

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Industry Data Through December 31, 2021

September 29, 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 commercial vehicle loss trend rates.

We developed our analysis using insurance industry commercial vehicles loss and loss adjustment expense experience in Newfoundland and Labrador reported as of December 31, 2021 to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

In this report we present the methodology and assumptions used to select past and future annual loss cost trend rates. Our preliminary report was provided to insurers for their review and comment, and we considered comments received from interested parties before issuing this final report.

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 (October 1, 2022).

Table 1: Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury*	-5.0%	-2.5%
Property Damage	-0.5%	-0.5%‡
Accident Benefits	+4.0%	+4.0%
Uninsured Auto	+4.0%	+4.0%
Collision	+3.0%	+3.0%‡
Comprehensive	+2.0%	+2.0%‡
Specified Perils	+2.0%	+2.0%‡
All Perils	+1.5%	+1.5%‡
Underinsured Motorist	+0.0%	+0.0%

‡ The *future* trend rates for property damage, DCPD, collision, comprehensive, specified perils and all perils to be modified to account for changes in economic conditions. (See Section 3.11)

* A factor of 1.40 applies to loss costs prior to January 1, 2013.

* * * * *

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 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
- the supporting summary exhibits of 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 AUTO7002 Automobile Industry Exhibit (as of December 31, 2021) provided by GISA. This data includes the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

Consistent with the reports published by GISA (and to increase the volume of data), fleet vehicles are included. However, there has been a change in the reporting of fleet vehicles. GISA states:

“Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.”

The claim count and claim amount data presented in the AIX report is grouped according to the accident half-year¹ 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 referred to as reported incurred claim amounts.

¹ 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.

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:

- 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.
- 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 cost² of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 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 GISA³. 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 loss⁴ development factors to estimate the

² By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

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

⁴ 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).

actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 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 December 31, 2021, separately for each of the coverages.

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

The selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.⁵ 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,⁶ 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: Change in Estimates - Bodily Injury

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$297.99	\$76,670	3.89	\$299.46	\$75,723	3.95
2018	\$272.70	\$83,403	3.27	\$295.67	\$88,167	3.35
2019	\$260.65	\$74,329	3.51	\$276.76	\$78,125	3.54
2020	\$260.07	\$79,665	3.26	\$277.19	\$80,940	3.42
2021	\$209.26	\$62,033	3.37	\$267.03	\$72,930	3.66

* The 2021 data presented in our prior report only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in this report.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 5.3%.

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

⁶ Number of claims per 1,000 insured vehicles.

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

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$102.07	\$6,112	16.70	\$101.69	\$6,069	16.76
2018	\$95.20	\$6,885	13.83	\$92.40	\$6,701	13.79
2019	\$116.99	\$8,876	13.18	\$115.68	\$8,741	13.23
2020	\$66.34	\$6,960	9.53	\$62.27	\$6,841	9.10
2021	\$94.30	\$10,592	8.90	\$68.32	\$8,818	7.75

* The 2021 data presented in our prior report only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in this report.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 2.2%.

Table 4: Change in Estimates – Accident Benefits

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$32.63	\$13,004	2.51	\$32.32	\$12,801	2.52
2018	\$15.12	\$9,195	1.64	\$13.26	\$8,283	1.60
2019	\$17.47	\$8,136	2.15	\$15.86	\$7,442	2.13
2020	\$14.81	\$10,161	1.46	\$13.86	\$10,385	1.33
2021	\$22.39	\$9,916	2.26	\$23.18	\$10,368	2.24

* The 2021 data presented in our prior report only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in this report.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 5.9%.

Table 5: Change in Estimates - Collision

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$142.29	\$6,507	21.87	\$142.23	\$6,504	21.87
2018	\$201.35	\$9,066	22.21	\$200.66	\$9,035	22.21
2019	\$193.21	\$9,331	20.71	\$190.61	\$9,281	20.54
2020	\$131.65	\$8,429	15.62	\$138.59	\$8,515	16.28
2021	\$109.74	\$11,288	9.72	\$106.83	\$9,646	11.07

* The 2021 data presented in our prior report only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in this report.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 0.5%.

Table 6: Change in Estimates - Comprehensive

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$170.20	\$3,274	51.99	\$170.20	\$3,274	51.99
2018	\$120.44	\$2,974	40.49	\$120.46	\$2,975	40.49
2019	\$109.14	\$2,906	37.55	\$104.88	\$2,794	37.54
2020	\$89.47	\$2,654	33.72	\$90.13	\$2,657	33.93
2021	\$94.64	\$2,529	37.42	\$140.76	\$4,079	34.51

* The 2021 data presented in our prior report only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in this report.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have decreased by 0.7%.

Table 7: Change in Estimates - All Perils

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$212.60	\$10,959	19.40	\$214.44	\$11,011	19.48
2018	\$256.33	\$14,958	17.14	\$255.16	\$14,958	17.06
2019	\$183.61	\$11,221	16.36	\$185.33	\$11,223	16.51
2020	\$205.51	\$13,244	15.52	\$213.66	\$13,483	15.85
2021	\$251.64	\$13,610	18.49	\$218.14	\$13,613	16.02

* The 2021 data presented in our prior report only includes data through to June 30, 2021 and is not directly comparable to the full 2021 year in this report.

In aggregate, for the four-year period 2017 to 2020, our estimates of ultimate loss costs have increased by 1.2%.

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. The loss trend rates are integral to calculations to determine rate level change need indications in rate applications submitted to the Board. In rate level indication calculations, loss cost trend rates are applied to the company's recent accident year incurred loss amounts (referred to as the experience period) to project those loss amounts to the cost levels that are anticipated during the policy period covered under a proposed rate program.

The application of trend rates is, essentially, a two-step process. The data in the experience period under consideration must be adjusted to reflect changes in cost conditions that have taken place (i.e., "past trend"), and then the data must be further adjusted to reflect changes in cost conditions that are expected to take place between the end of the experience period and the time during which the new premiums will be in effect (i.e., "future trend").

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

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

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

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

2.6. 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 an early assessment of the bodily injury reform impact using the four accident half-year severity estimates, 2020-1, 2020-2, 2021-1, and 2021-2. These early severity estimates are subject to change, and as a result, so is our reform estimate. There is additional uncertainty in our estimates as the experience in these periods is also affected by the COVID-19 pandemic.

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 E⁷ 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 2002-1 to 2021-2.

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

3.2. Seasonality

Some coverages exhibit what is referred to as “seasonality” – where the claim frequency or average claim costs 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

⁷ 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's (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 parameter⁸ 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.⁹

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.

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

⁹ A *t*-test with a resulting *p*-value of less than 5% indicates that the covariate is statistically significant.

3.6. Variability of Estimates

Due, in part, to the relatively small volume of commercial vehicle claim counts, there is a high degree of variability in the year-to-year percentage changes of the estimated accident year loss costs for most coverages. Additional details are presented in Appendix B which includes the actual year-to-year percentage changes. In addition to the year-to-year variability between accident year data, the changes in the estimated accident year loss cost between this review and our prior review¹⁰ contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters); the comparisons between estimates of ultimate loss amounts from the prior review and this review are presented in Appendix C.

Both sources of variability cause the measured loss cost trend rates to change, and often rather significantly, depending upon the trend measurement period selected.

As the variability is more pronounced with semi-annual data than annual data, we sometimes consider annual data in this review.

3.7. 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*-values 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.

3.8. 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.¹¹

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

3.9. Summary of Trend Rates

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

The summary of our trend rates based on industry data as of December 31, 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 parsimony of many regression models.

¹⁰ In this review, the changes made by GISA effective July 1, 2019 discussed in Section 2.2 contribute to the change in estimates.

¹¹ Typically, October 1, for the AUTO 7001, and April 1 for the AUTO 7501 data.

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

3.10. Heatmaps

In Section 4, we present heatmaps as a graphical representations of the regression models under consideration. 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. 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 7, 8, and 9.

3.11. COVID-19

COVID-19 “stay-at-home” orders and other directives resulted in a dramatic decline in traffic. While vaccine distribution has contributed to an increase in traffic levels since, there remains uncertainty as to the timing of the eventual return to pre-pandemic (or “new-normal”) 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 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 has been generally unaffected by the pandemic. In the case of frequency, we observe a significant decrease in the observations for the property damage, collision and comprehensive coverages. We note comprehensive only experienced a decrease in the frequency rate during the first half of 2020. We do not observe a significant reduction in reported frequency for the bodily injury, accident benefits and all perils coverages. This may be due to the limited volume of claim counts, combined with a high degree of variability for these coverages.

In Section 5, we further consider the impact of COVID-19 on 2020 and 2021 commercial 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.¹²

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

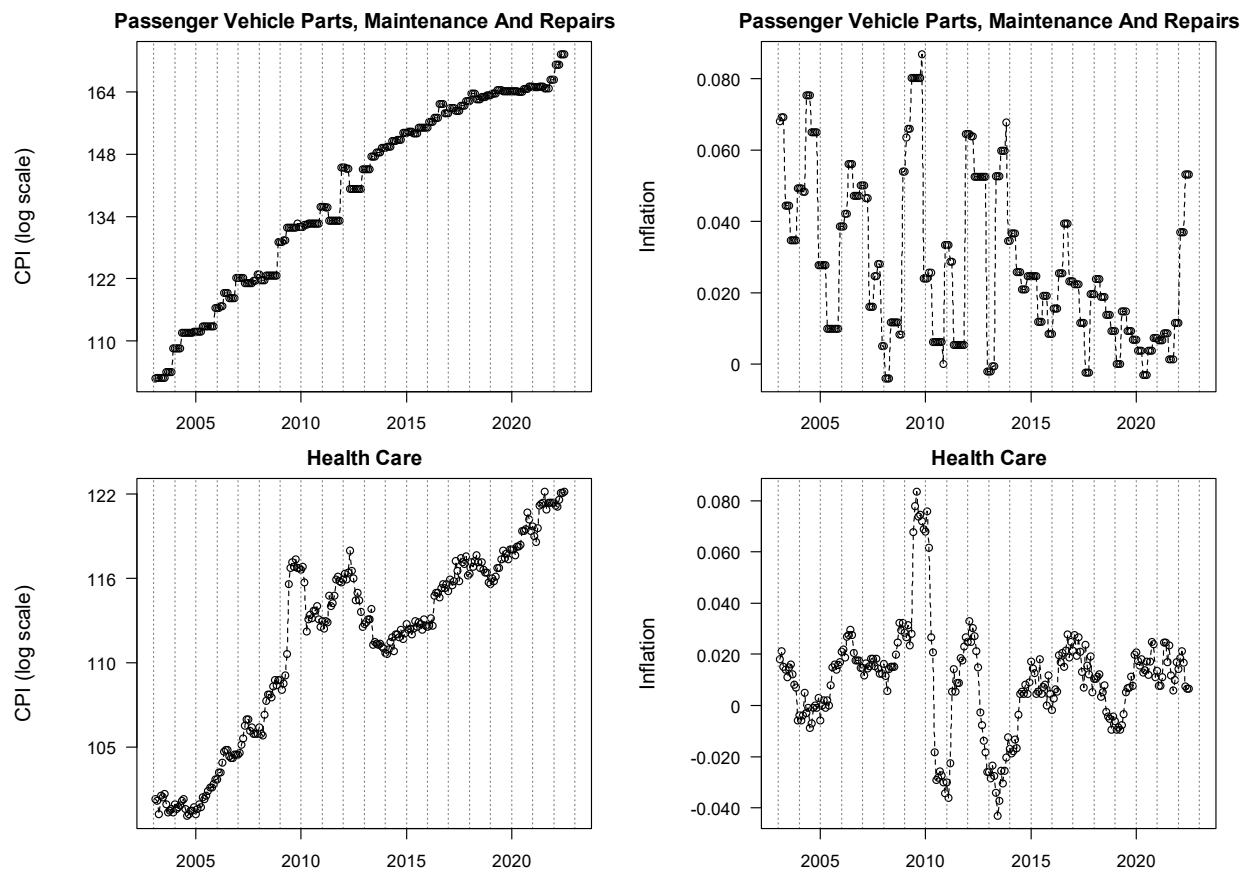
¹² An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

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 during¹³ the proposed rating program.

3.12. Inflation

Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In Figure 1, we present the consumer price index (CPI) and inflation rate¹⁴ over the last 20 years in Newfoundland, separately, for vehicle maintenance and repair costs and health care.

Figure 1: Consumer Price Index



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

- Since 2010, the historical inflation rate for passenger vehicle parts, maintenance and repair costs has generally ranged between +0% to +6%. The average inflation rate between 2010 and 2021 is approximately +2.0%.

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

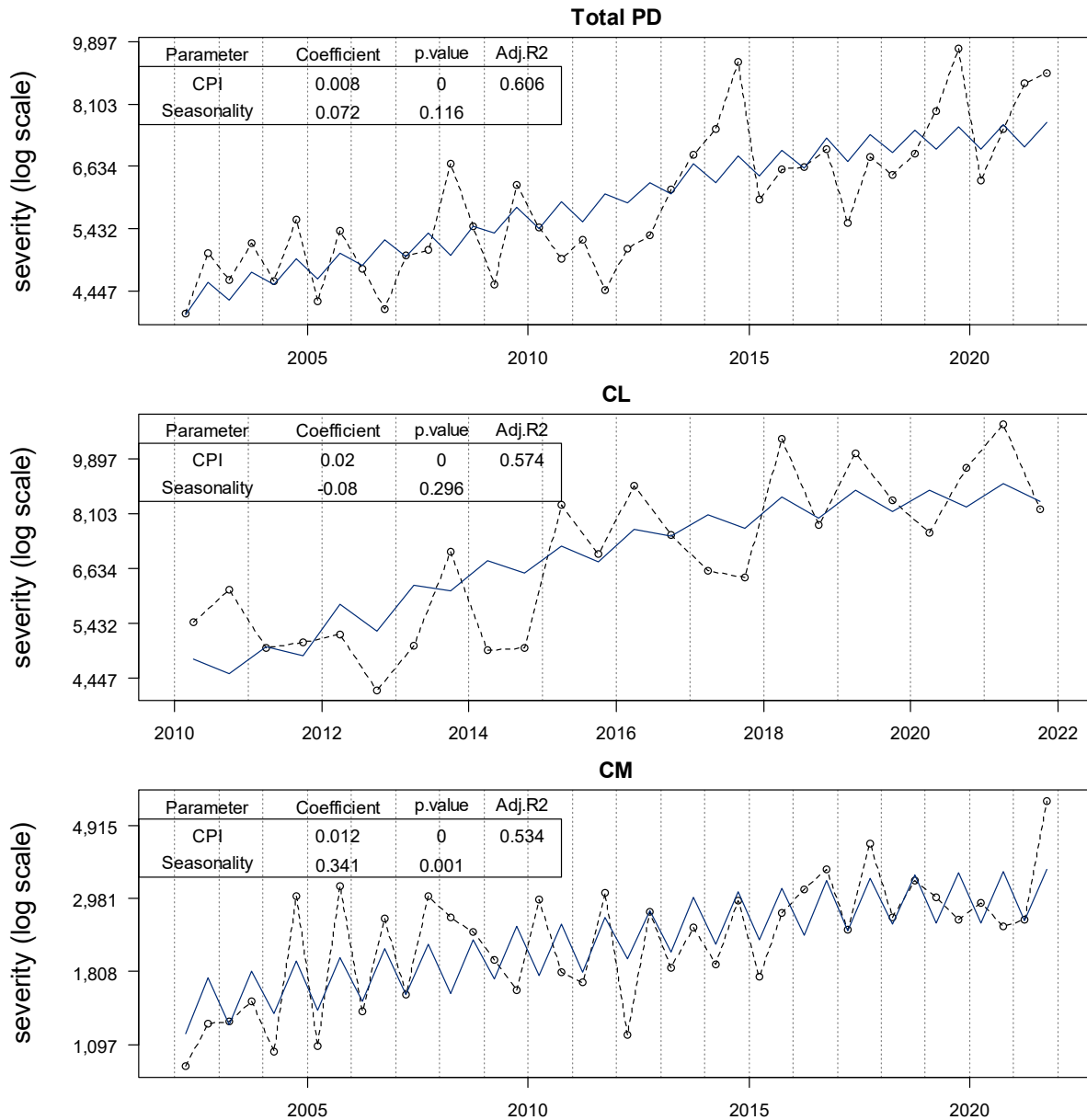
¹⁴ As measured by the 12-month change in CPI.

- The recent increase the CPI for passenger vehicle parts, maintenance and repair costs has resulted in the highest inflation levels since 2013.
- Health Care costs appear unaffected by the recent inflationary trends.

We expect the recent higher inflation for vehicle parts, maintenance and repair costs to affect claim costs for physical damage coverages since more costly repairs will increase the total amount needed to settle claims. In Figure 2, we examine the historical relationship between claims severity for physical damage coverages and the CPI over the last 20 years.¹⁵ More specifically, we fit regression models to the severity experience using average CPI over the period and seasonality as predictor variables. As expected, we observe significant correlation between the historical physical damage claim costs and CPI index, as indicated by the large adjusted R² values and significant *p*-values.

¹⁵ We only present 10 years of experience for collision as the model fit is improved significantly. We note the longer-term models have lower adjusted R-squared values but still imply high correlations.

Figure 2: Physical Damage x CPI Correlation



Given this correlation, it is reasonable to assume that an increase in inflation will result in an increase in future claim costs. The amount by which claim costs will increase is highly uncertain as the persistence of the higher inflation levels is difficult to predict.

Additional Economic Factors

Although there is a high degree of correlation between CPI and the physical damage trend rate, other social and economic factors may also affect claim costs and the measured loss cost trend rate. This is why the loss cost trend rate is not equal to the CPI, but instead correlated with it. These other social and economic factors influence the difference between the measured loss cost trend rate and the CPI. In

addition to the impact of rising car parts and repair costs, the following economic factors may affect claims costs:

- Surging Gas Prices - the surge in gas prices can affect consumer behaviour regarding vehicle usage. A decline in vehicle usage due to surging gas prices may be correlated with a decline in frequency.
- Interest Rates /economic downturn – increased interest rate rates or a potential economic downturn may result in a decline in the consumer propensity to buy new vehicles. As new cars typically cost more to repair, this would temper the severity trend.

Application

As discussed above, our trend selections are based on models that do not directly consider additional economic parameters, such as CPI, due to the difficulty of forecasting future inflation rates. However, we believe explicit recognition of the current economic environment may be warranted in this case.

To recognize the expectation of higher than historical inflation we suggest that insurers use the most recent *CPI data for vehicle maintenance and repair costs* in Newfoundland to calculate an adjustment to the selected past severity trend for physical damage coverages as a basis for the future trend rate. If we consider claim cost trend to be the combination of inflation and a residual trend amount, then the future *severity* trend rate may be estimated using the following formula:

$$\begin{aligned} \text{Future Severity Trend Rate} \\ = (1 + \text{Annual Future Inflation Rate}) \times \left(\frac{1 + \text{Past Severity Trend Rate}}{1 + \text{Historical Inflation Rate}} \right) - 1 \end{aligned}$$

However, insurers apply *loss cost* trend rates in their rate applications, not severity trend rates. Therefore, for practical purposes we consider a CPI adjustment for the *loss cost* trend rate. The future *loss cost* trend rate is approximately equal to the expected average future inflation rate plus the historical difference between inflation and past loss cost trend.

$$\begin{aligned} \text{Future Loss Cost Trend Rate} \\ \cong (\text{Annual Future Inflation Rate}) \\ + (\text{Past Loss Cost Trend Rate} - \text{Historical Inflation Rate}) \end{aligned}$$

We recommend that at the time of the rate application preparation, the future loss cost trend rate be calculated as above so as to take into consideration the higher inflation than is implicit in the past loss cost trend rate. Specifically:

- The future loss cost trend rate would be based on the annual future inflation rate, the residual trend and consideration of other economic factors.
- Each insurer (when submitting their rate application) would select an **annual future inflation rate** that the insurer determines would be in effect between October 1, 2021 and the average accident date of the proposed rate program. This annual future inflation rate would be based on the most recent CPI data for vehicle maintenance and repair costs in Newfoundland that is available at the time of the filing preparation, and the actuary's expectation of inflation until the average accident date of the proposed rate program.

Government actions to curb rising costs and its impact on expected inflation should be considered in selecting the annual future inflation rate. As the rate of inflation may vary over the forecast period, the actuary should consider this variation.

- The **residual trend** is equal to the selected past loss cost trend (varies by coverage) less the average historical inflation rate of +2.0% that we measure between 2010 and 2021. The residual trend is presented for each of the physical damage coverages in the following subsections.
- As discussed above if **other social or economic environment changes** are influencing vehicle usage or purchase of vehicles, this too could be considered in the selection of the future loss cost trend rate.

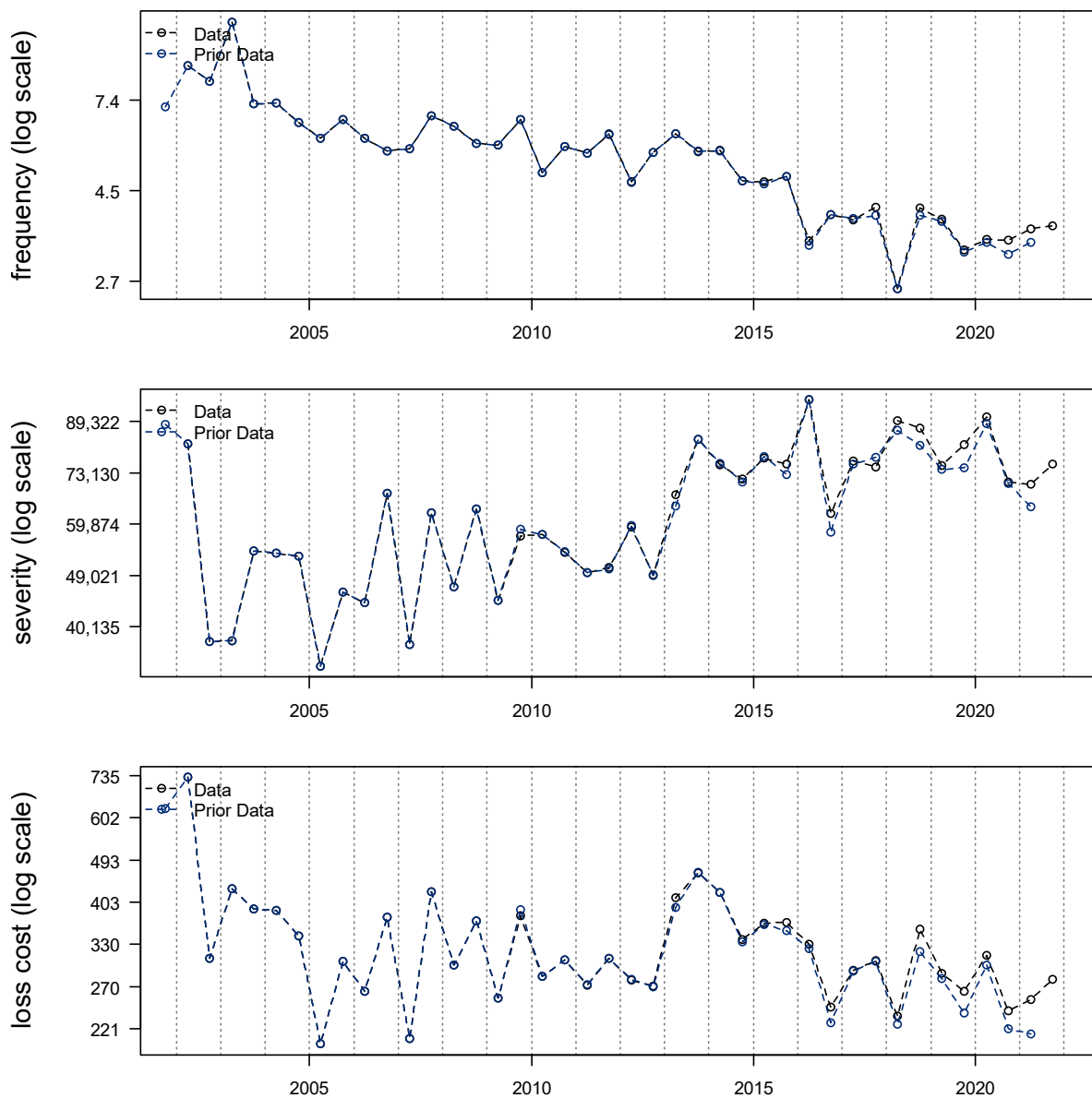
The proposed application of selecting a future loss cost trend based on the most recent increase in CPI and other economic changes should be viewed as a temporary solution until inflation stabilizes. It is expected that these adjustments would no longer be necessary once inflation has returned to historical levels and the economic environment has stabilized.

4. Oliver Wyman Selected Trend Rates

4.1. Bodily Injury

In Figure 3, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the immature frequency, severity, and loss cost estimates have increased slightly.

Figure 3: Bodily Injury – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 3) shows that subject to variability:

- Frequency experienced a declining trend since 2003, with varying degrees of steepness. We also observe a downward spike at 2018-1. We note there is no apparent COVID-19 pandemic impact.
- Severity has exhibited a somewhat flat trend between 2006 and 2012, rising in 2013, then a somewhat flat trend thereafter, except for the upward spike in 2016-1 followed by a downward spike in 2016-2.
- Loss cost experienced a flat trend between 2006 and 2012, then rising in 2013, followed by a declining pattern until a flatter pattern beginning 2016. Loss cost has been highly volatile over the bulk of the experience period.

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, a scalar parameter at 2013-1, a 2020-1 reform scalar, and a 2020-1 reform trend shift parameter are presented in Appendix E.

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

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 have inconsistent values and generally insignificant p -values and therefore are not included in our final model design. Therefore, at this time, we are unable to provide an assessment of the bodily injury reform impact. We will continue to monitor the potential impact on the post-reform severity and loss cost data.¹⁶

¹⁶ Unlike our private passenger findings of strong statistical support for a shift in costs coincident with the January 2020 reforms, we do not observe similar strong consistent evidence for commercial vehicles. Due to the difference in the vehicle types, we do not assume the findings from private passenger vehicles would be applicable to commercial vehicles.

In Figure 4 we present a heatmap of indicated severity trends beginning 2006-1 through 2011-2, ending 2021-2, 2021-1 and 2020-2, with time and a 2013-1 scalar parameter included in the model.

Figure 4: Bodily Injury - Severity Heatmap (Time & 2013-1 Scalar)



- The trend rates beginning 2006-1 through 2011-2, ending 2021-2, generally fall within the range of 0.0% to +0.5% with moderate adjusted R-squared values and *p*-values that are generally significant for the level change, but not significant for time. The 2013 scalar parameter clusters around +40% to +45%.
- The trend rates ending 2020-2 and 2021-1 are generally a half point to one point higher than those ending 2021-2, but also with insignificant *p*-values for time.
- Although changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020, increasing the bodily injury deductible from \$2,500 to \$5,000, we are unable to quantify the impact of this reform on severity at this early stage.

Due to the insignificant time parameters, we select a severity trend rate of 0.0%, with a scalar level change of +40% at January 1, 2013.

In Figure 5 we present a heatmap of indicated frequency trends beginning 2006-1 through 2011-2, ending 2019-2 and 2019-1, with only a time parameter included in the model. Although we don't

observe a significant pandemic effect, we exclude the 2020 and 2021 observations from consideration to limit any potential influence of the COVID-19 pandemic on the indicated frequency trend rate.

Figure 5: Bodily Injury - Frequency Heatmap (Time)



- The trend rates generally fall in the range of -4.5% to -7.5%, with a tighter clustering for those beginning 2006-2 through 2008-2 ranging around -5% to -5.5%, with moderate adjusted R-squared values and significant p -values for time.
- The models with the shorter experience periods generally have more negative indicated trend rates.

Considering the variability in frequency and the tighter clustering of measured trend rates for those beginning 2006-1 through to 2008-2, we continue to base our selected trend on these measured trends over these time periods and select a frequency trend rate of -5.0%.

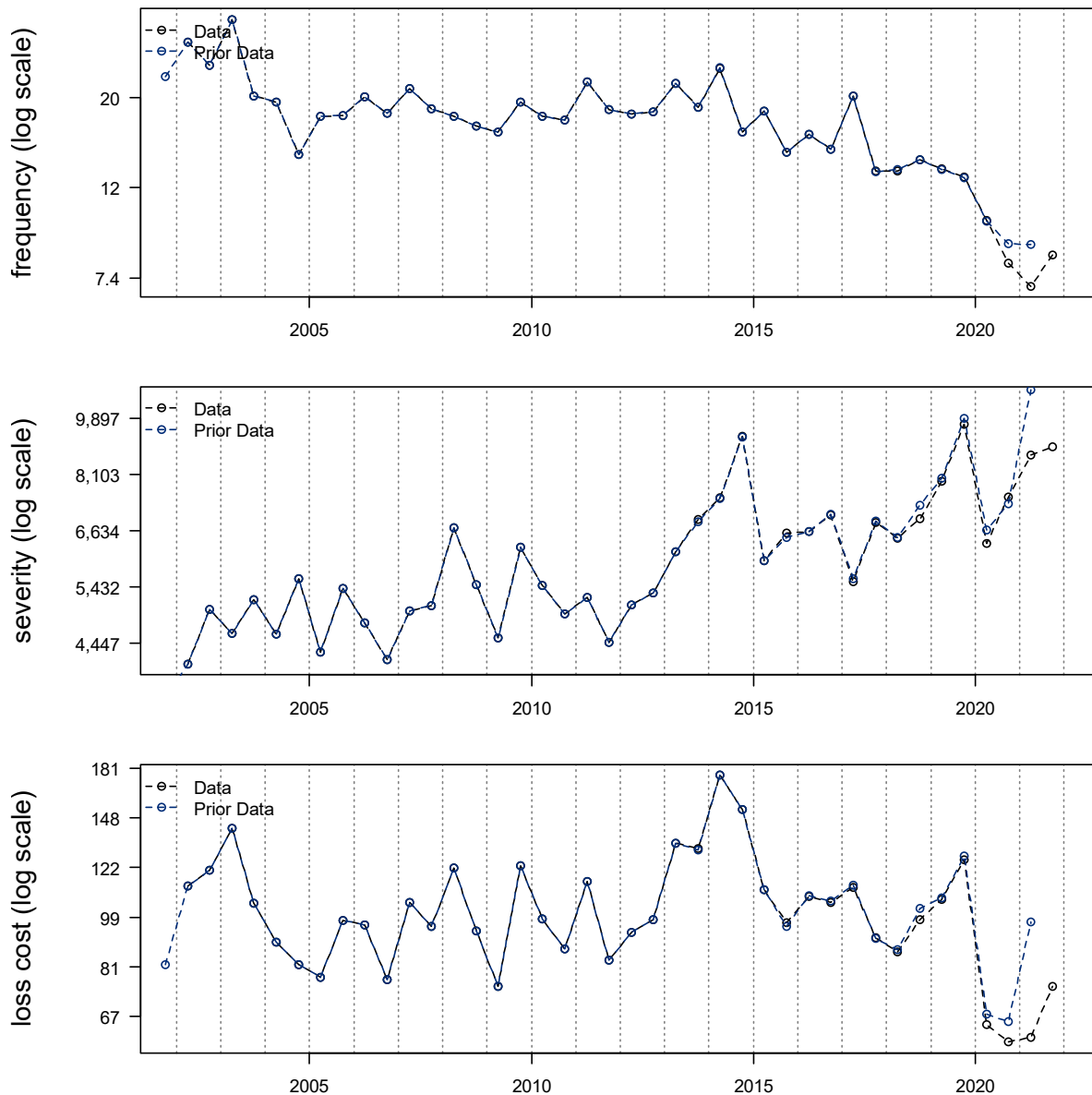
We, therefore, select a past loss cost trend of **-5.0%** (rounded), with a scalar level change of +40% at January 1, 2013; the same as our prior review.

At this time, although we do not consider there to be conclusive statistical evidence that the future trend rate should be different than our selected past trend rate; we do observe some evidence of the loss cost trend rate flattening; therefore, we select a future trend rate of -2.5%.

4.2. Property Damage (including DCPD)

In Figure 6, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the 2021-1 frequency, severity, and loss cost estimates have decreased.

Figure 6: Property Damage – Observed Loss Cost Experience



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

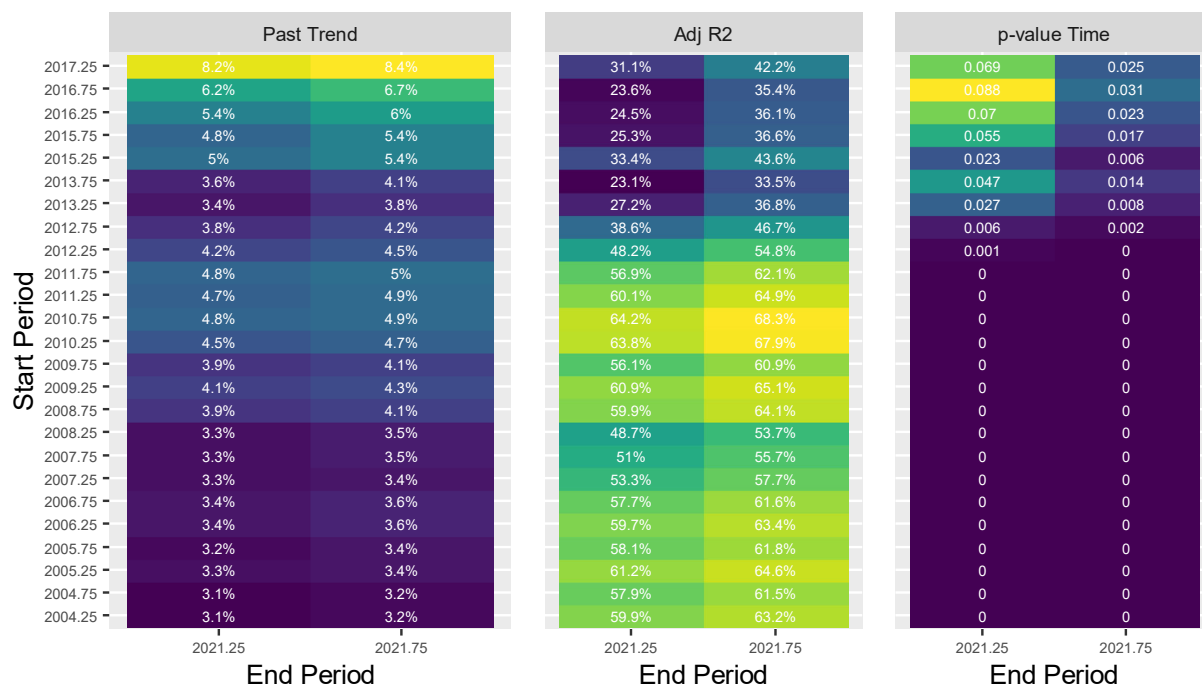
- Frequency exhibited a relatively flat pattern between 2004 and 2014, with a decline thereafter. We observe a modest decrease during 2020 and 2021 coincident with the COVID-19 pandemic (which we expect to reduce frequency) and introduction of DCPD (which we expect to increase frequency).
- Severity has exhibited an upward trend since 2006/2007, with a pronounced increase between 2011 and 2014. We observe a spike in 2019-1. We note the spike in 2021-1 observed in our prior report is not as apparent in this report.

- Loss cost, other than the large spike in 2014, and subject to variability, appears relatively flat since 2008. We observe a decrease during 2020 and 2021 coincident with the COVID-19 pandemic and introduction of DCPD.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods, with and without a seasonality parameter and the 2014-1 and 2014-2 observations are presented in Appendix E.

In Figure 7 we present a heatmap of indicated severity trends beginning 2004-1 through 2017-1, ending 2021-2 and 2021-1, excluding 2014-1 and 2014-2, with only a time parameter included in the model.

Figure 7: Property Damage - Severity Heatmap (Time; Excluding 2014-1 & 2014-2)

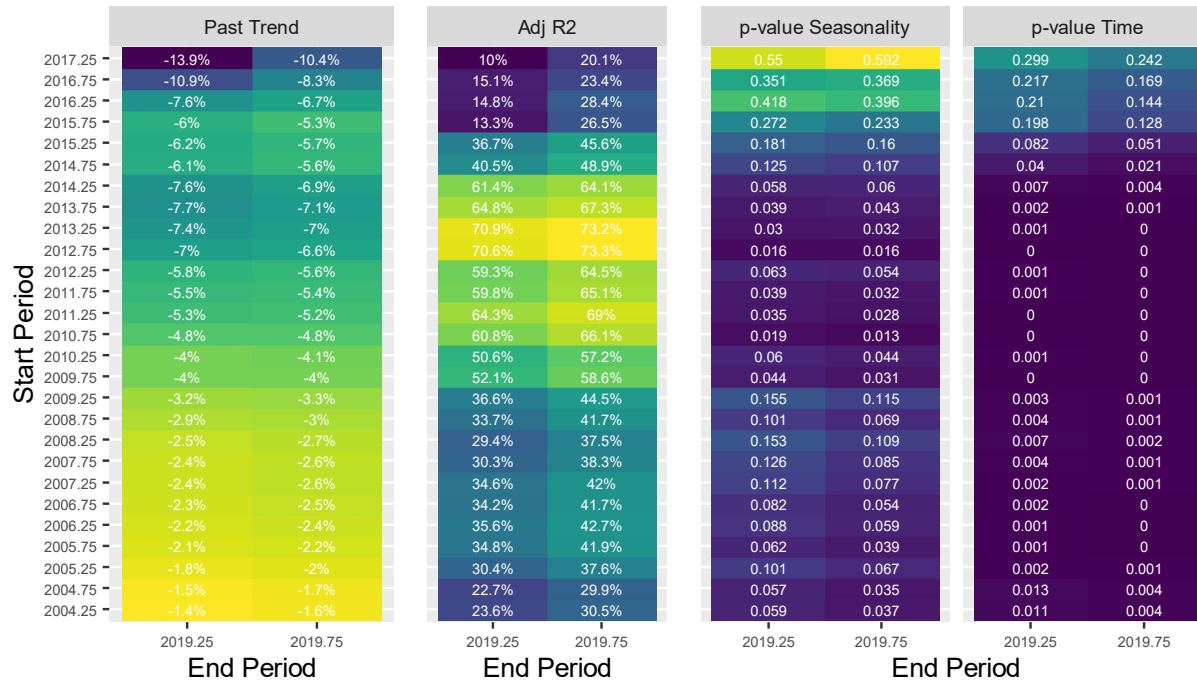


- The trend rates with experience periods beginning 2004-1 through 2008-1 generally cluster around +3.0% to +3.5% with moderate adjusted R-squared values and significant p -values for time.
- The measured trends begin to change beginning in 2008-2 to 2012-1, exhibit more variability (ranging from +4.0% to +5.0%) and have moderate adjusted R-squared values and significant p -values for time.
- The trend rates with shorter experience periods generally fall between +3.5% to +8.5% and have lower adjusted R-squared values.
- The trend rates ending 2021-1 are slightly lower than those ending 2021-2.

We select a severity trend rate of +3.5% which considers the clustering in the longer-term trends around +3.5%.

In Figure 8 we present a heatmap of indicated frequency trends beginning 2004-1 through 2017-1, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 8: Property Damage - Frequency Heatmap (Time & Seasonality)



- The trend rates with experience periods beginning 2004-1 through 2008-2 generally fall in the range of -1.5% to -3.0% with low to moderate adjusted R-squared values and significant *p*-values for time and, for some instances, seasonality.
- Due to the continued sharp decline in frequency in 2014-2 through 2020-1, the measured trends with experience periods beginning 2009-2 through 2014-1 are much lower (larger negative) in the range of -4.0% to -7.0% and have moderate adjusted R-squared values and significant *p*-values for time and seasonality.
- Experience periods beginning after 2014-1 have varying trend rates but insignificant *p*-values for seasonality and time.

Considering the variability in frequency, we continue to give weight to the indicated trend rates aligned with our selected severity trend rate with significant *p*-values, the periods beginning 2009-2 to 2011-2, and select a frequency trend rate -4.0%.

We, therefore, select a past cost trend of **-0.5%** (rounded), the same as our prior selection.

We estimate *future loss cost* trend will be approximately 2.5¹⁷ percentage points below the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post-October 1, 2021

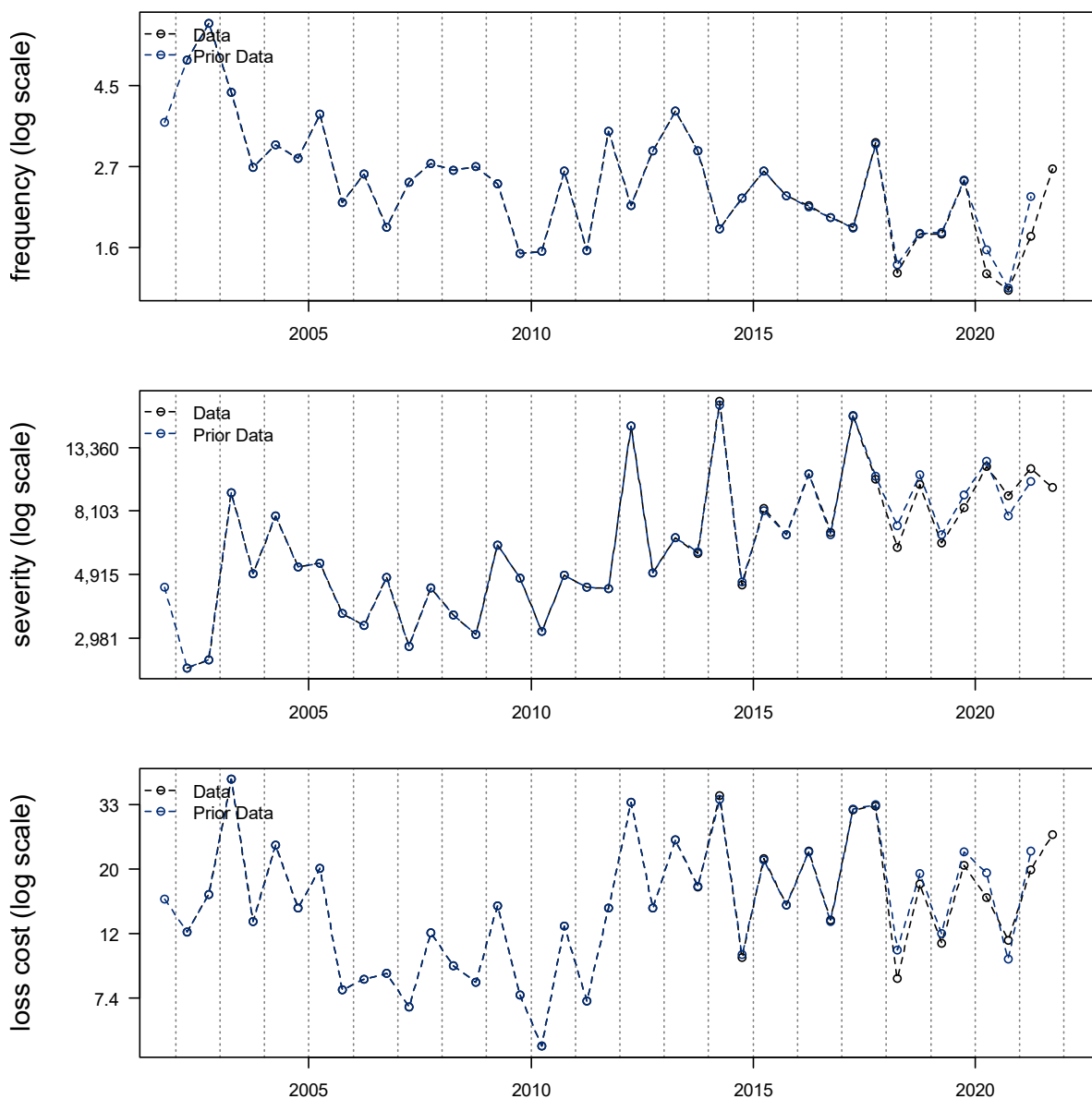
¹⁷ -2.5% = -0.5% (past loss cost trend) - 2.0% (historical inflation)

Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 3.12 for more details regarding our view on future loss cost trend for physical damage coverages.

4.3. Accident Benefits

In Figure 9, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 9: Accident Benefits – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 9) shows that subject to considerable variability:

- Frequency exhibited considerable variability and a slightly decreasing trend since 2013. While noting considerable volatility, we observe a decrease during 2020 (but not 2021) coincident with the COVID-19 pandemic.
- Severity has been increasing since 2006, including rather large spikes in 2012-1, 2014-1, and 2017-1.
- Following a relatively flat period between 2006 and 2011, the loss cost increased to a higher level, with frequent upward and downward spikes. We observe a modest decrease during 2020-2 coincident with the COVID-19 pandemic where the larger decrease for frequency is somewhat offset by the smaller severity increase.

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 2012-1, 2014-1, and 2017-1 observations are presented in Appendix E.

We consider the loss cost trends directly as the frequency statistics (presented in Appendix E) are very weak due to the large variability in the frequency observations.

In Figure 10 we present a heatmap of indicated loss cost trends beginning 2006-2 through 2016-1, ending 2019-2 and 2019-1, excluding 2012-1, 2014-1 and 2017-1,¹⁸ with only a time parameter included in the model. We exclude the 2020 and 2021 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

¹⁸ These exclusions correspond to significant spikes in severity, which is less apparent when considering the loss cost data directly.

Figure 10: Accident Benefits – Loss Cost Heatmap (Time; Excluding 2012-1, 2014-1 & 2017-1)



- The trend rates beginning 2006-2 through 2009-1 generally cluster around +6.0% to +6.5% with low adjusted R-squared values and significant p -values for time.
- Due to the recent flattening, the trend rates with shorter experience periods have much lower indicated trend rates, p -values that are insignificant for time, and very low adjusted R-squared values.

As presented in Appendix E, the combination of the separate severity and frequency trends beginning 2006-2 to 2009-1 further support a positive long term loss cost trend that is consistent with loss cost trend findings in Figure 10 for the same time period. We note the severity trends have moderate adjusted R-squared values, however frequency is dominated by variance.

However, since 2015, we see evidence of a flattening of the severity (and loss cost) trend rates. We, therefore, select a past and future loss cost trend of **+4.0%**, the same as our prior selection.

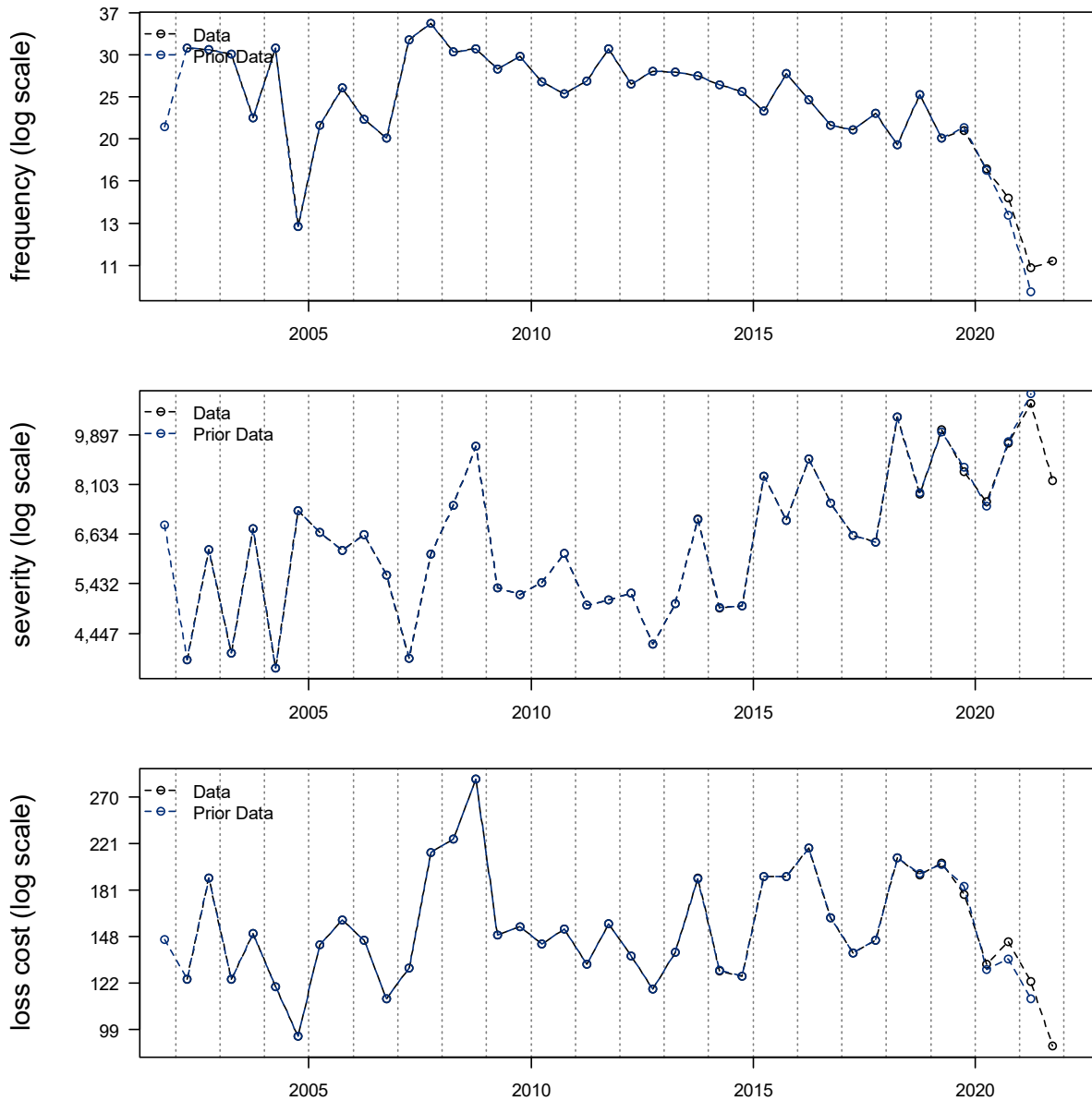
4.4. Uninsured Auto

Due to insufficient data, we select the same past and future loss cost trend rate as we do for accident benefits, **+4.0%**.

4.5. Collision

In Figure 11, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the 2020-2 and 2021-1 frequency and loss cost estimates have decreased slightly.

Figure 11: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 11) shows that subject to considerable variability:

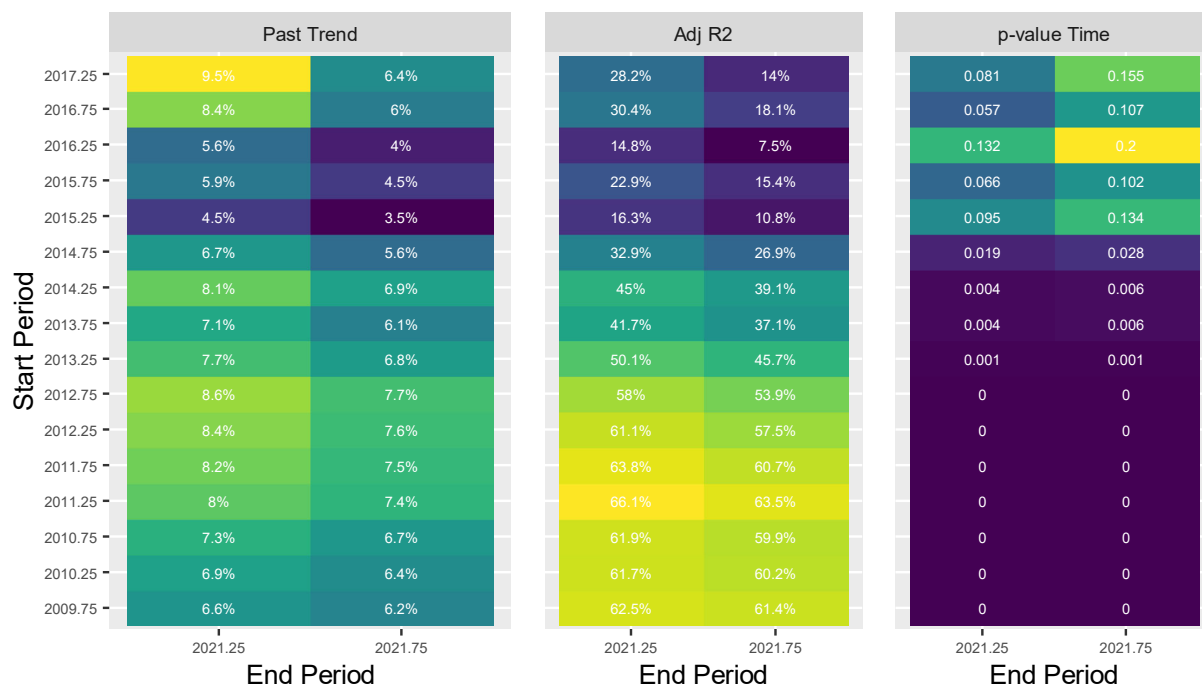
- Frequency has been decreasing since 2007. We observe a very large decrease during 2020 and 2021 coincident with the COVID-19 pandemic and the introduction of DCPD.
- Following a period of high volatility, severity began to increase around 2010, including several large upward spikes.

- Subject to considerable variability and spikes, loss cost has generally exhibited a somewhat positive trend pattern since 2010. We observe a large decrease during 2020 and 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, and with and without a seasonality parameter are presented in Appendix E.

In Figure 12 we present a heatmap of indicated severity trends beginning 2009-2 through 2017-1, ending 2021-2 and 2021-1, with only a time parameter included in the model.

Figure 12: Collision - Severity Heatmap (Time)

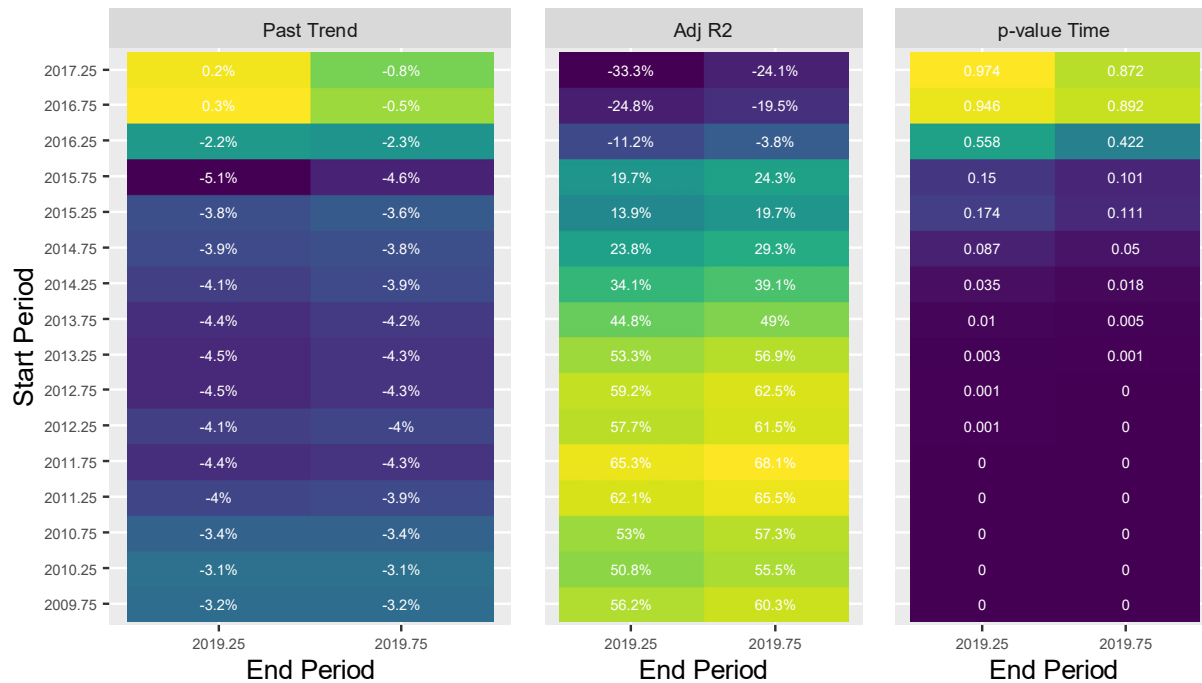


- The trend rates with experience periods beginning 2009-2 to 2013-1 generally fall in the range of +6.0% to +8.5% with moderate adjusted R-squared values and significant *p*-values for time.
- The models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 and 2011-2, with the trend rate clustering around +7.5% to +8.0%.

We select a severity trend rate of +7.5%.

In Figure 13 we present a heatmap of indicated frequency trends beginning 2009-2 through 2017-1, ending 2019-2 and 2019-1 with only a time parameter included in the model. We exclude the 2020 and 2021 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 13: Collision - Frequency Heatmap (Time)



- The trend rates with experience periods beginning 2009-2 to 2014-2 generally fall in the range of -3.0% to -4.5% with low to moderate adjusted R-squared values and significant *p*-values for time.
- The models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 to 2013-1 and have trend rates that cluster around -4.0% to -4.5%.

We select a frequency trend rate of -4.5%.

We, therefore, select a past cost trend of **+3.0%** (rounded), one-half percentage point lower than our prior selection.

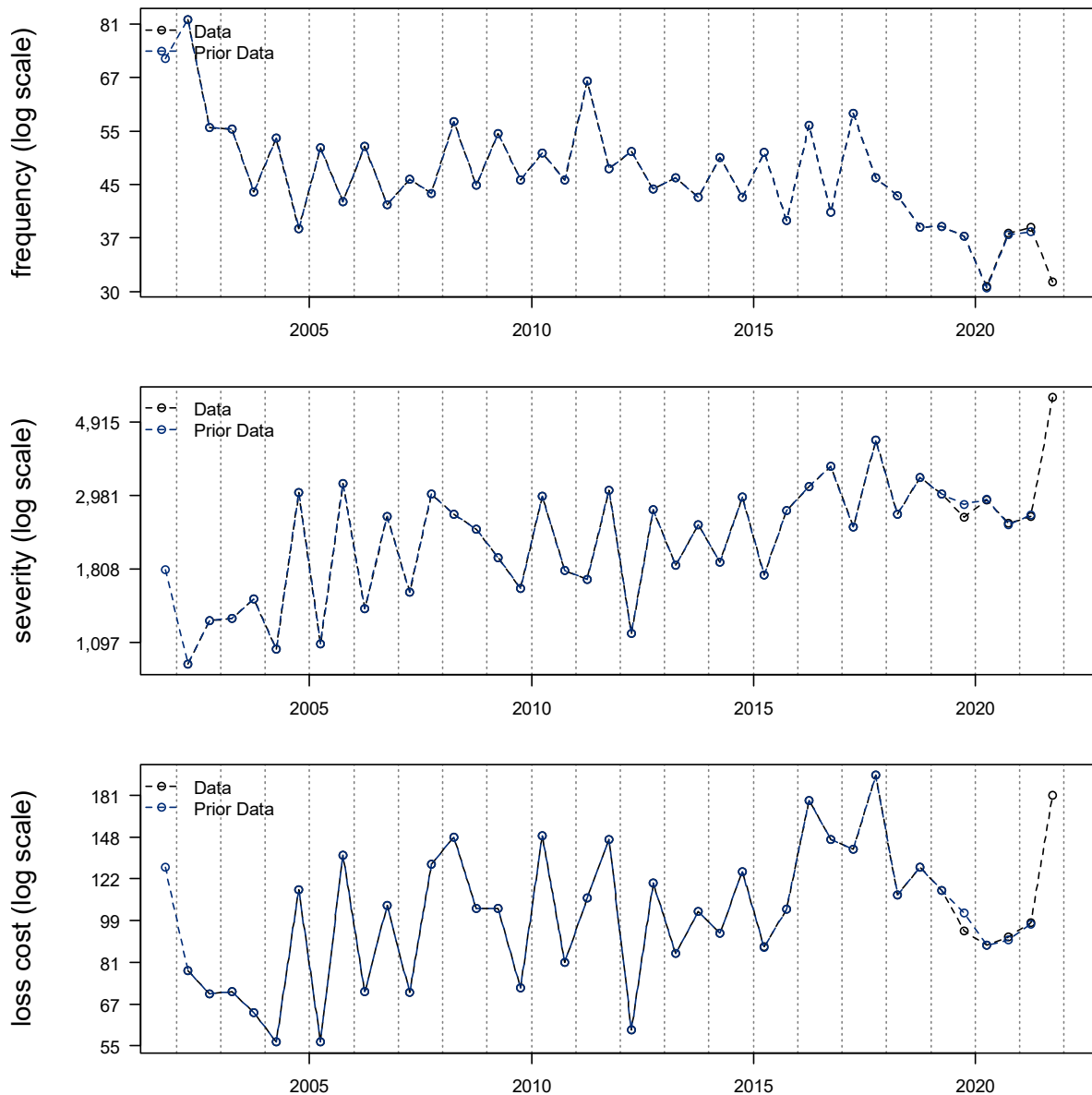
We estimate *future loss cost* trend will be approximately 1.5¹⁹ percentage points above the insurer’s expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer’s expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 3.12 for more details regarding our view on future loss cost trend for physical damage coverages.

4.6. Comprehensive

In Figure 14, 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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly.

¹⁹ 1.5% = 3.5% (past loss cost trend) - 2.0% (historical inflation)

Figure 14: Comprehensive – Observed Loss Cost Experience



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

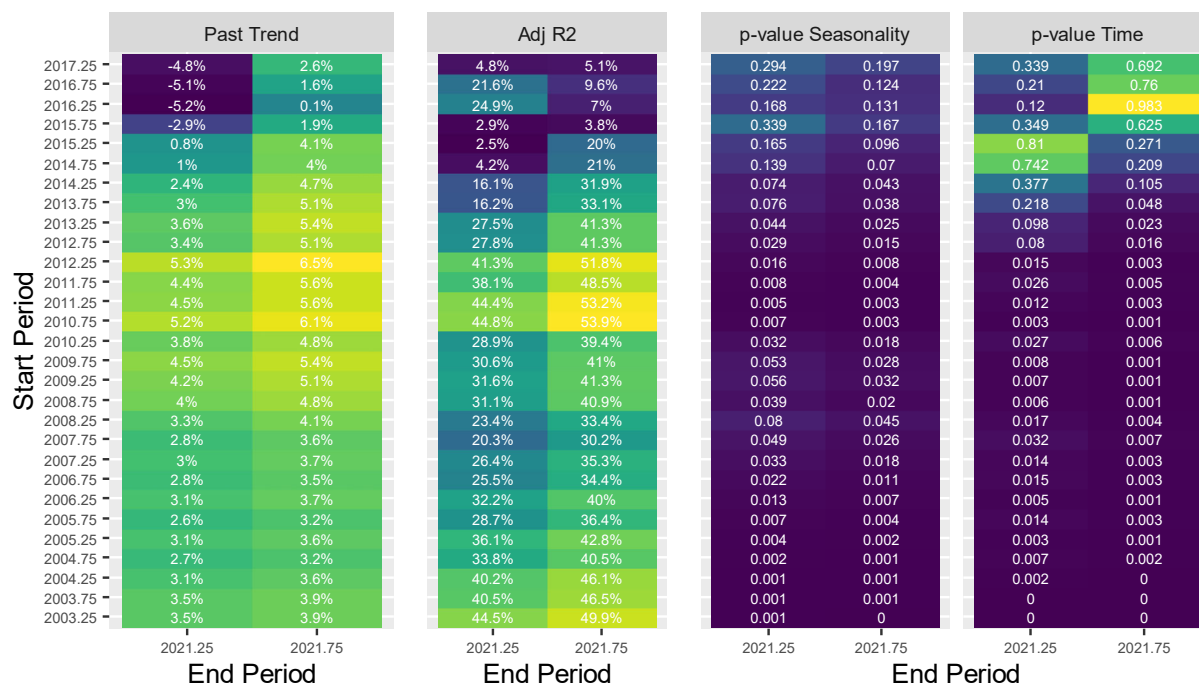
- Frequency has exhibited a generally flat trend pattern since 2004 (subject to seasonality), except for a recent decline in 2018 and 2019. We observe a large downward spike at 2020-1 and 2021-2 coincident with the COVID-19 pandemic.
- Severity has exhibited a volatile positive trend pattern. We observe a spike at 2021-2

- Loss cost has exhibited a slight upward trend pattern since 2004, with a sharp increase in 2016 and 2017, followed by a sharp decrease in 2018. We observe a small decrease in 2020 and 2021-1 coincident with the COVID-19.

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

In Figure 15 we present a heatmap of indicated severity trends beginning 2003-1 through 2017-1, ending 2021-1 and 2021-2, with time and seasonality parameters included in the model.

Figure 15: Comprehensive - Severity Heatmap (Time & Seasonality)

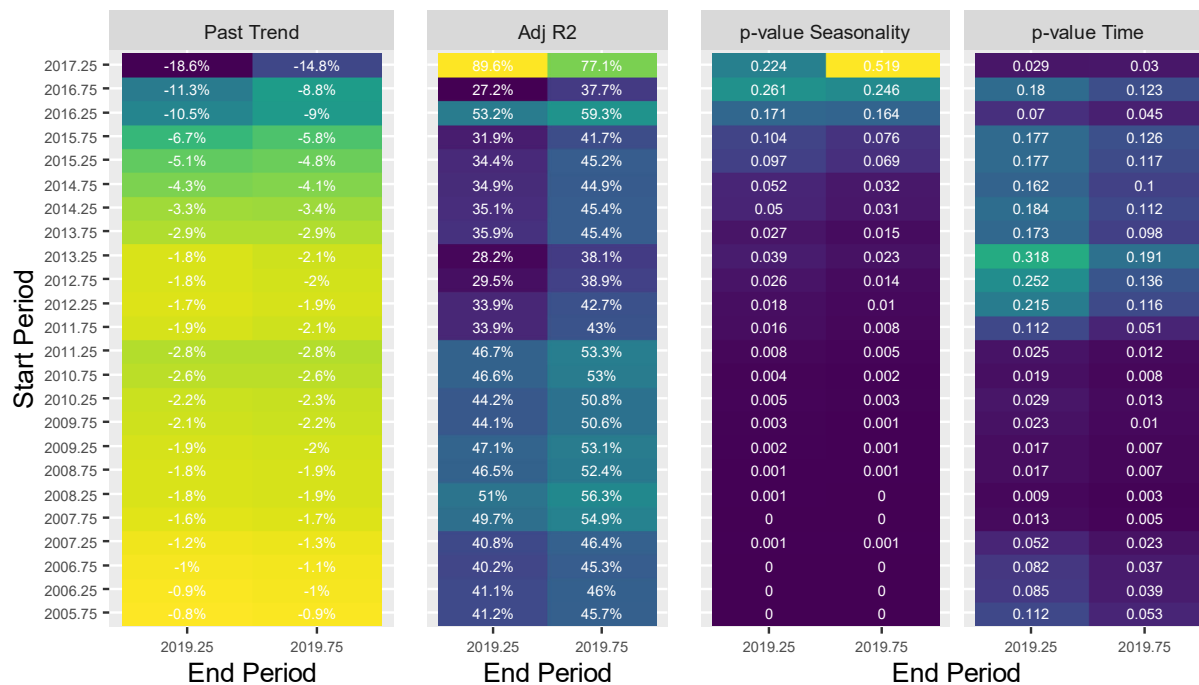


- The trend rates with experience periods beginning 2003-1 to 2013-1 generally range from +3.0% to +6.5% with low to moderate adjusted R-squared values and significant p -values for time and seasonality.
- Models with shorter experience periods generally indicate loss trend rates that are on the higher end of the range and models ending 2021-1 have lower trend rates than 2021-2, due to the large spike at the immature 2021-2 observation.
- Shorter experience periods tend to have poor statistical results (insignificant p -values and low adjusted R-squared values) due to the high level of variability in the severity data.

In light of the variability in severity, we continue to rely upon the measured trends over the longer time periods but give some consideration to the trends based on the (shorter) more recent data, and select a severity trend rate +3.5%.

In Figure 16 we present a heatmap of indicated frequency trends beginning 2005-2 through 2017-1, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model. We exclude the 2020 and 2021 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 16: Comprehensive - Frequency Heatmap (Time & Seasonality)



- The trend rates with experience periods between 2005-2 and 2011-2 generally fall in the range of -1.0% to -3.0% with moderate adjusted R-squared value and generally significant p -values for seasonality and time.
- Shorter experience periods have lower trend rates but have insignificant p -values for time and in some instances, seasonality.
- The models with experience periods ending 2019-2 are similar (slightly more negative) and are more likely to have significant p -values for time than those ending 2019-1.

Given the variability of the frequency data, like severity, we select a frequency trend rate of -1.5% based on the longer-term trend rates.

We therefore select a past loss cost trend of +2.0% (rounded), the same as our prior selection.

We estimate *future loss cost* trend will be approximately equal to²⁰ the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance

²⁰ 0.0% = 2.0% (past loss cost trend) - 2.0% (historical inflation)

and Repair CPI data available at time of filing. Please refer to Section 3.12 for more details regarding our view on future loss cost trend for physical damage coverages.

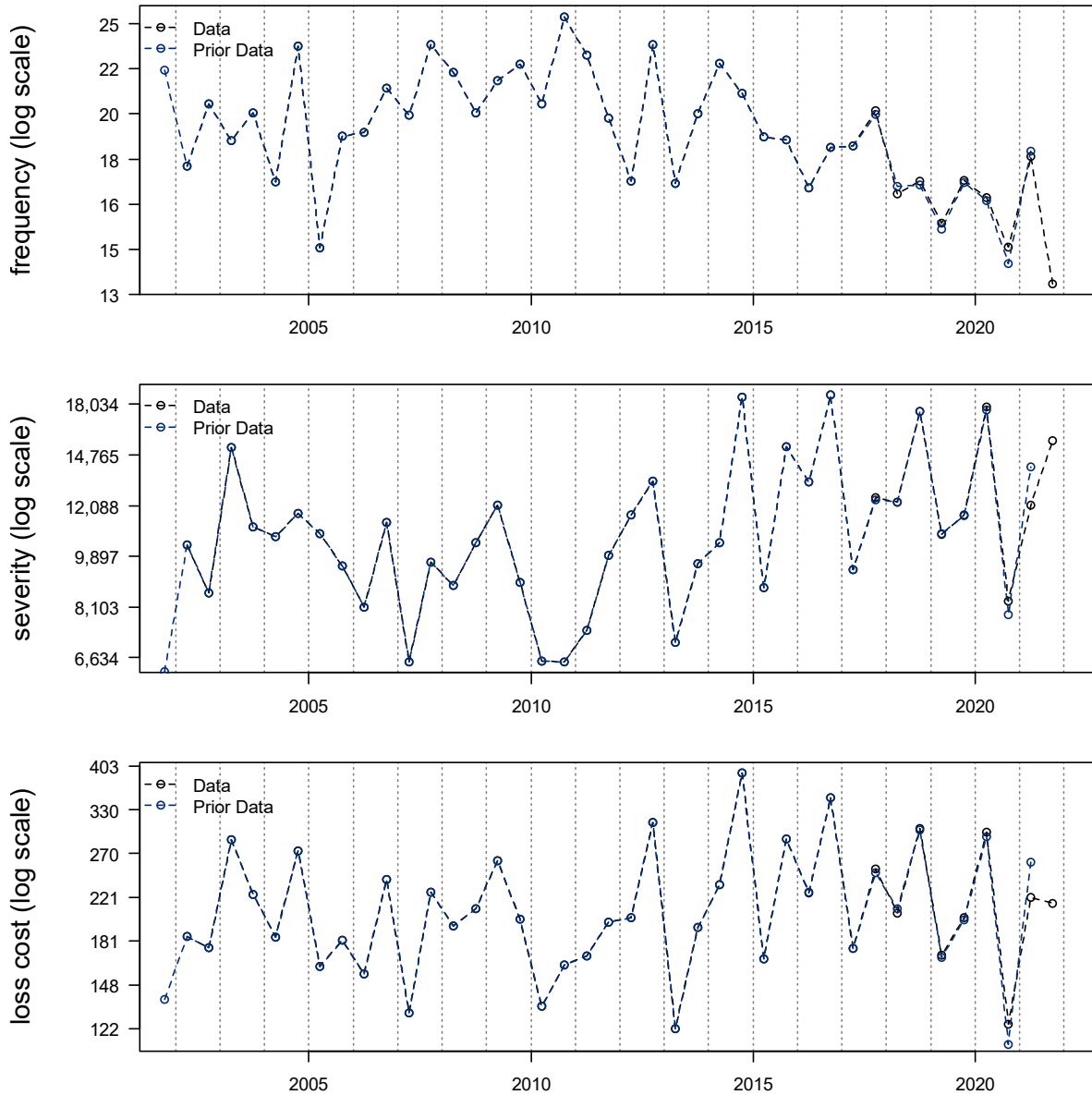
4.7. Specified Perils

Due to insufficient data, we select the same past and future loss cost trend rate as we do for comprehensive, **+2.0%**.

4.8. All Perils

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 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe that the immature severity and loss cost estimates have generally decreased.

Figure 17: All Perils – Observed Loss Cost Experience



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

- Frequency, subject to volatility, has exhibited a declining trend pattern.
- Severity, after a rise in 2014, has exhibited a flat (slightly decreasing) pattern, subject to volatility, since.
- Loss cost has exhibited a trend pattern somewhat similar to that of severity.

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.

In Figure 18 we present a heatmap of indicated severity trends beginning 2006-1 through 2017-1, ending 2021-2 and 2021-1, with time included in the model.

Figure 18: All Perils - Severity Heatmap (Time)

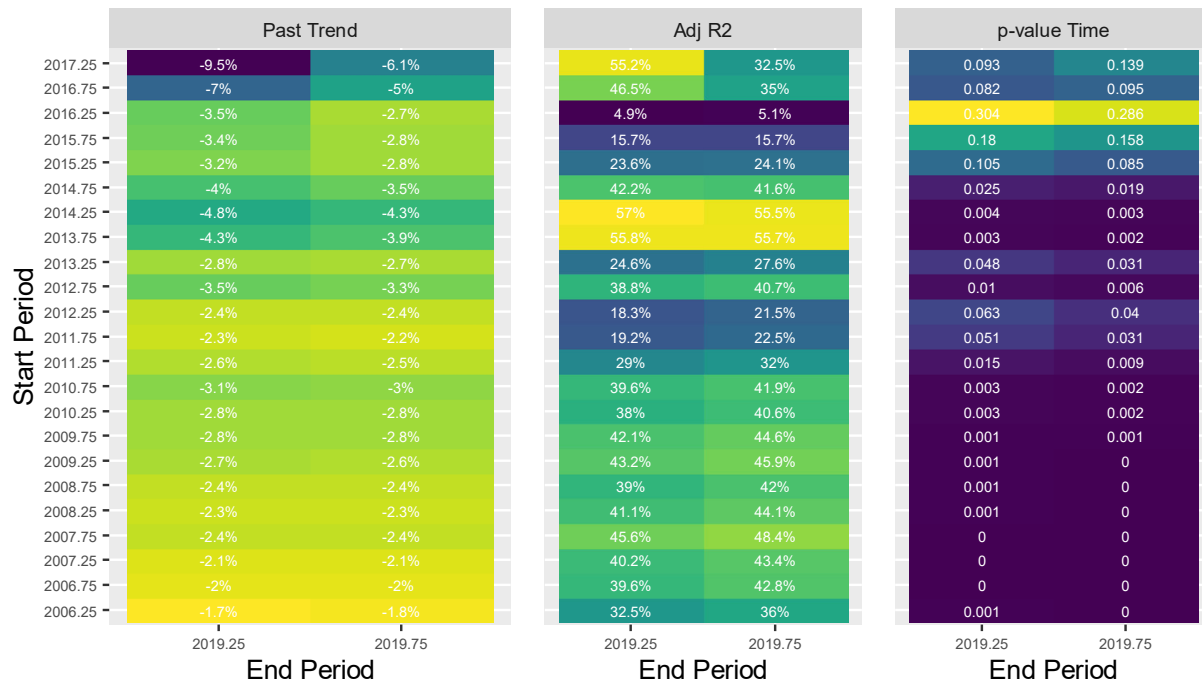


- The trend rates with experience periods between 2006-1 and 2010-2 generally fall in the range of +3.5% to +5.0% with low adjusted R-squared values and significant *p*-values for time.
- Shorter experience periods have lower trend rates but have lower adjusted R-squared values and insignificant *p*-values for time due to the significant volatility in the data.
- The models with experience periods ending 2021-1 are similar to (modestly lower) 2021-2.

Given the data volatility, we select a severity trend rate of +3.5% based on the clustering over the time frames beginning 2006 to 2008.

In Figure 19 we present a heatmap of indicated frequency trends beginning 2006-1 through 2017-1, ending 2019-2 and 2019-1, with only a time parameter included in the model. We exclude the 2020 and 2021 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 19: All Perils - Frequency Heatmap (Time)



- The trend rates with experience periods between 2006-1 and 2013-2 generally fall in the range of -4.0% to -2.0% with low to moderate adjusted R-squared values and significant *p*-values for time.
- Shorter experience periods have varying negative trend rates but insignificant *p*-values for time.

Given the data volatility and weaker statistics, we select a frequency trend rate of -2.0% based on the measured trends over a similar time frame as our severity trend rate selection.

We therefore select a past loss cost trend of **+1.5%** (rounded), the same as our prior selection.

We estimate *future loss cost* trend will be approximately 0.5²¹ percentage points below the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 3.12 for more details regarding our view on future loss cost trend for physical damage coverages.

4.9. Underinsured Motorist

For reasons of data volume and the nature of the coverage, we select as the past and future loss cost trend rate, the severity trend rate that approximately underlies our selected bodily injury severity trend rate, **+0.0%**.

4.10. Summary - All Coverages

We summarize our trend analyses in Table 8.

²¹ -0.5% = 1.5% (past loss cost trend) - 2.0% (historical inflation)

Table 8: Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury*	-5.0%	-2.5%
Property Damage	-0.5%	-0.5%‡
Accident Benefits	+4.0%	+4.0%
Uninsured Auto	+4.0%	+4.0%
Collision	+3.0%	+3.0%‡
Comprehensive	+2.0%	+2.0%‡
Specified Perils	+2.0%	+2.0%‡
All Perils	+1.5%	+1.5%‡
Underinsured Motorist	+0.0%	+0.0%

‡ The *future* trend rates for property damage, DCPD, collision, comprehensive, specified perils and all perils to be modified to account for changes in economic conditions. (See Section 3.11)

* A factor of 1.40 applies to loss costs prior to January 1, 2013.

We summarize our trend analyses as of June 30, 2021 in Table 9.

Table 9: Prior Selected Loss Cost Trends

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-5.0%	-4.0%
Property Damage	-0.5%	-0.5%
Accident Benefits	+4.0%	+4.0%
Uninsured Auto	+4.0%	+4.0%
Collision	+3.5%	+3.5%
Comprehensive	+2.0%	+2.0%
Specified Perils	+2.0%	+2.0%
All Perils	+1.5%	+1.5%
Underinsured Motorist	+0.0%	+0.0%

* A factor of 1.40 applies to loss costs prior to January 1, 2013.

5. Historical COVID-19 Impact

COVID-19 “stay-at-home” orders and other directives during the pandemic resulted in a dramatic decline in traffic. While vaccine distribution has contributed to an increase in traffic levels since the early days of the pandemic, there remains uncertainty as to the new normal traffic patterns and claims frequency levels during the time periods during which rate programs that use these benchmarks may be in effect. This is evident in the AUTO 7001 claim count experience as of December 31, 2021 reported for 2020 and 2021 accident half years.

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 present multiple loss trend models by 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, 2021-1, and 2021-2 observations from the presented models where a significant decrease in frequency (or loss cost) was present. However, this approach does not quantify the impact of COVID-19, instead it excludes the impact from consideration.

In order to quantify the impact, we consider a model of the same form as those used to derive our selected trend rate *including* the 2020-1, 2020-2, 2021-1, and 2021-2 observations and if significant²², an additional (scalar) parameter which measures the relationship between the decline in mobility to the change in claims experience during the pandemic. The resulting model has identical coefficients²³ (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, 2021-1, and 2021-2 observations and the additional scalar parameters.

At this time, accident half-years in 2020 and 2021 are the only observations available (i.e., four data points) to measure the impact of COVID-19 on claims experience. The impact of the COVID-19 pandemic on commercial vehicles is expected to be less than on private passenger vehicles. 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,

²² Before inclusion of the mobility 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.

²³ 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, 2021-1, and 2021-2 data points and removes their influence on the indicated trend rates.

2021-1, and 2021-2 accident half-years are impacted by COVID-19, the severity of government-imposed restriction on mobility varied from month to month.²⁴

In Table 10, we summarize the observed COVID-19 impact on 2020-1, 2020-2, 2021-1, and 2021-2 commercial vehicle claims costs. Instances **where the measured impact of the pandemic is insignificant**²⁵ are coloured grey in the table.

Table 10: Effect of COVID-19 on Claim Costs Related to Frequency Decline

Coverage	2020-1	2020-2	2021-1	2021-2
Bodily Injury	0%	0%	0%	0%
Property Damage	-30%	-37%	-49%	-31%
Accident Benefits	0%	0%	0%	0%
Collision	-13%	-22%	-43%	-40%
Comprehensive	-33%	-1%	-15%	-16%
All Perils	0%	0%	0%	0%

5.2. COVID-19 2020 Diagnostics

In Figure 20 through Figure 25, 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 of the COVID-19 pandemic on the reporting of claims and on the estimates of industry ultimate loss amounts²⁶ used in this report. We used these diagnostics to consider the impact COVID-19 may have had on the 2020-1, 2020-2, 2021-1, and 2021-2 ultimate estimates for each coverage; and therefore, our loss trend model design. We summarize our findings below.

²⁴ 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.

²⁵ Parameters with p-values less than 5% are considered statistically significant.

²⁶ All reference to loss amounts includes a provision for allocated loss adjustment expenses (ALAE).

- Property damage (including DCPD),²⁷ collision and comprehensive coverages exhibit a significant reduction to reported frequency and a resulting reduction to reported loss cost in 2020 and 2021. We note comprehensive only experienced a modest decline in reported frequency during 2020-1 with pre-pandemic level frequency in 2020-2 and 2021-1. The steep decline in collision is likely impacted by the introduction of DCPD, whereby claims that would have otherwise been reported as collision shift to DCPD.
- We do not observe a significant reduction in reported frequency or loss costs for the bodily injury, accident benefits and all perils coverages.²⁸ This may be due to the limited volume of claim counts and high degree of variability for these coverages. As well, the reforms for bodily injury and introduction of DCPD may be masking the impact (if any) of the pandemic.
- We observe a reduction in the ratio of closed to reported counts for bodily injury during 2020-1 and 2021-1 likely due to delays in settlement process as a result of reduced interaction between insurers and claimants.
- Considering the limited volume and historical volatility of all the coverages, the reported severity as of 6-months appears consistent with historical trends except for spikes in property damage and a large decrease in 2020-1 accident benefits.

²⁷ The observed 2020-1 frequency as of 6-months for property damage does not appear to be an outlier in Figure 21 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 6 in the preceding loss trend section.

²⁸ A modest decrease is observed for 2020-2 and 2021-2 for all perils, subject to considerable volatility.

