

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

Based on Insurance Industry Data
Through June 30, 2021

April 6, 2022

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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 in Newfoundland and Labrador reported as of June 30, 2021 to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

In Table 1, we present our annual loss cost trend rates. Unless noted otherwise, the future trend rate begins the middle of the most recent accident half year.

Table 1: Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-1.0%	-1.0%
Property Damage (including DCPD) ¹	+1.5%	+1.5%
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+1.5%	+1.5%
Collision	+2.5%	+2.0% ²
Comprehensive	+4.5%	+3.5%
Specified Perils	+4.5%	+3.5%
All Perils	+4.0%	+3.0% ³
Underinsured Motorist	+3.5%	+3.5%

* * * * *

¹ We analyze these coverages on a combined basis. Until sufficient post-reform data is available, we are unable to provide separate trend estimates for PD-tort and DCPD.

² The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

³ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

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 AUTO7501 Automobile Industry Exhibit (as of June 30, 2021) 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 the 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 cost⁴ of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”⁵), separately, through to June 30, 2021 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 GISA⁶. 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 loss⁷ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2021, 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 June 30, 2021, separately for each of the coverages.

In performing our analysis, we noted the following cautions from GISA:

- GISA notes “A number of major writers have corrected their historically UNDERSTATED/OVERSTATED Incurred and Paid Claim counts for VARIOUS COVERAGES for Accident Half-Years 2016-2 to 2020-2. Users should take note of these corrections and exercise caution when using this data.”

We have reviewed these corrections and note they are generally immaterial, with one exception. We observe the 2020-2 reported claim counts for the total property damage coverage were

⁴ 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.

⁵ 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.

⁶ The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

⁷ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

significantly overstated in the data used for our prior review. This correction has resulted in a significant reduction in our estimated 2020-2 frequency rate for this coverage.

- GISA also notes “A comparison of the data in this exhibit with the corresponding data for the overlapping data points in the prior loss development exhibit reveals modest changes to the written and earned exposure and premium for the last several calendar/accident half years, and to the incurred claim counts and amounts in the triangles for the last several calendar half year diagonals. Some such change is to be routinely expected here in the normal course of events, as some insurers re-file past data, and some missing reporting data was not processed until the next period.”

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.

The selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.⁸ We discuss the loss trend rates in Section 4.

2.4. Changes in Loss Cost, Frequency and Severity Estimates

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,⁹ 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 December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 367.60	\$ 65,075	5.65	\$ 359.12	\$ 64,696	5.55
2018	\$ 385.29	\$ 72,593	5.31	\$ 365.36	\$ 70,479	5.18
2019	\$ 367.91	\$ 69,848	5.27	\$ 356.06	\$ 69,335	5.14
2020	\$ 299.37	\$ 74,731	4.01	\$ 266.24	\$ 66,913	3.98
2021				\$ 235.18	\$ 70,883	3.32

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 5.2%. We note the large decrease in the 2020 severity is attributed, in part, to a lower than expected reported severity emergence during the first half of 2020.

⁸ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year is presented in Appendix B.

⁹ Number of claims per 1,000 insured vehicles.

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

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 116.33	\$ 5,162	22.54	\$ 116.89	\$ 5,186	22.54
2018	\$ 123.88	\$ 5,651	21.92	\$ 124.58	\$ 5,685	21.92
2019	\$ 122.24	\$ 5,886	20.77	\$ 122.63	\$ 5,914	20.73
2020	\$ 136.13	\$ 6,236	21.83	\$ 118.83	\$ 6,403	18.56
2021				\$ 101.54	\$ 6,334	16.03

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 3.1%. As described above, the reduction in our estimated 2020 frequency is primarily a result of a correction to the GISA data.

Table 4: Accident Benefits: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 56.86	\$ 7,861	7.23	\$ 57.71	\$ 8,021	7.20
2018	\$ 60.56	\$ 8,773	6.90	\$ 59.18	\$ 8,636	6.85
2019	\$ 60.99	\$ 8,882	6.87	\$ 58.14	\$ 8,568	6.79
2020	\$ 43.98	\$ 8,343	5.27	\$ 41.04	\$ 7,633	5.38
2021				\$ 35.75	\$ 7,578	4.72

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 2.8%.

Table 5: Uninsured Auto: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 11.00	\$ 34,208	0.32	\$ 10.42	\$ 32,908	0.32
2018	\$ 12.83	\$ 32,530	0.39	\$ 12.62	\$ 32,564	0.39
2019	\$ 10.96	\$ 35,414	0.31	\$ 12.58	\$ 38,418	0.33
2020	\$ 19.18	\$ 57,719	0.33	\$ 12.87	\$ 36,465	0.35
2021				\$ 6.84	\$ 31,391	0.22

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 10.1%. The large decrease in 2020 loss cost and severity is primarily driven by significant favorable emergence in that year, along with volatility associated with a low claim count volume.

Table 6: Collision: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 212.78	\$ 6,106	34.84	\$ 212.74	\$ 6,109	34.82
2018	\$ 224.74	\$ 6,518	34.48	\$ 224.42	\$ 6,516	34.44
2019	\$ 229.09	\$ 6,666	34.36	\$ 228.67	\$ 6,660	34.33
2020	\$ 151.08	\$ 6,631	22.78	\$ 168.19	\$ 6,768	24.85
2021				\$ 142.72	\$ 6,503	21.95

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 2.0%. The relatively larger increase in the estimated 2020 frequency is primarily driven by adverse development in that year.

Table 7: Comprehensive: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 137.92	\$ 1,624	84.95	\$ 138.00	\$ 1,624	84.97
2018	\$ 120.48	\$ 1,663	72.47	\$ 120.48	\$ 1,662	72.49
2019	\$ 106.89	\$ 1,578	67.74	\$ 107.21	\$ 1,579	67.91
2020	\$ 112.86	\$ 1,739	64.89	\$ 111.35	\$ 1,739	64.02
2021				\$ 98.14	\$ 1,533	64.04

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 0.2%.

Table 8: All Perils: Change in Estimates

AY	As of December 31, 2020			As of June 30, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 343.39	\$ 4,109	83.58	\$ 338.32	\$ 4,051	83.50
2018	\$ 382.11	\$ 5,324	71.77	\$ 375.46	\$ 5,234	71.74
2019	\$ 326.84	\$ 4,550	71.84	\$ 326.98	\$ 4,476	73.06
2020	\$ 264.07	\$ 4,386	60.21	\$ 301.27	\$ 4,559	66.09
2021				\$ 324.28	\$ 4,599	70.51

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 1.9%.

2.5. 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. 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 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.

2.6. 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) includes limited bodily injury post-reform data under the new Regulations for analysis purposes. We provide a preliminary assessment of the bodily injury reform impact using the 3 accident half-year severity estimates, 2020-1, 2020-2, and 2021-1. These early severity estimates are subject to change, and as a result, so is our reform estimate.

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, and 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 E¹⁰ 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 2001-2 to 2021-1.

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

¹⁰ 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 parameter¹¹ 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 models we use to analyze severity, frequency, and loss cost trend patterns allow 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.¹²

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.

¹¹ We use the terms reform or level change interchangeably; but a reform parameter is associated with a known event.

¹² 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.¹³

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 June 30, 2021, 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. We do not discuss all of the many models we consider (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.

¹³ 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 in 2020 resulted in a dramatic decline in traffic. While vaccine distribution in 2021 has contributed to an increase in traffic levels since, there remains uncertainty as to the duration of the post-vaccine traffic patterns and levels, and timing of the eventual return to a new normal of traffic patterns and levels.

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 and 2021-1 observations from our selected models for the coverages experiencing a significant change in claim costs as a result of the COVID-19 pandemic. We find severity appears unaffected by the pandemic for all coverages except accident benefits, where we observe 2020 and 2021 severity estimates that are lower than expected. In the case of frequency, we observe a decrease for all coverages except uninsured automobile.

In Section 5, we further consider the impact of COVID-19 during 2020 and 2021-1 private passenger vehicle claims costs.

Application of Trend Rates

For those rating programs intended to be effective once the COVID-19 pandemic is not expected to have an 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 the pandemic.¹⁴

For those rating programs intended to be in effect while the COVID-19 pandemic 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 the COVID-19 pandemic and (ii) then adjusted to the degree the pandemic is expected to impact claims costs during¹⁵ the proposed rating program.

3.11. Inflation

General economic inflation results in upward pressure on claim costs as medical services and vehicle replacements become more expensive. We do not explicitly consider inflation in our severity or loss cost trend models. We find this approach reasonable in developing estimates of **past** trend as inflation has been relatively low and stable over the historical experience period and is only one factor impacting the past severity and loss cost trends measured in this report.

There is concern that the recent higher inflation since mid-2021 may result in a similar rise in claim costs, which would impact our selected **future** severity and loss cost trend rates. We have judgementally considered this when making our selections.

¹⁴ An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

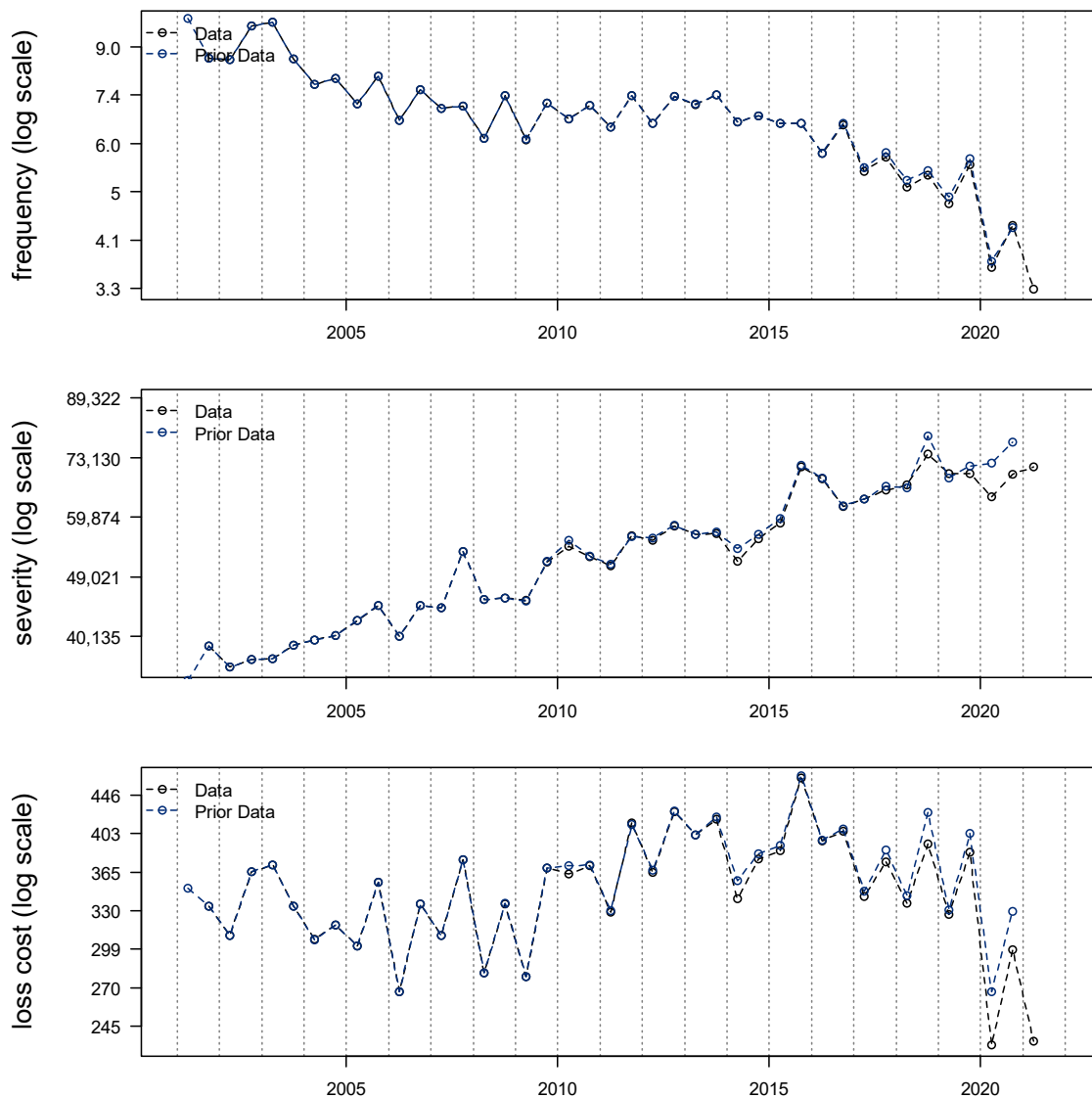
¹⁵ This adjustment should consider what proportion of the policy year loss experience will be impacted by the COVID-19 pandemic.

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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the immature severity and loss cost estimates have decreased.

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 and 2021-1 coincident with the COVID-19 pandemic.¹⁶
- Severity has been increasing for the entire experience period, including large upward spikes at 2015-2 and 2018-2. We observe a decrease in the severity level beginning 2020-1, coincident with the reform changes effective January 2020.
- 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 and 2021-1 coincident with the COVID-19 pandemic and the January 2020 reform.

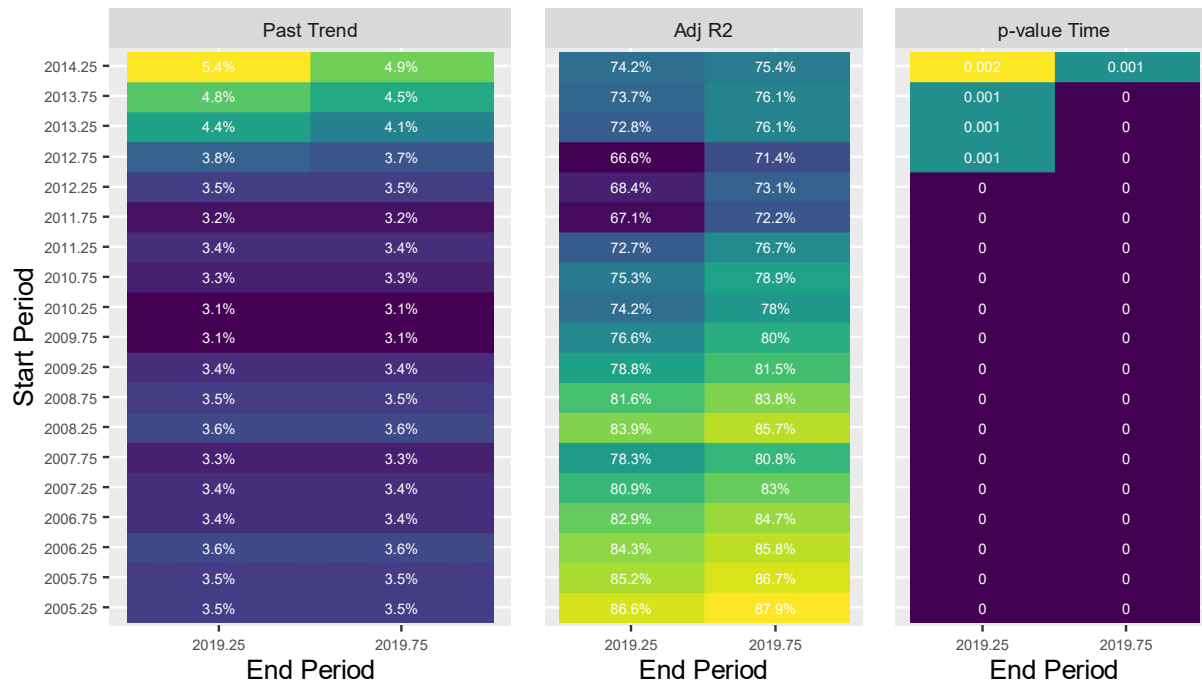
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods, with and without a seasonality parameter, and with and without a reform scalar parameter are presented in Appendix E.

We begin our review at 2005-1, as legislation enacted for accidents occurring on or after August 1, 2004 introduced a \$2,500 deductible for non-pecuniary (i.e., pain and suffering) awards to all bodily injury tort claims. Effective January 1, 2020, the non-pecuniary deductible increased from \$2,500 to \$5,000.

Given the uncertainty of this reform change, we consider two heatmaps of indicated severity trends. Both heatmaps have experience periods beginning 2005-1 through 2014-1 and exclude spikes in 2015-2 and 2018-2. In Figure 2 we present a heatmap of indicated severity trends excluding any impact of the non-pecuniary deductible increase by using experience periods ending 2019-2 and 2019-1 with time included in the model.

¹⁶ It is plausible that some claimants may have chosen not to pursue their claim due to the higher deductible under the new reforms effective January 1, 2020. However, we are unable to distinguish between the impact of the Covid-19 pandemic and the reforms on the frequency level.

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

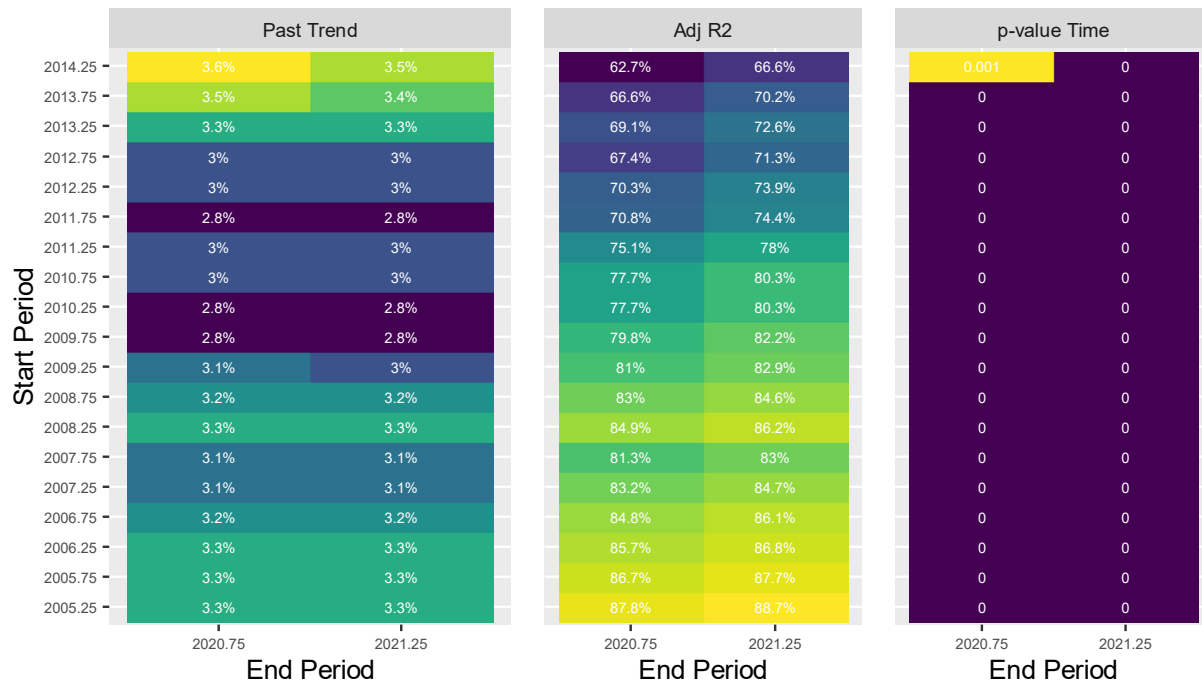


- We observe the models with experience periods beginning between 2005-1 to 2014-2 and ending 2019-2, have indicated severity trend rates that cluster between +3.0% to +5.0%, and have moderate to high adjusted R-squared values and significant *p*-values for time.
- The models with shorter experience periods have higher indicated trend rates, but are leveraged by the lower 2014-1 observation.
- The models with experience periods ending 2019-1 have similar results (slightly higher) as those ending 2019-2.

In Figure 3 we present a heatmap of indicated severity trends ending 2021-1 and 2020-2 with time included in the model. These models give some weight to the post-reform experience and observed flattening in recent periods.

As shown in Appendix E of this report, the addition of scalar and/or trend shift parameters at 2020-1 to explicitly measure the impact of the reform generally have insignificant *p*-values and therefore are not included in our final model design. Therefore, at this time, we are unable to provide an updated assessment of the bodily injury reform impact. We will continue to monitor the potential impact on the post-reform severity and loss cost data.

Figure 3: Bodily Injury - Severity Heatmap (Time, excluding 2015-2 and 2018-2)

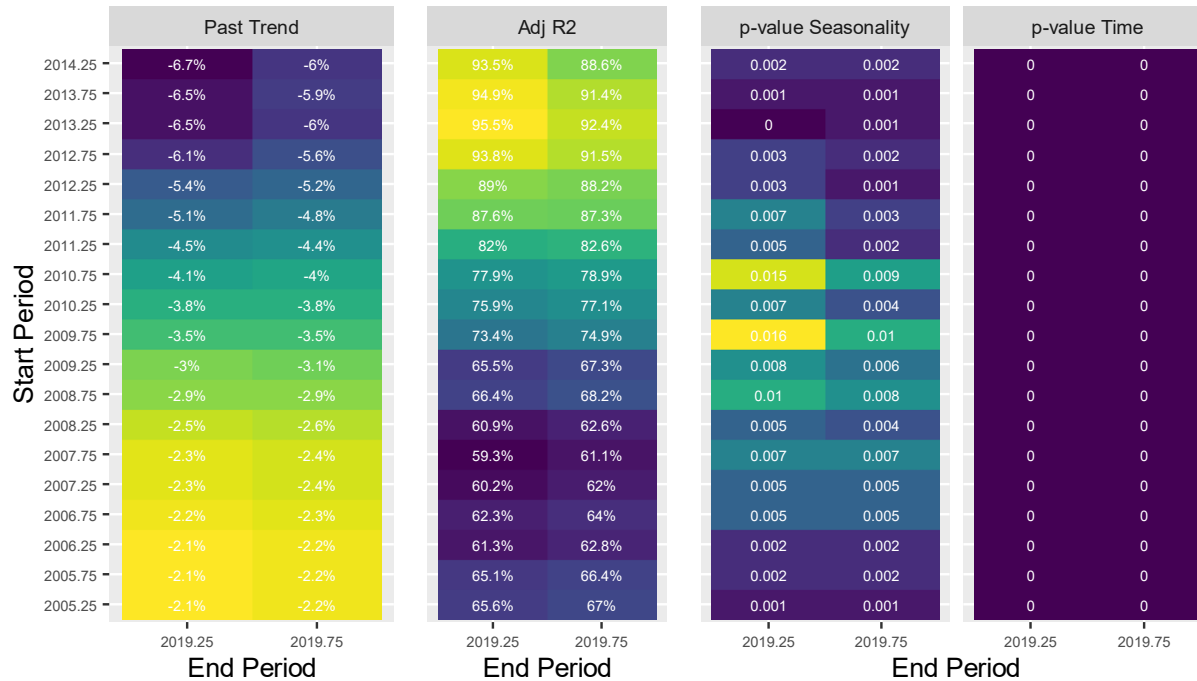


- We observe the models with experience periods beginning between 2005-1 to 2014-1 and ending 2021-1, have indicated severity trend rates that range between +3.0% to +3.5%, and have moderate to high adjusted R-squared values and significant *p*-values for time.
- The models with experience periods ending 2020-2 have similar results as those ending 2021-1.

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 4 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 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 4: 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 -3.5% to -6.0% and have high adjusted R-squared values. In general, models with shorter experience periods have higher adjusted R-squared values and trend rates that are at the lower (more negative) end of the range.
- The models with experience periods ending 2019-1 have similar results (slightly lower) 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.

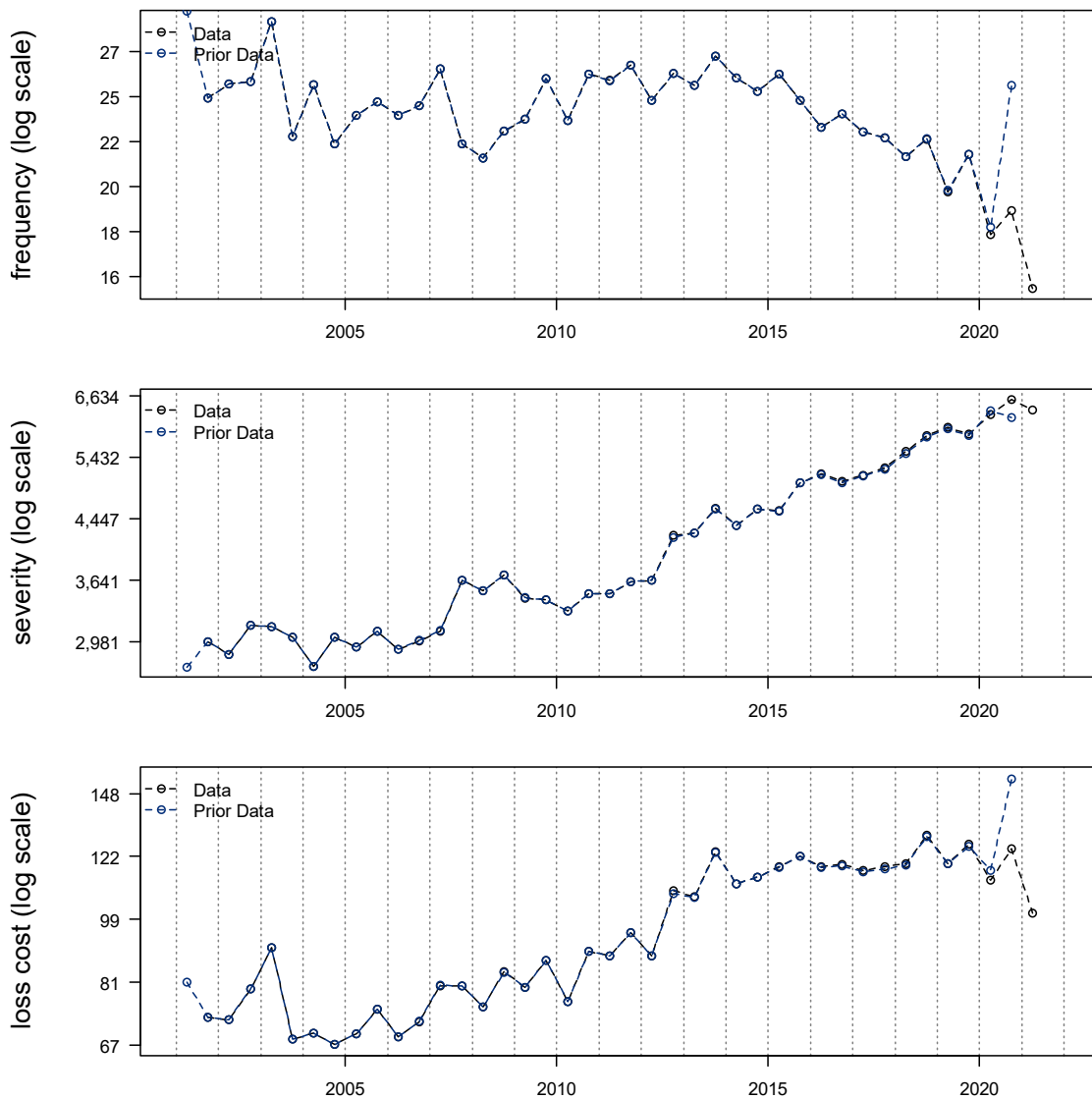
Therefore, based on our separate severity (+3.5%) and frequency (-4.5%) trend rates, we select a past and future loss cost trend of -1.0%, the same as our prior selection.

4.2. Property Damage (Including DCPD)

In Figure 5, 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe

our 2020-2 frequency and loss cost estimates, which were overstated in our prior review due to a GISA data issue, have decreased significantly. This 2020-2 observation is no longer considered to be an outlier in the data.

Figure 5: Property Damage – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 5) shows that subject to variability:

- Frequency had been somewhat flat, then changed to a declining pattern beginning in 2014. We observe the 2020 and 2021-1 observations are slightly lower than the historical trend would imply. This may be due to the result of two offsetting effects. COVID-19 may result in a lower reported

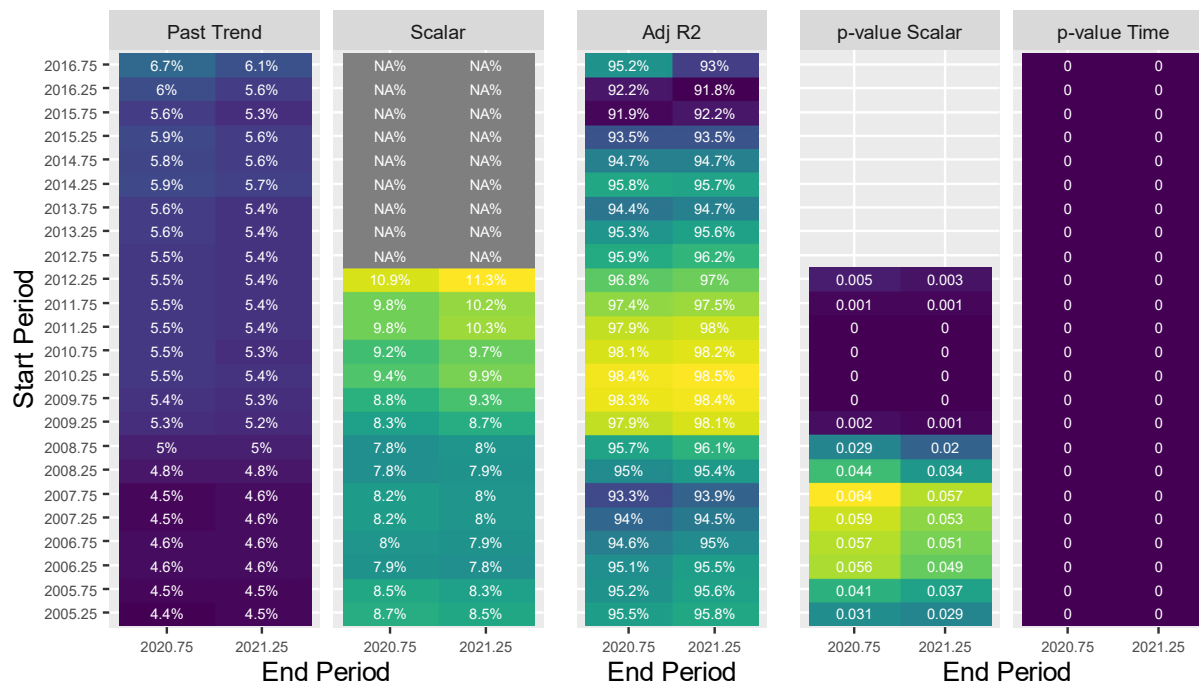
frequency due to a decrease in traffic volume, while the introduction of DCPD may have resulted in a shift away from collision frequency and toward DCPD.¹⁷

- 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. Similar to frequency, the impact of COVID-19 on the 2020 and 2021-1 observations may be, in part, offset by the introduction of DCPD in January 2020.

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 6 we present a heatmap of indicated severity trends beginning 2005-1 through 2016-2, ending 2021-1 and 2020-2, with time and a 2012-2 scalar parameter included in the model.

Figure 6: Property Damage - Severity Heatmap (Time, 2012-2 Scalar)

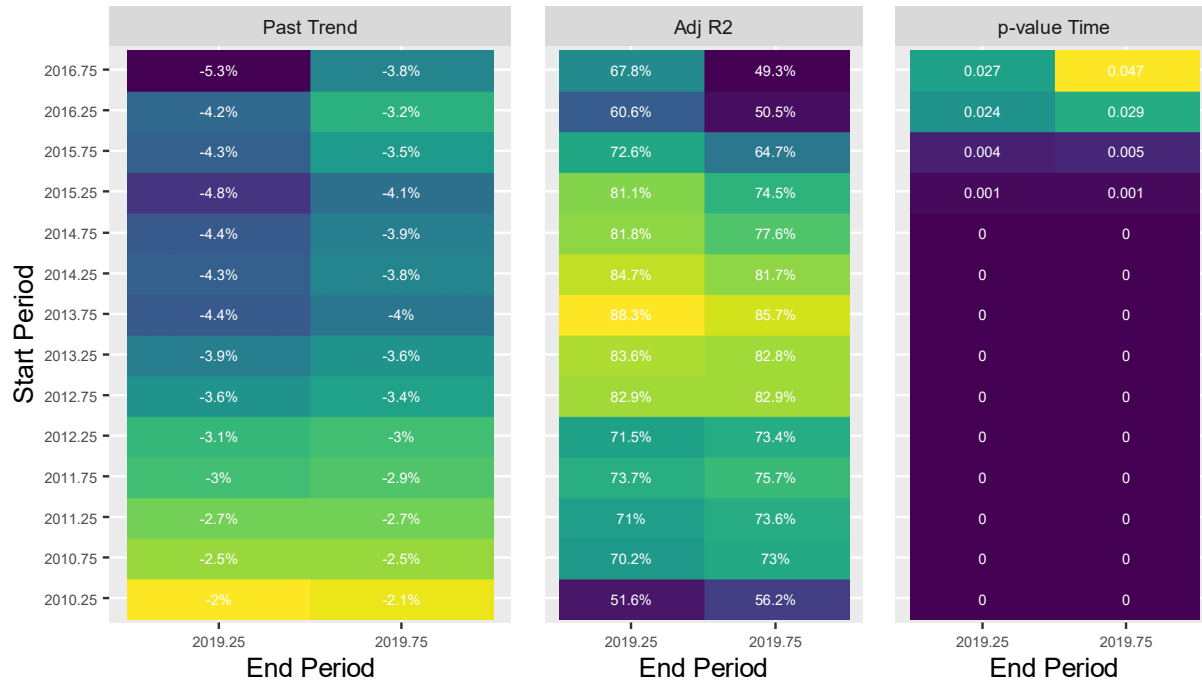


- We observe the models with experience periods beginning between 2005-1 to 2016-2 and ending 2021-1, have indicated severity trend rates that range from approximately +4.5% to +6.0%, and have high adjusted R-squared values and significant *p*-values for time and the 2012-2 scalar parameter (where applicable). Models with experience periods beginning 2010-1 to 2016-1 typically have indicated trend rates that cluster around +5.5%.
- The models with experience periods ending 2020-2 have similar results to those ending 2021-1. We select a past and future severity trend rate of +5.5%.

¹⁷ In contrast to this, the collision coverage had a very sharp decline in frequency in 2020-1 and 2020-2.

In Figure 7 we present a heatmap of indicated frequency trends beginning 2010-1 through 2016-2, ending 2019-1 and 2019-2. We exclude the 2020 and 2021 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 7: Property Damage - Frequency Heatmap (Time)



- We observe the models with experience periods beginning between 2010-1 and 2016-2 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 2016-2 have indicated trend rates that cluster around -3.5% to -4.0% and have the highest adjusted R-squared values.
- The models with experience periods ending 2019-1 have trend rates that are up to 1.5 percentage points lower than those ending 2019-2.

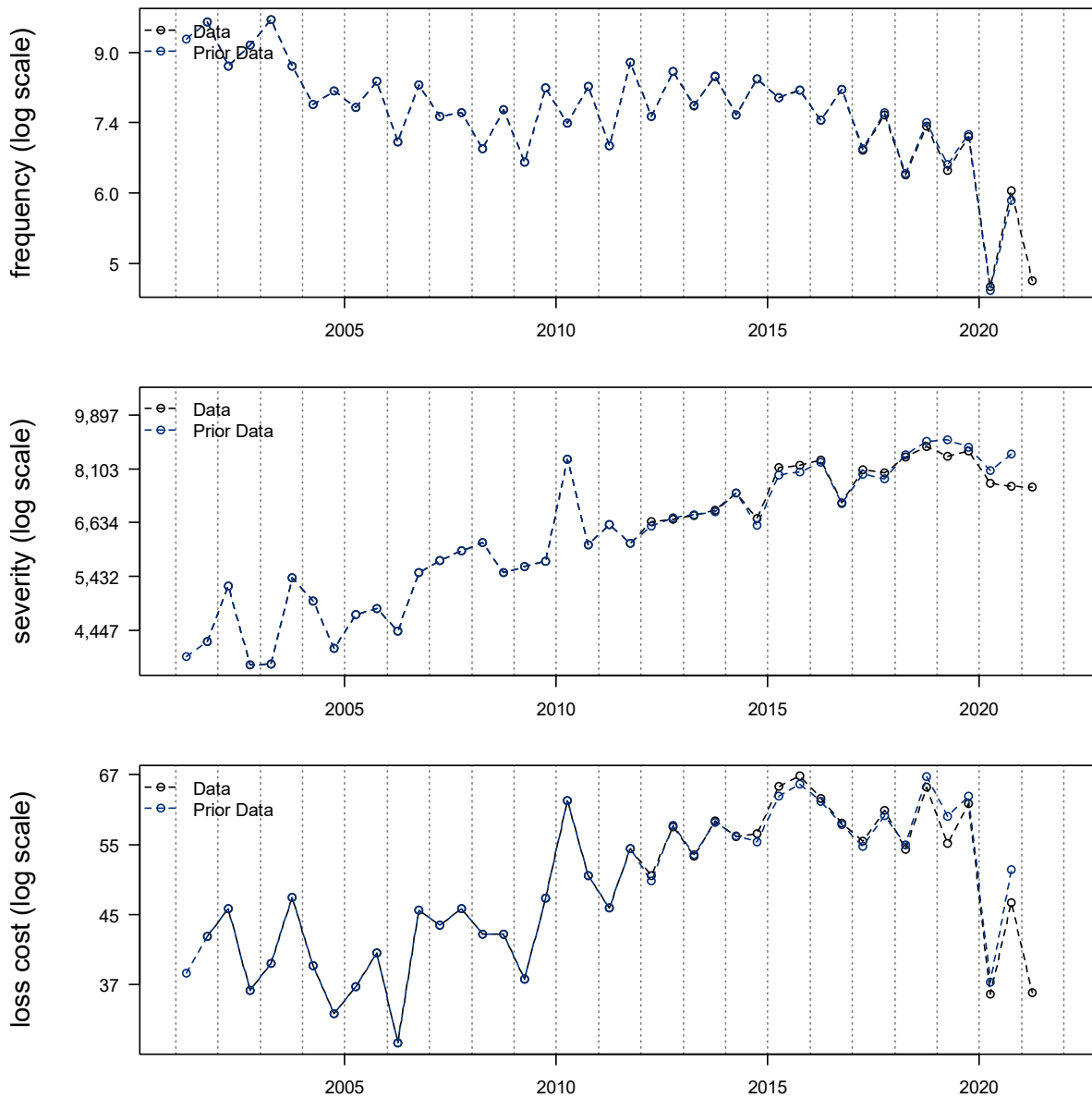
We select a past and future frequency trend rate of -4.0%.

Therefore, based on our separate severity (+5.5%) and frequency (-4.0%) trend rates, we select a past and future loss cost trend of +1.5%, the same as our prior selection.

4.3. Accident Benefits – Total

In Figure 8, 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the immature severity and loss cost estimates have decreased slightly.

Figure 8: Accident Benefits – Observed Loss Cost Experience



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

- Frequency has been relatively flat with a modest downward trend beginning in 2011. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic.

- Severity has generally exhibited an upward trend, including a spike in 2010-1. While we observe a small decrease during 2020 and 2021-1, it may be variance in the data rather than associated with any impact from the COVID-19 pandemic.¹⁸
- 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 and 2021-1 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.

Given the uncertainty regarding the reduction in severity between 2020 and 2021-1 coincident with the COVID-19 pandemic, we consider two heatmaps of indicated severity trend. Both heatmaps have experience periods beginning 2007-1 through 2015-2 and excluding the spike in 2010-1, with only time included in the model. In Figure 9 we present the measured severity trends, excluding any influence of COVID-19 by using experience periods ending 2019-1 and 2019-2. In Figure 10, we present the measured severity trends including the more recent observations, ending 2020-1, 2020-2 and 2021-1.

Figure 9: 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 +3.0% to +4.0%, 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%.

¹⁸ We have not observed a decrease in accident benefits severity in other provinces during the COVID-19 pandemic.

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

Figure 10: Accident Benefits - Severity Heatmap (Time, excluding 2010-1)

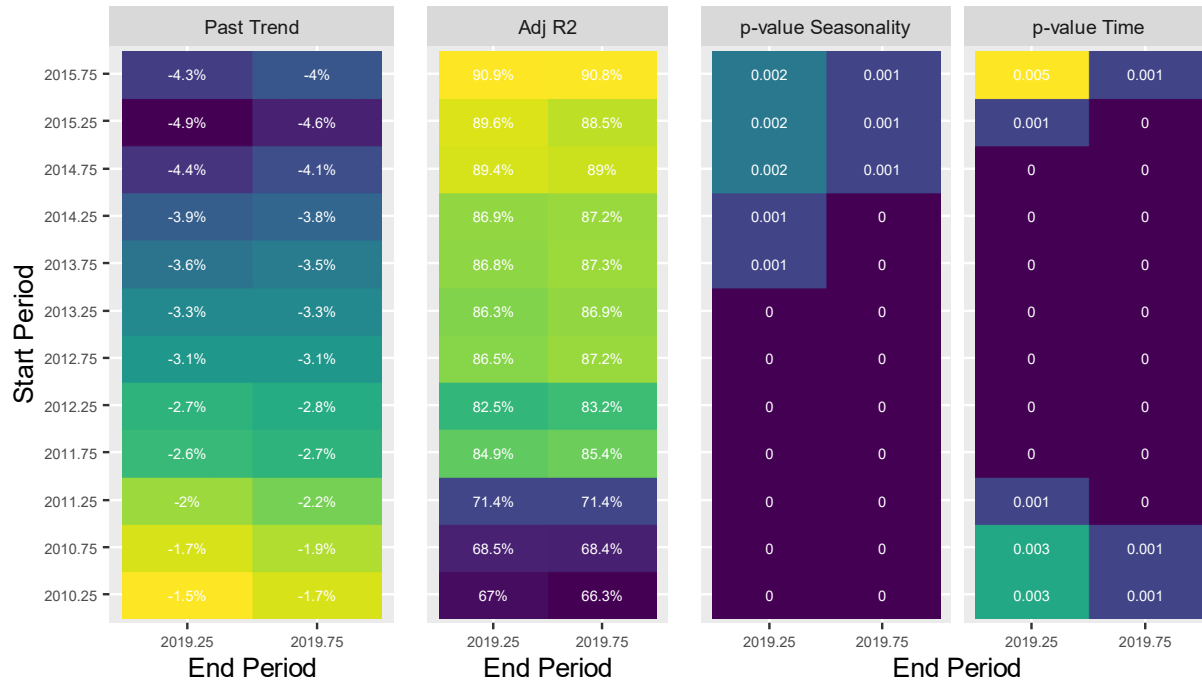


- We observe the models with experience periods beginning between 2007-1 to 2013-1 and ending 2021-1, have indicated severity trend rates that generally range from +2.0% to +3.0%, and have moderate to high adjusted R-squared values and significant *p*-values for time. Models with the longer experience periods have the highest adjusted R-squared values and have indicated trend rates that cluster around +3.0%.
- Models with shorter experience periods have insignificant *p*-values and low adjusted R-squared values. This is primarily caused by the recent flattening in the data and lower than expected 2020 and 2021-1 observations that are coincident with the pandemic.
- The models with experience periods ending 2020-1 and 2020-2 have indicated trend rates approximately one to one-half percentage points higher than those ending 2021-1.

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

In Figure 11 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 and 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 11: 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 -4.5%, 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 (slightly higher) as those ending 2019-2.

We select a past and future frequency trend rate of -3.5%, based on the models beginning 2013-1 through 2015-2, that gives consideration to the recent steeper negative trend rate since 2015.

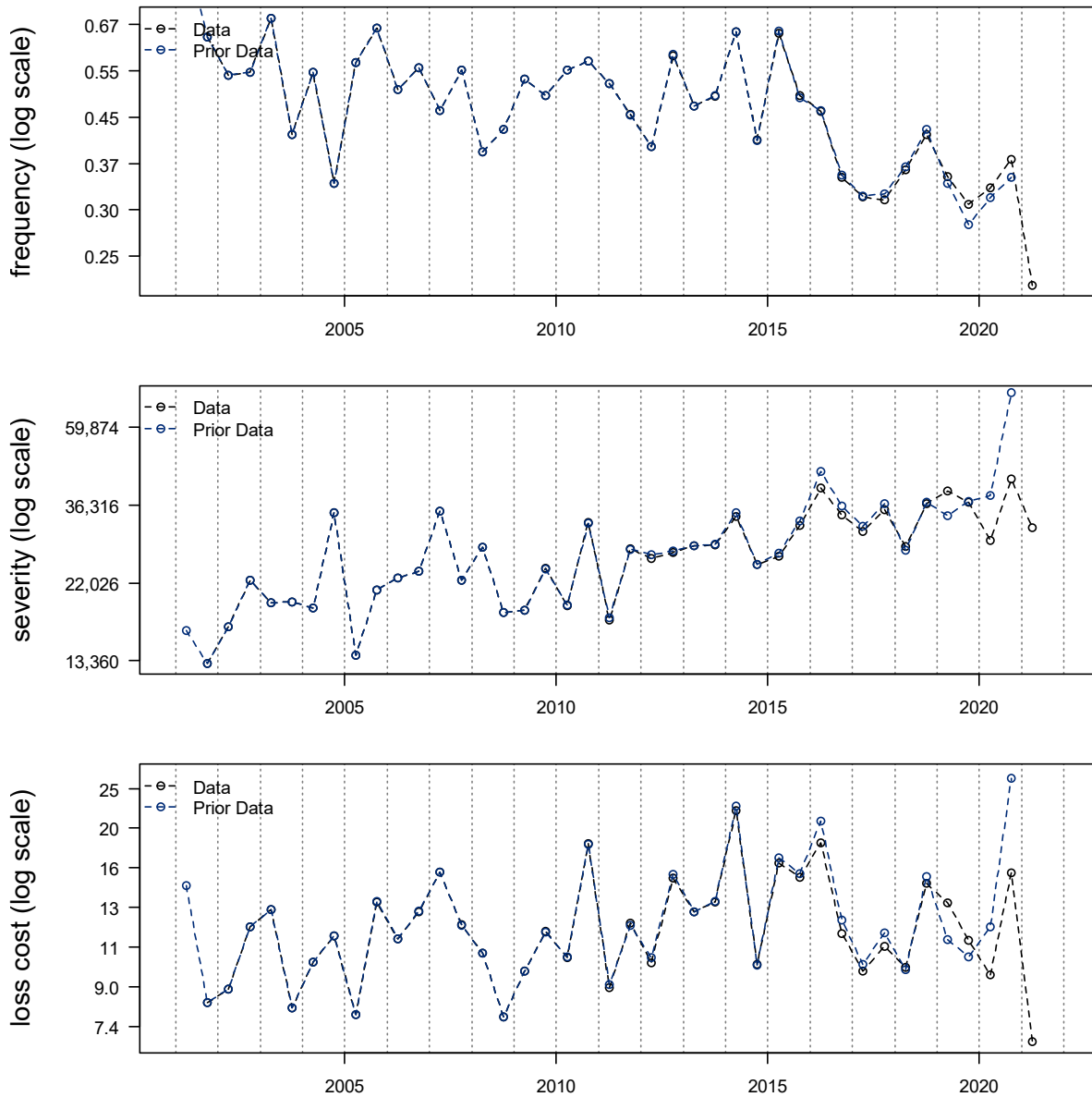
Therefore, based on our separate severity (+3.5%) and frequency (-3.5%) trend rates, we select a past and future loss cost trend of **+0.0%**, one and a half percentage points lower than our prior selection.

4.4. Uninsured Auto

In Figure 12, 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe

significant variance in our severity and loss cost estimates generally due to a flatter development for 2020-2 than expected.

Figure 12: Uninsured Auto – Observed Loss Cost Experience



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

- Frequency has been relatively flat since 2005 with a recent decline beginning in 2015.
- Severity has generally exhibited a positive trend.

- Loss cost has exhibited a positive trend since 2008, then a decline after 2016, with a recent spike in 2020-2. We observe a large decrease in 2021 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.

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 13 we present a heatmap of indicated severity trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2016, ending 2018 and 2019, with only a time parameter included in the model. In Figure 13, we exclude the 2020 and 2021-1 years to limit any potential influence of COVID-19 on the trend rate.¹⁹

Figure 13: 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 14 we present a heatmap of indicated frequency trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2016, ending 2018 and 2019, with only a

¹⁹ Our findings are similar when including 2020 as the end point.

time parameter included in the model. We exclude the 2020 and 2021 observation to limit any potential influence of COVID-19 on the trend rate.

Figure 14: Uninsured Auto - Frequency Heatmap (Annual Data, Time)



- Most of the frequency trend rates ending 2019 have significant p -values for time, with low-moderate adjusted R-squared values. Most of the frequency trend rates ending 2018 do not have significant p -values for time.
- Those trend rates over the longer time period, similar to our severity time period selection, generally cluster around -2.5% to -3.0%.

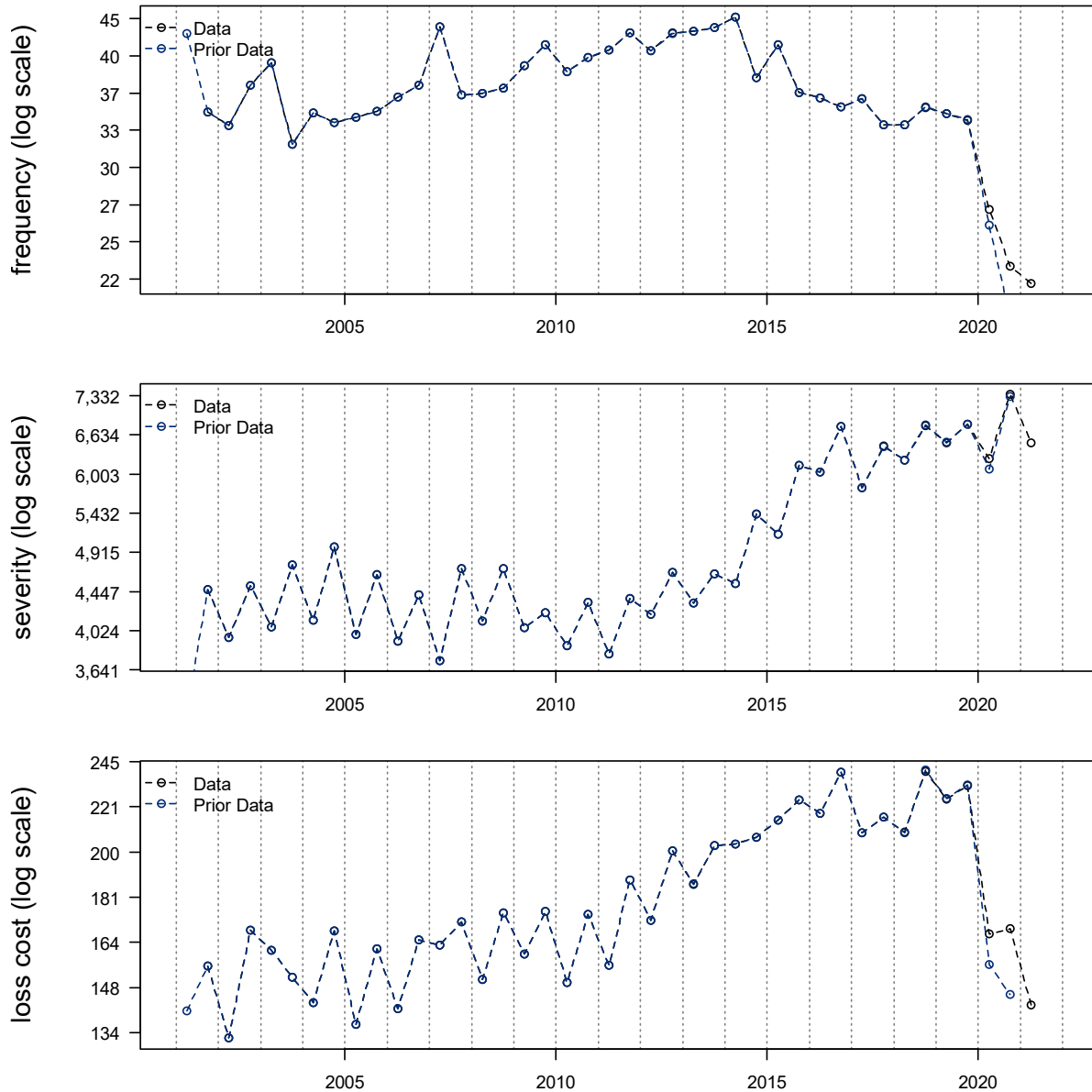
We select a frequency trend rate of -2.5%.

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%**; the same as our prior review.

4.5. Collision

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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the 2020 frequency and loss cost estimates have increased slightly.

Figure 15: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 15) 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 and 2021-1 coincident with the COVID-19 pandemic. As DCPD was introduced on January 1, 2020, part of the decline in the 2020 and 2021-1 frequency observations may be attributed to this reform.²⁰

²⁰ The decrease in collision frequency may (possibly) be attributed to both a shift of claims to property damage as well as the COVID-19 pandemic.

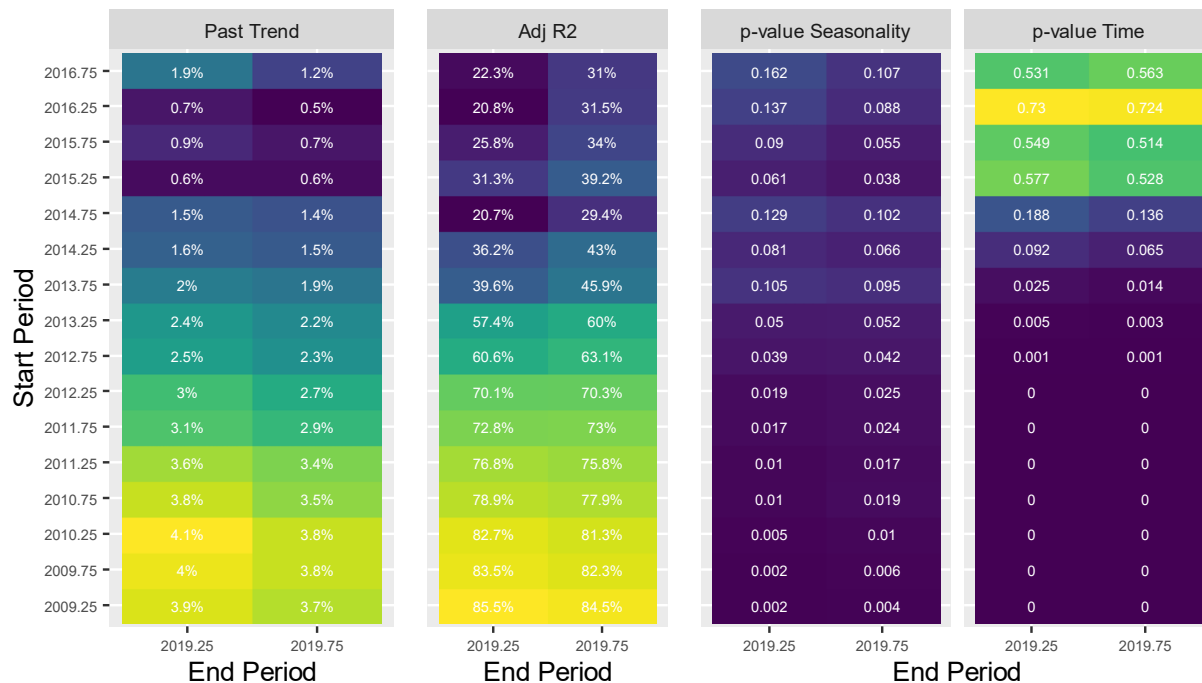
- Severity has exhibited a somewhat flat/downward trend through 2009/2010, followed by a more pronounced upward trend beginning 2014, generally aligned with the beginning of the frequency decline.
- Loss cost has exhibited an upward trend that began to rise more sharply in 2010, followed by a relatively flat pattern since 2015. We observe a large decrease in 2020 and 2021-1 coincident with the COVID-19 pandemic, along with 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 are presented in Appendix E.

We observe beginning 2014 there appears to an unusual directional change for both frequency and severity that is partially offsetting, . 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 16 we present a heatmap of indicated loss cost trends beginning 2009-1 through 2016-2, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021-1 observations that are coincident with the COVID-19 pandemic.

Figure 16: 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 and seasonality. 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 (slightly higher) as those ending 2019-2.

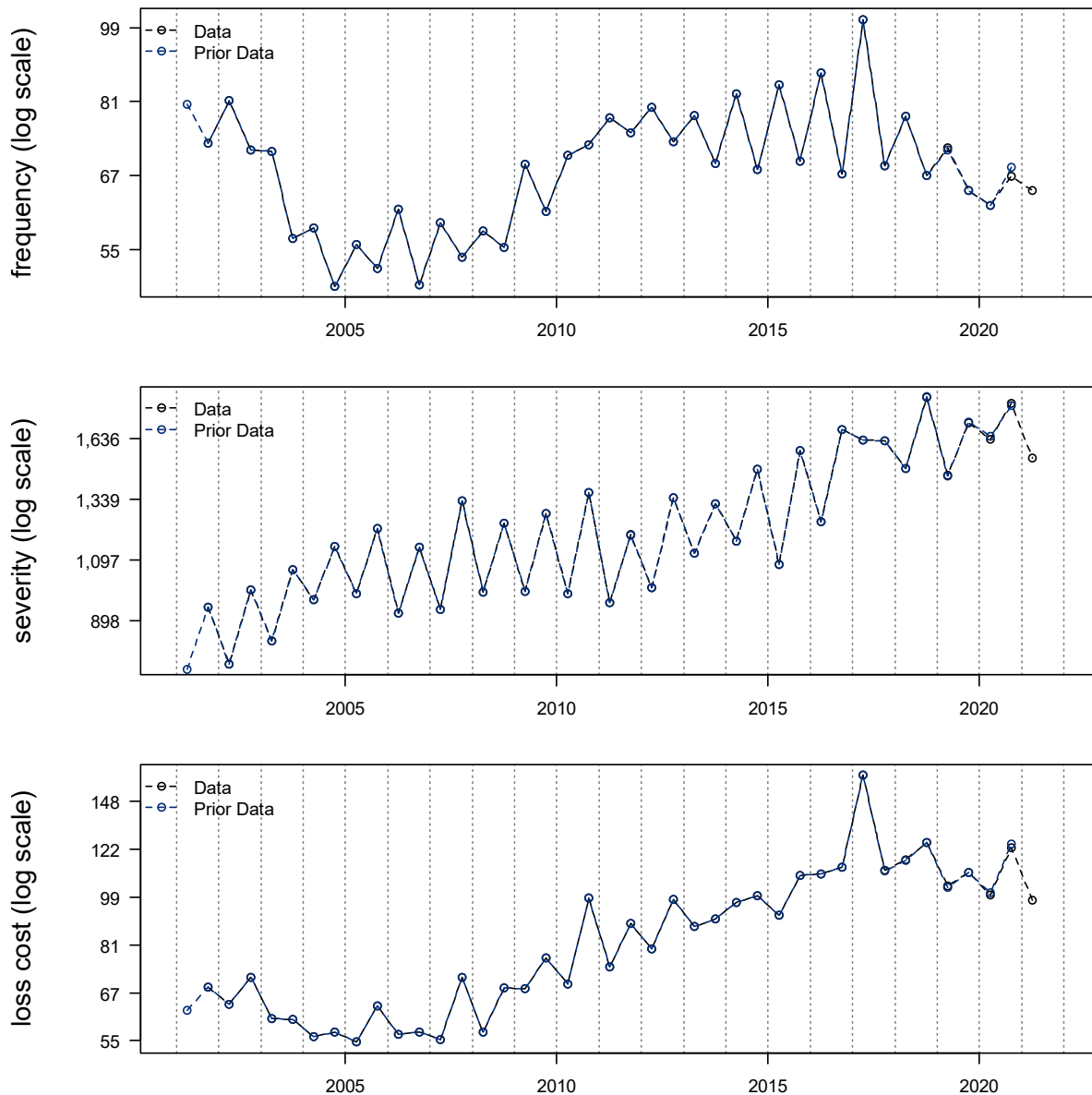
We select a past loss cost trend rate of **+2.5%**; and a future trend rate of **+2.0%** beginning October 1, 2019, as there is evidence of a flatter trend in the more recent time frames.²¹

4.6. Comprehensive

In Figure 17, 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the loss cost estimates have not changed significantly.

²¹ The future trend rate begins at the midpoint of the latest accident semester included in the model.

Figure 17: Comprehensive – Observed Loss Cost Experience



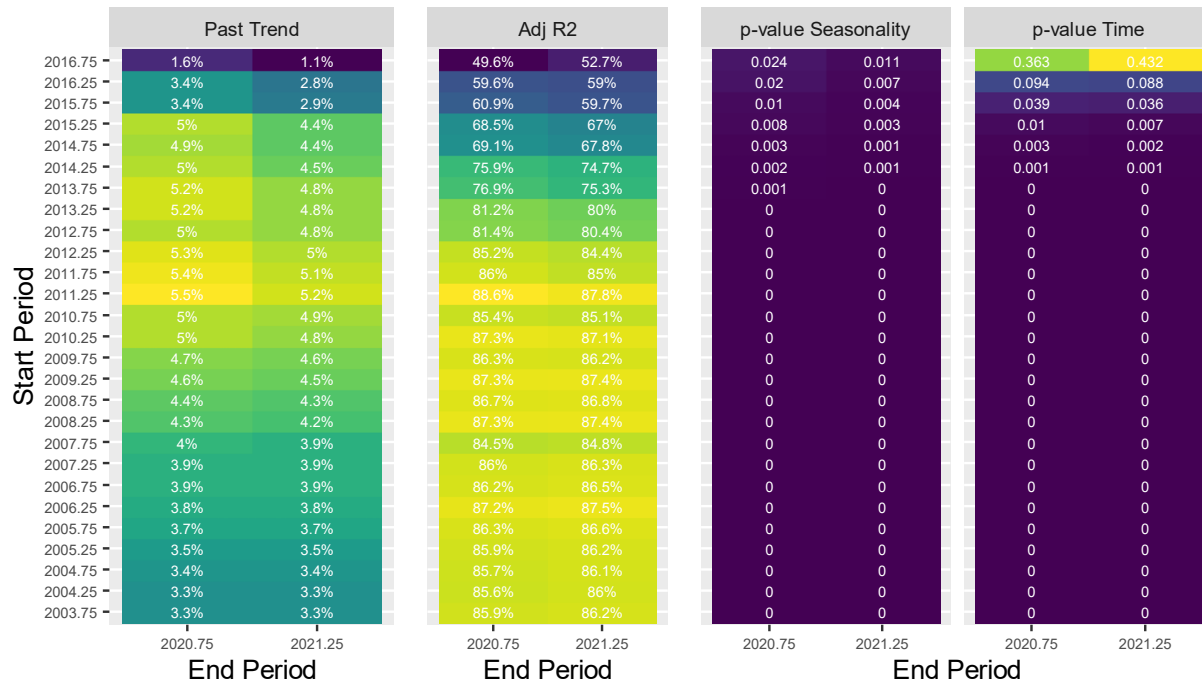
A review of the historical data points (as depicted in Figure 17) shows that subject to variability:

- 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. There is a slight dip in the frequency in 2020-1, and coincident with the COVID-19 pandemic.
- Severity generally exhibited a flat pattern between 2005 through 2012, followed by an increasing trend, then changing to a flat pattern since 2017.
- 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 18 we present a heatmap of indicated severity trends beginning 2003-2 through 2016-2, ending 2021-1 and 2020-2, with time and seasonality parameters included in the model.

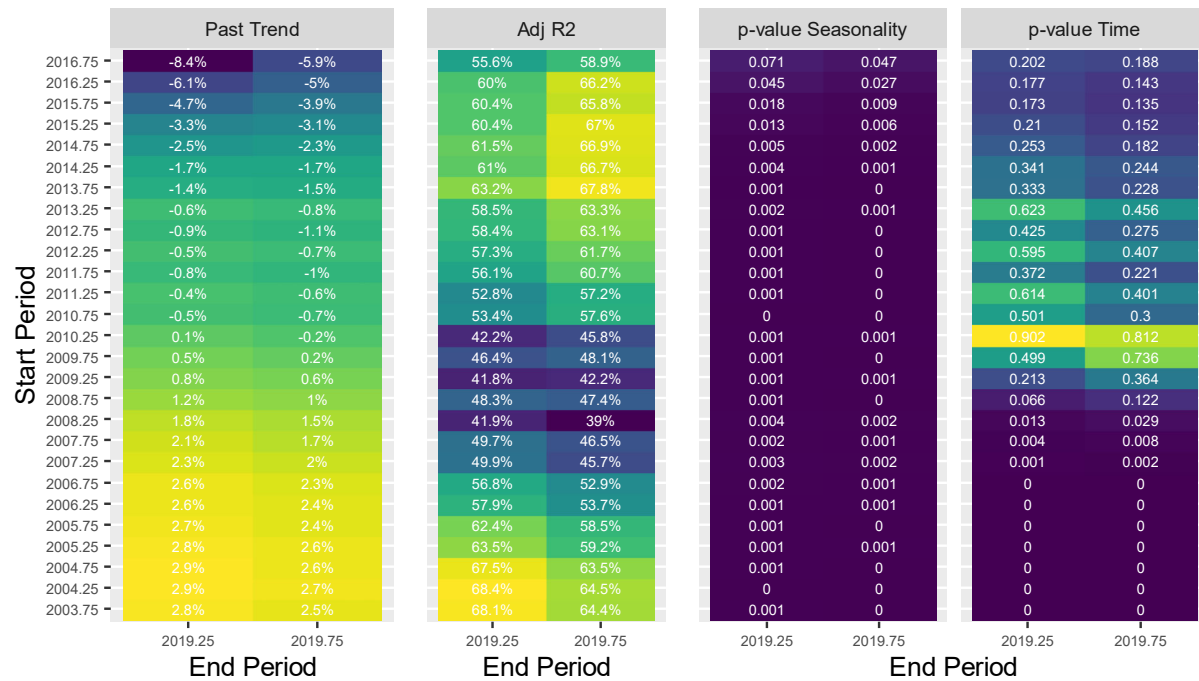
Figure 18: Comprehensive - Severity Heatmap (Time and Seasonality)



- We observe the models with experience periods beginning between 2003-2 to 2007-2 and ending 2021-1, 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 +4.5% to +5.0% 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.
- The trend rates over the more recent time frame beginning 2015-2 and ending 2021-1 are slightly lower, with moderate adjusted R-squared values and significant *p*-values for seasonality.

In Figure 19 we present a heatmap of indicated frequency trends beginning 2003-2 through 2016-2, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model. We exclude the 2020 and 2021-1 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 19: Comprehensive - Frequency Heatmap (Time and Seasonality)



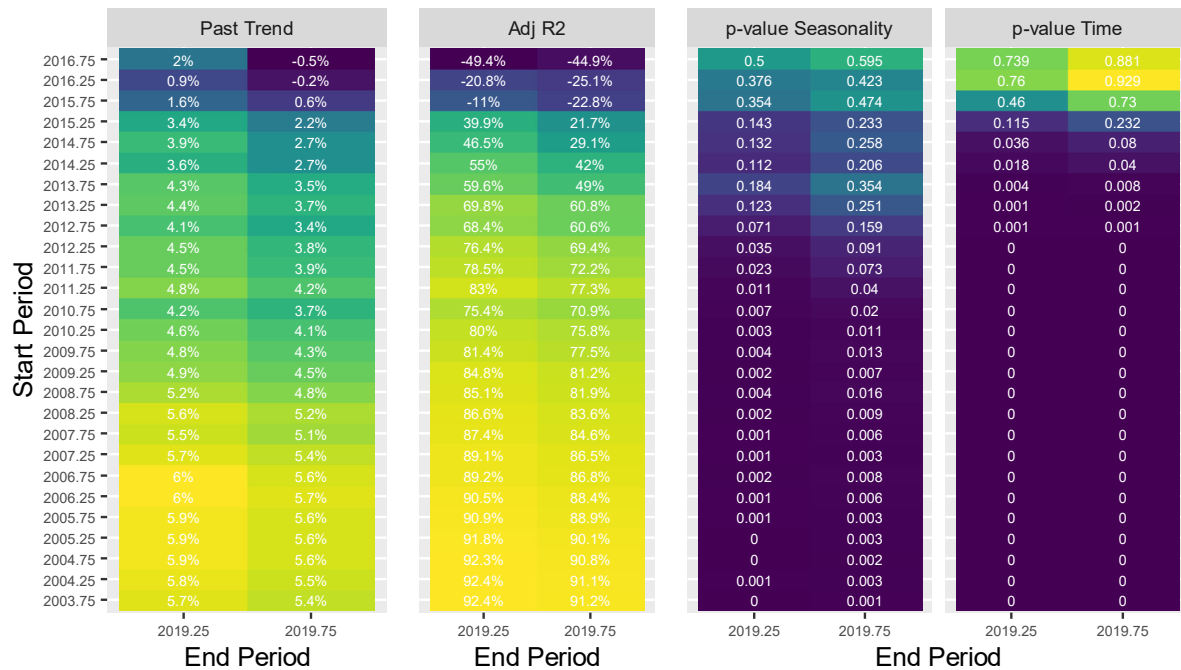
- We observe the models with experience periods beginning between 2003-2 to 2008-1 and ending 2019-2, have indicated frequency trend rates that range from approximately +1.5% to +2.5%, and have moderate adjusted R-squared values and significant p -values for time and seasonality.
- The trend rates over 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 20 we present a heatmap of indicated loss cost trends beginning 2003-2 through 2016-2, ending 2019-2 and 2019-1, excluding 2017-1, with time and seasonality parameters included in the

model. We exclude the 2020 and 2021-1 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 20: Comprehensive – Loss Cost Heatmap (Time and Seasonality; Excluding 2017-1)



- We observe the models with experience periods beginning between 2003-2 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 past loss cost trend rate of **+4.5%**, (the same as our prior review), based on the indicated trend rates beginning 2008-2010 and a future loss cost trend rate of **+3.5%** to recognize the recent flattening.

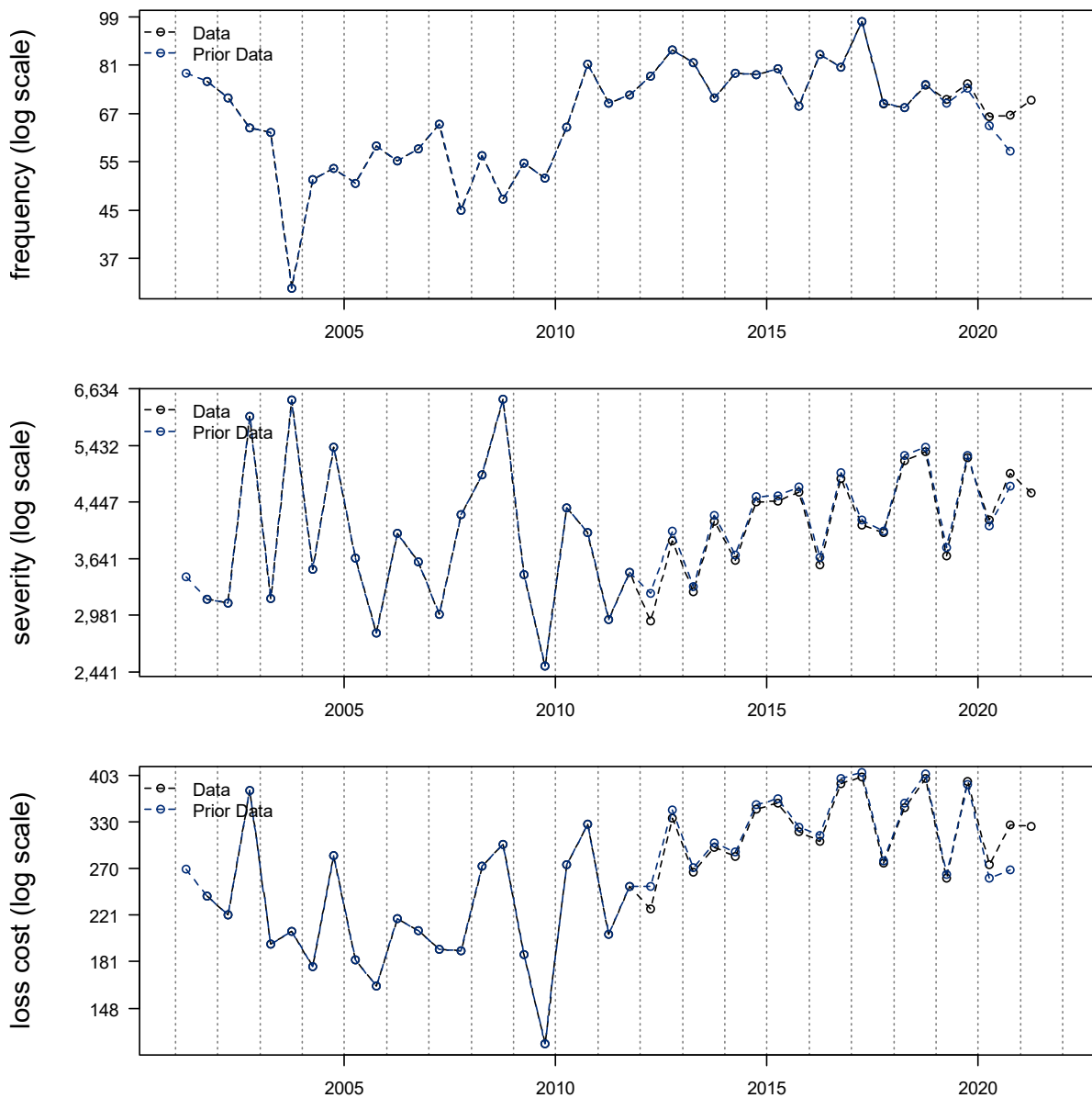
4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for Comprehensive, **+4.5% for the past and +3.5% for the future.**

4.8. All Perils

In Figure 21, 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 2001-2 through 2021-1. We include a comparison to the estimated values used in our prior report and observe that the 2020-2 severity and loss cost estimates have increased.

Figure 21: All Perils – Observed Loss Cost Experience



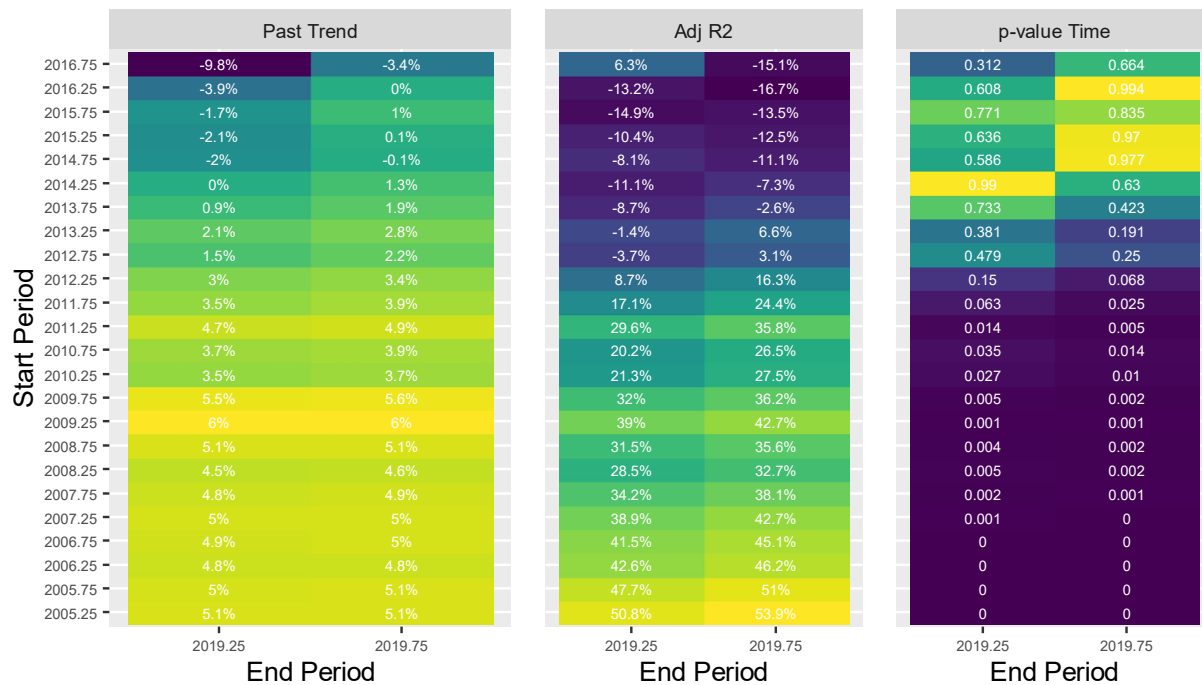
A review of the historical data points (as depicted in Figure 21) shows that subject to variability:

- Frequency has exhibited a relatively flat pattern since 2010-2. There is no apparent impact of the COVID-19 pandemic.²²
- Severity has generally been increasing since 2009-2.
- Loss cost has generally been increasing since 2005, with a downward spike in 2009-2.

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

In Figure 22 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2016-2, ending 2019-2 and 2019-1, with only a time parameter included in the model. We exclude the 2020 and 2021 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 22: 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.
- Models with shorter experience periods have lower trend rates, but low adjusted R-squared values, and insignificant *p*-values for time. This is primarily caused by the recent flattening in the volatile loss cost data.
- 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 **+4.0%** and a future loss cost trend rate of **+3.0%**. Both the past and future loss cost trend

²² Although there is no apparent impact, the underlying coverage of collision and comprehensive for all perils show evidence of impact.

rates have reduced by one percentage point since our prior selection in better recognition of the continued flattening in the observed loss cost data.

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 June 30, 2021

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-1.0%	-1.0%
Property Damage	+1.5%	+1.5%
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+1.5%	+1.5%
Collision	+2.5%	+2.0% ²³
Comprehensive	+4.5%	+3.5%
Specified Perils	+4.5%	+3.5%
All Perils	+4.0%	+3.0% ²⁴
Underinsured Motorist	+3.5%	+3.5%

²³ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

²⁴ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

Table 10: 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%

5. Historical COVID-19 Impact

Since 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 AUTO 7501 claim count experience as of June 30, 2021 reported for the three accident half-years, 2020-1, 2021-2 and 2021-1.

5.1. Loss Trend Models – Isolation of COVID-19

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, 2020-2, and 2021-1 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, 2020-2, and 2021-1 observations and, if significant²⁵, additional (scalar) parameters which quantify the change in claims experience during 2020-1, 2020-2, and 2021-1. The resulting model has identical coefficients²⁶ (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, 2020-2 and 2021-1 observations and the additional scalar parameters.

At this time, accident half-years in 2020 and the first half of 2021 are the only observations available (i.e., three 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 and 2021-1 accident half-year is impacted by COVID-19, the severity of government-imposed restriction on mobility varied from month to month.²⁷

²⁵ 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.

²⁶ 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, 2020-2, and 2021-1 data points and removes their influence on the indicated trend rates.

²⁷ 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.

In Table 11, we summarize the observed COVID-19 impact on 2020-1, 2020-2, and 2021-1 private passenger vehicle claims costs (frequency). Instances where the measured impact of the pandemic is insignificant are coloured grey in the table.

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

Coverage	2020-1	2020-2	2021-1
Bodily Injury	-24%	-16%	-27%
Property Damage	-11%	-4%	-17%
Accident Benefits	-27%	-13%	-24%
Uninsured Auto ²⁸	0%	0%	0%
Collision	-21%	-31%	-34%
Comprehensive	-23%	+1%	-19%
All Perils	-12%	-11%	-5%

5.2. Diagnostics At 6-months

In Figure 23 through Figure 29, 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 amounts²⁹ used in this report. We used these diagnostics to consider the impact COVID-19 may have had on the 2020-1, 2020-2, and 2021-1 ultimate estimates for each coverage; and therefore, our loss trend model design. We summarize our findings below:

- All coverages, except uninsured automobile, exhibit a significant reduction to reported frequency and a resulting reduction to reported loss cost as of 6-months. We note comprehensive and property damage³⁰ did not experience statistically significant reductions in reported frequency during 2020-2.

²⁸ Due to the large volatility associated with this coverage, we are unable to quantify the impact of COVID-19 on uninsured auto.

²⁹ All references to loss amounts include a provision for allocated loss adjustment expenses (ALAE).

³⁰ The observed 2020-1 frequency as of 6-months for property damage does not appear to be an outlier in Figure 24 below. However, this period has experienced significant favorable emergence between 6- and 18- months resulting in a statistically significant reduction in frequency. This reduction is observable in Figure 5 in the preceding loss trend section.

- The COVID-19 pandemic impact on property damage 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 observe higher closure and payment rates consistent with the expectations for the introduction of DCPD.

- The 2020 and 2021-1 reported severity as of 6-months appears consistent with historical trends.
- We observe a reduction in the ratio of paid to incurred losses and/or paid to ultimate losses for bodily injury, accident benefits, uninsured auto, collision and all perils. This change may not be a direct result of the pandemic, as the slow down in payments began with the 2019-2 accident semester (before the beginning of the pandemic).

