

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

Based on Insurance 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 private passenger vehicle loss trend rates.

We developed our analysis using insurance industry private passenger vehicles loss and expense experience in Newfoundland and Labrador reported as of 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, 2021).

Table 1: Selected Loss Cost Trends

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

‡ 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)

* * * * *

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

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

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2. Analysis – General Discussion

2.1. Introduction

In the sections that follow we present:

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

2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the AUTO7001 Automobile Industry Exhibit (as of December 31, 2021) provided by GISA. This data includes the experience of all private passenger vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

The claim amount data that is available through the AIX report is in two categories:

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

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

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

It is important to note two points about case reserves:

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

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

- 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. Data Exclusions

In an analogous review of industry data for another province we identified a major insurer/group with potentially erroneous data. Upon further inquiry, GISA confirmed that this insurer/group had overstated the case reserve for this province, and they are working with the insurer/group to determine the extent of this over-reporting and the provinces affected.

In order to gauge the materiality of this reporting error in Newfoundland and Labrador, we requested the AUTO7001 data for this insurer/group and estimated the ultimate frequency, severity and loss cost for each coverage with and without this insurer/group included in the dataset. We observe the deviations in the two sets of estimates are small and would not have a material impact on our trend selections.

In addition, we consider various triangle diagnostics and identify any anomalies in the data that we find may inadvertently lead to an erroneous selected loss trend rate. Although there are some oddities in the paid to incurred ratios for physical damage coverages, the deviations are less substantial than observed in other provinces.

Only in those situations that we consider the data to be both highly unusual and impactful do we remove the individual insurer/group data from our analysis. For this reason, we do not exclude any data in this case.

2.4. 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 (referred to as “accident half-years”³), 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

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 period have been reported and settled.

³ 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 reported incurred claim amounts that insurance companies report to GISA⁴. 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 loss⁵ development factors to estimate the 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.

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

- GISA notes "A number of major writers have corrected their historically UNDERSTATED/OVERSTATED Incurred and Paid Claim counts for VARIOUS COVERAGES for Accident Half-Years 2016-2 to 2021-1. Users should take note of these corrections and exercise caution when using this data."

We have reviewed these corrections and note they are generally immaterial.

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

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

The selection of development factors has an effect on the selected loss trend rates and other key assumptions, factors, and provisions.⁶ We discuss the loss trend rates in Section 0.

2.5. 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,⁷ and severities by accident year have changed from those we presented for the prior review. We present these changes in the tables below.

⁴ The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

⁵ We use the terms "loss," "claim amount," and "claim cost" interchangeably in this report. In this report, these terms include a provision for allocated loss adjustment expenses (ALAE).

⁶ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year is presented in Appendix B.

⁷ Number of claims per 1,000 insured vehicles.

Table 2: Bodily Injury: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 359.12	\$ 64,696	5.55	\$ 358.69	\$ 64,472	5.56
2018	\$ 365.36	\$ 70,479	5.18	\$ 366.66	\$ 70,073	5.23
2019	\$ 356.06	\$ 69,335	5.14	\$ 361.39	\$ 70,080	5.16
2020	\$ 266.24	\$ 66,913	3.98	\$ 265.52	\$ 65,784	4.04
2021*	\$ 235.18	\$ 70,883	3.32	\$ 281.40	\$ 71,749	3.92

* 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 0.4%.

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

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 116.89	\$ 5,186	22.54	\$ 116.49	\$ 5,169	22.54
2018	\$ 124.58	\$ 5,685	21.92	\$ 123.64	\$ 5,641	21.92
2019	\$ 122.63	\$ 5,914	20.73	\$ 122.51	\$ 5,956	20.57
2020	\$ 118.83	\$ 6,403	18.56	\$ 115.30	\$ 6,264	18.41
2021*	\$ 101.54	\$ 6,334	16.03	\$ 118.68	\$ 6,401	18.54

* 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 1.0%.

Table 4: Accident Benefits: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 57.71	\$ 8,021	7.20	\$ 56.84	\$ 7,910	7.19
2018	\$ 59.18	\$ 8,636	6.85	\$ 58.27	\$ 8,497	6.86
2019	\$ 58.14	\$ 8,568	6.79	\$ 59.33	\$ 8,624	6.88
2020	\$ 41.04	\$ 7,633	5.38	\$ 42.94	\$ 7,816	5.49
2021*	\$ 35.75	\$ 7,578	4.72	\$ 46.45	\$ 8,034	5.78

* 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 0.6%.

Table 5: Uninsured Auto: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 10.42	\$ 32,908	0.32	\$ 10.51	\$ 32,576	0.32
2018	\$ 12.62	\$ 32,564	0.39	\$ 12.25	\$ 31,959	0.38
2019	\$ 12.58	\$ 38,418	0.33	\$ 13.15	\$ 40,979	0.32
2020	\$ 12.87	\$ 36,465	0.35	\$ 13.28	\$ 37,748	0.35
2021*	\$ 6.84	\$ 31,391	0.22	\$ 11.63	\$ 39,589	0.29

* 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 1.4%.

Table 6: Collision: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 212.74	\$ 6,109	34.82	\$ 212.76	\$ 6,109	34.83
2018	\$ 224.42	\$ 6,516	34.44	\$ 224.54	\$ 6,514	34.47
2019	\$ 228.67	\$ 6,660	34.33	\$ 230.00	\$ 6,682	34.42
2020	\$ 168.19	\$ 6,768	24.85	\$ 175.75	\$ 6,879	25.55
2021*	\$ 142.72	\$ 6,503	21.95	\$ 170.39	\$ 7,159	23.80

* 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 1.1%.

Table 7: Comprehensive: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 138.00	\$ 1,624	84.97	\$ 137.99	\$ 1,624	84.97
2018	\$ 120.48	\$ 1,662	72.49	\$ 120.53	\$ 1,662	72.52
2019	\$ 107.21	\$ 1,579	67.91	\$ 107.36	\$ 1,581	67.92
2020	\$ 111.35	\$ 1,739	64.02	\$ 111.30	\$ 1,740	63.95
2021*	\$ 98.14	\$ 1,533	64.04	\$ 118.48	\$ 1,979	59.87

* 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 not changed materially.

Table 8: All Perils: Change in Estimates

AY	As of June 30, 2021			As of December 31, 2021		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2017	\$ 338.32	\$ 4,051	83.50	\$ 338.42	\$ 4,052	83.52
2018	\$ 375.46	\$ 5,234	71.74	\$ 375.75	\$ 5,222	71.96
2019	\$ 326.98	\$ 4,476	73.06	\$ 329.52	\$ 4,519	72.92
2020	\$ 301.27	\$ 4,559	66.09	\$ 309.40	\$ 4,618	67.00
2021*	\$ 324.28	\$ 4,599	70.51	\$ 353.48	\$ 5,137	68.82

* 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 0.8%.

2.6. Loss Trend Rates

Loss trend rates are annual rates of change that provide interested parties with an understanding of how claims costs have changed in the past and are used as a predictor of how claim costs may change in the near future. Loss trend rates are integral to calculations to determine rate level change need indications in rate applications submitted to the Board. In rate level indication calculations, loss cost trend rates are applied to the company’s recent accident year incurred loss amounts (referred to as the experience period) to project those loss amounts to the cost levels that are anticipated during the policy period covered under a proposed rate program.

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

Therefore, past trend rates should reflect the cost level changes that occurred during the experience period. Future trend rates should consider those changes as well as the likelihood that those patterns may change.

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

We derive indicated annual loss trend rates based on exponential regression models 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 select.

2.7. 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. As the COVID-19 pandemic affected those accident half-years, our assessment is subject to additional uncertainty.

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 E⁸ 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 amounts incurred during the first half of a year are generally higher/lower than claim costs incurred during the second half of a year. In the coverage-by-coverage discussion that follows, we state whether seasonality is statistically significant based on the measured *p*-values and, if appropriate, include seasonality in our regression models used as the basis for our trend selection.

3.3. Weather Conditions

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

⁸ Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E.

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

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

3.4. Reform or Level Change Parameter

The purpose of a reform parameter⁹ 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.¹⁰

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 to 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.

⁹ We use the terms reform or level change interchangeably; but a reform parameter is associated with a known event.

¹⁰ A t -test with a resulting p -value of less than 5% is considered significant.

3.6. Statistical Tests

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

- Regarding adjusted R-squared, we generally refer to values of 80% or greater to be “high,” values between 40% and 80% to be “moderate,” and values below 40% to be “low.”
- We consider *p*-values less than 5% to be “significant.”
- The confidence interval presented corresponds to a 95% probability level range.

3.7. Future Trend Rates

In selecting future trend rates, we adjust our selected past trend rates if there is evidence of new patterns emerging. If no future trend rate is noted in the discussion below, it should be assumed that our selected future trend rate is equal to our selected past trend rate. Unless noted otherwise, future trends should apply beginning at the mid-point of the latest accident half-year considered in the model.¹¹

A discussion of our selected trend rates for each coverage follows in Section 0.

3.8. Summary of Trend Rates

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

The summary of our trend rates based on industry data as of December 31, 2021, as presented in Table 1, is based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and model parsimony of many regression models.

In Section 0 that follows, we discuss the basis for the trend rates we present in Table 1. We do not discuss all of the many models we consider (as presented in Appendix E).

3.9. Heatmaps

In Section 0 of this report we present a graphical representation of the regression models under consideration with the use of heatmaps. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and *p*-values associated with a selected regression model over various experience time periods. The vertical axis of the heatmap corresponds to the beginning of the experience period, and the horizontal axis corresponds to the end of the experience period. For each heatmap, the colors within the column are selected such that larger values are brighter (yellow), and smaller values are darker (blue). This allows for direct comparison of statistical results between models over different time periods and improves readability of our report without having to reference Appendix E. However, the information presented in each heatmap is analogous with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 4 may also be found in Appendix E, pages 3 and 4.

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

3.10. COVID-19

COVID-19 “stay-at-home” orders and other directives 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.

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 appears unaffected by the pandemic for all coverages except accident benefits, where we observe 2020 and 2021 severity estimates that are lower than expected. In the case of frequency, we observe a decrease for all coverages except uninsured automobile.

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

Application of Trend Rates

For those rating programs intended to be effective once the COVID-19 pandemic is not expected to have an impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of the pandemic.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 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.

3.11. Inflation

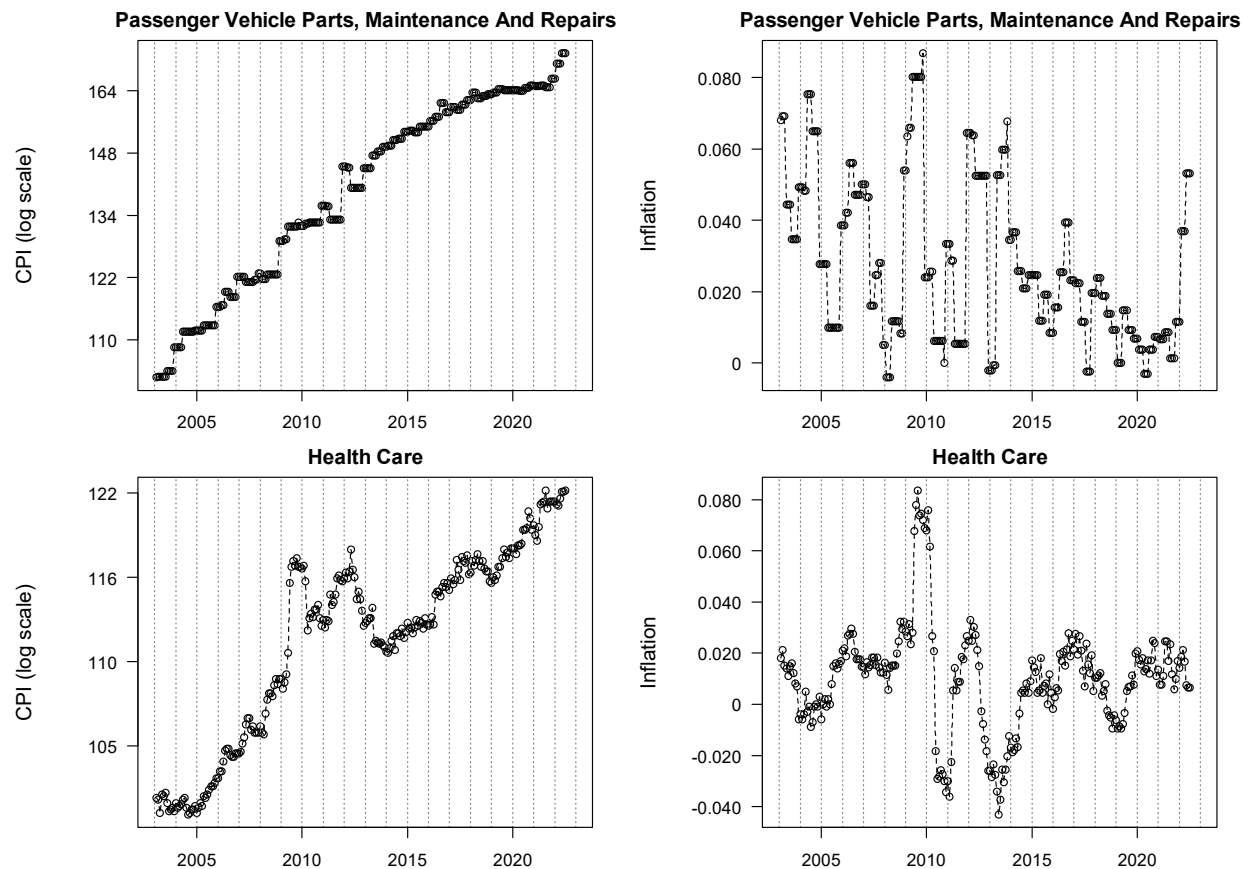
Supply chain issues and pent-up consumer demand has resulted in a recent increase in inflation which may lead to increased claim costs during the prospective period. In Figure 1, we present the consumer price index (CPI) and inflation rate¹⁴ over the last 20 years in Newfoundland, separately, for vehicle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

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

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.

Figure 1: Consumer Price Index



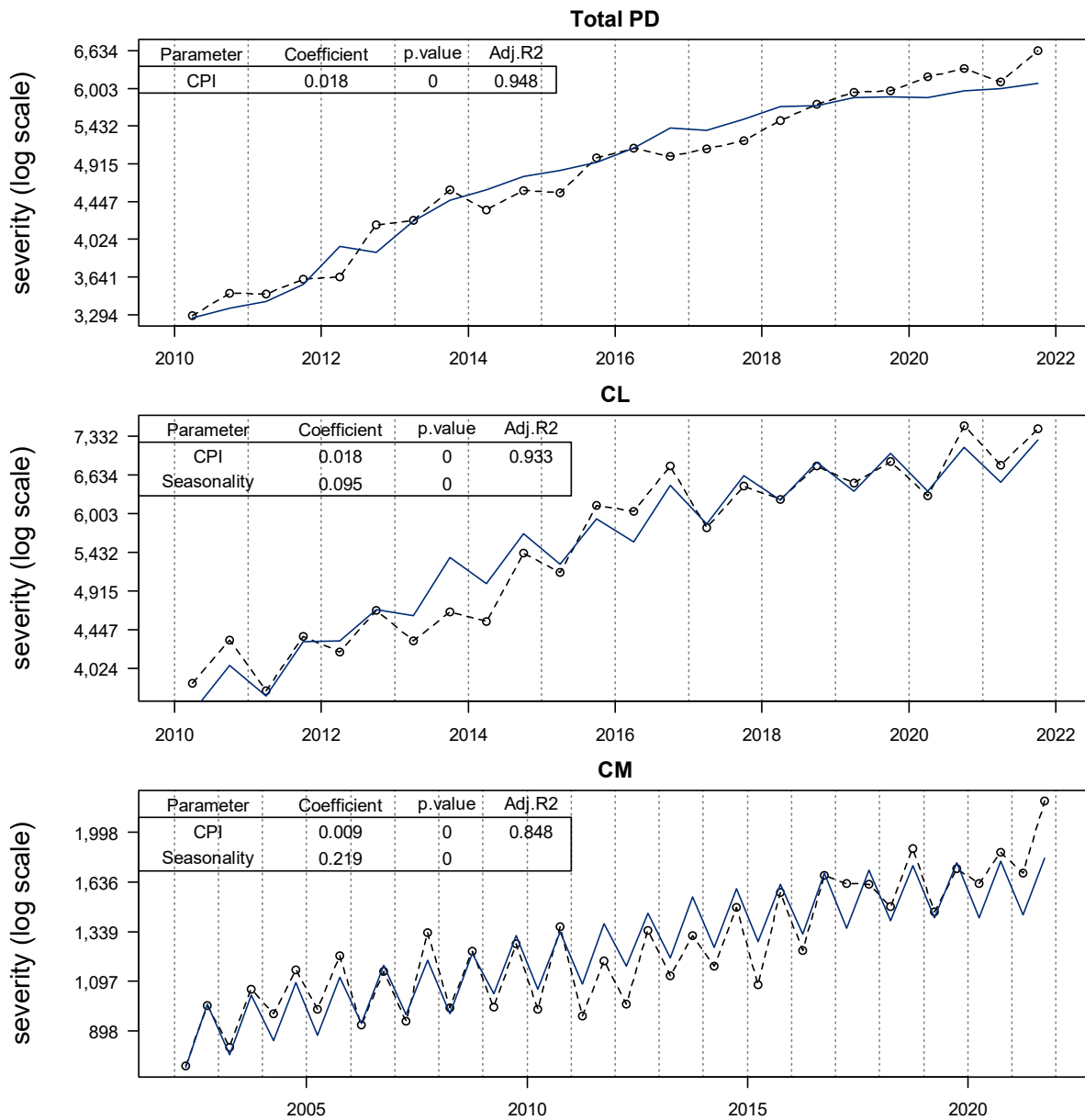
A review of the historical data points (as presented in Figure 1) shows that subject to variability:

- 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%.
- 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 R^2 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 consider 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 should be considered in the selection of the future loss cost trend rate.

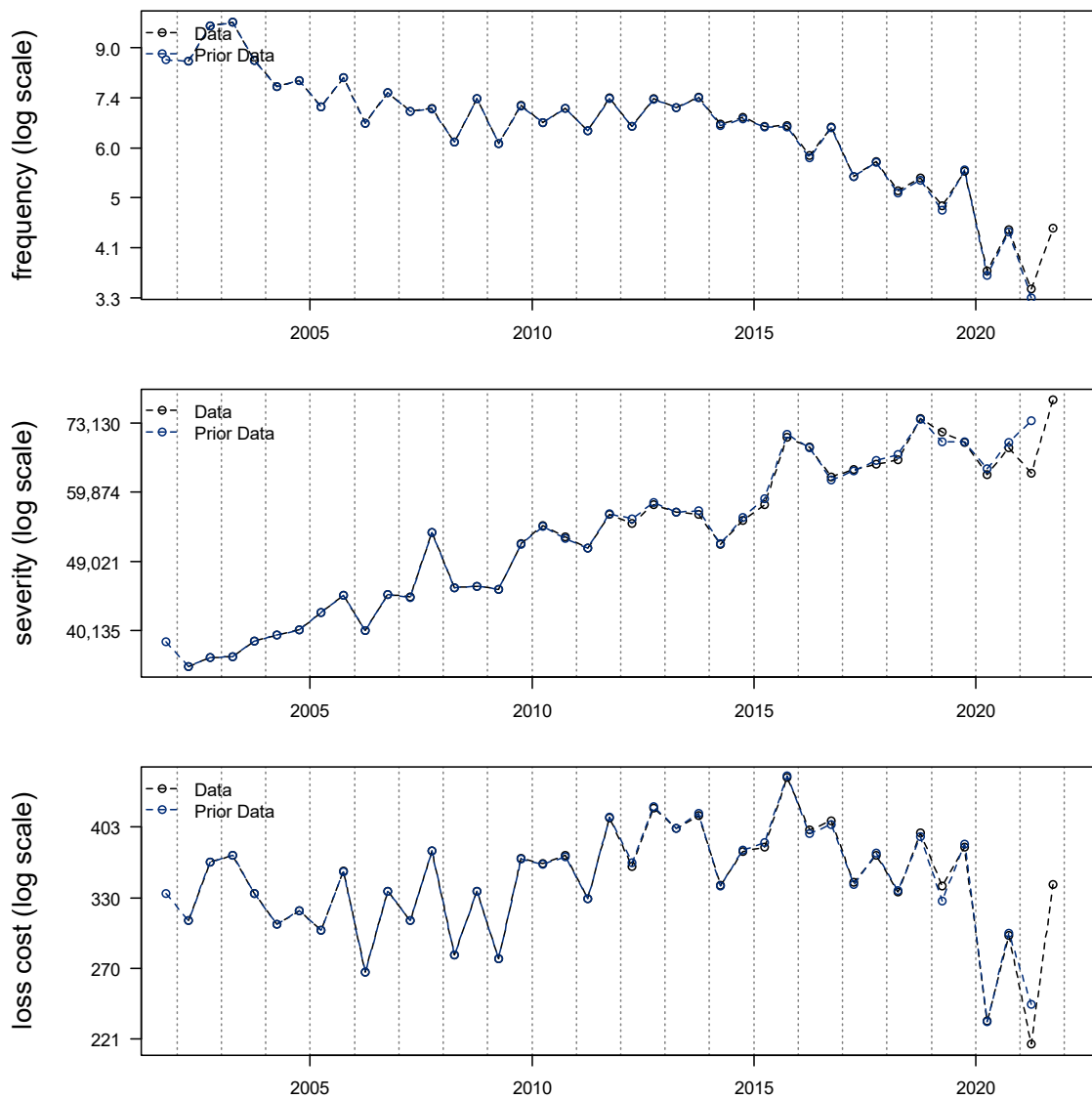
The proposed application of selecting a future loss cost trend based on the most recent increase in CPI and other economic changes should be viewed as a temporary solution until inflation stabilizes. It is expected that these adjustments would no longer be necessary once inflation has returned to historical 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 2021-1 severity and loss cost estimates have decreased.

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 exhibited a relatively flat trend from 2008 through 2013, followed by a negative trend. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.¹⁶
- Severity has been increasing for the entire experience period, including large upward spikes at 2015-2 and 2018-2. We observe a decrease in the severity level beginning 2020-1, coincident with the reform changes effective January 2020. We note that the 2021-2 severity shows an increase but this estimate is subject to significant uncertainty due to the immaturity of the data.
- Loss cost exhibited a flat, yet volatile, trend prior to 2008, followed by a positive trend through 2013, where it began to level-off. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic and the January 2020 reform.

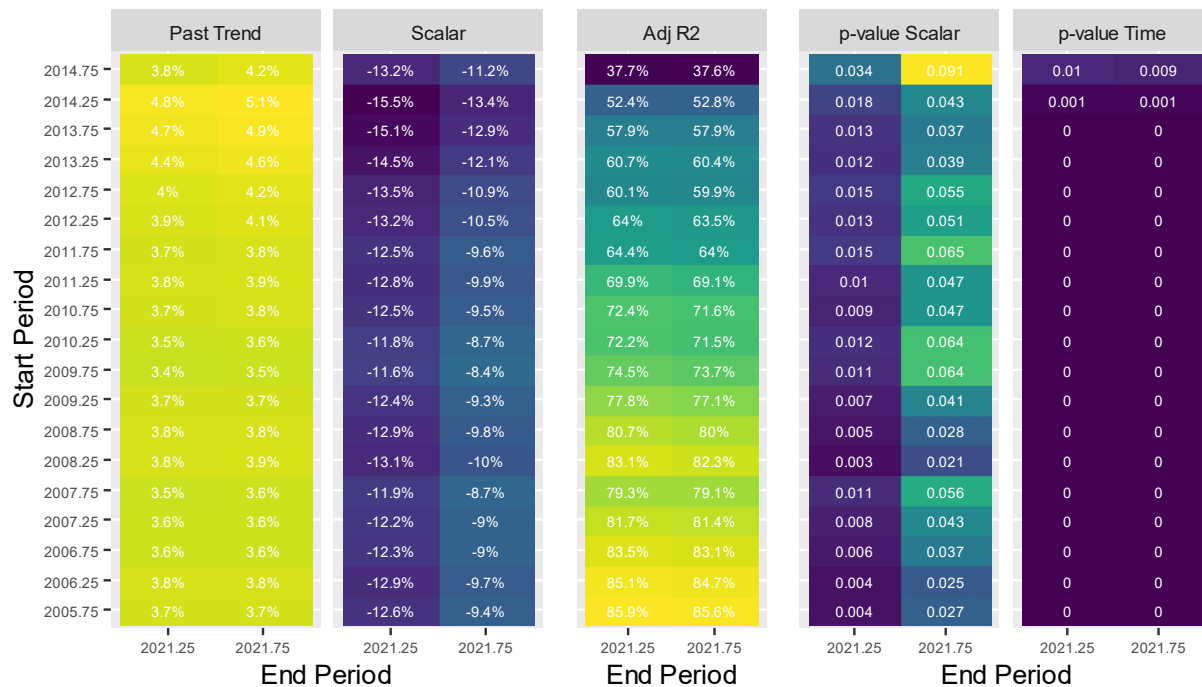
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter, and with and without a reform scalar parameter are presented in Appendix E.

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

In Figure 4 we present a heatmap of indicated severity trends beginning 2005-2 through 2014-2, ending 2021-2 and 2021-1, excluding the spikes at 2015-2 and 2018-2, with time and a 2020 reform scalar parameter included in the model.

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

Figure 4: Bodily Injury - Severity Heatmap (Time, January 2020 Scalar, excluding 2015-2 and 2018-2)

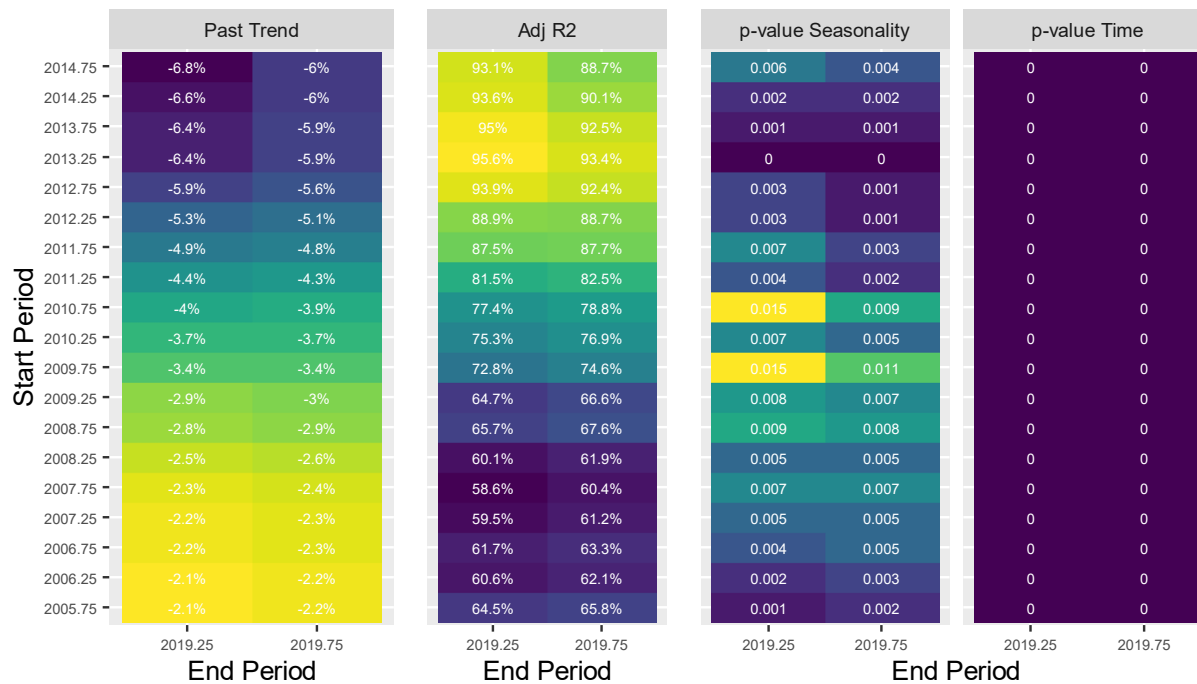


- We observe the models with experience periods beginning between 2005-2 to 2014-2 have indicated severity trend rates that cluster between +3.5% to +5.0%, and have moderate to high adjusted R-squared values and significant p -values for time.
- The models ending 2021-2 have reform change values that range from -9% to -13% and p -values that are significant in all but a few cases. The models ending 2021-1 have slightly lower (more negative) reform change values and significant p -values, due to the exclusion of the high 2021-2 observation.
- The models with shorter experience periods have higher indicated trend rates but are leveraged by the lower 2014-1 observation.

We select a past and future severity trend rate of +3.5% and a reform change of -10%, consistent with the models with the highest adjusted R-squared values.

In Figure 5 we present a heatmap of indicated frequency trends beginning 2005-2 through 2014-2, ending 2019-2 and 2019-1, with time and seasonality and parameters included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 5: Bodily Injury - Frequency Heatmap (Time and Seasonality)



- We observe the models with experience periods beginning between 2005-2 to 2009-1 and ending 2019-2 have indicated frequency trend rates that range around -2% to -3%, and have moderate adjusted R-squared values and significant p -values for time, and seasonality.
- The models with experience periods beginning 2009-2 through 2014-2 have indicated trend rates that range from approximately -3.5% to -6.0% and have high adjusted R-squared values. In general, models with shorter experience periods have higher adjusted R-squared values and trend rates that are at the lower (more negative) end of the range.
- The models with experience periods ending 2019-1 have similar results (slightly lower) as those ending 2019-2.

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

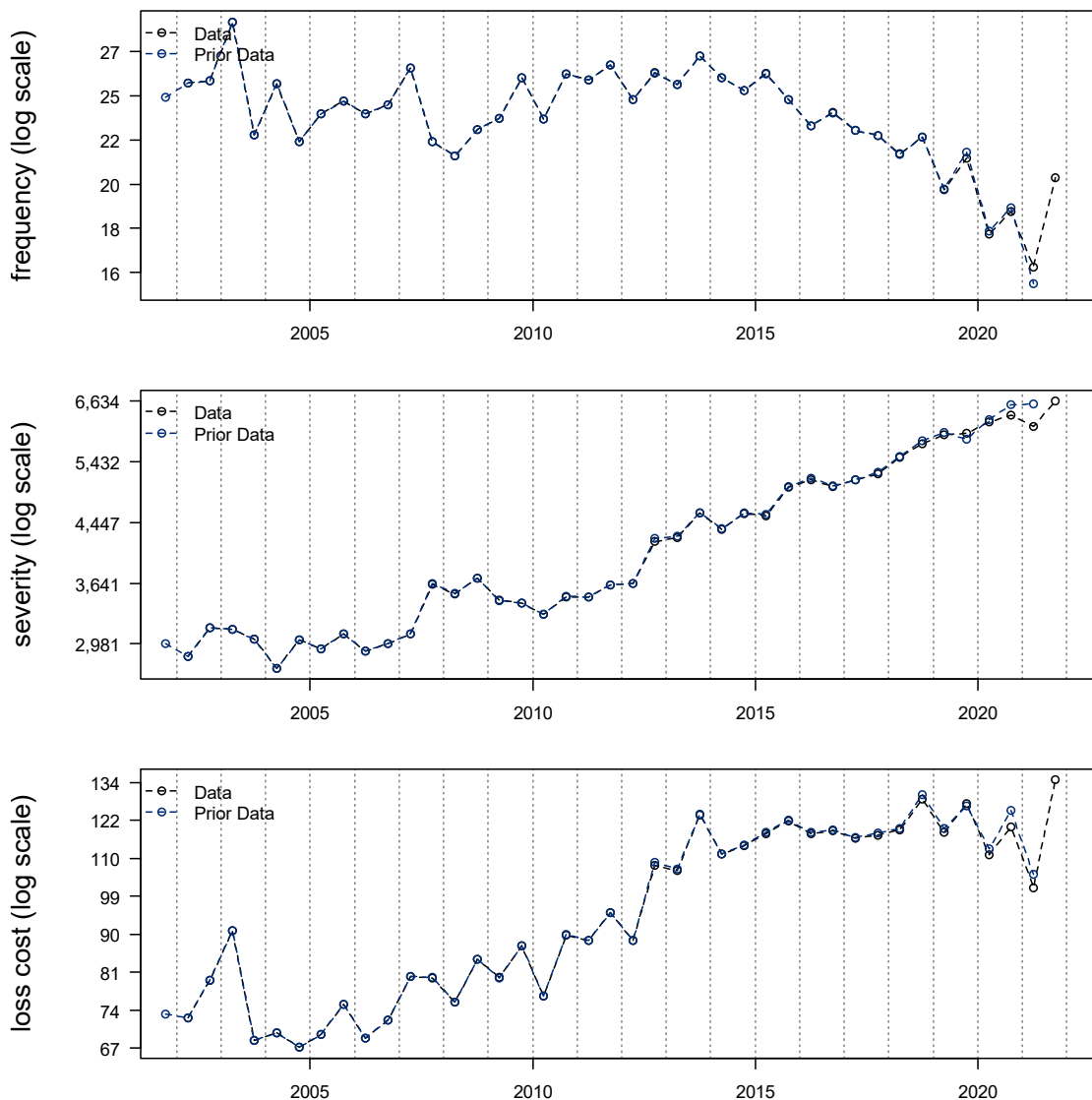
Therefore, based on our separate severity (+3.5%) and frequency (-4.5%) trend rates, we select a past and future loss cost trend of **-1.0%** (rounded), the same as our prior selection.

We estimate the non-pecuniary deductible increase from \$2,500 to \$5,000 effective January 1, 2020 has resulted in a 10% decrease to bodily injury loss costs. This reduction is approximately double our initial savings estimate (-4.4%) per our May 17, 2018 report for the Board. We note this updated savings estimate should still be considered preliminary and is subject to significant uncertainty as the true impact of the reform will only be known as accident years mature and more data becomes available.

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 our immature severity and loss cost estimates have decreased slightly.

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

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

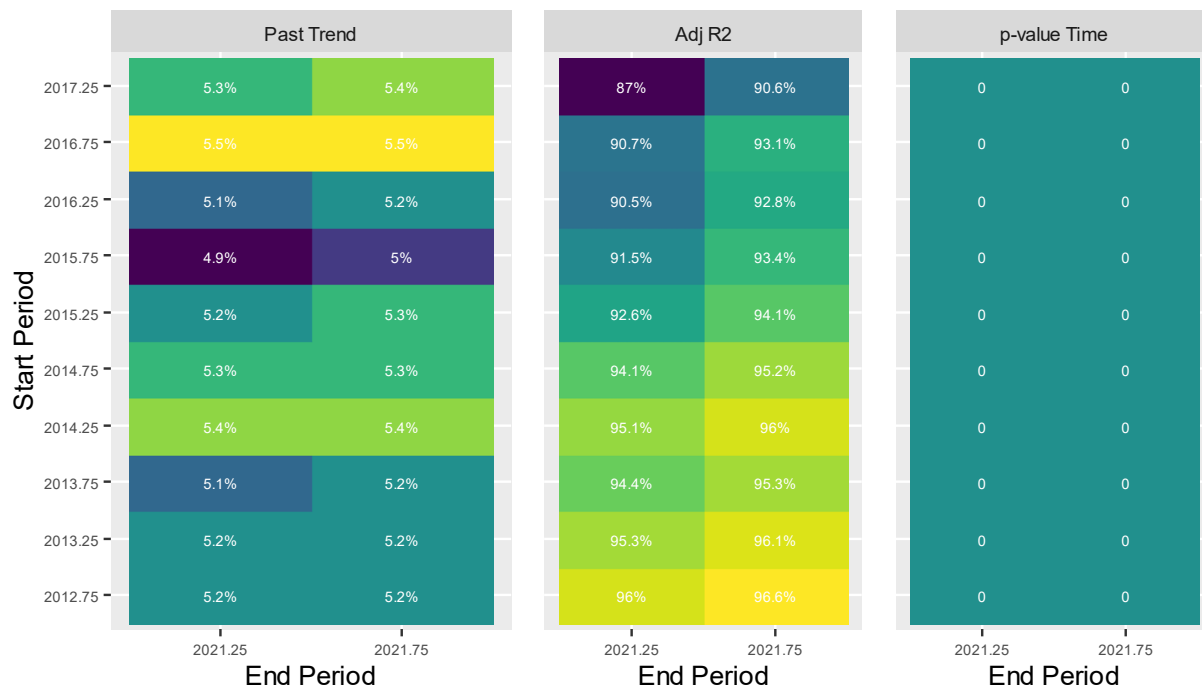
- Severity has generally exhibited an upward trend.
- Loss cost has exhibited an upward trend since 2004, including a rise in 2012-2 (largely due to the increase in severity), followed by a flatter trend. Similar to frequency, the impact of COVID-19 on the 2020 and 2021 observations may be, in part, offset by the introduction of DCPD in January 2020.

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

We consider models beginning 2012-2 and subsequent considering the change in severity and frequency trend patterns at that time.

In Figure 7 we present a heatmap of indicated severity trends beginning 2012-2 through 2017-1, ending 2021-2 and 2021-1, with only time included in the model.

Figure 7: Property Damage - Severity Heatmap (Time)

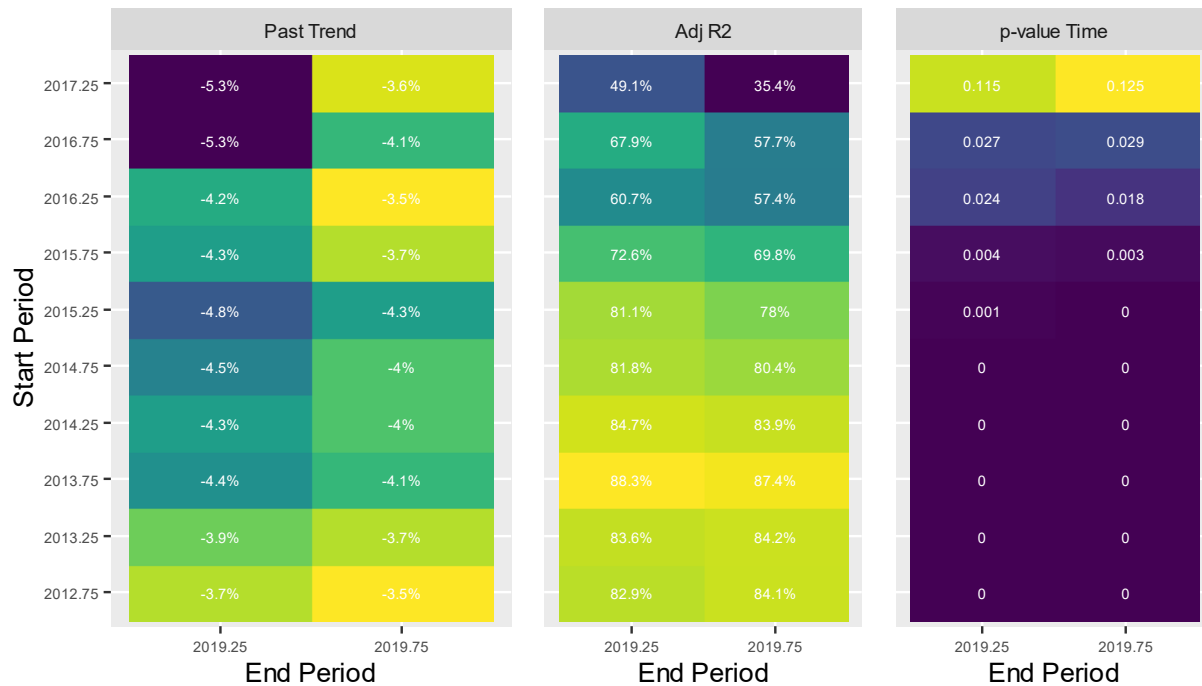


- We observe the models with experience periods beginning between 2012-2 to 2017-1 and ending 2021-2, have indicated severity trend rates that cluster around +5.0% to +5.5%, and have high adjusted R-squared values and significant *p*-values for time.
- The models with experience periods ending 2021-1 have similar results to those ending 2021-2.

We select a past and future severity trend rate of +5.5%, the same as our prior review.

In Figure 8 we present a heatmap of indicated frequency trends beginning 2012-1 through 2017-1, ending 2019-1 and 2019-2. We exclude the 2020 and 2021 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 8: Property Damage - Frequency Heatmap (Time)



- We observe the models with experience periods beginning between 2012-2 and 2017-1 and ending 2019-2, have indicated frequency trend rates that range from approximately -3.5% to -4.5%, and have high adjusted R-squared values and significant p -values for time.
- The models with experience periods ending 2019-1 have trend rates that are generally up to 1 percentage points lower than those ending 2019-2.

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

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

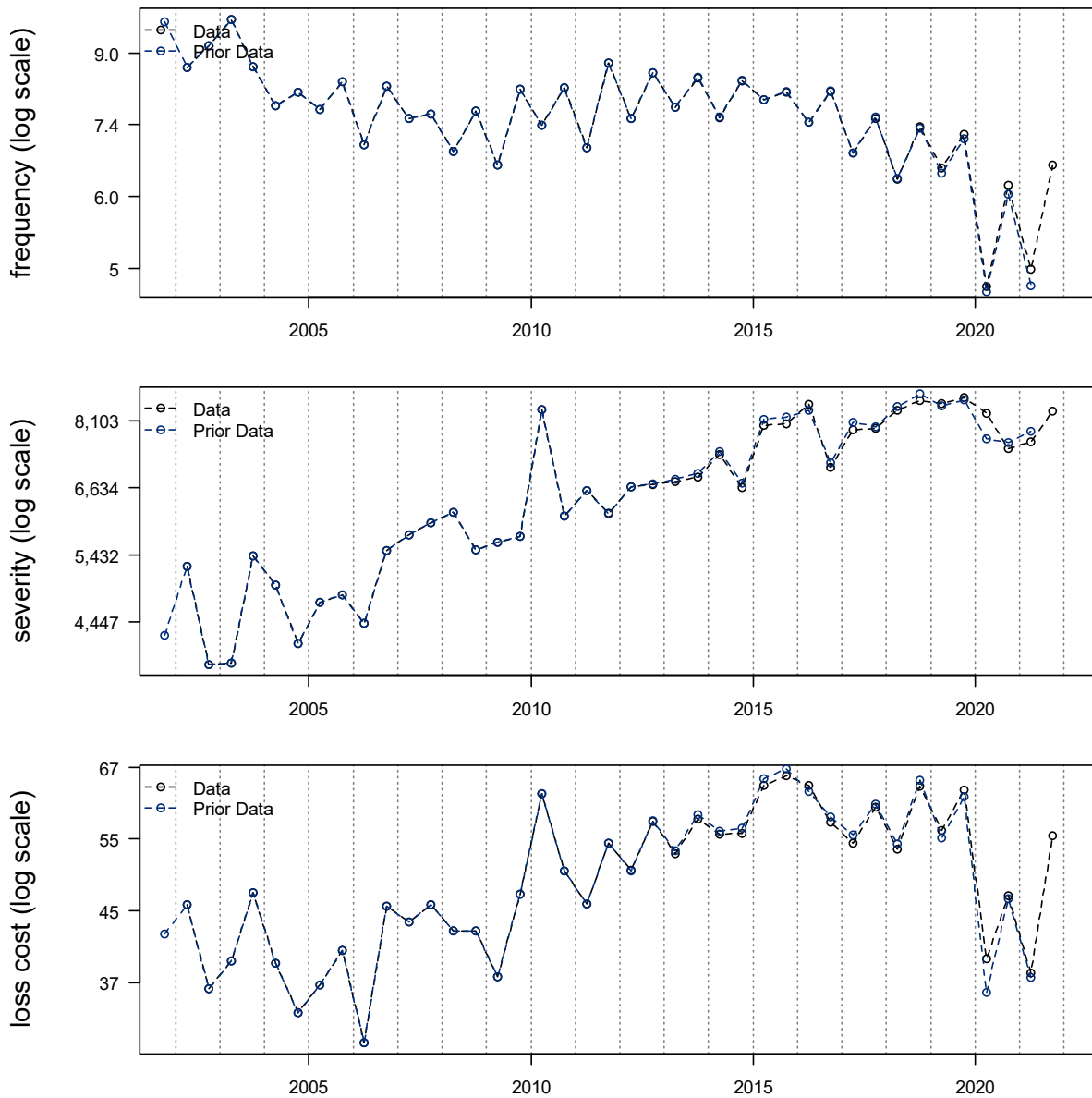
We estimate *future loss cost* trend will be approximately 0.5¹⁷ percentage points below the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 3.11 for more details regarding our view on future loss cost trend for physical damage coverages.

¹⁷ -0.5% = 1.5% (past loss cost trend) - 2.0% (historical inflation)

4.3. Accident Benefits – Total

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 2020-1 severity and loss cost estimates have increased slightly.

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 has been relatively flat with a modest downward trend beginning in 2011. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend, including a spike in 2010-1. While we observe a small decrease during 2020 and 2021-1, it may be variance in the data rather than associated with any impact from the COVID-19 pandemic.¹⁸
- Loss cost has exhibited an upward trend since 2005 including a spike in 2010-1 associated with a spike in severity. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.

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

Given the uncertainty regarding the reduction in severity between 2020 and 2021 coincident with the COVID-19 pandemic, we consider two heatmaps of indicated severity trend. Both heatmaps have experience periods beginning 2007-2 through 2016-1 and excluding the spike in 2010-1, with only time included in the model. In Figure 10 we present the measured severity trends, excluding any influence of COVID-19 by using experience periods ending 2019-1 and 2019-2. In Figure 11, we present the measured severity trends including the more recent observations, ending 2020-2, 2021-1 and 2021-2.

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



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

- We observe the models with experience periods beginning between 2007-2 to 2014-2 and ending 2019-2, have indicated severity trend rates that range from +3.5% to +4.5%, and have moderate to high adjusted R-squared values and significant *p*-values for time. Models with the longer experience periods have the highest adjusted R-squared values and have indicated trend rates that cluster around +4.0%.
- The models with experience periods ending 2019-1 have slightly higher indicated trend rates than those ending 2019-2.

Figure 11: Accident Benefits - Severity Heatmap (Time, excluding 2010-1)

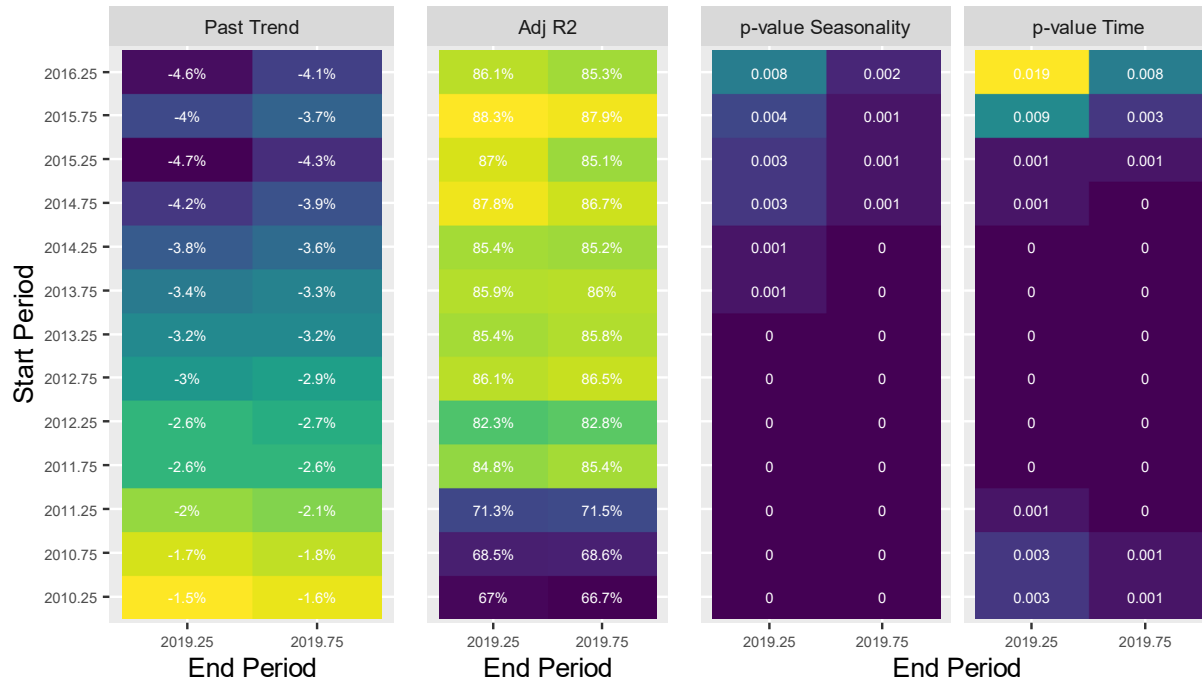


- We observe the models with experience periods beginning between 2002-1 to 2013-1 and ending 2021-2, have indicated severity trend rates that generally range from +2.0% to +3.0%, and have low to moderate adjusted R-squared values and significant *p*-values for time. Models with the longer experience periods have the highest adjusted R-squared values and have indicated trend rates that cluster around +3.0%.
- Models with shorter experience periods have insignificant *p*-values and low adjusted R-squared values. This is primarily caused by the recent flattening in the data and lower than expected 2020 and 2021-1 observations that are coincident with the pandemic.
- The models with experience periods ending 2020-2 and 2021-1 have indicated trend rates up to one-half percentage points higher than those ending 2021-2.

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

In Figure 12 we present a heatmap of indicated frequency trends beginning 2010-1 through 2016-1, ending 2019-1 and 2019-2, with time and seasonality included in the model. We exclude the unusually low 2020 and 2021 observations that are coincident with the COVID-19 pandemic.

Figure 12: Accident Benefits - Frequency Heatmap (Time & Seasonality)



- We observe the negative trend rate appears to have emerged beginning around 2011-2. Models with experience periods beginning 2011-2 through 2016-1 have indicated trend rates that range between approximately -2.5% to -4.5% and have high adjusted R-squared values and significant *p*-values for time and seasonality.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

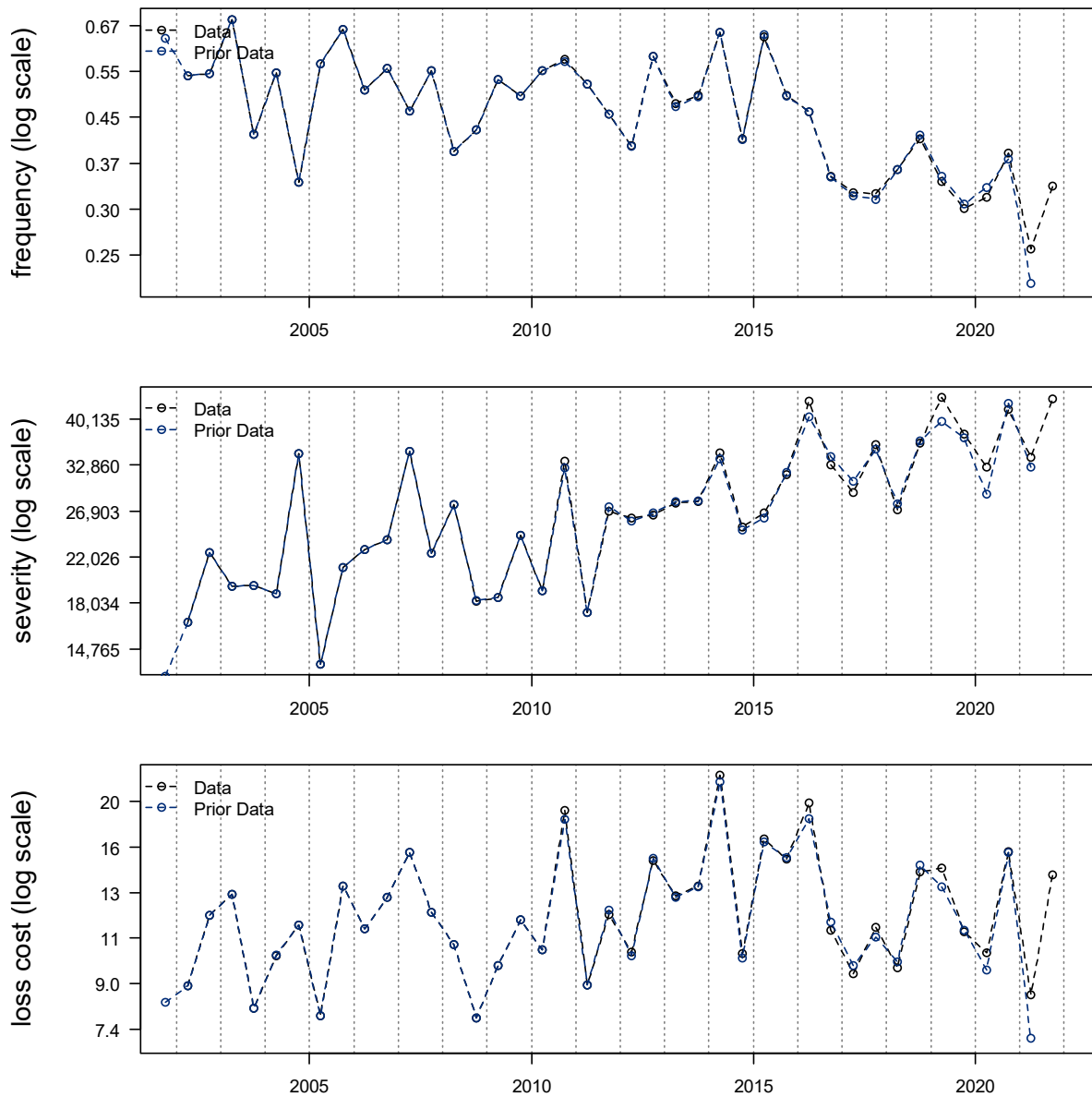
We select a past and future frequency trend rate of -3.5%, based on the models beginning 2013-1 through 2015-2, that gives consideration to the recent steeper negative trend rate since 2015.

Therefore, based on our separate severity (+3.5%) and frequency (-3.5%) trend rates, we select a past and future loss cost trend of **+0.0%**, the same as our prior selection.

4.4. Uninsured Auto

In Figure 13, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-1 through 2021-2. We include a comparison to the estimated values used in our prior report and observe some variance in our immature frequency, severity and loss cost estimates.

Figure 13: Uninsured Auto – Observed Loss Cost Experience



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

- Frequency has been relatively flat since 2005 with a recent decline beginning in 2015.
- Severity has generally exhibited a positive trend.
- It is difficult to discern a loss cost trend pattern due to the high variance in the data.

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

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

In Figure 14 we present a heatmap of indicated severity trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2016, ending 2018 and 2019, with only a time parameter included in the model. In Figure 14, we exclude the 2020 and 2021 years to limit any potential influence of COVID-19 on the trend rate.¹⁹

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



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

We select a severity trend rate of +4.0%.

In Figure 15 we present a heatmap of indicated frequency trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2016, ending 2018 and 2019, with only a time parameter included in the model. We exclude the 2020 and 2021 observation to limit any potential influence of COVID-19 on the trend rate.

¹⁹ Our findings are similar when including 2020 and 2021 as the end point.

Figure 15: Uninsured Auto - Frequency Heatmap (Annual Data, Time)



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

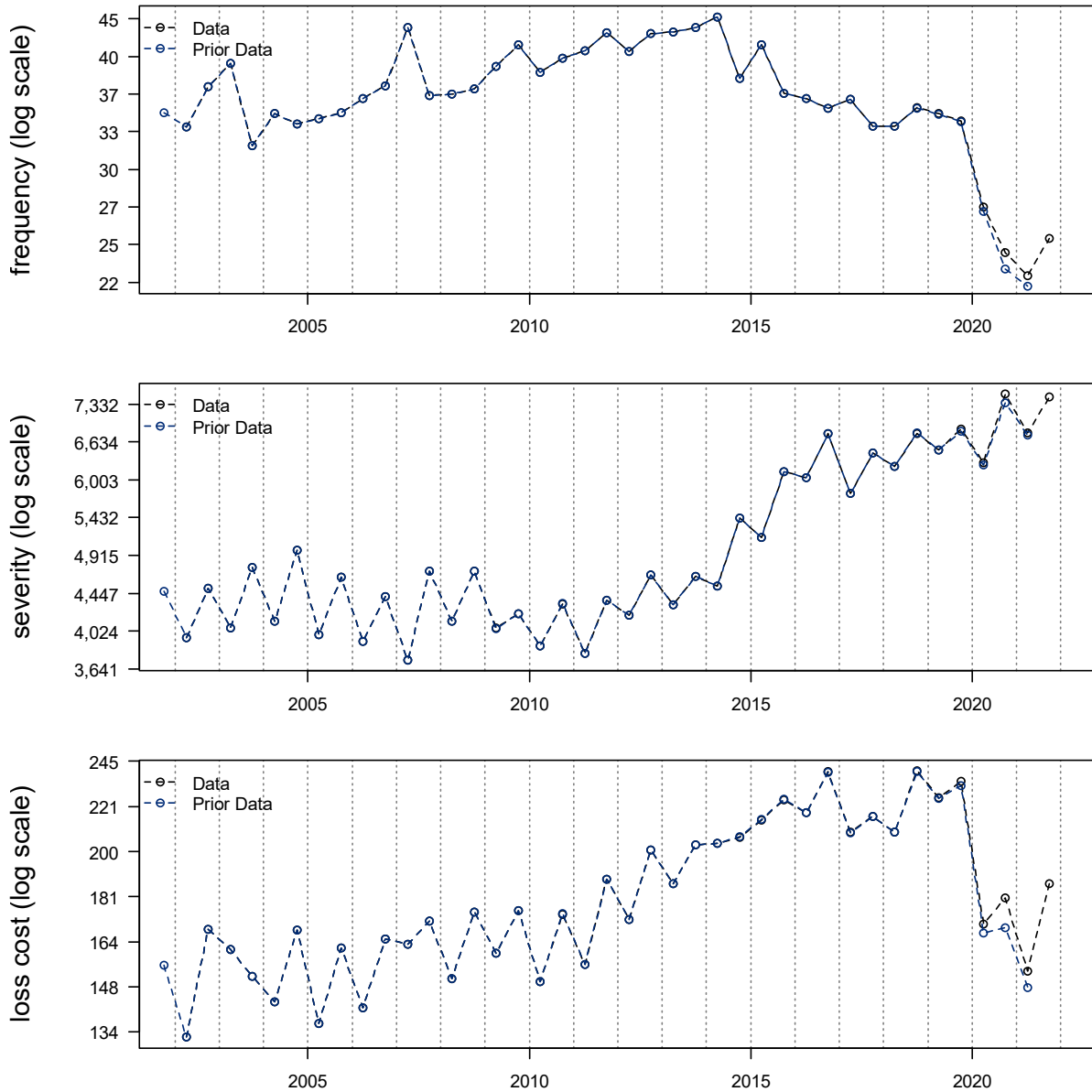
We select a frequency trend rate of -2.5%.

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

4.5. Collision

In Figure 16, 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 and 2021-1 frequency and loss cost estimates have increased slightly.

Figure 16: Collision – Observed Loss Cost Experience



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

- Frequency exhibited an upward trend between 2003-2 and 2014-1, followed by a negative trend. We observe a very large decrease in 2020 and 2021 coincident with the COVID-19 pandemic. As DCPD was introduced on January 1, 2020, part of the decline in the 2020 and 2021 frequency observations may be attributed to this reform.²⁰

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

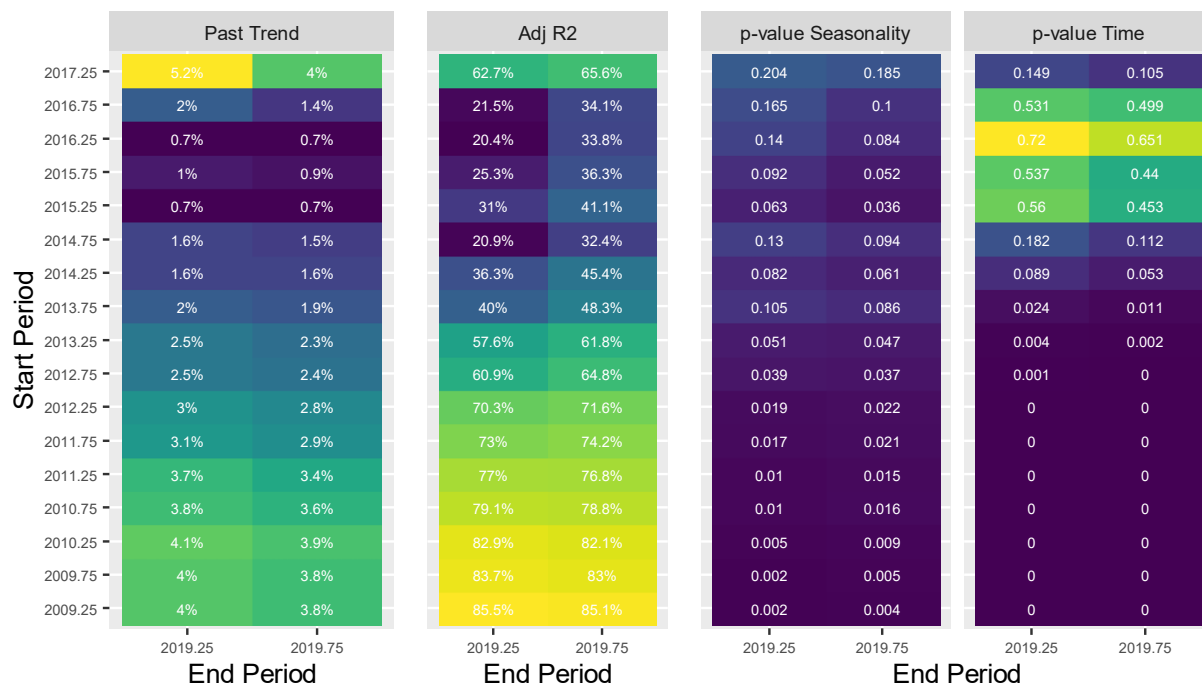
- Severity has exhibited a somewhat flat/downward trend through 2009/2010, followed by a more pronounced upward trend beginning 2014, generally aligned with the beginning of the frequency decline.
- Loss cost has exhibited an upward trend that began to rise more sharply in 2010, followed by a relatively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

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

Beginning in 2014, there appears to an unusual directional change for both frequency and severity that is partially offsetting. The loss cost trend appears to be more stable over time. As a result, we only consider the loss cost trend rates directly.

In Figure 17 we present a heatmap of indicated loss cost trends beginning 2009-1 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 17: Collision - Loss Cost Heatmap (Time and Seasonality)



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

- The models with experience periods ending 2019-1 have similar results (slightly higher) as those ending 2019-2.

We select a past loss cost trend rate of **+2.5%** (rounded), the same as our prior review.

We note preliminary evidence of cost (frequency) shifting from collision to DCPD. We have observed a similar phenomenon in other provinces coincident with the introduction of DCPD. In future reviews, we expect to consider models that include a scaler parameter to measure the shifts between these coverages.

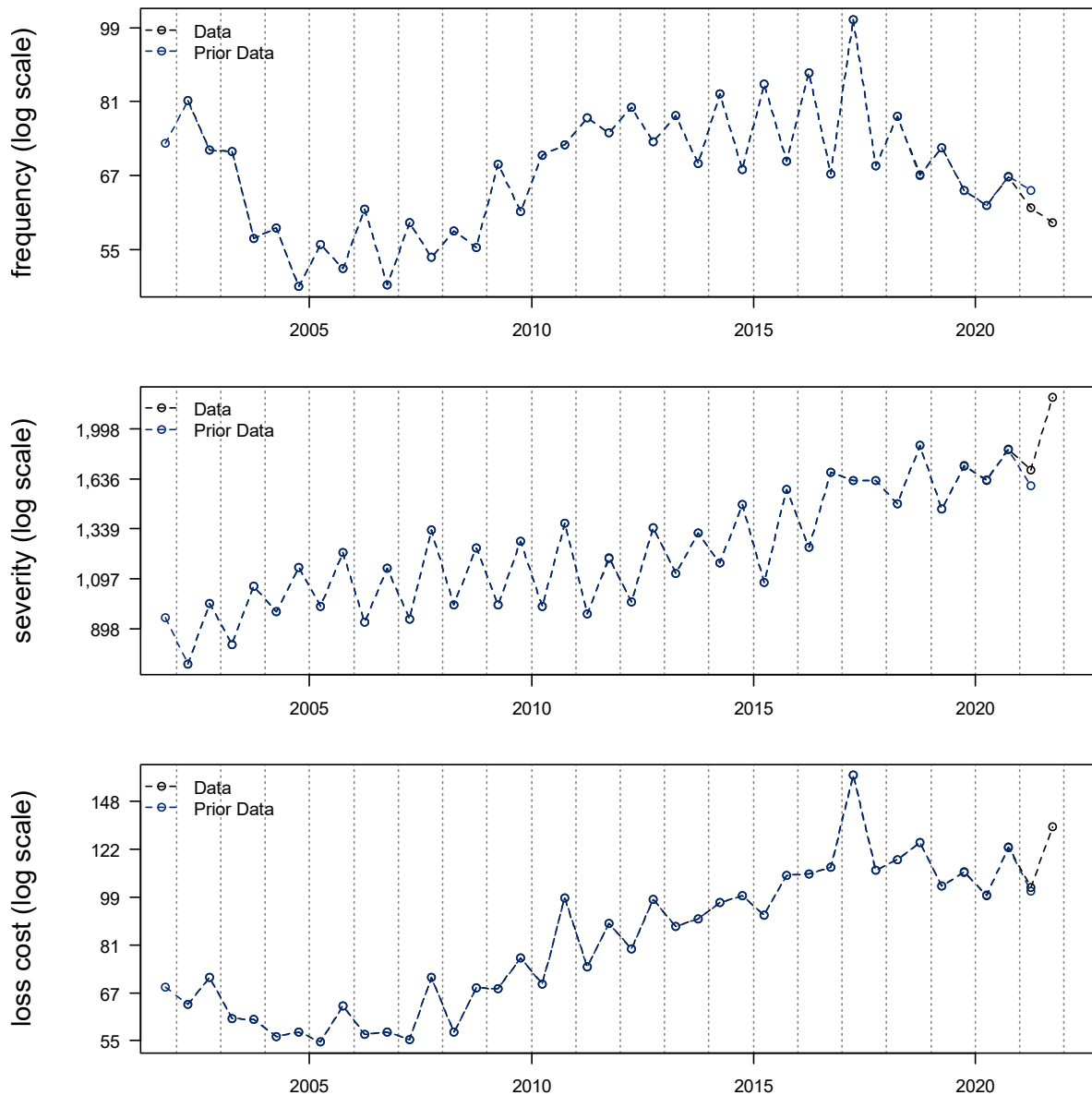
We estimate *future loss cost* trend will be approximately 0.5²¹ percentage points above the insurer's expectation of average inflation between October 1, 2021 and the average accident date of the proposed rate program. The insurer's expectation of inflation should consider the post-October 1, 2021 Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 3.11 for more details regarding our view on future loss cost trend for physical damage coverages.

4.6. Comprehensive

In Figure 18, 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 loss cost estimates have not changed significantly.

²¹ +0.5% = 2.5% (past loss cost trend) - 2.0% (historical inflation)

Figure 18: Comprehensive – Observed Loss Cost Experience



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

- Frequency trended upward beginning in 2005 and changed to a relatively flat pattern beginning in 2011, with a spike in 2017-1 coincident with the March 29, 2017 windstorm. There may be a slight decrease in 2020 and 2021 coincident with the COVID-19 pandemic.
- Severity generally exhibited a flat pattern between 2005 through 2012, followed by an increasing trend, then changing to a flat pattern since 2017. We observe a modest increase in 2021-2.

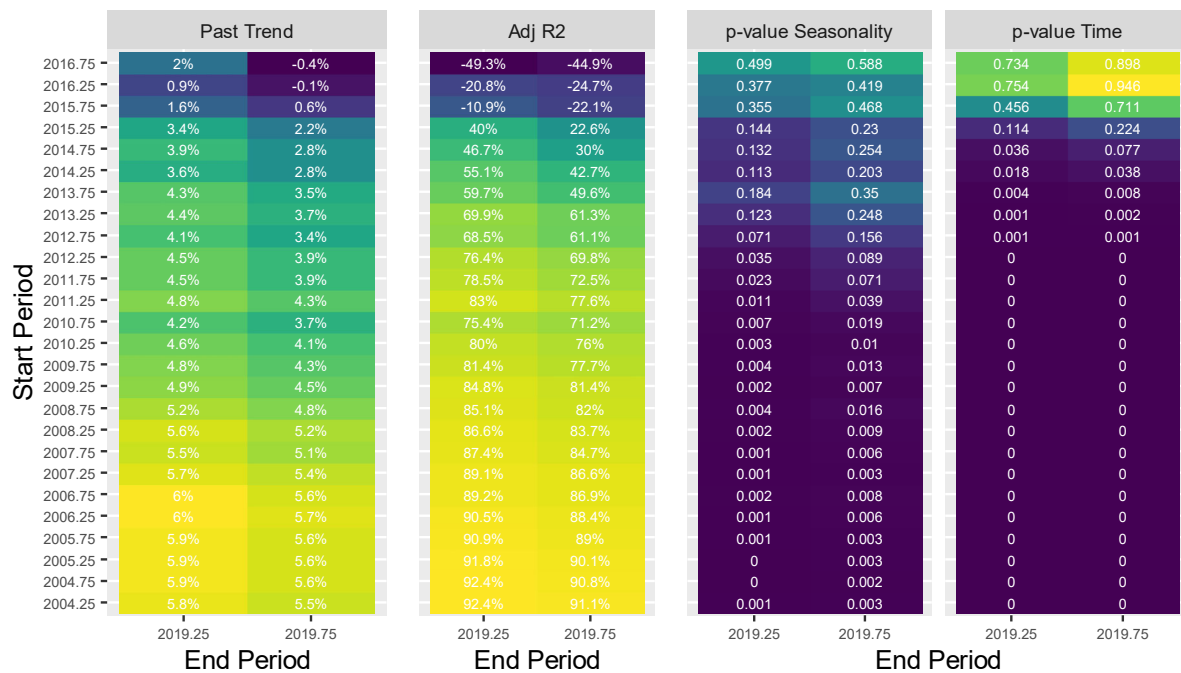
- Loss cost has exhibited an upward trend since 2008 with a sharp spike in 2017-1, like frequency, likely associated with the March 29, 2017 windstorm. There may be a slight decrease in 2020 and 2021 coincident with the COVID-19 pandemic.

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

We base our trend selection on the loss cost data directly.²²

In Figure 19 we present a heatmap of indicated loss cost trends beginning 2004-1 through 2016-2, ending 2019-2 and 2019-1, excluding 2017-1, with time and seasonality parameters included in the model. We exclude the 2020 and 2021 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 19: Comprehensive – Loss Cost Heatmap (Time and Seasonality; Excluding 2017-1)



- We observe the models with experience periods beginning between 2004-1 to 2011-1 and ending 2019-2, have indicated loss cost trend rates that range from approximately +4.0% to +5.5%, and have moderate to high adjusted R-squared values and significant *p*-values for time and seasonality.
- Seasonality is significant over the longer time periods, but not the shorter time periods which we assume is due to the volatility of the data. (We note that the seasonality in frequency and severity is offsetting for loss cost.)
- The trend rates beginning 2008-1 to 2010-2, when the upward trend began, cluster around +4% to +5%.

²² The frequency pattern is difficult to fit due to the changing pattern over the experience period.

- The indicated trend rate decreases as the experience period shortens due to the leveraging of the low 2019 data points. The trend rates ending 2019-1 are generally one-half percentage point higher than those ending 2019-2.

We select a past loss cost trend rate of **+3.5%**, (one point lower than our prior review), based on the indicated trend rates beginning 2010-2013 and the recent flattening since 2016.

We estimate *future loss cost* trend will be approximately 1.5²³ 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 3.11 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, **+3.5% for the past**.

We estimate *future loss cost* trend will be approximately 1.5²⁴ 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 3.11 for more details regarding our view on future loss cost trend for physical damage coverages.

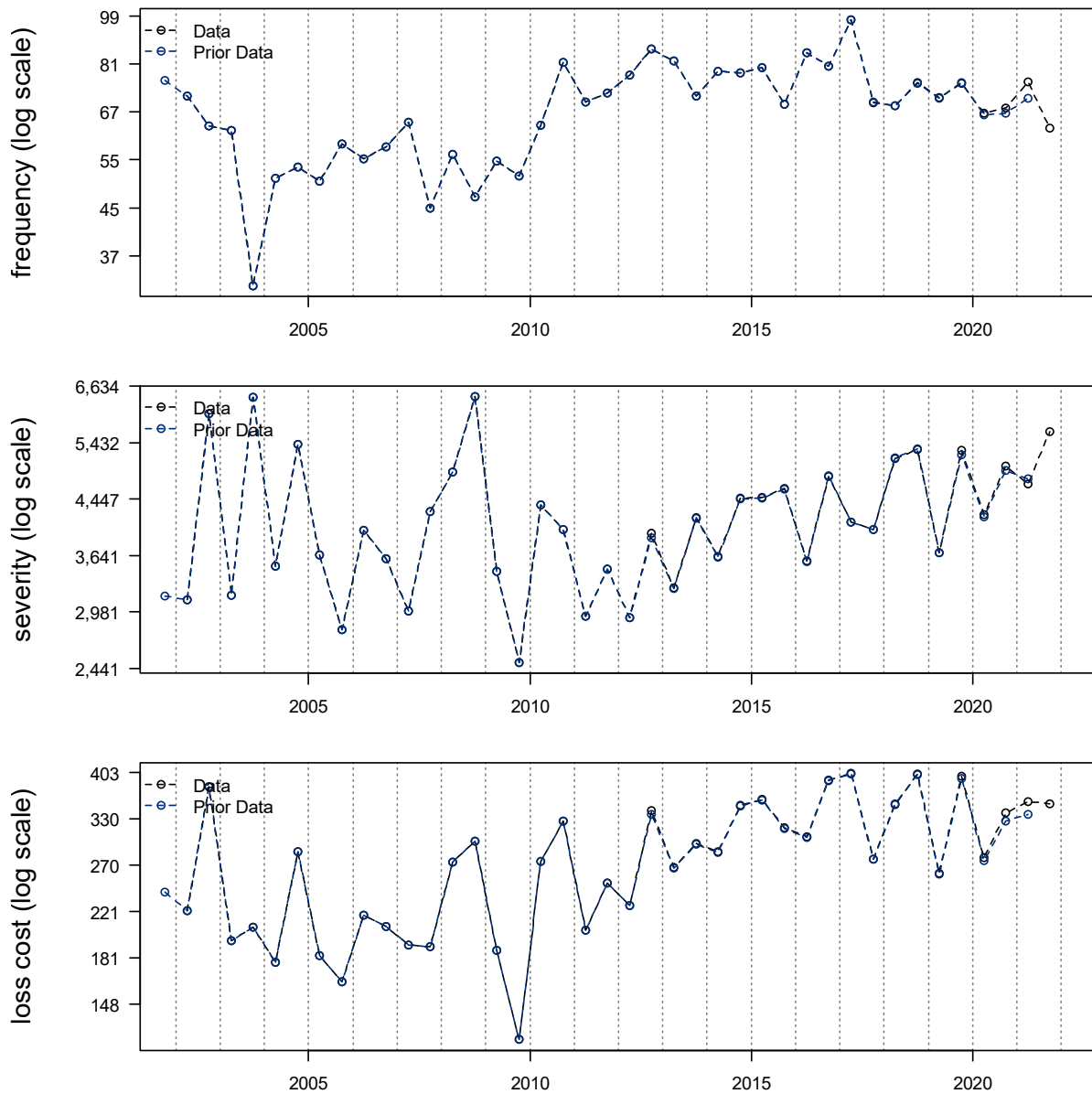
4.8. All Perils

In Figure 20, 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 estimates have not changed significantly.

²³ 1.5% = 3.5% (past loss cost trend) - 2.0% (historical inflation)

²⁴ 1.5% = 3.5% (past loss cost trend) - 2.0% (historical inflation)

Figure 20: All Perils – Observed Loss Cost Experience



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

- Frequency has exhibited a relatively flat pattern since 2010-2. There is no apparent impact of the COVID-19 pandemic.²⁵
- Severity has generally been increasing since 2009-2.

²⁵ Although there is no apparent impact, the underlying coverage of collision and comprehensive for all perils show evidence of impact.

- Loss cost has generally been increasing since 2005, with a downward spike in 2009-2, followed by a flatter trend since 2015.

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

In Figure 21 we present a heatmap of indicated loss cost trends beginning 2005-2 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 to limit any potential influence of COVID-19 on the trend rate.

Figure 21: All Perils – Loss Cost Heatmap (Time)



- We observe the models with experience periods beginning between 2005-2 to 2011-2 and ending 2019-2, have indicated loss cost trend rates that range from approximately +3.5% to +6.0%, and have low to moderate R-squared values and significant *p*-values for time.
- Models with shorter experience periods have lower trend rates, but very low adjusted R-squared values, and insignificant *p*-values for time. This is primarily caused by the recent flattening in the volatile loss cost data.
- The models with experience periods ending 2019-1 have similar results as those ending 2019-2.

Given the evidence of a flatter trend rate over the more recent time periods, we select a past loss cost trend rate of **+3.0%**, one point lower than our prior past trend selection and equal to our prior future trend selection.

We estimate *future loss cost* trend will be approximately 1.0²⁶ 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

²⁶ +1.0% = 3.0% (past loss cost trend) - 2.0% (historical inflation)

Vehicle Parts, Maintenance and Repair CPI data available at time of filing. Please refer to Section 3.11 for more details regarding our view on future loss cost trend for physical damage coverages.

4.9. Underinsured Motorist

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

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

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

4.10. Summary - All Coverages

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

Table 9: Selected Loss Cost Trends as of December 31, 2021

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-1.0%	-1.0%
Property Damage (including DCPD) ²⁷	+1.5%	+1.5%‡
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+1.5%	+1.5%
Collision	+2.5%	+2.5%‡
Comprehensive	+3.5%	+3.5%‡
Specified Perils	+3.5%	+3.5%‡
All Perils	+3.0%	+3.0%‡
Underinsured Motorist	+3.5%	+3.5%

‡ 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)

²⁷ We analyze these coverages on a combined basis. Until sufficient post-reform data is available, we are unable to provide separate trend estimates for PD-tort and DCPD.

Table 10: Selected Loss Cost Trends as of June 30, 2021

Coverage	Past Loss Cost	Future Loss Cost
Bodily Injury	-1.0%	-1.0%
Property Damage	+1.5%	+1.5%
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+1.5%	+1.5%
Collision	+2.5%	+2.0% ²⁸
Comprehensive	+4.5%	+3.5%
Specified Perils	+4.5%	+3.5%
All Perils	+4.0%	+3.0% ²⁹
Underinsured Motorist	+3.5%	+3.5%

²⁸ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

²⁹ The selected future trend rate begins on October 1, 2019; consistent with the midpoint of the most recent accident period considered in the model.

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 presented multiple loss trend models by individual coverage which are used to determine the loss trend rates. The selected loss trend rates presented in Section 4 measure the rate of change in loss costs without the influence of COVID-19.

In order to isolate the impact of COVID-19 from the loss trend rate, we excluded the 2020-1, 2020-2, 2021-1, and 2021-2 observations from the presented models where a significant decrease in frequency was present. This approach does not quantify the impact of COVID-19; instead, it excludes the impact from consideration.

In order to quantify this 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 significant³⁰, 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 coefficients³¹ (and trend rates) as the models we presented in Section 4, but has the additional benefit of quantifying the difference between the frequency observed during the pandemic and what may have been expected in the absence of 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 (i.e., four data points) are the only observations available to measure the impact of COVID-19 on claims experience. The monthly impact of COVID-19 during 2020-1 is mixed; with January through mid-March unaffected by COVID-19, mid-March through April likely strongly affected, and May and June likely less affected. Although the full 2020-2, 2021-1, and

³⁰ 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.

³¹ 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.

2021-2 accident half-years are impacted by COVID-19, the severity of government-imposed restriction on mobility varied from month to month.³²

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

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

Coverage	2020-1	2020-2	2021-1	2021-2
Bodily Injury	-23%	-16%	-25%	-12%
Property Damage	-11%	-4%	-14%	0%
Accident Benefits	-24%	-9%	-18%	0%
Uninsured Auto ³³	0%	0%	0%	0%
Collision	-15%	-23%	-26%	-16%
Comprehensive	-24%	-3%	-24%	-14%
All Perils	-12%	-10%	0%	-17%

5.2. Diagnostics At 6-months

In Figure 22 through Figure 28, we plot the following triangle metrics as-of six-months for all coverages.

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

We focus on the change to these metrics between 2020 and prior accident half-years to better understand the impact COVID-19 has had on the reporting of claims and on the estimates of industry ultimate loss amounts³⁴ 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.

³² 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.

³³ Due to the large volatility associated with this coverage, we are unable to quantify the impact of COVID-19 on uninsured auto.

³⁴ All references to loss amounts include a provision for allocated loss adjustment expenses (ALAE).

- All coverages, except uninsured automobile and property damage, exhibit a reduction to reported frequency and a resulting reduction to reported loss cost as of 6-months. We note comprehensive did not experience statistically significant reductions in reported frequency as of 6-months during 2020-2. In addition, the 2021-2 observation for comprehensive and accident benefits have appeared to return to pre-pandemic levels.
- The COVID-19 pandemic other impact on property damage may be masked by the introduction of DCPD effective January 1, 2020 and a possible shift of claims from the collision coverage to DCPD (which is still combined as part of property damage). As presented in Table 11, the 2020 frequency decreased significantly more for collision than coverages.
- We observe higher closure and payment rates for property damage which now includes DCPD consistent with the expectations for the introduction of DCPD.
- The 2020 and 2021 reported severity as of 6-months appears consistent with historical trends.
- We observe a reduction in the ratio of paid to incurred losses and/or paid to ultimate losses for bodily injury, accident benefits, collision, and all perils. For bodily injury, this change may not be a direct result of the pandemic, as the slow down in payments began with the 2019-2 accident semester (before the beginning of the pandemic).

