

**NEWFOUNDLAND AND  
LABRADOR  
PRIVATE PASSENGER VEHICLES  
OLIVER WYMAN SELECTED  
LOSS TREND RATES**

Based on Insurance Industry Data  
Through December 31, 2020

August 16, 2021

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# 1. EXECUTIVE SUMMARY

## 1.1. Purpose and Scope

The Newfoundland and Labrador Board of Commissioners of Public Utilities (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine private passenger vehicle loss trend rates.

We developed our analysis using insurance industry private passenger vehicles loss and expense experience reported as of December 31, 2020 in Newfoundland and Labrador to the General Insurance Statistical Agency (GISA).

## 1.2. Actuarial Findings

In this preliminary report we present the methodology and assumptions used to select past and future annual loss cost trend rates. Our preliminary report will be provided to insurers for their review and comment, and we will consider comments received from interested parties on our preliminary report.

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

**Table 1: Selected Preliminary Loss Cost Trends**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-1.0%	-1.0%
Property Damage	+1.5%	+1.5%
Accident Benefits	+1.5%	+1.5%
Uninsured Auto	+1.5%	+1.5%
Collision	+3.5%	+2.5%
Comprehensive	+4.5%	+4.5%
Specified Perils	+4.5%	+4.5%
All Perils	+5.0%	+4.0%
Underinsured Motorist	+3.5%	+3.5%

\* \* \* \* \*

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

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## 2. ANALYSIS – GENERAL DISCUSSION

### 2.1. Introduction

In the sections that follow we present:

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

### 2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the AUTO7001 Automobile Industry Exhibit (as of December 31, 2020) provided by GISA. This data includes the experience of all private passenger vehicles in Newfoundland and Labrador. 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 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 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 case adjuster’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 at a point in time. Over time, the case reserves are revised 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 Actuarial Standards Board (Canada), varies from company to company.

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

We estimate the final (ultimate) number and cost<sup>1</sup> of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”<sup>2</sup>), separately, through to December 31, 2020 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<sup>3</sup>. In doing so, we consider the industry’s reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the industry actuarial reserve by applying “loss development factors” to the aggregated incurred claim amounts that are reported to GISA. We apply loss<sup>4</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2020, separately for each of the coverages. We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2020, separately for each of the coverages.

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

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<sup>1</sup> By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular period have been reported and settled.

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

<sup>3</sup> The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

<sup>4</sup> We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

The selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.<sup>5</sup> We discuss the loss trend rates in Section 4.

As a result of the claim experience that has emerged and the development factors we select in this review, our estimates of ultimate loss costs, frequencies,<sup>6</sup> and severities by accident year have changed from those we presented for the prior review. We present these changes in the tables below.

**Table 2: Bodily Injury: Change in Estimates**

AY	As of June 30, 2020			As of December 31, 2020		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$397.68	\$63,580	6.25	\$402.69	\$64,993	6.20
2017	\$366.41	\$63,857	5.74	\$367.60	\$65,075	5.65
2018	\$381.82	\$71,362	5.35	\$385.29	\$72,659	5.30
2019	\$361.70	\$68,000	5.32	\$367.91	\$69,925	5.26
2020*	\$266.07	\$72,428	3.67	\$299.37	\$74,813	4.00

\* The 2020 data presented in our prior report only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in this report.

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 1.1%.

**Table 3: Property Damage (including DCPD): Change in Estimates**

AY	As of June 30, 2020			As of December 31, 2020		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$117.35	\$5,037	23.30	\$117.71	\$5,060	23.26
2017	\$116.20	\$5,143	22.59	\$116.33	\$5,162	22.54
2018	\$123.14	\$5,590	22.03	\$123.88	\$5,651	21.92
2019	\$119.61	\$5,728	20.88	\$122.24	\$5,886	20.77
2020*	\$134.39	\$6,626	20.28	\$136.13	\$6,236	21.83

\* The 2020 data presented in our prior report only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in this report.

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 0.8%.

<sup>5</sup> A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year is presented in Appendix B.

<sup>6</sup> Number of claims per 1,000 insured vehicles.



**Table 4: Accident Benefits: Change in Estimates**

AY	As of June 30, 2020			As of December 31, 2020		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$60.31	\$7,758	7.77	\$59.78	\$7,672	7.79
2017	\$57.13	\$7,905	7.23	\$56.86	\$7,861	7.23
2018	\$59.11	\$8,662	6.82	\$60.56	\$8,773	6.90
2019	\$56.02	\$8,162	6.86	\$60.99	\$8,882	6.87
2020*	\$34.43	\$7,451	4.62	\$43.98	\$8,343	5.27

\* The 2020 data presented in our prior report only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in this report.

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 2.4%.

**Table 5: Uninsured Auto: Change in Estimates**

AY	As of June 30, 2020			As of December 31, 2020		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$16.22	\$37,251	0.44	\$16.66	\$41,148	0.40
2017	\$10.74	\$32,771	0.33	\$11.00	\$34,208	0.32
2018	\$11.33	\$28,904	0.39	\$12.83	\$32,530	0.39
2019	\$11.43	\$38,736	0.30	\$10.96	\$35,414	0.31
2020*	\$16.26	\$49,704	0.33	\$19.18	\$57,719	0.33

\* The 2020 data presented in our prior report only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in this report.

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 3.5%.

**Table 6: Collision: Change in Estimates**

AY	As of June 30, 2020			As of December 31, 2020		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$228.76	\$6,361	35.96	\$228.70	\$6,405	35.71
2017	\$212.97	\$6,062	35.13	\$212.78	\$6,106	34.84
2018	\$225.38	\$6,473	34.82	\$224.74	\$6,518	34.48
2019	\$237.24	\$6,750	35.15	\$229.09	\$6,666	34.36
2020*	\$130.78	\$5,970	21.90	\$151.08	\$6,631	22.78

\* The 2020 data presented in our prior report only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in this report.

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have decreased by 1.0%.

**Table 7: Comprehensive: Change in Estimates**

AY	As of June 30, 2020			As of December 31, 2020		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$110.81	\$1,432	77.38	\$110.99	\$1,434	77.38
2017	\$137.81	\$1,622	84.96	\$137.92	\$1,624	84.95
2018	\$120.87	\$1,667	72.49	\$120.48	\$1,663	72.47
2019	\$106.89	\$1,580	67.66	\$106.89	\$1,578	67.74
2020*	\$96.62	\$1,749	55.25	\$112.86	\$1,739	64.89

\* The 2020 data presented in our prior report only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in this report.

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have remained consistent.

**Table 8: All Perils: Change in Estimates**

AY	As of June 30, 2020			As of December 31, 2020		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2016	\$350.43	\$4,176	83.91	\$355.93	\$4,290	82.97
2017	\$336.17	\$3,985	84.37	\$343.39	\$4,109	83.58
2018	\$371.82	\$5,146	72.26	\$382.11	\$5,324	71.77
2019	\$334.85	\$4,520	74.08	\$326.84	\$4,550	71.84
2020*	\$222.09	\$4,080	54.43	\$264.07	\$4,386	60.21

\* The 2020 data presented in our prior report only includes data through to June 30, 2020 and is not directly comparable to the full 2020 year in this report.

In aggregate, for the four-year period 2016 to 2019, our estimates of ultimate loss costs have increased by 1.1%.

## 2.4. 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 the Board. 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 is minimized.

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

## **2.5. Reforms**

Changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020. Amongst other changes, the non-pecuniary (i.e., pain and suffering) deductible increased from \$2,500 to \$5,000 and DCPD was introduced. The Automobile Statistical Plan (ASP) does not contain sufficient bodily injury post-reform data under the new Regulations for analysis purposes. Until sufficient post-reform data is available, we are unable to provide an updated assessment of the bodily injury reform impact. GISA delayed the change to ASP coding for the split of TPL premium into bodily injury, property damage and DCPD until January 1, 2021.

### 3. 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 amounts) and loss cost 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 statistics when we perform our regression analysis several different ways. This includes, but is not limited to:

- We test different time periods 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 most recent accident half-year, to improve our understanding of the sensitivity of the calculated loss trend rate to the inclusion or exclusion of those points.

The various trend patterns that we review and associated statistical results are summarized in Appendix E<sup>7</sup> for each of frequency, severity, and loss cost.

#### 3.1. Time Period Considered

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2001-1 to 2020-2.

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

#### 3.2. Seasonality

Some coverages exhibit what is referred to as “seasonality” – where the claim frequency or average 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 seasonality is statistically significant based on the measured *p*-values and, if appropriate, include seasonality in our regression models used as the basis for our trend selection.

#### 3.3. Weather Conditions

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

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<sup>7</sup> Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E.

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

- GISA notes the July 2014 hurricane (Arthur) impact on comprehensive, all perils and specified perils.
- GISA notes the possible increase in the number of and claim amounts of physical damage claims since 2015-1 due to severe weather.
- A windstorm in March 2017 may have contributed to the 2017-1 spike in comprehensive claims.

### 3.4. Reform or Level Change Parameter

The purpose of a reform parameter<sup>8</sup> 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 level change parameter(s) to reflect the effect 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 reform 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 the *p*-values from *t*-tests for parameter significance.<sup>9</sup>

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 consider the possibility that a reform could cause the trend rate to change in magnitude; or even change direction. We determine the statistical significance of a trend rate change based on the *p*-values from *t*-tests for parameter significance.

### 3.5. 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 may be considered:

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

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

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<sup>8</sup> We use the terms reform or level change interchangeably; but a reform parameter is associated with a known event.

<sup>9</sup> A *t*-test with a resulting *p*-value of less than 5% is considered significant.

### 3.6. Statistical Tests

We test the various trends that we model for statistical significance using *t*-tests, and present the adjusted R-squared values, confidence intervals, and *p*-value in Appendix E.

- Regarding 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 less than 5% to be “significant.”
- The confidence interval presented corresponds to a 95% probability level range.

### 3.7. 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 considered in the model.<sup>10</sup>

A discussion of our selected trend rates for each coverage follows in Section 4.

### 3.8. Summary of Trend Rates

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.

The summary of our trend rates based on industry data as of December 31, 2020, as presented in Table 1, is based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and model parsimony of many regression models.

In Section 4 that follows, we discuss the basis for the trend rates we present in Table 1. Due to the many models that we consider, we do not discuss all the models (as presented in Appendix E).

### 3.9. Heatmaps

In Section 4 of this report we present a graphical representations of the regression models under consideration with the use of heatmaps. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and *p*-values associated with a selected regression model over various experience time periods. The vertical axis of the heatmap corresponds to the beginning of the experience period, and the horizontal axis corresponds to the end of the experience period. For each heatmap, the colors within the column are selected such that larger values are brighter (yellow), and smaller values are darker (blue). This allows for direct comparison of statistical results between models over different time periods and improves readability of our report without having to reference Appendix E. However, the information presented in each heatmap is analogous with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 2 may also be found in Appendix E, pages 3 and 4.

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<sup>10</sup> Typically, October 1, for the AUTO 7001, and April 1 for the AUTO 7501 data.

### 3.10. COVID-19

COVID-19 “stay-at-home” orders and other directives resulted in a decline in traffic in 2020. We expect the pandemic to affect traffic levels<sup>11</sup> in varying degrees - likely through the end of 2021 or beyond.

#### **Trend Rates**

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience without influence of COVID-19.

Therefore, we exclude the 2020-1 and 2020-2 observations from our selected models for the coverages experiencing a significant change in claim costs as a result of COVID-19. We find severity appears unaffected by COVID-19 for all coverages except accident benefits, where we observe 2020 severity estimates that are lower than expected. In the case of frequency, we observe a significant decrease for all coverages except property damage and uninsured automobile.

#### **Application of Trend Rates**

For those rating programs intended to be effective once COVID-19 has no impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of COVID-19.<sup>12</sup>

For those rating programs intended to be in effect while COVID-19 continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of COVID-19 and (ii) then adjusted to the degree COVID-19 is expected to impact claims costs during<sup>13</sup> the proposed rating program.

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<sup>11</sup> The future effect of the pandemic on traffic is highly uncertain. There may be reduced traffic due to continued work from home flexibility or increased traffic due to reduced reliance on public transit in favour of personal vehicles.

<sup>12</sup> An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

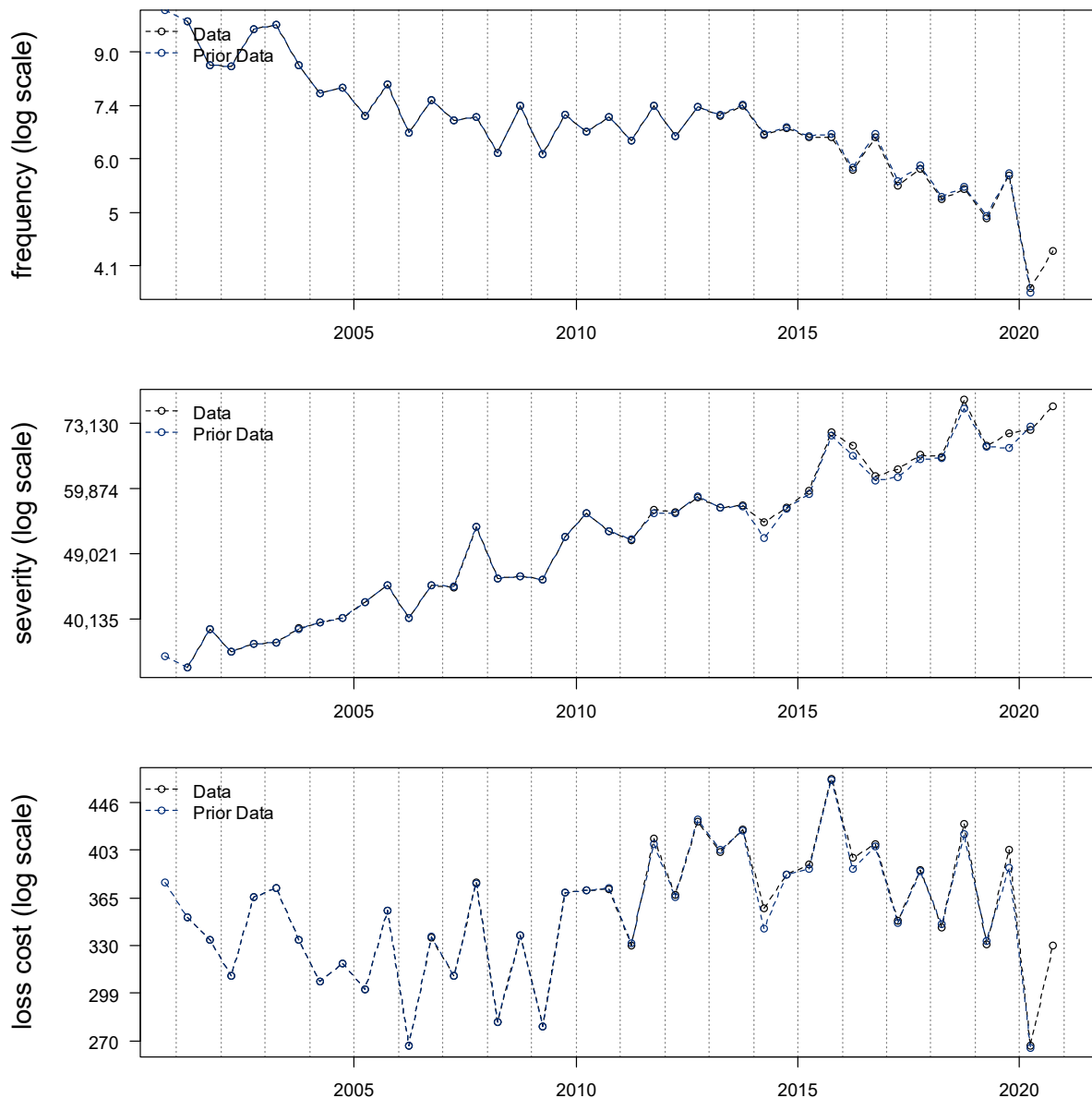
<sup>13</sup> This adjustment should consider what proportion of the policy year loss experience will be impacted by COVID-19.

## 4. OLIVER WYMAN SELECTED TREND RATES

### 4.1. Bodily Injury

In Figure 1, we present our 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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 1: Bodily Injury – Observed Loss Cost Experience**





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

- Frequency exhibited a relatively flat trend from 2008 through 2013, followed by a negative trend. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.
- Severity has been increasing for the entire experience periods, including large upward spikes at 2015-2 and 2018-2.
- Loss cost exhibited a flat, yet volatile, trend prior to 2008, followed by a positive trend through 2013, where it began to level-off. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter are presented in Appendix E.

We begin our review at 2005-1, as legislation enacted for claims occurring on or after August 1, 2004 introduced a \$2,500 deductible to all bodily injury tort claims.

In Figure 2 we present a heatmap of indicated severity trends beginning 2005-1 through 2014-1, ending 2020-2 and 2020-1, excluding the spikes in 2015-2 and 2018-2, with time included in the model.

**Figure 2: Bodily Injury - Severity Heatmap (Time, excluding 2015-2 and 2018-2)**



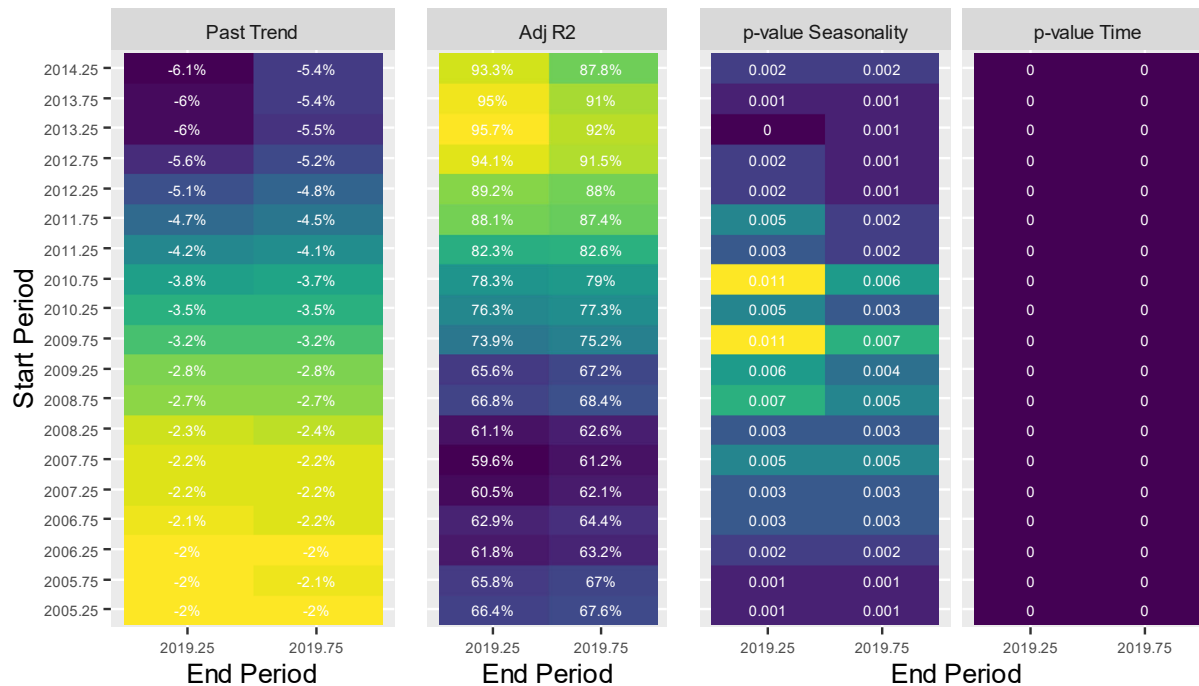
- We observe the models with experience periods beginning between 2005-1 to 2012-2 and ending 2020-2, have indicated severity trend rates that cluster around +3.5%, and have high adjusted R-squared values and significant *p*-values for time.
- The models with shorter experience periods have slightly higher indicated trend rates, but are leveraged by the lower 2014-1 observation.

- The models with experience periods ending 2020-1 have similar results as those ending 2020-2.
- Although changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020, increasing the bodily injury deductible from \$2,500 to \$5,000, we are unable to quantify the impact of this reform on severity at this early stage.

We select a past and future severity trend rate of +3.5%, consistent with the models with the highest adjusted R-squared values.

In Figure 3 we present a heatmap of indicated frequency trends beginning 2005-1 through 2014-1, ending 2019-2 and 2019-1, with time and seasonality and parameters included in the model. We exclude the unusually low 2020-1 and 2020-2 observations that are coincident with the COVID-19 pandemic.

**Figure 3: Bodily Injury - Frequency Heatmap (Time and Seasonality)**



- We observe the models with experience periods beginning between 2005-1 to 2009-1 and ending 2019-2, have indicated frequency trend rates that range around -2% to -3%, and have moderate adjusted R-squared values and significant *p*-values for time, and seasonality.
- The models with experience periods beginning 2009-2 through 2014-1 have indicated trend rates that range from approximately -3.0% to -5.5% and have high adjusted R-squared values. In general, models with shorter experience periods have higher adjusted R-squared values and have trend rates that are at the lower (more negative) end of the range.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

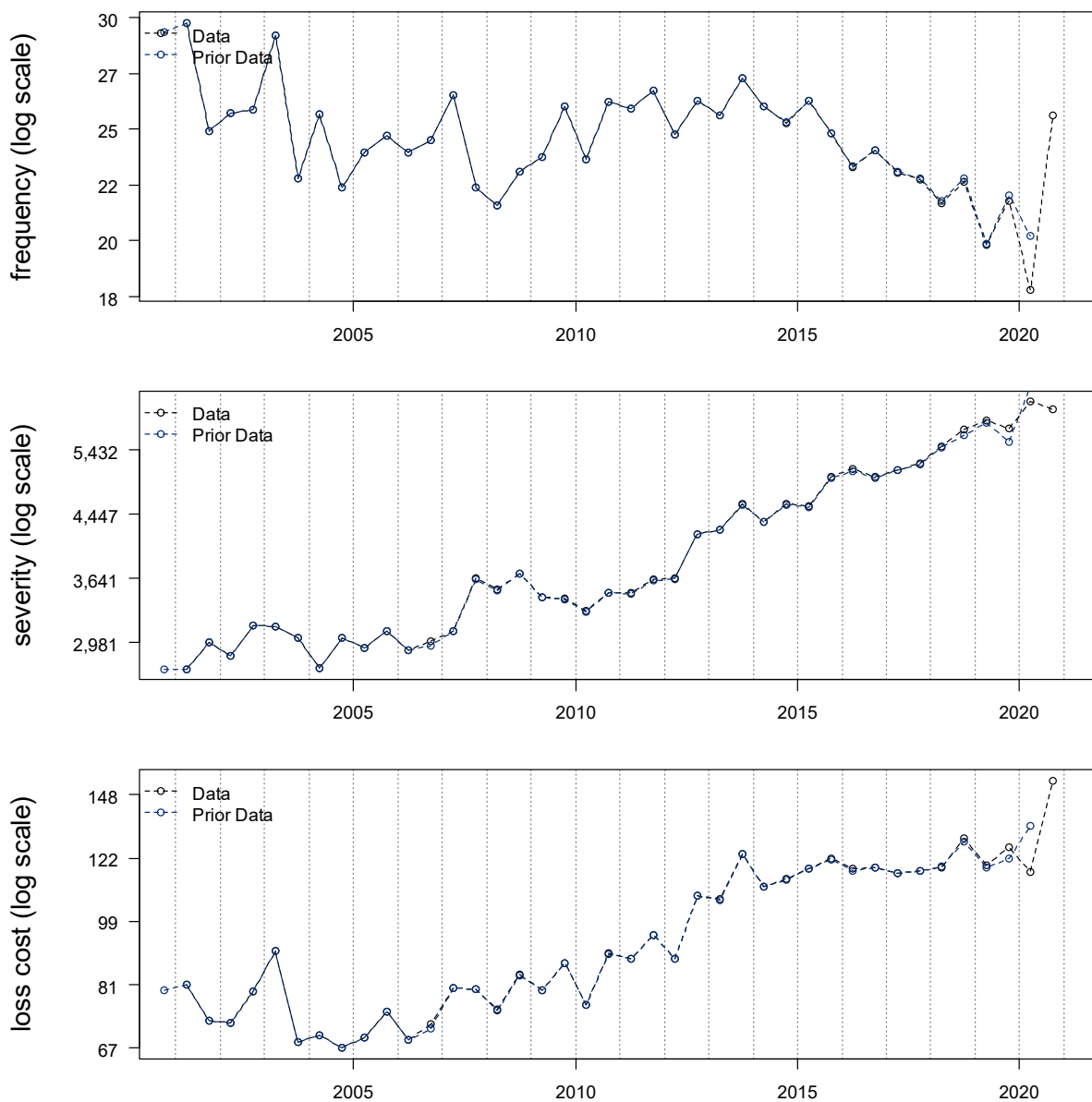
We select a past and future frequency trend rate of -4.5%, giving some consideration to the steeper downward trend over the most recent accident years.

Therefore, based on our separate severity (+3.5%) and frequency (-4.5%) trend rates, we select a past and future loss cost trend of -1.0%, the same as our prior selection

## 4.2. Property Damage (Including DCPD)

In Figure 4, we present our 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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe our 2020-1 loss cost estimates have decreased slightly.

**Figure 4: Property Damage – Observed Loss Cost Experience**



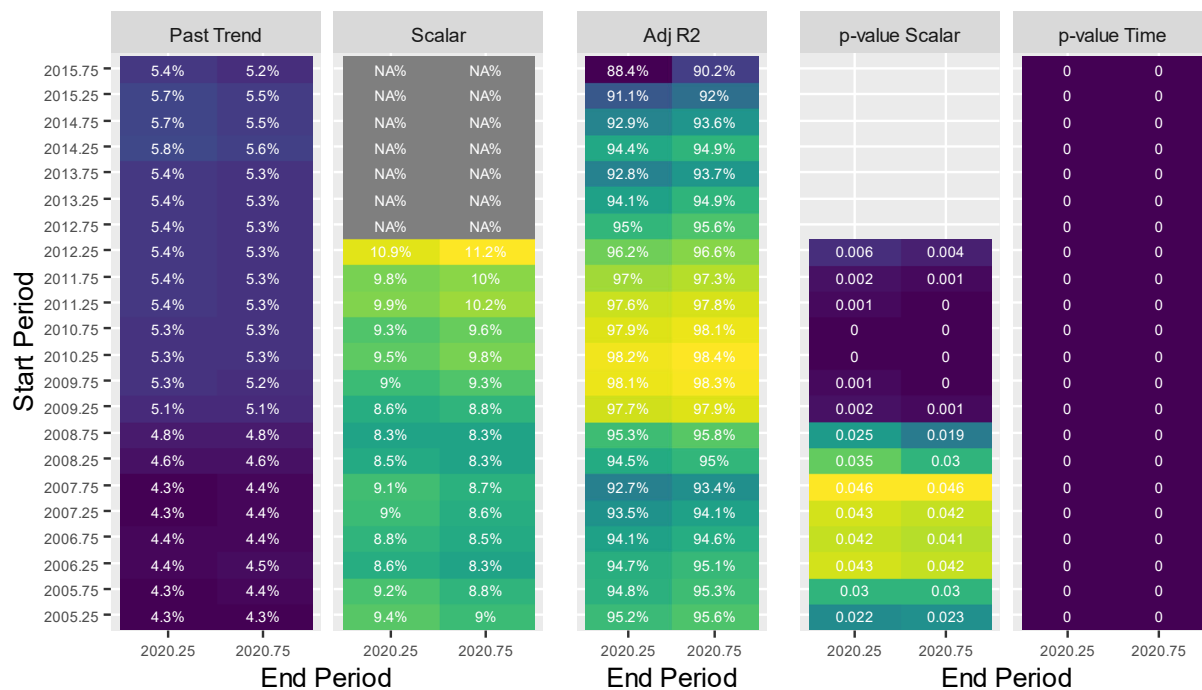
A review of the historical data points (as depicted in Figure 4) shows that subject to variability:

- Frequency had been somewhat flat, then changed to a declining pattern beginning in 2014. Although there is no apparent COVID-19 impact, this may be masked by the introduction of DCPD effective January 1, 2020.<sup>14</sup> The spike in 2020-2 is not consistent with the decline for bodily injury at 2020-2. Despite the delay in reporting of DCPD related claims to GISA until January 2021, the upward spike in 2020-2 may be related to the introduction of DCPD.
- Severity has generally exhibited an upward trend.
- Loss cost has exhibited an upward trend since 2004, including a rise in 2012-2 (largely due to the increase in severity), followed by a relatively flat trend. The upward spike in 2020-2 may be related to the introduction of DCPD.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter and a scalar parameter at 2012-2 are presented in Appendix E.

In Figure 5 we present a heatmap of indicated severity trends beginning 2005-1 through 2015-2, ending 2020-2 and 2020-1, with time and a 2012-2 scalar parameter included in the model.

**Figure 5: Property Damage - Severity Heatmap (Time, 2012-2 Scalar)**



- We observe the models with experience periods beginning between 2005-1 to 2015-2 and ending 2020-2, have indicated severity trend rates that range from approximately +4.5% to +5.5%, and have high adjusted R-squared values and significant *p*-values for time and the 2012-2 scalar parameter

<sup>14</sup> In contrast to this, the collision coverage had a sharp decline in frequency in 2020-1 and 2020-2.

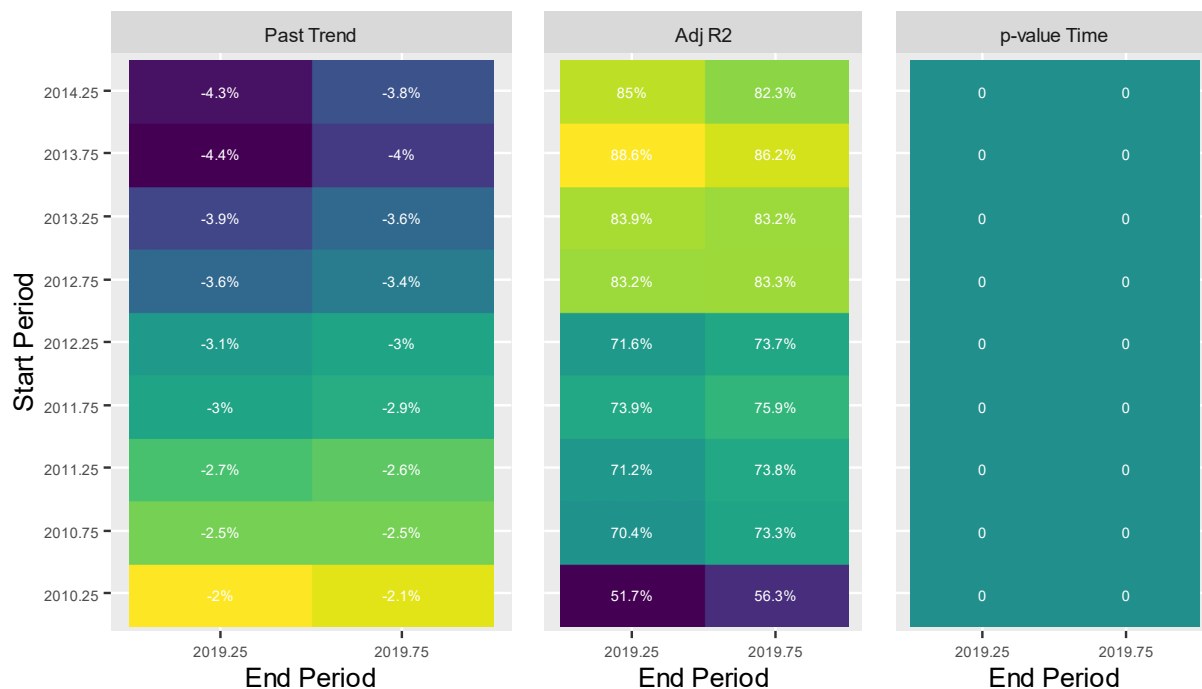
(where applicable). Models with experience periods beginning 2010-1 and subsequent typically have indicated trend rates that cluster around +5.5%.

- The models with experience periods ending 2020-1 have slightly higher indicated trend rates than those ending 2020-2.

We select a past and future severity trend rate of +5.0%.

In Figure 6 we present a heatmap of indicated frequency trends beginning 2010-1 through 2014-1, ending 2019-1 and 2019-2. We exclude the 2020-1 and 2020-2 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

**Figure 6: Property Damage - Frequency Heatmap (Time)**



- We observe the models with experience periods beginning between 2010-1 and 2014-1 and ending 2019-2, have indicated frequency trend rates that range from approximately -2.0% to -4.0%, and have moderate to high adjusted R-squared values and significant *p*-values for time.
- Due to the consistent downward trend beginning around 2012-2, models with experience periods beginning 2012-2 through 2014-1 have indicated trend rates that cluster around -3.5% to -4.5% and have the highest adjusted R-squared values.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

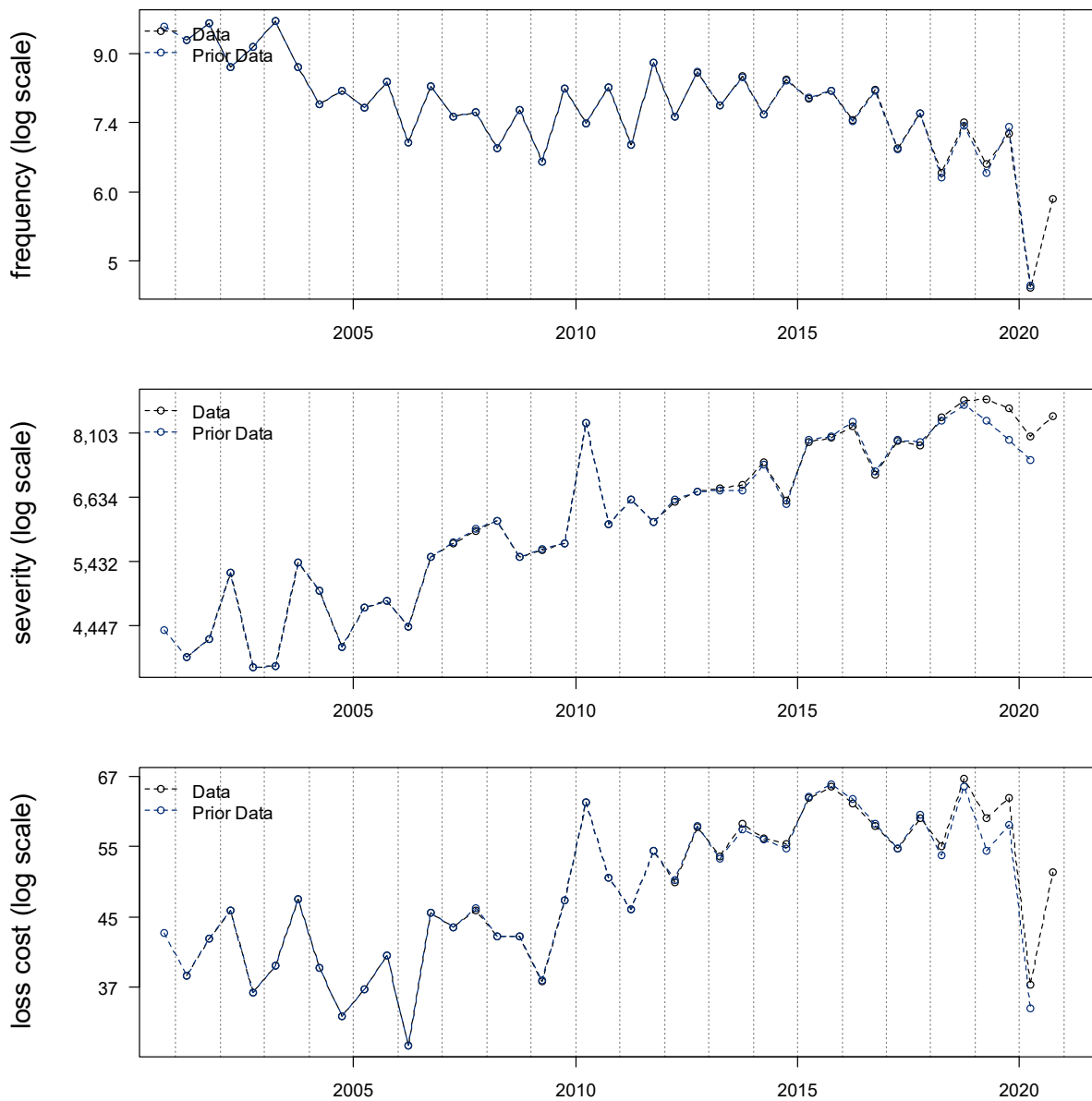
We select a past and future frequency trend rate of -3.5%.

Therefore, based on our separate severity (+5.0%) and frequency (-3.5%) trend rates, we select a past and future loss cost trend of **+1.5%**, one percentage point lower than our prior selection.

### 4.3. Accident Benefits – Total

In Figure 7, we present our 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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the immature severity and loss cost estimates have increased.

Figure 7: Accident Benefits – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 7) shows that subject to considerable variability:

- Following a period of a decline from 2000 to 2006-1, frequency has been relatively flat with a modest downward trend beginning in 2011. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend, including a spike in 2010-1. We observe a small decrease during 2020 coincident with the COVID-19 pandemic.
- Loss cost has exhibited an upward trend since 2005 including a spike in 2010-1 associated with a spike in severity. We observe a large decrease during 2020 coincident with the COVID-19 pandemic.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter and the 2010-1 observation are presented in Appendix E. We offer the following observations about these measured trends.

We attribute some of the upward movement in the recent 2019-1, 2019-2 and 2020-1 accident half-year severity estimates as of December 31, 2020 compared to those as of June 30, 2020 to a reversal of a downward bias that was evident as of June 30, 2020. However, the 2020-1 and 2020-2 severity estimates appear to be low, likely due to COVID-19. We therefore exclude them from consideration in our trend model.

In Figure 8 we present a heatmap of indicated severity trends beginning 2007-1 through 2015-2, ending 2019-1 and 2019-2, excluding the spike in 2010-1, with only time included in the model.

**Figure 8: Accident Benefits - Severity Heatmap (Time, excluding 2010-1)**



- We observe the models with experience periods beginning between 2007-1 to 2014-2 and ending 2019-2, have indicated severity trend rates that range from +4.0% to +4.5%, and have moderate to high adjusted R-squared values and significant *p*-values for time. Models with the longer experience

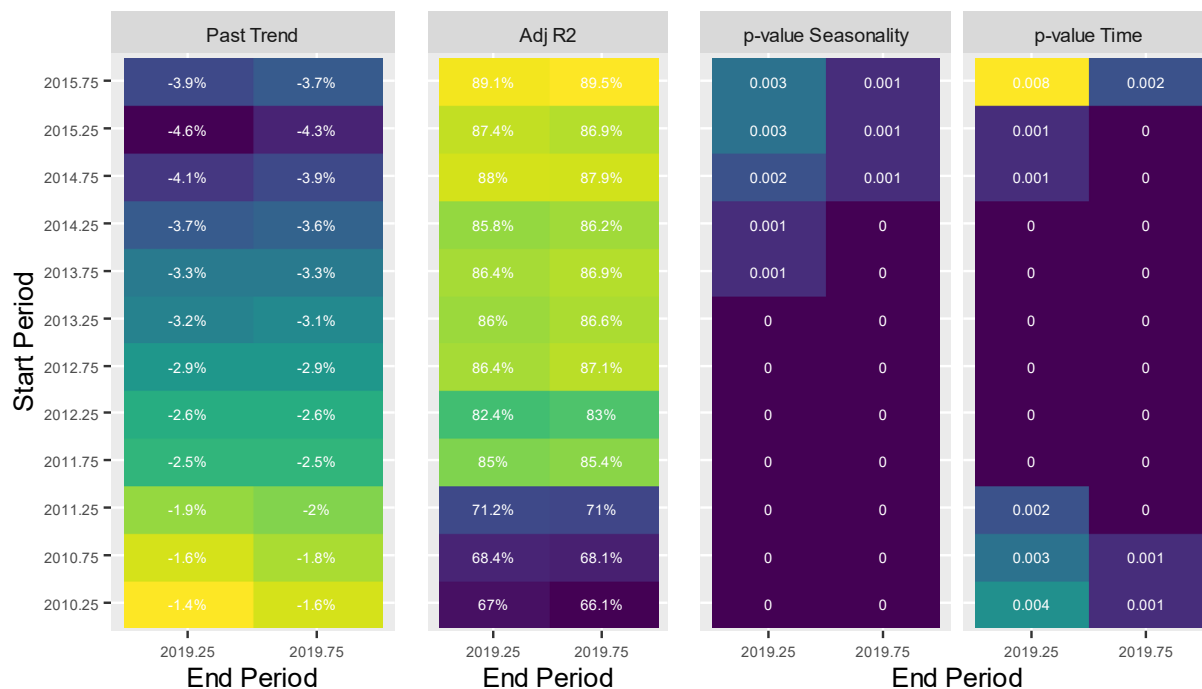
periods have the highest adjusted R-squared values and have indicated trend rates that cluster around +4.0%.

- The models with experience periods ending 2019-1 have slightly higher indicated trend rates than those ending 2019-2.

We select a past and future severity trend rate of +4.0%, based on the models with the highest adjusted R-squared values.

In Figure 9 we present a heatmap of indicated frequency trends beginning 2010-1 through 2015-2, ending 2019-1 and 2019-2, with time and seasonality included in the model. We exclude the unusually low 2020-1 and 2020-2 observations that are coincident with the COVID-19 pandemic.

**Figure 9: Accident Benefits - Frequency Heatmap (Time & Seasonality)**



- We observe the models with experience periods beginning between 2010-1 to 2015-2 and ending 2019-2, have indicated frequency trend rates that range from approximately -1.5% to -4.0%, and have moderate to high adjusted R-squared values and significant  $p$ -values for time.
- We observe the negative trend rate appears to have emerged beginning around 2011-2, models with experience periods beginning 2011-2 through 2015-2 have indicated trend rates that fall, between approximately -2.5% to -4.5% and have the highest adjusted R-squared values.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

We select a past and future frequency trend rate of -2.5%, based on the models beginning 2011-1 and 2011-2, where the negative trend rate appears to have emerged.

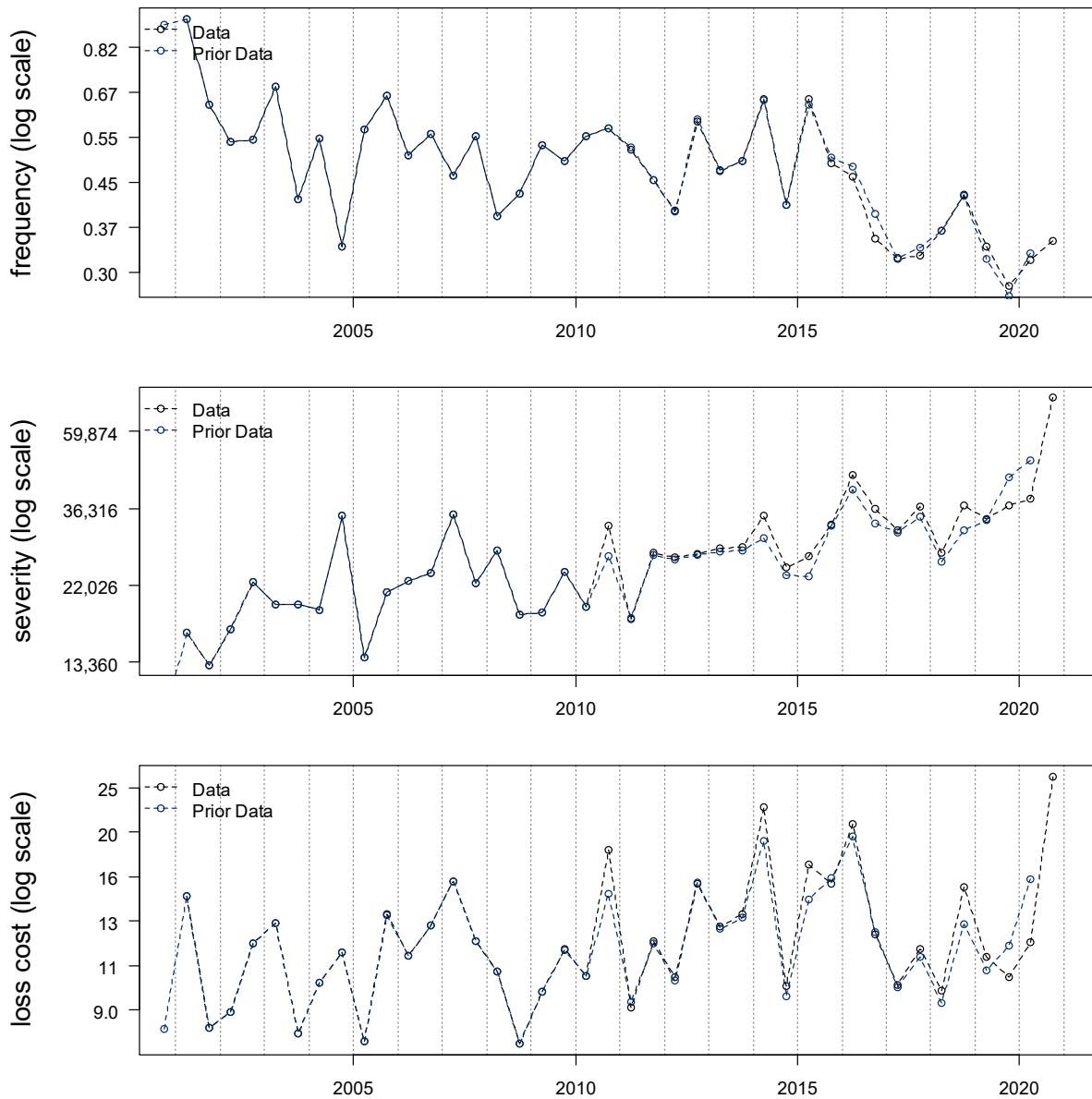
Therefore, based on our separate severity (+4.0%) and frequency (-2.5%) trend rates, we select a past and future loss cost trend of +1.5%, two percentage points lower than our prior selection.



#### 4.4. Uninsured Auto

In Figure 10, we present our 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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the loss cost estimates have not changed significantly.

**Figure 10: Uninsured Auto – Observed Loss Cost Experience**



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

- Frequency has been relatively flat since 2005 with a recent decline beginning in 2015.

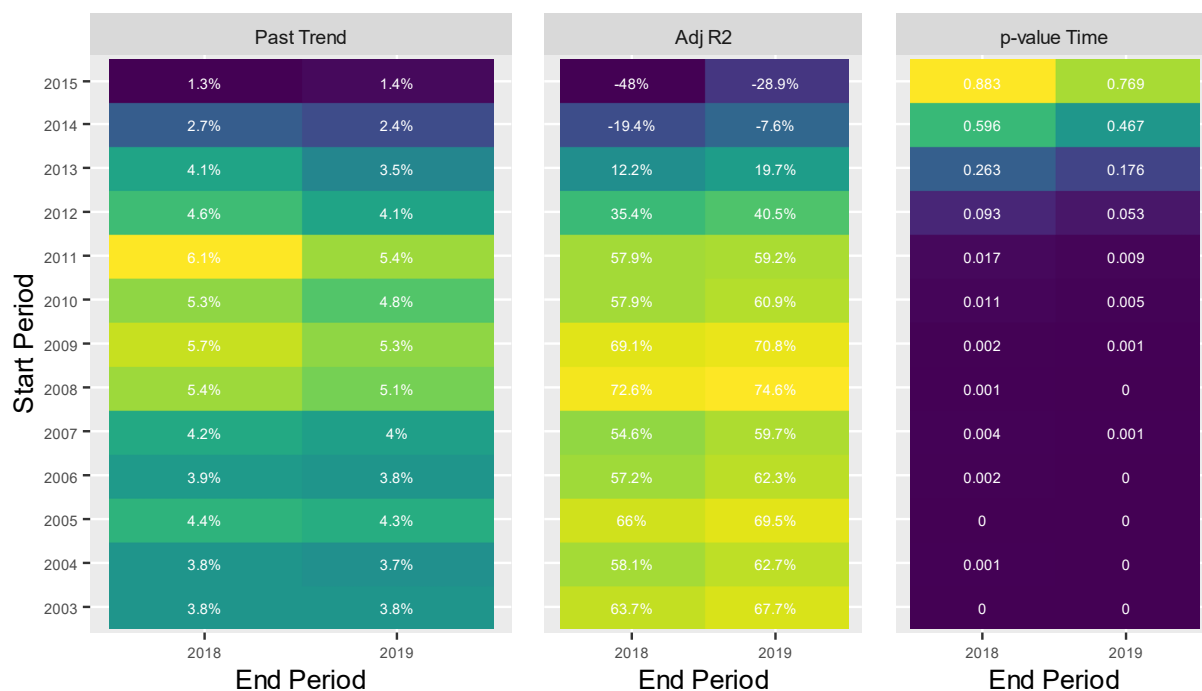
- Severity has generally exhibited a positive trend, including an upward spike in 2020-2.
- Loss cost has exhibited a positive trend since 2008, then a decline after 2016, with a recent spike in 2020-2.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter are presented in Appendix E.

Due to the low claim count and associated volatility, the statistical fits are poor. As a result, we find it difficult to discern frequency and severity trend rates using semi-annual data. We also find it difficult to fit the loss cost data directly. Therefore, we considered the annual data for frequency and severity.

In Figure 11 we present a heatmap of indicated severity trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2015, ending 2018 and 2019, with only a time parameter included in the model. We exclude the 2020 year, which is a spike, to limit any potential influence of COVID-19 on the trend rate.

**Figure 11: Uninsured Auto - Severity Heatmap (Annual Data, Time)**



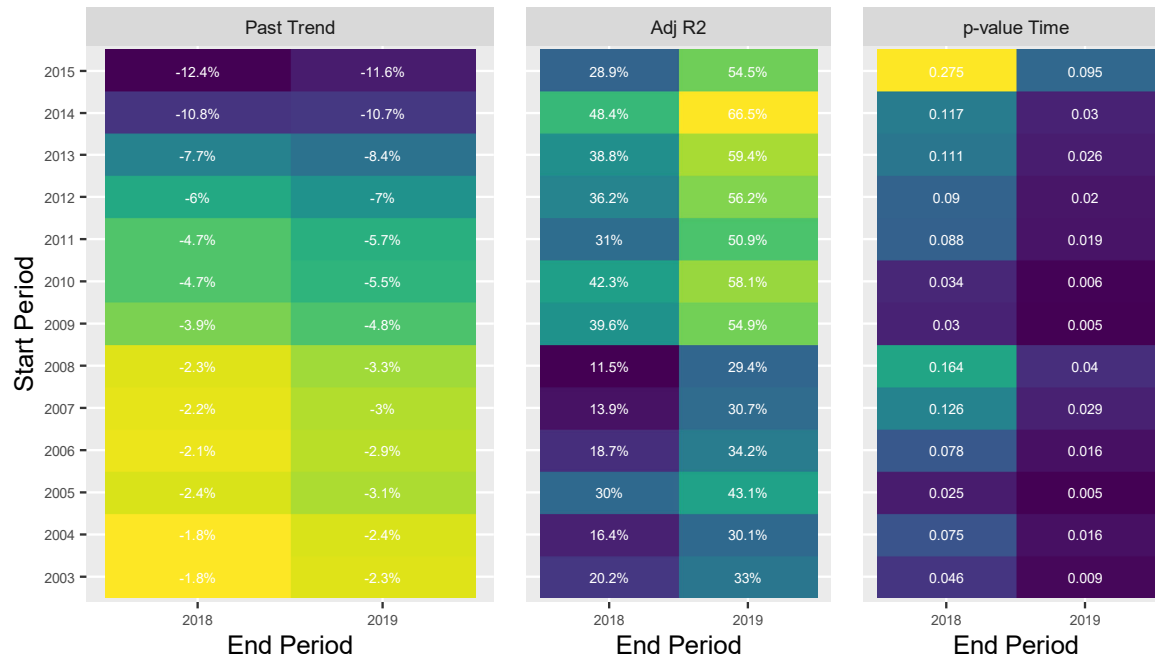
- The trend rates with experience periods beginning 2003 through 2011, ending 2018 and 2019 generally fall in the range of +3.5% to +6.0% with moderate adjusted R-squared values and *p*-values that are significant for time.
- The trend rates over the longer periods cluster around +4.0%.

We select a severity trend rate of +4.0%.

In Figure 12 we present a heatmap of indicated frequency trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2015, ending 2018 and 2019, with only a

time parameter included in the model. We exclude the 2020 observation to limit any potential influence of COVID-19 on the trend rate.

**Figure 12: Uninsured Auto - Frequency Heatmap (Annual Data, Time)**



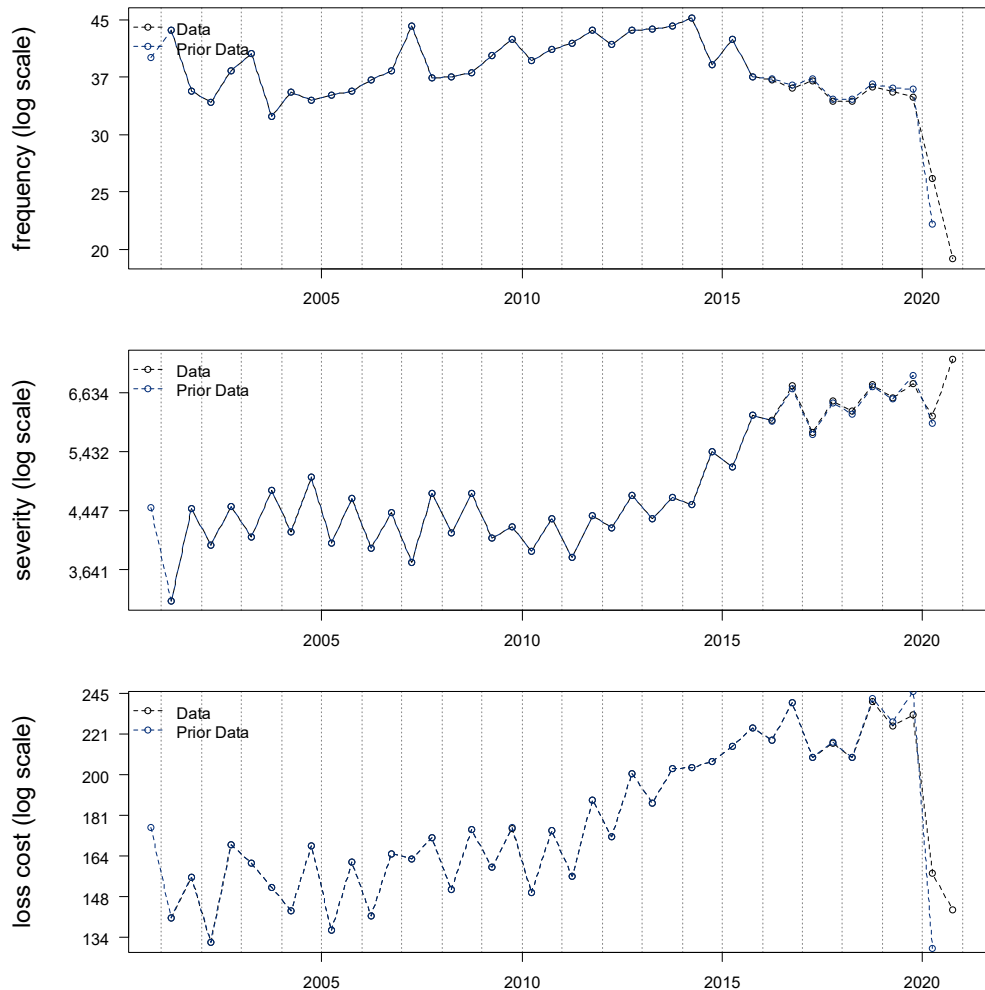
- Only the frequency trend rates ending 2019 have significant  $p$ -values for time, with low-moderate adjusted R-squared values.
- Those trend rates over the longer time period, similar to our severity time period selection, generally cluster around -2.5%.

The severity and frequency trend rates over the longer time periods, +4.0% and -2.5%, respectively, imply a loss cost trend rate of +1.5% (rounded). We select a loss cost trend rate of **+1.5%**; one-half percentage point higher than our prior review.

#### 4.5. Collision

In Figure 13, we present our 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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the 2020-1 frequency and loss cost estimates have increased.

**Figure 13: Collision – Observed Loss Cost Experience**



A review of the historical data points (as depicted in Figure 13) shows that subject to variability:

- Frequency had exhibited an upward trend since 2003-2, although a negative trend has begun to take shape beginning 2014-1. We observe a very large decrease in 2020 coincident with the COVID-19 pandemic. As DCPD was introduced on January 1, 2020, part of the decline in the 2020 frequency observations may be attributed to this reform.<sup>15</sup>
- Severity has exhibited a somewhat flat/downward trend through 2009/2010, followed by a more pronounced upward trend beginning 2014, generally aligned with the beginning of the frequency decline.
- Loss cost has exhibited an upward trend that began to rise more sharply in 2010, followed by a relatively flat pattern since 2015. We observe a large decrease in 2020 coincident with the COVID-19 pandemic, along with the introduction of DCPD.

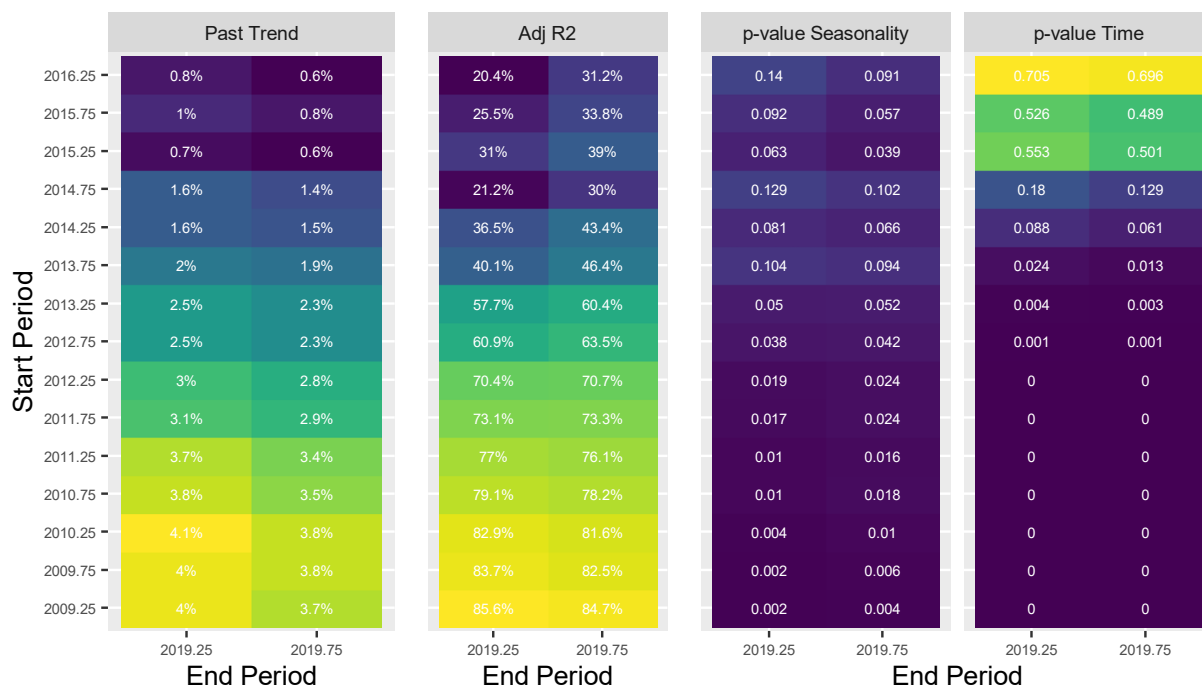
<sup>15</sup> The decrease in collision frequency may (possibly) be attributed to both a shift of claims to property damage, where an increase is observed, as well as the impact of COVID-19.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter are presented in Appendix E.

We observe there appears to an offsetting unusual directional change for both frequency and severity beginning 2014, while the loss cost trend appears to be more stable over time. As a result, we only consider the loss cost trend rates directly.

In Figure 14 we present a heatmap of indicated loss cost trends beginning 2009-1 through 2016-1, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model.

**Figure 14: Collision - Loss Cost Heatmap (Time and Seasonality)**



- We observe the models with experience periods beginning between 2009-1 to 2013-1 and ending 2019-2, have indicated loss cost trend rates that range from approximately +2.0% to +4.0%, and have moderate to high adjusted R-squared values and significant *p*-values for time. Models with longer experience periods generally have indicated trend rates at the higher end of the range and have higher adjusted R-squared values.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

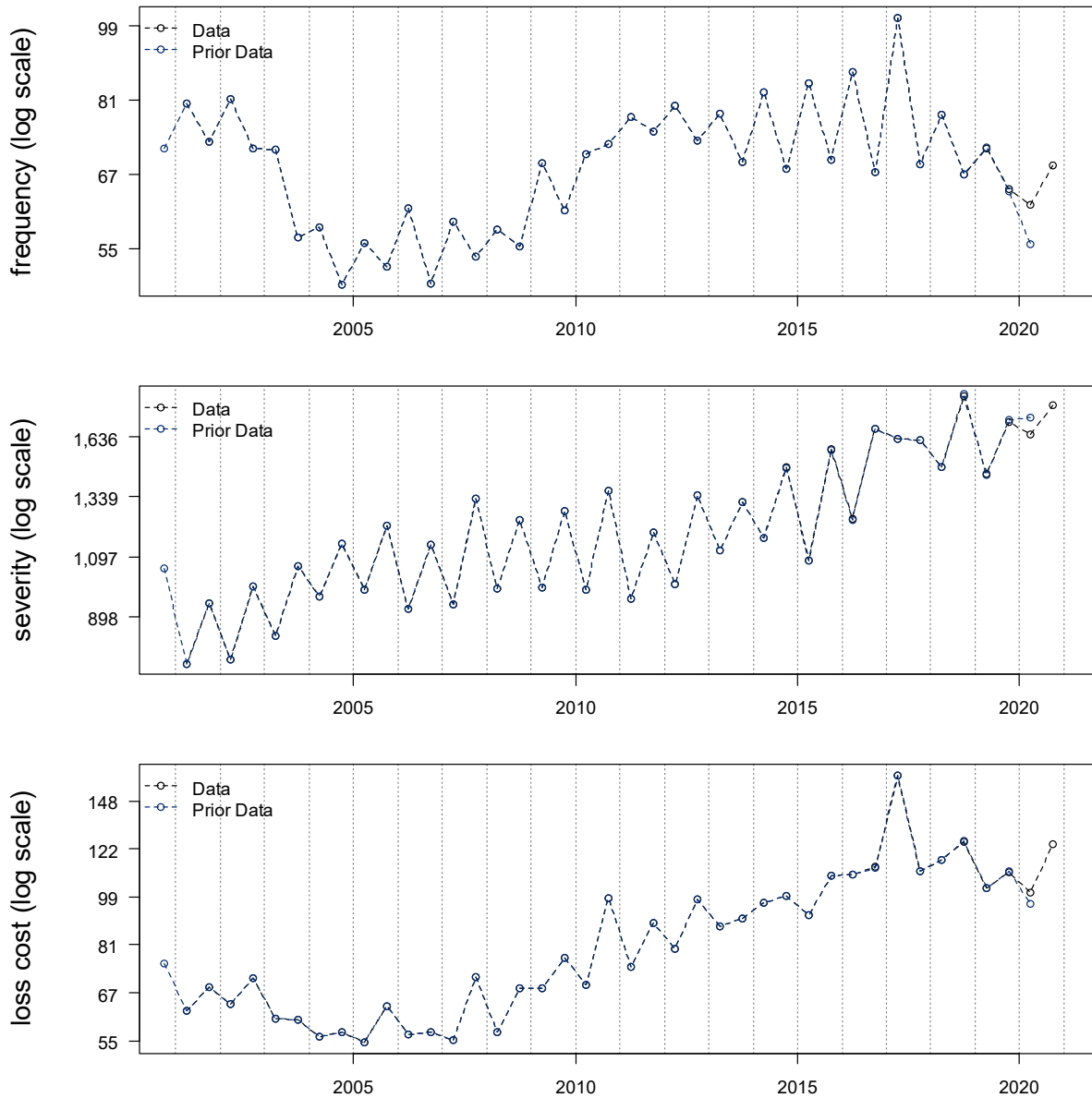
We select a past loss cost trend rate of **+3.5%**; and a future trend rate of **+2.5%** as there is evidence of a flatter trend in the more recent time frames.

#### 4.6. Comprehensive

In Figure 15, we present our 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 2001-1

through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the loss cost estimates have not changed significantly.

**Figure 15: Comprehensive – Observed Loss Cost Experience**



A review of the historical data points (as depicted in Figure 15) shows that subject to variability:

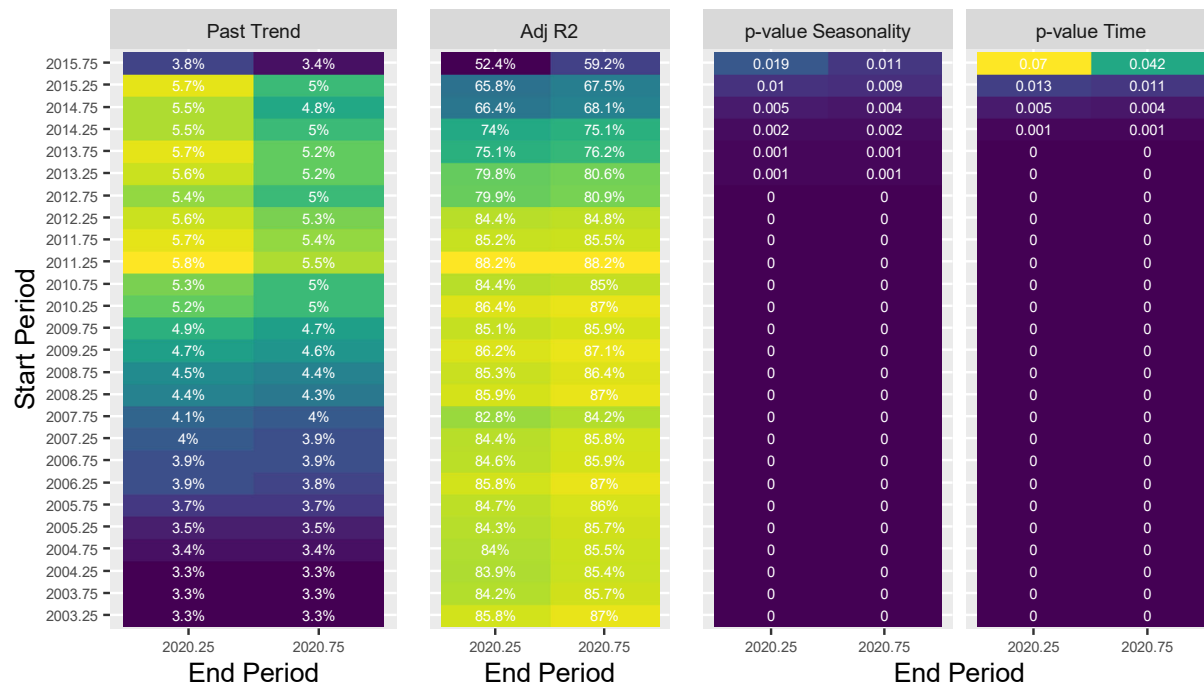
- Frequency trended upward beginning in 2005, and changed to a relatively flat pattern beginning in 2011, with a spike in 2017-1 coincident with the March 29, 2017 windstorm. We observe a decrease at 2020-1 coincident with the COVID-19 pandemic (when seasonality is considered).
- Severity generally exhibited a flat pattern between 2005 through 2012, followed by an increasing trend.

- Loss cost has exhibited an upward trend since 2008 with a sharp spike in 2017-1, like frequency, likely associated with the March 29, 2017 windstorm.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter and the 2017-1 observation are presented in Appendix E.

In Figure 16 we present a heatmap of indicated severity trends beginning 2003-1 through 2015-2, ending 2020-2 and 2020-1, with time and seasonality parameters included in the model.

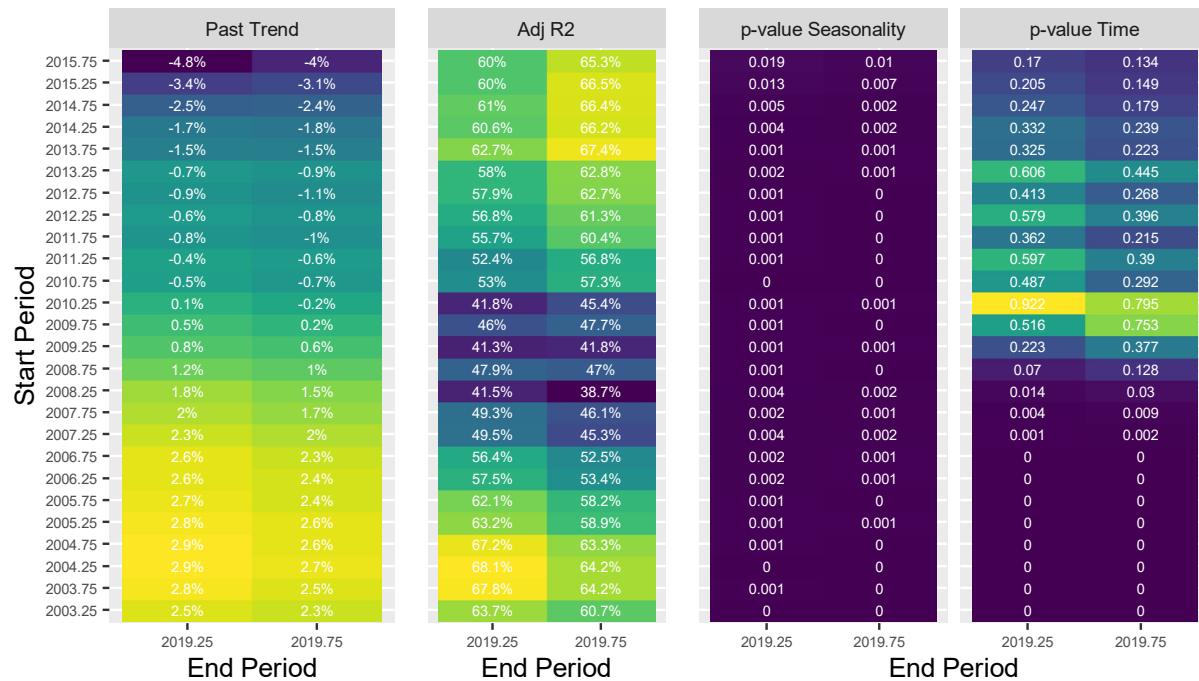
**Figure 16: Comprehensive - Severity Heatmap (Time and Seasonality)**



- We observe the models with experience periods beginning between 2003-1 to 2007-2 and ending 2020-2, have indicated severity trend rates that range from approximately +3.5% to +4.0%, and have high adjusted R-squared values and significant *p*-values for time and seasonality.
- The trend rates cluster around +5.0% to +5.5% over the more recent time periods beginning 2010-1 to 2014-2, with high adjusted R-squared values and significant *p*-values for time and seasonality.

In Figure 17 we present a heatmap of indicated frequency trends beginning 2003-1 through 2015-2, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model. We exclude the 2020-1 and 2020-2 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 17: Comprehensive - Frequency Heatmap (Time and Seasonality)



- We observe the models with experience periods beginning between 2003-1 to 2008-1 and ending 2019-2, have indicated frequency trend rates that range from approximately +1.5% to +2.5%, and have moderate adjusted R-squared values and significant  $p$ -values for time and seasonality.
- The trend rates over the shorter periods have moderate adjusted R-squared values but  $p$ -values that are not significant for time. This is due to the flattening of the observed frequency data since 2010.

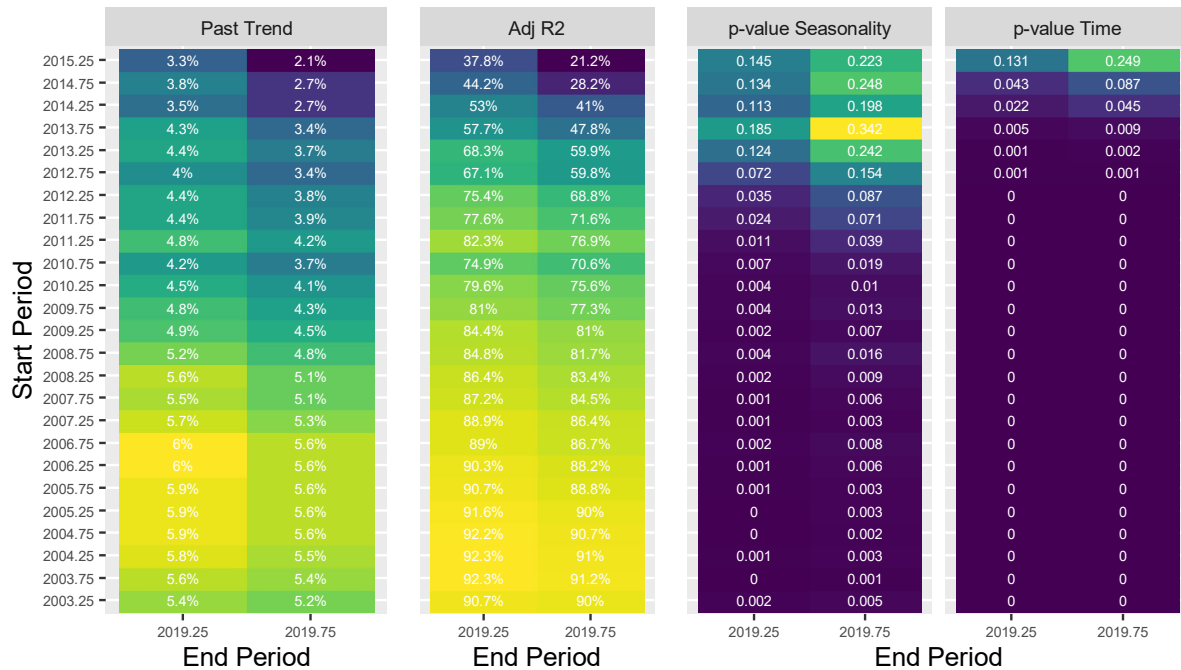
We also consider the statistical fit obtained through the loss cost data directly.

In Figure 18 we present a heatmap of indicated loss cost trends beginning 2003-1 through 2015-1, ending 2019-2 and 2019-1, excluding 2017-1, with time and seasonality parameters included in the



model. We exclude the 2020-1 and 2020-2 observations to limit any potential influence of COVID-19 on the trend rate.

**Figure 18: Comprehensive – Loss Cost Heatmap (Time and Seasonality; Excluding 2017-1)**



- We observe the models with experience periods beginning between 2003-1 to 2011-1 and ending 2019-2, have indicated loss cost trend rates that range from approximately +4.0% to +5.5%, and have high adjusted R-squared values and significant *p*-values for time and seasonality.
- Seasonality is only significant over the longer time periods, but not the shorter time periods which we assume is due to the volatility of the data. (We note that the seasonality in frequency and severity is offsetting for loss cost.)
- The trend rates beginning 2008-1 to 2010-2, when the upward trend began, cluster around +4% to +5%.
- The indicated trend rate decreases as the experience period shortens due to the leveraging of the low 2019 data points. The trend rates ending 2019-1 are generally one-half percentage point higher than those ending 2019-2.

We select a loss cost trend rate of **+4.5%** based on the indicated trend rates beginning 2008-2010.

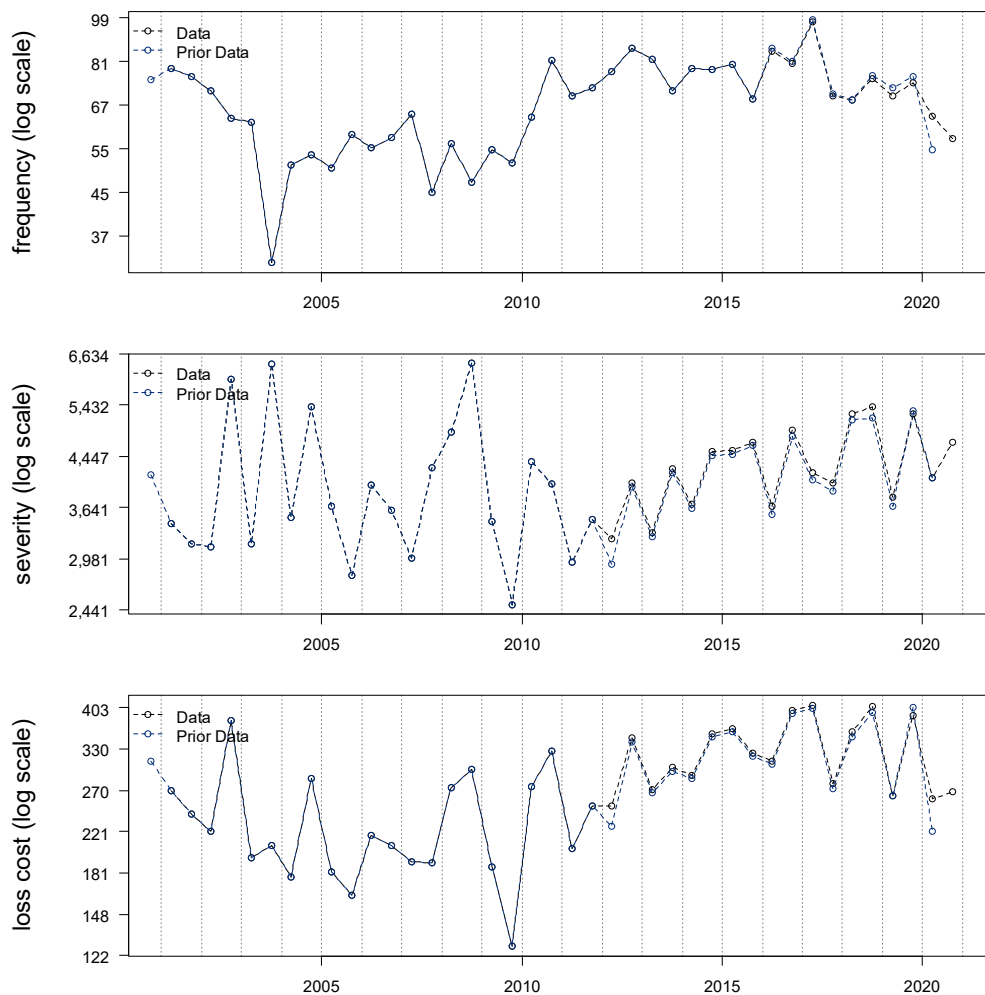
#### 4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for Comprehensive, **+4.5%**.

## 4.8. All Perils

In Figure 19, we present our 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 2001-1 through 2020-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 19: All Perils – Observed Loss Cost Experience**



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

- Frequency has exhibited a relatively flat pattern since 2010-2. We observe a small decrease in 2020 coincident with the COVID-19 pandemic.
- Severity has generally been increasing since 2009-2.
- Loss cost has generally been increasing since 2005, with a downward spike in 2009-2. We observe a small decrease in 2020 coincident with the COVID-19 pandemic.

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

In Figure 20 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2011-2, ending 2019-2 and 2019-1, with only a time parameter included in the model.

**Figure 20: All Perils – Loss Cost Heatmap (Time)**



- We observe the models with experience periods beginning between 2005-1 to 2011-2 and ending 2019-2, have indicated loss cost trend rates that range from approximately +3.5% to +6.0%, and have low to moderate R-squared values and significant  $p$ -values for time.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

Given the evidence of a flatter trend rate over the more recent time periods, we select a past loss cost trend rate of **+5.0%** and a future loss cost trend rate of **+4.0%**, the same as our prior selection.

#### 4.9. Underinsured Motorist

Due to insufficient data and the nature of the coverage, we select:

- the severity trend rate that approximately underlies our selected bodily injury severity trend rate (+3.5%), and
- a selected 0.0% frequency trend rate due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist trend rate of **+3.5%**.

#### 4.10. Summary - All Coverages

We summarize our current and prior trend analyses in Table 9 and Table 10, respectively.

**Table 9: Selected Loss Cost Trends as of December 31, 2020**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-1.0%	-1.0%
Property Damage	+1.5%	+1.5%
Accident Benefits	+1.5%	+1.5%
Uninsured Auto	+1.5%	+1.5%
Collision	+3.5%	+2.5%
Comprehensive	+4.5%	+4.5%
Specified Perils	+4.5%	+4.5%
All Perils	+5.0%	+4.0%
Underinsured Motorist	+3.5%	+3.5%

**Table 10: Selected Loss Cost Trends as of June 30, 2020**

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-1.0%	-1.0%
Property Damage	+2.5%	+2.5%
Accident Benefits	+3.5%	+3.5%
Uninsured Auto	+1.0%	+1.0%
Collision	+3.5%	+2.5%
Comprehensive	+4.5%	+4.5%
Specified Perils	+4.5%	+4.5%
All Perils	+5.0%	+4.0%
Underinsured Motorist	+3.5%	+3.5%

## 5. HISTORICAL COVID-19 IMPACT

In mid-March 2020 “stay-at-home” orders and other directives introduced to control the spread of COVID-19 dramatically reduced traffic in Newfoundland and Labrador and resulted in a steep decline in the claims frequency level. This is evident in the 2020-2 AUTO 7001 claim count experience reported for the first and second halves of 2020, as of December 31, 2020.