Figure 23: Bodily Injury – Triangle Diagnostics

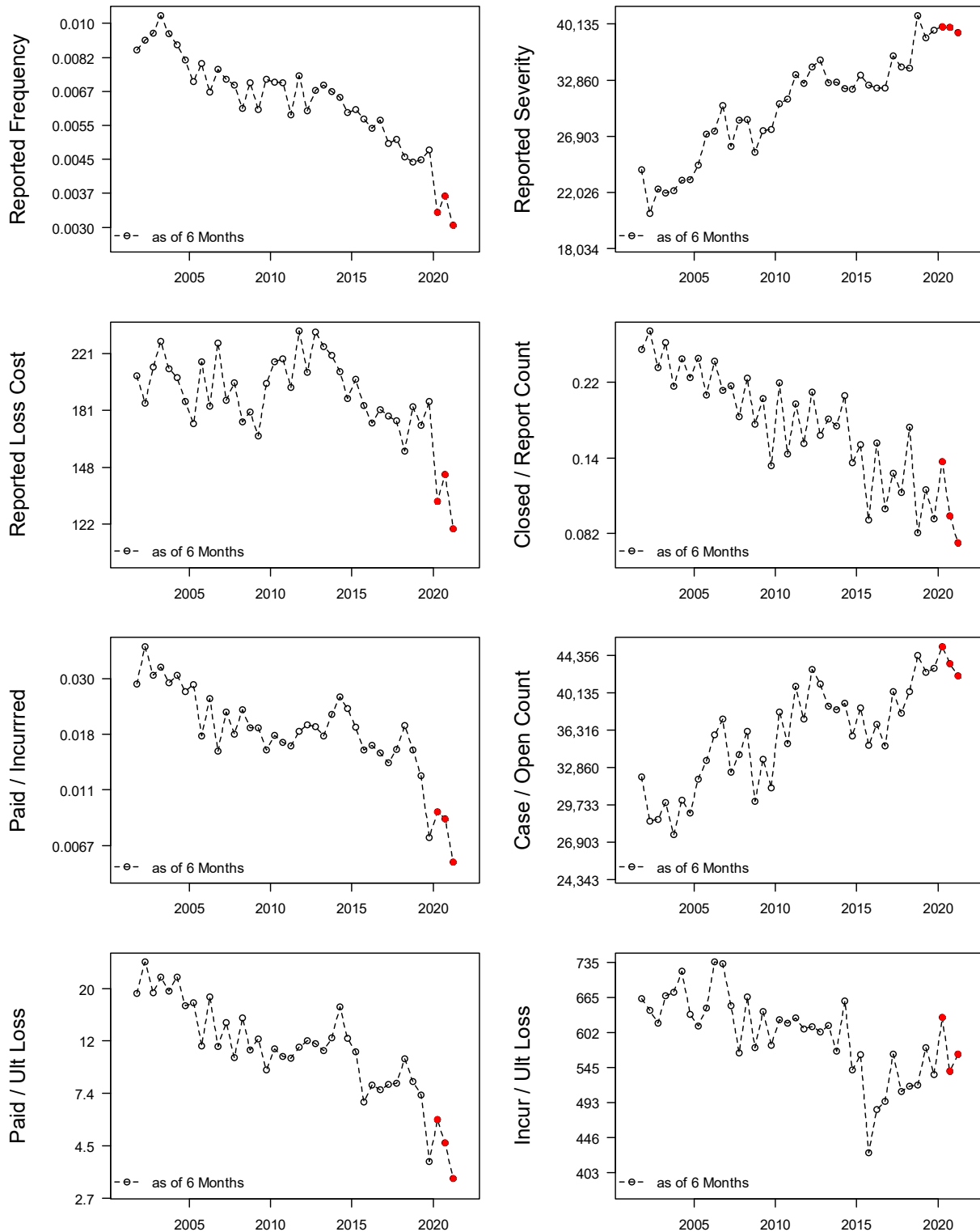


Figure 24: Property Damage (Including DCPD) – Triangle Diagnostics

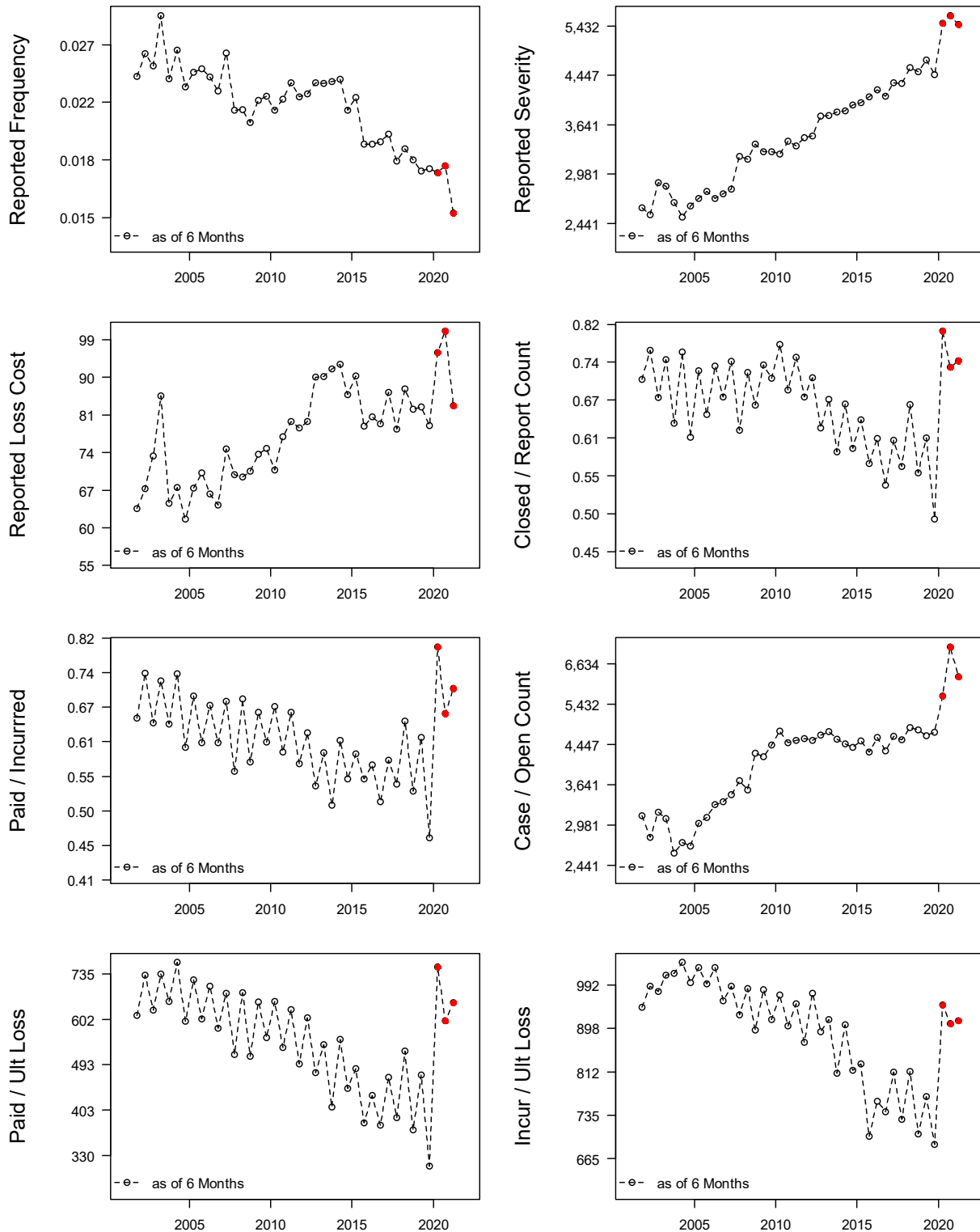


Figure 25: Accident Benefits – Total

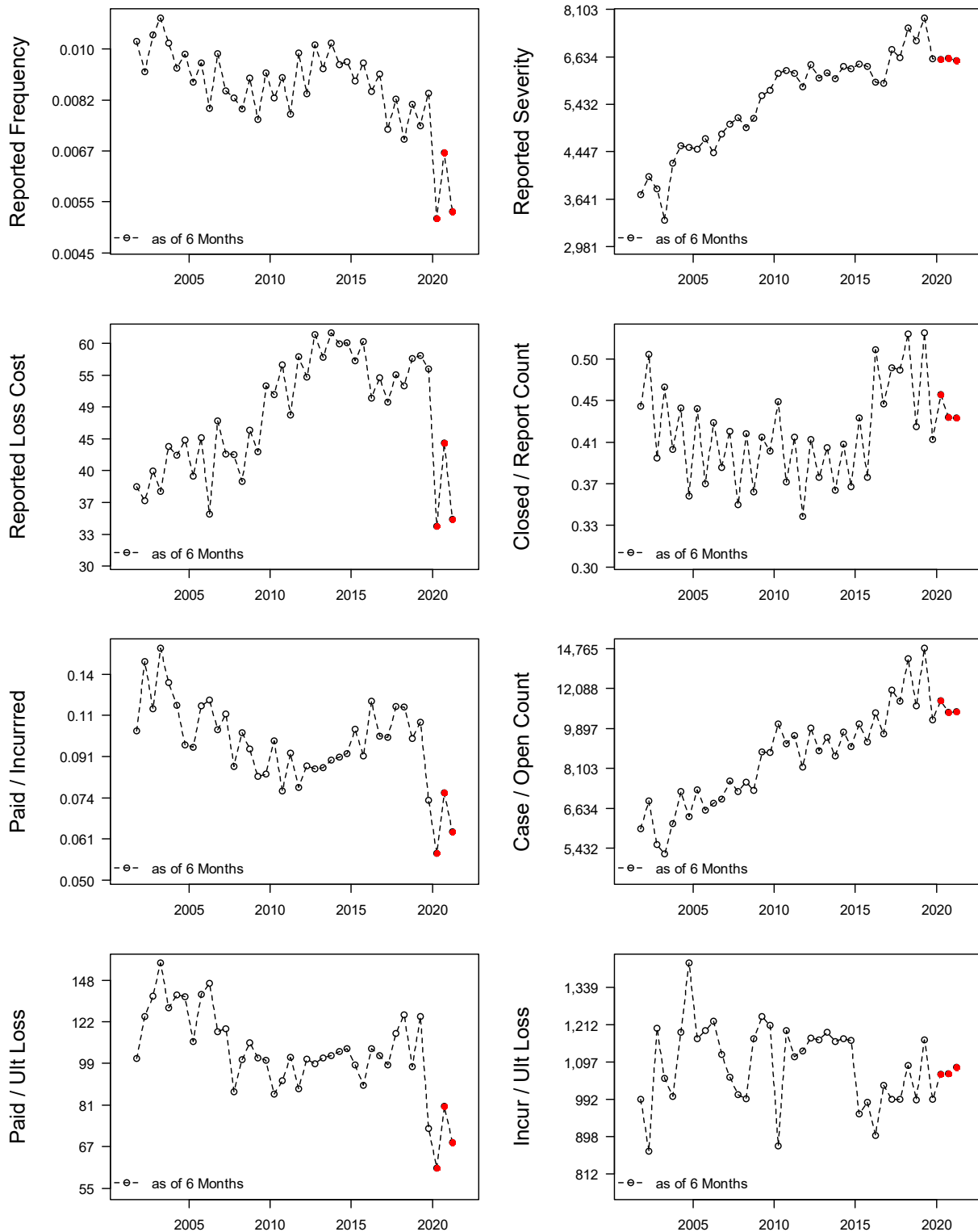


Figure 26: Uninsured Automobile – Triangle Diagnostics

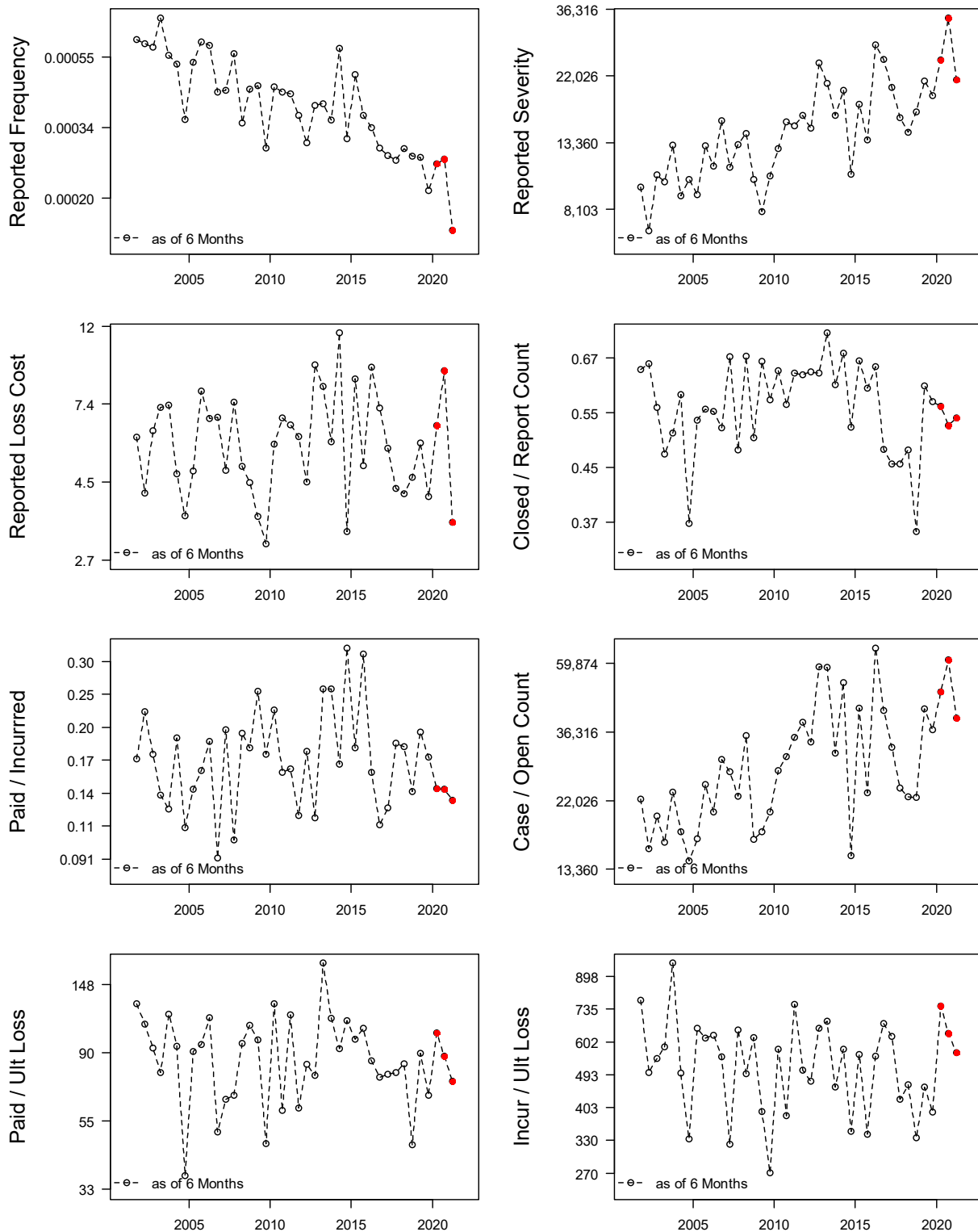


Figure 27: Collision – Triangle Diagnostics

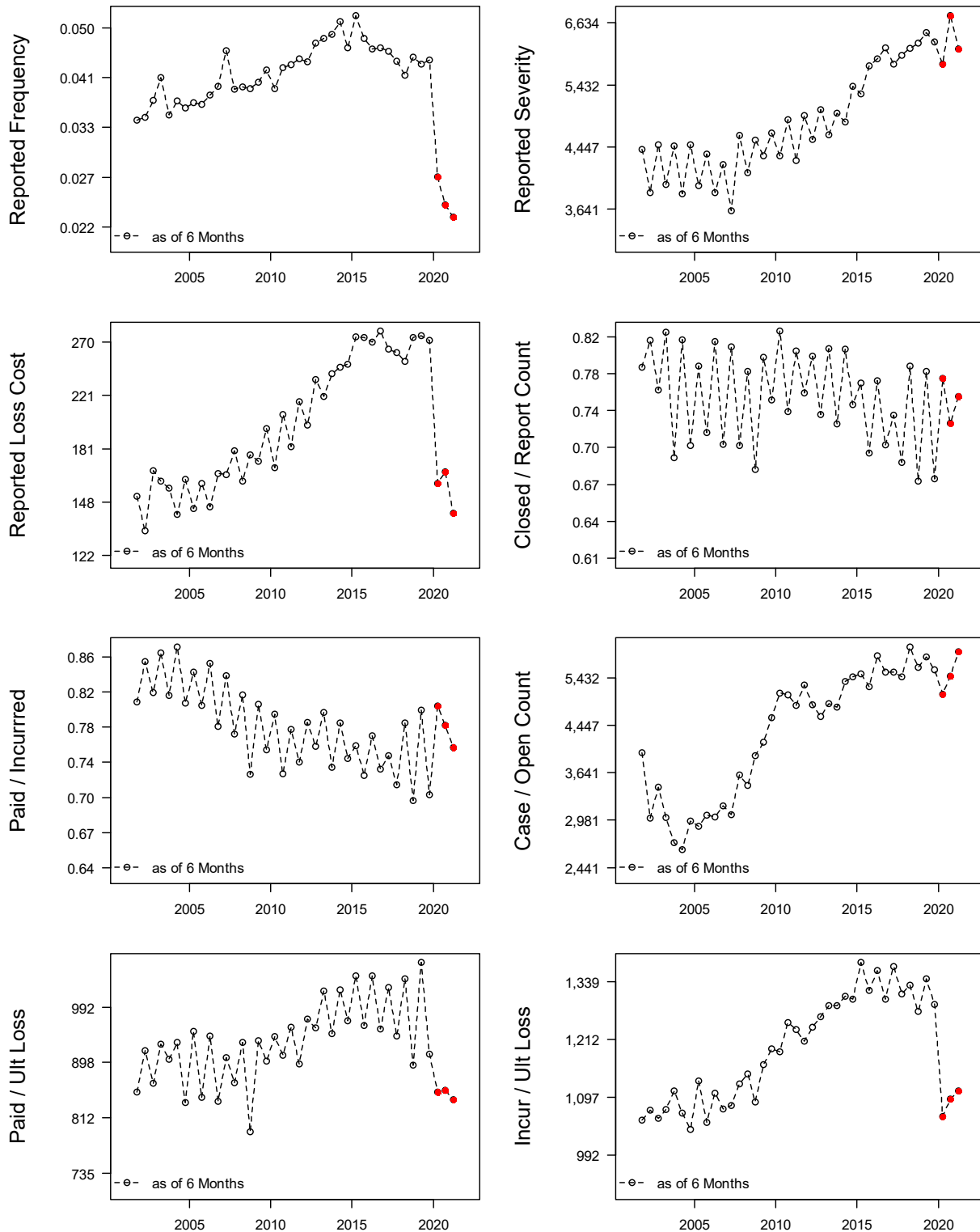


Figure 28: Comprehensive – Triangle Diagnostics

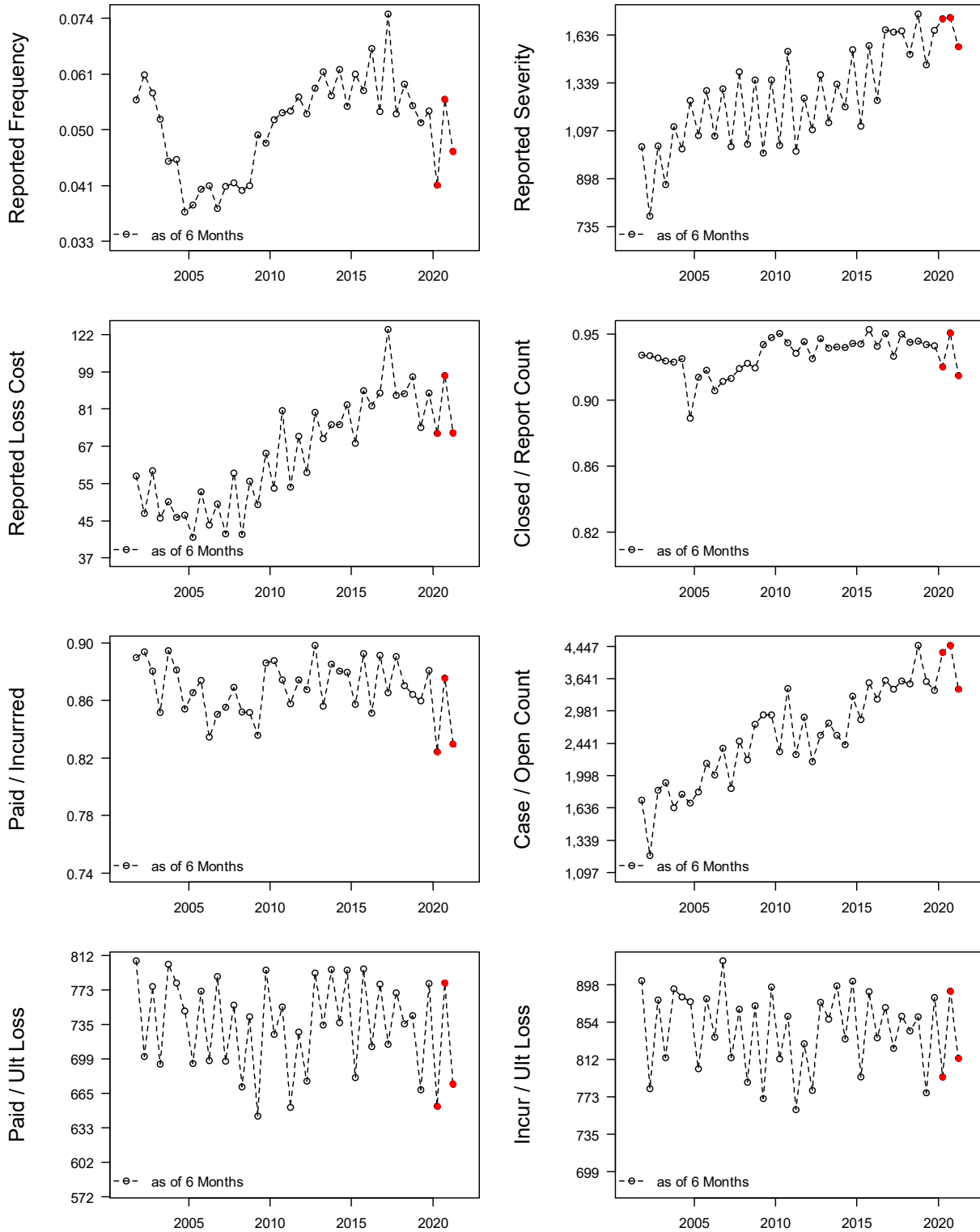
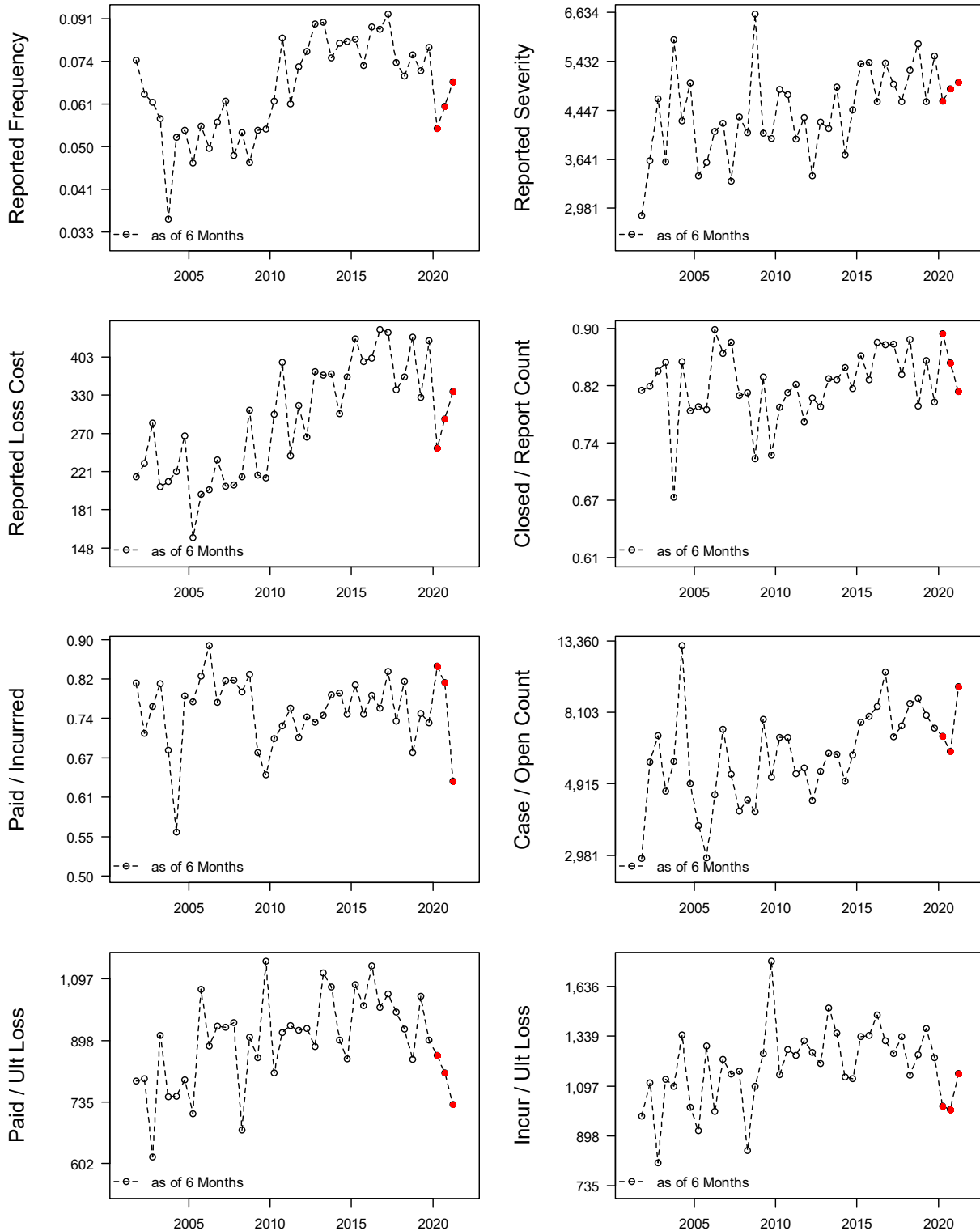


Figure 29: All Perils – Triangle Diagnostics



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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 11
- Property Damage: Pages 12 to 18
- Accident Benefits: Pages 19 to 30
- Uninsured Auto: Pages 31 to 37
- Collision: Pages 38 to 42
- Comprehensive: Pages 43 to 49
- All Perils: Pages 50 to 54

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, 2020-2, and 2021-1 observations and the scalar parameters.

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Selections
Data as of 06/30/21

(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 (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	Wght Avg: Last 4 Semesters ending in 6	#REF!	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6
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
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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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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
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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
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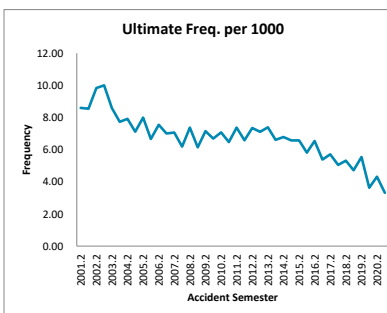
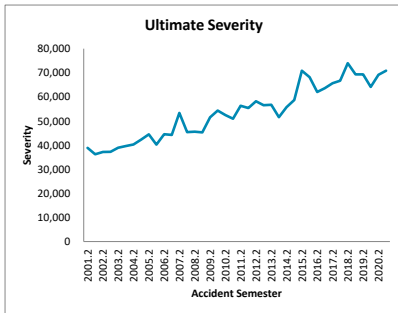
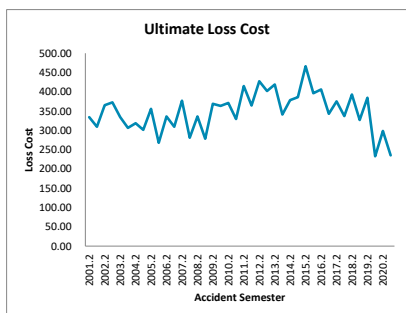
Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 06/30/21

(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 (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	Wght Avg: Last 4 Semesters ending in 6	#REF!	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 2 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 6 Semester
12.0	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 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
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	Wght Avg: 6 Semester
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
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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 06/30/21

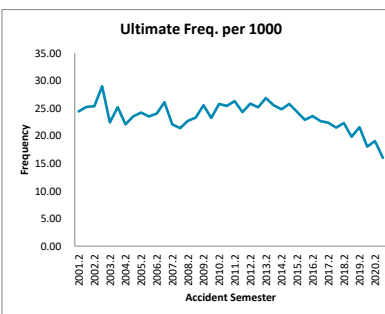
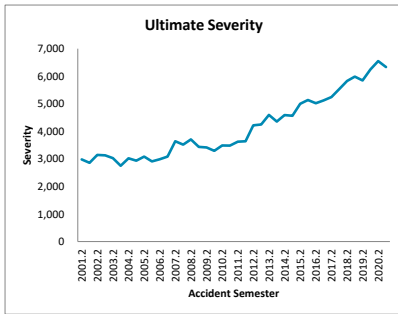
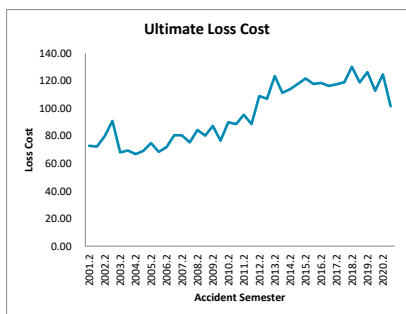
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	114,889	988	35,505	1,082	38,416	334.38		38,883		8.60			
2002.1	234.0	105,604	903	30,609	1,068	32,691	309.56		36,202		8.55		322.49	
2002.2	228.0	104,043	1,023	35,595	1,068	38,016	365.38	9.3%	37,161	-4.4%	9.83	14.3%		
2003.1	222.0	99,683	997	34,486	1,076	37,121	372.39	20.3%	37,233	2.8%	10.00	17.0%	368.81	14.4%
2003.2	216.0	107,230	921	33,315	1,076	35,860	334.42	-8.5%	38,936	4.8%	8.59	-12.6%		
2004.1	210.0	111,085	859	31,523	1,080	34,045	306.48	-17.7%	39,633	6.4%	7.73	-22.7%	320.20	-13.2%
2004.2	204.0	115,898	917	34,163	1,080	36,896	318.35	-4.8%	40,228	3.3%	7.91	-7.9%		
2005.1	198.0	112,925	804	31,898	1,066	34,012	301.20	-1.7%	42,297	6.7%	7.12	-7.9%	309.88	-3.2%
2005.2	192.0	116,657	933	38,917	1,066	41,498	355.72	11.7%	44,470	10.5%	8.00	1.1%		
2006.1	186.0	117,023	780	29,236	1,072	31,338	267.80	-11.1%	40,170	-5.0%	6.67	-6.4%	311.69	0.6%
2006.2	180.0	123,215	930	38,645	1,072	41,423	336.18	-5.5%	44,533	0.1%	7.55	-5.6%		
2007.1	174.0	119,866	839	34,624	1,072	37,107	309.57	15.6%	44,220	10.1%	7.00	5.0%	323.06	3.6%
2007.2	168.0	125,531	887	44,154	1,072	47,320	376.96	12.1%	53,339	19.8%	7.07	-6.4%		
2008.1	162.0	124,972	773	32,655	1,075	35,094	280.82	-9.3%	45,392	2.7%	6.19	-11.6%	328.99	1.8%
2008.2	156.0	132,545	977	41,459	1,075	44,556	336.16	-10.8%	45,597	-14.5%	7.37	4.3%		
2009.1	150.0	131,660	809	34,151	1,073	36,637	278.27	-0.9%	45,270	-0.3%	6.15	-0.6%	307.31	-6.6%
2009.2	144.0	138,506	991	47,618	1,073	51,085	368.83	9.7%	51,550	13.1%	7.15	-3.0%		
2010.1	138.0	136,816	916	47,098	1,056	49,722	363.42	30.6%	54,303	20.0%	6.69	8.9%	366.14	19.1%
2010.2	132.0	143,649	1,017	50,502	1,056	53,316	371.15	0.6%	52,445	1.7%	7.08	-1.1%		
2011.1	126.0	141,299	914	44,226	1,052	46,539	329.37	-9.4%	50,920	-6.2%	6.47	-3.3%	350.43	-4.3%
2011.2	120.0	147,645	1,088	58,233	1,052	61,279	415.04	11.8%	56,302	7.4%	7.37	4.2%		
2012.1	114.0	145,750	959	49,330	1,078	53,153	364.69	10.7%	55,399	8.8%	6.58	1.8%	390.03	11.3%
2012.2	108.0	152,631	1,122	60,544	1,078	65,236	427.41	3.0%	58,163	3.3%	7.35	-0.3%		
2013.1	102.0	150,496	1,070	55,676	1,087	60,506	402.04	10.2%	56,522	2.0%	7.11	8.1%	414.82	6.4%
2013.2	96.0	157,090	1,161	60,565	1,087	65,819	418.99	-2.0%	56,710	-2.5%	7.39	0.5%		
2014.1	90.0	153,432	1,014	48,384	1,082	52,332	341.08	-15.2%	51,604	-8.7%	6.61	-7.1%	380.49	-8.3%
2014.2	84.0	160,277	1,088	56,049	1,082	60,622	378.24	-9.7%	55,716	-1.8%	6.79	-8.1%		
2015.1	78.0	156,895	1,031	56,190	1,078	60,573	386.07	13.2%	58,733	13.8%	6.57	-0.5%	382.11	0.4%
2015.2	72.0	163,411	1,075	70,674	1,078	76,186	466.23	23.3%	70,854	27.2%	6.58	-3.1%		
2016.1	66.0	160,666	934	57,697	1,103	63,639	396.10	2.6%	68,152	16.0%	5.81	-11.6%	431.46	12.9%
2016.2	60.0	165,148	1,080	60,795	1,103	67,057	406.05	-12.9%	62,062	-12.4%	6.54	-0.6%		
2017.1	54.0	159,758	861	50,186	1,091	54,768	342.82	-13.5%	63,644	-6.6%	5.39	-7.3%	374.96	-13.1%
2017.2	48.0	164,456	939	56,504	1,091	61,663	374.95	-7.7%	65,659	5.8%	5.71	-12.7%		
2018.1	42.0	159,238	805	48,476	1,107	53,683	337.12	-1.7%	66,706	4.8%	5.05	-6.2%	356.34	-5.0%
2018.2	36.0	163,663	869	58,058	1,107	64,293	392.84	4.8%	73,971	12.7%	5.31	-7.0%		
2019.1	30.0	158,290	747	47,228	1,096	51,757	326.98	-3.0%	69,327	3.9%	4.72	-6.7%	360.46	1.2%
2019.2	24.0	162,329	900	56,941	1,096	62,401	384.41	-2.1%	69,342	-6.3%	5.54	4.4%		
2020.1	18.0	156,010	566	32,633	1,113	36,326	232.84	-28.8%	64,139	-7.5%	3.63	-23.0%	310.13	-14.0%
2020.2	12.0	160,926	695	43,168	1,113	48,054	298.61	-22.3%	69,175	-0.2%	4.32	-22.1%		
2021.1	6.0	160,097	531	33,824	1,113	37,652	235.18	1.0%	70,883	10.5%	3.32	-8.6%	266.98	-13.9%
Total		5,581,307	36,715	1,811,535		1,959,692								



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

Loss Cost Summary
Data as of 06/30/21

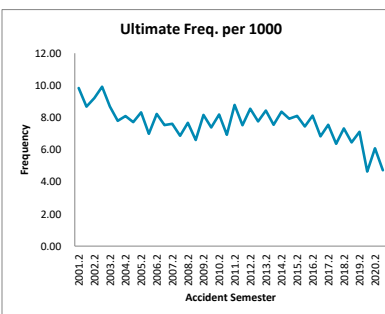
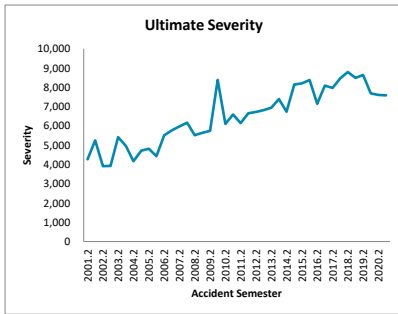
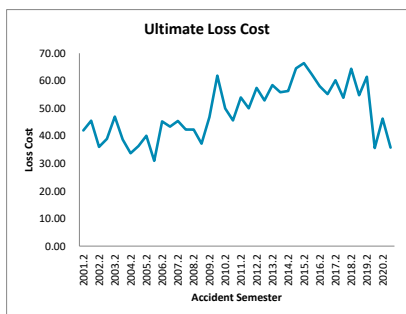
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	Accident Half Years	Ultimate Severity	Accident Half Years	Ultimate Freq. per 1000	Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	114,889	2,808	7,738	1,082	8,372	72.87		2,981		24.44			
2002.1	234.0	105,604	2,667	7,142	1,068	7,627	72.22		2,860		25.25		72.56	
2002.2	228.0	104,043	2,641	7,770	1,068	8,298	79.75	9.4%	3,142	5.4%	25.38	3.9%		
2003.1	222.0	99,683	2,891	8,410	1,076	9,053	90.81	25.7%	3,131	9.5%	29.00	14.8%	85.17	17.4%
2003.2	216.0	107,230	2,408	6,774	1,076	7,292	68.00	-14.7%	3,028	-3.6%	22.46	-11.5%		
2004.1	210.0	111,085	2,801	7,132	1,080	7,703	69.34	-23.6%	2,750	-12.2%	25.21	-13.1%	68.68	-19.4%
2004.2	204.0	115,898	2,561	7,166	1,080	7,739	66.77	-1.8%	3,022	-0.2%	22.10	-1.6%		
2005.1	198.0	112,925	2,659	7,315	1,066	7,800	69.07	-0.4%	2,933	6.7%	23.55	-6.6%	67.91	-1.1%
2005.2	192.0	116,657	2,828	8,181	1,066	8,723	74.77	12.0%	3,085	2.1%	24.24	9.7%		
2006.1	186.0	117,023	2,754	7,475	1,072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-0.1%	71.62	5.5%
2006.2	180.0	123,215	2,963	8,255	1,072	8,848	71.81	-4.0%	2,986	-3.2%	24.05	-0.8%		
2007.1	174.0	119,866	3,129	9,005	1,072	9,651	80.51	17.6%	3,084	6.0%	26.10	10.9%	76.10	6.3%
2007.2	168.0	125,531	2,774	9,420	1,072	10,096	80.42	12.0%	3,639	21.9%	22.10	-8.1%		
2008.1	162.0	124,972	2,674	8,755	1,075	9,409	75.29	-6.5%	3,519	14.1%	21.40	-18.0%	77.86	2.3%
2008.2	156.0	132,545	3,014	10,388	1,075	11,164	84.23	4.7%	3,704	1.8%	22.74	2.9%		
2009.1	150.0	131,660	3,071	9,837	1,073	10,553	80.15	6.5%	3,436	-2.3%	23.33	9.0%	82.20	5.6%
2009.2	144.0	138,506	3,540	11,267	1,073	12,087	87.27	3.6%	3,414	-7.8%	25.56	12.4%		
2010.1	138.0	136,816	3,183	9,919	1,056	10,472	76.54	-4.5%	3,290	-4.3%	23.26	-0.3%	81.94	-0.3%
2010.2	132.0	143,649	3,705	12,230	1,056	12,911	89.88	3.0%	3,485	2.1%	25.79	0.9%		
2011.1	126.0	141,299	3,594	11,890	1,052	12,512	88.55	15.7%	3,482	5.8%	25.43	9.3%	89.22	8.9%
2011.2	120.0	147,645	3,883	13,370	1,052	14,069	95.29	6.0%	3,624	4.0%	26.30	2.0%		
2012.1	114.0	145,750	3,545	11,977	1,078	12,905	88.54	0.0%	3,641	4.6%	24.32	-4.4%	91.94	3.0%
2012.2	108.0	152,631	3,943	15,429	1,078	16,625	108.92	14.3%	4,216	16.3%	25.83	-1.8%		
2013.1	102.0	150,496	3,788	14,809	1,087	16,094	106.94	20.8%	4,248	16.7%	25.17	3.5%	107.94	17.4%
2013.2	96.0	157,090	4,219	17,843	1,087	19,391	123.44	13.3%	4,596	9.0%	26.86	4.0%		
2014.1	90.0	153,432	3,923	15,790	1,082	17,078	111.31	4.1%	4,353	2.5%	25.57	1.6%	117.44	8.8%
2014.2	84.0	160,277	3,978	16,877	1,082	18,254	113.89	-7.7%	4,589	-0.2%	24.82	-7.6%		
2015.1	78.0	156,895	4,047	17,128	1,078	18,464	117.69	5.7%	4,563	4.8%	25.79	0.9%	115.77	-1.4%
2015.2	72.0	163,411	3,976	18,444	1,078	19,882	121.67	6.8%	5,001	9.0%	24.33	-2.0%		
2016.1	66.0	160,666	3,682	17,151	1,103	18,918	117.75	0.1%	5,138	12.6%	22.91	-11.2%	119.72	3.4%
2016.2	60.0	165,148	3,899	17,737	1,103	19,564	118.46	-2.6%	5,018	0.3%	23.61	-3.0%		
2017.1	54.0	159,758	3,623	17,013	1,091	18,567	116.22	-1.3%	5,124	-0.3%	22.68	-1.0%	117.36	-2.0%
2017.2	48.0	164,456	3,684	17,713	1,091	19,330	117.54	-0.8%	5,247	4.6%	22.40	-5.1%		
2018.1	42.0	159,238	3,422	17,094	1,107	18,930	118.88	2.3%	5,531	7.9%	21.49	-5.2%	118.20	0.7%
2018.2	36.0	163,663	3,654	19,233	1,107	21,298	130.13	10.7%	5,828	11.1%	22.33	-0.3%		
2019.1	30.0	158,290	3,143	17,169	1,096	18,815	118.87	0.0%	5,987	8.2%	19.86	-7.6%	124.59	5.4%
2019.2	24.0	162,329	3,505	18,708	1,096	20,502	126.30	-2.9%	5,850	0.4%	21.59	-3.3%		
2020.1	18.0	156,010	2,818	15,807	1,113	17,596	112.79	-5.1%	6,244	4.3%	18.06	-9.0%	119.68	-3.9%
2020.2	12.0	160,926	3,064	18,025	1,113	20,065	124.69	-1.3%	6,549	12.0%	19.04	-11.8%		
2021.1	6.0	160,097	2,567	14,604	1,113	16,257	101.54	-10.0%	6,334	1.4%	16.03	-11.3%	113.14	-5.5%
Total		5,581,307	131,027	507,989		550,927								



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

Loss Cost Summary
Data as of 06/30/21

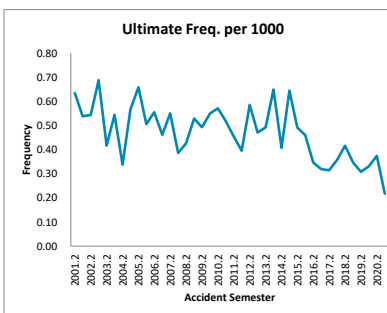
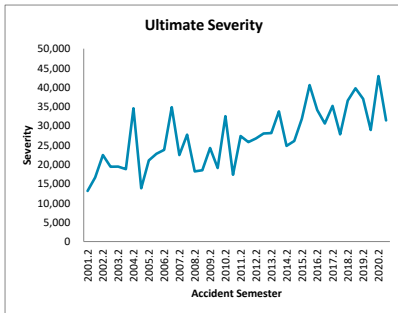
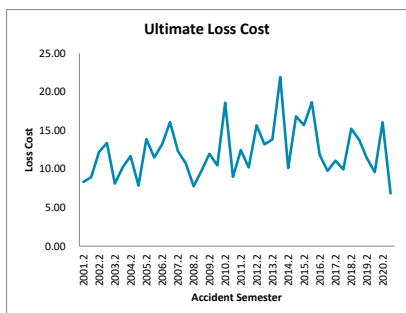
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	83,066	817	3,222	1,082	3,486	41.96		4,266		9.84			
2002.1	234.0	77,338	671	3,294	1,068	3,518	45.49		5,243		8.68		43.66	
2002.2	228.0	75,921	699	2,559	1,068	2,733	36.00	-14.2%	3,910	-8.4%	9.21	-6.4%		
2003.1	222.0	72,465	719	2,620	1,076	2,820	38.91	-14.5%	3,924	-25.2%	9.92	14.3%	37.42	-14.3%
2003.2	216.0	77,582	674	3,387	1,076	3,646	46.99	30.5%	5,409	38.3%	8.69	-5.7%		
2004.1	210.0	81,637	636	2,922	1,080	3,156	38.65	-0.7%	4,962	26.4%	7.79	-21.4%	42.72	14.1%
2004.2	204.0	85,611	693	2,671	1,080	2,885	33.70	-28.3%	4,163	-23.0%	8.09	-6.8%		
2005.1	198.0	83,991	648	2,862	1,066	3,052	36.34	-6.0%	4,710	-5.1%	7.72	-1.0%	35.01	-18.1%
2005.2	192.0	87,596	729	3,291	1,066	3,509	40.06	18.9%	4,813	15.6%	8.32	2.8%		
2006.1	186.0	86,842	607	2,507	1,072	2,688	30.95	-14.8%	4,428	-6.0%	6.99	-9.4%	35.52	1.5%
2006.2	180.0	92,200	758	3,892	1,072	4,172	45.25	13.0%	5,504	14.4%	8.22	-1.2%		
2007.1	174.0	92,344	695	3,735	1,072	4,003	43.35	40.1%	5,760	30.1%	7.53	7.7%	44.30	24.7%
2007.2	168.0	99,194	755	4,205	1,072	4,507	45.43	0.4%	5,969	8.4%	7.61	-7.4%		
2008.1	162.0	100,110	687	3,941	1,075	4,235	42.30	-2.4%	6,164	7.0%	6.86	-8.8%	43.86	-1.0%
2008.2	156.0	107,495	825	4,231	1,075	4,547	42.30	-6.9%	5,512	-7.7%	7.67	0.8%		
2009.1	150.0	108,425	716	3,760	1,073	4,033	37.20	-12.1%	5,634	-8.6%	6.60	-3.8%	39.74	-9.4%
2009.2	144.0	116,308	949	5,079	1,073	5,449	46.85	10.8%	5,743	4.2%	8.16	6.3%		
2010.1	138.0	116,224	858	6,813	1,056	7,193	61.89	66.4%	8,385	48.8%	7.38	11.8%	54.37	36.8%
2010.2	132.0	123,203	1,009	5,829	1,056	6,154	49.95	6.6%	6,100	6.2%	8.19	0.4%		
2011.1	126.0	122,106	846	5,292	1,052	5,569	45.61	-26.3%	6,584	-21.5%	6.93	-6.1%	47.79	-12.1%
2011.2	120.0	128,569	1,129	6,591	1,052	6,935	53.94	8.0%	6,144	0.7%	8.78	7.2%		
2012.1	114.0	128,149	964	5,946	1,078	6,407	50.00	9.6%	6,649	1.0%	7.52	8.6%	51.97	8.8%
2012.2	108.0	135,405	1,158	7,217	1,078	7,776	57.43	6.5%	6,717	9.3%	8.55	-2.6%		
2013.1	102.0	134,902	1,047	6,561	1,087	7,130	52.85	5.7%	6,812	2.5%	7.76	3.2%	55.14	6.1%
2013.2	96.0	142,588	1,202	7,669	1,087	8,334	58.45	1.8%	6,934	3.2%	8.43	-1.4%		
2014.1	90.0	140,738	1,063	7,264	1,082	7,856	55.82	5.6%	7,392	8.5%	7.55	-2.7%	57.15	3.6%
2014.2	84.0	148,251	1,240	7,716	1,082	8,346	56.29	-3.7%	6,731	-2.9%	8.36	-0.8%		
2015.1	78.0	145,927	1,157	8,734	1,078	9,416	64.52	15.6%	8,139	10.1%	7.93	5.0%	60.38	5.7%
2015.2	72.0	152,759	1,238	9,411	1,078	10,145	66.41	18.0%	8,197	21.8%	8.10	-3.1%		
2016.1	66.0	150,679	1,121	8,511	1,103	9,387	62.30	-3.4%	8,373	2.9%	7.44	-6.1%	64.37	6.6%
2016.2	60.0	155,811	1,265	8,196	1,103	9,040	58.02	-12.6%	7,144	-12.9%	8.12	0.3%		
2017.1	54.0	151,444	1,034	7,658	1,091	8,357	55.18	-11.4%	8,080	-3.5%	6.83	-8.2%	56.62	-12.0%
2017.2	48.0	156,542	1,182	8,631	1,091	9,419	60.17	3.7%	7,969	11.6%	7.55	-7.0%		
2018.1	42.0	151,960	968	7,388	1,107	8,181	53.84	-2.4%	8,456	4.6%	6.37	-6.8%	57.05	0.8%
2018.2	36.0	156,756	1,148	9,109	1,107	10,087	64.35	7.0%	8,788	10.3%	7.32	-3.0%		
2019.1	30.0	152,110	981	7,599	1,096	8,328	54.75	1.7%	8,485	0.4%	6.45	1.3%	59.62	4.5%
2019.2	24.0	156,890	1,115	8,794	1,096	9,638	61.43	-4.5%	8,641	-1.7%	7.11	-2.9%		
2020.1	18.0	151,448	702	4,846	1,113	5,394	35.62	-34.9%	7,679	-9.5%	4.64	-28.1%	48.75	-18.2%
2020.2	12.0	157,067	956	6,528	1,113	7,267	46.27	-24.7%	7,600	-12.1%	6.09	-14.4%		
2021.1	6.0	156,733	739	5,034	1,113	5,603	35.75	0.4%	7,578	-1.3%	4.72	1.7%	41.02	-15.9%
Total		4,844,388	36,398	225,514		244,401								



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

Loss Cost Summary
Data as of 06/30/21

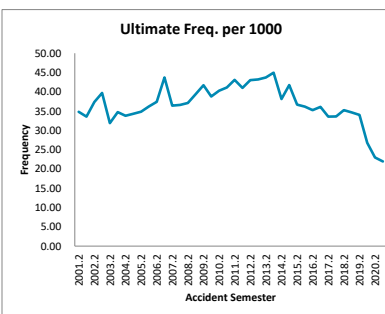
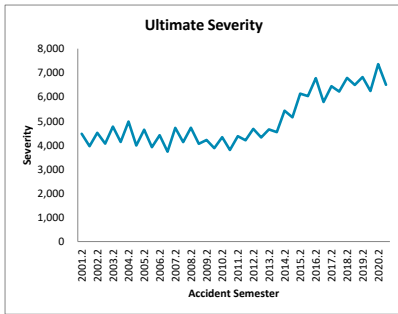
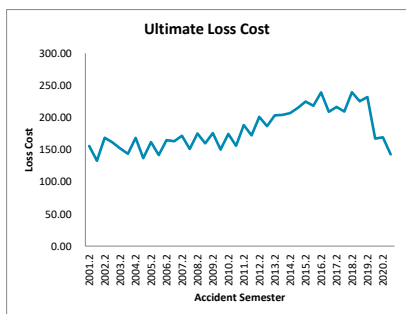
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	Accident Half Years	Ultimate Severity	Accident Half Years	Ultimate Freq. per 1000	Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	107,197	68	825	1,082	892	8.32		13,122		0.63			
2002.1	234.0	100,339	54	839	1,068	897	8.93		16,602		0.54		8.62	
2002.2	228.0	99,269	54	1,134	1,068	1,211	12.20	46.6%	22,432	71.0%	0.54	-14.2%		
2003.1	222.0	95,919	66	1,189	1,076	1,280	13.35	49.4%	19,395	16.8%	0.69	27.9%	12.76	48.1%
2003.2	216.0	105,525	44	795	1,076	856	8.11	-33.5%	19,447	-13.3%	0.42	-23.3%		
2004.1	210.0	110,212	60	1,043	1,080	1,126	10.22	-23.4%	18,767	-3.2%	0.54	-20.9%	9.19	-28.0%
2004.2	204.0	115,347	39	1,247	1,080	1,347	11.67	44.0%	34,529	77.6%	0.34	-18.9%		
2005.1	198.0	112,736	64	829	1,066	884	7.84	-23.2%	13,818	-26.4%	0.57	4.3%	9.78	6.5%
2005.2	192.0	116,874	77	1,519	1,066	1,620	13.86	18.7%	21,038	-39.1%	0.66	94.9%		
2006.1	186.0	114,734	58	1,230	1,072	1,319	11.49	46.5%	22,738	64.6%	0.51	-11.0%	12.69	29.7%
2006.2	180.0	120,636	67	1,485	1,072	1,592	13.20	-4.8%	23,759	12.9%	0.56	-15.7%		
2007.1	174.0	119,184	55	1,787	1,072	1,916	16.07	39.8%	34,830	53.2%	0.46	-8.7%	14.63	15.3%
2007.2	168.0	125,342	69	1,443	1,072	1,547	12.34	-6.5%	22,415	-5.7%	0.55	-0.9%		
2008.1	162.0	124,150	48	1,237	1,075	1,330	10.71	-33.4%	27,704	-20.5%	0.39	-16.2%	11.53	-21.2%
2008.2	156.0	131,476	56	949	1,075	1,019	7.75	-37.2%	18,204	-18.8%	0.43	-22.6%		
2009.1	150.0	130,403	69	1,189	1,073	1,276	9.78	-8.7%	18,488	-33.3%	0.53	36.9%	8.76	-24.0%
2009.2	144.0	137,826	68	1,536	1,073	1,648	11.96	54.2%	24,239	33.1%	0.49	15.8%		
2010.1	138.0	136,383	75	1,353	1,056	1,429	10.48	7.1%	19,049	3.0%	0.55	3.9%	11.22	28.0%
2010.2	132.0	143,419	82	2,524	1,056	2,664	18.58	55.3%	32,492	34.1%	0.57	15.9%		
2011.1	126.0	140,806	73	1,202	1,052	1,264	8.98	-14.3%	17,320	-9.1%	0.52	-5.7%	13.82	23.2%
2011.2	120.0	147,286	67	1,742	1,052	1,833	12.45	-33.0%	27,364	-15.8%	0.45	-20.4%		
2012.1	114.0	145,942	58	1,381	1,078	1,488	10.20	13.5%	25,772	48.8%	0.40	-23.7%	11.33	-18.1%
2012.2	108.0	153,055	90	2,223	1,078	2,395	15.65	25.7%	26,731	-2.3%	0.59	28.7%		
2013.1	102.0	150,709	71	1,830	1,087	1,988	13.19	29.4%	27,993	8.6%	0.47	19.1%	14.43	27.4%
2013.2	96.0	158,099	78	2,012	1,087	2,186	13.83	-11.6%	28,111	5.2%	0.49	-16.0%		
2014.1	90.0	154,608	100	3,132	1,082	3,388	21.91	66.1%	33,739	20.5%	0.65	37.8%	17.82	23.5%
2014.2	84.0	161,349	66	1,508	1,082	1,631	10.11	-26.9%	24,795	-11.8%	0.41	-17.1%		
2015.1	78.0	157,357	101	2,455	1,078	2,646	16.82	-23.3%	26,087	-22.7%	0.64	-0.7%	13.42	-24.7%
2015.2	72.0	163,901	81	2,383	1,078	2,569	15.68	55.1%	31,847	28.4%	0.49	20.8%		
2016.1	66.0	160,703	74	2,718	1,103	2,998	18.65	10.9%	40,552	55.5%	0.46	-28.6%	17.15	27.8%
2016.2	60.0	165,579	57	1,775	1,103	1,957	11.82	-24.6%	34,087	7.0%	0.35	-29.5%		
2017.1	54.0	160,047	51	1,432	1,091	1,563	9.77	-47.7%	30,605	-24.5%	0.32	-30.6%	10.81	-37.0%
2017.2	48.0	165,090	52	1,674	1,091	1,826	11.06	-6.4%	35,173	3.2%	0.31	-9.3%		
2018.1	42.0	159,305	57	1,431	1,107	1,584	9.94	1.8%	27,791	-9.2%	0.36	12.1%	10.51	-2.8%
2018.2	36.0	163,930	68	2,252	1,107	2,494	15.21	37.5%	36,552	3.9%	0.42	32.3%		
2019.1	30.0	158,217	55	1,990	1,096	2,181	13.79	38.6%	39,719	42.9%	0.35	-3.0%	14.51	38.0%
2019.2	24.0	162,828	50	1,694	1,096	1,857	11.40	-25.0%	36,995	1.2%	0.31	-25.9%		
2020.1	18.0	157,820	52	1,357	1,113	1,511	9.57	-30.6%	28,925	-27.2%	0.33	-4.6%	10.50	-27.6%
2020.2	12.0	163,634	61	2,360	1,113	2,627	16.06	40.8%	42,895	15.9%	0.37	21.4%		
2021.1	6.0	160,320	35	985	1,113	1,096	6.84	-28.6%	31,391	8.5%	0.22	-34.2%	11.49	9.4%
Total		5,557,557	2,570	63,689		68,935								



Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/21

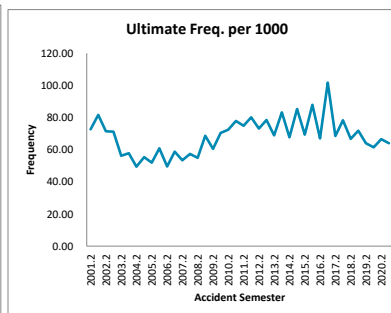
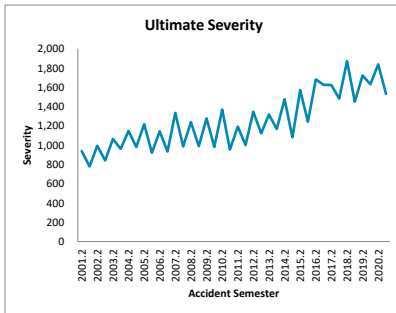
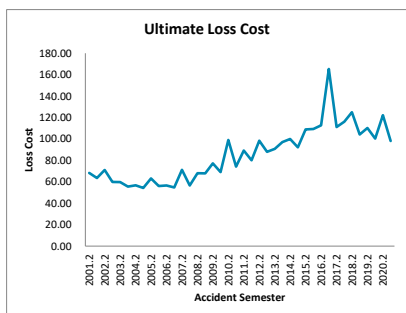
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2001.2	240.0	72,333	2,517	10,403	1,082	11,256	155.61		4,472		34.80			
2002.2	234.0	66,975	2,247	8,322	1,068	8,888	132.71		3,956		33.55		144.60	
2003.2	228.0	66,111	2,471	10,436	1,068	11,145	168.59	8.3%	4,511	0.9%	37.38	7.4%		
2004.1	222.0	64,111	2,545	9,603	1,076	10,336	161.23	21.5%	4,061	2.7%	39.70	18.3%	164.96	14.1%
2003.2	216.0	68,775	2,193	9,707	1,076	10,449	151.93	-9.9%	4,765	5.6%	31.89	-14.7%		
2004.1	210.0	72,373	2,514	9,617	1,080	10,387	143.52	-11.0%	4,132	1.7%	34.74	-12.5%	147.61	-10.5%
2004.2	204.0	75,566	2,553	11,772	1,080	12,714	168.25	10.7%	4,980	4.5%	33.78	6.0%		
2005.1	198.0	74,876	2,569	9,603	1,066	10,240	136.76	-4.7%	3,986	-3.5%	34.31	-1.2%	152.58	3.4%
2005.2	192.0	78,170	2,725	11,857	1,066	12,643	161.73	-3.9%	4,639	-6.8%	34.86	3.2%		
2006.1	186.0	77,865	2,818	10,294	1,072	11,034	141.71	3.6%	3,916	-1.8%	36.19	5.5%	151.74	-0.5%
2006.2	180.0	82,312	3,079	12,664	1,072	13,575	164.92	2.0%	4,409	-5.0%	37.41	7.3%		
2007.1	174.0	82,102	3,590	12,487	1,072	13,383	163.00	15.0%	3,728	-4.8%	43.73	20.8%	163.96	8.1%
2007.2	168.0	86,641	3,156	13,882	1,072	14,878	171.72	4.1%	4,714	6.9%	36.43	-2.6%		
2008.1	162.0	87,798	3,214	12,344	1,075	13,266	151.09	-7.3%	4,127	10.7%	36.61	-16.3%	161.34	-1.6%
2008.2	156.0	93,635	3,474	15,253	1,075	16,393	175.07	2.0%	4,719	0.1%	37.10	1.9%		
2009.1	150.0	93,709	3,694	13,960	1,073	14,976	159.82	5.8%	4,054	-1.8%	39.42	7.7%	167.44	3.8%
2009.2	144.0	98,607	4,113	16,154	1,073	17,330	175.75	0.4%	4,214	-10.7%	41.71	12.4%		
2010.1	138.0	98,311	3,813	13,982	1,056	14,761	150.15	-6.0%	3,871	-4.5%	38.79	-1.6%	162.97	-2.7%
2010.2	132.0	103,560	4,173	17,112	1,056	18,065	174.44	-0.7%	4,329	2.7%	40.30	-3.4%		
2011.1	126.0	102,512	4,214	15,197	1,052	15,992	156.00	3.9%	3,795	-2.0%	41.11	6.0%	165.27	1.4%
2011.2	120.0	107,366	4,626	19,212	1,052	20,217	188.30	7.9%	4,370	1.0%	43.09	6.9%		
2012.1	114.0	107,389	4,406	17,165	1,078	18,495	172.23	10.4%	4,198	10.6%	41.03	-0.2%	180.26	9.1%
2012.2	108.0	112,846	4,855	21,053	1,078	22,684	201.02	6.8%	4,673	6.9%	43.02	-0.2%		
2013.1	102.0	112,647	4,867	19,342	1,087	21,020	186.60	8.3%	4,319	2.9%	43.20	5.3%	193.81	7.5%
2013.2	96.0	118,747	5,190	22,214	1,087	24,141	203.30	1.1%	4,652	-0.4%	43.70	1.6%		
2014.1	90.0	117,345	5,275	22,130	1,082	23,936	203.98	9.3%	4,537	5.1%	44.96	4.1%	203.64	5.1%
2014.2	84.0	122,334	4,666	23,403	1,082	25,313	206.92	1.8%	5,424	16.6%	38.15	-12.7%		
2015.1	78.0	120,249	5,019	23,976	1,078	25,846	214.94	5.4%	5,150	13.5%	41.74	-7.2%	210.89	3.6%
2015.2	72.0	125,625	4,605	26,202	1,078	28,246	224.84	8.7%	6,133	13.1%	36.66	-3.9%		
2016.1	66.0	124,668	4,508	24,671	1,103	27,212	218.27	1.6%	6,036	17.2%	36.16	-13.4%	221.57	5.1%
2016.2	60.0	126,872	4,474	27,487	1,103	30,318	238.97	6.3%	6,777	10.5%	35.26	-3.8%		
2017.1	54.0	122,474	4,420	23,451	1,091	25,592	208.96	-4.3%	5,790	-4.1%	36.09	-0.2%	224.23	1.2%
2017.2	48.0	124,821	4,192	24,757	1,091	27,017	216.45	-9.4%	6,445	-4.9%	33.58	-4.8%		
2018.1	42.0	120,669	4,057	22,800	1,107	25,248	209.24	0.1%	6,224	7.5%	33.62	-6.8%	212.90	-5.0%
2018.2	36.0	123,134	4,340	26,609	1,107	29,467	239.31	10.6%	6,790	5.4%	35.24	4.9%		
2019.1	30.0	119,129	4,131	24,491	1,096	26,840	225.30	7.7%	6,497	4.4%	34.68	3.1%	232.42	9.2%
2019.2	24.0	122,069	4,150	25,836	1,096	28,314	231.95	-3.1%	6,822	0.5%	34.00	-3.5%		
2020.1	18.0	118,003	3,159	17,719	1,113	19,724	167.15	-25.8%	6,244	-3.9%	26.77	-22.8%	200.10	-13.9%
2020.2	12.0	121,966	2,805	18,539	1,113	20,637	169.20	-27.1%	7,358	7.8%	23.00	-32.4%		
2021.1	6.0	122,473	2,688	15,702	1,113	17,479	142.72	-14.6%	6,503	4.1%	21.95	-18.0%	155.93	-22.1%
Total		4,037,167	148,104	691,408		749,456								



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

Loss Cost Summary
Data as of 06/30/21

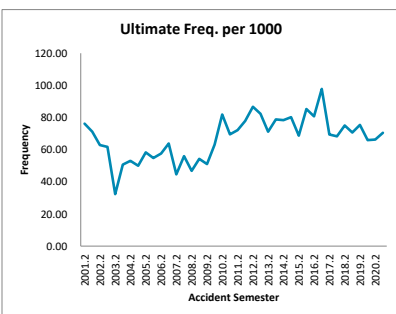
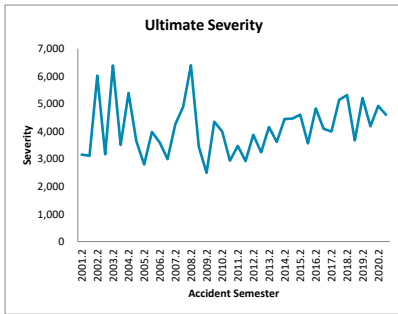
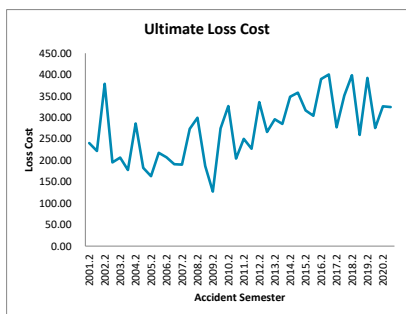
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	Accident Half Years	Ultimate Severity	Accident Half Years	Ultimate Freq. per 1000	Accident Half Years	Annual Loss Cost & LAE	Accident Years
2001.2	240.0	73,795	5,365	4,653	1,082	5,034	68.22		938		72.70			
2002.1	234.0	70,274	5,734	4,181	1,068	4,465	63.54		779		81.59		65.94	
2002.2	228.0	69,480	4,966	4,619	1,068	4,934	71.01	4.1%	993	5.9%	71.47	-1.7%		
2003.1	222.0	67,889	4,834	3,778	1,076	4,067	59.90	-5.7%	841	8.0%	71.20	-12.7%	65.52	-0.6%
2003.2	216.0	72,617	4,081	4,031	1,076	4,339	59.75	-15.9%	1,063	7.0%	56.20	-21.4%		
2004.1	210.0	77,039	4,453	3,964	1,080	4,281	55.57	-7.2%	961	14.3%	57.80	-18.8%	57.60	-12.1%
2004.2	204.0	80,084	3,958	4,203	1,080	4,539	56.68	-5.1%	1,147	7.9%	49.42	-12.1%		
2005.1	198.0	80,037	4,430	4,074	1,066	4,344	54.28	-2.3%	981	2.0%	55.35	-4.2%	55.48	-3.7%
2005.2	192.0	82,990	4,307	4,917	1,066	5,243	63.17	11.5%	1,217	6.1%	51.90	5.0%		
2006.1	186.0	83,383	5,073	4,357	1,072	4,670	56.00	3.2%	921	-6.1%	60.84	9.9%	59.58	7.4%
2006.2	180.0	87,079	4,316	4,602	1,072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%		
2007.1	174.0	87,033	5,111	4,451	1,072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%	55.73	-6.5%
2007.2	168.0	91,420	4,883	6,075	1,072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%		
2008.1	162.0	93,284	5,353	4,915	1,075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%	63.84	14.6%
2008.2	156.0	98,951	5,433	6,261	1,075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%		
2009.1	150.0	99,727	6,849	6,311	1,073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%	67.95	6.4%
2009.2	144.0	104,452	6,316	7,513	1,073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%		
2010.1	138.0	104,942	7,391	6,867	1,056	7,250	69.08	1.8%	981	-0.8%	70.43	2.6%	73.11	7.6%
2010.2	132.0	109,964	7,961	10,317	1,056	10,891	99.04	28.4%	1,368	7.2%	72.40	19.7%		
2011.1	126.0	109,740	8,544	7,741	1,052	8,146	74.23	7.4%	953	-2.8%	77.86	10.5%	86.65	18.5%
2011.2	120.0	114,051	8,539	9,666	1,052	10,171	89.18	-10.0%	1,191	-12.9%	74.87	3.4%		
2012.1	114.0	114,839	9,200	8,541	1,078	9,203	80.14	8.0%	1,000	6.9%	80.11	2.9%	84.64	-2.3%
2012.2	108.0	119,300	8,728	10,904	1,078	11,749	98.41	10.3%	1,346	13.0%	73.11	-2.4%		
2013.1	102.0	119,975	9,414	9,712	1,087	10,554	87.97	9.8%	1,121	12.1%	78.47	-2.1%	93.18	10.1%
2013.2	96.0	125,463	8,641	10,478	1,087	11,387	90.76	-7.8%	1,318	-2.1%	68.87	-5.8%		
2014.1	90.0	125,267	10,425	11,243	1,082	12,161	97.08	10.4%	1,167	4.0%	83.22	6.1%	93.92	0.8%
2014.2	84.0	129,148	8,743	11,941	1,082	12,915	100.00	10.2%	1,477	12.1%	67.70	-1.7%		
2015.1	78.0	128,165	10,931	10,967	1,078	11,822	92.24	-5.0%	1,082	-7.3%	85.29	2.5%	96.14	2.4%
2015.2	72.0	131,487	9,119	13,279	1,078	14,315	108.87	8.9%	1,570	6.3%	69.35	2.4%		
2016.1	66.0	131,047	11,524	12,991	1,103	14,329	109.34	18.5%	1,243	15.0%	87.94	3.1%	109.11	13.5%
2016.2	60.0	132,794	8,897	13,560	1,103	14,957	112.63	3.5%	1,681	7.1%	67.00	-3.4%		
2017.1	54.0	130,359	13,259	19,742	1,091	21,545	165.27	51.1%	1,625	30.7%	101.71	15.7%	138.71	27.1%
2017.2	48.0	131,984	9,032	13,432	1,091	14,658	111.06	-1.4%	1,623	-3.5%	68.43	2.1%		
2018.1	42.0	129,375	10,132	13,559	1,107	15,015	116.06	-29.8%	1,482	-8.8%	78.32	-23.0%	113.54	-18.1%
2018.2	36.0	130,781	8,726	14,745	1,107	16,329	124.86	12.4%	1,871	15.3%	66.73	-2.5%		
2019.1	30.0	127,979	9,193	12,163	1,096	13,329	104.15	-10.3%	1,450	-2.2%	71.83	-8.3%	114.62	1.0%
2019.2	24.0	129,516	8,293	13,028	1,096	14,277	110.24	-11.7%	1,722	-8.0%	64.03	-4.0%		
2020.1	18.0	127,011	7,808	11,442	1,113	12,737	100.29	-3.7%	1,631	12.5%	61.47	-14.4%	105.31	-8.1%
2020.2	12.0	129,902	8,641	14,257	1,113	15,870	122.17	10.8%	1,837	6.7%	66.52	3.9%		
2021.1	6.0	131,470	8,419	11,591	1,113	12,902	98.14	-2.1%	1,533	-6.1%	64.04	4.2%	110.08	4.5%
Total		4,284,184	297,021	355,068		385,483								



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

Loss Cost Summary
Data as of 06/30/21

(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
2001.2	240.0	1,353	103	301	1,082	325	240.39		3,157		76.15			
2002.1	234.0	1,208	86	251	1,068	268	221.81		3,115		71.20		231.63	
2002.2	228.0	1,224	77	434	1,068	464	378.72	57.5%	6,020	90.7%	62.91	-17.4%		
2003.1	222.0	1,198	74	217	1,076	234	195.26	-12.0%	3,162	1.5%	61.75	-13.3%	287.97	24.3%
2003.2	216.0	1,299	42	249	1,076	268	206.58	-45.5%	6,387	6.1%	32.34	-48.6%		
2004.1	210.0	1,441	73	237	1,080	256	177.71	-9.0%	3,508	10.9%	50.66	-18.0%	191.39	-33.5%
2004.2	204.0	1,546	82	409	1,080	442	286.15	38.5%	5,393	-15.6%	53.05	64.0%		
2005.1	198.0	1,541	77	264	1,066	281	182.50	2.7%	3,652	4.1%	49.98	-1.3%	234.41	22.5%
2005.2	192.0	1,699	99	260	1,066	277	163.03	-43.0%	2,797	-48.1%	58.28	9.9%		
2006.1	186.0	1,662	91	338	1,072	362	217.76	19.3%	3,976	8.9%	54.76	9.6%	190.09	-18.9%
2006.2	180.0	1,736	100	336	1,072	360	207.26	27.1%	3,599	28.7%	57.59	-1.2%		
2007.1	174.0	1,801	115	321	1,072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%	198.99	4.7%
2007.2	168.0	1,926	86	341	1,072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%		
2008.1	162.0	1,769	99	450	1,075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%	229.99	15.6%
2008.2	156.0	1,858	87	518	1,075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%		
2009.1	150.0	1,880	102	327	1,073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%	242.86	5.6%
2009.2	144.0	2,017	103	239	1,073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%		
2010.1	138.0	1,997	126	519	1,056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%	200.56	-17.4%
2010.2	132.0	2,150	176	665	1,056	702	326.68	156.8%	3,991	60.2%	81.85	60.3%		
2011.1	126.0	2,286	159	443	1,052	467	204.06	-25.7%	2,934	-32.6%	69.55	10.2%	263.49	31.4%
2011.2	120.0	2,441	176	580	1,052	611	250.29	-23.4%	3,471	-13.0%	72.11	-11.9%		
2012.1	114.0	2,262	176	477	1,078	514	227.23	11.4%	2,920	-0.5%	77.82	11.9%	239.19	-9.2%
2012.2	108.0	2,365	205	737	1,078	795	335.99	34.2%	3,876	11.7%	86.69	20.2%		
2013.1	102.0	2,356	194	578	1,087	628	266.45	17.3%	3,236	10.8%	82.35	5.8%	301.29	26.0%
2013.2	96.0	2,529	180	689	1,087	748	295.92	-11.9%	4,158	7.3%	71.18	-17.9%		
2014.1	90.0	2,549	201	672	1,082	727	285.18	7.0%	3,617	11.8%	78.85	-4.2%	290.53	-3.6%
2014.2	84.0	2,769	217	892	1,082	965	348.49	17.8%	4,448	7.0%	78.36	10.1%		
2015.1	78.0	2,817	226	935	1,078	1,008	357.86	25.5%	4,460	23.3%	80.23	1.7%	353.22	21.6%
2015.2	72.0	3,098	213	910	1,078	981	316.64	-9.1%	4,606	3.6%	68.75	-12.3%		
2016.1	66.0	3,130	267	863	1,103	952	304.01	-15.0%	3,564	-20.1%	85.31	6.3%	310.29	-12.2%
2016.2	60.0	3,270	264	1,156	1,103	1,275	389.83	23.1%	4,828	4.8%	80.74	17.4%		
2017.1	54.0	3,160	309	1,159	1,091	1,265	400.40	31.7%	4,094	14.9%	97.79	14.6%	395.02	27.3%
2017.2	48.0	3,199	222	812	1,091	886	277.00	-28.9%	3,992	-17.3%	69.40	-14.0%		
2018.1	42.0	3,073	210	975	1,107	1,080	351.45	-12.2%	5,143	25.6%	68.34	-30.1%	313.48	-20.6%
2018.2	36.0	3,172	238	1,142	1,107	1,265	398.73	43.9%	5,314	33.1%	75.04	8.1%		
2019.1	30.0	3,114	220	737	1,096	808	259.52	-26.2%	3,673	-28.6%	70.66	3.4%	329.77	5.2%
2019.2	24.0	3,203	241	1,147	1,096	1,257	392.55	-1.5%	5,207	-2.0%	75.39	0.5%		
2020.1	18.0	3,024	199	748	1,113	833	275.41	6.1%	4,179	13.8%	65.90	-6.7%	335.67	1.8%
2020.2	12.0	3,144	208	921	1,113	1,025	326.14	-16.9%	4,922	-5.5%	66.27	-12.1%		
2021.1	6.0	3,128	221	911	1,113	1,015	324.28	17.7%	4,599	10.0%	70.51	7.0%	325.21	-3.1%
Total		91,391	6,345	24,164		26,250								



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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(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: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240.0	35,505	35,505	1.000	35,505	35,505	0
2002.1	234.0	30,609	30,609	1.000	30,609	30,609	0
2002.2	228.0	35,595	35,595	1.000	35,595	35,595	0
2003.1	222.0	34,486	34,486	1.000	34,486	34,486	0
2003.2	216.0	33,315	33,315	1.000	33,315	33,315	0
2004.1	210.0	31,523	31,523	1.000	31,523	31,520	3
2004.2	204.0	34,134	34,166	1.000	34,163	34,163	(0)
2005.1	198.0	31,901	31,901	1.000	31,898	31,894	3
2005.2	192.0	38,925	38,925	1.000	38,917	38,917	(0)
2006.1	186.0	29,131	29,242	1.000	29,236	29,238	(2)
2006.2	180.0	38,648	38,648	1.000	38,645	38,643	2
2007.1	174.0	34,320	34,628	1.000	34,624	34,630	(6)
2007.2	168.0	42,946	44,152	1.000	44,154	44,154	(0)
2008.1	162.0	32,482	32,653	1.000	32,655	32,665	(10)
2008.2	156.0	41,442	41,442	1.000	41,459	41,564	(105)
2009.1	150.0	33,725	34,053	1.003	34,151	34,152	(1)
2009.2	144.0	45,491	47,475	1.003	47,618	47,693	(74)
2010.1	138.0	46,998	46,998	1.002	47,098	48,088	(990)
2010.2	132.0	50,323	50,579	0.998	50,502	50,632	(129)
2011.1	126.0	44,035	44,283	0.999	44,226	44,397	(171)
2011.2	120.0	56,744	58,359	0.998	58,233	58,027	206
2012.1	114.0	48,179	49,263	1.001	49,330	49,645	(315)
2012.2	108.0	58,710	60,428	1.002	60,544	60,613	(69)
2013.1	102.0	53,839	55,723	0.999	55,676	55,687	(11)
2013.2	96.0	57,247	60,689	0.998	60,565	60,873	(308)
2014.1	90.0	45,257	48,553	0.997	48,384	50,655	(2,271)
2014.2	84.0	51,985	56,530	0.991	56,049	56,804	(755)
2015.1	78.0	49,125	56,679	0.991	56,190	56,942	(751)
2015.2	72.0	59,157	71,073	0.994	70,674	71,118	(444)
2016.1	66.0	46,773	58,795	0.981	57,697	57,788	(92)
2016.2	60.0	47,876	61,995	0.981	60,795	61,161	(365)
2017.1	54.0	37,065	51,381	0.977	50,186	50,913	(728)
2017.2	48.0	37,962	57,837	0.977	56,504	58,295	(1,791)
2018.1	42.0	27,426	49,239	0.985	48,476	49,342	(866)
2018.2	36.0	27,627	58,275	0.996	58,058	62,998	(4,940)
2019.1	30.0	15,273	46,496	1.016	47,228	47,838	(610)
2019.2	24.0	10,480	53,323	1.068	56,941	59,801	(2,860)
2020.1	18.0	3,141	29,026	1.124	32,633	37,592	(4,959)
2020.2	12.0	919	35,482	1.217	43,168	48,217	(5,049)
2021.1	6.0	111	19,135	1.768	33,824		
Total		1,480,430	1,788,462		1,811,535	1,806,168	(28,457)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(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: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240.0	7,738	7,738	1.000	7,738	7,738	0
2002.1	234.0	7,142	7,142	1.000	7,142	7,142	0
2002.2	228.0	7,770	7,770	1.000	7,770	7,770	0
2003.1	222.0	8,410	8,410	1.000	8,410	8,410	0
2003.2	216.0	6,774	6,774	1.000	6,774	6,774	0
2004.1	210.0	7,132	7,132	1.000	7,132	7,132	0
2004.2	204.0	7,166	7,166	1.000	7,166	7,166	0
2005.1	198.0	7,315	7,315	1.000	7,315	7,315	0
2005.2	192.0	8,181	8,181	1.000	8,181	8,181	0
2006.1	186.0	7,475	7,475	1.000	7,475	7,475	(0)
2006.2	180.0	8,255	8,255	1.000	8,255	8,274	(19)
2007.1	174.0	9,009	9,009	1.000	9,005	9,031	(26)
2007.2	168.0	9,277	9,402	1.002	9,420	9,427	(6)
2008.1	162.0	8,737	8,737	1.002	8,755	8,760	(5)
2008.2	156.0	10,367	10,367	1.002	10,388	10,373	15
2009.1	150.0	9,835	9,835	1.000	9,837	9,841	(4)
2009.2	144.0	11,265	11,265	1.000	11,267	11,271	(5)
2010.1	138.0	9,918	9,918	1.000	9,919	9,924	(4)
2010.2	132.0	12,228	12,228	1.000	12,230	12,235	(5)
2011.1	126.0	11,888	11,888	1.000	11,890	11,895	(5)
2011.2	120.0	13,368	13,368	1.000	13,370	13,376	(6)
2012.1	114.0	11,975	11,975	1.000	11,977	11,980	(4)
2012.2	108.0	15,124	15,430	1.000	15,429	15,298	131
2013.1	102.0	14,754	14,784	1.002	14,809	14,784	26
2013.2	96.0	17,813	17,815	1.002	17,843	17,807	36
2014.1	90.0	15,756	15,763	1.002	15,790	15,779	10
2014.2	84.0	16,839	16,845	1.002	16,877	16,864	12
2015.1	78.0	17,080	17,083	1.003	17,128	17,101	28
2015.2	72.0	18,324	18,396	1.003	18,444	18,426	18
2016.1	66.0	17,067	17,075	1.004	17,151	17,115	37
2016.2	60.0	17,634	17,659	1.004	17,737	17,655	81
2017.1	54.0	16,937	16,944	1.004	17,013	16,942	72
2017.2	48.0	17,576	17,624	1.005	17,713	17,619	94
2018.1	42.0	16,947	17,012	1.005	17,094	16,994	100
2018.2	36.0	18,892	19,113	1.006	19,233	19,125	107
2019.1	30.0	16,941	17,066	1.006	17,169	17,161	8
2019.2	24.0	17,814	18,498	1.011	18,708	18,603	105
2020.1	18.0	15,227	15,423	1.025	15,807	16,316	(509)
2020.2	12.0	15,410	17,046	1.057	18,025	22,703	(4,678)
2021.1	6.0	9,452	13,358	1.093	14,604		
Total		496,809	504,282		507,989	497,779	(4,394)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(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: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240.0	3,222	3,222	1.000	3,222	3,222	0
2002.1	234.0	3,294	3,294	1.000	3,294	3,294	0
2002.2	228.0	2,559	2,559	1.000	2,559	2,559	0
2003.1	222.0	2,620	2,620	1.000	2,620	2,620	0
2003.2	216.0	3,387	3,387	1.000	3,387	3,387	0
2004.1	210.0	2,922	2,922	1.000	2,922	2,922	0
2004.2	204.0	2,671	2,671	1.000	2,671	2,671	0
2005.1	198.0	2,862	2,862	1.000	2,862	2,862	0
2005.2	192.0	3,291	3,291	1.000	3,291	3,291	0
2006.1	186.0	2,507	2,507	1.000	2,507	2,507	0
2006.2	180.0	3,892	3,892	1.000	3,892	3,892	0
2007.1	174.0	3,735	3,735	1.000	3,735	3,735	0
2007.2	168.0	4,205	4,205	1.000	4,205	4,205	0
2008.1	162.0	3,941	3,941	1.000	3,941	3,941	0
2008.2	156.0	4,231	4,231	1.000	4,231	4,231	0
2009.1	150.0	3,760	3,760	1.000	3,760	3,760	0
2009.2	144.0	5,079	5,079	1.000	5,079	5,079	0
2010.1	138.0	6,605	6,813	1.000	6,813	6,813	0
2010.2	132.0	5,829	5,829	1.000	5,829	5,829	0
2011.1	126.0	5,292	5,292	1.000	5,292	5,292	0
2011.2	120.0	6,517	6,591	1.000	6,591	6,591	0
2012.1	114.0	5,769	5,946	1.000	5,946	5,858	89
2012.2	108.0	7,124	7,200	1.002	7,217	7,255	(38)
2013.1	102.0	6,484	6,502	1.009	6,561	6,581	(21)
2013.2	96.0	7,445	7,558	1.015	7,669	7,641	28
2014.1	90.0	7,132	7,169	1.013	7,264	7,278	(15)
2014.2	84.0	7,246	7,585	1.017	7,716	7,534	182
2015.1	78.0	8,181	8,534	1.023	8,734	8,486	249
2015.2	72.0	9,044	9,131	1.031	9,411	9,193	218
2016.1	66.0	8,182	8,320	1.023	8,511	8,443	68
2016.2	60.0	7,806	7,985	1.026	8,196	8,168	28
2017.1	54.0	6,832	7,386	1.037	7,658	7,545	113
2017.2	48.0	7,596	8,497	1.016	8,631	8,501	130
2018.1	42.0	6,666	7,346	1.006	7,388	7,493	(106)
2018.2	36.0	7,212	9,193	0.991	9,109	9,390	(280)
2019.1	30.0	5,870	7,857	0.967	7,599	8,216	(617)
2019.2	24.0	5,306	9,127	0.964	8,794	8,980	(186)
2020.1	18.0	2,360	5,095	0.951	4,846	5,026	(180)
2020.2	12.0	2,021	6,887	0.948	6,528	7,243	(714)
2021.1	6.0	343	5,439	0.926	5,034		
Total		201,041	225,459		225,514	221,535	(1,054)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(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: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240.0	825	825	1.000	825	825	0
2002.1	234.0	839	839	1.000	839	839	0
2002.2	228.0	1,134	1,134	1.000	1,134	1,134	0
2003.1	222.0	1,189	1,189	1.000	1,189	1,189	0
2003.2	216.0	795	795	1.000	795	795	0
2004.1	210.0	1,043	1,043	1.000	1,043	1,043	0
2004.2	204.0	1,247	1,247	1.000	1,247	1,248	(1)
2005.1	198.0	829	829	1.000	829	829	0
2005.2	192.0	1,517	1,519	1.000	1,519	1,521	(2)
2006.1	186.0	1,223	1,230	1.000	1,230	1,230	(0)
2006.2	180.0	1,485	1,485	1.000	1,485	1,486	(1)
2007.1	174.0	1,787	1,787	1.000	1,787	1,787	0
2007.2	168.0	1,443	1,443	1.000	1,443	1,442	1
2008.1	162.0	1,237	1,237	1.000	1,237	1,237	(0)
2008.2	156.0	949	949	1.000	949	950	(1)
2009.1	150.0	1,189	1,189	1.000	1,189	1,189	0
2009.2	144.0	1,521	1,536	1.000	1,536	1,527	10
2010.1	138.0	1,353	1,353	1.000	1,353	1,359	(6)
2010.2	132.0	2,015	2,524	1.000	2,524	2,515	9
2011.1	126.0	1,202	1,202	1.000	1,202	1,222	(21)
2011.2	120.0	1,713	1,713	1.017	1,742	1,726	17
2012.1	114.0	1,203	1,369	1.009	1,381	1,415	(34)
2012.2	108.0	2,170	2,213	1.005	2,223	2,258	(36)
2013.1	102.0	1,833	1,833	0.998	1,830	1,826	4
2013.2	96.0	1,973	2,028	0.992	2,012	2,022	(11)
2014.1	90.0	2,965	3,159	0.992	3,132	3,212	(80)
2014.2	84.0	1,229	1,539	0.980	1,508	1,503	5
2015.1	78.0	2,012	2,537	0.968	2,455	2,529	(75)
2015.2	72.0	2,127	2,538	0.939	2,383	2,427	(43)
2016.1	66.0	2,034	2,847	0.955	2,718	3,028	(311)
2016.2	60.0	1,391	1,881	0.943	1,775	1,900	(126)
2017.1	54.0	1,230	1,544	0.927	1,432	1,482	(50)
2017.2	48.0	1,497	1,858	0.901	1,674	1,794	(121)
2018.1	42.0	741	1,575	0.908	1,431	1,418	13
2018.2	36.0	1,183	2,446	0.921	2,252	2,327	(75)
2019.1	30.0	594	2,148	0.927	1,990	1,654	337
2019.2	24.0	465	1,636	1.036	1,694	1,558	136
2020.1	18.0	324	1,204	1.127	1,357	1,739	(382)
2020.2	12.0	330	1,860	1.269	2,360	3,832	(1,472)
2021.1	6.0	72	555	1.774	985		
Total		51,909	63,838		63,689	65,017	(2,313)

Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(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: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240.0	10,403	10,403	1.000	10,403	10,403	0
2002.1	234.0	8,322	8,322	1.000	8,322	8,322	0
2002.2	228.0	10,436	10,436	1.000	10,436	10,436	0
2003.1	222.0	9,603	9,603	1.000	9,603	9,603	0
2003.2	216.0	9,707	9,707	1.000	9,707	9,707	0
2004.1	210.0	9,617	9,617	1.000	9,617	9,617	0
2004.2	204.0	11,772	11,772	1.000	11,772	11,772	0
2005.1	198.0	9,603	9,603	1.000	9,603	9,603	0
2005.2	192.0	11,857	11,857	1.000	11,857	11,857	0
2006.1	186.0	10,294	10,294	1.000	10,294	10,294	0
2006.2	180.0	12,664	12,664	1.000	12,664	12,664	0
2007.1	174.0	12,487	12,487	1.000	12,487	12,490	(3)
2007.2	168.0	13,883	13,883	1.000	13,882	13,883	(0)
2008.1	162.0	12,344	12,344	1.000	12,344	12,345	(1)
2008.2	156.0	15,254	15,254	1.000	15,253	15,253	1
2009.1	150.0	13,962	13,962	1.000	13,960	13,962	(2)
2009.2	144.0	16,155	16,155	1.000	16,154	16,154	0
2010.1	138.0	13,984	13,984	1.000	13,982	13,985	(2)
2010.2	132.0	17,112	17,112	1.000	17,112	17,114	(2)
2011.1	126.0	15,197	15,197	1.000	15,197	15,198	(1)
2011.2	120.0	19,211	19,211	1.000	19,212	19,212	(0)
2012.1	114.0	17,147	17,165	1.000	17,165	17,165	(0)
2012.2	108.0	21,053	21,053	1.000	21,053	21,055	(2)
2013.1	102.0	19,343	19,343	1.000	19,342	19,344	(2)
2013.2	96.0	22,216	22,216	1.000	22,214	22,216	(2)
2014.1	90.0	22,132	22,132	1.000	22,130	22,133	(2)
2014.2	84.0	23,405	23,405	1.000	23,403	23,406	(3)
2015.1	78.0	23,980	23,979	1.000	23,976	23,976	(0)
2015.2	72.0	26,205	26,205	1.000	26,202	26,203	(1)
2016.1	66.0	24,674	24,675	1.000	24,671	24,671	(0)
2016.2	60.0	27,488	27,494	1.000	27,487	27,484	3
2017.1	54.0	23,451	23,458	1.000	23,451	23,462	(11)
2017.2	48.0	24,759	24,763	1.000	24,757	24,755	2
2018.1	42.0	22,808	22,818	0.999	22,800	22,788	12
2018.2	36.0	26,614	26,640	0.999	26,609	26,691	(82)
2019.1	30.0	24,541	24,572	0.997	24,491	24,540	(49)
2019.2	24.0	26,074	26,162	0.988	25,836	25,880	(44)
2020.1	18.0	18,168	18,286	0.969	17,719	16,588	1,131
2020.2	12.0	19,987	20,501	0.904	18,539	16,195	2,344
2021.1	6.0	13,178	17,418	0.901	15,702		
Total		691,090	696,154		691,408	672,425	3,282

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(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: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240.0	4,653	4,653	1.000	4,653	4,653	0
2002.1	234.0	4,181	4,181	1.000	4,181	4,181	0
2002.2	228.0	4,619	4,619	1.000	4,619	4,619	0
2003.1	222.0	3,778	3,778	1.000	3,778	3,778	0
2003.2	216.0	4,031	4,031	1.000	4,031	4,031	0
2004.1	210.0	3,964	3,964	1.000	3,964	3,964	0
2004.2	204.0	4,203	4,203	1.000	4,203	4,203	0
2005.1	198.0	4,074	4,074	1.000	4,074	4,074	0
2005.2	192.0	4,917	4,917	1.000	4,917	4,917	0
2006.1	186.0	4,357	4,357	1.000	4,357	4,357	0
2006.2	180.0	4,602	4,602	1.000	4,602	4,602	0
2007.1	174.0	4,451	4,451	1.000	4,451	4,451	0
2007.2	168.0	6,075	6,075	1.000	6,075	6,075	0
2008.1	162.0	4,915	4,915	1.000	4,915	4,915	0
2008.2	156.0	6,261	6,261	1.000	6,261	6,261	0
2009.1	150.0	6,311	6,311	1.000	6,311	6,311	0
2009.2	144.0	7,513	7,513	1.000	7,513	7,513	0
2010.1	138.0	6,867	6,867	1.000	6,867	6,867	0
2010.2	132.0	10,317	10,317	1.000	10,317	10,317	0
2011.1	126.0	7,741	7,741	1.000	7,741	7,741	0
2011.2	120.0	9,666	9,666	1.000	9,666	9,664	2
2012.1	114.0	8,544	8,544	1.000	8,541	8,541	0
2012.2	108.0	10,907	10,907	1.000	10,904	10,905	(1)
2013.1	102.0	9,713	9,713	1.000	9,712	9,711	0
2013.2	96.0	10,480	10,480	1.000	10,478	10,477	1
2014.1	90.0	11,245	11,245	1.000	11,243	11,243	1
2014.2	84.0	11,944	11,944	1.000	11,941	11,940	1
2015.1	78.0	10,969	10,969	1.000	10,967	10,967	0
2015.2	72.0	13,282	13,282	1.000	13,279	13,279	0
2016.1	66.0	12,994	12,994	1.000	12,991	12,990	1
2016.2	60.0	13,562	13,562	1.000	13,560	13,559	1
2017.1	54.0	19,742	19,744	1.000	19,742	19,740	2
2017.2	48.0	13,432	13,432	1.000	13,432	13,416	15
2018.1	42.0	13,561	13,561	1.000	13,559	13,552	7
2018.2	36.0	14,750	14,751	1.000	14,745	14,753	(8)
2019.1	30.0	12,166	12,167	1.000	12,163	12,077	86
2019.2	24.0	13,014	13,037	0.999	13,028	13,038	(10)
2020.1	18.0	11,394	11,433	1.001	11,442	11,579	(136)
2020.2	12.0	13,853	14,140	1.008	14,257	14,645	(388)
2021.1	6.0	7,815	9,430	1.229	11,591		
Total		350,862	352,829		355,068	343,902	(424)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/21

(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: Development Method			Prior	Difference
			Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate		
2001.2	240.0	301	301	1.000	301	301	0
2002.1	234.0	251	251	1.000	251	251	0
2002.2	228.0	434	434	1.000	434	434	0
2003.1	222.0	217	217	1.000	217	217	0
2003.2	216.0	249	249	1.000	249	249	0
2004.1	210.0	237	237	1.000	237	237	0
2004.2	204.0	409	409	1.000	409	409	0
2005.1	198.0	264	264	1.000	264	264	0
2005.2	192.0	260	260	1.000	260	260	0
2006.1	186.0	338	338	1.000	338	338	0
2006.2	180.0	336	336	1.000	336	336	0
2007.1	174.0	321	321	1.000	321	321	0
2007.2	168.0	341	341	1.000	341	341	0
2008.1	162.0	450	450	1.000	450	450	0
2008.2	156.0	518	518	1.000	518	518	0
2009.1	150.0	327	327	1.000	327	327	0
2009.2	144.0	239	239	1.000	239	239	0
2010.1	138.0	519	519	1.000	519	519	0
2010.2	132.0	665	665	1.000	665	665	0
2011.1	126.0	443	443	1.000	443	443	0
2011.2	120.0	580	580	1.000	580	580	0
2012.1	114.0	477	477	1.000	477	526	(49)
2012.2	108.0	750	750	0.983	737	762	(25)
2013.1	102.0	579	579	0.998	578	589	(11)
2013.2	96.0	690	690	0.998	689	702	(13)
2014.1	90.0	674	674	0.998	672	685	(13)
2014.2	84.0	895	895	0.998	892	910	(17)
2015.1	78.0	937	937	0.998	935	953	(18)
2015.2	72.0	912	912	0.998	910	928	(18)
2016.1	66.0	865	865	0.998	863	884	(22)
2016.2	60.0	1,152	1,152	1.003	1,156	1,181	(25)
2017.1	54.0	1,154	1,154	1.005	1,159	1,182	(23)
2017.2	48.0	783	808	1.005	812	817	(5)
2018.1	42.0	969	969	1.006	975	990	(15)
2018.2	36.0	1,136	1,136	1.005	1,142	1,159	(17)
2019.1	30.0	730	735	1.004	737	748	(11)
2019.2	24.0	1,146	1,154	0.995	1,147	1,135	12
2020.1	18.0	754	770	0.972	748	705	44
2020.2	12.0	886	994	0.927	921	759	162
2021.1	6.0	665	1,052	0.866	911		
Total		23,855	24,405		24,164	23,317	(65)

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2001.2	240.0	988	1.000	988	988	0
2002.1	234.0	903	1.000	903	903	0
2002.2	228.0	1,023	1.000	1,023	1,023	0
2003.1	222.0	997	1.000	997	997	0
2003.2	216.0	921	1.000	921	921	0
2004.1	210.0	859	1.000	859	859	(0)
2004.2	204.0	917	1.000	917	917	0
2005.1	198.0	804	1.000	804	804	0
2005.2	192.0	933	1.000	933	933	0
2006.1	186.0	780	1.000	780	780	0
2006.2	180.0	930	1.000	930	930	0
2007.1	174.0	839	1.000	839	839	0
2007.2	168.0	887	1.000	887	887	0
2008.1	162.0	773	1.000	773	773	0
2008.2	156.0	977	1.000	977	977	(0)
2009.1	150.0	809	1.000	809	810	(1)
2009.2	144.0	991	1.000	991	991	0
2010.1	138.0	916	1.000	916	916	0
2010.2	132.0	1,017	1.000	1,017	1,017	(0)
2011.1	126.0	914	1.000	914	915	(1)
2011.2	120.0	1,089	0.999	1,088	1,089	(0)
2012.1	114.0	960	0.999	959	959	1
2012.2	108.0	1,123	0.999	1,122	1,122	0
2013.1	102.0	1,072	0.999	1,070	1,071	(1)
2013.2	96.0	1,163	0.998	1,161	1,162	(1)
2014.1	90.0	1,017	0.997	1,014	1,016	(2)
2014.2	84.0	1,092	0.996	1,088	1,088	1
2015.1	78.0	1,037	0.995	1,031	1,030	1
2015.2	72.0	1,084	0.992	1,075	1,074	1
2016.1	66.0	945	0.988	934	934	0
2016.2	60.0	1,095	0.987	1,080	1,085	(5)
2017.1	54.0	875	0.983	861	874	(13)
2017.2	48.0	954	0.984	939	958	(19)
2018.1	42.0	819	0.983	805	827	(23)
2018.2	36.0	885	0.982	869	886	(17)
2019.1	30.0	758	0.985	747	767	(21)
2019.2	24.0	903	0.997	900	921	(22)
2020.1	18.0	565	1.002	566	582	(16)
2020.2	12.0	693	1.002	695	696	(1)
2021.1	6.0	491	1.082	531		
Total		36,798		36,715	36,322	(138)

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2001.2	240.0	2,808	1.000	2,808	2,808	0
2002.1	234.0	2,667	1.000	2,667	2,667	0
2002.2	228.0	2,641	1.000	2,641	2,641	0
2003.1	222.0	2,891	1.000	2,891	2,891	0
2003.2	216.0	2,408	1.000	2,408	2,408	0
2004.1	210.0	2,801	1.000	2,801	2,801	0
2004.2	204.0	2,561	1.000	2,561	2,561	0
2005.1	198.0	2,659	1.000	2,659	2,659	0
2005.2	192.0	2,828	1.000	2,828	2,828	0
2006.1	186.0	2,754	1.000	2,754	2,754	0
2006.2	180.0	2,963	1.000	2,963	2,963	0
2007.1	174.0	3,129	1.000	3,129	3,129	0
2007.2	168.0	2,774	1.000	2,774	2,774	(0)
2008.1	162.0	2,674	1.000	2,674	2,674	(0)
2008.2	156.0	3,014	1.000	3,014	3,014	0
2009.1	150.0	3,071	1.000	3,071	3,071	(0)
2009.2	144.0	3,540	1.000	3,540	3,540	0
2010.1	138.0	3,183	1.000	3,183	3,183	0
2010.2	132.0	3,705	1.000	3,705	3,705	0
2011.1	126.0	3,594	1.000	3,594	3,594	0
2011.2	120.0	3,883	1.000	3,883	3,883	0
2012.1	114.0	3,545	1.000	3,545	3,544	0
2012.2	108.0	3,944	1.000	3,943	3,943	0
2013.1	102.0	3,789	1.000	3,788	3,788	0
2013.2	96.0	4,220	1.000	4,219	4,219	0
2014.1	90.0	3,924	1.000	3,923	3,925	(2)
2014.2	84.0	3,979	1.000	3,978	3,978	0
2015.1	78.0	4,048	1.000	4,047	4,047	(0)
2015.2	72.0	3,977	1.000	3,976	3,977	(1)
2016.1	66.0	3,683	1.000	3,682	3,682	(0)
2016.2	60.0	3,900	1.000	3,899	3,898	1
2017.1	54.0	3,625	1.000	3,623	3,623	1
2017.2	48.0	3,686	1.000	3,684	3,684	0
2018.1	42.0	3,425	0.999	3,422	3,422	0
2018.2	36.0	3,656	1.000	3,654	3,656	(2)
2019.1	30.0	3,147	0.999	3,143	3,156	(13)
2019.2	24.0	3,506	1.000	3,505	3,502	2
2020.1	18.0	2,803	1.005	2,818	2,875	(57)
2020.2	12.0	3,015	1.016	3,064	4,090	(1,026)
2021.1	6.0	2,441	1.052	2,567		
Total		130,861		131,027	129,556	(1,095)

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2001.2	240.0	817	1.000	817	817	0
2002.1	234.0	671	1.000	671	671	0
2002.2	228.0	699	1.000	699	699	0
2003.1	222.0	719	1.000	719	719	0
2003.2	216.0	674	1.000	674	674	0
2004.1	210.0	636	1.000	636	636	0
2004.2	204.0	693	1.000	693	693	0
2005.1	198.0	648	1.000	648	648	0
2005.2	192.0	729	1.000	729	729	0
2006.1	186.0	607	1.000	607	607	0
2006.2	180.0	758	1.000	758	758	0
2007.1	174.0	695	1.000	695	695	0
2007.2	168.0	755	1.000	755	755	0
2008.1	162.0	687	1.000	687	687	0
2008.2	156.0	825	1.000	825	825	0
2009.1	150.0	716	1.000	716	716	0
2009.2	144.0	949	1.000	949	949	0
2010.1	138.0	858	1.000	858	858	0
2010.2	132.0	1,009	1.000	1,009	1,009	0
2011.1	126.0	846	1.000	846	846	0
2011.2	120.0	1,129	1.000	1,129	1,129	0
2012.1	114.0	964	1.000	964	964	(0)
2012.2	108.0	1,158	1.000	1,158	1,158	0
2013.1	102.0	1,047	1.000	1,047	1,048	(1)
2013.2	96.0	1,201	1.001	1,202	1,204	(3)
2014.1	90.0	1,062	1.001	1,063	1,064	(1)
2014.2	84.0	1,239	1.001	1,240	1,240	(0)
2015.1	78.0	1,156	1.001	1,157	1,157	(1)
2015.2	72.0	1,237	1.000	1,238	1,238	(1)
2016.1	66.0	1,121	1.000	1,121	1,123	(1)
2016.2	60.0	1,266	1.000	1,265	1,266	(0)
2017.1	54.0	1,037	0.997	1,034	1,038	(4)
2017.2	48.0	1,183	0.999	1,182	1,189	(7)
2018.1	42.0	969	0.998	968	972	(5)
2018.2	36.0	1,154	0.995	1,148	1,159	(11)
2019.1	30.0	989	0.992	981	999	(18)
2019.2	24.0	1,124	0.992	1,115	1,122	(7)
2020.1	18.0	708	0.992	702	696	7
2020.2	12.0	985	0.971	956	941	15
2021.1	6.0	833	0.888	739		
Total		36,553		36,398	35,697	(38)

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2001.2	240.0	68	1.000	68	68	0
2002.1	234.0	54	1.000	54	54	0
2002.2	228.0	54	1.000	54	54	0
2003.1	222.0	66	1.000	66	66	0
2003.2	216.0	44	1.000	44	44	0
2004.1	210.0	60	1.000	60	60	0
2004.2	204.0	39	1.000	39	39	0
2005.1	198.0	64	1.000	64	64	0
2005.2	192.0	77	1.000	77	77	0
2006.1	186.0	58	1.000	58	58	0
2006.2	180.0	67	1.000	67	67	0
2007.1	174.0	55	1.000	55	55	0
2007.2	168.0	69	1.000	69	69	0
2008.1	162.0	48	1.000	48	48	0
2008.2	156.0	56	1.000	56	56	0
2009.1	150.0	69	1.000	69	69	0
2009.2	144.0	68	1.000	68	68	0
2010.1	138.0	75	1.000	75	75	0
2010.2	132.0	82	1.000	82	82	0
2011.1	126.0	73	1.000	73	73	0
2011.2	120.0	67	1.000	67	67	0
2012.1	114.0	58	0.995	58	58	0
2012.2	108.0	90	0.995	90	90	(0)
2013.1	102.0	72	0.987	71	71	0
2013.2	96.0	79	0.984	78	78	(0)
2014.1	90.0	102	0.984	100	100	0
2014.2	84.0	67	0.982	66	65	0
2015.1	78.0	104	0.975	101	102	(1)
2015.2	72.0	83	0.972	81	80	1
2016.1	66.0	76	0.973	74	74	(0)
2016.2	60.0	59	0.973	57	58	(1)
2017.1	54.0	53	0.964	51	51	(0)
2017.2	48.0	54	0.962	52	53	(1)
2018.1	42.0	59	0.966	57	58	(1)
2018.2	36.0	70	0.975	68	70	(2)
2019.1	30.0	56	0.981	55	53	2
2019.2	24.0	49	1.024	50	46	4
2020.1	18.0	49	1.066	52	50	2
2020.2	12.0	56	1.094	61	57	4
2021.1	6.0	26	1.343	35		
Total		2,575		2,570	2,528	7

Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2001.2	240.0	2,517	1.000	2,517	2,517	0
2002.1	234.0	2,247	1.000	2,247	2,247	0
2002.2	228.0	2,471	1.000	2,471	2,471	0
2003.1	222.0	2,545	1.000	2,545	2,545	0
2003.2	216.0	2,193	1.000	2,193	2,193	0
2004.1	210.0	2,514	1.000	2,514	2,514	0
2004.2	204.0	2,553	1.000	2,553	2,553	0
2005.1	198.0	2,569	1.000	2,569	2,569	0
2005.2	192.0	2,725	1.000	2,725	2,725	0
2006.1	186.0	2,818	1.000	2,818	2,818	0
2006.2	180.0	3,079	1.000	3,079	3,079	0
2007.1	174.0	3,590	1.000	3,590	3,590	0
2007.2	168.0	3,156	1.000	3,156	3,156	0
2008.1	162.0	3,214	1.000	3,214	3,214	0
2008.2	156.0	3,474	1.000	3,474	3,474	0
2009.1	150.0	3,694	1.000	3,694	3,694	0
2009.2	144.0	4,113	1.000	4,113	4,113	0
2010.1	138.0	3,813	1.000	3,813	3,813	0
2010.2	132.0	4,173	1.000	4,173	4,173	0
2011.1	126.0	4,214	1.000	4,214	4,214	0
2011.2	120.0	4,626	1.000	4,626	4,625	1
2012.1	114.0	4,406	1.000	4,406	4,406	0
2012.2	108.0	4,855	1.000	4,855	4,854	0
2013.1	102.0	4,867	1.000	4,867	4,866	0
2013.2	96.0	5,190	1.000	5,190	5,189	1
2014.1	90.0	5,276	1.000	5,275	5,275	0
2014.2	84.0	4,667	1.000	4,666	4,666	0
2015.1	78.0	5,019	1.000	5,019	5,018	1
2015.2	72.0	4,606	1.000	4,605	4,605	0
2016.1	66.0	4,509	1.000	4,508	4,509	(0)
2016.2	60.0	4,475	1.000	4,474	4,473	1
2017.1	54.0	4,422	1.000	4,420	4,421	(1)
2017.2	48.0	4,195	0.999	4,192	4,196	(4)
2018.1	42.0	4,062	0.999	4,057	4,058	(1)
2018.2	36.0	4,347	0.998	4,340	4,348	(9)
2019.1	30.0	4,143	0.997	4,131	4,131	0
2019.2	24.0	4,177	0.994	4,150	4,158	(8)
2020.1	18.0	3,216	0.982	3,159	3,039	121
2020.2	12.0	2,973	0.943	2,805	2,465	340
2021.1	6.0	2,853	0.942	2,688		
Total		148,556		148,104	144,971	445

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2001.2	240.0	5,365	1.000	5,365	5,365	0
2002.1	234.0	5,734	1.000	5,734	5,734	0
2002.2	228.0	4,966	1.000	4,966	4,966	0
2003.1	222.0	4,834	1.000	4,834	4,834	0
2003.2	216.0	4,081	1.000	4,081	4,081	0
2004.1	210.0	4,453	1.000	4,453	4,453	0
2004.2	204.0	3,958	1.000	3,958	3,958	0
2005.1	198.0	4,430	1.000	4,430	4,430	0
2005.2	192.0	4,307	1.000	4,307	4,307	0
2006.1	186.0	5,073	1.000	5,073	5,073	0
2006.2	180.0	4,316	1.000	4,316	4,316	0
2007.1	174.0	5,111	1.000	5,111	5,111	0
2007.2	168.0	4,883	1.000	4,883	4,883	0
2008.1	162.0	5,353	1.000	5,353	5,353	0
2008.2	156.0	5,433	1.000	5,433	5,433	0
2009.1	150.0	6,849	1.000	6,849	6,849	0
2009.2	144.0	6,316	1.000	6,316	6,316	0
2010.1	138.0	7,391	1.000	7,391	7,391	0
2010.2	132.0	7,961	1.000	7,961	7,961	0
2011.1	126.0	8,544	1.000	8,544	8,544	0
2011.2	120.0	8,539	1.000	8,539	8,539	0
2012.1	114.0	9,200	1.000	9,200	9,200	0
2012.2	108.0	8,728	1.000	8,728	8,728	0
2013.1	102.0	9,414	1.000	9,414	9,414	0
2013.2	96.0	8,641	1.000	8,641	8,641	0
2014.1	90.0	10,425	1.000	10,425	10,425	0
2014.2	84.0	8,743	1.000	8,743	8,743	0
2015.1	78.0	10,931	1.000	10,931	10,931	0
2015.2	72.0	9,119	1.000	9,119	9,119	0
2016.1	66.0	11,524	1.000	11,524	11,523	1
2016.2	60.0	8,897	1.000	8,897	8,894	3
2017.1	54.0	13,258	1.000	13,259	13,257	2
2017.2	48.0	9,031	1.000	9,032	9,029	3
2018.1	42.0	10,131	1.000	10,132	10,132	(0)
2018.2	36.0	8,725	1.000	8,726	8,720	6
2019.1	30.0	9,189	1.000	9,193	9,151	42
2019.2	24.0	8,275	1.002	8,293	8,293	0
2020.1	18.0	7,766	1.005	7,808	7,825	(17)
2020.2	12.0	8,420	1.026	8,641	8,959	(318)
2021.1	6.0	6,060	1.389	8,419		
Total		294,374		297,021	288,881	(278)

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

Selected Ultimate Claim Counts
Data as of 06/30/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2001.2	240.0	103	1.000	103	103	0
2002.1	234.0	86	1.000	86	86	0
2002.2	228.0	77	1.000	77	77	0
2003.1	222.0	74	1.000	74	74	0
2003.2	216.0	42	1.000	42	42	0
2004.1	210.0	73	1.000	73	73	0
2004.2	204.0	82	1.000	82	82	0
2005.1	198.0	77	1.000	77	77	0
2005.2	192.0	99	1.000	99	99	0
2006.1	186.0	91	1.000	91	91	0
2006.2	180.0	100	1.000	100	100	0
2007.1	174.0	115	1.000	115	115	0
2007.2	168.0	86	1.000	86	86	0
2008.1	162.0	99	1.000	99	99	0
2008.2	156.0	87	1.000	87	87	0
2009.1	150.0	102	1.000	102	102	0
2009.2	144.0	103	1.000	103	103	0
2010.1	138.0	126	1.000	126	126	0
2010.2	132.0	176	1.000	176	176	0
2011.1	126.0	159	1.000	159	159	0
2011.2	120.0	176	1.000	176	176	0
2012.1	114.0	176	1.000	176	176	0
2012.2	108.0	205	1.000	205	205	0
2013.1	102.0	194	1.000	194	194	0
2013.2	96.0	180	1.000	180	180	0
2014.1	90.0	201	1.000	201	201	0
2014.2	84.0	217	1.000	217	217	0
2015.1	78.0	226	1.000	226	226	0
2015.2	72.0	213	1.000	213	213	0
2016.1	66.0	267	1.000	267	267	0
2016.2	60.0	264	1.000	264	264	0
2017.1	54.0	309	1.000	309	309	0
2017.2	48.0	222	1.000	222	222	0
2018.1	42.0	210	1.000	210	209	1
2018.2	36.0	238	1.000	238	238	0
2019.1	30.0	220	1.000	220	217	3
2019.2	24.0	241	1.002	241	237	4
2020.1	18.0	200	0.997	199	192	7
2020.2	12.0	210	0.992	208	180	29
2021.1	6.0	211	1.045	221		
Total		6,337		6,345	6,079	45

Bodily Injury

Coverage = BI
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.001 (CI = +/-0.012; p = 0.886)	-0.032	+0.09%
Loss Cost	2005.2	-0.001 (CI = +/-0.013; p = 0.908)	-0.033	-0.07%
Loss Cost	2006.1	-0.001 (CI = +/-0.014; p = 0.935)	-0.034	-0.06%
Loss Cost	2006.2	-0.004 (CI = +/-0.014; p = 0.546)	-0.022	-0.43%
Loss Cost	2007.1	-0.005 (CI = +/-0.015; p = 0.476)	-0.017	-0.54%
Loss Cost	2007.2	-0.008 (CI = +/-0.016; p = 0.315)	0.002	-0.80%
Loss Cost	2008.1	-0.008 (CI = +/-0.017; p = 0.360)	-0.005	-0.78%
Loss Cost	2008.2	-0.013 (CI = +/-0.018; p = 0.139)	0.051	-1.29%
Loss Cost	2009.1	-0.016 (CI = +/-0.019; p = 0.095)	0.078	-1.57%
Loss Cost	2009.2	-0.023 (CI = +/-0.018; p = 0.014)	0.213	-2.30%
Loss Cost	2010.1	-0.026 (CI = +/-0.019; p = 0.011)	0.235	-2.56%
Loss Cost	2010.2	-0.029 (CI = +/-0.021; p = 0.008)	0.268	-2.90%
Loss Cost	2011.1	-0.033 (CI = +/-0.022; p = 0.006)	0.296	-3.24%
Loss Cost	2011.2	-0.041 (CI = +/-0.023; p = 0.001)	0.417	-4.01%
Loss Cost	2012.1	-0.043 (CI = +/-0.025; p = 0.002)	0.402	-4.19%
Loss Cost	2012.2	-0.050 (CI = +/-0.026; p = 0.001)	0.467	-4.85%
Loss Cost	2013.1	-0.051 (CI = +/-0.030; p = 0.002)	0.436	-4.99%
Loss Cost	2013.2	-0.055 (CI = +/-0.034; p = 0.003)	0.432	-5.37%
Loss Cost	2014.1	-0.057 (CI = +/-0.039; p = 0.007)	0.396	-5.54%
Loss Cost	2014.2	-0.071 (CI = +/-0.040; p = 0.002)	0.523	-6.89%
Loss Cost	2015.1	-0.083 (CI = +/-0.044; p = 0.002)	0.577	-7.95%
Loss Cost	2015.2	-0.095 (CI = +/-0.049; p = 0.001)	0.621	-9.10%
Severity	2005.1	0.034 (CI = +/-0.005; p = 0.000)	0.868	+3.44%
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	0.856	+3.42%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.846	+3.45%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	0.834	+3.32%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	0.817	+3.28%
Severity	2007.2	0.032 (CI = +/-0.006; p = 0.000)	0.796	+3.20%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.821	+3.41%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	0.799	+3.32%
Severity	2009.1	0.031 (CI = +/-0.007; p = 0.000)	0.774	+3.19%
Severity	2009.2	0.029 (CI = +/-0.007; p = 0.000)	0.750	+2.98%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.725	+2.98%
Severity	2010.2	0.030 (CI = +/-0.009; p = 0.000)	0.716	+3.09%
Severity	2011.1	0.030 (CI = +/-0.010; p = 0.000)	0.684	+3.08%
Severity	2011.2	0.029 (CI = +/-0.010; p = 0.000)	0.634	+2.92%
Severity	2012.1	0.030 (CI = +/-0.012; p = 0.000)	0.615	+3.02%
Severity	2012.2	0.030 (CI = +/-0.013; p = 0.000)	0.574	+3.02%
Severity	2013.1	0.031 (CI = +/-0.014; p = 0.000)	0.561	+3.19%
Severity	2013.2	0.031 (CI = +/-0.016; p = 0.001)	0.513	+3.20%
Severity	2014.1	0.031 (CI = +/-0.019; p = 0.004)	0.448	+3.14%
Severity	2014.2	0.023 (CI = +/-0.019; p = 0.021)	0.318	+2.30%
Severity	2015.1	0.015 (CI = +/-0.019; p = 0.105)	0.150	+1.54%
Severity	2015.2	0.007 (CI = +/-0.019; p = 0.413)	-0.025	+0.75%
Frequency	2005.1	-0.033 (CI = +/-0.010; p = 0.000)	0.582	-3.24%
Frequency	2005.2	-0.034 (CI = +/-0.010; p = 0.000)	0.589	-3.38%
Frequency	2006.1	-0.035 (CI = +/-0.011; p = 0.000)	0.566	-3.39%
Frequency	2006.2	-0.037 (CI = +/-0.012; p = 0.000)	0.590	-3.62%
Frequency	2007.1	-0.038 (CI = +/-0.012; p = 0.000)	0.577	-3.70%
Frequency	2007.2	-0.040 (CI = +/-0.013; p = 0.000)	0.582	-3.88%
Frequency	2008.1	-0.041 (CI = +/-0.014; p = 0.000)	0.584	-4.05%
Frequency	2008.2	-0.046 (CI = +/-0.014; p = 0.000)	0.640	-4.47%
Frequency	2009.1	-0.047 (CI = +/-0.015; p = 0.000)	0.631	-4.61%
Frequency	2009.2	-0.053 (CI = +/-0.015; p = 0.000)	0.697	-5.12%
Frequency	2010.1	-0.055 (CI = +/-0.016; p = 0.000)	0.701	-5.38%
Frequency	2010.2	-0.060 (CI = +/-0.016; p = 0.000)	0.730	-5.80%
Frequency	2011.1	-0.063 (CI = +/-0.018; p = 0.000)	0.737	-6.13%
Frequency	2011.2	-0.070 (CI = +/-0.017; p = 0.000)	0.786	-6.73%
Frequency	2012.1	-0.073 (CI = +/-0.019; p = 0.000)	0.779	-7.00%
Frequency	2012.2	-0.080 (CI = +/-0.019; p = 0.000)	0.818	-7.64%
Frequency	2013.1	-0.083 (CI = +/-0.021; p = 0.000)	0.809	-7.93%
Frequency	2013.2	-0.087 (CI = +/-0.024; p = 0.000)	0.803	-8.30%
Frequency	2014.1	-0.088 (CI = +/-0.027; p = 0.000)	0.775	-8.41%
Frequency	2014.2	-0.094 (CI = +/-0.030; p = 0.000)	0.777	-8.98%
Frequency	2015.1	-0.098 (CI = +/-0.035; p = 0.000)	0.754	-9.34%
Frequency	2015.2	-0.103 (CI = +/-0.041; p = 0.000)	0.729	-9.78%

Bodily Injury

Coverage = BI
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.001 (CI = +/-0.011; p = 0.867)	-0.174 (CI = +/-0.102; p = 0.002)	0.239	+0.09%
Loss Cost	2005.2	0.000 (CI = +/-0.011; p = 0.965)	-0.170 (CI = +/-0.106; p = 0.003)	0.223	+0.02%
Loss Cost	2006.1	-0.001 (CI = +/-0.012; p = 0.925)	-0.174 (CI = +/-0.109; p = 0.003)	0.227	-0.06%
Loss Cost	2006.2	-0.003 (CI = +/-0.013; p = 0.609)	-0.161 (CI = +/-0.109; p = 0.005)	0.208	-0.32%
Loss Cost	2007.1	-0.005 (CI = +/-0.013; p = 0.411)	-0.172 (CI = +/-0.111; p = 0.004)	0.240	-0.54%
Loss Cost	2007.2	-0.007 (CI = +/-0.014; p = 0.335)	-0.165 (CI = +/-0.114; p = 0.007)	0.232	-0.67%
Loss Cost	2008.1	-0.008 (CI = +/-0.015; p = 0.296)	-0.170 (CI = +/-0.118; p = 0.007)	0.233	-0.78%
Loss Cost	2008.2	-0.012 (CI = +/-0.016; p = 0.139)	-0.153 (CI = +/-0.118; p = 0.014)	0.244	-1.16%
Loss Cost	2009.1	-0.016 (CI = +/-0.016; p = 0.055)	-0.170 (CI = +/-0.117; p = 0.006)	0.319	-1.57%
Loss Cost	2009.2	-0.022 (CI = +/-0.016; p = 0.010)	-0.145 (CI = +/-0.110; p = 0.012)	0.393	-2.15%
Loss Cost	2010.1	-0.026 (CI = +/-0.016; p = 0.004)	-0.161 (CI = +/-0.109; p = 0.006)	0.456	-2.56%
Loss Cost	2010.2	-0.027 (CI = +/-0.018; p = 0.005)	-0.155 (CI = +/-0.114; p = 0.010)	0.460	-2.71%
Loss Cost	2011.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.174 (CI = +/-0.111; p = 0.004)	0.538	-3.24%
Loss Cost	2011.2	-0.039 (CI = +/-0.019; p = 0.000)	-0.155 (CI = +/-0.109; p = 0.008)	0.596	-3.78%
Loss Cost	2012.1	-0.043 (CI = +/-0.020; p = 0.000)	-0.168 (CI = +/-0.110; p = 0.005)	0.614	-4.19%
Loss Cost	2012.2	-0.047 (CI = +/-0.022; p = 0.000)	-0.155 (CI = +/-0.115; p = 0.011)	0.634	-4.57%
Loss Cost	2013.1	-0.051 (CI = +/-0.024; p = 0.000)	-0.168 (CI = +/-0.118; p = 0.009)	0.636	-4.99%
Loss Cost	2013.2	-0.051 (CI = +/-0.028; p = 0.002)	-0.168 (CI = +/-0.128; p = 0.014)	0.622	-4.99%
Loss Cost	2014.1	-0.057 (CI = +/-0.031; p = 0.002)	-0.182 (CI = +/-0.133; p = 0.011)	0.625	-5.54%
Loss Cost	2014.2	-0.067 (CI = +/-0.033; p = 0.001)	-0.158 (CI = +/-0.134; p = 0.025)	0.678	-6.44%
Loss Cost	2015.1	-0.083 (CI = +/-0.029; p = 0.000)	-0.194 (CI = +/-0.108; p = 0.003)	0.820	-7.95%
Loss Cost	2015.2	-0.088 (CI = +/-0.034; p = 0.000)	-0.183 (CI = +/-0.119; p = 0.007)	0.821	-8.40%
Severity	2005.1	0.034 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.043; p = 0.041)	0.882	+3.44%
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.044; p = 0.044)	0.871	+3.45%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.046; p = 0.051)	0.861	+3.45%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.046; p = 0.086)	0.846	+3.34%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.047; p = 0.074)	0.832	+3.28%
Severity	2007.2	0.032 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.049; p = 0.100)	0.810	+3.24%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.048; p = 0.166)	0.828	+3.41%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.050; p = 0.214)	0.805	+3.35%
Severity	2009.1	0.031 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.050; p = 0.136)	0.787	+3.19%
Severity	2009.2	0.030 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.050; p = 0.228)	0.756	+3.01%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.052; p = 0.232)	0.732	+2.98%
Severity	2010.2	0.031 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.054; p = 0.171)	0.730	+3.13%
Severity	2011.1	0.030 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.056; p = 0.169)	0.701	+3.08%
Severity	2011.2	0.029 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.059; p = 0.232)	0.645	+2.97%
Severity	2012.1	0.030 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.063; p = 0.274)	0.621	+3.02%
Severity	2012.2	0.030 (CI = +/-0.013; p = 0.000)	-0.036 (CI = +/-0.067; p = 0.271)	0.582	+3.09%
Severity	2013.1	0.031 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.071; p = 0.334)	0.561	+3.19%
Severity	2013.2	0.032 (CI = +/-0.017; p = 0.001)	-0.036 (CI = +/-0.077; p = 0.332)	0.513	+3.29%
Severity	2014.1	0.031 (CI = +/-0.019; p = 0.004)	-0.040 (CI = +/-0.083; p = 0.318)	0.452	+3.14%
Severity	2014.2	0.023 (CI = +/-0.020; p = 0.023)	-0.021 (CI = +/-0.079; p = 0.573)	0.278	+2.37%
Severity	2015.1	0.015 (CI = +/-0.019; p = 0.101)	-0.038 (CI = +/-0.071; p = 0.254)	0.184	+1.54%
Severity	2015.2	0.008 (CI = +/-0.020; p = 0.373)	-0.024 (CI = +/-0.070; p = 0.467)	-0.070	+0.85%
Frequency	2005.1	-0.033 (CI = +/-0.009; p = 0.000)	-0.129 (CI = +/-0.084; p = 0.004)	0.676	-3.24%
Frequency	2005.2	-0.034 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.086; p = 0.006)	0.674	-3.31%
Frequency	2006.1	-0.035 (CI = +/-0.010; p = 0.000)	-0.129 (CI = +/-0.089; p = 0.006)	0.659	-3.39%
Frequency	2006.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.090; p = 0.011)	0.668	-3.54%
Frequency	2007.1	-0.038 (CI = +/-0.011; p = 0.000)	-0.129 (CI = +/-0.092; p = 0.008)	0.666	-3.70%
Frequency	2007.2	-0.039 (CI = +/-0.012; p = 0.000)	-0.124 (CI = +/-0.095; p = 0.013)	0.663	-3.79%
Frequency	2008.1	-0.041 (CI = +/-0.012; p = 0.000)	-0.137 (CI = +/-0.095; p = 0.007)	0.683	-4.05%
Frequency	2008.2	-0.045 (CI = +/-0.013; p = 0.000)	-0.122 (CI = +/-0.094; p = 0.013)	0.714	-4.37%
Frequency	2009.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.133 (CI = +/-0.095; p = 0.008)	0.721	-4.61%
Frequency	2009.2	-0.051 (CI = +/-0.013; p = 0.000)	-0.115 (CI = +/-0.092; p = 0.016)	0.760	-5.01%
Frequency	2010.1	-0.055 (CI = +/-0.014; p = 0.000)	-0.130 (CI = +/-0.090; p = 0.007)	0.785	-5.38%
Frequency	2010.2	-0.058 (CI = +/-0.014; p = 0.000)	-0.119 (CI = +/-0.091; p = 0.013)	0.796	-5.66%
Frequency	2011.1	-0.063 (CI = +/-0.014; p = 0.000)	-0.136 (CI = +/-0.086; p = 0.004)	0.827	-6.13%
Frequency	2011.2	-0.068 (CI = +/-0.015; p = 0.000)	-0.120 (CI = +/-0.084; p = 0.008)	0.851	-6.56%
Frequency	2012.1	-0.073 (CI = +/-0.015; p = 0.000)	-0.134 (CI = +/-0.081; p = 0.003)	0.867	-7.00%
Frequency	2012.2	-0.077 (CI = +/-0.015; p = 0.000)	-0.119 (CI = +/-0.080; p = 0.006)	0.884	-7.44%
Frequency	2013.1	-0.083 (CI = +/-0.016; p = 0.000)	-0.135 (CI = +/-0.076; p = 0.002)	0.899	-7.93%
Frequency	2013.2	-0.084 (CI = +/-0.018; p = 0.000)	-0.132 (CI = +/-0.082; p = 0.004)	0.890	-8.02%
Frequency	2014.1	-0.088 (CI = +/-0.019; p = 0.000)	-0.143 (CI = +/-0.084; p = 0.003)	0.886	-8.41%
Frequency	2014.2	-0.090 (CI = +/-0.023; p = 0.000)	-0.138 (CI = +/-0.092; p = 0.007)	0.878	-8.60%
Frequency	2015.1	-0.098 (CI = +/-0.023; p = 0.000)	-0.155 (CI = +/-0.087; p = 0.003)	0.895	-9.34%
Frequency	2015.2	-0.096 (CI = +/-0.028; p = 0.000)	-0.160 (CI = +/-0.097; p = 0.005)	0.881	-9.17%

Bodily Injury

Coverage = BI
End Trend Period = 2021.1
Excluded Points = 2015.2, 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	-0.001 (CI = +/-0.012; p = 0.843)	-0.033	-0.12%
Loss Cost	2005.2	-0.003 (CI = +/-0.013; p = 0.651)	-0.028	-0.29%
Loss Cost	2006.1	-0.003 (CI = +/-0.014; p = 0.688)	-0.031	-0.28%
Loss Cost	2006.2	-0.007 (CI = +/-0.014; p = 0.349)	-0.003	-0.65%
Loss Cost	2007.1	-0.008 (CI = +/-0.015; p = 0.303)	0.004	-0.77%
Loss Cost	2007.2	-0.010 (CI = +/-0.016; p = 0.188)	0.032	-1.03%
Loss Cost	2008.1	-0.010 (CI = +/-0.017; p = 0.229)	0.021	-1.02%
Loss Cost	2008.2	-0.015 (CI = +/-0.017; p = 0.076)	0.097	-1.53%
Loss Cost	2009.1	-0.018 (CI = +/-0.018; p = 0.051)	0.130	-1.80%
Loss Cost	2009.2	-0.026 (CI = +/-0.017; p = 0.005)	0.296	-2.53%
Loss Cost	2010.1	-0.028 (CI = +/-0.018; p = 0.005)	0.317	-2.78%
Loss Cost	2010.2	-0.031 (CI = +/-0.020; p = 0.004)	0.351	-3.10%
Loss Cost	2011.1	-0.035 (CI = +/-0.021; p = 0.003)	0.376	-3.42%
Loss Cost	2011.2	-0.043 (CI = +/-0.021; p = 0.001)	0.506	-4.16%
Loss Cost	2012.1	-0.044 (CI = +/-0.023; p = 0.001)	0.482	-4.30%
Loss Cost	2012.2	-0.050 (CI = +/-0.025; p = 0.001)	0.543	-4.91%
Loss Cost	2013.1	-0.051 (CI = +/-0.028; p = 0.002)	0.500	-4.97%
Loss Cost	2013.2	-0.054 (CI = +/-0.033; p = 0.004)	0.479	-5.23%
Loss Cost	2014.1	-0.054 (CI = +/-0.038; p = 0.010)	0.417	-5.24%
Loss Cost	2014.2	-0.067 (CI = +/-0.041; p = 0.004)	0.533	-6.52%
Loss Cost	2015.1	-0.078 (CI = +/-0.048; p = 0.005)	0.560	-7.49%
Severity	2005.1	0.032 (CI = +/-0.004; p = 0.000)	0.887	+3.30%
Severity	2005.2	0.032 (CI = +/-0.005; p = 0.000)	0.877	+3.28%
Severity	2006.1	0.033 (CI = +/-0.005; p = 0.000)	0.868	+3.31%
Severity	2006.2	0.031 (CI = +/-0.005; p = 0.000)	0.861	+3.17%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.847	+3.13%
Severity	2007.2	0.030 (CI = +/-0.006; p = 0.000)	0.830	+3.05%
Severity	2008.1	0.032 (CI = +/-0.005; p = 0.000)	0.862	+3.26%
Severity	2008.2	0.031 (CI = +/-0.006; p = 0.000)	0.846	+3.17%
Severity	2009.1	0.030 (CI = +/-0.006; p = 0.000)	0.829	+3.04%
Severity	2009.2	0.028 (CI = +/-0.006; p = 0.000)	0.822	+2.83%
Severity	2010.1	0.028 (CI = +/-0.006; p = 0.000)	0.803	+2.84%
Severity	2010.2	0.029 (CI = +/-0.007; p = 0.000)	0.803	+2.96%
Severity	2011.1	0.029 (CI = +/-0.008; p = 0.000)	0.780	+2.97%
Severity	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.744	+2.83%
Severity	2012.1	0.029 (CI = +/-0.009; p = 0.000)	0.739	+2.97%
Severity	2012.2	0.030 (CI = +/-0.010; p = 0.000)	0.713	+3.03%
Severity	2013.1	0.032 (CI = +/-0.011; p = 0.000)	0.726	+3.27%
Severity	2013.2	0.033 (CI = +/-0.013; p = 0.000)	0.702	+3.39%
Severity	2014.1	0.034 (CI = +/-0.015; p = 0.000)	0.666	+3.48%
Severity	2014.2	0.027 (CI = +/-0.015; p = 0.002)	0.598	+2.76%
Severity	2015.1	0.021 (CI = +/-0.015; p = 0.012)	0.467	+2.13%
Frequency	2005.1	-0.034 (CI = +/-0.010; p = 0.000)	0.590	-3.31%
Frequency	2005.2	-0.035 (CI = +/-0.011; p = 0.000)	0.598	-3.46%
Frequency	2006.1	-0.035 (CI = +/-0.012; p = 0.000)	0.575	-3.47%
Frequency	2006.2	-0.038 (CI = +/-0.012; p = 0.000)	0.600	-3.70%
Frequency	2007.1	-0.039 (CI = +/-0.013; p = 0.000)	0.587	-3.78%
Frequency	2007.2	-0.040 (CI = +/-0.014; p = 0.000)	0.593	-3.96%
Frequency	2008.1	-0.042 (CI = +/-0.015; p = 0.000)	0.594	-4.14%
Frequency	2008.2	-0.047 (CI = +/-0.015; p = 0.000)	0.652	-4.56%
Frequency	2009.1	-0.048 (CI = +/-0.016; p = 0.000)	0.642	-4.70%
Frequency	2009.2	-0.054 (CI = +/-0.015; p = 0.000)	0.709	-5.22%
Frequency	2010.1	-0.056 (CI = +/-0.017; p = 0.000)	0.712	-5.46%
Frequency	2010.2	-0.061 (CI = +/-0.017; p = 0.000)	0.741	-5.89%
Frequency	2011.1	-0.064 (CI = +/-0.018; p = 0.000)	0.747	-6.20%
Frequency	2011.2	-0.070 (CI = +/-0.018; p = 0.000)	0.794	-6.80%
Frequency	2012.1	-0.073 (CI = +/-0.020; p = 0.000)	0.787	-7.06%
Frequency	2012.2	-0.080 (CI = +/-0.020; p = 0.000)	0.824	-7.70%
Frequency	2013.1	-0.083 (CI = +/-0.023; p = 0.000)	0.813	-7.98%
Frequency	2013.2	-0.087 (CI = +/-0.026; p = 0.000)	0.804	-8.34%
Frequency	2014.1	-0.088 (CI = +/-0.030; p = 0.000)	0.770	-8.42%
Frequency	2014.2	-0.095 (CI = +/-0.035; p = 0.000)	0.765	-9.02%
Frequency	2015.1	-0.099 (CI = +/-0.042; p = 0.000)	0.731	-9.42%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.010; p = 0.005)	-0.468 (CI = +/-0.169; p = 0.000)	0.485	+1.51%
Loss Cost	2005.2	0.014 (CI = +/-0.011; p = 0.013)	-0.463 (CI = +/-0.172; p = 0.000)	0.477	+1.41%
Loss Cost	2006.1	0.015 (CI = +/-0.012; p = 0.011)	-0.470 (CI = +/-0.175; p = 0.000)	0.486	+1.55%
Loss Cost	2006.2	0.012 (CI = +/-0.012; p = 0.045)	-0.452 (CI = +/-0.170; p = 0.000)	0.498	+1.21%
Loss Cost	2007.1	0.012 (CI = +/-0.013; p = 0.063)	-0.452 (CI = +/-0.174; p = 0.000)	0.495	+1.21%
Loss Cost	2007.2	0.010 (CI = +/-0.014; p = 0.136)	-0.443 (CI = +/-0.177; p = 0.000)	0.496	+1.02%
Loss Cost	2008.1	0.012 (CI = +/-0.015; p = 0.102)	-0.452 (CI = +/-0.181; p = 0.000)	0.504	+1.21%
Loss Cost	2008.2	0.007 (CI = +/-0.015; p = 0.320)	-0.430 (CI = +/-0.173; p = 0.000)	0.538	+0.73%
Loss Cost	2009.1	0.006 (CI = +/-0.016; p = 0.473)	-0.422 (CI = +/-0.178; p = 0.000)	0.541	+0.57%
Loss Cost	2009.2	-0.002 (CI = +/-0.015; p = 0.791)	-0.390 (CI = +/-0.156; p = 0.000)	0.640	-0.19%
Loss Cost	2010.1	-0.003 (CI = +/-0.016; p = 0.698)	-0.385 (CI = +/-0.161; p = 0.000)	0.641	-0.31%
Loss Cost	2010.2	-0.005 (CI = +/-0.018; p = 0.559)	-0.377 (CI = +/-0.167; p = 0.000)	0.646	-0.51%
Loss Cost	2011.1	-0.007 (CI = +/-0.020; p = 0.472)	-0.370 (CI = +/-0.173; p = 0.000)	0.649	-0.70%
Loss Cost	2011.2	-0.015 (CI = +/-0.020; p = 0.143)	-0.341 (CI = +/-0.163; p = 0.000)	0.712	-1.46%
Loss Cost	2012.1	-0.014 (CI = +/-0.023; p = 0.219)	-0.344 (CI = +/-0.172; p = 0.001)	0.701	-1.37%
Loss Cost	2012.2	-0.019 (CI = +/-0.025; p = 0.120)	-0.326 (CI = +/-0.175; p = 0.001)	0.723	-1.93%
Loss Cost	2013.1	-0.017 (CI = +/-0.029; p = 0.230)	-0.334 (CI = +/-0.185; p = 0.002)	0.708	-1.67%
Loss Cost	2013.2	-0.017 (CI = +/-0.034; p = 0.298)	-0.334 (CI = +/-0.199; p = 0.003)	0.696	-1.67%
Loss Cost	2014.1	-0.012 (CI = +/-0.039; p = 0.502)	-0.346 (CI = +/-0.212; p = 0.004)	0.681	-1.24%
Loss Cost	2014.2	-0.027 (CI = +/-0.043; p = 0.200)	-0.309 (CI = +/-0.211; p = 0.008)	0.733	-2.62%
Loss Cost	2015.1	-0.036 (CI = +/-0.051; p = 0.149)	-0.286 (CI = +/-0.226; p = 0.018)	0.741	-3.50%
Loss Cost	2015.2	-0.046 (CI = +/-0.062; p = 0.128)	-0.263 (CI = +/-0.246; p = 0.039)	0.744	-4.48%
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.086; p = 0.044)	0.881	+3.72%
Severity	2005.2	0.037 (CI = +/-0.006; p = 0.000)	-0.089 (CI = +/-0.088; p = 0.049)	0.870	+3.72%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.090; p = 0.046)	0.862	+3.77%
Severity	2006.2	0.036 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.089; p = 0.062)	0.849	+3.63%
Severity	2007.1	0.036 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.092; p = 0.072)	0.832	+3.61%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.094; p = 0.090)	0.811	+3.54%
Severity	2008.1	0.038 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.086; p = 0.035)	0.846	+3.83%
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.089; p = 0.046)	0.825	+3.77%
Severity	2009.1	0.036 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.090; p = 0.064)	0.799	+3.64%
Severity	2009.2	0.033 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.089; p = 0.093)	0.772	+3.40%
Severity	2010.1	0.034 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.092; p = 0.096)	0.750	+3.45%
Severity	2010.2	0.036 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.094; p = 0.073)	0.749	+3.65%
Severity	2011.1	0.036 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.098; p = 0.078)	0.721	+3.71%
Severity	2011.2	0.035 (CI = +/-0.013; p = 0.000)	-0.082 (CI = +/-0.102; p = 0.107)	0.669	+3.57%
Severity	2012.1	0.037 (CI = +/-0.014; p = 0.000)	-0.090 (CI = +/-0.105; p = 0.089)	0.660	+3.80%
Severity	2012.2	0.039 (CI = +/-0.016; p = 0.000)	-0.094 (CI = +/-0.111; p = 0.091)	0.627	+3.93%
Severity	2013.1	0.042 (CI = +/-0.018; p = 0.000)	-0.106 (CI = +/-0.114; p = 0.066)	0.634	+4.32%
Severity	2013.2	0.044 (CI = +/-0.020; p = 0.000)	-0.112 (CI = +/-0.121; p = 0.067)	0.598	+4.53%
Severity	2014.1	0.046 (CI = +/-0.024; p = 0.001)	-0.116 (CI = +/-0.130; p = 0.076)	0.545	+4.69%
Severity	2014.2	0.036 (CI = +/-0.025; p = 0.010)	-0.089 (CI = +/-0.124; p = 0.142)	0.393	+3.64%
Severity	2015.1	0.026 (CI = +/-0.028; p = 0.063)	-0.065 (CI = +/-0.123; p = 0.265)	0.180	+2.64%
Severity	2015.2	0.015 (CI = +/-0.031; p = 0.299)	-0.040 (CI = +/-0.122; p = 0.481)	-0.075	+1.50%
Frequency	2005.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.379 (CI = +/-0.132; p = 0.000)	0.800	-2.13%
Frequency	2005.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.374 (CI = +/-0.134; p = 0.000)	0.800	-2.23%
Frequency	2006.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.378 (CI = +/-0.136; p = 0.000)	0.791	-2.15%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.368 (CI = +/-0.136; p = 0.000)	0.802	-2.33%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	-0.369 (CI = +/-0.140; p = 0.000)	0.794	-2.32%
Frequency	2007.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.363 (CI = +/-0.143; p = 0.000)	0.793	-2.44%
Frequency	2008.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.358 (CI = +/-0.147; p = 0.000)	0.790	-2.53%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	-0.339 (CI = +/-0.139; p = 0.000)	0.822	-2.93%
Frequency	2009.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.337 (CI = +/-0.144; p = 0.000)	0.814	-2.97%
Frequency	2009.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.314 (CI = +/-0.132; p = 0.000)	0.853	-3.48%
Frequency	2010.1	-0.037 (CI = +/-0.014; p = 0.000)	-0.308 (CI = +/-0.136; p = 0.000)	0.851	-3.64%
Frequency	2010.2	-0.041 (CI = +/-0.015; p = 0.000)	-0.292 (CI = +/-0.134; p = 0.000)	0.864	-4.02%
Frequency	2011.1	-0.043 (CI = +/-0.016; p = 0.000)	-0.283 (CI = +/-0.138; p = 0.000)	0.863	-4.25%
Frequency	2011.2	-0.050 (CI = +/-0.016; p = 0.000)	-0.259 (CI = +/-0.129; p = 0.001)	0.890	-4.85%
Frequency	2012.1	-0.051 (CI = +/-0.018; p = 0.000)	-0.255 (CI = +/-0.135; p = 0.001)	0.882	-4.98%
Frequency	2012.2	-0.058 (CI = +/-0.019; p = 0.000)	-0.232 (CI = +/-0.129; p = 0.002)	0.902	-5.63%
Frequency	2013.1	-0.059 (CI = +/-0.021; p = 0.000)	-0.228 (CI = +/-0.137; p = 0.003)	0.893	-5.74%
Frequency	2013.2	-0.061 (CI = +/-0.025; p = 0.000)	-0.222 (CI = +/-0.146; p = 0.006)	0.884	-5.94%
Frequency	2014.1	-0.058 (CI = +/-0.029; p = 0.001)	-0.230 (CI = +/-0.157; p = 0.008)	0.868	-5.66%
Frequency	2014.2	-0.062 (CI = +/-0.034; p = 0.002)	-0.219 (CI = +/-0.169; p = 0.015)	0.860	-6.04%
Frequency	2015.1	-0.062 (CI = +/-0.042; p = 0.008)	-0.221 (CI = +/-0.186; p = 0.025)	0.841	-5.98%
Frequency	2015.2	-0.061 (CI = +/-0.052; p = 0.028)	-0.223 (CI = +/-0.209; p = 0.039)	0.817	-5.89%

Bodily Injury

Coverage = BI
 End Trend Period = 2021.1
 Excluded Points = NA
 Parameters Included: time, trend_level_change
 Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	0.013 (CI = +/-0.011; p = 0.027)	-0.379 (CI = +/-0.167; p = 0.000)	0.378	+1.26%	-30.68%
Loss Cost	2005.2	0.011 (CI = +/-0.012; p = 0.055)	-0.374 (CI = +/-0.170; p = 0.000)	0.370	+1.15%	-30.39%
Loss Cost	2006.1	0.013 (CI = +/-0.012; p = 0.048)	-0.379 (CI = +/-0.173; p = 0.000)	0.376	+1.27%	-30.68%
Loss Cost	2006.2	0.009 (CI = +/-0.013; p = 0.152)	-0.363 (CI = +/-0.169; p = 0.000)	0.384	+0.92%	-29.82%
Loss Cost	2007.1	0.009 (CI = +/-0.014; p = 0.195)	-0.362 (CI = +/-0.173; p = 0.000)	0.381	+0.89%	-29.76%
Loss Cost	2007.2	0.007 (CI = +/-0.015; p = 0.344)	-0.353 (CI = +/-0.176; p = 0.000)	0.384	+0.69%	-29.28%
Loss Cost	2008.1	0.008 (CI = +/-0.016; p = 0.285)	-0.360 (CI = +/-0.180; p = 0.000)	0.387	+0.84%	-29.62%
Loss Cost	2008.2	0.003 (CI = +/-0.016; p = 0.660)	-0.340 (CI = +/-0.174; p = 0.001)	0.421	+0.35%	-28.57%
Loss Cost	2009.1	0.002 (CI = +/-0.018; p = 0.852)	-0.333 (CI = +/-0.178; p = 0.001)	0.427	+0.16%	-28.18%
Loss Cost	2009.2	-0.006 (CI = +/-0.017; p = 0.453)	-0.304 (CI = +/-0.159; p = 0.001)	0.528	-0.61%	-26.64%
Loss Cost	2010.1	-0.008 (CI = +/-0.018; p = 0.393)	-0.298 (CI = +/-0.165; p = 0.001)	0.531	-0.76%	-26.35%
Loss Cost	2010.2	-0.010 (CI = +/-0.020; p = 0.305)	-0.290 (CI = +/-0.169; p = 0.002)	0.540	-1.00%	-25.90%
Loss Cost	2011.1	-0.012 (CI = +/-0.022; p = 0.254)	-0.282 (CI = +/-0.175; p = 0.003)	0.545	-1.23%	-25.50%
Loss Cost	2011.2	-0.020 (CI = +/-0.023; p = 0.073)	-0.256 (CI = +/-0.167; p = 0.005)	0.618	-2.02%	-24.18%
Loss Cost	2012.1	-0.020 (CI = +/-0.026; p = 0.113)	-0.257 (CI = +/-0.176; p = 0.007)	0.603	-2.01%	-24.21%
Loss Cost	2012.2	-0.027 (CI = +/-0.028; p = 0.062)	-0.239 (CI = +/-0.178; p = 0.012)	0.631	-2.62%	-23.30%
Loss Cost	2013.1	-0.025 (CI = +/-0.032; p = 0.119)	-0.243 (CI = +/-0.189; p = 0.016)	0.608	-2.47%	-23.50%
Loss Cost	2013.2	-0.026 (CI = +/-0.038; p = 0.155)	-0.240 (CI = +/-0.202; p = 0.024)	0.593	-2.59%	-23.35%
Loss Cost	2014.1	-0.024 (CI = +/-0.044; p = 0.269)	-0.246 (CI = +/-0.218; p = 0.030)	0.566	-2.33%	-23.66%
Loss Cost	2014.2	-0.039 (CI = +/-0.049; p = 0.104)	-0.210 (CI = +/-0.217; p = 0.056)	0.633	-3.83%	-22.06%
Loss Cost	2015.1	-0.050 (CI = +/-0.057; p = 0.079)	-0.186 (CI = +/-0.230; p = 0.102)	0.649	-4.89%	-21.02%
Loss Cost	2015.2	-0.063 (CI = +/-0.069; p = 0.068)	-0.159 (CI = +/-0.248; p = 0.181)	0.658	-6.12%	-19.94%
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	-0.059 (CI = +/-0.080; p = 0.143)	0.873	+3.63%	-2.31%
Severity	2005.2	0.036 (CI = +/-0.006; p = 0.000)	-0.059 (CI = +/-0.082; p = 0.154)	0.861	+3.62%	-2.30%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.061 (CI = +/-0.084; p = 0.147)	0.852	+3.67%	-2.47%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	-0.054 (CI = +/-0.083; p = 0.188)	0.839	+3.52%	-1.97%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.053 (CI = +/-0.085; p = 0.208)	0.821	+3.50%	-1.89%
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.087; p = 0.245)	0.799	+3.42%	-1.64%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	-0.061 (CI = +/-0.081; p = 0.134)	0.831	+3.69%	-2.46%
Severity	2008.2	0.036 (CI = +/-0.008; p = 0.000)	-0.058 (CI = +/-0.083; p = 0.162)	0.808	+3.62%	-2.23%
Severity	2009.1	0.034 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.085; p = 0.207)	0.781	+3.48%	-1.86%
Severity	2009.2	0.032 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.083; p = 0.280)	0.753	+3.23%	-1.22%
Severity	2010.1	0.032 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.086; p = 0.285)	0.728	+3.27%	-1.30%
Severity	2010.2	0.034 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.088; p = 0.239)	0.723	+3.44%	-1.70%
Severity	2011.1	0.034 (CI = +/-0.012; p = 0.000)	-0.052 (CI = +/-0.092; p = 0.250)	0.691	+3.47%	-1.76%
Severity	2011.2	0.032 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.095; p = 0.312)	0.636	+3.30%	-1.43%
Severity	2012.1	0.034 (CI = +/-0.014; p = 0.000)	-0.052 (CI = +/-0.099; p = 0.277)	0.621	+3.49%	-1.79%
Severity	2012.2	0.035 (CI = +/-0.016; p = 0.000)	-0.055 (CI = +/-0.104; p = 0.280)	0.581	+3.57%	-1.94%
Severity	2013.1	0.038 (CI = +/-0.018; p = 0.001)	-0.063 (CI = +/-0.108; p = 0.229)	0.578	+3.90%	-2.47%
Severity	2013.2	0.040 (CI = +/-0.021; p = 0.002)	-0.067 (CI = +/-0.115; p = 0.233)	0.532	+4.03%	-2.68%
Severity	2014.1	0.040 (CI = +/-0.025; p = 0.005)	-0.068 (CI = +/-0.124; p = 0.254)	0.466	+4.10%	-2.77%
Severity	2014.2	0.029 (CI = +/-0.026; p = 0.032)	-0.043 (CI = +/-0.117; p = 0.437)	0.297	+2.98%	-1.36%
Severity	2015.1	0.019 (CI = +/-0.028; p = 0.172)	-0.020 (CI = +/-0.114; p = 0.708)	0.079	+1.89%	-0.10%
Severity	2015.2	0.006 (CI = +/-0.030; p = 0.653)	0.006 (CI = +/-0.110; p = 0.906)	-0.137	+0.63%	+1.22%
Frequency	2005.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.320 (CI = +/-0.127; p = 0.000)	0.771	-2.28%	-29.04%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.315 (CI = +/-0.129; p = 0.000)	0.772	-2.39%	-28.75%
Frequency	2006.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.318 (CI = +/-0.132; p = 0.000)	0.760	-2.32%	-28.93%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.309 (CI = +/-0.131; p = 0.000)	0.772	-2.52%	-28.41%
Frequency	2007.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.309 (CI = +/-0.135; p = 0.000)	0.763	-2.52%	-28.41%
Frequency	2007.2	-0.027 (CI = +/-0.011; p = 0.000)	-0.303 (CI = +/-0.137; p = 0.000)	0.762	-2.64%	-28.11%
Frequency	2008.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.299 (CI = +/-0.141; p = 0.000)	0.759	-2.75%	-27.85%
Frequency	2008.2	-0.032 (CI = +/-0.012; p = 0.000)	-0.282 (CI = +/-0.134; p = 0.000)	0.794	-3.15%	-26.94%
Frequency	2009.1	-0.033 (CI = +/-0.014; p = 0.000)	-0.280 (CI = +/-0.138; p = 0.000)	0.786	-3.21%	-26.81%
Frequency	2009.2	-0.038 (CI = +/-0.013; p = 0.000)	-0.260 (CI = +/-0.128; p = 0.000)	0.828	-3.72%	-25.74%
Frequency	2010.1	-0.040 (CI = +/-0.015; p = 0.000)	-0.253 (CI = +/-0.131; p = 0.001)	0.826	-3.90%	-25.38%
Frequency	2010.2	-0.044 (CI = +/-0.015; p = 0.000)	-0.239 (CI = +/-0.129; p = 0.001)	0.841	-4.29%	-24.62%
Frequency	2011.1	-0.046 (CI = +/-0.017; p = 0.000)	-0.230 (CI = +/-0.133; p = 0.002)	0.840	-4.54%	-24.16%
Frequency	2011.2	-0.053 (CI = +/-0.017; p = 0.000)	-0.210 (CI = +/-0.125; p = 0.002)	0.870	-5.16%	-23.08%
Frequency	2012.1	-0.055 (CI = +/-0.019; p = 0.000)	-0.205 (CI = +/-0.130; p = 0.004)	0.862	-5.31%	-22.83%
Frequency	2012.2	-0.062 (CI = +/-0.020; p = 0.000)	-0.184 (CI = +/-0.124; p = 0.007)	0.883	-5.98%	-21.79%
Frequency	2013.1	-0.063 (CI = +/-0.022; p = 0.000)	-0.180 (CI = +/-0.132; p = 0.011)	0.873	-6.13%	-21.56%
Frequency	2013.2	-0.066 (CI = +/-0.026; p = 0.000)	-0.173 (CI = +/-0.140; p = 0.019)	0.863	-6.37%	-21.24%
Frequency	2014.1	-0.064 (CI = +/-0.031; p = 0.001)	-0.178 (CI = +/-0.150; p = 0.024)	0.843	-6.17%	-21.49%
Frequency	2014.2	-0.068 (CI = +/-0.036; p = 0.002)	-0.167 (CI = +/-0.161; p = 0.043)	0.835	-6.61%	-20.99%
Frequency	2015.1	-0.069 (CI = +/-0.044; p = 0.006)	-0.166 (CI = +/-0.177; p = 0.063)	0.812	-6.66%	-20.94%
Frequency	2015.2	-0.069 (CI = +/-0.055; p = 0.019)	-0.165 (CI = +/-0.199; p = 0.093)	0.784	-6.71%	-20.90%

Bodily Injury

Coverage = BI

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change

Scalar Level Change Start Date = 2020-01-01

Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.1	0.015 (CI = +/-0.010; p = 0.006)	-0.463 (CI = +/-0.386; p = 0.020)	-0.005 (CI = +/-0.348; p = 0.977)	0.467	+1.51%	+1.00%
Loss Cost	2005.2	0.014 (CI = +/-0.011; p = 0.015)	-0.459 (CI = +/-0.391; p = 0.023)	-0.004 (CI = +/-0.353; p = 0.982)	0.459	+1.41%	+1.00%
Loss Cost	2006.1	0.015 (CI = +/-0.012; p = 0.013)	-0.465 (CI = +/-0.396; p = 0.023)	-0.005 (CI = +/-0.356; p = 0.976)	0.467	+1.55%	+1.00%
Loss Cost	2006.2	0.012 (CI = +/-0.012; p = 0.049)	-0.450 (CI = +/-0.382; p = 0.023)	-0.002 (CI = +/-0.344; p = 0.990)	0.478	+1.21%	+1.00%
Loss Cost	2007.1	0.012 (CI = +/-0.013; p = 0.069)	-0.450 (CI = +/-0.391; p = 0.026)	-0.002 (CI = +/-0.351; p = 0.991)	0.475	+1.21%	+1.00%
Loss Cost	2007.2	0.010 (CI = +/-0.014; p = 0.144)	-0.443 (CI = +/-0.395; p = 0.029)	0.000 (CI = +/-0.354; p = 0.999)	0.475	+1.02%	+1.00%
Loss Cost	2008.1	0.012 (CI = +/-0.015; p = 0.110)	-0.450 (CI = +/-0.400; p = 0.029)	-0.002 (CI = +/-0.359; p = 0.991)	0.482	+1.21%	+1.00%
Loss Cost	2008.2	0.007 (CI = +/-0.015; p = 0.332)	-0.432 (CI = +/-0.381; p = 0.028)	0.003 (CI = +/-0.341; p = 0.987)	0.517	+0.73%	+1.00%
Loss Cost	2009.1	0.006 (CI = +/-0.016; p = 0.485)	-0.427 (CI = +/-0.388; p = 0.033)	0.004 (CI = +/-0.347; p = 0.979)	0.519	+0.57%	+1.00%
Loss Cost	2009.2	-0.002 (CI = +/-0.015; p = 0.793)	-0.401 (CI = +/-0.337; p = 0.022)	0.012 (CI = +/-0.301; p = 0.935)	0.622	-0.19%	+1.00%
Loss Cost	2010.1	-0.003 (CI = +/-0.017; p = 0.703)	-0.398 (CI = +/-0.346; p = 0.026)	0.013 (CI = +/-0.309; p = 0.930)	0.622	-0.31%	+1.00%
Loss Cost	2010.2	-0.005 (CI = +/-0.019; p = 0.566)	-0.392 (CI = +/-0.354; p = 0.032)	0.015 (CI = +/-0.315; p = 0.920)	0.627	-0.52%	+1.00%
Loss Cost	2011.1	-0.007 (CI = +/-0.021; p = 0.481)	-0.386 (CI = +/-0.363; p = 0.039)	0.017 (CI = +/-0.323; p = 0.913)	0.629	-0.70%	+1.00%
Loss Cost	2011.2	-0.015 (CI = +/-0.021; p = 0.153)	-0.366 (CI = +/-0.338; p = 0.036)	0.025 (CI = +/-0.300; p = 0.863)	0.694	-1.47%	+1.00%
Loss Cost	2012.1	-0.014 (CI = +/-0.024; p = 0.231)	-0.368 (CI = +/-0.352; p = 0.042)	0.024 (CI = +/-0.312; p = 0.872)	0.682	-1.39%	+1.00%
Loss Cost	2012.2	-0.020 (CI = +/-0.026; p = 0.130)	-0.354 (CI = +/-0.352; p = 0.049)	0.030 (CI = +/-0.311; p = 0.841)	0.704	-1.95%	+1.00%
Loss Cost	2013.1	-0.017 (CI = +/-0.030; p = 0.243)	-0.360 (CI = +/-0.367; p = 0.054)	0.027 (CI = +/-0.324; p = 0.859)	0.687	-1.69%	+1.00%
Loss Cost	2013.2	-0.017 (CI = +/-0.035; p = 0.312)	-0.360 (CI = +/-0.386; p = 0.065)	0.027 (CI = +/-0.340; p = 0.865)	0.672	-1.70%	+1.00%
Loss Cost	2014.1	-0.013 (CI = +/-0.042; p = 0.514)	-0.368 (CI = +/-0.404; p = 0.071)	0.023 (CI = +/-0.355; p = 0.890)	0.653	-1.27%	+1.00%
Loss Cost	2014.2	-0.027 (CI = +/-0.046; p = 0.214)	-0.344 (CI = +/-0.391; p = 0.079)	0.037 (CI = +/-0.343; p = 0.814)	0.708	-2.69%	+1.00%
Loss Cost	2015.1	-0.037 (CI = +/-0.055; p = 0.163)	-0.330 (CI = +/-0.407; p = 0.100)	0.047 (CI = +/-0.356; p = 0.773)	0.715	-3.61%	+1.00%
Loss Cost	2015.2	-0.048 (CI = +/-0.067; p = 0.141)	-0.315 (CI = +/-0.429; p = 0.129)	0.058 (CI = +/-0.375; p = 0.732)	0.717	-4.65%	+1.00%
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	-0.152 (CI = +/-0.195; p = 0.122)	0.064 (CI = +/-0.176; p = 0.466)	0.879	+3.71%	+10.52%
Severity	2005.2	0.036 (CI = +/-0.006; p = 0.000)	-0.152 (CI = +/-0.199; p = 0.129)	0.064 (CI = +/-0.179; p = 0.474)	0.868	+3.71%	+10.52%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.154 (CI = +/-0.202; p = 0.129)	0.063 (CI = +/-0.182; p = 0.483)	0.860	+3.77%	+10.52%
Severity	2006.2	0.036 (CI = +/-0.006; p = 0.000)	-0.148 (CI = +/-0.199; p = 0.137)	0.064 (CI = +/-0.179; p = 0.466)	0.846	+3.62%	+10.52%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.148 (CI = +/-0.203; p = 0.147)	0.065 (CI = +/-0.183; p = 0.473)	0.829	+3.61%	+10.52%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	-0.145 (CI = +/-0.206; p = 0.161)	0.065 (CI = +/-0.185; p = 0.474)	0.808	+3.53%	+10.52%
Severity	2008.1	0.038 (CI = +/-0.007; p = 0.000)	-0.155 (CI = +/-0.189; p = 0.102)	0.062 (CI = +/-0.169; p = 0.454)	0.843	+3.82%	+10.52%
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	-0.153 (CI = +/-0.193; p = 0.114)	0.063 (CI = +/-0.173; p = 0.456)	0.821	+3.75%	+10.52%
Severity	2009.1	0.036 (CI = +/-0.008; p = 0.000)	-0.149 (CI = +/-0.195; p = 0.127)	0.064 (CI = +/-0.174; p = 0.451)	0.795	+3.63%	+10.52%
Severity	2009.2	0.033 (CI = +/-0.009; p = 0.000)	-0.141 (CI = +/-0.189; p = 0.136)	0.067 (CI = +/-0.169; p = 0.420)	0.769	+3.39%	+10.52%
Severity	2010.1	0.034 (CI = +/-0.010; p = 0.000)	-0.142 (CI = +/-0.194; p = 0.142)	0.066 (CI = +/-0.174; p = 0.434)	0.745	+3.43%	+10.52%
Severity	2010.2	0.036 (CI = +/-0.010; p = 0.000)	-0.148 (CI = +/-0.195; p = 0.129)	0.064 (CI = +/-0.174; p = 0.448)	0.743	+3.63%	+10.52%
Severity	2011.1	0.036 (CI = +/-0.012; p = 0.000)	-0.149 (CI = +/-0.202; p = 0.137)	0.064 (CI = +/-0.180; p = 0.464)	0.714	+3.68%	+10.52%
Severity	2011.2	0.035 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.208; p = 0.156)	0.065 (CI = +/-0.184; p = 0.464)	0.660	+3.54%	+10.52%
Severity	2012.1	0.037 (CI = +/-0.014; p = 0.000)	-0.151 (CI = +/-0.212; p = 0.149)	0.063 (CI = +/-0.188; p = 0.485)	0.649	+3.76%	+10.52%
Severity	2012.2	0.038 (CI = +/-0.016; p = 0.000)	-0.154 (CI = +/-0.220; p = 0.156)	0.062 (CI = +/-0.195; p = 0.506)	0.613	+3.88%	+10.52%
Severity	2013.1	0.042 (CI = +/-0.018; p = 0.000)	-0.162 (CI = +/-0.222; p = 0.139)	0.058 (CI = +/-0.196; p = 0.533)	0.618	+4.27%	+10.52%
Severity	2013.2	0.044 (CI = +/-0.021; p = 0.001)	-0.166 (CI = +/-0.232; p = 0.146)	0.056 (CI = +/-0.204; p = 0.560)	0.578	+4.47%	+10.52%
Severity	2014.1	0.045 (CI = +/-0.025; p = 0.002)	-0.168 (CI = +/-0.245; p = 0.159)	0.055 (CI = +/-0.215; p = 0.586)	0.517	+4.61%	+10.52%
Severity	2014.2	0.035 (CI = +/-0.026; p = 0.016)	-0.151 (CI = +/-0.226; p = 0.168)	0.065 (CI = +/-0.198; p = 0.478)	0.367	+3.51%	+10.52%
Severity	2015.1	0.024 (CI = +/-0.029; p = 0.089)	-0.135 (CI = +/-0.214; p = 0.186)	0.076 (CI = +/-0.187; p = 0.383)	0.166	+2.45%	+10.52%
Severity	2015.2	0.012 (CI = +/-0.031; p = 0.396)	-0.119 (CI = +/-0.199; p = 0.204)	0.088 (CI = +/-0.173; p = 0.276)	-0.033	+1.22%	+10.52%
Frequency	2005.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.311 (CI = +/-0.300; p = 0.042)	-0.069 (CI = +/-0.271; p = 0.608)	0.795	-2.12%	-8.61%
Frequency	2005.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.307 (CI = +/-0.303; p = 0.047)	-0.068 (CI = +/-0.273; p = 0.616)	0.795	-2.22%	-8.61%
Frequency	2006.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.310 (CI = +/-0.307; p = 0.048)	-0.068 (CI = +/-0.277; p = 0.617)	0.786	-2.14%	-8.61%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.302 (CI = +/-0.305; p = 0.052)	-0.066 (CI = +/-0.274; p = 0.623)	0.796	-2.33%	-8.61%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.303 (CI = +/-0.312; p = 0.056)	-0.067 (CI = +/-0.280; p = 0.629)	0.787	-2.32%	-8.61%
Frequency	2007.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.298 (CI = +/-0.316; p = 0.064)	-0.065 (CI = +/-0.284; p = 0.639)	0.786	-2.43%	-8.61%
Frequency	2008.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.294 (CI = +/-0.323; p = 0.072)	-0.064 (CI = +/-0.290; p = 0.649)	0.782	-2.52%	-8.61%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	-0.279 (CI = +/-0.304; p = 0.070)	-0.060 (CI = +/-0.273; p = 0.650)	0.815	-2.92%	-8.61%
Frequency	2009.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.278 (CI = +/-0.312; p = 0.078)	-0.060 (CI = +/-0.280; p = 0.660)	0.807	-2.95%	-8.61%
Frequency	2009.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.261 (CI = +/-0.285; p = 0.071)	-0.055 (CI = +/-0.255; p = 0.659)	0.847	-3.46%	-8.61%
Frequency	2010.1	-0.037 (CI = +/-0.014; p = 0.000)	-0.255 (CI = +/-0.290; p = 0.081)	-0.053 (CI = +/-0.259; p = 0.673)	0.845	-3.62%	-8.61%
Frequency	2010.2	-0.041 (CI = +/-0.015; p = 0.000)	-0.244 (CI = +/-0.284; p = 0.088)	-0.049 (CI = +/-0.253; p = 0.688)	0.858	-4.00%	-8.61%
Frequency	2011.1	-0.043 (CI = +/-0.016; p = 0.000)	-0.237 (CI = +/-0.288; p = 0.101)	-0.047 (CI = +/-0.257; p = 0.705)	0.856	-4.23%	-8.61%
Frequency	2011.2	-0.050 (CI = +/-0.017; p = 0.000)	-0.220 (CI = +/-0.266; p = 0.099)	-0.040 (CI = +/-0.237; p = 0.722)	0.884	-4.84%	-8.61%
Frequency	2012.1	-0.051 (CI = +/-0.019; p = 0.000)	-0.217 (CI = +/-0.276; p = 0.115)	-0.039 (CI = +/-0.245; p = 0.738)	0.875	-4.96%	-8.61%
Frequency	2012.2	-0.058 (CI = +/-0.019; p = 0.000)	-0.201 (CI = +/-0.259; p = 0.119)	-0.032 (CI = +/-0.229; p = 0.767)	0.896	-5.61%	-8.61%
Frequency	2013.1	-0.059 (CI = +/-0.022; p = 0.000)	-0.198 (CI = +/-0.271; p = 0.139)	-0.031 (CI = +/-0.239; p = 0.783)	0.885	-5.72%	-8.61%
Frequency	2013.2	-0.061 (CI = +/-0.026; p = 0.000)	-0.194 (CI = +/-0.284; p = 0.162)	-0.029 (CI = +/-0.250; p = 0.804)	0.875	-5.91%	-8.61%
Frequency	2014.1	-0.058 (CI = +/-0.031; p = 0.002)	-0.200 (CI = +/-0.298; p = 0.168)	-0.032 (CI = +/-0.261; p = 0.792)	0.857	-5.62%	-8.61%
Frequency	2014.2	-0.062 (CI = +/-0.037; p = 0.004)	-0.193 (CI = +/-0.314; p = 0.200)	-0.028 (CI = +/-0.275; p = 0.824)	0.847	-5.99%	-8.61%
Frequency	2015.1	-0.061 (CI = +/-0.045; p = 0.014)	-0.194 (CI = +/-0.337; p = 0.225)	-0.029 (CI = +/-0.295; p = 0.829)	0.824	-5.92%	-8.61%
Frequency	2015.2	-0.060 (CI = +/-0.057; p = 0.043)	-0.196 (CI = +/-0.367; p = 0.253)	-0.030 (CI = +/-0.320; p = 0.833)	0.796	-5.80%	-8.61%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.006 (CI = +/-0.012; p = 0.311)	0.002	+0.63%
Loss Cost	2005.2	0.005 (CI = +/-0.013; p = 0.460)	-0.016	+0.48%
Loss Cost	2006.1	0.006 (CI = +/-0.014; p = 0.427)	-0.014	+0.56%
Loss Cost	2006.2	0.002 (CI = +/-0.014; p = 0.804)	-0.039	+0.18%
Loss Cost	2007.1	0.001 (CI = +/-0.016; p = 0.891)	-0.043	+0.10%
Loss Cost	2007.2	-0.001 (CI = +/-0.017; p = 0.858)	-0.044	-0.14%
Loss Cost	2008.1	0.000 (CI = +/-0.018; p = 0.957)	-0.047	-0.05%
Loss Cost	2008.2	-0.006 (CI = +/-0.018; p = 0.507)	-0.027	-0.58%
Loss Cost	2009.1	-0.008 (CI = +/-0.020; p = 0.385)	-0.011	-0.83%
Loss Cost	2009.2	-0.016 (CI = +/-0.018; p = 0.074)	0.120	-1.63%
Loss Cost	2010.1	-0.019 (CI = +/-0.020; p = 0.066)	0.138	-1.85%
Loss Cost	2010.2	-0.022 (CI = +/-0.022; p = 0.051)	0.169	-2.15%
Loss Cost	2011.1	-0.025 (CI = +/-0.024; p = 0.044)	0.193	-2.45%
Loss Cost	2011.2	-0.033 (CI = +/-0.024; p = 0.010)	0.343	-3.27%
Loss Cost	2012.1	-0.034 (CI = +/-0.027; p = 0.019)	0.307	-3.34%
Loss Cost	2012.2	-0.041 (CI = +/-0.030; p = 0.011)	0.381	-4.00%
Loss Cost	2013.1	-0.040 (CI = +/-0.035; p = 0.027)	0.316	-3.94%
Loss Cost	2013.2	-0.042 (CI = +/-0.041; p = 0.044)	0.281	-4.13%
Loss Cost	2014.1	-0.040 (CI = +/-0.049; p = 0.099)	0.192	-3.92%
Loss Cost	2014.2	-0.056 (CI = +/-0.055; p = 0.047)	0.333	-5.44%
Loss Cost	2015.1	-0.068 (CI = +/-0.068; p = 0.050)	0.364	-6.57%
Severity	2005.1	0.033 (CI = +/-0.005; p = 0.000)	0.870	+3.37%
Severity	2005.2	0.033 (CI = +/-0.005; p = 0.000)	0.857	+3.35%
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.847	+3.39%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.836	+3.23%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.818	+3.19%
Severity	2007.2	0.030 (CI = +/-0.007; p = 0.000)	0.796	+3.10%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.837	+3.35%
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	0.815	+3.25%
Severity	2009.1	0.031 (CI = +/-0.007; p = 0.000)	0.792	+3.10%
Severity	2009.2	0.028 (CI = +/-0.007; p = 0.000)	0.775	+2.85%
Severity	2010.1	0.028 (CI = +/-0.008; p = 0.000)	0.751	+2.86%
Severity	2010.2	0.030 (CI = +/-0.009; p = 0.000)	0.752	+3.01%
Severity	2011.1	0.030 (CI = +/-0.010; p = 0.000)	0.723	+3.03%
Severity	2011.2	0.028 (CI = +/-0.011; p = 0.000)	0.673	+2.86%
Severity	2012.1	0.030 (CI = +/-0.012; p = 0.000)	0.669	+3.04%
Severity	2012.2	0.031 (CI = +/-0.014; p = 0.000)	0.639	+3.13%
Severity	2013.1	0.034 (CI = +/-0.015; p = 0.000)	0.663	+3.46%
Severity	2013.2	0.036 (CI = +/-0.018; p = 0.001)	0.639	+3.65%
Severity	2014.1	0.038 (CI = +/-0.021; p = 0.003)	0.601	+3.82%
Severity	2014.2	0.028 (CI = +/-0.021; p = 0.016)	0.479	+2.88%
Severity	2015.1	0.020 (CI = +/-0.024; p = 0.089)	0.267	+1.99%
Frequency	2005.1	-0.027 (CI = +/-0.010; p = 0.000)	0.515	-2.65%
Frequency	2005.2	-0.028 (CI = +/-0.011; p = 0.000)	0.520	-2.78%
Frequency	2006.1	-0.028 (CI = +/-0.011; p = 0.000)	0.486	-2.74%
Frequency	2006.2	-0.030 (CI = +/-0.012; p = 0.000)	0.515	-2.96%
Frequency	2007.1	-0.030 (CI = +/-0.013; p = 0.000)	0.492	-2.99%
Frequency	2007.2	-0.032 (CI = +/-0.014; p = 0.000)	0.495	-3.14%
Frequency	2008.1	-0.033 (CI = +/-0.015; p = 0.000)	0.492	-3.28%
Frequency	2008.2	-0.038 (CI = +/-0.015; p = 0.000)	0.566	-3.72%
Frequency	2009.1	-0.039 (CI = +/-0.016; p = 0.000)	0.548	-3.81%
Frequency	2009.2	-0.045 (CI = +/-0.016; p = 0.000)	0.637	-4.36%
Frequency	2010.1	-0.047 (CI = +/-0.017; p = 0.000)	0.636	-4.58%
Frequency	2010.2	-0.051 (CI = +/-0.018; p = 0.000)	0.672	-5.01%
Frequency	2011.1	-0.055 (CI = +/-0.020; p = 0.000)	0.675	-5.31%
Frequency	2011.2	-0.062 (CI = +/-0.020; p = 0.000)	0.740	-5.97%
Frequency	2012.1	-0.064 (CI = +/-0.022; p = 0.000)	0.724	-6.19%
Frequency	2012.2	-0.072 (CI = +/-0.023; p = 0.000)	0.776	-6.91%
Frequency	2013.1	-0.074 (CI = +/-0.026; p = 0.000)	0.755	-7.15%
Frequency	2013.2	-0.078 (CI = +/-0.031; p = 0.000)	0.737	-7.50%
Frequency	2014.1	-0.077 (CI = +/-0.037; p = 0.001)	0.680	-7.45%
Frequency	2014.2	-0.084 (CI = +/-0.045; p = 0.002)	0.665	-8.08%
Frequency	2015.1	-0.088 (CI = +/-0.058; p = 0.009)	0.600	-8.39%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.014 (CI = +/-0.008; p = 0.001)	-0.141 (CI = +/-0.069; p = 0.000)	0.510	+1.41%
Loss Cost	2005.2	0.014 (CI = +/-0.009; p = 0.002)	-0.141 (CI = +/-0.072; p = 0.000)	0.477	+1.41%
Loss Cost	2006.1	0.014 (CI = +/-0.009; p = 0.004)	-0.140 (CI = +/-0.075; p = 0.001)	0.476	+1.44%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.015)	-0.130 (CI = +/-0.074; p = 0.001)	0.406	+1.21%
Loss Cost	2007.1	0.011 (CI = +/-0.010; p = 0.040)	-0.136 (CI = +/-0.077; p = 0.001)	0.409	+1.08%
Loss Cost	2007.2	0.010 (CI = +/-0.011; p = 0.070)	-0.133 (CI = +/-0.080; p = 0.002)	0.361	+1.02%
Loss Cost	2008.1	0.011 (CI = +/-0.012; p = 0.081)	-0.131 (CI = +/-0.084; p = 0.004)	0.359	+1.07%
Loss Cost	2008.2	0.007 (CI = +/-0.012; p = 0.236)	-0.118 (CI = +/-0.082; p = 0.007)	0.278	+0.73%
Loss Cost	2009.1	0.004 (CI = +/-0.013; p = 0.524)	-0.130 (CI = +/-0.082; p = 0.004)	0.319	+0.40%
Loss Cost	2009.2	-0.002 (CI = +/-0.012; p = 0.727)	-0.109 (CI = +/-0.070; p = 0.004)	0.307	-0.19%
Loss Cost	2010.1	-0.005 (CI = +/-0.012; p = 0.409)	-0.120 (CI = +/-0.071; p = 0.002)	0.368	-0.49%
Loss Cost	2010.2	-0.005 (CI = +/-0.014; p = 0.434)	-0.119 (CI = +/-0.075; p = 0.004)	0.356	-0.52%
Loss Cost	2011.1	-0.010 (CI = +/-0.014; p = 0.174)	-0.133 (CI = +/-0.074; p = 0.002)	0.448	-0.95%
Loss Cost	2011.2	-0.015 (CI = +/-0.014; p = 0.040)	-0.118 (CI = +/-0.069; p = 0.003)	0.508	-1.47%
Loss Cost	2012.1	-0.017 (CI = +/-0.016; p = 0.040)	-0.124 (CI = +/-0.073; p = 0.003)	0.497	-1.67%
Loss Cost	2012.2	-0.020 (CI = +/-0.018; p = 0.033)	-0.117 (CI = +/-0.077; p = 0.006)	0.511	-1.95%
Loss Cost	2013.1	-0.021 (CI = +/-0.021; p = 0.052)	-0.119 (CI = +/-0.084; p = 0.010)	0.457	-2.05%
Loss Cost	2013.2	-0.017 (CI = +/-0.024; p = 0.142)	-0.127 (CI = +/-0.090; p = 0.010)	0.465	-1.70%
Loss Cost	2014.1	-0.018 (CI = +/-0.029; p = 0.192)	-0.129 (CI = +/-0.101; p = 0.018)	0.403	-1.80%
Loss Cost	2014.2	-0.027 (CI = +/-0.032; p = 0.084)	-0.113 (CI = +/-0.101; p = 0.033)	0.459	-2.69%
Loss Cost	2015.1	-0.046 (CI = +/-0.026; p = 0.005)	-0.146 (CI = +/-0.076; p = 0.003)	0.771	-4.46%
Loss Cost	2015.2	-0.048 (CI = +/-0.034; p = 0.013)	-0.143 (CI = +/-0.088; p = 0.007)	0.765	-4.65%
Severity	2005.1	0.036 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.044; p = 0.063)	0.882	+3.68%
Severity	2005.2	0.036 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.046; p = 0.063)	0.872	+3.71%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.048; p = 0.079)	0.862	+3.73%
Severity	2006.2	0.036 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.048; p = 0.122)	0.845	+3.62%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.050; p = 0.114)	0.829	+3.57%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.052; p = 0.142)	0.805	+3.53%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.050; p = 0.258)	0.836	+3.79%
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.052; p = 0.303)	0.812	+3.75%
Severity	2009.1	0.035 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.053; p = 0.214)	0.790	+3.58%
Severity	2009.2	0.033 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.054; p = 0.323)	0.755	+3.39%
Severity	2010.1	0.033 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.057; p = 0.356)	0.730	+3.39%
Severity	2010.2	0.036 (CI = +/-0.011; p = 0.000)	-0.033 (CI = +/-0.058; p = 0.246)	0.739	+3.63%
Severity	2011.1	0.036 (CI = +/-0.012; p = 0.000)	-0.033 (CI = +/-0.062; p = 0.271)	0.710	+3.62%
Severity	2011.2	0.035 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.066; p = 0.330)	0.652	+3.54%
Severity	2012.1	0.036 (CI = +/-0.015; p = 0.000)	-0.027 (CI = +/-0.070; p = 0.430)	0.636	+3.69%
Severity	2012.2	0.038 (CI = +/-0.017; p = 0.000)	-0.031 (CI = +/-0.075; p = 0.385)	0.608	+3.88%
Severity	2013.1	0.041 (CI = +/-0.020; p = 0.001)	-0.024 (CI = +/-0.080; p = 0.532)	0.606	+4.19%
Severity	2013.2	0.044 (CI = +/-0.023; p = 0.002)	-0.029 (CI = +/-0.087; p = 0.470)	0.576	+4.47%
Severity	2014.1	0.044 (CI = +/-0.028; p = 0.007)	-0.029 (CI = +/-0.097; p = 0.518)	0.517	+4.48%
Severity	2014.2	0.035 (CI = +/-0.030; p = 0.030)	-0.012 (CI = +/-0.096; p = 0.782)	0.334	+3.51%
Severity	2015.1	0.022 (CI = +/-0.033; p = 0.152)	-0.035 (CI = +/-0.094; p = 0.410)	0.178	+2.24%
Severity	2015.2	0.012 (CI = +/-0.037; p = 0.454)	-0.020 (CI = +/-0.096; p = 0.635)	-0.161	+1.22%
Frequency	2005.1	-0.022 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.056; p = 0.001)	0.670	-2.19%
Frequency	2005.2	-0.022 (CI = +/-0.007; p = 0.000)	-0.098 (CI = +/-0.057; p = 0.002)	0.664	-2.22%
Frequency	2006.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.098 (CI = +/-0.060; p = 0.002)	0.628	-2.21%
Frequency	2006.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.061; p = 0.005)	0.640	-2.33%
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.063; p = 0.005)	0.620	-2.40%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.066; p = 0.007)	0.611	-2.43%
Frequency	2008.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.067; p = 0.004)	0.626	-2.62%
Frequency	2008.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.065; p = 0.008)	0.682	-2.92%
Frequency	2009.1	-0.031 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.067; p = 0.006)	0.673	-3.07%
Frequency	2009.2	-0.035 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.061; p = 0.010)	0.749	-3.46%
Frequency	2010.1	-0.038 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.061; p = 0.004)	0.771	-3.76%
Frequency	2010.2	-0.041 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.061; p = 0.009)	0.789	-4.00%
Frequency	2011.1	-0.045 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.058; p = 0.002)	0.826	-4.41%
Frequency	2011.2	-0.050 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.052; p = 0.003)	0.873	-4.84%
Frequency	2012.1	-0.053 (CI = +/-0.011; p = 0.000)	-0.097 (CI = +/-0.052; p = 0.001)	0.882	-5.18%
Frequency	2012.2	-0.058 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.046; p = 0.002)	0.915	-5.61%
Frequency	2013.1	-0.062 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.045; p = 0.001)	0.924	-6.00%
Frequency	2013.2	-0.061 (CI = +/-0.013; p = 0.000)	-0.098 (CI = +/-0.049; p = 0.001)	0.914	-5.91%
Frequency	2014.1	-0.062 (CI = +/-0.016; p = 0.000)	-0.100 (CI = +/-0.054; p = 0.002)	0.886	-6.02%
Frequency	2014.2	-0.062 (CI = +/-0.019; p = 0.000)	-0.101 (CI = +/-0.061; p = 0.005)	0.871	-5.99%
Frequency	2015.1	-0.068 (CI = +/-0.022; p = 0.000)	-0.112 (CI = +/-0.065; p = 0.005)	0.864	-6.55%
Frequency	2015.2	-0.060 (CI = +/-0.024; p = 0.001)	-0.124 (CI = +/-0.063; p = 0.003)	0.878	-5.80%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.016 (CI = +/-0.008; p = 0.001)	-0.149 (CI = +/-0.070; p = 0.000)	0.530	+1.57%
Loss Cost	2005.2	0.016 (CI = +/-0.009; p = 0.001)	-0.149 (CI = +/-0.073; p = 0.000)	0.499	+1.58%
Loss Cost	2006.1	0.016 (CI = +/-0.010; p = 0.002)	-0.148 (CI = +/-0.076; p = 0.000)	0.498	+1.62%
Loss Cost	2006.2	0.014 (CI = +/-0.010; p = 0.010)	-0.137 (CI = +/-0.076; p = 0.001)	0.427	+1.38%
Loss Cost	2007.1	0.012 (CI = +/-0.011; p = 0.026)	-0.143 (CI = +/-0.078; p = 0.001)	0.428	+1.26%
Loss Cost	2007.2	0.012 (CI = +/-0.012; p = 0.047)	-0.141 (CI = +/-0.082; p = 0.002)	0.381	+1.21%
Loss Cost	2008.1	0.013 (CI = +/-0.013; p = 0.056)	-0.138 (CI = +/-0.086; p = 0.003)	0.379	+1.27%
Loss Cost	2008.2	0.009 (CI = +/-0.013; p = 0.178)	-0.125 (CI = +/-0.085; p = 0.006)	0.293	+0.90%
Loss Cost	2009.1	0.006 (CI = +/-0.014; p = 0.408)	-0.136 (CI = +/-0.085; p = 0.004)	0.332	+0.57%
Loss Cost	2009.2	-0.001 (CI = +/-0.013; p = 0.871)	-0.113 (CI = +/-0.074; p = 0.005)	0.309	-0.10%
Loss Cost	2010.1	-0.004 (CI = +/-0.014; p = 0.534)	-0.122 (CI = +/-0.075; p = 0.003)	0.368	-0.41%
Loss Cost	2010.2	-0.004 (CI = +/-0.015; p = 0.568)	-0.122 (CI = +/-0.080; p = 0.005)	0.356	-0.42%
Loss Cost	2011.1	-0.009 (CI = +/-0.016; p = 0.260)	-0.135 (CI = +/-0.079; p = 0.003)	0.446	-0.87%
Loss Cost	2011.2	-0.015 (CI = +/-0.016; p = 0.066)	-0.117 (CI = +/-0.075; p = 0.005)	0.503	-1.49%
Loss Cost	2012.1	-0.017 (CI = +/-0.018; p = 0.063)	-0.123 (CI = +/-0.079; p = 0.006)	0.492	-1.71%
Loss Cost	2012.2	-0.021 (CI = +/-0.021; p = 0.051)	-0.114 (CI = +/-0.084; p = 0.013)	0.508	-2.06%
Loss Cost	2013.1	-0.022 (CI = +/-0.025; p = 0.073)	-0.116 (CI = +/-0.092; p = 0.018)	0.452	-2.19%
Loss Cost	2013.2	-0.018 (CI = +/-0.029; p = 0.201)	-0.126 (CI = +/-0.101; p = 0.020)	0.455	-1.77%
Loss Cost	2014.1	-0.019 (CI = +/-0.036; p = 0.253)	-0.128 (CI = +/-0.113; p = 0.031)	0.387	-1.88%
Loss Cost	2014.2	-0.032 (CI = +/-0.040; p = 0.104)	-0.104 (CI = +/-0.116; p = 0.070)	0.462	-3.13%
Loss Cost	2015.1	-0.053 (CI = +/-0.031; p = 0.006)	-0.136 (CI = +/-0.080; p = 0.006)	0.803	-5.13%
Loss Cost	2015.2	-0.059 (CI = +/-0.041; p = 0.014)	-0.126 (CI = +/-0.095; p = 0.019)	0.811	-5.76%
Severity	2005.1	0.037 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.045; p = 0.048)	0.878	+3.76%
Severity	2005.2	0.037 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.047; p = 0.047)	0.867	+3.80%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.049; p = 0.060)	0.858	+3.83%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.050; p = 0.097)	0.838	+3.72%
Severity	2007.1	0.036 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.052; p = 0.094)	0.821	+3.66%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.117)	0.795	+3.64%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.051; p = 0.204)	0.830	+3.91%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.054; p = 0.241)	0.804	+3.88%
Severity	2009.1	0.036 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.055; p = 0.175)	0.780	+3.71%
Severity	2009.2	0.034 (CI = +/-0.010; p = 0.000)	-0.030 (CI = +/-0.056; p = 0.278)	0.738	+3.50%
Severity	2010.1	0.035 (CI = +/-0.011; p = 0.000)	-0.029 (CI = +/-0.060; p = 0.311)	0.712	+3.52%
Severity	2010.2	0.037 (CI = +/-0.012; p = 0.000)	-0.039 (CI = +/-0.060; p = 0.193)	0.729	+3.82%
Severity	2011.1	0.037 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.064; p = 0.220)	0.698	+3.82%
Severity	2011.2	0.037 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.070; p = 0.270)	0.636	+3.76%
Severity	2012.1	0.039 (CI = +/-0.017; p = 0.000)	-0.033 (CI = +/-0.074; p = 0.357)	0.623	+3.95%
Severity	2012.2	0.042 (CI = +/-0.020; p = 0.001)	-0.040 (CI = +/-0.080; p = 0.296)	0.602	+4.25%
Severity	2013.1	0.045 (CI = +/-0.023; p = 0.001)	-0.032 (CI = +/-0.085; p = 0.417)	0.606	+4.61%
Severity	2013.2	0.050 (CI = +/-0.027; p = 0.002)	-0.042 (CI = +/-0.092; p = 0.325)	0.593	+5.09%
Severity	2014.1	0.050 (CI = +/-0.032; p = 0.007)	-0.041 (CI = +/-0.103; p = 0.386)	0.539	+5.17%
Severity	2014.2	0.040 (CI = +/-0.038; p = 0.041)	-0.022 (CI = +/-0.108; p = 0.646)	0.323	+4.09%
Severity	2015.1	0.027 (CI = +/-0.041; p = 0.160)	-0.042 (CI = +/-0.107; p = 0.374)	0.157	+2.72%
Severity	2015.2	0.014 (CI = +/-0.052; p = 0.514)	-0.023 (CI = +/-0.119; p = 0.644)	-0.247	+1.43%
Frequency	2005.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.057; p = 0.001)	0.656	-2.11%
Frequency	2005.2	-0.022 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.059; p = 0.002)	0.651	-2.14%
Frequency	2006.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.062; p = 0.002)	0.613	-2.13%
Frequency	2006.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.063; p = 0.005)	0.623	-2.25%
Frequency	2007.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.066; p = 0.005)	0.602	-2.32%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.069; p = 0.007)	0.593	-2.34%
Frequency	2008.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.106 (CI = +/-0.070; p = 0.005)	0.609	-2.55%
Frequency	2008.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.068; p = 0.010)	0.664	-2.87%
Frequency	2009.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.070; p = 0.008)	0.655	-3.03%
Frequency	2009.2	-0.035 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.065; p = 0.016)	0.734	-3.48%
Frequency	2010.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.093 (CI = +/-0.064; p = 0.007)	0.759	-3.79%
Frequency	2010.2	-0.042 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.065; p = 0.015)	0.779	-4.08%
Frequency	2011.1	-0.046 (CI = +/-0.012; p = 0.000)	-0.096 (CI = +/-0.061; p = 0.005)	0.820	-4.52%
Frequency	2011.2	-0.052 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.054; p = 0.007)	0.876	-5.06%
Frequency	2012.1	-0.056 (CI = +/-0.012; p = 0.000)	-0.090 (CI = +/-0.052; p = 0.003)	0.890	-5.44%
Frequency	2012.2	-0.062 (CI = +/-0.011; p = 0.000)	-0.074 (CI = +/-0.043; p = 0.003)	0.938	-6.05%
Frequency	2013.1	-0.067 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.037; p = 0.000)	0.955	-6.50%
Frequency	2013.2	-0.068 (CI = +/-0.012; p = 0.000)	-0.083 (CI = +/-0.041; p = 0.001)	0.949	-6.53%
Frequency	2014.1	-0.069 (CI = +/-0.014; p = 0.000)	-0.087 (CI = +/-0.045; p = 0.002)	0.935	-6.71%
Frequency	2014.2	-0.072 (CI = +/-0.018; p = 0.000)	-0.082 (CI = +/-0.051; p = 0.007)	0.930	-6.93%
Frequency	2015.1	-0.080 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.044; p = 0.002)	0.951	-7.65%
Frequency	2015.2	-0.073 (CI = +/-0.021; p = 0.000)	-0.103 (CI = +/-0.047; p = 0.002)	0.953	-7.08%