Figure 22: Bodily Injury – Triangle Diagnostics

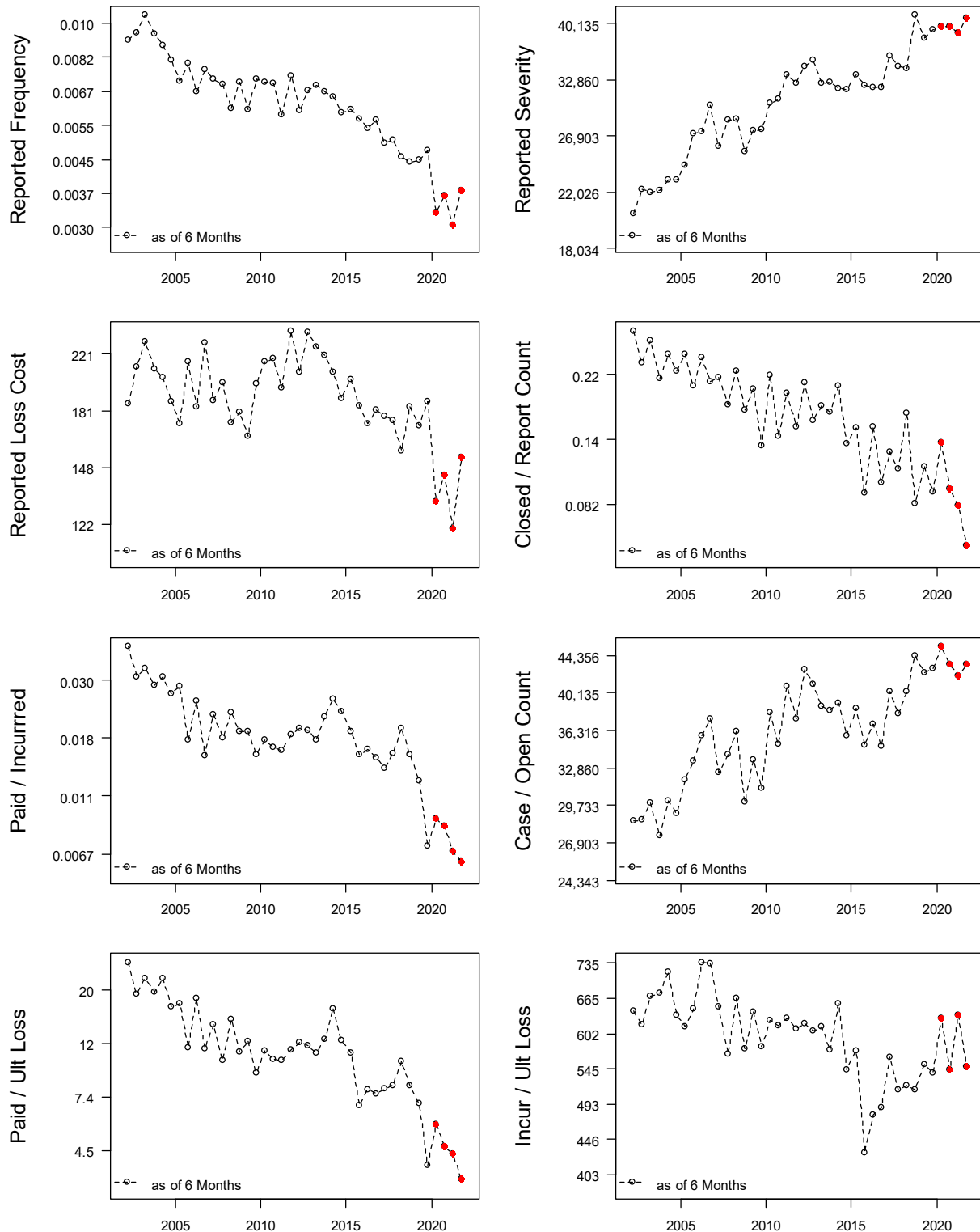


Figure 23: Property Damage (Including DCPD) – Triangle Diagnostics

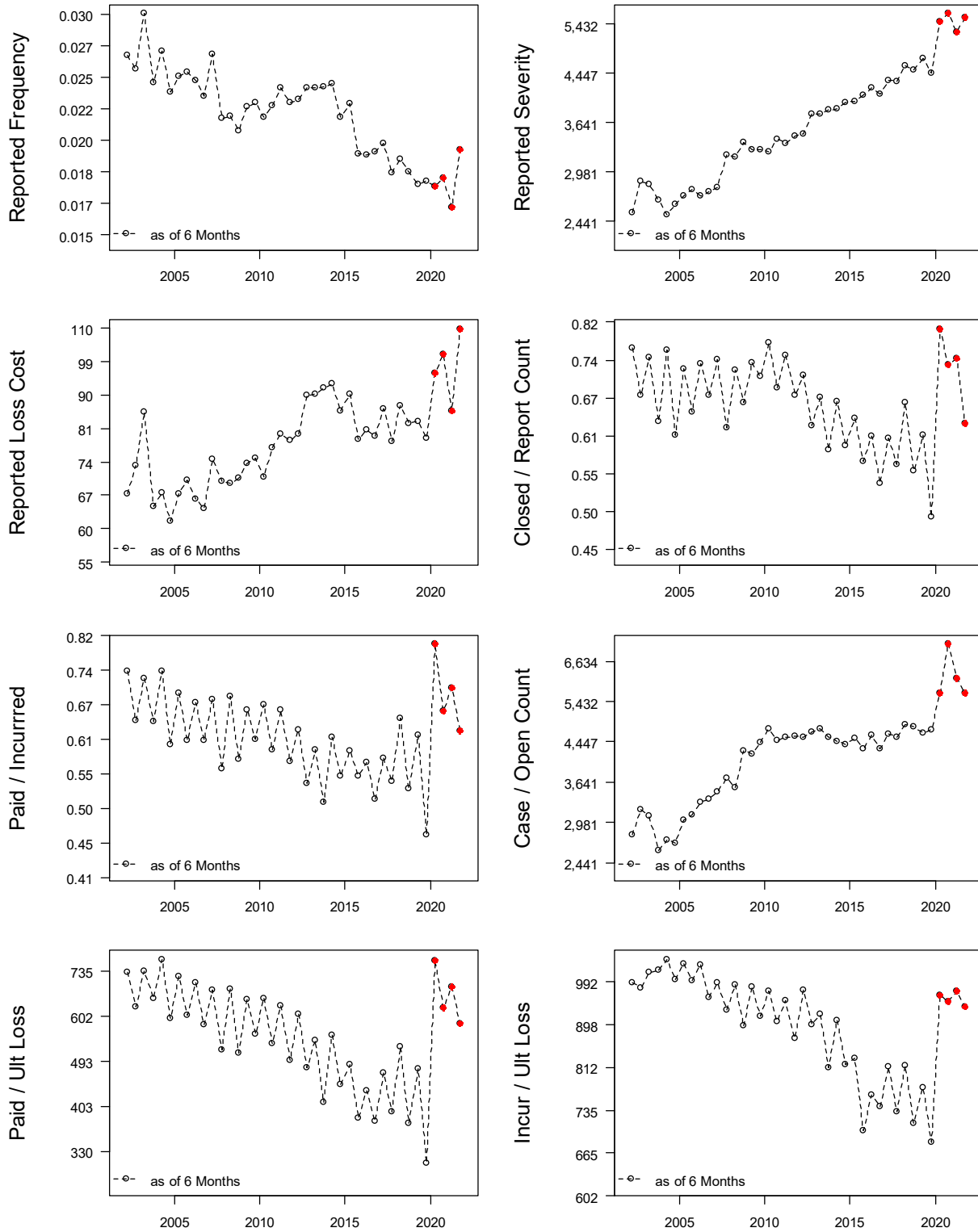


Figure 24: Accident Benefits – Total

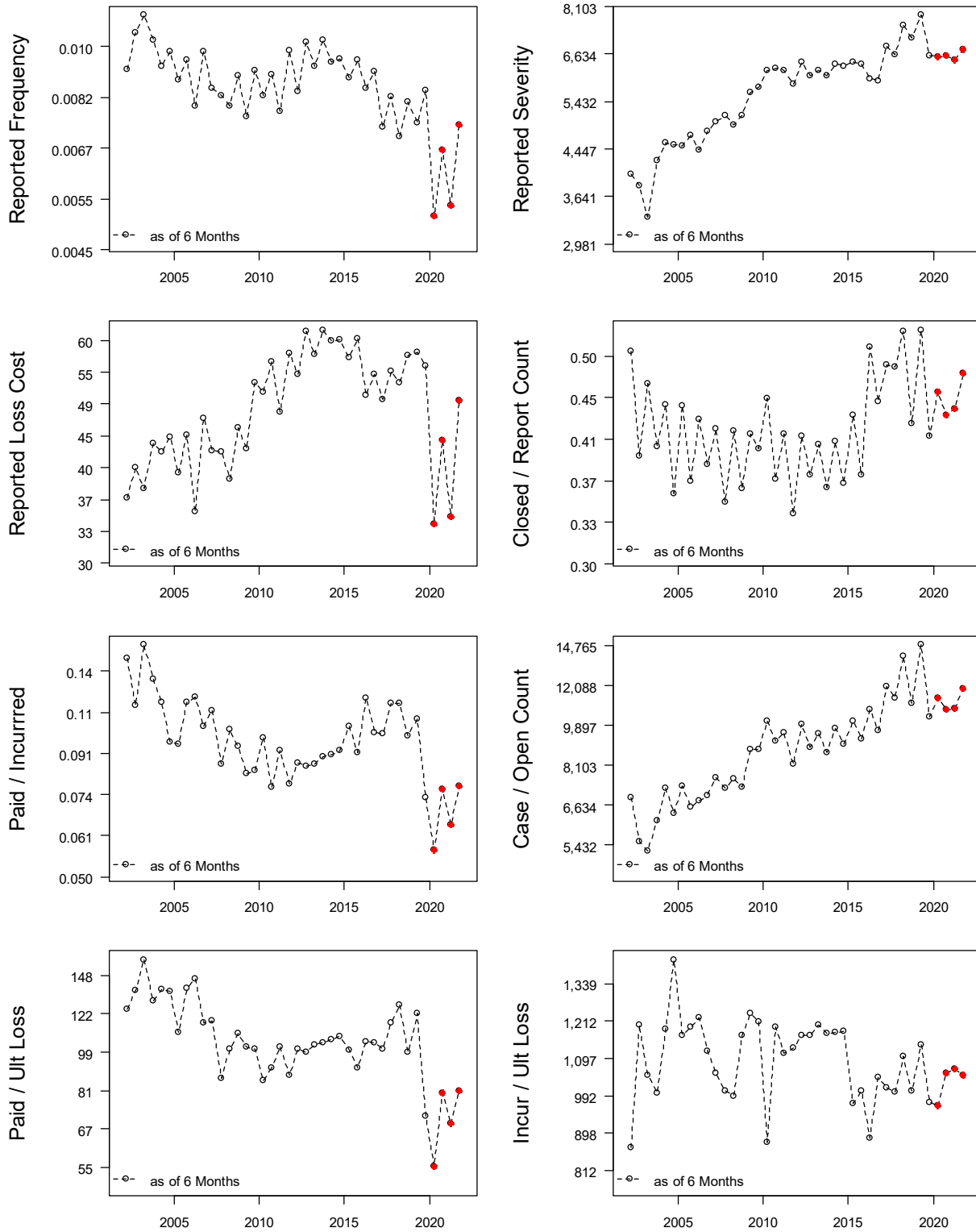


Figure 25: Uninsured Automobile – Triangle Diagnostics

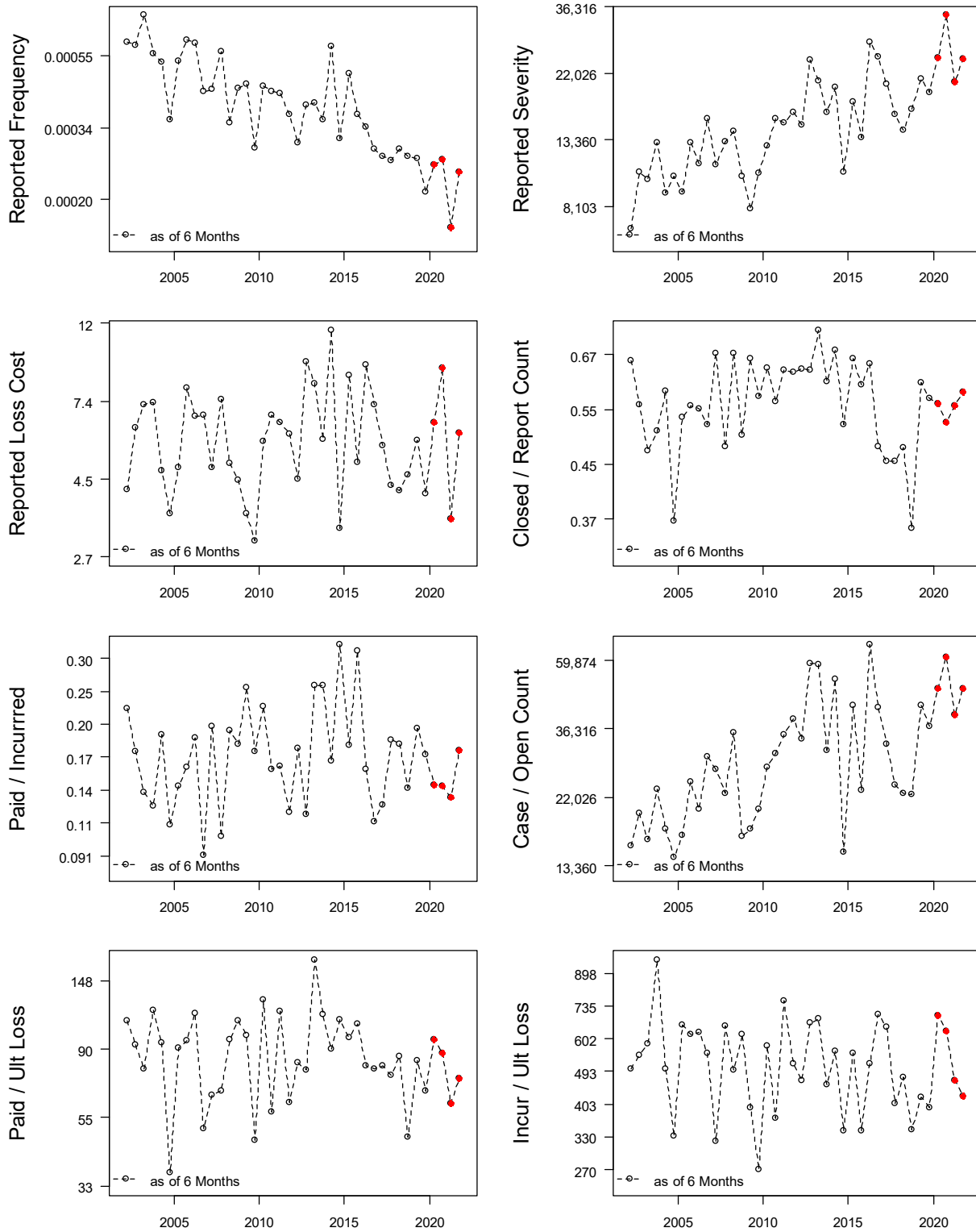


Figure 26: Collision – Triangle Diagnostics

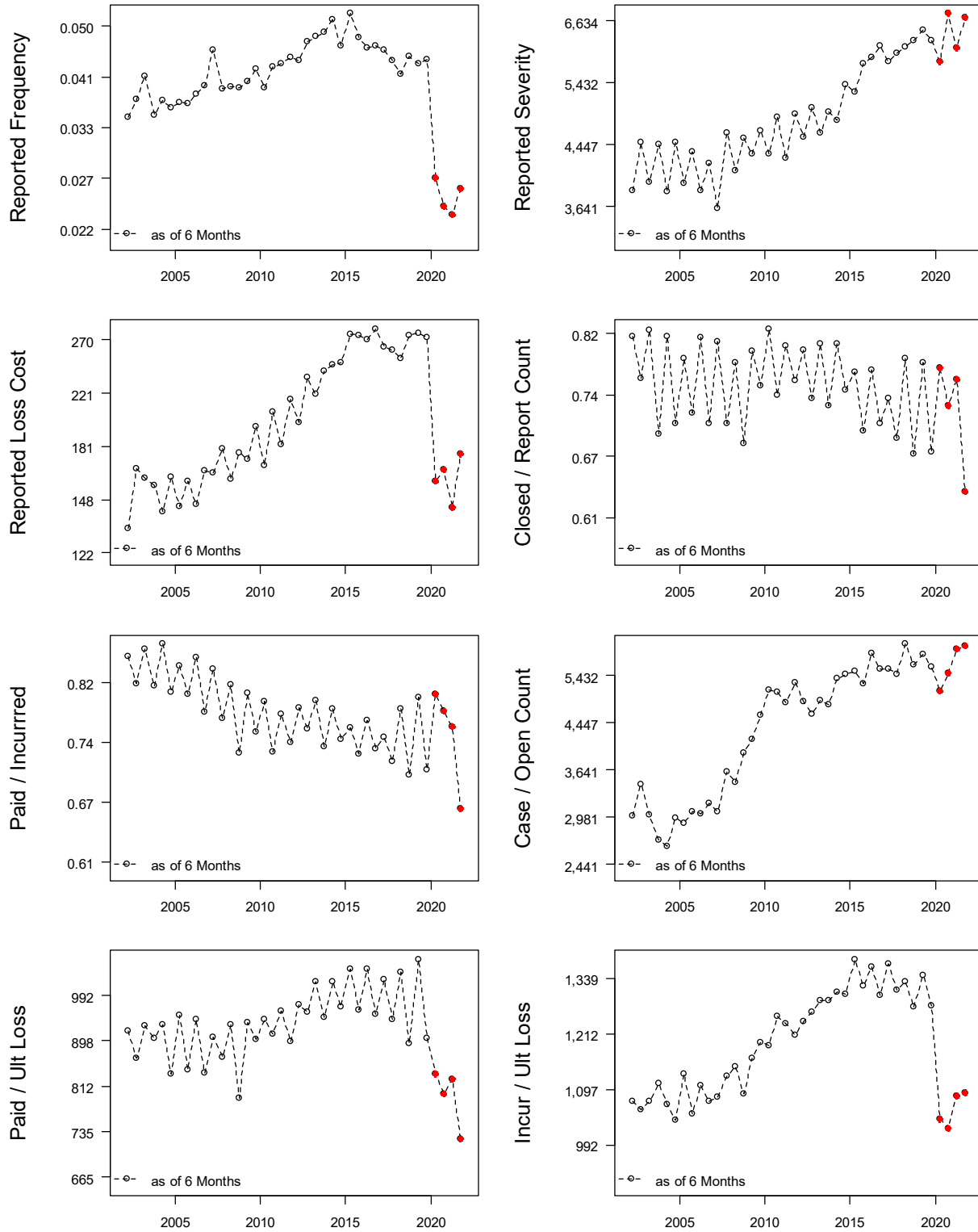


Figure 27: Comprehensive – Triangle Diagnostics

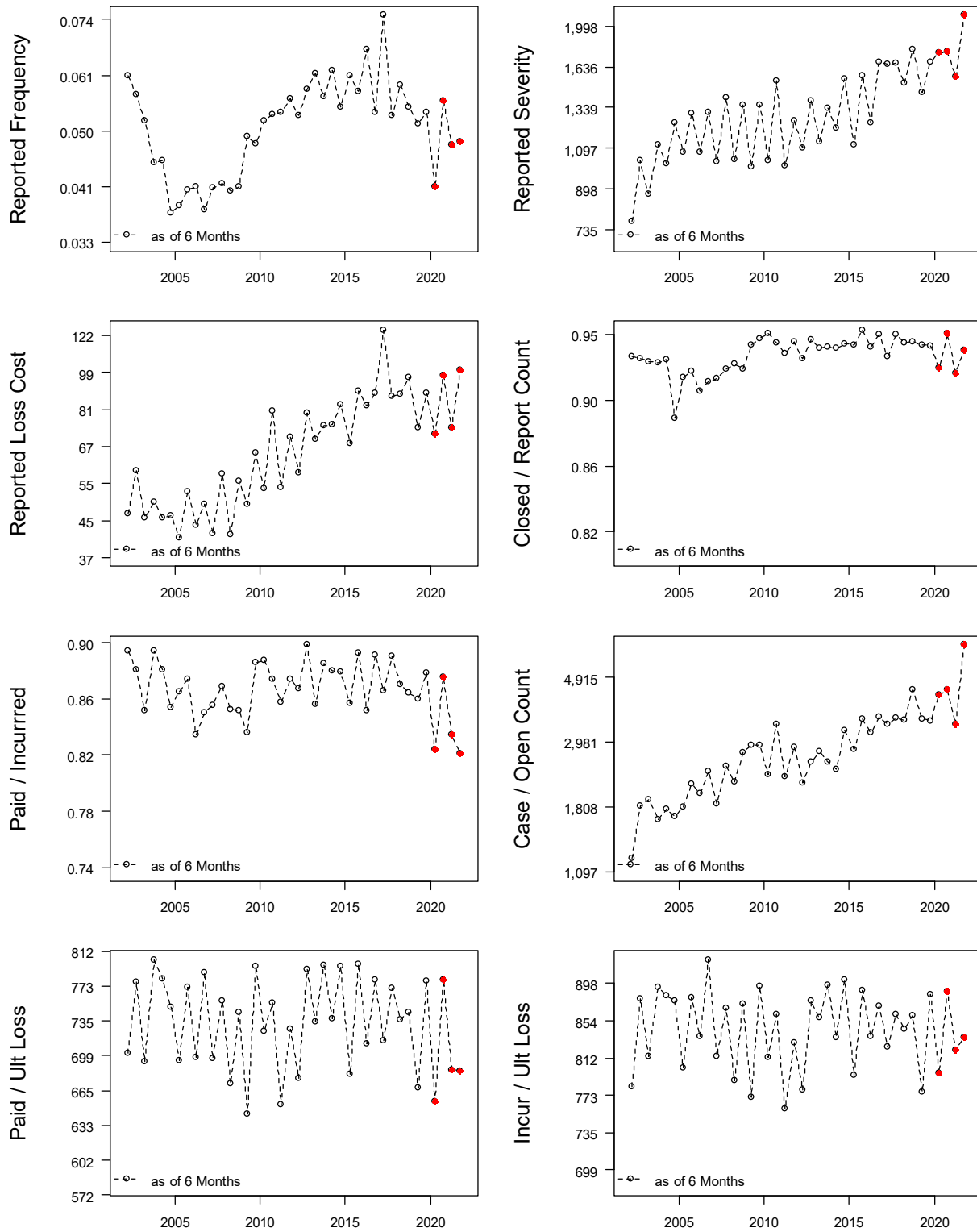
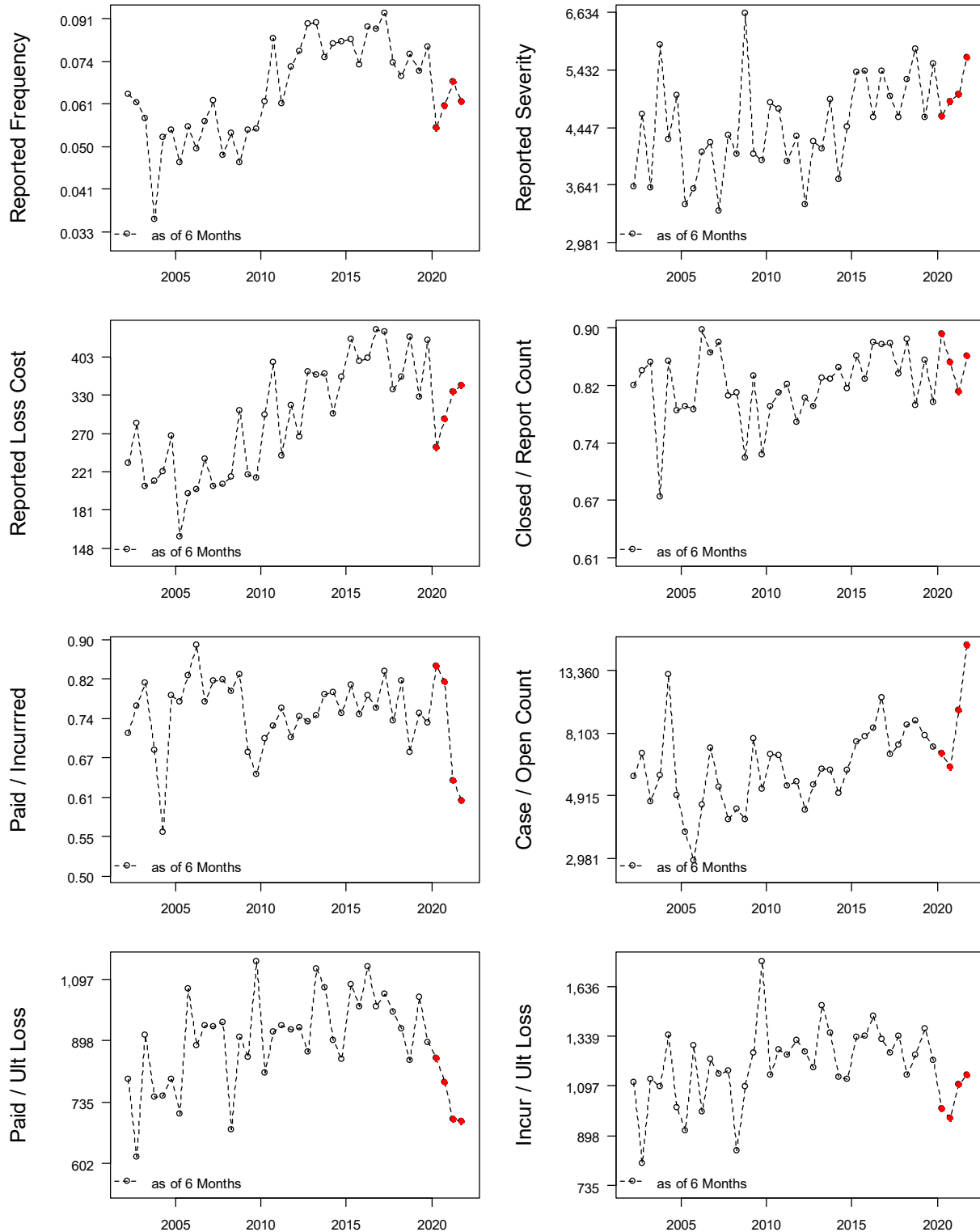


Figure 28: All Perils – Triangle Diagnostics



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7. Considerations and Limitations

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

8. Summary of Tables and Figures

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9. Appendices

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

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

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

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

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

- Bodily Injury: Pages 1 to 12
- Property Damage: Pages 13 to 19
- Accident Benefits: Pages 20 to 31
- Uninsured Auto: Pages 32 to 38
- Collision: Pages 39 to 43
- Comprehensive: Pages 44 to 50
- All Perils: Pages 51 to 55

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
Private Passengers Vehicles (Excluding Farmers)
Claim Count Development Selections
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Maturity	Selected Age-to-Ultimate Development Factors						
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 2020-1 to 2021-1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Wght Avg: Last 4 Semesters ending in 12	3 Semester Avg ending in 12
12.0	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
24.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester
30.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
36.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
42.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
48.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
54.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
60.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
66.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
72.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
78.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
84.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
90.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
96.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
102.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
108.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
126.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
132.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
138.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
144.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
150.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	1	1
156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1	1
168.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1	1
174.0	1	1	1	1	1	1	1
180.0	1	1	1	1	1	1	1
186.0	1	1	1	1	1	1	1
192.0	1	1	1	1	1	1	1
198.0	1	1	1	1	1	1	1
204.0	1	1	1	1	1	1	1
210.0	1	1	1	1	1	1	1
216.0	1	1	1	1	1	1	1
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228.0	1	1	1	1	1	1	1
234.0	1	1	1	1	1	1	1

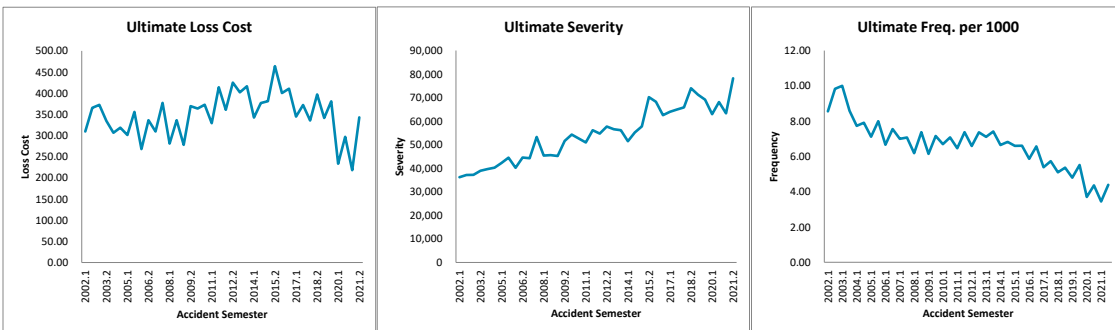
Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 12/31/21

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Maturity	Selected Age-to-Ultimate Development Factors						
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage (including DCPD)	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total	All Perils
6.0	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 2020-1 to 2021-1	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 2020-1 to 2021-1	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester
12.0	Avg: 6 Semesters ex hi/lo	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
30.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
36.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
42.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
48.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
54.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
60.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
66.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
72.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
78.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
84.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
90.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
96.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
102.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
108.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
120.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
126.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
132.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
138.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
144.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
150.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
156.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
162.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
168.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
174.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
180.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1	1
186.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1	1
192.0	Wght Avg: 6 Semester	1	1	1	1	1	1
198.0	Wght Avg: 6 Semester	1	1	1	1	1	1
204.0	Wght Avg: 6 Semester	1	1	1	1	1	1
210.0	1	1	1	1	1	1	1
216.0	1	1	1	1	1	1	1
222.0	1	1	1	1	1	1	1
228.0	1	1	1	1	1	1	1
234.0	1	1	1	1	1	1	1

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

Loss Cost Summary
Data as of 12/31/21

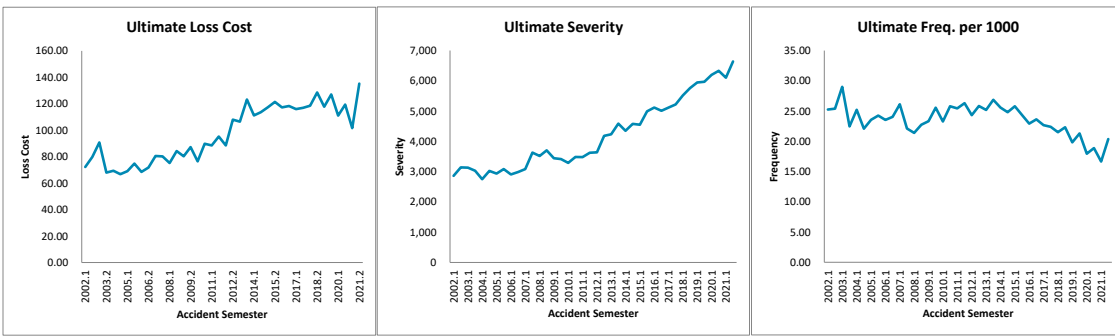
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (In Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	105,604	903	30,609	1.068	32,691	309.56		36,202		8.55			
2002.2	234.0	104,043	1,023	35,595	1.068	38,016	365.38		37,161		9.83		337.26	
2003.1	228.0	99,683	997	34,486	1.076	37,121	372.39	20.3%	37,233	2.8%	10.00	17.0%		
2003.2	222.0	107,230	921	33,315	1.076	35,860	334.42	-8.5%	38,936	4.8%	8.59	-12.6%	352.72	4.6%
2004.1	216.0	111,085	859	31,523	1.080	34,045	306.48	-17.7%	39,633	6.4%	7.73	-22.7%		
2004.2	210.0	115,898	917	34,184	1.080	36,919	318.54	-4.7%	40,260	3.4%	7.91	-7.9%	312.64	-11.4%
2005.1	204.0	112,925	804	31,904	1.066	34,019	301.25	-1.7%	42,312	6.8%	7.12	-7.9%		
2005.2	198.0	116,657	933	38,929	1.066	41,510	355.83	11.7%	44,491	10.5%	8.00	1.1%	328.98	5.2%
2006.1	192.0	117,023	780	29,242	1.072	31,345	267.85	-11.1%	40,185	-5.0%	6.67	-6.4%		
2006.2	186.0	123,215	930	38,648	1.072	41,427	336.21	-5.5%	44,545	0.1%	7.55	-5.6%	302.91	-7.9%
2007.1	180.0	119,866	839	34,631	1.072	37,114	309.63	15.6%	44,237	10.1%	7.00	5.0%		
2007.2	174.0	125,531	888	44,156	1.072	47,321	376.97	12.1%	53,290	19.6%	7.07	-6.3%	344.08	13.6%
2008.1	168.0	124,972	773	32,659	1.075	35,098	280.85	-9.3%	45,397	2.6%	6.19	-11.6%		
2008.2	162.0	132,545	977	41,448	1.075	44,544	336.07	-10.9%	45,584	-14.5%	7.37	4.2%	309.27	-10.1%
2009.1	156.0	131,660	809	34,125	1.073	36,610	278.06	-1.0%	45,244	-0.3%	6.15	-0.7%		
2009.2	150.0	138,506	991	47,679	1.073	51,150	369.30	9.9%	51,595	13.2%	7.16	-2.9%	324.84	5.0%
2010.1	144.0	136,816	916	47,147	1.056	49,774	363.80	30.8%	54,328	20.1%	6.70	9.0%		
2010.2	138.0	143,649	1,017	50,712	1.056	53,538	372.70	0.9%	52,652	2.0%	7.08	-1.1%	368.36	13.4%
2011.1	132.0	141,299	914	44,224	1.052	46,537	329.35	-9.5%	50,925	-6.3%	6.47	-3.4%		
2011.2	126.0	147,645	1,089	58,109	1.052	61,148	414.16	11.1%	56,151	6.6%	7.38	4.2%	372.69	1.2%
2012.1	120.0	145,750	960	48,791	1.078	52,573	360.70	9.5%	54,735	7.5%	6.59	1.9%		
2012.2	114.0	152,631	1,124	60,223	1.078	64,890	425.14	2.7%	57,720	2.8%	7.37	-0.1%	393.67	5.6%
2013.1	108.0	150,496	1,070	55,700	1.087	60,532	402.22	11.5%	56,577	3.4%	7.11	7.9%		
2013.2	102.0	157,090	1,165	60,205	1.087	65,428	416.50	-2.0%	56,180	-2.7%	7.41	0.7%	409.51	4.0%
2014.1	96.0	153,432	1,020	48,574	1.082	52,537	342.41	-14.9%	51,502	-9.0%	6.65	-6.5%		
2014.2	90.0	160,277	1,094	55,820	1.082	60,375	376.69	-9.6%	55,185	-1.8%	6.83	-7.9%	359.93	-12.1%
2015.1	84.0	156,895	1,035	55,456	1.078	59,782	381.03	11.3%	57,763	12.2%	6.60	-0.8%		
2015.2	78.0	163,411	1,080	70,323	1.078	75,808	463.91	23.2%	70,221	27.2%	6.61	-3.2%	423.31	17.6%
2016.1	72.0	160,665	943	58,298	1.103	64,303	400.23	5.0%	68,205	18.1%	5.87	-11.0%		
2016.2	66.0	165,147	1,084	61,476	1.103	67,808	410.59	-11.5%	62,529	-11.0%	6.57	-0.6%	405.48	-4.2%
2017.1	60.0	159,749	861	50,473	1.091	55,081	344.80	-13.9%	63,968	-6.2%	5.39	-8.1%		
2017.2	54.0	164,452	943	56,086	1.091	61,207	372.19	-9.4%	64,933	3.8%	5.73	-12.7%	358.69	-11.5%
2018.1	48.0	159,229	811	48,234	1.107	53,415	335.46	-2.7%	65,826	2.9%	5.10	-5.5%		
2018.2	42.0	163,651	878	58,671	1.107	64,972	397.02	6.7%	73,998	14.0%	5.37	-6.4%	366.66	2.2%
2019.1	36.0	158,278	759	49,306	1.096	54,034	341.39	1.8%	71,211	8.2%	4.79	-5.9%		
2019.2	30.0	162,317	894	56,415	1.096	61,825	380.89	-4.1%	69,121	-6.6%	5.51	2.7%	361.39	-1.4%
2020.1	24.0	155,994	578	32,688	1.113	36,388	233.27	-31.7%	62,973	-11.6%	3.70	-22.7%		
2020.2	18.0	160,925	701	42,905	1.113	47,760	296.79	-22.1%	68,099	-1.5%	4.36	-20.9%	265.52	-26.5%
2021.1	12.0	160,180	552	30,245	1.155	34,946	218.17	-6.5%	63,318	0.5%	3.45	-7.0%		
2021.2	6.0	164,633	722	48,863	1.155	56,458	342.93	15.5%	78,194	14.8%	4.39	0.6%	281.40	6.0%
Total		5,631,056	36,555	1,822,079		1,975,909								



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

Loss Cost Summary
Data as of 12/31/21

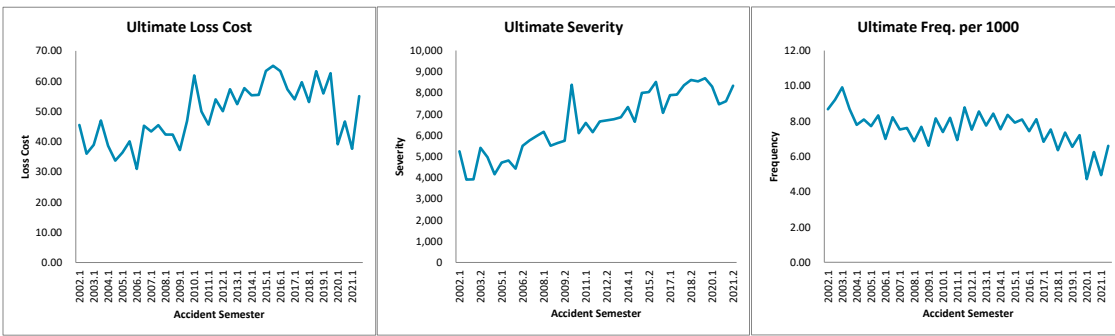
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	105,604	2,667	7,142	1,068	7,627	72.22		2,860		25.25			
2002.2	234.0	104,043	2,641	7,770	1,068	8,298	79.75		3,142		25.38		75.96	
2003.1	228.0	99,683	2,891	8,410	1,076	9,053	90.81	25.7%	3,131	9.5%	29.00	14.8%		
2003.2	222.0	107,230	2,408	6,774	1,076	7,292	68.00	-14.7%	3,028	-3.6%	22.46	-11.5%	78.99	4.0%
2004.1	216.0	111,085	2,801	7,132	1,080	7,703	69.34	-23.6%	2,750	-12.2%	25.21	-13.1%		
2004.2	210.0	115,898	2,561	7,166	1,080	7,739	66.77	-1.8%	3,022	-0.2%	22.10	-1.6%	68.03	-13.9%
2005.1	204.0	112,925	2,659	7,315	1,066	7,800	69.07	-0.4%	2,933	6.7%	23.55	-6.6%		
2005.2	198.0	116,657	2,828	8,181	1,066	8,723	74.77	12.0%	3,085	2.1%	24.24	9.7%	71.97	5.8%
2006.1	192.0	117,023	2,754	7,475	1,072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-0.1%		
2006.2	186.0	123,215	2,963	8,255	1,072	8,848	71.81	-4.0%	2,986	-3.2%	24.05	-0.8%	70.18	-2.5%
2007.1	180.0	119,866	3,129	9,009	1,072	9,655	80.55	17.6%	3,086	6.1%	26.10	10.9%		
2007.2	174.0	125,531	2,775	9,399	1,072	10,072	80.24	11.7%	3,630	21.5%	22.11	-8.1%	80.39	14.5%
2008.1	168.0	124,972	2,674	8,753	1,075	9,407	75.27	-6.6%	3,518	14.0%	21.40	-18.0%		
2008.2	162.0	132,545	3,014	10,387	1,075	11,163	84.22	5.0%	3,703	2.0%	22.74	2.9%	79.88	-0.6%
2009.1	156.0	131,660	3,071	9,855	1,073	10,572	80.30	6.7%	3,442	-2.1%	23.33	9.0%		
2009.2	150.0	138,506	3,540	11,265	1,073	12,085	87.26	3.6%	3,414	-7.8%	25.56	12.4%	83.87	5.0%
2010.1	144.0	136,816	3,183	9,914	1,056	10,466	76.50	-4.7%	3,288	-4.5%	23.27	-0.3%		
2010.2	138.0	143,649	3,705	12,226	1,056	12,907	89.85	3.0%	3,484	2.0%	25.79	0.9%	83.34	-0.6%
2011.1	132.0	141,299	3,594	11,889	1,052	12,510	88.54	15.7%	3,481	5.9%	25.44	9.3%		
2011.2	126.0	147,645	3,883	13,368	1,052	14,067	95.28	6.0%	3,623	4.0%	26.30	2.0%	91.98	10.4%
2012.1	120.0	145,750	3,545	11,974	1,078	12,902	88.52	0.0%	3,640	4.6%	24.32	-4.4%		
2012.2	114.0	152,631	3,944	15,304	1,078	16,491	108.04	13.4%	4,181	15.4%	25.84	-1.8%	98.50	7.1%
2013.1	108.0	150,496	3,788	14,756	1,087	16,036	106.55	20.4%	4,233	16.3%	25.17	3.5%		
2013.2	102.0	157,090	4,219	17,813	1,087	19,359	123.23	14.1%	4,588	9.7%	26.86	4.0%	115.07	16.8%
2014.1	96.0	153,432	3,923	15,767	1,082	17,054	111.15	4.3%	4,347	2.7%	25.57	1.6%		
2014.2	90.0	160,277	3,978	16,842	1,082	18,217	113.66	-7.8%	4,579	-0.2%	24.82	-7.6%	112.43	-2.3%
2015.1	84.0	156,895	4,047	17,084	1,078	18,416	117.38	5.6%	4,550	4.7%	25.79	0.9%		
2015.2	78.0	163,411	3,977	18,411	1,078	19,847	121.45	6.9%	4,990	9.0%	24.34	-2.0%	119.46	6.2%
2016.1	72.0	160,665	3,682	17,088	1,103	18,848	117.31	-0.1%	5,118	12.5%	22.92	-11.1%		
2016.2	66.0	165,147	3,900	17,710	1,103	19,535	118.29	-2.6%	5,009	0.4%	23.62	-3.0%	117.80	-1.4%
2017.1	60.0	159,749	3,623	16,985	1,091	18,536	116.03	-1.1%	5,117	0.0%	22.68	-1.1%		
2017.2	54.0	164,452	3,684	17,620	1,091	19,229	116.93	-1.2%	5,219	4.2%	22.40	-5.1%	116.49	-1.1%
2018.1	48.0	159,229	3,424	17,049	1,107	18,880	118.57	2.2%	5,514	7.8%	21.50	-5.2%		
2018.2	42.0	163,651	3,653	19,001	1,107	21,042	128.58	10.0%	5,760	10.4%	22.32	-0.4%	123.64	6.1%
2019.1	36.0	158,278	3,139	17,020	1,096	18,653	117.85	-0.6%	5,942	7.8%	19.83	-7.8%		
2019.2	30.0	162,317	3,455	18,818	1,096	20,623	127.05	-1.2%	5,968	3.6%	21.29	-4.6%	122.51	-0.9%
2020.1	24.0	155,994	2,798	15,564	1,113	17,326	111.07	-5.8%	6,193	4.2%	17.93	-9.6%		
2020.2	18.0	160,925	3,036	17,263	1,113	19,216	119.41	-6.0%	6,330	6.1%	18.87	-11.4%	115.30	-5.9%
2021.1	12.0	160,180	2,668	14,092	1,155	16,283	101.65	-8.5%	6,103	-1.5%	16.66	-7.1%		
2021.2	6.0	164,633	3,354	19,271	1,155	22,266	135.25	13.3%	6,638	4.9%	20.37	8.0%	118.68	2.9%
Total		5,631,056	131,581	517,116		562,756								



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

Loss Cost Summary
Data as of 12/31/21

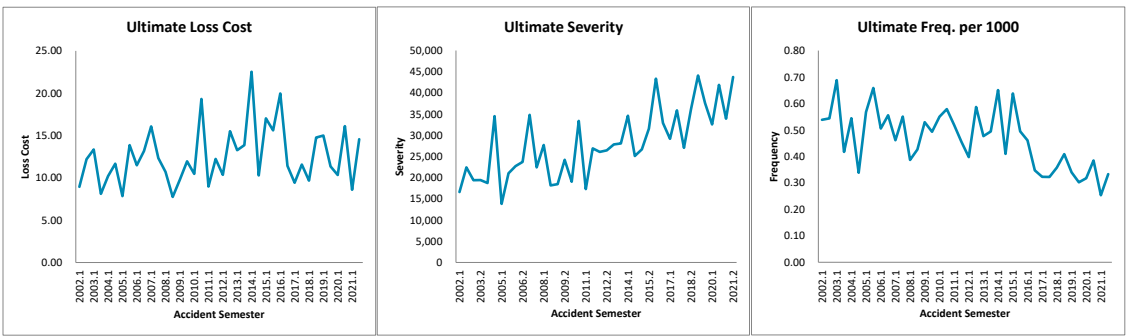
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	77,338	671	3,294	1,068	3,518	45.49		5,243		8.68			
2002.2	234.0	75,921	699	2,559	1,068	2,733	36.00		3,910		9.21		40.79	
2003.1	228.0	72,465	719	2,620	1,076	2,820	38.91	-14.5%	3,924	-25.2%	9.92	14.3%		
2003.2	222.0	77,582	674	3,387	1,076	3,646	46.99	30.5%	5,409	38.3%	8.69	-5.7%	43.09	5.6%
2004.1	216.0	81,637	636	2,922	1,080	3,156	38.65	-0.7%	4,962	26.4%	7.79	-21.4%		
2004.2	210.0	85,611	693	2,671	1,080	2,885	33.70	-28.3%	4,163	-23.0%	8.09	-6.8%	36.12	-16.2%
2005.1	204.0	83,991	648	2,862	1,066	3,052	36.34	-6.0%	4,710	-5.1%	7.72	-1.0%		
2005.2	198.0	87,596	729	3,291	1,066	3,509	40.06	18.9%	4,813	15.6%	8.32	2.8%	38.24	5.9%
2006.1	192.0	86,842	607	2,507	1,072	2,688	30.95	-14.8%	4,428	-6.0%	6.99	-9.4%		
2006.2	186.0	92,200	758	3,892	1,072	4,172	45.25	13.0%	5,504	14.4%	8.22	-1.2%	38.31	0.2%
2007.1	180.0	92,344	695	3,735	1,072	4,003	43.35	40.1%	5,760	30.1%	7.53	7.7%		
2007.2	174.0	99,194	755	4,205	1,072	4,507	45.43	0.4%	5,969	8.4%	7.61	-7.4%	44.43	16.0%
2008.1	168.0	100,110	687	3,941	1,075	4,235	42.30	-2.4%	6,164	7.0%	6.86	-8.8%		
2008.2	162.0	107,495	825	4,231	1,075	4,547	42.30	-6.9%	5,512	-7.7%	7.67	0.8%	42.30	-4.8%
2009.1	156.0	108,425	716	3,760	1,073	4,033	37.20	-12.1%	5,633	-8.6%	6.60	-3.8%		
2009.2	150.0	116,308	949	5,079	1,073	5,449	46.85	10.7%	5,743	4.2%	8.16	6.3%	42.19	-0.3%
2010.1	144.0	116,224	858	6,813	1,056	7,193	61.89	66.4%	8,385	48.9%	7.38	11.8%		
2010.2	138.0	123,203	1,009	5,829	1,056	6,153	49.94	6.6%	6,100	6.2%	8.19	0.4%	55.74	32.1%
2011.1	132.0	122,106	846	5,292	1,052	5,569	45.61	-26.3%	6,584	-21.5%	6.93	-6.1%		
2011.2	126.0	128,569	1,129	6,592	1,052	6,937	53.95	8.0%	6,146	0.8%	8.78	7.2%	49.89	-10.5%
2012.1	120.0	128,149	964	5,950	1,078	6,411	50.03	9.7%	6,652	1.0%	7.52	8.6%		
2012.2	114.0	135,405	1,158	7,200	1,078	7,758	57.29	6.2%	6,702	9.0%	8.55	-2.6%	53.76	7.8%
2013.1	108.0	134,902	1,046	6,499	1,087	7,063	52.36	4.7%	6,755	1.5%	7.75	3.1%		
2013.2	102.0	142,588	1,201	7,571	1,087	8,228	57.70	0.7%	6,850	2.2%	8.42	-1.5%	55.11	2.5%
2014.1	96.0	140,738	1,061	7,198	1,082	7,785	55.32	5.7%	7,335	8.6%	7.54	-2.7%		
2014.2	90.0	148,251	1,238	7,603	1,082	8,223	55.47	-3.9%	6,641	-3.1%	8.35	-0.8%	55.39	0.5%
2015.1	84.0	145,927	1,155	8,576	1,078	9,245	63.35	14.5%	8,002	9.1%	7.92	5.0%		
2015.2	78.0	152,758	1,236	9,222	1,078	9,941	65.08	17.3%	8,041	21.1%	8.09	-3.1%	64.23	16.0%
2016.1	72.0	150,679	1,120	8,651	1,103	9,542	63.33	0.0%	8,519	6.5%	7.43	-6.1%		
2016.2	66.0	155,810	1,264	8,088	1,103	8,921	57.25	-12.0%	7,059	-12.2%	8.11	0.2%	60.24	-6.2%
2017.1	60.0	151,435	1,035	7,487	1,091	8,171	53.96	-14.8%	7,896	-7.3%	6.83	-8.1%		
2017.2	54.0	156,538	1,178	8,552	1,091	9,333	59.62	4.1%	7,922	12.2%	7.53	-7.2%	56.84	-5.7%
2018.1	48.0	151,950	965	7,285	1,107	8,067	53.09	-1.6%	8,360	5.9%	6.35	-7.1%		
2018.2	42.0	156,744	1,152	8,958	1,107	9,920	63.29	6.1%	8,612	8.7%	7.35	-2.4%	58.27	2.5%
2019.1	36.0	152,097	995	7,762	1,096	8,507	55.93	5.4%	8,547	2.2%	6.54	3.1%		
2019.2	30.0	156,876	1,130	8,963	1,096	9,823	62.62	-1.1%	8,693	0.9%	7.20	-2.0%	59.33	1.8%
2020.1	24.0	151,432	713	5,320	1,113	5,922	39.11	-30.1%	8,301	-2.9%	4.71	-28.0%		
2020.2	18.0	157,068	981	6,579	1,113	7,324	46.63	-25.5%	7,463	-14.1%	6.25	-13.3%	42.94	-27.6%
2021.1	12.0	156,827	775	5,103	1,155	5,897	37.60	-3.9%	7,611	-8.3%	4.94	4.8%		
2021.2	6.0	161,467	1,066	7,693	1,155	8,889	55.05	18.1%	8,342	11.8%	6.60	5.6%	46.45	8.2%
Total		4,922,804	36,735	229,743			249,773							



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

Loss Cost Summary
Data as of 12/31/21

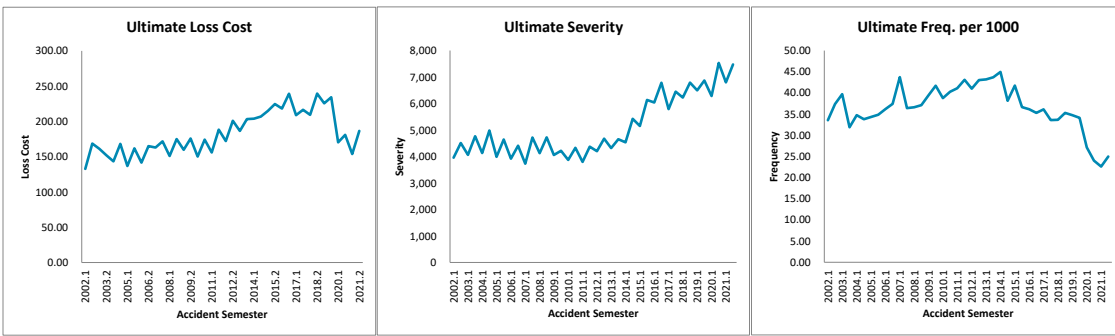
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	100,339	54	839	1,068	897	8,93		16,602		0.54			
2002.2	234.0	99,269	54	1,134	1,068	1,211	12,20		22,432		0.54		10.56	
2003.1	228.0	95,919	66	1,189	1,076	1,280	13.35	49.4%	19,395	16.8%	0.69	27.9%		
2003.2	222.0	105,525	44	795	1,076	856	8.11	-33.5%	19,447	-13.3%	0.42	-23.3%	10.60	0.4%
2004.1	216.0	110,212	60	1,042	1,080	1,125	10.21	-23.5%	18,750	-3.3%	0.54	-20.9%		
2004.2	210.0	115,347	39	1,246	1,080	1,346	11.67	43.9%	34,512	77.5%	0.34	-18.9%	10.95	3.3%
2005.1	204.0	112,736	64	829	1,066	884	7.84	-23.2%	13,818	-26.3%	0.57	4.3%		
2005.2	198.0	116,874	77	1,519	1,066	1,620	13.86	18.8%	21,035	-39.1%	0.66	94.9%	10.91	-0.5%
2006.1	192.0	114,734	58	1,230	1,072	1,319	11.49	46.5%	22,738	64.6%	0.51	-11.0%		
2006.2	186.0	120,636	67	1,483	1,072	1,589	13.17	-4.9%	23,721	12.8%	0.56	-15.7%	12.36	13.3%
2007.1	180.0	119,184	55	1,787	1,072	1,916	16.07	39.8%	34,830	53.2%	0.46	-8.7%		
2007.2	174.0	125,342	69	1,443	1,072	1,547	12.34	-6.3%	22,419	-5.5%	0.55	-0.9%	14.16	14.6%
2008.1	168.0	124,150	48	1,237	1,075	1,230	10.71	-33.4%	27,701	-20.5%	0.39	-16.2%		
2008.2	162.0	131,476	56	948	1,075	1,019	7.75	-37.2%	18,193	-18.8%	0.43	-22.6%	9.19	-35.1%
2009.1	156.0	130,403	69	1,189	1,073	1,276	9.78	-8.7%	18,488	-33.3%	0.53	36.9%		
2009.2	150.0	137,826	68	1,536	1,073	1,648	11.96	54.3%	24,239	33.2%	0.49	15.8%	10.90	18.7%
2010.1	144.0	136,383	75	1,353	1,056	1,429	10.48	7.1%	19,049	3.0%	0.55	3.9%		
2010.2	138.0	143,419	83	2,625	1,056	2,772	19.33	61.6%	33,394	37.8%	0.58	17.3%	15.01	37.7%
2011.1	132.0	140,806	73	1,202	1,052	1,264	8.98	-14.3%	17,320	-9.1%	0.52	-5.7%		
2011.2	126.0	147,286	67	1,713	1,052	1,803	12.24	-36.7%	26,905	-19.4%	0.45	-21.4%	10.65	-29.1%
2012.1	120.0	145,942	58	1,403	1,078	1,512	10.36	15.4%	26,069	50.5%	0.40	-23.3%		
2012.2	114.0	153,055	90	2,203	1,078	2,374	15.51	26.7%	26,440	-1.7%	0.59	29.0%	13.00	22.1%
2013.1	108.0	150,709	72	1,840	1,087	2,000	13.27	28.1%	27,837	6.8%	0.48	19.9%		
2013.2	102.0	158,099	78	2,017	1,087	2,192	13.86	-10.6%	28,060	6.1%	0.49	-15.8%	13.57	4.4%
2014.1	96.0	154,608	101	3,221	1,082	3,484	22.53	69.8%	34,624	24.4%	0.65	36.5%		
2014.2	90.0	161,349	66	1,534	1,082	1,659	10.28	-25.8%	25,103	-10.5%	0.41	-17.1%	16.28	19.9%
2015.1	84.0	157,357	100	2,485	1,078	2,679	17.02	-24.5%	26,676	-23.0%	0.64	-2.0%		
2015.2	78.0	163,900	81	2,375	1,078	2,560	15.62	51.9%	31,572	25.8%	0.49	20.8%	16.31	0.2%
2016.1	72.0	160,702	74	2,909	1,103	3,208	19.96	17.3%	43,355	62.5%	0.46	-27.8%		
2016.2	66.0	165,578	58	1,715	1,103	1,892	11.42	-26.9%	32,884	4.2%	0.35	-29.8%	15.63	-4.1%
2017.1	60.0	160,038	52	1,383	1,091	1,509	9.43	-52.8%	29,182	-32.7%	0.32	-29.8%		
2017.2	54.0	165,086	53	1,750	1,091	1,909	11.57	1.2%	35,873	9.1%	0.32	-7.2%	10.51	-32.7%
2018.1	48.0	159,295	57	1,391	1,107	1,540	9.67	2.6%	27,035	-7.4%	0.36	10.7%		
2018.2	42.0	163,918	67	2,186	1,107	2,420	14.77	27.7%	36,150	0.8%	0.41	26.7%	12.25	16.6%
2019.1	36.0	158,204	54	2,165	1,096	2,373	15.00	55.1%	44,102	63.1%	0.34	-4.9%		
2019.2	30.0	162,814	49	1,686	1,096	1,847	11.35	-23.2%	37,563	3.9%	0.30	-26.0%	13.15	7.3%
2020.1	24.0	157,806	50	1,465	1,113	1,631	10.33	-31.1%	32,557	-26.2%	0.32	-6.7%		
2020.2	18.0	163,630	63	2,369	1,113	2,637	16.12	42.0%	41,877	11.5%	0.38	27.4%	13.28	1.0%
2021.1	12.0	160,405	41	1,193	1,155	1,378	8.59	-16.9%	33,920	4.2%	0.25	-20.2%		
2021.2	6.0	166,283	55	2,097	1,155	2,422	14.57	-9.6%	43,749	4.5%	0.33	-13.5%	11.63	-12.4%
Total		5,616,647	2,564	65,727		71,356								



Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/21

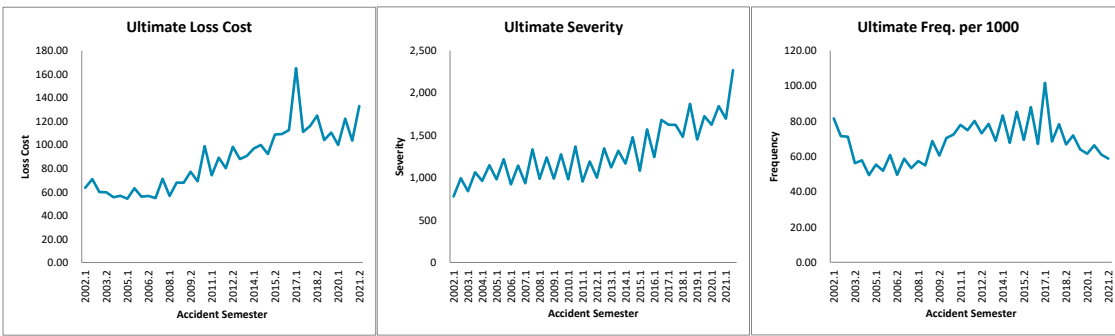
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	66,975	2,247	8,322	1,068	8,888	132.71		3,956		33.55			
2002.2	234.0	66,111	2,471	10,436	1,068	11,145	168.59		4,511		37.38		150.53	
2003.1	228.0	64,111	2,545	9,603	1,076	10,336	161.23	21.5%	4,061	2.7%	39.70	18.3%		
2003.2	222.0	68,775	2,193	9,707	1,076	10,449	151.93	-9.9%	4,765	5.6%	31.89	-14.7%	156.41	3.9%
2004.1	216.0	72,373	2,514	9,617	1,080	10,387	143.52	-11.0%	4,132	1.7%	34.74	-12.5%		
2004.2	210.0	75,566	2,553	11,772	1,080	12,714	168.25	10.7%	4,980	4.5%	33.78	6.0%	156.15	-0.2%
2005.1	204.0	74,876	2,569	9,603	1,066	10,240	136.76	-4.7%	3,986	-3.5%	34.31	-1.2%		
2005.2	198.0	78,170	2,725	11,857	1,066	12,643	161.73	-3.9%	4,639	-6.8%	34.86	3.2%	149.51	-4.2%
2006.1	192.0	77,865	2,818	10,294	1,072	11,034	141.71	3.6%	3,916	-1.8%	36.19	5.5%		
2006.2	186.0	82,312	3,079	12,664	1,072	13,575	164.92	2.0%	4,409	-5.0%	37.41	7.3%	153.64	2.8%
2007.1	180.0	82,102	3,590	12,487	1,072	13,383	163.00	15.0%	3,728	-4.8%	43.73	20.8%		
2007.2	174.0	86,641	3,156	13,883	1,072	14,878	171.72	4.1%	4,714	6.9%	36.43	-2.6%	167.48	9.0%
2008.1	168.0	87,798	3,214	12,344	1,075	12,266	151.10	-7.3%	4,128	10.7%	36.61	-16.3%		
2008.2	162.0	93,635	3,474	15,253	1,075	16,393	175.07	1.9%	4,719	0.1%	37.10	1.9%	163.47	-2.4%
2009.1	156.0	93,709	3,694	13,961	1,073	14,978	159.83	5.8%	4,055	-1.8%	39.42	7.7%		
2009.2	150.0	98,607	4,113	16,153	1,073	17,329	175.74	0.4%	4,214	-10.7%	41.71	12.4%	167.99	2.8%
2010.1	144.0	98,311	3,813	13,983	1,056	14,762	150.16	-6.1%	3,871	-4.5%	38.79	-1.6%		
2010.2	138.0	103,560	4,171	17,087	1,056	18,039	174.19	-0.9%	4,325	2.6%	40.28	-3.4%	162.49	-3.3%
2011.1	132.0	102,512	4,213	15,193	1,052	15,987	155.95	3.9%	3,795	-2.0%	41.09	6.0%		
2011.2	126.0	107,366	4,625	19,207	1,052	20,212	188.25	8.1%	4,370	1.0%	43.08	7.0%	172.48	6.1%
2012.1	120.0	107,389	4,404	17,160	1,078	18,489	172.17	10.4%	4,198	10.6%	41.01	-0.2%		
2012.2	114.0	112,846	4,854	21,047	1,078	22,678	200.96	6.8%	4,672	6.9%	43.01	-0.2%	186.92	8.4%
2013.1	108.0	112,647	4,866	19,336	1,087	21,013	186.54	8.3%	4,318	2.9%	43.20	5.3%		
2013.2	102.0	118,747	5,190	22,209	1,087	24,135	203.25	1.1%	4,650	-0.5%	43.71	1.6%	195.11	4.4%
2014.1	96.0	117,345	5,275	22,125	1,082	23,931	203.94	9.3%	4,537	5.1%	44.95	4.1%		
2014.2	90.0	122,334	4,666	23,398	1,082	25,307	206.87	1.8%	5,424	16.6%	38.14	-12.7%	205.43	5.3%
2015.1	84.0	120,249	5,018	23,970	1,078	25,840	214.89	5.4%	5,150	13.5%	41.73	-7.2%		
2015.2	78.0	125,625	4,604	26,191	1,078	28,234	224.75	8.6%	6,132	13.1%	36.65	-3.9%	219.92	7.1%
2016.1	72.0	124,667	4,508	24,667	1,103	27,208	218.24	1.6%	6,036	17.2%	36.16	-13.4%		
2016.2	66.0	126,871	4,475	27,521	1,103	30,356	239.26	6.5%	6,784	10.6%	35.27	-3.8%	228.85	4.1%
2017.1	60.0	122,474	4,421	23,453	1,091	25,594	208.97	-4.2%	5,789	-4.1%	36.10	-0.2%		
2017.2	54.0	124,821	4,192	24,760	1,091	27,021	216.48	-9.5%	6,445	-5.0%	33.59	-4.8%	212.76	-7.0%
2018.1	48.0	120,668	4,059	22,806	1,107	25,256	209.30	0.2%	6,223	7.5%	33.63	-6.8%		
2018.2	42.0	123,134	4,345	26,627	1,107	29,486	239.47	10.6%	6,786	5.3%	35.29	5.1%	224.54	5.5%
2019.1	36.0	119,129	4,139	24,533	1,096	26,886	225.69	7.8%	6,496	4.4%	34.74	3.3%		
2019.2	30.0	122,069	4,163	26,088	1,096	28,590	234.21	-2.2%	6,867	1.2%	34.11	-3.3%	230.00	2.4%
2020.1	24.0	118,001	3,202	18,071	1,113	20,116	170.47	-24.5%	6,283	-3.3%	27.13	-21.9%		
2020.2	18.0	121,976	2,929	19,818	1,113	22,061	180.86	-22.8%	7,531	9.7%	24.01	-29.6%	175.75	-23.6%
2021.1	12.0	122,537	2,770	16,305	1,155	18,839	153.74	-9.8%	6,801	8.3%	22.61	-16.7%		
2021.2	6.0	125,960	3,144	20,340	1,155	23,520	186.58	3.2%	7,474	-0.8%	24.96	4.0%	170.39	-3.1%
Total		4,090,862	149,001	703,853		765,180								



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

Loss Cost Summary
Data as of 12/31/21

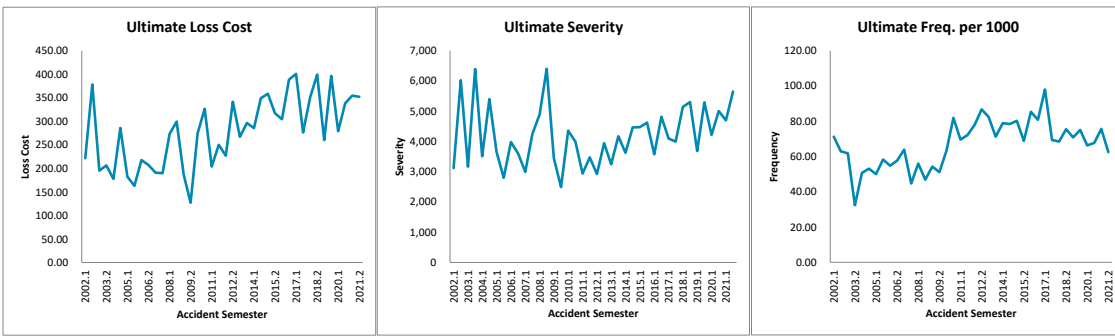
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.1	240.0	70,274	5,734	4,181	1.068	4,465	63.54		779		81.59			
2002.2	234.0	69,480	4,966	4,619	1.068	4,934	71.01		993		71.47		67.25	
2003.1	228.0	67,889	4,834	3,778	1.076	4,067	59.90	-5.7%	841	8.0%	71.20	-12.7%		
2003.2	222.0	72,617	4,081	4,031	1.076	4,339	59.75	-15.9%	1,063	7.0%	56.20	-21.4%	59.82	-11.1%
2004.1	216.0	77,039	4,453	3,964	1.080	4,281	55.57	-7.2%	961	14.3%	57.80	-18.8%		
2004.2	210.0	80,084	3,958	4,203	1.080	4,539	56.68	-5.1%	1,147	7.9%	49.42	-12.1%	56.13	-6.2%
2005.1	204.0	80,037	4,430	4,074	1.066	4,344	54.28	-2.3%	981	2.0%	55.35	-4.2%		
2005.2	198.0	82,990	4,307	4,917	1.066	5,243	63.17	11.5%	1,217	6.1%	51.90	5.0%	58.81	4.8%
2006.1	192.0	83,383	5,073	4,357	1.072	4,670	56.00	3.2%	921	-6.1%	60.84	9.9%		
2006.2	186.0	87,079	4,316	4,602	1.072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%	56.33	-4.2%
2007.1	180.0	87,033	5,111	4,451	1.072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%		
2007.2	174.0	91,420	4,883	6,075	1.072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%	63.21	12.2%
2008.1	168.0	93,284	5,353	4,915	1.075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%		
2008.2	162.0	98,951	5,433	6,261	1.075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%	62.48	-1.2%
2009.1	156.0	99,727	6,849	6,311	1.073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%		
2009.2	150.0	104,452	6,316	7,513	1.073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%	72.63	16.2%
2010.1	144.0	104,942	7,391	6,867	1.056	7,250	69.08	1.8%	981	-0.8%	70.43	2.6%		
2010.2	138.0	109,964	7,961	10,317	1.056	10,891	99.04	28.4%	1,368	7.2%	72.40	19.7%	84.41	16.2%
2011.1	132.0	109,740	8,544	7,741	1.052	8,146	74.23	7.5%	953	-2.8%	77.86	10.5%		
2011.2	126.0	114,051	8,540	9,665	1.052	10,171	89.18	-10.0%	1,191	-12.9%	74.88	3.4%	81.85	-3.0%
2012.1	120.0	114,839	9,200	8,543	1.078	9,206	80.16	8.0%	1,001	4.9%	80.11	2.9%		
2012.2	114.0	119,390	8,728	10,904	1.078	11,749	98.41	10.3%	1,346	13.0%	73.11	-2.4%	89.46	9.3%
2013.1	108.0	119,975	9,414	9,711	1.087	10,553	87.96	9.7%	1,121	12.0%	78.47	-2.1%		
2013.2	102.0	125,463	8,641	10,477	1.087	11,386	90.75	-7.8%	1,318	-2.1%	68.87	-5.8%	89.39	-0.1%
2014.1	96.0	125,267	10,425	11,242	1.082	12,160	97.07	10.4%	1,166	4.0%	83.22	6.1%		
2014.2	90.0	129,148	8,743	11,940	1.082	12,915	100.00	10.2%	1,477	12.1%	67.70	-1.7%	98.56	10.3%
2015.1	84.0	128,165	10,931	10,966	1.078	11,822	92.24	-5.0%	1,081	-7.3%	85.29	2.5%		
2015.2	78.0	131,486	9,119	13,278	1.078	14,313	108.86	8.9%	1,570	6.3%	69.35	2.4%	100.66	2.1%
2016.1	72.0	131,046	11,524	12,991	1.103	14,329	109.34	18.5%	1,243	15.0%	87.94	3.1%		
2016.2	66.0	132,793	8,897	13,556	1.103	14,953	112.60	3.4%	1,681	7.1%	67.00	-3.4%	110.98	10.3%
2017.1	60.0	130,359	13,258	19,741	1.091	21,543	165.26	51.1%	1,625	30.7%	101.71	15.7%		
2017.2	54.0	131,984	9,032	13,430	1.091	14,657	111.05	-1.4%	1,623	-3.4%	68.43	2.1%	137.99	24.3%
2018.1	48.0	129,375	10,133	13,560	1.107	15,017	116.07	-29.8%	1,482	-8.8%	78.32	-23.0%		
2018.2	42.0	130,781	8,734	14,755	1.107	16,339	124.94	12.5%	1,871	15.3%	66.78	-2.4%	120.53	-12.7%
2019.1	36.0	127,979	9,199	12,168	1.096	13,335	104.20	-10.2%	1,450	-2.2%	71.88	-8.2%		
2019.2	30.0	129,517	8,291	13,056	1.096	14,309	110.48	-11.6%	1,726	-7.8%	64.02	-4.1%	107.36	-10.9%
2020.1	24.0	127,010	7,810	11,404	1.113	12,695	99.95	-4.1%	1,625	12.1%	61.49	-14.5%		
2020.2	18.0	129,917	8,620	14,284	1.113	15,901	122.39	10.8%	1,845	6.9%	66.35	3.6%	111.30	3.7%
2021.1	12.0	131,542	8,032	11,795	1.155	13,629	103.61	3.7%	1,697	4.4%	61.06	-0.7%		
2021.2	6.0	133,496	7,836	15,381	1.155	17,772	133.13	8.8%	2,268	23.0%	58.70	-11.5%	118.48	6.5%
Total		4,343,968	299,101	366,025		398,973								



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

Loss Cost Summary
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	1,208	86	251	1,068	268	221.81		3,115		71.20			
2002.2	234.0	1,224	77	434	1,068	464	378.72		6,020		62.91		300.79	
2003.1	228.0	1,198	74	217	1,076	234	195.26	-12.0%	3,162	1.5%	61.75	-13.3%		
2003.2	222.0	1,299	42	249	1,076	268	206.58	-45.5%	6,387	6.1%	32.34	-48.6%	201.15	-33.1%
2004.1	216.0	1,441	73	237	1,080	256	177.71	-9.0%	3,508	10.9%	50.66	-18.0%		
2004.2	210.0	1,546	82	409	1,080	442	286.15	38.5%	5,393	-15.6%	53.05	64.0%	233.83	16.2%
2005.1	204.0	1,541	77	264	1,066	281	182.50	2.7%	3,652	4.1%	49.98	-1.3%		
2005.2	198.0	1,699	99	260	1,066	277	163.03	-43.0%	2,797	-48.1%	58.28	9.9%	172.29	-26.3%
2006.1	192.0	1,662	91	338	1,072	362	217.76	19.3%	3,976	8.9%	54.76	9.6%		
2006.2	186.0	1,736	100	336	1,072	360	207.26	27.1%	3,599	28.7%	57.59	-1.2%	212.39	23.3%
2007.1	180.0	1,801	115	321	1,072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%		
2007.2	174.0	1,926	86	341	1,072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%	190.45	-10.3%
2008.1	168.0	1,769	99	450	1,075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%		
2008.2	162.0	1,858	87	518	1,075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%	286.88	50.6%
2009.1	156.0	1,880	102	327	1,073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%		
2009.2	150.0	2,017	103	239	1,073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%	155.99	-45.6%
2010.1	144.0	1,997	126	519	1,056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%		
2010.2	138.0	2,150	176	665	1,056	702	326.68	156.8%	3,991	60.2%	81.85	60.3%	301.61	93.3%
2011.1	132.0	2,286	159	443	1,052	467	204.06	-25.7%	2,934	-32.6%	69.55	10.2%		
2011.2	126.0	2,441	176	580	1,052	611	250.29	-23.4%	3,471	-13.0%	72.11	-11.9%	227.93	-24.4%
2012.1	120.0	2,262	176	477	1,078	514	227.23	11.4%	2,920	-0.5%	77.82	11.9%		
2012.2	114.0	2,365	205	750	1,078	808	341.67	36.5%	3,941	13.6%	86.69	20.2%	285.72	25.4%
2013.1	108.0	2,356	194	579	1,087	629	267.11	17.6%	3,244	11.1%	82.35	5.8%		
2013.2	102.0	2,529	180	690	1,087	750	296.66	-13.2%	4,168	5.8%	71.18	-17.9%	282.41	-1.2%
2014.1	96.0	2,549	201	674	1,082	729	285.89	7.0%	3,626	11.8%	78.85	-4.2%		
2014.2	90.0	2,769	217	895	1,082	968	349.36	17.8%	4,459	7.0%	78.36	10.1%	318.94	12.9%
2015.1	84.0	2,817	226	937	1,078	1,011	358.74	25.5%	4,471	23.3%	80.23	1.7%		
2015.2	78.0	3,098	213	912	1,078	983	317.42	-9.1%	4,617	3.6%	68.75	-12.3%	337.10	5.7%
2016.1	72.0	3,130	267	865	1,103	954	304.77	-15.0%	3,573	-20.1%	85.31	6.3%		
2016.2	66.0	3,270	264	1,152	1,103	1,271	388.75	22.5%	4,815	4.3%	80.74	17.4%	347.68	3.1%
2017.1	60.0	3,155	309	1,160	1,091	1,265	401.12	31.6%	4,095	14.6%	97.94	14.8%		
2017.2	54.0	3,203	222	812	1,091	886	276.67	-28.8%	3,991	-17.1%	69.32	-14.1%	338.42	-2.7%
2018.1	48.0	3,072	210	974	1,107	1,078	351.08	-12.5%	5,135	25.4%	68.37	-30.2%		
2018.2	42.0	3,168	239	1,143	1,107	1,266	399.67	44.5%	5,298	32.7%	75.44	8.8%	375.75	11.0%
2019.1	36.0	3,109	220	739	1,096	809	260.32	-25.9%	3,679	-28.4%	70.75	3.5%		
2019.2	30.0	3,201	240	1,159	1,096	1,270	396.73	-0.7%	5,289	-0.2%	75.02	-0.6%	329.52	-12.3%
2020.1	24.0	3,023	200	758	1,113	844	279.16	7.2%	4,213	14.5%	66.26	-6.4%		
2020.2	18.0	3,142	213	955	1,113	1,063	338.50	-14.7%	5,000	-5.5%	67.70	-9.7%	309.40	-6.1%
2021.1	12.0	3,127	236	960	1,155	1,110	354.85	27.1%	4,695	11.4%	75.58	14.1%		
2021.2	6.0	3,288	205	1,002	1,155	1,158	352.18	4.0%	5,646	12.9%	62.38	-7.9%	353.48	14.2%
Total		93,309	6,468	24,994		27,265								



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

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

(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	30,609	30,609	1.000	30,609	30,609	0
2002.2	234.0	35,595	35,595	1.000	35,595	35,595	0
2003.1	228.0	34,486	34,486	1.000	34,486	34,486	0
2003.2	222.0	33,315	33,315	1.000	33,315	33,315	0
2004.1	216.0	31,523	31,523	1.000	31,523	31,523	0
2004.2	210.0	34,184	34,184	1.000	34,184	34,163	21
2005.1	204.0	31,901	31,901	1.000	31,904	31,898	6
2005.2	198.0	38,925	38,925	1.000	38,929	38,917	11
2006.1	192.0	29,131	29,242	1.000	29,242	29,236	6
2006.2	186.0	38,648	38,648	1.000	38,648	38,645	3
2007.1	180.0	34,321	34,628	1.000	34,631	34,624	7
2007.2	174.0	42,951	44,152	1.000	44,156	44,154	2
2008.1	168.0	32,482	32,654	1.000	32,659	32,655	4
2008.2	162.0	41,442	41,442	1.000	41,448	41,459	(11)
2009.1	156.0	33,764	34,109	1.000	34,125	34,151	(26)
2009.2	150.0	45,538	47,519	1.003	47,679	47,618	61
2010.1	144.0	46,982	46,982	1.004	47,147	47,098	49
2010.2	138.0	50,452	50,580	1.003	50,712	50,502	210
2011.1	132.0	44,039	44,265	0.999	44,224	44,226	(2)
2011.2	126.0	57,736	58,163	0.999	58,109	58,233	(124)
2012.1	120.0	48,320	48,886	0.998	48,791	49,330	(539)
2012.2	114.0	59,384	60,264	0.999	60,223	60,544	(321)
2013.1	108.0	54,082	55,725	1.000	55,700	55,676	24
2013.2	102.0	57,970	60,313	0.998	60,205	60,565	(359)
2014.1	96.0	45,784	48,765	0.996	48,574	48,384	190
2014.2	90.0	52,607	56,408	0.990	55,820	56,049	(228)
2015.1	84.0	50,946	56,009	0.990	55,456	56,190	(734)
2015.2	78.0	61,098	71,487	0.984	70,323	70,674	(351)
2016.1	72.0	49,133	59,049	0.987	58,298	57,697	602
2016.2	66.0	50,229	62,730	0.980	61,476	60,795	680
2017.1	60.0	40,112	51,388	0.982	50,473	50,186	287
2017.2	54.0	41,271	57,166	0.981	56,086	56,504	(417)
2018.1	48.0	31,422	49,291	0.979	48,234	48,476	(242)
2018.2	42.0	35,298	59,441	0.987	58,671	58,058	613
2019.1	36.0	22,519	49,308	1.000	49,306	47,228	2,077
2019.2	30.0	18,506	55,255	1.021	56,415	56,941	(525)
2020.1	24.0	6,281	30,409	1.075	32,688	32,633	56
2020.2	18.0	4,213	37,992	1.129	42,905	43,168	(263)
2021.1	12.0	776	24,830	1.218	30,245	33,824	(3,579)
2021.2	6.0	159	25,345	1.928	48,863		
Total		1,498,137	1,792,986		1,822,079	1,776,030	(2,813)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 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	7,142	7,142	1.000	7,142	7,142	0
2002.2	234.0	7,770	7,770	1.000	7,770	7,770	0
2003.1	228.0	8,410	8,410	1.000	8,410	8,410	0
2003.2	222.0	6,774	6,774	1.000	6,774	6,774	0
2004.1	216.0	7,132	7,132	1.000	7,132	7,132	0
2004.2	210.0	7,166	7,166	1.000	7,166	7,166	0
2005.1	204.0	7,315	7,315	1.000	7,315	7,315	0
2005.2	198.0	8,181	8,181	1.000	8,181	8,181	0
2006.1	192.0	7,475	7,475	1.000	7,475	7,475	0
2006.2	186.0	8,255	8,255	1.000	8,255	8,255	(0)
2007.1	180.0	9,009	9,009	1.000	9,009	9,005	4
2007.2	174.0	9,277	9,402	1.000	9,399	9,420	(22)
2008.1	168.0	8,737	8,737	1.002	8,753	8,755	(2)
2008.2	162.0	10,367	10,367	1.002	10,387	10,388	(1)
2009.1	156.0	9,835	9,835	1.002	9,855	9,837	18
2009.2	150.0	11,263	11,263	1.000	11,265	11,267	(1)
2010.1	144.0	9,913	9,913	1.000	9,914	9,919	(5)
2010.2	138.0	12,225	12,225	1.000	12,226	12,230	(5)
2011.1	132.0	11,888	11,889	1.000	11,889	11,890	(2)
2011.2	126.0	13,368	13,368	1.000	13,368	13,370	(2)
2012.1	120.0	11,974	11,974	1.000	11,974	11,977	(3)
2012.2	114.0	15,305	15,305	1.000	15,304	15,429	(125)
2013.1	108.0	14,754	14,784	0.998	14,756	14,809	(54)
2013.2	102.0	17,817	17,817	1.000	17,813	17,843	(29)
2014.1	96.0	15,758	15,773	1.000	15,767	15,790	(22)
2014.2	90.0	16,839	16,845	1.000	16,842	16,877	(34)
2015.1	84.0	17,080	17,083	1.000	17,084	17,128	(45)
2015.2	78.0	18,326	18,396	1.001	18,411	18,444	(33)
2016.1	72.0	17,067	17,075	1.001	17,088	17,151	(63)
2016.2	66.0	17,641	17,666	1.003	17,710	17,737	(26)
2017.1	60.0	16,937	16,937	1.003	16,985	17,013	(28)
2017.2	54.0	17,576	17,576	1.003	17,620	17,713	(93)
2018.1	48.0	16,969	16,997	1.003	17,049	17,094	(45)
2018.2	42.0	18,900	18,949	1.003	19,001	19,233	(231)
2019.1	36.0	16,947	16,980	1.002	17,020	17,169	(149)
2019.2	30.0	18,495	18,787	1.002	18,818	18,708	110
2020.1	24.0	15,299	15,431	1.009	15,564	15,807	(243)
2020.2	18.0	16,545	16,888	1.022	17,263	18,025	(763)
2021.1	12.0	12,702	13,473	1.046	14,092	14,604	(512)
2021.2	6.0	11,228	18,062	1.067	19,271		
Total		505,659	514,425		517,116	500,251	(2,406)

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

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	3,294	3,294	1.000	3,294	3,294	0
2002.2	234.0	2,559	2,559	1.000	2,559	2,559	0
2003.1	228.0	2,620	2,620	1.000	2,620	2,620	0
2003.2	222.0	3,387	3,387	1.000	3,387	3,387	0
2004.1	216.0	2,922	2,922	1.000	2,922	2,922	0
2004.2	210.0	2,671	2,671	1.000	2,671	2,671	0
2005.1	204.0	2,862	2,862	1.000	2,862	2,862	0
2005.2	198.0	3,291	3,291	1.000	3,291	3,291	0
2006.1	192.0	2,507	2,507	1.000	2,507	2,507	0
2006.2	186.0	3,892	3,892	1.000	3,892	3,892	0
2007.1	180.0	3,735	3,735	1.000	3,735	3,735	0
2007.2	174.0	4,205	4,205	1.000	4,205	4,205	0
2008.1	168.0	3,941	3,941	1.000	3,941	3,941	0
2008.2	162.0	4,231	4,231	1.000	4,231	4,231	(0)
2009.1	156.0	3,760	3,760	1.000	3,760	3,760	0
2009.2	150.0	5,079	5,079	1.000	5,079	5,079	(1)
2010.1	144.0	6,606	6,813	1.000	6,813	6,813	0
2010.2	138.0	5,829	5,829	1.000	5,829	5,829	(0)
2011.1	132.0	5,292	5,292	1.000	5,292	5,292	0
2011.2	126.0	6,520	6,592	1.000	6,592	6,591	2
2012.1	120.0	5,776	5,950	1.000	5,950	5,946	4
2012.2	114.0	7,128	7,200	1.000	7,200	7,217	(17)
2013.1	108.0	6,484	6,485	1.002	6,499	6,561	(61)
2013.2	102.0	7,449	7,552	1.003	7,571	7,669	(98)
2014.1	96.0	7,137	7,171	1.004	7,198	7,264	(66)
2014.2	90.0	7,398	7,584	1.002	7,603	7,716	(113)
2015.1	84.0	8,265	8,524	1.006	8,576	8,734	(158)
2015.2	78.0	9,063	9,119	1.011	9,222	9,411	(189)
2016.1	72.0	8,186	8,503	1.017	8,651	8,511	140
2016.2	66.0	7,813	7,975	1.014	8,088	8,196	(108)
2017.1	60.0	6,865	7,366	1.016	7,487	7,658	(170)
2017.2	54.0	7,771	8,386	1.020	8,552	8,631	(78)
2018.1	48.0	6,818	7,268	1.002	7,285	7,388	(103)
2018.2	42.0	7,630	9,007	0.994	8,958	9,109	(152)
2019.1	36.0	6,606	7,923	0.980	7,762	7,599	164
2019.2	30.0	6,680	9,386	0.955	8,963	8,794	169
2020.1	24.0	3,250	5,555	0.958	5,320	4,846	474
2020.2	18.0	3,765	6,893	0.954	6,579	6,528	51
2021.1	12.0	1,835	5,341	0.956	5,103	5,034	70
2021.2	6.0	624	8,063	0.954	7,693		
Total		205,746	230,735		229,743	222,293	(242)

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

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	839	839	1.000	839	839	0
2002.2	234.0	1,134	1,134	1.000	1,134	1,134	0
2003.1	228.0	1,189	1,189	1.000	1,189	1,189	0
2003.2	222.0	795	795	1.000	795	795	0
2004.1	216.0	1,042	1,042	1.000	1,042	1,042	(1)
2004.2	210.0	1,246	1,246	1.000	1,246	1,247	(1)
2005.1	204.0	829	829	1.000	829	829	0
2005.2	198.0	1,516	1,519	1.000	1,519	1,519	(0)
2006.1	192.0	1,223	1,230	1.000	1,230	1,230	0
2006.2	186.0	1,482	1,483	1.000	1,483	1,485	(2)
2007.1	180.0	1,787	1,787	1.000	1,787	1,787	0
2007.2	174.0	1,443	1,443	1.000	1,443	1,443	0
2008.1	168.0	1,237	1,237	1.000	1,237	1,237	(0)
2008.2	162.0	948	948	1.000	948	949	(1)
2009.1	156.0	1,189	1,189	1.000	1,189	1,189	0
2009.2	150.0	1,521	1,536	1.000	1,536	1,536	0
2010.1	144.0	1,353	1,353	1.000	1,353	1,353	0
2010.2	138.0	2,082	2,625	1.000	2,625	2,524	102
2011.1	132.0	1,202	1,202	1.000	1,202	1,202	0
2011.2	126.0	1,713	1,713	1.000	1,713	1,742	(29)
2012.1	120.0	1,380	1,380	1.016	1,403	1,381	22
2012.2	114.0	2,178	2,178	1.012	2,203	2,223	(19)
2013.1	108.0	1,833	1,833	1.004	1,840	1,830	10
2013.2	102.0	1,966	2,021	0.998	2,017	2,012	5
2014.1	96.0	2,979	3,253	0.990	3,221	3,132	89
2014.2	90.0	1,230	1,538	0.997	1,534	1,508	26
2015.1	84.0	2,113	2,521	0.985	2,485	2,455	30
2015.2	78.0	2,177	2,439	0.974	2,375	2,383	(8)
2016.1	72.0	2,248	3,075	0.946	2,909	2,718	191
2016.2	66.0	1,433	1,782	0.962	1,715	1,775	(60)
2017.1	60.0	1,235	1,448	0.955	1,383	1,432	(49)
2017.2	54.0	1,510	1,865	0.938	1,750	1,674	76
2018.1	48.0	902	1,523	0.914	1,391	1,431	(39)
2018.2	42.0	1,313	2,378	0.919	2,186	2,252	(66)
2019.1	36.0	735	2,328	0.930	2,165	1,990	175
2019.2	30.0	837	1,765	0.955	1,686	1,694	(8)
2020.1	24.0	686	1,341	1.093	1,465	1,357	108
2020.2	18.0	611	1,986	1.193	2,369	2,360	9
2021.1	12.0	172	907	1.316	1,193	985	208
2021.2	6.0	173	1,004	2.088	2,097		
Total		53,485	64,908		65,727	62,864	766

Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

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	8,322	8,322	1.000	8,322	8,322	0
2002.2	234.0	10,436	10,436	1.000	10,436	10,436	0
2003.1	228.0	9,603	9,603	1.000	9,603	9,603	0
2003.2	222.0	9,707	9,707	1.000	9,707	9,707	0
2004.1	216.0	9,617	9,617	1.000	9,617	9,617	0
2004.2	210.0	11,772	11,772	1.000	11,772	11,772	0
2005.1	204.0	9,603	9,603	1.000	9,603	9,603	0
2005.2	198.0	11,857	11,857	1.000	11,857	11,857	0
2006.1	192.0	10,294	10,294	1.000	10,294	10,294	0
2006.2	186.0	12,664	12,664	1.000	12,664	12,664	0
2007.1	180.0	12,487	12,487	1.000	12,487	12,487	0
2007.2	174.0	13,883	13,883	1.000	13,883	13,882	1
2008.1	168.0	12,345	12,345	1.000	12,344	12,344	1
2008.2	162.0	15,254	15,254	1.000	15,253	15,253	(0)
2009.1	156.0	13,962	13,962	1.000	13,961	13,960	1
2009.2	150.0	16,155	16,155	1.000	16,153	16,154	(1)
2010.1	144.0	13,984	13,984	1.000	13,983	13,982	1
2010.2	138.0	17,089	17,089	1.000	17,087	17,112	(24)
2011.1	132.0	15,197	15,197	1.000	15,193	15,197	(5)
2011.2	126.0	19,211	19,211	1.000	19,207	19,212	(5)
2012.1	120.0	17,146	17,163	1.000	17,160	17,165	(5)
2012.2	114.0	21,052	21,052	1.000	21,047	21,053	(6)
2013.1	108.0	19,342	19,342	1.000	19,336	19,342	(6)
2013.2	102.0	22,216	22,216	1.000	22,209	22,214	(5)
2014.1	96.0	22,132	22,132	1.000	22,125	22,130	(5)
2014.2	90.0	23,405	23,405	1.000	23,398	23,403	(6)
2015.1	84.0	23,980	23,979	1.000	23,970	23,976	(6)
2015.2	78.0	26,201	26,201	1.000	26,191	26,202	(11)
2016.1	72.0	24,675	24,677	1.000	24,667	24,671	(4)
2016.2	66.0	27,525	27,531	1.000	27,521	27,487	34
2017.1	60.0	23,450	23,457	1.000	23,453	23,451	2
2017.2	54.0	24,762	24,766	1.000	24,760	24,757	4
2018.1	48.0	22,802	22,811	1.000	22,806	22,800	7
2018.2	42.0	26,621	26,644	0.999	26,627	26,609	18
2019.1	36.0	24,525	24,556	0.999	24,533	24,491	42
2019.2	30.0	26,106	26,151	0.998	26,088	25,836	252
2020.1	24.0	18,205	18,262	0.990	18,071	17,719	352
2020.2	18.0	20,018	20,379	0.972	19,818	18,539	1,279
2021.1	12.0	16,793	17,771	0.918	16,305	15,702	603
2021.2	6.0	14,711	22,183	0.917	20,340		
Total		699,107	708,121		703,853	681,006	2,507

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

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	4,181	4,181	1.000	4,181	4,181	0
2002.2	234.0	4,619	4,619	1.000	4,619	4,619	0
2003.1	228.0	3,778	3,778	1.000	3,778	3,778	0
2003.2	222.0	4,031	4,031	1.000	4,031	4,031	0
2004.1	216.0	3,964	3,964	1.000	3,964	3,964	0
2004.2	210.0	4,203	4,203	1.000	4,203	4,203	0
2005.1	204.0	4,074	4,074	1.000	4,074	4,074	0
2005.2	198.0	4,917	4,917	1.000	4,917	4,917	0
2006.1	192.0	4,357	4,357	1.000	4,357	4,357	0
2006.2	186.0	4,602	4,602	1.000	4,602	4,602	0
2007.1	180.0	4,451	4,451	1.000	4,451	4,451	0
2007.2	174.0	6,075	6,075	1.000	6,075	6,075	0
2008.1	168.0	4,915	4,915	1.000	4,915	4,915	0
2008.2	162.0	6,261	6,261	1.000	6,261	6,261	0
2009.1	156.0	6,311	6,311	1.000	6,311	6,311	0
2009.2	150.0	7,513	7,513	1.000	7,513	7,513	0
2010.1	144.0	6,867	6,867	1.000	6,867	6,867	(0)
2010.2	138.0	10,317	10,317	1.000	10,317	10,317	(0)
2011.1	132.0	7,741	7,741	1.000	7,741	7,741	(0)
2011.2	126.0	9,666	9,666	1.000	9,666	9,666	(0)
2012.1	120.0	8,544	8,544	1.000	8,544	8,541	2
2012.2	114.0	10,907	10,907	1.000	10,904	10,904	(0)
2013.1	108.0	9,713	9,713	1.000	9,711	9,712	(1)
2013.2	102.0	10,480	10,480	1.000	10,477	10,478	(1)
2014.1	96.0	11,245	11,245	1.000	11,242	11,243	(1)
2014.2	90.0	11,944	11,944	1.000	11,940	11,941	(1)
2015.1	84.0	10,970	10,970	1.000	10,966	10,967	(1)
2015.2	78.0	13,282	13,282	1.000	13,278	13,279	(1)
2016.1	72.0	12,994	12,994	1.000	12,991	12,991	(0)
2016.2	66.0	13,560	13,560	1.000	13,556	13,560	(4)
2017.1	60.0	19,745	19,746	1.000	19,741	19,742	(1)
2017.2	54.0	13,433	13,433	1.000	13,430	13,432	(1)
2018.1	48.0	13,562	13,562	1.000	13,560	13,559	1
2018.2	42.0	14,758	14,759	1.000	14,755	14,745	10
2019.1	36.0	12,173	12,173	1.000	12,168	12,163	5
2019.2	30.0	13,051	13,061	1.000	13,056	13,028	28
2020.1	24.0	11,389	11,410	1.000	11,404	11,442	(38)
2020.2	18.0	14,140	14,279	1.000	14,284	14,257	27
2021.1	12.0	11,200	11,704	1.008	11,795	11,591	205
2021.2	6.0	11,029	13,452	1.143	15,381		
Total		360,958	364,056		366,025	350,415	228

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

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)	
Accident Semester	Maturity (in Months)	Reported Incurred Claim Amount and ALAE: Development Method				Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
		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			
2002.1	240.0	251	251	1.000	251	251	0	
2002.2	234.0	434	434	1.000	434	434	0	
2003.1	228.0	217	217	1.000	217	217	0	
2003.2	222.0	249	249	1.000	249	249	0	
2004.1	216.0	237	237	1.000	237	237	0	
2004.2	210.0	409	409	1.000	409	409	0	
2005.1	204.0	264	264	1.000	264	264	0	
2005.2	198.0	260	260	1.000	260	260	0	
2006.1	192.0	338	338	1.000	338	338	0	
2006.2	186.0	336	336	1.000	336	336	0	
2007.1	180.0	321	321	1.000	321	321	0	
2007.2	174.0	341	341	1.000	341	341	0	
2008.1	168.0	450	450	1.000	450	450	0	
2008.2	162.0	518	518	1.000	518	518	0	
2009.1	156.0	327	327	1.000	327	327	0	
2009.2	150.0	239	239	1.000	239	239	0	
2010.1	144.0	519	519	1.000	519	519	0	
2010.2	138.0	665	665	1.000	665	665	0	
2011.1	132.0	443	443	1.000	443	443	0	
2011.2	126.0	580	580	1.000	580	580	0	
2012.1	120.0	477	477	1.000	477	477	0	
2012.2	114.0	750	750	1.000	750	737	12	
2013.1	108.0	579	579	1.000	579	578	1	
2013.2	102.0	690	690	1.000	690	689	2	
2014.1	96.0	674	674	1.000	674	672	2	
2014.2	90.0	895	895	1.000	895	892	2	
2015.1	84.0	937	937	1.000	937	935	2	
2015.2	78.0	912	912	1.000	912	910	2	
2016.1	72.0	865	865	1.000	865	863	2	
2016.2	66.0	1,152	1,152	1.000	1,152	1,156	(3)	
2017.1	60.0	1,154	1,154	1.005	1,160	1,159	0	
2017.2	54.0	783	808	1.005	812	812	(0)	
2018.1	48.0	969	969	1.005	974	975	(1)	
2018.2	42.0	1,136	1,136	1.006	1,143	1,142	1	
2019.1	36.0	730	735	1.005	739	737	1	
2019.2	30.0	1,146	1,154	1.005	1,159	1,147	12	
2020.1	24.0	744	759	0.999	758	748	10	
2020.2	18.0	879	981	0.974	955	921	34	
2021.1	12.0	756	1,031	0.931	960	911	49	
2021.2	6.0	687	1,143	0.877	1,002			
Total		24,316	25,201		24,994	23,863	129	

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2002.1	240.0	903	1.000	903	903	0
2002.2	234.0	1,023	1.000	1,023	1,023	0
2003.1	228.0	997	1.000	997	997	0
2003.2	222.0	921	1.000	921	921	0
2004.1	216.0	859	1.000	859	859	0
2004.2	210.0	917	1.000	917	917	(0)
2005.1	204.0	804	1.000	804	804	(0)
2005.2	198.0	933	1.000	933	933	(0)
2006.1	192.0	780	1.000	780	780	(0)
2006.2	186.0	930	1.000	930	930	(0)
2007.1	180.0	839	1.000	839	839	(0)
2007.2	174.0	888	1.000	888	887	1
2008.1	168.0	773	1.000	773	773	0
2008.2	162.0	977	1.000	977	977	0
2009.1	156.0	809	1.000	809	809	(0)
2009.2	150.0	991	1.000	991	991	0
2010.1	144.0	916	1.000	916	916	1
2010.2	138.0	1,017	1.000	1,017	1,017	0
2011.1	132.0	914	1.000	914	914	(0)
2011.2	126.0	1,089	1.000	1,089	1,088	1
2012.1	120.0	961	0.999	960	959	1
2012.2	114.0	1,125	0.999	1,124	1,122	3
2013.1	108.0	1,071	0.999	1,070	1,070	(1)
2013.2	102.0	1,166	0.999	1,165	1,161	4
2014.1	96.0	1,021	0.999	1,020	1,014	6
2014.2	90.0	1,095	0.999	1,094	1,088	6
2015.1	84.0	1,036	0.999	1,035	1,031	4
2015.2	78.0	1,083	0.997	1,080	1,075	4
2016.1	72.0	949	0.993	943	934	9
2016.2	66.0	1,095	0.990	1,084	1,080	4
2017.1	60.0	871	0.989	861	861	1
2017.2	54.0	958	0.984	943	939	3
2018.1	48.0	824	0.985	811	805	7
2018.2	42.0	893	0.983	878	869	9
2019.1	36.0	772	0.983	759	747	12
2019.2	30.0	906	0.987	894	900	(5)
2020.1	24.0	579	0.998	578	566	11
2020.2	18.0	698	1.005	701	695	7
2021.1	12.0	550	1.003	552	531	21
2021.2	6.0	618	1.168	722		
Total		36,551		36,555	35,727	107

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2002.1	240.0	2,667	1.000	2,667	2,667	0
2002.2	234.0	2,641	1.000	2,641	2,641	0
2003.1	228.0	2,891	1.000	2,891	2,891	0
2003.2	222.0	2,408	1.000	2,408	2,408	0
2004.1	216.0	2,801	1.000	2,801	2,801	0
2004.2	210.0	2,561	1.000	2,561	2,561	0
2005.1	204.0	2,659	1.000	2,659	2,659	0
2005.2	198.0	2,828	1.000	2,828	2,828	0
2006.1	192.0	2,754	1.000	2,754	2,754	0
2006.2	186.0	2,963	1.000	2,963	2,963	0
2007.1	180.0	3,129	1.000	3,129	3,129	0
2007.2	174.0	2,775	1.000	2,775	2,774	1
2008.1	168.0	2,674	1.000	2,674	2,674	(0)
2008.2	162.0	3,014	1.000	3,014	3,014	0
2009.1	156.0	3,071	1.000	3,071	3,071	0
2009.2	150.0	3,540	1.000	3,540	3,540	0
2010.1	144.0	3,183	1.000	3,183	3,183	0
2010.2	138.0	3,705	1.000	3,705	3,705	0
2011.1	132.0	3,594	1.000	3,594	3,594	0
2011.2	126.0	3,883	1.000	3,883	3,883	0
2012.1	120.0	3,545	1.000	3,545	3,545	0
2012.2	114.0	3,944	1.000	3,944	3,943	1
2013.1	108.0	3,789	1.000	3,788	3,788	0
2013.2	102.0	4,220	1.000	4,219	4,219	0
2014.1	96.0	3,924	1.000	3,923	3,923	0
2014.2	90.0	3,979	1.000	3,978	3,978	0
2015.1	84.0	4,048	1.000	4,047	4,047	0
2015.2	78.0	3,978	1.000	3,977	3,976	1
2016.1	72.0	3,683	1.000	3,682	3,682	1
2016.2	66.0	3,901	1.000	3,900	3,899	1
2017.1	60.0	3,623	1.000	3,623	3,623	(1)
2017.2	54.0	3,685	1.000	3,684	3,684	(0)
2018.1	48.0	3,425	1.000	3,424	3,422	1
2018.2	42.0	3,655	1.000	3,653	3,654	(1)
2019.1	36.0	3,140	1.000	3,139	3,143	(4)
2019.2	30.0	3,460	0.999	3,455	3,505	(50)
2020.1	24.0	2,806	0.997	2,798	2,818	(21)
2020.2	18.0	3,028	1.003	3,036	3,064	(28)
2021.1	12.0	2,649	1.007	2,668	2,567	101
2021.2	6.0	3,234	1.037	3,354		
Total		131,457		131,581	128,219	7

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2002.1	240.0	671	1.000	671	671	0
2002.2	234.0	699	1.000	699	699	0
2003.1	228.0	719	1.000	719	719	0
2003.2	222.0	674	1.000	674	674	0
2004.1	216.0	636	1.000	636	636	0
2004.2	210.0	693	1.000	693	693	0
2005.1	204.0	648	1.000	648	648	0
2005.2	198.0	729	1.000	729	729	0
2006.1	192.0	607	1.000	607	607	0
2006.2	186.0	758	1.000	758	758	0
2007.1	180.0	695	1.000	695	695	0
2007.2	174.0	755	1.000	755	755	0
2008.1	168.0	687	1.000	687	687	0
2008.2	162.0	825	1.000	825	825	0
2009.1	156.0	716	1.000	716	716	0
2009.2	150.0	949	1.000	949	949	0
2010.1	144.0	858	1.000	858	858	0
2010.2	138.0	1,009	1.000	1,009	1,009	0
2011.1	132.0	846	1.000	846	846	0
2011.2	126.0	1,129	1.000	1,129	1,129	0
2012.1	120.0	964	1.000	964	964	0
2012.2	114.0	1,158	1.000	1,158	1,158	(0)
2013.1	108.0	1,046	1.000	1,046	1,047	(1)
2013.2	102.0	1,202	0.999	1,201	1,202	(1)
2014.1	96.0	1,062	0.999	1,061	1,063	(1)
2014.2	90.0	1,239	0.999	1,238	1,240	(2)
2015.1	84.0	1,156	0.999	1,155	1,157	(2)
2015.2	78.0	1,237	0.999	1,236	1,238	(1)
2016.1	72.0	1,121	0.999	1,120	1,121	(1)
2016.2	66.0	1,266	0.998	1,264	1,265	(2)
2017.1	60.0	1,037	0.998	1,035	1,034	1
2017.2	54.0	1,183	0.996	1,178	1,182	(4)
2018.1	48.0	970	0.995	965	968	(3)
2018.2	42.0	1,159	0.994	1,152	1,148	4
2019.1	36.0	1,004	0.991	995	981	14
2019.2	30.0	1,140	0.991	1,130	1,115	15
2020.1	24.0	718	0.994	713	702	11
2020.2	18.0	986	0.995	981	956	25
2021.1	12.0	795	0.974	775	739	35
2021.2	6.0	1,192	0.894	1,066		
Total		36,938		36,735	35,581	88

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2002.1	240.0	54	1.000	54	54	0
2002.2	234.0	54	1.000	54	54	0
2003.1	228.0	66	1.000	66	66	0
2003.2	222.0	44	1.000	44	44	0
2004.1	216.0	60	1.000	60	60	0
2004.2	210.0	39	1.000	39	39	0
2005.1	204.0	64	1.000	64	64	0
2005.2	198.0	77	1.000	77	77	0
2006.1	192.0	58	1.000	58	58	0
2006.2	186.0	67	1.000	67	67	0
2007.1	180.0	55	1.000	55	55	0
2007.2	174.0	69	1.000	69	69	0
2008.1	168.0	48	1.000	48	48	0
2008.2	162.0	56	1.000	56	56	0
2009.1	156.0	69	1.000	69	69	0
2009.2	150.0	68	1.000	68	68	0
2010.1	144.0	75	1.000	75	75	0
2010.2	138.0	83	1.000	83	82	1
2011.1	132.0	73	1.000	73	73	0
2011.2	126.0	67	1.000	67	67	0
2012.1	120.0	58	1.000	58	58	0
2012.2	114.0	90	0.998	90	90	0
2013.1	108.0	72	0.998	72	71	1
2013.2	102.0	79	0.989	78	78	0
2014.1	96.0	102	0.986	101	100	0
2014.2	90.0	67	0.986	66	66	0
2015.1	84.0	102	0.984	100	101	(1)
2015.2	78.0	83	0.977	81	81	0
2016.1	72.0	76	0.974	74	74	0
2016.2	66.0	59	0.975	58	57	0
2017.1	60.0	53	0.976	52	51	1
2017.2	54.0	55	0.968	53	52	1
2018.1	48.0	59	0.966	57	57	(0)
2018.2	42.0	69	0.970	67	68	(1)
2019.1	36.0	55	0.978	54	55	(1)
2019.2	30.0	50	0.984	49	50	(1)
2020.1	24.0	49	1.022	50	52	(2)
2020.2	18.0	59	1.067	63	61	2
2021.1	12.0	37	1.098	41	35	6
2021.2	6.0	41	1.351	55		
Total		2,561		2,564	2,502	7

Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2002.1	240.0	2,247	1.000	2,247	2,247	0
2002.2	234.0	2,471	1.000	2,471	2,471	0
2003.1	228.0	2,545	1.000	2,545	2,545	0
2003.2	222.0	2,193	1.000	2,193	2,193	0
2004.1	216.0	2,514	1.000	2,514	2,514	0
2004.2	210.0	2,553	1.000	2,553	2,553	0
2005.1	204.0	2,569	1.000	2,569	2,569	0
2005.2	198.0	2,725	1.000	2,725	2,725	0
2006.1	192.0	2,818	1.000	2,818	2,818	0
2006.2	186.0	3,079	1.000	3,079	3,079	0
2007.1	180.0	3,590	1.000	3,590	3,590	0
2007.2	174.0	3,156	1.000	3,156	3,156	0
2008.1	168.0	3,214	1.000	3,214	3,214	0
2008.2	162.0	3,474	1.000	3,474	3,474	0
2009.1	156.0	3,694	1.000	3,694	3,694	0
2009.2	150.0	4,113	1.000	4,113	4,113	(0)
2010.1	144.0	3,813	1.000	3,813	3,813	(0)
2010.2	138.0	4,171	1.000	4,171	4,173	(2)
2011.1	132.0	4,213	1.000	4,213	4,214	(1)
2011.2	126.0	4,626	1.000	4,625	4,626	(1)
2012.1	120.0	4,405	1.000	4,404	4,406	(1)
2012.2	114.0	4,855	1.000	4,854	4,855	(1)
2013.1	108.0	4,867	1.000	4,866	4,867	(1)
2013.2	102.0	5,191	1.000	5,190	5,190	0
2014.1	96.0	5,276	1.000	5,275	5,275	(0)
2014.2	90.0	4,667	1.000	4,666	4,666	(0)
2015.1	84.0	5,019	1.000	5,018	5,019	(1)
2015.2	78.0	4,605	1.000	4,604	4,605	(1)
2016.1	72.0	4,509	1.000	4,508	4,508	(1)
2016.2	66.0	4,476	1.000	4,475	4,474	1
2017.1	60.0	4,423	1.000	4,421	4,420	1
2017.2	54.0	4,195	0.999	4,192	4,192	0
2018.1	48.0	4,062	0.999	4,059	4,057	2
2018.2	42.0	4,350	0.999	4,345	4,340	5
2019.1	36.0	4,145	0.999	4,139	4,131	8
2019.2	30.0	4,173	0.998	4,163	4,150	13
2020.1	24.0	3,219	0.995	3,202	3,159	43
2020.2	18.0	2,975	0.985	2,929	2,805	125
2021.1	12.0	2,910	0.952	2,770	2,688	82
2021.2	6.0	3,305	0.951	3,144		
Total		149,405		149,001	145,587	270