### 5.1. COVID-19 in 2020

Loss trend rates are annual rates of change that provide an understanding of how claims costs have changed in the past and are commonly used to extrapolate claim costs into the near future. In Section 4, we presented multiple loss trend models by individual coverage which are used to determine the loss trend rates. The selected loss trend rates presented in Section 4 measure the rate of change in loss costs without the influence of COVID-19.

In order to isolate the impact of COVID-19 from the loss trend rate, we excluded the 2020-1 and 2020-2 observations from the presented models where a significant decrease in frequency (or loss cost) was present. However, this approach does not quantify the impact of COVID-19, instead it excludes the impact from consideration. In order to quantify the impact, we consider a model of the same form as those used to derive our selected trend rate *including* the 2020-1 and 2020-2 observation and, if significant<sup>16</sup>, additional (scalar) parameters which quantify the change in claims experience during 2020-1 and 2020-2. The resulting model has identical coefficients<sup>17</sup> (and trend rates) as the models we presented in Section 4, but has the additional benefit of quantifying the decrease in frequency attributed to the pandemic.

In Appendix F, we present loss trend models analogous to those underlying our selected trend rates except that the models include the 2020-1 and 2020-2 observations and the additional scalar parameters.

At this time, accident half-year 2020-1 and 2020-2 are the only observations available (i.e., two data points) to measure the impact of COVID-19 on claims experience. The monthly impact of COVID-19 during 2020-1 is mixed; with January through mid-March unaffected by COVID-19, mid-March through April likely strongly affected, and May and June likely less affected. Although the full 2020-2 accident half-year is impacted by COVID-19, the severity of government-imposed restriction on mobility varied from month to month.<sup>18</sup>

In Table 11, we summarize the observed COVID-19 impact on 2020 private passenger vehicle claims costs (frequency).

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<sup>16</sup> Before inclusion of the COVID-19 parameter in our loss trend model, we first test the statistical significance for each of the separate frequency, severity and loss cost models. Parameters with p-value less than 5% are considered statistically significant.

<sup>17</sup> The fitted coefficients (and trend rates) are identical to an analogous model with an experience period ending 2019-2 and excluding the scalar parameters. The additional scalar parameters explain 100% of the variance observed in the 2020-1 and 2020-2 data points and removes their influence on the indicated trend rates.

<sup>18</sup> We assume the entire decrease in claims costs is associated with the COVID-19 pandemic. To the extent at which the introduction of DCPD resulted in a shift of claims from collision to property damage, the observed COVID-19 impact for property damage and collision may be understated and overstated, respectively.

**Table 11: Effect of COVID-19 on 2020 Claim Costs Related to Frequency Decline**

COVID-19 Effect on Claim Costs		
Coverage	2020-1	2020-2
Bodily Injury	-23%	-17%
Property Damage	0%	0%
Accident Benefits	-29%	-16%
Uninsured Auto	0%	0%
Collision	-19%	-36%
Comprehensive	-23%	0%
All Perils	-16%	-24%

## 5.2. COVID-19 2020 Diagnostics

In Figure 21 through Figure 27, we plot the following triangle metrics as-of six-months for all coverages.

- Reported Frequency
- Reported Severity
- Reported Loss Cost
- Closed Claim Counts / Reported Claim Counts
- Total Paid Loss / Total Incurred Loss
- Case Reserve / Open Counts
- Paid Loss / Ultimate Loss
- Incurred Loss / Ultimate Loss

We focus on the change to these metrics between 2020 and prior accident half-years to better understand the impact COVID-19 has had on the reporting of claims and on the estimates of industry ultimate loss amounts<sup>19</sup> used in this report. We used these diagnostics to consider the impact COVID-19 may have had on the 2020-1 and 2020-2 ultimate estimates for each coverage; and therefore, our loss trend model design. We summarize our findings below:

- All coverages, except property damage and uninsured automobile, exhibit a significant reduction to reported frequency and a resulting reduction to reported loss cost as of 6-months. We note comprehensive only experienced a modest decline in reported frequency during 2020-1.
- Although there is no apparent COVID-19 impact on property damage, this may be masked by the introduction of DCPD effective January 1, 2020 and a possible shift of claims from the collision coverage to DCPD (which is still combined as part of property damage). As presented in Table 11, the 2020 frequency decreased significantly more for collision than other coverages.

We also note higher closure and payment rates consistent the expectations for the introduction of DCPD.

<sup>19</sup> All reference to loss amounts include a provision for allocated loss adjustment expenses (ALAE).

- With the exception of accident benefits, for the remaining coverages, the 2020 reported severity as of 6-months appears consistent with historical trends.
- For the accident benefits coverage, we observe a small downward spike in the severity for 2020-1 and 2020-2. One plausible explanation of this decrease is that claimants are delaying seeking/receiving medical treatment during the pandemic.

Figure 21: Bodily Injury – Triangle Diagnostics

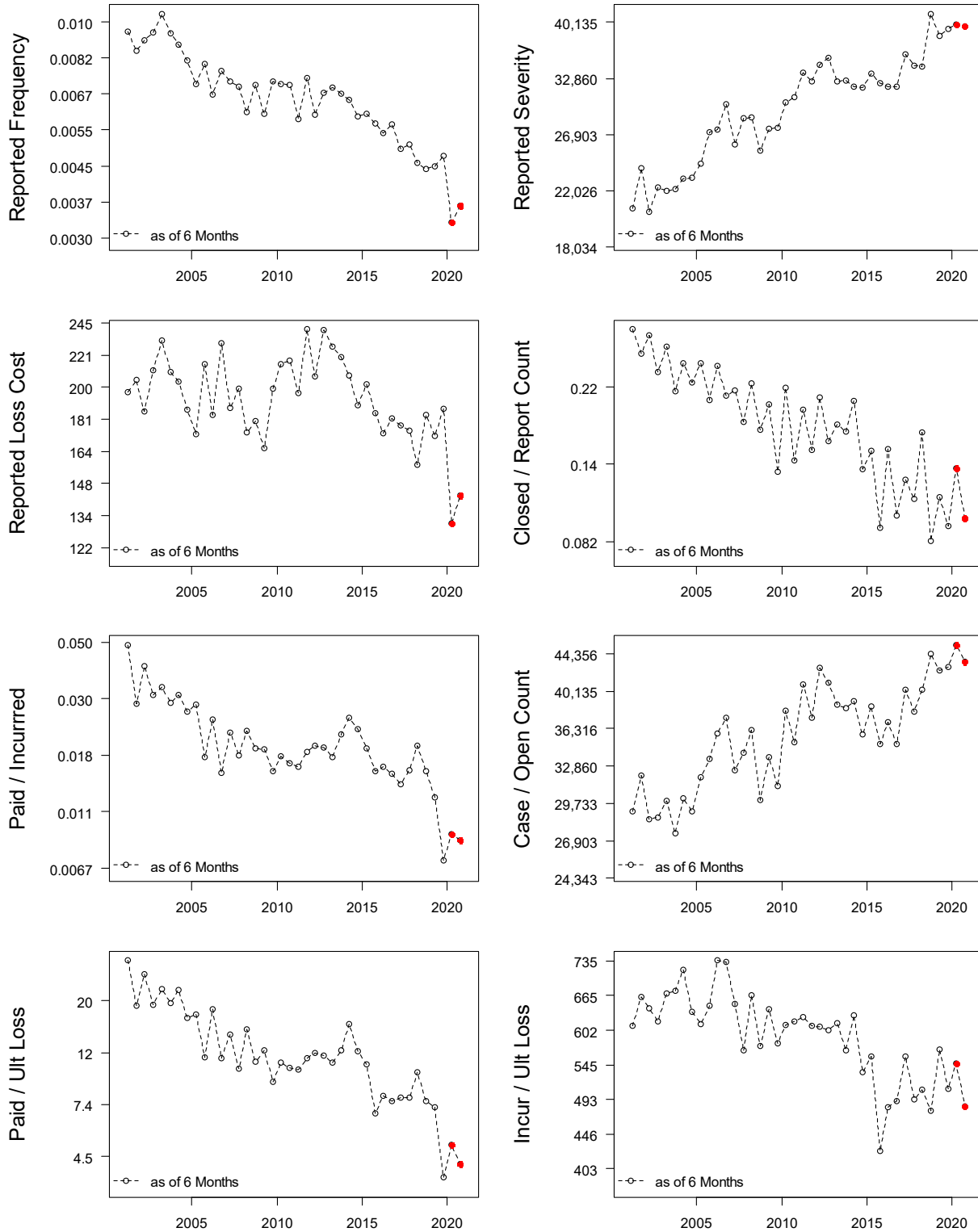




Figure 22: Property Damage – Triangle Diagnostics

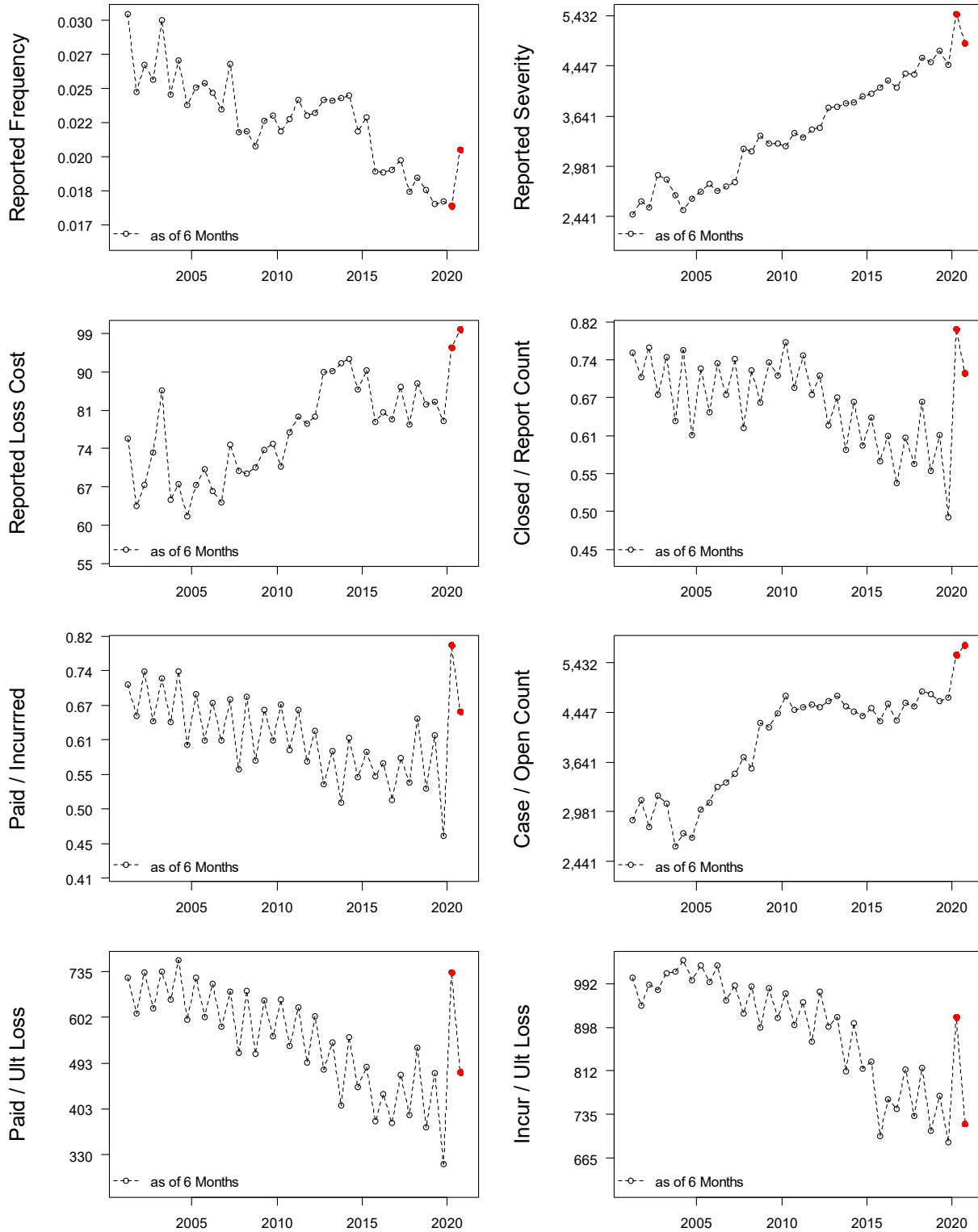


Figure 23: Accident Benefits – Total

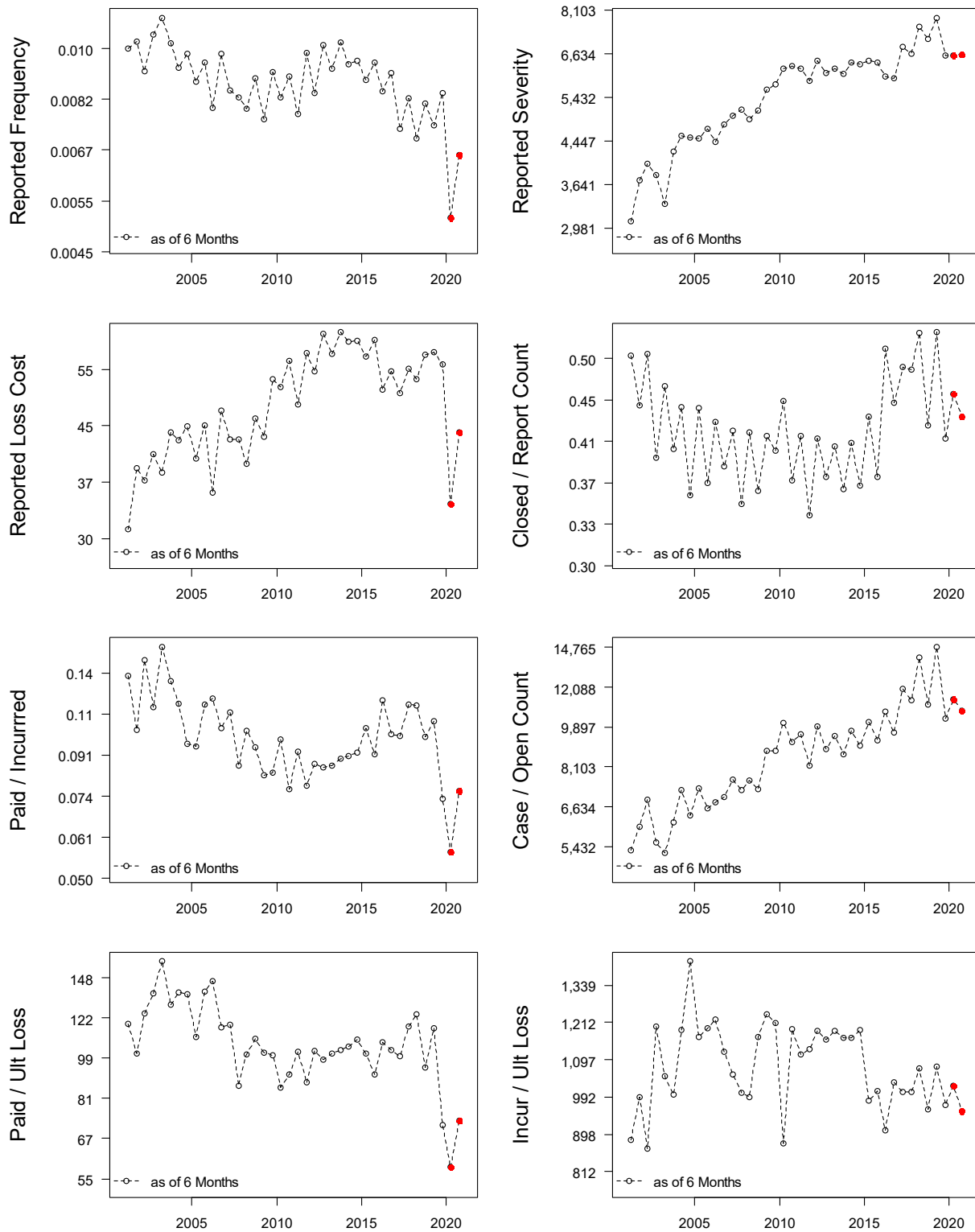


Figure 24: Uninsured Automobile – Triangle Diagnostics

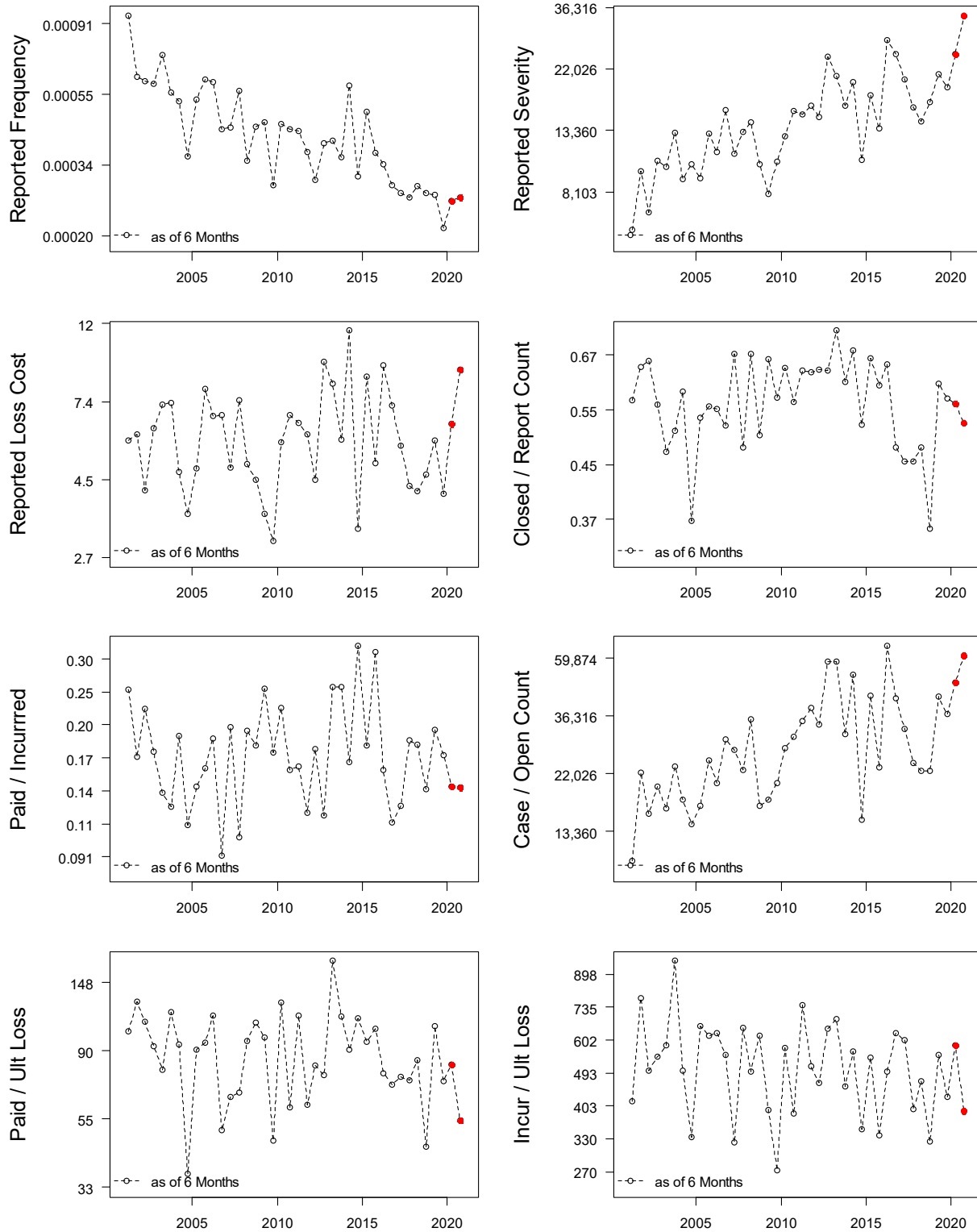


Figure 25: Collision – Triangle Diagnostics

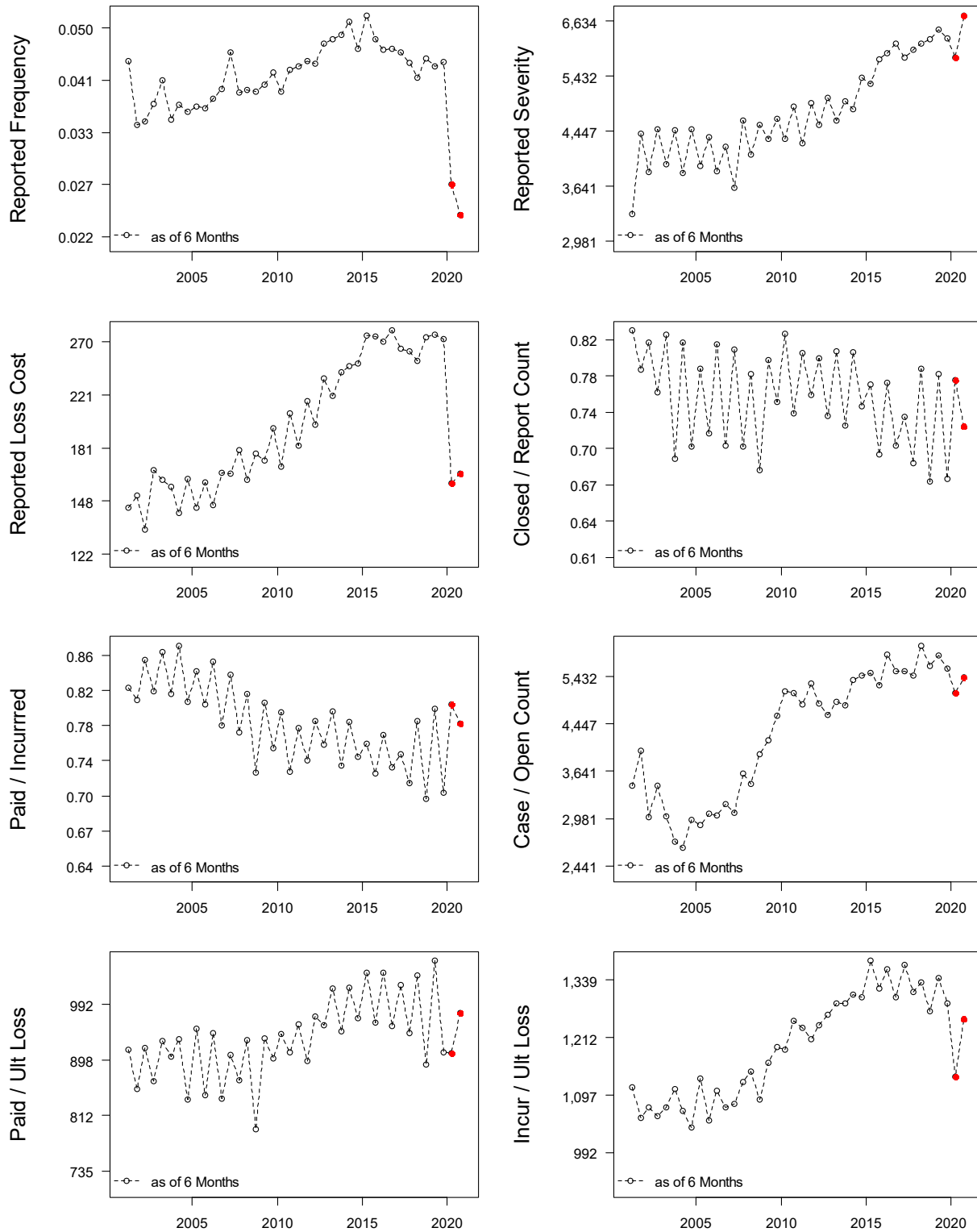


Figure 26: Comprehensive – Triangle Diagnostics

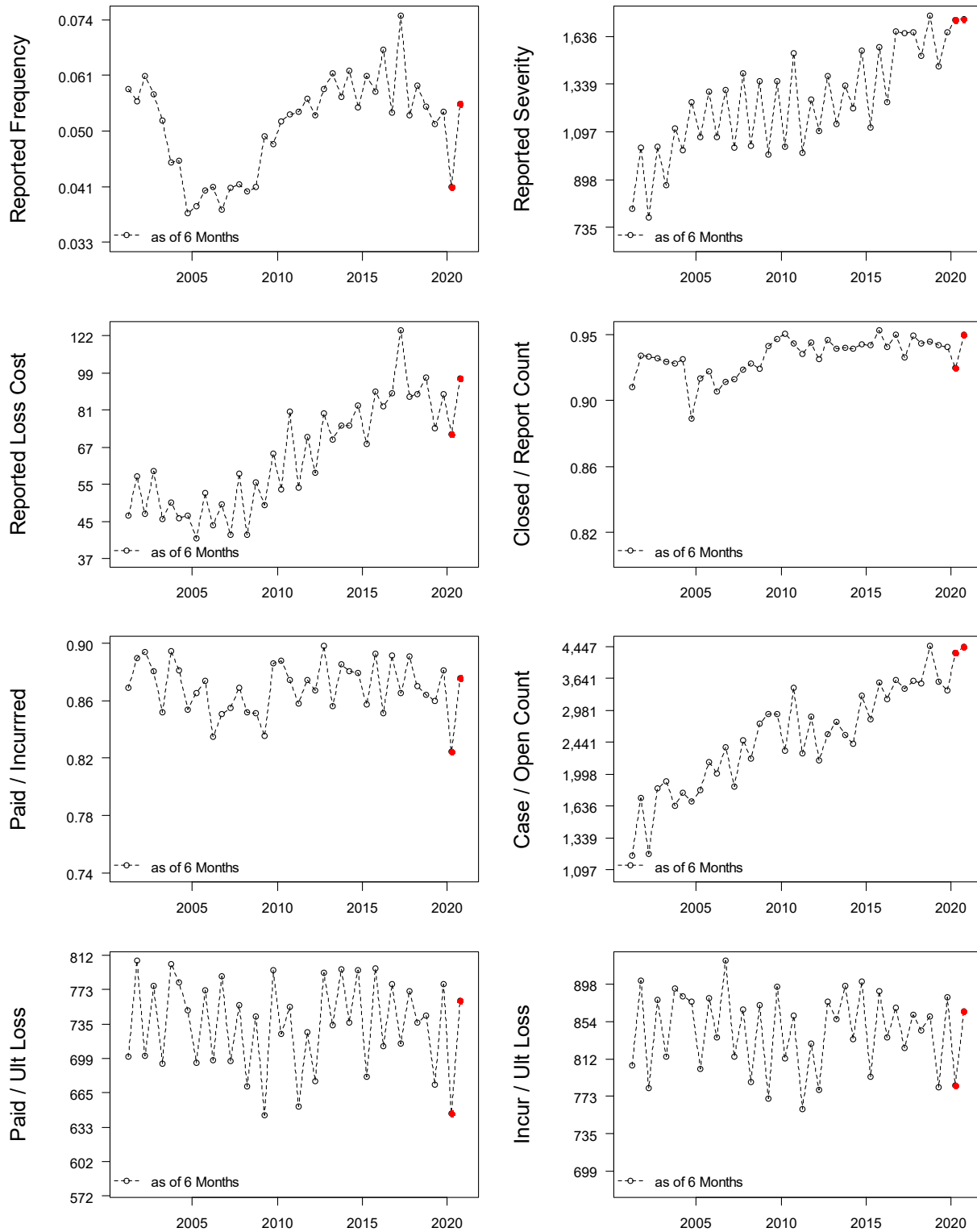
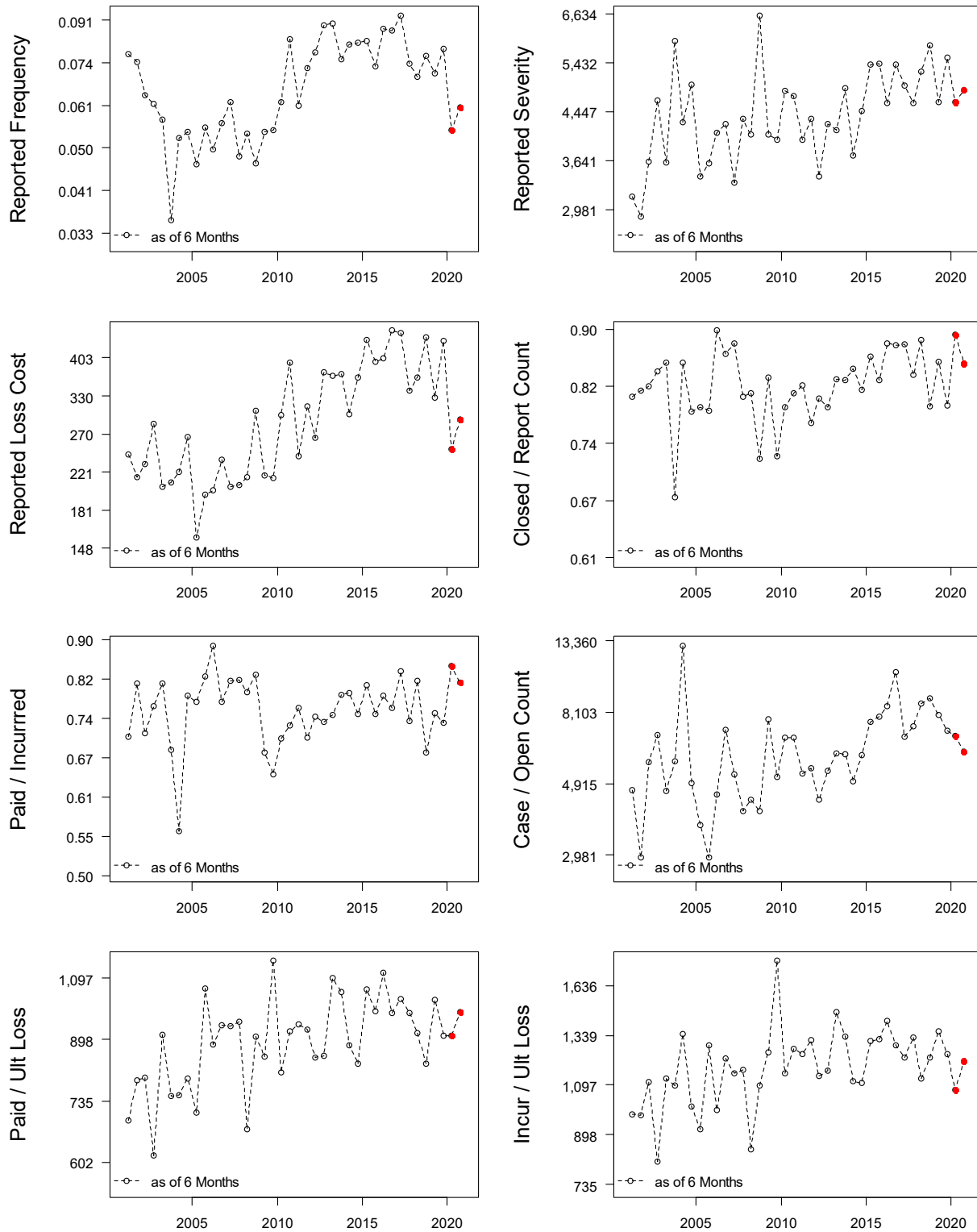


Figure 27: All Perils – Triangle Diagnostics



## 6. DISTRIBUTION AND USE

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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. SUMMARY OF TABLES AND FIGURES

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## 9. APPENDICES

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

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

**Appendix C:** Reported incurred claim amount, reported paid claim amount, and estimated ultimate claim amount by accident half-year.

**Appendix D:** Reported incurred claim count and estimated ultimate claim count by accident half-year.

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

- Bodily Injury: Pages 1 to 8
- Property Damage: Pages 9 to 15
- Accident Benefits: Pages 16 to 27
- Uninsured Auto: Pages 28 to 34
- Collision: Pages 35 to 39
- Comprehensive: Pages 40 to 46
- All Perils: Pages 47 to 51

**Appendix F:** Summary of measured COVID-19 impact on historical losses. The loss trend models presented are analogous to those underlying our selected trend rates except that the models include both the 2020-1 observation and the 2020-1 scalar parameter.



Province of Newfoundland  
Private Passengers Vehicles (Excluding Farmers)  
Claim Count Development Selections  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Selected Age-to-Ultimate Development Factor							
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12
12.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
24.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
30.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
36.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
42.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
48.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
54.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
60.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
66.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
72.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
78.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
84.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
90.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
96.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
102.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
108.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1
120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
126.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
132.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
138.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
144.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
150.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
168.0	Wght Avg: 6 Semester	1	1	1	Wght Avg: 6 Semester	1	1
174.0	Wght Avg: 6 Semester	1	1	1	1	1	1
180.0	Wght Avg: 6 Semester	1	1	1	1	1	1
186.0	Wght Avg: 6 Semester	1	1	1	1	1	1
192.0	Wght Avg: 6 Semester	1	1	1	1	1	1
198.0	Wght Avg: 6 Semester	1	1	1	1	1	1
204.0	Wght Avg: 6 Semester	1	1	1	1	1	1
210.0	1	1	1	1	1	1	1
216.0	1	1	1	1	1	1	1
222.0	1	1	1	1	1	1	1
228.0	1	1	1	1	1	1	1
234.0	1	1	1	1	1	1	1



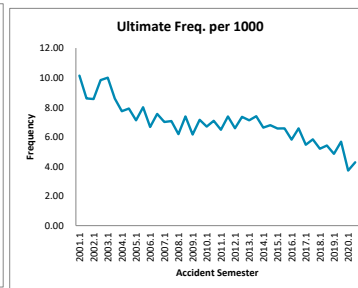
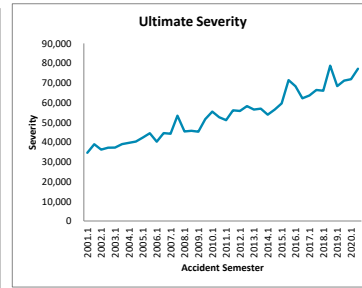
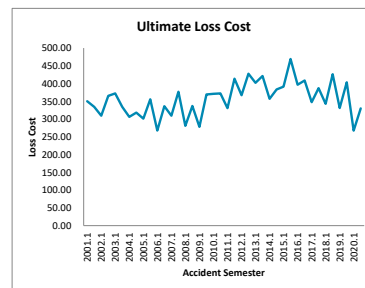
Province of Newfoundland  
Private Passengers Vehicles (Excluding Farmers)  
Reported Incurred Claim Amount and ALAE Loss Development Selections  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Selected Age-to-Ultimate Development Factors							
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 4 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester
12.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
24.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
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42.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
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72.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
78.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
84.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
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96.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
102.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
108.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1	1
126.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
132.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
138.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
144.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
150.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
168.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
174.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
180.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
186.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1	1
192.0	Wght Avg: 6 Semester	1	1	1	1	1	1
198.0	Wght Avg: 6 Semester	1	1	1	1	1	1
204.0	Wght Avg: 6 Semester	1	1	1	1	1	1
210.0	1	1	1	1	1	1	1
216.0	1	1	1	1	1	1	1
222.0	1	1	1	1	1	1	1
228.0	1	1	1	1	1	1	1
234.0	1	1	1	1	1	1	1

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

Loss Cost Summary  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240.0	116,511	1,181	37,734	1.082	40,829	350.43		34,571		10.14			
2001.2	234.0	114,889	988	35,505	1.082	38,416	334.38		38,883		8.60		342.46	
2002.1	228.0	105,604	903	30,609	1.068	32,691	309.56	-11.7%	36,202	4.7%	8.55	-15.6%		
2002.2	222.0	104,043	1,023	35,595	1.068	38,016	365.38	9.3%	37,161	-4.4%	9.83	14.3%	337.26	-1.5%
2003.1	216.0	99,683	997	34,486	1.076	37,121	372.39	20.3%	37,233	2.8%	10.00	17.0%		
2003.2	210.0	107,230	921	33,315	1.076	35,860	334.42	-8.5%	38,936	4.8%	8.59	-12.6%	352.72	4.6%
2004.1	204.0	111,085	859	31,520	1.080	34,042	306.44	-17.7%	39,623	6.4%	7.73	-22.7%		
2004.2	198.0	115,898	917	34,163	1.080	36,896	318.35	-4.8%	40,229	3.3%	7.91	-7.9%	312.52	-11.4%
2005.1	192.0	112,925	804	31,894	1.066	34,009	301.17	-1.7%	42,293	6.7%	7.12	-7.9%		
2005.2	186.0	116,657	933	38,917	1.066	41,498	355.72	11.7%	44,470	10.5%	8.00	1.1%	328.89	5.2%
2006.1	180.0	117,023	780	29,238	1.072	31,341	267.82	-11.1%	40,174	-5.0%	6.67	-6.4%		
2006.2	174.0	123,215	930	38,643	1.072	41,421	336.17	-5.5%	44,531	0.1%	7.55	-5.6%	302.87	-7.9%
2007.1	168.0	119,866	839	34,630	1.072	37,113	309.62	15.6%	44,227	10.1%	7.00	5.0%		
2007.2	162.0	125,531	887	44,154	1.072	47,320	376.96	12.1%	53,339	19.8%	7.07	-6.4%	344.07	13.6%
2008.1	156.0	124,972	773	32,665	1.075	35,105	280.90	-9.3%	45,407	2.7%	6.19	-11.6%		
2008.2	150.0	132,545	977	41,564	1.075	44,669	337.01	-10.6%	45,704	-14.3%	7.37	4.3%	309.78	-10.0%
2009.1	144.0	131,660	810	34,152	1.073	36,638	278.28	-0.9%	45,225	-0.4%	6.15	-0.5%		
2009.2	138.0	138,506	991	47,693	1.073	51,165	369.41	9.6%	51,641	13.0%	7.15	-3.0%	325.00	4.9%
2010.1	132.0	136,816	916	48,088	1.056	50,767	371.06	33.3%	55,445	22.6%	6.69	8.8%		
2010.2	126.0	143,649	1,017	50,632	1.056	53,452	372.10	0.7%	52,560	1.8%	7.08	-1.0%	371.59	14.3%
2011.1	120.0	141,299	915	44,397	1.052	46,719	330.64	-10.9%	51,079	-7.9%	6.47	-3.3%		
2011.2	114.0	147,645	1,089	58,027	1.052	61,082	413.57	11.1%	56,094	6.7%	7.37	4.1%	373.02	0.4%
2012.1	108.0	145,750	959	49,645	1.078	53,493	367.02	11.0%	55,782	9.2%	6.58	1.6%		
2012.2	102.0	152,631	1,122	60,613	1.078	65,311	427.90	3.5%	58,231	3.8%	7.35	-0.3%	398.16	6.7%
2013.1	96.0	150,496	1,071	55,687	1.087	60,518	402.12	9.6%	56,491	1.3%	7.12	8.2%		
2013.2	90.0	157,090	1,162	60,873	1.087	66,153	421.12	-1.6%	56,951	-2.2%	7.39	0.6%	411.82	3.4%
2014.1	84.0	153,432	1,016	50,655	1.082	54,788	357.08	-11.2%	53,913	-4.6%	6.62	-7.0%		
2014.2	78.0	160,277	1,088	56,804	1.082	61,439	383.33	-9.0%	56,496	-0.8%	6.79	-8.2%	370.49	-10.0%
2015.1	72.0	156,895	1,030	56,942	1.078	61,383	391.24	9.6%	59,573	10.5%	6.57	-0.8%		
2015.2	66.0	163,411	1,074	71,118	1.078	76,665	469.15	22.4%	71,366	26.3%	6.57	-3.1%	430.99	16.3%
2016.1	60.0	160,666	934	57,788	1.103	63,741	396.73	1.4%	68,279	14.6%	5.81	-11.5%		
2016.2	54.0	165,148	1,085	61,161	1.103	67,460	408.48	-12.9%	62,167	-12.9%	6.57	0.0%	402.69	-6.6%
2017.1	48.0	159,758	874	50,913	1.091	55,562	347.79	-12.3%	63,604	-6.8%	5.47	-5.9%		
2017.2	42.0	164,450	958	58,295	1.091	63,617	386.85	-5.3%	66,418	6.8%	5.82	-11.4%	367.60	-8.7%
2018.1	36.0	159,228	827	49,342	1.107	54,642	343.17	-1.3%	66,040	3.8%	5.20	-5.0%		
2018.2	30.0	163,660	886	62,998	1.107	69,764	426.27	10.2%	78,710	18.5%	5.42	-7.0%	385.29	4.8%
2019.1	24.0	158,293	767	47,838	1.096	52,426	331.19	-3.5%	68,319	3.5%	4.85	-6.7%		
2019.2	18.0	162,331	921	59,801	1.096	65,536	403.71	-5.3%	71,122	-9.6%	5.68	4.8%	367.91	-4.5%
2020.1	12.0	156,422	582	37,592	1.113	41,846	267.52	-19.2%	71,854	5.2%	3.72	-23.2%		
2020.2	6.0	162,654	696	48,217	1.113	53,674	329.99	-18.3%	77,139	8.5%	4.28	-24.6%	299.37	-18.6%
Total		5,539,845	37,503	1,843,902		1,994,164								

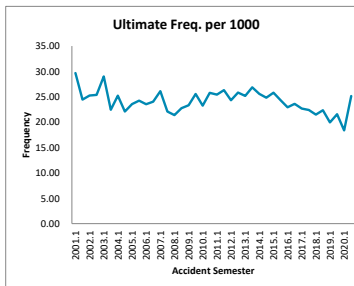
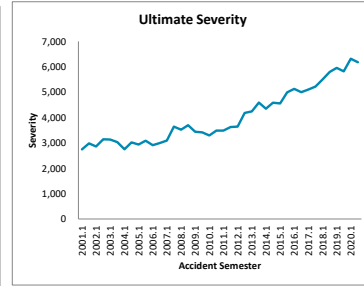
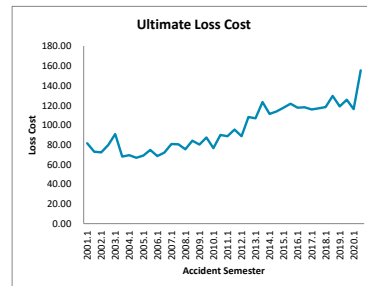




Province of Newfoundland  
Third Party Liability - Property Damage  
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 12/31/20

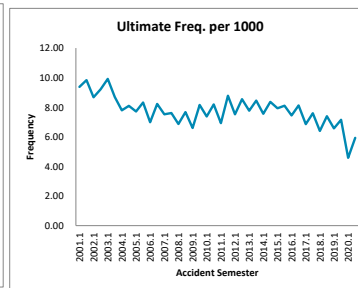
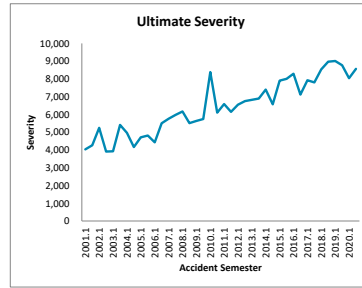
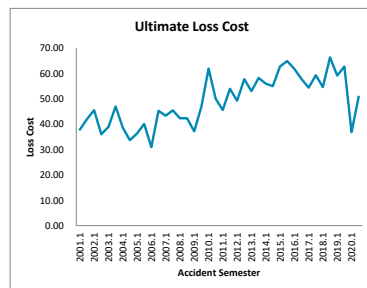
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240.0	116,511	3,458	8,770	1,082	9,490	81.45		2,744		29.68			
2001.2	234.0	114,889	2,808	7,738	1,082	8,372	72.87		2,981		24.44		77.19	
2002.1	228.0	105,604	2,667	7,142	1,068	7,627	72.22	-11.3%	2,860	4.2%	25.25	-14.9%		
2002.2	222.0	104,043	2,641	7,770	1,068	8,298	79.75	9.4%	3,142	5.4%	25.38	3.9%	75.96	-1.6%
2003.1	216.0	99,683	2,891	8,410	1,076	9,053	90.81	25.7%	3,131	9.5%	29.00	14.8%		
2003.2	210.0	107,230	2,408	6,774	1,076	7,292	68.00	-14.7%	3,028	-3.6%	22.46	-11.5%	78.99	4.0%
2004.1	204.0	111,085	2,801	7,132	1,080	7,703	69.34	-23.6%	2,750	-12.2%	25.21	-13.1%		
2004.2	198.0	115,898	2,561	7,166	1,080	7,739	66.77	-1.8%	3,022	-0.2%	22.10	-1.6%	68.03	-13.9%
2005.1	192.0	112,925	2,659	7,315	1,066	7,800	69.07	-0.4%	2,933	6.7%	23.55	-6.6%		
2005.2	186.0	116,657	2,828	8,181	1,066	8,723	74.77	12.0%	3,085	2.1%	24.24	9.7%	71.97	5.8%
2006.1	180.0	117,023	2,754	7,475	1,072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-0.1%		
2006.2	174.0	123,215	2,963	8,274	1,072	8,869	71.98	-3.7%	2,993	-3.0%	24.05	-0.8%	70.27	-2.4%
2007.1	168.0	119,866	3,129	9,031	1,072	9,678	80.74	17.9%	3,093	6.3%	26.10	10.9%		
2007.2	162.0	125,531	2,774	9,427	1,072	10,103	80.48	11.8%	3,642	21.7%	22.10	-8.1%	80.61	14.7%
2008.1	156.0	124,972	2,674	8,760	1,075	9,414	75.33	-6.7%	3,520	13.8%	21.40	-18.0%		
2008.2	150.0	132,545	3,014	10,373	1,075	11,148	84.11	4.5%	3,699	1.6%	22.74	2.9%	79.85	-0.9%
2009.1	144.0	131,660	3,071	9,841	1,073	10,558	80.19	6.5%	3,438	-2.3%	23.33	9.0%		
2009.2	138.0	138,506	3,540	11,271	1,073	12,092	87.30	3.8%	3,416	-7.6%	25.56	12.4%	83.84	5.0%
2010.1	132.0	136,816	3,183	9,924	1,056	10,477	76.57	-4.5%	3,292	-4.3%	23.26	-0.3%		
2010.2	126.0	143,649	3,705	12,235	1,056	12,917	89.92	3.0%	3,487	2.1%	25.79	0.9%	83.41	10.5%
2011.1	120.0	141,299	3,594	11,895	1,052	12,517	88.59	15.7%	3,483	5.8%	25.43	9.3%		
2011.2	114.0	147,645	3,883	13,376	1,052	14,075	95.33	6.0%	3,625	4.0%	26.30	2.0%	92.03	10.3%
2012.1	108.0	145,750	3,544	11,980	1,078	12,909	88.57	0.0%	3,642	4.6%	24.32	-4.4%		
2012.2	102.0	152,631	3,943	15,298	1,078	16,483	107.99	13.3%	4,180	15.3%	25.83	-1.8%	98.51	7.0%
2013.1	96.0	150,496	3,788	14,784	1,087	16,066	106.75	20.5%	4,241	16.5%	25.17	3.5%		
2013.2	90.0	157,090	4,219	17,807	1,087	19,351	123.19	14.1%	4,587	9.7%	26.86	4.0%	115.15	16.9%
2014.1	84.0	153,432	3,925	15,779	1,082	17,067	111.23	4.2%	4,348	2.5%	25.58	1.6%		
2014.2	78.0	160,277	3,978	16,864	1,082	18,240	113.80	-7.6%	4,586	0.0%	24.82	-7.6%	112.55	-2.3%
2015.1	72.0	156,895	4,047	17,101	1,078	18,435	117.50	5.6%	4,555	4.8%	25.79	0.8%		
2015.2	66.0	163,411	3,977	18,426	1,078	19,863	121.55	6.8%	4,995	8.9%	24.34	-1.9%	119.57	6.2%
2016.1	60.0	160,666	3,682	17,115	1,103	18,877	117.49	0.0%	5,127	12.6%	22.92	-11.2%		
2016.2	54.0	165,148	3,898	17,655	1,103	19,474	117.92	-3.0%	4,996	0.0%	23.60	-3.0%	117.71	-1.6%
2017.1	48.0	159,758	3,623	16,942	1,091	18,489	115.73	-1.5%	5,104	-0.5%	22.68	-1.0%		
2017.2	42.0	164,450	3,684	17,619	1,091	19,227	116.92	-0.8%	5,219	4.5%	22.40	-5.1%	116.33	-1.2%
2018.1	36.0	159,228	3,422	16,994	1,107	18,819	118.19	2.1%	5,499	7.7%	21.49	-5.2%		
2018.2	30.0	163,660	3,656	19,125	1,107	21,179	129.41	10.7%	5,793	11.0%	22.34	-0.3%	123.88	6.5%
2019.1	24.0	158,293	3,156	17,161	1,096	18,806	118.81	0.5%	5,958	8.4%	19.94	-7.2%		
2019.2	18.0	162,331	3,502	18,603	1,096	20,387	125.59	5.8%	5,821	0.5%	21.58	-3.4%	122.24	-1.3%
2020.1	12.0	156,422	2,875	16,316	1,113	18,163	116.11	-2.3%	6,317	6.0%	18.38	-7.8%		
2020.2	6.0	162,654	4,090	22,703	1,113	25,272	155.38	23.7%	6,179	6.1%	25.15	16.6%	136.13	11.4%
Total		5,539,845	133,014	506,550		549,064								



Province of Newfoundland  
Accident Benefits - Total  
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 12/31/20

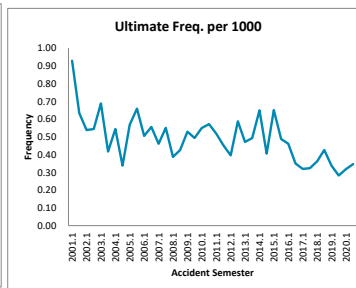
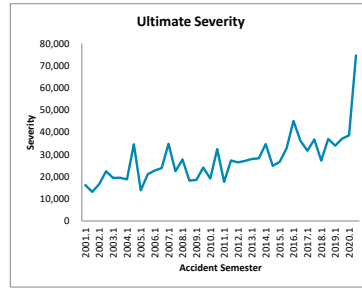
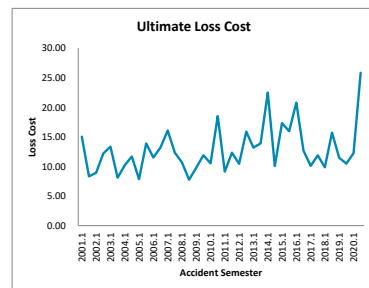
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240.0	79,676	747	2,785	1,082	3,014	37.82		4,034		9.38			
2001.2	234.0	83,066	817	3,222	1,082	3,486	41.96		4,266		9.84		39.94	
2002.1	228.0	77,338	671	3,294	1,068	3,518	45.49	20.3%	5,243	30.0%	8.68	-7.5%		
2002.2	222.0	75,921	699	2,559	1,068	2,733	36.00	-14.2%	3,910	-8.4%	9.21	-6.4%	40.79	2.1%
2003.1	216.0	72,465	719	2,620	1,076	2,820	38.91	-14.5%	3,924	-25.2%	9.92	14.3%		
2003.2	210.0	77,582	674	3,387	1,076	3,646	46.99	30.5%	5,409	38.3%	8.69	-5.7%	43.09	5.6%
2004.1	204.0	81,637	636	2,922	1,080	3,156	38.65	-0.7%	4,962	26.4%	7.79	-21.4%		
2004.2	198.0	85,611	693	2,671	1,080	2,885	33.70	-28.3%	4,163	-23.0%	8.09	-6.8%	36.12	-16.2%
2005.1	192.0	83,991	648	2,862	1,066	3,052	36.34	-6.0%	4,710	-5.1%	7.72	-1.0%		
2005.2	186.0	87,596	729	3,291	1,066	3,509	40.06	18.9%	4,813	15.6%	8.32	2.8%	38.24	5.9%
2006.1	180.0	86,842	607	2,507	1,072	2,688	30.95	-14.8%	4,428	-6.0%	6.99	-9.4%		
2006.2	174.0	92,200	758	3,892	1,072	4,172	45.25	13.0%	5,504	14.4%	8.22	-1.2%	38.31	0.2%
2007.1	168.0	92,344	695	3,735	1,072	4,003	43.35	40.1%	5,760	30.1%	7.53	7.7%		
2007.2	162.0	99,194	755	4,205	1,072	4,507	45.43	0.4%	5,969	8.4%	7.61	-7.4%	44.43	16.0%
2008.1	156.0	100,110	687	3,941	1,075	4,235	42.30	-2.4%	6,164	7.0%	6.86	-8.8%		
2008.2	150.0	107,495	825	4,231	1,075	4,547	42.30	-6.9%	5,513	-7.6%	7.67	0.8%	42.30	-4.8%
2009.1	144.0	108,425	716	3,760	1,073	4,033	37.20	-12.1%	5,634	-8.6%	6.60	-3.8%		
2009.2	138.0	116,308	949	5,079	1,073	5,449	46.85	10.8%	5,743	4.2%	8.16	6.3%	42.19	-0.3%
2010.1	132.0	116,224	858	6,813	1,056	7,193	61.89	66.4%	8,385	48.8%	7.38	11.8%		
2010.2	126.0	123,203	1,009	5,829	1,056	6,154	49.95	6.6%	6,100	6.2%	8.19	0.4%	55.74	32.1%
2011.1	120.0	122,106	866	5,292	1,052	5,569	45.61	-26.3%	6,584	-21.5%	6.93	-6.1%		
2011.2	114.0	128,569	1,129	6,591	1,052	6,935	53.94	8.0%	6,145	0.7%	8.78	7.2%	49.88	-10.5%
2012.1	108.0	128,149	964	5,858	1,078	6,312	49.25	8.0%	6,549	-0.5%	7.52	8.6%		
2012.2	102.0	135,405	1,158	7,255	1,078	7,818	57.73	7.0%	6,754	9.9%	8.55	-2.6%	53.61	7.5%
2013.1	96.0	134,902	1,048	6,581	1,087	7,152	53.02	7.6%	6,826	4.2%	7.77	3.3%		
2013.2	90.0	142,588	1,204	7,641	1,087	8,304	58.24	0.9%	6,894	2.1%	8.45	-1.2%	55.70	3.9%
2014.1	84.0	140,738	1,064	7,278	1,082	7,872	55.94	5.5%	7,400	8.4%	7.56	-2.7%		
2014.2	78.0	148,251	1,240	7,534	1,082	8,149	54.97	-5.6%	6,572	-4.7%	8.36	-1.0%	55.44	-0.5%
2015.1	72.0	145,927	1,157	8,486	1,078	9,147	62.69	12.1%	7,903	6.8%	7.93	4.9%		
2015.2	66.0	152,759	1,238	9,193	1,078	9,910	64.87	18.0%	8,003	21.8%	8.11	-3.1%	63.80	15.1%
2016.1	60.0	150,679	1,123	8,443	1,103	9,313	61.81	-1.4%	8,296	5.0%	7.45	-6.1%		
2016.2	54.0	155,811	1,266	8,168	1,103	9,009	57.82	-10.9%	7,118	-11.1%	8.12	0.2%	59.78	-6.3%
2017.1	48.0	151,444	1,038	7,545	1,091	8,233	54.37	-12.0%	7,928	-4.4%	6.86	-8.0%		
2017.2	42.0	156,537	1,189	8,501	1,091	9,277	59.27	2.5%	7,802	9.6%	7.60	-6.5%	56.86	-4.9%
2018.1	36.0	151,949	972	7,493	1,107	8,298	54.61	0.5%	8,536	7.7%	6.40	-6.7%		
2018.2	30.0	156,752	1,159	9,390	1,107	10,398	66.33	11.9%	8,972	15.0%	7.39	-2.7%	60.56	6.5%
2019.1	24.0	152,112	999	8,216	1,096	9,004	59.19	8.4%	9,009	5.5%	6.57	2.7%		
2019.2	18.0	156,892	1,122	8,980	1,096	9,842	62.73	-5.4%	8,769	-2.3%	7.15	-3.2%	60.99	0.7%
2020.1	12.0	151,842	696	5,026	1,113	5,595	36.85	-37.7%	8,041	-10.7%	4.58	-30.3%		
2020.2	6.0	158,717	941	7,243	1,113	8,062	50.80	-19.0%	8,566	-2.3%	5.93	-17.1%	43.98	-27.9%
Total		4,769,358	36,444	224,320		242,998								



Province of Newfoundland  
Uninsured Auto  
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 12/31/20

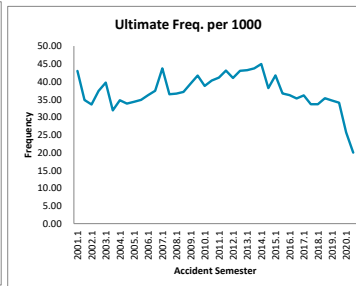
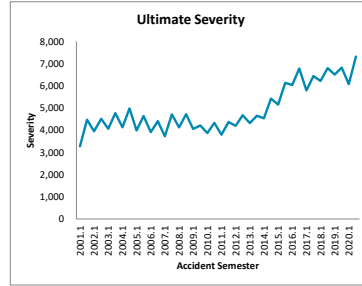
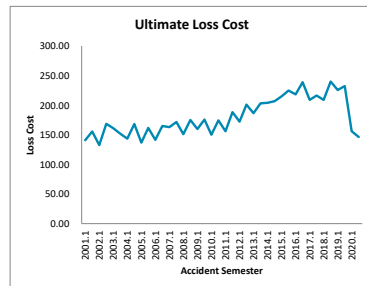
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and LAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240.0	105,528	98	1,466	1,082	1,586	15.03		16,188		0.93			
2001.2	234.0	107,197	68	825	1,082	892	8.32		13,122		0.63		11.65	
2002.1	228.0	100,339	54	839	1,068	897	8.93	-40.6%	16,602	2.6%	0.54	-42.0%		
2002.2	222.0	99,269	54	1,134	1,068	1,211	12.20	46.6%	22,432	71.0%	0.54	-14.2%	10.56	-9.4%
2003.1	216.0	95,919	66	1,189	1,076	1,280	13.35	49.4%	19,395	16.8%	0.59	27.9%		
2003.2	210.0	105,525	44	795	1,076	856	8.11	-33.5%	19,447	-13.3%	0.42	-23.3%	10.60	0.4%
2004.1	204.0	110,212	60	1,043	1,080	1,126	10.22	-23.4%	18,767	-3.2%	0.54	-20.9%		
2004.2	198.0	115,347	39	1,248	1,080	1,347	11.68	44.1%	34,548	77.7%	0.54	-18.9%	10.97	3.4%
2005.1	192.0	112,736	64	829	1,066	884	7.84	-23.2%	13,818	-26.4%	0.57	4.3%		
2005.2	186.0	116,874	77	1,521	1,066	1,622	13.87	18.8%	21,060	-39.0%	0.66	94.9%	10.91	-0.5%
2006.1	180.0	114,734	58	1,230	1,072	1,319	11.49	46.5%	22,738	64.6%	0.51	-11.0%		
2006.2	174.0	120,636	67	1,486	1,072	1,593	13.20	-4.8%	23,776	12.9%	0.56	-15.7%	12.37	13.4%
2007.1	168.0	119,184	55	1,787	1,072	1,916	16.07	39.8%	34,830	53.2%	0.46	-8.7%		
2007.2	162.0	125,342	69	1,442	1,072	1,546	12.33	-6.6%	22,399	-5.8%	0.55	-0.9%	14.15	14.4%
2008.1	156.0	124,150	48	1,237	1,075	1,330	10.71	-33.4%	27,706	-20.5%	0.39	-16.2%		
2008.2	150.0	131,476	56	950	1,075	1,021	7.76	-37.1%	18,224	-18.6%	0.43	-22.6%	9.19	-35.0%
2009.1	144.0	130,403	69	1,189	1,073	1,276	9.78	-8.7%	18,488	-33.3%	0.53	36.9%		
2009.2	138.0	137,826	68	1,527	1,073	1,638	11.88	53.1%	24,088	32.2%	0.49	15.8%	10.86	18.1%
2010.1	132.0	136,383	75	1,359	1,056	1,435	10.52	7.5%	19,127	3.5%	0.55	3.9%		
2010.2	126.0	143,419	82	2,515	1,056	2,655	18.51	55.8%	32,376	34.4%	0.57	15.9%	14.62	34.5%
2011.1	120.0	140,806	73	1,222	1,052	1,286	9.13	-13.2%	17,616	-7.9%	0.52	-5.7%		
2011.2	114.0	147,286	67	1,725	1,052	1,816	12.33	-33.4%	27,230	-15.9%	0.45	-20.8%	10.77	-26.3%
2012.1	108.0	145,942	58	1,415	1,078	1,525	10.45	14.4%	26,409	49.9%	0.40	-23.7%		
2012.2	102.0	153,055	90	2,258	1,078	2,433	15.90	28.9%	27,054	-0.6%	0.59	29.8%	13.24	22.9%
2013.1	96.0	150,709	71	1,826	1,087	1,984	13.17	26.0%	27,949	5.8%	0.47	19.1%		
2013.2	90.0	158,099	78	2,022	1,087	2,198	13.90	-12.6%	28,208	4.3%	0.49	-16.1%	13.54	2.3%
2014.1	84.0	154,608	100	3,212	1,082	3,474	22.47	70.6%	34,613	23.8%	0.65	37.8%		
2014.2	78.0	161,349	65	1,503	1,082	1,625	10.07	-27.5%	24,815	-12.0%	0.41	-17.6%	16.14	19.2%
2015.1	72.0	157,357	102	2,529	1,078	2,727	17.33	-22.9%	26,639	-23.0%	0.65	0.2%		
2015.2	66.0	163,901	80	2,427	1,078	2,616	15.96	58.5%	32,727	31.9%	0.49	20.1%	16.63	3.0%
2016.1	60.0	160,703	74	3,028	1,103	3,340	20.79	20.0%	45,055	69.1%	0.46	-29.1%		
2016.2	54.0	165,579	58	1,900	1,103	2,096	12.66	-20.7%	36,152	10.5%	0.35	-28.2%	16.66	0.2%
2017.1	48.0	160,047	51	1,482	1,091	1,617	10.11	-51.4%	31,620	-29.8%	0.32	-30.7%		
2017.2	42.0	165,085	53	1,794	1,091	1,958	11.86	-6.3%	36,688	1.5%	0.32	-7.7%	11.00	-34.0%
2018.1	36.0	159,295	58	1,418	1,107	1,570	9.86	-2.5%	27,223	-13.9%	0.36	13.3%		
2018.2	30.0	163,927	70	2,327	1,107	2,577	15.72	32.5%	36,917	0.6%	0.43	31.7%	12.83	16.7%
2019.1	24.0	158,219	53	1,654	1,096	1,812	11.45	16.2%	33,945	24.7%	0.34	-6.8%		
2019.2	18.0	162,830	46	1,558	1,096	1,707	10.48	-33.3%	37,119	-33.7%	0.28	-33.7%	10.96	-14.6%
2020.1	12.0	158,193	50	1,739	1,113	1,936	12.24	6.8%	38,541	13.5%	0.32	-5.9%		
2020.2	6.0	165,196	57	3,832	1,113	4,265	25.82	146.3%	74,559	100.9%	0.35	22.6%	19.18	74.9%
Total		5,504,684	2,626	66,483		71,991								



Province of Newfoundland  
Collision  
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 12/31/20

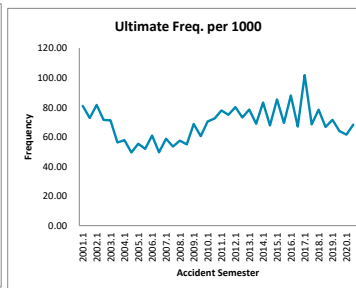
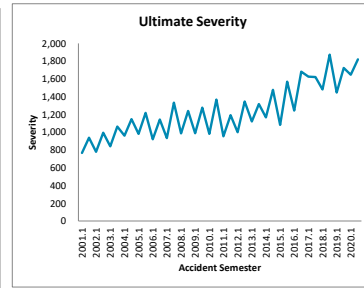
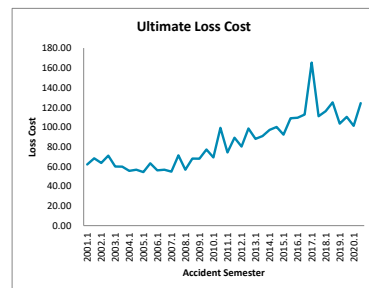
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240.0	72,896	3,135	9,492	1,082	10,271	140.89		3,276		43.01			
2001.2	234.0	72,333	2,517	10,403	1,082	11,256	155.61		4,472		34.80		148.22	
2002.1	228.0	66,975	2,247	8,322	1,068	8,888	132.71	-5.8%	3,956	20.7%	33.55	-22.0%		
2002.2	222.0	66,111	2,471	10,436	1,068	11,145	168.59	8.3%	4,511	0.9%	37.38	7.4%	150.53	1.6%
2003.1	216.0	64,111	2,545	9,603	1,076	10,336	161.23	21.5%	4,061	2.7%	39.70	18.3%		
2003.2	210.0	68,775	2,193	9,707	1,076	10,449	151.93	-9.9%	4,765	5.6%	31.89	-14.7%	156.41	3.9%
2004.1	204.0	72,373	2,514	9,617	1,080	10,387	143.52	-11.0%	4,132	1.7%	34.74	-12.5%		
2004.2	198.0	75,566	2,553	11,772	1,080	12,714	168.25	10.7%	4,980	4.5%	33.78	6.0%	156.15	-0.2%
2005.1	192.0	74,876	2,569	9,603	1,066	10,240	136.76	-4.7%	3,986	-3.5%	34.31	-1.2%		
2005.2	186.0	78,170	2,725	11,857	1,066	12,643	161.73	-3.9%	4,639	-6.8%	34.86	3.2%	149.51	-4.2%
2006.1	180.0	77,865	2,818	10,294	1,072	11,034	141.71	3.6%	3,916	-1.8%	36.19	5.5%		
2006.2	174.0	82,312	3,079	12,664	1,072	13,575	164.92	2.0%	4,409	-5.0%	37.41	7.3%	153.64	2.8%
2007.1	168.0	82,102	3,590	12,490	1,072	13,386	163.04	15.0%	3,729	-4.8%	43.72	20.8%		
2007.2	162.0	86,641	3,156	13,883	1,072	14,878	171.72	4.1%	4,715	6.9%	36.42	-2.6%	167.50	9.0%
2008.1	156.0	87,798	3,214	12,345	1,075	13,267	151.11	-7.3%	4,128	10.7%	36.60	-16.3%		
2008.2	150.0	93,635	3,474	15,253	1,075	16,392	175.06	1.9%	4,719	0.1%	37.10	1.8%	163.47	-2.4%
2009.1	144.0	93,709	3,694	13,962	1,073	14,978	159.83	5.8%	4,055	-1.8%	39.42	7.7%		
2009.2	138.0	98,607	4,113	16,154	1,073	17,330	175.75	0.4%	4,214	-10.7%	41.71	12.4%	167.99	2.8%
2010.1	132.0	98,311	3,813	13,985	1,056	14,764	150.17	-6.0%	3,872	-4.5%	38.78	-1.6%		
2010.2	126.0	103,560	4,173	17,114	1,056	18,067	174.46	-0.7%	4,330	2.8%	40.29	-3.4%	162.63	-3.2%
2011.1	120.0	102,512	4,214	15,198	1,052	15,993	156.01	3.9%	3,795	-2.0%	41.10	6.0%		
2011.2	114.0	107,366	4,625	19,212	1,052	20,217	188.30	7.9%	4,371	1.0%	43.08	6.9%	172.53	6.1%
2012.1	108.0	107,389	4,406	17,165	1,078	18,496	172.23	10.4%	4,198	10.6%	41.02	-0.2%		
2012.2	102.0	112,846	4,854	21,055	1,078	22,686	201.04	6.8%	4,673	6.9%	43.02	-0.1%	186.99	8.4%
2013.1	96.0	112,647	4,866	19,344	1,087	21,022	186.62	8.4%	4,320	2.9%	43.20	5.3%		
2013.2	90.0	118,747	5,189	22,216	1,087	24,143	203.31	1.1%	4,653	-0.4%	43.70	1.6%	195.19	4.4%
2014.1	84.0	117,345	5,275	22,133	1,082	23,939	204.00	9.3%	4,538	5.1%	44.95	4.1%		
2014.2	78.0	122,334	4,666	23,406	1,082	25,316	206.94	1.8%	5,425	16.6%	38.14	-12.7%	205.50	5.3%
2015.1	72.0	120,249	5,018	23,976	1,078	25,847	214.94	5.4%	5,151	13.5%	41.73	-7.2%		
2015.2	66.0	125,625	4,605	26,203	1,078	28,246	224.85	8.7%	6,134	13.1%	36.66	-3.9%	220.00	7.1%
2016.1	60.0	124,668	4,509	24,671	1,103	27,212	218.28	1.6%	6,035	17.2%	36.17	-13.3%		
2016.2	54.0	126,872	4,473	27,484	1,103	30,315	238.94	6.3%	6,778	10.5%	35.25	-3.8%	228.70	4.0%
2017.1	48.0	122,474	4,421	23,462	1,091	25,604	209.06	-4.2%	5,791	-4.0%	36.10	-0.2%		
2017.2	42.0	124,821	4,196	24,755	1,091	27,015	216.43	-9.4%	6,439	-5.0%	33.61	-4.7%	212.78	-7.0%
2018.1	36.0	120,669	4,058	22,788	1,107	25,235	209.13	0.0%	6,219	7.4%	33.63	-6.8%		
2018.2	30.0	123,135	4,348	26,691	1,107	29,558	240.05	10.9%	6,798	5.6%	35.31	5.1%	224.74	5.6%
2019.1	24.0	119,131	4,131	24,540	1,096	26,893	225.75	7.9%	6,510	4.7%	34.67	3.1%		
2019.2	18.0	122,070	4,158	25,880	1,096	28,362	232.34	-3.2%	6,821	0.3%	34.06	-3.5%	229.09	1.9%
2020.1	12.0	118,304	3,039	16,588	1,113	18,465	156.08	-30.9%	6,077	-6.7%	25.68	-25.9%		
2020.2	6.0	123,241	2,465	16,195	1,113	18,028	146.28	-37.0%	7,315	7.2%	20.00	-41.3%	151.08	-34.1%
Total		3,989,172	148,106	681,917		738,592								



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

Loss Cost Summary  
Data as of 12/31/20

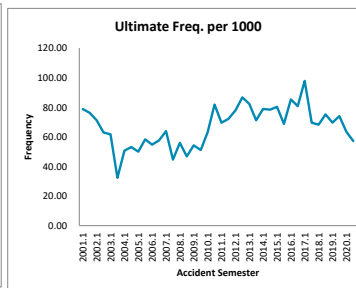
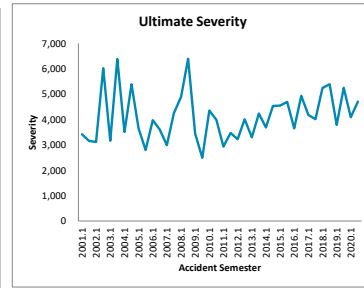
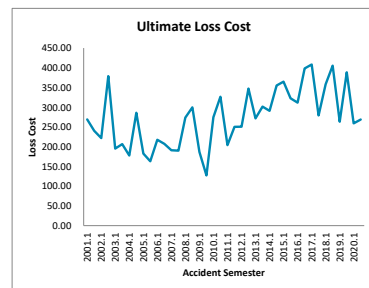
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240.0	70,867	5,728	4,057	1,082	4,390	61.95		766		80.83			
2001.2	234.0	73,795	5,365	4,653	1,082	5,034	68.22		938		72.70		65.15	
2002.1	228.0	70,274	5,734	4,181	1,068	4,465	63.54	2.6%	779	1.6%	81.59	1.0%		
2002.2	222.0	69,480	4,966	4,619	1,068	4,934	71.01	4.1%	993	5.9%	71.47	-1.7%	67.25	3.2%
2003.1	216.0	67,889	4,834	3,778	1,076	4,067	59.90	-5.7%	841	8.0%	71.20	-12.7%		
2003.2	210.0	72,617	4,081	4,031	1,076	4,339	59.75	-15.9%	1,063	7.0%	56.20	-21.4%	59.82	-11.1%
2004.1	204.0	77,039	4,453	3,964	1,080	4,281	55.57	-7.2%	961	14.3%	57.80	-18.8%		
2004.2	198.0	80,084	3,958	4,203	1,080	4,539	56.68	-5.1%	1,147	7.9%	49.42	-12.1%	56.13	-6.2%
2005.1	192.0	80,037	4,430	4,074	1,066	4,344	54.28	-2.3%	981	2.0%	55.35	-4.2%		
2005.2	186.0	82,990	4,307	4,917	1,066	5,243	63.17	11.5%	1,217	6.1%	51.90	5.0%	58.81	4.8%
2006.1	180.0	83,383	5,073	4,357	1,072	4,670	56.00	3.2%	921	-6.1%	60.84	9.9%		
2006.2	174.0	87,079	4,316	4,602	1,072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%	56.33	-4.2%
2007.1	168.0	87,033	5,111	4,451	1,072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%		
2007.2	162.0	91,420	4,883	6,075	1,072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%	63.21	12.2%
2008.1	156.0	93,284	5,353	4,915	1,075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%		
2008.2	150.0	98,951	5,433	6,261	1,075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%	62.48	-1.2%
2009.1	144.0	99,727	6,849	6,311	1,073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%		
2009.2	138.0	104,452	6,316	7,513	1,073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%	72.63	16.2%
2010.1	132.0	104,942	7,391	6,867	1,056	7,250	69.08	1.8%	981	-0.8%	70.43	2.6%		
2010.2	126.0	109,964	7,961	10,317	1,056	10,891	99.04	28.4%	1,368	7.2%	72.40	19.7%	84.41	16.2%
2011.1	120.0	109,740	8,544	7,741	1,052	8,146	74.23	7.4%	953	-2.8%	77.86	10.5%		
2011.2	114.0	114,051	8,539	9,664	1,052	10,169	89.16	-10.0%	1,191	-13.0%	74.87	3.4%	81.84	-3.1%
2012.1	108.0	114,839	9,200	8,541	1,078	9,203	80.14	8.0%	1,000	4.9%	80.11	2.9%		
2012.2	102.0	119,390	8,728	10,905	1,078	11,750	98.41	10.4%	1,346	13.0%	73.11	-2.4%	89.45	9.3%
2013.1	96.0	119,975	9,414	9,711	1,087	10,554	87.97	9.8%	1,121	12.1%	78.47	-2.1%		
2013.2	90.0	125,463	8,641	10,477	1,087	11,386	90.75	-7.8%	1,318	-2.1%	68.87	-5.8%	89.39	-0.1%
2014.1	84.0	125,267	10,425	11,243	1,082	12,160	97.07	10.4%	1,166	4.0%	83.22	6.1%		
2014.2	78.0	129,148	8,743	11,940	1,082	12,915	100.00	10.2%	1,477	12.1%	67.70	-1.7%	98.56	10.3%
2015.1	72.0	128,165	10,931	10,967	1,078	11,822	92.24	-5.0%	1,082	-7.3%	85.29	2.5%		
2015.2	66.0	131,487	9,119	13,279	1,078	14,315	108.87	8.9%	1,570	6.3%	69.35	2.4%	100.66	2.1%
2016.1	60.0	131,047	11,523	12,990	1,103	14,328	109.34	18.5%	1,243	15.0%	87.93	3.1%		
2016.2	54.0	132,794	8,894	13,559	1,103	14,955	112.62	3.4%	1,682	7.1%	66.98	-3.4%	110.99	10.3%
2017.1	48.0	130,360	13,257	19,740	1,091	21,542	165.25	51.1%	1,625	30.7%	101.70	15.7%		
2017.2	42.0	131,985	9,029	13,416	1,091	14,641	110.93	-1.5%	1,622	-3.6%	68.41	2.1%	137.92	24.3%
2018.1	36.0	129,376	10,132	13,552	1,107	15,007	116.00	-29.8%	1,481	-8.9%	78.32	-23.0%		
2018.2	30.0	130,783	8,720	14,753	1,107	16,338	124.92	12.6%	1,874	15.5%	66.68	-2.5%	120.48	-12.6%
2019.1	24.0	127,982	9,151	12,077	1,096	13,235	103.41	-10.8%	1,446	-2.3%	71.50	-8.7%		
2019.2	18.0	129,518	8,293	13,038	1,096	14,288	110.32	-11.7%	1,723	-8.0%	64.03	-4.0%	106.89	-11.3%
2020.1	12.0	127,348	7,825	11,579	1,113	12,889	101.21	-2.1%	1,647	13.9%	61.45	-14.1%		
2020.2	6.0	131,304	8,959	14,645	1,113	16,302	124.16	12.5%	1,820	5.6%	68.23	6.6%	112.86	5.6%
Total		4,225,330	294,609	347,960		377,445								



Province of Newfoundland  
All Perils  
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.1	240.0	1,320	104	329	1.082	355	269.29		3,418		78.78			
2001.2	234.0	1,353	103	301	1.082	325	240.39		3,157		76.15		254.66	
2002.1	228.0	1,208	86	251	1.068	268	221.81	-17.6%	3,115	-8.9%	71.20	-9.6%		
2002.2	222.0	1,224	77	434	1.068	464	378.72	57.5%	6,020	90.7%	62.91	-17.4%	300.79	18.1%
2003.1	216.0	1,198	74	217	1.076	234	195.26	-12.0%	3,162	1.5%	61.75	-13.3%		
2003.2	210.0	1,299	42	249	1.076	268	206.58	-45.5%	6,387	6.1%	32.34	-48.6%	201.15	-33.1%
2004.1	204.0	1,441	73	237	1.080	256	177.71	-9.0%	3,508	10.9%	50.66	-18.0%		
2004.2	198.0	1,546	82	409	1.080	442	286.15	38.5%	5,393	-15.6%	53.05	64.0%	233.83	16.2%
2005.1	192.0	1,541	77	264	1.066	281	182.50	2.7%	3,652	4.1%	49.98	-1.3%		
2005.2	186.0	1,699	99	260	1.066	277	163.03	-43.0%	2,797	-48.1%	58.28	9.9%	172.29	-26.3%
2006.1	180.0	1,662	91	338	1.072	362	217.76	19.3%	3,976	8.9%	54.76	9.6%		
2006.2	174.0	1,736	100	336	1.072	360	207.26	27.1%	5,599	28.7%	57.59	-1.2%	212.39	23.3%
2007.1	168.0	1,801	115	321	1.072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%		
2007.2	162.0	1,926	86	341	1.072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%	190.45	-10.3%
2008.1	156.0	1,769	99	450	1.075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%		
2008.2	150.0	1,858	87	518	1.075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%	286.88	50.6%
2009.1	144.0	1,880	102	327	1.073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%		
2009.2	138.0	2,017	103	239	1.073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%	155.99	-45.6%
2010.1	132.0	1,997	126	519	1.056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%		
2010.2	126.0	2,150	176	665	1.056	702	326.68	156.8%	3,991	60.2%	81.85	60.3%	301.61	93.3%
2011.1	120.0	2,286	159	443	1.052	467	204.06	-25.7%	2,934	-32.6%	69.55	10.2%		
2011.2	114.0	2,441	176	580	1.052	611	250.29	-23.4%	3,471	-13.0%	72.11	-11.9%	227.93	-24.4%
2012.1	108.0	2,262	176	526	1.078	567	250.76	22.9%	3,222	9.8%	77.82	11.9%		
2012.2	102.0	2,365	205	762	1.078	822	347.44	38.8%	4,008	15.5%	86.69	20.2%	300.18	31.7%
2013.1	96.0	2,356	194	589	1.087	640	271.63	8.3%	3,299	2.4%	82.35	5.8%		
2013.2	90.0	2,529	180	702	1.087	763	301.67	-13.2%	4,238	5.8%	71.18	-17.9%	287.18	-4.3%
2014.1	84.0	2,549	201	685	1.082	741	290.75	7.0%	3,687	11.8%	78.86	-4.2%		
2014.2	78.0	2,769	217	910	1.082	984	355.26	17.8%	4,534	7.0%	78.36	10.1%	324.34	12.9%
2015.1	72.0	2,817	226	953	1.078	1,028	364.80	25.5%	4,547	23.3%	80.23	1.7%		
2015.2	66.0	3,098	213	928	1.078	1,000	322.78	-9.1%	4,695	3.6%	68.75	-12.3%	342.79	5.7%
2016.1	60.0	3,130	267	884	1.103	975	311.65	-14.6%	3,653	-19.7%	85.31	6.3%		
2016.2	54.0	3,270	264	1,181	1.103	1,302	398.31	23.4%	4,933	5.1%	80.74	17.4%	355.93	3.8%
2017.1	48.0	3,160	309	1,182	1.091	1,290	408.37	31.0%	4,176	14.3%	97.79	14.6%		
2017.2	42.0	3,193	222	817	1.091	891	279.10	-29.9%	4,015	-18.6%	69.52	-13.9%	343.39	-3.5%
2018.1	36.0	3,062	209	990	1.107	1,097	358.11	-12.3%	5,247	25.6%	68.25	-30.2%		
2018.2	30.0	3,166	238	1,159	1.107	1,283	405.33	45.2%	5,392	34.3%	75.17	8.1%	382.11	11.3%
2019.1	24.0	3,113	217	748	1.096	820	263.44	-26.4%	3,785	-27.9%	69.61	2.0%		
2019.2	18.0	3,203	237	1,135	1.096	1,244	380.45	-4.2%	5,249	-2.7%	74.00	-1.5%	326.84	-14.5%
2020.1	12.0	3,026	192	705	1.113	784	259.18	-1.6%	4,089	8.0%	63.39	-8.9%		
2020.2	6.0	3,144	180	759	1.113	845	268.76	-30.8%	4,703	-10.4%	57.14	-22.8%	264.07	-19.2%
Total		89,563	6,183	23,646		25,656								



