

NEWFOUNDLAND AND LABRADOR COMMERCIAL VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Industry Data
Through June 30, 2022

March 15, 2023

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1. Executive Summary

1.1. Purpose and Scope

The Newfoundland and Labrador Board of Commissioners of Public Utilities (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine commercial vehicle loss trend rates. The scope of our analysis includes all coverages:

- Mandatory: third party liability and uninsured automobile
- Optional Coverage: accident benefits, collision, comprehensive, all perils, specified perils, and underinsured motorist

We developed our analysis using insurance industry commercial vehicles loss and loss adjustment expense experience in Newfoundland and Labrador reported as of June 30, 2022 to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

In this report we present our selected past annual loss cost trend rates based on industry data as of June 30, 2022. Due to the uncertain current economic environment, the future trend rates included in rate applications will likely differ from the past trend rates as filings may consider changes in current and forecasted economic conditions at the time of rate application submission. We do not explicitly adjust past trend rates for changes in economic conditions that may be applicable to the future trend rates. We discuss this further in Section 3.5.

Our preliminary report will be provided to insurers for their review and comment, and we will consider comments received from interested parties before issuing a final report.

In Table 1, we present our selected past annual loss cost trend rates.

Table 1: Selected Past Loss Cost Trends (Through to April 1, 2022)

Coverage	Past Loss Cost
Bodily Injury	-3.0%
Property Damage	-0.5%
Accident Benefits	+3.0%
Uninsured Auto	+3.0%
Collision	+3.0%
Comprehensive	+2.0%
Specified Perils	+2.0%
All Perils	+1.5%
Underinsured Motorist	+2.0%

We discuss and present our methodology and assumptions in selecting our trend rates in this report.

* * * * *

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

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2. Analysis – General Discussion

2.1. Introduction

In the sections that follow we present:

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

2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the AUTO7502 Automobile Industry Exhibit (as of June 30, 2022) provided by GISA. This data includes the experience of all commercial vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

The claim count and claim amount data presented in the AIX report is grouped according to the accident half-year¹ during which the event occurred.

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

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

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

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

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

It is important to note two points about case reserves:

1. **Insurance companies' determination of case reserves varies from company to company.** For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the "initial claim reserve." In a sense, the initial claim reserve serves as a placeholder until investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
2. **The case reserves do not reflect the "actuarial reserve" (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements.** This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. The approach that insurance companies (their actuaries) use to determine the "actuarial reserve," while subject to the common standards of the Actuarial Standards Board (Canada), varies from company to company.

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

We estimate the final (ultimate) number and 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 June 30, 2022. These estimates are used to measure and select the loss trend rates that we recommend in Section 4 of this report.

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

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.

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

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 June 30, 2022, separately for each of the coverages. We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2022, separately for each of the coverages.

We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through June 30, 2022, separately for each of the coverages.

We present our selection of loss development factors and claim count development factors and resulting ultimate claim frequency, severity and loss cost for each of the coverages in Appendices A through D. Our selected cumulative factors and basis for selection (e.g., weighted average of the last six development factors) are presented in Appendix A. The summary of our selected factors, estimated ultimate losses and claim counts, as well as a comparison to the selections made in our prior review are presented in Appendices C and D.

In Section 2.4 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

Due to the COVID-19 pandemic, there is additional uncertainty associated with the estimates for the 2020, 2021, and 2022-1 accident year periods.

2.4. Changes in Loss Cost, Frequency and Severity Estimates

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

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 Number of claims per 1,000 insured vehicles.

Table 2: Change in Estimates - Bodily Injury

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$295.67	\$88,167	3.35	\$305.26	\$90,929	3.36
2019	\$276.76	\$78,125	3.54	\$303.39	\$88,326	3.43
2020	\$277.19	\$80,940	3.42	\$293.61	\$89,498	3.28
2021	\$267.03	\$72,930	3.66	\$324.21	\$85,288	3.80
2022				\$344.09	\$115,150 ⁷	2.99

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 9.8%. The majority of this change is due to higher reported claims costs by insurers.

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$92.40	\$6,701	13.79	\$92.36	\$6,716	13.75
2019	\$115.68	\$8,741	13.23	\$118.41	\$8,931	13.26
2020	\$62.27	\$6,841	9.10	\$62.47	\$6,923	9.02
2021	\$68.32	\$8,818	7.75	\$58.56	\$8,290	7.06
2022				\$75.81	\$10,040	7.55

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 2.0%.

Table 4: Change in Estimates – Accident Benefits

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$13.26	\$8,283	1.60	\$13.37	\$8,666	1.54
2019	\$15.86	\$7,442	2.13	\$14.75	\$6,980	2.11
2020	\$13.86	\$10,385	1.33	\$16.24	\$12,402	1.31
2021	\$23.18	\$10,368	2.24	\$19.35	\$8,084	2.39
2022				\$10.97	\$7,525	1.46

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 3.7%.

⁷ The observed higher severity and lower frequency for 2022-1 are immature with a high degree of uncertainty and are subject to change materially as the experience develops.

Table 5: Change in Estimates - Collision

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$200.66	\$9,035	22.21	\$200.61	\$9,033	22.21
2019	\$190.61	\$9,281	20.54	\$190.90	\$9,338	20.44
2020	\$138.59	\$8,515	16.28	\$137.46	\$8,481	16.21
2021	\$106.83	\$9,646	11.07	\$117.15	\$11,137	10.52
2022				\$124.29	\$9,634	12.90

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.5%.

Table 6: Change in Estimates - Comprehensive

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$120.46	\$2,975	40.49	\$120.47	\$2,975	40.50
2019	\$104.88	\$2,794	37.54	\$104.93	\$2,795	37.55
2020	\$90.13	\$2,657	33.93	\$90.56	\$2,689	33.68
2021	\$140.76	\$4,079	34.51	\$130.53	\$3,818	34.19
2022				\$127.68	\$3,123	40.89

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 2.1%.

Table 7: Change in Estimates - All Perils

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$255.16	\$14,958	17.06	\$255.18	\$14,958	17.06
2019	\$185.33	\$11,223	16.51	\$185.34	\$11,205	16.54
2020	\$213.66	\$13,483	15.85	\$214.12	\$13,474	15.89
2021	\$218.14	\$13,613	16.02	\$231.73	\$14,024	16.52
2022				\$265.79	\$17,831	14.91

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.6%.

3. Loss Trend Rate Considerations

3.1. Introduction

Loss trend rates are factors that are used in the determination of rate level indications. They are applied to the experience period ultimate incurred losses to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

The application of trend rates is, essentially, a two-step process. The data in the experience period under consideration is adjusted to reflect observed changes in cost conditions that have taken place (i.e., “past trend”), and then the data is further adjusted to reflect future changes in cost conditions that are expected to occur between the end of the experience period and the period 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.

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.

To derive estimates of appropriate loss trend rates, we consider the observed trend patterns based on our estimates of the industry ultimate claim frequency, claim severity, and loss cost⁸ by accident half-year that we derive (as we discuss in Section 2.3) and the results of regression analyses we perform. In doing so, we reflect parameters that could have an impact on the trends, such as time, seasonality, and, as appropriate, “level changes” and coverage reforms.

We also consider the results of statistical tests that we apply.

- With respect to the Adjusted R-squared, we generally refer to values of 80% and greater as “high,” values between 40% and 80% as “moderate,” and values less than 40% as “low.”
- We consider p -values less than 5% to be “statistically significant.”

The confidence interval presented corresponds to a 95% probability level range.

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. For this reason, we

⁸ Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

model the data several different ways in an attempt to identify the underlying trends during the experience period:

- with and without certain data points to improve our understanding of the sensitivity of the calculated loss trend rates to the inclusion or exclusion of those points; and
- over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred.

In selecting future trend rates, if appropriate, adjustments should be made to the selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. The recent rise in inflation is likely to affect future trend rates and should be considered for the future trend period, which is the mid-point of the latest accident half-year (April 1, 2022 in this review) to the average accident date of the proposed rate program. We discuss the issue of inflation in the context of the future trend rate below.

3.2. 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, 2021-2, and 2022-1. 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.

3.3. Model Considerations

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2002-2 to 2022-1. While we provide twenty years of experience data, we generally select trend rates considering the claim experience over the more recent years.

Seasonality

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

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

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

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

We do not include a variable in the model to control for historical weather events. We also do not typically consider economic variables such as unemployment due to the difficulty of forecasting future values for these parameters.

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.

Other Considerations

In selecting past loss trend rates, we also consider:

- variance in results (i.e., changes in trends) based on different historical time periods;
- relationship of frequency and severity trend patterns; and
- uncertainty in the estimated values.

We discuss the issue of inflation in the context of the future trend rate below.

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

Due, in part, to the relatively small volume of commercial vehicle claim counts, there is a high degree of variability in the year-to-year percentage changes of the estimated accident year loss costs for most

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% indicates that the covariate is statistically significant.

coverages. Additional details are presented in Appendix B which includes the actual year-to-year percentage changes. In addition to the year-to-year variability between accident year data, the changes in the estimated accident year loss cost between this review and our prior review¹¹ contributes to the change in the measured trend rates between reviews even with the identical trend model (i.e., time period and parameters); the comparisons between estimates of ultimate loss amounts from the prior review and this review are presented in Appendix C.

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

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

Summary of Trend Rates

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

The summary of our trend rates based on industry data as of June 30, 2022, as presented in Table 1, is based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and parsimony of many regression models.

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

Heatmaps

In Section 4, we present heatmaps as a graphical representations of the regression models under consideration. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and *p*-values associated with a selected regression model over various experience time periods. The vertical axis of the heatmap corresponds to the beginning of the experience period, and the horizontal axis corresponds to the end of the experience period. For each heatmap, the colors within the column are selected such that larger values are brighter (yellow), and smaller values are darker (blue). This allows for direct comparison of statistical results between models over different time periods and improves readability of our report without having to reference Appendix E. The information presented in each heatmap is analogous with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 8 may also be found in Appendix E, pages 7 and 8.

3.4. COVID-19

COVID-19 “stay-at-home” orders and other directives during the pandemic resulted in a dramatic decline in traffic. While there has been increased 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.

¹¹ In this review, the changes made by GISA effective July 1, 2019 discussed in Section 2.2 contribute to the change in estimates.

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

Therefore, we exclude the 2020, 2021, and 2022-1 observations from our selected models for the coverages experiencing a significant change in claim costs as a result of the COVID-19 pandemic. We find severity appears unaffected by the pandemic for all coverages. In the case of frequency, we observe a decrease for all coverages except uninsured automobile.

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.

When considering the degree to which the pandemic is expected to impact claims cost during the proposed rate program, consideration should be given to the most recent experience available at the time of filing. For example, monthly frequency data may give insight into consumer driving habits.

3.5. Economic Consideration

Recent 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 the following figures we present the consumer price index (left panel) and year-over year percentage change (right panel)¹⁴ over the last 20 years in Newfoundland, separately, for:

- All-Items
- Transportation
- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- 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 – All Items & Transportation

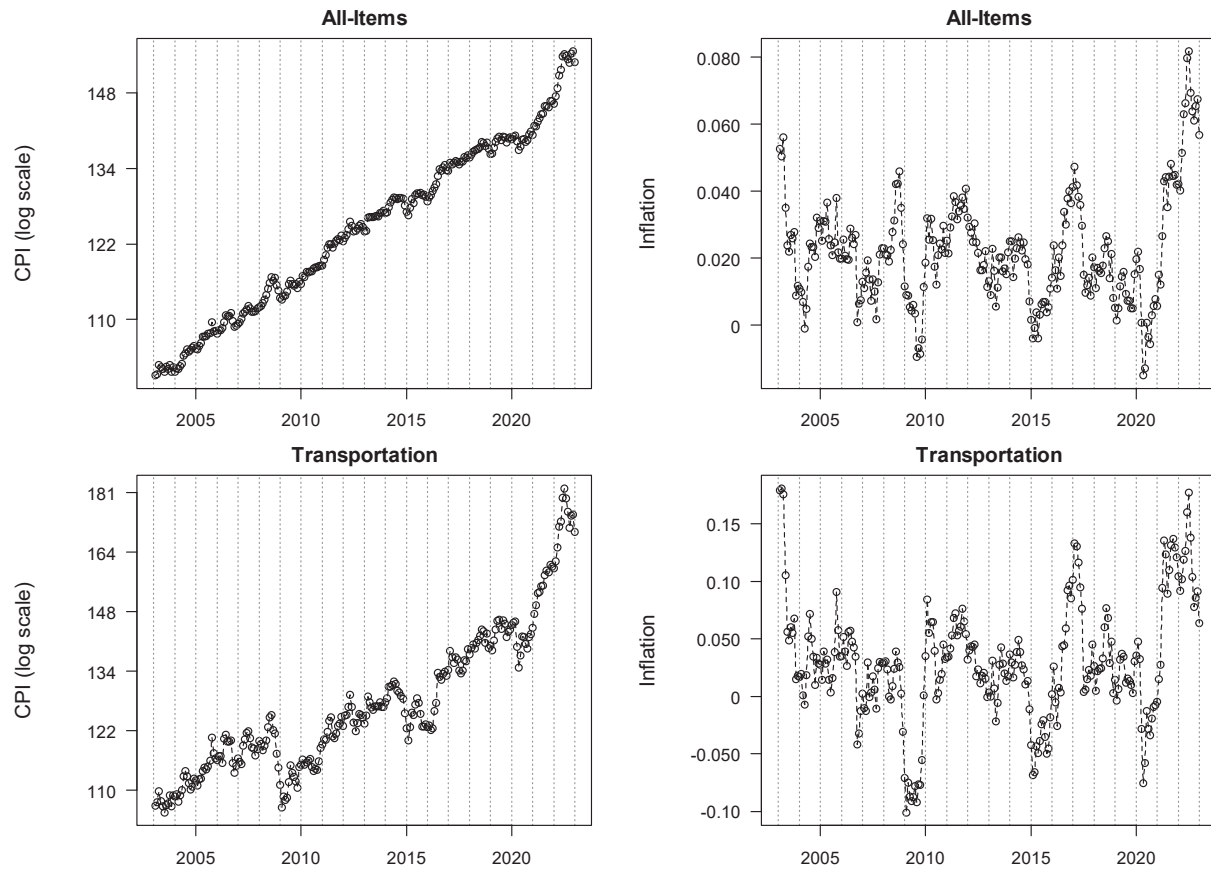
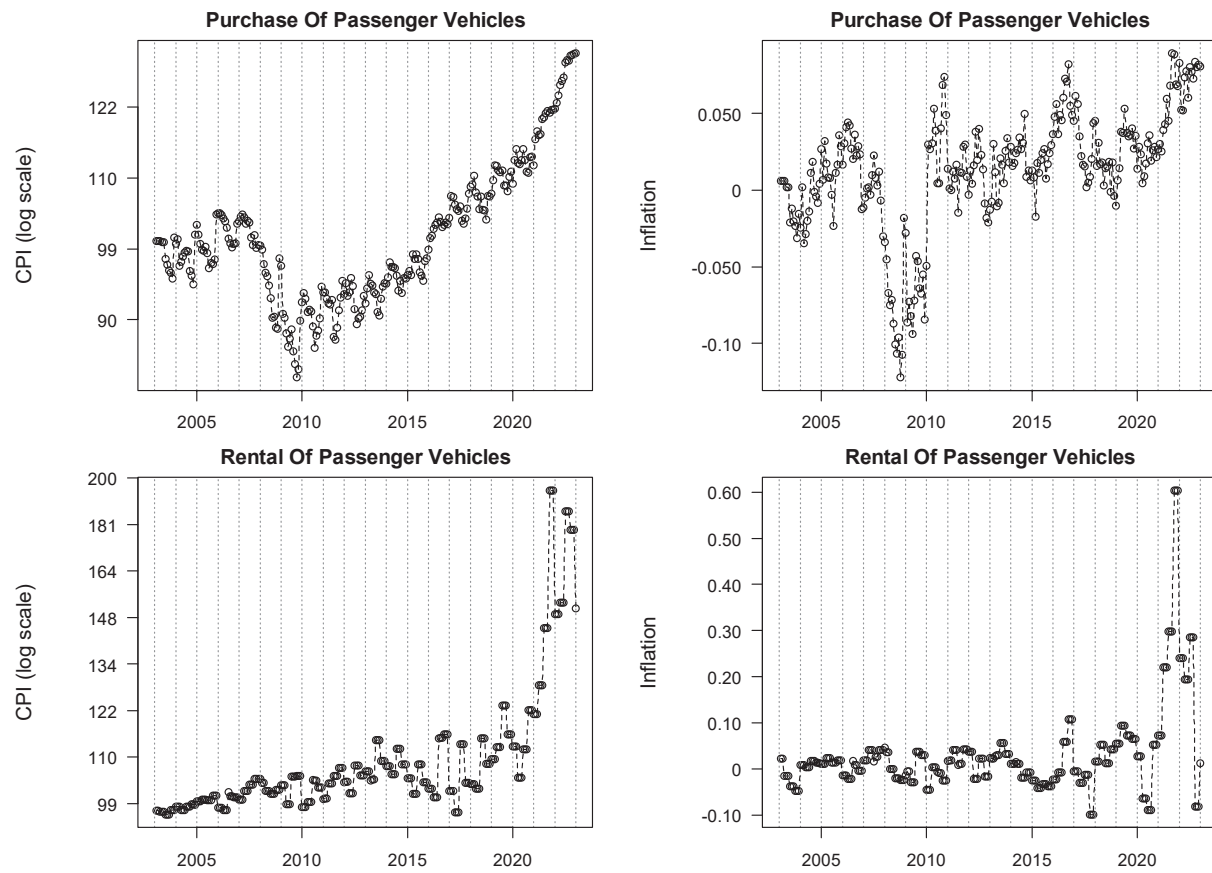
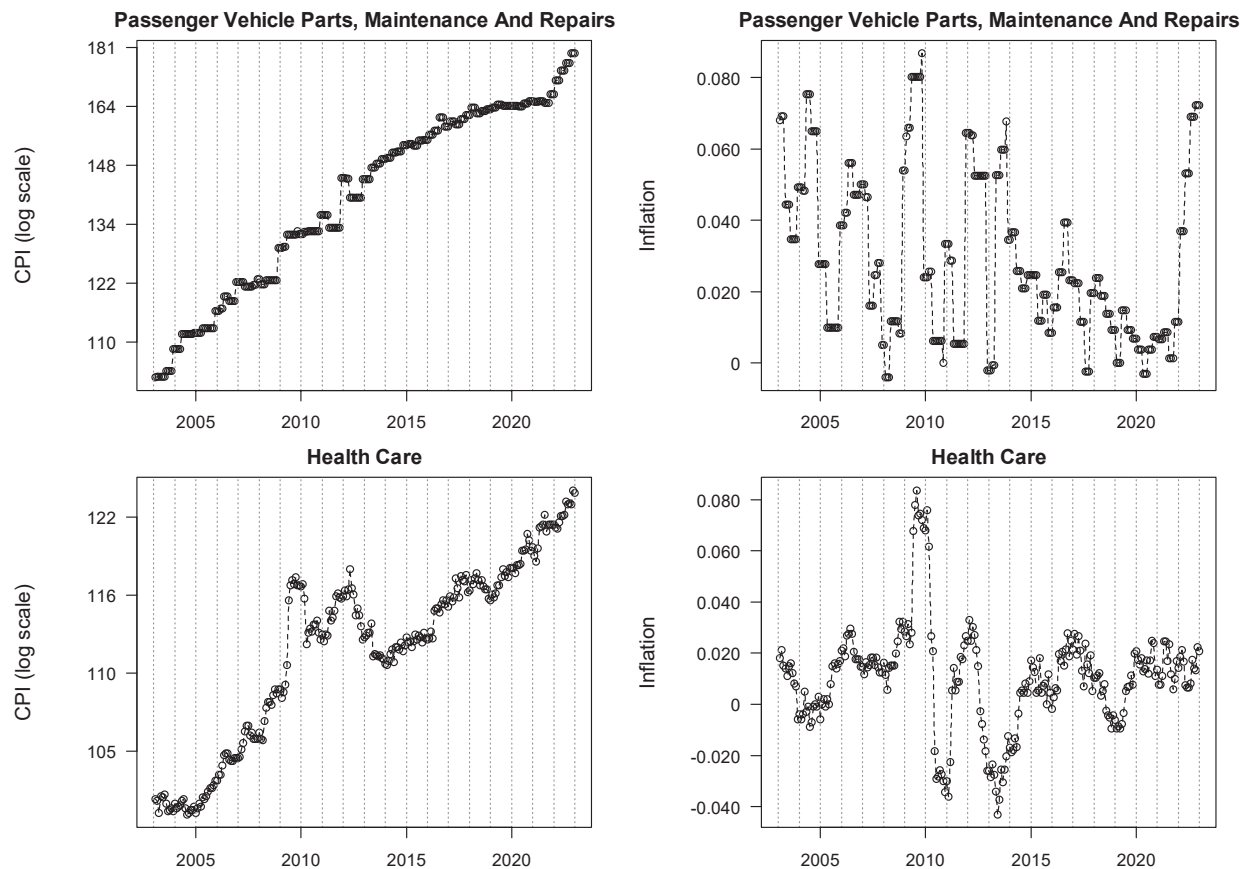


Figure 2¹⁵: Consumer Price Index – Purchase & Rental of Passenger Vehicles



¹⁵ Rental of passenger vehicles data is Canada-wide data, not Newfoundland-only data.