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2002.1	240.0	5,734	1.000	5,734	5,734	0
2002.2	234.0	4,966	1.000	4,966	4,966	0
2003.1	228.0	4,834	1.000	4,834	4,834	0
2003.2	222.0	4,081	1.000	4,081	4,081	0
2004.1	216.0	4,453	1.000	4,453	4,453	0
2004.2	210.0	3,958	1.000	3,958	3,958	0
2005.1	204.0	4,430	1.000	4,430	4,430	0
2005.2	198.0	4,307	1.000	4,307	4,307	0
2006.1	192.0	5,073	1.000	5,073	5,073	0
2006.2	186.0	4,316	1.000	4,316	4,316	0
2007.1	180.0	5,111	1.000	5,111	5,111	0
2007.2	174.0	4,883	1.000	4,883	4,883	0
2008.1	168.0	5,353	1.000	5,353	5,353	0
2008.2	162.0	5,433	1.000	5,433	5,433	0
2009.1	156.0	6,849	1.000	6,849	6,849	0
2009.2	150.0	6,316	1.000	6,316	6,316	0
2010.1	144.0	7,391	1.000	7,391	7,391	0
2010.2	138.0	7,961	1.000	7,961	7,961	0
2011.1	132.0	8,544	1.000	8,544	8,544	0
2011.2	126.0	8,540	1.000	8,540	8,539	1
2012.1	120.0	9,200	1.000	9,200	9,200	0
2012.2	114.0	8,728	1.000	8,728	8,728	0
2013.1	108.0	9,414	1.000	9,414	9,414	0
2013.2	102.0	8,641	1.000	8,641	8,641	0
2014.1	96.0	10,425	1.000	10,425	10,425	0
2014.2	90.0	8,743	1.000	8,743	8,743	0
2015.1	84.0	10,931	1.000	10,931	10,931	0
2015.2	78.0	9,119	1.000	9,119	9,119	0
2016.1	72.0	11,524	1.000	11,524	11,524	0
2016.2	66.0	8,897	1.000	8,897	8,897	0
2017.1	60.0	13,258	1.000	13,258	13,259	(1)
2017.2	54.0	9,031	1.000	9,032	9,032	0
2018.1	48.0	10,132	1.000	10,133	10,132	1
2018.2	42.0	8,733	1.000	8,734	8,726	8
2019.1	36.0	9,196	1.000	9,199	9,193	6
2019.2	30.0	8,285	1.001	8,291	8,293	(2)
2020.1	24.0	7,794	1.002	7,810	7,808	2
2020.2	18.0	8,576	1.005	8,620	8,641	(21)
2021.1	12.0	7,839	1.025	8,032	8,419	(387)
2021.2	6.0	6,383	1.228	7,836		
Total		297,382		299,101	291,656	(391)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-		Prior	Difference
			Ultimate Development Factors	Selected Ultimate Claim Counts		
2002.1	240.0	86	1.000	86	86	0
2002.2	234.0	77	1.000	77	77	0
2003.1	228.0	74	1.000	74	74	0
2003.2	222.0	42	1.000	42	42	0
2004.1	216.0	73	1.000	73	73	0
2004.2	210.0	82	1.000	82	82	0
2005.1	204.0	77	1.000	77	77	0
2005.2	198.0	99	1.000	99	99	0
2006.1	192.0	91	1.000	91	91	0
2006.2	186.0	100	1.000	100	100	0
2007.1	180.0	115	1.000	115	115	0
2007.2	174.0	86	1.000	86	86	0
2008.1	168.0	99	1.000	99	99	0
2008.2	162.0	87	1.000	87	87	0
2009.1	156.0	102	1.000	102	102	0
2009.2	150.0	103	1.000	103	103	0
2010.1	144.0	126	1.000	126	126	0
2010.2	138.0	176	1.000	176	176	0
2011.1	132.0	159	1.000	159	159	0
2011.2	126.0	176	1.000	176	176	0
2012.1	120.0	176	1.000	176	176	0
2012.2	114.0	205	1.000	205	205	0
2013.1	108.0	194	1.000	194	194	0
2013.2	102.0	180	1.000	180	180	0
2014.1	96.0	201	1.000	201	201	0
2014.2	90.0	217	1.000	217	217	0
2015.1	84.0	226	1.000	226	226	0
2015.2	78.0	213	1.000	213	213	0
2016.1	72.0	267	1.000	267	267	0
2016.2	66.0	264	1.000	264	264	0
2017.1	60.0	309	1.000	309	309	0
2017.2	54.0	222	1.000	222	222	0
2018.1	48.0	210	1.000	210	210	0
2018.2	42.0	239	1.000	239	238	1
2019.1	36.0	220	1.000	220	220	0
2019.2	30.0	240	1.001	240	241	(1)
2020.1	24.0	200	1.001	200	199	1
2020.2	18.0	214	0.994	213	208	4
2021.1	12.0	238	0.993	236	221	16
2021.2	6.0	202	1.015	205		
Total		6,467		6,468	6,242	21

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	2006.1	-0.001 (CI = +/-0.014; p = 0.857)	-0.032	-0.12%
Loss Cost	2006.2	-0.005 (CI = +/-0.014; p = 0.493)	-0.018	-0.47%
Loss Cost	2007.1	-0.006 (CI = +/-0.015; p = 0.430)	-0.013	-0.57%
Loss Cost	2007.2	-0.008 (CI = +/-0.016; p = 0.285)	0.007	-0.82%
Loss Cost	2008.1	-0.008 (CI = +/-0.017; p = 0.328)	0.000	-0.81%
Loss Cost	2008.2	-0.013 (CI = +/-0.017; p = 0.130)	0.053	-1.28%
Loss Cost	2009.1	-0.015 (CI = +/-0.018; p = 0.090)	0.078	-1.53%
Loss Cost	2009.2	-0.022 (CI = +/-0.017; p = 0.015)	0.199	-2.20%
Loss Cost	2010.1	-0.025 (CI = +/-0.019; p = 0.013)	0.216	-2.43%
Loss Cost	2010.2	-0.028 (CI = +/-0.020; p = 0.010)	0.243	-2.72%
Loss Cost	2011.1	-0.030 (CI = +/-0.022; p = 0.009)	0.263	-3.00%
Loss Cost	2011.2	-0.037 (CI = +/-0.022; p = 0.002)	0.363	-3.67%
Loss Cost	2012.1	-0.039 (CI = +/-0.025; p = 0.004)	0.344	-3.81%
Loss Cost	2012.2	-0.045 (CI = +/-0.026; p = 0.002)	0.401	-4.39%
Loss Cost	2013.1	-0.046 (CI = +/-0.029; p = 0.004)	0.369	-4.49%
Loss Cost	2013.2	-0.049 (CI = +/-0.033; p = 0.007)	0.357	-4.76%
Loss Cost	2014.1	-0.050 (CI = +/-0.038; p = 0.013)	0.320	-4.87%
Loss Cost	2014.2	-0.061 (CI = +/-0.040; p = 0.006)	0.411	-5.94%
Loss Cost	2015.1	-0.070 (CI = +/-0.045; p = 0.006)	0.444	-6.75%
Loss Cost	2015.2	-0.080 (CI = +/-0.051; p = 0.006)	0.471	-7.66%
Loss Cost	2016.1	-0.074 (CI = +/-0.061; p = 0.022)	0.364	-7.11%
Loss Cost	2016.2	-0.076 (CI = +/-0.074; p = 0.046)	0.305	-7.32%
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.824	+3.35%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.809	+3.22%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.790	+3.19%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.768	+3.11%
Severity	2008.1	0.032 (CI = +/-0.007; p = 0.000)	0.789	+3.30%
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	0.764	+3.22%
Severity	2009.1	0.030 (CI = +/-0.007; p = 0.000)	0.736	+3.10%
Severity	2009.2	0.029 (CI = +/-0.008; p = 0.000)	0.705	+2.90%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.678	+2.90%
Severity	2010.2	0.030 (CI = +/-0.009; p = 0.000)	0.668	+3.00%
Severity	2011.1	0.030 (CI = +/-0.010; p = 0.000)	0.637	+3.01%
Severity	2011.2	0.028 (CI = +/-0.011; p = 0.000)	0.586	+2.87%
Severity	2012.1	0.029 (CI = +/-0.012; p = 0.000)	0.566	+2.97%
Severity	2012.2	0.029 (CI = +/-0.013; p = 0.000)	0.521	+2.95%
Severity	2013.1	0.030 (CI = +/-0.015; p = 0.001)	0.503	+3.07%
Severity	2013.2	0.030 (CI = +/-0.017; p = 0.002)	0.458	+3.09%
Severity	2014.1	0.030 (CI = +/-0.019; p = 0.006)	0.393	+3.01%
Severity	2014.2	0.023 (CI = +/-0.020; p = 0.029)	0.262	+2.29%
Severity	2015.1	0.016 (CI = +/-0.021; p = 0.127)	0.115	+1.60%
Severity	2015.2	0.008 (CI = +/-0.022; p = 0.421)	-0.026	+0.85%
Severity	2016.1	0.014 (CI = +/-0.025; p = 0.246)	0.045	+1.41%
Severity	2016.2	0.019 (CI = +/-0.030; p = 0.177)	0.103	+1.95%
Frequency	2006.1	-0.034 (CI = +/-0.010; p = 0.000)	0.600	-3.36%
Frequency	2006.2	-0.036 (CI = +/-0.010; p = 0.000)	0.624	-3.58%
Frequency	2007.1	-0.037 (CI = +/-0.011; p = 0.000)	0.611	-3.65%
Frequency	2007.2	-0.039 (CI = +/-0.012; p = 0.000)	0.616	-3.81%
Frequency	2008.1	-0.041 (CI = +/-0.012; p = 0.000)	0.617	-3.97%
Frequency	2008.2	-0.045 (CI = +/-0.012; p = 0.000)	0.672	-4.36%
Frequency	2009.1	-0.046 (CI = +/-0.013; p = 0.000)	0.663	-4.49%
Frequency	2009.2	-0.051 (CI = +/-0.013; p = 0.000)	0.726	-4.95%
Frequency	2010.1	-0.053 (CI = +/-0.014; p = 0.000)	0.729	-5.18%
Frequency	2010.2	-0.057 (CI = +/-0.014; p = 0.000)	0.755	-5.55%
Frequency	2011.1	-0.060 (CI = +/-0.015; p = 0.000)	0.761	-5.84%
Frequency	2011.2	-0.066 (CI = +/-0.015; p = 0.000)	0.805	-6.36%
Frequency	2012.1	-0.068 (CI = +/-0.016; p = 0.000)	0.798	-6.58%
Frequency	2012.2	-0.074 (CI = +/-0.016; p = 0.000)	0.831	-7.13%
Frequency	2013.1	-0.076 (CI = +/-0.018; p = 0.000)	0.820	-7.34%
Frequency	2013.2	-0.079 (CI = +/-0.020; p = 0.000)	0.811	-7.62%
Frequency	2014.1	-0.080 (CI = +/-0.023; p = 0.000)	0.781	-7.64%
Frequency	2014.2	-0.084 (CI = +/-0.026; p = 0.000)	0.774	-8.04%
Frequency	2015.1	-0.086 (CI = +/-0.030; p = 0.000)	0.745	-8.22%
Frequency	2015.2	-0.088 (CI = +/-0.035; p = 0.000)	0.710	-8.44%
Frequency	2016.1	-0.088 (CI = +/-0.042; p = 0.001)	0.651	-8.41%
Frequency	2016.2	-0.095 (CI = +/-0.050; p = 0.002)	0.637	-9.09%

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	2006.1	-0.002 (CI = +/-0.012; p = 0.709)	-0.170 (CI = +/-0.110; p = 0.004)	0.205	-0.22%
Loss Cost	2006.2	-0.005 (CI = +/-0.012; p = 0.442)	-0.157 (CI = +/-0.110; p = 0.007)	0.192	-0.47%
Loss Cost	2007.1	-0.007 (CI = +/-0.013; p = 0.285)	-0.169 (CI = +/-0.112; p = 0.005)	0.224	-0.69%
Loss Cost	2007.2	-0.008 (CI = +/-0.014; p = 0.230)	-0.162 (CI = +/-0.115; p = 0.008)	0.219	-0.82%
Loss Cost	2008.1	-0.009 (CI = +/-0.015; p = 0.203)	-0.168 (CI = +/-0.119; p = 0.008)	0.220	-0.93%
Loss Cost	2008.2	-0.013 (CI = +/-0.015; p = 0.094)	-0.152 (CI = +/-0.119; p = 0.014)	0.235	-1.28%
Loss Cost	2009.1	-0.017 (CI = +/-0.016; p = 0.036)	-0.170 (CI = +/-0.118; p = 0.007)	0.307	-1.68%
Loss Cost	2009.2	-0.022 (CI = +/-0.015; p = 0.007)	-0.148 (CI = +/-0.111; p = 0.012)	0.377	-2.20%
Loss Cost	2010.1	-0.026 (CI = +/-0.016; p = 0.003)	-0.165 (CI = +/-0.111; p = 0.006)	0.435	-2.59%
Loss Cost	2010.2	-0.028 (CI = +/-0.017; p = 0.004)	-0.160 (CI = +/-0.116; p = 0.009)	0.438	-2.72%
Loss Cost	2011.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.179 (CI = +/-0.114; p = 0.004)	0.506	-3.22%
Loss Cost	2011.2	-0.037 (CI = +/-0.019; p = 0.001)	-0.163 (CI = +/-0.113; p = 0.007)	0.553	-3.67%
Loss Cost	2012.1	-0.042 (CI = +/-0.020; p = 0.000)	-0.177 (CI = +/-0.116; p = 0.005)	0.569	-4.07%
Loss Cost	2012.2	-0.045 (CI = +/-0.022; p = 0.000)	-0.166 (CI = +/-0.120; p = 0.010)	0.587	-4.39%
Loss Cost	2013.1	-0.049 (CI = +/-0.024; p = 0.001)	-0.180 (CI = +/-0.125; p = 0.008)	0.588	-4.81%
Loss Cost	2013.2	-0.049 (CI = +/-0.027; p = 0.002)	-0.182 (CI = +/-0.133; p = 0.011)	0.572	-4.76%
Loss Cost	2014.1	-0.055 (CI = +/-0.030; p = 0.002)	-0.198 (CI = +/-0.139; p = 0.009)	0.576	-5.31%
Loss Cost	2014.2	-0.061 (CI = +/-0.033; p = 0.002)	-0.181 (CI = +/-0.143; p = 0.018)	0.609	-5.94%
Loss Cost	2015.1	-0.077 (CI = +/-0.032; p = 0.000)	-0.220 (CI = +/-0.128; p = 0.003)	0.737	-7.38%
Loss Cost	2015.2	-0.080 (CI = +/-0.037; p = 0.001)	-0.213 (CI = +/-0.139; p = 0.006)	0.732	-7.66%
Loss Cost	2016.1	-0.083 (CI = +/-0.045; p = 0.002)	-0.220 (CI = +/-0.155; p = 0.010)	0.672	-7.96%
Loss Cost	2016.2	-0.076 (CI = +/-0.053; p = 0.011)	-0.233 (CI = +/-0.169; p = 0.013)	0.655	-7.32%
Severity	2006.1	0.033 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.048; p = 0.034)	0.845	+3.32%
Severity	2006.2	0.032 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.049; p = 0.055)	0.827	+3.22%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.050; p = 0.045)	0.813	+3.15%
Severity	2007.2	0.031 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.052; p = 0.061)	0.790	+3.11%
Severity	2008.1	0.032 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.052; p = 0.105)	0.803	+3.27%
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.054; p = 0.135)	0.777	+3.22%
Severity	2009.1	0.030 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.054; p = 0.082)	0.759	+3.05%
Severity	2009.2	0.029 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.054; p = 0.130)	0.722	+2.90%
Severity	2010.1	0.028 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.057; p = 0.133)	0.698	+2.86%
Severity	2010.2	0.030 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.058; p = 0.100)	0.697	+3.00%
Severity	2011.1	0.029 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.061; p = 0.102)	0.670	+2.94%
Severity	2011.2	0.028 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.064; p = 0.134)	0.616	+2.87%
Severity	2012.1	0.029 (CI = +/-0.012; p = 0.000)	-0.047 (CI = +/-0.068; p = 0.162)	0.592	+2.89%
Severity	2012.2	0.029 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.072; p = 0.170)	0.550	+2.95%
Severity	2013.1	0.029 (CI = +/-0.015; p = 0.001)	-0.048 (CI = +/-0.077; p = 0.207)	0.525	+2.98%
Severity	2013.2	0.030 (CI = +/-0.017; p = 0.002)	-0.051 (CI = +/-0.082; p = 0.205)	0.485	+3.09%
Severity	2014.1	0.028 (CI = +/-0.019; p = 0.007)	-0.057 (CI = +/-0.088; p = 0.184)	0.433	+2.87%
Severity	2014.2	0.023 (CI = +/-0.020; p = 0.030)	-0.043 (CI = +/-0.087; p = 0.304)	0.271	+2.29%
Severity	2015.1	0.014 (CI = +/-0.020; p = 0.150)	-0.064 (CI = +/-0.080; p = 0.103)	0.250	+1.40%
Severity	2015.2	0.008 (CI = +/-0.022; p = 0.402)	-0.053 (CI = +/-0.081; p = 0.178)	0.068	+0.85%
Severity	2016.1	0.012 (CI = +/-0.026; p = 0.311)	-0.045 (CI = +/-0.089; p = 0.283)	0.073	+1.23%
Severity	2016.2	0.019 (CI = +/-0.029; p = 0.159)	-0.058 (CI = +/-0.091; p = 0.181)	0.204	+1.95%
Frequency	2006.1	-0.035 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.084; p = 0.008)	0.676	-3.43%
Frequency	2006.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.086; p = 0.014)	0.687	-3.58%
Frequency	2007.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.087; p = 0.010)	0.685	-3.72%
Frequency	2007.2	-0.039 (CI = +/-0.011; p = 0.000)	-0.113 (CI = +/-0.090; p = 0.016)	0.683	-3.81%
Frequency	2008.1	-0.042 (CI = +/-0.011; p = 0.000)	-0.125 (CI = +/-0.089; p = 0.008)	0.701	-4.07%
Frequency	2008.2	-0.045 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.088; p = 0.015)	0.735	-4.36%
Frequency	2009.1	-0.047 (CI = +/-0.012; p = 0.000)	-0.123 (CI = +/-0.088; p = 0.009)	0.741	-4.59%
Frequency	2009.2	-0.051 (CI = +/-0.012; p = 0.000)	-0.107 (CI = +/-0.084; p = 0.016)	0.782	-4.95%
Frequency	2010.1	-0.054 (CI = +/-0.012; p = 0.000)	-0.122 (CI = +/-0.082; p = 0.006)	0.804	-5.30%
Frequency	2010.2	-0.057 (CI = +/-0.012; p = 0.000)	-0.112 (CI = +/-0.083; p = 0.011)	0.816	-5.55%
Frequency	2011.1	-0.062 (CI = +/-0.012; p = 0.000)	-0.129 (CI = +/-0.078; p = 0.003)	0.846	-5.99%
Frequency	2011.2	-0.066 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.075; p = 0.005)	0.870	-6.36%
Frequency	2012.1	-0.070 (CI = +/-0.013; p = 0.000)	-0.130 (CI = +/-0.072; p = 0.001)	0.884	-6.76%
Frequency	2012.2	-0.074 (CI = +/-0.013; p = 0.000)	-0.118 (CI = +/-0.070; p = 0.003)	0.900	-7.13%
Frequency	2013.1	-0.079 (CI = +/-0.013; p = 0.000)	-0.132 (CI = +/-0.067; p = 0.001)	0.912	-7.57%
Frequency	2013.2	-0.079 (CI = +/-0.015; p = 0.000)	-0.131 (CI = +/-0.071; p = 0.001)	0.904	-7.62%
Frequency	2014.1	-0.083 (CI = +/-0.016; p = 0.000)	-0.141 (CI = +/-0.073; p = 0.001)	0.899	-7.95%
Frequency	2014.2	-0.084 (CI = +/-0.018; p = 0.000)	-0.138 (CI = +/-0.079; p = 0.002)	0.890	-8.04%
Frequency	2015.1	-0.091 (CI = +/-0.019; p = 0.000)	-0.155 (CI = +/-0.077; p = 0.001)	0.901	-8.66%
Frequency	2015.2	-0.088 (CI = +/-0.022; p = 0.000)	-0.161 (CI = +/-0.083; p = 0.002)	0.889	-8.44%
Frequency	2016.1	-0.095 (CI = +/-0.025; p = 0.000)	-0.176 (CI = +/-0.085; p = 0.001)	0.887	-9.08%
Frequency	2016.2	-0.095 (CI = +/-0.030; p = 0.000)	-0.175 (CI = +/-0.095; p = 0.003)	0.874	-9.09%

Bodily Injury

Coverage = BI
 End Trend Period = 2021.1
 Excluded Points = 2015.2, 2018.2
 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	2006.1	0.014 (CI = +/-0.012; p = 0.020)	-0.480 (CI = +/-0.175; p = 0.000)	0.519	+1.43%
Loss Cost	2006.2	0.011 (CI = +/-0.012; p = 0.077)	-0.460 (CI = +/-0.169; p = 0.000)	0.540	+1.08%
Loss Cost	2007.1	0.011 (CI = +/-0.013; p = 0.102)	-0.460 (CI = +/-0.175; p = 0.000)	0.538	+1.07%
Loss Cost	2007.2	0.009 (CI = +/-0.014; p = 0.203)	-0.450 (CI = +/-0.178; p = 0.000)	0.543	+0.88%
Loss Cost	2008.1	0.011 (CI = +/-0.015; p = 0.149)	-0.460 (CI = +/-0.181; p = 0.000)	0.550	+1.08%
Loss Cost	2008.2	0.006 (CI = +/-0.015; p = 0.428)	-0.436 (CI = +/-0.172; p = 0.000)	0.593	+0.58%
Loss Cost	2009.1	0.004 (CI = +/-0.016; p = 0.597)	-0.428 (CI = +/-0.178; p = 0.000)	0.598	+0.42%
Loss Cost	2009.2	-0.004 (CI = +/-0.015; p = 0.603)	-0.393 (CI = +/-0.150; p = 0.000)	0.709	-0.37%
Loss Cost	2010.1	-0.005 (CI = +/-0.016; p = 0.544)	-0.388 (CI = +/-0.157; p = 0.000)	0.709	-0.47%
Loss Cost	2010.2	-0.007 (CI = +/-0.018; p = 0.442)	-0.380 (CI = +/-0.163; p = 0.000)	0.713	-0.66%
Loss Cost	2011.1	-0.008 (CI = +/-0.020; p = 0.399)	-0.375 (CI = +/-0.170; p = 0.000)	0.713	-0.81%
Loss Cost	2011.2	-0.016 (CI = +/-0.020; p = 0.111)	-0.346 (CI = +/-0.159; p = 0.000)	0.773	-1.56%
Loss Cost	2012.1	-0.014 (CI = +/-0.022; p = 0.196)	-0.351 (CI = +/-0.168; p = 0.001)	0.763	-1.41%
Loss Cost	2012.2	-0.020 (CI = +/-0.025; p = 0.104)	-0.332 (CI = +/-0.170; p = 0.001)	0.783	-1.97%
Loss Cost	2013.1	-0.016 (CI = +/-0.028; p = 0.231)	-0.343 (CI = +/-0.180; p = 0.001)	0.772	-1.62%
Loss Cost	2013.2	-0.015 (CI = +/-0.033; p = 0.355)	-0.349 (CI = +/-0.195; p = 0.002)	0.758	-1.45%
Loss Cost	2014.1	-0.008 (CI = +/-0.039; p = 0.676)	-0.369 (CI = +/-0.206; p = 0.003)	0.750	-0.75%
Loss Cost	2014.2	-0.019 (CI = +/-0.045; p = 0.360)	-0.338 (CI = +/-0.215; p = 0.006)	0.778	-1.90%
Loss Cost	2015.1	-0.025 (CI = +/-0.058; p = 0.353)	-0.325 (CI = +/-0.242; p = 0.015)	0.770	-2.43%
Loss Cost	2016.1	-0.032 (CI = +/-0.079; p = 0.376)	-0.309 (CI = +/-0.286; p = 0.038)	0.756	-3.11%
Loss Cost	2016.2	-0.023 (CI = +/-0.105; p = 0.605)	-0.325 (CI = +/-0.336; p = 0.056)	0.722	-2.31%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.115 (CI = +/-0.086; p = 0.011)	0.861	+3.56%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.084; p = 0.016)	0.849	+3.40%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.087; p = 0.020)	0.832	+3.38%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.089; p = 0.028)	0.810	+3.29%
Severity	2008.1	0.035 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.080; p = 0.007)	0.854	+3.59%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.082; p = 0.010)	0.833	+3.52%
Severity	2009.1	0.033 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.083; p = 0.016)	0.809	+3.38%
Severity	2009.2	0.031 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.080; p = 0.023)	0.787	+3.13%
Severity	2010.1	0.031 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.083; p = 0.025)	0.767	+3.19%
Severity	2010.2	0.033 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.083; p = 0.016)	0.776	+3.40%
Severity	2011.1	0.034 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.087; p = 0.017)	0.756	+3.50%
Severity	2011.2	0.033 (CI = +/-0.011; p = 0.000)	-0.105 (CI = +/-0.091; p = 0.027)	0.708	+3.39%
Severity	2012.1	0.036 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.093; p = 0.019)	0.717	+3.67%
Severity	2012.2	0.038 (CI = +/-0.014; p = 0.000)	-0.120 (CI = +/-0.098; p = 0.020)	0.690	+3.82%
Severity	2013.1	0.042 (CI = +/-0.015; p = 0.000)	-0.134 (CI = +/-0.097; p = 0.010)	0.725	+4.30%
Severity	2013.2	0.046 (CI = +/-0.017; p = 0.000)	-0.146 (CI = +/-0.100; p = 0.008)	0.728	+4.70%
Severity	2014.1	0.049 (CI = +/-0.020; p = 0.000)	-0.156 (CI = +/-0.106; p = 0.008)	0.708	+5.06%
Severity	2014.2	0.041 (CI = +/-0.022; p = 0.002)	-0.134 (CI = +/-0.103; p = 0.016)	0.602	+4.20%
Severity	2015.1	0.033 (CI = +/-0.025; p = 0.016)	-0.114 (CI = +/-0.106; p = 0.038)	0.420	+3.37%
Severity	2016.1	0.021 (CI = +/-0.030; p = 0.140)	-0.087 (CI = +/-0.110; p = 0.102)	0.153	+2.16%
Severity	2016.2	0.037 (CI = +/-0.028; p = 0.017)	-0.119 (CI = +/-0.090; p = 0.018)	0.546	+3.82%
Frequency	2006.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.365 (CI = +/-0.139; p = 0.000)	0.791	-2.05%
Frequency	2006.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.354 (CI = +/-0.139; p = 0.000)	0.802	-2.25%
Frequency	2007.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.355 (CI = +/-0.144; p = 0.000)	0.794	-2.23%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.349 (CI = +/-0.147; p = 0.000)	0.793	-2.34%
Frequency	2008.1	-0.025 (CI = +/-0.012; p = 0.000)	-0.345 (CI = +/-0.152; p = 0.000)	0.789	-2.43%
Frequency	2008.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.324 (CI = +/-0.144; p = 0.000)	0.823	-2.83%
Frequency	2009.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.323 (CI = +/-0.150; p = 0.000)	0.815	-2.86%
Frequency	2009.2	-0.034 (CI = +/-0.013; p = 0.000)	-0.298 (CI = +/-0.137; p = 0.000)	0.856	-3.39%
Frequency	2010.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.291 (CI = +/-0.142; p = 0.000)	0.854	-3.55%
Frequency	2010.2	-0.040 (CI = +/-0.015; p = 0.000)	-0.275 (CI = +/-0.140; p = 0.001)	0.867	-3.93%
Frequency	2011.1	-0.043 (CI = +/-0.017; p = 0.000)	-0.265 (CI = +/-0.145; p = 0.001)	0.866	-4.16%
Frequency	2011.2	-0.049 (CI = +/-0.017; p = 0.000)	-0.241 (CI = +/-0.134; p = 0.002)	0.894	-4.79%
Frequency	2012.1	-0.050 (CI = +/-0.019; p = 0.000)	-0.236 (CI = +/-0.142; p = 0.003)	0.887	-4.91%
Frequency	2012.2	-0.057 (CI = +/-0.019; p = 0.000)	-0.212 (CI = +/-0.135; p = 0.005)	0.907	-5.58%
Frequency	2013.1	-0.058 (CI = +/-0.023; p = 0.000)	-0.209 (CI = +/-0.145; p = 0.008)	0.897	-5.68%
Frequency	2013.2	-0.061 (CI = +/-0.027; p = 0.000)	-0.203 (CI = +/-0.156; p = 0.015)	0.888	-5.88%
Frequency	2014.1	-0.057 (CI = +/-0.032; p = 0.003)	-0.213 (CI = +/-0.168; p = 0.018)	0.870	-5.53%
Frequency	2014.2	-0.060 (CI = +/-0.039; p = 0.007)	-0.204 (CI = +/-0.186; p = 0.035)	0.856	-5.86%
Frequency	2015.1	-0.058 (CI = +/-0.050; p = 0.029)	-0.210 (CI = +/-0.212; p = 0.051)	0.829	-5.61%
Frequency	2016.1	-0.053 (CI = +/-0.069; p = 0.113)	-0.221 (CI = +/-0.250; p = 0.075)	0.792	-5.16%
Frequency	2016.2	-0.061 (CI = +/-0.092; p = 0.155)	-0.206 (CI = +/-0.293; p = 0.137)	0.770	-5.90%

Bodily Injury

Coverage = BI
 End Trend Period = 2021.2
 Excluded Points = 2015.2, 2018.2
 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	2006.1	0.015 (CI = +/-0.013; p = 0.024)	-0.406 (CI = +/-0.175; p = 0.000)	0.422	+1.49%
Loss Cost	2006.2	0.011 (CI = +/-0.013; p = 0.085)	-0.386 (CI = +/-0.171; p = 0.000)	0.431	+1.14%
Loss Cost	2007.1	0.011 (CI = +/-0.014; p = 0.108)	-0.386 (CI = +/-0.177; p = 0.000)	0.429	+1.15%
Loss Cost	2007.2	0.010 (CI = +/-0.015; p = 0.203)	-0.376 (CI = +/-0.181; p = 0.000)	0.430	+0.96%
Loss Cost	2008.1	0.012 (CI = +/-0.016; p = 0.151)	-0.387 (CI = +/-0.185; p = 0.000)	0.438	+1.17%
Loss Cost	2008.2	0.007 (CI = +/-0.017; p = 0.402)	-0.363 (CI = +/-0.181; p = 0.000)	0.469	+0.69%
Loss Cost	2009.1	0.005 (CI = +/-0.018; p = 0.543)	-0.356 (CI = +/-0.187; p = 0.001)	0.472	+0.54%
Loss Cost	2009.2	-0.002 (CI = +/-0.017; p = 0.788)	-0.319 (CI = +/-0.169; p = 0.001)	0.564	-0.23%
Loss Cost	2010.1	-0.003 (CI = +/-0.019; p = 0.739)	-0.316 (CI = +/-0.177; p = 0.001)	0.562	-0.31%
Loss Cost	2010.2	-0.005 (CI = +/-0.021; p = 0.647)	-0.308 (CI = +/-0.185; p = 0.003)	0.563	-0.47%
Loss Cost	2011.1	-0.006 (CI = +/-0.024; p = 0.610)	-0.304 (CI = +/-0.195; p = 0.004)	0.560	-0.58%
Loss Cost	2011.2	-0.013 (CI = +/-0.025; p = 0.286)	-0.275 (CI = +/-0.192; p = 0.008)	0.611	-1.29%
Loss Cost	2012.1	-0.011 (CI = +/-0.028; p = 0.421)	-0.283 (CI = +/-0.204; p = 0.010)	0.594	-1.09%
Loss Cost	2012.2	-0.016 (CI = +/-0.032; p = 0.300)	-0.265 (CI = +/-0.213; p = 0.018)	0.607	-1.58%
Loss Cost	2013.1	-0.011 (CI = +/-0.036; p = 0.507)	-0.280 (CI = +/-0.226; p = 0.019)	0.584	-1.14%
Loss Cost	2013.2	-0.008 (CI = +/-0.042; p = 0.670)	-0.290 (CI = +/-0.244; p = 0.024)	0.562	-0.85%
Loss Cost	2014.1	0.000 (CI = +/-0.049; p = 0.991)	-0.316 (CI = +/-0.260; p = 0.021)	0.544	+0.03%
Loss Cost	2014.2	-0.008 (CI = +/-0.059; p = 0.756)	-0.291 (CI = +/-0.283; p = 0.044)	0.556	-0.84%
Loss Cost	2015.1	-0.009 (CI = +/-0.075; p = 0.786)	-0.289 (CI = +/-0.321; p = 0.072)	0.533	-0.93%
Loss Cost	2016.1	-0.007 (CI = +/-0.101; p = 0.871)	-0.294 (CI = +/-0.379; p = 0.111)	0.500	-0.73%
Loss Cost	2016.2	0.010 (CI = +/-0.128; p = 0.862)	-0.331 (CI = +/-0.431; p = 0.112)	0.455	+0.98%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.086; p = 0.072)	0.857	+3.59%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.085; p = 0.104)	0.844	+3.43%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.088; p = 0.120)	0.827	+3.41%
Severity	2007.2	0.033 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.090; p = 0.153)	0.806	+3.34%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.083; p = 0.059)	0.843	+3.64%
Severity	2008.2	0.035 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.086; p = 0.079)	0.822	+3.57%
Severity	2009.1	0.034 (CI = +/-0.009; p = 0.000)	-0.071 (CI = +/-0.088; p = 0.111)	0.797	+3.44%
Severity	2009.2	0.031 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.087; p = 0.171)	0.771	+3.20%
Severity	2010.1	0.032 (CI = +/-0.010; p = 0.000)	-0.062 (CI = +/-0.091; p = 0.167)	0.752	+3.27%
Severity	2010.2	0.034 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.092; p = 0.117)	0.757	+3.50%
Severity	2011.1	0.035 (CI = +/-0.012; p = 0.000)	-0.077 (CI = +/-0.096; p = 0.111)	0.738	+3.61%
Severity	2011.2	0.035 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.101; p = 0.146)	0.693	+3.52%
Severity	2012.1	0.038 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.104; p = 0.104)	0.698	+3.83%
Severity	2012.2	0.039 (CI = +/-0.016; p = 0.000)	-0.091 (CI = +/-0.110; p = 0.099)	0.673	+4.00%
Severity	2013.1	0.044 (CI = +/-0.018; p = 0.000)	-0.108 (CI = +/-0.111; p = 0.056)	0.700	+4.52%
Severity	2013.2	0.049 (CI = +/-0.020; p = 0.000)	-0.121 (CI = +/-0.115; p = 0.040)	0.700	+4.97%
Severity	2014.1	0.053 (CI = +/-0.023; p = 0.000)	-0.134 (CI = +/-0.122; p = 0.035)	0.681	+5.40%
Severity	2014.2	0.046 (CI = +/-0.027; p = 0.003)	-0.114 (CI = +/-0.128; p = 0.075)	0.556	+4.68%
Severity	2015.1	0.040 (CI = +/-0.033; p = 0.023)	-0.099 (CI = +/-0.141; p = 0.148)	0.372	+4.07%
Severity	2016.1	0.033 (CI = +/-0.043; p = 0.121)	-0.081 (CI = +/-0.162; p = 0.286)	0.114	+3.32%
Severity	2016.2	0.052 (CI = +/-0.046; p = 0.033)	-0.121 (CI = +/-0.156; p = 0.108)	0.380	+5.31%
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.328 (CI = +/-0.132; p = 0.000)	0.794	-2.03%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.317 (CI = +/-0.132; p = 0.000)	0.803	-2.21%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	-0.318 (CI = +/-0.137; p = 0.000)	0.795	-2.19%
Frequency	2007.2	-0.023 (CI = +/-0.012; p = 0.000)	-0.312 (CI = +/-0.141; p = 0.000)	0.793	-2.30%
Frequency	2008.1	-0.024 (CI = +/-0.013; p = 0.001)	-0.307 (CI = +/-0.145; p = 0.000)	0.789	-2.38%
Frequency	2008.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.286 (CI = +/-0.140; p = 0.000)	0.818	-2.78%
Frequency	2009.1	-0.028 (CI = +/-0.014; p = 0.000)	-0.285 (CI = +/-0.145; p = 0.001)	0.810	-2.80%
Frequency	2009.2	-0.034 (CI = +/-0.014; p = 0.000)	-0.260 (CI = +/-0.136; p = 0.001)	0.846	-3.32%
Frequency	2010.1	-0.035 (CI = +/-0.015; p = 0.000)	-0.253 (CI = +/-0.141; p = 0.001)	0.842	-3.46%
Frequency	2010.2	-0.039 (CI = +/-0.016; p = 0.000)	-0.236 (CI = +/-0.141; p = 0.003)	0.853	-3.83%
Frequency	2011.1	-0.041 (CI = +/-0.018; p = 0.000)	-0.227 (CI = +/-0.147; p = 0.005)	0.850	-4.04%
Frequency	2011.2	-0.048 (CI = +/-0.018; p = 0.000)	-0.202 (CI = +/-0.142; p = 0.008)	0.873	-4.65%
Frequency	2012.1	-0.049 (CI = +/-0.021; p = 0.000)	-0.198 (CI = +/-0.150; p = 0.013)	0.863	-4.73%
Frequency	2012.2	-0.055 (CI = +/-0.022; p = 0.000)	-0.174 (CI = +/-0.148; p = 0.025)	0.878	-5.37%
Frequency	2013.1	-0.056 (CI = +/-0.026; p = 0.000)	-0.173 (CI = +/-0.160; p = 0.036)	0.864	-5.41%
Frequency	2013.2	-0.057 (CI = +/-0.030; p = 0.001)	-0.168 (CI = +/-0.173; p = 0.056)	0.849	-5.54%
Frequency	2014.1	-0.052 (CI = +/-0.035; p = 0.008)	-0.183 (CI = +/-0.187; p = 0.054)	0.826	-5.10%
Frequency	2014.2	-0.054 (CI = +/-0.043; p = 0.019)	-0.177 (CI = +/-0.207; p = 0.086)	0.805	-5.28%
Frequency	2015.1	-0.049 (CI = +/-0.055; p = 0.072)	-0.190 (CI = +/-0.233; p = 0.098)	0.768	-4.80%
Frequency	2016.1	-0.040 (CI = +/-0.072; p = 0.239)	-0.214 (CI = +/-0.271; p = 0.107)	0.723	-3.92%
Frequency	2016.2	-0.042 (CI = +/-0.094; p = 0.325)	-0.209 (CI = +/-0.316; p = 0.161)	0.687	-4.11%

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	2006.1	0.016 (CI = +/-0.012; p = 0.011)	-0.427 (CI = +/-0.171; p = 0.000)	0.439	+1.65%
Loss Cost	2006.2	0.013 (CI = +/-0.013; p = 0.042)	-0.409 (CI = +/-0.168; p = 0.000)	0.442	+1.32%
Loss Cost	2007.1	0.013 (CI = +/-0.014; p = 0.057)	-0.410 (CI = +/-0.173; p = 0.000)	0.440	+1.33%
Loss Cost	2007.2	0.012 (CI = +/-0.015; p = 0.117)	-0.401 (CI = +/-0.177; p = 0.000)	0.438	+1.16%
Loss Cost	2008.1	0.013 (CI = +/-0.016; p = 0.088)	-0.411 (CI = +/-0.180; p = 0.000)	0.446	+1.36%
Loss Cost	2008.2	0.009 (CI = +/-0.016; p = 0.263)	-0.389 (CI = +/-0.177; p = 0.000)	0.469	+0.90%
Loss Cost	2009.1	0.008 (CI = +/-0.018; p = 0.382)	-0.382 (CI = +/-0.182; p = 0.000)	0.470	+0.76%
Loss Cost	2009.2	0.000 (CI = +/-0.017; p = 0.976)	-0.349 (CI = +/-0.168; p = 0.000)	0.546	+0.02%
Loss Cost	2010.1	-0.001 (CI = +/-0.019; p = 0.950)	-0.345 (CI = +/-0.175; p = 0.001)	0.544	-0.06%
Loss Cost	2010.2	-0.002 (CI = +/-0.021; p = 0.829)	-0.338 (CI = +/-0.182; p = 0.001)	0.547	-0.22%
Loss Cost	2011.1	-0.003 (CI = +/-0.023; p = 0.761)	-0.333 (CI = +/-0.190; p = 0.002)	0.545	-0.34%
Loss Cost	2011.2	-0.010 (CI = +/-0.024; p = 0.381)	-0.306 (CI = +/-0.188; p = 0.003)	0.591	-1.04%
Loss Cost	2012.1	-0.009 (CI = +/-0.028; p = 0.506)	-0.312 (CI = +/-0.199; p = 0.004)	0.578	-0.88%
Loss Cost	2012.2	-0.014 (CI = +/-0.031; p = 0.345)	-0.293 (CI = +/-0.206; p = 0.008)	0.594	-1.40%
Loss Cost	2013.1	-0.011 (CI = +/-0.035; p = 0.521)	-0.304 (CI = +/-0.219; p = 0.010)	0.576	-1.07%
Loss Cost	2013.2	-0.010 (CI = +/-0.041; p = 0.624)	-0.308 (CI = +/-0.235; p = 0.014)	0.560	-0.95%
Loss Cost	2014.1	-0.004 (CI = +/-0.047; p = 0.858)	-0.325 (CI = +/-0.251; p = 0.015)	0.542	-0.40%
Loss Cost	2014.2	-0.015 (CI = +/-0.054; p = 0.551)	-0.293 (CI = +/-0.265; p = 0.033)	0.570	-1.52%
Loss Cost	2015.1	-0.021 (CI = +/-0.065; p = 0.484)	-0.276 (CI = +/-0.290; p = 0.060)	0.566	-2.12%
Loss Cost	2015.2	-0.029 (CI = +/-0.079; p = 0.438)	-0.257 (CI = +/-0.322; p = 0.105)	0.558	-2.84%
Loss Cost	2016.1	-0.002 (CI = +/-0.092; p = 0.959)	-0.320 (CI = +/-0.338; p = 0.061)	0.532	-0.22%
Loss Cost	2016.2	0.015 (CI = +/-0.117; p = 0.778)	-0.356 (CI = +/-0.383; p = 0.064)	0.504	+1.49%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.089; p = 0.025)	0.847	+3.79%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.088; p = 0.037)	0.831	+3.65%
Severity	2007.1	0.036 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.091; p = 0.043)	0.814	+3.64%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.094; p = 0.056)	0.791	+3.58%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.088; p = 0.021)	0.823	+3.87%
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.091; p = 0.028)	0.800	+3.82%
Severity	2009.1	0.036 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.093; p = 0.041)	0.771	+3.70%
Severity	2009.2	0.034 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.093; p = 0.064)	0.737	+3.48%
Severity	2010.1	0.035 (CI = +/-0.010; p = 0.000)	-0.091 (CI = +/-0.097; p = 0.064)	0.715	+3.56%
Severity	2010.2	0.037 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.099; p = 0.047)	0.716	+3.78%
Severity	2011.1	0.038 (CI = +/-0.012; p = 0.000)	-0.104 (CI = +/-0.103; p = 0.047)	0.691	+3.88%
Severity	2011.2	0.037 (CI = +/-0.014; p = 0.000)	-0.101 (CI = +/-0.108; p = 0.065)	0.640	+3.79%
Severity	2012.1	0.040 (CI = +/-0.015; p = 0.000)	-0.111 (CI = +/-0.111; p = 0.051)	0.635	+4.07%
Severity	2012.2	0.041 (CI = +/-0.018; p = 0.000)	-0.115 (CI = +/-0.118; p = 0.055)	0.599	+4.20%
Severity	2013.1	0.045 (CI = +/-0.019; p = 0.000)	-0.129 (CI = +/-0.122; p = 0.039)	0.604	+4.62%
Severity	2013.2	0.048 (CI = +/-0.022; p = 0.000)	-0.138 (CI = +/-0.129; p = 0.037)	0.579	+4.93%
Severity	2014.1	0.050 (CI = +/-0.026; p = 0.001)	-0.144 (CI = +/-0.139; p = 0.043)	0.528	+5.12%
Severity	2014.2	0.041 (CI = +/-0.029; p = 0.009)	-0.119 (CI = +/-0.141; p = 0.091)	0.376	+4.22%
Severity	2015.1	0.033 (CI = +/-0.033; p = 0.051)	-0.096 (CI = +/-0.147; p = 0.179)	0.187	+3.33%
Severity	2015.2	0.022 (CI = +/-0.038; p = 0.221)	-0.069 (CI = +/-0.153; p = 0.339)	-0.025	+2.24%
Severity	2016.1	0.038 (CI = +/-0.042; p = 0.074)	-0.106 (CI = +/-0.154; p = 0.156)	0.162	+3.84%
Severity	2016.2	0.057 (CI = +/-0.046; p = 0.023)	-0.147 (CI = +/-0.152; p = 0.058)	0.375	+5.83%
Frequency	2006.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.325 (CI = +/-0.125; p = 0.000)	0.790	-2.06%
Frequency	2006.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.315 (CI = +/-0.125; p = 0.000)	0.799	-2.25%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.315 (CI = +/-0.129; p = 0.000)	0.791	-2.23%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.310 (CI = +/-0.132; p = 0.000)	0.789	-2.34%
Frequency	2008.1	-0.025 (CI = +/-0.012; p = 0.000)	-0.305 (CI = +/-0.136; p = 0.000)	0.785	-2.42%
Frequency	2008.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.286 (CI = +/-0.130; p = 0.000)	0.816	-2.81%
Frequency	2009.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.284 (CI = +/-0.135; p = 0.000)	0.807	-2.84%
Frequency	2009.2	-0.034 (CI = +/-0.013; p = 0.000)	-0.261 (CI = +/-0.126; p = 0.000)	0.844	-3.34%
Frequency	2010.1	-0.036 (CI = +/-0.014; p = 0.000)	-0.254 (CI = +/-0.130; p = 0.001)	0.841	-3.49%
Frequency	2010.2	-0.039 (CI = +/-0.015; p = 0.000)	-0.238 (CI = +/-0.130; p = 0.001)	0.852	-3.85%
Frequency	2011.1	-0.042 (CI = +/-0.016; p = 0.000)	-0.229 (CI = +/-0.134; p = 0.002)	0.849	-4.07%
Frequency	2011.2	-0.048 (CI = +/-0.017; p = 0.000)	-0.205 (CI = +/-0.128; p = 0.003)	0.874	-4.65%
Frequency	2012.1	-0.049 (CI = +/-0.019; p = 0.000)	-0.201 (CI = +/-0.135; p = 0.006)	0.864	-4.76%
Frequency	2012.2	-0.055 (CI = +/-0.020; p = 0.000)	-0.178 (CI = +/-0.132; p = 0.012)	0.881	-5.38%
Frequency	2013.1	-0.056 (CI = +/-0.023; p = 0.000)	-0.175 (CI = +/-0.141; p = 0.018)	0.869	-5.44%
Frequency	2013.2	-0.058 (CI = +/-0.026; p = 0.000)	-0.170 (CI = +/-0.151; p = 0.030)	0.857	-5.60%
Frequency	2014.1	-0.054 (CI = +/-0.030; p = 0.002)	-0.181 (CI = +/-0.162; p = 0.031)	0.838	-5.25%
Frequency	2014.2	-0.057 (CI = +/-0.036; p = 0.005)	-0.174 (CI = +/-0.176; p = 0.053)	0.824	-5.50%
Frequency	2015.1	-0.054 (CI = +/-0.043; p = 0.019)	-0.180 (CI = +/-0.194; p = 0.065)	0.798	-5.27%
Frequency	2015.2	-0.051 (CI = +/-0.053; p = 0.059)	-0.188 (CI = +/-0.216; p = 0.081)	0.769	-4.97%
Frequency	2016.1	-0.040 (CI = +/-0.065; p = 0.200)	-0.214 (CI = +/-0.239; p = 0.073)	0.734	-3.91%
Frequency	2016.2	-0.042 (CI = +/-0.084; p = 0.284)	-0.210 (CI = +/-0.276; p = 0.118)	0.705	-4.10%

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	2006.1	0.010 (CI = +/-0.014; p = 0.146)	-0.217 (CI = +/-0.143; p = 0.004)	0.199	+1.04%	-18.70%
Loss Cost	2006.2	0.007 (CI = +/-0.015; p = 0.347)	-0.204 (CI = +/-0.141; p = 0.006)	0.198	+0.69%	-17.90%
Loss Cost	2007.1	0.006 (CI = +/-0.016; p = 0.412)	-0.203 (CI = +/-0.145; p = 0.008)	0.195	+0.64%	-17.81%
Loss Cost	2007.2	0.004 (CI = +/-0.017; p = 0.609)	-0.195 (CI = +/-0.147; p = 0.012)	0.197	+0.43%	-17.36%
Loss Cost	2008.1	0.006 (CI = +/-0.018; p = 0.536)	-0.199 (CI = +/-0.151; p = 0.012)	0.196	+0.56%	-17.62%
Loss Cost	2008.2	0.000 (CI = +/-0.019; p = 0.957)	-0.183 (CI = +/-0.149; p = 0.018)	0.222	+0.05%	-16.65%
Loss Cost	2009.1	-0.002 (CI = +/-0.020; p = 0.873)	-0.176 (CI = +/-0.153; p = 0.026)	0.228	-0.16%	-16.27%
Loss Cost	2009.2	-0.009 (CI = +/-0.020; p = 0.343)	-0.152 (CI = +/-0.143; p = 0.039)	0.314	-0.94%	-14.88%
Loss Cost	2010.1	-0.011 (CI = +/-0.022; p = 0.306)	-0.146 (CI = +/-0.148; p = 0.052)	0.317	-1.11%	-14.58%
Loss Cost	2010.2	-0.014 (CI = +/-0.024; p = 0.249)	-0.139 (CI = +/-0.153; p = 0.073)	0.326	-1.38%	-14.15%
Loss Cost	2011.1	-0.016 (CI = +/-0.027; p = 0.220)	-0.132 (CI = +/-0.159; p = 0.099)	0.330	-1.62%	-13.77%
Loss Cost	2011.2	-0.025 (CI = +/-0.028; p = 0.086)	-0.110 (CI = +/-0.157; p = 0.158)	0.400	-2.43%	-12.59%
Loss Cost	2012.1	-0.025 (CI = +/-0.032; p = 0.120)	-0.109 (CI = +/-0.165; p = 0.182)	0.377	-2.46%	-12.55%
Loss Cost	2012.2	-0.032 (CI = +/-0.035; p = 0.073)	-0.092 (CI = +/-0.170; p = 0.268)	0.412	-3.15%	-11.65%
Loss Cost	2013.1	-0.032 (CI = +/-0.041; p = 0.118)	-0.093 (CI = +/-0.181; p = 0.291)	0.377	-3.11%	-11.70%
Loss Cost	2013.2	-0.034 (CI = +/-0.047; p = 0.147)	-0.088 (CI = +/-0.193; p = 0.344)	0.355	-3.31%	-11.48%
Loss Cost	2014.1	-0.033 (CI = +/-0.055; p = 0.225)	-0.091 (CI = +/-0.209; p = 0.367)	0.314	-3.21%	-11.58%
Loss Cost	2014.2	-0.049 (CI = +/-0.062; p = 0.113)	-0.058 (CI = +/-0.216; p = 0.568)	0.380	-4.76%	-10.14%
Loss Cost	2015.1	-0.062 (CI = +/-0.073; p = 0.091)	-0.033 (CI = +/-0.232; p = 0.757)	0.398	-6.00%	-9.08%
Loss Cost	2015.2	-0.079 (CI = +/-0.088; p = 0.073)	-0.003 (CI = +/-0.251; p = 0.979)	0.418	-7.59%	-7.86%
Loss Cost	2016.1	-0.066 (CI = +/-0.110; p = 0.209)	-0.025 (CI = +/-0.283; p = 0.849)	0.297	-6.39%	-8.66%
Loss Cost	2016.2	-0.068 (CI = +/-0.145; p = 0.309)	-0.021 (CI = +/-0.333; p = 0.888)	0.220	-6.61%	-8.54%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.066; p = 0.212)	0.828	+3.58%	-0.59%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.066; p = 0.274)	0.811	+3.43%	-0.20%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.067; p = 0.298)	0.791	+3.41%	-0.13%
Severity	2007.2	0.033 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.069; p = 0.347)	0.767	+3.33%	+0.06%
Severity	2008.1	0.035 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.066; p = 0.216)	0.794	+3.59%	-0.55%
Severity	2008.2	0.034 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.068; p = 0.257)	0.768	+3.51%	-0.37%
Severity	2009.1	0.033 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.069; p = 0.321)	0.736	+3.37%	-0.09%
Severity	2009.2	0.031 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.069; p = 0.431)	0.700	+3.13%	+0.41%
Severity	2010.1	0.031 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.072; p = 0.431)	0.673	+3.16%	+0.35%
Severity	2010.2	0.033 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.074; p = 0.370)	0.666	+3.33%	+0.04%
Severity	2011.1	0.033 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.077; p = 0.372)	0.634	+3.38%	-0.04%
Severity	2011.2	0.032 (CI = +/-0.015; p = 0.000)	-0.030 (CI = +/-0.080; p = 0.444)	0.578	+3.23%	+0.19%
Severity	2012.1	0.034 (CI = +/-0.016; p = 0.000)	-0.035 (CI = +/-0.084; p = 0.397)	0.560	+3.42%	-0.09%
Severity	2012.2	0.034 (CI = +/-0.018; p = 0.001)	-0.035 (CI = +/-0.089; p = 0.410)	0.513	+3.46%	-0.14%
Severity	2013.1	0.037 (CI = +/-0.021; p = 0.002)	-0.042 (CI = +/-0.093; p = 0.354)	0.500	+3.74%	-0.51%
Severity	2013.2	0.038 (CI = +/-0.024; p = 0.004)	-0.045 (CI = +/-0.100; p = 0.349)	0.456	+3.89%	-0.68%
Severity	2014.1	0.038 (CI = +/-0.028; p = 0.012)	-0.045 (CI = +/-0.108; p = 0.382)	0.386	+3.90%	-0.69%
Severity	2014.2	0.028 (CI = +/-0.031; p = 0.074)	-0.024 (CI = +/-0.107; p = 0.632)	0.217	+2.82%	+0.36%
Severity	2015.1	0.017 (CI = +/-0.034; p = 0.310)	-0.003 (CI = +/-0.109; p = 0.950)	0.035	+1.68%	+1.36%
Severity	2015.2	0.002 (CI = +/-0.038; p = 0.895)	0.022 (CI = +/-0.108; p = 0.654)	-0.105	+0.23%	+2.51%
Severity	2016.1	0.012 (CI = +/-0.046; p = 0.564)	0.006 (CI = +/-0.119; p = 0.914)	-0.059	+1.23%	+1.82%
Severity	2016.2	0.024 (CI = +/-0.058; p = 0.373)	-0.012 (CI = +/-0.134; p = 0.835)	-0.004	+2.41%	+1.15%
Frequency	2006.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.176 (CI = +/-0.103; p = 0.002)	0.708	-2.45%	-18.21%
Frequency	2006.2	-0.027 (CI = +/-0.011; p = 0.000)	-0.168 (CI = +/-0.103; p = 0.002)	0.721	-2.66%	-17.74%
Frequency	2007.1	-0.027 (CI = +/-0.012; p = 0.000)	-0.168 (CI = +/-0.106; p = 0.003)	0.709	-2.67%	-17.70%
Frequency	2007.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.163 (CI = +/-0.109; p = 0.005)	0.708	-2.81%	-17.41%
Frequency	2008.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.159 (CI = +/-0.111; p = 0.007)	0.704	-2.93%	-17.16%
Frequency	2008.2	-0.034 (CI = +/-0.014; p = 0.000)	-0.144 (CI = +/-0.107; p = 0.010)	0.741	-3.34%	-16.34%
Frequency	2009.1	-0.035 (CI = +/-0.015; p = 0.000)	-0.142 (CI = +/-0.111; p = 0.014)	0.731	-3.42%	-16.19%
Frequency	2009.2	-0.040 (CI = +/-0.015; p = 0.000)	-0.125 (CI = +/-0.105; p = 0.021)	0.776	-3.94%	-15.23%
Frequency	2010.1	-0.042 (CI = +/-0.016; p = 0.000)	-0.119 (CI = +/-0.107; p = 0.032)	0.773	-4.15%	-14.87%
Frequency	2010.2	-0.047 (CI = +/-0.017; p = 0.000)	-0.106 (CI = +/-0.107; p = 0.051)	0.789	-4.56%	-14.18%
Frequency	2011.1	-0.050 (CI = +/-0.019; p = 0.000)	-0.098 (CI = +/-0.110; p = 0.077)	0.788	-4.84%	-13.74%
Frequency	2011.2	-0.056 (CI = +/-0.019; p = 0.000)	-0.080 (CI = +/-0.105; p = 0.126)	0.820	-5.48%	-12.76%
Frequency	2012.1	-0.059 (CI = +/-0.021; p = 0.000)	-0.075 (CI = +/-0.110; p = 0.170)	0.809	-5.69%	-12.47%
Frequency	2012.2	-0.066 (CI = +/-0.022; p = 0.000)	-0.056 (CI = +/-0.107; p = 0.280)	0.833	-6.39%	-11.52%
Frequency	2013.1	-0.068 (CI = +/-0.025; p = 0.000)	-0.051 (CI = +/-0.113; p = 0.351)	0.819	-6.60%	-11.25%
Frequency	2013.2	-0.072 (CI = +/-0.029; p = 0.000)	-0.043 (CI = +/-0.120; p = 0.452)	0.806	-6.93%	-10.87%
Frequency	2014.1	-0.071 (CI = +/-0.034; p = 0.001)	-0.045 (CI = +/-0.129; p = 0.463)	0.774	-6.84%	-10.97%
Frequency	2014.2	-0.077 (CI = +/-0.040; p = 0.001)	-0.034 (CI = +/-0.139; p = 0.605)	0.761	-7.37%	-10.46%
Frequency	2015.1	-0.079 (CI = +/-0.048; p = 0.004)	-0.030 (CI = +/-0.153; p = 0.672)	0.726	-7.55%	-10.30%
Frequency	2015.2	-0.081 (CI = +/-0.060; p = 0.013)	-0.025 (CI = +/-0.171; p = 0.747)	0.685	-7.80%	-10.12%
Frequency	2016.1	-0.078 (CI = +/-0.076; p = 0.045)	-0.030 (CI = +/-0.196; p = 0.733)	0.618	-7.52%	-10.30%
Frequency	2016.2	-0.092 (CI = +/-0.098; p = 0.062)	-0.008 (CI = +/-0.225; p = 0.933)	0.592	-8.81%	-9.57%

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	2006.1	0.016 (CI = +/-0.012; p = 0.012)	-0.616 (CI = +/-0.331; p = 0.001)	0.154 (CI = +/-0.232; p = 0.185)	0.455	+1.60%	+18.49%
Loss Cost	2006.2	0.013 (CI = +/-0.012; p = 0.046)	-0.602 (CI = +/-0.321; p = 0.001)	0.157 (CI = +/-0.225; p = 0.163)	0.463	+1.27%	+18.49%
Loss Cost	2007.1	0.013 (CI = +/-0.013; p = 0.063)	-0.602 (CI = +/-0.329; p = 0.001)	0.157 (CI = +/-0.230; p = 0.172)	0.459	+1.27%	+18.49%
Loss Cost	2007.2	0.011 (CI = +/-0.014; p = 0.130)	-0.595 (CI = +/-0.333; p = 0.001)	0.159 (CI = +/-0.232; p = 0.171)	0.459	+1.10%	+18.49%
Loss Cost	2008.1	0.013 (CI = +/-0.015; p = 0.099)	-0.602 (CI = +/-0.337; p = 0.001)	0.157 (CI = +/-0.234; p = 0.180)	0.466	+1.29%	+18.49%
Loss Cost	2008.2	0.008 (CI = +/-0.016; p = 0.297)	-0.585 (CI = +/-0.324; p = 0.001)	0.162 (CI = +/-0.225; p = 0.152)	0.494	+0.82%	+18.49%
Loss Cost	2009.1	0.007 (CI = +/-0.017; p = 0.432)	-0.580 (CI = +/-0.331; p = 0.001)	0.163 (CI = +/-0.230; p = 0.155)	0.496	+0.67%	+18.49%
Loss Cost	2009.2	-0.001 (CI = +/-0.016; p = 0.915)	-0.555 (CI = +/-0.296; p = 0.001)	0.171 (CI = +/-0.205; p = 0.098)	0.583	-0.08%	+18.49%
Loss Cost	2010.1	-0.002 (CI = +/-0.018; p = 0.834)	-0.552 (CI = +/-0.304; p = 0.001)	0.172 (CI = +/-0.210; p = 0.104)	0.582	-0.18%	+18.49%
Loss Cost	2010.2	-0.004 (CI = +/-0.020; p = 0.704)	-0.546 (CI = +/-0.311; p = 0.002)	0.173 (CI = +/-0.215; p = 0.108)	0.585	-0.37%	+18.49%
Loss Cost	2011.1	-0.005 (CI = +/-0.022; p = 0.630)	-0.542 (CI = +/-0.321; p = 0.002)	0.175 (CI = +/-0.221; p = 0.114)	0.584	-0.52%	+18.49%
Loss Cost	2011.2	-0.013 (CI = +/-0.023; p = 0.267)	-0.522 (CI = +/-0.308; p = 0.002)	0.182 (CI = +/-0.211; p = 0.086)	0.638	-1.26%	+18.49%
Loss Cost	2012.1	-0.011 (CI = +/-0.026; p = 0.368)	-0.525 (CI = +/-0.319; p = 0.003)	0.181 (CI = +/-0.219; p = 0.098)	0.624	-1.14%	+18.49%
Loss Cost	2012.2	-0.017 (CI = +/-0.029; p = 0.223)	-0.511 (CI = +/-0.322; p = 0.004)	0.187 (CI = +/-0.220; p = 0.090)	0.645	-1.72%	+18.49%
Loss Cost	2013.1	-0.015 (CI = +/-0.033; p = 0.360)	-0.517 (CI = +/-0.335; p = 0.005)	0.184 (CI = +/-0.232; p = 0.105)	0.626	-1.47%	+18.49%
Loss Cost	2013.2	-0.014 (CI = +/-0.039; p = 0.440)	-0.517 (CI = +/-0.352; p = 0.007)	0.184 (CI = +/-0.239; p = 0.120)	0.609	-1.43%	+18.49%
Loss Cost	2014.1	-0.010 (CI = +/-0.046; p = 0.642)	-0.525 (CI = +/-0.368; p = 0.009)	0.180 (CI = +/-0.253; p = 0.143)	0.588	-1.00%	+18.49%
Loss Cost	2014.2	-0.024 (CI = +/-0.052; p = 0.338)	-0.503 (CI = +/-0.368; p = 0.012)	0.193 (CI = +/-0.249; p = 0.116)	0.629	-2.34%	+18.49%
Loss Cost	2015.1	-0.033 (CI = +/-0.062; p = 0.266)	-0.489 (CI = +/-0.385; p = 0.018)	0.203 (CI = +/-0.261; p = 0.114)	0.633	-3.24%	+18.49%
Loss Cost	2015.2	-0.045 (CI = +/-0.076; p = 0.211)	-0.472 (CI = +/-0.404; p = 0.027)	0.215 (CI = +/-0.275; p = 0.110)	0.636	-4.43%	+18.49%
Loss Cost	2016.1	-0.023 (CI = +/-0.092; p = 0.588)	-0.499 (CI = +/-0.415; p = 0.024)	0.192 (CI = +/-0.284; p = 0.157)	0.597	-2.24%	+18.49%
Loss Cost	2016.2	-0.013 (CI = +/-0.123; p = 0.812)	-0.509 (CI = +/-0.457; p = 0.034)	0.183 (CI = +/-0.317; p = 0.215)	0.552	-1.28%	+18.49%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.198 (CI = +/-0.171; p = 0.025)	0.078 (CI = +/-0.120; p = 0.192)	0.851	+3.77%	+12.22%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.170; p = 0.028)	0.080 (CI = +/-0.119; p = 0.180)	0.836	+3.62%	+12.22%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.192 (CI = +/-0.174; p = 0.032)	0.080 (CI = +/-0.121; p = 0.187)	0.819	+3.61%	+12.22%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.189 (CI = +/-0.177; p = 0.037)	0.080 (CI = +/-0.123; p = 0.191)	0.797	+3.54%	+12.22%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.164; p = 0.019)	0.078 (CI = +/-0.114; p = 0.173)	0.830	+3.84%	+12.22%
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	-0.198 (CI = +/-0.167; p = 0.022)	0.078 (CI = +/-0.116; p = 0.177)	0.808	+3.78%	+12.22%
Severity	2009.1	0.036 (CI = +/-0.009; p = 0.000)	-0.194 (CI = +/-0.170; p = 0.027)	0.079 (CI = +/-0.118; p = 0.176)	0.780	+3.66%	+12.22%
Severity	2009.2	0.034 (CI = +/-0.009; p = 0.000)	-0.187 (CI = +/-0.167; p = 0.030)	0.082 (CI = +/-0.116; p = 0.157)	0.750	+3.43%	+12.22%
Severity	2010.1	0.034 (CI = +/-0.010; p = 0.000)	-0.189 (CI = +/-0.172; p = 0.033)	0.081 (CI = +/-0.119; p = 0.170)	0.728	+3.49%	+12.22%
Severity	2010.2	0.036 (CI = +/-0.011; p = 0.000)	-0.195 (CI = +/-0.172; p = 0.029)	0.079 (CI = +/-0.119; p = 0.181)	0.728	+3.71%	+12.22%
Severity	2011.1	0.037 (CI = +/-0.012; p = 0.000)	-0.197 (CI = +/-0.178; p = 0.031)	0.078 (CI = +/-0.122; p = 0.197)	0.704	+3.80%	+12.22%
Severity	2011.2	0.036 (CI = +/-0.012; p = 0.000)	-0.195 (CI = +/-0.183; p = 0.039)	0.079 (CI = +/-0.126; p = 0.202)	0.655	+3.69%	+12.22%
Severity	2012.1	0.039 (CI = +/-0.015; p = 0.000)	-0.201 (CI = +/-0.186; p = 0.036)	0.077 (CI = +/-0.128; p = 0.222)	0.648	+3.95%	+12.22%
Severity	2012.2	0.040 (CI = +/-0.018; p = 0.000)	-0.203 (CI = +/-0.194; p = 0.041)	0.075 (CI = +/-0.132; p = 0.243)	0.611	+4.06%	+12.22%
Severity	2013.1	0.044 (CI = +/-0.020; p = 0.000)	-0.212 (CI = +/-0.196; p = 0.036)	0.072 (CI = +/-0.134; p = 0.270)	0.612	+4.46%	+12.22%
Severity	2013.2	0.046 (CI = +/-0.023; p = 0.001)	-0.217 (CI = +/-0.204; p = 0.039)	0.069 (CI = +/-0.139; p = 0.301)	0.584	+4.73%	+12.22%
Severity	2014.1	0.048 (CI = +/-0.027; p = 0.002)	-0.219 (CI = +/-0.214; p = 0.046)	0.068 (CI = +/-0.146; p = 0.331)	0.529	+4.88%	+12.22%
Severity	2014.2	0.038 (CI = +/-0.029; p = 0.016)	-0.203 (CI = +/-0.207; p = 0.054)	0.077 (CI = +/-0.140; p = 0.250)	0.400	+3.87%	+12.22%
Severity	2015.1	0.028 (CI = +/-0.033; p = 0.089)	-0.188 (CI = +/-0.203; p = 0.066)	0.088 (CI = +/-0.138; p = 0.187)	0.255	+2.81%	+12.22%
Severity	2015.2	0.014 (CI = +/-0.036; p = 0.395)	-0.170 (CI = +/-0.194; p = 0.078)	0.101 (CI = +/-0.132; p = 0.117)	0.147	+1.45%	+12.22%
Severity	2016.1	0.028 (CI = +/-0.042; p = 0.159)	-0.186 (CI = +/-0.190; p = 0.053)	0.087 (CI = +/-0.130; p = 0.161)	0.275	+2.88%	+12.22%
Severity	2016.2	0.046 (CI = +/-0.050; p = 0.064)	-0.204 (CI = +/-0.184; p = 0.034)	0.069 (CI = +/-0.128; p = 0.241)	0.421	+4.72%	+12.22%
Frequency	2006.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.418 (CI = +/-0.247; p = 0.002)	0.075 (CI = +/-0.173; p = 0.380)	0.788	-2.08%	+5.58%
Frequency	2006.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.409 (CI = +/-0.245; p = 0.002)	0.077 (CI = +/-0.171; p = 0.363)	0.798	-2.27%	+5.58%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.410 (CI = +/-0.250; p = 0.002)	0.077 (CI = +/-0.175; p = 0.373)	0.790	-2.26%	+5.58%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.405 (CI = +/-0.254; p = 0.003)	0.078 (CI = +/-0.177; p = 0.372)	0.788	-2.36%	+5.58%
Frequency	2008.1	-0.025 (CI = +/-0.012; p = 0.000)	-0.402 (CI = +/-0.259; p = 0.004)	0.079 (CI = +/-0.181; p = 0.374)	0.784	-2.46%	+5.58%
Frequency	2008.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.387 (CI = +/-0.245; p = 0.003)	0.083 (CI = +/-0.170; p = 0.322)	0.816	-2.85%	+5.58%
Frequency	2009.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.386 (CI = +/-0.251; p = 0.004)	0.084 (CI = +/-0.174; p = 0.331)	0.807	-2.89%	+5.58%
Frequency	2009.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.368 (CI = +/-0.230; p = 0.003)	0.089 (CI = +/-0.159; p = 0.259)	0.847	-3.40%	+5.58%
Frequency	2010.1	-0.036 (CI = +/-0.014; p = 0.000)	-0.363 (CI = +/-0.234; p = 0.004)	0.091 (CI = +/-0.162; p = 0.257)	0.843	-3.55%	+5.58%
Frequency	2010.2	-0.040 (CI = +/-0.015; p = 0.000)	-0.351 (CI = +/-0.229; p = 0.005)	0.094 (CI = +/-0.158; p = 0.226)	0.856	-3.93%	+5.58%
Frequency	2011.1	-0.043 (CI = +/-0.016; p = 0.000)	-0.344 (CI = +/-0.233; p = 0.006)	0.097 (CI = +/-0.160; p = 0.220)	0.854	-4.16%	+5.58%
Frequency	2011.2	-0.049 (CI = +/-0.016; p = 0.000)	-0.327 (CI = +/-0.215; p = 0.005)	0.103 (CI = +/-0.148; p = 0.159)	0.881	-4.77%	+5.58%
Frequency	2012.1	-0.050 (CI = +/-0.018; p = 0.000)	-0.324 (CI = +/-0.223; p = 0.007)	0.105 (CI = +/-0.153; p = 0.165)	0.873	-4.90%	+5.58%
Frequency	2012.2	-0.057 (CI = +/-0.019; p = 0.000)	-0.308 (CI = +/-0.209; p = 0.007)	0.112 (CI = +/-0.143; p = 0.117)	0.893	-5.56%	+5.58%
Frequency	2013.1	-0.058 (CI = +/-0.022; p = 0.000)	-0.305 (CI = +/-0.218; p = 0.010)	0.113 (CI = +/-0.149; p = 0.127)	0.882	-5.67%	+5.58%
Frequency	2013.2	-0.061 (CI = +/-0.025; p = 0.000)	-0.301 (CI = +/-0.228; p = 0.014)	0.115 (CI = +/-0.155; p = 0.133)	0.872	-5.89%	+5.58%
Frequency	2014.1	-0.058 (CI = +/-0.030; p = 0.001)	-0.306 (CI = +/-0.238; p = 0.016)	0.112 (CI = +/-0.162; p = 0.157)	0.852	-5.61%	+5.58%
Frequency	2014.2	-0.062 (CI = +/-0.035; p = 0.003)	-0.300 (CI = +/-0.250; p = 0.023)	0.116 (CI = +/-0.170; p = 0.160)	0.840	-5.98%	+5.58%
Frequency	2015.1	-0.061 (CI = +/-0.043; p = 0.011)	-0.301 (CI = +/-0.267; p = 0.031)	0.115 (CI = +/-0.181; p = 0.188)	0.815	-5.89%	+5.58%
Frequency	2015.2	-0.060 (CI = +/-0.054; p = 0.035)	-0.302 (CI = +/-0.288; p = 0.042)	0.114 (CI = +/-0.196; p = 0.220)	0.784	-5.80%	+5.58%
Frequency	2016.1	-0.051 (CI = +/-0.069; p = 0.126)	-0.312 (CI = +/-0.310; p = 0.048)	0.105 (CI = +/-0.212; p = 0.284)	0.743	-4.98%	+5.58%
Frequency	2016.2	-0.059 (CI = +/-0.092; p = 0.172)	-0.304 (CI = +/-0.341; p = 0.072)	0.113 (CI = +/-0.236; p = 0.293)	0.715	-5.73%	+5.58%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	-0.003 (CI = +/-0.014; p = 0.626)	-0.028	-0.35%
Loss Cost	2006.2	-0.007 (CI = +/-0.015; p = 0.315)	0.002	-0.73%
Loss Cost	2007.1	-0.009 (CI = +/-0.016; p = 0.274)	0.009	-0.85%
Loss Cost	2007.2	-0.011 (CI = +/-0.016; p = 0.172)	0.038	-1.12%
Loss Cost	2008.1	-0.011 (CI = +/-0.018; p = 0.209)	0.027	-1.11%
Loss Cost	2008.2	-0.016 (CI = +/-0.018; p = 0.071)	0.101	-1.62%
Loss Cost	2009.1	-0.019 (CI = +/-0.019; p = 0.049)	0.133	-1.90%
Loss Cost	2009.2	-0.027 (CI = +/-0.018; p = 0.006)	0.290	-2.64%
Loss Cost	2010.1	-0.029 (CI = +/-0.019; p = 0.005)	0.309	-2.89%
Loss Cost	2010.2	-0.033 (CI = +/-0.021; p = 0.004)	0.340	-3.22%
Loss Cost	2011.1	-0.036 (CI = +/-0.023; p = 0.004)	0.362	-3.53%
Loss Cost	2011.2	-0.044 (CI = +/-0.023; p = 0.001)	0.481	-4.28%
Loss Cost	2012.1	-0.045 (CI = +/-0.025; p = 0.002)	0.459	-4.43%
Loss Cost	2012.2	-0.052 (CI = +/-0.027; p = 0.001)	0.524	-5.09%
Loss Cost	2013.1	-0.053 (CI = +/-0.031; p = 0.002)	0.486	-5.20%
Loss Cost	2013.2	-0.056 (CI = +/-0.035; p = 0.004)	0.466	-5.49%
Loss Cost	2014.1	-0.057 (CI = +/-0.041; p = 0.011)	0.412	-5.57%
Loss Cost	2014.2	-0.071 (CI = +/-0.044; p = 0.005)	0.519	-6.88%
Loss Cost	2015.1	-0.083 (CI = +/-0.051; p = 0.005)	0.552	-7.97%
Loss Cost	2016.1	-0.099 (CI = +/-0.061; p = 0.006)	0.587	-9.42%
Loss Cost	2016.2	-0.105 (CI = +/-0.077; p = 0.015)	0.539	-9.96%
Severity	2006.1	0.031 (CI = +/-0.005; p = 0.000)	0.828	+3.12%
Severity	2006.2	0.029 (CI = +/-0.005; p = 0.000)	0.816	+2.97%
Severity	2007.1	0.029 (CI = +/-0.006; p = 0.000)	0.797	+2.93%
Severity	2007.2	0.028 (CI = +/-0.006; p = 0.000)	0.774	+2.83%
Severity	2008.1	0.030 (CI = +/-0.006; p = 0.000)	0.804	+3.03%
Severity	2008.2	0.029 (CI = +/-0.007; p = 0.000)	0.780	+2.93%
Severity	2009.1	0.027 (CI = +/-0.007; p = 0.000)	0.754	+2.79%
Severity	2009.2	0.025 (CI = +/-0.007; p = 0.000)	0.733	+2.56%
Severity	2010.1	0.025 (CI = +/-0.008; p = 0.000)	0.706	+2.56%
Severity	2010.2	0.026 (CI = +/-0.008; p = 0.000)	0.700	+2.66%
Severity	2011.1	0.026 (CI = +/-0.009; p = 0.000)	0.669	+2.66%
Severity	2011.2	0.025 (CI = +/-0.010; p = 0.000)	0.616	+2.51%
Severity	2012.1	0.026 (CI = +/-0.011; p = 0.000)	0.602	+2.62%
Severity	2012.2	0.026 (CI = +/-0.012; p = 0.001)	0.557	+2.62%
Severity	2013.1	0.028 (CI = +/-0.014; p = 0.001)	0.552	+2.80%
Severity	2013.2	0.028 (CI = +/-0.016; p = 0.002)	0.515	+2.88%
Severity	2014.1	0.028 (CI = +/-0.019; p = 0.007)	0.452	+2.87%
Severity	2014.2	0.020 (CI = +/-0.019; p = 0.039)	0.297	+2.07%
Severity	2015.1	0.013 (CI = +/-0.020; p = 0.195)	0.088	+1.26%
Severity	2016.1	0.002 (CI = +/-0.021; p = 0.806)	-0.116	+0.23%
Severity	2016.2	0.008 (CI = +/-0.025; p = 0.490)	-0.062	+0.76%
Frequency	2006.1	-0.034 (CI = +/-0.011; p = 0.000)	0.575	-3.36%
Frequency	2006.2	-0.037 (CI = +/-0.012; p = 0.000)	0.602	-3.59%
Frequency	2007.1	-0.037 (CI = +/-0.012; p = 0.000)	0.588	-3.66%
Frequency	2007.2	-0.039 (CI = +/-0.013; p = 0.000)	0.594	-3.84%
Frequency	2008.1	-0.041 (CI = +/-0.014; p = 0.000)	0.595	-4.01%
Frequency	2008.2	-0.045 (CI = +/-0.014; p = 0.000)	0.655	-4.42%
Frequency	2009.1	-0.047 (CI = +/-0.015; p = 0.000)	0.645	-4.56%
Frequency	2009.2	-0.052 (CI = +/-0.015; p = 0.000)	0.714	-5.07%
Frequency	2010.1	-0.055 (CI = +/-0.016; p = 0.000)	0.718	-5.31%
Frequency	2010.2	-0.059 (CI = +/-0.016; p = 0.000)	0.748	-5.72%
Frequency	2011.1	-0.062 (CI = +/-0.018; p = 0.000)	0.754	-6.03%
Frequency	2011.2	-0.069 (CI = +/-0.017; p = 0.000)	0.805	-6.63%
Frequency	2012.1	-0.071 (CI = +/-0.019; p = 0.000)	0.798	-6.88%
Frequency	2012.2	-0.078 (CI = +/-0.019; p = 0.000)	0.837	-7.51%
Frequency	2013.1	-0.081 (CI = +/-0.021; p = 0.000)	0.827	-7.78%
Frequency	2013.2	-0.085 (CI = +/-0.024; p = 0.000)	0.820	-8.14%
Frequency	2014.1	-0.086 (CI = +/-0.028; p = 0.000)	0.787	-8.21%
Frequency	2014.2	-0.092 (CI = +/-0.032; p = 0.000)	0.783	-8.77%
Frequency	2015.1	-0.096 (CI = +/-0.039; p = 0.000)	0.748	-9.12%
Frequency	2016.1	-0.101 (CI = +/-0.049; p = 0.001)	0.704	-9.63%
Frequency	2016.2	-0.113 (CI = +/-0.059; p = 0.003)	0.706	-10.64%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.015 (CI = +/-0.009; p = 0.002)	-0.136 (CI = +/-0.073; p = 0.001)	0.490	+1.50%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.010)	-0.126 (CI = +/-0.072; p = 0.001)	0.420	+1.27%
Loss Cost	2007.1	0.011 (CI = +/-0.010; p = 0.026)	-0.132 (CI = +/-0.075; p = 0.001)	0.420	+1.16%
Loss Cost	2007.2	0.011 (CI = +/-0.011; p = 0.048)	-0.129 (CI = +/-0.078; p = 0.002)	0.371	+1.10%
Loss Cost	2008.1	0.011 (CI = +/-0.012; p = 0.056)	-0.127 (CI = +/-0.082; p = 0.004)	0.370	+1.16%
Loss Cost	2008.2	0.008 (CI = +/-0.012; p = 0.173)	-0.114 (CI = +/-0.080; p = 0.008)	0.286	+0.82%
Loss Cost	2009.1	0.005 (CI = +/-0.013; p = 0.411)	-0.126 (CI = +/-0.080; p = 0.004)	0.321	+0.51%
Loss Cost	2009.2	-0.001 (CI = +/-0.011; p = 0.875)	-0.105 (CI = +/-0.068; p = 0.005)	0.299	-0.08%
Loss Cost	2010.1	-0.004 (CI = +/-0.012; p = 0.537)	-0.114 (CI = +/-0.069; p = 0.003)	0.353	-0.36%
Loss Cost	2010.2	-0.004 (CI = +/-0.013; p = 0.565)	-0.114 (CI = +/-0.073; p = 0.004)	0.340	-0.37%
Loss Cost	2011.1	-0.008 (CI = +/-0.014; p = 0.272)	-0.126 (CI = +/-0.073; p = 0.002)	0.416	-0.75%
Loss Cost	2011.2	-0.013 (CI = +/-0.014; p = 0.073)	-0.112 (CI = +/-0.069; p = 0.004)	0.464	-1.26%
Loss Cost	2012.1	-0.014 (CI = +/-0.016; p = 0.077)	-0.116 (CI = +/-0.074; p = 0.005)	0.445	-1.41%
Loss Cost	2012.2	-0.017 (CI = +/-0.018; p = 0.054)	-0.108 (CI = +/-0.077; p = 0.010)	0.461	-1.72%
Loss Cost	2013.1	-0.018 (CI = +/-0.021; p = 0.082)	-0.110 (CI = +/-0.084; p = 0.015)	0.402	-1.80%
Loss Cost	2013.2	-0.014 (CI = +/-0.024; p = 0.207)	-0.118 (CI = +/-0.089; p = 0.015)	0.414	-1.43%
Loss Cost	2014.1	-0.015 (CI = +/-0.029; p = 0.271)	-0.120 (CI = +/-0.100; p = 0.025)	0.349	-1.50%
Loss Cost	2014.2	-0.024 (CI = +/-0.032; p = 0.127)	-0.104 (CI = +/-0.102; p = 0.047)	0.391	-2.34%
Loss Cost	2015.1	-0.041 (CI = +/-0.028; p = 0.011)	-0.136 (CI = +/-0.081; p = 0.005)	0.705	-4.04%
Loss Cost	2015.2	-0.045 (CI = +/-0.036; p = 0.021)	-0.130 (CI = +/-0.092; p = 0.014)	0.710	-4.43%
Loss Cost	2016.1	-0.033 (CI = +/-0.044; p = 0.109)	-0.112 (CI = +/-0.101; p = 0.036)	0.532	-3.27%
Loss Cost	2016.2	-0.013 (CI = +/-0.037; p = 0.386)	-0.135 (CI = +/-0.074; p = 0.007)	0.803	-1.28%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.048; p = 0.099)	0.860	+3.73%
Severity	2006.2	0.036 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.049; p = 0.149)	0.841	+3.62%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.051; p = 0.142)	0.825	+3.58%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.053; p = 0.172)	0.802	+3.54%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.050; p = 0.309)	0.834	+3.81%
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.053; p = 0.354)	0.810	+3.78%
Severity	2009.1	0.036 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.054; p = 0.263)	0.787	+3.62%
Severity	2009.2	0.034 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.055; p = 0.384)	0.751	+3.43%
Severity	2010.1	0.034 (CI = +/-0.010; p = 0.000)	-0.022 (CI = +/-0.058; p = 0.431)	0.727	+3.46%
Severity	2010.2	0.036 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.059; p = 0.297)	0.740	+3.71%
Severity	2011.1	0.037 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.063; p = 0.345)	0.715	+3.75%
Severity	2011.2	0.036 (CI = +/-0.014; p = 0.000)	-0.027 (CI = +/-0.067; p = 0.397)	0.662	+3.69%
Severity	2012.1	0.038 (CI = +/-0.015; p = 0.000)	-0.022 (CI = +/-0.071; p = 0.524)	0.653	+3.90%
Severity	2012.2	0.040 (CI = +/-0.018; p = 0.000)	-0.026 (CI = +/-0.076; p = 0.479)	0.620	+4.06%
Severity	2013.1	0.043 (CI = +/-0.020; p = 0.001)	-0.017 (CI = +/-0.081; p = 0.647)	0.620	+4.40%
Severity	2013.2	0.046 (CI = +/-0.023; p = 0.001)	-0.024 (CI = +/-0.087; p = 0.549)	0.601	+4.73%
Severity	2014.1	0.047 (CI = +/-0.028; p = 0.005)	-0.023 (CI = +/-0.098; p = 0.603)	0.544	+4.78%
Severity	2014.2	0.038 (CI = +/-0.031; p = 0.022)	-0.007 (CI = +/-0.098; p = 0.869)	0.377	+3.87%
Severity	2015.1	0.026 (CI = +/-0.034; p = 0.114)	-0.029 (CI = +/-0.098; p = 0.504)	0.206	+2.63%
Severity	2015.2	0.014 (CI = +/-0.037; p = 0.382)	-0.012 (CI = +/-0.097; p = 0.778)	-0.147	+1.45%
Severity	2016.1	0.029 (CI = +/-0.043; p = 0.140)	0.011 (CI = +/-0.099; p = 0.788)	0.134	+2.99%
Severity	2016.2	0.046 (CI = +/-0.046; p = 0.049)	-0.009 (CI = +/-0.093; p = 0.811)	0.495	+4.72%
Frequency	2006.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.096 (CI = +/-0.059; p = 0.003)	0.621	-2.16%
Frequency	2006.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.060; p = 0.005)	0.633	-2.27%
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.063; p = 0.005)	0.612	-2.34%
Frequency	2007.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.066; p = 0.007)	0.604	-2.36%
Frequency	2008.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.066; p = 0.005)	0.619	-2.56%
Frequency	2008.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.064; p = 0.008)	0.676	-2.85%
Frequency	2009.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.066; p = 0.007)	0.666	-3.00%
Frequency	2009.2	-0.035 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.061; p = 0.011)	0.746	-3.40%
Frequency	2010.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.060; p = 0.005)	0.769	-3.69%
Frequency	2010.2	-0.040 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.060; p = 0.009)	0.788	-3.93%
Frequency	2011.1	-0.044 (CI = +/-0.011; p = 0.000)	-0.097 (CI = +/-0.057; p = 0.002)	0.825	-4.33%
Frequency	2011.2	-0.049 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.051; p = 0.003)	0.877	-4.77%
Frequency	2012.1	-0.052 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.050; p = 0.001)	0.887	-5.11%
Frequency	2012.2	-0.057 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.043; p = 0.001)	0.924	-5.56%
Frequency	2013.1	-0.061 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.041; p = 0.000)	0.934	-5.94%
Frequency	2013.2	-0.061 (CI = +/-0.012; p = 0.000)	-0.094 (CI = +/-0.045; p = 0.001)	0.925	-5.89%
Frequency	2014.1	-0.062 (CI = +/-0.014; p = 0.000)	-0.096 (CI = +/-0.050; p = 0.002)	0.901	-5.99%
Frequency	2014.2	-0.062 (CI = +/-0.018; p = 0.000)	-0.097 (CI = +/-0.056; p = 0.004)	0.887	-5.98%
Frequency	2015.1	-0.067 (CI = +/-0.021; p = 0.000)	-0.107 (CI = +/-0.059; p = 0.004)	0.881	-6.50%
Frequency	2015.2	-0.060 (CI = +/-0.022; p = 0.001)	-0.118 (CI = +/-0.057; p = 0.002)	0.895	-5.80%
Frequency	2016.1	-0.063 (CI = +/-0.030; p = 0.003)	-0.123 (CI = +/-0.070; p = 0.006)	0.845	-6.08%
Frequency	2016.2	-0.059 (CI = +/-0.043; p = 0.019)	-0.127 (CI = +/-0.086; p = 0.015)	0.830	-5.73%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.017 (CI = +/-0.009; p = 0.001)	-0.145 (CI = +/-0.073; p = 0.000)	0.522	+1.70%
Loss Cost	2006.2	0.015 (CI = +/-0.010; p = 0.005)	-0.135 (CI = +/-0.073; p = 0.001)	0.451	+1.47%
Loss Cost	2007.1	0.013 (CI = +/-0.011; p = 0.014)	-0.140 (CI = +/-0.076; p = 0.001)	0.450	+1.35%
Loss Cost	2007.2	0.013 (CI = +/-0.011; p = 0.028)	-0.138 (CI = +/-0.079; p = 0.002)	0.402	+1.31%
Loss Cost	2008.1	0.014 (CI = +/-0.013; p = 0.033)	-0.135 (CI = +/-0.083; p = 0.003)	0.402	+1.39%
Loss Cost	2008.2	0.010 (CI = +/-0.013; p = 0.115)	-0.122 (CI = +/-0.082; p = 0.006)	0.313	+1.03%
Loss Cost	2009.1	0.007 (CI = +/-0.014; p = 0.287)	-0.133 (CI = +/-0.083; p = 0.003)	0.345	+0.72%
Loss Cost	2009.2	0.001 (CI = +/-0.012; p = 0.926)	-0.110 (CI = +/-0.071; p = 0.005)	0.311	+0.06%
Loss Cost	2010.1	-0.002 (CI = +/-0.013; p = 0.724)	-0.118 (CI = +/-0.072; p = 0.003)	0.362	-0.22%
Loss Cost	2010.2	-0.002 (CI = +/-0.015; p = 0.765)	-0.119 (CI = +/-0.077; p = 0.005)	0.349	-0.21%
Loss Cost	2011.1	-0.006 (CI = +/-0.016; p = 0.420)	-0.130 (CI = +/-0.077; p = 0.003)	0.422	-0.61%
Loss Cost	2011.2	-0.012 (CI = +/-0.016; p = 0.131)	-0.113 (CI = +/-0.074; p = 0.006)	0.460	-1.19%
Loss Cost	2012.1	-0.014 (CI = +/-0.018; p = 0.131)	-0.117 (CI = +/-0.080; p = 0.007)	0.440	-1.36%
Loss Cost	2012.2	-0.017 (CI = +/-0.021; p = 0.093)	-0.108 (CI = +/-0.084; p = 0.017)	0.454	-1.73%
Loss Cost	2013.1	-0.018 (CI = +/-0.025; p = 0.129)	-0.110 (CI = +/-0.092; p = 0.024)	0.393	-1.81%
Loss Cost	2013.2	-0.013 (CI = +/-0.029; p = 0.321)	-0.120 (CI = +/-0.100; p = 0.024)	0.405	-1.34%
Loss Cost	2014.1	-0.014 (CI = +/-0.035; p = 0.385)	-0.121 (CI = +/-0.112; p = 0.038)	0.335	-1.40%
Loss Cost	2014.2	-0.026 (CI = +/-0.041; p = 0.185)	-0.100 (CI = +/-0.118; p = 0.084)	0.378	-2.52%
Loss Cost	2015.1	-0.045 (CI = +/-0.036; p = 0.021)	-0.130 (CI = +/-0.092; p = 0.014)	0.709	-4.43%
Loss Cost	2015.2	-0.053 (CI = +/-0.047; p = 0.034)	-0.118 (CI = +/-0.109; p = 0.039)	0.727	-5.21%
Loss Cost	2016.1	-0.041 (CI = +/-0.060; p = 0.134)	-0.103 (CI = +/-0.122; p = 0.080)	0.538	-4.00%
Loss Cost	2016.2	-0.011 (CI = +/-0.064; p = 0.627)	-0.138 (CI = +/-0.110; p = 0.028)	0.774	-1.08%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.049; p = 0.076)	0.855	+3.83%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.050; p = 0.119)	0.834	+3.72%
Severity	2007.1	0.036 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.052; p = 0.116)	0.817	+3.67%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.055; p = 0.142)	0.792	+3.65%
Severity	2008.1	0.039 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.052; p = 0.245)	0.828	+3.93%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.055; p = 0.281)	0.803	+3.91%
Severity	2009.1	0.037 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.056; p = 0.215)	0.778	+3.75%
Severity	2009.2	0.035 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.057; p = 0.328)	0.735	+3.55%
Severity	2010.1	0.035 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.061; p = 0.375)	0.711	+3.59%
Severity	2010.2	0.038 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.061; p = 0.229)	0.732	+3.91%
Severity	2011.1	0.039 (CI = +/-0.013; p = 0.000)	-0.035 (CI = +/-0.065; p = 0.275)	0.707	+3.96%
Severity	2011.2	0.039 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.071; p = 0.316)	0.651	+3.94%
Severity	2012.1	0.041 (CI = +/-0.017; p = 0.000)	-0.028 (CI = +/-0.075; p = 0.424)	0.645	+4.18%
Severity	2012.2	0.044 (CI = +/-0.020; p = 0.001)	-0.035 (CI = +/-0.081; p = 0.359)	0.620	+4.46%
Severity	2013.1	0.047 (CI = +/-0.023; p = 0.001)	-0.027 (CI = +/-0.085; p = 0.500)	0.627	+4.86%
Severity	2013.2	0.053 (CI = +/-0.026; p = 0.001)	-0.038 (CI = +/-0.091; p = 0.364)	0.629	+5.42%
Severity	2014.1	0.054 (CI = +/-0.032; p = 0.005)	-0.036 (CI = +/-0.102; p = 0.433)	0.578	+5.54%
Severity	2014.2	0.045 (CI = +/-0.038; p = 0.028)	-0.019 (CI = +/-0.109; p = 0.688)	0.387	+4.56%
Severity	2015.1	0.032 (CI = +/-0.042; p = 0.113)	-0.038 (CI = +/-0.110; p = 0.427)	0.213	+3.26%
Severity	2015.2	0.018 (CI = +/-0.052; p = 0.425)	-0.017 (CI = +/-0.120; p = 0.736)	-0.210	+1.78%
Severity	2016.1	0.035 (CI = +/-0.061; p = 0.180)	0.004 (CI = +/-0.122; p = 0.931)	0.096	+3.60%
Severity	2016.2	0.069 (CI = +/-0.049; p = 0.020)	-0.035 (CI = +/-0.083; p = 0.270)	0.787	+7.13%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.061; p = 0.002)	0.606	-2.05%
Frequency	2006.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.062; p = 0.004)	0.617	-2.17%
Frequency	2007.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.065; p = 0.005)	0.595	-2.24%
Frequency	2007.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.068; p = 0.007)	0.586	-2.25%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.106 (CI = +/-0.069; p = 0.005)	0.601	-2.45%
Frequency	2008.2	-0.028 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.067; p = 0.009)	0.657	-2.77%
Frequency	2009.1	-0.030 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.069; p = 0.008)	0.647	-2.93%
Frequency	2009.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.064; p = 0.015)	0.728	-3.37%
Frequency	2010.1	-0.037 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.063; p = 0.007)	0.753	-3.68%
Frequency	2010.2	-0.040 (CI = +/-0.012; p = 0.000)	-0.083 (CI = +/-0.064; p = 0.015)	0.774	-3.97%
Frequency	2011.1	-0.045 (CI = +/-0.012; p = 0.000)	-0.096 (CI = +/-0.061; p = 0.004)	0.815	-4.40%
Frequency	2011.2	-0.051 (CI = +/-0.012; p = 0.000)	-0.079 (CI = +/-0.054; p = 0.007)	0.875	-4.94%
Frequency	2012.1	-0.055 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.052; p = 0.003)	0.889	-5.32%
Frequency	2012.2	-0.061 (CI = +/-0.010; p = 0.000)	-0.073 (CI = +/-0.042; p = 0.003)	0.939	-5.92%
Frequency	2013.1	-0.066 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.036; p = 0.000)	0.956	-6.36%
Frequency	2013.2	-0.066 (CI = +/-0.012; p = 0.000)	-0.082 (CI = +/-0.040; p = 0.001)	0.950	-6.42%
Frequency	2014.1	-0.068 (CI = +/-0.014; p = 0.000)	-0.085 (CI = +/-0.044; p = 0.002)	0.936	-6.58%
Frequency	2014.2	-0.070 (CI = +/-0.017; p = 0.000)	-0.081 (CI = +/-0.050; p = 0.006)	0.931	-6.77%
Frequency	2015.1	-0.077 (CI = +/-0.017; p = 0.000)	-0.092 (CI = +/-0.045; p = 0.002)	0.947	-7.44%
Frequency	2015.2	-0.071 (CI = +/-0.021; p = 0.000)	-0.101 (CI = +/-0.048; p = 0.003)	0.949	-6.87%
Frequency	2016.1	-0.076 (CI = +/-0.027; p = 0.002)	-0.107 (CI = +/-0.055; p = 0.006)	0.935	-7.34%
Frequency	2016.2	-0.080 (CI = +/-0.047; p = 0.012)	-0.103 (CI = +/-0.080; p = 0.027)	0.926	-7.67%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.015 (CI = +/-0.009; p = 0.004)	-0.129 (CI = +/-0.075; p = 0.002)	0.453	+1.48%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.016)	-0.118 (CI = +/-0.074; p = 0.003)	0.373	+1.22%
Loss Cost	2007.1	0.011 (CI = +/-0.010; p = 0.036)	-0.122 (CI = +/-0.077; p = 0.003)	0.373	+1.12%
Loss Cost	2007.2	0.010 (CI = +/-0.011; p = 0.069)	-0.119 (CI = +/-0.081; p = 0.006)	0.319	+1.04%
Loss Cost	2008.1	0.011 (CI = +/-0.012; p = 0.072)	-0.116 (CI = +/-0.084; p = 0.010)	0.317	+1.12%
Loss Cost	2008.2	0.007 (CI = +/-0.012; p = 0.230)	-0.101 (CI = +/-0.082; p = 0.019)	0.221	+0.74%
Loss Cost	2009.1	0.005 (CI = +/-0.013; p = 0.473)	-0.112 (CI = +/-0.083; p = 0.011)	0.260	+0.45%
Loss Cost	2009.2	-0.002 (CI = +/-0.011; p = 0.677)	-0.087 (CI = +/-0.066; p = 0.013)	0.261	-0.22%
Loss Cost	2010.1	-0.005 (CI = +/-0.012; p = 0.417)	-0.096 (CI = +/-0.067; p = 0.008)	0.320	-0.45%
Loss Cost	2010.2	-0.005 (CI = +/-0.013; p = 0.440)	-0.095 (CI = +/-0.072; p = 0.013)	0.309	-0.48%
Loss Cost	2011.1	-0.008 (CI = +/-0.014; p = 0.225)	-0.107 (CI = +/-0.073; p = 0.007)	0.390	-0.81%
Loss Cost	2011.2	-0.014 (CI = +/-0.013; p = 0.038)	-0.089 (CI = +/-0.065; p = 0.011)	0.497	-1.38%
Loss Cost	2012.1	-0.015 (CI = +/-0.015; p = 0.055)	-0.092 (CI = +/-0.071; p = 0.016)	0.442	-1.45%
Loss Cost	2012.2	-0.018 (CI = +/-0.017; p = 0.034)	-0.082 (CI = +/-0.073; p = 0.031)	0.486	-1.80%
Loss Cost	2013.1	-0.017 (CI = +/-0.020; p = 0.078)	-0.080 (CI = +/-0.082; p = 0.056)	0.361	-1.71%
Loss Cost	2013.2	-0.013 (CI = +/-0.022; p = 0.224)	-0.089 (CI = +/-0.086; p = 0.045)	0.365	-1.27%
Loss Cost	2014.1	-0.010 (CI = +/-0.028; p = 0.436)	-0.080 (CI = +/-0.099; p = 0.097)	0.180	-0.96%
Loss Cost	2014.2	-0.018 (CI = +/-0.031; p = 0.204)	-0.067 (CI = +/-0.100; p = 0.151)	0.255	-1.80%
Loss Cost	2015.1	-0.033 (CI = +/-0.034; p = 0.055)	-0.102 (CI = +/-0.100; p = 0.047)	0.539	-3.28%
Loss Cost	2016.1	-0.036 (CI = +/-0.051; p = 0.123)	-0.101 (CI = +/-0.122; p = 0.083)	0.500	-3.50%
Loss Cost	2016.2	-0.015 (CI = +/-0.045; p = 0.362)	-0.127 (CI = +/-0.096; p = 0.025)	0.779	-1.52%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.047; p = 0.258)	0.857	+3.57%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.047; p = 0.390)	0.841	+3.43%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.049; p = 0.368)	0.824	+3.39%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	-0.019 (CI = +/-0.052; p = 0.446)	0.799	+3.32%
Severity	2008.1	0.035 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.047; p = 0.735)	0.846	+3.60%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	-0.005 (CI = +/-0.050; p = 0.832)	0.823	+3.53%
Severity	2009.1	0.033 (CI = +/-0.008; p = 0.000)	-0.011 (CI = +/-0.051; p = 0.667)	0.799	+3.39%
Severity	2009.2	0.031 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.050; p = 0.948)	0.776	+3.14%
Severity	2010.1	0.031 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.053; p = 0.982)	0.755	+3.20%
Severity	2010.2	0.034 (CI = +/-0.010; p = 0.000)	-0.007 (CI = +/-0.054; p = 0.787)	0.770	+3.43%
Severity	2011.1	0.035 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.058; p = 0.882)	0.750	+3.51%
Severity	2011.2	0.034 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.062; p = 0.971)	0.701	+3.41%
Severity	2012.1	0.036 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.064; p = 0.785)	0.717	+3.70%
Severity	2012.2	0.038 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.070; p = 0.883)	0.691	+3.84%
Severity	2013.1	0.043 (CI = +/-0.017; p = 0.000)	0.020 (CI = +/-0.069; p = 0.531)	0.747	+4.37%
Severity	2013.2	0.046 (CI = +/-0.019; p = 0.001)	0.013 (CI = +/-0.073; p = 0.704)	0.749	+4.74%
Severity	2014.1	0.051 (CI = +/-0.022; p = 0.001)	0.025 (CI = +/-0.081; p = 0.484)	0.750	+5.23%
Severity	2014.2	0.042 (CI = +/-0.022; p = 0.004)	0.039 (CI = +/-0.072; p = 0.231)	0.723	+4.28%
Severity	2015.1	0.037 (CI = +/-0.031; p = 0.027)	0.027 (CI = +/-0.089; p = 0.473)	0.518	+3.73%
Severity	2016.1	0.024 (CI = +/-0.034; p = 0.123)	0.035 (CI = +/-0.082; p = 0.306)	0.305	+2.44%
Severity	2016.2	0.039 (CI = +/-0.023; p = 0.012)	0.016 (CI = +/-0.048; p = 0.379)	0.859	+4.00%
Frequency	2006.1	-0.020 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.061; p = 0.002)	0.623	-2.02%
Frequency	2006.2	-0.022 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.063; p = 0.004)	0.633	-2.13%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.066; p = 0.004)	0.612	-2.20%
Frequency	2007.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.069; p = 0.007)	0.602	-2.21%
Frequency	2008.1	-0.024 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.070; p = 0.004)	0.618	-2.39%
Frequency	2008.2	-0.027 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.068; p = 0.009)	0.673	-2.70%
Frequency	2009.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.071; p = 0.008)	0.662	-2.84%
Frequency	2009.2	-0.033 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.066; p = 0.014)	0.741	-3.25%
Frequency	2010.1	-0.036 (CI = +/-0.011; p = 0.000)	-0.097 (CI = +/-0.065; p = 0.006)	0.765	-3.54%
Frequency	2010.2	-0.039 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.066; p = 0.013)	0.782	-3.78%
Frequency	2011.1	-0.043 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.063; p = 0.004)	0.822	-4.17%
Frequency	2011.2	-0.047 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.057; p = 0.006)	0.873	-4.63%
Frequency	2012.1	-0.051 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.057; p = 0.003)	0.884	-4.96%
Frequency	2012.2	-0.056 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.051; p = 0.003)	0.920	-5.43%
Frequency	2013.1	-0.060 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.048; p = 0.001)	0.932	-5.83%
Frequency	2013.2	-0.059 (CI = +/-0.014; p = 0.000)	-0.101 (CI = +/-0.053; p = 0.002)	0.922	-5.74%
Frequency	2014.1	-0.061 (CI = +/-0.017; p = 0.000)	-0.106 (CI = +/-0.062; p = 0.005)	0.893	-5.89%
Frequency	2014.2	-0.060 (CI = +/-0.022; p = 0.001)	-0.107 (CI = +/-0.071; p = 0.011)	0.874	-5.83%
Frequency	2015.1	-0.070 (CI = +/-0.026; p = 0.001)	-0.129 (CI = +/-0.075; p = 0.007)	0.883	-6.76%
Frequency	2016.1	-0.060 (CI = +/-0.030; p = 0.005)	-0.136 (CI = +/-0.072; p = 0.006)	0.891	-5.81%
Frequency	2016.2	-0.055 (CI = +/-0.044; p = 0.030)	-0.142 (CI = +/-0.094; p = 0.017)	0.888	-5.31%