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

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	37,705	37,734	1.000	37,734	37,734	0
2001.2	234.0	35,505	35,505	1.000	35,505	35,505	0
2002.1	228.0	30,609	30,609	1.000	30,609	30,609	0
2002.2	222.0	35,595	35,595	1.000	35,595	35,595	0
2003.1	216.0	34,486	34,486	1.000	34,486	34,486	0
2003.2	210.0	33,315	33,315	1.000	33,315	33,312	3
2004.1	204.0	31,523	31,523	1.000	31,520	31,520	0
2004.2	198.0	34,134	34,166	1.000	34,163	34,159	3
2005.1	192.0	31,901	31,901	1.000	31,894	31,895	(0)
2005.2	186.0	38,925	38,925	1.000	38,917	38,920	(3)
2006.1	180.0	29,131	29,242	1.000	29,238	29,238	0
2006.2	174.0	38,648	38,648	1.000	38,643	38,650	(7)
2007.1	168.0	34,319	34,629	1.000	34,630	34,660	(30)
2007.2	162.0	42,915	44,152	1.000	44,154	44,095	59
2008.1	156.0	32,480	32,652	1.000	32,665	32,666	(1)
2008.2	150.0	41,442	41,442	1.003	41,564	41,572	(8)
2009.1	144.0	33,630	34,031	1.004	34,152	34,180	(28)
2009.2	138.0	45,480	47,546	1.003	47,693	47,695	(2)
2010.1	132.0	46,896	47,934	1.003	48,088	48,115	(27)
2010.2	126.0	50,312	50,493	1.003	50,632	50,662	(31)
2011.1	120.0	43,850	44,313	1.002	44,397	44,539	(142)
2011.2	114.0	56,710	57,820	1.004	58,027	57,357	670
2012.1	108.0	47,396	49,412	1.005	49,645	49,513	133
2012.2	102.0	58,643	60,511	1.002	60,613	60,927	(314)
2013.1	96.0	53,728	55,688	1.000	55,687	55,930	(243)
2013.2	90.0	56,843	60,938	0.999	60,873	60,726	147
2014.1	84.0	43,709	50,683	0.999	50,655	48,591	2,064
2014.2	78.0	50,758	56,794	1.000	56,804	56,770	34
2015.1	72.0	47,916	56,730	1.004	56,942	56,420	521
2015.2	66.0	57,474	71,720	0.992	71,118	70,881	236
2016.1	60.0	43,236	58,487	0.988	57,788	56,544	1,244
2016.2	54.0	44,255	62,092	0.985	61,161	60,925	235
2017.1	48.0	33,307	51,728	0.984	50,913	50,672	241
2017.2	42.0	33,013	58,629	0.994	58,295	58,182	113
2018.1	36.0	23,748	48,821	1.011	49,342	49,698	(355)
2018.2	30.0	21,355	60,291	1.045	62,998	61,632	1,366
2019.1	24.0	10,286	43,628	1.097	47,838	48,174	(336)
2019.2	18.0	4,178	51,570	1.160	59,801	57,649	2,152
2020.1	12.0	980	29,674	1.267	37,592	37,285	306
2020.2	6.0	201	23,272	2.072	48,217		
Total		1,470,536	1,797,332		1,843,902	1,787,684	8,001

Province of Newfoundland  
Third Party Liability - Property Damage  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	8,768	8,770	1.000	8,770	8,770	0
2001.2	234.0	7,738	7,738	1.000	7,738	7,738	0
2002.1	228.0	7,142	7,142	1.000	7,142	7,142	0
2002.2	222.0	7,770	7,770	1.000	7,770	7,770	0
2003.1	216.0	8,410	8,410	1.000	8,410	8,410	0
2003.2	210.0	6,774	6,774	1.000	6,774	6,774	0
2004.1	204.0	7,132	7,132	1.000	7,132	7,132	0
2004.2	198.0	7,166	7,166	1.000	7,166	7,166	0
2005.1	192.0	7,315	7,315	1.000	7,315	7,315	0
2005.2	186.0	8,181	8,181	1.000	8,181	8,181	(0)
2006.1	180.0	7,475	7,475	1.000	7,475	7,475	(0)
2006.2	174.0	8,251	8,274	1.000	8,274	8,163	111
2007.1	168.0	9,009	9,009	1.002	9,031	9,010	20
2007.2	162.0	9,277	9,402	1.003	9,427	9,404	23
2008.1	156.0	8,737	8,737	1.003	8,760	8,721	39
2008.2	150.0	10,367	10,367	1.001	10,373	10,347	26
2009.1	144.0	9,835	9,835	1.001	9,841	9,817	24
2009.2	138.0	11,265	11,265	1.001	11,271	11,244	28
2010.1	132.0	9,918	9,918	1.001	9,924	9,899	25
2010.2	126.0	12,228	12,228	1.001	12,235	12,205	31
2011.1	120.0	11,888	11,888	1.001	11,895	11,865	30
2011.2	114.0	13,368	13,368	1.001	13,376	13,352	24
2012.1	108.0	11,976	11,976	1.000	11,980	11,952	28
2012.2	102.0	15,122	15,294	1.000	15,298	15,274	23
2013.1	96.0	14,753	14,783	1.000	14,784	14,752	31
2013.2	90.0	17,806	17,806	1.000	17,807	17,774	33
2014.1	84.0	15,753	15,774	1.000	15,779	15,759	20
2014.2	78.0	16,839	16,845	1.001	16,864	16,825	39
2015.1	72.0	17,080	17,083	1.001	17,101	17,093	7
2015.2	66.0	18,314	18,375	1.003	18,426	18,353	73
2016.1	60.0	17,067	17,075	1.002	17,115	17,023	92
2016.2	54.0	17,594	17,682	0.999	17,655	17,642	14
2017.1	48.0	16,934	16,949	1.000	16,942	16,958	(16)
2017.2	42.0	17,571	17,629	0.999	17,619	17,563	55
2018.1	36.0	16,942	16,992	1.000	16,994	17,001	(7)
2018.2	30.0	18,846	19,122	1.000	19,125	18,903	223
2019.1	24.0	16,646	17,054	1.006	17,161	17,040	121
2019.2	18.0	17,170	18,228	1.021	18,603	17,955	648
2020.1	12.0	14,921	15,383	1.061	16,316	18,833	(2,517)
2020.2	6.0	10,767	16,350	1.389	22,703		
Total		490,113	498,562		506,550	484,598	(752)

Reported Incurred Claim Amount and ALAE: Development Method



Province of Newfoundland  
Accident Benefits - Total  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	2,785	2,785	1.000	2,785	2,785	0
2001.2	234.0	3,222	3,222	1.000	3,222	3,222	0
2002.1	228.0	3,294	3,294	1.000	3,294	3,294	0
2002.2	222.0	2,559	2,559	1.000	2,559	2,559	0
2003.1	216.0	2,620	2,620	1.000	2,620	2,620	0
2003.2	210.0	3,387	3,387	1.000	3,387	3,387	0
2004.1	204.0	2,922	2,922	1.000	2,922	2,922	0
2004.2	198.0	2,671	2,671	1.000	2,671	2,671	0
2005.1	192.0	2,862	2,862	1.000	2,862	2,862	0
2005.2	186.0	3,291	3,291	1.000	3,291	3,291	0
2006.1	180.0	2,507	2,507	1.000	2,507	2,507	0
2006.2	174.0	3,892	3,892	1.000	3,892	3,892	0
2007.1	168.0	3,735	3,735	1.000	3,735	3,735	0
2007.2	162.0	4,205	4,205	1.000	4,205	4,238	(33)
2008.1	156.0	3,941	3,941	1.000	3,941	3,941	0
2008.2	150.0	4,231	4,231	1.000	4,231	4,231	0
2009.1	144.0	3,760	3,760	1.000	3,760	3,769	(9)
2009.2	138.0	5,079	5,079	1.000	5,079	5,079	0
2010.1	132.0	6,605	6,813	1.000	6,813	6,813	(0)
2010.2	126.0	5,829	5,829	1.000	5,829	5,829	0
2011.1	120.0	5,292	5,292	1.000	5,292	5,292	0
2011.2	114.0	6,513	6,591	1.000	6,591	6,590	1
2012.1	108.0	5,762	5,858	1.000	5,858	5,893	(35)
2012.2	102.0	7,121	7,204	1.007	7,255	7,266	(11)
2013.1	96.0	6,484	6,502	1.012	6,581	6,555	27
2013.2	90.0	7,435	7,571	1.009	7,641	7,524	117
2014.1	84.0	7,125	7,189	1.012	7,278	7,245	33
2014.2	78.0	7,234	7,443	1.012	7,534	7,435	100
2015.1	72.0	8,027	8,348	1.017	8,486	8,530	(45)
2015.2	66.0	9,038	9,115	1.009	9,193	9,246	(53)
2016.1	60.0	8,080	8,344	1.012	8,443	8,529	(86)
2016.2	54.0	7,793	7,994	1.022	8,168	8,229	(61)
2017.1	48.0	6,749	7,529	1.002	7,545	7,545	(1)
2017.2	42.0	7,483	8,534	0.996	8,501	8,578	(77)
2018.1	36.0	6,432	7,578	0.989	7,493	7,298	196
2018.2	30.0	6,695	9,625	0.976	9,390	9,180	210
2019.1	24.0	5,147	8,311	0.989	8,216	7,480	736
2019.2	18.0	3,960	9,215	0.974	8,980	8,314	666
2020.1	12.0	1,404	5,136	0.979	5,026	4,685	341
2020.2	6.0	528	6,929	1.045	7,243		
Total		197,700	223,912		224,320	215,062	2,015

Province of Newfoundland  
Uninsured Auto  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	1,465	1,466	1.000	1,466	1,466	0
2001.2	234.0	825	825	1.000	825	825	0
2002.1	228.0	839	839	1.000	839	839	0
2002.2	222.0	1,134	1,134	1.000	1,134	1,134	0
2003.1	216.0	1,189	1,189	1.000	1,189	1,189	0
2003.2	210.0	795	795	1.000	795	795	0
2004.1	204.0	1,043	1,043	1.000	1,043	1,043	(0)
2004.2	198.0	1,248	1,248	1.000	1,248	1,248	(1)
2005.1	192.0	829	829	1.000	829	829	0
2005.2	186.0	1,518	1,521	1.000	1,521	1,518	3
2006.1	180.0	1,223	1,230	1.000	1,230	1,230	0
2006.2	174.0	1,486	1,486	1.000	1,486	1,487	(1)
2007.1	168.0	1,787	1,787	1.000	1,787	1,787	0
2007.2	162.0	1,440	1,442	1.000	1,442	1,440	2
2008.1	156.0	1,237	1,237	1.000	1,237	1,238	(0)
2008.2	150.0	950	950	1.000	950	950	(1)
2009.1	144.0	1,189	1,189	1.000	1,189	1,189	0
2009.2	138.0	1,521	1,527	1.000	1,527	1,521	6
2010.1	132.0	1,353	1,359	1.000	1,359	1,359	0
2010.2	126.0	2,013	2,515	1.000	2,515	2,063	452
2011.1	120.0	1,202	1,202	1.017	1,222	1,252	(30)
2011.2	114.0	1,713	1,713	1.007	1,726	1,706	20
2012.1	108.0	1,202	1,405	1.007	1,415	1,393	22
2012.2	102.0	2,169	2,250	1.004	2,258	2,273	(14)
2013.1	96.0	1,833	1,833	0.996	1,826	1,802	24
2013.2	90.0	1,773	2,038	0.992	2,022	1,991	31
2014.1	84.0	2,897	3,253	0.987	3,212	2,765	447
2014.2	78.0	1,227	1,538	0.977	1,503	1,429	73
2015.1	72.0	2,048	2,657	0.952	2,529	2,162	367
2015.2	66.0	2,118	2,508	0.968	2,427	2,478	(51)
2016.1	60.0	1,910	3,143	0.964	3,028	2,875	153
2016.2	54.0	1,380	2,002	0.949	1,900	1,924	(23)
2017.1	48.0	1,055	1,602	0.925	1,482	1,463	19
2017.2	42.0	1,422	1,911	0.939	1,794	1,738	56
2018.1	36.0	666	1,495	0.948	1,418	1,337	81
2018.2	30.0	770	2,390	0.974	2,327	1,969	358
2019.1	24.0	492	1,582	1.045	1,654	1,557	97
2019.2	18.0	340	1,366	1.141	1,558	1,793	(235)
2020.1	12.0	292	1,313	1.324	1,739	2,307	(567)
2020.2	6.0	207	1,497	2.559	3,832		
Total		51,800	64,308		66,483	61,366	1,285

Province of Newfoundland  
Collision  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	9,492	9,492	1.000	9,492	9,492	0
2001.2	234.0	10,403	10,403	1.000	10,403	10,403	0
2002.1	228.0	8,322	8,322	1.000	8,322	8,322	0
2002.2	222.0	10,436	10,436	1.000	10,436	10,436	0
2003.1	216.0	9,603	9,603	1.000	9,603	9,603	0
2003.2	210.0	9,707	9,707	1.000	9,707	9,707	0
2004.1	204.0	9,617	9,617	1.000	9,617	9,617	0
2004.2	198.0	11,772	11,772	1.000	11,772	11,772	0
2005.1	192.0	9,603	9,603	1.000	9,603	9,603	0
2005.2	186.0	11,857	11,857	1.000	11,857	11,857	0
2006.1	180.0	10,294	10,294	1.000	10,294	10,294	0
2006.2	174.0	12,664	12,664	1.000	12,664	12,664	0
2007.1	168.0	12,490	12,490	1.000	12,490	12,490	0
2007.2	162.0	13,883	13,883	1.000	13,883	13,880	2
2008.1	156.0	12,344	12,345	1.000	12,345	12,343	2
2008.2	150.0	15,254	15,254	1.000	15,253	15,253	(1)
2009.1	144.0	13,962	13,962	1.000	13,962	13,960	1
2009.2	138.0	16,155	16,155	1.000	16,154	16,155	(1)
2010.1	132.0	13,984	13,984	1.000	13,985	13,985	(1)
2010.2	126.0	17,112	17,112	1.000	17,114	17,114	0
2011.1	120.0	15,197	15,197	1.000	15,198	15,197	1
2011.2	114.0	19,211	19,211	1.000	19,212	19,211	1
2012.1	108.0	17,147	17,165	1.000	17,165	17,165	0
2012.2	102.0	21,054	21,054	1.000	21,055	21,054	0
2013.1	96.0	19,344	19,344	1.000	19,344	19,344	0
2013.2	90.0	22,216	22,216	1.000	22,216	22,215	0
2014.1	84.0	22,132	22,133	1.000	22,133	22,136	(4)
2014.2	78.0	23,404	23,407	1.000	23,406	23,405	1
2015.1	72.0	23,979	23,978	1.000	23,976	23,976	0
2015.2	66.0	26,205	26,205	1.000	26,203	26,202	1
2016.1	60.0	24,671	24,674	1.000	24,671	24,675	(4)
2016.2	54.0	27,485	27,494	1.000	27,484	27,493	(9)
2017.1	48.0	23,451	23,469	1.000	23,462	23,468	(5)
2017.2	42.0	24,769	24,774	0.999	24,755	24,793	(39)
2018.1	36.0	22,809	22,814	0.999	22,788	22,785	3
2018.2	30.0	26,693	26,762	0.997	26,691	26,836	(144)
2019.1	24.0	24,733	24,810	0.989	24,540	24,823	(282)
2019.2	18.0	26,518	26,674	0.970	25,880	27,395	(1,515)
2020.1	12.0	18,132	18,426	0.900	16,588	13,861	2,727
2020.2	6.0	15,826	20,258	0.799	16,195		
Total		683,930	689,022		681,917	664,988	735

Reported Incurred Claim Amount and ALAE: Development Method

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

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	4,057	4,057	1.000	4,057	4,057	0
2001.2	234.0	4,653	4,653	1.000	4,653	4,653	0
2002.1	228.0	4,181	4,181	1.000	4,181	4,181	0
2002.2	222.0	4,619	4,619	1.000	4,619	4,619	0
2003.1	216.0	3,778	3,778	1.000	3,778	3,778	0
2003.2	210.0	4,031	4,031	1.000	4,031	4,031	0
2004.1	204.0	3,964	3,964	1.000	3,964	3,964	0
2004.2	198.0	4,203	4,203	1.000	4,203	4,203	0
2005.1	192.0	4,074	4,074	1.000	4,074	4,074	0
2005.2	186.0	4,917	4,917	1.000	4,917	4,917	0
2006.1	180.0	4,357	4,357	1.000	4,357	4,357	0
2006.2	174.0	4,602	4,602	1.000	4,602	4,602	0
2007.1	168.0	4,451	4,451	1.000	4,451	4,451	0
2007.2	162.0	6,075	6,075	1.000	6,075	6,075	0
2008.1	156.0	4,915	4,915	1.000	4,915	4,915	0
2008.2	150.0	6,261	6,261	1.000	6,261	6,261	0
2009.1	144.0	6,311	6,311	1.000	6,311	6,311	0
2009.2	138.0	7,513	7,513	1.000	7,513	7,513	0
2010.1	132.0	6,867	6,867	1.000	6,867	6,867	0
2010.2	126.0	10,317	10,317	1.000	10,317	10,317	0
2011.1	120.0	7,741	7,741	1.000	7,741	7,739	2
2011.2	114.0	9,666	9,666	1.000	9,664	9,663	0
2012.1	108.0	8,544	8,544	1.000	8,541	8,542	(1)
2012.2	102.0	10,907	10,907	1.000	10,905	10,904	0
2013.1	96.0	9,713	9,713	1.000	9,711	9,711	0
2013.2	90.0	10,479	10,479	1.000	10,477	10,478	(1)
2014.1	84.0	11,245	11,245	1.000	11,243	11,242	0
2014.2	78.0	11,944	11,944	1.000	11,940	11,931	10
2015.1	72.0	10,969	10,969	1.000	10,967	10,958	9
2015.2	66.0	13,282	13,282	1.000	13,279	13,259	20
2016.1	60.0	12,993	12,993	1.000	12,990	12,970	21
2016.2	54.0	13,561	13,561	1.000	13,559	13,537	22
2017.1	48.0	19,740	19,742	1.000	19,740	19,731	8
2017.2	42.0	13,422	13,422	1.000	13,416	13,398	19
2018.1	36.0	13,561	13,561	0.999	13,552	13,528	23
2018.2	30.0	14,762	14,764	0.999	14,753	14,867	(114)
2019.1	24.0	12,093	12,097	0.998	12,077	12,044	32
2019.2	18.0	13,022	13,046	0.999	13,038	13,071	(33)
2020.1	12.0	11,263	11,472	1.009	11,579	11,023	556
2020.2	6.0	11,133	12,687	1.154	14,645		
Total		344,182	345,978		347,960	332,741	574

Province of Newfoundland  
All Perils  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 12/31/20

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2001.1	240.0	329	329	1.000	329	329	0
2001.2	234.0	301	301	1.000	301	301	0
2002.1	228.0	251	251	1.000	251	251	0
2002.2	222.0	434	434	1.000	434	434	0
2003.1	216.0	217	217	1.000	217	217	0
2003.2	210.0	249	249	1.000	249	249	0
2004.1	204.0	237	237	1.000	237	237	0
2004.2	198.0	409	409	1.000	409	409	0
2005.1	192.0	264	264	1.000	264	264	0
2005.2	186.0	260	260	1.000	260	260	0
2006.1	180.0	338	338	1.000	338	338	0
2006.2	174.0	336	336	1.000	336	336	0
2007.1	168.0	321	321	1.000	321	321	0
2007.2	162.0	341	341	1.000	341	341	0
2008.1	156.0	450	450	1.000	450	450	0
2008.2	150.0	518	518	1.000	518	518	0
2009.1	144.0	327	327	1.000	327	327	0
2009.2	138.0	239	239	1.000	239	239	0
2010.1	132.0	519	519	1.000	519	519	0
2010.2	126.0	665	665	1.000	665	665	0
2011.1	120.0	443	443	1.000	443	443	0
2011.2	114.0	580	580	1.000	580	580	0
2012.1	108.0	477	526	1.000	526	477	49
2012.2	102.0	750	750	1.017	762	750	13
2013.1	96.0	579	579	1.017	589	579	10
2013.2	90.0	690	690	1.017	702	690	12
2014.1	84.0	674	674	1.017	685	674	11
2014.2	78.0	895	895	1.017	910	895	15
2015.1	72.0	937	937	1.017	953	937	16
2015.2	66.0	912	912	1.017	928	918	10
2016.1	60.0	865	865	1.023	884	872	13
2016.2	54.0	1,152	1,152	1.025	1,181	1,162	19
2017.1	48.0	1,154	1,154	1.025	1,182	1,161	21
2017.2	42.0	783	798	1.023	817	796	21
2018.1	36.0	969	969	1.022	990	966	24
2018.2	30.0	1,136	1,136	1.020	1,159	1,125	34
2019.1	24.0	735	739	1.012	748	749	(0)
2019.2	18.0	1,145	1,153	0.985	1,135	1,182	(46)
2020.1	12.0	739	753	0.935	705	604	100
2020.2	6.0	745	918	0.827	759		
Total		23,367	23,631		23,646	22,565	322

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

Selected Ultimate Claim Counts  
Data as of 12/31/20

(1) (2) (3) (4) (5) (6) (7)  
(3) \* (4) Prior (5) - (6)

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	1,181	1.000	1,181	1,181	0
2001.2	234.0	988	1.000	988	988	0
2002.1	228.0	903	1.000	903	903	0
2002.2	222.0	1,023	1.000	1,023	1,023	0
2003.1	216.0	997	1.000	997	997	0
2003.2	210.0	921	1.000	921	921	(0)
2004.1	204.0	859	1.000	859	859	0
2004.2	198.0	917	1.000	917	917	0
2005.1	192.0	804	1.000	804	804	0
2005.2	186.0	933	1.000	933	933	0
2006.1	180.0	780	1.000	780	780	0
2006.2	174.0	930	1.000	930	930	0
2007.1	168.0	839	1.000	839	839	0
2007.2	162.0	887	1.000	887	887	0
2008.1	156.0	773	1.000	773	772	1
2008.2	150.0	977	1.000	977	977	0
2009.1	144.0	810	1.000	810	810	0
2009.2	138.0	991	1.000	991	991	0
2010.1	132.0	916	1.000	916	916	(1)
2010.2	126.0	1,017	1.000	1,017	1,017	0
2011.1	120.0	915	1.000	915	915	(0)
2011.2	114.0	1,089	1.000	1,089	1,088	0
2012.1	108.0	960	0.999	959	959	(0)
2012.2	102.0	1,123	0.999	1,122	1,123	(2)
2013.1	96.0	1,073	0.998	1,071	1,074	(3)
2013.2	90.0	1,164	0.998	1,162	1,165	(3)
2014.1	84.0	1,019	0.997	1,016	1,021	(5)
2014.2	78.0	1,093	0.995	1,088	1,092	(4)
2015.1	72.0	1,038	0.993	1,030	1,035	(4)
2015.2	66.0	1,086	0.989	1,074	1,085	(11)
2016.1	60.0	942	0.991	934	942	(8)
2016.2	54.0	1,095	0.991	1,085	1,085	(11)
2017.1	48.0	878	0.995	874	891	(17)
2017.2	42.0	958	1.000	958	970	(12)
2018.1	36.0	827	1.000	827	836	(8)
2018.2	30.0	883	1.004	886	892	(6)
2019.1	24.0	755	1.016	767	774	(7)
2019.2	18.0	901	1.023	921	931	(10)
2020.1	12.0	568	1.025	582	573	9
2020.2	6.0	588	1.183	696		
<b>Total</b>		<b>37,401</b>		<b>37,503</b>	<b>36,908</b>	<b>(100)</b>

Province of Newfoundland  
Third Party Liability - Property Damage  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts  
Data as of 12/31/20

(1) (2) (3) (4) (5) (6) (7)  
(3) \* (4) Prior (5) - (6)

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	3,458	1.000	3,458	3,458	0
2001.2	234.0	2,808	1.000	2,808	2,808	0
2002.1	228.0	2,667	1.000	2,667	2,667	0
2002.2	222.0	2,641	1.000	2,641	2,641	0
2003.1	216.0	2,891	1.000	2,891	2,891	0
2003.2	210.0	2,408	1.000	2,408	2,408	0
2004.1	204.0	2,801	1.000	2,801	2,801	0
2004.2	198.0	2,561	1.000	2,561	2,561	0
2005.1	192.0	2,659	1.000	2,659	2,659	0
2005.2	186.0	2,828	1.000	2,828	2,828	0
2006.1	180.0	2,754	1.000	2,754	2,754	0
2006.2	174.0	2,963	1.000	2,963	2,963	0
2007.1	168.0	3,129	1.000	3,129	3,129	0
2007.2	162.0	2,774	1.000	2,774	2,774	0
2008.1	156.0	2,674	1.000	2,674	2,674	0
2008.2	150.0	3,014	1.000	3,014	3,014	0
2009.1	144.0	3,071	1.000	3,071	3,071	0
2009.2	138.0	3,540	1.000	3,540	3,540	0
2010.1	132.0	3,183	1.000	3,183	3,183	0
2010.2	126.0	3,705	1.000	3,705	3,705	0
2011.1	120.0	3,594	1.000	3,594	3,594	0
2011.2	114.0	3,883	1.000	3,883	3,883	(1)
2012.1	108.0	3,545	1.000	3,544	3,544	0
2012.2	102.0	3,944	1.000	3,943	3,944	(1)
2013.1	96.0	3,789	1.000	3,788	3,788	(0)
2013.2	90.0	4,220	1.000	4,219	4,219	(1)
2014.1	84.0	3,926	1.000	3,925	3,925	(1)
2014.2	78.0	3,979	1.000	3,978	3,979	(1)
2015.1	72.0	4,048	1.000	4,047	4,047	(0)
2015.2	66.0	3,978	1.000	3,977	3,977	(1)
2016.1	60.0	3,683	1.000	3,682	3,689	(7)
2016.2	54.0	3,900	0.999	3,898	3,903	(5)
2017.1	48.0	3,625	0.999	3,623	3,629	(6)
2017.2	42.0	3,687	0.999	3,684	3,696	(12)
2018.1	36.0	3,424	1.000	3,422	3,438	(16)
2018.2	30.0	3,660	0.999	3,656	3,674	(18)
2019.1	24.0	3,154	1.001	3,156	3,161	(4)
2019.2	18.0	3,478	1.007	3,502	3,535	(32)
2020.1	12.0	2,812	1.022	2,875	3,164	(289)
2020.2	6.0	3,359	1.218	4,090		
Total		132,217		133,014	129,317	(393)

Province of Newfoundland  
Accident Benefits - Total  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts  
Data as of 12/31/20

(1) (2) (3) (4) (5) (6) (7)  
(3) \* (4) Prior (5) - (6)

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	747	1.000	747	747	0
2001.2	234.0	817	1.000	817	817	0
2002.1	228.0	671	1.000	671	671	0
2002.2	222.0	699	1.000	699	699	0
2003.1	216.0	719	1.000	719	719	0
2003.2	210.0	674	1.000	674	674	0
2004.1	204.0	636	1.000	636	636	0
2004.2	198.0	693	1.000	693	693	0
2005.1	192.0	648	1.000	648	648	0
2005.2	186.0	729	1.000	729	729	0
2006.1	180.0	607	1.000	607	607	0
2006.2	174.0	758	1.000	758	758	0
2007.1	168.0	695	1.000	695	695	0
2007.2	162.0	755	1.000	755	755	0
2008.1	156.0	687	1.000	687	687	0
2008.2	150.0	825	1.000	825	825	0
2009.1	144.0	716	1.000	716	716	0
2009.2	138.0	949	1.000	949	949	0
2010.1	132.0	858	1.000	858	858	0
2010.2	126.0	1,009	1.000	1,009	1,009	0
2011.1	120.0	846	1.000	846	846	0
2011.2	114.0	1,129	1.000	1,129	1,129	(0)
2012.1	108.0	964	1.000	964	964	0
2012.2	102.0	1,158	1.000	1,158	1,159	(1)
2013.1	96.0	1,047	1.001	1,048	1,049	(1)
2013.2	90.0	1,202	1.002	1,204	1,203	1
2014.1	84.0	1,062	1.002	1,064	1,064	(0)
2014.2	78.0	1,238	1.002	1,240	1,239	1
2015.1	72.0	1,156	1.001	1,157	1,159	(1)
2015.2	66.0	1,237	1.001	1,238	1,240	(1)
2016.1	60.0	1,121	1.001	1,123	1,120	2
2016.2	54.0	1,266	1.000	1,266	1,262	3
2017.1	48.0	1,036	1.002	1,038	1,038	0
2017.2	42.0	1,181	1.007	1,189	1,188	1
2018.1	36.0	969	1.003	972	959	14
2018.2	30.0	1,157	1.002	1,159	1,148	11
2019.1	24.0	996	1.003	999	973	26
2019.2	18.0	1,119	1.003	1,122	1,147	(25)
2020.1	12.0	708	0.983	696	700	(4)
2020.2	6.0	1,049	0.897	941		
<b>Total</b>		<b>36,533</b>		<b>36,444</b>	<b>35,474</b>	<b>28</b>



Province of Newfoundland  
Uninsured Auto  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts  
Data as of 12/31/20

(1) (2) (3) (4) (5) (6) (7)  
(3) \* (4) Prior (5) - (6)

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	98	1.000	98	98	0
2001.2	234.0	68	1.000	68	68	0
2002.1	228.0	54	1.000	54	54	0
2002.2	222.0	54	1.000	54	54	0
2003.1	216.0	66	1.000	66	66	0
2003.2	210.0	44	1.000	44	44	0
2004.1	204.0	60	1.000	60	60	0
2004.2	198.0	39	1.000	39	39	0
2005.1	192.0	64	1.000	64	64	0
2005.2	186.0	77	1.000	77	77	0
2006.1	180.0	58	1.000	58	58	0
2006.2	174.0	67	1.000	67	67	0
2007.1	168.0	55	1.000	55	55	0
2007.2	162.0	69	1.000	69	69	0
2008.1	156.0	48	1.000	48	48	0
2008.2	150.0	56	1.000	56	56	0
2009.1	144.0	69	1.000	69	69	0
2009.2	138.0	68	1.000	68	68	0
2010.1	132.0	75	1.000	75	75	0
2010.2	126.0	82	1.000	82	82	0
2011.1	120.0	73	1.000	73	74	(1)
2011.2	114.0	67	0.995	67	67	(0)
2012.1	108.0	58	0.995	58	57	0
2012.2	102.0	91	0.988	90	91	(1)
2013.1	96.0	72	0.986	71	71	(0)
2013.2	90.0	79	0.986	78	78	(0)
2014.1	84.0	102	0.984	100	100	0
2014.2	78.0	67	0.978	65	66	(0)
2015.1	72.0	105	0.975	102	100	3
2015.2	66.0	82	0.975	80	82	(2)
2016.1	60.0	76	0.975	74	77	(3)
2016.2	54.0	60	0.966	58	65	(7)
2017.1	48.0	53	0.965	51	51	(0)
2017.2	42.0	55	0.970	53	55	(2)
2018.1	36.0	59	0.978	58	58	0
2018.2	30.0	71	0.983	70	69	1
2019.1	24.0	52	1.027	53	51	3
2019.2	18.0	44	1.045	46	44	2
2020.1	12.0	47	1.069	50	52	(1)
2020.2	6.0	44	1.300	57		
Total		2,628		2,626	2,579	(10)

Province of Newfoundland  
Collision  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts  
Data as of 12/31/20

(1) (2) (3) (4) (5) (6) (7)  
(3) \* (4) Prior (5) - (6)

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	3,135	1.000	3,135	3,135	0
2001.2	234.0	2,517	1.000	2,517	2,517	0
2002.1	228.0	2,247	1.000	2,247	2,247	0
2002.2	222.0	2,471	1.000	2,471	2,471	0
2003.1	216.0	2,545	1.000	2,545	2,545	0
2003.2	210.0	2,193	1.000	2,193	2,193	0
2004.1	204.0	2,514	1.000	2,514	2,514	0
2004.2	198.0	2,553	1.000	2,553	2,553	0
2005.1	192.0	2,569	1.000	2,569	2,569	0
2005.2	186.0	2,725	1.000	2,725	2,725	0
2006.1	180.0	2,818	1.000	2,818	2,818	0
2006.2	174.0	3,079	1.000	3,079	3,079	0
2007.1	168.0	3,590	1.000	3,590	3,590	0
2007.2	162.0	3,156	1.000	3,156	3,156	0
2008.1	156.0	3,214	1.000	3,214	3,214	0
2008.2	150.0	3,474	1.000	3,474	3,474	(0)
2009.1	144.0	3,694	1.000	3,694	3,694	0
2009.2	138.0	4,113	1.000	4,113	4,113	0
2010.1	132.0	3,813	1.000	3,813	3,813	0
2010.2	126.0	4,173	1.000	4,173	4,173	0
2011.1	120.0	4,214	1.000	4,214	4,213	0
2011.2	114.0	4,626	1.000	4,625	4,625	(0)
2012.1	108.0	4,406	1.000	4,406	4,406	0
2012.2	102.0	4,855	1.000	4,854	4,854	0
2013.1	96.0	4,867	1.000	4,866	4,866	0
2013.2	90.0	5,190	1.000	5,189	5,189	(0)
2014.1	84.0	5,276	1.000	5,275	5,275	(0)
2014.2	78.0	4,667	1.000	4,666	4,666	0
2015.1	72.0	5,019	1.000	5,018	5,018	(0)
2015.2	66.0	4,606	1.000	4,605	4,605	0
2016.1	60.0	4,510	1.000	4,509	4,530	(21)
2016.2	54.0	4,475	1.000	4,473	4,516	(43)
2017.1	48.0	4,424	0.999	4,421	4,456	(35)
2017.2	42.0	4,199	0.999	4,196	4,231	(36)
2018.1	36.0	4,063	0.999	4,058	4,089	(31)
2018.2	30.0	4,359	0.998	4,348	4,400	(52)
2019.1	24.0	4,155	0.994	4,131	4,197	(66)
2019.2	18.0	4,232	0.982	4,158	4,282	(124)
2020.1	12.0	3,234	0.940	3,039	2,584	454
2020.2	6.0	2,991	0.824	2,465		
Total		148,961		148,106	145,594	47

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

Selected Ultimate Claim Counts  
Data as of 12/31/20

(1) (2) (3) (4) (5) (6) (7)  
(3) \* (4) Prior (5) - (6)

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	5,728	1.000	5,728	5,728	0
2001.2	234.0	5,365	1.000	5,365	5,365	0
2002.1	228.0	5,734	1.000	5,734	5,734	0
2002.2	222.0	4,966	1.000	4,966	4,966	0
2003.1	216.0	4,834	1.000	4,834	4,834	0
2003.2	210.0	4,081	1.000	4,081	4,081	0
2004.1	204.0	4,453	1.000	4,453	4,453	0
2004.2	198.0	3,958	1.000	3,958	3,958	0
2005.1	192.0	4,430	1.000	4,430	4,430	0
2005.2	186.0	4,307	1.000	4,307	4,307	0
2006.1	180.0	5,073	1.000	5,073	5,073	0
2006.2	174.0	4,316	1.000	4,316	4,316	0
2007.1	168.0	5,111	1.000	5,111	5,111	0
2007.2	162.0	4,883	1.000	4,883	4,883	0
2008.1	156.0	5,353	1.000	5,353	5,353	0
2008.2	150.0	5,433	1.000	5,433	5,433	0
2009.1	144.0	6,849	1.000	6,849	6,849	0
2009.2	138.0	6,316	1.000	6,316	6,316	0
2010.1	132.0	7,391	1.000	7,391	7,391	0
2010.2	126.0	7,961	1.000	7,961	7,961	0
2011.1	120.0	8,544	1.000	8,544	8,544	0
2011.2	114.0	8,539	1.000	8,539	8,539	0
2012.1	108.0	9,200	1.000	9,200	9,200	0
2012.2	102.0	8,728	1.000	8,728	8,728	0
2013.1	96.0	9,414	1.000	9,414	9,414	0
2013.2	90.0	8,641	1.000	8,641	8,641	0
2014.1	84.0	10,425	1.000	10,425	10,425	0
2014.2	78.0	8,743	1.000	8,743	8,742	0
2015.1	72.0	10,931	1.000	10,931	10,930	1
2015.2	66.0	9,119	1.000	9,119	9,118	0
2016.1	60.0	11,523	1.000	11,523	11,521	2
2016.2	54.0	8,894	1.000	8,894	8,895	(1)
2017.1	48.0	13,257	1.000	13,257	13,259	(2)
2017.2	42.0	9,029	1.000	9,029	9,031	(2)
2018.1	36.0	10,132	1.000	10,132	10,143	(10)
2018.2	30.0	8,718	1.000	8,720	8,716	4
2019.1	24.0	9,139	1.001	9,151	9,162	(11)
2019.2	18.0	8,256	1.005	8,293	8,260	34
2020.1	12.0	7,632	1.025	7,825	7,016	809
2020.2	6.0	7,209	1.243	8,959		
<b>Total</b>		<b>292,615</b>		<b>294,609</b>	<b>284,826</b>	<b>824</b>

Province of Newfoundland  
All Perils  
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts  
Data as of 12/31/20

(1) (2) (3) (4) (5) (6) (7)  
(3) \* (4) Prior (5) - (6)

Reported Claim Counts: Development Method

Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2001.1	240.0	104	1.000	104	104	0
2001.2	234.0	103	1.000	103	103	0
2002.1	228.0	86	1.000	86	86	0
2002.2	222.0	77	1.000	77	77	0
2003.1	216.0	74	1.000	74	74	0
2003.2	210.0	42	1.000	42	42	0
2004.1	204.0	73	1.000	73	73	0
2004.2	198.0	82	1.000	82	82	0
2005.1	192.0	77	1.000	77	77	0
2005.2	186.0	99	1.000	99	99	0
2006.1	180.0	91	1.000	91	91	0
2006.2	174.0	100	1.000	100	100	0
2007.1	168.0	115	1.000	115	115	0
2007.2	162.0	86	1.000	86	86	0
2008.1	156.0	99	1.000	99	99	0
2008.2	150.0	87	1.000	87	87	0
2009.1	144.0	102	1.000	102	102	0
2009.2	138.0	103	1.000	103	103	0
2010.1	132.0	126	1.000	126	126	0
2010.2	126.0	176	1.000	176	176	0
2011.1	120.0	159	1.000	159	159	0
2011.2	114.0	176	1.000	176	176	0
2012.1	108.0	176	1.000	176	176	0
2012.2	102.0	205	1.000	205	205	0
2013.1	96.0	194	1.000	194	194	0
2013.2	90.0	180	1.000	180	180	0
2014.1	84.0	201	1.000	201	201	0
2014.2	78.0	217	1.000	217	217	0
2015.1	72.0	226	1.000	226	226	0
2015.2	66.0	213	1.000	213	213	0
2016.1	60.0	267	1.000	267	271	(4)
2016.2	54.0	264	1.000	264	266	(2)
2017.1	48.0	309	1.000	309	312	(3)
2017.2	42.0	222	1.000	222	224	(2)
2018.1	36.0	209	1.000	209	209	0
2018.2	30.0	238	1.000	238	241	(3)
2019.1	24.0	217	0.999	217	224	(8)
2019.2	18.0	239	0.992	237	244	(7)
2020.1	12.0	195	0.984	192	165	27
2020.2	6.0	189	0.951	180		
<b>Total</b>		<b>6,198</b>		<b>6,183</b>	<b>6,005</b>	<b>(1)</b>

## Bodily Injury

Coverage = BI  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.010 (CI = +/-0.011; p = 0.063)	0.080	+1.02%
Loss Cost	2005.2	0.009 (CI = +/-0.011; p = 0.119)	0.050	+0.90%
Loss Cost	2006.1	0.010 (CI = +/-0.012; p = 0.113)	0.055	+0.97%
Loss Cost	2006.2	0.006 (CI = +/-0.012; p = 0.299)	0.004	+0.64%
Loss Cost	2007.1	0.006 (CI = +/-0.013; p = 0.374)	-0.007	+0.58%
Loss Cost	2007.2	0.004 (CI = +/-0.014; p = 0.592)	-0.028	+0.37%
Loss Cost	2008.1	0.005 (CI = +/-0.015; p = 0.533)	-0.025	+0.47%
Loss Cost	2008.2	0.000 (CI = +/-0.015; p = 0.990)	-0.043	-0.01%
Loss Cost	2009.1	-0.002 (CI = +/-0.016; p = 0.787)	-0.042	-0.22%
Loss Cost	2009.2	-0.009 (CI = +/-0.015; p = 0.218)	0.027	-0.93%
Loss Cost	2010.1	-0.011 (CI = +/-0.017; p = 0.177)	0.044	-1.11%
Loss Cost	2010.2	-0.013 (CI = +/-0.018; p = 0.142)	0.063	-1.32%
Loss Cost	2011.1	-0.016 (CI = +/-0.020; p = 0.112)	0.087	-1.57%
Loss Cost	2011.2	-0.023 (CI = +/-0.020; p = 0.025)	0.218	-2.28%
Loss Cost	2012.1	-0.024 (CI = +/-0.022; p = 0.037)	0.196	-2.36%
Loss Cost	2012.2	-0.030 (CI = +/-0.024; p = 0.018)	0.273	-2.92%
Loss Cost	2013.1	-0.029 (CI = +/-0.027; p = 0.036)	0.227	-2.91%
Loss Cost	2013.2	-0.032 (CI = +/-0.031; p = 0.045)	0.219	-3.15%
Loss Cost	2014.1	-0.032 (CI = +/-0.036; p = 0.082)	0.167	-3.11%
Loss Cost	2014.2	-0.043 (CI = +/-0.040; p = 0.038)	0.276	-4.16%
Loss Cost	2015.1	-0.051 (CI = +/-0.045; p = 0.030)	0.328	-5.02%
Loss Cost	2015.2	-0.061 (CI = +/-0.053; p = 0.029)	0.366	-5.95%
Severity	2005.1	0.037 (CI = +/-0.005; p = 0.000)	0.891	+3.81%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.882	+3.82%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.875	+3.87%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.864	+3.74%
Severity	2007.1	0.037 (CI = +/-0.006; p = 0.000)	0.850	+3.73%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	0.833	+3.66%
Severity	2008.1	0.038 (CI = +/-0.006; p = 0.000)	0.862	+3.91%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	0.844	+3.85%
Severity	2009.1	0.037 (CI = +/-0.007; p = 0.000)	0.824	+3.74%
Severity	2009.2	0.035 (CI = +/-0.008; p = 0.000)	0.804	+3.53%
Severity	2010.1	0.035 (CI = +/-0.008; p = 0.000)	0.786	+3.56%
Severity	2010.2	0.037 (CI = +/-0.009; p = 0.000)	0.795	+3.77%
Severity	2011.1	0.037 (CI = +/-0.010; p = 0.000)	0.774	+3.81%
Severity	2011.2	0.036 (CI = +/-0.011; p = 0.000)	0.736	+3.70%
Severity	2012.1	0.038 (CI = +/-0.012; p = 0.000)	0.723	+3.84%
Severity	2012.2	0.039 (CI = +/-0.013; p = 0.000)	0.697	+3.93%
Severity	2013.1	0.041 (CI = +/-0.015; p = 0.000)	0.695	+4.19%
Severity	2013.2	0.042 (CI = +/-0.017; p = 0.000)	0.657	+4.26%
Severity	2014.1	0.042 (CI = +/-0.020; p = 0.001)	0.607	+4.28%
Severity	2014.2	0.036 (CI = +/-0.022; p = 0.004)	0.505	+3.70%
Severity	2015.1	0.030 (CI = +/-0.025; p = 0.021)	0.370	+3.05%
Severity	2015.2	0.024 (CI = +/-0.028; p = 0.089)	0.208	+2.41%
Frequency	2005.1	-0.027 (CI = +/-0.009; p = 0.000)	0.554	-2.69%
Frequency	2005.2	-0.029 (CI = +/-0.009; p = 0.000)	0.559	-2.81%
Frequency	2006.1	-0.028 (CI = +/-0.010; p = 0.000)	0.529	-2.78%
Frequency	2006.2	-0.030 (CI = +/-0.010; p = 0.000)	0.556	-2.99%
Frequency	2007.1	-0.031 (CI = +/-0.011; p = 0.000)	0.536	-3.03%
Frequency	2007.2	-0.032 (CI = +/-0.012; p = 0.000)	0.538	-3.18%
Frequency	2008.1	-0.034 (CI = +/-0.013; p = 0.000)	0.536	-3.32%
Frequency	2008.2	-0.038 (CI = +/-0.013; p = 0.000)	0.605	-3.71%
Frequency	2009.1	-0.039 (CI = +/-0.014; p = 0.000)	0.589	-3.81%
Frequency	2009.2	-0.044 (CI = +/-0.014; p = 0.000)	0.669	-4.30%
Frequency	2010.1	-0.046 (CI = +/-0.015; p = 0.000)	0.669	-4.51%
Frequency	2010.2	-0.050 (CI = +/-0.015; p = 0.000)	0.702	-4.91%
Frequency	2011.1	-0.053 (CI = +/-0.016; p = 0.000)	0.706	-5.18%
Frequency	2011.2	-0.059 (CI = +/-0.016; p = 0.000)	0.764	-5.76%
Frequency	2012.1	-0.062 (CI = +/-0.018; p = 0.000)	0.751	-5.97%
Frequency	2012.2	-0.068 (CI = +/-0.018; p = 0.000)	0.797	-6.60%
Frequency	2013.1	-0.071 (CI = +/-0.020; p = 0.000)	0.781	-6.81%
Frequency	2013.2	-0.074 (CI = +/-0.023; p = 0.000)	0.767	-7.11%
Frequency	2014.1	-0.074 (CI = +/-0.027; p = 0.000)	0.725	-7.09%
Frequency	2014.2	-0.079 (CI = +/-0.031; p = 0.000)	0.719	-7.58%
Frequency	2015.1	-0.082 (CI = +/-0.037; p = 0.001)	0.681	-7.83%
Frequency	2015.2	-0.085 (CI = +/-0.044; p = 0.002)	0.640	-8.16%

## Bodily Injury

Coverage = BI  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.009 (CI = +/-0.009; p = 0.045)	-0.151 (CI = +/-0.083; p = 0.001)	0.356	+0.93%
Loss Cost	2005.2	0.009 (CI = +/-0.010; p = 0.068)	-0.150 (CI = +/-0.086; p = 0.001)	0.323	+0.90%
Loss Cost	2006.1	0.009 (CI = +/-0.010; p = 0.096)	-0.151 (CI = +/-0.089; p = 0.002)	0.322	+0.87%
Loss Cost	2006.2	0.006 (CI = +/-0.011; p = 0.230)	-0.140 (CI = +/-0.089; p = 0.003)	0.262	+0.64%
Loss Cost	2007.1	0.005 (CI = +/-0.011; p = 0.400)	-0.148 (CI = +/-0.091; p = 0.003)	0.276	+0.47%
Loss Cost	2007.2	0.004 (CI = +/-0.012; p = 0.534)	-0.143 (CI = +/-0.094; p = 0.004)	0.241	+0.37%
Loss Cost	2008.1	0.003 (CI = +/-0.013; p = 0.602)	-0.145 (CI = +/-0.098; p = 0.006)	0.238	+0.34%
Loss Cost	2008.2	0.000 (CI = +/-0.013; p = 0.988)	-0.130 (CI = +/-0.097; p = 0.011)	0.194	-0.01%
Loss Cost	2009.1	-0.004 (CI = +/-0.014; p = 0.589)	-0.145 (CI = +/-0.096; p = 0.005)	0.257	-0.37%
Loss Cost	2009.2	-0.009 (CI = +/-0.013; p = 0.153)	-0.124 (CI = +/-0.087; p = 0.008)	0.291	-0.93%
Loss Cost	2010.1	-0.013 (CI = +/-0.014; p = 0.064)	-0.137 (CI = +/-0.087; p = 0.004)	0.362	-1.28%
Loss Cost	2010.2	-0.013 (CI = +/-0.015; p = 0.080)	-0.136 (CI = +/-0.091; p = 0.006)	0.359	-1.32%
Loss Cost	2011.1	-0.018 (CI = +/-0.015; p = 0.025)	-0.153 (CI = +/-0.089; p = 0.002)	0.452	-1.79%
Loss Cost	2011.2	-0.023 (CI = +/-0.016; p = 0.007)	-0.137 (CI = +/-0.086; p = 0.004)	0.514	-2.28%
Loss Cost	2012.1	-0.027 (CI = +/-0.017; p = 0.005)	-0.148 (CI = +/-0.089; p = 0.003)	0.535	-2.62%
Loss Cost	2012.2	-0.030 (CI = +/-0.019; p = 0.004)	-0.139 (CI = +/-0.092; p = 0.006)	0.555	-2.92%
Loss Cost	2013.1	-0.033 (CI = +/-0.021; p = 0.005)	-0.149 (CI = +/-0.097; p = 0.006)	0.548	-3.25%
Loss Cost	2013.2	-0.032 (CI = +/-0.024; p = 0.014)	-0.151 (CI = +/-0.105; p = 0.008)	0.536	-3.15%
Loss Cost	2014.1	-0.037 (CI = +/-0.028; p = 0.014)	-0.163 (CI = +/-0.112; p = 0.008)	0.531	-3.60%
Loss Cost	2014.2	-0.043 (CI = +/-0.031; p = 0.013)	-0.150 (CI = +/-0.117; p = 0.017)	0.562	-4.16%
Loss Cost	2015.1	-0.059 (CI = +/-0.027; p = 0.001)	-0.187 (CI = +/-0.095; p = 0.002)	0.767	-5.76%
Loss Cost	2015.2	-0.061 (CI = +/-0.033; p = 0.003)	-0.183 (CI = +/-0.106; p = 0.004)	0.761	-5.95%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.041; p = 0.031)	0.905	+3.79%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.043; p = 0.030)	0.897	+3.82%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	-0.047 (CI = +/-0.044; p = 0.039)	0.890	+3.83%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.045; p = 0.063)	0.877	+3.74%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.047; p = 0.058)	0.865	+3.69%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.048; p = 0.075)	0.848	+3.66%
Severity	2008.1	0.038 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.046; p = 0.139)	0.869	+3.88%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.048; p = 0.169)	0.851	+3.85%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.049; p = 0.111)	0.837	+3.70%
Severity	2009.2	0.035 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.049; p = 0.177)	0.813	+3.53%
Severity	2010.1	0.035 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.052; p = 0.196)	0.794	+3.52%
Severity	2010.2	0.037 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.051; p = 0.101)	0.815	+3.77%
Severity	2011.1	0.037 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.114)	0.794	+3.75%
Severity	2011.2	0.036 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.057; p = 0.146)	0.755	+3.70%
Severity	2012.1	0.037 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.061; p = 0.193)	0.737	+3.77%
Severity	2012.2	0.039 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.064; p = 0.167)	0.719	+3.93%
Severity	2013.1	0.040 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.068; p = 0.239)	0.706	+4.09%
Severity	2013.2	0.042 (CI = +/-0.017; p = 0.000)	-0.043 (CI = +/-0.073; p = 0.224)	0.673	+4.26%
Severity	2014.1	0.040 (CI = +/-0.020; p = 0.001)	-0.046 (CI = +/-0.080; p = 0.230)	0.626	+4.13%
Severity	2014.2	0.036 (CI = +/-0.022; p = 0.005)	-0.037 (CI = +/-0.084; p = 0.347)	0.504	+3.70%
Severity	2015.1	0.028 (CI = +/-0.024; p = 0.026)	-0.056 (CI = +/-0.081; p = 0.156)	0.447	+2.81%
Severity	2015.2	0.024 (CI = +/-0.028; p = 0.085)	-0.048 (CI = +/-0.089; p = 0.243)	0.257	+2.41%
Frequency	2005.1	-0.028 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.073; p = 0.006)	0.645	-2.75%
Frequency	2005.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.075; p = 0.010)	0.642	-2.81%
Frequency	2006.1	-0.029 (CI = +/-0.009; p = 0.000)	-0.104 (CI = +/-0.078; p = 0.011)	0.617	-2.85%
Frequency	2006.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.080; p = 0.019)	0.629	-2.99%
Frequency	2007.1	-0.032 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.082; p = 0.016)	0.619	-3.11%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.085; p = 0.023)	0.614	-3.18%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	-0.110 (CI = +/-0.086; p = 0.014)	0.630	-3.41%
Frequency	2008.2	-0.038 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.084; p = 0.025)	0.673	-3.71%
Frequency	2009.1	-0.040 (CI = +/-0.012; p = 0.000)	-0.106 (CI = +/-0.086; p = 0.018)	0.672	-3.92%
Frequency	2009.2	-0.044 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.082; p = 0.032)	0.726	-4.30%
Frequency	2010.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.104 (CI = +/-0.082; p = 0.015)	0.747	-4.64%
Frequency	2010.2	-0.050 (CI = +/-0.014; p = 0.000)	-0.094 (CI = +/-0.083; p = 0.028)	0.762	-4.91%
Frequency	2011.1	-0.055 (CI = +/-0.014; p = 0.000)	-0.110 (CI = +/-0.080; p = 0.010)	0.792	-5.34%
Frequency	2011.2	-0.059 (CI = +/-0.014; p = 0.000)	-0.096 (CI = +/-0.077; p = 0.018)	0.825	-5.76%
Frequency	2012.1	-0.064 (CI = +/-0.015; p = 0.000)	-0.109 (CI = +/-0.077; p = 0.008)	0.835	-6.16%
Frequency	2012.2	-0.068 (CI = +/-0.015; p = 0.000)	-0.096 (CI = +/-0.075; p = 0.016)	0.859	-6.60%
Frequency	2013.1	-0.073 (CI = +/-0.016; p = 0.000)	-0.110 (CI = +/-0.074; p = 0.007)	0.868	-7.05%
Frequency	2013.2	-0.074 (CI = +/-0.019; p = 0.000)	-0.109 (CI = +/-0.080; p = 0.012)	0.854	-7.11%
Frequency	2014.1	-0.077 (CI = +/-0.021; p = 0.000)	-0.117 (CI = +/-0.086; p = 0.012)	0.835	-7.42%
Frequency	2014.2	-0.079 (CI = +/-0.025; p = 0.000)	-0.113 (CI = +/-0.093; p = 0.022)	0.821	-7.58%
Frequency	2015.1	-0.087 (CI = +/-0.028; p = 0.000)	-0.131 (CI = +/-0.095; p = 0.012)	0.830	-8.34%
Frequency	2015.2	-0.085 (CI = +/-0.033; p = 0.000)	-0.135 (CI = +/-0.106; p = 0.019)	0.804	-8.16%

## Bodily Injury

Coverage = BI  
End Trend Period = 2020.2  
Excluded Points = 2015.2, 2018.2  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.1	0.008 (CI = +/-0.011; p = 0.142)	0.042	+0.79%
Loss Cost	2005.2	0.007 (CI = +/-0.011; p = 0.243)	0.015	+0.66%
Loss Cost	2006.1	0.007 (CI = +/-0.012; p = 0.225)	0.020	+0.73%
Loss Cost	2006.2	0.004 (CI = +/-0.012; p = 0.523)	-0.023	+0.38%
Loss Cost	2007.1	0.003 (CI = +/-0.013; p = 0.617)	-0.031	+0.32%
Loss Cost	2007.2	0.001 (CI = +/-0.014; p = 0.885)	-0.043	+0.10%
Loss Cost	2008.1	0.002 (CI = +/-0.015; p = 0.793)	-0.042	+0.19%
Loss Cost	2008.2	-0.003 (CI = +/-0.015; p = 0.678)	-0.039	-0.30%
Loss Cost	2009.1	-0.005 (CI = +/-0.016; p = 0.509)	-0.027	-0.51%
Loss Cost	2009.2	-0.012 (CI = +/-0.014; p = 0.079)	0.109	-1.23%
Loss Cost	2010.1	-0.014 (CI = +/-0.015; p = 0.065)	0.131	-1.41%
Loss Cost	2010.2	-0.016 (CI = +/-0.017; p = 0.054)	0.155	-1.61%
Loss Cost	2011.1	-0.019 (CI = +/-0.018; p = 0.044)	0.182	-1.85%
Loss Cost	2011.2	-0.026 (CI = +/-0.017; p = 0.006)	0.361	-2.55%
Loss Cost	2012.1	-0.026 (CI = +/-0.020; p = 0.012)	0.325	-2.59%
Loss Cost	2012.2	-0.032 (CI = +/-0.021; p = 0.006)	0.410	-3.11%
Loss Cost	2013.1	-0.031 (CI = +/-0.024; p = 0.017)	0.341	-3.02%
Loss Cost	2013.2	-0.032 (CI = +/-0.028; p = 0.029)	0.308	-3.15%
Loss Cost	2014.1	-0.030 (CI = +/-0.033; p = 0.074)	0.213	-2.92%
Loss Cost	2014.2	-0.039 (CI = +/-0.037; p = 0.043)	0.313	-3.82%
Loss Cost	2015.1	-0.046 (CI = +/-0.046; p = 0.051)	0.322	-4.46%
Severity	2005.1	0.036 (CI = +/-0.004; p = 0.000)	0.911	+3.63%
Severity	2005.2	0.036 (CI = +/-0.005; p = 0.000)	0.903	+3.63%
Severity	2006.1	0.036 (CI = +/-0.005; p = 0.000)	0.897	+3.67%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.892	+3.54%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.880	+3.52%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.866	+3.45%
Severity	2008.1	0.036 (CI = +/-0.005; p = 0.000)	0.902	+3.69%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	0.890	+3.62%
Severity	2009.1	0.034 (CI = +/-0.006; p = 0.000)	0.878	+3.51%
Severity	2009.2	0.032 (CI = +/-0.006; p = 0.000)	0.876	+3.29%
Severity	2010.1	0.033 (CI = +/-0.006; p = 0.000)	0.864	+3.33%
Severity	2010.2	0.035 (CI = +/-0.006; p = 0.000)	0.884	+3.55%
Severity	2011.1	0.035 (CI = +/-0.007; p = 0.000)	0.872	+3.60%
Severity	2011.2	0.034 (CI = +/-0.008; p = 0.000)	0.850	+3.49%
Severity	2012.1	0.036 (CI = +/-0.008; p = 0.000)	0.853	+3.67%
Severity	2012.2	0.037 (CI = +/-0.009; p = 0.000)	0.845	+3.81%
Severity	2013.1	0.041 (CI = +/-0.009; p = 0.000)	0.871	+4.14%
Severity	2013.2	0.042 (CI = +/-0.011; p = 0.000)	0.863	+4.32%
Severity	2014.1	0.044 (CI = +/-0.012; p = 0.000)	0.850	+4.51%
Severity	2014.2	0.040 (CI = +/-0.014; p = 0.000)	0.812	+4.11%
Severity	2015.1	0.036 (CI = +/-0.016; p = 0.001)	0.745	+3.71%
Frequency	2005.1	-0.028 (CI = +/-0.009; p = 0.000)	0.555	-2.74%
Frequency	2005.2	-0.029 (CI = +/-0.010; p = 0.000)	0.560	-2.87%
Frequency	2006.1	-0.029 (CI = +/-0.011; p = 0.000)	0.530	-2.84%
Frequency	2006.2	-0.031 (CI = +/-0.011; p = 0.000)	0.558	-3.05%
Frequency	2007.1	-0.031 (CI = +/-0.012; p = 0.000)	0.538	-3.09%
Frequency	2007.2	-0.033 (CI = +/-0.013; p = 0.000)	0.541	-3.24%
Frequency	2008.1	-0.034 (CI = +/-0.013; p = 0.000)	0.539	-3.38%
Frequency	2008.2	-0.039 (CI = +/-0.014; p = 0.000)	0.609	-3.78%
Frequency	2009.1	-0.040 (CI = +/-0.015; p = 0.000)	0.593	-3.88%
Frequency	2009.2	-0.045 (CI = +/-0.014; p = 0.000)	0.675	-4.38%
Frequency	2010.1	-0.047 (CI = +/-0.016; p = 0.000)	0.675	-4.59%
Frequency	2010.2	-0.051 (CI = +/-0.016; p = 0.000)	0.708	-4.98%
Frequency	2011.1	-0.054 (CI = +/-0.017; p = 0.000)	0.711	-5.26%
Frequency	2011.2	-0.060 (CI = +/-0.017; p = 0.000)	0.769	-5.84%
Frequency	2012.1	-0.062 (CI = +/-0.019; p = 0.000)	0.755	-6.04%
Frequency	2012.2	-0.069 (CI = +/-0.020; p = 0.000)	0.800	-6.67%
Frequency	2013.1	-0.071 (CI = +/-0.022; p = 0.000)	0.782	-6.88%
Frequency	2013.2	-0.074 (CI = +/-0.026; p = 0.000)	0.765	-7.16%
Frequency	2014.1	-0.074 (CI = +/-0.031; p = 0.000)	0.715	-7.11%
Frequency	2014.2	-0.079 (CI = +/-0.036; p = 0.001)	0.700	-7.62%
Frequency	2015.1	-0.082 (CI = +/-0.045; p = 0.003)	0.645	-7.87%

## Bodily Injury

Coverage = BI  
End Trend Period = 2020.1  
Excluded Points = 2015.2, 2018.2  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.010 (CI = +/-0.011; p = 0.087)	0.071	+0.98%
Loss Cost	2005.2	0.008 (CI = +/-0.012; p = 0.158)	0.040	+0.85%
Loss Cost	2006.1	0.009 (CI = +/-0.013; p = 0.144)	0.047	+0.94%
Loss Cost	2006.2	0.006 (CI = +/-0.013; p = 0.367)	-0.006	+0.58%
Loss Cost	2007.1	0.005 (CI = +/-0.014; p = 0.445)	-0.017	+0.53%
Loss Cost	2007.2	0.003 (CI = +/-0.015; p = 0.681)	-0.037	+0.30%
Loss Cost	2008.1	0.004 (CI = +/-0.016; p = 0.595)	-0.033	+0.42%
Loss Cost	2008.2	-0.001 (CI = +/-0.016; p = 0.897)	-0.049	-0.10%
Loss Cost	2009.1	-0.003 (CI = +/-0.017; p = 0.706)	-0.045	-0.32%
Loss Cost	2009.2	-0.011 (CI = +/-0.015; p = 0.150)	0.062	-1.10%
Loss Cost	2010.1	-0.013 (CI = +/-0.017; p = 0.124)	0.083	-1.29%
Loss Cost	2010.2	-0.015 (CI = +/-0.019; p = 0.103)	0.105	-1.50%
Loss Cost	2011.1	-0.018 (CI = +/-0.020; p = 0.085)	0.131	-1.76%
Loss Cost	2011.2	-0.026 (CI = +/-0.020; p = 0.015)	0.310	-2.54%
Loss Cost	2012.1	-0.026 (CI = +/-0.023; p = 0.027)	0.273	-2.58%
Loss Cost	2012.2	-0.032 (CI = +/-0.024; p = 0.013)	0.365	-3.18%
Loss Cost	2013.1	-0.031 (CI = +/-0.028; p = 0.033)	0.293	-3.08%
Loss Cost	2013.2	-0.033 (CI = +/-0.033; p = 0.052)	0.260	-3.24%
Loss Cost	2014.1	-0.030 (CI = +/-0.040; p = 0.120)	0.163	-2.98%
Loss Cost	2014.2	-0.042 (CI = +/-0.046; p = 0.070)	0.273	-4.08%
Loss Cost	2015.1	-0.050 (CI = +/-0.057; p = 0.076)	0.293	-4.91%
Severity	2005.1	0.035 (CI = +/-0.004; p = 0.000)	0.901	+3.56%
Severity	2005.2	0.035 (CI = +/-0.005; p = 0.000)	0.891	+3.56%
Severity	2006.1	0.035 (CI = +/-0.005; p = 0.000)	0.884	+3.60%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.878	+3.45%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.864	+3.42%
Severity	2007.2	0.033 (CI = +/-0.006; p = 0.000)	0.848	+3.33%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.889	+3.59%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.875	+3.51%
Severity	2009.1	0.033 (CI = +/-0.006; p = 0.000)	0.860	+3.37%
Severity	2009.2	0.031 (CI = +/-0.006; p = 0.000)	0.861	+3.12%
Severity	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.845	+3.14%
Severity	2010.2	0.033 (CI = +/-0.007; p = 0.000)	0.867	+3.36%
Severity	2011.1	0.033 (CI = +/-0.007; p = 0.000)	0.851	+3.40%
Severity	2011.2	0.032 (CI = +/-0.008; p = 0.000)	0.825	+3.26%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	0.825	+3.43%
Severity	2012.2	0.035 (CI = +/-0.010; p = 0.000)	0.812	+3.56%
Severity	2013.1	0.038 (CI = +/-0.010; p = 0.000)	0.841	+3.91%
Severity	2013.2	0.040 (CI = +/-0.012; p = 0.000)	0.828	+4.08%
Severity	2014.1	0.042 (CI = +/-0.014; p = 0.000)	0.808	+4.26%
Severity	2014.2	0.037 (CI = +/-0.016; p = 0.001)	0.756	+3.73%
Severity	2015.1	0.031 (CI = +/-0.018; p = 0.005)	0.662	+3.15%
Frequency	2005.1	-0.025 (CI = +/-0.010; p = 0.000)	0.502	-2.49%
Frequency	2005.2	-0.026 (CI = +/-0.010; p = 0.000)	0.507	-2.61%
Frequency	2006.1	-0.026 (CI = +/-0.011; p = 0.000)	0.470	-2.56%
Frequency	2006.2	-0.028 (CI = +/-0.011; p = 0.000)	0.500	-2.77%
Frequency	2007.1	-0.028 (CI = +/-0.012; p = 0.000)	0.475	-2.79%
Frequency	2007.2	-0.030 (CI = +/-0.013; p = 0.000)	0.477	-2.94%
Frequency	2008.1	-0.031 (CI = +/-0.014; p = 0.000)	0.472	-3.06%
Frequency	2008.2	-0.035 (CI = +/-0.014; p = 0.000)	0.549	-3.48%
Frequency	2009.1	-0.036 (CI = +/-0.016; p = 0.000)	0.529	-3.57%
Frequency	2009.2	-0.042 (CI = +/-0.015; p = 0.000)	0.621	-4.09%
Frequency	2010.1	-0.044 (CI = +/-0.017; p = 0.000)	0.618	-4.30%
Frequency	2010.2	-0.048 (CI = +/-0.018; p = 0.000)	0.654	-4.71%
Frequency	2011.1	-0.051 (CI = +/-0.019; p = 0.000)	0.656	-4.99%
Frequency	2011.2	-0.058 (CI = +/-0.020; p = 0.000)	0.722	-5.62%
Frequency	2012.1	-0.060 (CI = +/-0.022; p = 0.000)	0.704	-5.81%
Frequency	2012.2	-0.067 (CI = +/-0.023; p = 0.000)	0.757	-6.51%
Frequency	2013.1	-0.070 (CI = +/-0.026; p = 0.000)	0.733	-6.72%
Frequency	2013.2	-0.073 (CI = +/-0.031; p = 0.000)	0.712	-7.04%
Frequency	2014.1	-0.072 (CI = +/-0.037; p = 0.002)	0.648	-6.95%
Frequency	2014.2	-0.078 (CI = +/-0.045; p = 0.004)	0.629	-7.53%
Frequency	2015.1	-0.081 (CI = +/-0.058; p = 0.012)	0.560	-7.82%



## Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.017 (CI = +/-0.008; p = 0.000)	-0.144 (CI = +/-0.067; p = 0.000)	0.577	+1.67%
Loss Cost	2005.2	0.017 (CI = +/-0.008; p = 0.000)	-0.145 (CI = +/-0.069; p = 0.000)	0.546	+1.68%
Loss Cost	2006.1	0.017 (CI = +/-0.009; p = 0.001)	-0.143 (CI = +/-0.072; p = 0.000)	0.545	+1.72%
Loss Cost	2006.2	0.015 (CI = +/-0.009; p = 0.003)	-0.133 (CI = +/-0.071; p = 0.001)	0.481	+1.50%
Loss Cost	2007.1	0.014 (CI = +/-0.010; p = 0.008)	-0.139 (CI = +/-0.074; p = 0.001)	0.479	+1.38%
Loss Cost	2007.2	0.013 (CI = +/-0.011; p = 0.017)	-0.137 (CI = +/-0.077; p = 0.001)	0.431	+1.33%
Loss Cost	2008.1	0.014 (CI = +/-0.012; p = 0.022)	-0.134 (CI = +/-0.081; p = 0.002)	0.431	+1.39%
Loss Cost	2008.2	0.011 (CI = +/-0.012; p = 0.079)	-0.122 (CI = +/-0.079; p = 0.004)	0.348	+1.06%
Loss Cost	2009.1	0.007 (CI = +/-0.012; p = 0.227)	-0.134 (CI = +/-0.079; p = 0.002)	0.379	+0.75%
Loss Cost	2009.2	0.002 (CI = +/-0.011; p = 0.762)	-0.113 (CI = +/-0.067; p = 0.002)	0.348	+0.16%
Loss Cost	2010.1	-0.001 (CI = +/-0.012; p = 0.818)	-0.124 (CI = +/-0.068; p = 0.001)	0.404	-0.13%
Loss Cost	2010.2	-0.001 (CI = +/-0.013; p = 0.907)	-0.125 (CI = +/-0.071; p = 0.002)	0.397	-0.07%
Loss Cost	2011.1	-0.005 (CI = +/-0.014; p = 0.448)	-0.139 (CI = +/-0.070; p = 0.001)	0.483	-0.49%
Loss Cost	2011.2	-0.010 (CI = +/-0.013; p = 0.140)	-0.125 (CI = +/-0.066; p = 0.001)	0.513	-0.98%
Loss Cost	2012.1	-0.012 (CI = +/-0.015; p = 0.109)	-0.131 (CI = +/-0.070; p = 0.001)	0.518	-1.20%
Loss Cost	2012.2	-0.014 (CI = +/-0.017; p = 0.092)	-0.126 (CI = +/-0.074; p = 0.003)	0.518	-1.43%
Loss Cost	2013.1	-0.016 (CI = +/-0.020; p = 0.110)	-0.129 (CI = +/-0.081; p = 0.005)	0.482	-1.57%
Loss Cost	2013.2	-0.012 (CI = +/-0.023; p = 0.261)	-0.137 (CI = +/-0.086; p = 0.005)	0.500	-1.22%
Loss Cost	2014.1	-0.014 (CI = +/-0.028; p = 0.282)	-0.141 (CI = +/-0.096; p = 0.009)	0.462	-1.40%
Loss Cost	2014.2	-0.019 (CI = +/-0.033; p = 0.221)	-0.132 (CI = +/-0.104; p = 0.019)	0.453	-1.87%
Loss Cost	2015.1	-0.037 (CI = +/-0.029; p = 0.020)	-0.165 (CI = +/-0.083; p = 0.002)	0.733	-3.61%
Loss Cost	2015.2	-0.036 (CI = +/-0.037; p = 0.058)	-0.167 (CI = +/-0.097; p = 0.006)	0.724	-3.51%
Severity	2005.1	0.037 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.045; p = 0.045)	0.886	+3.79%
Severity	2005.2	0.038 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.046; p = 0.044)	0.877	+3.82%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.048; p = 0.057)	0.868	+3.84%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.049; p = 0.089)	0.851	+3.74%
Severity	2007.1	0.036 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.051; p = 0.083)	0.836	+3.68%
Severity	2007.2	0.036 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.053; p = 0.105)	0.813	+3.65%
Severity	2008.1	0.038 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.051; p = 0.193)	0.840	+3.90%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.053; p = 0.231)	0.816	+3.86%
Severity	2009.1	0.036 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.054; p = 0.158)	0.795	+3.68%
Severity	2009.2	0.034 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.054; p = 0.246)	0.760	+3.48%
Severity	2010.1	0.034 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.058; p = 0.268)	0.735	+3.47%
Severity	2010.2	0.037 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.057; p = 0.151)	0.761	+3.77%
Severity	2011.1	0.037 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.061; p = 0.168)	0.733	+3.73%
Severity	2011.2	0.036 (CI = +/-0.013; p = 0.000)	-0.040 (CI = +/-0.065; p = 0.212)	0.679	+3.67%
Severity	2012.1	0.037 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.070; p = 0.274)	0.656	+3.76%
Severity	2012.2	0.039 (CI = +/-0.017; p = 0.000)	-0.042 (CI = +/-0.074; p = 0.241)	0.631	+3.97%
Severity	2013.1	0.041 (CI = +/-0.020; p = 0.001)	-0.037 (CI = +/-0.081; p = 0.338)	0.617	+4.19%
Severity	2013.2	0.043 (CI = +/-0.023; p = 0.002)	-0.042 (CI = +/-0.087; p = 0.315)	0.576	+4.42%
Severity	2014.1	0.042 (CI = +/-0.028; p = 0.009)	-0.044 (CI = +/-0.098; p = 0.330)	0.512	+4.28%
Severity	2014.2	0.036 (CI = +/-0.033; p = 0.035)	-0.034 (CI = +/-0.105; p = 0.476)	0.331	+3.69%
Severity	2015.1	0.023 (CI = +/-0.036; p = 0.172)	-0.057 (CI = +/-0.105; p = 0.236)	0.239	+2.38%
Severity	2015.2	0.017 (CI = +/-0.045; p = 0.402)	-0.047 (CI = +/-0.117; p = 0.363)	-0.028	+1.67%
Frequency	2005.1	-0.021 (CI = +/-0.006; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.001)	0.676	-2.04%
Frequency	2005.2	-0.021 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.054; p = 0.001)	0.670	-2.07%
Frequency	2006.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.096 (CI = +/-0.056; p = 0.002)	0.632	-2.05%
Frequency	2006.2	-0.022 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.057; p = 0.003)	0.644	-2.15%
Frequency	2007.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.059; p = 0.003)	0.621	-2.21%
Frequency	2007.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.062; p = 0.005)	0.612	-2.23%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.063; p = 0.003)	0.626	-2.41%
Frequency	2008.2	-0.027 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.060; p = 0.005)	0.684	-2.69%
Frequency	2009.1	-0.029 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.062; p = 0.004)	0.672	-2.83%
Frequency	2009.2	-0.033 (CI = +/-0.009; p = 0.000)	-0.082 (CI = +/-0.057; p = 0.007)	0.752	-3.20%
Frequency	2010.1	-0.035 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.056; p = 0.003)	0.773	-3.48%
Frequency	2010.2	-0.038 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.057; p = 0.006)	0.790	-3.70%
Frequency	2011.1	-0.042 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.054; p = 0.002)	0.826	-4.08%
Frequency	2011.2	-0.046 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.049; p = 0.002)	0.874	-4.48%
Frequency	2012.1	-0.049 (CI = +/-0.010; p = 0.000)	-0.094 (CI = +/-0.048; p = 0.001)	0.880	-4.78%
Frequency	2012.2	-0.053 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.043; p = 0.001)	0.915	-5.19%
Frequency	2013.1	-0.057 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.043; p = 0.001)	0.920	-5.53%
Frequency	2013.2	-0.056 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.046; p = 0.001)	0.910	-5.40%
Frequency	2014.1	-0.056 (CI = +/-0.015; p = 0.000)	-0.096 (CI = +/-0.051; p = 0.002)	0.878	-5.44%
Frequency	2014.2	-0.055 (CI = +/-0.018; p = 0.000)	-0.098 (CI = +/-0.058; p = 0.004)	0.862	-5.36%
Frequency	2015.1	-0.060 (CI = +/-0.022; p = 0.000)	-0.107 (CI = +/-0.062; p = 0.005)	0.849	-5.85%
Frequency	2015.2	-0.052 (CI = +/-0.023; p = 0.001)	-0.119 (CI = +/-0.059; p = 0.003)	0.871	-5.09%

## Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.018 (CI = +/-0.008; p = 0.000)	-0.150 (CI = +/-0.068; p = 0.000)	0.583	+1.79%
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	-0.151 (CI = +/-0.070; p = 0.000)	0.553	+1.82%
Loss Cost	2006.1	0.018 (CI = +/-0.009; p = 0.000)	-0.149 (CI = +/-0.073; p = 0.000)	0.553	+1.86%
Loss Cost	2006.2	0.016 (CI = +/-0.010; p = 0.002)	-0.140 (CI = +/-0.073; p = 0.001)	0.485	+1.64%
Loss Cost	2007.1	0.015 (CI = +/-0.011; p = 0.007)	-0.144 (CI = +/-0.076; p = 0.001)	0.483	+1.52%
Loss Cost	2007.2	0.015 (CI = +/-0.011; p = 0.014)	-0.143 (CI = +/-0.080; p = 0.001)	0.435	+1.49%
Loss Cost	2008.1	0.015 (CI = +/-0.013; p = 0.019)	-0.140 (CI = +/-0.083; p = 0.002)	0.435	+1.55%
Loss Cost	2008.2	0.012 (CI = +/-0.013; p = 0.071)	-0.127 (CI = +/-0.083; p = 0.005)	0.346	+1.20%
Loss Cost	2009.1	0.009 (CI = +/-0.014; p = 0.196)	-0.138 (CI = +/-0.083; p = 0.003)	0.377	+0.88%
Loss Cost	2009.2	0.002 (CI = +/-0.012; p = 0.721)	-0.115 (CI = +/-0.071; p = 0.003)	0.337	+0.21%
Loss Cost	2010.1	-0.001 (CI = +/-0.013; p = 0.882)	-0.125 (CI = +/-0.072; p = 0.002)	0.393	-0.09%
Loss Cost	2010.2	0.000 (CI = +/-0.015; p = 0.980)	-0.127 (CI = +/-0.076; p = 0.003)	0.386	-0.02%
Loss Cost	2011.1	-0.005 (CI = +/-0.015; p = 0.528)	-0.140 (CI = +/-0.075; p = 0.001)	0.473	-0.46%
Loss Cost	2011.2	-0.010 (CI = +/-0.016; p = 0.169)	-0.123 (CI = +/-0.071; p = 0.003)	0.506	-1.04%
Loss Cost	2012.1	-0.013 (CI = +/-0.017; p = 0.131)	-0.129 (CI = +/-0.075; p = 0.003)	0.510	-1.29%
Loss Cost	2012.2	-0.016 (CI = +/-0.020; p = 0.106)	-0.122 (CI = +/-0.081; p = 0.007)	0.514	-1.59%
Loss Cost	2013.1	-0.018 (CI = +/-0.023; p = 0.124)	-0.125 (CI = +/-0.088; p = 0.010)	0.475	-1.75%
Loss Cost	2013.2	-0.014 (CI = +/-0.028; p = 0.299)	-0.134 (CI = +/-0.096; p = 0.012)	0.486	-1.35%
Loss Cost	2014.1	-0.016 (CI = +/-0.034; p = 0.316)	-0.138 (CI = +/-0.107; p = 0.018)	0.442	-1.56%
Loss Cost	2014.2	-0.023 (CI = +/-0.042; p = 0.234)	-0.125 (CI = +/-0.120; p = 0.043)	0.443	-2.27%
Loss Cost	2015.1	-0.043 (CI = +/-0.035; p = 0.024)	-0.155 (CI = +/-0.091; p = 0.006)	0.752	-4.24%
Loss Cost	2015.2	-0.045 (CI = +/-0.049; p = 0.067)	-0.153 (CI = +/-0.113; p = 0.018)	0.741	-4.39%
Severity	2005.1	0.038 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.046; p = 0.038)	0.880	+3.85%
Severity	2005.2	0.038 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.047; p = 0.036)	0.870	+3.90%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.049; p = 0.047)	0.861	+3.92%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.050; p = 0.077)	0.841	+3.81%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.052; p = 0.074)	0.825	+3.75%
Severity	2007.2	0.037 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.055; p = 0.094)	0.799	+3.73%
Severity	2008.1	0.039 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.052; p = 0.164)	0.829	+4.00%
Severity	2008.2	0.039 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.055; p = 0.197)	0.803	+3.97%
Severity	2009.1	0.037 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.056; p = 0.140)	0.780	+3.78%
Severity	2009.2	0.035 (CI = +/-0.010; p = 0.000)	-0.034 (CI = +/-0.057; p = 0.230)	0.737	+3.56%
Severity	2010.1	0.035 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.061; p = 0.253)	0.710	+3.56%
Severity	2010.2	0.039 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.060; p = 0.127)	0.744	+3.93%
Severity	2011.1	0.038 (CI = +/-0.013; p = 0.000)	-0.046 (CI = +/-0.064; p = 0.145)	0.715	+3.90%
Severity	2011.2	0.038 (CI = +/-0.015; p = 0.000)	-0.045 (CI = +/-0.069; p = 0.186)	0.654	+3.86%
Severity	2012.1	0.039 (CI = +/-0.017; p = 0.000)	-0.042 (CI = +/-0.074; p = 0.241)	0.631	+3.97%
Severity	2012.2	0.042 (CI = +/-0.020; p = 0.001)	-0.050 (CI = +/-0.080; p = 0.197)	0.612	+4.28%
Severity	2013.1	0.044 (CI = +/-0.023; p = 0.001)	-0.044 (CI = +/-0.086; p = 0.279)	0.601	+4.55%
Severity	2013.2	0.048 (CI = +/-0.027; p = 0.003)	-0.053 (CI = +/-0.094; p = 0.238)	0.571	+4.96%
Severity	2014.1	0.047 (CI = +/-0.033; p = 0.011)	-0.054 (CI = +/-0.105; p = 0.267)	0.506	+4.85%
Severity	2014.2	0.042 (CI = +/-0.042; p = 0.050)	-0.044 (CI = +/-0.119; p = 0.412)	0.299	+4.25%
Severity	2015.1	0.028 (CI = +/-0.046; p = 0.188)	-0.064 (CI = +/-0.120; p = 0.238)	0.194	+2.84%
Severity	2015.2	0.020 (CI = +/-0.063; p = 0.453)	-0.052 (CI = +/-0.145; p = 0.397)	-0.120	+2.02%
Frequency	2005.1	-0.020 (CI = +/-0.006; p = 0.000)	-0.101 (CI = +/-0.053; p = 0.001)	0.664	-1.98%
Frequency	2005.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.055; p = 0.001)	0.658	-2.00%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.058; p = 0.002)	0.618	-1.98%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.059; p = 0.003)	0.629	-2.09%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.061; p = 0.003)	0.605	-2.15%
Frequency	2007.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.064; p = 0.005)	0.596	-2.16%
Frequency	2008.1	-0.024 (CI = +/-0.010; p = 0.000)	-0.104 (CI = +/-0.065; p = 0.003)	0.611	-2.35%
Frequency	2008.2	-0.027 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.063; p = 0.007)	0.668	-2.66%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.097 (CI = +/-0.066; p = 0.006)	0.656	-2.80%
Frequency	2009.2	-0.033 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.060; p = 0.011)	0.739	-3.23%
Frequency	2010.1	-0.036 (CI = +/-0.011; p = 0.000)	-0.091 (CI = +/-0.059; p = 0.005)	0.763	-3.52%
Frequency	2010.2	-0.039 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.060; p = 0.011)	0.783	-3.80%
Frequency	2011.1	-0.043 (CI = +/-0.012; p = 0.000)	-0.094 (CI = +/-0.057; p = 0.003)	0.823	-4.20%
Frequency	2011.2	-0.048 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.050; p = 0.005)	0.881	-4.72%
Frequency	2012.1	-0.052 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.048; p = 0.002)	0.892	-5.05%
Frequency	2012.2	-0.058 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.039; p = 0.002)	0.941	-5.63%
Frequency	2013.1	-0.062 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.034; p = 0.000)	0.957	-6.03%
Frequency	2013.2	-0.062 (CI = +/-0.011; p = 0.000)	-0.081 (CI = +/-0.038; p = 0.001)	0.950	-6.01%
Frequency	2014.1	-0.063 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.042; p = 0.002)	0.933	-6.11%
Frequency	2014.2	-0.065 (CI = +/-0.017; p = 0.000)	-0.081 (CI = +/-0.048; p = 0.006)	0.925	-6.25%
Frequency	2015.1	-0.071 (CI = +/-0.017; p = 0.000)	-0.091 (CI = +/-0.044; p = 0.002)	0.942	-6.88%
Frequency	2015.2	-0.065 (CI = +/-0.020; p = 0.000)	-0.101 (CI = +/-0.046; p = 0.002)	0.947	-6.28%

## Bodily Injury

Coverage = BI  
End Trend Period = 2019.2  
Excluded Points = 2015.2, 2018.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.016 (CI = +/-0.008; p = 0.000)	-0.135 (CI = +/-0.069; p = 0.000)	0.525	+1.59%
Loss Cost	2005.2	0.016 (CI = +/-0.009; p = 0.001)	-0.135 (CI = +/-0.072; p = 0.001)	0.489	+1.59%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.002)	-0.133 (CI = +/-0.075; p = 0.001)	0.489	+1.63%
Loss Cost	2006.2	0.014 (CI = +/-0.010; p = 0.007)	-0.121 (CI = +/-0.074; p = 0.003)	0.412	+1.38%
Loss Cost	2007.1	0.013 (CI = +/-0.010; p = 0.018)	-0.126 (CI = +/-0.076; p = 0.002)	0.411	+1.27%
Loss Cost	2007.2	0.012 (CI = +/-0.011; p = 0.037)	-0.123 (CI = +/-0.080; p = 0.004)	0.355	+1.21%
Loss Cost	2008.1	0.013 (CI = +/-0.012; p = 0.042)	-0.120 (CI = +/-0.084; p = 0.007)	0.355	+1.27%
Loss Cost	2008.2	0.009 (CI = +/-0.012; p = 0.148)	-0.105 (CI = +/-0.082; p = 0.015)	0.257	+0.89%
Loss Cost	2009.1	0.006 (CI = +/-0.013; p = 0.340)	-0.117 (CI = +/-0.082; p = 0.008)	0.294	+0.60%
Loss Cost	2009.2	-0.001 (CI = +/-0.011; p = 0.886)	-0.092 (CI = +/-0.065; p = 0.008)	0.286	-0.07%
Loss Cost	2010.1	-0.003 (CI = +/-0.011; p = 0.536)	-0.101 (CI = +/-0.065; p = 0.005)	0.357	-0.33%
Loss Cost	2010.2	-0.003 (CI = +/-0.013; p = 0.614)	-0.102 (CI = +/-0.070; p = 0.007)	0.349	-0.30%
Loss Cost	2011.1	-0.007 (CI = +/-0.013; p = 0.283)	-0.115 (CI = +/-0.069; p = 0.003)	0.452	-0.67%
Loss Cost	2011.2	-0.013 (CI = +/-0.012; p = 0.041)	-0.098 (CI = +/-0.059; p = 0.004)	0.560	-1.24%
Loss Cost	2012.1	-0.014 (CI = +/-0.014; p = 0.044)	-0.103 (CI = +/-0.064; p = 0.005)	0.537	-1.39%
Loss Cost	2012.2	-0.017 (CI = +/-0.015; p = 0.032)	-0.095 (CI = +/-0.067; p = 0.010)	0.565	-1.68%
Loss Cost	2013.1	-0.017 (CI = +/-0.018; p = 0.064)	-0.095 (CI = +/-0.075; p = 0.019)	0.471	-1.67%
Loss Cost	2013.2	-0.013 (CI = +/-0.021; p = 0.186)	-0.103 (CI = +/-0.080; p = 0.018)	0.484	-1.29%
Loss Cost	2014.1	-0.011 (CI = +/-0.026; p = 0.334)	-0.099 (CI = +/-0.094; p = 0.042)	0.343	-1.14%
Loss Cost	2014.2	-0.016 (CI = +/-0.032; p = 0.257)	-0.091 (CI = +/-0.103; p = 0.073)	0.347	-1.62%
Loss Cost	2015.1	-0.033 (CI = +/-0.034; p = 0.056)	-0.129 (CI = +/-0.099; p = 0.020)	0.627	-3.22%
Severity	2005.1	0.035 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.041; p = 0.151)	0.895	+3.57%
Severity	2005.2	0.035 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.042; p = 0.157)	0.884	+3.59%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.044; p = 0.188)	0.875	+3.61%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.044; p = 0.304)	0.863	+3.46%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.046; p = 0.274)	0.848	+3.41%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.047; p = 0.354)	0.826	+3.34%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.043; p = 0.607)	0.869	+3.60%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	-0.007 (CI = +/-0.045; p = 0.732)	0.849	+3.51%
Severity	2009.1	0.033 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.045; p = 0.530)	0.832	+3.35%
Severity	2009.2	0.030 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.042; p = 0.856)	0.826	+3.07%
Severity	2010.1	0.030 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.044; p = 0.886)	0.804	+3.08%
Severity	2010.2	0.033 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.043; p = 0.573)	0.834	+3.35%
Severity	2011.1	0.033 (CI = +/-0.009; p = 0.000)	-0.011 (CI = +/-0.046; p = 0.616)	0.812	+3.36%
Severity	2011.2	0.032 (CI = +/-0.010; p = 0.000)	-0.007 (CI = +/-0.049; p = 0.769)	0.772	+3.21%
Severity	2012.1	0.033 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.052; p = 0.962)	0.768	+3.39%
Severity	2012.2	0.035 (CI = +/-0.013; p = 0.000)	-0.005 (CI = +/-0.056; p = 0.848)	0.749	+3.54%
Severity	2013.1	0.039 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.056; p = 0.790)	0.788	+3.95%
Severity	2013.2	0.041 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.061; p = 0.919)	0.767	+4.15%
Severity	2014.1	0.043 (CI = +/-0.019; p = 0.001)	0.010 (CI = +/-0.070; p = 0.752)	0.741	+4.42%
Severity	2014.2	0.037 (CI = +/-0.022; p = 0.006)	0.020 (CI = +/-0.069; p = 0.518)	0.667	+3.76%
Severity	2015.1	0.030 (CI = +/-0.028; p = 0.041)	0.004 (CI = +/-0.083; p = 0.905)	0.461	+3.07%
Frequency	2005.1	-0.019 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.053; p = 0.000)	0.682	-1.92%
Frequency	2005.2	-0.019 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.055; p = 0.001)	0.676	-1.93%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.057; p = 0.001)	0.637	-1.91%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.059; p = 0.002)	0.646	-2.01%
Frequency	2007.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.062; p = 0.002)	0.623	-2.06%
Frequency	2007.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.065; p = 0.004)	0.614	-2.06%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.110 (CI = +/-0.065; p = 0.002)	0.630	-2.24%
Frequency	2008.2	-0.026 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.064; p = 0.005)	0.684	-2.53%
Frequency	2009.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.004)	0.672	-2.66%
Frequency	2009.2	-0.031 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.061; p = 0.008)	0.749	-3.05%
Frequency	2010.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.061; p = 0.003)	0.772	-3.31%
Frequency	2010.2	-0.036 (CI = +/-0.011; p = 0.000)	-0.091 (CI = +/-0.062; p = 0.007)	0.787	-3.53%
Frequency	2011.1	-0.040 (CI = +/-0.011; p = 0.000)	-0.104 (CI = +/-0.059; p = 0.002)	0.826	-3.90%
Frequency	2011.2	-0.044 (CI = +/-0.011; p = 0.000)	-0.091 (CI = +/-0.054; p = 0.003)	0.872	-4.32%
Frequency	2012.1	-0.047 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.054; p = 0.002)	0.880	-4.62%
Frequency	2012.2	-0.052 (CI = +/-0.011; p = 0.000)	-0.090 (CI = +/-0.050; p = 0.002)	0.913	-5.04%
Frequency	2013.1	-0.056 (CI = +/-0.012; p = 0.000)	-0.102 (CI = +/-0.049; p = 0.001)	0.921	-5.40%
Frequency	2013.2	-0.054 (CI = +/-0.014; p = 0.000)	-0.106 (CI = +/-0.053; p = 0.002)	0.912	-5.23%
Frequency	2014.1	-0.055 (CI = +/-0.017; p = 0.000)	-0.108 (CI = +/-0.062; p = 0.004)	0.876	-5.32%
Frequency	2014.2	-0.053 (CI = +/-0.022; p = 0.001)	-0.111 (CI = +/-0.071; p = 0.009)	0.856	-5.19%
Frequency	2015.1	-0.063 (CI = +/-0.026; p = 0.002)	-0.133 (CI = +/-0.076; p = 0.006)	0.865	-6.10%

**Bodily Injury**

Coverage = BI

End Trend Period = 2019.1

Excluded Points = 2015.2, 2018.2

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.017 (CI = +/-0.009; p = 0.000)	-0.141 (CI = +/-0.071; p = 0.000)	0.521	+1.72%
Loss Cost	2005.2	0.017 (CI = +/-0.009; p = 0.001)	-0.142 (CI = +/-0.075; p = 0.001)	0.485	+1.74%
Loss Cost	2006.1	0.018 (CI = +/-0.010; p = 0.001)	-0.140 (CI = +/-0.077; p = 0.001)	0.486	+1.79%
Loss Cost	2006.2	0.015 (CI = +/-0.011; p = 0.008)	-0.128 (CI = +/-0.078; p = 0.003)	0.400	+1.52%
Loss Cost	2007.1	0.014 (CI = +/-0.011; p = 0.018)	-0.132 (CI = +/-0.080; p = 0.003)	0.399	+1.41%
Loss Cost	2007.2	0.013 (CI = +/-0.013; p = 0.038)	-0.130 (CI = +/-0.085; p = 0.005)	0.341	+1.34%
Loss Cost	2008.1	0.014 (CI = +/-0.014; p = 0.042)	-0.127 (CI = +/-0.089; p = 0.008)	0.340	+1.42%
Loss Cost	2008.2	0.010 (CI = +/-0.014; p = 0.163)	-0.109 (CI = +/-0.088; p = 0.019)	0.230	+0.98%
Loss Cost	2009.1	0.007 (CI = +/-0.015; p = 0.346)	-0.120 (CI = +/-0.088; p = 0.011)	0.269	+0.67%
Loss Cost	2009.2	-0.002 (CI = +/-0.012; p = 0.790)	-0.088 (CI = +/-0.071; p = 0.017)	0.258	-0.16%
Loss Cost	2010.1	-0.004 (CI = +/-0.013; p = 0.482)	-0.098 (CI = +/-0.071; p = 0.010)	0.334	-0.43%
Loss Cost	2010.2	-0.004 (CI = +/-0.015; p = 0.553)	-0.098 (CI = +/-0.077; p = 0.016)	0.326	-0.42%
Loss Cost	2011.1	-0.008 (CI = +/-0.015; p = 0.265)	-0.110 (CI = +/-0.075; p = 0.008)	0.435	-0.81%
Loss Cost	2011.2	-0.016 (CI = +/-0.014; p = 0.024)	-0.086 (CI = +/-0.063; p = 0.013)	0.594	-1.61%
Loss Cost	2012.1	-0.018 (CI = +/-0.015; p = 0.026)	-0.090 (CI = +/-0.068; p = 0.014)	0.571	-1.77%
Loss Cost	2012.2	-0.023 (CI = +/-0.017; p = 0.012)	-0.076 (CI = +/-0.069; p = 0.034)	0.642	-2.30%
Loss Cost	2013.1	-0.023 (CI = +/-0.020; p = 0.027)	-0.076 (CI = +/-0.077; p = 0.053)	0.551	-2.30%
Loss Cost	2013.2	-0.020 (CI = +/-0.025; p = 0.098)	-0.083 (CI = +/-0.088; p = 0.062)	0.526	-2.00%
Loss Cost	2014.1	-0.019 (CI = +/-0.031; p = 0.188)	-0.080 (CI = +/-0.104; p = 0.109)	0.353	-1.86%
Loss Cost	2014.2	-0.030 (CI = +/-0.038; p = 0.092)	-0.059 (CI = +/-0.110; p = 0.226)	0.484	-2.99%
Loss Cost	2015.1	-0.048 (CI = +/-0.027; p = 0.008)	-0.096 (CI = +/-0.073; p = 0.021)	0.859	-4.70%
Severity	2005.1	0.035 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.043; p = 0.157)	0.882	+3.59%
Severity	2005.2	0.035 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.045; p = 0.163)	0.869	+3.61%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.047; p = 0.192)	0.859	+3.64%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.047; p = 0.329)	0.843	+3.47%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.048; p = 0.300)	0.825	+3.41%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.051; p = 0.399)	0.797	+3.32%
Severity	2008.1	0.035 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.046; p = 0.630)	0.847	+3.60%
Severity	2008.2	0.034 (CI = +/-0.008; p = 0.000)	-0.007 (CI = +/-0.048; p = 0.778)	0.822	+3.49%
Severity	2009.1	0.033 (CI = +/-0.008; p = 0.000)	-0.013 (CI = +/-0.049; p = 0.592)	0.800	+3.32%
Severity	2009.2	0.029 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.045; p = 0.981)	0.788	+2.96%
Severity	2010.1	0.029 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.048; p = 0.967)	0.760	+2.97%
Severity	2010.2	0.032 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.047; p = 0.675)	0.794	+3.29%
Severity	2011.1	0.032 (CI = +/-0.010; p = 0.000)	-0.009 (CI = +/-0.051; p = 0.708)	0.764	+3.30%
Severity	2011.2	0.030 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.055; p = 0.917)	0.710	+3.09%
Severity	2012.1	0.032 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.058; p = 0.926)	0.704	+3.27%
Severity	2012.2	0.034 (CI = +/-0.016; p = 0.001)	-0.002 (CI = +/-0.065; p = 0.943)	0.675	+3.45%
Severity	2013.1	0.038 (CI = +/-0.017; p = 0.001)	0.009 (CI = +/-0.065; p = 0.760)	0.726	+3.88%
Severity	2013.2	0.041 (CI = +/-0.021; p = 0.003)	0.003 (CI = +/-0.075; p = 0.923)	0.697	+4.14%
Severity	2014.1	0.043 (CI = +/-0.026; p = 0.006)	0.010 (CI = +/-0.085; p = 0.788)	0.662	+4.42%
Severity	2014.2	0.033 (CI = +/-0.030; p = 0.037)	0.028 (CI = +/-0.088; p = 0.455)	0.557	+3.39%
Severity	2015.1	0.026 (CI = +/-0.039; p = 0.137)	0.013 (CI = +/-0.106; p = 0.755)	0.206	+2.64%
Frequency	2005.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.054; p = 0.000)	0.673	-1.81%
Frequency	2005.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.057; p = 0.001)	0.667	-1.81%
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.110 (CI = +/-0.059; p = 0.001)	0.628	-1.78%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.062; p = 0.002)	0.634	-1.88%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.064; p = 0.002)	0.610	-1.94%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.001)	-0.109 (CI = +/-0.068; p = 0.004)	0.602	-1.92%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.069; p = 0.002)	0.618	-2.10%
Frequency	2008.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.068; p = 0.006)	0.668	-2.43%
Frequency	2009.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.107 (CI = +/-0.071; p = 0.006)	0.655	-2.56%
Frequency	2009.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.067; p = 0.013)	0.732	-3.03%
Frequency	2010.1	-0.034 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.066; p = 0.006)	0.757	-3.31%
Frequency	2010.2	-0.037 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.069; p = 0.016)	0.774	-3.59%
Frequency	2011.1	-0.041 (CI = +/-0.013; p = 0.000)	-0.101 (CI = +/-0.065; p = 0.005)	0.817	-3.98%
Frequency	2011.2	-0.047 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.060; p = 0.011)	0.873	-4.56%
Frequency	2012.1	-0.050 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.059; p = 0.005)	0.884	-4.88%
Frequency	2012.2	-0.057 (CI = +/-0.012; p = 0.000)	-0.074 (CI = +/-0.049; p = 0.008)	0.934	-5.55%
Frequency	2013.1	-0.061 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.044; p = 0.002)	0.951	-5.95%
Frequency	2013.2	-0.061 (CI = +/-0.014; p = 0.000)	-0.086 (CI = +/-0.051; p = 0.005)	0.943	-5.90%
Frequency	2014.1	-0.062 (CI = +/-0.018; p = 0.000)	-0.089 (CI = +/-0.059; p = 0.010)	0.920	-6.02%
Frequency	2014.2	-0.064 (CI = +/-0.025; p = 0.001)	-0.087 (CI = +/-0.073; p = 0.028)	0.906	-6.16%
Frequency	2015.1	-0.074 (CI = +/-0.022; p = 0.001)	-0.109 (CI = +/-0.061; p = 0.008)	0.947	-7.15%

**Property Damage**

Coverage = PD

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.044 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.049; p = 0.011)	0.903	+4.46%
Loss Cost	2005.2	0.044 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.051; p = 0.012)	0.894	+4.48%
Loss Cost	2006.1	0.044 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.053; p = 0.016)	0.886	+4.48%
Loss Cost	2006.2	0.043 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.055; p = 0.024)	0.871	+4.42%
Loss Cost	2007.1	0.042 (CI = +/-0.007; p = 0.000)	-0.070 (CI = +/-0.055; p = 0.015)	0.863	+4.28%
Loss Cost	2007.2	0.043 (CI = +/-0.007; p = 0.000)	-0.075 (CI = +/-0.056; p = 0.011)	0.858	+4.39%
Loss Cost	2008.1	0.043 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.058; p = 0.012)	0.846	+4.35%
Loss Cost	2008.2	0.042 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.061; p = 0.019)	0.822	+4.27%
Loss Cost	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.063; p = 0.020)	0.806	+4.20%
Loss Cost	2009.2	0.041 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.066; p = 0.029)	0.774	+4.13%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	-0.079 (CI = +/-0.069; p = 0.027)	0.754	+4.01%
Loss Cost	2010.2	0.036 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.066; p = 0.049)	0.715	+3.63%
Loss Cost	2011.1	0.033 (CI = +/-0.012; p = 0.000)	-0.076 (CI = +/-0.067; p = 0.028)	0.693	+3.35%
Loss Cost	2011.2	0.031 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.068; p = 0.048)	0.624	+3.13%
Loss Cost	2012.1	0.027 (CI = +/-0.013; p = 0.001)	-0.081 (CI = +/-0.068; p = 0.023)	0.605	+2.74%
Loss Cost	2012.2	0.021 (CI = +/-0.012; p = 0.002)	-0.065 (CI = +/-0.061; p = 0.037)	0.518	+2.17%
Loss Cost	2013.1	0.019 (CI = +/-0.014; p = 0.011)	-0.072 (CI = +/-0.064; p = 0.030)	0.493	+1.93%
Loss Cost	2013.2	0.019 (CI = +/-0.016; p = 0.025)	-0.071 (CI = +/-0.069; p = 0.045)	0.404	+1.88%
Loss Cost	2014.1	0.022 (CI = +/-0.018; p = 0.019)	-0.061 (CI = +/-0.072; p = 0.089)	0.445	+2.26%
Loss Cost	2014.2	0.024 (CI = +/-0.021; p = 0.029)	-0.065 (CI = +/-0.079; p = 0.096)	0.395	+2.42%
Loss Cost	2015.1	0.022 (CI = +/-0.025; p = 0.086)	-0.070 (CI = +/-0.088; p = 0.103)	0.360	+2.19%
Loss Cost	2015.2	0.028 (CI = +/-0.029; p = 0.059)	-0.081 (CI = +/-0.092; p = 0.076)	0.411	+2.81%
Severity	2005.1	0.050 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.040; p = 0.273)	0.949	+5.15%
Severity	2005.2	0.051 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.040; p = 0.223)	0.947	+5.21%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.041; p = 0.310)	0.945	+5.29%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.043; p = 0.330)	0.939	+5.29%
Severity	2007.1	0.051 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.044; p = 0.312)	0.933	+5.25%
Severity	2007.2	0.051 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.046; p = 0.320)	0.925	+5.26%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.042; p = 0.562)	0.940	+5.51%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.040; p = 0.300)	0.948	+5.72%
Severity	2009.1	0.058 (CI = +/-0.005; p = 0.000)	-0.009 (CI = +/-0.033; p = 0.588)	0.965	+6.01%
Severity	2009.2	0.060 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.033; p = 0.385)	0.967	+6.15%
Severity	2010.1	0.060 (CI = +/-0.005; p = 0.000)	-0.012 (CI = +/-0.034; p = 0.475)	0.963	+6.21%
Severity	2010.2	0.059 (CI = +/-0.006; p = 0.000)	-0.009 (CI = +/-0.035; p = 0.606)	0.958	+6.12%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.037; p = 0.535)	0.952	+6.05%
Severity	2011.2	0.057 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.037; p = 0.731)	0.946	+5.88%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.037; p = 0.460)	0.943	+5.65%
Severity	2012.2	0.051 (CI = +/-0.006; p = 0.000)	-0.003 (CI = +/-0.030; p = 0.823)	0.953	+5.28%
Severity	2013.1	0.052 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.032; p = 0.871)	0.945	+5.31%
Severity	2013.2	0.052 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.035; p = 0.897)	0.932	+5.29%
Severity	2014.1	0.055 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.033; p = 0.681)	0.945	+5.65%
Severity	2014.2	0.053 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.034; p = 0.548)	0.933	+5.48%
Severity	2015.1	0.054 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.039; p = 0.529)	0.915	+5.56%
Severity	2015.2	0.050 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.038; p = 0.306)	0.904	+5.17%
Frequency	2005.1	-0.007 (CI = +/-0.006; p = 0.040)	-0.044 (CI = +/-0.058; p = 0.125)	0.133	-0.65%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.039)	-0.042 (CI = +/-0.059; p = 0.157)	0.137	-0.70%
Frequency	2006.1	-0.008 (CI = +/-0.007; p = 0.034)	-0.046 (CI = +/-0.061; p = 0.136)	0.147	-0.77%
Frequency	2006.2	-0.008 (CI = +/-0.008; p = 0.033)	-0.043 (CI = +/-0.063; p = 0.173)	0.153	-0.82%
Frequency	2007.1	-0.009 (CI = +/-0.008; p = 0.025)	-0.048 (CI = +/-0.065; p = 0.139)	0.173	-0.93%
Frequency	2007.2	-0.008 (CI = +/-0.009; p = 0.056)	-0.053 (CI = +/-0.066; p = 0.116)	0.153	-0.83%
Frequency	2008.1	-0.011 (CI = +/-0.009; p = 0.013)	-0.065 (CI = +/-0.064; p = 0.047)	0.262	-1.10%
Frequency	2008.2	-0.014 (CI = +/-0.009; p = 0.003)	-0.054 (CI = +/-0.061; p = 0.083)	0.344	-1.37%
Frequency	2009.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.056; p = 0.020)	0.491	-1.71%
Frequency	2009.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.056; p = 0.037)	0.536	-1.90%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.058; p = 0.025)	0.549	-2.07%
Frequency	2010.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.057 (CI = +/-0.056; p = 0.045)	0.613	-2.34%
Frequency	2011.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.057; p = 0.029)	0.626	-2.54%
Frequency	2011.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.060; p = 0.042)	0.614	-2.60%
Frequency	2012.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.064; p = 0.038)	0.594	-2.76%
Frequency	2012.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.066; p = 0.065)	0.606	-2.95%
Frequency	2013.1	-0.033 (CI = +/-0.015; p = 0.000)	-0.069 (CI = +/-0.070; p = 0.051)	0.598	-3.20%
Frequency	2013.2	-0.033 (CI = +/-0.017; p = 0.001)	-0.068 (CI = +/-0.075; p = 0.071)	0.575	-3.24%
Frequency	2014.1	-0.033 (CI = +/-0.021; p = 0.005)	-0.068 (CI = +/-0.083; p = 0.099)	0.483	-3.21%
Frequency	2014.2	-0.029 (CI = +/-0.024; p = 0.020)	-0.075 (CI = +/-0.089; p = 0.090)	0.435	-2.90%
Frequency	2015.1	-0.032 (CI = +/-0.028; p = 0.029)	-0.081 (CI = +/-0.098; p = 0.094)	0.388	-3.19%
Frequency	2015.2	-0.023 (CI = +/-0.030; p = 0.120)	-0.099 (CI = +/-0.095; p = 0.043)	0.404	-2.24%

## Property Damage

Coverage = PD  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.044 (CI = +/-0.006; p = 0.000)	0.883	+4.50%
Loss Cost	2005.2	0.044 (CI = +/-0.006; p = 0.000)	0.871	+4.48%
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	0.863	+4.53%
Loss Cost	2006.2	0.043 (CI = +/-0.007; p = 0.000)	0.849	+4.42%
Loss Cost	2007.1	0.042 (CI = +/-0.008; p = 0.000)	0.832	+4.33%
Loss Cost	2007.2	0.043 (CI = +/-0.008; p = 0.000)	0.821	+4.39%
Loss Cost	2008.1	0.043 (CI = +/-0.009; p = 0.000)	0.805	+4.42%
Loss Cost	2008.2	0.042 (CI = +/-0.009; p = 0.000)	0.780	+4.27%
Loss Cost	2009.1	0.042 (CI = +/-0.010; p = 0.000)	0.759	+4.29%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	0.726	+4.13%
Loss Cost	2010.1	0.040 (CI = +/-0.012; p = 0.000)	0.695	+4.11%
Loss Cost	2010.2	0.036 (CI = +/-0.012; p = 0.000)	0.663	+3.63%
Loss Cost	2011.1	0.034 (CI = +/-0.013; p = 0.000)	0.611	+3.47%
Loss Cost	2011.2	0.031 (CI = +/-0.014; p = 0.000)	0.545	+3.13%
Loss Cost	2012.1	0.029 (CI = +/-0.015; p = 0.001)	0.472	+2.89%
Loss Cost	2012.2	0.021 (CI = +/-0.014; p = 0.005)	0.379	+2.17%
Loss Cost	2013.1	0.021 (CI = +/-0.016; p = 0.014)	0.316	+2.11%
Loss Cost	2013.2	0.019 (CI = +/-0.018; p = 0.044)	0.222	+1.88%
Loss Cost	2014.1	0.024 (CI = +/-0.019; p = 0.019)	0.330	+2.45%
Loss Cost	2014.2	0.024 (CI = +/-0.023; p = 0.042)	0.264	+2.42%
Loss Cost	2015.1	0.025 (CI = +/-0.027; p = 0.074)	0.214	+2.49%
Loss Cost	2015.2	0.028 (CI = +/-0.033; p = 0.090)	0.206	+2.81%
Severity	2005.1	0.050 (CI = +/-0.004; p = 0.000)	0.949	+5.16%
Severity	2005.2	0.051 (CI = +/-0.005; p = 0.000)	0.946	+5.21%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.945	+5.30%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	0.939	+5.29%
Severity	2007.1	0.051 (CI = +/-0.005; p = 0.000)	0.932	+5.27%
Severity	2007.2	0.051 (CI = +/-0.006; p = 0.000)	0.925	+5.26%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.941	+5.52%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.948	+5.72%
Severity	2009.1	0.058 (CI = +/-0.005; p = 0.000)	0.967	+6.02%
Severity	2009.2	0.060 (CI = +/-0.005; p = 0.000)	0.967	+6.15%
Severity	2010.1	0.060 (CI = +/-0.005; p = 0.000)	0.964	+6.23%
Severity	2010.2	0.059 (CI = +/-0.006; p = 0.000)	0.960	+6.12%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	0.954	+6.06%
Severity	2011.2	0.057 (CI = +/-0.007; p = 0.000)	0.949	+5.88%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	0.944	+5.67%
Severity	2012.2	0.051 (CI = +/-0.006; p = 0.000)	0.956	+5.28%
Severity	2013.1	0.052 (CI = +/-0.007; p = 0.000)	0.949	+5.31%
Severity	2013.2	0.052 (CI = +/-0.008; p = 0.000)	0.937	+5.29%
Severity	2014.1	0.055 (CI = +/-0.008; p = 0.000)	0.949	+5.63%
Severity	2014.2	0.053 (CI = +/-0.009; p = 0.000)	0.936	+5.48%
Severity	2015.1	0.054 (CI = +/-0.011; p = 0.000)	0.920	+5.51%
Severity	2015.2	0.050 (CI = +/-0.012; p = 0.000)	0.902	+5.17%
Frequency	2005.1	-0.006 (CI = +/-0.006; p = 0.053)	0.090	-0.63%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.043)	0.104	-0.70%
Frequency	2006.1	-0.007 (CI = +/-0.007; p = 0.045)	0.106	-0.74%
Frequency	2006.2	-0.008 (CI = +/-0.008; p = 0.035)	0.123	-0.82%
Frequency	2007.1	-0.009 (CI = +/-0.008; p = 0.033)	0.130	-0.89%
Frequency	2007.2	-0.008 (CI = +/-0.009; p = 0.063)	0.097	-0.83%
Frequency	2008.1	-0.010 (CI = +/-0.009; p = 0.026)	0.157	-1.04%
Frequency	2008.2	-0.014 (CI = +/-0.009; p = 0.004)	0.279	-1.37%
Frequency	2009.1	-0.017 (CI = +/-0.009; p = 0.001)	0.368	-1.64%
Frequency	2009.2	-0.019 (CI = +/-0.009; p = 0.000)	0.447	-1.90%
Frequency	2010.1	-0.020 (CI = +/-0.010; p = 0.000)	0.438	-1.99%
Frequency	2010.2	-0.024 (CI = +/-0.010; p = 0.000)	0.538	-2.34%
Frequency	2011.1	-0.025 (CI = +/-0.011; p = 0.000)	0.528	-2.45%
Frequency	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.526	-2.60%
Frequency	2012.1	-0.027 (CI = +/-0.014; p = 0.001)	0.488	-2.63%
Frequency	2012.2	-0.030 (CI = +/-0.015; p = 0.001)	0.527	-2.95%
Frequency	2013.1	-0.031 (CI = +/-0.017; p = 0.001)	0.495	-3.05%
Frequency	2013.2	-0.033 (CI = +/-0.019; p = 0.003)	0.479	-3.24%
Frequency	2014.1	-0.031 (CI = +/-0.022; p = 0.010)	0.386	-3.01%
Frequency	2014.2	-0.029 (CI = +/-0.026; p = 0.029)	0.305	-2.90%
Frequency	2015.1	-0.029 (CI = +/-0.031; p = 0.063)	0.235	-2.86%
Frequency	2015.2	-0.023 (CI = +/-0.036; p = 0.193)	0.090	-2.24%

**Property Damage**

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.045 (CI = +/-0.006; p = 0.000)	0.891	+4.57%
Loss Cost	2005.2	0.044 (CI = +/-0.006; p = 0.000)	0.880	+4.54%
Loss Cost	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.872	+4.60%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.858	+4.48%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	0.841	+4.39%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.831	+4.46%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	0.815	+4.50%
Loss Cost	2008.2	0.042 (CI = +/-0.010; p = 0.000)	0.790	+4.33%
Loss Cost	2009.1	0.043 (CI = +/-0.011; p = 0.000)	0.768	+4.35%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	0.732	+4.18%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	0.699	+4.15%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	0.673	+3.57%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	0.615	+3.35%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	0.543	+2.90%
Loss Cost	2012.1	0.025 (CI = +/-0.015; p = 0.003)	0.453	+2.57%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.005)	0.418	+1.59%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.023)	0.309	+1.40%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.107)	0.147	+0.98%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.014)	0.419	+1.57%
Loss Cost	2014.2	0.013 (CI = +/-0.014; p = 0.056)	0.275	+1.33%
Loss Cost	2015.1	0.011 (CI = +/-0.017; p = 0.157)	0.138	+1.15%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.217)	0.095	+1.24%
Severity	2005.1	0.050 (CI = +/-0.005; p = 0.000)	0.938	+5.09%
Severity	2005.2	0.050 (CI = +/-0.005; p = 0.000)	0.934	+5.14%
Severity	2006.1	0.051 (CI = +/-0.005; p = 0.000)	0.933	+5.25%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.925	+5.22%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.917	+5.20%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.907	+5.18%
Severity	2008.1	0.053 (CI = +/-0.006; p = 0.000)	0.927	+5.48%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.935	+5.71%
Severity	2009.1	0.059 (CI = +/-0.006; p = 0.000)	0.959	+6.07%
Severity	2009.2	0.061 (CI = +/-0.006; p = 0.000)	0.961	+6.24%
Severity	2010.1	0.061 (CI = +/-0.006; p = 0.000)	0.957	+6.34%
Severity	2010.2	0.060 (CI = +/-0.007; p = 0.000)	0.951	+6.21%
Severity	2011.1	0.060 (CI = +/-0.008; p = 0.000)	0.942	+6.16%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	0.935	+5.94%
Severity	2012.1	0.055 (CI = +/-0.009; p = 0.000)	0.926	+5.69%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	0.942	+5.19%
Severity	2013.1	0.051 (CI = +/-0.008; p = 0.000)	0.930	+5.21%
Severity	2013.2	0.050 (CI = +/-0.010; p = 0.000)	0.912	+5.17%
Severity	2014.1	0.055 (CI = +/-0.010; p = 0.000)	0.930	+5.61%
Severity	2014.2	0.053 (CI = +/-0.012; p = 0.000)	0.909	+5.40%
Severity	2015.1	0.053 (CI = +/-0.015; p = 0.000)	0.882	+5.43%
Severity	2015.2	0.048 (CI = +/-0.017; p = 0.000)	0.846	+4.89%
Frequency	2005.1	-0.005 (CI = +/-0.006; p = 0.107)	0.058	-0.50%
Frequency	2005.2	-0.006 (CI = +/-0.007; p = 0.084)	0.073	-0.57%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.086)	0.075	-0.61%
Frequency	2006.2	-0.007 (CI = +/-0.007; p = 0.065)	0.095	-0.70%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.060)	0.104	-0.77%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.116)	0.065	-0.68%
Frequency	2008.1	-0.009 (CI = +/-0.009; p = 0.041)	0.139	-0.93%
Frequency	2008.2	-0.013 (CI = +/-0.008; p = 0.004)	0.305	-1.31%
Frequency	2009.1	-0.016 (CI = +/-0.008; p = 0.000)	0.439	-1.62%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	0.565	-1.94%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	0.563	-2.05%
Frequency	2010.2	-0.025 (CI = +/-0.007; p = 0.000)	0.733	-2.49%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	0.738	-2.65%
Frequency	2011.2	-0.029 (CI = +/-0.009; p = 0.000)	0.759	-2.87%
Frequency	2012.1	-0.030 (CI = +/-0.010; p = 0.000)	0.737	-2.95%
Frequency	2012.2	-0.035 (CI = +/-0.009; p = 0.000)	0.833	-3.42%
Frequency	2013.1	-0.037 (CI = +/-0.010; p = 0.000)	0.832	-3.62%
Frequency	2013.2	-0.041 (CI = +/-0.010; p = 0.000)	0.862	-3.99%
Frequency	2014.1	-0.039 (CI = +/-0.012; p = 0.000)	0.823	-3.83%
Frequency	2014.2	-0.039 (CI = +/-0.015; p = 0.000)	0.782	-3.86%
Frequency	2015.1	-0.041 (CI = +/-0.018; p = 0.001)	0.752	-4.06%
Frequency	2015.2	-0.035 (CI = +/-0.021; p = 0.005)	0.658	-3.48%

## Property Damage

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.046 (CI = +/-0.006; p = 0.000)	0.889	+4.67%
Loss Cost	2005.2	0.045 (CI = +/-0.007; p = 0.000)	0.877	+4.65%
Loss Cost	2006.1	0.046 (CI = +/-0.007; p = 0.000)	0.870	+4.73%
Loss Cost	2006.2	0.045 (CI = +/-0.008; p = 0.000)	0.855	+4.61%
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	0.837	+4.51%
Loss Cost	2007.2	0.045 (CI = +/-0.009; p = 0.000)	0.827	+4.61%
Loss Cost	2008.1	0.046 (CI = +/-0.010; p = 0.000)	0.812	+4.66%
Loss Cost	2008.2	0.044 (CI = +/-0.010; p = 0.000)	0.785	+4.49%
Loss Cost	2009.1	0.044 (CI = +/-0.011; p = 0.000)	0.762	+4.53%
Loss Cost	2009.2	0.043 (CI = +/-0.013; p = 0.000)	0.724	+4.35%
Loss Cost	2010.1	0.043 (CI = +/-0.014; p = 0.000)	0.690	+4.34%
Loss Cost	2010.2	0.036 (CI = +/-0.013; p = 0.000)	0.657	+3.71%
Loss Cost	2011.1	0.034 (CI = +/-0.015; p = 0.000)	0.594	+3.48%
Loss Cost	2011.2	0.029 (CI = +/-0.015; p = 0.001)	0.511	+2.99%
Loss Cost	2012.1	0.026 (CI = +/-0.017; p = 0.006)	0.410	+2.63%
Loss Cost	2012.2	0.015 (CI = +/-0.012; p = 0.018)	0.334	+1.50%
Loss Cost	2013.1	0.013 (CI = +/-0.014; p = 0.065)	0.211	+1.27%
Loss Cost	2013.2	0.007 (CI = +/-0.014; p = 0.271)	0.031	+0.74%
Loss Cost	2014.1	0.014 (CI = +/-0.014; p = 0.049)	0.293	+1.41%
Loss Cost	2014.2	0.011 (CI = +/-0.017; p = 0.172)	0.121	+1.08%
Loss Cost	2015.1	0.008 (CI = +/-0.021; p = 0.400)	-0.025	+0.79%
Loss Cost	2015.2	0.008 (CI = +/-0.028; p = 0.501)	-0.075	+0.81%
Severity	2005.1	0.050 (CI = +/-0.005; p = 0.000)	0.932	+5.10%
Severity	2005.2	0.050 (CI = +/-0.006; p = 0.000)	0.928	+5.15%
Severity	2006.1	0.051 (CI = +/-0.006; p = 0.000)	0.926	+5.26%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.918	+5.24%
Severity	2007.1	0.051 (CI = +/-0.007; p = 0.000)	0.908	+5.21%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.896	+5.20%
Severity	2008.1	0.054 (CI = +/-0.007; p = 0.000)	0.919	+5.53%
Severity	2008.2	0.056 (CI = +/-0.007; p = 0.000)	0.929	+5.78%
Severity	2009.1	0.060 (CI = +/-0.006; p = 0.000)	0.958	+6.19%
Severity	2009.2	0.062 (CI = +/-0.006; p = 0.000)	0.960	+6.38%
Severity	2010.1	0.063 (CI = +/-0.007; p = 0.000)	0.957	+6.51%
Severity	2010.2	0.062 (CI = +/-0.007; p = 0.000)	0.950	+6.39%
Severity	2011.1	0.062 (CI = +/-0.008; p = 0.000)	0.941	+6.36%
Severity	2011.2	0.060 (CI = +/-0.009; p = 0.000)	0.932	+6.13%
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.921	+5.87%
Severity	2012.2	0.052 (CI = +/-0.008; p = 0.000)	0.935	+5.32%
Severity	2013.1	0.052 (CI = +/-0.010; p = 0.000)	0.922	+5.37%
Severity	2013.2	0.052 (CI = +/-0.012; p = 0.000)	0.901	+5.35%
Severity	2014.1	0.057 (CI = +/-0.011; p = 0.000)	0.928	+5.91%
Severity	2014.2	0.056 (CI = +/-0.014; p = 0.000)	0.903	+5.73%
Severity	2015.1	0.057 (CI = +/-0.018; p = 0.000)	0.875	+5.84%
Severity	2015.2	0.051 (CI = +/-0.022; p = 0.001)	0.824	+5.27%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.210)	0.023	-0.41%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.170)	0.036	-0.48%
Frequency	2006.1	-0.005 (CI = +/-0.007; p = 0.172)	0.036	-0.51%
Frequency	2006.2	-0.006 (CI = +/-0.008; p = 0.134)	0.053	-0.60%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.124)	0.061	-0.67%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.221)	0.025	-0.57%
Frequency	2008.1	-0.008 (CI = +/-0.010; p = 0.090)	0.089	-0.82%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.011)	0.248	-1.23%
Frequency	2009.1	-0.016 (CI = +/-0.009; p = 0.002)	0.385	-1.57%
Frequency	2009.2	-0.019 (CI = +/-0.009; p = 0.000)	0.518	-1.91%
Frequency	2010.1	-0.021 (CI = +/-0.010; p = 0.000)	0.517	-2.03%
Frequency	2010.2	-0.026 (CI = +/-0.008; p = 0.000)	0.704	-2.52%
Frequency	2011.1	-0.027 (CI = +/-0.009; p = 0.000)	0.712	-2.70%
Frequency	2011.2	-0.030 (CI = +/-0.010; p = 0.000)	0.739	-2.96%
Frequency	2012.1	-0.031 (CI = +/-0.011; p = 0.000)	0.716	-3.06%
Frequency	2012.2	-0.037 (CI = +/-0.010; p = 0.000)	0.832	-3.62%
Frequency	2013.1	-0.040 (CI = +/-0.011; p = 0.000)	0.839	-3.89%
Frequency	2013.2	-0.045 (CI = +/-0.011; p = 0.000)	0.886	-4.37%
Frequency	2014.1	-0.043 (CI = +/-0.013; p = 0.000)	0.850	-4.25%
Frequency	2014.2	-0.045 (CI = +/-0.016; p = 0.000)	0.821	-4.39%
Frequency	2015.1	-0.049 (CI = +/-0.019; p = 0.001)	0.813	-4.77%
Frequency	2015.2	-0.043 (CI = +/-0.024; p = 0.004)	0.730	-4.23%



## Property Damage

Coverage = PD  
 End Trend Period = 2020.2  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2005.1	0.029 (CI = +/-0.010; p = 0.000)	0.166 (CI = +/-0.091; p = 0.001)	0.918	+2.90%
Loss Cost	2005.2	0.027 (CI = +/-0.010; p = 0.000)	0.171 (CI = +/-0.092; p = 0.001)	0.912	+2.77%
Loss Cost	2006.1	0.027 (CI = +/-0.011; p = 0.000)	0.171 (CI = +/-0.095; p = 0.001)	0.906	+2.79%
Loss Cost	2006.2	0.025 (CI = +/-0.011; p = 0.000)	0.179 (CI = +/-0.093; p = 0.000)	0.902	+2.56%
Loss Cost	2007.1	0.024 (CI = +/-0.011; p = 0.000)	0.184 (CI = +/-0.092; p = 0.000)	0.896	+2.38%
Loss Cost	2007.2	0.024 (CI = +/-0.012; p = 0.000)	0.183 (CI = +/-0.094; p = 0.001)	0.888	+2.42%
Loss Cost	2008.1	0.024 (CI = +/-0.012; p = 0.000)	0.183 (CI = +/-0.096; p = 0.001)	0.878	+2.44%
Loss Cost	2008.2	0.023 (CI = +/-0.012; p = 0.001)	0.183 (CI = +/-0.096; p = 0.001)	0.866	+2.29%
Loss Cost	2009.1	0.023 (CI = +/-0.013; p = 0.001)	0.184 (CI = +/-0.098; p = 0.001)	0.854	+2.32%
Loss Cost	2009.2	0.022 (CI = +/-0.013; p = 0.002)	0.181 (CI = +/-0.100; p = 0.001)	0.832	+2.25%
Loss Cost	2010.1	0.023 (CI = +/-0.014; p = 0.003)	0.184 (CI = +/-0.104; p = 0.001)	0.814	+2.29%
Loss Cost	2010.2	0.021 (CI = +/-0.013; p = 0.003)	0.163 (CI = +/-0.099; p = 0.003)	0.786	+2.15%
Loss Cost	2011.1	0.021 (CI = +/-0.013; p = 0.003)	0.166 (CI = +/-0.107; p = 0.005)	0.746	+2.16%
Loss Cost	2011.2	0.021 (CI = +/-0.014; p = 0.005)	0.159 (CI = +/-0.123; p = 0.014)	0.672	+2.15%
Loss Cost	2012.1	0.021 (CI = +/-0.014; p = 0.005)	0.200 (CI = +/-0.158; p = 0.016)	0.621	+2.17%
Loss Cost	2012.2	0.021 (CI = +/-0.014; p = 0.005)		0.379	+2.17%
Loss Cost	2013.1	0.021 (CI = +/-0.016; p = 0.014)		0.316	+2.11%
Loss Cost	2013.2	0.019 (CI = +/-0.018; p = 0.044)		0.222	+1.88%
Loss Cost	2014.1	0.024 (CI = +/-0.019; p = 0.019)		0.330	+2.45%
Loss Cost	2014.2	0.024 (CI = +/-0.023; p = 0.042)		0.264	+2.42%
Loss Cost	2015.1	0.025 (CI = +/-0.027; p = 0.074)		0.214	+2.49%
Loss Cost	2015.2	0.028 (CI = +/-0.033; p = 0.090)		0.206	+2.81%
Severity	2005.1	0.042 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.073; p = 0.023)	0.956	+4.31%
Severity	2005.2	0.043 (CI = +/-0.008; p = 0.000)	0.084 (CI = +/-0.075; p = 0.030)	0.953	+4.36%
Severity	2006.1	0.044 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.076; p = 0.042)	0.951	+4.48%
Severity	2006.2	0.043 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.078; p = 0.041)	0.946	+4.43%
Severity	2007.1	0.043 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.080; p = 0.042)	0.941	+4.38%
Severity	2007.2	0.043 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.082; p = 0.046)	0.934	+4.36%
Severity	2008.1	0.045 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.071; p = 0.030)	0.950	+4.64%
Severity	2008.2	0.047 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.065; p = 0.019)	0.958	+4.84%
Severity	2009.1	0.050 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.046; p = 0.001)	0.979	+5.10%
Severity	2009.2	0.051 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.041; p = 0.000)	0.983	+5.21%
Severity	2010.1	0.051 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.040; p = 0.000)	0.984	+5.27%
Severity	2010.2	0.051 (CI = +/-0.005; p = 0.000)	0.092 (CI = +/-0.042; p = 0.000)	0.981	+5.26%
Severity	2011.1	0.051 (CI = +/-0.005; p = 0.000)	0.097 (CI = +/-0.044; p = 0.000)	0.978	+5.28%
Severity	2011.2	0.051 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.051; p = 0.001)	0.973	+5.28%
Severity	2012.1	0.051 (CI = +/-0.006; p = 0.000)	0.106 (CI = +/-0.066; p = 0.004)	0.966	+5.28%
Severity	2012.2	0.051 (CI = +/-0.006; p = 0.000)		0.956	+5.28%
Severity	2013.1	0.052 (CI = +/-0.007; p = 0.000)		0.949	+5.31%
Severity	2013.2	0.052 (CI = +/-0.008; p = 0.000)		0.937	+5.29%
Severity	2014.1	0.055 (CI = +/-0.008; p = 0.000)		0.949	+5.63%
Severity	2014.2	0.053 (CI = +/-0.009; p = 0.000)		0.936	+5.48%
Severity	2015.1	0.054 (CI = +/-0.011; p = 0.000)		0.920	+5.51%
Severity	2015.2	0.050 (CI = +/-0.012; p = 0.000)		0.902	+5.17%
Frequency	2005.1	-0.014 (CI = +/-0.012; p = 0.033)	0.079 (CI = +/-0.116; p = 0.172)	0.118	-1.36%
Frequency	2005.2	-0.015 (CI = +/-0.013; p = 0.023)	0.087 (CI = +/-0.117; p = 0.140)	0.143	-1.52%
Frequency	2006.1	-0.016 (CI = +/-0.014; p = 0.021)	0.091 (CI = +/-0.120; p = 0.129)	0.150	-1.62%
Frequency	2006.2	-0.018 (CI = +/-0.014; p = 0.015)	0.098 (CI = +/-0.121; p = 0.109)	0.177	-1.79%
Frequency	2007.1	-0.019 (CI = +/-0.015; p = 0.013)	0.102 (CI = +/-0.123; p = 0.101)	0.189	-1.92%
Frequency	2007.2	-0.019 (CI = +/-0.016; p = 0.021)	0.100 (CI = +/-0.126; p = 0.113)	0.154	-1.85%
Frequency	2008.1	-0.021 (CI = +/-0.015; p = 0.009)	0.104 (CI = +/-0.122; p = 0.092)	0.225	-2.11%
Frequency	2008.2	-0.025 (CI = +/-0.014; p = 0.002)	0.104 (CI = +/-0.111; p = 0.065)	0.356	-2.43%
Frequency	2009.1	-0.027 (CI = +/-0.014; p = 0.001)	0.100 (CI = +/-0.105; p = 0.062)	0.441	-2.65%
Frequency	2009.2	-0.029 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.102; p = 0.073)	0.508	-2.81%
Frequency	2010.1	-0.029 (CI = +/-0.014; p = 0.000)	0.090 (CI = +/-0.106; p = 0.090)	0.494	-2.83%
Frequency	2010.2	-0.030 (CI = +/-0.013; p = 0.000)	0.071 (CI = +/-0.103; p = 0.163)	0.564	-2.95%
Frequency	2011.1	-0.030 (CI = +/-0.014; p = 0.000)	0.069 (CI = +/-0.112; p = 0.212)	0.545	-2.96%
Frequency	2011.2	-0.030 (CI = +/-0.014; p = 0.000)	0.064 (CI = +/-0.128; p = 0.309)	0.529	-2.97%
Frequency	2012.1	-0.030 (CI = +/-0.015; p = 0.001)	0.094 (CI = +/-0.167; p = 0.246)	0.502	-2.95%
Frequency	2012.2	-0.030 (CI = +/-0.015; p = 0.001)		0.527	-2.95%
Frequency	2013.1	-0.031 (CI = +/-0.017; p = 0.001)		0.495	-3.05%
Frequency	2013.2	-0.033 (CI = +/-0.019; p = 0.003)		0.479	-3.24%
Frequency	2014.1	-0.031 (CI = +/-0.022; p = 0.010)		0.386	-3.01%
Frequency	2014.2	-0.029 (CI = +/-0.026; p = 0.029)		0.305	-2.90%
Frequency	2015.1	-0.029 (CI = +/-0.031; p = 0.063)		0.235	-2.86%
Frequency	2015.2	-0.023 (CI = +/-0.036; p = 0.193)		0.090	-2.24%

## Property Damage

Coverage = PD  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2005.1	0.024 (CI = +/-0.009; p = 0.000)	0.188 (CI = +/-0.082; p = 0.000)	0.927	+2.47%
Loss Cost	2005.2	0.023 (CI = +/-0.010; p = 0.000)	0.197 (CI = +/-0.083; p = 0.000)	0.924	+2.29%
Loss Cost	2006.1	0.022 (CI = +/-0.010; p = 0.000)	0.198 (CI = +/-0.085; p = 0.000)	0.918	+2.27%
Loss Cost	2006.2	0.019 (CI = +/-0.010; p = 0.000)	0.209 (CI = +/-0.080; p = 0.000)	0.921	+1.96%
Loss Cost	2007.1	0.017 (CI = +/-0.010; p = 0.001)	0.217 (CI = +/-0.076; p = 0.000)	0.921	+1.72%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	0.217 (CI = +/-0.079; p = 0.000)	0.915	+1.73%
Loss Cost	2008.1	0.017 (CI = +/-0.011; p = 0.003)	0.217 (CI = +/-0.081; p = 0.000)	0.907	+1.71%
Loss Cost	2008.2	0.015 (CI = +/-0.010; p = 0.007)	0.219 (CI = +/-0.076; p = 0.000)	0.905	+1.50%
Loss Cost	2009.1	0.015 (CI = +/-0.011; p = 0.010)	0.219 (CI = +/-0.079; p = 0.000)	0.895	+1.51%
Loss Cost	2009.2	0.014 (CI = +/-0.011; p = 0.016)	0.216 (CI = +/-0.078; p = 0.000)	0.882	+1.40%
Loss Cost	2010.1	0.014 (CI = +/-0.011; p = 0.018)	0.217 (CI = +/-0.081; p = 0.000)	0.867	+1.43%
Loss Cost	2010.2	0.012 (CI = +/-0.009; p = 0.012)	0.196 (CI = +/-0.067; p = 0.000)	0.876	+1.25%
Loss Cost	2011.1	0.012 (CI = +/-0.010; p = 0.015)	0.197 (CI = +/-0.072; p = 0.000)	0.846	+1.25%
Loss Cost	2011.2	0.012 (CI = +/-0.010; p = 0.019)	0.188 (CI = +/-0.082; p = 0.000)	0.785	+1.24%
Loss Cost	2012.1	0.013 (CI = +/-0.010; p = 0.016)	0.227 (CI = +/-0.102; p = 0.000)	0.749	+1.26%
Loss Cost	2012.2	0.013 (CI = +/-0.010; p = 0.016)		0.305	+1.26%
Loss Cost	2013.1	0.011 (CI = +/-0.011; p = 0.057)		0.194	+1.06%
Loss Cost	2013.2	0.006 (CI = +/-0.011; p = 0.235)		0.042	+0.64%
Loss Cost	2014.1	0.011 (CI = +/-0.011; p = 0.060)		0.220	+1.09%
Loss Cost	2014.2	0.008 (CI = +/-0.013; p = 0.195)		0.078	+0.81%
Loss Cost	2015.1	0.006 (CI = +/-0.015; p = 0.426)		-0.032	+0.57%
Loss Cost	2015.2	0.005 (CI = +/-0.019; p = 0.542)		-0.071	+0.53%
Severity	2005.1	0.042 (CI = +/-0.008; p = 0.000)	0.090 (CI = +/-0.076; p = 0.022)	0.952	+4.25%
Severity	2005.2	0.042 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.078; p = 0.030)	0.948	+4.30%
Severity	2006.1	0.043 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.079; p = 0.043)	0.947	+4.43%
Severity	2006.2	0.043 (CI = +/-0.010; p = 0.000)	0.085 (CI = +/-0.081; p = 0.042)	0.941	+4.36%
Severity	2007.1	0.042 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.084; p = 0.043)	0.935	+4.31%
Severity	2007.2	0.042 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.086; p = 0.046)	0.927	+4.27%
Severity	2008.1	0.045 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.075; p = 0.035)	0.945	+4.60%
Severity	2008.2	0.047 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.069; p = 0.025)	0.953	+4.83%
Severity	2009.1	0.050 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.048; p = 0.002)	0.977	+5.14%
Severity	2009.2	0.051 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.043; p = 0.001)	0.981	+5.27%
Severity	2010.1	0.052 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.041; p = 0.000)	0.982	+5.35%
Severity	2010.2	0.052 (CI = +/-0.006; p = 0.000)	0.089 (CI = +/-0.043; p = 0.000)	0.979	+5.33%
Severity	2011.1	0.052 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.046; p = 0.001)	0.976	+5.36%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.053; p = 0.002)	0.970	+5.35%
Severity	2012.1	0.052 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.069; p = 0.006)	0.962	+5.36%
Severity	2012.2	0.052 (CI = +/-0.007; p = 0.000)		0.950	+5.36%
Severity	2013.1	0.053 (CI = +/-0.008; p = 0.000)		0.941	+5.41%
Severity	2013.2	0.053 (CI = +/-0.009; p = 0.000)		0.928	+5.40%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)		0.944	+5.81%
Severity	2014.2	0.055 (CI = +/-0.010; p = 0.000)		0.929	+5.67%
Severity	2015.1	0.056 (CI = +/-0.012; p = 0.000)		0.911	+5.74%
Severity	2015.2	0.052 (CI = +/-0.014; p = 0.000)		0.884	+5.37%
Frequency	2005.1	-0.017 (CI = +/-0.013; p = 0.010)	0.098 (CI = +/-0.114; p = 0.087)	0.196	-1.71%
Frequency	2005.2	-0.019 (CI = +/-0.013; p = 0.006)	0.109 (CI = +/-0.115; p = 0.062)	0.232	-1.92%
Frequency	2006.1	-0.021 (CI = +/-0.014; p = 0.005)	0.116 (CI = +/-0.117; p = 0.052)	0.247	-2.07%
Frequency	2006.2	-0.023 (CI = +/-0.014; p = 0.003)	0.125 (CI = +/-0.117; p = 0.038)	0.287	-2.30%
Frequency	2007.1	-0.025 (CI = +/-0.015; p = 0.002)	0.131 (CI = +/-0.118; p = 0.031)	0.310	-2.48%
Frequency	2007.2	-0.025 (CI = +/-0.016; p = 0.004)	0.130 (CI = +/-0.121; p = 0.037)	0.275	-2.44%
Frequency	2008.1	-0.028 (CI = +/-0.015; p = 0.001)	0.136 (CI = +/-0.114; p = 0.022)	0.374	-2.77%
Frequency	2008.2	-0.032 (CI = +/-0.013; p = 0.000)	0.139 (CI = +/-0.097; p = 0.007)	0.550	-3.18%
Frequency	2009.1	-0.035 (CI = +/-0.012; p = 0.000)	0.136 (CI = +/-0.086; p = 0.003)	0.663	-3.46%
Frequency	2009.2	-0.037 (CI = +/-0.011; p = 0.000)	0.130 (CI = +/-0.076; p = 0.002)	0.751	-3.68%
Frequency	2010.1	-0.038 (CI = +/-0.011; p = 0.000)	0.127 (CI = +/-0.078; p = 0.003)	0.748	-3.72%
Frequency	2010.2	-0.040 (CI = +/-0.009; p = 0.000)	0.107 (CI = +/-0.066; p = 0.003)	0.837	-3.88%
Frequency	2011.1	-0.040 (CI = +/-0.009; p = 0.000)	0.103 (CI = +/-0.071; p = 0.007)	0.831	-3.89%
Frequency	2011.2	-0.040 (CI = +/-0.010; p = 0.000)	0.095 (CI = +/-0.081; p = 0.024)	0.826	-3.91%
Frequency	2012.1	-0.040 (CI = +/-0.010; p = 0.000)	0.124 (CI = +/-0.102; p = 0.022)	0.822	-3.89%
Frequency	2012.2	-0.040 (CI = +/-0.010; p = 0.000)		0.831	-3.89%
Frequency	2013.1	-0.042 (CI = +/-0.011; p = 0.000)		0.834	-4.13%
Frequency	2013.2	-0.046 (CI = +/-0.011; p = 0.000)		0.862	-4.51%
Frequency	2014.1	-0.046 (CI = +/-0.013; p = 0.000)		0.828	-4.46%
Frequency	2014.2	-0.047 (CI = +/-0.016; p = 0.000)		0.802	-4.59%
Frequency	2015.1	-0.050 (CI = +/-0.018; p = 0.000)		0.789	-4.89%
Frequency	2015.2	-0.047 (CI = +/-0.022; p = 0.001)		0.716	-4.59%

## Property Damage

Coverage = PD  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.027 (CI = +/-0.009; p = 0.000)	0.173 (CI = +/-0.079; p = 0.000)	0.935	+2.77%
Loss Cost	2005.2	0.026 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.080; p = 0.000)	0.932	+2.60%
Loss Cost	2006.1	0.026 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.083; p = 0.000)	0.927	+2.60%
Loss Cost	2006.2	0.023 (CI = +/-0.010; p = 0.000)	0.194 (CI = +/-0.079; p = 0.000)	0.929	+2.28%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.202 (CI = +/-0.076; p = 0.000)	0.929	+2.03%
Loss Cost	2007.2	0.020 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.078; p = 0.000)	0.923	+2.06%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	0.202 (CI = +/-0.080; p = 0.000)	0.916	+2.06%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.003)	0.205 (CI = +/-0.077; p = 0.000)	0.914	+1.83%
Loss Cost	2009.1	0.018 (CI = +/-0.012; p = 0.004)	0.205 (CI = +/-0.079; p = 0.000)	0.904	+1.85%
Loss Cost	2009.2	0.017 (CI = +/-0.012; p = 0.006)	0.202 (CI = +/-0.079; p = 0.000)	0.892	+1.74%
Loss Cost	2010.1	0.018 (CI = +/-0.012; p = 0.007)	0.204 (CI = +/-0.082; p = 0.000)	0.879	+1.78%
Loss Cost	2010.2	0.016 (CI = +/-0.010; p = 0.004)	0.185 (CI = +/-0.066; p = 0.000)	0.892	+1.57%
Loss Cost	2011.1	0.016 (CI = +/-0.010; p = 0.005)	0.186 (CI = +/-0.071; p = 0.000)	0.867	+1.58%
Loss Cost	2011.2	0.015 (CI = +/-0.011; p = 0.007)	0.179 (CI = +/-0.080; p = 0.000)	0.814	+1.56%
Loss Cost	2012.1	0.016 (CI = +/-0.010; p = 0.005)	0.218 (CI = +/-0.098; p = 0.000)	0.789	+1.59%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.005)		0.418	+1.59%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.023)		0.309	+1.40%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.107)		0.147	+0.98%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.014)		0.419	+1.57%
Loss Cost	2014.2	0.013 (CI = +/-0.014; p = 0.056)		0.275	+1.33%
Loss Cost	2015.1	0.011 (CI = +/-0.017; p = 0.157)		0.138	+1.15%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.217)		0.095	+1.24%
Severity	2005.1	0.040 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.076; p = 0.012)	0.950	+4.05%
Severity	2005.2	0.040 (CI = +/-0.009; p = 0.000)	0.099 (CI = +/-0.079; p = 0.016)	0.946	+4.08%
Severity	2006.1	0.041 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.080; p = 0.025)	0.943	+4.21%
Severity	2006.2	0.040 (CI = +/-0.011; p = 0.000)	0.097 (CI = +/-0.082; p = 0.023)	0.938	+4.11%
Severity	2007.1	0.039 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.084; p = 0.023)	0.931	+4.02%
Severity	2007.2	0.039 (CI = +/-0.012; p = 0.000)	0.102 (CI = +/-0.087; p = 0.024)	0.923	+3.96%
Severity	2008.1	0.042 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.076; p = 0.019)	0.941	+4.33%
Severity	2008.2	0.045 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.071; p = 0.014)	0.950	+4.58%
Severity	2009.1	0.048 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.049; p = 0.001)	0.976	+4.94%
Severity	2009.2	0.050 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.044; p = 0.000)	0.980	+5.09%
Severity	2010.1	0.050 (CI = +/-0.006; p = 0.000)	0.097 (CI = +/-0.042; p = 0.000)	0.981	+5.18%
Severity	2010.2	0.050 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.044; p = 0.000)	0.978	+5.16%
Severity	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.100 (CI = +/-0.047; p = 0.000)	0.974	+5.18%
Severity	2011.2	0.050 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.053; p = 0.001)	0.967	+5.18%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	0.108 (CI = +/-0.069; p = 0.005)	0.958	+5.19%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)		0.942	+5.19%
Severity	2013.1	0.051 (CI = +/-0.008; p = 0.000)		0.930	+5.21%
Severity	2013.2	0.050 (CI = +/-0.010; p = 0.000)		0.912	+5.17%
Severity	2014.1	0.055 (CI = +/-0.010; p = 0.000)		0.930	+5.61%
Severity	2014.2	0.053 (CI = +/-0.012; p = 0.000)		0.909	+5.40%
Severity	2015.1	0.053 (CI = +/-0.015; p = 0.000)		0.882	+5.43%
Severity	2015.2	0.048 (CI = +/-0.017; p = 0.000)		0.846	+4.89%
Frequency	2005.1	-0.012 (CI = +/-0.012; p = 0.046)	0.073 (CI = +/-0.105; p = 0.164)	0.092	-1.23%
Frequency	2005.2	-0.014 (CI = +/-0.013; p = 0.030)	0.083 (CI = +/-0.107; p = 0.124)	0.123	-1.42%
Frequency	2006.1	-0.016 (CI = +/-0.014; p = 0.027)	0.088 (CI = +/-0.110; p = 0.111)	0.132	-1.54%
Frequency	2006.2	-0.018 (CI = +/-0.014; p = 0.017)	0.097 (CI = +/-0.111; p = 0.084)	0.169	-1.75%
Frequency	2007.1	-0.019 (CI = +/-0.015; p = 0.013)	0.103 (CI = +/-0.113; p = 0.073)	0.189	-1.91%
Frequency	2007.2	-0.018 (CI = +/-0.016; p = 0.024)	0.100 (CI = +/-0.116; p = 0.088)	0.146	-1.82%
Frequency	2008.1	-0.022 (CI = +/-0.015; p = 0.007)	0.108 (CI = +/-0.110; p = 0.054)	0.248	-2.18%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.092; p = 0.018)	0.453	-2.63%
Frequency	2009.1	-0.030 (CI = +/-0.012; p = 0.000)	0.114 (CI = +/-0.080; p = 0.008)	0.597	-2.94%
Frequency	2009.2	-0.032 (CI = +/-0.010; p = 0.000)	0.109 (CI = +/-0.069; p = 0.004)	0.715	-3.19%
Frequency	2010.1	-0.033 (CI = +/-0.011; p = 0.000)	0.107 (CI = +/-0.071; p = 0.006)	0.709	-3.23%
Frequency	2010.2	-0.035 (CI = +/-0.008; p = 0.000)	0.090 (CI = +/-0.056; p = 0.004)	0.834	-3.41%
Frequency	2011.1	-0.035 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.061; p = 0.008)	0.827	-3.43%
Frequency	2011.2	-0.035 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.069; p = 0.025)	0.822	-3.44%
Frequency	2012.1	-0.035 (CI = +/-0.009; p = 0.000)	0.110 (CI = +/-0.085; p = 0.015)	0.823	-3.42%
Frequency	2012.2	-0.035 (CI = +/-0.009; p = 0.000)		0.833	-3.42%
Frequency	2013.1	-0.037 (CI = +/-0.010; p = 0.000)		0.832	-3.62%
Frequency	2013.2	-0.041 (CI = +/-0.010; p = 0.000)		0.862	-3.99%
Frequency	2014.1	-0.039 (CI = +/-0.012; p = 0.000)		0.823	-3.83%
Frequency	2014.2	-0.039 (CI = +/-0.015; p = 0.000)		0.782	-3.86%
Frequency	2015.1	-0.041 (CI = +/-0.018; p = 0.001)		0.752	-4.06%
Frequency	2015.2	-0.035 (CI = +/-0.021; p = 0.005)		0.658	-3.48%

## Accident Benefits

Coverage = AB Total  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.026 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.107; p = 0.115)	0.424	+2.65%
Loss Cost	2005.2	0.025 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.110; p = 0.149)	0.371	+2.54%
Loss Cost	2006.1	0.024 (CI = +/-0.013; p = 0.001)	-0.086 (CI = +/-0.113; p = 0.130)	0.342	+2.41%
Loss Cost	2006.2	0.020 (CI = +/-0.013; p = 0.004)	-0.066 (CI = +/-0.108; p = 0.222)	0.249	+1.97%
Loss Cost	2007.1	0.019 (CI = +/-0.014; p = 0.010)	-0.069 (CI = +/-0.112; p = 0.218)	0.228	+1.91%
Loss Cost	2007.2	0.018 (CI = +/-0.015; p = 0.018)	-0.066 (CI = +/-0.116; p = 0.250)	0.183	+1.85%
Loss Cost	2008.1	0.017 (CI = +/-0.016; p = 0.038)	-0.072 (CI = +/-0.121; p = 0.231)	0.159	+1.73%
Loss Cost	2008.2	0.015 (CI = +/-0.017; p = 0.079)	-0.065 (CI = +/-0.125; p = 0.295)	0.096	+1.55%
Loss Cost	2009.1	0.011 (CI = +/-0.018; p = 0.209)	-0.082 (CI = +/-0.126; p = 0.193)	0.071	+1.14%
Loss Cost	2009.2	0.005 (CI = +/-0.018; p = 0.572)	-0.057 (CI = +/-0.118; p = 0.328)	-0.031	+0.49%
Loss Cost	2010.1	0.000 (CI = +/-0.019; p = 0.960)	-0.074 (CI = +/-0.119; p = 0.209)	-0.014	+0.05%
Loss Cost	2010.2	0.005 (CI = +/-0.020; p = 0.627)	-0.089 (CI = +/-0.120; p = 0.139)	0.031	+0.47%
Loss Cost	2011.1	0.001 (CI = +/-0.021; p = 0.949)	-0.103 (CI = +/-0.124; p = 0.098)	0.055	+0.07%
Loss Cost	2011.2	-0.004 (CI = +/-0.023; p = 0.692)	-0.087 (CI = +/-0.125; p = 0.161)	0.018	-0.43%
Loss Cost	2012.1	-0.009 (CI = +/-0.025; p = 0.481)	-0.100 (CI = +/-0.131; p = 0.123)	0.055	-0.85%
Loss Cost	2012.2	-0.014 (CI = +/-0.027; p = 0.298)	-0.085 (CI = +/-0.134; p = 0.195)	0.060	-1.37%
Loss Cost	2013.1	-0.018 (CI = +/-0.031; p = 0.233)	-0.097 (CI = +/-0.143; p = 0.166)	0.083	-1.78%
Loss Cost	2013.2	-0.023 (CI = +/-0.035; p = 0.180)	-0.085 (CI = +/-0.151; p = 0.243)	0.099	-2.25%
Loss Cost	2014.1	-0.030 (CI = +/-0.040; p = 0.130)	-0.102 (CI = +/-0.160; p = 0.189)	0.141	-2.92%
Loss Cost	2014.2	-0.034 (CI = +/-0.046; p = 0.130)	-0.092 (CI = +/-0.174; p = 0.265)	0.150	-3.37%
Loss Cost	2015.1	-0.052 (CI = +/-0.049; p = 0.039)	-0.131 (CI = +/-0.169; p = 0.114)	0.345	-5.08%
Loss Cost	2015.2	-0.050 (CI = +/-0.060; p = 0.088)	-0.134 (CI = +/-0.189; p = 0.141)	0.308	-4.90%
Severity	2005.1	0.038 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.062; p = 0.181)	0.815	+3.90%
Severity	2005.2	0.037 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.062; p = 0.131)	0.800	+3.78%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.064; p = 0.178)	0.776	+3.70%
Severity	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.057; p = 0.046)	0.787	+3.38%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.059; p = 0.051)	0.766	+3.40%
Severity	2007.2	0.033 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.062; p = 0.054)	0.748	+3.37%
Severity	2008.1	0.034 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.063; p = 0.043)	0.739	+3.48%
Severity	2008.2	0.035 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.066; p = 0.058)	0.727	+3.53%
Severity	2009.1	0.034 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.069; p = 0.084)	0.684	+3.43%
Severity	2009.2	0.031 (CI = +/-0.010; p = 0.000)	0.069 (CI = +/-0.068; p = 0.047)	0.659	+3.18%
Severity	2010.1	0.030 (CI = +/-0.011; p = 0.000)	0.064 (CI = +/-0.071; p = 0.077)	0.596	+3.02%
Severity	2010.2	0.036 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.050; p = 0.105)	0.814	+3.70%
Severity	2011.1	0.036 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.053; p = 0.130)	0.782	+3.68%
Severity	2011.2	0.037 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.056; p = 0.163)	0.763	+3.72%
Severity	2012.1	0.035 (CI = +/-0.011; p = 0.000)	0.034 (CI = +/-0.059; p = 0.238)	0.710	+3.57%
Severity	2012.2	0.034 (CI = +/-0.013; p = 0.000)	0.038 (CI = +/-0.062; p = 0.207)	0.668	+3.42%
Severity	2013.1	0.034 (CI = +/-0.015; p = 0.000)	0.039 (CI = +/-0.067; p = 0.227)	0.615	+3.46%
Severity	2013.2	0.032 (CI = +/-0.016; p = 0.001)	0.044 (CI = +/-0.071; p = 0.199)	0.560	+3.25%
Severity	2014.1	0.031 (CI = +/-0.019; p = 0.005)	0.043 (CI = +/-0.078; p = 0.255)	0.463	+3.17%
Severity	2014.2	0.031 (CI = +/-0.023; p = 0.013)	0.043 (CI = +/-0.086; p = 0.289)	0.413	+3.15%
Severity	2015.1	0.022 (CI = +/-0.024; p = 0.068)	0.023 (CI = +/-0.081; p = 0.546)	0.180	+2.19%
Severity	2015.2	0.022 (CI = +/-0.029; p = 0.109)	0.021 (CI = +/-0.091; p = 0.610)	0.134	+2.27%
Frequency	2005.1	-0.012 (CI = +/-0.008; p = 0.004)	-0.126 (CI = +/-0.072; p = 0.001)	0.388	-1.20%
Frequency	2005.2	-0.012 (CI = +/-0.008; p = 0.006)	-0.127 (CI = +/-0.075; p = 0.002)	0.384	-1.19%
Frequency	2006.1	-0.012 (CI = +/-0.009; p = 0.008)	-0.129 (CI = +/-0.077; p = 0.002)	0.369	-1.24%
Frequency	2006.2	-0.014 (CI = +/-0.009; p = 0.006)	-0.124 (CI = +/-0.079; p = 0.003)	0.380	-1.36%
Frequency	2007.1	-0.015 (CI = +/-0.010; p = 0.007)	-0.128 (CI = +/-0.082; p = 0.004)	0.370	-1.44%
Frequency	2007.2	-0.015 (CI = +/-0.011; p = 0.010)	-0.127 (CI = +/-0.085; p = 0.005)	0.368	-1.46%
Frequency	2008.1	-0.017 (CI = +/-0.011; p = 0.005)	-0.137 (CI = +/-0.086; p = 0.003)	0.407	-1.70%
Frequency	2008.2	-0.019 (CI = +/-0.012; p = 0.003)	-0.128 (CI = +/-0.087; p = 0.006)	0.432	-1.91%
Frequency	2009.1	-0.022 (CI = +/-0.013; p = 0.001)	-0.141 (CI = +/-0.087; p = 0.003)	0.482	-2.22%
Frequency	2009.2	-0.026 (CI = +/-0.013; p = 0.000)	-0.126 (CI = +/-0.084; p = 0.005)	0.550	-2.60%
Frequency	2010.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.138 (CI = +/-0.085; p = 0.003)	0.574	-2.89%
Frequency	2010.2	-0.032 (CI = +/-0.014; p = 0.000)	-0.129 (CI = +/-0.087; p = 0.006)	0.593	-3.12%
Frequency	2011.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.143 (CI = +/-0.088; p = 0.003)	0.623	-3.49%
Frequency	2011.2	-0.041 (CI = +/-0.015; p = 0.000)	-0.125 (CI = +/-0.083; p = 0.005)	0.697	-4.01%
Frequency	2012.1	-0.044 (CI = +/-0.017; p = 0.000)	-0.134 (CI = +/-0.086; p = 0.005)	0.686	-4.27%
Frequency	2012.2	-0.047 (CI = +/-0.018; p = 0.000)	-0.124 (CI = +/-0.088; p = 0.009)	0.710	-4.63%
Frequency	2013.1	-0.052 (CI = +/-0.020; p = 0.000)	-0.136 (CI = +/-0.090; p = 0.006)	0.715	-5.06%
Frequency	2013.2	-0.055 (CI = +/-0.022; p = 0.000)	-0.129 (CI = +/-0.096; p = 0.012)	0.718	-5.33%
Frequency	2014.1	-0.061 (CI = +/-0.025; p = 0.000)	-0.145 (CI = +/-0.099; p = 0.008)	0.726	-5.90%
Frequency	2014.2	-0.065 (CI = +/-0.028; p = 0.000)	-0.135 (CI = +/-0.105; p = 0.017)	0.735	-6.32%
Frequency	2015.1	-0.074 (CI = +/-0.031; p = 0.000)	-0.153 (CI = +/-0.108; p = 0.011)	0.745	-7.11%
Frequency	2015.2	-0.073 (CI = +/-0.038; p = 0.002)	-0.155 (CI = +/-0.122; p = 0.019)	0.721	-7.02%