Figure 3: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels since 2010.
- Health Care costs, considering the high amount of variability, appear significantly less affected by the recent inflationary trends.¹⁶

As discussed in our prior report, we expect the recent higher inflation for vehicle parts, maintenance and repair costs to affect claim costs for physical damage coverages¹⁷ since more costly repairs will increase the total amount needed to settle claims. The increase in inflation is not limited to vehicle parts, maintenance and repair costs. While vehicle parts and repair costs are a large proportion of the

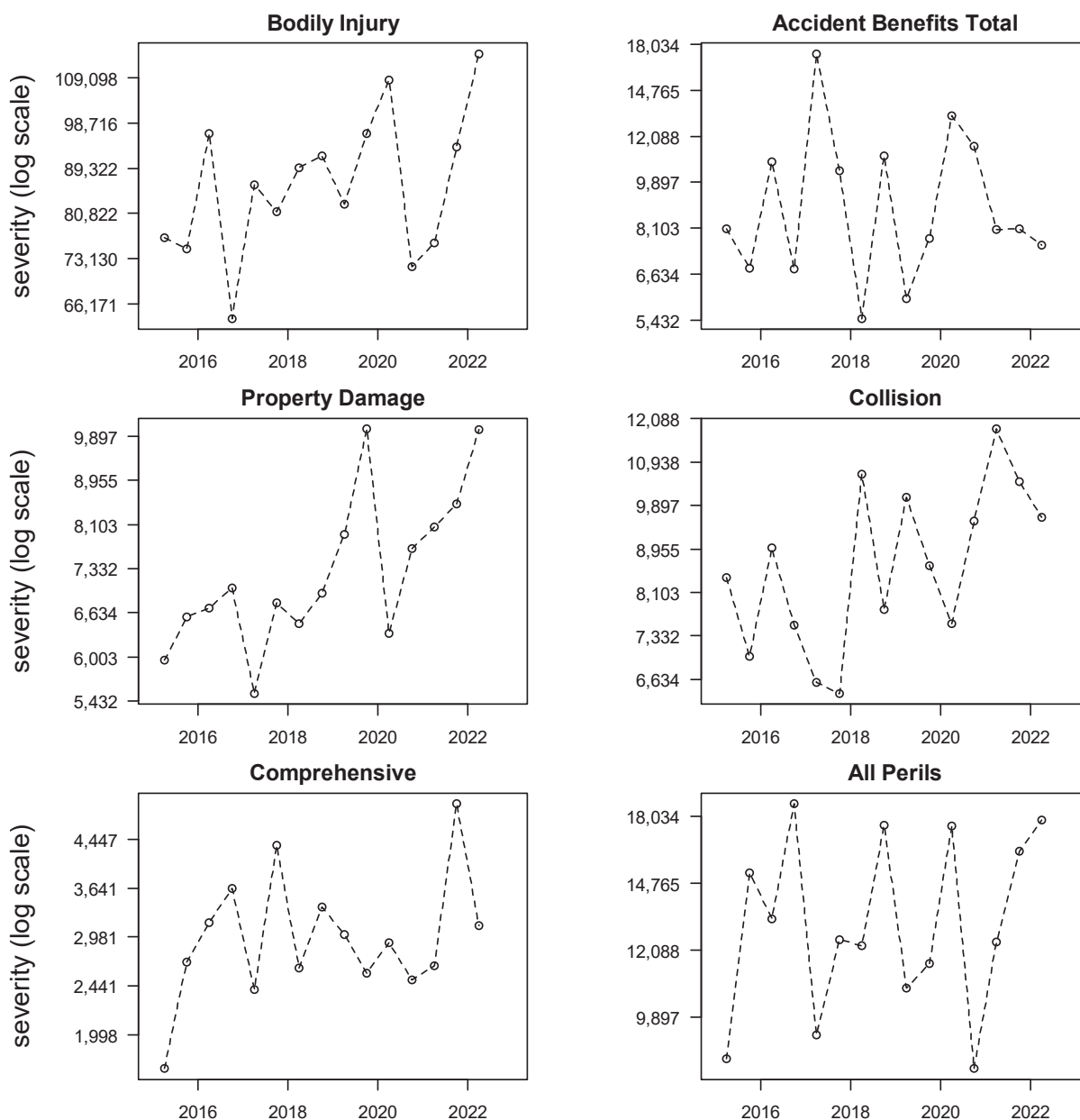
¹⁶ We acknowledge the impact of inflation on health care costs (affecting bodily injury and accident benefits) may change in the future as inflation ripples through the economy.

¹⁷ We define physical damage coverages as those that pertain to repair or replacement of vehicles. This includes property damage, collision, comprehensive, and all perils.

claim settlement, other components of claim costs, such as new or used vehicles prices (for total loss claims), labour rates, as well as vehicle rental rates, could be considered. The amount by which claim costs will increase is highly uncertain as the persistence of the higher inflation levels, which may vary in degree amongst the various components of claims costs, is difficult to predict.

We present a summary of the most recent five years of severity estimates for all major coverages in Figure 4. Excluding a spike in property damage severity at 2022-1, recent inflationary pressures are not evident in the severity data. This may, in part, be due to the lower credibility and therefore, more volatile commercial vehicle data than compared to private passenger vehicle data.

Figure 4: Historical Severity by Coverage

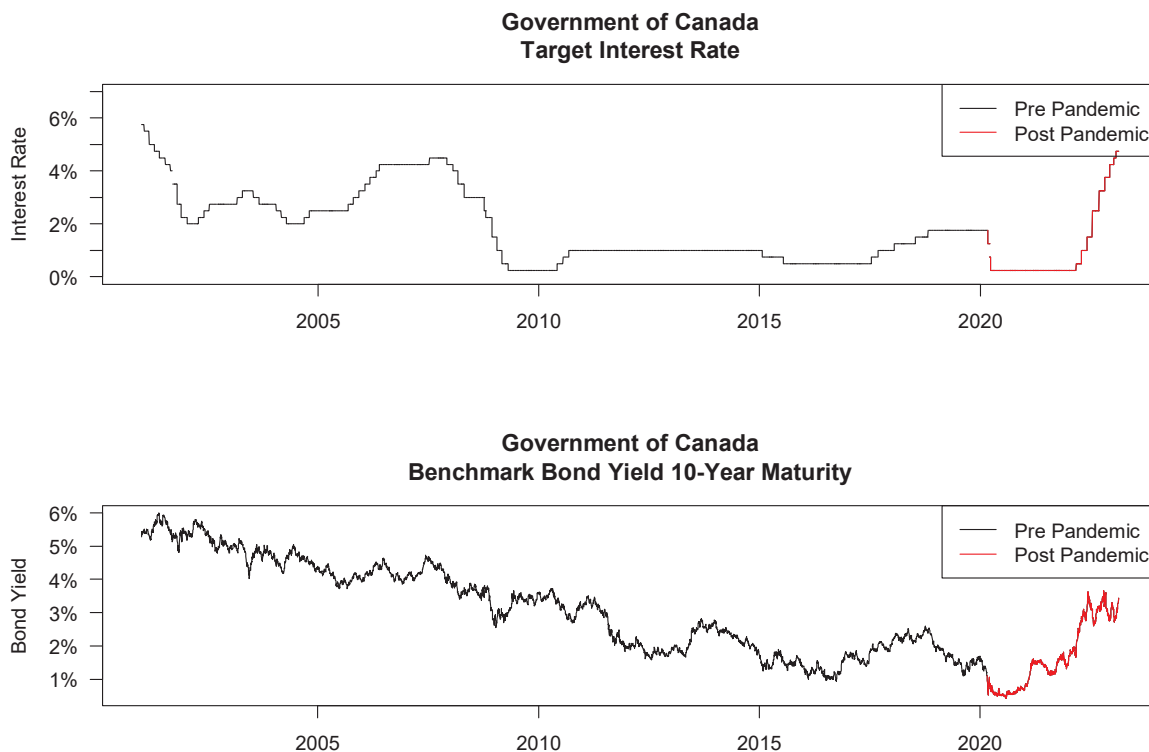


Future Inflation

The Government of Canada is raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rates peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the government; and as a result, a challenge for the insurance industry.

In Figure 5 we present the historical Government of Canada's target interest rate and benchmark 10-year bond yield.¹⁸ There was a large decrease in 2020 to stimulate the economy during the COVID-19 pandemic. The Government of Canada has increased the target interest rate 7 times between late 2021 and early 2023 in an attempt to curb the dramatic rise in inflation. It is generally expected that the Government will continue to increase rates until total CPI is within the target range of 1 to 3 percent.

Figure 5: Government of Canada Target Interest Rate

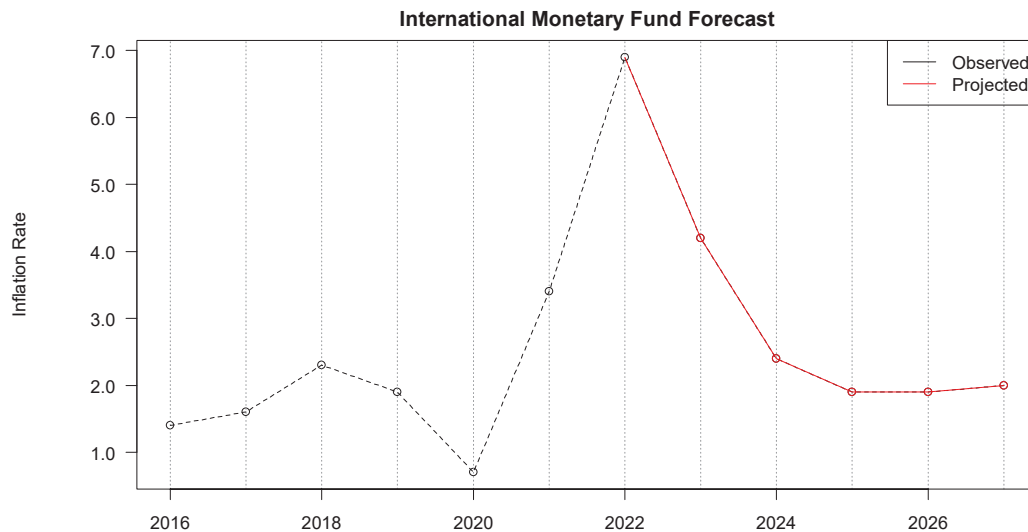


At some point in the near future, assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. Inflation forecasts (see Figure 6 below) that align with the rating program period could be considered when selecting future trend rates.

¹⁸ Bond yields and interest rates are positively correlated. Increased interest rates, results in decrease to the cost of the bond (present value of future payments) and higher yields.

In Figure 6 we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 6, the IMF expects inflation to decrease in 2023 but remain above the Government’s target range, followed by a further decrease in 2024.

Figure 6: IMF Forecasted Inflation



Insurer rate applications should consider the impact of the changing interest rate environment on (i) the insurer’s expectation of inflation and loss trend through the future rating period and (ii) the additional investment income resulting from higher bond yields.

Additional Economic Factors

The loss cost trend rate is not equal to the CPI, but instead correlated with it, as other social and economic factors influence the difference between the measured loss cost trend rate and the CPI. In addition to the impact of high inflation, the following economic factors may affect claims costs:

- **Surging Gas Prices** - the surge in gas prices, along with high general inflation, can affect consumer behaviour regarding vehicle usage. A decline in vehicle usage due to surging gas prices and high overall inflation may be correlated with a decline in frequency.
- **Interest Rates /economic downturn** – increased interest 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

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.

In our prior analysis, we proposed the observed change in inflation, as measured by the annual change in CPI for vehicle maintenance and repair costs in Newfoundland,¹⁹ may be a temporary indicator of the expected change in future severity trend for physical damage coverages. Although we still find this approach reasonable, insurers proposing an inflation adjustment to the future trend rate should consider:

- Economic changes (e.g., CPI) that consider both recent observations and forecasts over the rating program period; and
- How recent inflation has actually affected recent claims costs for the company and industry.

The proposed approach of selecting a future loss cost trend based on the most recent increase in CPI, internal company data, 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.

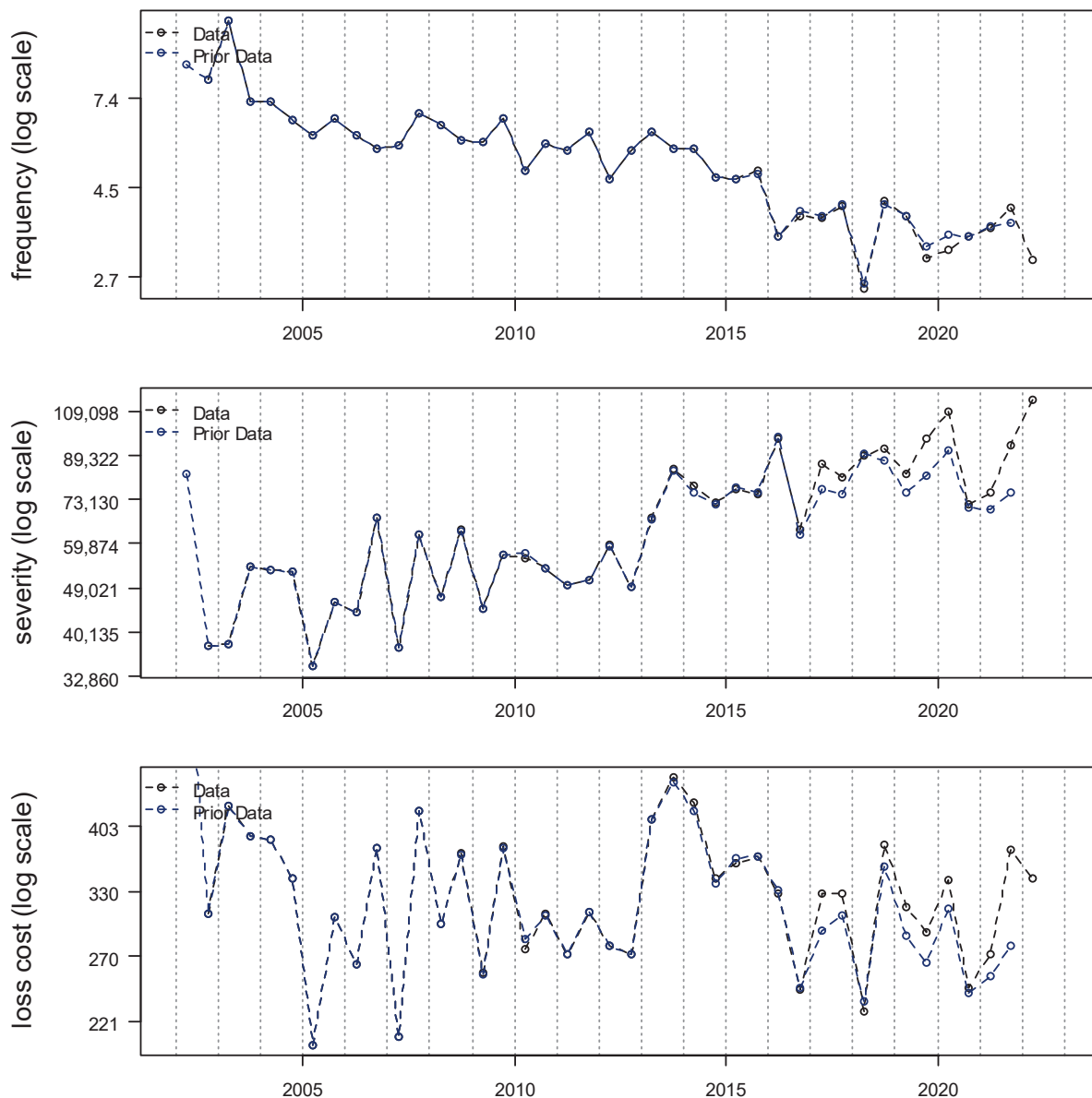
¹⁹ We also noted insurers could consider using a more refined approach by considering a broader measure of CPI on claims costs by weighting the CPI of each component of an average claim; e.g., car rental rates, new and used car prices, vehicle parts, repair wage rates, etc.

4. Oliver Wyman Selected Trend Rates

4.1. Bodily Injury

In Figure 7, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that the severity, and loss cost estimates have increased slightly.

Figure 7: Bodily Injury – Observed Loss Cost Experience



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

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

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods, with and without a seasonality parameter, a scalar parameter at 2013-1, a 2020-1 reform scalar, and a 2020-1 reform trend shift parameter are presented in Appendix E.

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

As shown in Appendix E of this report, the addition of scalar and/or trend shift parameters at 2020-1 to explicitly measure the impact of the reform have inconsistent values and generally insignificant p -values and therefore are not included in our final model design. Therefore, at this time, we are unable to provide an assessment of the bodily injury reform impact. We will continue to monitor the potential impact on the post-reform severity and loss cost data.²⁰

²⁰ Unlike our private passenger findings of strong statistical support for a shift in costs coincident with the January 2020 reforms, we do not observe similar strong consistent evidence for commercial vehicles. Due to the difference in the vehicle types, we do not assume the findings from private passenger vehicles would be applicable to commercial vehicles.

In Figure 8 we present a heatmap of indicated severity trends beginning 2006-2 through 2012-1, ending 2022-1, 2021-2 and 2021-1, with time and a 2013-1 scalar parameter included in the model.

Figure 8: Bodily Injury - Severity Heatmap (Time & 2013-1 Scalar)



- The trend rates beginning 2006-2 through 2012-1, ending 2022-1, generally fall within the range of +2.0% to +3.0% with moderate adjusted R-squared values and *p*-values that are generally significant for the level change and for time. The 2013 scalar parameter clusters around +30% to +40%.
- The trend rates ending 2021-1 and 2021-2 are generally a half point to one point lower than those ending 2022-1, but with insignificant *p*-values for time.
- Although changes to the Insurance Act and Associated Regulations (NLR 56/19) came into effect on January 1, 2020, increasing the bodily injury deductible from \$2,500 to \$5,000, we are unable to quantify the impact of this reform on severity at this early stage.

Despite the insignificant *p*-values, we find a small positive trend is warranted given the recent evidence of an increasing severity trend. We select a severity trend rate of +2.0%, with a scalar level change of +40% at January 1, 2013.

In Figure 9 we present a heatmap of indicated frequency trends beginning 2006-2 through 2012-1, ending 2019-2 and 2019-1, with only a time parameter included in the model. Although we don't

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

Figure 9: Bodily Injury - Frequency Heatmap (Time)



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

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

We, therefore, select a past loss cost trend of **-3.0%**²¹ (rounded) with a scalar level change of +40% at January 1, 2013; two percentage points less than prior review.

