084)	(p = 0.082)	0.249
Severity	2010.2	+2.53% (p = 0.028)	(p = 0.038)	0.367
Severity	2011.1	+2.70% (p = 0.039)	(p = 0.060)	0.366
Severity	2011.2	+3.70% (p = 0.008)	(p = 0.018)	0.530
Severity	2012.1	+4.55% (p = 0.003)	(p = 0.039)	0.603
Severity	2012.2	+3.83% (p = 0.016)	(p = 0.071)	0.464
Severity	2013.1	+1.99% (p = 0.070)	(p = 0.003)	0.670
Severity	2013.2	+1.84% (p = 0.150)	(p = 0.006)	0.588
Severity	2014.1	+2.09% (p = 0.188)	(p = 0.015)	0.577
Severity	2014.2	+2.26% (p = 0.253)	(p = 0.028)	0.497
Severity	2015.1	+0.99% (p = 0.669)	(p = 0.029)	0.551
Frequency	2004.1	-6.32% (p = 0.000)	(p = 0.004)	0.966
Frequency	2004.2	-6.46% (p = 0.000)	(p = 0.006)	0.969
Frequency	2005.1	-6.50% (p = 0.000)	(p = 0.006)	0.966
Frequency	2005.2	-6.50% (p = 0.000)	(p = 0.008)	0.963
Frequency	2006.1	-6.43% (p = 0.000)	(p = 0.015)	0.958
Frequency	2006.2	-6.34% (p = 0.000)	(p = 0.011)	0.954
Frequency	2007.1	-6.35% (p = 0.000)	(p = 0.015)	0.948
Frequency	2007.2	-6.26% (p = 0.000)	(p = 0.012)	0.942
Frequency	2008.1	-6.07% (p = 0.000)	(p = 0.024)	0.936
Frequency	2008.2	-5.99% (p = 0.000)	(p = 0.023)	0.928
Frequency	2009.1	-6.10% (p = 0.000)	(p = 0.020)	0.921
Frequency	2009.2	-6.18% (p = 0.000)	(p = 0.032)	0.914
Frequency	2010.1	-5.96% (p = 0.000)	(p = 0.061)	0.897
Frequency	2010.2	-5.93% (p = 0.000)	(p = 0.072)	0.882
Frequency	2011.1	-5.42% (p = 0.000)	(p = 0.145)	0.875
Frequency	2011.2	-5.13% (p = 0.000)	(p = 0.088)	0.859
Frequency	2012.1	-4.86% (p = 0.000)	(p = 0.160)	0.818
Frequency	2012.2	-4.54% (p = 0.000)	(p = 0.113)	0.787
Frequency	2013.1	-3.76% (p = 0.000)	(p = 0.226)	0.761
Frequency	2013.2	-3.71% (p = 0.001)	(p = 0.257)	0.711
Frequency	2014.1	-3.35% (p = 0.007)	(p = 0.419)	0.574
Frequency	2014.2	-3.24% (p = 0.027)	(p = 0.442)	0.474
Frequency	2015.1	-2.68% (p = 0.119)	(p = 0.662)	0.180