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 ²	Implied Trend Rate
Loss Cost	2005.1	0.014 (CI = +/-0.008; p = 0.002)	-0.135 (CI = +/-0.071; p = 0.001)	0.480	+1.39%
Loss Cost	2005.2	0.014 (CI = +/-0.009; p = 0.004)	-0.135 (CI = +/-0.074; p = 0.001)	0.443	+1.39%
Loss Cost	2006.1	0.014 (CI = +/-0.010; p = 0.006)	-0.133 (CI = +/-0.077; p = 0.002)	0.442	+1.42%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.023)	-0.121 (CI = +/-0.076; p = 0.003)	0.363	+1.17%
Loss Cost	2007.1	0.010 (CI = +/-0.011; p = 0.051)	-0.127 (CI = +/-0.078; p = 0.003)	0.366	+1.05%
Loss Cost	2007.2	0.010 (CI = +/-0.011; p = 0.092)	-0.123 (CI = +/-0.082; p = 0.005)	0.313	+0.98%
Loss Cost	2008.1	0.010 (CI = +/-0.012; p = 0.098)	-0.121 (CI = +/-0.086; p = 0.009)	0.310	+1.04%
Loss Cost	2008.2	0.007 (CI = +/-0.013; p = 0.293)	-0.105 (CI = +/-0.084; p = 0.017)	0.220	+0.66%
Loss Cost	2009.1	0.004 (CI = +/-0.013; p = 0.576)	-0.117 (CI = +/-0.084; p = 0.009)	0.265	+0.36%
Loss Cost	2009.2	-0.003 (CI = +/-0.011; p = 0.564)	-0.092 (CI = +/-0.068; p = 0.011)	0.279	-0.31%
Loss Cost	2010.1	-0.006 (CI = +/-0.012; p = 0.320)	-0.102 (CI = +/-0.069; p = 0.007)	0.346	-0.57%
Loss Cost	2010.2	-0.006 (CI = +/-0.013; p = 0.341)	-0.101 (CI = +/-0.074; p = 0.011)	0.336	-0.61%
Loss Cost	2011.1	-0.010 (CI = +/-0.014; p = 0.147)	-0.114 (CI = +/-0.073; p = 0.005)	0.434	-0.99%
Loss Cost	2011.2	-0.016 (CI = +/-0.013; p = 0.021)	-0.096 (CI = +/-0.065; p = 0.007)	0.552	-1.58%
Loss Cost	2012.1	-0.017 (CI = +/-0.015; p = 0.029)	-0.100 (CI = +/-0.070; p = 0.010)	0.510	-1.68%
Loss Cost	2012.2	-0.020 (CI = +/-0.017; p = 0.022)	-0.092 (CI = +/-0.074; p = 0.020)	0.542	-1.99%
Loss Cost	2013.1	-0.020 (CI = +/-0.020; p = 0.052)	-0.090 (CI = +/-0.083; p = 0.036)	0.430	-1.94%
Loss Cost	2013.2	-0.015 (CI = +/-0.023; p = 0.162)	-0.099 (CI = +/-0.087; p = 0.031)	0.434	-1.51%
Loss Cost	2014.1	-0.012 (CI = +/-0.028; p = 0.330)	-0.092 (CI = +/-0.101; p = 0.070)	0.259	-1.24%
Loss Cost	2014.2	-0.021 (CI = +/-0.031; p = 0.147)	-0.078 (CI = +/-0.101; p = 0.108)	0.351	-2.12%
Loss Cost	2015.1	-0.038 (CI = +/-0.032; p = 0.029)	-0.116 (CI = +/-0.095; p = 0.025)	0.648	-3.73%
Severity	2005.1	0.035 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.043; p = 0.176)	0.883	+3.53%
Severity	2005.2	0.035 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.044; p = 0.181)	0.871	+3.54%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.046; p = 0.216)	0.862	+3.57%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.046; p = 0.336)	0.847	+3.43%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.048; p = 0.311)	0.830	+3.38%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.050; p = 0.388)	0.806	+3.31%
Severity	2008.1	0.035 (CI = +/-0.007; p = 0.000)	-0.010 (CI = +/-0.046; p = 0.652)	0.851	+3.58%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	-0.007 (CI = +/-0.048; p = 0.758)	0.829	+3.51%
Severity	2009.1	0.033 (CI = +/-0.008; p = 0.000)	-0.013 (CI = +/-0.049; p = 0.581)	0.808	+3.36%
Severity	2009.2	0.031 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.047; p = 0.866)	0.788	+3.10%
Severity	2010.1	0.031 (CI = +/-0.009; p = 0.000)	-0.002 (CI = +/-0.051; p = 0.918)	0.765	+3.14%
Severity	2010.2	0.033 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.051; p = 0.701)	0.777	+3.35%
Severity	2011.1	0.033 (CI = +/-0.010; p = 0.000)	-0.008 (CI = +/-0.055; p = 0.756)	0.751	+3.39%
Severity	2011.2	0.032 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.059; p = 0.878)	0.699	+3.25%
Severity	2012.1	0.034 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.062; p = 0.902)	0.707	+3.50%
Severity	2012.2	0.036 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.067; p = 0.986)	0.685	+3.66%
Severity	2013.1	0.041 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.067; p = 0.649)	0.741	+4.17%
Severity	2013.2	0.044 (CI = +/-0.019; p = 0.001)	0.008 (CI = +/-0.072; p = 0.810)	0.733	+4.47%
Severity	2014.1	0.048 (CI = +/-0.022; p = 0.001)	0.020 (CI = +/-0.080; p = 0.579)	0.732	+4.94%
Severity	2014.2	0.038 (CI = +/-0.021; p = 0.004)	0.034 (CI = +/-0.067; p = 0.253)	0.717	+3.92%
Severity	2015.1	0.032 (CI = +/-0.028; p = 0.029)	0.021 (CI = +/-0.080; p = 0.539)	0.508	+3.30%
Frequency	2005.1	-0.021 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.057; p = 0.001)	0.674	-2.06%
Frequency	2005.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.059; p = 0.001)	0.668	-2.08%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.062; p = 0.002)	0.631	-2.07%
Frequency	2006.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.063; p = 0.004)	0.641	-2.18%
Frequency	2007.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.004)	0.620	-2.25%
Frequency	2007.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.069; p = 0.006)	0.611	-2.26%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.111 (CI = +/-0.070; p = 0.004)	0.628	-2.45%
Frequency	2008.2	-0.028 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.069; p = 0.008)	0.680	-2.75%
Frequency	2009.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.104 (CI = +/-0.071; p = 0.007)	0.670	-2.90%
Frequency	2009.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.066; p = 0.012)	0.745	-3.31%
Frequency	2010.1	-0.037 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.065; p = 0.005)	0.769	-3.59%
Frequency	2010.2	-0.039 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.067; p = 0.011)	0.784	-3.83%
Frequency	2011.1	-0.043 (CI = +/-0.012; p = 0.000)	-0.106 (CI = +/-0.064; p = 0.003)	0.824	-4.23%
Frequency	2011.2	-0.048 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.059; p = 0.005)	0.870	-4.67%
Frequency	2012.1	-0.051 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.058; p = 0.003)	0.879	-5.01%
Frequency	2012.2	-0.056 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.054; p = 0.004)	0.912	-5.46%
Frequency	2013.1	-0.060 (CI = +/-0.012; p = 0.000)	-0.104 (CI = +/-0.052; p = 0.002)	0.923	-5.86%
Frequency	2013.2	-0.059 (CI = +/-0.015; p = 0.000)	-0.107 (CI = +/-0.057; p = 0.003)	0.912	-5.73%
Frequency	2014.1	-0.061 (CI = +/-0.019; p = 0.000)	-0.111 (CI = +/-0.067; p = 0.006)	0.880	-5.89%
Frequency	2014.2	-0.060 (CI = +/-0.024; p = 0.001)	-0.113 (CI = +/-0.077; p = 0.012)	0.859	-5.82%
Frequency	2015.1	-0.071 (CI = +/-0.028; p = 0.001)	-0.137 (CI = +/-0.081; p = 0.007)	0.871	-6.81%

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 ²	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.009; p = 0.001)	-0.144 (CI = +/-0.072; p = 0.000)	0.498	+1.57%
Loss Cost	2005.2	0.016 (CI = +/-0.010; p = 0.002)	-0.145 (CI = +/-0.076; p = 0.001)	0.463	+1.59%
Loss Cost	2006.1	0.016 (CI = +/-0.010; p = 0.003)	-0.143 (CI = +/-0.079; p = 0.001)	0.463	+1.63%
Loss Cost	2006.2	0.014 (CI = +/-0.011; p = 0.016)	-0.131 (CI = +/-0.079; p = 0.002)	0.378	+1.36%
Loss Cost	2007.1	0.012 (CI = +/-0.011; p = 0.036)	-0.136 (CI = +/-0.082; p = 0.002)	0.380	+1.25%
Loss Cost	2007.2	0.012 (CI = +/-0.013; p = 0.066)	-0.133 (CI = +/-0.086; p = 0.005)	0.327	+1.19%
Loss Cost	2008.1	0.013 (CI = +/-0.014; p = 0.071)	-0.130 (CI = +/-0.090; p = 0.007)	0.324	+1.26%
Loss Cost	2008.2	0.008 (CI = +/-0.014; p = 0.241)	-0.113 (CI = +/-0.090; p = 0.017)	0.223	+0.83%
Loss Cost	2009.1	0.005 (CI = +/-0.015; p = 0.472)	-0.124 (CI = +/-0.090; p = 0.010)	0.268	+0.52%
Loss Cost	2009.2	-0.003 (CI = +/-0.013; p = 0.645)	-0.093 (CI = +/-0.075; p = 0.018)	0.269	-0.29%
Loss Cost	2010.1	-0.006 (CI = +/-0.014; p = 0.395)	-0.102 (CI = +/-0.075; p = 0.011)	0.336	-0.56%
Loss Cost	2010.2	-0.006 (CI = +/-0.016; p = 0.419)	-0.101 (CI = +/-0.082; p = 0.020)	0.326	-0.61%
Loss Cost	2011.1	-0.010 (CI = +/-0.016; p = 0.202)	-0.113 (CI = +/-0.081; p = 0.010)	0.425	-1.01%
Loss Cost	2011.2	-0.018 (CI = +/-0.016; p = 0.026)	-0.089 (CI = +/-0.072; p = 0.020)	0.562	-1.80%
Loss Cost	2012.1	-0.019 (CI = +/-0.018; p = 0.034)	-0.092 (CI = +/-0.078; p = 0.025)	0.519	-1.92%
Loss Cost	2012.2	-0.025 (CI = +/-0.020; p = 0.022)	-0.078 (CI = +/-0.082; p = 0.059)	0.572	-2.42%
Loss Cost	2013.1	-0.024 (CI = +/-0.024; p = 0.047)	-0.077 (CI = +/-0.092; p = 0.090)	0.461	-2.37%
Loss Cost	2013.2	-0.019 (CI = +/-0.029; p = 0.163)	-0.088 (CI = +/-0.104; p = 0.086)	0.434	-1.92%
Loss Cost	2014.1	-0.017 (CI = +/-0.036; p = 0.302)	-0.081 (CI = +/-0.121; p = 0.151)	0.230	-1.65%
Loss Cost	2014.2	-0.033 (CI = +/-0.040; p = 0.088)	-0.052 (CI = +/-0.116; p = 0.303)	0.455	-3.23%
Loss Cost	2015.1	-0.051 (CI = +/-0.032; p = 0.012)	-0.090 (CI = +/-0.087; p = 0.046)	0.808	-4.95%
Severity	2005.1	0.035 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.045; p = 0.157)	0.872	+3.58%
Severity	2005.2	0.035 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.047; p = 0.159)	0.859	+3.61%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.049; p = 0.190)	0.849	+3.63%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.049; p = 0.315)	0.830	+3.47%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.051; p = 0.296)	0.810	+3.43%
Severity	2007.2	0.033 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.054; p = 0.378)	0.781	+3.35%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.049; p = 0.598)	0.833	+3.64%
Severity	2008.2	0.035 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.052; p = 0.709)	0.807	+3.56%
Severity	2009.1	0.033 (CI = +/-0.009; p = 0.000)	-0.015 (CI = +/-0.053; p = 0.559)	0.780	+3.40%
Severity	2009.2	0.030 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.052; p = 0.890)	0.750	+3.09%
Severity	2010.1	0.031 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.055; p = 0.934)	0.723	+3.13%
Severity	2010.2	0.033 (CI = +/-0.011; p = 0.000)	-0.011 (CI = +/-0.057; p = 0.677)	0.738	+3.40%
Severity	2011.1	0.034 (CI = +/-0.012; p = 0.000)	-0.010 (CI = +/-0.061; p = 0.728)	0.707	+3.44%
Severity	2011.2	0.032 (CI = +/-0.014; p = 0.000)	-0.005 (CI = +/-0.067; p = 0.870)	0.642	+3.28%
Severity	2012.1	0.035 (CI = +/-0.016; p = 0.001)	0.002 (CI = +/-0.070; p = 0.943)	0.652	+3.54%
Severity	2012.2	0.037 (CI = +/-0.019; p = 0.002)	-0.004 (CI = +/-0.078; p = 0.910)	0.629	+3.78%
Severity	2013.1	0.042 (CI = +/-0.020; p = 0.001)	0.010 (CI = +/-0.077; p = 0.778)	0.697	+4.32%
Severity	2013.2	0.047 (CI = +/-0.024; p = 0.002)	-0.001 (CI = +/-0.085; p = 0.971)	0.699	+4.82%
Severity	2014.1	0.052 (CI = +/-0.028; p = 0.004)	0.010 (CI = +/-0.094; p = 0.800)	0.702	+5.32%
Severity	2014.2	0.039 (CI = +/-0.030; p = 0.021)	0.034 (CI = +/-0.087; p = 0.357)	0.653	+3.93%
Severity	2015.1	0.032 (CI = +/-0.039; p = 0.085)	0.021 (CI = +/-0.107; p = 0.611)	0.367	+3.28%
Frequency	2005.1	-0.020 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.058; p = 0.001)	0.664	-1.94%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.061; p = 0.001)	0.658	-1.95%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.112 (CI = +/-0.064; p = 0.001)	0.620	-1.93%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.066; p = 0.003)	0.627	-2.04%
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.069; p = 0.004)	0.605	-2.11%
Frequency	2007.2	-0.021 (CI = +/-0.011; p = 0.001)	-0.110 (CI = +/-0.073; p = 0.005)	0.596	-2.09%
Frequency	2008.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.118 (CI = +/-0.074; p = 0.004)	0.614	-2.29%
Frequency	2008.2	-0.027 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.074; p = 0.009)	0.662	-2.63%
Frequency	2009.1	-0.028 (CI = +/-0.013; p = 0.000)	-0.109 (CI = +/-0.076; p = 0.008)	0.652	-2.78%
Frequency	2009.2	-0.033 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.072; p = 0.018)	0.727	-3.27%
Frequency	2010.1	-0.036 (CI = +/-0.013; p = 0.000)	-0.100 (CI = +/-0.071; p = 0.009)	0.752	-3.58%
Frequency	2010.2	-0.040 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.074; p = 0.022)	0.769	-3.88%
Frequency	2011.1	-0.044 (CI = +/-0.014; p = 0.000)	-0.103 (CI = +/-0.070; p = 0.008)	0.812	-4.30%
Frequency	2011.2	-0.050 (CI = +/-0.014; p = 0.000)	-0.083 (CI = +/-0.065; p = 0.016)	0.868	-4.91%
Frequency	2012.1	-0.054 (CI = +/-0.014; p = 0.000)	-0.094 (CI = +/-0.063; p = 0.008)	0.881	-5.27%
Frequency	2012.2	-0.062 (CI = +/-0.013; p = 0.000)	-0.074 (CI = +/-0.054; p = 0.013)	0.930	-5.98%
Frequency	2013.1	-0.066 (CI = +/-0.012; p = 0.000)	-0.087 (CI = +/-0.048; p = 0.003)	0.949	-6.42%
Frequency	2013.2	-0.066 (CI = +/-0.016; p = 0.000)	-0.086 (CI = +/-0.056; p = 0.008)	0.940	-6.43%
Frequency	2014.1	-0.069 (CI = +/-0.019; p = 0.000)	-0.091 (CI = +/-0.064; p = 0.013)	0.921	-6.62%
Frequency	2014.2	-0.071 (CI = +/-0.027; p = 0.001)	-0.086 (CI = +/-0.077; p = 0.035)	0.911	-6.89%
Frequency	2015.1	-0.083 (CI = +/-0.023; p = 0.001)	-0.111 (CI = +/-0.061; p = 0.007)	0.955	-7.97%

Property Damage

Coverage = Total PD
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.038 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.061; p = 0.020)	0.828	+3.90%
Loss Cost	2005.2	0.038 (CI = +/-0.007; p = 0.000)	-0.072 (CI = +/-0.063; p = 0.026)	0.809	+3.88%
Loss Cost	2006.1	0.038 (CI = +/-0.007; p = 0.000)	-0.074 (CI = +/-0.065; p = 0.027)	0.795	+3.84%
Loss Cost	2006.2	0.037 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.067; p = 0.043)	0.769	+3.74%
Loss Cost	2007.1	0.035 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.066; p = 0.024)	0.755	+3.56%
Loss Cost	2007.2	0.036 (CI = +/-0.009; p = 0.000)	-0.080 (CI = +/-0.069; p = 0.024)	0.736	+3.62%
Loss Cost	2008.1	0.035 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.071; p = 0.021)	0.716	+3.52%
Loss Cost	2008.2	0.033 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.073; p = 0.036)	0.672	+3.38%
Loss Cost	2009.1	0.032 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.075; p = 0.030)	0.647	+3.25%
Loss Cost	2009.2	0.031 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.078; p = 0.048)	0.588	+3.11%
Loss Cost	2010.1	0.029 (CI = +/-0.012; p = 0.000)	-0.086 (CI = +/-0.080; p = 0.036)	0.559	+2.90%
Loss Cost	2010.2	0.024 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.075; p = 0.070)	0.472	+2.45%
Loss Cost	2011.1	0.021 (CI = +/-0.012; p = 0.002)	-0.081 (CI = +/-0.073; p = 0.032)	0.449	+2.09%
Loss Cost	2011.2	0.017 (CI = +/-0.013; p = 0.010)	-0.070 (CI = +/-0.074; p = 0.061)	0.331	+1.75%
Loss Cost	2012.1	0.013 (CI = +/-0.013; p = 0.047)	-0.085 (CI = +/-0.069; p = 0.019)	0.343	+1.28%
Loss Cost	2012.2	0.006 (CI = +/-0.011; p = 0.254)	-0.063 (CI = +/-0.055; p = 0.027)	0.224	+0.59%
Loss Cost	2013.1	0.002 (CI = +/-0.011; p = 0.630)	-0.072 (CI = +/-0.053; p = 0.011)	0.299	+0.25%
Loss Cost	2013.2	0.000 (CI = +/-0.012; p = 0.981)	-0.065 (CI = +/-0.055; p = 0.023)	0.238	-0.01%
Loss Cost	2014.1	0.001 (CI = +/-0.014; p = 0.931)	-0.063 (CI = +/-0.059; p = 0.037)	0.199	+0.05%
Loss Cost	2014.2	-0.001 (CI = +/-0.016; p = 0.874)	-0.059 (CI = +/-0.064; p = 0.067)	0.150	-0.12%
Loss Cost	2015.1	-0.007 (CI = +/-0.016; p = 0.397)	-0.071 (CI = +/-0.062; p = 0.029)	0.304	-0.65%
Loss Cost	2015.2	-0.006 (CI = +/-0.020; p = 0.522)	-0.072 (CI = +/-0.069; p = 0.043)	0.292	-0.59%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.039; p = 0.176)	0.954	+5.24%
Severity	2005.2	0.052 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.039; p = 0.132)	0.952	+5.31%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.040; p = 0.190)	0.951	+5.38%
Severity	2006.2	0.053 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.200)	0.946	+5.39%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.043; p = 0.190)	0.941	+5.36%
Severity	2007.2	0.052 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.044; p = 0.195)	0.934	+5.37%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.041; p = 0.339)	0.947	+5.60%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.038; p = 0.136)	0.955	+5.81%
Severity	2009.1	0.059 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.032; p = 0.247)	0.970	+6.06%
Severity	2009.2	0.060 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.031; p = 0.121)	0.972	+6.21%
Severity	2010.1	0.061 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.032; p = 0.157)	0.969	+6.25%
Severity	2010.2	0.060 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.033; p = 0.229)	0.964	+6.17%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.035; p = 0.190)	0.960	+6.09%
Severity	2011.2	0.058 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.035; p = 0.303)	0.954	+5.95%
Severity	2012.1	0.056 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.033; p = 0.145)	0.954	+5.73%
Severity	2012.2	0.053 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.028; p = 0.291)	0.962	+5.40%
Severity	2013.1	0.053 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.030; p = 0.350)	0.956	+5.43%
Severity	2013.2	0.053 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.032; p = 0.362)	0.947	+5.46%
Severity	2014.1	0.056 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.030; p = 0.586)	0.955	+5.72%
Severity	2014.2	0.055 (CI = +/-0.008; p = 0.000)	-0.005 (CI = +/-0.033; p = 0.729)	0.943	+5.61%
Severity	2015.1	0.055 (CI = +/-0.010; p = 0.000)	-0.005 (CI = +/-0.036; p = 0.750)	0.929	+5.62%
Severity	2015.2	0.052 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.038; p = 0.969)	0.913	+5.32%
Frequency	2005.1	-0.013 (CI = +/-0.007; p = 0.001)	-0.047 (CI = +/-0.068; p = 0.171)	0.296	-1.28%
Frequency	2005.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.042 (CI = +/-0.070; p = 0.226)	0.307	-1.36%
Frequency	2006.1	-0.015 (CI = +/-0.008; p = 0.001)	-0.048 (CI = +/-0.071; p = 0.181)	0.323	-1.47%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.001)	-0.043 (CI = +/-0.073; p = 0.243)	0.336	-1.57%
Frequency	2007.1	-0.017 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.074; p = 0.182)	0.361	-1.71%
Frequency	2007.2	-0.017 (CI = +/-0.010; p = 0.001)	-0.052 (CI = +/-0.077; p = 0.182)	0.336	-1.67%
Frequency	2008.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.074; p = 0.080)	0.437	-1.97%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.070; p = 0.150)	0.526	-2.29%
Frequency	2009.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.066 (CI = +/-0.063; p = 0.042)	0.641	-2.65%
Frequency	2009.2	-0.030 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.062; p = 0.081)	0.690	-2.92%
Frequency	2010.1	-0.032 (CI = +/-0.009; p = 0.000)	-0.063 (CI = +/-0.061; p = 0.043)	0.714	-3.15%
Frequency	2010.2	-0.036 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.057; p = 0.084)	0.779	-3.50%
Frequency	2011.1	-0.038 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.055; p = 0.036)	0.806	-3.77%
Frequency	2011.2	-0.040 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.056; p = 0.066)	0.812	-3.96%
Frequency	2012.1	-0.043 (CI = +/-0.010; p = 0.000)	-0.060 (CI = +/-0.056; p = 0.036)	0.821	-4.20%
Frequency	2012.2	-0.047 (CI = +/-0.010; p = 0.000)	-0.048 (CI = +/-0.053; p = 0.073)	0.854	-4.56%
Frequency	2013.1	-0.050 (CI = +/-0.010; p = 0.000)	-0.059 (CI = +/-0.050; p = 0.025)	0.878	-4.92%
Frequency	2013.2	-0.053 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.051; p = 0.051)	0.886	-5.19%
Frequency	2014.1	-0.055 (CI = +/-0.012; p = 0.000)	-0.055 (CI = +/-0.054; p = 0.045)	0.872	-5.36%
Frequency	2014.2	-0.056 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.059; p = 0.071)	0.856	-5.43%
Frequency	2015.1	-0.061 (CI = +/-0.015; p = 0.000)	-0.065 (CI = +/-0.056; p = 0.026)	0.881	-5.93%
Frequency	2015.2	-0.058 (CI = +/-0.017; p = 0.000)	-0.073 (CI = +/-0.060; p = 0.023)	0.864	-5.61%

Property Damage

Coverage = Total PD
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.038 (CI = +/-0.007; p = 0.000)	0.800	+3.90%
Loss Cost	2005.2	0.038 (CI = +/-0.007; p = 0.000)	0.781	+3.83%
Loss Cost	2006.1	0.038 (CI = +/-0.008; p = 0.000)	0.764	+3.84%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.740	+3.69%
Loss Cost	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.711	+3.56%
Loss Cost	2007.2	0.035 (CI = +/-0.009; p = 0.000)	0.688	+3.55%
Loss Cost	2008.1	0.035 (CI = +/-0.010; p = 0.000)	0.659	+3.52%
Loss Cost	2008.2	0.033 (CI = +/-0.010; p = 0.000)	0.617	+3.31%
Loss Cost	2009.1	0.032 (CI = +/-0.011; p = 0.000)	0.579	+3.25%
Loss Cost	2009.2	0.030 (CI = +/-0.012; p = 0.000)	0.525	+3.02%
Loss Cost	2010.1	0.029 (CI = +/-0.013; p = 0.000)	0.473	+2.90%
Loss Cost	2010.2	0.023 (CI = +/-0.013; p = 0.001)	0.401	+2.36%
Loss Cost	2011.1	0.021 (CI = +/-0.013; p = 0.004)	0.321	+2.09%
Loss Cost	2011.2	0.016 (CI = +/-0.014; p = 0.022)	0.218	+1.65%
Loss Cost	2012.1	0.013 (CI = +/-0.014; p = 0.080)	0.120	+1.28%
Loss Cost	2012.2	0.005 (CI = +/-0.012; p = 0.417)	-0.018	+0.47%
Loss Cost	2013.1	0.002 (CI = +/-0.013; p = 0.694)	-0.055	+0.25%
Loss Cost	2013.2	-0.002 (CI = +/-0.014; p = 0.801)	-0.066	-0.17%
Loss Cost	2014.1	0.001 (CI = +/-0.016; p = 0.941)	-0.076	+0.05%
Loss Cost	2014.2	-0.003 (CI = +/-0.017; p = 0.716)	-0.071	-0.30%
Loss Cost	2015.1	-0.007 (CI = +/-0.020; p = 0.485)	-0.041	-0.65%
Loss Cost	2015.2	-0.009 (CI = +/-0.024; p = 0.419)	-0.027	-0.89%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	0.953	+5.24%
Severity	2005.2	0.052 (CI = +/-0.004; p = 0.000)	0.950	+5.29%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	0.950	+5.38%
Severity	2006.2	0.052 (CI = +/-0.005; p = 0.000)	0.945	+5.37%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	0.939	+5.36%
Severity	2007.2	0.052 (CI = +/-0.006; p = 0.000)	0.932	+5.35%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	0.947	+5.60%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	0.953	+5.78%
Severity	2009.1	0.059 (CI = +/-0.004; p = 0.000)	0.969	+6.06%
Severity	2009.2	0.060 (CI = +/-0.005; p = 0.000)	0.970	+6.18%
Severity	2010.1	0.061 (CI = +/-0.005; p = 0.000)	0.967	+6.25%
Severity	2010.2	0.060 (CI = +/-0.005; p = 0.000)	0.963	+6.14%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	0.958	+6.09%
Severity	2011.2	0.057 (CI = +/-0.006; p = 0.000)	0.954	+5.92%
Severity	2012.1	0.056 (CI = +/-0.006; p = 0.000)	0.950	+5.73%
Severity	2012.2	0.052 (CI = +/-0.005; p = 0.000)	0.962	+5.37%
Severity	2013.1	0.053 (CI = +/-0.006; p = 0.000)	0.956	+5.43%
Severity	2013.2	0.053 (CI = +/-0.007; p = 0.000)	0.947	+5.42%
Severity	2014.1	0.056 (CI = +/-0.007; p = 0.000)	0.957	+5.72%
Severity	2014.2	0.054 (CI = +/-0.008; p = 0.000)	0.947	+5.60%
Severity	2015.1	0.055 (CI = +/-0.009; p = 0.000)	0.935	+5.62%
Severity	2015.2	0.052 (CI = +/-0.010; p = 0.000)	0.922	+5.33%
Frequency	2005.1	-0.013 (CI = +/-0.007; p = 0.001)	0.274	-1.28%
Frequency	2005.2	-0.014 (CI = +/-0.008; p = 0.001)	0.295	-1.39%
Frequency	2006.1	-0.015 (CI = +/-0.008; p = 0.001)	0.302	-1.47%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.001)	0.326	-1.59%
Frequency	2007.1	-0.017 (CI = +/-0.009; p = 0.001)	0.340	-1.71%
Frequency	2007.2	-0.017 (CI = +/-0.010; p = 0.001)	0.314	-1.71%
Frequency	2008.1	-0.020 (CI = +/-0.010; p = 0.000)	0.384	-1.97%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	0.502	-2.34%
Frequency	2009.1	-0.027 (CI = +/-0.009; p = 0.000)	0.585	-2.65%
Frequency	2009.2	-0.030 (CI = +/-0.009; p = 0.000)	0.657	-2.98%
Frequency	2010.1	-0.032 (CI = +/-0.010; p = 0.000)	0.664	-3.15%
Frequency	2010.2	-0.036 (CI = +/-0.009; p = 0.000)	0.753	-3.56%
Frequency	2011.1	-0.038 (CI = +/-0.010; p = 0.000)	0.763	-3.77%
Frequency	2011.2	-0.041 (CI = +/-0.010; p = 0.000)	0.782	-4.03%
Frequency	2012.1	-0.043 (CI = +/-0.011; p = 0.000)	0.777	-4.20%
Frequency	2012.2	-0.048 (CI = +/-0.011; p = 0.000)	0.829	-4.65%
Frequency	2013.1	-0.050 (CI = +/-0.012; p = 0.000)	0.835	-4.92%
Frequency	2013.2	-0.054 (CI = +/-0.012; p = 0.000)	0.856	-5.30%
Frequency	2014.1	-0.055 (CI = +/-0.014; p = 0.000)	0.833	-5.36%
Frequency	2014.2	-0.057 (CI = +/-0.016; p = 0.000)	0.821	-5.58%
Frequency	2015.1	-0.061 (CI = +/-0.018; p = 0.000)	0.818	-5.93%
Frequency	2015.2	-0.061 (CI = +/-0.022; p = 0.000)	0.775	-5.90%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.045 (CI = +/-0.006; p = 0.000)	0.892	+4.61%
Loss Cost	2005.2	0.045 (CI = +/-0.006; p = 0.000)	0.881	+4.59%
Loss Cost	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.874	+4.65%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.860	+4.54%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	0.842	+4.44%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.832	+4.51%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	0.816	+4.55%
Loss Cost	2008.2	0.043 (CI = +/-0.010; p = 0.000)	0.791	+4.38%
Loss Cost	2009.1	0.043 (CI = +/-0.011; p = 0.000)	0.770	+4.41%
Loss Cost	2009.2	0.041 (CI = +/-0.012; p = 0.000)	0.735	+4.23%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	0.702	+4.21%
Loss Cost	2010.2	0.036 (CI = +/-0.012; p = 0.000)	0.676	+3.62%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	0.618	+3.40%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	0.547	+2.95%
Loss Cost	2012.1	0.026 (CI = +/-0.015; p = 0.002)	0.457	+2.61%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.005)	0.428	+1.61%
Loss Cost	2013.1	0.015 (CI = +/-0.012; p = 0.019)	0.329	+1.47%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.090)	0.170	+1.05%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.011)	0.442	+1.65%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.047)	0.300	+1.41%
Loss Cost	2015.1	0.012 (CI = +/-0.017; p = 0.139)	0.159	+1.21%
Loss Cost	2015.2	0.013 (CI = +/-0.022; p = 0.201)	0.110	+1.30%
Severity	2005.1	0.050 (CI = +/-0.005; p = 0.000)	0.938	+5.14%
Severity	2005.2	0.051 (CI = +/-0.005; p = 0.000)	0.934	+5.19%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.933	+5.30%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.925	+5.28%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.917	+5.26%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.906	+5.24%
Severity	2008.1	0.054 (CI = +/-0.007; p = 0.000)	0.926	+5.54%
Severity	2008.2	0.056 (CI = +/-0.007; p = 0.000)	0.934	+5.77%
Severity	2009.1	0.060 (CI = +/-0.006; p = 0.000)	0.959	+6.14%
Severity	2009.2	0.061 (CI = +/-0.006; p = 0.000)	0.960	+6.30%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	0.957	+6.40%
Severity	2010.2	0.061 (CI = +/-0.007; p = 0.000)	0.951	+6.28%
Severity	2011.1	0.060 (CI = +/-0.008; p = 0.000)	0.942	+6.22%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	0.934	+6.00%
Severity	2012.1	0.056 (CI = +/-0.009; p = 0.000)	0.926	+5.74%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	0.943	+5.23%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.932	+5.30%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.915	+5.26%
Severity	2014.1	0.056 (CI = +/-0.010; p = 0.000)	0.934	+5.71%
Severity	2014.2	0.054 (CI = +/-0.012; p = 0.000)	0.914	+5.51%
Severity	2015.1	0.054 (CI = +/-0.015; p = 0.000)	0.888	+5.53%
Severity	2015.2	0.049 (CI = +/-0.017; p = 0.000)	0.855	+4.99%
Frequency	2005.1	-0.005 (CI = +/-0.006; p = 0.105)	0.058	-0.50%
Frequency	2005.2	-0.006 (CI = +/-0.007; p = 0.083)	0.074	-0.58%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.085)	0.076	-0.61%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.064)	0.096	-0.71%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.059)	0.105	-0.77%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.114)	0.066	-0.69%
Frequency	2008.1	-0.009 (CI = +/-0.009; p = 0.040)	0.140	-0.94%
Frequency	2008.2	-0.013 (CI = +/-0.008; p = 0.004)	0.306	-1.31%
Frequency	2009.1	-0.016 (CI = +/-0.008; p = 0.000)	0.439	-1.63%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	0.563	-1.95%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	0.562	-2.06%
Frequency	2010.2	-0.025 (CI = +/-0.008; p = 0.000)	0.730	-2.50%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	0.736	-2.66%
Frequency	2011.2	-0.029 (CI = +/-0.009; p = 0.000)	0.757	-2.88%
Frequency	2012.1	-0.030 (CI = +/-0.010; p = 0.000)	0.734	-2.96%
Frequency	2012.2	-0.035 (CI = +/-0.009; p = 0.000)	0.829	-3.43%
Frequency	2013.1	-0.037 (CI = +/-0.010; p = 0.000)	0.828	-3.64%
Frequency	2013.2	-0.041 (CI = +/-0.011; p = 0.000)	0.857	-4.01%
Frequency	2014.1	-0.039 (CI = +/-0.012; p = 0.000)	0.817	-3.84%
Frequency	2014.2	-0.040 (CI = +/-0.015; p = 0.000)	0.776	-3.89%
Frequency	2015.1	-0.042 (CI = +/-0.018; p = 0.001)	0.745	-4.09%
Frequency	2015.2	-0.036 (CI = +/-0.021; p = 0.005)	0.647	-3.51%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.046 (CI = +/-0.006; p = 0.000)	0.890	+4.71%
Loss Cost	2005.2	0.046 (CI = +/-0.007; p = 0.000)	0.878	+4.70%
Loss Cost	2006.1	0.047 (CI = +/-0.007; p = 0.000)	0.871	+4.77%
Loss Cost	2006.2	0.046 (CI = +/-0.008; p = 0.000)	0.856	+4.66%
Loss Cost	2007.1	0.045 (CI = +/-0.008; p = 0.000)	0.838	+4.56%
Loss Cost	2007.2	0.045 (CI = +/-0.009; p = 0.000)	0.828	+4.65%
Loss Cost	2008.1	0.046 (CI = +/-0.010; p = 0.000)	0.813	+4.71%
Loss Cost	2008.2	0.044 (CI = +/-0.010; p = 0.000)	0.785	+4.54%
Loss Cost	2009.1	0.045 (CI = +/-0.012; p = 0.000)	0.764	+4.58%
Loss Cost	2009.2	0.043 (CI = +/-0.013; p = 0.000)	0.726	+4.40%
Loss Cost	2010.1	0.043 (CI = +/-0.014; p = 0.000)	0.692	+4.39%
Loss Cost	2010.2	0.037 (CI = +/-0.013; p = 0.000)	0.659	+3.76%
Loss Cost	2011.1	0.035 (CI = +/-0.015; p = 0.000)	0.596	+3.53%
Loss Cost	2011.2	0.030 (CI = +/-0.016; p = 0.001)	0.513	+3.03%
Loss Cost	2012.1	0.026 (CI = +/-0.017; p = 0.006)	0.412	+2.66%
Loss Cost	2012.2	0.015 (CI = +/-0.012; p = 0.017)	0.341	+1.52%
Loss Cost	2013.1	0.013 (CI = +/-0.014; p = 0.056)	0.228	+1.33%
Loss Cost	2013.2	0.008 (CI = +/-0.014; p = 0.238)	0.049	+0.81%
Loss Cost	2014.1	0.015 (CI = +/-0.014; p = 0.042)	0.317	+1.48%
Loss Cost	2014.2	0.011 (CI = +/-0.017; p = 0.151)	0.144	+1.16%
Loss Cost	2015.1	0.008 (CI = +/-0.021; p = 0.370)	-0.011	+0.85%
Loss Cost	2015.2	0.009 (CI = +/-0.028; p = 0.481)	-0.066	+0.86%
Severity	2005.1	0.050 (CI = +/-0.005; p = 0.000)	0.932	+5.15%
Severity	2005.2	0.051 (CI = +/-0.006; p = 0.000)	0.927	+5.20%
Severity	2006.1	0.052 (CI = +/-0.006; p = 0.000)	0.926	+5.32%
Severity	2006.2	0.052 (CI = +/-0.006; p = 0.000)	0.918	+5.30%
Severity	2007.1	0.051 (CI = +/-0.007; p = 0.000)	0.908	+5.27%
Severity	2007.2	0.051 (CI = +/-0.008; p = 0.000)	0.896	+5.26%
Severity	2008.1	0.054 (CI = +/-0.007; p = 0.000)	0.919	+5.58%
Severity	2008.2	0.057 (CI = +/-0.007; p = 0.000)	0.928	+5.84%
Severity	2009.1	0.061 (CI = +/-0.006; p = 0.000)	0.957	+6.26%
Severity	2009.2	0.063 (CI = +/-0.006; p = 0.000)	0.960	+6.45%
Severity	2010.1	0.064 (CI = +/-0.007; p = 0.000)	0.957	+6.58%
Severity	2010.2	0.063 (CI = +/-0.007; p = 0.000)	0.950	+6.46%
Severity	2011.1	0.062 (CI = +/-0.008; p = 0.000)	0.940	+6.42%
Severity	2011.2	0.060 (CI = +/-0.009; p = 0.000)	0.931	+6.20%
Severity	2012.1	0.058 (CI = +/-0.010; p = 0.000)	0.920	+5.93%
Severity	2012.2	0.052 (CI = +/-0.008; p = 0.000)	0.936	+5.36%
Severity	2013.1	0.053 (CI = +/-0.010; p = 0.000)	0.925	+5.46%
Severity	2013.2	0.053 (CI = +/-0.012; p = 0.000)	0.905	+5.45%
Severity	2014.1	0.059 (CI = +/-0.011; p = 0.000)	0.934	+6.03%
Severity	2014.2	0.057 (CI = +/-0.014; p = 0.000)	0.911	+5.86%
Severity	2015.1	0.058 (CI = +/-0.017; p = 0.000)	0.884	+5.96%
Severity	2015.2	0.053 (CI = +/-0.021; p = 0.001)	0.838	+5.39%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.205)	0.024	-0.41%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.166)	0.037	-0.48%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.168)	0.038	-0.52%
Frequency	2006.2	-0.006 (CI = +/-0.008; p = 0.131)	0.055	-0.61%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.121)	0.062	-0.67%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.216)	0.026	-0.57%
Frequency	2008.1	-0.008 (CI = +/-0.010; p = 0.088)	0.091	-0.83%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.010)	0.249	-1.24%
Frequency	2009.1	-0.016 (CI = +/-0.009; p = 0.002)	0.385	-1.58%
Frequency	2009.2	-0.019 (CI = +/-0.009; p = 0.000)	0.518	-1.93%
Frequency	2010.1	-0.021 (CI = +/-0.010; p = 0.000)	0.516	-2.05%
Frequency	2010.2	-0.026 (CI = +/-0.009; p = 0.000)	0.702	-2.54%
Frequency	2011.1	-0.028 (CI = +/-0.009; p = 0.000)	0.710	-2.72%
Frequency	2011.2	-0.030 (CI = +/-0.010; p = 0.000)	0.737	-2.98%
Frequency	2012.1	-0.031 (CI = +/-0.011; p = 0.000)	0.715	-3.09%
Frequency	2012.2	-0.037 (CI = +/-0.010; p = 0.000)	0.829	-3.65%
Frequency	2013.1	-0.040 (CI = +/-0.011; p = 0.000)	0.836	-3.92%
Frequency	2013.2	-0.045 (CI = +/-0.011; p = 0.000)	0.883	-4.40%
Frequency	2014.1	-0.044 (CI = +/-0.013; p = 0.000)	0.847	-4.29%
Frequency	2014.2	-0.045 (CI = +/-0.016; p = 0.000)	0.818	-4.44%
Frequency	2015.1	-0.049 (CI = +/-0.020; p = 0.001)	0.811	-4.83%
Frequency	2015.2	-0.044 (CI = +/-0.024; p = 0.004)	0.726	-4.30%

Property Damage

Coverage = Total PD
 End Trend Period = 2021.1
 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 ²	Implied Trend
					Rate
Loss Cost	2005.1	0.017 (CI = +/-0.010; p = 0.002)	0.232 (CI = +/-0.100; p = 0.000)	0.882	+1.74%
Loss Cost	2005.2	0.015 (CI = +/-0.011; p = 0.006)	0.241 (CI = +/-0.099; p = 0.000)	0.877	+1.54%
Loss Cost	2006.1	0.015 (CI = +/-0.011; p = 0.012)	0.244 (CI = +/-0.101; p = 0.000)	0.869	+1.47%
Loss Cost	2006.2	0.012 (CI = +/-0.011; p = 0.033)	0.254 (CI = +/-0.096; p = 0.000)	0.871	+1.19%
Loss Cost	2007.1	0.010 (CI = +/-0.011; p = 0.075)	0.260 (CI = +/-0.092; p = 0.000)	0.869	+0.97%
Loss Cost	2007.2	0.009 (CI = +/-0.011; p = 0.100)	0.260 (CI = +/-0.094; p = 0.000)	0.859	+0.93%
Loss Cost	2008.1	0.009 (CI = +/-0.012; p = 0.132)	0.261 (CI = +/-0.096; p = 0.000)	0.846	+0.88%
Loss Cost	2008.2	0.007 (CI = +/-0.011; p = 0.213)	0.259 (CI = +/-0.092; p = 0.000)	0.838	+0.70%
Loss Cost	2009.1	0.007 (CI = +/-0.012; p = 0.240)	0.259 (CI = +/-0.095; p = 0.000)	0.822	+0.69%
Loss Cost	2009.2	0.006 (CI = +/-0.012; p = 0.309)	0.254 (CI = +/-0.095; p = 0.000)	0.798	+0.60%
Loss Cost	2010.1	0.006 (CI = +/-0.012; p = 0.320)	0.254 (CI = +/-0.099; p = 0.000)	0.773	+0.60%
Loss Cost	2010.2	0.005 (CI = +/-0.011; p = 0.385)	0.229 (CI = +/-0.091; p = 0.000)	0.744	+0.47%
Loss Cost	2011.1	0.005 (CI = +/-0.011; p = 0.402)	0.228 (CI = +/-0.099; p = 0.000)	0.688	+0.47%
Loss Cost	2011.2	0.005 (CI = +/-0.012; p = 0.428)	0.218 (CI = +/-0.113; p = 0.001)	0.579	+0.46%
Loss Cost	2012.1	0.005 (CI = +/-0.012; p = 0.417)	0.255 (CI = +/-0.147; p = 0.002)	0.495	+0.47%
Loss Cost	2012.2	0.005 (CI = +/-0.012; p = 0.417)	NA (CI = +/-NA; p = NA)	-0.018	+0.47%
Loss Cost	2013.1	0.002 (CI = +/-0.013; p = 0.694)	NA (CI = +/-NA; p = NA)	-0.055	+0.25%
Loss Cost	2013.2	-0.002 (CI = +/-0.014; p = 0.801)	NA (CI = +/-NA; p = NA)	-0.066	-0.17%
Loss Cost	2014.1	0.001 (CI = +/-0.016; p = 0.941)	NA (CI = +/-NA; p = NA)	-0.076	+0.05%
Loss Cost	2014.2	-0.003 (CI = +/-0.017; p = 0.716)	NA (CI = +/-NA; p = NA)	-0.071	-0.30%
Loss Cost	2015.1	-0.007 (CI = +/-0.020; p = 0.485)	NA (CI = +/-NA; p = NA)	-0.041	-0.65%
Loss Cost	2015.2	-0.009 (CI = +/-0.024; p = 0.419)	NA (CI = +/-NA; p = NA)	-0.027	-0.89%
Severity	2005.1	0.044 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.073; p = 0.029)	0.958	+4.47%
Severity	2005.2	0.044 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.074; p = 0.037)	0.956	+4.52%
Severity	2006.1	0.045 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.075; p = 0.049)	0.955	+4.64%
Severity	2006.2	0.045 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.076; p = 0.051)	0.950	+4.60%
Severity	2007.1	0.045 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.078; p = 0.053)	0.945	+4.57%
Severity	2007.2	0.045 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.080; p = 0.057)	0.939	+4.55%
Severity	2008.1	0.047 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.069; p = 0.034)	0.954	+4.81%
Severity	2008.2	0.049 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.064; p = 0.020)	0.961	+4.98%
Severity	2009.1	0.051 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.045; p = 0.001)	0.981	+5.21%
Severity	2009.2	0.052 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.040; p = 0.000)	0.984	+5.30%
Severity	2010.1	0.052 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.039; p = 0.000)	0.985	+5.36%
Severity	2010.2	0.052 (CI = +/-0.005; p = 0.000)	0.092 (CI = +/-0.041; p = 0.000)	0.982	+5.35%
Severity	2011.1	0.052 (CI = +/-0.005; p = 0.000)	0.098 (CI = +/-0.044; p = 0.000)	0.980	+5.37%
Severity	2011.2	0.052 (CI = +/-0.005; p = 0.000)	0.097 (CI = +/-0.050; p = 0.001)	0.975	+5.36%
Severity	2012.1	0.052 (CI = +/-0.005; p = 0.000)	0.107 (CI = +/-0.066; p = 0.003)	0.970	+5.37%
Severity	2012.2	0.052 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.962	+5.37%
Severity	2013.1	0.053 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	+5.43%
Severity	2013.2	0.053 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.947	+5.42%
Severity	2014.1	0.056 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.957	+5.72%
Severity	2014.2	0.054 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.947	+5.60%
Severity	2015.1	0.055 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	+5.62%
Severity	2015.2	0.052 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.922	+5.33%
Frequency	2005.1	-0.026 (CI = +/-0.013; p = 0.000)	0.150 (CI = +/-0.128; p = 0.023)	0.371	-2.61%
Frequency	2005.2	-0.029 (CI = +/-0.014; p = 0.000)	0.162 (CI = +/-0.127; p = 0.015)	0.408	-2.85%
Frequency	2006.1	-0.031 (CI = +/-0.014; p = 0.000)	0.169 (CI = +/-0.128; p = 0.012)	0.427	-3.03%
Frequency	2006.2	-0.033 (CI = +/-0.014; p = 0.000)	0.178 (CI = +/-0.127; p = 0.008)	0.465	-3.26%
Frequency	2007.1	-0.035 (CI = +/-0.015; p = 0.000)	0.183 (CI = +/-0.126; p = 0.006)	0.489	-3.44%
Frequency	2007.2	-0.035 (CI = +/-0.015; p = 0.000)	0.183 (CI = +/-0.129; p = 0.007)	0.468	-3.46%
Frequency	2008.1	-0.038 (CI = +/-0.015; p = 0.000)	0.185 (CI = +/-0.122; p = 0.004)	0.545	-3.75%
Frequency	2008.2	-0.042 (CI = +/-0.013; p = 0.000)	0.182 (CI = +/-0.106; p = 0.002)	0.665	-4.07%
Frequency	2009.1	-0.044 (CI = +/-0.012; p = 0.000)	0.176 (CI = +/-0.096; p = 0.001)	0.737	-4.30%
Frequency	2009.2	-0.046 (CI = +/-0.011; p = 0.000)	0.165 (CI = +/-0.088; p = 0.001)	0.791	-4.47%
Frequency	2010.1	-0.046 (CI = +/-0.011; p = 0.000)	0.160 (CI = +/-0.091; p = 0.002)	0.789	-4.51%
Frequency	2010.2	-0.047 (CI = +/-0.010; p = 0.000)	0.137 (CI = +/-0.084; p = 0.003)	0.839	-4.63%
Frequency	2011.1	-0.048 (CI = +/-0.010; p = 0.000)	0.131 (CI = +/-0.091; p = 0.007)	0.834	-4.65%
Frequency	2011.2	-0.048 (CI = +/-0.011; p = 0.000)	0.121 (CI = +/-0.104; p = 0.025)	0.830	-4.66%
Frequency	2012.1	-0.048 (CI = +/-0.011; p = 0.000)	0.148 (CI = +/-0.135; p = 0.034)	0.822	-4.65%
Frequency	2012.2	-0.048 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.829	-4.65%
Frequency	2013.1	-0.050 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.835	-4.92%
Frequency	2013.2	-0.054 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.856	-5.30%
Frequency	2014.1	-0.055 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.833	-5.36%
Frequency	2014.2	-0.057 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.821	-5.58%
Frequency	2015.1	-0.061 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.818	-5.93%
Frequency	2015.2	-0.061 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.775	-5.90%

Property Damage

Coverage = Total 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	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.024 (CI = +/-0.010; p = 0.000)	0.195 (CI = +/-0.086; p = 0.000)	0.922	+2.41%
Loss Cost	2005.2	0.022 (CI = +/-0.010; p = 0.000)	0.204 (CI = +/-0.086; p = 0.000)	0.918	+2.22%
Loss Cost	2006.1	0.022 (CI = +/-0.011; p = 0.000)	0.205 (CI = +/-0.089; p = 0.000)	0.912	+2.19%
Loss Cost	2006.2	0.019 (CI = +/-0.010; p = 0.001)	0.217 (CI = +/-0.084; p = 0.000)	0.915	+1.88%
Loss Cost	2007.1	0.016 (CI = +/-0.010; p = 0.003)	0.225 (CI = +/-0.080; p = 0.000)	0.915	+1.63%
Loss Cost	2007.2	0.016 (CI = +/-0.011; p = 0.005)	0.225 (CI = +/-0.082; p = 0.000)	0.908	+1.63%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.008)	0.226 (CI = +/-0.084; p = 0.000)	0.899	+1.60%
Loss Cost	2008.2	0.014 (CI = +/-0.011; p = 0.016)	0.227 (CI = +/-0.080; p = 0.000)	0.897	+1.39%
Loss Cost	2009.1	0.014 (CI = +/-0.011; p = 0.020)	0.227 (CI = +/-0.082; p = 0.000)	0.886	+1.39%
Loss Cost	2009.2	0.013 (CI = +/-0.012; p = 0.032)	0.224 (CI = +/-0.082; p = 0.000)	0.871	+1.28%
Loss Cost	2010.1	0.013 (CI = +/-0.012; p = 0.036)	0.225 (CI = +/-0.085; p = 0.000)	0.855	+1.31%
Loss Cost	2010.2	0.011 (CI = +/-0.010; p = 0.030)	0.204 (CI = +/-0.072; p = 0.000)	0.859	+1.13%
Loss Cost	2011.1	0.011 (CI = +/-0.010; p = 0.036)	0.204 (CI = +/-0.078; p = 0.000)	0.826	+1.13%
Loss Cost	2011.2	0.011 (CI = +/-0.011; p = 0.044)	0.196 (CI = +/-0.088; p = 0.000)	0.756	+1.11%
Loss Cost	2012.1	0.011 (CI = +/-0.011; p = 0.038)	0.234 (CI = +/-0.110; p = 0.000)	0.711	+1.14%
Loss Cost	2012.2	0.011 (CI = +/-0.011; p = 0.038)	NA (CI = +/-NA; p = NA)	0.220	+1.14%
Loss Cost	2013.1	0.009 (CI = +/-0.012; p = 0.111)	NA (CI = +/-NA; p = NA)	0.121	+0.95%
Loss Cost	2013.2	0.005 (CI = +/-0.012; p = 0.385)	NA (CI = +/-NA; p = NA)	-0.015	+0.51%
Loss Cost	2014.1	0.009 (CI = +/-0.013; p = 0.148)	NA (CI = +/-NA; p = NA)	0.106	+0.94%
Loss Cost	2014.2	0.006 (CI = +/-0.015; p = 0.381)	NA (CI = +/-NA; p = NA)	-0.015	+0.62%
Loss Cost	2015.1	0.003 (CI = +/-0.018; p = 0.694)	NA (CI = +/-NA; p = NA)	-0.091	+0.32%
Loss Cost	2015.2	0.002 (CI = +/-0.022; p = 0.830)	NA (CI = +/-NA; p = NA)	-0.118	+0.21%
Severity	2005.1	0.041 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.076; p = 0.016)	0.953	+4.23%
Severity	2005.2	0.042 (CI = +/-0.009; p = 0.000)	0.092 (CI = +/-0.078; p = 0.022)	0.949	+4.28%
Severity	2006.1	0.043 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.079; p = 0.033)	0.948	+4.41%
Severity	2006.2	0.043 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.081; p = 0.032)	0.942	+4.35%
Severity	2007.1	0.042 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.083; p = 0.033)	0.936	+4.28%
Severity	2007.2	0.042 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.085; p = 0.035)	0.929	+4.24%
Severity	2008.1	0.045 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.075; p = 0.025)	0.946	+4.57%
Severity	2008.2	0.047 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.069; p = 0.017)	0.954	+4.80%
Severity	2009.1	0.050 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.047; p = 0.001)	0.978	+5.11%
Severity	2009.2	0.051 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.042; p = 0.000)	0.982	+5.24%
Severity	2010.1	0.052 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.040; p = 0.000)	0.983	+5.31%
Severity	2010.2	0.052 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.042; p = 0.000)	0.980	+5.30%
Severity	2011.1	0.052 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.045; p = 0.000)	0.978	+5.32%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	0.098 (CI = +/-0.051; p = 0.001)	0.972	+5.32%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	0.108 (CI = +/-0.067; p = 0.004)	0.965	+5.32%
Severity	2012.2	0.052 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.953	+5.32%
Severity	2013.1	0.053 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.945	+5.40%
Severity	2013.2	0.052 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.933	+5.38%
Severity	2014.1	0.056 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.949	+5.78%
Severity	2014.2	0.055 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	+5.63%
Severity	2015.1	0.055 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.917	+5.66%
Severity	2015.2	0.051 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.896	+5.26%
Frequency	2005.1	-0.018 (CI = +/-0.013; p = 0.009)	0.101 (CI = +/-0.116; p = 0.086)	0.199	-1.75%
Frequency	2005.2	-0.020 (CI = +/-0.013; p = 0.005)	0.111 (CI = +/-0.117; p = 0.061)	0.235	-1.97%
Frequency	2006.1	-0.021 (CI = +/-0.014; p = 0.004)	0.118 (CI = +/-0.119; p = 0.051)	0.250	-2.13%
Frequency	2006.2	-0.024 (CI = +/-0.015; p = 0.002)	0.128 (CI = +/-0.119; p = 0.037)	0.290	-2.36%
Frequency	2007.1	-0.026 (CI = +/-0.015; p = 0.002)	0.134 (CI = +/-0.120; p = 0.031)	0.314	-2.54%
Frequency	2007.2	-0.025 (CI = +/-0.016; p = 0.003)	0.133 (CI = +/-0.124; p = 0.036)	0.279	-2.51%
Frequency	2008.1	-0.029 (CI = +/-0.016; p = 0.001)	0.139 (CI = +/-0.117; p = 0.022)	0.377	-2.84%
Frequency	2008.2	-0.033 (CI = +/-0.014; p = 0.000)	0.142 (CI = +/-0.100; p = 0.007)	0.547	-3.25%
Frequency	2009.1	-0.036 (CI = +/-0.012; p = 0.000)	0.140 (CI = +/-0.089; p = 0.004)	0.657	-3.54%
Frequency	2009.2	-0.038 (CI = +/-0.011; p = 0.000)	0.133 (CI = +/-0.079; p = 0.002)	0.743	-3.76%
Frequency	2010.1	-0.039 (CI = +/-0.011; p = 0.000)	0.130 (CI = +/-0.081; p = 0.004)	0.740	-3.81%
Frequency	2010.2	-0.040 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.070; p = 0.004)	0.825	-3.96%
Frequency	2011.1	-0.041 (CI = +/-0.010; p = 0.000)	0.105 (CI = +/-0.076; p = 0.009)	0.819	-3.98%
Frequency	2011.2	-0.041 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.086; p = 0.028)	0.814	-3.99%
Frequency	2012.1	-0.041 (CI = +/-0.011; p = 0.000)	0.126 (CI = +/-0.110; p = 0.027)	0.808	-3.98%
Frequency	2012.2	-0.041 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.818	-3.98%
Frequency	2013.1	-0.043 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.821	-4.22%
Frequency	2013.2	-0.047 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.848	-4.62%
Frequency	2014.1	-0.047 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.812	-4.58%
Frequency	2014.2	-0.049 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.786	-4.74%
Frequency	2015.1	-0.052 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.773	-5.06%
Frequency	2015.2	-0.049 (CI = +/-0.024; p = 0.002)	NA (CI = +/-NA; p = NA)	0.697	-4.79%