## Accident Benefits

Coverage = AB Total  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.029 (CI = +/-0.012; p = 0.000)	-0.101 (CI = +/-0.105; p = 0.058)	0.483	+2.97%
Loss Cost	2005.2	0.028 (CI = +/-0.013; p = 0.000)	-0.097 (CI = +/-0.108; p = 0.079)	0.432	+2.88%
Loss Cost	2006.1	0.027 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.112; p = 0.070)	0.405	+2.75%
Loss Cost	2006.2	0.023 (CI = +/-0.013; p = 0.002)	-0.081 (CI = +/-0.107; p = 0.130)	0.314	+2.30%
Loss Cost	2007.1	0.022 (CI = +/-0.014; p = 0.004)	-0.084 (CI = +/-0.111; p = 0.133)	0.293	+2.25%
Loss Cost	2007.2	0.022 (CI = +/-0.015; p = 0.007)	-0.083 (CI = +/-0.116; p = 0.153)	0.250	+2.23%
Loss Cost	2008.1	0.021 (CI = +/-0.017; p = 0.017)	-0.088 (CI = +/-0.121; p = 0.146)	0.226	+2.11%
Loss Cost	2008.2	0.019 (CI = +/-0.018; p = 0.037)	-0.082 (CI = +/-0.126; p = 0.192)	0.159	+1.96%
Loss Cost	2009.1	0.015 (CI = +/-0.019; p = 0.108)	-0.097 (CI = +/-0.127; p = 0.126)	0.134	+1.55%
Loss Cost	2009.2	0.009 (CI = +/-0.019; p = 0.355)	-0.071 (CI = +/-0.121; p = 0.233)	0.012	+0.87%
Loss Cost	2010.1	0.004 (CI = +/-0.020; p = 0.670)	-0.087 (CI = +/-0.122; p = 0.150)	0.022	+0.41%
Loss Cost	2010.2	0.010 (CI = +/-0.021; p = 0.347)	-0.106 (CI = +/-0.122; p = 0.083)	0.098	+0.97%
Loss Cost	2011.1	0.006 (CI = +/-0.023; p = 0.603)	-0.119 (CI = +/-0.125; p = 0.061)	0.115	+0.57%
Loss Cost	2011.2	0.001 (CI = +/-0.025; p = 0.952)	-0.103 (CI = +/-0.129; p = 0.110)	0.050	+0.07%
Loss Cost	2012.1	-0.003 (CI = +/-0.027; p = 0.793)	-0.115 (CI = +/-0.135; p = 0.089)	0.081	-0.34%
Loss Cost	2012.2	-0.009 (CI = +/-0.031; p = 0.550)	-0.100 (CI = +/-0.141; p = 0.152)	0.059	-0.87%
Loss Cost	2013.1	-0.013 (CI = +/-0.035; p = 0.438)	-0.110 (CI = +/-0.150; p = 0.137)	0.078	-1.27%
Loss Cost	2013.2	-0.018 (CI = +/-0.040; p = 0.359)	-0.098 (CI = +/-0.162; p = 0.212)	0.074	-1.74%
Loss Cost	2014.1	-0.024 (CI = +/-0.046; p = 0.264)	-0.113 (CI = +/-0.173; p = 0.176)	0.112	-2.42%
Loss Cost	2014.2	-0.029 (CI = +/-0.056; p = 0.270)	-0.103 (CI = +/-0.193; p = 0.256)	0.108	-2.86%
Loss Cost	2015.1	-0.048 (CI = +/-0.059; p = 0.099)	-0.138 (CI = +/-0.188; p = 0.129)	0.303	-4.69%
Loss Cost	2015.2	-0.044 (CI = +/-0.076; p = 0.213)	-0.146 (CI = +/-0.218; p = 0.158)	0.268	-4.30%
Severity	2005.1	0.039 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.063; p = 0.226)	0.808	+3.96%
Severity	2005.2	0.038 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.064; p = 0.166)	0.791	+3.83%
Severity	2006.1	0.037 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.066; p = 0.217)	0.765	+3.75%
Severity	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.059; p = 0.058)	0.775	+3.40%
Severity	2007.1	0.034 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.062; p = 0.063)	0.752	+3.42%
Severity	2007.2	0.033 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.064; p = 0.068)	0.733	+3.39%
Severity	2008.1	0.034 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.066; p = 0.056)	0.725	+3.51%
Severity	2008.2	0.035 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.069; p = 0.075)	0.712	+3.56%
Severity	2009.1	0.034 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.072; p = 0.105)	0.666	+3.47%
Severity	2009.2	0.031 (CI = +/-0.011; p = 0.000)	0.069 (CI = +/-0.072; p = 0.059)	0.639	+3.18%
Severity	2010.1	0.030 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.075; p = 0.090)	0.572	+3.01%
Severity	2010.2	0.037 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.052; p = 0.154)	0.806	+3.81%
Severity	2011.1	0.037 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.055; p = 0.182)	0.772	+3.79%
Severity	2011.2	0.038 (CI = +/-0.011; p = 0.000)	0.034 (CI = +/-0.059; p = 0.233)	0.753	+3.86%
Severity	2012.1	0.036 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.062; p = 0.314)	0.698	+3.71%
Severity	2012.2	0.035 (CI = +/-0.014; p = 0.000)	0.035 (CI = +/-0.067; p = 0.281)	0.652	+3.55%
Severity	2013.1	0.035 (CI = +/-0.017; p = 0.001)	0.036 (CI = +/-0.072; p = 0.297)	0.597	+3.60%
Severity	2013.2	0.033 (CI = +/-0.019; p = 0.003)	0.041 (CI = +/-0.078; p = 0.266)	0.536	+3.37%
Severity	2014.1	0.032 (CI = +/-0.023; p = 0.010)	0.040 (CI = +/-0.085; p = 0.322)	0.435	+3.30%
Severity	2014.2	0.033 (CI = +/-0.028; p = 0.026)	0.040 (CI = +/-0.096; p = 0.374)	0.385	+3.32%
Severity	2015.1	0.022 (CI = +/-0.029; p = 0.108)	0.021 (CI = +/-0.091; p = 0.610)	0.134	+2.27%
Severity	2015.2	0.024 (CI = +/-0.037; p = 0.167)	0.018 (CI = +/-0.106; p = 0.696)	0.086	+2.43%
Frequency	2005.1	-0.010 (CI = +/-0.008; p = 0.016)	-0.139 (CI = +/-0.069; p = 0.000)	0.420	-0.95%
Frequency	2005.2	-0.009 (CI = +/-0.008; p = 0.030)	-0.141 (CI = +/-0.071; p = 0.000)	0.419	-0.92%
Frequency	2006.1	-0.010 (CI = +/-0.009; p = 0.033)	-0.143 (CI = +/-0.074; p = 0.000)	0.404	-0.96%
Frequency	2006.2	-0.011 (CI = +/-0.009; p = 0.028)	-0.138 (CI = +/-0.076; p = 0.001)	0.408	-1.06%
Frequency	2007.1	-0.011 (CI = +/-0.010; p = 0.029)	-0.142 (CI = +/-0.079; p = 0.001)	0.398	-1.13%
Frequency	2007.2	-0.011 (CI = +/-0.011; p = 0.045)	-0.142 (CI = +/-0.082; p = 0.002)	0.396	-1.12%
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.023)	-0.152 (CI = +/-0.083; p = 0.001)	0.435	-1.35%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.016)	-0.144 (CI = +/-0.085; p = 0.002)	0.449	-1.54%
Frequency	2009.1	-0.019 (CI = +/-0.013; p = 0.006)	-0.156 (CI = +/-0.085; p = 0.001)	0.501	-1.85%
Frequency	2009.2	-0.023 (CI = +/-0.013; p = 0.002)	-0.141 (CI = +/-0.083; p = 0.002)	0.554	-2.24%
Frequency	2010.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.151 (CI = +/-0.084; p = 0.001)	0.579	-2.52%
Frequency	2010.2	-0.028 (CI = +/-0.015; p = 0.001)	-0.143 (CI = +/-0.087; p = 0.003)	0.592	-2.73%
Frequency	2011.1	-0.032 (CI = +/-0.016; p = 0.001)	-0.155 (CI = +/-0.087; p = 0.002)	0.623	-3.10%
Frequency	2011.2	-0.037 (CI = +/-0.016; p = 0.000)	-0.137 (CI = +/-0.084; p = 0.003)	0.688	-3.65%
Frequency	2012.1	-0.040 (CI = +/-0.018; p = 0.000)	-0.145 (CI = +/-0.088; p = 0.003)	0.675	-3.91%
Frequency	2012.2	-0.044 (CI = +/-0.020; p = 0.000)	-0.134 (CI = +/-0.092; p = 0.008)	0.694	-4.27%
Frequency	2013.1	-0.048 (CI = +/-0.022; p = 0.000)	-0.146 (CI = +/-0.094; p = 0.006)	0.699	-4.70%
Frequency	2013.2	-0.051 (CI = +/-0.025; p = 0.001)	-0.139 (CI = +/-0.103; p = 0.012)	0.697	-4.95%
Frequency	2014.1	-0.057 (CI = +/-0.028; p = 0.001)	-0.153 (CI = +/-0.106; p = 0.009)	0.705	-5.54%
Frequency	2014.2	-0.062 (CI = +/-0.034; p = 0.002)	-0.143 (CI = +/-0.116; p = 0.021)	0.710	-5.98%
Frequency	2015.1	-0.071 (CI = +/-0.038; p = 0.003)	-0.159 (CI = +/-0.120; p = 0.016)	0.720	-6.81%
Frequency	2015.2	-0.068 (CI = +/-0.049; p = 0.013)	-0.164 (CI = +/-0.139; p = 0.027)	0.696	-6.57%

## Accident Benefits

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.036 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.078; p = 0.097)	0.709	+3.68%
Loss Cost	2005.2	0.036 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.081; p = 0.125)	0.675	+3.62%
Loss Cost	2006.1	0.035 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.084; p = 0.123)	0.651	+3.56%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.075; p = 0.221)	0.623	+3.12%
Loss Cost	2007.1	0.031 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.078; p = 0.257)	0.606	+3.16%
Loss Cost	2007.2	0.031 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.082; p = 0.268)	0.572	+3.17%
Loss Cost	2008.1	0.031 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.086; p = 0.288)	0.546	+3.17%
Loss Cost	2008.2	0.030 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.089; p = 0.351)	0.486	+3.06%
Loss Cost	2009.1	0.027 (CI = +/-0.014; p = 0.001)	-0.052 (CI = +/-0.091; p = 0.240)	0.434	+2.75%
Loss Cost	2009.2	0.021 (CI = +/-0.013; p = 0.003)	-0.030 (CI = +/-0.077; p = 0.434)	0.334	+2.07%
Loss Cost	2010.1	0.017 (CI = +/-0.014; p = 0.016)	-0.041 (CI = +/-0.078; p = 0.286)	0.270	+1.74%
Loss Cost	2010.2	0.024 (CI = +/-0.012; p = 0.001)	-0.061 (CI = +/-0.065; p = 0.063)	0.526	+2.41%
Loss Cost	2011.1	0.022 (CI = +/-0.013; p = 0.003)	-0.068 (CI = +/-0.068; p = 0.051)	0.493	+2.20%
Loss Cost	2011.2	0.017 (CI = +/-0.013; p = 0.015)	-0.056 (CI = +/-0.066; p = 0.091)	0.361	+1.75%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.042)	-0.060 (CI = +/-0.071; p = 0.090)	0.331	+1.61%
Loss Cost	2012.2	0.012 (CI = +/-0.016; p = 0.146)	-0.049 (CI = +/-0.070; p = 0.156)	0.162	+1.17%
Loss Cost	2013.1	0.012 (CI = +/-0.019; p = 0.211)	-0.049 (CI = +/-0.077; p = 0.191)	0.146	+1.16%
Loss Cost	2013.2	0.008 (CI = +/-0.022; p = 0.418)	-0.042 (CI = +/-0.082; p = 0.284)	-0.001	+0.84%
Loss Cost	2014.1	0.007 (CI = +/-0.027; p = 0.566)	-0.045 (CI = +/-0.092; p = 0.302)	-0.020	+0.71%
Loss Cost	2014.2	0.005 (CI = +/-0.032; p = 0.731)	-0.041 (CI = +/-0.103; p = 0.386)	-0.115	+0.50%
Loss Cost	2015.1	-0.008 (CI = +/-0.035; p = 0.585)	-0.065 (CI = +/-0.100; p = 0.165)	0.053	-0.84%
Loss Cost	2015.2	0.001 (CI = +/-0.041; p = 0.977)	-0.079 (CI = +/-0.107; p = 0.121)	0.136	+0.05%
Severity	2005.1	0.041 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.062; p = 0.125)	0.822	+4.16%
Severity	2005.2	0.040 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.063; p = 0.091)	0.807	+4.03%
Severity	2006.1	0.039 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.065; p = 0.123)	0.781	+3.96%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.058; p = 0.027)	0.794	+3.61%
Severity	2007.1	0.036 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.060; p = 0.028)	0.775	+3.65%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.063; p = 0.032)	0.758	+3.63%
Severity	2008.1	0.037 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.064; p = 0.022)	0.756	+3.80%
Severity	2008.2	0.038 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.067; p = 0.033)	0.746	+3.87%
Severity	2009.1	0.037 (CI = +/-0.011; p = 0.000)	0.071 (CI = +/-0.071; p = 0.048)	0.704	+3.81%
Severity	2009.2	0.035 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.071; p = 0.027)	0.682	+3.52%
Severity	2010.1	0.033 (CI = +/-0.013; p = 0.000)	0.077 (CI = +/-0.074; p = 0.044)	0.618	+3.39%
Severity	2010.2	0.042 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.044; p = 0.029)	0.872	+4.25%
Severity	2011.1	0.042 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.047; p = 0.032)	0.851	+4.31%
Severity	2011.2	0.043 (CI = +/-0.010; p = 0.000)	0.050 (CI = +/-0.050; p = 0.052)	0.842	+4.41%
Severity	2012.1	0.043 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.054; p = 0.078)	0.802	+4.35%
Severity	2012.2	0.041 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.058; p = 0.079)	0.772	+4.22%
Severity	2013.1	0.044 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.062; p = 0.070)	0.748	+4.45%
Severity	2013.2	0.042 (CI = +/-0.018; p = 0.000)	0.060 (CI = +/-0.067; p = 0.074)	0.709	+4.27%
Severity	2014.1	0.044 (CI = +/-0.022; p = 0.001)	0.064 (CI = +/-0.075; p = 0.085)	0.649	+4.45%
Severity	2014.2	0.045 (CI = +/-0.026; p = 0.004)	0.062 (CI = +/-0.084; p = 0.127)	0.619	+4.57%
Severity	2015.1	0.035 (CI = +/-0.030; p = 0.026)	0.044 (CI = +/-0.085; p = 0.259)	0.416	+3.59%
Severity	2015.2	0.038 (CI = +/-0.038; p = 0.048)	0.040 (CI = +/-0.098; p = 0.361)	0.390	+3.91%
Frequency	2005.1	-0.005 (CI = +/-0.005; p = 0.085)	-0.113 (CI = +/-0.046; p = 0.000)	0.475	-0.46%
Frequency	2005.2	-0.004 (CI = +/-0.006; p = 0.152)	-0.116 (CI = +/-0.047; p = 0.000)	0.482	-0.40%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.196)	-0.116 (CI = +/-0.049; p = 0.000)	0.458	-0.39%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.142)	-0.112 (CI = +/-0.050; p = 0.000)	0.453	-0.47%
Frequency	2007.1	-0.005 (CI = +/-0.007; p = 0.166)	-0.112 (CI = +/-0.052; p = 0.000)	0.432	-0.48%
Frequency	2007.2	-0.004 (CI = +/-0.008; p = 0.237)	-0.114 (CI = +/-0.054; p = 0.000)	0.433	-0.44%
Frequency	2008.1	-0.006 (CI = +/-0.008; p = 0.122)	-0.121 (CI = +/-0.055; p = 0.000)	0.473	-0.61%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.063)	-0.115 (CI = +/-0.055; p = 0.000)	0.482	-0.78%
Frequency	2009.1	-0.010 (CI = +/-0.009; p = 0.022)	-0.124 (CI = +/-0.055; p = 0.000)	0.542	-1.02%
Frequency	2009.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.111 (CI = +/-0.048; p = 0.000)	0.640	-1.40%
Frequency	2010.1	-0.016 (CI = +/-0.008; p = 0.001)	-0.117 (CI = +/-0.049; p = 0.000)	0.661	-1.59%
Frequency	2010.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.112 (CI = +/-0.050; p = 0.000)	0.681	-1.77%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.049; p = 0.000)	0.710	-2.03%
Frequency	2011.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.036; p = 0.000)	0.854	-2.55%
Frequency	2012.1	-0.027 (CI = +/-0.008; p = 0.000)	-0.107 (CI = +/-0.039; p = 0.000)	0.830	-2.63%
Frequency	2012.2	-0.030 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.036; p = 0.000)	0.871	-2.93%
Frequency	2013.1	-0.032 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.037; p = 0.000)	0.866	-3.15%
Frequency	2013.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.040; p = 0.000)	0.869	-3.30%
Frequency	2014.1	-0.036 (CI = +/-0.012; p = 0.000)	-0.108 (CI = +/-0.042; p = 0.000)	0.862	-3.58%
Frequency	2014.2	-0.040 (CI = +/-0.014; p = 0.000)	-0.103 (CI = +/-0.043; p = 0.001)	0.879	-3.89%
Frequency	2015.1	-0.044 (CI = +/-0.016; p = 0.000)	-0.110 (CI = +/-0.046; p = 0.001)	0.869	-4.27%
Frequency	2015.2	-0.038 (CI = +/-0.017; p = 0.002)	-0.119 (CI = +/-0.045; p = 0.001)	0.895	-3.71%

## Accident Benefits

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.037 (CI = +/-0.010; p = 0.000)	-0.071 (CI = +/-0.080; p = 0.077)	0.705	+3.81%
Loss Cost	2005.2	0.037 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.083; p = 0.099)	0.669	+3.76%
Loss Cost	2006.1	0.036 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.086; p = 0.101)	0.645	+3.70%
Loss Cost	2006.2	0.032 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.078; p = 0.194)	0.609	+3.22%
Loss Cost	2007.1	0.032 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.081; p = 0.228)	0.592	+3.27%
Loss Cost	2007.2	0.032 (CI = +/-0.012; p = 0.000)	-0.050 (CI = +/-0.085; p = 0.235)	0.558	+3.30%
Loss Cost	2008.1	0.032 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.089; p = 0.256)	0.531	+3.30%
Loss Cost	2008.2	0.031 (CI = +/-0.015; p = 0.000)	-0.046 (CI = +/-0.093; p = 0.317)	0.467	+3.20%
Loss Cost	2009.1	0.028 (CI = +/-0.016; p = 0.001)	-0.057 (CI = +/-0.095; p = 0.224)	0.413	+2.87%
Loss Cost	2009.2	0.021 (CI = +/-0.014; p = 0.007)	-0.031 (CI = +/-0.082; p = 0.440)	0.292	+2.11%
Loss Cost	2010.1	0.017 (CI = +/-0.015; p = 0.026)	-0.042 (CI = +/-0.083; p = 0.304)	0.222	+1.76%
Loss Cost	2010.2	0.025 (CI = +/-0.013; p = 0.001)	-0.066 (CI = +/-0.069; p = 0.059)	0.502	+2.56%
Loss Cost	2011.1	0.023 (CI = +/-0.015; p = 0.005)	-0.072 (CI = +/-0.072; p = 0.050)	0.467	+2.34%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.024)	-0.058 (CI = +/-0.071; p = 0.101)	0.311	+1.84%
Loss Cost	2012.1	0.017 (CI = +/-0.018; p = 0.060)	-0.062 (CI = +/-0.076; p = 0.102)	0.280	+1.69%
Loss Cost	2012.2	0.011 (CI = +/-0.019; p = 0.215)	-0.049 (CI = +/-0.077; p = 0.194)	0.087	+1.15%
Loss Cost	2013.1	0.011 (CI = +/-0.023; p = 0.285)	-0.049 (CI = +/-0.085; p = 0.230)	0.070	+1.15%
Loss Cost	2013.2	0.007 (CI = +/-0.027; p = 0.559)	-0.039 (CI = +/-0.092; p = 0.360)	-0.083	+0.72%
Loss Cost	2014.1	0.006 (CI = +/-0.033; p = 0.698)	-0.042 (CI = +/-0.103; p = 0.374)	-0.105	+0.57%
Loss Cost	2014.2	0.002 (CI = +/-0.041; p = 0.897)	-0.036 (CI = +/-0.119; p = 0.497)	-0.198	+0.24%
Loss Cost	2015.1	-0.013 (CI = +/-0.044; p = 0.502)	-0.059 (CI = +/-0.114; p = 0.254)	0.012	-1.28%
Loss Cost	2015.2	-0.002 (CI = +/-0.058; p = 0.943)	-0.076 (CI = +/-0.133; p = 0.203)	0.043	-0.17%
Severity	2005.1	0.041 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.065; p = 0.139)	0.809	+4.16%
Severity	2005.2	0.039 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.066; p = 0.101)	0.792	+4.02%
Severity	2006.1	0.039 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.068; p = 0.133)	0.764	+3.95%
Severity	2006.2	0.035 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.060; p = 0.027)	0.777	+3.55%
Severity	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.063; p = 0.029)	0.756	+3.59%
Severity	2007.2	0.035 (CI = +/-0.010; p = 0.000)	0.072 (CI = +/-0.066; p = 0.033)	0.738	+3.56%
Severity	2008.1	0.037 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.067; p = 0.024)	0.736	+3.74%
Severity	2008.2	0.037 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.071; p = 0.036)	0.725	+3.81%
Severity	2009.1	0.037 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.074; p = 0.051)	0.678	+3.74%
Severity	2009.2	0.033 (CI = +/-0.013; p = 0.000)	0.086 (CI = +/-0.074; p = 0.027)	0.656	+3.39%
Severity	2010.1	0.032 (CI = +/-0.014; p = 0.000)	0.081 (CI = +/-0.078; p = 0.043)	0.586	+3.24%
Severity	2010.2	0.041 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.047; p = 0.038)	0.857	+4.23%
Severity	2011.1	0.042 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.051; p = 0.043)	0.833	+4.30%
Severity	2011.2	0.043 (CI = +/-0.012; p = 0.000)	0.049 (CI = +/-0.054; p = 0.071)	0.823	+4.42%
Severity	2012.1	0.043 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.058; p = 0.101)	0.777	+4.35%
Severity	2012.2	0.041 (CI = +/-0.016; p = 0.000)	0.051 (CI = +/-0.063; p = 0.102)	0.742	+4.19%
Severity	2013.1	0.043 (CI = +/-0.018; p = 0.000)	0.057 (CI = +/-0.068; p = 0.093)	0.715	+4.44%
Severity	2013.2	0.041 (CI = +/-0.022; p = 0.002)	0.062 (CI = +/-0.075; p = 0.097)	0.672	+4.21%
Severity	2014.1	0.043 (CI = +/-0.026; p = 0.006)	0.065 (CI = +/-0.084; p = 0.112)	0.605	+4.39%
Severity	2014.2	0.044 (CI = +/-0.034; p = 0.017)	0.062 (CI = +/-0.097; p = 0.174)	0.571	+4.54%
Severity	2015.1	0.034 (CI = +/-0.038; p = 0.074)	0.046 (CI = +/-0.099; p = 0.297)	0.333	+3.44%
Severity	2015.2	0.038 (CI = +/-0.053; p = 0.128)	0.041 (CI = +/-0.122; p = 0.433)	0.297	+3.85%
Frequency	2005.1	-0.003 (CI = +/-0.005; p = 0.214)	-0.119 (CI = +/-0.045; p = 0.000)	0.508	-0.33%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.366)	-0.123 (CI = +/-0.047; p = 0.000)	0.521	-0.26%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.433)	-0.122 (CI = +/-0.048; p = 0.000)	0.499	-0.24%
Frequency	2006.2	-0.003 (CI = +/-0.007; p = 0.340)	-0.119 (CI = +/-0.050; p = 0.000)	0.489	-0.31%
Frequency	2007.1	-0.003 (CI = +/-0.007; p = 0.372)	-0.119 (CI = +/-0.052; p = 0.000)	0.469	-0.32%
Frequency	2007.2	-0.002 (CI = +/-0.008; p = 0.517)	-0.122 (CI = +/-0.054; p = 0.000)	0.474	-0.25%
Frequency	2008.1	-0.004 (CI = +/-0.008; p = 0.300)	-0.129 (CI = +/-0.055; p = 0.000)	0.511	-0.42%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.178)	-0.122 (CI = +/-0.056; p = 0.000)	0.510	-0.59%
Frequency	2009.1	-0.008 (CI = +/-0.009; p = 0.071)	-0.131 (CI = +/-0.055; p = 0.000)	0.568	-0.83%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.007)	-0.116 (CI = +/-0.049; p = 0.000)	0.650	-1.24%
Frequency	2010.1	-0.014 (CI = +/-0.009; p = 0.004)	-0.123 (CI = +/-0.050; p = 0.000)	0.670	-1.43%
Frequency	2010.2	-0.016 (CI = +/-0.010; p = 0.003)	-0.117 (CI = +/-0.052; p = 0.000)	0.684	-1.61%
Frequency	2011.1	-0.019 (CI = +/-0.011; p = 0.002)	-0.125 (CI = +/-0.052; p = 0.000)	0.712	-1.87%
Frequency	2011.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.107 (CI = +/-0.039; p = 0.000)	0.850	-2.48%
Frequency	2012.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.041; p = 0.000)	0.824	-2.56%
Frequency	2012.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.040; p = 0.000)	0.864	-2.92%
Frequency	2013.1	-0.032 (CI = +/-0.011; p = 0.000)	-0.105 (CI = +/-0.041; p = 0.000)	0.860	-3.15%
Frequency	2013.2	-0.034 (CI = +/-0.013; p = 0.000)	-0.101 (CI = +/-0.045; p = 0.001)	0.864	-3.35%
Frequency	2014.1	-0.037 (CI = +/-0.015; p = 0.000)	-0.107 (CI = +/-0.047; p = 0.001)	0.858	-3.66%
Frequency	2014.2	-0.042 (CI = +/-0.017; p = 0.001)	-0.098 (CI = +/-0.049; p = 0.002)	0.880	-4.12%
Frequency	2015.1	-0.047 (CI = +/-0.020; p = 0.001)	-0.105 (CI = +/-0.052; p = 0.003)	0.874	-4.56%
Frequency	2015.2	-0.039 (CI = +/-0.024; p = 0.008)	-0.116 (CI = +/-0.055; p = 0.003)	0.891	-3.87%

## Accident Benefits

Coverage = AB Total  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.027 (CI = +/-0.012; p = 0.000)	0.393	+2.70%
Loss Cost	2005.2	0.025 (CI = +/-0.013; p = 0.000)	0.345	+2.54%
Loss Cost	2006.1	0.024 (CI = +/-0.013; p = 0.001)	0.308	+2.47%
Loss Cost	2006.2	0.020 (CI = +/-0.013; p = 0.005)	0.234	+1.97%
Loss Cost	2007.1	0.019 (CI = +/-0.014; p = 0.008)	0.210	+1.96%
Loss Cost	2007.2	0.018 (CI = +/-0.015; p = 0.018)	0.171	+1.85%
Loss Cost	2008.1	0.018 (CI = +/-0.016; p = 0.033)	0.141	+1.79%
Loss Cost	2008.2	0.015 (CI = +/-0.017; p = 0.080)	0.090	+1.55%
Loss Cost	2009.1	0.012 (CI = +/-0.018; p = 0.184)	0.037	+1.23%
Loss Cost	2009.2	0.005 (CI = +/-0.018; p = 0.572)	-0.031	+0.49%
Loss Cost	2010.1	0.001 (CI = +/-0.019; p = 0.881)	-0.049	+0.14%
Loss Cost	2010.2	0.005 (CI = +/-0.020; p = 0.639)	-0.040	+0.47%
Loss Cost	2011.1	0.002 (CI = +/-0.022; p = 0.839)	-0.053	+0.22%
Loss Cost	2011.2	-0.004 (CI = +/-0.023; p = 0.701)	-0.049	-0.43%
Loss Cost	2012.1	-0.007 (CI = +/-0.026; p = 0.596)	-0.043	-0.67%
Loss Cost	2012.2	-0.014 (CI = +/-0.028; p = 0.310)	0.007	-1.37%
Loss Cost	2013.1	-0.016 (CI = +/-0.032; p = 0.309)	0.008	-1.55%
Loss Cost	2013.2	-0.023 (CI = +/-0.035; p = 0.185)	0.064	-2.25%
Loss Cost	2014.1	-0.026 (CI = +/-0.041; p = 0.181)	0.072	-2.61%
Loss Cost	2014.2	-0.034 (CI = +/-0.046; p = 0.133)	0.119	-3.37%
Loss Cost	2015.1	-0.047 (CI = +/-0.052; p = 0.075)	0.211	-4.56%
Loss Cost	2015.2	-0.050 (CI = +/-0.064; p = 0.108)	0.180	-4.90%
Severity	2005.1	0.038 (CI = +/-0.007; p = 0.000)	0.810	+3.88%
Severity	2005.2	0.037 (CI = +/-0.007; p = 0.000)	0.790	+3.78%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	0.768	+3.67%
Severity	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.760	+3.38%
Severity	2007.1	0.033 (CI = +/-0.008; p = 0.000)	0.737	+3.35%
Severity	2007.2	0.033 (CI = +/-0.008; p = 0.000)	0.716	+3.37%
Severity	2008.1	0.034 (CI = +/-0.009; p = 0.000)	0.700	+3.42%
Severity	2008.2	0.035 (CI = +/-0.010; p = 0.000)	0.691	+3.53%
Severity	2009.1	0.033 (CI = +/-0.010; p = 0.000)	0.651	+3.37%
Severity	2009.2	0.031 (CI = +/-0.011; p = 0.000)	0.603	+3.18%
Severity	2010.1	0.029 (CI = +/-0.012; p = 0.000)	0.546	+2.94%
Severity	2010.2	0.036 (CI = +/-0.009; p = 0.000)	0.795	+3.70%
Severity	2011.1	0.036 (CI = +/-0.009; p = 0.000)	0.763	+3.62%
Severity	2011.2	0.037 (CI = +/-0.010; p = 0.000)	0.747	+3.72%
Severity	2012.1	0.034 (CI = +/-0.011; p = 0.000)	0.701	+3.51%
Severity	2012.2	0.034 (CI = +/-0.013; p = 0.000)	0.652	+3.42%
Severity	2013.1	0.033 (CI = +/-0.015; p = 0.000)	0.599	+3.36%
Severity	2013.2	0.032 (CI = +/-0.017; p = 0.001)	0.531	+3.25%
Severity	2014.1	0.030 (CI = +/-0.019; p = 0.006)	0.443	+3.04%
Severity	2014.2	0.031 (CI = +/-0.023; p = 0.012)	0.400	+3.15%
Severity	2015.1	0.021 (CI = +/-0.022; p = 0.065)	0.230	+2.09%
Severity	2015.2	0.022 (CI = +/-0.027; p = 0.092)	0.203	+2.27%
Frequency	2005.1	-0.011 (CI = +/-0.009; p = 0.017)	0.147	-1.13%
Frequency	2005.2	-0.012 (CI = +/-0.010; p = 0.018)	0.149	-1.19%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.031)	0.126	-1.16%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.016)	0.166	-1.36%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.026)	0.145	-1.34%
Frequency	2007.2	-0.015 (CI = +/-0.013; p = 0.024)	0.156	-1.46%
Frequency	2008.1	-0.016 (CI = +/-0.014; p = 0.024)	0.162	-1.58%
Frequency	2008.2	-0.019 (CI = +/-0.014; p = 0.009)	0.226	-1.91%
Frequency	2009.1	-0.021 (CI = +/-0.015; p = 0.009)	0.238	-2.07%
Frequency	2009.2	-0.026 (CI = +/-0.015; p = 0.001)	0.360	-2.60%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.002)	0.350	-2.72%
Frequency	2010.2	-0.032 (CI = +/-0.017; p = 0.001)	0.407	-3.12%
Frequency	2011.1	-0.033 (CI = +/-0.019; p = 0.002)	0.397	-3.28%
Frequency	2011.2	-0.041 (CI = +/-0.019; p = 0.000)	0.531	-4.01%
Frequency	2012.1	-0.041 (CI = +/-0.021; p = 0.001)	0.489	-4.03%
Frequency	2012.2	-0.047 (CI = +/-0.022; p = 0.000)	0.554	-4.63%
Frequency	2013.1	-0.049 (CI = +/-0.025; p = 0.001)	0.520	-4.75%
Frequency	2013.2	-0.055 (CI = +/-0.028; p = 0.001)	0.552	-5.33%
Frequency	2014.1	-0.056 (CI = +/-0.032; p = 0.002)	0.512	-5.48%
Frequency	2014.2	-0.065 (CI = +/-0.036; p = 0.002)	0.562	-6.32%
Frequency	2015.1	-0.067 (CI = +/-0.042; p = 0.005)	0.511	-6.51%
Frequency	2015.2	-0.073 (CI = +/-0.051; p = 0.010)	0.484	-7.02%



**Accident Benefits**

Coverage = AB Total  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.029 (CI = +/-0.012; p = 0.000)	0.431	+2.97%
Loss Cost	2005.2	0.028 (CI = +/-0.013; p = 0.000)	0.385	+2.81%
Loss Cost	2006.1	0.027 (CI = +/-0.014; p = 0.000)	0.349	+2.75%
Loss Cost	2006.2	0.022 (CI = +/-0.014; p = 0.002)	0.276	+2.24%
Loss Cost	2007.1	0.022 (CI = +/-0.015; p = 0.004)	0.253	+2.25%
Loss Cost	2007.2	0.021 (CI = +/-0.016; p = 0.010)	0.213	+2.15%
Loss Cost	2008.1	0.021 (CI = +/-0.017; p = 0.019)	0.183	+2.11%
Loss Cost	2008.2	0.019 (CI = +/-0.018; p = 0.048)	0.128	+1.88%
Loss Cost	2009.1	0.015 (CI = +/-0.020; p = 0.119)	0.069	+1.55%
Loss Cost	2009.2	0.008 (CI = +/-0.019; p = 0.410)	-0.014	+0.78%
Loss Cost	2010.1	0.004 (CI = +/-0.021; p = 0.679)	-0.043	+0.41%
Loss Cost	2010.2	0.008 (CI = +/-0.022; p = 0.456)	-0.023	+0.81%
Loss Cost	2011.1	0.006 (CI = +/-0.025; p = 0.631)	-0.044	+0.57%
Loss Cost	2011.2	-0.001 (CI = +/-0.026; p = 0.923)	-0.062	-0.12%
Loss Cost	2012.1	-0.003 (CI = +/-0.029; p = 0.807)	-0.062	-0.34%
Loss Cost	2012.2	-0.011 (CI = +/-0.032; p = 0.466)	-0.030	-1.10%
Loss Cost	2013.1	-0.013 (CI = +/-0.036; p = 0.461)	-0.031	-1.27%
Loss Cost	2013.2	-0.021 (CI = +/-0.041; p = 0.294)	0.015	-2.03%
Loss Cost	2014.1	-0.024 (CI = +/-0.048; p = 0.283)	0.022	-2.42%
Loss Cost	2014.2	-0.033 (CI = +/-0.056; p = 0.212)	0.066	-3.28%
Loss Cost	2015.1	-0.048 (CI = +/-0.064; p = 0.123)	0.159	-4.69%
Loss Cost	2015.2	-0.053 (CI = +/-0.079; p = 0.164)	0.131	-5.14%
Severity	2005.1	0.039 (CI = +/-0.007; p = 0.000)	0.804	+3.96%
Severity	2005.2	0.038 (CI = +/-0.008; p = 0.000)	0.784	+3.86%
Severity	2006.1	0.037 (CI = +/-0.008; p = 0.000)	0.760	+3.75%
Severity	2006.2	0.034 (CI = +/-0.008; p = 0.000)	0.749	+3.44%
Severity	2007.1	0.034 (CI = +/-0.008; p = 0.000)	0.725	+3.42%
Severity	2007.2	0.034 (CI = +/-0.009; p = 0.000)	0.704	+3.44%
Severity	2008.1	0.034 (CI = +/-0.010; p = 0.000)	0.688	+3.51%
Severity	2008.2	0.036 (CI = +/-0.010; p = 0.000)	0.679	+3.63%
Severity	2009.1	0.034 (CI = +/-0.011; p = 0.000)	0.636	+3.47%
Severity	2009.2	0.032 (CI = +/-0.012; p = 0.000)	0.584	+3.27%
Severity	2010.1	0.030 (CI = +/-0.013; p = 0.000)	0.522	+3.01%
Severity	2010.2	0.038 (CI = +/-0.009; p = 0.000)	0.792	+3.87%
Severity	2011.1	0.037 (CI = +/-0.010; p = 0.000)	0.759	+3.79%
Severity	2011.2	0.039 (CI = +/-0.011; p = 0.000)	0.745	+3.93%
Severity	2012.1	0.036 (CI = +/-0.013; p = 0.000)	0.696	+3.71%
Severity	2012.2	0.036 (CI = +/-0.014; p = 0.000)	0.645	+3.63%
Severity	2013.1	0.035 (CI = +/-0.017; p = 0.000)	0.591	+3.60%
Severity	2013.2	0.034 (CI = +/-0.019; p = 0.002)	0.522	+3.51%
Severity	2014.1	0.032 (CI = +/-0.023; p = 0.009)	0.431	+3.30%
Severity	2014.2	0.034 (CI = +/-0.027; p = 0.017)	0.392	+3.49%
Severity	2015.1	0.022 (CI = +/-0.027; p = 0.092)	0.203	+2.27%
Severity	2015.2	0.025 (CI = +/-0.033; p = 0.122)	0.181	+2.54%
Frequency	2005.1	-0.010 (CI = +/-0.010; p = 0.050)	0.096	-0.95%
Frequency	2005.2	-0.010 (CI = +/-0.010; p = 0.052)	0.097	-1.01%
Frequency	2006.1	-0.010 (CI = +/-0.011; p = 0.082)	0.074	-0.96%
Frequency	2006.2	-0.012 (CI = +/-0.012; p = 0.046)	0.111	-1.16%
Frequency	2007.1	-0.011 (CI = +/-0.012; p = 0.070)	0.090	-1.13%
Frequency	2007.2	-0.013 (CI = +/-0.013; p = 0.065)	0.099	-1.24%
Frequency	2008.1	-0.014 (CI = +/-0.014; p = 0.064)	0.104	-1.35%
Frequency	2008.2	-0.017 (CI = +/-0.015; p = 0.028)	0.164	-1.69%
Frequency	2009.1	-0.019 (CI = +/-0.016; p = 0.027)	0.174	-1.85%
Frequency	2009.2	-0.024 (CI = +/-0.016; p = 0.005)	0.294	-2.41%
Frequency	2010.1	-0.026 (CI = +/-0.018; p = 0.008)	0.284	-2.52%
Frequency	2010.2	-0.030 (CI = +/-0.019; p = 0.004)	0.342	-2.94%
Frequency	2011.1	-0.032 (CI = +/-0.021; p = 0.006)	0.331	-3.10%
Frequency	2011.2	-0.040 (CI = +/-0.021; p = 0.001)	0.472	-3.89%
Frequency	2012.1	-0.040 (CI = +/-0.024; p = 0.003)	0.426	-3.91%
Frequency	2012.2	-0.047 (CI = +/-0.025; p = 0.001)	0.497	-4.57%
Frequency	2013.1	-0.048 (CI = +/-0.029; p = 0.003)	0.460	-4.70%
Frequency	2013.2	-0.055 (CI = +/-0.032; p = 0.003)	0.497	-5.35%
Frequency	2014.1	-0.057 (CI = +/-0.038; p = 0.007)	0.454	-5.54%
Frequency	2014.2	-0.068 (CI = +/-0.042; p = 0.005)	0.514	-6.54%
Frequency	2015.1	-0.071 (CI = +/-0.052; p = 0.013)	0.462	-6.81%
Frequency	2015.2	-0.078 (CI = +/-0.063; p = 0.022)	0.440	-7.49%

## Accident Benefits

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.037 (CI = +/-0.009; p = 0.000)	0.689	+3.73%
Loss Cost	2005.2	0.036 (CI = +/-0.010; p = 0.000)	0.656	+3.62%
Loss Cost	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.630	+3.61%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	0.615	+3.12%
Loss Cost	2007.1	0.031 (CI = +/-0.010; p = 0.000)	0.600	+3.20%
Loss Cost	2007.2	0.031 (CI = +/-0.011; p = 0.000)	0.567	+3.17%
Loss Cost	2008.1	0.032 (CI = +/-0.012; p = 0.000)	0.542	+3.22%
Loss Cost	2008.2	0.030 (CI = +/-0.013; p = 0.000)	0.488	+3.06%
Loss Cost	2009.1	0.028 (CI = +/-0.014; p = 0.001)	0.421	+2.81%
Loss Cost	2009.2	0.021 (CI = +/-0.013; p = 0.003)	0.346	+2.07%
Loss Cost	2010.1	0.018 (CI = +/-0.014; p = 0.012)	0.261	+1.81%
Loss Cost	2010.2	0.024 (CI = +/-0.013; p = 0.001)	0.442	+2.41%
Loss Cost	2011.1	0.023 (CI = +/-0.014; p = 0.004)	0.382	+2.33%
Loss Cost	2011.2	0.017 (CI = +/-0.014; p = 0.020)	0.263	+1.75%
Loss Cost	2012.1	0.017 (CI = +/-0.016; p = 0.039)	0.219	+1.75%
Loss Cost	2012.2	0.012 (CI = +/-0.017; p = 0.162)	0.079	+1.17%
Loss Cost	2013.1	0.013 (CI = +/-0.020; p = 0.171)	0.080	+1.32%
Loss Cost	2013.2	0.008 (CI = +/-0.022; p = 0.422)	-0.026	+0.84%
Loss Cost	2014.1	0.009 (CI = +/-0.026; p = 0.468)	-0.041	+0.90%
Loss Cost	2014.2	0.005 (CI = +/-0.032; p = 0.728)	-0.095	+0.50%
Loss Cost	2015.1	-0.004 (CI = +/-0.036; p = 0.784)	-0.114	-0.44%
Loss Cost	2015.2	0.001 (CI = +/-0.046; p = 0.980)	-0.143	+0.05%
Severity	2005.1	0.040 (CI = +/-0.007; p = 0.000)	0.812	+4.12%
Severity	2005.2	0.040 (CI = +/-0.008; p = 0.000)	0.792	+4.03%
Severity	2006.1	0.038 (CI = +/-0.008; p = 0.000)	0.768	+3.92%
Severity	2006.2	0.035 (CI = +/-0.008; p = 0.000)	0.757	+3.61%
Severity	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.733	+3.59%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	0.714	+3.63%
Severity	2008.1	0.037 (CI = +/-0.010; p = 0.000)	0.700	+3.72%
Severity	2008.2	0.038 (CI = +/-0.011; p = 0.000)	0.695	+3.87%
Severity	2009.1	0.036 (CI = +/-0.012; p = 0.000)	0.652	+3.72%
Severity	2009.2	0.035 (CI = +/-0.013; p = 0.000)	0.601	+3.52%
Severity	2010.1	0.032 (CI = +/-0.014; p = 0.000)	0.539	+3.27%
Severity	2010.2	0.042 (CI = +/-0.009; p = 0.000)	0.836	+4.25%
Severity	2011.1	0.041 (CI = +/-0.010; p = 0.000)	0.809	+4.21%
Severity	2011.2	0.043 (CI = +/-0.011; p = 0.000)	0.805	+4.41%
Severity	2012.1	0.041 (CI = +/-0.013; p = 0.000)	0.765	+4.23%
Severity	2012.2	0.041 (CI = +/-0.015; p = 0.000)	0.725	+4.22%
Severity	2013.1	0.042 (CI = +/-0.017; p = 0.000)	0.684	+4.27%
Severity	2013.2	0.042 (CI = +/-0.020; p = 0.001)	0.629	+4.27%
Severity	2014.1	0.041 (CI = +/-0.024; p = 0.003)	0.553	+4.17%
Severity	2014.2	0.045 (CI = +/-0.028; p = 0.006)	0.538	+4.57%
Severity	2015.1	0.033 (CI = +/-0.029; p = 0.034)	0.379	+3.31%
Severity	2015.2	0.038 (CI = +/-0.037; p = 0.042)	0.392	+3.91%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.286)	0.006	-0.38%
Frequency	2005.2	-0.004 (CI = +/-0.008; p = 0.297)	0.005	-0.40%
Frequency	2006.1	-0.003 (CI = +/-0.008; p = 0.459)	-0.016	-0.30%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.269)	0.010	-0.47%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.402)	-0.011	-0.38%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.371)	-0.007	-0.44%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.363)	-0.006	-0.49%
Frequency	2008.2	-0.008 (CI = +/-0.011; p = 0.161)	0.048	-0.78%
Frequency	2009.1	-0.009 (CI = +/-0.012; p = 0.154)	0.054	-0.87%
Frequency	2009.2	-0.014 (CI = +/-0.012; p = 0.020)	0.213	-1.40%
Frequency	2010.1	-0.014 (CI = +/-0.013; p = 0.032)	0.188	-1.42%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.013)	0.269	-1.77%
Frequency	2011.1	-0.018 (CI = +/-0.015; p = 0.022)	0.241	-1.81%
Frequency	2011.2	-0.026 (CI = +/-0.014; p = 0.001)	0.484	-2.55%
Frequency	2012.1	-0.024 (CI = +/-0.015; p = 0.005)	0.403	-2.38%
Frequency	2012.2	-0.030 (CI = +/-0.016; p = 0.001)	0.522	-2.93%
Frequency	2013.1	-0.029 (CI = +/-0.018; p = 0.005)	0.446	-2.83%
Frequency	2013.2	-0.034 (CI = +/-0.021; p = 0.004)	0.495	-3.30%
Frequency	2014.1	-0.032 (CI = +/-0.025; p = 0.016)	0.401	-3.14%
Frequency	2014.2	-0.040 (CI = +/-0.027; p = 0.010)	0.493	-3.89%
Frequency	2015.1	-0.037 (CI = +/-0.034; p = 0.036)	0.371	-3.63%
Frequency	2015.2	-0.038 (CI = +/-0.044; p = 0.080)	0.286	-3.71%

## Accident Benefits

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.678	+3.81%
Loss Cost	2005.2	0.036 (CI = +/-0.011; p = 0.000)	0.644	+3.70%
Loss Cost	2006.1	0.036 (CI = +/-0.011; p = 0.000)	0.618	+3.70%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	0.596	+3.18%
Loss Cost	2007.1	0.032 (CI = +/-0.011; p = 0.000)	0.583	+3.27%
Loss Cost	2007.2	0.032 (CI = +/-0.012; p = 0.000)	0.548	+3.25%
Loss Cost	2008.1	0.032 (CI = +/-0.013; p = 0.000)	0.523	+3.30%
Loss Cost	2008.2	0.031 (CI = +/-0.015; p = 0.000)	0.466	+3.14%
Loss Cost	2009.1	0.028 (CI = +/-0.016; p = 0.001)	0.395	+2.87%
Loss Cost	2009.2	0.020 (CI = +/-0.014; p = 0.007)	0.307	+2.06%
Loss Cost	2010.1	0.017 (CI = +/-0.015; p = 0.026)	0.216	+1.76%
Loss Cost	2010.2	0.024 (CI = +/-0.014; p = 0.003)	0.403	+2.43%
Loss Cost	2011.1	0.023 (CI = +/-0.016; p = 0.008)	0.339	+2.34%
Loss Cost	2011.2	0.017 (CI = +/-0.016; p = 0.044)	0.207	+1.70%
Loss Cost	2012.1	0.017 (CI = +/-0.019; p = 0.077)	0.162	+1.69%
Loss Cost	2012.2	0.010 (CI = +/-0.020; p = 0.288)	0.018	+1.00%
Loss Cost	2013.1	0.011 (CI = +/-0.023; p = 0.296)	0.017	+1.15%
Loss Cost	2013.2	0.006 (CI = +/-0.026; p = 0.646)	-0.076	+0.55%
Loss Cost	2014.1	0.006 (CI = +/-0.032; p = 0.695)	-0.091	+0.57%
Loss Cost	2014.2	0.000 (CI = +/-0.039; p = 0.992)	-0.125	+0.02%
Loss Cost	2015.1	-0.013 (CI = +/-0.044; p = 0.514)	-0.071	-1.28%
Loss Cost	2015.2	-0.009 (CI = +/-0.059; p = 0.724)	-0.141	-0.88%
Severity	2005.1	0.041 (CI = +/-0.008; p = 0.000)	0.799	+4.16%
Severity	2005.2	0.040 (CI = +/-0.008; p = 0.000)	0.777	+4.07%
Severity	2006.1	0.039 (CI = +/-0.009; p = 0.000)	0.751	+3.95%
Severity	2006.2	0.035 (CI = +/-0.009; p = 0.000)	0.735	+3.61%
Severity	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.709	+3.59%
Severity	2007.2	0.036 (CI = +/-0.010; p = 0.000)	0.688	+3.64%
Severity	2008.1	0.037 (CI = +/-0.011; p = 0.000)	0.673	+3.74%
Severity	2008.2	0.038 (CI = +/-0.012; p = 0.000)	0.668	+3.90%
Severity	2009.1	0.037 (CI = +/-0.013; p = 0.000)	0.620	+3.74%
Severity	2009.2	0.035 (CI = +/-0.014; p = 0.000)	0.563	+3.52%
Severity	2010.1	0.032 (CI = +/-0.016; p = 0.000)	0.493	+3.24%
Severity	2010.2	0.042 (CI = +/-0.010; p = 0.000)	0.819	+4.33%
Severity	2011.1	0.042 (CI = +/-0.012; p = 0.000)	0.789	+4.30%
Severity	2011.2	0.044 (CI = +/-0.013; p = 0.000)	0.786	+4.54%
Severity	2012.1	0.043 (CI = +/-0.014; p = 0.000)	0.740	+4.35%
Severity	2012.2	0.043 (CI = +/-0.017; p = 0.000)	0.695	+4.36%
Severity	2013.1	0.043 (CI = +/-0.020; p = 0.001)	0.652	+4.44%
Severity	2013.2	0.044 (CI = +/-0.024; p = 0.002)	0.593	+4.48%
Severity	2014.1	0.043 (CI = +/-0.029; p = 0.008)	0.509	+4.39%
Severity	2014.2	0.048 (CI = +/-0.035; p = 0.013)	0.502	+4.93%
Severity	2015.1	0.034 (CI = +/-0.038; p = 0.072)	0.304	+3.44%
Severity	2015.2	0.042 (CI = +/-0.048; p = 0.080)	0.329	+4.25%
Frequency	2005.1	-0.003 (CI = +/-0.008; p = 0.381)	-0.007	-0.33%
Frequency	2005.2	-0.004 (CI = +/-0.008; p = 0.393)	-0.009	-0.35%
Frequency	2006.1	-0.002 (CI = +/-0.009; p = 0.582)	-0.027	-0.24%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.361)	-0.005	-0.42%
Frequency	2007.1	-0.003 (CI = +/-0.010; p = 0.518)	-0.024	-0.32%
Frequency	2007.2	-0.004 (CI = +/-0.011; p = 0.481)	-0.022	-0.38%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.470)	-0.021	-0.42%
Frequency	2008.2	-0.007 (CI = +/-0.012; p = 0.226)	0.026	-0.74%
Frequency	2009.1	-0.008 (CI = +/-0.014; p = 0.215)	0.031	-0.83%
Frequency	2009.2	-0.014 (CI = +/-0.013; p = 0.033)	0.186	-1.41%
Frequency	2010.1	-0.014 (CI = +/-0.014; p = 0.050)	0.161	-1.43%
Frequency	2010.2	-0.018 (CI = +/-0.015; p = 0.021)	0.245	-1.82%
Frequency	2011.1	-0.019 (CI = +/-0.017; p = 0.034)	0.218	-1.87%
Frequency	2011.2	-0.028 (CI = +/-0.015; p = 0.002)	0.476	-2.72%
Frequency	2012.1	-0.026 (CI = +/-0.018; p = 0.007)	0.392	-2.56%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.002)	0.529	-3.22%
Frequency	2013.1	-0.032 (CI = +/-0.021; p = 0.007)	0.455	-3.15%
Frequency	2013.2	-0.038 (CI = +/-0.024; p = 0.005)	0.522	-3.75%
Frequency	2014.1	-0.037 (CI = +/-0.029; p = 0.017)	0.432	-3.66%
Frequency	2014.2	-0.048 (CI = +/-0.031; p = 0.008)	0.558	-4.69%
Frequency	2015.1	-0.047 (CI = +/-0.040; p = 0.029)	0.448	-4.56%
Frequency	2015.2	-0.051 (CI = +/-0.053; p = 0.060)	0.383	-4.93%

## Accident Benefits

Coverage = AB Total  
End Trend Period = 2020.2  
Excluded Points = 2010.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.028 (CI = +/-0.011; p = 0.000)	0.443	+2.82%
Loss Cost	2005.2	0.026 (CI = +/-0.012; p = 0.000)	0.396	+2.68%
Loss Cost	2006.1	0.026 (CI = +/-0.013; p = 0.000)	0.361	+2.64%
Loss Cost	2006.2	0.021 (CI = +/-0.013; p = 0.002)	0.288	+2.15%
Loss Cost	2007.1	0.021 (CI = +/-0.014; p = 0.003)	0.267	+2.17%
Loss Cost	2007.2	0.021 (CI = +/-0.015; p = 0.008)	0.228	+2.10%
Loss Cost	2008.1	0.021 (CI = +/-0.016; p = 0.014)	0.200	+2.08%
Loss Cost	2008.2	0.019 (CI = +/-0.017; p = 0.038)	0.144	+1.88%
Loss Cost	2009.1	0.016 (CI = +/-0.019; p = 0.098)	0.083	+1.59%
Loss Cost	2009.2	0.008 (CI = +/-0.019; p = 0.376)	-0.009	+0.82%
Loss Cost	2010.2	0.005 (CI = +/-0.020; p = 0.639)	-0.040	+0.47%
Loss Cost	2011.1	0.002 (CI = +/-0.022; p = 0.839)	-0.053	+0.22%
Loss Cost	2011.2	-0.004 (CI = +/-0.023; p = 0.701)	-0.049	-0.43%
Loss Cost	2012.1	-0.007 (CI = +/-0.026; p = 0.596)	-0.043	-0.67%
Loss Cost	2012.2	-0.014 (CI = +/-0.028; p = 0.310)	0.007	-1.37%
Loss Cost	2013.1	-0.016 (CI = +/-0.032; p = 0.309)	0.008	-1.55%
Loss Cost	2013.2	-0.023 (CI = +/-0.035; p = 0.185)	0.064	-2.25%
Loss Cost	2014.1	-0.026 (CI = +/-0.041; p = 0.181)	0.072	-2.61%
Loss Cost	2014.2	-0.034 (CI = +/-0.046; p = 0.133)	0.119	-3.37%
Loss Cost	2015.1	-0.047 (CI = +/-0.052; p = 0.075)	0.211	-4.56%
Loss Cost	2015.2	-0.050 (CI = +/-0.064; p = 0.108)	0.180	-4.90%
Severity	2005.1	0.039 (CI = +/-0.005; p = 0.000)	0.894	+4.01%
Severity	2005.2	0.039 (CI = +/-0.005; p = 0.000)	0.883	+3.94%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	0.871	+3.86%
Severity	2006.2	0.035 (CI = +/-0.005; p = 0.000)	0.880	+3.60%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.868	+3.61%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	0.861	+3.68%
Severity	2008.1	0.037 (CI = +/-0.006; p = 0.000)	0.861	+3.81%
Severity	2008.2	0.039 (CI = +/-0.007; p = 0.000)	0.871	+4.00%
Severity	2009.1	0.039 (CI = +/-0.007; p = 0.000)	0.851	+3.93%
Severity	2009.2	0.038 (CI = +/-0.008; p = 0.000)	0.827	+3.83%
Severity	2010.2	0.036 (CI = +/-0.009; p = 0.000)	0.795	+3.70%
Severity	2011.1	0.036 (CI = +/-0.009; p = 0.000)	0.763	+3.62%
Severity	2011.2	0.037 (CI = +/-0.010; p = 0.000)	0.747	+3.72%
Severity	2012.1	0.034 (CI = +/-0.011; p = 0.000)	0.701	+3.51%
Severity	2012.2	0.034 (CI = +/-0.013; p = 0.000)	0.652	+3.42%
Severity	2013.1	0.033 (CI = +/-0.015; p = 0.000)	0.599	+3.36%
Severity	2013.2	0.032 (CI = +/-0.017; p = 0.001)	0.531	+3.25%
Severity	2014.1	0.030 (CI = +/-0.019; p = 0.006)	0.443	+3.04%
Severity	2014.2	0.031 (CI = +/-0.023; p = 0.012)	0.400	+3.15%
Severity	2015.1	0.021 (CI = +/-0.022; p = 0.065)	0.230	+2.09%
Severity	2015.2	0.022 (CI = +/-0.027; p = 0.092)	0.203	+2.27%
Frequency	2005.1	-0.012 (CI = +/-0.009; p = 0.018)	0.149	-1.14%
Frequency	2005.2	-0.012 (CI = +/-0.010; p = 0.019)	0.152	-1.21%
Frequency	2006.1	-0.012 (CI = +/-0.011; p = 0.032)	0.128	-1.18%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.017)	0.171	-1.40%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.026)	0.150	-1.39%
Frequency	2007.2	-0.015 (CI = +/-0.013; p = 0.024)	0.162	-1.52%
Frequency	2008.1	-0.017 (CI = +/-0.014; p = 0.023)	0.171	-1.66%
Frequency	2008.2	-0.021 (CI = +/-0.015; p = 0.008)	0.243	-2.04%
Frequency	2009.1	-0.023 (CI = +/-0.016; p = 0.008)	0.260	-2.25%
Frequency	2009.2	-0.029 (CI = +/-0.016; p = 0.001)	0.407	-2.90%
Frequency	2010.2	-0.032 (CI = +/-0.017; p = 0.001)	0.407	-3.12%
Frequency	2011.1	-0.033 (CI = +/-0.019; p = 0.002)	0.397	-3.28%
Frequency	2011.2	-0.041 (CI = +/-0.019; p = 0.000)	0.531	-4.01%
Frequency	2012.1	-0.041 (CI = +/-0.021; p = 0.001)	0.489	-4.03%
Frequency	2012.2	-0.047 (CI = +/-0.022; p = 0.000)	0.554	-4.63%
Frequency	2013.1	-0.049 (CI = +/-0.025; p = 0.001)	0.520	-4.75%
Frequency	2013.2	-0.055 (CI = +/-0.028; p = 0.001)	0.552	-5.33%
Frequency	2014.1	-0.056 (CI = +/-0.032; p = 0.002)	0.512	-5.48%
Frequency	2014.2	-0.065 (CI = +/-0.036; p = 0.002)	0.562	-6.32%
Frequency	2015.1	-0.067 (CI = +/-0.042; p = 0.005)	0.511	-6.51%
Frequency	2015.2	-0.073 (CI = +/-0.051; p = 0.010)	0.484	-7.02%

## Accident Benefits

Coverage = AB Total  
End Trend Period = 2020.1  
Excluded Points = 2010.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.030 (CI = +/-0.012; p = 0.000)	0.483	+3.09%
Loss Cost	2005.2	0.029 (CI = +/-0.013; p = 0.000)	0.438	+2.96%
Loss Cost	2006.1	0.029 (CI = +/-0.013; p = 0.000)	0.405	+2.93%
Loss Cost	2006.2	0.024 (CI = +/-0.013; p = 0.001)	0.334	+2.42%
Loss Cost	2007.1	0.024 (CI = +/-0.014; p = 0.002)	0.315	+2.47%
Loss Cost	2007.2	0.024 (CI = +/-0.016; p = 0.004)	0.277	+2.42%
Loss Cost	2008.1	0.024 (CI = +/-0.017; p = 0.008)	0.250	+2.43%
Loss Cost	2008.2	0.022 (CI = +/-0.018; p = 0.021)	0.192	+2.24%
Loss Cost	2009.1	0.019 (CI = +/-0.020; p = 0.058)	0.126	+1.96%
Loss Cost	2009.2	0.011 (CI = +/-0.020; p = 0.248)	0.021	+1.15%
Loss Cost	2010.2	0.008 (CI = +/-0.022; p = 0.456)	-0.023	+0.81%
Loss Cost	2011.1	0.006 (CI = +/-0.025; p = 0.631)	-0.044	+0.57%
Loss Cost	2011.2	-0.001 (CI = +/-0.026; p = 0.923)	-0.062	-0.12%
Loss Cost	2012.1	-0.003 (CI = +/-0.029; p = 0.807)	-0.062	-0.34%
Loss Cost	2012.2	-0.011 (CI = +/-0.032; p = 0.466)	-0.030	-1.10%
Loss Cost	2013.1	-0.013 (CI = +/-0.036; p = 0.461)	-0.031	-1.27%
Loss Cost	2013.2	-0.021 (CI = +/-0.041; p = 0.294)	0.015	-2.03%
Loss Cost	2014.1	-0.024 (CI = +/-0.048; p = 0.283)	0.022	-2.42%
Loss Cost	2014.2	-0.033 (CI = +/-0.056; p = 0.212)	0.066	-3.28%
Loss Cost	2015.1	-0.048 (CI = +/-0.064; p = 0.123)	0.159	-4.69%
Loss Cost	2015.2	-0.053 (CI = +/-0.079; p = 0.164)	0.131	-5.14%
Severity	2005.1	0.040 (CI = +/-0.005; p = 0.000)	0.893	+4.10%
Severity	2005.2	0.039 (CI = +/-0.006; p = 0.000)	0.881	+4.03%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	0.868	+3.95%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	0.876	+3.67%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.864	+3.69%
Severity	2007.2	0.037 (CI = +/-0.006; p = 0.000)	0.857	+3.77%
Severity	2008.1	0.038 (CI = +/-0.007; p = 0.000)	0.858	+3.92%
Severity	2008.2	0.041 (CI = +/-0.007; p = 0.000)	0.872	+4.14%
Severity	2009.1	0.040 (CI = +/-0.008; p = 0.000)	0.851	+4.08%
Severity	2009.2	0.039 (CI = +/-0.008; p = 0.000)	0.826	+3.99%
Severity	2010.2	0.038 (CI = +/-0.009; p = 0.000)	0.792	+3.87%
Severity	2011.1	0.037 (CI = +/-0.010; p = 0.000)	0.759	+3.79%
Severity	2011.2	0.039 (CI = +/-0.011; p = 0.000)	0.745	+3.93%
Severity	2012.1	0.036 (CI = +/-0.013; p = 0.000)	0.696	+3.71%
Severity	2012.2	0.036 (CI = +/-0.014; p = 0.000)	0.645	+3.63%
Severity	2013.1	0.035 (CI = +/-0.017; p = 0.000)	0.591	+3.60%
Severity	2013.2	0.034 (CI = +/-0.019; p = 0.002)	0.522	+3.51%
Severity	2014.1	0.032 (CI = +/-0.023; p = 0.009)	0.431	+3.30%
Severity	2014.2	0.034 (CI = +/-0.027; p = 0.017)	0.392	+3.49%
Severity	2015.1	0.022 (CI = +/-0.027; p = 0.092)	0.203	+2.27%
Severity	2015.2	0.025 (CI = +/-0.033; p = 0.122)	0.181	+2.54%
Frequency	2005.1	-0.010 (CI = +/-0.010; p = 0.051)	0.098	-0.97%
Frequency	2005.2	-0.010 (CI = +/-0.010; p = 0.053)	0.100	-1.03%
Frequency	2006.1	-0.010 (CI = +/-0.011; p = 0.084)	0.076	-0.98%
Frequency	2006.2	-0.012 (CI = +/-0.012; p = 0.046)	0.115	-1.20%
Frequency	2007.1	-0.012 (CI = +/-0.013; p = 0.070)	0.094	-1.17%
Frequency	2007.2	-0.013 (CI = +/-0.014; p = 0.063)	0.105	-1.30%
Frequency	2008.1	-0.014 (CI = +/-0.015; p = 0.061)	0.112	-1.43%
Frequency	2008.2	-0.018 (CI = +/-0.016; p = 0.025)	0.180	-1.82%
Frequency	2009.1	-0.021 (CI = +/-0.017; p = 0.023)	0.196	-2.03%
Frequency	2009.2	-0.028 (CI = +/-0.017; p = 0.003)	0.343	-2.73%
Frequency	2010.2	-0.030 (CI = +/-0.019; p = 0.004)	0.342	-2.94%
Frequency	2011.1	-0.032 (CI = +/-0.021; p = 0.006)	0.331	-3.10%
Frequency	2011.2	-0.040 (CI = +/-0.021; p = 0.001)	0.472	-3.89%
Frequency	2012.1	-0.040 (CI = +/-0.024; p = 0.003)	0.426	-3.91%
Frequency	2012.2	-0.047 (CI = +/-0.025; p = 0.001)	0.497	-4.57%
Frequency	2013.1	-0.048 (CI = +/-0.029; p = 0.003)	0.460	-4.70%
Frequency	2013.2	-0.055 (CI = +/-0.032; p = 0.003)	0.497	-5.35%
Frequency	2014.1	-0.057 (CI = +/-0.038; p = 0.007)	0.454	-5.54%
Frequency	2014.2	-0.068 (CI = +/-0.042; p = 0.005)	0.514	-6.54%
Frequency	2015.1	-0.071 (CI = +/-0.052; p = 0.013)	0.462	-6.81%
Frequency	2015.2	-0.078 (CI = +/-0.063; p = 0.022)	0.440	-7.49%

## Accident Benefits

Coverage = AB Total  
End Trend Period = 2019.2  
Excluded Points = 2010.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.038 (CI = +/-0.008; p = 0.000)	0.757	+3.85%
Loss Cost	2005.2	0.037 (CI = +/-0.009; p = 0.000)	0.730	+3.76%
Loss Cost	2006.1	0.037 (CI = +/-0.010; p = 0.000)	0.711	+3.79%
Loss Cost	2006.2	0.033 (CI = +/-0.008; p = 0.000)	0.713	+3.32%
Loss Cost	2007.1	0.034 (CI = +/-0.009; p = 0.000)	0.709	+3.44%
Loss Cost	2007.2	0.034 (CI = +/-0.010; p = 0.000)	0.685	+3.48%
Loss Cost	2008.1	0.035 (CI = +/-0.011; p = 0.000)	0.672	+3.59%
Loss Cost	2008.2	0.034 (CI = +/-0.012; p = 0.000)	0.629	+3.50%
Loss Cost	2009.1	0.033 (CI = +/-0.013; p = 0.000)	0.571	+3.33%
Loss Cost	2009.2	0.026 (CI = +/-0.012; p = 0.000)	0.523	+2.60%
Loss Cost	2010.2	0.024 (CI = +/-0.013; p = 0.001)	0.442	+2.41%
Loss Cost	2011.1	0.023 (CI = +/-0.014; p = 0.004)	0.382	+2.33%
Loss Cost	2011.2	0.017 (CI = +/-0.014; p = 0.020)	0.263	+1.75%
Loss Cost	2012.1	0.017 (CI = +/-0.016; p = 0.039)	0.219	+1.75%
Loss Cost	2012.2	0.012 (CI = +/-0.017; p = 0.162)	0.079	+1.17%
Loss Cost	2013.1	0.013 (CI = +/-0.020; p = 0.171)	0.080	+1.32%
Loss Cost	2013.2	0.008 (CI = +/-0.022; p = 0.422)	-0.026	+0.84%
Loss Cost	2014.1	0.009 (CI = +/-0.026; p = 0.468)	-0.041	+0.90%
Loss Cost	2014.2	0.005 (CI = +/-0.032; p = 0.728)	-0.095	+0.50%
Loss Cost	2015.1	-0.004 (CI = +/-0.036; p = 0.784)	-0.114	-0.44%
Loss Cost	2015.2	0.001 (CI = +/-0.046; p = 0.980)	-0.143	+0.05%
Severity	2005.1	0.042 (CI = +/-0.005; p = 0.000)	0.903	+4.26%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.893	+4.20%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.880	+4.13%
Severity	2006.2	0.038 (CI = +/-0.005; p = 0.000)	0.889	+3.84%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.879	+3.88%
Severity	2007.2	0.039 (CI = +/-0.006; p = 0.000)	0.875	+3.98%
Severity	2008.1	0.041 (CI = +/-0.007; p = 0.000)	0.881	+4.16%
Severity	2008.2	0.043 (CI = +/-0.007; p = 0.000)	0.901	+4.43%
Severity	2009.1	0.043 (CI = +/-0.007; p = 0.000)	0.884	+4.39%
Severity	2009.2	0.042 (CI = +/-0.008; p = 0.000)	0.864	+4.34%
Severity	2010.2	0.042 (CI = +/-0.009; p = 0.000)	0.836	+4.25%
Severity	2011.1	0.041 (CI = +/-0.010; p = 0.000)	0.809	+4.21%
Severity	2011.2	0.043 (CI = +/-0.011; p = 0.000)	0.805	+4.41%
Severity	2012.1	0.041 (CI = +/-0.013; p = 0.000)	0.765	+4.23%
Severity	2012.2	0.041 (CI = +/-0.015; p = 0.000)	0.725	+4.22%
Severity	2013.1	0.042 (CI = +/-0.017; p = 0.000)	0.684	+4.27%
Severity	2013.2	0.042 (CI = +/-0.020; p = 0.001)	0.629	+4.27%
Severity	2014.1	0.041 (CI = +/-0.024; p = 0.003)	0.553	+4.17%
Severity	2014.2	0.045 (CI = +/-0.028; p = 0.006)	0.538	+4.57%
Severity	2015.1	0.033 (CI = +/-0.029; p = 0.034)	0.379	+3.31%
Severity	2015.2	0.038 (CI = +/-0.037; p = 0.042)	0.392	+3.91%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.277)	0.008	-0.40%
Frequency	2005.2	-0.004 (CI = +/-0.008; p = 0.284)	0.007	-0.42%
Frequency	2006.1	-0.003 (CI = +/-0.008; p = 0.439)	-0.015	-0.32%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.251)	0.015	-0.50%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.376)	-0.008	-0.42%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.341)	-0.002	-0.49%
Frequency	2008.1	-0.006 (CI = +/-0.011; p = 0.328)	0.000	-0.55%
Frequency	2008.2	-0.009 (CI = +/-0.012; p = 0.130)	0.066	-0.89%
Frequency	2009.1	-0.010 (CI = +/-0.013; p = 0.118)	0.077	-1.02%
Frequency	2009.2	-0.017 (CI = +/-0.012; p = 0.009)	0.286	-1.67%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.013)	0.269	-1.77%
Frequency	2011.1	-0.018 (CI = +/-0.015; p = 0.022)	0.241	-1.81%
Frequency	2011.2	-0.026 (CI = +/-0.014; p = 0.001)	0.484	-2.55%
Frequency	2012.1	-0.024 (CI = +/-0.015; p = 0.005)	0.403	-2.38%
Frequency	2012.2	-0.030 (CI = +/-0.016; p = 0.001)	0.522	-2.93%
Frequency	2013.1	-0.029 (CI = +/-0.018; p = 0.005)	0.446	-2.83%
Frequency	2013.2	-0.034 (CI = +/-0.021; p = 0.004)	0.495	-3.30%
Frequency	2014.1	-0.032 (CI = +/-0.025; p = 0.016)	0.401	-3.14%
Frequency	2014.2	-0.040 (CI = +/-0.027; p = 0.010)	0.493	-3.89%
Frequency	2015.1	-0.037 (CI = +/-0.034; p = 0.036)	0.371	-3.63%
Frequency	2015.2	-0.038 (CI = +/-0.044; p = 0.080)	0.286	-3.71%

## Accident Benefits

Coverage = AB Total  
End Trend Period = 2019.1  
Excluded Points = 2010.1  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.039 (CI = +/-0.009; p = 0.000)	0.748	+3.93%
Loss Cost	2005.2	0.038 (CI = +/-0.009; p = 0.000)	0.720	+3.85%
Loss Cost	2006.1	0.038 (CI = +/-0.010; p = 0.000)	0.700	+3.88%
Loss Cost	2006.2	0.033 (CI = +/-0.009; p = 0.000)	0.698	+3.38%
Loss Cost	2007.1	0.035 (CI = +/-0.010; p = 0.000)	0.695	+3.52%
Loss Cost	2007.2	0.035 (CI = +/-0.011; p = 0.000)	0.671	+3.57%
Loss Cost	2008.1	0.036 (CI = +/-0.012; p = 0.000)	0.660	+3.70%
Loss Cost	2008.2	0.036 (CI = +/-0.013; p = 0.000)	0.614	+3.62%
Loss Cost	2009.1	0.034 (CI = +/-0.014; p = 0.000)	0.553	+3.44%
Loss Cost	2009.2	0.026 (CI = +/-0.013; p = 0.001)	0.491	+2.64%
Loss Cost	2010.2	0.024 (CI = +/-0.014; p = 0.003)	0.403	+2.43%
Loss Cost	2011.1	0.023 (CI = +/-0.016; p = 0.008)	0.339	+2.34%
Loss Cost	2011.2	0.017 (CI = +/-0.016; p = 0.044)	0.207	+1.70%
Loss Cost	2012.1	0.017 (CI = +/-0.019; p = 0.077)	0.162	+1.69%
Loss Cost	2012.2	0.010 (CI = +/-0.020; p = 0.288)	0.018	+1.00%
Loss Cost	2013.1	0.011 (CI = +/-0.023; p = 0.296)	0.017	+1.15%
Loss Cost	2013.2	0.006 (CI = +/-0.026; p = 0.646)	-0.076	+0.55%
Loss Cost	2014.1	0.006 (CI = +/-0.032; p = 0.695)	-0.091	+0.57%
Loss Cost	2014.2	0.000 (CI = +/-0.039; p = 0.992)	-0.125	+0.02%
Loss Cost	2015.1	-0.013 (CI = +/-0.044; p = 0.514)	-0.071	-1.28%
Loss Cost	2015.2	-0.009 (CI = +/-0.059; p = 0.724)	-0.141	-0.88%
Severity	2005.1	0.042 (CI = +/-0.006; p = 0.000)	0.896	+4.30%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.884	+4.23%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.870	+4.16%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.878	+3.85%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.866	+3.89%
Severity	2007.2	0.039 (CI = +/-0.007; p = 0.000)	0.862	+4.01%
Severity	2008.1	0.041 (CI = +/-0.007; p = 0.000)	0.869	+4.21%
Severity	2008.2	0.044 (CI = +/-0.007; p = 0.000)	0.893	+4.51%
Severity	2009.1	0.044 (CI = +/-0.008; p = 0.000)	0.875	+4.47%
Severity	2009.2	0.043 (CI = +/-0.009; p = 0.000)	0.851	+4.42%
Severity	2010.2	0.042 (CI = +/-0.010; p = 0.000)	0.819	+4.33%
Severity	2011.1	0.042 (CI = +/-0.012; p = 0.000)	0.789	+4.30%
Severity	2011.2	0.044 (CI = +/-0.013; p = 0.000)	0.786	+4.54%
Severity	2012.1	0.043 (CI = +/-0.014; p = 0.000)	0.740	+4.35%
Severity	2012.2	0.043 (CI = +/-0.017; p = 0.000)	0.695	+4.36%
Severity	2013.1	0.043 (CI = +/-0.020; p = 0.001)	0.652	+4.44%
Severity	2013.2	0.044 (CI = +/-0.024; p = 0.002)	0.593	+4.48%
Severity	2014.1	0.043 (CI = +/-0.029; p = 0.008)	0.509	+4.39%
Severity	2014.2	0.048 (CI = +/-0.035; p = 0.013)	0.502	+4.93%
Severity	2015.1	0.034 (CI = +/-0.038; p = 0.072)	0.304	+3.44%
Severity	2015.2	0.042 (CI = +/-0.048; p = 0.080)	0.329	+4.25%
Frequency	2005.1	-0.004 (CI = +/-0.008; p = 0.369)	-0.006	-0.35%
Frequency	2005.2	-0.004 (CI = +/-0.009; p = 0.377)	-0.007	-0.37%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.559)	-0.027	-0.26%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.338)	-0.002	-0.45%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.486)	-0.022	-0.35%
Frequency	2007.2	-0.004 (CI = +/-0.011; p = 0.444)	-0.018	-0.42%
Frequency	2008.1	-0.005 (CI = +/-0.012; p = 0.427)	-0.017	-0.48%
Frequency	2008.2	-0.009 (CI = +/-0.013; p = 0.185)	0.043	-0.85%
Frequency	2009.1	-0.010 (CI = +/-0.014; p = 0.167)	0.053	-0.99%
Frequency	2009.2	-0.017 (CI = +/-0.013; p = 0.015)	0.260	-1.71%
Frequency	2010.2	-0.018 (CI = +/-0.015; p = 0.021)	0.245	-1.82%
Frequency	2011.1	-0.019 (CI = +/-0.017; p = 0.034)	0.218	-1.87%
Frequency	2011.2	-0.028 (CI = +/-0.015; p = 0.002)	0.476	-2.72%
Frequency	2012.1	-0.026 (CI = +/-0.018; p = 0.007)	0.392	-2.56%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.002)	0.529	-3.22%
Frequency	2013.1	-0.032 (CI = +/-0.021; p = 0.007)	0.455	-3.15%
Frequency	2013.2	-0.038 (CI = +/-0.024; p = 0.005)	0.522	-3.75%
Frequency	2014.1	-0.037 (CI = +/-0.029; p = 0.017)	0.432	-3.66%
Frequency	2014.2	-0.048 (CI = +/-0.031; p = 0.008)	0.558	-4.69%
Frequency	2015.1	-0.047 (CI = +/-0.040; p = 0.029)	0.448	-4.56%
Frequency	2015.2	-0.051 (CI = +/-0.053; p = 0.060)	0.383	-4.93%