Figure 20: Bodily Injury – Triangle Diagnostics

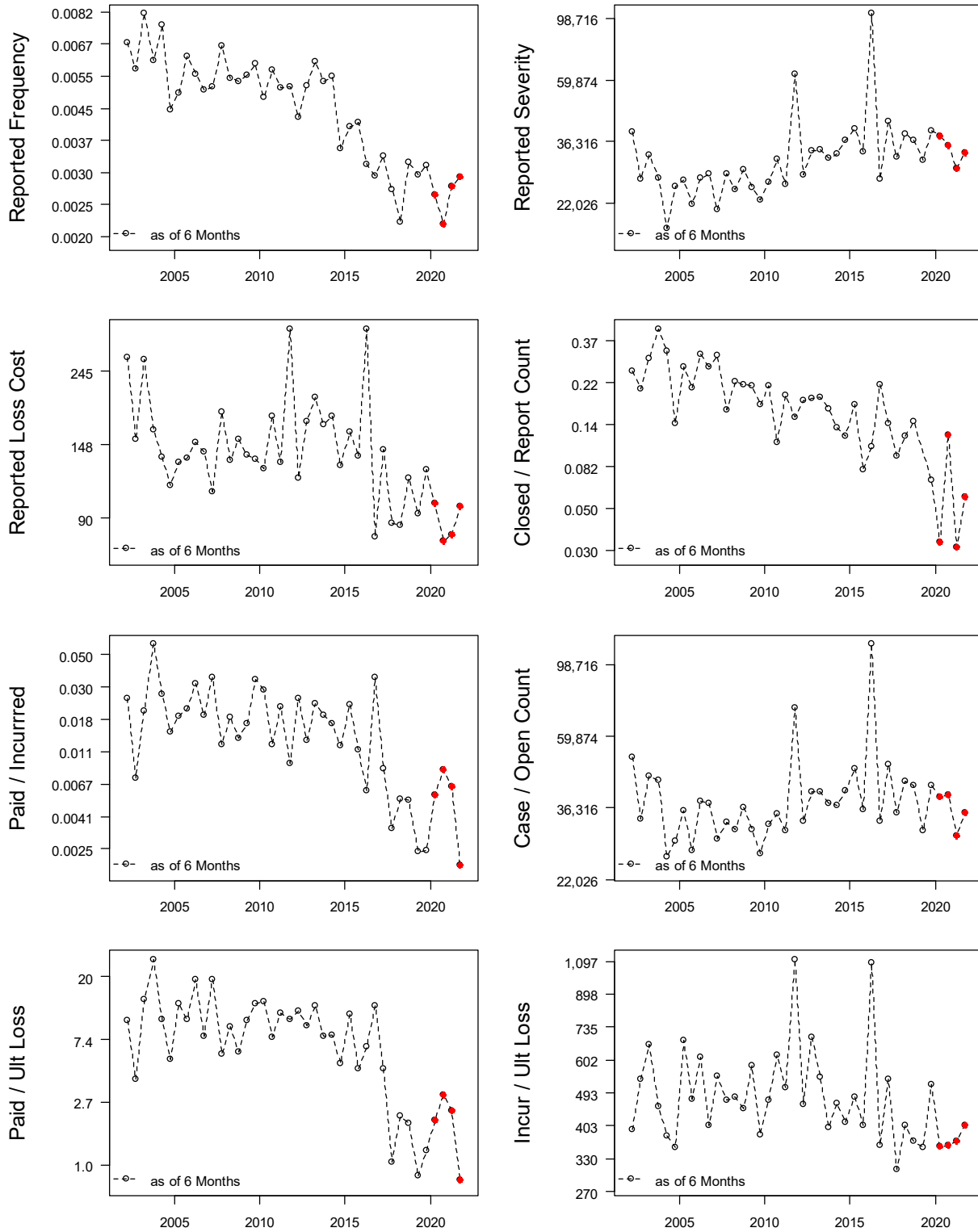


Figure 21: Property Damage (Including DCPD) – Triangle Diagnostics

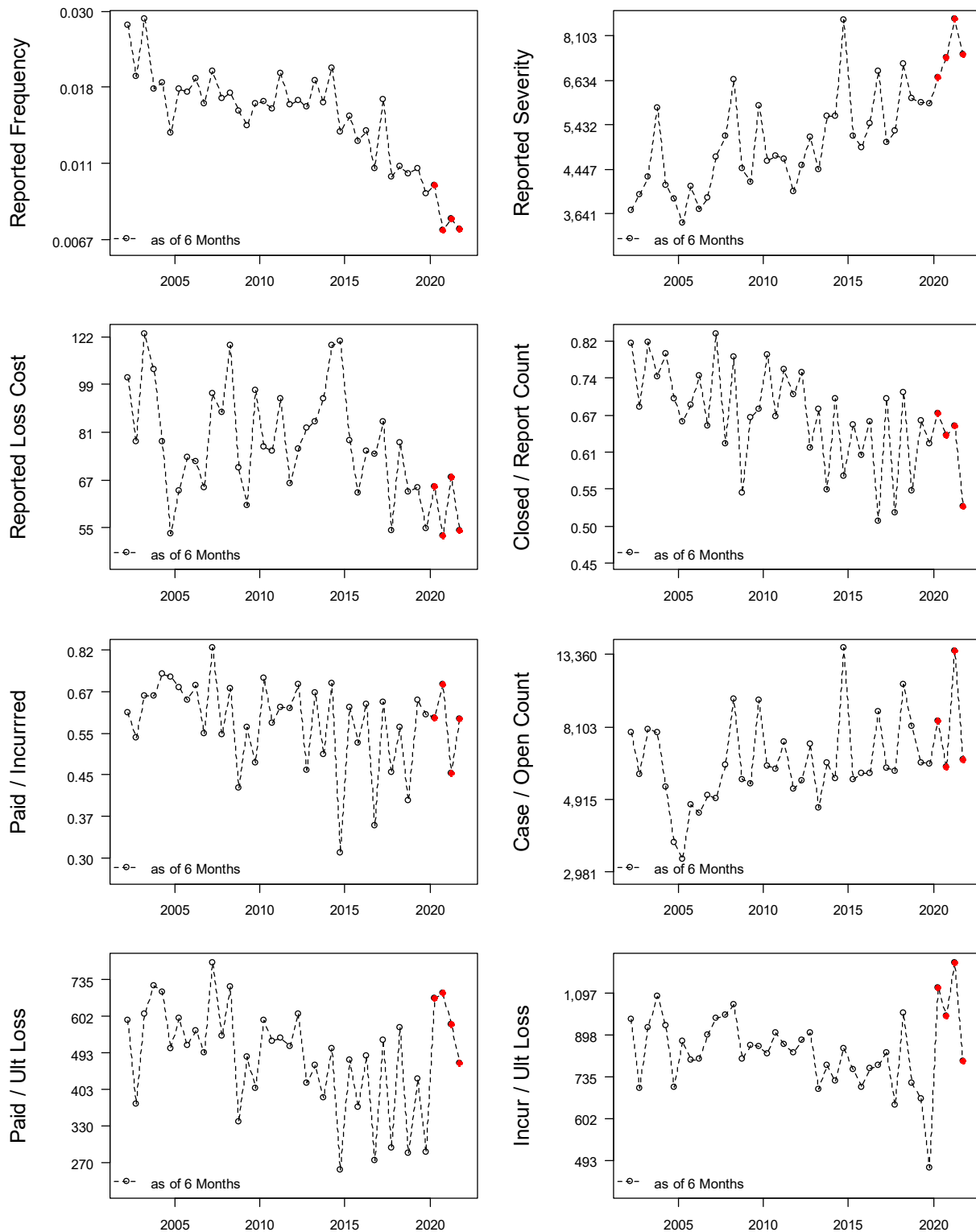


Figure 22: Accident Benefits – Total

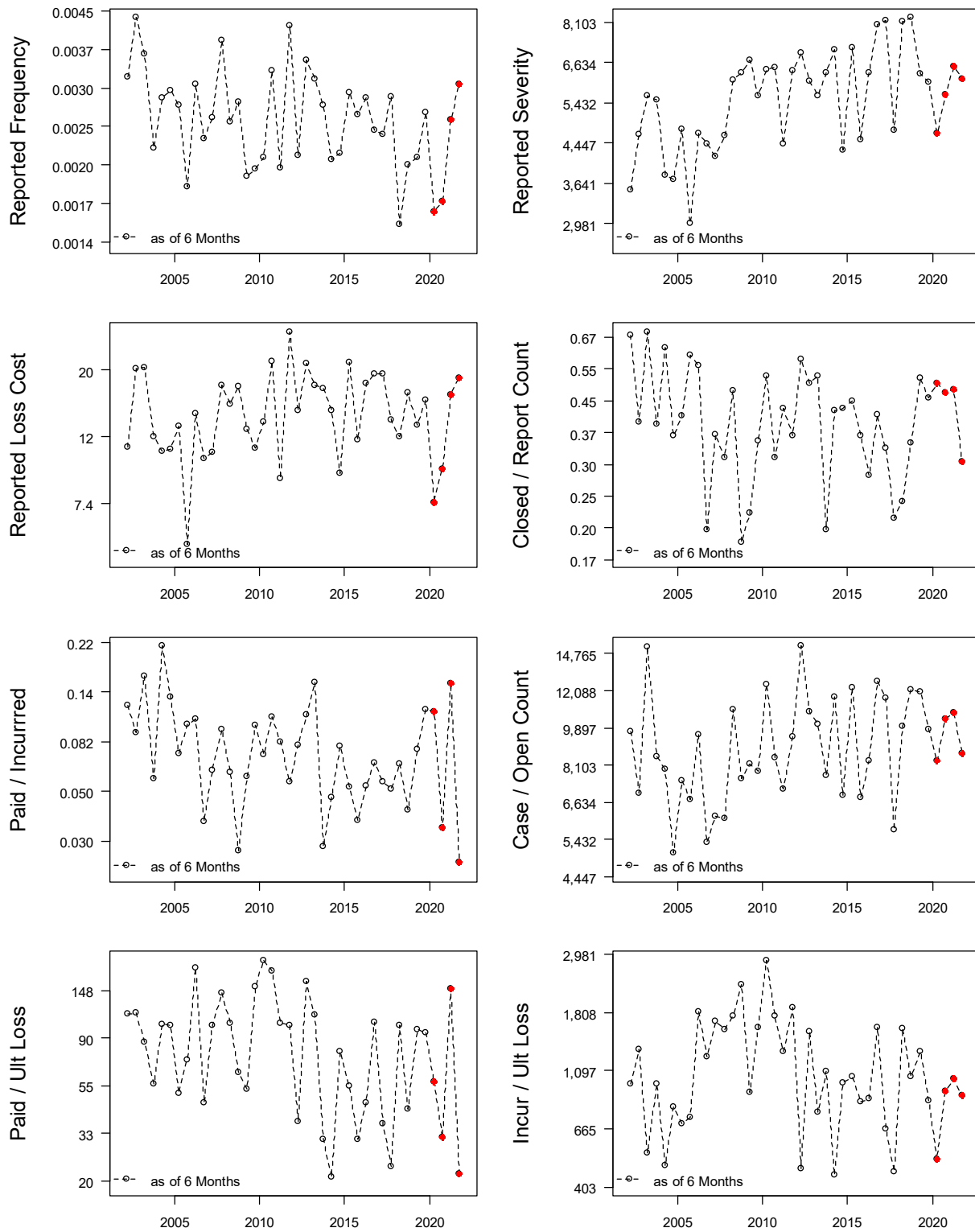


Figure 23: Collision – Triangle Diagnostics

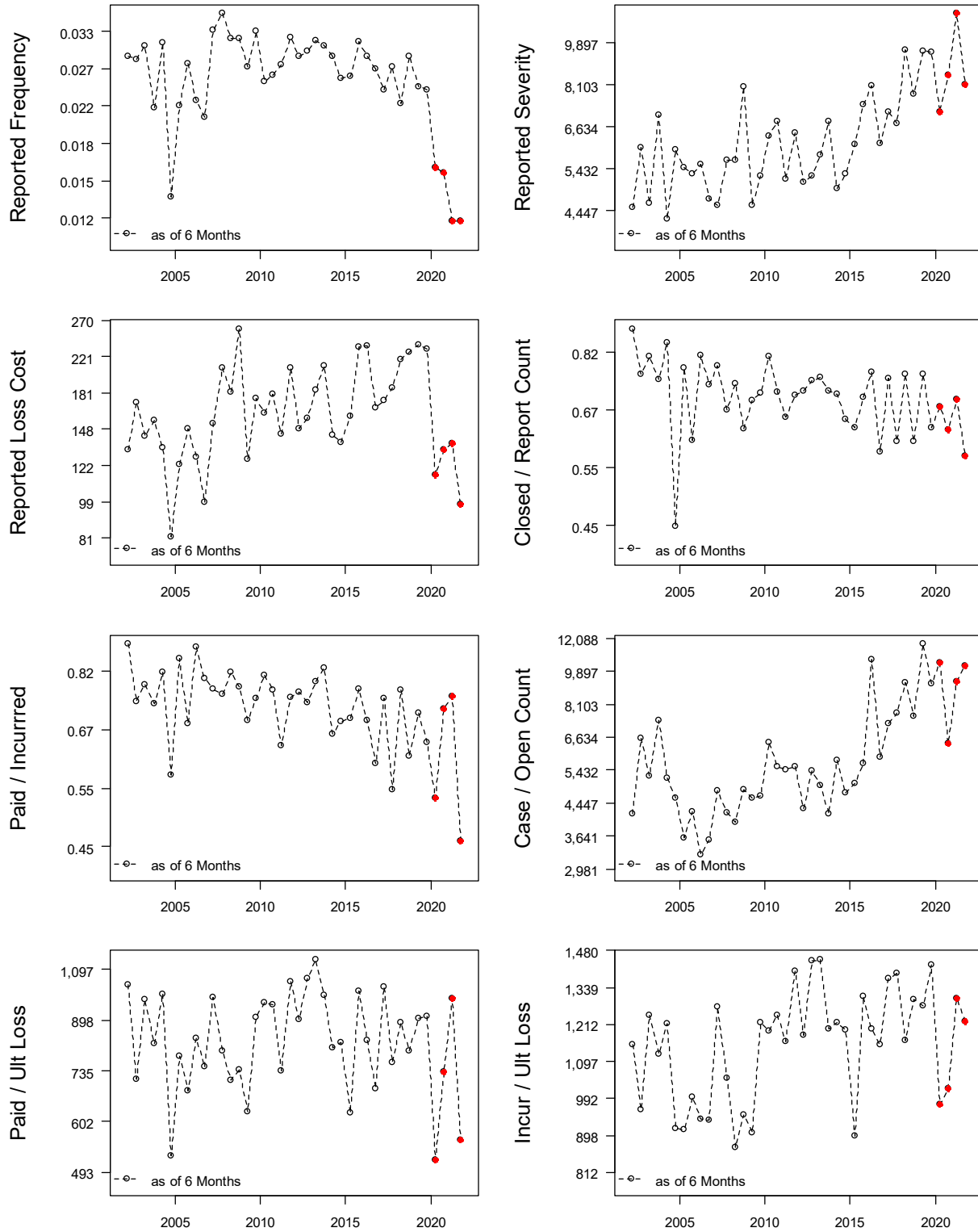


Figure 24: Comprehensive – Triangle Diagnostics

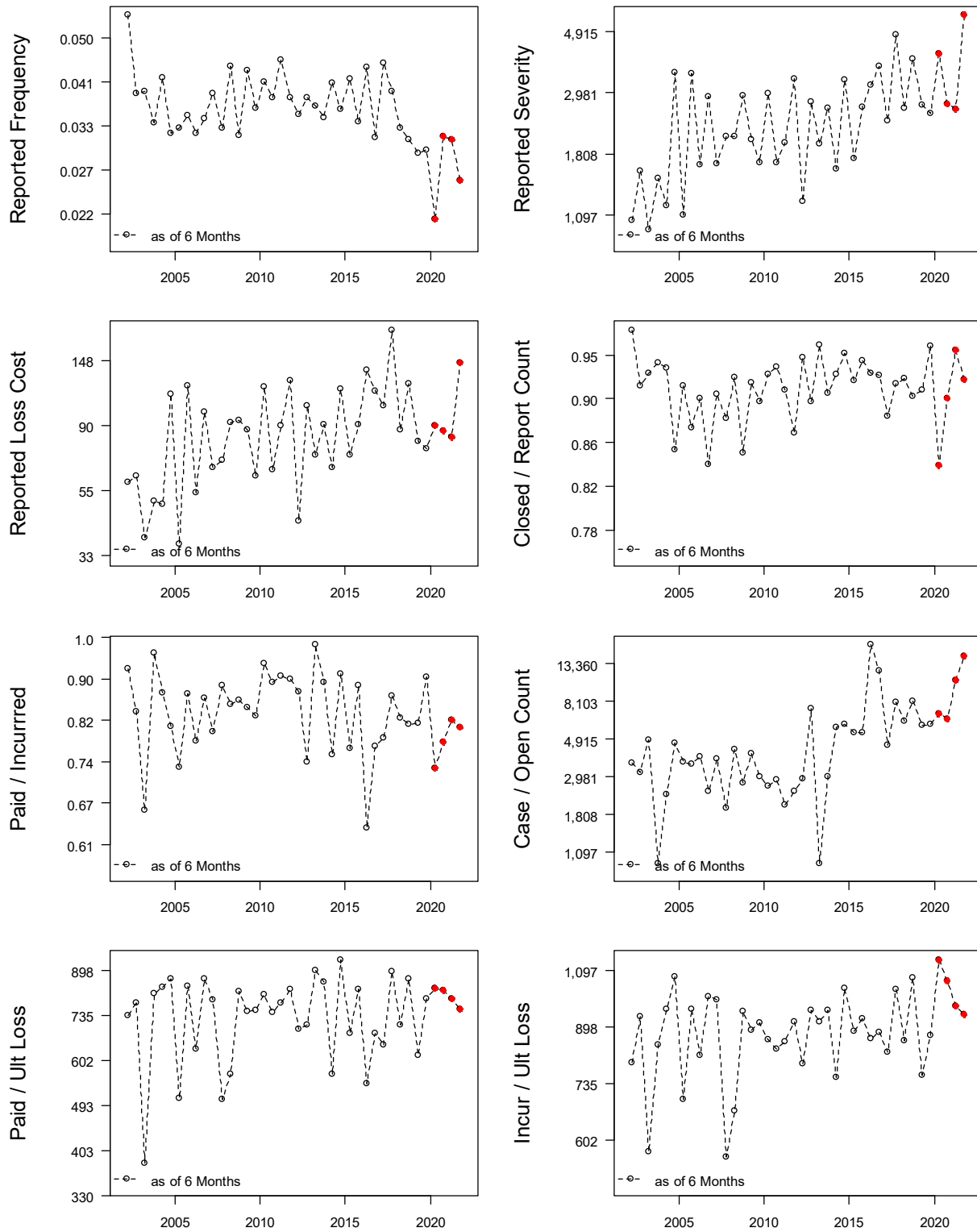
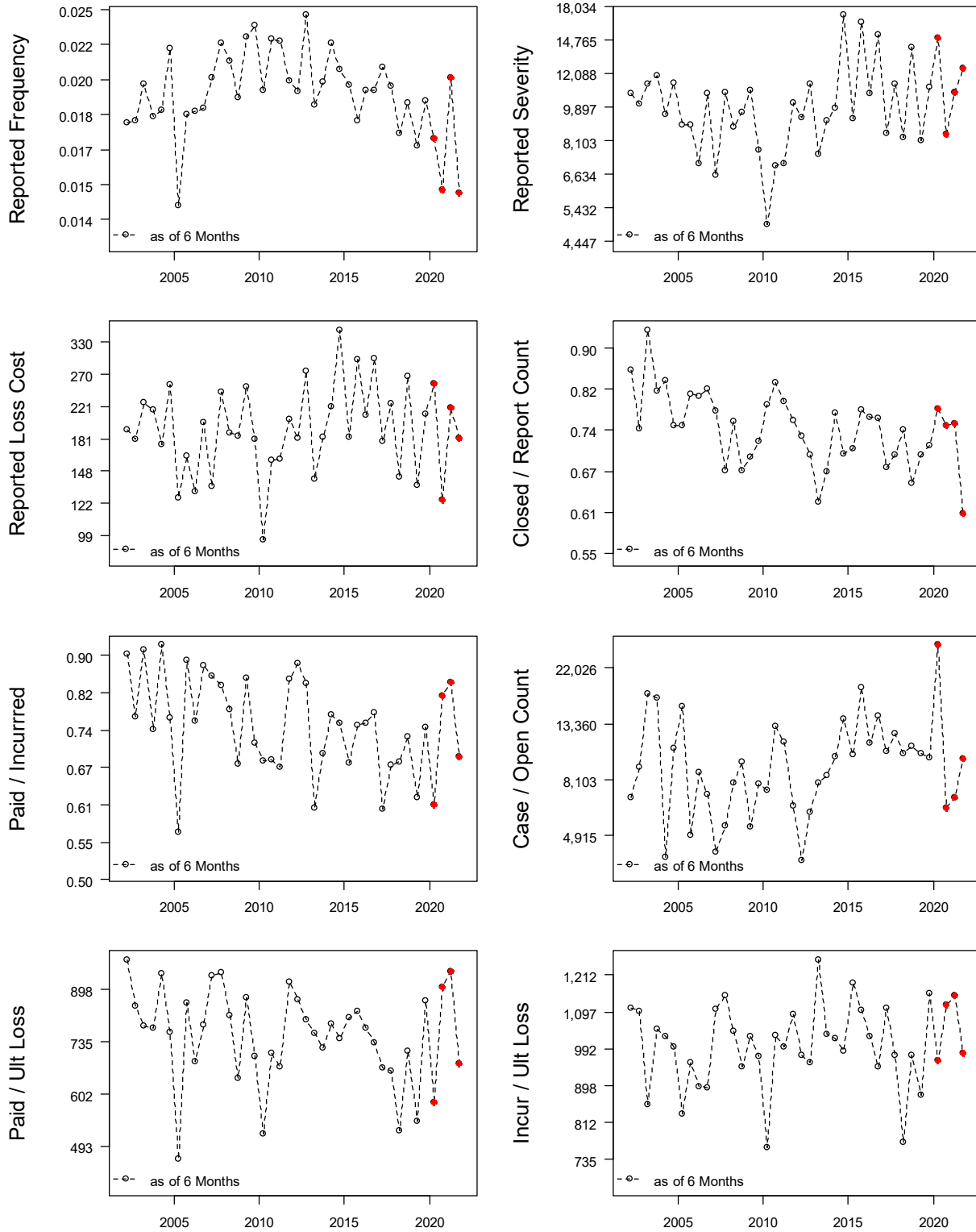


Figure 25: All Perils – Triangle Diagnostics



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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.

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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 13

Property Damage: Pages 14 to 23

Accident Benefits: Pages 24 to 31

Collision: Pages 32 to 40

Comprehensive: Pages 41 to 45

All Perils: Pages 46 to 52

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

Province of Newfoundland
Commercial Vehicles (Including Fleets)
Claim Count Development Selections
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 10 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Avg: All Semester ex H/I/O	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
36	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1
42	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
48	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
54	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
60	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
66	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
72	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
78	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
84	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	1	1	1	1
90	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
96	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
102	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
108	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
114	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
120	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
126	1	Wght Avg: 10 Semesters	1	1	1	1
132	1	Wght Avg: 10 Semesters	1	1	1	1
138	1	Wght Avg: 10 Semesters	1	1	1	1
144	1	Wght Avg: 10 Semesters	1	1	1	1
150	1	1	1	1	1	1
156	1	1	1	1	1	1
162	1	1	1	1	1	1
168	1	1	1	1	1	1
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198	1	1	1	1	1	1
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210	1	1	1	1	1	1
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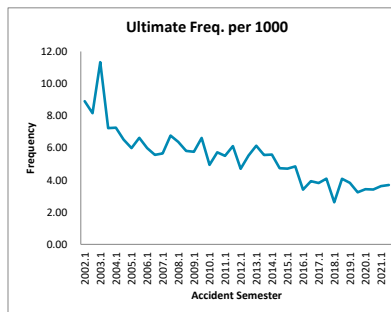
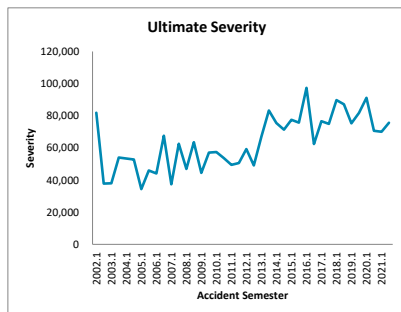
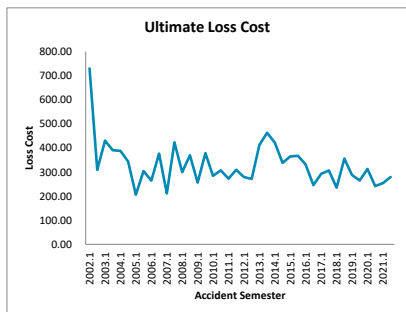
Province of Newfoundland
Commercial Vehicles (Including Fleets)
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Avg: 6 Semesters ex H/I/O	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Avg: All Semester ex H/I/O	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
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102	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
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222	1	1	1	1	1	1
228	1	1	1	1	1	1
234	1	1	1	1	1	1

Province of Newfoundland
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 12/31/21

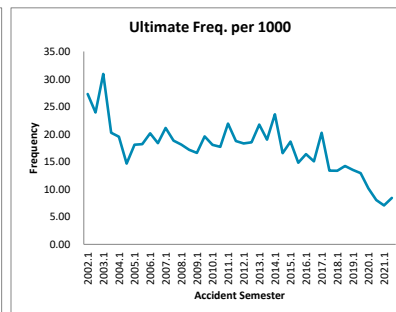
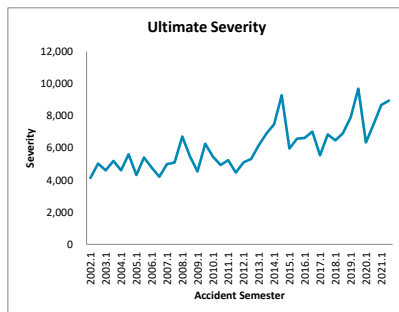
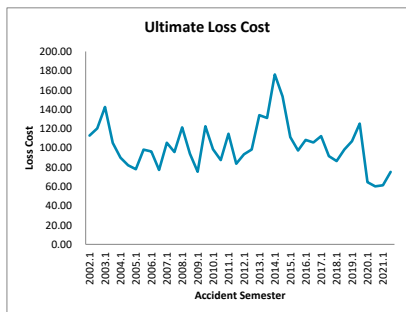
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	9,092	81	6,209	1,068	6,631	729.36		81,867		8.91			
2002.2	234.0	9,190	75	2,655	1,068	2,836	308.57		37,810		8.16		517.84	
2003.1	228.0	9,088	103	3,634	1,076	3,912	430.44	-41.0%	37,980	-53.6%	11.33	27.2%		
2003.2	222.0	9,680	70	3,510	1,076	3,778	390.34	26.5%	53,975	42.8%	7.23	-11.4%	409.76	-20.9%
2004.1	216.0	9,363	68	3,361	1,080	3,630	387.64	-9.9%	53,377	40.5%	7.26	-35.9%		
2004.2	210.0	9,830	64	3,130	1,080	3,381	343.92	-11.9%	52,824	-2.1%	6.51	-10.0%	365.25	-10.9%
2005.1	204.0	9,682	58	1,869	1,066	1,993	205.85	-46.9%	34,363	-35.6%	5.99	-17.5%		
2005.2	198.0	9,960	66	2,842	1,066	3,030	304.26	-11.5%	45,915	-13.1%	6.63	1.8%	255.75	-30.0%
2006.1	192.0	9,683	58	2,386	1,072	2,558	264.14	28.3%	44,099	28.3%	5.99	0.0%		
2006.2	186.0	10,236	57	3,594	1,072	3,852	376.31	23.7%	67,578	47.2%	5.57	-16.0%	321.78	25.8%
2007.1	180.0	10,087	57	1,987	1,072	2,130	211.16	-20.1%	37,367	-15.3%	5.65	-5.7%		
2007.2	174.0	10,199	69	4,028	1,072	4,317	423.23	12.5%	62,560	-7.4%	6.77	21.5%	317.78	-1.2%
2008.1	168.0	9,727	62	2,707	1,075	2,909	299.05	41.6%	46,919	25.6%	6.37	12.8%		
2008.2	162.0	10,316	60	3,547	1,075	3,812	369.56	-12.7%	63,537	1.6%	5.82	-14.0%	335.34	5.5%
2009.1	156.0	10,069	58	2,404	1,073	2,579	256.10	-14.4%	44,462	-5.2%	5.76	-9.6%		
2009.2	150.0	10,724	71	3,780	1,073	4,055	378.08	2.3%	57,108	-10.1%	6.62	13.8%	319.01	-4.9%
2010.1	144.0	10,515	52	2,831	1,056	2,988	284.19	11.0%	57,468	29.3%	4.95	-14.1%		
2010.2	138.0	11,187	64	3,253	1,056	3,434	307.01	-18.8%	53,662	-6.0%	5.72	-13.6%	295.95	-7.2%
2011.1	132.0	11,080	61	2,868	1,052	3,018	272.42	-4.1%	49,482	-13.9%	5.51	11.3%		
2011.2	126.0	11,779	72	3,464	1,052	3,646	309.50	0.8%	50,634	-5.6%	6.11	6.8%	291.53	-1.5%
2012.1	120.0	11,735	55	3,035	1,078	3,270	278.67	2.3%	59,267	19.8%	4.70	-14.6%		
2012.2	114.0	12,521	69	3,152	1,078	3,397	271.27	-12.4%	49,146	-2.9%	5.52	-9.7%	274.85	-5.7%
2013.1	108.0	12,408	76	4,699	1,087	5,106	411.53	47.7%	67,082	13.2%	6.13	30.5%		
2013.2	102.0	13,667	76	5,824	1,087	6,330	463.12	70.7%	83,281	69.5%	5.56	0.7%	438.57	59.6%
2014.1	96.0	13,977	78	5,451	1,082	5,896	421.86	2.5%	75,477	12.5%	5.59	-8.9%		
2014.2	90.0	14,548	69	4,548	1,082	4,919	338.10	-27.0%	71,387	-14.3%	4.74	-14.8%	379.14	-13.6%
2015.1	84.0	14,411	68	4,879	1,078	5,260	364.98	-13.5%	77,458	2.6%	4.71	-15.7%		
2015.2	78.0	15,251	74	5,194	1,078	5,599	367.14	8.6%	75,743	6.1%	4.85	2.3%	366.09	-3.4%
2016.1	72.0	15,074	51	4,524	1,103	4,990	331.04	-9.3%	97,360	25.7%	3.40	-27.8%		
2016.2	66.0	15,525	61	3,455	1,103	3,810	245.43	-33.2%	62,441	-17.6%	3.93	-18.9%	287.61	-21.4%
2017.1	60.0	15,237	58	4,084	1,091	4,456	292.48	-11.7%	76,629	-21.3%	3.82	12.3%		
2017.2	54.0	15,801	65	4,433	1,091	4,838	306.19	24.8%	74,907	20.0%	4.09	4.0%	299.46	4.1%
2018.1	48.0	15,309	40	3,248	1,107	3,597	234.98	-19.7%	89,787	17.2%	2.62	-31.4%		
2018.2	42.0	15,521	63	4,983	1,107	5,518	355.52	16.1%	87,142	16.3%	4.08	-0.2%	295.67	-1.3%
2019.1	36.0	14,794	57	3,887	1,096	4,260	287.94	22.5%	75,273	-16.2%	3.83	46.2%		
2019.2	30.0	13,616	44	3,287	1,096	3,603	264.61	-25.6%	81,790	-6.1%	3.24	-20.7%	276.76	-6.4%
2020.1	24.0	11,422	39	3,196	1,118	3,575	312.96	8.7%	91,141	21.1%	3.43	-10.2%		
2020.2	18.0	11,400	39	2,460	1,118	2,751	241.34	-8.8%	70,664	-13.6%	3.42	5.6%	277.19	0.2%
2021.1	12.0	11,535	42	2,535	1,155	2,929	253.92	-18.9%	70,027	-23.2%	3.63	5.6%		
2021.2	6.0	11,894	44	2,880	1,155	3,327	279.74	15.9%	75,692	7.1%	3.70	8.2%	267.03	-3.7%
Total		477,132	2,494	143,815		155,920								



Province of Newfoundland
Third Party Liability - Property Damage
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 12/31/21

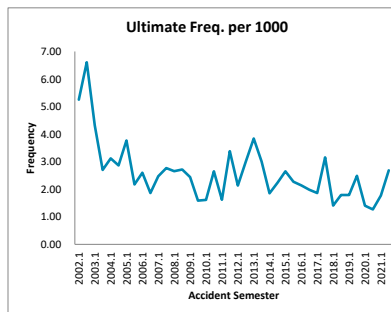
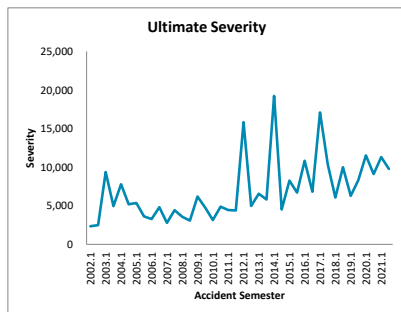
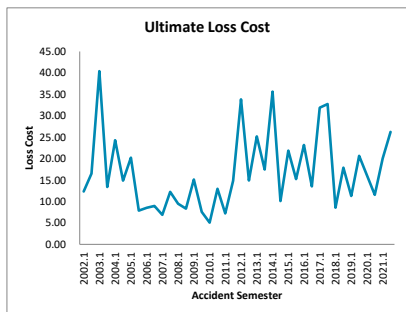
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	9,092	248	960	1,068	1,025	112.73		4,133		27.28			
2002.2	234.0	9,190	220	1,035	1,068	1,105	120.29		5,025		23.94		116.53	
2003.1	228.0	9,088	281	1,203	1,076	1,295	142.46	26.4%	4,607	11.5%	30.92	13.4%		
2003.2	222.0	9,680	196	946	1,076	1,018	105.19	-12.6%	5,195	3.4%	20.25	-15.4%	123.24	5.8%
2004.1	216.0	9,363	183	780	1,080	842	89.92	-36.9%	4,601	-0.1%	19.54	-36.8%		
2004.2	210.0	9,830	144	747	1,080	806	82.02	-22.0%	5,599	7.8%	14.65	-27.7%	85.88	-30.3%
2005.1	204.0	9,682	175	708	1,066	755	77.96	-13.3%	4,313	-6.3%	18.07	-7.5%		
2005.2	198.0	9,960	181	917	1,066	978	98.19	19.7%	5,403	-3.5%	18.17	24.1%	88.22	2.7%
2006.1	192.0	9,683	195	870	1,072	933	96.33	23.6%	4,783	10.9%	20.14	11.4%		
2006.2	186.0	10,236	188	737	1,072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%	86.51	-1.9%
2007.1	180.0	10,087	213	992	1,072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%		
2007.2	174.0	10,199	192	911	1,072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%	100.51	16.2%
2008.1	168.0	9,727	176	1,098	1,075	1,180	121.27	15.1%	6,703	34.3%	18.09	-14.3%		
2008.2	162.0	10,316	177	902	1,075	970	94.02	-1.8%	5,479	7.8%	17.16	-8.9%	107.24	6.7%
2009.1	156.0	10,069	167	706	1,073	758	75.26	-37.9%	4,538	-32.3%	16.58	-8.3%		
2009.2	150.0	10,724	210	1,225	1,073	1,314	122.50	30.3%	6,256	14.2%	19.58	14.1%	99.62	-7.1%
2010.1	144.0	10,515	190	982	1,056	1,037	98.61	31.0%	5,461	20.3%	18.06	8.9%		
2010.2	138.0	11,187	198	926	1,056	978	87.40	-28.7%	4,941	-21.0%	17.69	-9.7%	92.83	-6.8%
2011.1	132.0	11,080	243	1,208	1,052	1,272	114.76	16.4%	5,235	-4.1%	21.92	21.4%		
2011.2	126.0	11,779	221	936	1,052	985	83.63	-4.3%	4,460	-9.7%	18.75	6.0%	98.72	6.3%
2012.1	120.0	11,735	215	1,017	1,078	1,096	93.41	-18.6%	5,103	-2.5%	18.30	-16.5%		
2012.2	114.0	12,521	232	1,143	1,078	1,232	98.37	17.6%	5,315	19.2%	18.51	-1.3%	95.97	-2.8%
2013.1	108.0	12,408	270	1,529	1,087	1,661	133.90	43.3%	6,160	20.7%	21.74	18.8%		
2013.2	102.0	13,667	260	1,649	1,087	1,792	131.12	33.3%	6,899	29.8%	19.00	2.7%	132.44	38.0%
2014.1	96.0	13,977	330	2,276	1,082	2,462	176.16	31.6%	7,469	21.3%	23.59	8.5%		
2014.2	90.0	14,548	241	2,063	1,082	2,231	153.35	17.0%	9,271	34.4%	16.54	-13.0%	164.53	24.2%
2015.1	84.0	14,411	269	1,486	1,078	1,601	111.13	-36.9%	5,962	-20.2%	18.64	-21.0%		
2015.2	78.0	15,251	226	1,377	1,078	1,484	97.30	-36.6%	6,576	-29.1%	14.80	-10.5%	104.02	-36.8%
2016.1	72.0	15,074	247	1,479	1,103	1,632	108.24	-2.6%	6,615	11.0%	16.36	-12.2%		
2016.2	66.0	15,525	234	1,486	1,103	1,639	105.59	8.5%	7,013	6.7%	15.06	1.8%	106.90	2.8%
2017.1	60.0	15,237	309	1,567	1,091	1,711	112.26	3.7%	5,544	-16.2%	20.25	23.8%		
2017.2	54.0	15,801	212	1,325	1,091	1,446	91.49	-13.4%	6,834	-2.6%	13.39	-11.1%	101.69	-4.9%
2018.1	48.0	15,309	205	1,194	1,107	1,323	86.40	-23.0%	6,466	16.6%	13.36	-34.0%		
2018.2	42.0	15,521	221	1,378	1,107	1,526	98.32	7.5%	6,918	1.2%	14.21	6.2%	92.40	-9.1%
2019.1	36.0	14,794	200	1,443	1,096	1,581	106.90	23.7%	7,909	22.3%	13.52	1.2%		
2019.2	30.0	13,616	176	1,556	1,096	1,705	125.23	27.4%	9,686	40.0%	12.93	-9.0%	115.68	25.2%
2020.1	24.0	11,422	116	658	1,118	736	64.42	-39.7%	6,336	-19.9%	10.17	-24.8%		
2020.2	18.0	11,400	92	613	1,118	685	60.12	-52.0%	7,481	-22.8%	8.04	-37.8%	62.27	-46.2%
2021.1	12.0	11,535	81	611	1,155	706	61.25	-4.9%	8,670	36.8%	7.06	-30.5%		
2021.2	6.0	11,894	100	774	1,155	894	75.19	25.1%	8,939	19.5%	8.41	4.7%	68.32	9.7%
Total		477,132	8,229	45,413		49,223								



Province of Newfoundland
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 12/31/21

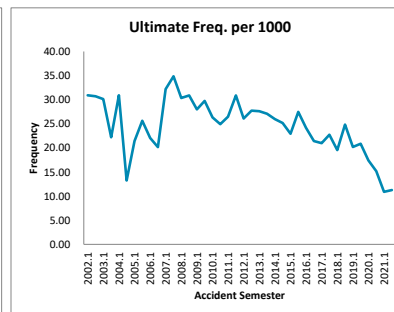
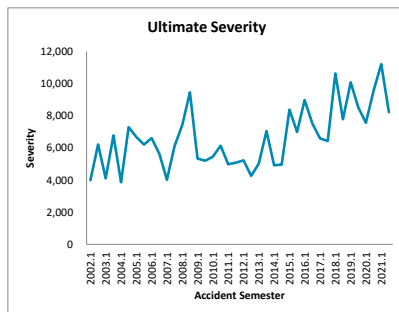
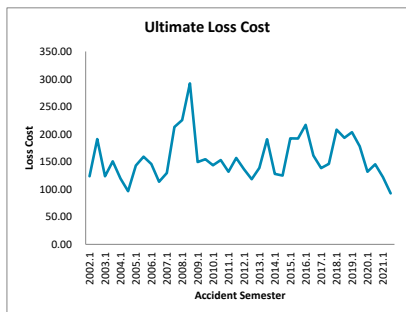
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	7,806	41	90	1,068	96	12.33		2,247		5.25			
2002.2	234.0	7,567	50	117	1,068	125	16.52		2,500		6.61		14.39	
2003.1	228.0	7,184	31	270	1,076	290	40.41	227.8%	9,365	299.0%	4.31	-17.8%		
2003.2	222.0	8,140	22	101	1,076	109	13.39	-18.9%	4,955	98.2%	2.70	-59.1%	26.06	81.1%
2004.1	216.0	8,337	26	187	1,080	202	24.28	-39.9%	7,786	-16.9%	3.12	-27.7%		
2004.2	210.0	8,385	24	116	1,080	125	14.88	11.1%	5,198	4.9%	2.86	5.9%	19.57	-24.9%
2005.1	204.0	7,961	30	151	1,066	161	20.22	-16.7%	5,367	-31.1%	3.77	20.8%		
2005.2	198.0	8,270	18	61	1,066	65	7.88	-47.0%	3,623	-30.3%	2.18	-23.9%	13.94	-28.8%
2006.1	192.0	8,088	21	64	1,072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%		
2006.2	186.0	8,578	16	72	1,072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%	8.75	-37.2%
2007.1	180.0	8,497	21	54	1,072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%		
2007.2	174.0	9,034	25	103	1,072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%	9.64	10.1%
2008.1	168.0	9,044	24	80	1,075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%		
2008.2	162.0	9,570	26	74	1,075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%	8.90	-7.7%
2009.1	156.0	9,428	23	133	1,073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%		
2009.2	150.0	10,080	16	71	1,073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%	11.22	26.1%
2010.1	144.0	9,924	16	48	1,056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%		
2010.2	138.0	10,566	28	130	1,056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%	9.13	-18.6%
2011.1	132.0	10,497	17	72	1,052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%		
2011.2	126.0	11,234	38	158	1,052	167	14.83	14.6%	4,385	-10.2%	3.38	27.6%	11.15	22.1%
2012.1	120.0	11,238	24	353	1,078	380	33.81	369.2%	15,833	255.9%	2.14	31.9%		
2012.2	114.0	12,021	36	166	1,078	179	14.89	0.4%	4,971	13.4%	2.99	-11.5%	24.03	115.6%
2013.1	108.0	11,977	46	278	1,087	302	25.20	-25.5%	6,561	-58.6%	3.84	79.8%		
2013.2	102.0	12,653	38	203	1,087	221	17.45	17.2%	5,810	16.9%	3.00	0.3%	21.22	-11.7%
2014.1	96.0	12,422	23	409	1,082	442	35.62	41.4%	19,238	193.2%	1.85	-51.8%		
2014.2	90.0	12,960	29	121	1,082	131	10.12	-42.0%	4,522	-22.2%	2.24	-25.5%	22.60	6.5%
2015.1	84.0	12,843	34	251	1,078	281	21.88	-38.6%	8,265	-57.0%	2.65	43.0%		
2015.2	78.0	13,655	31	193	1,078	208	15.24	50.6%	6,713	48.5%	2.27	1.4%	18.46	-18.3%
2016.1	72.0	13,542	29	285	1,103	314	23.18	5.9%	10,824	31.0%	2.14	-19.1%		
2016.2	66.0	14,004	28	172	1,103	189	13.51	-11.3%	6,820	1.6%	1.98	-12.7%	18.27	-1.0%
2017.1	60.0	13,858	26	405	1,091	442	31.88	37.6%	17,096	57.9%	1.87	-12.9%		
2017.2	54.0	14,495	46	435	1,091	474	32.73	142.2%	10,374	52.1%	3.15	59.2%	32.32	76.9%
2018.1	48.0	14,062	20	109	1,107	120	8.56	-73.1%	6,075	-64.5%	1.41	-24.4%		
2018.2	42.0	14,253	26	230	1,107	255	17.90	-45.3%	9,997	-3.6%	1.79	-43.2%	13.26	-59.0%
2019.1	36.0	13,747	25	141	1,096	155	11.27	31.6%	6,293	3.6%	1.79	27.0%		
2019.2	30.0	13,159	33	248	1,096	272	20.65	15.4%	8,306	-16.9%	2.49	38.9%	15.86	19.6%
2020.1	24.0	11,322	16	164	1,118	183	16.16	43.4%	11,532	83.2%	1.40	-21.8%		
2020.2	18.0	11,292	14	117	1,118	130	11.55	-44.1%	9,114	9.7%	1.27	-49.0%	13.86	-12.6%
2021.1	12.0	11,314	20	196	1,155	227	20.02	23.9%	11,308	-1.9%	1.77	26.4%		
2021.2	6.0	11,680	31	265	1,155	306	26.23	127.2%	9,768	7.2%	2.69	111.9%	23.18	67.3%
Total		434,687	1,087	6,902		7,515								



Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 12/31/21

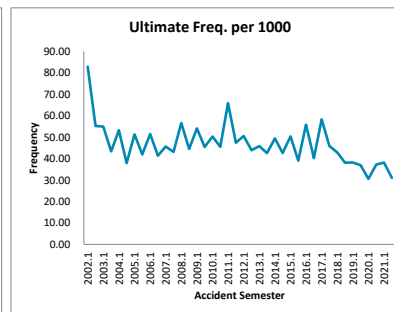
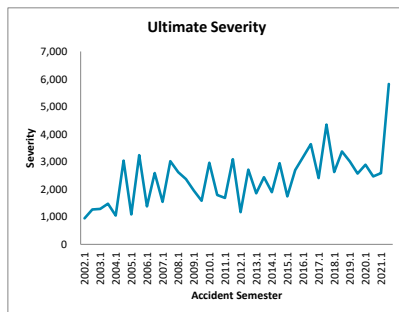
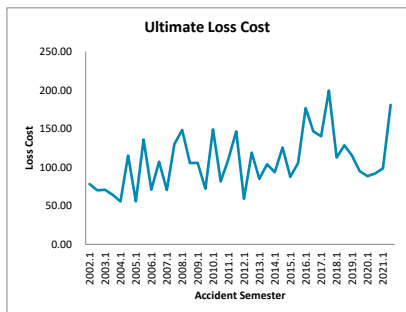
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	2,458	76	284	1,068	303	123.43		3,992		30.92			
2002.2	234.0	2,474	76	443	1,068	473	191.03		6,210		30.72		157.34	
2003.1	228.0	2,524	76	290	1,076	312	123.55	0.1%	4,103	2.8%	30.11	-2.6%		
2003.2	222.0	2,476	55	346	1,076	373	150.54	-21.2%	6,777	9.0%	22.21	-27.7%	136.91	-13.0%
2004.1	216.0	2,103	65	233	1,080	251	119.45	-3.3%	3,864	-5.8%	30.91	2.7%		
2004.2	210.0	2,114	28	189	1,080	204	96.59	-35.8%	7,291	7.6%	13.25	-40.4%	107.99	-21.1%
2005.1	204.0	2,007	43	269	1,066	287	143.02	19.7%	6,674	72.7%	21.43	-30.7%		
2005.2	198.0	2,068	53	309	1,066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%	151.22	40.0%
2006.1	192.0	2,084	46	284	1,072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%		
2006.2	186.0	2,131	43	226	1,072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%	129.53	-14.3%
2007.1	180.0	2,050	66	248	1,072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%		
2007.2	174.0	2,152	75	428	1,072	458	212.92	87.6%	6,110	8.6%	34.85	72.7%	172.18	32.9%
2008.1	168.0	2,240	68	470	1,075	505	225.59	74.3%	7,432	84.8%	30.36	-5.7%		
2008.2	162.0	2,428	75	660	1,075	709	292.07	37.2%	9,457	54.8%	30.89	-11.4%	260.17	51.1%
2009.1	156.0	2,359	66	328	1,073	352	149.32	-33.8%	5,336	-28.2%	27.98	-7.8%		
2009.2	150.0	2,488	74	358	1,073	384	154.56	-47.1%	5,196	-45.1%	29.75	-3.7%	152.01	-41.6%
2010.1	144.0	2,469	65	336	1,056	354	143.54	-3.9%	5,452	2.2%	26.33	-5.9%		
2010.2	138.0	2,648	66	384	1,056	405	153.04	-1.0%	6,141	18.2%	24.92	-16.2%	148.46	-2.3%
2011.1	132.0	2,681	71	336	1,052	353	131.84	-8.1%	4,979	-8.7%	26.48	0.6%		
2011.2	126.0	2,851	88	425	1,052	447	156.84	2.5%	5,080	-17.3%	30.87	23.9%	144.72	-2.5%
2012.1	120.0	2,912	76	368	1,078	397	136.29	3.4%	5,223	4.9%	26.09	-1.5%		
2012.2	114.0	3,101	86	340	1,078	367	118.20	-24.6%	4,262	-16.1%	27.74	-10.2%	126.97	-12.3%
2013.1	108.0	3,186	88	406	1,087	441	138.58	1.7%	5,017	-4.0%	27.62	5.9%		
2013.2	102.0	3,434	93	603	1,087	655	190.77	61.4%	7,045	65.3%	27.08	-2.4%	165.65	30.5%
2014.1	96.0	3,426	89	405	1,082	438	127.85	-7.7%	4,922	-1.9%	25.98	-6.0%		
2014.2	90.0	3,617	91	418	1,082	452	129.94	-34.5%	4,966	-29.5%	25.16	-7.1%	126.36	-23.7%
2015.1	84.0	3,618	83	645	1,078	696	192.29	50.4%	8,383	70.3%	22.94	-11.7%		
2015.2	78.0	3,788	104	675	1,078	728	192.11	53.8%	6,998	40.9%	27.45	9.1%	192.20	52.1%
2016.1	72.0	3,806	92	749	1,103	826	216.93	12.8%	8,974	7.1%	24.17	5.4%		
2016.2	66.0	3,920	84	572	1,103	631	161.03	-16.2%	7,514	7.4%	21.43	-21.9%	188.57	-1.9%
2017.1	60.0	3,766	79	477	1,091	521	138.28	-36.3%	6,592	-26.5%	20.97	-13.2%		
2017.2	54.0	3,916	89	524	1,091	572	146.03	-9.3%	6,425	-14.5%	22.73	6.1%	142.23	-24.6%
2018.1	48.0	3,833	75	720	1,107	797	208.01	50.4%	10,632	61.3%	19.56	-6.7%		
2018.2	42.0	3,866	96	675	1,107	748	193.38	32.4%	7,787	21.2%	24.83	9.3%	200.66	41.1%
2019.1	36.0	3,710	75	689	1,096	755	203.54	-2.1%	10,081	-5.2%	20.19	3.2%		
2019.2	30.0	3,775	79	613	1,096	672	177.91	-8.0%	8,521	9.4%	20.88	-15.9%	190.61	-5.0%
2020.1	24.0	3,661	64	432	1,118	483	131.80	-35.2%	7,566	-24.9%	17.42	-13.7%		
2020.2	18.0	3,779	57	491	1,118	549	145.16	-18.4%	9,570	12.3%	15.17	-27.3%	138.59	-27.3%
2021.1	12.0	3,811	42	403	1,155	465	122.12	-7.3%	11,212	48.2%	10.89	-37.5%		
2021.2	6.0	4,062	46	325	1,155	376	92.49	-36.3%	8,223	-14.1%	11.25	-25.9%	106.83	-22.9%
Total		119,793	2,862	17,374		18,880								



Province of Newfoundland
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 12/31/21

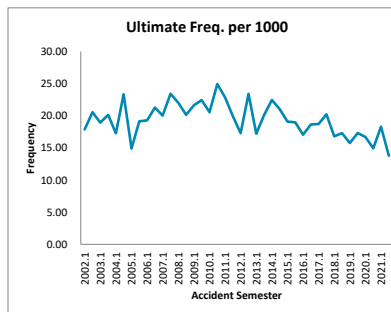
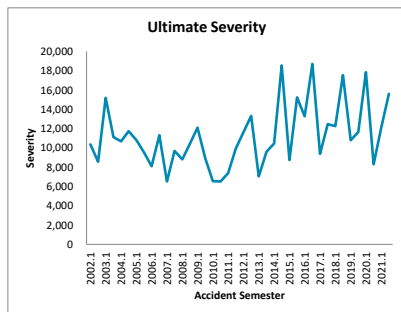
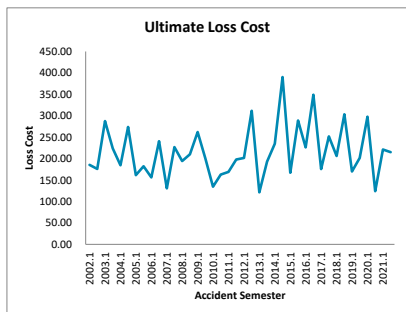
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	2,558	212	187	1,068	200	78.24		944		82.88			
2002.2	234.0	2,534	140	166	1,068	177	70.00		1,267		55.24		74.14	
2003.1	228.0	2,619	144	172	1,076	185	70.74	-9.6%	1,287	36.3%	54.98	-33.7%		
2003.2	222.0	2,603	113	155	1,076	167	64.09	-8.4%	1,476	16.5%	43.42	-21.4%	67.42	-9.1%
2004.1	216.0	2,292	122	118	1,080	127	55.57	-21.4%	1,044	-18.9%	53.23	-3.2%		
2004.2	210.0	2,321	88	247	1,080	267	115.12	79.6%	3,037	105.7%	37.91	-12.7%	85.53	26.9%
2005.1	204.0	2,241	115	117	1,066	125	55.63	0.1%	1,084	3.8%	51.32	-3.6%		
2005.2	198.0	2,290	96	292	1,066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%	96.16	12.4%
2006.1	192.0	2,291	118	151	1,072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%		
2006.2	186.0	2,344	97	234	1,072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%	89.12	-7.3%
2007.1	180.0	2,301	105	151	1,072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%		
2007.2	174.0	2,364	102	287	1,072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%	100.66	12.9%
2008.1	168.0	2,510	142	346	1,075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%		
2008.2	162.0	2,718	121	267	1,075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%	126.02	25.2%
2009.1	156.0	2,681	145	264	1,073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%		
2009.2	150.0	2,819	128	189	1,073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%	88.32	-29.9%
2010.1	144.0	2,844	143	401	1,056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%		
2010.2	138.0	3,012	137	232	1,056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%	114.25	29.4%
2011.1	132.0	3,082	203	325	1,052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%		
2011.2	126.0	3,248	154	452	1,052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%	129.08	13.0%
2012.1	120.0	3,323	168	182	1,078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%		
2012.2	114.0	3,508	154	387	1,078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%	89.77	-30.5%
2013.1	108.0	3,622	166	283	1,087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%		
2013.2	102.0	3,900	166	372	1,087	405	103.77	-12.8%	2,438	-10.0%	42.57	-3.0%	94.74	5.5%
2014.1	96.0	3,922	194	339	1,082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%		
2014.2	90.0	4,109	175	476	1,082	515	125.41	20.9%	2,945	20.8%	42.59	0.1%	109.87	16.0%
2015.1	84.0	4,147	209	337	1,078	363	87.60	-6.4%	1,738	-8.1%	50.30	1.9%		
2015.2	78.0	4,304	168	420	1,078	453	105.17	-16.1%	2,694	-8.5%	39.03	-8.4%	96.55	-12.1%
2016.1	72.0	4,370	244	700	1,103	772	176.54	101.5%	3,162	81.9%	55.83	10.8%		
2016.2	66.0	4,494	181	596	1,103	658	146.35	39.2%	3,634	34.9%	40.28	3.2%	161.24	67.0%
2017.1	60.0	4,390	256	564	1,091	615	140.13	-20.6%	2,403	-24.0%	58.31	4.4%		
2017.2	54.0	4,534	208	828	1,091	904	199.33	36.2%	4,345	19.6%	45.88	13.9%	170.20	5.6%
2018.1	48.0	4,476	192	455	1,107	504	112.48	-19.7%	2,622	9.1%	42.89	-26.4%		
2018.2	42.0	4,463	170	518	1,107	573	128.47	-35.5%	3,373	-22.4%	38.09	-17.0%	120.46	-29.2%
2019.1	36.0	4,344	166	456	1,096	500	115.00	2.2%	3,009	14.7%	38.22	-10.9%		
2019.2	30.0	4,342	160	375	1,096	411	94.75	-26.2%	2,570	-23.8%	36.87	-3.2%	104.88	-12.9%
2020.1	24.0	4,257	130	336	1,118	376	88.35	-23.2%	2,892	-3.9%	30.56	-20.1%		
2020.2	18.0	4,330	161	356	1,118	398	91.89	-3.0%	2,467	-4.0%	37.24	1.0%	90.13	-14.1%
2021.1	12.0	4,373	167	373	1,155	431	98.48	11.5%	2,583	-10.7%	38.13	24.8%		
2021.2	6.0	4,611	143	722	1,155	834	180.87	96.8%	5,820	135.9%	31.08	-16.5%	140.76	56.2%
Total		135,491	6,203	13,829		15,072								



Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 12/31/21

(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
2002.1	240.0	1,957	35	340	1,068	363	185.33		10,364		17.88			
2002.2	234.0	1,947	40	321	1,068	342	175.91		8,561		20.55		180.63	
2003.1	228.0	1,849	35	494	1,076	532	287.67	55.2%	15,194	46.6%	18.93	5.9%		
2003.2	222.0	2,085	42	434	1,076	467	224.02	27.3%	11,123	29.9%	20.14	-2.0%	253.93	40.6%
2004.1	216.0	2,315	40	396	1,080	427	184.62	-35.8%	10,687	-29.7%	17.27	-8.8%		
2004.2	210.0	2,528	59	641	1,080	692	273.74	22.2%	11,731	5.5%	23.33	15.9%	231.14	-9.0%
2005.1	204.0	2,548	38	386	1,066	411	161.34	-12.6%	10,818	1.2%	14.91	-13.7%		
2005.2	198.0	2,561	49	438	1,066	467	182.20	-33.4%	9,523	-18.8%	19.13	-18.0%	171.80	-25.7%
2006.1	192.0	2,488	48	362	1,072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%		
2006.2	186.0	2,680	57	602	1,072	645	240.62	32.1%	11,311	18.8%	21.27	11.2%	199.96	16.4%
2007.1	180.0	2,847	57	347	1,072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%		
2007.2	174.0	3,116	73	660	1,072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%	180.87	-9.5%
2008.1	168.0	3,088	68	558	1,075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%		
2008.2	162.0	3,326	67	650	1,075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%	202.48	11.9%
2009.1	156.0	3,281	71	801	1,073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%		
2009.2	150.0	3,344	75	624	1,073	670	200.26	-4.7%	8,928	-14.4%	22.43	11.3%	230.79	14.0%
2010.1	144.0	3,357	69	428	1,056	452	134.57	-48.6%	6,547	-45.9%	20.56	-5.0%		
2010.2	138.0	3,650	91	562	1,056	594	162.65	-18.8%	6,524	-26.9%	24.93	11.2%	149.20	-35.4%
2011.1	132.0	3,673	84	590	1,052	621	169.16	25.7%	7,397	13.0%	22.87	11.3%		
2011.2	126.0	3,917	78	737	1,052	775	197.96	21.7%	9,942	52.4%	19.91	-20.1%	184.02	23.3%
2012.1	120.0	3,989	69	746	1,078	804	201.45	19.1%	11,645	57.4%	17.30	-24.4%		
2012.2	114.0	4,357	102	1,260	1,078	1,358	311.62	57.4%	13,311	33.9%	23.41	17.6%	258.96	40.7%
2013.1	108.0	4,358	75	487	1,087	529	121.37	-39.8%	7,053	-39.4%	17.21	-0.5%		
2013.2	102.0	4,675	94	831	1,087	903	193.16	-38.0%	9,607	-27.8%	20.11	-14.1%	158.52	-38.8%
2014.1	96.0	4,720	106	1,025	1,082	1,108	234.77	93.4%	10,454	48.2%	22.46	30.5%		
2014.2	90.0	4,801	101	1,732	1,082	1,874	390.31	102.1%	18,553	93.1%	23.04	4.6%	313.20	97.6%
2015.1	84.0	4,818	92	746	1,078	804	166.91	-28.9%	8,741	-16.4%	19.09	-15.0%		
2015.2	78.0	5,007	95	1,342	1,078	1,447	289.05	-25.9%	15,233	-17.9%	18.97	-9.8%	229.15	-26.8%
2016.1	72.0	4,988	85	1,023	1,103	1,128	226.25	35.6%	13,276	51.9%	17.04	-10.7%		
2016.2	66.0	5,146	96	1,629	1,103	1,796	349.08	20.8%	18,712	22.8%	18.66	-1.7%	288.62	26.0%
2017.1	60.0	5,293	99	851	1,091	929	175.53	-22.4%	9,384	-29.3%	18.70	9.8%		
2017.2	54.0	5,490	111	1,268	1,091	1,383	251.97	-27.8%	12,462	-33.4%	20.22	8.4%	214.44	-25.7%
2018.1	48.0	5,353	90	997	1,107	1,104	206.17	17.5%	12,263	30.7%	16.81	-10.1%		
2018.2	42.0	5,433	94	1,489	1,107	1,649	303.43	20.4%	17,537	40.7%	17.30	-14.4%	255.16	19.0%
2019.1	36.0	5,139	81	798	1,096	874	170.12	-17.5%	10,793	-12.0%	15.76	-6.3%		
2019.2	30.0	4,776	83	879	1,096	963	201.69	-33.5%	11,643	-33.6%	17.32	0.1%	185.33	-27.4%
2020.1	24.0	3,746	63	998	1,118	1,116	297.82	75.1%	17,842	65.3%	16.69	5.9%		
2020.2	18.0	3,519	53	390	1,118	437	124.07	-38.5%	8,301	-28.7%	14.95	-13.7%	213.66	15.3%
2021.1	12.0	3,586	66	687	1,155	793	221.30	-25.7%	12,098	-32.2%	18.29	9.6%		
2021.2	6.0	3,625	50	675	1,155	780	215.02	73.3%	15,602	88.0%	13.78	-7.8%	218.14	2.1%
Total		149,377	2,879	30,221		32,862								



Province of Newfoundland
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6) (4) + (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2002.1	240.0	6,209	6,209	1.000	6,209	6,209	0
2002.2	234.0	2,655	2,655	1.000	2,655	2,655	0
2003.1	228.0	3,634	3,634	1.000	3,634	3,634	0
2003.2	222.0	3,510	3,510	1.000	3,510	3,510	0
2004.1	216.0	3,361	3,361	1.000	3,361	3,361	0
2004.2	210.0	3,130	3,130	1.000	3,130	3,130	0
2005.1	204.0	1,869	1,869	1.000	1,869	1,869	0
2005.2	198.0	2,842	2,842	1.000	2,842	2,842	0
2006.1	192.0	2,386	2,386	1.000	2,386	2,386	0
2006.2	186.0	3,594	3,594	1.000	3,594	3,594	0
2007.1	180.0	1,987	1,987	1.000	1,987	1,987	0
2007.2	174.0	4,028	4,028	1.000	4,028	4,028	0
2008.1	168.0	2,707	2,707	1.000	2,707	2,707	0
2008.2	162.0	2,951	3,547	1.000	3,547	3,547	(0)
2009.1	156.0	2,404	2,404	1.000	2,404	2,403	1
2009.2	150.0	3,781	3,781	1.000	3,780	3,888	(109)
2010.1	144.0	2,755	2,755	1.028	2,831	2,829	2
2010.2	138.0	3,170	3,170	1.026	3,253	3,255	(2)
2011.1	132.0	2,705	2,791	1.028	2,868	2,872	(3)
2011.2	126.0	3,370	3,370	1.028	3,464	3,455	10
2012.1	120.0	2,951	2,951	1.029	3,035	3,042	(7)
2012.2	114.0	2,794	3,054	1.032	3,152	3,136	16
2013.1	108.0	4,042	4,544	1.034	4,699	4,493	206
2013.2	102.0	4,775	5,685	1.025	5,824	5,843	(19)
2014.1	96.0	5,023	5,295	1.029	5,451	5,466	(15)
2014.2	90.0	3,028	4,392	1.035	4,548	4,499	48
2015.1	84.0	3,813	4,719	1.034	4,879	4,846	33
2015.2	78.0	3,332	5,040	1.031	5,194	4,981	213
2016.1	72.0	2,782	4,356	1.039	4,524	4,426	99
2016.2	66.0	2,484	3,342	1.034	3,455	3,204	250
2017.1	60.0	3,144	3,901	1.047	4,084	4,069	15
2017.2	54.0	2,804	4,176	1.062	4,433	4,435	(2)
2018.1	48.0	1,883	2,968	1.095	3,248	3,104	145
2018.2	42.0	1,934	4,477	1.113	4,983	4,479	504
2019.1	36.0	1,347	3,376	1.151	3,887	3,806	81
2019.2	30.0	827	2,776	1.184	3,287	2,985	303
2020.1	24.0	491	2,516	1.271	3,196	3,069	128
2020.2	18.0	175	1,776	1.385	2,460	2,261	199
2021.1	12.0	177	1,633	1.553	2,535	2,166	369
2021.2	6.0	2	1,162	2.478	2,880		
Total		110,857	135,871		143,815	138,470	2,465

Province of Newfoundland
Third Party Liability - Property Damage
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6) (4) + (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2002.1	240.0	960	960	1.000	960	960	0
2002.2	234.0	1,035	1,035	1.000	1,035	1,035	0
2003.1	228.0	1,203	1,203	1.000	1,203	1,203	0
2003.2	222.0	946	946	1.000	946	946	0
2004.1	216.0	780	780	1.000	780	780	0
2004.2	210.0	747	747	1.000	747	747	0
2005.1	204.0	708	708	1.000	708	708	0
2005.2	198.0	917	917	1.000	917	917	0
2006.1	192.0	870	870	1.000	870	870	0
2006.2	186.0	737	737	1.000	737	737	0
2007.1	180.0	992	992	1.000	992	992	0
2007.2	174.0	911	911	1.000	911	911	0
2008.1	168.0	1,098	1,098	1.000	1,098	1,098	0
2008.2	162.0	902	902	1.000	902	902	0
2009.1	156.0	706	706	1.000	706	706	0
2009.2	150.0	1,225	1,225	1.000	1,225	1,223	2
2010.1	144.0	984	984	0.999	982	982	0
2010.2	138.0	927	927	0.999	926	926	(0)
2011.1	132.0	1,206	1,209	0.999	1,208	1,209	(0)
2011.2	126.0	937	937	0.999	936	936	0
2012.1	120.0	1,018	1,018	0.999	1,017	1,017	0
2012.2	114.0	1,144	1,144	0.999	1,143	1,145	(2)
2013.1	108.0	1,527	1,527	1.001	1,529	1,529	0
2013.2	102.0	1,636	1,647	1.001	1,649	1,638	11
2014.1	96.0	2,271	2,271	1.002	2,276	2,277	(1)
2014.2	90.0	2,057	2,057	1.003	2,063	2,061	1
2015.1	84.0	1,483	1,483	1.002	1,486	1,486	(0)
2015.2	78.0	1,374	1,374	1.002	1,377	1,357	19
2016.1	72.0	1,497	1,497	0.988	1,479	1,481	(1)
2016.2	66.0	1,504	1,504	0.988	1,486	1,493	(6)
2017.1	60.0	1,581	1,581	0.991	1,567	1,582	(15)
2017.2	54.0	1,329	1,329	0.997	1,325	1,331	(6)
2018.1	48.0	1,192	1,197	0.998	1,194	1,199	(5)
2018.2	42.0	1,381	1,381	0.998	1,378	1,448	(70)
2019.1	36.0	1,447	1,447	0.997	1,443	1,458	(15)
2019.2	30.0	1,557	1,557	0.999	1,556	1,590	(34)
2020.1	24.0	643	656	1.003	658	691	(33)
2020.2	18.0	598	603	1.016	613	669	(56)
2021.1	12.0	501	573	1.067	611	976	(365)
2021.2	6.0	376	641	1.208	774		
Total		44,904	45,279		45,413	45,215	(576)

Province of Newfoundland
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2002.1	240.0	90	90	1.000	90	90	0
2002.2	234.0	117	117	1.000	117	117	0
2003.1	228.0	270	270	1.000	270	270	0
2003.2	222.0	101	101	1.000	101	101	0
2004.1	216.0	187	187	1.000	187	187	0
2004.2	210.0	116	116	1.000	116	116	0
2005.1	204.0	151	151	1.000	151	151	0
2005.2	198.0	61	61	1.000	61	61	0
2006.1	192.0	64	64	1.000	64	64	0
2006.2	186.0	72	72	1.000	72	72	0
2007.1	180.0	54	54	1.000	54	54	0
2007.2	174.0	103	103	1.000	103	103	0
2008.1	168.0	80	80	1.000	80	80	0
2008.2	162.0	74	74	1.000	74	74	0
2009.1	156.0	133	133	1.000	133	133	0
2009.2	150.0	71	71	1.000	71	71	0
2010.1	144.0	48	48	1.000	48	48	0
2010.2	138.0	130	130	1.000	130	130	0
2011.1	132.0	72	72	1.000	72	72	0
2011.2	126.0	158	158	1.000	158	158	0
2012.1	120.0	353	353	1.000	353	353	0
2012.2	114.0	166	166	1.000	166	166	0
2013.1	108.0	277	278	1.000	278	278	0
2013.2	102.0	203	203	1.000	203	205	(2)
2014.1	96.0	388	406	1.008	409	398	11
2014.2	90.0	123	123	0.985	121	124	(3)
2015.1	84.0	257	257	1.014	261	256	4
2015.2	78.0	193	193	1.002	193	193	0
2016.1	72.0	283	283	1.007	285	283	2
2016.2	66.0	171	171	1.006	172	170	2
2017.1	60.0	405	405	1.000	405	406	(2)
2017.2	54.0	430	432	1.006	435	444	(10)
2018.1	48.0	90	108	1.008	109	135	(27)
2018.2	42.0	227	246	0.935	230	251	(20)
2019.1	36.0	116	143	0.986	141	153	(12)
2019.2	30.0	190	247	1.005	248	278	(30)
2020.1	24.0	98	160	1.025	164	199	(36)
2020.2	18.0	54	121	0.966	117	102	15
2021.1	12.0	67	179	1.092	196	227	(31)
2021.2	6.0	5	221	1.202	265		
Total		6,248	6,846		6,902	6,774	(138)

Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6) (4) + (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2002.1	240.0	284	284	1.000	284	284	0
2002.2	234.0	443	443	1.000	443	443	0
2003.1	228.0	290	290	1.000	290	290	0
2003.2	222.0	346	346	1.000	346	346	0
2004.1	216.0	233	233	1.000	233	233	0
2004.2	210.0	189	189	1.000	189	189	0
2005.1	204.0	269	269	1.000	269	269	0
2005.2	198.0	309	309	1.000	309	309	0
2006.1	192.0	284	284	1.000	284	284	0
2006.2	186.0	226	226	1.000	226	226	0
2007.1	180.0	248	248	1.000	248	248	0
2007.2	174.0	428	428	1.000	428	428	0
2008.1	168.0	470	470	1.000	470	470	0
2008.2	162.0	660	660	1.000	660	660	0
2009.1	156.0	328	328	1.000	328	328	0
2009.2	150.0	359	359	0.999	358	358	0
2010.1	144.0	336	336	0.999	336	336	0
2010.2	138.0	384	384	0.999	384	384	0
2011.1	132.0	336	336	0.999	336	336	0
2011.2	126.0	425	425	0.999	425	425	0
2012.1	120.0	369	369	0.999	368	368	0
2012.2	114.0	340	340	0.999	340	340	0
2013.1	108.0	406	406	0.999	406	406	0
2013.2	102.0	603	603	0.999	603	602	1
2014.1	96.0	406	406	0.997	405	406	(1)
2014.2	90.0	418	418	0.999	418	418	(0)
2015.1	84.0	646	646	1.000	645	646	(0)
2015.2	78.0	675	675	1.000	675	675	(0)
2016.1	72.0	746	749	1.000	749	749	(0)
2016.2	66.0	572	572	1.000	572	572	(0)
2017.1	60.0	476	477	1.000	477	478	(0)
2017.2	54.0	524	524	1.000	524	524	(0)
2018.1	48.0	719	720	1.001	720	720	(0)
2018.2	42.0	675	675	1.001	675	680	(4)
2019.1	36.0	690	690	0.999	689	686	4
2019.2	30.0	617	617	0.993	613	634	(21)
2020.1	24.0	432	433	0.996	432	421	11
2020.2	18.0	498	509	0.964	491	455	36
2021.1	12.0	429	449	0.897	403	374	29
2021.2	6.0	182	397	0.818	325		
Total		17,269	17,521		17,374	16,996	52

Province of Newfoundland
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6) (4) + (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2002.1	240.0	187	187	1.000	187	187	0
2002.2	234.0	166	166	1.000	166	166	0
2003.1	228.0	172	172	1.000	172	172	0
2003.2	222.0	155	155	1.000	155	155	0
2004.1	216.0	118	118	1.000	118	118	0
2004.2	210.0	247	247	1.000	247	247	0
2005.1	204.0	117	117	1.000	117	117	0
2005.2	198.0	292	292	1.000	292	292	0
2006.1	192.0	151	151	1.000	151	151	0
2006.2	186.0	234	234	1.000	234	234	0
2007.1	180.0	151	151	1.000	151	151	0
2007.2	174.0	287	287	1.000	287	287	0
2008.1	168.0	346	346	1.000	346	346	0
2008.2	162.0	267	267	1.000	267	267	0
2009.1	156.0	264	264	1.000	264	264	0
2009.2	150.0	189	189	1.000	189	189	0
2010.1	144.0	401	401	1.000	401	401	0
2010.2	138.0	232	232	1.000	232	232	0
2011.1	132.0	325	325	1.000	325	325	0
2011.2	126.0	452	452	1.000	452	452	0
2012.1	120.0	182	182	1.000	182	182	0
2012.2	114.0	387	387	1.000	387	387	0
2013.1	108.0	283	283	1.000	283	283	0
2013.2	102.0	372	372	1.000	372	372	0
2014.1	96.0	339	339	1.000	339	339	0
2014.2	90.0	476	476	1.000	476	476	0
2015.1	84.0	337	337	1.000	337	337	0
2015.2	78.0	420	420	1.000	420	420	0
2016.1	72.0	700	700	1.000	700	700	0
2016.2	66.0	596	596	1.000	596	596	0
2017.1	60.0	564	564	1.000	564	564	0
2017.2	54.0	828	828	1.000	828	828	0
2018.1	48.0	455	455	1.000	455	455	0
2018.2	42.0	518	518	1.000	518	518	0
2019.1	36.0	456	456	0.999	456	456	(0)
2019.2	30.0	376	376	1.000	375	409	(34)
2020.1	24.0	339	339	0.991	336	336	0
2020.2	18.0	354	360	0.988	356	351	5
2021.1	12.0	373	378	0.986	373	370	3
2021.2	6.0	543	675	1.069	722		
Total		13,653	13,797		13,829	13,133	(26)

Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6) (4) + (5)	(7) Prior	(8) (6) - (7)
Reported Incurred Claim Amount and ALAE: Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2002.1	240.0	340	340	1.000	340	340	0
2002.2	234.0	321	321	1.000	321	321	0
2003.1	228.0	494	494	1.000	494	494	0
2003.2	222.0	434	434	1.000	434	434	0
2004.1	216.0	396	396	1.000	396	396	0
2004.2	210.0	641	641	1.000	641	641	0
2005.1	204.0	386	386	1.000	386	386	0
2005.2	198.0	438	438	1.000	438	438	0
2006.1	192.0	362	362	1.000	362	362	0
2006.2	186.0	602	602	1.000	602	602	0
2007.1	180.0	347	347	1.000	347	347	0
2007.2	174.0	660	660	1.000	660	660	0
2008.1	168.0	558	558	1.000	558	558	0
2008.2	162.0	650	650	1.000	650	650	0
2009.1	156.0	801	801	1.000	801	801	0
2009.2	150.0	622	624	1.000	624	624	0
2010.1	144.0	428	428	1.000	428	428	0
2010.2	138.0	562	562	1.000	562	562	0
2011.1	132.0	590	590	1.000	590	590	0
2011.2	126.0	737	737	1.000	737	737	0
2012.1	120.0	746	746	1.000	746	746	0
2012.2	114.0	1,260	1,260	1.000	1,260	1,260	0
2013.1	108.0	487	487	1.000	487	487	0
2013.2	102.0	831	831	1.000	831	831	0
2014.1	96.0	1,024	1,025	1.000	1,025	1,024	0
2014.2	90.0	1,733	1,733	1.000	1,732	1,732	0
2015.1	84.0	746	746	1.000	746	746	0
2015.2	78.0	1,343	1,343	1.000	1,342	1,342	0
2016.1	72.0	1,023	1,023	1.000	1,023	1,024	(1)
2016.2	66.0	1,629	1,629	1.000	1,629	1,628	0
2017.1	60.0	851	851	1.000	851	851	0
2017.2	54.0	1,268	1,268	1.000	1,268	1,268	(0)
2018.1	48.0	997	997	1.000	997	997	0
2018.2	42.0	1,489	1,489	1.000	1,489	1,489	(0)
2019.1	36.0	798	798	1.000	798	798	0
2019.2	30.0	860	879	1.000	879	883	(4)
2020.1	24.0	998	999	0.999	998	987	11
2020.2	18.0	392	393	0.993	390	359	31
2021.1	12.0	749	750	0.916	687	813	(126)
2021.2	6.0	457	662	1.019	675		
Total		30,047	30,278		30,221	29,634	(88)

Province of Newfoundland
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.1	240.0	81	1.000	81	81	0
2002.2	234.0	75	1.000	75	75	0
2003.1	228.0	103	1.000	103	103	0
2003.2	222.0	70	1.000	70	70	0
2004.1	216.0	68	1.000	68	68	0
2004.2	210.0	64	1.000	64	64	0
2005.1	204.0	58	1.000	58	58	0
2005.2	198.0	66	1.000	66	66	0
2006.1	192.0	58	1.000	58	58	0
2006.2	186.0	57	1.000	57	57	0
2007.1	180.0	57	1.000	57	57	0
2007.2	174.0	69	1.000	69	69	0
2008.1	168.0	62	1.000	62	62	0
2008.2	162.0	60	1.000	60	60	0
2009.1	156.0	58	1.000	58	58	0
2009.2	150.0	71	1.000	71	71	0
2010.1	144.0	52	1.000	52	52	0
2010.2	138.0	64	1.000	64	64	0
2011.1	132.0	61	1.000	61	61	0
2011.2	126.0	72	1.000	72	72	(0)
2012.1	120.0	55	1.003	55	55	0
2012.2	114.0	69	1.002	69	69	(0)
2013.1	108.0	76	1.002	76	76	0
2013.2	102.0	76	1.000	76	76	(0)
2014.1	96.0	78	1.002	78	78	0
2014.2	90.0	69	0.999	69	69	(0)
2015.1	84.0	68	0.999	68	67	1
2015.2	78.0	75	0.986	74	74	0
2016.1	72.0	52	0.986	51	50	1
2016.2	66.0	62	0.984	61	61	0
2017.1	60.0	59	0.986	58	59	(1)
2017.2	54.0	66	0.979	65	62	2
2018.1	48.0	41	0.977	40	40	0
2018.2	42.0	65	0.974	63	61	2
2019.1	36.0	58	0.976	57	56	0
2019.2	30.0	45	0.979	44	44	0
2020.1	24.0	40	0.981	39	39	0
2020.2	18.0	39	0.998	39	36	3
2021.1	12.0	41	1.020	42	39	3
2021.2	6.0	35	1.256	44		
Total		2,495		2,494	2,437	13

Province of Newfoundland
Third Party Liability - Property Damage
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.1	240.0	248	1.000	248	248	0
2002.2	234.0	220	1.000	220	220	0
2003.1	228.0	281	1.000	281	281	0
2003.2	222.0	196	1.000	196	196	0
2004.1	216.0	183	1.000	183	183	0
2004.2	210.0	144	1.000	144	144	0
2005.1	204.0	175	1.000	175	175	0
2005.2	198.0	181	1.000	181	181	0
2006.1	192.0	195	1.000	195	195	0
2006.2	186.0	188	1.000	188	188	0
2007.1	180.0	213	1.000	213	213	0
2007.2	174.0	192	1.000	192	192	0
2008.1	168.0	176	1.000	176	176	0
2008.2	162.0	177	1.000	177	177	0
2009.1	156.0	167	1.000	167	167	0
2009.2	150.0	210	1.000	210	210	0
2010.1	144.0	190	0.999	190	190	0
2010.2	138.0	198	0.999	198	198	0
2011.1	132.0	243	0.999	243	243	0
2011.2	126.0	221	0.999	221	221	0
2012.1	120.0	215	0.999	215	215	0
2012.2	114.0	232	0.999	232	232	0
2013.1	108.0	270	0.999	270	270	0
2013.2	102.0	260	0.999	260	260	0
2014.1	96.0	330	0.999	330	331	(1)
2014.2	90.0	241	0.999	241	241	(0)
2015.1	84.0	269	0.999	269	269	(0)
2015.2	78.0	226	0.999	226	226	(0)
2016.1	72.0	247	0.999	247	247	(0)
2016.2	66.0	234	0.999	234	234	0
2017.1	60.0	309	0.999	309	308	0
2017.2	54.0	212	0.998	212	212	(0)
2018.1	48.0	205	0.998	205	205	(0)
2018.2	42.0	221	0.998	221	221	(0)
2019.1	36.0	200	1.000	200	200	(0)
2019.2	30.0	176	1.000	176	176	(0)
2020.1	24.0	116	1.001	116	116	0
2020.2	18.0	90	1.018	92	102	(11)
2021.1	12.0	78	1.045	81	103	(22)
2021.2	6.0	86	1.163	100		
Total		8,215		8,229	8,163	(34)

Province of Newfoundland
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.1	240.0	41	1.000	41	41	0
2002.2	234.0	50	1.000	50	50	0
2003.1	228.0	31	1.000	31	31	0
2003.2	222.0	22	1.000	22	22	0
2004.1	216.0	26	1.000	26	26	0
2004.2	210.0	24	1.000	24	24	0
2005.1	204.0	30	1.000	30	30	0
2005.2	198.0	18	1.000	18	18	0
2006.1	192.0	21	1.000	21	21	0
2006.2	186.0	16	1.000	16	16	0
2007.1	180.0	21	1.000	21	21	0
2007.2	174.0	25	1.000	25	25	0
2008.1	168.0	24	1.000	24	24	0
2008.2	162.0	26	1.000	26	26	0
2009.1	156.0	23	1.000	23	23	0
2009.2	150.0	16	1.000	16	16	0
2010.1	144.0	16	1.000	16	16	0
2010.2	138.0	28	1.000	28	28	0
2011.1	132.0	17	1.000	17	17	0
2011.2	126.0	38	1.000	38	38	0
2012.1	120.0	24	1.000	24	24	0
2012.2	114.0	36	1.000	36	36	0
2013.1	108.0	46	1.000	46	46	0
2013.2	102.0	38	1.000	38	38	0
2014.1	96.0	23	1.000	23	23	0
2014.2	90.0	29	1.000	29	29	0
2015.1	84.0	34	1.000	34	34	0
2015.2	78.0	31	1.000	31	31	0
2016.1	72.0	29	1.000	29	29	0
2016.2	66.0	28	0.991	28	28	(0)
2017.1	60.0	26	0.994	26	26	0
2017.2	54.0	46	0.994	46	46	0
2018.1	48.0	20	0.991	20	21	(1)
2018.2	42.0	26	0.981	26	26	(0)
2019.1	36.0	25	0.985	25	25	(0)
2019.2	30.0	33	0.991	33	33	(0)
2020.1	24.0	16	0.991	16	19	(3)
2020.2	18.0	15	0.954	14	15	(0)
2021.1	12.0	21	0.954	20	26	(6)
2021.2	6.0	36	0.871	31		
Total		1,095		1,087	1,065	(10)

Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.1	240.0	76	1.000	76	76	0
2002.2	234.0	76	1.000	76	76	0
2003.1	228.0	76	1.000	76	76	0
2003.2	222.0	55	1.000	55	55	0
2004.1	216.0	65	1.000	65	65	0
2004.2	210.0	28	1.000	28	28	0
2005.1	204.0	43	1.000	43	43	0
2005.2	198.0	53	1.000	53	53	0
2006.1	192.0	46	1.000	46	46	0
2006.2	186.0	43	1.000	43	43	0
2007.1	180.0	66	1.000	66	66	0
2007.2	174.0	75	1.000	75	75	0
2008.1	168.0	68	1.000	68	68	0
2008.2	162.0	75	1.000	75	75	0
2009.1	156.0	66	1.000	66	66	0
2009.2	150.0	74	1.000	74	74	0
2010.1	144.0	65	1.000	65	65	0
2010.2	138.0	66	1.000	66	66	0
2011.1	132.0	71	1.000	71	71	0
2011.2	126.0	88	1.000	88	88	0
2012.1	120.0	76	1.000	76	76	0
2012.2	114.0	86	1.000	86	86	0
2013.1	108.0	88	1.000	88	88	0
2013.2	102.0	93	1.000	93	93	0
2014.1	96.0	89	1.000	89	89	0
2014.2	90.0	91	1.000	91	91	0
2015.1	84.0	83	1.000	83	83	0
2015.2	78.0	104	1.000	104	104	0
2016.1	72.0	92	1.000	92	92	0
2016.2	66.0	84	1.000	84	84	0
2017.1	60.0	79	1.000	79	79	0
2017.2	54.0	89	1.000	89	89	0
2018.1	48.0	75	1.000	75	75	0
2018.2	42.0	96	1.000	96	96	0
2019.1	36.0	75	0.999	75	75	(0)
2019.2	30.0	79	0.998	79	80	(1)
2020.1	24.0	64	0.997	64	63	0
2020.2	18.0	58	0.988	57	53	4
2021.1	12.0	44	0.943	42	37	4
2021.2	6.0	49	0.932	46		
Total		2,869		2,862	2,808	8

Province of Newfoundland
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.1	240.0	212	1.000	212	212	0
2002.2	234.0	140	1.000	140	140	0
2003.1	228.0	144	1.000	144	144	0
2003.2	222.0	113	1.000	113	113	0
2004.1	216.0	122	1.000	122	122	0
2004.2	210.0	88	1.000	88	88	0
2005.1	204.0	115	1.000	115	115	0
2005.2	198.0	96	1.000	96	96	0
2006.1	192.0	118	1.000	118	118	0
2006.2	186.0	97	1.000	97	97	0
2007.1	180.0	105	1.000	105	105	0
2007.2	174.0	102	1.000	102	102	0
2008.1	168.0	142	1.000	142	142	0
2008.2	162.0	121	1.000	121	121	0
2009.1	156.0	145	1.000	145	145	0
2009.2	150.0	128	1.000	128	128	0
2010.1	144.0	143	1.000	143	143	0
2010.2	138.0	137	1.000	137	137	0
2011.1	132.0	203	1.000	203	203	0
2011.2	126.0	154	1.000	154	154	0
2012.1	120.0	168	1.000	168	168	0
2012.2	114.0	154	1.000	154	154	0
2013.1	108.0	166	1.000	166	166	0
2013.2	102.0	166	1.000	166	166	0
2014.1	96.0	194	1.000	194	194	0
2014.2	90.0	175	1.000	175	175	0
2015.1	84.0	209	1.000	209	209	0
2015.2	78.0	168	1.000	168	168	0
2016.1	72.0	244	1.000	244	244	0
2016.2	66.0	181	1.000	181	181	0
2017.1	60.0	256	1.000	256	256	0
2017.2	54.0	208	1.000	208	208	0
2018.1	48.0	192	1.000	192	192	0
2018.2	42.0	170	1.000	170	170	0
2019.1	36.0	166	1.000	166	166	(0)
2019.2	30.0	160	1.001	160	160	0
2020.1	24.0	130	1.001	130	129	1
2020.2	18.0	161	1.002	161	160	1
2021.1	12.0	164	1.017	167	164	3
2021.2	6.0	120	1.194	143		
Total		6,177		6,203	6,055	5

Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to- Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.1	240.0	35	1.000	35	35	0
2002.2	234.0	40	1.000	40	40	0
2003.1	228.0	35	1.000	35	35	0
2003.2	222.0	42	1.000	42	42	0
2004.1	216.0	40	1.000	40	40	0
2004.2	210.0	59	1.000	59	59	0
2005.1	204.0	38	1.000	38	38	0
2005.2	198.0	49	1.000	49	49	0
2006.1	192.0	48	1.000	48	48	0
2006.2	186.0	57	1.000	57	57	0
2007.1	180.0	57	1.000	57	57	0
2007.2	174.0	73	1.000	73	73	0
2008.1	168.0	68	1.000	68	68	0
2008.2	162.0	67	1.000	67	67	0
2009.1	156.0	71	1.000	71	71	0
2009.2	150.0	75	1.000	75	75	0
2010.1	144.0	69	1.000	69	69	0
2010.2	138.0	91	1.000	91	91	0
2011.1	132.0	84	1.000	84	84	0
2011.2	126.0	78	1.000	78	78	0
2012.1	120.0	69	1.000	69	69	0
2012.2	114.0	102	1.000	102	102	0
2013.1	108.0	75	1.000	75	75	0
2013.2	102.0	94	1.000	94	94	0
2014.1	96.0	106	1.000	106	106	0
2014.2	90.0	101	1.000	101	101	0
2015.1	84.0	92	1.000	92	92	0
2015.2	78.0	95	1.000	95	95	0
2016.1	72.0	85	1.000	85	85	0
2016.2	66.0	96	1.000	96	96	0
2017.1	60.0	99	1.000	99	99	0
2017.2	54.0	111	1.000	111	112	(1)
2018.1	48.0	90	1.000	90	90	0
2018.2	42.0	94	1.000	94	94	0
2019.1	36.0	81	1.000	81	81	0
2019.2	30.0	83	0.997	83	83	(1)
2020.1	24.0	63	0.993	63	63	(0)
2020.2	18.0	53	0.993	53	51	2
2021.1	12.0	68	0.965	66	67	(1)
2021.2	6.0	53	0.943	50		
Total		2,886		2,879	2,831	(1)

Bodily Injury

Coverage = BI

End Trend Period = 2021.2

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 = +/-0.014; p = 0.694)	-0.121 (CI = +/-0.138; p = 0.083)	0.038	-0.27%
Loss Cost	2005.2	-0.007 (CI = +/-0.014; p = 0.330)	-0.099 (CI = +/-0.133; p = 0.141)	0.038	-0.68%
Loss Cost	2006.1	-0.008 (CI = +/-0.015; p = 0.265)	-0.107 (CI = +/-0.137; p = 0.122)	0.051	-0.82%
Loss Cost	2006.2	-0.010 (CI = +/-0.016; p = 0.182)	-0.096 (CI = +/-0.140; p = 0.171)	0.058	-1.04%
Loss Cost	2007.1	-0.009 (CI = +/-0.017; p = 0.256)	-0.091 (CI = +/-0.144; p = 0.208)	0.028	-0.94%
Loss Cost	2007.2	-0.015 (CI = +/-0.016; p = 0.060)	-0.062 (CI = +/-0.135; p = 0.353)	0.090	-1.53%
Loss Cost	2008.1	-0.013 (CI = +/-0.017; p = 0.137)	-0.049 (CI = +/-0.137; p = 0.471)	0.027	-1.26%
Loss Cost	2008.2	-0.014 (CI = +/-0.018; p = 0.118)	-0.042 (CI = +/-0.142; p = 0.552)	0.037	-1.42%
Loss Cost	2009.1	-0.013 (CI = +/-0.020; p = 0.183)	-0.036 (CI = +/-0.148; p = 0.619)	0.002	-1.30%
Loss Cost	2009.2	-0.018 (CI = +/-0.020; p = 0.080)	-0.015 (CI = +/-0.147; p = 0.829)	0.056	-1.79%
Loss Cost	2010.1	-0.016 (CI = +/-0.022; p = 0.144)	-0.008 (CI = +/-0.153; p = 0.919)	0.013	-1.60%
Loss Cost	2010.2	-0.020 (CI = +/-0.024; p = 0.090)	0.008 (CI = +/-0.156; p = 0.920)	0.051	-1.99%
Loss Cost	2011.1	-0.023 (CI = +/-0.026; p = 0.075)	-0.004 (CI = +/-0.163; p = 0.960)	0.069	-2.28%
Loss Cost	2011.2	-0.030 (CI = +/-0.027; p = 0.029)	0.020 (CI = +/-0.161; p = 0.793)	0.157	-2.96%
Loss Cost	2012.1	-0.035 (CI = +/-0.029; p = 0.021)	0.004 (CI = +/-0.167; p = 0.963)	0.192	-3.42%
Loss Cost	2012.2	-0.044 (CI = +/-0.029; p = 0.005)	0.034 (CI = +/-0.160; p = 0.656)	0.325	-4.35%
Loss Cost	2013.1	-0.058 (CI = +/-0.027; p = 0.000)	-0.009 (CI = +/-0.141; p = 0.899)	0.525	-5.63%
Loss Cost	2013.2	-0.057 (CI = +/-0.031; p = 0.001)	-0.012 (CI = +/-0.150; p = 0.868)	0.464	-5.52%
Loss Cost	2014.1	-0.048 (CI = +/-0.033; p = 0.008)	0.014 (CI = +/-0.151; p = 0.845)	0.353	-4.66%
Loss Cost	2014.2	-0.039 (CI = +/-0.035; p = 0.033)	-0.007 (CI = +/-0.153; p = 0.918)	0.215	-3.84%
Loss Cost	2015.1	-0.039 (CI = +/-0.042; p = 0.061)	-0.008 (CI = +/-0.168; p = 0.917)	0.154	-3.87%
Loss Cost	2015.2	-0.032 (CI = +/-0.048; p = 0.165)	-0.024 (CI = +/-0.178; p = 0.766)	0.028	-3.15%
Loss Cost	2016.1	-0.018 (CI = +/-0.054; p = 0.464)	0.005 (CI = +/-0.186; p = 0.949)	-0.144	-1.80%
Loss Cost	2016.2	-0.006 (CI = +/-0.062; p = 0.821)	-0.016 (CI = +/-0.198; p = 0.853)	-0.236	-0.63%
Severity	2005.1	0.041 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.118; p = 0.451)	0.587	+4.17%
Severity	2005.2	0.038 (CI = +/-0.012; p = 0.000)	-0.028 (CI = +/-0.117; p = 0.623)	0.544	+3.87%
Severity	2006.1	0.037 (CI = +/-0.013; p = 0.000)	-0.032 (CI = +/-0.121; p = 0.592)	0.513	+3.80%
Severity	2006.2	0.036 (CI = +/-0.014; p = 0.000)	-0.026 (CI = +/-0.124; p = 0.670)	0.470	+3.69%
Severity	2007.1	0.040 (CI = +/-0.014; p = 0.000)	-0.005 (CI = +/-0.121; p = 0.927)	0.530	+4.10%
Severity	2007.2	0.036 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.118; p = 0.805)	0.481	+3.68%
Severity	2008.1	0.039 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.118; p = 0.619)	0.512	+3.99%
Severity	2008.2	0.037 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.121; p = 0.526)	0.466	+3.79%
Severity	2009.1	0.041 (CI = +/-0.016; p = 0.000)	0.054 (CI = +/-0.122; p = 0.371)	0.501	+4.16%
Severity	2009.2	0.037 (CI = +/-0.017; p = 0.000)	0.071 (CI = +/-0.121; p = 0.235)	0.455	+3.73%
Severity	2010.1	0.038 (CI = +/-0.018; p = 0.000)	0.076 (CI = +/-0.126; p = 0.225)	0.430	+3.85%
Severity	2010.2	0.037 (CI = +/-0.020; p = 0.001)	0.078 (CI = +/-0.132; p = 0.232)	0.399	+3.79%
Severity	2011.1	0.036 (CI = +/-0.022; p = 0.003)	0.074 (CI = +/-0.139; p = 0.280)	0.334	+3.67%
Severity	2011.2	0.030 (CI = +/-0.023; p = 0.013)	0.096 (CI = +/-0.136; p = 0.155)	0.283	+3.01%
Severity	2012.1	0.024 (CI = +/-0.024; p = 0.050)	0.076 (CI = +/-0.137; p = 0.260)	0.152	+2.41%
Severity	2012.2	0.018 (CI = +/-0.025; p = 0.145)	0.093 (CI = +/-0.139; p = 0.174)	0.116	+1.85%
Severity	2013.1	0.006 (CI = +/-0.023; p = 0.605)	0.053 (CI = +/-0.118; p = 0.352)	-0.055	+0.56%
Severity	2013.2	-0.001 (CI = +/-0.024; p = 0.939)	0.071 (CI = +/-0.117; p = 0.210)	-0.017	-0.09%
Severity	2014.1	0.004 (CI = +/-0.026; p = 0.739)	0.086 (CI = +/-0.122; p = 0.152)	0.022	+0.42%
Severity	2014.2	0.001 (CI = +/-0.030; p = 0.952)	0.094 (CI = +/-0.130; p = 0.140)	0.034	+0.09%
Severity	2015.1	-0.002 (CI = +/-0.035; p = 0.896)	0.086 (CI = +/-0.141; p = 0.205)	-0.007	-0.21%
Severity	2015.2	-0.007 (CI = +/-0.040; p = 0.708)	0.097 (CI = +/-0.152; p = 0.185)	0.014	-0.70%
Severity	2016.1	-0.008 (CI = +/-0.049; p = 0.713)	0.094 (CI = +/-0.170; p = 0.242)	-0.010	-0.82%
Severity	2016.2	0.007 (CI = +/-0.054; p = 0.767)	0.066 (CI = +/-0.171; p = 0.399)	-0.125	+0.72%
Frequency	2005.1	-0.044 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.088; p = 0.086)	0.746	-4.27%
Frequency	2005.2	-0.045 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.090; p = 0.121)	0.746	-4.38%
Frequency	2006.1	-0.046 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.093; p = 0.110)	0.733	-4.46%
Frequency	2006.2	-0.047 (CI = +/-0.011; p = 0.000)	-0.070 (CI = +/-0.095; p = 0.146)	0.729	-4.55%
Frequency	2007.1	-0.050 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.093; p = 0.071)	0.755	-4.84%
Frequency	2007.2	-0.052 (CI = +/-0.011; p = 0.000)	-0.076 (CI = +/-0.094; p = 0.109)	0.761	-5.02%
Frequency	2008.1	-0.052 (CI = +/-0.012; p = 0.000)	-0.078 (CI = +/-0.098; p = 0.115)	0.739	-5.05%
Frequency	2008.2	-0.051 (CI = +/-0.013; p = 0.000)	-0.079 (CI = +/-0.102; p = 0.122)	0.719	-5.02%
Frequency	2009.1	-0.054 (CI = +/-0.014; p = 0.000)	-0.090 (CI = +/-0.104; p = 0.088)	0.718	-5.24%
Frequency	2009.2	-0.055 (CI = +/-0.015; p = 0.000)	-0.087 (CI = +/-0.109; p = 0.113)	0.705	-5.31%
Frequency	2010.1	-0.054 (CI = +/-0.016; p = 0.000)	-0.084 (CI = +/-0.114; p = 0.142)	0.665	-5.25%
Frequency	2010.2	-0.057 (CI = +/-0.017; p = 0.000)	-0.071 (CI = +/-0.115; p = 0.216)	0.681	-5.56%
Frequency	2011.1	-0.059 (CI = +/-0.019; p = 0.000)	-0.078 (CI = +/-0.120; p = 0.191)	0.663	-5.75%
Frequency	2011.2	-0.060 (CI = +/-0.021; p = 0.000)	-0.076 (CI = +/-0.127; p = 0.224)	0.640	-5.80%
Frequency	2012.1	-0.059 (CI = +/-0.023; p = 0.000)	-0.072 (CI = +/-0.134; p = 0.273)	0.584	-5.70%
Frequency	2012.2	-0.063 (CI = +/-0.025; p = 0.000)	-0.059 (CI = +/-0.139; p = 0.380)	0.596	-6.09%
Frequency	2013.1	-0.064 (CI = +/-0.029; p = 0.000)	-0.062 (CI = +/-0.148; p = 0.390)	0.549	-6.16%
Frequency	2013.2	-0.056 (CI = +/-0.030; p = 0.001)	-0.083 (CI = +/-0.148; p = 0.248)	0.487	-5.44%
Frequency	2014.1	-0.052 (CI = +/-0.034; p = 0.006)	-0.072 (CI = +/-0.158; p = 0.345)	0.376	-5.05%
Frequency	2014.2	-0.040 (CI = +/-0.035; p = 0.028)	-0.101 (CI = +/-0.152; p = 0.171)	0.311	-3.92%
Frequency	2015.1	-0.037 (CI = +/-0.041; p = 0.071)	-0.095 (CI = +/-0.166; p = 0.235)	0.189	-3.67%
Frequency	2015.2	-0.025 (CI = +/-0.044; p = 0.235)	-0.122 (CI = +/-0.165; p = 0.132)	0.160	-2.47%
Frequency	2016.1	-0.010 (CI = +/-0.048; p = 0.653)	-0.089 (CI = +/-0.167; p = 0.258)	-0.043	-0.99%
Frequency	2016.2	-0.013 (CI = +/-0.059; p = 0.610)	-0.082 (CI = +/-0.186; p = 0.337)	-0.072	-1.34%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	-0.002 (CI = +/-0.014; p = 0.769)	-0.028	-0.21%
Loss Cost	2005.2	-0.007 (CI = +/-0.014; p = 0.340)	-0.002	-0.68%
Loss Cost	2006.1	-0.008 (CI = +/-0.015; p = 0.313)	0.002	-0.76%
Loss Cost	2006.2	-0.010 (CI = +/-0.016; p = 0.189)	0.026	-1.04%
Loss Cost	2007.1	-0.009 (CI = +/-0.017; p = 0.291)	0.005	-0.88%
Loss Cost	2007.2	-0.015 (CI = +/-0.016; p = 0.059)	0.093	-1.53%
Loss Cost	2008.1	-0.012 (CI = +/-0.017; p = 0.144)	0.045	-1.22%
Loss Cost	2008.2	-0.014 (CI = +/-0.018; p = 0.113)	0.061	-1.42%
Loss Cost	2009.1	-0.013 (CI = +/-0.019; p = 0.186)	0.033	-1.27%
Loss Cost	2009.2	-0.018 (CI = +/-0.020; p = 0.073)	0.095	-1.79%
Loss Cost	2010.1	-0.016 (CI = +/-0.021; p = 0.136)	0.057	-1.59%
Loss Cost	2010.2	-0.020 (CI = +/-0.023; p = 0.082)	0.096	-1.99%
Loss Cost	2011.1	-0.023 (CI = +/-0.025; p = 0.067)	0.116	-2.28%
Loss Cost	2011.2	-0.030 (CI = +/-0.026; p = 0.025)	0.198	-2.96%
Loss Cost	2012.1	-0.035 (CI = +/-0.028; p = 0.017)	0.237	-3.43%
Loss Cost	2012.2	-0.044 (CI = +/-0.028; p = 0.004)	0.357	-4.35%
Loss Cost	2013.1	-0.058 (CI = +/-0.026; p = 0.000)	0.555	-5.62%
Loss Cost	2013.2	-0.057 (CI = +/-0.029; p = 0.001)	0.499	-5.52%
Loss Cost	2014.1	-0.048 (CI = +/-0.031; p = 0.005)	0.397	-4.69%
Loss Cost	2014.2	-0.039 (CI = +/-0.034; p = 0.026)	0.275	-3.84%
Loss Cost	2015.1	-0.039 (CI = +/-0.039; p = 0.050)	0.224	-3.85%
Loss Cost	2015.2	-0.032 (CI = +/-0.045; p = 0.146)	0.108	-3.15%
Loss Cost	2016.1	-0.018 (CI = +/-0.050; p = 0.429)	-0.030	-1.83%
Loss Cost	2016.2	-0.006 (CI = +/-0.058; p = 0.810)	-0.104	-0.63%
Severity	2005.1	0.041 (CI = +/-0.012; p = 0.000)	0.592	+4.19%
Severity	2005.2	0.038 (CI = +/-0.012; p = 0.000)	0.555	+3.87%
Severity	2006.1	0.038 (CI = +/-0.013; p = 0.000)	0.525	+3.82%
Severity	2006.2	0.036 (CI = +/-0.014; p = 0.000)	0.485	+3.69%
Severity	2007.1	0.040 (CI = +/-0.014; p = 0.000)	0.547	+4.11%
Severity	2007.2	0.036 (CI = +/-0.014; p = 0.000)	0.499	+3.68%
Severity	2008.1	0.039 (CI = +/-0.014; p = 0.000)	0.526	+3.97%
Severity	2008.2	0.037 (CI = +/-0.015; p = 0.000)	0.479	+3.79%
Severity	2009.1	0.040 (CI = +/-0.016; p = 0.000)	0.505	+4.11%
Severity	2009.2	0.037 (CI = +/-0.017; p = 0.000)	0.443	+3.73%
Severity	2010.1	0.037 (CI = +/-0.018; p = 0.000)	0.416	+3.77%
Severity	2010.2	0.037 (CI = +/-0.020; p = 0.001)	0.385	+3.79%
Severity	2011.1	0.035 (CI = +/-0.022; p = 0.003)	0.326	+3.58%
Severity	2011.2	0.030 (CI = +/-0.023; p = 0.015)	0.237	+3.01%
Severity	2012.1	0.023 (CI = +/-0.024; p = 0.061)	0.136	+2.29%
Severity	2012.2	0.018 (CI = +/-0.026; p = 0.155)	0.063	+1.85%
Severity	2013.1	0.005 (CI = +/-0.022; p = 0.667)	-0.050	+0.46%
Severity	2013.2	-0.001 (CI = +/-0.024; p = 0.940)	-0.066	-0.09%
Severity	2014.1	0.002 (CI = +/-0.027; p = 0.868)	-0.069	+0.21%
Severity	2014.2	0.001 (CI = +/-0.031; p = 0.954)	-0.077	+0.09%
Severity	2015.1	-0.005 (CI = +/-0.036; p = 0.774)	-0.076	-0.48%
Severity	2015.2	-0.007 (CI = +/-0.042; p = 0.720)	-0.078	-0.70%
Severity	2016.1	-0.012 (CI = +/-0.049; p = 0.593)	-0.068	-1.22%
Severity	2016.2	0.007 (CI = +/-0.052; p = 0.763)	-0.099	+0.72%
Frequency	2005.1	-0.043 (CI = +/-0.009; p = 0.000)	0.729	-4.23%
Frequency	2005.2	-0.045 (CI = +/-0.010; p = 0.000)	0.733	-4.38%
Frequency	2006.1	-0.045 (CI = +/-0.010; p = 0.000)	0.718	-4.41%
Frequency	2006.2	-0.047 (CI = +/-0.011; p = 0.000)	0.717	-4.55%
Frequency	2007.1	-0.049 (CI = +/-0.011; p = 0.000)	0.733	-4.79%
Frequency	2007.2	-0.052 (CI = +/-0.012; p = 0.000)	0.745	-5.02%
Frequency	2008.1	-0.051 (CI = +/-0.012; p = 0.000)	0.722	-5.00%
Frequency	2008.2	-0.051 (CI = +/-0.013; p = 0.000)	0.701	-5.02%
Frequency	2009.1	-0.053 (CI = +/-0.014; p = 0.000)	0.693	-5.16%
Frequency	2009.2	-0.055 (CI = +/-0.016; p = 0.000)	0.683	-5.31%
Frequency	2010.1	-0.053 (CI = +/-0.017; p = 0.000)	0.644	-5.16%
Frequency	2010.2	-0.057 (CI = +/-0.018; p = 0.000)	0.671	-5.56%
Frequency	2011.1	-0.058 (CI = +/-0.019; p = 0.000)	0.649	-5.66%
Frequency	2011.2	-0.060 (CI = +/-0.021; p = 0.000)	0.629	-5.80%
Frequency	2012.1	-0.058 (CI = +/-0.023; p = 0.000)	0.577	-5.59%
Frequency	2012.2	-0.063 (CI = +/-0.025; p = 0.000)	0.600	-6.09%
Frequency	2013.1	-0.062 (CI = +/-0.028; p = 0.000)	0.555	-6.05%
Frequency	2013.2	-0.056 (CI = +/-0.030; p = 0.001)	0.472	-5.44%
Frequency	2014.1	-0.050 (CI = +/-0.034; p = 0.007)	0.378	-4.89%
Frequency	2014.2	-0.040 (CI = +/-0.036; p = 0.033)	0.252	-3.92%
Frequency	2015.1	-0.034 (CI = +/-0.041; p = 0.095)	0.150	-3.39%
Frequency	2015.2	-0.025 (CI = +/-0.047; p = 0.264)	0.031	-2.47%
Frequency	2016.1	-0.006 (CI = +/-0.048; p = 0.780)	-0.091	-0.62%
Frequency	2016.2	-0.013 (CI = +/-0.058; p = 0.610)	-0.078	-1.34%

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 = +/-0.015; p = 0.862)	-0.031	-0.13%
Loss Cost	2005.2	-0.006 (CI = +/-0.015; p = 0.408)	-0.010	-0.62%
Loss Cost	2006.1	-0.007 (CI = +/-0.016; p = 0.377)	-0.007	-0.71%
Loss Cost	2006.2	-0.010 (CI = +/-0.017; p = 0.235)	0.016	-1.00%
Loss Cost	2007.1	-0.008 (CI = +/-0.018; p = 0.352)	-0.004	-0.83%
Loss Cost	2007.2	-0.015 (CI = +/-0.017; p = 0.079)	0.080	-1.52%
Loss Cost	2008.1	-0.012 (CI = +/-0.018; p = 0.185)	0.032	-1.19%
Loss Cost	2008.2	-0.014 (CI = +/-0.019; p = 0.146)	0.048	-1.40%
Loss Cost	2009.1	-0.012 (CI = +/-0.021; p = 0.232)	0.021	-1.24%
Loss Cost	2009.2	-0.018 (CI = +/-0.022; p = 0.096)	0.081	-1.80%
Loss Cost	2010.1	-0.016 (CI = +/-0.024; p = 0.172)	0.044	-1.59%
Loss Cost	2010.2	-0.020 (CI = +/-0.025; p = 0.106)	0.082	-2.02%
Loss Cost	2011.1	-0.024 (CI = +/-0.027; p = 0.086)	0.102	-2.35%
Loss Cost	2011.2	-0.032 (CI = +/-0.029; p = 0.032)	0.187	-3.11%
Loss Cost	2012.1	-0.037 (CI = +/-0.031; p = 0.022)	0.230	-3.64%
Loss Cost	2012.2	-0.048 (CI = +/-0.031; p = 0.005)	0.359	-4.69%
Loss Cost	2013.1	-0.063 (CI = +/-0.028; p = 0.000)	0.576	-6.15%
Loss Cost	2013.2	-0.063 (CI = +/-0.032; p = 0.001)	0.523	-6.11%
Loss Cost	2014.1	-0.054 (CI = +/-0.035; p = 0.005)	0.420	-5.25%
Loss Cost	2014.2	-0.045 (CI = +/-0.038; p = 0.026)	0.294	-4.37%
Loss Cost	2015.1	-0.046 (CI = +/-0.045; p = 0.048)	0.247	-4.46%
Loss Cost	2015.2	-0.038 (CI = +/-0.053; p = 0.139)	0.126	-3.75%
Loss Cost	2016.1	-0.023 (CI = +/-0.060; p = 0.406)	-0.024	-2.30%
Loss Cost	2016.2	-0.010 (CI = +/-0.072; p = 0.768)	-0.112	-0.95%
Severity	2005.1	0.043 (CI = +/-0.013; p = 0.000)	0.600	+4.39%
Severity	2005.2	0.040 (CI = +/-0.013; p = 0.000)	0.561	+4.05%
Severity	2006.1	0.039 (CI = +/-0.014; p = 0.000)	0.532	+4.01%
Severity	2006.2	0.038 (CI = +/-0.014; p = 0.000)	0.492	+3.88%
Severity	2007.1	0.043 (CI = +/-0.014; p = 0.000)	0.559	+4.35%
Severity	2007.2	0.038 (CI = +/-0.015; p = 0.000)	0.511	+3.90%
Severity	2008.1	0.042 (CI = +/-0.015; p = 0.000)	0.542	+4.24%
Severity	2008.2	0.040 (CI = +/-0.016; p = 0.000)	0.495	+4.06%
Severity	2009.1	0.043 (CI = +/-0.017; p = 0.000)	0.526	+4.43%
Severity	2009.2	0.040 (CI = +/-0.018; p = 0.000)	0.464	+4.04%
Severity	2010.1	0.040 (CI = +/-0.020; p = 0.000)	0.439	+4.12%
Severity	2010.2	0.041 (CI = +/-0.022; p = 0.001)	0.410	+4.17%
Severity	2011.1	0.039 (CI = +/-0.024; p = 0.003)	0.353	+3.98%
Severity	2011.2	0.033 (CI = +/-0.025; p = 0.012)	0.262	+3.40%
Severity	2012.1	0.026 (CI = +/-0.026; p = 0.052)	0.157	+2.63%
Severity	2012.2	0.022 (CI = +/-0.029; p = 0.133)	0.081	+2.18%
Severity	2013.1	0.007 (CI = +/-0.025; p = 0.589)	-0.045	+0.65%
Severity	2013.2	0.001 (CI = +/-0.028; p = 0.966)	-0.071	+0.06%
Severity	2014.1	0.004 (CI = +/-0.031; p = 0.776)	-0.070	+0.42%
Severity	2014.2	0.003 (CI = +/-0.036; p = 0.859)	-0.080	+0.30%
Severity	2015.1	-0.003 (CI = +/-0.042; p = 0.870)	-0.088	-0.32%
Severity	2015.2	-0.006 (CI = +/-0.050; p = 0.811)	-0.093	-0.55%
Severity	2016.1	-0.012 (CI = +/-0.060; p = 0.676)	-0.089	-1.14%
Severity	2016.2	0.012 (CI = +/-0.064; p = 0.670)	-0.098	+1.24%
Frequency	2005.1	-0.044 (CI = +/-0.010; p = 0.000)	0.724	-4.33%
Frequency	2005.2	-0.046 (CI = +/-0.010; p = 0.000)	0.730	-4.49%
Frequency	2006.1	-0.046 (CI = +/-0.011; p = 0.000)	0.715	-4.54%
Frequency	2006.2	-0.048 (CI = +/-0.011; p = 0.000)	0.716	-4.70%
Frequency	2007.1	-0.051 (CI = +/-0.012; p = 0.000)	0.734	-4.96%
Frequency	2007.2	-0.054 (CI = +/-0.012; p = 0.000)	0.749	-5.22%
Frequency	2008.1	-0.054 (CI = +/-0.013; p = 0.000)	0.726	-5.21%
Frequency	2008.2	-0.054 (CI = +/-0.014; p = 0.000)	0.706	-5.25%
Frequency	2009.1	-0.056 (CI = +/-0.015; p = 0.000)	0.701	-5.43%
Frequency	2009.2	-0.058 (CI = +/-0.016; p = 0.000)	0.694	-5.61%
Frequency	2010.1	-0.056 (CI = +/-0.018; p = 0.000)	0.655	-5.48%
Frequency	2010.2	-0.061 (CI = +/-0.019; p = 0.000)	0.689	-5.94%
Frequency	2011.1	-0.063 (CI = +/-0.020; p = 0.000)	0.670	-6.08%
Frequency	2011.2	-0.065 (CI = +/-0.022; p = 0.000)	0.654	-6.29%
Frequency	2012.1	-0.063 (CI = +/-0.025; p = 0.000)	0.605	-6.11%
Frequency	2012.2	-0.070 (CI = +/-0.027; p = 0.000)	0.637	-6.72%
Frequency	2013.1	-0.070 (CI = +/-0.030; p = 0.000)	0.597	-6.76%
Frequency	2013.2	-0.064 (CI = +/-0.033; p = 0.001)	0.517	-6.17%
Frequency	2014.1	-0.058 (CI = +/-0.037; p = 0.005)	0.425	-5.65%
Frequency	2014.2	-0.048 (CI = +/-0.041; p = 0.025)	0.298	-4.66%
Frequency	2015.1	-0.042 (CI = +/-0.047; p = 0.074)	0.195	-4.16%
Frequency	2015.2	-0.033 (CI = +/-0.055; p = 0.212)	0.066	-3.22%
Frequency	2016.1	-0.012 (CI = +/-0.058; p = 0.658)	-0.086	-1.17%
Frequency	2016.2	-0.022 (CI = +/-0.071; p = 0.495)	-0.058	-2.16%

Bodily Injury

Coverage = BI
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	0.004 (CI = +/-0.018; p = 0.626)	-0.027	+0.43%
Loss Cost	2005.2	-0.001 (CI = +/-0.018; p = 0.886)	-0.036	-0.13%
Loss Cost	2006.1	-0.002 (CI = +/-0.019; p = 0.838)	-0.037	-0.19%
Loss Cost	2006.2	-0.005 (CI = +/-0.020; p = 0.607)	-0.029	-0.52%
Loss Cost	2007.1	-0.003 (CI = +/-0.022; p = 0.807)	-0.039	-0.26%
Loss Cost	2007.2	-0.011 (CI = +/-0.021; p = 0.296)	0.006	-1.09%
Loss Cost	2008.1	-0.006 (CI = +/-0.022; p = 0.564)	-0.029	-0.63%
Loss Cost	2008.2	-0.008 (CI = +/-0.024; p = 0.474)	-0.022	-0.84%
Loss Cost	2009.1	-0.006 (CI = +/-0.026; p = 0.656)	-0.039	-0.57%
Loss Cost	2009.2	-0.012 (CI = +/-0.028; p = 0.357)	-0.005	-1.24%
Loss Cost	2010.1	-0.009 (CI = +/-0.030; p = 0.542)	-0.033	-0.89%
Loss Cost	2010.2	-0.014 (CI = +/-0.033; p = 0.382)	-0.011	-1.40%
Loss Cost	2011.1	-0.018 (CI = +/-0.037; p = 0.320)	0.003	-1.77%
Loss Cost	2011.2	-0.028 (CI = +/-0.039; p = 0.150)	0.075	-2.75%
Loss Cost	2012.1	-0.035 (CI = +/-0.044; p = 0.105)	0.118	-3.46%
Loss Cost	2012.2	-0.051 (CI = +/-0.045; p = 0.030)	0.262	-4.96%
Loss Cost	2013.1	-0.074 (CI = +/-0.040; p = 0.002)	0.545	-7.17%
Loss Cost	2013.2	-0.076 (CI = +/-0.047; p = 0.005)	0.491	-7.28%
Loss Cost	2014.1	-0.063 (CI = +/-0.053; p = 0.024)	0.356	-6.13%
Loss Cost	2014.2	-0.050 (CI = +/-0.061; p = 0.098)	0.194	-4.85%
Loss Cost	2015.1	-0.052 (CI = +/-0.076; p = 0.151)	0.145	-5.11%
Loss Cost	2015.2	-0.040 (CI = +/-0.095; p = 0.352)	-0.001	-3.94%
Loss Cost	2016.1	-0.011 (CI = +/-0.116; p = 0.829)	-0.157	-1.06%
Loss Cost	2016.2	0.025 (CI = +/-0.147; p = 0.686)	-0.157	+2.49%
Severity	2005.1	0.049 (CI = +/-0.014; p = 0.000)	0.630	+5.00%
Severity	2005.2	0.045 (CI = +/-0.014; p = 0.000)	0.590	+4.64%
Severity	2006.1	0.045 (CI = +/-0.016; p = 0.000)	0.563	+4.63%
Severity	2006.2	0.044 (CI = +/-0.017; p = 0.000)	0.524	+4.52%
Severity	2007.1	0.050 (CI = +/-0.016; p = 0.000)	0.612	+5.16%
Severity	2007.2	0.046 (CI = +/-0.017; p = 0.000)	0.564	+4.67%
Severity	2008.1	0.050 (CI = +/-0.017; p = 0.000)	0.613	+5.17%
Severity	2008.2	0.049 (CI = +/-0.019; p = 0.000)	0.569	+5.03%
Severity	2009.1	0.055 (CI = +/-0.019; p = 0.000)	0.622	+5.62%
Severity	2009.2	0.051 (CI = +/-0.021; p = 0.000)	0.566	+5.23%
Severity	2010.1	0.053 (CI = +/-0.023; p = 0.000)	0.553	+5.46%
Severity	2010.2	0.055 (CI = +/-0.025; p = 0.000)	0.537	+5.70%
Severity	2011.1	0.055 (CI = +/-0.028; p = 0.001)	0.486	+5.62%
Severity	2011.2	0.049 (CI = +/-0.031; p = 0.004)	0.397	+5.02%
Severity	2012.1	0.041 (CI = +/-0.033; p = 0.020)	0.284	+4.15%
Severity	2012.2	0.036 (CI = +/-0.038; p = 0.057)	0.194	+3.72%
Severity	2013.1	0.017 (CI = +/-0.033; p = 0.294)	0.015	+1.68%
Severity	2013.2	0.009 (CI = +/-0.038; p = 0.591)	-0.061	+0.95%
Severity	2014.1	0.017 (CI = +/-0.043; p = 0.398)	-0.021	+1.73%
Severity	2014.2	0.018 (CI = +/-0.053; p = 0.454)	-0.040	+1.85%
Severity	2015.1	0.012 (CI = +/-0.065; p = 0.691)	-0.102	+1.17%
Severity	2015.2	0.012 (CI = +/-0.084; p = 0.744)	-0.124	+1.21%
Severity	2016.1	0.007 (CI = +/-0.111; p = 0.888)	-0.162	+0.67%
Severity	2016.2	0.066 (CI = +/-0.103; p = 0.161)	0.222	+6.83%
Frequency	2005.1	-0.044 (CI = +/-0.012; p = 0.000)	0.666	-4.35%
Frequency	2005.2	-0.047 (CI = +/-0.012; p = 0.000)	0.674	-4.55%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	0.657	-4.61%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	0.660	-4.82%
Frequency	2007.1	-0.053 (CI = +/-0.015; p = 0.000)	0.686	-5.15%
Frequency	2007.2	-0.057 (CI = +/-0.015; p = 0.000)	0.709	-5.50%
Frequency	2008.1	-0.057 (CI = +/-0.017; p = 0.000)	0.682	-5.51%
Frequency	2008.2	-0.058 (CI = +/-0.018; p = 0.000)	0.661	-5.59%
Frequency	2009.1	-0.060 (CI = +/-0.020; p = 0.000)	0.659	-5.86%
Frequency	2009.2	-0.063 (CI = +/-0.021; p = 0.000)	0.657	-6.14%
Frequency	2010.1	-0.062 (CI = +/-0.023; p = 0.000)	0.613	-6.02%
Frequency	2010.2	-0.069 (CI = +/-0.024; p = 0.000)	0.666	-6.71%
Frequency	2011.1	-0.073 (CI = +/-0.027; p = 0.000)	0.652	-7.00%
Frequency	2011.2	-0.077 (CI = +/-0.030; p = 0.000)	0.647	-7.40%
Frequency	2012.1	-0.076 (CI = +/-0.034; p = 0.000)	0.595	-7.31%
Frequency	2012.2	-0.087 (CI = +/-0.035; p = 0.000)	0.661	-8.37%
Frequency	2013.1	-0.091 (CI = +/-0.041; p = 0.000)	0.633	-8.70%
Frequency	2013.2	-0.085 (CI = +/-0.047; p = 0.002)	0.547	-8.15%
Frequency	2014.1	-0.080 (CI = +/-0.056; p = 0.010)	0.452	-7.73%
Frequency	2014.2	-0.068 (CI = +/-0.066; p = 0.045)	0.307	-6.58%
Frequency	2015.1	-0.064 (CI = +/-0.082; p = 0.110)	0.198	-6.20%
Frequency	2015.2	-0.052 (CI = +/-0.104; p = 0.273)	0.049	-5.09%
Frequency	2016.1	-0.017 (CI = +/-0.123; p = 0.742)	-0.144	-1.72%
Frequency	2016.2	-0.042 (CI = +/-0.167; p = 0.550)	-0.109	-4.07%

Bodily Injury

Coverage = BI
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	0.007 (CI = +/-0.019; p = 0.447)	-0.015	+0.72%
Loss Cost	2005.2	0.001 (CI = +/-0.019; p = 0.886)	-0.038	+0.13%
Loss Cost	2006.1	0.001 (CI = +/-0.021; p = 0.935)	-0.040	+0.08%
Loss Cost	2006.2	-0.002 (CI = +/-0.022; p = 0.819)	-0.039	-0.24%
Loss Cost	2007.1	0.001 (CI = +/-0.023; p = 0.963)	-0.043	+0.05%
Loss Cost	2007.2	-0.008 (CI = +/-0.023; p = 0.462)	-0.019	-0.82%
Loss Cost	2008.1	-0.003 (CI = +/-0.024; p = 0.803)	-0.044	-0.29%
Loss Cost	2008.2	-0.005 (CI = +/-0.026; p = 0.695)	-0.042	-0.50%
Loss Cost	2009.1	-0.002 (CI = +/-0.029; p = 0.908)	-0.052	-0.16%
Loss Cost	2009.2	-0.009 (CI = +/-0.030; p = 0.556)	-0.035	-0.86%
Loss Cost	2010.1	-0.004 (CI = +/-0.033; p = 0.788)	-0.054	-0.43%
Loss Cost	2010.2	-0.009 (CI = +/-0.037; p = 0.590)	-0.043	-0.95%
Loss Cost	2011.1	-0.013 (CI = +/-0.041; p = 0.507)	-0.035	-1.30%
Loss Cost	2011.2	-0.024 (CI = +/-0.044; p = 0.267)	0.022	-2.37%
Loss Cost	2012.1	-0.032 (CI = +/-0.050; p = 0.193)	0.059	-3.12%
Loss Cost	2012.2	-0.049 (CI = +/-0.052; p = 0.063)	0.198	-4.80%
Loss Cost	2013.1	-0.076 (CI = +/-0.047; p = 0.004)	0.498	-7.35%
Loss Cost	2013.2	-0.078 (CI = +/-0.056; p = 0.011)	0.441	-7.52%
Loss Cost	2014.1	-0.064 (CI = +/-0.065; p = 0.052)	0.286	-6.19%
Loss Cost	2014.2	-0.048 (CI = +/-0.076; p = 0.188)	0.107	-4.64%
Loss Cost	2015.1	-0.050 (CI = +/-0.098; p = 0.263)	0.057	-4.91%
Loss Cost	2015.2	-0.034 (CI = +/-0.127; p = 0.537)	-0.089	-3.35%
Loss Cost	2016.1	0.007 (CI = +/-0.159; p = 0.909)	-0.197	+0.74%
Loss Cost	2016.2	0.064 (CI = +/-0.206; p = 0.437)	-0.054	+6.61%
Severity	2005.1	0.050 (CI = +/-0.015; p = 0.000)	0.618	+5.12%
Severity	2005.2	0.046 (CI = +/-0.016; p = 0.000)	0.575	+4.73%
Severity	2006.1	0.046 (CI = +/-0.017; p = 0.000)	0.547	+4.74%
Severity	2006.2	0.045 (CI = +/-0.018; p = 0.000)	0.506	+4.62%
Severity	2007.1	0.052 (CI = +/-0.018; p = 0.000)	0.601	+5.32%
Severity	2007.2	0.047 (CI = +/-0.018; p = 0.000)	0.549	+4.81%
Severity	2008.1	0.052 (CI = +/-0.019; p = 0.000)	0.603	+5.36%
Severity	2008.2	0.051 (CI = +/-0.020; p = 0.000)	0.558	+5.23%
Severity	2009.1	0.057 (CI = +/-0.021; p = 0.000)	0.618	+5.90%
Severity	2009.2	0.054 (CI = +/-0.022; p = 0.000)	0.558	+5.50%
Severity	2010.1	0.056 (CI = +/-0.025; p = 0.000)	0.548	+5.78%
Severity	2010.2	0.059 (CI = +/-0.028; p = 0.000)	0.535	+6.09%
Severity	2011.1	0.059 (CI = +/-0.031; p = 0.001)	0.485	+6.06%
Severity	2011.2	0.053 (CI = +/-0.035; p = 0.006)	0.392	+5.42%
Severity	2012.1	0.044 (CI = +/-0.038; p = 0.026)	0.274	+4.49%
Severity	2012.2	0.040 (CI = +/-0.044; p = 0.072)	0.183	+4.04%
Severity	2013.1	0.017 (CI = +/-0.039; p = 0.360)	-0.007	+1.71%
Severity	2013.2	0.008 (CI = +/-0.045; p = 0.683)	-0.081	+0.85%
Severity	2014.1	0.018 (CI = +/-0.053; p = 0.472)	-0.046	+1.77%
Severity	2014.2	0.019 (CI = +/-0.066; p = 0.525)	-0.066	+1.92%
Severity	2015.1	0.011 (CI = +/-0.084; p = 0.768)	-0.128	+1.09%
Severity	2015.2	0.011 (CI = +/-0.112; p = 0.815)	-0.155	+1.12%
Severity	2016.1	0.004 (CI = +/-0.157; p = 0.953)	-0.199	+0.38%
Severity	2016.2	0.086 (CI = +/-0.151; p = 0.190)	0.229	+8.96%
Frequency	2005.1	-0.043 (CI = +/-0.013; p = 0.000)	0.631	-4.19%
Frequency	2005.2	-0.045 (CI = +/-0.013; p = 0.000)	0.639	-4.39%
Frequency	2006.1	-0.045 (CI = +/-0.014; p = 0.000)	0.619	-4.45%
Frequency	2006.2	-0.048 (CI = +/-0.015; p = 0.000)	0.621	-4.65%
Frequency	2007.1	-0.051 (CI = +/-0.016; p = 0.000)	0.649	-5.00%
Frequency	2007.2	-0.055 (CI = +/-0.016; p = 0.000)	0.673	-5.37%
Frequency	2008.1	-0.055 (CI = +/-0.018; p = 0.000)	0.643	-5.37%
Frequency	2008.2	-0.056 (CI = +/-0.020; p = 0.000)	0.618	-5.45%
Frequency	2009.1	-0.059 (CI = +/-0.021; p = 0.000)	0.615	-5.72%
Frequency	2009.2	-0.062 (CI = +/-0.023; p = 0.000)	0.613	-6.02%
Frequency	2010.1	-0.061 (CI = +/-0.026; p = 0.000)	0.561	-5.87%
Frequency	2010.2	-0.069 (CI = +/-0.027; p = 0.000)	0.620	-6.63%
Frequency	2011.1	-0.072 (CI = +/-0.030; p = 0.000)	0.605	-6.94%
Frequency	2011.2	-0.077 (CI = +/-0.034; p = 0.000)	0.601	-7.39%
Frequency	2012.1	-0.076 (CI = +/-0.039; p = 0.001)	0.541	-7.29%
Frequency	2012.2	-0.089 (CI = +/-0.041; p = 0.001)	0.618	-8.50%
Frequency	2013.1	-0.093 (CI = +/-0.048; p = 0.001)	0.588	-8.91%
Frequency	2013.2	-0.087 (CI = +/-0.057; p = 0.007)	0.489	-8.30%
Frequency	2014.1	-0.081 (CI = +/-0.069; p = 0.025)	0.381	-7.83%
Frequency	2014.2	-0.067 (CI = +/-0.082; p = 0.100)	0.215	-6.44%
Frequency	2015.1	-0.061 (CI = +/-0.106; p = 0.213)	0.099	-5.93%
Frequency	2015.2	-0.045 (CI = +/-0.138; p = 0.454)	-0.054	-4.42%
Frequency	2016.1	0.004 (CI = +/-0.169; p = 0.958)	-0.199	+0.36%
Frequency	2016.2	-0.022 (CI = +/-0.251; p = 0.821)	-0.232	-2.16%

Bodily Injury

Coverage = BI

End Trend Period = 2021.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	-0.033 (CI = +/-0.025; p = 0.012)	-0.136 (CI = +/-0.125; p = 0.034)	0.347 (CI = +/-0.249; p = 0.008)	0.217	-3.28%
Loss Cost	2005.2	-0.042 (CI = +/-0.024; p = 0.001)	-0.112 (CI = +/-0.114; p = 0.055)	0.388 (CI = +/-0.227; p = 0.002)	0.301	-4.10%
Loss Cost	2006.1	-0.046 (CI = +/-0.024; p = 0.001)	-0.126 (CI = +/-0.115; p = 0.033)	0.410 (CI = +/-0.226; p = 0.001)	0.340	-4.51%
Loss Cost	2006.2	-0.051 (CI = +/-0.024; p = 0.000)	-0.112 (CI = +/-0.114; p = 0.054)	0.427 (CI = +/-0.222; p = 0.001)	0.380	-4.94%
Loss Cost	2007.1	-0.051 (CI = +/-0.026; p = 0.000)	-0.111 (CI = +/-0.118; p = 0.064)	0.426 (CI = +/-0.228; p = 0.001)	0.356	-4.93%
Loss Cost	2007.2	-0.059 (CI = +/-0.022; p = 0.000)	-0.081 (CI = +/-0.099; p = 0.104)	0.445 (CI = +/-0.188; p = 0.000)	0.515	-5.72%
Loss Cost	2008.1	-0.056 (CI = +/-0.022; p = 0.000)	-0.071 (CI = +/-0.101; p = 0.161)	0.439 (CI = +/-0.188; p = 0.000)	0.485	-5.46%
Loss Cost	2008.2	-0.058 (CI = +/-0.023; p = 0.000)	-0.063 (CI = +/-0.103; p = 0.218)	0.439 (CI = +/-0.190; p = 0.000)	0.495	-5.61%
Loss Cost	2009.1	-0.056 (CI = +/-0.024; p = 0.000)	-0.058 (CI = +/-0.107; p = 0.277)	0.439 (CI = +/-0.194; p = 0.000)	0.480	-5.49%
Loss Cost	2009.2	-0.059 (CI = +/-0.023; p = 0.000)	-0.040 (CI = +/-0.105; p = 0.435)	0.427 (CI = +/-0.186; p = 0.000)	0.527	-5.76%
Loss Cost	2010.1	-0.057 (CI = +/-0.023; p = 0.000)	-0.028 (CI = +/-0.106; p = 0.587)	0.436 (CI = +/-0.185; p = 0.000)	0.530	-5.56%
Loss Cost	2010.2	-0.058 (CI = +/-0.024; p = 0.000)	-0.021 (CI = +/-0.111; p = 0.691)	0.426 (CI = +/-0.192; p = 0.000)	0.531	-5.63%
Loss Cost	2011.1	-0.058 (CI = +/-0.025; p = 0.000)	-0.021 (CI = +/-0.117; p = 0.705)	0.426 (CI = +/-0.203; p = 0.000)	0.528	-5.63%
Loss Cost	2011.2	-0.058 (CI = +/-0.025; p = 0.000)	-0.013 (CI = +/-0.123; p = 0.831)	0.403 (CI = +/-0.220; p = 0.001)	0.524	-5.67%
Loss Cost	2012.1	-0.058 (CI = +/-0.026; p = 0.000)	-0.008 (CI = +/-0.129; p = 0.898)	0.424 (CI = +/-0.250; p = 0.002)	0.525	-5.63%
Loss Cost	2012.2	-0.058 (CI = +/-0.027; p = 0.000)	-0.009 (CI = +/-0.141; p = 0.899)	0.427 (CI = +/-0.342; p = 0.018)	0.512	-5.63%
Loss Cost	2013.1	-0.058 (CI = +/-0.027; p = 0.000)	-0.009 (CI = +/-0.141; p = 0.899)	NA (CI = +/-NA; p = NA)	0.525	-5.63%
Loss Cost	2013.2	-0.057 (CI = +/-0.031; p = 0.001)	-0.012 (CI = +/-0.150; p = 0.868)	NA (CI = +/-NA; p = NA)	0.464	-5.52%
Loss Cost	2014.1	-0.048 (CI = +/-0.033; p = 0.008)	0.014 (CI = +/-0.151; p = 0.845)	NA (CI = +/-NA; p = NA)	0.353	-4.66%
Loss Cost	2014.2	-0.039 (CI = +/-0.035; p = 0.033)	-0.007 (CI = +/-0.153; p = 0.918)	NA (CI = +/-NA; p = NA)	0.215	-3.84%
Loss Cost	2015.1	-0.039 (CI = +/-0.042; p = 0.061)	-0.008 (CI = +/-0.168; p = 0.917)	NA (CI = +/-NA; p = NA)	0.154	-3.87%
Loss Cost	2015.2	-0.032 (CI = +/-0.048; p = 0.165)	-0.024 (CI = +/-0.178; p = 0.766)	NA (CI = +/-NA; p = NA)	0.028	-3.15%
Loss Cost	2016.1	-0.018 (CI = +/-0.054; p = 0.464)	0.005 (CI = +/-0.186; p = 0.949)	NA (CI = +/-NA; p = NA)	-0.144	-1.80%
Loss Cost	2016.2	-0.006 (CI = +/-0.062; p = 0.821)	-0.016 (CI = +/-0.198; p = 0.853)	NA (CI = +/-NA; p = NA)	-0.236	-0.63%
Severity	2005.1	0.013 (CI = +/-0.022; p = 0.216)	-0.058 (CI = +/-0.106; p = 0.272)	0.312 (CI = +/-0.211; p = 0.005)	0.672	+1.34%
Severity	2005.2	0.007 (CI = +/-0.021; p = 0.490)	-0.040 (CI = +/-0.100; p = 0.422)	0.342 (CI = +/-0.198; p = 0.001)	0.670	+0.71%
Severity	2006.1	0.004 (CI = +/-0.022; p = 0.679)	-0.048 (CI = +/-0.102; p = 0.340)	0.355 (CI = +/-0.201; p = 0.001)	0.656	+0.44%
Severity	2006.2	0.002 (CI = +/-0.022; p = 0.876)	-0.040 (CI = +/-0.104; p = 0.437)	0.366 (CI = +/-0.202; p = 0.001)	0.636	+0.17%
Severity	2007.1	0.007 (CI = +/-0.022; p = 0.531)	-0.022 (CI = +/-0.101; p = 0.657)	0.346 (CI = +/-0.195; p = 0.001)	0.677	+0.69%
Severity	2007.2	0.001 (CI = +/-0.020; p = 0.916)	-0.001 (CI = +/-0.092; p = 0.979)	0.359 (CI = +/-0.175; p = 0.000)	0.685	+0.11%
Severity	2008.1	0.004 (CI = +/-0.020; p = 0.663)	0.012 (CI = +/-0.092; p = 0.798)	0.352 (CI = +/-0.172; p = 0.000)	0.708	+0.44%
Severity	2008.2	0.002 (CI = +/-0.021; p = 0.812)	0.020 (CI = +/-0.094; p = 0.656)	0.352 (CI = +/-0.172; p = 0.000)	0.686	+0.24%
Severity	2009.1	0.006 (CI = +/-0.020; p = 0.548)	0.036 (CI = +/-0.091; p = 0.417)	0.352 (CI = +/-0.165; p = 0.000)	0.724	+0.60%
Severity	2009.2	0.004 (CI = +/-0.020; p = 0.712)	0.051 (CI = +/-0.089; p = 0.243)	0.341 (CI = +/-0.158; p = 0.000)	0.709	+0.35%
Severity	2010.1	0.005 (CI = +/-0.020; p = 0.610)	0.060 (CI = +/-0.091; p = 0.189)	0.347 (CI = +/-0.159; p = 0.000)	0.706	+0.50%
Severity	2010.2	0.006 (CI = +/-0.021; p = 0.579)	0.054 (CI = +/-0.096; p = 0.251)	0.356 (CI = +/-0.166; p = 0.000)	0.694	+0.56%
Severity	2011.1	0.006 (CI = +/-0.021; p = 0.546)	0.059 (CI = +/-0.100; p = 0.229)	0.365 (CI = +/-0.173; p = 0.000)	0.664	+0.62%
Severity	2011.2	0.006 (CI = +/-0.021; p = 0.579)	0.069 (CI = +/-0.104; p = 0.183)	0.341 (CI = +/-0.187; p = 0.001)	0.594	+0.58%
Severity	2012.1	0.006 (CI = +/-0.022; p = 0.601)	0.067 (CI = +/-0.110; p = 0.215)	0.334 (CI = +/-0.213; p = 0.004)	0.466	+0.56%
Severity	2012.2	0.006 (CI = +/-0.023; p = 0.605)	0.053 (CI = +/-0.118; p = 0.352)	0.402 (CI = +/-0.285; p = 0.009)	0.411	+0.56%
Severity	2013.1	0.006 (CI = +/-0.023; p = 0.605)	0.053 (CI = +/-0.118; p = 0.352)	NA (CI = +/-NA; p = NA)	-0.055	+0.56%
Severity	2013.2	-0.001 (CI = +/-0.024; p = 0.939)	0.071 (CI = +/-0.117; p = 0.210)	NA (CI = +/-NA; p = NA)	-0.017	-0.09%
Severity	2014.1	0.004 (CI = +/-0.026; p = 0.739)	0.086 (CI = +/-0.122; p = 0.152)	NA (CI = +/-NA; p = NA)	0.022	+0.42%
Severity	2014.2	0.001 (CI = +/-0.030; p = 0.952)	0.094 (CI = +/-0.130; p = 0.140)	NA (CI = +/-NA; p = NA)	0.034	+0.09%
Severity	2015.1	-0.002 (CI = +/-0.035; p = 0.896)	0.086 (CI = +/-0.141; p = 0.205)	NA (CI = +/-NA; p = NA)	-0.007	-0.21%
Severity	2015.2	-0.007 (CI = +/-0.040; p = 0.708)	0.097 (CI = +/-0.152; p = 0.185)	NA (CI = +/-NA; p = NA)	0.014	-0.70%
Severity	2016.1	-0.008 (CI = +/-0.049; p = 0.713)	0.094 (CI = +/-0.170; p = 0.242)	NA (CI = +/-NA; p = NA)	-0.010	-0.82%
Severity	2016.2	0.007 (CI = +/-0.054; p = 0.767)	0.066 (CI = +/-0.171; p = 0.399)	NA (CI = +/-NA; p = NA)	-0.125	+0.72%
Frequency	2005.1	-0.047 (CI = +/-0.018; p = 0.000)	-0.078 (CI = +/-0.090; p = 0.086)	0.035 (CI = +/-0.180; p = 0.689)	0.739	-4.57%
Frequency	2005.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.072 (CI = +/-0.092; p = 0.119)	0.046 (CI = +/-0.182; p = 0.608)	0.739	-4.77%
Frequency	2006.1	-0.051 (CI = +/-0.020; p = 0.000)	-0.077 (CI = +/-0.094; p = 0.104)	0.054 (CI = +/-0.186; p = 0.554)	0.727	-4.94%
Frequency	2006.2	-0.052 (CI = +/-0.021; p = 0.000)	-0.072 (CI = +/-0.097; p = 0.139)	0.061 (CI = +/-0.189; p = 0.513)	0.723	-5.10%
Frequency	2007.1	-0.057 (CI = +/-0.021; p = 0.000)	-0.089 (CI = +/-0.094; p = 0.062)	0.080 (CI = +/-0.181; p = 0.372)	0.754	-5.58%
Frequency	2007.2	-0.060 (CI = +/-0.021; p = 0.000)	-0.080 (CI = +/-0.095; p = 0.095)	0.086 (CI = +/-0.181; p = 0.336)	0.760	-5.81%
Frequency	2008.1	-0.060 (CI = +/-0.022; p = 0.000)	-0.082 (CI = +/-0.099; p = 0.100)	0.087 (CI = +/-0.185; p = 0.339)	0.738	-5.87%
Frequency	2008.2	-0.060 (CI = +/-0.023; p = 0.000)	-0.084 (CI = +/-0.103; p = 0.106)	0.087 (CI = +/-0.189; p = 0.349)	0.718	-5.84%
Frequency	2009.1	-0.062 (CI = +/-0.023; p = 0.000)	-0.094 (CI = +/-0.105; p = 0.077)	0.087 (CI = +/-0.189; p = 0.349)	0.717	-6.06%
Frequency	2009.2	-0.063 (CI = +/-0.024; p = 0.000)	-0.091 (CI = +/-0.110; p = 0.098)	0.086 (CI = +/-0.195; p = 0.372)	0.703	-6.10%
Frequency	2010.1	-0.062 (CI = +/-0.025; p = 0.000)	-0.088 (CI = +/-0.115; p = 0.127)	0.088 (CI = +/-0.200; p = 0.368)	0.662	-6.03%
Frequency	2010.2	-0.063 (CI = +/-0.025; p = 0.000)	-0.075 (CI = +/-0.118; p = 0.196)	0.070 (CI = +/-0.204; p = 0.481)	0.673	-6.15%
Frequency	2011.1	-0.064 (CI = +/-0.026; p = 0.000)	-0.081 (CI = +/-0.123; p = 0.187)	0.060 (CI = +/-0.214; p = 0.561)	0.651	-6.21%
Frequency	2011.2	-0.064 (CI = +/-0.027; p = 0.000)	-0.081 (CI = +/-0.131; p = 0.210)	0.062 (CI = +/-0.236; p = 0.586)	0.626	-6.21%
Frequency	2012.1	-0.064 (CI = +/-0.028; p = 0.000)	-0.075 (CI = +/-0.137; p = 0.265)	0.091 (CI = +/-0.267; p = 0.482)	0.572	-6.16%
Frequency	2012.2	-0.064 (CI = +/-0.029; p = 0.000)	-0.062 (CI = +/-0.148; p = 0.390)	0.025 (CI = +/-0.360; p = 0.883)	0.570	-6.16%
Frequency	2013.1	-0.064 (CI = +/-0.029; p = 0.000)	-0.062 (CI = +/-0.148; p = 0.390)	NA (CI = +/-NA; p = NA)	0.549	-6.16%
Frequency	2013.2	-0.056 (CI = +/-0.030; p = 0.001)	-0.083 (CI = +/-0.148; p = 0.248)	NA (CI = +/-NA; p = NA)	0.487	-5.44%
Frequency	2014.1	-0.052 (CI = +/-0.034; p = 0.006)	-0.072 (CI = +/-0.158; p = 0.345)	NA (CI = +/-NA; p = NA)	0.376	-5.05%
Frequency	2014.2	-0.040 (CI = +/-0.035; p = 0.028)	-0.101 (CI = +/-0.152; p = 0.171)	NA (CI = +/-NA; p = NA)	0.311	-3.92%
Frequency	2015.1	-0.037 (CI = +/-0.041; p = 0.071)	-0.095 (CI = +/-0.166; p = 0.235)	NA (CI = +/-NA; p = NA)	0.189	-3.67%
Frequency	2015.2	-0.025 (CI = +/-0.044; p = 0.235)	-0.122 (CI = +/-0.165; p = 0.132)	NA (CI = +/-NA; p = NA)	0.160	-2.47%
Frequency	2016.1	-0.010 (CI = +/-0.048; p = 0.653)	-0.089 (CI = +/-0.167; p = 0.258)	NA (CI = +/-NA; p = NA)	-0.043	-0.99%
Frequency	2016.2	-0.013 (CI = +/-0.059; p = 0.610)	-0.082 (CI = +/-0.186; p = 0.337)	NA (CI = +/-NA; p = NA)	-0.072	-1.34%

Bodily Injury

Coverage = BI
 End Trend Period = 2021.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.031 (CI = +/-0.027; p = 0.027)	0.323 (CI = +/-0.263; p = 0.018)	0.117	-3.01%
Loss Cost	2005.2	-0.041 (CI = +/-0.025; p = 0.002)	0.374 (CI = +/-0.237; p = 0.003)	0.231	-3.97%
Loss Cost	2006.1	-0.043 (CI = +/-0.026; p = 0.002)	0.387 (CI = +/-0.240; p = 0.003)	0.249	-4.24%
Loss Cost	2006.2	-0.049 (CI = +/-0.026; p = 0.001)	0.411 (CI = +/-0.233; p = 0.001)	0.312	-4.80%
Loss Cost	2007.1	-0.048 (CI = +/-0.027; p = 0.001)	0.406 (CI = +/-0.238; p = 0.002)	0.291	-4.67%
Loss Cost	2007.2	-0.058 (CI = +/-0.022; p = 0.000)	0.433 (CI = +/-0.194; p = 0.000)	0.480	-5.60%
Loss Cost	2008.1	-0.054 (CI = +/-0.023; p = 0.000)	0.427 (CI = +/-0.191; p = 0.000)	0.462	-5.29%
Loss Cost	2008.2	-0.057 (CI = +/-0.023; p = 0.000)	0.429 (CI = +/-0.191; p = 0.000)	0.483	-5.51%
Loss Cost	2009.1	-0.055 (CI = +/-0.024; p = 0.000)	0.430 (CI = +/-0.193; p = 0.000)	0.474	-5.36%
Loss Cost	2009.2	-0.059 (CI = +/-0.023; p = 0.000)	0.419 (CI = +/-0.183; p = 0.000)	0.534	-5.70%
Loss Cost	2010.1	-0.057 (CI = +/-0.023; p = 0.000)	0.432 (CI = +/-0.181; p = 0.000)	0.545	-5.50%
Loss Cost	2010.2	-0.058 (CI = +/-0.023; p = 0.000)	0.421 (CI = +/-0.186; p = 0.000)	0.551	-5.59%
Loss Cost	2011.1	-0.057 (CI = +/-0.024; p = 0.000)	0.423 (CI = +/-0.197; p = 0.000)	0.549	-5.58%
Loss Cost	2011.2	-0.058 (CI = +/-0.024; p = 0.000)	0.400 (CI = +/-0.211; p = 0.001)	0.549	-5.65%
Loss Cost	2012.1	-0.058 (CI = +/-0.025; p = 0.000)	0.423 (CI = +/-0.241; p = 0.002)	0.553	-5.62%
Loss Cost	2012.2	-0.058 (CI = +/-0.026; p = 0.000)	0.422 (CI = +/-0.319; p = 0.013)	0.542	-5.62%
Loss Cost	2013.1	-0.058 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.555	-5.62%
Loss Cost	2013.2	-0.057 (CI = +/-0.029; p = 0.001)	NA (CI = +/-NA; p = NA)	0.499	-5.52%
Loss Cost	2014.1	-0.048 (CI = +/-0.031; p = 0.005)	NA (CI = +/-NA; p = NA)	0.397	-4.69%
Loss Cost	2014.2	-0.039 (CI = +/-0.034; p = 0.026)	NA (CI = +/-NA; p = NA)	0.275	-3.84%
Loss Cost	2015.1	-0.039 (CI = +/-0.039; p = 0.050)	NA (CI = +/-NA; p = NA)	0.224	-3.85%
Loss Cost	2015.2	-0.032 (CI = +/-0.045; p = 0.146)	NA (CI = +/-NA; p = NA)	0.108	-3.15%
Loss Cost	2016.1	-0.018 (CI = +/-0.050; p = 0.429)	NA (CI = +/-NA; p = NA)	-0.030	-1.83%
Loss Cost	2016.2	-0.006 (CI = +/-0.058; p = 0.810)	NA (CI = +/-NA; p = NA)	-0.104	-0.63%
Severity	2005.1	0.015 (CI = +/-0.021; p = 0.177)	0.302 (CI = +/-0.211; p = 0.007)	0.670	+1.46%
Severity	2005.2	0.008 (CI = +/-0.021; p = 0.459)	0.337 (CI = +/-0.197; p = 0.001)	0.673	+0.76%
Severity	2006.1	0.006 (CI = +/-0.021; p = 0.604)	0.346 (CI = +/-0.200; p = 0.001)	0.657	+0.55%
Severity	2006.2	0.002 (CI = +/-0.022; p = 0.836)	0.360 (CI = +/-0.200; p = 0.001)	0.641	+0.22%
Severity	2007.1	0.007 (CI = +/-0.022; p = 0.491)	0.342 (CI = +/-0.191; p = 0.001)	0.686	+0.74%
Severity	2007.2	0.001 (CI = +/-0.020; p = 0.912)	0.359 (CI = +/-0.171; p = 0.000)	0.697	+0.11%
Severity	2008.1	0.004 (CI = +/-0.020; p = 0.676)	0.354 (CI = +/-0.168; p = 0.000)	0.719	+0.41%
Severity	2008.2	0.002 (CI = +/-0.020; p = 0.835)	0.355 (CI = +/-0.168; p = 0.000)	0.697	+0.21%
Severity	2009.1	0.005 (CI = +/-0.020; p = 0.605)	0.358 (CI = +/-0.162; p = 0.000)	0.728	+0.51%
Severity	2009.2	0.003 (CI = +/-0.020; p = 0.784)	0.350 (CI = +/-0.158; p = 0.000)	0.703	+0.26%
Severity	2010.1	0.004 (CI = +/-0.020; p = 0.719)	0.356 (CI = +/-0.162; p = 0.000)	0.694	+0.36%
Severity	2010.2	0.005 (CI = +/-0.021; p = 0.649)	0.367 (CI = +/-0.165; p = 0.000)	0.688	+0.46%
Severity	2011.1	0.005 (CI = +/-0.021; p = 0.637)	0.373 (CI = +/-0.175; p = 0.000)	0.654	+0.49%
Severity	2011.2	0.004 (CI = +/-0.022; p = 0.671)	0.359 (CI = +/-0.189; p = 0.001)	0.573	+0.45%
Severity	2012.1	0.004 (CI = +/-0.022; p = 0.696)	0.340 (CI = +/-0.216; p = 0.004)	0.445	+0.42%
Severity	2012.2	0.005 (CI = +/-0.022; p = 0.667)	0.433 (CI = +/-0.275; p = 0.004)	0.414	+0.46%
Severity	2013.1	0.005 (CI = +/-0.022; p = 0.667)	NA (CI = +/-NA; p = NA)	-0.050	+0.46%
Severity	2013.2	-0.001 (CI = +/-0.024; p = 0.940)	NA (CI = +/-NA; p = NA)	-0.066	-0.09%
Severity	2014.1	0.002 (CI = +/-0.027; p = 0.868)	NA (CI = +/-NA; p = NA)	-0.069	+0.21%
Severity	2014.2	0.001 (CI = +/-0.031; p = 0.954)	NA (CI = +/-NA; p = NA)	-0.077	+0.09%
Severity	2015.1	-0.005 (CI = +/-0.036; p = 0.774)	NA (CI = +/-NA; p = NA)	-0.076	-0.48%
Severity	2015.2	-0.007 (CI = +/-0.042; p = 0.720)	NA (CI = +/-NA; p = NA)	-0.078	-0.70%
Severity	2016.1	-0.012 (CI = +/-0.049; p = 0.593)	NA (CI = +/-NA; p = NA)	-0.068	-1.22%
Severity	2016.2	0.007 (CI = +/-0.052; p = 0.763)	NA (CI = +/-NA; p = NA)	-0.099	+0.72%
Frequency	2005.1	-0.045 (CI = +/-0.019; p = 0.000)	0.022 (CI = +/-0.185; p = 0.812)	0.721	-4.41%
Frequency	2005.2	-0.048 (CI = +/-0.019; p = 0.000)	0.037 (CI = +/-0.186; p = 0.689)	0.726	-4.69%
Frequency	2006.1	-0.049 (CI = +/-0.020; p = 0.000)	0.040 (CI = +/-0.191; p = 0.668)	0.710	-4.77%
Frequency	2006.2	-0.051 (CI = +/-0.021; p = 0.000)	0.051 (CI = +/-0.192; p = 0.593)	0.710	-5.01%
Frequency	2007.1	-0.055 (CI = +/-0.021; p = 0.000)	0.064 (CI = +/-0.189; p = 0.493)	0.728	-5.37%
Frequency	2007.2	-0.059 (CI = +/-0.022; p = 0.000)	0.074 (CI = +/-0.187; p = 0.425)	0.742	-5.70%
Frequency	2008.1	-0.058 (CI = +/-0.023; p = 0.000)	0.073 (CI = +/-0.191; p = 0.437)	0.718	-5.68%
Frequency	2008.2	-0.059 (CI = +/-0.024; p = 0.000)	0.073 (CI = +/-0.195; p = 0.445)	0.696	-5.71%
Frequency	2009.1	-0.060 (CI = +/-0.024; p = 0.000)	0.072 (CI = +/-0.198; p = 0.458)	0.687	-5.84%
Frequency	2009.2	-0.061 (CI = +/-0.025; p = 0.000)	0.069 (CI = +/-0.202; p = 0.486)	0.676	-5.95%
Frequency	2010.1	-0.060 (CI = +/-0.026; p = 0.000)	0.076 (CI = +/-0.206; p = 0.453)	0.637	-5.84%
Frequency	2010.2	-0.062 (CI = +/-0.026; p = 0.000)	0.055 (CI = +/-0.206; p = 0.586)	0.660	-6.02%
Frequency	2011.1	-0.062 (CI = +/-0.026; p = 0.000)	0.051 (CI = +/-0.218; p = 0.633)	0.635	-6.04%
Frequency	2011.2	-0.063 (CI = +/-0.027; p = 0.000)	0.041 (CI = +/-0.237; p = 0.722)	0.611	-6.07%
Frequency	2012.1	-0.062 (CI = +/-0.028; p = 0.000)	0.083 (CI = +/-0.268; p = 0.522)	0.563	-6.02%
Frequency	2012.2	-0.062 (CI = +/-0.028; p = 0.000)	-0.011 (CI = +/-0.345; p = 0.948)	0.575	-6.05%
Frequency	2013.1	-0.062 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.555	-6.05%
Frequency	2013.2	-0.056 (CI = +/-0.030; p = 0.001)	NA (CI = +/-NA; p = NA)	0.472	-5.44%
Frequency	2014.1	-0.050 (CI = +/-0.034; p = 0.007)	NA (CI = +/-NA; p = NA)	0.378	-4.89%
Frequency	2014.2	-0.040 (CI = +/-0.036; p = 0.033)	NA (CI = +/-NA; p = NA)	0.252	-3.92%
Frequency	2015.1	-0.034 (CI = +/-0.041; p = 0.095)	NA (CI = +/-NA; p = NA)	0.150	-3.39%
Frequency	2015.2	-0.025 (CI = +/-0.047; p = 0.264)	NA (CI = +/-NA; p = NA)	0.031	-2.47%
Frequency	2016.1	-0.006 (CI = +/-0.048; p = 0.780)	NA (CI = +/-NA; p = NA)	-0.091	-0.62%
Frequency	2016.2	-0.013 (CI = +/-0.058; p = 0.610)	NA (CI = +/-NA; p = NA)	-0.078	-1.34%

Bodily Injury

Coverage = BI
 End Trend Period = 2021.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.031 (CI = +/-0.029; p = 0.035)	0.325 (CI = +/-0.273; p = 0.021)	0.110	-3.04%
Loss Cost	2005.2	-0.042 (CI = +/-0.027; p = 0.003)	0.382 (CI = +/-0.245; p = 0.003)	0.226	-4.11%
Loss Cost	2006.1	-0.045 (CI = +/-0.028; p = 0.002)	0.398 (CI = +/-0.249; p = 0.003)	0.245	-4.43%
Loss Cost	2006.2	-0.052 (CI = +/-0.028; p = 0.001)	0.426 (CI = +/-0.242; p = 0.001)	0.313	-5.06%
Loss Cost	2007.1	-0.051 (CI = +/-0.029; p = 0.001)	0.422 (CI = +/-0.248; p = 0.002)	0.291	-4.94%
Loss Cost	2007.2	-0.062 (CI = +/-0.024; p = 0.000)	0.456 (CI = +/-0.199; p = 0.000)	0.494	-6.02%
Loss Cost	2008.1	-0.059 (CI = +/-0.024; p = 0.000)	0.448 (CI = +/-0.197; p = 0.000)	0.474	-5.69%
Loss Cost	2008.2	-0.061 (CI = +/-0.025; p = 0.000)	0.452 (CI = +/-0.197; p = 0.000)	0.499	-5.96%
Loss Cost	2009.1	-0.060 (CI = +/-0.026; p = 0.000)	0.452 (CI = +/-0.200; p = 0.000)	0.489	-5.80%
Loss Cost	2009.2	-0.064 (CI = +/-0.024; p = 0.000)	0.444 (CI = +/-0.186; p = 0.000)	0.557	-6.21%
Loss Cost	2010.1	-0.062 (CI = +/-0.024; p = 0.000)	0.455 (CI = +/-0.185; p = 0.000)	0.566	-5.99%
Loss Cost	2010.2	-0.063 (CI = +/-0.025; p = 0.000)	0.444 (CI = +/-0.190; p = 0.000)	0.573	-6.11%
Loss Cost	2011.1	-0.063 (CI = +/-0.026; p = 0.000)	0.445 (CI = +/-0.200; p = 0.000)	0.571	-6.11%
Loss Cost	2011.2	-0.064 (CI = +/-0.026; p = 0.000)	0.421 (CI = +/-0.214; p = 0.001)	0.573	-6.18%
Loss Cost	2012.1	-0.063 (CI = +/-0.027; p = 0.000)	0.443 (CI = +/-0.244; p = 0.001)	0.575	-6.15%
Loss Cost	2012.2	-0.063 (CI = +/-0.028; p = 0.000)	0.440 (CI = +/-0.321; p = 0.011)	0.564	-6.15%
Loss Cost	2013.1	-0.063 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.576	-6.15%
Loss Cost	2013.2	-0.063 (CI = +/-0.032; p = 0.001)	NA (CI = +/-NA; p = NA)	0.523	-6.11%
Loss Cost	2014.1	-0.054 (CI = +/-0.035; p = 0.005)	NA (CI = +/-NA; p = NA)	0.420	-5.25%
Loss Cost	2014.2	-0.045 (CI = +/-0.038; p = 0.026)	NA (CI = +/-NA; p = NA)	0.294	-4.37%
Loss Cost	2015.1	-0.046 (CI = +/-0.045; p = 0.048)	NA (CI = +/-NA; p = NA)	0.247	-4.46%
Loss Cost	2015.2	-0.038 (CI = +/-0.053; p = 0.139)	NA (CI = +/-NA; p = NA)	0.126	-3.75%
Loss Cost	2016.1	-0.023 (CI = +/-0.060; p = 0.406)	NA (CI = +/-NA; p = NA)	-0.024	-2.30%
Loss Cost	2016.2	-0.010 (CI = +/-0.072; p = 0.768)	NA (CI = +/-NA; p = NA)	-0.112	-0.95%
Severity	2005.1	0.017 (CI = +/-0.023; p = 0.148)	0.290 (CI = +/-0.217; p = 0.011)	0.668	+1.67%
Severity	2005.2	0.009 (CI = +/-0.022; p = 0.409)	0.329 (CI = +/-0.204; p = 0.003)	0.670	+0.91%
Severity	2006.1	0.007 (CI = +/-0.023; p = 0.550)	0.339 (CI = +/-0.208; p = 0.002)	0.653	+0.69%
Severity	2006.2	0.003 (CI = +/-0.024; p = 0.782)	0.354 (CI = +/-0.209; p = 0.002)	0.636	+0.33%
Severity	2007.1	0.009 (CI = +/-0.024; p = 0.431)	0.332 (CI = +/-0.200; p = 0.002)	0.684	+0.92%
Severity	2007.2	0.002 (CI = +/-0.022; p = 0.847)	0.354 (CI = +/-0.179; p = 0.000)	0.694	+0.20%
Severity	2008.1	0.006 (CI = +/-0.022; p = 0.602)	0.346 (CI = +/-0.176; p = 0.000)	0.716	+0.56%
Severity	2008.2	0.003 (CI = +/-0.022; p = 0.763)	0.349 (CI = +/-0.177; p = 0.000)	0.694	+0.33%
Severity	2009.1	0.007 (CI = +/-0.022; p = 0.525)	0.349 (CI = +/-0.171; p = 0.000)	0.727	+0.69%
Severity	2009.2	0.004 (CI = +/-0.022; p = 0.703)	0.344 (CI = +/-0.166; p = 0.000)	0.702	+0.41%
Severity	2010.1	0.005 (CI = +/-0.022; p = 0.636)	0.349 (CI = +/-0.170; p = 0.000)	0.693	+0.52%
Severity	2010.2	0.006 (CI = +/-0.023; p = 0.566)	0.359 (CI = +/-0.174; p = 0.000)	0.688	+0.64%
Severity	2011.1	0.007 (CI = +/-0.024; p = 0.556)	0.365 (CI = +/-0.183; p = 0.001)	0.654	+0.68%
Severity	2011.2	0.006 (CI = +/-0.024; p = 0.591)	0.353 (CI = +/-0.198; p = 0.002)	0.574	+0.64%
Severity	2012.1	0.006 (CI = +/-0.025; p = 0.618)	0.334 (CI = +/-0.225; p = 0.006)	0.446	+0.61%
Severity	2012.2	0.007 (CI = +/-0.025; p = 0.589)	0.427 (CI = +/-0.285; p = 0.006)	0.416	+0.65%
Severity	2013.1	0.007 (CI = +/-0.025; p = 0.589)	NA (CI = +/-NA; p = NA)	-0.045	+0.65%
Severity	2013.2	0.001 (CI = +/-0.028; p = 0.966)	NA (CI = +/-NA; p = NA)	-0.071	+0.06%
Severity	2014.1	0.004 (CI = +/-0.031; p = 0.776)	NA (CI = +/-NA; p = NA)	-0.070	+0.42%
Severity	2014.2	0.003 (CI = +/-0.036; p = 0.859)	NA (CI = +/-NA; p = NA)	-0.080	+0.30%
Severity	2015.1	-0.003 (CI = +/-0.042; p = 0.870)	NA (CI = +/-NA; p = NA)	-0.088	-0.32%
Severity	2015.2	-0.006 (CI = +/-0.050; p = 0.811)	NA (CI = +/-NA; p = NA)	-0.093	-0.55%
Severity	2016.1	-0.012 (CI = +/-0.060; p = 0.676)	NA (CI = +/-NA; p = NA)	-0.089	-1.14%
Severity	2016.2	0.012 (CI = +/-0.064; p = 0.670)	NA (CI = +/-NA; p = NA)	-0.098	+1.24%
Frequency	2005.1	-0.047 (CI = +/-0.020; p = 0.000)	0.035 (CI = +/-0.189; p = 0.705)	0.716	-4.64%
Frequency	2005.2	-0.051 (CI = +/-0.021; p = 0.000)	0.053 (CI = +/-0.190; p = 0.571)	0.723	-4.97%
Frequency	2006.1	-0.052 (CI = +/-0.022; p = 0.000)	0.059 (CI = +/-0.196; p = 0.543)	0.709	-5.08%
Frequency	2006.2	-0.055 (CI = +/-0.023; p = 0.000)	0.072 (CI = +/-0.197; p = 0.461)	0.711	-5.37%
Frequency	2007.1	-0.060 (CI = +/-0.023; p = 0.000)	0.089 (CI = +/-0.193; p = 0.351)	0.733	-5.81%
Frequency	2007.2	-0.064 (CI = +/-0.023; p = 0.000)	0.102 (CI = +/-0.189; p = 0.275)	0.751	-6.21%
Frequency	2008.1	-0.064 (CI = +/-0.024; p = 0.000)	0.102 (CI = +/-0.194; p = 0.286)	0.729	-6.21%
Frequency	2008.2	-0.065 (CI = +/-0.025; p = 0.000)	0.103 (CI = +/-0.198; p = 0.293)	0.708	-6.27%
Frequency	2009.1	-0.067 (CI = +/-0.026; p = 0.000)	0.103 (CI = +/-0.201; p = 0.297)	0.702	-6.44%
Frequency	2009.2	-0.068 (CI = +/-0.027; p = 0.000)	0.100 (CI = +/-0.204; p = 0.317)	0.694	-6.59%
Frequency	2010.1	-0.067 (CI = +/-0.028; p = 0.000)	0.106 (CI = +/-0.209; p = 0.303)	0.657	-6.48%
Frequency	2010.2	-0.069 (CI = +/-0.027; p = 0.000)	0.085 (CI = +/-0.206; p = 0.400)	0.685	-6.71%
Frequency	2011.1	-0.070 (CI = +/-0.028; p = 0.000)	0.080 (CI = +/-0.218; p = 0.452)	0.662	-6.74%
Frequency	2011.2	-0.070 (CI = +/-0.029; p = 0.000)	0.068 (CI = +/-0.236; p = 0.549)	0.642	-6.78%
Frequency	2012.1	-0.070 (CI = +/-0.030; p = 0.000)	0.109 (CI = +/-0.266; p = 0.399)	0.599	-6.72%
Frequency	2012.2	-0.070 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.340; p = 0.935)	0.613	-6.76%
Frequency	2013.1	-0.070 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	0.597	-6.76%
Frequency	2013.2	-0.064 (CI = +/-0.033; p = 0.001)	NA (CI = +/-NA; p = NA)	0.517	-6.17%
Frequency	2014.1	-0.058 (CI = +/-0.037; p = 0.005)	NA (CI = +/-NA; p = NA)	0.425	-5.65%
Frequency	2014.2	-0.048 (CI = +/-0.041; p = 0.025)	NA (CI = +/-NA; p = NA)	0.298	-4.66%
Frequency	2015.1	-0.042 (CI = +/-0.047; p = 0.074)	NA (CI = +/-NA; p = NA)	0.195	-4.16%
Frequency	2015.2	-0.033 (CI = +/-0.055; p = 0.212)	NA (CI = +/-NA; p = NA)	0.066	-3.22%
Frequency	2016.1	-0.012 (CI = +/-0.058; p = 0.658)	NA (CI = +/-NA; p = NA)	-0.086	-1.17%
Frequency	2016.2	-0.022 (CI = +/-0.071; p = 0.495)	NA (CI = +/-NA; p = NA)	-0.058	-2.16%