Uninsured Auto

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+7.91% (p = 0.008)	(p = 0.019)	-2.86% (p = 0.003)	0.376
Loss Cost	2004.2	+9.54% (p = 0.008)	(p = 0.015)	-2.96% (p = 0.003)	0.385
Loss Cost	2005.1	+12.13% (p = 0.006)	(p = 0.026)	-3.10% (p = 0.002)	0.409
Loss Cost	2005.2	+14.03% (p = 0.012)	(p = 0.024)	-3.17% (p = 0.005)	0.397
Loss Cost	2006.1	+14.42% (p = 0.050)	(p = 0.031)	-3.18% (p = 0.025)	0.390
Loss Cost	2006.2	+9.78% (p = 0.329)	(p = 0.049)	-3.10% (p = 0.216)	0.364
Loss Cost	2007.1	+20.87% (p = 0.225)	(p = 0.074)	-3.22% (p = 0.168)	0.361
Loss Cost	2007.2	+32.54% (p = 0.410)	(p = 0.078)	-3.26% (p = 0.363)	0.359
Loss Cost	2008.1	-3.26% (p = 0.002)	(p = 0.078)		0.379
Loss Cost	2008.2	-3.33% (p = 0.004)	(p = 0.101)		0.370
Loss Cost	2009.1	-3.20% (p = 0.011)	(p = 0.132)		0.298
Loss Cost	2009.2	-3.12% (p = 0.024)	(p = 0.143)		0.276
Loss Cost	2010.1	-2.59% (p = 0.073)	(p = 0.220)		0.155
Loss Cost	2010.2	-1.86% (p = 0.218)	(p = 0.136)		0.131
Loss Cost	2011.1	-0.98% (p = 0.527)	(p = 0.228)		0.001
Loss Cost	2011.2	+0.33% (p = 0.833)	(p = 0.081)		0.095
Loss Cost	2012.1	+1.61% (p = 0.297)	(p = 0.143)		0.105
Loss Cost	2012.2	+1.42% (p = 0.425)	(p = 0.195)		0.026
Loss Cost	2013.1	+1.21% (p = 0.557)	(p = 0.210)		0.013
Loss Cost	2013.2	+1.37% (p = 0.581)	(p = 0.241)		-0.025
Loss Cost	2014.1	+2.76% (p = 0.333)	(p = 0.381)		-0.008
Loss Cost	2014.2	+3.44% (p = 0.338)	(p = 0.372)		-0.037
Loss Cost	2015.1	+4.51% (p = 0.313)	(p = 0.502)		-0.036
Severity	2004.1	+14.91% (p = 0.000)	(p = 0.214)	+3.66% (p = 0.004)	0.766
Severity	2004.2	+18.30% (p = 0.000)	(p = 0.119)	+3.45% (p = 0.001)	0.771
Severity	2005.1	+22.24% (p = 0.000)	(p = 0.192)	+3.25% (p = 0.000)	0.772
Severity	2005.2	+25.63% (p = 0.000)	(p = 0.146)	+3.13% (p = 0.001)	0.736
Severity	2006.1	+26.44% (p = 0.001)	(p = 0.171)	+3.10% (p = 0.005)	0.671
Severity	2006.2	+21.30% (p = 0.041)	(p = 0.231)	+3.19% (p = 0.097)	0.535
Severity	2007.1	+40.45% (p = 0.025)	(p = 0.339)	+3.00% (p = 0.044)	0.533
Severity	2007.2	+71.45% (p = 0.095)	(p = 0.273)	+2.90% (p = 0.116)	0.417
Severity	2008.1	+2.90% (p = 0.004)	(p = 0.273)		0.310
Severity	2008.2	+2.74% (p = 0.011)	(p = 0.341)		0.235
Severity	2009.1	+2.96% (p = 0.012)	(p = 0.424)		0.244
Severity	2009.2	+3.12% (p = 0.017)	(p = 0.404)		0.222
Severity	2010.1	+3.47% (p = 0.016)	(p = 0.511)		0.241
Severity	2010.2	+4.20% (p = 0.008)	(p = 0.339)		0.315
Severity	2011.1	+4.65% (p = 0.008)	(p = 0.448)		0.333
Severity	2011.2	+5.72% (p = 0.003)	(p = 0.252)		0.433
Severity	2012.1	+6.83% (p = 0.001)	(p = 0.408)		0.525
Severity	2012.2	+6.31% (p = 0.007)	(p = 0.537)		0.407
Severity	2013.1	+5.43% (p = 0.029)	(p = 0.418)		0.303
Severity	2013.2	+5.57% (p = 0.057)	(p = 0.446)		0.213
Severity	2014.1	+6.81% (p = 0.049)	(p = 0.615)		0.267
Severity	2014.2	+7.45% (p = 0.082)	(p = 0.585)		0.195
Severity	2015.1	+8.33% (p = 0.116)	(p = 0.700)		0.161
Frequency	2004.1	-6.09% (p = 0.000)	(p = 0.005)	-6.29% (p = 0.866)	0.966
Frequency	2004.2	-7.40% (p = 0.000)	(p = 0.010)	-6.20% (p = 0.341)	0.970
Frequency	2005.1	-8.27% (p = 0.000)	(p = 0.006)	-6.15% (p = 0.153)	0.969
Frequency	2005.2	-9.23% (p = 0.000)	(p = 0.011)	-6.10% (p = 0.086)	0.967
Frequency	2006.1	-9.50% (p = 0.000)	(p = 0.014)	-6.09% (p = 0.149)	0.962
Frequency	2006.2	-9.50% (p = 0.007)	(p = 0.018)	-6.09% (p = 0.303)	0.957
Frequency	2007.1	-13.94% (p = 0.010)	(p = 0.012)	-6.03% (p = 0.122)	0.954
Frequency	2007.2	-22.69% (p = 0.036)	(p = 0.027)	-5.99% (p = 0.107)	0.951
Frequency	2008.1	-5.99% (p = 0.000)	(p = 0.027)		0.942
Frequency	2008.2	-5.91% (p = 0.000)	(p = 0.025)		0.935
Frequency	2009.1	-5.99% (p = 0.000)	(p = 0.023)		0.928
Frequency	2009.2	-6.06% (p = 0.000)	(p = 0.036)		0.922
Frequency	2010.1	-5.85% (p = 0.000)	(p = 0.064)		0.909
Frequency	2010.2	-5.82% (p = 0.000)	(p = 0.075)		0.896
Frequency	2011.1	-5.38% (p = 0.000)	(p = 0.129)		0.896
Frequency	2011.2	-5.10% (p = 0.000)	(p = 0.072)		0.885
Frequency	2012.1	-4.88% (p = 0.000)	(p = 0.122)		0.857
Frequency	2012.2	-4.59% (p = 0.000)	(p = 0.081)		0.836
Frequency	2013.1	-4.00% (p = 0.000)	(p = 0.130)		0.825
Frequency	2013.2	-3.98% (p = 0.000)	(p = 0.163)		0.794
Frequency	2014.1	-3.79% (p = 0.001)	(p = 0.244)		0.712
Frequency	2014.2	-3.73% (p = 0.006)	(p = 0.289)		0.655
Frequency	2015.1	-3.53% (p = 0.023)	(p = 0.391)		0.499

Uninsured Auto

Coverage = UA
End Trend Period = 2018.2
Parameters Included: time, trend_level_change, seasonality
Future Trend Start Date = 2008-07-01