Bodily Injury

Coverage = BI
End Trend Period = 2019.1
Excluded Points = 2015.2,2018.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.017 (CI = +/-0.010; p = 0.002)	-0.141 (CI = +/-0.076; p = 0.001)	0.484	+1.71%
Loss Cost	2006.2	0.014 (CI = +/-0.010; p = 0.009)	-0.128 (CI = +/-0.077; p = 0.002)	0.400	+1.45%
Loss Cost	2007.1	0.013 (CI = +/-0.011; p = 0.022)	-0.133 (CI = +/-0.079; p = 0.002)	0.400	+1.34%
Loss Cost	2007.2	0.013 (CI = +/-0.012; p = 0.043)	-0.131 (CI = +/-0.084; p = 0.004)	0.345	+1.29%
Loss Cost	2008.1	0.014 (CI = +/-0.013; p = 0.045)	-0.127 (CI = +/-0.088; p = 0.007)	0.345	+1.38%
Loss Cost	2008.2	0.010 (CI = +/-0.014; p = 0.168)	-0.110 (CI = +/-0.087; p = 0.016)	0.238	+0.96%
Loss Cost	2009.1	0.007 (CI = +/-0.015; p = 0.350)	-0.121 (CI = +/-0.088; p = 0.010)	0.276	+0.66%
Loss Cost	2009.2	-0.001 (CI = +/-0.013; p = 0.821)	-0.091 (CI = +/-0.072; p = 0.017)	0.258	-0.14%
Loss Cost	2010.1	-0.004 (CI = +/-0.013; p = 0.549)	-0.099 (CI = +/-0.073; p = 0.012)	0.316	-0.38%
Loss Cost	2010.2	-0.004 (CI = +/-0.015; p = 0.580)	-0.098 (CI = +/-0.080; p = 0.020)	0.304	-0.40%
Loss Cost	2011.1	-0.008 (CI = +/-0.016; p = 0.333)	-0.109 (CI = +/-0.080; p = 0.012)	0.383	-0.75%
Loss Cost	2011.2	-0.015 (CI = +/-0.016; p = 0.059)	-0.085 (CI = +/-0.073; p = 0.026)	0.496	-1.50%
Loss Cost	2012.1	-0.016 (CI = +/-0.018; p = 0.078)	-0.088 (CI = +/-0.080; p = 0.034)	0.439	-1.57%
Loss Cost	2012.2	-0.021 (CI = +/-0.020; p = 0.043)	-0.073 (CI = +/-0.083; p = 0.079)	0.498	-2.10%
Loss Cost	2013.1	-0.020 (CI = +/-0.024; p = 0.086)	-0.071 (CI = +/-0.093; p = 0.119)	0.370	-2.01%
Loss Cost	2013.2	-0.015 (CI = +/-0.030; p = 0.269)	-0.083 (CI = +/-0.104; p = 0.101)	0.349	-1.49%
Loss Cost	2014.1	-0.012 (CI = +/-0.036; p = 0.455)	-0.075 (CI = +/-0.120; p = 0.178)	0.134	-1.17%
Loss Cost	2014.2	-0.026 (CI = +/-0.042; p = 0.172)	-0.049 (CI = +/-0.123; p = 0.353)	0.294	-2.58%
Loss Cost	2015.1	-0.042 (CI = +/-0.043; p = 0.052)	-0.083 (CI = +/-0.116; p = 0.118)	0.612	-4.15%
Loss Cost	2016.1	-0.055 (CI = +/-0.071; p = 0.092)	-0.070 (CI = +/-0.149; p = 0.231)	0.632	-5.33%
Loss Cost	2016.2	-0.024 (CI = +/-0.119; p = 0.483)	-0.114 (CI = +/-0.209; p = 0.142)	0.728	-2.33%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.050; p = 0.227)	0.843	+3.64%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.050; p = 0.363)	0.823	+3.48%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.052; p = 0.347)	0.803	+3.44%
Severity	2007.2	0.033 (CI = +/-0.008; p = 0.000)	-0.021 (CI = +/-0.055; p = 0.429)	0.773	+3.37%
Severity	2008.1	0.036 (CI = +/-0.008; p = 0.000)	-0.010 (CI = +/-0.050; p = 0.670)	0.827	+3.66%
Severity	2008.2	0.035 (CI = +/-0.009; p = 0.000)	-0.007 (CI = +/-0.053; p = 0.772)	0.800	+3.59%
Severity	2009.1	0.034 (CI = +/-0.009; p = 0.000)	-0.013 (CI = +/-0.055; p = 0.633)	0.771	+3.44%
Severity	2009.2	0.031 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.054; p = 0.954)	0.738	+3.14%
Severity	2010.1	0.031 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.058; p = 0.985)	0.714	+3.20%
Severity	2010.2	0.034 (CI = +/-0.011; p = 0.000)	-0.009 (CI = +/-0.059; p = 0.739)	0.733	+3.50%
Severity	2011.1	0.035 (CI = +/-0.013; p = 0.000)	-0.007 (CI = +/-0.064; p = 0.825)	0.710	+3.59%
Severity	2011.2	0.034 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.070; p = 0.925)	0.650	+3.47%
Severity	2012.1	0.037 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.072; p = 0.865)	0.671	+3.78%
Severity	2012.2	0.039 (CI = +/-0.020; p = 0.001)	0.000 (CI = +/-0.081; p = 0.999)	0.643	+4.00%
Severity	2013.1	0.045 (CI = +/-0.020; p = 0.001)	0.014 (CI = +/-0.080; p = 0.686)	0.711	+4.57%
Severity	2013.2	0.050 (CI = +/-0.024; p = 0.002)	0.001 (CI = +/-0.086; p = 0.978)	0.729	+5.18%
Severity	2014.1	0.056 (CI = +/-0.028; p = 0.003)	0.013 (CI = +/-0.094; p = 0.737)	0.736	+5.72%
Severity	2014.2	0.044 (CI = +/-0.032; p = 0.017)	0.035 (CI = +/-0.093; p = 0.380)	0.675	+4.47%
Severity	2015.1	0.038 (CI = +/-0.043; p = 0.070)	0.023 (CI = +/-0.118; p = 0.609)	0.418	+3.90%
Severity	2016.1	0.018 (CI = +/-0.058; p = 0.398)	0.045 (CI = +/-0.120; p = 0.320)	0.182	+1.80%
Severity	2016.2	0.050 (CI = +/-0.044; p = 0.038)	-0.001 (CI = +/-0.077; p = 0.950)	0.894	+5.17%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.111 (CI = +/-0.063; p = 0.001)	0.614	-1.86%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.065; p = 0.003)	0.621	-1.96%
Frequency	2007.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.068; p = 0.003)	0.598	-2.03%
Frequency	2007.2	-0.020 (CI = +/-0.011; p = 0.001)	-0.109 (CI = +/-0.072; p = 0.005)	0.589	-2.01%
Frequency	2008.1	-0.022 (CI = +/-0.011; p = 0.001)	-0.117 (CI = +/-0.073; p = 0.004)	0.606	-2.20%
Frequency	2008.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.073; p = 0.008)	0.654	-2.54%
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.108 (CI = +/-0.075; p = 0.008)	0.644	-2.69%
Frequency	2009.2	-0.032 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.071; p = 0.018)	0.720	-3.17%
Frequency	2010.1	-0.035 (CI = +/-0.013; p = 0.000)	-0.099 (CI = +/-0.071; p = 0.009)	0.746	-3.47%
Frequency	2010.2	-0.038 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.074; p = 0.022)	0.763	-3.77%
Frequency	2011.1	-0.043 (CI = +/-0.014; p = 0.000)	-0.102 (CI = +/-0.070; p = 0.008)	0.808	-4.19%
Frequency	2011.2	-0.049 (CI = +/-0.014; p = 0.000)	-0.082 (CI = +/-0.064; p = 0.016)	0.866	-4.80%
Frequency	2012.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.093 (CI = +/-0.063; p = 0.008)	0.880	-5.16%
Frequency	2012.2	-0.060 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.053; p = 0.012)	0.931	-5.86%
Frequency	2013.1	-0.065 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.047; p = 0.003)	0.950	-6.29%
Frequency	2013.2	-0.065 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.054; p = 0.008)	0.942	-6.34%
Frequency	2014.1	-0.067 (CI = +/-0.019; p = 0.000)	-0.089 (CI = +/-0.063; p = 0.013)	0.922	-6.51%
Frequency	2014.2	-0.070 (CI = +/-0.026; p = 0.001)	-0.084 (CI = +/-0.076; p = 0.036)	0.911	-6.75%
Frequency	2015.1	-0.081 (CI = +/-0.024; p = 0.001)	-0.107 (CI = +/-0.065; p = 0.011)	0.946	-7.75%
Frequency	2016.1	-0.073 (CI = +/-0.038; p = 0.009)	-0.115 (CI = +/-0.080; p = 0.020)	0.935	-7.00%
Frequency	2016.2	-0.074 (CI = +/-0.094; p = 0.077)	-0.113 (CI = +/-0.165; p = 0.099)	0.918	-7.14%

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	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.070 (CI = +/-0.064; p = 0.033)	0.799	+3.72%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.065; p = 0.051)	0.774	+3.62%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.074 (CI = +/-0.065; p = 0.028)	0.761	+3.44%
Loss Cost	2007.2	0.034 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.067; p = 0.028)	0.743	+3.49%
Loss Cost	2008.1	0.033 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.069; p = 0.024)	0.724	+3.38%
Loss Cost	2008.2	0.032 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.071; p = 0.038)	0.683	+3.25%
Loss Cost	2009.1	0.031 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.073; p = 0.031)	0.660	+3.12%
Loss Cost	2009.2	0.029 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.075; p = 0.049)	0.607	+2.99%
Loss Cost	2010.1	0.028 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.077; p = 0.035)	0.580	+2.80%
Loss Cost	2010.2	0.024 (CI = +/-0.011; p = 0.000)	-0.068 (CI = +/-0.072; p = 0.062)	0.507	+2.39%
Loss Cost	2011.1	0.020 (CI = +/-0.011; p = 0.001)	-0.081 (CI = +/-0.071; p = 0.026)	0.488	+2.05%
Loss Cost	2011.2	0.018 (CI = +/-0.012; p = 0.005)	-0.071 (CI = +/-0.071; p = 0.047)	0.386	+1.77%
Loss Cost	2012.1	0.013 (CI = +/-0.012; p = 0.028)	-0.087 (CI = +/-0.067; p = 0.014)	0.397	+1.33%
Loss Cost	2012.2	0.008 (CI = +/-0.010; p = 0.130)	-0.069 (CI = +/-0.056; p = 0.018)	0.293	+0.77%
Loss Cost	2013.1	0.004 (CI = +/-0.011; p = 0.392)	-0.079 (CI = +/-0.055; p = 0.007)	0.345	+0.44%
Loss Cost	2013.2	0.003 (CI = +/-0.012; p = 0.643)	-0.074 (CI = +/-0.057; p = 0.014)	0.274	+0.26%
Loss Cost	2014.1	0.003 (CI = +/-0.013; p = 0.587)	-0.072 (CI = +/-0.061; p = 0.025)	0.253	+0.34%
Loss Cost	2014.2	0.003 (CI = +/-0.015; p = 0.696)	-0.070 (CI = +/-0.066; p = 0.039)	0.200	+0.28%
Loss Cost	2015.1	-0.002 (CI = +/-0.017; p = 0.816)	-0.082 (CI = +/-0.067; p = 0.022)	0.284	-0.18%
Loss Cost	2015.2	0.000 (CI = +/-0.019; p = 0.996)	-0.085 (CI = +/-0.073; p = 0.026)	0.287	0.00%
Loss Cost	2016.1	-0.002 (CI = +/-0.023; p = 0.859)	-0.089 (CI = +/-0.081; p = 0.034)	0.278	-0.19%
Loss Cost	2016.2	0.001 (CI = +/-0.028; p = 0.930)	-0.095 (CI = +/-0.089; p = 0.040)	0.285	+0.11%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.038; p = 0.153)	0.956	+5.29%
Severity	2006.2	0.052 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.039; p = 0.164)	0.951	+5.29%
Severity	2007.1	0.051 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.040; p = 0.151)	0.947	+5.25%
Severity	2007.2	0.051 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.042; p = 0.158)	0.941	+5.26%
Severity	2008.1	0.053 (CI = +/-0.005; p = 0.000)	-0.020 (CI = +/-0.039; p = 0.291)	0.951	+5.46%
Severity	2008.2	0.055 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.036; p = 0.122)	0.958	+5.65%
Severity	2009.1	0.057 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.031; p = 0.240)	0.971	+5.88%
Severity	2009.2	0.058 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.030; p = 0.131)	0.972	+6.01%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.032; p = 0.165)	0.969	+6.03%
Severity	2010.2	0.058 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.032; p = 0.238)	0.965	+5.95%
Severity	2011.1	0.057 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.033; p = 0.182)	0.961	+5.86%
Severity	2011.2	0.056 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.033; p = 0.285)	0.958	+5.72%
Severity	2012.1	0.054 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.031; p = 0.114)	0.959	+5.50%
Severity	2012.2	0.051 (CI = +/-0.005; p = 0.000)	-0.016 (CI = +/-0.025; p = 0.196)	0.968	+5.21%
Severity	2013.1	0.051 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.027; p = 0.213)	0.962	+5.20%
Severity	2013.2	0.051 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.029; p = 0.243)	0.955	+5.19%
Severity	2014.1	0.053 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.028; p = 0.430)	0.959	+5.41%
Severity	2014.2	0.052 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.030; p = 0.561)	0.950	+5.30%
Severity	2015.1	0.051 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.033; p = 0.545)	0.938	+5.26%
Severity	2015.2	0.049 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.033; p = 0.787)	0.927	+5.00%
Severity	2016.1	0.051 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.035; p = 1.000)	0.920	+5.20%
Severity	2016.2	0.054 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.036; p = 0.722)	0.923	+5.53%
Frequency	2006.1	-0.015 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.068; p = 0.208)	0.351	-1.49%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.069; p = 0.275)	0.366	-1.59%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.070; p = 0.202)	0.390	-1.72%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.072; p = 0.202)	0.364	-1.69%
Frequency	2008.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.060 (CI = +/-0.069; p = 0.085)	0.463	-1.97%
Frequency	2008.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.065; p = 0.149)	0.556	-2.27%
Frequency	2009.1	-0.026 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.059; p = 0.037)	0.667	-2.61%
Frequency	2009.2	-0.029 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.056; p = 0.066)	0.715	-2.84%
Frequency	2010.1	-0.031 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.056; p = 0.033)	0.736	-3.05%
Frequency	2010.2	-0.034 (CI = +/-0.008; p = 0.000)	-0.050 (CI = +/-0.051; p = 0.058)	0.797	-3.35%
Frequency	2011.1	-0.037 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.050; p = 0.023)	0.820	-3.59%
Frequency	2011.2	-0.038 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.051; p = 0.040)	0.823	-3.74%
Frequency	2012.1	-0.040 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.051; p = 0.021)	0.829	-3.95%
Frequency	2012.2	-0.043 (CI = +/-0.009; p = 0.000)	-0.053 (CI = +/-0.050; p = 0.039)	0.854	-4.22%
Frequency	2013.1	-0.046 (CI = +/-0.009; p = 0.000)	-0.063 (CI = +/-0.048; p = 0.014)	0.871	-4.53%
Frequency	2013.2	-0.048 (CI = +/-0.010; p = 0.000)	-0.058 (CI = +/-0.050; p = 0.026)	0.871	-4.70%
Frequency	2014.1	-0.049 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.053; p = 0.028)	0.851	-4.81%
Frequency	2014.2	-0.049 (CI = +/-0.013; p = 0.000)	-0.062 (CI = +/-0.057; p = 0.037)	0.830	-4.77%
Frequency	2015.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.058; p = 0.019)	0.838	-5.17%
Frequency	2015.2	-0.049 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.058; p = 0.011)	0.826	-4.77%
Frequency	2016.1	-0.053 (CI = +/-0.018; p = 0.000)	-0.089 (CI = +/-0.062; p = 0.010)	0.811	-5.12%
Frequency	2016.2	-0.053 (CI = +/-0.022; p = 0.001)	-0.089 (CI = +/-0.070; p = 0.018)	0.789	-5.13%

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	2006.1	0.037 (CI = +/-0.007; p = 0.000)	0.772	+3.76%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.749	+3.62%
Loss Cost	2007.1	0.034 (CI = +/-0.008; p = 0.000)	0.723	+3.49%
Loss Cost	2007.2	0.034 (CI = +/-0.009; p = 0.000)	0.701	+3.49%
Loss Cost	2008.1	0.034 (CI = +/-0.009; p = 0.000)	0.673	+3.45%
Loss Cost	2008.2	0.032 (CI = +/-0.010; p = 0.000)	0.635	+3.25%
Loss Cost	2009.1	0.031 (CI = +/-0.010; p = 0.000)	0.599	+3.19%
Loss Cost	2009.2	0.029 (CI = +/-0.011; p = 0.000)	0.549	+2.99%
Loss Cost	2010.1	0.028 (CI = +/-0.012; p = 0.000)	0.502	+2.88%
Loss Cost	2010.2	0.024 (CI = +/-0.012; p = 0.000)	0.438	+2.39%
Loss Cost	2011.1	0.021 (CI = +/-0.012; p = 0.002)	0.365	+2.16%
Loss Cost	2011.2	0.018 (CI = +/-0.013; p = 0.009)	0.272	+1.77%
Loss Cost	2012.1	0.015 (CI = +/-0.013; p = 0.035)	0.180	+1.46%
Loss Cost	2012.2	0.008 (CI = +/-0.012; p = 0.187)	0.047	+0.77%
Loss Cost	2013.1	0.006 (CI = +/-0.013; p = 0.353)	-0.005	+0.58%
Loss Cost	2013.2	0.003 (CI = +/-0.014; p = 0.700)	-0.056	+0.26%
Loss Cost	2014.1	0.005 (CI = +/-0.015; p = 0.489)	-0.034	+0.51%
Loss Cost	2014.2	0.003 (CI = +/-0.017; p = 0.735)	-0.067	+0.28%
Loss Cost	2015.1	0.001 (CI = +/-0.020; p = 0.940)	-0.083	+0.07%
Loss Cost	2015.2	0.000 (CI = +/-0.024; p = 0.997)	-0.091	0.00%
Loss Cost	2016.1	0.002 (CI = +/-0.028; p = 0.887)	-0.098	+0.19%
Loss Cost	2016.2	0.001 (CI = +/-0.034; p = 0.943)	-0.110	+0.11%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	0.954	+5.30%
Severity	2006.2	0.052 (CI = +/-0.004; p = 0.000)	0.950	+5.29%
Severity	2007.1	0.051 (CI = +/-0.005; p = 0.000)	0.944	+5.27%
Severity	2007.2	0.051 (CI = +/-0.005; p = 0.000)	0.939	+5.26%
Severity	2008.1	0.053 (CI = +/-0.005; p = 0.000)	0.951	+5.48%
Severity	2008.2	0.055 (CI = +/-0.005; p = 0.000)	0.956	+5.65%
Severity	2009.1	0.057 (CI = +/-0.004; p = 0.000)	0.970	+5.90%
Severity	2009.2	0.058 (CI = +/-0.004; p = 0.000)	0.970	+6.01%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	0.968	+6.05%
Severity	2010.2	0.058 (CI = +/-0.005; p = 0.000)	0.965	+5.95%
Severity	2011.1	0.057 (CI = +/-0.005; p = 0.000)	0.960	+5.89%
Severity	2011.2	0.056 (CI = +/-0.006; p = 0.000)	0.957	+5.72%
Severity	2012.1	0.054 (CI = +/-0.006; p = 0.000)	0.955	+5.54%
Severity	2012.2	0.051 (CI = +/-0.005; p = 0.000)	0.966	+5.21%
Severity	2013.1	0.051 (CI = +/-0.005; p = 0.000)	0.961	+5.23%
Severity	2013.2	0.051 (CI = +/-0.006; p = 0.000)	0.953	+5.19%
Severity	2014.1	0.053 (CI = +/-0.006; p = 0.000)	0.960	+5.44%
Severity	2014.2	0.052 (CI = +/-0.007; p = 0.000)	0.952	+5.30%
Severity	2015.1	0.052 (CI = +/-0.008; p = 0.000)	0.941	+5.29%
Severity	2015.2	0.049 (CI = +/-0.008; p = 0.000)	0.934	+5.00%
Severity	2016.1	0.051 (CI = +/-0.009; p = 0.000)	0.928	+5.20%
Severity	2016.2	0.054 (CI = +/-0.010; p = 0.000)	0.931	+5.53%
Frequency	2006.1	-0.015 (CI = +/-0.007; p = 0.000)	0.337	-1.47%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.000)	0.361	-1.59%
Frequency	2007.1	-0.017 (CI = +/-0.008; p = 0.000)	0.374	-1.69%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.000)	0.347	-1.69%
Frequency	2008.1	-0.019 (CI = +/-0.009; p = 0.000)	0.417	-1.93%
Frequency	2008.2	-0.023 (CI = +/-0.009; p = 0.000)	0.534	-2.27%
Frequency	2009.1	-0.026 (CI = +/-0.008; p = 0.000)	0.613	-2.56%
Frequency	2009.2	-0.029 (CI = +/-0.008; p = 0.000)	0.681	-2.84%
Frequency	2010.1	-0.030 (CI = +/-0.009; p = 0.000)	0.686	-2.99%
Frequency	2010.2	-0.034 (CI = +/-0.008; p = 0.000)	0.768	-3.35%
Frequency	2011.1	-0.036 (CI = +/-0.009; p = 0.000)	0.774	-3.52%
Frequency	2011.2	-0.038 (CI = +/-0.009; p = 0.000)	0.787	-3.74%
Frequency	2012.1	-0.039 (CI = +/-0.010; p = 0.000)	0.777	-3.86%
Frequency	2012.2	-0.043 (CI = +/-0.010; p = 0.000)	0.820	-4.22%
Frequency	2013.1	-0.045 (CI = +/-0.011; p = 0.000)	0.817	-4.42%
Frequency	2013.2	-0.048 (CI = +/-0.012; p = 0.000)	0.827	-4.70%
Frequency	2014.1	-0.048 (CI = +/-0.013; p = 0.000)	0.796	-4.67%
Frequency	2014.2	-0.049 (CI = +/-0.015; p = 0.000)	0.770	-4.77%
Frequency	2015.1	-0.051 (CI = +/-0.018; p = 0.000)	0.749	-4.95%
Frequency	2015.2	-0.049 (CI = +/-0.020; p = 0.000)	0.689	-4.77%
Frequency	2016.1	-0.049 (CI = +/-0.025; p = 0.001)	0.630	-4.77%
Frequency	2016.2	-0.053 (CI = +/-0.029; p = 0.003)	0.608	-5.13%

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	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.874	+4.62%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.860	+4.50%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	0.843	+4.40%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.832	+4.48%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	0.816	+4.51%
Loss Cost	2008.2	0.042 (CI = +/-0.010; p = 0.000)	0.791	+4.34%
Loss Cost	2009.1	0.043 (CI = +/-0.011; p = 0.000)	0.770	+4.37%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	0.735	+4.19%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	0.701	+4.17%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	0.676	+3.59%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	0.619	+3.37%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	0.548	+2.93%
Loss Cost	2012.1	0.026 (CI = +/-0.015; p = 0.002)	0.458	+2.60%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.005)	0.425	+1.62%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.021)	0.318	+1.44%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.100)	0.157	+1.01%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.012)	0.434	+1.61%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.050)	0.293	+1.38%
Loss Cost	2015.1	0.012 (CI = +/-0.017; p = 0.143)	0.153	+1.19%
Loss Cost	2015.2	0.013 (CI = +/-0.022; p = 0.204)	0.107	+1.28%
Loss Cost	2016.1	0.021 (CI = +/-0.025; p = 0.092)	0.301	+2.07%
Loss Cost	2016.2	0.024 (CI = +/-0.034; p = 0.130)	0.276	+2.46%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.935	+5.29%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.927	+5.27%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.919	+5.25%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.909	+5.23%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.928	+5.53%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.937	+5.76%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	0.962	+6.13%
Severity	2009.2	0.061 (CI = +/-0.006; p = 0.000)	0.964	+6.31%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	0.962	+6.41%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	0.956	+6.30%
Severity	2011.1	0.061 (CI = +/-0.007; p = 0.000)	0.948	+6.25%
Severity	2011.2	0.059 (CI = +/-0.008; p = 0.000)	0.942	+6.04%
Severity	2012.1	0.056 (CI = +/-0.008; p = 0.000)	0.934	+5.80%
Severity	2012.2	0.052 (CI = +/-0.007; p = 0.000)	0.950	+5.31%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.940	+5.36%
Severity	2013.2	0.052 (CI = +/-0.009; p = 0.000)	0.925	+5.33%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	0.947	+5.80%
Severity	2014.2	0.055 (CI = +/-0.011; p = 0.000)	0.932	+5.63%
Severity	2015.1	0.055 (CI = +/-0.013; p = 0.000)	0.912	+5.69%
Severity	2015.2	0.051 (CI = +/-0.015; p = 0.000)	0.888	+5.19%
Severity	2016.1	0.056 (CI = +/-0.018; p = 0.000)	0.895	+5.73%
Severity	2016.2	0.066 (CI = +/-0.014; p = 0.000)	0.961	+6.82%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.077)	0.082	-0.64%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.058)	0.102	-0.73%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.053)	0.112	-0.80%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.103)	0.073	-0.72%
Frequency	2008.1	-0.010 (CI = +/-0.009; p = 0.036)	0.147	-0.97%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.003)	0.314	-1.35%
Frequency	2009.1	-0.017 (CI = +/-0.008; p = 0.000)	0.447	-1.67%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	0.571	-1.99%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	0.570	-2.11%
Frequency	2010.2	-0.026 (CI = +/-0.008; p = 0.000)	0.737	-2.55%
Frequency	2011.1	-0.028 (CI = +/-0.008; p = 0.000)	0.744	-2.71%
Frequency	2011.2	-0.030 (CI = +/-0.009; p = 0.000)	0.766	-2.94%
Frequency	2012.1	-0.031 (CI = +/-0.010; p = 0.000)	0.745	-3.03%
Frequency	2012.2	-0.036 (CI = +/-0.009; p = 0.000)	0.841	-3.51%
Frequency	2013.1	-0.038 (CI = +/-0.010; p = 0.000)	0.842	-3.72%
Frequency	2013.2	-0.042 (CI = +/-0.010; p = 0.000)	0.874	-4.10%
Frequency	2014.1	-0.040 (CI = +/-0.012; p = 0.000)	0.839	-3.96%
Frequency	2014.2	-0.041 (CI = +/-0.014; p = 0.000)	0.804	-4.02%
Frequency	2015.1	-0.043 (CI = +/-0.017; p = 0.000)	0.780	-4.25%
Frequency	2015.2	-0.038 (CI = +/-0.020; p = 0.003)	0.698	-3.71%
Frequency	2016.1	-0.035 (CI = +/-0.027; p = 0.018)	0.574	-3.46%
Frequency	2016.2	-0.042 (CI = +/-0.035; p = 0.029)	0.577	-4.08%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.046 (CI = +/-0.007; p = 0.000)	0.869	+4.72%
Loss Cost	2006.2	0.045 (CI = +/-0.008; p = 0.000)	0.854	+4.60%
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	0.835	+4.50%
Loss Cost	2007.2	0.045 (CI = +/-0.009; p = 0.000)	0.825	+4.59%
Loss Cost	2008.1	0.045 (CI = +/-0.010; p = 0.000)	0.809	+4.64%
Loss Cost	2008.2	0.044 (CI = +/-0.010; p = 0.000)	0.781	+4.46%
Loss Cost	2009.1	0.044 (CI = +/-0.012; p = 0.000)	0.759	+4.51%
Loss Cost	2009.2	0.042 (CI = +/-0.013; p = 0.000)	0.721	+4.33%
Loss Cost	2010.1	0.042 (CI = +/-0.014; p = 0.000)	0.686	+4.32%
Loss Cost	2010.2	0.036 (CI = +/-0.013; p = 0.000)	0.652	+3.69%
Loss Cost	2011.1	0.034 (CI = +/-0.015; p = 0.000)	0.588	+3.45%
Loss Cost	2011.2	0.029 (CI = +/-0.016; p = 0.001)	0.504	+2.96%
Loss Cost	2012.1	0.026 (CI = +/-0.017; p = 0.007)	0.402	+2.59%
Loss Cost	2012.2	0.014 (CI = +/-0.012; p = 0.020)	0.322	+1.46%
Loss Cost	2013.1	0.012 (CI = +/-0.013; p = 0.071)	0.199	+1.23%
Loss Cost	2013.2	0.007 (CI = +/-0.014; p = 0.302)	0.017	+0.68%
Loss Cost	2014.1	0.013 (CI = +/-0.013; p = 0.053)	0.283	+1.34%
Loss Cost	2014.2	0.010 (CI = +/-0.016; p = 0.190)	0.105	+0.99%
Loss Cost	2015.1	0.007 (CI = +/-0.020; p = 0.455)	-0.049	+0.66%
Loss Cost	2015.2	0.006 (CI = +/-0.026; p = 0.581)	-0.104	+0.63%
Loss Cost	2016.1	0.014 (CI = +/-0.033; p = 0.314)	0.040	+1.45%
Loss Cost	2016.2	0.017 (CI = +/-0.050; p = 0.392)	-0.017	+1.75%
Severity	2006.1	0.051 (CI = +/-0.006; p = 0.000)	0.927	+5.27%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.918	+5.24%
Severity	2007.1	0.051 (CI = +/-0.007; p = 0.000)	0.908	+5.22%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.897	+5.20%
Severity	2008.1	0.054 (CI = +/-0.007; p = 0.000)	0.919	+5.52%
Severity	2008.2	0.056 (CI = +/-0.007; p = 0.000)	0.929	+5.78%
Severity	2009.1	0.060 (CI = +/-0.006; p = 0.000)	0.958	+6.18%
Severity	2009.2	0.062 (CI = +/-0.006; p = 0.000)	0.961	+6.38%
Severity	2010.1	0.063 (CI = +/-0.007; p = 0.000)	0.958	+6.51%
Severity	2010.2	0.062 (CI = +/-0.007; p = 0.000)	0.951	+6.39%
Severity	2011.1	0.062 (CI = +/-0.008; p = 0.000)	0.942	+6.35%
Severity	2011.2	0.059 (CI = +/-0.009; p = 0.000)	0.933	+6.13%
Severity	2012.1	0.057 (CI = +/-0.009; p = 0.000)	0.923	+5.86%
Severity	2012.2	0.052 (CI = +/-0.008; p = 0.000)	0.939	+5.31%
Severity	2013.1	0.052 (CI = +/-0.009; p = 0.000)	0.926	+5.36%
Severity	2013.2	0.052 (CI = +/-0.011; p = 0.000)	0.906	+5.32%
Severity	2014.1	0.057 (CI = +/-0.011; p = 0.000)	0.935	+5.89%
Severity	2014.2	0.055 (CI = +/-0.013; p = 0.000)	0.912	+5.70%
Severity	2015.1	0.056 (CI = +/-0.017; p = 0.000)	0.885	+5.79%
Severity	2015.2	0.050 (CI = +/-0.020; p = 0.001)	0.843	+5.18%
Severity	2016.1	0.057 (CI = +/-0.025; p = 0.002)	0.854	+5.90%
Severity	2016.2	0.072 (CI = +/-0.016; p = 0.000)	0.969	+7.49%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.167)	0.038	-0.52%
Frequency	2006.2	-0.006 (CI = +/-0.008; p = 0.130)	0.055	-0.61%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.120)	0.063	-0.68%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.215)	0.027	-0.58%
Frequency	2008.1	-0.008 (CI = +/-0.010; p = 0.087)	0.091	-0.83%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.010)	0.250	-1.24%
Frequency	2009.1	-0.016 (CI = +/-0.009; p = 0.002)	0.385	-1.58%
Frequency	2009.2	-0.019 (CI = +/-0.009; p = 0.000)	0.517	-1.93%
Frequency	2010.1	-0.021 (CI = +/-0.010; p = 0.000)	0.516	-2.05%
Frequency	2010.2	-0.026 (CI = +/-0.009; p = 0.000)	0.701	-2.54%
Frequency	2011.1	-0.028 (CI = +/-0.009; p = 0.000)	0.709	-2.72%
Frequency	2011.2	-0.030 (CI = +/-0.010; p = 0.000)	0.736	-2.98%
Frequency	2012.1	-0.031 (CI = +/-0.011; p = 0.000)	0.714	-3.09%
Frequency	2012.2	-0.037 (CI = +/-0.010; p = 0.000)	0.829	-3.65%
Frequency	2013.1	-0.040 (CI = +/-0.011; p = 0.000)	0.836	-3.93%
Frequency	2013.2	-0.045 (CI = +/-0.011; p = 0.000)	0.883	-4.41%
Frequency	2014.1	-0.044 (CI = +/-0.013; p = 0.000)	0.847	-4.30%
Frequency	2014.2	-0.046 (CI = +/-0.016; p = 0.000)	0.818	-4.45%
Frequency	2015.1	-0.050 (CI = +/-0.020; p = 0.001)	0.811	-4.85%
Frequency	2015.2	-0.044 (CI = +/-0.024; p = 0.004)	0.726	-4.33%
Frequency	2016.1	-0.043 (CI = +/-0.034; p = 0.024)	0.607	-4.19%
Frequency	2016.2	-0.055 (CI = +/-0.045; p = 0.027)	0.679	-5.34%

Property Damage

Coverage = Total PD
 End Trend Period = 2021.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.016 (CI = +/-0.011; p = 0.005)	0.234 (CI = +/-0.100; p = 0.000)	0.868	+1.59%
Loss Cost	2006.2	0.013 (CI = +/-0.010; p = 0.013)	0.241 (CI = +/-0.095; p = 0.000)	0.868	+1.35%
Loss Cost	2007.1	0.011 (CI = +/-0.010; p = 0.030)	0.246 (CI = +/-0.092; p = 0.000)	0.864	+1.15%
Loss Cost	2007.2	0.011 (CI = +/-0.011; p = 0.040)	0.246 (CI = +/-0.094; p = 0.000)	0.853	+1.13%
Loss Cost	2008.1	0.011 (CI = +/-0.011; p = 0.054)	0.246 (CI = +/-0.096; p = 0.000)	0.840	+1.09%
Loss Cost	2008.2	0.009 (CI = +/-0.011; p = 0.087)	0.244 (CI = +/-0.093; p = 0.000)	0.829	+0.94%
Loss Cost	2009.1	0.009 (CI = +/-0.011; p = 0.101)	0.243 (CI = +/-0.095; p = 0.000)	0.811	+0.94%
Loss Cost	2009.2	0.009 (CI = +/-0.011; p = 0.132)	0.238 (CI = +/-0.096; p = 0.000)	0.785	+0.87%
Loss Cost	2010.1	0.009 (CI = +/-0.012; p = 0.140)	0.239 (CI = +/-0.101; p = 0.000)	0.759	+0.87%
Loss Cost	2010.2	0.008 (CI = +/-0.011; p = 0.160)	0.214 (CI = +/-0.095; p = 0.000)	0.719	+0.76%
Loss Cost	2011.1	0.008 (CI = +/-0.011; p = 0.172)	0.213 (CI = +/-0.104; p = 0.000)	0.662	+0.76%
Loss Cost	2011.2	0.007 (CI = +/-0.012; p = 0.189)	0.204 (CI = +/-0.119; p = 0.002)	0.553	+0.75%
Loss Cost	2012.1	0.008 (CI = +/-0.012; p = 0.187)	0.242 (CI = +/-0.155; p = 0.004)	0.470	+0.77%
Loss Cost	2012.2	0.008 (CI = +/-0.012; p = 0.187)	NA (CI = +/-NA; p = NA)	0.047	+0.77%
Loss Cost	2013.1	0.006 (CI = +/-0.013; p = 0.353)	NA (CI = +/-NA; p = NA)	-0.005	+0.58%
Loss Cost	2013.2	0.003 (CI = +/-0.014; p = 0.700)	NA (CI = +/-NA; p = NA)	-0.056	+0.26%
Loss Cost	2014.1	0.005 (CI = +/-0.015; p = 0.489)	NA (CI = +/-NA; p = NA)	-0.034	+0.51%
Loss Cost	2014.2	0.003 (CI = +/-0.017; p = 0.735)	NA (CI = +/-NA; p = NA)	-0.067	+0.28%
Loss Cost	2015.1	0.001 (CI = +/-0.020; p = 0.940)	NA (CI = +/-NA; p = NA)	-0.083	+0.07%
Loss Cost	2015.2	0.000 (CI = +/-0.024; p = 0.997)	NA (CI = +/-NA; p = NA)	-0.091	0.00%
Loss Cost	2016.1	0.002 (CI = +/-0.028; p = 0.887)	NA (CI = +/-NA; p = NA)	-0.098	+0.19%
Loss Cost	2016.2	0.001 (CI = +/-0.034; p = 0.943)	NA (CI = +/-NA; p = NA)	-0.110	+0.11%
Severity	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.073 (CI = +/-0.070; p = 0.042)	0.959	+4.61%
Severity	2006.2	0.045 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.072; p = 0.043)	0.955	+4.57%
Severity	2007.1	0.044 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.073; p = 0.045)	0.950	+4.54%
Severity	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.075; p = 0.048)	0.945	+4.52%
Severity	2008.1	0.046 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.065; p = 0.025)	0.958	+4.74%
Severity	2008.2	0.048 (CI = +/-0.007; p = 0.000)	0.078 (CI = +/-0.060; p = 0.013)	0.965	+4.89%
Severity	2009.1	0.050 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.042; p = 0.000)	0.983	+5.08%
Severity	2009.2	0.050 (CI = +/-0.004; p = 0.000)	0.091 (CI = +/-0.038; p = 0.000)	0.986	+5.16%
Severity	2010.1	0.051 (CI = +/-0.004; p = 0.000)	0.097 (CI = +/-0.037; p = 0.000)	0.986	+5.21%
Severity	2010.2	0.051 (CI = +/-0.004; p = 0.000)	0.095 (CI = +/-0.038; p = 0.000)	0.984	+5.20%
Severity	2011.1	0.051 (CI = +/-0.004; p = 0.000)	0.100 (CI = +/-0.041; p = 0.000)	0.982	+5.21%
Severity	2011.2	0.051 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.047; p = 0.000)	0.978	+5.21%
Severity	2012.1	0.051 (CI = +/-0.005; p = 0.000)	0.109 (CI = +/-0.062; p = 0.002)	0.973	+5.21%
Severity	2012.2	0.051 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.966	+5.21%
Severity	2013.1	0.051 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.961	+5.23%
Severity	2013.2	0.051 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.953	+5.19%
Severity	2014.1	0.053 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.960	+5.44%
Severity	2014.2	0.052 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.952	+5.30%
Severity	2015.1	0.052 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.941	+5.29%
Severity	2015.2	0.049 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.934	+5.00%
Severity	2016.1	0.051 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.928	+5.20%
Severity	2016.2	0.054 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.931	+5.53%
Frequency	2006.1	-0.029 (CI = +/-0.013; p = 0.000)	0.160 (CI = +/-0.120; p = 0.010)	0.455	-2.89%
Frequency	2006.2	-0.031 (CI = +/-0.013; p = 0.000)	0.167 (CI = +/-0.118; p = 0.007)	0.490	-3.08%
Frequency	2007.1	-0.033 (CI = +/-0.013; p = 0.000)	0.171 (CI = +/-0.118; p = 0.006)	0.511	-3.24%
Frequency	2007.2	-0.033 (CI = +/-0.014; p = 0.000)	0.171 (CI = +/-0.120; p = 0.007)	0.489	-3.25%
Frequency	2008.1	-0.035 (CI = +/-0.013; p = 0.000)	0.171 (CI = +/-0.114; p = 0.005)	0.562	-3.48%
Frequency	2008.2	-0.038 (CI = +/-0.012; p = 0.000)	0.166 (CI = +/-0.099; p = 0.002)	0.675	-3.76%
Frequency	2009.1	-0.040 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.091; p = 0.002)	0.741	-3.94%
Frequency	2009.2	-0.042 (CI = +/-0.010; p = 0.000)	0.146 (CI = +/-0.084; p = 0.002)	0.791	-4.08%
Frequency	2010.1	-0.042 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.087; p = 0.003)	0.787	-4.12%
Frequency	2010.2	-0.043 (CI = +/-0.009; p = 0.000)	0.119 (CI = +/-0.081; p = 0.006)	0.834	-4.21%
Frequency	2011.1	-0.043 (CI = +/-0.010; p = 0.000)	0.113 (CI = +/-0.088; p = 0.015)	0.828	-4.23%
Frequency	2011.2	-0.043 (CI = +/-0.010; p = 0.000)	0.105 (CI = +/-0.101; p = 0.043)	0.822	-4.23%
Frequency	2012.1	-0.043 (CI = +/-0.010; p = 0.000)	0.133 (CI = +/-0.132; p = 0.049)	0.813	-4.22%
Frequency	2012.2	-0.043 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.820	-4.22%
Frequency	2013.1	-0.045 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.817	-4.42%
Frequency	2013.2	-0.048 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.827	-4.70%
Frequency	2014.1	-0.048 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.796	-4.67%
Frequency	2014.2	-0.049 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.770	-4.77%
Frequency	2015.1	-0.051 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.749	-4.95%
Frequency	2015.2	-0.049 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.689	-4.77%
Frequency	2016.1	-0.049 (CI = +/-0.025; p = 0.001)	NA (CI = +/-NA; p = NA)	0.630	-4.77%
Frequency	2016.2	-0.053 (CI = +/-0.029; p = 0.003)	NA (CI = +/-NA; p = NA)	0.608	-5.13%

Property Damage

Coverage = Total PD
 End Trend Period = 2021.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.014 (CI = +/-0.011; p = 0.019)	0.246 (CI = +/-0.102; p = 0.000)	0.864	+1.37%
Loss Cost	2006.2	0.011 (CI = +/-0.011; p = 0.051)	0.256 (CI = +/-0.096; p = 0.000)	0.866	+1.09%
Loss Cost	2007.1	0.009 (CI = +/-0.011; p = 0.113)	0.262 (CI = +/-0.092; p = 0.000)	0.865	+0.85%
Loss Cost	2007.2	0.008 (CI = +/-0.011; p = 0.146)	0.263 (CI = +/-0.094; p = 0.000)	0.855	+0.81%
Loss Cost	2008.1	0.008 (CI = +/-0.012; p = 0.192)	0.263 (CI = +/-0.095; p = 0.000)	0.842	+0.75%
Loss Cost	2008.2	0.006 (CI = +/-0.011; p = 0.303)	0.262 (CI = +/-0.091; p = 0.000)	0.835	+0.57%
Loss Cost	2009.1	0.006 (CI = +/-0.012; p = 0.336)	0.261 (CI = +/-0.094; p = 0.000)	0.818	+0.55%
Loss Cost	2009.2	0.005 (CI = +/-0.012; p = 0.423)	0.256 (CI = +/-0.094; p = 0.000)	0.794	+0.46%
Loss Cost	2010.1	0.005 (CI = +/-0.012; p = 0.433)	0.256 (CI = +/-0.098; p = 0.000)	0.769	+0.47%
Loss Cost	2010.2	0.003 (CI = +/-0.011; p = 0.529)	0.231 (CI = +/-0.090; p = 0.000)	0.740	+0.33%
Loss Cost	2011.1	0.003 (CI = +/-0.011; p = 0.546)	0.230 (CI = +/-0.098; p = 0.000)	0.684	+0.33%
Loss Cost	2011.2	0.003 (CI = +/-0.012; p = 0.572)	0.219 (CI = +/-0.111; p = 0.001)	0.573	+0.32%
Loss Cost	2012.1	0.003 (CI = +/-0.012; p = 0.557)	0.256 (CI = +/-0.144; p = 0.002)	0.489	+0.33%
Loss Cost	2012.2	0.003 (CI = +/-0.012; p = 0.557)	NA (CI = +/-NA; p = NA)	-0.039	+0.33%
Loss Cost	2013.1	0.001 (CI = +/-0.013; p = 0.903)	NA (CI = +/-NA; p = NA)	-0.066	+0.07%
Loss Cost	2013.2	-0.004 (CI = +/-0.013; p = 0.566)	NA (CI = +/-NA; p = NA)	-0.046	-0.36%
Loss Cost	2014.1	-0.002 (CI = +/-0.015; p = 0.822)	NA (CI = +/-NA; p = NA)	-0.073	-0.16%
Loss Cost	2014.2	-0.005 (CI = +/-0.017; p = 0.500)	NA (CI = +/-NA; p = NA)	-0.041	-0.53%
Loss Cost	2015.1	-0.009 (CI = +/-0.019; p = 0.309)	NA (CI = +/-NA; p = NA)	0.011	-0.90%
Loss Cost	2015.2	-0.012 (CI = +/-0.022; p = 0.263)	NA (CI = +/-NA; p = NA)	0.036	-1.17%
Loss Cost	2016.1	-0.012 (CI = +/-0.027; p = 0.347)	NA (CI = +/-NA; p = NA)	-0.002	-1.17%
Loss Cost	2016.2	-0.016 (CI = +/-0.033; p = 0.303)	NA (CI = +/-NA; p = NA)	0.023	-1.56%
Severity	2006.1	0.044 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.073; p = 0.034)	0.956	+4.50%
Severity	2006.2	0.044 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.074; p = 0.034)	0.951	+4.45%
Severity	2007.1	0.043 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.076; p = 0.035)	0.946	+4.41%
Severity	2007.2	0.043 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.077; p = 0.038)	0.940	+4.39%
Severity	2008.1	0.045 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.068; p = 0.022)	0.954	+4.63%
Severity	2008.2	0.047 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.062; p = 0.012)	0.961	+4.80%
Severity	2009.1	0.049 (CI = +/-0.005; p = 0.000)	0.088 (CI = +/-0.044; p = 0.000)	0.981	+5.02%
Severity	2009.2	0.050 (CI = +/-0.005; p = 0.000)	0.093 (CI = +/-0.040; p = 0.000)	0.984	+5.11%
Severity	2010.1	0.050 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.038; p = 0.000)	0.985	+5.17%
Severity	2010.2	0.050 (CI = +/-0.005; p = 0.000)	0.096 (CI = +/-0.040; p = 0.000)	0.982	+5.15%
Severity	2011.1	0.050 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.043; p = 0.000)	0.980	+5.17%
Severity	2011.2	0.050 (CI = +/-0.005; p = 0.000)	0.100 (CI = +/-0.049; p = 0.001)	0.975	+5.17%
Severity	2012.1	0.050 (CI = +/-0.005; p = 0.000)	0.110 (CI = +/-0.065; p = 0.002)	0.969	+5.17%
Severity	2012.2	0.050 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.960	+5.17%
Severity	2013.1	0.051 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.953	+5.19%
Severity	2013.2	0.050 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.944	+5.14%
Severity	2014.1	0.053 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.951	+5.41%
Severity	2014.2	0.051 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.941	+5.25%
Severity	2015.1	0.051 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.926	+5.23%
Severity	2015.2	0.048 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.915	+4.88%
Severity	2016.1	0.050 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.905	+5.09%
Severity	2016.2	0.053 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.907	+5.47%
Frequency	2006.1	-0.030 (CI = +/-0.014; p = 0.000)	0.167 (CI = +/-0.125; p = 0.011)	0.437	-2.99%
Frequency	2006.2	-0.033 (CI = +/-0.014; p = 0.000)	0.175 (CI = +/-0.123; p = 0.007)	0.476	-3.22%
Frequency	2007.1	-0.035 (CI = +/-0.014; p = 0.000)	0.180 (CI = +/-0.122; p = 0.006)	0.500	-3.41%
Frequency	2007.2	-0.035 (CI = +/-0.015; p = 0.000)	0.181 (CI = +/-0.125; p = 0.007)	0.479	-3.42%
Frequency	2008.1	-0.038 (CI = +/-0.014; p = 0.000)	0.183 (CI = +/-0.117; p = 0.004)	0.558	-3.71%
Frequency	2008.2	-0.041 (CI = +/-0.012; p = 0.000)	0.180 (CI = +/-0.101; p = 0.001)	0.683	-4.03%
Frequency	2009.1	-0.043 (CI = +/-0.011; p = 0.000)	0.173 (CI = +/-0.091; p = 0.001)	0.757	-4.25%
Frequency	2009.2	-0.045 (CI = +/-0.010; p = 0.000)	0.162 (CI = +/-0.082; p = 0.000)	0.813	-4.42%
Frequency	2010.1	-0.046 (CI = +/-0.010; p = 0.000)	0.158 (CI = +/-0.084; p = 0.001)	0.812	-4.47%
Frequency	2010.2	-0.047 (CI = +/-0.009; p = 0.000)	0.135 (CI = +/-0.076; p = 0.001)	0.864	-4.58%
Frequency	2011.1	-0.047 (CI = +/-0.009; p = 0.000)	0.128 (CI = +/-0.082; p = 0.004)	0.860	-4.60%
Frequency	2011.2	-0.047 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.093; p = 0.015)	0.856	-4.61%
Frequency	2012.1	-0.047 (CI = +/-0.010; p = 0.000)	0.146 (CI = +/-0.121; p = 0.021)	0.850	-4.60%
Frequency	2012.2	-0.047 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.856	-4.60%
Frequency	2013.1	-0.050 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.863	-4.86%
Frequency	2013.2	-0.054 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.886	-5.24%
Frequency	2014.1	-0.054 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.866	-5.28%
Frequency	2014.2	-0.056 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.856	-5.49%
Frequency	2015.1	-0.060 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.856	-5.83%
Frequency	2015.2	-0.059 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.819	-5.77%
Frequency	2016.1	-0.061 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.789	-5.96%
Frequency	2016.2	-0.069 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	0.812	-6.67%

Property Damage

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.026 (CI = +/-0.010; p = 0.000)	0.180 (CI = +/-0.083; p = 0.000)	0.927	+2.63%
Loss Cost	2006.2	0.023 (CI = +/-0.010; p = 0.000)	0.193 (CI = +/-0.079; p = 0.000)	0.929	+2.31%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.201 (CI = +/-0.076; p = 0.000)	0.929	+2.06%
Loss Cost	2007.2	0.021 (CI = +/-0.011; p = 0.001)	0.201 (CI = +/-0.078; p = 0.000)	0.923	+2.09%
Loss Cost	2008.1	0.021 (CI = +/-0.011; p = 0.001)	0.201 (CI = +/-0.080; p = 0.000)	0.916	+2.07%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.002)	0.204 (CI = +/-0.077; p = 0.000)	0.914	+1.85%
Loss Cost	2009.1	0.019 (CI = +/-0.012; p = 0.003)	0.204 (CI = +/-0.079; p = 0.000)	0.905	+1.87%
Loss Cost	2009.2	0.018 (CI = +/-0.012; p = 0.006)	0.202 (CI = +/-0.079; p = 0.000)	0.892	+1.77%
Loss Cost	2010.1	0.018 (CI = +/-0.012; p = 0.007)	0.204 (CI = +/-0.082; p = 0.000)	0.880	+1.81%
Loss Cost	2010.2	0.016 (CI = +/-0.010; p = 0.003)	0.184 (CI = +/-0.066; p = 0.000)	0.892	+1.60%
Loss Cost	2011.1	0.016 (CI = +/-0.010; p = 0.005)	0.185 (CI = +/-0.071; p = 0.000)	0.867	+1.61%
Loss Cost	2011.2	0.016 (CI = +/-0.011; p = 0.007)	0.178 (CI = +/-0.081; p = 0.000)	0.814	+1.59%
Loss Cost	2012.1	0.016 (CI = +/-0.010; p = 0.005)	0.218 (CI = +/-0.098; p = 0.000)	0.789	+1.62%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.005)	NA (CI = +/-NA; p = NA)	0.425	+1.62%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.021)	NA (CI = +/-NA; p = NA)	0.318	+1.44%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.100)	NA (CI = +/-NA; p = NA)	0.157	+1.01%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.012)	NA (CI = +/-NA; p = NA)	0.434	+1.61%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.050)	NA (CI = +/-NA; p = NA)	0.293	+1.38%
Loss Cost	2015.1	0.012 (CI = +/-0.017; p = 0.143)	NA (CI = +/-NA; p = NA)	0.153	+1.19%
Loss Cost	2015.2	0.013 (CI = +/-0.022; p = 0.204)	NA (CI = +/-NA; p = NA)	0.107	+1.28%
Loss Cost	2016.1	0.021 (CI = +/-0.025; p = 0.092)	NA (CI = +/-NA; p = NA)	0.301	+2.07%
Loss Cost	2016.2	0.024 (CI = +/-0.034; p = 0.130)	NA (CI = +/-NA; p = NA)	0.276	+2.46%
Severity	2006.1	0.042 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.081; p = 0.031)	0.944	+4.29%
Severity	2006.2	0.041 (CI = +/-0.011; p = 0.000)	0.093 (CI = +/-0.083; p = 0.029)	0.938	+4.20%
Severity	2007.1	0.040 (CI = +/-0.011; p = 0.000)	0.096 (CI = +/-0.085; p = 0.029)	0.931	+4.12%
Severity	2007.2	0.040 (CI = +/-0.012; p = 0.000)	0.097 (CI = +/-0.087; p = 0.030)	0.923	+4.06%
Severity	2008.1	0.043 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.077; p = 0.025)	0.941	+4.42%
Severity	2008.2	0.046 (CI = +/-0.010; p = 0.000)	0.086 (CI = +/-0.071; p = 0.020)	0.950	+4.69%
Severity	2009.1	0.049 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.049; p = 0.001)	0.977	+5.05%
Severity	2009.2	0.051 (CI = +/-0.006; p = 0.000)	0.089 (CI = +/-0.042; p = 0.000)	0.982	+5.21%
Severity	2010.1	0.052 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.040; p = 0.000)	0.983	+5.30%
Severity	2010.2	0.051 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.042; p = 0.000)	0.980	+5.28%
Severity	2011.1	0.052 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.044; p = 0.000)	0.977	+5.31%
Severity	2011.2	0.052 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.050; p = 0.001)	0.971	+5.30%
Severity	2012.1	0.052 (CI = +/-0.007; p = 0.000)	0.106 (CI = +/-0.065; p = 0.004)	0.964	+5.31%
Severity	2012.2	0.052 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.950	+5.31%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+5.36%
Severity	2013.2	0.052 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.925	+5.33%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.947	+5.80%
Severity	2014.2	0.055 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.932	+5.63%
Severity	2015.1	0.055 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.912	+5.69%
Severity	2015.2	0.051 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.888	+5.19%
Severity	2016.1	0.056 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.895	+5.73%
Severity	2016.2	0.066 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.961	+6.82%
Frequency	2006.1	-0.016 (CI = +/-0.014; p = 0.023)	0.091 (CI = +/-0.111; p = 0.104)	0.142	-1.59%
Frequency	2006.2	-0.018 (CI = +/-0.014; p = 0.014)	0.100 (CI = +/-0.112; p = 0.079)	0.180	-1.81%
Frequency	2007.1	-0.020 (CI = +/-0.015; p = 0.011)	0.106 (CI = +/-0.114; p = 0.068)	0.201	-1.98%
Frequency	2007.2	-0.019 (CI = +/-0.016; p = 0.021)	0.103 (CI = +/-0.117; p = 0.081)	0.158	-1.89%
Frequency	2008.1	-0.023 (CI = +/-0.015; p = 0.006)	0.111 (CI = +/-0.111; p = 0.049)	0.261	-2.25%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	0.117 (CI = +/-0.093; p = 0.016)	0.466	-2.71%
Frequency	2009.1	-0.031 (CI = +/-0.012; p = 0.000)	0.117 (CI = +/-0.081; p = 0.007)	0.608	-3.02%
Frequency	2009.2	-0.033 (CI = +/-0.010; p = 0.000)	0.113 (CI = +/-0.070; p = 0.003)	0.724	-3.27%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	0.110 (CI = +/-0.072; p = 0.005)	0.719	-3.32%
Frequency	2010.2	-0.036 (CI = +/-0.008; p = 0.000)	0.093 (CI = +/-0.056; p = 0.003)	0.842	-3.50%
Frequency	2011.1	-0.036 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.060; p = 0.007)	0.835	-3.52%
Frequency	2011.2	-0.036 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.068; p = 0.021)	0.831	-3.53%
Frequency	2012.1	-0.036 (CI = +/-0.009; p = 0.000)	0.112 (CI = +/-0.085; p = 0.014)	0.831	-3.51%
Frequency	2012.2	-0.036 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.841	-3.51%
Frequency	2013.1	-0.038 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.842	-3.72%
Frequency	2013.2	-0.042 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.874	-4.10%
Frequency	2014.1	-0.040 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.839	-3.96%
Frequency	2014.2	-0.041 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.804	-4.02%
Frequency	2015.1	-0.043 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.780	-4.25%
Frequency	2015.2	-0.038 (CI = +/-0.020; p = 0.003)	NA (CI = +/-NA; p = NA)	0.698	-3.71%
Frequency	2016.1	-0.035 (CI = +/-0.027; p = 0.018)	NA (CI = +/-NA; p = NA)	0.574	-3.46%
Frequency	2016.2	-0.042 (CI = +/-0.035; p = 0.029)	NA (CI = +/-NA; p = NA)	0.577	-4.08%

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	2006.1	0.016 (CI = +/-0.013; p = 0.018)	-0.099 (CI = +/-0.119; p = 0.098)	0.198	+1.59%
Loss Cost	2006.2	0.012 (CI = +/-0.013; p = 0.070)	-0.078 (CI = +/-0.113; p = 0.170)	0.105	+1.17%
Loss Cost	2007.1	0.010 (CI = +/-0.014; p = 0.123)	-0.084 (CI = +/-0.117; p = 0.152)	0.093	+1.05%
Loss Cost	2007.2	0.010 (CI = +/-0.014; p = 0.184)	-0.080 (CI = +/-0.121; p = 0.187)	0.057	+0.96%
Loss Cost	2008.1	0.008 (CI = +/-0.015; p = 0.306)	-0.088 (CI = +/-0.125; p = 0.157)	0.050	+0.79%
Loss Cost	2008.2	0.006 (CI = +/-0.016; p = 0.470)	-0.079 (CI = +/-0.128; p = 0.212)	0.007	+0.59%
Loss Cost	2009.1	0.002 (CI = +/-0.017; p = 0.849)	-0.099 (CI = +/-0.127; p = 0.122)	0.026	+0.16%
Loss Cost	2009.2	-0.004 (CI = +/-0.017; p = 0.587)	-0.074 (CI = +/-0.119; p = 0.214)	-0.002	-0.44%
Loss Cost	2010.1	-0.009 (CI = +/-0.017; p = 0.283)	-0.093 (CI = +/-0.118; p = 0.116)	0.067	-0.90%
Loss Cost	2010.2	-0.006 (CI = +/-0.018; p = 0.495)	-0.104 (CI = +/-0.121; p = 0.086)	0.073	-0.60%
Loss Cost	2011.1	-0.010 (CI = +/-0.019; p = 0.269)	-0.121 (CI = +/-0.122; p = 0.051)	0.136	-1.04%
Loss Cost	2011.2	-0.015 (CI = +/-0.020; p = 0.129)	-0.105 (CI = +/-0.122; p = 0.088)	0.159	-1.51%
Loss Cost	2012.1	-0.020 (CI = +/-0.022; p = 0.069)	-0.121 (CI = +/-0.124; p = 0.056)	0.220	-1.96%
Loss Cost	2012.2	-0.024 (CI = +/-0.023; p = 0.042)	-0.107 (CI = +/-0.127; p = 0.093)	0.252	-2.38%
Loss Cost	2013.1	-0.029 (CI = +/-0.025; p = 0.028)	-0.122 (CI = +/-0.131; p = 0.066)	0.293	-2.86%
Loss Cost	2013.2	-0.034 (CI = +/-0.028; p = 0.021)	-0.109 (CI = +/-0.136; p = 0.108)	0.326	-3.31%
Loss Cost	2014.1	-0.041 (CI = +/-0.030; p = 0.012)	-0.130 (CI = +/-0.139; p = 0.065)	0.388	-4.02%
Loss Cost	2014.2	-0.046 (CI = +/-0.034; p = 0.013)	-0.119 (CI = +/-0.147; p = 0.105)	0.406	-4.45%
Loss Cost	2015.1	-0.060 (CI = +/-0.034; p = 0.003)	-0.154 (CI = +/-0.137; p = 0.030)	0.568	-5.82%
Loss Cost	2015.2	-0.058 (CI = +/-0.040; p = 0.009)	-0.159 (CI = +/-0.150; p = 0.039)	0.539	-5.60%
Loss Cost	2016.1	-0.064 (CI = +/-0.048; p = 0.014)	-0.173 (CI = +/-0.165; p = 0.042)	0.499	-6.18%
Loss Cost	2016.2	-0.055 (CI = +/-0.056; p = 0.054)	-0.190 (CI = +/-0.177; p = 0.039)	0.478	-5.31%
Severity	2006.1	0.031 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.067; p = 0.188)	0.713	+3.16%
Severity	2006.2	0.028 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.059; p = 0.049)	0.723	+2.85%
Severity	2007.1	0.028 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.061; p = 0.060)	0.694	+2.84%
Severity	2007.2	0.027 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.063; p = 0.056)	0.672	+2.77%
Severity	2008.1	0.028 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.066; p = 0.054)	0.652	+2.83%
Severity	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.065 (CI = +/-0.068; p = 0.062)	0.634	+2.83%
Severity	2009.1	0.027 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.070; p = 0.096)	0.579	+2.70%
Severity	2009.2	0.024 (CI = +/-0.010; p = 0.000)	0.070 (CI = +/-0.069; p = 0.047)	0.553	+2.43%
Severity	2010.1	0.022 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.070; p = 0.080)	0.476	+2.24%
Severity	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.059; p = 0.138)	0.651	+2.74%
Severity	2011.1	0.026 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.061; p = 0.190)	0.593	+2.64%
Severity	2011.2	0.026 (CI = +/-0.011; p = 0.000)	0.042 (CI = +/-0.065; p = 0.190)	0.558	+2.59%
Severity	2012.1	0.023 (CI = +/-0.012; p = 0.001)	0.034 (CI = +/-0.066; p = 0.291)	0.470	+2.36%
Severity	2012.2	0.022 (CI = +/-0.013; p = 0.002)	0.040 (CI = +/-0.069; p = 0.239)	0.415	+2.18%
Severity	2013.1	0.020 (CI = +/-0.014; p = 0.008)	0.036 (CI = +/-0.073; p = 0.310)	0.322	+2.07%
Severity	2013.2	0.017 (CI = +/-0.015; p = 0.030)	0.046 (CI = +/-0.075; p = 0.211)	0.257	+1.73%
Severity	2014.1	0.015 (CI = +/-0.017; p = 0.090)	0.038 (CI = +/-0.079; p = 0.315)	0.122	+1.46%
Severity	2014.2	0.012 (CI = +/-0.019; p = 0.199)	0.044 (CI = +/-0.084; p = 0.270)	0.078	+1.21%
Severity	2015.1	0.003 (CI = +/-0.019; p = 0.697)	0.023 (CI = +/-0.076; p = 0.522)	-0.126	+0.34%
Severity	2015.2	0.003 (CI = +/-0.022; p = 0.799)	0.025 (CI = +/-0.083; p = 0.524)	-0.142	+0.26%
Severity	2016.1	0.004 (CI = +/-0.027; p = 0.750)	0.027 (CI = +/-0.093; p = 0.522)	-0.158	+0.39%
Severity	2016.2	0.009 (CI = +/-0.032; p = 0.522)	0.018 (CI = +/-0.100; p = 0.693)	-0.161	+0.92%
Frequency	2006.1	-0.015 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.074; p = 0.000)	0.470	-1.52%
Frequency	2006.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.138 (CI = +/-0.075; p = 0.001)	0.483	-1.64%
Frequency	2007.1	-0.017 (CI = +/-0.009; p = 0.000)	-0.143 (CI = +/-0.078; p = 0.001)	0.479	-1.73%
Frequency	2007.2	-0.018 (CI = +/-0.010; p = 0.001)	-0.141 (CI = +/-0.080; p = 0.001)	0.477	-1.76%
Frequency	2008.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.153 (CI = +/-0.080; p = 0.001)	0.518	-1.99%
Frequency	2008.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.144 (CI = +/-0.081; p = 0.001)	0.542	-2.18%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	-0.158 (CI = +/-0.079; p = 0.000)	0.592	-2.47%
Frequency	2009.2	-0.028 (CI = +/-0.011; p = 0.000)	-0.143 (CI = +/-0.076; p = 0.001)	0.650	-2.80%
Frequency	2010.1	-0.031 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.076; p = 0.000)	0.676	-3.07%
Frequency	2010.2	-0.033 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.077; p = 0.001)	0.690	-3.26%
Frequency	2011.1	-0.037 (CI = +/-0.012; p = 0.000)	-0.161 (CI = +/-0.076; p = 0.000)	0.720	-3.59%
Frequency	2011.2	-0.041 (CI = +/-0.012; p = 0.000)	-0.146 (CI = +/-0.072; p = 0.000)	0.773	-3.99%
Frequency	2012.1	-0.043 (CI = +/-0.013; p = 0.000)	-0.155 (CI = +/-0.074; p = 0.000)	0.768	-4.23%
Frequency	2012.2	-0.046 (CI = +/-0.014; p = 0.000)	-0.147 (CI = +/-0.076; p = 0.001)	0.780	-4.47%
Frequency	2013.1	-0.049 (CI = +/-0.015; p = 0.000)	-0.159 (CI = +/-0.077; p = 0.001)	0.787	-4.82%
Frequency	2013.2	-0.051 (CI = +/-0.017; p = 0.000)	-0.155 (CI = +/-0.081; p = 0.001)	0.783	-4.96%
Frequency	2014.1	-0.056 (CI = +/-0.018; p = 0.000)	-0.168 (CI = +/-0.082; p = 0.001)	0.791	-5.41%
Frequency	2014.2	-0.058 (CI = +/-0.020; p = 0.000)	-0.163 (CI = +/-0.088; p = 0.002)	0.790	-5.60%
Frequency	2015.1	-0.063 (CI = +/-0.022; p = 0.000)	-0.177 (CI = +/-0.090; p = 0.001)	0.793	-6.14%
Frequency	2015.2	-0.060 (CI = +/-0.026; p = 0.000)	-0.184 (CI = +/-0.097; p = 0.002)	0.781	-5.85%
Frequency	2016.1	-0.068 (CI = +/-0.029; p = 0.001)	-0.200 (CI = +/-0.101; p = 0.002)	0.782	-6.55%
Frequency	2016.2	-0.064 (CI = +/-0.035; p = 0.003)	-0.207 (CI = +/-0.111; p = 0.003)	0.773	-6.17%

Accident Benefits

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.017 (CI = +/-0.014; p = 0.017)	-0.106 (CI = +/-0.123; p = 0.089)	0.201	+1.71%
Loss Cost	2006.2	0.012 (CI = +/-0.014; p = 0.070)	-0.082 (CI = +/-0.117; p = 0.161)	0.104	+1.26%
Loss Cost	2007.1	0.011 (CI = +/-0.014; p = 0.119)	-0.088 (CI = +/-0.121; p = 0.147)	0.092	+1.14%
Loss Cost	2007.2	0.010 (CI = +/-0.016; p = 0.179)	-0.084 (CI = +/-0.126; p = 0.182)	0.055	+1.05%
Loss Cost	2008.1	0.009 (CI = +/-0.017; p = 0.294)	-0.092 (CI = +/-0.129; p = 0.155)	0.048	+0.87%
Loss Cost	2008.2	0.006 (CI = +/-0.018; p = 0.459)	-0.082 (CI = +/-0.134; p = 0.215)	0.003	+0.65%
Loss Cost	2009.1	0.002 (CI = +/-0.018; p = 0.816)	-0.101 (CI = +/-0.133; p = 0.130)	0.022	+0.21%
Loss Cost	2009.2	-0.005 (CI = +/-0.018; p = 0.599)	-0.073 (CI = +/-0.125; p = 0.241)	-0.007	-0.46%
Loss Cost	2010.1	-0.009 (CI = +/-0.019; p = 0.301)	-0.091 (CI = +/-0.124; p = 0.139)	0.064	-0.94%
Loss Cost	2010.2	-0.006 (CI = +/-0.020; p = 0.530)	-0.104 (CI = +/-0.127; p = 0.103)	0.068	-0.61%
Loss Cost	2011.1	-0.011 (CI = +/-0.021; p = 0.300)	-0.120 (CI = +/-0.128; p = 0.064)	0.131	-1.07%
Loss Cost	2011.2	-0.016 (CI = +/-0.022; p = 0.142)	-0.101 (CI = +/-0.129; p = 0.118)	0.158	-1.62%
Loss Cost	2012.1	-0.021 (CI = +/-0.024; p = 0.078)	-0.116 (CI = +/-0.131; p = 0.079)	0.220	-2.10%
Loss Cost	2012.2	-0.027 (CI = +/-0.026; p = 0.045)	-0.099 (CI = +/-0.135; p = 0.138)	0.259	-2.63%
Loss Cost	2013.1	-0.032 (CI = +/-0.028; p = 0.030)	-0.114 (CI = +/-0.139; p = 0.100)	0.303	-3.14%
Loss Cost	2013.2	-0.038 (CI = +/-0.031; p = 0.020)	-0.096 (CI = +/-0.144; p = 0.174)	0.348	-3.76%
Loss Cost	2014.1	-0.046 (CI = +/-0.034; p = 0.011)	-0.116 (CI = +/-0.146; p = 0.108)	0.417	-4.54%
Loss Cost	2014.2	-0.053 (CI = +/-0.038; p = 0.011)	-0.099 (CI = +/-0.155; p = 0.187)	0.449	-5.20%
Loss Cost	2015.1	-0.070 (CI = +/-0.037; p = 0.002)	-0.134 (CI = +/-0.138; p = 0.057)	0.628	-6.71%
Loss Cost	2015.2	-0.069 (CI = +/-0.045; p = 0.007)	-0.134 (CI = +/-0.155; p = 0.083)	0.597	-6.71%
Loss Cost	2016.1	-0.077 (CI = +/-0.053; p = 0.010)	-0.148 (CI = +/-0.169; p = 0.078)	0.570	-7.42%
Loss Cost	2016.2	-0.069 (CI = +/-0.067; p = 0.044)	-0.162 (CI = +/-0.193; p = 0.087)	0.527	-6.71%
Severity	2006.1	0.032 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.069; p = 0.229)	0.703	+3.22%
Severity	2006.2	0.028 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.061; p = 0.062)	0.711	+2.88%
Severity	2007.1	0.028 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.064; p = 0.075)	0.681	+2.86%
Severity	2007.2	0.028 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.066; p = 0.070)	0.658	+2.80%
Severity	2008.1	0.028 (CI = +/-0.009; p = 0.000)	0.063 (CI = +/-0.068; p = 0.068)	0.638	+2.86%
Severity	2008.2	0.028 (CI = +/-0.010; p = 0.000)	0.063 (CI = +/-0.071; p = 0.078)	0.619	+2.85%
Severity	2009.1	0.027 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.073; p = 0.115)	0.561	+2.72%
Severity	2009.2	0.024 (CI = +/-0.010; p = 0.000)	0.070 (CI = +/-0.072; p = 0.056)	0.534	+2.42%
Severity	2010.1	0.022 (CI = +/-0.011; p = 0.001)	0.063 (CI = +/-0.074; p = 0.090)	0.454	+2.22%
Severity	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.041 (CI = +/-0.062; p = 0.176)	0.635	+2.79%
Severity	2011.1	0.027 (CI = +/-0.011; p = 0.000)	0.038 (CI = +/-0.065; p = 0.231)	0.575	+2.70%
Severity	2011.2	0.026 (CI = +/-0.012; p = 0.000)	0.040 (CI = +/-0.068; p = 0.232)	0.538	+2.64%
Severity	2012.1	0.024 (CI = +/-0.013; p = 0.001)	0.033 (CI = +/-0.070; p = 0.334)	0.445	+2.41%
Severity	2012.2	0.022 (CI = +/-0.014; p = 0.005)	0.039 (CI = +/-0.074; p = 0.274)	0.387	+2.20%
Severity	2013.1	0.021 (CI = +/-0.016; p = 0.015)	0.036 (CI = +/-0.078; p = 0.343)	0.291	+2.08%
Severity	2013.2	0.017 (CI = +/-0.018; p = 0.062)	0.047 (CI = +/-0.081; p = 0.228)	0.227	+1.67%
Severity	2014.1	0.014 (CI = +/-0.020; p = 0.155)	0.040 (CI = +/-0.085; p = 0.323)	0.089	+1.38%
Severity	2014.2	0.010 (CI = +/-0.023; p = 0.334)	0.049 (CI = +/-0.091; p = 0.267)	0.053	+1.04%
Severity	2015.1	0.001 (CI = +/-0.022; p = 0.922)	0.028 (CI = +/-0.082; p = 0.462)	-0.133	+0.10%
Severity	2015.2	-0.001 (CI = +/-0.027; p = 0.947)	0.032 (CI = +/-0.092; p = 0.449)	-0.142	-0.08%
Severity	2016.1	0.000 (CI = +/-0.032; p = 0.983)	0.034 (CI = +/-0.103; p = 0.466)	-0.164	+0.03%
Severity	2016.2	0.006 (CI = +/-0.040; p = 0.727)	0.023 (CI = +/-0.116; p = 0.648)	-0.211	+0.62%
Frequency	2006.1	-0.015 (CI = +/-0.009; p = 0.001)	-0.147 (CI = +/-0.076; p = 0.000)	0.465	-1.46%
Frequency	2006.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.141 (CI = +/-0.078; p = 0.001)	0.477	-1.58%
Frequency	2007.1	-0.017 (CI = +/-0.010; p = 0.001)	-0.145 (CI = +/-0.080; p = 0.001)	0.472	-1.68%
Frequency	2007.2	-0.017 (CI = +/-0.010; p = 0.002)	-0.144 (CI = +/-0.083; p = 0.002)	0.470	-1.70%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.155 (CI = +/-0.083; p = 0.001)	0.512	-1.94%
Frequency	2008.2	-0.022 (CI = +/-0.011; p = 0.001)	-0.146 (CI = +/-0.084; p = 0.002)	0.534	-2.14%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	-0.159 (CI = +/-0.083; p = 0.001)	0.585	-2.44%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.143 (CI = +/-0.080; p = 0.001)	0.643	-2.81%
Frequency	2010.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.154 (CI = +/-0.079; p = 0.001)	0.670	-3.10%
Frequency	2010.2	-0.034 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.081; p = 0.001)	0.685	-3.31%
Frequency	2011.1	-0.037 (CI = +/-0.013; p = 0.000)	-0.158 (CI = +/-0.080; p = 0.001)	0.717	-3.66%
Frequency	2011.2	-0.042 (CI = +/-0.013; p = 0.000)	-0.141 (CI = +/-0.075; p = 0.001)	0.775	-4.15%
Frequency	2012.1	-0.045 (CI = +/-0.014; p = 0.000)	-0.149 (CI = +/-0.077; p = 0.001)	0.772	-4.40%
Frequency	2012.2	-0.048 (CI = +/-0.015; p = 0.000)	-0.138 (CI = +/-0.079; p = 0.002)	0.788	-4.72%
Frequency	2013.1	-0.052 (CI = +/-0.016; p = 0.000)	-0.150 (CI = +/-0.079; p = 0.001)	0.799	-5.11%
Frequency	2013.2	-0.055 (CI = +/-0.018; p = 0.000)	-0.143 (CI = +/-0.084; p = 0.003)	0.799	-5.33%
Frequency	2014.1	-0.060 (CI = +/-0.019; p = 0.000)	-0.157 (CI = +/-0.084; p = 0.002)	0.813	-5.84%
Frequency	2014.2	-0.064 (CI = +/-0.022; p = 0.000)	-0.147 (CI = +/-0.089; p = 0.004)	0.818	-6.18%
Frequency	2015.1	-0.070 (CI = +/-0.024; p = 0.000)	-0.162 (CI = +/-0.089; p = 0.002)	0.830	-6.81%
Frequency	2015.2	-0.069 (CI = +/-0.029; p = 0.000)	-0.166 (CI = +/-0.099; p = 0.004)	0.815	-6.63%
Frequency	2016.1	-0.077 (CI = +/-0.031; p = 0.000)	-0.182 (CI = +/-0.100; p = 0.003)	0.828	-7.45%
Frequency	2016.2	-0.076 (CI = +/-0.040; p = 0.003)	-0.186 (CI = +/-0.115; p = 0.007)	0.814	-7.29%

Accident Benefits

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.033 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.087; p = 0.129)	0.613	+3.39%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.078; p = 0.230)	0.575	+2.94%
Loss Cost	2007.1	0.029 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.082; p = 0.260)	0.556	+2.96%
Loss Cost	2007.2	0.029 (CI = +/-0.012; p = 0.000)	-0.046 (CI = +/-0.085; p = 0.277)	0.518	+2.97%
Loss Cost	2008.1	0.029 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.089; p = 0.289)	0.489	+2.95%
Loss Cost	2008.2	0.028 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.093; p = 0.357)	0.423	+2.82%
Loss Cost	2009.1	0.025 (CI = +/-0.015; p = 0.003)	-0.054 (CI = +/-0.094; p = 0.241)	0.368	+2.49%
Loss Cost	2009.2	0.018 (CI = +/-0.013; p = 0.012)	-0.031 (CI = +/-0.081; p = 0.434)	0.246	+1.80%
Loss Cost	2010.1	0.014 (CI = +/-0.014; p = 0.047)	-0.043 (CI = +/-0.081; p = 0.278)	0.184	+1.44%
Loss Cost	2010.2	0.021 (CI = +/-0.013; p = 0.004)	-0.063 (CI = +/-0.071; p = 0.077)	0.419	+2.08%
Loss Cost	2011.1	0.018 (CI = +/-0.014; p = 0.016)	-0.071 (CI = +/-0.074; p = 0.059)	0.388	+1.83%
Loss Cost	2011.2	0.014 (CI = +/-0.015; p = 0.066)	-0.058 (CI = +/-0.071; p = 0.105)	0.238	+1.36%
Loss Cost	2012.1	0.012 (CI = +/-0.016; p = 0.153)	-0.063 (CI = +/-0.076; p = 0.097)	0.218	+1.17%
Loss Cost	2012.2	0.008 (CI = +/-0.018; p = 0.368)	-0.053 (CI = +/-0.078; p = 0.162)	0.073	+0.78%
Loss Cost	2013.1	0.007 (CI = +/-0.021; p = 0.499)	-0.056 (CI = +/-0.085; p = 0.178)	0.062	+0.67%
Loss Cost	2013.2	0.002 (CI = +/-0.024; p = 0.836)	-0.046 (CI = +/-0.090; p = 0.277)	-0.056	+0.23%
Loss Cost	2014.1	-0.001 (CI = +/-0.029; p = 0.937)	-0.053 (CI = +/-0.099; p = 0.253)	-0.048	-0.10%
Loss Cost	2014.2	-0.005 (CI = +/-0.034; p = 0.733)	-0.046 (CI = +/-0.109; p = 0.360)	-0.103	-0.52%
Loss Cost	2015.1	-0.020 (CI = +/-0.036; p = 0.226)	-0.073 (CI = +/-0.103; p = 0.137)	0.176	-1.99%
Loss Cost	2015.2	-0.011 (CI = +/-0.043; p = 0.538)	-0.086 (CI = +/-0.111; p = 0.107)	0.200	-1.14%
Loss Cost	2016.1	-0.003 (CI = +/-0.058; p = 0.898)	-0.073 (CI = +/-0.133; p = 0.215)	0.007	-0.30%
Loss Cost	2016.2	0.029 (CI = +/-0.024; p = 0.031)	-0.110 (CI = +/-0.049; p = 0.003)	0.888	+2.90%
Severity	2006.1	0.038 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.066; p = 0.130)	0.768	+3.83%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.058; p = 0.027)	0.782	+3.46%
Severity	2007.1	0.034 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.060; p = 0.029)	0.761	+3.50%
Severity	2007.2	0.034 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.063; p = 0.033)	0.742	+3.46%
Severity	2008.1	0.036 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.064; p = 0.024)	0.738	+3.62%
Severity	2008.2	0.036 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.067; p = 0.034)	0.726	+3.67%
Severity	2009.1	0.035 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.071; p = 0.051)	0.678	+3.59%
Severity	2009.2	0.032 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.070; p = 0.027)	0.657	+3.28%
Severity	2010.1	0.031 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.073; p = 0.045)	0.586	+3.12%
Severity	2010.2	0.039 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.046; p = 0.034)	0.848	+3.95%
Severity	2011.1	0.039 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.049; p = 0.043)	0.821	+3.98%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.052; p = 0.064)	0.806	+4.04%
Severity	2012.1	0.039 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.056; p = 0.101)	0.755	+3.93%
Severity	2012.2	0.038 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.060; p = 0.109)	0.720	+3.84%
Severity	2013.1	0.039 (CI = +/-0.016; p = 0.000)	0.051 (CI = +/-0.066; p = 0.117)	0.673	+3.96%
Severity	2013.2	0.036 (CI = +/-0.019; p = 0.002)	0.057 (CI = +/-0.070; p = 0.097)	0.624	+3.65%
Severity	2014.1	0.036 (CI = +/-0.023; p = 0.006)	0.057 (CI = +/-0.078; p = 0.135)	0.521	+3.62%
Severity	2014.2	0.034 (CI = +/-0.027; p = 0.020)	0.059 (CI = +/-0.087; p = 0.160)	0.466	+3.50%
Severity	2015.1	0.023 (CI = +/-0.030; p = 0.107)	0.038 (CI = +/-0.086; p = 0.326)	0.181	+2.37%
Severity	2015.2	0.026 (CI = +/-0.038; p = 0.149)	0.035 (CI = +/-0.099; p = 0.426)	0.155	+2.62%
Severity	2016.1	0.039 (CI = +/-0.047; p = 0.090)	0.054 (CI = +/-0.109; p = 0.258)	0.308	+3.95%
Severity	2016.2	0.062 (CI = +/-0.035; p = 0.008)	0.027 (CI = +/-0.071; p = 0.352)	0.793	+6.39%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.164)	-0.116 (CI = +/-0.049; p = 0.000)	0.463	-0.42%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.118)	-0.113 (CI = +/-0.050; p = 0.000)	0.459	-0.50%
Frequency	2007.1	-0.005 (CI = +/-0.007; p = 0.140)	-0.113 (CI = +/-0.052; p = 0.000)	0.437	-0.52%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.204)	-0.115 (CI = +/-0.055; p = 0.000)	0.438	-0.48%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.103)	-0.122 (CI = +/-0.055; p = 0.000)	0.479	-0.65%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.053)	-0.115 (CI = +/-0.056; p = 0.000)	0.489	-0.82%
Frequency	2009.1	-0.011 (CI = +/-0.009; p = 0.018)	-0.125 (CI = +/-0.055; p = 0.000)	0.549	-1.06%
Frequency	2009.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.112 (CI = +/-0.048; p = 0.000)	0.646	-1.44%
Frequency	2010.1	-0.016 (CI = +/-0.008; p = 0.001)	-0.118 (CI = +/-0.049; p = 0.000)	0.667	-1.63%
Frequency	2010.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.113 (CI = +/-0.050; p = 0.000)	0.686	-1.80%
Frequency	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.050; p = 0.000)	0.715	-2.06%
Frequency	2011.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.037; p = 0.000)	0.854	-2.58%
Frequency	2012.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.109 (CI = +/-0.039; p = 0.000)	0.828	-2.66%
Frequency	2012.2	-0.030 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.037; p = 0.000)	0.865	-2.95%
Frequency	2013.1	-0.032 (CI = +/-0.010; p = 0.000)	-0.107 (CI = +/-0.039; p = 0.000)	0.858	-3.16%
Frequency	2013.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.042; p = 0.000)	0.860	-3.30%
Frequency	2014.1	-0.037 (CI = +/-0.013; p = 0.000)	-0.110 (CI = +/-0.044; p = 0.000)	0.852	-3.59%
Frequency	2014.2	-0.040 (CI = +/-0.014; p = 0.000)	-0.104 (CI = +/-0.046; p = 0.001)	0.867	-3.89%
Frequency	2015.1	-0.044 (CI = +/-0.017; p = 0.001)	-0.111 (CI = +/-0.050; p = 0.001)	0.851	-4.26%
Frequency	2015.2	-0.037 (CI = +/-0.019; p = 0.003)	-0.121 (CI = +/-0.049; p = 0.001)	0.879	-3.66%
Frequency	2016.1	-0.042 (CI = +/-0.025; p = 0.008)	-0.127 (CI = +/-0.057; p = 0.002)	0.853	-4.09%
Frequency	2016.2	-0.033 (CI = +/-0.029; p = 0.033)	-0.137 (CI = +/-0.058; p = 0.003)	0.895	-3.28%