Bodily Injury

Coverage = BI
 End Trend Period = 2020.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.024 (CI = +/-0.032; p = 0.137)	0.288 (CI = +/-0.286; p = 0.048)	0.078	-2.36%
Loss Cost	2005.2	-0.037 (CI = +/-0.030; p = 0.019)	0.354 (CI = +/-0.261; p = 0.010)	0.167	-3.60%
Loss Cost	2006.1	-0.040 (CI = +/-0.032; p = 0.015)	0.372 (CI = +/-0.268; p = 0.008)	0.182	-3.95%
Loss Cost	2006.2	-0.048 (CI = +/-0.032; p = 0.005)	0.408 (CI = +/-0.262; p = 0.004)	0.242	-4.72%
Loss Cost	2007.1	-0.046 (CI = +/-0.035; p = 0.011)	0.400 (CI = +/-0.270; p = 0.005)	0.221	-4.53%
Loss Cost	2007.2	-0.061 (CI = +/-0.029; p = 0.000)	0.452 (CI = +/-0.220; p = 0.000)	0.420	-5.93%
Loss Cost	2008.1	-0.056 (CI = +/-0.030; p = 0.001)	0.438 (CI = +/-0.218; p = 0.000)	0.398	-5.47%
Loss Cost	2008.2	-0.060 (CI = +/-0.031; p = 0.001)	0.446 (CI = +/-0.219; p = 0.000)	0.423	-5.83%
Loss Cost	2009.1	-0.058 (CI = +/-0.032; p = 0.001)	0.443 (CI = +/-0.223; p = 0.000)	0.414	-5.60%
Loss Cost	2009.2	-0.064 (CI = +/-0.031; p = 0.000)	0.443 (CI = +/-0.209; p = 0.000)	0.481	-6.18%
Loss Cost	2010.1	-0.060 (CI = +/-0.031; p = 0.001)	0.449 (CI = +/-0.207; p = 0.000)	0.494	-5.86%
Loss Cost	2010.2	-0.062 (CI = +/-0.032; p = 0.001)	0.441 (CI = +/-0.212; p = 0.000)	0.498	-6.03%
Loss Cost	2011.1	-0.062 (CI = +/-0.033; p = 0.001)	0.442 (CI = +/-0.223; p = 0.001)	0.494	-6.02%
Loss Cost	2011.2	-0.063 (CI = +/-0.034; p = 0.001)	0.419 (CI = +/-0.238; p = 0.002)	0.487	-6.13%
Loss Cost	2012.1	-0.063 (CI = +/-0.035; p = 0.002)	0.441 (CI = +/-0.269; p = 0.003)	0.488	-6.09%
Loss Cost	2012.2	-0.063 (CI = +/-0.037; p = 0.003)	0.439 (CI = +/-0.353; p = 0.019)	0.464	-6.09%
Loss Cost	2013.1	-0.063 (CI = +/-0.037; p = 0.003)	NA (CI = +/-NA; p = NA)	0.470	-6.09%
Loss Cost	2013.2	-0.062 (CI = +/-0.043; p = 0.009)	NA (CI = +/-NA; p = NA)	0.405	-6.03%
Loss Cost	2014.1	-0.050 (CI = +/-0.047; p = 0.041)	NA (CI = +/-NA; p = NA)	0.265	-4.85%
Loss Cost	2014.2	-0.036 (CI = +/-0.053; p = 0.159)	NA (CI = +/-NA; p = NA)	0.107	-3.55%
Loss Cost	2015.1	-0.036 (CI = +/-0.065; p = 0.240)	NA (CI = +/-NA; p = NA)	0.055	-3.53%
Loss Cost	2015.2	-0.023 (CI = +/-0.078; p = 0.517)	NA (CI = +/-NA; p = NA)	-0.064	-2.26%
Loss Cost	2016.1	0.004 (CI = +/-0.089; p = 0.919)	NA (CI = +/-NA; p = NA)	-0.141	+0.40%
Loss Cost	2016.2	0.034 (CI = +/-0.105; p = 0.458)	NA (CI = +/-NA; p = NA)	-0.056	+3.46%
Severity	2005.1	0.025 (CI = +/-0.025; p = 0.044)	0.243 (CI = +/-0.221; p = 0.032)	0.697	+2.57%
Severity	2005.2	0.017 (CI = +/-0.024; p = 0.161)	0.286 (CI = +/-0.210; p = 0.009)	0.694	+1.72%
Severity	2006.1	0.015 (CI = +/-0.026; p = 0.240)	0.295 (CI = +/-0.217; p = 0.010)	0.676	+1.53%
Severity	2006.2	0.011 (CI = +/-0.027; p = 0.398)	0.312 (CI = +/-0.221; p = 0.007)	0.656	+1.15%
Severity	2007.1	0.020 (CI = +/-0.026; p = 0.135)	0.278 (CI = +/-0.207; p = 0.011)	0.716	+2.00%
Severity	2007.2	0.011 (CI = +/-0.025; p = 0.359)	0.308 (CI = +/-0.189; p = 0.003)	0.720	+1.14%
Severity	2008.1	0.017 (CI = +/-0.025; p = 0.175)	0.292 (CI = +/-0.183; p = 0.003)	0.751	+1.69%
Severity	2008.2	0.014 (CI = +/-0.026; p = 0.262)	0.297 (CI = +/-0.186; p = 0.003)	0.728	+1.45%
Severity	2009.1	0.020 (CI = +/-0.025; p = 0.111)	0.290 (CI = +/-0.174; p = 0.002)	0.772	+2.02%
Severity	2009.2	0.017 (CI = +/-0.025; p = 0.183)	0.290 (CI = +/-0.171; p = 0.002)	0.748	+1.67%
Severity	2010.1	0.019 (CI = +/-0.026; p = 0.147)	0.294 (CI = +/-0.173; p = 0.002)	0.746	+1.88%
Severity	2010.2	0.021 (CI = +/-0.026; p = 0.113)	0.304 (CI = +/-0.174; p = 0.002)	0.749	+2.10%
Severity	2011.1	0.022 (CI = +/-0.027; p = 0.112)	0.311 (CI = +/-0.182; p = 0.002)	0.724	+2.18%
Severity	2011.2	0.021 (CI = +/-0.028; p = 0.132)	0.302 (CI = +/-0.196; p = 0.005)	0.656	+2.13%
Severity	2012.1	0.021 (CI = +/-0.029; p = 0.152)	0.288 (CI = +/-0.223; p = 0.015)	0.547	+2.10%
Severity	2012.2	0.021 (CI = +/-0.029; p = 0.134)	0.384 (CI = +/-0.276; p = 0.010)	0.530	+2.17%
Severity	2013.1	0.021 (CI = +/-0.029; p = 0.134)	NA (CI = +/-NA; p = NA)	0.100	+2.17%
Severity	2013.2	0.016 (CI = +/-0.033; p = 0.311)	NA (CI = +/-NA; p = NA)	0.009	+1.61%
Severity	2014.1	0.023 (CI = +/-0.037; p = 0.191)	NA (CI = +/-NA; p = NA)	0.073	+2.38%
Severity	2014.2	0.025 (CI = +/-0.044; p = 0.229)	NA (CI = +/-NA; p = NA)	0.055	+2.58%
Severity	2015.1	0.021 (CI = +/-0.054; p = 0.392)	NA (CI = +/-NA; p = NA)	-0.019	+2.16%
Severity	2015.2	0.024 (CI = +/-0.067; p = 0.439)	NA (CI = +/-NA; p = NA)	-0.039	+2.39%
Severity	2016.1	0.022 (CI = +/-0.086; p = 0.563)	NA (CI = +/-NA; p = NA)	-0.086	+2.23%
Severity	2016.2	0.070 (CI = +/-0.073; p = 0.057)	NA (CI = +/-NA; p = NA)	0.391	+7.30%
Frequency	2005.1	-0.049 (CI = +/-0.023; p = 0.000)	0.045 (CI = +/-0.202; p = 0.650)	0.683	-4.81%
Frequency	2005.2	-0.054 (CI = +/-0.024; p = 0.000)	0.068 (CI = +/-0.204; p = 0.496)	0.694	-5.23%
Frequency	2006.1	-0.055 (CI = +/-0.025; p = 0.000)	0.077 (CI = +/-0.210; p = 0.460)	0.678	-5.39%
Frequency	2006.2	-0.060 (CI = +/-0.026; p = 0.000)	0.096 (CI = +/-0.213; p = 0.362)	0.684	-5.80%
Frequency	2007.1	-0.066 (CI = +/-0.026; p = 0.000)	0.122 (CI = +/-0.207; p = 0.236)	0.715	-6.41%
Frequency	2007.2	-0.072 (CI = +/-0.027; p = 0.000)	0.144 (CI = +/-0.201; p = 0.153)	0.743	-6.98%
Frequency	2008.1	-0.073 (CI = +/-0.028; p = 0.000)	0.146 (CI = +/-0.207; p = 0.159)	0.720	-7.05%
Frequency	2008.2	-0.075 (CI = +/-0.030; p = 0.000)	0.149 (CI = +/-0.213; p = 0.160)	0.701	-7.18%
Frequency	2009.1	-0.078 (CI = +/-0.031; p = 0.000)	0.153 (CI = +/-0.214; p = 0.152)	0.700	-7.47%
Frequency	2009.2	-0.080 (CI = +/-0.032; p = 0.000)	0.153 (CI = +/-0.216; p = 0.155)	0.698	-7.72%
Frequency	2010.1	-0.079 (CI = +/-0.033; p = 0.000)	0.155 (CI = +/-0.222; p = 0.159)	0.659	-7.60%
Frequency	2010.2	-0.083 (CI = +/-0.032; p = 0.000)	0.137 (CI = +/-0.216; p = 0.197)	0.698	-7.96%
Frequency	2011.1	-0.084 (CI = +/-0.034; p = 0.000)	0.130 (CI = +/-0.227; p = 0.240)	0.679	-8.03%
Frequency	2011.2	-0.084 (CI = +/-0.035; p = 0.000)	0.117 (CI = +/-0.244; p = 0.322)	0.663	-8.09%
Frequency	2012.1	-0.084 (CI = +/-0.036; p = 0.000)	0.153 (CI = +/-0.273; p = 0.250)	0.624	-8.01%
Frequency	2012.2	-0.084 (CI = +/-0.036; p = 0.000)	0.055 (CI = +/-0.344; p = 0.737)	0.644	-8.08%
Frequency	2013.1	-0.084 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	0.635	-8.08%
Frequency	2013.2	-0.078 (CI = +/-0.041; p = 0.001)	NA (CI = +/-NA; p = NA)	0.553	-7.51%
Frequency	2014.1	-0.073 (CI = +/-0.048; p = 0.006)	NA (CI = +/-NA; p = NA)	0.461	-7.06%
Frequency	2014.2	-0.062 (CI = +/-0.055; p = 0.031)	NA (CI = +/-NA; p = NA)	0.325	-5.98%
Frequency	2015.1	-0.057 (CI = +/-0.066; p = 0.083)	NA (CI = +/-NA; p = NA)	0.219	-5.56%
Frequency	2015.2	-0.046 (CI = +/-0.081; p = 0.223)	NA (CI = +/-NA; p = NA)	0.076	-4.54%
Frequency	2016.1	-0.018 (CI = +/-0.092; p = 0.657)	NA (CI = +/-NA; p = NA)	-0.109	-1.79%
Frequency	2016.2	-0.036 (CI = +/-0.119; p = 0.481)	NA (CI = +/-NA; p = NA)	-0.067	-3.57%

Bodily Injury

Coverage = BI
 End Trend Period = 2019.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	-0.025 (CI = +/-0.034; p = 0.145)	0.293 (CI = +/-0.295; p = 0.051)	0.077	-2.46%
Loss Cost	2005.2	-0.039 (CI = +/-0.032; p = 0.019)	0.366 (CI = +/-0.269; p = 0.010)	0.173	-3.84%
Loss Cost	2006.1	-0.043 (CI = +/-0.034; p = 0.015)	0.387 (CI = +/-0.277; p = 0.008)	0.191	-4.25%
Loss Cost	2006.2	-0.053 (CI = +/-0.035; p = 0.004)	0.430 (CI = +/-0.271; p = 0.003)	0.259	-5.15%
Loss Cost	2007.1	-0.051 (CI = +/-0.037; p = 0.009)	0.422 (CI = +/-0.281; p = 0.005)	0.237	-4.99%
Loss Cost	2007.2	-0.069 (CI = +/-0.031; p = 0.000)	0.487 (CI = +/-0.222; p = 0.000)	0.465	-6.63%
Loss Cost	2008.1	-0.064 (CI = +/-0.032; p = 0.000)	0.471 (CI = +/-0.223; p = 0.000)	0.438	-6.17%
Loss Cost	2008.2	-0.069 (CI = +/-0.033; p = 0.000)	0.484 (CI = +/-0.222; p = 0.000)	0.472	-6.64%
Loss Cost	2009.1	-0.066 (CI = +/-0.034; p = 0.001)	0.480 (CI = +/-0.227; p = 0.000)	0.460	-6.43%
Loss Cost	2009.2	-0.074 (CI = +/-0.032; p = 0.000)	0.485 (CI = +/-0.208; p = 0.000)	0.547	-7.16%
Loss Cost	2010.1	-0.071 (CI = +/-0.033; p = 0.000)	0.488 (CI = +/-0.207; p = 0.000)	0.555	-6.82%
Loss Cost	2010.2	-0.073 (CI = +/-0.034; p = 0.000)	0.481 (CI = +/-0.210; p = 0.000)	0.565	-7.05%
Loss Cost	2011.1	-0.073 (CI = +/-0.035; p = 0.001)	0.480 (CI = +/-0.221; p = 0.000)	0.561	-7.06%
Loss Cost	2011.2	-0.075 (CI = +/-0.036; p = 0.001)	0.456 (CI = +/-0.233; p = 0.001)	0.561	-7.21%
Loss Cost	2012.1	-0.074 (CI = +/-0.038; p = 0.001)	0.474 (CI = +/-0.264; p = 0.002)	0.561	-7.16%
Loss Cost	2012.2	-0.074 (CI = +/-0.040; p = 0.002)	0.470 (CI = +/-0.344; p = 0.012)	0.539	-7.17%
Loss Cost	2013.1	-0.074 (CI = +/-0.040; p = 0.002)	NA (CI = +/-NA; p = NA)	0.545	-7.17%
Loss Cost	2013.2	-0.076 (CI = +/-0.047; p = 0.005)	NA (CI = +/-NA; p = NA)	0.491	-7.28%
Loss Cost	2014.1	-0.063 (CI = +/-0.053; p = 0.024)	NA (CI = +/-NA; p = NA)	0.356	-6.13%
Loss Cost	2014.2	-0.050 (CI = +/-0.061; p = 0.098)	NA (CI = +/-NA; p = NA)	0.194	-4.85%
Loss Cost	2015.1	-0.052 (CI = +/-0.076; p = 0.151)	NA (CI = +/-NA; p = NA)	0.145	-5.11%
Loss Cost	2015.2	-0.040 (CI = +/-0.095; p = 0.352)	NA (CI = +/-NA; p = NA)	-0.001	-3.94%
Loss Cost	2016.1	-0.011 (CI = +/-0.116; p = 0.829)	NA (CI = +/-NA; p = NA)	-0.157	-1.06%
Loss Cost	2016.2	0.025 (CI = +/-0.147; p = 0.686)	NA (CI = +/-NA; p = NA)	-0.157	+2.49%
Severity	2005.1	0.024 (CI = +/-0.026; p = 0.073)	0.250 (CI = +/-0.228; p = 0.032)	0.677	+2.41%
Severity	2005.2	0.014 (CI = +/-0.026; p = 0.261)	0.299 (CI = +/-0.216; p = 0.009)	0.675	+1.45%
Severity	2006.1	0.012 (CI = +/-0.028; p = 0.380)	0.310 (CI = +/-0.224; p = 0.008)	0.658	+1.21%
Severity	2006.2	0.007 (CI = +/-0.029; p = 0.604)	0.331 (CI = +/-0.228; p = 0.006)	0.639	+0.75%
Severity	2007.1	0.017 (CI = +/-0.029; p = 0.242)	0.293 (CI = +/-0.216; p = 0.010)	0.698	+1.68%
Severity	2007.2	0.006 (CI = +/-0.027; p = 0.622)	0.331 (CI = +/-0.195; p = 0.002)	0.708	+0.65%
Severity	2008.1	0.012 (CI = +/-0.027; p = 0.349)	0.311 (CI = +/-0.190; p = 0.003)	0.739	+1.26%
Severity	2008.2	0.009 (CI = +/-0.028; p = 0.502)	0.320 (CI = +/-0.193; p = 0.003)	0.717	+0.94%
Severity	2009.1	0.016 (CI = +/-0.028; p = 0.252)	0.308 (CI = +/-0.182; p = 0.002)	0.760	+1.58%
Severity	2009.2	0.011 (CI = +/-0.028; p = 0.403)	0.311 (CI = +/-0.178; p = 0.002)	0.738	+1.14%
Severity	2010.1	0.014 (CI = +/-0.029; p = 0.333)	0.313 (CI = +/-0.181; p = 0.002)	0.735	+1.37%
Severity	2010.2	0.016 (CI = +/-0.029; p = 0.265)	0.321 (CI = +/-0.183; p = 0.002)	0.736	+1.61%
Severity	2011.1	0.017 (CI = +/-0.031; p = 0.258)	0.327 (CI = +/-0.191; p = 0.002)	0.710	+1.70%
Severity	2011.2	0.016 (CI = +/-0.032; p = 0.294)	0.318 (CI = +/-0.205; p = 0.005)	0.638	+1.64%
Severity	2012.1	0.016 (CI = +/-0.033; p = 0.325)	0.302 (CI = +/-0.232; p = 0.015)	0.521	+1.59%
Severity	2012.2	0.017 (CI = +/-0.033; p = 0.294)	0.397 (CI = +/-0.286; p = 0.011)	0.504	+1.68%
Severity	2013.1	0.017 (CI = +/-0.033; p = 0.294)	NA (CI = +/-NA; p = NA)	0.015	+1.68%
Severity	2013.2	0.009 (CI = +/-0.038; p = 0.591)	NA (CI = +/-NA; p = NA)	-0.061	+0.95%
Severity	2014.1	0.017 (CI = +/-0.043; p = 0.398)	NA (CI = +/-NA; p = NA)	-0.021	+1.73%
Severity	2014.2	0.018 (CI = +/-0.053; p = 0.454)	NA (CI = +/-NA; p = NA)	-0.040	+1.85%
Severity	2015.1	0.012 (CI = +/-0.065; p = 0.691)	NA (CI = +/-NA; p = NA)	-0.102	+1.17%
Severity	2015.2	0.012 (CI = +/-0.084; p = 0.744)	NA (CI = +/-NA; p = NA)	-0.124	+1.21%
Severity	2016.1	0.007 (CI = +/-0.111; p = 0.888)	NA (CI = +/-NA; p = NA)	-0.162	+0.67%
Severity	2016.2	0.066 (CI = +/-0.103; p = 0.161)	NA (CI = +/-NA; p = NA)	0.222	+6.83%
Frequency	2005.1	-0.049 (CI = +/-0.024; p = 0.000)	0.043 (CI = +/-0.208; p = 0.678)	0.656	-4.75%
Frequency	2005.2	-0.054 (CI = +/-0.025; p = 0.000)	0.068 (CI = +/-0.211; p = 0.515)	0.667	-5.22%
Frequency	2006.1	-0.055 (CI = +/-0.027; p = 0.000)	0.077 (CI = +/-0.219; p = 0.476)	0.651	-5.40%
Frequency	2006.2	-0.060 (CI = +/-0.028; p = 0.000)	0.099 (CI = +/-0.222; p = 0.368)	0.658	-5.86%
Frequency	2007.1	-0.068 (CI = +/-0.029; p = 0.000)	0.129 (CI = +/-0.217; p = 0.230)	0.693	-6.55%
Frequency	2007.2	-0.075 (CI = +/-0.029; p = 0.000)	0.156 (CI = +/-0.211; p = 0.138)	0.725	-7.23%
Frequency	2008.1	-0.076 (CI = +/-0.031; p = 0.000)	0.160 (CI = +/-0.218; p = 0.143)	0.700	-7.33%
Frequency	2008.2	-0.078 (CI = +/-0.033; p = 0.000)	0.165 (CI = +/-0.224; p = 0.141)	0.681	-7.51%
Frequency	2009.1	-0.082 (CI = +/-0.034; p = 0.000)	0.172 (CI = +/-0.226; p = 0.128)	0.683	-7.88%
Frequency	2009.2	-0.086 (CI = +/-0.035; p = 0.000)	0.174 (CI = +/-0.227; p = 0.125)	0.684	-8.20%
Frequency	2010.1	-0.084 (CI = +/-0.037; p = 0.000)	0.175 (CI = +/-0.234; p = 0.133)	0.642	-8.08%
Frequency	2010.2	-0.089 (CI = +/-0.036; p = 0.000)	0.160 (CI = +/-0.226; p = 0.153)	0.689	-8.52%
Frequency	2011.1	-0.090 (CI = +/-0.038; p = 0.000)	0.152 (CI = +/-0.236; p = 0.189)	0.671	-8.62%
Frequency	2011.2	-0.091 (CI = +/-0.039; p = 0.000)	0.138 (CI = +/-0.253; p = 0.261)	0.656	-8.71%
Frequency	2012.1	-0.090 (CI = +/-0.041; p = 0.000)	0.172 (CI = +/-0.283; p = 0.212)	0.615	-8.62%
Frequency	2012.2	-0.091 (CI = +/-0.041; p = 0.000)	0.073 (CI = +/-0.355; p = 0.663)	0.639	-8.70%
Frequency	2013.1	-0.091 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	0.633	-8.70%
Frequency	2013.2	-0.085 (CI = +/-0.047; p = 0.002)	NA (CI = +/-NA; p = NA)	0.547	-8.15%
Frequency	2014.1	-0.080 (CI = +/-0.056; p = 0.010)	NA (CI = +/-NA; p = NA)	0.452	-7.73%
Frequency	2014.2	-0.068 (CI = +/-0.066; p = 0.045)	NA (CI = +/-NA; p = NA)	0.307	-6.58%
Frequency	2015.1	-0.064 (CI = +/-0.082; p = 0.110)	NA (CI = +/-NA; p = NA)	0.198	-6.20%
Frequency	2015.2	-0.052 (CI = +/-0.104; p = 0.273)	NA (CI = +/-NA; p = NA)	0.049	-5.09%
Frequency	2016.1	-0.017 (CI = +/-0.123; p = 0.742)	NA (CI = +/-NA; p = NA)	-0.144	-1.72%
Frequency	2016.2	-0.042 (CI = +/-0.167; p = 0.550)	NA (CI = +/-NA; p = NA)	-0.109	-4.07%

Bodily Injury

Coverage = BI
 End Trend Period = 2021.2
 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	0.004 (CI = +/-0.017; p = 0.625)	-0.172 (CI = +/-0.263; p = 0.193)	-0.004	+0.42%
Loss Cost	2005.2	-0.001 (CI = +/-0.017; p = 0.869)	-0.139 (CI = +/-0.252; p = 0.269)	0.007	-0.14%
Loss Cost	2006.1	-0.002 (CI = +/-0.019; p = 0.819)	-0.135 (CI = +/-0.258; p = 0.294)	0.006	-0.21%
Loss Cost	2006.2	-0.005 (CI = +/-0.020; p = 0.581)	-0.117 (CI = +/-0.261; p = 0.366)	0.021	-0.53%
Loss Cost	2007.1	-0.003 (CI = +/-0.021; p = 0.785)	-0.130 (CI = +/-0.266; p = 0.322)	0.006	-0.28%
Loss Cost	2007.2	-0.011 (CI = +/-0.020; p = 0.269)	-0.087 (CI = +/-0.245; p = 0.473)	0.077	-1.11%
Loss Cost	2008.1	-0.007 (CI = +/-0.021; p = 0.533)	-0.110 (CI = +/-0.245; p = 0.363)	0.040	-0.65%
Loss Cost	2008.2	-0.009 (CI = +/-0.023; p = 0.441)	-0.099 (CI = +/-0.252; p = 0.423)	0.048	-0.87%
Loss Cost	2009.1	-0.006 (CI = +/-0.025; p = 0.624)	-0.112 (CI = +/-0.259; p = 0.379)	0.025	-0.60%
Loss Cost	2009.2	-0.013 (CI = +/-0.026; p = 0.322)	-0.081 (CI = +/-0.257; p = 0.517)	0.072	-1.27%
Loss Cost	2010.1	-0.009 (CI = +/-0.028; p = 0.504)	-0.097 (CI = +/-0.265; p = 0.456)	0.039	-0.93%
Loss Cost	2010.2	-0.014 (CI = +/-0.031; p = 0.342)	-0.075 (CI = +/-0.271; p = 0.571)	0.066	-1.44%
Loss Cost	2011.1	-0.018 (CI = +/-0.034; p = 0.279)	-0.059 (CI = +/-0.282; p = 0.663)	0.079	-1.81%
Loss Cost	2011.2	-0.028 (CI = +/-0.036; p = 0.119)	-0.020 (CI = +/-0.280; p = 0.881)	0.155	-2.79%
Loss Cost	2012.1	-0.036 (CI = +/-0.040; p = 0.078)	0.007 (CI = +/-0.288; p = 0.960)	0.192	-3.49%
Loss Cost	2012.2	-0.051 (CI = +/-0.041; p = 0.018)	0.062 (CI = +/-0.277; p = 0.642)	0.326	-4.97%
Loss Cost	2013.1	-0.074 (CI = +/-0.037; p = 0.001)	0.140 (CI = +/-0.231; p = 0.216)	0.572	-7.13%
Loss Cost	2013.2	-0.075 (CI = +/-0.043; p = 0.002)	0.143 (CI = +/-0.248; p = 0.236)	0.516	-7.23%
Loss Cost	2014.1	-0.063 (CI = +/-0.048; p = 0.014)	0.107 (CI = +/-0.255; p = 0.383)	0.389	-6.11%
Loss Cost	2014.2	-0.050 (CI = +/-0.054; p = 0.068)	0.069 (CI = +/-0.266; p = 0.581)	0.235	-4.88%
Loss Cost	2015.1	-0.053 (CI = +/-0.066; p = 0.106)	0.076 (CI = +/-0.293; p = 0.578)	0.178	-5.13%
Loss Cost	2015.2	-0.042 (CI = +/-0.079; p = 0.272)	0.048 (CI = +/-0.322; p = 0.746)	0.029	-4.07%
Loss Cost	2016.1	-0.016 (CI = +/-0.093; p = 0.712)	-0.013 (CI = +/-0.340; p = 0.935)	-0.143	-1.55%
Loss Cost	2016.2	0.012 (CI = +/-0.112; p = 0.809)	-0.073 (CI = +/-0.370; p = 0.662)	-0.210	+1.23%
Severity	2005.1	0.048 (CI = +/-0.014; p = 0.000)	-0.200 (CI = +/-0.211; p = 0.062)	0.625	+4.96%
Severity	2005.2	0.045 (CI = +/-0.014; p = 0.000)	-0.180 (CI = +/-0.208; p = 0.087)	0.583	+4.60%
Severity	2006.1	0.045 (CI = +/-0.015; p = 0.000)	-0.179 (CI = +/-0.213; p = 0.096)	0.554	+4.59%
Severity	2006.2	0.044 (CI = +/-0.016; p = 0.000)	-0.173 (CI = +/-0.219; p = 0.117)	0.512	+4.47%
Severity	2007.1	0.050 (CI = +/-0.016; p = 0.000)	-0.205 (CI = +/-0.205; p = 0.050)	0.594	+5.10%
Severity	2007.2	0.045 (CI = +/-0.016; p = 0.000)	-0.181 (CI = +/-0.200; p = 0.075)	0.541	+4.60%
Severity	2008.1	0.050 (CI = +/-0.017; p = 0.000)	-0.204 (CI = +/-0.196; p = 0.042)	0.584	+5.09%
Severity	2008.2	0.048 (CI = +/-0.018; p = 0.000)	-0.197 (CI = +/-0.202; p = 0.055)	0.536	+4.95%
Severity	2009.1	0.054 (CI = +/-0.019; p = 0.000)	-0.223 (CI = +/-0.198; p = 0.029)	0.582	+5.52%
Severity	2009.2	0.050 (CI = +/-0.020; p = 0.000)	-0.206 (CI = +/-0.201; p = 0.045)	0.517	+5.12%
Severity	2010.1	0.052 (CI = +/-0.022; p = 0.000)	-0.215 (CI = +/-0.208; p = 0.044)	0.498	+5.33%
Severity	2010.2	0.054 (CI = +/-0.025; p = 0.000)	-0.223 (CI = +/-0.216; p = 0.044)	0.475	+5.54%
Severity	2011.1	0.053 (CI = +/-0.028; p = 0.001)	-0.219 (CI = +/-0.227; p = 0.057)	0.416	+5.44%
Severity	2011.2	0.047 (CI = +/-0.030; p = 0.004)	-0.196 (CI = +/-0.232; p = 0.092)	0.315	+4.81%
Severity	2012.1	0.038 (CI = +/-0.032; p = 0.022)	-0.164 (CI = +/-0.232; p = 0.154)	0.191	+3.92%
Severity	2012.2	0.034 (CI = +/-0.036; p = 0.065)	-0.148 (CI = +/-0.243; p = 0.217)	0.098	+3.44%
Severity	2013.1	0.014 (CI = +/-0.033; p = 0.383)	-0.080 (CI = +/-0.205; p = 0.419)	-0.071	+1.39%
Severity	2013.2	0.006 (CI = +/-0.037; p = 0.726)	-0.055 (CI = +/-0.212; p = 0.588)	-0.118	+0.62%
Severity	2014.1	0.013 (CI = +/-0.042; p = 0.526)	-0.075 (CI = +/-0.225; p = 0.484)	-0.107	+1.28%
Severity	2014.2	0.013 (CI = +/-0.050; p = 0.597)	-0.075 (CI = +/-0.246; p = 0.522)	-0.125	+1.27%
Severity	2015.1	0.004 (CI = +/-0.060; p = 0.872)	-0.053 (CI = +/-0.268; p = 0.673)	-0.154	+0.45%
Severity	2015.2	0.002 (CI = +/-0.074; p = 0.944)	-0.047 (CI = +/-0.299; p = 0.731)	-0.171	+0.24%
Severity	2016.1	-0.006 (CI = +/-0.092; p = 0.885)	-0.028 (CI = +/-0.337; p = 0.857)	-0.182	-0.60%
Severity	2016.2	0.039 (CI = +/-0.098; p = 0.387)	-0.125 (CI = +/-0.322; p = 0.398)	-0.125	+3.97%
Frequency	2005.1	-0.044 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.173; p = 0.740)	0.721	-4.33%
Frequency	2005.2	-0.046 (CI = +/-0.012; p = 0.000)	0.041 (CI = +/-0.174; p = 0.635)	0.726	-4.53%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	0.044 (CI = +/-0.178; p = 0.614)	0.711	-4.59%
Frequency	2006.2	-0.049 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.180; p = 0.529)	0.711	-4.79%
Frequency	2007.1	-0.053 (CI = +/-0.014; p = 0.000)	0.075 (CI = +/-0.178; p = 0.394)	0.731	-5.12%
Frequency	2007.2	-0.056 (CI = +/-0.014; p = 0.000)	0.094 (CI = +/-0.175; p = 0.282)	0.747	-5.46%
Frequency	2008.1	-0.056 (CI = +/-0.016; p = 0.000)	0.094 (CI = +/-0.181; p = 0.295)	0.723	-5.46%
Frequency	2008.2	-0.057 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.187; p = 0.291)	0.703	-5.54%
Frequency	2009.1	-0.060 (CI = +/-0.018; p = 0.000)	0.111 (CI = +/-0.191; p = 0.243)	0.698	-5.79%
Frequency	2009.2	-0.063 (CI = +/-0.020; p = 0.000)	0.124 (CI = +/-0.196; p = 0.201)	0.693	-6.07%
Frequency	2010.1	-0.061 (CI = +/-0.022; p = 0.000)	0.118 (CI = +/-0.203; p = 0.241)	0.652	-5.94%
Frequency	2010.2	-0.068 (CI = +/-0.023; p = 0.000)	0.148 (CI = +/-0.198; p = 0.133)	0.693	-6.61%
Frequency	2011.1	-0.071 (CI = +/-0.025; p = 0.000)	0.160 (CI = +/-0.205; p = 0.120)	0.675	-6.87%
Frequency	2011.2	-0.075 (CI = +/-0.028; p = 0.000)	0.176 (CI = +/-0.213; p = 0.100)	0.665	-7.25%
Frequency	2012.1	-0.074 (CI = +/-0.031; p = 0.000)	0.171 (CI = +/-0.224; p = 0.126)	0.611	-7.13%
Frequency	2012.2	-0.085 (CI = +/-0.033; p = 0.000)	0.210 (CI = +/-0.220; p = 0.060)	0.662	-8.13%
Frequency	2013.1	-0.088 (CI = +/-0.037; p = 0.000)	0.220 (CI = +/-0.233; p = 0.063)	0.626	-8.41%
Frequency	2013.2	-0.081 (CI = +/-0.043; p = 0.001)	0.198 (CI = +/-0.246; p = 0.106)	0.534	-7.80%
Frequency	2014.1	-0.076 (CI = +/-0.050; p = 0.006)	0.182 (CI = +/-0.264; p = 0.160)	0.428	-7.30%
Frequency	2014.2	-0.063 (CI = +/-0.056; p = 0.032)	0.144 (CI = +/-0.275; p = 0.276)	0.268	-6.07%
Frequency	2015.1	-0.057 (CI = +/-0.068; p = 0.090)	0.129 (CI = +/-0.302; p = 0.367)	0.142	-5.56%
Frequency	2015.2	-0.044 (CI = +/-0.081; p = 0.257)	0.096 (CI = +/-0.330; p = 0.533)	-0.023	-4.29%
Frequency	2016.1	-0.010 (CI = +/-0.090; p = 0.815)	0.015 (CI = +/-0.329; p = 0.920)	-0.211	-0.95%
Frequency	2016.2	-0.027 (CI = +/-0.113; p = 0.600)	0.052 (CI = +/-0.371; p = 0.754)	-0.197	-2.64%

Bodily Injury

Coverage = BI
 End Trend Period = 2021.2
 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	0.004 (CI = +/-0.018; p = 0.619)	-0.096 (CI = +/-0.532; p = 0.714)	-0.061 (CI = +/-0.373; p = 0.739)	-0.034	+0.43%	-5.56%
Loss Cost	2005.2	-0.001 (CI = +/-0.018; p = 0.884)	-0.070 (CI = +/-0.505; p = 0.779)	-0.056 (CI = +/-0.354; p = 0.749)	-0.024	-0.13%	-5.56%
Loss Cost	2006.1	-0.002 (CI = +/-0.019; p = 0.835)	-0.067 (CI = +/-0.515; p = 0.792)	-0.055 (CI = +/-0.361; p = 0.756)	-0.026	-0.19%	-5.56%
Loss Cost	2006.2	-0.005 (CI = +/-0.020; p = 0.599)	-0.053 (CI = +/-0.516; p = 0.835)	-0.052 (CI = +/-0.361; p = 0.770)	-0.012	-0.52%	-5.56%
Loss Cost	2007.1	-0.003 (CI = +/-0.021; p = 0.802)	-0.064 (CI = +/-0.522; p = 0.804)	-0.055 (CI = +/-0.365; p = 0.761)	-0.029	-0.26%	-5.56%
Loss Cost	2007.2	-0.011 (CI = +/-0.021; p = 0.286)	-0.030 (CI = +/-0.478; p = 0.897)	-0.046 (CI = +/-0.334; p = 0.778)	0.043	-1.09%	-5.56%
Loss Cost	2008.1	-0.006 (CI = +/-0.022; p = 0.556)	-0.048 (CI = +/-0.474; p = 0.835)	-0.051 (CI = +/-0.330; p = 0.753)	0.004	-0.63%	-5.56%
Loss Cost	2008.2	-0.008 (CI = +/-0.024; p = 0.464)	-0.040 (CI = +/-0.483; p = 0.865)	-0.049 (CI = +/-0.336; p = 0.767)	0.011	-0.84%	-5.56%
Loss Cost	2009.1	-0.006 (CI = +/-0.026; p = 0.648)	-0.050 (CI = +/-0.491; p = 0.835)	-0.051 (CI = +/-0.341; p = 0.757)	-0.015	-0.57%	-5.56%
Loss Cost	2009.2	-0.012 (CI = +/-0.027; p = 0.345)	-0.027 (CI = +/-0.482; p = 0.907)	-0.045 (CI = +/-0.334; p = 0.783)	0.032	-1.24%	-5.56%
Loss Cost	2010.1	-0.009 (CI = +/-0.029; p = 0.531)	-0.038 (CI = +/-0.491; p = 0.872)	-0.048 (CI = +/-0.340; p = 0.770)	-0.005	-0.89%	-5.56%
Loss Cost	2010.2	-0.014 (CI = +/-0.032; p = 0.368)	-0.023 (CI = +/-0.497; p = 0.924)	-0.043 (CI = +/-0.343; p = 0.795)	0.020	-1.40%	-5.56%
Loss Cost	2011.1	-0.018 (CI = +/-0.035; p = 0.305)	-0.012 (CI = +/-0.509; p = 0.959)	-0.039 (CI = +/-0.351; p = 0.816)	0.030	-1.77%	-5.56%
Loss Cost	2011.2	-0.028 (CI = +/-0.038; p = 0.137)	0.014 (CI = +/-0.499; p = 0.952)	-0.029 (CI = +/-0.347; p = 0.859)	0.107	-2.75%	-5.56%
Loss Cost	2012.1	-0.035 (CI = +/-0.042; p = 0.092)	0.033 (CI = +/-0.506; p = 0.893)	-0.022 (CI = +/-0.343; p = 0.895)	0.143	-3.46%	-5.56%
Loss Cost	2012.2	-0.051 (CI = +/-0.043; p = 0.024)	0.069 (CI = +/-0.476; p = 0.761)	-0.006 (CI = +/-0.326; p = 0.968)	0.281	-4.96%	-5.56%
Loss Cost	2013.1	-0.074 (CI = +/-0.039; p = 0.001)	0.120 (CI = +/-0.389; p = 0.519)	0.017 (CI = +/-0.289; p = 0.892)	0.543	-7.17%	-5.56%
Loss Cost	2013.2	-0.076 (CI = +/-0.045; p = 0.003)	0.122 (CI = +/-0.409; p = 0.529)	0.018 (CI = +/-0.278; p = 0.889)	0.480	-7.28%	-5.56%
Loss Cost	2014.1	-0.063 (CI = +/-0.051; p = 0.020)	0.100 (CI = +/-0.410; p = 0.605)	0.006 (CI = +/-0.279; p = 0.963)	0.338	-6.13%	-5.56%
Loss Cost	2014.2	-0.050 (CI = +/-0.029; p = 0.089)	0.077 (CI = +/-0.415; p = 0.689)	-0.007 (CI = +/-0.251; p = 0.955)	0.166	-4.85%	-5.56%
Loss Cost	2015.1	-0.052 (CI = +/-0.072; p = 0.135)	0.081 (CI = +/-0.443; p = 0.691)	-0.005 (CI = +/-0.301; p = 0.973)	0.096	-5.11%	-5.56%
Loss Cost	2015.2	-0.040 (CI = +/-0.088; p = 0.331)	0.065 (CI = +/-0.470; p = 0.761)	-0.017 (CI = +/-0.303; p = 0.907)	-0.077	-3.94%	-5.56%
Loss Cost	2016.1	-0.011 (CI = +/-0.106; p = 0.821)	0.031 (CI = +/-0.473; p = 0.885)	-0.046 (CI = +/-0.324; p = 0.749)	-0.269	-1.06%	-5.56%
Loss Cost	2016.2	0.025 (CI = +/-0.131; p = 0.670)	-0.005 (CI = +/-0.485; p = 0.983)	-0.082 (CI = +/-0.336; p = 0.583)	-0.321	+2.49%	-5.56%
Severity	2005.1	0.049 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.418; p = 0.997)	-0.162 (CI = +/-0.294; p = 0.269)	0.628	+5.00%	-10.71%
Severity	2005.2	0.045 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.409; p = 0.939)	-0.159 (CI = +/-0.287; p = 0.267)	0.587	+4.64%	-10.71%
Severity	2006.1	0.045 (CI = +/-0.015; p = 0.000)	0.015 (CI = +/-0.417; p = 0.940)	-0.159 (CI = +/-0.292; p = 0.276)	0.558	+4.63%	-10.71%
Severity	2006.2	0.044 (CI = +/-0.016; p = 0.000)	0.020 (CI = +/-0.425; p = 0.923)	-0.157 (CI = +/-0.297; p = 0.286)	0.516	+4.52%	-10.71%
Severity	2007.1	0.050 (CI = +/-0.016; p = 0.000)	-0.005 (CI = +/-0.393; p = 0.979)	-0.164 (CI = +/-0.275; p = 0.232)	0.601	+5.16%	-10.71%
Severity	2007.2	0.046 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.380; p = 0.942)	-0.159 (CI = +/-0.265; p = 0.228)	0.550	+4.67%	-10.71%
Severity	2008.1	0.050 (CI = +/-0.017; p = 0.000)	-0.005 (CI = +/-0.367; p = 0.979)	-0.164 (CI = +/-0.256; p = 0.199)	0.596	+5.17%	-10.71%
Severity	2008.2	0.049 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.375; p = 1.000)	-0.162 (CI = +/-0.261; p = 0.211)	0.548	+5.03%	-10.71%
Severity	2009.1	0.055 (CI = +/-0.019; p = 0.000)	-0.019 (CI = +/-0.361; p = 0.913)	-0.168 (CI = +/-0.251; p = 0.179)	0.598	+5.62%	-10.71%
Severity	2009.2	0.051 (CI = +/-0.020; p = 0.000)	-0.007 (CI = +/-0.362; p = 0.968)	-0.164 (CI = +/-0.251; p = 0.188)	0.535	+5.23%	-10.71%
Severity	2010.1	0.053 (CI = +/-0.022; p = 0.000)	-0.014 (CI = +/-0.370; p = 0.938)	-0.166 (CI = +/-0.256; p = 0.190)	0.517	+5.46%	-10.71%
Severity	2010.2	0.055 (CI = +/-0.024; p = 0.000)	-0.021 (CI = +/-0.380; p = 0.910)	-0.169 (CI = +/-0.262; p = 0.194)	0.496	+5.70%	-10.71%
Severity	2011.1	0.055 (CI = +/-0.027; p = 0.001)	-0.019 (CI = +/-0.393; p = 0.921)	-0.168 (CI = +/-0.270; p = 0.208)	0.437	+5.62%	-10.71%
Severity	2011.2	0.049 (CI = +/-0.030; p = 0.003)	-0.003 (CI = +/-0.395; p = 0.985)	-0.162 (CI = +/-0.271; p = 0.224)	0.337	+5.02%	-10.71%
Severity	2012.1	0.041 (CI = +/-0.032; p = 0.016)	0.017 (CI = +/-0.389; p = 0.927)	-0.154 (CI = +/-0.267; p = 0.239)	0.214	+4.15%	-10.71%
Severity	2012.2	0.036 (CI = +/-0.036; p = 0.049)	0.027 (CI = +/-0.401; p = 0.888)	-0.150 (CI = +/-0.274; p = 0.263)	0.117	+3.72%	-10.71%
Severity	2013.1	0.017 (CI = +/-0.033; p = 0.295)	0.070 (CI = +/-0.328; p = 0.654)	-0.130 (CI = +/-0.224; p = 0.233)	-0.033	+1.68%	-10.71%
Severity	2013.2	0.009 (CI = +/-0.037; p = 0.592)	0.084 (CI = +/-0.333; p = 0.593)	-0.123 (CI = +/-0.227; p = 0.263)	-0.089	+0.95%	-10.71%
Severity	2014.1	0.017 (CI = +/-0.043; p = 0.398)	0.070 (CI = +/-0.341; p = 0.662)	-0.130 (CI = +/-0.232; p = 0.244)	-0.066	+1.73%	-10.71%
Severity	2014.2	0.018 (CI = +/-0.051; p = 0.449)	0.068 (CI = +/-0.362; p = 0.686)	-0.132 (CI = +/-0.246; p = 0.264)	-0.090	+1.85%	-10.71%
Severity	2015.1	0.012 (CI = +/-0.062; p = 0.686)	0.078 (CI = +/-0.383; p = 0.658)	-0.125 (CI = +/-0.260; p = 0.310)	-0.139	+1.17%	-10.71%
Severity	2015.2	0.012 (CI = +/-0.078; p = 0.735)	0.078 (CI = +/-0.414; p = 0.680)	-0.125 (CI = +/-0.281; p = 0.340)	-0.169	+1.21%	-10.71%
Severity	2016.1	0.007 (CI = +/-0.100; p = 0.881)	0.084 (CI = +/-0.451; p = 0.678)	-0.120 (CI = +/-0.308; p = 0.395)	-0.208	+0.67%	-10.71%
Severity	2016.2	0.066 (CI = +/-0.099; p = 0.157)	0.025 (CI = +/-0.366; p = 0.878)	-0.179 (CI = +/-0.253; p = 0.138)	0.082	+6.83%	-10.71%
Frequency	2005.1	-0.044 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.346; p = 0.578)	0.101 (CI = +/-0.243; p = 0.405)	0.719	-4.35%	+5.77%
Frequency	2005.2	-0.047 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.345; p = 0.616)	0.103 (CI = +/-0.242; p = 0.392)	0.724	-4.55%	+5.77%
Frequency	2006.1	-0.047 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.351; p = 0.634)	0.103 (CI = +/-0.246; p = 0.397)	0.708	-4.61%	+5.77%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.073 (CI = +/-0.352; p = 0.673)	0.105 (CI = +/-0.246; p = 0.388)	0.709	-4.82%	+5.77%
Frequency	2007.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.059 (CI = +/-0.344; p = 0.729)	0.109 (CI = +/-0.240; p = 0.360)	0.729	-5.15%	+5.77%
Frequency	2007.2	-0.057 (CI = +/-0.015; p = 0.000)	-0.044 (CI = +/-0.336; p = 0.790)	0.113 (CI = +/-0.235; p = 0.332)	0.747	-5.50%	+5.77%
Frequency	2008.1	-0.057 (CI = +/-0.016; p = 0.000)	-0.044 (CI = +/-0.345; p = 0.797)	0.113 (CI = +/-0.240; p = 0.342)	0.723	-5.51%	+5.77%
Frequency	2008.2	-0.058 (CI = +/-0.017; p = 0.000)	-0.040 (CI = +/-0.353; p = 0.815)	0.114 (CI = +/-0.245; p = 0.348)	0.702	-5.59%	+5.77%
Frequency	2009.1	-0.060 (CI = +/-0.019; p = 0.000)	-0.031 (CI = +/-0.356; p = 0.860)	0.116 (CI = +/-0.247; p = 0.339)	0.697	-5.86%	+5.77%
Frequency	2009.2	-0.063 (CI = +/-0.020; p = 0.000)	-0.020 (CI = +/-0.360; p = 0.908)	0.119 (CI = +/-0.249; p = 0.330)	0.693	-6.14%	+5.77%
Frequency	2010.1	-0.062 (CI = +/-0.022; p = 0.000)	-0.024 (CI = +/-0.370; p = 0.892)	0.118 (CI = +/-0.256; p = 0.346)	0.650	-6.02%	+5.77%
Frequency	2010.2	-0.069 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.353; p = 0.989)	0.126 (CI = +/-0.243; p = 0.294)	0.695	-6.71%	+5.77%
Frequency	2011.1	-0.073 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.360; p = 0.971)	0.129 (CI = +/-0.248; p = 0.290)	0.679	-7.00%	+5.77%
Frequency	2011.2	-0.077 (CI = +/-0.028; p = 0.000)	0.018 (CI = +/-0.366; p = 0.919)	0.133 (CI = +/-0.252; p = 0.280)	0.669	-7.40%	+5.77%
Frequency	2012.1	-0.076 (CI = +/-0.031; p = 0.000)	0.016 (CI = +/-0.380; p = 0.932)	0.132 (CI = +/-0.261; p = 0.299)	0.615	-7.31%	+5.77%
Frequency	2012.2	-0.087 (CI = +/-0.033; p = 0.000)	0.042 (CI = +/-0.360; p = 0.806)	0.143 (CI = +/-0.246; p = 0.234)	0.673	-8.37%	+5.77%
Frequency	2013.1	-0.091 (CI = +/-0.037; p = 0.000)	0.050 (CI = +/-0.374; p = 0.778)	0.147 (CI = +/-0.255; p = 0.236)	0.638	-8.70%	+5.77%
Frequency	2013.2	-0.085 (CI = +/-0.043; p = 0.001)	0.038 (CI = +/-0.386; p = 0.835)	0.141 (CI = +/-0.263; p = 0.267)	0.545	-8.15%	+5.77%
Frequency	2014.1	-0.080 (CI = +/-0.050; p = 0.005)	0.030 (CI = +/-0.404; p = 0.875)	0.137 (CI = +/-0.275; p = 0.300)	0.435	-7.73%	+5.77%
Frequency	2014.2	-0.068 (CI = +/-0.058; p = 0.026)	0.009 (CI = +/-0.412; p = 0.962)	0.124 (CI = +/-0.279; p = 0.349)	0.266	-6.58%	+5.77%
Frequency	2015.1	-0.064 (CI = +/-0.071; p = 0.073)	0.003 (CI = +/-0.439; p = 0.988)	0.120 (CI = +/-0.298; p = 0.390)	0.127	-6.20%	+5.77%
Frequency	2015.2	-0.052 (CI = +/-0.088; p = 0.211)	-0.013 (CI = +/-0.465; p = 0.952)	0.108 (CI = +/-0.316; p = 0.458)	-0.066	-5.09%	+5.77%
Frequency	2016.1	-0.017 (CI = +/-0.101; p = 0.701)	-0.053 (CI = +/-0.452; p = 0.792)	0.073 (CI = +/-0.309; p = 0.598)	-0.313	-1.72%	+5.77%
Frequency	2016.2	-0.042 (CI = +/-0.130; p = 0.475)	-0.029 (CI = +/-0.482; p = 0.890)	0.098 (CI = +/-0.334; p = 0.512)	-0.280	-4.07%	+5.77%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
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	0.004 (CI = +/-0.017; p = 0.668)	-0.120 (CI = +/-0.185; p = 0.196)	-0.005	+0.36%	-10.98%
Loss Cost	2005.2	-0.002 (CI = +/-0.017; p = 0.822)	-0.098 (CI = +/-0.176; p = 0.264)	0.008	-0.19%	-9.53%
Loss Cost	2006.1	-0.003 (CI = +/-0.018; p = 0.774)	-0.096 (CI = +/-0.181; p = 0.288)	0.007	-0.25%	-9.35%
Loss Cost	2006.2	-0.006 (CI = +/-0.019; p = 0.544)	-0.084 (CI = +/-0.182; p = 0.354)	0.023	-0.57%	-8.56%
Loss Cost	2007.1	-0.003 (CI = +/-0.020; p = 0.741)	-0.093 (CI = +/-0.185; p = 0.315)	0.007	-0.33%	-9.14%
Loss Cost	2007.2	-0.011 (CI = +/-0.020; p = 0.246)	-0.064 (CI = +/-0.171; p = 0.446)	0.080	-1.12%	-7.28%
Loss Cost	2008.1	-0.007 (CI = +/-0.020; p = 0.496)	-0.079 (CI = +/-0.170; p = 0.346)	0.042	-0.68%	-8.27%
Loss Cost	2008.2	-0.009 (CI = +/-0.022; p = 0.410)	-0.072 (CI = +/-0.175; p = 0.402)	0.051	-0.90%	-7.81%
Loss Cost	2009.1	-0.006 (CI = +/-0.024; p = 0.586)	-0.081 (CI = +/-0.180; p = 0.363)	0.028	-0.64%	-8.34%
Loss Cost	2009.2	-0.013 (CI = +/-0.025; p = 0.299)	-0.061 (CI = +/-0.178; p = 0.486)	0.075	-1.28%	-7.08%
Loss Cost	2010.1	-0.010 (CI = +/-0.027; p = 0.474)	-0.070 (CI = +/-0.183; p = 0.432)	0.042	-0.96%	-7.69%
Loss Cost	2010.2	-0.015 (CI = +/-0.030; p = 0.320)	-0.056 (CI = +/-0.187; p = 0.537)	0.069	-1.44%	-6.83%
Loss Cost	2011.1	-0.018 (CI = +/-0.033; p = 0.263)	-0.046 (CI = +/-0.194; p = 0.622)	0.081	-1.79%	-6.25%
Loss Cost	2011.2	-0.028 (CI = +/-0.035; p = 0.113)	-0.021 (CI = +/-0.192; p = 0.820)	0.156	-2.72%	-4.76%
Loss Cost	2012.1	-0.034 (CI = +/-0.038; p = 0.075)	-0.004 (CI = +/-0.198; p = 0.968)	0.192	-3.38%	-3.57%
Loss Cost	2012.2	-0.049 (CI = +/-0.040; p = 0.018)	0.031 (CI = +/-0.190; p = 0.730)	0.322	-4.77%	-1.73%
Loss Cost	2013.1	-0.070 (CI = +/-0.036; p = 0.001)	0.082 (CI = +/-0.160; p = 0.294)	0.560	-6.80%	+1.12%
Loss Cost	2013.2	-0.071 (CI = +/-0.042; p = 0.003)	0.083 (CI = +/-0.171; p = 0.318)	0.501	-6.85%	+1.19%
Loss Cost	2014.1	-0.059 (CI = +/-0.046; p = 0.017)	0.058 (CI = +/-0.175; p = 0.491)	0.375	-5.73%	-0.15%
Loss Cost	2014.2	-0.046 (CI = +/-0.052; p = 0.081)	0.031 (CI = +/-0.182; p = 0.714)	0.224	-4.48%	-1.45%
Loss Cost	2015.1	-0.048 (CI = +/-0.064; p = 0.128)	0.035 (CI = +/-0.201; p = 0.712)	0.164	-4.65%	-1.30%
Loss Cost	2015.2	-0.036 (CI = +/-0.077; p = 0.327)	0.013 (CI = +/-0.220; p = 0.897)	0.020	-3.50%	-2.22%
Loss Cost	2016.1	-0.008 (CI = +/-0.090; p = 0.845)	-0.033 (CI = +/-0.231; p = 0.753)	-0.131	-0.80%	-4.03%
Loss Cost	2016.2	0.024 (CI = +/-0.109; p = 0.625)	-0.084 (CI = +/-0.250; p = 0.464)	-0.156	+2.44%	-5.77%
Severity	2005.1	0.049 (CI = +/-0.013; p = 0.000)	-0.163 (CI = +/-0.145; p = 0.029)	0.640	+5.00%	-10.75%
Severity	2005.2	0.045 (CI = +/-0.014; p = 0.000)	-0.149 (CI = +/-0.143; p = 0.041)	0.601	+4.65%	-9.86%
Severity	2006.1	0.045 (CI = +/-0.015; p = 0.000)	-0.149 (CI = +/-0.146; p = 0.046)	0.573	+4.65%	-9.86%
Severity	2006.2	0.044 (CI = +/-0.016; p = 0.000)	-0.145 (CI = +/-0.150; p = 0.057)	0.533	+4.54%	-9.60%
Severity	2007.1	0.050 (CI = +/-0.015; p = 0.000)	-0.167 (CI = +/-0.139; p = 0.021)	0.616	+5.15%	-10.99%
Severity	2007.2	0.046 (CI = +/-0.015; p = 0.000)	-0.151 (CI = +/-0.135; p = 0.031)	0.567	+4.68%	-9.97%
Severity	2008.1	0.050 (CI = +/-0.016; p = 0.000)	-0.166 (CI = +/-0.132; p = 0.015)	0.612	+5.16%	-10.96%
Severity	2008.2	0.049 (CI = +/-0.017; p = 0.000)	-0.162 (CI = +/-0.136; p = 0.021)	0.567	+5.03%	-10.70%
Severity	2009.1	0.054 (CI = +/-0.018; p = 0.000)	-0.179 (CI = +/-0.132; p = 0.010)	0.615	+5.59%	-11.74%
Severity	2009.2	0.051 (CI = +/-0.019; p = 0.000)	-0.168 (CI = +/-0.133; p = 0.016)	0.556	+5.22%	-11.08%
Severity	2010.1	0.053 (CI = +/-0.021; p = 0.000)	-0.174 (CI = +/-0.138; p = 0.016)	0.540	+5.43%	-11.45%
Severity	2010.2	0.055 (CI = +/-0.023; p = 0.000)	-0.180 (CI = +/-0.143; p = 0.016)	0.521	+5.65%	-11.79%
Severity	2011.1	0.054 (CI = +/-0.025; p = 0.000)	-0.179 (CI = +/-0.149; p = 0.022)	0.466	+5.58%	-11.69%
Severity	2011.2	0.049 (CI = +/-0.028; p = 0.002)	-0.164 (CI = +/-0.152; p = 0.036)	0.374	+5.01%	-10.89%
Severity	2012.1	0.041 (CI = +/-0.030; p = 0.009)	-0.144 (CI = +/-0.152; p = 0.061)	0.259	+4.20%	-9.81%
Severity	2012.2	0.037 (CI = +/-0.033; p = 0.030)	-0.135 (CI = +/-0.159; p = 0.092)	0.171	+3.80%	-9.31%
Severity	2013.1	0.019 (CI = +/-0.030; p = 0.199)	-0.092 (CI = +/-0.134; p = 0.161)	0.022	+1.91%	-7.08%
Severity	2013.2	0.013 (CI = +/-0.034; p = 0.439)	-0.078 (CI = +/-0.139; p = 0.248)	-0.035	+1.26%	-6.36%
Severity	2014.1	0.020 (CI = +/-0.038; p = 0.278)	-0.094 (CI = +/-0.146; p = 0.185)	-0.001	+2.04%	-7.14%
Severity	2014.2	0.022 (CI = +/-0.046; p = 0.322)	-0.097 (CI = +/-0.159; p = 0.206)	-0.015	+2.20%	-7.29%
Severity	2015.1	0.016 (CI = +/-0.055; p = 0.529)	-0.087 (CI = +/-0.174; p = 0.294)	-0.057	+1.64%	-6.83%
Severity	2015.2	0.018 (CI = +/-0.068; p = 0.579)	-0.089 (CI = +/-0.195; p = 0.331)	-0.073	+1.77%	-6.93%
Severity	2016.1	0.014 (CI = +/-0.087; p = 0.723)	-0.083 (CI = +/-0.222; p = 0.418)	-0.098	+1.41%	-6.71%
Severity	2016.2	0.069 (CI = +/-0.082; p = 0.091)	-0.169 (CI = +/-0.189; p = 0.073)	0.194	+7.12%	-5.98%
Frequency	2005.1	-0.045 (CI = +/-0.011; p = 0.000)	0.043 (CI = +/-0.121; p = 0.476)	0.725	-4.42%	-0.26%
Frequency	2005.2	-0.047 (CI = +/-0.011; p = 0.000)	0.051 (CI = +/-0.121; p = 0.395)	0.731	-4.62%	+0.37%
Frequency	2006.1	-0.048 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.124; p = 0.382)	0.716	-4.69%	+0.56%
Frequency	2006.2	-0.050 (CI = +/-0.013; p = 0.000)	0.061 (CI = +/-0.125; p = 0.321)	0.717	-4.88%	+1.14%
Frequency	2007.1	-0.054 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.122; p = 0.225)	0.738	-5.21%	+2.07%
Frequency	2007.2	-0.057 (CI = +/-0.014; p = 0.000)	0.087 (CI = +/-0.120; p = 0.151)	0.756	-5.55%	+2.99%
Frequency	2008.1	-0.057 (CI = +/-0.015; p = 0.000)	0.087 (CI = +/-0.124; p = 0.161)	0.733	-5.56%	+3.03%
Frequency	2008.2	-0.058 (CI = +/-0.016; p = 0.000)	0.090 (CI = +/-0.128; p = 0.159)	0.714	-5.64%	+3.24%
Frequency	2009.1	-0.061 (CI = +/-0.017; p = 0.000)	0.099 (CI = +/-0.130; p = 0.131)	0.710	-5.90%	+3.85%
Frequency	2009.2	-0.064 (CI = +/-0.019; p = 0.000)	0.108 (CI = +/-0.132; p = 0.106)	0.706	-6.17%	+4.50%
Frequency	2010.1	-0.063 (CI = +/-0.021; p = 0.000)	0.104 (CI = +/-0.137; p = 0.130)	0.667	-6.06%	+4.25%
Frequency	2010.2	-0.070 (CI = +/-0.021; p = 0.000)	0.124 (CI = +/-0.132; p = 0.065)	0.710	-6.72%	+5.62%
Frequency	2011.1	-0.072 (CI = +/-0.023; p = 0.000)	0.132 (CI = +/-0.137; p = 0.058)	0.696	-6.98%	+6.16%
Frequency	2011.2	-0.076 (CI = +/-0.026; p = 0.000)	0.143 (CI = +/-0.141; p = 0.047)	0.687	-7.36%	+6.88%
Frequency	2012.1	-0.076 (CI = +/-0.029; p = 0.000)	0.141 (CI = +/-0.149; p = 0.062)	0.637	-7.27%	+6.72%
Frequency	2012.2	-0.086 (CI = +/-0.030; p = 0.000)	0.166 (CI = +/-0.143; p = 0.026)	0.692	-8.25%	+8.36%
Frequency	2013.1	-0.089 (CI = +/-0.034; p = 0.000)	0.174 (CI = +/-0.152; p = 0.027)	0.661	-8.55%	+8.83%
Frequency	2013.2	-0.084 (CI = +/-0.039; p = 0.000)	0.161 (CI = +/-0.160; p = 0.048)	0.576	-8.02%	+8.06%
Frequency	2014.1	-0.079 (CI = +/-0.045; p = 0.002)	0.152 (CI = +/-0.171; p = 0.077)	0.478	-7.61%	+7.54%
Frequency	2014.2	-0.068 (CI = +/-0.052; p = 0.015)	0.129 (CI = +/-0.179; p = 0.143)	0.327	-6.53%	+6.30%
Frequency	2015.1	-0.064 (CI = +/-0.062; p = 0.046)	0.122 (CI = +/-0.197; p = 0.202)	0.206	-6.19%	+5.94%
Frequency	2015.2	-0.053 (CI = +/-0.076; p = 0.150)	0.102 (CI = +/-0.217; p = 0.317)	0.040	-5.17%	+5.06%
Frequency	2016.1	-0.022 (CI = +/-0.086; p = 0.578)	0.050 (CI = +/-0.222; p = 0.620)	-0.178	-2.18%	+2.87%
Frequency	2016.2	-0.045 (CI = +/-0.109; p = 0.370)	0.086 (CI = +/-0.249; p = 0.449)	-0.123	-4.37%	+4.21%

Property Damage

Coverage = Total PD
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.1	-0.004 (CI = +/-0.016; p = 0.645)	0.022 (CI = +/-0.165; p = 0.787)	-0.051	-0.36%
Loss Cost	2004.2	-0.005 (CI = +/-0.017; p = 0.556)	0.029 (CI = +/-0.169; p = 0.725)	-0.047	-0.49%
Loss Cost	2005.1	-0.007 (CI = +/-0.018; p = 0.414)	0.016 (CI = +/-0.172; p = 0.848)	-0.040	-0.71%
Loss Cost	2005.2	-0.011 (CI = +/-0.018; p = 0.246)	0.035 (CI = +/-0.173; p = 0.682)	-0.014	-1.05%
Loss Cost	2006.1	-0.011 (CI = +/-0.019; p = 0.235)	0.030 (CI = +/-0.179; p = 0.735)	-0.012	-1.14%
Loss Cost	2006.2	-0.013 (CI = +/-0.021; p = 0.200)	0.039 (CI = +/-0.184; p = 0.670)	-0.003	-1.31%
Loss Cost	2007.1	-0.018 (CI = +/-0.021; p = 0.095)	0.014 (CI = +/-0.184; p = 0.875)	0.035	-1.77%
Loss Cost	2007.2	-0.019 (CI = +/-0.023; p = 0.095)	0.020 (CI = +/-0.190; p = 0.828)	0.036	-1.89%
Loss Cost	2008.1	-0.022 (CI = +/-0.024; p = 0.075)	0.007 (CI = +/-0.196; p = 0.942)	0.052	-2.16%
Loss Cost	2008.2	-0.021 (CI = +/-0.026; p = 0.108)	0.004 (CI = +/-0.203; p = 0.970)	0.029	-2.09%
Loss Cost	2009.1	-0.025 (CI = +/-0.028; p = 0.080)	-0.013 (CI = +/-0.210; p = 0.902)	0.051	-2.44%
Loss Cost	2009.2	-0.033 (CI = +/-0.028; p = 0.022)	0.023 (CI = +/-0.202; p = 0.817)	0.146	-3.27%
Loss Cost	2010.1	-0.033 (CI = +/-0.031; p = 0.036)	0.024 (CI = +/-0.212; p = 0.818)	0.121	-3.25%
Loss Cost	2010.2	-0.038 (CI = +/-0.033; p = 0.025)	0.043 (CI = +/-0.218; p = 0.684)	0.155	-3.74%
Loss Cost	2011.1	-0.047 (CI = +/-0.034; p = 0.010)	0.010 (CI = +/-0.218; p = 0.927)	0.230	-4.58%
Loss Cost	2011.2	-0.050 (CI = +/-0.038; p = 0.012)	0.021 (CI = +/-0.227; p = 0.847)	0.229	-4.89%
Loss Cost	2012.1	-0.064 (CI = +/-0.037; p = 0.002)	-0.027 (CI = +/-0.216; p = 0.792)	0.368	-6.20%
Loss Cost	2012.2	-0.077 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.205; p = 0.894)	0.485	-7.40%
Loss Cost	2013.1	-0.092 (CI = +/-0.037; p = 0.000)	-0.035 (CI = +/-0.191; p = 0.700)	0.610	-8.80%
Loss Cost	2013.2	-0.096 (CI = +/-0.041; p = 0.000)	-0.023 (CI = +/-0.202; p = 0.806)	0.593	-9.17%
Loss Cost	2014.1	-0.103 (CI = +/-0.046; p = 0.000)	-0.042 (CI = +/-0.214; p = 0.681)	0.581	-9.75%
Loss Cost	2014.2	-0.090 (CI = +/-0.050; p = 0.002)	-0.074 (CI = +/-0.215; p = 0.468)	0.502	-8.58%
Loss Cost	2015.1	-0.080 (CI = +/-0.057; p = 0.010)	-0.049 (CI = +/-0.228; p = 0.648)	0.370	-7.66%
Loss Cost	2015.2	-0.082 (CI = +/-0.066; p = 0.020)	-0.043 (CI = +/-0.249; p = 0.707)	0.323	-7.88%
Loss Cost	2016.1	-0.100 (CI = +/-0.076; p = 0.015)	-0.082 (CI = +/-0.262; p = 0.495)	0.389	-9.54%
Loss Cost	2016.2	-0.104 (CI = +/-0.092; p = 0.032)	-0.075 (CI = +/-0.293; p = 0.570)	0.338	-9.89%
Severity	2004.1	0.032 (CI = +/-0.009; p = 0.000)	-0.060 (CI = +/-0.097; p = 0.216)	0.586	+3.27%
Severity	2004.2	0.033 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.100; p = 0.212)	0.567	+3.31%
Severity	2005.1	0.034 (CI = +/-0.010; p = 0.000)	-0.052 (CI = +/-0.101; p = 0.300)	0.584	+3.49%
Severity	2005.2	0.034 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.104; p = 0.338)	0.550	+3.44%
Severity	2006.1	0.035 (CI = +/-0.012; p = 0.000)	-0.042 (CI = +/-0.106; p = 0.428)	0.554	+3.59%
Severity	2006.2	0.036 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.110; p = 0.418)	0.532	+3.63%
Severity	2007.1	0.034 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.112; p = 0.319)	0.494	+3.41%
Severity	2007.2	0.034 (CI = +/-0.014; p = 0.000)	-0.057 (CI = +/-0.116; p = 0.316)	0.468	+3.46%
Severity	2008.1	0.034 (CI = +/-0.015; p = 0.000)	-0.059 (CI = +/-0.120; p = 0.323)	0.442	+3.43%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	-0.082 (CI = +/-0.114; p = 0.151)	0.538	+3.95%
Severity	2009.1	0.040 (CI = +/-0.016; p = 0.000)	-0.077 (CI = +/-0.118; p = 0.190)	0.529	+4.05%
Severity	2009.2	0.038 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.123; p = 0.240)	0.471	+3.91%
Severity	2010.1	0.042 (CI = +/-0.018; p = 0.000)	-0.058 (CI = +/-0.125; p = 0.349)	0.497	+4.26%
Severity	2010.2	0.044 (CI = +/-0.020; p = 0.000)	-0.065 (CI = +/-0.130; p = 0.309)	0.485	+4.46%
Severity	2011.1	0.041 (CI = +/-0.021; p = 0.001)	-0.074 (CI = +/-0.136; p = 0.268)	0.440	+4.22%
Severity	2011.2	0.041 (CI = +/-0.024; p = 0.002)	-0.074 (CI = +/-0.143; p = 0.289)	0.390	+4.23%
Severity	2012.1	0.033 (CI = +/-0.024; p = 0.009)	-0.104 (CI = +/-0.137; p = 0.129)	0.346	+3.36%
Severity	2012.2	0.030 (CI = +/-0.026; p = 0.028)	-0.093 (CI = +/-0.143; p = 0.188)	0.240	+3.00%
Severity	2013.1	0.021 (CI = +/-0.027; p = 0.114)	-0.118 (CI = +/-0.141; p = 0.094)	0.215	+2.16%
Severity	2013.2	0.021 (CI = +/-0.031; p = 0.159)	-0.118 (CI = +/-0.151; p = 0.115)	0.159	+2.15%
Severity	2014.1	0.020 (CI = +/-0.035; p = 0.237)	-0.121 (CI = +/-0.163; p = 0.133)	0.147	+2.05%
Severity	2014.2	0.030 (CI = +/-0.038; p = 0.114)	-0.144 (CI = +/-0.165; p = 0.080)	0.245	+3.01%
Severity	2015.1	0.050 (CI = +/-0.033; p = 0.007)	-0.094 (CI = +/-0.135; p = 0.152)	0.493	+5.11%
Severity	2015.2	0.052 (CI = +/-0.039; p = 0.014)	-0.099 (CI = +/-0.147; p = 0.163)	0.432	+5.36%
Severity	2016.1	0.054 (CI = +/-0.048; p = 0.031)	-0.095 (CI = +/-0.164; p = 0.222)	0.404	+5.54%
Severity	2016.2	0.065 (CI = +/-0.055; p = 0.026)	-0.116 (CI = +/-0.174; p = 0.165)	0.438	+6.70%
Frequency	2004.1	-0.036 (CI = +/-0.014; p = 0.000)	0.082 (CI = +/-0.142; p = 0.248)	0.447	-3.51%
Frequency	2004.2	-0.037 (CI = +/-0.014; p = 0.000)	0.092 (CI = +/-0.145; p = 0.207)	0.450	-3.67%
Frequency	2005.1	-0.041 (CI = +/-0.014; p = 0.000)	0.068 (CI = +/-0.142; p = 0.332)	0.507	-4.06%
Frequency	2005.2	-0.044 (CI = +/-0.015; p = 0.000)	0.085 (CI = +/-0.142; p = 0.232)	0.534	-4.34%
Frequency	2006.1	-0.047 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.144; p = 0.318)	0.546	-4.56%
Frequency	2006.2	-0.049 (CI = +/-0.016; p = 0.000)	0.083 (CI = +/-0.147; p = 0.259)	0.549	-4.77%
Frequency	2007.1	-0.051 (CI = +/-0.017; p = 0.000)	0.069 (CI = +/-0.150; p = 0.350)	0.559	-5.01%
Frequency	2007.2	-0.053 (CI = +/-0.018; p = 0.000)	0.078 (CI = +/-0.154; p = 0.311)	0.549	-5.17%
Frequency	2008.1	-0.056 (CI = +/-0.020; p = 0.000)	0.066 (CI = +/-0.159; p = 0.400)	0.552	-5.40%
Frequency	2008.2	-0.060 (CI = +/-0.020; p = 0.000)	0.085 (CI = +/-0.159; p = 0.278)	0.580	-5.81%
Frequency	2009.1	-0.064 (CI = +/-0.021; p = 0.000)	0.065 (CI = +/-0.160; p = 0.412)	0.607	-6.24%
Frequency	2009.2	-0.072 (CI = +/-0.021; p = 0.000)	0.094 (CI = +/-0.152; p = 0.210)	0.674	-6.91%
Frequency	2010.1	-0.075 (CI = +/-0.023; p = 0.000)	0.081 (CI = +/-0.157; p = 0.292)	0.675	-7.20%
Frequency	2010.2	-0.082 (CI = +/-0.023; p = 0.000)	0.108 (CI = +/-0.151; p = 0.151)	0.719	-7.85%
Frequency	2011.1	-0.088 (CI = +/-0.024; p = 0.000)	0.084 (CI = +/-0.150; p = 0.258)	0.747	-8.44%
Frequency	2011.2	-0.092 (CI = +/-0.026; p = 0.000)	0.096 (CI = +/-0.155; p = 0.213)	0.737	-8.75%
Frequency	2012.1	-0.097 (CI = +/-0.028; p = 0.000)	0.076 (CI = +/-0.159; p = 0.326)	0.746	-9.26%
Frequency	2012.2	-0.106 (CI = +/-0.028; p = 0.000)	0.106 (CI = +/-0.152; p = 0.160)	0.786	-10.09%
Frequency	2013.1	-0.113 (CI = +/-0.030; p = 0.000)	0.083 (CI = +/-0.155; p = 0.270)	0.799	-10.73%
Frequency	2013.2	-0.117 (CI = +/-0.033; p = 0.000)	0.095 (CI = +/-0.163; p = 0.234)	0.781	-11.08%
Frequency	2014.1	-0.123 (CI = +/-0.037; p = 0.000)	0.079 (CI = +/-0.173; p = 0.339)	0.774	-11.56%
Frequency	2014.2	-0.119 (CI = +/-0.043; p = 0.000)	0.071 (CI = +/-0.185; p = 0.422)	0.719	-11.26%
Frequency	2015.1	-0.129 (CI = +/-0.048; p = 0.000)	0.045 (CI = +/-0.194; p = 0.617)	0.727	-12.15%
Frequency	2015.2	-0.134 (CI = +/-0.056; p = 0.000)	0.056 (CI = +/-0.211; p = 0.567)	0.690	-12.57%
Frequency	2016.1	-0.154 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.211; p = 0.892)	0.742	-14.29%
Frequency	2016.2	-0.169 (CI = +/-0.070; p = 0.001)	0.040 (CI = +/-0.221; p = 0.687)	0.746	-15.55%

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	2004.1	-0.001 (CI = +/-0.017; p = 0.862)	0.009 (CI = +/-0.167; p = 0.911)	-0.061	-0.14%
Loss Cost	2004.2	-0.003 (CI = +/-0.018; p = 0.765)	0.016 (CI = +/-0.172; p = 0.850)	-0.060	-0.26%
Loss Cost	2005.1	-0.005 (CI = +/-0.018; p = 0.596)	0.004 (CI = +/-0.175; p = 0.966)	-0.056	-0.48%
Loss Cost	2005.2	-0.008 (CI = +/-0.019; p = 0.381)	0.023 (CI = +/-0.177; p = 0.792)	-0.039	-0.83%
Loss Cost	2006.1	-0.009 (CI = +/-0.020; p = 0.362)	0.018 (CI = +/-0.183; p = 0.839)	-0.038	-0.92%
Loss Cost	2006.2	-0.011 (CI = +/-0.022; p = 0.316)	0.027 (CI = +/-0.189; p = 0.773)	-0.032	-1.08%
Loss Cost	2007.1	-0.016 (CI = +/-0.023; p = 0.165)	0.004 (CI = +/-0.189; p = 0.969)	0.002	-1.56%
Loss Cost	2007.2	-0.017 (CI = +/-0.024; p = 0.167)	0.009 (CI = +/-0.196; p = 0.925)	0.001	-1.67%
Loss Cost	2008.1	-0.020 (CI = +/-0.026; p = 0.133)	-0.003 (CI = +/-0.202; p = 0.974)	0.016	-1.94%
Loss Cost	2008.2	-0.018 (CI = +/-0.028; p = 0.188)	-0.008 (CI = +/-0.211; p = 0.936)	-0.005	-1.83%
Loss Cost	2009.1	-0.022 (CI = +/-0.030; p = 0.142)	-0.024 (CI = +/-0.217; p = 0.824)	0.015	-2.19%
Loss Cost	2009.2	-0.031 (CI = +/-0.031; p = 0.044)	0.015 (CI = +/-0.212; p = 0.882)	0.101	-3.10%
Loss Cost	2010.1	-0.031 (CI = +/-0.033; p = 0.066)	0.017 (CI = +/-0.222; p = 0.878)	0.076	-3.07%
Loss Cost	2010.2	-0.037 (CI = +/-0.036; p = 0.047)	0.038 (CI = +/-0.229; p = 0.735)	0.108	-3.60%
Loss Cost	2011.1	-0.046 (CI = +/-0.038; p = 0.020)	0.006 (CI = +/-0.229; p = 0.958)	0.183	-4.47%
Loss Cost	2011.2	-0.049 (CI = +/-0.042; p = 0.023)	0.019 (CI = +/-0.241; p = 0.872)	0.182	-4.83%
Loss Cost	2012.1	-0.064 (CI = +/-0.042; p = 0.005)	-0.027 (CI = +/-0.229; p = 0.803)	0.325	-6.20%
Loss Cost	2012.2	-0.079 (CI = +/-0.042; p = 0.001)	0.021 (CI = +/-0.219; p = 0.843)	0.452	-7.62%
Loss Cost	2013.1	-0.096 (CI = +/-0.041; p = 0.000)	-0.025 (CI = +/-0.202; p = 0.791)	0.588	-9.11%
Loss Cost	2013.2	-0.101 (CI = +/-0.047; p = 0.000)	-0.009 (CI = +/-0.216; p = 0.928)	0.574	-9.63%
Loss Cost	2014.1	-0.108 (CI = +/-0.053; p = 0.001)	-0.027 (CI = +/-0.228; p = 0.800)	0.565	-10.27%
Loss Cost	2014.2	-0.094 (CI = +/-0.058; p = 0.005)	-0.064 (CI = +/-0.234; p = 0.562)	0.473	-8.95%
Loss Cost	2015.1	-0.083 (CI = +/-0.066; p = 0.019)	-0.041 (CI = +/-0.249; p = 0.722)	0.332	-7.98%
Loss Cost	2015.2	-0.087 (CI = +/-0.081; p = 0.036)	-0.032 (CI = +/-0.278; p = 0.803)	0.286	-8.38%
Loss Cost	2016.1	-0.108 (CI = +/-0.092; p = 0.027)	-0.069 (CI = +/-0.291; p = 0.601)	0.361	-10.21%
Loss Cost	2016.2	-0.116 (CI = +/-0.117; p = 0.052)	-0.054 (CI = +/-0.336; p = 0.717)	0.314	-10.94%
Severity	2004.1	0.031 (CI = +/-0.010; p = 0.000)	-0.056 (CI = +/-0.099; p = 0.263)	0.549	+3.18%
Severity	2004.2	0.032 (CI = +/-0.010; p = 0.000)	-0.058 (CI = +/-0.103; p = 0.262)	0.528	+3.22%
Severity	2005.1	0.033 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.104; p = 0.355)	0.546	+3.41%
Severity	2005.2	0.033 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.107; p = 0.403)	0.508	+3.35%
Severity	2006.1	0.034 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.109; p = 0.494)	0.513	+3.49%
Severity	2006.2	0.035 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.114; p = 0.486)	0.488	+3.53%
Severity	2007.1	0.032 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.115; p = 0.380)	0.444	+3.30%
Severity	2007.2	0.033 (CI = +/-0.015; p = 0.000)	-0.052 (CI = +/-0.120; p = 0.380)	0.415	+3.34%
Severity	2008.1	0.032 (CI = +/-0.016; p = 0.000)	-0.054 (CI = +/-0.125; p = 0.384)	0.387	+3.30%
Severity	2008.2	0.038 (CI = +/-0.016; p = 0.000)	-0.079 (CI = +/-0.119; p = 0.184)	0.488	+3.88%
Severity	2009.1	0.039 (CI = +/-0.017; p = 0.000)	-0.074 (CI = +/-0.123; p = 0.224)	0.478	+3.98%
Severity	2009.2	0.037 (CI = +/-0.019; p = 0.000)	-0.067 (CI = +/-0.129; p = 0.288)	0.413	+3.81%
Severity	2010.1	0.041 (CI = +/-0.020; p = 0.000)	-0.054 (CI = +/-0.131; p = 0.398)	0.441	+4.17%
Severity	2010.2	0.043 (CI = +/-0.022; p = 0.001)	-0.062 (CI = +/-0.137; p = 0.353)	0.428	+4.39%
Severity	2011.1	0.040 (CI = +/-0.024; p = 0.002)	-0.071 (CI = +/-0.143; p = 0.310)	0.377	+4.13%
Severity	2011.2	0.040 (CI = +/-0.026; p = 0.005)	-0.071 (CI = +/-0.152; p = 0.338)	0.322	+4.13%
Severity	2012.1	0.032 (CI = +/-0.026; p = 0.022)	-0.099 (CI = +/-0.145; p = 0.167)	0.266	+3.21%
Severity	2012.2	0.027 (CI = +/-0.029; p = 0.067)	-0.085 (CI = +/-0.152; p = 0.252)	0.147	+2.75%
Severity	2013.1	0.018 (CI = +/-0.030; p = 0.216)	-0.110 (CI = +/-0.149; p = 0.137)	0.119	+1.85%
Severity	2013.2	0.018 (CI = +/-0.035; p = 0.298)	-0.107 (CI = +/-0.161; p = 0.174)	0.059	+1.77%
Severity	2014.1	0.016 (CI = +/-0.040; p = 0.396)	-0.111 (CI = +/-0.174; p = 0.191)	0.048	+1.64%
Severity	2014.2	0.027 (CI = +/-0.045; p = 0.211)	-0.138 (CI = +/-0.180; p = 0.120)	0.140	+2.73%
Severity	2015.1	0.048 (CI = +/-0.039; p = 0.020)	-0.091 (CI = +/-0.147; p = 0.199)	0.384	+4.97%
Severity	2015.2	0.051 (CI = +/-0.048; p = 0.038)	-0.097 (CI = +/-0.165; p = 0.216)	0.307	+5.25%
Severity	2016.1	0.053 (CI = +/-0.058; p = 0.069)	-0.094 (CI = +/-0.184; p = 0.276)	0.274	+5.43%
Severity	2016.2	0.068 (CI = +/-0.070; p = 0.057)	-0.120 (CI = +/-0.202; p = 0.201)	0.320	+6.99%
Frequency	2004.1	-0.033 (CI = +/-0.014; p = 0.000)	0.065 (CI = +/-0.141; p = 0.358)	0.389	-3.22%
Frequency	2004.2	-0.034 (CI = +/-0.015; p = 0.000)	0.074 (CI = +/-0.145; p = 0.309)	0.389	-3.37%
Frequency	2005.1	-0.038 (CI = +/-0.015; p = 0.000)	0.051 (CI = +/-0.141; p = 0.463)	0.453	-3.76%
Frequency	2005.2	-0.041 (CI = +/-0.015; p = 0.000)	0.067 (CI = +/-0.142; p = 0.340)	0.479	-4.04%
Frequency	2006.1	-0.044 (CI = +/-0.016; p = 0.000)	0.055 (CI = +/-0.145; p = 0.439)	0.493	-4.26%
Frequency	2006.2	-0.046 (CI = +/-0.017; p = 0.000)	0.066 (CI = +/-0.148; p = 0.370)	0.493	-4.46%
Frequency	2007.1	-0.048 (CI = +/-0.018; p = 0.000)	0.054 (CI = +/-0.151; p = 0.472)	0.504	-4.70%
Frequency	2007.2	-0.050 (CI = +/-0.019; p = 0.000)	0.061 (CI = +/-0.157; p = 0.430)	0.490	-4.84%
Frequency	2008.1	-0.052 (CI = +/-0.021; p = 0.000)	0.050 (CI = +/-0.161; p = 0.525)	0.494	-5.07%
Frequency	2008.2	-0.056 (CI = +/-0.022; p = 0.000)	0.070 (CI = +/-0.163; p = 0.381)	0.521	-5.49%
Frequency	2009.1	-0.061 (CI = +/-0.023; p = 0.000)	0.051 (CI = +/-0.164; p = 0.527)	0.553	-5.93%
Frequency	2009.2	-0.069 (CI = +/-0.023; p = 0.000)	0.083 (CI = +/-0.157; p = 0.286)	0.624	-6.65%
Frequency	2010.1	-0.072 (CI = +/-0.024; p = 0.000)	0.071 (CI = +/-0.162; p = 0.374)	0.625	-6.95%
Frequency	2010.2	-0.080 (CI = +/-0.025; p = 0.000)	0.100 (CI = +/-0.159; p = 0.203)	0.672	-7.65%
Frequency	2011.1	-0.086 (CI = +/-0.026; p = 0.000)	0.077 (CI = +/-0.157; p = 0.319)	0.705	-8.26%
Frequency	2011.2	-0.090 (CI = +/-0.029; p = 0.000)	0.090 (CI = +/-0.165; p = 0.266)	0.691	-8.60%
Frequency	2012.1	-0.096 (CI = +/-0.031; p = 0.000)	0.072 (CI = +/-0.168; p = 0.381)	0.702	-9.12%
Frequency	2012.2	-0.106 (CI = +/-0.031; p = 0.000)	0.106 (CI = +/-0.163; p = 0.188)	0.748	-10.09%
Frequency	2013.1	-0.114 (CI = +/-0.034; p = 0.000)	0.084 (CI = +/-0.165; p = 0.293)	0.764	-10.76%
Frequency	2013.2	-0.119 (CI = +/-0.038; p = 0.000)	0.098 (CI = +/-0.176; p = 0.250)	0.743	-11.20%
Frequency	2014.1	-0.125 (CI = +/-0.043; p = 0.000)	0.084 (CI = +/-0.186; p = 0.347)	0.735	-11.72%
Frequency	2014.2	-0.121 (CI = +/-0.050; p = 0.000)	0.074 (CI = +/-0.203; p = 0.440)	0.665	-11.37%
Frequency	2015.1	-0.132 (CI = +/-0.057; p = 0.000)	0.050 (CI = +/-0.212; p = 0.610)	0.677	-12.34%
Frequency	2015.2	-0.139 (CI = +/-0.068; p = 0.001)	0.065 (CI = +/-0.235; p = 0.546)	0.635	-12.95%
Frequency	2016.1	-0.161 (CI = +/-0.074; p = 0.001)	0.025 (CI = +/-0.234; p = 0.812)	0.701	-14.84%
Frequency	2016.2	-0.184 (CI = +/-0.086; p = 0.001)	0.067 (CI = +/-0.247; p = 0.544)	0.723	-16.77%