Fit	Start Date	Time	Seasonality	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+9.00% (p = 0.000)	(p = 0.001)	-3.82% (p = 0.000)	0.613
Loss Cost	2004.2	+11.11% (p = 0.000)	(p = 0.000)	-3.97% (p = 0.000)	0.639
Loss Cost	2005.1	+13.73% (p = 0.000)	(p = 0.001)	-4.11% (p = 0.000)	0.666
Loss Cost	2005.2	+16.52% (p = 0.000)	(p = 0.000)	-4.22% (p = 0.000)	0.672
Loss Cost	2006.1	+16.92% (p = 0.004)	(p = 0.001)	-4.23% (p = 0.001)	0.669
Loss Cost	2006.2	+14.10% (p = 0.072)	(p = 0.001)	-4.18% (p = 0.027)	0.653
Loss Cost	2007.1	+25.57% (p = 0.053)	(p = 0.003)	-4.29% (p = 0.027)	0.659
Loss Cost	2007.2	+51.00% (p = 0.105)	(p = 0.002)	-4.40% (p = 0.077)	0.669
Loss Cost	2008.1	-4.40% (p = 0.000)	(p = 0.002)		0.680
Loss Cost	2008.2	-4.53% (p = 0.000)	(p = 0.004)		0.677
Loss Cost	2009.1	-4.58% (p = 0.000)	(p = 0.006)		0.633
Loss Cost	2009.2	-4.57% (p = 0.000)	(p = 0.009)		0.618
Loss Cost	2010.1	-4.21% (p = 0.001)	(p = 0.018)		0.526
Loss Cost	2010.2	-3.55% (p = 0.006)	(p = 0.008)		0.526
Loss Cost	2011.1	-2.86% (p = 0.030)	(p = 0.018)		0.397
Loss Cost	2011.2	-1.62% (p = 0.137)	(p = 0.002)		0.550
Loss Cost	2012.1	-0.53% (p = 0.583)	(p = 0.002)		0.527
Loss Cost	2012.2	-0.89% (p = 0.418)	(p = 0.004)		0.503
Loss Cost	2013.1	-1.84% (p = 0.118)	(p = 0.002)		0.635
Loss Cost	2013.2	-1.94% (p = 0.165)	(p = 0.004)		0.623
Loss Cost	2014.1	-1.32% (p = 0.417)	(p = 0.011)		0.523
Loss Cost	2014.2	-1.05% (p = 0.600)	(p = 0.020)		0.507
Loss Cost	2015.1	-1.71% (p = 0.522)	(p = 0.034)		0.476
Severity	2004.1	+15.94% (p = 0.000)	(p = 0.048)	+2.75% (p = 0.000)	0.802
Severity	2004.2	+19.83% (p = 0.000)	(p = 0.013)	+2.48% (p = 0.000)	0.823
Severity	2005.1	+23.82% (p = 0.000)	(p = 0.023)	+2.27% (p = 0.000)	0.832
Severity	2005.2	+28.14% (p = 0.000)	(p = 0.011)	+2.10% (p = 0.000)	0.813
Severity	2006.1	+28.96% (p = 0.000)	(p = 0.015)	+2.08% (p = 0.000)	0.757
Severity	2006.2	+25.65% (p = 0.003)	(p = 0.025)	+2.14% (p = 0.009)	0.615
Severity	2007.1	+45.44% (p = 0.002)	(p = 0.044)	+1.95% (p = 0.003)	0.631
Severity	2007.2	+93.43% (p = 0.008)	(p = 0.020)	+1.78% (p = 0.010)	0.528
Severity	2008.1	+1.78% (p = 0.017)	(p = 0.020)		0.373
Severity	2008.2	+1.55% (p = 0.047)	(p = 0.035)		0.280
Severity	2009.1	+1.62% (p = 0.061)	(p = 0.049)		0.278
Severity	2009.2	+1.71% (p = 0.073)	(p = 0.055)		0.249
Severity	2010.1	+1.86% (p = 0.084)	(p = 0.082)		0.249
Severity	2010.2	+2.53% (p = 0.028)	(p = 0.038)		0.367
Severity	2011.1	+2.70% (p = 0.039)	(p = 0.060)		0.366
Severity	2011.2	+3.70% (p = 0.008)	(p = 0.018)		0.530
Severity	2012.1	+4.55% (p = 0.003)	(p = 0.039)		0.603
Severity	2012.2	+3.83% (p = 0.016)	(p = 0.071)		0.464
Severity	2013.1	+1.99% (p = 0.070)	(p = 0.003)		0.670
Severity	2013.2	+1.84% (p = 0.150)	(p = 0.006)		0.588
Severity	2014.1	+2.09% (p = 0.188)	(p = 0.015)		0.577
Severity	2014.2	+2.26% (p = 0.253)	(p = 0.028)		0.497
Severity	2015.1	+0.99% (p = 0.669)	(p = 0.029)		0.551
Frequency	2004.1	-5.99% (p = 0.000)	(p = 0.004)	-6.40% (p = 0.733)	0.964
Frequency	2004.2	-7.28% (p = 0.000)	(p = 0.008)	-6.29% (p = 0.444)	0.969
Frequency	2005.1	-8.15% (p = 0.000)	(p = 0.005)	-6.24% (p = 0.205)	0.967
Frequency	2005.2	-9.06% (p = 0.000)	(p = 0.010)	-6.19% (p = 0.122)	0.965
Frequency	2006.1	-9.34% (p = 0.000)	(p = 0.012)	-6.18% (p = 0.189)	0.960
Frequency	2006.2	-9.20% (p = 0.010)	(p = 0.015)	-6.18% (p = 0.372)	0.954
Frequency	2007.1	-13.66% (p = 0.013)	(p = 0.010)	-6.12% (p = 0.146)	0.951
Frequency	2007.2	-21.94% (p = 0.048)	(p = 0.024)	-6.07% (p = 0.134)	0.946
Frequency	2008.1	-6.07% (p = 0.000)	(p = 0.024)		0.936
Frequency	2008.2	-5.99% (p = 0.000)	(p = 0.023)		0.928
Frequency	2009.1	-6.10% (p = 0.000)	(p = 0.020)		0.921
Frequency	2009.2	-6.18% (p = 0.000)	(p = 0.032)		0.914
Frequency	2010.1	-5.96% (p = 0.000)	(p = 0.061)		0.897
Frequency	2010.2	-5.93% (p = 0.000)	(p = 0.072)		0.882
Frequency	2011.1	-5.42% (p = 0.000)	(p = 0.145)		0.875
Frequency	2011.2	-5.13% (p = 0.000)	(p = 0.088)		0.859
Frequency	2012.1	-4.86% (p = 0.000)	(p = 0.160)		0.818
Frequency	2012.2	-4.54% (p = 0.000)	(p = 0.113)		0.787
Frequency	2013.1	-3.76% (p = 0.000)	(p = 0.226)		0.761
Frequency	2013.2	-3.71% (p = 0.001)	(p = 0.257)		0.711
Frequency	2014.1	-3.35% (p = 0.007)	(p = 0.419)		0.574
Frequency	2014.2	-3.24% (p = 0.027)	(p = 0.442)		0.474
Frequency	2015.1	-2.68% (p = 0.119)	(p = 0.662)		0.180