Property Damage

Coverage = Total 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^2	Implied Trend
					Rate
Loss Cost	2005.1	0.027 (CI = +/-0.009; p = 0.000)	0.176 (CI = +/-0.079; p = 0.000)	0.937	+2.79%
Loss Cost	2005.2	0.026 (CI = +/-0.010; p = 0.000)	0.184 (CI = +/-0.080; p = 0.000)	0.933	+2.62%
Loss Cost	2006.1	0.026 (CI = +/-0.010; p = 0.000)	0.184 (CI = +/-0.083; p = 0.000)	0.928	+2.62%
Loss Cost	2006.2	0.023 (CI = +/-0.010; p = 0.000)	0.196 (CI = +/-0.078; p = 0.000)	0.931	+2.31%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.205 (CI = +/-0.076; p = 0.000)	0.931	+2.05%
Loss Cost	2007.2	0.021 (CI = +/-0.011; p = 0.001)	0.204 (CI = +/-0.078; p = 0.000)	0.925	+2.08%
Loss Cost	2008.1	0.021 (CI = +/-0.011; p = 0.001)	0.204 (CI = +/-0.080; p = 0.000)	0.918	+2.07%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.002)	0.207 (CI = +/-0.076; p = 0.000)	0.916	+1.85%
Loss Cost	2009.1	0.019 (CI = +/-0.012; p = 0.003)	0.207 (CI = +/-0.079; p = 0.000)	0.907	+1.88%
Loss Cost	2009.2	0.017 (CI = +/-0.012; p = 0.006)	0.205 (CI = +/-0.079; p = 0.000)	0.895	+1.76%
Loss Cost	2010.1	0.018 (CI = +/-0.012; p = 0.007)	0.207 (CI = +/-0.081; p = 0.000)	0.883	+1.80%
Loss Cost	2010.2	0.016 (CI = +/-0.010; p = 0.003)	0.187 (CI = +/-0.065; p = 0.000)	0.896	+1.59%
Loss Cost	2011.1	0.016 (CI = +/-0.010; p = 0.005)	0.189 (CI = +/-0.071; p = 0.000)	0.871	+1.60%
Loss Cost	2011.2	0.016 (CI = +/-0.011; p = 0.006)	0.181 (CI = +/-0.080; p = 0.000)	0.820	+1.58%
Loss Cost	2012.1	0.016 (CI = +/-0.010; p = 0.005)	0.221 (CI = +/-0.097; p = 0.000)	0.795	+1.61%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.005)	NA (CI = +/-NA; p = NA)	0.428	+1.61%
Loss Cost	2013.1	0.015 (CI = +/-0.012; p = 0.019)	NA (CI = +/-NA; p = NA)	0.329	+1.47%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.090)	NA (CI = +/-NA; p = NA)	0.170	+1.05%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.011)	NA (CI = +/-NA; p = NA)	0.442	+1.65%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.047)	NA (CI = +/-NA; p = NA)	0.300	+1.41%
Loss Cost	2015.1	0.012 (CI = +/-0.017; p = 0.139)	NA (CI = +/-NA; p = NA)	0.159	+1.21%
Loss Cost	2015.2	0.013 (CI = +/-0.022; p = 0.201)	NA (CI = +/-NA; p = NA)	0.110	+1.30%
Severity	2005.1	0.040 (CI = +/-0.009; p = 0.000)	0.102 (CI = +/-0.077; p = 0.011)	0.950	+4.07%
Severity	2005.2	0.040 (CI = +/-0.009; p = 0.000)	0.101 (CI = +/-0.079; p = 0.015)	0.946	+4.10%
Severity	2006.1	0.041 (CI = +/-0.010; p = 0.000)	0.095 (CI = +/-0.081; p = 0.023)	0.944	+4.24%
Severity	2006.2	0.041 (CI = +/-0.011; p = 0.000)	0.099 (CI = +/-0.083; p = 0.022)	0.938	+4.14%
Severity	2007.1	0.040 (CI = +/-0.011; p = 0.000)	0.102 (CI = +/-0.085; p = 0.021)	0.931	+4.05%
Severity	2007.2	0.039 (CI = +/-0.012; p = 0.000)	0.104 (CI = +/-0.087; p = 0.022)	0.923	+3.99%
Severity	2008.1	0.043 (CI = +/-0.011; p = 0.000)	0.096 (CI = +/-0.077; p = 0.017)	0.941	+4.36%
Severity	2008.2	0.045 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.071; p = 0.014)	0.950	+4.61%
Severity	2009.1	0.049 (CI = +/-0.007; p = 0.000)	0.093 (CI = +/-0.049; p = 0.001)	0.976	+4.98%
Severity	2009.2	0.050 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.044; p = 0.000)	0.980	+5.13%
Severity	2010.1	0.051 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.042; p = 0.000)	0.981	+5.22%
Severity	2010.2	0.051 (CI = +/-0.007; p = 0.000)	0.097 (CI = +/-0.044; p = 0.000)	0.978	+5.20%
Severity	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.102 (CI = +/-0.047; p = 0.000)	0.975	+5.22%
Severity	2011.2	0.051 (CI = +/-0.007; p = 0.000)	0.101 (CI = +/-0.053; p = 0.001)	0.968	+5.22%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	0.111 (CI = +/-0.069; p = 0.004)	0.958	+5.23%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.943	+5.23%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.932	+5.30%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.915	+5.26%
Severity	2014.1	0.056 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.934	+5.71%
Severity	2014.2	0.054 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.914	+5.51%
Severity	2015.1	0.054 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.888	+5.53%
Severity	2015.2	0.049 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.855	+4.99%
Frequency	2005.1	-0.012 (CI = +/-0.012; p = 0.046)	0.074 (CI = +/-0.106; 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)	0.124	-1.43%
Frequency	2006.1	-0.016 (CI = +/-0.014; p = 0.026)	0.089 (CI = +/-0.110; p = 0.111)	0.133	-1.55%
Frequency	2006.2	-0.018 (CI = +/-0.014; p = 0.016)	0.097 (CI = +/-0.111; p = 0.084)	0.170	-1.76%
Frequency	2007.1	-0.019 (CI = +/-0.015; p = 0.013)	0.103 (CI = +/-0.114; p = 0.073)	0.190	-1.92%
Frequency	2007.2	-0.019 (CI = +/-0.016; p = 0.024)	0.100 (CI = +/-0.117; p = 0.088)	0.147	-1.83%
Frequency	2008.1	-0.022 (CI = +/-0.015; p = 0.007)	0.108 (CI = +/-0.110; p = 0.054)	0.248	-2.19%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.093; p = 0.018)	0.453	-2.64%
Frequency	2009.1	-0.030 (CI = +/-0.012; p = 0.000)	0.114 (CI = +/-0.081; p = 0.008)	0.596	-2.96%
Frequency	2009.2	-0.033 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.070; p = 0.004)	0.713	-3.20%
Frequency	2010.1	-0.033 (CI = +/-0.011; p = 0.000)	0.108 (CI = +/-0.072; p = 0.006)	0.707	-3.25%
Frequency	2010.2	-0.035 (CI = +/-0.009; p = 0.000)	0.090 (CI = +/-0.057; p = 0.004)	0.831	-3.42%
Frequency	2011.1	-0.035 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.062; p = 0.009)	0.824	-3.44%
Frequency	2011.2	-0.035 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.070; p = 0.027)	0.819	-3.46%
Frequency	2012.1	-0.035 (CI = +/-0.009; p = 0.000)	0.110 (CI = +/-0.087; p = 0.017)	0.819	-3.43%
Frequency	2012.2	-0.035 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.829	-3.43%
Frequency	2013.1	-0.037 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.828	-3.64%
Frequency	2013.2	-0.041 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.857	-4.01%
Frequency	2014.1	-0.039 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.817	-3.84%
Frequency	2014.2	-0.040 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.776	-3.89%
Frequency	2015.1	-0.042 (CI = +/-0.018; p = 0.001)	NA (CI = +/-NA; p = NA)	0.745	-4.09%
Frequency	2015.2	-0.036 (CI = +/-0.021; p = 0.005)	NA (CI = +/-NA; p = NA)	0.647	-3.51%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.019 (CI = +/-0.013; p = 0.007)	-0.114 (CI = +/-0.126; p = 0.074)	0.233	+1.88%
Loss Cost	2005.2	0.017 (CI = +/-0.014; p = 0.017)	-0.107 (CI = +/-0.130; p = 0.103)	0.179	+1.75%
Loss Cost	2006.1	0.015 (CI = +/-0.015; p = 0.041)	-0.117 (CI = +/-0.132; p = 0.082)	0.163	+1.56%
Loss Cost	2006.2	0.011 (CI = +/-0.015; p = 0.142)	-0.093 (CI = +/-0.128; p = 0.148)	0.072	+1.10%
Loss Cost	2007.1	0.010 (CI = +/-0.016; p = 0.225)	-0.100 (CI = +/-0.132; p = 0.133)	0.065	+0.96%
Loss Cost	2007.2	0.009 (CI = +/-0.017; p = 0.309)	-0.095 (CI = +/-0.137; p = 0.166)	0.034	+0.86%
Loss Cost	2008.1	0.006 (CI = +/-0.018; p = 0.468)	-0.105 (CI = +/-0.141; p = 0.139)	0.033	+0.65%
Loss Cost	2008.2	0.004 (CI = +/-0.019; p = 0.659)	-0.094 (CI = +/-0.146; p = 0.193)	-0.003	+0.42%
Loss Cost	2009.1	-0.001 (CI = +/-0.020; p = 0.954)	-0.114 (CI = +/-0.145; p = 0.116)	0.028	-0.06%
Loss Cost	2009.2	-0.007 (CI = +/-0.020; p = 0.447)	-0.086 (CI = +/-0.138; p = 0.213)	0.017	-0.74%
Loss Cost	2010.1	-0.013 (CI = +/-0.021; p = 0.210)	-0.106 (CI = +/-0.137; p = 0.122)	0.094	-1.27%
Loss Cost	2010.2	-0.010 (CI = +/-0.022; p = 0.376)	-0.118 (CI = +/-0.142; p = 0.098)	0.092	-0.96%
Loss Cost	2011.1	-0.015 (CI = +/-0.024; p = 0.198)	-0.136 (CI = +/-0.143; p = 0.060)	0.160	-1.48%
Loss Cost	2011.2	-0.021 (CI = +/-0.025; p = 0.095)	-0.115 (CI = +/-0.144; p = 0.109)	0.193	-2.07%
Loss Cost	2012.1	-0.027 (CI = +/-0.027; p = 0.048)	-0.134 (CI = +/-0.146; p = 0.069)	0.262	-2.64%
Loss Cost	2012.2	-0.033 (CI = +/-0.029; p = 0.029)	-0.115 (CI = +/-0.150; p = 0.122)	0.303	-3.22%
Loss Cost	2013.1	-0.039 (CI = +/-0.031; p = 0.017)	-0.134 (CI = +/-0.153; p = 0.081)	0.357	-3.86%
Loss Cost	2013.2	-0.046 (CI = +/-0.034; p = 0.013)	-0.114 (CI = +/-0.159; p = 0.144)	0.398	-4.51%
Loss Cost	2014.1	-0.056 (CI = +/-0.037; p = 0.007)	-0.138 (CI = +/-0.160; p = 0.085)	0.468	-5.41%
Loss Cost	2014.2	-0.063 (CI = +/-0.042; p = 0.007)	-0.119 (CI = +/-0.170; p = 0.151)	0.496	-6.12%
Loss Cost	2015.1	-0.081 (CI = +/-0.040; p = 0.001)	-0.157 (CI = +/-0.151; p = 0.043)	0.661	-7.77%
Loss Cost	2015.2	-0.081 (CI = +/-0.049; p = 0.005)	-0.158 (CI = +/-0.170; p = 0.064)	0.632	-7.74%
Severity	2005.1	0.034 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.069; p = 0.376)	0.738	+3.44%
Severity	2005.2	0.032 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.070; p = 0.275)	0.717	+3.30%
Severity	2006.1	0.031 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.071; p = 0.359)	0.684	+3.19%
Severity	2006.2	0.028 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.064; p = 0.126)	0.685	+2.85%
Severity	2007.1	0.028 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.066; p = 0.150)	0.652	+2.82%
Severity	2007.2	0.027 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.069; p = 0.139)	0.625	+2.76%
Severity	2008.1	0.028 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.071; p = 0.138)	0.601	+2.80%
Severity	2008.2	0.028 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.075; p = 0.153)	0.579	+2.80%
Severity	2009.1	0.026 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.076; p = 0.216)	0.517	+2.64%
Severity	2009.2	0.023 (CI = +/-0.011; p = 0.000)	0.059 (CI = +/-0.076; p = 0.118)	0.480	+2.34%
Severity	2010.1	0.021 (CI = +/-0.012; p = 0.001)	0.051 (CI = +/-0.077; p = 0.182)	0.392	+2.11%
Severity	2010.2	0.026 (CI = +/-0.010; p = 0.000)	0.030 (CI = +/-0.066; p = 0.360)	0.571	+2.67%
Severity	2011.1	0.025 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.069; p = 0.458)	0.502	+2.53%
Severity	2011.2	0.024 (CI = +/-0.013; p = 0.001)	0.027 (CI = +/-0.073; p = 0.438)	0.455	+2.46%
Severity	2012.1	0.021 (CI = +/-0.013; p = 0.004)	0.018 (CI = +/-0.074; p = 0.607)	0.351	+2.16%
Severity	2012.2	0.019 (CI = +/-0.015; p = 0.015)	0.026 (CI = +/-0.077; p = 0.491)	0.276	+1.93%
Severity	2013.1	0.017 (CI = +/-0.016; p = 0.044)	0.020 (CI = +/-0.081; p = 0.610)	0.166	+1.72%
Severity	2013.2	0.013 (CI = +/-0.018; p = 0.145)	0.031 (CI = +/-0.083; p = 0.433)	0.084	+1.30%
Severity	2014.1	0.009 (CI = +/-0.020; p = 0.325)	0.022 (CI = +/-0.087; p = 0.584)	-0.047	+0.95%
Severity	2014.2	0.006 (CI = +/-0.023; p = 0.577)	0.031 (CI = +/-0.093; p = 0.480)	-0.085	+0.61%
Severity	2015.1	-0.004 (CI = +/-0.021; p = 0.669)	0.009 (CI = +/-0.081; p = 0.816)	-0.171	-0.42%
Severity	2015.2	-0.005 (CI = +/-0.026; p = 0.669)	0.011 (CI = +/-0.090; p = 0.798)	-0.191	-0.51%
Frequency	2005.1	-0.015 (CI = +/-0.008; p = 0.001)	-0.145 (CI = +/-0.076; p = 0.001)	0.470	-1.51%
Frequency	2005.2	-0.015 (CI = +/-0.009; p = 0.001)	-0.145 (CI = +/-0.079; p = 0.001)	0.466	-1.51%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.149 (CI = +/-0.081; p = 0.001)	0.458	-1.58%
Frequency	2006.2	-0.017 (CI = +/-0.010; p = 0.001)	-0.142 (CI = +/-0.083; p = 0.002)	0.470	-1.71%
Frequency	2007.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.148 (CI = +/-0.085; p = 0.001)	0.467	-1.81%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.002)	-0.146 (CI = +/-0.088; p = 0.002)	0.465	-1.85%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	-0.157 (CI = +/-0.088; p = 0.001)	0.506	-2.10%
Frequency	2008.2	-0.023 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.089; p = 0.002)	0.529	-2.31%
Frequency	2009.1	-0.027 (CI = +/-0.012; p = 0.000)	-0.161 (CI = +/-0.088; p = 0.001)	0.579	-2.63%
Frequency	2009.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.085; p = 0.002)	0.636	-3.01%
Frequency	2010.1	-0.034 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.084; p = 0.001)	0.664	-3.31%
Frequency	2010.2	-0.036 (CI = +/-0.014; p = 0.000)	-0.147 (CI = +/-0.087; p = 0.002)	0.679	-3.54%
Frequency	2011.1	-0.040 (CI = +/-0.014; p = 0.000)	-0.161 (CI = +/-0.085; p = 0.001)	0.712	-3.92%
Frequency	2011.2	-0.045 (CI = +/-0.014; p = 0.000)	-0.143 (CI = +/-0.081; p = 0.002)	0.769	-4.42%
Frequency	2012.1	-0.048 (CI = +/-0.015; p = 0.000)	-0.152 (CI = +/-0.082; p = 0.001)	0.769	-4.71%
Frequency	2012.2	-0.052 (CI = +/-0.016; p = 0.000)	-0.141 (CI = +/-0.084; p = 0.003)	0.787	-5.06%
Frequency	2013.1	-0.056 (CI = +/-0.017; p = 0.000)	-0.153 (CI = +/-0.084; p = 0.001)	0.800	-5.48%
Frequency	2013.2	-0.059 (CI = +/-0.019; p = 0.000)	-0.146 (CI = +/-0.089; p = 0.004)	0.802	-5.74%
Frequency	2014.1	-0.065 (CI = +/-0.020; p = 0.000)	-0.160 (CI = +/-0.087; p = 0.002)	0.820	-6.30%
Frequency	2014.2	-0.069 (CI = +/-0.023; p = 0.000)	-0.150 (CI = +/-0.092; p = 0.004)	0.826	-6.69%
Frequency	2015.1	-0.077 (CI = +/-0.024; p = 0.000)	-0.166 (CI = +/-0.091; p = 0.002)	0.844	-7.38%
Frequency	2015.2	-0.075 (CI = +/-0.029; p = 0.000)	-0.169 (CI = +/-0.101; p = 0.005)	0.829	-7.27%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.028 (CI = +/-0.012; p = 0.000)	-0.106 (CI = +/-0.110; p = 0.058)	0.441	+2.83%
Loss Cost	2005.2	0.027 (CI = +/-0.013; p = 0.000)	-0.101 (CI = +/-0.114; p = 0.079)	0.388	+2.74%
Loss Cost	2006.1	0.026 (CI = +/-0.014; p = 0.001)	-0.108 (CI = +/-0.117; p = 0.069)	0.362	+2.60%
Loss Cost	2006.2	0.021 (CI = +/-0.014; p = 0.004)	-0.086 (CI = +/-0.112; p = 0.128)	0.264	+2.14%
Loss Cost	2007.1	0.020 (CI = +/-0.015; p = 0.010)	-0.089 (CI = +/-0.117; p = 0.127)	0.244	+2.06%
Loss Cost	2007.2	0.020 (CI = +/-0.016; p = 0.018)	-0.088 (CI = +/-0.122; p = 0.149)	0.201	+2.03%
Loss Cost	2008.1	0.019 (CI = +/-0.018; p = 0.038)	-0.094 (CI = +/-0.126; p = 0.138)	0.180	+1.88%
Loss Cost	2008.2	0.017 (CI = +/-0.019; p = 0.077)	-0.087 (CI = +/-0.132; p = 0.185)	0.115	+1.72%
Loss Cost	2009.1	0.013 (CI = +/-0.020; p = 0.200)	-0.104 (CI = +/-0.132; p = 0.117)	0.099	+1.27%
Loss Cost	2009.2	0.006 (CI = +/-0.020; p = 0.563)	-0.077 (CI = +/-0.126; p = 0.219)	-0.007	+0.56%
Loss Cost	2010.1	0.001 (CI = +/-0.021; p = 0.949)	-0.094 (CI = +/-0.126; p = 0.135)	0.022	+0.06%
Loss Cost	2010.2	0.006 (CI = +/-0.022; p = 0.589)	-0.112 (CI = +/-0.128; p = 0.082)	0.077	+0.58%
Loss Cost	2011.1	0.001 (CI = +/-0.024; p = 0.919)	-0.127 (CI = +/-0.131; p = 0.056)	0.111	+0.12%
Loss Cost	2011.2	-0.004 (CI = +/-0.026; p = 0.720)	-0.109 (CI = +/-0.134; p = 0.103)	0.071	-0.44%
Loss Cost	2012.1	-0.010 (CI = +/-0.028; p = 0.480)	-0.123 (CI = +/-0.138; p = 0.076)	0.121	-0.95%
Loss Cost	2012.2	-0.015 (CI = +/-0.031; p = 0.325)	-0.108 (CI = +/-0.145; p = 0.132)	0.120	-1.48%
Loss Cost	2013.1	-0.021 (CI = +/-0.035; p = 0.225)	-0.122 (CI = +/-0.152; p = 0.105)	0.162	-2.04%
Loss Cost	2013.2	-0.027 (CI = +/-0.040; p = 0.171)	-0.107 (CI = +/-0.163; p = 0.177)	0.179	-2.65%
Loss Cost	2014.1	-0.036 (CI = +/-0.045; p = 0.108)	-0.126 (CI = +/-0.170; p = 0.128)	0.244	-3.53%
Loss Cost	2014.2	-0.043 (CI = +/-0.054; p = 0.106)	-0.111 (CI = +/-0.187; p = 0.211)	0.260	-4.20%
Loss Cost	2015.1	-0.063 (CI = +/-0.055; p = 0.029)	-0.149 (CI = +/-0.175; p = 0.086)	0.469	-6.14%
Loss Cost	2015.2	-0.059 (CI = +/-0.071; p = 0.089)	-0.157 (CI = +/-0.203; p = 0.110)	0.429	-5.72%
Severity	2005.1	0.038 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.066; p = 0.312)	0.788	+3.86%
Severity	2005.2	0.037 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.067; p = 0.233)	0.769	+3.73%
Severity	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.035 (CI = +/-0.068; p = 0.301)	0.741	+3.63%
Severity	2006.2	0.032 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.061; p = 0.093)	0.747	+3.27%
Severity	2007.1	0.032 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.064; p = 0.105)	0.720	+3.27%
Severity	2007.2	0.032 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.066; p = 0.107)	0.698	+3.23%
Severity	2008.1	0.033 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.069; p = 0.095)	0.684	+3.33%
Severity	2008.2	0.033 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.072; p = 0.119)	0.667	+3.36%
Severity	2009.1	0.032 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.075; p = 0.166)	0.614	+3.23%
Severity	2009.2	0.029 (CI = +/-0.012; p = 0.000)	0.063 (CI = +/-0.074; p = 0.092)	0.581	+2.92%
Severity	2010.1	0.027 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.077; p = 0.142)	0.502	+2.71%
Severity	2010.2	0.034 (CI = +/-0.010; p = 0.000)	0.030 (CI = +/-0.058; p = 0.283)	0.734	+3.47%
Severity	2011.1	0.033 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.061; p = 0.348)	0.686	+3.38%
Severity	2011.2	0.033 (CI = +/-0.013; p = 0.000)	0.027 (CI = +/-0.065; p = 0.383)	0.654	+3.39%
Severity	2012.1	0.031 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.067; p = 0.523)	0.576	+3.14%
Severity	2012.2	0.029 (CI = +/-0.016; p = 0.001)	0.025 (CI = +/-0.072; p = 0.464)	0.513	+2.97%
Severity	2013.1	0.028 (CI = +/-0.018; p = 0.005)	0.022 (CI = +/-0.078; p = 0.544)	0.419	+2.85%
Severity	2013.2	0.025 (CI = +/-0.020; p = 0.023)	0.031 (CI = +/-0.082; p = 0.422)	0.328	+2.48%
Severity	2014.1	0.022 (CI = +/-0.024; p = 0.067)	0.025 (CI = +/-0.089; p = 0.539)	0.179	+2.20%
Severity	2014.2	0.019 (CI = +/-0.029; p = 0.158)	0.030 (CI = +/-0.099; p = 0.505)	0.100	+1.96%
Severity	2015.1	0.008 (CI = +/-0.028; p = 0.547)	0.009 (CI = +/-0.089; p = 0.828)	-0.184	+0.77%
Severity	2015.2	0.009 (CI = +/-0.036; p = 0.554)	0.005 (CI = +/-0.103; p = 0.905)	-0.209	+0.95%
Frequency	2005.1	-0.010 (CI = +/-0.008; p = 0.012)	-0.139 (CI = +/-0.068; p = 0.000)	0.433	-0.99%
Frequency	2005.2	-0.010 (CI = +/-0.008; p = 0.022)	-0.141 (CI = +/-0.070; p = 0.000)	0.432	-0.95%
Frequency	2006.1	-0.010 (CI = +/-0.009; p = 0.025)	-0.143 (CI = +/-0.073; p = 0.000)	0.417	-1.00%
Frequency	2006.2	-0.011 (CI = +/-0.009; p = 0.021)	-0.138 (CI = +/-0.075; p = 0.001)	0.421	-1.10%
Frequency	2007.1	-0.012 (CI = +/-0.010; p = 0.022)	-0.141 (CI = +/-0.077; p = 0.001)	0.411	-1.17%
Frequency	2007.2	-0.012 (CI = +/-0.011; p = 0.035)	-0.142 (CI = +/-0.081; p = 0.001)	0.409	-1.16%
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.017)	-0.152 (CI = +/-0.081; p = 0.001)	0.450	-1.40%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.011)	-0.143 (CI = +/-0.083; p = 0.002)	0.465	-1.59%
Frequency	2009.1	-0.019 (CI = +/-0.012; p = 0.004)	-0.155 (CI = +/-0.083; p = 0.001)	0.518	-1.90%
Frequency	2009.2	-0.023 (CI = +/-0.013; p = 0.001)	-0.140 (CI = +/-0.080; p = 0.002)	0.575	-2.29%
Frequency	2010.1	-0.026 (CI = +/-0.013; p = 0.001)	-0.150 (CI = +/-0.081; p = 0.001)	0.601	-2.58%
Frequency	2010.2	-0.028 (CI = +/-0.015; p = 0.001)	-0.142 (CI = +/-0.084; p = 0.002)	0.614	-2.79%
Frequency	2011.1	-0.032 (CI = +/-0.015; p = 0.000)	-0.154 (CI = +/-0.084; p = 0.001)	0.646	-3.16%
Frequency	2011.2	-0.038 (CI = +/-0.015; p = 0.000)	-0.136 (CI = +/-0.080; p = 0.002)	0.714	-3.71%
Frequency	2012.1	-0.040 (CI = +/-0.017; p = 0.000)	-0.144 (CI = +/-0.083; p = 0.002)	0.702	-3.96%
Frequency	2012.2	-0.044 (CI = +/-0.019; p = 0.000)	-0.133 (CI = +/-0.087; p = 0.006)	0.721	-4.33%
Frequency	2013.1	-0.049 (CI = +/-0.021; p = 0.000)	-0.145 (CI = +/-0.089; p = 0.004)	0.728	-4.76%
Frequency	2013.2	-0.051 (CI = +/-0.024; p = 0.001)	-0.138 (CI = +/-0.096; p = 0.009)	0.727	-5.01%
Frequency	2014.1	-0.058 (CI = +/-0.026; p = 0.001)	-0.152 (CI = +/-0.098; p = 0.006)	0.738	-5.60%
Frequency	2014.2	-0.062 (CI = +/-0.031; p = 0.001)	-0.141 (CI = +/-0.107; p = 0.015)	0.745	-6.05%
Frequency	2015.1	-0.071 (CI = +/-0.035; p = 0.002)	-0.157 (CI = +/-0.110; p = 0.011)	0.756	-6.86%
Frequency	2015.2	-0.068 (CI = +/-0.044; p = 0.008)	-0.162 (CI = +/-0.128; p = 0.020)	0.735	-6.61%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.035 (CI = +/-0.009; p = 0.000)	-0.069 (CI = +/-0.082; p = 0.098)	0.675	+3.58%
Loss Cost	2005.2	0.034 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.085; p = 0.126)	0.638	+3.50%
Loss Cost	2006.1	0.034 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.088; p = 0.121)	0.612	+3.43%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.080; p = 0.217)	0.573	+2.98%
Loss Cost	2007.1	0.030 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.083; p = 0.244)	0.553	+3.00%
Loss Cost	2007.2	0.030 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.087; p = 0.261)	0.514	+3.01%
Loss Cost	2008.1	0.029 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.091; p = 0.271)	0.485	+2.97%
Loss Cost	2008.2	0.028 (CI = +/-0.014; p = 0.001)	-0.045 (CI = +/-0.095; p = 0.337)	0.418	+2.85%
Loss Cost	2009.1	0.025 (CI = +/-0.015; p = 0.003)	-0.058 (CI = +/-0.096; p = 0.223)	0.365	+2.50%
Loss Cost	2009.2	0.018 (CI = +/-0.014; p = 0.013)	-0.034 (CI = +/-0.083; p = 0.402)	0.240	+1.80%
Loss Cost	2010.1	0.014 (CI = +/-0.014; p = 0.053)	-0.047 (CI = +/-0.083; p = 0.249)	0.182	+1.42%
Loss Cost	2010.2	0.020 (CI = +/-0.013; p = 0.005)	-0.066 (CI = +/-0.073; p = 0.074)	0.400	+2.05%
Loss Cost	2011.1	0.017 (CI = +/-0.015; p = 0.022)	-0.075 (CI = +/-0.076; p = 0.053)	0.372	+1.76%
Loss Cost	2011.2	0.013 (CI = +/-0.015; p = 0.091)	-0.061 (CI = +/-0.073; p = 0.094)	0.220	+1.26%
Loss Cost	2012.1	0.010 (CI = +/-0.017; p = 0.219)	-0.068 (CI = +/-0.077; p = 0.077)	0.209	+1.00%
Loss Cost	2012.2	0.006 (CI = +/-0.018; p = 0.515)	-0.057 (CI = +/-0.077; p = 0.135)	0.068	+0.55%
Loss Cost	2013.1	0.003 (CI = +/-0.021; p = 0.721)	-0.062 (CI = +/-0.084; p = 0.133)	0.069	+0.35%
Loss Cost	2013.2	-0.001 (CI = +/-0.023; p = 0.897)	-0.052 (CI = +/-0.087; p = 0.218)	-0.022	-0.14%
Loss Cost	2014.1	-0.005 (CI = +/-0.028; p = 0.665)	-0.060 (CI = +/-0.096; p = 0.187)	0.009	-0.55%
Loss Cost	2014.2	-0.010 (CI = +/-0.033; p = 0.485)	-0.051 (CI = +/-0.104; p = 0.286)	-0.016	-1.03%
Loss Cost	2015.1	-0.026 (CI = +/-0.032; p = 0.092)	-0.081 (CI = +/-0.092; p = 0.076)	0.355	-2.60%
Loss Cost	2015.2	-0.017 (CI = +/-0.037; p = 0.297)	-0.094 (CI = +/-0.096; p = 0.053)	0.390	-1.71%
Severity	2005.1	0.040 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.063; p = 0.148)	0.817	+4.11%
Severity	2005.2	0.039 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.063; p = 0.107)	0.802	+3.98%
Severity	2006.1	0.038 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.066; p = 0.146)	0.775	+3.90%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.058; p = 0.032)	0.789	+3.54%
Severity	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.060; p = 0.035)	0.768	+3.58%
Severity	2007.2	0.035 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.063; p = 0.039)	0.750	+3.54%
Severity	2008.1	0.036 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.064; p = 0.029)	0.744	+3.70%
Severity	2008.2	0.037 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.067; p = 0.041)	0.732	+3.75%
Severity	2009.1	0.036 (CI = +/-0.011; p = 0.000)	0.067 (CI = +/-0.071; p = 0.061)	0.686	+3.66%
Severity	2009.2	0.033 (CI = +/-0.012; p = 0.000)	0.078 (CI = +/-0.070; p = 0.032)	0.663	+3.35%
Severity	2010.1	0.031 (CI = +/-0.013; p = 0.000)	0.072 (CI = +/-0.073; p = 0.054)	0.593	+3.18%
Severity	2010.2	0.039 (CI = +/-0.008; p = 0.000)	0.047 (CI = +/-0.046; p = 0.047)	0.849	+4.00%
Severity	2011.1	0.039 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.049; p = 0.061)	0.820	+4.00%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.052; p = 0.084)	0.803	+4.05%
Severity	2012.1	0.038 (CI = +/-0.012; p = 0.000)	0.041 (CI = +/-0.056; p = 0.137)	0.751	+3.88%
Severity	2012.2	0.037 (CI = +/-0.014; p = 0.000)	0.044 (CI = +/-0.060; p = 0.133)	0.712	+3.75%
Severity	2013.1	0.037 (CI = +/-0.016; p = 0.000)	0.045 (CI = +/-0.065; p = 0.158)	0.652	+3.79%
Severity	2013.2	0.034 (CI = +/-0.018; p = 0.002)	0.052 (CI = +/-0.069; p = 0.125)	0.598	+3.46%
Severity	2014.1	0.033 (CI = +/-0.022; p = 0.008)	0.050 (CI = +/-0.077; p = 0.174)	0.485	+3.39%
Severity	2014.2	0.032 (CI = +/-0.027; p = 0.027)	0.053 (CI = +/-0.086; p = 0.194)	0.423	+3.24%
Severity	2015.1	0.020 (CI = +/-0.029; p = 0.139)	0.032 (CI = +/-0.083; p = 0.392)	0.116	+2.05%
Severity	2015.2	0.024 (CI = +/-0.037; p = 0.164)	0.027 (CI = +/-0.095; p = 0.516)	0.111	+2.40%
Frequency	2005.1	-0.005 (CI = +/-0.005; p = 0.060)	-0.114 (CI = +/-0.047; p = 0.000)	0.471	-0.52%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.110)	-0.117 (CI = +/-0.048; p = 0.000)	0.477	-0.46%
Frequency	2006.1	-0.005 (CI = +/-0.006; p = 0.143)	-0.116 (CI = +/-0.050; p = 0.000)	0.453	-0.45%
Frequency	2006.2	-0.005 (CI = +/-0.007; p = 0.103)	-0.113 (CI = +/-0.051; p = 0.000)	0.450	-0.54%
Frequency	2007.1	-0.006 (CI = +/-0.007; p = 0.121)	-0.113 (CI = +/-0.054; p = 0.000)	0.429	-0.56%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.178)	-0.115 (CI = +/-0.056; p = 0.000)	0.429	-0.52%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.089)	-0.122 (CI = +/-0.056; p = 0.000)	0.470	-0.70%
Frequency	2008.2	-0.009 (CI = +/-0.009; p = 0.045)	-0.115 (CI = +/-0.057; p = 0.000)	0.482	-0.87%
Frequency	2009.1	-0.011 (CI = +/-0.009; p = 0.015)	-0.125 (CI = +/-0.056; p = 0.000)	0.543	-1.12%
Frequency	2009.2	-0.015 (CI = +/-0.008; p = 0.001)	-0.111 (CI = +/-0.049; p = 0.000)	0.641	-1.50%
Frequency	2010.1	-0.017 (CI = +/-0.009; p = 0.001)	-0.119 (CI = +/-0.050; p = 0.000)	0.663	-1.70%
Frequency	2010.2	-0.019 (CI = +/-0.009; p = 0.001)	-0.113 (CI = +/-0.051; p = 0.000)	0.684	-1.88%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.122 (CI = +/-0.051; p = 0.000)	0.714	-2.15%
Frequency	2011.2	-0.027 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.037; p = 0.000)	0.854	-2.68%
Frequency	2012.1	-0.028 (CI = +/-0.009; p = 0.000)	-0.109 (CI = +/-0.040; p = 0.000)	0.832	-2.77%
Frequency	2012.2	-0.031 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.037; p = 0.000)	0.872	-3.08%
Frequency	2013.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.107 (CI = +/-0.038; p = 0.000)	0.869	-3.32%
Frequency	2013.2	-0.035 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.041; p = 0.000)	0.873	-3.48%
Frequency	2014.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.111 (CI = +/-0.042; p = 0.000)	0.872	-3.81%
Frequency	2014.2	-0.042 (CI = +/-0.014; p = 0.000)	-0.105 (CI = +/-0.043; p = 0.001)	0.890	-4.14%
Frequency	2015.1	-0.047 (CI = +/-0.016; p = 0.000)	-0.113 (CI = +/-0.045; p = 0.001)	0.885	-4.56%
Frequency	2015.2	-0.041 (CI = +/-0.017; p = 0.001)	-0.121 (CI = +/-0.044; p = 0.001)	0.908	-4.01%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.037 (CI = +/-0.010; p = 0.000)	-0.076 (CI = +/-0.084; p = 0.073)	0.676	+3.73%
Loss Cost	2005.2	0.036 (CI = +/-0.011; p = 0.000)	-0.073 (CI = +/-0.087; p = 0.096)	0.637	+3.67%
Loss Cost	2006.1	0.035 (CI = +/-0.012; p = 0.000)	-0.076 (CI = +/-0.090; p = 0.095)	0.611	+3.60%
Loss Cost	2006.2	0.031 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.082; p = 0.183)	0.565	+3.11%
Loss Cost	2007.1	0.031 (CI = +/-0.012; p = 0.000)	-0.054 (CI = +/-0.086; p = 0.209)	0.545	+3.14%
Loss Cost	2007.2	0.031 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.090; p = 0.221)	0.506	+3.16%
Loss Cost	2008.1	0.031 (CI = +/-0.014; p = 0.000)	-0.056 (CI = +/-0.094; p = 0.234)	0.477	+3.14%
Loss Cost	2008.2	0.030 (CI = +/-0.016; p = 0.001)	-0.051 (CI = +/-0.099; p = 0.295)	0.407	+3.01%
Loss Cost	2009.1	0.026 (CI = +/-0.017; p = 0.004)	-0.063 (CI = +/-0.100; p = 0.202)	0.353	+2.66%
Loss Cost	2009.2	0.019 (CI = +/-0.015; p = 0.020)	-0.036 (CI = +/-0.088; p = 0.397)	0.210	+1.87%
Loss Cost	2010.1	0.015 (CI = +/-0.016; p = 0.070)	-0.048 (CI = +/-0.088; p = 0.259)	0.148	+1.47%
Loss Cost	2010.2	0.022 (CI = +/-0.015; p = 0.007)	-0.072 (CI = +/-0.077; p = 0.067)	0.385	+2.22%
Loss Cost	2011.1	0.019 (CI = +/-0.016; p = 0.025)	-0.080 (CI = +/-0.080; p = 0.051)	0.357	+1.93%
Loss Cost	2011.2	0.014 (CI = +/-0.017; p = 0.110)	-0.064 (CI = +/-0.078; p = 0.103)	0.186	+1.36%
Loss Cost	2012.1	0.011 (CI = +/-0.019; p = 0.241)	-0.070 (CI = +/-0.083; p = 0.089)	0.174	+1.09%
Loss Cost	2012.2	0.005 (CI = +/-0.021; p = 0.580)	-0.057 (CI = +/-0.085; p = 0.169)	0.024	+0.55%
Loss Cost	2013.1	0.003 (CI = +/-0.025; p = 0.772)	-0.062 (CI = +/-0.092; p = 0.167)	0.025	+0.33%
Loss Cost	2013.2	-0.003 (CI = +/-0.028; p = 0.810)	-0.048 (CI = +/-0.098; p = 0.297)	-0.058	-0.31%
Loss Cost	2014.1	-0.008 (CI = +/-0.034; p = 0.611)	-0.056 (CI = +/-0.107; p = 0.257)	-0.024	-0.77%
Loss Cost	2014.2	-0.015 (CI = +/-0.041; p = 0.409)	-0.042 (CI = +/-0.118; p = 0.424)	-0.022	-1.52%
Loss Cost	2015.1	-0.034 (CI = +/-0.039; p = 0.077)	-0.070 (CI = +/-0.100; p = 0.138)	0.406	-3.30%
Loss Cost	2015.2	-0.024 (CI = +/-0.050; p = 0.285)	-0.085 (CI = +/-0.116; p = 0.118)	0.380	-2.32%
Severity	2005.1	0.041 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.065; p = 0.172)	0.805	+4.14%
Severity	2005.2	0.039 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.066; p = 0.125)	0.788	+4.00%
Severity	2006.1	0.038 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.068; p = 0.165)	0.759	+3.92%
Severity	2006.2	0.034 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.060; p = 0.035)	0.773	+3.51%
Severity	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.063; p = 0.039)	0.750	+3.54%
Severity	2007.2	0.034 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.066; p = 0.043)	0.730	+3.50%
Severity	2008.1	0.036 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.067; p = 0.033)	0.724	+3.66%
Severity	2008.2	0.036 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.071; p = 0.047)	0.711	+3.72%
Severity	2009.1	0.036 (CI = +/-0.012; p = 0.000)	0.069 (CI = +/-0.074; p = 0.068)	0.660	+3.62%
Severity	2009.2	0.032 (CI = +/-0.013; p = 0.000)	0.081 (CI = +/-0.074; p = 0.034)	0.638	+3.25%
Severity	2010.1	0.030 (CI = +/-0.014; p = 0.000)	0.075 (CI = +/-0.077; p = 0.055)	0.562	+3.07%
Severity	2010.2	0.039 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.049; p = 0.064)	0.834	+4.02%
Severity	2011.1	0.039 (CI = +/-0.011; p = 0.000)	0.046 (CI = +/-0.052; p = 0.080)	0.801	+4.02%
Severity	2011.2	0.040 (CI = +/-0.012; p = 0.000)	0.044 (CI = +/-0.057; p = 0.114)	0.782	+4.09%
Severity	2012.1	0.038 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.060; p = 0.171)	0.722	+3.91%
Severity	2012.2	0.037 (CI = +/-0.016; p = 0.000)	0.044 (CI = +/-0.065; p = 0.167)	0.679	+3.76%
Severity	2013.1	0.037 (CI = +/-0.019; p = 0.001)	0.045 (CI = +/-0.072; p = 0.193)	0.612	+3.80%
Severity	2013.2	0.033 (CI = +/-0.022; p = 0.008)	0.054 (CI = +/-0.077; p = 0.150)	0.552	+3.37%
Severity	2014.1	0.032 (CI = +/-0.027; p = 0.026)	0.052 (CI = +/-0.087; p = 0.201)	0.426	+3.29%
Severity	2014.2	0.030 (CI = +/-0.035; p = 0.082)	0.057 (CI = +/-0.100; p = 0.221)	0.362	+3.04%
Severity	2015.1	0.017 (CI = +/-0.036; p = 0.302)	0.037 (CI = +/-0.095; p = 0.376)	0.023	+1.70%
Severity	2015.2	0.020 (CI = +/-0.051; p = 0.356)	0.032 (CI = +/-0.117; p = 0.512)	-0.009	+2.04%
Frequency	2005.1	-0.004 (CI = +/-0.006; p = 0.159)	-0.120 (CI = +/-0.047; p = 0.000)	0.502	-0.39%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.280)	-0.124 (CI = +/-0.048; p = 0.000)	0.513	-0.32%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.335)	-0.123 (CI = +/-0.050; p = 0.000)	0.491	-0.30%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.260)	-0.120 (CI = +/-0.051; p = 0.000)	0.483	-0.38%
Frequency	2007.1	-0.004 (CI = +/-0.007; p = 0.287)	-0.120 (CI = +/-0.054; p = 0.000)	0.463	-0.39%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.409)	-0.123 (CI = +/-0.056; p = 0.000)	0.466	-0.33%
Frequency	2008.1	-0.005 (CI = +/-0.009; p = 0.228)	-0.130 (CI = +/-0.056; p = 0.000)	0.505	-0.51%
Frequency	2008.2	-0.007 (CI = +/-0.009; p = 0.133)	-0.123 (CI = +/-0.058; p = 0.000)	0.507	-0.68%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.051)	-0.132 (CI = +/-0.057; p = 0.000)	0.565	-0.93%
Frequency	2009.2	-0.014 (CI = +/-0.009; p = 0.005)	-0.117 (CI = +/-0.051; p = 0.000)	0.648	-1.34%
Frequency	2010.1	-0.016 (CI = +/-0.009; p = 0.003)	-0.124 (CI = +/-0.051; p = 0.000)	0.670	-1.55%
Frequency	2010.2	-0.017 (CI = +/-0.010; p = 0.003)	-0.118 (CI = +/-0.053; p = 0.000)	0.685	-1.73%
Frequency	2011.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.126 (CI = +/-0.053; p = 0.000)	0.714	-2.01%
Frequency	2011.2	-0.027 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.040; p = 0.000)	0.849	-2.62%
Frequency	2012.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.111 (CI = +/-0.043; p = 0.000)	0.825	-2.72%
Frequency	2012.2	-0.031 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.041; p = 0.000)	0.865	-3.09%
Frequency	2013.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.042; p = 0.000)	0.863	-3.34%
Frequency	2013.2	-0.036 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.046; p = 0.001)	0.868	-3.56%
Frequency	2014.1	-0.040 (CI = +/-0.015; p = 0.000)	-0.109 (CI = +/-0.047; p = 0.001)	0.869	-3.93%
Frequency	2014.2	-0.045 (CI = +/-0.017; p = 0.000)	-0.099 (CI = +/-0.048; p = 0.002)	0.894	-4.42%
Frequency	2015.1	-0.050 (CI = +/-0.019; p = 0.001)	-0.107 (CI = +/-0.049; p = 0.002)	0.896	-4.91%
Frequency	2015.2	-0.044 (CI = +/-0.023; p = 0.005)	-0.117 (CI = +/-0.053; p = 0.002)	0.909	-4.28%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.019 (CI = +/-0.014; p = 0.009)	0.173	+1.88%
Loss Cost	2005.2	0.017 (CI = +/-0.014; p = 0.025)	0.129	+1.68%
Loss Cost	2006.1	0.015 (CI = +/-0.015; p = 0.048)	0.098	+1.56%
Loss Cost	2006.2	0.010 (CI = +/-0.015; p = 0.173)	0.032	+1.04%
Loss Cost	2007.1	0.010 (CI = +/-0.016; p = 0.236)	0.016	+0.96%
Loss Cost	2007.2	0.008 (CI = +/-0.017; p = 0.359)	-0.005	+0.79%
Loss Cost	2008.1	0.006 (CI = +/-0.019; p = 0.479)	-0.019	+0.65%
Loss Cost	2008.2	0.003 (CI = +/-0.020; p = 0.727)	-0.036	+0.34%
Loss Cost	2009.1	-0.001 (CI = +/-0.021; p = 0.956)	-0.043	-0.06%
Loss Cost	2009.2	-0.008 (CI = +/-0.020; p = 0.400)	-0.012	-0.83%
Loss Cost	2010.1	-0.013 (CI = +/-0.021; p = 0.226)	0.025	-1.27%
Loss Cost	2010.2	-0.011 (CI = +/-0.023; p = 0.331)	0.000	-1.11%
Loss Cost	2011.1	-0.015 (CI = +/-0.025; p = 0.230)	0.026	-1.48%
Loss Cost	2011.2	-0.023 (CI = +/-0.026; p = 0.084)	0.110	-2.24%
Loss Cost	2012.1	-0.027 (CI = +/-0.029; p = 0.064)	0.140	-2.64%
Loss Cost	2012.2	-0.035 (CI = +/-0.030; p = 0.025)	0.230	-3.43%
Loss Cost	2013.1	-0.039 (CI = +/-0.033; p = 0.024)	0.249	-3.86%
Loss Cost	2013.2	-0.049 (CI = +/-0.036; p = 0.011)	0.337	-4.77%
Loss Cost	2014.1	-0.056 (CI = +/-0.040; p = 0.010)	0.364	-5.41%
Loss Cost	2014.2	-0.067 (CI = +/-0.044; p = 0.006)	0.438	-6.47%
Loss Cost	2015.1	-0.081 (CI = +/-0.047; p = 0.003)	0.526	-7.77%
Loss Cost	2015.2	-0.087 (CI = +/-0.056; p = 0.006)	0.506	-8.35%
Severity	2005.1	0.034 (CI = +/-0.007; p = 0.000)	0.740	+3.44%
Severity	2005.2	0.033 (CI = +/-0.008; p = 0.000)	0.714	+3.33%
Severity	2006.1	0.031 (CI = +/-0.008; p = 0.000)	0.686	+3.19%
Severity	2006.2	0.028 (CI = +/-0.008; p = 0.000)	0.668	+2.89%
Severity	2007.1	0.028 (CI = +/-0.008; p = 0.000)	0.636	+2.82%
Severity	2007.2	0.028 (CI = +/-0.009; p = 0.000)	0.606	+2.80%
Severity	2008.1	0.028 (CI = +/-0.009; p = 0.000)	0.580	+2.80%
Severity	2008.2	0.028 (CI = +/-0.010; p = 0.000)	0.559	+2.85%
Severity	2009.1	0.026 (CI = +/-0.011; p = 0.000)	0.504	+2.64%
Severity	2009.2	0.024 (CI = +/-0.011; p = 0.000)	0.440	+2.40%
Severity	2010.1	0.021 (CI = +/-0.012; p = 0.001)	0.366	+2.11%
Severity	2010.2	0.027 (CI = +/-0.010; p = 0.000)	0.574	+2.71%
Severity	2011.1	0.025 (CI = +/-0.011; p = 0.000)	0.513	+2.53%
Severity	2011.2	0.025 (CI = +/-0.012; p = 0.001)	0.467	+2.50%
Severity	2012.1	0.021 (CI = +/-0.013; p = 0.003)	0.378	+2.16%
Severity	2012.2	0.020 (CI = +/-0.014; p = 0.011)	0.299	+1.98%
Severity	2013.1	0.017 (CI = +/-0.016; p = 0.038)	0.207	+1.72%
Severity	2013.2	0.014 (CI = +/-0.018; p = 0.118)	0.106	+1.38%
Severity	2014.1	0.009 (CI = +/-0.019; p = 0.311)	0.008	+0.95%
Severity	2014.2	0.007 (CI = +/-0.022; p = 0.507)	-0.043	+0.70%
Severity	2015.1	-0.004 (CI = +/-0.020; p = 0.654)	-0.070	-0.42%
Severity	2015.2	-0.005 (CI = +/-0.024; p = 0.678)	-0.080	-0.47%
Frequency	2005.1	-0.015 (CI = +/-0.010; p = 0.003)	0.228	-1.51%
Frequency	2005.2	-0.016 (CI = +/-0.010; p = 0.003)	0.232	-1.59%
Frequency	2006.1	-0.016 (CI = +/-0.011; p = 0.006)	0.211	-1.58%
Frequency	2006.2	-0.018 (CI = +/-0.011; p = 0.003)	0.253	-1.80%
Frequency	2007.1	-0.018 (CI = +/-0.012; p = 0.005)	0.235	-1.81%
Frequency	2007.2	-0.020 (CI = +/-0.013; p = 0.004)	0.247	-1.96%
Frequency	2008.1	-0.021 (CI = +/-0.014; p = 0.004)	0.256	-2.10%
Frequency	2008.2	-0.025 (CI = +/-0.014; p = 0.002)	0.320	-2.44%
Frequency	2009.1	-0.027 (CI = +/-0.015; p = 0.002)	0.333	-2.63%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	0.445	-3.16%
Frequency	2010.1	-0.034 (CI = +/-0.016; p = 0.000)	0.440	-3.31%
Frequency	2010.2	-0.038 (CI = +/-0.017; p = 0.000)	0.493	-3.72%
Frequency	2011.1	-0.040 (CI = +/-0.019; p = 0.000)	0.488	-3.92%
Frequency	2011.2	-0.047 (CI = +/-0.018; p = 0.000)	0.603	-4.63%
Frequency	2012.1	-0.048 (CI = +/-0.020; p = 0.000)	0.573	-4.71%
Frequency	2012.2	-0.054 (CI = +/-0.021; p = 0.000)	0.630	-5.30%
Frequency	2013.1	-0.056 (CI = +/-0.024; p = 0.000)	0.607	-5.48%
Frequency	2013.2	-0.063 (CI = +/-0.026; p = 0.000)	0.638	-6.07%
Frequency	2014.1	-0.065 (CI = +/-0.029; p = 0.000)	0.611	-6.30%
Frequency	2014.2	-0.074 (CI = +/-0.032; p = 0.000)	0.656	-7.12%
Frequency	2015.1	-0.077 (CI = +/-0.037; p = 0.001)	0.621	-7.38%
Frequency	2015.2	-0.083 (CI = +/-0.044; p = 0.002)	0.605	-7.92%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.028 (CI = +/-0.013; p = 0.000)	0.385	+2.83%
Loss Cost	2005.2	0.026 (CI = +/-0.014; p = 0.000)	0.337	+2.67%
Loss Cost	2006.1	0.026 (CI = +/-0.015; p = 0.001)	0.300	+2.60%
Loss Cost	2006.2	0.020 (CI = +/-0.014; p = 0.007)	0.222	+2.07%
Loss Cost	2007.1	0.020 (CI = +/-0.015; p = 0.011)	0.199	+2.06%
Loss Cost	2007.2	0.019 (CI = +/-0.017; p = 0.024)	0.160	+1.95%
Loss Cost	2008.1	0.019 (CI = +/-0.018; p = 0.043)	0.131	+1.88%
Loss Cost	2008.2	0.016 (CI = +/-0.019; p = 0.098)	0.080	+1.62%
Loss Cost	2009.1	0.013 (CI = +/-0.021; p = 0.216)	0.028	+1.27%
Loss Cost	2009.2	0.005 (CI = +/-0.020; p = 0.635)	-0.038	+0.47%
Loss Cost	2010.1	0.001 (CI = +/-0.022; p = 0.951)	-0.052	+0.06%
Loss Cost	2010.2	0.004 (CI = +/-0.023; p = 0.718)	-0.048	+0.41%
Loss Cost	2011.1	0.001 (CI = +/-0.026; p = 0.925)	-0.058	+0.12%
Loss Cost	2011.2	-0.006 (CI = +/-0.027; p = 0.621)	-0.046	-0.64%
Loss Cost	2012.1	-0.010 (CI = +/-0.030; p = 0.514)	-0.036	-0.95%
Loss Cost	2012.2	-0.017 (CI = +/-0.033; p = 0.272)	0.020	-1.73%
Loss Cost	2013.1	-0.021 (CI = +/-0.037; p = 0.256)	0.029	-2.04%
Loss Cost	2013.2	-0.030 (CI = +/-0.041; p = 0.139)	0.104	-2.97%
Loss Cost	2014.1	-0.036 (CI = +/-0.048; p = 0.129)	0.124	-3.53%
Loss Cost	2014.2	-0.048 (CI = +/-0.055; p = 0.082)	0.200	-4.65%
Loss Cost	2015.1	-0.063 (CI = +/-0.062; p = 0.046)	0.302	-6.14%
Loss Cost	2015.2	-0.068 (CI = +/-0.077; p = 0.075)	0.262	-6.61%
Severity	2005.1	0.038 (CI = +/-0.007; p = 0.000)	0.787	+3.86%
Severity	2005.2	0.037 (CI = +/-0.008; p = 0.000)	0.765	+3.76%
Severity	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.740	+3.63%
Severity	2006.2	0.033 (CI = +/-0.008; p = 0.000)	0.727	+3.31%
Severity	2007.1	0.032 (CI = +/-0.008; p = 0.000)	0.700	+3.27%
Severity	2007.2	0.032 (CI = +/-0.009; p = 0.000)	0.675	+3.28%
Severity	2008.1	0.033 (CI = +/-0.010; p = 0.000)	0.656	+3.33%
Severity	2008.2	0.034 (CI = +/-0.011; p = 0.000)	0.642	+3.42%
Severity	2009.1	0.032 (CI = +/-0.011; p = 0.000)	0.594	+3.23%
Severity	2009.2	0.030 (CI = +/-0.012; p = 0.000)	0.536	+3.00%
Severity	2010.1	0.027 (CI = +/-0.013; p = 0.000)	0.467	+2.71%
Severity	2010.2	0.035 (CI = +/-0.010; p = 0.000)	0.731	+3.51%
Severity	2011.1	0.033 (CI = +/-0.011; p = 0.000)	0.687	+3.38%
Severity	2011.2	0.034 (CI = +/-0.012; p = 0.000)	0.658	+3.45%
Severity	2012.1	0.031 (CI = +/-0.013; p = 0.000)	0.592	+3.14%
Severity	2012.2	0.030 (CI = +/-0.015; p = 0.001)	0.528	+3.04%
Severity	2013.1	0.028 (CI = +/-0.017; p = 0.004)	0.447	+2.85%
Severity	2013.2	0.025 (CI = +/-0.020; p = 0.016)	0.345	+2.58%
Severity	2014.1	0.022 (CI = +/-0.023; p = 0.059)	0.224	+2.20%
Severity	2014.2	0.021 (CI = +/-0.027; p = 0.120)	0.147	+2.09%
Severity	2015.1	0.008 (CI = +/-0.026; p = 0.523)	-0.059	+0.77%
Severity	2015.2	0.010 (CI = +/-0.032; p = 0.505)	-0.061	+0.98%
Frequency	2005.1	-0.010 (CI = +/-0.009; p = 0.040)	0.107	-0.99%
Frequency	2005.2	-0.011 (CI = +/-0.010; p = 0.042)	0.109	-1.05%
Frequency	2006.1	-0.010 (CI = +/-0.011; p = 0.069)	0.085	-1.00%
Frequency	2006.2	-0.012 (CI = +/-0.011; p = 0.038)	0.123	-1.20%
Frequency	2007.1	-0.012 (CI = +/-0.012; p = 0.058)	0.102	-1.17%
Frequency	2007.2	-0.013 (CI = +/-0.013; p = 0.054)	0.111	-1.29%
Frequency	2008.1	-0.014 (CI = +/-0.014; p = 0.053)	0.117	-1.40%
Frequency	2008.2	-0.018 (CI = +/-0.015; p = 0.023)	0.179	-1.74%
Frequency	2009.1	-0.019 (CI = +/-0.016; p = 0.022)	0.189	-1.90%
Frequency	2009.2	-0.025 (CI = +/-0.016; p = 0.004)	0.314	-2.46%
Frequency	2010.1	-0.026 (CI = +/-0.018; p = 0.006)	0.303	-2.58%
Frequency	2010.2	-0.030 (CI = +/-0.019; p = 0.003)	0.363	-3.00%
Frequency	2011.1	-0.032 (CI = +/-0.021; p = 0.004)	0.352	-3.16%
Frequency	2011.2	-0.040 (CI = +/-0.020; p = 0.001)	0.496	-3.95%
Frequency	2012.1	-0.040 (CI = +/-0.023; p = 0.002)	0.450	-3.96%
Frequency	2012.2	-0.047 (CI = +/-0.024; p = 0.001)	0.523	-4.63%
Frequency	2013.1	-0.049 (CI = +/-0.028; p = 0.002)	0.485	-4.76%
Frequency	2013.2	-0.056 (CI = +/-0.031; p = 0.002)	0.523	-5.41%
Frequency	2014.1	-0.058 (CI = +/-0.036; p = 0.005)	0.481	-5.60%
Frequency	2014.2	-0.068 (CI = +/-0.041; p = 0.004)	0.544	-6.60%
Frequency	2015.1	-0.071 (CI = +/-0.049; p = 0.010)	0.491	-6.86%
Frequency	2015.2	-0.078 (CI = +/-0.060; p = 0.017)	0.468	-7.52%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.653	+3.62%
Loss Cost	2005.2	0.034 (CI = +/-0.010; p = 0.000)	0.617	+3.50%
Loss Cost	2006.1	0.034 (CI = +/-0.011; p = 0.000)	0.589	+3.49%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	0.562	+2.98%
Loss Cost	2007.1	0.030 (CI = +/-0.011; p = 0.000)	0.545	+3.04%
Loss Cost	2007.2	0.030 (CI = +/-0.012; p = 0.000)	0.507	+3.01%
Loss Cost	2008.1	0.030 (CI = +/-0.013; p = 0.000)	0.478	+3.03%
Loss Cost	2008.2	0.028 (CI = +/-0.014; p = 0.001)	0.419	+2.85%
Loss Cost	2009.1	0.025 (CI = +/-0.015; p = 0.002)	0.346	+2.57%
Loss Cost	2009.2	0.018 (CI = +/-0.013; p = 0.012)	0.251	+1.80%
Loss Cost	2010.1	0.015 (CI = +/-0.014; p = 0.044)	0.162	+1.49%
Loss Cost	2010.2	0.020 (CI = +/-0.014; p = 0.008)	0.305	+2.05%
Loss Cost	2011.1	0.019 (CI = +/-0.016; p = 0.023)	0.237	+1.91%
Loss Cost	2011.2	0.013 (CI = +/-0.016; p = 0.111)	0.104	+1.26%
Loss Cost	2012.1	0.012 (CI = +/-0.018; p = 0.188)	0.057	+1.16%
Loss Cost	2012.2	0.006 (CI = +/-0.019; p = 0.538)	-0.045	+0.55%
Loss Cost	2013.1	0.005 (CI = +/-0.022; p = 0.601)	-0.058	+0.54%
Loss Cost	2013.2	-0.001 (CI = +/-0.024; p = 0.900)	-0.089	-0.14%
Loss Cost	2014.1	-0.003 (CI = +/-0.028; p = 0.822)	-0.094	-0.29%
Loss Cost	2014.2	-0.010 (CI = +/-0.033; p = 0.490)	-0.051	-1.03%
Loss Cost	2015.1	-0.021 (CI = +/-0.036; p = 0.212)	0.085	-2.12%
Loss Cost	2015.2	-0.017 (CI = +/-0.046; p = 0.408)	-0.029	-1.71%
Severity	2005.1	0.040 (CI = +/-0.007; p = 0.000)	0.809	+4.08%
Severity	2005.2	0.039 (CI = +/-0.008; p = 0.000)	0.788	+3.98%
Severity	2006.1	0.038 (CI = +/-0.008; p = 0.000)	0.765	+3.87%
Severity	2006.2	0.035 (CI = +/-0.008; p = 0.000)	0.754	+3.54%
Severity	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.729	+3.52%
Severity	2007.2	0.035 (CI = +/-0.009; p = 0.000)	0.708	+3.54%
Severity	2008.1	0.036 (CI = +/-0.010; p = 0.000)	0.692	+3.62%
Severity	2008.2	0.037 (CI = +/-0.011; p = 0.000)	0.684	+3.75%
Severity	2009.1	0.035 (CI = +/-0.012; p = 0.000)	0.639	+3.57%
Severity	2009.2	0.033 (CI = +/-0.013; p = 0.000)	0.585	+3.35%
Severity	2010.1	0.030 (CI = +/-0.014; p = 0.000)	0.519	+3.07%
Severity	2010.2	0.039 (CI = +/-0.009; p = 0.000)	0.817	+4.00%
Severity	2011.1	0.038 (CI = +/-0.010; p = 0.000)	0.785	+3.91%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.770	+4.05%
Severity	2012.1	0.037 (CI = +/-0.013; p = 0.000)	0.724	+3.78%
Severity	2012.2	0.037 (CI = +/-0.014; p = 0.000)	0.677	+3.75%
Severity	2013.1	0.036 (CI = +/-0.017; p = 0.001)	0.615	+3.65%
Severity	2013.2	0.034 (CI = +/-0.020; p = 0.003)	0.532	+3.46%
Severity	2014.1	0.031 (CI = +/-0.023; p = 0.013)	0.424	+3.17%
Severity	2014.2	0.032 (CI = +/-0.028; p = 0.031)	0.358	+3.24%
Severity	2015.1	0.018 (CI = +/-0.027; p = 0.160)	0.134	+1.85%
Severity	2015.2	0.024 (CI = +/-0.034; p = 0.143)	0.177	+2.40%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.229)	0.017	-0.44%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.238)	0.016	-0.46%
Frequency	2006.1	-0.004 (CI = +/-0.008; p = 0.378)	-0.007	-0.37%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.215)	0.023	-0.54%
Frequency	2007.1	-0.005 (CI = +/-0.009; p = 0.328)	0.000	-0.46%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.303)	0.005	-0.52%
Frequency	2008.1	-0.006 (CI = +/-0.011; p = 0.297)	0.006	-0.57%
Frequency	2008.2	-0.009 (CI = +/-0.011; p = 0.127)	0.065	-0.87%
Frequency	2009.1	-0.010 (CI = +/-0.013; p = 0.122)	0.071	-0.97%
Frequency	2009.2	-0.015 (CI = +/-0.012; p = 0.015)	0.235	-1.50%
Frequency	2010.1	-0.015 (CI = +/-0.013; p = 0.024)	0.210	-1.53%
Frequency	2010.2	-0.019 (CI = +/-0.014; p = 0.010)	0.291	-1.88%
Frequency	2011.1	-0.020 (CI = +/-0.016; p = 0.017)	0.264	-1.93%
Frequency	2011.2	-0.027 (CI = +/-0.014; p = 0.001)	0.502	-2.68%
Frequency	2012.1	-0.026 (CI = +/-0.016; p = 0.004)	0.424	-2.52%
Frequency	2012.2	-0.031 (CI = +/-0.016; p = 0.001)	0.540	-3.08%
Frequency	2013.1	-0.030 (CI = +/-0.019; p = 0.004)	0.467	-3.00%
Frequency	2013.2	-0.035 (CI = +/-0.021; p = 0.003)	0.517	-3.48%
Frequency	2014.1	-0.034 (CI = +/-0.025; p = 0.012)	0.428	-3.36%
Frequency	2014.2	-0.042 (CI = +/-0.028; p = 0.007)	0.519	-4.14%
Frequency	2015.1	-0.040 (CI = +/-0.035; p = 0.029)	0.403	-3.90%
Frequency	2015.2	-0.041 (CI = +/-0.044; p = 0.065)	0.320	-4.01%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.037 (CI = +/-0.010; p = 0.000)	0.646	+3.73%
Loss Cost	2005.2	0.035 (CI = +/-0.011; p = 0.000)	0.609	+3.61%
Loss Cost	2006.1	0.035 (CI = +/-0.012; p = 0.000)	0.580	+3.60%
Loss Cost	2006.2	0.030 (CI = +/-0.011; p = 0.000)	0.548	+3.06%
Loss Cost	2007.1	0.031 (CI = +/-0.012; p = 0.000)	0.531	+3.14%
Loss Cost	2007.2	0.031 (CI = +/-0.013; p = 0.000)	0.493	+3.10%
Loss Cost	2008.1	0.031 (CI = +/-0.014; p = 0.000)	0.464	+3.14%
Loss Cost	2008.2	0.029 (CI = +/-0.016; p = 0.001)	0.403	+2.95%
Loss Cost	2009.1	0.026 (CI = +/-0.017; p = 0.004)	0.327	+2.66%
Loss Cost	2009.2	0.018 (CI = +/-0.015; p = 0.021)	0.220	+1.81%
Loss Cost	2010.1	0.015 (CI = +/-0.016; p = 0.072)	0.130	+1.47%
Loss Cost	2010.2	0.021 (CI = +/-0.016; p = 0.015)	0.274	+2.09%
Loss Cost	2011.1	0.019 (CI = +/-0.018; p = 0.039)	0.205	+1.93%
Loss Cost	2011.2	0.012 (CI = +/-0.018; p = 0.174)	0.065	+1.21%
Loss Cost	2012.1	0.011 (CI = +/-0.021; p = 0.278)	0.020	+1.09%
Loss Cost	2012.2	0.004 (CI = +/-0.022; p = 0.716)	-0.071	+0.37%
Loss Cost	2013.1	0.003 (CI = +/-0.026; p = 0.783)	-0.083	+0.33%
Loss Cost	2013.2	-0.005 (CI = +/-0.028; p = 0.692)	-0.082	-0.51%
Loss Cost	2014.1	-0.008 (CI = +/-0.034; p = 0.618)	-0.079	-0.77%
Loss Cost	2014.2	-0.018 (CI = +/-0.039; p = 0.320)	0.014	-1.77%
Loss Cost	2015.1	-0.034 (CI = +/-0.042; p = 0.101)	0.243	-3.30%
Loss Cost	2015.2	-0.032 (CI = +/-0.056; p = 0.217)	0.115	-3.11%
Severity	2005.1	0.041 (CI = +/-0.008; p = 0.000)	0.798	+4.14%
Severity	2005.2	0.040 (CI = +/-0.008; p = 0.000)	0.776	+4.04%
Severity	2006.1	0.038 (CI = +/-0.009; p = 0.000)	0.749	+3.92%
Severity	2006.2	0.035 (CI = +/-0.009; p = 0.000)	0.735	+3.57%
Severity	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.708	+3.54%
Severity	2007.2	0.035 (CI = +/-0.010; p = 0.000)	0.685	+3.57%
Severity	2008.1	0.036 (CI = +/-0.011; p = 0.000)	0.668	+3.66%
Severity	2008.2	0.037 (CI = +/-0.012; p = 0.000)	0.661	+3.81%
Severity	2009.1	0.036 (CI = +/-0.013; p = 0.000)	0.611	+3.62%
Severity	2009.2	0.033 (CI = +/-0.014; p = 0.000)	0.551	+3.38%
Severity	2010.1	0.030 (CI = +/-0.015; p = 0.001)	0.477	+3.07%
Severity	2010.2	0.040 (CI = +/-0.010; p = 0.000)	0.802	+4.11%
Severity	2011.1	0.039 (CI = +/-0.011; p = 0.000)	0.767	+4.02%
Severity	2011.2	0.041 (CI = +/-0.013; p = 0.000)	0.753	+4.20%
Severity	2012.1	0.038 (CI = +/-0.014; p = 0.000)	0.698	+3.91%
Severity	2012.2	0.038 (CI = +/-0.017; p = 0.000)	0.647	+3.90%
Severity	2013.1	0.037 (CI = +/-0.020; p = 0.002)	0.578	+3.80%
Severity	2013.2	0.035 (CI = +/-0.023; p = 0.007)	0.486	+3.61%
Severity	2014.1	0.032 (CI = +/-0.028; p = 0.029)	0.366	+3.29%
Severity	2014.2	0.033 (CI = +/-0.035; p = 0.059)	0.298	+3.39%
Severity	2015.1	0.017 (CI = +/-0.035; p = 0.294)	0.035	+1.70%
Severity	2015.2	0.023 (CI = +/-0.045; p = 0.257)	0.076	+2.35%
Frequency	2005.1	-0.004 (CI = +/-0.008; p = 0.315)	0.002	-0.39%
Frequency	2005.2	-0.004 (CI = +/-0.008; p = 0.325)	0.000	-0.41%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.493)	-0.020	-0.30%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.297)	0.005	-0.49%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.435)	-0.016	-0.39%
Frequency	2007.2	-0.005 (CI = +/-0.011; p = 0.403)	-0.012	-0.46%
Frequency	2008.1	-0.005 (CI = +/-0.012; p = 0.395)	-0.011	-0.51%
Frequency	2008.2	-0.008 (CI = +/-0.013; p = 0.182)	0.042	-0.83%
Frequency	2009.1	-0.009 (CI = +/-0.014; p = 0.174)	0.047	-0.93%
Frequency	2009.2	-0.015 (CI = +/-0.013; p = 0.025)	0.207	-1.52%
Frequency	2010.1	-0.016 (CI = +/-0.015; p = 0.039)	0.183	-1.55%
Frequency	2010.2	-0.020 (CI = +/-0.016; p = 0.016)	0.268	-1.95%
Frequency	2011.1	-0.020 (CI = +/-0.018; p = 0.026)	0.242	-2.01%
Frequency	2011.2	-0.029 (CI = +/-0.016; p = 0.001)	0.496	-2.87%
Frequency	2012.1	-0.028 (CI = +/-0.018; p = 0.006)	0.415	-2.72%
Frequency	2012.2	-0.034 (CI = +/-0.018; p = 0.001)	0.549	-3.39%
Frequency	2013.1	-0.034 (CI = +/-0.022; p = 0.005)	0.478	-3.34%
Frequency	2013.2	-0.041 (CI = +/-0.024; p = 0.004)	0.547	-3.97%
Frequency	2014.1	-0.040 (CI = +/-0.029; p = 0.013)	0.464	-3.93%
Frequency	2014.2	-0.051 (CI = +/-0.032; p = 0.006)	0.592	-4.99%
Frequency	2015.1	-0.050 (CI = +/-0.040; p = 0.022)	0.489	-4.91%
Frequency	2015.2	-0.055 (CI = +/-0.053; p = 0.046)	0.431	-5.34%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2021.1

Excluded Points = 2010.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.020 (CI = +/-0.014; p = 0.006)	0.204	+2.00%
Loss Cost	2005.2	0.018 (CI = +/-0.014; p = 0.015)	0.159	+1.82%
Loss Cost	2006.1	0.017 (CI = +/-0.015; p = 0.030)	0.127	+1.71%
Loss Cost	2006.2	0.012 (CI = +/-0.015; p = 0.117)	0.055	+1.20%
Loss Cost	2007.1	0.011 (CI = +/-0.016; p = 0.161)	0.038	+1.15%
Loss Cost	2007.2	0.010 (CI = +/-0.017; p = 0.253)	0.014	+1.00%
Loss Cost	2008.1	0.009 (CI = +/-0.019; p = 0.344)	-0.003	+0.89%
Loss Cost	2008.2	0.006 (CI = +/-0.020; p = 0.551)	-0.027	+0.60%
Loss Cost	2009.1	0.002 (CI = +/-0.022; p = 0.845)	-0.044	+0.21%
Loss Cost	2009.2	-0.006 (CI = +/-0.022; p = 0.550)	-0.030	-0.63%
Loss Cost	2010.2	-0.011 (CI = +/-0.023; p = 0.331)	0.000	-1.11%
Loss Cost	2011.1	-0.015 (CI = +/-0.025; p = 0.230)	0.026	-1.48%
Loss Cost	2011.2	-0.023 (CI = +/-0.026; p = 0.084)	0.110	-2.24%
Loss Cost	2012.1	-0.027 (CI = +/-0.029; p = 0.064)	0.140	-2.64%
Loss Cost	2012.2	-0.035 (CI = +/-0.030; p = 0.025)	0.230	-3.43%
Loss Cost	2013.1	-0.039 (CI = +/-0.033; p = 0.024)	0.249	-3.86%
Loss Cost	2013.2	-0.049 (CI = +/-0.036; p = 0.011)	0.337	-4.77%
Loss Cost	2014.1	-0.056 (CI = +/-0.040; p = 0.010)	0.364	-5.41%
Loss Cost	2014.2	-0.067 (CI = +/-0.044; p = 0.006)	0.438	-6.47%
Loss Cost	2015.1	-0.081 (CI = +/-0.047; p = 0.003)	0.526	-7.77%
Loss Cost	2015.2	-0.087 (CI = +/-0.056; p = 0.006)	0.506	-8.35%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	0.825	+3.58%
Severity	2005.2	0.034 (CI = +/-0.006; p = 0.000)	0.807	+3.48%
Severity	2006.1	0.033 (CI = +/-0.007; p = 0.000)	0.787	+3.37%
Severity	2006.2	0.030 (CI = +/-0.006; p = 0.000)	0.787	+3.09%
Severity	2007.1	0.030 (CI = +/-0.007; p = 0.000)	0.765	+3.06%
Severity	2007.2	0.030 (CI = +/-0.007; p = 0.000)	0.745	+3.08%
Severity	2008.1	0.031 (CI = +/-0.008; p = 0.000)	0.731	+3.14%
Severity	2008.2	0.032 (CI = +/-0.008; p = 0.000)	0.725	+3.26%
Severity	2009.1	0.031 (CI = +/-0.009; p = 0.000)	0.685	+3.11%
Severity	2009.2	0.029 (CI = +/-0.010; p = 0.000)	0.636	+2.94%
Severity	2010.2	0.027 (CI = +/-0.010; p = 0.000)	0.574	+2.71%
Severity	2011.1	0.025 (CI = +/-0.011; p = 0.000)	0.513	+2.53%
Severity	2011.2	0.025 (CI = +/-0.012; p = 0.001)	0.467	+2.50%
Severity	2012.1	0.021 (CI = +/-0.013; p = 0.003)	0.378	+2.16%
Severity	2012.2	0.020 (CI = +/-0.014; p = 0.011)	0.299	+1.98%
Severity	2013.1	0.017 (CI = +/-0.016; p = 0.038)	0.207	+1.72%
Severity	2013.2	0.014 (CI = +/-0.018; p = 0.118)	0.106	+1.38%
Severity	2014.1	0.009 (CI = +/-0.019; p = 0.311)	0.008	+0.95%
Severity	2014.2	0.007 (CI = +/-0.022; p = 0.507)	-0.043	+0.70%
Severity	2015.1	-0.004 (CI = +/-0.020; p = 0.654)	-0.070	-0.42%
Severity	2015.2	-0.005 (CI = +/-0.024; p = 0.678)	-0.080	-0.47%
Frequency	2005.1	-0.015 (CI = +/-0.010; p = 0.003)	0.229	-1.52%
Frequency	2005.2	-0.016 (CI = +/-0.010; p = 0.003)	0.233	-1.61%
Frequency	2006.1	-0.016 (CI = +/-0.011; p = 0.006)	0.212	-1.61%
Frequency	2006.2	-0.019 (CI = +/-0.012; p = 0.003)	0.257	-1.84%
Frequency	2007.1	-0.019 (CI = +/-0.013; p = 0.005)	0.239	-1.86%
Frequency	2007.2	-0.020 (CI = +/-0.013; p = 0.004)	0.253	-2.02%
Frequency	2008.1	-0.022 (CI = +/-0.014; p = 0.004)	0.265	-2.18%
Frequency	2008.2	-0.026 (CI = +/-0.015; p = 0.001)	0.336	-2.58%
Frequency	2009.1	-0.029 (CI = +/-0.016; p = 0.001)	0.355	-2.82%
Frequency	2009.2	-0.035 (CI = +/-0.016; p = 0.000)	0.488	-3.47%
Frequency	2010.2	-0.038 (CI = +/-0.017; p = 0.000)	0.493	-3.72%
Frequency	2011.1	-0.040 (CI = +/-0.019; p = 0.000)	0.488	-3.92%
Frequency	2011.2	-0.047 (CI = +/-0.018; p = 0.000)	0.603	-4.63%
Frequency	2012.1	-0.048 (CI = +/-0.020; p = 0.000)	0.573	-4.71%
Frequency	2012.2	-0.054 (CI = +/-0.021; p = 0.000)	0.630	-5.30%
Frequency	2013.1	-0.056 (CI = +/-0.024; p = 0.000)	0.607	-5.48%
Frequency	2013.2	-0.063 (CI = +/-0.026; p = 0.000)	0.638	-6.07%
Frequency	2014.1	-0.065 (CI = +/-0.029; p = 0.000)	0.611	-6.30%
Frequency	2014.2	-0.074 (CI = +/-0.032; p = 0.000)	0.656	-7.12%
Frequency	2015.1	-0.077 (CI = +/-0.037; p = 0.001)	0.621	-7.38%
Frequency	2015.2	-0.083 (CI = +/-0.044; p = 0.002)	0.605	-7.92%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2020.1

Excluded Points = 2010.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.029 (CI = +/-0.012; p = 0.000)	0.432	+2.95%
Loss Cost	2005.2	0.028 (CI = +/-0.013; p = 0.000)	0.386	+2.81%
Loss Cost	2006.1	0.027 (CI = +/-0.014; p = 0.001)	0.351	+2.77%
Loss Cost	2006.2	0.022 (CI = +/-0.014; p = 0.003)	0.274	+2.25%
Loss Cost	2007.1	0.023 (CI = +/-0.015; p = 0.005)	0.253	+2.28%
Loss Cost	2007.2	0.022 (CI = +/-0.016; p = 0.011)	0.215	+2.21%
Loss Cost	2008.1	0.022 (CI = +/-0.018; p = 0.020)	0.187	+2.20%
Loss Cost	2008.2	0.020 (CI = +/-0.020; p = 0.050)	0.132	+1.98%
Loss Cost	2009.1	0.016 (CI = +/-0.021; p = 0.122)	0.071	+1.66%
Loss Cost	2009.2	0.008 (CI = +/-0.021; p = 0.437)	-0.019	+0.81%
Loss Cost	2010.2	0.004 (CI = +/-0.023; p = 0.718)	-0.048	+0.41%
Loss Cost	2011.1	0.001 (CI = +/-0.026; p = 0.925)	-0.058	+0.12%
Loss Cost	2011.2	-0.006 (CI = +/-0.027; p = 0.621)	-0.046	-0.64%
Loss Cost	2012.1	-0.010 (CI = +/-0.030; p = 0.514)	-0.036	-0.95%
Loss Cost	2012.2	-0.017 (CI = +/-0.033; p = 0.272)	0.020	-1.73%
Loss Cost	2013.1	-0.021 (CI = +/-0.037; p = 0.256)	0.029	-2.04%
Loss Cost	2013.2	-0.030 (CI = +/-0.041; p = 0.139)	0.104	-2.97%
Loss Cost	2014.1	-0.036 (CI = +/-0.048; p = 0.129)	0.124	-3.53%
Loss Cost	2014.2	-0.048 (CI = +/-0.055; p = 0.082)	0.200	-4.65%
Loss Cost	2015.1	-0.063 (CI = +/-0.062; p = 0.046)	0.302	-6.14%
Loss Cost	2015.2	-0.068 (CI = +/-0.077; p = 0.075)	0.262	-6.61%
Severity	2005.1	0.039 (CI = +/-0.006; p = 0.000)	0.876	+4.00%
Severity	2005.2	0.038 (CI = +/-0.006; p = 0.000)	0.863	+3.92%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	0.848	+3.83%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.855	+3.53%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.841	+3.54%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	0.830	+3.60%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.827	+3.73%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	0.835	+3.92%
Severity	2009.1	0.037 (CI = +/-0.008; p = 0.000)	0.808	+3.82%
Severity	2009.2	0.036 (CI = +/-0.009; p = 0.000)	0.774	+3.69%
Severity	2010.2	0.035 (CI = +/-0.010; p = 0.000)	0.731	+3.51%
Severity	2011.1	0.033 (CI = +/-0.011; p = 0.000)	0.687	+3.38%
Severity	2011.2	0.034 (CI = +/-0.012; p = 0.000)	0.658	+3.45%
Severity	2012.1	0.031 (CI = +/-0.013; p = 0.000)	0.592	+3.14%
Severity	2012.2	0.030 (CI = +/-0.015; p = 0.001)	0.528	+3.04%
Severity	2013.1	0.028 (CI = +/-0.017; p = 0.004)	0.447	+2.85%
Severity	2013.2	0.025 (CI = +/-0.020; p = 0.016)	0.345	+2.58%
Severity	2014.1	0.022 (CI = +/-0.023; p = 0.059)	0.224	+2.20%
Severity	2014.2	0.021 (CI = +/-0.027; p = 0.120)	0.147	+2.09%
Severity	2015.1	0.008 (CI = +/-0.026; p = 0.523)	-0.059	+0.77%
Severity	2015.2	0.010 (CI = +/-0.032; p = 0.505)	-0.061	+0.98%
Frequency	2005.1	-0.010 (CI = +/-0.010; p = 0.042)	0.109	-1.00%
Frequency	2005.2	-0.011 (CI = +/-0.010; p = 0.043)	0.111	-1.07%
Frequency	2006.1	-0.010 (CI = +/-0.011; p = 0.070)	0.087	-1.02%
Frequency	2006.2	-0.012 (CI = +/-0.012; p = 0.038)	0.128	-1.24%
Frequency	2007.1	-0.012 (CI = +/-0.013; p = 0.058)	0.106	-1.22%
Frequency	2007.2	-0.014 (CI = +/-0.014; p = 0.053)	0.117	-1.35%
Frequency	2008.1	-0.015 (CI = +/-0.015; p = 0.051)	0.125	-1.48%
Frequency	2008.2	-0.019 (CI = +/-0.016; p = 0.020)	0.196	-1.87%
Frequency	2009.1	-0.021 (CI = +/-0.017; p = 0.018)	0.211	-2.08%
Frequency	2009.2	-0.028 (CI = +/-0.017; p = 0.002)	0.364	-2.78%
Frequency	2010.2	-0.030 (CI = +/-0.019; p = 0.003)	0.363	-3.00%
Frequency	2011.1	-0.032 (CI = +/-0.021; p = 0.004)	0.352	-3.16%
Frequency	2011.2	-0.040 (CI = +/-0.020; p = 0.001)	0.496	-3.95%
Frequency	2012.1	-0.040 (CI = +/-0.023; p = 0.002)	0.450	-3.96%
Frequency	2012.2	-0.047 (CI = +/-0.024; p = 0.001)	0.523	-4.63%
Frequency	2013.1	-0.049 (CI = +/-0.028; p = 0.002)	0.485	-4.76%
Frequency	2013.2	-0.056 (CI = +/-0.031; p = 0.002)	0.523	-5.41%
Frequency	2014.1	-0.058 (CI = +/-0.036; p = 0.005)	0.481	-5.60%
Frequency	2014.2	-0.068 (CI = +/-0.041; p = 0.004)	0.544	-6.60%
Frequency	2015.1	-0.071 (CI = +/-0.049; p = 0.010)	0.491	-6.86%
Frequency	2015.2	-0.078 (CI = +/-0.060; p = 0.017)	0.468	-7.52%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.2

Excluded Points = 2010.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.037 (CI = +/-0.009; p = 0.000)	0.719	+3.74%
Loss Cost	2005.2	0.036 (CI = +/-0.009; p = 0.000)	0.689	+3.65%
Loss Cost	2006.1	0.036 (CI = +/-0.010; p = 0.000)	0.666	+3.66%
Loss Cost	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.655	+3.18%
Loss Cost	2007.1	0.032 (CI = +/-0.010; p = 0.000)	0.647	+3.29%
Loss Cost	2007.2	0.032 (CI = +/-0.011; p = 0.000)	0.618	+3.30%
Loss Cost	2008.1	0.033 (CI = +/-0.012; p = 0.000)	0.599	+3.39%
Loss Cost	2008.2	0.032 (CI = +/-0.013; p = 0.000)	0.548	+3.28%
Loss Cost	2009.1	0.030 (CI = +/-0.014; p = 0.000)	0.481	+3.07%
Loss Cost	2009.2	0.023 (CI = +/-0.013; p = 0.002)	0.399	+2.29%
Loss Cost	2010.2	0.020 (CI = +/-0.014; p = 0.008)	0.305	+2.05%
Loss Cost	2011.1	0.019 (CI = +/-0.016; p = 0.023)	0.237	+1.91%
Loss Cost	2011.2	0.013 (CI = +/-0.016; p = 0.111)	0.104	+1.26%
Loss Cost	2012.1	0.012 (CI = +/-0.018; p = 0.188)	0.057	+1.16%
Loss Cost	2012.2	0.006 (CI = +/-0.019; p = 0.538)	-0.045	+0.55%
Loss Cost	2013.1	0.005 (CI = +/-0.022; p = 0.601)	-0.058	+0.54%
Loss Cost	2013.2	-0.001 (CI = +/-0.024; p = 0.900)	-0.089	-0.14%
Loss Cost	2014.1	-0.003 (CI = +/-0.028; p = 0.822)	-0.094	-0.29%
Loss Cost	2014.2	-0.010 (CI = +/-0.033; p = 0.490)	-0.051	-1.03%
Loss Cost	2015.1	-0.021 (CI = +/-0.036; p = 0.212)	0.085	-2.12%
Loss Cost	2015.2	-0.017 (CI = +/-0.046; p = 0.408)	-0.029	-1.71%
Severity	2005.1	0.041 (CI = +/-0.005; p = 0.000)	0.900	+4.22%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.889	+4.15%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.877	+4.07%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	0.888	+3.77%
Severity	2007.1	0.037 (CI = +/-0.006; p = 0.000)	0.876	+3.80%
Severity	2007.2	0.038 (CI = +/-0.006; p = 0.000)	0.871	+3.89%
Severity	2008.1	0.040 (CI = +/-0.007; p = 0.000)	0.874	+4.05%
Severity	2008.2	0.042 (CI = +/-0.007; p = 0.000)	0.890	+4.30%
Severity	2009.1	0.041 (CI = +/-0.007; p = 0.000)	0.872	+4.23%
Severity	2009.2	0.041 (CI = +/-0.008; p = 0.000)	0.848	+4.14%
Severity	2010.2	0.039 (CI = +/-0.009; p = 0.000)	0.817	+4.00%
Severity	2011.1	0.038 (CI = +/-0.010; p = 0.000)	0.785	+3.91%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.770	+4.05%
Severity	2012.1	0.037 (CI = +/-0.013; p = 0.000)	0.724	+3.78%
Severity	2012.2	0.037 (CI = +/-0.014; p = 0.000)	0.677	+3.75%
Severity	2013.1	0.036 (CI = +/-0.017; p = 0.001)	0.615	+3.65%
Severity	2013.2	0.034 (CI = +/-0.020; p = 0.003)	0.532	+3.46%
Severity	2014.1	0.031 (CI = +/-0.023; p = 0.013)	0.424	+3.17%
Severity	2014.2	0.032 (CI = +/-0.028; p = 0.031)	0.358	+3.24%
Severity	2015.1	0.018 (CI = +/-0.027; p = 0.160)	0.134	+1.85%
Severity	2015.2	0.024 (CI = +/-0.034; p = 0.143)	0.177	+2.40%
Frequency	2005.1	-0.005 (CI = +/-0.008; p = 0.222)	0.020	-0.46%
Frequency	2005.2	-0.005 (CI = +/-0.008; p = 0.229)	0.019	-0.48%
Frequency	2006.1	-0.004 (CI = +/-0.009; p = 0.363)	-0.006	-0.39%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.201)	0.028	-0.57%
Frequency	2007.1	-0.005 (CI = +/-0.010; p = 0.308)	0.004	-0.49%
Frequency	2007.2	-0.006 (CI = +/-0.011; p = 0.279)	0.010	-0.57%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.269)	0.013	-0.63%
Frequency	2008.2	-0.010 (CI = +/-0.012; p = 0.103)	0.084	-0.98%
Frequency	2009.1	-0.011 (CI = +/-0.013; p = 0.094)	0.096	-1.11%
Frequency	2009.2	-0.018 (CI = +/-0.012; p = 0.007)	0.307	-1.77%
Frequency	2010.2	-0.019 (CI = +/-0.014; p = 0.010)	0.291	-1.88%
Frequency	2011.1	-0.020 (CI = +/-0.016; p = 0.017)	0.264	-1.93%
Frequency	2011.2	-0.027 (CI = +/-0.014; p = 0.001)	0.502	-2.68%
Frequency	2012.1	-0.026 (CI = +/-0.016; p = 0.004)	0.424	-2.52%
Frequency	2012.2	-0.031 (CI = +/-0.016; p = 0.001)	0.540	-3.08%
Frequency	2013.1	-0.030 (CI = +/-0.019; p = 0.004)	0.467	-3.00%
Frequency	2013.2	-0.035 (CI = +/-0.021; p = 0.003)	0.517	-3.48%
Frequency	2014.1	-0.034 (CI = +/-0.025; p = 0.012)	0.428	-3.36%
Frequency	2014.2	-0.042 (CI = +/-0.028; p = 0.007)	0.519	-4.14%
Frequency	2015.1	-0.040 (CI = +/-0.035; p = 0.029)	0.403	-3.90%
Frequency	2015.2	-0.041 (CI = +/-0.044; p = 0.065)	0.320	-4.01%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2019.1

Excluded Points = 2010.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.038 (CI = +/-0.009; p = 0.000)	0.713	+3.85%
Loss Cost	2005.2	0.037 (CI = +/-0.010; p = 0.000)	0.682	+3.75%
Loss Cost	2006.1	0.037 (CI = +/-0.011; p = 0.000)	0.659	+3.78%
Loss Cost	2006.2	0.032 (CI = +/-0.010; p = 0.000)	0.644	+3.26%
Loss Cost	2007.1	0.033 (CI = +/-0.011; p = 0.000)	0.637	+3.39%
Loss Cost	2007.2	0.034 (CI = +/-0.012; p = 0.000)	0.608	+3.42%
Loss Cost	2008.1	0.035 (CI = +/-0.013; p = 0.000)	0.590	+3.53%
Loss Cost	2008.2	0.034 (CI = +/-0.014; p = 0.000)	0.537	+3.41%
Loss Cost	2009.1	0.032 (CI = +/-0.016; p = 0.001)	0.467	+3.20%
Loss Cost	2009.2	0.023 (CI = +/-0.014; p = 0.003)	0.372	+2.35%
Loss Cost	2010.2	0.021 (CI = +/-0.016; p = 0.015)	0.274	+2.09%
Loss Cost	2011.1	0.019 (CI = +/-0.018; p = 0.039)	0.205	+1.93%
Loss Cost	2011.2	0.012 (CI = +/-0.018; p = 0.174)	0.065	+1.21%
Loss Cost	2012.1	0.011 (CI = +/-0.021; p = 0.278)	0.020	+1.09%
Loss Cost	2012.2	0.004 (CI = +/-0.022; p = 0.716)	-0.071	+0.37%
Loss Cost	2013.1	0.003 (CI = +/-0.026; p = 0.783)	-0.083	+0.33%
Loss Cost	2013.2	-0.005 (CI = +/-0.028; p = 0.692)	-0.082	-0.51%
Loss Cost	2014.1	-0.008 (CI = +/-0.034; p = 0.618)	-0.079	-0.77%
Loss Cost	2014.2	-0.018 (CI = +/-0.039; p = 0.320)	0.014	-1.77%
Loss Cost	2015.1	-0.034 (CI = +/-0.042; p = 0.101)	0.243	-3.30%
Loss Cost	2015.2	-0.032 (CI = +/-0.056; p = 0.217)	0.115	-3.11%
Severity	2005.1	0.042 (CI = +/-0.006; p = 0.000)	0.895	+4.27%
Severity	2005.2	0.041 (CI = +/-0.006; p = 0.000)	0.882	+4.20%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.868	+4.12%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.878	+3.80%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.866	+3.84%
Severity	2007.2	0.039 (CI = +/-0.007; p = 0.000)	0.860	+3.94%
Severity	2008.1	0.040 (CI = +/-0.007; p = 0.000)	0.865	+4.12%
Severity	2008.2	0.043 (CI = +/-0.007; p = 0.000)	0.885	+4.40%
Severity	2009.1	0.042 (CI = +/-0.008; p = 0.000)	0.864	+4.34%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.838	+4.25%
Severity	2010.2	0.040 (CI = +/-0.010; p = 0.000)	0.802	+4.11%
Severity	2011.1	0.039 (CI = +/-0.011; p = 0.000)	0.767	+4.02%
Severity	2011.2	0.041 (CI = +/-0.013; p = 0.000)	0.753	+4.20%
Severity	2012.1	0.038 (CI = +/-0.014; p = 0.000)	0.698	+3.91%
Severity	2012.2	0.038 (CI = +/-0.017; p = 0.000)	0.647	+3.90%
Severity	2013.1	0.037 (CI = +/-0.020; p = 0.002)	0.578	+3.80%
Severity	2013.2	0.035 (CI = +/-0.023; p = 0.007)	0.486	+3.61%
Severity	2014.1	0.032 (CI = +/-0.028; p = 0.029)	0.366	+3.29%
Severity	2014.2	0.033 (CI = +/-0.035; p = 0.059)	0.298	+3.39%
Severity	2015.1	0.017 (CI = +/-0.035; p = 0.294)	0.035	+1.70%
Severity	2015.2	0.023 (CI = +/-0.045; p = 0.257)	0.076	+2.35%
Frequency	2005.1	-0.004 (CI = +/-0.008; p = 0.306)	0.003	-0.41%
Frequency	2005.2	-0.004 (CI = +/-0.009; p = 0.313)	0.002	-0.43%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.475)	-0.019	-0.33%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.279)	0.009	-0.52%
Frequency	2007.1	-0.004 (CI = +/-0.011; p = 0.409)	-0.013	-0.43%
Frequency	2007.2	-0.005 (CI = +/-0.012; p = 0.373)	-0.008	-0.50%
Frequency	2008.1	-0.006 (CI = +/-0.013; p = 0.359)	-0.006	-0.57%
Frequency	2008.2	-0.010 (CI = +/-0.013; p = 0.149)	0.059	-0.95%
Frequency	2009.1	-0.011 (CI = +/-0.015; p = 0.135)	0.071	-1.09%
Frequency	2009.2	-0.018 (CI = +/-0.014; p = 0.011)	0.281	-1.82%
Frequency	2010.2	-0.020 (CI = +/-0.016; p = 0.016)	0.268	-1.95%
Frequency	2011.1	-0.020 (CI = +/-0.018; p = 0.026)	0.242	-2.01%
Frequency	2011.2	-0.029 (CI = +/-0.016; p = 0.001)	0.496	-2.87%
Frequency	2012.1	-0.028 (CI = +/-0.018; p = 0.006)	0.415	-2.72%
Frequency	2012.2	-0.034 (CI = +/-0.018; p = 0.001)	0.549	-3.39%
Frequency	2013.1	-0.034 (CI = +/-0.022; p = 0.005)	0.478	-3.34%
Frequency	2013.2	-0.041 (CI = +/-0.024; p = 0.004)	0.547	-3.97%
Frequency	2014.1	-0.040 (CI = +/-0.029; p = 0.013)	0.464	-3.93%
Frequency	2014.2	-0.051 (CI = +/-0.032; p = 0.006)	0.592	-4.99%
Frequency	2015.1	-0.050 (CI = +/-0.040; p = 0.022)	0.489	-4.91%
Frequency	2015.2	-0.055 (CI = +/-0.053; p = 0.046)	0.431	-5.34%