Property Damage

Coverage = Total PD
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	2004.1	0.016 (CI = +/-0.015; p = 0.030)	0.043 (CI = +/-0.134; p = 0.512)	0.102	+1.64%
Loss Cost	2004.2	0.016 (CI = +/-0.015; p = 0.045)	0.045 (CI = +/-0.139; p = 0.508)	0.087	+1.60%
Loss Cost	2005.1	0.015 (CI = +/-0.017; p = 0.081)	0.039 (CI = +/-0.143; p = 0.582)	0.049	+1.47%
Loss Cost	2005.2	0.012 (CI = +/-0.017; p = 0.179)	0.053 (CI = +/-0.145; p = 0.457)	0.017	+1.17%
Loss Cost	2006.1	0.012 (CI = +/-0.019; p = 0.186)	0.056 (CI = +/-0.151; p = 0.447)	0.012	+1.24%
Loss Cost	2006.2	0.012 (CI = +/-0.020; p = 0.239)	0.059 (CI = +/-0.157; p = 0.445)	0.002	+1.18%
Loss Cost	2007.1	0.008 (CI = +/-0.021; p = 0.457)	0.041 (CI = +/-0.159; p = 0.598)	-0.050	-0.78%
Loss Cost	2007.2	0.008 (CI = +/-0.023; p = 0.476)	0.040 (CI = +/-0.166; p = 0.624)	-0.054	+0.81%
Loss Cost	2008.1	0.007 (CI = +/-0.025; p = 0.564)	0.036 (CI = +/-0.174; p = 0.673)	-0.070	+0.71%
Loss Cost	2008.2	0.011 (CI = +/-0.027; p = 0.427)	0.023 (CI = +/-0.180; p = 0.795)	-0.061	+1.06%
Loss Cost	2009.1	0.009 (CI = +/-0.030; p = 0.538)	0.017 (CI = +/-0.189; p = 0.857)	-0.082	+0.90%
Loss Cost	2009.2	0.000 (CI = +/-0.030; p = 0.993)	0.048 (CI = +/-0.184; p = 0.588)	-0.093	-0.01%
Loss Cost	2010.1	0.004 (CI = +/-0.033; p = 0.782)	0.064 (CI = +/-0.192; p = 0.490)	-0.083	+0.44%
Loss Cost	2010.2	0.001 (CI = +/-0.037; p = 0.970)	0.076 (CI = +/-0.201; p = 0.434)	-0.081	+0.07%
Loss Cost	2011.1	-0.007 (CI = +/-0.040; p = 0.716)	0.052 (CI = +/-0.208; p = 0.602)	-0.099	-0.69%
Loss Cost	2011.2	-0.008 (CI = +/-0.045; p = 0.719)	0.054 (CI = +/-0.222; p = 0.609)	-0.110	-0.77%
Loss Cost	2012.1	-0.023 (CI = +/-0.048; p = 0.318)	0.011 (CI = +/-0.219; p = 0.912)	-0.061	-2.26%
Loss Cost	2012.2	-0.039 (CI = +/-0.049; p = 0.112)	0.051 (CI = +/-0.212; p = 0.613)	0.079	-3.78%
Loss Cost	2013.1	-0.057 (CI = +/-0.051; p = 0.033)	0.005 (CI = +/-0.206; p = 0.958)	0.240	-5.52%
Loss Cost	2013.2	-0.059 (CI = +/-0.060; p = 0.053)	0.011 (CI = +/-0.226; p = 0.919)	0.191	-5.75%
Loss Cost	2014.1	-0.062 (CI = +/-0.073; p = 0.088)	0.005 (CI = +/-0.253; p = 0.968)	0.139	-6.01%
Loss Cost	2014.2	-0.031 (CI = +/-0.071; p = 0.338)	-0.051 (CI = +/-0.226; p = 0.614)	-0.074	-3.10%
Loss Cost	2015.1	0.007 (CI = +/-0.065; p = 0.818)	0.018 (CI = +/-0.185; p = 0.823)	-0.269	+0.65%
Loss Cost	2015.2	0.019 (CI = +/-0.080; p = 0.582)	0.000 (CI = +/-0.207; p = 0.996)	-0.262	+1.91%
Loss Cost	2016.1	0.014 (CI = +/-0.112; p = 0.757)	-0.007 (CI = +/-0.256; p = 0.943)	-0.365	+1.43%
Loss Cost	2016.2	0.035 (CI = +/-0.153; p = 0.562)	-0.031 (CI = +/-0.308; p = 0.792)	-0.340	+3.53%
Severity	2004.1	0.032 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.106; p = 0.277)	0.513	+3.26%
Severity	2004.2	0.033 (CI = +/-0.012; p = 0.000)	-0.060 (CI = +/-0.110; p = 0.273)	0.490	+3.31%
Severity	2005.1	0.035 (CI = +/-0.013; p = 0.000)	-0.048 (CI = +/-0.111; p = 0.384)	0.513	+3.55%
Severity	2005.2	0.034 (CI = +/-0.014; p = 0.000)	-0.045 (CI = +/-0.115; p = 0.428)	0.472	+3.49%
Severity	2006.1	0.036 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.118; p = 0.538)	0.480	+3.68%
Severity	2006.2	0.037 (CI = +/-0.016; p = 0.000)	-0.038 (CI = +/-0.123; p = 0.523)	0.455	+3.75%
Severity	2007.1	0.034 (CI = +/-0.017; p = 0.000)	-0.051 (CI = +/-0.125; p = 0.409)	0.405	+3.46%
Severity	2007.2	0.035 (CI = +/-0.018; p = 0.001)	-0.053 (CI = +/-0.131; p = 0.405)	0.376	+3.52%
Severity	2008.1	0.034 (CI = +/-0.020; p = 0.002)	-0.055 (CI = +/-0.137; p = 0.414)	0.346	+3.48%
Severity	2008.2	0.041 (CI = +/-0.019; p = 0.000)	-0.082 (CI = +/-0.129; p = 0.200)	0.469	+4.21%
Severity	2009.1	0.043 (CI = +/-0.021; p = 0.000)	-0.076 (CI = +/-0.135; p = 0.256)	0.462	+4.38%
Severity	2009.2	0.041 (CI = +/-0.023; p = 0.002)	-0.070 (CI = +/-0.142; p = 0.315)	0.390	+4.20%
Severity	2010.1	0.046 (CI = +/-0.025; p = 0.001)	-0.051 (CI = +/-0.145; p = 0.464)	0.432	+4.75%
Severity	2010.2	0.050 (CI = +/-0.028; p = 0.002)	-0.062 (CI = +/-0.151; p = 0.400)	0.426	+5.09%
Severity	2011.1	0.047 (CI = +/-0.031; p = 0.006)	-0.071 (CI = +/-0.161; p = 0.364)	0.370	+4.80%
Severity	2011.2	0.048 (CI = +/-0.035; p = 0.011)	-0.073 (CI = +/-0.171; p = 0.379)	0.315	+4.87%
Severity	2012.1	0.035 (CI = +/-0.036; p = 0.056)	-0.108 (CI = +/-0.166; p = 0.183)	0.254	+3.56%
Severity	2012.2	0.030 (CI = +/-0.041; p = 0.138)	-0.095 (CI = +/-0.176; p = 0.263)	0.120	+3.00%
Severity	2013.1	0.015 (CI = +/-0.043; p = 0.448)	-0.130 (CI = +/-0.173; p = 0.126)	0.118	+1.55%
Severity	2013.2	0.014 (CI = +/-0.051; p = 0.545)	-0.128 (CI = +/-0.190; p = 0.164)	0.051	+1.43%
Severity	2014.1	0.010 (CI = +/-0.061; p = 0.721)	-0.137 (CI = +/-0.212; p = 0.177)	0.042	+1.00%
Severity	2014.2	0.026 (CI = +/-0.069; p = 0.412)	-0.166 (CI = +/-0.220; p = 0.119)	0.152	+2.63%
Severity	2015.1	0.065 (CI = +/-0.059; p = 0.034)	-0.095 (CI = +/-0.168; p = 0.226)	0.477	+6.73%
Severity	2015.2	0.074 (CI = +/-0.074; p = 0.050)	-0.107 (CI = +/-0.192; p = 0.219)	0.423	+7.65%
Severity	2016.1	0.084 (CI = +/-0.102; p = 0.089)	-0.093 (CI = +/-0.234; p = 0.355)	0.403	+8.71%
Severity	2016.2	0.121 (CI = +/-0.113; p = 0.041)	-0.136 (CI = +/-0.228; p = 0.173)	0.614	+12.84%
Frequency	2004.1	-0.016 (CI = +/-0.010; p = 0.004)	0.101 (CI = +/-0.095; p = 0.037)	0.305	-1.57%
Frequency	2004.2	-0.017 (CI = +/-0.011; p = 0.004)	0.105 (CI = +/-0.097; p = 0.035)	0.299	-1.66%
Frequency	2005.1	-0.020 (CI = +/-0.011; p = 0.001)	0.087 (CI = +/-0.093; p = 0.067)	0.376	-2.00%
Frequency	2005.2	-0.023 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.093; p = 0.039)	0.419	-2.24%
Frequency	2006.1	-0.024 (CI = +/-0.012; p = 0.000)	0.092 (CI = +/-0.096; p = 0.059)	0.427	-2.36%
Frequency	2006.2	-0.025 (CI = +/-0.013; p = 0.000)	0.097 (CI = +/-0.099; p = 0.054)	0.417	-2.47%
Frequency	2007.1	-0.026 (CI = +/-0.014; p = 0.001)	0.092 (CI = +/-0.103; p = 0.077)	0.420	-2.59%
Frequency	2007.2	-0.027 (CI = +/-0.015; p = 0.001)	0.093 (CI = +/-0.107; p = 0.085)	0.383	-2.62%
Frequency	2008.1	-0.027 (CI = +/-0.016; p = 0.002)	0.091 (CI = +/-0.113; p = 0.109)	0.375	-2.68%
Frequency	2008.2	-0.031 (CI = +/-0.017; p = 0.001)	0.104 (CI = +/-0.113; p = 0.069)	0.417	-3.03%
Frequency	2009.1	-0.034 (CI = +/-0.018; p = 0.001)	0.092 (CI = +/-0.117; p = 0.115)	0.445	-3.34%
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.118 (CI = +/-0.106; p = 0.031)	0.586	-4.05%
Frequency	2010.1	-0.042 (CI = +/-0.019; p = 0.000)	0.116 (CI = +/-0.112; p = 0.044)	0.572	-4.11%
Frequency	2010.2	-0.049 (CI = +/-0.019; p = 0.000)	0.138 (CI = +/-0.105; p = 0.013)	0.661	-4.78%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.122 (CI = +/-0.107; p = 0.028)	0.690	-5.24%
Frequency	2011.2	-0.055 (CI = +/-0.023; p = 0.000)	0.127 (CI = +/-0.114; p = 0.032)	0.651	-5.38%
Frequency	2012.1	-0.058 (CI = +/-0.026; p = 0.000)	0.120 (CI = +/-0.122; p = 0.054)	0.645	-5.62%
Frequency	2012.2	-0.068 (CI = +/-0.026; p = 0.000)	0.145 (CI = +/-0.113; p = 0.016)	0.733	-6.59%
Frequency	2013.1	-0.072 (CI = +/-0.030; p = 0.000)	0.135 (CI = +/-0.121; p = 0.032)	0.732	-6.96%
Frequency	2013.2	-0.073 (CI = +/-0.035; p = 0.001)	0.138 (CI = +/-0.133; p = 0.043)	0.673	-7.09%
Frequency	2014.1	-0.072 (CI = +/-0.043; p = 0.004)	0.142 (CI = +/-0.149; p = 0.060)	0.641	-6.95%
Frequency	2014.2	-0.057 (CI = +/-0.046; p = 0.021)	0.115 (CI = +/-0.146; p = 0.107)	0.489	-5.59%
Frequency	2015.1	-0.059 (CI = +/-0.059; p = 0.051)	0.113 (CI = +/-0.170; p = 0.160)	0.456	-5.70%
Frequency	2015.2	-0.055 (CI = +/-0.076; p = 0.128)	0.107 (CI = +/-0.197; p = 0.233)	0.265	-5.33%
Frequency	2016.1	-0.069 (CI = +/-0.103; p = 0.144)	0.085 (CI = +/-0.236; p = 0.396)	0.284	-6.70%
Frequency	2016.2	-0.086 (CI = +/-0.143; p = 0.169)	0.105 (CI = +/-0.288; p = 0.369)	0.234	-8.25%

Property Damage

Coverage = Total PD
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	2004.1	0.015 (CI = +/-0.015; p = 0.056)	0.050 (CI = +/-0.138; p = 0.466)	0.078	+1.51%
Loss Cost	2004.2	0.014 (CI = +/-0.017; p = 0.084)	0.053 (CI = +/-0.143; p = 0.457)	0.063	+1.46%
Loss Cost	2005.1	0.013 (CI = +/-0.018; p = 0.138)	0.046 (CI = +/-0.148; p = 0.527)	0.026	+1.32%
Loss Cost	2005.2	0.010 (CI = +/-0.018; p = 0.293)	0.063 (CI = +/-0.149; p = 0.394)	0.001	+0.97%
Loss Cost	2006.1	0.010 (CI = +/-0.020; p = 0.298)	0.066 (CI = +/-0.155; p = 0.391)	-0.004	-1.03%
Loss Cost	2006.2	0.009 (CI = +/-0.022; p = 0.379)	0.070 (CI = +/-0.162; p = 0.383)	-0.012	+0.94%
Loss Cost	2007.1	0.005 (CI = +/-0.023; p = 0.644)	0.052 (CI = +/-0.164; p = 0.518)	-0.060	+0.51%
Loss Cost	2007.2	0.005 (CI = +/-0.025; p = 0.674)	0.052 (CI = +/-0.172; p = 0.536)	-0.064	+0.51%
Loss Cost	2008.1	0.004 (CI = +/-0.027; p = 0.764)	0.048 (CI = +/-0.180; p = 0.587)	-0.079	+0.40%
Loss Cost	2008.2	0.007 (CI = +/-0.030; p = 0.604)	0.034 (CI = +/-0.188; p = 0.706)	-0.079	+0.75%
Loss Cost	2009.1	0.006 (CI = +/-0.033; p = 0.720)	0.028 (CI = +/-0.197; p = 0.769)	-0.098	+0.56%
Loss Cost	2009.2	-0.005 (CI = +/-0.033; p = 0.731)	0.067 (CI = +/-0.191; p = 0.469)	-0.078	-0.55%
Loss Cost	2010.1	-0.001 (CI = +/-0.036; p = 0.956)	0.081 (CI = +/-0.199; p = 0.399)	-0.074	-0.10%
Loss Cost	2010.2	-0.006 (CI = +/-0.040; p = 0.738)	0.099 (CI = +/-0.209; p = 0.331)	-0.058	-0.64%
Loss Cost	2011.1	-0.015 (CI = +/-0.044; p = 0.476)	0.075 (CI = +/-0.215; p = 0.469)	-0.060	-1.48%
Loss Cost	2011.2	-0.018 (CI = +/-0.050; p = 0.463)	0.082 (CI = +/-0.232; p = 0.458)	-0.068	-1.75%
Loss Cost	2012.1	-0.034 (CI = +/-0.052; p = 0.173)	0.040 (CI = +/-0.224; p = 0.703)	0.018	-3.38%
Loss Cost	2012.2	-0.057 (CI = +/-0.051; p = 0.032)	0.096 (CI = +/-0.206; p = 0.325)	0.259	-5.53%
Loss Cost	2013.1	-0.078 (CI = +/-0.049; p = 0.006)	0.051 (CI = +/-0.186; p = 0.555)	0.471	-7.49%
Loss Cost	2013.2	-0.087 (CI = +/-0.058; p = 0.008)	0.072 (CI = +/-0.202; p = 0.443)	0.465	-8.38%
Loss Cost	2014.1	-0.093 (CI = +/-0.071; p = 0.016)	0.061 (CI = +/-0.224; p = 0.545)	0.433	-8.88%
Loss Cost	2014.2	-0.063 (CI = +/-0.074; p = 0.087)	0.006 (CI = +/-0.214; p = 0.951)	0.185	-6.08%
Loss Cost	2015.1	-0.024 (CI = +/-0.057; p = 0.343)	0.064 (CI = +/-0.148; p = 0.331)	0.022	-2.36%
Loss Cost	2015.2	-0.021 (CI = +/-0.080; p = 0.537)	0.059 (CI = +/-0.183; p = 0.446)	-0.181	-2.03%
Loss Cost	2016.1	-0.032 (CI = +/-0.112; p = 0.477)	0.046 (CI = +/-0.226; p = 0.602)	-0.216	-3.11%
Loss Cost	2016.2	-0.030 (CI = +/-0.196; p = 0.658)	0.044 (CI = +/-0.334; p = 0.702)	-0.504	-2.96%
Severity	2004.1	0.029 (CI = +/-0.012; p = 0.000)	-0.042 (CI = +/-0.104; p = 0.412)	0.454	+2.96%
Severity	2004.2	0.029 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.108; p = 0.418)	0.426	+2.98%
Severity	2005.1	0.032 (CI = +/-0.013; p = 0.000)	-0.032 (CI = +/-0.110; p = 0.548)	0.452	+3.22%
Severity	2005.2	0.031 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.114; p = 0.622)	0.402	+3.11%
Severity	2006.1	0.032 (CI = +/-0.015; p = 0.000)	-0.019 (CI = +/-0.117; p = 0.737)	0.412	+3.30%
Severity	2006.2	0.033 (CI = +/-0.016; p = 0.000)	-0.020 (CI = +/-0.122; p = 0.736)	0.380	+3.32%
Severity	2007.1	0.030 (CI = +/-0.017; p = 0.002)	-0.033 (CI = +/-0.124; p = 0.587)	0.318	+3.01%
Severity	2007.2	0.030 (CI = +/-0.019; p = 0.003)	-0.033 (CI = +/-0.130; p = 0.600)	0.280	+3.02%
Severity	2008.1	0.029 (CI = +/-0.020; p = 0.008)	-0.035 (CI = +/-0.136; p = 0.592)	0.244	+2.96%
Severity	2008.2	0.036 (CI = +/-0.020; p = 0.001)	-0.063 (CI = +/-0.130; p = 0.319)	0.373	+3.71%
Severity	2009.1	0.038 (CI = +/-0.022; p = 0.002)	-0.058 (CI = +/-0.136; p = 0.380)	0.364	+3.86%
Severity	2009.2	0.035 (CI = +/-0.025; p = 0.008)	-0.048 (CI = +/-0.143; p = 0.484)	0.274	+3.57%
Severity	2010.1	0.040 (CI = +/-0.027; p = 0.005)	-0.032 (CI = +/-0.146; p = 0.647)	0.323	+4.11%
Severity	2010.2	0.043 (CI = +/-0.030; p = 0.008)	-0.041 (CI = +/-0.155; p = 0.583)	0.307	+4.40%
Severity	2011.1	0.040 (CI = +/-0.033; p = 0.023)	-0.050 (CI = +/-0.163; p = 0.521)	0.237	+4.05%
Severity	2011.2	0.039 (CI = +/-0.038; p = 0.047)	-0.048 (CI = +/-0.177; p = 0.565)	0.165	+3.98%
Severity	2012.1	0.025 (CI = +/-0.038; p = 0.182)	-0.083 (CI = +/-0.167; p = 0.298)	0.079	+2.53%
Severity	2012.2	0.016 (CI = +/-0.043; p = 0.440)	-0.060 (CI = +/-0.174; p = 0.464)	-0.076	-1.59%
Severity	2013.1	-0.001 (CI = +/-0.043; p = 0.974)	-0.096 (CI = +/-0.163; p = 0.220)	-0.025	-0.07%
Severity	2013.2	-0.007 (CI = +/-0.052; p = 0.770)	-0.082 (CI = +/-0.180; p = 0.328)	-0.071	-0.69%
Severity	2014.1	-0.013 (CI = +/-0.062; p = 0.632)	-0.094 (CI = +/-0.198; p = 0.306)	-0.059	-1.34%
Severity	2014.2	0.000 (CI = +/-0.077; p = 0.995)	-0.118 (CI = +/-0.221; p = 0.246)	-0.040	-0.02%
Severity	2015.1	0.040 (CI = +/-0.057; p = 0.135)	-0.057 (CI = +/-0.149; p = 0.381)	0.190	+4.12%
Severity	2015.2	0.041 (CI = +/-0.081; p = 0.250)	-0.058 (CI = +/-0.185; p = 0.456)	-0.003	+4.17%
Severity	2016.1	0.047 (CI = +/-0.115; p = 0.318)	-0.050 (CI = +/-0.233; p = 0.580)	-0.060	+4.85%
Severity	2016.2	0.085 (CI = +/-0.171; p = 0.210)	-0.095 (CI = +/-0.292; p = 0.377)	0.150	+8.92%
Frequency	2004.1	-0.014 (CI = +/-0.011; p = 0.011)	0.092 (CI = +/-0.096; p = 0.059)	0.236	-1.41%
Frequency	2004.2	-0.015 (CI = +/-0.011; p = 0.013)	0.096 (CI = +/-0.099; p = 0.057)	0.227	-1.48%
Frequency	2005.1	-0.019 (CI = +/-0.011; p = 0.002)	0.079 (CI = +/-0.095; p = 0.101)	0.304	-1.84%
Frequency	2005.2	-0.021 (CI = +/-0.012; p = 0.001)	0.090 (CI = +/-0.095; p = 0.062)	0.348	-2.08%
Frequency	2006.1	-0.022 (CI = +/-0.013; p = 0.001)	0.085 (CI = +/-0.098; p = 0.088)	0.356	-2.20%
Frequency	2006.2	-0.023 (CI = +/-0.014; p = 0.002)	0.090 (CI = +/-0.102; p = 0.082)	0.342	-2.30%
Frequency	2007.1	-0.025 (CI = +/-0.015; p = 0.002)	0.085 (CI = +/-0.106; p = 0.112)	0.346	-2.42%
Frequency	2007.2	-0.025 (CI = +/-0.016; p = 0.004)	0.085 (CI = +/-0.111; p = 0.126)	0.303	-2.43%
Frequency	2008.1	-0.025 (CI = +/-0.018; p = 0.007)	0.083 (CI = +/-0.117; p = 0.153)	0.294	-2.49%
Frequency	2008.2	-0.029 (CI = +/-0.019; p = 0.004)	0.098 (CI = +/-0.119; p = 0.101)	0.337	-2.86%
Frequency	2009.1	-0.032 (CI = +/-0.020; p = 0.003)	0.086 (CI = +/-0.122; p = 0.155)	0.366	-3.18%
Frequency	2009.2	-0.041 (CI = +/-0.019; p = 0.000)	0.115 (CI = +/-0.112; p = 0.044)	0.521	-3.98%
Frequency	2010.1	-0.041 (CI = +/-0.022; p = 0.001)	0.113 (CI = +/-0.119; p = 0.060)	0.506	-4.04%
Frequency	2010.2	-0.049 (CI = +/-0.022; p = 0.000)	0.139 (CI = +/-0.113; p = 0.019)	0.608	-4.83%
Frequency	2011.1	-0.055 (CI = +/-0.023; p = 0.000)	0.125 (CI = +/-0.114; p = 0.035)	0.643	-5.31%
Frequency	2011.2	-0.057 (CI = +/-0.027; p = 0.001)	0.130 (CI = +/-0.123; p = 0.039)	0.598	-5.51%
Frequency	2012.1	-0.059 (CI = +/-0.030; p = 0.001)	0.123 (CI = +/-0.131; p = 0.063)	0.593	-5.77%
Frequency	2012.2	-0.073 (CI = +/-0.030; p = 0.000)	0.156 (CI = +/-0.121; p = 0.016)	0.706	-7.00%
Frequency	2013.1	-0.077 (CI = +/-0.035; p = 0.001)	0.146 (CI = +/-0.130; p = 0.030)	0.709	-7.43%
Frequency	2013.2	-0.081 (CI = +/-0.042; p = 0.002)	0.154 (CI = +/-0.144; p = 0.039)	0.648	-7.74%
Frequency	2014.1	-0.080 (CI = +/-0.051; p = 0.007)	0.155 (CI = +/-0.162; p = 0.058)	0.614	-7.65%
Frequency	2014.2	-0.062 (CI = +/-0.059; p = 0.040)	0.124 (CI = +/-0.168; p = 0.125)	0.405	-6.05%
Frequency	2015.1	-0.064 (CI = +/-0.075; p = 0.082)	0.121 (CI = +/-0.196; p = 0.181)	0.367	-6.23%
Frequency	2015.2	-0.061 (CI = +/-0.106; p = 0.198)	0.117 (CI = +/-0.243; p = 0.272)	0.133	-5.95%
Frequency	2016.1	-0.079 (CI = +/-0.147; p = 0.210)	0.096 (CI = +/-0.297; p = 0.418)	0.148	-7.58%
Frequency	2016.2	-0.115 (CI = +/-0.236; p = 0.217)	0.139 (CI = +/-0.402; p = 0.351)	0.151	-10.91%

Property Damage

Coverage = Total PD
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	-0.004 (CI = +/-0.016; p = 0.630)	-0.022	-0.37%
Loss Cost	2004.2	-0.005 (CI = +/-0.016; p = 0.551)	-0.019	-0.49%
Loss Cost	2005.1	-0.007 (CI = +/-0.017; p = 0.401)	-0.008	-0.72%
Loss Cost	2005.2	-0.011 (CI = +/-0.018; p = 0.239)	0.014	-1.05%
Loss Cost	2006.1	-0.012 (CI = +/-0.019; p = 0.221)	0.018	-1.16%
Loss Cost	2006.2	-0.013 (CI = +/-0.020; p = 0.193)	0.025	-1.31%
Loss Cost	2007.1	-0.018 (CI = +/-0.021; p = 0.087)	0.069	-1.78%
Loss Cost	2007.2	-0.019 (CI = +/-0.022; p = 0.089)	0.070	-1.89%
Loss Cost	2008.1	-0.022 (CI = +/-0.024; p = 0.068)	0.088	-2.16%
Loss Cost	2008.2	-0.021 (CI = +/-0.026; p = 0.101)	0.068	-2.09%
Loss Cost	2009.1	-0.025 (CI = +/-0.027; p = 0.074)	0.090	-2.43%
Loss Cost	2009.2	-0.033 (CI = +/-0.027; p = 0.019)	0.181	-3.27%
Loss Cost	2010.1	-0.033 (CI = +/-0.030; p = 0.030)	0.159	-3.27%
Loss Cost	2010.2	-0.038 (CI = +/-0.032; p = 0.022)	0.189	-3.74%
Loss Cost	2011.1	-0.047 (CI = +/-0.033; p = 0.008)	0.268	-4.59%
Loss Cost	2011.2	-0.050 (CI = +/-0.036; p = 0.010)	0.268	-4.89%
Loss Cost	2012.1	-0.064 (CI = +/-0.036; p = 0.002)	0.400	-6.17%
Loss Cost	2012.2	-0.077 (CI = +/-0.036; p = 0.000)	0.515	-7.40%
Loss Cost	2013.1	-0.091 (CI = +/-0.035; p = 0.000)	0.630	-8.74%
Loss Cost	2013.2	-0.096 (CI = +/-0.040; p = 0.000)	0.618	-9.17%
Loss Cost	2014.1	-0.102 (CI = +/-0.044; p = 0.000)	0.606	-9.66%
Loss Cost	2014.2	-0.090 (CI = +/-0.048; p = 0.001)	0.519	-8.58%
Loss Cost	2015.1	-0.078 (CI = +/-0.054; p = 0.008)	0.411	-7.52%
Loss Cost	2015.2	-0.082 (CI = +/-0.063; p = 0.015)	0.376	-7.88%
Loss Cost	2016.1	-0.097 (CI = +/-0.072; p = 0.014)	0.419	-9.22%
Loss Cost	2016.2	-0.104 (CI = +/-0.087; p = 0.024)	0.386	-9.89%
Severity	2004.1	0.032 (CI = +/-0.009; p = 0.000)	0.579	+3.30%
Severity	2004.2	0.033 (CI = +/-0.010; p = 0.000)	0.559	+3.31%
Severity	2005.1	0.035 (CI = +/-0.010; p = 0.000)	0.583	+3.52%
Severity	2005.2	0.034 (CI = +/-0.011; p = 0.000)	0.551	+3.44%
Severity	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.559	+3.61%
Severity	2006.2	0.036 (CI = +/-0.012; p = 0.000)	0.538	+3.63%
Severity	2007.1	0.034 (CI = +/-0.013; p = 0.000)	0.493	+3.45%
Severity	2007.2	0.034 (CI = +/-0.014; p = 0.000)	0.467	+3.46%
Severity	2008.1	0.034 (CI = +/-0.015; p = 0.000)	0.442	+3.47%
Severity	2008.2	0.039 (CI = +/-0.015; p = 0.000)	0.516	+3.95%
Severity	2009.1	0.040 (CI = +/-0.016; p = 0.000)	0.513	+4.13%
Severity	2009.2	0.038 (CI = +/-0.017; p = 0.000)	0.460	+3.91%
Severity	2010.1	0.042 (CI = +/-0.018; p = 0.000)	0.499	+4.32%
Severity	2010.2	0.044 (CI = +/-0.020; p = 0.000)	0.483	+4.46%
Severity	2011.1	0.042 (CI = +/-0.021; p = 0.001)	0.431	+4.32%
Severity	2011.2	0.041 (CI = +/-0.024; p = 0.002)	0.384	+4.23%
Severity	2012.1	0.035 (CI = +/-0.025; p = 0.008)	0.290	+3.52%
Severity	2012.2	0.030 (CI = +/-0.027; p = 0.031)	0.200	+3.00%
Severity	2013.1	0.024 (CI = +/-0.029; p = 0.100)	0.107	+2.39%
Severity	2013.2	0.021 (CI = +/-0.032; p = 0.181)	0.057	+2.15%
Severity	2014.1	0.023 (CI = +/-0.037; p = 0.199)	0.052	+2.34%
Severity	2014.2	0.030 (CI = +/-0.041; p = 0.145)	0.091	+3.01%
Severity	2015.1	0.053 (CI = +/-0.035; p = 0.006)	0.436	+5.42%
Severity	2015.2	0.052 (CI = +/-0.041; p = 0.017)	0.366	+5.36%
Severity	2016.1	0.058 (CI = +/-0.048; p = 0.023)	0.361	+5.97%
Severity	2016.2	0.065 (CI = +/-0.058; p = 0.031)	0.354	+6.70%
Frequency	2004.1	-0.036 (CI = +/-0.014; p = 0.000)	0.440	-3.55%
Frequency	2004.2	-0.037 (CI = +/-0.014; p = 0.000)	0.439	-3.67%
Frequency	2005.1	-0.042 (CI = +/-0.014; p = 0.000)	0.507	-4.09%
Frequency	2005.2	-0.044 (CI = +/-0.015; p = 0.000)	0.526	-4.34%
Frequency	2006.1	-0.047 (CI = +/-0.016; p = 0.000)	0.546	-4.60%
Frequency	2006.2	-0.049 (CI = +/-0.016; p = 0.000)	0.543	-4.77%
Frequency	2007.1	-0.052 (CI = +/-0.017; p = 0.000)	0.560	-5.05%
Frequency	2007.2	-0.053 (CI = +/-0.018; p = 0.000)	0.548	-5.17%
Frequency	2008.1	-0.056 (CI = +/-0.019; p = 0.000)	0.557	-5.45%
Frequency	2008.2	-0.060 (CI = +/-0.020; p = 0.000)	0.576	-5.81%
Frequency	2009.1	-0.065 (CI = +/-0.021; p = 0.000)	0.612	-6.30%
Frequency	2009.2	-0.072 (CI = +/-0.021; p = 0.000)	0.665	-6.91%
Frequency	2010.1	-0.076 (CI = +/-0.023; p = 0.000)	0.672	-7.28%
Frequency	2010.2	-0.082 (CI = +/-0.023; p = 0.000)	0.702	-7.85%
Frequency	2011.1	-0.089 (CI = +/-0.024; p = 0.000)	0.742	-8.53%
Frequency	2011.2	-0.092 (CI = +/-0.026; p = 0.000)	0.727	-8.75%
Frequency	2012.1	-0.098 (CI = +/-0.027; p = 0.000)	0.746	-9.36%
Frequency	2012.2	-0.106 (CI = +/-0.029; p = 0.000)	0.771	-10.09%
Frequency	2013.1	-0.115 (CI = +/-0.030; p = 0.000)	0.795	-10.87%
Frequency	2013.2	-0.117 (CI = +/-0.034; p = 0.000)	0.773	-11.08%
Frequency	2014.1	-0.125 (CI = +/-0.037; p = 0.000)	0.774	-11.73%
Frequency	2014.2	-0.119 (CI = +/-0.042; p = 0.000)	0.725	-11.26%
Frequency	2015.1	-0.131 (CI = +/-0.046; p = 0.000)	0.744	-12.27%
Frequency	2015.2	-0.134 (CI = +/-0.054; p = 0.000)	0.709	-12.57%
Frequency	2016.1	-0.155 (CI = +/-0.057; p = 0.000)	0.767	-14.33%
Frequency	2016.2	-0.169 (CI = +/-0.065; p = 0.000)	0.770	-15.55%

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	2004.1	-0.001 (CI = +/-0.016; p = 0.859)	-0.029	-0.14%
Loss Cost	2004.2	-0.003 (CI = +/-0.017; p = 0.769)	-0.028	-0.25%
Loss Cost	2005.1	-0.005 (CI = +/-0.018; p = 0.590)	-0.022	-0.48%
Loss Cost	2005.2	-0.008 (CI = +/-0.019; p = 0.380)	-0.007	-0.82%
Loss Cost	2006.1	-0.009 (CI = +/-0.020; p = 0.354)	-0.004	-0.92%
Loss Cost	2006.2	-0.011 (CI = +/-0.021; p = 0.314)	0.002	-1.06%
Loss Cost	2007.1	-0.016 (CI = +/-0.022; p = 0.157)	0.038	-1.56%
Loss Cost	2007.2	-0.017 (CI = +/-0.024; p = 0.159)	0.039	-1.66%
Loss Cost	2008.1	-0.020 (CI = +/-0.025; p = 0.125)	0.055	-1.94%
Loss Cost	2008.2	-0.019 (CI = +/-0.027; p = 0.176)	0.036	-1.83%
Loss Cost	2009.1	-0.022 (CI = +/-0.029; p = 0.133)	0.056	-2.19%
Loss Cost	2009.2	-0.031 (CI = +/-0.030; p = 0.040)	0.141	-3.08%
Loss Cost	2010.1	-0.031 (CI = +/-0.033; p = 0.060)	0.119	-3.07%
Loss Cost	2010.2	-0.036 (CI = +/-0.035; p = 0.044)	0.147	-3.56%
Loss Cost	2011.1	-0.046 (CI = +/-0.037; p = 0.017)	0.226	-4.47%
Loss Cost	2011.2	-0.049 (CI = +/-0.040; p = 0.020)	0.226	-4.80%
Loss Cost	2012.1	-0.064 (CI = +/-0.040; p = 0.004)	0.362	-6.20%
Loss Cost	2012.2	-0.079 (CI = +/-0.041; p = 0.001)	0.485	-7.58%
Loss Cost	2013.1	-0.096 (CI = +/-0.040; p = 0.000)	0.613	-9.11%
Loss Cost	2013.2	-0.101 (CI = +/-0.044; p = 0.000)	0.604	-9.65%
Loss Cost	2014.1	-0.108 (CI = +/-0.050; p = 0.000)	0.597	-10.27%
Loss Cost	2014.2	-0.096 (CI = +/-0.056; p = 0.003)	0.502	-9.13%
Loss Cost	2015.1	-0.083 (CI = +/-0.063; p = 0.014)	0.384	-7.98%
Loss Cost	2015.2	-0.089 (CI = +/-0.075; p = 0.025)	0.353	-8.50%
Loss Cost	2016.1	-0.108 (CI = +/-0.086; p = 0.020)	0.411	-10.21%
Loss Cost	2016.2	-0.119 (CI = +/-0.106; p = 0.032)	0.388	-11.23%
Severity	2004.1	0.031 (CI = +/-0.010; p = 0.000)	0.545	+3.18%
Severity	2004.2	0.031 (CI = +/-0.010; p = 0.000)	0.523	+3.19%
Severity	2005.1	0.033 (CI = +/-0.011; p = 0.000)	0.548	+3.41%
Severity	2005.2	0.033 (CI = +/-0.012; p = 0.000)	0.513	+3.32%
Severity	2006.1	0.034 (CI = +/-0.012; p = 0.000)	0.521	+3.49%
Severity	2006.2	0.034 (CI = +/-0.013; p = 0.000)	0.497	+3.51%
Severity	2007.1	0.032 (CI = +/-0.014; p = 0.000)	0.448	+3.30%
Severity	2007.2	0.032 (CI = +/-0.015; p = 0.000)	0.420	+3.30%
Severity	2008.1	0.032 (CI = +/-0.016; p = 0.000)	0.392	+3.30%
Severity	2008.2	0.037 (CI = +/-0.016; p = 0.000)	0.470	+3.80%
Severity	2009.1	0.039 (CI = +/-0.017; p = 0.000)	0.466	+3.98%
Severity	2009.2	0.037 (CI = +/-0.019; p = 0.000)	0.407	+3.74%
Severity	2010.1	0.041 (CI = +/-0.020; p = 0.000)	0.448	+4.17%
Severity	2010.2	0.042 (CI = +/-0.021; p = 0.001)	0.430	+4.31%
Severity	2011.1	0.040 (CI = +/-0.024; p = 0.002)	0.374	+4.13%
Severity	2011.2	0.039 (CI = +/-0.026; p = 0.005)	0.323	+4.01%
Severity	2012.1	0.032 (CI = +/-0.027; p = 0.025)	0.218	+3.21%
Severity	2012.2	0.026 (CI = +/-0.029; p = 0.083)	0.124	+2.59%
Severity	2013.1	0.018 (CI = +/-0.032; p = 0.236)	0.032	+1.85%
Severity	2013.2	0.015 (CI = +/-0.036; p = 0.383)	-0.013	+1.51%
Severity	2014.1	0.016 (CI = +/-0.041; p = 0.410)	-0.020	+1.64%
Severity	2014.2	0.023 (CI = +/-0.047; p = 0.313)	0.008	+2.30%
Severity	2015.1	0.048 (CI = +/-0.040; p = 0.023)	0.334	+4.97%
Severity	2015.2	0.047 (CI = +/-0.048; p = 0.055)	0.253	+4.82%
Severity	2016.1	0.053 (CI = +/-0.058; p = 0.070)	0.245	+5.43%
Severity	2016.2	0.060 (CI = +/-0.072; p = 0.088)	0.236	+6.22%
Frequency	2004.1	-0.033 (CI = +/-0.014; p = 0.000)	0.391	-3.22%
Frequency	2004.2	-0.034 (CI = +/-0.015; p = 0.000)	0.388	-3.33%
Frequency	2005.1	-0.038 (CI = +/-0.015; p = 0.000)	0.460	-3.76%
Frequency	2005.2	-0.041 (CI = +/-0.015; p = 0.000)	0.480	-4.00%
Frequency	2006.1	-0.044 (CI = +/-0.016; p = 0.000)	0.500	-4.26%
Frequency	2006.2	-0.045 (CI = +/-0.017; p = 0.000)	0.496	-4.42%
Frequency	2007.1	-0.048 (CI = +/-0.018; p = 0.000)	0.513	-4.70%
Frequency	2007.2	-0.049 (CI = +/-0.019; p = 0.000)	0.497	-4.80%
Frequency	2008.1	-0.052 (CI = +/-0.020; p = 0.000)	0.506	-5.07%
Frequency	2008.2	-0.056 (CI = +/-0.022; p = 0.000)	0.525	-5.43%
Frequency	2009.1	-0.061 (CI = +/-0.022; p = 0.000)	0.564	-5.93%
Frequency	2009.2	-0.068 (CI = +/-0.023; p = 0.000)	0.621	-6.57%
Frequency	2010.1	-0.072 (CI = +/-0.024; p = 0.000)	0.628	-6.95%
Frequency	2010.2	-0.078 (CI = +/-0.025; p = 0.000)	0.660	-7.54%
Frequency	2011.1	-0.086 (CI = +/-0.026; p = 0.000)	0.704	-8.26%
Frequency	2011.2	-0.089 (CI = +/-0.029; p = 0.000)	0.686	-8.47%
Frequency	2012.1	-0.096 (CI = +/-0.030; p = 0.000)	0.705	-9.12%
Frequency	2012.2	-0.104 (CI = +/-0.032; p = 0.000)	0.734	-9.91%
Frequency	2013.1	-0.114 (CI = +/-0.034; p = 0.000)	0.760	-10.76%
Frequency	2013.2	-0.116 (CI = +/-0.038; p = 0.000)	0.735	-10.99%
Frequency	2014.1	-0.125 (CI = +/-0.043; p = 0.000)	0.736	-11.72%
Frequency	2014.2	-0.118 (CI = +/-0.049; p = 0.000)	0.675	-11.17%
Frequency	2015.1	-0.132 (CI = +/-0.054; p = 0.000)	0.698	-12.34%
Frequency	2015.2	-0.136 (CI = +/-0.064; p = 0.001)	0.657	-12.71%
Frequency	2016.1	-0.161 (CI = +/-0.068; p = 0.000)	0.732	-14.84%
Frequency	2016.2	-0.179 (CI = +/-0.080; p = 0.001)	0.743	-16.43%

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	2004.1	0.016 (CI = +/-0.014; p = 0.030)	0.119	+1.61%
Loss Cost	2004.2	0.016 (CI = +/-0.015; p = 0.043)	0.104	+1.60%
Loss Cost	2005.1	0.014 (CI = +/-0.016; p = 0.082)	0.072	+1.44%
Loss Cost	2005.2	0.012 (CI = +/-0.017; p = 0.175)	0.033	+1.17%
Loss Cost	2006.1	0.012 (CI = +/-0.018; p = 0.197)	0.027	+1.19%
Loss Cost	2006.2	0.012 (CI = +/-0.020; p = 0.235)	0.018	+1.18%
Loss Cost	2007.1	0.007 (CI = +/-0.021; p = 0.470)	-0.019	+0.74%
Loss Cost	2007.2	0.008 (CI = +/-0.023; p = 0.468)	-0.019	+0.81%
Loss Cost	2008.1	0.007 (CI = +/-0.025; p = 0.576)	-0.030	+0.67%
Loss Cost	2008.2	0.011 (CI = +/-0.026; p = 0.416)	-0.014	+1.06%
Loss Cost	2009.1	0.009 (CI = +/-0.029; p = 0.536)	-0.030	+0.88%
Loss Cost	2009.2	0.000 (CI = +/-0.030; p = 0.992)	-0.053	-0.01%
Loss Cost	2010.1	0.003 (CI = +/-0.033; p = 0.825)	-0.053	+0.35%
Loss Cost	2010.2	0.001 (CI = +/-0.036; p = 0.970)	-0.059	+0.07%
Loss Cost	2011.1	-0.008 (CI = +/-0.039; p = 0.670)	-0.050	-0.79%
Loss Cost	2011.2	-0.008 (CI = +/-0.044; p = 0.712)	-0.057	-0.77%
Loss Cost	2012.1	-0.023 (CI = +/-0.045; p = 0.291)	0.013	-2.29%
Loss Cost	2012.2	-0.039 (CI = +/-0.047; p = 0.101)	0.131	-3.78%
Loss Cost	2013.1	-0.057 (CI = +/-0.048; p = 0.024)	0.303	-5.53%
Loss Cost	2013.2	-0.059 (CI = +/-0.057; p = 0.042)	0.264	-5.75%
Loss Cost	2014.1	-0.062 (CI = +/-0.068; p = 0.068)	0.225	-6.03%
Loss Cost	2014.2	-0.031 (CI = +/-0.067; p = 0.316)	0.013	-3.10%
Loss Cost	2015.1	0.005 (CI = +/-0.058; p = 0.835)	-0.119	+0.54%
Loss Cost	2015.2	0.019 (CI = +/-0.071; p = 0.549)	-0.082	+1.91%
Loss Cost	2016.1	0.015 (CI = +/-0.095; p = 0.713)	-0.138	+1.50%
Loss Cost	2016.2	0.035 (CI = +/-0.128; p = 0.516)	-0.093	+3.53%
Severity	2004.1	0.032 (CI = +/-0.011; p = 0.000)	0.509	+3.30%
Severity	2004.2	0.033 (CI = +/-0.012; p = 0.000)	0.486	+3.31%
Severity	2005.1	0.035 (CI = +/-0.013; p = 0.000)	0.517	+3.58%
Severity	2005.2	0.034 (CI = +/-0.014; p = 0.000)	0.478	+3.49%
Severity	2006.1	0.036 (CI = +/-0.014; p = 0.000)	0.492	+3.71%
Severity	2006.2	0.037 (CI = +/-0.016; p = 0.000)	0.468	+3.75%
Severity	2007.1	0.034 (CI = +/-0.017; p = 0.000)	0.412	+3.50%
Severity	2007.2	0.035 (CI = +/-0.018; p = 0.001)	0.383	+3.52%
Severity	2008.1	0.035 (CI = +/-0.020; p = 0.001)	0.355	+3.54%
Severity	2008.2	0.041 (CI = +/-0.020; p = 0.000)	0.450	+4.21%
Severity	2009.1	0.044 (CI = +/-0.021; p = 0.000)	0.452	+4.48%
Severity	2009.2	0.041 (CI = +/-0.023; p = 0.002)	0.388	+4.20%
Severity	2010.1	0.047 (CI = +/-0.025; p = 0.001)	0.445	+4.83%
Severity	2010.2	0.050 (CI = +/-0.027; p = 0.001)	0.434	+5.09%
Severity	2011.1	0.048 (CI = +/-0.031; p = 0.004)	0.375	+4.94%
Severity	2011.2	0.048 (CI = +/-0.035; p = 0.010)	0.323	+4.87%
Severity	2012.1	0.038 (CI = +/-0.037; p = 0.046)	0.202	+3.83%
Severity	2012.2	0.030 (CI = +/-0.041; p = 0.141)	0.094	+3.00%
Severity	2013.1	0.019 (CI = +/-0.045; p = 0.369)	-0.010	+1.95%
Severity	2013.2	0.014 (CI = +/-0.053; p = 0.564)	-0.057	+1.43%
Severity	2014.1	0.016 (CI = +/-0.063; p = 0.591)	-0.067	+1.58%
Severity	2014.2	0.026 (CI = +/-0.075; p = 0.455)	-0.041	+2.63%
Severity	2015.1	0.071 (CI = +/-0.059; p = 0.024)	0.427	+7.35%
Severity	2015.2	0.074 (CI = +/-0.076; p = 0.055)	0.351	+7.65%
Severity	2016.1	0.092 (CI = +/-0.095; p = 0.055)	0.399	+9.68%
Severity	2016.2	0.121 (CI = +/-0.121; p = 0.051)	0.480	+12.84%
Frequency	2004.1	-0.016 (CI = +/-0.011; p = 0.004)	0.218	-1.63%
Frequency	2004.2	-0.017 (CI = +/-0.012; p = 0.006)	0.204	-1.66%
Frequency	2005.1	-0.021 (CI = +/-0.011; p = 0.001)	0.317	-2.06%
Frequency	2005.2	-0.023 (CI = +/-0.012; p = 0.001)	0.340	-2.24%
Frequency	2006.1	-0.025 (CI = +/-0.012; p = 0.000)	0.363	-2.43%
Frequency	2006.2	-0.025 (CI = +/-0.013; p = 0.001)	0.344	-2.47%
Frequency	2007.1	-0.027 (CI = +/-0.014; p = 0.001)	0.362	-2.67%
Frequency	2007.2	-0.027 (CI = +/-0.016; p = 0.002)	0.323	-2.62%
Frequency	2008.1	-0.028 (CI = +/-0.017; p = 0.002)	0.323	-2.77%
Frequency	2008.2	-0.031 (CI = +/-0.018; p = 0.002)	0.343	-3.03%
Frequency	2009.1	-0.035 (CI = +/-0.019; p = 0.001)	0.397	-3.45%
Frequency	2009.2	-0.041 (CI = +/-0.019; p = 0.000)	0.488	-4.05%
Frequency	2010.1	-0.044 (CI = +/-0.021; p = 0.000)	0.483	-4.28%
Frequency	2010.2	-0.049 (CI = +/-0.023; p = 0.000)	0.527	-4.78%
Frequency	2011.1	-0.056 (CI = +/-0.023; p = 0.000)	0.594	-5.46%
Frequency	2011.2	-0.055 (CI = +/-0.026; p = 0.000)	0.542	-5.38%
Frequency	2012.1	-0.061 (CI = +/-0.029; p = 0.001)	0.557	-5.89%
Frequency	2012.2	-0.068 (CI = +/-0.032; p = 0.000)	0.591	-6.59%
Frequency	2013.1	-0.076 (CI = +/-0.035; p = 0.001)	0.620	-7.34%
Frequency	2013.2	-0.073 (CI = +/-0.041; p = 0.002)	0.543	-7.09%
Frequency	2014.1	-0.078 (CI = +/-0.049; p = 0.005)	0.511	-7.50%
Frequency	2014.2	-0.057 (CI = +/-0.051; p = 0.030)	0.359	-5.59%
Frequency	2015.1	-0.065 (CI = +/-0.062; p = 0.040)	0.356	-6.34%
Frequency	2015.2	-0.055 (CI = +/-0.077; p = 0.137)	0.185	-5.33%
Frequency	2016.1	-0.077 (CI = +/-0.095; p = 0.092)	0.301	-7.45%
Frequency	2016.2	-0.086 (CI = +/-0.132; p = 0.155)	0.231	-8.25%

Property Damage

Coverage = Total PD
End Trend Period = 2021.2
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	-0.005 (CI = +/-0.013; p = 0.416)	-0.010	-0.54%
Loss Cost	2004.2	-0.006 (CI = +/-0.014; p = 0.364)	-0.005	-0.64%
Loss Cost	2005.1	-0.009 (CI = +/-0.015; p = 0.249)	0.012	-0.85%
Loss Cost	2005.2	-0.012 (CI = +/-0.015; p = 0.132)	0.045	-1.15%
Loss Cost	2006.1	-0.012 (CI = +/-0.016; p = 0.130)	0.047	-1.23%
Loss Cost	2006.2	-0.014 (CI = +/-0.017; p = 0.120)	0.053	-1.34%
Loss Cost	2007.1	-0.018 (CI = +/-0.018; p = 0.047)	0.110	-1.77%
Loss Cost	2007.2	-0.019 (CI = +/-0.019; p = 0.055)	0.105	-1.83%
Loss Cost	2008.1	-0.021 (CI = +/-0.020; p = 0.046)	0.121	-2.05%
Loss Cost	2008.2	-0.019 (CI = +/-0.022; p = 0.084)	0.086	-1.89%
Loss Cost	2009.1	-0.022 (CI = +/-0.023; p = 0.068)	0.104	-2.14%
Loss Cost	2009.2	-0.029 (CI = +/-0.023; p = 0.017)	0.208	-2.89%
Loss Cost	2010.1	-0.028 (CI = +/-0.026; p = 0.034)	0.166	-2.76%
Loss Cost	2010.2	-0.031 (CI = +/-0.028; p = 0.030)	0.183	-3.07%
Loss Cost	2011.1	-0.039 (CI = +/-0.029; p = 0.013)	0.257	-3.78%
Loss Cost	2011.2	-0.039 (CI = +/-0.033; p = 0.022)	0.230	-3.86%
Loss Cost	2012.1	-0.051 (CI = +/-0.034; p = 0.005)	0.358	-5.01%
Loss Cost	2012.2	-0.063 (CI = +/-0.035; p = 0.002)	0.460	-6.12%
Loss Cost	2013.1	-0.077 (CI = +/-0.037; p = 0.001)	0.561	-7.41%
Loss Cost	2013.2	-0.078 (CI = +/-0.044; p = 0.002)	0.498	-7.50%
Loss Cost	2015.1	-0.078 (CI = +/-0.054; p = 0.008)	0.411	-7.52%
Loss Cost	2015.2	-0.082 (CI = +/-0.063; p = 0.015)	0.376	-7.88%
Loss Cost	2016.1	-0.097 (CI = +/-0.072; p = 0.014)	0.419	-9.22%
Loss Cost	2016.2	-0.104 (CI = +/-0.087; p = 0.024)	0.386	-9.89%
Severity	2004.1	0.031 (CI = +/-0.008; p = 0.000)	0.632	+3.20%
Severity	2004.2	0.032 (CI = +/-0.009; p = 0.000)	0.615	+3.22%
Severity	2005.1	0.034 (CI = +/-0.009; p = 0.000)	0.646	+3.44%
Severity	2005.2	0.033 (CI = +/-0.010; p = 0.000)	0.618	+3.38%
Severity	2006.1	0.035 (CI = +/-0.010; p = 0.000)	0.634	+3.56%
Severity	2006.2	0.035 (CI = +/-0.011; p = 0.000)	0.616	+3.60%
Severity	2007.1	0.034 (CI = +/-0.011; p = 0.000)	0.577	+3.44%
Severity	2007.2	0.034 (CI = +/-0.012; p = 0.000)	0.557	+3.48%
Severity	2008.1	0.035 (CI = +/-0.013; p = 0.000)	0.537	+3.53%
Severity	2008.2	0.040 (CI = +/-0.012; p = 0.000)	0.641	+4.06%
Severity	2009.1	0.042 (CI = +/-0.013; p = 0.000)	0.651	+4.29%
Severity	2009.2	0.041 (CI = +/-0.014; p = 0.000)	0.609	+4.15%
Severity	2010.1	0.046 (CI = +/-0.014; p = 0.000)	0.679	+4.67%
Severity	2010.2	0.048 (CI = +/-0.015; p = 0.000)	0.683	+4.94%
Severity	2011.1	0.048 (CI = +/-0.017; p = 0.000)	0.649	+4.94%
Severity	2011.2	0.049 (CI = +/-0.019; p = 0.000)	0.621	+5.05%
Severity	2012.1	0.044 (CI = +/-0.020; p = 0.000)	0.548	+4.50%
Severity	2012.2	0.041 (CI = +/-0.023; p = 0.002)	0.467	+4.20%
Severity	2013.1	0.038 (CI = +/-0.026; p = 0.008)	0.368	+3.85%
Severity	2013.2	0.040 (CI = +/-0.031; p = 0.014)	0.335	+4.11%
Severity	2015.1	0.053 (CI = +/-0.035; p = 0.006)	0.436	+5.42%
Severity	2015.2	0.052 (CI = +/-0.041; p = 0.017)	0.366	+5.36%
Severity	2016.1	0.058 (CI = +/-0.048; p = 0.023)	0.361	+5.97%
Severity	2016.2	0.065 (CI = +/-0.058; p = 0.031)	0.354	+6.70%
Frequency	2004.1	-0.037 (CI = +/-0.013; p = 0.000)	0.485	-3.62%
Frequency	2004.2	-0.038 (CI = +/-0.014; p = 0.000)	0.482	-3.74%
Frequency	2005.1	-0.042 (CI = +/-0.014; p = 0.000)	0.551	-4.14%
Frequency	2005.2	-0.045 (CI = +/-0.014; p = 0.000)	0.569	-4.38%
Frequency	2006.1	-0.047 (CI = +/-0.015; p = 0.000)	0.587	-4.63%
Frequency	2006.2	-0.049 (CI = +/-0.016; p = 0.000)	0.583	-4.77%
Frequency	2007.1	-0.052 (CI = +/-0.017; p = 0.000)	0.597	-5.04%
Frequency	2007.2	-0.053 (CI = +/-0.018; p = 0.000)	0.582	-5.13%
Frequency	2008.1	-0.055 (CI = +/-0.019; p = 0.000)	0.588	-5.38%
Frequency	2008.2	-0.059 (CI = +/-0.020; p = 0.000)	0.603	-5.71%
Frequency	2009.1	-0.064 (CI = +/-0.021; p = 0.000)	0.636	-6.17%
Frequency	2009.2	-0.070 (CI = +/-0.021; p = 0.000)	0.684	-6.76%
Frequency	2010.1	-0.074 (CI = +/-0.022; p = 0.000)	0.687	-7.09%
Frequency	2010.2	-0.079 (CI = +/-0.023; p = 0.000)	0.713	-7.63%
Frequency	2011.1	-0.087 (CI = +/-0.024; p = 0.000)	0.748	-8.31%
Frequency	2011.2	-0.089 (CI = +/-0.027; p = 0.000)	0.726	-8.48%
Frequency	2012.1	-0.095 (CI = +/-0.029; p = 0.000)	0.738	-9.10%
Frequency	2012.2	-0.104 (CI = +/-0.031; p = 0.000)	0.760	-9.90%
Frequency	2013.1	-0.115 (CI = +/-0.033; p = 0.000)	0.782	-10.84%
Frequency	2013.2	-0.118 (CI = +/-0.039; p = 0.000)	0.747	-11.15%
Frequency	2015.1	-0.131 (CI = +/-0.046; p = 0.000)	0.744	-12.27%
Frequency	2015.2	-0.134 (CI = +/-0.054; p = 0.000)	0.709	-12.57%
Frequency	2016.1	-0.155 (CI = +/-0.057; p = 0.000)	0.767	-14.33%
Frequency	2016.2	-0.169 (CI = +/-0.065; p = 0.000)	0.770	-15.55%

Property Damage

Coverage = Total PD
End Trend Period = 2021.1
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	-0.004 (CI = +/-0.014; p = 0.610)	-0.023	-0.35%
Loss Cost	2004.2	-0.004 (CI = +/-0.015; p = 0.543)	-0.020	-0.45%
Loss Cost	2005.1	-0.007 (CI = +/-0.016; p = 0.393)	-0.008	-0.66%
Loss Cost	2005.2	-0.010 (CI = +/-0.016; p = 0.226)	0.018	-0.97%
Loss Cost	2006.1	-0.010 (CI = +/-0.017; p = 0.222)	0.020	-1.04%
Loss Cost	2006.2	-0.012 (CI = +/-0.018; p = 0.206)	0.025	-1.15%
Loss Cost	2007.1	-0.016 (CI = +/-0.019; p = 0.090)	0.075	-1.60%
Loss Cost	2007.2	-0.017 (CI = +/-0.020; p = 0.103)	0.070	-1.65%
Loss Cost	2008.1	-0.019 (CI = +/-0.022; p = 0.086)	0.084	-1.87%
Loss Cost	2008.2	-0.017 (CI = +/-0.023; p = 0.148)	0.052	-1.68%
Loss Cost	2009.1	-0.020 (CI = +/-0.025; p = 0.122)	0.067	-1.94%
Loss Cost	2009.2	-0.028 (CI = +/-0.025; p = 0.034)	0.165	-2.74%
Loss Cost	2010.1	-0.026 (CI = +/-0.028; p = 0.066)	0.124	-2.58%
Loss Cost	2010.2	-0.029 (CI = +/-0.031; p = 0.058)	0.140	-2.90%
Loss Cost	2011.1	-0.037 (CI = +/-0.032; p = 0.027)	0.213	-3.66%
Loss Cost	2011.2	-0.038 (CI = +/-0.037; p = 0.042)	0.186	-3.73%
Loss Cost	2012.1	-0.051 (CI = +/-0.038; p = 0.011)	0.316	-4.98%
Loss Cost	2012.2	-0.064 (CI = +/-0.040; p = 0.004)	0.424	-6.22%
Loss Cost	2013.1	-0.080 (CI = +/-0.042; p = 0.001)	0.537	-7.70%
Loss Cost	2013.2	-0.082 (CI = +/-0.050; p = 0.004)	0.473	-7.86%
Loss Cost	2015.1	-0.083 (CI = +/-0.063; p = 0.014)	0.384	-7.98%
Loss Cost	2015.2	-0.089 (CI = +/-0.075; p = 0.025)	0.353	-8.50%
Loss Cost	2016.1	-0.108 (CI = +/-0.086; p = 0.020)	0.411	-10.21%
Loss Cost	2016.2	-0.119 (CI = +/-0.106; p = 0.032)	0.388	-11.23%
Severity	2004.1	0.030 (CI = +/-0.009; p = 0.000)	0.599	+3.06%
Severity	2004.2	0.030 (CI = +/-0.009; p = 0.000)	0.579	+3.07%
Severity	2005.1	0.032 (CI = +/-0.010; p = 0.000)	0.612	+3.30%
Severity	2005.2	0.032 (CI = +/-0.010; p = 0.000)	0.581	+3.22%
Severity	2006.1	0.034 (CI = +/-0.011; p = 0.000)	0.597	+3.41%
Severity	2006.2	0.034 (CI = +/-0.011; p = 0.000)	0.577	+3.44%
Severity	2007.1	0.032 (CI = +/-0.012; p = 0.000)	0.533	+3.26%
Severity	2007.2	0.032 (CI = +/-0.013; p = 0.000)	0.510	+3.29%
Severity	2008.1	0.033 (CI = +/-0.014; p = 0.000)	0.487	+3.33%
Severity	2008.2	0.038 (CI = +/-0.013; p = 0.000)	0.599	+3.88%
Severity	2009.1	0.040 (CI = +/-0.014; p = 0.000)	0.609	+4.12%
Severity	2009.2	0.039 (CI = +/-0.015; p = 0.000)	0.561	+3.95%
Severity	2010.1	0.044 (CI = +/-0.015; p = 0.000)	0.638	+4.49%
Severity	2010.2	0.047 (CI = +/-0.017; p = 0.000)	0.642	+4.77%
Severity	2011.1	0.046 (CI = +/-0.018; p = 0.000)	0.601	+4.75%
Severity	2011.2	0.047 (CI = +/-0.021; p = 0.000)	0.569	+4.85%
Severity	2012.1	0.041 (CI = +/-0.022; p = 0.001)	0.482	+4.22%
Severity	2012.2	0.038 (CI = +/-0.025; p = 0.006)	0.386	+3.85%
Severity	2013.1	0.033 (CI = +/-0.029; p = 0.027)	0.272	+3.39%
Severity	2013.2	0.035 (CI = +/-0.035; p = 0.047)	0.231	+3.59%
Severity	2015.1	0.048 (CI = +/-0.040; p = 0.023)	0.334	+4.97%
Severity	2015.2	0.047 (CI = +/-0.048; p = 0.055)	0.253	+4.82%
Severity	2016.1	0.053 (CI = +/-0.058; p = 0.070)	0.245	+5.43%
Severity	2016.2	0.060 (CI = +/-0.072; p = 0.088)	0.236	+6.22%
Frequency	2004.1	-0.034 (CI = +/-0.014; p = 0.000)	0.437	-3.31%
Frequency	2004.2	-0.035 (CI = +/-0.014; p = 0.000)	0.433	-3.41%
Frequency	2005.1	-0.039 (CI = +/-0.014; p = 0.000)	0.508	-3.83%
Frequency	2005.2	-0.041 (CI = +/-0.015; p = 0.000)	0.526	-4.06%
Frequency	2006.1	-0.044 (CI = +/-0.015; p = 0.000)	0.545	-4.31%
Frequency	2006.2	-0.045 (CI = +/-0.016; p = 0.000)	0.539	-4.44%
Frequency	2007.1	-0.048 (CI = +/-0.017; p = 0.000)	0.553	-4.71%
Frequency	2007.2	-0.049 (CI = +/-0.019; p = 0.000)	0.535	-4.78%
Frequency	2008.1	-0.052 (CI = +/-0.020; p = 0.000)	0.540	-5.03%
Frequency	2008.2	-0.055 (CI = +/-0.021; p = 0.000)	0.556	-5.36%
Frequency	2009.1	-0.060 (CI = +/-0.022; p = 0.000)	0.590	-5.82%
Frequency	2009.2	-0.066 (CI = +/-0.022; p = 0.000)	0.644	-6.43%
Frequency	2010.1	-0.070 (CI = +/-0.024; p = 0.000)	0.645	-6.76%
Frequency	2010.2	-0.076 (CI = +/-0.025; p = 0.000)	0.672	-7.32%
Frequency	2011.1	-0.084 (CI = +/-0.026; p = 0.000)	0.711	-8.03%
Frequency	2011.2	-0.085 (CI = +/-0.029; p = 0.000)	0.685	-8.18%
Frequency	2012.1	-0.092 (CI = +/-0.032; p = 0.000)	0.697	-8.83%
Frequency	2012.2	-0.102 (CI = +/-0.035; p = 0.000)	0.721	-9.69%
Frequency	2013.1	-0.113 (CI = +/-0.038; p = 0.000)	0.745	-10.72%
Frequency	2013.2	-0.117 (CI = +/-0.045; p = 0.000)	0.702	-11.05%
Frequency	2015.1	-0.132 (CI = +/-0.054; p = 0.000)	0.698	-12.34%
Frequency	2015.2	-0.136 (CI = +/-0.064; p = 0.001)	0.657	-12.71%
Frequency	2016.1	-0.161 (CI = +/-0.068; p = 0.000)	0.732	-14.84%
Frequency	2016.2	-0.179 (CI = +/-0.080; p = 0.001)	0.743	-16.43%

Property Damage

Coverage = Total PD
End Trend Period = 2019.2
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.013 (CI = +/-0.012; p = 0.034)	0.121	+1.27%
Loss Cost	2004.2	0.013 (CI = +/-0.012; p = 0.047)	0.107	+1.26%
Loss Cost	2005.1	0.011 (CI = +/-0.013; p = 0.093)	0.070	+1.11%
Loss Cost	2005.2	0.008 (CI = +/-0.014; p = 0.210)	0.025	+0.85%
Loss Cost	2006.1	0.009 (CI = +/-0.015; p = 0.222)	0.022	+0.89%
Loss Cost	2006.2	0.009 (CI = +/-0.016; p = 0.252)	0.016	+0.90%
Loss Cost	2007.1	0.005 (CI = +/-0.016; p = 0.532)	-0.027	+0.50%
Loss Cost	2007.2	0.006 (CI = +/-0.018; p = 0.484)	-0.023	+0.60%
Loss Cost	2008.1	0.005 (CI = +/-0.019; p = 0.576)	-0.033	+0.52%
Loss Cost	2008.2	0.010 (CI = +/-0.020; p = 0.323)	0.002	+0.98%
Loss Cost	2009.1	0.009 (CI = +/-0.022; p = 0.409)	-0.015	+0.89%
Loss Cost	2009.2	0.001 (CI = +/-0.022; p = 0.908)	-0.058	+0.12%
Loss Cost	2010.1	0.006 (CI = +/-0.023; p = 0.565)	-0.040	+0.65%
Loss Cost	2010.2	0.006 (CI = +/-0.026; p = 0.646)	-0.051	+0.58%
Loss Cost	2011.1	0.000 (CI = +/-0.028; p = 0.983)	-0.071	-0.03%
Loss Cost	2011.2	0.004 (CI = +/-0.032; p = 0.802)	-0.072	+0.38%
Loss Cost	2012.1	-0.008 (CI = +/-0.034; p = 0.621)	-0.061	-0.78%
Loss Cost	2012.2	-0.019 (CI = +/-0.037; p = 0.287)	0.020	-1.85%
Loss Cost	2013.1	-0.032 (CI = +/-0.040; p = 0.107)	0.162	-3.16%
Loss Cost	2013.2	-0.021 (CI = +/-0.049; p = 0.368)	-0.010	-2.03%
Loss Cost	2015.1	0.005 (CI = +/-0.058; p = 0.835)	-0.119	+0.54%
Loss Cost	2015.2	0.019 (CI = +/-0.071; p = 0.549)	-0.082	+1.91%
Loss Cost	2016.1	0.015 (CI = +/-0.095; p = 0.713)	-0.138	+1.50%
Loss Cost	2016.2	0.035 (CI = +/-0.128; p = 0.516)	-0.093	+3.53%
Severity	2004.1	0.030 (CI = +/-0.010; p = 0.000)	0.549	+3.07%
Severity	2004.2	0.030 (CI = +/-0.011; p = 0.000)	0.527	+3.08%
Severity	2005.1	0.033 (CI = +/-0.011; p = 0.000)	0.568	+3.35%
Severity	2005.2	0.032 (CI = +/-0.012; p = 0.000)	0.531	+3.27%
Severity	2006.1	0.034 (CI = +/-0.013; p = 0.000)	0.554	+3.50%
Severity	2006.2	0.035 (CI = +/-0.014; p = 0.000)	0.532	+3.55%
Severity	2007.1	0.033 (CI = +/-0.014; p = 0.000)	0.480	+3.32%
Severity	2007.2	0.033 (CI = +/-0.016; p = 0.000)	0.455	+3.36%
Severity	2008.1	0.034 (CI = +/-0.017; p = 0.001)	0.431	+3.42%
Severity	2008.2	0.040 (CI = +/-0.016; p = 0.000)	0.571	+4.13%
Severity	2009.1	0.044 (CI = +/-0.017; p = 0.000)	0.590	+4.46%
Severity	2009.2	0.042 (CI = +/-0.019; p = 0.000)	0.536	+4.26%
Severity	2010.1	0.049 (CI = +/-0.018; p = 0.000)	0.641	+5.00%
Severity	2010.2	0.053 (CI = +/-0.020; p = 0.000)	0.658	+5.43%
Severity	2011.1	0.053 (CI = +/-0.023; p = 0.000)	0.620	+5.48%
Severity	2011.2	0.056 (CI = +/-0.026; p = 0.000)	0.595	+5.71%
Severity	2012.1	0.048 (CI = +/-0.028; p = 0.003)	0.497	+4.95%
Severity	2012.2	0.044 (CI = +/-0.033; p = 0.013)	0.390	+4.53%
Severity	2013.1	0.039 (CI = +/-0.040; p = 0.054)	0.255	+3.97%
Severity	2013.2	0.043 (CI = +/-0.050; p = 0.082)	0.220	+4.44%
Severity	2015.1	0.071 (CI = +/-0.059; p = 0.024)	0.427	+7.35%
Severity	2015.2	0.074 (CI = +/-0.076; p = 0.055)	0.351	+7.65%
Severity	2016.1	0.092 (CI = +/-0.095; p = 0.055)	0.399	+9.68%
Severity	2016.2	0.121 (CI = +/-0.121; p = 0.051)	0.480	+12.84%
Frequency	2004.1	-0.018 (CI = +/-0.010; p = 0.001)	0.287	-1.75%
Frequency	2004.2	-0.018 (CI = +/-0.011; p = 0.002)	0.271	-1.77%
Frequency	2005.1	-0.022 (CI = +/-0.010; p = 0.000)	0.404	-2.17%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	0.428	-2.34%
Frequency	2006.1	-0.026 (CI = +/-0.011; p = 0.000)	0.452	-2.52%
Frequency	2006.2	-0.026 (CI = +/-0.012; p = 0.000)	0.431	-2.55%
Frequency	2007.1	-0.028 (CI = +/-0.013; p = 0.000)	0.447	-2.74%
Frequency	2007.2	-0.027 (CI = +/-0.014; p = 0.001)	0.405	-2.67%
Frequency	2008.1	-0.028 (CI = +/-0.015; p = 0.001)	0.401	-2.80%
Frequency	2008.2	-0.031 (CI = +/-0.016; p = 0.001)	0.417	-3.02%
Frequency	2009.1	-0.035 (CI = +/-0.017; p = 0.000)	0.471	-3.41%
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.567	-3.97%
Frequency	2010.1	-0.042 (CI = +/-0.019; p = 0.000)	0.555	-4.15%
Frequency	2010.2	-0.047 (CI = +/-0.020; p = 0.000)	0.593	-4.60%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.657	-5.22%
Frequency	2011.2	-0.052 (CI = +/-0.024; p = 0.000)	0.594	-5.04%
Frequency	2012.1	-0.056 (CI = +/-0.027; p = 0.001)	0.594	-5.46%
Frequency	2012.2	-0.063 (CI = +/-0.031; p = 0.001)	0.613	-6.10%
Frequency	2013.1	-0.071 (CI = +/-0.036; p = 0.001)	0.624	-6.86%
Frequency	2013.2	-0.064 (CI = +/-0.045; p = 0.010)	0.484	-6.20%
Frequency	2015.1	-0.065 (CI = +/-0.062; p = 0.040)	0.356	-6.34%
Frequency	2015.2	-0.055 (CI = +/-0.077; p = 0.137)	0.185	-5.33%
Frequency	2016.1	-0.077 (CI = +/-0.095; p = 0.092)	0.301	-7.45%
Frequency	2016.2	-0.086 (CI = +/-0.132; p = 0.155)	0.231	-8.25%

Accident Benefits

Coverage = AB Total
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.1	0.037 (CI = +/-0.031; p = 0.022)	0.130 (CI = +/-0.326; p = 0.422)	0.108	+3.77%
Loss Cost	2004.2	0.045 (CI = +/-0.032; p = 0.007)	0.085 (CI = +/-0.321; p = 0.593)	0.161	+4.58%
Loss Cost	2005.1	0.050 (CI = +/-0.033; p = 0.005)	0.115 (CI = +/-0.326; p = 0.479)	0.189	+5.11%
Loss Cost	2005.2	0.058 (CI = +/-0.034; p = 0.001)	0.071 (CI = +/-0.322; p = 0.656)	0.246	+5.95%
Loss Cost	2006.1	0.057 (CI = +/-0.036; p = 0.003)	0.065 (CI = +/-0.333; p = 0.694)	0.213	+5.83%
Loss Cost	2006.2	0.055 (CI = +/-0.038; p = 0.007)	0.073 (CI = +/-0.344; p = 0.669)	0.185	+5.67%
Loss Cost	2007.1	0.055 (CI = +/-0.041; p = 0.011)	0.069 (CI = +/-0.357; p = 0.693)	0.157	+5.60%
Loss Cost	2007.2	0.048 (CI = +/-0.043; p = 0.031)	0.099 (CI = +/-0.364; p = 0.581)	0.112	+4.96%
Loss Cost	2008.1	0.051 (CI = +/-0.047; p = 0.034)	0.112 (CI = +/-0.378; p = 0.548)	0.108	+5.24%
Loss Cost	2008.2	0.048 (CI = +/-0.050; p = 0.062)	0.127 (CI = +/-0.392; p = 0.509)	0.081	+4.88%
Loss Cost	2009.1	0.043 (CI = +/-0.054; p = 0.117)	0.104 (CI = +/-0.406; p = 0.600)	0.032	+4.35%
Loss Cost	2009.2	0.046 (CI = +/-0.059; p = 0.121)	0.092 (CI = +/-0.423; p = 0.657)	0.032	+4.67%
Loss Cost	2010.1	0.036 (CI = +/-0.063; p = 0.252)	0.050 (CI = +/-0.435; p = 0.814)	-0.026	+3.62%
Loss Cost	2010.2	0.012 (CI = +/-0.060; p = 0.692)	0.142 (CI = +/-0.400; p = 0.468)	-0.062	+1.17%
Loss Cost	2011.1	0.007 (CI = +/-0.066; p = 0.830)	0.124 (CI = +/-0.420; p = 0.545)	-0.082	+0.69%
Loss Cost	2011.2	-0.020 (CI = +/-0.063; p = 0.518)	0.217 (CI = +/-0.380; p = 0.247)	-0.007	-1.95%
Loss Cost	2012.1	-0.027 (CI = +/-0.069; p = 0.421)	0.191 (CI = +/-0.400; p = 0.328)	-0.008	-2.67%
Loss Cost	2012.2	-0.014 (CI = +/-0.075; p = 0.691)	0.151 (CI = +/-0.412; p = 0.449)	-0.074	-1.42%
Loss Cost	2013.1	-0.022 (CI = +/-0.084; p = 0.578)	0.125 (CI = +/-0.437; p = 0.552)	-0.078	-2.22%
Loss Cost	2013.2	-0.016 (CI = +/-0.095; p = 0.728)	0.105 (CI = +/-0.464; p = 0.633)	-0.114	-1.55%
Loss Cost	2014.1	-0.018 (CI = +/-0.109; p = 0.722)	0.098 (CI = +/-0.502; p = 0.680)	-0.124	-1.81%
Loss Cost	2014.2	0.014 (CI = +/-0.115; p = 0.802)	0.018 (CI = +/-0.498; p = 0.938)	-0.160	+1.36%
Loss Cost	2015.1	-0.021 (CI = +/-0.126; p = 0.721)	-0.068 (CI = +/-0.507; p = 0.774)	-0.161	-2.07%
Loss Cost	2015.2	-0.009 (CI = +/-0.147; p = 0.898)	-0.095 (CI = +/-0.551; p = 0.710)	-0.181	-0.86%
Loss Cost	2016.1	-0.031 (CI = +/-0.176; p = 0.700)	-0.143 (CI = +/-0.607; p = 0.607)	-0.172	-3.04%
Loss Cost	2016.2	-0.005 (CI = +/-0.209; p = 0.960)	-0.191 (CI = +/-0.665; p = 0.527)	-0.185	-0.47%
Severity	2004.1	0.060 (CI = +/-0.025; p = 0.000)	0.222 (CI = +/-0.258; p = 0.090)	0.415	+6.23%
Severity	2004.2	0.067 (CI = +/-0.025; p = 0.000)	0.186 (CI = +/-0.253; p = 0.145)	0.465	+6.89%
Severity	2005.1	0.072 (CI = +/-0.026; p = 0.000)	0.215 (CI = +/-0.254; p = 0.095)	0.491	+7.43%
Severity	2005.2	0.075 (CI = +/-0.027; p = 0.000)	0.196 (CI = +/-0.259; p = 0.134)	0.502	+7.81%
Severity	2006.1	0.077 (CI = +/-0.029; p = 0.000)	0.204 (CI = +/-0.268; p = 0.130)	0.482	+7.97%
Severity	2006.2	0.074 (CI = +/-0.031; p = 0.000)	0.217 (CI = +/-0.275; p = 0.117)	0.454	+7.69%
Severity	2007.1	0.079 (CI = +/-0.032; p = 0.000)	0.242 (CI = +/-0.281; p = 0.089)	0.463	+8.20%
Severity	2007.2	0.072 (CI = +/-0.034; p = 0.000)	0.273 (CI = +/-0.283; p = 0.058)	0.433	+7.50%
Severity	2008.1	0.075 (CI = +/-0.036; p = 0.000)	0.287 (CI = +/-0.293; p = 0.054)	0.419	+7.82%
Severity	2008.2	0.070 (CI = +/-0.038; p = 0.001)	0.312 (CI = +/-0.299; p = 0.042)	0.392	+7.23%
Severity	2009.1	0.065 (CI = +/-0.041; p = 0.003)	0.290 (CI = +/-0.309; p = 0.065)	0.317	+6.70%
Severity	2009.2	0.066 (CI = +/-0.045; p = 0.006)	0.284 (CI = +/-0.322; p = 0.081)	0.311	+6.84%
Severity	2010.1	0.068 (CI = +/-0.049; p = 0.009)	0.290 (CI = +/-0.338; p = 0.088)	0.278	+7.01%
Severity	2010.2	0.052 (CI = +/-0.049; p = 0.037)	0.350 (CI = +/-0.324; p = 0.036)	0.268	+5.36%
Severity	2011.1	0.051 (CI = +/-0.054; p = 0.062)	0.345 (CI = +/-0.342; p = 0.048)	0.216	+5.23%
Severity	2011.2	0.036 (CI = +/-0.056; p = 0.189)	0.397 (CI = +/-0.337; p = 0.024)	0.230	+3.68%
Severity	2012.1	0.027 (CI = +/-0.061; p = 0.370)	0.364 (CI = +/-0.350; p = 0.043)	0.149	+2.69%
Severity	2012.2	0.045 (CI = +/-0.062; p = 0.141)	0.304 (CI = +/-0.340; p = 0.077)	0.181	+4.64%
Severity	2013.1	0.038 (CI = +/-0.069; p = 0.267)	0.279 (CI = +/-0.360; p = 0.119)	0.093	+3.83%
Severity	2013.2	0.026 (CI = +/-0.076; p = 0.481)	0.313 (CI = +/-0.375; p = 0.095)	0.097	+2.61%
Severity	2014.1	0.016 (CI = +/-0.087; p = 0.690)	0.286 (CI = +/-0.401; p = 0.147)	0.028	+1.66%
Severity	2014.2	0.054 (CI = +/-0.081; p = 0.171)	0.191 (CI = +/-0.352; p = 0.259)	0.098	+5.59%
Severity	2015.1	0.028 (CI = +/-0.087; p = 0.499)	0.125 (CI = +/-0.352; p = 0.452)	-0.086	+2.81%
Severity	2015.2	0.022 (CI = +/-0.102; p = 0.637)	0.136 (CI = +/-0.384; p = 0.449)	-0.105	+2.27%
Severity	2016.1	0.004 (CI = +/-0.122; p = 0.939)	0.097 (CI = +/-0.420; p = 0.615)	-0.186	+0.42%
Severity	2016.2	0.015 (CI = +/-0.147; p = 0.815)	0.076 (CI = +/-0.467; p = 0.717)	-0.220	+1.56%
Frequency	2004.1	-0.023 (CI = +/-0.017; p = 0.008)	-0.091 (CI = +/-0.176; p = 0.298)	0.163	-2.32%
Frequency	2004.2	-0.022 (CI = +/-0.018; p = 0.018)	-0.101 (CI = +/-0.180; p = 0.263)	0.141	-2.16%
Frequency	2005.1	-0.022 (CI = +/-0.019; p = 0.025)	-0.100 (CI = +/-0.186; p = 0.279)	0.120	-2.16%
Frequency	2005.2	-0.017 (CI = +/-0.019; p = 0.076)	-0.125 (CI = +/-0.184; p = 0.176)	0.093	-1.72%
Frequency	2006.1	-0.020 (CI = +/-0.020; p = 0.054)	-0.139 (CI = +/-0.188; p = 0.140)	0.115	-1.98%
Frequency	2006.2	-0.019 (CI = +/-0.022; p = 0.084)	-0.145 (CI = +/-0.194; p = 0.138)	0.106	-1.88%
Frequency	2007.1	-0.024 (CI = +/-0.022; p = 0.033)	-0.172 (CI = +/-0.193; p = 0.078)	0.170	-2.40%
Frequency	2007.2	-0.024 (CI = +/-0.024; p = 0.049)	-0.174 (CI = +/-0.200; p = 0.085)	0.163	-2.37%
Frequency	2008.1	-0.024 (CI = +/-0.026; p = 0.064)	-0.175 (CI = +/-0.208; p = 0.095)	0.140	-2.40%
Frequency	2008.2	-0.022 (CI = +/-0.028; p = 0.111)	-0.185 (CI = +/-0.215; p = 0.089)	0.130	-2.19%
Frequency	2009.1	-0.022 (CI = +/-0.030; p = 0.139)	-0.185 (CI = +/-0.225; p = 0.102)	0.105	-2.20%
Frequency	2009.2	-0.021 (CI = +/-0.032; p = 0.202)	-0.192 (CI = +/-0.234; p = 0.103)	0.098	-2.04%
Frequency	2010.1	-0.032 (CI = +/-0.032; p = 0.050)	-0.240 (CI = +/-0.222; p = 0.035)	0.227	-3.16%
Frequency	2010.2	-0.041 (CI = +/-0.033; p = 0.019)	-0.208 (CI = +/-0.220; p = 0.062)	0.277	-3.98%
Frequency	2011.1	-0.044 (CI = +/-0.036; p = 0.020)	-0.222 (CI = +/-0.230; p = 0.058)	0.270	-4.31%
Frequency	2011.2	-0.056 (CI = +/-0.036; p = 0.005)	-0.181 (CI = +/-0.221; p = 0.103)	0.361	-5.43%
Frequency	2012.1	-0.054 (CI = +/-0.041; p = 0.013)	-0.173 (CI = +/-0.234; p = 0.138)	0.283	-5.22%
Frequency	2012.2	-0.060 (CI = +/-0.044; p = 0.012)	-0.153 (CI = +/-0.243; p = 0.200)	0.305	-5.79%
Frequency	2013.1	-0.060 (CI = +/-0.050; p = 0.022)	-0.155 (CI = +/-0.261; p = 0.225)	0.246	-5.83%
Frequency	2013.2	-0.041 (CI = +/-0.050; p = 0.095)	-0.207 (CI = +/-0.243; p = 0.089)	0.221	-4.06%
Frequency	2014.1	-0.035 (CI = +/-0.056; p = 0.206)	-0.188 (CI = +/-0.260; p = 0.141)	0.108	-3.41%
Frequency	2014.2	-0.041 (CI = +/-0.064; p = 0.190)	-0.173 (CI = +/-0.278; p = 0.199)	0.112	-4.00%
Frequency	2015.1	-0.049 (CI = +/-0.075; p = 0.180)	-0.193 (CI = +/-0.301; p = 0.187)	0.109	-4.75%
Frequency	2015.2	-0.031 (CI = +/-0.083; p = 0.425)	-0.231 (CI = +/-0.312; p = 0.131)	0.104	-3.06%
Frequency	2016.1	-0.035 (CI = +/-0.101; p = 0.454)	-0.239 (CI = +/-0.350; p = 0.156)	0.061	-3.45%
Frequency	2016.2	-0.020 (CI = +/-0.121; p = 0.711)	-0.267 (CI = +/-0.384; p = 0.147)	0.067	-1.99%