Uninsured Auto

Coverage = UA
End Trend Period = 2019.1
Parameters Included: time, trend_level_change
Future Trend Start Date = 2008-07-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+8.31% (p = 0.010)	-2.94% (p = 0.004)	0.260
Loss Cost	2004.2	+9.10% (p = 0.018)	-2.99% (p = 0.007)	0.254
Loss Cost	2005.1	+12.78% (p = 0.007)	-3.18% (p = 0.003)	0.305
Loss Cost	2005.2	+13.18% (p = 0.027)	-3.19% (p = 0.013)	0.282
Loss Cost	2006.1	+15.71% (p = 0.049)	-3.27% (p = 0.026)	0.282
Loss Cost	2006.2	+7.78% (p = 0.460)	-3.12% (p = 0.318)	0.271
Loss Cost	2007.1	+24.06% (p = 0.190)	-3.28% (p = 0.142)	0.288
Loss Cost	2007.2	+17.22% (p = 0.652)	-3.26% (p = 0.589)	0.284
Loss Cost	2008.1	-3.26% (p = 0.004)		0.307
Loss Cost	2008.2	-3.47% (p = 0.004)		0.308
Loss Cost	2009.1	-3.20% (p = 0.013)		0.243
Loss Cost	2009.2	-3.29% (p = 0.021)		0.222
Loss Cost	2010.1	-2.59% (p = 0.077)		0.124
Loss Cost	2010.2	-2.08% (p = 0.186)		0.051
Loss Cost	2011.1	-0.98% (p = 0.534)		-0.039
Loss Cost	2011.2	+0.02% (p = 0.992)		-0.071
Loss Cost	2012.1	+1.61% (p = 0.320)		0.005
Loss Cost	2012.2	+1.13% (p = 0.535)		-0.048
Loss Cost	2013.1	+1.21% (p = 0.569)		-0.058
Loss Cost	2013.2	+0.93% (p = 0.709)		-0.084
Loss Cost	2014.1	+2.76% (p = 0.326)		0.008
Loss Cost	2014.2	+2.87% (p = 0.404)		-0.025
Loss Cost	2015.1	+4.51% (p = 0.291)		0.036
Severity	2004.1	+15.13% (p = 0.000)	+3.62% (p = 0.004)	0.760
Severity	2004.2	+18.00% (p = 0.000)	+3.43% (p = 0.002)	0.757
Severity	2005.1	+22.63% (p = 0.000)	+3.20% (p = 0.000)	0.765
Severity	2005.2	+25.06% (p = 0.000)	+3.11% (p = 0.001)	0.722
Severity	2006.1	+27.27% (p = 0.001)	+3.05% (p = 0.005)	0.657
Severity	2006.2	+20.06% (p = 0.053)	+3.18% (p = 0.121)	0.525
Severity	2007.1	+42.23% (p = 0.020)	+2.96% (p = 0.035)	0.534
Severity	2007.2	+60.07% (p = 0.136)	+2.90% (p = 0.164)	0.409
Severity	2008.1	+2.90% (p = 0.004)		0.301
Severity	2008.2	+2.66% (p = 0.013)		0.237
Severity	2009.1	+2.96% (p = 0.011)		0.258
Severity	2009.2	+3.03% (p = 0.018)		0.234
Severity	2010.1	+3.47% (p = 0.014)		0.265
Severity	2010.2	+4.07% (p = 0.009)		0.316
Severity	2011.1	+4.65% (p = 0.007)		0.350
Severity	2011.2	+5.51% (p = 0.004)		0.416
Severity	2012.1	+6.83% (p = 0.001)		0.535
Severity	2012.2	+6.15% (p = 0.006)		0.436
Severity	2013.1	+5.43% (p = 0.025)		0.321
Severity	2013.2	+5.27% (p = 0.060)		0.242
Severity	2014.1	+6.81% (p = 0.039)		0.326
Severity	2014.2	+7.07% (p = 0.075)		0.262
Severity	2015.1	+8.33% (p = 0.091)		0.261
Frequency	2004.1	-5.93% (p = 0.000)	-6.33% (p = 0.764)	0.957
Frequency	2004.2	-7.55% (p = 0.000)	-6.21% (p = 0.342)	0.963
Frequency	2005.1	-8.03% (p = 0.000)	-6.18% (p = 0.271)	0.960
Frequency	2005.2	-9.51% (p = 0.000)	-6.11% (p = 0.095)	0.959
Frequency	2006.1	-9.08% (p = 0.001)	-6.13% (p = 0.259)	0.953
Frequency	2006.2	-10.23% (p = 0.008)	-6.10% (p = 0.260)	0.947
Frequency	2007.1	-12.78% (p = 0.034)	-6.07% (p = 0.245)	0.941
Frequency	2007.2	-26.77% (p = 0.021)	-5.99% (p = 0.060)	0.940
Frequency	2008.1	-5.99% (p = 0.000)		0.929
Frequency	2008.2	-5.97% (p = 0.000)		0.919
Frequency	2009.1	-5.99% (p = 0.000)		0.909
Frequency	2009.2	-6.14% (p = 0.000)		0.904
Frequency	2010.1	-5.85% (p = 0.000)		0.894
Frequency	2010.2	-5.90% (p = 0.000)		0.879
Frequency	2011.1	-5.38% (p = 0.000)		0.885
Frequency	2011.2	-5.21% (p = 0.000)		0.862
Frequency	2012.1	-4.88% (p = 0.000)		0.837
Frequency	2012.2	-4.73% (p = 0.000)		0.799
Frequency	2013.1	-4.00% (p = 0.000)		0.798
Frequency	2013.2	-4.12% (p = 0.000)		0.767
Frequency	2014.1	-3.79% (p = 0.001)		0.694
Frequency	2014.2	-3.92% (p = 0.003)		0.641
Frequency	2015.1	-3.53% (p = 0.019)		0.509