## Uninsured Auto

Coverage = UA  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.017 (CI = +/-0.022; p = 0.121)	-0.089 (CI = +/-0.202; p = 0.374)	0.047	+1.72%
Loss Cost	2005.2	0.013 (CI = +/-0.023; p = 0.250)	-0.068 (CI = +/-0.203; p = 0.497)	-0.005	+1.31%
Loss Cost	2006.1	0.015 (CI = +/-0.024; p = 0.217)	-0.059 (CI = +/-0.210; p = 0.572)	0.000	+1.51%
Loss Cost	2006.2	0.015 (CI = +/-0.026; p = 0.240)	-0.060 (CI = +/-0.218; p = 0.577)	-0.008	+1.54%
Loss Cost	2007.1	0.017 (CI = +/-0.028; p = 0.229)	-0.052 (CI = +/-0.226; p = 0.638)	-0.006	+1.69%
Loss Cost	2007.2	0.023 (CI = +/-0.029; p = 0.119)	-0.080 (CI = +/-0.227; p = 0.476)	0.042	+2.31%
Loss Cost	2008.1	0.024 (CI = +/-0.032; p = 0.128)	-0.074 (CI = +/-0.237; p = 0.526)	0.041	+2.44%
Loss Cost	2008.2	0.024 (CI = +/-0.034; p = 0.158)	-0.074 (CI = +/-0.247; p = 0.541)	0.021	+2.45%
Loss Cost	2009.1	0.015 (CI = +/-0.035; p = 0.392)	-0.112 (CI = +/-0.246; p = 0.352)	-0.009	+1.50%
Loss Cost	2009.2	0.011 (CI = +/-0.038; p = 0.555)	-0.098 (CI = +/-0.255; p = 0.434)	-0.048	+1.11%
Loss Cost	2010.1	0.008 (CI = +/-0.042; p = 0.694)	-0.109 (CI = +/-0.268; p = 0.405)	-0.053	+0.81%
Loss Cost	2010.2	0.004 (CI = +/-0.046; p = 0.870)	-0.094 (CI = +/-0.280; p = 0.491)	-0.080	+0.36%
Loss Cost	2011.1	0.013 (CI = +/-0.050; p = 0.596)	-0.061 (CI = +/-0.288; p = 0.658)	-0.083	+1.29%
Loss Cost	2011.2	0.002 (CI = +/-0.054; p = 0.927)	-0.028 (CI = +/-0.294; p = 0.841)	-0.121	+0.23%
Loss Cost	2012.1	-0.002 (CI = +/-0.060; p = 0.934)	-0.043 (CI = +/-0.313; p = 0.772)	-0.127	-0.24%
Loss Cost	2012.2	-0.014 (CI = +/-0.066; p = 0.648)	-0.009 (CI = +/-0.323; p = 0.951)	-0.125	-1.42%
Loss Cost	2013.1	-0.011 (CI = +/-0.076; p = 0.756)	0.000 (CI = +/-0.349; p = 0.998)	-0.145	-1.11%
Loss Cost	2013.2	-0.017 (CI = +/-0.087; p = 0.678)	0.014 (CI = +/-0.375; p = 0.936)	-0.149	-1.68%
Loss Cost	2014.1	-0.021 (CI = +/-0.102; p = 0.653)	0.003 (CI = +/-0.411; p = 0.988)	-0.159	-2.11%
Loss Cost	2014.2	0.009 (CI = +/-0.109; p = 0.853)	-0.064 (CI = +/-0.410; p = 0.737)	-0.182	+0.94%
Loss Cost	2015.1	-0.020 (CI = +/-0.125; p = 0.720)	-0.128 (CI = +/-0.431; p = 0.518)	-0.154	-2.02%
Loss Cost	2015.2	0.005 (CI = +/-0.146; p = 0.944)	-0.174 (CI = +/-0.463; p = 0.411)	-0.142	+0.46%
Severity	2005.1	0.050 (CI = +/-0.017; p = 0.000)	-0.082 (CI = +/-0.161; p = 0.303)	0.528	+5.15%
Severity	2005.2	0.047 (CI = +/-0.018; p = 0.000)	-0.064 (CI = +/-0.161; p = 0.424)	0.472	+4.77%
Severity	2006.1	0.047 (CI = +/-0.019; p = 0.000)	-0.063 (CI = +/-0.167; p = 0.443)	0.450	+4.78%
Severity	2006.2	0.048 (CI = +/-0.021; p = 0.000)	-0.072 (CI = +/-0.172; p = 0.396)	0.443	+4.97%
Severity	2007.1	0.050 (CI = +/-0.022; p = 0.000)	-0.065 (CI = +/-0.178; p = 0.462)	0.436	+5.13%
Severity	2007.2	0.059 (CI = +/-0.020; p = 0.000)	-0.106 (CI = +/-0.159; p = 0.184)	0.577	+6.09%
Severity	2008.1	0.060 (CI = +/-0.022; p = 0.000)	-0.100 (CI = +/-0.166; p = 0.224)	0.564	+6.22%
Severity	2008.2	0.068 (CI = +/-0.022; p = 0.000)	-0.130 (CI = +/-0.159; p = 0.103)	0.633	+6.98%
Severity	2009.1	0.064 (CI = +/-0.024; p = 0.000)	-0.144 (CI = +/-0.164; p = 0.082)	0.602	+6.63%
Severity	2009.2	0.063 (CI = +/-0.026; p = 0.000)	-0.139 (CI = +/-0.171; p = 0.106)	0.548	+6.48%
Severity	2010.1	0.064 (CI = +/-0.028; p = 0.000)	-0.136 (CI = +/-0.181; p = 0.130)	0.529	+6.56%
Severity	2010.2	0.061 (CI = +/-0.031; p = 0.001)	-0.127 (CI = +/-0.189; p = 0.175)	0.457	+6.27%
Severity	2011.1	0.069 (CI = +/-0.033; p = 0.000)	-0.098 (CI = +/-0.190; p = 0.292)	0.511	+7.16%
Severity	2011.2	0.061 (CI = +/-0.035; p = 0.002)	-0.073 (CI = +/-0.191; p = 0.431)	0.410	+6.32%
Severity	2012.1	0.063 (CI = +/-0.039; p = 0.004)	-0.067 (CI = +/-0.204; p = 0.494)	0.387	+6.51%
Severity	2012.2	0.066 (CI = +/-0.044; p = 0.007)	-0.075 (CI = +/-0.218; p = 0.472)	0.352	+6.81%
Severity	2013.1	0.066 (CI = +/-0.051; p = 0.015)	-0.075 (CI = +/-0.235; p = 0.502)	0.310	+6.80%
Severity	2013.2	0.070 (CI = +/-0.058; p = 0.023)	-0.086 (CI = +/-0.253; p = 0.474)	0.278	+7.25%
Severity	2014.1	0.069 (CI = +/-0.069; p = 0.049)	-0.088 (CI = +/-0.277; p = 0.502)	0.229	+7.17%
Severity	2014.2	0.088 (CI = +/-0.075; p = 0.026)	-0.128 (CI = +/-0.282; p = 0.336)	0.326	+9.18%
Severity	2015.1	0.072 (CI = +/-0.088; p = 0.098)	-0.162 (CI = +/-0.305; p = 0.260)	0.247	+7.48%
Severity	2015.2	0.068 (CI = +/-0.108; p = 0.185)	-0.154 (CI = +/-0.341; p = 0.330)	0.106	+7.00%
Frequency	2005.1	-0.033 (CI = +/-0.014; p = 0.000)	-0.007 (CI = +/-0.131; p = 0.919)	0.404	-3.26%
Frequency	2005.2	-0.034 (CI = +/-0.015; p = 0.000)	-0.005 (CI = +/-0.135; p = 0.945)	0.384	-3.30%
Frequency	2006.1	-0.032 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.139; p = 0.944)	0.334	-3.12%
Frequency	2006.2	-0.033 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.143; p = 0.862)	0.334	-3.27%
Frequency	2007.1	-0.033 (CI = +/-0.018; p = 0.001)	0.012 (CI = +/-0.149; p = 0.867)	0.307	-3.27%
Frequency	2007.2	-0.036 (CI = +/-0.019; p = 0.001)	0.026 (CI = +/-0.151; p = 0.725)	0.334	-3.57%
Frequency	2008.1	-0.036 (CI = +/-0.021; p = 0.002)	0.026 (CI = +/-0.158; p = 0.732)	0.305	-3.56%
Frequency	2008.2	-0.043 (CI = +/-0.021; p = 0.000)	0.056 (CI = +/-0.150; p = 0.445)	0.420	-4.24%
Frequency	2009.1	-0.049 (CI = +/-0.021; p = 0.000)	0.032 (CI = +/-0.148; p = 0.660)	0.484	-4.80%
Frequency	2009.2	-0.052 (CI = +/-0.023; p = 0.000)	0.042 (CI = +/-0.153; p = 0.578)	0.478	-5.04%
Frequency	2010.1	-0.055 (CI = +/-0.025; p = 0.000)	0.027 (CI = +/-0.159; p = 0.722)	0.488	-5.39%
Frequency	2010.2	-0.057 (CI = +/-0.027; p = 0.000)	0.033 (CI = +/-0.167; p = 0.678)	0.463	-5.56%
Frequency	2011.1	-0.056 (CI = +/-0.031; p = 0.001)	0.036 (CI = +/-0.177; p = 0.670)	0.418	-5.48%
Frequency	2011.2	-0.059 (CI = +/-0.034; p = 0.002)	0.045 (CI = +/-0.186; p = 0.619)	0.396	-5.73%
Frequency	2012.1	-0.065 (CI = +/-0.037; p = 0.002)	0.024 (CI = +/-0.194; p = 0.796)	0.421	-6.34%
Frequency	2012.2	-0.080 (CI = +/-0.036; p = 0.000)	0.066 (CI = +/-0.178; p = 0.441)	0.570	-7.71%
Frequency	2013.1	-0.077 (CI = +/-0.041; p = 0.001)	0.075 (CI = +/-0.191; p = 0.413)	0.513	-7.41%
Frequency	2013.2	-0.087 (CI = +/-0.045; p = 0.001)	0.100 (CI = +/-0.195; p = 0.287)	0.547	-8.33%
Frequency	2014.1	-0.091 (CI = +/-0.053; p = 0.003)	0.091 (CI = +/-0.213; p = 0.370)	0.522	-8.66%
Frequency	2014.2	-0.079 (CI = +/-0.059; p = 0.014)	0.064 (CI = +/-0.222; p = 0.532)	0.374	-7.55%
Frequency	2015.1	-0.093 (CI = +/-0.069; p = 0.014)	0.034 (CI = +/-0.237; p = 0.753)	0.418	-8.84%
Frequency	2015.2	-0.063 (CI = +/-0.066; p = 0.058)	-0.020 (CI = +/-0.208; p = 0.829)	0.228	-6.11%



## Uninsured Auto

Coverage = UA  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.018 (CI = +/-0.022; p = 0.109)	0.053	+1.77%
Loss Cost	2005.2	0.013 (CI = +/-0.022; p = 0.245)	0.013	+1.31%
Loss Cost	2006.1	0.015 (CI = +/-0.024; p = 0.200)	0.024	+1.55%
Loss Cost	2006.2	0.015 (CI = +/-0.026; p = 0.234)	0.017	+1.54%
Loss Cost	2007.1	0.017 (CI = +/-0.028; p = 0.210)	0.024	+1.73%
Loss Cost	2007.2	0.023 (CI = +/-0.029; p = 0.115)	0.060	+2.31%
Loss Cost	2008.1	0.025 (CI = +/-0.031; p = 0.113)	0.064	+2.51%
Loss Cost	2008.2	0.024 (CI = +/-0.034; p = 0.152)	0.047	+2.45%
Loss Cost	2009.1	0.016 (CI = +/-0.035; p = 0.353)	-0.004	+1.62%
Loss Cost	2009.2	0.011 (CI = +/-0.038; p = 0.551)	-0.030	+1.11%
Loss Cost	2010.1	0.009 (CI = +/-0.042; p = 0.642)	-0.038	+0.95%
Loss Cost	2010.2	0.004 (CI = +/-0.045; p = 0.868)	-0.051	+0.36%
Loss Cost	2011.1	0.014 (CI = +/-0.048; p = 0.559)	-0.035	+1.38%
Loss Cost	2011.2	0.002 (CI = +/-0.052; p = 0.925)	-0.058	+0.23%
Loss Cost	2012.1	-0.002 (CI = +/-0.058; p = 0.955)	-0.062	-0.16%
Loss Cost	2012.2	-0.014 (CI = +/-0.063; p = 0.636)	-0.050	-1.42%
Loss Cost	2013.1	-0.011 (CI = +/-0.072; p = 0.745)	-0.063	-1.11%
Loss Cost	2013.2	-0.017 (CI = +/-0.083; p = 0.665)	-0.061	-1.68%
Loss Cost	2014.1	-0.021 (CI = +/-0.096; p = 0.634)	-0.062	-2.12%
Loss Cost	2014.2	0.009 (CI = +/-0.103; p = 0.847)	-0.087	+0.94%
Loss Cost	2015.1	-0.015 (CI = +/-0.118; p = 0.782)	-0.091	-1.50%
Loss Cost	2015.2	0.005 (CI = +/-0.141; p = 0.943)	-0.110	+0.46%
Severity	2005.1	0.051 (CI = +/-0.017; p = 0.000)	0.526	+5.20%
Severity	2005.2	0.047 (CI = +/-0.018; p = 0.000)	0.478	+4.77%
Severity	2006.1	0.047 (CI = +/-0.019; p = 0.000)	0.458	+4.82%
Severity	2006.2	0.048 (CI = +/-0.020; p = 0.000)	0.448	+4.97%
Severity	2007.1	0.051 (CI = +/-0.022; p = 0.000)	0.445	+5.18%
Severity	2007.2	0.059 (CI = +/-0.021; p = 0.000)	0.562	+6.09%
Severity	2008.1	0.061 (CI = +/-0.022; p = 0.000)	0.554	+6.32%
Severity	2008.2	0.068 (CI = +/-0.023; p = 0.000)	0.603	+6.98%
Severity	2009.1	0.066 (CI = +/-0.025; p = 0.000)	0.559	+6.79%
Severity	2009.2	0.063 (CI = +/-0.027; p = 0.000)	0.508	+6.48%
Severity	2010.1	0.065 (CI = +/-0.029; p = 0.000)	0.494	+6.74%
Severity	2010.2	0.061 (CI = +/-0.032; p = 0.001)	0.428	+6.27%
Severity	2011.1	0.071 (CI = +/-0.033; p = 0.000)	0.506	+7.32%
Severity	2011.2	0.061 (CI = +/-0.034; p = 0.002)	0.422	+6.32%
Severity	2012.1	0.064 (CI = +/-0.038; p = 0.003)	0.406	+6.65%
Severity	2012.2	0.066 (CI = +/-0.043; p = 0.006)	0.372	+6.81%
Severity	2013.1	0.068 (CI = +/-0.049; p = 0.011)	0.336	+6.99%
Severity	2013.2	0.070 (CI = +/-0.057; p = 0.020)	0.303	+7.25%
Severity	2014.1	0.072 (CI = +/-0.066; p = 0.035)	0.262	+7.46%
Severity	2014.2	0.088 (CI = +/-0.074; p = 0.025)	0.324	+9.18%
Severity	2015.1	0.079 (CI = +/-0.088; p = 0.074)	0.214	+8.21%
Severity	2015.2	0.068 (CI = +/-0.106; p = 0.183)	0.098	+7.00%
Frequency	2005.1	-0.033 (CI = +/-0.014; p = 0.000)	0.423	-3.26%
Frequency	2005.2	-0.034 (CI = +/-0.015; p = 0.000)	0.405	-3.30%
Frequency	2006.1	-0.032 (CI = +/-0.016; p = 0.000)	0.358	-3.12%
Frequency	2006.2	-0.033 (CI = +/-0.017; p = 0.000)	0.358	-3.27%
Frequency	2007.1	-0.033 (CI = +/-0.018; p = 0.001)	0.333	-3.28%
Frequency	2007.2	-0.036 (CI = +/-0.019; p = 0.001)	0.357	-3.57%
Frequency	2008.1	-0.036 (CI = +/-0.021; p = 0.001)	0.330	-3.58%
Frequency	2008.2	-0.043 (CI = +/-0.021; p = 0.000)	0.430	-4.24%
Frequency	2009.1	-0.050 (CI = +/-0.021; p = 0.000)	0.502	-4.83%
Frequency	2009.2	-0.052 (CI = +/-0.023; p = 0.000)	0.495	-5.04%
Frequency	2010.1	-0.056 (CI = +/-0.024; p = 0.000)	0.510	-5.43%
Frequency	2010.2	-0.057 (CI = +/-0.027; p = 0.000)	0.487	-5.56%
Frequency	2011.1	-0.057 (CI = +/-0.030; p = 0.001)	0.444	-5.53%
Frequency	2011.2	-0.059 (CI = +/-0.033; p = 0.002)	0.422	-5.73%
Frequency	2012.1	-0.066 (CI = +/-0.036; p = 0.001)	0.454	-6.38%
Frequency	2012.2	-0.080 (CI = +/-0.036; p = 0.000)	0.581	-7.71%
Frequency	2013.1	-0.079 (CI = +/-0.040; p = 0.001)	0.523	-7.57%
Frequency	2013.2	-0.087 (CI = +/-0.045; p = 0.001)	0.539	-8.33%
Frequency	2014.1	-0.093 (CI = +/-0.052; p = 0.002)	0.527	-8.92%
Frequency	2014.2	-0.079 (CI = +/-0.057; p = 0.011)	0.407	-7.55%
Frequency	2015.1	-0.094 (CI = +/-0.064; p = 0.008)	0.470	-8.97%
Frequency	2015.2	-0.063 (CI = +/-0.061; p = 0.044)	0.309	-6.11%

**Uninsured Auto**

Coverage = UA  
 End Trend Period = 2020.1  
 Excluded Points = NA  
 Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.010 (CI = +/-0.021; p = 0.334)	-0.001	+1.03%
Loss Cost	2005.2	0.005 (CI = +/-0.022; p = 0.649)	-0.028	+0.49%
Loss Cost	2006.1	0.007 (CI = +/-0.023; p = 0.555)	-0.024	+0.68%
Loss Cost	2006.2	0.006 (CI = +/-0.025; p = 0.625)	-0.029	+0.60%
Loss Cost	2007.1	0.007 (CI = +/-0.027; p = 0.575)	-0.027	+0.74%
Loss Cost	2007.2	0.013 (CI = +/-0.028; p = 0.363)	-0.006	+1.28%
Loss Cost	2008.1	0.014 (CI = +/-0.031; p = 0.356)	-0.005	+1.41%
Loss Cost	2008.2	0.012 (CI = +/-0.033; p = 0.450)	-0.018	+1.25%
Loss Cost	2009.1	0.003 (CI = +/-0.034; p = 0.879)	-0.046	+0.25%
Loss Cost	2009.2	-0.004 (CI = +/-0.036; p = 0.809)	-0.047	-0.43%
Loss Cost	2010.1	-0.008 (CI = +/-0.040; p = 0.694)	-0.044	-0.76%
Loss Cost	2010.2	-0.016 (CI = +/-0.043; p = 0.450)	-0.022	-1.57%
Loss Cost	2011.1	-0.007 (CI = +/-0.046; p = 0.763)	-0.053	-0.67%
Loss Cost	2011.2	-0.022 (CI = +/-0.048; p = 0.347)	-0.004	-2.17%
Loss Cost	2012.1	-0.029 (CI = +/-0.053; p = 0.258)	0.023	-2.89%
Loss Cost	2012.2	-0.047 (CI = +/-0.055; p = 0.086)	0.139	-4.64%
Loss Cost	2013.1	-0.049 (CI = +/-0.063; p = 0.122)	0.110	-4.74%
Loss Cost	2013.2	-0.061 (CI = +/-0.072; p = 0.088)	0.158	-5.92%
Loss Cost	2014.1	-0.074 (CI = +/-0.082; p = 0.075)	0.193	-7.10%
Loss Cost	2014.2	-0.047 (CI = +/-0.090; p = 0.273)	0.031	-4.57%
Loss Cost	2015.1	-0.087 (CI = +/-0.089; p = 0.054)	0.280	-8.36%
Loss Cost	2015.2	-0.079 (CI = +/-0.111; p = 0.137)	0.161	-7.62%
Severity	2005.1	0.043 (CI = +/-0.016; p = 0.000)	0.496	+4.41%
Severity	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.444	+3.90%
Severity	2006.1	0.038 (CI = +/-0.017; p = 0.000)	0.416	+3.89%
Severity	2006.2	0.039 (CI = +/-0.018; p = 0.000)	0.401	+3.98%
Severity	2007.1	0.041 (CI = +/-0.020; p = 0.000)	0.393	+4.14%
Severity	2007.2	0.049 (CI = +/-0.018; p = 0.000)	0.541	+5.03%
Severity	2008.1	0.050 (CI = +/-0.020; p = 0.000)	0.527	+5.18%
Severity	2008.2	0.056 (CI = +/-0.020; p = 0.000)	0.585	+5.80%
Severity	2009.1	0.053 (CI = +/-0.022; p = 0.000)	0.532	+5.48%
Severity	2009.2	0.049 (CI = +/-0.023; p = 0.000)	0.467	+5.03%
Severity	2010.1	0.050 (CI = +/-0.026; p = 0.001)	0.443	+5.16%
Severity	2010.2	0.044 (CI = +/-0.027; p = 0.003)	0.358	+4.48%
Severity	2011.1	0.053 (CI = +/-0.028; p = 0.001)	0.460	+5.43%
Severity	2011.2	0.040 (CI = +/-0.026; p = 0.004)	0.369	+4.12%
Severity	2012.1	0.041 (CI = +/-0.029; p = 0.009)	0.333	+4.21%
Severity	2012.2	0.040 (CI = +/-0.033; p = 0.023)	0.270	+4.06%
Severity	2013.1	0.038 (CI = +/-0.038; p = 0.051)	0.205	+3.88%
Severity	2013.2	0.036 (CI = +/-0.045; p = 0.101)	0.142	+3.70%
Severity	2014.1	0.033 (CI = +/-0.052; p = 0.193)	0.071	+3.35%
Severity	2014.2	0.045 (CI = +/-0.060; p = 0.129)	0.137	+4.57%
Severity	2015.1	0.025 (CI = +/-0.067; p = 0.413)	-0.027	+2.57%
Severity	2015.2	0.000 (CI = +/-0.072; p = 0.990)	-0.125	-0.04%
Frequency	2005.1	-0.033 (CI = +/-0.015; p = 0.000)	0.396	-3.24%
Frequency	2005.2	-0.033 (CI = +/-0.016; p = 0.000)	0.377	-3.28%
Frequency	2006.1	-0.031 (CI = +/-0.017; p = 0.001)	0.328	-3.09%
Frequency	2006.2	-0.033 (CI = +/-0.018; p = 0.001)	0.329	-3.25%
Frequency	2007.1	-0.033 (CI = +/-0.019; p = 0.002)	0.303	-3.26%
Frequency	2007.2	-0.036 (CI = +/-0.021; p = 0.001)	0.328	-3.57%
Frequency	2008.1	-0.036 (CI = +/-0.022; p = 0.003)	0.302	-3.58%
Frequency	2008.2	-0.044 (CI = +/-0.022; p = 0.000)	0.405	-4.30%
Frequency	2009.1	-0.051 (CI = +/-0.023; p = 0.000)	0.482	-4.95%
Frequency	2009.2	-0.053 (CI = +/-0.025; p = 0.000)	0.476	-5.19%
Frequency	2010.1	-0.058 (CI = +/-0.027; p = 0.000)	0.495	-5.63%
Frequency	2010.2	-0.060 (CI = +/-0.030; p = 0.000)	0.472	-5.79%
Frequency	2011.1	-0.060 (CI = +/-0.033; p = 0.001)	0.430	-5.79%
Frequency	2011.2	-0.062 (CI = +/-0.037; p = 0.002)	0.410	-6.04%
Frequency	2012.1	-0.071 (CI = +/-0.040; p = 0.002)	0.449	-6.81%
Frequency	2012.2	-0.087 (CI = +/-0.039; p = 0.000)	0.592	-8.36%
Frequency	2013.1	-0.087 (CI = +/-0.045; p = 0.001)	0.536	-8.30%
Frequency	2013.2	-0.097 (CI = +/-0.050; p = 0.001)	0.563	-9.27%
Frequency	2014.1	-0.107 (CI = +/-0.058; p = 0.002)	0.564	-10.11%
Frequency	2014.2	-0.091 (CI = +/-0.065; p = 0.011)	0.444	-8.74%
Frequency	2015.1	-0.113 (CI = +/-0.072; p = 0.006)	0.533	-10.65%
Frequency	2015.2	-0.079 (CI = +/-0.072; p = 0.035)	0.378	-7.59%

## Uninsured Auto

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.012 (CI = +/-0.023; p = 0.307)	0.003	+1.16%
Loss Cost	2005.2	0.006 (CI = +/-0.023; p = 0.606)	-0.027	+6.60%
Loss Cost	2006.1	0.008 (CI = +/-0.025; p = 0.515)	-0.021	+0.80%
Loss Cost	2006.2	0.007 (CI = +/-0.027; p = 0.581)	-0.027	+0.73%
Loss Cost	2007.1	0.009 (CI = +/-0.029; p = 0.532)	-0.025	+0.90%
Loss Cost	2007.2	0.015 (CI = +/-0.031; p = 0.328)	0.000	+1.49%
Loss Cost	2008.1	0.016 (CI = +/-0.033; p = 0.320)	0.002	+1.65%
Loss Cost	2008.2	0.015 (CI = +/-0.036; p = 0.407)	-0.013	+1.49%
Loss Cost	2009.1	0.004 (CI = +/-0.038; p = 0.815)	-0.047	+0.43%
Loss Cost	2009.2	-0.003 (CI = +/-0.040; p = 0.875)	-0.051	-0.31%
Loss Cost	2010.1	-0.007 (CI = +/-0.044; p = 0.757)	-0.050	-0.66%
Loss Cost	2010.2	-0.016 (CI = +/-0.048; p = 0.502)	-0.030	-1.55%
Loss Cost	2011.1	-0.005 (CI = +/-0.052; p = 0.827)	-0.059	-0.55%
Loss Cost	2011.2	-0.022 (CI = +/-0.054; p = 0.393)	-0.014	-2.21%
Loss Cost	2012.1	-0.031 (CI = +/-0.061; p = 0.294)	0.012	-3.04%
Loss Cost	2012.2	-0.052 (CI = +/-0.063; p = 0.100)	0.132	-5.05%
Loss Cost	2013.1	-0.054 (CI = +/-0.074; p = 0.137)	0.106	-5.23%
Loss Cost	2013.2	-0.069 (CI = +/-0.084; p = 0.096)	0.161	-6.68%
Loss Cost	2014.1	-0.086 (CI = +/-0.097; p = 0.078)	0.206	-8.20%
Loss Cost	2014.2	-0.056 (CI = +/-0.109; p = 0.277)	0.033	-5.41%
Loss Cost	2015.1	-0.107 (CI = +/-0.107; p = 0.049)	0.326	-10.15%
Loss Cost	2015.2	-0.102 (CI = +/-0.137; p = 0.121)	0.208	-9.70%
Severity	2005.1	0.043 (CI = +/-0.017; p = 0.000)	0.466	+4.38%
Severity	2005.2	0.038 (CI = +/-0.017; p = 0.000)	0.409	+3.83%
Severity	2006.1	0.037 (CI = +/-0.018; p = 0.000)	0.380	+3.82%
Severity	2006.2	0.038 (CI = +/-0.020; p = 0.001)	0.364	+3.91%
Severity	2007.1	0.040 (CI = +/-0.021; p = 0.001)	0.356	+4.07%
Severity	2007.2	0.049 (CI = +/-0.020; p = 0.000)	0.510	+5.03%
Severity	2008.1	0.051 (CI = +/-0.022; p = 0.000)	0.495	+5.19%
Severity	2008.2	0.057 (CI = +/-0.022; p = 0.000)	0.558	+5.87%
Severity	2009.1	0.054 (CI = +/-0.024; p = 0.000)	0.500	+5.52%
Severity	2009.2	0.049 (CI = +/-0.026; p = 0.001)	0.429	+5.03%
Severity	2010.1	0.050 (CI = +/-0.028; p = 0.002)	0.405	+5.18%
Severity	2010.2	0.043 (CI = +/-0.030; p = 0.008)	0.312	+4.43%
Severity	2011.1	0.053 (CI = +/-0.031; p = 0.002)	0.420	+5.48%
Severity	2011.2	0.039 (CI = +/-0.029; p = 0.012)	0.311	+4.01%
Severity	2012.1	0.040 (CI = +/-0.033; p = 0.022)	0.274	+4.10%
Severity	2012.2	0.038 (CI = +/-0.038; p = 0.050)	0.208	+3.92%
Severity	2013.1	0.036 (CI = +/-0.045; p = 0.102)	0.141	+3.68%
Severity	2013.2	0.034 (CI = +/-0.052; p = 0.183)	0.078	+3.44%
Severity	2014.1	0.029 (CI = +/-0.062; p = 0.319)	0.009	+2.98%
Severity	2014.2	0.043 (CI = +/-0.073; p = 0.219)	0.069	+4.37%
Severity	2015.1	0.019 (CI = +/-0.083; p = 0.616)	-0.088	+1.89%
Severity	2015.2	-0.015 (CI = +/-0.089; p = 0.700)	-0.117	-1.50%
Frequency	2005.1	-0.031 (CI = +/-0.016; p = 0.000)	0.350	-3.08%
Frequency	2005.2	-0.032 (CI = +/-0.017; p = 0.001)	0.330	-3.11%
Frequency	2006.1	-0.029 (CI = +/-0.018; p = 0.002)	0.278	-2.90%
Frequency	2006.2	-0.031 (CI = +/-0.019; p = 0.003)	0.278	-3.05%
Frequency	2007.1	-0.031 (CI = +/-0.021; p = 0.005)	0.251	-3.05%
Frequency	2007.2	-0.034 (CI = +/-0.022; p = 0.004)	0.276	-3.37%
Frequency	2008.1	-0.034 (CI = +/-0.024; p = 0.008)	0.248	-3.37%
Frequency	2008.2	-0.042 (CI = +/-0.024; p = 0.002)	0.353	-4.13%
Frequency	2009.1	-0.049 (CI = +/-0.025; p = 0.001)	0.434	-4.83%
Frequency	2009.2	-0.052 (CI = +/-0.027; p = 0.001)	0.428	-5.08%
Frequency	2010.1	-0.057 (CI = +/-0.030; p = 0.001)	0.448	-5.55%
Frequency	2010.2	-0.059 (CI = +/-0.033; p = 0.002)	0.424	-5.73%
Frequency	2011.1	-0.059 (CI = +/-0.037; p = 0.004)	0.379	-5.72%
Frequency	2011.2	-0.062 (CI = +/-0.042; p = 0.007)	0.359	-5.98%
Frequency	2012.1	-0.071 (CI = +/-0.046; p = 0.005)	0.402	-6.85%
Frequency	2012.2	-0.090 (CI = +/-0.045; p = 0.001)	0.559	-8.63%
Frequency	2013.1	-0.090 (CI = +/-0.052; p = 0.003)	0.499	-8.60%
Frequency	2013.2	-0.103 (CI = +/-0.059; p = 0.003)	0.536	-9.78%
Frequency	2014.1	-0.115 (CI = +/-0.068; p = 0.004)	0.545	-10.85%
Frequency	2014.2	-0.098 (CI = +/-0.079; p = 0.020)	0.411	-9.37%
Frequency	2015.1	-0.126 (CI = +/-0.088; p = 0.011)	0.525	-11.82%
Frequency	2015.2	-0.087 (CI = +/-0.091; p = 0.058)	0.340	-8.32%

# Uninsured Auto

Coverage = UA - Annual

End Trend Period = 2020

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003	0.019 (CI = +/-0.017; p = 0.032)	0.209	+1.92%
Loss Cost	2004	0.018 (CI = +/-0.019; p = 0.061)	0.162	+1.87%
Loss Cost	2005	0.018 (CI = +/-0.022; p = 0.103)	0.120	+1.82%
Loss Cost	2006	0.017 (CI = +/-0.026; p = 0.178)	0.069	+1.70%
Loss Cost	2007	0.019 (CI = +/-0.030; p = 0.198)	0.062	+1.87%
Loss Cost	2008	0.026 (CI = +/-0.033; p = 0.118)	0.135	+2.60%
Loss Cost	2009	0.016 (CI = +/-0.037; p = 0.356)	-0.006	+1.63%
Loss Cost	2010	0.009 (CI = +/-0.044; p = 0.666)	-0.087	+0.87%
Loss Cost	2011	0.015 (CI = +/-0.054; p = 0.541)	-0.070	+1.50%
Loss Cost	2012	0.000 (CI = +/-0.064; p = 0.989)	-0.143	-0.04%
Loss Cost	2013	-0.008 (CI = +/-0.084; p = 0.819)	-0.156	-0.82%
Loss Cost	2014	-0.021 (CI = +/-0.116; p = 0.667)	-0.152	-2.04%
Loss Cost	2015	-0.011 (CI = +/-0.176; p = 0.869)	-0.240	-1.11%
Severity	2003	0.045 (CI = +/-0.015; p = 0.000)	0.692	+4.58%
Severity	2004	0.045 (CI = +/-0.017; p = 0.000)	0.657	+4.63%
Severity	2005	0.051 (CI = +/-0.018; p = 0.000)	0.712	+5.24%
Severity	2006	0.048 (CI = +/-0.020; p = 0.000)	0.651	+4.96%
Severity	2007	0.052 (CI = +/-0.023; p = 0.000)	0.641	+5.31%
Severity	2008	0.062 (CI = +/-0.022; p = 0.000)	0.748	+6.38%
Severity	2009	0.066 (CI = +/-0.026; p = 0.000)	0.729	+6.77%
Severity	2010	0.065 (CI = +/-0.032; p = 0.001)	0.663	+6.68%
Severity	2011	0.072 (CI = +/-0.038; p = 0.002)	0.669	+7.51%
Severity	2012	0.067 (CI = +/-0.048; p = 0.013)	0.553	+6.95%
Severity	2013	0.070 (CI = +/-0.064; p = 0.037)	0.467	+7.25%
Severity	2014	0.073 (CI = +/-0.090; p = 0.094)	0.353	+7.53%
Severity	2015	0.083 (CI = +/-0.136; p = 0.167)	0.269	+8.60%
Frequency	2003	-0.026 (CI = +/-0.015; p = 0.002)	0.416	-2.54%
Frequency	2004	-0.027 (CI = +/-0.017; p = 0.004)	0.391	-2.64%
Frequency	2005	-0.033 (CI = +/-0.017; p = 0.001)	0.513	-3.25%
Frequency	2006	-0.032 (CI = +/-0.020; p = 0.004)	0.438	-3.11%
Frequency	2007	-0.033 (CI = +/-0.023; p = 0.008)	0.408	-3.27%
Frequency	2008	-0.036 (CI = +/-0.027; p = 0.012)	0.398	-3.56%
Frequency	2009	-0.049 (CI = +/-0.025; p = 0.001)	0.626	-4.82%
Frequency	2010	-0.056 (CI = +/-0.029; p = 0.002)	0.650	-5.45%
Frequency	2011	-0.057 (CI = +/-0.036; p = 0.006)	0.587	-5.59%
Frequency	2012	-0.068 (CI = +/-0.042; p = 0.007)	0.622	-6.54%
Frequency	2013	-0.078 (CI = +/-0.053; p = 0.012)	0.629	-7.52%
Frequency	2014	-0.093 (CI = +/-0.069; p = 0.018)	0.649	-8.90%
Frequency	2015	-0.094 (CI = +/-0.105; p = 0.069)	0.505	-8.94%

## Uninsured Auto

Coverage = UA - Annual

End Trend Period = 2019

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003	0.014 (CI = +/-0.018; p = 0.126)	0.092	+1.38%
Loss Cost	2004	0.012 (CI = +/-0.020; p = 0.217)	0.043	+1.24%
Loss Cost	2005	0.011 (CI = +/-0.023; p = 0.331)	0.001	+1.10%
Loss Cost	2006	0.008 (CI = +/-0.027; p = 0.511)	-0.043	+0.85%
Loss Cost	2007	0.009 (CI = +/-0.032; p = 0.547)	-0.054	+0.91%
Loss Cost	2008	0.016 (CI = +/-0.037; p = 0.366)	-0.009	+1.58%
Loss Cost	2009	0.002 (CI = +/-0.040; p = 0.899)	-0.109	+0.23%
Loss Cost	2010	-0.010 (CI = +/-0.046; p = 0.629)	-0.091	-0.99%
Loss Cost	2011	-0.007 (CI = +/-0.058; p = 0.791)	-0.131	-0.68%
Loss Cost	2012	-0.033 (CI = +/-0.062; p = 0.245)	0.086	-3.21%
Loss Cost	2013	-0.054 (CI = +/-0.076; p = 0.130)	0.275	-5.24%
Loss Cost	2014	-0.089 (CI = +/-0.085; p = 0.043)	0.603	-8.55%
Loss Cost	2015	-0.109 (CI = +/-0.137; p = 0.084)	0.578	-10.37%
Severity	2003	0.037 (CI = +/-0.013; p = 0.000)	0.677	+3.78%
Severity	2004	0.037 (CI = +/-0.015; p = 0.000)	0.627	+3.73%
Severity	2005	0.042 (CI = +/-0.016; p = 0.000)	0.695	+4.29%
Severity	2006	0.038 (CI = +/-0.017; p = 0.000)	0.623	+3.83%
Severity	2007	0.040 (CI = +/-0.020; p = 0.001)	0.597	+4.04%
Severity	2008	0.049 (CI = +/-0.019; p = 0.000)	0.746	+5.06%
Severity	2009	0.051 (CI = +/-0.023; p = 0.001)	0.708	+5.26%
Severity	2010	0.047 (CI = +/-0.028; p = 0.005)	0.609	+4.81%
Severity	2011	0.052 (CI = +/-0.035; p = 0.009)	0.592	+5.36%
Severity	2012	0.040 (CI = +/-0.041; p = 0.053)	0.405	+4.06%
Severity	2013	0.034 (CI = +/-0.056; p = 0.176)	0.197	+3.50%
Severity	2014	0.024 (CI = +/-0.082; p = 0.467)	-0.076	+2.42%
Severity	2015	0.014 (CI = +/-0.142; p = 0.769)	-0.289	+1.44%
Frequency	2003	-0.023 (CI = +/-0.017; p = 0.009)	0.330	-2.32%
Frequency	2004	-0.024 (CI = +/-0.019; p = 0.016)	0.301	-2.40%
Frequency	2005	-0.031 (CI = +/-0.020; p = 0.005)	0.431	-3.06%
Frequency	2006	-0.029 (CI = +/-0.023; p = 0.016)	0.342	-2.87%
Frequency	2007	-0.031 (CI = +/-0.027; p = 0.029)	0.307	-3.02%
Frequency	2008	-0.034 (CI = +/-0.032; p = 0.040)	0.294	-3.31%
Frequency	2009	-0.049 (CI = +/-0.030; p = 0.005)	0.549	-4.77%
Frequency	2010	-0.057 (CI = +/-0.036; p = 0.006)	0.581	-5.53%
Frequency	2011	-0.059 (CI = +/-0.046; p = 0.019)	0.509	-5.73%
Frequency	2012	-0.072 (CI = +/-0.056; p = 0.020)	0.562	-6.99%
Frequency	2013	-0.088 (CI = +/-0.072; p = 0.026)	0.594	-8.44%
Frequency	2014	-0.113 (CI = +/-0.095; p = 0.030)	0.665	-10.71%
Frequency	2015	-0.124 (CI = +/-0.164; p = 0.095)	0.545	-11.65%

## Uninsured Auto

Coverage = UA - Annual

End Trend Period = 2018

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2003	0.020 (CI = +/-0.019; p = 0.041)	0.213	+1.98%
Loss Cost	2004	0.019 (CI = +/-0.022; p = 0.080)	0.157	+1.91%
Loss Cost	2005	0.018 (CI = +/-0.025; p = 0.136)	0.107	+1.86%
Loss Cost	2006	0.017 (CI = +/-0.029; p = 0.239)	0.044	+1.68%
Loss Cost	2007	0.019 (CI = +/-0.035; p = 0.259)	0.038	+1.91%
Loss Cost	2008	0.029 (CI = +/-0.040; p = 0.137)	0.143	+2.93%
Loss Cost	2009	0.015 (CI = +/-0.045; p = 0.450)	-0.043	+1.56%
Loss Cost	2010	0.003 (CI = +/-0.054; p = 0.884)	-0.139	+0.35%
Loss Cost	2011	0.011 (CI = +/-0.071; p = 0.708)	-0.137	+1.14%
Loss Cost	2012	-0.017 (CI = +/-0.082; p = 0.614)	-0.134	-1.69%
Loss Cost	2013	-0.041 (CI = +/-0.113; p = 0.375)	-0.001	-3.97%
Loss Cost	2014	-0.087 (CI = +/-0.148; p = 0.157)	0.387	-8.36%
Loss Cost	2015	-0.119 (CI = +/-0.318; p = 0.247)	0.350	-11.26%
Severity	2003	0.037 (CI = +/-0.015; p = 0.000)	0.637	+3.81%
Severity	2004	0.037 (CI = +/-0.018; p = 0.001)	0.581	+3.76%
Severity	2005	0.043 (CI = +/-0.018; p = 0.000)	0.660	+4.41%
Severity	2006	0.038 (CI = +/-0.020; p = 0.002)	0.572	+3.89%
Severity	2007	0.041 (CI = +/-0.024; p = 0.004)	0.546	+4.16%
Severity	2008	0.053 (CI = +/-0.023; p = 0.001)	0.726	+5.40%
Severity	2009	0.056 (CI = +/-0.028; p = 0.002)	0.691	+5.72%
Severity	2010	0.051 (CI = +/-0.035; p = 0.011)	0.579	+5.28%
Severity	2011	0.059 (CI = +/-0.045; p = 0.017)	0.579	+6.12%
Severity	2012	0.045 (CI = +/-0.056; p = 0.093)	0.354	+4.63%
Severity	2013	0.040 (CI = +/-0.085; p = 0.263)	0.122	+4.06%
Severity	2014	0.027 (CI = +/-0.144; p = 0.596)	-0.194	+2.71%
Severity	2015	0.013 (CI = +/-0.332; p = 0.883)	-0.480	+1.29%
Frequency	2003	-0.018 (CI = +/-0.017; p = 0.046)	0.202	-1.76%
Frequency	2004	-0.018 (CI = +/-0.020; p = 0.075)	0.164	-1.78%
Frequency	2005	-0.025 (CI = +/-0.021; p = 0.025)	0.300	-2.45%
Frequency	2006	-0.021 (CI = +/-0.024; p = 0.078)	0.187	-2.12%
Frequency	2007	-0.022 (CI = +/-0.029; p = 0.126)	0.139	-2.16%
Frequency	2008	-0.024 (CI = +/-0.035; p = 0.164)	0.115	-2.35%
Frequency	2009	-0.040 (CI = +/-0.035; p = 0.030)	0.396	-3.94%
Frequency	2010	-0.048 (CI = +/-0.043; p = 0.034)	0.423	-4.68%
Frequency	2011	-0.048 (CI = +/-0.058; p = 0.088)	0.310	-4.69%
Frequency	2012	-0.062 (CI = +/-0.076; p = 0.090)	0.362	-6.04%
Frequency	2013	-0.080 (CI = +/-0.109; p = 0.111)	0.388	-7.72%
Frequency	2014	-0.114 (CI = +/-0.167; p = 0.117)	0.484	-10.78%
Frequency	2015	-0.132 (CI = +/-0.382; p = 0.275)	0.289	-12.39%

## Collision

Coverage = CL  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R <sup>2</sup>	Rate
Loss Cost	2005.1	0.023 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.089; p = 0.072)	0.454	+2.29%
Loss Cost	2005.2	0.022 (CI = +/-0.010; p = 0.000)	-0.076 (CI = +/-0.091; p = 0.100)	0.397	+2.18%
Loss Cost	2006.1	0.021 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.094; p = 0.108)	0.380	+2.16%
Loss Cost	2006.2	0.020 (CI = +/-0.012; p = 0.001)	-0.071 (CI = +/-0.097; p = 0.146)	0.317	+2.03%
Loss Cost	2007.1	0.020 (CI = +/-0.012; p = 0.003)	-0.073 (CI = +/-0.101; p = 0.149)	0.296	+1.99%
Loss Cost	2007.2	0.020 (CI = +/-0.013; p = 0.005)	-0.074 (CI = +/-0.105; p = 0.157)	0.268	+2.02%
Loss Cost	2008.1	0.020 (CI = +/-0.015; p = 0.010)	-0.075 (CI = +/-0.110; p = 0.169)	0.252	+2.00%
Loss Cost	2008.2	0.018 (CI = +/-0.016; p = 0.025)	-0.069 (CI = +/-0.114; p = 0.221)	0.183	+1.84%
Loss Cost	2009.1	0.018 (CI = +/-0.017; p = 0.044)	-0.071 (CI = +/-0.119; p = 0.228)	0.166	+1.79%
Loss Cost	2009.2	0.016 (CI = +/-0.019; p = 0.083)	-0.066 (CI = +/-0.124; p = 0.281)	0.105	+1.65%
Loss Cost	2010.1	0.015 (CI = +/-0.021; p = 0.142)	-0.071 (CI = +/-0.130; p = 0.268)	0.085	+1.52%
Loss Cost	2010.2	0.011 (CI = +/-0.022; p = 0.321)	-0.056 (CI = +/-0.132; p = 0.389)	-0.009	+1.06%
Loss Cost	2011.1	0.007 (CI = +/-0.024; p = 0.542)	-0.068 (CI = +/-0.138; p = 0.312)	-0.022	+0.71%
Loss Cost	2011.2	0.001 (CI = +/-0.025; p = 0.962)	-0.047 (CI = +/-0.137; p = 0.472)	-0.088	+0.06%
Loss Cost	2012.1	-0.003 (CI = +/-0.028; p = 0.794)	-0.060 (CI = +/-0.143; p = 0.385)	-0.074	-0.34%
Loss Cost	2012.2	-0.010 (CI = +/-0.030; p = 0.468)	-0.041 (CI = +/-0.145; p = 0.555)	-0.072	-1.02%
Loss Cost	2013.1	-0.015 (CI = +/-0.033; p = 0.354)	-0.054 (CI = +/-0.154; p = 0.463)	-0.045	-1.48%
Loss Cost	2013.2	-0.022 (CI = +/-0.037; p = 0.209)	-0.035 (CI = +/-0.159; p = 0.636)	0.000	-2.21%
Loss Cost	2014.1	-0.031 (CI = +/-0.041; p = 0.131)	-0.056 (CI = +/-0.167; p = 0.474)	0.069	-3.02%
Loss Cost	2014.2	-0.038 (CI = +/-0.047; p = 0.106)	-0.041 (CI = +/-0.178; p = 0.620)	0.106	-3.71%
Loss Cost	2015.1	-0.052 (CI = +/-0.053; p = 0.056)	-0.071 (CI = +/-0.184; p = 0.405)	0.222	-5.05%
Loss Cost	2015.2	-0.060 (CI = +/-0.063; p = 0.060)	-0.056 (CI = +/-0.201; p = 0.542)	0.243	-5.85%
Loss Cost	2016.1	-0.075 (CI = +/-0.077; p = 0.055)	-0.083 (CI = +/-0.223; p = 0.407)	0.281	-7.25%
Loss Cost	2016.2	-0.087 (CI = +/-0.097; p = 0.070)	-0.065 (CI = +/-0.252; p = 0.553)	0.289	-8.37%
Severity	2005.1	0.038 (CI = +/-0.007; p = 0.000)	-0.107 (CI = +/-0.066; p = 0.003)	0.807	+3.85%
Severity	2005.2	0.039 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.066; p = 0.001)	0.814	+4.02%
Severity	2006.1	0.042 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.063; p = 0.003)	0.839	+4.26%
Severity	2006.2	0.043 (CI = +/-0.008; p = 0.000)	-0.110 (CI = +/-0.063; p = 0.001)	0.841	+4.42%
Severity	2007.1	0.045 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.063; p = 0.003)	0.851	+4.61%
Severity	2007.2	0.046 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.066; p = 0.003)	0.839	+4.69%
Severity	2008.1	0.049 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.062; p = 0.006)	0.867	+5.00%
Severity	2008.2	0.051 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.060; p = 0.002)	0.880	+5.27%
Severity	2009.1	0.055 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.054; p = 0.003)	0.911	+5.65%
Severity	2009.2	0.057 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.052; p = 0.001)	0.919	+5.90%
Severity	2010.1	0.058 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.054; p = 0.002)	0.916	+6.02%
Severity	2010.2	0.059 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.056; p = 0.002)	0.906	+6.11%
Severity	2011.1	0.060 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.059; p = 0.004)	0.899	+6.19%
Severity	2011.2	0.059 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.062; p = 0.008)	0.877	+6.04%
Severity	2012.1	0.057 (CI = +/-0.013; p = 0.000)	-0.091 (CI = +/-0.066; p = 0.010)	0.863	+5.92%
Severity	2012.2	0.057 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.070; p = 0.016)	0.831	+5.85%
Severity	2013.1	0.055 (CI = +/-0.016; p = 0.000)	-0.094 (CI = +/-0.075; p = 0.018)	0.811	+5.68%
Severity	2013.2	0.052 (CI = +/-0.018; p = 0.000)	-0.086 (CI = +/-0.078; p = 0.034)	0.755	+5.37%
Severity	2014.1	0.044 (CI = +/-0.018; p = 0.000)	-0.106 (CI = +/-0.072; p = 0.008)	0.769	+4.54%
Severity	2014.2	0.037 (CI = +/-0.017; p = 0.001)	-0.089 (CI = +/-0.064; p = 0.011)	0.719	+3.75%
Severity	2015.1	0.030 (CI = +/-0.018; p = 0.004)	-0.105 (CI = +/-0.061; p = 0.004)	0.749	+3.01%
Severity	2015.2	0.022 (CI = +/-0.017; p = 0.016)	-0.091 (CI = +/-0.053; p = 0.004)	0.693	+2.23%
Severity	2016.1	0.017 (CI = +/-0.020; p = 0.081)	-0.100 (CI = +/-0.057; p = 0.004)	0.720	+1.72%
Severity	2016.2	0.020 (CI = +/-0.025; p = 0.090)	-0.105 (CI = +/-0.064; p = 0.007)	0.694	+2.06%
Frequency	2005.1	-0.015 (CI = +/-0.011; p = 0.011)	0.026 (CI = +/-0.106; p = 0.626)	0.155	-1.50%
Frequency	2005.2	-0.018 (CI = +/-0.012; p = 0.004)	0.039 (CI = +/-0.105; p = 0.450)	0.215	-1.77%
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.002)	0.026 (CI = +/-0.106; p = 0.615)	0.261	-2.01%
Frequency	2006.2	-0.023 (CI = +/-0.013; p = 0.001)	0.040 (CI = +/-0.105; p = 0.445)	0.316	-2.29%
Frequency	2007.1	-0.025 (CI = +/-0.013; p = 0.001)	0.029 (CI = +/-0.107; p = 0.586)	0.346	-2.51%
Frequency	2007.2	-0.026 (CI = +/-0.014; p = 0.001)	0.031 (CI = +/-0.111; p = 0.576)	0.321	-2.55%
Frequency	2008.1	-0.029 (CI = +/-0.015; p = 0.001)	0.016 (CI = +/-0.112; p = 0.771)	0.369	-2.86%
Frequency	2008.2	-0.033 (CI = +/-0.015; p = 0.000)	0.033 (CI = +/-0.110; p = 0.544)	0.438	-3.25%
Frequency	2009.1	-0.037 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.109; p = 0.770)	0.495	-3.65%
Frequency	2009.2	-0.041 (CI = +/-0.016; p = 0.000)	0.030 (CI = +/-0.109; p = 0.572)	0.536	-4.01%
Frequency	2010.1	-0.043 (CI = +/-0.018; p = 0.000)	0.021 (CI = +/-0.113; p = 0.707)	0.539	-4.25%
Frequency	2010.2	-0.049 (CI = +/-0.018; p = 0.000)	0.039 (CI = +/-0.110; p = 0.468)	0.600	-4.75%
Frequency	2011.1	-0.053 (CI = +/-0.019; p = 0.000)	0.024 (CI = +/-0.112; p = 0.659)	0.626	-5.16%
Frequency	2011.2	-0.058 (CI = +/-0.020; p = 0.000)	0.040 (CI = +/-0.112; p = 0.462)	0.658	-5.64%
Frequency	2012.1	-0.061 (CI = +/-0.023; p = 0.000)	0.031 (CI = +/-0.118; p = 0.588)	0.650	-5.91%
Frequency	2012.2	-0.067 (CI = +/-0.024; p = 0.000)	0.048 (CI = +/-0.118; p = 0.396)	0.683	-6.49%
Frequency	2013.1	-0.070 (CI = +/-0.027; p = 0.000)	0.040 (CI = +/-0.126; p = 0.509)	0.668	-6.77%
Frequency	2013.2	-0.075 (CI = +/-0.031; p = 0.000)	0.051 (CI = +/-0.133; p = 0.422)	0.655	-7.19%
Frequency	2014.1	-0.075 (CI = +/-0.036; p = 0.001)	0.050 (CI = +/-0.146; p = 0.471)	0.612	-7.23%
Frequency	2014.2	-0.075 (CI = +/-0.043; p = 0.003)	0.049 (CI = +/-0.160; p = 0.515)	0.531	-7.19%
Frequency	2015.1	-0.082 (CI = +/-0.051; p = 0.006)	0.034 (CI = +/-0.176; p = 0.677)	0.522	-7.83%
Frequency	2015.2	-0.082 (CI = +/-0.062; p = 0.016)	0.035 (CI = +/-0.197; p = 0.692)	0.429	-7.91%
Frequency	2016.1	-0.092 (CI = +/-0.078; p = 0.027)	0.017 (CI = +/-0.224; p = 0.862)	0.410	-8.81%
Frequency	2016.2	-0.108 (CI = +/-0.096; p = 0.033)	0.040 (CI = +/-0.249; p = 0.706)	0.416	-10.21%

## Collision

Coverage = CL  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.023 (CI = +/-0.010; p = 0.000)	0.408	+2.34%
Loss Cost	2005.2	0.022 (CI = +/-0.010; p = 0.000)	0.358	+2.18%
Loss Cost	2006.1	0.022 (CI = +/-0.011; p = 0.000)	0.340	+2.21%
Loss Cost	2006.2	0.020 (CI = +/-0.012; p = 0.002)	0.286	+2.03%
Loss Cost	2007.1	0.020 (CI = +/-0.013; p = 0.003)	0.264	+2.04%
Loss Cost	2007.2	0.020 (CI = +/-0.014; p = 0.006)	0.235	+2.02%
Loss Cost	2008.1	0.020 (CI = +/-0.015; p = 0.009)	0.220	+2.07%
Loss Cost	2008.2	0.018 (CI = +/-0.016; p = 0.026)	0.162	+1.84%
Loss Cost	2009.1	0.018 (CI = +/-0.017; p = 0.038)	0.145	+1.86%
Loss Cost	2009.2	0.016 (CI = +/-0.019; p = 0.083)	0.095	+1.65%
Loss Cost	2010.1	0.016 (CI = +/-0.021; p = 0.122)	0.071	+1.60%
Loss Cost	2010.2	0.011 (CI = +/-0.022; p = 0.318)	0.003	+1.06%
Loss Cost	2011.1	0.008 (CI = +/-0.024; p = 0.485)	-0.027	+0.81%
Loss Cost	2011.2	0.001 (CI = +/-0.024; p = 0.961)	-0.059	+0.06%
Loss Cost	2012.1	-0.002 (CI = +/-0.027; p = 0.858)	-0.060	-0.23%
Loss Cost	2012.2	-0.010 (CI = +/-0.029; p = 0.458)	-0.027	-1.02%
Loss Cost	2013.1	-0.014 (CI = +/-0.032; p = 0.384)	-0.013	-1.35%
Loss Cost	2013.2	-0.022 (CI = +/-0.035; p = 0.195)	0.059	-2.21%
Loss Cost	2014.1	-0.029 (CI = +/-0.040; p = 0.140)	0.103	-2.85%
Loss Cost	2014.2	-0.038 (CI = +/-0.045; p = 0.093)	0.166	-3.71%
Loss Cost	2015.1	-0.049 (CI = +/-0.051; p = 0.061)	0.240	-4.77%
Loss Cost	2015.2	-0.060 (CI = +/-0.060; p = 0.049)	0.293	-5.85%
Loss Cost	2016.1	-0.070 (CI = +/-0.073; p = 0.058)	0.301	-6.78%
Loss Cost	2016.2	-0.087 (CI = +/-0.090; p = 0.055)	0.350	-8.37%
Severity	2005.1	0.038 (CI = +/-0.008; p = 0.000)	0.744	+3.92%
Severity	2005.2	0.039 (CI = +/-0.009; p = 0.000)	0.739	+4.02%
Severity	2006.1	0.042 (CI = +/-0.009; p = 0.000)	0.781	+4.33%
Severity	2006.2	0.043 (CI = +/-0.009; p = 0.000)	0.772	+4.42%
Severity	2007.1	0.046 (CI = +/-0.009; p = 0.000)	0.794	+4.69%
Severity	2007.2	0.046 (CI = +/-0.010; p = 0.000)	0.775	+4.69%
Severity	2008.1	0.050 (CI = +/-0.010; p = 0.000)	0.821	+5.09%
Severity	2008.2	0.051 (CI = +/-0.010; p = 0.000)	0.820	+5.27%
Severity	2009.1	0.056 (CI = +/-0.009; p = 0.000)	0.870	+5.74%
Severity	2009.2	0.057 (CI = +/-0.010; p = 0.000)	0.865	+5.90%
Severity	2010.1	0.060 (CI = +/-0.011; p = 0.000)	0.867	+6.14%
Severity	2010.2	0.059 (CI = +/-0.012; p = 0.000)	0.848	+6.11%
Severity	2011.1	0.061 (CI = +/-0.013; p = 0.000)	0.845	+6.33%
Severity	2011.2	0.059 (CI = +/-0.014; p = 0.000)	0.820	+6.04%
Severity	2012.1	0.059 (CI = +/-0.015; p = 0.000)	0.797	+6.09%
Severity	2012.2	0.057 (CI = +/-0.017; p = 0.000)	0.758	+5.85%
Severity	2013.1	0.057 (CI = +/-0.019; p = 0.000)	0.726	+5.92%
Severity	2013.2	0.052 (CI = +/-0.021; p = 0.000)	0.666	+5.37%
Severity	2014.1	0.048 (CI = +/-0.023; p = 0.001)	0.588	+4.88%
Severity	2014.2	0.037 (CI = +/-0.023; p = 0.004)	0.498	+3.75%
Severity	2015.1	0.034 (CI = +/-0.027; p = 0.017)	0.392	+3.47%
Severity	2015.2	0.022 (CI = +/-0.027; p = 0.093)	0.202	+2.23%
Severity	2016.1	0.023 (CI = +/-0.033; p = 0.147)	0.150	+2.34%
Severity	2016.2	0.020 (CI = +/-0.042; p = 0.293)	0.035	+2.06%
Frequency	2005.1	-0.015 (CI = +/-0.011; p = 0.010)	0.177	-1.52%
Frequency	2005.2	-0.018 (CI = +/-0.012; p = 0.004)	0.227	-1.77%
Frequency	2006.1	-0.021 (CI = +/-0.012; p = 0.002)	0.280	-2.03%
Frequency	2006.2	-0.023 (CI = +/-0.012; p = 0.001)	0.326	-2.29%
Frequency	2007.1	-0.026 (CI = +/-0.013; p = 0.000)	0.363	-2.53%
Frequency	2007.2	-0.026 (CI = +/-0.014; p = 0.001)	0.340	-2.55%
Frequency	2008.1	-0.029 (CI = +/-0.015; p = 0.000)	0.393	-2.88%
Frequency	2008.2	-0.033 (CI = +/-0.015; p = 0.000)	0.453	-3.25%
Frequency	2009.1	-0.037 (CI = +/-0.015; p = 0.000)	0.516	-3.67%
Frequency	2009.2	-0.041 (CI = +/-0.016; p = 0.000)	0.551	-4.01%
Frequency	2010.1	-0.044 (CI = +/-0.017; p = 0.000)	0.559	-4.27%
Frequency	2010.2	-0.049 (CI = +/-0.018; p = 0.000)	0.610	-4.75%
Frequency	2011.1	-0.053 (CI = +/-0.019; p = 0.000)	0.643	-5.20%
Frequency	2011.2	-0.058 (CI = +/-0.020; p = 0.000)	0.667	-5.64%
Frequency	2012.1	-0.061 (CI = +/-0.022; p = 0.000)	0.665	-5.96%
Frequency	2012.2	-0.067 (CI = +/-0.024; p = 0.000)	0.688	-6.49%
Frequency	2013.1	-0.071 (CI = +/-0.027; p = 0.000)	0.681	-6.86%
Frequency	2013.2	-0.075 (CI = +/-0.030; p = 0.000)	0.663	-7.19%
Frequency	2014.1	-0.077 (CI = +/-0.035; p = 0.000)	0.626	-7.38%
Frequency	2014.2	-0.075 (CI = +/-0.041; p = 0.002)	0.554	-7.19%
Frequency	2015.1	-0.083 (CI = +/-0.048; p = 0.003)	0.561	-7.96%
Frequency	2015.2	-0.082 (CI = +/-0.058; p = 0.011)	0.482	-7.91%
Frequency	2016.1	-0.093 (CI = +/-0.070; p = 0.016)	0.481	-8.91%
Frequency	2016.2	-0.108 (CI = +/-0.087; p = 0.022)	0.486	-10.21%



## Collision

Coverage = CI

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.1	0.028 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.063; p = 0.001)	0.729	+2.88%
Loss Cost	2005.2	0.028 (CI = +/-0.007; p = 0.000)	-0.108 (CI = +/-0.065; p = 0.002)	0.693	+2.83%
Loss Cost	2006.1	0.028 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.067; p = 0.003)	0.682	+2.83%
Loss Cost	2006.2	0.027 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.070; p = 0.005)	0.639	+2.76%
Loss Cost	2007.1	0.027 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.072; p = 0.006)	0.625	+2.74%
Loss Cost	2007.2	0.028 (CI = +/-0.010; p = 0.000)	-0.112 (CI = +/-0.075; p = 0.005)	0.615	+2.87%
Loss Cost	2008.1	0.028 (CI = +/-0.011; p = 0.000)	-0.111 (CI = +/-0.078; p = 0.007)	0.604	+2.88%
Loss Cost	2008.2	0.028 (CI = +/-0.012; p = 0.000)	-0.109 (CI = +/-0.082; p = 0.011)	0.550	+2.82%
Loss Cost	2009.1	0.028 (CI = +/-0.013; p = 0.000)	-0.109 (CI = +/-0.085; p = 0.015)	0.535	+2.81%
Loss Cost	2009.2	0.028 (CI = +/-0.014; p = 0.001)	-0.109 (CI = +/-0.090; p = 0.020)	0.482	+2.80%
Loss Cost	2010.1	0.027 (CI = +/-0.016; p = 0.002)	-0.112 (CI = +/-0.095; p = 0.023)	0.462	+2.71%
Loss Cost	2010.2	0.024 (CI = +/-0.017; p = 0.009)	-0.101 (CI = +/-0.097; p = 0.043)	0.355	+2.38%
Loss Cost	2011.1	0.020 (CI = +/-0.018; p = 0.030)	-0.111 (CI = +/-0.100; p = 0.033)	0.336	+2.07%
Loss Cost	2011.2	0.015 (CI = +/-0.019; p = 0.113)	-0.094 (CI = +/-0.101; p = 0.065)	0.199	+1.55%
Loss Cost	2012.1	0.012 (CI = +/-0.021; p = 0.250)	-0.104 (CI = +/-0.105; p = 0.052)	0.198	+1.20%
Loss Cost	2012.2	0.007 (CI = +/-0.024; p = 0.534)	-0.090 (CI = +/-0.109; p = 0.097)	0.085	+0.70%
Loss Cost	2013.1	0.003 (CI = +/-0.026; p = 0.796)	-0.099 (CI = +/-0.114; p = 0.084)	0.104	+0.32%
Loss Cost	2013.2	-0.002 (CI = +/-0.030; p = 0.910)	-0.087 (CI = +/-0.122; p = 0.146)	0.041	-0.16%
Loss Cost	2014.1	-0.009 (CI = +/-0.034; p = 0.564)	-0.103 (CI = +/-0.126; p = 0.099)	0.122	-0.90%
Loss Cost	2014.2	-0.012 (CI = +/-0.041; p = 0.532)	-0.097 (CI = +/-0.141; p = 0.153)	0.100	-1.17%
Loss Cost	2015.1	-0.025 (CI = +/-0.044; p = 0.235)	-0.121 (CI = +/-0.141; p = 0.083)	0.264	-2.44%
Loss Cost	2015.2	-0.026 (CI = +/-0.057; p = 0.313)	-0.118 (CI = +/-0.163; p = 0.131)	0.244	-2.58%
Loss Cost	2016.1	-0.039 (CI = +/-0.069; p = 0.216)	-0.137 (CI = +/-0.179; p = 0.109)	0.301	-3.82%
Loss Cost	2016.2	-0.039 (CI = +/-0.097; p = 0.349)	-0.137 (CI = +/-0.223; p = 0.174)	0.264	-3.83%
Severity	2005.1	0.037 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.068; p = 0.004)	0.784	+3.80%
Severity	2005.2	0.039 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.068; p = 0.002)	0.790	+3.98%
Severity	2006.1	0.041 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.066; p = 0.004)	0.818	+4.23%
Severity	2006.2	0.043 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.066; p = 0.002)	0.820	+4.40%
Severity	2007.1	0.045 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.066; p = 0.004)	0.831	+4.60%
Severity	2007.2	0.046 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.068; p = 0.004)	0.817	+4.68%
Severity	2008.1	0.049 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.065; p = 0.008)	0.850	+5.01%
Severity	2008.2	0.052 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.063; p = 0.002)	0.864	+5.31%
Severity	2009.1	0.056 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.056; p = 0.003)	0.900	+5.71%
Severity	2009.2	0.058 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.054; p = 0.001)	0.911	+6.02%
Severity	2010.1	0.060 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.056; p = 0.002)	0.908	+6.14%
Severity	2010.2	0.061 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.058; p = 0.002)	0.897	+6.27%
Severity	2011.1	0.062 (CI = +/-0.011; p = 0.000)	-0.097 (CI = +/-0.061; p = 0.004)	0.890	+6.36%
Severity	2011.2	0.060 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.065; p = 0.008)	0.863	+6.21%
Severity	2012.1	0.059 (CI = +/-0.014; p = 0.000)	-0.096 (CI = +/-0.069; p = 0.010)	0.847	+6.10%
Severity	2012.2	0.059 (CI = +/-0.016; p = 0.000)	-0.095 (CI = +/-0.075; p = 0.017)	0.808	+6.05%
Severity	2013.1	0.057 (CI = +/-0.018; p = 0.000)	-0.099 (CI = +/-0.080; p = 0.020)	0.784	+5.89%
Severity	2013.2	0.054 (CI = +/-0.021; p = 0.000)	-0.090 (CI = +/-0.086; p = 0.040)	0.711	+5.54%
Severity	2014.1	0.046 (CI = +/-0.021; p = 0.001)	-0.108 (CI = +/-0.079; p = 0.012)	0.720	+4.67%
Severity	2014.2	0.036 (CI = +/-0.021; p = 0.003)	-0.088 (CI = +/-0.072; p = 0.022)	0.625	+3.68%
Severity	2015.1	0.028 (CI = +/-0.021; p = 0.016)	-0.102 (CI = +/-0.068; p = 0.008)	0.660	+2.87%
Severity	2015.2	0.017 (CI = +/-0.020; p = 0.080)	-0.082 (CI = +/-0.057; p = 0.012)	0.563	+1.75%
Severity	2016.1	0.011 (CI = +/-0.023; p = 0.274)	-0.091 (CI = +/-0.059; p = 0.009)	0.633	+1.12%
Severity	2016.2	0.013 (CI = +/-0.032; p = 0.334)	-0.094 (CI = +/-0.073; p = 0.021)	0.569	+1.33%
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.056)	-0.007 (CI = +/-0.082; p = 0.865)	0.063	-0.88%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.021)	0.005 (CI = +/-0.081; p = 0.902)	0.121	-1.11%
Frequency	2006.1	-0.014 (CI = +/-0.010; p = 0.007)	-0.007 (CI = +/-0.080; p = 0.865)	0.190	-1.35%
Frequency	2006.2	-0.016 (CI = +/-0.010; p = 0.003)	0.005 (CI = +/-0.080; p = 0.908)	0.250	-1.57%
Frequency	2007.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.005 (CI = +/-0.080; p = 0.901)	0.299	-1.78%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.003)	-0.007 (CI = +/-0.083; p = 0.865)	0.259	-1.73%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	-0.020 (CI = +/-0.082; p = 0.624)	0.340	-2.03%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.005 (CI = +/-0.080; p = 0.890)	0.421	-2.37%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.020 (CI = +/-0.076; p = 0.583)	0.522	-2.75%
Frequency	2009.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.009 (CI = +/-0.076; p = 0.806)	0.564	-3.03%
Frequency	2010.1	-0.033 (CI = +/-0.013; p = 0.000)	-0.016 (CI = +/-0.078; p = 0.667)	0.571	-3.23%
Frequency	2010.2	-0.037 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.076; p = 0.977)	0.640	-3.65%
Frequency	2011.1	-0.041 (CI = +/-0.014; p = 0.000)	-0.014 (CI = +/-0.074; p = 0.705)	0.688	-4.03%
Frequency	2011.2	-0.045 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.075; p = 0.965)	0.715	-4.39%
Frequency	2012.1	-0.047 (CI = +/-0.016; p = 0.000)	-0.008 (CI = +/-0.078; p = 0.829)	0.706	-4.61%
Frequency	2012.2	-0.052 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.079; p = 0.894)	0.732	-5.05%
Frequency	2013.1	-0.054 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.084; p = 0.989)	0.713	-5.26%
Frequency	2013.2	-0.056 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.092; p = 0.940)	0.676	-5.40%
Frequency	2014.1	-0.055 (CI = +/-0.027; p = 0.001)	0.005 (CI = +/-0.101; p = 0.910)	0.608	-5.32%
Frequency	2014.2	-0.048 (CI = +/-0.031; p = 0.007)	-0.009 (CI = +/-0.107; p = 0.846)	0.495	-4.67%
Frequency	2015.1	-0.053 (CI = +/-0.037; p = 0.010)	-0.019 (CI = +/-0.116; p = 0.718)	0.481	-5.16%
Frequency	2015.2	-0.043 (CI = +/-0.044; p = 0.053)	-0.036 (CI = +/-0.127; p = 0.521)	0.339	-4.26%
Frequency	2016.1	-0.050 (CI = +/-0.055; p = 0.069)	-0.046 (CI = +/-0.144; p = 0.463)	0.305	-4.89%
Frequency	2016.2	-0.052 (CI = +/-0.078; p = 0.146)	-0.043 (CI = +/-0.179; p = 0.564)	0.222	-5.09%

## Collision

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend	
						Rate
Loss Cost	2005.1	0.033 (CI = +/-0.004; p = 0.000)	-0.086 (CI = +/-0.039; p = 0.000)	0.900		+3.37%
Loss Cost	2005.2	0.033 (CI = +/-0.005; p = 0.000)	-0.084 (CI = +/-0.040; p = 0.000)	0.887		+3.33%
Loss Cost	2006.1	0.033 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.041; p = 0.000)	0.884		+3.39%
Loss Cost	2006.2	0.033 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.042; p = 0.001)	0.867		+3.34%
Loss Cost	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.044; p = 0.001)	0.862		+3.39%
Loss Cost	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.043; p = 0.001)	0.869		+3.55%
Loss Cost	2008.1	0.036 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.044; p = 0.001)	0.870		+3.66%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.047; p = 0.002)	0.849		+3.63%
Loss Cost	2009.1	0.037 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.048; p = 0.004)	0.847		+3.74%
Loss Cost	2009.2	0.037 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.051; p = 0.006)	0.825		+3.78%
Loss Cost	2010.1	0.038 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.054; p = 0.010)	0.816		+3.84%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.052; p = 0.018)	0.782		+3.54%
Loss Cost	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.055; p = 0.016)	0.761		+3.39%
Loss Cost	2011.2	0.029 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.048; p = 0.024)	0.733		+2.90%
Loss Cost	2012.1	0.027 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.051; p = 0.024)	0.707		+2.77%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.001)	-0.050 (CI = +/-0.047; p = 0.042)	0.635		+2.33%
Loss Cost	2013.1	0.022 (CI = +/-0.013; p = 0.003)	-0.051 (CI = +/-0.052; p = 0.052)	0.604		+2.26%
Loss Cost	2013.2	0.019 (CI = +/-0.014; p = 0.013)	-0.043 (CI = +/-0.052; p = 0.094)	0.464		+1.88%
Loss Cost	2014.1	0.015 (CI = +/-0.016; p = 0.061)	-0.051 (CI = +/-0.055; p = 0.066)	0.434		+1.52%
Loss Cost	2014.2	0.014 (CI = +/-0.019; p = 0.129)	-0.050 (CI = +/-0.062; p = 0.102)	0.300		+1.44%
Loss Cost	2015.1	0.006 (CI = +/-0.021; p = 0.501)	-0.064 (CI = +/-0.060; p = 0.039)	0.390		+0.63%
Loss Cost	2015.2	0.008 (CI = +/-0.027; p = 0.489)	-0.067 (CI = +/-0.069; p = 0.057)	0.338		+0.81%
Loss Cost	2016.1	0.006 (CI = +/-0.037; p = 0.696)	-0.070 (CI = +/-0.086; p = 0.091)	0.312		+0.61%
Loss Cost	2016.2	0.012 (CI = +/-0.052; p = 0.543)	-0.077 (CI = +/-0.104; p = 0.109)	0.308		+1.24%
Severity	2005.1	0.038 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.071; p = 0.006)	0.775		+3.83%
Severity	2005.2	0.039 (CI = +/-0.008; p = 0.000)	-0.111 (CI = +/-0.071; p = 0.003)	0.782		+4.01%
Severity	2006.1	0.042 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.068; p = 0.006)	0.812		+4.23%
Severity	2006.2	0.044 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.068; p = 0.004)	0.815		+4.48%
Severity	2007.1	0.046 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.068; p = 0.008)	0.829		+4.71%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.071; p = 0.008)	0.814		+4.80%
Severity	2008.1	0.051 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.066; p = 0.015)	0.852		+5.19%
Severity	2008.2	0.054 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.063; p = 0.005)	0.869		+5.51%
Severity	2009.1	0.058 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.054; p = 0.007)	0.913		+6.00%
Severity	2009.2	0.061 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.050; p = 0.002)	0.927		+6.34%
Severity	2010.1	0.063 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.051; p = 0.003)	0.928		+6.54%
Severity	2010.2	0.065 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.053; p = 0.003)	0.921		+6.69%
Severity	2011.1	0.067 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.056; p = 0.007)	0.919		+6.88%
Severity	2011.2	0.065 (CI = +/-0.012; p = 0.000)	-0.078 (CI = +/-0.059; p = 0.013)	0.899		+6.76%
Severity	2012.1	0.065 (CI = +/-0.014; p = 0.000)	-0.079 (CI = +/-0.064; p = 0.019)	0.886		+6.73%
Severity	2012.2	0.065 (CI = +/-0.016; p = 0.000)	-0.079 (CI = +/-0.069; p = 0.028)	0.857		+6.73%
Severity	2013.1	0.065 (CI = +/-0.019; p = 0.000)	-0.080 (CI = +/-0.075; p = 0.040)	0.837		+6.69%
Severity	2013.2	0.062 (CI = +/-0.022; p = 0.000)	-0.073 (CI = +/-0.081; p = 0.070)	0.782		+6.37%
Severity	2014.1	0.053 (CI = +/-0.023; p = 0.000)	-0.092 (CI = +/-0.078; p = 0.026)	0.778		+5.47%
Severity	2014.2	0.044 (CI = +/-0.022; p = 0.002)	-0.074 (CI = +/-0.069; p = 0.038)	0.720		+4.46%
Severity	2015.1	0.036 (CI = +/-0.024; p = 0.010)	-0.089 (CI = +/-0.070; p = 0.020)	0.722		+3.63%
Severity	2015.2	0.024 (CI = +/-0.022; p = 0.034)	-0.072 (CI = +/-0.056; p = 0.021)	0.655		+2.46%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.153)	-0.080 (CI = +/-0.065; p = 0.025)	0.666		+1.88%
Severity	2016.2	0.022 (CI = +/-0.040; p = 0.202)	-0.084 (CI = +/-0.081; p = 0.045)	0.590		+2.22%
Frequency	2005.1	-0.004 (CI = +/-0.008; p = 0.268)	0.016 (CI = +/-0.069; p = 0.628)	-0.014		-0.44%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.104)	0.027 (CI = +/-0.067; p = 0.415)	0.052		-0.66%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.038)	0.017 (CI = +/-0.066; p = 0.608)	0.106		-0.87%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.012)	0.027 (CI = +/-0.065; p = 0.405)	0.188		-1.09%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.007)	0.019 (CI = +/-0.066; p = 0.558)	0.232		-1.26%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.016)	0.016 (CI = +/-0.068; p = 0.631)	0.176		-1.19%
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.005)	0.005 (CI = +/-0.067; p = 0.884)	0.257		-1.46%
Frequency	2008.2	-0.018 (CI = +/-0.010; p = 0.001)	0.017 (CI = +/-0.064; p = 0.576)	0.380		-1.78%
Frequency	2009.1	-0.022 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.060; p = 0.900)	0.498		-2.13%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.059; p = 0.639)	0.564		-2.41%
Frequency	2010.1	-0.026 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.062; p = 0.770)	0.560		-2.54%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.056; p = 0.419)	0.671		-2.95%
Frequency	2011.1	-0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.055; p = 0.663)	0.717		-3.27%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.053; p = 0.401)	0.762		-3.61%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.057; p = 0.494)	0.741		-3.71%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	0.029 (CI = +/-0.055; p = 0.269)	0.785		-4.12%
Frequency	2013.1	-0.042 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.061; p = 0.321)	0.754		-4.15%
Frequency	2013.2	-0.043 (CI = +/-0.018; p = 0.000)	0.030 (CI = +/-0.066; p = 0.334)	0.705		-4.22%
Frequency	2014.1	-0.038 (CI = +/-0.020; p = 0.002)	0.041 (CI = +/-0.069; p = 0.215)	0.650		-3.75%
Frequency	2014.2	-0.029 (CI = +/-0.019; p = 0.007)	0.025 (CI = +/-0.060; p = 0.372)	0.540		-2.89%
Frequency	2015.1	-0.029 (CI = +/-0.024; p = 0.024)	0.024 (CI = +/-0.070; p = 0.435)	0.472		-2.90%
Frequency	2015.2	-0.016 (CI = +/-0.017; p = 0.058)	0.005 (CI = +/-0.044; p = 0.806)	0.307		-1.61%
Frequency	2016.1	-0.013 (CI = +/-0.023; p = 0.216)	0.010 (CI = +/-0.052; p = 0.638)	0.091		-1.25%
Frequency	2016.2	-0.010 (CI = +/-0.032; p = 0.452)	0.007 (CI = +/-0.065; p = 0.787)	-0.256		-0.96%

## Collision

Coverage = CL

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend	
						Rate
Loss Cost	2005.1	0.034 (CI = +/-0.005; p = 0.000)	-0.091 (CI = +/-0.038; p = 0.000)	0.901		+3.47%
Loss Cost	2005.2	0.034 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.040; p = 0.000)	0.886		+3.44%
Loss Cost	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.041; p = 0.000)	0.885		+3.50%
Loss Cost	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.043; p = 0.000)	0.866		+3.46%
Loss Cost	2007.1	0.035 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.044; p = 0.001)	0.862		+3.52%
Loss Cost	2007.2	0.037 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.043; p = 0.000)	0.874		+3.72%
Loss Cost	2008.1	0.038 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.044; p = 0.001)	0.877		+3.84%
Loss Cost	2008.2	0.038 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.046; p = 0.001)	0.855		+3.84%
Loss Cost	2009.1	0.039 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.048; p = 0.002)	0.856		+3.96%
Loss Cost	2009.2	0.040 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.050; p = 0.002)	0.837		+4.04%
Loss Cost	2010.1	0.040 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.053; p = 0.004)	0.829		+4.11%
Loss Cost	2010.2	0.037 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.053; p = 0.010)	0.791		+3.82%
Loss Cost	2011.1	0.036 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.055; p = 0.010)	0.770		+3.67%
Loss Cost	2011.2	0.031 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.050; p = 0.017)	0.731		+3.14%
Loss Cost	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.066 (CI = +/-0.053; p = 0.019)	0.704		+3.01%
Loss Cost	2012.2	0.025 (CI = +/-0.013; p = 0.001)	-0.054 (CI = +/-0.051; p = 0.038)	0.609		+2.52%
Loss Cost	2013.1	0.024 (CI = +/-0.015; p = 0.004)	-0.055 (CI = +/-0.056; p = 0.050)	0.577		+2.46%
Loss Cost	2013.2	0.020 (CI = +/-0.017; p = 0.024)	-0.046 (CI = +/-0.058; p = 0.104)	0.401		+2.03%
Loss Cost	2014.1	0.016 (CI = +/-0.019; p = 0.088)	-0.053 (CI = +/-0.062; p = 0.081)	0.365		+1.65%
Loss Cost	2014.2	0.016 (CI = +/-0.025; p = 0.180)	-0.052 (CI = +/-0.072; p = 0.129)	0.212		+1.58%
Loss Cost	2015.1	0.007 (CI = +/-0.027; p = 0.553)	-0.065 (CI = +/-0.070; p = 0.063)	0.310		+0.70%
Loss Cost	2015.2	0.010 (CI = +/-0.038; p = 0.526)	-0.070 (CI = +/-0.086; p = 0.092)	0.255		+1.00%
Loss Cost	2016.1	0.008 (CI = +/-0.054; p = 0.705)	-0.072 (CI = +/-0.109; p = 0.140)	0.204		+0.79%
Loss Cost	2016.2	0.020 (CI = +/-0.088; p = 0.513)	-0.087 (CI = +/-0.150; p = 0.163)	0.223		+2.06%
Severity	2005.1	0.037 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.073; p = 0.008)	0.749		+3.81%
Severity	2005.2	0.039 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.074; p = 0.004)	0.757		+4.02%
Severity	2006.1	0.042 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.071; p = 0.008)	0.791		+4.31%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.071; p = 0.005)	0.794		+4.52%
Severity	2007.1	0.046 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.071; p = 0.009)	0.810		+4.76%
Severity	2007.2	0.048 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.074; p = 0.009)	0.794		+4.87%
Severity	2008.1	0.051 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.069; p = 0.015)	0.837		+5.28%
Severity	2008.2	0.055 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.066; p = 0.004)	0.859		+5.67%
Severity	2009.1	0.060 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.055; p = 0.005)	0.909		+6.19%
Severity	2009.2	0.064 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.050; p = 0.001)	0.930		+6.61%
Severity	2010.1	0.066 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.050; p = 0.001)	0.933		+6.84%
Severity	2010.2	0.068 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.051; p = 0.001)	0.929		+7.07%
Severity	2011.1	0.070 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.052; p = 0.002)	0.930		+7.29%
Severity	2011.2	0.070 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.057; p = 0.004)	0.911		+7.23%
Severity	2012.1	0.070 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.061; p = 0.007)	0.899		+7.23%
Severity	2012.2	0.071 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.067; p = 0.010)	0.875		+7.35%
Severity	2013.1	0.071 (CI = +/-0.020; p = 0.000)	-0.093 (CI = +/-0.073; p = 0.017)	0.857		+7.36%
Severity	2013.2	0.069 (CI = +/-0.024; p = 0.000)	-0.089 (CI = +/-0.081; p = 0.035)	0.801		+7.16%
Severity	2014.1	0.060 (CI = +/-0.024; p = 0.000)	-0.105 (CI = +/-0.078; p = 0.014)	0.801		+6.24%
Severity	2014.2	0.050 (CI = +/-0.026; p = 0.003)	-0.086 (CI = +/-0.074; p = 0.029)	0.718		+5.12%
Severity	2015.1	0.042 (CI = +/-0.029; p = 0.012)	-0.098 (CI = +/-0.075; p = 0.019)	0.720		+4.27%
Severity	2015.2	0.028 (CI = +/-0.030; p = 0.062)	-0.077 (CI = +/-0.068; p = 0.034)	0.579		+2.82%
Severity	2016.1	0.022 (CI = +/-0.040; p = 0.207)	-0.084 (CI = +/-0.081; p = 0.046)	0.586		+2.20%
Severity	2016.2	0.030 (CI = +/-0.066; p = 0.246)	-0.093 (CI = +/-0.113; p = 0.079)	0.518		+3.05%
Frequency	2005.1	-0.003 (CI = +/-0.008; p = 0.433)	0.011 (CI = +/-0.070; p = 0.750)	-0.047		-0.32%
Frequency	2005.2	-0.006 (CI = +/-0.009; p = 0.192)	0.022 (CI = +/-0.069; p = 0.514)	0.005		-0.56%
Frequency	2006.1	-0.008 (CI = +/-0.009; p = 0.080)	0.012 (CI = +/-0.068; p = 0.710)	0.054		-0.77%
Frequency	2006.2	-0.010 (CI = +/-0.009; p = 0.029)	0.023 (CI = +/-0.068; p = 0.486)	0.130		-1.01%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.016)	0.016 (CI = +/-0.068; p = 0.637)	0.173		-1.18%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.037)	0.012 (CI = +/-0.071; p = 0.728)	0.115		-1.10%
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.013)	0.001 (CI = +/-0.070; p = 0.967)	0.197		-1.37%
Frequency	2008.2	-0.017 (CI = +/-0.011; p = 0.003)	0.015 (CI = +/-0.067; p = 0.637)	0.320		-1.73%
Frequency	2009.1	-0.021 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.063; p = 0.939)	0.446		-2.10%
Frequency	2009.2	-0.024 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.063; p = 0.655)	0.518		-2.41%
Frequency	2010.1	-0.026 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.065; p = 0.774)	0.514		-2.55%
Frequency	2010.2	-0.031 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.060; p = 0.390)	0.641		-3.04%
Frequency	2011.1	-0.034 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.059; p = 0.596)	0.694		-3.38%
Frequency	2011.2	-0.039 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.056; p = 0.306)	0.754		-3.82%
Frequency	2012.1	-0.040 (CI = +/-0.014; p = 0.000)	0.025 (CI = +/-0.060; p = 0.389)	0.734		-3.94%
Frequency	2012.2	-0.046 (CI = +/-0.014; p = 0.000)	0.039 (CI = +/-0.056; p = 0.147)	0.802		-4.50%
Frequency	2013.1	-0.047 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.061; p = 0.194)	0.775		-4.57%
Frequency	2013.2	-0.049 (CI = +/-0.019; p = 0.000)	0.043 (CI = +/-0.067; p = 0.182)	0.738		-4.78%
Frequency	2014.1	-0.044 (CI = +/-0.022; p = 0.002)	0.052 (CI = +/-0.070; p = 0.127)	0.688		-4.32%
Frequency	2014.2	-0.034 (CI = +/-0.023; p = 0.009)	0.034 (CI = +/-0.065; p = 0.264)	0.550		-3.36%
Frequency	2015.1	-0.035 (CI = +/-0.029; p = 0.027)	0.033 (CI = +/-0.076; p = 0.337)	0.485		-3.43%
Frequency	2015.2	-0.018 (CI = +/-0.024; p = 0.111)	0.007 (CI = +/-0.054; p = 0.753)	0.200		-1.77%
Frequency	2016.1	-0.014 (CI = +/-0.033; p = 0.305)	0.012 (CI = +/-0.066; p = 0.650)	-0.067		-1.38%
Frequency	2016.2	-0.010 (CI = +/-0.056; p = 0.622)	0.007 (CI = +/-0.096; p = 0.836)	-0.513		-0.96%