Accident Benefits

Coverage = AB Total
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2004.1	0.036 (CI = +/-0.031; p = 0.024)	0.117	+3.71%
Loss Cost	2004.2	0.045 (CI = +/-0.031; p = 0.007)	0.179	+4.58%
Loss Cost	2005.1	0.049 (CI = +/-0.033; p = 0.005)	0.201	+5.05%
Loss Cost	2005.2	0.058 (CI = +/-0.033; p = 0.001)	0.265	+5.95%
Loss Cost	2006.1	0.056 (CI = +/-0.035; p = 0.003)	0.235	+5.79%
Loss Cost	2006.2	0.055 (CI = +/-0.038; p = 0.006)	0.208	+5.67%
Loss Cost	2007.1	0.054 (CI = +/-0.040; p = 0.011)	0.183	+5.55%
Loss Cost	2007.2	0.048 (CI = +/-0.043; p = 0.028)	0.135	+4.96%
Loss Cost	2008.1	0.050 (CI = +/-0.046; p = 0.034)	0.130	+5.15%
Loss Cost	2008.2	0.048 (CI = +/-0.050; p = 0.059)	0.101	+4.88%
Loss Cost	2009.1	0.042 (CI = +/-0.053; p = 0.119)	0.061	+4.25%
Loss Cost	2009.2	0.046 (CI = +/-0.057; p = 0.114)	0.066	+4.67%
Loss Cost	2010.1	0.035 (CI = +/-0.061; p = 0.247)	0.018	+3.57%
Loss Cost	2010.2	0.012 (CI = +/-0.059; p = 0.688)	-0.039	+1.17%
Loss Cost	2011.1	0.005 (CI = +/-0.065; p = 0.865)	-0.048	+0.54%
Loss Cost	2011.2	-0.020 (CI = +/-0.063; p = 0.522)	-0.030	-1.95%
Loss Cost	2012.1	-0.030 (CI = +/-0.069; p = 0.373)	-0.009	-2.95%
Loss Cost	2012.2	-0.014 (CI = +/-0.074; p = 0.687)	-0.048	-1.42%
Loss Cost	2013.1	-0.025 (CI = +/-0.082; p = 0.529)	-0.036	-2.45%
Loss Cost	2013.2	-0.016 (CI = +/-0.092; p = 0.721)	-0.057	-1.55%
Loss Cost	2014.1	-0.021 (CI = +/-0.104; p = 0.678)	-0.058	-2.04%
Loss Cost	2014.2	0.014 (CI = +/-0.110; p = 0.794)	-0.071	+1.36%
Loss Cost	2015.1	-0.019 (CI = +/-0.119; p = 0.735)	-0.073	-1.87%
Loss Cost	2015.2	-0.009 (CI = +/-0.139; p = 0.894)	-0.089	-0.86%
Loss Cost	2016.1	-0.025 (CI = +/-0.165; p = 0.744)	-0.088	-2.46%
Loss Cost	2016.2	-0.005 (CI = +/-0.199; p = 0.959)	-0.111	-0.47%
Severity	2004.1	0.059 (CI = +/-0.026; p = 0.000)	0.380	+6.12%
Severity	2004.2	0.067 (CI = +/-0.026; p = 0.000)	0.445	+6.89%
Severity	2005.1	0.071 (CI = +/-0.027; p = 0.000)	0.460	+7.31%
Severity	2005.2	0.075 (CI = +/-0.028; p = 0.000)	0.480	+7.81%
Severity	2006.1	0.075 (CI = +/-0.030; p = 0.000)	0.458	+7.84%
Severity	2006.2	0.074 (CI = +/-0.032; p = 0.000)	0.424	+7.69%
Severity	2007.1	0.077 (CI = +/-0.034; p = 0.000)	0.422	+8.03%
Severity	2007.2	0.072 (CI = +/-0.035; p = 0.000)	0.371	+7.50%
Severity	2008.1	0.073 (CI = +/-0.038; p = 0.001)	0.349	+7.59%
Severity	2008.2	0.070 (CI = +/-0.041; p = 0.002)	0.303	+7.23%
Severity	2009.1	0.062 (CI = +/-0.043; p = 0.007)	0.238	+6.43%
Severity	2009.2	0.066 (CI = +/-0.047; p = 0.008)	0.240	+6.84%
Severity	2010.1	0.065 (CI = +/-0.051; p = 0.015)	0.206	+6.68%
Severity	2010.2	0.052 (CI = +/-0.053; p = 0.054)	0.126	+5.36%
Severity	2011.1	0.047 (CI = +/-0.058; p = 0.109)	0.080	+4.78%
Severity	2011.2	0.036 (CI = +/-0.062; p = 0.241)	0.023	+3.68%
Severity	2012.1	0.021 (CI = +/-0.066; p = 0.513)	-0.030	+2.13%
Severity	2012.2	0.045 (CI = +/-0.066; p = 0.167)	0.057	+4.64%
Severity	2013.1	0.032 (CI = +/-0.072; p = 0.357)	-0.006	+3.29%
Severity	2013.2	0.026 (CI = +/-0.081; p = 0.509)	-0.035	+2.61%
Severity	2014.1	0.010 (CI = +/-0.090; p = 0.821)	-0.067	+0.97%
Severity	2014.2	0.054 (CI = +/-0.082; p = 0.175)	0.070	+5.59%
Severity	2015.1	0.024 (CI = +/-0.084; p = 0.549)	-0.050	+2.41%
Severity	2015.2	0.022 (CI = +/-0.099; p = 0.630)	-0.067	+2.27%
Severity	2016.1	0.000 (CI = +/-0.114; p = 0.998)	-0.100	+0.02%
Severity	2016.2	0.015 (CI = +/-0.137; p = 0.805)	-0.103	+1.56%
Frequency	2004.1	-0.023 (CI = +/-0.017; p = 0.009)	0.160	-2.28%
Frequency	2004.2	-0.022 (CI = +/-0.018; p = 0.018)	0.133	-2.16%
Frequency	2005.1	-0.021 (CI = +/-0.019; p = 0.029)	0.114	-2.11%
Frequency	2005.2	-0.017 (CI = +/-0.020; p = 0.080)	0.067	-1.72%
Frequency	2006.1	-0.019 (CI = +/-0.021; p = 0.068)	0.077	-1.90%
Frequency	2006.2	-0.019 (CI = +/-0.022; p = 0.090)	0.065	-1.88%
Frequency	2007.1	-0.023 (CI = +/-0.023; p = 0.049)	0.100	-2.29%
Frequency	2007.2	-0.024 (CI = +/-0.025; p = 0.058)	0.095	-2.37%
Frequency	2008.1	-0.023 (CI = +/-0.027; p = 0.089)	0.073	-2.27%
Frequency	2008.2	-0.022 (CI = +/-0.029; p = 0.124)	0.056	-2.19%
Frequency	2009.1	-0.021 (CI = +/-0.031; p = 0.183)	0.034	-2.04%
Frequency	2009.2	-0.021 (CI = +/-0.034; p = 0.219)	0.024	-2.04%
Frequency	2010.1	-0.030 (CI = +/-0.035; p = 0.091)	0.085	-2.92%
Frequency	2010.2	-0.041 (CI = +/-0.035; p = 0.026)	0.177	-3.98%
Frequency	2011.1	-0.041 (CI = +/-0.039; p = 0.038)	0.159	-4.05%
Frequency	2011.2	-0.056 (CI = +/-0.038; p = 0.006)	0.295	-5.43%
Frequency	2012.1	-0.051 (CI = +/-0.042; p = 0.020)	0.226	-4.97%
Frequency	2012.2	-0.060 (CI = +/-0.045; p = 0.013)	0.273	-5.79%
Frequency	2013.1	-0.057 (CI = +/-0.051; p = 0.029)	0.218	-5.56%
Frequency	2013.2	-0.041 (CI = +/-0.053; p = 0.116)	0.100	-4.06%
Frequency	2014.1	-0.030 (CI = +/-0.058; p = 0.285)	0.016	-2.99%
Frequency	2014.2	-0.041 (CI = +/-0.066; p = 0.202)	0.055	-4.00%
Frequency	2015.1	-0.043 (CI = +/-0.076; p = 0.246)	0.036	-4.18%
Frequency	2015.2	-0.031 (CI = +/-0.088; p = 0.456)	-0.035	-3.06%
Frequency	2016.1	-0.025 (CI = +/-0.105; p = 0.608)	-0.070	-2.47%
Frequency	2016.2	-0.020 (CI = +/-0.128; p = 0.731)	-0.096	-1.99%

Accident Benefits

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	2004.1	0.034 (CI = +/-0.033; p = 0.045)	0.089	+3.42%
Loss Cost	2004.2	0.042 (CI = +/-0.033; p = 0.014)	0.149	+4.33%
Loss Cost	2005.1	0.047 (CI = +/-0.035; p = 0.010)	0.170	+4.81%
Loss Cost	2005.2	0.056 (CI = +/-0.035; p = 0.003)	0.233	+5.75%
Loss Cost	2006.1	0.054 (CI = +/-0.038; p = 0.006)	0.203	+5.57%
Loss Cost	2006.2	0.053 (CI = +/-0.040; p = 0.012)	0.176	+5.42%
Loss Cost	2007.1	0.051 (CI = +/-0.043; p = 0.022)	0.150	+5.28%
Loss Cost	2007.2	0.045 (CI = +/-0.046; p = 0.053)	0.103	+4.63%
Loss Cost	2008.1	0.047 (CI = +/-0.050; p = 0.062)	0.098	+4.80%
Loss Cost	2008.2	0.044 (CI = +/-0.053; p = 0.103)	0.070	+4.49%
Loss Cost	2009.1	0.037 (CI = +/-0.057; p = 0.194)	0.032	+3.78%
Loss Cost	2009.2	0.041 (CI = +/-0.062; p = 0.186)	0.036	+4.19%
Loss Cost	2010.1	0.029 (CI = +/-0.066; p = 0.372)	-0.008	+2.95%
Loss Cost	2010.2	0.003 (CI = +/-0.064; p = 0.927)	-0.050	+0.28%
Loss Cost	2011.1	-0.005 (CI = +/-0.070; p = 0.885)	-0.051	-0.49%
Loss Cost	2011.2	-0.034 (CI = +/-0.068; p = 0.309)	0.005	-3.31%
Loss Cost	2012.1	-0.047 (CI = +/-0.073; p = 0.198)	0.042	-4.55%
Loss Cost	2012.2	-0.031 (CI = +/-0.080; p = 0.419)	-0.019	-3.07%
Loss Cost	2013.1	-0.045 (CI = +/-0.088; p = 0.293)	0.012	-4.40%
Loss Cost	2013.2	-0.037 (CI = +/-0.100; p = 0.436)	-0.024	-3.67%
Loss Cost	2014.1	-0.046 (CI = +/-0.114; p = 0.400)	-0.018	-4.51%
Loss Cost	2014.2	-0.011 (CI = +/-0.123; p = 0.854)	-0.080	-1.06%
Loss Cost	2015.1	-0.052 (CI = +/-0.131; p = 0.397)	-0.019	-5.11%
Loss Cost	2015.2	-0.047 (CI = +/-0.157; p = 0.523)	-0.054	-4.54%
Loss Cost	2016.1	-0.074 (CI = +/-0.186; p = 0.395)	-0.021	-7.09%
Loss Cost	2016.2	-0.060 (CI = +/-0.231; p = 0.569)	-0.077	-5.79%
Severity	2004.1	0.060 (CI = +/-0.027; p = 0.000)	0.367	+6.23%
Severity	2004.2	0.068 (CI = +/-0.027; p = 0.000)	0.435	+7.05%
Severity	2005.1	0.072 (CI = +/-0.028; p = 0.000)	0.451	+7.50%
Severity	2005.2	0.077 (CI = +/-0.029; p = 0.000)	0.473	+8.05%
Severity	2006.1	0.078 (CI = +/-0.031; p = 0.000)	0.451	+8.10%
Severity	2006.2	0.077 (CI = +/-0.034; p = 0.000)	0.417	+7.96%
Severity	2007.1	0.080 (CI = +/-0.036; p = 0.000)	0.417	+8.34%
Severity	2007.2	0.075 (CI = +/-0.038; p = 0.000)	0.364	+7.79%
Severity	2008.1	0.076 (CI = +/-0.041; p = 0.001)	0.343	+7.91%
Severity	2008.2	0.073 (CI = +/-0.044; p = 0.002)	0.297	+7.55%
Severity	2009.1	0.065 (CI = +/-0.047; p = 0.009)	0.231	+6.70%
Severity	2009.2	0.069 (CI = +/-0.051; p = 0.010)	0.234	+7.18%
Severity	2010.1	0.068 (CI = +/-0.056; p = 0.019)	0.200	+7.04%
Severity	2010.2	0.055 (CI = +/-0.058; p = 0.065)	0.118	+5.61%
Severity	2011.1	0.049 (CI = +/-0.064; p = 0.127)	0.072	+5.00%
Severity	2011.2	0.037 (CI = +/-0.069; p = 0.272)	0.015	+3.81%
Severity	2012.1	0.021 (CI = +/-0.074; p = 0.563)	-0.038	+2.09%
Severity	2012.2	0.048 (CI = +/-0.074; p = 0.192)	0.048	+4.90%
Severity	2013.1	0.034 (CI = +/-0.082; p = 0.396)	-0.015	+3.41%
Severity	2013.2	0.026 (CI = +/-0.093; p = 0.554)	-0.044	+2.66%
Severity	2014.1	0.008 (CI = +/-0.104; p = 0.872)	-0.075	+0.79%
Severity	2014.2	0.059 (CI = +/-0.095; p = 0.200)	0.061	+6.10%
Severity	2015.1	0.024 (CI = +/-0.099; p = 0.600)	-0.063	+2.47%
Severity	2015.2	0.023 (CI = +/-0.119; p = 0.679)	-0.080	+2.30%
Severity	2016.1	-0.004 (CI = +/-0.139; p = 0.951)	-0.111	-0.38%
Severity	2016.2	0.014 (CI = +/-0.171; p = 0.856)	-0.120	+1.41%
Frequency	2004.1	-0.027 (CI = +/-0.017; p = 0.004)	0.207	-2.64%
Frequency	2004.2	-0.026 (CI = +/-0.018; p = 0.007)	0.178	-2.54%
Frequency	2005.1	-0.025 (CI = +/-0.020; p = 0.012)	0.159	-2.51%
Frequency	2005.2	-0.021 (CI = +/-0.020; p = 0.038)	0.107	-2.12%
Frequency	2006.1	-0.024 (CI = +/-0.021; p = 0.031)	0.121	-2.34%
Frequency	2006.2	-0.024 (CI = +/-0.023; p = 0.043)	0.108	-2.35%
Frequency	2007.1	-0.029 (CI = +/-0.024; p = 0.021)	0.153	-2.82%
Frequency	2007.2	-0.030 (CI = +/-0.026; p = 0.024)	0.149	-2.94%
Frequency	2008.1	-0.029 (CI = +/-0.028; p = 0.039)	0.126	-2.88%
Frequency	2008.2	-0.029 (CI = +/-0.030; p = 0.058)	0.106	-2.85%
Frequency	2009.1	-0.028 (CI = +/-0.032; p = 0.090)	0.081	-2.73%
Frequency	2009.2	-0.028 (CI = +/-0.035; p = 0.111)	0.071	-2.79%
Frequency	2010.1	-0.039 (CI = +/-0.036; p = 0.036)	0.155	-3.82%
Frequency	2010.2	-0.052 (CI = +/-0.036; p = 0.007)	0.278	-5.04%
Frequency	2011.1	-0.054 (CI = +/-0.039; p = 0.010)	0.263	-5.23%
Frequency	2011.2	-0.071 (CI = +/-0.037; p = 0.001)	0.444	-6.86%
Frequency	2012.1	-0.067 (CI = +/-0.041; p = 0.003)	0.378	-6.51%
Frequency	2012.2	-0.079 (CI = +/-0.043; p = 0.001)	0.450	-7.59%
Frequency	2013.1	-0.079 (CI = +/-0.049; p = 0.004)	0.400	-7.56%
Frequency	2013.2	-0.064 (CI = +/-0.052; p = 0.020)	0.283	-6.16%
Frequency	2014.1	-0.054 (CI = +/-0.058; p = 0.066)	0.178	-5.26%
Frequency	2014.2	-0.070 (CI = +/-0.064; p = 0.034)	0.265	-6.74%
Frequency	2015.1	-0.077 (CI = +/-0.074; p = 0.044)	0.257	-7.40%
Frequency	2015.2	-0.069 (CI = +/-0.088; p = 0.112)	0.157	-6.69%
Frequency	2016.1	-0.070 (CI = +/-0.108; p = 0.178)	0.102	-6.73%
Frequency	2016.2	-0.074 (CI = +/-0.135; p = 0.243)	0.062	-7.10%

Accident Benefits

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	2004.1	0.041 (CI = +/-0.039; p = 0.040)	0.104	+4.16%
Loss Cost	2004.2	0.052 (CI = +/-0.039; p = 0.011)	0.174	+5.31%
Loss Cost	2005.1	0.058 (CI = +/-0.041; p = 0.007)	0.202	+5.97%
Loss Cost	2005.2	0.070 (CI = +/-0.042; p = 0.002)	0.279	+7.22%
Loss Cost	2006.1	0.069 (CI = +/-0.045; p = 0.004)	0.249	+7.11%
Loss Cost	2006.2	0.068 (CI = +/-0.048; p = 0.008)	0.223	+7.05%
Loss Cost	2007.1	0.068 (CI = +/-0.052; p = 0.013)	0.198	+7.00%
Loss Cost	2007.2	0.061 (CI = +/-0.056; p = 0.034)	0.146	+6.31%
Loss Cost	2008.1	0.065 (CI = +/-0.061; p = 0.038)	0.144	+6.69%
Loss Cost	2008.2	0.063 (CI = +/-0.067; p = 0.064)	0.114	+6.46%
Loss Cost	2009.1	0.056 (CI = +/-0.073; p = 0.126)	0.069	+5.71%
Loss Cost	2009.2	0.063 (CI = +/-0.080; p = 0.116)	0.079	+6.46%
Loss Cost	2010.1	0.049 (CI = +/-0.086; p = 0.249)	0.022	+5.03%
Loss Cost	2010.2	0.016 (CI = +/-0.085; p = 0.700)	-0.049	+1.60%
Loss Cost	2011.1	0.007 (CI = +/-0.095; p = 0.882)	-0.061	+0.68%
Loss Cost	2011.2	-0.032 (CI = +/-0.093; p = 0.477)	-0.030	-3.14%
Loss Cost	2012.1	-0.050 (CI = +/-0.103; p = 0.315)	0.006	-4.89%
Loss Cost	2012.2	-0.028 (CI = +/-0.115; p = 0.604)	-0.054	-2.79%
Loss Cost	2013.1	-0.049 (CI = +/-0.130; p = 0.432)	-0.027	-4.75%
Loss Cost	2013.2	-0.038 (CI = +/-0.153; p = 0.599)	-0.063	-3.70%
Loss Cost	2014.1	-0.052 (CI = +/-0.182; p = 0.539)	-0.057	-5.06%
Loss Cost	2014.2	0.005 (CI = +/-0.203; p = 0.955)	-0.111	+0.53%
Loss Cost	2015.1	-0.064 (CI = +/-0.227; p = 0.535)	-0.069	-6.18%
Loss Cost	2015.2	-0.057 (CI = +/-0.292; p = 0.660)	-0.109	-5.51%
Loss Cost	2016.1	-0.114 (CI = +/-0.375; p = 0.486)	-0.068	-10.77%
Loss Cost	2016.2	-0.101 (CI = +/-0.529; p = 0.645)	-0.145	-9.59%
Severity	2004.1	0.059 (CI = +/-0.032; p = 0.001)	0.294	+6.10%
Severity	2004.2	0.068 (CI = +/-0.033; p = 0.000)	0.367	+7.08%
Severity	2005.1	0.074 (CI = +/-0.034; p = 0.000)	0.387	+7.63%
Severity	2005.2	0.080 (CI = +/-0.036; p = 0.000)	0.414	+8.31%
Severity	2006.1	0.081 (CI = +/-0.039; p = 0.000)	0.391	+8.39%
Severity	2006.2	0.079 (CI = +/-0.042; p = 0.001)	0.355	+8.25%
Severity	2007.1	0.084 (CI = +/-0.045; p = 0.001)	0.358	+8.74%
Severity	2007.2	0.078 (CI = +/-0.048; p = 0.003)	0.299	+8.09%
Severity	2008.1	0.079 (CI = +/-0.052; p = 0.005)	0.280	+8.26%
Severity	2008.2	0.075 (CI = +/-0.057; p = 0.012)	0.231	+7.84%
Severity	2009.1	0.065 (CI = +/-0.061; p = 0.037)	0.160	+6.76%
Severity	2009.2	0.071 (CI = +/-0.067; p = 0.038)	0.166	+7.40%
Severity	2010.1	0.070 (CI = +/-0.074; p = 0.064)	0.132	+7.23%
Severity	2010.2	0.052 (CI = +/-0.079; p = 0.185)	0.048	+5.33%
Severity	2011.1	0.044 (CI = +/-0.088; p = 0.310)	0.006	+4.47%
Severity	2011.2	0.027 (CI = +/-0.097; p = 0.563)	-0.042	+2.74%
Severity	2012.1	0.002 (CI = +/-0.105; p = 0.969)	-0.071	+0.19%
Severity	2012.2	0.039 (CI = +/-0.109; p = 0.459)	-0.031	+3.94%
Severity	2013.1	0.016 (CI = +/-0.123; p = 0.784)	-0.076	+1.60%
Severity	2013.2	0.001 (CI = +/-0.144; p = 0.982)	-0.091	+0.15%
Severity	2014.1	-0.032 (CI = +/-0.164; p = 0.669)	-0.079	-3.19%
Severity	2014.2	0.044 (CI = +/-0.161; p = 0.552)	-0.066	+4.48%
Severity	2015.1	-0.020 (CI = +/-0.171; p = 0.795)	-0.115	-1.98%
Severity	2015.2	-0.035 (CI = +/-0.219; p = 0.718)	-0.120	-3.42%
Severity	2016.1	-0.105 (CI = +/-0.263; p = 0.367)	-0.007	-9.95%
Severity	2016.2	-0.103 (CI = +/-0.371; p = 0.506)	-0.088	-9.80%
Frequency	2004.1	-0.018 (CI = +/-0.019; p = 0.063)	0.081	-1.83%
Frequency	2004.2	-0.017 (CI = +/-0.021; p = 0.110)	0.054	-1.65%
Frequency	2005.1	-0.016 (CI = +/-0.022; p = 0.160)	0.036	-1.55%
Frequency	2005.2	-0.010 (CI = +/-0.023; p = 0.370)	-0.006	-1.00%
Frequency	2006.1	-0.012 (CI = +/-0.024; p = 0.321)	0.001	-1.19%
Frequency	2006.2	-0.011 (CI = +/-0.026; p = 0.389)	-0.009	-1.11%
Frequency	2007.1	-0.016 (CI = +/-0.028; p = 0.240)	0.018	-1.60%
Frequency	2007.2	-0.017 (CI = +/-0.030; p = 0.263)	0.013	-1.65%
Frequency	2008.1	-0.015 (CI = +/-0.033; p = 0.361)	-0.006	-1.45%
Frequency	2008.2	-0.013 (CI = +/-0.036; p = 0.459)	-0.020	-1.28%
Frequency	2009.1	-0.010 (CI = +/-0.039; p = 0.603)	-0.036	-0.98%
Frequency	2009.2	-0.009 (CI = +/-0.043; p = 0.673)	-0.043	-0.87%
Frequency	2010.1	-0.021 (CI = +/-0.045; p = 0.342)	-0.003	-2.06%
Frequency	2010.2	-0.036 (CI = +/-0.045; p = 0.112)	0.091	-3.55%
Frequency	2011.1	-0.037 (CI = +/-0.051; p = 0.145)	0.073	-3.62%
Frequency	2011.2	-0.059 (CI = +/-0.049; p = 0.022)	0.258	-5.73%
Frequency	2012.1	-0.052 (CI = +/-0.055; p = 0.062)	0.172	-5.08%
Frequency	2012.2	-0.067 (CI = +/-0.060; p = 0.031)	0.256	-6.47%
Frequency	2013.1	-0.064 (CI = +/-0.070; p = 0.067)	0.191	-6.24%
Frequency	2013.2	-0.039 (CI = +/-0.073; p = 0.263)	0.031	-3.84%
Frequency	2014.1	-0.019 (CI = +/-0.082; p = 0.610)	-0.070	-1.93%
Frequency	2014.2	-0.039 (CI = +/-0.096; p = 0.386)	-0.017	-3.78%
Frequency	2015.1	-0.044 (CI = +/-0.119; p = 0.422)	-0.032	-4.29%
Frequency	2015.2	-0.022 (CI = +/-0.149; p = 0.739)	-0.123	-2.16%
Frequency	2016.1	-0.009 (CI = +/-0.197; p = 0.912)	-0.164	-0.92%
Frequency	2016.2	0.002 (CI = +/-0.277; p = 0.983)	-0.200	+0.24%

Accident Benefits

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	2004.1	0.040 (CI = +/-0.041; p = 0.058)	0.088	+4.08%
Loss Cost	2004.2	0.052 (CI = +/-0.042; p = 0.017)	0.157	+5.30%
Loss Cost	2005.1	0.058 (CI = +/-0.044; p = 0.011)	0.185	+6.01%
Loss Cost	2005.2	0.071 (CI = +/-0.045; p = 0.003)	0.264	+7.36%
Loss Cost	2006.1	0.070 (CI = +/-0.048; p = 0.006)	0.234	+7.25%
Loss Cost	2006.2	0.069 (CI = +/-0.052; p = 0.011)	0.207	+7.19%
Loss Cost	2007.1	0.069 (CI = +/-0.057; p = 0.019)	0.183	+7.16%
Loss Cost	2007.2	0.062 (CI = +/-0.061; p = 0.046)	0.130	+6.41%
Loss Cost	2008.1	0.066 (CI = +/-0.067; p = 0.052)	0.129	+6.84%
Loss Cost	2008.2	0.064 (CI = +/-0.073; p = 0.083)	0.100	+6.60%
Loss Cost	2009.1	0.056 (CI = +/-0.080; p = 0.158)	0.055	+5.79%
Loss Cost	2009.2	0.064 (CI = +/-0.088; p = 0.144)	0.066	+6.63%
Loss Cost	2010.1	0.049 (CI = +/-0.096; p = 0.296)	0.009	+5.05%
Loss Cost	2010.2	0.012 (CI = +/-0.096; p = 0.790)	-0.058	+1.23%
Loss Cost	2011.1	0.002 (CI = +/-0.107; p = 0.976)	-0.067	+0.16%
Loss Cost	2011.2	-0.043 (CI = +/-0.105; p = 0.396)	-0.016	-4.21%
Loss Cost	2012.1	-0.065 (CI = +/-0.117; p = 0.249)	0.032	-6.33%
Loss Cost	2012.2	-0.042 (CI = +/-0.132; p = 0.497)	-0.041	-4.16%
Loss Cost	2013.1	-0.069 (CI = +/-0.151; p = 0.338)	0.000	-6.63%
Loss Cost	2013.2	-0.059 (CI = +/-0.180; p = 0.480)	-0.044	-5.76%
Loss Cost	2014.1	-0.081 (CI = +/-0.217; p = 0.423)	-0.030	-7.75%
Loss Cost	2014.2	-0.017 (CI = +/-0.251; p = 0.878)	-0.121	-1.71%
Loss Cost	2015.1	-0.109 (CI = +/-0.281; p = 0.389)	-0.020	-10.35%
Loss Cost	2015.2	-0.113 (CI = +/-0.376; p = 0.490)	-0.070	-10.69%
Loss Cost	2016.1	-0.208 (CI = +/-0.495; p = 0.329)	0.028	-18.80%
Loss Cost	2016.2	-0.227 (CI = +/-0.755; p = 0.450)	-0.064	-20.34%
Severity	2004.1	0.061 (CI = +/-0.035; p = 0.001)	0.286	+6.28%
Severity	2004.2	0.071 (CI = +/-0.035; p = 0.000)	0.362	+7.35%
Severity	2005.1	0.077 (CI = +/-0.037; p = 0.000)	0.384	+7.97%
Severity	2005.2	0.084 (CI = +/-0.038; p = 0.000)	0.413	+8.72%
Severity	2006.1	0.085 (CI = +/-0.041; p = 0.000)	0.392	+8.84%
Severity	2006.2	0.084 (CI = +/-0.045; p = 0.001)	0.356	+8.72%
Severity	2007.1	0.089 (CI = +/-0.048; p = 0.001)	0.362	+9.30%
Severity	2007.2	0.083 (CI = +/-0.052; p = 0.003)	0.302	+8.63%
Severity	2008.1	0.085 (CI = +/-0.057; p = 0.005)	0.284	+8.87%
Severity	2008.2	0.081 (CI = +/-0.062; p = 0.013)	0.235	+8.46%
Severity	2009.1	0.071 (CI = +/-0.067; p = 0.040)	0.162	+7.33%
Severity	2009.2	0.078 (CI = +/-0.074; p = 0.040)	0.171	+8.10%
Severity	2010.1	0.077 (CI = +/-0.082; p = 0.066)	0.138	+7.99%
Severity	2010.2	0.058 (CI = +/-0.089; p = 0.187)	0.050	+5.95%
Severity	2011.1	0.049 (CI = +/-0.100; p = 0.310)	0.006	+5.04%
Severity	2011.2	0.031 (CI = +/-0.111; p = 0.558)	-0.045	+3.15%
Severity	2012.1	0.003 (CI = +/-0.121; p = 0.960)	-0.077	+0.29%
Severity	2012.2	0.045 (CI = +/-0.127; p = 0.451)	-0.031	+4.65%
Severity	2013.1	0.020 (CI = +/-0.145; p = 0.768)	-0.082	+2.01%
Severity	2013.2	0.004 (CI = +/-0.172; p = 0.962)	-0.100	+0.37%
Severity	2014.1	-0.037 (CI = +/-0.200; p = 0.689)	-0.090	-3.59%
Severity	2014.2	0.056 (CI = +/-0.199; p = 0.537)	-0.069	+5.73%
Severity	2015.1	-0.021 (CI = +/-0.220; p = 0.828)	-0.135	-2.08%
Severity	2015.2	-0.040 (CI = +/-0.292; p = 0.747)	-0.145	-3.96%
Severity	2016.1	-0.135 (CI = +/-0.365; p = 0.384)	-0.016	-12.67%
Severity	2016.2	-0.146 (CI = +/-0.558; p = 0.509)	-0.105	-13.54%
Frequency	2004.1	-0.021 (CI = +/-0.021; p = 0.046)	0.101	-2.08%
Frequency	2004.2	-0.019 (CI = +/-0.022; p = 0.083)	0.072	-1.91%
Frequency	2005.1	-0.018 (CI = +/-0.023; p = 0.122)	0.053	-1.81%
Frequency	2005.2	-0.013 (CI = +/-0.024; p = 0.295)	0.005	-1.25%
Frequency	2006.1	-0.015 (CI = +/-0.026; p = 0.252)	0.014	-1.47%
Frequency	2006.2	-0.014 (CI = +/-0.028; p = 0.310)	0.003	-1.40%
Frequency	2007.1	-0.020 (CI = +/-0.030; p = 0.180)	0.037	-1.96%
Frequency	2007.2	-0.021 (CI = +/-0.032; p = 0.198)	0.032	-2.04%
Frequency	2008.1	-0.019 (CI = +/-0.035; p = 0.278)	0.011	-1.87%
Frequency	2008.2	-0.017 (CI = +/-0.039; p = 0.361)	-0.006	-1.72%
Frequency	2009.1	-0.014 (CI = +/-0.042; p = 0.486)	-0.025	-1.43%
Frequency	2009.2	-0.014 (CI = +/-0.047; p = 0.549)	-0.034	-1.36%
Frequency	2010.1	-0.028 (CI = +/-0.049; p = 0.252)	0.022	-2.72%
Frequency	2010.2	-0.046 (CI = +/-0.049; p = 0.069)	0.142	-4.45%
Frequency	2011.1	-0.048 (CI = +/-0.056; p = 0.089)	0.126	-4.65%
Frequency	2011.2	-0.074 (CI = +/-0.052; p = 0.008)	0.359	-7.14%
Frequency	2012.1	-0.068 (CI = +/-0.059; p = 0.027)	0.272	-6.61%
Frequency	2012.2	-0.088 (CI = +/-0.063; p = 0.010)	0.390	-8.41%
Frequency	2013.1	-0.089 (CI = +/-0.074; p = 0.023)	0.331	-8.48%
Frequency	2013.2	-0.063 (CI = +/-0.080; p = 0.108)	0.161	-6.11%
Frequency	2014.1	-0.044 (CI = +/-0.093; p = 0.309)	0.016	-4.32%
Frequency	2014.2	-0.073 (CI = +/-0.106; p = 0.150)	0.146	-7.04%
Frequency	2015.1	-0.088 (CI = +/-0.133; p = 0.161)	0.154	-8.45%
Frequency	2015.2	-0.073 (CI = +/-0.176; p = 0.351)	0.003	-7.01%
Frequency	2016.1	-0.073 (CI = +/-0.248; p = 0.484)	-0.077	-7.02%
Frequency	2016.2	-0.082 (CI = +/-0.378; p = 0.579)	-0.146	-7.87%

Accident Benefits

Coverage = AB Total
 End Trend Period = 2021.2
 Excluded Points = 2012.1,2014.1,2017.1
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.033 (CI = +/-0.028; p = 0.025)	0.124	+3.33%
Loss Cost	2004.2	0.042 (CI = +/-0.028; p = 0.005)	0.212	+4.25%
Loss Cost	2005.1	0.047 (CI = +/-0.029; p = 0.003)	0.249	+4.78%
Loss Cost	2005.2	0.056 (CI = +/-0.028; p = 0.000)	0.349	+5.75%
Loss Cost	2006.1	0.055 (CI = +/-0.030; p = 0.001)	0.320	+5.68%
Loss Cost	2006.2	0.055 (CI = +/-0.032; p = 0.002)	0.296	+5.66%
Loss Cost	2007.1	0.055 (CI = +/-0.035; p = 0.003)	0.273	+5.68%
Loss Cost	2007.2	0.051 (CI = +/-0.037; p = 0.009)	0.221	+5.22%
Loss Cost	2008.1	0.055 (CI = +/-0.040; p = 0.009)	0.229	+5.61%
Loss Cost	2008.2	0.054 (CI = +/-0.043; p = 0.016)	0.202	+5.56%
Loss Cost	2009.1	0.051 (CI = +/-0.047; p = 0.035)	0.157	+5.19%
Loss Cost	2009.2	0.058 (CI = +/-0.050; p = 0.025)	0.189	+6.00%
Loss Cost	2010.1	0.051 (CI = +/-0.054; p = 0.064)	0.125	+5.24%
Loss Cost	2010.2	0.030 (CI = +/-0.053; p = 0.257)	0.019	+3.02%
Loss Cost	2011.1	0.029 (CI = +/-0.060; p = 0.327)	0.001	+2.91%
Loss Cost	2011.2	0.006 (CI = +/-0.061; p = 0.850)	-0.060	+0.55%
Loss Cost	2012.2	0.001 (CI = +/-0.070; p = 0.967)	-0.067	+0.14%
Loss Cost	2013.1	-0.004 (CI = +/-0.080; p = 0.912)	-0.070	-0.42%
Loss Cost	2013.2	0.016 (CI = +/-0.089; p = 0.709)	-0.065	+1.58%
Loss Cost	2014.2	0.023 (CI = +/-0.105; p = 0.639)	-0.063	+2.35%
Loss Cost	2015.1	-0.006 (CI = +/-0.116; p = 0.919)	-0.090	-0.55%
Loss Cost	2015.2	0.013 (CI = +/-0.137; p = 0.837)	-0.095	+1.30%
Loss Cost	2016.1	0.006 (CI = +/-0.169; p = 0.935)	-0.110	+0.63%
Loss Cost	2016.2	0.051 (CI = +/-0.205; p = 0.581)	-0.080	+5.25%
Severity	2004.1	0.055 (CI = +/-0.019; p = 0.000)	0.524	+5.67%
Severity	2004.2	0.063 (CI = +/-0.017; p = 0.000)	0.643	+6.49%
Severity	2005.1	0.067 (CI = +/-0.017; p = 0.000)	0.681	+6.97%
Severity	2005.2	0.073 (CI = +/-0.017; p = 0.000)	0.729	+7.55%
Severity	2006.1	0.074 (CI = +/-0.018; p = 0.000)	0.719	+7.68%
Severity	2006.2	0.074 (CI = +/-0.019; p = 0.000)	0.697	+7.65%
Severity	2007.1	0.078 (CI = +/-0.020; p = 0.000)	0.719	+8.14%
Severity	2007.2	0.075 (CI = +/-0.021; p = 0.000)	0.688	+7.78%
Severity	2008.1	0.078 (CI = +/-0.022; p = 0.000)	0.686	+8.09%
Severity	2008.2	0.077 (CI = +/-0.024; p = 0.000)	0.655	+8.00%
Severity	2009.1	0.072 (CI = +/-0.025; p = 0.000)	0.610	+7.47%
Severity	2009.2	0.080 (CI = +/-0.025; p = 0.000)	0.668	+8.34%
Severity	2010.1	0.084 (CI = +/-0.028; p = 0.000)	0.661	+8.71%
Severity	2010.2	0.076 (CI = +/-0.029; p = 0.000)	0.606	+7.87%
Severity	2011.1	0.077 (CI = +/-0.032; p = 0.000)	0.576	+8.04%
Severity	2011.2	0.075 (CI = +/-0.037; p = 0.001)	0.512	+7.78%
Severity	2012.2	0.069 (CI = +/-0.041; p = 0.003)	0.421	+7.15%
Severity	2013.1	0.064 (CI = +/-0.047; p = 0.012)	0.332	+6.56%
Severity	2013.2	0.068 (CI = +/-0.054; p = 0.017)	0.314	+7.07%
Severity	2014.2	0.066 (CI = +/-0.064; p = 0.046)	0.233	+6.79%
Severity	2015.1	0.040 (CI = +/-0.066; p = 0.207)	0.063	+4.08%
Severity	2015.2	0.047 (CI = +/-0.078; p = 0.208)	0.069	+4.83%
Severity	2016.1	0.035 (CI = +/-0.095; p = 0.420)	-0.029	+3.60%
Severity	2016.2	0.076 (CI = +/-0.104; p = 0.127)	0.174	+7.95%
Frequency	2004.1	-0.022 (CI = +/-0.018; p = 0.015)	0.149	-2.21%
Frequency	2004.2	-0.021 (CI = +/-0.019; p = 0.028)	0.123	-2.10%
Frequency	2005.1	-0.021 (CI = +/-0.020; p = 0.042)	0.105	-2.05%
Frequency	2005.2	-0.017 (CI = +/-0.021; p = 0.106)	0.058	-1.67%
Frequency	2006.1	-0.019 (CI = +/-0.022; p = 0.090)	0.069	-1.86%
Frequency	2006.2	-0.019 (CI = +/-0.023; p = 0.114)	0.058	-1.85%
Frequency	2007.1	-0.023 (CI = +/-0.025; p = 0.064)	0.096	-2.28%
Frequency	2007.2	-0.024 (CI = +/-0.026; p = 0.072)	0.092	-2.38%
Frequency	2008.1	-0.023 (CI = +/-0.029; p = 0.105)	0.071	-2.30%
Frequency	2008.2	-0.023 (CI = +/-0.031; p = 0.141)	0.055	-2.25%
Frequency	2009.1	-0.021 (CI = +/-0.034; p = 0.200)	0.033	-2.12%
Frequency	2009.2	-0.022 (CI = +/-0.037; p = 0.231)	0.024	-2.16%
Frequency	2010.1	-0.032 (CI = +/-0.038; p = 0.091)	0.098	-3.20%
Frequency	2010.2	-0.046 (CI = +/-0.039; p = 0.022)	0.218	-4.50%
Frequency	2011.1	-0.049 (CI = +/-0.043; p = 0.029)	0.207	-4.76%
Frequency	2011.2	-0.069 (CI = +/-0.041; p = 0.002)	0.415	-6.71%
Frequency	2012.2	-0.068 (CI = +/-0.047; p = 0.008)	0.347	-6.55%
Frequency	2013.1	-0.068 (CI = +/-0.054; p = 0.017)	0.297	-6.55%
Frequency	2013.2	-0.053 (CI = +/-0.059; p = 0.076)	0.162	-5.13%
Frequency	2014.2	-0.043 (CI = +/-0.069; p = 0.203)	0.059	-4.16%
Frequency	2015.1	-0.045 (CI = +/-0.081; p = 0.243)	0.042	-4.45%
Frequency	2015.2	-0.034 (CI = +/-0.096; p = 0.445)	-0.035	-3.36%
Frequency	2016.1	-0.029 (CI = +/-0.118; p = 0.591)	-0.074	-2.86%
Frequency	2016.2	-0.025 (CI = +/-0.151; p = 0.710)	-0.104	-2.50%

Accident Benefits

Coverage = AB Total
End Trend Period = 2021.1
Excluded Points = 2012.1,2014.1,2017.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.029 (CI = +/-0.030; p = 0.058)	0.085	+2.92%
Loss Cost	2004.2	0.038 (CI = +/-0.029; p = 0.013)	0.167	+3.87%
Loss Cost	2005.1	0.043 (CI = +/-0.030; p = 0.007)	0.203	+4.41%
Loss Cost	2005.2	0.053 (CI = +/-0.030; p = 0.001)	0.302	+5.42%
Loss Cost	2006.1	0.052 (CI = +/-0.032; p = 0.003)	0.272	+5.32%
Loss Cost	2006.2	0.051 (CI = +/-0.034; p = 0.005)	0.247	+5.28%
Loss Cost	2007.1	0.051 (CI = +/-0.037; p = 0.009)	0.224	+5.27%
Loss Cost	2007.2	0.046 (CI = +/-0.039; p = 0.023)	0.171	+4.75%
Loss Cost	2008.1	0.050 (CI = +/-0.042; p = 0.023)	0.178	+5.13%
Loss Cost	2008.2	0.049 (CI = +/-0.046; p = 0.038)	0.151	+5.05%
Loss Cost	2009.1	0.045 (CI = +/-0.050; p = 0.077)	0.106	+4.60%
Loss Cost	2009.2	0.053 (CI = +/-0.054; p = 0.056)	0.136	+5.42%
Loss Cost	2010.1	0.044 (CI = +/-0.059; p = 0.132)	0.073	+4.53%
Loss Cost	2010.2	0.020 (CI = +/-0.057; p = 0.465)	-0.025	+2.06%
Loss Cost	2011.1	0.018 (CI = +/-0.065; p = 0.563)	-0.040	+1.82%
Loss Cost	2011.2	-0.009 (CI = +/-0.065; p = 0.769)	-0.060	-0.90%
Loss Cost	2012.2	-0.016 (CI = +/-0.075; p = 0.650)	-0.055	-1.60%
Loss Cost	2013.1	-0.025 (CI = +/-0.085; p = 0.539)	-0.045	-2.46%
Loss Cost	2013.2	-0.006 (CI = +/-0.097; p = 0.898)	-0.082	-0.58%
Loss Cost	2014.2	-0.002 (CI = +/-0.117; p = 0.977)	-0.091	-0.16%
Loss Cost	2015.1	-0.039 (CI = +/-0.127; p = 0.508)	-0.050	-3.84%
Loss Cost	2015.2	-0.024 (CI = +/-0.153; p = 0.730)	-0.096	-2.38%
Loss Cost	2016.1	-0.041 (CI = +/-0.191; p = 0.636)	-0.092	-4.00%
Loss Cost	2016.2	0.000 (CI = +/-0.244; p = 0.997)	-0.143	+0.03%
Severity	2004.1	0.055 (CI = +/-0.020; p = 0.000)	0.498	+5.64%
Severity	2004.2	0.063 (CI = +/-0.018; p = 0.000)	0.623	+6.51%
Severity	2005.1	0.068 (CI = +/-0.018; p = 0.000)	0.663	+7.03%
Severity	2005.2	0.074 (CI = +/-0.018; p = 0.000)	0.715	+7.65%
Severity	2006.1	0.075 (CI = +/-0.019; p = 0.000)	0.704	+7.80%
Severity	2006.2	0.075 (CI = +/-0.020; p = 0.000)	0.681	+7.77%
Severity	2007.1	0.080 (CI = +/-0.021; p = 0.000)	0.706	+8.30%
Severity	2007.2	0.076 (CI = +/-0.022; p = 0.000)	0.673	+7.93%
Severity	2008.1	0.079 (CI = +/-0.024; p = 0.000)	0.672	+8.27%
Severity	2008.2	0.079 (CI = +/-0.026; p = 0.000)	0.640	+8.18%
Severity	2009.1	0.074 (CI = +/-0.027; p = 0.000)	0.591	+7.63%
Severity	2009.2	0.082 (CI = +/-0.028; p = 0.000)	0.655	+8.59%
Severity	2010.1	0.086 (CI = +/-0.030; p = 0.000)	0.650	+9.02%
Severity	2010.2	0.078 (CI = +/-0.032; p = 0.000)	0.590	+8.13%
Severity	2011.1	0.080 (CI = +/-0.036; p = 0.000)	0.560	+8.35%
Severity	2011.2	0.078 (CI = +/-0.041; p = 0.001)	0.495	+8.11%
Severity	2012.2	0.072 (CI = +/-0.047; p = 0.005)	0.398	+7.45%
Severity	2013.1	0.066 (CI = +/-0.053; p = 0.019)	0.306	+6.83%
Severity	2013.2	0.072 (CI = +/-0.062; p = 0.027)	0.291	+7.45%
Severity	2014.2	0.070 (CI = +/-0.075; p = 0.066)	0.210	+7.21%
Severity	2015.1	0.040 (CI = +/-0.078; p = 0.272)	0.031	+4.13%
Severity	2015.2	0.049 (CI = +/-0.094; p = 0.267)	0.038	+5.03%
Severity	2016.1	0.035 (CI = +/-0.116; p = 0.504)	-0.060	+3.60%
Severity	2016.2	0.086 (CI = +/-0.131; p = 0.163)	0.152	+8.99%
Frequency	2004.1	-0.026 (CI = +/-0.018; p = 0.007)	0.194	-2.57%
Frequency	2004.2	-0.025 (CI = +/-0.019; p = 0.013)	0.166	-2.48%
Frequency	2005.1	-0.025 (CI = +/-0.021; p = 0.021)	0.148	-2.45%
Frequency	2005.2	-0.021 (CI = +/-0.021; p = 0.056)	0.096	-2.07%
Frequency	2006.1	-0.023 (CI = +/-0.023; p = 0.046)	0.111	-2.29%
Frequency	2006.2	-0.023 (CI = +/-0.024; p = 0.060)	0.100	-2.31%
Frequency	2007.1	-0.028 (CI = +/-0.025; p = 0.030)	0.147	-2.80%
Frequency	2007.2	-0.030 (CI = +/-0.027; p = 0.034)	0.145	-2.95%
Frequency	2008.1	-0.029 (CI = +/-0.030; p = 0.052)	0.123	-2.90%
Frequency	2008.2	-0.029 (CI = +/-0.032; p = 0.073)	0.105	-2.90%
Frequency	2009.1	-0.029 (CI = +/-0.035; p = 0.108)	0.080	-2.82%
Frequency	2009.2	-0.030 (CI = +/-0.039; p = 0.127)	0.072	-2.93%
Frequency	2010.1	-0.042 (CI = +/-0.040; p = 0.040)	0.171	-4.11%
Frequency	2010.2	-0.058 (CI = +/-0.039; p = 0.006)	0.328	-5.62%
Frequency	2011.1	-0.062 (CI = +/-0.044; p = 0.008)	0.324	-6.03%
Frequency	2011.2	-0.087 (CI = +/-0.037; p = 0.000)	0.595	-8.34%
Frequency	2012.2	-0.088 (CI = +/-0.043; p = 0.001)	0.543	-8.42%
Frequency	2013.1	-0.091 (CI = +/-0.050; p = 0.002)	0.507	-8.70%
Frequency	2013.2	-0.078 (CI = +/-0.056; p = 0.011)	0.385	-7.48%
Frequency	2014.2	-0.071 (CI = +/-0.067; p = 0.039)	0.272	-6.88%
Frequency	2015.1	-0.080 (CI = +/-0.079; p = 0.049)	0.269	-7.65%
Frequency	2015.2	-0.073 (CI = +/-0.096; p = 0.119)	0.164	-7.05%
Frequency	2016.1	-0.076 (CI = +/-0.121; p = 0.185)	0.109	-7.33%
Frequency	2016.2	-0.086 (CI = +/-0.159; p = 0.243)	0.072	-8.22%

Accident Benefits

Coverage = AB Total
 End Trend Period = 2019.2
 Excluded Points = 2012.1,2014.1,2017.1
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.032 (CI = +/-0.036; p = 0.082)	0.075	+3.23%
Loss Cost	2004.2	0.043 (CI = +/-0.035; p = 0.019)	0.163	+4.41%
Loss Cost	2005.1	0.050 (CI = +/-0.037; p = 0.010)	0.205	+5.10%
Loss Cost	2005.2	0.062 (CI = +/-0.036; p = 0.002)	0.320	+6.41%
Loss Cost	2006.1	0.062 (CI = +/-0.039; p = 0.003)	0.291	+6.36%
Loss Cost	2006.2	0.062 (CI = +/-0.042; p = 0.006)	0.267	+6.38%
Loss Cost	2007.1	0.063 (CI = +/-0.046; p = 0.009)	0.246	+6.45%
Loss Cost	2007.2	0.057 (CI = +/-0.049; p = 0.025)	0.190	+5.89%
Loss Cost	2008.1	0.063 (CI = +/-0.053; p = 0.023)	0.203	+6.48%
Loss Cost	2008.2	0.063 (CI = +/-0.059; p = 0.037)	0.177	+6.50%
Loss Cost	2009.1	0.059 (CI = +/-0.065; p = 0.072)	0.129	+6.05%
Loss Cost	2009.2	0.070 (CI = +/-0.070; p = 0.049)	0.172	+7.30%
Loss Cost	2010.1	0.061 (CI = +/-0.078; p = 0.114)	0.102	+6.32%
Loss Cost	2010.2	0.031 (CI = +/-0.078; p = 0.404)	-0.018	+3.16%
Loss Cost	2011.1	0.029 (CI = +/-0.089; p = 0.490)	-0.037	+2.98%
Loss Cost	2011.2	-0.007 (CI = +/-0.091; p = 0.869)	-0.081	-0.71%
Loss Cost	2012.2	-0.017 (CI = +/-0.109; p = 0.736)	-0.079	-1.70%
Loss Cost	2013.1	-0.031 (CI = +/-0.129; p = 0.608)	-0.070	-3.02%
Loss Cost	2013.2	-0.002 (CI = +/-0.153; p = 0.972)	-0.111	-0.24%
Loss Cost	2014.2	0.005 (CI = +/-0.195; p = 0.952)	-0.124	+0.53%
Loss Cost	2015.1	-0.056 (CI = +/-0.222; p = 0.567)	-0.087	-5.49%
Loss Cost	2015.2	-0.035 (CI = +/-0.290; p = 0.775)	-0.150	-3.48%
Loss Cost	2016.1	-0.072 (CI = +/-0.402; p = 0.663)	-0.151	-6.98%
Loss Cost	2016.2	-0.001 (CI = +/-0.611; p = 0.997)	-0.250	-0.10%
Severity	2004.1	0.048 (CI = +/-0.024; p = 0.000)	0.371	+4.94%
Severity	2004.2	0.058 (CI = +/-0.022; p = 0.000)	0.516	+5.94%
Severity	2005.1	0.063 (CI = +/-0.022; p = 0.000)	0.565	+6.53%
Severity	2005.2	0.070 (CI = +/-0.022; p = 0.000)	0.630	+7.26%
Severity	2006.1	0.072 (CI = +/-0.024; p = 0.000)	0.616	+7.41%
Severity	2006.2	0.071 (CI = +/-0.025; p = 0.000)	0.585	+7.35%
Severity	2007.1	0.077 (CI = +/-0.026; p = 0.000)	0.618	+7.99%
Severity	2007.2	0.072 (CI = +/-0.028; p = 0.000)	0.569	+7.49%
Severity	2008.1	0.076 (CI = +/-0.030; p = 0.000)	0.569	+7.89%
Severity	2008.2	0.075 (CI = +/-0.033; p = 0.000)	0.525	+7.74%
Severity	2009.1	0.067 (CI = +/-0.036; p = 0.001)	0.454	+6.98%
Severity	2009.2	0.079 (CI = +/-0.036; p = 0.000)	0.538	+8.17%
Severity	2010.1	0.083 (CI = +/-0.041; p = 0.001)	0.532	+8.69%
Severity	2010.2	0.072 (CI = +/-0.043; p = 0.003)	0.440	+7.45%
Severity	2011.1	0.074 (CI = +/-0.050; p = 0.007)	0.400	+7.66%
Severity	2011.2	0.070 (CI = +/-0.058; p = 0.023)	0.310	+7.20%
Severity	2012.2	0.059 (CI = +/-0.068; p = 0.084)	0.179	+6.06%
Severity	2013.1	0.048 (CI = +/-0.080; p = 0.211)	0.067	+4.90%
Severity	2013.2	0.053 (CI = +/-0.098; p = 0.252)	0.047	+5.43%
Severity	2014.2	0.044 (CI = +/-0.125; p = 0.441)	-0.039	+4.48%
Severity	2015.1	-0.011 (CI = +/-0.124; p = 0.843)	-0.136	-1.08%
Severity	2015.2	-0.010 (CI = +/-0.164; p = 0.891)	-0.163	-0.95%
Severity	2016.1	-0.055 (CI = +/-0.212; p = 0.531)	-0.101	-5.39%
Severity	2016.2	0.011 (CI = +/-0.300; p = 0.925)	-0.247	+1.09%
Frequency	2004.1	-0.016 (CI = +/-0.021; p = 0.116)	0.055	-1.63%
Frequency	2004.2	-0.015 (CI = +/-0.022; p = 0.185)	0.031	-1.45%
Frequency	2005.1	-0.014 (CI = +/-0.024; p = 0.249)	0.015	-1.34%
Frequency	2005.2	-0.008 (CI = +/-0.024; p = 0.506)	-0.022	-0.79%
Frequency	2006.1	-0.010 (CI = +/-0.026; p = 0.441)	-0.016	-0.98%
Frequency	2006.2	-0.009 (CI = +/-0.028; p = 0.510)	-0.025	-0.90%
Frequency	2007.1	-0.014 (CI = +/-0.030; p = 0.328)	0.000	-1.42%
Frequency	2007.2	-0.015 (CI = +/-0.032; p = 0.346)	-0.003	-1.49%
Frequency	2008.1	-0.013 (CI = +/-0.035; p = 0.447)	-0.020	-1.30%
Frequency	2008.2	-0.012 (CI = +/-0.039; p = 0.539)	-0.033	-1.15%
Frequency	2009.1	-0.009 (CI = +/-0.043; p = 0.672)	-0.047	-0.87%
Frequency	2009.2	-0.008 (CI = +/-0.048; p = 0.725)	-0.054	-0.81%
Frequency	2010.1	-0.022 (CI = +/-0.050; p = 0.364)	-0.008	-2.17%
Frequency	2010.2	-0.041 (CI = +/-0.050; p = 0.104)	0.119	-3.99%
Frequency	2011.1	-0.044 (CI = +/-0.058; p = 0.120)	0.112	-4.34%
Frequency	2011.2	-0.077 (CI = +/-0.050; p = 0.006)	0.435	-7.37%
Frequency	2012.2	-0.076 (CI = +/-0.061; p = 0.018)	0.356	-7.31%
Frequency	2013.1	-0.078 (CI = +/-0.072; p = 0.036)	0.305	-7.54%
Frequency	2013.2	-0.055 (CI = +/-0.082; p = 0.160)	0.119	-5.38%
Frequency	2014.2	-0.039 (CI = +/-0.102; p = 0.407)	-0.027	-3.78%
Frequency	2015.1	-0.046 (CI = +/-0.128; p = 0.428)	-0.038	-4.46%
Frequency	2015.2	-0.026 (CI = +/-0.165; p = 0.715)	-0.139	-2.55%
Frequency	2016.1	-0.017 (CI = +/-0.232; p = 0.858)	-0.192	-1.68%
Frequency	2016.2	-0.012 (CI = +/-0.363; p = 0.933)	-0.247	-1.17%

Collision

Coverage = CL
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Implied Trend			
		Time	Seasonality	Adjusted R ² Rate	
Loss Cost	2004.1	0.003 (CI = +/-0.017; p = 0.710)	-0.009 (CI = +/-0.172; p = 0.914)	-0.056	+0.31%
Loss Cost	2004.2	0.001 (CI = +/-0.017; p = 0.919)	0.004 (CI = +/-0.175; p = 0.967)	-0.062	+0.09%
Loss Cost	2005.1	-0.004 (CI = +/-0.017; p = 0.626)	-0.026 (CI = +/-0.170; p = 0.758)	-0.054	-0.42%
Loss Cost	2005.2	-0.005 (CI = +/-0.018; p = 0.549)	-0.019 (CI = +/-0.175; p = 0.826)	-0.052	-0.54%
Loss Cost	2006.1	-0.006 (CI = +/-0.020; p = 0.542)	-0.022 (CI = +/-0.181; p = 0.809)	-0.054	-0.59%
Loss Cost	2006.2	-0.007 (CI = +/-0.021; p = 0.480)	-0.014 (CI = +/-0.187; p = 0.875)	-0.051	-0.73%
Loss Cost	2007.1	-0.013 (CI = +/-0.021; p = 0.227)	-0.043 (CI = +/-0.184; p = 0.636)	-0.011	-1.27%
Loss Cost	2007.2	-0.017 (CI = +/-0.022; p = 0.129)	-0.023 (CI = +/-0.186; p = 0.798)	0.018	-1.68%
Loss Cost	2008.1	-0.014 (CI = +/-0.024; p = 0.225)	-0.011 (CI = +/-0.191; p = 0.908)	-0.017	-1.42%
Loss Cost	2008.2	-0.010 (CI = +/-0.025; p = 0.422)	-0.031 (CI = +/-0.194; p = 0.743)	-0.049	-0.98%
Loss Cost	2009.1	0.001 (CI = +/-0.023; p = 0.952)	0.016 (CI = +/-0.175; p = 0.849)	-0.085	+0.07%
Loss Cost	2009.2	0.000 (CI = +/-0.025; p = 0.988)	0.018 (CI = +/-0.182; p = 0.836)	-0.089	+0.02%
Loss Cost	2010.1	0.001 (CI = +/-0.028; p = 0.959)	0.020 (CI = +/-0.191; p = 0.826)	-0.093	+0.07%
Loss Cost	2010.2	-0.001 (CI = +/-0.030; p = 0.951)	0.027 (CI = +/-0.200; p = 0.784)	-0.096	-0.09%
Loss Cost	2011.1	-0.001 (CI = +/-0.033; p = 0.966)	0.027 (CI = +/-0.211; p = 0.788)	-0.101	-0.07%
Loss Cost	2011.2	-0.005 (CI = +/-0.036; p = 0.756)	0.044 (CI = +/-0.218; p = 0.677)	-0.094	-0.54%
Loss Cost	2012.1	-0.005 (CI = +/-0.040; p = 0.795)	0.045 (CI = +/-0.232; p = 0.685)	-0.101	-0.50%
Loss Cost	2012.2	-0.011 (CI = +/-0.044; p = 0.605)	0.064 (CI = +/-0.241; p = 0.581)	-0.085	-1.09%
Loss Cost	2013.1	-0.023 (CI = +/-0.047; p = 0.313)	0.026 (CI = +/-0.243; p = 0.823)	-0.049	-2.27%
Loss Cost	2013.2	-0.033 (CI = +/-0.051; p = 0.179)	0.056 (CI = +/-0.249; p = 0.639)	0.014	-3.29%
Loss Cost	2014.1	-0.029 (CI = +/-0.058; p = 0.296)	0.067 (CI = +/-0.268; p = 0.596)	-0.025	-2.89%
Loss Cost	2014.2	-0.049 (CI = +/-0.059; p = 0.097)	0.117 (CI = +/-0.257; p = 0.342)	0.137	-4.79%
Loss Cost	2015.1	-0.075 (CI = +/-0.059; p = 0.018)	0.053 (CI = +/-0.238; p = 0.632)	0.331	-7.18%
Loss Cost	2015.2	-0.082 (CI = +/-0.069; p = 0.024)	0.069 (CI = +/-0.257; p = 0.564)	0.312	-7.86%
Loss Cost	2016.1	-0.084 (CI = +/-0.083; p = 0.048)	0.063 (CI = +/-0.288; p = 0.632)	0.264	-8.10%
Loss Cost	2016.2	-0.078 (CI = +/-0.101; p = 0.114)	0.051 (CI = +/-0.321; p = 0.723)	0.114	-7.49%
Severity	2004.1	0.030 (CI = +/-0.015; p = 0.000)	-0.006 (CI = +/-0.159; p = 0.936)	0.282	+3.02%
Severity	2004.2	0.027 (CI = +/-0.016; p = 0.001)	0.009 (CI = +/-0.160; p = 0.905)	0.230	+2.74%
Severity	2005.1	0.031 (CI = +/-0.016; p = 0.001)	0.030 (CI = +/-0.159; p = 0.701)	0.280	+3.11%
Severity	2005.2	0.033 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.161; p = 0.848)	0.309	+3.39%
Severity	2006.1	0.036 (CI = +/-0.018; p = 0.000)	0.029 (CI = +/-0.164; p = 0.717)	0.328	+3.65%
Severity	2006.2	0.039 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.165; p = 0.879)	0.361	+4.00%
Severity	2007.1	0.041 (CI = +/-0.020; p = 0.000)	0.022 (CI = +/-0.170; p = 0.793)	0.361	+4.19%
Severity	2007.2	0.038 (CI = +/-0.021; p = 0.001)	0.038 (CI = +/-0.173; p = 0.655)	0.306	+3.84%
Severity	2008.1	0.041 (CI = +/-0.022; p = 0.001)	0.052 (CI = +/-0.177; p = 0.554)	0.318	+4.14%
Severity	2008.2	0.046 (CI = +/-0.022; p = 0.000)	0.026 (CI = +/-0.175; p = 0.759)	0.383	+4.73%
Severity	2009.1	0.058 (CI = +/-0.018; p = 0.000)	0.082 (CI = +/-0.139; p = 0.236)	0.623	+6.02%
Severity	2009.2	0.060 (CI = +/-0.020; p = 0.000)	0.074 (CI = +/-0.144; p = 0.297)	0.616	+6.21%
Severity	2010.1	0.063 (CI = +/-0.021; p = 0.000)	0.086 (CI = +/-0.149; p = 0.242)	0.610	+6.52%
Severity	2010.2	0.065 (CI = +/-0.023; p = 0.000)	0.078 (CI = +/-0.155; p = 0.304)	0.602	+6.73%
Severity	2011.1	0.073 (CI = +/-0.024; p = 0.000)	0.107 (CI = +/-0.151; p = 0.155)	0.655	+7.53%
Severity	2011.2	0.072 (CI = +/-0.026; p = 0.000)	0.108 (CI = +/-0.159; p = 0.170)	0.627	+7.49%
Severity	2012.1	0.075 (CI = +/-0.029; p = 0.000)	0.117 (CI = +/-0.167; p = 0.159)	0.601	+7.76%
Severity	2012.2	0.074 (CI = +/-0.032; p = 0.000)	0.120 (CI = +/-0.177; p = 0.171)	0.566	+7.65%
Severity	2013.1	0.067 (CI = +/-0.035; p = 0.001)	0.099 (CI = +/-0.184; p = 0.268)	0.468	+6.95%
Severity	2013.2	0.059 (CI = +/-0.038; p = 0.005)	0.121 (CI = +/-0.188; p = 0.188)	0.407	+6.12%
Severity	2014.1	0.070 (CI = +/-0.041; p = 0.003)	0.151 (CI = +/-0.191; p = 0.111)	0.465	+7.24%
Severity	2014.2	0.054 (CI = +/-0.041; p = 0.014)	0.191 (CI = +/-0.178; p = 0.037)	0.456	+5.56%
Severity	2015.1	0.039 (CI = +/-0.043; p = 0.070)	0.154 (CI = +/-0.174; p = 0.078)	0.276	+4.02%
Severity	2015.2	0.044 (CI = +/-0.050; p = 0.082)	0.144 (CI = +/-0.189; p = 0.119)	0.279	+4.46%
Severity	2016.1	0.046 (CI = +/-0.061; p = 0.125)	0.149 (CI = +/-0.212; p = 0.145)	0.198	+4.69%
Severity	2016.2	0.058 (CI = +/-0.072; p = 0.100)	0.127 (CI = +/-0.228; p = 0.234)	0.237	+5.95%
Frequency	2004.1	-0.027 (CI = +/-0.016; p = 0.002)	-0.003 (CI = +/-0.166; p = 0.972)	0.214	-2.63%
Frequency	2004.2	-0.026 (CI = +/-0.017; p = 0.004)	-0.006 (CI = +/-0.171; p = 0.945)	0.188	-2.58%
Frequency	2005.1	-0.035 (CI = +/-0.014; p = 0.000)	-0.056 (CI = +/-0.142; p = 0.424)	0.405	-3.42%
Frequency	2005.2	-0.039 (CI = +/-0.014; p = 0.000)	-0.034 (CI = +/-0.138; p = 0.615)	0.469	-3.80%
Frequency	2006.1	-0.042 (CI = +/-0.015; p = 0.000)	-0.051 (CI = +/-0.138; p = 0.457)	0.499	-4.10%
Frequency	2006.2	-0.046 (CI = +/-0.015; p = 0.000)	-0.027 (CI = +/-0.132; p = 0.681)	0.570	-4.54%
Frequency	2007.1	-0.054 (CI = +/-0.013; p = 0.000)	-0.065 (CI = +/-0.110; p = 0.238)	0.717	-5.24%
Frequency	2007.2	-0.055 (CI = +/-0.014; p = 0.000)	-0.061 (CI = +/-0.114; p = 0.280)	0.705	-5.32%
Frequency	2008.1	-0.055 (CI = +/-0.015; p = 0.000)	-0.062 (CI = +/-0.119; p = 0.290)	0.680	-5.34%
Frequency	2008.2	-0.056 (CI = +/-0.016; p = 0.000)	-0.057 (CI = +/-0.123; p = 0.346)	0.668	-5.45%
Frequency	2009.1	-0.058 (CI = +/-0.017; p = 0.000)	-0.065 (CI = +/-0.128; p = 0.301)	0.656	-5.61%
Frequency	2009.2	-0.060 (CI = +/-0.018; p = 0.000)	-0.056 (CI = +/-0.131; p = 0.388)	0.655	-5.83%
Frequency	2010.1	-0.062 (CI = +/-0.020; p = 0.000)	-0.066 (CI = +/-0.136; p = 0.328)	0.646	-6.05%
Frequency	2010.2	-0.066 (CI = +/-0.021; p = 0.000)	-0.052 (CI = +/-0.139; p = 0.447)	0.657	-6.39%
Frequency	2011.1	-0.073 (CI = +/-0.021; p = 0.000)	-0.079 (CI = +/-0.133; p = 0.229)	0.711	-7.06%
Frequency	2011.2	-0.078 (CI = +/-0.022; p = 0.000)	-0.064 (CI = +/-0.135; p = 0.335)	0.723	-7.47%
Frequency	2012.1	-0.080 (CI = +/-0.025; p = 0.000)	-0.071 (CI = +/-0.143; p = 0.307)	0.701	-7.67%
Frequency	2012.2	-0.085 (CI = +/-0.027; p = 0.000)	-0.056 (CI = +/-0.146; p = 0.431)	0.709	-8.12%
Frequency	2013.1	-0.090 (CI = +/-0.029; p = 0.000)	-0.073 (CI = +/-0.152; p = 0.319)	0.709	-8.62%
Frequency	2013.2	-0.093 (CI = +/-0.033; p = 0.000)	-0.066 (CI = +/-0.161; p = 0.396)	0.690	-8.86%
Frequency	2014.1	-0.099 (CI = +/-0.037; p = 0.000)	-0.084 (CI = +/-0.169; p = 0.304)	0.684	-9.44%
Frequency	2014.2	-0.103 (CI = +/-0.042; p = 0.000)	-0.074 (CI = +/-0.180; p = 0.391)	0.666	-9.80%
Frequency	2015.1	-0.114 (CI = +/-0.046; p = 0.000)	-0.101 (CI = +/-0.187; p = 0.262)	0.678	-10.77%
Frequency	2015.2	-0.125 (CI = +/-0.051; p = 0.000)	-0.076 (CI = +/-0.193; p = 0.404)	0.702	-11.79%
Frequency	2016.1	-0.130 (CI = +/-0.062; p = 0.001)	-0.086 (CI = +/-0.215; p = 0.389)	0.650	-12.22%
Frequency	2016.2	-0.136 (CI = +/-0.075; p = 0.003)	-0.076 (CI = +/-0.239; p = 0.484)	0.612	-12.69%

Collision

Coverage = CL
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.003 (CI = +/-0.016; p = 0.701)	-0.025	+0.31%
Loss Cost	2004.2	0.001 (CI = +/-0.017; p = 0.918)	-0.030	+0.09%
Loss Cost	2005.1	-0.004 (CI = +/-0.017; p = 0.632)	-0.024	-0.40%
Loss Cost	2005.2	-0.005 (CI = +/-0.018; p = 0.543)	-0.020	-0.54%
Loss Cost	2006.1	-0.006 (CI = +/-0.019; p = 0.543)	-0.020	-0.58%
Loss Cost	2006.2	-0.007 (CI = +/-0.020; p = 0.472)	-0.016	-0.73%
Loss Cost	2007.1	-0.013 (CI = +/-0.021; p = 0.230)	0.017	-1.25%
Loss Cost	2007.2	-0.017 (CI = +/-0.022; p = 0.122)	0.052	-1.68%
Loss Cost	2008.1	-0.014 (CI = +/-0.023; p = 0.217)	0.022	-1.41%
Loss Cost	2008.2	-0.010 (CI = +/-0.024; p = 0.414)	-0.012	-0.98%
Loss Cost	2009.1	0.001 (CI = +/-0.023; p = 0.961)	-0.042	+0.05%
Loss Cost	2009.2	0.000 (CI = +/-0.025; p = 0.987)	-0.043	+0.02%
Loss Cost	2010.1	0.000 (CI = +/-0.027; p = 0.971)	-0.045	+0.05%
Loss Cost	2010.2	-0.001 (CI = +/-0.029; p = 0.950)	-0.047	-0.09%
Loss Cost	2011.1	-0.001 (CI = +/-0.032; p = 0.948)	-0.050	-0.10%
Loss Cost	2011.2	-0.005 (CI = +/-0.035; p = 0.750)	-0.047	-0.54%
Loss Cost	2012.1	-0.006 (CI = +/-0.039; p = 0.762)	-0.050	-0.57%
Loss Cost	2012.2	-0.011 (CI = +/-0.043; p = 0.598)	-0.041	-1.09%
Loss Cost	2013.1	-0.023 (CI = +/-0.045; p = 0.286)	0.013	-2.32%
Loss Cost	2013.2	-0.033 (CI = +/-0.049; p = 0.167)	0.065	-3.29%
Loss Cost	2014.1	-0.031 (CI = +/-0.056; p = 0.256)	0.026	-3.04%
Loss Cost	2014.2	-0.049 (CI = +/-0.059; p = 0.095)	0.138	-4.79%
Loss Cost	2015.1	-0.076 (CI = +/-0.056; p = 0.012)	0.374	-7.34%
Loss Cost	2015.2	-0.082 (CI = +/-0.066; p = 0.019)	0.352	-7.86%
Loss Cost	2016.1	-0.087 (CI = +/-0.078; p = 0.032)	0.319	-8.34%
Loss Cost	2016.2	-0.078 (CI = +/-0.094; p = 0.095)	0.199	-7.49%
Severity	2004.1	0.030 (CI = +/-0.015; p = 0.000)	0.303	+3.02%
Severity	2004.2	0.027 (CI = +/-0.016; p = 0.001)	0.253	+2.74%
Severity	2005.1	0.030 (CI = +/-0.016; p = 0.000)	0.299	+3.09%
Severity	2005.2	0.033 (CI = +/-0.017; p = 0.000)	0.330	+3.39%
Severity	2006.1	0.036 (CI = +/-0.017; p = 0.000)	0.348	+3.64%
Severity	2006.2	0.039 (CI = +/-0.018; p = 0.000)	0.383	+4.00%
Severity	2007.1	0.041 (CI = +/-0.019; p = 0.000)	0.382	+4.17%
Severity	2007.2	0.038 (CI = +/-0.020; p = 0.001)	0.327	+3.84%
Severity	2008.1	0.040 (CI = +/-0.022; p = 0.001)	0.335	+4.10%
Severity	2008.2	0.046 (CI = +/-0.022; p = 0.000)	0.405	+4.73%
Severity	2009.1	0.058 (CI = +/-0.019; p = 0.000)	0.616	+5.94%
Severity	2009.2	0.060 (CI = +/-0.020; p = 0.000)	0.614	+6.21%
Severity	2010.1	0.062 (CI = +/-0.022; p = 0.000)	0.602	+6.42%
Severity	2010.2	0.065 (CI = +/-0.023; p = 0.000)	0.599	+6.73%
Severity	2011.1	0.071 (CI = +/-0.024; p = 0.000)	0.635	+7.38%
Severity	2011.2	0.072 (CI = +/-0.027; p = 0.000)	0.607	+7.49%
Severity	2012.1	0.073 (CI = +/-0.030; p = 0.000)	0.575	+7.57%
Severity	2012.2	0.074 (CI = +/-0.033; p = 0.000)	0.539	+7.65%
Severity	2013.1	0.065 (CI = +/-0.035; p = 0.001)	0.457	+6.75%
Severity	2013.2	0.059 (CI = +/-0.039; p = 0.006)	0.371	+6.12%
Severity	2014.1	0.066 (CI = +/-0.044; p = 0.006)	0.391	+6.86%
Severity	2014.2	0.054 (CI = +/-0.047; p = 0.028)	0.269	+5.56%
Severity	2015.1	0.035 (CI = +/-0.047; p = 0.134)	0.108	+3.53%
Severity	2015.2	0.044 (CI = +/-0.054; p = 0.102)	0.154	+4.46%
Severity	2016.1	0.040 (CI = +/-0.064; p = 0.200)	0.075	+4.04%
Severity	2016.2	0.058 (CI = +/-0.073; p = 0.107)	0.181	+5.95%
Frequency	2004.1	-0.027 (CI = +/-0.016; p = 0.002)	0.237	-2.63%
Frequency	2004.2	-0.026 (CI = +/-0.017; p = 0.003)	0.213	-2.58%
Frequency	2005.1	-0.034 (CI = +/-0.014; p = 0.000)	0.412	-3.39%
Frequency	2005.2	-0.039 (CI = +/-0.014; p = 0.000)	0.482	-3.80%
Frequency	2006.1	-0.042 (CI = +/-0.015; p = 0.000)	0.507	-4.07%
Frequency	2006.2	-0.046 (CI = +/-0.015; p = 0.000)	0.583	-4.54%
Frequency	2007.1	-0.053 (CI = +/-0.013; p = 0.000)	0.712	-5.20%
Frequency	2007.2	-0.055 (CI = +/-0.014; p = 0.000)	0.702	-5.32%
Frequency	2008.1	-0.054 (CI = +/-0.015; p = 0.000)	0.677	-5.29%
Frequency	2008.2	-0.056 (CI = +/-0.016; p = 0.000)	0.669	-5.45%
Frequency	2009.1	-0.057 (CI = +/-0.017; p = 0.000)	0.654	-5.56%
Frequency	2009.2	-0.060 (CI = +/-0.018; p = 0.000)	0.659	-5.83%
Frequency	2010.1	-0.062 (CI = +/-0.020; p = 0.000)	0.645	-5.99%
Frequency	2010.2	-0.066 (CI = +/-0.021; p = 0.000)	0.663	-6.39%
Frequency	2011.1	-0.072 (CI = +/-0.021; p = 0.000)	0.703	-6.97%
Frequency	2011.2	-0.078 (CI = +/-0.022; p = 0.000)	0.724	-7.47%
Frequency	2012.1	-0.079 (CI = +/-0.025; p = 0.000)	0.699	-7.57%
Frequency	2012.2	-0.085 (CI = +/-0.026; p = 0.000)	0.715	-8.12%
Frequency	2013.1	-0.089 (CI = +/-0.029; p = 0.000)	0.708	-8.50%
Frequency	2013.2	-0.093 (CI = +/-0.032; p = 0.000)	0.695	-8.86%
Frequency	2014.1	-0.097 (CI = +/-0.036; p = 0.000)	0.680	-9.26%
Frequency	2014.2	-0.103 (CI = +/-0.041; p = 0.000)	0.671	-9.80%
Frequency	2015.1	-0.111 (CI = +/-0.046; p = 0.000)	0.667	-10.49%
Frequency	2015.2	-0.125 (CI = +/-0.050; p = 0.000)	0.709	-11.79%
Frequency	2016.1	-0.127 (CI = +/-0.060; p = 0.001)	0.656	-11.90%
Frequency	2016.2	-0.136 (CI = +/-0.072; p = 0.002)	0.632	-12.69%