Accident Benefits

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.035 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.090; p = 0.112)	0.601	+3.51%
Loss Cost	2006.2	0.030 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.081; p = 0.216)	0.554	+3.02%
Loss Cost	2007.1	0.030 (CI = +/-0.012; p = 0.000)	-0.049 (CI = +/-0.085; p = 0.245)	0.534	+3.05%
Loss Cost	2007.2	0.030 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.089; p = 0.260)	0.495	+3.07%
Loss Cost	2008.1	0.030 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.093; p = 0.274)	0.465	+3.05%
Loss Cost	2008.2	0.029 (CI = +/-0.015; p = 0.001)	-0.045 (CI = +/-0.098; p = 0.342)	0.395	+2.92%
Loss Cost	2009.1	0.025 (CI = +/-0.016; p = 0.004)	-0.057 (CI = +/-0.099; p = 0.240)	0.337	+2.57%
Loss Cost	2009.2	0.018 (CI = +/-0.015; p = 0.023)	-0.030 (CI = +/-0.086; p = 0.469)	0.192	+1.78%
Loss Cost	2010.1	0.014 (CI = +/-0.016; p = 0.079)	-0.042 (CI = +/-0.086; p = 0.318)	0.126	+1.40%
Loss Cost	2010.2	0.021 (CI = +/-0.015; p = 0.007)	-0.065 (CI = +/-0.076; p = 0.085)	0.373	+2.15%
Loss Cost	2011.1	0.019 (CI = +/-0.016; p = 0.025)	-0.072 (CI = +/-0.079; p = 0.069)	0.339	+1.90%
Loss Cost	2011.2	0.013 (CI = +/-0.017; p = 0.110)	-0.057 (CI = +/-0.077; p = 0.135)	0.164	+1.33%
Loss Cost	2012.1	0.011 (CI = +/-0.019; p = 0.223)	-0.062 (CI = +/-0.082; p = 0.126)	0.144	+1.12%
Loss Cost	2012.2	0.006 (CI = +/-0.021; p = 0.527)	-0.050 (CI = +/-0.085; p = 0.226)	-0.008	+0.63%
Loss Cost	2013.1	0.005 (CI = +/-0.025; p = 0.659)	-0.052 (CI = +/-0.093; p = 0.240)	-0.019	+0.51%
Loss Cost	2013.2	-0.001 (CI = +/-0.029; p = 0.926)	-0.039 (CI = +/-0.099; p = 0.399)	-0.119	-0.12%
Loss Cost	2014.1	-0.005 (CI = +/-0.034; p = 0.738)	-0.046 (CI = +/-0.109; p = 0.359)	-0.103	-0.51%
Loss Cost	2014.2	-0.012 (CI = +/-0.042; p = 0.507)	-0.032 (CI = +/-0.121; p = 0.547)	-0.114	-1.24%
Loss Cost	2015.1	-0.030 (CI = +/-0.042; p = 0.133)	-0.058 (CI = +/-0.109; p = 0.238)	0.255	-2.94%
Loss Cost	2015.2	-0.022 (CI = +/-0.057; p = 0.374)	-0.071 (CI = +/-0.130; p = 0.222)	0.193	-2.14%
Loss Cost	2016.1	-0.013 (CI = +/-0.079; p = 0.662)	-0.061 (CI = +/-0.161; p = 0.349)	-0.123	-1.34%
Loss Cost	2016.2	0.034 (CI = +/-0.040; p = 0.072)	-0.117 (CI = +/-0.068; p = 0.012)	0.854	+3.46%
Severity	2006.1	0.037 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.068; p = 0.138)	0.749	+3.81%
Severity	2006.2	0.033 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.060; p = 0.026)	0.765	+3.40%
Severity	2007.1	0.034 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.063; p = 0.029)	0.741	+3.43%
Severity	2007.2	0.033 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.065; p = 0.032)	0.721	+3.38%
Severity	2008.1	0.035 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.067; p = 0.025)	0.716	+3.54%
Severity	2008.2	0.035 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.071; p = 0.036)	0.703	+3.59%
Severity	2009.1	0.034 (CI = +/-0.012; p = 0.000)	0.073 (CI = +/-0.074; p = 0.052)	0.651	+3.50%
Severity	2009.2	0.031 (CI = +/-0.013; p = 0.000)	0.086 (CI = +/-0.074; p = 0.025)	0.631	+3.13%
Severity	2010.1	0.029 (CI = +/-0.014; p = 0.000)	0.080 (CI = +/-0.077; p = 0.041)	0.554	+2.95%
Severity	2010.2	0.038 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.049; p = 0.040)	0.830	+3.90%
Severity	2011.1	0.039 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.052; p = 0.050)	0.798	+3.93%
Severity	2011.2	0.039 (CI = +/-0.012; p = 0.000)	0.050 (CI = +/-0.056; p = 0.076)	0.781	+4.00%
Severity	2012.1	0.038 (CI = +/-0.014; p = 0.000)	0.047 (CI = +/-0.060; p = 0.114)	0.722	+3.87%
Severity	2012.2	0.037 (CI = +/-0.016; p = 0.000)	0.050 (CI = +/-0.066; p = 0.122)	0.683	+3.74%
Severity	2013.1	0.038 (CI = +/-0.019; p = 0.001)	0.053 (CI = +/-0.072; p = 0.133)	0.628	+3.87%
Severity	2013.2	0.034 (CI = +/-0.022; p = 0.008)	0.062 (CI = +/-0.077; p = 0.105)	0.578	+3.43%
Severity	2014.1	0.033 (CI = +/-0.027; p = 0.023)	0.061 (CI = +/-0.087; p = 0.145)	0.460	+3.38%
Severity	2014.2	0.031 (CI = +/-0.035; p = 0.074)	0.065 (CI = +/-0.100; p = 0.168)	0.405	+3.14%
Severity	2015.1	0.018 (CI = +/-0.037; p = 0.275)	0.046 (CI = +/-0.097; p = 0.287)	0.092	+1.84%
Severity	2015.2	0.019 (CI = +/-0.052; p = 0.385)	0.044 (CI = +/-0.120; p = 0.385)	0.043	+1.96%
Severity	2016.1	0.033 (CI = +/-0.067; p = 0.241)	0.060 (CI = +/-0.135; p = 0.283)	0.193	+3.37%
Severity	2016.2	0.070 (CI = +/-0.058; p = 0.031)	0.018 (CI = +/-0.099; p = 0.601)	0.760	+7.20%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.353)	-0.122 (CI = +/-0.049; p = 0.000)	0.495	-0.29%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.274)	-0.119 (CI = +/-0.051; p = 0.000)	0.486	-0.37%
Frequency	2007.1	-0.004 (CI = +/-0.007; p = 0.303)	-0.119 (CI = +/-0.053; p = 0.000)	0.466	-0.37%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.432)	-0.122 (CI = +/-0.055; p = 0.000)	0.470	-0.31%
Frequency	2008.1	-0.005 (CI = +/-0.008; p = 0.244)	-0.129 (CI = +/-0.056; p = 0.000)	0.508	-0.48%
Frequency	2008.2	-0.007 (CI = +/-0.009; p = 0.142)	-0.122 (CI = +/-0.057; p = 0.000)	0.509	-0.65%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.055)	-0.131 (CI = +/-0.056; p = 0.000)	0.567	-0.90%
Frequency	2009.2	-0.013 (CI = +/-0.009; p = 0.005)	-0.116 (CI = +/-0.050; p = 0.000)	0.650	-1.31%
Frequency	2010.1	-0.015 (CI = +/-0.009; p = 0.003)	-0.122 (CI = +/-0.051; p = 0.000)	0.670	-1.51%
Frequency	2010.2	-0.017 (CI = +/-0.010; p = 0.003)	-0.117 (CI = +/-0.052; p = 0.000)	0.685	-1.69%
Frequency	2011.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.124 (CI = +/-0.052; p = 0.000)	0.713	-1.96%
Frequency	2011.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.040; p = 0.000)	0.848	-2.56%
Frequency	2012.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.042; p = 0.000)	0.823	-2.64%
Frequency	2012.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.041; p = 0.000)	0.861	-3.00%
Frequency	2013.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.105 (CI = +/-0.042; p = 0.000)	0.854	-3.23%
Frequency	2013.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.100 (CI = +/-0.046; p = 0.001)	0.859	-3.44%
Frequency	2014.1	-0.038 (CI = +/-0.015; p = 0.000)	-0.107 (CI = +/-0.048; p = 0.001)	0.854	-3.77%
Frequency	2014.2	-0.043 (CI = +/-0.018; p = 0.001)	-0.098 (CI = +/-0.050; p = 0.003)	0.878	-4.24%
Frequency	2015.1	-0.048 (CI = +/-0.021; p = 0.001)	-0.105 (CI = +/-0.054; p = 0.003)	0.870	-4.69%
Frequency	2015.2	-0.041 (CI = +/-0.025; p = 0.009)	-0.115 (CI = +/-0.058; p = 0.004)	0.883	-4.02%
Frequency	2016.1	-0.047 (CI = +/-0.034; p = 0.019)	-0.122 (CI = +/-0.068; p = 0.008)	0.861	-4.56%
Frequency	2016.2	-0.035 (CI = +/-0.050; p = 0.110)	-0.135 (CI = +/-0.086; p = 0.015)	0.884	-3.49%

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	2006.1	0.016 (CI = +/-0.013; p = 0.017)	0.147	+1.65%
Loss Cost	2006.2	0.012 (CI = +/-0.013; p = 0.074)	0.075	+1.17%
Loss Cost	2007.1	0.011 (CI = +/-0.014; p = 0.111)	0.056	+1.11%
Loss Cost	2007.2	0.010 (CI = +/-0.015; p = 0.190)	0.028	+0.96%
Loss Cost	2008.1	0.008 (CI = +/-0.016; p = 0.276)	0.009	+0.85%
Loss Cost	2008.2	0.006 (CI = +/-0.017; p = 0.476)	-0.019	+0.59%
Loss Cost	2009.1	0.002 (CI = +/-0.017; p = 0.774)	-0.038	+0.25%
Loss Cost	2009.2	-0.004 (CI = +/-0.017; p = 0.591)	-0.030	-0.44%
Loss Cost	2010.1	-0.008 (CI = +/-0.018; p = 0.352)	-0.004	-0.80%
Loss Cost	2010.2	-0.006 (CI = +/-0.019; p = 0.516)	-0.026	-0.60%
Loss Cost	2011.1	-0.009 (CI = +/-0.021; p = 0.376)	-0.009	-0.89%
Loss Cost	2011.2	-0.015 (CI = +/-0.021; p = 0.149)	0.059	-1.51%
Loss Cost	2012.1	-0.018 (CI = +/-0.023; p = 0.120)	0.080	-1.78%
Loss Cost	2012.2	-0.024 (CI = +/-0.024; p = 0.053)	0.155	-2.38%
Loss Cost	2013.1	-0.027 (CI = +/-0.027; p = 0.055)	0.163	-2.63%
Loss Cost	2013.2	-0.034 (CI = +/-0.029; p = 0.027)	0.238	-3.31%
Loss Cost	2014.1	-0.038 (CI = +/-0.033; p = 0.027)	0.255	-3.73%
Loss Cost	2014.2	-0.046 (CI = +/-0.036; p = 0.018)	0.312	-4.45%
Loss Cost	2015.1	-0.055 (CI = +/-0.040; p = 0.011)	0.383	-5.37%
Loss Cost	2015.2	-0.058 (CI = +/-0.047; p = 0.021)	0.344	-5.60%
Loss Cost	2016.1	-0.057 (CI = +/-0.056; p = 0.049)	0.268	-5.50%
Loss Cost	2016.2	-0.055 (CI = +/-0.069; p = 0.105)	0.183	-5.31%
Severity	2006.1	0.031 (CI = +/-0.007; p = 0.000)	0.705	+3.14%
Severity	2006.2	0.028 (CI = +/-0.007; p = 0.000)	0.692	+2.85%
Severity	2007.1	0.028 (CI = +/-0.007; p = 0.000)	0.663	+2.80%
Severity	2007.2	0.027 (CI = +/-0.008; p = 0.000)	0.635	+2.77%
Severity	2008.1	0.027 (CI = +/-0.009; p = 0.000)	0.611	+2.78%
Severity	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.592	+2.83%
Severity	2009.1	0.026 (CI = +/-0.010; p = 0.000)	0.543	+2.64%
Severity	2009.2	0.024 (CI = +/-0.010; p = 0.000)	0.486	+2.43%
Severity	2010.1	0.022 (CI = +/-0.011; p = 0.000)	0.419	+2.18%
Severity	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.628	+2.74%
Severity	2011.1	0.026 (CI = +/-0.010; p = 0.000)	0.576	+2.59%
Severity	2011.2	0.026 (CI = +/-0.011; p = 0.000)	0.538	+2.59%
Severity	2012.1	0.023 (CI = +/-0.011; p = 0.001)	0.464	+2.31%
Severity	2012.2	0.022 (CI = +/-0.013; p = 0.002)	0.397	+2.18%
Severity	2013.1	0.020 (CI = +/-0.014; p = 0.009)	0.317	+2.00%
Severity	2013.2	0.017 (CI = +/-0.015; p = 0.032)	0.222	+1.73%
Severity	2014.1	0.014 (CI = +/-0.017; p = 0.107)	0.116	+1.37%
Severity	2014.2	0.012 (CI = +/-0.019; p = 0.203)	0.054	+1.21%
Severity	2015.1	0.003 (CI = +/-0.018; p = 0.749)	-0.074	+0.27%
Severity	2015.2	0.003 (CI = +/-0.021; p = 0.793)	-0.084	+0.26%
Severity	2016.1	0.003 (CI = +/-0.026; p = 0.815)	-0.094	+0.28%
Severity	2016.2	0.009 (CI = +/-0.030; p = 0.500)	-0.053	+0.92%
Frequency	2006.1	-0.015 (CI = +/-0.010; p = 0.005)	0.210	-1.44%
Frequency	2006.2	-0.016 (CI = +/-0.010; p = 0.002)	0.252	-1.64%
Frequency	2007.1	-0.017 (CI = +/-0.011; p = 0.004)	0.232	-1.64%
Frequency	2007.2	-0.018 (CI = +/-0.012; p = 0.004)	0.243	-1.76%
Frequency	2008.1	-0.019 (CI = +/-0.012; p = 0.004)	0.250	-1.88%
Frequency	2008.2	-0.022 (CI = +/-0.013; p = 0.001)	0.312	-2.18%
Frequency	2009.1	-0.024 (CI = +/-0.014; p = 0.001)	0.323	-2.34%
Frequency	2009.2	-0.028 (CI = +/-0.013; p = 0.000)	0.432	-2.80%
Frequency	2010.1	-0.030 (CI = +/-0.015; p = 0.000)	0.423	-2.91%
Frequency	2010.2	-0.033 (CI = +/-0.015; p = 0.000)	0.470	-3.26%
Frequency	2011.1	-0.035 (CI = +/-0.017; p = 0.000)	0.460	-3.40%
Frequency	2011.2	-0.041 (CI = +/-0.016; p = 0.000)	0.567	-3.99%
Frequency	2012.1	-0.041 (CI = +/-0.018; p = 0.000)	0.530	-4.00%
Frequency	2012.2	-0.046 (CI = +/-0.019; p = 0.000)	0.575	-4.47%
Frequency	2013.1	-0.046 (CI = +/-0.021; p = 0.000)	0.541	-4.54%
Frequency	2013.2	-0.051 (CI = +/-0.024; p = 0.000)	0.558	-4.96%
Frequency	2014.1	-0.052 (CI = +/-0.027; p = 0.001)	0.516	-5.03%
Frequency	2014.2	-0.058 (CI = +/-0.030; p = 0.001)	0.542	-5.60%
Frequency	2015.1	-0.058 (CI = +/-0.035; p = 0.003)	0.486	-5.63%
Frequency	2015.2	-0.060 (CI = +/-0.041; p = 0.008)	0.446	-5.85%
Frequency	2016.1	-0.059 (CI = +/-0.049; p = 0.022)	0.367	-5.76%
Frequency	2016.2	-0.064 (CI = +/-0.059; p = 0.037)	0.332	-6.17%

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	2006.1	0.017 (CI = +/-0.014; p = 0.021)	0.143	+1.71%
Loss Cost	2006.2	0.012 (CI = +/-0.014; p = 0.087)	0.069	+1.20%
Loss Cost	2007.1	0.011 (CI = +/-0.015; p = 0.127)	0.050	+1.14%
Loss Cost	2007.2	0.010 (CI = +/-0.016; p = 0.213)	0.023	+0.98%
Loss Cost	2008.1	0.009 (CI = +/-0.017; p = 0.305)	0.004	+0.87%
Loss Cost	2008.2	0.006 (CI = +/-0.018; p = 0.515)	-0.023	+0.58%
Loss Cost	2009.1	0.002 (CI = +/-0.019; p = 0.822)	-0.041	+0.21%
Loss Cost	2009.2	-0.005 (CI = +/-0.018; p = 0.544)	-0.028	-0.54%
Loss Cost	2010.1	-0.009 (CI = +/-0.019; p = 0.315)	0.003	-0.94%
Loss Cost	2010.2	-0.007 (CI = +/-0.021; p = 0.467)	-0.022	-0.74%
Loss Cost	2011.1	-0.011 (CI = +/-0.023; p = 0.333)	-0.001	-1.07%
Loss Cost	2011.2	-0.018 (CI = +/-0.023; p = 0.123)	0.078	-1.77%
Loss Cost	2012.1	-0.021 (CI = +/-0.025; p = 0.097)	0.104	-2.10%
Loss Cost	2012.2	-0.028 (CI = +/-0.027; p = 0.039)	0.192	-2.80%
Loss Cost	2013.1	-0.032 (CI = +/-0.030; p = 0.039)	0.205	-3.14%
Loss Cost	2013.2	-0.041 (CI = +/-0.032; p = 0.017)	0.298	-3.97%
Loss Cost	2014.1	-0.046 (CI = +/-0.036; p = 0.015)	0.326	-4.54%
Loss Cost	2014.2	-0.056 (CI = +/-0.039; p = 0.009)	0.404	-5.49%
Loss Cost	2015.1	-0.070 (CI = +/-0.042; p = 0.004)	0.505	-6.71%
Loss Cost	2015.2	-0.075 (CI = +/-0.050; p = 0.007)	0.485	-7.23%
Loss Cost	2016.1	-0.077 (CI = +/-0.060; p = 0.018)	0.423	-7.42%
Loss Cost	2016.2	-0.079 (CI = +/-0.075; p = 0.042)	0.352	-7.63%
Severity	2006.1	0.032 (CI = +/-0.008; p = 0.000)	0.698	+3.22%
Severity	2006.2	0.029 (CI = +/-0.007; p = 0.000)	0.682	+2.92%
Severity	2007.1	0.028 (CI = +/-0.008; p = 0.000)	0.652	+2.86%
Severity	2007.2	0.028 (CI = +/-0.009; p = 0.000)	0.624	+2.84%
Severity	2008.1	0.028 (CI = +/-0.009; p = 0.000)	0.599	+2.86%
Severity	2008.2	0.029 (CI = +/-0.010; p = 0.000)	0.581	+2.91%
Severity	2009.1	0.027 (CI = +/-0.011; p = 0.000)	0.529	+2.72%
Severity	2009.2	0.025 (CI = +/-0.011; p = 0.000)	0.468	+2.49%
Severity	2010.1	0.022 (CI = +/-0.012; p = 0.001)	0.397	+2.22%
Severity	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.618	+2.85%
Severity	2011.1	0.027 (CI = +/-0.011; p = 0.000)	0.563	+2.70%
Severity	2011.2	0.027 (CI = +/-0.012; p = 0.000)	0.524	+2.70%
Severity	2012.1	0.024 (CI = +/-0.013; p = 0.001)	0.445	+2.41%
Severity	2012.2	0.022 (CI = +/-0.014; p = 0.004)	0.376	+2.27%
Severity	2013.1	0.021 (CI = +/-0.016; p = 0.015)	0.292	+2.08%
Severity	2013.2	0.018 (CI = +/-0.018; p = 0.050)	0.193	+1.78%
Severity	2014.1	0.014 (CI = +/-0.020; p = 0.153)	0.085	+1.38%
Severity	2014.2	0.012 (CI = +/-0.023; p = 0.274)	0.024	+1.20%
Severity	2015.1	0.001 (CI = +/-0.021; p = 0.920)	-0.090	+0.10%
Severity	2015.2	0.001 (CI = +/-0.025; p = 0.963)	-0.100	+0.05%
Severity	2016.1	0.000 (CI = +/-0.031; p = 0.982)	-0.111	+0.03%
Severity	2016.2	0.008 (CI = +/-0.037; p = 0.646)	-0.094	+0.76%
Frequency	2006.1	-0.015 (CI = +/-0.010; p = 0.007)	0.197	-1.46%
Frequency	2006.2	-0.017 (CI = +/-0.011; p = 0.004)	0.240	-1.67%
Frequency	2007.1	-0.017 (CI = +/-0.012; p = 0.006)	0.220	-1.68%
Frequency	2007.2	-0.018 (CI = +/-0.012; p = 0.006)	0.232	-1.81%
Frequency	2008.1	-0.020 (CI = +/-0.013; p = 0.005)	0.241	-1.94%
Frequency	2008.2	-0.023 (CI = +/-0.014; p = 0.002)	0.306	-2.27%
Frequency	2009.1	-0.025 (CI = +/-0.015; p = 0.002)	0.318	-2.44%
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	0.434	-2.96%
Frequency	2010.1	-0.031 (CI = +/-0.016; p = 0.000)	0.427	-3.10%
Frequency	2010.2	-0.035 (CI = +/-0.016; p = 0.000)	0.481	-3.49%
Frequency	2011.1	-0.037 (CI = +/-0.018; p = 0.000)	0.474	-3.66%
Frequency	2011.2	-0.044 (CI = +/-0.017; p = 0.000)	0.593	-4.35%
Frequency	2012.1	-0.045 (CI = +/-0.019; p = 0.000)	0.559	-4.40%
Frequency	2012.2	-0.051 (CI = +/-0.020; p = 0.000)	0.617	-4.97%
Frequency	2013.1	-0.052 (CI = +/-0.023; p = 0.000)	0.589	-5.11%
Frequency	2013.2	-0.058 (CI = +/-0.025; p = 0.000)	0.619	-5.65%
Frequency	2014.1	-0.060 (CI = +/-0.028; p = 0.001)	0.587	-5.84%
Frequency	2014.2	-0.068 (CI = +/-0.031; p = 0.000)	0.631	-6.61%
Frequency	2015.1	-0.070 (CI = +/-0.036; p = 0.001)	0.590	-6.81%
Frequency	2015.2	-0.076 (CI = +/-0.043; p = 0.003)	0.569	-7.28%
Frequency	2016.1	-0.077 (CI = +/-0.052; p = 0.008)	0.508	-7.45%
Frequency	2016.2	-0.087 (CI = +/-0.063; p = 0.013)	0.502	-8.32%

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	2006.1	0.034 (CI = +/-0.011; p = 0.000)	0.591	+3.44%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	0.566	+2.94%
Loss Cost	2007.1	0.030 (CI = +/-0.011; p = 0.000)	0.549	+3.01%
Loss Cost	2007.2	0.029 (CI = +/-0.012; p = 0.000)	0.512	+2.97%
Loss Cost	2008.1	0.030 (CI = +/-0.013; p = 0.000)	0.484	+3.00%
Loss Cost	2008.2	0.028 (CI = +/-0.014; p = 0.000)	0.426	+2.82%
Loss Cost	2009.1	0.025 (CI = +/-0.015; p = 0.002)	0.354	+2.56%
Loss Cost	2009.2	0.018 (CI = +/-0.013; p = 0.011)	0.260	+1.80%
Loss Cost	2010.1	0.015 (CI = +/-0.014; p = 0.039)	0.173	+1.51%
Loss Cost	2010.2	0.021 (CI = +/-0.014; p = 0.006)	0.332	+2.08%
Loss Cost	2011.1	0.019 (CI = +/-0.015; p = 0.016)	0.267	+1.97%
Loss Cost	2011.2	0.014 (CI = +/-0.015; p = 0.080)	0.136	+1.36%
Loss Cost	2012.1	0.013 (CI = +/-0.018; p = 0.132)	0.094	+1.32%
Loss Cost	2012.2	0.008 (CI = +/-0.019; p = 0.387)	-0.014	+0.78%
Loss Cost	2013.1	0.008 (CI = +/-0.022; p = 0.414)	-0.022	+0.85%
Loss Cost	2013.2	0.002 (CI = +/-0.024; p = 0.838)	-0.087	+0.23%
Loss Cost	2014.1	0.001 (CI = +/-0.029; p = 0.927)	-0.099	+0.12%
Loss Cost	2014.2	-0.005 (CI = +/-0.033; p = 0.731)	-0.096	-0.52%
Loss Cost	2015.1	-0.016 (CI = +/-0.038; p = 0.370)	-0.011	-1.56%
Loss Cost	2015.2	-0.011 (CI = +/-0.048; p = 0.594)	-0.094	-1.14%
Loss Cost	2016.1	0.004 (CI = +/-0.058; p = 0.873)	-0.161	+0.40%
Loss Cost	2016.2	0.029 (CI = +/-0.066; p = 0.316)	0.039	+2.90%
Severity	2006.1	0.037 (CI = +/-0.008; p = 0.000)	0.755	+3.79%
Severity	2006.2	0.034 (CI = +/-0.008; p = 0.000)	0.743	+3.46%
Severity	2007.1	0.034 (CI = +/-0.009; p = 0.000)	0.717	+3.44%
Severity	2007.2	0.034 (CI = +/-0.009; p = 0.000)	0.695	+3.46%
Severity	2008.1	0.035 (CI = +/-0.010; p = 0.000)	0.679	+3.54%
Severity	2008.2	0.036 (CI = +/-0.011; p = 0.000)	0.671	+3.67%
Severity	2009.1	0.034 (CI = +/-0.012; p = 0.000)	0.625	+3.50%
Severity	2009.2	0.032 (CI = +/-0.013; p = 0.000)	0.569	+3.28%
Severity	2010.1	0.030 (CI = +/-0.014; p = 0.000)	0.502	+3.01%
Severity	2010.2	0.039 (CI = +/-0.009; p = 0.000)	0.809	+3.95%
Severity	2011.1	0.038 (CI = +/-0.010; p = 0.000)	0.777	+3.88%
Severity	2011.2	0.040 (CI = +/-0.012; p = 0.000)	0.766	+4.04%
Severity	2012.1	0.037 (CI = +/-0.013; p = 0.000)	0.718	+3.81%
Severity	2012.2	0.038 (CI = +/-0.015; p = 0.000)	0.677	+3.84%
Severity	2013.1	0.037 (CI = +/-0.017; p = 0.000)	0.621	+3.80%
Severity	2013.2	0.036 (CI = +/-0.020; p = 0.002)	0.543	+3.65%
Severity	2014.1	0.033 (CI = +/-0.024; p = 0.011)	0.440	+3.37%
Severity	2014.2	0.034 (CI = +/-0.029; p = 0.025)	0.383	+3.50%
Severity	2015.1	0.021 (CI = +/-0.029; p = 0.131)	0.168	+2.13%
Severity	2015.2	0.026 (CI = +/-0.036; p = 0.135)	0.188	+2.62%
Severity	2016.1	0.034 (CI = +/-0.046; p = 0.126)	0.236	+3.42%
Severity	2016.2	0.062 (CI = +/-0.033; p = 0.005)	0.788	+6.39%
Frequency	2006.1	-0.003 (CI = +/-0.008; p = 0.416)	-0.012	-0.33%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.241)	0.017	-0.50%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.365)	-0.006	-0.42%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.337)	-0.002	-0.48%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.332)	-0.001	-0.52%
Frequency	2008.2	-0.008 (CI = +/-0.011; p = 0.145)	0.055	-0.82%
Frequency	2009.1	-0.009 (CI = +/-0.012; p = 0.140)	0.061	-0.91%
Frequency	2009.2	-0.014 (CI = +/-0.012; p = 0.018)	0.222	-1.44%
Frequency	2010.1	-0.015 (CI = +/-0.013; p = 0.029)	0.196	-1.46%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.012)	0.276	-1.80%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.021)	0.247	-1.84%
Frequency	2011.2	-0.026 (CI = +/-0.014; p = 0.001)	0.484	-2.58%
Frequency	2012.1	-0.024 (CI = +/-0.016; p = 0.005)	0.402	-2.41%
Frequency	2012.2	-0.030 (CI = +/-0.016; p = 0.002)	0.515	-2.95%
Frequency	2013.1	-0.029 (CI = +/-0.019; p = 0.006)	0.438	-2.84%
Frequency	2013.2	-0.034 (CI = +/-0.021; p = 0.005)	0.484	-3.30%
Frequency	2014.1	-0.032 (CI = +/-0.025; p = 0.018)	0.390	-3.14%
Frequency	2014.2	-0.040 (CI = +/-0.028; p = 0.011)	0.478	-3.89%
Frequency	2015.1	-0.037 (CI = +/-0.035; p = 0.041)	0.353	-3.61%
Frequency	2015.2	-0.037 (CI = +/-0.045; p = 0.090)	0.265	-3.66%
Frequency	2016.1	-0.030 (CI = +/-0.058; p = 0.259)	0.074	-2.92%
Frequency	2016.2	-0.033 (CI = +/-0.082; p = 0.342)	0.016	-3.28%

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	2006.1	0.035 (CI = +/-0.012; p = 0.000)	0.574	+3.51%
Loss Cost	2006.2	0.029 (CI = +/-0.011; p = 0.000)	0.543	+2.97%
Loss Cost	2007.1	0.030 (CI = +/-0.012; p = 0.000)	0.526	+3.05%
Loss Cost	2007.2	0.030 (CI = +/-0.013; p = 0.000)	0.487	+3.01%
Loss Cost	2008.1	0.030 (CI = +/-0.014; p = 0.000)	0.458	+3.05%
Loss Cost	2008.2	0.028 (CI = +/-0.015; p = 0.001)	0.396	+2.86%
Loss Cost	2009.1	0.025 (CI = +/-0.016; p = 0.004)	0.320	+2.57%
Loss Cost	2009.2	0.017 (CI = +/-0.015; p = 0.024)	0.212	+1.73%
Loss Cost	2010.1	0.014 (CI = +/-0.016; p = 0.078)	0.122	+1.40%
Loss Cost	2010.2	0.020 (CI = +/-0.015; p = 0.014)	0.279	+2.03%
Loss Cost	2011.1	0.019 (CI = +/-0.017; p = 0.036)	0.211	+1.90%
Loss Cost	2011.2	0.012 (CI = +/-0.017; p = 0.163)	0.072	+1.20%
Loss Cost	2012.1	0.011 (CI = +/-0.020; p = 0.248)	0.032	+1.12%
Loss Cost	2012.2	0.005 (CI = +/-0.021; p = 0.637)	-0.063	+0.48%
Loss Cost	2013.1	0.005 (CI = +/-0.025; p = 0.666)	-0.072	+0.51%
Loss Cost	2013.2	-0.003 (CI = +/-0.028; p = 0.824)	-0.094	-0.28%
Loss Cost	2014.1	-0.005 (CI = +/-0.033; p = 0.736)	-0.096	-0.51%
Loss Cost	2014.2	-0.014 (CI = +/-0.039; p = 0.418)	-0.031	-1.43%
Loss Cost	2015.1	-0.030 (CI = +/-0.043; p = 0.142)	0.178	-2.94%
Loss Cost	2015.2	-0.028 (CI = +/-0.057; p = 0.268)	0.065	-2.79%
Loss Cost	2016.1	-0.013 (CI = +/-0.074; p = 0.661)	-0.150	-1.34%
Loss Cost	2016.2	0.014 (CI = +/-0.095; p = 0.703)	-0.200	+1.41%
Severity	2006.1	0.037 (CI = +/-0.009; p = 0.000)	0.736	+3.81%
Severity	2006.2	0.034 (CI = +/-0.009; p = 0.000)	0.719	+3.46%
Severity	2007.1	0.034 (CI = +/-0.009; p = 0.000)	0.691	+3.43%
Severity	2007.2	0.034 (CI = +/-0.010; p = 0.000)	0.667	+3.46%
Severity	2008.1	0.035 (CI = +/-0.011; p = 0.000)	0.650	+3.54%
Severity	2008.2	0.036 (CI = +/-0.012; p = 0.000)	0.642	+3.69%
Severity	2009.1	0.034 (CI = +/-0.013; p = 0.000)	0.590	+3.50%
Severity	2009.2	0.032 (CI = +/-0.014; p = 0.000)	0.527	+3.26%
Severity	2010.1	0.029 (CI = +/-0.015; p = 0.001)	0.451	+2.95%
Severity	2010.2	0.039 (CI = +/-0.010; p = 0.000)	0.787	+4.00%
Severity	2011.1	0.039 (CI = +/-0.012; p = 0.000)	0.750	+3.93%
Severity	2011.2	0.040 (CI = +/-0.013; p = 0.000)	0.738	+4.12%
Severity	2012.1	0.038 (CI = +/-0.015; p = 0.000)	0.681	+3.87%
Severity	2012.2	0.038 (CI = +/-0.017; p = 0.000)	0.635	+3.90%
Severity	2013.1	0.038 (CI = +/-0.020; p = 0.002)	0.571	+3.87%
Severity	2013.2	0.036 (CI = +/-0.024; p = 0.007)	0.482	+3.70%
Severity	2014.1	0.033 (CI = +/-0.029; p = 0.029)	0.363	+3.38%
Severity	2014.2	0.035 (CI = +/-0.036; p = 0.057)	0.304	+3.54%
Severity	2015.1	0.018 (CI = +/-0.037; p = 0.280)	0.044	+1.84%
Severity	2015.2	0.024 (CI = +/-0.048; p = 0.276)	0.059	+2.39%
Severity	2016.1	0.033 (CI = +/-0.065; p = 0.248)	0.106	+3.37%
Severity	2016.2	0.073 (CI = +/-0.044; p = 0.010)	0.800	+7.53%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.511)	-0.022	-0.29%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.309)	0.003	-0.47%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.453)	-0.018	-0.37%
Frequency	2007.2	-0.004 (CI = +/-0.011; p = 0.420)	-0.014	-0.43%
Frequency	2008.1	-0.005 (CI = +/-0.012; p = 0.412)	-0.014	-0.48%
Frequency	2008.2	-0.008 (CI = +/-0.012; p = 0.191)	0.038	-0.80%
Frequency	2009.1	-0.009 (CI = +/-0.014; p = 0.183)	0.043	-0.90%
Frequency	2009.2	-0.015 (CI = +/-0.013; p = 0.027)	0.203	-1.48%
Frequency	2010.1	-0.015 (CI = +/-0.014; p = 0.041)	0.178	-1.51%
Frequency	2010.2	-0.019 (CI = +/-0.015; p = 0.017)	0.262	-1.90%
Frequency	2011.1	-0.020 (CI = +/-0.017; p = 0.028)	0.235	-1.96%
Frequency	2011.2	-0.028 (CI = +/-0.016; p = 0.002)	0.490	-2.80%
Frequency	2012.1	-0.027 (CI = +/-0.018; p = 0.006)	0.407	-2.64%
Frequency	2012.2	-0.034 (CI = +/-0.018; p = 0.002)	0.540	-3.30%
Frequency	2013.1	-0.033 (CI = +/-0.021; p = 0.006)	0.465	-3.23%
Frequency	2013.2	-0.039 (CI = +/-0.024; p = 0.004)	0.533	-3.84%
Frequency	2014.1	-0.038 (CI = +/-0.029; p = 0.015)	0.445	-3.77%
Frequency	2014.2	-0.049 (CI = +/-0.031; p = 0.007)	0.572	-4.81%
Frequency	2015.1	-0.048 (CI = +/-0.040; p = 0.026)	0.463	-4.69%
Frequency	2015.2	-0.052 (CI = +/-0.054; p = 0.055)	0.399	-5.06%
Frequency	2016.1	-0.047 (CI = +/-0.075; p = 0.169)	0.208	-4.56%
Frequency	2016.2	-0.059 (CI = +/-0.111; p = 0.216)	0.188	-5.69%

Accident Benefits

Coverage = AB Total
End Trend Period = 2021.2
Excluded Points = 2010.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend	
				Rate	
Loss Cost	2006.1	0.018 (CI = +/-0.013; p = 0.009)	0.185	+1.80%	
Loss Cost	2006.2	0.013 (CI = +/-0.013; p = 0.043)	0.108	+1.33%	
Loss Cost	2007.1	0.013 (CI = +/-0.014; p = 0.065)	0.088	+1.29%	
Loss Cost	2007.2	0.012 (CI = +/-0.015; p = 0.115)	0.058	+1.17%	
Loss Cost	2008.1	0.011 (CI = +/-0.016; p = 0.172)	0.036	+1.09%	
Loss Cost	2008.2	0.008 (CI = +/-0.017; p = 0.319)	0.001	+0.84%	
Loss Cost	2009.1	0.005 (CI = +/-0.018; p = 0.565)	-0.028	+0.51%	
Loss Cost	2009.2	-0.002 (CI = +/-0.018; p = 0.799)	-0.042	-0.22%	
Loss Cost	2010.2	-0.006 (CI = +/-0.019; p = 0.516)	-0.026	-0.60%	
Loss Cost	2011.1	-0.009 (CI = +/-0.021; p = 0.376)	-0.009	-0.89%	
Loss Cost	2011.2	-0.015 (CI = +/-0.021; p = 0.149)	0.059	-1.51%	
Loss Cost	2012.1	-0.018 (CI = +/-0.023; p = 0.120)	0.080	-1.78%	
Loss Cost	2012.2	-0.024 (CI = +/-0.024; p = 0.053)	0.155	-2.38%	
Loss Cost	2013.1	-0.027 (CI = +/-0.027; p = 0.055)	0.163	-2.63%	
Loss Cost	2013.2	-0.034 (CI = +/-0.029; p = 0.027)	0.238	-3.31%	
Loss Cost	2014.1	-0.038 (CI = +/-0.033; p = 0.027)	0.255	-3.73%	
Loss Cost	2014.2	-0.046 (CI = +/-0.036; p = 0.018)	0.312	-4.45%	
Loss Cost	2015.1	-0.055 (CI = +/-0.040; p = 0.011)	0.383	-5.37%	
Loss Cost	2015.2	-0.058 (CI = +/-0.047; p = 0.021)	0.344	-5.60%	
Loss Cost	2016.1	-0.057 (CI = +/-0.056; p = 0.049)	0.268	-5.50%	
Loss Cost	2016.2	-0.055 (CI = +/-0.069; p = 0.105)	0.183	-5.31%	
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.805	+3.32%	
Severity	2006.2	0.030 (CI = +/-0.006; p = 0.000)	0.809	+3.05%	
Severity	2007.1	0.030 (CI = +/-0.006; p = 0.000)	0.789	+3.03%	
Severity	2007.2	0.030 (CI = +/-0.006; p = 0.000)	0.772	+3.05%	
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	0.760	+3.11%	
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	0.756	+3.22%	
Severity	2009.1	0.030 (CI = +/-0.008; p = 0.000)	0.722	+3.09%	
Severity	2009.2	0.029 (CI = +/-0.008; p = 0.000)	0.680	+2.93%	
Severity	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.628	+2.74%	
Severity	2011.1	0.026 (CI = +/-0.010; p = 0.000)	0.576	+2.59%	
Severity	2011.2	0.026 (CI = +/-0.011; p = 0.000)	0.538	+2.59%	
Severity	2012.1	0.023 (CI = +/-0.011; p = 0.001)	0.464	+2.31%	
Severity	2012.2	0.022 (CI = +/-0.013; p = 0.002)	0.397	+2.18%	
Severity	2013.1	0.020 (CI = +/-0.014; p = 0.009)	0.317	+2.00%	
Severity	2013.2	0.017 (CI = +/-0.015; p = 0.032)	0.222	+1.73%	
Severity	2014.1	0.014 (CI = +/-0.017; p = 0.107)	0.116	+1.37%	
Severity	2014.2	0.012 (CI = +/-0.019; p = 0.203)	0.054	+1.21%	
Severity	2015.1	0.003 (CI = +/-0.018; p = 0.749)	-0.074	+0.27%	
Severity	2015.2	0.003 (CI = +/-0.021; p = 0.793)	-0.084	+0.26%	
Severity	2016.1	0.003 (CI = +/-0.026; p = 0.815)	-0.094	+0.28%	
Severity	2016.2	0.009 (CI = +/-0.030; p = 0.500)	-0.053	+0.92%	
Frequency	2006.1	-0.015 (CI = +/-0.010; p = 0.005)	0.212	-1.46%	
Frequency	2006.2	-0.017 (CI = +/-0.010; p = 0.003)	0.256	-1.67%	
Frequency	2007.1	-0.017 (CI = +/-0.011; p = 0.004)	0.236	-1.68%	
Frequency	2007.2	-0.018 (CI = +/-0.012; p = 0.004)	0.249	-1.82%	
Frequency	2008.1	-0.020 (CI = +/-0.013; p = 0.004)	0.258	-1.96%	
Frequency	2008.2	-0.023 (CI = +/-0.013; p = 0.001)	0.328	-2.30%	
Frequency	2009.1	-0.025 (CI = +/-0.014; p = 0.001)	0.343	-2.50%	
Frequency	2009.2	-0.031 (CI = +/-0.014; p = 0.000)	0.472	-3.06%	
Frequency	2010.2	-0.033 (CI = +/-0.015; p = 0.000)	0.470	-3.26%	
Frequency	2011.1	-0.035 (CI = +/-0.017; p = 0.000)	0.460	-3.40%	
Frequency	2011.2	-0.041 (CI = +/-0.016; p = 0.000)	0.567	-3.99%	
Frequency	2012.1	-0.041 (CI = +/-0.018; p = 0.000)	0.530	-4.00%	
Frequency	2012.2	-0.046 (CI = +/-0.019; p = 0.000)	0.575	-4.47%	
Frequency	2013.1	-0.046 (CI = +/-0.021; p = 0.000)	0.541	-4.54%	
Frequency	2013.2	-0.051 (CI = +/-0.024; p = 0.000)	0.558	-4.96%	
Frequency	2014.1	-0.052 (CI = +/-0.027; p = 0.001)	0.516	-5.03%	
Frequency	2014.2	-0.058 (CI = +/-0.030; p = 0.001)	0.542	-5.60%	
Frequency	2015.1	-0.058 (CI = +/-0.035; p = 0.003)	0.486	-5.63%	
Frequency	2015.2	-0.060 (CI = +/-0.041; p = 0.008)	0.446	-5.85%	
Frequency	2016.1	-0.059 (CI = +/-0.049; p = 0.022)	0.367	-5.76%	
Frequency	2016.2	-0.064 (CI = +/-0.059; p = 0.037)	0.332	-6.17%	

Accident Benefits

Coverage = AB Total
End Trend Period = 2021.1
Excluded Points = 2010.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.019 (CI = +/-0.014; p = 0.011)	0.180	+1.87%
Loss Cost	2006.2	0.014 (CI = +/-0.014; p = 0.051)	0.101	+1.37%
Loss Cost	2007.1	0.013 (CI = +/-0.015; p = 0.076)	0.082	+1.33%
Loss Cost	2007.2	0.012 (CI = +/-0.016; p = 0.132)	0.052	+1.20%
Loss Cost	2008.1	0.011 (CI = +/-0.017; p = 0.194)	0.031	+1.12%
Loss Cost	2008.2	0.008 (CI = +/-0.018; p = 0.351)	-0.004	+0.85%
Loss Cost	2009.1	0.005 (CI = +/-0.020; p = 0.610)	-0.033	+0.49%
Loss Cost	2009.2	-0.003 (CI = +/-0.019; p = 0.744)	-0.042	-0.31%
Loss Cost	2010.2	-0.007 (CI = +/-0.021; p = 0.467)	-0.022	-0.74%
Loss Cost	2011.1	-0.011 (CI = +/-0.023; p = 0.333)	-0.001	-1.07%
Loss Cost	2011.2	-0.018 (CI = +/-0.023; p = 0.123)	0.078	-1.77%
Loss Cost	2012.1	-0.021 (CI = +/-0.025; p = 0.097)	0.104	-2.10%
Loss Cost	2012.2	-0.028 (CI = +/-0.027; p = 0.039)	0.192	-2.80%
Loss Cost	2013.1	-0.032 (CI = +/-0.030; p = 0.039)	0.205	-3.14%
Loss Cost	2013.2	-0.041 (CI = +/-0.032; p = 0.017)	0.298	-3.97%
Loss Cost	2014.1	-0.046 (CI = +/-0.036; p = 0.015)	0.326	-4.54%
Loss Cost	2014.2	-0.056 (CI = +/-0.039; p = 0.009)	0.404	-5.49%
Loss Cost	2015.1	-0.070 (CI = +/-0.042; p = 0.004)	0.505	-6.71%
Loss Cost	2015.2	-0.075 (CI = +/-0.050; p = 0.007)	0.485	-7.23%
Loss Cost	2016.1	-0.077 (CI = +/-0.060; p = 0.018)	0.423	-7.42%
Loss Cost	2016.2	-0.079 (CI = +/-0.075; p = 0.042)	0.352	-7.63%
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	0.802	+3.40%
Severity	2006.2	0.031 (CI = +/-0.006; p = 0.000)	0.804	+3.12%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.784	+3.10%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.767	+3.13%
Severity	2008.1	0.032 (CI = +/-0.007; p = 0.000)	0.756	+3.20%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.753	+3.33%
Severity	2009.1	0.032 (CI = +/-0.008; p = 0.000)	0.717	+3.20%
Severity	2009.2	0.030 (CI = +/-0.009; p = 0.000)	0.673	+3.05%
Severity	2010.2	0.028 (CI = +/-0.010; p = 0.000)	0.618	+2.85%
Severity	2011.1	0.027 (CI = +/-0.011; p = 0.000)	0.563	+2.70%
Severity	2011.2	0.027 (CI = +/-0.012; p = 0.000)	0.524	+2.70%
Severity	2012.1	0.024 (CI = +/-0.013; p = 0.001)	0.445	+2.41%
Severity	2012.2	0.022 (CI = +/-0.014; p = 0.004)	0.376	+2.27%
Severity	2013.1	0.021 (CI = +/-0.016; p = 0.015)	0.292	+2.08%
Severity	2013.2	0.018 (CI = +/-0.018; p = 0.050)	0.193	+1.78%
Severity	2014.1	0.014 (CI = +/-0.020; p = 0.153)	0.085	+1.38%
Severity	2014.2	0.012 (CI = +/-0.023; p = 0.274)	0.024	+1.20%
Severity	2015.1	0.001 (CI = +/-0.021; p = 0.920)	-0.090	+0.10%
Severity	2015.2	0.001 (CI = +/-0.025; p = 0.963)	-0.100	+0.05%
Severity	2016.1	0.000 (CI = +/-0.031; p = 0.982)	-0.111	+0.03%
Severity	2016.2	0.008 (CI = +/-0.037; p = 0.646)	-0.094	+0.76%
Frequency	2006.1	-0.015 (CI = +/-0.011; p = 0.008)	0.198	-1.48%
Frequency	2006.2	-0.017 (CI = +/-0.011; p = 0.004)	0.244	-1.71%
Frequency	2007.1	-0.017 (CI = +/-0.012; p = 0.006)	0.224	-1.72%
Frequency	2007.2	-0.019 (CI = +/-0.013; p = 0.006)	0.238	-1.87%
Frequency	2008.1	-0.020 (CI = +/-0.014; p = 0.006)	0.249	-2.02%
Frequency	2008.2	-0.024 (CI = +/-0.014; p = 0.002)	0.322	-2.40%
Frequency	2009.1	-0.027 (CI = +/-0.015; p = 0.002)	0.340	-2.63%
Frequency	2009.2	-0.033 (CI = +/-0.015; p = 0.000)	0.478	-3.26%
Frequency	2010.2	-0.035 (CI = +/-0.016; p = 0.000)	0.481	-3.49%
Frequency	2011.1	-0.037 (CI = +/-0.018; p = 0.000)	0.474	-3.66%
Frequency	2011.2	-0.044 (CI = +/-0.017; p = 0.000)	0.593	-4.35%
Frequency	2012.1	-0.045 (CI = +/-0.019; p = 0.000)	0.559	-4.40%
Frequency	2012.2	-0.051 (CI = +/-0.020; p = 0.000)	0.617	-4.97%
Frequency	2013.1	-0.052 (CI = +/-0.023; p = 0.000)	0.589	-5.11%
Frequency	2013.2	-0.058 (CI = +/-0.025; p = 0.000)	0.619	-5.65%
Frequency	2014.1	-0.060 (CI = +/-0.028; p = 0.001)	0.587	-5.84%
Frequency	2014.2	-0.068 (CI = +/-0.031; p = 0.000)	0.631	-6.61%
Frequency	2015.1	-0.070 (CI = +/-0.036; p = 0.001)	0.590	-6.81%
Frequency	2015.2	-0.076 (CI = +/-0.043; p = 0.003)	0.569	-7.28%
Frequency	2016.1	-0.077 (CI = +/-0.052; p = 0.008)	0.508	-7.45%
Frequency	2016.2	-0.087 (CI = +/-0.063; p = 0.013)	0.502	-8.32%

Accident Benefits

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.036 (CI = +/-0.010; p = 0.000)	0.671	+3.62%
Loss Cost	2006.2	0.031 (CI = +/-0.009; p = 0.000)	0.665	+3.14%
Loss Cost	2007.1	0.032 (CI = +/-0.010; p = 0.000)	0.657	+3.25%
Loss Cost	2007.2	0.032 (CI = +/-0.011; p = 0.000)	0.629	+3.27%
Loss Cost	2008.1	0.033 (CI = +/-0.012; p = 0.000)	0.613	+3.37%
Loss Cost	2008.2	0.032 (CI = +/-0.013; p = 0.000)	0.562	+3.26%
Loss Cost	2009.1	0.030 (CI = +/-0.014; p = 0.000)	0.497	+3.07%
Loss Cost	2009.2	0.023 (CI = +/-0.012; p = 0.001)	0.422	+2.30%
Loss Cost	2010.2	0.021 (CI = +/-0.014; p = 0.006)	0.332	+2.08%
Loss Cost	2011.1	0.019 (CI = +/-0.015; p = 0.016)	0.267	+1.97%
Loss Cost	2011.2	0.014 (CI = +/-0.015; p = 0.080)	0.136	+1.36%
Loss Cost	2012.1	0.013 (CI = +/-0.018; p = 0.132)	0.094	+1.32%
Loss Cost	2012.2	0.008 (CI = +/-0.019; p = 0.387)	-0.014	+0.78%
Loss Cost	2013.1	0.008 (CI = +/-0.022; p = 0.414)	-0.022	+0.85%
Loss Cost	2013.2	0.002 (CI = +/-0.024; p = 0.838)	-0.087	+0.23%
Loss Cost	2014.1	0.001 (CI = +/-0.029; p = 0.927)	-0.099	+0.12%
Loss Cost	2014.2	-0.005 (CI = +/-0.033; p = 0.731)	-0.096	-0.52%
Loss Cost	2015.1	-0.016 (CI = +/-0.038; p = 0.370)	-0.011	-1.56%
Loss Cost	2015.2	-0.011 (CI = +/-0.048; p = 0.594)	-0.094	-1.14%
Loss Cost	2016.1	0.004 (CI = +/-0.058; p = 0.873)	-0.161	+0.40%
Loss Cost	2016.2	0.029 (CI = +/-0.066; p = 0.316)	0.039	+2.90%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	0.871	+3.99%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	0.882	+3.69%
Severity	2007.1	0.037 (CI = +/-0.006; p = 0.000)	0.870	+3.72%
Severity	2007.2	0.037 (CI = +/-0.006; p = 0.000)	0.864	+3.81%
Severity	2008.1	0.039 (CI = +/-0.007; p = 0.000)	0.868	+3.98%
Severity	2008.2	0.041 (CI = +/-0.007; p = 0.000)	0.886	+4.23%
Severity	2009.1	0.041 (CI = +/-0.007; p = 0.000)	0.866	+4.16%
Severity	2009.2	0.040 (CI = +/-0.008; p = 0.000)	0.842	+4.08%
Severity	2010.2	0.039 (CI = +/-0.009; p = 0.000)	0.809	+3.95%
Severity	2011.1	0.038 (CI = +/-0.010; p = 0.000)	0.777	+3.88%
Severity	2011.2	0.040 (CI = +/-0.012; p = 0.000)	0.766	+4.04%
Severity	2012.1	0.037 (CI = +/-0.013; p = 0.000)	0.718	+3.81%
Severity	2012.2	0.038 (CI = +/-0.015; p = 0.000)	0.677	+3.84%
Severity	2013.1	0.037 (CI = +/-0.017; p = 0.000)	0.621	+3.80%
Severity	2013.2	0.036 (CI = +/-0.020; p = 0.002)	0.543	+3.65%
Severity	2014.1	0.033 (CI = +/-0.024; p = 0.011)	0.440	+3.37%
Severity	2014.2	0.034 (CI = +/-0.029; p = 0.025)	0.383	+3.50%
Severity	2015.1	0.021 (CI = +/-0.029; p = 0.131)	0.168	+2.13%
Severity	2015.2	0.026 (CI = +/-0.036; p = 0.135)	0.188	+2.62%
Severity	2016.1	0.034 (CI = +/-0.046; p = 0.126)	0.236	+3.42%
Severity	2016.2	0.062 (CI = +/-0.033; p = 0.005)	0.788	+6.39%
Frequency	2006.1	-0.004 (CI = +/-0.009; p = 0.400)	-0.010	-0.35%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.225)	0.022	-0.54%
Frequency	2007.1	-0.005 (CI = +/-0.010; p = 0.342)	-0.002	-0.45%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.310)	0.003	-0.52%
Frequency	2008.1	-0.006 (CI = +/-0.011; p = 0.300)	0.006	-0.59%
Frequency	2008.2	-0.009 (CI = +/-0.012; p = 0.117)	0.074	-0.93%
Frequency	2009.1	-0.011 (CI = +/-0.013; p = 0.108)	0.085	-1.05%
Frequency	2009.2	-0.017 (CI = +/-0.012; p = 0.008)	0.293	-1.71%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.012)	0.276	-1.80%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.021)	0.247	-1.84%
Frequency	2011.2	-0.026 (CI = +/-0.014; p = 0.001)	0.484	-2.58%
Frequency	2012.1	-0.024 (CI = +/-0.016; p = 0.005)	0.402	-2.41%
Frequency	2012.2	-0.030 (CI = +/-0.016; p = 0.002)	0.515	-2.95%
Frequency	2013.1	-0.029 (CI = +/-0.019; p = 0.006)	0.438	-2.84%
Frequency	2013.2	-0.034 (CI = +/-0.021; p = 0.005)	0.484	-3.30%
Frequency	2014.1	-0.032 (CI = +/-0.025; p = 0.018)	0.390	-3.14%
Frequency	2014.2	-0.040 (CI = +/-0.028; p = 0.011)	0.478	-3.89%
Frequency	2015.1	-0.037 (CI = +/-0.035; p = 0.041)	0.353	-3.61%
Frequency	2015.2	-0.037 (CI = +/-0.045; p = 0.090)	0.265	-3.66%
Frequency	2016.1	-0.030 (CI = +/-0.058; p = 0.259)	0.074	-2.92%
Frequency	2016.2	-0.033 (CI = +/-0.082; p = 0.342)	0.016	-3.28%

Accident Benefits

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend	
				Rate	
Loss Cost	2006.1	0.036 (CI = +/-0.011; p = 0.000)	0.657		+3.69%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	0.644		+3.18%
Loss Cost	2007.1	0.032 (CI = +/-0.010; p = 0.000)	0.637		+3.30%
Loss Cost	2007.2	0.033 (CI = +/-0.011; p = 0.000)	0.608		+3.33%
Loss Cost	2008.1	0.034 (CI = +/-0.013; p = 0.000)	0.592		+3.44%
Loss Cost	2008.2	0.033 (CI = +/-0.014; p = 0.000)	0.539		+3.33%
Loss Cost	2009.1	0.031 (CI = +/-0.015; p = 0.001)	0.469		+3.12%
Loss Cost	2009.2	0.023 (CI = +/-0.014; p = 0.003)	0.376		+2.28%
Loss Cost	2010.2	0.020 (CI = +/-0.015; p = 0.014)	0.279		+2.03%
Loss Cost	2011.1	0.019 (CI = +/-0.017; p = 0.036)	0.211		+1.90%
Loss Cost	2011.2	0.012 (CI = +/-0.017; p = 0.163)	0.072		+1.20%
Loss Cost	2012.1	0.011 (CI = +/-0.020; p = 0.248)	0.032		+1.12%
Loss Cost	2012.2	0.005 (CI = +/-0.021; p = 0.637)	-0.063		+0.48%
Loss Cost	2013.1	0.005 (CI = +/-0.025; p = 0.666)	-0.072		+0.51%
Loss Cost	2013.2	-0.003 (CI = +/-0.028; p = 0.824)	-0.094		-0.28%
Loss Cost	2014.1	-0.005 (CI = +/-0.033; p = 0.736)	-0.096		-0.51%
Loss Cost	2014.2	-0.014 (CI = +/-0.039; p = 0.418)	-0.031		-1.43%
Loss Cost	2015.1	-0.030 (CI = +/-0.043; p = 0.142)	0.178		-2.94%
Loss Cost	2015.2	-0.028 (CI = +/-0.057; p = 0.268)	0.065		-2.79%
Loss Cost	2016.1	-0.013 (CI = +/-0.074; p = 0.661)	-0.150		-1.34%
Loss Cost	2016.2	0.014 (CI = +/-0.095; p = 0.703)	-0.200		+1.41%
Severity	2006.1	0.039 (CI = +/-0.007; p = 0.000)	0.860		+4.02%
Severity	2006.2	0.036 (CI = +/-0.006; p = 0.000)	0.870		+3.70%
Severity	2007.1	0.037 (CI = +/-0.006; p = 0.000)	0.857		+3.73%
Severity	2007.2	0.038 (CI = +/-0.007; p = 0.000)	0.850		+3.83%
Severity	2008.1	0.039 (CI = +/-0.007; p = 0.000)	0.854		+4.01%
Severity	2008.2	0.042 (CI = +/-0.007; p = 0.000)	0.875		+4.29%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.853		+4.22%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.825		+4.14%
Severity	2010.2	0.039 (CI = +/-0.010; p = 0.000)	0.787		+4.00%
Severity	2011.1	0.039 (CI = +/-0.012; p = 0.000)	0.750		+3.93%
Severity	2011.2	0.040 (CI = +/-0.013; p = 0.000)	0.738		+4.12%
Severity	2012.1	0.038 (CI = +/-0.015; p = 0.000)	0.681		+3.87%
Severity	2012.2	0.038 (CI = +/-0.017; p = 0.000)	0.635		+3.90%
Severity	2013.1	0.038 (CI = +/-0.020; p = 0.002)	0.571		+3.87%
Severity	2013.2	0.036 (CI = +/-0.024; p = 0.007)	0.482		+3.70%
Severity	2014.1	0.033 (CI = +/-0.029; p = 0.029)	0.363		+3.38%
Severity	2014.2	0.035 (CI = +/-0.036; p = 0.057)	0.304		+3.54%
Severity	2015.1	0.018 (CI = +/-0.037; p = 0.280)	0.044		+1.84%
Severity	2015.2	0.024 (CI = +/-0.048; p = 0.276)	0.059		+2.39%
Severity	2016.1	0.033 (CI = +/-0.065; p = 0.248)	0.106		+3.37%
Severity	2016.2	0.073 (CI = +/-0.044; p = 0.010)	0.800		+7.53%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.492)	-0.021		-0.31%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.290)	0.007		-0.50%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.426)	-0.015		-0.41%
Frequency	2007.2	-0.005 (CI = +/-0.011; p = 0.388)	-0.010		-0.48%
Frequency	2008.1	-0.005 (CI = +/-0.013; p = 0.374)	-0.008		-0.55%
Frequency	2008.2	-0.009 (CI = +/-0.013; p = 0.157)	0.055		-0.92%
Frequency	2009.1	-0.011 (CI = +/-0.015; p = 0.143)	0.066		-1.06%
Frequency	2009.2	-0.018 (CI = +/-0.013; p = 0.012)	0.277		-1.78%
Frequency	2010.2	-0.019 (CI = +/-0.015; p = 0.017)	0.262		-1.90%
Frequency	2011.1	-0.020 (CI = +/-0.017; p = 0.028)	0.235		-1.96%
Frequency	2011.2	-0.028 (CI = +/-0.016; p = 0.002)	0.490		-2.80%
Frequency	2012.1	-0.027 (CI = +/-0.018; p = 0.006)	0.407		-2.64%
Frequency	2012.2	-0.034 (CI = +/-0.018; p = 0.002)	0.540		-3.30%
Frequency	2013.1	-0.033 (CI = +/-0.021; p = 0.006)	0.465		-3.23%
Frequency	2013.2	-0.039 (CI = +/-0.024; p = 0.004)	0.533		-3.84%
Frequency	2014.1	-0.038 (CI = +/-0.029; p = 0.015)	0.445		-3.77%
Frequency	2014.2	-0.049 (CI = +/-0.031; p = 0.007)	0.572		-4.81%
Frequency	2015.1	-0.048 (CI = +/-0.040; p = 0.026)	0.463		-4.69%
Frequency	2015.2	-0.052 (CI = +/-0.054; p = 0.055)	0.399		-5.06%
Frequency	2016.1	-0.047 (CI = +/-0.075; p = 0.169)	0.208		-4.56%
Frequency	2016.2	-0.059 (CI = +/-0.111; p = 0.216)	0.188		-5.69%

Uninsured Auto

Coverage = UA
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	2006.1	0.004 (CI = +/-0.021; p = 0.685)	-0.061 (CI = +/-0.191; p = 0.518)	-0.046	+0.41%
Loss Cost	2006.2	0.004 (CI = +/-0.022; p = 0.727)	-0.059 (CI = +/-0.197; p = 0.543)	-0.052	+0.38%
Loss Cost	2007.1	0.004 (CI = +/-0.024; p = 0.704)	-0.056 (CI = +/-0.205; p = 0.579)	-0.055	+0.44%
Loss Cost	2007.2	0.009 (CI = +/-0.025; p = 0.463)	-0.078 (CI = +/-0.207; p = 0.445)	-0.031	+0.90%
Loss Cost	2008.1	0.009 (CI = +/-0.027; p = 0.485)	-0.077 (CI = +/-0.215; p = 0.469)	-0.034	+0.92%
Loss Cost	2008.2	0.008 (CI = +/-0.029; p = 0.558)	-0.073 (CI = +/-0.224; p = 0.508)	-0.048	+0.83%
Loss Cost	2009.1	-0.001 (CI = +/-0.029; p = 0.963)	-0.113 (CI = +/-0.217; p = 0.293)	-0.035	-0.06%
Loss Cost	2009.2	-0.005 (CI = +/-0.031; p = 0.742)	-0.095 (CI = +/-0.223; p = 0.386)	-0.048	-0.49%
Loss Cost	2010.1	-0.008 (CI = +/-0.033; p = 0.605)	-0.109 (CI = +/-0.231; p = 0.337)	-0.037	-0.84%
Loss Cost	2010.2	-0.013 (CI = +/-0.036; p = 0.447)	-0.091 (CI = +/-0.238; p = 0.438)	-0.036	-1.33%
Loss Cost	2011.1	-0.006 (CI = +/-0.038; p = 0.751)	-0.062 (CI = +/-0.244; p = 0.600)	-0.085	-0.59%
Loss Cost	2011.2	-0.016 (CI = +/-0.040; p = 0.405)	-0.026 (CI = +/-0.241; p = 0.823)	-0.065	-1.60%
Loss Cost	2012.1	-0.021 (CI = +/-0.044; p = 0.316)	-0.045 (CI = +/-0.253; p = 0.714)	-0.047	-2.13%
Loss Cost	2012.2	-0.033 (CI = +/-0.046; p = 0.154)	-0.010 (CI = +/-0.253; p = 0.937)	0.013	-3.20%
Loss Cost	2013.1	-0.032 (CI = +/-0.052; p = 0.206)	-0.009 (CI = +/-0.271; p = 0.944)	-0.015	-3.19%
Loss Cost	2013.2	-0.038 (CI = +/-0.058; p = 0.185)	0.007 (CI = +/-0.287; p = 0.961)	-0.004	-3.73%
Loss Cost	2014.1	-0.043 (CI = +/-0.067; p = 0.187)	-0.008 (CI = +/-0.309; p = 0.955)	-0.003	-4.23%
Loss Cost	2014.2	-0.021 (CI = +/-0.069; p = 0.514)	-0.063 (CI = +/-0.300; p = 0.656)	-0.106	-2.11%
Loss Cost	2015.1	-0.044 (CI = +/-0.075; p = 0.225)	-0.118 (CI = +/-0.301; p = 0.405)	0.012	-4.27%
Loss Cost	2015.2	-0.028 (CI = +/-0.084; p = 0.471)	-0.152 (CI = +/-0.317; p = 0.311)	-0.026	-2.80%
Loss Cost	2016.1	-0.022 (CI = +/-0.102; p = 0.636)	-0.138 (CI = +/-0.354; p = 0.400)	-0.109	-2.20%
Loss Cost	2016.2	0.031 (CI = +/-0.083; p = 0.411)	-0.236 (CI = +/-0.262; p = 0.072)	0.234	+3.16%
Severity	2006.1	0.038 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.137; p = 0.592)	0.463	+3.92%
Severity	2006.2	0.039 (CI = +/-0.016; p = 0.000)	-0.042 (CI = +/-0.141; p = 0.552)	0.450	+4.03%
Severity	2007.1	0.040 (CI = +/-0.017; p = 0.000)	-0.036 (CI = +/-0.146; p = 0.616)	0.440	+4.13%
Severity	2007.2	0.048 (CI = +/-0.015; p = 0.000)	-0.071 (CI = +/-0.130; p = 0.272)	0.584	+4.88%
Severity	2008.1	0.048 (CI = +/-0.017; p = 0.000)	-0.068 (CI = +/-0.135; p = 0.310)	0.568	+4.95%
Severity	2008.2	0.053 (CI = +/-0.017; p = 0.000)	-0.091 (CI = +/-0.130; p = 0.161)	0.629	+5.49%
Severity	2009.1	0.050 (CI = +/-0.018; p = 0.000)	-0.106 (CI = +/-0.131; p = 0.107)	0.598	+5.13%
Severity	2009.2	0.048 (CI = +/-0.019; p = 0.000)	-0.096 (CI = +/-0.135; p = 0.153)	0.538	+4.88%
Severity	2010.1	0.048 (CI = +/-0.020; p = 0.000)	-0.096 (CI = +/-0.142; p = 0.174)	0.517	+4.89%
Severity	2010.2	0.044 (CI = +/-0.022; p = 0.000)	-0.081 (CI = +/-0.145; p = 0.255)	0.437	+4.49%
Severity	2011.1	0.051 (CI = +/-0.022; p = 0.000)	-0.054 (CI = +/-0.140; p = 0.430)	0.520	+5.24%
Severity	2011.2	0.042 (CI = +/-0.021; p = 0.001)	-0.024 (CI = +/-0.128; p = 0.700)	0.442	+4.33%
Severity	2012.1	0.043 (CI = +/-0.024; p = 0.001)	-0.022 (CI = +/-0.136; p = 0.737)	0.409	+4.39%
Severity	2012.2	0.043 (CI = +/-0.026; p = 0.003)	-0.021 (CI = +/-0.144; p = 0.763)	0.353	+4.35%
Severity	2013.1	0.041 (CI = +/-0.030; p = 0.010)	-0.026 (CI = +/-0.154; p = 0.720)	0.292	+4.16%
Severity	2013.2	0.041 (CI = +/-0.034; p = 0.020)	-0.027 (CI = +/-0.165; p = 0.734)	0.236	+4.17%
Severity	2014.1	0.039 (CI = +/-0.039; p = 0.048)	-0.032 (CI = +/-0.178; p = 0.702)	0.174	+3.97%
Severity	2014.2	0.049 (CI = +/-0.042; p = 0.025)	-0.057 (CI = +/-0.180; p = 0.504)	0.263	+5.00%
Severity	2015.1	0.037 (CI = +/-0.046; p = 0.104)	-0.086 (CI = +/-0.185; p = 0.325)	0.174	+3.76%
Severity	2015.2	0.029 (CI = +/-0.052; p = 0.250)	-0.069 (CI = +/-0.196; p = 0.454)	0.008	+2.91%
Severity	2016.1	0.022 (CI = +/-0.063; p = 0.454)	-0.084 (CI = +/-0.217; p = 0.406)	-0.038	+2.20%
Severity	2016.2	0.053 (CI = +/-0.054; p = 0.053)	-0.140 (CI = +/-0.170; p = 0.094)	0.403	+5.42%
Frequency	2006.1	-0.034 (CI = +/-0.014; p = 0.000)	-0.025 (CI = +/-0.133; p = 0.705)	0.414	-3.38%
Frequency	2006.2	-0.036 (CI = +/-0.015; p = 0.000)	-0.018 (CI = +/-0.136; p = 0.790)	0.412	-3.50%
Frequency	2007.1	-0.036 (CI = +/-0.016; p = 0.000)	-0.020 (CI = +/-0.142; p = 0.775)	0.389	-3.54%
Frequency	2007.2	-0.039 (CI = +/-0.017; p = 0.000)	-0.007 (CI = +/-0.144; p = 0.920)	0.410	-3.80%
Frequency	2008.1	-0.039 (CI = +/-0.019; p = 0.000)	-0.009 (CI = +/-0.150; p = 0.903)	0.385	-3.84%
Frequency	2008.2	-0.045 (CI = +/-0.018; p = 0.000)	0.018 (CI = +/-0.143; p = 0.794)	0.480	-4.42%
Frequency	2009.1	-0.051 (CI = +/-0.019; p = 0.000)	-0.006 (CI = +/-0.139; p = 0.924)	0.545	-4.94%
Frequency	2009.2	-0.053 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.144; p = 0.982)	0.537	-5.12%
Frequency	2010.1	-0.056 (CI = +/-0.021; p = 0.000)	-0.013 (CI = +/-0.148; p = 0.851)	0.550	-5.47%
Frequency	2010.2	-0.057 (CI = +/-0.023; p = 0.000)	-0.009 (CI = +/-0.154; p = 0.901)	0.526	-5.57%
Frequency	2011.1	-0.057 (CI = +/-0.026; p = 0.000)	-0.008 (CI = +/-0.163; p = 0.920)	0.483	-5.53%
Frequency	2011.2	-0.059 (CI = +/-0.028; p = 0.000)	-0.002 (CI = +/-0.171; p = 0.979)	0.460	-5.69%
Frequency	2012.1	-0.064 (CI = +/-0.030; p = 0.000)	-0.023 (CI = +/-0.176; p = 0.789)	0.485	-6.24%
Frequency	2012.2	-0.075 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.166; p = 0.888)	0.588	-7.24%
Frequency	2013.1	-0.073 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.177; p = 0.838)	0.531	-7.06%
Frequency	2013.2	-0.079 (CI = +/-0.038; p = 0.001)	0.033 (CI = +/-0.185; p = 0.705)	0.533	-7.58%
Frequency	2014.1	-0.082 (CI = +/-0.043; p = 0.001)	0.024 (CI = +/-0.199; p = 0.798)	0.507	-7.88%
Frequency	2014.2	-0.070 (CI = +/-0.046; p = 0.006)	-0.006 (CI = +/-0.199; p = 0.950)	0.391	-6.77%
Frequency	2015.1	-0.081 (CI = +/-0.052; p = 0.006)	-0.032 (CI = +/-0.210; p = 0.743)	0.425	-7.74%
Frequency	2015.2	-0.057 (CI = +/-0.048; p = 0.024)	-0.083 (CI = +/-0.180; p = 0.327)	0.337	-5.54%
Frequency	2016.1	-0.044 (CI = +/-0.055; p = 0.103)	-0.055 (CI = +/-0.189; p = 0.528)	0.117	-4.30%
Frequency	2016.2	-0.022 (CI = +/-0.054; p = 0.381)	-0.095 (CI = +/-0.172; p = 0.236)	0.048	-2.15%

Uninsured Auto

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2006.1	0.004 (CI = +/-0.020; p = 0.656)	-0.026	+0.45%
Loss Cost	2006.2	0.004 (CI = +/-0.022; p = 0.724)	-0.030	+0.38%
Loss Cost	2007.1	0.005 (CI = +/-0.023; p = 0.676)	-0.029	+0.48%
Loss Cost	2007.2	0.009 (CI = +/-0.024; p = 0.460)	-0.016	+0.90%
Loss Cost	2008.1	0.010 (CI = +/-0.026; p = 0.452)	-0.016	+0.98%
Loss Cost	2008.2	0.008 (CI = +/-0.028; p = 0.553)	-0.025	+0.83%
Loss Cost	2009.1	0.000 (CI = +/-0.029; p = 0.980)	-0.042	+0.04%
Loss Cost	2009.2	-0.005 (CI = +/-0.031; p = 0.741)	-0.038	-0.49%
Loss Cost	2010.1	-0.007 (CI = +/-0.033; p = 0.653)	-0.036	-0.73%
Loss Cost	2010.2	-0.013 (CI = +/-0.035; p = 0.443)	-0.018	-1.33%
Loss Cost	2011.1	-0.005 (CI = +/-0.037; p = 0.778)	-0.046	-0.51%
Loss Cost	2011.2	-0.016 (CI = +/-0.039; p = 0.392)	-0.012	-1.60%
Loss Cost	2012.1	-0.021 (CI = +/-0.042; p = 0.317)	0.003	-2.06%
Loss Cost	2012.2	-0.033 (CI = +/-0.045; p = 0.142)	0.071	-3.20%
Loss Cost	2013.1	-0.032 (CI = +/-0.050; p = 0.191)	0.048	-3.17%
Loss Cost	2013.2	-0.038 (CI = +/-0.056; p = 0.170)	0.063	-3.73%
Loss Cost	2014.1	-0.043 (CI = +/-0.064; p = 0.169)	0.068	-4.21%
Loss Cost	2014.2	-0.021 (CI = +/-0.067; p = 0.500)	-0.039	-2.11%
Loss Cost	2015.1	-0.040 (CI = +/-0.073; p = 0.253)	0.033	-3.92%
Loss Cost	2015.2	-0.028 (CI = +/-0.084; p = 0.472)	-0.039	-2.80%
Loss Cost	2016.1	-0.016 (CI = +/-0.099; p = 0.719)	-0.085	-1.63%
Loss Cost	2016.2	0.031 (CI = +/-0.095; p = 0.477)	-0.047	+3.16%
Severity	2006.1	0.039 (CI = +/-0.015; p = 0.000)	0.476	+3.94%
Severity	2006.2	0.039 (CI = +/-0.016; p = 0.000)	0.462	+4.03%
Severity	2007.1	0.041 (CI = +/-0.017; p = 0.000)	0.455	+4.16%
Severity	2007.2	0.048 (CI = +/-0.016; p = 0.000)	0.580	+4.88%
Severity	2008.1	0.049 (CI = +/-0.017; p = 0.000)	0.567	+5.00%
Severity	2008.2	0.053 (CI = +/-0.017; p = 0.000)	0.612	+5.49%
Severity	2009.1	0.051 (CI = +/-0.018; p = 0.000)	0.567	+5.23%
Severity	2009.2	0.048 (CI = +/-0.019; p = 0.000)	0.514	+4.88%
Severity	2010.1	0.049 (CI = +/-0.021; p = 0.000)	0.495	+5.00%
Severity	2010.2	0.044 (CI = +/-0.022; p = 0.000)	0.427	+4.49%
Severity	2011.1	0.052 (CI = +/-0.022; p = 0.000)	0.528	+5.31%
Severity	2011.2	0.042 (CI = +/-0.021; p = 0.000)	0.467	+4.33%
Severity	2012.1	0.043 (CI = +/-0.023; p = 0.001)	0.438	+4.42%
Severity	2012.2	0.043 (CI = +/-0.025; p = 0.003)	0.388	+4.35%
Severity	2013.1	0.041 (CI = +/-0.029; p = 0.007)	0.330	+4.21%
Severity	2013.2	0.041 (CI = +/-0.032; p = 0.017)	0.281	+4.17%
Severity	2014.1	0.040 (CI = +/-0.037; p = 0.037)	0.224	+4.05%
Severity	2014.2	0.049 (CI = +/-0.040; p = 0.022)	0.293	+5.00%
Severity	2015.1	0.040 (CI = +/-0.045; p = 0.080)	0.170	+4.04%
Severity	2015.2	0.029 (CI = +/-0.051; p = 0.239)	0.044	+2.91%
Severity	2016.1	0.025 (CI = +/-0.061; p = 0.375)	-0.013	+2.55%
Severity	2016.2	0.053 (CI = +/-0.060; p = 0.077)	0.230	+5.42%
Frequency	2006.1	-0.034 (CI = +/-0.014; p = 0.000)	0.430	-3.36%
Frequency	2006.2	-0.036 (CI = +/-0.015; p = 0.000)	0.431	-3.50%
Frequency	2007.1	-0.036 (CI = +/-0.016; p = 0.000)	0.409	-3.53%
Frequency	2007.2	-0.039 (CI = +/-0.017; p = 0.000)	0.432	-3.80%
Frequency	2008.1	-0.039 (CI = +/-0.018; p = 0.000)	0.408	-3.83%
Frequency	2008.2	-0.045 (CI = +/-0.018; p = 0.000)	0.500	-4.42%
Frequency	2009.1	-0.051 (CI = +/-0.018; p = 0.000)	0.564	-4.93%
Frequency	2009.2	-0.053 (CI = +/-0.019; p = 0.000)	0.557	-5.12%
Frequency	2010.1	-0.056 (CI = +/-0.021; p = 0.000)	0.570	-5.45%
Frequency	2010.2	-0.057 (CI = +/-0.023; p = 0.000)	0.549	-5.57%
Frequency	2011.1	-0.057 (CI = +/-0.025; p = 0.000)	0.509	-5.53%
Frequency	2011.2	-0.059 (CI = +/-0.027; p = 0.000)	0.488	-5.69%
Frequency	2012.1	-0.064 (CI = +/-0.029; p = 0.000)	0.512	-6.21%
Frequency	2012.2	-0.075 (CI = +/-0.029; p = 0.000)	0.612	-7.24%
Frequency	2013.1	-0.074 (CI = +/-0.033; p = 0.000)	0.559	-7.09%
Frequency	2013.2	-0.079 (CI = +/-0.036; p = 0.000)	0.560	-7.58%
Frequency	2014.1	-0.083 (CI = +/-0.041; p = 0.001)	0.539	-7.93%
Frequency	2014.2	-0.070 (CI = +/-0.044; p = 0.004)	0.438	-6.77%
Frequency	2015.1	-0.080 (CI = +/-0.049; p = 0.004)	0.467	-7.65%
Frequency	2015.2	-0.057 (CI = +/-0.047; p = 0.023)	0.333	-5.54%
Frequency	2016.1	-0.042 (CI = +/-0.052; p = 0.103)	0.167	-4.08%
Frequency	2016.2	-0.022 (CI = +/-0.055; p = 0.394)	-0.020	-2.15%

Uninsured Auto

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2006.1	0.003 (CI = +/-0.022; p = 0.777)	-0.032	+0.30%
Loss Cost	2006.2	0.002 (CI = +/-0.023; p = 0.848)	-0.034	+0.22%
Loss Cost	2007.1	0.003 (CI = +/-0.025; p = 0.797)	-0.034	+0.32%
Loss Cost	2007.2	0.007 (CI = +/-0.026; p = 0.564)	-0.025	+0.75%
Loss Cost	2008.1	0.008 (CI = +/-0.028; p = 0.554)	-0.025	+0.83%
Loss Cost	2008.2	0.007 (CI = +/-0.031; p = 0.664)	-0.033	+0.65%
Loss Cost	2009.1	-0.002 (CI = +/-0.031; p = 0.885)	-0.043	-0.22%
Loss Cost	2009.2	-0.008 (CI = +/-0.033; p = 0.612)	-0.033	-0.82%
Loss Cost	2010.1	-0.011 (CI = +/-0.036; p = 0.530)	-0.028	-1.10%
Loss Cost	2010.2	-0.018 (CI = +/-0.038; p = 0.340)	-0.002	-1.79%
Loss Cost	2011.1	-0.009 (CI = +/-0.041; p = 0.634)	-0.040	-0.94%
Loss Cost	2011.2	-0.022 (CI = +/-0.042; p = 0.285)	0.011	-2.19%
Loss Cost	2012.1	-0.028 (CI = +/-0.046; p = 0.221)	0.033	-2.76%
Loss Cost	2012.2	-0.042 (CI = +/-0.048; p = 0.085)	0.122	-4.11%
Loss Cost	2013.1	-0.043 (CI = +/-0.055; p = 0.117)	0.099	-4.18%
Loss Cost	2013.2	-0.051 (CI = +/-0.062; p = 0.099)	0.124	-4.94%
Loss Cost	2014.1	-0.058 (CI = +/-0.070; p = 0.096)	0.137	-5.65%
Loss Cost	2014.2	-0.036 (CI = +/-0.075; p = 0.320)	0.006	-3.49%
Loss Cost	2015.1	-0.060 (CI = +/-0.080; p = 0.131)	0.122	-5.79%
Loss Cost	2015.2	-0.049 (CI = +/-0.095; p = 0.274)	0.030	-4.83%
Loss Cost	2016.1	-0.039 (CI = +/-0.115; p = 0.459)	-0.042	-3.86%
Loss Cost	2016.2	0.014 (CI = +/-0.115; p = 0.792)	-0.115	+1.37%
Severity	2006.1	0.037 (CI = +/-0.016; p = 0.000)	0.434	+3.79%
Severity	2006.2	0.038 (CI = +/-0.017; p = 0.000)	0.419	+3.87%
Severity	2007.1	0.039 (CI = +/-0.018; p = 0.000)	0.411	+4.00%
Severity	2007.2	0.046 (CI = +/-0.017; p = 0.000)	0.542	+4.76%
Severity	2008.1	0.048 (CI = +/-0.018; p = 0.000)	0.528	+4.88%
Severity	2008.2	0.053 (CI = +/-0.018; p = 0.000)	0.576	+5.39%
Severity	2009.1	0.050 (CI = +/-0.020; p = 0.000)	0.526	+5.10%
Severity	2009.2	0.046 (CI = +/-0.021; p = 0.000)	0.467	+4.71%
Severity	2010.1	0.047 (CI = +/-0.023; p = 0.000)	0.446	+4.83%
Severity	2010.2	0.042 (CI = +/-0.024; p = 0.002)	0.369	+4.26%
Severity	2011.1	0.050 (CI = +/-0.024; p = 0.000)	0.476	+5.13%
Severity	2011.2	0.040 (CI = +/-0.023; p = 0.002)	0.398	+4.04%
Severity	2012.1	0.040 (CI = +/-0.025; p = 0.004)	0.365	+4.10%
Severity	2012.2	0.039 (CI = +/-0.028; p = 0.010)	0.309	+3.98%
Severity	2013.1	0.037 (CI = +/-0.032; p = 0.025)	0.245	+3.79%
Severity	2013.2	0.036 (CI = +/-0.036; p = 0.051)	0.192	+3.69%
Severity	2014.1	0.034 (CI = +/-0.042; p = 0.100)	0.132	+3.47%
Severity	2014.2	0.044 (CI = +/-0.047; p = 0.062)	0.198	+4.48%
Severity	2015.1	0.032 (CI = +/-0.052; p = 0.200)	0.067	+3.28%
Severity	2015.2	0.018 (CI = +/-0.059; p = 0.508)	-0.050	+1.82%
Severity	2016.1	0.012 (CI = +/-0.071; p = 0.714)	-0.094	+1.19%
Severity	2016.2	0.043 (CI = +/-0.073; p = 0.215)	0.083	+4.34%
Frequency	2006.1	-0.034 (CI = +/-0.015; p = 0.000)	0.405	-3.36%
Frequency	2006.2	-0.036 (CI = +/-0.016; p = 0.000)	0.406	-3.51%
Frequency	2007.1	-0.036 (CI = +/-0.017; p = 0.000)	0.384	-3.54%
Frequency	2007.2	-0.039 (CI = +/-0.018; p = 0.000)	0.408	-3.83%
Frequency	2008.1	-0.039 (CI = +/-0.020; p = 0.000)	0.384	-3.86%
Frequency	2008.2	-0.046 (CI = +/-0.019; p = 0.000)	0.480	-4.50%
Frequency	2009.1	-0.052 (CI = +/-0.020; p = 0.000)	0.549	-5.06%
Frequency	2009.2	-0.054 (CI = +/-0.021; p = 0.000)	0.544	-5.28%
Frequency	2010.1	-0.058 (CI = +/-0.023; p = 0.000)	0.559	-5.66%
Frequency	2010.2	-0.060 (CI = +/-0.025; p = 0.000)	0.539	-5.80%
Frequency	2011.1	-0.060 (CI = +/-0.027; p = 0.000)	0.500	-5.78%
Frequency	2011.2	-0.062 (CI = +/-0.030; p = 0.000)	0.481	-5.98%
Frequency	2012.1	-0.068 (CI = +/-0.032; p = 0.000)	0.510	-6.59%
Frequency	2012.2	-0.081 (CI = +/-0.032; p = 0.000)	0.623	-7.78%
Frequency	2013.1	-0.080 (CI = +/-0.036; p = 0.000)	0.572	-7.68%
Frequency	2013.2	-0.087 (CI = +/-0.040; p = 0.000)	0.580	-8.32%
Frequency	2014.1	-0.092 (CI = +/-0.045; p = 0.001)	0.567	-8.82%
Frequency	2014.2	-0.079 (CI = +/-0.049; p = 0.004)	0.465	-7.63%
Frequency	2015.1	-0.092 (CI = +/-0.055; p = 0.004)	0.510	-8.79%
Frequency	2015.2	-0.068 (CI = +/-0.055; p = 0.020)	0.376	-6.53%
Frequency	2016.1	-0.051 (CI = +/-0.061; p = 0.092)	0.204	-4.99%
Frequency	2016.2	-0.029 (CI = +/-0.067; p = 0.352)	-0.003	-2.85%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.010 (CI = +/-0.025; p = 0.435)	-0.014	+0.97%
Loss Cost	2006.2	0.009 (CI = +/-0.027; p = 0.493)	-0.020	+0.91%
Loss Cost	2007.1	0.011 (CI = +/-0.029; p = 0.447)	-0.016	+1.09%
Loss Cost	2007.2	0.017 (CI = +/-0.031; p = 0.261)	0.013	+1.71%
Loss Cost	2008.1	0.019 (CI = +/-0.033; p = 0.251)	0.017	+1.90%
Loss Cost	2008.2	0.018 (CI = +/-0.036; p = 0.323)	0.001	+1.78%
Loss Cost	2009.1	0.007 (CI = +/-0.037; p = 0.684)	-0.041	+0.75%
Loss Cost	2009.2	0.001 (CI = +/-0.040; p = 0.977)	-0.053	+0.06%
Loss Cost	2010.1	-0.002 (CI = +/-0.045; p = 0.918)	-0.055	-0.22%
Loss Cost	2010.2	-0.011 (CI = +/-0.049; p = 0.650)	-0.046	-1.06%
Loss Cost	2011.1	0.002 (CI = +/-0.052; p = 0.933)	-0.062	+0.21%
Loss Cost	2011.2	-0.014 (CI = +/-0.054; p = 0.588)	-0.045	-1.39%
Loss Cost	2012.1	-0.021 (CI = +/-0.061; p = 0.468)	-0.031	-2.09%
Loss Cost	2012.2	-0.040 (CI = +/-0.064; p = 0.198)	0.057	-3.96%
Loss Cost	2013.1	-0.041 (CI = +/-0.075; p = 0.253)	0.033	-4.05%
Loss Cost	2013.2	-0.053 (CI = +/-0.087; p = 0.205)	0.064	-5.18%
Loss Cost	2014.1	-0.066 (CI = +/-0.102; p = 0.184)	0.086	-6.34%
Loss Cost	2014.2	-0.029 (CI = +/-0.111; p = 0.563)	-0.068	-2.90%
Loss Cost	2015.1	-0.070 (CI = +/-0.122; p = 0.226)	0.074	-6.72%
Loss Cost	2015.2	-0.053 (CI = +/-0.155; p = 0.443)	-0.044	-5.19%
Loss Cost	2016.1	-0.034 (CI = +/-0.204; p = 0.697)	-0.135	-3.34%
Loss Cost	2016.2	0.082 (CI = +/-0.170; p = 0.268)	0.084	+8.58%
Severity	2006.1	0.039 (CI = +/-0.019; p = 0.000)	0.384	+3.94%
Severity	2006.2	0.040 (CI = +/-0.020; p = 0.000)	0.370	+4.05%
Severity	2007.1	0.041 (CI = +/-0.022; p = 0.001)	0.364	+4.23%
Severity	2007.2	0.051 (CI = +/-0.020; p = 0.000)	0.517	+5.21%
Severity	2008.1	0.053 (CI = +/-0.022; p = 0.000)	0.506	+5.41%
Severity	2008.2	0.059 (CI = +/-0.022; p = 0.000)	0.572	+6.12%
Severity	2009.1	0.057 (CI = +/-0.024; p = 0.000)	0.517	+5.81%
Severity	2009.2	0.052 (CI = +/-0.026; p = 0.001)	0.450	+5.37%
Severity	2010.1	0.055 (CI = +/-0.029; p = 0.001)	0.434	+5.60%
Severity	2010.2	0.048 (CI = +/-0.031; p = 0.005)	0.347	+4.92%
Severity	2011.1	0.060 (CI = +/-0.031; p = 0.001)	0.488	+6.21%
Severity	2011.2	0.047 (CI = +/-0.030; p = 0.004)	0.394	+4.81%
Severity	2012.1	0.049 (CI = +/-0.034; p = 0.008)	0.367	+5.01%
Severity	2012.2	0.048 (CI = +/-0.039; p = 0.018)	0.310	+4.97%
Severity	2013.1	0.047 (CI = +/-0.045; p = 0.042)	0.244	+4.84%
Severity	2013.2	0.047 (CI = +/-0.053; p = 0.076)	0.192	+4.86%
Severity	2014.1	0.046 (CI = +/-0.064; p = 0.136)	0.129	+4.75%
Severity	2014.2	0.065 (CI = +/-0.072; p = 0.072)	0.240	+6.72%
Severity	2015.1	0.050 (CI = +/-0.087; p = 0.219)	0.079	+5.13%
Severity	2015.2	0.029 (CI = +/-0.105; p = 0.540)	-0.079	+2.91%
Severity	2016.1	0.020 (CI = +/-0.140; p = 0.743)	-0.144	+1.98%
Severity	2016.2	0.088 (CI = +/-0.142; p = 0.171)	0.205	+9.20%
Frequency	2006.1	-0.029 (CI = +/-0.017; p = 0.002)	0.284	-2.86%
Frequency	2006.2	-0.031 (CI = +/-0.019; p = 0.002)	0.284	-3.01%
Frequency	2007.1	-0.031 (CI = +/-0.020; p = 0.005)	0.257	-3.01%
Frequency	2007.2	-0.034 (CI = +/-0.022; p = 0.004)	0.284	-3.33%
Frequency	2008.1	-0.034 (CI = +/-0.024; p = 0.007)	0.255	-3.33%
Frequency	2008.2	-0.042 (CI = +/-0.024; p = 0.001)	0.365	-4.09%
Frequency	2009.1	-0.049 (CI = +/-0.024; p = 0.000)	0.450	-4.79%
Frequency	2009.2	-0.052 (CI = +/-0.026; p = 0.001)	0.445	-5.05%
Frequency	2010.1	-0.057 (CI = +/-0.028; p = 0.001)	0.467	-5.52%
Frequency	2010.2	-0.059 (CI = +/-0.032; p = 0.001)	0.444	-5.70%
Frequency	2011.1	-0.058 (CI = +/-0.035; p = 0.003)	0.395	-5.65%
Frequency	2011.2	-0.061 (CI = +/-0.040; p = 0.005)	0.375	-5.91%
Frequency	2012.1	-0.070 (CI = +/-0.044; p = 0.004)	0.418	-6.76%
Frequency	2012.2	-0.089 (CI = +/-0.043; p = 0.001)	0.581	-8.51%
Frequency	2013.1	-0.089 (CI = +/-0.050; p = 0.002)	0.522	-8.48%
Frequency	2013.2	-0.101 (CI = +/-0.056; p = 0.002)	0.553	-9.57%
Frequency	2014.1	-0.112 (CI = +/-0.064; p = 0.003)	0.560	-10.59%
Frequency	2014.2	-0.094 (CI = +/-0.074; p = 0.018)	0.426	-9.01%
Frequency	2015.1	-0.120 (CI = +/-0.082; p = 0.010)	0.532	-11.27%
Frequency	2015.2	-0.082 (CI = +/-0.084; p = 0.054)	0.352	-7.86%
Frequency	2016.1	-0.054 (CI = +/-0.099; p = 0.235)	0.096	-5.22%
Frequency	2016.2	-0.006 (CI = +/-0.103; p = 0.891)	-0.195	-0.57%

Uninsured Auto - Annual

Coverage = UA - Annual

End Trend Period = 2021

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2003	0.014 (CI = +/-0.015; p = 0.077)	0.131	+1.36%
Loss Cost	2004	0.012 (CI = +/-0.017; p = 0.144)	0.079	+1.24%
Loss Cost	2005	0.011 (CI = +/-0.019; p = 0.236)	0.034	+1.13%
Loss Cost	2006	0.009 (CI = +/-0.022; p = 0.391)	-0.015	+0.92%
Loss Cost	2007	0.010 (CI = +/-0.026; p = 0.426)	-0.025	+0.98%
Loss Cost	2008	0.016 (CI = +/-0.029; p = 0.263)	0.032	+1.58%
Loss Cost	2009	0.005 (CI = +/-0.031; p = 0.744)	-0.088	+0.46%
Loss Cost	2010	-0.005 (CI = +/-0.035; p = 0.774)	-0.100	-0.45%
Loss Cost	2011	0.001 (CI = +/-0.042; p = 0.948)	-0.124	+0.12%
Loss Cost	2012	-0.017 (CI = +/-0.044; p = 0.397)	-0.024	-1.68%
Loss Cost	2013	-0.029 (CI = +/-0.055; p = 0.236)	0.095	-2.90%
Loss Cost	2014	-0.046 (CI = +/-0.070; p = 0.152)	0.236	-4.49%
Loss Cost	2015	-0.040 (CI = +/-0.106; p = 0.355)	0.018	-3.90%
Loss Cost	2016	-0.010 (CI = +/-0.166; p = 0.856)	-0.316	-1.02%
Severity	2003	0.038 (CI = +/-0.012; p = 0.000)	0.725	+3.88%
Severity	2004	0.038 (CI = +/-0.014; p = 0.000)	0.684	+3.86%
Severity	2005	0.043 (CI = +/-0.014; p = 0.000)	0.745	+4.38%
Severity	2006	0.039 (CI = +/-0.015; p = 0.000)	0.690	+3.99%
Severity	2007	0.041 (CI = +/-0.017; p = 0.000)	0.672	+4.21%
Severity	2008	0.050 (CI = +/-0.016; p = 0.000)	0.803	+5.12%
Severity	2009	0.052 (CI = +/-0.018; p = 0.000)	0.776	+5.31%
Severity	2010	0.049 (CI = +/-0.022; p = 0.001)	0.708	+5.01%
Severity	2011	0.055 (CI = +/-0.025; p = 0.001)	0.729	+5.69%
Severity	2012	0.046 (CI = +/-0.029; p = 0.007)	0.627	+4.75%
Severity	2013	0.044 (CI = +/-0.038; p = 0.032)	0.491	+4.45%
Severity	2014	0.040 (CI = +/-0.053; p = 0.114)	0.308	+4.06%
Severity	2015	0.043 (CI = +/-0.081; p = 0.220)	0.182	+4.34%
Severity	2016	0.018 (CI = +/-0.124; p = 0.682)	-0.248	+1.77%
Frequency	2003	-0.025 (CI = +/-0.015; p = 0.003)	0.407	-2.43%
Frequency	2004	-0.025 (CI = +/-0.017; p = 0.005)	0.380	-2.52%
Frequency	2005	-0.032 (CI = +/-0.017; p = 0.001)	0.505	-3.11%
Frequency	2006	-0.030 (CI = +/-0.019; p = 0.005)	0.426	-2.96%
Frequency	2007	-0.031 (CI = +/-0.022; p = 0.010)	0.394	-3.10%
Frequency	2008	-0.034 (CI = +/-0.026; p = 0.014)	0.382	-3.37%
Frequency	2009	-0.047 (CI = +/-0.024; p = 0.001)	0.619	-4.60%
Frequency	2010	-0.053 (CI = +/-0.028; p = 0.002)	0.642	-5.20%
Frequency	2011	-0.054 (CI = +/-0.035; p = 0.007)	0.571	-5.27%
Frequency	2012	-0.063 (CI = +/-0.042; p = 0.009)	0.600	-6.14%
Frequency	2013	-0.073 (CI = +/-0.053; p = 0.015)	0.599	-7.04%
Frequency	2014	-0.086 (CI = +/-0.070; p = 0.025)	0.598	-8.21%
Frequency	2015	-0.082 (CI = +/-0.107; p = 0.098)	0.419	-7.90%
Frequency	2016	-0.028 (CI = +/-0.107; p = 0.467)	-0.084	-2.75%

Uninsured Auto - Annual

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003	0.015 (CI = +/-0.017; p = 0.085)	0.130	+1.49%
Loss Cost	2004	0.014 (CI = +/-0.019; p = 0.154)	0.078	+1.37%
Loss Cost	2005	0.013 (CI = +/-0.022; p = 0.247)	0.032	+1.26%
Loss Cost	2006	0.010 (CI = +/-0.026; p = 0.402)	-0.019	+1.03%
Loss Cost	2007	0.011 (CI = +/-0.030; p = 0.433)	-0.029	+1.13%
Loss Cost	2008	0.018 (CI = +/-0.035; p = 0.263)	0.036	+1.86%
Loss Cost	2009	0.006 (CI = +/-0.037; p = 0.733)	-0.096	+0.58%
Loss Cost	2010	-0.005 (CI = +/-0.043; p = 0.792)	-0.115	-0.51%
Loss Cost	2011	0.002 (CI = +/-0.054; p = 0.935)	-0.142	+0.19%
Loss Cost	2012	-0.021 (CI = +/-0.059; p = 0.411)	-0.032	-2.10%
Loss Cost	2013	-0.039 (CI = +/-0.075; p = 0.233)	0.123	-3.86%
Loss Cost	2014	-0.066 (CI = +/-0.096; p = 0.128)	0.348	-6.42%
Loss Cost	2015	-0.067 (CI = +/-0.168; p = 0.292)	0.135	-6.52%
Loss Cost	2016	-0.037 (CI = +/-0.371; p = 0.713)	-0.376	-3.59%
Severity	2003	0.038 (CI = +/-0.014; p = 0.000)	0.686	+3.87%
Severity	2004	0.038 (CI = +/-0.015; p = 0.000)	0.639	+3.84%
Severity	2005	0.043 (CI = +/-0.016; p = 0.000)	0.709	+4.43%
Severity	2006	0.039 (CI = +/-0.017; p = 0.000)	0.640	+3.99%
Severity	2007	0.042 (CI = +/-0.020; p = 0.001)	0.621	+4.25%
Severity	2008	0.052 (CI = +/-0.018; p = 0.000)	0.778	+5.33%
Severity	2009	0.055 (CI = +/-0.022; p = 0.000)	0.752	+5.60%
Severity	2010	0.052 (CI = +/-0.027; p = 0.002)	0.670	+5.30%
Severity	2011	0.060 (CI = +/-0.031; p = 0.003)	0.710	+6.23%
Severity	2012	0.050 (CI = +/-0.038; p = 0.017)	0.578	+5.17%
Severity	2013	0.048 (CI = +/-0.053; p = 0.069)	0.420	+4.90%
Severity	2014	0.044 (CI = +/-0.081; p = 0.203)	0.209	+4.53%
Severity	2015	0.051 (CI = +/-0.140; p = 0.333)	0.075	+5.21%
Severity	2016	0.015 (CI = +/-0.290; p = 0.848)	-0.465	+1.48%
Frequency	2003	-0.023 (CI = +/-0.016; p = 0.009)	0.333	-2.29%
Frequency	2004	-0.024 (CI = +/-0.019; p = 0.016)	0.304	-2.37%
Frequency	2005	-0.031 (CI = +/-0.019; p = 0.004)	0.437	-3.04%
Frequency	2006	-0.029 (CI = +/-0.022; p = 0.015)	0.348	-2.85%
Frequency	2007	-0.030 (CI = +/-0.026; p = 0.027)	0.314	-2.99%
Frequency	2008	-0.033 (CI = +/-0.031; p = 0.037)	0.301	-3.29%
Frequency	2009	-0.049 (CI = +/-0.029; p = 0.005)	0.567	-4.75%
Frequency	2010	-0.057 (CI = +/-0.034; p = 0.005)	0.603	-5.52%
Frequency	2011	-0.058 (CI = +/-0.044; p = 0.016)	0.528	-5.68%
Frequency	2012	-0.072 (CI = +/-0.053; p = 0.017)	0.582	-6.91%
Frequency	2013	-0.087 (CI = +/-0.069; p = 0.022)	0.616	-8.35%
Frequency	2014	-0.111 (CI = +/-0.090; p = 0.027)	0.678	-10.48%
Frequency	2015	-0.118 (CI = +/-0.157; p = 0.096)	0.542	-11.15%
Frequency	2016	-0.051 (CI = +/-0.229; p = 0.437)	-0.024	-5.00%