## Comprehensive

Coverage = CM  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.054 (CI = +/-0.010; p = 0.000)	-0.078 (CI = +/-0.089; p = 0.082)	0.814	+5.57%
Loss Cost	2005.2	0.054 (CI = +/-0.010; p = 0.000)	-0.078 (CI = +/-0.092; p = 0.096)	0.795	+5.55%
Loss Cost	2006.1	0.054 (CI = +/-0.011; p = 0.000)	-0.075 (CI = +/-0.095; p = 0.118)	0.785	+5.60%
Loss Cost	2006.2	0.054 (CI = +/-0.012; p = 0.000)	-0.073 (CI = +/-0.099; p = 0.143)	0.760	+5.55%
Loss Cost	2007.1	0.052 (CI = +/-0.012; p = 0.000)	-0.083 (CI = +/-0.101; p = 0.102)	0.740	+5.33%
Loss Cost	2007.2	0.050 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.102; p = 0.153)	0.703	+5.10%
Loss Cost	2008.1	0.050 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.107; p = 0.176)	0.684	+5.12%
Loss Cost	2008.2	0.047 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.106; p = 0.271)	0.637	+4.76%
Loss Cost	2009.1	0.044 (CI = +/-0.016; p = 0.000)	-0.068 (CI = +/-0.110; p = 0.213)	0.601	+4.52%
Loss Cost	2009.2	0.042 (CI = +/-0.017; p = 0.000)	-0.060 (CI = +/-0.113; p = 0.282)	0.539	+4.31%
Loss Cost	2010.1	0.041 (CI = +/-0.019; p = 0.000)	-0.066 (CI = +/-0.119; p = 0.260)	0.499	+4.15%
Loss Cost	2010.2	0.037 (CI = +/-0.020; p = 0.001)	-0.052 (CI = +/-0.121; p = 0.374)	0.409	+3.75%
Loss Cost	2011.1	0.041 (CI = +/-0.022; p = 0.001)	-0.039 (CI = +/-0.125; p = 0.522)	0.439	+4.16%
Loss Cost	2011.2	0.037 (CI = +/-0.023; p = 0.004)	-0.026 (CI = +/-0.128; p = 0.678)	0.339	+3.73%
Loss Cost	2012.1	0.036 (CI = +/-0.026; p = 0.011)	-0.027 (CI = +/-0.137; p = 0.680)	0.292	+3.68%
Loss Cost	2012.2	0.031 (CI = +/-0.029; p = 0.036)	-0.013 (CI = +/-0.142; p = 0.848)	0.175	+3.17%
Loss Cost	2013.1	0.033 (CI = +/-0.033; p = 0.054)	-0.009 (CI = +/-0.153; p = 0.903)	0.149	+3.32%
Loss Cost	2013.2	0.028 (CI = +/-0.038; p = 0.131)	0.003 (CI = +/-0.162; p = 0.969)	0.043	+2.83%
Loss Cost	2014.1	0.021 (CI = +/-0.043; p = 0.301)	-0.014 (CI = +/-0.174; p = 0.867)	-0.059	+2.15%
Loss Cost	2014.2	0.017 (CI = +/-0.050; p = 0.481)	-0.003 (CI = +/-0.188; p = 0.971)	-0.139	+1.66%
Loss Cost	2015.1	0.009 (CI = +/-0.060; p = 0.733)	-0.019 (CI = +/-0.208; p = 0.844)	-0.197	+0.94%
Loss Cost	2015.2	-0.010 (CI = +/-0.065; p = 0.742)	0.016 (CI = +/-0.208; p = 0.861)	-0.227	-0.96%
Severity	2005.1	0.034 (CI = +/-0.006; p = 0.000)	-0.214 (CI = +/-0.059; p = 0.000)	0.857	+3.50%
Severity	2005.2	0.036 (CI = +/-0.007; p = 0.000)	-0.222 (CI = +/-0.058; p = 0.000)	0.860	+3.65%
Severity	2006.1	0.037 (CI = +/-0.007; p = 0.000)	-0.214 (CI = +/-0.058; p = 0.000)	0.870	+3.81%
Severity	2006.2	0.038 (CI = +/-0.007; p = 0.000)	-0.217 (CI = +/-0.060; p = 0.000)	0.859	+3.87%
Severity	2007.1	0.038 (CI = +/-0.008; p = 0.000)	-0.214 (CI = +/-0.062; p = 0.000)	0.858	+3.92%
Severity	2007.2	0.039 (CI = +/-0.008; p = 0.000)	-0.217 (CI = +/-0.065; p = 0.000)	0.842	+3.97%
Severity	2008.1	0.042 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.061; p = 0.000)	0.870	+4.28%
Severity	2008.2	0.043 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.063; p = 0.000)	0.864	+4.42%
Severity	2009.1	0.045 (CI = +/-0.009; p = 0.000)	-0.201 (CI = +/-0.064; p = 0.000)	0.871	+4.60%
Severity	2009.2	0.046 (CI = +/-0.010; p = 0.000)	-0.206 (CI = +/-0.066; p = 0.000)	0.859	+4.72%
Severity	2010.1	0.049 (CI = +/-0.010; p = 0.000)	-0.197 (CI = +/-0.067; p = 0.000)	0.870	+4.98%
Severity	2010.2	0.049 (CI = +/-0.012; p = 0.000)	-0.199 (CI = +/-0.070; p = 0.000)	0.850	+5.03%
Severity	2011.1	0.054 (CI = +/-0.011; p = 0.000)	-0.183 (CI = +/-0.066; p = 0.000)	0.882	+5.50%
Severity	2011.2	0.052 (CI = +/-0.013; p = 0.000)	-0.179 (CI = +/-0.069; p = 0.000)	0.855	+5.38%
Severity	2012.1	0.051 (CI = +/-0.014; p = 0.000)	-0.183 (CI = +/-0.073; p = 0.000)	0.848	+5.27%
Severity	2012.2	0.049 (CI = +/-0.016; p = 0.000)	-0.176 (CI = +/-0.077; p = 0.000)	0.809	+5.03%
Severity	2013.1	0.051 (CI = +/-0.018; p = 0.000)	-0.172 (CI = +/-0.082; p = 0.001)	0.806	+5.19%
Severity	2013.2	0.051 (CI = +/-0.021; p = 0.000)	-0.173 (CI = +/-0.089; p = 0.001)	0.762	+5.21%
Severity	2014.1	0.048 (CI = +/-0.024; p = 0.001)	-0.178 (CI = +/-0.097; p = 0.002)	0.751	+4.96%
Severity	2014.2	0.047 (CI = +/-0.028; p = 0.004)	-0.176 (CI = +/-0.106; p = 0.004)	0.681	+4.84%
Severity	2015.1	0.049 (CI = +/-0.034; p = 0.011)	-0.173 (CI = +/-0.119; p = 0.009)	0.675	+5.01%
Severity	2015.2	0.034 (CI = +/-0.032; p = 0.042)	-0.145 (CI = +/-0.102; p = 0.011)	0.592	+3.42%
Frequency	2005.1	0.020 (CI = +/-0.010; p = 0.000)	0.136 (CI = +/-0.090; p = 0.004)	0.431	+1.99%
Frequency	2005.2	0.018 (CI = +/-0.010; p = 0.001)	0.144 (CI = +/-0.091; p = 0.003)	0.421	+1.83%
Frequency	2006.1	0.017 (CI = +/-0.011; p = 0.003)	0.139 (CI = +/-0.094; p = 0.005)	0.364	+1.73%
Frequency	2006.2	0.016 (CI = +/-0.012; p = 0.008)	0.144 (CI = +/-0.097; p = 0.005)	0.356	+1.62%
Frequency	2007.1	0.013 (CI = +/-0.012; p = 0.030)	0.132 (CI = +/-0.097; p = 0.010)	0.277	+1.35%
Frequency	2007.2	0.011 (CI = +/-0.012; p = 0.087)	0.144 (CI = +/-0.097; p = 0.006)	0.287	+1.09%
Frequency	2008.1	0.008 (CI = +/-0.013; p = 0.215)	0.131 (CI = +/-0.098; p = 0.011)	0.215	+0.81%
Frequency	2008.2	0.003 (CI = +/-0.013; p = 0.592)	0.151 (CI = +/-0.091; p = 0.002)	0.295	+0.33%
Frequency	2009.1	-0.001 (CI = +/-0.013; p = 0.895)	0.134 (CI = +/-0.088; p = 0.005)	0.260	-0.08%
Frequency	2009.2	-0.004 (CI = +/-0.013; p = 0.537)	0.146 (CI = +/-0.088; p = 0.002)	0.321	-0.40%
Frequency	2010.1	-0.008 (CI = +/-0.014; p = 0.240)	0.131 (CI = +/-0.087; p = 0.005)	0.326	-0.79%
Frequency	2010.2	-0.012 (CI = +/-0.014; p = 0.075)	0.146 (CI = +/-0.083; p = 0.002)	0.433	-1.23%
Frequency	2011.1	-0.013 (CI = +/-0.015; p = 0.094)	0.145 (CI = +/-0.088; p = 0.003)	0.430	-1.27%
Frequency	2011.2	-0.016 (CI = +/-0.016; p = 0.059)	0.154 (CI = +/-0.090; p = 0.002)	0.457	-1.57%
Frequency	2012.1	-0.015 (CI = +/-0.019; p = 0.102)	0.156 (CI = +/-0.097; p = 0.004)	0.454	-1.51%
Frequency	2012.2	-0.018 (CI = +/-0.021; p = 0.084)	0.164 (CI = +/-0.101; p = 0.004)	0.456	-1.78%
Frequency	2013.1	-0.018 (CI = +/-0.024; p = 0.126)	0.163 (CI = +/-0.110; p = 0.007)	0.451	-1.78%
Frequency	2013.2	-0.023 (CI = +/-0.026; p = 0.083)	0.176 (CI = +/-0.114; p = 0.006)	0.478	-2.26%
Frequency	2014.1	-0.027 (CI = +/-0.030; p = 0.075)	0.165 (CI = +/-0.122; p = 0.013)	0.486	-2.68%
Frequency	2014.2	-0.031 (CI = +/-0.035; p = 0.081)	0.173 (CI = +/-0.132; p = 0.016)	0.460	-3.03%
Frequency	2015.1	-0.039 (CI = +/-0.041; p = 0.057)	0.154 (CI = +/-0.141; p = 0.036)	0.493	-3.87%
Frequency	2015.2	-0.043 (CI = +/-0.049; p = 0.078)	0.161 (CI = +/-0.157; p = 0.045)	0.435	-4.24%

## Comprehensive

Coverage = CM

End Trend Period = 2020.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.055 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.091; p = 0.065)	0.809	+5.70%
Loss Cost	2005.2	0.055 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.094; p = 0.075)	0.789	+5.70%
Loss Cost	2006.1	0.056 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.098; p = 0.095)	0.779	+5.76%
Loss Cost	2006.2	0.056 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.102; p = 0.115)	0.753	+5.72%
Loss Cost	2007.1	0.054 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.103; p = 0.085)	0.731	+5.50%
Loss Cost	2007.2	0.051 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.106; p = 0.132)	0.690	+5.26%
Loss Cost	2008.1	0.052 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.110; p = 0.153)	0.672	+5.29%
Loss Cost	2008.2	0.048 (CI = +/-0.016; p = 0.000)	-0.064 (CI = +/-0.111; p = 0.247)	0.618	+4.90%
Loss Cost	2009.1	0.045 (CI = +/-0.017; p = 0.000)	-0.073 (CI = +/-0.114; p = 0.199)	0.578	+4.65%
Loss Cost	2009.2	0.043 (CI = +/-0.019; p = 0.000)	-0.065 (CI = +/-0.119; p = 0.269)	0.511	+4.44%
Loss Cost	2010.1	0.042 (CI = +/-0.021; p = 0.000)	-0.070 (CI = +/-0.125; p = 0.253)	0.468	+4.27%
Loss Cost	2010.2	0.038 (CI = +/-0.022; p = 0.002)	-0.055 (CI = +/-0.128; p = 0.377)	0.368	+3.82%
Loss Cost	2011.1	0.042 (CI = +/-0.024; p = 0.002)	-0.042 (CI = +/-0.132; p = 0.511)	0.400	+4.26%
Loss Cost	2011.2	0.037 (CI = +/-0.026; p = 0.009)	-0.027 (CI = +/-0.137; p = 0.682)	0.291	+3.77%
Loss Cost	2012.1	0.037 (CI = +/-0.030; p = 0.020)	-0.028 (CI = +/-0.146; p = 0.685)	0.241	+3.72%
Loss Cost	2012.2	0.031 (CI = +/-0.033; p = 0.068)	-0.011 (CI = +/-0.153; p = 0.876)	0.115	+3.11%
Loss Cost	2013.1	0.032 (CI = +/-0.038; p = 0.092)	-0.008 (CI = +/-0.165; p = 0.923)	0.089	+3.26%
Loss Cost	2013.2	0.026 (CI = +/-0.044; p = 0.220)	0.007 (CI = +/-0.178; p = 0.928)	-0.019	+2.65%
Loss Cost	2014.1	0.019 (CI = +/-0.051; p = 0.427)	-0.008 (CI = +/-0.190; p = 0.925)	-0.122	+1.90%
Loss Cost	2014.2	0.012 (CI = +/-0.061; p = 0.669)	0.007 (CI = +/-0.210; p = 0.943)	-0.194	+1.20%
Loss Cost	2015.1	0.004 (CI = +/-0.073; p = 0.910)	-0.008 (CI = +/-0.231; p = 0.937)	-0.247	+0.37%
Loss Cost	2015.2	-0.025 (CI = +/-0.080; p = 0.490)	0.044 (CI = +/-0.230; p = 0.666)	-0.178	-2.43%
Severity	2005.1	0.035 (CI = +/-0.007; p = 0.000)	-0.216 (CI = +/-0.061; p = 0.000)	0.843	+3.53%
Severity	2005.2	0.036 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.060; p = 0.000)	0.847	+3.69%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	-0.216 (CI = +/-0.060; p = 0.000)	0.858	+3.86%
Severity	2006.2	0.039 (CI = +/-0.008; p = 0.000)	-0.220 (CI = +/-0.062; p = 0.000)	0.846	+3.93%
Severity	2007.1	0.039 (CI = +/-0.008; p = 0.000)	-0.217 (CI = +/-0.065; p = 0.000)	0.844	+3.99%
Severity	2007.2	0.040 (CI = +/-0.009; p = 0.000)	-0.220 (CI = +/-0.067; p = 0.000)	0.828	+4.05%
Severity	2008.1	0.043 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.063; p = 0.000)	0.859	+4.37%
Severity	2008.2	0.044 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.065; p = 0.000)	0.853	+4.55%
Severity	2009.1	0.046 (CI = +/-0.010; p = 0.000)	-0.207 (CI = +/-0.066; p = 0.000)	0.862	+4.75%
Severity	2009.2	0.048 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.068; p = 0.000)	0.851	+4.91%
Severity	2010.1	0.051 (CI = +/-0.011; p = 0.000)	-0.204 (CI = +/-0.068; p = 0.000)	0.864	+5.18%
Severity	2010.2	0.052 (CI = +/-0.012; p = 0.000)	-0.207 (CI = +/-0.072; p = 0.000)	0.844	+5.29%
Severity	2011.1	0.056 (CI = +/-0.012; p = 0.000)	-0.192 (CI = +/-0.066; p = 0.000)	0.882	+5.79%
Severity	2011.2	0.055 (CI = +/-0.014; p = 0.000)	-0.189 (CI = +/-0.070; p = 0.000)	0.852	+5.70%
Severity	2012.1	0.055 (CI = +/-0.015; p = 0.000)	-0.192 (CI = +/-0.075; p = 0.000)	0.844	+5.60%
Severity	2012.2	0.052 (CI = +/-0.017; p = 0.000)	-0.186 (CI = +/-0.080; p = 0.000)	0.799	+5.39%
Severity	2013.1	0.054 (CI = +/-0.020; p = 0.000)	-0.181 (CI = +/-0.086; p = 0.001)	0.798	+5.58%
Severity	2013.2	0.055 (CI = +/-0.023; p = 0.000)	-0.184 (CI = +/-0.094; p = 0.001)	0.751	+5.70%
Severity	2014.1	0.053 (CI = +/-0.027; p = 0.001)	-0.189 (CI = +/-0.102; p = 0.002)	0.740	+5.47%
Severity	2014.2	0.053 (CI = +/-0.033; p = 0.005)	-0.189 (CI = +/-0.114; p = 0.005)	0.664	+5.47%
Severity	2015.1	0.055 (CI = +/-0.040; p = 0.013)	-0.185 (CI = +/-0.128; p = 0.010)	0.658	+5.71%
Severity	2015.2	0.037 (CI = +/-0.041; p = 0.070)	-0.151 (CI = +/-0.117; p = 0.019)	0.524	+3.77%
Frequency	2005.1	0.021 (CI = +/-0.010; p = 0.000)	0.130 (CI = +/-0.092; p = 0.007)	0.440	+2.10%
Frequency	2005.2	0.019 (CI = +/-0.011; p = 0.001)	0.139 (CI = +/-0.094; p = 0.005)	0.428	+1.94%
Frequency	2006.1	0.018 (CI = +/-0.012; p = 0.003)	0.134 (CI = +/-0.097; p = 0.009)	0.370	+1.83%
Frequency	2006.2	0.017 (CI = +/-0.012; p = 0.009)	0.139 (CI = +/-0.100; p = 0.008)	0.361	+1.72%
Frequency	2007.1	0.014 (CI = +/-0.013; p = 0.030)	0.127 (CI = +/-0.101; p = 0.015)	0.281	+1.45%
Frequency	2007.2	0.012 (CI = +/-0.014; p = 0.091)	0.140 (CI = +/-0.101; p = 0.009)	0.287	+1.16%
Frequency	2008.1	0.009 (CI = +/-0.014; p = 0.215)	0.128 (CI = +/-0.102; p = 0.016)	0.212	+0.87%
Frequency	2008.2	0.003 (CI = +/-0.014; p = 0.613)	0.151 (CI = +/-0.096; p = 0.004)	0.287	+0.34%
Frequency	2009.1	-0.001 (CI = +/-0.014; p = 0.895)	0.134 (CI = +/-0.092; p = 0.007)	0.246	-0.09%
Frequency	2009.2	-0.005 (CI = +/-0.015; p = 0.522)	0.148 (CI = +/-0.093; p = 0.003)	0.308	-0.45%
Frequency	2010.1	-0.009 (CI = +/-0.015; p = 0.240)	0.133 (CI = +/-0.091; p = 0.006)	0.310	-0.86%
Frequency	2010.2	-0.014 (CI = +/-0.015; p = 0.068)	0.152 (CI = +/-0.087; p = 0.002)	0.428	-1.39%
Frequency	2011.1	-0.015 (CI = +/-0.017; p = 0.085)	0.150 (CI = +/-0.092; p = 0.003)	0.424	-1.45%
Frequency	2011.2	-0.018 (CI = +/-0.018; p = 0.048)	0.162 (CI = +/-0.095; p = 0.002)	0.461	-1.83%
Frequency	2012.1	-0.018 (CI = +/-0.021; p = 0.083)	0.164 (CI = +/-0.101; p = 0.004)	0.457	-1.78%
Frequency	2012.2	-0.022 (CI = +/-0.023; p = 0.062)	0.175 (CI = +/-0.107; p = 0.004)	0.470	-2.16%
Frequency	2013.1	-0.022 (CI = +/-0.027; p = 0.094)	0.174 (CI = +/-0.115; p = 0.006)	0.464	-2.19%
Frequency	2013.2	-0.029 (CI = +/-0.030; p = 0.051)	0.192 (CI = +/-0.119; p = 0.005)	0.512	-2.89%
Frequency	2014.1	-0.034 (CI = +/-0.034; p = 0.046)	0.181 (CI = +/-0.127; p = 0.010)	0.525	-3.38%
Frequency	2014.2	-0.041 (CI = +/-0.040; p = 0.043)	0.196 (CI = +/-0.137; p = 0.010)	0.523	-4.05%
Frequency	2015.1	-0.052 (CI = +/-0.045; p = 0.029)	0.177 (CI = +/-0.142; p = 0.021)	0.570	-5.05%
Frequency	2015.2	-0.062 (CI = +/-0.055; p = 0.033)	0.195 (CI = +/-0.158; p = 0.023)	0.554	-5.98%

## Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.058 (CI = +/-0.010; p = 0.000)	-0.070 (CI = +/-0.088; p = 0.118)	0.830	+6.02%
Loss Cost	2005.2	0.059 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.092; p = 0.128)	0.813	+6.03%
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	-0.065 (CI = +/-0.095; p = 0.169)	0.805	+6.13%
Loss Cost	2006.2	0.059 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.099; p = 0.192)	0.782	+6.11%
Loss Cost	2007.1	0.057 (CI = +/-0.014; p = 0.000)	-0.073 (CI = +/-0.101; p = 0.151)	0.761	+5.90%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.104; p = 0.216)	0.725	+5.67%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	-0.060 (CI = +/-0.108; p = 0.262)	0.710	+5.76%
Loss Cost	2008.2	0.052 (CI = +/-0.016; p = 0.000)	-0.046 (CI = +/-0.109; p = 0.385)	0.663	+5.38%
Loss Cost	2009.1	0.050 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.113; p = 0.329)	0.624	+5.16%
Loss Cost	2009.2	0.048 (CI = +/-0.020; p = 0.000)	-0.047 (CI = +/-0.118; p = 0.411)	0.564	+4.96%
Loss Cost	2010.1	0.047 (CI = +/-0.022; p = 0.000)	-0.051 (CI = +/-0.125; p = 0.404)	0.522	+4.85%
Loss Cost	2010.2	0.043 (CI = +/-0.023; p = 0.001)	-0.037 (CI = +/-0.129; p = 0.546)	0.430	+4.41%
Loss Cost	2011.1	0.049 (CI = +/-0.025; p = 0.001)	-0.018 (CI = +/-0.131; p = 0.771)	0.483	+5.04%
Loss Cost	2011.2	0.045 (CI = +/-0.028; p = 0.004)	-0.005 (CI = +/-0.136; p = 0.934)	0.385	+4.57%
Loss Cost	2012.1	0.046 (CI = +/-0.032; p = 0.008)	-0.002 (CI = +/-0.147; p = 0.973)	0.342	+4.68%
Loss Cost	2012.2	0.040 (CI = +/-0.035; p = 0.030)	0.012 (CI = +/-0.154; p = 0.868)	0.224	+4.07%
Loss Cost	2013.1	0.044 (CI = +/-0.041; p = 0.038)	0.023 (CI = +/-0.167; p = 0.771)	0.214	+4.52%
Loss Cost	2013.2	0.039 (CI = +/-0.048; p = 0.102)	0.035 (CI = +/-0.180; p = 0.677)	0.106	+3.94%
Loss Cost	2014.1	0.033 (CI = +/-0.058; p = 0.229)	0.022 (CI = +/-0.199; p = 0.806)	-0.031	+3.35%
Loss Cost	2014.2	0.027 (CI = +/-0.070; p = 0.403)	0.034 (CI = +/-0.221; p = 0.733)	-0.123	+2.70%
Loss Cost	2015.1	0.021 (CI = +/-0.089; p = 0.595)	0.023 (CI = +/-0.255; p = 0.835)	-0.229	+2.11%
Loss Cost	2015.2	-0.009 (CI = +/-0.098; p = 0.836)	0.068 (CI = +/-0.255; p = 0.540)	-0.237	-0.87%
Severity	2005.1	0.033 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.061; p = 0.000)	0.845	+3.36%
Severity	2005.2	0.035 (CI = +/-0.007; p = 0.000)	-0.231 (CI = +/-0.060; p = 0.000)	0.850	+3.53%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.061; p = 0.000)	0.860	+3.69%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.063; p = 0.000)	0.847	+3.77%
Severity	2007.1	0.037 (CI = +/-0.009; p = 0.000)	-0.225 (CI = +/-0.065; p = 0.000)	0.845	+3.81%
Severity	2007.2	0.038 (CI = +/-0.009; p = 0.000)	-0.228 (CI = +/-0.068; p = 0.000)	0.829	+3.86%
Severity	2008.1	0.041 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.065; p = 0.000)	0.858	+4.20%
Severity	2008.2	0.043 (CI = +/-0.010; p = 0.000)	-0.220 (CI = +/-0.066; p = 0.000)	0.852	+4.38%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.068; p = 0.000)	0.859	+4.58%
Severity	2009.2	0.046 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.070; p = 0.000)	0.847	+4.75%
Severity	2010.1	0.049 (CI = +/-0.012; p = 0.000)	-0.209 (CI = +/-0.071; p = 0.000)	0.859	+5.03%
Severity	2010.2	0.050 (CI = +/-0.014; p = 0.000)	-0.212 (CI = +/-0.075; p = 0.000)	0.838	+5.13%
Severity	2011.1	0.056 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.071; p = 0.000)	0.875	+5.71%
Severity	2011.2	0.055 (CI = +/-0.015; p = 0.000)	-0.192 (CI = +/-0.075; p = 0.000)	0.844	+5.61%
Severity	2012.1	0.053 (CI = +/-0.018; p = 0.000)	-0.196 (CI = +/-0.081; p = 0.000)	0.837	+5.47%
Severity	2012.2	0.051 (CI = +/-0.020; p = 0.000)	-0.190 (CI = +/-0.086; p = 0.000)	0.790	+5.23%
Severity	2013.1	0.053 (CI = +/-0.023; p = 0.000)	-0.185 (CI = +/-0.094; p = 0.001)	0.788	+5.43%
Severity	2013.2	0.054 (CI = +/-0.027; p = 0.001)	-0.187 (CI = +/-0.102; p = 0.002)	0.740	+5.54%
Severity	2014.1	0.051 (CI = +/-0.033; p = 0.007)	-0.194 (CI = +/-0.114; p = 0.004)	0.730	+5.20%
Severity	2014.2	0.050 (CI = +/-0.040; p = 0.020)	-0.194 (CI = +/-0.127; p = 0.008)	0.652	+5.18%
Severity	2015.1	0.053 (CI = +/-0.051; p = 0.046)	-0.190 (CI = +/-0.148; p = 0.019)	0.643	+5.39%
Severity	2015.2	0.032 (CI = +/-0.052; p = 0.185)	-0.159 (CI = +/-0.134; p = 0.027)	0.519	+3.21%
Frequency	2005.1	0.025 (CI = +/-0.009; p = 0.000)	0.154 (CI = +/-0.081; p = 0.001)	0.589	+2.57%
Frequency	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.083; p = 0.000)	0.582	+2.42%
Frequency	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.086; p = 0.001)	0.534	+2.35%
Frequency	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.089; p = 0.001)	0.525	+2.26%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.153 (CI = +/-0.090; p = 0.002)	0.453	+2.02%
Frequency	2007.2	0.017 (CI = +/-0.012; p = 0.009)	0.164 (CI = +/-0.090; p = 0.001)	0.461	+1.74%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.030)	0.154 (CI = +/-0.092; p = 0.002)	0.387	+1.49%
Frequency	2008.2	0.010 (CI = +/-0.013; p = 0.128)	0.174 (CI = +/-0.083; p = 0.000)	0.470	+0.96%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.377)	0.159 (CI = +/-0.081; p = 0.001)	0.418	+0.55%
Frequency	2009.2	0.002 (CI = +/-0.013; p = 0.753)	0.171 (CI = +/-0.080; p = 0.000)	0.477	+0.20%
Frequency	2010.1	-0.002 (CI = +/-0.014; p = 0.795)	0.158 (CI = +/-0.080; p = 0.001)	0.454	-0.17%
Frequency	2010.2	-0.007 (CI = +/-0.013; p = 0.292)	0.174 (CI = +/-0.074; p = 0.000)	0.573	-0.69%
Frequency	2011.1	-0.006 (CI = +/-0.015; p = 0.390)	0.176 (CI = +/-0.079; p = 0.000)	0.568	-0.63%
Frequency	2011.2	-0.010 (CI = +/-0.016; p = 0.215)	0.186 (CI = +/-0.080; p = 0.000)	0.604	-0.99%
Frequency	2012.1	-0.008 (CI = +/-0.019; p = 0.396)	0.193 (CI = +/-0.086; p = 0.000)	0.613	-0.75%
Frequency	2012.2	-0.011 (CI = +/-0.021; p = 0.268)	0.202 (CI = +/-0.089; p = 0.000)	0.627	-1.10%
Frequency	2013.1	-0.009 (CI = +/-0.024; p = 0.445)	0.208 (CI = +/-0.097; p = 0.001)	0.628	-0.87%
Frequency	2013.2	-0.015 (CI = +/-0.026; p = 0.223)	0.222 (CI = +/-0.099; p = 0.001)	0.674	-1.52%
Frequency	2014.1	-0.018 (CI = +/-0.032; p = 0.239)	0.217 (CI = +/-0.110; p = 0.002)	0.662	-1.76%
Frequency	2014.2	-0.024 (CI = +/-0.037; p = 0.179)	0.228 (CI = +/-0.119; p = 0.002)	0.664	-2.36%
Frequency	2015.1	-0.032 (CI = +/-0.046; p = 0.149)	0.214 (CI = +/-0.133; p = 0.007)	0.665	-3.11%
Frequency	2015.2	-0.040 (CI = +/-0.057; p = 0.134)	0.227 (CI = +/-0.148; p = 0.010)	0.653	-3.95%

## Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.061 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.085; p = 0.053)	0.848	+6.34%
Loss Cost	2005.2	0.062 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.089; p = 0.057)	0.833	+6.39%
Loss Cost	2006.1	0.063 (CI = +/-0.012; p = 0.000)	-0.081 (CI = +/-0.092; p = 0.080)	0.827	+6.51%
Loss Cost	2006.2	0.063 (CI = +/-0.013; p = 0.000)	-0.082 (CI = +/-0.096; p = 0.090)	0.807	+6.52%
Loss Cost	2007.1	0.061 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.098; p = 0.072)	0.788	+6.33%
Loss Cost	2007.2	0.059 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.102; p = 0.111)	0.753	+6.12%
Loss Cost	2008.1	0.060 (CI = +/-0.016; p = 0.000)	-0.077 (CI = +/-0.106; p = 0.144)	0.740	+6.23%
Loss Cost	2008.2	0.057 (CI = +/-0.017; p = 0.000)	-0.064 (CI = +/-0.108; p = 0.230)	0.694	+5.87%
Loss Cost	2009.1	0.055 (CI = +/-0.019; p = 0.000)	-0.071 (CI = +/-0.112; p = 0.203)	0.659	+5.66%
Loss Cost	2009.2	0.054 (CI = +/-0.021; p = 0.000)	-0.066 (CI = +/-0.119; p = 0.261)	0.600	+5.50%
Loss Cost	2010.1	0.053 (CI = +/-0.023; p = 0.000)	-0.068 (CI = +/-0.126; p = 0.269)	0.562	+5.42%
Loss Cost	2010.2	0.049 (CI = +/-0.025; p = 0.001)	-0.055 (CI = +/-0.132; p = 0.385)	0.470	+5.00%
Loss Cost	2011.1	0.056 (CI = +/-0.027; p = 0.001)	-0.036 (CI = +/-0.132; p = 0.566)	0.529	+5.71%
Loss Cost	2011.2	0.051 (CI = +/-0.030; p = 0.003)	-0.024 (CI = +/-0.140; p = 0.714)	0.431	+5.27%
Loss Cost	2012.1	0.053 (CI = +/-0.035; p = 0.006)	-0.020 (CI = +/-0.151; p = 0.773)	0.392	+5.43%
Loss Cost	2012.2	0.048 (CI = +/-0.040; p = 0.025)	-0.007 (CI = +/-0.162; p = 0.927)	0.269	+4.87%
Loss Cost	2013.1	0.053 (CI = +/-0.047; p = 0.031)	0.004 (CI = +/-0.175; p = 0.958)	0.264	+5.41%
Loss Cost	2013.2	0.048 (CI = +/-0.057; p = 0.087)	0.014 (CI = +/-0.195; p = 0.872)	0.147	+4.92%
Loss Cost	2014.1	0.043 (CI = +/-0.068; p = 0.188)	0.004 (CI = +/-0.217; p = 0.963)	0.007	+4.36%
Loss Cost	2014.2	0.038 (CI = +/-0.087; p = 0.343)	0.014 (CI = +/-0.251; p = 0.901)	-0.107	+3.83%
Loss Cost	2015.1	0.032 (CI = +/-0.112; p = 0.506)	0.006 (CI = +/-0.292; p = 0.961)	-0.230	+3.30%
Loss Cost	2015.2	-0.006 (CI = +/-0.138; p = 0.913)	0.064 (CI = +/-0.317; p = 0.626)	-0.329	-0.61%
Severity	2005.1	0.034 (CI = +/-0.007; p = 0.000)	-0.226 (CI = +/-0.063; p = 0.000)	0.831	+3.41%
Severity	2005.2	0.035 (CI = +/-0.008; p = 0.000)	-0.235 (CI = +/-0.062; p = 0.000)	0.837	+3.60%
Severity	2006.1	0.037 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.062; p = 0.000)	0.848	+3.77%
Severity	2006.2	0.038 (CI = +/-0.009; p = 0.000)	-0.231 (CI = +/-0.065; p = 0.000)	0.836	+3.87%
Severity	2007.1	0.038 (CI = +/-0.009; p = 0.000)	-0.230 (CI = +/-0.067; p = 0.000)	0.834	+3.91%
Severity	2007.2	0.039 (CI = +/-0.010; p = 0.000)	-0.233 (CI = +/-0.070; p = 0.000)	0.816	+3.99%
Severity	2008.1	0.043 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.067; p = 0.000)	0.849	+4.35%
Severity	2008.2	0.045 (CI = +/-0.011; p = 0.000)	-0.228 (CI = +/-0.068; p = 0.000)	0.845	+4.58%
Severity	2009.1	0.047 (CI = +/-0.011; p = 0.000)	-0.220 (CI = +/-0.069; p = 0.000)	0.854	+4.80%
Severity	2009.2	0.049 (CI = +/-0.012; p = 0.000)	-0.228 (CI = +/-0.072; p = 0.000)	0.845	+5.03%
Severity	2010.1	0.052 (CI = +/-0.013; p = 0.000)	-0.218 (CI = +/-0.072; p = 0.000)	0.859	+5.35%
Severity	2010.2	0.054 (CI = +/-0.015; p = 0.000)	-0.223 (CI = +/-0.076; p = 0.000)	0.840	+5.53%
Severity	2011.1	0.060 (CI = +/-0.014; p = 0.000)	-0.206 (CI = +/-0.069; p = 0.000)	0.885	+6.16%
Severity	2011.2	0.060 (CI = +/-0.016; p = 0.000)	-0.206 (CI = +/-0.074; p = 0.000)	0.854	+6.13%
Severity	2012.1	0.058 (CI = +/-0.018; p = 0.000)	-0.208 (CI = +/-0.080; p = 0.000)	0.848	+6.02%
Severity	2012.2	0.057 (CI = +/-0.022; p = 0.000)	-0.205 (CI = +/-0.087; p = 0.000)	0.798	+5.85%
Severity	2013.1	0.059 (CI = +/-0.025; p = 0.000)	-0.199 (CI = +/-0.094; p = 0.001)	0.799	+6.12%
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.001)	-0.206 (CI = +/-0.104; p = 0.002)	0.759	+6.48%
Severity	2014.1	0.060 (CI = +/-0.037; p = 0.005)	-0.211 (CI = +/-0.116; p = 0.003)	0.749	+6.19%
Severity	2014.2	0.063 (CI = +/-0.047; p = 0.015)	-0.217 (CI = +/-0.134; p = 0.006)	0.682	+6.52%
Severity	2015.1	0.067 (CI = +/-0.060; p = 0.034)	-0.212 (CI = +/-0.156; p = 0.016)	0.674	+6.92%
Severity	2015.2	0.043 (CI = +/-0.069; p = 0.174)	-0.176 (CI = +/-0.159; p = 0.036)	0.501	+4.37%
Frequency	2005.1	0.028 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.079; p = 0.001)	0.632	+2.83%
Frequency	2005.2	0.027 (CI = +/-0.010; p = 0.000)	0.149 (CI = +/-0.081; p = 0.001)	0.621	+2.69%
Frequency	2006.1	0.026 (CI = +/-0.011; p = 0.000)	0.146 (CI = +/-0.085; p = 0.002)	0.575	+2.63%
Frequency	2006.2	0.025 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.088; p = 0.002)	0.564	+2.56%
Frequency	2007.1	0.023 (CI = +/-0.012; p = 0.001)	0.140 (CI = +/-0.089; p = 0.004)	0.495	+2.33%
Frequency	2007.2	0.020 (CI = +/-0.013; p = 0.004)	0.151 (CI = +/-0.090; p = 0.002)	0.493	+2.05%
Frequency	2008.1	0.018 (CI = +/-0.014; p = 0.014)	0.142 (CI = +/-0.092; p = 0.004)	0.415	+1.80%
Frequency	2008.2	0.012 (CI = +/-0.013; p = 0.070)	0.164 (CI = +/-0.085; p = 0.001)	0.479	+1.23%
Frequency	2009.1	0.008 (CI = +/-0.014; p = 0.223)	0.149 (CI = +/-0.082; p = 0.001)	0.413	+0.82%
Frequency	2009.2	0.005 (CI = +/-0.014; p = 0.516)	0.162 (CI = +/-0.083; p = 0.001)	0.460	+0.45%
Frequency	2010.1	0.001 (CI = +/-0.015; p = 0.922)	0.150 (CI = +/-0.082; p = 0.001)	0.418	+0.07%
Frequency	2010.2	-0.005 (CI = +/-0.015; p = 0.487)	0.168 (CI = +/-0.078; p = 0.000)	0.530	-0.50%
Frequency	2011.1	-0.004 (CI = +/-0.017; p = 0.597)	0.170 (CI = +/-0.083; p = 0.001)	0.524	-0.43%
Frequency	2011.2	-0.008 (CI = +/-0.019; p = 0.362)	0.181 (CI = +/-0.086; p = 0.001)	0.557	-0.82%
Frequency	2012.1	-0.006 (CI = +/-0.021; p = 0.579)	0.188 (CI = +/-0.091; p = 0.001)	0.568	-0.55%
Frequency	2012.2	-0.009 (CI = +/-0.024; p = 0.413)	0.198 (CI = +/-0.098; p = 0.001)	0.579	-0.93%
Frequency	2013.1	-0.007 (CI = +/-0.028; p = 0.606)	0.203 (CI = +/-0.106; p = 0.002)	0.580	-0.67%
Frequency	2013.2	-0.015 (CI = +/-0.032; p = 0.325)	0.221 (CI = +/-0.111; p = 0.001)	0.627	-1.47%
Frequency	2014.1	-0.017 (CI = +/-0.039; p = 0.332)	0.216 (CI = +/-0.123; p = 0.004)	0.606	-1.73%
Frequency	2014.2	-0.026 (CI = +/-0.048; p = 0.247)	0.231 (CI = +/-0.138; p = 0.005)	0.610	-2.53%
Frequency	2015.1	-0.034 (CI = +/-0.059; p = 0.205)	0.218 (CI = +/-0.154; p = 0.013)	0.600	-3.39%
Frequency	2015.2	-0.049 (CI = +/-0.078; p = 0.170)	0.239 (CI = +/-0.180; p = 0.019)	0.600	-4.77%

## Comprehensive

Coverage = CM  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.055 (CI = +/-0.010; p = 0.000)	0.800	+5.61%
Loss Cost	2005.2	0.054 (CI = +/-0.011; p = 0.000)	0.781	+5.55%
Loss Cost	2006.1	0.055 (CI = +/-0.011; p = 0.000)	0.772	+5.65%
Loss Cost	2006.2	0.054 (CI = +/-0.012; p = 0.000)	0.749	+5.55%
Loss Cost	2007.1	0.053 (CI = +/-0.013; p = 0.000)	0.721	+5.39%
Loss Cost	2007.2	0.050 (CI = +/-0.013; p = 0.000)	0.689	+5.10%
Loss Cost	2008.1	0.051 (CI = +/-0.014; p = 0.000)	0.672	+5.18%
Loss Cost	2008.2	0.047 (CI = +/-0.015; p = 0.000)	0.633	+4.76%
Loss Cost	2009.1	0.045 (CI = +/-0.016; p = 0.000)	0.589	+4.59%
Loss Cost	2009.2	0.042 (CI = +/-0.017; p = 0.000)	0.534	+4.31%
Loss Cost	2010.1	0.041 (CI = +/-0.019; p = 0.000)	0.490	+4.23%
Loss Cost	2010.2	0.037 (CI = +/-0.020; p = 0.001)	0.414	+3.75%
Loss Cost	2011.1	0.041 (CI = +/-0.021; p = 0.001)	0.456	+4.22%
Loss Cost	2011.2	0.037 (CI = +/-0.023; p = 0.003)	0.371	+3.73%
Loss Cost	2012.1	0.037 (CI = +/-0.025; p = 0.008)	0.328	+3.73%
Loss Cost	2012.2	0.031 (CI = +/-0.028; p = 0.030)	0.228	+3.17%
Loss Cost	2013.1	0.033 (CI = +/-0.032; p = 0.043)	0.209	+3.34%
Loss Cost	2013.2	0.028 (CI = +/-0.036; p = 0.115)	0.117	+2.83%
Loss Cost	2014.1	0.022 (CI = +/-0.041; p = 0.267)	0.027	+2.19%
Loss Cost	2014.2	0.017 (CI = +/-0.047; p = 0.459)	-0.035	+1.66%
Loss Cost	2015.1	0.010 (CI = +/-0.056; p = 0.693)	-0.082	+1.02%
Loss Cost	2015.2	-0.010 (CI = +/-0.061; p = 0.726)	-0.095	-0.96%
Severity	2005.1	0.036 (CI = +/-0.011; p = 0.000)	0.596	+3.63%
Severity	2005.2	0.036 (CI = +/-0.011; p = 0.000)	0.575	+3.65%
Severity	2006.1	0.039 (CI = +/-0.012; p = 0.000)	0.613	+3.96%
Severity	2006.2	0.038 (CI = +/-0.012; p = 0.000)	0.578	+3.87%
Severity	2007.1	0.040 (CI = +/-0.013; p = 0.000)	0.589	+4.09%
Severity	2007.2	0.039 (CI = +/-0.014; p = 0.000)	0.549	+3.97%
Severity	2008.1	0.044 (CI = +/-0.014; p = 0.000)	0.621	+4.46%
Severity	2008.2	0.043 (CI = +/-0.015; p = 0.000)	0.587	+4.42%
Severity	2009.1	0.047 (CI = +/-0.016; p = 0.000)	0.623	+4.82%
Severity	2009.2	0.046 (CI = +/-0.017; p = 0.000)	0.582	+4.72%
Severity	2010.1	0.051 (CI = +/-0.018; p = 0.000)	0.627	+5.23%
Severity	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.577	+5.03%
Severity	2011.1	0.056 (CI = +/-0.019; p = 0.000)	0.662	+5.79%
Severity	2011.2	0.052 (CI = +/-0.021; p = 0.000)	0.605	+5.38%
Severity	2012.1	0.055 (CI = +/-0.023; p = 0.000)	0.590	+5.63%
Severity	2012.2	0.049 (CI = +/-0.025; p = 0.001)	0.511	+5.03%
Severity	2013.1	0.055 (CI = +/-0.027; p = 0.001)	0.539	+5.62%
Severity	2013.2	0.051 (CI = +/-0.031; p = 0.004)	0.453	+5.21%
Severity	2014.1	0.054 (CI = +/-0.036; p = 0.006)	0.431	+5.54%
Severity	2014.2	0.047 (CI = +/-0.041; p = 0.027)	0.313	+4.84%
Severity	2015.1	0.056 (CI = +/-0.047; p = 0.024)	0.354	+5.77%
Severity	2015.2	0.034 (CI = +/-0.045; p = 0.128)	0.153	+3.42%
Frequency	2005.1	0.019 (CI = +/-0.011; p = 0.001)	0.268	+1.91%
Frequency	2005.2	0.018 (CI = +/-0.012; p = 0.004)	0.232	+1.83%
Frequency	2006.1	0.016 (CI = +/-0.012; p = 0.012)	0.178	+1.63%
Frequency	2006.2	0.016 (CI = +/-0.013; p = 0.019)	0.157	+1.62%
Frequency	2007.1	0.012 (CI = +/-0.013; p = 0.068)	0.088	+1.25%
Frequency	2007.2	0.011 (CI = +/-0.014; p = 0.134)	0.051	+1.09%
Frequency	2008.1	0.007 (CI = +/-0.015; p = 0.344)	-0.003	+0.69%
Frequency	2008.2	0.003 (CI = +/-0.015; p = 0.658)	-0.034	+0.33%
Frequency	2009.1	-0.002 (CI = +/-0.015; p = 0.763)	-0.041	-0.22%
Frequency	2009.2	-0.004 (CI = +/-0.016; p = 0.616)	-0.035	-0.40%
Frequency	2010.1	-0.010 (CI = +/-0.016; p = 0.237)	0.023	-0.95%
Frequency	2010.2	-0.012 (CI = +/-0.018; p = 0.159)	0.054	-1.23%
Frequency	2011.1	-0.015 (CI = +/-0.019; p = 0.119)	0.082	-1.49%
Frequency	2011.2	-0.016 (CI = +/-0.021; p = 0.139)	0.073	-1.57%
Frequency	2012.1	-0.018 (CI = +/-0.024; p = 0.128)	0.085	-1.79%
Frequency	2012.2	-0.018 (CI = +/-0.027; p = 0.177)	0.059	-1.78%
Frequency	2013.1	-0.022 (CI = +/-0.030; p = 0.145)	0.084	-2.16%
Frequency	2013.2	-0.023 (CI = +/-0.035; p = 0.181)	0.067	-2.26%
Frequency	2014.1	-0.032 (CI = +/-0.038; p = 0.092)	0.153	-3.17%
Frequency	2014.2	-0.031 (CI = +/-0.045; p = 0.161)	0.095	-3.03%
Frequency	2015.1	-0.046 (CI = +/-0.049; p = 0.063)	0.235	-4.49%
Frequency	2015.2	-0.043 (CI = +/-0.060; p = 0.135)	0.146	-4.24%



## Comprehensive

Coverage = CM

End Trend Period = 2019.2

Excluded Points = 2017.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.054 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.063; p = 0.003)	0.900	+5.58%
Loss Cost	2005.2	0.054 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.003)	0.888	+5.59%
Loss Cost	2006.1	0.055 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.069; p = 0.006)	0.882	+5.65%
Loss Cost	2006.2	0.055 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.071; p = 0.008)	0.867	+5.62%
Loss Cost	2007.1	0.052 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.070; p = 0.003)	0.864	+5.35%
Loss Cost	2007.2	0.050 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.070; p = 0.006)	0.845	+5.13%
Loss Cost	2008.1	0.050 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.074; p = 0.009)	0.834	+5.15%
Loss Cost	2008.2	0.047 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.070; p = 0.016)	0.817	+4.79%
Loss Cost	2009.1	0.044 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.070; p = 0.007)	0.810	+4.47%
Loss Cost	2009.2	0.042 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.072; p = 0.013)	0.773	+4.30%
Loss Cost	2010.1	0.040 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.075; p = 0.010)	0.756	+4.08%
Loss Cost	2010.2	0.036 (CI = +/-0.013; p = 0.000)	-0.091 (CI = +/-0.074; p = 0.019)	0.706	+3.70%
Loss Cost	2011.1	0.041 (CI = +/-0.013; p = 0.000)	-0.074 (CI = +/-0.070; p = 0.039)	0.769	+4.22%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.070; p = 0.071)	0.716	+3.85%
Loss Cost	2012.1	0.037 (CI = +/-0.016; p = 0.000)	-0.065 (CI = +/-0.076; p = 0.087)	0.688	+3.81%
Loss Cost	2012.2	0.033 (CI = +/-0.017; p = 0.001)	-0.053 (CI = +/-0.077; p = 0.154)	0.598	+3.40%
Loss Cost	2013.1	0.036 (CI = +/-0.020; p = 0.002)	-0.046 (CI = +/-0.083; p = 0.242)	0.599	+3.67%
Loss Cost	2013.2	0.034 (CI = +/-0.023; p = 0.009)	-0.040 (CI = +/-0.091; p = 0.342)	0.478	+3.43%
Loss Cost	2014.1	0.026 (CI = +/-0.026; p = 0.045)	-0.057 (CI = +/-0.093; p = 0.198)	0.410	+2.68%
Loss Cost	2014.2	0.027 (CI = +/-0.032; p = 0.087)	-0.057 (CI = +/-0.107; p = 0.248)	0.282	+2.70%
Loss Cost	2015.1	0.021 (CI = +/-0.040; p = 0.249)	-0.068 (CI = +/-0.122; p = 0.223)	0.212	+2.11%
Loss Cost	2015.2	0.005 (CI = +/-0.041; p = 0.759)	-0.036 (CI = +/-0.114; p = 0.454)	-0.221	+0.52%
Severity	2005.1	0.031 (CI = +/-0.006; p = 0.000)	-0.241 (CI = +/-0.053; p = 0.000)	0.885	+3.14%
Severity	2005.2	0.033 (CI = +/-0.006; p = 0.000)	-0.249 (CI = +/-0.051; p = 0.000)	0.893	+3.31%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.242 (CI = +/-0.052; p = 0.000)	0.900	+3.45%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.245 (CI = +/-0.053; p = 0.000)	0.892	+3.52%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.245 (CI = +/-0.056; p = 0.000)	0.891	+3.53%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.880	+3.60%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	-0.234 (CI = +/-0.054; p = 0.000)	0.904	+3.92%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	-0.241 (CI = +/-0.055; p = 0.000)	0.904	+4.10%
Severity	2009.1	0.042 (CI = +/-0.009; p = 0.000)	-0.235 (CI = +/-0.056; p = 0.000)	0.909	+4.26%
Severity	2009.2	0.043 (CI = +/-0.009; p = 0.000)	-0.241 (CI = +/-0.057; p = 0.000)	0.905	+4.44%
Severity	2010.1	0.046 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.058; p = 0.000)	0.914	+4.69%
Severity	2010.2	0.047 (CI = +/-0.011; p = 0.000)	-0.236 (CI = +/-0.061; p = 0.000)	0.903	+4.81%
Severity	2011.1	0.052 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.053; p = 0.000)	0.935	+5.34%
Severity	2011.2	0.052 (CI = +/-0.011; p = 0.000)	-0.218 (CI = +/-0.057; p = 0.000)	0.918	+5.29%
Severity	2012.1	0.049 (CI = +/-0.013; p = 0.000)	-0.224 (CI = +/-0.061; p = 0.000)	0.918	+5.07%
Severity	2012.2	0.048 (CI = +/-0.015; p = 0.000)	-0.220 (CI = +/-0.065; p = 0.000)	0.895	+4.91%
Severity	2013.1	0.049 (CI = +/-0.017; p = 0.000)	-0.216 (CI = +/-0.072; p = 0.000)	0.893	+5.04%
Severity	2013.2	0.052 (CI = +/-0.020; p = 0.000)	-0.223 (CI = +/-0.078; p = 0.000)	0.875	+5.30%
Severity	2014.1	0.048 (CI = +/-0.023; p = 0.002)	-0.232 (CI = +/-0.085; p = 0.000)	0.878	+4.88%
Severity	2014.2	0.050 (CI = +/-0.028; p = 0.004)	-0.238 (CI = +/-0.096; p = 0.001)	0.849	+5.18%
Severity	2015.1	0.053 (CI = +/-0.037; p = 0.013)	-0.234 (CI = +/-0.112; p = 0.002)	0.845	+5.39%
Severity	2015.2	0.038 (CI = +/-0.037; p = 0.047)	-0.205 (CI = +/-0.104; p = 0.004)	0.806	+3.85%
Frequency	2005.1	0.023 (CI = +/-0.009; p = 0.000)	0.138 (CI = +/-0.078; p = 0.001)	0.560	+2.37%
Frequency	2005.2	0.022 (CI = +/-0.010; p = 0.000)	0.146 (CI = +/-0.080; p = 0.001)	0.552	+2.21%
Frequency	2006.1	0.021 (CI = +/-0.010; p = 0.000)	0.141 (CI = +/-0.083; p = 0.002)	0.496	+2.12%
Frequency	2006.2	0.020 (CI = +/-0.011; p = 0.001)	0.145 (CI = +/-0.085; p = 0.002)	0.487	+2.03%
Frequency	2007.1	0.017 (CI = +/-0.011; p = 0.005)	0.133 (CI = +/-0.086; p = 0.004)	0.405	+1.75%
Frequency	2007.2	0.015 (CI = +/-0.012; p = 0.017)	0.144 (CI = +/-0.085; p = 0.002)	0.417	+1.48%
Frequency	2008.1	0.012 (CI = +/-0.012; p = 0.060)	0.132 (CI = +/-0.085; p = 0.004)	0.333	+1.18%
Frequency	2008.2	0.007 (CI = +/-0.011; p = 0.227)	0.152 (CI = +/-0.075; p = 0.000)	0.451	+0.67%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.700)	0.133 (CI = +/-0.068; p = 0.001)	0.427	+0.20%
Frequency	2009.2	-0.001 (CI = +/-0.011; p = 0.798)	0.145 (CI = +/-0.065; p = 0.000)	0.517	-0.13%
Frequency	2010.1	-0.006 (CI = +/-0.010; p = 0.247)	0.129 (CI = +/-0.060; p = 0.000)	0.555	-0.58%
Frequency	2010.2	-0.011 (CI = +/-0.009; p = 0.019)	0.145 (CI = +/-0.048; p = 0.000)	0.740	-1.06%
Frequency	2011.1	-0.011 (CI = +/-0.010; p = 0.034)	0.145 (CI = +/-0.052; p = 0.000)	0.737	-1.06%
Frequency	2011.2	-0.014 (CI = +/-0.010; p = 0.010)	0.154 (CI = +/-0.050; p = 0.000)	0.781	-1.36%
Frequency	2012.1	-0.012 (CI = +/-0.011; p = 0.037)	0.159 (CI = +/-0.053; p = 0.000)	0.788	-1.20%
Frequency	2012.2	-0.015 (CI = +/-0.012; p = 0.023)	0.166 (CI = +/-0.055; p = 0.000)	0.798	-1.45%
Frequency	2013.1	-0.013 (CI = +/-0.014; p = 0.068)	0.170 (CI = +/-0.060; p = 0.000)	0.800	-1.30%
Frequency	2013.2	-0.018 (CI = +/-0.014; p = 0.020)	0.182 (CI = +/-0.057; p = 0.000)	0.844	-1.78%
Frequency	2014.1	-0.021 (CI = +/-0.017; p = 0.020)	0.175 (CI = +/-0.061; p = 0.000)	0.852	-2.10%
Frequency	2014.2	-0.024 (CI = +/-0.020; p = 0.027)	0.181 (CI = +/-0.068; p = 0.000)	0.833	-2.36%
Frequency	2015.1	-0.032 (CI = +/-0.022; p = 0.012)	0.167 (CI = +/-0.067; p = 0.001)	0.876	-3.11%
Frequency	2015.2	-0.033 (CI = +/-0.029; p = 0.036)	0.169 (CI = +/-0.082; p = 0.003)	0.822	-3.21%

## Comprehensive

Coverage = CM  
End Trend Period = 2019.1  
Excluded Points = 2017.1  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.057 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.059; p = 0.000)	0.916	+5.87%
Loss Cost	2005.2	0.057 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.061; p = 0.001)	0.907	+5.91%
Loss Cost	2006.1	0.058 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.063; p = 0.001)	0.903	+5.98%
Loss Cost	2006.2	0.058 (CI = +/-0.009; p = 0.000)	-0.114 (CI = +/-0.066; p = 0.002)	0.890	+6.00%
Loss Cost	2007.1	0.056 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.065; p = 0.001)	0.889	+5.73%
Loss Cost	2007.2	0.054 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.065; p = 0.001)	0.872	+5.52%
Loss Cost	2008.1	0.054 (CI = +/-0.010; p = 0.000)	-0.116 (CI = +/-0.069; p = 0.002)	0.864	+5.56%
Loss Cost	2008.2	0.051 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.004)	0.848	+5.20%
Loss Cost	2009.1	0.048 (CI = +/-0.011; p = 0.000)	-0.113 (CI = +/-0.065; p = 0.002)	0.844	+4.89%
Loss Cost	2009.2	0.046 (CI = +/-0.012; p = 0.000)	-0.109 (CI = +/-0.068; p = 0.004)	0.810	+4.76%
Loss Cost	2010.1	0.044 (CI = +/-0.013; p = 0.000)	-0.115 (CI = +/-0.071; p = 0.004)	0.796	+4.55%
Loss Cost	2010.2	0.041 (CI = +/-0.014; p = 0.000)	-0.104 (CI = +/-0.071; p = 0.007)	0.749	+4.18%
Loss Cost	2011.1	0.047 (CI = +/-0.013; p = 0.000)	-0.087 (CI = +/-0.064; p = 0.011)	0.823	+4.76%
Loss Cost	2011.2	0.043 (CI = +/-0.014; p = 0.000)	-0.077 (CI = +/-0.065; p = 0.024)	0.776	+4.42%
Loss Cost	2012.1	0.043 (CI = +/-0.016; p = 0.000)	-0.077 (CI = +/-0.071; p = 0.035)	0.754	+4.41%
Loss Cost	2012.2	0.039 (CI = +/-0.018; p = 0.001)	-0.067 (CI = +/-0.074; p = 0.072)	0.671	+4.02%
Loss Cost	2013.1	0.043 (CI = +/-0.021; p = 0.001)	-0.060 (CI = +/-0.079; p = 0.124)	0.683	+4.38%
Loss Cost	2013.2	0.042 (CI = +/-0.025; p = 0.005)	-0.057 (CI = +/-0.090; p = 0.185)	0.577	+4.25%
Loss Cost	2014.1	0.034 (CI = +/-0.028; p = 0.022)	-0.070 (CI = +/-0.092; p = 0.113)	0.530	+3.51%
Loss Cost	2014.2	0.038 (CI = +/-0.036; p = 0.043)	-0.077 (CI = +/-0.109; p = 0.134)	0.442	+3.83%
Loss Cost	2015.1	0.032 (CI = +/-0.046; p = 0.131)	-0.085 (CI = +/-0.126; p = 0.145)	0.378	+3.30%
Loss Cost	2015.2	0.015 (CI = +/-0.056; p = 0.502)	-0.052 (CI = +/-0.139; p = 0.356)	-0.129	+1.50%
Severity	2005.1	0.031 (CI = +/-0.007; p = 0.000)	-0.242 (CI = +/-0.055; p = 0.000)	0.872	+3.16%
Severity	2005.2	0.033 (CI = +/-0.007; p = 0.000)	-0.251 (CI = +/-0.053; p = 0.000)	0.882	+3.35%
Severity	2006.1	0.034 (CI = +/-0.007; p = 0.000)	-0.244 (CI = +/-0.053; p = 0.000)	0.890	+3.51%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.248 (CI = +/-0.055; p = 0.000)	0.882	+3.60%
Severity	2007.1	0.035 (CI = +/-0.008; p = 0.000)	-0.248 (CI = +/-0.058; p = 0.000)	0.880	+3.61%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	-0.251 (CI = +/-0.060; p = 0.000)	0.868	+3.69%
Severity	2008.1	0.040 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.056; p = 0.000)	0.897	+4.03%
Severity	2008.2	0.042 (CI = +/-0.009; p = 0.000)	-0.246 (CI = +/-0.056; p = 0.000)	0.899	+4.26%
Severity	2009.1	0.043 (CI = +/-0.009; p = 0.000)	-0.240 (CI = +/-0.057; p = 0.000)	0.905	+4.45%
Severity	2009.2	0.046 (CI = +/-0.010; p = 0.000)	-0.248 (CI = +/-0.058; p = 0.000)	0.904	+4.68%
Severity	2010.1	0.048 (CI = +/-0.011; p = 0.000)	-0.239 (CI = +/-0.058; p = 0.000)	0.914	+4.96%
Severity	2010.2	0.050 (CI = +/-0.012; p = 0.000)	-0.245 (CI = +/-0.060; p = 0.000)	0.906	+5.15%
Severity	2011.1	0.056 (CI = +/-0.010; p = 0.000)	-0.229 (CI = +/-0.049; p = 0.000)	0.945	+5.75%
Severity	2011.2	0.056 (CI = +/-0.011; p = 0.000)	-0.229 (CI = +/-0.054; p = 0.000)	0.930	+5.76%
Severity	2012.1	0.054 (CI = +/-0.013; p = 0.000)	-0.234 (CI = +/-0.057; p = 0.000)	0.930	+5.56%
Severity	2012.2	0.053 (CI = +/-0.015; p = 0.000)	-0.232 (CI = +/-0.063; p = 0.000)	0.908	+5.47%
Severity	2013.1	0.055 (CI = +/-0.018; p = 0.000)	-0.228 (CI = +/-0.068; p = 0.000)	0.908	+5.65%
Severity	2013.2	0.060 (CI = +/-0.020; p = 0.000)	-0.239 (CI = +/-0.072; p = 0.000)	0.904	+6.16%
Severity	2014.1	0.056 (CI = +/-0.024; p = 0.001)	-0.246 (CI = +/-0.079; p = 0.000)	0.906	+5.78%
Severity	2014.2	0.063 (CI = +/-0.028; p = 0.001)	-0.261 (CI = +/-0.085; p = 0.000)	0.902	+6.52%
Severity	2015.1	0.067 (CI = +/-0.036; p = 0.005)	-0.256 (CI = +/-0.099; p = 0.001)	0.903	+6.92%
Severity	2015.2	0.052 (CI = +/-0.043; p = 0.027)	-0.229 (CI = +/-0.105; p = 0.004)	0.863	+5.38%
Frequency	2005.1	0.026 (CI = +/-0.009; p = 0.000)	0.128 (CI = +/-0.077; p = 0.002)	0.605	+2.62%
Frequency	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.135 (CI = +/-0.078; p = 0.002)	0.593	+2.47%
Frequency	2006.1	0.024 (CI = +/-0.011; p = 0.000)	0.131 (CI = +/-0.081; p = 0.003)	0.540	+2.39%
Frequency	2006.2	0.023 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.085; p = 0.003)	0.528	+2.32%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.123 (CI = +/-0.085; p = 0.007)	0.449	+2.04%
Frequency	2007.2	0.017 (CI = +/-0.012; p = 0.008)	0.134 (CI = +/-0.085; p = 0.004)	0.450	+1.76%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.030)	0.122 (CI = +/-0.086; p = 0.007)	0.361	+1.47%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.129)	0.144 (CI = +/-0.076; p = 0.001)	0.457	+0.91%
Frequency	2009.1	0.004 (CI = +/-0.011; p = 0.443)	0.126 (CI = +/-0.069; p = 0.001)	0.413	+0.43%
Frequency	2009.2	0.001 (CI = +/-0.012; p = 0.897)	0.139 (CI = +/-0.067; p = 0.000)	0.492	+0.07%
Frequency	2010.1	-0.004 (CI = +/-0.011; p = 0.465)	0.124 (CI = +/-0.061; p = 0.001)	0.508	-0.39%
Frequency	2010.2	-0.009 (CI = +/-0.010; p = 0.056)	0.142 (CI = +/-0.050; p = 0.000)	0.703	-0.93%
Frequency	2011.1	-0.009 (CI = +/-0.011; p = 0.087)	0.142 (CI = +/-0.054; p = 0.000)	0.698	-0.93%
Frequency	2011.2	-0.013 (CI = +/-0.011; p = 0.031)	0.152 (CI = +/-0.053; p = 0.000)	0.745	-1.27%
Frequency	2012.1	-0.011 (CI = +/-0.013; p = 0.089)	0.157 (CI = +/-0.057; p = 0.000)	0.754	-1.09%
Frequency	2012.2	-0.014 (CI = +/-0.014; p = 0.059)	0.164 (CI = +/-0.060; p = 0.000)	0.762	-1.37%
Frequency	2013.1	-0.012 (CI = +/-0.017; p = 0.138)	0.168 (CI = +/-0.065; p = 0.000)	0.764	-1.21%
Frequency	2013.2	-0.018 (CI = +/-0.018; p = 0.047)	0.183 (CI = +/-0.064; p = 0.000)	0.815	-1.80%
Frequency	2014.1	-0.022 (CI = +/-0.021; p = 0.044)	0.176 (CI = +/-0.069; p = 0.001)	0.821	-2.15%
Frequency	2014.2	-0.026 (CI = +/-0.026; p = 0.054)	0.184 (CI = +/-0.080; p = 0.001)	0.800	-2.53%
Frequency	2015.1	-0.034 (CI = +/-0.028; p = 0.026)	0.171 (CI = +/-0.078; p = 0.002)	0.850	-3.39%
Frequency	2015.2	-0.038 (CI = +/-0.042; p = 0.069)	0.177 (CI = +/-0.104; p = 0.009)	0.785	-3.68%

## All Perils

Coverage = AP  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2005.1	0.042 (CI = +/-0.017; p = 0.000)	-0.032 (CI = +/-0.160; p = 0.689)	0.423	+4.25%
Loss Cost	2005.2	0.041 (CI = +/-0.018; p = 0.000)	-0.028 (CI = +/-0.165; p = 0.728)	0.386	+4.18%
Loss Cost	2006.1	0.038 (CI = +/-0.019; p = 0.000)	-0.044 (CI = +/-0.168; p = 0.591)	0.336	+3.86%
Loss Cost	2006.2	0.039 (CI = +/-0.021; p = 0.001)	-0.049 (CI = +/-0.174; p = 0.571)	0.317	+3.95%
Loss Cost	2007.1	0.038 (CI = +/-0.022; p = 0.002)	-0.053 (CI = +/-0.181; p = 0.555)	0.286	+3.86%
Loss Cost	2007.2	0.036 (CI = +/-0.024; p = 0.005)	-0.044 (CI = +/-0.187; p = 0.630)	0.232	+3.67%
Loss Cost	2008.1	0.032 (CI = +/-0.026; p = 0.016)	-0.061 (CI = +/-0.192; p = 0.515)	0.180	+3.27%
Loss Cost	2008.2	0.036 (CI = +/-0.027; p = 0.013)	-0.076 (CI = +/-0.198; p = 0.436)	0.198	+3.63%
Loss Cost	2009.1	0.040 (CI = +/-0.029; p = 0.009)	-0.056 (CI = +/-0.203; p = 0.571)	0.228	+4.11%
Loss Cost	2009.2	0.036 (CI = +/-0.031; p = 0.027)	-0.039 (CI = +/-0.209; p = 0.698)	0.148	+3.66%
Loss Cost	2010.1	0.018 (CI = +/-0.025; p = 0.154)	-0.109 (CI = +/-0.158; p = 0.164)	0.113	+1.78%
Loss Cost	2010.2	0.019 (CI = +/-0.027; p = 0.172)	-0.112 (CI = +/-0.166; p = 0.172)	0.093	+1.87%
Loss Cost	2011.1	0.022 (CI = +/-0.030; p = 0.151)	-0.102 (CI = +/-0.175; p = 0.236)	0.100	+2.18%
Loss Cost	2011.2	0.012 (CI = +/-0.031; p = 0.412)	-0.073 (CI = +/-0.171; p = 0.380)	-0.027	+1.24%
Loss Cost	2012.1	0.003 (CI = +/-0.033; p = 0.824)	-0.101 (CI = +/-0.171; p = 0.229)	-0.018	+0.35%
Loss Cost	2012.2	-0.004 (CI = +/-0.035; p = 0.791)	-0.078 (CI = +/-0.173; p = 0.350)	-0.066	-0.44%
Loss Cost	2013.1	-0.004 (CI = +/-0.041; p = 0.843)	-0.076 (CI = +/-0.188; p = 0.395)	-0.088	-0.38%
Loss Cost	2013.2	-0.012 (CI = +/-0.045; p = 0.556)	-0.055 (CI = +/-0.194; p = 0.551)	-0.098	-1.24%
Loss Cost	2014.1	-0.023 (CI = +/-0.050; p = 0.330)	-0.082 (CI = +/-0.203; p = 0.394)	-0.030	-2.31%
Loss Cost	2014.2	-0.036 (CI = +/-0.056; p = 0.186)	-0.055 (CI = +/-0.210; p = 0.571)	0.029	-3.50%
Loss Cost	2015.1	-0.042 (CI = +/-0.067; p = 0.189)	-0.070 (CI = +/-0.233; p = 0.515)	0.022	-4.14%
Loss Cost	2015.2	-0.041 (CI = +/-0.082; p = 0.288)	-0.073 (CI = +/-0.261; p = 0.538)	-0.030	-3.98%
Severity	2005.1	0.018 (CI = +/-0.015; p = 0.018)	-0.083 (CI = +/-0.138; p = 0.226)	0.165	+1.83%
Severity	2005.2	0.019 (CI = +/-0.016; p = 0.018)	-0.089 (CI = +/-0.142; p = 0.208)	0.165	+1.95%
Severity	2006.1	0.016 (CI = +/-0.016; p = 0.059)	-0.108 (CI = +/-0.141; p = 0.128)	0.140	+1.58%
Severity	2006.2	0.018 (CI = +/-0.017; p = 0.044)	-0.119 (CI = +/-0.145; p = 0.103)	0.160	+1.80%
Severity	2007.1	0.017 (CI = +/-0.019; p = 0.073)	-0.123 (CI = +/-0.150; p = 0.104)	0.150	+1.71%
Severity	2007.2	0.015 (CI = +/-0.020; p = 0.141)	-0.113 (CI = +/-0.154; p = 0.145)	0.090	+1.47%
Severity	2008.1	0.016 (CI = +/-0.021; p = 0.137)	-0.107 (CI = +/-0.161; p = 0.184)	0.093	+1.61%
Severity	2008.2	0.022 (CI = +/-0.022; p = 0.042)	-0.134 (CI = +/-0.156; p = 0.089)	0.195	+2.27%
Severity	2009.1	0.034 (CI = +/-0.018; p = 0.001)	-0.085 (CI = +/-0.124; p = 0.170)	0.421	+3.48%
Severity	2009.2	0.036 (CI = +/-0.019; p = 0.001)	-0.092 (CI = +/-0.129; p = 0.150)	0.412	+3.68%
Severity	2010.1	0.027 (CI = +/-0.018; p = 0.005)	-0.127 (CI = +/-0.112; p = 0.029)	0.420	+2.75%
Severity	2010.2	0.034 (CI = +/-0.017; p = 0.000)	-0.152 (CI = +/-0.101; p = 0.005)	0.575	+3.51%
Severity	2011.1	0.037 (CI = +/-0.018; p = 0.001)	-0.145 (CI = +/-0.106; p = 0.010)	0.583	+3.74%
Severity	2011.2	0.033 (CI = +/-0.020; p = 0.003)	-0.134 (CI = +/-0.109; p = 0.019)	0.493	+3.38%
Severity	2012.1	0.029 (CI = +/-0.022; p = 0.012)	-0.148 (CI = +/-0.112; p = 0.013)	0.482	+2.92%
Severity	2012.2	0.025 (CI = +/-0.024; p = 0.039)	-0.138 (CI = +/-0.117; p = 0.024)	0.375	+2.55%
Severity	2013.1	0.023 (CI = +/-0.027; p = 0.090)	-0.144 (CI = +/-0.125; p = 0.027)	0.365	+2.33%
Severity	2013.2	0.016 (CI = +/-0.029; p = 0.252)	-0.127 (CI = +/-0.128; p = 0.051)	0.229	+1.64%
Severity	2014.1	0.013 (CI = +/-0.034; p = 0.424)	-0.136 (CI = +/-0.139; p = 0.055)	0.228	+1.31%
Severity	2014.2	0.007 (CI = +/-0.039; p = 0.696)	-0.123 (CI = +/-0.148; p = 0.094)	0.116	+0.71%
Severity	2015.1	0.004 (CI = +/-0.048; p = 0.848)	-0.129 (CI = +/-0.165; p = 0.111)	0.108	+0.42%
Severity	2015.2	0.014 (CI = +/-0.056; p = 0.593)	-0.146 (CI = +/-0.178; p = 0.095)	0.160	+1.36%
Frequency	2005.1	0.023 (CI = +/-0.013; p = 0.001)	0.052 (CI = +/-0.119; p = 0.385)	0.282	+2.37%
Frequency	2005.2	0.022 (CI = +/-0.014; p = 0.003)	0.061 (CI = +/-0.122; p = 0.315)	0.243	+2.19%
Frequency	2006.1	0.022 (CI = +/-0.015; p = 0.004)	0.064 (CI = +/-0.126; p = 0.309)	0.226	+2.24%
Frequency	2006.2	0.021 (CI = +/-0.016; p = 0.010)	0.070 (CI = +/-0.130; p = 0.277)	0.197	+2.11%
Frequency	2007.1	0.021 (CI = +/-0.017; p = 0.017)	0.071 (CI = +/-0.135; p = 0.294)	0.168	+2.12%
Frequency	2007.2	0.021 (CI = +/-0.018; p = 0.022)	0.068 (CI = +/-0.141; p = 0.326)	0.161	+2.16%
Frequency	2008.1	0.016 (CI = +/-0.018; p = 0.082)	0.045 (CI = +/-0.138; p = 0.506)	0.061	+1.64%
Frequency	2008.2	0.013 (CI = +/-0.020; p = 0.177)	0.058 (CI = +/-0.141; p = 0.404)	0.027	+1.33%
Frequency	2009.1	0.006 (CI = +/-0.019; p = 0.519)	0.028 (CI = +/-0.134; p = 0.663)	-0.065	+0.61%
Frequency	2009.2	0.000 (CI = +/-0.019; p = 0.978)	0.053 (CI = +/-0.128; p = 0.398)	-0.060	-0.03%
Frequency	2010.1	-0.009 (CI = +/-0.017; p = 0.267)	0.017 (CI = +/-0.110; p = 0.743)	-0.025	-0.94%
Frequency	2010.2	-0.016 (CI = +/-0.017; p = 0.063)	0.040 (CI = +/-0.102; p = 0.422)	0.115	-1.58%
Frequency	2011.1	-0.015 (CI = +/-0.019; p = 0.109)	0.043 (CI = +/-0.108; p = 0.415)	0.088	-1.50%
Frequency	2011.2	-0.021 (CI = +/-0.019; p = 0.035)	0.061 (CI = +/-0.105; p = 0.234)	0.213	-2.07%
Frequency	2012.1	-0.025 (CI = +/-0.021; p = 0.020)	0.047 (CI = +/-0.108; p = 0.364)	0.265	-2.50%
Frequency	2012.2	-0.030 (CI = +/-0.023; p = 0.014)	0.060 (CI = +/-0.111; p = 0.268)	0.311	-2.92%
Frequency	2013.1	-0.027 (CI = +/-0.026; p = 0.042)	0.068 (CI = +/-0.119; p = 0.240)	0.260	-2.65%
Frequency	2013.2	-0.029 (CI = +/-0.029; p = 0.055)	0.073 (CI = +/-0.128; p = 0.240)	0.225	-2.84%
Frequency	2014.1	-0.036 (CI = +/-0.033; p = 0.034)	0.054 (CI = +/-0.133; p = 0.392)	0.291	-3.57%
Frequency	2014.2	-0.043 (CI = +/-0.037; p = 0.029)	0.068 (CI = +/-0.140; p = 0.308)	0.320	-4.19%
Frequency	2015.1	-0.047 (CI = +/-0.045; p = 0.045)	0.060 (CI = +/-0.156; p = 0.411)	0.308	-4.54%
Frequency	2015.2	-0.054 (CI = +/-0.053; p = 0.048)	0.073 (CI = +/-0.170; p = 0.348)	0.307	-5.27%