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	2004.1	0.008 (CI = +/-0.016; p = 0.288)	0.005	+0.85%
Loss Cost	2004.2	0.006 (CI = +/-0.017; p = 0.441)	-0.012	+0.64%
Loss Cost	2005.1	0.002 (CI = +/-0.017; p = 0.853)	-0.031	+0.15%
Loss Cost	2005.2	0.000 (CI = +/-0.018; p = 0.963)	-0.033	+0.04%
Loss Cost	2006.1	0.000 (CI = +/-0.019; p = 0.963)	-0.034	+0.04%
Loss Cost	2006.2	-0.001 (CI = +/-0.020; p = 0.941)	-0.036	-0.07%
Loss Cost	2007.1	-0.006 (CI = +/-0.021; p = 0.566)	-0.024	-0.59%
Loss Cost	2007.2	-0.010 (CI = +/-0.022; p = 0.349)	-0.003	-1.00%
Loss Cost	2008.1	-0.007 (CI = +/-0.023; p = 0.555)	-0.025	-0.67%
Loss Cost	2008.2	-0.001 (CI = +/-0.024; p = 0.910)	-0.041	-0.13%
Loss Cost	2009.1	0.011 (CI = +/-0.021; p = 0.305)	0.004	+1.07%
Loss Cost	2009.2	0.011 (CI = +/-0.023; p = 0.323)	0.001	+1.12%
Loss Cost	2010.1	0.012 (CI = +/-0.025; p = 0.311)	0.003	+1.25%
Loss Cost	2010.2	0.012 (CI = +/-0.027; p = 0.369)	-0.007	+1.21%
Loss Cost	2011.1	0.013 (CI = +/-0.030; p = 0.371)	-0.008	+1.33%
Loss Cost	2011.2	0.010 (CI = +/-0.033; p = 0.541)	-0.033	+0.99%
Loss Cost	2012.1	0.011 (CI = +/-0.037; p = 0.531)	-0.034	+1.13%
Loss Cost	2012.2	0.007 (CI = +/-0.041; p = 0.710)	-0.053	+0.74%
Loss Cost	2013.1	-0.004 (CI = +/-0.044; p = 0.831)	-0.063	-0.44%
Loss Cost	2013.2	-0.013 (CI = +/-0.048; p = 0.566)	-0.046	-1.31%
Loss Cost	2014.1	-0.007 (CI = +/-0.055; p = 0.776)	-0.070	-0.74%
Loss Cost	2014.2	-0.025 (CI = +/-0.059; p = 0.376)	-0.012	-2.45%
Loss Cost	2015.1	-0.052 (CI = +/-0.056; p = 0.064)	0.213	-5.10%
Loss Cost	2015.2	-0.055 (CI = +/-0.067; p = 0.099)	0.174	-5.32%
Loss Cost	2016.1	-0.056 (CI = +/-0.082; p = 0.158)	0.121	-5.41%
Loss Cost	2016.2	-0.037 (CI = +/-0.097; p = 0.403)	-0.025	-3.66%
Severity	2004.1	0.030 (CI = +/-0.016; p = 0.001)	0.289	+3.06%
Severity	2004.2	0.027 (CI = +/-0.017; p = 0.002)	0.238	+2.76%
Severity	2005.1	0.031 (CI = +/-0.017; p = 0.001)	0.285	+3.14%
Severity	2005.2	0.034 (CI = +/-0.018; p = 0.000)	0.318	+3.46%
Severity	2006.1	0.037 (CI = +/-0.019; p = 0.000)	0.336	+3.73%
Severity	2006.2	0.040 (CI = +/-0.019; p = 0.000)	0.374	+4.12%
Severity	2007.1	0.042 (CI = +/-0.021; p = 0.000)	0.374	+4.32%
Severity	2007.2	0.039 (CI = +/-0.022; p = 0.001)	0.317	+3.97%
Severity	2008.1	0.042 (CI = +/-0.023; p = 0.001)	0.327	+4.25%
Severity	2008.2	0.048 (CI = +/-0.024; p = 0.000)	0.402	+4.95%
Severity	2009.1	0.061 (CI = +/-0.020; p = 0.000)	0.624	+6.29%
Severity	2009.2	0.064 (CI = +/-0.021; p = 0.000)	0.625	+6.61%
Severity	2010.1	0.067 (CI = +/-0.023; p = 0.000)	0.617	+6.88%
Severity	2010.2	0.070 (CI = +/-0.025; p = 0.000)	0.619	+7.27%
Severity	2011.1	0.077 (CI = +/-0.026; p = 0.000)	0.661	+8.04%
Severity	2011.2	0.079 (CI = +/-0.028; p = 0.000)	0.638	+8.22%
Severity	2012.1	0.081 (CI = +/-0.031; p = 0.000)	0.611	+8.40%
Severity	2012.2	0.082 (CI = +/-0.035; p = 0.000)	0.580	+8.59%
Severity	2013.1	0.074 (CI = +/-0.038; p = 0.001)	0.501	+7.68%
Severity	2013.2	0.068 (CI = +/-0.043; p = 0.004)	0.417	+7.08%
Severity	2014.1	0.078 (CI = +/-0.048; p = 0.004)	0.450	+8.08%
Severity	2014.2	0.065 (CI = +/-0.052; p = 0.019)	0.329	+6.75%
Severity	2015.1	0.044 (CI = +/-0.054; p = 0.095)	0.163	+4.55%
Severity	2015.2	0.057 (CI = +/-0.061; p = 0.066)	0.229	+5.85%
Severity	2016.1	0.055 (CI = +/-0.075; p = 0.132)	0.148	+5.62%
Severity	2016.2	0.080 (CI = +/-0.083; p = 0.057)	0.304	+8.36%
Frequency	2004.1	-0.022 (CI = +/-0.015; p = 0.008)	0.173	-2.14%
Frequency	2004.2	-0.021 (CI = +/-0.016; p = 0.014)	0.147	-2.06%
Frequency	2005.1	-0.029 (CI = +/-0.014; p = 0.000)	0.358	-2.89%
Frequency	2005.2	-0.034 (CI = +/-0.014; p = 0.000)	0.436	-3.30%
Frequency	2006.1	-0.036 (CI = +/-0.014; p = 0.000)	0.462	-3.55%
Frequency	2006.2	-0.041 (CI = +/-0.014; p = 0.000)	0.549	-4.03%
Frequency	2007.1	-0.048 (CI = +/-0.012; p = 0.000)	0.704	-4.70%
Frequency	2007.2	-0.049 (CI = +/-0.013; p = 0.000)	0.690	-4.79%
Frequency	2008.1	-0.048 (CI = +/-0.014; p = 0.000)	0.660	-4.72%
Frequency	2008.2	-0.050 (CI = +/-0.015; p = 0.000)	0.648	-4.84%
Frequency	2009.1	-0.050 (CI = +/-0.016; p = 0.000)	0.627	-4.91%
Frequency	2009.2	-0.053 (CI = +/-0.017; p = 0.000)	0.629	-5.15%
Frequency	2010.1	-0.054 (CI = +/-0.019; p = 0.000)	0.610	-5.26%
Frequency	2010.2	-0.058 (CI = +/-0.020; p = 0.000)	0.628	-5.64%
Frequency	2011.1	-0.064 (CI = +/-0.021; p = 0.000)	0.673	-6.21%
Frequency	2011.2	-0.069 (CI = +/-0.022; p = 0.000)	0.693	-6.68%
Frequency	2012.1	-0.069 (CI = +/-0.024; p = 0.000)	0.660	-6.71%
Frequency	2012.2	-0.075 (CI = +/-0.026; p = 0.000)	0.675	-7.23%
Frequency	2013.1	-0.078 (CI = +/-0.029; p = 0.000)	0.661	-7.55%
Frequency	2013.2	-0.082 (CI = +/-0.033; p = 0.000)	0.639	-7.84%
Frequency	2014.1	-0.085 (CI = +/-0.038; p = 0.000)	0.614	-8.15%
Frequency	2014.2	-0.090 (CI = +/-0.044; p = 0.001)	0.595	-8.61%
Frequency	2015.1	-0.097 (CI = +/-0.051; p = 0.001)	0.582	-9.23%
Frequency	2015.2	-0.112 (CI = +/-0.056; p = 0.001)	0.627	-10.56%
Frequency	2016.1	-0.110 (CI = +/-0.069; p = 0.005)	0.549	-10.44%
Frequency	2016.2	-0.118 (CI = +/-0.085; p = 0.013)	0.505	-11.09%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2004.1	0.017 (CI = +/-0.018; p = 0.059)	0.084	+1.74%
Loss Cost	2004.2	0.015 (CI = +/-0.019; p = 0.110)	0.054	+1.55%
Loss Cost	2005.1	0.010 (CI = +/-0.019; p = 0.294)	0.005	+1.01%
Loss Cost	2005.2	0.009 (CI = +/-0.021; p = 0.363)	-0.005	+0.93%
Loss Cost	2006.1	0.010 (CI = +/-0.022; p = 0.362)	-0.005	+1.01%
Loss Cost	2006.2	0.009 (CI = +/-0.024; p = 0.430)	-0.014	+0.94%
Loss Cost	2007.1	0.004 (CI = +/-0.025; p = 0.760)	-0.038	+0.37%
Loss Cost	2007.2	-0.001 (CI = +/-0.026; p = 0.955)	-0.043	-0.07%
Loss Cost	2008.1	0.004 (CI = +/-0.028; p = 0.745)	-0.040	+0.44%
Loss Cost	2008.2	0.012 (CI = +/-0.029; p = 0.381)	-0.009	+1.25%
Loss Cost	2009.1	0.029 (CI = +/-0.022; p = 0.013)	0.234	+2.97%
Loss Cost	2009.2	0.032 (CI = +/-0.025; p = 0.014)	0.242	+3.24%
Loss Cost	2010.1	0.036 (CI = +/-0.027; p = 0.011)	0.269	+3.65%
Loss Cost	2010.2	0.038 (CI = +/-0.030; p = 0.015)	0.262	+3.88%
Loss Cost	2011.1	0.043 (CI = +/-0.033; p = 0.013)	0.286	+4.39%
Loss Cost	2011.2	0.042 (CI = +/-0.037; p = 0.028)	0.236	+4.30%
Loss Cost	2012.1	0.049 (CI = +/-0.041; p = 0.024)	0.267	+4.98%
Loss Cost	2012.2	0.049 (CI = +/-0.047; p = 0.044)	0.220	+4.99%
Loss Cost	2013.1	0.038 (CI = +/-0.053; p = 0.145)	0.099	+3.85%
Loss Cost	2013.2	0.032 (CI = +/-0.062; p = 0.280)	0.024	+3.23%
Loss Cost	2014.1	0.050 (CI = +/-0.068; p = 0.136)	0.129	+5.11%
Loss Cost	2014.2	0.033 (CI = +/-0.079; p = 0.367)	-0.010	+3.39%
Loss Cost	2015.1	-0.001 (CI = +/-0.082; p = 0.988)	-0.125	-0.06%
Loss Cost	2015.2	0.009 (CI = +/-0.104; p = 0.841)	-0.136	+0.92%
Loss Cost	2016.1	0.027 (CI = +/-0.136; p = 0.641)	-0.122	+2.76%
Loss Cost	2016.2	0.097 (CI = +/-0.132; p = 0.118)	0.298	+10.15%
Severity	2004.1	0.025 (CI = +/-0.018; p = 0.009)	0.181	+2.57%
Severity	2004.2	0.022 (CI = +/-0.019; p = 0.029)	0.126	+2.18%
Severity	2005.1	0.026 (CI = +/-0.020; p = 0.014)	0.170	+2.59%
Severity	2005.2	0.029 (CI = +/-0.021; p = 0.008)	0.202	+2.94%
Severity	2006.1	0.032 (CI = +/-0.022; p = 0.007)	0.221	+3.23%
Severity	2006.2	0.036 (CI = +/-0.023; p = 0.004)	0.260	+3.67%
Severity	2007.1	0.038 (CI = +/-0.025; p = 0.005)	0.260	+3.88%
Severity	2007.2	0.034 (CI = +/-0.027; p = 0.016)	0.194	+3.41%
Severity	2008.1	0.036 (CI = +/-0.029; p = 0.015)	0.204	+3.71%
Severity	2008.2	0.044 (CI = +/-0.030; p = 0.005)	0.283	+4.54%
Severity	2009.1	0.061 (CI = +/-0.025; p = 0.000)	0.543	+6.24%
Severity	2009.2	0.064 (CI = +/-0.027; p = 0.000)	0.547	+6.65%
Severity	2010.1	0.068 (CI = +/-0.029; p = 0.000)	0.540	+7.01%
Severity	2010.2	0.073 (CI = +/-0.032; p = 0.000)	0.547	+7.54%
Severity	2011.1	0.083 (CI = +/-0.033; p = 0.000)	0.610	+8.64%
Severity	2011.2	0.086 (CI = +/-0.038; p = 0.000)	0.587	+8.97%
Severity	2012.1	0.089 (CI = +/-0.043; p = 0.001)	0.560	+9.31%
Severity	2012.2	0.093 (CI = +/-0.049; p = 0.001)	0.531	+9.72%
Severity	2013.1	0.082 (CI = +/-0.055; p = 0.007)	0.426	+8.52%
Severity	2013.2	0.074 (CI = +/-0.063; p = 0.026)	0.320	+7.71%
Severity	2014.1	0.090 (CI = +/-0.072; p = 0.020)	0.379	+9.40%
Severity	2014.2	0.072 (CI = +/-0.083; p = 0.083)	0.218	+7.43%
Severity	2015.1	0.036 (CI = +/-0.087; p = 0.360)	-0.007	+3.71%
Severity	2015.2	0.056 (CI = +/-0.106; p = 0.251)	0.066	+5.78%
Severity	2016.1	0.050 (CI = +/-0.141; p = 0.418)	-0.036	+5.15%
Severity	2016.2	0.101 (CI = +/-0.171; p = 0.189)	0.179	+10.67%
Frequency	2004.1	-0.008 (CI = +/-0.015; p = 0.272)	0.008	-0.81%
Frequency	2004.2	-0.006 (CI = +/-0.016; p = 0.425)	-0.012	-0.62%
Frequency	2005.1	-0.016 (CI = +/-0.012; p = 0.013)	0.171	-1.54%
Frequency	2005.2	-0.020 (CI = +/-0.012; p = 0.002)	0.276	-1.95%
Frequency	2006.1	-0.022 (CI = +/-0.012; p = 0.001)	0.306	-2.15%
Frequency	2006.2	-0.027 (CI = +/-0.012; p = 0.000)	0.443	-2.64%
Frequency	2007.1	-0.034 (CI = +/-0.008; p = 0.000)	0.745	-3.37%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.720	-3.37%
Frequency	2008.1	-0.032 (CI = +/-0.009; p = 0.000)	0.684	-3.15%
Frequency	2008.2	-0.032 (CI = +/-0.010; p = 0.000)	0.656	-3.16%
Frequency	2009.1	-0.031 (CI = +/-0.011; p = 0.000)	0.613	-3.08%
Frequency	2009.2	-0.033 (CI = +/-0.012; p = 0.000)	0.603	-3.20%
Frequency	2010.1	-0.032 (CI = +/-0.013; p = 0.000)	0.555	-3.14%
Frequency	2010.2	-0.035 (CI = +/-0.015; p = 0.000)	0.573	-3.40%
Frequency	2011.1	-0.040 (CI = +/-0.015; p = 0.000)	0.655	-3.91%
Frequency	2011.2	-0.044 (CI = +/-0.016; p = 0.000)	0.681	-4.28%
Frequency	2012.1	-0.040 (CI = +/-0.017; p = 0.000)	0.615	-3.96%
Frequency	2012.2	-0.044 (CI = +/-0.019; p = 0.000)	0.625	-4.31%
Frequency	2013.1	-0.044 (CI = +/-0.022; p = 0.001)	0.569	-4.30%
Frequency	2013.2	-0.043 (CI = +/-0.026; p = 0.005)	0.490	-4.16%
Frequency	2014.1	-0.040 (CI = +/-0.031; p = 0.018)	0.391	-3.93%
Frequency	2014.2	-0.038 (CI = +/-0.038; p = 0.050)	0.293	-3.76%
Frequency	2015.1	-0.037 (CI = +/-0.048; p = 0.111)	0.197	-3.64%
Frequency	2015.2	-0.047 (CI = +/-0.059; p = 0.101)	0.243	-4.59%
Frequency	2016.1	-0.023 (CI = +/-0.065; p = 0.422)	-0.038	-2.28%
Frequency	2016.2	-0.005 (CI = +/-0.085; p = 0.892)	-0.195	-0.47%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.017 (CI = +/-0.019; p = 0.074)	0.075	+1.75%
Loss Cost	2004.2	0.015 (CI = +/-0.020; p = 0.133)	0.046	+1.55%
Loss Cost	2005.1	0.010 (CI = +/-0.021; p = 0.342)	-0.002	+0.98%
Loss Cost	2005.2	0.009 (CI = +/-0.022; p = 0.417)	-0.012	+0.89%
Loss Cost	2006.1	0.010 (CI = +/-0.024; p = 0.415)	-0.012	+0.97%
Loss Cost	2006.2	0.009 (CI = +/-0.026; p = 0.487)	-0.020	+0.89%
Loss Cost	2007.1	0.003 (CI = +/-0.027; p = 0.835)	-0.041	+0.28%
Loss Cost	2007.2	-0.002 (CI = +/-0.029; p = 0.876)	-0.044	-0.22%
Loss Cost	2008.1	0.003 (CI = +/-0.031; p = 0.823)	-0.045	+0.33%
Loss Cost	2008.2	0.012 (CI = +/-0.032; p = 0.440)	-0.018	+1.20%
Loss Cost	2009.1	0.030 (CI = +/-0.025; p = 0.018)	0.220	+3.09%
Loss Cost	2009.2	0.033 (CI = +/-0.027; p = 0.018)	0.231	+3.40%
Loss Cost	2010.1	0.038 (CI = +/-0.030; p = 0.015)	0.261	+3.88%
Loss Cost	2010.2	0.041 (CI = +/-0.033; p = 0.019)	0.256	+4.17%
Loss Cost	2011.1	0.047 (CI = +/-0.037; p = 0.016)	0.285	+4.77%
Loss Cost	2011.2	0.046 (CI = +/-0.042; p = 0.032)	0.237	+4.73%
Loss Cost	2012.1	0.054 (CI = +/-0.047; p = 0.026)	0.275	+5.57%
Loss Cost	2012.2	0.055 (CI = +/-0.054; p = 0.047)	0.230	+5.66%
Loss Cost	2013.1	0.043 (CI = +/-0.062; p = 0.149)	0.105	+4.44%
Loss Cost	2013.2	0.037 (CI = +/-0.073; p = 0.282)	0.026	+3.81%
Loss Cost	2014.1	0.060 (CI = +/-0.082; p = 0.131)	0.150	+6.20%
Loss Cost	2014.2	0.042 (CI = +/-0.098; p = 0.349)	-0.001	+4.32%
Loss Cost	2015.1	0.002 (CI = +/-0.106; p = 0.963)	-0.142	+0.22%
Loss Cost	2015.2	0.016 (CI = +/-0.139; p = 0.794)	-0.152	+1.56%
Loss Cost	2016.1	0.042 (CI = +/-0.189; p = 0.595)	-0.128	+4.25%
Loss Cost	2016.2	0.145 (CI = +/-0.170; p = 0.077)	0.479	+15.56%
Severity	2004.1	0.024 (CI = +/-0.020; p = 0.018)	0.149	+2.43%
Severity	2004.2	0.020 (CI = +/-0.020; p = 0.056)	0.093	+2.01%
Severity	2005.1	0.024 (CI = +/-0.021; p = 0.028)	0.136	+2.43%
Severity	2005.2	0.028 (CI = +/-0.022; p = 0.018)	0.167	+2.80%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.014)	0.185	+3.10%
Severity	2006.2	0.035 (CI = +/-0.025; p = 0.009)	0.224	+3.56%
Severity	2007.1	0.037 (CI = +/-0.027; p = 0.010)	0.224	+3.78%
Severity	2007.2	0.032 (CI = +/-0.029; p = 0.031)	0.157	+3.26%
Severity	2008.1	0.035 (CI = +/-0.031; p = 0.030)	0.167	+3.58%
Severity	2008.2	0.044 (CI = +/-0.033; p = 0.011)	0.246	+4.48%
Severity	2009.1	0.061 (CI = +/-0.027; p = 0.000)	0.514	+6.33%
Severity	2009.2	0.066 (CI = +/-0.030; p = 0.000)	0.520	+6.80%
Severity	2010.1	0.070 (CI = +/-0.033; p = 0.000)	0.515	+7.21%
Severity	2010.2	0.075 (CI = +/-0.036; p = 0.000)	0.525	+7.84%
Severity	2011.1	0.087 (CI = +/-0.037; p = 0.000)	0.598	+9.11%
Severity	2011.2	0.091 (CI = +/-0.042; p = 0.000)	0.577	+9.55%
Severity	2012.1	0.096 (CI = +/-0.048; p = 0.001)	0.553	+10.03%
Severity	2012.2	0.101 (CI = +/-0.056; p = 0.002)	0.529	+10.61%
Severity	2013.1	0.089 (CI = +/-0.063; p = 0.010)	0.418	+9.35%
Severity	2013.2	0.082 (CI = +/-0.075; p = 0.035)	0.309	+8.54%
Severity	2014.1	0.102 (CI = +/-0.086; p = 0.025)	0.384	+10.76%
Severity	2014.2	0.083 (CI = +/-0.102; p = 0.100)	0.215	+8.61%
Severity	2015.1	0.041 (CI = +/-0.111; p = 0.408)	-0.029	+4.22%
Severity	2015.2	0.068 (CI = +/-0.140; p = 0.279)	0.056	+7.05%
Severity	2016.1	0.064 (CI = +/-0.197; p = 0.442)	-0.053	+6.63%
Severity	2016.2	0.141 (CI = +/-0.246; p = 0.186)	0.236	+15.18%
Frequency	2004.1	-0.007 (CI = +/-0.016; p = 0.396)	-0.009	-0.66%
Frequency	2004.2	-0.004 (CI = +/-0.017; p = 0.586)	-0.025	-0.45%
Frequency	2005.1	-0.014 (CI = +/-0.013; p = 0.030)	0.131	-1.42%
Frequency	2005.2	-0.019 (CI = +/-0.013; p = 0.005)	0.233	-1.85%
Frequency	2006.1	-0.021 (CI = +/-0.013; p = 0.004)	0.264	-2.07%
Frequency	2006.2	-0.026 (CI = +/-0.013; p = 0.000)	0.403	-2.58%
Frequency	2007.1	-0.034 (CI = +/-0.009; p = 0.000)	0.721	-3.38%
Frequency	2007.2	-0.034 (CI = +/-0.010; p = 0.000)	0.694	-3.37%
Frequency	2008.1	-0.032 (CI = +/-0.010; p = 0.000)	0.652	-3.13%
Frequency	2008.2	-0.032 (CI = +/-0.011; p = 0.000)	0.620	-3.14%
Frequency	2009.1	-0.031 (CI = +/-0.012; p = 0.000)	0.572	-3.05%
Frequency	2009.2	-0.032 (CI = +/-0.014; p = 0.000)	0.562	-3.18%
Frequency	2010.1	-0.032 (CI = +/-0.015; p = 0.000)	0.508	-3.11%
Frequency	2010.2	-0.035 (CI = +/-0.016; p = 0.000)	0.530	-3.40%
Frequency	2011.1	-0.041 (CI = +/-0.017; p = 0.000)	0.621	-3.98%
Frequency	2011.2	-0.045 (CI = +/-0.018; p = 0.000)	0.653	-4.40%
Frequency	2012.1	-0.041 (CI = +/-0.020; p = 0.001)	0.577	-4.05%
Frequency	2012.2	-0.046 (CI = +/-0.022; p = 0.001)	0.592	-4.47%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.003)	0.533	-4.49%
Frequency	2013.2	-0.045 (CI = +/-0.031; p = 0.010)	0.448	-4.36%
Frequency	2014.1	-0.042 (CI = +/-0.038; p = 0.035)	0.341	-4.11%
Frequency	2014.2	-0.040 (CI = +/-0.048; p = 0.087)	0.238	-3.95%
Frequency	2015.1	-0.039 (CI = +/-0.061; p = 0.174)	0.139	-3.84%
Frequency	2015.2	-0.053 (CI = +/-0.078; p = 0.150)	0.197	-5.13%
Frequency	2016.1	-0.023 (CI = +/-0.092; p = 0.558)	-0.112	-2.23%
Frequency	2016.2	0.003 (CI = +/-0.128; p = 0.946)	-0.248	+0.33%

Collision

Coverage = CL
End Trend Period = 2021.2
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.002 (CI = +/-0.017; p = 0.833)	-0.029	+0.17%
Loss Cost	2004.2	-0.001 (CI = +/-0.017; p = 0.946)	-0.031	-0.06%
Loss Cost	2005.1	-0.006 (CI = +/-0.017; p = 0.512)	-0.018	-0.56%
Loss Cost	2005.2	-0.007 (CI = +/-0.018; p = 0.434)	-0.012	-0.71%
Loss Cost	2006.1	-0.008 (CI = +/-0.020; p = 0.437)	-0.013	-0.75%
Loss Cost	2006.2	-0.009 (CI = +/-0.021; p = 0.376)	-0.007	-0.91%
Loss Cost	2007.1	-0.015 (CI = +/-0.021; p = 0.171)	0.034	-1.45%
Loss Cost	2007.2	-0.019 (CI = +/-0.022; p = 0.087)	0.074	-1.89%
Loss Cost	2008.1	-0.016 (CI = +/-0.023; p = 0.161)	0.040	-1.63%
Loss Cost	2008.2	-0.012 (CI = +/-0.025; p = 0.322)	0.001	-1.20%
Loss Cost	2009.1	-0.002 (CI = +/-0.023; p = 0.880)	-0.042	-0.17%
Loss Cost	2009.2	-0.002 (CI = +/-0.025; p = 0.860)	-0.044	-0.21%
Loss Cost	2010.1	-0.002 (CI = +/-0.027; p = 0.884)	-0.047	-0.19%
Loss Cost	2010.2	-0.003 (CI = +/-0.030; p = 0.813)	-0.047	-0.34%
Loss Cost	2011.1	-0.004 (CI = +/-0.033; p = 0.820)	-0.050	-0.36%
Loss Cost	2011.2	-0.008 (CI = +/-0.036; p = 0.639)	-0.042	-0.80%
Loss Cost	2012.1	-0.008 (CI = +/-0.039; p = 0.659)	-0.046	-0.84%
Loss Cost	2012.2	-0.014 (CI = +/-0.043; p = 0.515)	-0.034	-1.35%
Loss Cost	2013.1	-0.026 (CI = +/-0.045; p = 0.240)	0.030	-2.58%
Loss Cost	2013.2	-0.036 (CI = +/-0.049; p = 0.142)	0.087	-3.53%
Loss Cost	2014.1	-0.033 (CI = +/-0.056; p = 0.227)	0.041	-3.25%
Loss Cost	2014.2	-0.051 (CI = +/-0.059; p = 0.087)	0.159	-4.95%
Loss Cost	2015.1	-0.077 (CI = +/-0.056; p = 0.012)	0.402	-7.42%
Loss Cost	2015.2	-0.082 (CI = +/-0.066; p = 0.021)	0.372	-7.86%
Loss Cost	2016.1	-0.086 (CI = +/-0.080; p = 0.039)	0.327	-8.21%
Loss Cost	2016.2	-0.074 (CI = +/-0.097; p = 0.118)	0.187	-7.12%
Severity	2004.1	0.030 (CI = +/-0.016; p = 0.000)	0.294	+3.02%
Severity	2004.2	0.027 (CI = +/-0.016; p = 0.002)	0.244	+2.73%
Severity	2005.1	0.030 (CI = +/-0.017; p = 0.001)	0.291	+3.09%
Severity	2005.2	0.033 (CI = +/-0.017; p = 0.000)	0.322	+3.40%
Severity	2006.1	0.036 (CI = +/-0.018; p = 0.000)	0.340	+3.65%
Severity	2006.2	0.039 (CI = +/-0.019; p = 0.000)	0.376	+4.01%
Severity	2007.1	0.041 (CI = +/-0.020; p = 0.000)	0.375	+4.19%
Severity	2007.2	0.038 (CI = +/-0.021; p = 0.001)	0.320	+3.86%
Severity	2008.1	0.040 (CI = +/-0.022; p = 0.001)	0.329	+4.12%
Severity	2008.2	0.046 (CI = +/-0.023; p = 0.000)	0.399	+4.76%
Severity	2009.1	0.058 (CI = +/-0.019; p = 0.000)	0.612	+5.99%
Severity	2009.2	0.061 (CI = +/-0.021; p = 0.000)	0.610	+6.26%
Severity	2010.1	0.063 (CI = +/-0.022; p = 0.000)	0.599	+6.47%
Severity	2010.2	0.066 (CI = +/-0.024; p = 0.000)	0.597	+6.79%
Severity	2011.1	0.072 (CI = +/-0.025; p = 0.000)	0.633	+7.45%
Severity	2011.2	0.073 (CI = +/-0.028; p = 0.000)	0.606	+7.55%
Severity	2012.1	0.074 (CI = +/-0.031; p = 0.000)	0.574	+7.64%
Severity	2012.2	0.074 (CI = +/-0.035; p = 0.000)	0.539	+7.72%
Severity	2013.1	0.066 (CI = +/-0.037; p = 0.002)	0.458	+6.82%
Severity	2013.2	0.060 (CI = +/-0.041; p = 0.007)	0.372	+6.18%
Severity	2014.1	0.067 (CI = +/-0.046; p = 0.007)	0.392	+6.91%
Severity	2014.2	0.055 (CI = +/-0.049; p = 0.033)	0.270	+5.61%
Severity	2015.1	0.035 (CI = +/-0.049; p = 0.145)	0.108	+3.57%
Severity	2015.2	0.044 (CI = +/-0.057; p = 0.117)	0.150	+4.46%
Severity	2016.1	0.039 (CI = +/-0.068; p = 0.227)	0.064	+3.98%
Severity	2016.2	0.057 (CI = +/-0.079; p = 0.135)	0.164	+5.85%
Frequency	2004.1	-0.028 (CI = +/-0.016; p = 0.001)	0.254	-2.76%
Frequency	2004.2	-0.028 (CI = +/-0.017; p = 0.002)	0.230	-2.72%
Frequency	2005.1	-0.036 (CI = +/-0.014; p = 0.000)	0.437	-3.55%
Frequency	2005.2	-0.041 (CI = +/-0.014; p = 0.000)	0.511	-3.97%
Frequency	2006.1	-0.043 (CI = +/-0.015; p = 0.000)	0.537	-4.25%
Frequency	2006.2	-0.049 (CI = +/-0.014; p = 0.000)	0.615	-4.74%
Frequency	2007.1	-0.056 (CI = +/-0.012; p = 0.000)	0.749	-5.41%
Frequency	2007.2	-0.057 (CI = +/-0.013; p = 0.000)	0.742	-5.54%
Frequency	2008.1	-0.057 (CI = +/-0.014; p = 0.000)	0.719	-5.52%
Frequency	2008.2	-0.059 (CI = +/-0.015; p = 0.000)	0.714	-5.69%
Frequency	2009.1	-0.060 (CI = +/-0.016; p = 0.000)	0.701	-5.81%
Frequency	2009.2	-0.063 (CI = +/-0.017; p = 0.000)	0.708	-6.09%
Frequency	2010.1	-0.065 (CI = +/-0.019; p = 0.000)	0.697	-6.26%
Frequency	2010.2	-0.069 (CI = +/-0.020; p = 0.000)	0.717	-6.68%
Frequency	2011.1	-0.075 (CI = +/-0.020; p = 0.000)	0.759	-7.26%
Frequency	2011.2	-0.081 (CI = +/-0.020; p = 0.000)	0.782	-7.77%
Frequency	2012.1	-0.082 (CI = +/-0.023; p = 0.000)	0.761	-7.87%
Frequency	2012.2	-0.088 (CI = +/-0.024; p = 0.000)	0.779	-8.42%
Frequency	2013.1	-0.092 (CI = +/-0.026; p = 0.000)	0.775	-8.79%
Frequency	2013.2	-0.096 (CI = +/-0.029; p = 0.000)	0.765	-9.14%
Frequency	2014.1	-0.100 (CI = +/-0.033; p = 0.000)	0.751	-9.51%
Frequency	2014.2	-0.105 (CI = +/-0.037; p = 0.000)	0.743	-10.00%
Frequency	2015.1	-0.112 (CI = +/-0.042; p = 0.000)	0.737	-10.61%
Frequency	2015.2	-0.125 (CI = +/-0.045; p = 0.000)	0.773	-11.79%
Frequency	2016.1	-0.125 (CI = +/-0.054; p = 0.001)	0.721	-11.72%
Frequency	2016.2	-0.131 (CI = +/-0.067; p = 0.002)	0.683	-12.25%

Collision

Coverage = CL
End Trend Period = 2021.1
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2004.1	0.007 (CI = +/-0.016; p = 0.376)	-0.006	+0.73%
Loss Cost	2004.2	0.005 (CI = +/-0.017; p = 0.550)	-0.020	+0.51%
Loss Cost	2005.1	0.000 (CI = +/-0.017; p = 0.995)	-0.033	+0.00%
Loss Cost	2005.2	-0.001 (CI = +/-0.018; p = 0.897)	-0.034	-0.12%
Loss Cost	2006.1	-0.001 (CI = +/-0.020; p = 0.898)	-0.035	-0.12%
Loss Cost	2006.2	-0.003 (CI = +/-0.021; p = 0.807)	-0.035	-0.25%
Loss Cost	2007.1	-0.008 (CI = +/-0.021; p = 0.456)	-0.016	-0.78%
Loss Cost	2007.2	-0.012 (CI = +/-0.022; p = 0.268)	0.011	-1.22%
Loss Cost	2008.1	-0.009 (CI = +/-0.024; p = 0.445)	-0.016	-0.88%
Loss Cost	2008.2	-0.004 (CI = +/-0.025; p = 0.770)	-0.040	-0.35%
Loss Cost	2009.1	0.009 (CI = +/-0.021; p = 0.418)	-0.014	+0.86%
Loss Cost	2009.2	0.009 (CI = +/-0.023; p = 0.436)	-0.017	+0.89%
Loss Cost	2010.1	0.010 (CI = +/-0.025; p = 0.417)	-0.015	+1.02%
Loss Cost	2010.2	0.010 (CI = +/-0.028; p = 0.480)	-0.025	+0.97%
Loss Cost	2011.1	0.011 (CI = +/-0.031; p = 0.476)	-0.025	+1.08%
Loss Cost	2011.2	0.007 (CI = +/-0.034; p = 0.661)	-0.047	+0.72%
Loss Cost	2012.1	0.008 (CI = +/-0.038; p = 0.642)	-0.048	+0.85%
Loss Cost	2012.2	0.005 (CI = +/-0.042; p = 0.822)	-0.063	+0.45%
Loss Cost	2013.1	-0.007 (CI = +/-0.045; p = 0.729)	-0.062	-0.73%
Loss Cost	2013.2	-0.016 (CI = +/-0.049; p = 0.492)	-0.037	-1.60%
Loss Cost	2014.1	-0.010 (CI = +/-0.056; p = 0.699)	-0.069	-1.02%
Loss Cost	2014.2	-0.027 (CI = +/-0.060; p = 0.339)	0.000	-2.70%
Loss Cost	2015.1	-0.054 (CI = +/-0.057; p = 0.059)	0.243	-5.29%
Loss Cost	2015.2	-0.056 (CI = +/-0.068; p = 0.098)	0.195	-5.44%
Loss Cost	2016.1	-0.056 (CI = +/-0.084; p = 0.167)	0.127	-5.41%
Loss Cost	2016.2	-0.035 (CI = +/-0.100; p = 0.438)	-0.042	-3.43%
Severity	2004.1	0.030 (CI = +/-0.017; p = 0.001)	0.280	+3.06%
Severity	2004.2	0.027 (CI = +/-0.017; p = 0.003)	0.228	+2.76%
Severity	2005.1	0.031 (CI = +/-0.018; p = 0.001)	0.276	+3.14%
Severity	2005.2	0.034 (CI = +/-0.018; p = 0.001)	0.309	+3.47%
Severity	2006.1	0.037 (CI = +/-0.019; p = 0.001)	0.328	+3.74%
Severity	2006.2	0.041 (CI = +/-0.020; p = 0.000)	0.366	+4.14%
Severity	2007.1	0.043 (CI = +/-0.021; p = 0.000)	0.367	+4.35%
Severity	2007.2	0.039 (CI = +/-0.023; p = 0.002)	0.310	+4.00%
Severity	2008.1	0.042 (CI = +/-0.024; p = 0.002)	0.321	+4.29%
Severity	2008.2	0.049 (CI = +/-0.025; p = 0.000)	0.396	+5.00%
Severity	2009.1	0.062 (CI = +/-0.021; p = 0.000)	0.621	+6.36%
Severity	2009.2	0.065 (CI = +/-0.022; p = 0.000)	0.623	+6.70%
Severity	2010.1	0.067 (CI = +/-0.024; p = 0.000)	0.615	+6.97%
Severity	2010.2	0.071 (CI = +/-0.026; p = 0.000)	0.618	+7.37%
Severity	2011.1	0.078 (CI = +/-0.027; p = 0.000)	0.662	+8.16%
Severity	2011.2	0.080 (CI = +/-0.030; p = 0.000)	0.639	+8.35%
Severity	2012.1	0.082 (CI = +/-0.033; p = 0.000)	0.612	+8.53%
Severity	2012.2	0.084 (CI = +/-0.037; p = 0.000)	0.583	+8.73%
Severity	2013.1	0.075 (CI = +/-0.040; p = 0.001)	0.505	+7.82%
Severity	2013.2	0.070 (CI = +/-0.045; p = 0.005)	0.422	+7.22%
Severity	2014.1	0.079 (CI = +/-0.050; p = 0.005)	0.455	+8.21%
Severity	2014.2	0.066 (CI = +/-0.055; p = 0.022)	0.335	+6.87%
Severity	2015.1	0.046 (CI = +/-0.056; p = 0.101)	0.171	+4.66%
Severity	2015.2	0.058 (CI = +/-0.065; p = 0.075)	0.233	+5.92%
Severity	2016.1	0.055 (CI = +/-0.080; p = 0.152)	0.144	+5.62%
Severity	2016.2	0.079 (CI = +/-0.091; p = 0.077)	0.291	+8.27%
Frequency	2004.1	-0.023 (CI = +/-0.016; p = 0.006)	0.187	-2.26%
Frequency	2004.2	-0.022 (CI = +/-0.017; p = 0.012)	0.161	-2.19%
Frequency	2005.1	-0.031 (CI = +/-0.014; p = 0.000)	0.381	-3.04%
Frequency	2005.2	-0.035 (CI = +/-0.014; p = 0.000)	0.463	-3.47%
Frequency	2006.1	-0.038 (CI = +/-0.014; p = 0.000)	0.491	-3.73%
Frequency	2006.2	-0.043 (CI = +/-0.014; p = 0.000)	0.581	-4.22%
Frequency	2007.1	-0.050 (CI = +/-0.012; p = 0.000)	0.742	-4.92%
Frequency	2007.2	-0.051 (CI = +/-0.013; p = 0.000)	0.731	-5.02%
Frequency	2008.1	-0.051 (CI = +/-0.013; p = 0.000)	0.704	-4.96%
Frequency	2008.2	-0.052 (CI = +/-0.014; p = 0.000)	0.695	-5.09%
Frequency	2009.1	-0.053 (CI = +/-0.016; p = 0.000)	0.677	-5.18%
Frequency	2009.2	-0.056 (CI = +/-0.017; p = 0.000)	0.682	-5.44%
Frequency	2010.1	-0.057 (CI = +/-0.018; p = 0.000)	0.666	-5.57%
Frequency	2010.2	-0.061 (CI = +/-0.019; p = 0.000)	0.687	-5.96%
Frequency	2011.1	-0.068 (CI = +/-0.019; p = 0.000)	0.735	-6.55%
Frequency	2011.2	-0.073 (CI = +/-0.020; p = 0.000)	0.759	-7.04%
Frequency	2012.1	-0.073 (CI = +/-0.023; p = 0.000)	0.731	-7.08%
Frequency	2012.2	-0.079 (CI = +/-0.024; p = 0.000)	0.750	-7.61%
Frequency	2013.1	-0.083 (CI = +/-0.027; p = 0.000)	0.740	-7.93%
Frequency	2013.2	-0.086 (CI = +/-0.030; p = 0.000)	0.722	-8.22%
Frequency	2014.1	-0.089 (CI = +/-0.035; p = 0.000)	0.701	-8.53%
Frequency	2014.2	-0.094 (CI = +/-0.040; p = 0.000)	0.684	-8.95%
Frequency	2015.1	-0.100 (CI = +/-0.046; p = 0.001)	0.670	-9.51%
Frequency	2015.2	-0.113 (CI = +/-0.051; p = 0.001)	0.710	-10.72%
Frequency	2016.1	-0.110 (CI = +/-0.062; p = 0.004)	0.634	-10.44%
Frequency	2016.2	-0.114 (CI = +/-0.079; p = 0.011)	0.574	-10.81%

Collision

Coverage = CL
End Trend Period = 2019.2
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.016 (CI = +/-0.019; p = 0.089)	0.065	+1.64%
Loss Cost	2004.2	0.014 (CI = +/-0.020; p = 0.157)	0.037	+1.43%
Loss Cost	2005.1	0.009 (CI = +/-0.020; p = 0.391)	-0.009	+0.87%
Loss Cost	2005.2	0.008 (CI = +/-0.022; p = 0.471)	-0.018	+0.78%
Loss Cost	2006.1	0.008 (CI = +/-0.023; p = 0.468)	-0.018	+0.84%
Loss Cost	2006.2	0.008 (CI = +/-0.025; p = 0.545)	-0.026	+0.76%
Loss Cost	2007.1	0.002 (CI = +/-0.026; p = 0.906)	-0.043	+0.15%
Loss Cost	2007.2	-0.003 (CI = +/-0.028; p = 0.807)	-0.043	-0.33%
Loss Cost	2008.1	0.002 (CI = +/-0.030; p = 0.895)	-0.047	+0.19%
Loss Cost	2008.2	0.010 (CI = +/-0.031; p = 0.500)	-0.026	+1.01%
Loss Cost	2009.1	0.028 (CI = +/-0.024; p = 0.026)	0.195	+2.81%
Loss Cost	2009.2	0.030 (CI = +/-0.026; p = 0.026)	0.203	+3.08%
Loss Cost	2010.1	0.034 (CI = +/-0.029; p = 0.022)	0.230	+3.50%
Loss Cost	2010.2	0.037 (CI = +/-0.032; p = 0.028)	0.223	+3.73%
Loss Cost	2011.1	0.042 (CI = +/-0.035; p = 0.024)	0.247	+4.24%
Loss Cost	2011.2	0.041 (CI = +/-0.040; p = 0.048)	0.197	+4.14%
Loss Cost	2012.1	0.047 (CI = +/-0.045; p = 0.041)	0.229	+4.84%
Loss Cost	2012.2	0.047 (CI = +/-0.052; p = 0.072)	0.182	+4.83%
Loss Cost	2013.1	0.036 (CI = +/-0.058; p = 0.207)	0.062	+3.62%
Loss Cost	2013.2	0.029 (CI = +/-0.068; p = 0.368)	-0.010	+2.94%
Loss Cost	2014.1	0.048 (CI = +/-0.077; p = 0.194)	0.088	+4.87%
Loss Cost	2014.2	0.030 (CI = +/-0.090; p = 0.461)	-0.047	+3.05%
Loss Cost	2015.1	-0.005 (CI = +/-0.093; p = 0.894)	-0.140	-0.54%
Loss Cost	2015.2	0.004 (CI = +/-0.120; p = 0.936)	-0.165	+0.41%
Loss Cost	2016.1	0.022 (CI = +/-0.159; p = 0.737)	-0.170	+2.22%
Loss Cost	2016.2	0.091 (CI = +/-0.159; p = 0.185)	0.237	+9.57%
Severity	2004.1	0.025 (CI = +/-0.019; p = 0.014)	0.163	+2.53%
Severity	2004.2	0.021 (CI = +/-0.020; p = 0.043)	0.108	+2.12%
Severity	2005.1	0.025 (CI = +/-0.021; p = 0.021)	0.151	+2.54%
Severity	2005.2	0.029 (CI = +/-0.022; p = 0.013)	0.183	+2.90%
Severity	2006.1	0.032 (CI = +/-0.024; p = 0.011)	0.202	+3.20%
Severity	2006.2	0.036 (CI = +/-0.025; p = 0.006)	0.242	+3.67%
Severity	2007.1	0.038 (CI = +/-0.027; p = 0.007)	0.242	+3.89%
Severity	2007.2	0.033 (CI = +/-0.028; p = 0.024)	0.176	+3.39%
Severity	2008.1	0.036 (CI = +/-0.031; p = 0.023)	0.187	+3.71%
Severity	2008.2	0.045 (CI = +/-0.032; p = 0.008)	0.266	+4.59%
Severity	2009.1	0.062 (CI = +/-0.027; p = 0.000)	0.532	+6.38%
Severity	2009.2	0.066 (CI = +/-0.029; p = 0.000)	0.538	+6.83%
Severity	2010.1	0.070 (CI = +/-0.032; p = 0.000)	0.533	+7.22%
Severity	2010.2	0.075 (CI = +/-0.035; p = 0.000)	0.542	+7.81%
Severity	2011.1	0.086 (CI = +/-0.036; p = 0.000)	0.611	+9.00%
Severity	2011.2	0.090 (CI = +/-0.040; p = 0.000)	0.590	+9.38%
Severity	2012.1	0.093 (CI = +/-0.046; p = 0.001)	0.565	+9.79%
Severity	2012.2	0.098 (CI = +/-0.053; p = 0.002)	0.540	+10.28%
Severity	2013.1	0.087 (CI = +/-0.060; p = 0.008)	0.436	+9.07%
Severity	2013.2	0.080 (CI = +/-0.070; p = 0.029)	0.331	+8.28%
Severity	2014.1	0.097 (CI = +/-0.079; p = 0.023)	0.396	+10.13%
Severity	2014.2	0.078 (CI = +/-0.093; p = 0.087)	0.237	+8.14%
Severity	2015.1	0.043 (CI = +/-0.098; p = 0.336)	0.008	+4.35%
Severity	2015.2	0.063 (CI = +/-0.121; p = 0.245)	0.086	+6.55%
Severity	2016.1	0.058 (CI = +/-0.164; p = 0.406)	-0.030	+5.97%
Severity	2016.2	0.109 (CI = +/-0.205; p = 0.214)	0.191	+11.52%
Frequency	2004.1	-0.009 (CI = +/-0.016; p = 0.267)	0.009	-0.87%
Frequency	2004.2	-0.007 (CI = +/-0.017; p = 0.415)	-0.011	-0.67%
Frequency	2005.1	-0.016 (CI = +/-0.013; p = 0.013)	0.179	-1.63%
Frequency	2005.2	-0.021 (CI = +/-0.012; p = 0.002)	0.289	-2.07%
Frequency	2006.1	-0.023 (CI = +/-0.013; p = 0.001)	0.322	-2.29%
Frequency	2006.2	-0.028 (CI = +/-0.012; p = 0.000)	0.466	-2.81%
Frequency	2007.1	-0.037 (CI = +/-0.008; p = 0.000)	0.784	-3.59%
Frequency	2007.2	-0.037 (CI = +/-0.009; p = 0.000)	0.763	-3.60%
Frequency	2008.1	-0.035 (CI = +/-0.009; p = 0.000)	0.734	-3.39%
Frequency	2008.2	-0.035 (CI = +/-0.010; p = 0.000)	0.710	-3.42%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	0.673	-3.36%
Frequency	2009.2	-0.036 (CI = +/-0.012; p = 0.000)	0.669	-3.51%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	0.627	-3.47%
Frequency	2010.2	-0.039 (CI = +/-0.014; p = 0.000)	0.654	-3.79%
Frequency	2011.1	-0.045 (CI = +/-0.014; p = 0.000)	0.749	-4.36%
Frequency	2011.2	-0.049 (CI = +/-0.014; p = 0.000)	0.787	-4.79%
Frequency	2012.1	-0.046 (CI = +/-0.015; p = 0.000)	0.743	-4.51%
Frequency	2012.2	-0.051 (CI = +/-0.017; p = 0.000)	0.768	-4.93%
Frequency	2013.1	-0.051 (CI = +/-0.019; p = 0.000)	0.731	-5.00%
Frequency	2013.2	-0.051 (CI = +/-0.023; p = 0.001)	0.676	-4.93%
Frequency	2014.1	-0.049 (CI = +/-0.028; p = 0.003)	0.600	-4.78%
Frequency	2014.2	-0.048 (CI = +/-0.034; p = 0.011)	0.518	-4.71%
Frequency	2015.1	-0.048 (CI = +/-0.043; p = 0.033)	0.428	-4.69%
Frequency	2015.2	-0.059 (CI = +/-0.051; p = 0.030)	0.499	-5.76%
Frequency	2016.1	-0.036 (CI = +/-0.049; p = 0.120)	0.295	-3.53%
Frequency	2016.2	-0.018 (CI = +/-0.057; p = 0.435)	-0.053	-1.75%

Collision

Coverage = CL
End Trend Period = 2019.1
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2004.1	0.016 (CI = +/-0.020; p = 0.112)	0.055	+1.64%
Loss Cost	2004.2	0.014 (CI = +/-0.022; p = 0.192)	0.027	+1.42%
Loss Cost	2005.1	0.008 (CI = +/-0.022; p = 0.460)	-0.016	+0.80%
Loss Cost	2005.2	0.007 (CI = +/-0.024; p = 0.547)	-0.025	+0.70%
Loss Cost	2006.1	0.008 (CI = +/-0.026; p = 0.543)	-0.025	+0.77%
Loss Cost	2006.2	0.007 (CI = +/-0.028; p = 0.624)	-0.032	+0.67%
Loss Cost	2007.1	0.000 (CI = +/-0.029; p = 0.998)	-0.045	0.00%
Loss Cost	2007.2	-0.006 (CI = +/-0.031; p = 0.710)	-0.041	-0.55%
Loss Cost	2008.1	0.000 (CI = +/-0.033; p = 0.998)	-0.050	+0.00%
Loss Cost	2008.2	0.009 (CI = +/-0.034; p = 0.588)	-0.036	+0.90%
Loss Cost	2009.1	0.029 (CI = +/-0.027; p = 0.038)	0.175	+2.91%
Loss Cost	2009.2	0.032 (CI = +/-0.030; p = 0.037)	0.185	+3.22%
Loss Cost	2010.1	0.037 (CI = +/-0.033; p = 0.030)	0.216	+3.73%
Loss Cost	2010.2	0.039 (CI = +/-0.037; p = 0.036)	0.211	+4.02%
Loss Cost	2011.1	0.046 (CI = +/-0.041; p = 0.031)	0.241	+4.66%
Loss Cost	2011.2	0.045 (CI = +/-0.047; p = 0.058)	0.192	+4.60%
Loss Cost	2012.1	0.054 (CI = +/-0.053; p = 0.047)	0.231	+5.50%
Loss Cost	2012.2	0.054 (CI = +/-0.062; p = 0.079)	0.187	+5.60%
Loss Cost	2013.1	0.042 (CI = +/-0.071; p = 0.221)	0.060	+4.24%
Loss Cost	2013.2	0.034 (CI = +/-0.085; p = 0.383)	-0.016	+3.51%
Loss Cost	2014.1	0.059 (CI = +/-0.097; p = 0.195)	0.100	+6.11%
Loss Cost	2014.2	0.039 (CI = +/-0.117; p = 0.455)	-0.049	+4.00%
Loss Cost	2015.1	-0.006 (CI = +/-0.128; p = 0.913)	-0.164	-0.60%
Loss Cost	2015.2	0.007 (CI = +/-0.174; p = 0.921)	-0.197	+0.71%
Loss Cost	2016.1	0.034 (CI = +/-0.249; p = 0.723)	-0.207	+3.46%
Loss Cost	2016.2	0.144 (CI = +/-0.244; p = 0.158)	0.385	+15.45%
Severity	2004.1	0.023 (CI = +/-0.021; p = 0.030)	0.128	+2.37%
Severity	2004.2	0.019 (CI = +/-0.022; p = 0.084)	0.073	+1.91%
Severity	2005.1	0.023 (CI = +/-0.023; p = 0.044)	0.114	+2.36%
Severity	2005.2	0.027 (CI = +/-0.024; p = 0.029)	0.144	+2.74%
Severity	2006.1	0.030 (CI = +/-0.026; p = 0.023)	0.163	+3.05%
Severity	2006.2	0.035 (CI = +/-0.027; p = 0.014)	0.201	+3.54%
Severity	2007.1	0.037 (CI = +/-0.029; p = 0.016)	0.202	+3.77%
Severity	2007.2	0.032 (CI = +/-0.031; p = 0.048)	0.135	+3.22%
Severity	2008.1	0.035 (CI = +/-0.034; p = 0.045)	0.145	+3.55%
Severity	2008.2	0.044 (CI = +/-0.035; p = 0.017)	0.224	+4.52%
Severity	2009.1	0.063 (CI = +/-0.030; p = 0.000)	0.499	+6.52%
Severity	2009.2	0.068 (CI = +/-0.032; p = 0.000)	0.508	+7.05%
Severity	2010.1	0.073 (CI = +/-0.036; p = 0.001)	0.506	+7.53%
Severity	2010.2	0.079 (CI = +/-0.039; p = 0.001)	0.520	+8.24%
Severity	2011.1	0.092 (CI = +/-0.041; p = 0.000)	0.602	+9.68%
Severity	2011.2	0.097 (CI = +/-0.046; p = 0.001)	0.585	+10.24%
Severity	2012.1	0.103 (CI = +/-0.053; p = 0.001)	0.567	+10.87%
Severity	2012.2	0.110 (CI = +/-0.061; p = 0.002)	0.549	+11.63%
Severity	2013.1	0.099 (CI = +/-0.071; p = 0.011)	0.439	+10.38%
Severity	2013.2	0.092 (CI = +/-0.085; p = 0.037)	0.332	+9.63%
Severity	2014.1	0.116 (CI = +/-0.097; p = 0.025)	0.423	+12.32%
Severity	2014.2	0.097 (CI = +/-0.119; p = 0.094)	0.255	+10.19%
Severity	2015.1	0.054 (CI = +/-0.133; p = 0.358)	-0.001	+5.55%
Severity	2015.2	0.086 (CI = +/-0.170; p = 0.247)	0.106	+9.02%
Severity	2016.1	0.086 (CI = +/-0.250; p = 0.394)	-0.018	+8.99%
Severity	2016.2	0.174 (CI = +/-0.319; p = 0.180)	0.336	+19.03%
Frequency	2004.1	-0.007 (CI = +/-0.017; p = 0.394)	-0.009	-0.71%
Frequency	2004.2	-0.005 (CI = +/-0.018; p = 0.582)	-0.025	-0.48%
Frequency	2005.1	-0.015 (CI = +/-0.014; p = 0.030)	0.137	-1.52%
Frequency	2005.2	-0.020 (CI = +/-0.013; p = 0.005)	0.244	-1.98%
Frequency	2006.1	-0.022 (CI = +/-0.014; p = 0.003)	0.278	-2.22%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.425	-2.78%
Frequency	2007.1	-0.037 (CI = +/-0.009; p = 0.000)	0.765	-3.64%
Frequency	2007.2	-0.037 (CI = +/-0.010; p = 0.000)	0.742	-3.65%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.707	-3.43%
Frequency	2008.2	-0.035 (CI = +/-0.011; p = 0.000)	0.680	-3.46%
Frequency	2009.1	-0.035 (CI = +/-0.012; p = 0.000)	0.639	-3.39%
Frequency	2009.2	-0.036 (CI = +/-0.013; p = 0.000)	0.636	-3.58%
Frequency	2010.1	-0.036 (CI = +/-0.015; p = 0.000)	0.590	-3.53%
Frequency	2010.2	-0.040 (CI = +/-0.016; p = 0.000)	0.623	-3.90%
Frequency	2011.1	-0.047 (CI = +/-0.015; p = 0.000)	0.734	-4.58%
Frequency	2011.2	-0.053 (CI = +/-0.016; p = 0.000)	0.784	-5.12%
Frequency	2012.1	-0.050 (CI = +/-0.018; p = 0.000)	0.735	-4.84%
Frequency	2012.2	-0.056 (CI = +/-0.019; p = 0.000)	0.774	-5.40%
Frequency	2013.1	-0.057 (CI = +/-0.022; p = 0.000)	0.743	-5.56%
Frequency	2013.2	-0.057 (CI = +/-0.027; p = 0.001)	0.690	-5.59%
Frequency	2014.1	-0.057 (CI = +/-0.033; p = 0.004)	0.617	-5.53%
Frequency	2014.2	-0.058 (CI = +/-0.042; p = 0.014)	0.541	-5.61%
Frequency	2015.1	-0.060 (CI = +/-0.055; p = 0.038)	0.463	-5.83%
Frequency	2015.2	-0.079 (CI = +/-0.065; p = 0.025)	0.599	-7.62%
Frequency	2016.1	-0.052 (CI = +/-0.069; p = 0.105)	0.403	-5.07%
Frequency	2016.2	-0.031 (CI = +/-0.094; p = 0.379)	0.015	-3.01%

Comprehensive

Coverage = CM
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time			Adjusted R^2	Implied Trend	
		Time	Seasonality	Rate			
Loss Cost	2004.1	0.021 (CI = +/-0.019; p = 0.034)	-0.197 (CI = +/-0.196; p = 0.050)	0.177	+2.08%		
Loss Cost	2004.2	0.017 (CI = +/-0.019; p = 0.087)	-0.175 (CI = +/-0.197; p = 0.079)	0.115	+1.70%		
Loss Cost	2005.1	0.018 (CI = +/-0.021; p = 0.082)	-0.167 (CI = +/-0.202; p = 0.102)	0.118	+1.84%		
Loss Cost	2005.2	0.013 (CI = +/-0.021; p = 0.205)	-0.141 (CI = +/-0.200; p = 0.162)	0.051	+1.34%		
Loss Cost	2006.1	0.016 (CI = +/-0.022; p = 0.140)	-0.123 (CI = +/-0.204; p = 0.226)	0.062	+1.66%		
Loss Cost	2006.2	0.013 (CI = +/-0.023; p = 0.253)	-0.107 (CI = +/-0.208; p = 0.301)	0.016	+1.33%		
Loss Cost	2007.1	0.013 (CI = +/-0.025; p = 0.280)	-0.106 (CI = +/-0.216; p = 0.321)	0.013	+1.35%		
Loss Cost	2007.2	0.009 (CI = +/-0.026; p = 0.490)	-0.084 (CI = +/-0.218; p = 0.434)	-0.032	+0.89%		
Loss Cost	2008.1	0.012 (CI = +/-0.028; p = 0.401)	-0.071 (CI = +/-0.225; p = 0.521)	-0.029	+1.16%		
Loss Cost	2008.2	0.018 (CI = +/-0.029; p = 0.202)	-0.101 (CI = +/-0.224; p = 0.359)	0.022	+1.84%		
Loss Cost	2009.1	0.019 (CI = +/-0.031; p = 0.230)	-0.100 (CI = +/-0.234; p = 0.386)	0.018	+1.88%		
Loss Cost	2009.2	0.021 (CI = +/-0.034; p = 0.213)	-0.109 (CI = +/-0.243; p = 0.362)	0.021	+2.11%		
Loss Cost	2010.1	0.013 (CI = +/-0.035; p = 0.468)	-0.144 (CI = +/-0.244; p = 0.233)	0.008	+1.26%		
Loss Cost	2010.2	0.022 (CI = +/-0.036; p = 0.211)	-0.182 (CI = +/-0.240; p = 0.129)	0.090	+2.26%		
Loss Cost	2011.1	0.015 (CI = +/-0.038; p = 0.437)	-0.211 (CI = +/-0.244; p = 0.086)	0.094	+1.47%		
Loss Cost	2011.2	0.019 (CI = +/-0.042; p = 0.354)	-0.227 (CI = +/-0.254; p = 0.077)	0.108	+1.92%		
Loss Cost	2012.1	0.027 (CI = +/-0.046; p = 0.231)	-0.199 (CI = +/-0.263; p = 0.128)	0.115	+2.72%		
Loss Cost	2012.2	0.012 (CI = +/-0.046; p = 0.587)	-0.153 (CI = +/-0.253; p = 0.220)	-0.003	+1.22%		
Loss Cost	2013.1	0.012 (CI = +/-0.052; p = 0.627)	-0.152 (CI = +/-0.271; p = 0.250)	-0.011	+1.22%		
Loss Cost	2013.2	0.004 (CI = +/-0.058; p = 0.887)	-0.129 (CI = +/-0.284; p = 0.346)	-0.069	+0.39%		
Loss Cost	2014.1	-0.006 (CI = +/-0.065; p = 0.852)	-0.156 (CI = +/-0.300; p = 0.281)	-0.051	-0.57%		
Loss Cost	2014.2	-0.017 (CI = +/-0.073; p = 0.630)	-0.129 (CI = +/-0.316; p = 0.391)	-0.074	-1.64%		
Loss Cost	2015.1	-0.023 (CI = +/-0.086; p = 0.569)	-0.145 (CI = +/-0.345; p = 0.375)	-0.076	-2.26%		
Loss Cost	2015.2	-0.048 (CI = +/-0.092; p = 0.272)	-0.090 (CI = +/-0.346; p = 0.574)	-0.026	-4.70%		
Loss Cost	2016.1	-0.084 (CI = +/-0.098; p = 0.085)	-0.167 (CI = +/-0.337; p = 0.291)	0.184	-8.02%		
Loss Cost	2016.2	-0.063 (CI = +/-0.113; p = 0.236)	-0.205 (CI = +/-0.360; p = 0.226)	0.120	-6.10%		
Severity	2004.1	0.035 (CI = +/-0.018; p = 0.000)	-0.357 (CI = +/-0.188; p = 0.001)	0.461	+3.57%		
Severity	2004.2	0.032 (CI = +/-0.019; p = 0.002)	-0.337 (CI = +/-0.189; p = 0.001)	0.405	+3.23%		
Severity	2005.1	0.035 (CI = +/-0.019; p = 0.001)	-0.316 (CI = +/-0.190; p = 0.002)	0.428	+3.60%		
Severity	2005.2	0.031 (CI = +/-0.020; p = 0.003)	-0.294 (CI = +/-0.190; p = 0.004)	0.364	+3.19%		
Severity	2006.1	0.036 (CI = +/-0.020; p = 0.001)	-0.268 (CI = +/-0.189; p = 0.007)	0.400	+3.68%		
Severity	2006.2	0.034 (CI = +/-0.022; p = 0.003)	-0.257 (CI = +/-0.194; p = 0.011)	0.344	+3.46%		
Severity	2007.1	0.036 (CI = +/-0.023; p = 0.003)	-0.245 (CI = +/-0.200; p = 0.018)	0.353	+3.71%		
Severity	2007.2	0.035 (CI = +/-0.025; p = 0.007)	-0.238 (CI = +/-0.206; p = 0.026)	0.302	+3.56%		
Severity	2008.1	0.040 (CI = +/-0.026; p = 0.004)	-0.214 (CI = +/-0.209; p = 0.045)	0.334	+4.08%		
Severity	2008.2	0.047 (CI = +/-0.026; p = 0.001)	-0.246 (CI = +/-0.204; p = 0.020)	0.409	+4.82%		
Severity	2009.1	0.050 (CI = +/-0.028; p = 0.001)	-0.235 (CI = +/-0.212; p = 0.032)	0.413	+5.08%		
Severity	2009.2	0.053 (CI = +/-0.030; p = 0.001)	-0.249 (CI = +/-0.219; p = 0.028)	0.410	+5.44%		
Severity	2010.1	0.047 (CI = +/-0.032; p = 0.006)	-0.275 (CI = +/-0.222; p = 0.018)	0.394	+4.78%		
Severity	2010.2	0.059 (CI = +/-0.030; p = 0.001)	-0.324 (CI = +/-0.202; p = 0.003)	0.539	+6.12%		
Severity	2011.1	0.054 (CI = +/-0.033; p = 0.003)	-0.344 (CI = +/-0.208; p = 0.003)	0.532	+5.56%		
Severity	2011.2	0.054 (CI = +/-0.036; p = 0.005)	-0.345 (CI = +/-0.220; p = 0.004)	0.485	+5.59%		
Severity	2012.1	0.063 (CI = +/-0.039; p = 0.003)	-0.316 (CI = +/-0.224; p = 0.008)	0.518	+6.47%		
Severity	2012.2	0.050 (CI = +/-0.039; p = 0.016)	-0.275 (CI = +/-0.214; p = 0.015)	0.413	+5.09%		
Severity	2013.1	0.052 (CI = +/-0.044; p = 0.023)	-0.266 (CI = +/-0.228; p = 0.025)	0.413	+5.38%		
Severity	2013.2	0.050 (CI = +/-0.050; p = 0.048)	-0.260 (CI = +/-0.244; p = 0.038)	0.331	+5.14%		
Severity	2014.1	0.046 (CI = +/-0.057; p = 0.105)	-0.272 (CI = +/-0.262; p = 0.043)	0.319	+4.69%		
Severity	2014.2	0.039 (CI = +/-0.065; p = 0.209)	-0.256 (CI = +/-0.280; p = 0.070)	0.210	+4.01%		
Severity	2015.1	0.040 (CI = +/-0.076; p = 0.271)	-0.254 (CI = +/-0.307; p = 0.096)	0.200	+4.09%		
Severity	2015.2	0.019 (CI = +/-0.083; p = 0.625)	-0.207 (CI = +/-0.310; p = 0.167)	0.038	+1.89%		
Severity	2016.1	0.001 (CI = +/-0.097; p = 0.983)	-0.246 (CI = +/-0.335; p = 0.131)	0.070	+0.09%		
Severity	2016.2	0.016 (CI = +/-0.115; p = 0.760)	-0.273 (CI = +/-0.366; p = 0.124)	0.096	+1.59%		
Frequency	2004.1	-0.015 (CI = +/-0.008; p = 0.001)	0.160 (CI = +/-0.086; p = 0.001)	0.429	-1.44%		
Frequency	2004.2	-0.015 (CI = +/-0.009; p = 0.002)	0.162 (CI = +/-0.089; p = 0.001)	0.411	-1.48%		
Frequency	2005.1	-0.017 (CI = +/-0.009; p = 0.000)	0.148 (CI = +/-0.087; p = 0.002)	0.451	-1.70%		
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.153 (CI = +/-0.089; p = 0.001)	0.446	-1.79%		
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	0.144 (CI = +/-0.091; p = 0.003)	0.466	-1.95%		
Frequency	2006.2	-0.021 (CI = +/-0.010; p = 0.000)	0.150 (CI = +/-0.093; p = 0.003)	0.462	-2.06%		
Frequency	2007.1	-0.023 (CI = +/-0.011; p = 0.000)	0.138 (CI = +/-0.093; p = 0.005)	0.492	-2.27%		
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	0.153 (CI = +/-0.090; p = 0.002)	0.555	-2.58%		
Frequency	2008.1	-0.028 (CI = +/-0.011; p = 0.000)	0.142 (CI = +/-0.091; p = 0.004)	0.582	-2.80%		
Frequency	2008.2	-0.029 (CI = +/-0.012; p = 0.000)	0.144 (CI = +/-0.095; p = 0.004)	0.551	-2.84%		
Frequency	2009.1	-0.031 (CI = +/-0.013; p = 0.000)	0.135 (CI = +/-0.097; p = 0.008)	0.569	-3.05%		
Frequency	2009.2	-0.032 (CI = +/-0.014; p = 0.000)	0.139 (CI = +/-0.100; p = 0.009)	0.550	-3.16%		
Frequency	2010.1	-0.034 (CI = +/-0.015; p = 0.000)	0.131 (CI = +/-0.104; p = 0.016)	0.561	-3.36%		
Frequency	2010.2	-0.037 (CI = +/-0.016; p = 0.000)	0.142 (CI = +/-0.105; p = 0.011)	0.574	-3.64%		
Frequency	2011.1	-0.040 (CI = +/-0.017; p = 0.000)	0.133 (CI = +/-0.109; p = 0.020)	0.586	-3.88%		
Frequency	2011.2	-0.035 (CI = +/-0.018; p = 0.001)	0.118 (CI = +/-0.110; p = 0.036)	0.501	-3.48%		
Frequency	2012.1	-0.036 (CI = +/-0.020; p = 0.002)	0.117 (CI = +/-0.116; p = 0.049)	0.487	-3.52%		
Frequency	2012.2	-0.038 (CI = +/-0.022; p = 0.003)	0.122 (CI = +/-0.122; p = 0.050)	0.458	-3.69%		
Frequency	2013.1	-0.040 (CI = +/-0.025; p = 0.004)	0.114 (CI = +/-0.130; p = 0.081)	0.463	-3.94%		
Frequency	2013.2	-0.046 (CI = +/-0.027; p = 0.002)	0.131 (CI = +/-0.132; p = 0.051)	0.503	-4.52%		
Frequency	2014.1	-0.052 (CI = +/-0.030; p = 0.003)	0.116 (CI = +/-0.138; p = 0.093)	0.528	-5.02%		
Frequency	2014.2	-0.056 (CI = +/-0.034; p = 0.004)	0.127 (CI = +/-0.146; p = 0.084)	0.510	-5.43%		
Frequency	2015.1	-0.063 (CI = +/-0.038; p = 0.004)	0.109 (CI = +/-0.155; p = 0.150)	0.536	-6.10%		
Frequency	2015.2	-0.067 (CI = +/-0.045; p = 0.008)	0.117 (CI = +/-0.168; p = 0.151)	0.488	-6.46%		
Frequency	2016.1	-0.085 (CI = +/-0.047; p = 0.003)	0.079 (CI = +/-0.163; p = 0.300)	0.612	-8.10%		
Frequency	2016.2	-0.079 (CI = +/-0.057; p = 0.012)	0.068 (CI = +/-0.180; p = 0.405)	0.476	-7.57%		

Comprehensive

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

Fit	Start Date	Implied Trend			
		Time	Seasonality	Adjusted R ² Rate	
Loss Cost	2004.1	0.018 (CI = +/-0.020; p = 0.072)	-0.182 (CI = +/-0.200; p = 0.073)	0.126	+1.82%
Loss Cost	2004.2	0.014 (CI = +/-0.020; p = 0.179)	-0.157 (CI = +/-0.199; p = 0.119)	0.064	+1.38%
Loss Cost	2005.1	0.015 (CI = +/-0.022; p = 0.166)	-0.150 (CI = +/-0.205; p = 0.147)	0.065	+1.51%
Loss Cost	2005.2	0.009 (CI = +/-0.022; p = 0.392)	-0.118 (CI = +/-0.202; p = 0.240)	0.003	+0.93%
Loss Cost	2006.1	0.012 (CI = +/-0.023; p = 0.280)	-0.103 (CI = +/-0.206; p = 0.316)	0.008	+1.24%
Loss Cost	2006.2	0.008 (CI = +/-0.024; p = 0.481)	-0.082 (CI = +/-0.209; p = 0.427)	-0.032	+0.85%
Loss Cost	2007.1	0.008 (CI = +/-0.026; p = 0.510)	-0.082 (CI = +/-0.217; p = 0.443)	-0.035	+0.85%
Loss Cost	2007.2	0.003 (CI = +/-0.027; p = 0.833)	-0.055 (CI = +/-0.218; p = 0.609)	-0.067	+0.28%
Loss Cost	2008.1	0.005 (CI = +/-0.029; p = 0.705)	-0.043 (CI = +/-0.226; p = 0.695)	-0.070	+0.54%
Loss Cost	2008.2	0.012 (CI = +/-0.030; p = 0.414)	-0.074 (CI = +/-0.226; p = 0.507)	-0.038	+1.22%
Loss Cost	2009.1	0.012 (CI = +/-0.033; p = 0.446)	-0.073 (CI = +/-0.236; p = 0.526)	-0.043	+1.23%
Loss Cost	2009.2	0.014 (CI = +/-0.036; p = 0.427)	-0.080 (CI = +/-0.248; p = 0.507)	-0.044	+1.40%
Loss Cost	2010.1	0.005 (CI = +/-0.037; p = 0.784)	-0.115 (CI = +/-0.246; p = 0.342)	-0.046	+0.50%
Loss Cost	2010.2	0.015 (CI = +/-0.039; p = 0.423)	-0.154 (CI = +/-0.245; p = 0.205)	0.011	+1.52%
Loss Cost	2011.1	0.007 (CI = +/-0.041; p = 0.738)	-0.184 (CI = +/-0.248; p = 0.137)	0.026	+0.66%
Loss Cost	2011.2	0.010 (CI = +/-0.045; p = 0.634)	-0.197 (CI = +/-0.262; p = 0.131)	0.033	+1.05%
Loss Cost	2012.1	0.018 (CI = +/-0.049; p = 0.444)	-0.172 (CI = +/-0.270; p = 0.196)	0.024	+1.84%
Loss Cost	2012.2	-0.001 (CI = +/-0.049; p = 0.969)	-0.111 (CI = +/-0.255; p = 0.366)	-0.070	-0.09%
Loss Cost	2013.1	-0.002 (CI = +/-0.055; p = 0.952)	-0.113 (CI = +/-0.272; p = 0.386)	-0.081	-0.16%
Loss Cost	2013.2	-0.015 (CI = +/-0.061; p = 0.615)	-0.077 (CI = +/-0.282; p = 0.567)	-0.096	-1.45%
Loss Cost	2014.1	-0.026 (CI = +/-0.068; p = 0.420)	-0.105 (CI = +/-0.294; p = 0.451)	-0.052	-2.57%
Loss Cost	2014.2	-0.045 (CI = +/-0.075; p = 0.218)	-0.059 (CI = +/-0.304; p = 0.678)	0.004	-4.37%
Loss Cost	2015.1	-0.054 (CI = +/-0.088; p = 0.202)	-0.078 (CI = +/-0.328; p = 0.608)	0.012	-5.22%
Loss Cost	2015.2	-0.096 (CI = +/-0.084; p = 0.030)	0.013 (CI = +/-0.290; p = 0.921)	0.301	-9.13%
Loss Cost	2016.1	-0.139 (CI = +/-0.069; p = 0.002)	-0.066 (CI = +/-0.219; p = 0.507)	0.668	-12.95%
Loss Cost	2016.2	-0.131 (CI = +/-0.087; p = 0.009)	-0.080 (CI = +/-0.251; p = 0.477)	0.581	-12.28%
Severity	2004.1	0.031 (CI = +/-0.018; p = 0.002)	-0.332 (CI = +/-0.186; p = 0.001)	0.402	+3.15%
Severity	2004.2	0.027 (CI = +/-0.019; p = 0.007)	-0.309 (CI = +/-0.186; p = 0.002)	0.338	+2.72%
Severity	2005.1	0.030 (CI = +/-0.020; p = 0.003)	-0.289 (CI = +/-0.187; p = 0.004)	0.361	+3.10%
Severity	2005.2	0.026 (CI = +/-0.020; p = 0.014)	-0.262 (CI = +/-0.185; p = 0.007)	0.287	+2.59%
Severity	2006.1	0.030 (CI = +/-0.020; p = 0.005)	-0.238 (CI = +/-0.183; p = 0.013)	0.322	+3.08%
Severity	2006.2	0.027 (CI = +/-0.022; p = 0.015)	-0.222 (CI = +/-0.187; p = 0.022)	0.255	+2.77%
Severity	2007.1	0.030 (CI = +/-0.023; p = 0.014)	-0.212 (CI = +/-0.193; p = 0.033)	0.264	+3.00%
Severity	2007.2	0.027 (CI = +/-0.025; p = 0.032)	-0.200 (CI = +/-0.199; p = 0.049)	0.203	+2.76%
Severity	2008.1	0.032 (CI = +/-0.026; p = 0.017)	-0.178 (CI = +/-0.201; p = 0.080)	0.234	+3.27%
Severity	2008.2	0.039 (CI = +/-0.027; p = 0.006)	-0.210 (CI = +/-0.199; p = 0.039)	0.311	+3.99%
Severity	2009.1	0.041 (CI = +/-0.029; p = 0.007)	-0.200 (CI = +/-0.206; p = 0.056)	0.316	+4.23%
Severity	2009.2	0.044 (CI = +/-0.031; p = 0.008)	-0.212 (CI = +/-0.215; p = 0.053)	0.306	+4.51%
Severity	2010.1	0.037 (CI = +/-0.033; p = 0.027)	-0.239 (CI = +/-0.216; p = 0.032)	0.289	+3.79%
Severity	2010.2	0.050 (CI = +/-0.031; p = 0.003)	-0.289 (CI = +/-0.199; p = 0.007)	0.448	+5.17%
Severity	2011.1	0.044 (CI = +/-0.034; p = 0.012)	-0.310 (CI = +/-0.204; p = 0.005)	0.444	+4.54%
Severity	2011.2	0.043 (CI = +/-0.037; p = 0.026)	-0.306 (CI = +/-0.216; p = 0.008)	0.381	+4.41%
Severity	2012.1	0.051 (CI = +/-0.040; p = 0.015)	-0.280 (CI = +/-0.220; p = 0.016)	0.413	+5.26%
Severity	2012.2	0.034 (CI = +/-0.038; p = 0.080)	-0.224 (CI = +/-0.198; p = 0.029)	0.278	+3.42%
Severity	2013.1	0.036 (CI = +/-0.043; p = 0.098)	-0.219 (CI = +/-0.212; p = 0.044)	0.275	+3.63%
Severity	2013.2	0.029 (CI = +/-0.049; p = 0.218)	-0.201 (CI = +/-0.225; p = 0.076)	0.162	+2.97%
Severity	2014.1	0.023 (CI = +/-0.055; p = 0.377)	-0.216 (CI = +/-0.240; p = 0.074)	0.161	+2.36%
Severity	2014.2	0.010 (CI = +/-0.062; p = 0.742)	-0.181 (CI = +/-0.250; p = 0.139)	0.042	+0.96%
Severity	2015.1	0.008 (CI = +/-0.073; p = 0.810)	-0.184 (CI = +/-0.274; p = 0.165)	0.025	+0.81%
Severity	2015.2	-0.029 (CI = +/-0.067; p = 0.349)	-0.103 (CI = +/-0.232; p = 0.339)	0.029	-2.89%
Severity	2016.1	-0.053 (CI = +/-0.070; p = 0.120)	-0.147 (CI = +/-0.224; p = 0.168)	0.249	-5.17%
Severity	2016.2	-0.053 (CI = +/-0.090; p = 0.210)	-0.147 (CI = +/-0.260; p = 0.222)	0.216	-5.15%
Frequency	2004.1	-0.013 (CI = +/-0.009; p = 0.004)	0.151 (CI = +/-0.086; p = 0.001)	0.371	-1.29%
Frequency	2004.2	-0.013 (CI = +/-0.009; p = 0.006)	0.152 (CI = +/-0.089; p = 0.002)	0.350	-1.31%
Frequency	2005.1	-0.015 (CI = +/-0.009; p = 0.002)	0.139 (CI = +/-0.088; p = 0.003)	0.389	-1.54%
Frequency	2005.2	-0.016 (CI = +/-0.010; p = 0.002)	0.144 (CI = +/-0.090; p = 0.003)	0.382	-1.62%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.135 (CI = +/-0.091; p = 0.005)	0.402	-1.78%
Frequency	2006.2	-0.019 (CI = +/-0.011; p = 0.001)	0.140 (CI = +/-0.094; p = 0.005)	0.394	-1.88%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.001)	0.129 (CI = +/-0.095; p = 0.009)	0.425	-2.09%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	0.145 (CI = +/-0.092; p = 0.003)	0.492	-2.41%
Frequency	2008.1	-0.027 (CI = +/-0.012; p = 0.000)	0.135 (CI = +/-0.093; p = 0.006)	0.521	-2.64%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	0.136 (CI = +/-0.097; p = 0.008)	0.484	-2.67%
Frequency	2009.1	-0.029 (CI = +/-0.014; p = 0.000)	0.127 (CI = +/-0.099; p = 0.015)	0.503	-2.87%
Frequency	2009.2	-0.030 (CI = +/-0.015; p = 0.000)	0.132 (CI = +/-0.104; p = 0.015)	0.478	-2.98%
Frequency	2010.1	-0.032 (CI = +/-0.016; p = 0.000)	0.124 (CI = +/-0.107; p = 0.026)	0.490	-3.18%
Frequency	2010.2	-0.035 (CI = +/-0.017; p = 0.000)	0.135 (CI = +/-0.110; p = 0.019)	0.502	-3.47%
Frequency	2011.1	-0.038 (CI = +/-0.019; p = 0.001)	0.127 (CI = +/-0.114; p = 0.031)	0.515	-3.71%
Frequency	2011.2	-0.033 (CI = +/-0.020; p = 0.003)	0.109 (CI = +/-0.114; p = 0.061)	0.407	-3.22%
Frequency	2012.1	-0.033 (CI = +/-0.022; p = 0.006)	0.108 (CI = +/-0.121; p = 0.077)	0.392	-3.25%
Frequency	2012.2	-0.035 (CI = +/-0.025; p = 0.010)	0.113 (CI = +/-0.129; p = 0.082)	0.352	-3.40%
Frequency	2013.1	-0.037 (CI = +/-0.028; p = 0.013)	0.105 (CI = +/-0.137; p = 0.121)	0.358	-3.65%
Frequency	2013.2	-0.044 (CI = +/-0.031; p = 0.009)	0.124 (CI = +/-0.142; p = 0.080)	0.400	-4.29%
Frequency	2014.1	-0.049 (CI = +/-0.034; p = 0.009)	0.110 (CI = +/-0.148; p = 0.131)	0.428	-4.82%
Frequency	2014.2	-0.054 (CI = +/-0.040; p = 0.012)	0.123 (CI = +/-0.160; p = 0.121)	0.402	-5.28%
Frequency	2015.1	-0.062 (CI = +/-0.045; p = 0.012)	0.106 (CI = +/-0.170; p = 0.193)	0.434	-5.98%
Frequency	2015.2	-0.066 (CI = +/-0.055; p = 0.023)	0.116 (CI = +/-0.189; p = 0.196)	0.373	-6.42%
Frequency	2016.1	-0.086 (CI = +/-0.057; p = 0.009)	0.081 (CI = +/-0.182; p = 0.335)	0.521	-8.21%
Frequency	2016.2	-0.078 (CI = +/-0.073; p = 0.039)	0.067 (CI = +/-0.209; p = 0.470)	0.337	-7.52%

Comprehensive

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

Fit	Start Date	Implied Trend			
		Time	Seasonality	Adjusted R ² Rate	
Loss Cost	2004.1	0.027 (CI = +/-0.023; p = 0.021)	-0.179 (CI = +/-0.209; p = 0.091)	0.195	+2.74%
Loss Cost	2004.2	0.023 (CI = +/-0.023; p = 0.059)	-0.156 (CI = +/-0.210; p = 0.139)	0.123	+2.29%
Loss Cost	2005.1	0.025 (CI = +/-0.025; p = 0.052)	-0.144 (CI = +/-0.217; p = 0.183)	0.131	+2.52%
Loss Cost	2005.2	0.019 (CI = +/-0.026; p = 0.144)	-0.115 (CI = +/-0.215; p = 0.280)	0.051	+1.90%
Loss Cost	2006.1	0.024 (CI = +/-0.027; p = 0.085)	-0.093 (CI = +/-0.218; p = 0.391)	0.075	+2.38%
Loss Cost	2006.2	0.020 (CI = +/-0.029; p = 0.171)	-0.075 (CI = +/-0.223; p = 0.496)	0.018	+1.98%
Loss Cost	2007.1	0.021 (CI = +/-0.031; p = 0.183)	-0.070 (CI = +/-0.233; p = 0.540)	0.016	+2.08%
Loss Cost	2007.2	0.015 (CI = +/-0.033; p = 0.361)	-0.046 (CI = +/-0.237; p = 0.693)	-0.042	+1.48%
Loss Cost	2008.1	0.019 (CI = +/-0.035; p = 0.267)	-0.026 (CI = +/-0.245; p = 0.825)	-0.027	+1.96%
Loss Cost	2008.2	0.029 (CI = +/-0.036; p = 0.114)	-0.063 (CI = +/-0.242; p = 0.595)	0.044	+2.92%
Loss Cost	2009.1	0.031 (CI = +/-0.040; p = 0.124)	-0.055 (CI = +/-0.254; p = 0.657)	0.042	+3.13%
Loss Cost	2009.2	0.035 (CI = +/-0.044; p = 0.114)	-0.068 (CI = +/-0.266; p = 0.597)	0.049	+3.52%
Loss Cost	2010.1	0.025 (CI = +/-0.047; p = 0.286)	-0.103 (CI = +/-0.271; p = 0.433)	0.002	+2.49%
Loss Cost	2010.2	0.040 (CI = +/-0.048; p = 0.097)	-0.151 (CI = +/-0.262; p = 0.238)	0.127	+4.05%
Loss Cost	2011.1	0.031 (CI = +/-0.052; p = 0.233)	-0.180 (CI = +/-0.272; p = 0.179)	0.101	+3.11%
Loss Cost	2011.2	0.039 (CI = +/-0.058; p = 0.175)	-0.203 (CI = +/-0.285; p = 0.149)	0.129	+3.94%
Loss Cost	2012.1	0.055 (CI = +/-0.063; p = 0.083)	-0.158 (CI = +/-0.290; p = 0.261)	0.187	+5.62%
Loss Cost	2012.2	0.033 (CI = +/-0.064; p = 0.280)	-0.105 (CI = +/-0.279; p = 0.430)	-0.004	+3.40%
Loss Cost	2013.1	0.039 (CI = +/-0.076; p = 0.286)	-0.092 (CI = +/-0.305; p = 0.520)	-0.007	+3.93%
Loss Cost	2013.2	0.026 (CI = +/-0.087; p = 0.517)	-0.065 (CI = +/-0.326; p = 0.665)	-0.127	+2.65%
Loss Cost	2014.1	0.015 (CI = +/-0.104; p = 0.751)	-0.089 (CI = +/-0.361; p = 0.590)	-0.160	+1.52%
Loss Cost	2014.2	-0.006 (CI = +/-0.122; p = 0.919)	-0.051 (CI = +/-0.388; p = 0.769)	-0.234	-0.55%
Loss Cost	2015.1	-0.012 (CI = +/-0.157; p = 0.858)	-0.064 (CI = +/-0.450; p = 0.748)	-0.263	-1.22%
Loss Cost	2015.2	-0.073 (CI = +/-0.162; p = 0.314)	0.027 (CI = +/-0.421; p = 0.879)	-0.106	-7.02%
Loss Cost	2016.1	-0.162 (CI = +/-0.142; p = 0.032)	-0.107 (CI = +/-0.326; p = 0.436)	0.488	-14.99%
Loss Cost	2016.2	-0.153 (CI = +/-0.204; p = 0.106)	-0.119 (CI = +/-0.412; p = 0.469)	0.331	-14.17%
Severity	2004.1	0.033 (CI = +/-0.022; p = 0.004)	-0.363 (CI = +/-0.199; p = 0.001)	0.430	+3.39%
Severity	2004.2	0.029 (CI = +/-0.022; p = 0.013)	-0.341 (CI = +/-0.199; p = 0.002)	0.367	+2.94%
Severity	2005.1	0.033 (CI = +/-0.023; p = 0.006)	-0.318 (CI = +/-0.201; p = 0.003)	0.389	+3.40%
Severity	2005.2	0.028 (CI = +/-0.024; p = 0.023)	-0.292 (CI = +/-0.200; p = 0.006)	0.315	+2.85%
Severity	2006.1	0.034 (CI = +/-0.025; p = 0.009)	-0.263 (CI = +/-0.198; p = 0.011)	0.351	+3.46%
Severity	2006.2	0.031 (CI = +/-0.026; p = 0.022)	-0.249 (CI = +/-0.204; p = 0.019)	0.284	+3.15%
Severity	2007.1	0.034 (CI = +/-0.028; p = 0.020)	-0.236 (CI = +/-0.211; p = 0.030)	0.293	+3.46%
Severity	2007.2	0.032 (CI = +/-0.030; p = 0.041)	-0.227 (CI = +/-0.219; p = 0.044)	0.233	+3.23%
Severity	2008.1	0.038 (CI = +/-0.032; p = 0.021)	-0.199 (CI = +/-0.222; p = 0.077)	0.267	+3.92%
Severity	2008.2	0.048 (CI = +/-0.033; p = 0.006)	-0.235 (CI = +/-0.216; p = 0.035)	0.363	+4.91%
Severity	2009.1	0.052 (CI = +/-0.036; p = 0.007)	-0.221 (CI = +/-0.226; p = 0.055)	0.372	+5.29%
Severity	2009.2	0.056 (CI = +/-0.039; p = 0.007)	-0.238 (CI = +/-0.235; p = 0.047)	0.373	+5.80%
Severity	2010.1	0.048 (CI = +/-0.042; p = 0.027)	-0.269 (CI = +/-0.240; p = 0.030)	0.357	+4.88%
Severity	2010.2	0.066 (CI = +/-0.038; p = 0.002)	-0.328 (CI = +/-0.207; p = 0.004)	0.564	+6.86%
Severity	2011.1	0.059 (CI = +/-0.041; p = 0.008)	-0.351 (CI = +/-0.215; p = 0.003)	0.560	+6.07%
Severity	2011.2	0.060 (CI = +/-0.047; p = 0.015)	-0.355 (CI = +/-0.229; p = 0.005)	0.509	+6.19%
Severity	2012.1	0.074 (CI = +/-0.050; p = 0.007)	-0.316 (CI = +/-0.231; p = 0.011)	0.560	+7.66%
Severity	2012.2	0.054 (CI = +/-0.049; p = 0.033)	-0.267 (CI = +/-0.212; p = 0.018)	0.446	+5.56%
Severity	2013.1	0.060 (CI = +/-0.057; p = 0.043)	-0.253 (CI = +/-0.231; p = 0.035)	0.449	+6.14%
Severity	2013.2	0.056 (CI = +/-0.067; p = 0.093)	-0.245 (CI = +/-0.252; p = 0.056)	0.338	+5.76%
Severity	2014.1	0.049 (CI = +/-0.081; p = 0.204)	-0.260 (CI = +/-0.281; p = 0.066)	0.322	+5.05%
Severity	2014.2	0.036 (CI = +/-0.097; p = 0.412)	-0.236 (CI = +/-0.307; p = 0.114)	0.159	+3.69%
Severity	2015.1	0.037 (CI = +/-0.124; p = 0.503)	-0.234 (CI = +/-0.356; p = 0.164)	0.134	+3.78%
Severity	2015.2	-0.013 (CI = +/-0.125; p = 0.802)	-0.159 (CI = +/-0.324; p = 0.276)	-0.066	-1.32%
Severity	2016.1	-0.068 (CI = +/-0.138; p = 0.263)	-0.240 (CI = +/-0.317; p = 0.109)	0.266	-6.55%
Severity	2016.2	-0.060 (CI = +/-0.199; p = 0.447)	-0.249 (CI = +/-0.401; p = 0.160)	0.218	-5.84%
Frequency	2004.1	-0.006 (CI = +/-0.008; p = 0.119)	0.184 (CI = +/-0.074; p = 0.000)	0.469	-0.63%
Frequency	2004.2	-0.006 (CI = +/-0.009; p = 0.141)	0.184 (CI = +/-0.077; p = 0.000)	0.450	-0.63%
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.056)	0.173 (CI = +/-0.076; p = 0.000)	0.463	-0.85%
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.053)	0.177 (CI = +/-0.078; p = 0.000)	0.457	-0.92%
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.039)	0.170 (CI = +/-0.081; p = 0.000)	0.460	-1.05%
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.037)	0.174 (CI = +/-0.083; p = 0.000)	0.453	-1.13%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.023)	0.166 (CI = +/-0.085; p = 0.001)	0.464	-1.33%
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.005)	0.181 (CI = +/-0.081; p = 0.000)	0.549	-1.69%
Frequency	2008.1	-0.019 (CI = +/-0.012; p = 0.003)	0.173 (CI = +/-0.083; p = 0.000)	0.563	-1.89%
Frequency	2008.2	-0.019 (CI = +/-0.013; p = 0.007)	0.173 (CI = +/-0.087; p = 0.001)	0.524	-1.89%
Frequency	2009.1	-0.021 (CI = +/-0.014; p = 0.007)	0.166 (CI = +/-0.091; p = 0.001)	0.531	-2.05%
Frequency	2009.2	-0.022 (CI = +/-0.016; p = 0.010)	0.170 (CI = +/-0.095; p = 0.001)	0.506	-2.15%
Frequency	2010.1	-0.023 (CI = +/-0.017; p = 0.013)	0.165 (CI = +/-0.101; p = 0.003)	0.508	-2.28%
Frequency	2010.2	-0.027 (CI = +/-0.019; p = 0.008)	0.177 (CI = +/-0.103; p = 0.002)	0.530	-2.63%
Frequency	2011.1	-0.028 (CI = +/-0.021; p = 0.012)	0.171 (CI = +/-0.110; p = 0.005)	0.533	-2.80%
Frequency	2011.2	-0.021 (CI = +/-0.022; p = 0.051)	0.152 (CI = +/-0.106; p = 0.008)	0.430	-2.12%
Frequency	2012.1	-0.019 (CI = +/-0.025; p = 0.116)	0.158 (CI = +/-0.113; p = 0.010)	0.427	-1.90%
Frequency	2012.2	-0.021 (CI = +/-0.028; p = 0.136)	0.162 (CI = +/-0.122; p = 0.014)	0.389	-2.04%
Frequency	2013.1	-0.021 (CI = +/-0.033; p = 0.191)	0.161 (CI = +/-0.134; p = 0.023)	0.381	-2.08%
Frequency	2013.2	-0.030 (CI = +/-0.036; p = 0.098)	0.180 (CI = +/-0.137; p = 0.015)	0.454	-2.94%
Frequency	2014.1	-0.034 (CI = +/-0.044; p = 0.112)	0.171 (CI = +/-0.151; p = 0.031)	0.454	-3.36%
Frequency	2014.2	-0.042 (CI = +/-0.052; p = 0.100)	0.184 (CI = +/-0.165; p = 0.032)	0.449	-4.09%
Frequency	2015.1	-0.049 (CI = +/-0.065; p = 0.117)	0.171 (CI = +/-0.188; p = 0.069)	0.452	-4.81%
Frequency	2015.2	-0.059 (CI = +/-0.082; p = 0.126)	0.186 (CI = +/-0.213; p = 0.076)	0.417	-5.77%
Frequency	2016.1	-0.095 (CI = +/-0.091; p = 0.045)	0.133 (CI = +/-0.210; p = 0.164)	0.593	-9.04%
Frequency	2016.2	-0.093 (CI = +/-0.132; p = 0.123)	0.130 (CI = +/-0.267; p = 0.246)	0.377	-8.84%