However, given the dynamic nature of the changes in inflation, please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

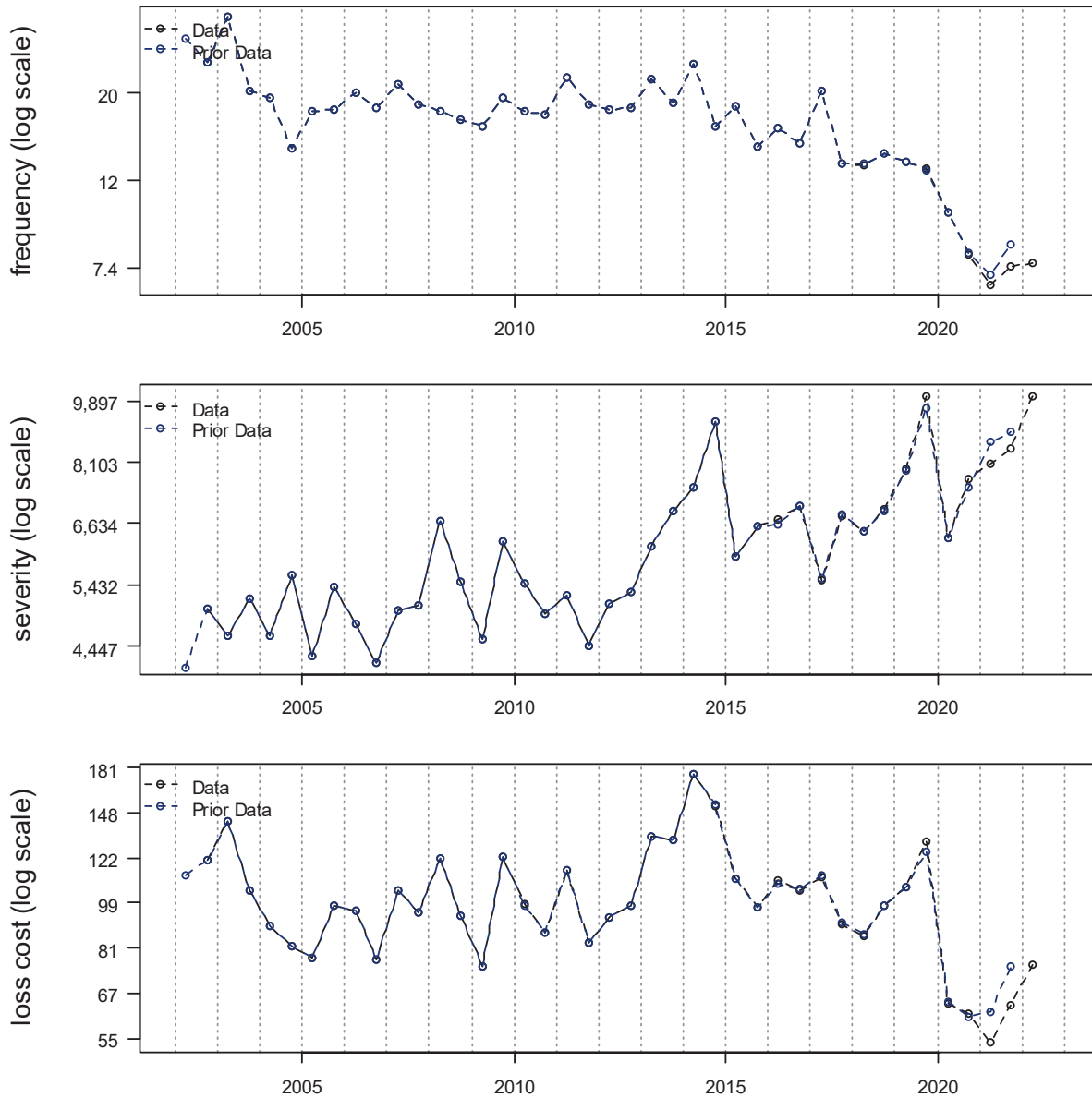
4.2. Property Damage (including DCPD)

In Figure 10, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2

²¹ Based on our selected severity trend rate of +2.0% and frequency trend rate of -5.0%.

through 2022-1. We include a comparison to the estimated values used in our prior report and observe that the 2021-2 frequency, severity, and loss cost estimates have decreased slightly.

Figure 10: Property Damage – Observed Loss Cost Experience



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

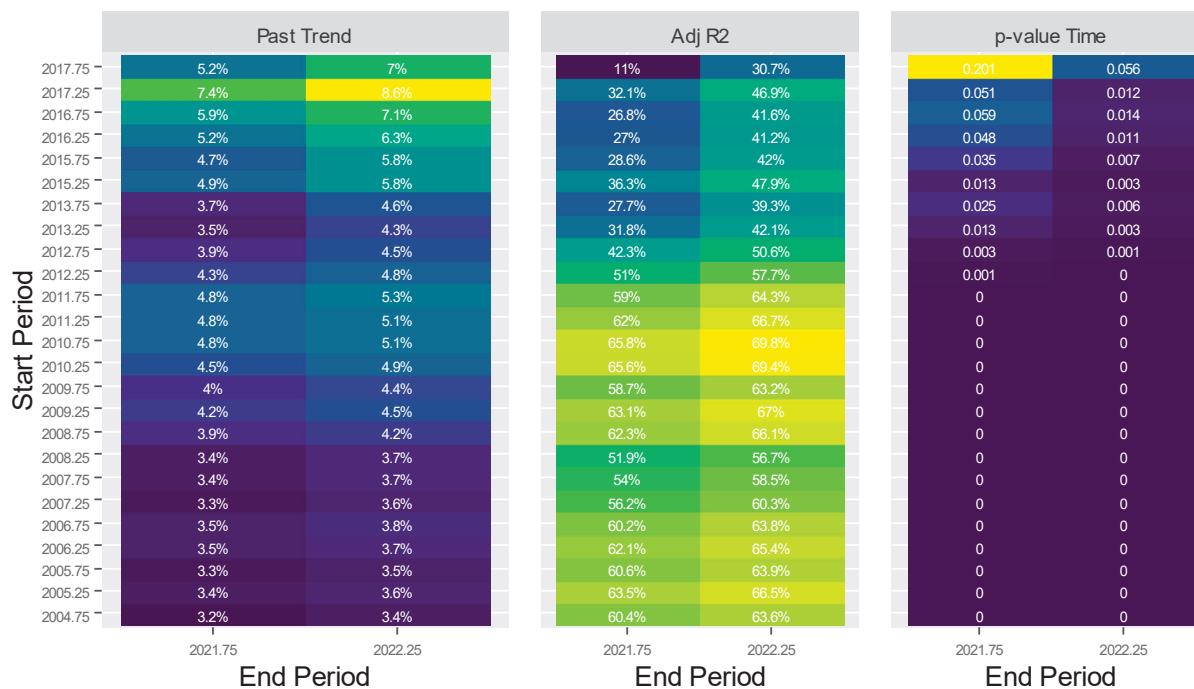
- Frequency exhibited a relatively flat pattern between 2004 and 2014, with a decline thereafter. We observe a decrease during 2020 and 2021 coincident with the COVID-19 pandemic (which we expect to reduce frequency) and introduction of DCPD (which we expect to increase frequency).

- Severity has generally exhibited an upward trend since 2006/2007, with a pronounced increase between 2011 and 2014. We observe a spike in 2019-1.
- Loss cost, other than the large spike in 2014, and subject to variability, appears relatively flat since 2008. We observe a decrease during 2020, 2021 and 2022-1 coincident with the COVID-19 pandemic and introduction of DCPD.

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

In Figure 11 we present a heatmap of indicated severity trends beginning 2004-2 through 2017-2, ending 2022-1 and 2021-2, excluding 2014-1 and 2014-2, with only a time parameter included in the model.

Figure 11: Property Damage - Severity Heatmap (Time; Excluding 2014-1 & 2014-2)

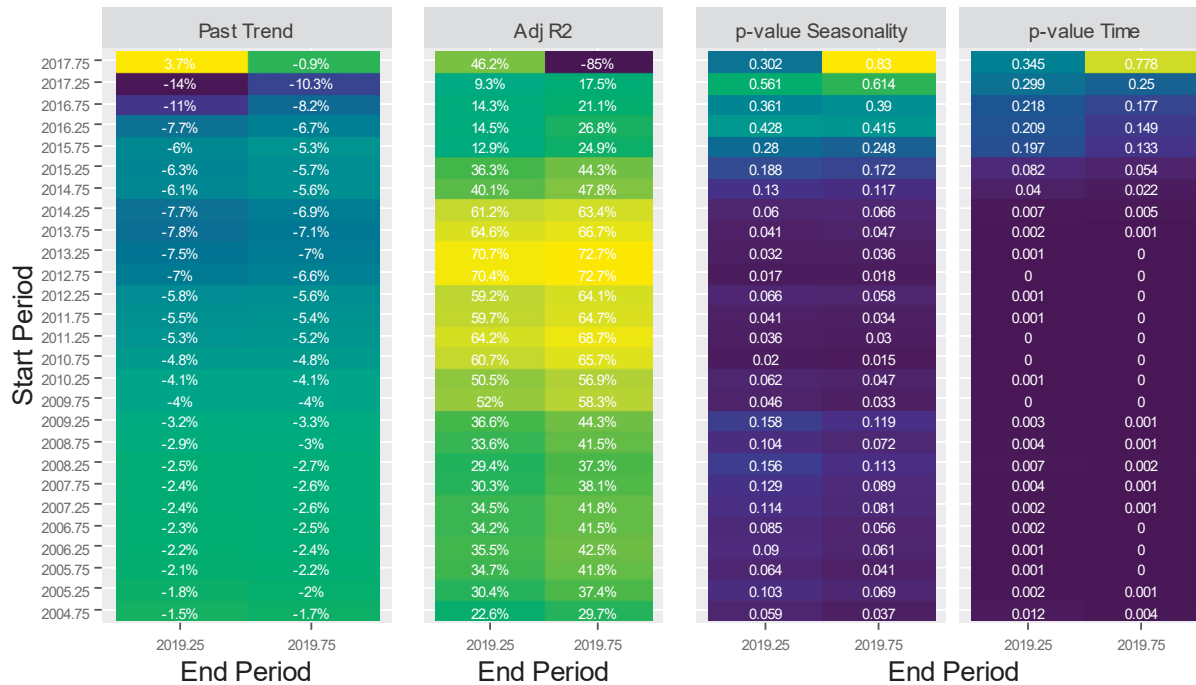


- The trend rates with experience periods beginning 2004-2 through 2008-1 generally cluster around +3.0% to +3.5% with moderate adjusted R-squared values and significant *p*-values for time.
- The measured trends begin to change beginning in 2008-2 to 2012-1, ranging from +4.0% to +5.0%, and have moderate adjusted R-squared values and significant *p*-values for time.
- The trend rates with shorter experience periods generally fall between +3.5% to +7.0% (with one model indicating +8.6%) and have lower adjusted R-squared values.
- The trend rates ending 2021-2 are slightly lower than those ending 2022-1.

We select a severity trend rate of +4.5% considering the models with the highest adjusted R-squared values.

In Figure 12 we present a heatmap of indicated frequency trends beginning 2004-2 through 2017-2, 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 12: Property Damage - Frequency Heatmap (Time & Seasonality)



- The trend rates with experience periods beginning 2004-2 through 2008-2 generally fall in the range of -1.5% to -3.0% with low to moderate adjusted R-squared values and significant p -values for time and, for some instances, seasonality.
- Due to the continued sharp decline in frequency in 2014-2 through 2019-2, the measured trends with experience periods beginning 2009-2 through 2014-1 are much lower (larger negative) in the range of -4.0% to -8.0% and have moderate adjusted R-squared values and significant p -values for time and seasonality.
- Experience periods beginning after 2014-1 have varying trend rates but insignificant p -values for seasonality and time.

Considering the variability in frequency, we continue to give weight to the indicated trend rates aligned with our selected severity trend rate with significant p -values, the periods beginning 2009-2 to 2011-2, and select a frequency trend rate -5.0%.

We, therefore, select a past cost trend of **-0.5%**²² (rounded), the same as our prior selection.

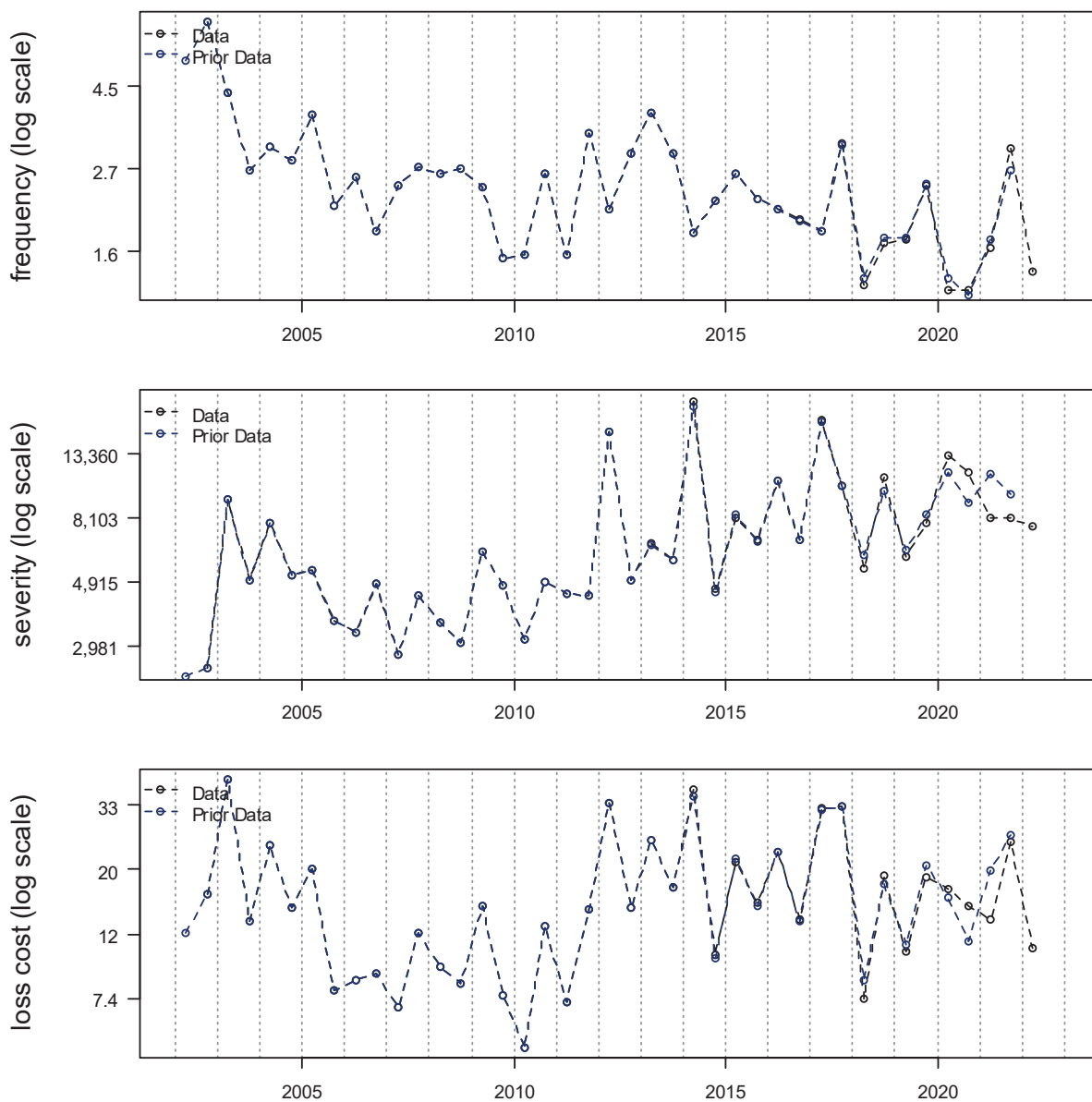
²² Based on our selected severity trend rate of +4.5% and frequency trend rate of -5.0%.

Please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

4.3. Accident Benefits

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 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe some minor changes in the immature severity and loss cost estimates.

Figure 13: Accident Benefits – Observed Loss Cost Experience



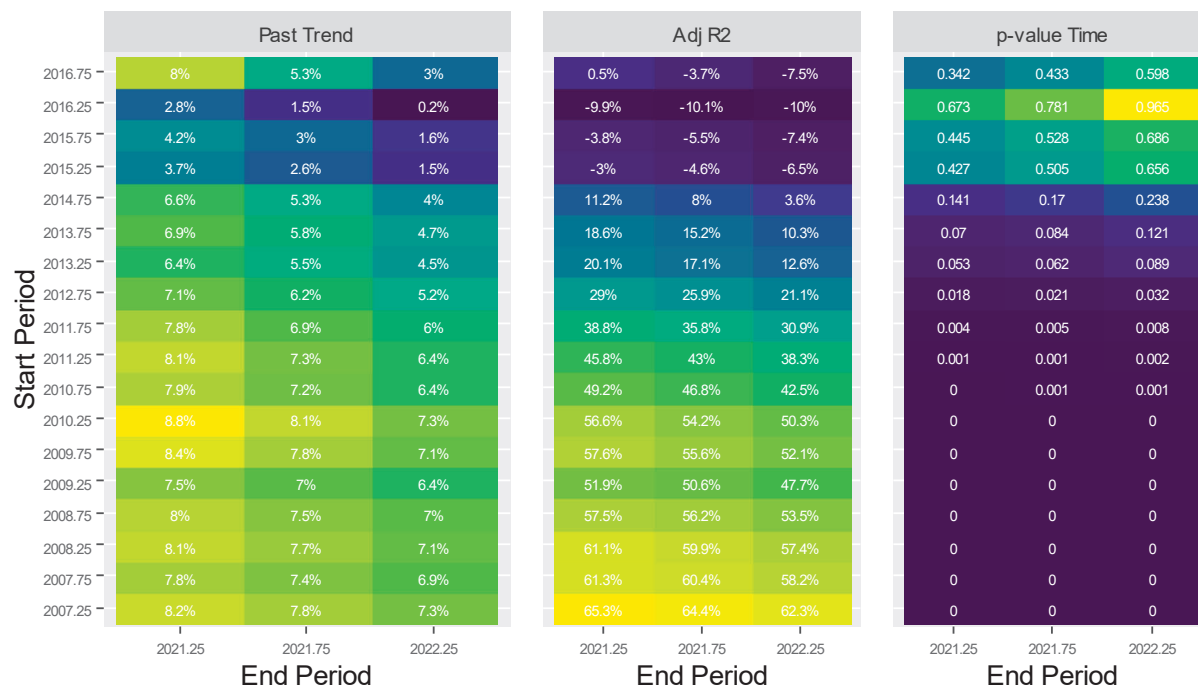
A review of the historical data points (as depicted in Figure 13) shows that subject to considerable variability:

- Frequency exhibited considerable variability and a slightly decreasing trend since 2013. While noting considerable volatility, we observe a decrease during 2020 (but not 2021) coincident with the COVID-19 pandemic.
- Severity has generally been increasing since 2006, with some flattening in the data beginning in 2015. We note large spikes in 2012-1, 2014-1, and 2017-1.
- Following a relatively flat period between 2006 and 2011, the loss cost increased to a higher level, with frequent upward and downward spikes. We observe a modest decrease during 2020-2 coincident with the COVID-19 pandemic where the larger decrease for frequency is somewhat offset by the smaller severity increase.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, over various trend measurement periods, with and without a seasonality parameter and the 2012-1, 2014-1, and 2017-1 observations are presented in Appendix E.

In Figure 14 we present a heatmap of indicated severity trends beginning 2007-1 through 2016-2, ending 2022-1, 2021-2, and 2021-1, excluding 2012-1, 2014-1 and 2017-1, with only a time parameter included in the model.