Uninsured Auto - Annual

Coverage = UA - Annual

End Trend Period = 2018

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2003	0.016 (CI = +/-0.019; p = 0.089)	0.134	+1.66%
Loss Cost	2004	0.015 (CI = +/-0.022; p = 0.158)	0.081	+1.55%
Loss Cost	2005	0.014 (CI = +/-0.026; p = 0.249)	0.035	+1.45%
Loss Cost	2006	0.012 (CI = +/-0.030; p = 0.399)	-0.020	+1.22%
Loss Cost	2007	0.014 (CI = +/-0.036; p = 0.424)	-0.029	+1.37%
Loss Cost	2008	0.023 (CI = +/-0.042; p = 0.251)	0.048	+2.29%
Loss Cost	2009	0.008 (CI = +/-0.047; p = 0.698)	-0.103	+0.82%
Loss Cost	2010	-0.005 (CI = +/-0.056; p = 0.839)	-0.136	-0.49%
Loss Cost	2011	0.004 (CI = +/-0.072; p = 0.892)	-0.163	+0.42%
Loss Cost	2012	-0.026 (CI = +/-0.082; p = 0.454)	-0.060	-2.57%
Loss Cost	2013	-0.053 (CI = +/-0.110; p = 0.248)	0.141	-5.19%
Loss Cost	2014	-0.101 (CI = +/-0.138; p = 0.103)	0.523	-9.58%
Loss Cost	2015	-0.125 (CI = +/-0.305; p = 0.220)	0.414	-11.78%
Loss Cost	2016	-0.122 (CI = +/-2.016; p = 0.584)	-0.260	-11.45%
Severity	2003	0.035 (CI = +/-0.015; p = 0.000)	0.621	+3.54%
Severity	2004	0.034 (CI = +/-0.017; p = 0.001)	0.560	+3.46%
Severity	2005	0.040 (CI = +/-0.018; p = 0.000)	0.640	+4.08%
Severity	2006	0.035 (CI = +/-0.019; p = 0.002)	0.547	+3.51%
Severity	2007	0.037 (CI = +/-0.023; p = 0.005)	0.515	+3.73%
Severity	2008	0.048 (CI = +/-0.022; p = 0.001)	0.709	+4.91%
Severity	2009	0.050 (CI = +/-0.027; p = 0.002)	0.666	+5.15%
Severity	2010	0.046 (CI = +/-0.033; p = 0.014)	0.543	+4.67%
Severity	2011	0.055 (CI = +/-0.041; p = 0.017)	0.585	+5.67%
Severity	2012	0.040 (CI = +/-0.049; p = 0.091)	0.359	+4.08%
Severity	2013	0.032 (CI = +/-0.073; p = 0.288)	0.091	+3.28%
Severity	2014	0.019 (CI = +/-0.123; p = 0.653)	-0.232	+1.94%
Severity	2015	0.013 (CI = +/-0.286; p = 0.862)	-0.471	+1.32%
Severity	2016	-0.097 (CI = +/-0.569; p = 0.276)	0.647	-9.21%
Frequency	2003	-0.018 (CI = +/-0.018; p = 0.041)	0.212	-1.82%
Frequency	2004	-0.019 (CI = +/-0.020; p = 0.068)	0.175	-1.84%
Frequency	2005	-0.026 (CI = +/-0.021; p = 0.022)	0.313	-2.53%
Frequency	2006	-0.022 (CI = +/-0.025; p = 0.069)	0.203	-2.22%
Frequency	2007	-0.023 (CI = +/-0.029; p = 0.111)	0.157	-2.28%
Frequency	2008	-0.025 (CI = +/-0.036; p = 0.144)	0.135	-2.49%
Frequency	2009	-0.042 (CI = +/-0.035; p = 0.024)	0.426	-4.12%
Frequency	2010	-0.051 (CI = +/-0.043; p = 0.026)	0.461	-4.93%
Frequency	2011	-0.051 (CI = +/-0.057; p = 0.071)	0.351	-4.97%
Frequency	2012	-0.066 (CI = +/-0.075; p = 0.072)	0.411	-6.39%
Frequency	2013	-0.086 (CI = +/-0.105; p = 0.086)	0.452	-8.20%
Frequency	2014	-0.120 (CI = +/-0.156; p = 0.093)	0.553	-11.29%
Frequency	2015	-0.138 (CI = +/-0.357; p = 0.237)	0.373	-12.93%
Frequency	2016	-0.025 (CI = +/-1.447; p = 0.863)	-0.908	-2.47%

Collision

Coverage = CL
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	2006.1	0.018 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.084; p = 0.031)	0.409	+1.85%
Loss Cost	2006.2	0.017 (CI = +/-0.010; p = 0.001)	-0.087 (CI = +/-0.085; p = 0.046)	0.347	+1.73%
Loss Cost	2007.1	0.016 (CI = +/-0.010; p = 0.003)	-0.091 (CI = +/-0.088; p = 0.045)	0.330	+1.66%
Loss Cost	2007.2	0.017 (CI = +/-0.011; p = 0.004)	-0.091 (CI = +/-0.092; p = 0.050)	0.299	+1.68%
Loss Cost	2008.1	0.016 (CI = +/-0.012; p = 0.010)	-0.094 (CI = +/-0.095; p = 0.052)	0.285	+1.62%
Loss Cost	2008.2	0.015 (CI = +/-0.013; p = 0.024)	-0.088 (CI = +/-0.098; p = 0.077)	0.217	+1.47%
Loss Cost	2009.1	0.014 (CI = +/-0.014; p = 0.048)	-0.092 (CI = +/-0.102; p = 0.075)	0.203	+1.38%
Loss Cost	2009.2	0.012 (CI = +/-0.015; p = 0.093)	-0.086 (CI = +/-0.106; p = 0.103)	0.142	+1.25%
Loss Cost	2010.1	0.011 (CI = +/-0.016; p = 0.176)	-0.094 (CI = +/-0.110; p = 0.090)	0.132	+1.07%
Loss Cost	2010.2	0.007 (CI = +/-0.016; p = 0.398)	-0.079 (CI = +/-0.109; p = 0.148)	0.044	+0.69%
Loss Cost	2011.1	0.003 (CI = +/-0.018; p = 0.709)	-0.093 (CI = +/-0.111; p = 0.097)	0.059	+0.32%
Loss Cost	2011.2	-0.002 (CI = +/-0.018; p = 0.801)	-0.074 (CI = +/-0.108; p = 0.167)	0.007	-0.22%
Loss Cost	2012.1	-0.006 (CI = +/-0.019; p = 0.505)	-0.088 (CI = +/-0.110; p = 0.110)	0.056	-0.62%
Loss Cost	2012.2	-0.012 (CI = +/-0.020; p = 0.238)	-0.071 (CI = +/-0.109; p = 0.185)	0.073	-1.15%
Loss Cost	2013.1	-0.016 (CI = +/-0.022; p = 0.137)	-0.085 (CI = +/-0.112; p = 0.126)	0.134	-1.58%
Loss Cost	2013.2	-0.021 (CI = +/-0.023; p = 0.068)	-0.070 (CI = +/-0.114; p = 0.207)	0.186	-2.11%
Loss Cost	2014.1	-0.029 (CI = +/-0.025; p = 0.026)	-0.091 (CI = +/-0.113; p = 0.108)	0.301	-2.82%
Loss Cost	2014.2	-0.033 (CI = +/-0.027; p = 0.023)	-0.080 (CI = +/-0.119; p = 0.170)	0.332	-3.24%
Loss Cost	2015.1	-0.044 (CI = +/-0.028; p = 0.005)	-0.107 (CI = +/-0.113; p = 0.061)	0.495	-4.30%
Loss Cost	2015.2	-0.048 (CI = +/-0.032; p = 0.008)	-0.098 (CI = +/-0.121; p = 0.101)	0.504	-4.68%
Loss Cost	2016.1	-0.058 (CI = +/-0.036; p = 0.005)	-0.121 (CI = +/-0.124; p = 0.054)	0.569	-5.68%
Loss Cost	2016.2	-0.063 (CI = +/-0.043; p = 0.010)	-0.114 (CI = +/-0.137; p = 0.092)	0.563	-6.07%
Severity	2006.1	0.043 (CI = +/-0.006; p = 0.000)	-0.101 (CI = +/-0.059; p = 0.002)	0.867	+4.36%
Severity	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.108 (CI = +/-0.059; p = 0.001)	0.870	+4.51%
Severity	2007.1	0.046 (CI = +/-0.007; p = 0.000)	-0.099 (CI = +/-0.059; p = 0.002)	0.878	+4.68%
Severity	2007.2	0.046 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.060; p = 0.002)	0.869	+4.75%
Severity	2008.1	0.049 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.056; p = 0.003)	0.893	+5.03%
Severity	2008.2	0.051 (CI = +/-0.007; p = 0.000)	-0.099 (CI = +/-0.054; p = 0.001)	0.903	+5.25%
Severity	2009.1	0.054 (CI = +/-0.006; p = 0.000)	-0.086 (CI = +/-0.048; p = 0.001)	0.928	+5.57%
Severity	2009.2	0.056 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.047; p = 0.000)	0.934	+5.78%
Severity	2010.1	0.057 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.049; p = 0.001)	0.931	+5.87%
Severity	2010.2	0.058 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.051; p = 0.001)	0.922	+5.93%
Severity	2011.1	0.058 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.053; p = 0.002)	0.916	+5.97%
Severity	2011.2	0.057 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.055; p = 0.004)	0.901	+5.83%
Severity	2012.1	0.056 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.058; p = 0.004)	0.890	+5.71%
Severity	2012.2	0.055 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.061; p = 0.008)	0.867	+5.63%
Severity	2013.1	0.053 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.064; p = 0.008)	0.852	+5.48%
Severity	2013.2	0.051 (CI = +/-0.013; p = 0.000)	-0.085 (CI = +/-0.066; p = 0.015)	0.816	+5.20%
Severity	2014.1	0.045 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.059; p = 0.002)	0.836	+4.55%
Severity	2014.2	0.039 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.050; p = 0.003)	0.824	+3.95%
Severity	2015.1	0.034 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.047; p = 0.001)	0.843	+3.44%
Severity	2015.2	0.029 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.041; p = 0.001)	0.824	+2.92%
Severity	2016.1	0.026 (CI = +/-0.013; p = 0.001)	-0.094 (CI = +/-0.044; p = 0.001)	0.822	+2.68%
Severity	2016.2	0.030 (CI = +/-0.014; p = 0.002)	-0.100 (CI = +/-0.046; p = 0.001)	0.818	+3.00%
Frequency	2006.1	-0.024 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.098; p = 0.871)	0.395	-2.41%
Frequency	2006.2	-0.027 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.097; p = 0.658)	0.446	-2.66%
Frequency	2007.1	-0.029 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.097; p = 0.852)	0.482	-2.89%
Frequency	2007.2	-0.030 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.101; p = 0.819)	0.462	-2.93%
Frequency	2008.1	-0.033 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.099; p = 0.929)	0.516	-3.25%
Frequency	2008.2	-0.037 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.096; p = 0.804)	0.577	-3.59%
Frequency	2009.1	-0.041 (CI = +/-0.012; p = 0.000)	-0.006 (CI = +/-0.093; p = 0.893)	0.637	-3.98%
Frequency	2009.2	-0.044 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.092; p = 0.868)	0.672	-4.29%
Frequency	2010.1	-0.046 (CI = +/-0.013; p = 0.000)	-0.003 (CI = +/-0.093; p = 0.945)	0.682	-4.53%
Frequency	2010.2	-0.051 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.089; p = 0.754)	0.731	-4.95%
Frequency	2011.1	-0.055 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.088; p = 0.960)	0.762	-5.34%
Frequency	2011.2	-0.059 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.086; p = 0.777)	0.787	-5.71%
Frequency	2012.1	-0.062 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.089; p = 0.969)	0.788	-5.98%
Frequency	2012.2	-0.066 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.087; p = 0.696)	0.811	-6.42%
Frequency	2013.1	-0.069 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.090; p = 0.875)	0.807	-6.69%
Frequency	2013.2	-0.072 (CI = +/-0.019; p = 0.000)	0.015 (CI = +/-0.094; p = 0.745)	0.797	-6.95%
Frequency	2014.1	-0.073 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.102; p = 0.811)	0.770	-7.05%
Frequency	2014.2	-0.072 (CI = +/-0.025; p = 0.000)	0.008 (CI = +/-0.109; p = 0.878)	0.721	-6.92%
Frequency	2015.1	-0.078 (CI = +/-0.028; p = 0.000)	-0.007 (CI = +/-0.114; p = 0.889)	0.728	-7.48%
Frequency	2015.2	-0.077 (CI = +/-0.033; p = 0.000)	-0.010 (CI = +/-0.125; p = 0.866)	0.669	-7.39%
Frequency	2016.1	-0.085 (CI = +/-0.039; p = 0.001)	-0.027 (CI = +/-0.134; p = 0.654)	0.673	-8.14%
Frequency	2016.2	-0.092 (CI = +/-0.045; p = 0.002)	-0.014 (CI = +/-0.144; p = 0.829)	0.666	-8.81%

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	2006.1	0.019 (CI = +/-0.010; p = 0.000)	0.327	+1.91%
Loss Cost	2006.2	0.017 (CI = +/-0.010; p = 0.002)	0.272	+1.73%
Loss Cost	2007.1	0.017 (CI = +/-0.011; p = 0.003)	0.247	+1.72%
Loss Cost	2007.2	0.017 (CI = +/-0.012; p = 0.006)	0.216	+1.68%
Loss Cost	2008.1	0.017 (CI = +/-0.012; p = 0.010)	0.199	+1.69%
Loss Cost	2008.2	0.015 (CI = +/-0.013; p = 0.031)	0.141	+1.47%
Loss Cost	2009.1	0.014 (CI = +/-0.014; p = 0.046)	0.121	+1.46%
Loss Cost	2009.2	0.012 (CI = +/-0.015; p = 0.105)	0.072	+1.25%
Loss Cost	2010.1	0.012 (CI = +/-0.017; p = 0.157)	0.047	+1.17%
Loss Cost	2010.2	0.007 (CI = +/-0.017; p = 0.411)	-0.014	+0.69%
Loss Cost	2011.1	0.004 (CI = +/-0.018; p = 0.627)	-0.037	+0.43%
Loss Cost	2011.2	-0.002 (CI = +/-0.018; p = 0.806)	-0.049	-0.22%
Loss Cost	2012.1	-0.005 (CI = +/-0.020; p = 0.615)	-0.040	-0.48%
Loss Cost	2012.2	-0.012 (CI = +/-0.020; p = 0.249)	0.023	-1.15%
Loss Cost	2013.1	-0.014 (CI = +/-0.023; p = 0.194)	0.047	-1.43%
Loss Cost	2013.2	-0.021 (CI = +/-0.024; p = 0.073)	0.146	-2.11%
Loss Cost	2014.1	-0.026 (CI = +/-0.026; p = 0.046)	0.202	-2.61%
Loss Cost	2014.2	-0.033 (CI = +/-0.028; p = 0.026)	0.274	-3.24%
Loss Cost	2015.1	-0.041 (CI = +/-0.031; p = 0.015)	0.353	-3.98%
Loss Cost	2015.2	-0.048 (CI = +/-0.035; p = 0.012)	0.402	-4.68%
Loss Cost	2016.1	-0.053 (CI = +/-0.041; p = 0.016)	0.400	-5.20%
Loss Cost	2016.2	-0.063 (CI = +/-0.048; p = 0.016)	0.434	-6.07%
Severity	2006.1	0.043 (CI = +/-0.007; p = 0.000)	0.818	+4.43%
Severity	2006.2	0.044 (CI = +/-0.008; p = 0.000)	0.811	+4.51%
Severity	2007.1	0.046 (CI = +/-0.008; p = 0.000)	0.830	+4.75%
Severity	2007.2	0.046 (CI = +/-0.009; p = 0.000)	0.814	+4.75%
Severity	2008.1	0.050 (CI = +/-0.008; p = 0.000)	0.853	+5.10%
Severity	2008.2	0.051 (CI = +/-0.009; p = 0.000)	0.852	+5.25%
Severity	2009.1	0.055 (CI = +/-0.008; p = 0.000)	0.891	+5.65%
Severity	2009.2	0.056 (CI = +/-0.008; p = 0.000)	0.887	+5.78%
Severity	2010.1	0.058 (CI = +/-0.009; p = 0.000)	0.887	+5.97%
Severity	2010.2	0.058 (CI = +/-0.010; p = 0.000)	0.872	+5.93%
Severity	2011.1	0.059 (CI = +/-0.011; p = 0.000)	0.867	+6.09%
Severity	2011.2	0.057 (CI = +/-0.011; p = 0.000)	0.849	+5.83%
Severity	2012.1	0.057 (CI = +/-0.012; p = 0.000)	0.830	+5.85%
Severity	2012.2	0.055 (CI = +/-0.013; p = 0.000)	0.802	+5.63%
Severity	2013.1	0.055 (CI = +/-0.015; p = 0.000)	0.775	+5.66%
Severity	2013.2	0.051 (CI = +/-0.016; p = 0.000)	0.736	+5.20%
Severity	2014.1	0.047 (CI = +/-0.017; p = 0.000)	0.682	+4.81%
Severity	2014.2	0.039 (CI = +/-0.016; p = 0.000)	0.641	+3.95%
Severity	2015.1	0.037 (CI = +/-0.019; p = 0.001)	0.568	+3.76%
Severity	2015.2	0.029 (CI = +/-0.019; p = 0.006)	0.465	+2.92%
Severity	2016.1	0.030 (CI = +/-0.022; p = 0.013)	0.427	+3.08%
Severity	2016.2	0.030 (CI = +/-0.027; p = 0.036)	0.336	+3.00%
Frequency	2006.1	-0.024 (CI = +/-0.010; p = 0.000)	0.414	-2.41%
Frequency	2006.2	-0.027 (CI = +/-0.011; p = 0.000)	0.462	-2.66%
Frequency	2007.1	-0.029 (CI = +/-0.011; p = 0.000)	0.500	-2.89%
Frequency	2007.2	-0.030 (CI = +/-0.012; p = 0.000)	0.481	-2.93%
Frequency	2008.1	-0.033 (CI = +/-0.012; p = 0.000)	0.534	-3.25%
Frequency	2008.2	-0.037 (CI = +/-0.012; p = 0.000)	0.593	-3.59%
Frequency	2009.1	-0.041 (CI = +/-0.012; p = 0.000)	0.652	-3.97%
Frequency	2009.2	-0.044 (CI = +/-0.012; p = 0.000)	0.686	-4.29%
Frequency	2010.1	-0.046 (CI = +/-0.013; p = 0.000)	0.696	-4.53%
Frequency	2010.2	-0.051 (CI = +/-0.013; p = 0.000)	0.743	-4.95%
Frequency	2011.1	-0.055 (CI = +/-0.013; p = 0.000)	0.774	-5.33%
Frequency	2011.2	-0.059 (CI = +/-0.014; p = 0.000)	0.797	-5.71%
Frequency	2012.1	-0.062 (CI = +/-0.015; p = 0.000)	0.799	-5.99%
Frequency	2012.2	-0.066 (CI = +/-0.015; p = 0.000)	0.821	-6.42%
Frequency	2013.1	-0.069 (CI = +/-0.017; p = 0.000)	0.819	-6.71%
Frequency	2013.2	-0.072 (CI = +/-0.019; p = 0.000)	0.809	-6.95%
Frequency	2014.1	-0.073 (CI = +/-0.021; p = 0.000)	0.786	-7.08%
Frequency	2014.2	-0.072 (CI = +/-0.024; p = 0.000)	0.742	-6.92%
Frequency	2015.1	-0.078 (CI = +/-0.027; p = 0.000)	0.750	-7.46%
Frequency	2015.2	-0.077 (CI = +/-0.032; p = 0.000)	0.698	-7.39%
Frequency	2016.1	-0.084 (CI = +/-0.036; p = 0.000)	0.699	-8.03%
Frequency	2016.2	-0.092 (CI = +/-0.042; p = 0.001)	0.701	-8.81%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.021 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.081; p = 0.013)	0.476	+2.11%
Loss Cost	2006.2	0.020 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.084; p = 0.020)	0.416	+2.00%
Loss Cost	2007.1	0.019 (CI = +/-0.010; p = 0.001)	-0.104 (CI = +/-0.087; p = 0.021)	0.399	+1.94%
Loss Cost	2007.2	0.020 (CI = +/-0.011; p = 0.001)	-0.106 (CI = +/-0.090; p = 0.023)	0.373	+1.98%
Loss Cost	2008.1	0.019 (CI = +/-0.012; p = 0.003)	-0.108 (CI = +/-0.093; p = 0.025)	0.360	+1.94%
Loss Cost	2008.2	0.018 (CI = +/-0.013; p = 0.009)	-0.103 (CI = +/-0.097; p = 0.039)	0.291	+1.81%
Loss Cost	2009.1	0.017 (CI = +/-0.014; p = 0.019)	-0.106 (CI = +/-0.101; p = 0.040)	0.278	+1.73%
Loss Cost	2009.2	0.016 (CI = +/-0.015; p = 0.039)	-0.102 (CI = +/-0.105; p = 0.057)	0.215	+1.63%
Loss Cost	2010.1	0.015 (CI = +/-0.016; p = 0.082)	-0.108 (CI = +/-0.110; p = 0.052)	0.203	+1.46%
Loss Cost	2010.2	0.011 (CI = +/-0.017; p = 0.217)	-0.094 (CI = +/-0.111; p = 0.093)	0.103	+1.07%
Loss Cost	2011.1	0.007 (CI = +/-0.019; p = 0.438)	-0.106 (CI = +/-0.113; p = 0.063)	0.114	+0.70%
Loss Cost	2011.2	0.001 (CI = +/-0.019; p = 0.879)	-0.087 (CI = +/-0.111; p = 0.119)	0.036	+0.14%
Loss Cost	2012.1	-0.003 (CI = +/-0.021; p = 0.792)	-0.099 (CI = +/-0.114; p = 0.082)	0.078	-0.26%
Loss Cost	2012.2	-0.008 (CI = +/-0.022; p = 0.436)	-0.081 (CI = +/-0.115; p = 0.150)	0.066	-0.83%
Loss Cost	2013.1	-0.013 (CI = +/-0.024; p = 0.272)	-0.094 (CI = +/-0.118; p = 0.108)	0.123	-1.27%
Loss Cost	2013.2	-0.019 (CI = +/-0.026; p = 0.150)	-0.078 (CI = +/-0.122; p = 0.191)	0.155	-1.85%
Loss Cost	2014.1	-0.026 (CI = +/-0.028; p = 0.064)	-0.097 (CI = +/-0.121; p = 0.109)	0.269	-2.59%
Loss Cost	2014.2	-0.031 (CI = +/-0.032; p = 0.058)	-0.084 (CI = +/-0.130; p = 0.181)	0.293	-3.06%
Loss Cost	2015.1	-0.043 (CI = +/-0.033; p = 0.016)	-0.110 (CI = +/-0.124; p = 0.076)	0.462	-4.19%
Loss Cost	2015.2	-0.048 (CI = +/-0.039; p = 0.023)	-0.099 (CI = +/-0.136; p = 0.134)	0.470	-4.65%
Loss Cost	2016.1	-0.059 (CI = +/-0.044; p = 0.014)	-0.120 (CI = +/-0.139; p = 0.081)	0.539	-5.74%
Loss Cost	2016.2	-0.065 (CI = +/-0.055; p = 0.027)	-0.109 (CI = +/-0.159; p = 0.148)	0.534	-6.29%
Severity	2006.1	0.043 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.061; p = 0.002)	0.853	+4.38%
Severity	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.109 (CI = +/-0.061; p = 0.001)	0.856	+4.54%
Severity	2007.1	0.046 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.061; p = 0.002)	0.866	+4.72%
Severity	2007.2	0.047 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.063; p = 0.002)	0.856	+4.80%
Severity	2008.1	0.050 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.058; p = 0.003)	0.883	+5.09%
Severity	2008.2	0.052 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.056; p = 0.001)	0.895	+5.35%
Severity	2009.1	0.055 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.050; p = 0.001)	0.924	+5.69%
Severity	2009.2	0.058 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.047; p = 0.000)	0.932	+5.94%
Severity	2010.1	0.059 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.049; p = 0.001)	0.930	+6.04%
Severity	2010.2	0.059 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.051; p = 0.001)	0.921	+6.13%
Severity	2011.1	0.060 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.053; p = 0.001)	0.916	+6.19%
Severity	2011.2	0.059 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.056; p = 0.003)	0.898	+6.05%
Severity	2012.1	0.058 (CI = +/-0.011; p = 0.000)	-0.097 (CI = +/-0.059; p = 0.003)	0.887	+5.94%
Severity	2012.2	0.057 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.063; p = 0.006)	0.861	+5.89%
Severity	2013.1	0.056 (CI = +/-0.013; p = 0.000)	-0.099 (CI = +/-0.066; p = 0.006)	0.845	+5.74%
Severity	2013.2	0.053 (CI = +/-0.015; p = 0.000)	-0.092 (CI = +/-0.069; p = 0.014)	0.801	+5.46%
Severity	2014.1	0.047 (CI = +/-0.014; p = 0.000)	-0.108 (CI = +/-0.062; p = 0.003)	0.820	+4.79%
Severity	2014.2	0.040 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.055; p = 0.004)	0.789	+4.08%
Severity	2015.1	0.035 (CI = +/-0.014; p = 0.000)	-0.102 (CI = +/-0.051; p = 0.001)	0.809	+3.55%
Severity	2015.2	0.029 (CI = +/-0.013; p = 0.001)	-0.088 (CI = +/-0.046; p = 0.002)	0.763	+2.90%
Severity	2016.1	0.026 (CI = +/-0.016; p = 0.005)	-0.093 (CI = +/-0.049; p = 0.002)	0.761	+2.63%
Severity	2016.2	0.030 (CI = +/-0.019; p = 0.006)	-0.101 (CI = +/-0.053; p = 0.003)	0.754	+3.07%
Frequency	2006.1	-0.022 (CI = +/-0.011; p = 0.000)	-0.005 (CI = +/-0.097; p = 0.925)	0.335	-2.17%
Frequency	2006.2	-0.025 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.097; p = 0.853)	0.385	-2.43%
Frequency	2007.1	-0.027 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.097; p = 0.957)	0.425	-2.66%
Frequency	2007.2	-0.027 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.101; p = 0.980)	0.401	-2.68%
Frequency	2008.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.016 (CI = +/-0.100; p = 0.745)	0.461	-3.00%
Frequency	2008.2	-0.034 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.098; p = 0.988)	0.524	-3.36%
Frequency	2009.1	-0.038 (CI = +/-0.013; p = 0.000)	-0.016 (CI = +/-0.094; p = 0.727)	0.593	-3.75%
Frequency	2009.2	-0.042 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.094; p = 0.966)	0.628	-4.07%
Frequency	2010.1	-0.044 (CI = +/-0.014; p = 0.000)	-0.012 (CI = +/-0.096; p = 0.800)	0.638	-4.32%
Frequency	2010.2	-0.049 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.093; p = 0.890)	0.690	-4.76%
Frequency	2011.1	-0.053 (CI = +/-0.015; p = 0.000)	-0.009 (CI = +/-0.091; p = 0.846)	0.726	-5.16%
Frequency	2011.2	-0.057 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.091; p = 0.879)	0.752	-5.57%
Frequency	2012.1	-0.060 (CI = +/-0.017; p = 0.000)	-0.003 (CI = +/-0.093; p = 0.951)	0.752	-5.85%
Frequency	2012.2	-0.066 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.093; p = 0.756)	0.778	-6.34%
Frequency	2013.1	-0.069 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.096; p = 0.914)	0.773	-6.63%
Frequency	2013.2	-0.072 (CI = +/-0.022; p = 0.000)	0.014 (CI = +/-0.102; p = 0.772)	0.760	-6.93%
Frequency	2014.1	-0.073 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.110; p = 0.829)	0.727	-7.04%
Frequency	2014.2	-0.071 (CI = +/-0.030; p = 0.000)	0.006 (CI = +/-0.120; p = 0.908)	0.666	-6.86%
Frequency	2015.1	-0.078 (CI = +/-0.033; p = 0.000)	-0.008 (CI = +/-0.126; p = 0.894)	0.674	-7.47%
Frequency	2015.2	-0.076 (CI = +/-0.041; p = 0.002)	-0.011 (CI = +/-0.141; p = 0.866)	0.601	-7.34%
Frequency	2016.1	-0.085 (CI = +/-0.047; p = 0.003)	-0.027 (CI = +/-0.150; p = 0.689)	0.607	-8.16%
Frequency	2016.2	-0.095 (CI = +/-0.058; p = 0.006)	-0.008 (CI = +/-0.167; p = 0.909)	0.602	-9.08%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.033 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.041; p = 0.000)	0.886	+3.40%
Loss Cost	2006.2	0.033 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.042; p = 0.001)	0.869	+3.36%
Loss Cost	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.044; p = 0.001)	0.864	+3.40%
Loss Cost	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.043; p = 0.001)	0.872	+3.57%
Loss Cost	2008.1	0.036 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.044; p = 0.001)	0.873	+3.68%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.046; p = 0.002)	0.852	+3.65%
Loss Cost	2009.1	0.037 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.048; p = 0.004)	0.851	+3.76%
Loss Cost	2009.2	0.037 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.050; p = 0.005)	0.830	+3.80%
Loss Cost	2010.1	0.038 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.053; p = 0.009)	0.821	+3.86%
Loss Cost	2010.2	0.035 (CI = +/-0.009; p = 0.000)	-0.066 (CI = +/-0.052; p = 0.016)	0.788	+3.58%
Loss Cost	2011.1	0.034 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.055; p = 0.015)	0.768	+3.42%
Loss Cost	2011.2	0.029 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.047; p = 0.021)	0.742	+2.94%
Loss Cost	2012.1	0.028 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.051; p = 0.022)	0.716	+2.81%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.047; p = 0.037)	0.648	+2.37%
Loss Cost	2013.1	0.023 (CI = +/-0.013; p = 0.002)	-0.052 (CI = +/-0.051; p = 0.047)	0.618	+2.30%
Loss Cost	2013.2	0.019 (CI = +/-0.014; p = 0.011)	-0.044 (CI = +/-0.052; p = 0.086)	0.483	+1.94%
Loss Cost	2014.1	0.016 (CI = +/-0.016; p = 0.053)	-0.052 (CI = +/-0.055; p = 0.061)	0.454	+1.58%
Loss Cost	2014.2	0.015 (CI = +/-0.019; p = 0.112)	-0.051 (CI = +/-0.061; p = 0.094)	0.324	+1.51%
Loss Cost	2015.1	0.007 (CI = +/-0.021; p = 0.453)	-0.065 (CI = +/-0.060; p = 0.036)	0.411	+0.70%
Loss Cost	2015.2	0.009 (CI = +/-0.027; p = 0.440)	-0.068 (CI = +/-0.069; p = 0.052)	0.363	+0.90%
Loss Cost	2016.1	0.007 (CI = +/-0.037; p = 0.651)	-0.071 (CI = +/-0.085; p = 0.084)	0.338	+0.70%
Loss Cost	2016.2	0.014 (CI = +/-0.051; p = 0.499)	-0.079 (CI = +/-0.103; p = 0.100)	0.341	+1.37%
Severity	2006.1	0.042 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.068; p = 0.006)	0.813	+4.30%
Severity	2006.2	0.044 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.068; p = 0.004)	0.816	+4.49%
Severity	2007.1	0.046 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.068; p = 0.007)	0.829	+4.72%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.071; p = 0.007)	0.815	+4.81%
Severity	2008.1	0.051 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.066; p = 0.014)	0.852	+5.20%
Severity	2008.2	0.054 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.063; p = 0.005)	0.870	+5.53%
Severity	2009.1	0.058 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.054; p = 0.006)	0.914	+6.02%
Severity	2009.2	0.062 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.050; p = 0.001)	0.928	+6.36%
Severity	2010.1	0.064 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.051; p = 0.003)	0.929	+6.56%
Severity	2010.2	0.065 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.053; p = 0.003)	0.922	+6.71%
Severity	2011.1	0.067 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.055; p = 0.006)	0.921	+6.90%
Severity	2011.2	0.066 (CI = +/-0.012; p = 0.000)	-0.079 (CI = +/-0.058; p = 0.011)	0.901	+6.78%
Severity	2012.1	0.065 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.063; p = 0.017)	0.888	+6.75%
Severity	2012.2	0.065 (CI = +/-0.016; p = 0.000)	-0.080 (CI = +/-0.068; p = 0.025)	0.860	+6.76%
Severity	2013.1	0.065 (CI = +/-0.019; p = 0.000)	-0.081 (CI = +/-0.075; p = 0.037)	0.841	+6.72%
Severity	2013.2	0.062 (CI = +/-0.021; p = 0.000)	-0.075 (CI = +/-0.080; p = 0.065)	0.787	+6.41%
Severity	2014.1	0.054 (CI = +/-0.022; p = 0.000)	-0.093 (CI = +/-0.077; p = 0.023)	0.784	+5.51%
Severity	2014.2	0.044 (CI = +/-0.021; p = 0.001)	-0.076 (CI = +/-0.068; p = 0.034)	0.729	+4.50%
Severity	2015.1	0.036 (CI = +/-0.024; p = 0.009)	-0.090 (CI = +/-0.069; p = 0.018)	0.734	+3.67%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.030)	-0.073 (CI = +/-0.056; p = 0.018)	0.673	+2.52%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.140)	-0.082 (CI = +/-0.064; p = 0.021)	0.687	+1.92%
Severity	2016.2	0.023 (CI = +/-0.039; p = 0.182)	-0.086 (CI = +/-0.079; p = 0.038)	0.621	+2.30%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.039)	0.017 (CI = +/-0.066; p = 0.604)	0.106	-0.86%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.013)	0.027 (CI = +/-0.065; p = 0.402)	0.188	-1.08%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.007)	0.019 (CI = +/-0.066; p = 0.554)	0.231	-1.25%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.016)	0.016 (CI = +/-0.068; p = 0.627)	0.175	-1.19%
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.005)	0.005 (CI = +/-0.067; p = 0.879)	0.256	-1.45%
Frequency	2008.2	-0.018 (CI = +/-0.010; p = 0.001)	0.018 (CI = +/-0.064; p = 0.572)	0.379	-1.78%
Frequency	2009.1	-0.022 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.060; p = 0.894)	0.496	-2.13%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.059; p = 0.634)	0.562	-2.40%
Frequency	2010.1	-0.026 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.062; p = 0.764)	0.558	-2.53%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.057; p = 0.416)	0.669	-2.94%
Frequency	2011.1	-0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.056; p = 0.658)	0.715	-3.26%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.054; p = 0.398)	0.759	-3.60%
Frequency	2012.1	-0.038 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.058; p = 0.490)	0.738	-3.70%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.055; p = 0.266)	0.782	-4.11%
Frequency	2013.1	-0.042 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.061; p = 0.318)	0.751	-4.14%
Frequency	2013.2	-0.043 (CI = +/-0.018; p = 0.000)	0.030 (CI = +/-0.067; p = 0.332)	0.701	-4.21%
Frequency	2014.1	-0.038 (CI = +/-0.020; p = 0.002)	0.041 (CI = +/-0.070; p = 0.212)	0.646	-3.73%
Frequency	2014.2	-0.029 (CI = +/-0.019; p = 0.008)	0.025 (CI = +/-0.060; p = 0.367)	0.533	-2.87%
Frequency	2015.1	-0.029 (CI = +/-0.024; p = 0.026)	0.025 (CI = +/-0.070; p = 0.427)	0.465	-2.87%
Frequency	2015.2	-0.016 (CI = +/-0.017; p = 0.063)	0.005 (CI = +/-0.044; p = 0.788)	0.289	-1.58%
Frequency	2016.1	-0.012 (CI = +/-0.023; p = 0.233)	0.011 (CI = +/-0.052; p = 0.617)	0.074	-1.20%
Frequency	2016.2	-0.009 (CI = +/-0.032; p = 0.475)	0.007 (CI = +/-0.065; p = 0.767)	-0.271	-0.91%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.041; p = 0.000)	0.884	+3.50%
Loss Cost	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.043; p = 0.000)	0.866	+3.46%
Loss Cost	2007.1	0.035 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.044; p = 0.001)	0.861	+3.52%
Loss Cost	2007.2	0.037 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.043; p = 0.000)	0.874	+3.72%
Loss Cost	2008.1	0.038 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.044; p = 0.001)	0.876	+3.84%
Loss Cost	2008.2	0.038 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.046; p = 0.001)	0.855	+3.84%
Loss Cost	2009.1	0.039 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.048; p = 0.002)	0.855	+3.96%
Loss Cost	2009.2	0.040 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.050; p = 0.002)	0.837	+4.04%
Loss Cost	2010.1	0.040 (CI = +/-0.010; p = 0.000)	-0.082 (CI = +/-0.053; p = 0.005)	0.829	+4.12%
Loss Cost	2010.2	0.038 (CI = +/-0.010; p = 0.000)	-0.073 (CI = +/-0.053; p = 0.010)	0.791	+3.82%
Loss Cost	2011.1	0.036 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.056; p = 0.010)	0.770	+3.67%
Loss Cost	2011.2	0.031 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.050; p = 0.017)	0.730	+3.14%
Loss Cost	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.066 (CI = +/-0.053; p = 0.019)	0.703	+3.01%
Loss Cost	2012.2	0.025 (CI = +/-0.013; p = 0.001)	-0.054 (CI = +/-0.051; p = 0.039)	0.609	+2.52%
Loss Cost	2013.1	0.024 (CI = +/-0.015; p = 0.004)	-0.055 (CI = +/-0.056; p = 0.051)	0.576	+2.46%
Loss Cost	2013.2	0.020 (CI = +/-0.017; p = 0.024)	-0.046 (CI = +/-0.058; p = 0.105)	0.400	+2.02%
Loss Cost	2014.1	0.016 (CI = +/-0.019; p = 0.089)	-0.053 (CI = +/-0.061; p = 0.082)	0.363	+1.64%
Loss Cost	2014.2	0.016 (CI = +/-0.025; p = 0.182)	-0.052 (CI = +/-0.071; p = 0.130)	0.209	+1.57%
Loss Cost	2015.1	0.007 (CI = +/-0.027; p = 0.560)	-0.065 (CI = +/-0.070; p = 0.063)	0.310	+0.68%
Loss Cost	2015.2	0.010 (CI = +/-0.037; p = 0.537)	-0.069 (CI = +/-0.086; p = 0.092)	0.253	+0.97%
Loss Cost	2016.1	0.007 (CI = +/-0.054; p = 0.720)	-0.072 (CI = +/-0.108; p = 0.140)	0.204	+0.74%
Loss Cost	2016.2	0.019 (CI = +/-0.088; p = 0.531)	-0.086 (CI = +/-0.150; p = 0.165)	0.215	+1.96%
Severity	2006.1	0.042 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.071; p = 0.008)	0.790	+4.31%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.071; p = 0.005)	0.794	+4.51%
Severity	2007.1	0.046 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.071; p = 0.009)	0.809	+4.76%
Severity	2007.2	0.048 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.074; p = 0.009)	0.793	+4.87%
Severity	2008.1	0.051 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.069; p = 0.015)	0.836	+5.28%
Severity	2008.2	0.055 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.066; p = 0.004)	0.858	+5.66%
Severity	2009.1	0.060 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.055; p = 0.005)	0.909	+6.18%
Severity	2009.2	0.064 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.050; p = 0.001)	0.929	+6.61%
Severity	2010.1	0.066 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.050; p = 0.001)	0.932	+6.83%
Severity	2010.2	0.068 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.051; p = 0.001)	0.929	+7.07%
Severity	2011.1	0.070 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.053; p = 0.002)	0.929	+7.29%
Severity	2011.2	0.070 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.057; p = 0.004)	0.910	+7.22%
Severity	2012.1	0.070 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.062; p = 0.007)	0.898	+7.22%
Severity	2012.2	0.071 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.067; p = 0.011)	0.873	+7.35%
Severity	2013.1	0.071 (CI = +/-0.020; p = 0.000)	-0.094 (CI = +/-0.074; p = 0.018)	0.855	+7.35%
Severity	2013.2	0.069 (CI = +/-0.024; p = 0.000)	-0.089 (CI = +/-0.082; p = 0.036)	0.798	+7.14%
Severity	2014.1	0.060 (CI = +/-0.025; p = 0.000)	-0.105 (CI = +/-0.078; p = 0.015)	0.798	+6.22%
Severity	2014.2	0.050 (CI = +/-0.026; p = 0.003)	-0.086 (CI = +/-0.074; p = 0.029)	0.714	+5.09%
Severity	2015.1	0.041 (CI = +/-0.029; p = 0.013)	-0.098 (CI = +/-0.076; p = 0.019)	0.717	+4.23%
Severity	2015.2	0.027 (CI = +/-0.030; p = 0.065)	-0.077 (CI = +/-0.068; p = 0.034)	0.576	+2.76%
Severity	2016.1	0.021 (CI = +/-0.040; p = 0.219)	-0.084 (CI = +/-0.081; p = 0.044)	0.588	+2.12%
Severity	2016.2	0.029 (CI = +/-0.066; p = 0.259)	-0.094 (CI = +/-0.113; p = 0.078)	0.517	+2.93%
Frequency	2006.1	-0.008 (CI = +/-0.009; p = 0.080)	0.013 (CI = +/-0.068; p = 0.705)	0.054	-0.77%
Frequency	2006.2	-0.010 (CI = +/-0.009; p = 0.029)	0.023 (CI = +/-0.067; p = 0.481)	0.130	-1.01%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.016)	0.016 (CI = +/-0.068; p = 0.632)	0.173	-1.18%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.037)	0.012 (CI = +/-0.071; p = 0.723)	0.115	-1.09%
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.013)	0.002 (CI = +/-0.070; p = 0.961)	0.197	-1.37%
Frequency	2008.2	-0.017 (CI = +/-0.011; p = 0.003)	0.016 (CI = +/-0.067; p = 0.631)	0.320	-1.73%
Frequency	2009.1	-0.021 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.064; p = 0.931)	0.445	-2.09%
Frequency	2009.2	-0.024 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.063; p = 0.648)	0.517	-2.40%
Frequency	2010.1	-0.026 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.066; p = 0.766)	0.513	-2.54%
Frequency	2010.2	-0.031 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.060; p = 0.385)	0.639	-3.03%
Frequency	2011.1	-0.034 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.059; p = 0.589)	0.693	-3.37%
Frequency	2011.2	-0.039 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.056; p = 0.301)	0.752	-3.81%
Frequency	2012.1	-0.040 (CI = +/-0.014; p = 0.000)	0.025 (CI = +/-0.060; p = 0.383)	0.732	-3.93%
Frequency	2012.2	-0.046 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.056; p = 0.144)	0.801	-4.50%
Frequency	2013.1	-0.047 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.061; p = 0.190)	0.773	-4.56%
Frequency	2013.2	-0.049 (CI = +/-0.019; p = 0.000)	0.043 (CI = +/-0.067; p = 0.178)	0.736	-4.78%
Frequency	2014.1	-0.044 (CI = +/-0.022; p = 0.002)	0.052 (CI = +/-0.070; p = 0.124)	0.687	-4.31%
Frequency	2014.2	-0.034 (CI = +/-0.023; p = 0.010)	0.034 (CI = +/-0.066; p = 0.257)	0.547	-3.35%
Frequency	2015.1	-0.035 (CI = +/-0.029; p = 0.028)	0.033 (CI = +/-0.076; p = 0.328)	0.482	-3.41%
Frequency	2015.2	-0.018 (CI = +/-0.024; p = 0.116)	0.008 (CI = +/-0.055; p = 0.731)	0.187	-1.75%
Frequency	2016.1	-0.014 (CI = +/-0.033; p = 0.317)	0.013 (CI = +/-0.066; p = 0.627)	-0.075	-1.34%
Frequency	2016.2	-0.009 (CI = +/-0.056; p = 0.631)	0.008 (CI = +/-0.096; p = 0.814)	-0.517	-0.94%

Comprehensive

Coverage = CM

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	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.094; p = 0.073)	0.776	+5.21%
Loss Cost	2006.2	0.050 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.097; p = 0.093)	0.751	+5.14%
Loss Cost	2007.1	0.048 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.098; p = 0.061)	0.733	+4.92%
Loss Cost	2007.2	0.046 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.099; p = 0.095)	0.697	+4.70%
Loss Cost	2008.1	0.046 (CI = +/-0.013; p = 0.000)	-0.085 (CI = +/-0.103; p = 0.105)	0.678	+4.68%
Loss Cost	2008.2	0.043 (CI = +/-0.013; p = 0.000)	-0.071 (CI = +/-0.103; p = 0.168)	0.633	+4.36%
Loss Cost	2009.1	0.040 (CI = +/-0.014; p = 0.000)	-0.081 (CI = +/-0.105; p = 0.121)	0.601	+4.11%
Loss Cost	2009.2	0.038 (CI = +/-0.015; p = 0.000)	-0.074 (CI = +/-0.108; p = 0.170)	0.543	+3.92%
Loss Cost	2010.1	0.037 (CI = +/-0.016; p = 0.000)	-0.081 (CI = +/-0.112; p = 0.147)	0.507	+3.74%
Loss Cost	2010.2	0.033 (CI = +/-0.017; p = 0.001)	-0.068 (CI = +/-0.113; p = 0.224)	0.423	+3.39%
Loss Cost	2011.1	0.036 (CI = +/-0.018; p = 0.001)	-0.058 (CI = +/-0.117; p = 0.316)	0.440	+3.67%
Loss Cost	2011.2	0.033 (CI = +/-0.020; p = 0.003)	-0.045 (CI = +/-0.120; p = 0.437)	0.346	+3.31%
Loss Cost	2012.1	0.031 (CI = +/-0.022; p = 0.008)	-0.049 (CI = +/-0.127; p = 0.425)	0.302	+3.19%
Loss Cost	2012.2	0.027 (CI = +/-0.024; p = 0.027)	-0.036 (CI = +/-0.131; p = 0.564)	0.192	+2.78%
Loss Cost	2013.1	0.028 (CI = +/-0.027; p = 0.045)	-0.035 (CI = +/-0.140; p = 0.597)	0.164	+2.80%
Loss Cost	2013.2	0.024 (CI = +/-0.030; p = 0.108)	-0.025 (CI = +/-0.147; p = 0.719)	0.064	+2.43%
Loss Cost	2014.1	0.018 (CI = +/-0.033; p = 0.268)	-0.043 (CI = +/-0.154; p = 0.561)	-0.009	+1.81%
Loss Cost	2014.2	0.015 (CI = +/-0.038; p = 0.416)	-0.035 (CI = +/-0.165; p = 0.655)	-0.084	+1.49%
Loss Cost	2015.1	0.008 (CI = +/-0.044; p = 0.681)	-0.050 (CI = +/-0.177; p = 0.544)	-0.116	+0.85%
Loss Cost	2015.2	-0.004 (CI = +/-0.048; p = 0.859)	-0.024 (CI = +/-0.179; p = 0.774)	-0.186	-0.39%
Loss Cost	2016.1	-0.013 (CI = +/-0.057; p = 0.628)	-0.042 (CI = +/-0.196; p = 0.635)	-0.166	-1.25%
Loss Cost	2016.2	-0.021 (CI = +/-0.068; p = 0.492)	-0.027 (CI = +/-0.214; p = 0.780)	-0.162	-2.09%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	-0.218 (CI = +/-0.058; p = 0.000)	0.886	+4.09%
Severity	2006.2	0.041 (CI = +/-0.007; p = 0.000)	-0.221 (CI = +/-0.059; p = 0.000)	0.879	+4.16%
Severity	2007.1	0.041 (CI = +/-0.007; p = 0.000)	-0.218 (CI = +/-0.061; p = 0.000)	0.878	+4.22%
Severity	2007.2	0.042 (CI = +/-0.008; p = 0.000)	-0.221 (CI = +/-0.063; p = 0.000)	0.867	+4.29%
Severity	2008.1	0.045 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.059; p = 0.000)	0.891	+4.57%
Severity	2008.2	0.046 (CI = +/-0.008; p = 0.000)	-0.215 (CI = +/-0.060; p = 0.000)	0.889	+4.72%
Severity	2009.1	0.048 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.060; p = 0.000)	0.895	+4.89%
Severity	2009.2	0.049 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.062; p = 0.000)	0.888	+5.03%
Severity	2010.1	0.051 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.062; p = 0.000)	0.897	+5.26%
Severity	2010.2	0.052 (CI = +/-0.010; p = 0.000)	-0.206 (CI = +/-0.064; p = 0.000)	0.885	+5.34%
Severity	2011.1	0.056 (CI = +/-0.009; p = 0.000)	-0.191 (CI = +/-0.060; p = 0.000)	0.910	+5.74%
Severity	2011.2	0.055 (CI = +/-0.010; p = 0.000)	-0.189 (CI = +/-0.062; p = 0.000)	0.892	+5.67%
Severity	2012.1	0.054 (CI = +/-0.011; p = 0.000)	-0.192 (CI = +/-0.066; p = 0.000)	0.886	+5.60%
Severity	2012.2	0.053 (CI = +/-0.013; p = 0.000)	-0.188 (CI = +/-0.069; p = 0.000)	0.860	+5.46%
Severity	2013.1	0.055 (CI = +/-0.014; p = 0.000)	-0.183 (CI = +/-0.073; p = 0.000)	0.858	+5.61%
Severity	2013.2	0.055 (CI = +/-0.016; p = 0.000)	-0.185 (CI = +/-0.078; p = 0.000)	0.832	+5.70%
Severity	2014.1	0.054 (CI = +/-0.018; p = 0.000)	-0.190 (CI = +/-0.084; p = 0.000)	0.823	+5.54%
Severity	2014.2	0.054 (CI = +/-0.021; p = 0.000)	-0.190 (CI = +/-0.091; p = 0.001)	0.782	+5.56%
Severity	2015.1	0.056 (CI = +/-0.025; p = 0.000)	-0.186 (CI = +/-0.099; p = 0.002)	0.778	+5.74%
Severity	2015.2	0.047 (CI = +/-0.025; p = 0.002)	-0.166 (CI = +/-0.093; p = 0.003)	0.722	+4.77%
Severity	2016.1	0.048 (CI = +/-0.030; p = 0.006)	-0.163 (CI = +/-0.104; p = 0.006)	0.714	+4.88%
Severity	2016.2	0.039 (CI = +/-0.034; p = 0.028)	-0.148 (CI = +/-0.107; p = 0.013)	0.605	+4.01%
Frequency	2006.1	0.011 (CI = +/-0.011; p = 0.052)	0.132 (CI = +/-0.100; p = 0.011)	0.222	+1.08%
Frequency	2006.2	0.009 (CI = +/-0.011; p = 0.103)	0.139 (CI = +/-0.102; p = 0.010)	0.223	+0.94%
Frequency	2007.1	0.007 (CI = +/-0.012; p = 0.254)	0.125 (CI = +/-0.102; p = 0.018)	0.156	+0.67%
Frequency	2007.2	0.004 (CI = +/-0.012; p = 0.506)	0.138 (CI = +/-0.101; p = 0.010)	0.184	+0.40%
Frequency	2008.1	0.001 (CI = +/-0.012; p = 0.862)	0.124 (CI = +/-0.101; p = 0.018)	0.139	+0.11%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.564)	0.144 (CI = +/-0.094; p = 0.004)	0.242	-0.34%
Frequency	2009.1	-0.008 (CI = +/-0.012; p = 0.208)	0.126 (CI = +/-0.090; p = 0.008)	0.255	-0.75%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.088)	0.138 (CI = +/-0.089; p = 0.004)	0.326	-1.06%
Frequency	2010.1	-0.015 (CI = +/-0.012; p = 0.024)	0.122 (CI = +/-0.086; p = 0.008)	0.373	-1.44%
Frequency	2010.2	-0.019 (CI = +/-0.012; p = 0.005)	0.138 (CI = +/-0.082; p = 0.002)	0.478	-1.85%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.007)	0.134 (CI = +/-0.086; p = 0.004)	0.482	-1.96%
Frequency	2011.2	-0.023 (CI = +/-0.014; p = 0.004)	0.144 (CI = +/-0.087; p = 0.003)	0.511	-2.24%
Frequency	2012.1	-0.023 (CI = +/-0.016; p = 0.008)	0.143 (CI = +/-0.093; p = 0.005)	0.507	-2.28%
Frequency	2012.2	-0.026 (CI = +/-0.017; p = 0.007)	0.151 (CI = +/-0.096; p = 0.004)	0.513	-2.55%
Frequency	2013.1	-0.027 (CI = +/-0.020; p = 0.011)	0.148 (CI = +/-0.102; p = 0.008)	0.512	-2.66%
Frequency	2013.2	-0.031 (CI = +/-0.021; p = 0.007)	0.160 (CI = +/-0.105; p = 0.005)	0.540	-3.09%
Frequency	2014.1	-0.036 (CI = +/-0.024; p = 0.006)	0.147 (CI = +/-0.109; p = 0.012)	0.567	-3.54%
Frequency	2014.2	-0.039 (CI = +/-0.027; p = 0.007)	0.155 (CI = +/-0.116; p = 0.013)	0.547	-3.86%
Frequency	2015.1	-0.047 (CI = +/-0.029; p = 0.004)	0.135 (CI = +/-0.118; p = 0.028)	0.604	-4.63%
Frequency	2015.2	-0.050 (CI = +/-0.034; p = 0.008)	0.142 (CI = +/-0.127; p = 0.032)	0.558	-4.92%
Frequency	2016.1	-0.060 (CI = +/-0.039; p = 0.006)	0.121 (CI = +/-0.133; p = 0.070)	0.611	-5.84%
Frequency	2016.2	-0.060 (CI = +/-0.047; p = 0.018)	0.121 (CI = +/-0.149; p = 0.098)	0.508	-5.86%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.051 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.097; p = 0.071)	0.761	+5.28%
Loss Cost	2006.2	0.051 (CI = +/-0.012; p = 0.000)	-0.086 (CI = +/-0.101; p = 0.091)	0.734	+5.22%
Loss Cost	2007.1	0.049 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.102; p = 0.061)	0.713	+4.99%
Loss Cost	2007.2	0.046 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.103; p = 0.099)	0.673	+4.75%
Loss Cost	2008.1	0.046 (CI = +/-0.014; p = 0.000)	-0.087 (CI = +/-0.107; p = 0.109)	0.652	+4.73%
Loss Cost	2008.2	0.043 (CI = +/-0.014; p = 0.000)	-0.071 (CI = +/-0.107; p = 0.182)	0.599	+4.38%
Loss Cost	2009.1	0.040 (CI = +/-0.015; p = 0.000)	-0.082 (CI = +/-0.109; p = 0.135)	0.563	+4.12%
Loss Cost	2009.2	0.038 (CI = +/-0.016; p = 0.000)	-0.073 (CI = +/-0.113; p = 0.193)	0.497	+3.90%
Loss Cost	2010.1	0.036 (CI = +/-0.018; p = 0.000)	-0.080 (CI = +/-0.117; p = 0.170)	0.457	+3.71%
Loss Cost	2010.2	0.033 (CI = +/-0.019; p = 0.002)	-0.065 (CI = +/-0.119; p = 0.268)	0.360	+3.30%
Loss Cost	2011.1	0.035 (CI = +/-0.020; p = 0.002)	-0.055 (CI = +/-0.123; p = 0.360)	0.379	+3.60%
Loss Cost	2011.2	0.031 (CI = +/-0.022; p = 0.008)	-0.040 (CI = +/-0.127; p = 0.511)	0.272	+3.16%
Loss Cost	2012.1	0.030 (CI = +/-0.024; p = 0.020)	-0.044 (CI = +/-0.134; p = 0.494)	0.224	+3.03%
Loss Cost	2012.2	0.025 (CI = +/-0.027; p = 0.067)	-0.028 (CI = +/-0.139; p = 0.672)	0.103	+2.51%
Loss Cost	2013.1	0.025 (CI = +/-0.030; p = 0.099)	-0.028 (CI = +/-0.148; p = 0.694)	0.075	+2.52%
Loss Cost	2013.2	0.020 (CI = +/-0.034; p = 0.228)	-0.014 (CI = +/-0.157; p = 0.854)	-0.027	+2.01%
Loss Cost	2014.1	0.013 (CI = +/-0.038; p = 0.463)	-0.031 (CI = +/-0.163; p = 0.690)	-0.099	+1.32%
Loss Cost	2014.2	0.008 (CI = +/-0.044; p = 0.696)	-0.018 (CI = +/-0.177; p = 0.829)	-0.162	+0.80%
Loss Cost	2015.1	0.001 (CI = +/-0.050; p = 0.976)	-0.034 (CI = +/-0.189; p = 0.700)	-0.181	+0.07%
Loss Cost	2015.2	-0.018 (CI = +/-0.054; p = 0.478)	0.006 (CI = +/-0.187; p = 0.942)	-0.152	-1.75%
Loss Cost	2016.1	-0.028 (CI = +/-0.063; p = 0.331)	-0.013 (CI = +/-0.201; p = 0.881)	-0.099	-2.80%
Loss Cost	2016.2	-0.046 (CI = +/-0.076; p = 0.192)	0.019 (CI = +/-0.217; p = 0.842)	0.009	-4.50%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.057; p = 0.000)	0.875	+3.93%
Severity	2006.2	0.039 (CI = +/-0.007; p = 0.000)	-0.213 (CI = +/-0.059; p = 0.000)	0.865	+3.99%
Severity	2007.1	0.040 (CI = +/-0.007; p = 0.000)	-0.210 (CI = +/-0.060; p = 0.000)	0.863	+4.05%
Severity	2007.2	0.040 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.063; p = 0.000)	0.849	+4.10%
Severity	2008.1	0.043 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.059; p = 0.000)	0.878	+4.39%
Severity	2008.2	0.044 (CI = +/-0.008; p = 0.000)	-0.206 (CI = +/-0.060; p = 0.000)	0.872	+4.53%
Severity	2009.1	0.046 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.060; p = 0.000)	0.879	+4.71%
Severity	2009.2	0.047 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.062; p = 0.000)	0.869	+4.83%
Severity	2010.1	0.049 (CI = +/-0.009; p = 0.000)	-0.196 (CI = +/-0.062; p = 0.000)	0.880	+5.06%
Severity	2010.2	0.050 (CI = +/-0.010; p = 0.000)	-0.198 (CI = +/-0.066; p = 0.000)	0.862	+5.12%
Severity	2011.1	0.054 (CI = +/-0.010; p = 0.000)	-0.185 (CI = +/-0.061; p = 0.000)	0.893	+5.53%
Severity	2011.2	0.053 (CI = +/-0.011; p = 0.000)	-0.181 (CI = +/-0.064; p = 0.000)	0.869	+5.43%
Severity	2012.1	0.052 (CI = +/-0.012; p = 0.000)	-0.184 (CI = +/-0.067; p = 0.000)	0.862	+5.33%
Severity	2012.2	0.050 (CI = +/-0.014; p = 0.000)	-0.177 (CI = +/-0.070; p = 0.000)	0.826	+5.12%
Severity	2013.1	0.051 (CI = +/-0.015; p = 0.000)	-0.174 (CI = +/-0.075; p = 0.000)	0.824	+5.26%
Severity	2013.2	0.052 (CI = +/-0.018; p = 0.000)	-0.174 (CI = +/-0.081; p = 0.000)	0.784	+5.29%
Severity	2014.1	0.050 (CI = +/-0.020; p = 0.000)	-0.179 (CI = +/-0.086; p = 0.001)	0.773	+5.09%
Severity	2014.2	0.049 (CI = +/-0.024; p = 0.001)	-0.177 (CI = +/-0.095; p = 0.002)	0.709	+5.01%
Severity	2015.1	0.050 (CI = +/-0.028; p = 0.002)	-0.174 (CI = +/-0.104; p = 0.004)	0.704	+5.16%
Severity	2015.2	0.037 (CI = +/-0.026; p = 0.011)	-0.144 (CI = +/-0.090; p = 0.005)	0.627	+3.73%
Severity	2016.1	0.037 (CI = +/-0.032; p = 0.028)	-0.144 (CI = +/-0.101; p = 0.011)	0.617	+3.76%
Severity	2016.2	0.021 (CI = +/-0.031; p = 0.145)	-0.115 (CI = +/-0.088; p = 0.018)	0.493	+2.16%
Frequency	2006.1	0.013 (CI = +/-0.011; p = 0.025)	0.120 (CI = +/-0.100; p = 0.020)	0.245	+1.30%
Frequency	2006.2	0.012 (CI = +/-0.012; p = 0.053)	0.127 (CI = +/-0.103; p = 0.018)	0.239	+1.18%
Frequency	2007.1	0.009 (CI = +/-0.012; p = 0.144)	0.114 (CI = +/-0.102; p = 0.031)	0.164	+0.90%
Frequency	2007.2	0.006 (CI = +/-0.013; p = 0.324)	0.127 (CI = +/-0.103; p = 0.018)	0.178	+0.62%
Frequency	2008.1	0.003 (CI = +/-0.013; p = 0.610)	0.114 (CI = +/-0.102; p = 0.031)	0.119	+0.33%
Frequency	2008.2	-0.001 (CI = +/-0.013; p = 0.815)	0.135 (CI = +/-0.097; p = 0.008)	0.204	-0.15%
Frequency	2009.1	-0.006 (CI = +/-0.013; p = 0.369)	0.118 (CI = +/-0.092; p = 0.015)	0.196	-0.56%
Frequency	2009.2	-0.009 (CI = +/-0.013; p = 0.177)	0.131 (CI = +/-0.092; p = 0.007)	0.263	-0.89%
Frequency	2010.1	-0.013 (CI = +/-0.013; p = 0.058)	0.116 (CI = +/-0.089; p = 0.013)	0.299	-1.29%
Frequency	2010.2	-0.017 (CI = +/-0.014; p = 0.014)	0.133 (CI = +/-0.086; p = 0.004)	0.408	-1.73%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.017)	0.130 (CI = +/-0.090; p = 0.007)	0.411	-1.84%
Frequency	2011.2	-0.022 (CI = +/-0.016; p = 0.011)	0.141 (CI = +/-0.093; p = 0.005)	0.441	-2.15%
Frequency	2012.1	-0.022 (CI = +/-0.018; p = 0.019)	0.140 (CI = +/-0.098; p = 0.008)	0.437	-2.18%
Frequency	2012.2	-0.025 (CI = +/-0.020; p = 0.016)	0.149 (CI = +/-0.103; p = 0.007)	0.442	-2.48%
Frequency	2013.1	-0.026 (CI = +/-0.022; p = 0.024)	0.146 (CI = +/-0.109; p = 0.012)	0.441	-2.60%
Frequency	2013.2	-0.032 (CI = +/-0.025; p = 0.016)	0.161 (CI = +/-0.113; p = 0.009)	0.473	-3.11%
Frequency	2014.1	-0.037 (CI = +/-0.027; p = 0.013)	0.148 (CI = +/-0.118; p = 0.018)	0.503	-3.59%
Frequency	2014.2	-0.041 (CI = +/-0.031; p = 0.015)	0.159 (CI = +/-0.127; p = 0.018)	0.483	-4.00%
Frequency	2015.1	-0.050 (CI = +/-0.034; p = 0.009)	0.140 (CI = +/-0.128; p = 0.035)	0.546	-4.84%
Frequency	2015.2	-0.054 (CI = +/-0.041; p = 0.015)	0.150 (CI = +/-0.142; p = 0.040)	0.499	-5.29%
Frequency	2016.1	-0.065 (CI = +/-0.046; p = 0.011)	0.130 (CI = +/-0.146; p = 0.074)	0.563	-6.32%
Frequency	2016.2	-0.067 (CI = +/-0.059; p = 0.031)	0.134 (CI = +/-0.170; p = 0.104)	0.447	-6.52%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	-0.065 (CI = +/-0.094; p = 0.170)	0.807	+6.15%
Loss Cost	2006.2	0.059 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.098; p = 0.193)	0.785	+6.12%
Loss Cost	2007.1	0.058 (CI = +/-0.013; p = 0.000)	-0.072 (CI = +/-0.101; p = 0.152)	0.763	+5.92%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.103; p = 0.218)	0.728	+5.69%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.108; p = 0.265)	0.713	+5.78%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	-0.046 (CI = +/-0.108; p = 0.389)	0.667	+5.40%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.113; p = 0.333)	0.629	+5.18%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	-0.047 (CI = +/-0.118; p = 0.415)	0.568	+4.98%
Loss Cost	2010.1	0.048 (CI = +/-0.022; p = 0.000)	-0.050 (CI = +/-0.125; p = 0.409)	0.527	+4.88%
Loss Cost	2010.2	0.043 (CI = +/-0.023; p = 0.001)	-0.037 (CI = +/-0.128; p = 0.552)	0.436	+4.44%
Loss Cost	2011.1	0.050 (CI = +/-0.025; p = 0.001)	-0.017 (CI = +/-0.130; p = 0.779)	0.489	+5.08%
Loss Cost	2011.2	0.045 (CI = +/-0.027; p = 0.003)	-0.005 (CI = +/-0.135; p = 0.943)	0.393	+4.60%
Loss Cost	2012.1	0.046 (CI = +/-0.032; p = 0.008)	-0.001 (CI = +/-0.146; p = 0.984)	0.350	+4.72%
Loss Cost	2012.2	0.040 (CI = +/-0.035; p = 0.028)	0.013 (CI = +/-0.153; p = 0.857)	0.234	+4.12%
Loss Cost	2013.1	0.045 (CI = +/-0.041; p = 0.035)	0.024 (CI = +/-0.166; p = 0.759)	0.224	+4.57%
Loss Cost	2013.2	0.039 (CI = +/-0.048; p = 0.096)	0.036 (CI = +/-0.178; p = 0.666)	0.116	+4.00%
Loss Cost	2014.1	0.034 (CI = +/-0.057; p = 0.217)	0.024 (CI = +/-0.198; p = 0.793)	-0.022	+3.42%
Loss Cost	2014.2	0.027 (CI = +/-0.069; p = 0.388)	0.035 (CI = +/-0.219; p = 0.722)	-0.115	+2.77%
Loss Cost	2015.1	0.022 (CI = +/-0.088; p = 0.577)	0.025 (CI = +/-0.254; p = 0.822)	-0.223	+2.21%
Loss Cost	2015.2	-0.008 (CI = +/-0.097; p = 0.853)	0.069 (CI = +/-0.253; p = 0.528)	-0.233	-0.77%
Loss Cost	2016.1	-0.022 (CI = +/-0.134; p = 0.693)	0.048 (CI = +/-0.308; p = 0.705)	-0.289	-2.16%
Loss Cost	2016.2	-0.062 (CI = +/-0.166; p = 0.361)	0.094 (CI = +/-0.335; p = 0.478)	-0.058	-5.97%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.061; p = 0.000)	0.860	+3.70%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.063; p = 0.000)	0.848	+3.77%
Severity	2007.1	0.037 (CI = +/-0.009; p = 0.000)	-0.225 (CI = +/-0.065; p = 0.000)	0.846	+3.81%
Severity	2007.2	0.038 (CI = +/-0.009; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.829	+3.87%
Severity	2008.1	0.041 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.065; p = 0.000)	0.858	+4.21%
Severity	2008.2	0.043 (CI = +/-0.010; p = 0.000)	-0.220 (CI = +/-0.066; p = 0.000)	0.852	+4.38%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.068; p = 0.000)	0.859	+4.59%
Severity	2009.2	0.046 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.070; p = 0.000)	0.848	+4.75%
Severity	2010.1	0.049 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.071; p = 0.000)	0.860	+5.04%
Severity	2010.2	0.050 (CI = +/-0.014; p = 0.000)	-0.211 (CI = +/-0.075; p = 0.000)	0.839	+5.14%
Severity	2011.1	0.056 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.070; p = 0.000)	0.877	+5.72%
Severity	2011.2	0.055 (CI = +/-0.015; p = 0.000)	-0.191 (CI = +/-0.075; p = 0.000)	0.846	+5.62%
Severity	2012.1	0.053 (CI = +/-0.017; p = 0.000)	-0.195 (CI = +/-0.080; p = 0.000)	0.839	+5.48%
Severity	2012.2	0.051 (CI = +/-0.020; p = 0.000)	-0.189 (CI = +/-0.085; p = 0.000)	0.792	+5.24%
Severity	2013.1	0.053 (CI = +/-0.023; p = 0.000)	-0.185 (CI = +/-0.093; p = 0.001)	0.790	+5.45%
Severity	2013.2	0.054 (CI = +/-0.027; p = 0.001)	-0.187 (CI = +/-0.102; p = 0.002)	0.742	+5.57%
Severity	2014.1	0.051 (CI = +/-0.033; p = 0.006)	-0.194 (CI = +/-0.113; p = 0.004)	0.733	+5.23%
Severity	2014.2	0.051 (CI = +/-0.040; p = 0.019)	-0.193 (CI = +/-0.127; p = 0.008)	0.655	+5.21%
Severity	2015.1	0.053 (CI = +/-0.051; p = 0.044)	-0.190 (CI = +/-0.147; p = 0.019)	0.646	+5.43%
Severity	2015.2	0.032 (CI = +/-0.051; p = 0.177)	-0.158 (CI = +/-0.133; p = 0.027)	0.524	+3.26%
Severity	2016.1	0.029 (CI = +/-0.072; p = 0.341)	-0.162 (CI = +/-0.165; p = 0.053)	0.503	+2.99%
Severity	2016.2	0.000 (CI = +/-0.071; p = 0.986)	-0.127 (CI = +/-0.143; p = 0.070)	0.403	-0.05%
Frequency	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.085; p = 0.001)	0.537	+2.36%
Frequency	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.088; p = 0.001)	0.529	+2.27%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.153 (CI = +/-0.090; p = 0.002)	0.457	+2.03%
Frequency	2007.2	0.017 (CI = +/-0.012; p = 0.008)	0.164 (CI = +/-0.090; p = 0.001)	0.466	+1.75%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.028)	0.154 (CI = +/-0.091; p = 0.002)	0.391	+1.51%
Frequency	2008.2	0.010 (CI = +/-0.012; p = 0.121)	0.174 (CI = +/-0.083; p = 0.000)	0.474	+0.97%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.362)	0.159 (CI = +/-0.081; p = 0.001)	0.423	+0.57%
Frequency	2009.2	0.002 (CI = +/-0.013; p = 0.733)	0.171 (CI = +/-0.080; p = 0.000)	0.481	+0.22%
Frequency	2010.1	-0.002 (CI = +/-0.014; p = 0.815)	0.158 (CI = +/-0.079; p = 0.001)	0.458	-0.16%
Frequency	2010.2	-0.007 (CI = +/-0.013; p = 0.302)	0.175 (CI = +/-0.074; p = 0.000)	0.576	-0.67%
Frequency	2011.1	-0.006 (CI = +/-0.015; p = 0.402)	0.177 (CI = +/-0.079; p = 0.000)	0.572	-0.61%
Frequency	2011.2	-0.010 (CI = +/-0.016; p = 0.222)	0.187 (CI = +/-0.080; p = 0.000)	0.608	-0.97%
Frequency	2012.1	-0.007 (CI = +/-0.018; p = 0.409)	0.194 (CI = +/-0.085; p = 0.000)	0.618	-0.72%
Frequency	2012.2	-0.011 (CI = +/-0.021; p = 0.276)	0.202 (CI = +/-0.089; p = 0.000)	0.631	-1.07%
Frequency	2013.1	-0.008 (CI = +/-0.024; p = 0.458)	0.208 (CI = +/-0.096; p = 0.001)	0.633	-0.83%
Frequency	2013.2	-0.015 (CI = +/-0.026; p = 0.229)	0.223 (CI = +/-0.098; p = 0.000)	0.679	-1.49%
Frequency	2014.1	-0.017 (CI = +/-0.032; p = 0.245)	0.217 (CI = +/-0.109; p = 0.001)	0.667	-1.72%
Frequency	2014.2	-0.023 (CI = +/-0.037; p = 0.183)	0.229 (CI = +/-0.118; p = 0.002)	0.669	-2.31%
Frequency	2015.1	-0.031 (CI = +/-0.046; p = 0.152)	0.215 (CI = +/-0.131; p = 0.006)	0.670	-3.06%
Frequency	2015.2	-0.040 (CI = +/-0.056; p = 0.135)	0.228 (CI = +/-0.147; p = 0.009)	0.658	-3.90%
Frequency	2016.1	-0.051 (CI = +/-0.076; p = 0.143)	0.210 (CI = +/-0.174; p = 0.027)	0.662	-5.01%
Frequency	2016.2	-0.061 (CI = +/-0.107; p = 0.188)	0.222 (CI = +/-0.216; p = 0.047)	0.589	-5.93%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.063 (CI = +/-0.012; p = 0.000)	-0.081 (CI = +/-0.091; p = 0.081)	0.829	+6.52%
Loss Cost	2006.2	0.063 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.095; p = 0.091)	0.809	+6.54%
Loss Cost	2007.1	0.062 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.098; p = 0.073)	0.790	+6.35%
Loss Cost	2007.2	0.060 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.101; p = 0.111)	0.756	+6.14%
Loss Cost	2008.1	0.061 (CI = +/-0.016; p = 0.000)	-0.077 (CI = +/-0.105; p = 0.145)	0.743	+6.25%
Loss Cost	2008.2	0.057 (CI = +/-0.017; p = 0.000)	-0.063 (CI = +/-0.107; p = 0.232)	0.698	+5.89%
Loss Cost	2009.1	0.055 (CI = +/-0.018; p = 0.000)	-0.070 (CI = +/-0.112; p = 0.205)	0.663	+5.68%
Loss Cost	2009.2	0.054 (CI = +/-0.021; p = 0.000)	-0.065 (CI = +/-0.118; p = 0.263)	0.605	+5.53%
Loss Cost	2010.1	0.053 (CI = +/-0.023; p = 0.000)	-0.067 (CI = +/-0.125; p = 0.272)	0.567	+5.45%
Loss Cost	2010.2	0.049 (CI = +/-0.025; p = 0.001)	-0.055 (CI = +/-0.131; p = 0.389)	0.475	+5.03%
Loss Cost	2011.1	0.056 (CI = +/-0.027; p = 0.001)	-0.035 (CI = +/-0.131; p = 0.573)	0.536	+5.74%
Loss Cost	2011.2	0.052 (CI = +/-0.030; p = 0.003)	-0.024 (CI = +/-0.139; p = 0.720)	0.439	+5.31%
Loss Cost	2012.1	0.053 (CI = +/-0.035; p = 0.006)	-0.019 (CI = +/-0.150; p = 0.782)	0.401	+5.48%
Loss Cost	2012.2	0.048 (CI = +/-0.040; p = 0.023)	-0.006 (CI = +/-0.161; p = 0.935)	0.279	+4.92%
Loss Cost	2013.1	0.053 (CI = +/-0.046; p = 0.028)	0.005 (CI = +/-0.174; p = 0.948)	0.275	+5.47%
Loss Cost	2013.2	0.049 (CI = +/-0.056; p = 0.082)	0.015 (CI = +/-0.194; p = 0.863)	0.158	+4.98%
Loss Cost	2014.1	0.043 (CI = +/-0.068; p = 0.178)	0.006 (CI = +/-0.215; p = 0.953)	0.018	+4.44%
Loss Cost	2014.2	0.038 (CI = +/-0.087; p = 0.330)	0.015 (CI = +/-0.249; p = 0.892)	-0.097	+3.92%
Loss Cost	2015.1	0.034 (CI = +/-0.112; p = 0.489)	0.007 (CI = +/-0.290; p = 0.952)	-0.222	+3.41%
Loss Cost	2015.2	-0.005 (CI = +/-0.137; p = 0.930)	0.065 (CI = +/-0.314; p = 0.617)	-0.325	-0.49%
Loss Cost	2016.1	-0.021 (CI = +/-0.194; p = 0.782)	0.047 (CI = +/-0.392; p = 0.757)	-0.429	-2.05%
Loss Cost	2016.2	-0.089 (CI = +/-0.280; p = 0.385)	0.127 (CI = +/-0.478; p = 0.461)	-0.147	-8.54%
Severity	2006.1	0.037 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.062; p = 0.000)	0.848	+3.78%
Severity	2006.2	0.038 (CI = +/-0.009; p = 0.000)	-0.231 (CI = +/-0.065; p = 0.000)	0.836	+3.87%
Severity	2007.1	0.038 (CI = +/-0.009; p = 0.000)	-0.229 (CI = +/-0.067; p = 0.000)	0.834	+3.91%
Severity	2007.2	0.039 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.070; p = 0.000)	0.816	+4.00%
Severity	2008.1	0.043 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.067; p = 0.000)	0.849	+4.36%
Severity	2008.2	0.045 (CI = +/-0.011; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.845	+4.58%
Severity	2009.1	0.047 (CI = +/-0.011; p = 0.000)	-0.220 (CI = +/-0.069; p = 0.000)	0.854	+4.80%
Severity	2009.2	0.049 (CI = +/-0.012; p = 0.000)	-0.227 (CI = +/-0.072; p = 0.000)	0.845	+5.03%
Severity	2010.1	0.052 (CI = +/-0.013; p = 0.000)	-0.218 (CI = +/-0.072; p = 0.000)	0.860	+5.35%
Severity	2010.2	0.054 (CI = +/-0.015; p = 0.000)	-0.223 (CI = +/-0.076; p = 0.000)	0.841	+5.53%
Severity	2011.1	0.060 (CI = +/-0.014; p = 0.000)	-0.206 (CI = +/-0.068; p = 0.000)	0.886	+6.17%
Severity	2011.2	0.060 (CI = +/-0.016; p = 0.000)	-0.205 (CI = +/-0.074; p = 0.000)	0.855	+6.14%
Severity	2012.1	0.059 (CI = +/-0.018; p = 0.000)	-0.208 (CI = +/-0.080; p = 0.000)	0.848	+6.03%
Severity	2012.2	0.057 (CI = +/-0.022; p = 0.000)	-0.204 (CI = +/-0.087; p = 0.000)	0.799	+5.86%
Severity	2013.1	0.060 (CI = +/-0.025; p = 0.000)	-0.199 (CI = +/-0.094; p = 0.001)	0.800	+6.13%
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.001)	-0.206 (CI = +/-0.104; p = 0.002)	0.761	+6.49%
Severity	2014.1	0.060 (CI = +/-0.036; p = 0.005)	-0.211 (CI = +/-0.116; p = 0.003)	0.751	+6.21%
Severity	2014.2	0.063 (CI = +/-0.047; p = 0.015)	-0.217 (CI = +/-0.134; p = 0.006)	0.683	+6.54%
Severity	2015.1	0.067 (CI = +/-0.060; p = 0.033)	-0.211 (CI = +/-0.155; p = 0.016)	0.676	+6.95%
Severity	2015.2	0.043 (CI = +/-0.069; p = 0.169)	-0.175 (CI = +/-0.158; p = 0.036)	0.504	+4.39%
Severity	2016.1	0.042 (CI = +/-0.099; p = 0.309)	-0.176 (CI = +/-0.201; p = 0.071)	0.469	+4.25%
Severity	2016.2	-0.002 (CI = +/-0.124; p = 0.967)	-0.126 (CI = +/-0.212; p = 0.156)	0.280	-0.17%
Frequency	2006.1	0.026 (CI = +/-0.011; p = 0.000)	0.147 (CI = +/-0.084; p = 0.001)	0.580	+2.65%
Frequency	2006.2	0.025 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.088; p = 0.002)	0.569	+2.57%
Frequency	2007.1	0.023 (CI = +/-0.012; p = 0.001)	0.140 (CI = +/-0.089; p = 0.003)	0.499	+2.34%
Frequency	2007.2	0.020 (CI = +/-0.013; p = 0.004)	0.152 (CI = +/-0.090; p = 0.002)	0.498	+2.06%
Frequency	2008.1	0.018 (CI = +/-0.014; p = 0.013)	0.143 (CI = +/-0.092; p = 0.004)	0.420	+1.82%
Frequency	2008.2	0.012 (CI = +/-0.013; p = 0.065)	0.164 (CI = +/-0.084; p = 0.001)	0.484	+1.25%
Frequency	2009.1	0.008 (CI = +/-0.014; p = 0.210)	0.150 (CI = +/-0.082; p = 0.001)	0.419	+0.84%
Frequency	2009.2	0.005 (CI = +/-0.014; p = 0.495)	0.162 (CI = +/-0.082; p = 0.001)	0.465	+0.47%
Frequency	2010.1	0.001 (CI = +/-0.015; p = 0.897)	0.150 (CI = +/-0.082; p = 0.001)	0.423	+0.09%
Frequency	2010.2	-0.005 (CI = +/-0.015; p = 0.505)	0.168 (CI = +/-0.077; p = 0.000)	0.535	-0.48%
Frequency	2011.1	-0.004 (CI = +/-0.017; p = 0.618)	0.171 (CI = +/-0.083; p = 0.001)	0.528	-0.40%
Frequency	2011.2	-0.008 (CI = +/-0.019; p = 0.375)	0.182 (CI = +/-0.086; p = 0.001)	0.561	-0.79%
Frequency	2012.1	-0.005 (CI = +/-0.021; p = 0.600)	0.188 (CI = +/-0.091; p = 0.001)	0.573	-0.52%
Frequency	2012.2	-0.009 (CI = +/-0.024; p = 0.428)	0.198 (CI = +/-0.097; p = 0.001)	0.584	-0.89%
Frequency	2013.1	-0.006 (CI = +/-0.028; p = 0.627)	0.204 (CI = +/-0.105; p = 0.002)	0.585	-0.63%
Frequency	2013.2	-0.014 (CI = +/-0.032; p = 0.336)	0.221 (CI = +/-0.110; p = 0.001)	0.632	-1.42%
Frequency	2014.1	-0.017 (CI = +/-0.039; p = 0.344)	0.216 (CI = +/-0.122; p = 0.004)	0.611	-1.67%
Frequency	2014.2	-0.025 (CI = +/-0.048; p = 0.255)	0.231 (CI = +/-0.136; p = 0.005)	0.615	-2.46%
Frequency	2015.1	-0.034 (CI = +/-0.059; p = 0.212)	0.218 (CI = +/-0.153; p = 0.013)	0.604	-3.30%
Frequency	2015.2	-0.048 (CI = +/-0.078; p = 0.174)	0.240 (CI = +/-0.178; p = 0.018)	0.604	-4.68%
Frequency	2016.1	-0.062 (CI = +/-0.106; p = 0.179)	0.223 (CI = +/-0.215; p = 0.045)	0.599	-6.04%
Frequency	2016.2	-0.088 (CI = +/-0.172; p = 0.204)	0.252 (CI = +/-0.294; p = 0.072)	0.554	-8.39%