Comprehensive

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

Fit	Start Date	Implied Trend		
		Time	Seasonality	Adjusted R ²
Loss Cost	2004.1	0.032 (CI = +/-0.023; p = 0.008)	-0.206 (CI = +/-0.208; p = 0.051)	0.255
Loss Cost	2004.2	0.028 (CI = +/-0.024; p = 0.026)	-0.184 (CI = +/-0.210; p = 0.084)	0.180
Loss Cost	2005.1	0.030 (CI = +/-0.026; p = 0.022)	-0.172 (CI = +/-0.216; p = 0.115)	0.190
Loss Cost	2005.2	0.024 (CI = +/-0.027; p = 0.072)	-0.142 (CI = +/-0.216; p = 0.187)	0.102
Loss Cost	2006.1	0.029 (CI = +/-0.028; p = 0.040)	-0.119 (CI = +/-0.218; p = 0.271)	0.133
Loss Cost	2006.2	0.026 (CI = +/-0.030; p = 0.089)	-0.103 (CI = +/-0.225; p = 0.355)	0.068
Loss Cost	2007.1	0.027 (CI = +/-0.033; p = 0.098)	-0.097 (CI = +/-0.235; p = 0.400)	0.067
Loss Cost	2007.2	0.021 (CI = +/-0.035; p = 0.217)	-0.073 (CI = +/-0.241; p = 0.535)	-0.004
Loss Cost	2008.1	0.026 (CI = +/-0.037; p = 0.156)	-0.053 (CI = +/-0.248; p = 0.658)	0.017
Loss Cost	2008.2	0.038 (CI = +/-0.038; p = 0.049)	-0.099 (CI = +/-0.242; p = 0.401)	0.122
Loss Cost	2009.1	0.041 (CI = +/-0.042; p = 0.055)	-0.090 (CI = +/-0.254; p = 0.465)	0.122
Loss Cost	2009.2	0.047 (CI = +/-0.046; p = 0.045)	-0.112 (CI = +/-0.265; p = 0.387)	0.143
Loss Cost	2010.1	0.037 (CI = +/-0.049; p = 0.129)	-0.143 (CI = +/-0.270; p = 0.278)	0.092
Loss Cost	2010.2	0.057 (CI = +/-0.048; p = 0.022)	-0.207 (CI = +/-0.249; p = 0.096)	0.287
Loss Cost	2011.1	0.049 (CI = +/-0.053; p = 0.067)	-0.232 (CI = +/-0.259; p = 0.075)	0.260
Loss Cost	2011.2	0.063 (CI = +/-0.058; p = 0.035)	-0.271 (CI = +/-0.265; p = 0.046)	0.329
Loss Cost	2012.1	0.081 (CI = +/-0.060; p = 0.012)	-0.224 (CI = +/-0.258; p = 0.083)	0.426
Loss Cost	2012.2	0.061 (CI = +/-0.064; p = 0.058)	-0.174 (CI = +/-0.257; p = 0.164)	0.236
Loss Cost	2013.1	0.069 (CI = +/-0.074; p = 0.065)	-0.158 (CI = +/-0.278; p = 0.235)	0.245
Loss Cost	2013.2	0.062 (CI = +/-0.090; p = 0.153)	-0.143 (CI = +/-0.310; p = 0.325)	0.092
Loss Cost	2014.1	0.053 (CI = +/-0.108; p = 0.291)	-0.159 (CI = +/-0.344; p = 0.318)	0.040
Loss Cost	2014.2	0.039 (CI = +/-0.137; p = 0.523)	-0.133 (CI = +/-0.394; p = 0.451)	-0.135
Loss Cost	2015.1	0.037 (CI = +/-0.177; p = 0.631)	-0.137 (CI = +/-0.460; p = 0.494)	-0.179
Loss Cost	2015.2	-0.030 (CI = +/-0.212; p = 0.732)	-0.037 (CI = +/-0.485; p = 0.851)	-0.343
Loss Cost	2016.1	-0.126 (CI = +/-0.184; p = 0.129)	-0.150 (CI = +/-0.371; p = 0.326)	0.325
Loss Cost	2016.2	-0.082 (CI = +/-0.297; p = 0.444)	-0.201 (CI = +/-0.506; p = 0.296)	0.207
Severity	2004.1	0.038 (CI = +/-0.022; p = 0.002)	-0.385 (CI = +/-0.200; p = 0.000)	0.459
Severity	2004.2	0.033 (CI = +/-0.023; p = 0.007)	-0.362 (CI = +/-0.201; p = 0.001)	0.395
Severity	2005.1	0.038 (CI = +/-0.024; p = 0.003)	-0.339 (CI = +/-0.202; p = 0.002)	0.419
Severity	2005.2	0.032 (CI = +/-0.025; p = 0.014)	-0.313 (CI = +/-0.203; p = 0.004)	0.343
Severity	2006.1	0.039 (CI = +/-0.026; p = 0.005)	-0.284 (CI = +/-0.201; p = 0.007)	0.384
Severity	2006.2	0.036 (CI = +/-0.028; p = 0.013)	-0.271 (CI = +/-0.208; p = 0.013)	0.316
Severity	2007.1	0.039 (CI = +/-0.030; p = 0.012)	-0.258 (CI = +/-0.215; p = 0.021)	0.327
Severity	2007.2	0.037 (CI = +/-0.032; p = 0.026)	-0.250 (CI = +/-0.225; p = 0.031)	0.266
Severity	2008.1	0.045 (CI = +/-0.034; p = 0.013)	-0.222 (CI = +/-0.226; p = 0.053)	0.305
Severity	2008.2	0.056 (CI = +/-0.034; p = 0.003)	-0.268 (CI = +/-0.217; p = 0.018)	0.422
Severity	2009.1	0.061 (CI = +/-0.037; p = 0.003)	-0.253 (CI = +/-0.225; p = 0.030)	0.434
Severity	2009.2	0.068 (CI = +/-0.040; p = 0.002)	-0.278 (CI = +/-0.233; p = 0.022)	0.449
Severity	2010.1	0.059 (CI = +/-0.043; p = 0.010)	-0.305 (CI = +/-0.237; p = 0.015)	0.435
Severity	2010.2	0.084 (CI = +/-0.035; p = 0.000)	-0.383 (CI = +/-0.183; p = 0.000)	0.698
Severity	2011.1	0.077 (CI = +/-0.039; p = 0.001)	-0.402 (CI = +/-0.190; p = 0.000)	0.697
Severity	2011.2	0.082 (CI = +/-0.044; p = 0.001)	-0.417 (CI = +/-0.202; p = 0.001)	0.671
Severity	2012.1	0.098 (CI = +/-0.044; p = 0.000)	-0.376 (CI = +/-0.190; p = 0.001)	0.742
Severity	2012.2	0.079 (CI = +/-0.044; p = 0.002)	-0.330 (CI = +/-0.177; p = 0.002)	0.676
Severity	2013.1	0.087 (CI = +/-0.050; p = 0.003)	-0.313 (CI = +/-0.188; p = 0.004)	0.691
Severity	2013.2	0.091 (CI = +/-0.061; p = 0.008)	-0.321 (CI = +/-0.210; p = 0.007)	0.626
Severity	2014.1	0.087 (CI = +/-0.074; p = 0.027)	-0.328 (CI = +/-0.235; p = 0.012)	0.611
Severity	2014.2	0.083 (CI = +/-0.095; p = 0.077)	-0.321 (CI = +/-0.272; p = 0.027)	0.482
Severity	2015.1	0.089 (CI = +/-0.122; p = 0.124)	-0.312 (CI = +/-0.316; p = 0.052)	0.468
Severity	2015.2	0.040 (CI = +/-0.140; p = 0.502)	-0.238 (CI = +/-0.322; p = 0.116)	0.196
Severity	2016.1	-0.015 (CI = +/-0.148; p = 0.792)	-0.302 (CI = +/-0.299; p = 0.049)	0.496
Severity	2016.2	0.038 (CI = +/-0.213; p = 0.614)	-0.363 (CI = +/-0.364; p = 0.050)	0.621
Frequency	2004.1	-0.005 (CI = +/-0.008; p = 0.219)	0.179 (CI = +/-0.076; p = 0.000)	0.434
Frequency	2004.2	-0.005 (CI = +/-0.009; p = 0.259)	0.178 (CI = +/-0.079; p = 0.000)	0.413
Frequency	2005.1	-0.007 (CI = +/-0.009; p = 0.116)	0.167 (CI = +/-0.078; p = 0.000)	0.420
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.112)	0.170 (CI = +/-0.081; p = 0.000)	0.412
Frequency	2006.1	-0.009 (CI = +/-0.011; p = 0.085)	0.165 (CI = +/-0.083; p = 0.000)	0.411
Frequency	2006.2	-0.010 (CI = +/-0.011; p = 0.082)	0.168 (CI = +/-0.086; p = 0.000)	0.402
Frequency	2007.1	-0.012 (CI = +/-0.012; p = 0.052)	0.160 (CI = +/-0.088; p = 0.001)	0.408
Frequency	2007.2	-0.016 (CI = +/-0.012; p = 0.013)	0.177 (CI = +/-0.085; p = 0.000)	0.497
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.009)	0.169 (CI = +/-0.087; p = 0.001)	0.510
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.017)	0.169 (CI = +/-0.092; p = 0.001)	0.465
Frequency	2009.1	-0.020 (CI = +/-0.016; p = 0.017)	0.163 (CI = +/-0.095; p = 0.002)	0.471
Frequency	2009.2	-0.021 (CI = +/-0.018; p = 0.023)	0.167 (CI = +/-0.101; p = 0.003)	0.441
Frequency	2010.1	-0.022 (CI = +/-0.019; p = 0.029)	0.162 (CI = +/-0.107; p = 0.005)	0.442
Frequency	2010.2	-0.026 (CI = +/-0.021; p = 0.019)	0.175 (CI = +/-0.110; p = 0.004)	0.466
Frequency	2011.1	-0.028 (CI = +/-0.024; p = 0.025)	0.170 (CI = +/-0.117; p = 0.008)	0.467
Frequency	2011.2	-0.019 (CI = +/-0.025; p = 0.112)	0.146 (CI = +/-0.113; p = 0.016)	0.339
Frequency	2012.1	-0.017 (CI = +/-0.028; p = 0.215)	0.152 (CI = +/-0.121; p = 0.018)	0.339
Frequency	2012.2	-0.018 (CI = +/-0.033; p = 0.252)	0.156 (CI = +/-0.133; p = 0.026)	0.295
Frequency	2013.1	-0.018 (CI = +/-0.039; p = 0.318)	0.155 (CI = +/-0.146; p = 0.039)	0.282
Frequency	2013.2	-0.029 (CI = +/-0.044; p = 0.173)	0.178 (CI = +/-0.153; p = 0.027)	0.359
Frequency	2014.1	-0.034 (CI = +/-0.053; p = 0.184)	0.170 (CI = +/-0.170; p = 0.050)	0.351
Frequency	2014.2	-0.044 (CI = +/-0.066; p = 0.162)	0.188 (CI = +/-0.191; p = 0.052)	0.349
Frequency	2015.1	-0.053 (CI = +/-0.084; p = 0.177)	0.175 (CI = +/-0.218; p = 0.097)	0.344
Frequency	2015.2	-0.069 (CI = +/-0.114; p = 0.177)	0.201 (CI = +/-0.260; p = 0.104)	0.319
Frequency	2016.1	-0.111 (CI = +/-0.125; p = 0.070)	0.152 (CI = +/-0.253; p = 0.171)	0.532
Frequency	2016.2	-0.120 (CI = +/-0.218; p = 0.180)	0.162 (CI = +/-0.373; p = 0.261)	0.272

Comprehensive

Coverage = CM
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.021 (CI = +/-0.020; p = 0.034)	0.100	+2.17%
Loss Cost	2004.2	0.017 (CI = +/-0.020; p = 0.097)	0.053	+1.70%
Loss Cost	2005.1	0.019 (CI = +/-0.021; p = 0.076)	0.067	+1.92%
Loss Cost	2005.2	0.013 (CI = +/-0.021; p = 0.213)	0.019	+1.34%
Loss Cost	2006.1	0.017 (CI = +/-0.022; p = 0.126)	0.046	+1.73%
Loss Cost	2006.2	0.013 (CI = +/-0.023; p = 0.253)	0.012	+1.33%
Loss Cost	2007.1	0.014 (CI = +/-0.025; p = 0.255)	0.012	+1.42%
Loss Cost	2007.2	0.009 (CI = +/-0.026; p = 0.487)	-0.018	+0.89%
Loss Cost	2008.1	0.012 (CI = +/-0.027; p = 0.373)	-0.007	+1.22%
Loss Cost	2008.2	0.018 (CI = +/-0.029; p = 0.200)	0.027	+1.84%
Loss Cost	2009.1	0.020 (CI = +/-0.031; p = 0.205)	0.027	+1.97%
Loss Cost	2009.2	0.021 (CI = +/-0.034; p = 0.211)	0.027	+2.11%
Loss Cost	2010.1	0.014 (CI = +/-0.035; p = 0.420)	-0.014	+1.41%
Loss Cost	2010.2	0.022 (CI = +/-0.037; p = 0.225)	0.025	+2.26%
Loss Cost	2011.1	0.017 (CI = +/-0.040; p = 0.384)	-0.010	+1.74%
Loss Cost	2011.2	0.019 (CI = +/-0.044; p = 0.383)	-0.010	+1.92%
Loss Cost	2012.1	0.030 (CI = +/-0.047; p = 0.200)	0.039	+3.03%
Loss Cost	2012.2	0.012 (CI = +/-0.047; p = 0.593)	-0.041	+1.22%
Loss Cost	2013.1	0.015 (CI = +/-0.052; p = 0.553)	-0.039	+1.51%
Loss Cost	2013.2	0.004 (CI = +/-0.057; p = 0.887)	-0.065	+0.39%
Loss Cost	2014.1	-0.002 (CI = +/-0.065; p = 0.947)	-0.071	-0.20%
Loss Cost	2014.2	-0.017 (CI = +/-0.072; p = 0.627)	-0.057	-1.64%
Loss Cost	2015.1	-0.018 (CI = +/-0.084; p = 0.640)	-0.063	-1.82%
Loss Cost	2015.2	-0.048 (CI = +/-0.088; p = 0.255)	0.035	-4.70%
Loss Cost	2016.1	-0.077 (CI = +/-0.096; p = 0.107)	0.163	-7.37%
Loss Cost	2016.2	-0.063 (CI = +/-0.116; p = 0.249)	0.049	-6.10%
Severity	2004.1	0.037 (CI = +/-0.021; p = 0.001)	0.241	+3.75%
Severity	2004.2	0.032 (CI = +/-0.022; p = 0.006)	0.185	+3.23%
Severity	2005.1	0.037 (CI = +/-0.022; p = 0.002)	0.241	+3.77%
Severity	2005.2	0.031 (CI = +/-0.023; p = 0.008)	0.180	+3.19%
Severity	2006.1	0.038 (CI = +/-0.023; p = 0.002)	0.252	+3.84%
Severity	2006.2	0.034 (CI = +/-0.024; p = 0.007)	0.200	+3.46%
Severity	2007.1	0.038 (CI = +/-0.025; p = 0.004)	0.230	+3.88%
Severity	2007.2	0.035 (CI = +/-0.027; p = 0.012)	0.183	+3.56%
Severity	2008.1	0.042 (CI = +/-0.027; p = 0.004)	0.245	+4.25%
Severity	2008.2	0.047 (CI = +/-0.029; p = 0.002)	0.286	+4.82%
Severity	2009.1	0.052 (CI = +/-0.031; p = 0.002)	0.310	+5.30%
Severity	2009.2	0.053 (CI = +/-0.033; p = 0.003)	0.294	+5.44%
Severity	2010.1	0.050 (CI = +/-0.036; p = 0.009)	0.240	+5.08%
Severity	2010.2	0.059 (CI = +/-0.037; p = 0.003)	0.316	+6.12%
Severity	2011.1	0.058 (CI = +/-0.041; p = 0.007)	0.276	+6.01%
Severity	2011.2	0.054 (CI = +/-0.045; p = 0.019)	0.217	+5.59%
Severity	2012.1	0.067 (CI = +/-0.046; p = 0.007)	0.307	+6.97%
Severity	2012.2	0.050 (CI = +/-0.046; p = 0.035)	0.192	+5.09%
Severity	2013.1	0.057 (CI = +/-0.050; p = 0.028)	0.223	+5.90%
Severity	2013.2	0.050 (CI = +/-0.056; p = 0.075)	0.142	+5.14%
Severity	2014.1	0.052 (CI = +/-0.064; p = 0.100)	0.123	+5.36%
Severity	2014.2	0.039 (CI = +/-0.071; p = 0.253)	0.030	+4.01%
Severity	2015.1	0.048 (CI = +/-0.082; p = 0.226)	0.046	+4.91%
Severity	2015.2	0.019 (CI = +/-0.086; p = 0.642)	-0.069	+1.89%
Severity	2016.1	0.011 (CI = +/-0.103; p = 0.812)	-0.093	+1.13%
Severity	2016.2	0.016 (CI = +/-0.125; p = 0.781)	-0.101	+1.59%
Frequency	2004.1	-0.015 (CI = +/-0.010; p = 0.003)	0.207	-1.52%
Frequency	2004.2	-0.015 (CI = +/-0.010; p = 0.006)	0.182	-1.48%
Frequency	2005.1	-0.018 (CI = +/-0.010; p = 0.001)	0.261	-1.78%
Frequency	2005.2	-0.018 (CI = +/-0.011; p = 0.002)	0.245	-1.79%
Frequency	2006.1	-0.021 (CI = +/-0.011; p = 0.001)	0.295	-2.04%
Frequency	2006.2	-0.021 (CI = +/-0.012; p = 0.001)	0.278	-2.06%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	0.342	-2.36%
Frequency	2007.2	-0.026 (CI = +/-0.013; p = 0.000)	0.371	-2.58%
Frequency	2008.1	-0.030 (CI = +/-0.013; p = 0.000)	0.431	-2.91%
Frequency	2008.2	-0.029 (CI = +/-0.014; p = 0.000)	0.392	-2.84%
Frequency	2009.1	-0.032 (CI = +/-0.015; p = 0.000)	0.438	-3.16%
Frequency	2009.2	-0.032 (CI = +/-0.016; p = 0.000)	0.407	-3.16%
Frequency	2010.1	-0.036 (CI = +/-0.017; p = 0.000)	0.443	-3.49%
Frequency	2010.2	-0.037 (CI = +/-0.018; p = 0.000)	0.434	-3.64%
Frequency	2011.1	-0.041 (CI = +/-0.019; p = 0.000)	0.473	-4.03%
Frequency	2011.2	-0.035 (CI = +/-0.020; p = 0.001)	0.392	-3.48%
Frequency	2012.1	-0.038 (CI = +/-0.022; p = 0.002)	0.388	-3.69%
Frequency	2012.2	-0.038 (CI = +/-0.024; p = 0.005)	0.347	-3.69%
Frequency	2013.1	-0.042 (CI = +/-0.027; p = 0.004)	0.379	-4.15%
Frequency	2013.2	-0.046 (CI = +/-0.030; p = 0.005)	0.386	-4.52%
Frequency	2014.1	-0.054 (CI = +/-0.032; p = 0.003)	0.451	-5.28%
Frequency	2014.2	-0.056 (CI = +/-0.037; p = 0.006)	0.413	-5.43%
Frequency	2015.1	-0.066 (CI = +/-0.040; p = 0.004)	0.482	-6.41%
Frequency	2015.2	-0.067 (CI = +/-0.047; p = 0.010)	0.422	-6.46%
Frequency	2016.1	-0.088 (CI = +/-0.046; p = 0.002)	0.604	-8.41%
Frequency	2016.2	-0.079 (CI = +/-0.055; p = 0.010)	0.489	-7.57%

All Perils

Coverage = AP
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.1	0.010 (CI = +/-0.017; p = 0.251)	-0.221 (CI = +/-0.177; p = 0.016)	0.148	+0.99%
Loss Cost	2004.2	0.011 (CI = +/-0.018; p = 0.238)	-0.226 (CI = +/-0.182; p = 0.017)	0.146	+1.07%
Loss Cost	2005.1	0.014 (CI = +/-0.019; p = 0.154)	-0.209 (CI = +/-0.185; p = 0.028)	0.149	+1.36%
Loss Cost	2005.2	0.013 (CI = +/-0.020; p = 0.189)	-0.207 (CI = +/-0.191; p = 0.034)	0.128	+1.33%
Loss Cost	2006.1	0.012 (CI = +/-0.021; p = 0.273)	-0.216 (CI = +/-0.197; p = 0.033)	0.128	+1.17%
Loss Cost	2006.2	0.011 (CI = +/-0.023; p = 0.351)	-0.210 (CI = +/-0.204; p = 0.044)	0.101	+1.06%
Loss Cost	2007.1	0.012 (CI = +/-0.024; p = 0.314)	-0.202 (CI = +/-0.211; p = 0.060)	0.098	+1.22%
Loss Cost	2007.2	0.008 (CI = +/-0.026; p = 0.524)	-0.182 (CI = +/-0.214; p = 0.092)	0.050	+0.81%
Loss Cost	2008.1	0.009 (CI = +/-0.028; p = 0.526)	-0.179 (CI = +/-0.222; p = 0.110)	0.046	+0.86%
Loss Cost	2008.2	0.010 (CI = +/-0.030; p = 0.509)	-0.183 (CI = +/-0.231; p = 0.114)	0.042	+0.97%
Loss Cost	2009.1	0.009 (CI = +/-0.032; p = 0.572)	-0.187 (CI = +/-0.241; p = 0.123)	0.039	+0.89%
Loss Cost	2009.2	0.016 (CI = +/-0.034; p = 0.332)	-0.216 (CI = +/-0.242; p = 0.077)	0.092	+1.62%
Loss Cost	2010.1	0.015 (CI = +/-0.037; p = 0.413)	-0.222 (CI = +/-0.254; p = 0.083)	0.089	+1.48%
Loss Cost	2010.2	0.009 (CI = +/-0.039; p = 0.650)	-0.199 (CI = +/-0.260; p = 0.127)	0.033	+0.87%
Loss Cost	2011.1	0.000 (CI = +/-0.042; p = 0.987)	-0.233 (CI = +/-0.264; p = 0.080)	0.064	-0.03%
Loss Cost	2011.2	-0.004 (CI = +/-0.045; p = 0.844)	-0.219 (CI = +/-0.276; p = 0.112)	0.040	-0.43%
Loss Cost	2012.1	-0.012 (CI = +/-0.050; p = 0.611)	-0.247 (CI = +/-0.286; p = 0.087)	0.070	-1.21%
Loss Cost	2012.2	-0.013 (CI = +/-0.055; p = 0.617)	-0.243 (CI = +/-0.303; p = 0.109)	0.060	-1.32%
Loss Cost	2013.1	-0.007 (CI = +/-0.062; p = 0.820)	-0.222 (CI = +/-0.321; p = 0.161)	0.011	-0.67%
Loss Cost	2013.2	-0.029 (CI = +/-0.062; p = 0.327)	-0.159 (CI = +/-0.302; p = 0.279)	0.019	-2.88%
Loss Cost	2014.1	-0.048 (CI = +/-0.066; p = 0.137)	-0.212 (CI = +/-0.302; p = 0.153)	0.135	-4.69%
Loss Cost	2014.2	-0.051 (CI = +/-0.075; p = 0.166)	-0.205 (CI = +/-0.326; p = 0.196)	0.128	-4.97%
Loss Cost	2015.1	-0.032 (CI = +/-0.084; p = 0.416)	-0.159 (CI = +/-0.340; p = 0.327)	-0.034	-3.19%
Loss Cost	2015.2	-0.056 (CI = +/-0.092; p = 0.206)	-0.108 (CI = +/-0.345; p = 0.501)	0.026	-5.42%
Loss Cost	2016.1	-0.052 (CI = +/-0.112; p = 0.317)	-0.101 (CI = +/-0.387; p = 0.570)	-0.066	-5.11%
Loss Cost	2016.2	-0.060 (CI = +/-0.136; p = 0.339)	-0.087 (CI = +/-0.432; p = 0.654)	-0.081	-5.81%
Severity	2004.1	0.024 (CI = +/-0.017; p = 0.007)	-0.153 (CI = +/-0.173; p = 0.081)	0.223	+2.39%
Severity	2004.2	0.026 (CI = +/-0.017; p = 0.004)	-0.170 (CI = +/-0.175; p = 0.057)	0.254	+2.67%
Severity	2005.1	0.029 (CI = +/-0.018; p = 0.003)	-0.155 (CI = +/-0.178; p = 0.085)	0.272	+2.93%
Severity	2005.2	0.033 (CI = +/-0.019; p = 0.001)	-0.175 (CI = +/-0.178; p = 0.053)	0.315	+3.31%
Severity	2006.1	0.033 (CI = +/-0.020; p = 0.002)	-0.171 (CI = +/-0.184; p = 0.067)	0.312	+3.39%
Severity	2006.2	0.034 (CI = +/-0.021; p = 0.003)	-0.175 (CI = +/-0.190; p = 0.070)	0.291	+3.46%
Severity	2007.1	0.037 (CI = +/-0.022; p = 0.002)	-0.160 (CI = +/-0.195; p = 0.104)	0.309	+3.78%
Severity	2007.2	0.035 (CI = +/-0.024; p = 0.006)	-0.148 (CI = +/-0.200; p = 0.140)	0.247	+3.53%
Severity	2008.1	0.035 (CI = +/-0.026; p = 0.009)	-0.145 (CI = +/-0.208; p = 0.164)	0.240	+3.60%
Severity	2008.2	0.037 (CI = +/-0.028; p = 0.012)	-0.151 (CI = +/-0.216; p = 0.162)	0.225	+3.74%
Severity	2009.1	0.039 (CI = +/-0.030; p = 0.014)	-0.143 (CI = +/-0.225; p = 0.202)	0.225	+3.93%
Severity	2009.2	0.046 (CI = +/-0.031; p = 0.005)	-0.175 (CI = +/-0.223; p = 0.117)	0.301	+4.74%
Severity	2010.1	0.046 (CI = +/-0.034; p = 0.011)	-0.178 (CI = +/-0.234; p = 0.127)	0.283	+4.66%
Severity	2010.2	0.041 (CI = +/-0.036; p = 0.029)	-0.161 (CI = +/-0.241; p = 0.180)	0.199	+4.18%
Severity	2011.1	0.029 (CI = +/-0.037; p = 0.114)	-0.205 (CI = +/-0.235; p = 0.084)	0.180	+2.98%
Severity	2011.2	0.023 (CI = +/-0.040; p = 0.238)	-0.183 (CI = +/-0.242; p = 0.129)	0.092	+2.34%
Severity	2012.1	0.017 (CI = +/-0.044; p = 0.413)	-0.203 (CI = +/-0.253; p = 0.108)	0.089	+1.76%
Severity	2012.2	0.022 (CI = +/-0.048; p = 0.348)	-0.218 (CI = +/-0.266; p = 0.101)	0.098	+2.24%
Severity	2013.1	0.025 (CI = +/-0.055; p = 0.340)	-0.208 (CI = +/-0.283; p = 0.138)	0.093	+2.56%
Severity	2013.2	0.010 (CI = +/-0.058; p = 0.709)	-0.166 (CI = +/-0.283; p = 0.229)	-0.017	+1.03%
Severity	2014.1	-0.007 (CI = +/-0.062; p = 0.824)	-0.213 (CI = +/-0.285; p = 0.131)	0.039	-0.65%
Severity	2014.2	-0.014 (CI = +/-0.070; p = 0.679)	-0.195 (CI = +/-0.304; p = 0.188)	0.009	-1.36%
Severity	2015.1	0.002 (CI = +/-0.080; p = 0.968)	-0.157 (CI = +/-0.322; p = 0.305)	-0.067	+0.15%
Severity	2015.2	-0.021 (CI = +/-0.087; p = 0.601)	-0.108 (CI = +/-0.325; p = 0.474)	-0.107	-2.08%
Severity	2016.1	-0.017 (CI = +/-0.105; p = 0.721)	-0.100 (CI = +/-0.364; p = 0.549)	-0.162	-1.70%
Severity	2016.2	-0.014 (CI = +/-0.129; p = 0.808)	-0.106 (CI = +/-0.408; p = 0.566)	-0.187	-1.39%
Frequency	2004.1	-0.014 (CI = +/-0.008; p = 0.001)	-0.067 (CI = +/-0.084; p = 0.110)	0.261	-1.37%
Frequency	2004.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.082; p = 0.175)	0.311	-1.56%
Frequency	2005.1	-0.015 (CI = +/-0.009; p = 0.001)	-0.054 (CI = +/-0.085; p = 0.203)	0.273	-1.53%
Frequency	2005.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.073; p = 0.373)	0.445	-1.92%
Frequency	2006.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.071; p = 0.207)	0.510	-2.14%
Frequency	2006.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.070; p = 0.315)	0.553	-2.32%
Frequency	2007.1	-0.025 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.071; p = 0.235)	0.565	-2.46%
Frequency	2007.2	-0.027 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.071; p = 0.341)	0.594	-2.63%
Frequency	2008.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.074; p = 0.354)	0.562	-2.64%
Frequency	2008.2	-0.027 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.077; p = 0.394)	0.545	-2.67%
Frequency	2009.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.076; p = 0.248)	0.584	-2.92%
Frequency	2009.2	-0.030 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.079; p = 0.294)	0.569	-2.98%
Frequency	2010.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.083; p = 0.286)	0.541	-3.04%
Frequency	2010.2	-0.032 (CI = +/-0.013; p = 0.000)	-0.038 (CI = +/-0.086; p = 0.366)	0.541	-3.18%
Frequency	2011.1	-0.030 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.088; p = 0.512)	0.464	-2.93%
Frequency	2011.2	-0.027 (CI = +/-0.015; p = 0.001)	-0.036 (CI = +/-0.091; p = 0.419)	0.404	-2.71%
Frequency	2012.1	-0.030 (CI = +/-0.016; p = 0.001)	-0.043 (CI = +/-0.095; p = 0.350)	0.403	-2.92%
Frequency	2012.2	-0.035 (CI = +/-0.016; p = 0.000)	-0.025 (CI = +/-0.090; p = 0.564)	0.518	-3.48%
Frequency	2013.1	-0.032 (CI = +/-0.018; p = 0.002)	-0.014 (CI = +/-0.093; p = 0.753)	0.424	-3.15%
Frequency	2013.2	-0.039 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.083; p = 0.859)	0.588	-3.86%
Frequency	2014.1	-0.042 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.089; p = 0.982)	0.570	-4.07%
Frequency	2014.2	-0.037 (CI = +/-0.021; p = 0.002)	-0.010 (CI = +/-0.092; p = 0.819)	0.476	-3.66%
Frequency	2015.1	-0.034 (CI = +/-0.025; p = 0.011)	-0.001 (CI = +/-0.099; p = 0.974)	0.363	-3.33%
Frequency	2015.2	-0.035 (CI = +/-0.029; p = 0.023)	0.000 (CI = +/-0.108; p = 0.993)	0.304	-3.42%
Frequency	2016.1	-0.035 (CI = +/-0.035; p = 0.049)	-0.001 (CI = +/-0.121; p = 0.991)	0.229	-3.47%
Frequency	2016.2	-0.046 (CI = +/-0.039; p = 0.026)	0.019 (CI = +/-0.123; p = 0.734)	0.360	-4.48%

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	2004.1	0.011 (CI = +/-0.018; p = 0.206)	-0.230 (CI = +/-0.182; p = 0.015)	0.157	+1.15%
Loss Cost	2004.2	0.012 (CI = +/-0.019; p = 0.192)	-0.236 (CI = +/-0.187; p = 0.015)	0.155	+1.25%
Loss Cost	2005.1	0.015 (CI = +/-0.020; p = 0.123)	-0.220 (CI = +/-0.190; p = 0.025)	0.160	+1.56%
Loss Cost	2005.2	0.015 (CI = +/-0.021; p = 0.151)	-0.219 (CI = +/-0.196; p = 0.030)	0.140	+1.54%
Loss Cost	2006.1	0.014 (CI = +/-0.023; p = 0.222)	-0.227 (CI = +/-0.202; p = 0.029)	0.139	+1.39%
Loss Cost	2006.2	0.013 (CI = +/-0.024; p = 0.289)	-0.222 (CI = +/-0.210; p = 0.039)	0.111	+1.29%
Loss Cost	2007.1	0.015 (CI = +/-0.026; p = 0.259)	-0.213 (CI = +/-0.217; p = 0.054)	0.109	+1.46%
Loss Cost	2007.2	0.010 (CI = +/-0.027; p = 0.451)	-0.192 (CI = +/-0.221; p = 0.086)	0.057	+1.02%
Loss Cost	2008.1	0.011 (CI = +/-0.030; p = 0.455)	-0.189 (CI = +/-0.230; p = 0.103)	0.053	+1.09%
Loss Cost	2008.2	0.012 (CI = +/-0.032; p = 0.435)	-0.195 (CI = +/-0.240; p = 0.105)	0.050	+1.24%
Loss Cost	2009.1	0.012 (CI = +/-0.035; p = 0.493)	-0.198 (CI = +/-0.250; p = 0.115)	0.047	+1.17%
Loss Cost	2009.2	0.020 (CI = +/-0.036; p = 0.261)	-0.234 (CI = +/-0.251; p = 0.067)	0.108	+2.04%
Loss Cost	2010.1	0.019 (CI = +/-0.040; p = 0.331)	-0.238 (CI = +/-0.263; p = 0.073)	0.104	+1.91%
Loss Cost	2010.2	0.013 (CI = +/-0.043; p = 0.546)	-0.214 (CI = +/-0.272; p = 0.117)	0.043	+1.27%
Loss Cost	2011.1	0.003 (CI = +/-0.046; p = 0.877)	-0.246 (CI = +/-0.276; p = 0.077)	0.071	+0.34%
Loss Cost	2011.2	-0.001 (CI = +/-0.051; p = 0.978)	-0.232 (CI = +/-0.291; p = 0.111)	0.043	-0.07%
Loss Cost	2012.1	-0.009 (CI = +/-0.055; p = 0.741)	-0.258 (CI = +/-0.302; p = 0.090)	0.071	-0.87%
Loss Cost	2012.2	-0.009 (CI = +/-0.062; p = 0.751)	-0.255 (CI = +/-0.323; p = 0.113)	0.059	-0.94%
Loss Cost	2013.1	-0.002 (CI = +/-0.070; p = 0.946)	-0.235 (CI = +/-0.342; p = 0.162)	0.011	-0.22%
Loss Cost	2013.2	-0.029 (CI = +/-0.071; p = 0.400)	-0.160 (CI = +/-0.327; p = 0.308)	0.007	-2.81%
Loss Cost	2014.1	-0.049 (CI = +/-0.075; p = 0.185)	-0.211 (CI = +/-0.326; p = 0.185)	0.122	-4.75%
Loss Cost	2014.2	-0.052 (CI = +/-0.089; p = 0.221)	-0.201 (CI = +/-0.358; p = 0.241)	0.114	-5.10%
Loss Cost	2015.1	-0.033 (CI = +/-0.099; p = 0.483)	-0.158 (CI = +/-0.373; p = 0.367)	-0.050	-3.20%
Loss Cost	2015.2	-0.063 (CI = +/-0.112; p = 0.234)	-0.092 (CI = +/-0.385; p = 0.600)	0.015	-6.10%
Loss Cost	2016.1	-0.060 (CI = +/-0.136; p = 0.339)	-0.087 (CI = +/-0.432; p = 0.654)	-0.081	-5.82%
Loss Cost	2016.2	-0.073 (CI = +/-0.173; p = 0.352)	-0.063 (CI = +/-0.498; p = 0.773)	-0.094	-7.04%
Severity	2004.1	0.023 (CI = +/-0.018; p = 0.013)	-0.148 (CI = +/-0.178; p = 0.100)	0.186	+2.30%
Severity	2004.2	0.026 (CI = +/-0.018; p = 0.008)	-0.165 (CI = +/-0.180; p = 0.071)	0.216	+2.60%
Severity	2005.1	0.028 (CI = +/-0.019; p = 0.005)	-0.151 (CI = +/-0.183; p = 0.103)	0.235	+2.87%
Severity	2005.2	0.032 (CI = +/-0.020; p = 0.003)	-0.173 (CI = +/-0.184; p = 0.064)	0.279	+3.28%
Severity	2006.1	0.033 (CI = +/-0.021; p = 0.004)	-0.169 (CI = +/-0.190; p = 0.079)	0.275	+3.35%
Severity	2006.2	0.034 (CI = +/-0.023; p = 0.005)	-0.174 (CI = +/-0.197; p = 0.082)	0.254	+3.43%
Severity	2007.1	0.037 (CI = +/-0.024; p = 0.004)	-0.159 (CI = +/-0.202; p = 0.118)	0.272	+3.75%
Severity	2007.2	0.034 (CI = +/-0.026; p = 0.012)	-0.146 (CI = +/-0.208; p = 0.162)	0.207	+3.48%
Severity	2008.1	0.035 (CI = +/-0.028; p = 0.016)	-0.143 (CI = +/-0.217; p = 0.187)	0.201	+3.54%
Severity	2008.2	0.036 (CI = +/-0.030; p = 0.020)	-0.149 (CI = +/-0.226; p = 0.185)	0.185	+3.70%
Severity	2009.1	0.038 (CI = +/-0.033; p = 0.024)	-0.142 (CI = +/-0.235; p = 0.225)	0.186	+3.89%
Severity	2009.2	0.047 (CI = +/-0.034; p = 0.009)	-0.178 (CI = +/-0.234; p = 0.128)	0.265	+4.81%
Severity	2010.1	0.046 (CI = +/-0.037; p = 0.017)	-0.181 (CI = +/-0.245; p = 0.139)	0.247	+4.73%
Severity	2010.2	0.041 (CI = +/-0.040; p = 0.046)	-0.161 (CI = +/-0.255; p = 0.201)	0.157	+4.19%
Severity	2011.1	0.029 (CI = +/-0.041; p = 0.154)	-0.203 (CI = +/-0.248; p = 0.101)	0.138	+2.93%
Severity	2011.2	0.022 (CI = +/-0.045; p = 0.320)	-0.178 (CI = +/-0.257; p = 0.162)	0.048	+2.18%
Severity	2012.1	0.015 (CI = +/-0.049; p = 0.511)	-0.197 (CI = +/-0.268; p = 0.138)	0.047	+1.56%
Severity	2012.2	0.021 (CI = +/-0.055; p = 0.434)	-0.214 (CI = +/-0.284; p = 0.130)	0.055	+2.09%
Severity	2013.1	0.024 (CI = +/-0.062; p = 0.420)	-0.204 (CI = +/-0.303; p = 0.170)	0.047	+2.42%
Severity	2013.2	0.005 (CI = +/-0.066; p = 0.864)	-0.152 (CI = +/-0.304; p = 0.300)	-0.059	+0.54%
Severity	2014.1	-0.013 (CI = +/-0.071; p = 0.699)	-0.197 (CI = +/-0.305; p = 0.184)	0.010	-1.27%
Severity	2014.2	-0.023 (CI = +/-0.082; p = 0.542)	-0.171 (CI = +/-0.329; p = 0.278)	-0.007	-2.31%
Severity	2015.1	-0.008 (CI = +/-0.093; p = 0.856)	-0.137 (CI = +/-0.348; p = 0.401)	-0.111	-0.77%
Severity	2015.2	-0.040 (CI = +/-0.101; p = 0.399)	-0.068 (CI = +/-0.350; p = 0.672)	-0.088	-3.90%
Severity	2016.1	-0.037 (CI = +/-0.124; p = 0.506)	-0.063 (CI = +/-0.393; p = 0.720)	-0.160	-3.66%
Severity	2016.2	-0.041 (CI = +/-0.159; p = 0.565)	-0.057 (CI = +/-0.456; p = 0.775)	-0.195	-3.97%
Frequency	2004.1	-0.011 (CI = +/-0.008; p = 0.006)	-0.082 (CI = +/-0.080; p = 0.045)	0.242	-1.13%
Frequency	2004.2	-0.013 (CI = +/-0.008; p = 0.002)	-0.071 (CI = +/-0.079; p = 0.078)	0.284	-1.31%
Frequency	2005.1	-0.013 (CI = +/-0.009; p = 0.005)	-0.068 (CI = +/-0.082; p = 0.097)	0.242	-1.27%
Frequency	2005.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.070; p = 0.189)	0.410	-1.68%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.067; p = 0.091)	0.486	-1.90%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.067; p = 0.152)	0.527	-2.07%
Frequency	2007.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.068; p = 0.111)	0.540	-2.21%
Frequency	2007.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.068; p = 0.175)	0.566	-2.37%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.071; p = 0.192)	0.529	-2.37%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.074; p = 0.213)	0.507	-2.37%
Frequency	2009.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.074; p = 0.125)	0.553	-2.62%
Frequency	2009.2	-0.027 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.077; p = 0.150)	0.535	-2.64%
Frequency	2010.1	-0.027 (CI = +/-0.012; p = 0.000)	-0.057 (CI = +/-0.081; p = 0.155)	0.501	-2.69%
Frequency	2010.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.053 (CI = +/-0.085; p = 0.206)	0.496	-2.80%
Frequency	2011.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.043 (CI = +/-0.086; p = 0.308)	0.402	-2.52%
Frequency	2011.2	-0.022 (CI = +/-0.015; p = 0.007)	-0.054 (CI = +/-0.087; p = 0.209)	0.347	-2.20%
Frequency	2012.1	-0.024 (CI = +/-0.017; p = 0.007)	-0.060 (CI = +/-0.091; p = 0.180)	0.345	-2.39%
Frequency	2012.2	-0.030 (CI = +/-0.017; p = 0.002)	-0.042 (CI = +/-0.088; p = 0.328)	0.454	-2.96%
Frequency	2013.1	-0.026 (CI = +/-0.018; p = 0.008)	-0.031 (CI = +/-0.090; p = 0.477)	0.331	-2.58%
Frequency	2013.2	-0.034 (CI = +/-0.018; p = 0.001)	-0.009 (CI = +/-0.083; p = 0.826)	0.503	-3.33%
Frequency	2014.1	-0.036 (CI = +/-0.020; p = 0.002)	-0.013 (CI = +/-0.088; p = 0.746)	0.477	-3.52%
Frequency	2014.2	-0.029 (CI = +/-0.022; p = 0.014)	-0.030 (CI = +/-0.088; p = 0.462)	0.377	-2.86%
Frequency	2015.1	-0.025 (CI = +/-0.025; p = 0.050)	-0.021 (CI = +/-0.093; p = 0.621)	0.212	-2.45%
Frequency	2015.2	-0.023 (CI = +/-0.030; p = 0.115)	-0.025 (CI = +/-0.104; p = 0.604)	0.132	-2.29%
Frequency	2016.1	-0.023 (CI = +/-0.037; p = 0.192)	-0.024 (CI = +/-0.117; p = 0.651)	0.025	-2.24%
Frequency	2016.2	-0.032 (CI = +/-0.044; p = 0.125)	-0.006 (CI = +/-0.127; p = 0.917)	0.119	-3.20%

All Perils

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

Fit	Start Date	Time			Implied Trend	
		Time	Seasonality	Adjusted R ²	Rate	
Loss Cost	2004.1	0.014 (CI = +/-0.018; p = 0.112)	-0.303 (CI = +/-0.164; p = 0.001)	0.335	+1.44%	
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.089)	-0.313 (CI = +/-0.169; p = 0.001)	0.342	+1.63%	
Loss Cost	2005.1	0.020 (CI = +/-0.020; p = 0.050)	-0.295 (CI = +/-0.171; p = 0.001)	0.351	+1.99%	
Loss Cost	2005.2	0.020 (CI = +/-0.021; p = 0.058)	-0.298 (CI = +/-0.177; p = 0.002)	0.333	+2.06%	
Loss Cost	2006.1	0.018 (CI = +/-0.023; p = 0.109)	-0.309 (CI = +/-0.183; p = 0.002)	0.335	+1.84%	
Loss Cost	2006.2	0.018 (CI = +/-0.024; p = 0.140)	-0.308 (CI = +/-0.190; p = 0.003)	0.307	+1.82%	
Loss Cost	2007.1	0.020 (CI = +/-0.026; p = 0.130)	-0.299 (CI = +/-0.198; p = 0.005)	0.305	+2.02%	
Loss Cost	2007.2	0.016 (CI = +/-0.028; p = 0.249)	-0.283 (CI = +/-0.203; p = 0.009)	0.244	+1.62%	
Loss Cost	2008.1	0.017 (CI = +/-0.031; p = 0.276)	-0.281 (CI = +/-0.213; p = 0.012)	0.240	+1.67%	
Loss Cost	2008.2	0.020 (CI = +/-0.033; p = 0.226)	-0.294 (CI = +/-0.221; p = 0.012)	0.248	+2.01%	
Loss Cost	2009.1	0.019 (CI = +/-0.037; p = 0.302)	-0.299 (CI = +/-0.233; p = 0.015)	0.246	+1.88%	
Loss Cost	2009.2	0.031 (CI = +/-0.036; p = 0.085)	-0.344 (CI = +/-0.220; p = 0.004)	0.377	+3.19%	
Loss Cost	2010.1	0.029 (CI = +/-0.040; p = 0.144)	-0.351 (CI = +/-0.233; p = 0.005)	0.375	+2.97%	
Loss Cost	2010.2	0.024 (CI = +/-0.044; p = 0.263)	-0.335 (CI = +/-0.244; p = 0.010)	0.304	+2.46%	
Loss Cost	2011.1	0.010 (CI = +/-0.046; p = 0.649)	-0.380 (CI = +/-0.240; p = 0.004)	0.371	+1.01%	
Loss Cost	2011.2	0.008 (CI = +/-0.052; p = 0.733)	-0.376 (CI = +/-0.256; p = 0.007)	0.334	+0.85%	
Loss Cost	2012.1	-0.006 (CI = +/-0.056; p = 0.821)	-0.417 (CI = +/-0.260; p = 0.004)	0.400	-0.60%	
Loss Cost	2012.2	-0.002 (CI = +/-0.065; p = 0.943)	-0.426 (CI = +/-0.280; p = 0.006)	0.392	-0.22%	
Loss Cost	2013.1	0.005 (CI = +/-0.075; p = 0.882)	-0.408 (CI = +/-0.304; p = 0.013)	0.350	+0.52%	
Loss Cost	2013.2	-0.025 (CI = +/-0.074; p = 0.475)	-0.343 (CI = +/-0.279; p = 0.021)	0.336	-2.45%	
Loss Cost	2014.1	-0.067 (CI = +/-0.061; p = 0.035)	-0.435 (CI = +/-0.212; p = 0.001)	0.677	-6.51%	
Loss Cost	2014.2	-0.065 (CI = +/-0.075; p = 0.079)	-0.439 (CI = +/-0.237; p = 0.003)	0.670	-6.32%	
Loss Cost	2015.1	-0.046 (CI = +/-0.090; p = 0.268)	-0.403 (CI = +/-0.258; p = 0.008)	0.570	-4.47%	
Loss Cost	2015.2	-0.080 (CI = +/-0.093; p = 0.079)	-0.351 (CI = +/-0.242; p = 0.012)	0.653	-7.73%	
Loss Cost	2016.1	-0.108 (CI = +/-0.119; p = 0.068)	-0.392 (CI = +/-0.274; p = 0.014)	0.666	-10.21%	
Loss Cost	2016.2	-0.109 (CI = +/-0.172; p = 0.155)	-0.391 (CI = +/-0.348; p = 0.036)	0.642	-10.30%	
Severity	2004.1	0.024 (CI = +/-0.019; p = 0.016)	-0.206 (CI = +/-0.174; p = 0.022)	0.265	+2.40%	
Severity	2004.2	0.028 (CI = +/-0.019; p = 0.007)	-0.226 (CI = +/-0.174; p = 0.013)	0.310	+2.80%	
Severity	2005.1	0.031 (CI = +/-0.021; p = 0.005)	-0.211 (CI = +/-0.178; p = 0.022)	0.327	+3.11%	
Severity	2005.2	0.036 (CI = +/-0.021; p = 0.002)	-0.236 (CI = +/-0.175; p = 0.010)	0.393	+3.66%	
Severity	2006.1	0.037 (CI = +/-0.023; p = 0.003)	-0.233 (CI = +/-0.182; p = 0.014)	0.390	+3.73%	
Severity	2006.2	0.038 (CI = +/-0.024; p = 0.003)	-0.241 (CI = +/-0.189; p = 0.014)	0.376	+3.92%	
Severity	2007.1	0.042 (CI = +/-0.026; p = 0.003)	-0.224 (CI = +/-0.194; p = 0.025)	0.395	+4.32%	
Severity	2007.2	0.040 (CI = +/-0.028; p = 0.007)	-0.215 (CI = +/-0.201; p = 0.037)	0.330	+4.09%	
Severity	2008.1	0.041 (CI = +/-0.030; p = 0.011)	-0.212 (CI = +/-0.211; p = 0.049)	0.325	+4.17%	
Severity	2008.2	0.044 (CI = +/-0.033; p = 0.011)	-0.224 (CI = +/-0.219; p = 0.045)	0.319	+4.50%	
Severity	2009.1	0.047 (CI = +/-0.036; p = 0.015)	-0.215 (CI = +/-0.230; p = 0.065)	0.321	+4.76%	
Severity	2009.2	0.059 (CI = +/-0.036; p = 0.003)	-0.260 (CI = +/-0.216; p = 0.021)	0.454	+6.12%	
Severity	2010.1	0.059 (CI = +/-0.040; p = 0.006)	-0.263 (CI = +/-0.229; p = 0.027)	0.440	+6.03%	
Severity	2010.2	0.055 (CI = +/-0.044; p = 0.018)	-0.251 (CI = +/-0.241; p = 0.042)	0.353	+5.63%	
Severity	2011.1	0.037 (CI = +/-0.043; p = 0.088)	-0.307 (CI = +/-0.225; p = 0.011)	0.391	+3.79%	
Severity	2011.2	0.031 (CI = +/-0.048; p = 0.190)	-0.289 (CI = +/-0.236; p = 0.020)	0.297	+3.14%	
Severity	2012.1	0.020 (CI = +/-0.053; p = 0.426)	-0.319 (CI = +/-0.246; p = 0.015)	0.322	+2.05%	
Severity	2012.2	0.032 (CI = +/-0.059; p = 0.266)	-0.347 (CI = +/-0.255; p = 0.012)	0.368	+3.21%	
Severity	2013.1	0.034 (CI = +/-0.069; p = 0.297)	-0.340 (CI = +/-0.280; p = 0.022)	0.357	+3.51%	
Severity	2013.2	0.015 (CI = +/-0.075; p = 0.669)	-0.297 (CI = +/-0.282; p = 0.041)	0.236	+1.50%	
Severity	2014.1	-0.021 (CI = +/-0.072; p = 0.523)	-0.376 (CI = +/-0.249; p = 0.008)	0.467	-2.10%	
Severity	2014.2	-0.030 (CI = +/-0.087; p = 0.454)	-0.360 (CI = +/-0.276; p = 0.017)	0.435	-2.92%	
Severity	2015.1	-0.013 (CI = +/-0.108; p = 0.784)	-0.330 (CI = +/-0.310; p = 0.040)	0.326	-1.29%	
Severity	2015.2	-0.052 (CI = +/-0.115; p = 0.313)	-0.271 (CI = +/-0.300; p = 0.069)	0.339	-5.06%	
Severity	2016.1	-0.072 (CI = +/-0.158; p = 0.295)	-0.301 (CI = +/-0.362; p = 0.086)	0.306	-6.92%	
Severity	2016.2	-0.057 (CI = +/-0.225; p = 0.519)	-0.318 (CI = +/-0.455; p = 0.124)	0.274	-5.57%	
Frequency	2004.1	-0.009 (CI = +/-0.009; p = 0.039)	-0.097 (CI = +/-0.082; p = 0.022)	0.206	-0.94%	
Frequency	2004.2	-0.011 (CI = +/-0.009; p = 0.016)	-0.087 (CI = +/-0.082; p = 0.038)	0.237	-1.14%	
Frequency	2005.1	-0.011 (CI = +/-0.010; p = 0.031)	-0.084 (CI = +/-0.085; p = 0.051)	0.191	-1.08%	
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.062 (CI = +/-0.072; p = 0.087)	0.349	-1.54%	
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.068; p = 0.031)	0.449	-1.82%	
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.068; p = 0.054)	0.492	-2.01%	
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.069; p = 0.033)	0.517	-2.20%	
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.070; p = 0.056)	0.545	-2.38%	
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.073; p = 0.064)	0.505	-2.40%	
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.077; p = 0.074)	0.483	-2.38%	
Frequency	2009.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.074; p = 0.029)	0.560	-2.75%	
Frequency	2009.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.078; p = 0.038)	0.543	-2.76%	
Frequency	2010.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.088 (CI = +/-0.083; p = 0.038)	0.515	-2.89%	
Frequency	2010.2	-0.030 (CI = +/-0.016; p = 0.001)	-0.084 (CI = +/-0.087; p = 0.057)	0.511	-3.00%	
Frequency	2011.1	-0.027 (CI = +/-0.017; p = 0.005)	-0.074 (CI = +/-0.090; p = 0.102)	0.396	-2.68%	
Frequency	2011.2	-0.022 (CI = +/-0.018; p = 0.020)	-0.087 (CI = +/-0.090; p = 0.057)	0.365	-2.22%	
Frequency	2012.1	-0.026 (CI = +/-0.020; p = 0.015)	-0.098 (CI = +/-0.094; p = 0.042)	0.392	-2.60%	
Frequency	2012.2	-0.034 (CI = +/-0.020; p = 0.004)	-0.079 (CI = +/-0.089; p = 0.074)	0.513	-3.32%	
Frequency	2013.1	-0.029 (CI = +/-0.023; p = 0.018)	-0.068 (CI = +/-0.093; p = 0.136)	0.361	-2.88%	
Frequency	2013.2	-0.040 (CI = +/-0.021; p = 0.002)	-0.046 (CI = +/-0.080; p = 0.234)	0.580	-3.89%	
Frequency	2014.1	-0.046 (CI = +/-0.024; p = 0.002)	-0.060 (CI = +/-0.083; p = 0.139)	0.617	-4.50%	
Frequency	2014.2	-0.036 (CI = +/-0.023; p = 0.007)	-0.079 (CI = +/-0.073; p = 0.037)	0.630	-3.50%	
Frequency	2015.1	-0.033 (CI = +/-0.029; p = 0.032)	-0.073 (CI = +/-0.084; p = 0.076)	0.463	-3.22%	
Frequency	2015.2	-0.029 (CI = +/-0.037; p = 0.105)	-0.080 (CI = +/-0.095; p = 0.086)	0.422	-2.81%	
Frequency	2016.1	-0.036 (CI = +/-0.049; p = 0.120)	-0.091 (CI = +/-0.113; p = 0.094)	0.385	-3.53%	
Frequency	2016.2	-0.051 (CI = +/-0.060; p = 0.074)	-0.073 (CI = +/-0.120; p = 0.168)	0.523	-5.02%	

All Perils

Coverage = AP
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.1	0.011 (CI = +/-0.018; p = 0.238)	0.012	+1.09%
Loss Cost	2004.2	0.011 (CI = +/-0.019; p = 0.273)	0.007	+1.07%
Loss Cost	2005.1	0.015 (CI = +/-0.020; p = 0.148)	0.035	+1.47%
Loss Cost	2005.2	0.013 (CI = +/-0.021; p = 0.215)	0.019	+1.33%
Loss Cost	2006.1	0.013 (CI = +/-0.023; p = 0.253)	0.011	+1.30%
Loss Cost	2006.2	0.011 (CI = +/-0.024; p = 0.377)	-0.007	+1.06%
Loss Cost	2007.1	0.014 (CI = +/-0.025; p = 0.286)	0.006	+1.36%
Loss Cost	2007.2	0.008 (CI = +/-0.026; p = 0.539)	-0.022	+0.81%
Loss Cost	2008.1	0.010 (CI = +/-0.028; p = 0.476)	-0.018	+1.00%
Loss Cost	2008.2	0.010 (CI = +/-0.031; p = 0.523)	-0.023	+0.97%
Loss Cost	2009.1	0.011 (CI = +/-0.033; p = 0.516)	-0.023	+1.06%
Loss Cost	2009.2	0.016 (CI = +/-0.035; p = 0.355)	-0.005	+1.62%
Loss Cost	2010.1	0.017 (CI = +/-0.038; p = 0.367)	-0.007	+1.72%
Loss Cost	2010.2	0.009 (CI = +/-0.040; p = 0.661)	-0.038	+0.87%
Loss Cost	2011.1	0.003 (CI = +/-0.044; p = 0.903)	-0.049	+0.26%
Loss Cost	2011.2	-0.004 (CI = +/-0.047; p = 0.851)	-0.051	-0.43%
Loss Cost	2012.1	-0.008 (CI = +/-0.052; p = 0.738)	-0.049	-0.84%
Loss Cost	2012.2	-0.013 (CI = +/-0.058; p = 0.634)	-0.044	-1.32%
Loss Cost	2013.1	-0.003 (CI = +/-0.063; p = 0.932)	-0.062	-0.26%
Loss Cost	2013.2	-0.029 (CI = +/-0.062; p = 0.330)	0.001	-2.88%
Loss Cost	2014.1	-0.043 (CI = +/-0.068; p = 0.194)	0.055	-4.22%
Loss Cost	2014.2	-0.051 (CI = +/-0.077; p = 0.177)	0.069	-4.97%
Loss Cost	2015.1	-0.028 (CI = +/-0.083; p = 0.484)	-0.038	-2.71%
Loss Cost	2015.2	-0.056 (CI = +/-0.089; p = 0.193)	0.071	-5.42%
Loss Cost	2016.1	-0.048 (CI = +/-0.106; p = 0.332)	0.003	-4.71%
Loss Cost	2016.2	-0.060 (CI = +/-0.127; p = 0.315)	0.013	-5.81%
Severity	2004.1	0.024 (CI = +/-0.017; p = 0.007)	0.172	+2.46%
Severity	2004.2	0.026 (CI = +/-0.018; p = 0.005)	0.188	+2.67%
Severity	2005.1	0.030 (CI = +/-0.019; p = 0.003)	0.223	+3.02%
Severity	2005.2	0.033 (CI = +/-0.020; p = 0.002)	0.248	+3.31%
Severity	2006.1	0.034 (CI = +/-0.021; p = 0.002)	0.252	+3.49%
Severity	2006.2	0.034 (CI = +/-0.022; p = 0.004)	0.229	+3.46%
Severity	2007.1	0.038 (CI = +/-0.023; p = 0.002)	0.264	+3.89%
Severity	2007.2	0.035 (CI = +/-0.024; p = 0.007)	0.211	+3.53%
Severity	2008.1	0.036 (CI = +/-0.026; p = 0.008)	0.210	+3.71%
Severity	2008.2	0.037 (CI = +/-0.028; p = 0.013)	0.191	+3.74%
Severity	2009.1	0.040 (CI = +/-0.030; p = 0.012)	0.202	+4.06%
Severity	2009.2	0.046 (CI = +/-0.032; p = 0.006)	0.251	+4.74%
Severity	2010.1	0.047 (CI = +/-0.035; p = 0.010)	0.234	+4.86%
Severity	2010.2	0.041 (CI = +/-0.037; p = 0.032)	0.163	+4.18%
Severity	2011.1	0.032 (CI = +/-0.039; p = 0.102)	0.084	+3.24%
Severity	2011.2	0.023 (CI = +/-0.041; p = 0.255)	0.018	+2.34%
Severity	2012.1	0.021 (CI = +/-0.046; p = 0.358)	-0.006	+2.07%
Severity	2012.2	0.022 (CI = +/-0.051; p = 0.373)	-0.009	+2.24%
Severity	2013.1	0.029 (CI = +/-0.056; p = 0.291)	0.011	+2.95%
Severity	2013.2	0.010 (CI = +/-0.058; p = 0.714)	-0.057	+1.03%
Severity	2014.1	-0.001 (CI = +/-0.064; p = 0.961)	-0.071	-0.15%
Severity	2014.2	-0.014 (CI = +/-0.072; p = 0.689)	-0.063	-1.36%
Severity	2015.1	0.006 (CI = +/-0.079; p = 0.864)	-0.081	+0.64%
Severity	2015.2	-0.021 (CI = +/-0.084; p = 0.593)	-0.062	-2.08%
Severity	2016.1	-0.013 (CI = +/-0.100; p = 0.778)	-0.091	-1.29%
Severity	2016.2	-0.014 (CI = +/-0.122; p = 0.800)	-0.103	-1.39%
Frequency	2004.1	-0.013 (CI = +/-0.008; p = 0.002)	0.224	-1.34%
Frequency	2004.2	-0.016 (CI = +/-0.008; p = 0.000)	0.292	-1.56%
Frequency	2005.1	-0.015 (CI = +/-0.009; p = 0.001)	0.257	-1.50%
Frequency	2005.2	-0.019 (CI = +/-0.008; p = 0.000)	0.448	-1.92%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.499	-2.11%
Frequency	2006.2	-0.024 (CI = +/-0.008; p = 0.000)	0.553	-2.32%
Frequency	2007.1	-0.025 (CI = +/-0.008; p = 0.000)	0.557	-2.43%
Frequency	2007.2	-0.027 (CI = +/-0.008; p = 0.000)	0.594	-2.63%
Frequency	2008.1	-0.026 (CI = +/-0.009; p = 0.000)	0.564	-2.61%
Frequency	2008.2	-0.027 (CI = +/-0.010; p = 0.000)	0.549	-2.67%
Frequency	2009.1	-0.029 (CI = +/-0.010; p = 0.000)	0.577	-2.88%
Frequency	2009.2	-0.030 (CI = +/-0.011; p = 0.000)	0.566	-2.98%
Frequency	2010.1	-0.030 (CI = +/-0.012; p = 0.000)	0.537	-2.99%
Frequency	2010.2	-0.032 (CI = +/-0.013; p = 0.000)	0.544	-3.18%
Frequency	2011.1	-0.029 (CI = +/-0.014; p = 0.000)	0.478	-2.89%
Frequency	2011.2	-0.027 (CI = +/-0.015; p = 0.001)	0.414	-2.71%
Frequency	2012.1	-0.029 (CI = +/-0.016; p = 0.002)	0.405	-2.86%
Frequency	2012.2	-0.035 (CI = +/-0.016; p = 0.000)	0.537	-3.48%
Frequency	2013.1	-0.032 (CI = +/-0.017; p = 0.001)	0.456	-3.12%
Frequency	2013.2	-0.039 (CI = +/-0.016; p = 0.000)	0.614	-3.86%
Frequency	2014.1	-0.042 (CI = +/-0.018; p = 0.000)	0.601	-4.07%
Frequency	2014.2	-0.037 (CI = +/-0.020; p = 0.002)	0.514	-3.66%
Frequency	2015.1	-0.034 (CI = +/-0.023; p = 0.008)	0.416	-3.33%
Frequency	2015.2	-0.035 (CI = +/-0.027; p = 0.017)	0.367	-3.42%
Frequency	2016.1	-0.035 (CI = +/-0.033; p = 0.036)	0.306	-3.47%
Frequency	2016.2	-0.046 (CI = +/-0.036; p = 0.018)	0.422	-4.48%

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	2004.1	0.011 (CI = +/-0.019; p = 0.241)	0.012	+1.15%
Loss Cost	2004.2	0.011 (CI = +/-0.021; p = 0.276)	0.007	+1.13%
Loss Cost	2005.1	0.015 (CI = +/-0.021; p = 0.149)	0.036	+1.56%
Loss Cost	2005.2	0.014 (CI = +/-0.023; p = 0.215)	0.019	+1.41%
Loss Cost	2006.1	0.014 (CI = +/-0.024; p = 0.253)	0.012	+1.39%
Loss Cost	2006.2	0.011 (CI = +/-0.026; p = 0.376)	-0.007	+1.14%
Loss Cost	2007.1	0.015 (CI = +/-0.027; p = 0.284)	0.007	+1.46%
Loss Cost	2007.2	0.009 (CI = +/-0.028; p = 0.534)	-0.023	+0.87%
Loss Cost	2008.1	0.011 (CI = +/-0.031; p = 0.471)	-0.018	+1.09%
Loss Cost	2008.2	0.011 (CI = +/-0.033; p = 0.516)	-0.023	+1.06%
Loss Cost	2009.1	0.012 (CI = +/-0.036; p = 0.508)	-0.023	+1.17%
Loss Cost	2009.2	0.018 (CI = +/-0.038; p = 0.347)	-0.003	+1.79%
Loss Cost	2010.1	0.019 (CI = +/-0.042; p = 0.357)	-0.005	+1.91%
Loss Cost	2010.2	0.010 (CI = +/-0.044; p = 0.646)	-0.039	+1.00%
Loss Cost	2011.1	0.003 (CI = +/-0.048; p = 0.885)	-0.051	+0.34%
Loss Cost	2011.2	-0.004 (CI = +/-0.053; p = 0.870)	-0.054	-0.41%
Loss Cost	2012.1	-0.009 (CI = +/-0.058; p = 0.756)	-0.053	-0.87%
Loss Cost	2012.2	-0.014 (CI = +/-0.065; p = 0.651)	-0.049	-1.41%
Loss Cost	2013.1	-0.002 (CI = +/-0.072; p = 0.948)	-0.066	-0.22%
Loss Cost	2013.2	-0.032 (CI = +/-0.070; p = 0.341)	-0.002	-3.18%
Loss Cost	2014.1	-0.049 (CI = +/-0.078; p = 0.198)	0.056	-4.75%
Loss Cost	2014.2	-0.059 (CI = +/-0.089; p = 0.178)	0.075	-5.69%
Loss Cost	2015.1	-0.033 (CI = +/-0.098; p = 0.479)	-0.040	-3.20%
Loss Cost	2015.2	-0.067 (CI = +/-0.105; p = 0.186)	0.085	-6.46%
Loss Cost	2016.1	-0.060 (CI = +/-0.127; p = 0.315)	0.013	-5.82%
Loss Cost	2016.2	-0.077 (CI = +/-0.157; p = 0.291)	0.030	-7.40%
Severity	2004.1	0.023 (CI = +/-0.018; p = 0.015)	0.140	+2.30%
Severity	2004.2	0.025 (CI = +/-0.019; p = 0.012)	0.155	+2.51%
Severity	2005.1	0.028 (CI = +/-0.020; p = 0.007)	0.189	+2.87%
Severity	2005.2	0.031 (CI = +/-0.021; p = 0.005)	0.214	+3.17%
Severity	2006.1	0.033 (CI = +/-0.022; p = 0.005)	0.217	+3.35%
Severity	2006.2	0.033 (CI = +/-0.024; p = 0.009)	0.194	+3.31%
Severity	2007.1	0.037 (CI = +/-0.025; p = 0.005)	0.229	+3.75%
Severity	2007.2	0.033 (CI = +/-0.026; p = 0.016)	0.175	+3.36%
Severity	2008.1	0.035 (CI = +/-0.028; p = 0.018)	0.174	+3.54%
Severity	2008.2	0.035 (CI = +/-0.031; p = 0.026)	0.155	+3.56%
Severity	2009.1	0.038 (CI = +/-0.033; p = 0.025)	0.166	+3.89%
Severity	2009.2	0.045 (CI = +/-0.035; p = 0.013)	0.214	+4.61%
Severity	2010.1	0.046 (CI = +/-0.038; p = 0.019)	0.198	+4.73%
Severity	2010.2	0.039 (CI = +/-0.041; p = 0.059)	0.126	+3.98%
Severity	2011.1	0.029 (CI = +/-0.043; p = 0.173)	0.048	+2.93%
Severity	2011.2	0.019 (CI = +/-0.046; p = 0.394)	-0.013	+1.91%
Severity	2012.1	0.015 (CI = +/-0.051; p = 0.527)	-0.033	+1.56%
Severity	2012.2	0.017 (CI = +/-0.057; p = 0.542)	-0.037	+1.68%
Severity	2013.1	0.024 (CI = +/-0.064; p = 0.435)	-0.023	+2.42%
Severity	2013.2	0.002 (CI = +/-0.065; p = 0.954)	-0.071	+0.18%
Severity	2014.1	-0.013 (CI = +/-0.073; p = 0.709)	-0.065	-1.27%
Severity	2014.2	-0.029 (CI = +/-0.081; p = 0.457)	-0.033	-2.82%
Severity	2015.1	-0.008 (CI = +/-0.091; p = 0.854)	-0.087	-0.77%
Severity	2015.2	-0.043 (CI = +/-0.095; p = 0.340)	0.000	-4.17%
Severity	2016.1	-0.037 (CI = +/-0.115; p = 0.483)	-0.049	-3.66%
Severity	2016.2	-0.044 (CI = +/-0.144; p = 0.500)	-0.059	-4.31%
Frequency	2004.1	-0.011 (CI = +/-0.008; p = 0.009)	0.165	-1.13%
Frequency	2004.2	-0.014 (CI = +/-0.008; p = 0.002)	0.232	-1.35%
Frequency	2005.1	-0.013 (CI = +/-0.009; p = 0.006)	0.195	-1.27%
Frequency	2005.2	-0.017 (CI = +/-0.008; p = 0.000)	0.394	-1.70%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	0.449	-1.90%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	0.507	-2.11%
Frequency	2007.1	-0.022 (CI = +/-0.008; p = 0.000)	0.510	-2.21%
Frequency	2007.2	-0.024 (CI = +/-0.009; p = 0.000)	0.550	-2.40%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	0.514	-2.37%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	0.494	-2.41%
Frequency	2009.1	-0.027 (CI = +/-0.011; p = 0.000)	0.523	-2.62%
Frequency	2009.2	-0.027 (CI = +/-0.011; p = 0.000)	0.509	-2.70%
Frequency	2010.1	-0.027 (CI = +/-0.012; p = 0.000)	0.473	-2.69%
Frequency	2010.2	-0.029 (CI = +/-0.013; p = 0.000)	0.478	-2.87%
Frequency	2011.1	-0.026 (CI = +/-0.014; p = 0.001)	0.399	-2.52%
Frequency	2011.2	-0.023 (CI = +/-0.015; p = 0.005)	0.322	-2.28%
Frequency	2012.1	-0.024 (CI = +/-0.017; p = 0.008)	0.308	-2.39%
Frequency	2012.2	-0.031 (CI = +/-0.017; p = 0.001)	0.454	-3.04%
Frequency	2013.1	-0.026 (CI = +/-0.018; p = 0.007)	0.352	-2.58%
Frequency	2013.2	-0.034 (CI = +/-0.017; p = 0.001)	0.536	-3.35%
Frequency	2014.1	-0.036 (CI = +/-0.019; p = 0.002)	0.513	-3.52%
Frequency	2014.2	-0.030 (CI = +/-0.021; p = 0.009)	0.398	-2.95%
Frequency	2015.1	-0.025 (CI = +/-0.024; p = 0.041)	0.265	-2.45%
Frequency	2015.2	-0.024 (CI = +/-0.028; p = 0.085)	0.194	-2.39%
Frequency	2016.1	-0.023 (CI = +/-0.034; p = 0.170)	0.109	-2.24%
Frequency	2016.2	-0.033 (CI = +/-0.040; p = 0.092)	0.227	-3.23%

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	2004.1	0.016 (CI = +/-0.021; p = 0.134)	0.042	+1.62%
Loss Cost	2004.2	0.016 (CI = +/-0.023; p = 0.156)	0.036	+1.63%
Loss Cost	2005.1	0.022 (CI = +/-0.023; p = 0.068)	0.083	+2.19%
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.106)	0.060	+2.06%
Loss Cost	2006.1	0.021 (CI = +/-0.027; p = 0.128)	0.052	+2.08%
Loss Cost	2006.2	0.018 (CI = +/-0.029; p = 0.209)	0.025	+1.82%
Loss Cost	2007.1	0.023 (CI = +/-0.031; p = 0.140)	0.050	+2.30%
Loss Cost	2007.2	0.016 (CI = +/-0.032; p = 0.313)	0.003	+1.62%
Loss Cost	2008.1	0.019 (CI = +/-0.035; p = 0.259)	0.015	+1.97%
Loss Cost	2008.2	0.020 (CI = +/-0.038; p = 0.289)	0.008	+2.01%
Loss Cost	2009.1	0.022 (CI = +/-0.042; p = 0.278)	0.011	+2.26%
Loss Cost	2009.2	0.031 (CI = +/-0.044; p = 0.155)	0.056	+3.19%
Loss Cost	2010.1	0.035 (CI = +/-0.049; p = 0.157)	0.059	+3.52%
Loss Cost	2010.2	0.024 (CI = +/-0.053; p = 0.348)	-0.004	+2.46%
Loss Cost	2011.1	0.017 (CI = +/-0.059; p = 0.546)	-0.038	+1.73%
Loss Cost	2011.2	0.008 (CI = +/-0.065; p = 0.787)	-0.061	+0.85%
Loss Cost	2012.1	0.004 (CI = +/-0.074; p = 0.915)	-0.071	+0.38%
Loss Cost	2012.2	-0.002 (CI = +/-0.085; p = 0.957)	-0.077	-0.22%
Loss Cost	2013.1	0.018 (CI = +/-0.095; p = 0.691)	-0.069	+1.79%
Loss Cost	2013.2	-0.025 (CI = +/-0.093; p = 0.568)	-0.058	-2.45%
Loss Cost	2014.1	-0.049 (CI = +/-0.105; p = 0.321)	0.008	-4.79%
Loss Cost	2014.2	-0.065 (CI = +/-0.125; p = 0.268)	0.038	-6.32%
Loss Cost	2015.1	-0.021 (CI = +/-0.139; p = 0.732)	-0.108	-2.11%
Loss Cost	2015.2	-0.080 (CI = +/-0.147; p = 0.236)	0.079	-7.73%
Loss Cost	2016.1	-0.070 (CI = +/-0.195; p = 0.411)	-0.032	-6.80%
Loss Cost	2016.2	-0.109 (CI = +/-0.264; p = 0.338)	0.020	-10.30%
Severity	2004.1	0.025 (CI = +/-0.020; p = 0.018)	0.146	+2.52%
Severity	2004.2	0.028 (CI = +/-0.021; p = 0.013)	0.166	+2.80%
Severity	2005.1	0.032 (CI = +/-0.022; p = 0.006)	0.210	+3.25%
Severity	2005.2	0.036 (CI = +/-0.023; p = 0.004)	0.243	+3.66%
Severity	2006.1	0.038 (CI = +/-0.025; p = 0.004)	0.251	+3.92%
Severity	2006.2	0.038 (CI = +/-0.027; p = 0.007)	0.228	+3.92%
Severity	2007.1	0.044 (CI = +/-0.028; p = 0.003)	0.277	+4.52%
Severity	2007.2	0.040 (CI = +/-0.030; p = 0.011)	0.216	+4.09%
Severity	2008.1	0.043 (CI = +/-0.033; p = 0.012)	0.221	+4.40%
Severity	2008.2	0.044 (CI = +/-0.036; p = 0.018)	0.204	+4.50%
Severity	2009.1	0.049 (CI = +/-0.039; p = 0.015)	0.225	+5.04%
Severity	2009.2	0.059 (CI = +/-0.040; p = 0.006)	0.300	+6.12%
Severity	2010.1	0.063 (CI = +/-0.044; p = 0.008)	0.289	+6.46%
Severity	2010.2	0.055 (CI = +/-0.049; p = 0.029)	0.206	+5.63%
Severity	2011.1	0.043 (CI = +/-0.052; p = 0.100)	0.108	+4.38%
Severity	2011.2	0.031 (CI = +/-0.056; p = 0.262)	0.022	+3.14%
Severity	2012.1	0.028 (CI = +/-0.064; p = 0.369)	-0.009	+2.82%
Severity	2012.2	0.032 (CI = +/-0.074; p = 0.373)	-0.011	+3.21%
Severity	2013.1	0.045 (CI = +/-0.084; p = 0.265)	0.027	+4.59%
Severity	2013.2	0.015 (CI = +/-0.088; p = 0.717)	-0.077	+1.50%
Severity	2014.1	-0.005 (CI = +/-0.101; p = 0.906)	-0.098	-0.54%
Severity	2014.2	-0.030 (CI = +/-0.117; p = 0.582)	-0.072	-2.92%
Severity	2015.1	0.007 (CI = +/-0.134; p = 0.907)	-0.123	+0.70%
Severity	2015.2	-0.052 (CI = +/-0.139; p = 0.407)	-0.028	-5.06%
Severity	2016.1	-0.043 (CI = +/-0.185; p = 0.590)	-0.107	-4.22%
Severity	2016.2	-0.057 (CI = +/-0.260; p = 0.595)	-0.127	-5.57%
Frequency	2004.1	-0.009 (CI = +/-0.010; p = 0.068)	0.077	-0.88%
Frequency	2004.2	-0.011 (CI = +/-0.010; p = 0.023)	0.138	-1.14%
Frequency	2005.1	-0.010 (CI = +/-0.010; p = 0.050)	0.100	-1.03%
Frequency	2005.2	-0.016 (CI = +/-0.009; p = 0.001)	0.297	-1.54%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	0.360	-1.76%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	0.428	-2.01%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.434	-2.13%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	0.484	-2.38%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	0.441	-2.33%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	0.420	-2.38%
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	0.459	-2.65%
Frequency	2009.2	-0.028 (CI = +/-0.014; p = 0.001)	0.446	-2.76%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.002)	0.406	-2.76%
Frequency	2010.2	-0.030 (CI = +/-0.017; p = 0.002)	0.419	-3.00%
Frequency	2011.1	-0.026 (CI = +/-0.018; p = 0.009)	0.320	-2.54%
Frequency	2011.2	-0.022 (CI = +/-0.020; p = 0.031)	0.225	-2.22%
Frequency	2012.1	-0.024 (CI = +/-0.023; p = 0.040)	0.215	-2.37%
Frequency	2012.2	-0.034 (CI = +/-0.022; p = 0.006)	0.407	-3.32%
Frequency	2013.1	-0.027 (CI = +/-0.024; p = 0.031)	0.276	-2.68%
Frequency	2013.2	-0.040 (CI = +/-0.022; p = 0.002)	0.557	-3.89%
Frequency	2014.1	-0.044 (CI = +/-0.025; p = 0.003)	0.555	-4.27%
Frequency	2014.2	-0.036 (CI = +/-0.028; p = 0.019)	0.416	-3.50%
Frequency	2015.1	-0.028 (CI = +/-0.033; p = 0.085)	0.241	-2.79%
Frequency	2015.2	-0.029 (CI = +/-0.043; p = 0.158)	0.157	-2.81%
Frequency	2016.1	-0.027 (CI = +/-0.057; p = 0.286)	0.051	-2.69%
Frequency	2016.2	-0.051 (CI = +/-0.064; p = 0.095)	0.350	-5.02%

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	2004.1	0.018 (CI = +/-0.023; p = 0.115)	0.052	+1.82%
Loss Cost	2004.2	0.018 (CI = +/-0.024; p = 0.134)	0.046	+1.84%
Loss Cost	2005.1	0.024 (CI = +/-0.025; p = 0.055)	0.097	+2.46%
Loss Cost	2005.2	0.023 (CI = +/-0.027; p = 0.087)	0.074	+2.34%
Loss Cost	2006.1	0.024 (CI = +/-0.029; p = 0.105)	0.066	+2.38%
Loss Cost	2006.2	0.021 (CI = +/-0.031; p = 0.174)	0.037	+2.13%
Loss Cost	2007.1	0.026 (CI = +/-0.033; p = 0.113)	0.067	+2.67%
Loss Cost	2007.2	0.019 (CI = +/-0.035; p = 0.260)	0.014	+1.96%
Loss Cost	2008.1	0.023 (CI = +/-0.038; p = 0.211)	0.029	+2.37%
Loss Cost	2008.2	0.024 (CI = +/-0.041; p = 0.236)	0.023	+2.46%
Loss Cost	2009.1	0.027 (CI = +/-0.046; p = 0.224)	0.028	+2.78%
Loss Cost	2009.2	0.038 (CI = +/-0.049; p = 0.118)	0.082	+3.87%
Loss Cost	2010.1	0.042 (CI = +/-0.054; p = 0.117)	0.088	+4.31%
Loss Cost	2010.2	0.032 (CI = +/-0.059; p = 0.271)	0.017	+3.21%
Loss Cost	2011.1	0.024 (CI = +/-0.066; p = 0.441)	-0.024	+2.48%
Loss Cost	2011.2	0.016 (CI = +/-0.074; p = 0.658)	-0.056	+1.57%
Loss Cost	2012.1	0.011 (CI = +/-0.085; p = 0.779)	-0.070	+1.13%
Loss Cost	2012.2	0.006 (CI = +/-0.099; p = 0.904)	-0.082	+0.56%
Loss Cost	2013.1	0.030 (CI = +/-0.111; p = 0.561)	-0.056	+3.06%
Loss Cost	2013.2	-0.018 (CI = +/-0.110; p = 0.726)	-0.086	-1.77%
Loss Cost	2014.1	-0.046 (CI = +/-0.127; p = 0.439)	-0.036	-4.47%
Loss Cost	2014.2	-0.065 (CI = +/-0.156; p = 0.367)	-0.009	-6.27%
Loss Cost	2015.1	-0.010 (CI = +/-0.177; p = 0.901)	-0.140	-0.96%
Loss Cost	2015.2	-0.082 (CI = +/-0.196; p = 0.343)	0.008	-7.91%
Loss Cost	2016.1	-0.070 (CI = +/-0.275; p = 0.544)	-0.106	-6.73%
Loss Cost	2016.2	-0.123 (CI = +/-0.402; p = 0.444)	-0.059	-11.57%
Severity	2004.1	0.026 (CI = +/-0.022; p = 0.020)	0.145	+2.64%
Severity	2004.2	0.029 (CI = +/-0.023; p = 0.014)	0.167	+2.95%
Severity	2005.1	0.034 (CI = +/-0.024; p = 0.007)	0.213	+3.45%
Severity	2005.2	0.038 (CI = +/-0.025; p = 0.004)	0.248	+3.90%
Severity	2006.1	0.041 (CI = +/-0.027; p = 0.004)	0.259	+4.19%
Severity	2006.2	0.041 (CI = +/-0.029; p = 0.007)	0.236	+4.22%
Severity	2007.1	0.048 (CI = +/-0.030; p = 0.003)	0.289	+4.90%
Severity	2007.2	0.044 (CI = +/-0.032; p = 0.011)	0.228	+4.46%
Severity	2008.1	0.047 (CI = +/-0.035; p = 0.011)	0.235	+4.83%
Severity	2008.2	0.049 (CI = +/-0.039; p = 0.016)	0.220	+4.99%
Severity	2009.1	0.055 (CI = +/-0.042; p = 0.013)	0.245	+5.63%
Severity	2009.2	0.067 (CI = +/-0.044; p = 0.005)	0.329	+6.90%
Severity	2010.1	0.071 (CI = +/-0.048; p = 0.007)	0.324	+7.36%
Severity	2010.2	0.063 (CI = +/-0.053; p = 0.023)	0.239	+6.53%
Severity	2011.1	0.051 (CI = +/-0.058; p = 0.080)	0.137	+5.23%
Severity	2011.2	0.038 (CI = +/-0.064; p = 0.215)	0.044	+3.92%
Severity	2012.1	0.036 (CI = +/-0.073; p = 0.307)	0.009	+3.67%
Severity	2012.2	0.042 (CI = +/-0.085; p = 0.306)	0.011	+4.25%
Severity	2013.1	0.059 (CI = +/-0.097; p = 0.207)	0.062	+6.06%
Severity	2013.2	0.026 (CI = +/-0.104; p = 0.593)	-0.067	+2.62%
Severity	2014.1	0.004 (CI = +/-0.122; p = 0.948)	-0.111	+0.37%
Severity	2014.2	-0.024 (CI = +/-0.146; p = 0.717)	-0.105	-2.35%
Severity	2015.1	0.023 (CI = +/-0.170; p = 0.754)	-0.126	+2.36%
Severity	2015.2	-0.048 (CI = +/-0.186; p = 0.553)	-0.095	-4.66%
Severity	2016.1	-0.035 (CI = +/-0.261; p = 0.747)	-0.173	-3.39%
Severity	2016.2	-0.051 (CI = +/-0.396; p = 0.739)	-0.211	-4.97%
Frequency	2004.1	-0.008 (CI = +/-0.010; p = 0.114)	0.052	-0.81%
Frequency	2004.2	-0.011 (CI = +/-0.010; p = 0.042)	0.109	-1.07%
Frequency	2005.1	-0.010 (CI = +/-0.011; p = 0.086)	0.072	-0.95%
Frequency	2005.2	-0.015 (CI = +/-0.010; p = 0.003)	0.261	-1.50%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.325	-1.74%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	0.396	-2.00%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	0.402	-2.13%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	0.456	-2.40%
Frequency	2008.1	-0.024 (CI = +/-0.012; p = 0.001)	0.411	-2.35%
Frequency	2008.2	-0.024 (CI = +/-0.013; p = 0.001)	0.390	-2.41%
Frequency	2009.1	-0.027 (CI = +/-0.014; p = 0.001)	0.432	-2.70%
Frequency	2009.2	-0.029 (CI = +/-0.016; p = 0.001)	0.421	-2.83%
Frequency	2010.1	-0.029 (CI = +/-0.018; p = 0.003)	0.380	-2.84%
Frequency	2010.2	-0.032 (CI = +/-0.019; p = 0.003)	0.396	-3.12%
Frequency	2011.1	-0.027 (CI = +/-0.021; p = 0.015)	0.290	-2.62%
Frequency	2011.2	-0.023 (CI = +/-0.023; p = 0.051)	0.192	-2.26%
Frequency	2012.1	-0.025 (CI = +/-0.026; p = 0.063)	0.183	-2.44%
Frequency	2012.2	-0.036 (CI = +/-0.026; p = 0.010)	0.388	-3.54%
Frequency	2013.1	-0.029 (CI = +/-0.028; p = 0.048)	0.246	-2.83%
Frequency	2013.2	-0.044 (CI = +/-0.025; p = 0.003)	0.558	-4.28%
Frequency	2014.1	-0.049 (CI = +/-0.030; p = 0.004)	0.570	-4.81%
Frequency	2014.2	-0.041 (CI = +/-0.034; p = 0.025)	0.422	-4.01%
Frequency	2015.1	-0.033 (CI = +/-0.042; p = 0.105)	0.236	-3.25%
Frequency	2015.2	-0.035 (CI = +/-0.056; p = 0.180)	0.157	-3.41%
Frequency	2016.1	-0.035 (CI = +/-0.079; p = 0.304)	0.049	-3.45%
Frequency	2016.2	-0.072 (CI = +/-0.087; p = 0.082)	0.465	-6.95%

Province of Newfoundland
Commercial Vehicles (Including Fleets)

COVID-19 Effect on Claims Cost
Data as of 12/31/21

(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	2021-2	2020-1	2020-2	2021-1	2021-2	2020-1	2020-2	2021-1	2021-2	2020-1	2020-2	2021-1	2021-2	
BI	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0%	0%	0%	0%
PD	-0.359	-0.456	-0.682	-0.369	0.000	0.000	0.000	0.000	-0.359	-0.456	-0.682	-0.369	-30%	-37%	-49%	-31%	
AB Total	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0%	0%	0%	0%	
CL	-0.134	-0.250	-0.559	-0.505	0.000	0.000	0.000	0.000	-0.134	-0.250	-0.559	-0.505	-13%	-22%	-43%	-40%	
CM	-0.402	-0.015	-0.164	-0.179	0.000	0.000	0.000	0.000	-0.402	-0.015	-0.164	-0.179	-33%	-1%	-15%	-16%	
AP	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0%	0%	0%	0%	

Note

COVID-19 coefficients per highlighted models on the following pages.



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