Figure 14: Accident Benefits – Severity Heatmap (Time; Excluding 2012-1, 2014-1 & 2017-1)



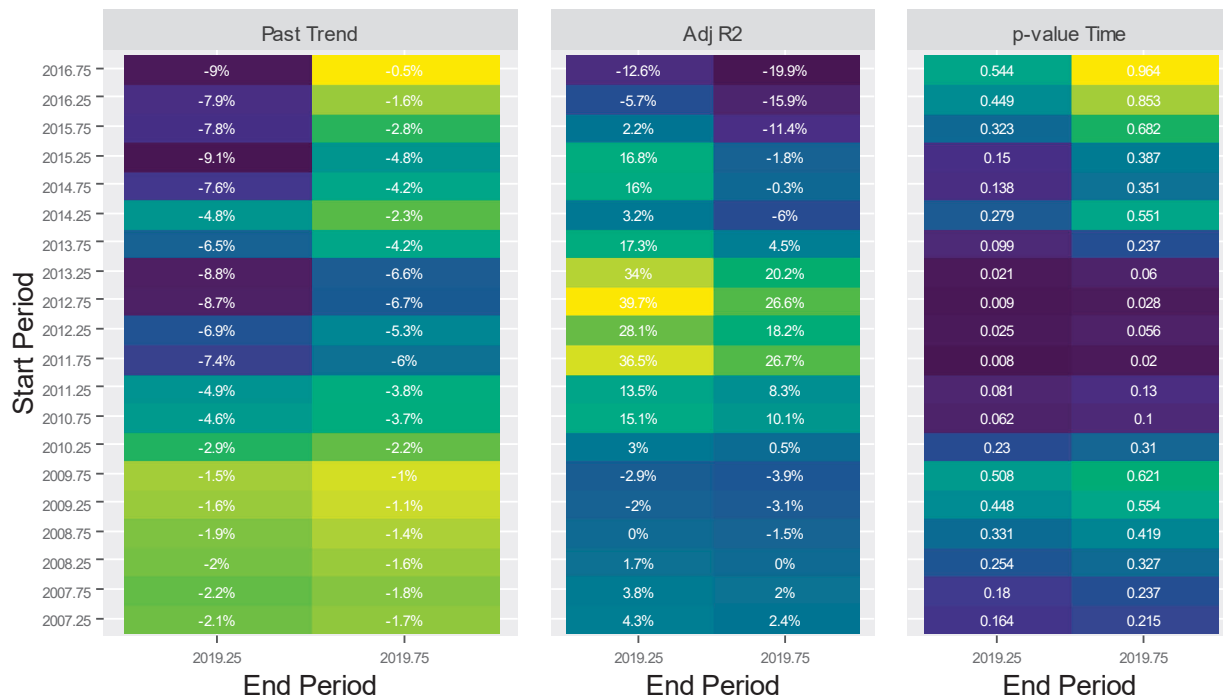
- The trend rates beginning 2007-1 through 2011-2 generally cluster around +7.5% to +8.5% with moderate adjusted R-squared values and significant *p*-values for time.

- Due to the recent flattening and large variability in the historical data, the trend rates with shorter experience periods have much lower indicated trend rates, p -values that are insignificant for time, and very low adjusted R-squared values.

Giving some weight to the recent flattening of the historical severity data, we select a severity trend rate of +5.0%.

In Figure 15 we present a heatmap of indicated frequency trends beginning 2007-1 through 2016-2, ending 2019-2 and 2019-1, with only a time parameter included in the model. We exclude the 2020, 2021, and 2022-1 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 15: Accident Benefits – Frequency Heatmap (Time)



- The trend rates beginning 2007-1 through 2009-2 generally cluster around -1.5% to -2.0% with low adjusted R-squared values and p -values that are insignificant for time.
- The trends with shorter experience periods have much lower indicated trend rates and p -values for time that vary in significance, and low adjusted R-squared values.

Despite the insignificant p -values, we find a small negative trend is warranted given the recent evidence of a decreasing frequency trend. We select a frequency trend rate -2.0%.

We, therefore, select a past loss cost trend of **+3.0%**²³ (rounded), one percentage point less than our prior selection.

²³ Based on our selected severity trend rate of +5.0% and frequency trend rate of -2.0%.

Please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

4.4. Uninsured Auto

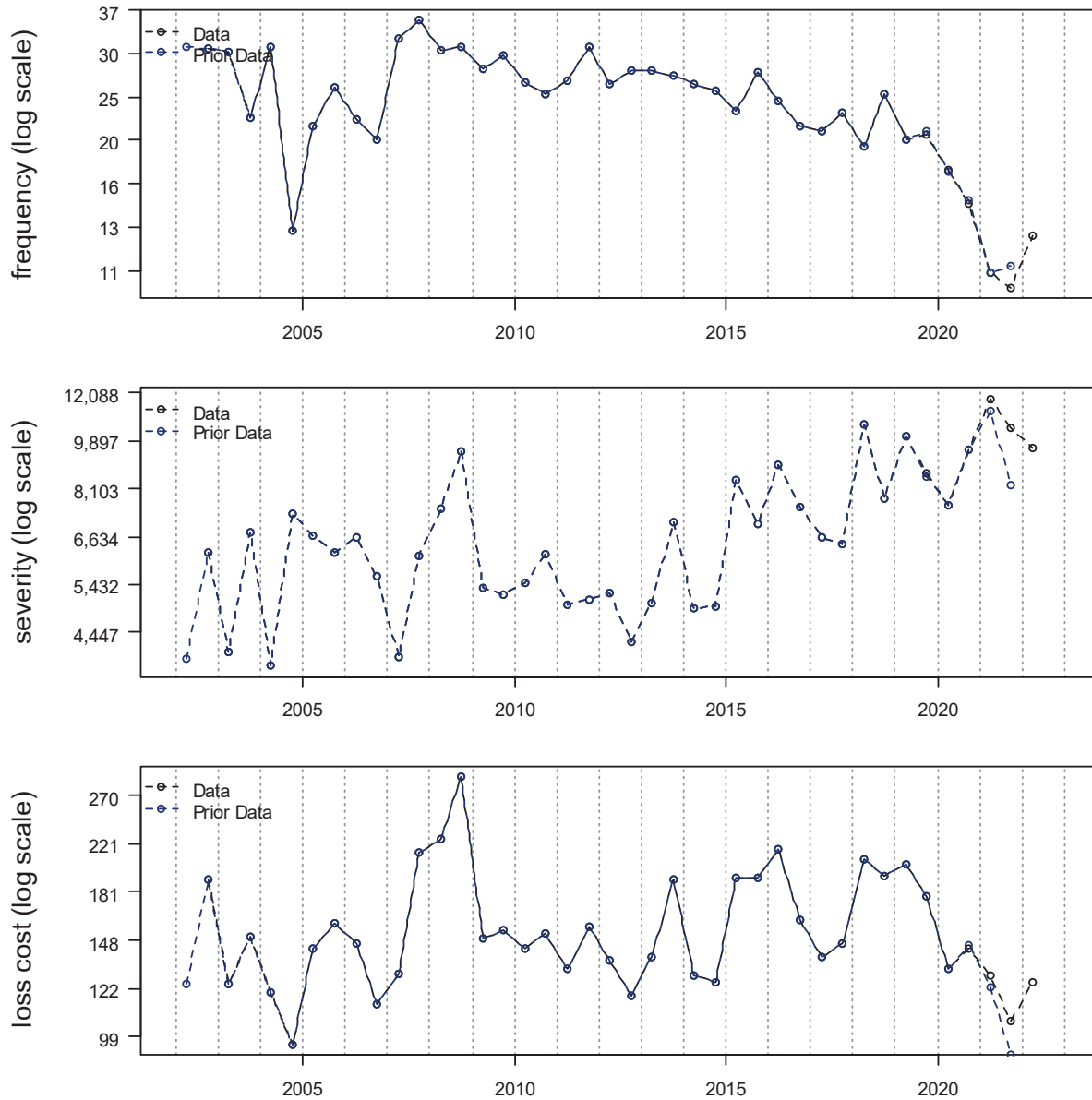
Due to insufficient data, we select the same past loss cost trend rate as we do for accident benefits, **+3.0%**.

Please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

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 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that the 2021-1 and 2021-2 severity and loss cost estimates have increased.

Figure 16: Collision – Observed Loss Cost Experience



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

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

- Subject to considerable variability and spikes, loss cost has generally exhibited a somewhat positive trend pattern since 2010. We observe a large decrease during 2020, 2021 and 2022-1 coincident with the COVID-19 pandemic.

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

In Figure 17 we present a heatmap of indicated severity trends beginning 2010-1 through 2017-2, ending 2022-1 and 2021-2, with only a time parameter included in the model.

Figure 17: Collision - Severity Heatmap (Time)

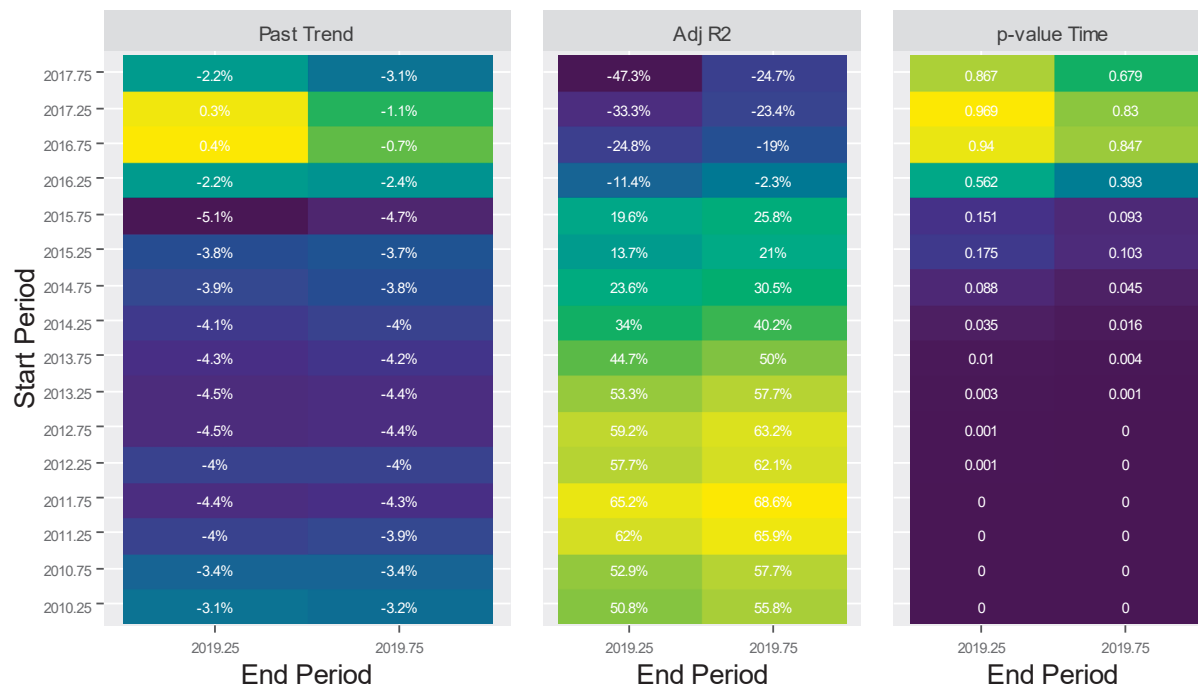


- The trend rates with experience periods beginning 2010-1 to 2013-1 generally fall in the range of +6.5% to +8.5% with moderate adjusted R-squared values and significant p -values for time.
- The models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 and 2011-2, with the trend rate clustering around +7.5% to +8.5%.

We select a severity trend rate of +7.5%.

In Figure 18 we present a heatmap of indicated frequency trends beginning 2010-1 through 2017-2, ending 2019-2 and 2019-1 with only a time parameter included in the model. We exclude the 2020, 2021, and 2022-1 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 18: Collision - Frequency Heatmap (Time)



- The trend rates with experience periods beginning 2010-1 to 2015-1 generally fall in the range of -3.0% to -4.5% with low to moderate adjusted R-squared values and significant *p*-values for time.
- The models with the highest adjusted R-squared values are those with experience periods beginning 2011-1 to 2012-2 and have trend rates that cluster around -4.5%.

We select a frequency trend rate of -4.5%.

We, therefore, select a past cost trend of **+3.0%**²⁴ (rounded), the same as our prior selection.

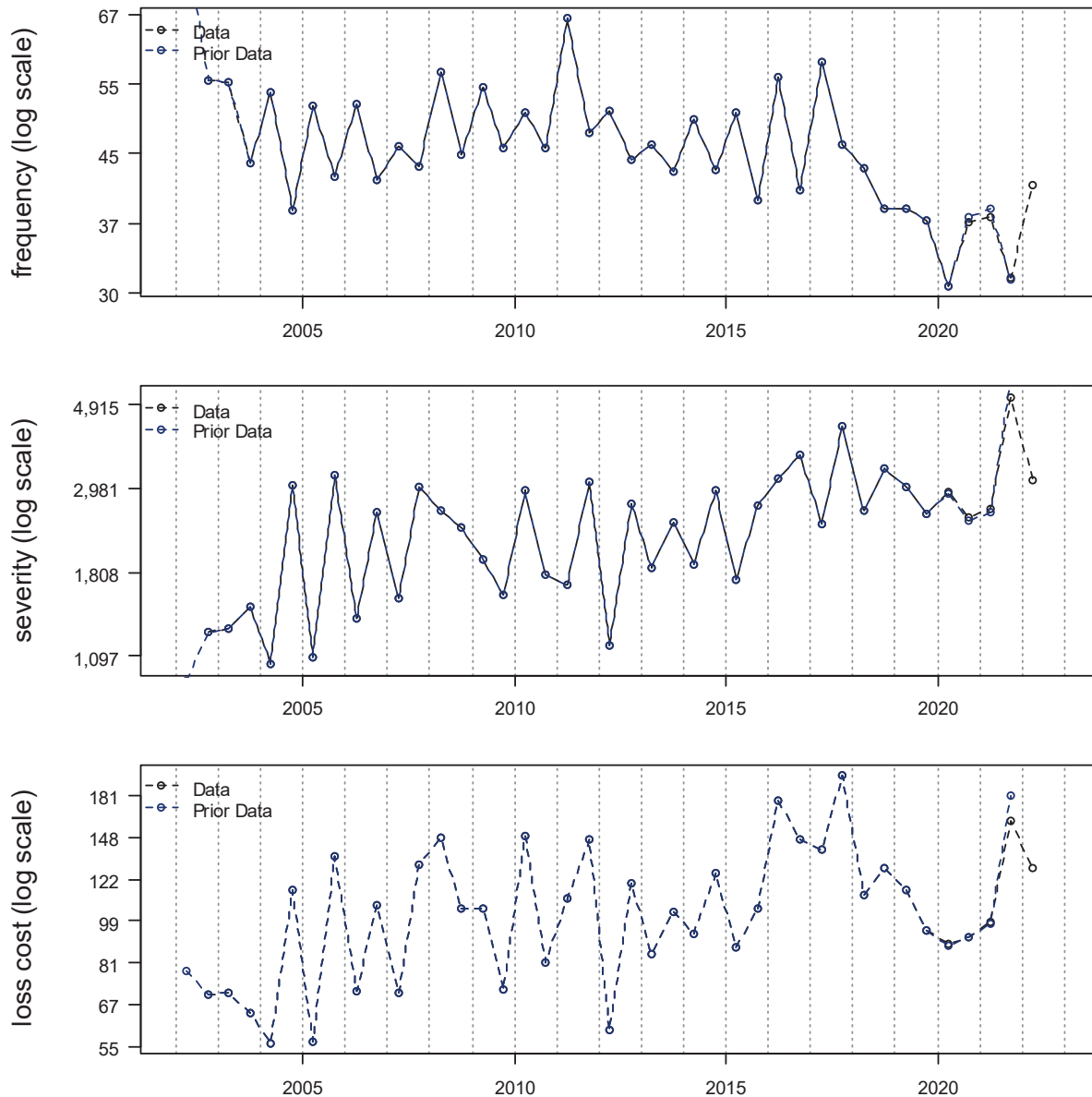
Please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

4.6. Comprehensive

In Figure 19, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly.

²⁴ Based on our selected severity trend rate of +7.5% and frequency trend rate of -4.5%.

Figure 19: Comprehensive – Observed Loss Cost Experience



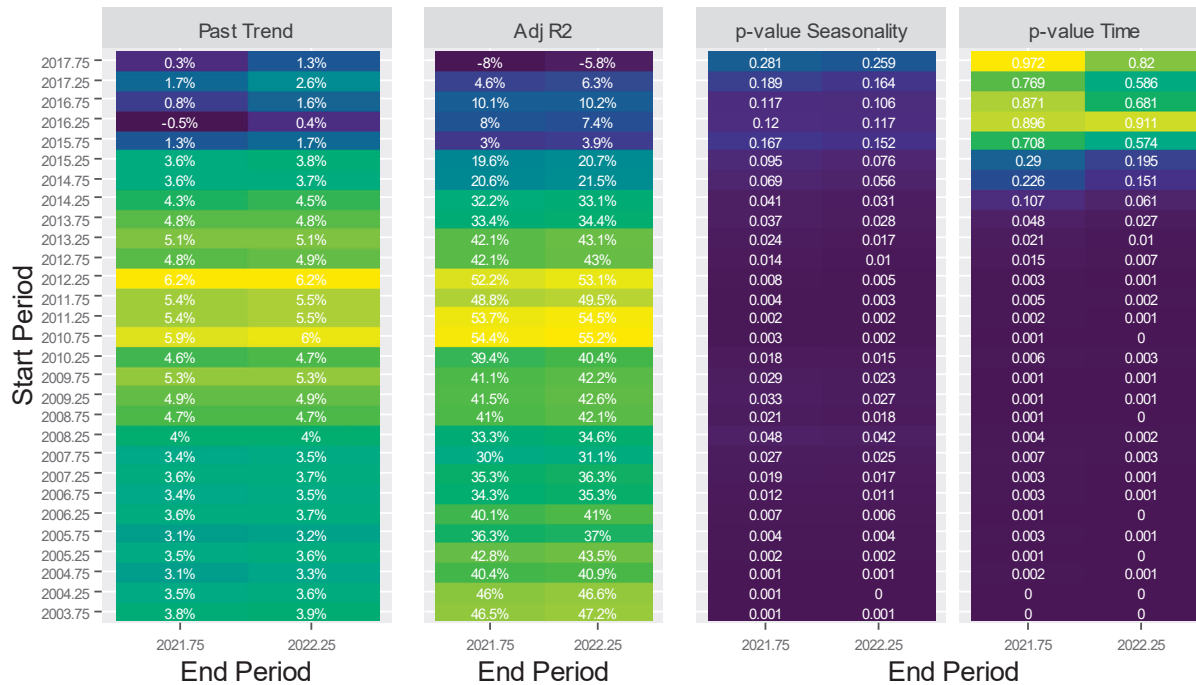
A review of the historical data points (as depicted in Figure 19) shows that subject to considerable variability:

- Frequency has exhibited a generally flat trend pattern since 2004 (subject to seasonality), except for a recent decline in 2018 and 2019. We observe large downward spikes at 2020-1 and 2021-2.
- Severity has exhibited a volatile positive trend pattern. We observe a spike at 2021-2
- Loss cost has exhibited a slight upward trend pattern since 2004, with a sharp increase in 2016 and 2017, followed by a sharp decrease in 2018. We observe a small decrease in 2020 and 2021-1.

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

In Figure 20 we present a heatmap of indicated severity trends beginning 2003-2 through 2017-2, ending 2022-1 and 2021-2, with time and seasonality parameters included in the model.