Uninsured Auto

Coverage = UA
End Trend Period = 2018.2
Parameters Included: time, trend_level_change
Future Trend Start Date = 2008-07-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2
Loss Cost	2004.1	+9.31% (p = 0.002)	-3.76% (p = 0.000)	0.410
Loss Cost	2004.2	+10.29% (p = 0.004)	-3.83% (p = 0.001)	0.409
Loss Cost	2005.1	+14.28% (p = 0.001)	-4.04% (p = 0.000)	0.470
Loss Cost	2005.2	+15.02% (p = 0.006)	-4.07% (p = 0.002)	0.455
Loss Cost	2006.1	+18.11% (p = 0.012)	-4.16% (p = 0.004)	0.460
Loss Cost	2006.2	+10.74% (p = 0.251)	-4.02% (p = 0.130)	0.456
Loss Cost	2007.1	+29.12% (p = 0.073)	-4.22% (p = 0.044)	0.487
Loss Cost	2007.2	+25.56% (p = 0.449)	-4.20% (p = 0.375)	0.484
Loss Cost	2008.1	-4.20% (p = 0.000)		0.499
Loss Cost	2008.2	-4.53% (p = 0.000)		0.514
Loss Cost	2009.1	-4.35% (p = 0.001)		0.455
Loss Cost	2009.2	-4.57% (p = 0.001)		0.444
Loss Cost	2010.1	-3.95% (p = 0.006)		0.349
Loss Cost	2010.2	-3.55% (p = 0.021)		0.261
Loss Cost	2011.1	-2.52% (p = 0.096)		0.128
Loss Cost	2011.2	-1.62% (p = 0.302)		0.011
Loss Cost	2012.1	-0.06% (p = 0.968)		-0.083
Loss Cost	2012.2	-0.89% (p = 0.574)		-0.059
Loss Cost	2013.1	-1.15% (p = 0.536)		-0.057
Loss Cost	2013.2	-1.94% (p = 0.375)		-0.013
Loss Cost	2014.1	-0.41% (p = 0.865)		-0.121
Loss Cost	2014.2	-1.05% (p = 0.724)		-0.121
Loss Cost	2015.1	-0.14% (p = 0.970)		-0.166
Severity	2004.1	+16.14% (p = 0.000)	+2.79% (p = 0.000)	0.778
Severity	2004.2	+19.23% (p = 0.000)	+2.58% (p = 0.000)	0.781
Severity	2005.1	+24.19% (p = 0.000)	+2.32% (p = 0.000)	0.799
Severity	2005.2	+27.03% (p = 0.000)	+2.20% (p = 0.000)	0.761
Severity	2006.1	+29.83% (p = 0.000)	+2.12% (p = 0.000)	0.695
Severity	2006.2	+23.25% (p = 0.011)	+2.25% (p = 0.028)	0.531
Severity	2007.1	+47.87% (p = 0.002)	+2.00% (p = 0.004)	0.568
Severity	2007.2	+71.23% (p = 0.038)	+1.92% (p = 0.047)	0.400
Severity	2008.1	+1.92% (p = 0.020)		0.203
Severity	2008.2	+1.55% (p = 0.068)		0.120
Severity	2009.1	+1.77% (p = 0.059)		0.139
Severity	2009.2	+1.71% (p = 0.097)		0.104
Severity	2010.1	+2.04% (p = 0.076)		0.133
Severity	2010.2	+2.53% (p = 0.047)		0.186
Severity	2011.1	+2.97% (p = 0.038)		0.220
Severity	2011.2	+3.70% (p = 0.021)		0.295
Severity	2012.1	+4.92% (p = 0.005)		0.453
Severity	2012.2	+3.83% (p = 0.027)		0.314
Severity	2013.1	+2.58% (p = 0.128)		0.137
Severity	2013.2	+1.84% (p = 0.333)		0.005
Severity	2014.1	+2.90% (p = 0.200)		0.095
Severity	2014.2	+2.26% (p = 0.406)		-0.028
Severity	2015.1	+2.45% (p = 0.485)		-0.068
Frequency	2004.1	-5.88% (p = 0.000)	-6.37% (p = 0.721)	0.953
Frequency	2004.2	-7.50% (p = 0.000)	-6.25% (p = 0.388)	0.960
Frequency	2005.1	-7.98% (p = 0.000)	-6.22% (p = 0.308)	0.956