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	2006.1	0.051 (CI = +/-0.011; p = 0.000)	0.757	+5.26%
Loss Cost	2006.2	0.050 (CI = +/-0.011; p = 0.000)	0.733	+5.14%
Loss Cost	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.706	+4.99%
Loss Cost	2007.2	0.046 (CI = +/-0.012; p = 0.000)	0.675	+4.70%
Loss Cost	2008.1	0.046 (CI = +/-0.013; p = 0.000)	0.655	+4.75%
Loss Cost	2008.2	0.043 (CI = +/-0.013; p = 0.000)	0.618	+4.36%
Loss Cost	2009.1	0.041 (CI = +/-0.014; p = 0.000)	0.575	+4.18%
Loss Cost	2009.2	0.038 (CI = +/-0.015; p = 0.000)	0.523	+3.92%
Loss Cost	2010.1	0.038 (CI = +/-0.017; p = 0.000)	0.479	+3.82%
Loss Cost	2010.2	0.033 (CI = +/-0.017; p = 0.001)	0.408	+3.39%
Loss Cost	2011.1	0.037 (CI = +/-0.018; p = 0.000)	0.438	+3.74%
Loss Cost	2011.2	0.033 (CI = +/-0.020; p = 0.002)	0.359	+3.31%
Loss Cost	2012.1	0.032 (CI = +/-0.022; p = 0.006)	0.315	+3.27%
Loss Cost	2012.2	0.027 (CI = +/-0.023; p = 0.024)	0.223	+2.78%
Loss Cost	2013.1	0.028 (CI = +/-0.026; p = 0.035)	0.201	+2.87%
Loss Cost	2013.2	0.024 (CI = +/-0.029; p = 0.097)	0.118	+2.43%
Loss Cost	2014.1	0.019 (CI = +/-0.032; p = 0.229)	0.037	+1.91%
Loss Cost	2014.2	0.015 (CI = +/-0.037; p = 0.400)	-0.018	+1.49%
Loss Cost	2015.1	0.010 (CI = +/-0.042; p = 0.614)	-0.060	+1.01%
Loss Cost	2015.2	-0.004 (CI = +/-0.045; p = 0.853)	-0.087	-0.39%
Loss Cost	2016.1	-0.011 (CI = +/-0.053; p = 0.661)	-0.078	-1.07%
Loss Cost	2016.2	-0.021 (CI = +/-0.063; p = 0.466)	-0.044	-2.09%
Severity	2006.1	0.041 (CI = +/-0.011; p = 0.000)	0.664	+4.22%
Severity	2006.2	0.041 (CI = +/-0.011; p = 0.000)	0.636	+4.16%
Severity	2007.1	0.043 (CI = +/-0.012; p = 0.000)	0.646	+4.37%
Severity	2007.2	0.042 (CI = +/-0.013; p = 0.000)	0.614	+4.29%
Severity	2008.1	0.046 (CI = +/-0.013; p = 0.000)	0.675	+4.74%
Severity	2008.2	0.046 (CI = +/-0.014; p = 0.000)	0.648	+4.72%
Severity	2009.1	0.050 (CI = +/-0.014; p = 0.000)	0.678	+5.09%
Severity	2009.2	0.049 (CI = +/-0.015; p = 0.000)	0.645	+5.03%
Severity	2010.1	0.053 (CI = +/-0.016; p = 0.000)	0.683	+5.48%
Severity	2010.2	0.052 (CI = +/-0.017; p = 0.000)	0.643	+5.34%
Severity	2011.1	0.058 (CI = +/-0.017; p = 0.000)	0.711	+5.99%
Severity	2011.2	0.055 (CI = +/-0.018; p = 0.000)	0.667	+5.67%
Severity	2012.1	0.057 (CI = +/-0.020; p = 0.000)	0.655	+5.90%
Severity	2012.2	0.053 (CI = +/-0.021; p = 0.000)	0.596	+5.46%
Severity	2013.1	0.058 (CI = +/-0.023; p = 0.000)	0.618	+5.97%
Severity	2013.2	0.055 (CI = +/-0.026; p = 0.000)	0.554	+5.70%
Severity	2014.1	0.058 (CI = +/-0.029; p = 0.001)	0.537	+6.01%
Severity	2014.2	0.054 (CI = +/-0.033; p = 0.004)	0.451	+5.56%
Severity	2015.1	0.062 (CI = +/-0.037; p = 0.003)	0.483	+6.35%
Severity	2015.2	0.047 (CI = +/-0.038; p = 0.020)	0.350	+4.77%
Severity	2016.1	0.055 (CI = +/-0.043; p = 0.019)	0.385	+5.60%
Severity	2016.2	0.039 (CI = +/-0.047; p = 0.092)	0.204	+4.01%
Frequency	2006.1	0.010 (CI = +/-0.012; p = 0.097)	0.059	+1.00%
Frequency	2006.2	0.009 (CI = +/-0.013; p = 0.140)	0.042	+0.94%
Frequency	2007.1	0.006 (CI = +/-0.013; p = 0.357)	-0.004	+0.59%
Frequency	2007.2	0.004 (CI = +/-0.013; p = 0.552)	-0.023	+0.40%
Frequency	2008.1	0.000 (CI = +/-0.014; p = 0.986)	-0.038	+0.01%
Frequency	2008.2	-0.003 (CI = +/-0.014; p = 0.620)	-0.030	-0.34%
Frequency	2009.1	-0.009 (CI = +/-0.014; p = 0.204)	0.027	-0.86%
Frequency	2009.2	-0.011 (CI = +/-0.015; p = 0.146)	0.050	-1.06%
Frequency	2010.1	-0.016 (CI = +/-0.014; p = 0.033)	0.154	-1.57%
Frequency	2010.2	-0.019 (CI = +/-0.015; p = 0.019)	0.198	-1.85%
Frequency	2011.1	-0.021 (CI = +/-0.016; p = 0.013)	0.234	-2.12%
Frequency	2011.2	-0.023 (CI = +/-0.018; p = 0.017)	0.228	-2.24%
Frequency	2012.1	-0.025 (CI = +/-0.020; p = 0.015)	0.246	-2.49%
Frequency	2012.2	-0.026 (CI = +/-0.022; p = 0.024)	0.221	-2.55%
Frequency	2013.1	-0.030 (CI = +/-0.024; p = 0.019)	0.254	-2.92%
Frequency	2013.2	-0.031 (CI = +/-0.027; p = 0.027)	0.239	-3.09%
Frequency	2014.1	-0.039 (CI = +/-0.029; p = 0.011)	0.336	-3.87%
Frequency	2014.2	-0.039 (CI = +/-0.033; p = 0.024)	0.283	-3.86%
Frequency	2015.1	-0.052 (CI = +/-0.035; p = 0.007)	0.424	-5.02%
Frequency	2015.2	-0.050 (CI = +/-0.041; p = 0.020)	0.350	-4.92%
Frequency	2016.1	-0.065 (CI = +/-0.043; p = 0.007)	0.485	-6.32%
Frequency	2016.2	-0.060 (CI = +/-0.052; p = 0.028)	0.370	-5.86%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.055 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.068; p = 0.006)	0.884	+5.66%
Loss Cost	2006.2	0.055 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.071; p = 0.008)	0.869	+5.64%
Loss Cost	2007.1	0.052 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.070; p = 0.003)	0.866	+5.37%
Loss Cost	2007.2	0.050 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.070; p = 0.006)	0.847	+5.15%
Loss Cost	2008.1	0.050 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.074; p = 0.009)	0.837	+5.17%
Loss Cost	2008.2	0.047 (CI = +/-0.010; p = 0.000)	-0.089 (CI = +/-0.070; p = 0.016)	0.820	+4.81%
Loss Cost	2009.1	0.044 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.069; p = 0.007)	0.814	+4.50%
Loss Cost	2009.2	0.042 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.072; p = 0.013)	0.777	+4.33%
Loss Cost	2010.1	0.040 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.075; p = 0.010)	0.760	+4.11%
Loss Cost	2010.2	0.037 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.073; p = 0.019)	0.712	+3.74%
Loss Cost	2011.1	0.042 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.069; p = 0.039)	0.776	+4.26%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.069; p = 0.071)	0.725	+3.89%
Loss Cost	2012.1	0.038 (CI = +/-0.016; p = 0.000)	-0.063 (CI = +/-0.075; p = 0.089)	0.698	+3.86%
Loss Cost	2012.2	0.034 (CI = +/-0.017; p = 0.001)	-0.052 (CI = +/-0.076; p = 0.156)	0.611	+3.45%
Loss Cost	2013.1	0.037 (CI = +/-0.020; p = 0.002)	-0.045 (CI = +/-0.082; p = 0.248)	0.613	+3.73%
Loss Cost	2013.2	0.034 (CI = +/-0.023; p = 0.008)	-0.039 (CI = +/-0.089; p = 0.350)	0.496	+3.49%
Loss Cost	2014.1	0.027 (CI = +/-0.025; p = 0.038)	-0.055 (CI = +/-0.092; p = 0.203)	0.427	+2.75%
Loss Cost	2014.2	0.027 (CI = +/-0.031; p = 0.077)	-0.055 (CI = +/-0.106; p = 0.254)	0.300	+2.77%
Loss Cost	2015.1	0.022 (CI = +/-0.039; p = 0.224)	-0.066 (CI = +/-0.120; p = 0.230)	0.226	+2.21%
Loss Cost	2015.2	0.006 (CI = +/-0.040; p = 0.711)	-0.034 (CI = +/-0.111; p = 0.468)	-0.221	+0.61%
Loss Cost	2016.1	-0.001 (CI = +/-0.056; p = 0.946)	-0.044 (CI = +/-0.135; p = 0.419)	-0.247	-0.14%
Loss Cost	2016.2	-0.004 (CI = +/-0.099; p = 0.898)	-0.039 (CI = +/-0.206; p = 0.588)	-0.449	-0.43%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.242 (CI = +/-0.052; p = 0.000)	0.900	+3.46%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.245 (CI = +/-0.053; p = 0.000)	0.893	+3.53%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.245 (CI = +/-0.056; p = 0.000)	0.891	+3.54%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.880	+3.60%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	-0.234 (CI = +/-0.054; p = 0.000)	0.905	+3.92%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	-0.241 (CI = +/-0.054; p = 0.000)	0.905	+4.10%
Severity	2009.1	0.042 (CI = +/-0.009; p = 0.000)	-0.234 (CI = +/-0.056; p = 0.000)	0.910	+4.27%
Severity	2009.2	0.044 (CI = +/-0.009; p = 0.000)	-0.240 (CI = +/-0.057; p = 0.000)	0.906	+4.45%
Severity	2010.1	0.046 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.058; p = 0.000)	0.914	+4.70%
Severity	2010.2	0.047 (CI = +/-0.011; p = 0.000)	-0.236 (CI = +/-0.061; p = 0.000)	0.904	+4.82%
Severity	2011.1	0.052 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.053; p = 0.000)	0.936	+5.36%
Severity	2011.2	0.052 (CI = +/-0.011; p = 0.000)	-0.217 (CI = +/-0.057; p = 0.000)	0.920	+5.30%
Severity	2012.1	0.050 (CI = +/-0.013; p = 0.000)	-0.223 (CI = +/-0.060; p = 0.000)	0.920	+5.09%
Severity	2012.2	0.048 (CI = +/-0.014; p = 0.000)	-0.219 (CI = +/-0.065; p = 0.000)	0.896	+4.93%
Severity	2013.1	0.049 (CI = +/-0.017; p = 0.000)	-0.216 (CI = +/-0.071; p = 0.000)	0.895	+5.06%
Severity	2013.2	0.052 (CI = +/-0.020; p = 0.000)	-0.222 (CI = +/-0.077; p = 0.000)	0.877	+5.32%
Severity	2014.1	0.048 (CI = +/-0.023; p = 0.001)	-0.231 (CI = +/-0.084; p = 0.000)	0.879	+4.91%
Severity	2014.2	0.051 (CI = +/-0.028; p = 0.004)	-0.237 (CI = +/-0.095; p = 0.001)	0.851	+5.21%
Severity	2015.1	0.053 (CI = +/-0.037; p = 0.012)	-0.234 (CI = +/-0.111; p = 0.002)	0.847	+5.43%
Severity	2015.2	0.038 (CI = +/-0.037; p = 0.043)	-0.204 (CI = +/-0.102; p = 0.004)	0.811	+3.89%
Severity	2016.1	0.039 (CI = +/-0.054; p = 0.119)	-0.203 (CI = +/-0.130; p = 0.012)	0.797	+3.94%
Severity	2016.2	0.018 (CI = +/-0.076; p = 0.503)	-0.171 (CI = +/-0.159; p = 0.042)	0.659	+1.83%
Frequency	2006.1	0.021 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.082; p = 0.002)	0.500	+2.13%
Frequency	2006.2	0.020 (CI = +/-0.011; p = 0.001)	0.146 (CI = +/-0.085; p = 0.002)	0.491	+2.04%
Frequency	2007.1	0.017 (CI = +/-0.011; p = 0.004)	0.133 (CI = +/-0.085; p = 0.004)	0.409	+1.76%
Frequency	2007.2	0.015 (CI = +/-0.012; p = 0.015)	0.145 (CI = +/-0.085; p = 0.002)	0.422	+1.49%
Frequency	2008.1	0.012 (CI = +/-0.012; p = 0.056)	0.132 (CI = +/-0.085; p = 0.004)	0.338	+1.20%
Frequency	2008.2	0.007 (CI = +/-0.011; p = 0.215)	0.152 (CI = +/-0.074; p = 0.000)	0.456	+0.68%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.675)	0.134 (CI = +/-0.068; p = 0.001)	0.432	+0.22%
Frequency	2009.2	-0.001 (CI = +/-0.011; p = 0.823)	0.146 (CI = +/-0.065; p = 0.000)	0.522	-0.11%
Frequency	2010.1	-0.006 (CI = +/-0.010; p = 0.260)	0.130 (CI = +/-0.059; p = 0.000)	0.559	-0.56%
Frequency	2010.2	-0.010 (CI = +/-0.008; p = 0.020)	0.146 (CI = +/-0.047; p = 0.000)	0.744	-1.04%
Frequency	2011.1	-0.010 (CI = +/-0.010; p = 0.036)	0.146 (CI = +/-0.051; p = 0.000)	0.741	-1.04%
Frequency	2011.2	-0.013 (CI = +/-0.010; p = 0.011)	0.155 (CI = +/-0.049; p = 0.000)	0.786	-1.34%
Frequency	2012.1	-0.012 (CI = +/-0.011; p = 0.039)	0.160 (CI = +/-0.052; p = 0.000)	0.793	-1.17%
Frequency	2012.2	-0.014 (CI = +/-0.012; p = 0.024)	0.167 (CI = +/-0.054; p = 0.000)	0.803	-1.42%
Frequency	2013.1	-0.013 (CI = +/-0.014; p = 0.071)	0.171 (CI = +/-0.059; p = 0.000)	0.806	-1.27%
Frequency	2013.2	-0.018 (CI = +/-0.014; p = 0.020)	0.183 (CI = +/-0.056; p = 0.000)	0.850	-1.74%
Frequency	2014.1	-0.021 (CI = +/-0.017; p = 0.020)	0.176 (CI = +/-0.060; p = 0.000)	0.858	-2.05%
Frequency	2014.2	-0.023 (CI = +/-0.020; p = 0.026)	0.182 (CI = +/-0.067; p = 0.000)	0.840	-2.31%
Frequency	2015.1	-0.031 (CI = +/-0.021; p = 0.012)	0.168 (CI = +/-0.065; p = 0.001)	0.882	-3.06%
Frequency	2015.2	-0.032 (CI = +/-0.029; p = 0.034)	0.170 (CI = +/-0.080; p = 0.003)	0.831	-3.16%
Frequency	2016.1	-0.040 (CI = +/-0.038; p = 0.043)	0.160 (CI = +/-0.091; p = 0.008)	0.853	-3.93%
Frequency	2016.2	-0.022 (CI = +/-0.045; p = 0.209)	0.131 (CI = +/-0.094; p = 0.021)	0.785	-2.22%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.058 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.063; p = 0.001)	0.905	+6.00%
Loss Cost	2006.2	0.058 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.066; p = 0.002)	0.892	+6.01%
Loss Cost	2007.1	0.056 (CI = +/-0.009; p = 0.000)	-0.124 (CI = +/-0.064; p = 0.001)	0.891	+5.74%
Loss Cost	2007.2	0.054 (CI = +/-0.009; p = 0.000)	-0.116 (CI = +/-0.065; p = 0.001)	0.874	+5.54%
Loss Cost	2008.1	0.054 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.068; p = 0.002)	0.866	+5.58%
Loss Cost	2008.2	0.051 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.065; p = 0.004)	0.851	+5.23%
Loss Cost	2009.1	0.048 (CI = +/-0.011; p = 0.000)	-0.113 (CI = +/-0.064; p = 0.002)	0.848	+4.92%
Loss Cost	2009.2	0.047 (CI = +/-0.012; p = 0.000)	-0.108 (CI = +/-0.068; p = 0.004)	0.814	+4.78%
Loss Cost	2010.1	0.045 (CI = +/-0.013; p = 0.000)	-0.114 (CI = +/-0.070; p = 0.003)	0.800	+4.58%
Loss Cost	2010.2	0.041 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.070; p = 0.007)	0.754	+4.21%
Loss Cost	2011.1	0.047 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.063; p = 0.011)	0.830	+4.80%
Loss Cost	2011.2	0.044 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.064; p = 0.023)	0.785	+4.46%
Loss Cost	2012.1	0.044 (CI = +/-0.016; p = 0.000)	-0.076 (CI = +/-0.070; p = 0.035)	0.764	+4.46%
Loss Cost	2012.2	0.040 (CI = +/-0.018; p = 0.001)	-0.066 (CI = +/-0.073; p = 0.071)	0.685	+4.08%
Loss Cost	2013.1	0.043 (CI = +/-0.020; p = 0.001)	-0.058 (CI = +/-0.077; p = 0.123)	0.699	+4.44%
Loss Cost	2013.2	0.042 (CI = +/-0.025; p = 0.004)	-0.055 (CI = +/-0.088; p = 0.184)	0.597	+4.32%
Loss Cost	2014.1	0.035 (CI = +/-0.027; p = 0.018)	-0.069 (CI = +/-0.090; p = 0.113)	0.551	+3.59%
Loss Cost	2014.2	0.038 (CI = +/-0.035; p = 0.036)	-0.076 (CI = +/-0.106; p = 0.132)	0.467	+3.92%
Loss Cost	2015.1	0.034 (CI = +/-0.045; p = 0.114)	-0.083 (CI = +/-0.123; p = 0.144)	0.400	+3.41%
Loss Cost	2015.2	0.016 (CI = +/-0.054; p = 0.456)	-0.050 (CI = +/-0.134; p = 0.355)	-0.109	+1.62%
Loss Cost	2016.1	0.009 (CI = +/-0.083; p = 0.754)	-0.057 (CI = +/-0.176; p = 0.377)	-0.208	+0.90%
Loss Cost	2016.2	0.020 (CI = +/-0.220; p = 0.734)	-0.074 (CI = +/-0.387; p = 0.499)	-0.493	+2.02%
Severity	2006.1	0.034 (CI = +/-0.007; p = 0.000)	-0.244 (CI = +/-0.053; p = 0.000)	0.890	+3.51%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.248 (CI = +/-0.055; p = 0.000)	0.882	+3.60%
Severity	2007.1	0.036 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.880	+3.62%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	-0.251 (CI = +/-0.060; p = 0.000)	0.868	+3.70%
Severity	2008.1	0.040 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.056; p = 0.000)	0.897	+4.04%
Severity	2008.2	0.042 (CI = +/-0.009; p = 0.000)	-0.246 (CI = +/-0.056; p = 0.000)	0.899	+4.26%
Severity	2009.1	0.044 (CI = +/-0.009; p = 0.000)	-0.239 (CI = +/-0.057; p = 0.000)	0.905	+4.45%
Severity	2009.2	0.046 (CI = +/-0.010; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.904	+4.68%
Severity	2010.1	0.048 (CI = +/-0.010; p = 0.000)	-0.239 (CI = +/-0.058; p = 0.000)	0.915	+4.96%
Severity	2010.2	0.050 (CI = +/-0.012; p = 0.000)	-0.245 (CI = +/-0.060; p = 0.000)	0.906	+5.16%
Severity	2011.1	0.056 (CI = +/-0.010; p = 0.000)	-0.228 (CI = +/-0.049; p = 0.000)	0.946	+5.75%
Severity	2011.2	0.056 (CI = +/-0.011; p = 0.000)	-0.228 (CI = +/-0.053; p = 0.000)	0.931	+5.76%
Severity	2012.1	0.054 (CI = +/-0.013; p = 0.000)	-0.233 (CI = +/-0.056; p = 0.000)	0.931	+5.57%
Severity	2012.2	0.053 (CI = +/-0.015; p = 0.000)	-0.231 (CI = +/-0.062; p = 0.000)	0.908	+5.48%
Severity	2013.1	0.055 (CI = +/-0.018; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.909	+5.67%
Severity	2013.2	0.060 (CI = +/-0.020; p = 0.000)	-0.239 (CI = +/-0.071; p = 0.000)	0.905	+6.18%
Severity	2014.1	0.056 (CI = +/-0.024; p = 0.001)	-0.246 (CI = +/-0.078; p = 0.000)	0.907	+5.80%
Severity	2014.2	0.063 (CI = +/-0.028; p = 0.001)	-0.261 (CI = +/-0.084; p = 0.000)	0.903	+6.54%
Severity	2015.1	0.067 (CI = +/-0.036; p = 0.005)	-0.255 (CI = +/-0.098; p = 0.001)	0.904	+6.95%
Severity	2015.2	0.053 (CI = +/-0.042; p = 0.025)	-0.228 (CI = +/-0.104; p = 0.004)	0.866	+5.41%
Severity	2016.1	0.056 (CI = +/-0.066; p = 0.076)	-0.225 (CI = +/-0.140; p = 0.015)	0.854	+5.71%
Severity	2016.2	0.038 (CI = +/-0.167; p = 0.426)	-0.199 (CI = +/-0.293; p = 0.100)	0.644	+3.92%
Frequency	2006.1	0.024 (CI = +/-0.010; p = 0.000)	0.131 (CI = +/-0.081; p = 0.003)	0.545	+2.40%
Frequency	2006.2	0.023 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.084; p = 0.003)	0.533	+2.33%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.123 (CI = +/-0.084; p = 0.006)	0.454	+2.05%
Frequency	2007.2	0.018 (CI = +/-0.012; p = 0.007)	0.134 (CI = +/-0.085; p = 0.004)	0.456	+1.78%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.027)	0.123 (CI = +/-0.085; p = 0.007)	0.367	+1.48%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.120)	0.144 (CI = +/-0.075; p = 0.001)	0.463	+0.93%
Frequency	2009.1	0.004 (CI = +/-0.011; p = 0.418)	0.127 (CI = +/-0.068; p = 0.001)	0.419	+0.45%
Frequency	2009.2	0.001 (CI = +/-0.012; p = 0.865)	0.139 (CI = +/-0.067; p = 0.000)	0.497	+0.09%
Frequency	2010.1	-0.004 (CI = +/-0.011; p = 0.490)	0.124 (CI = +/-0.061; p = 0.001)	0.514	-0.37%
Frequency	2010.2	-0.009 (CI = +/-0.009; p = 0.059)	0.142 (CI = +/-0.050; p = 0.000)	0.708	-0.90%
Frequency	2011.1	-0.009 (CI = +/-0.011; p = 0.093)	0.142 (CI = +/-0.053; p = 0.000)	0.703	-0.90%
Frequency	2011.2	-0.012 (CI = +/-0.011; p = 0.033)	0.152 (CI = +/-0.053; p = 0.000)	0.750	-1.24%
Frequency	2012.1	-0.011 (CI = +/-0.013; p = 0.094)	0.157 (CI = +/-0.056; p = 0.000)	0.760	-1.05%
Frequency	2012.2	-0.013 (CI = +/-0.014; p = 0.062)	0.165 (CI = +/-0.059; p = 0.000)	0.768	-1.33%
Frequency	2013.1	-0.012 (CI = +/-0.017; p = 0.146)	0.169 (CI = +/-0.064; p = 0.000)	0.771	-1.16%
Frequency	2013.2	-0.018 (CI = +/-0.017; p = 0.048)	0.183 (CI = +/-0.063; p = 0.000)	0.822	-1.75%
Frequency	2014.1	-0.021 (CI = +/-0.021; p = 0.045)	0.177 (CI = +/-0.068; p = 0.000)	0.827	-2.09%
Frequency	2014.2	-0.025 (CI = +/-0.026; p = 0.056)	0.185 (CI = +/-0.078; p = 0.001)	0.807	-2.46%
Frequency	2015.1	-0.034 (CI = +/-0.028; p = 0.027)	0.172 (CI = +/-0.076; p = 0.002)	0.855	-3.30%
Frequency	2015.2	-0.037 (CI = +/-0.041; p = 0.069)	0.177 (CI = +/-0.102; p = 0.008)	0.793	-3.59%
Frequency	2016.1	-0.047 (CI = +/-0.057; p = 0.079)	0.168 (CI = +/-0.120; p = 0.021)	0.821	-4.55%
Frequency	2016.2	-0.018 (CI = +/-0.109; p = 0.541)	0.126 (CI = +/-0.191; p = 0.105)	0.643	-1.83%

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	2006.1	0.039 (CI = +/-0.016; p = 0.000)	-0.057 (CI = +/-0.147; p = 0.433)	0.442	+4.00%
Loss Cost	2006.2	0.040 (CI = +/-0.017; p = 0.000)	-0.062 (CI = +/-0.152; p = 0.407)	0.427	+4.10%
Loss Cost	2007.1	0.040 (CI = +/-0.018; p = 0.000)	-0.065 (CI = +/-0.157; p = 0.401)	0.399	+4.04%
Loss Cost	2007.2	0.038 (CI = +/-0.019; p = 0.000)	-0.059 (CI = +/-0.163; p = 0.460)	0.350	+3.91%
Loss Cost	2008.1	0.035 (CI = +/-0.021; p = 0.002)	-0.074 (CI = +/-0.166; p = 0.368)	0.304	+3.59%
Loss Cost	2008.2	0.039 (CI = +/-0.022; p = 0.001)	-0.089 (CI = +/-0.169; p = 0.286)	0.329	+3.95%
Loss Cost	2009.1	0.043 (CI = +/-0.023; p = 0.001)	-0.070 (CI = +/-0.172; p = 0.407)	0.364	+4.39%
Loss Cost	2009.2	0.040 (CI = +/-0.025; p = 0.003)	-0.057 (CI = +/-0.177; p = 0.508)	0.291	+4.07%
Loss Cost	2010.1	0.025 (CI = +/-0.019; p = 0.010)	-0.119 (CI = +/-0.129; p = 0.069)	0.312	+2.55%
Loss Cost	2010.2	0.027 (CI = +/-0.020; p = 0.011)	-0.126 (CI = +/-0.134; p = 0.064)	0.304	+2.73%
Loss Cost	2011.1	0.030 (CI = +/-0.022; p = 0.009)	-0.112 (CI = +/-0.138; p = 0.105)	0.330	+3.10%
Loss Cost	2011.2	0.024 (CI = +/-0.022; p = 0.035)	-0.091 (CI = +/-0.136; p = 0.177)	0.206	+2.47%
Loss Cost	2012.1	0.019 (CI = +/-0.024; p = 0.114)	-0.110 (CI = +/-0.138; p = 0.110)	0.180	+1.91%
Loss Cost	2012.2	0.012 (CI = +/-0.025; p = 0.330)	-0.087 (CI = +/-0.135; p = 0.188)	0.048	+1.17%
Loss Cost	2013.1	0.014 (CI = +/-0.028; p = 0.311)	-0.081 (CI = +/-0.143; p = 0.246)	0.046	+1.37%
Loss Cost	2013.2	0.009 (CI = +/-0.030; p = 0.547)	-0.067 (CI = +/-0.149; p = 0.349)	-0.044	+0.88%
Loss Cost	2014.1	0.003 (CI = +/-0.034; p = 0.865)	-0.084 (CI = +/-0.156; p = 0.265)	-0.038	+0.27%
Loss Cost	2014.2	-0.003 (CI = +/-0.038; p = 0.849)	-0.069 (CI = +/-0.164; p = 0.376)	-0.087	-0.34%
Loss Cost	2015.1	-0.004 (CI = +/-0.045; p = 0.833)	-0.072 (CI = +/-0.180; p = 0.400)	-0.104	-0.44%
Loss Cost	2015.2	0.002 (CI = +/-0.052; p = 0.939)	-0.085 (CI = +/-0.194; p = 0.351)	-0.095	+0.18%
Loss Cost	2016.1	-0.007 (CI = +/-0.061; p = 0.789)	-0.105 (CI = +/-0.211; p = 0.290)	-0.070	-0.74%
Loss Cost	2016.2	-0.015 (CI = +/-0.073; p = 0.642)	-0.091 (CI = +/-0.233; p = 0.396)	-0.107	-1.52%
Severity	2006.1	0.018 (CI = +/-0.015; p = 0.016)	-0.121 (CI = +/-0.136; p = 0.077)	0.215	+1.86%
Severity	2006.2	0.021 (CI = +/-0.015; p = 0.010)	-0.133 (CI = +/-0.138; p = 0.058)	0.241	+2.09%
Severity	2007.1	0.020 (CI = +/-0.017; p = 0.018)	-0.136 (CI = +/-0.143; p = 0.061)	0.231	+2.04%
Severity	2007.2	0.019 (CI = +/-0.018; p = 0.039)	-0.129 (CI = +/-0.147; p = 0.085)	0.176	+1.88%
Severity	2008.1	0.020 (CI = +/-0.019; p = 0.037)	-0.121 (CI = +/-0.153; p = 0.114)	0.182	+2.04%
Severity	2008.2	0.026 (CI = +/-0.019; p = 0.008)	-0.149 (CI = +/-0.145; p = 0.045)	0.297	+2.67%
Severity	2009.1	0.037 (CI = +/-0.015; p = 0.000)	-0.102 (CI = +/-0.114; p = 0.076)	0.526	+3.73%
Severity	2009.2	0.039 (CI = +/-0.016; p = 0.000)	-0.112 (CI = +/-0.117; p = 0.059)	0.529	+3.98%
Severity	2010.1	0.032 (CI = +/-0.015; p = 0.000)	-0.142 (CI = +/-0.104; p = 0.010)	0.545	+3.24%
Severity	2010.2	0.039 (CI = +/-0.013; p = 0.000)	-0.169 (CI = +/-0.088; p = 0.001)	0.701	+3.96%
Severity	2011.1	0.041 (CI = +/-0.014; p = 0.000)	-0.159 (CI = +/-0.090; p = 0.002)	0.714	+4.22%
Severity	2011.2	0.040 (CI = +/-0.016; p = 0.000)	-0.154 (CI = +/-0.094; p = 0.003)	0.659	+4.06%
Severity	2012.1	0.037 (CI = +/-0.017; p = 0.000)	-0.163 (CI = +/-0.098; p = 0.003)	0.646	+3.80%
Severity	2012.2	0.033 (CI = +/-0.018; p = 0.001)	-0.149 (CI = +/-0.098; p = 0.005)	0.566	+3.35%
Severity	2013.1	0.032 (CI = +/-0.020; p = 0.004)	-0.152 (CI = +/-0.105; p = 0.007)	0.553	+3.24%
Severity	2013.2	0.028 (CI = +/-0.022; p = 0.017)	-0.140 (CI = +/-0.108; p = 0.015)	0.450	+2.82%
Severity	2014.1	0.026 (CI = +/-0.025; p = 0.042)	-0.144 (CI = +/-0.117; p = 0.019)	0.439	+2.68%
Severity	2014.2	0.024 (CI = +/-0.029; p = 0.096)	-0.138 (CI = +/-0.125; p = 0.033)	0.336	+2.42%
Severity	2015.1	0.024 (CI = +/-0.034; p = 0.153)	-0.139 (CI = +/-0.137; p = 0.048)	0.326	+2.40%
Severity	2015.2	0.033 (CI = +/-0.037; p = 0.071)	-0.160 (CI = +/-0.138; p = 0.028)	0.420	+3.39%
Severity	2016.1	0.037 (CI = +/-0.045; p = 0.094)	-0.152 (CI = +/-0.154; p = 0.053)	0.418	+3.77%
Severity	2016.2	0.029 (CI = +/-0.053; p = 0.234)	-0.138 (CI = +/-0.168; p = 0.094)	0.246	+2.99%
Frequency	2006.1	0.021 (CI = +/-0.012; p = 0.002)	0.064 (CI = +/-0.115; p = 0.262)	0.254	+2.10%
Frequency	2006.2	0.019 (CI = +/-0.013; p = 0.005)	0.071 (CI = +/-0.118; p = 0.229)	0.224	+1.97%
Frequency	2007.1	0.019 (CI = +/-0.014; p = 0.009)	0.071 (CI = +/-0.122; p = 0.248)	0.194	+1.96%
Frequency	2007.2	0.020 (CI = +/-0.015; p = 0.013)	0.069 (CI = +/-0.127; p = 0.273)	0.186	+1.99%
Frequency	2008.1	0.015 (CI = +/-0.015; p = 0.052)	0.047 (CI = +/-0.124; p = 0.439)	0.088	+1.53%
Frequency	2008.2	0.012 (CI = +/-0.016; p = 0.124)	0.059 (CI = +/-0.125; p = 0.337)	0.054	+1.25%
Frequency	2009.1	0.006 (CI = +/-0.016; p = 0.409)	0.032 (CI = +/-0.117; p = 0.575)	-0.043	+0.64%
Frequency	2009.2	0.001 (CI = +/-0.015; p = 0.901)	0.055 (CI = +/-0.110; p = 0.314)	-0.040	+0.09%
Frequency	2010.1	-0.007 (CI = +/-0.013; p = 0.312)	0.023 (CI = +/-0.093; p = 0.611)	-0.026	-0.67%
Frequency	2010.2	-0.012 (CI = +/-0.013; p = 0.066)	0.043 (CI = +/-0.085; p = 0.302)	0.117	-1.18%
Frequency	2011.1	-0.011 (CI = +/-0.014; p = 0.121)	0.047 (CI = +/-0.089; p = 0.283)	0.093	-1.08%
Frequency	2011.2	-0.015 (CI = +/-0.014; p = 0.035)	0.063 (CI = +/-0.086; p = 0.141)	0.218	-1.52%
Frequency	2012.1	-0.018 (CI = +/-0.015; p = 0.021)	0.052 (CI = +/-0.088; p = 0.228)	0.260	-1.82%
Frequency	2012.2	-0.021 (CI = +/-0.016; p = 0.014)	0.061 (CI = +/-0.090; p = 0.168)	0.298	-2.11%
Frequency	2013.1	-0.018 (CI = +/-0.018; p = 0.048)	0.071 (CI = +/-0.094; p = 0.129)	0.260	-1.81%
Frequency	2013.2	-0.019 (CI = +/-0.020; p = 0.065)	0.073 (CI = +/-0.100; p = 0.140)	0.218	-1.89%
Frequency	2014.1	-0.024 (CI = +/-0.023; p = 0.041)	0.060 (CI = +/-0.104; p = 0.235)	0.264	-2.34%
Frequency	2014.2	-0.027 (CI = +/-0.025; p = 0.037)	0.069 (CI = +/-0.110; p = 0.196)	0.278	-2.70%
Frequency	2015.1	-0.028 (CI = +/-0.030; p = 0.063)	0.067 (CI = +/-0.121; p = 0.246)	0.257	-2.77%
Frequency	2015.2	-0.032 (CI = +/-0.035; p = 0.071)	0.075 (CI = +/-0.131; p = 0.231)	0.236	-3.11%
Frequency	2016.1	-0.044 (CI = +/-0.037; p = 0.025)	0.047 (CI = +/-0.129; p = 0.433)	0.380	-4.34%
Frequency	2016.2	-0.045 (CI = +/-0.046; p = 0.053)	0.048 (CI = +/-0.145; p = 0.470)	0.271	-4.38%

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	2006.1	0.040 (CI = +/-0.016; p = 0.000)	0.449	+4.03%
Loss Cost	2006.2	0.040 (CI = +/-0.017; p = 0.000)	0.433	+4.10%
Loss Cost	2007.1	0.040 (CI = +/-0.018; p = 0.000)	0.405	+4.09%
Loss Cost	2007.2	0.038 (CI = +/-0.019; p = 0.000)	0.360	+3.91%
Loss Cost	2008.1	0.036 (CI = +/-0.020; p = 0.001)	0.308	+3.65%
Loss Cost	2008.2	0.039 (CI = +/-0.022; p = 0.001)	0.324	+3.95%
Loss Cost	2009.1	0.044 (CI = +/-0.023; p = 0.001)	0.371	+4.46%
Loss Cost	2009.2	0.040 (CI = +/-0.024; p = 0.002)	0.308	+4.07%
Loss Cost	2010.1	0.026 (CI = +/-0.020; p = 0.011)	0.228	+2.68%
Loss Cost	2010.2	0.027 (CI = +/-0.021; p = 0.016)	0.210	+2.73%
Loss Cost	2011.1	0.032 (CI = +/-0.023; p = 0.008)	0.267	+3.24%
Loss Cost	2011.2	0.024 (CI = +/-0.023; p = 0.038)	0.166	+2.47%
Loss Cost	2012.1	0.021 (CI = +/-0.025; p = 0.100)	0.096	+2.08%
Loss Cost	2012.2	0.012 (CI = +/-0.025; p = 0.341)	-0.002	+1.17%
Loss Cost	2013.1	0.015 (CI = +/-0.028; p = 0.266)	0.019	+1.52%
Loss Cost	2013.2	0.009 (CI = +/-0.030; p = 0.546)	-0.040	+0.88%
Loss Cost	2014.1	0.005 (CI = +/-0.034; p = 0.770)	-0.065	+0.47%
Loss Cost	2014.2	-0.003 (CI = +/-0.037; p = 0.847)	-0.074	-0.34%
Loss Cost	2015.1	-0.002 (CI = +/-0.043; p = 0.915)	-0.082	-0.22%
Loss Cost	2015.2	0.002 (CI = +/-0.051; p = 0.939)	-0.090	+0.18%
Loss Cost	2016.1	-0.003 (CI = +/-0.060; p = 0.913)	-0.099	-0.30%
Loss Cost	2016.2	-0.015 (CI = +/-0.071; p = 0.637)	-0.082	-1.52%
Severity	2006.1	0.019 (CI = +/-0.015; p = 0.015)	0.154	+1.93%
Severity	2006.2	0.021 (CI = +/-0.016; p = 0.014)	0.164	+2.09%
Severity	2007.1	0.021 (CI = +/-0.017; p = 0.018)	0.154	+2.13%
Severity	2007.2	0.019 (CI = +/-0.018; p = 0.046)	0.108	+1.88%
Severity	2008.1	0.021 (CI = +/-0.019; p = 0.034)	0.129	+2.13%
Severity	2008.2	0.026 (CI = +/-0.020; p = 0.011)	0.199	+2.67%
Severity	2009.1	0.038 (CI = +/-0.016; p = 0.000)	0.478	+3.83%
Severity	2009.2	0.039 (CI = +/-0.017; p = 0.000)	0.469	+3.98%
Severity	2010.1	0.033 (CI = +/-0.017; p = 0.001)	0.398	+3.39%
Severity	2010.2	0.039 (CI = +/-0.017; p = 0.000)	0.487	+3.96%
Severity	2011.1	0.043 (CI = +/-0.018; p = 0.000)	0.534	+4.43%
Severity	2011.2	0.040 (CI = +/-0.019; p = 0.000)	0.466	+4.06%
Severity	2012.1	0.040 (CI = +/-0.022; p = 0.001)	0.426	+4.06%
Severity	2012.2	0.033 (CI = +/-0.022; p = 0.006)	0.329	+3.35%
Severity	2013.1	0.035 (CI = +/-0.025; p = 0.009)	0.315	+3.53%
Severity	2013.2	0.028 (CI = +/-0.026; p = 0.040)	0.202	+2.82%
Severity	2014.1	0.030 (CI = +/-0.030; p = 0.051)	0.192	+3.03%
Severity	2014.2	0.024 (CI = +/-0.033; p = 0.146)	0.090	+2.42%
Severity	2015.1	0.028 (CI = +/-0.039; p = 0.139)	0.104	+2.84%
Severity	2015.2	0.033 (CI = +/-0.045; p = 0.129)	0.124	+3.39%
Severity	2016.1	0.043 (CI = +/-0.051; p = 0.090)	0.187	+4.43%
Severity	2016.2	0.029 (CI = +/-0.059; p = 0.287)	0.028	+2.99%
Frequency	2006.1	0.020 (CI = +/-0.012; p = 0.002)	0.246	+2.06%
Frequency	2006.2	0.019 (CI = +/-0.013; p = 0.005)	0.211	+1.97%
Frequency	2007.1	0.019 (CI = +/-0.014; p = 0.011)	0.183	+1.91%
Frequency	2007.2	0.020 (CI = +/-0.015; p = 0.013)	0.178	+1.99%
Frequency	2008.1	0.015 (CI = +/-0.015; p = 0.055)	0.101	+1.49%
Frequency	2008.2	0.012 (CI = +/-0.016; p = 0.123)	0.056	+1.25%
Frequency	2009.1	0.006 (CI = +/-0.015; p = 0.423)	-0.014	+0.61%
Frequency	2009.2	0.001 (CI = +/-0.015; p = 0.901)	-0.043	+0.09%
Frequency	2010.1	-0.007 (CI = +/-0.013; p = 0.285)	0.009	-0.69%
Frequency	2010.2	-0.012 (CI = +/-0.013; p = 0.066)	0.111	-1.18%
Frequency	2011.1	-0.011 (CI = +/-0.014; p = 0.104)	0.083	-1.14%
Frequency	2011.2	-0.015 (CI = +/-0.015; p = 0.040)	0.162	-1.52%
Frequency	2012.1	-0.019 (CI = +/-0.015; p = 0.017)	0.237	-1.90%
Frequency	2012.2	-0.021 (CI = +/-0.017; p = 0.016)	0.254	-2.11%
Frequency	2013.1	-0.020 (CI = +/-0.019; p = 0.042)	0.186	-1.94%
Frequency	2013.2	-0.019 (CI = +/-0.021; p = 0.075)	0.142	-1.89%
Frequency	2014.1	-0.025 (CI = +/-0.023; p = 0.033)	0.235	-2.48%
Frequency	2014.2	-0.027 (CI = +/-0.026; p = 0.041)	0.229	-2.70%
Frequency	2015.1	-0.030 (CI = +/-0.030; p = 0.049)	0.226	-2.97%
Frequency	2015.2	-0.032 (CI = +/-0.035; p = 0.075)	0.193	-3.11%
Frequency	2016.1	-0.046 (CI = +/-0.036; p = 0.016)	0.400	-4.53%
Frequency	2016.2	-0.045 (CI = +/-0.044; p = 0.045)	0.306	-4.38%

All Perils

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R^2	Rate
Loss Cost	2006.1	0.041 (CI = +/-0.017; p = 0.000)	0.438	+4.14%
Loss Cost	2006.2	0.041 (CI = +/-0.018; p = 0.000)	0.423	+4.22%
Loss Cost	2007.1	0.041 (CI = +/-0.019; p = 0.000)	0.395	+4.21%
Loss Cost	2007.2	0.040 (CI = +/-0.021; p = 0.001)	0.350	+4.03%
Loss Cost	2008.1	0.037 (CI = +/-0.022; p = 0.002)	0.297	+3.77%
Loss Cost	2008.2	0.040 (CI = +/-0.023; p = 0.002)	0.314	+4.10%
Loss Cost	2009.1	0.046 (CI = +/-0.025; p = 0.001)	0.365	+4.66%
Loss Cost	2009.2	0.042 (CI = +/-0.026; p = 0.003)	0.300	+4.26%
Loss Cost	2010.1	0.027 (CI = +/-0.021; p = 0.016)	0.212	+2.75%
Loss Cost	2010.2	0.028 (CI = +/-0.024; p = 0.023)	0.195	+2.82%
Loss Cost	2011.1	0.033 (CI = +/-0.025; p = 0.011)	0.254	+3.39%
Loss Cost	2011.2	0.025 (CI = +/-0.025; p = 0.052)	0.150	+2.56%
Loss Cost	2012.1	0.021 (CI = +/-0.028; p = 0.129)	0.079	+2.13%
Loss Cost	2012.2	0.011 (CI = +/-0.028; p = 0.416)	-0.018	+1.11%
Loss Cost	2013.1	0.015 (CI = +/-0.031; p = 0.328)	0.002	+1.50%
Loss Cost	2013.2	0.008 (CI = +/-0.034; p = 0.639)	-0.054	+0.77%
Loss Cost	2014.1	0.003 (CI = +/-0.039; p = 0.873)	-0.075	+0.29%
Loss Cost	2014.2	-0.007 (CI = +/-0.043; p = 0.741)	-0.073	-0.67%
Loss Cost	2015.1	-0.006 (CI = +/-0.051; p = 0.805)	-0.085	-0.58%
Loss Cost	2015.2	-0.002 (CI = +/-0.061; p = 0.949)	-0.100	-0.18%
Loss Cost	2016.1	-0.008 (CI = +/-0.073; p = 0.803)	-0.103	-0.83%
Loss Cost	2016.2	-0.025 (CI = +/-0.088; p = 0.536)	-0.069	-2.43%
Severity	2006.1	0.017 (CI = +/-0.016; p = 0.039)	0.109	+1.71%
Severity	2006.2	0.018 (CI = +/-0.017; p = 0.035)	0.119	+1.86%
Severity	2007.1	0.019 (CI = +/-0.018; p = 0.046)	0.108	+1.88%
Severity	2007.2	0.016 (CI = +/-0.019; p = 0.104)	0.064	+1.60%
Severity	2008.1	0.018 (CI = +/-0.021; p = 0.080)	0.082	+1.84%
Severity	2008.2	0.024 (CI = +/-0.021; p = 0.030)	0.147	+2.40%
Severity	2009.1	0.036 (CI = +/-0.017; p = 0.000)	0.425	+3.63%
Severity	2009.2	0.037 (CI = +/-0.019; p = 0.000)	0.414	+3.77%
Severity	2010.1	0.031 (CI = +/-0.018; p = 0.002)	0.333	+3.12%
Severity	2010.2	0.037 (CI = +/-0.019; p = 0.001)	0.425	+3.72%
Severity	2011.1	0.041 (CI = +/-0.020; p = 0.000)	0.475	+4.21%
Severity	2011.2	0.037 (CI = +/-0.021; p = 0.002)	0.397	+3.77%
Severity	2012.1	0.037 (CI = +/-0.024; p = 0.004)	0.351	+3.74%
Severity	2012.2	0.029 (CI = +/-0.024; p = 0.023)	0.238	+2.91%
Severity	2013.1	0.030 (CI = +/-0.027; p = 0.033)	0.221	+3.06%
Severity	2013.2	0.022 (CI = +/-0.029; p = 0.128)	0.097	+2.20%
Severity	2014.1	0.023 (CI = +/-0.033; p = 0.155)	0.084	+2.35%
Severity	2014.2	0.015 (CI = +/-0.037; p = 0.382)	-0.014	+1.55%
Severity	2015.1	0.019 (CI = +/-0.043; p = 0.363)	-0.008	+1.89%
Severity	2015.2	0.023 (CI = +/-0.051; p = 0.335)	0.002	+2.36%
Severity	2016.1	0.033 (CI = +/-0.061; p = 0.246)	0.051	+3.38%
Severity	2016.2	0.014 (CI = +/-0.069; p = 0.650)	-0.095	+1.42%
Frequency	2006.1	0.024 (CI = +/-0.013; p = 0.001)	0.312	+2.40%
Frequency	2006.2	0.023 (CI = +/-0.014; p = 0.002)	0.276	+2.32%
Frequency	2007.1	0.023 (CI = +/-0.015; p = 0.004)	0.248	+2.29%
Frequency	2007.2	0.024 (CI = +/-0.016; p = 0.004)	0.246	+2.40%
Frequency	2008.1	0.019 (CI = +/-0.016; p = 0.020)	0.165	+1.89%
Frequency	2008.2	0.016 (CI = +/-0.017; p = 0.051)	0.114	+1.66%
Frequency	2009.1	0.010 (CI = +/-0.016; p = 0.209)	0.027	+1.00%
Frequency	2009.2	0.005 (CI = +/-0.016; p = 0.549)	-0.028	+0.47%
Frequency	2010.1	-0.004 (CI = +/-0.014; p = 0.594)	-0.033	-0.35%
Frequency	2010.2	-0.009 (CI = +/-0.013; p = 0.190)	0.038	-0.86%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.277)	0.013	-0.78%
Frequency	2011.2	-0.012 (CI = +/-0.015; p = 0.125)	0.077	-1.18%
Frequency	2012.1	-0.016 (CI = +/-0.016; p = 0.061)	0.145	-1.55%
Frequency	2012.2	-0.018 (CI = +/-0.018; p = 0.057)	0.158	-1.75%
Frequency	2013.1	-0.015 (CI = +/-0.020; p = 0.132)	0.088	-1.52%
Frequency	2013.2	-0.014 (CI = +/-0.023; p = 0.215)	0.044	-1.40%
Frequency	2014.1	-0.020 (CI = +/-0.025; p = 0.107)	0.125	-2.01%
Frequency	2014.2	-0.022 (CI = +/-0.029; p = 0.127)	0.115	-2.18%
Frequency	2015.1	-0.025 (CI = +/-0.034; p = 0.145)	0.109	-2.42%
Frequency	2015.2	-0.025 (CI = +/-0.041; p = 0.204)	0.072	-2.48%
Frequency	2016.1	-0.042 (CI = +/-0.043; p = 0.056)	0.275	-4.08%
Frequency	2016.2	-0.039 (CI = +/-0.054; p = 0.134)	0.165	-3.79%

All Perils

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2006.1	0.047 (CI = +/-0.020; p = 0.000)	0.463	+4.86%
Loss Cost	2006.2	0.049 (CI = +/-0.021; p = 0.000)	0.452	+5.02%
Loss Cost	2007.1	0.049 (CI = +/-0.023; p = 0.000)	0.427	+5.07%
Loss Cost	2007.2	0.048 (CI = +/-0.025; p = 0.001)	0.382	+4.92%
Loss Cost	2008.1	0.045 (CI = +/-0.027; p = 0.002)	0.328	+4.65%
Loss Cost	2008.2	0.050 (CI = +/-0.029; p = 0.002)	0.356	+5.16%
Loss Cost	2009.1	0.058 (CI = +/-0.030; p = 0.001)	0.427	+6.01%
Loss Cost	2009.2	0.055 (CI = +/-0.033; p = 0.002)	0.361	+5.61%
Loss Cost	2010.1	0.037 (CI = +/-0.027; p = 0.010)	0.274	+3.73%
Loss Cost	2010.2	0.039 (CI = +/-0.030; p = 0.014)	0.263	+3.93%
Loss Cost	2011.1	0.047 (CI = +/-0.031; p = 0.006)	0.353	+4.85%
Loss Cost	2011.2	0.038 (CI = +/-0.033; p = 0.027)	0.239	+3.86%
Loss Cost	2012.1	0.034 (CI = +/-0.037; p = 0.072)	0.156	+3.42%
Loss Cost	2012.2	0.021 (CI = +/-0.039; p = 0.264)	0.025	+2.11%
Loss Cost	2013.1	0.028 (CI = +/-0.044; p = 0.187)	0.069	+2.85%
Loss Cost	2013.2	0.019 (CI = +/-0.050; p = 0.415)	-0.024	+1.94%
Loss Cost	2014.1	0.014 (CI = +/-0.059; p = 0.618)	-0.072	+1.38%
Loss Cost	2014.2	0.000 (CI = +/-0.069; p = 0.994)	-0.111	-0.02%
Loss Cost	2015.1	0.002 (CI = +/-0.086; p = 0.951)	-0.124	+0.24%
Loss Cost	2015.2	0.011 (CI = +/-0.109; p = 0.813)	-0.133	+1.14%
Loss Cost	2016.1	0.002 (CI = +/-0.145; p = 0.979)	-0.167	+0.16%
Loss Cost	2016.2	-0.031 (CI = +/-0.194; p = 0.697)	-0.160	-3.07%
Severity	2006.1	0.016 (CI = +/-0.020; p = 0.105)	0.063	+1.62%
Severity	2006.2	0.018 (CI = +/-0.021; p = 0.094)	0.073	+1.80%
Severity	2007.1	0.018 (CI = +/-0.023; p = 0.115)	0.063	+1.83%
Severity	2007.2	0.015 (CI = +/-0.024; p = 0.230)	0.021	+1.46%
Severity	2008.1	0.017 (CI = +/-0.026; p = 0.182)	0.038	+1.76%
Severity	2008.2	0.024 (CI = +/-0.027; p = 0.078)	0.100	+2.46%
Severity	2009.1	0.040 (CI = +/-0.022; p = 0.001)	0.393	+4.07%
Severity	2009.2	0.042 (CI = +/-0.024; p = 0.002)	0.388	+4.31%
Severity	2010.1	0.034 (CI = +/-0.024; p = 0.008)	0.291	+3.49%
Severity	2010.2	0.043 (CI = +/-0.025; p = 0.002)	0.405	+4.35%
Severity	2011.1	0.050 (CI = +/-0.026; p = 0.001)	0.477	+5.09%
Severity	2011.2	0.045 (CI = +/-0.029; p = 0.004)	0.391	+4.60%
Severity	2012.1	0.046 (CI = +/-0.033; p = 0.010)	0.348	+4.67%
Severity	2012.2	0.035 (CI = +/-0.035; p = 0.046)	0.216	+3.59%
Severity	2013.1	0.038 (CI = +/-0.040; p = 0.058)	0.207	+3.92%
Severity	2013.2	0.027 (CI = +/-0.044; p = 0.204)	0.064	+2.73%
Severity	2014.1	0.030 (CI = +/-0.052; p = 0.229)	0.055	+3.06%
Severity	2014.2	0.019 (CI = +/-0.061; p = 0.510)	-0.056	+1.88%
Severity	2015.1	0.025 (CI = +/-0.076; p = 0.470)	-0.050	+2.53%
Severity	2015.2	0.035 (CI = +/-0.096; p = 0.418)	-0.033	+3.56%
Severity	2016.1	0.058 (CI = +/-0.121; p = 0.289)	0.048	+5.94%
Severity	2016.2	0.025 (CI = +/-0.158; p = 0.701)	-0.162	+2.53%
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	0.417	+3.19%
Frequency	2006.2	0.031 (CI = +/-0.015; p = 0.000)	0.384	+3.16%
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	0.360	+3.19%
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	0.367	+3.41%
Frequency	2008.1	0.028 (CI = +/-0.018; p = 0.004)	0.285	+2.84%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.012)	0.228	+2.64%
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.060)	0.124	+1.86%
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.203)	0.036	+1.25%
Frequency	2010.1	0.002 (CI = +/-0.017; p = 0.780)	-0.051	+0.23%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.633)	-0.044	-0.40%
Frequency	2011.1	-0.002 (CI = +/-0.019; p = 0.803)	-0.058	-0.23%
Frequency	2011.2	-0.007 (CI = +/-0.021; p = 0.474)	-0.030	-0.71%
Frequency	2012.1	-0.012 (CI = +/-0.023; p = 0.274)	0.020	-1.19%
Frequency	2012.2	-0.014 (CI = +/-0.026; p = 0.249)	0.032	-1.43%
Frequency	2013.1	-0.010 (CI = +/-0.029; p = 0.458)	-0.033	-1.03%
Frequency	2013.2	-0.008 (CI = +/-0.034; p = 0.631)	-0.067	-0.77%
Frequency	2014.1	-0.016 (CI = +/-0.039; p = 0.370)	-0.011	-1.63%
Frequency	2014.2	-0.019 (CI = +/-0.047; p = 0.393)	-0.020	-1.87%
Frequency	2015.1	-0.023 (CI = +/-0.059; p = 0.403)	-0.025	-2.23%
Frequency	2015.2	-0.024 (CI = +/-0.076; p = 0.486)	-0.061	-2.33%
Frequency	2016.1	-0.056 (CI = +/-0.082; p = 0.145)	0.205	-5.46%
Frequency	2016.2	-0.056 (CI = +/-0.116; p = 0.267)	0.085	-5.46%

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	2006.1	0.047 (CI = +/-0.021; p = 0.000)	0.425	+4.78%
Loss Cost	2006.2	0.048 (CI = +/-0.023; p = 0.000)	0.414	+4.94%
Loss Cost	2007.1	0.049 (CI = +/-0.025; p = 0.001)	0.388	+4.99%
Loss Cost	2007.2	0.047 (CI = +/-0.027; p = 0.002)	0.341	+4.82%
Loss Cost	2008.1	0.044 (CI = +/-0.029; p = 0.005)	0.284	+4.52%
Loss Cost	2008.2	0.049 (CI = +/-0.032; p = 0.004)	0.314	+5.06%
Loss Cost	2009.1	0.058 (CI = +/-0.033; p = 0.002)	0.387	+5.99%
Loss Cost	2009.2	0.054 (CI = +/-0.036; p = 0.006)	0.317	+5.54%
Loss Cost	2010.1	0.034 (CI = +/-0.030; p = 0.028)	0.209	+3.44%
Loss Cost	2010.2	0.036 (CI = +/-0.033; p = 0.037)	0.197	+3.64%
Loss Cost	2011.1	0.045 (CI = +/-0.035; p = 0.015)	0.288	+4.64%
Loss Cost	2011.2	0.034 (CI = +/-0.037; p = 0.068)	0.162	+3.49%
Loss Cost	2012.1	0.029 (CI = +/-0.042; p = 0.163)	0.078	+2.93%
Loss Cost	2012.2	0.014 (CI = +/-0.044; p = 0.514)	-0.044	+1.36%
Loss Cost	2013.1	0.021 (CI = +/-0.051; p = 0.386)	-0.016	+2.09%
Loss Cost	2013.2	0.009 (CI = +/-0.058; p = 0.741)	-0.087	+0.88%
Loss Cost	2014.1	0.000 (CI = +/-0.069; p = 0.998)	-0.111	+0.01%
Loss Cost	2014.2	-0.020 (CI = +/-0.080; p = 0.580)	-0.080	-1.98%
Loss Cost	2015.1	-0.022 (CI = +/-0.103; p = 0.633)	-0.104	-2.14%
Loss Cost	2015.2	-0.017 (CI = +/-0.137; p = 0.773)	-0.149	-1.68%
Loss Cost	2016.1	-0.039 (CI = +/-0.188; p = 0.613)	-0.134	-3.86%
Loss Cost	2016.2	-0.102 (CI = +/-0.249; p = 0.321)	0.053	-9.66%
Severity	2006.1	0.013 (CI = +/-0.021; p = 0.208)	0.025	+1.32%
Severity	2006.2	0.015 (CI = +/-0.022; p = 0.187)	0.033	+1.49%
Severity	2007.1	0.015 (CI = +/-0.024; p = 0.223)	0.023	+1.49%
Severity	2007.2	0.011 (CI = +/-0.026; p = 0.407)	-0.013	+1.07%
Severity	2008.1	0.013 (CI = +/-0.028; p = 0.333)	-0.001	+1.36%
Severity	2008.2	0.021 (CI = +/-0.030; p = 0.161)	0.051	+2.08%
Severity	2009.1	0.037 (CI = +/-0.024; p = 0.004)	0.329	+3.81%
Severity	2009.2	0.040 (CI = +/-0.026; p = 0.005)	0.323	+4.04%
Severity	2010.1	0.031 (CI = +/-0.027; p = 0.027)	0.213	+3.10%
Severity	2010.2	0.039 (CI = +/-0.027; p = 0.008)	0.329	+4.02%
Severity	2011.1	0.047 (CI = +/-0.029; p = 0.004)	0.405	+4.81%
Severity	2011.2	0.041 (CI = +/-0.032; p = 0.016)	0.305	+4.22%
Severity	2012.1	0.042 (CI = +/-0.037; p = 0.031)	0.257	+4.24%
Severity	2012.2	0.029 (CI = +/-0.039; p = 0.133)	0.109	+2.94%
Severity	2013.1	0.032 (CI = +/-0.046; p = 0.158)	0.097	+3.22%
Severity	2013.2	0.017 (CI = +/-0.050; p = 0.474)	-0.042	+1.69%
Severity	2014.1	0.019 (CI = +/-0.061; p = 0.510)	-0.056	+1.88%
Severity	2014.2	0.002 (CI = +/-0.072; p = 0.952)	-0.124	+0.19%
Severity	2015.1	0.006 (CI = +/-0.092; p = 0.888)	-0.139	+0.57%
Severity	2015.2	0.013 (CI = +/-0.122; p = 0.802)	-0.153	+1.31%
Severity	2016.1	0.036 (CI = +/-0.166; p = 0.599)	-0.129	+3.68%
Severity	2016.2	-0.018 (CI = +/-0.221; p = 0.829)	-0.234	-1.82%
Frequency	2006.1	0.034 (CI = +/-0.015; p = 0.000)	0.431	+3.41%
Frequency	2006.2	0.033 (CI = +/-0.016; p = 0.000)	0.399	+3.40%
Frequency	2007.1	0.034 (CI = +/-0.018; p = 0.001)	0.376	+3.45%
Frequency	2007.2	0.036 (CI = +/-0.019; p = 0.001)	0.387	+3.71%
Frequency	2008.1	0.031 (CI = +/-0.020; p = 0.004)	0.304	+3.12%
Frequency	2008.2	0.029 (CI = +/-0.021; p = 0.011)	0.247	+2.92%
Frequency	2009.1	0.021 (CI = +/-0.021; p = 0.053)	0.140	+2.09%
Frequency	2009.2	0.014 (CI = +/-0.022; p = 0.183)	0.046	+1.44%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.721)	-0.051	+0.33%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.697)	-0.052	-0.36%
Frequency	2011.1	-0.002 (CI = +/-0.022; p = 0.871)	-0.065	-0.17%
Frequency	2011.2	-0.007 (CI = +/-0.024; p = 0.531)	-0.041	-0.70%
Frequency	2012.1	-0.013 (CI = +/-0.026; p = 0.313)	0.007	-1.25%
Frequency	2012.2	-0.015 (CI = +/-0.030; p = 0.282)	0.020	-1.53%
Frequency	2013.1	-0.011 (CI = +/-0.035; p = 0.500)	-0.045	-1.09%
Frequency	2013.2	-0.008 (CI = +/-0.041; p = 0.675)	-0.080	-0.80%
Frequency	2014.1	-0.019 (CI = +/-0.048; p = 0.401)	-0.023	-1.84%
Frequency	2014.2	-0.022 (CI = +/-0.059; p = 0.418)	-0.031	-2.17%
Frequency	2015.1	-0.027 (CI = +/-0.075; p = 0.420)	-0.034	-2.69%
Frequency	2015.2	-0.030 (CI = +/-0.101; p = 0.494)	-0.072	-2.95%
Frequency	2016.1	-0.075 (CI = +/-0.109; p = 0.135)	0.265	-7.27%
Frequency	2016.2	-0.083 (CI = +/-0.166; p = 0.235)	0.159	-7.99%

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

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	-0.263	-0.175	-0.291	-0.125	0.00	0.00	0.00	0.00	-0.26	-0.18	-0.29	-0.13	-23%	-16%	-25%	-12%
PD	-0.117	-0.046	-0.150	0.000	0.00	0.00	0.00	0.00	-0.12	-0.05	-0.15	0.00	-11%	-4%	-14%	0%
AB Total	-0.279	-0.089	-0.195	0.002	0.00	0.00	0.00	0.00	-0.28	-0.09	-0.20	0.00	-24%	-9%	-18%	0%
UA	0.000	0.000	0.000	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%	0%
CL	-0.161	-0.262	-0.301	-0.180	0.00	0.00	0.00	0.00	-0.16	-0.26	-0.30	-0.18	-15%	-23%	-26%	-16%
CM	-0.268	-0.033	-0.274	-0.154	0.00	0.00	0.00	0.00	-0.27	-0.03	-0.27	-0.15	-24%	-3%	-24%	-14%
AP	-0.131	-0.108	0.004	-0.186	0.00	0.00	0.00	0.00	-0.13	-0.11	0.00	-0.19	-12%	-10%	0%	-17%
SP	0.000	0.000	0.000	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%	0%
UM	0.000	0.000	0.000	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%	0%

Note

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

BI

Coverage = BI
 End Trend Period = 2021.2
 Excluded Points = NA
 Parameters Included: time, seasonality, COVID20201, COVID20202, COVID20211, COVID20212

Fit	Start Date	Time	Seasonality	COVID20201	COVID20202	COVID20211	COVID20212	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.015 (CI = +/-0.009; p = 0.002)	-0.136 (CI = +/-0.073; p = 0.001)	-0.476 (CI = +/-0.211; p = 0.000)	-0.379 (CI = +/-0.211; p = 0.001)	-0.558 (CI = +/-0.214; p = 0.000)	-0.249 (CI = +/-0.214; p = 0.024)	0.699	+1.50%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.010)	-0.126 (CI = +/-0.072; p = 0.001)	-0.470 (CI = +/-0.206; p = 0.000)	-0.362 (CI = +/-0.207; p = 0.001)	-0.550 (CI = +/-0.209; p = 0.000)	-0.230 (CI = +/-0.210; p = 0.033)	0.701	+1.27%
Loss Cost	2007.1	0.011 (CI = +/-0.010; p = 0.026)	-0.132 (CI = +/-0.075; p = 0.001)	-0.462 (CI = +/-0.210; p = 0.000)	-0.359 (CI = +/-0.210; p = 0.002)	-0.541 (CI = +/-0.213; p = 0.000)	-0.226 (CI = +/-0.213; p = 0.039)	0.705	+1.16%
Loss Cost	2007.2	0.011 (CI = +/-0.011; p = 0.048)	-0.129 (CI = +/-0.078; p = 0.002)	-0.461 (CI = +/-0.215; p = 0.000)	-0.355 (CI = +/-0.216; p = 0.003)	-0.539 (CI = +/-0.218; p = 0.000)	-0.221 (CI = +/-0.220; p = 0.049)	0.698	+1.10%
Loss Cost	2008.1	0.011 (CI = +/-0.012; p = 0.056)	-0.127 (CI = +/-0.082; p = 0.004)	-0.465 (CI = +/-0.215; p = 0.000)	-0.356 (CI = +/-0.221; p = 0.003)	-0.543 (CI = +/-0.226; p = 0.000)	-0.223 (CI = +/-0.226; p = 0.052)	0.694	+1.16%
Loss Cost	2008.2	0.008 (CI = +/-0.012; p = 0.173)	-0.114 (CI = +/-0.080; p = 0.008)	-0.458 (CI = +/-0.213; p = 0.000)	-0.335 (CI = +/-0.214; p = 0.004)	-0.533 (CI = +/-0.217; p = 0.000)	-0.198 (CI = +/-0.219; p = 0.073)	0.711	+0.82%
Loss Cost	2009.1	0.005 (CI = +/-0.013; p = 0.411)	-0.126 (CI = +/-0.080; p = 0.004)	-0.439 (CI = +/-0.210; p = 0.000)	-0.326 (CI = +/-0.210; p = 0.004)	-0.511 (CI = +/-0.215; p = 0.000)	-0.187 (CI = +/-0.215; p = 0.085)	0.734	+0.51%
Loss Cost	2009.2	-0.001 (CI = +/-0.011; p = 0.875)	-0.105 (CI = +/-0.068; p = 0.005)	-0.427 (CI = +/-0.174; p = 0.000)	-0.291 (CI = +/-0.176; p = 0.003)	-0.493 (CI = +/-0.179; p = 0.000)	-0.145 (CI = +/-0.180; p = 0.107)	0.811	-0.08%
Loss Cost	2010.1	-0.004 (CI = +/-0.012; p = 0.537)	-0.114 (CI = +/-0.069; p = 0.003)	-0.412 (CI = +/-0.174; p = 0.000)	-0.284 (CI = +/-0.174; p = 0.003)	-0.476 (CI = +/-0.179; p = 0.000)	-0.136 (CI = +/-0.179; p = 0.127)	0.824	-0.36%
Loss Cost	2010.2	-0.004 (CI = +/-0.013; p = 0.565)	-0.114 (CI = +/-0.073; p = 0.004)	-0.412 (CI = +/-0.180; p = 0.000)	-0.283 (CI = +/-0.182; p = 0.005)	-0.475 (CI = +/-0.186; p = 0.000)	-0.135 (CI = +/-0.188; p = 0.147)	0.821	-0.37%
Loss Cost	2011.1	-0.008 (CI = +/-0.014; p = 0.272)	-0.126 (CI = +/-0.073; p = 0.002)	-0.393 (CI = +/-0.177; p = 0.000)	-0.274 (CI = +/-0.177; p = 0.005)	-0.452 (CI = +/-0.183; p = 0.000)	-0.122 (CI = +/-0.183; p = 0.176)	0.840	-0.75%
Loss Cost	2011.2	-0.013 (CI = +/-0.014; p = 0.073)	-0.112 (CI = +/-0.069; p = 0.004)	-0.384 (CI = +/-0.163; p = 0.000)	-0.249 (CI = +/-0.165; p = 0.006)	-0.439 (CI = +/-0.169; p = 0.000)	-0.092 (CI = +/-0.171; p = 0.271)	0.873	-1.26%
Loss Cost	2012.1	-0.014 (CI = +/-0.016; p = 0.077)	-0.116 (CI = +/-0.074; p = 0.005)	-0.377 (CI = +/-0.171; p = 0.000)	-0.245 (CI = +/-0.171; p = 0.009)	-0.430 (CI = +/-0.179; p = 0.000)	-0.087 (CI = +/-0.179; p = 0.314)	0.868	-1.41%
Loss Cost	2012.2	-0.017 (CI = +/-0.018; p = 0.054)	-0.108 (CI = +/-0.077; p = 0.010)	-0.373 (CI = +/-0.174; p = 0.001)	-0.231 (CI = +/-0.176; p = 0.014)	-0.422 (CI = +/-0.182; p = 0.000)	-0.069 (CI = +/-0.185; p = 0.431)	0.874	-1.72%
Loss Cost	2013.1	-0.018 (CI = +/-0.021; p = 0.082)	-0.110 (CI = +/-0.084; p = 0.015)	-0.369 (CI = +/-0.187; p = 0.001)	-0.230 (CI = +/-0.187; p = 0.020)	-0.418 (CI = +/-0.197; p = 0.001)	-0.067 (CI = +/-0.197; p = 0.470)	0.864	-1.80%
Loss Cost	2013.2	-0.014 (CI = +/-0.024; p = 0.207)	-0.118 (CI = +/-0.089; p = 0.015)	-0.374 (CI = +/-0.193; p = 0.001)	-0.244 (CI = +/-0.197; p = 0.020)	-0.427 (CI = +/-0.204; p = 0.001)	-0.086 (CI = +/-0.209; p = 0.384)	0.864	-1.43%
Loss Cost	2014.1	-0.015 (CI = +/-0.029; p = 0.271)	-0.120 (CI = +/-0.100; p = 0.025)	-0.372 (CI = +/-0.193; p = 0.003)	-0.243 (CI = +/-0.212; p = 0.029)	-0.424 (CI = +/-0.227; p = 0.002)	-0.084 (CI = +/-0.227; p = 0.426)	0.850	-1.50%
Loss Cost	2014.2	-0.024 (CI = +/-0.032; p = 0.127)	-0.104 (CI = +/-0.102; p = 0.047)	-0.362 (CI = +/-0.208; p = 0.004)	-0.213 (CI = +/-0.214; p = 0.050)	-0.405 (CI = +/-0.225; p = 0.003)	-0.045 (CI = +/-0.232; p = 0.666)	0.871	-2.34%
Loss Cost	2015.1	-0.041 (CI = +/-0.028; p = 0.011)	-0.136 (CI = +/-0.081; p = 0.005)	-0.309 (CI = +/-0.162; p = 0.003)	-0.184 (CI = +/-0.162; p = 0.032)	-0.335 (CI = +/-0.179; p = 0.003)	0.002 (CI = +/-0.179; p = 0.982)	0.935	+0.40%
Loss Cost	2015.2	-0.045 (CI = +/-0.036; p = 0.021)	-0.130 (CI = +/-0.092; p = 0.014)	-0.305 (CI = +/-0.178; p = 0.006)	-0.172 (CI = +/-0.185; p = 0.063)	-0.327 (CI = +/-0.198; p = 0.007)	0.018 (CI = +/-0.207; p = 0.836)	0.932	-4.43%
Loss Cost	2016.1	-0.033 (CI = +/-0.044; p = 0.109)	-0.112 (CI = +/-0.101; p = 0.036)	-0.336 (CI = +/-0.190; p = 0.006)	-0.190 (CI = +/-0.190; p = 0.050)	-0.369 (CI = +/-0.219; p = 0.007)	-0.012 (CI = +/-0.219; p = 0.894)	0.930	-3.27%
Loss Cost	2016.2	-0.013 (CI = +/-0.037; p = 0.386)	-0.135 (CI = +/-0.074; p = 0.007)	-0.353 (CI = +/-0.195; p = 0.002)	-0.241 (CI = +/-0.143; p = 0.009)	-0.407 (CI = +/-0.158; p = 0.002)	-0.083 (CI = +/-0.169; p = 0.243)	0.971	-1.28%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.048; p = 0.099)	-0.125 (CI = +/-0.139; p = 0.074)	-0.106 (CI = +/-0.139; p = 0.130)	-0.157 (CI = +/-0.141; p = 0.031)	-0.004 (CI = +/-0.141; p = 0.954)	0.868	+3.73%
Severity	2006.2	0.036 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.049; p = 0.149)	-0.123 (CI = +/-0.139; p = 0.080)	-0.098 (CI = +/-0.139; p = 0.161)	-0.153 (CI = +/-0.141; p = 0.034)	0.005 (CI = +/-0.142; p = 0.943)	0.852	+3.62%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.051; p = 0.000)	-0.120 (CI = +/-0.142; p = 0.095)	-0.096 (CI = +/-0.142; p = 0.175)	-0.149 (CI = +/-0.145; p = 0.044)	0.007 (CI = +/-0.145; p = 0.924)	0.837	+3.58%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.053; p = 0.172)	-0.119 (CI = +/-0.146; p = 0.105)	-0.094 (CI = +/-0.147; p = 0.197)	-0.148 (CI = +/-0.148; p = 0.050)	0.009 (CI = +/-0.149; p = 0.898)	0.815	+3.54%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.050; p = 0.309)	-0.136 (CI = +/-0.137; p = 0.051)	-0.101 (CI = +/-0.137; p = 0.138)	-0.168 (CI = +/-0.139; p = 0.021)	-0.001 (CI = +/-0.139; p = 0.993)	0.843	+3.81%
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.053; p = 0.354)	-0.135 (CI = +/-0.140; p = 0.059)	-0.099 (CI = +/-0.141; p = 0.158)	-0.167 (CI = +/-0.143; p = 0.025)	0.002 (CI = +/-0.144; p = 0.978)	0.821	+3.78%
Severity	2009.1	0.036 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.054; p = 0.263)	-0.126 (CI = +/-0.142; p = 0.079)	-0.095 (CI = +/-0.142; p = 0.176)	-0.156 (CI = +/-0.145; p = 0.036)	0.007 (CI = +/-0.145; p = 0.915)	0.799	+3.62%
Severity	2009.2	0.034 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.055; p = 0.384)	-0.122 (CI = +/-0.141; p = 0.085)	-0.084 (CI = +/-0.142; p = 0.229)	-0.150 (CI = +/-0.144; p = 0.042)	0.021 (CI = +/-0.145; p = 0.770)	0.769	+3.43%
Severity	2010.1	0.034 (CI = +/-0.010; p = 0.000)	-0.022 (CI = +/-0.058; p = 0.431)	-0.124 (CI = +/-0.147; p = 0.093)	-0.085 (CI = +/-0.147; p = 0.239)	-0.152 (CI = +/-0.151; p = 0.048)	0.019 (CI = +/-0.151; p = 0.788)	0.745	+3.46%
Severity	2010.2	0.036 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.059; p = 0.297)	-0.128 (CI = +/-0.145; p = 0.079)	-0.098 (CI = +/-0.146; p = 0.175)	-0.159 (CI = +/-0.149; p = 0.038)	0.004 (CI = +/-0.151; p = 0.957)	0.754	+3.71%
Severity	2011.1	0.037 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.063; p = 0.345)	-0.130 (CI = +/-0.152; p = 0.088)	-0.099 (CI = +/-0.152; p = 0.186)	-0.161 (CI = +/-0.157; p = 0.045)	0.003 (CI = +/-0.157; p = 0.972)	0.727	+3.75%
Severity	2011.2	0.036 (CI = +/-0.014; p = 0.000)	-0.027 (CI = +/-0.067; p = 0.397)	-0.129 (CI = +/-0.158; p = 0.102)	-0.096 (CI = +/-0.160; p = 0.219)	-0.160 (CI = +/-0.164; p = 0.055)	0.006 (CI = +/-0.167; p = 0.943)	0.676	+3.69%
Severity	2012.1	0.038 (CI = +/-0.015; p = 0.000)	-0.022 (CI = +/-0.071; p = 0.524)	-0.138 (CI = +/-0.165; p = 0.094)	-0.101 (CI = +/-0.165; p = 0.212)	-0.171 (CI = +/-0.172; p = 0.052)	-0.001 (CI = +/-0.172; p = 0.994)	0.662	+3.90%
Severity	2012.2	0.040 (CI = +/-0.018; p = 0.000)	-0.026 (CI = +/-0.076; p = 0.479)	-0.141 (CI = +/-0.172; p = 0.101)	-0.108 (CI = +/-0.175; p = 0.205)	-0.175 (CI = +/-0.180; p = 0.056)	-0.009 (CI = +/-0.184; p = 0.914)	0.625	+4.06%
Severity	2013.1	0.043 (CI = +/-0.020; p = 0.001)	-0.017 (CI = +/-0.081; p = 0.647)	-0.154 (CI = +/-0.180; p = 0.088)	-0.114 (CI = +/-0.180; p = 0.191)	-0.191 (CI = +/-0.190; p = 0.049)	-0.019 (CI = +/-0.190; p = 0.829)	0.617	+4.40%
Severity	2013.2	0.046 (CI = +/-0.023; p = 0.001)	-0.024 (CI = +/-0.087; p = 0.549)	-0.158 (CI = +/-0.188; p = 0.090)	-0.127 (CI = +/-0.191; p = 0.170)	-0.199 (CI = +/-0.199; p = 0.050)	-0.035 (CI = +/-0.204; p = 0.711)	0.590	+4.73%
Severity	2014.1	0.047 (CI = +/-0.028; p = 0.005)	-0.023 (CI = +/-0.098; p = 0.603)	-0.159 (CI = +/-0.206; p = 0.115)	-0.128 (CI = +/-0.206; p = 0.195)	-0.201 (CI = +/-0.221; p = 0.071)	-0.036 (CI = +/-0.221; p = 0.720)	0.522	+4.78%
Severity	2014.2	0.038 (CI = +/-0.031; p = 0.022)	-0.007 (CI = +/-0.098; p = 0.869)	-0.149 (CI = +/-0.200; p = 0.124)	-0.097 (CI = +/-0.206; p = 0.308)	-0.182 (CI = +/-0.216; p = 0.089)	0.003 (CI = +/-0.224; p = 0.974)	0.391	+3.87%
Severity	2015.1	0.026 (CI = +/-0.034; p = 0.114)	-0.029 (CI = +/-0.098; p = 0.504)	-0.113 (CI = +/-0.196; p = 0.213)	-0.077 (CI = +/-0.196; p = 0.382)	-0.134 (CI = +/-0.215; p = 0.185)	0.035 (CI = +/-0.215; p = 0.711)	0.313	+2.63%
Severity	2015.2	0.014 (CI = +/-0.037; p = 0.382)	-0.012 (CI = +/-0.097; p = 0.778)	-0.102 (CI = +/-0.187; p = 0.231)	-0.042 (CI = +/-0.194; p = 0.613)	-0.111 (CI = +/-0.208; p = 0.241)	0.082 (CI = +/-0.218; p = 0.395)	0.237	+1.45%
Severity	2016.1	0.029 (CI = +/-0.043; p = 0.140)	0.011 (CI = +/-0.099; p = 0.788)	-0.139 (CI = +/-0.187; p = 0.114)	-0.065 (CI = +/-0.187; p = 0.413)	-0.163 (CI = +/-0.215; p = 0.108)	0.044 (CI = +/-0.215; p = 0.622)	0.419	+3.99%
Severity	2016.2	0.046 (CI = +/-0.046; p = 0.049)	-0.009 (CI = +/-0.093; p = 0.811)	-0.153 (CI = +/-0.167; p = 0.064)	-0.107 (CI = +/-0.178; p = 0.171)	-0.194 (CI = +/-0.196; p = 0.052)	-0.015 (CI = +/-0.210; p = 0.857)	0.642	+4.72%
Frequency	2006.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.096 (CI = +/-0.059; p = 0.003)	-0.350 (CI = +/-0.171; p = 0.000)	-0.273 (CI = +/-0.171; p = 0.003)	-0.401 (CI = +/-0.174; p = 0.000)	-0.245 (CI = +/-0.174; p = 0.008)	0.862	-2.16%
Frequency	2006.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.060; p = 0.005)	-0.348 (CI = +/-0.173; p = 0.000)	-0.265 (CI = +/-0.173; p = 0.004)	-0.397 (CI = +/-0.174; p = 0.000)	-0.235 (CI = +/-0.175; p = 0.011)	0.866	-2.27%
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.063; p = 0.005)	-0.343 (CI = +/-0.176; p = 0.001)	-0.262 (CI = +/-0.176; p = 0.005)	-0.391 (CI = +/-0.179; p = 0.000)	-0.233 (CI = +/-0.179; p = 0.013)	0.861	-2.34%
Frequency	2007.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.066; p = 0.007)	-0.342 (CI = +/-0.181; p = 0.001)	-0.261 (CI = +/-0.181; p = 0.007)	-0.390 (CI = +/-0.183; p = 0.000)	-0.230 (CI = +/-0.185; p = 0.017)	0.857	-2.36%
Frequency	2008.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.066; p = 0.005)	-0.329 (CI = +/-0.180; p = 0.001)	-0.255 (CI = +/-0.180; p = 0.008)	-0.376 (CI = +/-0.183; p = 0.000)	-0.223 (CI = +/-0.183; p = 0.020)	0.862	-2.56%
Frequency	2008.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.064; p = 0.008)	-0.323 (CI = +/-0.170; p = 0.001)	-0.235 (CI = +/-0.171; p = 0.010)	-0.366 (CI = +/-0.174; p = 0.000)	-0.200 (CI = +/-0.175; p = 0.027)	0.882	-2.85%
Frequency	2009.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.066; p = 0.007)	-0.313 (CI = +/-0.173; p = 0.001)	-0.231 (CI = +/-0.173; p = 0.012)	-0.355 (CI = +/-0.177; p = 0.000)	-0.194 (CI = +/-0.177; p = 0.033)	0.880	-3.00%
Frequency	2009.2	-0.035 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.061; p = 0.011)	-0.305 (CI = +/-0.155; p = 0.001)	-0.207 (CI = +/-0.157; p = 0.013)	-0.343 (CI = +/-0.159; p = 0.000)	-0.166 (CI = +/-0.161; p = 0.044)	0.908	-3.40%
Frequency	2010.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.060; p = 0.005)	-0.289 (CI = +/-0.151; p = 0.001)	-0.199 (CI = +/-0.151; p = 0.013)	-0.323 (CI = +/-0.155; p = 0.000)	-0.155 (CI = +/-0.155; p = 0.050)	0.917	-3.69%
Frequency	2010.2	-0.040 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.060; p = 0.009)	-0.284 (CI = +/-0.149; p = 0.001)	-0.185 (CI = +/-0.150; p = 0.019)	-0.316 (CI = +/-0.153; p = 0.000)	-0.139 (CI = +/-0.155; p = 0.075)	0.922	-3.93%
Frequency	2011.1	-0.044 (CI = +/-0.011; p = 0.000)	-0.097 (CI = +/-0.057; p = 0.0						

Total PD

Coverage = Total PD
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.007; p = 0.000)	-0.214 (CI = +/-0.155; p = 0.009)	-0.164 (CI = +/-0.156; p = 0.040)	-0.348 (CI = +/-0.158; p = 0.000)	-0.085 (CI = +/-0.159; p = 0.281)	0.871	+4.62%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.209 (CI = +/-0.156; p = 0.011)	-0.158 (CI = +/-0.157; p = 0.048)	-0.341 (CI = +/-0.158; p = 0.000)	-0.078 (CI = +/-0.160; p = 0.325)	0.856	+4.50%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	-0.204 (CI = +/-0.158; p = 0.013)	-0.154 (CI = +/-0.159; p = 0.058)	-0.336 (CI = +/-0.161; p = 0.000)	-0.072 (CI = +/-0.162; p = 0.368)	0.838	+4.40%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.161; p = 0.014)	-0.157 (CI = +/-0.163; p = 0.058)	-0.340 (CI = +/-0.164; p = 0.000)	-0.076 (CI = +/-0.166; p = 0.351)	0.826	+4.48%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.166; p = 0.016)	-0.159 (CI = +/-0.167; p = 0.062)	-0.342 (CI = +/-0.169; p = 0.000)	-0.078 (CI = +/-0.171; p = 0.353)	0.809	+4.51%
Loss Cost	2008.2	0.042 (CI = +/-0.010; p = 0.000)	-0.202 (CI = +/-0.167; p = 0.020)	-0.151 (CI = +/-0.168; p = 0.076)	-0.333 (CI = +/-0.170; p = 0.001)	-0.069 (CI = +/-0.172; p = 0.415)	0.782	+4.34%
Loss Cost	2009.1	0.043 (CI = +/-0.011; p = 0.000)	-0.203 (CI = +/-0.172; p = 0.023)	-0.152 (CI = +/-0.174; p = 0.083)	-0.334 (CI = +/-0.176; p = 0.001)	-0.070 (CI = +/-0.178; p = 0.420)	0.758	+4.37%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	-0.197 (CI = +/-0.174; p = 0.029)	-0.145 (CI = +/-0.177; p = 0.102)	-0.326 (CI = +/-0.179; p = 0.001)	-0.061 (CI = +/-0.181; p = 0.487)	0.721	+4.19%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	-0.196 (CI = +/-0.181; p = 0.035)	-0.144 (CI = +/-0.183; p = 0.116)	-0.325 (CI = +/-0.186; p = 0.002)	-0.060 (CI = +/-0.189; p = 0.510)	0.685	+4.17%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	-0.176 (CI = +/-0.158; p = 0.031)	-0.122 (CI = +/-0.161; p = 0.129)	-0.300 (CI = +/-0.163; p = 0.001)	-0.032 (CI = +/-0.166; p = 0.687)	0.670	+3.59%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	-0.169 (CI = +/-0.161; p = 0.041)	-0.114 (CI = +/-0.164; p = 0.161)	-0.291 (CI = +/-0.167; p = 0.002)	-0.022 (CI = +/-0.170; p = 0.786)	0.617	+3.37%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	-0.156 (CI = +/-0.154; p = 0.048)	-0.098 (CI = +/-0.157; p = 0.205)	-0.273 (CI = +/-0.160; p = 0.002)	-0.002 (CI = +/-0.163; p = 0.979)	0.567	+2.93%
Loss Cost	2012.1	0.026 (CI = +/-0.015; p = 0.002)	-0.146 (CI = +/-0.155; p = 0.062)	-0.087 (CI = +/-0.158; p = 0.260)	-0.260 (CI = +/-0.161; p = 0.004)	0.012 (CI = +/-0.165; p = 0.875)	0.505	+2.60%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.005)	-0.119 (CI = +/-0.098; p = 0.021)	-0.055 (CI = +/-0.100; p = 0.261)	-0.224 (CI = +/-0.103; p = 0.000)	0.054 (CI = +/-0.105; p = 0.289)	0.654	+1.62%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.021)	-0.114 (CI = +/-0.102; p = 0.030)	-0.049 (CI = +/-0.104; p = 0.325)	-0.217 (CI = +/-0.107; p = 0.001)	0.061 (CI = +/-0.110; p = 0.250)	0.631	+1.44%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.100)	-0.104 (CI = +/-0.096; p = 0.037)	-0.036 (CI = +/-0.099; p = 0.438)	-0.202 (CI = +/-0.102; p = 0.001)	0.078 (CI = +/-0.106; p = 0.131)	0.654	+1.01%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.012)	-0.118 (CI = +/-0.081; p = 0.009)	-0.053 (CI = +/-0.084; p = 0.191)	-0.222 (CI = +/-0.087; p = 0.000)	0.055 (CI = +/-0.091; p = 0.203)	0.772	+1.61%
Loss Cost	2014.2	0.014 (CI = +/-0.014; p = 0.050)	-0.113 (CI = +/-0.085; p = 0.015)	-0.047 (CI = +/-0.089; p = 0.263)	-0.215 (CI = +/-0.093; p = 0.001)	0.064 (CI = +/-0.097; p = 0.171)	0.765	+1.38%
Loss Cost	2015.1	0.012 (CI = +/-0.017; p = 0.143)	-0.109 (CI = +/-0.092; p = 0.026)	-0.042 (CI = +/-0.097; p = 0.344)	-0.208 (CI = +/-0.097; p = 0.001)	0.070 (CI = +/-0.107; p = 0.169)	0.755	+1.19%
Loss Cost	2015.2	0.013 (CI = +/-0.022; p = 0.204)	-0.111 (CI = +/-0.103; p = 0.039)	-0.044 (CI = +/-0.109; p = 0.368)	-0.212 (CI = +/-0.116; p = 0.003)	0.067 (CI = +/-0.123; p = 0.237)	0.742	+1.28%
Loss Cost	2016.1	0.021 (CI = +/-0.025; p = 0.092)	-0.123 (CI = +/-0.103; p = 0.026)	-0.061 (CI = +/-0.110; p = 0.223)	-0.233 (CI = +/-0.118; p = 0.003)	0.043 (CI = +/-0.127; p = 0.443)	0.789	+2.07%
Loss Cost	2016.2	0.024 (CI = +/-0.034; p = 0.130)	-0.129 (CI = +/-0.119; p = 0.039)	-0.069 (CI = +/-0.130; p = 0.232)	-0.242 (CI = +/-0.142; p = 0.007)	0.031 (CI = +/-0.155; p = 0.626)	0.780	+2.46%
Severity	2006.1	0.052 (CI = +/-0.005; p = 0.000)	0.023 (CI = +/-0.123; p = 0.700)	0.019 (CI = +/-0.124; p = 0.751)	-0.043 (CI = +/-0.125; p = 0.488)	0.015 (CI = +/-0.126; p = 0.803)	0.949	+5.29%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.126; p = 0.696)	0.020 (CI = +/-0.127; p = 0.744)	-0.042 (CI = +/-0.128; p = 0.508)	0.017 (CI = +/-0.129; p = 0.793)	0.944	+5.27%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.129; p = 0.691)	0.022 (CI = +/-0.130; p = 0.737)	-0.041 (CI = +/-0.132; p = 0.531)	0.018 (CI = +/-0.133; p = 0.782)	0.937	+5.25%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.133; p = 0.691)	0.022 (CI = +/-0.134; p = 0.735)	-0.040 (CI = +/-0.135; p = 0.548)	0.019 (CI = +/-0.137; p = 0.779)	0.930	+5.23%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.119; p = 0.813)	0.009 (CI = +/-0.120; p = 0.883)	-0.055 (CI = +/-0.121; p = 0.359)	0.002 (CI = +/-0.123; p = 0.968)	0.945	+5.53%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.112; p = 0.935)	-0.002 (CI = +/-0.113; p = 0.974)	-0.066 (CI = +/-0.114; p = 0.240)	-0.010 (CI = +/-0.115; p = 0.856)	0.951	+5.76%
Severity	2009.1	0.060 (CI = +/-0.005; p = 0.000)	-0.010 (CI = +/-0.087; p = 0.822)	-0.018 (CI = +/-0.088; p = 0.684)	-0.084 (CI = +/-0.089; p = 0.065)	-0.029 (CI = +/-0.091; p = 0.505)	0.970	+6.13%
Severity	2009.2	0.061 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.084; p = 0.696)	-0.025 (CI = +/-0.085; p = 0.550)	-0.092 (CI = +/-0.086; p = 0.038)	-0.038 (CI = +/-0.087; p = 0.370)	0.972	+6.31%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.085; p = 0.635)	-0.029 (CI = +/-0.086; p = 0.491)	-0.096 (CI = +/-0.087; p = 0.032)	-0.043 (CI = +/-0.089; p = 0.318)	0.970	+6.41%
Severity	2010.2	0.061 (CI = +/-0.006; p = 0.000)	-0.016 (CI = +/-0.086; p = 0.705)	-0.024 (CI = +/-0.087; p = 0.563)	-0.091 (CI = +/-0.089; p = 0.044)	-0.038 (CI = +/-0.090; p = 0.387)	0.966	+6.30%
Severity	2011.1	0.061 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.089; p = 0.739)	-0.023 (CI = +/-0.091; p = 0.602)	-0.090 (CI = +/-0.092; p = 0.056)	-0.036 (CI = +/-0.094; p = 0.431)	0.960	+6.25%
Severity	2011.2	0.059 (CI = +/-0.008; p = 0.000)	-0.008 (CI = +/-0.088; p = 0.848)	-0.016 (CI = +/-0.090; p = 0.716)	-0.081 (CI = +/-0.091; p = 0.077)	-0.027 (CI = +/-0.093; p = 0.551)	0.956	+6.04%
Severity	2012.1	0.056 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.086; p = 0.976)	-0.008 (CI = +/-0.088; p = 0.855)	-0.072 (CI = +/-0.090; p = 0.106)	-0.016 (CI = +/-0.092; p = 0.707)	0.952	+5.80%
Severity	2012.2	0.052 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.065; p = 0.698)	0.008 (CI = +/-0.067; p = 0.802)	-0.055 (CI = +/-0.068; p = 0.108)	0.004 (CI = +/-0.070; p = 0.910)	0.967	+5.31%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.069; p = 0.741)	0.006 (CI = +/-0.070; p = 0.847)	-0.056 (CI = +/-0.072; p = 0.116)	0.002 (CI = +/-0.075; p = 0.961)	0.961	+5.36%
Severity	2013.2	0.052 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.073; p = 0.736)	0.007 (CI = +/-0.075; p = 0.834)	-0.055 (CI = +/-0.078; p = 0.146)	0.003 (CI = +/-0.080; p = 0.936)	0.952	+5.33%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.062; p = 0.970)	-0.005 (CI = +/-0.065; p = 0.859)	-0.070 (CI = +/-0.067; p = 0.042)	-0.014 (CI = +/-0.070; p = 0.662)	0.965	+5.80%
Severity	2014.2	0.055 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.066; p = 0.879)	-0.001 (CI = +/-0.069; p = 0.974)	-0.065 (CI = +/-0.072; p = 0.071)	-0.008 (CI = +/-0.075; p = 0.810)	0.957	+5.63%
Severity	2015.1	0.055 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.072; p = 0.914)	-0.002 (CI = +/-0.076; p = 0.945)	-0.066 (CI = +/-0.080; p = 0.091)	-0.010 (CI = +/-0.084; p = 0.790)	0.945	+5.69%
Severity	2015.2	0.051 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.071; p = 0.699)	0.009 (CI = +/-0.075; p = 0.794)	-0.053 (CI = +/-0.080; p = 0.160)	0.006 (CI = +/-0.085; p = 0.879)	0.938	+5.19%
Severity	2016.1	0.056 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.072; p = 0.907)	-0.002 (CI = +/-0.077; p = 0.941)	-0.067 (CI = +/-0.083; p = 0.096)	-0.011 (CI = +/-0.089; p = 0.782)	0.940	+5.73%
Severity	2016.2	0.066 (CI = +/-0.014; p = 0.000)	-0.012 (CI = +/-0.048; p = 0.559)	-0.023 (CI = +/-0.053; p = 0.315)	-0.092 (CI = +/-0.058; p = 0.009)	-0.041 (CI = +/-0.063; p = 0.152)	0.976	+6.82%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.077)	-0.238 (CI = +/-0.163; p = 0.006)	-0.184 (CI = +/-0.164; p = 0.030)	-0.305 (CI = +/-0.166; p = 0.001)	-0.100 (CI = +/-0.167; p = 0.227)	0.591	-0.64%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.058)	-0.233 (CI = +/-0.165; p = 0.008)	-0.179 (CI = +/-0.166; p = 0.036)	-0.300 (CI = +/-0.168; p = 0.001)	-0.094 (CI = +/-0.169; p = 0.261)	0.598	-0.73%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.053)	-0.230 (CI = +/-0.168; p = 0.010)	-0.175 (CI = +/-0.170; p = 0.044)	-0.296 (CI = +/-0.171; p = 0.002)	-0.090 (CI = +/-0.173; p = 0.292)	0.599	-0.80%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.103)	-0.233 (CI = +/-0.171; p = 0.010)	-0.179 (CI = +/-0.173; p = 0.043)	-0.300 (CI = +/-0.175; p = 0.002)	-0.095 (CI = +/-0.176; p = 0.276)	0.585	-0.72%
Frequency	2008.1	-0.010 (CI = +/-0.009; p = 0.036)	-0.223 (CI = +/-0.166; p = 0.011)	-0.167 (CI = +/-0.168; p = 0.051)	-0.287 (CI = +/-0.169; p = 0.002)	-0.081 (CI = +/-0.171; p = 0.340)	0.628	-0.97%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.003)	-0.207 (CI = +/-0.147; p = 0.008)	-0.149 (CI = +/-0.148; p = 0.049)	-0.267 (CI = +/-0.150; p = 0.001)	-0.059 (CI = +/-0.152; p = 0.430)	0.720	-1.35%
Frequency	2009.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.194 (CI = +/-0.135; p = 0.007)	-0.135 (CI = +/-0.136; p = 0.052)	-0.251 (CI = +/-0.138; p = 0.001)	-0.041 (CI = +/-0.139; p = 0.548)	0.777	-1.67%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.181 (CI = +/-0.122; p = 0.006)	-0.120 (CI = +/-0.124; p = 0.056)	-0.235 (CI = +/-0.125; p = 0.001)	-0.023 (CI = +/-0.127; p = 0.706)	0.826	-1.99%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.177 (CI = +/-0.124; p = 0.008)	-0.115 (CI = +/-0.126; p = 0.071)	-0.229 (CI = +/-0.128; p = 0.001)	-0.017 (CI = +/-0.130; p = 0.785)	0.825	-2.11%
Frequency	2010.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.161 (CI = +/-0.100; p = 0.004)	-0.097 (CI = +/-0.102; p = 0.061)	-0.209 (CI = +/-0.104; p = 0.001)	0.006 (CI = +/-0.105; p = 0.912)	0.893	-2.55%
Frequency	2011.1	-0.028 (CI = +/-0.008; p = 0.000)	-0.155 (CI = +/-0.101; p = 0.005)	-0.091 (CI = +/-0.102; p = 0.079)	-0.201 (CI = +/-0.104; p = 0.001)	0.014 (CI = +/-0.106; p = 0.788)	0.895	-2.71%
Frequency	2011.2	-0.030 (CI = +/-0.009; p = 0.000)	-0.148 (CI = +/-0.099; p = 0.006)	-0.082 (CI = +/-0.100; p = 0.102)	-0.192 (CI = +/-0.102; p = 0.001)	0.025 (CI = +/-0.105; p = 0.623)	0.903	-2.94%
Frequency	2012.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.145 (CI = +/-0.103; p = 0.009)	-0.079 (CI = +/-0.105; p = 0.128)	-0.188 (CI = +/-0.107; p = 0.002)	0.029 (CI = +/-0.109; p = 0.581)	0.896	-3.03%
Frequency	2012.2	-0.036 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.085; p = 0.005)	-0.062 (CI = +/-0.087; p = 0.144)	-0.169 (CI = +/-0.089; p = 0.001)	0.050 (CI = +/-0.091; p = 0.255)	0.933	-3.51%
Frequency	2013.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.125 (CI = +/-0.085; p = 0.008)	-0.055 (CI = +/-0.088; p = 0.193)	-0.161 (CI = +/-0.090; p = 0.002)	0.059 (CI = +/-0.093; p = 0.187)	0.934	-3.72%
Frequency	2013.2	-0.042 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.078; p = 0.008)	-0.044 (CI = +/-0.081; p = 0.261)	-0.147 (CI = +/-0.083; p = 0.003)	0.075 (CI = +/-0.086; p = 0.081)	0.946	-4.10%
Frequency	2014.1	-0.040 (CI = +/-0.012; p = 0.000)	-0.119 (CI = +/-0.083; p = 0.010)	-0.048 (CI = +/-0.086; p = 0.242)	-0.152 (CI = +/-0.089; p = 0.003)	0.070 (CI = +/-0.092; p = 0.124)	0.938	-4.06%
Frequency	2014.2	-0.041 (CI = +/-0.014; p = 0.000)	-0.117 (CI = +/-0.090; p = 0.016)	-0.046 (CI = +/-0.093; p = 0.294)	-0.150 (CI = +/-0.097; p = 0.007)	0.072 (CI = +/-0.102; p = 0.143)	0.927	-3.92%
Frequency	2015.1	-0.043 (CI = +/-0.017; p = 0.000)	-0.112 (CI = +/-0.096; p = 0.027)	-0.040 (CI = +/-0.101; p = 0.387)	-0.143 (CI = +/-0.106;			

AB Total

Coverage = AB Total
 End Trend Period = 2021.2
 Excluded Points = NA
 Parameters Included: time, seasonality, COVID20201, COVID20202, COVID20211, COVID20212