Underinsured Automobile

Coverage = UA
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.003 (CI = +/-0.020; p = 0.776)	-0.112 (CI = +/-0.194; p = 0.247)	-0.017	+0.29%
Loss Cost	2005.2	-0.002 (CI = +/-0.021; p = 0.870)	-0.087 (CI = +/-0.194; p = 0.365)	-0.037	-0.17%
Loss Cost	2006.1	-0.001 (CI = +/-0.022; p = 0.932)	-0.083 (CI = +/-0.200; p = 0.401)	-0.044	-0.09%
Loss Cost	2006.2	-0.001 (CI = +/-0.024; p = 0.902)	-0.081 (CI = +/-0.208; p = 0.432)	-0.048	-0.15%
Loss Cost	2007.1	-0.001 (CI = +/-0.026; p = 0.922)	-0.080 (CI = +/-0.216; p = 0.455)	-0.053	-0.12%
Loss Cost	2007.2	0.004 (CI = +/-0.027; p = 0.784)	-0.103 (CI = +/-0.219; p = 0.341)	-0.039	+0.36%
Loss Cost	2008.1	0.003 (CI = +/-0.029; p = 0.814)	-0.104 (CI = +/-0.228; p = 0.353)	-0.042	+0.34%
Loss Cost	2008.2	0.002 (CI = +/-0.032; p = 0.884)	-0.099 (CI = +/-0.238; p = 0.396)	-0.052	+0.23%
Loss Cost	2009.1	-0.008 (CI = +/-0.032; p = 0.623)	-0.141 (CI = +/-0.229; p = 0.215)	-0.005	-0.76%
Loss Cost	2009.2	-0.013 (CI = +/-0.034; p = 0.447)	-0.120 (CI = +/-0.235; p = 0.303)	-0.007	-1.26%
Loss Cost	2010.1	-0.017 (CI = +/-0.037; p = 0.343)	-0.136 (CI = +/-0.244; p = 0.256)	0.014	-1.69%
Loss Cost	2010.2	-0.023 (CI = +/-0.040; p = 0.240)	-0.114 (CI = +/-0.252; p = 0.357)	0.026	-2.27%
Loss Cost	2011.1	-0.017 (CI = +/-0.043; p = 0.409)	-0.094 (CI = +/-0.261; p = 0.460)	-0.037	-1.72%
Loss Cost	2011.2	-0.030 (CI = +/-0.045; p = 0.180)	-0.050 (CI = +/-0.259; p = 0.688)	0.012	-2.94%
Loss Cost	2012.1	-0.036 (CI = +/-0.049; p = 0.136)	-0.071 (CI = +/-0.270; p = 0.584)	0.041	-3.58%
Loss Cost	2012.2	-0.051 (CI = +/-0.052; p = 0.052)	-0.025 (CI = +/-0.269; p = 0.848)	0.132	-4.99%
Loss Cost	2013.1	-0.053 (CI = +/-0.058; p = 0.073)	-0.029 (CI = +/-0.287; p = 0.830)	0.101	-5.15%
Loss Cost	2013.2	-0.062 (CI = +/-0.066; p = 0.065)	-0.004 (CI = +/-0.305; p = 0.976)	0.124	-5.98%
Loss Cost	2014.1	-0.070 (CI = +/-0.075; p = 0.063)	-0.026 (CI = +/-0.324; p = 0.865)	0.136	-6.79%
Loss Cost	2014.2	-0.048 (CI = +/-0.082; p = 0.224)	-0.082 (CI = +/-0.330; p = 0.596)	0.012	-4.68%
Loss Cost	2015.1	-0.077 (CI = +/-0.084; p = 0.066)	-0.146 (CI = +/-0.314; p = 0.325)	0.217	-7.45%
Loss Cost	2015.2	-0.063 (CI = +/-0.100; p = 0.185)	-0.177 (CI = +/-0.344; p = 0.275)	0.152	-6.12%
Severity	2005.1	0.039 (CI = +/-0.014; p = 0.000)	-0.074 (CI = +/-0.136; p = 0.275)	0.489	+4.00%
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.132; p = 0.435)	0.429	+3.56%
Severity	2006.1	0.035 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.137; p = 0.427)	0.401	+3.51%
Severity	2006.2	0.036 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.142; p = 0.401)	0.386	+3.62%
Severity	2007.1	0.036 (CI = +/-0.018; p = 0.000)	-0.055 (CI = +/-0.147; p = 0.444)	0.374	+3.69%
Severity	2007.2	0.044 (CI = +/-0.016; p = 0.000)	-0.094 (CI = +/-0.129; p = 0.148)	0.540	+4.51%
Severity	2008.1	0.044 (CI = +/-0.017; p = 0.000)	-0.092 (CI = +/-0.134; p = 0.169)	0.521	+4.54%
Severity	2008.2	0.050 (CI = +/-0.017; p = 0.000)	-0.118 (CI = +/-0.129; p = 0.070)	0.596	+5.15%
Severity	2009.1	0.046 (CI = +/-0.018; p = 0.000)	-0.135 (CI = +/-0.129; p = 0.040)	0.569	+4.73%
Severity	2009.2	0.044 (CI = +/-0.019; p = 0.000)	-0.124 (CI = +/-0.133; p = 0.066)	0.499	+4.45%
Severity	2010.1	0.043 (CI = +/-0.021; p = 0.000)	-0.126 (CI = +/-0.139; p = 0.074)	0.476	+4.41%
Severity	2010.2	0.039 (CI = +/-0.022; p = 0.002)	-0.109 (CI = +/-0.142; p = 0.125)	0.381	+3.97%
Severity	2011.1	0.045 (CI = +/-0.023; p = 0.001)	-0.088 (CI = +/-0.141; p = 0.205)	0.446	+4.59%
Severity	2011.2	0.035 (CI = +/-0.022; p = 0.004)	-0.053 (CI = +/-0.128; p = 0.392)	0.330	+3.54%
Severity	2012.1	0.035 (CI = +/-0.025; p = 0.009)	-0.053 (CI = +/-0.135; p = 0.417)	0.298	+3.54%
Severity	2012.2	0.034 (CI = +/-0.028; p = 0.021)	-0.050 (CI = +/-0.145; p = 0.473)	0.224	+3.43%
Severity	2013.1	0.031 (CI = +/-0.031; p = 0.051)	-0.058 (CI = +/-0.153; p = 0.432)	0.166	+3.15%
Severity	2013.2	0.031 (CI = +/-0.036; p = 0.083)	-0.059 (CI = +/-0.166; p = 0.459)	0.110	+3.18%
Severity	2014.1	0.028 (CI = +/-0.041; p = 0.166)	-0.068 (CI = +/-0.177; p = 0.423)	0.058	+2.81%
Severity	2014.2	0.038 (CI = +/-0.046; p = 0.091)	-0.094 (CI = +/-0.184; p = 0.283)	0.148	+3.92%
Severity	2015.1	0.023 (CI = +/-0.047; p = 0.311)	-0.129 (CI = +/-0.177; p = 0.136)	0.129	+2.28%
Severity	2015.2	0.010 (CI = +/-0.054; p = 0.693)	-0.101 (CI = +/-0.186; p = 0.250)	-0.041	+0.98%
Frequency	2005.1	-0.036 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.136; p = 0.571)	0.444	-3.57%
Frequency	2005.2	-0.037 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.140; p = 0.604)	0.426	-3.61%
Frequency	2006.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.030 (CI = +/-0.144; p = 0.678)	0.381	-3.49%
Frequency	2006.2	-0.037 (CI = +/-0.017; p = 0.000)	-0.022 (CI = +/-0.149; p = 0.766)	0.379	-3.63%
Frequency	2007.1	-0.037 (CI = +/-0.018; p = 0.000)	-0.024 (CI = +/-0.155; p = 0.750)	0.357	-3.68%
Frequency	2007.2	-0.041 (CI = +/-0.020; p = 0.000)	-0.010 (CI = +/-0.158; p = 0.900)	0.378	-3.97%
Frequency	2008.1	-0.041 (CI = +/-0.021; p = 0.000)	-0.012 (CI = +/-0.164; p = 0.880)	0.353	-4.02%
Frequency	2008.2	-0.048 (CI = +/-0.021; p = 0.000)	0.019 (CI = +/-0.158; p = 0.807)	0.446	-4.68%
Frequency	2009.1	-0.054 (CI = +/-0.021; p = 0.000)	-0.006 (CI = +/-0.155; p = 0.941)	0.512	-5.24%
Frequency	2009.2	-0.056 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.161; p = 0.954)	0.505	-5.47%
Frequency	2010.1	-0.060 (CI = +/-0.025; p = 0.000)	-0.011 (CI = +/-0.164; p = 0.892)	0.520	-5.85%
Frequency	2010.2	-0.062 (CI = +/-0.027; p = 0.000)	-0.005 (CI = +/-0.173; p = 0.956)	0.497	-6.00%
Frequency	2011.1	-0.062 (CI = +/-0.030; p = 0.000)	-0.006 (CI = +/-0.182; p = 0.949)	0.458	-6.03%
Frequency	2011.2	-0.065 (CI = +/-0.033; p = 0.001)	0.003 (CI = +/-0.192; p = 0.975)	0.438	-6.25%
Frequency	2012.1	-0.071 (CI = +/-0.036; p = 0.001)	-0.018 (CI = +/-0.197; p = 0.848)	0.466	-6.87%
Frequency	2012.2	-0.085 (CI = +/-0.036; p = 0.000)	0.025 (CI = +/-0.187; p = 0.776)	0.579	-8.14%
Frequency	2013.1	-0.084 (CI = +/-0.041; p = 0.001)	0.029 (CI = +/-0.199; p = 0.763)	0.525	-8.04%
Frequency	2013.2	-0.093 (CI = +/-0.045; p = 0.001)	0.054 (CI = +/-0.207; p = 0.581)	0.545	-8.88%
Frequency	2014.1	-0.098 (CI = +/-0.051; p = 0.001)	0.042 (CI = +/-0.221; p = 0.689)	0.528	-9.34%
Frequency	2014.2	-0.086 (CI = +/-0.058; p = 0.007)	0.012 (CI = +/-0.233; p = 0.908)	0.408	-8.28%
Frequency	2015.1	-0.100 (CI = +/-0.064; p = 0.006)	-0.017 (CI = +/-0.241; p = 0.878)	0.456	-9.52%
Frequency	2015.2	-0.073 (CI = +/-0.066; p = 0.034)	-0.076 (CI = +/-0.227; p = 0.469)	0.335	-7.03%

Underinsured Automobile

Coverage = UA
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.003 (CI = +/-0.020; p = 0.778)	-0.030	+0.29%
Loss Cost	2005.2	-0.002 (CI = +/-0.021; p = 0.831)	-0.032	-0.22%
Loss Cost	2006.1	-0.001 (CI = +/-0.022; p = 0.931)	-0.034	-0.09%
Loss Cost	2006.2	-0.002 (CI = +/-0.024; p = 0.864)	-0.035	-0.20%
Loss Cost	2007.1	-0.001 (CI = +/-0.026; p = 0.922)	-0.037	-0.12%
Loss Cost	2007.2	0.003 (CI = +/-0.027; p = 0.830)	-0.037	+0.29%
Loss Cost	2008.1	0.003 (CI = +/-0.029; p = 0.813)	-0.038	+0.34%
Loss Cost	2008.2	0.001 (CI = +/-0.031; p = 0.929)	-0.041	+0.14%
Loss Cost	2009.1	-0.008 (CI = +/-0.032; p = 0.627)	-0.033	-0.76%
Loss Cost	2009.2	-0.014 (CI = +/-0.034; p = 0.404)	-0.012	-1.38%
Loss Cost	2010.1	-0.017 (CI = +/-0.037; p = 0.346)	-0.003	-1.69%
Loss Cost	2010.2	-0.024 (CI = +/-0.039; p = 0.211)	0.031	-2.41%
Loss Cost	2011.1	-0.017 (CI = +/-0.042; p = 0.403)	-0.014	-1.72%
Loss Cost	2011.2	-0.031 (CI = +/-0.044; p = 0.158)	0.058	-3.01%
Loss Cost	2012.1	-0.036 (CI = +/-0.048; p = 0.127)	0.080	-3.58%
Loss Cost	2012.2	-0.052 (CI = +/-0.050; p = 0.043)	0.185	-5.03%
Loss Cost	2013.1	-0.053 (CI = +/-0.056; p = 0.064)	0.158	-5.15%
Loss Cost	2013.2	-0.062 (CI = +/-0.063; p = 0.054)	0.186	-5.99%
Loss Cost	2014.1	-0.070 (CI = +/-0.071; p = 0.053)	0.201	-6.79%
Loss Cost	2014.2	-0.050 (CI = +/-0.078; p = 0.185)	0.070	-4.92%
Loss Cost	2015.1	-0.077 (CI = +/-0.083; p = 0.064)	0.212	-7.45%
Loss Cost	2015.2	-0.071 (CI = +/-0.099; p = 0.143)	0.122	-6.81%
Severity	2005.1	0.039 (CI = +/-0.014; p = 0.000)	0.485	+4.00%
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	0.436	+3.53%
Severity	2006.1	0.035 (CI = +/-0.015; p = 0.000)	0.408	+3.51%
Severity	2006.2	0.035 (CI = +/-0.016; p = 0.000)	0.392	+3.58%
Severity	2007.1	0.036 (CI = +/-0.017; p = 0.000)	0.383	+3.69%
Severity	2007.2	0.043 (CI = +/-0.016; p = 0.000)	0.518	+4.44%
Severity	2008.1	0.044 (CI = +/-0.018; p = 0.000)	0.502	+4.54%
Severity	2008.2	0.049 (CI = +/-0.018; p = 0.000)	0.552	+5.04%
Severity	2009.1	0.046 (CI = +/-0.019; p = 0.000)	0.499	+4.73%
Severity	2009.2	0.042 (CI = +/-0.020; p = 0.000)	0.436	+4.32%
Severity	2010.1	0.043 (CI = +/-0.022; p = 0.001)	0.413	+4.41%
Severity	2010.2	0.038 (CI = +/-0.023; p = 0.003)	0.332	+3.83%
Severity	2011.1	0.045 (CI = +/-0.024; p = 0.001)	0.425	+4.59%
Severity	2011.2	0.034 (CI = +/-0.022; p = 0.004)	0.338	+3.46%
Severity	2012.1	0.035 (CI = +/-0.024; p = 0.008)	0.310	+3.54%
Severity	2012.2	0.033 (CI = +/-0.027; p = 0.021)	0.246	+3.34%
Severity	2013.1	0.031 (CI = +/-0.031; p = 0.048)	0.185	+3.15%
Severity	2013.2	0.030 (CI = +/-0.035; p = 0.088)	0.136	+3.04%
Severity	2014.1	0.028 (CI = +/-0.040; p = 0.160)	0.080	+2.81%
Severity	2014.2	0.036 (CI = +/-0.045; p = 0.113)	0.129	+3.62%
Severity	2015.1	0.023 (CI = +/-0.050; p = 0.341)	-0.001	+2.28%
Severity	2015.2	0.005 (CI = +/-0.054; p = 0.825)	-0.094	+0.55%
Frequency	2005.1	-0.036 (CI = +/-0.014; p = 0.000)	0.456	-3.57%
Frequency	2005.2	-0.037 (CI = +/-0.015; p = 0.000)	0.440	-3.63%
Frequency	2006.1	-0.035 (CI = +/-0.016; p = 0.000)	0.398	-3.49%
Frequency	2006.2	-0.037 (CI = +/-0.017; p = 0.000)	0.400	-3.65%
Frequency	2007.1	-0.037 (CI = +/-0.018; p = 0.000)	0.378	-3.68%
Frequency	2007.2	-0.041 (CI = +/-0.019; p = 0.000)	0.401	-3.98%
Frequency	2008.1	-0.041 (CI = +/-0.021; p = 0.000)	0.379	-4.02%
Frequency	2008.2	-0.048 (CI = +/-0.021; p = 0.000)	0.468	-4.66%
Frequency	2009.1	-0.054 (CI = +/-0.021; p = 0.000)	0.533	-5.24%
Frequency	2009.2	-0.056 (CI = +/-0.023; p = 0.000)	0.528	-5.46%
Frequency	2010.1	-0.060 (CI = +/-0.024; p = 0.000)	0.542	-5.85%
Frequency	2010.2	-0.062 (CI = +/-0.026; p = 0.000)	0.522	-6.01%
Frequency	2011.1	-0.062 (CI = +/-0.029; p = 0.000)	0.486	-6.03%
Frequency	2011.2	-0.065 (CI = +/-0.032; p = 0.001)	0.469	-6.25%
Frequency	2012.1	-0.071 (CI = +/-0.035; p = 0.000)	0.496	-6.87%
Frequency	2012.2	-0.084 (CI = +/-0.035; p = 0.000)	0.603	-8.10%
Frequency	2013.1	-0.084 (CI = +/-0.039; p = 0.000)	0.554	-8.04%
Frequency	2013.2	-0.092 (CI = +/-0.043; p = 0.000)	0.567	-8.76%
Frequency	2014.1	-0.098 (CI = +/-0.049; p = 0.001)	0.558	-9.34%
Frequency	2014.2	-0.086 (CI = +/-0.054; p = 0.005)	0.456	-8.24%
Frequency	2015.1	-0.100 (CI = +/-0.061; p = 0.004)	0.504	-9.52%
Frequency	2015.2	-0.076 (CI = +/-0.063; p = 0.022)	0.364	-7.32%

Underinsured Automobile

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.008 (CI = +/-0.021; p = 0.451)	-0.014	+0.79%
Loss Cost	2005.2	0.002 (CI = +/-0.021; p = 0.818)	-0.034	+0.24%
Loss Cost	2006.1	0.004 (CI = +/-0.023; p = 0.709)	-0.032	+0.42%
Loss Cost	2006.2	0.003 (CI = +/-0.025; p = 0.779)	-0.035	+0.34%
Loss Cost	2007.1	0.005 (CI = +/-0.026; p = 0.716)	-0.034	+0.47%
Loss Cost	2007.2	0.010 (CI = +/-0.028; p = 0.467)	-0.018	+1.00%
Loss Cost	2008.1	0.011 (CI = +/-0.030; p = 0.450)	-0.017	+1.13%
Loss Cost	2008.2	0.010 (CI = +/-0.033; p = 0.551)	-0.028	+0.96%
Loss Cost	2009.1	0.000 (CI = +/-0.034; p = 0.986)	-0.048	-0.03%
Loss Cost	2009.2	-0.007 (CI = +/-0.036; p = 0.684)	-0.041	-0.70%
Loss Cost	2010.1	-0.010 (CI = +/-0.039; p = 0.595)	-0.037	-1.01%
Loss Cost	2010.2	-0.018 (CI = +/-0.042; p = 0.375)	-0.009	-1.81%
Loss Cost	2011.1	-0.009 (CI = +/-0.045; p = 0.688)	-0.049	-0.87%
Loss Cost	2011.2	-0.024 (CI = +/-0.046; p = 0.286)	0.013	-2.38%
Loss Cost	2012.1	-0.031 (CI = +/-0.052; p = 0.226)	0.036	-3.01%
Loss Cost	2012.2	-0.049 (CI = +/-0.053; p = 0.067)	0.164	-4.78%
Loss Cost	2013.1	-0.050 (CI = +/-0.061; p = 0.099)	0.133	-4.88%
Loss Cost	2013.2	-0.061 (CI = +/-0.069; p = 0.078)	0.173	-5.93%
Loss Cost	2014.1	-0.072 (CI = +/-0.080; p = 0.072)	0.198	-6.97%
Loss Cost	2014.2	-0.045 (CI = +/-0.086; p = 0.273)	0.031	-4.38%
Loss Cost	2015.1	-0.081 (CI = +/-0.088; p = 0.066)	0.253	-7.81%
Loss Cost	2015.2	-0.071 (CI = +/-0.108; p = 0.167)	0.127	-6.89%
Severity	2005.1	0.040 (CI = +/-0.016; p = 0.000)	0.454	+4.04%
Severity	2005.2	0.035 (CI = +/-0.016; p = 0.000)	0.397	+3.51%
Severity	2006.1	0.034 (CI = +/-0.017; p = 0.000)	0.367	+3.49%
Severity	2006.2	0.035 (CI = +/-0.018; p = 0.001)	0.351	+3.56%
Severity	2007.1	0.036 (CI = +/-0.020; p = 0.001)	0.343	+3.70%
Severity	2007.2	0.045 (CI = +/-0.018; p = 0.000)	0.494	+4.56%
Severity	2008.1	0.046 (CI = +/-0.020; p = 0.000)	0.478	+4.70%
Severity	2008.2	0.052 (CI = +/-0.020; p = 0.000)	0.539	+5.29%
Severity	2009.1	0.048 (CI = +/-0.022; p = 0.000)	0.481	+4.95%
Severity	2009.2	0.044 (CI = +/-0.023; p = 0.001)	0.411	+4.49%
Severity	2010.1	0.045 (CI = +/-0.026; p = 0.002)	0.389	+4.62%
Severity	2010.2	0.039 (CI = +/-0.027; p = 0.007)	0.298	+3.93%
Severity	2011.1	0.048 (CI = +/-0.027; p = 0.002)	0.410	+4.88%
Severity	2011.2	0.035 (CI = +/-0.025; p = 0.010)	0.309	+3.51%
Severity	2012.1	0.036 (CI = +/-0.028; p = 0.017)	0.281	+3.63%
Severity	2012.2	0.033 (CI = +/-0.032; p = 0.042)	0.210	+3.39%
Severity	2013.1	0.031 (CI = +/-0.037; p = 0.090)	0.144	+3.16%
Severity	2013.2	0.030 (CI = +/-0.043; p = 0.155)	0.091	+3.02%
Severity	2014.1	0.027 (CI = +/-0.050; p = 0.263)	0.031	+2.73%
Severity	2014.2	0.038 (CI = +/-0.058; p = 0.177)	0.092	+3.84%
Severity	2015.1	0.020 (CI = +/-0.065; p = 0.504)	-0.054	+2.01%
Severity	2015.2	-0.005 (CI = +/-0.070; p = 0.862)	-0.120	-0.54%
Frequency	2005.1	-0.032 (CI = +/-0.014; p = 0.000)	0.391	-3.13%
Frequency	2005.2	-0.032 (CI = +/-0.015; p = 0.000)	0.371	-3.16%
Frequency	2006.1	-0.030 (CI = +/-0.016; p = 0.001)	0.321	-2.97%
Frequency	2006.2	-0.032 (CI = +/-0.018; p = 0.001)	0.320	-3.11%
Frequency	2007.1	-0.032 (CI = +/-0.019; p = 0.002)	0.294	-3.11%
Frequency	2007.2	-0.035 (CI = +/-0.020; p = 0.002)	0.319	-3.41%
Frequency	2008.1	-0.035 (CI = +/-0.022; p = 0.003)	0.290	-3.41%
Frequency	2008.2	-0.042 (CI = +/-0.022; p = 0.001)	0.395	-4.11%
Frequency	2009.1	-0.049 (CI = +/-0.022; p = 0.000)	0.473	-4.75%
Frequency	2009.2	-0.051 (CI = +/-0.024; p = 0.000)	0.466	-4.97%
Frequency	2010.1	-0.055 (CI = +/-0.026; p = 0.000)	0.483	-5.38%
Frequency	2010.2	-0.057 (CI = +/-0.029; p = 0.001)	0.458	-5.52%
Frequency	2011.1	-0.056 (CI = +/-0.032; p = 0.002)	0.413	-5.48%
Frequency	2011.2	-0.059 (CI = +/-0.036; p = 0.003)	0.390	-5.69%
Frequency	2012.1	-0.066 (CI = +/-0.039; p = 0.003)	0.425	-6.41%
Frequency	2012.2	-0.082 (CI = +/-0.039; p = 0.000)	0.567	-7.90%
Frequency	2013.1	-0.081 (CI = +/-0.045; p = 0.002)	0.506	-7.79%
Frequency	2013.2	-0.091 (CI = +/-0.050; p = 0.002)	0.529	-8.69%
Frequency	2014.1	-0.099 (CI = +/-0.058; p = 0.003)	0.525	-9.44%
Frequency	2014.2	-0.082 (CI = +/-0.064; p = 0.017)	0.393	-7.92%
Frequency	2015.1	-0.101 (CI = +/-0.073; p = 0.012)	0.470	-9.63%
Frequency	2015.2	-0.066 (CI = +/-0.071; p = 0.063)	0.289	-6.38%

Underinsured Automobile

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.012 (CI = +/-0.022; p = 0.265)	0.010	+1.22%
Loss Cost	2005.2	0.007 (CI = +/-0.022; p = 0.548)	-0.023	+0.66%
Loss Cost	2006.1	0.009 (CI = +/-0.024; p = 0.453)	-0.016	+0.89%
Loss Cost	2006.2	0.008 (CI = +/-0.026; p = 0.511)	-0.022	+0.84%
Loss Cost	2007.1	0.010 (CI = +/-0.028; p = 0.457)	-0.017	+1.02%
Loss Cost	2007.2	0.016 (CI = +/-0.029; p = 0.258)	0.014	+1.64%
Loss Cost	2008.1	0.018 (CI = +/-0.032; p = 0.245)	0.018	+1.84%
Loss Cost	2008.2	0.017 (CI = +/-0.035; p = 0.316)	0.002	+1.72%
Loss Cost	2009.1	0.007 (CI = +/-0.036; p = 0.687)	-0.041	+0.70%
Loss Cost	2009.2	0.000 (CI = +/-0.038; p = 0.990)	-0.053	+0.02%
Loss Cost	2010.1	-0.002 (CI = +/-0.042; p = 0.907)	-0.055	-0.24%
Loss Cost	2010.2	-0.011 (CI = +/-0.046; p = 0.635)	-0.044	-1.05%
Loss Cost	2011.1	0.001 (CI = +/-0.049; p = 0.967)	-0.062	+0.10%
Loss Cost	2011.2	-0.015 (CI = +/-0.051; p = 0.538)	-0.039	-1.49%
Loss Cost	2012.1	-0.021 (CI = +/-0.057; p = 0.442)	-0.026	-2.10%
Loss Cost	2012.2	-0.041 (CI = +/-0.060; p = 0.163)	0.078	-4.01%
Loss Cost	2013.1	-0.041 (CI = +/-0.070; p = 0.226)	0.046	-4.00%
Loss Cost	2013.2	-0.052 (CI = +/-0.080; p = 0.180)	0.080	-5.09%
Loss Cost	2014.1	-0.064 (CI = +/-0.095; p = 0.164)	0.102	-6.18%
Loss Cost	2014.2	-0.029 (CI = +/-0.102; p = 0.534)	-0.062	-2.88%
Loss Cost	2015.1	-0.070 (CI = +/-0.108; p = 0.172)	0.122	-6.80%
Loss Cost	2015.2	-0.055 (CI = +/-0.137; p = 0.371)	-0.011	-5.37%
Severity	2005.1	0.043 (CI = +/-0.017; p = 0.000)	0.480	+4.36%
Severity	2005.2	0.037 (CI = +/-0.017; p = 0.000)	0.424	+3.82%
Severity	2006.1	0.037 (CI = +/-0.018; p = 0.000)	0.396	+3.81%
Severity	2006.2	0.038 (CI = +/-0.019; p = 0.000)	0.381	+3.92%
Severity	2007.1	0.040 (CI = +/-0.021; p = 0.001)	0.376	+4.09%
Severity	2007.2	0.049 (CI = +/-0.019; p = 0.000)	0.542	+5.07%
Severity	2008.1	0.051 (CI = +/-0.020; p = 0.000)	0.531	+5.25%
Severity	2008.2	0.058 (CI = +/-0.021; p = 0.000)	0.603	+5.96%
Severity	2009.1	0.055 (CI = +/-0.022; p = 0.000)	0.549	+5.65%
Severity	2009.2	0.051 (CI = +/-0.024; p = 0.000)	0.484	+5.21%
Severity	2010.1	0.053 (CI = +/-0.026; p = 0.001)	0.469	+5.43%
Severity	2010.2	0.046 (CI = +/-0.028; p = 0.003)	0.382	+4.74%
Severity	2011.1	0.057 (CI = +/-0.028; p = 0.000)	0.520	+5.91%
Severity	2011.2	0.044 (CI = +/-0.025; p = 0.002)	0.448	+4.49%
Severity	2012.1	0.046 (CI = +/-0.028; p = 0.003)	0.430	+4.75%
Severity	2012.2	0.045 (CI = +/-0.033; p = 0.010)	0.364	+4.64%
Severity	2013.1	0.045 (CI = +/-0.038; p = 0.025)	0.299	+4.56%
Severity	2013.2	0.045 (CI = +/-0.045; p = 0.048)	0.248	+4.64%
Severity	2014.1	0.045 (CI = +/-0.054; p = 0.093)	0.182	+4.58%
Severity	2014.2	0.061 (CI = +/-0.060; p = 0.046)	0.302	+6.32%
Severity	2015.1	0.045 (CI = +/-0.070; p = 0.178)	0.116	+4.58%
Severity	2015.2	0.019 (CI = +/-0.079; p = 0.580)	-0.090	+1.95%
Frequency	2005.1	-0.031 (CI = +/-0.015; p = 0.000)	0.349	-3.01%
Frequency	2005.2	-0.031 (CI = +/-0.016; p = 0.001)	0.329	-3.04%
Frequency	2006.1	-0.029 (CI = +/-0.018; p = 0.002)	0.275	-2.82%
Frequency	2006.2	-0.030 (CI = +/-0.019; p = 0.003)	0.275	-2.96%
Frequency	2007.1	-0.030 (CI = +/-0.020; p = 0.006)	0.247	-2.95%
Frequency	2007.2	-0.033 (CI = +/-0.022; p = 0.004)	0.272	-3.26%
Frequency	2008.1	-0.033 (CI = +/-0.024; p = 0.008)	0.243	-3.25%
Frequency	2008.2	-0.041 (CI = +/-0.024; p = 0.002)	0.349	-4.00%
Frequency	2009.1	-0.048 (CI = +/-0.024; p = 0.001)	0.431	-4.69%
Frequency	2009.2	-0.051 (CI = +/-0.027; p = 0.001)	0.423	-4.92%
Frequency	2010.1	-0.055 (CI = +/-0.029; p = 0.001)	0.443	-5.37%
Frequency	2010.2	-0.057 (CI = +/-0.032; p = 0.002)	0.417	-5.53%
Frequency	2011.1	-0.056 (CI = +/-0.036; p = 0.004)	0.369	-5.49%
Frequency	2011.2	-0.059 (CI = +/-0.041; p = 0.008)	0.347	-5.73%
Frequency	2012.1	-0.068 (CI = +/-0.045; p = 0.006)	0.386	-6.54%
Frequency	2012.2	-0.086 (CI = +/-0.044; p = 0.001)	0.543	-8.27%
Frequency	2013.1	-0.085 (CI = +/-0.052; p = 0.004)	0.480	-8.19%
Frequency	2013.2	-0.098 (CI = +/-0.058; p = 0.004)	0.512	-9.30%
Frequency	2014.1	-0.109 (CI = +/-0.068; p = 0.005)	0.516	-10.29%
Frequency	2014.2	-0.090 (CI = +/-0.078; p = 0.027)	0.373	-8.65%
Frequency	2015.1	-0.115 (CI = +/-0.088; p = 0.017)	0.473	-10.88%
Frequency	2015.2	-0.075 (CI = +/-0.089; p = 0.089)	0.265	-7.19%

Underinsured Automobile

Coverage = UA - Annual
End Trend Period = 2020
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2003	0.012 (CI = +/-0.015; p = 0.097)	0.110	+1.23%
Loss Cost	2004	0.011 (CI = +/-0.017; p = 0.178)	0.059	+1.10%
Loss Cost	2005	0.010 (CI = +/-0.019; p = 0.285)	0.016	+0.98%
Loss Cost	2006	0.008 (CI = +/-0.021; p = 0.460)	-0.031	+0.76%
Loss Cost	2007	0.008 (CI = +/-0.025; p = 0.489)	-0.039	+0.82%
Loss Cost	2008	0.014 (CI = +/-0.028; p = 0.296)	0.017	+1.41%
Loss Cost	2009	0.003 (CI = +/-0.029; p = 0.823)	-0.094	+0.30%
Loss Cost	2010	-0.006 (CI = +/-0.033; p = 0.686)	-0.090	-0.60%
Loss Cost	2011	-0.002 (CI = +/-0.040; p = 0.925)	-0.124	-0.17%
Loss Cost	2012	-0.019 (CI = +/-0.042; p = 0.314)	0.022	-1.91%
Loss Cost	2013	-0.031 (CI = +/-0.051; p = 0.185)	0.150	-3.10%
Loss Cost	2014	-0.047 (CI = +/-0.065; p = 0.121)	0.293	-4.62%
Loss Cost	2015	-0.044 (CI = +/-0.099; p = 0.288)	0.091	-4.29%
Severity	2003	0.036 (CI = +/-0.011; p = 0.000)	0.734	+3.72%
Severity	2004	0.036 (CI = +/-0.013; p = 0.000)	0.693	+3.68%
Severity	2005	0.041 (CI = +/-0.013; p = 0.000)	0.757	+4.18%
Severity	2006	0.037 (CI = +/-0.014; p = 0.000)	0.708	+3.78%
Severity	2007	0.039 (CI = +/-0.016; p = 0.000)	0.690	+3.97%
Severity	2008	0.047 (CI = +/-0.013; p = 0.000)	0.833	+4.86%
Severity	2009	0.049 (CI = +/-0.016; p = 0.000)	0.810	+5.03%
Severity	2010	0.046 (CI = +/-0.019; p = 0.000)	0.750	+4.71%
Severity	2011	0.051 (CI = +/-0.022; p = 0.001)	0.756	+5.23%
Severity	2012	0.042 (CI = +/-0.024; p = 0.004)	0.675	+4.31%
Severity	2013	0.039 (CI = +/-0.031; p = 0.022)	0.545	+3.99%
Severity	2014	0.036 (CI = +/-0.044; p = 0.088)	0.368	+3.66%
Severity	2015	0.036 (CI = +/-0.067; p = 0.210)	0.197	+3.64%
Frequency	2003	-0.024 (CI = +/-0.015; p = 0.003)	0.402	-2.40%
Frequency	2004	-0.025 (CI = +/-0.016; p = 0.005)	0.374	-2.48%
Frequency	2005	-0.031 (CI = +/-0.017; p = 0.001)	0.498	-3.07%
Frequency	2006	-0.030 (CI = +/-0.019; p = 0.006)	0.417	-2.91%
Frequency	2007	-0.031 (CI = +/-0.022; p = 0.011)	0.383	-3.03%
Frequency	2008	-0.033 (CI = +/-0.026; p = 0.016)	0.369	-3.29%
Frequency	2009	-0.046 (CI = +/-0.024; p = 0.002)	0.601	-4.50%
Frequency	2010	-0.052 (CI = +/-0.028; p = 0.002)	0.619	-5.07%
Frequency	2011	-0.053 (CI = +/-0.035; p = 0.009)	0.545	-5.13%
Frequency	2012	-0.061 (CI = +/-0.043; p = 0.012)	0.566	-5.96%
Frequency	2013	-0.071 (CI = +/-0.055; p = 0.020)	0.560	-6.81%
Frequency	2014	-0.083 (CI = +/-0.073; p = 0.033)	0.558	-7.99%
Frequency	2015	-0.080 (CI = +/-0.111; p = 0.118)	0.370	-7.65%

Underinsured Automobile

Coverage = UA - Annual
End Trend Period = 2019
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2003	0.014 (CI = +/-0.016; p = 0.096)	0.119	+1.38%
Loss Cost	2004	0.013 (CI = +/-0.019; p = 0.173)	0.066	+1.26%
Loss Cost	2005	0.011 (CI = +/-0.022; p = 0.274)	0.021	+1.14%
Loss Cost	2006	0.009 (CI = +/-0.025; p = 0.440)	-0.029	+0.91%
Loss Cost	2007	0.010 (CI = +/-0.029; p = 0.465)	-0.037	+1.01%
Loss Cost	2008	0.017 (CI = +/-0.033; p = 0.273)	0.031	+1.75%
Loss Cost	2009	0.005 (CI = +/-0.035; p = 0.767)	-0.100	+0.48%
Loss Cost	2010	-0.006 (CI = +/-0.041; p = 0.748)	-0.110	-0.59%
Loss Cost	2011	0.000 (CI = +/-0.052; p = 0.986)	-0.143	-0.04%
Loss Cost	2012	-0.023 (CI = +/-0.056; p = 0.359)	-0.002	-2.23%
Loss Cost	2013	-0.040 (CI = +/-0.070; p = 0.205)	0.158	-3.92%
Loss Cost	2014	-0.066 (CI = +/-0.091; p = 0.114)	0.379	-6.36%
Loss Cost	2015	-0.070 (CI = +/-0.158; p = 0.256)	0.193	-6.72%
Severity	2003	0.037 (CI = +/-0.013; p = 0.000)	0.700	+3.73%
Severity	2004	0.036 (CI = +/-0.014; p = 0.000)	0.652	+3.69%
Severity	2005	0.042 (CI = +/-0.015; p = 0.000)	0.727	+4.27%
Severity	2006	0.037 (CI = +/-0.016; p = 0.000)	0.665	+3.82%
Severity	2007	0.040 (CI = +/-0.018; p = 0.001)	0.646	+4.06%
Severity	2008	0.050 (CI = +/-0.016; p = 0.000)	0.820	+5.11%
Severity	2009	0.052 (CI = +/-0.019; p = 0.000)	0.798	+5.37%
Severity	2010	0.049 (CI = +/-0.023; p = 0.001)	0.728	+5.06%
Severity	2011	0.056 (CI = +/-0.027; p = 0.002)	0.752	+5.80%
Severity	2012	0.047 (CI = +/-0.031; p = 0.010)	0.647	+4.77%
Severity	2013	0.044 (CI = +/-0.043; p = 0.046)	0.498	+4.50%
Severity	2014	0.041 (CI = +/-0.065; p = 0.153)	0.297	+4.24%
Severity	2015	0.044 (CI = +/-0.114; p = 0.307)	0.112	+4.50%
Frequency	2003	-0.023 (CI = +/-0.016; p = 0.009)	0.329	-2.27%
Frequency	2004	-0.024 (CI = +/-0.019; p = 0.017)	0.299	-2.34%
Frequency	2005	-0.030 (CI = +/-0.019; p = 0.005)	0.430	-3.00%
Frequency	2006	-0.028 (CI = +/-0.022; p = 0.017)	0.340	-2.80%
Frequency	2007	-0.030 (CI = +/-0.026; p = 0.030)	0.303	-2.93%
Frequency	2008	-0.033 (CI = +/-0.031; p = 0.042)	0.288	-3.20%
Frequency	2009	-0.048 (CI = +/-0.030; p = 0.006)	0.546	-4.64%
Frequency	2010	-0.055 (CI = +/-0.035; p = 0.007)	0.576	-5.37%
Frequency	2011	-0.057 (CI = +/-0.045; p = 0.020)	0.498	-5.52%
Frequency	2012	-0.069 (CI = +/-0.056; p = 0.023)	0.542	-6.69%
Frequency	2013	-0.084 (CI = +/-0.073; p = 0.031)	0.567	-8.06%
Frequency	2014	-0.107 (CI = +/-0.098; p = 0.038)	0.624	-10.16%
Frequency	2015	-0.114 (CI = +/-0.170; p = 0.123)	0.468	-10.74%

Underinsured Automobile

Coverage = UA - Annual
End Trend Period = 2018
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2003	0.016 (CI = +/-0.018; p = 0.082)	0.144	+1.63%
Loss Cost	2004	0.015 (CI = +/-0.021; p = 0.148)	0.089	+1.53%
Loss Cost	2005	0.014 (CI = +/-0.025; p = 0.234)	0.042	+1.43%
Loss Cost	2006	0.012 (CI = +/-0.029; p = 0.381)	-0.014	+1.21%
Loss Cost	2007	0.014 (CI = +/-0.035; p = 0.398)	-0.021	+1.38%
Loss Cost	2008	0.023 (CI = +/-0.040; p = 0.219)	0.070	+2.34%
Loss Cost	2009	0.009 (CI = +/-0.044; p = 0.644)	-0.094	+0.91%
Loss Cost	2010	-0.003 (CI = +/-0.052; p = 0.891)	-0.140	-0.31%
Loss Cost	2011	0.005 (CI = +/-0.068; p = 0.873)	-0.161	+0.47%
Loss Cost	2012	-0.023 (CI = +/-0.079; p = 0.481)	-0.075	-2.30%
Loss Cost	2013	-0.048 (CI = +/-0.106; p = 0.279)	0.102	-4.67%
Loss Cost	2014	-0.090 (CI = +/-0.143; p = 0.137)	0.434	-8.64%
Loss Cost	2015	-0.113 (CI = +/-0.319; p = 0.266)	0.307	-10.71%
Severity	2003	0.035 (CI = +/-0.014; p = 0.000)	0.640	+3.53%
Severity	2004	0.034 (CI = +/-0.016; p = 0.001)	0.580	+3.45%
Severity	2005	0.040 (CI = +/-0.017; p = 0.000)	0.666	+4.08%
Severity	2006	0.035 (CI = +/-0.018; p = 0.001)	0.582	+3.52%
Severity	2007	0.037 (CI = +/-0.021; p = 0.003)	0.554	+3.75%
Severity	2008	0.048 (CI = +/-0.019; p = 0.000)	0.766	+4.96%
Severity	2009	0.051 (CI = +/-0.023; p = 0.001)	0.735	+5.24%
Severity	2010	0.047 (CI = +/-0.029; p = 0.006)	0.633	+4.81%
Severity	2011	0.055 (CI = +/-0.035; p = 0.009)	0.661	+5.69%
Severity	2012	0.042 (CI = +/-0.042; p = 0.051)	0.479	+4.29%
Severity	2013	0.037 (CI = +/-0.063; p = 0.185)	0.238	+3.72%
Severity	2014	0.029 (CI = +/-0.109; p = 0.459)	-0.076	+2.94%
Severity	2015	0.025 (CI = +/-0.254; p = 0.715)	-0.378	+2.52%
Frequency	2003	-0.019 (CI = +/-0.018; p = 0.041)	0.212	-1.84%
Frequency	2004	-0.019 (CI = +/-0.020; p = 0.068)	0.175	-1.86%
Frequency	2005	-0.026 (CI = +/-0.021; p = 0.023)	0.310	-2.54%
Frequency	2006	-0.023 (CI = +/-0.025; p = 0.071)	0.200	-2.23%
Frequency	2007	-0.023 (CI = +/-0.030; p = 0.114)	0.153	-2.29%
Frequency	2008	-0.025 (CI = +/-0.036; p = 0.149)	0.130	-2.49%
Frequency	2009	-0.042 (CI = +/-0.036; p = 0.028)	0.408	-4.11%
Frequency	2010	-0.050 (CI = +/-0.044; p = 0.031)	0.437	-4.89%
Frequency	2011	-0.051 (CI = +/-0.059; p = 0.080)	0.328	-4.94%
Frequency	2012	-0.065 (CI = +/-0.078; p = 0.084)	0.377	-6.32%
Frequency	2013	-0.084 (CI = +/-0.111; p = 0.102)	0.409	-8.09%
Frequency	2014	-0.119 (CI = +/-0.168; p = 0.108)	0.508	-11.25%
Frequency	2015	-0.138 (CI = +/-0.384; p = 0.262)	0.318	-12.90%

Collision

Coverage = CL
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.009; p = 0.000)	-0.110 (CI = +/-0.086; p = 0.014)	0.448	+2.06%
Loss Cost	2005.2	0.019 (CI = +/-0.010; p = 0.000)	-0.104 (CI = +/-0.089; p = 0.023)	0.391	+1.96%
Loss Cost	2006.1	0.019 (CI = +/-0.010; p = 0.001)	-0.107 (CI = +/-0.091; p = 0.024)	0.376	+1.91%
Loss Cost	2006.2	0.018 (CI = +/-0.011; p = 0.002)	-0.101 (CI = +/-0.094; p = 0.037)	0.313	+1.79%
Loss Cost	2007.1	0.017 (CI = +/-0.012; p = 0.006)	-0.105 (CI = +/-0.097; p = 0.036)	0.298	+1.71%
Loss Cost	2007.2	0.017 (CI = +/-0.013; p = 0.009)	-0.106 (CI = +/-0.101; p = 0.040)	0.271	+1.74%
Loss Cost	2008.1	0.017 (CI = +/-0.013; p = 0.018)	-0.109 (CI = +/-0.105; p = 0.042)	0.259	+1.67%
Loss Cost	2008.2	0.015 (CI = +/-0.015; p = 0.041)	-0.103 (CI = +/-0.109; p = 0.063)	0.193	+1.53%
Loss Cost	2009.1	0.014 (CI = +/-0.016; p = 0.075)	-0.107 (CI = +/-0.113; p = 0.062)	0.182	+1.42%
Loss Cost	2009.2	0.013 (CI = +/-0.017; p = 0.132)	-0.102 (CI = +/-0.118; p = 0.087)	0.126	+1.30%
Loss Cost	2010.1	0.011 (CI = +/-0.018; p = 0.230)	-0.109 (CI = +/-0.123; p = 0.078)	0.120	+1.10%
Loss Cost	2010.2	0.007 (CI = +/-0.020; p = 0.477)	-0.093 (CI = +/-0.124; p = 0.133)	0.038	+0.68%
Loss Cost	2011.1	0.003 (CI = +/-0.021; p = 0.778)	-0.107 (CI = +/-0.127; p = 0.092)	0.058	+0.29%
Loss Cost	2011.2	-0.003 (CI = +/-0.022; p = 0.765)	-0.086 (CI = +/-0.126; p = 0.167)	0.014	-0.31%
Loss Cost	2012.1	-0.008 (CI = +/-0.024; p = 0.502)	-0.100 (CI = +/-0.129; p = 0.119)	0.062	-0.76%
Loss Cost	2012.2	-0.014 (CI = +/-0.025; p = 0.260)	-0.081 (CI = +/-0.131; p = 0.208)	0.078	-1.37%
Loss Cost	2013.1	-0.019 (CI = +/-0.027; p = 0.161)	-0.095 (CI = +/-0.135; p = 0.152)	0.135	-1.88%
Loss Cost	2013.2	-0.026 (CI = +/-0.030; p = 0.091)	-0.077 (CI = +/-0.139; p = 0.256)	0.180	-2.52%
Loss Cost	2014.1	-0.034 (CI = +/-0.032; p = 0.041)	-0.097 (CI = +/-0.140; p = 0.154)	0.284	-3.33%
Loss Cost	2014.2	-0.040 (CI = +/-0.037; p = 0.037)	-0.083 (CI = +/-0.149; p = 0.248)	0.313	-3.90%
Loss Cost	2015.1	-0.053 (CI = +/-0.038; p = 0.012)	-0.110 (CI = +/-0.144; p = 0.117)	0.462	-5.12%
Loss Cost	2015.2	-0.059 (CI = +/-0.046; p = 0.017)	-0.096 (CI = +/-0.157; p = 0.199)	0.474	-5.73%
Loss Cost	2016.1	-0.072 (CI = +/-0.051; p = 0.011)	-0.120 (CI = +/-0.161; p = 0.123)	0.540	-6.95%
Loss Cost	2016.2	-0.080 (CI = +/-0.064; p = 0.020)	-0.105 (CI = +/-0.182; p = 0.216)	0.541	-7.73%
Severity	2005.1	0.038 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.064; p = 0.002)	0.819	+3.89%
Severity	2005.2	0.040 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.064; p = 0.001)	0.826	+4.06%
Severity	2006.1	0.042 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.061; p = 0.002)	0.849	+4.28%
Severity	2006.2	0.043 (CI = +/-0.007; p = 0.000)	-0.110 (CI = +/-0.061; p = 0.001)	0.852	+4.43%
Severity	2007.1	0.045 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.061; p = 0.002)	0.861	+4.60%
Severity	2007.2	0.046 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.063; p = 0.002)	0.849	+4.68%
Severity	2008.1	0.048 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.059; p = 0.003)	0.875	+4.96%
Severity	2008.2	0.051 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.057; p = 0.001)	0.887	+5.21%
Severity	2009.1	0.054 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.052; p = 0.001)	0.914	+5.54%
Severity	2009.2	0.056 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.050; p = 0.000)	0.921	+5.78%
Severity	2010.1	0.057 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.001)	0.918	+5.86%
Severity	2010.2	0.058 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.054; p = 0.001)	0.907	+5.93%
Severity	2011.1	0.058 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.057; p = 0.002)	0.899	+5.98%
Severity	2011.2	0.057 (CI = +/-0.010; p = 0.000)	-0.094 (CI = +/-0.060; p = 0.004)	0.878	+5.83%
Severity	2012.1	0.055 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.062; p = 0.004)	0.865	+5.69%
Severity	2012.2	0.055 (CI = +/-0.013; p = 0.000)	-0.096 (CI = +/-0.067; p = 0.008)	0.833	+5.61%
Severity	2013.1	0.053 (CI = +/-0.014; p = 0.000)	-0.101 (CI = +/-0.070; p = 0.008)	0.815	+5.43%
Severity	2013.2	0.050 (CI = +/-0.016; p = 0.000)	-0.093 (CI = +/-0.073; p = 0.017)	0.762	+5.12%
Severity	2014.1	0.043 (CI = +/-0.015; p = 0.000)	-0.110 (CI = +/-0.065; p = 0.003)	0.785	+4.40%
Severity	2014.2	0.036 (CI = +/-0.014; p = 0.000)	-0.092 (CI = +/-0.057; p = 0.004)	0.745	+3.66%
Severity	2015.1	0.030 (CI = +/-0.014; p = 0.001)	-0.104 (CI = +/-0.051; p = 0.001)	0.780	+3.07%
Severity	2015.2	0.023 (CI = +/-0.013; p = 0.002)	-0.089 (CI = +/-0.044; p = 0.001)	0.744	+2.35%
Severity	2016.1	0.020 (CI = +/-0.014; p = 0.012)	-0.095 (CI = +/-0.045; p = 0.001)	0.765	+1.99%
Severity	2016.2	0.023 (CI = +/-0.017; p = 0.017)	-0.101 (CI = +/-0.050; p = 0.002)	0.746	+2.31%
Frequency	2005.1	-0.018 (CI = +/-0.011; p = 0.002)	-0.005 (CI = +/-0.104; p = 0.927)	0.222	-1.76%
Frequency	2005.2	-0.020 (CI = +/-0.011; p = 0.001)	0.009 (CI = +/-0.103; p = 0.852)	0.277	-2.02%
Frequency	2006.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.102; p = 0.934)	0.334	-2.27%
Frequency	2006.2	-0.026 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.102; p = 0.849)	0.383	-2.54%
Frequency	2007.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.102; p = 0.965)	0.421	-2.77%
Frequency	2007.2	-0.028 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.106; p = 0.994)	0.399	-2.81%
Frequency	2008.1	-0.032 (CI = +/-0.013; p = 0.000)	-0.015 (CI = +/-0.105; p = 0.764)	0.456	-3.13%
Frequency	2008.2	-0.036 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.103; p = 0.974)	0.516	-3.50%
Frequency	2009.1	-0.040 (CI = +/-0.014; p = 0.000)	-0.016 (CI = +/-0.100; p = 0.750)	0.582	-3.90%
Frequency	2009.2	-0.043 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.100; p = 0.985)	0.616	-4.24%
Frequency	2010.1	-0.046 (CI = +/-0.015; p = 0.000)	-0.011 (CI = +/-0.102; p = 0.821)	0.627	-4.49%
Frequency	2010.2	-0.051 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.100; p = 0.877)	0.678	-4.96%
Frequency	2011.1	-0.055 (CI = +/-0.016; p = 0.000)	-0.008 (CI = +/-0.098; p = 0.869)	0.712	-5.37%
Frequency	2011.2	-0.060 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.098; p = 0.863)	0.737	-5.80%
Frequency	2012.1	-0.063 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.101; p = 0.968)	0.738	-6.10%
Frequency	2012.2	-0.068 (CI = +/-0.019; p = 0.000)	0.015 (CI = +/-0.100; p = 0.747)	0.764	-6.61%
Frequency	2013.1	-0.072 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.104; p = 0.906)	0.759	-6.93%
Frequency	2013.2	-0.075 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.110; p = 0.758)	0.748	-7.27%
Frequency	2014.1	-0.077 (CI = +/-0.027; p = 0.000)	0.012 (CI = +/-0.119; p = 0.826)	0.717	-7.41%
Frequency	2014.2	-0.076 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.130; p = 0.881)	0.656	-7.29%
Frequency	2015.1	-0.083 (CI = +/-0.036; p = 0.000)	-0.006 (CI = +/-0.136; p = 0.921)	0.665	-7.94%
Frequency	2015.2	-0.082 (CI = +/-0.044; p = 0.002)	-0.007 (CI = +/-0.153; p = 0.915)	0.595	-7.89%
Frequency	2016.1	-0.092 (CI = +/-0.051; p = 0.003)	-0.025 (CI = +/-0.163; p = 0.733)	0.602	-8.77%
Frequency	2016.2	-0.103 (CI = +/-0.063; p = 0.006)	-0.004 (CI = +/-0.181; p = 0.961)	0.602	-9.81%

Collision

Coverage = CL
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.010; p = 0.000)	0.345	+2.06%
Loss Cost	2005.2	0.019 (CI = +/-0.010; p = 0.001)	0.294	+1.90%
Loss Cost	2006.1	0.019 (CI = +/-0.011; p = 0.001)	0.274	+1.91%
Loss Cost	2006.2	0.017 (CI = +/-0.012; p = 0.005)	0.219	+1.72%
Loss Cost	2007.1	0.017 (CI = +/-0.012; p = 0.009)	0.196	+1.71%
Loss Cost	2007.2	0.016 (CI = +/-0.013; p = 0.018)	0.167	+1.66%
Loss Cost	2008.1	0.017 (CI = +/-0.014; p = 0.026)	0.151	+1.67%
Loss Cost	2008.2	0.014 (CI = +/-0.015; p = 0.066)	0.098	+1.43%
Loss Cost	2009.1	0.014 (CI = +/-0.017; p = 0.091)	0.081	+1.42%
Loss Cost	2009.2	0.012 (CI = +/-0.018; p = 0.183)	0.037	+1.19%
Loss Cost	2010.1	0.011 (CI = +/-0.019; p = 0.254)	0.017	+1.10%
Loss Cost	2010.2	0.006 (CI = +/-0.020; p = 0.566)	-0.032	+0.57%
Loss Cost	2011.1	0.003 (CI = +/-0.022; p = 0.789)	-0.049	+0.29%
Loss Cost	2011.2	-0.004 (CI = +/-0.022; p = 0.681)	-0.045	-0.44%
Loss Cost	2012.1	-0.008 (CI = +/-0.025; p = 0.522)	-0.033	-0.76%
Loss Cost	2012.2	-0.015 (CI = +/-0.026; p = 0.221)	0.035	-1.52%
Loss Cost	2013.1	-0.019 (CI = +/-0.028; p = 0.176)	0.060	-1.88%
Loss Cost	2013.2	-0.027 (CI = +/-0.030; p = 0.073)	0.155	-2.69%
Loss Cost	2014.1	-0.034 (CI = +/-0.034; p = 0.048)	0.212	-3.33%
Loss Cost	2014.2	-0.042 (CI = +/-0.037; p = 0.029)	0.285	-4.14%
Loss Cost	2015.1	-0.053 (CI = +/-0.041; p = 0.017)	0.367	-5.12%
Loss Cost	2015.2	-0.063 (CI = +/-0.046; p = 0.013)	0.426	-6.11%
Loss Cost	2016.1	-0.072 (CI = +/-0.055; p = 0.016)	0.439	-6.95%
Loss Cost	2016.2	-0.087 (CI = +/-0.064; p = 0.014)	0.492	-8.31%
Severity	2005.1	0.038 (CI = +/-0.008; p = 0.000)	0.759	+3.89%
Severity	2005.2	0.039 (CI = +/-0.008; p = 0.000)	0.754	+3.99%
Severity	2006.1	0.042 (CI = +/-0.008; p = 0.000)	0.793	+4.28%
Severity	2006.2	0.043 (CI = +/-0.008; p = 0.000)	0.784	+4.36%
Severity	2007.1	0.045 (CI = +/-0.009; p = 0.000)	0.804	+4.60%
Severity	2007.2	0.045 (CI = +/-0.009; p = 0.000)	0.785	+4.59%
Severity	2008.1	0.048 (CI = +/-0.009; p = 0.000)	0.827	+4.96%
Severity	2008.2	0.050 (CI = +/-0.009; p = 0.000)	0.824	+5.11%
Severity	2009.1	0.054 (CI = +/-0.009; p = 0.000)	0.868	+5.54%
Severity	2009.2	0.055 (CI = +/-0.010; p = 0.000)	0.861	+5.67%
Severity	2010.1	0.057 (CI = +/-0.010; p = 0.000)	0.860	+5.86%
Severity	2010.2	0.056 (CI = +/-0.011; p = 0.000)	0.841	+5.80%
Severity	2011.1	0.058 (CI = +/-0.012; p = 0.000)	0.834	+5.98%
Severity	2011.2	0.055 (CI = +/-0.013; p = 0.000)	0.809	+5.68%
Severity	2012.1	0.055 (CI = +/-0.014; p = 0.000)	0.784	+5.69%
Severity	2012.2	0.053 (CI = +/-0.016; p = 0.000)	0.745	+5.42%
Severity	2013.1	0.053 (CI = +/-0.018; p = 0.000)	0.710	+5.43%
Severity	2013.2	0.048 (CI = +/-0.019; p = 0.000)	0.652	+4.89%
Severity	2014.1	0.043 (CI = +/-0.021; p = 0.001)	0.576	+4.40%
Severity	2014.2	0.033 (CI = +/-0.019; p = 0.003)	0.496	+3.37%
Severity	2015.1	0.030 (CI = +/-0.022; p = 0.013)	0.392	+3.07%
Severity	2015.2	0.019 (CI = +/-0.021; p = 0.071)	0.220	+1.97%
Severity	2016.1	0.020 (CI = +/-0.026; p = 0.122)	0.160	+1.99%
Severity	2016.2	0.017 (CI = +/-0.032; p = 0.267)	0.045	+1.68%
Frequency	2005.1	-0.018 (CI = +/-0.011; p = 0.002)	0.247	-1.76%
Frequency	2005.2	-0.020 (CI = +/-0.011; p = 0.001)	0.301	-2.01%
Frequency	2006.1	-0.023 (CI = +/-0.011; p = 0.000)	0.357	-2.27%
Frequency	2006.2	-0.026 (CI = +/-0.012; p = 0.000)	0.404	-2.53%
Frequency	2007.1	-0.028 (CI = +/-0.012; p = 0.000)	0.443	-2.77%
Frequency	2007.2	-0.028 (CI = +/-0.013; p = 0.000)	0.422	-2.81%
Frequency	2008.1	-0.032 (CI = +/-0.013; p = 0.000)	0.476	-3.13%
Frequency	2008.2	-0.036 (CI = +/-0.013; p = 0.000)	0.536	-3.50%
Frequency	2009.1	-0.040 (CI = +/-0.014; p = 0.000)	0.598	-3.90%
Frequency	2009.2	-0.043 (CI = +/-0.014; p = 0.000)	0.634	-4.24%
Frequency	2010.1	-0.046 (CI = +/-0.015; p = 0.000)	0.644	-4.49%
Frequency	2010.2	-0.051 (CI = +/-0.015; p = 0.000)	0.693	-4.95%
Frequency	2011.1	-0.055 (CI = +/-0.016; p = 0.000)	0.727	-5.37%
Frequency	2011.2	-0.060 (CI = +/-0.016; p = 0.000)	0.752	-5.79%
Frequency	2012.1	-0.063 (CI = +/-0.018; p = 0.000)	0.754	-6.10%
Frequency	2012.2	-0.068 (CI = +/-0.019; p = 0.000)	0.777	-6.59%
Frequency	2013.1	-0.072 (CI = +/-0.020; p = 0.000)	0.775	-6.93%
Frequency	2013.2	-0.075 (CI = +/-0.023; p = 0.000)	0.764	-7.23%
Frequency	2014.1	-0.077 (CI = +/-0.026; p = 0.000)	0.737	-7.41%
Frequency	2014.2	-0.075 (CI = +/-0.030; p = 0.000)	0.684	-7.26%
Frequency	2015.1	-0.083 (CI = +/-0.034; p = 0.000)	0.695	-7.94%
Frequency	2015.2	-0.083 (CI = +/-0.041; p = 0.001)	0.635	-7.92%
Frequency	2016.1	-0.092 (CI = +/-0.048; p = 0.002)	0.641	-8.77%
Frequency	2016.2	-0.103 (CI = +/-0.057; p = 0.003)	0.651	-9.83%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.029 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.056; p = 0.001)	0.779	+2.96%
Loss Cost	2005.2	0.029 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.058; p = 0.001)	0.749	+2.91%
Loss Cost	2006.1	0.029 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.060; p = 0.001)	0.739	+2.92%
Loss Cost	2006.2	0.028 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.062; p = 0.003)	0.702	+2.85%
Loss Cost	2007.1	0.028 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.064; p = 0.004)	0.689	+2.84%
Loss Cost	2007.2	0.029 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.066; p = 0.003)	0.683	+2.97%
Loss Cost	2008.1	0.030 (CI = +/-0.010; p = 0.000)	-0.106 (CI = +/-0.069; p = 0.004)	0.673	+3.00%
Loss Cost	2008.2	0.029 (CI = +/-0.010; p = 0.000)	-0.104 (CI = +/-0.072; p = 0.007)	0.625	+2.95%
Loss Cost	2009.1	0.029 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.076; p = 0.010)	0.611	+2.95%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.080; p = 0.014)	0.562	+2.95%
Loss Cost	2010.1	0.028 (CI = +/-0.014; p = 0.000)	-0.106 (CI = +/-0.084; p = 0.016)	0.542	+2.88%
Loss Cost	2010.2	0.025 (CI = +/-0.015; p = 0.002)	-0.095 (CI = +/-0.085; p = 0.032)	0.442	+2.56%
Loss Cost	2011.1	0.023 (CI = +/-0.016; p = 0.009)	-0.103 (CI = +/-0.088; p = 0.024)	0.421	+2.28%
Loss Cost	2011.2	0.017 (CI = +/-0.017; p = 0.042)	-0.087 (CI = +/-0.087; p = 0.049)	0.283	+1.76%
Loss Cost	2012.1	0.014 (CI = +/-0.018; p = 0.114)	-0.096 (CI = +/-0.090; p = 0.039)	0.274	+1.46%
Loss Cost	2012.2	0.010 (CI = +/-0.020; p = 0.318)	-0.082 (CI = +/-0.092; p = 0.077)	0.138	+0.97%
Loss Cost	2013.1	0.006 (CI = +/-0.022; p = 0.546)	-0.090 (CI = +/-0.097; p = 0.067)	0.149	+0.64%
Loss Cost	2013.2	0.002 (CI = +/-0.026; p = 0.878)	-0.079 (CI = +/-0.103; p = 0.122)	0.059	+0.18%
Loss Cost	2014.1	-0.005 (CI = +/-0.028; p = 0.716)	-0.093 (CI = +/-0.106; p = 0.079)	0.140	-0.47%
Loss Cost	2014.2	-0.007 (CI = +/-0.034; p = 0.647)	-0.088 (CI = +/-0.118; p = 0.128)	0.109	-0.71%
Loss Cost	2015.1	-0.019 (CI = +/-0.036; p = 0.268)	-0.109 (CI = +/-0.116; p = 0.061)	0.293	-1.86%
Loss Cost	2015.2	-0.020 (CI = +/-0.047; p = 0.352)	-0.107 (CI = +/-0.134; p = 0.101)	0.273	-1.95%
Loss Cost	2016.1	-0.030 (CI = +/-0.057; p = 0.240)	-0.123 (CI = +/-0.147; p = 0.087)	0.327	-2.97%
Loss Cost	2016.2	-0.029 (CI = +/-0.080; p = 0.390)	-0.124 (CI = +/-0.183; p = 0.141)	0.292	-2.88%
Severity	2005.1	0.038 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.068; p = 0.005)	0.786	+3.83%
Severity	2005.2	0.039 (CI = +/-0.008; p = 0.000)	-0.111 (CI = +/-0.068; p = 0.002)	0.793	+4.01%
Severity	2006.1	0.042 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.065; p = 0.004)	0.821	+4.27%
Severity	2006.2	0.043 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.066; p = 0.002)	0.824	+4.44%
Severity	2007.1	0.045 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.065; p = 0.005)	0.836	+4.64%
Severity	2007.2	0.046 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.068; p = 0.005)	0.822	+4.73%
Severity	2008.1	0.049 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.064; p = 0.008)	0.855	+5.07%
Severity	2008.2	0.052 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.062; p = 0.002)	0.870	+5.37%
Severity	2009.1	0.056 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.054; p = 0.003)	0.907	+5.77%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.001)	0.919	+6.08%
Severity	2010.1	0.060 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.053; p = 0.002)	0.917	+6.22%
Severity	2010.2	0.061 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.056; p = 0.002)	0.907	+6.34%
Severity	2011.1	0.062 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.059; p = 0.004)	0.901	+6.45%
Severity	2011.2	0.061 (CI = +/-0.012; p = 0.000)	-0.090 (CI = +/-0.062; p = 0.007)	0.877	+6.31%
Severity	2012.1	0.060 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.066; p = 0.009)	0.862	+6.21%
Severity	2012.2	0.060 (CI = +/-0.015; p = 0.000)	-0.092 (CI = +/-0.071; p = 0.015)	0.827	+6.17%
Severity	2013.1	0.059 (CI = +/-0.018; p = 0.000)	-0.095 (CI = +/-0.076; p = 0.019)	0.804	+6.03%
Severity	2013.2	0.055 (CI = +/-0.020; p = 0.000)	-0.087 (CI = +/-0.082; p = 0.038)	0.739	+5.69%
Severity	2014.1	0.047 (CI = +/-0.020; p = 0.000)	-0.105 (CI = +/-0.075; p = 0.011)	0.747	+4.85%
Severity	2014.2	0.038 (CI = +/-0.019; p = 0.002)	-0.084 (CI = +/-0.067; p = 0.019)	0.671	+3.87%
Severity	2015.1	0.031 (CI = +/-0.020; p = 0.008)	-0.098 (CI = +/-0.063; p = 0.007)	0.699	+3.11%
Severity	2015.2	0.020 (CI = +/-0.018; p = 0.034)	-0.078 (CI = +/-0.051; p = 0.009)	0.627	+2.01%
Severity	2016.1	0.015 (CI = +/-0.020; p = 0.132)	-0.086 (CI = +/-0.053; p = 0.007)	0.676	+1.47%
Severity	2016.2	0.017 (CI = +/-0.028; p = 0.184)	-0.090 (CI = +/-0.065; p = 0.017)	0.614	+1.72%
Frequency	2005.1	-0.008 (CI = +/-0.009; p = 0.060)	-0.004 (CI = +/-0.079; p = 0.918)	0.059	-0.84%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.022)	0.008 (CI = +/-0.078; p = 0.841)	0.120	-1.06%
Frequency	2006.1	-0.013 (CI = +/-0.009; p = 0.007)	-0.004 (CI = +/-0.077; p = 0.924)	0.191	-1.30%
Frequency	2006.2	-0.015 (CI = +/-0.009; p = 0.003)	0.008 (CI = +/-0.076; p = 0.841)	0.255	-1.52%
Frequency	2007.1	-0.017 (CI = +/-0.010; p = 0.001)	-0.002 (CI = +/-0.076; p = 0.966)	0.305	-1.72%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.003)	-0.004 (CI = +/-0.080; p = 0.923)	0.263	-1.67%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.016 (CI = +/-0.078; p = 0.673)	0.347	-1.97%
Frequency	2008.2	-0.023 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.076; p = 0.957)	0.434	-2.30%
Frequency	2009.1	-0.027 (CI = +/-0.011; p = 0.000)	-0.017 (CI = +/-0.072; p = 0.635)	0.538	-2.67%
Frequency	2009.2	-0.030 (CI = +/-0.011; p = 0.000)	-0.005 (CI = +/-0.071; p = 0.876)	0.584	-2.95%
Frequency	2010.1	-0.032 (CI = +/-0.012; p = 0.000)	-0.012 (CI = +/-0.073; p = 0.731)	0.590	-3.14%
Frequency	2010.2	-0.036 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.070; p = 0.929)	0.665	-3.56%
Frequency	2011.1	-0.040 (CI = +/-0.012; p = 0.000)	-0.009 (CI = +/-0.068; p = 0.784)	0.712	-3.92%
Frequency	2011.2	-0.044 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.068; p = 0.930)	0.743	-4.28%
Frequency	2012.1	-0.046 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.071; p = 0.931)	0.733	-4.47%
Frequency	2012.2	-0.050 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.071; p = 0.768)	0.762	-4.90%
Frequency	2013.1	-0.052 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.076; p = 0.883)	0.743	-5.08%
Frequency	2013.2	-0.054 (CI = +/-0.020; p = 0.000)	0.009 (CI = +/-0.083; p = 0.821)	0.707	-5.21%
Frequency	2014.1	-0.052 (CI = +/-0.024; p = 0.001)	0.012 (CI = +/-0.090; p = 0.775)	0.642	-5.07%
Frequency	2014.2	-0.045 (CI = +/-0.027; p = 0.005)	-0.003 (CI = +/-0.094; p = 0.940)	0.532	-4.41%
Frequency	2015.1	-0.049 (CI = +/-0.032; p = 0.008)	-0.011 (CI = +/-0.102; p = 0.809)	0.513	-4.82%
Frequency	2015.2	-0.040 (CI = +/-0.038; p = 0.043)	-0.029 (CI = +/-0.109; p = 0.547)	0.369	-3.89%
Frequency	2016.1	-0.045 (CI = +/-0.048; p = 0.062)	-0.037 (CI = +/-0.124; p = 0.495)	0.321	-4.38%
Frequency	2016.2	-0.046 (CI = +/-0.067; p = 0.137)	-0.035 (CI = +/-0.154; p = 0.589)	0.230	-4.53%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	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)	0.886	+3.32%
Loss Cost	2006.1	0.033 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.041; p = 0.000)	0.884	+3.38%
Loss Cost	2006.2	0.033 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.042; p = 0.001)	0.866	+3.33%
Loss Cost	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.044; p = 0.001)	0.861	+3.38%
Loss Cost	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.043; p = 0.001)	0.868	+3.54%
Loss Cost	2008.1	0.036 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.045; p = 0.001)	0.869	+3.65%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.047; p = 0.002)	0.847	+3.62%
Loss Cost	2009.1	0.037 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.048; p = 0.004)	0.845	+3.73%
Loss Cost	2009.2	0.037 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.051; p = 0.006)	0.823	+3.77%
Loss Cost	2010.1	0.038 (CI = +/-0.009; p = 0.000)	-0.074 (CI = +/-0.054; p = 0.010)	0.813	+3.82%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.053; p = 0.019)	0.779	+3.53%
Loss Cost	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.055; p = 0.017)	0.758	+3.37%
Loss Cost	2011.2	0.028 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.048; p = 0.024)	0.730	+2.88%
Loss Cost	2012.1	0.027 (CI = +/-0.011; p = 0.000)	-0.060 (CI = +/-0.051; p = 0.025)	0.703	+2.75%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.001)	-0.049 (CI = +/-0.047; p = 0.042)	0.631	+2.30%
Loss Cost	2013.1	0.022 (CI = +/-0.013; p = 0.003)	-0.051 (CI = +/-0.052; p = 0.052)	0.600	+2.23%
Loss Cost	2013.2	0.018 (CI = +/-0.014; p = 0.014)	-0.043 (CI = +/-0.052; p = 0.095)	0.459	+1.85%
Loss Cost	2014.1	0.015 (CI = +/-0.016; p = 0.065)	-0.051 (CI = +/-0.055; p = 0.066)	0.430	+1.48%
Loss Cost	2014.2	0.014 (CI = +/-0.019; p = 0.136)	-0.049 (CI = +/-0.061; p = 0.102)	0.294	+1.40%
Loss Cost	2015.1	0.006 (CI = +/-0.021; p = 0.528)	-0.064 (CI = +/-0.059; p = 0.038)	0.392	+0.58%
Loss Cost	2015.2	0.007 (CI = +/-0.026; p = 0.514)	-0.066 (CI = +/-0.068; p = 0.055)	0.340	+0.75%
Loss Cost	2016.1	0.005 (CI = +/-0.037; p = 0.724)	-0.070 (CI = +/-0.085; p = 0.088)	0.315	+0.54%
Loss Cost	2016.2	0.012 (CI = +/-0.051; p = 0.563)	-0.077 (CI = +/-0.103; p = 0.107)	0.310	+1.16%
Severity	2005.1	0.038 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.071; p = 0.006)	0.774	+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	+4.29%
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)	-0.097 (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)	-0.085 (CI = +/-0.066; p = 0.014)	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)	-0.079 (CI = +/-0.054; p = 0.007)	0.913	+6.00%
Severity	2009.2	0.061 (CI = +/-0.008; p = 0.000)	-0.090 (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	+6.75%
Severity	2012.1	0.065 (CI = +/-0.014; p = 0.000)	-0.079 (CI = +/-0.064; p = 0.019)	0.886	+6.72%
Severity	2012.2	0.065 (CI = +/-0.016; p = 0.000)	-0.079 (CI = +/-0.069; p = 0.028)	0.857	+6.72%
Severity	2013.1	0.065 (CI = +/-0.019; p = 0.000)	-0.080 (CI = +/-0.076; p = 0.040)	0.837	+6.68%
Severity	2013.2	0.062 (CI = +/-0.022; p = 0.000)	-0.074 (CI = +/-0.081; p = 0.070)	0.781	+6.37%
Severity	2014.1	0.053 (CI = +/-0.023; p = 0.000)	-0.092 (CI = +/-0.078; p = 0.026)	0.777	+5.46%
Severity	2014.2	0.043 (CI = +/-0.022; p = 0.002)	-0.074 (CI = +/-0.069; p = 0.037)	0.719	+4.45%
Severity	2015.1	0.036 (CI = +/-0.024; p = 0.011)	-0.089 (CI = +/-0.070; p = 0.019)	0.723	+3.62%
Severity	2015.2	0.024 (CI = +/-0.021; p = 0.033)	-0.072 (CI = +/-0.056; p = 0.020)	0.659	+2.44%
Severity	2016.1	0.018 (CI = +/-0.028; p = 0.154)	-0.081 (CI = +/-0.064; p = 0.023)	0.674	+1.84%
Severity	2016.2	0.022 (CI = +/-0.039; p = 0.203)	-0.084 (CI = +/-0.080; p = 0.042)	0.600	+2.19%
Frequency	2005.1	-0.004 (CI = +/-0.008; p = 0.263)	0.017 (CI = +/-0.069; p = 0.624)	-0.013	-0.44%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.101)	0.027 (CI = +/-0.067; p = 0.411)	0.054	-0.66%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.037)	0.017 (CI = +/-0.066; p = 0.603)	0.108	-0.87%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.012)	0.027 (CI = +/-0.065; p = 0.401)	0.191	-1.09%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.006)	0.019 (CI = +/-0.066; p = 0.553)	0.234	-1.27%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.015)	0.016 (CI = +/-0.069; p = 0.625)	0.178	-1.20%
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.005)	0.005 (CI = +/-0.068; p = 0.877)	0.259	-1.47%
Frequency	2008.2	-0.018 (CI = +/-0.010; p = 0.001)	0.018 (CI = +/-0.064; p = 0.570)	0.382	-1.79%
Frequency	2009.1	-0.022 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.060; p = 0.892)	0.499	-2.14%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.059; p = 0.630)	0.566	-2.42%
Frequency	2010.1	-0.026 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.062; p = 0.762)	0.562	-2.55%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.056; p = 0.411)	0.673	-2.96%
Frequency	2011.1	-0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.055; p = 0.653)	0.719	-3.28%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.053; p = 0.391)	0.764	-3.63%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.057; p = 0.484)	0.744	-3.73%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.055; p = 0.259)	0.788	-4.14%
Frequency	2013.1	-0.043 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.060; p = 0.312)	0.758	-4.17%
Frequency	2013.2	-0.043 (CI = +/-0.018; p = 0.000)	0.031 (CI = +/-0.066; p = 0.323)	0.710	-4.24%
Frequency	2014.1	-0.038 (CI = +/-0.020; p = 0.002)	0.041 (CI = +/-0.069; p = 0.208)	0.656	-3.77%
Frequency	2014.2	-0.030 (CI = +/-0.019; p = 0.007)	0.025 (CI = +/-0.060; p = 0.358)	0.549	-2.92%
Frequency	2015.1	-0.030 (CI = +/-0.024; p = 0.023)	0.025 (CI = +/-0.069; p = 0.422)	0.483	-2.93%
Frequency	2015.2	-0.017 (CI = +/-0.017; p = 0.053)	0.005 (CI = +/-0.044; p = 0.775)	0.328	-1.65%
Frequency	2016.1	-0.013 (CI = +/-0.023; p = 0.202)	0.011 (CI = +/-0.052; p = 0.609)	0.118	-1.28%
Frequency	2016.2	-0.010 (CI = +/-0.032; p = 0.429)	0.008 (CI = +/-0.064; p = 0.757)	-0.229	-1.00%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.034 (CI = +/-0.005; p = 0.000)	-0.091 (CI = +/-0.039; 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	+3.43%
Loss Cost	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.041; p = 0.000)	0.884	+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	0.034 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.044; p = 0.001)	0.861	+3.51%
Loss Cost	2007.2	0.036 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.043; p = 0.000)	0.873	+3.71%
Loss Cost	2008.1	0.038 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.044; p = 0.001)	0.876	+3.83%
Loss Cost	2008.2	0.038 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.046; p = 0.001)	0.854	+3.83%
Loss Cost	2009.1	0.039 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.048; p = 0.002)	0.855	+3.95%
Loss Cost	2009.2	0.039 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.050; p = 0.002)	0.835	+4.03%
Loss Cost	2010.1	0.040 (CI = +/-0.010; p = 0.000)	-0.082 (CI = +/-0.053; p = 0.005)	0.827	+4.10%
Loss Cost	2010.2	0.037 (CI = +/-0.010; p = 0.000)	-0.073 (CI = +/-0.053; p = 0.010)	0.789	+3.80%
Loss Cost	2011.1	0.036 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.056; p = 0.010)	0.768	+3.65%
Loss Cost	2011.2	0.031 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.050; p = 0.017)	0.728	+3.12%
Loss Cost	2012.1	0.029 (CI = +/-0.012; p = 0.000)	-0.066 (CI = +/-0.053; p = 0.019)	0.701	+2.99%
Loss Cost	2012.2	0.025 (CI = +/-0.013; p = 0.001)	-0.054 (CI = +/-0.051; p = 0.039)	0.606	+2.50%
Loss Cost	2013.1	0.024 (CI = +/-0.015; p = 0.005)	-0.055 (CI = +/-0.055; p = 0.050)	0.574	+2.43%
Loss Cost	2013.2	0.020 (CI = +/-0.017; p = 0.025)	-0.046 (CI = +/-0.058; p = 0.105)	0.396	+2.00%
Loss Cost	2014.1	0.016 (CI = +/-0.019; p = 0.092)	-0.053 (CI = +/-0.061; p = 0.081)	0.362	+1.61%
Loss Cost	2014.2	0.015 (CI = +/-0.025; p = 0.188)	-0.052 (CI = +/-0.071; p = 0.129)	0.207	+1.54%
Loss Cost	2015.1	0.006 (CI = +/-0.027; p = 0.577)	-0.065 (CI = +/-0.069; p = 0.061)	0.313	+0.64%
Loss Cost	2015.2	0.009 (CI = +/-0.037; p = 0.549)	-0.069 (CI = +/-0.085; p = 0.090)	0.258	+0.93%
Loss Cost	2016.1	0.007 (CI = +/-0.053; p = 0.730)	-0.072 (CI = +/-0.107; p = 0.137)	0.208	+0.71%
Loss Cost	2016.2	0.019 (CI = +/-0.087; p = 0.531)	-0.086 (CI = +/-0.148; p = 0.162)	0.223	+1.94%
Severity	2005.1	0.037 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.073; p = 0.008)	0.748	+3.81%
Severity	2005.2	0.039 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.074; p = 0.004)	0.757	+4.01%
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	+5.66%
Severity	2009.1	0.060 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.055; p = 0.005)	0.909	+6.18%
Severity	2009.2	0.064 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.050; p = 0.001)	0.930	+6.60%
Severity	2010.1	0.066 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.050; p = 0.001)	0.933	+6.83%
Severity	2010.2	0.068 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.051; p = 0.001)	0.929	+7.06%
Severity	2011.1	0.070 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.053; p = 0.002)	0.929	+7.29%
Severity	2011.2	0.070 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.057; p = 0.004)	0.910	+7.22%
Severity	2012.1	0.070 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.061; p = 0.007)	0.898	+7.22%
Severity	2012.2	0.071 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.067; p = 0.010)	0.874	+7.35%
Severity	2013.1	0.071 (CI = +/-0.020; p = 0.000)	-0.094 (CI = +/-0.073; p = 0.018)	0.856	+7.35%
Severity	2013.2	0.069 (CI = +/-0.024; p = 0.000)	-0.089 (CI = +/-0.082; p = 0.035)	0.799	+7.14%
Severity	2014.1	0.060 (CI = +/-0.025; p = 0.000)	-0.105 (CI = +/-0.078; p = 0.014)	0.800	+6.22%
Severity	2014.2	0.050 (CI = +/-0.026; p = 0.003)	-0.086 (CI = +/-0.074; p = 0.029)	0.717	+5.10%
Severity	2015.1	0.042 (CI = +/-0.029; p = 0.013)	-0.098 (CI = +/-0.075; p = 0.019)	0.719	+4.24%
Severity	2015.2	0.027 (CI = +/-0.030; p = 0.063)	-0.077 (CI = +/-0.068; p = 0.033)	0.581	+2.78%
Severity	2016.1	0.021 (CI = +/-0.040; p = 0.211)	-0.084 (CI = +/-0.080; p = 0.044)	0.592	+2.14%
Severity	2016.2	0.029 (CI = +/-0.066; p = 0.250)	-0.093 (CI = +/-0.112; p = 0.077)	0.524	+2.97%
Frequency	2005.1	-0.003 (CI = +/-0.008; p = 0.428)	0.011 (CI = +/-0.070; p = 0.747)	-0.047	-0.33%
Frequency	2005.2	-0.006 (CI = +/-0.009; p = 0.189)	0.022 (CI = +/-0.069; p = 0.511)	0.006	-0.56%
Frequency	2006.1	-0.008 (CI = +/-0.009; p = 0.079)	0.013 (CI = +/-0.068; p = 0.708)	0.055	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.009; p = 0.028)	0.023 (CI = +/-0.068; p = 0.483)	0.131	-1.01%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.016)	0.016 (CI = +/-0.068; p = 0.634)	0.175	-1.19%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.036)	0.012 (CI = +/-0.071; p = 0.725)	0.117	-1.10%
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.013)	0.002 (CI = +/-0.070; p = 0.963)	0.199	-1.38%
Frequency	2008.2	-0.018 (CI = +/-0.011; p = 0.003)	0.016 (CI = +/-0.067; p = 0.633)	0.322	-1.74%
Frequency	2009.1	-0.021 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.064; p = 0.934)	0.447	-2.10%
Frequency	2009.2	-0.024 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.063; p = 0.650)	0.519	-2.42%
Frequency	2010.1	-0.026 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.066; p = 0.769)	0.516	-2.56%
Frequency	2010.2	-0.031 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.060; p = 0.385)	0.643	-3.05%
Frequency	2011.1	-0.035 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.059; p = 0.590)	0.696	-3.39%
Frequency	2011.2	-0.039 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.056; p = 0.300)	0.755	-3.83%
Frequency	2012.1	-0.040 (CI = +/-0.014; p = 0.000)	0.025 (CI = +/-0.060; p = 0.383)	0.736	-3.95%
Frequency	2012.2	-0.046 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.055; p = 0.142)	0.804	-4.52%
Frequency	2013.1	-0.047 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.061; p = 0.188)	0.777	-4.58%
Frequency	2013.2	-0.049 (CI = +/-0.019; p = 0.000)	0.043 (CI = +/-0.067; p = 0.176)	0.741	-4.80%
Frequency	2014.1	-0.044 (CI = +/-0.022; p = 0.002)	0.052 (CI = +/-0.070; p = 0.123)	0.693	-4.34%
Frequency	2014.2	-0.034 (CI = +/-0.023; p = 0.009)	0.034 (CI = +/-0.065; p = 0.255)	0.557	-3.39%
Frequency	2015.1	-0.035 (CI = +/-0.029; p = 0.026)	0.033 (CI = +/-0.076; p = 0.327)	0.493	-3.45%
Frequency	2015.2	-0.018 (CI = +/-0.024; p = 0.105)	0.008 (CI = +/-0.054; p = 0.730)	0.216	-1.80%
Frequency	2016.1	-0.014 (CI = +/-0.032; p = 0.294)	0.012 (CI = +/-0.066; p = 0.627)	-0.046	-1.40%
Frequency	2016.2	-0.010 (CI = +/-0.056; p = 0.604)	0.008 (CI = +/-0.095; p = 0.813)	-0.496	-1.01%