Frequency	2005.2	-9.46% (p = 0.000)	-6.14% (p = 0.114)	0.955
Frequency	2006.1	-9.02% (p = 0.002)	-6.16% (p = 0.289)	0.948
Frequency	2006.2	-10.15% (p = 0.010)	-6.13% (p = 0.287)	0.941
Frequency	2007.1	-12.68% (p = 0.041)	-6.09% (p = 0.268)	0.934
Frequency	2007.2	-26.67% (p = 0.025)	-6.00% (p = 0.069)	0.933
Frequency	2008.1	-6.00% (p = 0.000)		0.920
Frequency	2008.2	-5.99% (p = 0.000)		0.909
Frequency	2009.1	-6.01% (p = 0.000)		0.896
Frequency	2009.2	-6.18% (p = 0.000)		0.891
Frequency	2010.1	-5.87% (p = 0.000)		0.877
Frequency	2010.2	-5.93% (p = 0.000)		0.860
Frequency	2011.1	-5.33% (p = 0.000)		0.863
Frequency	2011.2	-5.13% (p = 0.000)		0.833
Frequency	2012.1	-4.74% (p = 0.000)		0.799
Frequency	2012.2	-4.54% (p = 0.000)		0.748
Frequency	2013.1	-3.64% (p = 0.000)		0.744
Frequency	2013.2	-3.71% (p = 0.001)		0.695
Frequency	2014.1	-3.22% (p = 0.006)		0.588
Frequency	2014.2	-3.24% (p = 0.020)		0.498
Frequency	2015.1	-2.53% (p = 0.099)		0.287

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

AB Total Medical & Rehabilitation including Attendant Care - Reform Factors
Data as of 06/30/19

(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	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	12.10	16,856	204	1.038	1.000	3.8%	1.435	0.795
2011.75	0.00	0.00	1	13.48	17,884	241	1.038	1.000	3.8%	1.382	0.795
2012.25	0.00	0.00	0	12.62	17,412	220	1.038	1.000	3.8%	1.332	0.795
2012.75	0.00	0.00	1	14.06	18,474	260	1.038	1.000	3.8%	1.283	0.795
2013.25	0.00	0.00	0	13.16	17,986	237	1.038	1.000	3.8%	1.237	0.795
2013.75	0.00	0.00	1	14.66	19,083	280	1.038	1.000	3.8%	1.191	0.795
2014.25	0.00	0.00	0	13.72	18,580	255	1.038	1.000	3.8%	1.148	0.795
2014.75	0.00	0.00	1	15.29	19,713	301	1.038	1.000	3.8%	1.106	0.795
2015.25	0.00	0.00	0	14.31	19,193	275	1.038	1.000	3.8%	1.066	0.795
2015.75	0.00	0.00	1	15.94	20,363	325	1.038	1.000	3.8%	1.027	0.795
2016.25	0.01	0.00	0	14.92	19,794	295	1.038	0.985	2.2%	0.989	0.796
2016.75	0.33	0.17	1	16.37	19,487	319	1.038	0.963	0.0%	0.968	0.858
2017.25	0.83	0.58	0	14.76	16,945	250	1.038	0.956	-0.8%	0.968	0.961
2017.75	1.00	1.08	1	15.72	17,277	272	1.038	0.956	-0.8%	0.976	1.000
2018.25	1.00	1.58	0	14.06	16,821	236	1.038	0.956	-0.8%	0.984	1.000
2018.75	1.00	2.08	1	14.97	17,847	267	1.038	0.956	-0.8%	0.992	1.000
2019.25	1.00	2.58	0	13.39	17,376	233				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	(81.838)	(55.549)	(137.387)
B.	Time	0.042	0.032	0.074
C.	Phase-in Scalar		(0.229)	(0.229)
D.	Phase-in Trend	(0.091)		(0.091)
E.	Seasonality	0.087	0.043	0.130

Note

(8) semi-annual past trend factor assuming 7.7% annual trend rate

(9) semi-annual change in trend factor assuming -1.6% 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 06/30/19