Figure 20: Comprehensive - Severity Heatmap (Time & Seasonality)



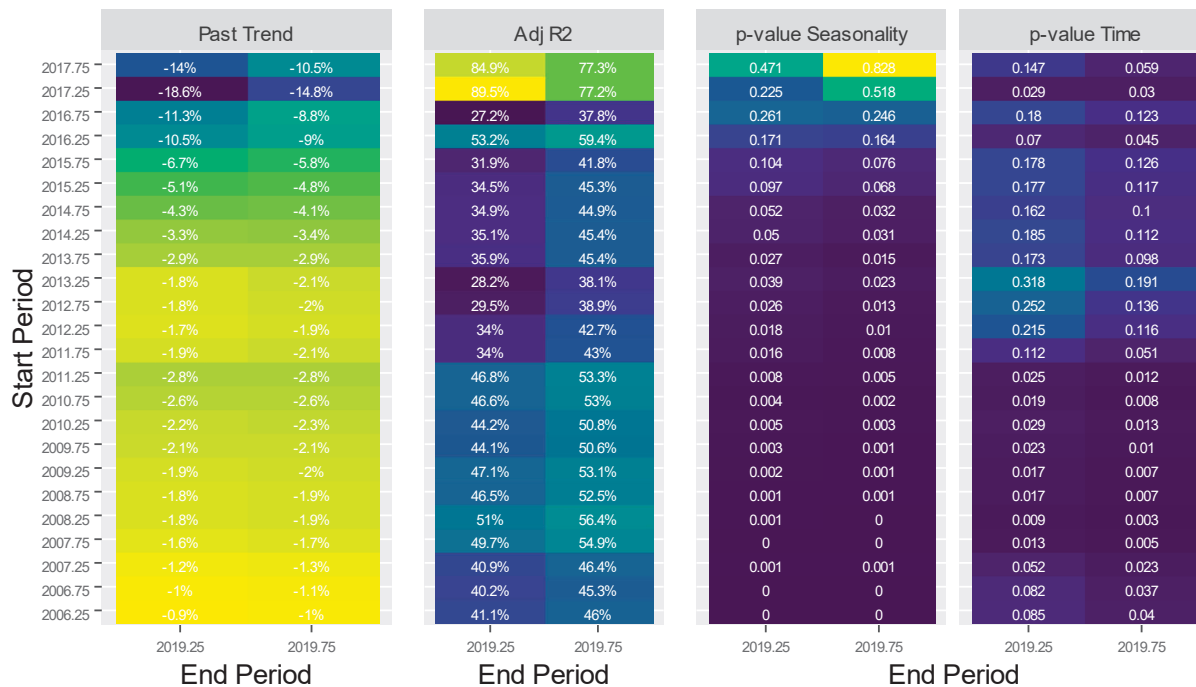
- The trend rates with experience periods beginning 2003-2 to 2013-1 generally range from +3.0% to +6.5% with low to moderate adjusted R-squared values and significant p -values for time and seasonality. Models with shorter experience periods (beginning 2010 to 2013) generally indicate loss trend rates that are on the higher end of the range.
- Shorter experience periods tend to have poor statistical results (insignificant p -values and low adjusted R-squared values) due to the high level of variability in the severity data.

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

In Figure 21 we present a heatmap of indicated frequency trends beginning 2006-1 through 2017-2, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model. We exclude the 2020, 2021, and 2022-1 observations from consideration to limit any possible influence of the COVID-19

pandemic on the indicated trend rate, although there is no clear evidence of an associated decline coincident with the pandemic.

Figure 21: Comprehensive - Frequency Heatmap (Time & Seasonality)



- The trend rates with experience periods between 2006-1 and 2011-1 generally fall in the range of -1.0% to -3.0% with moderate adjusted R-squared value and generally significant *p*-values for seasonality and time.
- Shorter experience periods have lower trend rates but have insignificant *p*-values for time and in some instances, seasonality.
- The models with experience periods ending 2019-2 are similar (slightly more negative) and are more likely to have significant *p*-values for time than those ending 2019-1.

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

We therefore select a past loss cost trend of **+2.0%**²⁵ (rounded), the same as our prior selection.

Please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

²⁵ Based on our selected severity trend rate of +3.5% and frequency trend rate of -1.5%.

4.7. Specified Perils

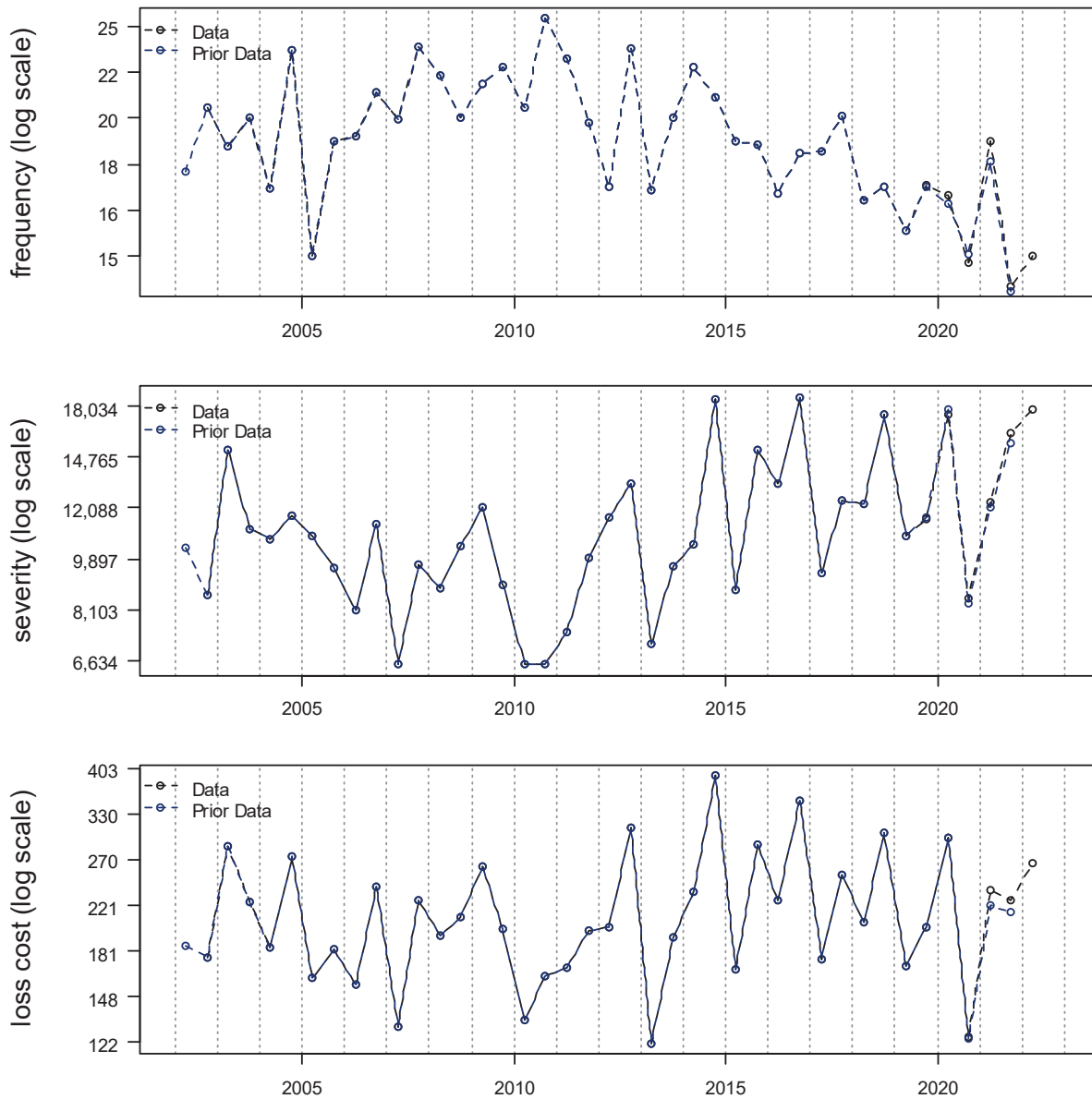
Due to insufficient data, we select the same past and future loss cost trend rate as we do for comprehensive, **+2.0%**.

Please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

In Figure 22, 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 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that our estimates have not changed significantly.

Figure 22: All Perils – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 22) shows that subject to considerable variability:

- Frequency has exhibited a declining trend pattern since 2010.
- Following a rise in 2014, severity has exhibited a relatively flat pattern.
- Loss cost has been highly variable over the experience period making it difficult to discern a trend.

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

In Figure 23 we present a heatmap of indicated frequency trends beginning 2006-2 through 2017-2, ending 2019-2 and 2019-1, with only a time parameter included in the model. We exclude the 2020, 2021, and 2022-1 observations from consideration to limit any influence of the COVID-19 pandemic on the indicated trend rate.

Figure 23: All Perils - Frequency Heatmap (Time)

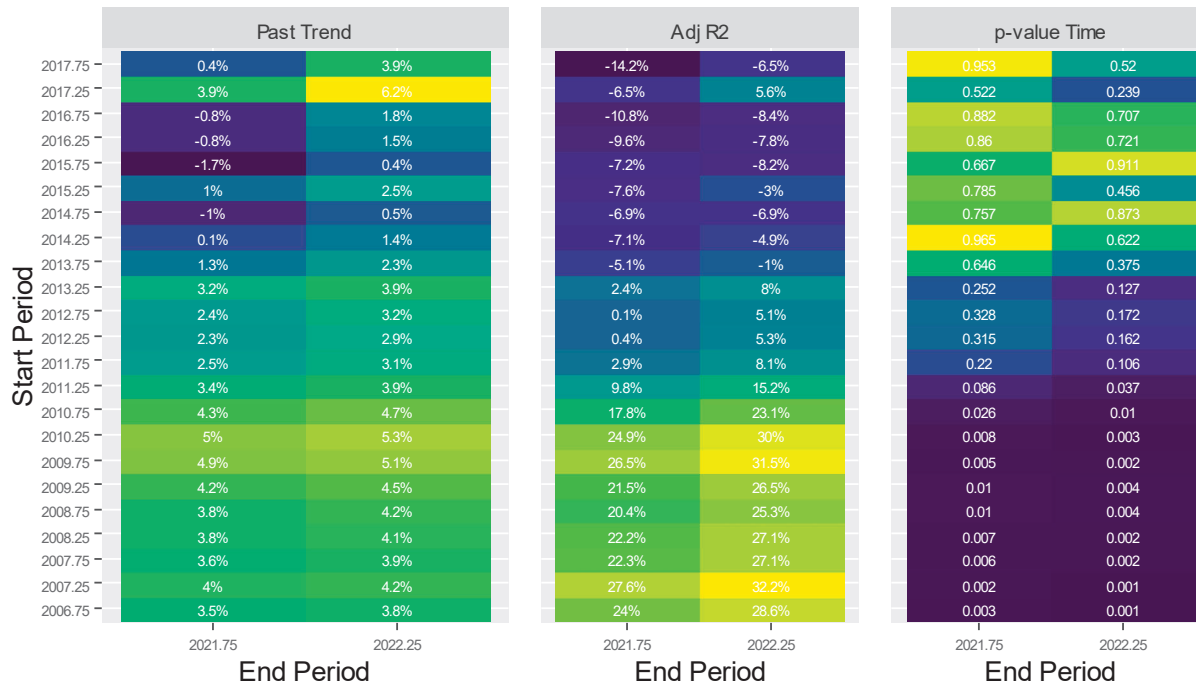


- The trend rates with experience periods between 2006-2 and 2013-1 generally fall in the range of -3.5% to -2.0% with low to moderate adjusted R-squared values and significant p -values for time.
- Shorter experience periods have varying negative trend rates but insignificant p -values for time.

Given the data volatility, we select a frequency trend rate of -2.5% based on the clustering over the time frames beginning 2007 to 2008.

In Figure 24 we present a heatmap of indicated severity trends beginning 2006-2 through 2017-2, ending 2022-1 and 2022-2, with time included in the model.

Figure 24: All Perils - Severity Heatmap (Time)



- The trend rates with experience periods between 2006-2 and 2010-2 generally fall in the range of +3.5% to +5.0% with low adjusted R-squared values and significant p -values for time.
- Shorter experience periods have lower trend rates but have lower adjusted R-squared values and insignificant p -values for time due to the significant volatility in the data.
- The models with experience periods ending 2021-2 are similar to (modestly lower) 2022-1.

Given the data volatility and weaker statistics, we select a severity trend rate of +4.0% based on the measured trends over a similar time frame as our frequency trend rate selection.

We therefore select a past loss cost trend of **+1.5%**²⁶ (rounded), the same as our prior selection.

Please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

4.9. Underinsured Motorist

For reasons of data volume and the nature of the coverage, we select as the past and future loss cost trend rate, the severity trend rate that approximately underlies our selected bodily injury severity trend rate, **+2.0%**.

²⁶ Based on our selected severity trend rate of +4.0% and frequency trend rate of -2.5%.

Please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

4.10. Summary - All Coverages

We summarize our current and prior trend analyses in Table 8.

Table 8: Selected Past Loss Cost Trends

Coverage	As of December 31, 2021	As of June 30, 2022
Bodily Injury*	-5.0%	-3.0%
Property Damage	-0.5%	-0.5%
Accident Benefits	+4.0%	+3.0%
Uninsured Auto	+4.0%	+3.0%
Collision	+3.0%	+3.0%
Comprehensive	+2.0%	+2.0%
Specified Perils	+2.0%	+2.0%
All Perils	+1.5%	+1.5%
Underinsured Motorist	+0.0%	+2.0%

5. Historical COVID-19 Impact

As discussed in Section 3.4, to isolate the impact of COVID-19 from the loss trend rate, we excluded the 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 observations from the 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 measuring the frequency trend rate.

In order to quantify this COVID-19 pandemic impact, we consider models that are analogous to those underlying our selected trend rate with the following adjustments:

- 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 observations are included and,
- if significant²⁷ 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 coefficients²⁸ (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 without 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, 2021-2, and 2022-1 observations and the additional scalar parameters.

In Table 9, we summarize the observed COVID-19 impact on 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 private passenger vehicle claims costs (frequency). Instances where the measured impact of the pandemic is insignificant are coloured grey in the table.

The rate at which mobility and claims frequency returns to the pre-pandemic level is uncertain and may be influenced by potential future new variants of COVID-19 and broad acceptance of hybrid work models, amongst other reasons. Due to this increased level of uncertainty, our methodology is unable to quantify the post pandemic's expected impact on claim costs for 2022 and beyond.

²⁷ 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.

²⁸ 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 pandemic-impacted data points and removes their influence on the indicated trend rates.

Table 9: Effect of COVID-19 on Claim Costs Related to Frequency Decline

Coverage	2020-1	2020-2	2021-1	2021-2	2022-1
Bodily Injury	0%	0%	0%	0%	0%
Property Damage	-30%	-35%	-51%	-36%	-42%
Accident Benefits	0%	0%	0%	0%	0%
Collision	-12%	-23%	-43%	-45%	-29%
Comprehensive	-34%	-5%	-18%	-18%	-9%
All Perils	0%	0%	0%	0%	0%

6. Distribution and Use

- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the client named herein for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the client named herein.
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7. Considerations and Limitations

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

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9. Appendices

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

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

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

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

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

Bodily Injury: Pages 1 to 13

Property Damage: Pages 14 to 23

Accident Benefits: Pages 24 to 31

Collision: Pages 32 to 40

Comprehensive: Pages 41 to 45

All Perils: Pages 46 to 52

Appendix F: Summary of measured COVID-19 impact on historical losses. The loss trend models presented are analogous to those underlying our selected trend rates except that the models include both the 2020-1, 2020-2, 2021-1, 2021-2, and 2022-1 observations and the scalar parameters.

Province of Newfoundland
Commercial Vehicles (Including Fleets)
Claim Count Development Selections
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 10 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Avg: All Semester ex 14/10	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
36	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
42	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
48	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
54	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
60	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
66	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1
72	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
78	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
84	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	1	1	1	1
90	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
96	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
102	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
108	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
114	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
120	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	1	1	1
126	1	Wght Avg: 10 Semesters	1	1	1	1
132	1	Wght Avg: 10 Semesters	1	1	1	1
138	1	Wght Avg: 10 Semesters	1	1	1	1
144	1	Wght Avg: 10 Semesters	1	1	1	1
150	1	1	1	1	1	1
156	1	1	1	1	1	1
162	1	1	1	1	1	1
168	1	1	1	1	1	1
174	1	1	1	1	1	1
180	1	1	1	1	1	1
186	1	1	1	1	1	1
192	1	1	1	1	1	1
198	1	1	1	1	1	1
204	1	1	1	1	1	1
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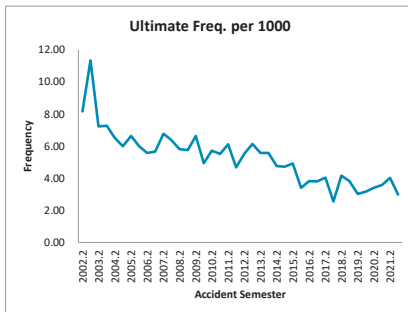
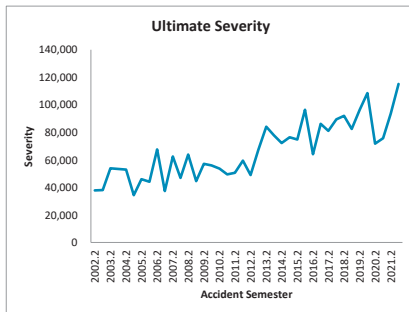
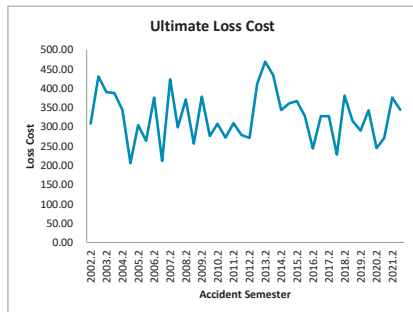
Province of Newfoundland
Commercial Vehicles (Including Fleets)
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	All Perils
6	Avg: 6 Semesters ex hi/lo	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters
30	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
36	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
42	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
48	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
54	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
60	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
66	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
72	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
78	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
84	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1
90	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1	1
96	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
102	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
108	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
114	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
120	Wght Avg: 10 Semesters	1	1	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
126	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	Wght Avg: 6 Semester
132	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1
138	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1
144	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1	Wght Avg: 10 Semesters	1	1
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156	Wght Avg: 10 Semesters	1	1	1	1	1
162	Wght Avg: 10 Semesters	1	1	1	1	1
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186	1	1	1	1	1	1
192	1	1	1	1	1	1
198	1	1	1	1	1	1
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216	1	1	1	1	1	1
222	1	1	1	1	1	1
228	1	1	1	1	1	1
234	1	1	1	1	1	1