Comprehensive

Coverage = CM

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.051 (CI = +/-0.010; p = 0.000)	-0.094 (CI = +/-0.093; p = 0.047)	0.783	+5.22%
Loss Cost	2005.2	0.051 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.096; p = 0.058)	0.761	+5.20%
Loss Cost	2006.1	0.051 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.100; p = 0.068)	0.748	+5.21%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.103; p = 0.088)	0.719	+5.14%
Loss Cost	2007.1	0.048 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.104; p = 0.059)	0.698	+4.91%
Loss Cost	2007.2	0.046 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.106; p = 0.096)	0.655	+4.67%
Loss Cost	2008.1	0.045 (CI = +/-0.014; p = 0.000)	-0.090 (CI = +/-0.110; p = 0.104)	0.633	+4.64%
Loss Cost	2008.2	0.042 (CI = +/-0.015; p = 0.000)	-0.075 (CI = +/-0.110; p = 0.174)	0.576	+4.28%
Loss Cost	2009.1	0.039 (CI = +/-0.016; p = 0.000)	-0.085 (CI = +/-0.112; p = 0.128)	0.540	+4.01%
Loss Cost	2009.2	0.037 (CI = +/-0.017; p = 0.000)	-0.076 (CI = +/-0.116; p = 0.184)	0.470	+3.79%
Loss Cost	2010.1	0.035 (CI = +/-0.018; p = 0.001)	-0.084 (CI = +/-0.120; p = 0.160)	0.430	+3.59%
Loss Cost	2010.2	0.031 (CI = +/-0.019; p = 0.003)	-0.069 (CI = +/-0.122; p = 0.254)	0.331	+3.17%
Loss Cost	2011.1	0.034 (CI = +/-0.021; p = 0.003)	-0.059 (CI = +/-0.127; p = 0.337)	0.346	+3.45%
Loss Cost	2011.2	0.030 (CI = +/-0.023; p = 0.013)	-0.044 (CI = +/-0.130; p = 0.482)	0.236	+3.00%
Loss Cost	2012.1	0.028 (CI = +/-0.025; p = 0.030)	-0.049 (CI = +/-0.138; p = 0.462)	0.190	+2.85%
Loss Cost	2012.2	0.023 (CI = +/-0.027; p = 0.095)	-0.032 (CI = +/-0.142; p = 0.635)	0.069	+2.32%
Loss Cost	2013.1	0.023 (CI = +/-0.031; p = 0.138)	-0.033 (CI = +/-0.152; p = 0.650)	0.041	+2.30%
Loss Cost	2013.2	0.018 (CI = +/-0.035; p = 0.296)	-0.018 (CI = +/-0.161; p = 0.809)	-0.056	+1.78%
Loss Cost	2014.1	0.010 (CI = +/-0.039; p = 0.569)	-0.036 (CI = +/-0.167; p = 0.643)	-0.114	+1.04%
Loss Cost	2014.2	0.005 (CI = +/-0.045; p = 0.811)	-0.023 (CI = +/-0.181; p = 0.784)	-0.169	+0.50%
Loss Cost	2015.1	-0.003 (CI = +/-0.051; p = 0.900)	-0.040 (CI = +/-0.192; p = 0.651)	-0.173	-0.29%
Loss Cost	2015.2	-0.022 (CI = +/-0.055; p = 0.397)	0.000 (CI = +/-0.190; p = 0.997)	-0.122	-2.15%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	-0.215 (CI = +/-0.056; p = 0.000)	0.862	+3.51%
Severity	2005.2	0.036 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.056; p = 0.000)	0.866	+3.65%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.215 (CI = +/-0.056; p = 0.000)	0.875	+3.80%
Severity	2006.2	0.038 (CI = +/-0.007; p = 0.000)	-0.218 (CI = +/-0.058; p = 0.000)	0.865	+3.86%
Severity	2007.1	0.038 (CI = +/-0.007; p = 0.000)	-0.216 (CI = +/-0.060; p = 0.000)	0.863	+3.90%
Severity	2007.2	0.039 (CI = +/-0.008; p = 0.000)	-0.219 (CI = +/-0.062; p = 0.000)	0.848	+3.95%
Severity	2008.1	0.041 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.058; p = 0.000)	0.874	+4.22%
Severity	2008.2	0.043 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.060; p = 0.000)	0.868	+4.35%
Severity	2009.1	0.044 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.061; p = 0.000)	0.874	+4.50%
Severity	2009.2	0.045 (CI = +/-0.009; p = 0.000)	-0.211 (CI = +/-0.063; p = 0.000)	0.862	+4.62%
Severity	2010.1	0.047 (CI = +/-0.010; p = 0.000)	-0.204 (CI = +/-0.064; p = 0.000)	0.871	+4.82%
Severity	2010.2	0.048 (CI = +/-0.011; p = 0.000)	-0.206 (CI = +/-0.067; p = 0.000)	0.851	+4.87%
Severity	2011.1	0.051 (CI = +/-0.010; p = 0.000)	-0.193 (CI = +/-0.064; p = 0.000)	0.878	+5.25%
Severity	2011.2	0.050 (CI = +/-0.012; p = 0.000)	-0.189 (CI = +/-0.067; p = 0.000)	0.850	+5.12%
Severity	2012.1	0.049 (CI = +/-0.013; p = 0.000)	-0.193 (CI = +/-0.070; p = 0.000)	0.844	+4.99%
Severity	2012.2	0.046 (CI = +/-0.014; p = 0.000)	-0.186 (CI = +/-0.073; p = 0.000)	0.804	+4.75%
Severity	2013.1	0.047 (CI = +/-0.016; p = 0.000)	-0.184 (CI = +/-0.078; p = 0.000)	0.800	+4.83%
Severity	2013.2	0.047 (CI = +/-0.018; p = 0.000)	-0.184 (CI = +/-0.084; p = 0.000)	0.753	+4.82%
Severity	2014.1	0.044 (CI = +/-0.021; p = 0.001)	-0.190 (CI = +/-0.090; p = 0.001)	0.747	+4.55%
Severity	2014.2	0.043 (CI = +/-0.024; p = 0.002)	-0.187 (CI = +/-0.098; p = 0.001)	0.678	+4.42%
Severity	2015.1	0.043 (CI = +/-0.029; p = 0.007)	-0.187 (CI = +/-0.107; p = 0.003)	0.670	+4.43%
Severity	2015.2	0.029 (CI = +/-0.027; p = 0.036)	-0.156 (CI = +/-0.092; p = 0.004)	0.597	+2.95%
Frequency	2005.1	0.016 (CI = +/-0.010; p = 0.002)	0.121 (CI = +/-0.094; p = 0.014)	0.339	+1.65%
Frequency	2005.2	0.015 (CI = +/-0.010; p = 0.007)	0.130 (CI = +/-0.095; p = 0.009)	0.329	+1.49%
Frequency	2006.1	0.014 (CI = +/-0.011; p = 0.017)	0.123 (CI = +/-0.098; p = 0.015)	0.271	+1.36%
Frequency	2006.2	0.012 (CI = +/-0.012; p = 0.038)	0.129 (CI = +/-0.100; p = 0.013)	0.265	+1.24%
Frequency	2007.1	0.010 (CI = +/-0.012; p = 0.109)	0.117 (CI = +/-0.100; p = 0.024)	0.189	+0.97%
Frequency	2007.2	0.007 (CI = +/-0.012; p = 0.261)	0.130 (CI = +/-0.100; p = 0.013)	0.203	+0.69%
Frequency	2008.1	0.004 (CI = +/-0.013; p = 0.518)	0.117 (CI = +/-0.100; p = 0.024)	0.141	+0.41%
Frequency	2008.2	-0.001 (CI = +/-0.012; p = 0.913)	0.138 (CI = +/-0.094; p = 0.006)	0.227	-0.07%
Frequency	2009.1	-0.005 (CI = +/-0.012; p = 0.435)	0.121 (CI = +/-0.089; p = 0.010)	0.215	-0.47%
Frequency	2009.2	-0.008 (CI = +/-0.013; p = 0.211)	0.135 (CI = +/-0.089; p = 0.005)	0.282	-0.79%
Frequency	2010.1	-0.012 (CI = +/-0.013; p = 0.071)	0.120 (CI = +/-0.086; p = 0.009)	0.313	-1.18%
Frequency	2010.2	-0.016 (CI = +/-0.013; p = 0.017)	0.137 (CI = +/-0.083; p = 0.003)	0.424	-1.62%
Frequency	2011.1	-0.017 (CI = +/-0.014; p = 0.021)	0.134 (CI = +/-0.087; p = 0.005)	0.426	-1.71%
Frequency	2011.2	-0.020 (CI = +/-0.015; p = 0.013)	0.145 (CI = +/-0.089; p = 0.003)	0.456	-2.02%
Frequency	2012.1	-0.021 (CI = +/-0.017; p = 0.022)	0.144 (CI = +/-0.094; p = 0.005)	0.452	-2.03%
Frequency	2012.2	-0.023 (CI = +/-0.019; p = 0.019)	0.154 (CI = +/-0.099; p = 0.005)	0.458	-2.32%
Frequency	2013.1	-0.024 (CI = +/-0.021; p = 0.029)	0.151 (CI = +/-0.105; p = 0.008)	0.456	-2.41%
Frequency	2013.2	-0.029 (CI = +/-0.024; p = 0.018)	0.165 (CI = +/-0.109; p = 0.006)	0.488	-2.91%
Frequency	2014.1	-0.034 (CI = +/-0.026; p = 0.015)	0.154 (CI = +/-0.114; p = 0.012)	0.513	-3.35%
Frequency	2014.2	-0.038 (CI = +/-0.030; p = 0.018)	0.164 (CI = +/-0.122; p = 0.013)	0.492	-3.75%
Frequency	2015.1	-0.046 (CI = +/-0.033; p = 0.011)	0.147 (CI = +/-0.125; p = 0.026)	0.548	-4.53%
Frequency	2015.2	-0.051 (CI = +/-0.040; p = 0.018)	0.156 (CI = +/-0.138; p = 0.030)	0.500	-4.95%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.055 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.091; p = 0.066)	0.808	+5.70%
Loss Cost	2005.2	0.055 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.095; p = 0.076)	0.788	+5.70%
Loss Cost	2006.1	0.056 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.098; p = 0.095)	0.778	+5.75%
Loss Cost	2006.2	0.056 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.102; p = 0.115)	0.751	+5.72%
Loss Cost	2007.1	0.053 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.104; p = 0.085)	0.730	+5.49%
Loss Cost	2007.2	0.051 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.106; p = 0.132)	0.689	+5.25%
Loss Cost	2008.1	0.051 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.111; p = 0.154)	0.670	+5.28%
Loss Cost	2008.2	0.048 (CI = +/-0.016; p = 0.000)	-0.064 (CI = +/-0.111; p = 0.247)	0.615	+4.90%
Loss Cost	2009.1	0.045 (CI = +/-0.017; p = 0.000)	-0.073 (CI = +/-0.115; p = 0.199)	0.576	+4.65%
Loss Cost	2009.2	0.043 (CI = +/-0.019; p = 0.000)	-0.065 (CI = +/-0.120; p = 0.270)	0.508	+4.43%
Loss Cost	2010.1	0.042 (CI = +/-0.021; p = 0.000)	-0.070 (CI = +/-0.125; p = 0.253)	0.466	+4.26%
Loss Cost	2010.2	0.037 (CI = +/-0.022; p = 0.003)	-0.055 (CI = +/-0.129; p = 0.378)	0.364	+3.81%
Loss Cost	2011.1	0.042 (CI = +/-0.024; p = 0.002)	-0.042 (CI = +/-0.132; p = 0.511)	0.397	+4.25%
Loss Cost	2011.2	0.037 (CI = +/-0.026; p = 0.010)	-0.027 (CI = +/-0.137; p = 0.682)	0.287	+3.76%
Loss Cost	2012.1	0.036 (CI = +/-0.030; p = 0.021)	-0.028 (CI = +/-0.147; p = 0.685)	0.237	+3.71%
Loss Cost	2012.2	0.030 (CI = +/-0.033; p = 0.071)	-0.011 (CI = +/-0.154; p = 0.875)	0.111	+3.09%
Loss Cost	2013.1	0.032 (CI = +/-0.038; p = 0.095)	-0.008 (CI = +/-0.166; p = 0.921)	0.085	+3.24%
Loss Cost	2013.2	0.026 (CI = +/-0.044; p = 0.226)	0.007 (CI = +/-0.179; p = 0.929)	-0.023	+2.62%
Loss Cost	2014.1	0.019 (CI = +/-0.051; p = 0.436)	-0.008 (CI = +/-0.191; p = 0.923)	-0.125	+1.87%
Loss Cost	2014.2	0.011 (CI = +/-0.061; p = 0.681)	0.007 (CI = +/-0.211; p = 0.943)	-0.196	+1.15%
Loss Cost	2015.1	0.003 (CI = +/-0.073; p = 0.923)	-0.008 (CI = +/-0.232; p = 0.935)	-0.247	+0.32%
Loss Cost	2015.2	-0.025 (CI = +/-0.080; p = 0.479)	0.044 (CI = +/-0.230; p = 0.666)	-0.174	-2.50%
Severity	2005.1	0.035 (CI = +/-0.007; p = 0.000)	-0.216 (CI = +/-0.060; p = 0.000)	0.844	+3.52%
Severity	2005.2	0.036 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.060; p = 0.000)	0.848	+3.68%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	-0.217 (CI = +/-0.060; p = 0.000)	0.859	+3.85%
Severity	2006.2	0.038 (CI = +/-0.008; p = 0.000)	-0.220 (CI = +/-0.062; p = 0.000)	0.847	+3.92%
Severity	2007.1	0.039 (CI = +/-0.008; p = 0.000)	-0.218 (CI = +/-0.064; p = 0.000)	0.846	+3.97%
Severity	2007.2	0.040 (CI = +/-0.009; p = 0.000)	-0.220 (CI = +/-0.067; p = 0.000)	0.829	+4.04%
Severity	2008.1	0.043 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.063; p = 0.000)	0.860	+4.36%
Severity	2008.2	0.044 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.064; p = 0.000)	0.854	+4.53%
Severity	2009.1	0.046 (CI = +/-0.010; p = 0.000)	-0.207 (CI = +/-0.065; p = 0.000)	0.863	+4.73%
Severity	2009.2	0.048 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.068; p = 0.000)	0.852	+4.89%
Severity	2010.1	0.050 (CI = +/-0.011; p = 0.000)	-0.204 (CI = +/-0.068; p = 0.000)	0.864	+5.16%
Severity	2010.2	0.051 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.072; p = 0.000)	0.844	+5.26%
Severity	2011.1	0.056 (CI = +/-0.012; p = 0.000)	-0.192 (CI = +/-0.066; p = 0.000)	0.882	+5.77%
Severity	2011.2	0.055 (CI = +/-0.014; p = 0.000)	-0.190 (CI = +/-0.070; p = 0.000)	0.852	+5.67%
Severity	2012.1	0.054 (CI = +/-0.015; p = 0.000)	-0.192 (CI = +/-0.075; p = 0.000)	0.845	+5.57%
Severity	2012.2	0.052 (CI = +/-0.017; p = 0.000)	-0.186 (CI = +/-0.080; p = 0.000)	0.799	+5.35%
Severity	2013.1	0.054 (CI = +/-0.020; p = 0.000)	-0.182 (CI = +/-0.085; p = 0.001)	0.798	+5.53%
Severity	2013.2	0.055 (CI = +/-0.023; p = 0.000)	-0.185 (CI = +/-0.093; p = 0.001)	0.751	+5.65%
Severity	2014.1	0.053 (CI = +/-0.027; p = 0.001)	-0.190 (CI = +/-0.101; p = 0.002)	0.741	+5.41%
Severity	2014.2	0.053 (CI = +/-0.033; p = 0.006)	-0.189 (CI = +/-0.114; p = 0.004)	0.664	+5.40%
Severity	2015.1	0.055 (CI = +/-0.040; p = 0.014)	-0.186 (CI = +/-0.127; p = 0.010)	0.658	+5.62%
Severity	2015.2	0.036 (CI = +/-0.040; p = 0.073)	-0.151 (CI = +/-0.116; p = 0.018)	0.528	+3.67%
Frequency	2005.1	0.021 (CI = +/-0.010; p = 0.000)	0.131 (CI = +/-0.092; p = 0.007)	0.442	+2.11%
Frequency	2005.2	0.019 (CI = +/-0.011; p = 0.001)	0.139 (CI = +/-0.094; p = 0.005)	0.430	+1.94%
Frequency	2006.1	0.018 (CI = +/-0.012; p = 0.003)	0.134 (CI = +/-0.097; p = 0.008)	0.373	+1.84%
Frequency	2006.2	0.017 (CI = +/-0.012; p = 0.009)	0.139 (CI = +/-0.100; p = 0.008)	0.364	+1.73%
Frequency	2007.1	0.014 (CI = +/-0.013; p = 0.029)	0.128 (CI = +/-0.100; p = 0.015)	0.283	+1.46%
Frequency	2007.2	0.012 (CI = +/-0.013; p = 0.088)	0.141 (CI = +/-0.101; p = 0.009)	0.289	+1.17%
Frequency	2008.1	0.009 (CI = +/-0.014; p = 0.210)	0.129 (CI = +/-0.102; p = 0.016)	0.214	+0.88%
Frequency	2008.2	0.004 (CI = +/-0.014; p = 0.602)	0.151 (CI = +/-0.096; p = 0.004)	0.289	+0.35%
Frequency	2009.1	-0.001 (CI = +/-0.014; p = 0.908)	0.134 (CI = +/-0.092; p = 0.007)	0.248	-0.08%
Frequency	2009.2	-0.004 (CI = +/-0.015; p = 0.532)	0.148 (CI = +/-0.092; p = 0.003)	0.310	-0.44%
Frequency	2010.1	-0.009 (CI = +/-0.015; p = 0.246)	0.134 (CI = +/-0.091; p = 0.006)	0.311	-0.85%
Frequency	2010.2	-0.014 (CI = +/-0.015; p = 0.070)	0.152 (CI = +/-0.087; p = 0.002)	0.429	-1.37%
Frequency	2011.1	-0.014 (CI = +/-0.017; p = 0.087)	0.150 (CI = +/-0.092; p = 0.003)	0.425	-1.43%
Frequency	2011.2	-0.018 (CI = +/-0.018; p = 0.050)	0.163 (CI = +/-0.095; p = 0.002)	0.462	-1.81%
Frequency	2012.1	-0.018 (CI = +/-0.021; p = 0.085)	0.164 (CI = +/-0.101; p = 0.004)	0.458	-1.76%
Frequency	2012.2	-0.022 (CI = +/-0.023; p = 0.063)	0.175 (CI = +/-0.106; p = 0.004)	0.472	-2.14%
Frequency	2013.1	-0.022 (CI = +/-0.027; p = 0.096)	0.174 (CI = +/-0.115; p = 0.006)	0.466	-2.17%
Frequency	2013.2	-0.029 (CI = +/-0.029; p = 0.052)	0.192 (CI = +/-0.119; p = 0.004)	0.514	-2.87%
Frequency	2014.1	-0.034 (CI = +/-0.034; p = 0.047)	0.181 (CI = +/-0.126; p = 0.010)	0.525	-3.36%
Frequency	2014.2	-0.041 (CI = +/-0.040; p = 0.044)	0.196 (CI = +/-0.137; p = 0.010)	0.524	-4.03%
Frequency	2015.1	-0.051 (CI = +/-0.045; p = 0.029)	0.177 (CI = +/-0.142; p = 0.021)	0.571	-5.02%
Frequency	2015.2	-0.061 (CI = +/-0.055; p = 0.033)	0.195 (CI = +/-0.158; p = 0.022)	0.555	-5.95%

Comprehensive

Coverage = CM

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.059 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.088; p = 0.119)	0.831	+6.03%
Loss Cost	2005.2	0.059 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.091; p = 0.130)	0.814	+6.04%
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	-0.065 (CI = +/-0.094; p = 0.171)	0.806	+6.15%
Loss Cost	2006.2	0.059 (CI = +/-0.013; p = 0.000)	-0.063 (CI = +/-0.098; p = 0.195)	0.784	+6.12%
Loss Cost	2007.1	0.057 (CI = +/-0.013; p = 0.000)	-0.072 (CI = +/-0.101; p = 0.153)	0.762	+5.92%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.103; p = 0.219)	0.727	+5.68%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.108; p = 0.266)	0.712	+5.77%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	-0.046 (CI = +/-0.108; p = 0.391)	0.666	+5.39%
Loss Cost	2009.1	0.050 (CI = +/-0.018; p = 0.000)	-0.053 (CI = +/-0.113; p = 0.335)	0.627	+5.18%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	-0.047 (CI = +/-0.118; p = 0.417)	0.567	+4.97%
Loss Cost	2010.1	0.048 (CI = +/-0.022; p = 0.000)	-0.050 (CI = +/-0.125; p = 0.410)	0.525	+4.87%
Loss Cost	2010.2	0.043 (CI = +/-0.023; p = 0.001)	-0.037 (CI = +/-0.128; p = 0.554)	0.434	+4.43%
Loss Cost	2011.1	0.049 (CI = +/-0.025; p = 0.001)	-0.017 (CI = +/-0.130; p = 0.782)	0.487	+5.07%
Loss Cost	2011.2	0.045 (CI = +/-0.028; p = 0.004)	-0.004 (CI = +/-0.135; p = 0.946)	0.391	+4.59%
Loss Cost	2012.1	0.046 (CI = +/-0.032; p = 0.008)	-0.001 (CI = +/-0.146; p = 0.986)	0.347	+4.71%
Loss Cost	2012.2	0.040 (CI = +/-0.035; p = 0.029)	0.013 (CI = +/-0.153; p = 0.855)	0.231	+4.10%
Loss Cost	2013.1	0.045 (CI = +/-0.041; p = 0.036)	0.024 (CI = +/-0.166; p = 0.757)	0.221	+4.55%
Loss Cost	2013.2	0.039 (CI = +/-0.048; p = 0.098)	0.036 (CI = +/-0.179; p = 0.664)	0.113	+3.98%
Loss Cost	2014.1	0.033 (CI = +/-0.057; p = 0.221)	0.024 (CI = +/-0.198; p = 0.792)	-0.024	+3.40%
Loss Cost	2014.2	0.027 (CI = +/-0.069; p = 0.393)	0.035 (CI = +/-0.220; p = 0.720)	-0.117	+2.74%
Loss Cost	2015.1	0.022 (CI = +/-0.088; p = 0.583)	0.025 (CI = +/-0.254; p = 0.821)	-0.224	+2.18%
Loss Cost	2015.2	-0.008 (CI = +/-0.097; p = 0.845)	0.070 (CI = +/-0.253; p = 0.526)	-0.232	-0.81%
Severity	2005.1	0.033 (CI = +/-0.007; p = 0.000)	-0.223 (CI = +/-0.061; p = 0.000)	0.845	+3.37%
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	+3.70%
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)	-0.227 (CI = +/-0.068; p = 0.000)	0.829	+3.87%
Severity	2008.1	0.041 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.065; p = 0.000)	0.858	+4.21%
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)	-0.212 (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)	0.848	+4.75%
Severity	2010.1	0.049 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.071; p = 0.000)	0.859	+5.04%
Severity	2010.2	0.050 (CI = +/-0.014; p = 0.000)	-0.211 (CI = +/-0.075; p = 0.000)	0.838	+5.14%
Severity	2011.1	0.056 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.070; p = 0.000)	0.876	+5.71%
Severity	2011.2	0.055 (CI = +/-0.015; p = 0.000)	-0.191 (CI = +/-0.075; p = 0.000)	0.845	+5.61%
Severity	2012.1	0.053 (CI = +/-0.017; p = 0.000)	-0.195 (CI = +/-0.081; p = 0.000)	0.837	+5.47%
Severity	2012.2	0.051 (CI = +/-0.020; p = 0.000)	-0.189 (CI = +/-0.086; p = 0.000)	0.790	+5.23%
Severity	2013.1	0.053 (CI = +/-0.023; p = 0.000)	-0.184 (CI = +/-0.093; p = 0.001)	0.788	+5.44%
Severity	2013.2	0.054 (CI = +/-0.027; p = 0.001)	-0.187 (CI = +/-0.102; p = 0.002)	0.740	+5.55%
Severity	2014.1	0.051 (CI = +/-0.033; p = 0.007)	-0.194 (CI = +/-0.113; p = 0.004)	0.730	+5.21%
Severity	2014.2	0.051 (CI = +/-0.040; p = 0.020)	-0.193 (CI = +/-0.127; p = 0.008)	0.652	+5.18%
Severity	2015.1	0.053 (CI = +/-0.051; p = 0.046)	-0.189 (CI = +/-0.147; p = 0.019)	0.643	+5.41%
Severity	2015.2	0.032 (CI = +/-0.051; p = 0.182)	-0.158 (CI = +/-0.134; p = 0.028)	0.520	+3.22%
Frequency	2005.1	0.025 (CI = +/-0.009; p = 0.000)	0.154 (CI = +/-0.081; p = 0.001)	0.592	+2.58%
Frequency	2005.2	0.024 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.082; p = 0.000)	0.585	+2.42%
Frequency	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.085; p = 0.001)	0.537	+2.36%
Frequency	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.088; p = 0.001)	0.529	+2.26%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.153 (CI = +/-0.090; p = 0.002)	0.457	+2.03%
Frequency	2007.2	0.017 (CI = +/-0.012; p = 0.008)	0.164 (CI = +/-0.090; p = 0.001)	0.465	+1.75%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.029)	0.154 (CI = +/-0.091; p = 0.002)	0.390	+1.50%
Frequency	2008.2	0.010 (CI = +/-0.013; p = 0.122)	0.174 (CI = +/-0.083; p = 0.000)	0.474	+0.97%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.364)	0.159 (CI = +/-0.081; p = 0.001)	0.422	+0.57%
Frequency	2009.2	0.002 (CI = +/-0.013; p = 0.736)	0.171 (CI = +/-0.080; p = 0.000)	0.481	+0.21%
Frequency	2010.1	-0.002 (CI = +/-0.014; p = 0.812)	0.158 (CI = +/-0.079; p = 0.001)	0.458	-0.16%
Frequency	2010.2	-0.007 (CI = +/-0.013; p = 0.300)	0.175 (CI = +/-0.074; p = 0.000)	0.576	-0.68%
Frequency	2011.1	-0.006 (CI = +/-0.015; p = 0.401)	0.177 (CI = +/-0.079; p = 0.000)	0.572	-0.61%
Frequency	2011.2	-0.010 (CI = +/-0.016; p = 0.221)	0.187 (CI = +/-0.080; p = 0.000)	0.607	-0.97%
Frequency	2012.1	-0.007 (CI = +/-0.018; p = 0.407)	0.194 (CI = +/-0.085; p = 0.000)	0.617	-0.73%
Frequency	2012.2	-0.011 (CI = +/-0.021; p = 0.275)	0.202 (CI = +/-0.089; p = 0.000)	0.631	-1.07%
Frequency	2013.1	-0.008 (CI = +/-0.024; p = 0.456)	0.208 (CI = +/-0.097; p = 0.001)	0.633	-0.84%
Frequency	2013.2	-0.015 (CI = +/-0.026; p = 0.228)	0.223 (CI = +/-0.098; p = 0.000)	0.678	-1.49%
Frequency	2014.1	-0.017 (CI = +/-0.032; p = 0.244)	0.217 (CI = +/-0.109; p = 0.001)	0.667	-1.73%
Frequency	2014.2	-0.023 (CI = +/-0.037; p = 0.182)	0.229 (CI = +/-0.118; p = 0.002)	0.669	-2.32%
Frequency	2015.1	-0.031 (CI = +/-0.046; p = 0.152)	0.214 (CI = +/-0.131; p = 0.006)	0.670	-3.07%
Frequency	2015.2	-0.040 (CI = +/-0.056; p = 0.135)	0.228 (CI = +/-0.147; p = 0.009)	0.658	-3.91%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.062 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.085; p = 0.054)	0.849	+6.35%
Loss Cost	2005.2	0.062 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.088; p = 0.057)	0.834	+6.40%
Loss Cost	2006.1	0.063 (CI = +/-0.012; p = 0.000)	-0.081 (CI = +/-0.091; p = 0.081)	0.829	+6.52%
Loss Cost	2006.2	0.063 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.095; p = 0.091)	0.809	+6.54%
Loss Cost	2007.1	0.062 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.098; p = 0.073)	0.790	+6.34%
Loss Cost	2007.2	0.060 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.101; p = 0.111)	0.755	+6.14%
Loss Cost	2008.1	0.061 (CI = +/-0.016; p = 0.000)	-0.077 (CI = +/-0.106; p = 0.145)	0.743	+6.25%
Loss Cost	2008.2	0.057 (CI = +/-0.017; p = 0.000)	-0.063 (CI = +/-0.107; p = 0.232)	0.698	+5.89%
Loss Cost	2009.1	0.055 (CI = +/-0.018; p = 0.000)	-0.070 (CI = +/-0.112; p = 0.205)	0.662	+5.68%
Loss Cost	2009.2	0.054 (CI = +/-0.021; p = 0.000)	-0.065 (CI = +/-0.118; p = 0.263)	0.605	+5.52%
Loss Cost	2010.1	0.053 (CI = +/-0.023; p = 0.000)	-0.067 (CI = +/-0.125; p = 0.272)	0.567	+5.45%
Loss Cost	2010.2	0.049 (CI = +/-0.025; p = 0.001)	-0.055 (CI = +/-0.131; p = 0.389)	0.475	+5.02%
Loss Cost	2011.1	0.056 (CI = +/-0.027; p = 0.001)	-0.035 (CI = +/-0.131; p = 0.572)	0.536	+5.74%
Loss Cost	2011.2	0.052 (CI = +/-0.030; p = 0.003)	-0.024 (CI = +/-0.139; p = 0.720)	0.438	+5.30%
Loss Cost	2012.1	0.053 (CI = +/-0.035; p = 0.006)	-0.020 (CI = +/-0.150; p = 0.781)	0.400	+5.47%
Loss Cost	2012.2	0.048 (CI = +/-0.040; p = 0.023)	-0.006 (CI = +/-0.161; p = 0.935)	0.278	+4.91%
Loss Cost	2013.1	0.053 (CI = +/-0.046; p = 0.029)	0.005 (CI = +/-0.174; p = 0.948)	0.274	+5.46%
Loss Cost	2013.2	0.049 (CI = +/-0.056; p = 0.082)	0.015 (CI = +/-0.194; p = 0.863)	0.157	+4.97%
Loss Cost	2014.1	0.043 (CI = +/-0.068; p = 0.179)	0.006 (CI = +/-0.215; p = 0.953)	0.017	+4.43%
Loss Cost	2014.2	0.038 (CI = +/-0.087; p = 0.331)	0.015 (CI = +/-0.249; p = 0.892)	-0.098	+3.91%
Loss Cost	2015.1	0.033 (CI = +/-0.112; p = 0.491)	0.007 (CI = +/-0.290; p = 0.952)	-0.223	+3.40%
Loss Cost	2015.2	-0.005 (CI = +/-0.137; p = 0.927)	0.065 (CI = +/-0.314; p = 0.617)	-0.325	-0.51%
Severity	2005.1	0.034 (CI = +/-0.007; p = 0.000)	-0.226 (CI = +/-0.063; p = 0.000)	0.832	+3.41%
Severity	2005.2	0.035 (CI = +/-0.008; p = 0.000)	-0.235 (CI = +/-0.062; p = 0.000)	0.837	+3.61%
Severity	2006.1	0.037 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.062; p = 0.000)	0.849	+3.78%
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)	-0.229 (CI = +/-0.067; p = 0.000)	0.834	+3.92%
Severity	2007.2	0.039 (CI = +/-0.010; p = 0.000)	-0.233 (CI = +/-0.070; p = 0.000)	0.816	+4.00%
Severity	2008.1	0.043 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.067; p = 0.000)	0.849	+4.36%
Severity	2008.2	0.045 (CI = +/-0.011; p = 0.000)	-0.227 (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	+4.81%
Severity	2009.2	0.049 (CI = +/-0.012; p = 0.000)	-0.227 (CI = +/-0.071; 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)	0.860	+5.35%
Severity	2010.2	0.054 (CI = +/-0.015; p = 0.000)	-0.223 (CI = +/-0.076; p = 0.000)	0.841	+5.53%
Severity	2011.1	0.060 (CI = +/-0.014; p = 0.000)	-0.206 (CI = +/-0.068; p = 0.000)	0.886	+6.17%
Severity	2011.2	0.060 (CI = +/-0.016; p = 0.000)	-0.205 (CI = +/-0.074; p = 0.000)	0.856	+6.14%
Severity	2012.1	0.059 (CI = +/-0.018; p = 0.000)	-0.208 (CI = +/-0.080; p = 0.000)	0.849	+6.03%
Severity	2012.2	0.057 (CI = +/-0.022; p = 0.000)	-0.204 (CI = +/-0.087; p = 0.000)	0.800	+5.86%
Severity	2013.1	0.060 (CI = +/-0.025; p = 0.000)	-0.199 (CI = +/-0.094; p = 0.001)	0.800	+6.13%
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.001)	-0.206 (CI = +/-0.104; p = 0.002)	0.761	+6.49%
Severity	2014.1	0.060 (CI = +/-0.036; p = 0.005)	-0.211 (CI = +/-0.116; p = 0.003)	0.751	+6.21%
Severity	2014.2	0.063 (CI = +/-0.047; p = 0.015)	-0.217 (CI = +/-0.134; p = 0.006)	0.683	+6.54%
Severity	2015.1	0.067 (CI = +/-0.060; p = 0.033)	-0.211 (CI = +/-0.155; p = 0.016)	0.677	+6.95%
Severity	2015.2	0.043 (CI = +/-0.069; p = 0.169)	-0.175 (CI = +/-0.158; p = 0.036)	0.504	+4.40%
Frequency	2005.1	0.028 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.079; p = 0.001)	0.635	+2.84%
Frequency	2005.2	0.027 (CI = +/-0.010; p = 0.000)	0.149 (CI = +/-0.081; p = 0.001)	0.624	+2.70%
Frequency	2006.1	0.026 (CI = +/-0.011; p = 0.000)	0.147 (CI = +/-0.084; p = 0.001)	0.579	+2.64%
Frequency	2006.2	0.025 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.088; p = 0.002)	0.568	+2.57%
Frequency	2007.1	0.023 (CI = +/-0.012; p = 0.001)	0.140 (CI = +/-0.089; p = 0.003)	0.499	+2.34%
Frequency	2007.2	0.020 (CI = +/-0.013; p = 0.004)	0.152 (CI = +/-0.090; p = 0.002)	0.497	+2.06%
Frequency	2008.1	0.018 (CI = +/-0.014; p = 0.013)	0.143 (CI = +/-0.092; p = 0.004)	0.419	+1.81%
Frequency	2008.2	0.012 (CI = +/-0.013; p = 0.066)	0.164 (CI = +/-0.085; p = 0.001)	0.483	+1.25%
Frequency	2009.1	0.008 (CI = +/-0.014; p = 0.213)	0.150 (CI = +/-0.082; p = 0.001)	0.418	+0.84%
Frequency	2009.2	0.005 (CI = +/-0.014; p = 0.499)	0.162 (CI = +/-0.082; p = 0.001)	0.464	+0.47%
Frequency	2010.1	0.001 (CI = +/-0.015; p = 0.902)	0.150 (CI = +/-0.082; p = 0.001)	0.422	+0.09%
Frequency	2010.2	-0.005 (CI = +/-0.015; p = 0.501)	0.169 (CI = +/-0.078; p = 0.000)	0.534	-0.48%
Frequency	2011.1	-0.004 (CI = +/-0.017; p = 0.614)	0.171 (CI = +/-0.083; p = 0.001)	0.528	-0.40%
Frequency	2011.2	-0.008 (CI = +/-0.019; p = 0.372)	0.182 (CI = +/-0.086; p = 0.001)	0.561	-0.79%
Frequency	2012.1	-0.005 (CI = +/-0.021; p = 0.595)	0.189 (CI = +/-0.091; p = 0.001)	0.573	-0.52%
Frequency	2012.2	-0.009 (CI = +/-0.024; p = 0.425)	0.198 (CI = +/-0.097; p = 0.001)	0.584	-0.90%
Frequency	2013.1	-0.006 (CI = +/-0.028; p = 0.623)	0.204 (CI = +/-0.105; p = 0.002)	0.585	-0.64%
Frequency	2013.2	-0.014 (CI = +/-0.032; p = 0.333)	0.221 (CI = +/-0.110; p = 0.001)	0.632	-1.43%
Frequency	2014.1	-0.017 (CI = +/-0.039; p = 0.341)	0.217 (CI = +/-0.122; p = 0.004)	0.610	-1.68%
Frequency	2014.2	-0.025 (CI = +/-0.048; p = 0.253)	0.231 (CI = +/-0.137; p = 0.005)	0.615	-2.48%
Frequency	2015.1	-0.034 (CI = +/-0.059; p = 0.210)	0.218 (CI = +/-0.153; p = 0.013)	0.604	-3.32%
Frequency	2015.2	-0.048 (CI = +/-0.078; p = 0.173)	0.240 (CI = +/-0.178; p = 0.018)	0.604	-4.70%

Comprehensive

Coverage = CM
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.051 (CI = +/-0.010; p = 0.000)	0.760	+5.22%
Loss Cost	2005.2	0.050 (CI = +/-0.011; p = 0.000)	0.738	+5.14%
Loss Cost	2006.1	0.051 (CI = +/-0.012; p = 0.000)	0.725	+5.21%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	0.698	+5.08%
Loss Cost	2007.1	0.048 (CI = +/-0.013; p = 0.000)	0.665	+4.91%
Loss Cost	2007.2	0.045 (CI = +/-0.014; p = 0.000)	0.628	+4.60%
Loss Cost	2008.1	0.045 (CI = +/-0.015; p = 0.000)	0.606	+4.64%
Loss Cost	2008.2	0.041 (CI = +/-0.015; p = 0.000)	0.559	+4.21%
Loss Cost	2009.1	0.039 (CI = +/-0.016; p = 0.000)	0.510	+4.01%
Loss Cost	2009.2	0.036 (CI = +/-0.017; p = 0.000)	0.449	+3.71%
Loss Cost	2010.1	0.035 (CI = +/-0.019; p = 0.001)	0.400	+3.59%
Loss Cost	2010.2	0.030 (CI = +/-0.019; p = 0.004)	0.318	+3.09%
Loss Cost	2011.1	0.034 (CI = +/-0.021; p = 0.003)	0.347	+3.45%
Loss Cost	2011.2	0.029 (CI = +/-0.022; p = 0.013)	0.257	+2.93%
Loss Cost	2012.1	0.028 (CI = +/-0.025; p = 0.028)	0.211	+2.85%
Loss Cost	2012.2	0.022 (CI = +/-0.027; p = 0.093)	0.114	+2.26%
Loss Cost	2013.1	0.023 (CI = +/-0.030; p = 0.127)	0.091	+2.30%
Loss Cost	2013.2	0.017 (CI = +/-0.033; p = 0.288)	0.015	+1.73%
Loss Cost	2014.1	0.010 (CI = +/-0.037; p = 0.557)	-0.048	+1.04%
Loss Cost	2014.2	0.004 (CI = +/-0.042; p = 0.829)	-0.079	+0.43%
Loss Cost	2015.1	-0.003 (CI = +/-0.049; p = 0.896)	-0.089	-0.29%
Loss Cost	2015.2	-0.022 (CI = +/-0.051; p = 0.366)	-0.009	-2.14%
Severity	2005.1	0.035 (CI = +/-0.010; p = 0.000)	0.598	+3.51%
Severity	2005.2	0.035 (CI = +/-0.011; p = 0.000)	0.576	+3.52%
Severity	2006.1	0.037 (CI = +/-0.011; p = 0.000)	0.611	+3.80%
Severity	2006.2	0.036 (CI = +/-0.012; p = 0.000)	0.576	+3.71%
Severity	2007.1	0.038 (CI = +/-0.012; p = 0.000)	0.584	+3.90%
Severity	2007.2	0.037 (CI = +/-0.013; p = 0.000)	0.544	+3.77%
Severity	2008.1	0.041 (CI = +/-0.013; p = 0.000)	0.610	+4.22%
Severity	2008.2	0.041 (CI = +/-0.014; p = 0.000)	0.575	+4.15%
Severity	2009.1	0.044 (CI = +/-0.015; p = 0.000)	0.605	+4.50%
Severity	2009.2	0.043 (CI = +/-0.016; p = 0.000)	0.563	+4.39%
Severity	2010.1	0.047 (CI = +/-0.017; p = 0.000)	0.601	+4.82%
Severity	2010.2	0.045 (CI = +/-0.018; p = 0.000)	0.550	+4.61%
Severity	2011.1	0.051 (CI = +/-0.018; p = 0.000)	0.623	+5.25%
Severity	2011.2	0.047 (CI = +/-0.020; p = 0.000)	0.562	+4.83%
Severity	2012.1	0.049 (CI = +/-0.022; p = 0.000)	0.540	+4.99%
Severity	2012.2	0.043 (CI = +/-0.023; p = 0.001)	0.458	+4.39%
Severity	2013.1	0.047 (CI = +/-0.026; p = 0.001)	0.473	+4.83%
Severity	2013.2	0.043 (CI = +/-0.029; p = 0.006)	0.382	+4.37%
Severity	2014.1	0.044 (CI = +/-0.033; p = 0.012)	0.350	+4.55%
Severity	2014.2	0.037 (CI = +/-0.037; p = 0.047)	0.230	+3.82%
Severity	2015.1	0.043 (CI = +/-0.043; p = 0.047)	0.251	+4.43%
Severity	2015.2	0.023 (CI = +/-0.040; p = 0.239)	0.049	+2.28%
Frequency	2005.1	0.016 (CI = +/-0.011; p = 0.004)	0.214	+1.65%
Frequency	2005.2	0.016 (CI = +/-0.011; p = 0.009)	0.179	+1.56%
Frequency	2006.1	0.014 (CI = +/-0.012; p = 0.027)	0.128	+1.36%
Frequency	2006.2	0.013 (CI = +/-0.013; p = 0.043)	0.107	+1.33%
Frequency	2007.1	0.010 (CI = +/-0.013; p = 0.137)	0.046	+0.97%
Frequency	2007.2	0.008 (CI = +/-0.014; p = 0.247)	0.015	+0.79%
Frequency	2008.1	0.004 (CI = +/-0.014; p = 0.554)	-0.025	+0.41%
Frequency	2008.2	0.001 (CI = +/-0.014; p = 0.936)	-0.041	+0.06%
Frequency	2009.1	-0.005 (CI = +/-0.014; p = 0.493)	-0.022	-0.47%
Frequency	2009.2	-0.007 (CI = +/-0.015; p = 0.378)	-0.008	-0.66%
Frequency	2010.1	-0.012 (CI = +/-0.015; p = 0.116)	0.071	-1.18%
Frequency	2010.2	-0.015 (CI = +/-0.016; p = 0.073)	0.109	-1.45%
Frequency	2011.1	-0.017 (CI = +/-0.017; p = 0.053)	0.141	-1.71%
Frequency	2011.2	-0.018 (CI = +/-0.019; p = 0.064)	0.132	-1.80%
Frequency	2012.1	-0.021 (CI = +/-0.021; p = 0.059)	0.147	-2.03%
Frequency	2012.2	-0.021 (CI = +/-0.024; p = 0.087)	0.120	-2.04%
Frequency	2013.1	-0.024 (CI = +/-0.027; p = 0.070)	0.149	-2.41%
Frequency	2013.2	-0.026 (CI = +/-0.030; p = 0.092)	0.131	-2.53%
Frequency	2014.1	-0.034 (CI = +/-0.033; p = 0.043)	0.223	-3.35%
Frequency	2014.2	-0.033 (CI = +/-0.038; p = 0.083)	0.165	-3.26%
Frequency	2015.1	-0.046 (CI = +/-0.041; p = 0.029)	0.306	-4.53%
Frequency	2015.2	-0.044 (CI = +/-0.049; p = 0.070)	0.221	-4.32%

Comprehensive

Coverage = CM
End Trend Period = 2019.2
Excluded Points = 2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.054 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.063; p = 0.003)	0.901	+5.59%
Loss Cost	2005.2	0.055 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.003)	0.889	+5.60%
Loss Cost	2006.1	0.055 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.068; p = 0.006)	0.884	+5.66%
Loss Cost	2006.2	0.055 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.071; p = 0.008)	0.868	+5.64%
Loss Cost	2007.1	0.052 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.070; p = 0.003)	0.865	+5.36%
Loss Cost	2007.2	0.050 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.070; p = 0.006)	0.846	+5.14%
Loss Cost	2008.1	0.050 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.074; p = 0.009)	0.836	+5.16%
Loss Cost	2008.2	0.047 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.070; p = 0.016)	0.819	+4.81%
Loss Cost	2009.1	0.044 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.070; p = 0.007)	0.812	+4.49%
Loss Cost	2009.2	0.042 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.072; p = 0.013)	0.775	+4.32%
Loss Cost	2010.1	0.040 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.075; p = 0.011)	0.758	+4.10%
Loss Cost	2010.2	0.037 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.073; p = 0.020)	0.709	+3.73%
Loss Cost	2011.1	0.042 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.069; p = 0.040)	0.773	+4.25%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.069; p = 0.073)	0.722	+3.88%
Loss Cost	2012.1	0.038 (CI = +/-0.016; p = 0.000)	-0.063 (CI = +/-0.075; p = 0.091)	0.694	+3.84%
Loss Cost	2012.2	0.034 (CI = +/-0.017; p = 0.001)	-0.052 (CI = +/-0.076; p = 0.159)	0.606	+3.43%
Loss Cost	2013.1	0.036 (CI = +/-0.020; p = 0.002)	-0.045 (CI = +/-0.082; p = 0.251)	0.608	+3.71%
Loss Cost	2013.2	0.034 (CI = +/-0.023; p = 0.008)	-0.039 (CI = +/-0.090; p = 0.354)	0.490	+3.46%
Loss Cost	2014.1	0.027 (CI = +/-0.025; p = 0.040)	-0.055 (CI = +/-0.092; p = 0.206)	0.420	+2.73%
Loss Cost	2014.2	0.027 (CI = +/-0.031; p = 0.080)	-0.055 (CI = +/-0.106; p = 0.258)	0.291	+2.74%
Loss Cost	2015.1	0.022 (CI = +/-0.040; p = 0.232)	-0.065 (CI = +/-0.120; p = 0.233)	0.217	+2.18%
Loss Cost	2015.2	0.006 (CI = +/-0.040; p = 0.730)	-0.034 (CI = +/-0.112; p = 0.474)	-0.228	+0.57%
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 = +/-0.052; 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	+3.53%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.245 (CI = +/-0.056; p = 0.000)	0.891	+3.54%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.879	+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)	-0.234 (CI = +/-0.056; p = 0.000)	0.909	+4.27%
Severity	2009.2	0.043 (CI = +/-0.009; p = 0.000)	-0.240 (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	+4.82%
Severity	2011.1	0.052 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.053; p = 0.000)	0.935	+5.35%
Severity	2011.2	0.052 (CI = +/-0.011; p = 0.000)	-0.217 (CI = +/-0.057; p = 0.000)	0.918	+5.29%
Severity	2012.1	0.050 (CI = +/-0.013; p = 0.000)	-0.223 (CI = +/-0.061; p = 0.000)	0.918	+5.08%
Severity	2012.2	0.048 (CI = +/-0.014; p = 0.000)	-0.219 (CI = +/-0.065; p = 0.000)	0.895	+4.92%
Severity	2013.1	0.049 (CI = +/-0.017; p = 0.000)	-0.216 (CI = +/-0.071; p = 0.000)	0.893	+5.05%
Severity	2013.2	0.052 (CI = +/-0.020; p = 0.000)	-0.222 (CI = +/-0.078; p = 0.000)	0.875	+5.31%
Severity	2014.1	0.048 (CI = +/-0.023; p = 0.002)	-0.231 (CI = +/-0.085; p = 0.000)	0.877	+4.89%
Severity	2014.2	0.051 (CI = +/-0.028; p = 0.004)	-0.237 (CI = +/-0.096; p = 0.001)	0.848	+5.18%
Severity	2015.1	0.053 (CI = +/-0.037; p = 0.013)	-0.233 (CI = +/-0.112; p = 0.002)	0.844	+5.41%
Severity	2015.2	0.038 (CI = +/-0.037; p = 0.046)	-0.204 (CI = +/-0.103; p = 0.004)	0.806	+3.86%
Frequency	2005.1	0.023 (CI = +/-0.009; p = 0.000)	0.139 (CI = +/-0.078; p = 0.001)	0.563	+2.38%
Frequency	2005.2	0.022 (CI = +/-0.009; p = 0.000)	0.146 (CI = +/-0.079; p = 0.001)	0.555	+2.22%
Frequency	2006.1	0.021 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.082; p = 0.002)	0.499	+2.13%
Frequency	2006.2	0.020 (CI = +/-0.011; p = 0.001)	0.146 (CI = +/-0.085; p = 0.002)	0.491	+2.04%
Frequency	2007.1	0.017 (CI = +/-0.011; p = 0.004)	0.133 (CI = +/-0.085; p = 0.004)	0.409	+1.76%
Frequency	2007.2	0.015 (CI = +/-0.012; p = 0.016)	0.145 (CI = +/-0.085; p = 0.002)	0.422	+1.49%
Frequency	2008.1	0.012 (CI = +/-0.012; p = 0.057)	0.132 (CI = +/-0.085; p = 0.004)	0.337	+1.20%
Frequency	2008.2	0.007 (CI = +/-0.011; p = 0.216)	0.152 (CI = +/-0.074; p = 0.000)	0.456	+0.68%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.679)	0.134 (CI = +/-0.068; p = 0.001)	0.432	+0.21%
Frequency	2009.2	-0.001 (CI = +/-0.011; p = 0.819)	0.146 (CI = +/-0.065; p = 0.000)	0.521	-0.12%
Frequency	2010.1	-0.006 (CI = +/-0.010; p = 0.257)	0.129 (CI = +/-0.059; p = 0.000)	0.558	-0.56%
Frequency	2010.2	-0.010 (CI = +/-0.009; p = 0.019)	0.146 (CI = +/-0.047; p = 0.000)	0.744	-1.04%
Frequency	2011.1	-0.010 (CI = +/-0.010; p = 0.036)	0.146 (CI = +/-0.051; p = 0.000)	0.741	-1.04%
Frequency	2011.2	-0.013 (CI = +/-0.010; p = 0.011)	0.155 (CI = +/-0.049; p = 0.000)	0.785	-1.34%
Frequency	2012.1	-0.012 (CI = +/-0.011; p = 0.038)	0.160 (CI = +/-0.052; p = 0.000)	0.793	-1.18%
Frequency	2012.2	-0.014 (CI = +/-0.012; p = 0.023)	0.167 (CI = +/-0.054; p = 0.000)	0.803	-1.42%
Frequency	2013.1	-0.013 (CI = +/-0.014; p = 0.070)	0.171 (CI = +/-0.059; p = 0.000)	0.805	-1.27%
Frequency	2013.2	-0.018 (CI = +/-0.014; p = 0.020)	0.183 (CI = +/-0.056; p = 0.000)	0.850	-1.75%
Frequency	2014.1	-0.021 (CI = +/-0.017; p = 0.020)	0.176 (CI = +/-0.060; p = 0.000)	0.857	-2.06%
Frequency	2014.2	-0.023 (CI = +/-0.020; p = 0.026)	0.182 (CI = +/-0.067; p = 0.000)	0.840	-2.32%
Frequency	2015.1	-0.031 (CI = +/-0.021; p = 0.012)	0.168 (CI = +/-0.065; p = 0.001)	0.882	-3.07%
Frequency	2015.2	-0.032 (CI = +/-0.029; p = 0.034)	0.170 (CI = +/-0.080; p = 0.003)	0.830	-3.17%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.057 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.058; p = 0.000)	0.918	+5.88%
Loss Cost	2005.2	0.058 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.061; p = 0.001)	0.909	+5.92%
Loss Cost	2006.1	0.058 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.063; p = 0.001)	0.905	+6.00%
Loss Cost	2006.2	0.058 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.066; p = 0.002)	0.892	+6.01%
Loss Cost	2007.1	0.056 (CI = +/-0.009; p = 0.000)	-0.124 (CI = +/-0.064; p = 0.001)	0.891	+5.74%
Loss Cost	2007.2	0.054 (CI = +/-0.009; p = 0.000)	-0.116 (CI = +/-0.065; p = 0.001)	0.874	+5.54%
Loss Cost	2008.1	0.054 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.068; p = 0.002)	0.866	+5.58%
Loss Cost	2008.2	0.051 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.065; p = 0.004)	0.851	+5.23%
Loss Cost	2009.1	0.048 (CI = +/-0.011; p = 0.000)	-0.113 (CI = +/-0.064; p = 0.002)	0.848	+4.91%
Loss Cost	2009.2	0.047 (CI = +/-0.012; p = 0.000)	-0.108 (CI = +/-0.068; p = 0.004)	0.814	+4.78%
Loss Cost	2010.1	0.045 (CI = +/-0.013; p = 0.000)	-0.115 (CI = +/-0.070; p = 0.003)	0.800	+4.58%
Loss Cost	2010.2	0.041 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.070; p = 0.007)	0.754	+4.21%
Loss Cost	2011.1	0.047 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.063; p = 0.011)	0.830	+4.80%
Loss Cost	2011.2	0.044 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.064; p = 0.023)	0.785	+4.45%
Loss Cost	2012.1	0.044 (CI = +/-0.016; p = 0.000)	-0.076 (CI = +/-0.070; p = 0.035)	0.764	+4.45%
Loss Cost	2012.2	0.040 (CI = +/-0.018; p = 0.001)	-0.066 (CI = +/-0.073; p = 0.071)	0.684	+4.07%
Loss Cost	2013.1	0.043 (CI = +/-0.020; p = 0.001)	-0.058 (CI = +/-0.078; p = 0.123)	0.698	+4.43%
Loss Cost	2013.2	0.042 (CI = +/-0.025; p = 0.004)	-0.055 (CI = +/-0.088; p = 0.184)	0.596	+4.31%
Loss Cost	2014.1	0.035 (CI = +/-0.027; p = 0.018)	-0.069 (CI = +/-0.090; p = 0.112)	0.550	+3.58%
Loss Cost	2014.2	0.038 (CI = +/-0.035; p = 0.036)	-0.076 (CI = +/-0.106; p = 0.132)	0.465	+3.91%
Loss Cost	2015.1	0.033 (CI = +/-0.045; p = 0.115)	-0.083 (CI = +/-0.123; p = 0.143)	0.399	+3.40%
Loss Cost	2015.2	0.016 (CI = +/-0.054; p = 0.460)	-0.050 (CI = +/-0.133; p = 0.354)	-0.110	+1.60%
Severity	2005.1	0.031 (CI = +/-0.007; p = 0.000)	-0.242 (CI = +/-0.055; p = 0.000)	0.872	+3.17%
Severity	2005.2	0.033 (CI = +/-0.007; p = 0.000)	-0.251 (CI = +/-0.053; p = 0.000)	0.882	+3.36%
Severity	2006.1	0.035 (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	0.036 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.880	+3.62%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	-0.251 (CI = +/-0.060; p = 0.000)	0.868	+3.70%
Severity	2008.1	0.040 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.056; p = 0.000)	0.897	+4.04%
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	0.044 (CI = +/-0.009; p = 0.000)	-0.239 (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	+4.69%
Severity	2010.1	0.048 (CI = +/-0.010; p = 0.000)	-0.239 (CI = +/-0.058; p = 0.000)	0.915	+4.97%
Severity	2010.2	0.050 (CI = +/-0.012; p = 0.000)	-0.245 (CI = +/-0.060; p = 0.000)	0.906	+5.16%
Severity	2011.1	0.056 (CI = +/-0.010; p = 0.000)	-0.228 (CI = +/-0.049; p = 0.000)	0.946	+5.76%
Severity	2011.2	0.056 (CI = +/-0.011; p = 0.000)	-0.228 (CI = +/-0.053; p = 0.000)	0.931	+5.77%
Severity	2012.1	0.054 (CI = +/-0.013; p = 0.000)	-0.233 (CI = +/-0.056; p = 0.000)	0.931	+5.57%
Severity	2012.2	0.053 (CI = +/-0.015; p = 0.000)	-0.231 (CI = +/-0.062; p = 0.000)	0.908	+5.48%
Severity	2013.1	0.055 (CI = +/-0.018; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.909	+5.67%
Severity	2013.2	0.060 (CI = +/-0.020; p = 0.000)	-0.239 (CI = +/-0.071; p = 0.000)	0.905	+6.18%
Severity	2014.1	0.056 (CI = +/-0.024; p = 0.001)	-0.246 (CI = +/-0.078; p = 0.000)	0.907	+5.80%
Severity	2014.2	0.063 (CI = +/-0.028; p = 0.001)	-0.261 (CI = +/-0.084; p = 0.000)	0.903	+6.54%
Severity	2015.1	0.067 (CI = +/-0.036; p = 0.005)	-0.255 (CI = +/-0.098; p = 0.001)	0.904	+6.95%
Severity	2015.2	0.053 (CI = +/-0.042; p = 0.025)	-0.228 (CI = +/-0.104; p = 0.004)	0.866	+5.41%
Frequency	2005.1	0.026 (CI = +/-0.009; p = 0.000)	0.128 (CI = +/-0.076; p = 0.002)	0.609	+2.63%
Frequency	2005.2	0.025 (CI = +/-0.010; p = 0.000)	0.135 (CI = +/-0.078; p = 0.002)	0.597	+2.48%
Frequency	2006.1	0.024 (CI = +/-0.010; p = 0.000)	0.131 (CI = +/-0.081; p = 0.003)	0.544	+2.40%
Frequency	2006.2	0.023 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.084; p = 0.003)	0.533	+2.33%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.123 (CI = +/-0.084; p = 0.006)	0.453	+2.05%
Frequency	2007.2	0.018 (CI = +/-0.012; p = 0.007)	0.134 (CI = +/-0.085; p = 0.004)	0.455	+1.78%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.028)	0.123 (CI = +/-0.085; p = 0.007)	0.366	+1.48%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.122)	0.144 (CI = +/-0.075; p = 0.001)	0.462	+0.92%
Frequency	2009.1	0.004 (CI = +/-0.011; p = 0.423)	0.127 (CI = +/-0.068; p = 0.001)	0.418	+0.44%
Frequency	2009.2	0.001 (CI = +/-0.012; p = 0.872)	0.139 (CI = +/-0.067; p = 0.000)	0.497	+0.09%
Frequency	2010.1	-0.004 (CI = +/-0.011; p = 0.485)	0.124 (CI = +/-0.061; p = 0.001)	0.513	-0.37%
Frequency	2010.2	-0.009 (CI = +/-0.009; p = 0.058)	0.142 (CI = +/-0.050; p = 0.000)	0.708	-0.91%
Frequency	2011.1	-0.009 (CI = +/-0.011; p = 0.092)	0.142 (CI = +/-0.053; p = 0.000)	0.703	-0.91%
Frequency	2011.2	-0.012 (CI = +/-0.011; p = 0.032)	0.152 (CI = +/-0.053; p = 0.000)	0.749	-1.24%
Frequency	2012.1	-0.011 (CI = +/-0.013; p = 0.093)	0.157 (CI = +/-0.056; p = 0.000)	0.759	-1.06%
Frequency	2012.2	-0.013 (CI = +/-0.014; p = 0.061)	0.165 (CI = +/-0.059; p = 0.000)	0.768	-1.34%
Frequency	2013.1	-0.012 (CI = +/-0.017; p = 0.144)	0.169 (CI = +/-0.064; p = 0.000)	0.771	-1.17%
Frequency	2013.2	-0.018 (CI = +/-0.017; p = 0.047)	0.183 (CI = +/-0.063; p = 0.000)	0.822	-1.76%
Frequency	2014.1	-0.021 (CI = +/-0.021; p = 0.044)	0.177 (CI = +/-0.068; p = 0.000)	0.827	-2.10%
Frequency	2014.2	-0.025 (CI = +/-0.026; p = 0.055)	0.185 (CI = +/-0.078; p = 0.001)	0.807	-2.48%
Frequency	2015.1	-0.034 (CI = +/-0.028; p = 0.026)	0.172 (CI = +/-0.076; p = 0.002)	0.856	-3.32%
Frequency	2015.2	-0.037 (CI = +/-0.041; p = 0.068)	0.178 (CI = +/-0.102; p = 0.008)	0.793	-3.61%

All Perils

Coverage = AP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.042 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.146; p = 0.452)	0.484	+4.29%
Loss Cost	2005.2	0.042 (CI = +/-0.016; p = 0.000)	-0.052 (CI = +/-0.151; p = 0.483)	0.450	+4.25%
Loss Cost	2006.1	0.039 (CI = +/-0.017; p = 0.000)	-0.067 (CI = +/-0.152; p = 0.376)	0.407	+3.96%
Loss Cost	2006.2	0.040 (CI = +/-0.018; p = 0.000)	-0.073 (CI = +/-0.158; p = 0.351)	0.393	+4.08%
Loss Cost	2007.1	0.039 (CI = +/-0.020; p = 0.000)	-0.076 (CI = +/-0.163; p = 0.346)	0.364	+4.01%
Loss Cost	2007.2	0.038 (CI = +/-0.021; p = 0.001)	-0.070 (CI = +/-0.170; p = 0.404)	0.312	+3.87%
Loss Cost	2008.1	0.035 (CI = +/-0.022; p = 0.004)	-0.084 (CI = +/-0.173; p = 0.324)	0.266	+3.53%
Loss Cost	2008.2	0.039 (CI = +/-0.024; p = 0.002)	-0.102 (CI = +/-0.177; p = 0.244)	0.295	+3.94%
Loss Cost	2009.1	0.043 (CI = +/-0.025; p = 0.002)	-0.084 (CI = +/-0.180; p = 0.342)	0.330	+4.40%
Loss Cost	2009.2	0.040 (CI = +/-0.027; p = 0.006)	-0.070 (CI = +/-0.186; p = 0.441)	0.252	+4.05%
Loss Cost	2010.1	0.024 (CI = +/-0.020; p = 0.021)	-0.130 (CI = +/-0.135; p = 0.058)	0.273	+2.45%
Loss Cost	2010.2	0.026 (CI = +/-0.022; p = 0.022)	-0.138 (CI = +/-0.141; p = 0.054)	0.269	+2.68%
Loss Cost	2011.1	0.030 (CI = +/-0.024; p = 0.017)	-0.126 (CI = +/-0.145; p = 0.085)	0.292	+3.05%
Loss Cost	2011.2	0.023 (CI = +/-0.025; p = 0.067)	-0.102 (CI = +/-0.145; p = 0.155)	0.158	+2.35%
Loss Cost	2012.1	0.017 (CI = +/-0.027; p = 0.189)	-0.121 (CI = +/-0.146; p = 0.098)	0.142	+1.74%
Loss Cost	2012.2	0.009 (CI = +/-0.028; p = 0.512)	-0.094 (CI = +/-0.144; p = 0.183)	0.014	+0.88%
Loss Cost	2013.1	0.010 (CI = +/-0.031; p = 0.514)	-0.091 (CI = +/-0.153; p = 0.223)	0.005	+0.98%
Loss Cost	2013.2	0.004 (CI = +/-0.035; p = 0.826)	-0.074 (CI = +/-0.161; p = 0.340)	-0.072	+0.36%
Loss Cost	2014.1	-0.004 (CI = +/-0.039; p = 0.841)	-0.092 (CI = +/-0.167; p = 0.253)	-0.039	-0.36%
Loss Cost	2014.2	-0.012 (CI = +/-0.044; p = 0.558)	-0.071 (CI = +/-0.176; p = 0.395)	-0.057	-1.20%
Loss Cost	2015.1	-0.015 (CI = +/-0.051; p = 0.543)	-0.076 (CI = +/-0.193; p = 0.398)	-0.074	-1.44%
Loss Cost	2015.2	-0.008 (CI = +/-0.062; p = 0.773)	-0.090 (CI = +/-0.214; p = 0.365)	-0.089	-0.81%
Severity	2005.1	0.018 (CI = +/-0.014; p = 0.014)	-0.089 (CI = +/-0.135; p = 0.190)	0.173	+1.84%
Severity	2005.2	0.020 (CI = +/-0.015; p = 0.013)	-0.096 (CI = +/-0.139; p = 0.170)	0.176	+1.97%
Severity	2006.1	0.016 (CI = +/-0.016; p = 0.041)	-0.113 (CI = +/-0.139; p = 0.108)	0.152	+1.64%
Severity	2006.2	0.019 (CI = +/-0.016; p = 0.028)	-0.125 (CI = +/-0.142; p = 0.083)	0.176	+1.88%
Severity	2007.1	0.018 (CI = +/-0.018; p = 0.046)	-0.128 (CI = +/-0.147; p = 0.087)	0.166	+1.81%
Severity	2007.2	0.016 (CI = +/-0.019; p = 0.091)	-0.118 (CI = +/-0.152; p = 0.122)	0.110	+1.62%
Severity	2008.1	0.018 (CI = +/-0.020; p = 0.086)	-0.112 (CI = +/-0.157; p = 0.156)	0.114	+1.77%
Severity	2008.2	0.024 (CI = +/-0.020; p = 0.021)	-0.142 (CI = +/-0.151; p = 0.065)	0.226	+2.45%
Severity	2009.1	0.035 (CI = +/-0.016; p = 0.000)	-0.097 (CI = +/-0.119; p = 0.104)	0.457	+3.55%
Severity	2009.2	0.037 (CI = +/-0.018; p = 0.000)	-0.107 (CI = +/-0.123; p = 0.083)	0.459	+3.80%
Severity	2010.1	0.030 (CI = +/-0.016; p = 0.001)	-0.136 (CI = +/-0.109; p = 0.017)	0.467	+3.03%
Severity	2010.2	0.038 (CI = +/-0.015; p = 0.000)	-0.166 (CI = +/-0.093; p = 0.001)	0.642	+3.84%
Severity	2011.1	0.040 (CI = +/-0.016; p = 0.000)	-0.157 (CI = +/-0.096; p = 0.003)	0.658	+4.11%
Severity	2011.2	0.038 (CI = +/-0.017; p = 0.000)	-0.151 (CI = +/-0.101; p = 0.006)	0.588	+3.92%
Severity	2012.1	0.036 (CI = +/-0.019; p = 0.001)	-0.159 (CI = +/-0.105; p = 0.005)	0.572	+3.65%
Severity	2012.2	0.031 (CI = +/-0.020; p = 0.006)	-0.142 (CI = +/-0.106; p = 0.012)	0.466	+3.10%
Severity	2013.1	0.029 (CI = +/-0.023; p = 0.018)	-0.147 (CI = +/-0.112; p = 0.014)	0.452	+2.91%
Severity	2013.2	0.023 (CI = +/-0.025; p = 0.068)	-0.132 (CI = +/-0.116; p = 0.029)	0.320	+2.34%
Severity	2014.1	0.021 (CI = +/-0.029; p = 0.134)	-0.137 (CI = +/-0.124; p = 0.034)	0.311	+2.14%
Severity	2014.2	0.017 (CI = +/-0.033; p = 0.287)	-0.126 (CI = +/-0.134; p = 0.063)	0.189	+1.71%
Severity	2015.1	0.016 (CI = +/-0.039; p = 0.386)	-0.128 (CI = +/-0.147; p = 0.081)	0.178	+1.60%
Severity	2015.2	0.026 (CI = +/-0.045; p = 0.216)	-0.151 (CI = +/-0.155; p = 0.055)	0.261	+2.67%
Frequency	2005.1	0.024 (CI = +/-0.012; p = 0.000)	0.035 (CI = +/-0.110; p = 0.527)	0.333	+2.40%
Frequency	2005.2	0.022 (CI = +/-0.012; p = 0.001)	0.044 (CI = +/-0.113; p = 0.435)	0.291	+2.23%
Frequency	2006.1	0.023 (CI = +/-0.013; p = 0.001)	0.046 (CI = +/-0.116; p = 0.427)	0.273	+2.28%
Frequency	2006.2	0.021 (CI = +/-0.014; p = 0.004)	0.052 (CI = +/-0.120; p = 0.385)	0.239	+2.16%
Frequency	2007.1	0.021 (CI = +/-0.015; p = 0.007)	0.051 (CI = +/-0.125; p = 0.404)	0.209	+2.15%
Frequency	2007.2	0.022 (CI = +/-0.016; p = 0.009)	0.048 (CI = +/-0.130; p = 0.448)	0.202	+2.22%
Frequency	2008.1	0.017 (CI = +/-0.016; p = 0.037)	0.027 (CI = +/-0.126; p = 0.659)	0.105	+1.73%
Frequency	2008.2	0.014 (CI = +/-0.017; p = 0.093)	0.039 (CI = +/-0.128; p = 0.532)	0.061	+1.46%
Frequency	2009.1	0.008 (CI = +/-0.017; p = 0.316)	0.013 (CI = +/-0.119; p = 0.823)	-0.039	+0.82%
Frequency	2009.2	0.002 (CI = +/-0.016; p = 0.764)	0.037 (CI = +/-0.114; p = 0.505)	-0.066	+0.24%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.420)	0.006 (CI = +/-0.094; p = 0.888)	-0.063	-0.56%
Frequency	2010.2	-0.011 (CI = +/-0.014; p = 0.102)	0.028 (CI = +/-0.087; p = 0.507)	0.056	-1.12%
Frequency	2011.1	-0.010 (CI = +/-0.015; p = 0.168)	0.031 (CI = +/-0.091; p = 0.478)	0.029	-1.02%
Frequency	2011.2	-0.015 (CI = +/-0.015; p = 0.053)	0.049 (CI = +/-0.089; p = 0.265)	0.147	-1.51%
Frequency	2012.1	-0.019 (CI = +/-0.017; p = 0.030)	0.038 (CI = +/-0.091; p = 0.388)	0.200	-1.84%
Frequency	2012.2	-0.022 (CI = +/-0.018; p = 0.022)	0.048 (CI = +/-0.094; p = 0.294)	0.236	-2.16%
Frequency	2013.1	-0.019 (CI = +/-0.020; p = 0.063)	0.056 (CI = +/-0.098; p = 0.240)	0.183	-1.87%
Frequency	2013.2	-0.019 (CI = +/-0.023; p = 0.091)	0.058 (CI = +/-0.106; p = 0.260)	0.133	-1.93%
Frequency	2014.1	-0.025 (CI = +/-0.025; p = 0.053)	0.045 (CI = +/-0.109; p = 0.391)	0.195	-2.45%
Frequency	2014.2	-0.029 (CI = +/-0.029; p = 0.051)	0.055 (CI = +/-0.117; p = 0.325)	0.206	-2.85%
Frequency	2015.1	-0.030 (CI = +/-0.034; p = 0.076)	0.052 (CI = +/-0.128; p = 0.391)	0.185	-3.00%
Frequency	2015.2	-0.034 (CI = +/-0.041; p = 0.091)	0.060 (CI = +/-0.142; p = 0.362)	0.158	-3.39%