(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				
	Phase-in Reform	Phase-in Trend						Phase-in Trend	Semi-Annual Trend	Trend Factor to	Scalar Reform
Time	Scalar Parameter	Parameter	Seasonality	Frequency	Severity	Implied Loss Cost	Time	Parameter	Rate	4/1/2019	Factor
2011.25	0.00	0.00	0	1.95	30,860	60	1.031	1.000	3.1%	1.346	0.864
2011.75	0.00	0.00	1	2.17	31,444	68	1.031	1.000	3.1%	1.305	0.864
2012.25	0.00	0.00	0	2.00	32,039	64	1.031	1.000	3.1%	1.265	0.864
2012.75	0.00	0.00	1	2.22	32,645	72	1.031	1.000	3.1%	1.227	0.864
2013.25	0.00	0.00	0	2.04	33,263	68	1.031	1.000	3.1%	1.190	0.864
2013.75	0.00	0.00	1	2.27	33,892	77	1.031	1.000	3.1%	1.154	0.864
2014.25	0.00	0.00	0	2.09	34,533	72	1.031	1.000	3.1%	1.119	0.864
2014.75	0.00	0.00	1	2.33	35,186	82	1.031	1.000	3.1%	1.085	0.864
2015.25	0.00	0.00	0	2.14	35,852	77	1.031	1.000	3.1%	1.052	0.864
2015.75	0.00	0.00	1	2.39	36,530	87	1.031	1.000	3.1%	1.020	0.864
2016.25	0.01	0.00	0	2.20	37,184	82	1.031	0.987	1.8%	0.989	0.865
2016.75	0.33	0.17	1	2.41	36,126	87	1.031	0.969	-0.1%	0.972	0.907
2017.25	0.83	0.58	0	2.15	34,255	74	1.031	0.963	-0.7%	0.972	0.975
2017.75	1.00	1.08	1	2.31	34,030	79	1.031	0.963	-0.7%	0.979	1.000
2018.25	1.00	1.58	0	2.04	34,674	71	1.031	0.963	-0.7%	0.986	1.000
2018.75	1.00	2.08	1	2.19	35,330	77	1.031	0.963	-0.7%	0.993	1.000
2019.25	1.00	2.58	0	1.94	35,998	70				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	(47.786)	(65.046)	(112.833)
B.	Time	0.024	0.037	0.062
C.	Phase-in Scalar		(0.146)	(0.146)
D.	Phase-in Trend	(0.076)		(0.076)
E.	Seasonality	0.095		0.095

Note
(8)   semi-annual past trend factor assuming 6.4% annual trend rate
(9)   semi-annual change in trend factor assuming -1.4% 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 06/30/19

(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			
	Phase-in Reform	Phase-in Trend						Phase-in Trend	Semi-Annual Trend	Trend Factor to	Scalar Reform
Time	Scalar Parameter	Parameter	Seasonality	Frequency	Severity	Implied Loss Cost	Time	Parameter	Rate	4/1/2019	Factor
2011.25	0.00	0.00	0	0.11	16,962	2	1.000	1.000	0.0%	1.000	1.000
2011.75	0.00	0.00	1	0.13	16,962	2	1.000	1.000	0.0%	1.000	1.000
2012.25	0.00	0.00	0	0.11	16,962	2	1.000	1.000	0.0%	1.000	1.000
2012.75	0.00	0.00	1	0.13	16,962	2	1.000	1.000	0.0%	1.000	1.000
2013.25	0.00	0.00	0	0.11	16,962	2	1.000	1.000	0.0%	1.000	1.000
2013.75	0.00	0.00	1	0.13	16,962	2	1.000	1.000	0.0%	1.000	1.000
2014.25	0.00	0.00	0	0.11	16,962	2	1.000	1.000	0.0%	1.000	1.000
2014.75	0.00	0.00	1	0.13	16,962	2	1.000	1.000	0.0%	1.000	1.000
2015.25	0.00	0.00	0	0.11	16,962	2	1.000	1.000	0.0%	1.000	1.000
2015.75	0.00	0.00	1	0.13	16,962	2	1.000	1.000	0.0%	1.000	1.000
2016.25	0.01	0.00	0	0.11	16,962	2	1.000	1.000	0.0%	1.000	1.000
2016.75	0.33	0.17	1	0.13	16,962	2	1.000	1.000	0.0%	1.000	1.000
2017.25	0.83	0.58	0	0.11	16,962	2	1.000	1.000	0.0%	1.000	1.000
2017.75	1.00	1.08	1	0.13	16,962	2	1.000	1.000	0.0%	1.000	1.000
2018.25	1.00	1.58	0	0.11	16,962	2	1.000	1.000	0.0%	1.000	1.000
2018.75	1.00	2.08	1	0.13	16,962	2	1.000	1.000	0.0%	1.000	1.000
2019.25	1.00	2.58	0	0.11	16,962	2				1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost
A.	Intercept	(2.232)	9.739	7.507
B.	Time			0.000
C.	Phase-in Scalar			0.000
D.	Phase-in Trend			0.000
E.	Seasonality	0.213		0.213

Note
(8)   semi-annual past trend factor assuming 0.0% annual trend rate
(9)   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 06/30/19