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

Summary of Loss Cost
Data as of 06/30/22

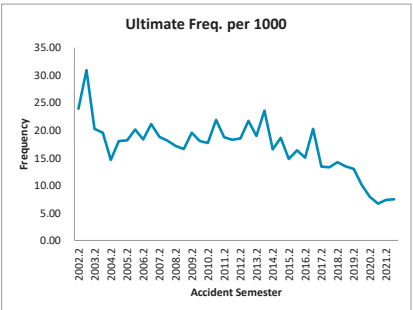
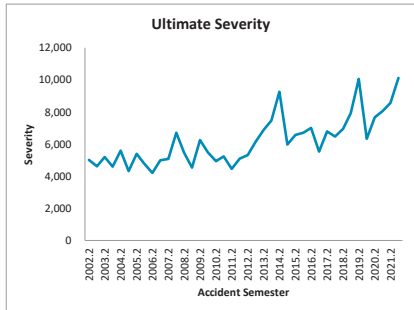
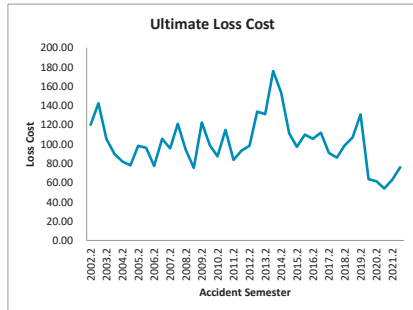
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and LAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	9,190	75	2,655	1,068	2,836	308.56		37,809		8.16			
2003.1	234.0	9,088	103	3,634	1,076	3,912	430.44		37,980		11.33		369.16	
2003.2	228.0	9,680	70	3,510	1,076	3,778	390.34	26.5%	53,975	42.8%	7.23	-11.4%		
2004.1	222.0	9,363	68	3,361	1,080	3,630	387.64	-9.9%	53,377	40.5%	7.26	-35.9%	389.01	5.4%
2004.2	216.0	9,830	64	3,130	1,080	3,381	343.92	-11.9%	52,824	-2.1%	6.51	-10.0%		
2005.1	210.0	9,682	58	1,869	1,066	1,993	205.85	-46.9%	34,363	-35.6%	5.99	-17.5%	275.41	-29.2%
2005.2	204.0	9,960	66	2,842	1,066	3,030	304.26	-11.5%	45,915	-13.1%	6.63	1.8%		
2006.1	198.0	9,683	58	2,386	1,072	2,558	264.14	28.3%	44,099	28.3%	5.99	0.0%	284.48	3.3%
2006.2	192.0	10,236	57	3,594	1,072	3,852	376.31	23.7%	67,578	47.2%	5.57	-16.0%		
2007.1	186.0	10,087	57	1,987	1,072	2,130	211.16	-20.1%	37,367	-15.3%	5.65	-5.7%	294.34	3.5%
2007.2	180.0	10,199	69	4,028	1,072	4,317	423.23	12.5%	62,560	-7.4%	6.77	21.5%		
2008.1	174.0	9,727	62	2,707	1,075	2,909	299.05	41.6%	46,919	25.6%	6.37	12.8%	362.61	23.2%
2008.2	168.0	10,316	60	3,561	1,075	3,827	371.03	-12.3%	63,790	2.0%	5.82	-14.0%		
2009.1	162.0	10,069	58	2,405	1,073	2,580	256.23	-14.3%	44,484	-5.2%	5.76	-9.6%	314.32	-13.3%
2009.2	156.0	10,724	71	3,783	1,073	4,059	378.44	2.0%	57,163	-10.4%	6.62	13.8%		
2010.1	150.0	10,515	52	2,755	1,056	2,908	276.56	7.9%	55,927	25.7%	4.95	-14.1%	328.00	4.4%
2010.2	144.0	11,187	64	3,258	1,056	3,439	307.43	-18.8%	53,736	-6.0%	5.72	-13.6%		
2011.1	138.0	11,080	61	2,869	1,052	3,019	272.48	-1.5%	49,492	-11.5%	5.51	11.3%	290.04	-11.6%
2011.2	132.0	11,779	72	3,469	1,052	3,650	309.87	0.8%	50,695	-5.7%	6.11	6.8%		
2012.1	126.0	11,735	55	3,037	1,078	3,273	278.89	2.4%	59,504	20.2%	4.69	-14.9%	294.41	1.5%
2012.2	120.0	12,521	69	3,154	1,078	3,399	271.45	-12.4%	49,100	-3.1%	5.53	-9.6%		
2013.1	114.0	12,408	76	4,702	1,087	5,109	411.77	47.6%	67,121	12.8%	6.13	30.9%	341.29	15.9%
2013.2	108.0	13,667	76	5,897	1,087	6,409	468.93	72.7%	84,192	71.5%	5.57	0.7%		
2014.1	102.0	13,977	78	5,608	1,082	6,065	433.94	5.4%	77,753	15.8%	5.58	-9.0%	451.24	32.2%
2014.2	96.0	14,548	69	4,615	1,082	4,992	343.12	-26.8%	72,231	-14.2%	4.75	-14.7%		
2015.1	90.0	14,411	68	4,821	1,078	5,197	360.60	-16.9%	76,530	-1.6%	4.71	-15.6%	351.82	-22.0%
2015.2	84.0	15,251	75	5,191	1,078	5,596	366.92	6.9%	74,717	3.4%	4.91	3.4%		
2016.1	78.0	15,074	51	4,481	1,103	4,943	327.89	-9.1%	96,410	26.0%	3.40	-27.8%	347.52	-1.2%
2016.2	72.0	15,525	59	3,433	1,103	3,787	243.92	-33.5%	64,018	-14.3%	3.81	-22.4%		
2017.1	66.0	15,237	58	4,570	1,091	4,988	327.35	-0.2%	86,123	-10.7%	3.80	11.8%	285.24	-17.9%
2017.2	60.0	15,801	64	4,747	1,091	5,180	327.84	34.4%	81,072	26.6%	4.04	6.1%		
2018.1	54.0	15,309	39	3,154	1,107	3,493	228.18	-30.3%	89,358	3.8%	2.55	-32.8%	278.80	-2.3%
2018.2	48.0	15,520	64	5,344	1,107	5,918	381.28	16.3%	91,883	13.3%	4.15	2.6%		
2019.1	42.0	14,786	57	4,250	1,096	4,657	314.98	38.0%	82,417	-7.8%	3.82	49.7%	348.93	25.2%
2019.2	36.0	13,598	41	3,608	1,096	3,954	290.78	-23.7%	96,473	5.0%	3.01	-27.4%		
2020.1	30.0	11,410	36	3,494	1,118	3,907	342.44	8.7%	108,578	31.7%	3.15	-17.5%	314.35	-9.9%
2020.2	24.0	11,396	39	2,494	1,118	2,789	244.72	-15.8%	71,818	-25.6%	3.41	13.1%		
2021.1	18.0	11,533	41	2,708	1,155	3,129	271.29	-20.8%	75,707	-30.3%	3.58	13.6%	258.08	-17.9%
2021.2	12.0	11,878	48	3,861	1,155	4,461	375.60	53.5%	93,596	30.3%	4.01	17.8%		
2022.1	6.0	11,688	35	3,481	1,155	4,022	344.09	26.8%	115,150	52.1%	2.99	-16.6%	359.97	39.5%
Total		479,670	2,443	144,453		157,074								



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

Summary of Loss Cost
Data as of 06/30/22

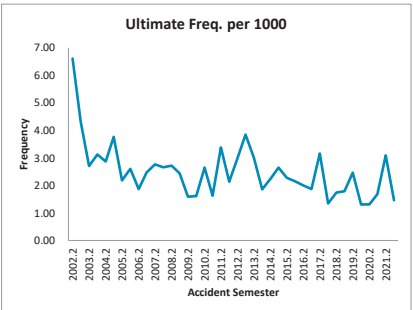
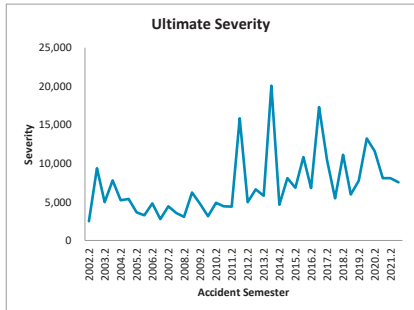
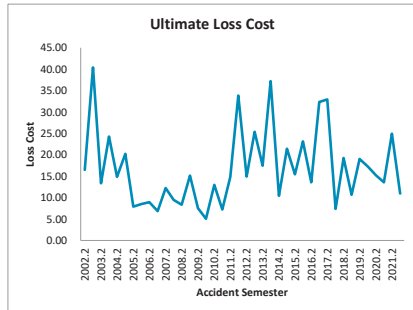
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	9,190	220	1,035	1,068	1,105	120.29		5,025		23.94			
2003.1	234.0	9,088	281	1,203	1,076	1,295	142.46		4,607		30.92		131.31	
2003.2	228.0	9,680	196	946	1,076	1,018	105.19		5,195		20.25	-15.4%		
2004.1	222.0	9,363	183	780	1,080	842	89.92	-36.9%	4,601	-0.1%	19.54	-36.8%	97.68	-25.6%
2004.2	216.0	9,830	144	747	1,080	806	82.02	-22.0%	5,599	7.8%	14.65	-27.7%		
2005.1	210.0	9,682	175	708	1,066	755	77.96	-13.3%	4,313	-6.3%	18.07	-7.5%	80.01	-18.1%
2005.2	204.0	9,960	181	917	1,066	978	98.19	19.7%	5,403	-3.5%	18.17	24.1%		
2006.1	198.0	9,683	195	870	1,072	923	96.33	23.6%	4,783	10.9%	20.14	11.4%	97.27	21.6%
2006.2	192.0	10,236	188	737	1,072	790	77.22	-21.4%	4,205	-22.2%	18.37	1.1%		
2007.1	186.0	10,087	213	992	1,072	1,063	105.37	9.4%	4,990	4.3%	21.12	4.9%	91.20	-6.2%
2007.2	180.0	10,199	192	911	1,072	976	95.70	23.9%	5,084	20.9%	18.82	2.5%		
2008.1	174.0	9,727	176	1,098	1,075	1,180	121.27	15.1%	6,703	34.3%	18.09	-14.3%	108.18	18.6%
2008.2	168.0	10,316	177	902	1,075	970	94.02	-1.8%	5,479	7.8%	17.16	-8.9%		
2009.1	162.0	10,069	167	706	1,073	758	75.26	-37.9%	4,538	-32.3%	16.58	-8.3%	84.75	-21.7%
2009.2	156.0	10,724	210	1,225	1,073	1,314	122.50	30.3%	6,256	14.2%	19.58	14.1%		
2010.1	150.0	10,515	190	984	1,056	1,038	98.74	31.2%	5,465	20.4%	18.07	8.9%	110.74	30.7%
2010.2	144.0	11,187	198	926	1,056	978	87.41	-28.6%	4,941	-21.0%	17.69	-9.7%		
2011.1	138.0	11,080	243	1,208	1,052	1,271	114.72	16.2%	5,233	-4.2%	21.92	21.3%	101.00	-8.8%
2011.2	132.0	11,779	221	936	1,052	985	83.60	-4.4%	4,458	-9.8%	18.75	6.0%		
2012.1	126.0	11,735	215	1,017	1,078	1,096	93.38	-18.6%	5,100	-2.6%	18.31	-16.5%	88.48	-12.4%
2012.2	120.0	12,521	232	1,143	1,078	1,231	98.35	17.6%	5,313	19.2%	18.51	-1.3%		
2013.1	114.0	12,408	270	1,526	1,087	1,658	133.62	43.1%	6,147	20.5%	21.74	18.7%	115.91	31.0%
2013.2	108.0	13,667	260	1,648	1,087	1,791	131.07	33.3%	6,897	29.8%	19.00	2.7%		
2014.1	102.0	13,977	330	2,273	1,082	2,458	175.89	31.6%	7,457	21.3%	23.59	8.5%	153.73	32.6%
2014.2	96.0	14,548	241	2,061	1,082	2,230	153.25	16.9%	9,261	34.3%	16.55	-12.9%		
2015.1	90.0	14,411	269	1,486	1,078	1,602	111.15	-36.8%	5,963	-20.0%	18.64	-21.0%	132.30	-13.9%
2015.2	84.0	15,251	226	1,376	1,078	1,484	97.29	-36.5%	6,575	-29.0%	14.80	-10.6%		
2016.1	78.0	15,074	247	1,500	1,103	1,654	109.74	-1.3%	6,707	12.5%	16.36	-12.2%	103.48	-21.8%
2016.2	72.0	15,525	234	1,486	1,103	1,639	105.55	8.5%	7,013	6.7%	15.05	1.7%		
2017.1	66.0	15,237	309	1,563	1,091	1,706	111.94	2.0%	5,526	-17.6%	20.26	23.8%	108.72	5.1%
2017.2	60.0	15,801	212	1,316	1,091	1,436	90.89	-13.9%	6,784	-3.3%	13.40	-11.0%		
2018.1	54.0	15,309	204	1,190	1,107	1,317	86.05	-23.1%	6,471	17.1%	13.30	-34.4%	88.51	-18.6%
2018.2	48.0	15,520	220	1,382	1,107	1,520	98.59	8.5%	6,941	2.3%	14.20	6.0%		
2019.1	42.0	14,786	199	1,443	1,096	1,581	106.96	24.3%	7,928	22.5%	13.49	1.5%	102.67	16.0%
2019.2	36.0	13,598	177	1,624	1,096	1,780	130.87	32.7%	10,063	45.0%	13.00	-8.4%		
2020.1	30.0	11,410	115	651	1,118	727	63.76	-40.4%	6,329	-20.2%	10.07	-25.3%	100.25	-2.4%
2020.2	24.0	11,396	91	623	1,118	697	61.18	-53.3%	7,676	-23.7%	7.97	-38.7%		
2021.1	18.0	11,533	77	538	1,155	621	53.88	-15.5%	8,060	27.4%	6.69	-33.6%	57.51	-42.6%
2021.2	12.0	11,878	88	649	1,155	750	63.10	3.1%	8,562	11.5%	7.37	-7.5%		
2022.1	6.0	11,688	88	767	1,155	886	75.81	40.7%	10,122	25.6%	7.49	12.0%	69.41	20.7%
Total		479,670	8,049	45,090			48,929							



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

Summary of Loss Cost
Data as of 06/30/22

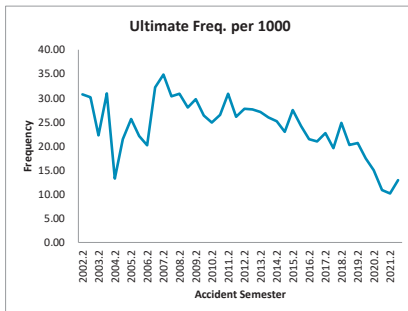
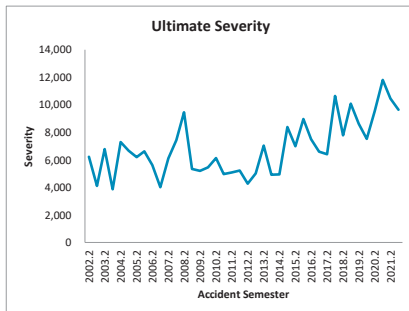
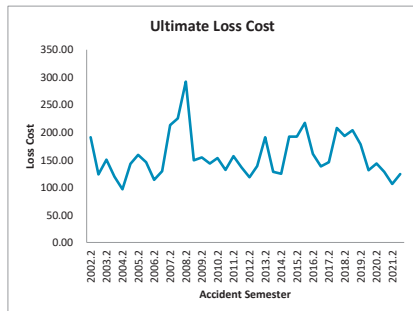
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	7,567	50	117	1,068	125	16.52		2,500		6.61			
2003.1	234.0	7,184	31	270	1,076	290	40.41		9,365		4.31		28.15	
2003.2	228.0	8,140	22	101	1,076	109	13.39		4,955		2.70	-59.1%		
2004.1	222.0	8,337	26	187	1,080	202	24.28	-39.9%	7,786	-16.9%	3.12	-27.7%	18.90	-32.9%
2004.2	216.0	8,385	24	116	1,080	125	14.88	11.1%	5,198	4.9%	2.86	5.9%		
2005.1	210.0	7,961	30	151	1,066	161	20.22	-16.7%	5,367	-31.1%	3.77	20.8%	17.48	-7.5%
2005.2	204.0	8,270	18	61	1,066	65	7.88	-47.0%	3,623	-30.3%	2.18	-23.9%		
2006.1	198.0	8,088	21	64	1,072	69	8.53	-57.8%	3,284	-38.8%	2.60	-31.1%	8.20	-53.1%
2006.2	192.0	8,578	16	72	1,072	77	8.97	13.7%	4,807	32.7%	1.87	-14.3%		
2007.1	186.0	8,497	21	54	1,072	58	6.87	-19.4%	2,780	-15.3%	2.47	-4.8%	7.92	-3.4%
2007.2	180.0	9,034	25	103	1,072	111	12.24	36.5%	4,422	-8.0%	2.77	48.4%		
2008.1	174.0	9,044	24	80	1,075	86	9.49	38.2%	3,577	28.7%	2.65	7.4%	10.86	37.1%
2008.2	168.0	9,570	26	74	1,075	80	8.34	-31.9%	3,068	-30.6%	2.72	-1.8%		
2009.1	162.0	9,428	23	133	1,073	143	15.13	59.4%	6,203	73.4%	2.44	-8.1%	11.71	7.8%
2009.2	156.0	10,080	16	71	1,073	76	7.56	-9.3%	4,762	55.2%	1.59	-41.6%		
2010.1	150.0	9,924	16	48	1,056	50	5.07	-66.5%	3,145	-49.3%	1.61	-33.9%	6.32	-46.0%
2010.2	144.0	10,566	28	130	1,056	137	12.95	71.3%	4,885	2.6%	2.65	66.9%		
2011.1	138.0	10,497	17	72	1,052	76	7.21	42.1%	4,449	41.5%	1.62	0.5%	10.09	59.5%
2011.2	132.0	11,234	38	158	1,052	167	14.83	14.6%	4,385	-10.2%	3.38	27.6%		
2012.1	126.0	11,238	24	353	1,078	380	33.81	369.2%	15,833	255.9%	2.14	31.9%	24.32	141.2%
2012.2	120.0	12,021	36	166	1,078	179	14.89	0.4%	4,971	13.4%	2.99	-11.5%		
2013.1	114.0	11,977	46	280	1,087	304	25.41	-24.9%	6,616	-58.2%	3.84	79.8%	20.14	-17.2%
2013.2	108.0	12,653	38	203	1,087	221	17.45	17.2%	5,810	16.9%	3.00	0.3%		
2014.1	102.0	12,422	23	427	1,082	462	37.17	46.3%	20,076	203.5%	1.85	-51.8%	27.22	35.2%
2014.2	96.0	12,960	29	125	1,082	135	10.42	-40.3%	4,657	-19.8%	2.24	-25.5%		
2015.1	90.0	12,843	34	255	1,078	275	21.40	-42.4%	8,082	-59.7%	2.65	43.0%	15.88	-41.6%
2015.2	84.0	13,655	31	196	1,078	211	15.48	48.6%	6,820	46.4%	2.27	1.4%		
2016.1	78.0	13,542	29	284	1,103	314	23.17	8.3%	10,819	33.9%	2.14	-19.1%	19.31	21.6%
2016.2	72.0	14,004	28	172	1,103	190	13.58	-12.3%	6,791	-0.4%	2.00	-11.9%		
2017.1	66.0	13,858	26	411	1,091	448	32.34	39.6%	17,291	59.8%	1.87	-12.7%	22.91	18.6%
2017.2	60.0	14,495	46	438	1,091	478	32.94	142.6%	10,414	53.4%	3.16	58.2%		
2018.1	54.0	14,062	19	94	1,107	104	7.38	-77.2%	5,478	-68.3%	1.35	-28.0%	20.36	-11.1%
2018.2	48.0	14,253	25	248	1,107	275	19.29	-41.4%	11,105	6.6%	1.74	-45.1%		
2019.1	42.0	13,747	25	133	1,096	146	10.64	44.1%	5,966	8.9%	1.78	32.3%	15.04	-26.1%
2019.2	36.0	13,159	32	229	1,096	251	19.05	-1.2%	7,749	-30.2%	2.46	41.5%		
2020.1	30.0	11,322	15	175	1,118	196	17.28	62.4%	13,214	121.5%	1.31	-26.7%	18.23	21.2%
2020.2	24.0	11,291	15	153	1,118	172	15.19	-20.2%	11,590	49.6%	1.31	-46.7%		
2021.1	18.0	11,310	19	133	1,155	153	13.56	-21.5%	8,066	-39.0%	1.68	28.6%	14.38	-21.1%
2021.2	12.0	11,666	36	252	1,155	291	24.97	64.3%	8,094	-30.2%	3.08	135.3%		
2022.1	6.0	11,621	17	110	1,155	127	10.97	-19.1%	7,525	-6.7%	1.46	-13.3%	17.98	25.1%
Total		438,484	1,064	6,900		7,518								



Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/22

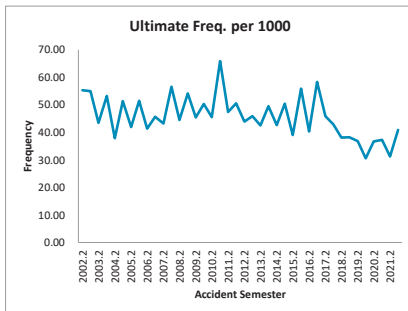
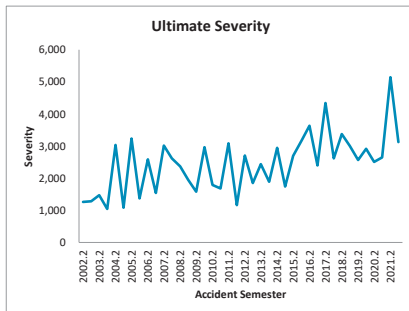
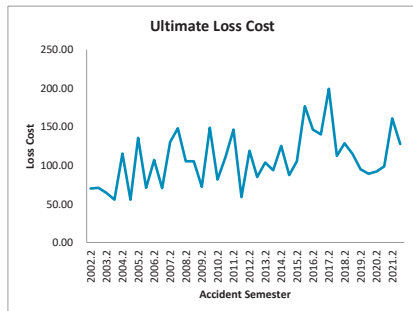
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	2,474	76	443	1,068	473	191.03		6,219		30.72			
2003.1	234.0	2,524	76	290	1,076	312	123.55		4,103		30.11		156.95	
2003.2	228.0	2,476	55	346	1,076	373	150.54	-21.2%	6,777	9.0%	22.21	-27.7%		
2004.1	222.0	2,103	65	233	1,080	251	119.45	-3.3%	3,864	-5.8%	30.91	2.7%	136.26	-13.2%
2004.2	216.0	2,114	28	189	1,080	204	96.59	-35.8%	7,291	7.6%	13.25	-40.4%		
2005.1	210.0	2,007	43	269	1,066	287	143.02	19.7%	6,674	72.7%	21.43	-30.7%	119.21	-12.5%
2005.2	204.0	2,068	53	309	1,066	329	159.16	64.8%	6,211	-14.8%	25.63	93.5%		
2006.1	198.0	2,084	46	284	1,072	304	145.91	2.0%	6,609	-1.0%	22.08	3.0%	152.51	27.9%
2006.2	192.0	2,131	43	226	1,072	242	113.52	-28.7%	5,627	-9.4%	20.18	-21.3%		
2007.1	186.0	2,050	66	248	1,072	265	129.43	-11.3%	4,021	-39.2%	32.19	45.8%	121.32	-20.5%
2007.2	180.0	2,152	75	428	1,072	458	212.92	87.6%	6,110	8.6%	34.85	72.7%		
2008.1	174.0	2,240	68	470	1,075	505	225.59	74.3%	7,432	84.8%	30.36	-5.7%	219.38	80.8%
2008.2	168.0	2,428	75	660	1,075	709	292.07	37.2%	9,457	54.8%	30.89	-11.4%		
2009.1	162.0	2,359	66	328	1,073	352	149.32	-33.8%	5,336	-28.2%	27.98	-7.8%	221.74	1.1%
2009.2	156.0	2,488	74	359	1,073	385	154.65	-47.1%	5,199	-45.0%	29.75	-3.7%		
2010.1	150.0	2,469	65	336	1,056	354	143.54	-3.9%	5,452	2.2%	26.33	-5.9%	149.12	-32.8%
2010.2	144.0	2,649	66	384	1,056	405	153.03	-1.1%	6,141	18.1%	24.92	-16.2%		
2011.1	138.0	2,682	71	336	1,052	353	131.82	-8.2%	4,979	-8.7%	26.48	0.6%	142.36	-4.5%
2011.2	132.0	2,851	88	425	1,052	447	156.83	2.5%	5,080	-17.3%	30.87	23.9%		
2012.1	126.0	2,912	76	368	1,078	397	136.30	3.4%	5,223	4.9%	26.09	-1.4%	146.45	2.9%
2012.2	120.0	3,101	86	340	1,078	367	118.21	-24.6%	4,262	-16.1%	27.74	-10.1%		
2013.1	114.0	3,186	88	406	1,087	441	138.59	1.7%	5,017	-4.0%	27.62	5.9%	128.54	-12.2%
2013.2	108.0	3,434	93	603	1,087	655	190.77	61.4%	7,045	65.3%	27.08	-2.4%		
2014.1	102.0	3,426	89	406	1,082	439	128.13	-7.5%	4,932	-1.7%	25.98	-6.0%	159.49	24.1%
2014.2	96.0	3,617	91	417	1,082	451	124.68	-34.6%	4,956	-29.6%	25.16	-7.1%		
2015.1	90.0	3,618	83	645	1,078	696	192.24	50.0%	8,381	69.9%	22.94	-11.7%	158.47	-0.6%
2015.2	84.0	3,788	104	675	1,078	727	192.04	54.0%	6,995	41.1%	27.45	9.1%		
2016.1	78.0	3,806	92	748	1,103	826	216.93	12.8%	8,974	7.1%	24.17	5.4%	204.51	29.1%
2016.2	72.0	3,920	84	572	1,103	631	161.03	-16.1%	7,514	7.4%	21.43	-21.9%		
2017.1	66.0	3,766	79	477	1,091	521	138.27	-36.3%	6,592	-26.5%	20.97	-13.2%	149.88	-26.7%
2017.2	60.0	3,916	89	524	1,091	571	145.93	-9.4%	6,421	-14.5%	22.73	6.1%		
2018.1	54.0	3,833	75	720	1,107	797	207.97	50.4%	10,630	61.2%	19.56	-6.7%	176.62	17.8%
2018.2	48.0	3,866	96	675	1,107	747	193.32	32.5%	7,785	21.2%	24.83	9.3%		
2019.1	42.0	3,710	75	690	1,096	757	202.93	-1.9%	10,088	-5.1%	20.22	3.3%	198.51	12.4%
2019.2	36.0	3,774	78	613	1,096	672	178.09	-7.9%	8,618	10.7%	20.67	-16.8%		
2020.1	30.0	3,661	64	430	1,118	481	131.43	-35.6%	7,535	-25.3%	17.44	-13.7%	155.12	-21.9%
2020.2	24.0	3,779	57	484	1,118	542	143.31	-19.5%	9,545	10.8%	15.01	-27.3%		
2021.1	18.0	3,810	41	424	1,155	490	128.57	-2.2%	11,806	56.7%	10.89	-37.6%	135.91	-12.4%
2021.2	12.0	4,057	41	374	1,155	432	106.42	-25.7%	10,464	9.6%	10.17	-32.3%		
2022.1	6.0	4,117	53	443	1,155	512	124.29	-3.3%	9,634	-18.4%	12.90	18.5%	115.42	-15.1%
Total		121,444	2,833	17,596			19,161							



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

Summary of Loss Cost
Data as of 06/30/22

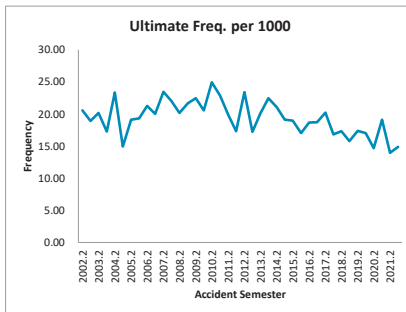
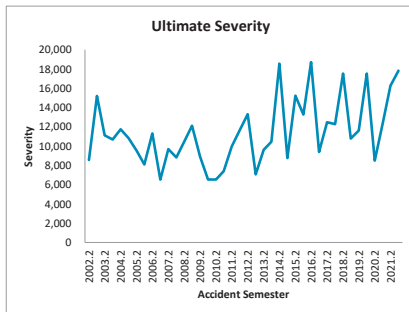
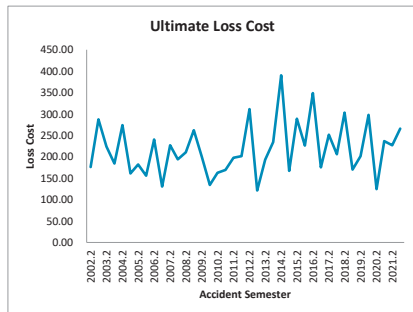
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	2,534	140	166	1,068	177	70.00		1,267		55.24			
2003.1	234.0	2,619	144	172	1,076	185	70.74		1,287		54.98		70.37	
2003.2	228.0	2,603	113	155	1,076	167	64.09		1,476		43.42	-21.4%		
2004.1	222.0	2,292	122	118	1,080	127	55.57	-21.4%	1,044	-18.9%	53.23	-3.2%	60.10	-14.6%
2004.2	216.0	2,321	88	247	1,080	267	115.12	79.6%	3,037	105.7%	37.91	-12.7%		
2005.1	210.0	2,241	115	117	1,066	125	55.63	0.1%	1,084	3.8%	51.32	-3.6%	85.90	42.9%
2005.2	204.0	2,290	96	292	1,066	311	135.83	18.0%	3,240	6.7%	41.92	10.6%		
2006.1	198.0	2,291	118	151	1,072	162	70.82	27.3%	1,375	26.9%	51.50	0.4%	103.31	20.3%
2006.2	192.0	2,344	97	234	1,072	251	107.02	-21.2%	2,586	-20.2%	41.38	-1.3%		
2007.1	186.0	2,301	105	151	1,072	162	70.39	-0.6%	1,543	12.2%	45.63	-11.4%	88.88	-14.0%
2007.2	180.0	2,364	102	287	1,072	308	130.13	21.6%	3,015	16.6%	43.16	4.3%		
2008.1	174.0	2,510	142	346	1,075	372	148.25	110.6%	2,620	69.9%	56.58	24.0%	139.46	56.9%
2008.2	168.0	2,718	121	267	1,075	287	105.49	-18.9%	2,370	-21.4%	44.51	3.1%		
2009.1	162.0	2,681	145	264	1,073	283	105.53	-28.8%	1,951	-25.5%	54.08	-4.4%	105.51	-24.3%
2009.2	156.0	2,819	128	189	1,073	203	71.95	-31.8%	1,584	-33.2%	45.41	2.0%		
2010.1	150.0	2,844	143	401	1,056	424	148.97	41.2%	2,962	51.8%	50.29	-7.0%	110.63	4.8%
2010.2	144.0	3,012	137	232	1,056	245	81.47	13.2%	1,791	13.1%	45.48	0.2%		
2011.1	138.0	3,082	203	325	1,052	342	110.81	-25.6%	1,682	-43.2%	65.86	31.0%	96.31	-12.9%
2011.2	132.0	3,248	154	452	1,052	476	146.42	79.7%	3,088	72.4%	47.42	4.3%		
2012.1	126.0	3,323	168	182	1,078	196	58.98	-46.8%	1,166	-30.7%	50.56	-23.2%	102.20	6.1%
2012.2	120.0	3,508	154	387	1,078	417	118.94	-18.8%	2,709	-12.3%	43.90	-7.4%		
2013.1	114.0	3,622	166	283	1,087	308	85.02	44.2%	1,855	59.1%	45.83	-9.4%	101.71	-0.5%
2013.2	108.0	3,900	166	372	1,087	405	103.77	-12.8%	2,438	-10.0%	42.57	-3.0%		
2014.1	102.0	3,922	194	339	1,082	367	93.58	10.1%	1,892	2.0%	49.46	7.9%	98.66	-3.0%
2014.2	96.0	4,109	175	476	1,082	515	125.41	20.9%	2,945	20.8%	42.59	0.1%		
2015.1	90.0	4,147	209	337	1,078	363	87.61	-6.4%	1,739	-8.1%	50.39	1.9%	106.43	7.9%
2015.2	84.0	4,304	168	420	1,078	453	105.18	-16.1%	2,695	-8.5%	39.03	-8.4%		
2016.1	78.0	4,370	244	700	1,103	772	176.54	101.5%	3,162	81.9%	55.83	10.8%	141.14	32.6%
2016.2	72.0	4,494	181	596	1,103	658	146.35	39.1%	3,634	34.9%	40.28	3.2%		
2017.1	66.0	4,390	256	564	1,091	615	140.13	-20.6%	2,403	-24.0%	58.31	4.4%	143.28	1.5%
2017.2	60.0	4,534	208	828	1,091	904	199.33	36.2%	4,345	19.6%	45.88	13.9%		
2018.1	54.0	4,476	192	455	1,107	504	112.48	-19.7%	2,622	9.1%	42.89	-26.4%	156.18	9.0%
2018.2	48.0	4,463	170	518	1,107	573	128.48	-35.5%	3,373	-22.4%	38.09	-17.0%		
2019.1	42.0	4,342	166	456	1,096	500	115.07	2.3%	3,010	14.8%	38.23	-10.9%	121.87	-22.0%
2019.2	36.0	4,340	160	375	1,096	411	94.79	-26.2%	2,571	-23.8%	36.87	-3.2%		
2020.1	30.0	4,256	130	339	1,118	379	89.11	-22.6%	2,915	-3.1%	30.56	-20.0%	91.98	-24.5%
2020.2	24.0	4,330	159	356	1,118	398	91.99	-3.0%	2,504	-2.6%	36.74	-0.3%		
2021.1	18.0	4,372	163	373	1,155	431	98.68	10.7%	2,647	-9.2%	37.28	22.0%	95.35	3.7%
2021.2	12.0	4,606	144	641	1,155	740	160.77	74.8%	5,145	105.5%	31.25	-14.9%		
2022.1	6.0	4,694	192	519	1,155	599	127.68	29.4%	3,123	18.0%	40.89	9.7%	144.07	51.1%
Total		137,615	6,178	14,084		15,382								



Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Summary of Loss Cost
Data as of 06/30/22

(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
2002.2	240.0	1,947	40	321	1,068	342	175.91		8,561		20.55			
2003.1	234.0	1,849	35	494	1,076	532	287.67		15,194		18.93		230.35	
2003.2	228.0	2,085	42	434	1,076	467	224.02		11,123		20.14	-2.0%		
2004.1	222.0	2,315	40	396	1,080	427	184.62	-35.8%	10,687	-29.7%	17.27	-8.8%	203.29	-11.7%
2004.2	216.0	2,528	59	641	1,080	692	273.74	22.2%	11,731	5.5%	23.33	15.9%		
2005.1	210.0	2,548	38	386	1,066	411	163.34	-12.6%	10,818	1.2%	14.91	-13.7%	217.32	6.9%
2005.2	204.0	2,561	49	438	1,066	467	182.20	33.4%	9,523	-18.8%	19.13	-18.0%		
2006.1	198.0	2,488	48	362	1,072	389	156.18	-3.2%	8,095	-25.2%	19.29	29.4%	169.38	-22.1%
2006.2	192.0	2,680	57	602	1,072	665	240.62	32.1%	11,311	18.8%	21.27	11.2%		
2007.1	186.0	2,847	57	347	1,072	372	130.57	-16.4%	6,522	-19.4%	20.02	3.8%	183.93	8.6%
2007.2	180.0	3,116	73	660	1,072	707	226.83	-5.7%	9,683	-14.4%	23.43	10.1%		
2008.1	174.0	3,088	68	558	1,075	600	194.21	48.7%	8,819	35.2%	22.02	10.0%	210.60	14.5%
2008.2	168.0	3,326	67	650	1,075	699	210.16	-7.3%	10,433	7.8%	20.14	-14.0%		
2009.1	162.0	3,281	71	801	1,073	859	261.91	34.9%	12,104	37.2%	21.64	-1.7%	235.86	12.0%
2009.2	156.0	3,344	75	624	1,073	670	200.26	-4.7%	8,928	-14.4%	22.43	11.3%		
2010.1	150.0	3,357	69	428	1,056	452	134.57	-48.6%	6,547	-45.9%	20.56	-5.0%	167.35	-29.0%
2010.2	144.0	3,650	91	562	1,056	594	162.65	-18.8%	6,524	-26.9%	24.93	11.2%		
2011.1	138.0	3,673	84	590	1,052	621	169.16	25.7%	7,397	13.0%	22.87	11.3%	165.92	-0.9%
2011.2	132.0	3,917	78	737	1,052	776	197.97	21.7%	9,943	52.4%	19.91	-20.1%		
2012.1	126.0	3,989	69	746	1,078	804	201.46	19.1%	11,646	57.4%	17.30	-24.4%	199.73	20.4%
2012.2	120.0	4,357	102	1,260	1,078	1,358	311.64	57.4%	13,312	33.9%	23.41	17.6%		
2013.1	114.0	4,358	75	487	1,087	529	121.38	-39.8%	7,053	-39.4%	17.21	-0.5%	216.49	8.4%
2013.2	108.0	4,675	94	831	1,087	903	193.17	-38.0%	9,608	-27.8%	20.11	-14.1%		
2014.1	102.0	4,720	106	1,025	1,082	1,108	234.78	93.4%	10,455	48.2%	22.46	30.5%	214.08	-1.1%
2014.2	96.0	4,801	101	1,733	1,082	1,874	390.34	102.1%	18,554	93.1%	21.04	4.6%		
2015.1	90.0	4,818	92	746	1,078	804	166.92	-28.9%	8,742	-16.4%	19.09	-15.0%	278.42	30.1%
2015.2	84.0	5,007	95	1,343	1,078	1,447	289.07	-25.9%	15,234	-17.9%	18.97	-9.8%		
2016.1	78.0	4,988	85	1,023	1,103	1,129	226.26	35.6%	13,277	51.9%	17.04	-10.7%	257.72	-7.4%
2016.2	72.0	5,146	96	1,629	1,103	1,796	349.10	20.8%	18,713	22.8%	18.66	-1.7%		
2017.1	66.0	5,293	99	851	1,091	929	175.54	-22.4%	9,385	-29.3%	18.70	9.8%	261.10	1.3%
2017.2	60.0	5,490	111	1,268	1,091	1,383	251.98	-27.8%	12,462	-33.4%	20.22	8.4%		
2018.1	54.0	5,353	90	997	1,107	1,104	206.19	17.5%	12,264	30.7%	16.81	-10.1%	229.37	-12.2%
2018.2	48.0	5,433	94	1,489	1,107	1,649	303.45	20.4%	17,538	40.7%	17.30	-14.4%		
2019.1	42.0	5,139	81	798	1,096	874	170.13	-17.5%	10,794	-12.0%	15.76	-6.3%	238.64	4.0%
2019.2	36.0	4,776	83	879	1,096	963	201.70	-33.5%	11,607	-33.8%	17.38	0.4%		
2020.1	30.0	3,746	64	999	1,118	1,117	298.24	75.3%	17,514	62.3%	17.03	8.0%	244.14	2.3%
2020.2	24.0	3,519	52	392	1,118	438	124.56	-38.2%	8,485	-26.9%	14.68	-15.5%		
2021.1	18.0	3,585	69	734	1,155	848	236.66	-20.6%	12,377	-29.3%	19.12	12.3%	181.13	-25.8%
2021.2	12.0	3,621	51	711	1,155	821	226.86	82.1%	16,258	91.6%	13.95	-4.9%		
2022.1	6.0	3,644	54	838	1,155	969	265.79	12.3%	17,831	44.1%	14.91	-22.0%	246.39	36.0%
Total		151,059	2,903	30,807		33,569								



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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/22