All Perils

Coverage = AP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.042 (CI = +/-0.015; p = 0.000)	0.491	+4.29%
Loss Cost	2005.2	0.041 (CI = +/-0.016; p = 0.000)	0.459	+4.22%
Loss Cost	2006.1	0.039 (CI = +/-0.017; p = 0.000)	0.411	+3.96%
Loss Cost	2006.2	0.039 (CI = +/-0.018; p = 0.000)	0.395	+4.03%
Loss Cost	2007.1	0.039 (CI = +/-0.019; p = 0.000)	0.366	+4.01%
Loss Cost	2007.2	0.037 (CI = +/-0.021; p = 0.001)	0.320	+3.82%
Loss Cost	2008.1	0.035 (CI = +/-0.022; p = 0.003)	0.266	+3.53%
Loss Cost	2008.2	0.038 (CI = +/-0.024; p = 0.003)	0.282	+3.85%
Loss Cost	2009.1	0.043 (CI = +/-0.025; p = 0.002)	0.331	+4.40%
Loss Cost	2009.2	0.039 (CI = +/-0.027; p = 0.006)	0.265	+3.98%
Loss Cost	2010.1	0.024 (CI = +/-0.022; p = 0.030)	0.168	+2.45%
Loss Cost	2010.2	0.025 (CI = +/-0.024; p = 0.042)	0.151	+2.51%
Loss Cost	2011.1	0.030 (CI = +/-0.025; p = 0.022)	0.206	+3.05%
Loss Cost	2011.2	0.022 (CI = +/-0.026; p = 0.093)	0.101	+2.19%
Loss Cost	2012.1	0.017 (CI = +/-0.028; p = 0.212)	0.036	+1.74%
Loss Cost	2012.2	0.007 (CI = +/-0.028; p = 0.607)	-0.045	+0.70%
Loss Cost	2013.1	0.010 (CI = +/-0.032; p = 0.521)	-0.037	+0.98%
Loss Cost	2013.2	0.002 (CI = +/-0.034; p = 0.908)	-0.070	+0.19%
Loss Cost	2014.1	-0.004 (CI = +/-0.039; p = 0.843)	-0.074	-0.36%
Loss Cost	2014.2	-0.014 (CI = +/-0.043; p = 0.481)	-0.038	-1.41%
Loss Cost	2015.1	-0.015 (CI = +/-0.050; p = 0.538)	-0.052	-1.44%
Loss Cost	2015.2	-0.012 (CI = +/-0.060; p = 0.668)	-0.079	-1.19%
Severity	2005.1	0.018 (CI = +/-0.014; p = 0.015)	0.151	+1.84%
Severity	2005.2	0.019 (CI = +/-0.015; p = 0.017)	0.149	+1.92%
Severity	2006.1	0.016 (CI = +/-0.016; p = 0.046)	0.100	+1.64%
Severity	2006.2	0.018 (CI = +/-0.017; p = 0.041)	0.110	+1.79%
Severity	2007.1	0.018 (CI = +/-0.018; p = 0.053)	0.099	+1.81%
Severity	2007.2	0.015 (CI = +/-0.019; p = 0.119)	0.056	+1.53%
Severity	2008.1	0.018 (CI = +/-0.021; p = 0.092)	0.074	+1.77%
Severity	2008.2	0.023 (CI = +/-0.021; p = 0.035)	0.138	+2.32%
Severity	2009.1	0.035 (CI = +/-0.017; p = 0.000)	0.413	+3.55%
Severity	2009.2	0.036 (CI = +/-0.019; p = 0.001)	0.402	+3.69%
Severity	2010.1	0.030 (CI = +/-0.018; p = 0.003)	0.319	+3.03%
Severity	2010.2	0.036 (CI = +/-0.019; p = 0.001)	0.412	+3.63%
Severity	2011.1	0.040 (CI = +/-0.020; p = 0.000)	0.463	+4.11%
Severity	2011.2	0.036 (CI = +/-0.021; p = 0.002)	0.384	+3.68%
Severity	2012.1	0.036 (CI = +/-0.024; p = 0.005)	0.338	+3.65%
Severity	2012.2	0.028 (CI = +/-0.024; p = 0.027)	0.225	+2.83%
Severity	2013.1	0.029 (CI = +/-0.027; p = 0.042)	0.198	+2.91%
Severity	2013.2	0.020 (CI = +/-0.029; p = 0.159)	0.075	+2.02%
Severity	2014.1	0.021 (CI = +/-0.033; p = 0.192)	0.060	+2.14%
Severity	2014.2	0.013 (CI = +/-0.037; p = 0.456)	-0.032	+1.31%
Severity	2015.1	0.016 (CI = +/-0.043; p = 0.435)	-0.030	+1.60%
Severity	2015.2	0.020 (CI = +/-0.051; p = 0.406)	-0.023	+2.02%
Frequency	2005.1	0.024 (CI = +/-0.011; p = 0.000)	0.345	+2.40%
Frequency	2005.2	0.022 (CI = +/-0.012; p = 0.001)	0.300	+2.26%
Frequency	2006.1	0.023 (CI = +/-0.013; p = 0.001)	0.281	+2.28%
Frequency	2006.2	0.022 (CI = +/-0.014; p = 0.003)	0.245	+2.19%
Frequency	2007.1	0.021 (CI = +/-0.015; p = 0.006)	0.217	+2.15%
Frequency	2007.2	0.022 (CI = +/-0.016; p = 0.008)	0.214	+2.25%
Frequency	2008.1	0.017 (CI = +/-0.016; p = 0.034)	0.134	+1.73%
Frequency	2008.2	0.015 (CI = +/-0.017; p = 0.081)	0.085	+1.50%
Frequency	2009.1	0.008 (CI = +/-0.016; p = 0.306)	0.004	+0.82%
Frequency	2009.2	0.003 (CI = +/-0.016; p = 0.724)	-0.039	+0.28%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.408)	-0.013	-0.56%
Frequency	2010.2	-0.011 (CI = +/-0.013; p = 0.106)	0.082	-1.08%
Frequency	2011.1	-0.010 (CI = +/-0.015; p = 0.162)	0.053	-1.02%
Frequency	2011.2	-0.014 (CI = +/-0.015; p = 0.065)	0.131	-1.44%
Frequency	2012.1	-0.019 (CI = +/-0.016; p = 0.028)	0.210	-1.84%
Frequency	2012.2	-0.021 (CI = +/-0.018; p = 0.026)	0.228	-2.07%
Frequency	2013.1	-0.019 (CI = +/-0.020; p = 0.065)	0.156	-1.87%
Frequency	2013.2	-0.018 (CI = +/-0.023; p = 0.114)	0.109	-1.80%
Frequency	2014.1	-0.025 (CI = +/-0.025; p = 0.050)	0.208	-2.45%
Frequency	2014.2	-0.027 (CI = +/-0.029; p = 0.061)	0.202	-2.69%
Frequency	2015.1	-0.030 (CI = +/-0.033; p = 0.071)	0.200	-3.00%
Frequency	2015.2	-0.032 (CI = +/-0.040; p = 0.106)	0.164	-3.14%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.046 (CI = +/-0.017; p = 0.000)	0.495	+4.67%
Loss Cost	2005.2	0.045 (CI = +/-0.018; p = 0.000)	0.464	+4.62%
Loss Cost	2006.1	0.043 (CI = +/-0.019; p = 0.000)	0.414	+4.35%
Loss Cost	2006.2	0.044 (CI = +/-0.021; p = 0.000)	0.400	+4.46%
Loss Cost	2007.1	0.044 (CI = +/-0.022; p = 0.000)	0.373	+4.47%
Loss Cost	2007.2	0.042 (CI = +/-0.024; p = 0.001)	0.326	+4.28%
Loss Cost	2008.1	0.039 (CI = +/-0.026; p = 0.005)	0.271	+3.99%
Loss Cost	2008.2	0.043 (CI = +/-0.028; p = 0.004)	0.293	+4.40%
Loss Cost	2009.1	0.050 (CI = +/-0.029; p = 0.002)	0.352	+5.11%
Loss Cost	2009.2	0.046 (CI = +/-0.031; p = 0.006)	0.284	+4.67%
Loss Cost	2010.1	0.029 (CI = +/-0.026; p = 0.032)	0.179	+2.90%
Loss Cost	2010.2	0.030 (CI = +/-0.029; p = 0.043)	0.164	+3.01%
Loss Cost	2011.1	0.037 (CI = +/-0.031; p = 0.021)	0.231	+3.74%
Loss Cost	2011.2	0.027 (CI = +/-0.032; p = 0.089)	0.119	+2.75%
Loss Cost	2012.1	0.022 (CI = +/-0.035; p = 0.199)	0.048	+2.25%
Loss Cost	2012.2	0.010 (CI = +/-0.036; p = 0.569)	-0.046	+0.99%
Loss Cost	2013.1	0.014 (CI = +/-0.041; p = 0.481)	-0.035	+1.40%
Loss Cost	2013.2	0.004 (CI = +/-0.046; p = 0.846)	-0.080	+0.42%
Loss Cost	2014.1	-0.003 (CI = +/-0.053; p = 0.909)	-0.090	-0.28%
Loss Cost	2014.2	-0.017 (CI = +/-0.060; p = 0.536)	-0.057	-1.71%
Loss Cost	2015.1	-0.018 (CI = +/-0.073; p = 0.585)	-0.073	-1.82%
Loss Cost	2015.2	-0.015 (CI = +/-0.091; p = 0.707)	-0.104	-1.53%
Severity	2005.1	0.017 (CI = +/-0.016; p = 0.039)	0.110	+1.74%
Severity	2005.2	0.018 (CI = +/-0.017; p = 0.043)	0.107	+1.82%
Severity	2006.1	0.015 (CI = +/-0.018; p = 0.106)	0.060	+1.50%
Severity	2006.2	0.017 (CI = +/-0.020; p = 0.095)	0.069	+1.66%
Severity	2007.1	0.017 (CI = +/-0.021; p = 0.117)	0.059	+1.68%
Severity	2007.2	0.013 (CI = +/-0.022; p = 0.235)	0.019	+1.33%
Severity	2008.1	0.016 (CI = +/-0.024; p = 0.186)	0.034	+1.60%
Severity	2008.2	0.022 (CI = +/-0.025; p = 0.081)	0.093	+2.23%
Severity	2009.1	0.036 (CI = +/-0.020; p = 0.001)	0.368	+3.68%
Severity	2009.2	0.038 (CI = +/-0.022; p = 0.002)	0.360	+3.87%
Severity	2010.1	0.030 (CI = +/-0.022; p = 0.010)	0.264	+3.09%
Severity	2010.2	0.038 (CI = +/-0.023; p = 0.003)	0.366	+3.83%
Severity	2011.1	0.043 (CI = +/-0.024; p = 0.001)	0.428	+4.45%
Severity	2011.2	0.039 (CI = +/-0.026; p = 0.007)	0.339	+3.95%
Severity	2012.1	0.039 (CI = +/-0.030; p = 0.014)	0.293	+3.94%
Severity	2012.2	0.029 (CI = +/-0.031; p = 0.066)	0.165	+2.93%
Severity	2013.1	0.030 (CI = +/-0.036; p = 0.093)	0.141	+3.05%
Severity	2013.2	0.019 (CI = +/-0.038; p = 0.304)	0.012	+1.91%
Severity	2014.1	0.020 (CI = +/-0.045; p = 0.344)	-0.002	+2.06%
Severity	2014.2	0.009 (CI = +/-0.051; p = 0.705)	-0.084	+0.90%
Severity	2015.1	0.012 (CI = +/-0.063; p = 0.667)	-0.087	+1.24%
Severity	2015.2	0.018 (CI = +/-0.078; p = 0.616)	-0.088	+1.77%
Frequency	2005.1	0.028 (CI = +/-0.012; p = 0.000)	0.414	+2.88%
Frequency	2005.2	0.027 (CI = +/-0.013; p = 0.000)	0.370	+2.75%
Frequency	2006.1	0.028 (CI = +/-0.014; p = 0.000)	0.354	+2.80%
Frequency	2006.2	0.027 (CI = +/-0.015; p = 0.001)	0.319	+2.75%
Frequency	2007.1	0.027 (CI = +/-0.016; p = 0.002)	0.293	+2.74%
Frequency	2007.2	0.029 (CI = +/-0.017; p = 0.002)	0.295	+2.91%
Frequency	2008.1	0.023 (CI = +/-0.018; p = 0.012)	0.211	+2.35%
Frequency	2008.2	0.021 (CI = +/-0.019; p = 0.032)	0.156	+2.12%
Frequency	2009.1	0.014 (CI = +/-0.018; p = 0.138)	0.059	+1.38%
Frequency	2009.2	0.008 (CI = +/-0.019; p = 0.397)	-0.012	+0.78%
Frequency	2010.1	-0.002 (CI = +/-0.016; p = 0.816)	-0.050	-0.18%
Frequency	2010.2	-0.008 (CI = +/-0.016; p = 0.316)	0.003	-0.79%
Frequency	2011.1	-0.007 (CI = +/-0.018; p = 0.433)	-0.020	-0.68%
Frequency	2011.2	-0.012 (CI = +/-0.019; p = 0.214)	0.038	-1.15%
Frequency	2012.1	-0.016 (CI = +/-0.020; p = 0.108)	0.107	-1.63%
Frequency	2012.2	-0.019 (CI = +/-0.023; p = 0.098)	0.125	-1.88%
Frequency	2013.1	-0.016 (CI = +/-0.026; p = 0.205)	0.053	-1.60%
Frequency	2013.2	-0.015 (CI = +/-0.030; p = 0.312)	0.009	-1.46%
Frequency	2014.1	-0.023 (CI = +/-0.034; p = 0.157)	0.098	-2.29%
Frequency	2014.2	-0.026 (CI = +/-0.040; p = 0.174)	0.094	-2.59%
Frequency	2015.1	-0.031 (CI = +/-0.048; p = 0.185)	0.096	-3.02%
Frequency	2015.2	-0.033 (CI = +/-0.060; p = 0.242)	0.062	-3.25%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.050 (CI = +/-0.017; p = 0.000)	0.539	+5.11%
Loss Cost	2005.2	0.050 (CI = +/-0.019; p = 0.000)	0.510	+5.09%
Loss Cost	2006.1	0.047 (CI = +/-0.020; p = 0.000)	0.462	+4.83%
Loss Cost	2006.2	0.049 (CI = +/-0.021; p = 0.000)	0.451	+4.99%
Loss Cost	2007.1	0.049 (CI = +/-0.023; p = 0.000)	0.427	+5.05%
Loss Cost	2007.2	0.048 (CI = +/-0.025; p = 0.001)	0.381	+4.89%
Loss Cost	2008.1	0.045 (CI = +/-0.027; p = 0.002)	0.327	+4.63%
Loss Cost	2008.2	0.050 (CI = +/-0.029; p = 0.002)	0.356	+5.14%
Loss Cost	2009.1	0.058 (CI = +/-0.030; p = 0.001)	0.427	+5.99%
Loss Cost	2009.2	0.054 (CI = +/-0.032; p = 0.002)	0.362	+5.59%
Loss Cost	2010.1	0.036 (CI = +/-0.027; p = 0.010)	0.275	+3.71%
Loss Cost	2010.2	0.039 (CI = +/-0.030; p = 0.014)	0.265	+3.93%
Loss Cost	2011.1	0.047 (CI = +/-0.031; p = 0.005)	0.358	+4.85%
Loss Cost	2011.2	0.038 (CI = +/-0.033; p = 0.025)	0.244	+3.88%
Loss Cost	2012.1	0.034 (CI = +/-0.037; p = 0.068)	0.163	+3.45%
Loss Cost	2012.2	0.021 (CI = +/-0.038; p = 0.250)	0.031	+2.17%
Loss Cost	2013.1	0.028 (CI = +/-0.044; p = 0.191)	0.066	+2.83%
Loss Cost	2013.2	0.019 (CI = +/-0.050; p = 0.423)	-0.026	+1.90%
Loss Cost	2014.1	0.013 (CI = +/-0.059; p = 0.630)	-0.073	+1.33%
Loss Cost	2014.2	-0.001 (CI = +/-0.069; p = 0.977)	-0.111	-0.09%
Loss Cost	2015.1	0.001 (CI = +/-0.086; p = 0.970)	-0.125	+0.14%
Loss Cost	2015.2	0.010 (CI = +/-0.109; p = 0.835)	-0.135	+1.00%
Severity	2005.1	0.018 (CI = +/-0.017; p = 0.041)	0.110	+1.84%
Severity	2005.2	0.019 (CI = +/-0.019; p = 0.045)	0.109	+1.93%
Severity	2006.1	0.016 (CI = +/-0.020; p = 0.110)	0.060	+1.59%
Severity	2006.2	0.018 (CI = +/-0.021; p = 0.098)	0.070	+1.78%
Severity	2007.1	0.018 (CI = +/-0.023; p = 0.119)	0.060	+1.80%
Severity	2007.2	0.014 (CI = +/-0.024; p = 0.237)	0.019	+1.44%
Severity	2008.1	0.017 (CI = +/-0.026; p = 0.187)	0.036	+1.74%
Severity	2008.2	0.024 (CI = +/-0.027; p = 0.080)	0.098	+2.44%
Severity	2009.1	0.040 (CI = +/-0.022; p = 0.001)	0.392	+4.06%
Severity	2009.2	0.042 (CI = +/-0.024; p = 0.002)	0.388	+4.29%
Severity	2010.1	0.034 (CI = +/-0.024; p = 0.008)	0.291	+3.47%
Severity	2010.2	0.042 (CI = +/-0.025; p = 0.002)	0.407	+4.34%
Severity	2011.1	0.050 (CI = +/-0.026; p = 0.001)	0.481	+5.10%
Severity	2011.2	0.045 (CI = +/-0.028; p = 0.004)	0.395	+4.62%
Severity	2012.1	0.046 (CI = +/-0.032; p = 0.009)	0.354	+4.70%
Severity	2012.2	0.036 (CI = +/-0.034; p = 0.043)	0.224	+3.65%
Severity	2013.1	0.038 (CI = +/-0.040; p = 0.059)	0.204	+3.90%
Severity	2013.2	0.027 (CI = +/-0.044; p = 0.210)	0.061	+2.69%
Severity	2014.1	0.030 (CI = +/-0.052; p = 0.236)	0.051	+3.01%
Severity	2014.2	0.018 (CI = +/-0.061; p = 0.525)	-0.060	+1.80%
Severity	2015.1	0.024 (CI = +/-0.076; p = 0.488)	-0.055	+2.42%
Severity	2015.2	0.033 (CI = +/-0.096; p = 0.438)	-0.042	+3.39%
Frequency	2005.1	0.032 (CI = +/-0.012; p = 0.000)	0.472	+3.22%
Frequency	2005.2	0.031 (CI = +/-0.013; p = 0.000)	0.430	+3.10%
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	0.417	+3.19%
Frequency	2006.2	0.031 (CI = +/-0.015; p = 0.000)	0.384	+3.16%
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	0.359	+3.19%
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	0.367	+3.40%
Frequency	2008.1	0.028 (CI = +/-0.018; p = 0.004)	0.285	+2.84%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.012)	0.228	+2.63%
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.060)	0.124	+1.86%
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.203)	0.036	+1.25%
Frequency	2010.1	0.002 (CI = +/-0.017; p = 0.782)	-0.051	+0.23%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.630)	-0.044	-0.40%
Frequency	2011.1	-0.002 (CI = +/-0.019; p = 0.800)	-0.058	-0.23%
Frequency	2011.2	-0.007 (CI = +/-0.021; p = 0.472)	-0.029	-0.71%
Frequency	2012.1	-0.012 (CI = +/-0.022; p = 0.272)	0.020	-1.19%
Frequency	2012.2	-0.014 (CI = +/-0.026; p = 0.248)	0.032	-1.43%
Frequency	2013.1	-0.010 (CI = +/-0.029; p = 0.456)	-0.032	-1.03%
Frequency	2013.2	-0.008 (CI = +/-0.034; p = 0.630)	-0.067	-0.77%
Frequency	2014.1	-0.016 (CI = +/-0.039; p = 0.369)	-0.011	-1.63%
Frequency	2014.2	-0.019 (CI = +/-0.047; p = 0.393)	-0.020	-1.86%
Frequency	2015.1	-0.022 (CI = +/-0.059; p = 0.404)	-0.026	-2.22%
Frequency	2015.2	-0.023 (CI = +/-0.076; p = 0.489)	-0.062	-2.31%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.049 (CI = +/-0.019; p = 0.000)	0.508	+5.07%
Loss Cost	2005.2	0.049 (CI = +/-0.020; p = 0.000)	0.477	+5.04%
Loss Cost	2006.1	0.047 (CI = +/-0.021; p = 0.000)	0.426	+4.76%
Loss Cost	2006.2	0.048 (CI = +/-0.023; p = 0.000)	0.415	+4.93%
Loss Cost	2007.1	0.049 (CI = +/-0.025; p = 0.001)	0.389	+4.98%
Loss Cost	2007.2	0.047 (CI = +/-0.027; p = 0.002)	0.342	+4.81%
Loss Cost	2008.1	0.044 (CI = +/-0.029; p = 0.005)	0.285	+4.51%
Loss Cost	2008.2	0.049 (CI = +/-0.032; p = 0.004)	0.315	+5.06%
Loss Cost	2009.1	0.058 (CI = +/-0.033; p = 0.001)	0.390	+5.99%
Loss Cost	2009.2	0.054 (CI = +/-0.036; p = 0.005)	0.320	+5.55%
Loss Cost	2010.1	0.034 (CI = +/-0.030; p = 0.027)	0.213	+3.46%
Loss Cost	2010.2	0.036 (CI = +/-0.033; p = 0.035)	0.202	+3.67%
Loss Cost	2011.1	0.046 (CI = +/-0.035; p = 0.014)	0.296	+4.68%
Loss Cost	2011.2	0.035 (CI = +/-0.037; p = 0.063)	0.171	+3.55%
Loss Cost	2012.1	0.030 (CI = +/-0.042; p = 0.150)	0.087	+3.01%
Loss Cost	2012.2	0.015 (CI = +/-0.044; p = 0.479)	-0.037	+1.47%
Loss Cost	2013.1	0.021 (CI = +/-0.051; p = 0.381)	-0.014	+2.12%
Loss Cost	2013.2	0.009 (CI = +/-0.058; p = 0.733)	-0.087	+0.92%
Loss Cost	2014.1	0.000 (CI = +/-0.069; p = 0.990)	-0.111	+0.04%
Loss Cost	2014.2	-0.020 (CI = +/-0.080; p = 0.586)	-0.081	-1.95%
Loss Cost	2015.1	-0.022 (CI = +/-0.103; p = 0.636)	-0.104	-2.13%
Loss Cost	2015.2	-0.017 (CI = +/-0.137; p = 0.771)	-0.149	-1.69%
Severity	2005.1	0.016 (CI = +/-0.018; p = 0.087)	0.071	+1.61%
Severity	2005.2	0.017 (CI = +/-0.020; p = 0.094)	0.069	+1.69%
Severity	2006.1	0.013 (CI = +/-0.021; p = 0.210)	0.025	+1.31%
Severity	2006.2	0.015 (CI = +/-0.023; p = 0.188)	0.032	+1.49%
Severity	2007.1	0.015 (CI = +/-0.024; p = 0.223)	0.023	+1.49%
Severity	2007.2	0.011 (CI = +/-0.026; p = 0.406)	-0.012	+1.07%
Severity	2008.1	0.014 (CI = +/-0.028; p = 0.331)	0.000	+1.36%
Severity	2008.2	0.021 (CI = +/-0.030; p = 0.159)	0.051	+2.10%
Severity	2009.1	0.038 (CI = +/-0.024; p = 0.004)	0.331	+3.83%
Severity	2009.2	0.040 (CI = +/-0.026; p = 0.005)	0.326	+4.07%
Severity	2010.1	0.031 (CI = +/-0.027; p = 0.026)	0.217	+3.14%
Severity	2010.2	0.040 (CI = +/-0.027; p = 0.007)	0.334	+4.06%
Severity	2011.1	0.048 (CI = +/-0.029; p = 0.003)	0.413	+4.88%
Severity	2011.2	0.042 (CI = +/-0.032; p = 0.014)	0.315	+4.31%
Severity	2012.1	0.043 (CI = +/-0.037; p = 0.027)	0.270	+4.35%
Severity	2012.2	0.030 (CI = +/-0.039; p = 0.118)	0.124	+3.09%
Severity	2013.1	0.032 (CI = +/-0.046; p = 0.153)	0.102	+3.29%
Severity	2013.2	0.018 (CI = +/-0.051; p = 0.459)	-0.038	+1.77%
Severity	2014.1	0.019 (CI = +/-0.062; p = 0.495)	-0.052	+1.96%
Severity	2014.2	0.003 (CI = +/-0.072; p = 0.931)	-0.124	+0.28%
Severity	2015.1	0.007 (CI = +/-0.093; p = 0.873)	-0.138	+0.65%
Severity	2015.2	0.014 (CI = +/-0.123; p = 0.794)	-0.152	+1.38%
Frequency	2005.1	0.033 (CI = +/-0.013; p = 0.000)	0.482	+3.40%
Frequency	2005.2	0.032 (CI = +/-0.014; p = 0.000)	0.440	+3.30%
Frequency	2006.1	0.033 (CI = +/-0.015; p = 0.000)	0.429	+3.40%
Frequency	2006.2	0.033 (CI = +/-0.016; p = 0.000)	0.397	+3.39%
Frequency	2007.1	0.034 (CI = +/-0.018; p = 0.001)	0.374	+3.44%
Frequency	2007.2	0.036 (CI = +/-0.019; p = 0.001)	0.384	+3.70%
Frequency	2008.1	0.031 (CI = +/-0.020; p = 0.004)	0.302	+3.10%
Frequency	2008.2	0.029 (CI = +/-0.021; p = 0.011)	0.244	+2.90%
Frequency	2009.1	0.021 (CI = +/-0.021; p = 0.055)	0.137	+2.08%
Frequency	2009.2	0.014 (CI = +/-0.022; p = 0.189)	0.044	+1.42%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.737)	-0.052	+0.31%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.679)	-0.051	-0.38%
Frequency	2011.1	-0.002 (CI = +/-0.022; p = 0.851)	-0.064	-0.19%
Frequency	2011.2	-0.007 (CI = +/-0.023; p = 0.514)	-0.038	-0.73%
Frequency	2012.1	-0.013 (CI = +/-0.026; p = 0.300)	0.012	-1.28%
Frequency	2012.2	-0.016 (CI = +/-0.030; p = 0.270)	0.025	-1.57%
Frequency	2013.1	-0.011 (CI = +/-0.035; p = 0.484)	-0.041	-1.13%
Frequency	2013.2	-0.008 (CI = +/-0.041; p = 0.657)	-0.077	-0.84%
Frequency	2014.1	-0.019 (CI = +/-0.047; p = 0.386)	-0.017	-1.89%
Frequency	2014.2	-0.023 (CI = +/-0.059; p = 0.403)	-0.025	-2.23%
Frequency	2015.1	-0.028 (CI = +/-0.075; p = 0.407)	-0.028	-2.76%
Frequency	2015.2	-0.031 (CI = +/-0.100; p = 0.480)	-0.066	-3.03%

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

COVID-19 Effect on Claims Cost
Data as of 6/30/21

(1) Coverage	(2) See Report			(3) See Report			(4) (2) + (3)			(5) exp(4) - 1		
	Frequency COVID-19 Coefficient			Severity COVID-19 Coefficient			Loss Cost COVID-19 Coefficient			COVID-19 Effect on Claims Cost		
	2020-1	2020-2	2021-1	2020-1	2020-2	2021-1	2020-1	2020-2	2021-1	2020-1	2020-2	2021-1
BI	-0.27	-0.18	-0.32	0.00	0.00	0.00	-0.27	-0.18	-0.32	-24%	-16%	-27%
PD	-0.11	-0.04	-0.19	0.00	0.00	0.00	-0.11	-0.04	-0.19	-11%	-4%	-17%
AB Total	-0.32	-0.14	-0.28	0.00	0.00	0.00	-0.32	-0.14	-0.28	-27%	-13%	-24%
UA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%
CL	-0.23	-0.38	-0.42	0.00	0.00	0.00	-0.23	-0.38	-0.42	-21%	-31%	-34%
CM	-0.26	0.01	-0.21	0.00	0.00	0.00	-0.26	0.01	-0.21	-23%	1%	-19%
AP	-0.13	-0.12	-0.05	0.00	0.00	0.00	-0.13	-0.12	-0.05	-12%	-11%	-5%
SP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%
UM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%

Property Damage

Coverage = Total PD
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.045 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.151; p = 0.011)	-0.123 (CI = +/-0.152; p = 0.107)	-0.351 (CI = +/-0.153; p = 0.000)	0.888	+4.61%
Loss Cost	2005.2	0.045 (CI = +/-0.006; p = 0.000)	-0.200 (CI = +/-0.154; p = 0.013)	-0.122 (CI = +/-0.155; p = 0.117)	-0.350 (CI = +/-0.156; p = 0.000)	0.876	+4.59%
Loss Cost	2006.1	0.045 (CI = +/-0.007; p = 0.000)	-0.203 (CI = +/-0.156; p = 0.013)	-0.126 (CI = +/-0.158; p = 0.113)	-0.354 (CI = +/-0.159; p = 0.000)	0.868	+4.65%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.198 (CI = +/-0.157; p = 0.016)	-0.120 (CI = +/-0.158; p = 0.132)	-0.347 (CI = +/-0.160; p = 0.000)	0.852	+4.54%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.159; p = 0.019)	-0.115 (CI = +/-0.161; p = 0.153)	-0.342 (CI = +/-0.162; p = 0.000)	0.833	+4.44%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	-0.196 (CI = +/-0.163; p = 0.020)	-0.118 (CI = +/-0.164; p = 0.150)	-0.346 (CI = +/-0.166; p = 0.000)	0.821	+4.51%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.167; p = 0.022)	-0.120 (CI = +/-0.169; p = 0.154)	-0.348 (CI = +/-0.170; p = 0.000)	0.803	+4.55%
Loss Cost	2008.2	0.043 (CI = +/-0.010; p = 0.000)	-0.191 (CI = +/-0.168; p = 0.028)	-0.112 (CI = +/-0.170; p = 0.183)	-0.339 (CI = +/-0.172; p = 0.001)	0.775	+4.38%
Loss Cost	2009.1	0.043 (CI = +/-0.011; p = 0.000)	-0.192 (CI = +/-0.173; p = 0.031)	-0.114 (CI = +/-0.175; p = 0.191)	-0.341 (CI = +/-0.177; p = 0.001)	0.751	+4.41%
Loss Cost	2009.2	0.041 (CI = +/-0.012; p = 0.000)	-0.186 (CI = +/-0.176; p = 0.039)	-0.106 (CI = +/-0.178; p = 0.227)	-0.332 (CI = +/-0.180; p = 0.001)	0.712	+4.23%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	-0.185 (CI = +/-0.182; p = 0.047)	-0.105 (CI = +/-0.185; p = 0.246)	-0.331 (CI = +/-0.187; p = 0.002)	0.674	+4.21%
Loss Cost	2010.2	0.036 (CI = +/-0.012; p = 0.000)	-0.165 (CI = +/-0.160; p = 0.044)	-0.083 (CI = +/-0.162; p = 0.297)	-0.306 (CI = +/-0.165; p = 0.001)	0.650	+3.62%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	-0.158 (CI = +/-0.163; p = 0.056)	-0.075 (CI = +/-0.165; p = 0.353)	-0.297 (CI = +/-0.168; p = 0.002)	0.592	+3.40%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	-0.144 (CI = +/-0.155; p = 0.067)	-0.059 (CI = +/-0.158; p = 0.443)	-0.278 (CI = +/-0.161; p = 0.002)	0.530	+2.95%
Loss Cost	2012.1	0.026 (CI = +/-0.015; p = 0.002)	-0.134 (CI = +/-0.156; p = 0.086)	-0.047 (CI = +/-0.159; p = 0.537)	-0.265 (CI = +/-0.164; p = 0.004)	0.457	+2.61%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.005)	-0.107 (CI = +/-0.097; p = 0.034)	-0.014 (CI = +/-0.099; p = 0.758)	-0.228 (CI = +/-0.102; p = 0.000)	0.587	+1.61%
Loss Cost	2013.1	0.015 (CI = +/-0.012; p = 0.019)	-0.103 (CI = +/-0.101; p = 0.047)	-0.010 (CI = +/-0.109; p = 0.838)	-0.223 (CI = +/-0.103; p = 0.001)	0.555	+1.47%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.090)	-0.093 (CI = +/-0.097; p = 0.059)	0.003 (CI = +/-0.099; p = 0.956)	-0.208 (CI = +/-0.103; p = 0.001)	0.570	+1.05%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.011)	-0.106 (CI = +/-0.082; p = 0.016)	-0.014 (CI = +/-0.085; p = 0.715)	-0.228 (CI = +/-0.088; p = 0.000)	0.711	+1.65%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.047)	-0.101 (CI = +/-0.086; p = 0.026)	-0.008 (CI = +/-0.090; p = 0.844)	-0.220 (CI = +/-0.093; p = 0.000)	0.701	+1.41%
Loss Cost	2015.1	0.012 (CI = +/-0.017; p = 0.139)	-0.097 (CI = +/-0.093; p = 0.042)	-0.003 (CI = +/-0.097; p = 0.942)	-0.215 (CI = +/-0.102; p = 0.001)	0.690	+1.21%
Loss Cost	2015.2	0.013 (CI = +/-0.022; p = 0.201)	-0.099 (CI = +/-0.104; p = 0.059)	-0.005 (CI = +/-0.110; p = 0.913)	-0.217 (CI = +/-0.117; p = 0.003)	0.677	+1.30%
Severity	2005.1	0.050 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.124; p = 0.547)	0.060 (CI = +/-0.125; p = 0.336)	0.001 (CI = +/-0.125; p = 0.987)	0.950	+5.14%
Severity	2005.2	0.051 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.126; p = 0.580)	0.057 (CI = +/-0.127; p = 0.366)	-0.002 (CI = +/-0.127; p = 0.974)	0.947	+5.19%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.125; p = 0.635)	0.051 (CI = +/-0.126; p = 0.412)	-0.008 (CI = +/-0.127; p = 0.897)	0.946	+5.30%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.128; p = 0.632)	0.052 (CI = +/-0.129; p = 0.413)	-0.007 (CI = +/-0.130; p = 0.913)	0.940	+5.28%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.131; p = 0.627)	0.053 (CI = +/-0.132; p = 0.413)	-0.006 (CI = +/-0.134; p = 0.931)	0.934	+5.26%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.135; p = 0.628)	0.054 (CI = +/-0.136; p = 0.418)	-0.005 (CI = +/-0.137; p = 0.944)	0.926	+5.24%
Severity	2008.1	0.054 (CI = +/-0.007; p = 0.000)	0.020 (CI = +/-0.121; p = 0.738)	0.040 (CI = +/-0.122; p = 0.498)	-0.020 (CI = +/-0.123; p = 0.741)	0.941	+5.54%
Severity	2008.2	0.056 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.114; p = 0.849)	0.030 (CI = +/-0.115; p = 0.591)	-0.031 (CI = +/-0.116; p = 0.582)	0.948	+5.77%
Severity	2009.1	0.060 (CI = +/-0.006; p = 0.000)	-0.003 (CI = +/-0.091; p = 0.940)	0.015 (CI = +/-0.092; p = 0.744)	-0.049 (CI = +/-0.093; p = 0.289)	0.967	+6.14%
Severity	2009.2	0.061 (CI = +/-0.006; p = 0.000)	-0.009 (CI = +/-0.088; p = 0.828)	0.008 (CI = +/-0.090; p = 0.857)	-0.056 (CI = +/-0.091; p = 0.211)	0.968	+6.30%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.090; p = 0.770)	0.004 (CI = +/-0.091; p = 0.928)	-0.060 (CI = +/-0.093; p = 0.187)	0.965	+6.40%
Severity	2010.2	0.061 (CI = +/-0.007; p = 0.000)	-0.009 (CI = +/-0.091; p = 0.844)	0.009 (CI = +/-0.093; p = 0.847)	-0.055 (CI = +/-0.094; p = 0.232)	0.961	+6.28%
Severity	2011.1	0.060 (CI = +/-0.008; p = 0.000)	-0.007 (CI = +/-0.095; p = 0.878)	0.011 (CI = +/-0.096; p = 0.819)	-0.053 (CI = +/-0.098; p = 0.267)	0.954	+6.22%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.093; p = 0.995)	0.018 (CI = +/-0.095; p = 0.688)	-0.044 (CI = +/-0.097; p = 0.344)	0.950	+6.00%
Severity	2012.1	0.056 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.091; p = 0.870)	0.027 (CI = +/-0.093; p = 0.545)	-0.035 (CI = +/-0.095; p = 0.448)	0.945	+5.74%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.069; p = 0.524)	0.043 (CI = +/-0.071; p = 0.210)	-0.016 (CI = +/-0.072; p = 0.646)	0.961	+5.23%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.073; p = 0.577)	0.041 (CI = +/-0.075; p = 0.254)	-0.018 (CI = +/-0.077; p = 0.613)	0.955	+5.30%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.020 (CI = +/-0.077; p = 0.581)	0.042 (CI = +/-0.080; p = 0.270)	-0.017 (CI = +/-0.082; p = 0.657)	0.945	+5.26%
Severity	2014.1	0.056 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.069; p = 0.755)	0.030 (CI = +/-0.072; p = 0.375)	-0.031 (CI = +/-0.075; p = 0.372)	0.956	+5.71%
Severity	2014.2	0.054 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.073; p = 0.673)	0.035 (CI = +/-0.076; p = 0.325)	-0.025 (CI = +/-0.079; p = 0.489)	0.946	+5.51%
Severity	2015.1	0.054 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.080; p = 0.703)	0.035 (CI = +/-0.084; p = 0.372)	-0.026 (CI = +/-0.088; p = 0.521)	0.931	+5.53%
Severity	2015.2	0.049 (CI = +/-0.017; p = 0.000)	0.023 (CI = +/-0.079; p = 0.513)	0.046 (CI = +/-0.084; p = 0.232)	-0.011 (CI = +/-0.089; p = 0.774)	0.922	+4.99%
Frequency	2005.1	-0.005 (CI = +/-0.006; p = 0.105)	-0.238 (CI = +/-0.157; p = 0.004)	-0.183 (CI = +/-0.158; p = 0.024)	-0.352 (CI = +/-0.159; p = 0.000)	0.608	-0.50%
Frequency	2005.2	-0.006 (CI = +/-0.007; p = 0.083)	-0.234 (CI = +/-0.159; p = 0.005)	-0.179 (CI = +/-0.160; p = 0.030)	-0.348 (CI = +/-0.161; p = 0.000)	0.613	-0.58%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.085)	-0.232 (CI = +/-0.162; p = 0.007)	-0.177 (CI = +/-0.163; p = 0.035)	-0.346 (CI = +/-0.164; p = 0.000)	0.611	-0.61%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.064)	-0.228 (CI = +/-0.164; p = 0.008)	-0.172 (CI = +/-0.165; p = 0.042)	-0.340 (CI = +/-0.166; p = 0.000)	0.618	-0.71%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.059)	-0.225 (CI = +/-0.167; p = 0.010)	-0.168 (CI = +/-0.168; p = 0.050)	-0.336 (CI = +/-0.170; p = 0.000)	0.619	-0.77%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.114)	-0.229 (CI = +/-0.170; p = 0.011)	-0.172 (CI = +/-0.172; p = 0.049)	-0.341 (CI = +/-0.173; p = 0.000)	0.608	-0.69%
Frequency	2008.1	-0.009 (CI = +/-0.009; p = 0.040)	-0.218 (CI = +/-0.165; p = 0.012)	-0.161 (CI = +/-0.166; p = 0.058)	-0.328 (CI = +/-0.168; p = 0.001)	0.649	-0.94%
Frequency	2008.2	-0.013 (CI = +/-0.008; p = 0.004)	-0.202 (CI = +/-0.146; p = 0.009)	-0.143 (CI = +/-0.147; p = 0.057)	-0.308 (CI = +/-0.149; p = 0.000)	0.735	-1.31%
Frequency	2009.1	-0.016 (CI = +/-0.008; p = 0.000)	-0.189 (CI = +/-0.134; p = 0.008)	-0.128 (CI = +/-0.135; p = 0.062)	-0.292 (CI = +/-0.137; p = 0.000)	0.789	-1.63%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.177 (CI = +/-0.121; p = 0.007)	-0.114 (CI = +/-0.123; p = 0.067)	-0.276 (CI = +/-0.124; p = 0.000)	0.836	-1.95%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.172 (CI = +/-0.124; p = 0.009)	-0.109 (CI = +/-0.125; p = 0.084)	-0.271 (CI = +/-0.127; p = 0.000)	0.835	-2.06%
Frequency	2010.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.157 (CI = +/-0.100; p = 0.004)	-0.091 (CI = +/-0.102; p = 0.075)	-0.251 (CI = +/-0.103; p = 0.000)	0.898	-2.50%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	-0.151 (CI = +/-0.101; p = 0.006)	-0.085 (CI = +/-0.103; p = 0.097)	-0.244 (CI = +/-0.104; p = 0.000)	0.901	-2.66%
Frequency	2011.2	-0.029 (CI = +/-0.009; p = 0.000)	-0.144 (CI = +/-0.099; p = 0.007)	-0.077 (CI = +/-0.101; p = 0.126)	-0.234 (CI = +/-0.103; p = 0.000)	0.908	-2.88%
Frequency	2012.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.141 (CI = +/-0.103; p = 0.011)	-0.074 (CI = +/-0.105; p = 0.155)	-0.231 (CI = +/-0.108; p = 0.000)	0.902	-2.96%
Frequency	2012.2	-0.035 (CI = +/-0.009; p = 0.000)	-0.128 (CI = +/-0.087; p = 0.007)	-0.058 (CI = +/-0.089; p = 0.183)	-0.212 (CI = +/-0.091; p = 0.000)	0.936	-3.43%
Frequency	2013.1	-0.037 (CI = +/-0.010; p = 0.000)	-0.122 (CI = +/-0.088; p = 0.010)	-0.051 (CI = +/-0.090; p = 0.241)	-0.204 (CI = +/-0.093; p = 0.000)	0.936	-3.64%
Frequency	2013.2	-0.041 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.082; p = 0.012)	-0.039 (CI = +/-0.085; p = 0.328)	-0.191 (CI = +/-0.088; p = 0.001)	0.946	-4.01%
Frequency	2014.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.116 (CI = +/-0.087; p = 0.013)	-0.044 (CI = +/-0.090; p = 0.298)	-0.197 (CI = +/-0.093; p = 0.001)	0.939	-3.84%
Frequency	2014.2	-0.040 (CI = +/-0.015; p = 0.000)	-0.115 (CI = +/-0.094; p = 0.021)	-0.043 (CI = +/-0.098; p = 0.346)	-0.195 (CI = +/-0.102; p = 0.002)	0.930	-3.89%
Frequency	2015.1	-0.042 (CI = +/-0.018; p = 0.001)	-0.111 (CI = +/-0.102; p = 0.036)	-0.038 (CI = +/-0.106; p = 0.438)	-0.189 (CI = +/-0.117; p = 0.005)	0.922	-4.09%
Frequency	2015.2	-0.036 (CI = +/-0.021; p = 0.005)	-0.122 (CI = +/-0.102; p = 0.026)	-0.052 (CI = +/-0.108; p = 0.296)	-0.206 (CI = +/-0.115; p = 0.004)	0.919	-3.51%

Underinsured Automobile

Coverage = UA
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.012 (CI = +/-0.022; p = 0.265)	-0.354 (CI = +/-0.552; p = 0.199)	0.157 (CI = +/-0.555; p = 0.567)	-0.703 (CI = +/-0.559; p = 0.016)	0.131	+1.22%
Loss Cost	2005.2	0.007 (CI = +/-0.022; p = 0.548)	-0.326 (CI = +/-0.538; p = 0.225)	0.188 (CI = +/-0.542; p = 0.483)	-0.669 (CI = +/-0.546; p = 0.018)	0.130	+0.66%
Loss Cost	2006.1	0.009 (CI = +/-0.024; p = 0.453)	-0.337 (CI = +/-0.547; p = 0.217)	0.176 (CI = +/-0.551; p = 0.518)	-0.682 (CI = +/-0.555; p = 0.018)	0.132	+0.89%
Loss Cost	2006.2	0.008 (CI = +/-0.026; p = 0.511)	-0.334 (CI = +/-0.560; p = 0.231)	0.178 (CI = +/-0.565; p = 0.521)	-0.679 (CI = +/-0.569; p = 0.021)	0.126	+0.84%
Loss Cost	2007.1	0.010 (CI = +/-0.028; p = 0.457)	-0.343 (CI = +/-0.573; p = 0.228)	0.169 (CI = +/-0.577; p = 0.551)	-0.689 (CI = +/-0.582; p = 0.022)	0.125	+1.02%
Loss Cost	2007.2	0.016 (CI = +/-0.029; p = 0.258)	-0.371 (CI = +/-0.567; p = 0.190)	0.138 (CI = +/-0.572; p = 0.622)	-0.723 (CI = +/-0.578; p = 0.016)	0.152	+1.64%
Loss Cost	2008.1	0.018 (CI = +/-0.032; p = 0.245)	-0.379 (CI = +/-0.582; p = 0.191)	0.129 (CI = +/-0.587; p = 0.653)	-0.733 (CI = +/-0.593; p = 0.018)	0.151	+1.84%
Loss Cost	2008.2	0.017 (CI = +/-0.035; p = 0.316)	-0.374 (CI = +/-0.598; p = 0.208)	0.134 (CI = +/-0.605; p = 0.649)	-0.727 (CI = +/-0.611; p = 0.022)	0.139	+1.72%
Loss Cost	2009.1	0.007 (CI = +/-0.036; p = 0.687)	-0.334 (CI = +/-0.578; p = 0.243)	0.180 (CI = +/-0.585; p = 0.528)	-0.677 (CI = +/-0.592; p = 0.027)	0.147	+0.70%
Loss Cost	2009.2	0.000 (CI = +/-0.038; p = 0.990)	-0.308 (CI = +/-0.582; p = 0.282)	0.209 (CI = +/-0.589; p = 0.467)	-0.644 (CI = +/-0.597; p = 0.036)	0.156	+0.02%
Loss Cost	2010.1	-0.002 (CI = +/-0.042; p = 0.907)	-0.298 (CI = +/-0.601; p = 0.311)	0.220 (CI = +/-0.609; p = 0.458)	-0.632 (CI = +/-0.618; p = 0.045)	0.152	-0.24%
Loss Cost	2010.2	-0.011 (CI = +/-0.046; p = 0.635)	-0.270 (CI = +/-0.607; p = 0.361)	0.252 (CI = +/-0.616; p = 0.399)	-0.596 (CI = +/-0.625; p = 0.061)	0.172	-1.05%
Loss Cost	2011.1	0.001 (CI = +/-0.049; p = 0.967)	-0.308 (CI = +/-0.602; p = 0.294)	0.208 (CI = +/-0.612; p = 0.480)	-0.645 (CI = +/-0.622; p = 0.043)	0.168	+0.10%
Loss Cost	2011.2	-0.015 (CI = +/-0.051; p = 0.538)	-0.257 (CI = +/-0.576; p = 0.356)	0.267 (CI = +/-0.587; p = 0.347)	-0.579 (CI = +/-0.598; p = 0.057)	0.235	-1.49%
Loss Cost	2012.1	-0.021 (CI = +/-0.057; p = 0.442)	-0.239 (CI = +/-0.598; p = 0.406)	0.289 (CI = +/-0.610; p = 0.327)	-0.554 (CI = +/-0.623; p = 0.077)	0.240	-2.10%
Loss Cost	2012.2	-0.041 (CI = +/-0.060; p = 0.163)	-0.183 (CI = +/-0.570; p = 0.500)	0.355 (CI = +/-0.583; p = 0.212)	-0.478 (CI = +/-0.597; p = 0.107)	0.343	-4.01%
Loss Cost	2013.1	-0.041 (CI = +/-0.070; p = 0.226)	-0.183 (CI = +/-0.603; p = 0.521)	0.354 (CI = +/-0.620; p = 0.236)	-0.479 (CI = +/-0.619; p = 0.127)	0.311	-4.00%
Loss Cost	2013.2	-0.052 (CI = +/-0.080; p = 0.180)	-0.155 (CI = +/-0.629; p = 0.600)	0.388 (CI = +/-0.648; p = 0.214)	-0.439 (CI = +/-0.669; p = 0.177)	0.325	-5.09%
Loss Cost	2014.1	-0.064 (CI = +/-0.095; p = 0.164)	-0.128 (CI = +/-0.665; p = 0.678)	0.421 (CI = +/-0.688; p = 0.203)	-0.400 (CI = +/-0.714; p = 0.140)	0.326	-6.18%
Loss Cost	2014.2	-0.029 (CI = +/-0.102; p = 0.534)	-0.203 (CI = +/-0.637; p = 0.490)	0.329 (CI = +/-0.663; p = 0.291)	-0.510 (CI = +/-0.692; p = 0.230)	0.288	-2.88%
Loss Cost	2015.1	-0.070 (CI = +/-0.108; p = 0.172)	-0.120 (CI = +/-0.595; p = 0.653)	0.432 (CI = +/-0.624; p = 0.149)	-0.386 (CI = +/-0.656; p = 0.211)	0.446	-6.80%
Loss Cost	2015.2	-0.055 (CI = +/-0.137; p = 0.371)	-0.148 (CI = +/-0.654; p = 0.609)	0.397 (CI = +/-0.692; p = 0.217)	-0.429 (CI = +/-0.734; p = 0.209)	0.375	-5.37%
Severity	2005.1	0.043 (CI = +/-0.017; p = 0.000)	-0.253 (CI = +/-0.420; p = 0.227)	0.119 (CI = +/-0.423; p = 0.568)	-0.214 (CI = +/-0.425; p = 0.311)	0.486	+4.36%
Severity	2005.2	0.037 (CI = +/-0.017; p = 0.000)	-0.227 (CI = +/-0.399; p = 0.254)	0.149 (CI = +/-0.401; p = 0.454)	-0.182 (CI = +/-0.404; p = 0.363)	0.436	+3.82%
Severity	2006.1	0.037 (CI = +/-0.018; p = 0.000)	-0.226 (CI = +/-0.408; p = 0.264)	0.149 (CI = +/-0.411; p = 0.463)	-0.182 (CI = +/-0.414; p = 0.374)	0.406	+3.81%
Severity	2006.2	0.038 (CI = +/-0.019; p = 0.000)	-0.231 (CI = +/-0.417; p = 0.265)	0.144 (CI = +/-0.420; p = 0.488)	-0.188 (CI = +/-0.424; p = 0.370)	0.388	+3.92%
Severity	2007.1	0.040 (CI = +/-0.021; p = 0.001)	-0.239 (CI = +/-0.426; p = 0.258)	0.135 (CI = +/-0.429; p = 0.522)	-0.197 (CI = +/-0.433; p = 0.356)	0.379	+4.09%
Severity	2007.2	0.049 (CI = +/-0.019; p = 0.000)	-0.281 (CI = +/-0.368; p = 0.127)	0.088 (CI = +/-0.371; p = 0.627)	-0.249 (CI = +/-0.374; p = 0.183)	0.547	+5.07%
Severity	2008.1	0.051 (CI = +/-0.020; p = 0.000)	-0.289 (CI = +/-0.376; p = 0.125)	0.080 (CI = +/-0.379; p = 0.667)	-0.258 (CI = +/-0.383; p = 0.176)	0.532	+5.25%
Severity	2008.2	0.058 (CI = +/-0.021; p = 0.000)	-0.317 (CI = +/-0.356; p = 0.078)	0.048 (CI = +/-0.359; p = 0.782)	-0.293 (CI = +/-0.363; p = 0.109)	0.602	+5.96%
Severity	2009.1	0.055 (CI = +/-0.022; p = 0.000)	-0.305 (CI = +/-0.362; p = 0.094)	0.062 (CI = +/-0.366; p = 0.729)	-0.278 (CI = +/-0.370; p = 0.133)	0.548	+5.65%
Severity	2009.2	0.051 (CI = +/-0.024; p = 0.000)	-0.289 (CI = +/-0.364; p = 0.113)	0.080 (CI = +/-0.368; p = 0.655)	-0.258 (CI = +/-0.373; p = 0.165)	0.483	+5.21%
Severity	2010.1	0.053 (CI = +/-0.026; p = 0.001)	-0.296 (CI = +/-0.375; p = 0.114)	0.071 (CI = +/-0.380; p = 0.699)	-0.268 (CI = +/-0.385; p = 0.162)	0.463	+5.43%
Severity	2010.2	0.046 (CI = +/-0.028; p = 0.003)	-0.274 (CI = +/-0.371; p = 0.138)	0.097 (CI = +/-0.377; p = 0.594)	-0.238 (CI = +/-0.383; p = 0.207)	0.382	+4.74%
Severity	2011.1	0.057 (CI = +/-0.028; p = 0.000)	-0.311 (CI = +/-0.339; p = 0.070)	0.055 (CI = +/-0.345; p = 0.741)	-0.286 (CI = +/-0.351; p = 0.103)	0.517	+5.91%
Severity	2011.2	0.044 (CI = +/-0.025; p = 0.002)	-0.268 (CI = +/-0.284; p = 0.062)	0.104 (CI = +/-0.289; p = 0.454)	-0.230 (CI = +/-0.295; p = 0.117)	0.480	+4.49%
Severity	2012.1	0.046 (CI = +/-0.028; p = 0.003)	-0.275 (CI = +/-0.295; p = 0.065)	0.095 (CI = +/-0.301; p = 0.508)	-0.240 (CI = +/-0.308; p = 0.117)	0.459	+4.75%
Severity	2012.2	0.045 (CI = +/-0.033; p = 0.010)	-0.272 (CI = +/-0.311; p = 0.081)	0.099 (CI = +/-0.318; p = 0.512)	-0.236 (CI = +/-0.326; p = 0.142)	0.396	+4.64%
Severity	2013.1	0.045 (CI = +/-0.038; p = 0.025)	-0.270 (CI = +/-0.329; p = 0.099)	0.101 (CI = +/-0.338; p = 0.525)	-0.233 (CI = +/-0.347; p = 0.169)	0.333	+4.56%
Severity	2013.2	0.045 (CI = +/-0.045; p = 0.048)	-0.272 (CI = +/-0.351; p = 0.116)	0.099 (CI = +/-0.361; p = 0.557)	-0.236 (CI = +/-0.373; p = 0.192)	0.279	+4.64%
Severity	2014.1	0.045 (CI = +/-0.054; p = 0.093)	-0.271 (CI = +/-0.377; p = 0.140)	0.101 (CI = +/-0.390; p = 0.577)	-0.234 (CI = +/-0.404; p = 0.227)	0.211	+4.58%
Severity	2014.2	0.061 (CI = +/-0.060; p = 0.046)	-0.307 (CI = +/-0.375; p = 0.098)	0.057 (CI = +/-0.391; p = 0.750)	-0.286 (CI = +/-0.408; p = 0.147)	0.313	+6.32%
Severity	2015.1	0.045 (CI = +/-0.070; p = 0.178)	-0.274 (CI = +/-0.385; p = 0.140)	0.098 (CI = +/-0.404; p = 0.591)	-0.237 (CI = +/-0.425; p = 0.235)	0.185	+4.58%
Severity	2015.2	0.019 (CI = +/-0.079; p = 0.580)	-0.227 (CI = +/-0.377; p = 0.198)	0.157 (CI = +/-0.399; p = 0.382)	-0.164 (CI = +/-0.424; p = 0.389)	0.126	+1.95%
Frequency	2005.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.101 (CI = +/-0.389; p = 0.601)	0.038 (CI = +/-0.392; p = 0.846)	-0.488 (CI = +/-0.394; p = 0.017)	0.515	-3.01%
Frequency	2005.2	-0.031 (CI = +/-0.016; p = 0.001)	-0.099 (CI = +/-0.398; p = 0.613)	0.039 (CI = +/-0.400; p = 0.842)	-0.486 (CI = +/-0.403; p = 0.020)	0.499	-3.04%
Frequency	2006.1	-0.029 (CI = +/-0.018; p = 0.002)	-0.110 (CI = +/-0.402; p = 0.577)	0.027 (CI = +/-0.405; p = 0.893)	-0.500 (CI = +/-0.408; p = 0.018)	0.466	-2.82%
Frequency	2006.2	-0.030 (CI = +/-0.019; p = 0.003)	-0.103 (CI = +/-0.409; p = 0.608)	0.035 (CI = +/-0.413; p = 0.864)	-0.491 (CI = +/-0.416; p = 0.022)	0.463	-2.96%
Frequency	2007.1	-0.030 (CI = +/-0.020; p = 0.006)	-0.104 (CI = +/-0.420; p = 0.614)	0.034 (CI = +/-0.423; p = 0.870)	-0.492 (CI = +/-0.427; p = 0.026)	0.441	-2.95%
Frequency	2007.2	-0.033 (CI = +/-0.022; p = 0.004)	-0.089 (CI = +/-0.423; p = 0.666)	0.050 (CI = +/-0.427; p = 0.811)	-0.475 (CI = +/-0.431; p = 0.032)	0.456	-3.26%
Frequency	2008.1	-0.033 (CI = +/-0.024; p = 0.008)	-0.090 (CI = +/-0.435; p = 0.672)	0.049 (CI = +/-0.440; p = 0.818)	-0.475 (CI = +/-0.444; p = 0.037)	0.432	-3.25%
Frequency	2008.2	-0.041 (CI = +/-0.024; p = 0.002)	-0.057 (CI = +/-0.412; p = 0.775)	0.086 (CI = +/-0.416; p = 0.671)	-0.435 (CI = +/-0.421; p = 0.043)	0.515	-4.00%
Frequency	2009.1	-0.048 (CI = +/-0.024; p = 0.001)	-0.029 (CI = +/-0.396; p = 0.881)	0.118 (CI = +/-0.401; p = 0.545)	-0.399 (CI = +/-0.405; p = 0.053)	0.575	-4.69%
Frequency	2009.2	-0.051 (CI = +/-0.027; p = 0.001)	-0.019 (CI = +/-0.406; p = 0.923)	0.129 (CI = +/-0.411; p = 0.519)	-0.387 (CI = +/-0.417; p = 0.067)	0.566	-4.92%
Frequency	2010.1	-0.055 (CI = +/-0.029; p = 0.001)	-0.002 (CI = +/-0.411; p = 0.993)	0.149 (CI = +/-0.417; p = 0.463)	-0.365 (CI = +/-0.423; p = 0.087)	0.575	-5.37%
Frequency	2010.2	-0.057 (CI = +/-0.032; p = 0.002)	0.004 (CI = +/-0.426; p = 0.984)	0.155 (CI = +/-0.432; p = 0.459)	-0.357 (CI = +/-0.439; p = 0.104)	0.553	-5.53%
Frequency	2011.1	-0.056 (CI = +/-0.036; p = 0.004)	0.003 (CI = +/-0.444; p = 0.990)	0.154 (CI = +/-0.451; p = 0.480)	-0.359 (CI = +/-0.459; p = 0.117)	0.514	-5.49%
Frequency	2011.2	-0.059 (CI = +/-0.041; p = 0.008)	0.011 (CI = +/-0.462; p = 0.962)	0.163 (CI = +/-0.470; p = 0.471)	-0.349 (CI = +/-0.480; p = 0.142)	0.491	-5.73%
Frequency	2012.1	-0.068 (CI = +/-0.045; p = 0.006)	0.037 (CI = +/-0.468; p = 0.869)	0.193 (CI = +/-0.477; p = 0.400)	-0.314 (CI = +/-0.488; p = 0.189)	0.514	-6.54%
Frequency	2012.2	-0.086 (CI = +/-0.044; p = 0.001)	0.089 (CI = +/-0.423; p = 0.655)	0.255 (CI = +/-0.432; p = 0.224)	-0.243 (CI = +/-0.443; p = 0.258)	0.636	-8.27%
Frequency	2013.1	-0.085 (CI = +/-0.052; p = 0.004)	0.087 (CI = +/-0.448; p = 0.679)	0.253 (CI = +/-0.459; p = 0.254)	-0.246 (CI = +/-0.472; p = 0.279)	0.584	-8.19%
Frequency	2013.2	-0.098 (CI = +/-0.058; p = 0.004)	0.117 (CI = +/-0.456; p = 0.582)	0.289 (CI = +/-0.470; p = 0.202)	-0.203 (CI = +/-0.485; p = 0.376)	0.601	-9.30%
Frequency	2014.1	-0.109 (CI = +/-0.068; p = 0.005)	0.143 (CI = +/-0.476; p = 0.518)	0.320 (CI = +/-0.492; p = 0.178)	-0.167 (CI = +/-0.511; p = 0.484)	0.594	-10.29%
Frequency	2014.2	-0.090 (CI = +/-0.078; p = 0.027)	0.104 (CI = +/-0.485; p = 0.639)	0.272 (CI = +/-0.505; p = 0.254)	-0.224 (CI = +/-0.527; p = 0.361)	0.501	-8.65%
Frequency	2015.1	-0.115 (CI = +/-0.088; p = 0.017)	0.153 (CI = +/-0.485; p = 0.486)	0.334 (CI = +/-0.508; p = 0.168)	-0.150 (CI = +/-0.534; p = 0.537)	0.567	-10.88%
Frequency	2015.2	-0.075 (CI = +/-0.089; p = 0.089)	0.079 (CI = +/-0.428; p = 0.676)	0.239 (CI = +/-0.453; p = 0.252)	-0.265 (CI = +/-0.481; p = 0.234)	0.518	-7.19%

Collision

Coverage = CL
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.034 (CI = +/-0.006; p = 0.000)	-0.372 (CI = +/-0.147; p = 0.000)	-0.376 (CI = +/-0.148; p = 0.000)	-0.564 (CI = +/-0.149; p = 0.000)	0.830	+3.43%
Loss Cost	2005.2	0.033 (CI = +/-0.006; p = 0.000)	-0.367 (CI = +/-0.147; p = 0.000)	-0.371 (CI = +/-0.148; p = 0.000)	-0.557 (CI = +/-0.149; p = 0.000)	0.817	+3.32%
Loss Cost	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.373 (CI = +/-0.147; p = 0.000)	-0.377 (CI = +/-0.148; p = 0.000)	-0.565 (CI = +/-0.149; p = 0.000)	0.821	+3.45%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.367 (CI = +/-0.147; p = 0.000)	-0.372 (CI = +/-0.148; p = 0.000)	-0.558 (CI = +/-0.150; p = 0.000)	0.807	+3.33%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.373 (CI = +/-0.148; p = 0.000)	-0.377 (CI = +/-0.149; p = 0.000)	-0.565 (CI = +/-0.150; p = 0.000)	0.808	+3.45%
Loss Cost	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.377 (CI = +/-0.150; p = 0.000)	-0.382 (CI = +/-0.152; p = 0.000)	-0.569 (CI = +/-0.153; p = 0.000)	0.804	+3.54%
Loss Cost	2008.1	0.037 (CI = +/-0.008; p = 0.000)	-0.385 (CI = +/-0.148; p = 0.000)	-0.391 (CI = +/-0.150; p = 0.000)	-0.579 (CI = +/-0.151; p = 0.000)	0.816	+3.73%
Loss Cost	2008.2	0.036 (CI = +/-0.009; p = 0.000)	-0.380 (CI = +/-0.151; p = 0.000)	-0.386 (CI = +/-0.152; p = 0.000)	-0.574 (CI = +/-0.154; p = 0.000)	0.801	+3.62%
Loss Cost	2009.1	0.038 (CI = +/-0.009; p = 0.000)	-0.388 (CI = +/-0.150; p = 0.000)	-0.395 (CI = +/-0.151; p = 0.000)	-0.584 (CI = +/-0.153; p = 0.000)	0.810	+3.82%
Loss Cost	2009.2	0.037 (CI = +/-0.010; p = 0.000)	-0.386 (CI = +/-0.154; p = 0.000)	-0.392 (CI = +/-0.156; p = 0.000)	-0.581 (CI = +/-0.158; p = 0.000)	0.796	+3.77%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	-0.392 (CI = +/-0.157; p = 0.000)	-0.399 (CI = +/-0.159; p = 0.000)	-0.588 (CI = +/-0.161; p = 0.000)	0.797	+3.94%
Loss Cost	2010.2	0.035 (CI = +/-0.011; p = 0.000)	-0.378 (CI = +/-0.146; p = 0.000)	-0.383 (CI = +/-0.148; p = 0.000)	-0.571 (CI = +/-0.151; p = 0.000)	0.805	+3.53%
Loss Cost	2011.1	0.034 (CI = +/-0.012; p = 0.000)	-0.377 (CI = +/-0.152; p = 0.000)	-0.382 (CI = +/-0.155; p = 0.000)	-0.570 (CI = +/-0.158; p = 0.000)	0.795	+3.50%
Loss Cost	2011.2	0.028 (CI = +/-0.011; p = 0.000)	-0.358 (CI = +/-0.128; p = 0.000)	-0.360 (CI = +/-0.130; p = 0.000)	-0.545 (CI = +/-0.133; p = 0.000)	0.840	+2.88%
Loss Cost	2012.1	0.029 (CI = +/-0.013; p = 0.000)	-0.358 (CI = +/-0.134; p = 0.000)	-0.361 (CI = +/-0.137; p = 0.000)	-0.545 (CI = +/-0.140; p = 0.000)	0.835	+2.89%
Loss Cost	2012.2	0.023 (CI = +/-0.012; p = 0.002)	-0.342 (CI = +/-0.118; p = 0.000)	-0.341 (CI = +/-0.121; p = 0.000)	-0.523 (CI = +/-0.124; p = 0.000)	0.873	+2.30%
Loss Cost	2013.1	0.024 (CI = +/-0.014; p = 0.004)	-0.345 (CI = +/-0.125; p = 0.000)	-0.344 (CI = +/-0.125; p = 0.000)	-0.526 (CI = +/-0.132; p = 0.000)	0.871	+2.39%
Loss Cost	2013.2	0.018 (CI = +/-0.015; p = 0.021)	-0.331 (CI = +/-0.118; p = 0.000)	-0.328 (CI = +/-0.121; p = 0.000)	-0.508 (CI = +/-0.125; p = 0.000)	0.893	+1.85%
Loss Cost	2014.1	0.017 (CI = +/-0.018; p = 0.062)	-0.328 (CI = +/-0.126; p = 0.000)	-0.324 (CI = +/-0.130; p = 0.000)	-0.503 (CI = +/-0.135; p = 0.000)	0.892	+1.70%
Loss Cost	2014.2	0.014 (CI = +/-0.021; p = 0.175)	-0.321 (CI = +/-0.133; p = 0.000)	-0.316 (CI = +/-0.137; p = 0.001)	-0.493 (CI = +/-0.140; p = 0.000)	0.894	+1.40%
Loss Cost	2015.1	0.010 (CI = +/-0.026; p = 0.412)	-0.313 (CI = +/-0.141; p = 0.001)	-0.306 (CI = +/-0.148; p = 0.001)	-0.481 (CI = +/-0.156; p = 0.000)	0.897	+0.97%
Loss Cost	2015.2	0.007 (CI = +/-0.033; p = 0.608)	-0.309 (CI = +/-0.157; p = 0.002)	-0.300 (CI = +/-0.164; p = 0.004)	-0.474 (CI = +/-0.171; p = 0.000)	0.893	+0.75%
Loss Cost	2016.1	0.012 (CI = +/-0.043; p = 0.521)	-0.316 (CI = +/-0.177; p = 0.005)	-0.310 (CI = +/-0.190; p = 0.007)	-0.486 (CI = +/-0.204; p = 0.001)	0.887	+1.21%
Loss Cost	2016.2	0.012 (CI = +/-0.061; p = 0.646)	-0.316 (CI = +/-0.210; p = 0.012)	-0.309 (CI = +/-0.229; p = 0.018)	-0.485 (CI = +/-0.250; p = 0.004)	0.876	+1.16%
Severity	2005.1	0.038 (CI = +/-0.009; p = 0.000)	-0.050 (CI = +/-0.233; p = 0.662)	0.095 (CI = +/-0.235; p = 0.415)	-0.048 (CI = +/-0.236; p = 0.681)	0.744	+3.90%
Severity	2005.2	0.039 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.236; p = 0.630)	0.089 (CI = +/-0.238; p = 0.451)	-0.055 (CI = +/-0.239; p = 0.643)	0.738	+4.01%
Severity	2006.1	0.043 (CI = +/-0.010; p = 0.000)	-0.073 (CI = +/-0.220; p = 0.499)	0.070 (CI = +/-0.221; p = 0.523)	-0.075 (CI = +/-0.223; p = 0.493)	0.782	+4.37%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.078 (CI = +/-0.223; p = 0.477)	0.064 (CI = +/-0.225; p = 0.562)	-0.081 (CI = +/-0.227; p = 0.467)	0.772	+4.48%
Severity	2007.1	0.047 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.214; p = 0.382)	0.048 (CI = +/-0.216; p = 0.647)	-0.099 (CI = +/-0.218; p = 0.359)	0.796	+4.80%
Severity	2007.2	0.047 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.220; p = 0.393)	0.048 (CI = +/-0.222; p = 0.656)	-0.099 (CI = +/-0.224; p = 0.371)	0.776	+4.80%
Severity	2008.1	0.051 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.197; p = 0.249)	0.026 (CI = +/-0.199; p = 0.789)	-0.123 (CI = +/-0.201; p = 0.216)	0.827	+5.28%
Severity	2008.2	0.054 (CI = +/-0.011; p = 0.000)	-0.122 (CI = +/-0.197; p = 0.213)	0.016 (CI = +/-0.199; p = 0.870)	-0.135 (CI = +/-0.201; p = 0.179)	0.827	+5.51%
Severity	2009.1	0.059 (CI = +/-0.010; p = 0.000)	-0.144 (CI = +/-0.164; p = 0.082)	-0.009 (CI = +/-0.166; p = 0.908)	-0.163 (CI = +/-0.168; p = 0.057)	0.885	+6.10%
Severity	2009.2	0.061 (CI = +/-0.011; p = 0.000)	-0.152 (CI = +/-0.164; p = 0.066)	-0.019 (CI = +/-0.166; p = 0.815)	-0.173 (CI = +/-0.168; p = 0.044)	0.884	+6.34%
Severity	2010.1	0.065 (CI = +/-0.011; p = 0.000)	-0.164 (CI = +/-0.158; p = 0.044)	-0.032 (CI = +/-0.161; p = 0.682)	-0.188 (CI = +/-0.163; p = 0.026)	0.891	+6.67%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	-0.164 (CI = +/-0.165; p = 0.050)	-0.032 (CI = +/-0.167; p = 0.687)	-0.188 (CI = +/-0.170; p = 0.032)	0.875	+6.69%
Severity	2011.1	0.068 (CI = +/-0.013; p = 0.000)	-0.175 (CI = +/-0.162; p = 0.036)	-0.045 (CI = +/-0.165; p = 0.570)	-0.203 (CI = +/-0.168; p = 0.021)	0.878	+7.04%
Severity	2011.2	0.065 (CI = +/-0.014; p = 0.000)	-0.167 (CI = +/-0.164; p = 0.047)	-0.035 (CI = +/-0.167; p = 0.660)	-0.191 (CI = +/-0.170; p = 0.030)	0.855	+6.75%
Severity	2012.1	0.067 (CI = +/-0.016; p = 0.000)	-0.172 (CI = +/-0.171; p = 0.049)	-0.041 (CI = +/-0.174; p = 0.623)	-0.198 (CI = +/-0.178; p = 0.032)	0.837	+6.92%
Severity	2012.2	0.065 (CI = +/-0.019; p = 0.000)	-0.166 (CI = +/-0.178; p = 0.065)	-0.035 (CI = +/-0.182; p = 0.689)	-0.191 (CI = +/-0.186; p = 0.046)	0.800	+6.72%
Severity	2013.1	0.067 (CI = +/-0.022; p = 0.000)	-0.172 (CI = +/-0.187; p = 0.068)	-0.041 (CI = +/-0.191; p = 0.648)	-0.198 (CI = +/-0.197; p = 0.049)	0.773	+6.94%
Severity	2013.2	0.062 (CI = +/-0.024; p = 0.000)	-0.158 (CI = +/-0.189; p = 0.092)	-0.025 (CI = +/-0.194; p = 0.783)	-0.179 (CI = +/-0.201; p = 0.075)	0.715	+6.37%
Severity	2014.1	0.057 (CI = +/-0.028; p = 0.001)	-0.147 (CI = +/-0.196; p = 0.126)	-0.012 (CI = +/-0.203; p = 0.901)	-0.164 (CI = +/-0.211; p = 0.114)	0.632	+5.87%
Severity	2014.2	0.043 (CI = +/-0.027; p = 0.005)	-0.118 (CI = +/-0.167; p = 0.144)	0.024 (CI = +/-0.174; p = 0.757)	-0.121 (CI = +/-0.181; p = 0.165)	0.572	+4.45%
Severity	2015.1	0.041 (CI = +/-0.033; p = 0.021)	-0.113 (CI = +/-0.182; p = 0.191)	0.031 (CI = +/-0.191; p = 0.718)	-0.113 (CI = +/-0.200; p = 0.230)	0.457	+4.18%
Severity	2015.2	0.024 (CI = +/-0.031; p = 0.111)	-0.082 (CI = +/-0.150; p = 0.237)	0.070 (CI = +/-0.159; p = 0.330)	-0.065 (CI = +/-0.168; p = 0.388)	0.380	+2.44%
Severity	2016.1	0.026 (CI = +/-0.042; p = 0.179)	-0.085 (CI = +/-0.171; p = 0.270)	0.066 (CI = +/-0.183; p = 0.411)	-0.070 (CI = +/-0.197; p = 0.416)	0.304	+2.63%
Severity	2016.2	0.022 (CI = +/-0.058; p = 0.383)	-0.079 (CI = +/-0.201; p = 0.362)	0.075 (CI = +/-0.219; p = 0.421)	-0.060 (CI = +/-0.240; p = 0.551)	0.154	+2.19%
Frequency	2005.1	-0.005 (CI = +/-0.008; p = 0.244)	-0.322 (CI = +/-0.198; p = 0.002)	-0.471 (CI = +/-0.199; p = 0.000)	-0.516 (CI = +/-0.201; p = 0.000)	0.700	-0.45%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.099)	-0.311 (CI = +/-0.192; p = 0.003)	-0.459 (CI = +/-0.194; p = 0.000)	-0.503 (CI = +/-0.195; p = 0.000)	0.727	-0.66%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.032)	-0.299 (CI = +/-0.185; p = 0.003)	-0.447 (CI = +/-0.187; p = 0.000)	-0.489 (CI = +/-0.188; p = 0.000)	0.756	-0.89%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.011)	-0.289 (CI = +/-0.181; p = 0.003)	-0.436 (CI = +/-0.182; p = 0.000)	-0.477 (CI = +/-0.183; p = 0.000)	0.778	-1.09%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.005)	-0.280 (CI = +/-0.178; p = 0.003)	-0.426 (CI = +/-0.180; p = 0.000)	-0.466 (CI = +/-0.181; p = 0.000)	0.793	-1.28%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.013)	-0.284 (CI = +/-0.182; p = 0.004)	-0.430 (CI = +/-0.183; p = 0.000)	-0.471 (CI = +/-0.185; p = 0.000)	0.787	-1.20%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.004)	-0.272 (CI = +/-0.175; p = 0.004)	-0.417 (CI = +/-0.176; p = 0.000)	-0.456 (CI = +/-0.178; p = 0.000)	0.813	-1.47%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.259 (CI = +/-0.164; p = 0.004)	-0.402 (CI = +/-0.166; p = 0.000)	-0.439 (CI = +/-0.168; p = 0.000)	0.843	-1.79%
Frequency	2009.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.244 (CI = +/-0.150; p = 0.003)	-0.385 (CI = +/-0.152; p = 0.000)	-0.421 (CI = +/-0.154; p = 0.000)	0.876	-2.15%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.234 (CI = +/-0.145; p = 0.003)	-0.373 (CI = +/-0.147; p = 0.000)	-0.408 (CI = +/-0.149; p = 0.000)	0.890	-2.42%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.228 (CI = +/-0.147; p = 0.004)	-0.367 (CI = +/-0.149; p = 0.000)	-0.401 (CI = +/-0.152; p = 0.000)	0.894	-2.56%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.214 (CI = +/-0.134; p = 0.004)	-0.351 (CI = +/-0.136; p = 0.000)	-0.382 (CI = +/-0.138; p = 0.000)	0.910	-2.96%
Frequency	2011.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.202 (CI = +/-0.127; p = 0.004)	-0.337 (CI = +/-0.129; p = 0.000)	-0.367 (CI = +/-0.131; p = 0.000)	0.928	-3.30%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	-0.191 (CI = +/-0.121; p = 0.004)	-0.325 (CI = +/-0.124; p = 0.000)	-0.353 (CI = +/-0.126; p = 0.000)	0.937	-3.63%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.187 (CI = +/-0.126; p = 0.007)	-0.320 (CI = +/-0.128; p = 0.000)	-0.347 (CI = +/-0.131; p = 0.000)	0.934	-3.77%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	-0.176 (CI = +/-0.122; p = 0.008)	-0.307 (CI = +/-0.124; p = 0.000)	-0.332 (CI = +/-0.127; p = 0.000)	0.942	-4.14%
Frequency	2013.1	-0.043 (CI = +/-0.015; p = 0.000)	-0.173 (CI = +/-0.128; p = 0.012)	-0.303 (CI = +/-0.131; p = 0.000)	-0.328 (CI = +/-0.135; p = 0.000)	0.937	-4.26%
Frequency	2013.2	-0.043 (CI = +/-0.017; p = 0.000)	-0.173 (CI = +/-0.136; p = 0.017)	-0.303 (CI = +/-0.140; p = 0.001)	-0.328 (CI = +/-0.145; p = 0.000)	0.930	-4.24%
Frequency	2014.1	-0.040 (CI = +/-0.020; p = 0.001)	-0.180 (CI = +/-0.142; p = 0.018)	-0.312 (CI = +/-0.147; p = 0.001)	-0.339 (CI = +/-0.153; p = 0.001)	0.924	-3.94%
Frequency	2014.2	-0.030 (CI = +/-0.018; p = 0.005)	-0.203 (CI = +/-0.115; p = 0.003)	-0.341 (CI = +/-0.119; p = 0.000)	-0.372 (CI = +/-0.125; p = 0.000)	0.948	-2.92%
Frequency	2015.1	-0.031 (CI = +/-0.023; p = 0.013)	-0.200 (CI = +/-0.125; p = 0.006)	-0.336 (CI = +/-0.131; p = 0.000)	-0.368 (CI = +/-0.138; p = 0.000)	0.944	-3.08%
Frequency	2015.2	-0.017 (CI = +/-0.015; p = 0.036)	-0.227 (CI = +/-0.073; p = 0.000)	-0.371 (CI = +/-0.077; p = 0.000)	-0.409 (CI = +/-0.082; p = 0.000)	0.981	-1.65%
Frequency	2016.1	-0.014 (CI = +/-0.020; p = 0.135)	-0.231 (CI = +/-0.081; p = 0.000)	-0.376 (CI = +/-0.087; p = 0.000)	-0.416 (CI = +/-0.093; p = 0.000)	0.980	-1.39%
Frequency	2016.2	-0.010 (CI = +/-0.027; p = 0.377)	-0.237 (CI = +/-0.093; p = 0.001)	-0.384 (CI = +/-0.101; p = 0.000)	-0.426 (CI = +/-0.110; p = 0.000)	0.979	-1.00%

All Perils

Coverage = AP
End Trend Period = 2021.1
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.050 (CI = +/-0.017; p = 0.000)	-0.352 (CI = +/-0.438; p = 0.111)	-0.207 (CI = +/-0.441; p = 0.343)	-0.238 (CI = +/-0.444; p = 0.281)	0.506	+5.11%
Loss Cost	2005.2	0.050 (CI = +/-0.019; p = 0.000)	-0.350 (CI = +/-0.448; p = 0.120)	-0.206 (CI = +/-0.451; p = 0.356)	-0.237 (CI = +/-0.454; p = 0.294)	0.472	+5.09%
Loss Cost	2006.1	0.047 (CI = +/-0.020; p = 0.000)	-0.338 (CI = +/-0.453; p = 0.137)	-0.193 (CI = +/-0.456; p = 0.393)	-0.222 (CI = +/-0.459; p = 0.329)	0.417	+4.83%
Loss Cost	2006.2	0.049 (CI = +/-0.021; p = 0.000)	-0.345 (CI = +/-0.462; p = 0.136)	-0.201 (CI = +/-0.465; p = 0.383)	-0.231 (CI = +/-0.469; p = 0.321)	0.402	+4.99%
Loss Cost	2007.1	0.049 (CI = +/-0.023; p = 0.000)	-0.348 (CI = +/-0.473; p = 0.142)	-0.203 (CI = +/-0.477; p = 0.388)	-0.234 (CI = +/-0.481; p = 0.326)	0.371	+5.05%
Loss Cost	2007.2	0.048 (CI = +/-0.025; p = 0.001)	-0.341 (CI = +/-0.485; p = 0.159)	-0.196 (CI = +/-0.489; p = 0.415)	-0.226 (CI = +/-0.493; p = 0.354)	0.317	+4.89%
Loss Cost	2008.1	0.045 (CI = +/-0.027; p = 0.002)	-0.330 (CI = +/-0.495; p = 0.180)	-0.184 (CI = +/-0.499; p = 0.453)	-0.212 (CI = +/-0.504; p = 0.393)	0.252	+4.63%
Loss Cost	2008.2	0.050 (CI = +/-0.029; p = 0.002)	-0.351 (CI = +/-0.497; p = 0.157)	-0.207 (CI = +/-0.502; p = 0.402)	-0.237 (CI = +/-0.508; p = 0.342)	0.281	+5.14%
Loss Cost	2009.1	0.058 (CI = +/-0.030; p = 0.001)	-0.383 (CI = +/-0.483; p = 0.114)	-0.243 (CI = +/-0.489; p = 0.312)	-0.278 (CI = +/-0.495; p = 0.255)	0.357	+5.99%
Loss Cost	2009.2	0.054 (CI = +/-0.032; p = 0.002)	-0.368 (CI = +/-0.494; p = 0.135)	-0.227 (CI = +/-0.500; p = 0.355)	-0.260 (CI = +/-0.506; p = 0.297)	0.278	+5.59%
Loss Cost	2010.1	0.036 (CI = +/-0.027; p = 0.010)	-0.303 (CI = +/-0.380; p = 0.111)	-0.152 (CI = +/-0.385; p = 0.418)	-0.176 (CI = +/-0.390; p = 0.357)	0.182	+3.71%
Loss Cost	2010.2	0.039 (CI = +/-0.030; p = 0.014)	-0.310 (CI = +/-0.393; p = 0.114)	-0.160 (CI = +/-0.398; p = 0.409)	-0.185 (CI = +/-0.405; p = 0.349)	0.165	+3.93%
Loss Cost	2011.1	0.047 (CI = +/-0.031; p = 0.005)	-0.339 (CI = +/-0.381; p = 0.077)	-0.194 (CI = +/-0.387; p = 0.303)	-0.223 (CI = +/-0.394; p = 0.246)	0.265	+4.85%
Loss Cost	2011.2	0.038 (CI = +/-0.033; p = 0.025)	-0.310 (CI = +/-0.370; p = 0.094)	-0.160 (CI = +/-0.376; p = 0.380)	-0.184 (CI = +/-0.384; p = 0.322)	0.137	+3.88%
Loss Cost	2012.1	0.034 (CI = +/-0.037; p = 0.068)	-0.297 (CI = +/-0.383; p = 0.118)	-0.145 (CI = +/-0.391; p = 0.439)	-0.168 (CI = +/-0.399; p = 0.382)	0.044	+3.45%
Loss Cost	2012.2	0.021 (CI = +/-0.038; p = 0.250)	-0.262 (CI = +/-0.366; p = 0.146)	-0.104 (CI = +/-0.375; p = 0.560)	-0.120 (CI = +/-0.384; p = 0.511)	-0.078	+2.17%
Loss Cost	2013.1	0.028 (CI = +/-0.044; p = 0.191)	-0.279 (CI = +/-0.379; p = 0.135)	-0.124 (CI = +/-0.382; p = 0.501)	-0.144 (CI = +/-0.394; p = 0.449)	-0.055	+2.83%
Loss Cost	2013.2	0.019 (CI = +/-0.050; p = 0.423)	-0.257 (CI = +/-0.390; p = 0.176)	-0.097 (CI = +/-0.402; p = 0.606)	-0.112 (CI = +/-0.415; p = 0.564)	-0.141	+1.90%
Loss Cost	2014.1	0.013 (CI = +/-0.059; p = 0.630)	-0.243 (CI = +/-0.415; p = 0.221)	-0.081 (CI = +/-0.430; p = 0.683)	-0.093 (CI = +/-0.446; p = 0.651)	-0.192	+1.33%
Loss Cost	2014.2	-0.001 (CI = +/-0.069; p = 0.977)	-0.213 (CI = +/-0.429; p = 0.291)	-0.043 (CI = +/-0.446; p = 0.831)	-0.049 (CI = +/-0.466; p = 0.819)	-0.209	-0.09%
Loss Cost	2015.1	0.001 (CI = +/-0.086; p = 0.970)	-0.218 (CI = +/-0.471; p = 0.318)	-0.049 (CI = +/-0.494; p = 0.824)	-0.056 (CI = +/-0.519; p = 0.811)	-0.262	+0.14%
Loss Cost	2015.2	0.010 (CI = +/-0.109; p = 0.835)	-0.233 (CI = +/-0.522; p = 0.326)	-0.069 (CI = +/-0.553; p = 0.776)	-0.080 (CI = +/-0.587; p = 0.757)	-0.326	+1.00%
Severity	2005.1	0.018 (CI = +/-0.017; p = 0.041)	-0.078 (CI = +/-0.441; p = 0.719)	0.076 (CI = +/-0.444; p = 0.729)	-0.001 (CI = +/-0.447; p = 0.996)	0.070	+1.84%
Severity	2005.2	0.019 (CI = +/-0.019; p = 0.045)	-0.083 (CI = +/-0.450; p = 0.708)	0.071 (CI = +/-0.453; p = 0.751)	-0.006 (CI = +/-0.456; p = 0.977)	0.064	+1.93%
Severity	2006.1	0.016 (CI = +/-0.020; p = 0.110)	-0.066 (CI = +/-0.451; p = 0.764)	0.089 (CI = +/-0.454; p = 0.690)	0.013 (CI = +/-0.457; p = 0.953)	0.008	+1.59%
Severity	2006.2	0.018 (CI = +/-0.021; p = 0.098)	-0.075 (CI = +/-0.459; p = 0.739)	0.079 (CI = +/-0.462; p = 0.726)	0.003 (CI = +/-0.465; p = 0.990)	0.014	+1.78%
Severity	2007.1	0.018 (CI = +/-0.023; p = 0.119)	-0.076 (CI = +/-0.470; p = 0.741)	0.078 (CI = +/-0.474; p = 0.737)	0.001 (CI = +/-0.478; p = 0.995)	-0.002	+1.80%
Severity	2007.2	0.014 (CI = +/-0.024; p = 0.237)	-0.060 (CI = +/-0.475; p = 0.795)	0.096 (CI = +/-0.479; p = 0.682)	0.021 (CI = +/-0.483; p = 0.929)	-0.054	+1.44%
Severity	2008.1	0.017 (CI = +/-0.026; p = 0.187)	-0.073 (CI = +/-0.483; p = 0.757)	0.082 (CI = +/-0.488; p = 0.731)	0.005 (CI = +/-0.492; p = 0.982)	-0.040	+1.74%
Severity	2008.2	0.024 (CI = +/-0.027; p = 0.080)	-0.102 (CI = +/-0.472; p = 0.659)	0.050 (CI = +/-0.477; p = 0.831)	-0.030 (CI = +/-0.482; p = 0.897)	0.028	+2.44%
Severity	2009.1	0.040 (CI = +/-0.022; p = 0.001)	-0.164 (CI = +/-0.353; p = 0.344)	-0.021 (CI = +/-0.362; p = 0.905)	-0.108 (CI = +/-0.364; p = 0.539)	0.362	+4.06%
Severity	2009.2	0.042 (CI = +/-0.024; p = 0.002)	-0.173 (CI = +/-0.363; p = 0.331)	-0.031 (CI = +/-0.367; p = 0.864)	-0.119 (CI = +/-0.372; p = 0.510)	0.350	+4.29%
Severity	2010.1	0.034 (CI = +/-0.024; p = 0.008)	-0.144 (CI = +/-0.344; p = 0.391)	0.002 (CI = +/-0.349; p = 0.989)	-0.083 (CI = +/-0.354; p = 0.630)	0.245	+3.47%
Severity	2010.2	0.042 (CI = +/-0.025; p = 0.002)	-0.173 (CI = +/-0.325; p = 0.276)	-0.031 (CI = +/-0.330; p = 0.845)	-0.120 (CI = +/-0.335; p = 0.459)	0.367	+4.34%
Severity	2011.1	0.050 (CI = +/-0.026; p = 0.001)	-0.197 (CI = +/-0.316; p = 0.204)	-0.059 (CI = +/-0.321; p = 0.703)	-0.151 (CI = +/-0.327; p = 0.340)	0.441	+5.10%
Severity	2011.2	0.045 (CI = +/-0.028; p = 0.004)	-0.183 (CI = +/-0.322; p = 0.245)	-0.042 (CI = +/-0.328; p = 0.788)	-0.132 (CI = +/-0.334; p = 0.412)	0.340	+4.62%
Severity	2012.1	0.046 (CI = +/-0.032; p = 0.009)	-0.185 (CI = +/-0.338; p = 0.259)	-0.045 (CI = +/-0.345; p = 0.785)	-0.135 (CI = +/-0.352; p = 0.423)	0.283	+4.70%
Severity	2012.2	0.036 (CI = +/-0.034; p = 0.043)	-0.157 (CI = +/-0.328; p = 0.322)	-0.011 (CI = +/-0.336; p = 0.945)	-0.097 (CI = +/-0.344; p = 0.554)	0.130	+3.65%
Severity	2013.1	0.038 (CI = +/-0.040; p = 0.059)	-0.163 (CI = +/-0.346; p = 0.325)	-0.019 (CI = +/-0.355; p = 0.911)	-0.106 (CI = +/-0.365; p = 0.541)	0.092	+3.90%
Severity	2013.2	0.027 (CI = +/-0.044; p = 0.210)	-0.134 (CI = +/-0.344; p = 0.409)	0.016 (CI = +/-0.354; p = 0.921)	-0.065 (CI = +/-0.365; p = 0.703)	-0.087	+2.69%
Severity	2014.1	0.030 (CI = +/-0.052; p = 0.236)	-0.141 (CI = +/-0.368; p = 0.413)	0.008 (CI = +/-0.381; p = 0.965)	-0.075 (CI = +/-0.395; p = 0.681)	-0.121	+3.01%
Severity	2014.2	0.018 (CI = +/-0.061; p = 0.525)	-0.116 (CI = +/-0.382; p = 0.511)	0.039 (CI = +/-0.398; p = 0.830)	-0.038 (CI = +/-0.415; p = 0.841)	-0.277	+1.80%
Severity	2015.1	0.024 (CI = +/-0.076; p = 0.488)	-0.128 (CI = +/-0.417; p = 0.500)	0.024 (CI = +/-0.437; p = 0.902)	-0.056 (CI = +/-0.459; p = 0.786)	-0.305	+2.42%
Severity	2015.2	0.033 (CI = +/-0.096; p = 0.438)	-0.145 (CI = +/-0.460; p = 0.480)	0.002 (CI = +/-0.486; p = 0.993)	-0.083 (CI = +/-0.516; p = 0.716)	-0.329	+3.39%
Frequency	2005.1	0.032 (CI = +/-0.012; p = 0.000)	-0.273 (CI = +/-0.316; p = 0.088)	-0.283 (CI = +/-0.318; p = 0.079)	-0.237 (CI = +/-0.320; p = 0.140)	0.419	+3.22%
Frequency	2005.2	0.031 (CI = +/-0.013; p = 0.000)	-0.267 (CI = +/-0.321; p = 0.099)	-0.277 (CI = +/-0.324; p = 0.090)	-0.230 (CI = +/-0.326; p = 0.159)	0.371	+3.10%
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	-0.272 (CI = +/-0.328; p = 0.101)	-0.282 (CI = +/-0.330; p = 0.091)	-0.235 (CI = +/-0.333; p = 0.158)	0.355	+3.19%
Frequency	2006.2	0.031 (CI = +/-0.015; p = 0.000)	-0.270 (CI = +/-0.336; p = 0.110)	-0.280 (CI = +/-0.338; p = 0.101)	-0.234 (CI = +/-0.341; p = 0.171)	0.317	+3.16%
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	-0.272 (CI = +/-0.344; p = 0.117)	-0.282 (CI = +/-0.347; p = 0.107)	-0.235 (CI = +/-0.350; p = 0.179)	0.287	+3.19%
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	-0.281 (CI = +/-0.350; p = 0.110)	-0.292 (CI = +/-0.353; p = 0.100)	-0.247 (CI = +/-0.356; p = 0.165)	0.293	+3.40%
Frequency	2008.1	0.028 (CI = +/-0.018; p = 0.004)	-0.257 (CI = +/-0.335; p = 0.125)	-0.266 (CI = +/-0.338; p = 0.117)	-0.218 (CI = +/-0.342; p = 0.200)	0.205	+2.84%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.012)	-0.249 (CI = +/-0.342; p = 0.145)	-0.256 (CI = +/-0.345; p = 0.138)	-0.207 (CI = +/-0.349; p = 0.231)	0.143	+2.63%
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.060)	-0.219 (CI = +/-0.313; p = 0.161)	-0.222 (CI = +/-0.317; p = 0.159)	-0.169 (CI = +/-0.320; p = 0.284)	0.048	+1.86%
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.203)	-0.195 (CI = +/-0.300; p = 0.188)	-0.196 (CI = +/-0.304; p = 0.192)	-0.140 (CI = +/-0.307; p = 0.352)	-0.021	+1.25%
Frequency	2010.1	0.002 (CI = +/-0.017; p = 0.782)	-0.158 (CI = +/-0.244; p = 0.189)	-0.154 (CI = +/-0.247; p = 0.207)	-0.093 (CI = +/-0.250; p = 0.445)	-0.007	+0.23%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.630)	-0.136 (CI = +/-0.227; p = 0.221)	-0.129 (CI = +/-0.230; p = 0.254)	-0.065 (CI = +/-0.234; p = 0.566)	0.060	-0.40%
Frequency	2011.1	-0.002 (CI = +/-0.019; p = 0.800)	-0.142 (CI = +/-0.234; p = 0.217)	-0.135 (CI = +/-0.238; p = 0.246)	-0.072 (CI = +/-0.242; p = 0.538)	0.032	-0.23%
Frequency	2011.2	-0.007 (CI = +/-0.021; p = 0.472)	-0.127 (CI = +/-0.233; p = 0.264)	-0.118 (CI = +/-0.237; p = 0.308)	-0.052 (CI = +/-0.242; p = 0.654)	0.082	-0.71%
Frequency	2012.1	-0.012 (CI = +/-0.022; p = 0.272)	-0.112 (CI = +/-0.234; p = 0.321)	-0.101 (CI = +/-0.239; p = 0.381)	-0.033 (CI = +/-0.244; p = 0.779)	0.136	-1.19%
Frequency	2012.2	-0.014 (CI = +/-0.026; p = 0.248)	-0.105 (CI = +/-0.244; p = 0.368)	-0.093 (CI = +/-0.250; p = 0.438)	-0.023 (CI = +/-0.256; p = 0.847)	0.133	-1.43%
Frequency	2013.1	-0.010 (CI = +/-0.029; p = 0.456)	-0.116 (CI = +/-0.254; p = 0.338)	-0.105 (CI = +/-0.260; p = 0.395)	-0.038 (CI = +/-0.268; p = 0.762)	0.057	-1.03%
Frequency	2013.2	-0.008 (CI = +/-0.034; p = 0.630)	-0.123 (CI = +/-0.269; p = 0.336)	-0.113 (CI = +/-0.277; p = 0.387)	-0.047 (CI = +/-0.286; p = 0.723)	-0.003	-0.77%
Frequency	2014.1	-0.016 (CI = +/-0.039; p = 0.369)	-0.102 (CI = +/-0.273; p = 0.423)	-0.089 (CI = +/-0.283; p = 0.501)	-0.018 (CI = +/-0.293; p = 0.893)	0.063	-1.63%
Frequency	2014.2	-0.019 (CI = +/-0.047; p = 0.393)	-0.097 (CI = +/-0.296; p = 0.476)	-0.082 (CI = +/-0.308; p = 0.560)	-0.011 (CI = +/-0.321; p = 0.941)	0.023	-1.86%
Frequency	2015.1	-0.022 (CI = +/-0.059; p = 0.404)	-0.090 (CI = +/-0.324; p = 0.539)	-0.073 (CI = +/-0.334; p = 0.632)	0.000 (CI = +/-0.339; p = 0.999)	-0.019	-2.22%
Frequency	2015.2	-0.023 (CI = +/-0.076; p = 0.489)	-0.088 (CI = +/-0.362; p = 0.582)	-0.071 (CI = +/-0.383; p = 0.674)	0.003 (CI = +/-0.407; p = 0.988)	-0.110	-2.31%



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