## All Perils

Coverage = AP  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.042 (CI = +/-0.017; p = 0.000)	0.439	+4.27%
Loss Cost	2005.2	0.041 (CI = +/-0.018; p = 0.000)	0.405	+4.18%
Loss Cost	2006.1	0.038 (CI = +/-0.019; p = 0.000)	0.353	+3.89%
Loss Cost	2006.2	0.039 (CI = +/-0.020; p = 0.001)	0.334	+3.95%
Loss Cost	2007.1	0.038 (CI = +/-0.022; p = 0.001)	0.304	+3.90%
Loss Cost	2007.2	0.036 (CI = +/-0.024; p = 0.004)	0.255	+3.67%
Loss Cost	2008.1	0.033 (CI = +/-0.025; p = 0.013)	0.199	+3.33%
Loss Cost	2008.2	0.036 (CI = +/-0.027; p = 0.012)	0.211	+3.63%
Loss Cost	2009.1	0.041 (CI = +/-0.029; p = 0.007)	0.251	+4.17%
Loss Cost	2009.2	0.036 (CI = +/-0.031; p = 0.024)	0.182	+3.66%
Loss Cost	2010.1	0.019 (CI = +/-0.025; p = 0.134)	0.064	+1.92%
Loss Cost	2010.2	0.019 (CI = +/-0.028; p = 0.182)	0.044	+1.87%
Loss Cost	2011.1	0.023 (CI = +/-0.031; p = 0.129)	0.075	+2.34%
Loss Cost	2011.2	0.012 (CI = +/-0.031; p = 0.408)	-0.016	+1.24%
Loss Cost	2012.1	0.005 (CI = +/-0.033; p = 0.736)	-0.055	+0.54%
Loss Cost	2012.2	-0.004 (CI = +/-0.035; p = 0.791)	-0.061	-0.44%
Loss Cost	2013.1	-0.002 (CI = +/-0.040; p = 0.915)	-0.071	-0.20%
Loss Cost	2013.2	-0.012 (CI = +/-0.043; p = 0.545)	-0.046	-1.24%
Loss Cost	2014.1	-0.021 (CI = +/-0.049; p = 0.374)	-0.011	-2.06%
Loss Cost	2014.2	-0.036 (CI = +/-0.054; p = 0.171)	0.087	-3.50%
Loss Cost	2015.1	-0.039 (CI = +/-0.064; p = 0.199)	0.075	-3.86%
Loss Cost	2015.2	-0.041 (CI = +/-0.078; p = 0.269)	0.037	-3.98%
Severity	2005.1	0.019 (CI = +/-0.015; p = 0.016)	0.150	+1.88%
Severity	2005.2	0.019 (CI = +/-0.016; p = 0.019)	0.146	+1.95%
Severity	2006.1	0.016 (CI = +/-0.017; p = 0.054)	0.095	+1.65%
Severity	2006.2	0.018 (CI = +/-0.018; p = 0.050)	0.103	+1.80%
Severity	2007.1	0.018 (CI = +/-0.019; p = 0.066)	0.090	+1.80%
Severity	2007.2	0.015 (CI = +/-0.020; p = 0.150)	0.044	+1.47%
Severity	2008.1	0.017 (CI = +/-0.022; p = 0.121)	0.060	+1.71%
Severity	2008.2	0.022 (CI = +/-0.023; p = 0.051)	0.120	+2.27%
Severity	2009.1	0.035 (CI = +/-0.018; p = 0.001)	0.394	+3.57%
Severity	2009.2	0.036 (CI = +/-0.020; p = 0.001)	0.377	+3.68%
Severity	2010.1	0.029 (CI = +/-0.020; p = 0.006)	0.287	+2.91%
Severity	2010.2	0.034 (CI = +/-0.020; p = 0.002)	0.372	+3.51%
Severity	2011.1	0.039 (CI = +/-0.022; p = 0.001)	0.412	+3.96%
Severity	2011.2	0.033 (CI = +/-0.023; p = 0.007)	0.319	+3.38%
Severity	2012.1	0.032 (CI = +/-0.026; p = 0.019)	0.256	+3.21%
Severity	2012.2	0.025 (CI = +/-0.028; p = 0.070)	0.149	+2.55%
Severity	2013.1	0.026 (CI = +/-0.031; p = 0.093)	0.131	+2.68%
Severity	2013.2	0.016 (CI = +/-0.033; p = 0.308)	0.009	+1.64%
Severity	2014.1	0.017 (CI = +/-0.039; p = 0.352)	-0.005	+1.73%
Severity	2014.2	0.007 (CI = +/-0.043; p = 0.723)	-0.078	+0.71%
Severity	2015.1	0.010 (CI = +/-0.051; p = 0.686)	-0.081	+0.97%
Severity	2015.2	0.014 (CI = +/-0.062; p = 0.636)	-0.082	+1.36%
Frequency	2005.1	0.023 (CI = +/-0.013; p = 0.001)	0.288	+2.34%
Frequency	2005.2	0.022 (CI = +/-0.014; p = 0.003)	0.242	+2.19%
Frequency	2006.1	0.022 (CI = +/-0.015; p = 0.005)	0.224	+2.20%
Frequency	2006.2	0.021 (CI = +/-0.016; p = 0.011)	0.190	+2.11%
Frequency	2007.1	0.020 (CI = +/-0.017; p = 0.019)	0.163	+2.06%
Frequency	2007.2	0.021 (CI = +/-0.018; p = 0.022)	0.160	+2.16%
Frequency	2008.1	0.016 (CI = +/-0.018; p = 0.085)	0.082	+1.60%
Frequency	2008.2	0.013 (CI = +/-0.019; p = 0.174)	0.039	+1.33%
Frequency	2009.1	0.006 (CI = +/-0.019; p = 0.530)	-0.026	+0.58%
Frequency	2009.2	0.000 (CI = +/-0.019; p = 0.978)	-0.048	-0.03%
Frequency	2010.1	-0.010 (CI = +/-0.017; p = 0.244)	0.021	-0.96%
Frequency	2010.2	-0.016 (CI = +/-0.017; p = 0.060)	0.130	-1.58%
Frequency	2011.1	-0.016 (CI = +/-0.018; p = 0.091)	0.104	-1.56%
Frequency	2011.2	-0.021 (CI = +/-0.019; p = 0.036)	0.188	-2.07%
Frequency	2012.1	-0.026 (CI = +/-0.021; p = 0.016)	0.271	-2.59%
Frequency	2012.2	-0.030 (CI = +/-0.023; p = 0.014)	0.296	-2.92%
Frequency	2013.1	-0.028 (CI = +/-0.026; p = 0.034)	0.232	-2.80%
Frequency	2013.2	-0.029 (CI = +/-0.030; p = 0.057)	0.193	-2.84%
Frequency	2014.1	-0.038 (CI = +/-0.032; p = 0.024)	0.303	-3.73%
Frequency	2014.2	-0.043 (CI = +/-0.037; p = 0.028)	0.311	-4.19%
Frequency	2015.1	-0.049 (CI = +/-0.043; p = 0.031)	0.325	-4.78%
Frequency	2015.2	-0.054 (CI = +/-0.052; p = 0.045)	0.308	-5.27%

## All Perils

Coverage = AP  
End Trend Period = 2020.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.046 (CI = +/-0.017; p = 0.000)	0.486	+4.71%
Loss Cost	2005.2	0.045 (CI = +/-0.019; p = 0.000)	0.453	+4.65%
Loss Cost	2006.1	0.043 (CI = +/-0.020; p = 0.000)	0.403	+4.36%
Loss Cost	2006.2	0.044 (CI = +/-0.021; p = 0.000)	0.387	+4.46%
Loss Cost	2007.1	0.044 (CI = +/-0.023; p = 0.001)	0.358	+4.45%
Loss Cost	2007.2	0.042 (CI = +/-0.025; p = 0.002)	0.309	+4.24%
Loss Cost	2008.1	0.038 (CI = +/-0.026; p = 0.006)	0.253	+3.92%
Loss Cost	2008.2	0.042 (CI = +/-0.028; p = 0.005)	0.270	+4.29%
Loss Cost	2009.1	0.048 (CI = +/-0.030; p = 0.003)	0.320	+4.95%
Loss Cost	2009.2	0.044 (CI = +/-0.032; p = 0.010)	0.250	+4.46%
Loss Cost	2010.1	0.026 (CI = +/-0.027; p = 0.056)	0.136	+2.62%
Loss Cost	2010.2	0.026 (CI = +/-0.029; p = 0.080)	0.114	+2.64%
Loss Cost	2011.1	0.032 (CI = +/-0.032; p = 0.050)	0.161	+3.24%
Loss Cost	2011.2	0.021 (CI = +/-0.033; p = 0.191)	0.048	+2.12%
Loss Cost	2012.1	0.014 (CI = +/-0.036; p = 0.410)	-0.018	+1.42%
Loss Cost	2012.2	0.004 (CI = +/-0.038; p = 0.817)	-0.067	+0.42%
Loss Cost	2013.1	0.008 (CI = +/-0.044; p = 0.691)	-0.063	+0.82%
Loss Cost	2013.2	-0.002 (CI = +/-0.048; p = 0.919)	-0.082	-0.23%
Loss Cost	2014.1	-0.010 (CI = +/-0.056; p = 0.691)	-0.075	-1.03%
Loss Cost	2014.2	-0.026 (CI = +/-0.062; p = 0.376)	-0.013	-2.56%
Loss Cost	2015.1	-0.029 (CI = +/-0.076; p = 0.418)	-0.029	-2.81%
Loss Cost	2015.2	-0.028 (CI = +/-0.095; p = 0.522)	-0.065	-2.72%
Severity	2005.1	0.018 (CI = +/-0.016; p = 0.025)	0.132	+1.86%
Severity	2005.2	0.019 (CI = +/-0.017; p = 0.029)	0.128	+1.94%
Severity	2006.1	0.016 (CI = +/-0.018; p = 0.078)	0.077	+1.61%
Severity	2006.2	0.017 (CI = +/-0.019; p = 0.072)	0.085	+1.76%
Severity	2007.1	0.018 (CI = +/-0.021; p = 0.093)	0.073	+1.77%
Severity	2007.2	0.014 (CI = +/-0.022; p = 0.201)	0.028	+1.41%
Severity	2008.1	0.016 (CI = +/-0.024; p = 0.164)	0.043	+1.66%
Severity	2008.2	0.022 (CI = +/-0.025; p = 0.072)	0.101	+2.26%
Severity	2009.1	0.036 (CI = +/-0.020; p = 0.001)	0.377	+3.68%
Severity	2009.2	0.037 (CI = +/-0.022; p = 0.002)	0.361	+3.82%
Severity	2010.1	0.029 (CI = +/-0.022; p = 0.010)	0.264	+2.98%
Severity	2010.2	0.036 (CI = +/-0.022; p = 0.003)	0.354	+3.65%
Severity	2011.1	0.041 (CI = +/-0.024; p = 0.002)	0.399	+4.17%
Severity	2011.2	0.035 (CI = +/-0.026; p = 0.011)	0.301	+3.54%
Severity	2012.1	0.033 (CI = +/-0.029; p = 0.027)	0.237	+3.36%
Severity	2012.2	0.026 (CI = +/-0.031; p = 0.097)	0.126	+2.64%
Severity	2013.1	0.028 (CI = +/-0.036; p = 0.123)	0.109	+2.80%
Severity	2013.2	0.016 (CI = +/-0.039; p = 0.382)	-0.014	+1.62%
Severity	2014.1	0.017 (CI = +/-0.046; p = 0.427)	-0.027	+1.72%
Severity	2014.2	0.005 (CI = +/-0.051; p = 0.827)	-0.095	+0.52%
Severity	2015.1	0.008 (CI = +/-0.063; p = 0.785)	-0.101	+0.78%
Severity	2015.2	0.012 (CI = +/-0.078; p = 0.728)	-0.107	+1.22%
Frequency	2005.1	0.028 (CI = +/-0.013; p = 0.000)	0.389	+2.79%
Frequency	2005.2	0.026 (CI = +/-0.013; p = 0.000)	0.344	+2.66%
Frequency	2006.1	0.027 (CI = +/-0.014; p = 0.001)	0.328	+2.71%
Frequency	2006.2	0.026 (CI = +/-0.015; p = 0.002)	0.293	+2.65%
Frequency	2007.1	0.026 (CI = +/-0.017; p = 0.003)	0.266	+2.63%
Frequency	2007.2	0.028 (CI = +/-0.018; p = 0.004)	0.267	+2.79%
Frequency	2008.1	0.022 (CI = +/-0.018; p = 0.019)	0.183	+2.23%
Frequency	2008.2	0.020 (CI = +/-0.019; p = 0.047)	0.129	+1.99%
Frequency	2009.1	0.012 (CI = +/-0.019; p = 0.193)	0.036	+1.23%
Frequency	2009.2	0.006 (CI = +/-0.019; p = 0.508)	-0.027	+0.62%
Frequency	2010.1	-0.004 (CI = +/-0.017; p = 0.662)	-0.042	-0.35%
Frequency	2010.2	-0.010 (CI = +/-0.017; p = 0.231)	0.028	-0.97%
Frequency	2011.1	-0.009 (CI = +/-0.018; p = 0.323)	0.002	-0.88%
Frequency	2011.2	-0.014 (CI = +/-0.020; p = 0.152)	0.069	-1.38%
Frequency	2012.1	-0.019 (CI = +/-0.021; p = 0.073)	0.145	-1.88%
Frequency	2012.2	-0.022 (CI = +/-0.024; p = 0.066)	0.165	-2.17%
Frequency	2013.1	-0.019 (CI = +/-0.027; p = 0.143)	0.092	-1.92%
Frequency	2013.2	-0.018 (CI = +/-0.031; p = 0.224)	0.047	-1.82%
Frequency	2014.1	-0.027 (CI = +/-0.034; p = 0.108)	0.147	-2.70%
Frequency	2014.2	-0.031 (CI = +/-0.041; p = 0.120)	0.146	-3.06%
Frequency	2015.1	-0.036 (CI = +/-0.049; p = 0.129)	0.152	-3.56%
Frequency	2015.2	-0.040 (CI = +/-0.061; p = 0.173)	0.121	-3.89%

## All Perils

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.051 (CI = +/-0.017; p = 0.000)	0.551	+5.26%
Loss Cost	2005.2	0.051 (CI = +/-0.019; p = 0.000)	0.521	+5.23%
Loss Cost	2006.1	0.048 (CI = +/-0.020; p = 0.000)	0.474	+4.97%
Loss Cost	2006.2	0.050 (CI = +/-0.021; p = 0.000)	0.462	+5.12%
Loss Cost	2007.1	0.050 (CI = +/-0.023; p = 0.000)	0.436	+5.16%
Loss Cost	2007.2	0.049 (CI = +/-0.025; p = 0.001)	0.390	+4.99%
Loss Cost	2008.1	0.046 (CI = +/-0.027; p = 0.002)	0.334	+4.71%
Loss Cost	2008.2	0.051 (CI = +/-0.029; p = 0.001)	0.359	+5.20%
Loss Cost	2009.1	0.058 (CI = +/-0.030; p = 0.001)	0.424	+6.01%
Loss Cost	2009.2	0.054 (CI = +/-0.033; p = 0.003)	0.356	+5.57%
Loss Cost	2010.1	0.036 (CI = +/-0.026; p = 0.011)	0.271	+3.63%
Loss Cost	2010.2	0.037 (CI = +/-0.029; p = 0.017)	0.251	+3.76%
Loss Cost	2011.1	0.045 (CI = +/-0.031; p = 0.008)	0.327	+4.58%
Loss Cost	2011.2	0.034 (CI = +/-0.032; p = 0.039)	0.206	+3.46%
Loss Cost	2012.1	0.028 (CI = +/-0.036; p = 0.112)	0.111	+2.85%
Loss Cost	2012.2	0.019 (CI = +/-0.039; p = 0.315)	0.006	+1.89%
Loss Cost	2013.1	0.026 (CI = +/-0.044; p = 0.229)	0.045	+2.59%
Loss Cost	2013.2	0.016 (CI = +/-0.050; p = 0.490)	-0.043	+1.63%
Loss Cost	2014.1	0.010 (CI = +/-0.059; p = 0.711)	-0.084	+1.02%
Loss Cost	2014.2	-0.005 (CI = +/-0.068; p = 0.884)	-0.108	-0.45%
Loss Cost	2015.1	-0.003 (CI = +/-0.085; p = 0.939)	-0.124	-0.29%
Loss Cost	2015.2	0.005 (CI = +/-0.109; p = 0.922)	-0.141	+0.47%
Severity	2005.1	0.020 (CI = +/-0.017; p = 0.023)	0.142	+2.02%
Severity	2005.2	0.021 (CI = +/-0.018; p = 0.026)	0.139	+2.11%
Severity	2006.1	0.018 (CI = +/-0.019; p = 0.071)	0.086	+1.77%
Severity	2006.2	0.019 (CI = +/-0.021; p = 0.064)	0.095	+1.95%
Severity	2007.1	0.019 (CI = +/-0.022; p = 0.083)	0.083	+1.97%
Severity	2007.2	0.016 (CI = +/-0.024; p = 0.180)	0.036	+1.59%
Severity	2008.1	0.019 (CI = +/-0.026; p = 0.145)	0.053	+1.88%
Severity	2008.2	0.025 (CI = +/-0.027; p = 0.060)	0.118	+2.57%
Severity	2009.1	0.041 (CI = +/-0.021; p = 0.001)	0.422	+4.15%
Severity	2009.2	0.043 (CI = +/-0.023; p = 0.001)	0.411	+4.35%
Severity	2010.1	0.034 (CI = +/-0.023; p = 0.006)	0.316	+3.48%
Severity	2010.2	0.042 (CI = +/-0.023; p = 0.002)	0.423	+4.28%
Severity	2011.1	0.048 (CI = +/-0.025; p = 0.001)	0.482	+4.94%
Severity	2011.2	0.042 (CI = +/-0.027; p = 0.004)	0.389	+4.33%
Severity	2012.1	0.041 (CI = +/-0.031; p = 0.012)	0.328	+4.23%
Severity	2012.2	0.035 (CI = +/-0.034; p = 0.047)	0.214	+3.52%
Severity	2013.1	0.038 (CI = +/-0.039; p = 0.060)	0.204	+3.84%
Severity	2013.2	0.026 (CI = +/-0.043; p = 0.213)	0.059	+2.63%
Severity	2014.1	0.029 (CI = +/-0.052; p = 0.240)	0.048	+2.93%
Severity	2014.2	0.017 (CI = +/-0.060; p = 0.539)	-0.063	+1.71%
Severity	2015.1	0.023 (CI = +/-0.074; p = 0.501)	-0.059	+2.30%
Severity	2015.2	0.032 (CI = +/-0.094; p = 0.449)	-0.047	+3.25%
Frequency	2005.1	0.031 (CI = +/-0.013; p = 0.000)	0.462	+3.18%
Frequency	2005.2	0.030 (CI = +/-0.013; p = 0.000)	0.419	+3.06%
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	0.406	+3.14%
Frequency	2006.2	0.031 (CI = +/-0.016; p = 0.000)	0.372	+3.11%
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	0.347	+3.13%
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	0.354	+3.35%
Frequency	2008.1	0.027 (CI = +/-0.018; p = 0.005)	0.271	+2.78%
Frequency	2008.2	0.025 (CI = +/-0.020; p = 0.015)	0.214	+2.56%
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.072)	0.110	+1.78%
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.236)	0.024	+1.17%
Frequency	2010.1	0.001 (CI = +/-0.017; p = 0.865)	-0.054	+0.14%
Frequency	2010.2	-0.005 (CI = +/-0.017; p = 0.554)	-0.037	-0.49%
Frequency	2011.1	-0.003 (CI = +/-0.019; p = 0.715)	-0.053	-0.34%
Frequency	2011.2	-0.008 (CI = +/-0.021; p = 0.406)	-0.017	-0.83%
Frequency	2012.1	-0.013 (CI = +/-0.023; p = 0.226)	0.039	-1.32%
Frequency	2012.2	-0.016 (CI = +/-0.026; p = 0.206)	0.053	-1.58%
Frequency	2013.1	-0.012 (CI = +/-0.029; p = 0.390)	-0.016	-1.20%
Frequency	2013.2	-0.010 (CI = +/-0.035; p = 0.550)	-0.054	-0.97%
Frequency	2014.1	-0.019 (CI = +/-0.039; p = 0.310)	0.013	-1.86%
Frequency	2014.2	-0.021 (CI = +/-0.047; p = 0.333)	0.005	-2.13%
Frequency	2015.1	-0.026 (CI = +/-0.059; p = 0.344)	0.001	-2.53%
Frequency	2015.2	-0.027 (CI = +/-0.076; p = 0.422)	-0.035	-2.69%

## All Perils

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.1	0.051 (CI = +/-0.019; p = 0.000)	0.525	+5.27%
Loss Cost	2005.2	0.051 (CI = +/-0.020; p = 0.000)	0.494	+5.24%
Loss Cost	2006.1	0.048 (CI = +/-0.021; p = 0.000)	0.444	+4.96%
Loss Cost	2006.2	0.050 (CI = +/-0.023; p = 0.000)	0.431	+5.12%
Loss Cost	2007.1	0.050 (CI = +/-0.025; p = 0.000)	0.405	+5.16%
Loss Cost	2007.2	0.049 (CI = +/-0.027; p = 0.001)	0.357	+4.98%
Loss Cost	2008.1	0.046 (CI = +/-0.029; p = 0.004)	0.299	+4.67%
Loss Cost	2008.2	0.051 (CI = +/-0.032; p = 0.003)	0.325	+5.20%
Loss Cost	2009.1	0.059 (CI = +/-0.033; p = 0.001)	0.393	+6.09%
Loss Cost	2009.2	0.055 (CI = +/-0.036; p = 0.005)	0.322	+5.61%
Loss Cost	2010.1	0.034 (CI = +/-0.029; p = 0.026)	0.217	+3.46%
Loss Cost	2010.2	0.035 (CI = +/-0.033; p = 0.037)	0.197	+3.59%
Loss Cost	2011.1	0.044 (CI = +/-0.035; p = 0.018)	0.274	+4.49%
Loss Cost	2011.2	0.032 (CI = +/-0.036; p = 0.083)	0.142	+3.22%
Loss Cost	2012.1	0.025 (CI = +/-0.041; p = 0.215)	0.048	+2.48%
Loss Cost	2012.2	0.013 (CI = +/-0.044; p = 0.531)	-0.047	+1.32%
Loss Cost	2013.1	0.020 (CI = +/-0.051; p = 0.404)	-0.021	+2.04%
Loss Cost	2013.2	0.008 (CI = +/-0.059; p = 0.762)	-0.089	+0.82%
Loss Cost	2014.1	-0.001 (CI = +/-0.070; p = 0.981)	-0.111	-0.08%
Loss Cost	2014.2	-0.021 (CI = +/-0.081; p = 0.565)	-0.076	-2.09%
Loss Cost	2015.1	-0.023 (CI = +/-0.104; p = 0.614)	-0.099	-2.30%
Loss Cost	2015.2	-0.019 (CI = +/-0.139; p = 0.746)	-0.145	-1.90%
Severity	2005.1	0.018 (CI = +/-0.018; p = 0.051)	0.102	+1.82%
Severity	2005.2	0.019 (CI = +/-0.019; p = 0.057)	0.099	+1.90%
Severity	2006.1	0.015 (CI = +/-0.020; p = 0.141)	0.048	+1.52%
Severity	2006.2	0.017 (CI = +/-0.022; p = 0.128)	0.056	+1.69%
Severity	2007.1	0.017 (CI = +/-0.024; p = 0.160)	0.044	+1.69%
Severity	2007.2	0.013 (CI = +/-0.025; p = 0.317)	0.002	+1.26%
Severity	2008.1	0.015 (CI = +/-0.028; p = 0.261)	0.015	+1.55%
Severity	2008.2	0.022 (CI = +/-0.029; p = 0.122)	0.071	+2.26%
Severity	2009.1	0.039 (CI = +/-0.023; p = 0.002)	0.365	+3.97%
Severity	2009.2	0.041 (CI = +/-0.025; p = 0.003)	0.353	+4.17%
Severity	2010.1	0.031 (CI = +/-0.025; p = 0.018)	0.244	+3.19%
Severity	2010.2	0.040 (CI = +/-0.026; p = 0.005)	0.353	+4.04%
Severity	2011.1	0.046 (CI = +/-0.028; p = 0.003)	0.417	+4.75%
Severity	2011.2	0.040 (CI = +/-0.031; p = 0.015)	0.309	+4.04%
Severity	2012.1	0.038 (CI = +/-0.035; p = 0.036)	0.243	+3.88%
Severity	2012.2	0.030 (CI = +/-0.039; p = 0.123)	0.119	+3.02%
Severity	2013.1	0.032 (CI = +/-0.046; p = 0.148)	0.106	+3.30%
Severity	2013.2	0.018 (CI = +/-0.050; p = 0.451)	-0.036	+1.78%
Severity	2014.1	0.020 (CI = +/-0.061; p = 0.488)	-0.050	+1.97%
Severity	2014.2	0.003 (CI = +/-0.071; p = 0.927)	-0.124	+0.29%
Severity	2015.1	0.007 (CI = +/-0.091; p = 0.868)	-0.138	+0.67%
Severity	2015.2	0.014 (CI = +/-0.121; p = 0.789)	-0.152	+1.40%
Frequency	2005.1	0.033 (CI = +/-0.013; p = 0.000)	0.477	+3.39%
Frequency	2005.2	0.032 (CI = +/-0.014; p = 0.000)	0.434	+3.28%
Frequency	2006.1	0.033 (CI = +/-0.015; p = 0.000)	0.423	+3.38%
Frequency	2006.2	0.033 (CI = +/-0.017; p = 0.000)	0.391	+3.36%
Frequency	2007.1	0.034 (CI = +/-0.018; p = 0.001)	0.368	+3.41%
Frequency	2007.2	0.036 (CI = +/-0.019; p = 0.001)	0.378	+3.67%
Frequency	2008.1	0.030 (CI = +/-0.020; p = 0.004)	0.295	+3.08%
Frequency	2008.2	0.028 (CI = +/-0.022; p = 0.013)	0.237	+2.87%
Frequency	2009.1	0.020 (CI = +/-0.021; p = 0.060)	0.130	+2.04%
Frequency	2009.2	0.014 (CI = +/-0.022; p = 0.203)	0.038	+1.38%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.773)	-0.054	+0.27%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.645)	-0.048	-0.43%
Frequency	2011.1	-0.002 (CI = +/-0.022; p = 0.813)	-0.063	-0.25%
Frequency	2011.2	-0.008 (CI = +/-0.024; p = 0.484)	-0.033	-0.79%
Frequency	2012.1	-0.014 (CI = +/-0.026; p = 0.279)	0.019	-1.35%
Frequency	2012.2	-0.017 (CI = +/-0.030; p = 0.251)	0.034	-1.65%
Frequency	2013.1	-0.012 (CI = +/-0.035; p = 0.454)	-0.034	-1.22%
Frequency	2013.2	-0.009 (CI = +/-0.041; p = 0.621)	-0.072	-0.95%
Frequency	2014.1	-0.020 (CI = +/-0.048; p = 0.360)	-0.007	-2.01%
Frequency	2014.2	-0.024 (CI = +/-0.059; p = 0.377)	-0.014	-2.37%
Frequency	2015.1	-0.030 (CI = +/-0.075; p = 0.380)	-0.015	-2.94%
Frequency	2015.2	-0.033 (CI = +/-0.101; p = 0.451)	-0.053	-3.26%







## Property Damage

Coverage = PD

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time, COVID20201, COVID20202

Fit	Start Date	Time	COVID20201	COVID20202	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2005.1	0.045 (CI = +/-0.006; p = 0.000)	-0.167 (CI = +/-0.150; p = 0.030)	0.101 (CI = +/-0.151; p = 0.179)	0.902	+4.57%
Loss Cost	2005.2	0.044 (CI = +/-0.006; p = 0.000)	-0.166 (CI = +/-0.153; p = 0.034)	0.103 (CI = +/-0.154; p = 0.182)	0.893	+4.54%
Loss Cost	2006.1	0.045 (CI = +/-0.007; p = 0.000)	-0.169 (CI = +/-0.156; p = 0.034)	0.100 (CI = +/-0.157; p = 0.203)	0.886	+4.60%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.164 (CI = +/-0.156; p = 0.041)	0.106 (CI = +/-0.157; p = 0.179)	0.875	+4.48%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	-0.159 (CI = +/-0.158; p = 0.049)	0.110 (CI = +/-0.160; p = 0.166)	0.860	+4.39%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	-0.163 (CI = +/-0.162; p = 0.049)	0.107 (CI = +/-0.163; p = 0.188)	0.852	+4.46%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	-0.164 (CI = +/-0.166; p = 0.052)	0.105 (CI = +/-0.168; p = 0.207)	0.838	+4.50%
Loss Cost	2008.2	0.042 (CI = +/-0.010; p = 0.000)	-0.157 (CI = +/-0.167; p = 0.063)	0.113 (CI = +/-0.169; p = 0.179)	0.819	+4.33%
Loss Cost	2009.1	0.043 (CI = +/-0.011; p = 0.000)	-0.158 (CI = +/-0.172; p = 0.070)	0.112 (CI = +/-0.174; p = 0.196)	0.800	+4.35%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	-0.152 (CI = +/-0.175; p = 0.085)	0.119 (CI = +/-0.177; p = 0.174)	0.774	+4.18%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	-0.151 (CI = +/-0.181; p = 0.097)	0.120 (CI = +/-0.183; p = 0.186)	0.747	+4.15%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	-0.131 (CI = +/-0.159; p = 0.099)	0.143 (CI = +/-0.161; p = 0.079)	0.745	+3.57%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	-0.124 (CI = +/-0.161; p = 0.122)	0.151 (CI = +/-0.164; p = 0.069)	0.710	+3.35%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	-0.110 (CI = +/-0.154; p = 0.148)	0.167 (CI = +/-0.157; p = 0.039)	0.683	+2.90%
Loss Cost	2012.1	0.025 (CI = +/-0.015; p = 0.003)	-0.101 (CI = +/-0.155; p = 0.185)	0.178 (CI = +/-0.158; p = 0.030)	0.646	+2.57%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.005)	-0.073 (CI = +/-0.098; p = 0.128)	0.210 (CI = +/-0.100; p = 0.001)	0.776	+1.59%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.023)	-0.069 (CI = +/-0.101; p = 0.164)	0.216 (CI = +/-0.103; p = 0.001)	0.762	+1.40%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.107)	-0.058 (CI = +/-0.095; p = 0.208)	0.228 (CI = +/-0.098; p = 0.000)	0.777	+0.98%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.014)	-0.072 (CI = +/-0.081; p = 0.078)	0.212 (CI = +/-0.084; p = 0.000)	0.856	+1.57%
Loss Cost	2014.2	0.013 (CI = +/-0.014; p = 0.056)	-0.067 (CI = +/-0.085; p = 0.111)	0.218 (CI = +/-0.089; p = 0.000)	0.850	+1.33%
Loss Cost	2015.1	0.011 (CI = +/-0.017; p = 0.157)	-0.063 (CI = +/-0.092; p = 0.155)	0.223 (CI = +/-0.097; p = 0.001)	0.840	+1.15%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.217)	-0.065 (CI = +/-0.103; p = 0.181)	0.220 (CI = +/-0.109; p = 0.002)	0.832	+1.24%
Severity	2005.1	0.050 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.122; p = 0.376)	0.007 (CI = +/-0.123; p = 0.911)	0.947	+5.09%
Severity	2005.2	0.050 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.124; p = 0.404)	0.004 (CI = +/-0.125; p = 0.947)	0.943	+5.14%
Severity	2006.1	0.051 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.124; p = 0.448)	-0.001 (CI = +/-0.125; p = 0.983)	0.942	+5.25%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.127; p = 0.448)	0.000 (CI = +/-0.128; p = 0.999)	0.936	+5.22%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.130; p = 0.448)	0.001 (CI = +/-0.131; p = 0.986)	0.929	+5.20%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.133; p = 0.453)	0.002 (CI = +/-0.135; p = 0.979)	0.920	+5.18%
Severity	2008.1	0.053 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.119; p = 0.527)	-0.012 (CI = +/-0.120; p = 0.840)	0.937	+5.48%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.112; p = 0.612)	-0.022 (CI = +/-0.113; p = 0.689)	0.944	+5.71%
Severity	2009.1	0.059 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.090; p = 0.746)	-0.037 (CI = +/-0.091; p = 0.399)	0.965	+6.07%
Severity	2009.2	0.061 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.087; p = 0.847)	-0.044 (CI = +/-0.088; p = 0.308)	0.966	+6.24%
Severity	2010.1	0.061 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.089; p = 0.910)	-0.048 (CI = +/-0.090; p = 0.276)	0.963	+6.34%
Severity	2010.2	0.060 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.090; p = 0.838)	-0.043 (CI = +/-0.091; p = 0.329)	0.958	+6.21%
Severity	2011.1	0.060 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.093; p = 0.814)	-0.042 (CI = +/-0.095; p = 0.366)	0.951	+6.16%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.092; p = 0.698)	-0.034 (CI = +/-0.093; p = 0.451)	0.946	+5.94%
Severity	2012.1	0.055 (CI = +/-0.009; p = 0.000)	0.024 (CI = +/-0.090; p = 0.573)	-0.026 (CI = +/-0.092; p = 0.558)	0.940	+5.69%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.069; p = 0.257)	-0.010 (CI = +/-0.070; p = 0.771)	0.956	+5.19%
Severity	2013.1	0.051 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.073; p = 0.289)	-0.011 (CI = +/-0.075; p = 0.763)	0.947	+5.21%
Severity	2013.2	0.050 (CI = +/-0.010; p = 0.000)	0.038 (CI = +/-0.077; p = 0.302)	-0.009 (CI = +/-0.080; p = 0.803)	0.935	+5.17%
Severity	2014.1	0.055 (CI = +/-0.010; p = 0.000)	0.028 (CI = +/-0.070; p = 0.390)	-0.021 (CI = +/-0.073; p = 0.534)	0.948	+5.61%
Severity	2014.2	0.053 (CI = +/-0.012; p = 0.000)	0.033 (CI = +/-0.074; p = 0.345)	-0.016 (CI = +/-0.077; p = 0.651)	0.934	+5.40%
Severity	2015.1	0.053 (CI = +/-0.015; p = 0.000)	0.032 (CI = +/-0.081; p = 0.389)	-0.016 (CI = +/-0.085; p = 0.667)	0.916	+5.43%
Severity	2015.2	0.048 (CI = +/-0.017; p = 0.000)	0.041 (CI = +/-0.081; p = 0.265)	-0.005 (CI = +/-0.086; p = 0.902)	0.900	+4.89%
Frequency	2005.1	-0.005 (CI = +/-0.006; p = 0.107)	-0.221 (CI = +/-0.156; p = 0.007)	0.095 (CI = +/-0.157; p = 0.227)	0.301	-0.50%
Frequency	2005.2	-0.006 (CI = +/-0.007; p = 0.084)	-0.217 (CI = +/-0.158; p = 0.009)	0.099 (CI = +/-0.159; p = 0.213)	0.312	-0.57%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.086)	-0.216 (CI = +/-0.161; p = 0.011)	0.101 (CI = +/-0.162; p = 0.213)	0.311	-0.61%
Frequency	2006.2	-0.007 (CI = +/-0.007; p = 0.065)	-0.211 (CI = +/-0.163; p = 0.013)	0.106 (CI = +/-0.164; p = 0.197)	0.325	-0.70%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.060)	-0.208 (CI = +/-0.166; p = 0.016)	0.109 (CI = +/-0.168; p = 0.191)	0.329	-0.77%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.116)	-0.212 (CI = +/-0.169; p = 0.017)	0.105 (CI = +/-0.171; p = 0.216)	0.305	-0.68%
Frequency	2008.1	-0.009 (CI = +/-0.009; p = 0.041)	-0.201 (CI = +/-0.164; p = 0.019)	0.117 (CI = +/-0.166; p = 0.157)	0.369	-0.93%
Frequency	2008.2	-0.013 (CI = +/-0.008; p = 0.004)	-0.185 (CI = +/-0.145; p = 0.015)	0.135 (CI = +/-0.147; p = 0.069)	0.508	-1.31%
Frequency	2009.1	-0.016 (CI = +/-0.008; p = 0.000)	-0.172 (CI = +/-0.133; p = 0.014)	0.149 (CI = +/-0.134; p = 0.031)	0.606	-1.62%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.160 (CI = +/-0.120; p = 0.012)	0.163 (CI = +/-0.122; p = 0.011)	0.695	-1.94%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.156 (CI = +/-0.123; p = 0.016)	0.168 (CI = +/-0.124; p = 0.011)	0.693	-2.05%
Frequency	2010.2	-0.025 (CI = +/-0.007; p = 0.000)	-0.140 (CI = +/-0.099; p = 0.008)	0.186 (CI = +/-0.101; p = 0.001)	0.813	-2.49%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	-0.135 (CI = +/-0.100; p = 0.011)	0.192 (CI = +/-0.101; p = 0.001)	0.817	-2.65%
Frequency	2011.2	-0.029 (CI = +/-0.009; p = 0.000)	-0.127 (CI = +/-0.098; p = 0.014)	0.201 (CI = +/-0.100; p = 0.001)	0.831	-2.87%
Frequency	2012.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.125 (CI = +/-0.102; p = 0.020)	0.204 (CI = +/-0.104; p = 0.001)	0.819	-2.95%
Frequency	2012.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.085; p = 0.014)	0.220 (CI = +/-0.087; p = 0.000)	0.884	-3.42%
Frequency	2013.1	-0.037 (CI = +/-0.010; p = 0.000)	-0.106 (CI = +/-0.086; p = 0.020)	0.226 (CI = +/-0.088; p = 0.000)	0.885	-3.62%
Frequency	2013.2	-0.041 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.080; p = 0.023)	0.238 (CI = +/-0.083; p = 0.000)	0.906	-3.99%
Frequency	2014.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.084; p = 0.025)	0.233 (CI = +/-0.087; p = 0.000)	0.889	-3.83%
Frequency	2014.2	-0.039 (CI = +/-0.015; p = 0.000)	-0.099 (CI = +/-0.092; p = 0.037)	0.234 (CI = +/-0.095; p = 0.000)	0.872	-3.86%
Frequency	2015.1	-0.041 (CI = +/-0.018; p = 0.001)	-0.095 (CI = +/-0.099; p = 0.058)	0.239 (CI = +/-0.104; p = 0.001)	0.861	-4.06%
Frequency	2015.2	-0.035 (CI = +/-0.021; p = 0.005)	-0.106 (CI = +/-0.099; p = 0.039)	0.225 (CI = +/-0.105; p = 0.001)	0.854	-3.48%



## Uninsured Auto

Coverage = UA

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time, COVID20201, COVID20202

Fit	Start Date	Time	COVID20201	COVID20202	Adjusted R <sup>2</sup>	Implied Trend
						Rate
Loss Cost	2005.1	0.012 (CI = +/-0.023; p = 0.307)	-0.109 (CI = +/-0.575; p = 0.700)	0.631 (CI = +/-0.579; p = 0.034)	0.151	+1.16%
Loss Cost	2005.2	0.006 (CI = +/-0.023; p = 0.606)	-0.080 (CI = +/-0.562; p = 0.772)	0.663 (CI = +/-0.566; p = 0.023)	0.137	+0.60%
Loss Cost	2006.1	0.008 (CI = +/-0.025; p = 0.515)	-0.091 (CI = +/-0.572; p = 0.747)	0.652 (CI = +/-0.576; p = 0.028)	0.142	+0.80%
Loss Cost	2006.2	0.007 (CI = +/-0.027; p = 0.581)	-0.087 (CI = +/-0.586; p = 0.761)	0.656 (CI = +/-0.590; p = 0.031)	0.134	+0.73%
Loss Cost	2007.1	0.009 (CI = +/-0.029; p = 0.532)	-0.095 (CI = +/-0.599; p = 0.747)	0.647 (CI = +/-0.604; p = 0.037)	0.134	+0.90%
Loss Cost	2007.2	0.015 (CI = +/-0.031; p = 0.328)	-0.121 (CI = +/-0.597; p = 0.678)	0.618 (CI = +/-0.603; p = 0.045)	0.163	+1.49%
Loss Cost	2008.1	0.016 (CI = +/-0.033; p = 0.320)	-0.128 (CI = +/-0.613; p = 0.669)	0.610 (CI = +/-0.619; p = 0.053)	0.161	+1.65%
Loss Cost	2008.2	0.015 (CI = +/-0.036; p = 0.407)	-0.122 (CI = +/-0.631; p = 0.693)	0.618 (CI = +/-0.637; p = 0.057)	0.145	+1.49%
Loss Cost	2009.1	0.004 (CI = +/-0.038; p = 0.815)	-0.079 (CI = +/-0.610; p = 0.789)	0.665 (CI = +/-0.617; p = 0.036)	0.134	+0.43%
Loss Cost	2009.2	-0.003 (CI = +/-0.040; p = 0.875)	-0.051 (CI = +/-0.613; p = 0.863)	0.697 (CI = +/-0.620; p = 0.030)	0.132	-0.31%
Loss Cost	2010.1	-0.007 (CI = +/-0.044; p = 0.757)	-0.038 (CI = +/-0.631; p = 0.900)	0.712 (CI = +/-0.640; p = 0.031)	0.127	-0.66%
Loss Cost	2010.2	-0.016 (CI = +/-0.048; p = 0.502)	-0.007 (CI = +/-0.636; p = 0.982)	0.748 (CI = +/-0.645; p = 0.026)	0.141	-1.55%
Loss Cost	2011.1	-0.005 (CI = +/-0.052; p = 0.827)	-0.041 (CI = +/-0.640; p = 0.895)	0.709 (CI = +/-0.650; p = 0.034)	0.143	-0.55%
Loss Cost	2011.2	-0.022 (CI = +/-0.054; p = 0.393)	0.013 (CI = +/-0.614; p = 0.965)	0.771 (CI = +/-0.625; p = 0.019)	0.190	-2.21%
Loss Cost	2012.1	-0.031 (CI = +/-0.061; p = 0.294)	0.038 (CI = +/-0.632; p = 0.898)	0.800 (CI = +/-0.645; p = 0.019)	0.204	-3.04%
Loss Cost	2012.2	-0.052 (CI = +/-0.063; p = 0.100)	0.098 (CI = +/-0.601; p = 0.731)	0.870 (CI = +/-0.615; p = 0.009)	0.300	-5.05%
Loss Cost	2013.1	-0.054 (CI = +/-0.074; p = 0.137)	0.103 (CI = +/-0.637; p = 0.731)	0.876 (CI = +/-0.653; p = 0.013)	0.282	-5.23%
Loss Cost	2013.2	-0.069 (CI = +/-0.084; p = 0.096)	0.141 (CI = +/-0.655; p = 0.644)	0.922 (CI = +/-0.674; p = 0.012)	0.317	-6.68%
Loss Cost	2014.1	-0.086 (CI = +/-0.097; p = 0.078)	0.180 (CI = +/-0.681; p = 0.570)	0.969 (CI = +/-0.705; p = 0.012)	0.346	-8.20%
Loss Cost	2014.2	-0.056 (CI = +/-0.109; p = 0.277)	0.115 (CI = +/-0.679; p = 0.711)	0.889 (CI = +/-0.707; p = 0.019)	0.313	-5.41%
Loss Cost	2015.1	-0.107 (CI = +/-0.107; p = 0.049)	0.218 (CI = +/-0.587; p = 0.417)	1.018 (CI = +/-0.615; p = 0.005)	0.521	-10.15%
Loss Cost	2015.2	-0.102 (CI = +/-0.137; p = 0.121)	0.209 (CI = +/-0.655; p = 0.476)	1.006 (CI = +/-0.694; p = 0.011)	0.477	-9.70%
Severity	2005.1	0.043 (CI = +/-0.017; p = 0.000)	0.026 (CI = +/-0.433; p = 0.905)	0.664 (CI = +/-0.436; p = 0.004)	0.624	+4.38%
Severity	2005.2	0.038 (CI = +/-0.017; p = 0.000)	0.053 (CI = +/-0.412; p = 0.795)	0.694 (CI = +/-0.415; p = 0.002)	0.610	+3.83%
Severity	2006.1	0.037 (CI = +/-0.018; p = 0.000)	0.053 (CI = +/-0.422; p = 0.797)	0.695 (CI = +/-0.425; p = 0.002)	0.594	+3.82%
Severity	2006.2	0.038 (CI = +/-0.020; p = 0.001)	0.049 (CI = +/-0.431; p = 0.816)	0.690 (CI = +/-0.435; p = 0.003)	0.583	+3.91%
Severity	2007.1	0.040 (CI = +/-0.021; p = 0.001)	0.042 (CI = +/-0.441; p = 0.846)	0.682 (CI = +/-0.444; p = 0.004)	0.577	+4.07%
Severity	2007.2	0.049 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.389; p = 0.997)	0.636 (CI = +/-0.392; p = 0.003)	0.683	+5.03%
Severity	2008.1	0.051 (CI = +/-0.022; p = 0.000)	-0.006 (CI = +/-0.398; p = 0.975)	0.629 (CI = +/-0.402; p = 0.004)	0.674	+5.19%
Severity	2008.2	0.057 (CI = +/-0.022; p = 0.000)	-0.033 (CI = +/-0.383; p = 0.860)	0.599 (CI = +/-0.387; p = 0.004)	0.713	+5.87%
Severity	2009.1	0.054 (CI = +/-0.024; p = 0.000)	-0.020 (CI = +/-0.389; p = 0.917)	0.613 (CI = +/-0.393; p = 0.004)	0.688	+5.52%
Severity	2009.2	0.049 (CI = +/-0.026; p = 0.001)	-0.002 (CI = +/-0.391; p = 0.992)	0.633 (CI = +/-0.395; p = 0.003)	0.662	+5.03%
Severity	2010.1	0.050 (CI = +/-0.028; p = 0.002)	-0.007 (CI = +/-0.404; p = 0.972)	0.628 (CI = +/-0.409; p = 0.005)	0.649	+5.18%
Severity	2010.2	0.043 (CI = +/-0.030; p = 0.008)	0.018 (CI = +/-0.400; p = 0.925)	0.656 (CI = +/-0.406; p = 0.003)	0.625	+4.43%
Severity	2011.1	0.053 (CI = +/-0.031; p = 0.002)	-0.015 (CI = +/-0.381; p = 0.933)	0.618 (CI = +/-0.387; p = 0.004)	0.684	+5.48%
Severity	2011.2	0.039 (CI = +/-0.029; p = 0.012)	0.029 (CI = +/-0.331; p = 0.854)	0.669 (CI = +/-0.337; p = 0.001)	0.706	+4.01%
Severity	2012.1	0.040 (CI = +/-0.033; p = 0.022)	0.027 (CI = +/-0.347; p = 0.872)	0.666 (CI = +/-0.355; p = 0.001)	0.692	+4.10%
Severity	2012.2	0.038 (CI = +/-0.038; p = 0.050)	0.031 (CI = +/-0.365; p = 0.855)	0.672 (CI = +/-0.374; p = 0.002)	0.672	+3.92%
Severity	2013.1	0.036 (CI = +/-0.045; p = 0.102)	0.038 (CI = +/-0.386; p = 0.836)	0.679 (CI = +/-0.396; p = 0.003)	0.651	+3.68%
Severity	2013.2	0.034 (CI = +/-0.052; p = 0.183)	0.043 (CI = +/-0.410; p = 0.820)	0.686 (CI = +/-0.423; p = 0.004)	0.628	+3.44%
Severity	2014.1	0.029 (CI = +/-0.062; p = 0.319)	0.054 (CI = +/-0.438; p = 0.790)	0.699 (CI = +/-0.454; p = 0.006)	0.605	+2.98%
Severity	2014.2	0.043 (CI = +/-0.073; p = 0.219)	0.025 (CI = +/-0.457; p = 0.905)	0.663 (CI = +/-0.476; p = 0.012)	0.625	+4.37%
Severity	2015.1	0.019 (CI = +/-0.083; p = 0.616)	0.073 (CI = +/-0.454; p = 0.721)	0.723 (CI = +/-0.476; p = 0.008)	0.627	+1.89%
Severity	2015.2	-0.015 (CI = +/-0.089; p = 0.700)	0.135 (CI = +/-0.426; p = 0.479)	0.802 (CI = +/-0.451; p = 0.004)	0.682	-1.50%
Frequency	2005.1	-0.031 (CI = +/-0.016; p = 0.000)	-0.135 (CI = +/-0.398; p = 0.493)	-0.033 (CI = +/-0.400; p = 0.869)	0.393	-3.08%
Frequency	2005.2	-0.032 (CI = +/-0.017; p = 0.001)	-0.133 (CI = +/-0.407; p = 0.508)	-0.031 (CI = +/-0.409; p = 0.879)	0.372	-3.11%
Frequency	2006.1	-0.029 (CI = +/-0.018; p = 0.002)	-0.144 (CI = +/-0.411; p = 0.478)	-0.043 (CI = +/-0.414; p = 0.834)	0.322	-2.90%
Frequency	2006.2	-0.031 (CI = +/-0.019; p = 0.003)	-0.137 (CI = +/-0.419; p = 0.508)	-0.034 (CI = +/-0.422; p = 0.869)	0.319	-3.05%
Frequency	2007.1	-0.031 (CI = +/-0.021; p = 0.005)	-0.137 (CI = +/-0.430; p = 0.517)	-0.035 (CI = +/-0.433; p = 0.870)	0.290	-3.05%
Frequency	2007.2	-0.034 (CI = +/-0.022; p = 0.004)	-0.122 (CI = +/-0.433; p = 0.566)	-0.018 (CI = +/-0.437; p = 0.932)	0.311	-3.37%
Frequency	2008.1	-0.034 (CI = +/-0.024; p = 0.008)	-0.122 (CI = +/-0.446; p = 0.576)	-0.018 (CI = +/-0.450; p = 0.934)	0.280	-3.37%
Frequency	2008.2	-0.042 (CI = +/-0.024; p = 0.002)	-0.089 (CI = +/-0.422; p = 0.666)	0.019 (CI = +/-0.426; p = 0.927)	0.382	-4.13%
Frequency	2009.1	-0.049 (CI = +/-0.025; p = 0.001)	-0.060 (CI = +/-0.406; p = 0.763)	0.052 (CI = +/-0.411; p = 0.795)	0.458	-4.83%
Frequency	2009.2	-0.052 (CI = +/-0.027; p = 0.001)	-0.049 (CI = +/-0.416; p = 0.807)	0.063 (CI = +/-0.422; p = 0.756)	0.448	-5.08%
Frequency	2010.1	-0.057 (CI = +/-0.030; p = 0.001)	-0.031 (CI = +/-0.421; p = 0.878)	0.084 (CI = +/-0.427; p = 0.684)	0.463	-5.55%
Frequency	2010.2	-0.059 (CI = +/-0.033; p = 0.002)	-0.025 (CI = +/-0.436; p = 0.906)	0.091 (CI = +/-0.443; p = 0.668)	0.434	-5.73%
Frequency	2011.1	-0.059 (CI = +/-0.037; p = 0.004)	-0.025 (CI = +/-0.454; p = 0.908)	0.091 (CI = +/-0.462; p = 0.682)	0.383	-5.72%
Frequency	2011.2	-0.062 (CI = +/-0.042; p = 0.007)	-0.016 (CI = +/-0.472; p = 0.943)	0.101 (CI = +/-0.481; p = 0.659)	0.355	-5.98%
Frequency	2012.1	-0.071 (CI = +/-0.046; p = 0.005)	0.012 (CI = +/-0.476; p = 0.959)	0.134 (CI = +/-0.486; p = 0.564)	0.392	-6.85%
Frequency	2012.2	-0.090 (CI = +/-0.045; p = 0.001)	0.066 (CI = +/-0.429; p = 0.744)	0.198 (CI = +/-0.439; p = 0.347)	0.550	-8.63%
Frequency	2013.1	-0.090 (CI = +/-0.052; p = 0.003)	0.065 (CI = +/-0.454; p = 0.759)	0.197 (CI = +/-0.466; p = 0.375)	0.480	-8.60%
Frequency	2013.2	-0.103 (CI = +/-0.059; p = 0.003)	0.098 (CI = +/-0.460; p = 0.648)	0.236 (CI = +/-0.474; p = 0.296)	0.510	-9.78%
Frequency	2014.1	-0.115 (CI = +/-0.068; p = 0.004)	0.126 (CI = +/-0.477; p = 0.570)	0.270 (CI = +/-0.494; p = 0.251)	0.509	-10.85%
Frequency	2014.2	-0.098 (CI = +/-0.079; p = 0.020)	0.090 (CI = +/-0.492; p = 0.688)	0.226 (CI = +/-0.512; p = 0.344)	0.349	-9.37%
Frequency	2015.1	-0.126 (CI = +/-0.088; p = 0.011)	0.145 (CI = +/-0.482; p = 0.508)	0.294 (CI = +/-0.505; p = 0.216)	0.463	-11.82%
Frequency	2015.2	-0.087 (CI = +/-0.091; p = 0.058)	0.074 (CI = +/-0.435; p = 0.701)	0.204 (CI = +/-0.461; p = 0.330)	0.232	-8.32%

# Collision

Coverage = CL  
End Trend Period = 2020.2  
Excluded Points = NA  
Parameters Included: time, COVID20201, COVID20202

Fit	Start Date	Time	COVID20201	COVID20202	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	-0.441 (CI = +/-0.147; p = 0.000)	-0.523 (CI = +/-0.148; p = 0.000)	0.836	+3.43%
Loss Cost	2005.2	0.033 (CI = +/-0.006; p = 0.000)	-0.436 (CI = +/-0.147; p = 0.000)	-0.517 (CI = +/-0.148; p = 0.000)	0.823	+3.33%
Loss Cost	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.442 (CI = +/-0.147; p = 0.000)	-0.524 (CI = +/-0.148; p = 0.000)	0.827	+3.45%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.437 (CI = +/-0.147; p = 0.000)	-0.518 (CI = +/-0.148; p = 0.000)	0.813	+3.34%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.442 (CI = +/-0.148; p = 0.000)	-0.524 (CI = +/-0.149; p = 0.000)	0.814	+3.46%
Loss Cost	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.446 (CI = +/-0.150; p = 0.000)	-0.528 (CI = +/-0.152; p = 0.000)	0.810	+3.55%
Loss Cost	2008.1	0.037 (CI = +/-0.008; p = 0.000)	-0.454 (CI = +/-0.148; p = 0.000)	-0.537 (CI = +/-0.149; p = 0.000)	0.822	+3.75%
Loss Cost	2008.2	0.036 (CI = +/-0.009; p = 0.000)	-0.450 (CI = +/-0.150; p = 0.000)	-0.532 (CI = +/-0.152; p = 0.000)	0.807	+3.63%
Loss Cost	2009.1	0.038 (CI = +/-0.009; p = 0.000)	-0.458 (CI = +/-0.149; p = 0.000)	-0.541 (CI = +/-0.151; p = 0.000)	0.817	+3.84%
Loss Cost	2009.2	0.037 (CI = +/-0.010; p = 0.000)	-0.455 (CI = +/-0.154; p = 0.000)	-0.539 (CI = +/-0.156; p = 0.000)	0.802	+3.78%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	-0.462 (CI = +/-0.156; p = 0.000)	-0.546 (CI = +/-0.159; p = 0.000)	0.804	+3.95%
Loss Cost	2010.2	0.035 (CI = +/-0.011; p = 0.000)	-0.448 (CI = +/-0.146; p = 0.000)	-0.530 (CI = +/-0.148; p = 0.000)	0.810	+3.54%
Loss Cost	2011.1	0.035 (CI = +/-0.012; p = 0.000)	-0.447 (CI = +/-0.152; p = 0.000)	-0.529 (CI = +/-0.155; p = 0.000)	0.799	+3.52%
Loss Cost	2011.2	0.029 (CI = +/-0.011; p = 0.000)	-0.428 (CI = +/-0.128; p = 0.000)	-0.507 (CI = +/-0.131; p = 0.000)	0.841	+2.90%
Loss Cost	2012.1	0.029 (CI = +/-0.013; p = 0.000)	-0.428 (CI = +/-0.135; p = 0.000)	-0.508 (CI = +/-0.137; p = 0.000)	0.836	+2.92%
Loss Cost	2012.2	0.023 (CI = +/-0.012; p = 0.002)	-0.412 (CI = +/-0.119; p = 0.000)	-0.489 (CI = +/-0.121; p = 0.000)	0.871	+2.33%
Loss Cost	2013.1	0.024 (CI = +/-0.014; p = 0.004)	-0.415 (CI = +/-0.125; p = 0.000)	-0.491 (CI = +/-0.128; p = 0.000)	0.870	+2.42%
Loss Cost	2013.2	0.019 (CI = +/-0.015; p = 0.020)	-0.401 (CI = +/-0.119; p = 0.000)	-0.476 (CI = +/-0.122; p = 0.000)	0.891	+1.88%
Loss Cost	2014.1	0.017 (CI = +/-0.018; p = 0.059)	-0.398 (CI = +/-0.127; p = 0.000)	-0.472 (CI = +/-0.131; p = 0.000)	0.890	+1.74%
Loss Cost	2014.2	0.014 (CI = +/-0.022; p = 0.167)	-0.392 (CI = +/-0.134; p = 0.000)	-0.464 (CI = +/-0.140; p = 0.000)	0.892	+1.44%
Loss Cost	2015.1	0.010 (CI = +/-0.026; p = 0.393)	-0.383 (CI = +/-0.143; p = 0.000)	-0.453 (CI = +/-0.150; p = 0.000)	0.896	+1.02%
Loss Cost	2015.2	0.008 (CI = +/-0.033; p = 0.584)	-0.380 (CI = +/-0.159; p = 0.001)	-0.448 (CI = +/-0.168; p = 0.000)	0.892	+0.81%
Loss Cost	2016.1	0.013 (CI = +/-0.044; p = 0.502)	-0.387 (CI = +/-0.179; p = 0.002)	-0.459 (CI = +/-0.192; p = 0.001)	0.889	+1.28%
Loss Cost	2016.2	0.012 (CI = +/-0.061; p = 0.626)	-0.387 (CI = +/-0.213; p = 0.005)	-0.458 (CI = +/-0.232; p = 0.004)	0.880	+1.24%
Severity	2005.1	0.038 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.233; p = 0.501)	0.089 (CI = +/-0.235; p = 0.445)	0.737	+3.90%
Severity	2005.2	0.039 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.236; p = 0.475)	0.082 (CI = +/-0.238; p = 0.483)	0.731	+4.01%
Severity	2006.1	0.043 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.219; p = 0.355)	0.063 (CI = +/-0.221; p = 0.560)	0.776	+4.37%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.105 (CI = +/-0.223; p = 0.339)	0.058 (CI = +/-0.225; p = 0.600)	0.767	+4.48%
Severity	2007.1	0.047 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.214; p = 0.260)	0.042 (CI = +/-0.216; p = 0.689)	0.792	+4.80%
Severity	2007.2	0.047 (CI = +/-0.011; p = 0.000)	-0.120 (CI = +/-0.220; p = 0.271)	0.042 (CI = +/-0.222; p = 0.698)	0.771	+4.80%
Severity	2008.1	0.052 (CI = +/-0.011; p = 0.000)	-0.140 (CI = +/-0.197; p = 0.155)	0.020 (CI = +/-0.199; p = 0.838)	0.824	+5.29%
Severity	2008.2	0.054 (CI = +/-0.011; p = 0.000)	-0.149 (CI = +/-0.197; p = 0.131)	0.010 (CI = +/-0.199; p = 0.920)	0.825	+5.51%
Severity	2009.1	0.059 (CI = +/-0.010; p = 0.000)	-0.171 (CI = +/-0.164; p = 0.041)	-0.015 (CI = +/-0.166; p = 0.847)	0.884	+6.11%
Severity	2009.2	0.061 (CI = +/-0.011; p = 0.000)	-0.180 (CI = +/-0.163; p = 0.033)	-0.025 (CI = +/-0.165; p = 0.756)	0.884	+6.34%
Severity	2010.1	0.065 (CI = +/-0.011; p = 0.000)	-0.191 (CI = +/-0.158; p = 0.021)	-0.038 (CI = +/-0.160; p = 0.625)	0.891	+6.67%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	-0.192 (CI = +/-0.164; p = 0.025)	-0.039 (CI = +/-0.167; p = 0.632)	0.875	+6.69%
Severity	2011.1	0.068 (CI = +/-0.013; p = 0.000)	-0.203 (CI = +/-0.162; p = 0.017)	-0.051 (CI = +/-0.165; p = 0.518)	0.879	+7.04%
Severity	2011.2	0.065 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.164; p = 0.023)	-0.041 (CI = +/-0.167; p = 0.604)	0.857	+6.76%
Severity	2012.1	0.067 (CI = +/-0.016; p = 0.000)	-0.199 (CI = +/-0.170; p = 0.025)	-0.047 (CI = +/-0.174; p = 0.571)	0.840	+6.93%
Severity	2012.2	0.065 (CI = +/-0.019; p = 0.000)	-0.194 (CI = +/-0.178; p = 0.035)	-0.041 (CI = +/-0.182; p = 0.636)	0.804	+6.73%
Severity	2013.1	0.067 (CI = +/-0.021; p = 0.000)	-0.199 (CI = +/-0.186; p = 0.038)	-0.047 (CI = +/-0.191; p = 0.598)	0.780	+6.95%
Severity	2013.2	0.062 (CI = +/-0.024; p = 0.000)	-0.186 (CI = +/-0.188; p = 0.053)	-0.031 (CI = +/-0.194; p = 0.730)	0.725	+6.37%
Severity	2014.1	0.057 (CI = +/-0.028; p = 0.001)	-0.175 (CI = +/-0.196; p = 0.075)	-0.018 (CI = +/-0.203; p = 0.847)	0.649	+5.88%
Severity	2014.2	0.044 (CI = +/-0.027; p = 0.005)	-0.146 (CI = +/-0.167; p = 0.079)	0.018 (CI = +/-0.173; p = 0.820)	0.598	+4.46%
Severity	2015.1	0.041 (CI = +/-0.033; p = 0.021)	-0.140 (CI = +/-0.182; p = 0.112)	0.024 (CI = +/-0.191; p = 0.775)	0.499	+4.19%
Severity	2015.2	0.024 (CI = +/-0.031; p = 0.109)	-0.110 (CI = +/-0.150; p = 0.127)	0.063 (CI = +/-0.159; p = 0.376)	0.447	+2.46%
Severity	2016.1	0.026 (CI = +/-0.042; p = 0.175)	-0.113 (CI = +/-0.171; p = 0.158)	0.059 (CI = +/-0.184; p = 0.459)	0.391	+2.66%
Severity	2016.2	0.022 (CI = +/-0.058; p = 0.376)	-0.107 (CI = +/-0.202; p = 0.232)	0.068 (CI = +/-0.220; p = 0.463)	0.281	+2.22%
Frequency	2005.1	-0.004 (CI = +/-0.008; p = 0.249)	-0.364 (CI = +/-0.198; p = 0.001)	-0.612 (CI = +/-0.199; p = 0.000)	0.677	-0.45%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.101)	-0.353 (CI = +/-0.192; p = 0.001)	-0.600 (CI = +/-0.193; p = 0.000)	0.706	-0.66%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.033)	-0.341 (CI = +/-0.185; p = 0.001)	-0.587 (CI = +/-0.186; p = 0.000)	0.737	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.012)	-0.331 (CI = +/-0.180; p = 0.001)	-0.576 (CI = +/-0.182; p = 0.000)	0.761	-1.09%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.005)	-0.322 (CI = +/-0.178; p = 0.001)	-0.566 (CI = +/-0.179; p = 0.000)	0.778	-1.28%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.014)	-0.326 (CI = +/-0.181; p = 0.001)	-0.571 (CI = +/-0.183; p = 0.000)	0.772	-1.19%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.004)	-0.314 (CI = +/-0.174; p = 0.001)	-0.557 (CI = +/-0.176; p = 0.000)	0.799	-1.46%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.301 (CI = +/-0.164; p = 0.001)	-0.542 (CI = +/-0.165; p = 0.000)	0.832	-1.78%
Frequency	2009.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.286 (CI = +/-0.150; p = 0.001)	-0.526 (CI = +/-0.152; p = 0.000)	0.867	-2.14%
Frequency	2009.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.276 (CI = +/-0.145; p = 0.001)	-0.514 (CI = +/-0.146; p = 0.000)	0.883	-2.41%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.270 (CI = +/-0.147; p = 0.001)	-0.508 (CI = +/-0.149; p = 0.000)	0.883	-2.55%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.256 (CI = +/-0.134; p = 0.001)	-0.491 (CI = +/-0.136; p = 0.000)	0.909	-2.95%
Frequency	2011.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.244 (CI = +/-0.127; p = 0.001)	-0.478 (CI = +/-0.129; p = 0.000)	0.924	-3.29%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	-0.234 (CI = +/-0.122; p = 0.001)	-0.466 (CI = +/-0.124; p = 0.000)	0.933	-3.61%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.229 (CI = +/-0.126; p = 0.002)	-0.461 (CI = +/-0.128; p = 0.000)	0.931	-3.75%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	-0.219 (CI = +/-0.122; p = 0.002)	-0.448 (CI = +/-0.125; p = 0.000)	0.940	-4.12%
Frequency	2013.1	-0.043 (CI = +/-0.015; p = 0.000)	-0.215 (CI = +/-0.128; p = 0.003)	-0.444 (CI = +/-0.132; p = 0.000)	0.936	-4.23%
Frequency	2013.2	-0.043 (CI = +/-0.017; p = 0.000)	-0.216 (CI = +/-0.137; p = 0.005)	-0.444 (CI = +/-0.141; p = 0.000)	0.929	-4.22%
Frequency	2014.1	-0.040 (CI = +/-0.020; p = 0.001)	-0.223 (CI = +/-0.143; p = 0.006)	-0.454 (CI = +/-0.148; p = 0.000)	0.924	-3.91%
Frequency	2014.2	-0.029 (CI = +/-0.018; p = 0.006)	-0.246 (CI = +/-0.115; p = 0.001)	-0.482 (CI = +/-0.120; p = 0.000)	0.949	-2.89%
Frequency	2015.1	-0.031 (CI = +/-0.023; p = 0.014)	-0.243 (CI = +/-0.126; p = 0.002)	-0.478 (CI = +/-0.132; p = 0.000)	0.946	-3.04%
Frequency	2015.2	-0.016 (CI = +/-0.015; p = 0.040)	-0.270 (CI = +/-0.073; p = 0.000)	-0.512 (CI = +/-0.077; p = 0.000)	0.982	-1.61%
Frequency	2016.1	-0.014 (CI = +/-0.020; p = 0.145)	-0.274 (CI = +/-0.081; p = 0.000)	-0.518 (CI = +/-0.087; p = 0.000)	0.981	-1.34%
Frequency	2016.2	-0.010 (CI = +/-0.027; p = 0.399)	-0.280 (CI = +/-0.093; p = 0.001)	-0.526 (CI = +/-0.101; p = 0.000)	0.981	-0.96%



# All Perils

Coverage = AP

End Trend Period = 2020.2

Excluded Points = NA

Parameters Included: time, COVID20201, COVID20202

Fit	Start Date	Time	COVID20201		COVID20202		Adjusted R <sup>2</sup>	Implied Trend Rate
			COVID20201	COVID20202	COVID20201	COVID20202		
Loss Cost	2005.1	0.051 (CI = +/-0.017; p = 0.000)	-0.435 (CI = +/-0.440; p = 0.052)	-0.424 (CI = +/-0.442; p = 0.059)	0.520	+5.26%		
Loss Cost	2005.2	0.051 (CI = +/-0.019; p = 0.000)	-0.434 (CI = +/-0.449; p = 0.058)	-0.423 (CI = +/-0.452; p = 0.066)	0.488	+5.23%		
Loss Cost	2006.1	0.048 (CI = +/-0.020; p = 0.000)	-0.421 (CI = +/-0.454; p = 0.068)	-0.409 (CI = +/-0.457; p = 0.077)	0.437	+4.97%		
Loss Cost	2006.2	0.050 (CI = +/-0.021; p = 0.000)	-0.428 (CI = +/-0.463; p = 0.069)	-0.417 (CI = +/-0.467; p = 0.078)	0.423	+5.12%		
Loss Cost	2007.1	0.050 (CI = +/-0.023; p = 0.000)	-0.430 (CI = +/-0.475; p = 0.074)	-0.419 (CI = +/-0.479; p = 0.084)	0.394	+5.16%		
Loss Cost	2007.2	0.049 (CI = +/-0.025; p = 0.001)	-0.423 (CI = +/-0.486; p = 0.085)	-0.411 (CI = +/-0.491; p = 0.097)	0.344	+4.99%		
Loss Cost	2008.1	0.046 (CI = +/-0.027; p = 0.002)	-0.411 (CI = +/-0.496; p = 0.100)	-0.398 (CI = +/-0.501; p = 0.114)	0.285	+4.71%		
Loss Cost	2008.2	0.051 (CI = +/-0.029; p = 0.001)	-0.430 (CI = +/-0.500; p = 0.088)	-0.419 (CI = +/-0.505; p = 0.099)	0.310	+5.20%		
Loss Cost	2009.1	0.058 (CI = +/-0.030; p = 0.001)	-0.461 (CI = +/-0.488; p = 0.063)	-0.454 (CI = +/-0.494; p = 0.070)	0.377	+6.01%		
Loss Cost	2009.2	0.054 (CI = +/-0.033; p = 0.003)	-0.445 (CI = +/-0.498; p = 0.077)	-0.436 (CI = +/-0.504; p = 0.086)	0.306	+5.57%		
Loss Cost	2010.1	0.036 (CI = +/-0.026; p = 0.011)	-0.377 (CI = +/-0.375; p = 0.049)	-0.359 (CI = +/-0.380; p = 0.063)	0.254	+3.63%		
Loss Cost	2010.2	0.037 (CI = +/-0.029; p = 0.017)	-0.382 (CI = +/-0.389; p = 0.054)	-0.364 (CI = +/-0.394; p = 0.068)	0.235	+3.76%		
Loss Cost	2011.1	0.045 (CI = +/-0.031; p = 0.008)	-0.408 (CI = +/-0.383; p = 0.038)	-0.394 (CI = +/-0.389; p = 0.047)	0.308	+4.58%		
Loss Cost	2011.2	0.034 (CI = +/-0.032; p = 0.039)	-0.374 (CI = +/-0.363; p = 0.044)	-0.355 (CI = +/-0.369; p = 0.059)	0.229	+3.46%		
Loss Cost	2012.1	0.028 (CI = +/-0.036; p = 0.112)	-0.356 (CI = +/-0.370; p = 0.058)	-0.334 (CI = +/-0.378; p = 0.079)	0.172	+2.85%		
Loss Cost	2012.2	0.019 (CI = +/-0.039; p = 0.315)	-0.329 (CI = +/-0.369; p = 0.076)	-0.302 (CI = +/-0.377; p = 0.107)	0.136	+1.89%		
Loss Cost	2013.1	0.026 (CI = +/-0.044; p = 0.229)	-0.348 (CI = +/-0.381; p = 0.070)	-0.324 (CI = +/-0.391; p = 0.096)	0.155	+2.59%		
Loss Cost	2013.2	0.016 (CI = +/-0.050; p = 0.490)	-0.324 (CI = +/-0.391; p = 0.095)	-0.296 (CI = +/-0.403; p = 0.134)	0.132	+1.63%		
Loss Cost	2014.1	0.010 (CI = +/-0.059; p = 0.711)	-0.310 (CI = +/-0.415; p = 0.127)	-0.279 (CI = +/-0.429; p = 0.179)	0.118	+1.02%		
Loss Cost	2014.2	-0.005 (CI = +/-0.068; p = 0.884)	-0.278 (CI = +/-0.427; p = 0.174)	-0.240 (CI = +/-0.444; p = 0.253)	0.149	-0.45%		
Loss Cost	2015.1	-0.003 (CI = +/-0.085; p = 0.939)	-0.281 (CI = +/-0.469; p = 0.204)	-0.244 (CI = +/-0.492; p = 0.286)	0.111	-0.29%		
Loss Cost	2015.2	0.005 (CI = +/-0.109; p = 0.922)	-0.295 (CI = +/-0.521; p = 0.222)	-0.261 (CI = +/-0.552; p = 0.299)	0.062	+0.47%		
Severity	2005.1	0.020 (CI = +/-0.017; p = 0.023)	-0.127 (CI = +/-0.431; p = 0.551)	0.003 (CI = +/-0.434; p = 0.989)	0.101	+2.02%		
Severity	2005.2	0.021 (CI = +/-0.018; p = 0.026)	-0.132 (CI = +/-0.440; p = 0.544)	-0.002 (CI = +/-0.443; p = 0.993)	0.096	+2.11%		
Severity	2006.1	0.018 (CI = +/-0.019; p = 0.071)	-0.115 (CI = +/-0.439; p = 0.595)	0.016 (CI = +/-0.443; p = 0.941)	0.037	+1.77%		
Severity	2006.2	0.019 (CI = +/-0.021; p = 0.064)	-0.123 (CI = +/-0.447; p = 0.575)	0.007 (CI = +/-0.451; p = 0.975)	0.044	+1.95%		
Severity	2007.1	0.019 (CI = +/-0.022; p = 0.083)	-0.124 (CI = +/-0.459; p = 0.581)	0.006 (CI = +/-0.463; p = 0.979)	0.027	+1.97%		
Severity	2007.2	0.016 (CI = +/-0.024; p = 0.180)	-0.108 (CI = +/-0.462; p = 0.634)	0.024 (CI = +/-0.466; p = 0.915)	-0.027	+1.59%		
Severity	2008.1	0.019 (CI = +/-0.026; p = 0.145)	-0.120 (CI = +/-0.470; p = 0.602)	0.011 (CI = +/-0.475; p = 0.963)	-0.012	+1.88%		
Severity	2008.2	0.025 (CI = +/-0.027; p = 0.060)	-0.148 (CI = +/-0.460; p = 0.511)	-0.021 (CI = +/-0.465; p = 0.927)	0.056	+2.57%		
Severity	2009.1	0.041 (CI = +/-0.021; p = 0.001)	-0.209 (CI = +/-0.342; p = 0.216)	-0.090 (CI = +/-0.345; p = 0.594)	0.387	+4.15%		
Severity	2009.2	0.043 (CI = +/-0.023; p = 0.001)	-0.217 (CI = +/-0.351; p = 0.212)	-0.098 (CI = +/-0.355; p = 0.571)	0.371	+4.35%		
Severity	2010.1	0.034 (CI = +/-0.023; p = 0.006)	-0.186 (CI = +/-0.327; p = 0.248)	-0.063 (CI = +/-0.331; p = 0.694)	0.267	+3.48%		
Severity	2010.2	0.042 (CI = +/-0.023; p = 0.002)	-0.213 (CI = +/-0.310; p = 0.166)	-0.094 (CI = +/-0.315; p = 0.538)	0.379	+4.28%		
Severity	2011.1	0.048 (CI = +/-0.025; p = 0.001)	-0.234 (CI = +/-0.305; p = 0.124)	-0.118 (CI = +/-0.310; p = 0.433)	0.439	+4.94%		
Severity	2011.2	0.042 (CI = +/-0.027; p = 0.004)	-0.215 (CI = +/-0.306; p = 0.154)	-0.097 (CI = +/-0.311; p = 0.519)	0.334	+4.33%		
Severity	2012.1	0.041 (CI = +/-0.031; p = 0.012)	-0.212 (CI = +/-0.320; p = 0.177)	-0.093 (CI = +/-0.327; p = 0.551)	0.261	+4.23%		
Severity	2012.2	0.035 (CI = +/-0.034; p = 0.047)	-0.193 (CI = +/-0.325; p = 0.221)	-0.070 (CI = +/-0.332; p = 0.654)	0.130	+3.52%		
Severity	2013.1	0.038 (CI = +/-0.039; p = 0.060)	-0.201 (CI = +/-0.342; p = 0.224)	-0.080 (CI = +/-0.351; p = 0.627)	0.110	+3.84%		
Severity	2013.2	0.026 (CI = +/-0.043; p = 0.213)	-0.172 (CI = +/-0.338; p = 0.286)	-0.045 (CI = +/-0.348; p = 0.781)	-0.051	+2.63%		
Severity	2014.1	0.029 (CI = +/-0.052; p = 0.240)	-0.179 (CI = +/-0.362; p = 0.296)	-0.053 (CI = +/-0.374; p = 0.758)	-0.075	+2.93%		
Severity	2014.2	0.017 (CI = +/-0.060; p = 0.539)	-0.153 (CI = +/-0.375; p = 0.380)	-0.022 (CI = +/-0.390; p = 0.903)	-0.199	+1.71%		
Severity	2015.1	0.023 (CI = +/-0.074; p = 0.501)	-0.165 (CI = +/-0.409; p = 0.380)	-0.036 (CI = +/-0.428; p = 0.851)	-0.217	+2.30%		
Severity	2015.2	0.032 (CI = +/-0.094; p = 0.449)	-0.181 (CI = +/-0.451; p = 0.373)	-0.057 (CI = +/-0.477; p = 0.784)	-0.231	+3.25%		
Frequency	2005.1	0.031 (CI = +/-0.013; p = 0.000)	-0.308 (CI = +/-0.319; p = 0.058)	-0.427 (CI = +/-0.321; p = 0.011)	0.440	+3.18%		
Frequency	2005.2	0.030 (CI = +/-0.013; p = 0.000)	-0.302 (CI = +/-0.324; p = 0.066)	-0.421 (CI = +/-0.326; p = 0.013)	0.398	+3.06%		
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	-0.306 (CI = +/-0.331; p = 0.068)	-0.425 (CI = +/-0.333; p = 0.014)	0.385	+3.14%		
Frequency	2006.2	0.031 (CI = +/-0.016; p = 0.000)	-0.305 (CI = +/-0.339; p = 0.076)	-0.423 (CI = +/-0.341; p = 0.017)	0.353	+3.11%		
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	-0.306 (CI = +/-0.347; p = 0.082)	-0.425 (CI = +/-0.350; p = 0.020)	0.329	+3.13%		
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	-0.315 (CI = +/-0.353; p = 0.078)	-0.435 (CI = +/-0.356; p = 0.019)	0.335	+3.35%		
Frequency	2008.1	0.027 (CI = +/-0.018; p = 0.005)	-0.291 (CI = +/-0.338; p = 0.088)	-0.408 (CI = +/-0.341; p = 0.021)	0.269	+2.78%		
Frequency	2008.2	0.025 (CI = +/-0.020; p = 0.015)	-0.282 (CI = +/-0.345; p = 0.103)	-0.399 (CI = +/-0.348; p = 0.027)	0.222	+2.56%		
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.072)	-0.252 (CI = +/-0.316; p = 0.112)	-0.364 (CI = +/-0.319; p = 0.027)	0.172	+1.78%		
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.236)	-0.229 (CI = +/-0.302; p = 0.130)	-0.338 (CI = +/-0.306; p = 0.032)	0.145	+1.17%		
Frequency	2010.1	0.001 (CI = +/-0.017; p = 0.865)	-0.191 (CI = +/-0.246; p = 0.120)	-0.296 (CI = +/-0.249; p = 0.023)	0.235	+0.14%		
Frequency	2010.2	-0.005 (CI = +/-0.017; p = 0.554)	-0.169 (CI = +/-0.229; p = 0.137)	-0.270 (CI = +/-0.232; p = 0.025)	0.318	-0.49%		
Frequency	2011.1	-0.003 (CI = +/-0.019; p = 0.715)	-0.174 (CI = +/-0.237; p = 0.138)	-0.276 (CI = +/-0.240; p = 0.027)	0.301	-0.34%		
Frequency	2011.2	-0.008 (CI = +/-0.021; p = 0.406)	-0.158 (CI = +/-0.235; p = 0.171)	-0.258 (CI = +/-0.239; p = 0.036)	0.350	-0.83%		
Frequency	2012.1	-0.013 (CI = +/-0.023; p = 0.226)	-0.143 (CI = +/-0.235; p = 0.212)	-0.240 (CI = +/-0.240; p = 0.050)	0.396	-1.32%		
Frequency	2012.2	-0.016 (CI = +/-0.026; p = 0.206)	-0.136 (CI = +/-0.245; p = 0.252)	-0.232 (CI = +/-0.251; p = 0.067)	0.397	-1.58%		
Frequency	2013.1	-0.012 (CI = +/-0.029; p = 0.390)	-0.146 (CI = +/-0.255; p = 0.235)	-0.244 (CI = +/-0.262; p = 0.065)	0.356	-1.20%		
Frequency	2013.2	-0.010 (CI = +/-0.035; p = 0.550)	-0.152 (CI = +/-0.271; p = 0.241)	-0.251 (CI = +/-0.279; p = 0.073)	0.320	-0.97%		
Frequency	2014.1	-0.019 (CI = +/-0.039; p = 0.310)	-0.131 (CI = +/-0.274; p = 0.312)	-0.225 (CI = +/-0.284; p = 0.107)	0.378	-1.86%		
Frequency	2014.2	-0.021 (CI = +/-0.047; p = 0.333)	-0.125 (CI = +/-0.297; p = 0.364)	-0.218 (CI = +/-0.309; p = 0.144)	0.356	-2.13%		
Frequency	2015.1	-0.026 (CI = +/-0.059; p = 0.344)	-0.117 (CI = +/-0.324; p = 0.430)	-0.208 (CI = +/-0.340; p = 0.196)	0.333	-2.53%		
Frequency	2015.2	-0.027 (CI = +/-0.076; p = 0.422)	-0.114 (CI = +/-0.362; p = 0.481)	-0.204 (CI = +/-0.383; p = 0.249)	0.281	-2.69%		



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