(1)	(2)	(3)	(4)	(5) exp(A + Sumproduct[(1):(4), (B):(E)])	(6)	(7)	(8)	(9)	(10)
	Predicted Loss Cost			Weights					
time	AB Total Medical & Rehab	AB Total Medical & Rehab	AB Total Disability Income	AB Total Medical & Rehab	AB Total Medical & Rehab	AB Total Disability Income	Semi-Annual Trend Rate	Trend Factor to 4/1/2019	Scalar Reform Factor
2011.25	204	60	1.820	77%	23%	1%	3.6%	1.412	0.812
2011.75	241	68	2.251	77%	22%	1%	3.6%	1.363	0.812
2012.25	220	64	1.820	77%	22%	1%	3.6%	1.315	0.812
2012.75	260	72	2.251	78%	22%	1%	3.6%	1.269	0.811
2013.25	237	68	1.820	77%	22%	1%	3.6%	1.225	0.812
2013.75	280	77	2.251	78%	21%	1%	3.6%	1.182	0.811
2014.25	255	72	1.820	77%	22%	1%	3.6%	1.141	0.811
2014.75	301	82	2.251	78%	21%	1%	3.6%	1.101	0.811
2015.25	275	77	1.820	78%	22%	1%	3.6%	1.062	0.811
2015.75	325	87	2.251	78%	21%	1%	3.6%	1.025	0.811
2016.25	295	82	1.820	78%	22%	0%	2.1%	0.990	0.812
2016.75	319	87	2.251	78%	21%	1%	0.0%	0.969	0.870
2017.25	250	74	1.820	77%	23%	1%	-0.8%	0.969	0.964
2017.75	272	79	2.251	77%	22%	1%	-0.8%	0.977	1.000
2018.25	236	71	1.820	76%	23%	1%	-0.8%	0.984	1.000
2018.75	267	77	2.251	77%	22%	1%	-0.8%	0.992	1.000
2019.25	233	70	1.820	76%	23%	1%		1.000	1.000

Frequency Correlation

	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
AB Medical	1	0.31	0	−0.1	0.72	0.21	0.28	0.34	0.55	−0.29	0.64	0.1	0.89	0.49	0.57	0.24
AB Visitation		1	0.14	−0.25	0.49	0.79	0.66	0.75	0.82	−0.28	0.68	0.66	0.46	0.78	0.84	0.1
AB Dependent Care			1	0.04	0.28	0.29	0.26	0.14	0.09	0.03	0.09	−0.08	0.12	0.05	−0.01	0.16
AB Housekeeping				1	−0.1	−0.18	0.24	0.32	−0.31	0.97	0.13	−0.39	−0.26	−0.2	−0.23	0.16
AB Examinations					1	0.52	0.57	0.57	0.76	−0.27	0.74	0.38	0.88	0.28	0.37	0.18
AB Renovation Rehabilitation						1	0.82	0.71	0.79	−0.22	0.6	0.59	0.36	0.53	0.57	−0.19
AB Other Rehabilitation							1	0.85	0.7	0.16	0.7	0.43	0.37	0.44	0.49	−0.39
AB Attendant Care								1	0.7	0.25	0.87	0.56	0.36	0.56	0.59	−0.06
AB Replacement									1	−0.4	0.79	0.73	0.67	0.67	0.73	−0.02
AB Caregiver DI										1	0.03	−0.38	−0.45	−0.23	−0.28	0.17
AB Employed DI											1	0.51	0.61	0.66	0.67	0.13
AB Student DI												1	0.23	0.4	0.43	−0.08
AB Non−Earned DI													1	0.4	0.51	0.27
AB Death Benefits														1	0.96	0.16
AB Funeral															1	0.07
AB Quebec XS																1

Severity Correlation

Loss Cost Correlation

	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
AB Medical	1	−0.09	0.07	0.61	0.26	0.27	0.29	0.19	0.6	−0.43	0.92	−0.19	0.53	0.22	0.25	0.2
AB Visitation		1	0.42	0.32	0.79	0.72	0.8	0.82	0.31	0.35	0.11	0.34	0.68	0.31	0.26	0.1
AB Dependent Care			1	0.18	0.24	0.12	0.42	0.35	0.19	0.12	0.03	−0.03	0.43	0.24	0.13	0.91
AB Housekeeping				1	0.63	0.55	0.56	0.53	0.3	0.2	0.67	0.22	0.65	−0.04	0.02	0.11
AB Examinations					1	0.77	0.84	0.88	0.59	0.27	0.48	0.28	0.82	0.29	0.28	−0.01
AB Renovation Rehabilitation						1	0.89	0.88	0.4	−0.09	0.48	0.49	0.79	0.25	0.24	−0.12
AB Other Rehabilitation							1	0.97	0.54	−0.04	0.52	0.37	0.94	0.36	0.39	0.17
AB Attendant Care								1	0.48	0.01	0.45	0.48	0.89	0.31	0.35	0.07
AB Replacement									1	−0.27	0.68	−0.34	0.64	0.57	0.53	0.14
AB Caregiver DI										1	−0.44	0.04	−0.11	−0.13	−0.18	0.02
AB Employed DI											1	0.03	0.71	0.29	0.38	0.07
AB Student DI												1	0.23	−0.14	−0.12	−0.25
AB Non−Earned DI													1	0.4	0.43	0.28
AB Death Benefits														1	0.87	0.21
AB Funeral															1	0.13
AB Quebec XS																1