Fit	Start Date	Time	Seasonality	COVID20201	COVID20202	COVID20211	COVID20212	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.033 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.087; p = 0.129)	-0.489 (CI = +/-0.251; p = 0.000)	-0.396 (CI = +/-0.251; p = 0.003)	-0.562 (CI = +/-0.254; p = 0.000)	-0.263 (CI = +/-0.254; p = 0.043)	0.633	+3.39%
Loss Cost	2006.2	0.029 (CI = +/-0.010; p = 0.000)	-0.047 (CI = +/-0.078; p = 0.230)	-0.478 (CI = +/-0.222; p = 0.000)	-0.363 (CI = +/-0.223; p = 0.003)	-0.546 (CI = +/-0.225; p = 0.000)	-0.226 (CI = +/-0.226; p = 0.050)	0.636	+2.94%
Loss Cost	2007.1	0.029 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.082; p = 0.260)	-0.480 (CI = +/-0.228; p = 0.000)	-0.364 (CI = +/-0.228; p = 0.003)	-0.548 (CI = +/-0.232; p = 0.000)	-0.227 (CI = +/-0.232; p = 0.055)	0.625	+2.96%
Loss Cost	2007.2	0.029 (CI = +/-0.012; p = 0.000)	-0.046 (CI = +/-0.085; p = 0.277)	-0.480 (CI = +/-0.234; p = 0.000)	-0.364 (CI = +/-0.236; p = 0.004)	-0.549 (CI = +/-0.238; p = 0.000)	-0.228 (CI = +/-0.240; p = 0.062)	0.605	+2.97%
Loss Cost	2008.1	0.029 (CI = +/-0.013; p = 0.000)	-0.047 (CI = +/-0.089; p = 0.289)	-0.478 (CI = +/-0.242; p = 0.000)	-0.364 (CI = +/-0.242; p = 0.005)	-0.547 (CI = +/-0.247; p = 0.000)	-0.227 (CI = +/-0.247; p = 0.070)	0.590	+2.95%
Loss Cost	2008.2	0.028 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.093; p = 0.357)	-0.476 (CI = +/-0.247; p = 0.001)	-0.356 (CI = +/-0.249; p = 0.007)	-0.543 (CI = +/-0.252; p = 0.000)	-0.218 (CI = +/-0.254; p = 0.089)	0.563	+2.82%
Loss Cost	2009.1	0.025 (CI = +/-0.015; p = 0.003)	-0.054 (CI = +/-0.094; p = 0.241)	-0.456 (CI = +/-0.246; p = 0.001)	-0.347 (CI = +/-0.246; p = 0.008)	-0.520 (CI = +/-0.252; p = 0.000)	-0.206 (CI = +/-0.252; p = 0.104)	0.560	+2.49%
Loss Cost	2009.2	0.018 (CI = +/-0.013; p = 0.012)	-0.031 (CI = +/-0.081; p = 0.434)	-0.443 (CI = +/-0.208; p = 0.000)	-0.307 (CI = +/-0.209; p = 0.007)	-0.500 (CI = +/-0.213; p = 0.000)	-0.159 (CI = +/-0.215; p = 0.139)	0.622	+1.80%
Loss Cost	2010.1	0.014 (CI = +/-0.014; p = 0.047)	-0.043 (CI = +/-0.081; p = 0.278)	-0.423 (CI = +/-0.205; p = 0.000)	-0.298 (CI = +/-0.205; p = 0.007)	-0.477 (CI = +/-0.211; p = 0.000)	-0.146 (CI = +/-0.211; p = 0.162)	0.641	+1.44%
Loss Cost	2010.2	0.021 (CI = +/-0.013; p = 0.004)	-0.063 (CI = +/-0.071; p = 0.077)	-0.435 (CI = +/-0.175; p = 0.000)	-0.332 (CI = +/-0.177; p = 0.001)	-0.495 (CI = +/-0.180; p = 0.000)	-0.187 (CI = +/-0.182; p = 0.045)	0.745	+2.08%
Loss Cost	2011.1	0.018 (CI = +/-0.014; p = 0.016)	-0.071 (CI = +/-0.074; p = 0.059)	-0.423 (CI = +/-0.179; p = 0.000)	-0.327 (CI = +/-0.179; p = 0.001)	-0.480 (CI = +/-0.185; p = 0.000)	-0.179 (CI = +/-0.185; p = 0.057)	0.750	+1.83%
Loss Cost	2011.2	0.014 (CI = +/-0.015; p = 0.066)	-0.058 (CI = +/-0.071; p = 0.105)	-0.415 (CI = +/-0.169; p = 0.000)	-0.304 (CI = +/-0.171; p = 0.002)	-0.468 (CI = +/-0.175; p = 0.000)	-0.151 (CI = +/-0.177; p = 0.089)	0.776	+1.36%
Loss Cost	2012.1	0.012 (CI = +/-0.016; p = 0.153)	-0.063 (CI = +/-0.076; p = 0.097)	-0.406 (CI = +/-0.177; p = 0.000)	-0.299 (CI = +/-0.177; p = 0.003)	-0.457 (CI = +/-0.184; p = 0.000)	-0.145 (CI = +/-0.184; p = 0.113)	0.777	+1.17%
Loss Cost	2012.2	0.008 (CI = +/-0.018; p = 0.368)	-0.053 (CI = +/-0.078; p = 0.162)	-0.401 (CI = +/-0.176; p = 0.000)	-0.282 (CI = +/-0.179; p = 0.005)	-0.448 (CI = +/-0.185; p = 0.000)	-0.124 (CI = +/-0.188; p = 0.177)	0.790	+0.78%
Loss Cost	2013.1	0.007 (CI = +/-0.021; p = 0.499)	-0.056 (CI = +/-0.085; p = 0.178)	-0.397 (CI = +/-0.190; p = 0.001)	-0.280 (CI = +/-0.190; p = 0.008)	-0.443 (CI = +/-0.200; p = 0.000)	-0.121 (CI = +/-0.200; p = 0.211)	0.783	+0.67%
Loss Cost	2013.2	0.002 (CI = +/-0.024; p = 0.836)	-0.046 (CI = +/-0.090; p = 0.277)	-0.391 (CI = +/-0.193; p = 0.001)	-0.262 (CI = +/-0.197; p = 0.014)	-0.432 (CI = +/-0.205; p = 0.001)	-0.098 (CI = +/-0.210; p = 0.320)	0.794	+0.23%
Loss Cost	2014.1	-0.001 (CI = +/-0.029; p = 0.937)	-0.053 (CI = +/-0.099; p = 0.253)	-0.379 (CI = +/-0.209; p = 0.003)	-0.256 (CI = +/-0.209; p = 0.022)	-0.417 (CI = +/-0.224; p = 0.002)	-0.089 (CI = +/-0.224; p = 0.392)	0.790	+0.10%
Loss Cost	2014.2	-0.005 (CI = +/-0.034; p = 0.733)	-0.046 (CI = +/-0.109; p = 0.360)	-0.374 (CI = +/-0.222; p = 0.005)	-0.241 (CI = +/-0.228; p = 0.040)	-0.408 (CI = +/-0.239; p = 0.004)	-0.070 (CI = +/-0.247; p = 0.532)	0.790	-0.52%
Loss Cost	2015.1	-0.020 (CI = +/-0.036; p = 0.226)	-0.073 (CI = +/-0.103; p = 0.137)	-0.330 (CI = +/-0.206; p = 0.007)	-0.217 (CI = +/-0.206; p = 0.042)	-0.349 (CI = +/-0.226; p = 0.008)	-0.030 (CI = +/-0.226; p = 0.760)	0.852	-1.99%
Loss Cost	2015.2	-0.011 (CI = +/-0.043; p = 0.538)	-0.086 (CI = +/-0.111; p = 0.107)	-0.338 (CI = +/-0.214; p = 0.008)	-0.243 (CI = +/-0.223; p = 0.037)	-0.366 (CI = +/-0.238; p = 0.009)	-0.065 (CI = +/-0.250; p = 0.546)	0.855	-1.14%
Loss Cost	2016.1	-0.003 (CI = +/-0.058; p = 0.898)	-0.073 (CI = +/-0.133; p = 0.215)	-0.359 (CI = +/-0.214; p = 0.014)	-0.255 (CI = +/-0.251; p = 0.048)	-0.396 (CI = +/-0.289; p = 0.017)	-0.086 (CI = +/-0.289; p = 0.477)	0.836	-0.30%
Loss Cost	2016.2	0.029 (CI = +/-0.024; p = 0.031)	-0.110 (CI = +/-0.049; p = 0.003)	-0.386 (CI = +/-0.089; p = 0.000)	-0.334 (CI = +/-0.094; p = 0.001)	-0.453 (CI = +/-0.104; p = 0.000)	-0.197 (CI = +/-0.111; p = 0.008)	0.983	+2.90%
Severity	2006.1	0.038 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.066; p = 0.130)	-0.105 (CI = +/-0.190; p = 0.266)	-0.180 (CI = +/-0.190; p = 0.062)	-0.229 (CI = +/-0.193; p = 0.022)	-0.106 (CI = +/-0.193; p = 0.267)	0.758	+3.83%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.058; p = 0.027)	-0.096 (CI = +/-0.164; p = 0.238)	-0.153 (CI = +/-0.165; p = 0.066)	-0.217 (CI = +/-0.166; p = 0.013)	-0.076 (CI = +/-0.167; p = 0.357)	0.774	+3.46%
Severity	2007.1	0.034 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.060; p = 0.029)	-0.099 (CI = +/-0.169; p = 0.239)	-0.155 (CI = +/-0.169; p = 0.071)	-0.220 (CI = +/-0.171; p = 0.014)	-0.078 (CI = +/-0.171; p = 0.359)	0.749	+3.50%
Severity	2007.2	0.034 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.063; p = 0.033)	-0.098 (CI = +/-0.173; p = 0.253)	-0.152 (CI = +/-0.174; p = 0.083)	-0.219 (CI = +/-0.176; p = 0.017)	-0.075 (CI = +/-0.177; p = 0.389)	0.727	+3.46%
Severity	2008.1	0.036 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.064; p = 0.024)	-0.108 (CI = +/-0.175; p = 0.213)	-0.157 (CI = +/-0.175; p = 0.076)	-0.230 (CI = +/-0.178; p = 0.014)	-0.081 (CI = +/-0.178; p = 0.356)	0.719	+3.62%
Severity	2008.2	0.036 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.067; p = 0.034)	-0.109 (CI = +/-0.179; p = 0.220)	-0.160 (CI = +/-0.180; p = 0.079)	-0.232 (CI = +/-0.183; p = 0.016)	-0.085 (CI = +/-0.184; p = 0.350)	0.703	+3.67%
Severity	2009.1	0.035 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.071; p = 0.051)	-0.104 (CI = +/-0.185; p = 0.255)	-0.158 (CI = +/-0.185; p = 0.091)	-0.226 (CI = +/-0.189; p = 0.022)	-0.082 (CI = +/-0.189; p = 0.379)	0.648	+3.59%
Severity	2009.2	0.032 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.070; p = 0.027)	-0.098 (CI = +/-0.180; p = 0.267)	-0.140 (CI = +/-0.181; p = 0.123)	-0.217 (CI = +/-0.184; p = 0.024)	-0.061 (CI = +/-0.186; p = 0.501)	0.620	+3.28%
Severity	2010.1	0.031 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.073; p = 0.045)	-0.089 (CI = +/-0.185; p = 0.323)	-0.136 (CI = +/-0.185; p = 0.140)	-0.207 (CI = +/-0.191; p = 0.035)	-0.055 (CI = +/-0.191; p = 0.547)	0.538	+3.12%
Severity	2010.2	0.039 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.046; p = 0.034)	-0.104 (CI = +/-0.113; p = 0.068)	-0.180 (CI = +/-0.114; p = 0.004)	-0.230 (CI = +/-0.116; p = 0.001)	-0.108 (CI = +/-0.118; p = 0.070)	0.831	+3.95%
Severity	2011.1	0.039 (CI = +/-0.009; p = 0.000)	0.051 (CI = +/-0.049; p = 0.043)	-0.105 (CI = +/-0.119; p = 0.078)	-0.181 (CI = +/-0.119; p = 0.005)	-0.231 (CI = +/-0.123; p = 0.001)	-0.108 (CI = +/-0.123; p = 0.079)	0.798	+3.98%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.052; p = 0.064)	-0.106 (CI = +/-0.123; p = 0.085)	-0.184 (CI = +/-0.125; p = 0.007)	-0.233 (CI = +/-0.128; p = 0.002)	-0.112 (CI = +/-0.130; p = 0.085)	0.777	+4.04%
Severity	2012.1	0.039 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.056; p = 0.101)	-0.101 (CI = +/-0.130; p = 0.115)	-0.181 (CI = +/-0.135; p = 0.010)	-0.227 (CI = +/-0.135; p = 0.003)	-0.108 (CI = +/-0.135; p = 0.107)	0.715	+3.93%
Severity	2012.2	0.038 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.060; p = 0.109)	-0.100 (CI = +/-0.136; p = 0.135)	-0.178 (CI = +/-0.138; p = 0.016)	-0.224 (CI = +/-0.142; p = 0.005)	-0.104 (CI = +/-0.145; p = 0.144)	0.670	+3.84%
Severity	2013.1	0.039 (CI = +/-0.016; p = 0.000)	0.051 (CI = +/-0.066; p = 0.117)	-0.105 (CI = +/-0.145; p = 0.142)	-0.180 (CI = +/-0.145; p = 0.020)	-0.230 (CI = +/-0.153; p = 0.007)	-0.107 (CI = +/-0.153; p = 0.152)	0.608	+3.96%
Severity	2013.2	0.036 (CI = +/-0.019; p = 0.002)	0.057 (CI = +/-0.070; p = 0.097)	-0.101 (CI = +/-0.150; p = 0.165)	-0.168 (CI = +/-0.153; p = 0.034)	-0.223 (CI = +/-0.159; p = 0.011)	-0.092 (CI = +/-0.163; p = 0.234)	0.545	+3.65%
Severity	2014.1	0.036 (CI = +/-0.023; p = 0.006)	0.057 (CI = +/-0.078; p = 0.135)	-0.100 (CI = +/-0.165; p = 0.204)	-0.167 (CI = +/-0.165; p = 0.047)	-0.222 (CI = +/-0.177; p = 0.019)	-0.092 (CI = +/-0.177; p = 0.271)	0.419	+3.62%
Severity	2014.2	0.034 (CI = +/-0.027; p = 0.020)	0.059 (CI = +/-0.087; p = 0.160)	-0.098 (CI = +/-0.178; p = 0.239)	-0.163 (CI = +/-0.183; p = 0.074)	-0.220 (CI = +/-0.192; p = 0.030)	-0.087 (CI = +/-0.199; p = 0.345)	0.345	+3.50%
Severity	2015.1	0.023 (CI = +/-0.030; p = 0.107)	0.038 (CI = +/-0.086; p = 0.326)	-0.065 (CI = +/-0.172; p = 0.398)	-0.145 (CI = +/-0.172; p = 0.086)	-0.175 (CI = +/-0.189; p = 0.064)	-0.057 (CI = +/-0.189; p = 0.498)	0.125	+2.37%
Severity	2015.2	0.026 (CI = +/-0.038; p = 0.149)	0.035 (CI = +/-0.099; p = 0.426)	-0.068 (CI = +/-0.191; p = 0.419)	-0.152 (CI = +/-0.199; p = 0.109)	-0.180 (CI = +/-0.213; p = 0.084)	-0.067 (CI = +/-0.223; p = 0.490)	0.071	+3.62%
Severity	2016.1	0.039 (CI = +/-0.047; p = 0.090)	0.054 (CI = +/-0.109; p = 0.258)	-0.100 (CI = +/-0.205; p = 0.266)	-0.172 (CI = +/-0.205; p = 0.084)	-0.225 (CI = +/-0.236; p = 0.057)	-0.099 (CI = +/-0.236; p = 0.329)	0.209	+3.95%
Severity	2016.2	0.062 (CI = +/-0.035; p = 0.008)	0.027 (CI = +/-0.071; p = 0.352)	-0.119 (CI = +/-0.128; p = 0.062)	-0.230 (CI = +/-0.136; p = 0.009)	-0.268 (CI = +/-0.151; p = 0.008)	-0.180 (CI = +/-0.161; p = 0.036)	0.747	+6.39%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.164)	-0.116 (CI = +/-0.049; p = 0.000)	-0.384 (CI = +/-0.141; p = 0.000)	-0.216 (CI = +/-0.141; p = 0.004)	-0.333 (CI = +/-0.143; p = 0.000)	-0.157 (CI = +/-0.143; p = 0.033)	0.800	-0.42%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.118)	-0.113 (CI = +/-0.050; p = 0.000)	-0.382 (CI = +/-0.143; p = 0.000)	-0.210 (CI = +/-0.143; p = 0.006)	-0.330 (CI = +/-0.145; p = 0.000)	-0.150 (CI = +/-0.146; p = 0.044)	0.804	-0.50%
Frequency	2007.1	-0.005 (CI = +/-0.007; p = 0.140)	-0.113 (CI = +/-0.052; p = 0.000)	-0.381 (CI = +/-0.147; p = 0.000)	-0.209 (CI = +/-0.147; p = 0.007)	-0.329 (CI = +/-0.149; p = 0.000)	-0.150 (CI = +/-0.149; p = 0.050)	0.797	-0.52%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.204)	-0.115 (CI = +/-0.055; p = 0.000)	-0.382 (CI = +/-0.151; p = 0.000)	-0.212 (CI = +/-0.151; p = 0.008)	-0.330 (CI = +/-0.153; p = 0.000)	-0.153 (CI = +/-0.154; p = 0.052)	0.796	-0.48%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.103)	-0.122 (CI = +/-0.055; p = 0.000)	-0.371 (CI = +/-0.149; p = 0.000)	-0.207 (CI = +/-0.149; p = 0.009)	-0.317 (CI = +/-0.152; p = 0.000)	-0.146 (CI = +/-0.152; p = 0.059)	0.809	-0.65%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.053)	-0.115 (CI = +/-0.056; p = 0.000)	-0.367 (CI = +/-0.149; p = 0.000)	-0.196 (CI = +/-0.149; p = 0.012)	-0.311 (CI = +/-0.151; p = 0.000)	-0.133 (CI = +/-0.152; p = 0.083)	0.820	-0.82%
Frequency	2009.1	-0.011 (CI = +/-0.009; p = 0.018)	-0.125 (CI = +/-0.055; p = 0.000)	-0.352 (CI = +/-0.144; p = 0.000)	-0.190 (CI = +/-0.144; p = 0.012)	-0.294 (CI = +/-0.147; p = 0.000)	-0.124 (CI = +/-0.147; p = 0.093)	0.839	-1.06%
Frequency	2009.2	-0.014 (CI = +/-0.008; p = 0.011)	-0.112 (CI = +/-0.048; p = 0.000)	-0.345 (CI = +/-0.123; p = 0.000)	-0.167 (CI = +/-0.124; p = 0.011)	-0.283 (CI = +/-0.126; p = 0.000)	-0.098 (CI = +/-0.127; p = 0.125)	0.886	-1.44%
Frequency	2010.1	-0.016 (CI = +/-0.008; p = 0.001)	-0.118 (CI = +/-0.049; p = 0.000)	-0.334 (CI = +/-0.123; p = 0.000)	-0.162 (CI = +/-0.123; p = 0.013)	-0.270 (CI = +/-0.126; p = 0.000)	-0.091 (CI = +/-0.126; p = 0.147)	0.892	-1.63%
Frequency	2010.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.113 (CI = +/-0.050; p = 0.000)	-0.331 (CI = +/-0.123; p = 0.000)	-0.152 (CI = +/-0.124; p = 0.019)	-0.265 (CI = +/-0.126; p = 0.000)	-0.079 (CI = +/-0.128; p = 0.206)	0.898	-1.80%
Frequency	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.050; p = 0.000)	-0.317 (CI = +/-0.120; p = 0.000)	-0.146 (CI = +/-0.120; p = 0.021)	-0.249 (CI = +/-0.124; p = 0.001)	-0.071 (CI = +/-0.124; p = 0.245)	0.907	-2.06%
Frequency	2011.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.037; p = 0.000)	-0.309 (CI = +/-0.087; p = 0.000)	-0.120 (CI = +/-0.088; p = 0.011)	-0.235 (CI = +/-0.090; p = 0.000)	-0.039 (CI = +/-0.091; p = 0.375)	0.955	-2.58%
Frequency	2012.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.109 (CI = +/-0.039; p = 0.000)	-0.305 (CI = +/-0.091; p = 0.000)	-0.118 (CI = +/-0.091; p = 0.015)	-0.231 (CI = +/-0.095; p = 0.000)	-0.036 (CI = +/-0.095; p = 0.423)	0.950	-2.66%
Frequency	2012.2	-0.030 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.037; p = 0.000)	-0.301 (CI = +/-0.084; p = 0.000)					

UA

Coverage = UA
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.010 (CI = +/-0.025; p = 0.435)	-0.272 (CI = +/-0.572; p = 0.338)	0.168 (CI = +/-0.576; p = 0.554)	-0.466 (CI = +/-0.580; p = 0.111)	0.057 (CI = +/-0.585; p = 0.842)	-0.013	-0.97%
Loss Cost	2006.2	0.009 (CI = +/-0.027; p = 0.493)	-0.269 (CI = +/-0.586; p = 0.353)	0.171 (CI = +/-0.590; p = 0.556)	-0.463 (CI = +/-0.595; p = 0.122)	0.061 (CI = +/-0.600; p = 0.837)	-0.023	+0.91%
Loss Cost	2007.1	0.011 (CI = +/-0.029; p = 0.447)	-0.277 (CI = +/-0.599; p = 0.348)	0.162 (CI = +/-0.604; p = 0.586)	-0.473 (CI = +/-0.609; p = 0.122)	0.050 (CI = +/-0.614; p = 0.869)	-0.024	+1.09%
Loss Cost	2007.2	0.017 (CI = +/-0.031; p = 0.261)	-0.305 (CI = +/-0.595; p = 0.300)	0.131 (CI = +/-0.600; p = 0.656)	-0.506 (CI = +/-0.606; p = 0.097)	0.013 (CI = +/-0.612; p = 0.965)	0.003	+1.71%
Loss Cost	2008.1	0.019 (CI = +/-0.033; p = 0.251)	-0.313 (CI = +/-0.610; p = 0.299)	0.122 (CI = +/-0.616; p = 0.685)	-0.516 (CI = +/-0.622; p = 0.099)	0.002 (CI = +/-0.629; p = 0.994)	0.000	+1.90%
Loss Cost	2008.2	0.018 (CI = +/-0.036; p = 0.323)	-0.308 (CI = +/-0.628; p = 0.320)	0.128 (CI = +/-0.635; p = 0.680)	-0.510 (CI = +/-0.642; p = 0.113)	0.009 (CI = +/-0.649; p = 0.977)	-0.020	+1.78%
Loss Cost	2009.1	0.007 (CI = +/-0.037; p = 0.684)	-0.267 (CI = +/-0.610; p = 0.372)	0.174 (CI = +/-0.617; p = 0.564)	-0.459 (CI = +/-0.624; p = 0.141)	0.065 (CI = +/-0.632; p = 0.832)	-0.040	+0.00%
Loss Cost	2009.2	0.001 (CI = +/-0.040; p = 0.977)	-0.241 (CI = +/-0.615; p = 0.423)	0.203 (CI = +/-0.623; p = 0.502)	-0.426 (CI = +/-0.631; p = 0.174)	0.102 (CI = +/-0.639; p = 0.743)	-0.045	+0.06%
Loss Cost	2010.1	-0.002 (CI = +/-0.045; p = 0.918)	-0.230 (CI = +/-0.635; p = 0.455)	0.215 (CI = +/-0.643; p = 0.491)	-0.413 (CI = +/-0.653; p = 0.200)	0.116 (CI = +/-0.662; p = 0.717)	-0.054	-0.22%
Loss Cost	2010.2	-0.011 (CI = +/-0.049; p = 0.650)	-0.201 (CI = +/-0.642; p = 0.517)	0.249 (CI = +/-0.651; p = 0.432)	-0.375 (CI = +/-0.662; p = 0.248)	0.158 (CI = +/-0.673; p = 0.626)	-0.042	-1.06%
Loss Cost	2011.1	0.002 (CI = +/-0.052; p = 0.933)	-0.243 (CI = +/-0.634; p = 0.427)	0.200 (CI = +/-0.644; p = 0.520)	-0.430 (CI = +/-0.655; p = 0.183)	0.097 (CI = +/-0.667; p = 0.762)	-0.055	+0.21%
Loss Cost	2011.2	-0.014 (CI = +/-0.054; p = 0.588)	-0.192 (CI = +/-0.612; p = 0.513)	0.259 (CI = +/-0.623; p = 0.390)	-0.363 (CI = +/-0.635; p = 0.242)	0.172 (CI = +/-0.648; p = 0.580)	-0.011	-1.39%
Loss Cost	2012.1	-0.021 (CI = +/-0.061; p = 0.468)	-0.171 (CI = +/-0.633; p = 0.572)	0.284 (CI = +/-0.646; p = 0.362)	-0.334 (CI = +/-0.661; p = 0.296)	0.204 (CI = +/-0.676; p = 0.528)	-0.005	-2.09%
Loss Cost	2012.2	-0.040 (CI = +/-0.064; p = 0.198)	-0.116 (CI = +/-0.614; p = 0.689)	0.348 (CI = +/-0.628; p = 0.252)	-0.261 (CI = +/-0.643; p = 0.398)	0.288 (CI = +/-0.660; p = 0.364)	0.091	-3.96%
Loss Cost	2013.1	-0.041 (CI = +/-0.075; p = 0.253)	-0.114 (CI = +/-0.650; p = 0.709)	0.351 (CI = +/-0.667; p = 0.274)	-0.257 (CI = +/-0.686; p = 0.430)	0.291 (CI = +/-0.706; p = 0.386)	0.051	-4.05%
Loss Cost	2013.2	-0.053 (CI = +/-0.087; p = 0.205)	-0.084 (CI = +/-0.679; p = 0.789)	0.387 (CI = +/-0.700; p = 0.249)	-0.216 (CI = +/-0.722; p = 0.524)	0.339 (CI = +/-0.746; p = 0.339)	0.064	-5.18%
Loss Cost	2014.1	-0.066 (CI = +/-0.102; p = 0.184)	-0.056 (CI = +/-0.718; p = 0.866)	0.422 (CI = +/-0.743; p = 0.235)	-0.175 (CI = +/-0.770; p = 0.624)	0.386 (CI = +/-0.800; p = 0.308)	0.064	-6.34%
Loss Cost	2014.2	-0.029 (CI = +/-0.111; p = 0.563)	-0.134 (CI = +/-0.694; p = 0.673)	0.325 (CI = +/-0.722; p = 0.335)	-0.289 (CI = +/-0.754; p = 0.408)	0.254 (CI = +/-0.788; p = 0.485)	-0.038	-2.90%
Loss Cost	2015.1	-0.070 (CI = +/-0.122; p = 0.226)	-0.054 (CI = +/-0.673; p = 0.859)	0.426 (CI = +/-0.705; p = 0.202)	-0.169 (CI = +/-0.742; p = 0.614)	0.394 (CI = +/-0.781; p = 0.278)	0.110	-6.72%
Loss Cost	2015.2	-0.053 (CI = +/-0.155; p = 0.443)	-0.083 (CI = +/-0.741; p = 0.798)	0.388 (CI = +/-0.784; p = 0.281)	-0.215 (CI = +/-0.832; p = 0.561)	0.340 (CI = +/-0.885; p = 0.394)	-0.011	-5.19%
Loss Cost	2016.1	-0.034 (CI = +/-0.204; p = 0.697)	-0.116 (CI = +/-0.837; p = 0.747)	0.346 (CI = +/-0.897; p = 0.382)	-0.266 (CI = +/-0.964; p = 0.524)	0.279 (CI = +/-1.036; p = 0.535)	-0.125	-3.34%
Loss Cost	2016.2	0.082 (CI = +/-0.170; p = 0.268)	-0.290 (CI = +/-0.589; p = 0.261)	0.113 (CI = +/-0.641; p = 0.669)	-0.557 (CI = +/-0.701; p = 0.096)	-0.070 (CI = +/-0.765; p = 0.823)	0.336	+8.58%
Severity	2006.1	0.039 (CI = +/-0.019; p = 0.000)	-0.122 (CI = +/-0.431; p = 0.566)	0.110 (CI = +/-0.435; p = 0.606)	-0.120 (CI = +/-0.438; p = 0.579)	0.115 (CI = +/-0.441; p = 0.595)	0.427	+3.94%
Severity	2006.2	0.040 (CI = +/-0.020; p = 0.000)	-0.127 (CI = +/-0.441; p = 0.558)	0.105 (CI = +/-0.444; p = 0.631)	-0.126 (CI = +/-0.448; p = 0.568)	0.109 (CI = +/-0.452; p = 0.624)	0.409	+4.05%
Severity	2007.1	0.041 (CI = +/-0.022; p = 0.001)	-0.135 (CI = +/-0.450; p = 0.542)	0.096 (CI = +/-0.454; p = 0.666)	-0.135 (CI = +/-0.458; p = 0.547)	0.098 (CI = +/-0.462; p = 0.664)	0.398	+4.23%
Severity	2007.2	0.051 (CI = +/-0.020; p = 0.000)	-0.177 (CI = +/-0.396; p = 0.364)	0.049 (CI = +/-0.400; p = 0.802)	-0.187 (CI = +/-0.404; p = 0.347)	0.042 (CI = +/-0.408; p = 0.834)	0.546	+5.21%
Severity	2008.1	0.053 (CI = +/-0.022; p = 0.000)	-0.185 (CI = +/-0.405; p = 0.353)	0.040 (CI = +/-0.409; p = 0.841)	-0.197 (CI = +/-0.413; p = 0.334)	0.031 (CI = +/-0.418; p = 0.879)	0.531	+5.41%
Severity	2008.2	0.059 (CI = +/-0.022; p = 0.000)	-0.214 (CI = +/-0.388; p = 0.266)	0.008 (CI = +/-0.392; p = 0.965)	-0.232 (CI = +/-0.397; p = 0.237)	-0.007 (CI = +/-0.401; p = 0.971)	0.590	+6.12%
Severity	2009.1	0.057 (CI = +/-0.024; p = 0.000)	-0.202 (CI = +/-0.396; p = 0.300)	0.022 (CI = +/-0.400; p = 0.912)	-0.217 (CI = +/-0.405; p = 0.276)	0.009 (CI = +/-0.410; p = 0.965)	0.536	+5.81%
Severity	2009.2	0.052 (CI = +/-0.026; p = 0.001)	-0.186 (CI = +/-0.400; p = 0.343)	0.040 (CI = +/-0.405; p = 0.840)	-0.197 (CI = +/-0.410; p = 0.327)	0.031 (CI = +/-0.416; p = 0.878)	0.472	+5.37%
Severity	2010.1	0.055 (CI = +/-0.029; p = 0.001)	-0.194 (CI = +/-0.413; p = 0.337)	0.031 (CI = +/-0.418; p = 0.879)	-0.207 (CI = +/-0.424; p = 0.318)	0.020 (CI = +/-0.431; p = 0.924)	0.448	+5.60%
Severity	2010.2	0.048 (CI = +/-0.031; p = 0.005)	-0.171 (CI = +/-0.412; p = 0.393)	0.057 (CI = +/-0.419; p = 0.779)	-0.178 (CI = +/-0.425; p = 0.389)	0.052 (CI = +/-0.432; p = 0.802)	0.365	+4.92%
Severity	2011.1	0.060 (CI = +/-0.031; p = 0.001)	-0.212 (CI = +/-0.378; p = 0.252)	0.010 (CI = +/-0.384; p = 0.957)	-0.231 (CI = +/-0.391; p = 0.228)	-0.007 (CI = +/-0.398; p = 0.972)	0.500	+6.21%
Severity	2011.2	0.047 (CI = +/-0.030; p = 0.004)	-0.170 (CI = +/-0.335; p = 0.298)	0.059 (CI = +/-0.341; p = 0.720)	-0.176 (CI = +/-0.348; p = 0.299)	0.055 (CI = +/-0.355; p = 0.745)	0.438	+4.81%
Severity	2012.1	0.049 (CI = +/-0.034; p = 0.008)	-0.176 (CI = +/-0.351; p = 0.301)	0.052 (CI = +/-0.358; p = 0.761)	-0.183 (CI = +/-0.366; p = 0.300)	0.047 (CI = +/-0.374; p = 0.793)	0.401	+5.01%
Severity	2012.2	0.048 (CI = +/-0.039; p = 0.018)	-0.174 (CI = +/-0.369; p = 0.326)	0.053 (CI = +/-0.378; p = 0.766)	-0.182 (CI = +/-0.387; p = 0.329)	0.048 (CI = +/-0.397; p = 0.797)	0.336	+4.97%
Severity	2013.1	0.047 (CI = +/-0.045; p = 0.042)	-0.171 (CI = +/-0.391; p = 0.359)	0.057 (CI = +/-0.401; p = 0.762)	-0.177 (CI = +/-0.412; p = 0.367)	0.054 (CI = +/-0.425; p = 0.788)	0.257	+4.84%
Severity	2013.2	0.047 (CI = +/-0.053; p = 0.076)	-0.172 (CI = +/-0.417; p = 0.384)	0.056 (CI = +/-0.429; p = 0.778)	-0.178 (CI = +/-0.443; p = 0.395)	0.053 (CI = +/-0.458; p = 0.805)	0.185	+4.86%
Severity	2014.1	0.046 (CI = +/-0.064; p = 0.136)	-0.169 (CI = +/-0.448; p = 0.419)	0.059 (CI = +/-0.463; p = 0.781)	-0.174 (CI = +/-0.480; p = 0.437)	0.057 (CI = +/-0.499; p = 0.805)	0.095	+4.75%
Severity	2014.2	0.065 (CI = +/-0.072; p = 0.072)	-0.209 (CI = +/-0.450; p = 0.320)	0.010 (CI = +/-0.469; p = 0.963)	-0.233 (CI = +/-0.489; p = 0.308)	-0.011 (CI = +/-0.511; p = 0.961)	0.194	+6.72%
Severity	2015.1	0.050 (CI = +/-0.087; p = 0.219)	-0.180 (CI = +/-0.477; p = 0.410)	0.047 (CI = +/-0.500; p = 0.833)	-0.189 (CI = +/-0.525; p = 0.432)	0.041 (CI = +/-0.553; p = 0.869)	0.009	+5.13%
Severity	2015.2	0.029 (CI = +/-0.105; p = 0.540)	-0.140 (CI = +/-0.503; p = 0.531)	0.097 (CI = +/-0.533; p = 0.680)	-0.128 (CI = +/-0.566; p = 0.609)	0.112 (CI = +/-0.601; p = 0.672)	-0.176	+2.91%
Severity	2016.1	0.020 (CI = +/-0.140; p = 0.743)	-0.125 (CI = +/-0.573; p = 0.612)	0.117 (CI = +/-0.614; p = 0.658)	-0.104 (CI = +/-0.660; p = 0.714)	0.141 (CI = +/-0.710; p = 0.645)	-0.312	+1.98%
Severity	2016.2	0.088 (CI = +/-0.142; p = 0.171)	-0.228 (CI = +/-0.491; p = 0.286)	-0.020 (CI = +/-0.535; p = 0.926)	-0.275 (CI = +/-0.585; p = 0.281)	-0.065 (CI = +/-0.638; p = 0.805)	0.147	+9.20%
Frequency	2006.1	-0.029 (CI = +/-0.017; p = 0.002)	-0.150 (CI = +/-0.400; p = 0.449)	0.058 (CI = +/-0.403; p = 0.771)	-0.346 (CI = +/-0.406; p = 0.092)	-0.058 (CI = +/-0.409; p = 0.773)	0.425	-2.86%
Frequency	2006.2	-0.031 (CI = +/-0.019; p = 0.002)	-0.142 (CI = +/-0.408; p = 0.480)	0.066 (CI = +/-0.411; p = 0.743)	-0.337 (CI = +/-0.414; p = 0.106)	-0.048 (CI = +/-0.417; p = 0.814)	0.421	-3.01%
Frequency	2007.1	-0.031 (CI = +/-0.020; p = 0.005)	-0.142 (CI = +/-0.418; p = 0.489)	0.066 (CI = +/-0.421; p = 0.751)	-0.337 (CI = +/-0.425; p = 0.114)	-0.049 (CI = +/-0.429; p = 0.817)	0.395	-3.01%
Frequency	2007.2	-0.034 (CI = +/-0.022; p = 0.004)	-0.128 (CI = +/-0.421; p = 0.537)	0.082 (CI = +/-0.425; p = 0.693)	-0.319 (CI = +/-0.429; p = 0.137)	-0.029 (CI = +/-0.433; p = 0.892)	0.411	-3.33%
Frequency	2008.1	-0.034 (CI = +/-0.024; p = 0.007)	-0.128 (CI = +/-0.433; p = 0.548)	0.082 (CI = +/-0.437; p = 0.701)	-0.319 (CI = +/-0.442; p = 0.148)	-0.029 (CI = +/-0.446; p = 0.894)	0.382	-3.33%
Frequency	2008.2	-0.042 (CI = +/-0.024; p = 0.001)	-0.094 (CI = +/-0.408; p = 0.635)	0.119 (CI = +/-0.412; p = 0.554)	-0.278 (CI = +/-0.416; p = 0.179)	0.016 (CI = +/-0.421; p = 0.937)	0.477	-4.09%
Frequency	2009.1	-0.049 (CI = +/-0.024; p = 0.000)	-0.065 (CI = +/-0.390; p = 0.731)	0.152 (CI = +/-0.395; p = 0.431)	-0.242 (CI = +/-0.400; p = 0.222)	0.056 (CI = +/-0.405; p = 0.774)	0.545	-4.79%
Frequency	2009.2	-0.052 (CI = +/-0.026; p = 0.001)	-0.055 (CI = +/-0.400; p = 0.777)	0.164 (CI = +/-0.405; p = 0.408)	-0.229 (CI = +/-0.410; p = 0.258)	0.071 (CI = +/-0.416; p = 0.726)	0.534	-5.05%
Frequency	2010.1	-0.057 (CI = +/-0.028; p = 0.001)	-0.037 (CI = +/-0.403; p = 0.851)	0.184 (CI = +/-0.409; p = 0.356)	-0.205 (CI = +/-0.415; p = 0.312)	0.096 (CI = +/-0.421; p = 0.636)	0.546	-5.52%
Frequency	2010.2	-0.059 (CI = +/-0.032; p = 0.001)	-0.030 (CI = +/-0.417; p = 0.882)	0.192 (CI = +/-0.424; p = 0.352)	-0.197 (CI = +/-0.430; p = 0.348)	0.106 (CI = +/-0.438; p = 0.616)	0.520	-5.70%
Frequency	2011.1	-0.058 (CI = +/-0.035; p = 0.003)	-0.032 (CI = +/-0.435; p = 0.879)	0.190 (CI = +/-0.442; p = 0.375)	-0.199 (CI = +/-0.450; p = 0.362)	0.103 (CI = +/-0.458; p = 0.639)	0.471	-5.65%
Frequency	2011.2	-0.061 (CI = +/-0.040; p = 0.005)	-0.023 (CI = +/-0.452; p = 0.916)	0.200 (CI = +/-0.460; p = 0.368)	-0.187 (CI = +/-0.469; p = 0.408)	0.117 (CI = +/-0.479; p = 0.611)	0.443	-5.91%
Frequency	2012.1	-0.070 (CI = +/-0.044; p = 0.004)	0.004 (CI = +/-0.455; p = 0.984)	0.232 (CI = +/-0.465; p = 0.302)	-0.151 (CI = +/-0.475; p = 0.506)	0.157 (CI = +/-0.486; p = 0.498)	0.471	-6.76%
Frequency	2012.2	-0.089 (CI = +/-0.043; p = 0.001)	0.058 (CI = +/-0.405; p = 0.762)	0.295 (CI = +/-0.414; p = 0.148)	-0.079 (CI = +/-0.425; p = 0.696)	0.239 (CI = +/-0.436; p = 0.257)	0.615	-8.51%
Frequency	2013.1	-0.089 (CI = +/-0.050; p = 0.002)	0.057 (CI = +/-0.429; p = 0.777)	0.294 (CI = +/-0.440; p = 0.171)	-0.080 (CI = +/-0.453; p = 0.707)	0.238 (CI = +/-0.466; p = 0.288)	0.553	-8.48%
Frequency	2013.2	-0.101 (CI = +/-0.056; p = 0.002)	0.087 (CI = +/-0.436; p = 0.168)	0.330 (CI = +/-0.449; p = 0.134)	-0.038 (CI = +/-0.463; p = 0.861)	0.286 (CI = +/-0.479; p = 0.215)	0.569	-9.97%
Frequency	2014.1	-0.112 (CI = +/-0.064; p = 0.003)	0.114 (CI = +/-0.452; p = 0.588)	0.362 (CI = +/-0.468; p = 0.115)	0.000 (CI = +/-0.485; p = 1.000)	0.329 (CI = +/-0.504; p = 0.176)	0.560	-10.59%
Frequency	2014.2	-0.094 (CI = +/-0.074; p = 0.018)	0.076 (CI = +/-0.460; p = 0.718)	0.316 (CI = +/-0.479; p = 0.170)	-0.055 (CI = +/-0.499; p = 0.807)	0.265 (CI = +/-0.522; p = 0.280)	0.433	-9.01%
Frequency	2015.1	-0.120 (CI = +/-0.082; p = 0.010)	0.126 (CI = +/-0.453; p = 0.539)	0.379 (CI = +/-0.474; p = 0.103)	0.020 (CI = +/-0.499; p = 0.928)	0.353 (CI = +/-0.525; p = 0.159)	0.518	-11.27%
Frequency	2015.2	-0.082 (CI = +/-0.084; p = 0.054)	0.057 (CI = +/-0.401; p = 0.747)	0.291 (CI = +/-0.425; p = 0.150)	-0.087 (CI = +/-0.451; p = 0.663)	0.228 (CI = +/-0.479; p = 0.298)	0.406	-7.86%
Frequency	2016.1	-0.054 (CI = +/-0.099; p = 0.235)	0.010 (CI = +/-0.408; p = 0.955)	0.229 (CI = +/-0.437; p = 0.247)	-0.162 (CI = +/-0.470; p = 0.430)	0.138 (CI = +/-0.505; p = 0.529)	0.253	-5.22%
Frequency	2016.2	-0.006 (CI = +/-0.103; p = 0.891)	-0.062 (CI = +/-0.355; p = 0.672)	0.134 (CI = +/-0.387; p = 0.416)	-0.282 (CI = +/-0.423; p = 0.147)	-0.005 (CI = +/-0.462; p = 0.977)	0.297	-0.57%

CL

Coverage = CL
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212

Fit	Start Date	Time	Implied Trend				Adjusted R^2	Rate
			COVID20201	COVID20202	COVID20211	COVID20212		
Loss Cost	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.355 (CI = +/-0.147; p = 0.000)	-0.313 (CI = +/-0.148; p = 0.000)	-0.492 (CI = +/-0.149; p = 0.000)	-0.315 (CI = +/-0.150; p = 0.000)	0.804	-3.47%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.349 (CI = +/-0.147; p = 0.000)	-0.307 (CI = +/-0.148; p = 0.000)	-0.486 (CI = +/-0.149; p = 0.000)	-0.309 (CI = +/-0.151; p = 0.000)	0.786	+3.36%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.355 (CI = +/-0.148; p = 0.000)	-0.313 (CI = +/-0.149; p = 0.000)	-0.492 (CI = +/-0.150; p = 0.000)	-0.316 (CI = +/-0.152; p = 0.000)	0.787	+3.48%
Loss Cost	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.359 (CI = +/-0.150; p = 0.000)	-0.317 (CI = +/-0.151; p = 0.000)	-0.497 (CI = +/-0.153; p = 0.000)	-0.321 (CI = +/-0.154; p = 0.000)	0.781	+3.57%
Loss Cost	2008.1	0.037 (CI = +/-0.008; p = 0.000)	-0.367 (CI = +/-0.148; p = 0.000)	-0.326 (CI = +/-0.149; p = 0.000)	-0.507 (CI = +/-0.150; p = 0.000)	-0.332 (CI = +/-0.152; p = 0.000)	0.793	+3.76%
Loss Cost	2008.2	0.036 (CI = +/-0.009; p = 0.000)	-0.363 (CI = +/-0.150; p = 0.000)	-0.321 (CI = +/-0.152; p = 0.000)	-0.502 (CI = +/-0.153; p = 0.000)	-0.326 (CI = +/-0.155; p = 0.000)	0.773	+3.65%
Loss Cost	2009.1	0.038 (CI = +/-0.009; p = 0.000)	-0.371 (CI = +/-0.149; p = 0.000)	-0.330 (CI = +/-0.150; p = 0.000)	-0.512 (CI = +/-0.152; p = 0.000)	-0.337 (CI = +/-0.154; p = 0.000)	0.784	+3.86%
Loss Cost	2009.2	0.037 (CI = +/-0.010; p = 0.000)	-0.369 (CI = +/-0.153; p = 0.000)	-0.328 (CI = +/-0.155; p = 0.000)	-0.509 (CI = +/-0.157; p = 0.000)	-0.334 (CI = +/-0.160; p = 0.000)	0.763	+3.80%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	-0.375 (CI = +/-0.156; p = 0.000)	-0.335 (CI = +/-0.158; p = 0.000)	-0.517 (CI = +/-0.160; p = 0.000)	-0.343 (CI = +/-0.162; p = 0.000)	0.764	+3.98%
Loss Cost	2010.2	0.035 (CI = +/-0.011; p = 0.000)	-0.361 (CI = +/-0.146; p = 0.000)	-0.320 (CI = +/-0.148; p = 0.000)	-0.500 (CI = +/-0.150; p = 0.000)	-0.324 (CI = +/-0.153; p = 0.000)	0.765	+3.58%
Loss Cost	2011.1	0.035 (CI = +/-0.012; p = 0.000)	-0.360 (CI = +/-0.152; p = 0.000)	-0.319 (CI = +/-0.154; p = 0.000)	-0.499 (CI = +/-0.157; p = 0.000)	-0.322 (CI = +/-0.160; p = 0.001)	0.749	+3.55%
Loss Cost	2011.2	0.029 (CI = +/-0.011; p = 0.000)	-0.341 (CI = +/-0.128; p = 0.000)	-0.297 (CI = +/-0.130; p = 0.000)	-0.474 (CI = +/-0.133; p = 0.000)	-0.295 (CI = +/-0.136; p = 0.000)	0.795	+2.94%
Loss Cost	2012.1	0.029 (CI = +/-0.013; p = 0.000)	-0.342 (CI = +/-0.134; p = 0.000)	-0.297 (CI = +/-0.137; p = 0.000)	-0.474 (CI = +/-0.140; p = 0.000)	-0.295 (CI = +/-0.143; p = 0.001)	0.787	+2.95%
Loss Cost	2012.2	0.023 (CI = +/-0.012; p = 0.001)	-0.326 (CI = +/-0.118; p = 0.000)	-0.279 (CI = +/-0.121; p = 0.000)	-0.453 (CI = +/-0.124; p = 0.000)	-0.271 (CI = +/-0.127; p = 0.001)	0.829	+2.37%
Loss Cost	2013.1	0.024 (CI = +/-0.014; p = 0.003)	-0.328 (CI = +/-0.125; p = 0.000)	-0.282 (CI = +/-0.128; p = 0.000)	-0.456 (CI = +/-0.132; p = 0.000)	-0.275 (CI = +/-0.136; p = 0.001)	0.826	+2.47%
Loss Cost	2013.2	0.019 (CI = +/-0.015; p = 0.018)	-0.315 (CI = +/-0.119; p = 0.000)	-0.266 (CI = +/-0.122; p = 0.001)	-0.438 (CI = +/-0.126; p = 0.000)	-0.254 (CI = +/-0.130; p = 0.001)	0.852	+1.94%
Loss Cost	2014.1	0.018 (CI = +/-0.018; p = 0.052)	-0.312 (CI = +/-0.127; p = 0.000)	-0.262 (CI = +/-0.131; p = 0.001)	-0.433 (CI = +/-0.136; p = 0.000)	-0.249 (CI = +/-0.141; p = 0.003)	0.849	+1.80%
Loss Cost	2014.2	0.015 (CI = +/-0.022; p = 0.151)	-0.306 (CI = +/-0.135; p = 0.001)	-0.254 (CI = +/-0.140; p = 0.003)	-0.424 (CI = +/-0.146; p = 0.000)	-0.238 (CI = +/-0.153; p = 0.006)	0.850	+1.51%
Loss Cost	2015.1	0.011 (CI = +/-0.026; p = 0.362)	-0.298 (CI = +/-0.144; p = 0.001)	-0.244 (CI = +/-0.150; p = 0.006)	-0.412 (CI = +/-0.158; p = 0.000)	-0.224 (CI = +/-0.167; p = 0.015)	0.853	+1.10%
Loss Cost	2015.2	0.009 (CI = +/-0.033; p = 0.546)	-0.294 (CI = +/-0.160; p = 0.003)	-0.240 (CI = +/-0.169; p = 0.012)	-0.407 (CI = +/-0.179; p = 0.001)	-0.218 (CI = +/-0.191; p = 0.031)	0.845	+0.90%
Loss Cost	2016.1	0.014 (CI = +/-0.044; p = 0.471)	-0.302 (CI = +/-0.180; p = 0.006)	-0.250 (CI = +/-0.192; p = 0.019)	-0.419 (CI = +/-0.207; p = 0.003)	-0.233 (CI = +/-0.222; p = 0.043)	0.835	+1.38%
Loss Cost	2016.2	0.014 (CI = +/-0.062; p = 0.594)	-0.302 (CI = +/-0.213; p = 0.015)	-0.250 (CI = +/-0.233; p = 0.040)	-0.419 (CI = +/-0.254; p = 0.008)	-0.232 (CI = +/-0.277; p = 0.084)	0.817	+1.37%
Severity	2006.1	0.043 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.220; p = 0.532)	0.092 (CI = +/-0.222; p = 0.401)	-0.031 (CI = +/-0.223; p = 0.775)	0.041 (CI = +/-0.225; p = 0.708)	0.801	+4.38%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.073 (CI = +/-0.224; p = 0.509)	0.087 (CI = +/-0.225; p = 0.436)	-0.037 (CI = +/-0.227; p = 0.737)	0.035 (CI = +/-0.229; p = 0.755)	0.793	+4.49%
Severity	2007.1	0.047 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.214; p = 0.506)	0.071 (CI = +/-0.216; p = 0.506)	-0.055 (CI = +/-0.218; p = 0.609)	0.016 (CI = +/-0.220; p = 0.881)	0.814	+4.81%
Severity	2007.2	0.047 (CI = +/-0.011; p = 0.000)	-0.087 (CI = +/-0.220; p = 0.421)	0.071 (CI = +/-0.222; p = 0.517)	-0.055 (CI = +/-0.224; p = 0.617)	0.016 (CI = +/-0.226; p = 0.885)	0.796	+4.81%
Severity	2008.1	0.052 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.197; p = 0.272)	0.048 (CI = +/-0.199; p = 0.621)	-0.080 (CI = +/-0.201; p = 0.421)	-0.011 (CI = +/-0.203; p = 0.911)	0.842	+5.30%
Severity	2008.2	0.054 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.197; p = 0.233)	0.038 (CI = +/-0.199; p = 0.696)	-0.091 (CI = +/-0.201; p = 0.359)	-0.023 (CI = +/-0.204; p = 0.813)	0.843	+5.53%
Severity	2009.1	0.059 (CI = +/-0.010; p = 0.000)	-0.139 (CI = +/-0.164; p = 0.092)	0.013 (CI = +/-0.166; p = 0.874)	-0.119 (CI = +/-0.168; p = 0.155)	-0.054 (CI = +/-0.170; p = 0.512)	0.895	+6.12%
Severity	2009.2	0.062 (CI = +/-0.011; p = 0.000)	-0.147 (CI = +/-0.163; p = 0.075)	0.003 (CI = +/-0.165; p = 0.968)	-0.130 (CI = +/-0.168; p = 0.122)	-0.066 (CI = +/-0.170; p = 0.426)	0.895	+6.36%
Severity	2010.1	0.065 (CI = +/-0.011; p = 0.000)	-0.159 (CI = +/-0.158; p = 0.049)	-0.010 (CI = +/-0.160; p = 0.897)	-0.144 (CI = +/-0.163; p = 0.079)	-0.082 (CI = +/-0.165; p = 0.308)	0.901	+6.69%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	-0.159 (CI = +/-0.164; p = 0.056)	-0.011 (CI = +/-0.167; p = 0.894)	-0.145 (CI = +/-0.169; p = 0.088)	-0.083 (CI = +/-0.172; p = 0.322)	0.886	+6.71%
Severity	2011.1	0.068 (CI = +/-0.013; p = 0.000)	-0.170 (CI = +/-0.162; p = 0.040)	-0.023 (CI = +/-0.165; p = 0.768)	-0.159 (CI = +/-0.167; p = 0.061)	-0.099 (CI = +/-0.171; p = 0.235)	0.889	+7.06%
Severity	2011.2	0.066 (CI = +/-0.014; p = 0.000)	-0.162 (CI = +/-0.164; p = 0.052)	-0.014 (CI = +/-0.167; p = 0.865)	-0.148 (CI = +/-0.170; p = 0.083)	-0.087 (CI = +/-0.174; p = 0.304)	0.870	+6.78%
Severity	2012.1	0.067 (CI = +/-0.016; p = 0.000)	-0.167 (CI = +/-0.170; p = 0.054)	-0.019 (CI = +/-0.174; p = 0.816)	-0.155 (CI = +/-0.178; p = 0.083)	-0.094 (CI = +/-0.182; p = 0.285)	0.853	+6.95%
Severity	2012.2	0.065 (CI = +/-0.019; p = 0.000)	-0.162 (CI = +/-0.178; p = 0.071)	-0.013 (CI = +/-0.182; p = 0.879)	-0.148 (CI = +/-0.186; p = 0.110)	-0.086 (CI = +/-0.191; p = 0.348)	0.821	+6.76%
Severity	2013.1	0.068 (CI = +/-0.022; p = 0.000)	-0.167 (CI = +/-0.186; p = 0.074)	-0.020 (CI = +/-0.191; p = 0.825)	-0.156 (CI = +/-0.196; p = 0.110)	-0.095 (CI = +/-0.202; p = 0.326)	0.798	+6.98%
Severity	2013.2	0.062 (CI = +/-0.024; p = 0.000)	-0.154 (CI = +/-0.188; p = 0.100)	-0.004 (CI = +/-0.194; p = 0.967)	-0.137 (CI = +/-0.200; p = 0.161)	-0.074 (CI = +/-0.207; p = 0.451)	0.750	+6.41%
Severity	2014.1	0.058 (CI = +/-0.028; p = 0.001)	-0.143 (CI = +/-0.196; p = 0.135)	0.009 (CI = +/-0.203; p = 0.921)	-0.121 (CI = +/-0.211; p = 0.228)	-0.056 (CI = +/-0.219; p = 0.583)	0.683	+5.92%
Severity	2014.2	0.044 (CI = +/-0.027; p = 0.005)	-0.114 (CI = +/-0.167; p = 0.158)	0.045 (CI = +/-0.174; p = 0.571)	-0.079 (CI = +/-0.182; p = 0.353)	-0.006 (CI = +/-0.190; p = 0.941)	0.657	+4.50%
Severity	2015.1	0.042 (CI = +/-0.033; p = 0.020)	-0.109 (CI = +/-0.183; p = 0.206)	0.052 (CI = +/-0.191; p = 0.552)	-0.071 (CI = +/-0.201; p = 0.438)	0.002 (CI = +/-0.212; p = 0.980)	0.569	+4.24%
Severity	2015.2	0.025 (CI = +/-0.032; p = 0.106)	-0.078 (CI = +/-0.152; p = 0.261)	0.090 (CI = +/-0.161; p = 0.224)	-0.024 (CI = +/-0.170; p = 0.750)	0.058 (CI = +/-0.181; p = 0.474)	0.563	+2.52%
Severity	2016.1	0.027 (CI = +/-0.042; p = 0.170)	-0.082 (CI = +/-0.173; p = 0.293)	0.086 (CI = +/-0.186; p = 0.299)	-0.029 (CI = +/-0.199; p = 0.732)	0.052 (CI = +/-0.215; p = 0.577)	0.501	+2.72%
Severity	2016.2	0.023 (CI = +/-0.059; p = 0.366)	-0.076 (CI = +/-0.204; p = 0.385)	0.094 (CI = +/-0.222; p = 0.325)	-0.019 (CI = +/-0.243; p = 0.849)	0.064 (CI = +/-0.265; p = 0.562)	0.386	+2.30%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.033)	-0.287 (CI = +/-0.185; p = 0.004)	-0.405 (CI = +/-0.186; p = 0.000)	-0.461 (CI = +/-0.187; p = 0.000)	-0.357 (CI = +/-0.189; p = 0.001)	0.768	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.012)	-0.277 (CI = +/-0.180; p = 0.004)	-0.393 (CI = +/-0.181; p = 0.000)	-0.448 (CI = +/-0.183; p = 0.000)	-0.344 (CI = +/-0.184; p = 0.001)	0.788	-1.08%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.005)	-0.268 (CI = +/-0.178; p = 0.005)	-0.384 (CI = +/-0.179; p = 0.000)	-0.438 (CI = +/-0.181; p = 0.000)	-0.332 (CI = +/-0.182; p = 0.001)	0.803	-1.27%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.014)	-0.272 (CI = +/-0.181; p = 0.005)	-0.388 (CI = +/-0.183; p = 0.000)	-0.442 (CI = +/-0.184; p = 0.000)	-0.337 (CI = +/-0.186; p = 0.001)	0.797	-1.19%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.004)	-0.260 (CI = +/-0.174; p = 0.005)	-0.375 (CI = +/-0.176; p = 0.000)	-0.428 (CI = +/-0.178; p = 0.000)	-0.321 (CI = +/-0.180; p = 0.001)	0.820	-1.46%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.246 (CI = +/-0.164; p = 0.005)	-0.359 (CI = +/-0.165; p = 0.000)	-0.411 (CI = +/-0.167; p = 0.000)	-0.303 (CI = +/-0.169; p = 0.001)	0.849	-1.78%
Frequency	2009.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.232 (CI = +/-0.150; p = 0.004)	-0.343 (CI = +/-0.152; p = 0.000)	-0.393 (CI = +/-0.153; p = 0.000)	-0.283 (CI = +/-0.155; p = 0.001)	0.880	-2.13%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.221 (CI = +/-0.145; p = 0.005)	-0.331 (CI = +/-0.147; p = 0.000)	-0.380 (CI = +/-0.148; p = 0.000)	-0.268 (CI = +/-0.151; p = 0.001)	0.893	-2.40%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.216 (CI = +/-0.147; p = 0.006)	-0.325 (CI = +/-0.149; p = 0.000)	-0.373 (CI = +/-0.152; p = 0.000)	-0.261 (CI = +/-0.154; p = 0.002)	0.893	-2.54%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.202 (CI = +/-0.135; p = 0.006)	-0.309 (CI = +/-0.137; p = 0.000)	-0.354 (CI = +/-0.139; p = 0.000)	-0.240 (CI = +/-0.141; p = 0.002)	0.916	-2.94%
Frequency	2011.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.190 (CI = +/-0.127; p = 0.006)	-0.295 (CI = +/-0.129; p = 0.000)	-0.339 (CI = +/-0.131; p = 0.000)	-0.223 (CI = +/-0.134; p = 0.003)	0.928	-3.28%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	-0.179 (CI = +/-0.122; p = 0.007)	-0.283 (CI = +/-0.124; p = 0.000)	-0.325 (CI = +/-0.127; p = 0.000)	-0.208 (CI = +/-0.129; p = 0.004)	0.937	-3.60%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.175 (CI = +/-0.126; p = 0.010)	-0.278 (CI = +/-0.129; p = 0.000)	-0.320 (CI = +/-0.132; p = 0.000)	-0.201 (CI = +/-0.135; p = 0.006)	0.934	-3.74%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	-0.164 (CI = +/-0.122; p = 0.012)	-0.265 (CI = +/-0.125; p = 0.001)	-0.305 (CI = +/-0.128; p = 0.000)	-0.185 (CI = +/-0.132; p = 0.010)	0.941	-4.11%
Frequency	2013.1	-0.043 (CI = +/-0.015; p = 0.000)	-0.161 (CI = +/-0.129; p = 0.018)	-0.262 (CI = +/-0.132; p = 0.001)	-0.301 (CI = +/-0.136; p = 0.000)	-0.180 (CI = +/-0.140; p = 0.016)	0.936	-4.22%
Frequency	2013.2	-0.043 (CI = +/-0.018; p = 0.000)	-0.162 (CI = +/-0.137; p = 0.025)	-0.262 (CI = +/-0.141; p = 0.002)	-0.301 (CI = +/-0.146; p = 0.001)	-0.180 (CI = +/-0.151; p = 0.023)	0.928	-4.21%
Frequency	2014.1	-0.040 (CI = +/-0.020; p = 0.001)	-0.169 (CI = +/-0.143; p = 0.025)	-0.271 (CI = +/-0.148; p = 0.002)	-0.312 (CI = +/-0.154; p = 0.001)	-0.193 (CI = +/-0.160; p = 0.023)	0.921	-3.89%
Frequency	2014.2	-0.029 (CI = +/-0.019; p = 0.006)	-0.192 (CI = +/-0.116; p = 0.004)	-0.300 (CI = +/-0.120; p = 0.000)	-0.346 (CI = +/-0.126; p = 0.000)	-0.232 (CI = +/-0.131; p = 0.003)	0.946	-2.87%
Frequency	2015.1	-0.031 (CI = +/-0.023; p = 0.015)	-0.189 (CI = +/-0.126; p = 0.009)	-0.296 (CI = +/-0.132; p =				

CM

Coverage = CM
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality, COVID20201, COVID20202, COVID20211, COVID20212

Fit	Start Date	Time	Seasonality	COVID20201	COVID20202	COVID20211	COVID20212	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	-0.065 (CI = +/-0.094; p = 0.170)	-0.271 (CI = +/-0.272; p = 0.051)	-0.163 (CI = +/-0.272; p = 0.230)	-0.294 (CI = +/-0.276; p = 0.038)	-0.138 (CI = +/-0.276; p = 0.312)	0.806	+6.15%
Loss Cost	2006.2	0.059 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.098; p = 0.193)	-0.270 (CI = +/-0.279; p = 0.057)	-0.161 (CI = +/-0.280; p = 0.247)	-0.294 (CI = +/-0.283; p = 0.043)	-0.136 (CI = +/-0.285; p = 0.333)	0.783	+6.12%
Loss Cost	2007.1	0.058 (CI = +/-0.013; p = 0.000)	-0.072 (CI = +/-0.101; p = 0.152)	-0.257 (CI = +/-0.282; p = 0.073)	-0.155 (CI = +/-0.282; p = 0.267)	-0.278 (CI = +/-0.287; p = 0.057)	-0.129 (CI = +/-0.287; p = 0.364)	0.760	+5.92%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.103; p = 0.218)	-0.252 (CI = +/-0.284; p = 0.079)	-0.140 (CI = +/-0.285; p = 0.321)	-0.271 (CI = +/-0.289; p = 0.064)	-0.111 (CI = +/-0.291; p = 0.437)	0.724	+5.69%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.108; p = 0.265)	-0.257 (CI = +/-0.292; p = 0.082)	-0.142 (CI = +/-0.292; p = 0.323)	-0.277 (CI = +/-0.298; p = 0.067)	-0.114 (CI = +/-0.298; p = 0.434)	0.706	+5.78%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	-0.046 (CI = +/-0.108; p = 0.389)	-0.249 (CI = +/-0.288; p = 0.086)	-0.119 (CI = +/-0.290; p = 0.402)	-0.266 (CI = +/-0.294; p = 0.074)	-0.087 (CI = +/-0.296; p = 0.545)	0.659	+5.40%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.113; p = 0.333)	-0.237 (CI = +/-0.296; p = 0.109)	-0.113 (CI = +/-0.296; p = 0.432)	-0.252 (CI = +/-0.302; p = 0.098)	-0.080 (CI = +/-0.302; p = 0.587)	0.617	+5.18%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	-0.047 (CI = +/-0.118; p = 0.415)	-0.233 (CI = +/-0.302; p = 0.122)	-0.102 (CI = +/-0.305; p = 0.492)	-0.246 (CI = +/-0.310; p = 0.112)	-0.066 (CI = +/-0.313; p = 0.661)	0.554	+4.98%
Loss Cost	2010.1	0.048 (CI = +/-0.022; p = 0.000)	-0.050 (CI = +/-0.125; p = 0.409)	-0.228 (CI = +/-0.315; p = 0.145)	-0.099 (CI = +/-0.315; p = 0.514)	-0.240 (CI = +/-0.324; p = 0.137)	-0.063 (CI = +/-0.324; p = 0.687)	0.506	+4.88%
Loss Cost	2010.2	0.043 (CI = +/-0.023; p = 0.001)	-0.037 (CI = +/-0.128; p = 0.552)	-0.220 (CI = +/-0.316; p = 0.159)	-0.076 (CI = +/-0.319; p = 0.620)	-0.228 (CI = +/-0.325; p = 0.157)	-0.035 (CI = +/-0.329; p = 0.822)	0.412	+4.44%
Loss Cost	2011.1	0.050 (CI = +/-0.025; p = 0.001)	-0.017 (CI = +/-0.130; p = 0.779)	-0.251 (CI = +/-0.315; p = 0.110)	-0.090 (CI = +/-0.315; p = 0.550)	-0.264 (CI = +/-0.326; p = 0.104)	-0.056 (CI = +/-0.326; p = 0.720)	0.460	+5.08%
Loss Cost	2011.2	0.045 (CI = +/-0.027; p = 0.003)	-0.005 (CI = +/-0.135; p = 0.943)	-0.243 (CI = +/-0.319; p = 0.124)	-0.068 (CI = +/-0.323; p = 0.660)	-0.252 (CI = +/-0.331; p = 0.124)	-0.029 (CI = +/-0.336; p = 0.858)	0.359	+4.60%
Loss Cost	2012.1	0.046 (CI = +/-0.032; p = 0.008)	-0.001 (CI = +/-0.146; p = 0.994)	-0.248 (CI = +/-0.338; p = 0.137)	-0.070 (CI = +/-0.338; p = 0.662)	-0.258 (CI = +/-0.353; p = 0.138)	-0.032 (CI = +/-0.353; p = 0.847)	0.303	+4.72%
Loss Cost	2012.2	0.040 (CI = +/-0.035; p = 0.028)	0.013 (CI = +/-0.153; p = 0.857)	-0.240 (CI = +/-0.345; p = 0.156)	-0.044 (CI = +/-0.351; p = 0.787)	-0.244 (CI = +/-0.361; p = 0.167)	-0.001 (CI = +/-0.368; p = 0.997)	0.179	+4.12%
Loss Cost	2013.1	0.045 (CI = +/-0.041; p = 0.035)	0.024 (CI = +/-0.166; p = 0.759)	-0.257 (CI = +/-0.367; p = 0.152)	-0.053 (CI = +/-0.367; p = 0.757)	-0.266 (CI = +/-0.387; p = 0.159)	-0.014 (CI = +/-0.387; p = 0.940)	0.152	+4.57%
Loss Cost	2013.2	0.039 (CI = +/-0.048; p = 0.096)	0.036 (CI = +/-0.178; p = 0.666)	-0.250 (CI = +/-0.384; p = 0.178)	-0.031 (CI = +/-0.392; p = 0.864)	-0.253 (CI = +/-0.407; p = 0.197)	0.014 (CI = +/-0.417; p = 0.942)	0.029	+4.00%
Loss Cost	2014.1	0.034 (CI = +/-0.057; p = 0.217)	0.024 (CI = +/-0.198; p = 0.793)	-0.230 (CI = +/-0.418; p = 0.244)	-0.021 (CI = +/-0.418; p = 0.913)	-0.228 (CI = +/-0.448; p = 0.280)	0.030 (CI = +/-0.448; p = 0.884)	-0.128	+3.42%
Loss Cost	2014.2	0.027 (CI = +/-0.069; p = 0.388)	0.035 (CI = +/-0.219; p = 0.722)	-0.223 (CI = +/-0.448; p = 0.284)	0.001 (CI = +/-0.460; p = 0.995)	-0.214 (CI = +/-0.483; p = 0.337)	0.058 (CI = +/-0.500; p = 0.796)	-0.246	+2.77%
Loss Cost	2015.1	0.022 (CI = +/-0.088; p = 0.577)	0.025 (CI = +/-0.254; p = 0.822)	-0.206 (CI = +/-0.507; p = 0.368)	0.010 (CI = +/-0.507; p = 0.963)	-0.192 (CI = +/-0.558; p = 0.443)	0.073 (CI = +/-0.558; p = 0.767)	-0.390	+2.21%
Loss Cost	2015.2	-0.008 (CI = +/-0.097; p = 0.853)	0.069 (CI = +/-0.253; p = 0.528)	-0.177 (CI = +/-0.587; p = 0.409)	0.099 (CI = +/-0.506; p = 0.649)	-0.133 (CI = +/-0.543; p = 0.570)	0.191 (CI = +/-0.568; p = 0.443)	-0.348	+2.71%
Loss Cost	2016.1	-0.022 (CI = +/-0.134; p = 0.693)	0.048 (CI = +/-0.308; p = 0.705)	-0.141 (CI = +/-0.642; p = 0.560)	0.120 (CI = +/-0.582; p = 0.618)	-0.083 (CI = +/-0.669; p = 0.761)	0.226 (CI = +/-0.669; p = 0.424)	-0.451	-2.16%
Loss Cost	2016.2	-0.062 (CI = +/-0.166; p = 0.361)	0.094 (CI = +/-0.335; p = 0.478)	-0.108 (CI = +/-0.606; p = 0.646)	0.219 (CI = +/-0.587; p = 0.397)	-0.011 (CI = +/-0.710; p = 0.969)	0.365 (CI = +/-0.760; p = 0.253)	-0.233	-5.97%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.061; p = 0.000)	0.101 (CI = +/-0.175; p = 0.244)	-0.014 (CI = +/-0.175; p = 0.869)	0.108 (CI = +/-0.177; p = 0.222)	0.156 (CI = +/-0.177; p = 0.081)	0.892	+3.70%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.063; p = 0.000)	0.099 (CI = +/-0.178; p = 0.259)	-0.019 (CI = +/-0.178; p = 0.824)	0.105 (CI = +/-0.180; p = 0.239)	0.150 (CI = +/-0.181; p = 0.100)	0.883	+3.77%
Severity	2007.1	0.037 (CI = +/-0.009; p = 0.000)	-0.225 (CI = +/-0.065; p = 0.000)	0.097 (CI = +/-0.183; p = 0.284)	-0.021 (CI = +/-0.183; p = 0.818)	0.102 (CI = +/-0.186; p = 0.266)	0.149 (CI = +/-0.186; p = 0.111)	0.881	+3.81%
Severity	2007.2	0.038 (CI = +/-0.009; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.095 (CI = +/-0.187; p = 0.301)	-0.024 (CI = +/-0.188; p = 0.789)	0.100 (CI = +/-0.190; p = 0.285)	0.144 (CI = +/-0.191; p = 0.132)	0.869	+3.87%
Severity	2008.1	0.041 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.065; p = 0.000)	0.074 (CI = +/-0.175; p = 0.389)	-0.034 (CI = +/-0.175; p = 0.693)	0.076 (CI = +/-0.179; p = 0.388)	0.132 (CI = +/-0.179; p = 0.141)	0.891	+4.21%
Severity	2008.2	0.043 (CI = +/-0.010; p = 0.000)	-0.220 (CI = +/-0.066; p = 0.000)	0.071 (CI = +/-0.176; p = 0.413)	-0.045 (CI = +/-0.177; p = 0.605)	0.071 (CI = +/-0.180; p = 0.422)	0.119 (CI = +/-0.181; p = 0.185)	0.886	+4.38%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.068; p = 0.000)	0.059 (CI = +/-0.177; p = 0.497)	-0.050 (CI = +/-0.177; p = 0.564)	0.057 (CI = +/-0.182; p = 0.520)	0.112 (CI = +/-0.182; p = 0.212)	0.890	+4.59%
Severity	2009.2	0.046 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.070; p = 0.000)	0.056 (CI = +/-0.180; p = 0.524)	-0.059 (CI = +/-0.181; p = 0.502)	0.052 (CI = +/-0.184; p = 0.560)	0.101 (CI = +/-0.186; p = 0.269)	0.882	+4.75%
Severity	2010.1	0.049 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.071; p = 0.000)	0.040 (CI = +/-0.180; p = 0.642)	-0.066 (CI = +/-0.180; p = 0.448)	0.034 (CI = +/-0.185; p = 0.702)	0.091 (CI = +/-0.185; p = 0.312)	0.889	+5.04%
Severity	2010.2	0.050 (CI = +/-0.014; p = 0.000)	-0.211 (CI = +/-0.075; p = 0.000)	0.039 (CI = +/-0.185; p = 0.665)	-0.071 (CI = +/-0.187; p = 0.431)	0.031 (CI = +/-0.191; p = 0.732)	0.085 (CI = +/-0.193; p = 0.364)	0.874	+5.14%
Severity	2011.1	0.056 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.070; p = 0.000)	0.011 (CI = +/-0.170; p = 0.890)	-0.084 (CI = +/-0.170; p = 0.308)	-0.001 (CI = +/-0.176; p = 0.986)	0.067 (CI = +/-0.176; p = 0.431)	0.902	+5.72%
Severity	2011.2	0.055 (CI = +/-0.015; p = 0.000)	-0.191 (CI = +/-0.075; p = 0.000)	0.013 (CI = +/-0.177; p = 0.879)	-0.079 (CI = +/-0.179; p = 0.357)	0.001 (CI = +/-0.183; p = 0.990)	0.073 (CI = +/-0.186; p = 0.417)	0.880	+5.62%
Severity	2012.1	0.053 (CI = +/-0.017; p = 0.000)	-0.195 (CI = +/-0.080; p = 0.000)	0.019 (CI = +/-0.187; p = 0.831)	-0.077 (CI = +/-0.187; p = 0.391)	0.008 (CI = +/-0.194; p = 0.928)	0.077 (CI = +/-0.194; p = 0.410)	0.872	+5.48%
Severity	2012.2	0.051 (CI = +/-0.020; p = 0.000)	-0.189 (CI = +/-0.085; p = 0.000)	0.022 (CI = +/-0.193; p = 0.807)	-0.066 (CI = +/-0.196; p = 0.475)	0.014 (CI = +/-0.202; p = 0.883)	0.089 (CI = +/-0.206; p = 0.364)	0.841	+5.24%
Severity	2013.1	0.053 (CI = +/-0.023; p = 0.000)	-0.185 (CI = +/-0.093; p = 0.001)	0.014 (CI = +/-0.206; p = 0.882)	-0.070 (CI = +/-0.206; p = 0.469)	0.004 (CI = +/-0.218; p = 0.967)	0.083 (CI = +/-0.218; p = 0.418)	0.836	+5.45%
Severity	2013.2	0.054 (CI = +/-0.027; p = 0.001)	-0.187 (CI = +/-0.102; p = 0.002)	0.013 (CI = +/-0.219; p = 0.899)	-0.075 (CI = +/-0.224; p = 0.474)	0.002 (CI = +/-0.232; p = 0.988)	0.078 (CI = +/-0.238; p = 0.483)	0.799	+5.57%
Severity	2014.1	0.051 (CI = +/-0.033; p = 0.006)	-0.194 (CI = +/-0.113; p = 0.004)	0.024 (CI = +/-0.238; p = 0.825)	-0.069 (CI = +/-0.238; p = 0.530)	0.016 (CI = +/-0.256; p = 0.891)	0.087 (CI = +/-0.256; p = 0.462)	0.785	+5.23%
Severity	2014.2	0.051 (CI = +/-0.040; p = 0.019)	-0.193 (CI = +/-0.127; p = 0.008)	0.024 (CI = +/-0.259; p = 0.834)	-0.068 (CI = +/-0.266; p = 0.571)	0.016 (CI = +/-0.279; p = 0.895)	0.088 (CI = +/-0.289; p = 0.503)	0.724	+5.21%
Severity	2015.1	0.053 (CI = +/-0.051; p = 0.044)	-0.190 (CI = +/-0.147; p = 0.019)	0.018 (CI = +/-0.294; p = 0.890)	-0.072 (CI = +/-0.294; p = 0.582)	0.008 (CI = +/-0.324; p = 0.956)	0.082 (CI = +/-0.324; p = 0.568)	0.704	+5.43%
Severity	2015.2	0.032 (CI = +/-0.051; p = 0.177)	-0.158 (CI = +/-0.133; p = 0.027)	0.039 (CI = +/-0.256; p = 0.725)	-0.009 (CI = +/-0.266; p = 0.936)	0.050 (CI = +/-0.285; p = 0.686)	0.165 (CI = +/-0.299; p = 0.224)	0.677	+3.26%
Severity	2016.1	0.029 (CI = +/-0.072; p = 0.341)	-0.162 (CI = +/-0.165; p = 0.053)	0.045 (CI = +/-0.312; p = 0.967)	-0.005 (CI = +/-0.312; p = 0.967)	0.059 (CI = +/-0.358; p = 0.692)	0.172 (CI = +/-0.358; p = 0.272)	0.642	+2.99%
Severity	2016.2	0.000 (CI = +/-0.071; p = 0.986)	-0.127 (CI = +/-0.143; p = 0.070)	0.070 (CI = +/-0.259; p = 0.495)	0.070 (CI = +/-0.275; p = 0.521)	0.113 (CI = +/-0.304; p = 0.359)	0.277 (CI = +/-0.325; p = 0.077)	0.694	-0.05%
Frequency	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.085; p = 0.001)	-0.372 (CI = +/-0.247; p = 0.005)	-0.149 (CI = +/-0.247; p = 0.226)	-0.402 (CI = +/-0.250; p = 0.003)	-0.295 (CI = +/-0.250; p = 0.023)	0.508	+2.36%
Frequency	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.088; p = 0.001)	-0.370 (CI = +/-0.252; p = 0.006)	-0.141 (CI = +/-0.252; p = 0.258)	-0.399 (CI = +/-0.255; p = 0.004)	-0.286 (CI = +/-0.256; p = 0.030)	0.501	+2.27%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.153 (CI = +/-0.090; p = 0.002)	-0.353 (CI = +/-0.251; p = 0.008)	-0.135 (CI = +/-0.251; p = 0.278)	-0.381 (CI = +/-0.255; p = 0.005)	-0.277 (CI = +/-0.255; p = 0.034)	0.442	+2.03%
Frequency	2007.2	0.017 (CI = +/-0.012; p = 0.008)	0.164 (CI = +/-0.090; p = 0.001)	-0.347 (CI = +/-0.248; p = 0.008)	-0.115 (CI = +/-0.248; p = 0.345)	-0.371 (CI = +/-0.251; p = 0.006)	-0.255 (CI = +/-0.252; p = 0.048)	0.458	+1.75%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.028)	0.154 (CI = +/-0.091; p = 0.002)	-0.331 (CI = +/-0.248; p = 0.011)	-0.108 (CI = +/-0.248; p = 0.373)	-0.353 (CI = +/-0.253; p = 0.008)	-0.246 (CI = +/-0.253; p = 0.056)	0.408	+1.51%
Frequency	2008.2	0.010 (CI = +/-0.012; p = 0.121)	0.174 (CI = +/-0.083; p = 0.000)	-0.320 (CI = +/-0.222; p = 0.007)	-0.074 (CI = +/-0.222; p = 0.493)	-0.337 (CI = +/-0.225; p = 0.005)	-0.207 (CI = +/-0.227; p = 0.072)	0.509	+0.97%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.362)	0.159 (CI = +/-0.081; p = 0.001)	-0.296 (CI = +/-0.211; p = 0.009)	-0.064 (CI = +/-0.211; p = 0.536)	-0.309 (CI = +/-0.216; p = 0.008)	-0.192 (CI = +/-0.216; p = 0.079)	0.505	+0.57%
Frequency	2009.2	0.002 (CI = +/-0.013; p = 0.733)	0.171 (CI = +/-0.080; p = 0.000)	-0.289 (CI = +/-0.204; p = 0.008)	-0.043 (CI = +/-0.204; p = 0.669)	-0.298 (CI = +/-0.209; p = 0.008)	-0.167 (CI = +/-0.211; p = 0.114)	0.558	+0.22%
Frequency	2010.1	-0.002 (CI = +/-0.014; p = 0.815)	0.158 (CI = +/-0.079; p = 0.001)	-0.268 (CI = +/-0.200; p = 0.012)	-0.033 (CI = +/-0.200; p = 0.730)	-0.274 (CI = +/-0.206; p = 0.012)	-0.154 (CI = +/-0.206; p = 0.132)	0.571	-0.16%
Frequency	2010.2	-0.007 (CI = +/-0.013; p = 0.302)	0.175 (CI = +/-0.074; p = 0.000)	-0.259 (CI = +/-0.182; p = 0.008)	-0.005 (CI = +/-0.182; p = 0.958)	-0.259 (CI = +/-0.187; p = 0.010)	-0.121 (CI = +/-0.189; p = 0.196)	0.666	-0.67%
Frequency	2011.1	-0.006 (CI = +/-0.015; p = 0.402)	0.177 (CI = +/-0.079; p = 0.000)	-0.262 (CI =					

AP

Coverage = AP
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.047 (CI = +/-0.020; p = 0.000)	-0.328 (CI = +/-0.454; p = 0.150)	-0.159 (CI = +/-0.457; p = 0.481)	-0.136 (CI = +/-0.461; p = 0.550)	-0.167 (CI = +/-0.465; p = 0.467)	0.425	+4.86%
Loss Cost	2006.2	0.049 (CI = +/-0.021; p = 0.000)	-0.335 (CI = +/-0.463; p = 0.149)	-0.167 (CI = +/-0.467; p = 0.468)	-0.144 (CI = +/-0.471; p = 0.533)	-0.177 (CI = +/-0.475; p = 0.451)	0.408	+5.02%
Loss Cost	2007.1	0.049 (CI = +/-0.023; p = 0.000)	-0.338 (CI = +/-0.475; p = 0.155)	-0.170 (CI = +/-0.479; p = 0.471)	-0.147 (CI = +/-0.483; p = 0.535)	-0.180 (CI = +/-0.488; p = 0.454)	0.376	+5.07%
Loss Cost	2007.2	0.048 (CI = +/-0.025; p = 0.001)	-0.331 (CI = +/-0.486; p = 0.172)	-0.162 (CI = +/-0.491; p = 0.500)	-0.139 (CI = +/-0.495; p = 0.567)	-0.171 (CI = +/-0.500; p = 0.487)	0.321	+4.92%
Loss Cost	2008.1	0.045 (CI = +/-0.027; p = 0.002)	-0.320 (CI = +/-0.497; p = 0.195)	-0.150 (CI = +/-0.501; p = 0.541)	-0.126 (CI = +/-0.506; p = 0.612)	-0.156 (CI = +/-0.512; p = 0.534)	0.254	+4.65%
Loss Cost	2008.2	0.050 (CI = +/-0.029; p = 0.002)	-0.341 (CI = +/-0.499; p = 0.171)	-0.173 (CI = +/-0.505; p = 0.484)	-0.151 (CI = +/-0.510; p = 0.545)	-0.184 (CI = +/-0.516; p = 0.467)	0.280	+5.16%
Loss Cost	2009.1	0.058 (CI = +/-0.030; p = 0.001)	-0.373 (CI = +/-0.486; p = 0.125)	-0.209 (CI = +/-0.491; p = 0.385)	-0.191 (CI = +/-0.497; p = 0.432)	-0.228 (CI = +/-0.503; p = 0.356)	0.354	+6.01%
Loss Cost	2009.2	0.055 (CI = +/-0.033; p = 0.002)	-0.358 (CI = +/-0.496; p = 0.147)	-0.193 (CI = +/-0.502; p = 0.432)	-0.173 (CI = +/-0.509; p = 0.486)	-0.208 (CI = +/-0.516; p = 0.410)	0.272	+5.61%
Loss Cost	2010.1	0.037 (CI = +/-0.027; p = 0.010)	-0.292 (CI = +/-0.382; p = 0.126)	-0.118 (CI = +/-0.387; p = 0.532)	-0.089 (CI = +/-0.393; p = 0.641)	-0.115 (CI = +/-0.399; p = 0.554)	0.182	+3.73%
Loss Cost	2010.2	0.039 (CI = +/-0.030; p = 0.014)	-0.299 (CI = +/-0.395; p = 0.129)	-0.126 (CI = +/-0.401; p = 0.518)	-0.098 (CI = +/-0.408; p = 0.619)	-0.125 (CI = +/-0.414; p = 0.534)	0.159	+3.93%
Loss Cost	2011.1	0.047 (CI = +/-0.031; p = 0.006)	-0.328 (CI = +/-0.384; p = 0.089)	-0.159 (CI = +/-0.391; p = 0.400)	-0.136 (CI = +/-0.398; p = 0.479)	-0.167 (CI = +/-0.405; p = 0.394)	0.256	+4.85%
Loss Cost	2011.2	0.038 (CI = +/-0.033; p = 0.027)	-0.298 (CI = +/-0.373; p = 0.109)	-0.125 (CI = +/-0.380; p = 0.495)	-0.096 (CI = +/-0.387; p = 0.603)	-0.123 (CI = +/-0.395; p = 0.518)	0.122	+3.86%
Loss Cost	2012.1	0.034 (CI = +/-0.037; p = 0.072)	-0.286 (CI = +/-0.386; p = 0.135)	-0.110 (CI = +/-0.394; p = 0.560)	-0.079 (CI = +/-0.403; p = 0.679)	-0.104 (CI = +/-0.412; p = 0.598)	0.018	+3.42%
Loss Cost	2012.2	0.021 (CI = +/-0.039; p = 0.264)	-0.250 (CI = +/-0.368; p = 0.167)	-0.067 (CI = +/-0.377; p = 0.706)	-0.031 (CI = +/-0.386; p = 0.867)	-0.049 (CI = +/-0.396; p = 0.795)	-0.121	+2.11%
Loss Cost	2013.1	0.028 (CI = +/-0.044; p = 0.187)	-0.269 (CI = +/-0.380; p = 0.149)	-0.090 (CI = +/-0.390; p = 0.623)	-0.057 (CI = +/-0.400; p = 0.762)	-0.079 (CI = +/-0.412; p = 0.685)	-0.089	+2.85%
Loss Cost	2013.2	0.019 (CI = +/-0.050; p = 0.415)	-0.247 (CI = +/-0.391; p = 0.193)	-0.063 (CI = +/-0.403; p = 0.736)	-0.026 (CI = +/-0.416; p = 0.894)	-0.043 (CI = +/-0.430; p = 0.830)	-0.197	+1.94%
Loss Cost	2014.1	0.014 (CI = +/-0.059; p = 0.618)	-0.234 (CI = +/-0.416; p = 0.239)	-0.048 (CI = +/-0.431; p = 0.810)	-0.007 (CI = +/-0.447; p = 0.971)	-0.022 (CI = +/-0.464; p = 0.919)	-0.267	+1.38%
Loss Cost	2014.2	0.000 (CI = +/-0.069; p = 0.994)	-0.203 (CI = +/-0.430; p = 0.313)	-0.011 (CI = +/-0.448; p = 0.958)	0.037 (CI = +/-0.468; p = 0.863)	0.029 (CI = +/-0.489; p = 0.895)	-0.313	-0.02%
Loss Cost	2015.1	0.002 (CI = +/-0.086; p = 0.951)	-0.209 (CI = +/-0.473; p = 0.339)	-0.017 (CI = +/-0.496; p = 0.938)	0.029 (CI = +/-0.521; p = 0.902)	0.020 (CI = +/-0.549; p = 0.935)	-0.374	-0.24%
Loss Cost	2015.2	0.011 (CI = +/-0.109; p = 0.813)	-0.225 (CI = +/-0.524; p = 0.343)	-0.038 (CI = +/-0.554; p = 0.875)	0.003 (CI = +/-0.588; p = 0.990)	-0.010 (CI = +/-0.625; p = 0.971)	-0.441	+1.14%
Loss Cost	2016.1	0.002 (CI = +/-0.145; p = 0.979)	-0.209 (CI = +/-0.596; p = 0.424)	-0.017 (CI = +/-0.639; p = 0.950)	0.029 (CI = +/-0.686; p = 0.920)	0.021 (CI = +/-0.738; p = 0.947)	-0.540	+0.16%
Loss Cost	2016.2	-0.031 (CI = +/-0.194; p = 0.697)	-0.160 (CI = +/-0.671; p = 0.567)	0.049 (CI = +/-0.732; p = 0.871)	0.111 (CI = +/-0.799; p = 0.735)	0.119 (CI = +/-0.872; p = 0.739)	-0.580	-3.07%
Severity	2006.1	0.016 (CI = +/-0.020; p = 0.105)	-0.062 (CI = +/-0.451; p = 0.781)	0.101 (CI = +/-0.454; p = 0.650)	0.030 (CI = +/-0.457; p = 0.892)	0.207 (CI = +/-0.461; p = 0.365)	0.065	+1.62%
Severity	2006.2	0.018 (CI = +/-0.021; p = 0.094)	-0.070 (CI = +/-0.459; p = 0.755)	0.092 (CI = +/-0.462; p = 0.686)	0.020 (CI = +/-0.466; p = 0.930)	0.196 (CI = +/-0.470; p = 0.400)	0.070	+1.80%
Severity	2007.1	0.018 (CI = +/-0.023; p = 0.115)	-0.072 (CI = +/-0.471; p = 0.756)	0.091 (CI = +/-0.474; p = 0.697)	0.019 (CI = +/-0.479; p = 0.937)	0.194 (CI = +/-0.483; p = 0.415)	0.052	+1.83%
Severity	2007.2	0.015 (CI = +/-0.024; p = 0.230)	-0.055 (CI = +/-0.475; p = 0.811)	0.108 (CI = +/-0.479; p = 0.644)	0.038 (CI = +/-0.483; p = 0.871)	0.216 (CI = +/-0.488; p = 0.371)	0.002	+1.46%
Severity	2008.1	0.017 (CI = +/-0.026; p = 0.182)	-0.068 (CI = +/-0.483; p = 0.773)	0.094 (CI = +/-0.488; p = 0.692)	0.023 (CI = +/-0.493; p = 0.925)	0.198 (CI = +/-0.498; p = 0.418)	0.014	+1.76%
Severity	2008.2	0.024 (CI = +/-0.027; p = 0.078)	-0.097 (CI = +/-0.472; p = 0.674)	0.062 (CI = +/-0.477; p = 0.789)	-0.013 (CI = +/-0.483; p = 0.956)	0.159 (CI = +/-0.488; p = 0.505)	0.083	+2.46%
Severity	2009.1	0.040 (CI = +/-0.022; p = 0.001)	-0.159 (CI = +/-0.354; p = 0.360)	-0.008 (CI = +/-0.358; p = 0.963)	-0.091 (CI = +/-0.363; p = 0.606)	0.074 (CI = +/-0.367; p = 0.681)	0.417	+0.70%
Severity	2009.2	0.042 (CI = +/-0.024; p = 0.002)	-0.168 (CI = +/-0.363; p = 0.346)	-0.018 (CI = +/-0.368; p = 0.921)	-0.102 (CI = +/-0.373; p = 0.574)	0.062 (CI = +/-0.378; p = 0.737)	0.404	+4.31%
Severity	2010.1	0.034 (CI = +/-0.024; p = 0.008)	-0.139 (CI = +/-0.345; p = 0.409)	0.015 (CI = +/-0.350; p = 0.928)	-0.065 (CI = +/-0.355; p = 0.705)	0.102 (CI = +/-0.360; p = 0.557)	0.322	+3.49%
Severity	2010.2	0.043 (CI = +/-0.025; p = 0.002)	-0.168 (CI = +/-0.326; p = 0.293)	-0.018 (CI = +/-0.331; p = 0.910)	-0.102 (CI = +/-0.336; p = 0.530)	0.061 (CI = +/-0.342; p = 0.711)	0.430	+4.35%
Severity	2011.1	0.050 (CI = +/-0.026; p = 0.001)	-0.192 (CI = +/-0.318; p = 0.219)	-0.045 (CI = +/-0.323; p = 0.770)	-0.133 (CI = +/-0.329; p = 0.403)	0.027 (CI = +/-0.335; p = 0.869)	0.492	+5.09%
Severity	2011.2	0.045 (CI = +/-0.029; p = 0.004)	-0.177 (CI = +/-0.324; p = 0.263)	-0.028 (CI = +/-0.330; p = 0.858)	-0.114 (CI = +/-0.336; p = 0.482)	0.048 (CI = +/-0.343; p = 0.768)	0.407	+4.60%
Severity	2012.1	0.046 (CI = +/-0.033; p = 0.010)	-0.179 (CI = +/-0.339; p = 0.278)	-0.030 (CI = +/-0.346; p = 0.854)	-0.116 (CI = +/-0.354; p = 0.494)	0.046 (CI = +/-0.362; p = 0.791)	0.353	+4.67%
Severity	2012.2	0.035 (CI = +/-0.035; p = 0.046)	-0.149 (CI = +/-0.329; p = 0.345)	0.004 (CI = +/-0.337; p = 0.979)	-0.076 (CI = +/-0.345; p = 0.640)	0.090 (CI = +/-0.354; p = 0.591)	0.236	+3.59%
Severity	2013.1	0.038 (CI = +/-0.040; p = 0.058)	-0.158 (CI = +/-0.346; p = 0.340)	-0.006 (CI = +/-0.355; p = 0.971)	-0.088 (CI = +/-0.365; p = 0.609)	0.077 (CI = +/-0.376; p = 0.663)	0.208	+3.92%
Severity	2013.2	0.027 (CI = +/-0.044; p = 0.204)	-0.129 (CI = +/-0.344; p = 0.426)	0.029 (CI = +/-0.354; p = 0.862)	-0.048 (CI = +/-0.366; p = 0.779)	0.123 (CI = +/-0.378; p = 0.488)	0.074	+2.73%
Severity	2014.1	0.030 (CI = +/-0.052; p = 0.229)	-0.137 (CI = +/-0.368; p = 0.428)	0.020 (CI = +/-0.381; p = 0.911)	-0.058 (CI = +/-0.395; p = 0.748)	0.111 (CI = +/-0.410; p = 0.560)	0.037	+3.06%
Severity	2014.2	0.019 (CI = +/-0.061; p = 0.510)	-0.112 (CI = +/-0.383; p = 0.527)	0.050 (CI = +/-0.399; p = 0.782)	-0.022 (CI = +/-0.416; p = 0.908)	0.153 (CI = +/-0.435; p = 0.446)	-0.094	+1.88%
Severity	2015.1	0.025 (CI = +/-0.076; p = 0.470)	-0.124 (CI = +/-0.417; p = 0.512)	0.034 (CI = +/-0.437; p = 0.860)	-0.041 (CI = +/-0.460; p = 0.843)	0.131 (CI = +/-0.484; p = 0.550)	-0.124	+2.53%
Severity	2015.2	0.035 (CI = +/-0.096; p = 0.418)	-0.143 (CI = +/-0.460; p = 0.487)	0.011 (CI = +/-0.486; p = 0.958)	-0.069 (CI = +/-0.516; p = 0.760)	0.098 (CI = +/-0.549; p = 0.686)	-0.152	+3.56%
Severity	2016.1	0.058 (CI = +/-0.121; p = 0.289)	-0.181 (CI = +/-0.498; p = 0.410)	-0.038 (CI = +/-0.534; p = 0.867)	-0.130 (CI = +/-0.574; p = 0.599)	0.026 (CI = +/-0.617; p = 0.923)	-0.103	+5.94%
Severity	2016.2	0.025 (CI = +/-0.158; p = 0.701)	-0.131 (CI = +/-0.548; p = 0.564)	0.027 (CI = +/-0.597; p = 0.911)	-0.048 (CI = +/-0.652; p = 0.857)	0.124 (CI = +/-0.712; p = 0.674)	-0.384	+2.53%
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	-0.266 (CI = +/-0.328; p = 0.107)	-0.261 (CI = +/-0.331; p = 0.117)	-0.166 (CI = +/-0.333; p = 0.314)	-0.374 (CI = +/-0.336; p = 0.030)	0.344	+3.19%
Frequency	2006.2	0.031 (CI = +/-0.015; p = 0.000)	-0.265 (CI = +/-0.336; p = 0.117)	-0.259 (CI = +/-0.339; p = 0.128)	-0.164 (CI = +/-0.341; p = 0.331)	-0.372 (CI = +/-0.344; p = 0.035)	0.305	+3.16%
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	-0.266 (CI = +/-0.345; p = 0.124)	-0.260 (CI = +/-0.347; p = 0.135)	-0.166 (CI = +/-0.350; p = 0.338)	-0.374 (CI = +/-0.354; p = 0.039)	0.275	+3.19%
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	-0.276 (CI = +/-0.350; p = 0.117)	-0.271 (CI = +/-0.353; p = 0.126)	-0.178 (CI = +/-0.356; p = 0.313)	-0.386 (CI = +/-0.360; p = 0.036)	0.280	+3.41%
Frequency	2008.1	0.028 (CI = +/-0.018; p = 0.004)	-0.252 (CI = +/-0.335; p = 0.133)	-0.244 (CI = +/-0.338; p = 0.148)	-0.148 (CI = +/-0.342; p = 0.378)	-0.354 (CI = +/-0.345; p = 0.045)	0.194	+2.84%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.012)	-0.244 (CI = +/-0.342; p = 0.153)	-0.235 (CI = +/-0.346; p = 0.172)	-0.138 (CI = +/-0.349; p = 0.421)	-0.343 (CI = +/-0.353; p = 0.057)	0.132	+2.64%
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.060)	-0.213 (CI = +/-0.313; p = 0.171)	-0.201 (CI = +/-0.317; p = 0.201)	-0.100 (CI = +/-0.321; p = 0.522)	-0.301 (CI = +/-0.325; p = 0.067)	0.048	+1.86%
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.203)	-0.190 (CI = +/-0.300; p = 0.200)	-0.175 (CI = +/-0.304; p = 0.243)	-0.071 (CI = +/-0.308; p = 0.635)	-0.269 (CI = +/-0.312; p = 0.087)	-0.009	+1.25%
Frequency	2010.1	0.002 (CI = +/-0.017; p = 0.780)	-0.153 (CI = +/-0.244; p = 0.204)	-0.133 (CI = +/-0.247; p = 0.274)	-0.024 (CI = +/-0.251; p = 0.844)	-0.217 (CI = +/-0.255; p = 0.090)	0.041	+0.23%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.633)	-0.131 (CI = +/-0.227; p = 0.239)	-0.108 (CI = +/-0.231; p = 0.338)	0.004 (CI = +/-0.234; p = 0.969)	-0.186 (CI = +/-0.238; p = 0.118)	0.120	-0.40%
Frequency	2011.1	-0.002 (CI = +/-0.019; p = 0.803)	-0.137 (CI = +/-0.235; p = 0.235)	-0.114 (CI = +/-0.239; p = 0.326)	-0.003 (CI = +/-0.243; p = 0.980)	-0.194 (CI = +/-0.247; p = 0.117)	0.093	-0.23%
Frequency	2011.2	-0.007 (CI = +/-0.021; p = 0.474)	-0.122 (CI = +/-0.234; p = 0.285)	-0.096 (CI = +/-0.238; p = 0.401)	0.017 (CI = +/-0.243; p = 0.882)	-0.171 (CI = +/-0.248; p = 0.161)	0.142	-0.71%
Frequency	2012.1	-0.012 (CI = +/-0.023; p = 0.274)	-0.107 (CI = +/-0.234; p = 0.344)	-0.079 (CI = +/-0.239; p = 0.488)	0.037 (CI = +/-0.245; p = 0.753)	-0.149 (CI = +/-0.250; p = 0.221)	0.193	-1.19%
Frequency	2012.2	-0.014 (CI = +/-0.026; p = 0.249)	-0.100 (CI = +/-0.245; p = 0.393)	-0.071 (CI = +/-0.251; p = 0.548)	0.046 (CI = +/-0.257; p = 0.706)	-0.139 (CI = +/-0.263; p = 0.275)	0.187	-1.43%
Frequency	2013.1	-0.010 (CI = +/-0.029; p = 0.458)	-0.111 (CI = +/-0.254; p = 0.361)	-0.084 (CI = +/-0.261; p = 0.496)	0.031 (CI = +/-0.268; p = 0.805)	-0.156 (CI = +/-0.276; p = 0.243)	0.118	-1.03%
Frequency	2013.2	-0.008 (CI = +/-0.034; p = 0.631)	-0.117 (CI = +/-0.269; p = 0.358)	-0.092 (CI = +/-0.278; p = 0.481)	0.022 (CI = +/-0.287; p = 0.869)	-0.166 (CI = +/-0.296; p = 0.243)	0.060	-0.77%
Frequency	2014.1	-0.016 (CI = +/-0.039; p = 0.370)	-0.097 (CI = +/-0.274; p = 0.448)	-0.067 (CI = +/-0.284; p = 0.609)	0.051 (CI = +/-0.294; p = 0.707)	-0.133 (CI = +/-0.306; p = 0.356)	0.121	-1.63%
Frequency	2014.2	-0.019 (CI = +/-0.047; p = 0.393)	-0.092 (CI = +/-0.297; p = 0.501)	-0.061 (CI = +/-0.309; p = 0.666)	0.059 (CI = +/-0.322; p = 0.690)	-0.124 (CI = +/-0.337; p = 0.426)	0.079	-1.87%
Frequency	2015.1	-0.023 (CI = +/-0.059; p = 0.403)	-0.084 (CI = +/-0.324; p = 0.565)	-0.052 (CI = +/-0.340; p = 0.735)	0.070 (CI = +/-0.358; p = 0.665)	-0.111 (CI = +/-0.377; p = 0.516)	0.062	-2.23%
Frequency	2015.2	-0.024 (CI = +/-0.076; p = 0.486)	-0.083 (CI = +/-0.363; p = 0.607)	-0.049 (CI = +/-0.384; p = 0.770)	0.073 (CI = +/-0.408; p = 0.686)	-0.108 (CI = +/-0.433; p = 0.575)	-0.061	-2.33%
Frequency	2016.1	-0.056 (CI = +/-0.082; p = 0.145)	-0.028 (CI = +/-0.337; p = 0.843)	0.021 (CI = +/-0.361; p = 0.890)	0.159 (CI = +/-0.388; p = 0.354)	-0.005 (CI = +/-0.417; p = 0.979)	0.233	-5.46%
Frequency	2016.2	-0.056 (CI = +/-0.116; p = 0.267)	-0.028 (CI = +/-0.401; p = 0.863)	0.021 (CI = +/-0.437; p = 0.905)	0.159 (CI = +/-0.477; p = 0.429)	-0.004 (CI = +/-0.520; p = 0.983)	0.038	-5.46%



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