(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
2002.2	240.0	2,655	2,655	1.000	2,655	2,655	(0)
2003.1	234.0	3,634	3,634	1.000	3,634	3,634	0
2003.2	228.0	3,510	3,510	1.000	3,510	3,510	0
2004.1	222.0	3,361	3,361	1.000	3,361	3,361	0
2004.2	216.0	3,130	3,130	1.000	3,130	3,130	0
2005.1	210.0	1,869	1,869	1.000	1,869	1,869	0
2005.2	204.0	2,842	2,842	1.000	2,842	2,842	0
2006.1	198.0	2,386	2,386	1.000	2,386	2,386	0
2006.2	192.0	3,594	3,594	1.000	3,594	3,594	0
2007.1	186.0	1,987	1,987	1.000	1,987	1,987	0
2007.2	180.0	4,028	4,028	1.000	4,028	4,028	0
2008.1	174.0	2,707	2,707	1.000	2,707	2,707	0
2008.2	168.0	2,968	3,561	1.000	3,561	3,547	14
2009.1	162.0	2,404	2,404	1.000	2,405	2,404	1
2009.2	156.0	3,781	3,781	1.000	3,783	3,780	4
2010.1	150.0	2,755	2,755	1.000	2,755	2,831	(76)
2010.2	144.0	3,171	3,171	1.027	3,258	3,253	4
2011.1	138.0	2,709	2,791	1.028	2,869	2,868	1
2011.2	132.0	3,370	3,370	1.029	3,469	3,464	4
2012.1	126.0	2,951	2,951	1.029	3,037	3,035	2
2012.2	120.0	2,794	3,063	1.030	3,154	3,152	2
2013.1	114.0	4,064	4,550	1.033	4,702	4,699	3
2013.2	108.0	4,987	5,695	1.036	5,897	5,824	73
2014.1	102.0	5,135	5,460	1.027	5,608	5,451	156
2014.2	96.0	3,050	4,454	1.036	4,615	4,548	67
2015.1	90.0	3,830	4,618	1.044	4,821	4,879	(58)
2015.2	84.0	3,812	4,988	1.041	5,191	5,194	(3)
2016.1	78.0	2,921	4,324	1.036	4,481	4,524	(43)
2016.2	72.0	2,571	3,291	1.043	3,433	3,455	(21)
2017.1	66.0	3,194	4,412	1.036	4,570	4,084	487
2017.2	60.0	2,867	4,499	1.055	4,747	4,433	314
2018.1	54.0	2,301	2,928	1.077	3,154	3,248	(94)
2018.2	48.0	2,331	4,798	1.114	5,344	4,983	361
2019.1	42.0	2,005	3,725	1.141	4,250	3,887	363
2019.2	36.0	1,287	3,041	1.186	3,608	3,287	321
2020.1	30.0	692	2,868	1.218	3,494	3,196	297
2020.2	24.0	288	1,898	1.314	2,494	2,460	34
2021.1	18.0	318	1,900	1.425	2,708	2,535	173
2021.2	12.0	49	2,387	1.618	3,861	2,880	982
2022.1	6.0	49	1,253	2.778	3,481		
Total		108,356	134,642		144,453	137,606	3,366

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/22

(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
2002.2	240.0	1,035	1,035	1.000	1,035	1,035	0
2003.1	234.0	1,203	1,203	1.000	1,203	1,203	0
2003.2	228.0	946	946	1.000	946	946	0
2004.1	222.0	780	780	1.000	780	780	0
2004.2	216.0	747	747	1.000	747	747	0
2005.1	210.0	708	708	1.000	708	708	0
2005.2	204.0	917	917	1.000	917	917	0
2006.1	198.0	870	870	1.000	870	870	0
2006.2	192.0	737	737	1.000	737	737	0
2007.1	186.0	992	992	1.000	992	992	0
2007.2	180.0	911	911	1.000	911	911	0
2008.1	174.0	1,098	1,098	1.000	1,098	1,098	0
2008.2	168.0	902	902	1.000	902	902	0
2009.1	162.0	706	706	1.000	706	706	0
2009.2	156.0	1,225	1,225	1.000	1,225	1,225	0
2010.1	150.0	984	984	1.000	984	982	1
2010.2	144.0	927	927	0.999	926	926	0
2011.1	138.0	1,206	1,209	0.999	1,208	1,208	(0)
2011.2	132.0	937	937	0.999	936	936	(0)
2012.1	126.0	1,018	1,018	0.999	1,017	1,017	(0)
2012.2	120.0	1,144	1,144	0.999	1,143	1,143	(0)
2013.1	114.0	1,527	1,527	0.999	1,526	1,529	(3)
2013.2	108.0	1,636	1,647	1.001	1,648	1,649	(1)
2014.1	102.0	2,271	2,271	1.001	2,273	2,276	(4)
2014.2	96.0	2,057	2,057	1.002	2,061	2,063	(1)
2015.1	90.0	1,483	1,483	1.002	1,486	1,486	0
2015.2	84.0	1,374	1,374	1.002	1,376	1,377	(0)
2016.1	78.0	1,497	1,497	1.002	1,500	1,479	21
2016.2	72.0	1,504	1,504	0.988	1,486	1,486	(1)
2017.1	66.0	1,581	1,581	0.988	1,563	1,567	(4)
2017.2	60.0	1,329	1,329	0.990	1,316	1,325	(9)
2018.1	54.0	1,193	1,193	0.997	1,190	1,194	(5)
2018.2	48.0	1,384	1,384	0.998	1,382	1,378	4
2019.1	42.0	1,447	1,447	0.997	1,443	1,443	0
2019.2	36.0	1,630	1,630	0.996	1,624	1,556	68
2020.1	30.0	648	650	1.000	651	658	(7)
2020.2	24.0	623	623	1.000	623	613	11
2021.1	18.0	521	530	1.016	538	611	(74)
2021.2	12.0	539	610	1.064	649	774	(125)
2022.1	6.0	451	813	0.943	767		
Total		44,685	45,144		45,090	44,453	(130)

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/22

(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
2002.2	240.0	117	117	1.000	117	117	0
2003.1	234.0	270	270	1.000	270	270	0
2003.2	228.0	101	101	1.000	101	101	0
2004.1	222.0	187	187	1.000	187	187	0
2004.2	216.0	116	116	1.000	116	116	0
2005.1	210.0	151	151	1.000	151	151	0
2005.2	204.0	61	61	1.000	61	61	0
2006.1	198.0	64	64	1.000	64	64	0
2006.2	192.0	72	72	1.000	72	72	0
2007.1	186.0	54	54	1.000	54	54	0
2007.2	180.0	103	103	1.000	103	103	0
2008.1	174.0	80	80	1.000	80	80	0
2008.2	168.0	74	74	1.000	74	74	0
2009.1	162.0	133	133	1.000	133	133	0
2009.2	156.0	71	71	1.000	71	71	0
2010.1	150.0	48	48	1.000	48	48	0
2010.2	144.0	130	130	1.000	130	130	0
2011.1	138.0	72	72	1.000	72	72	0
2011.2	132.0	158	158	1.000	158	158	0
2012.1	126.0	353	353	1.000	353	353	0
2012.2	120.0	166	166	1.000	166	166	0
2013.1	114.0	280	280	1.000	280	278	2
2013.2	108.0	203	203	1.000	203	203	0
2014.1	102.0	427	427	1.000	427	409	18
2014.2	96.0	123	123	1.015	125	121	4
2015.1	90.0	257	257	0.992	255	261	(6)
2015.2	84.0	193	193	1.018	196	193	3
2016.1	78.0	283	283	1.006	284	285	(0)
2016.2	72.0	171	171	1.010	172	172	1
2017.1	66.0	405	405	1.014	411	405	6
2017.2	60.0	430	434	1.009	438	435	3
2018.1	54.0	90	92	1.015	94	109	(15)
2018.2	48.0	234	246	1.008	248	230	18
2019.1	42.0	125	142	0.942	133	141	(8)
2019.2	36.0	210	231	0.991	229	248	(19)
2020.1	30.0	141	175	1.001	175	164	11
2020.2	24.0	115	149	1.032	153	117	37
2021.1	18.0	90	136	0.975	133	196	(63)
2021.2	12.0	70	235	1.071	252	265	(13)
2022.1	6.0	10	91	1.207	110		
Total		6,438	6,853		6,900	6,812	(22)

Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/22

(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
2002.2	240.0	443	443	1.000	443	443	0
2003.1	234.0	290	290	1.000	290	290	0
2003.2	228.0	346	346	1.000	346	346	0
2004.1	222.0	233	233	1.000	233	233	0
2004.2	216.0	189	189	1.000	189	189	0
2005.1	210.0	269	269	1.000	269	269	0
2005.2	204.0	309	309	1.000	309	309	0
2006.1	198.0	284	284	1.000	284	284	0
2006.2	192.0	226	226	1.000	226	226	0
2007.1	186.0	248	248	1.000	248	248	0
2007.2	180.0	428	428	1.000	428	428	0
2008.1	174.0	470	470	1.000	470	470	0
2008.2	168.0	660	660	1.000	660	660	0
2009.1	162.0	328	328	1.000	328	328	0
2009.2	156.0	359	359	1.000	359	358	0
2010.1	150.0	336	336	0.999	336	336	0
2010.2	144.0	384	384	0.999	384	384	0
2011.1	138.0	336	336	0.999	336	336	0
2011.2	132.0	425	425	0.999	425	425	0
2012.1	126.0	369	369	0.999	368	368	0
2012.2	120.0	340	340	0.999	340	340	0
2013.1	114.0	406	406	0.999	406	406	0
2013.2	108.0	603	603	0.999	603	603	0
2014.1	102.0	406	406	0.999	406	405	1
2014.2	96.0	418	418	0.997	417	418	(1)
2015.1	90.0	646	646	0.999	645	645	(0)
2015.2	84.0	675	675	1.000	675	675	(0)
2016.1	78.0	746	749	1.000	748	749	(0)
2016.2	72.0	572	572	1.000	572	572	(0)
2017.1	66.0	476	477	1.000	477	477	(0)
2017.2	60.0	524	524	1.000	524	524	(0)
2018.1	54.0	719	720	1.000	720	720	(0)
2018.2	48.0	675	675	1.000	675	675	(0)
2019.1	42.0	690	690	1.001	690	689	1
2019.2	36.0	614	614	0.999	613	613	1
2020.1	30.0	432	433	0.993	430	432	(1)
2020.2	24.0	484	487	0.995	484	491	(6)
2021.1	18.0	439	439	0.965	424	403	21
2021.2	12.0	394	417	0.897	374	325	48
2022.1	6.0	339	532	0.833	443		
Total		17,529	17,752		17,596	17,090	63

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/22

(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
2002.2	240.0	166	166	1.000	166	166	0
2003.1	234.0	172	172	1.000	172	172	0
2003.2	228.0	155	155	1.000	155	155	0
2004.1	222.0	118	118	1.000	118	118	0
2004.2	216.0	247	247	1.000	247	247	0
2005.1	210.0	117	117	1.000	117	117	0
2005.2	204.0	292	292	1.000	292	292	0
2006.1	198.0	151	151	1.000	151	151	0
2006.2	192.0	234	234	1.000	234	234	0
2007.1	186.0	151	151	1.000	151	151	0
2007.2	180.0	287	287	1.000	287	287	0
2008.1	174.0	346	346	1.000	346	346	0
2008.2	168.0	267	267	1.000	267	267	0
2009.1	162.0	264	264	1.000	264	264	0
2009.2	156.0	189	189	1.000	189	189	0
2010.1	150.0	401	401	1.000	401	401	0
2010.2	144.0	232	232	1.000	232	232	0
2011.1	138.0	325	325	1.000	325	325	0
2011.2	132.0	452	452	1.000	452	452	0
2012.1	126.0	182	182	1.000	182	182	0
2012.2	120.0	387	387	1.000	387	387	0
2013.1	114.0	283	283	1.000	283	283	0
2013.2	108.0	372	372	1.000	372	372	0
2014.1	102.0	339	339	1.000	339	339	0
2014.2	96.0	476	476	1.000	476	476	0
2015.1	90.0	337	337	1.000	337	337	0
2015.2	84.0	420	420	1.000	420	420	0
2016.1	78.0	700	700	1.000	700	700	0
2016.2	72.0	596	596	1.000	596	596	0
2017.1	66.0	564	564	1.000	564	564	0
2017.2	60.0	828	828	1.000	828	828	0
2018.1	54.0	455	455	1.000	455	455	0
2018.2	48.0	518	518	1.000	518	518	0
2019.1	42.0	456	456	1.000	456	456	0
2019.2	36.0	376	376	0.999	375	375	(0)
2020.1	30.0	339	339	1.000	339	336	3
2020.2	24.0	354	358	0.995	356	356	0
2021.1	18.0	377	377	0.991	373	373	1
2021.2	12.0	605	648	0.990	641	722	(81)
2022.1	6.0	414	496	1.045	519		
Total		13,945	14,075		14,084	13,642	(77)

Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 06/30/22

(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
2002.2	240.0	321	321	1.000	321	321	0
2003.1	234.0	494	494	1.000	494	494	0
2003.2	228.0	434	434	1.000	434	434	0
2004.1	222.0	396	396	1.000	396	396	0
2004.2	216.0	641	641	1.000	641	641	0
2005.1	210.0	386	386	1.000	386	386	0
2005.2	204.0	438	438	1.000	438	438	0
2006.1	198.0	362	362	1.000	362	362	0
2006.2	192.0	602	602	1.000	602	602	0
2007.1	186.0	347	347	1.000	347	347	0
2007.2	180.0	660	660	1.000	660	660	0
2008.1	174.0	558	558	1.000	558	558	0
2008.2	168.0	650	650	1.000	650	650	0
2009.1	162.0	801	801	1.000	801	801	0
2009.2	156.0	622	624	1.000	624	624	0
2010.1	150.0	428	428	1.000	428	428	0
2010.2	144.0	562	562	1.000	562	562	0
2011.1	138.0	590	590	1.000	590	590	0
2011.2	132.0	737	737	1.000	737	737	0
2012.1	126.0	746	746	1.000	746	746	0
2012.2	120.0	1,260	1,260	1.000	1,260	1,260	0
2013.1	114.0	487	487	1.000	487	487	0
2013.2	108.0	831	831	1.000	831	831	0
2014.1	102.0	1,024	1,025	1.000	1,025	1,025	0
2014.2	96.0	1,733	1,733	1.000	1,733	1,732	0
2015.1	90.0	746	746	1.000	746	746	0
2015.2	84.0	1,343	1,343	1.000	1,343	1,342	0
2016.1	78.0	1,023	1,023	1.000	1,023	1,023	0
2016.2	72.0	1,629	1,629	1.000	1,629	1,629	0
2017.1	66.0	851	851	1.000	851	851	0
2017.2	60.0	1,268	1,268	1.000	1,268	1,268	0
2018.1	54.0	997	997	1.000	997	997	0
2018.2	48.0	1,489	1,489	1.000	1,489	1,489	0
2019.1	42.0	798	798	1.000	798	798	0
2019.2	36.0	860	879	1.000	879	879	0
2020.1	30.0	998	999	1.000	999	998	1
2020.2	24.0	392	392	0.999	392	390	2
2021.1	18.0	733	739	0.994	734	687	48
2021.2	12.0	739	766	0.928	711	675	36
2022.1	6.0	421	807	1.039	838		
Total		30,395	30,838		30,807	29,881	88

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

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	75	1.000	75	75	0
2003.1	234.0	103	1.000	103	103	0
2003.2	228.0	70	1.000	70	70	0
2004.1	222.0	68	1.000	68	68	0
2004.2	216.0	64	1.000	64	64	0
2005.1	210.0	58	1.000	58	58	0
2005.2	204.0	66	1.000	66	66	0
2006.1	198.0	58	1.000	58	58	0
2006.2	192.0	57	1.000	57	57	0
2007.1	186.0	57	1.000	57	57	0
2007.2	180.0	69	1.000	69	69	0
2008.1	174.0	62	1.000	62	62	0
2008.2	168.0	60	1.000	60	60	0
2009.1	162.0	58	1.000	58	58	0
2009.2	156.0	71	1.000	71	71	0
2010.1	150.0	52	1.000	52	52	0
2010.2	144.0	64	1.000	64	64	0
2011.1	138.0	61	1.000	61	61	0
2011.2	132.0	72	1.000	72	72	0
2012.1	126.0	55	1.000	55	55	(0)
2012.2	120.0	69	1.003	69	69	0
2013.1	114.0	76	1.002	76	76	0
2013.2	108.0	76	1.002	76	76	0
2014.1	102.0	78	1.000	78	78	(0)
2014.2	96.0	69	1.002	69	69	0
2015.1	90.0	68	0.999	68	68	(0)
2015.2	84.0	75	0.999	75	74	1
2016.1	78.0	52	0.986	51	51	0
2016.2	72.0	60	0.986	59	61	(2)
2017.1	66.0	59	0.982	58	58	(0)
2017.2	60.0	65	0.983	64	65	(1)
2018.1	54.0	40	0.977	39	40	(1)
2018.2	48.0	66	0.976	64	63	1
2019.1	42.0	58	0.974	57	57	(0)
2019.2	36.0	42	0.976	41	44	(3)
2020.1	30.0	37	0.973	36	39	(3)
2020.2	24.0	40	0.971	39	39	(0)
2021.1	18.0	42	0.984	41	42	(0)
2021.2	12.0	47	1.014	48	44	4
2022.1	6.0	28	1.247	35		
Total		2,447		2,443	2,413	(5)

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

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	220	1.000	220	220	0
2003.1	234.0	281	1.000	281	281	0
2003.2	228.0	196	1.000	196	196	0
2004.1	222.0	183	1.000	183	183	0
2004.2	216.0	144	1.000	144	144	0
2005.1	210.0	175	1.000	175	175	0
2005.2	204.0	181	1.000	181	181	0
2006.1	198.0	195	1.000	195	195	0
2006.2	192.0	188	1.000	188	188	0
2007.1	186.0	213	1.000	213	213	0
2007.2	180.0	192	1.000	192	192	0
2008.1	174.0	176	1.000	176	176	0
2008.2	168.0	177	1.000	177	177	0
2009.1	162.0	167	1.000	167	167	0
2009.2	156.0	210	1.000	210	210	0
2010.1	150.0	190	1.000	190	190	0
2010.2	144.0	198	0.999	198	198	0
2011.1	138.0	243	0.999	243	243	0
2011.2	132.0	221	0.999	221	221	0
2012.1	126.0	215	0.999	215	215	0
2012.2	120.0	232	0.999	232	232	0
2013.1	114.0	270	0.999	270	270	0
2013.2	108.0	260	0.999	260	260	0
2014.1	102.0	330	0.999	330	330	0
2014.2	96.0	241	0.999	241	241	0
2015.1	90.0	269	0.999	269	269	0
2015.2	84.0	226	0.999	226	226	0
2016.1	78.0	247	0.999	247	247	0
2016.2	72.0	234	0.999	234	234	(0)
2017.1	66.0	309	0.999	309	309	0
2017.2	60.0	212	0.999	212	212	0
2018.1	54.0	204	0.998	204	205	(1)
2018.2	48.0	221	0.997	220	221	(0)
2019.1	42.0	200	0.997	199	200	(0)
2019.2	36.0	177	0.999	177	176	1
2020.1	30.0	115	1.000	115	116	(1)
2020.2	24.0	91	0.998	91	92	(1)
2021.1	18.0	76	1.015	77	81	(4)
2021.2	12.0	85	1.030	88	100	(12)
2022.1	6.0	85	1.030	88		
Total		8,049		8,049	7,981	(19)

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

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	50	1.000	50	50	0
2003.1	234.0	31	1.000	31	31	0
2003.2	228.0	22	1.000	22	22	0
2004.1	222.0	26	1.000	26	26	0
2004.2	216.0	24	1.000	24	24	0
2005.1	210.0	30	1.000	30	30	0
2005.2	204.0	18	1.000	18	18	0
2006.1	198.0	21	1.000	21	21	0
2006.2	192.0	16	1.000	16	16	0
2007.1	186.0	21	1.000	21	21	0
2007.2	180.0	25	1.000	25	25	0
2008.1	174.0	24	1.000	24	24	0
2008.2	168.0	26	1.000	26	26	0
2009.1	162.0	23	1.000	23	23	0
2009.2	156.0	16	1.000	16	16	0
2010.1	150.0	16	1.000	16	16	0
2010.2	144.0	28	1.000	28	28	0
2011.1	138.0	17	1.000	17	17	0
2011.2	132.0	38	1.000	38	38	0
2012.1	126.0	24	1.000	24	24	0
2012.2	120.0	36	1.000	36	36	0
2013.1	114.0	46	1.000	46	46	0
2013.2	108.0	38	1.000	38	38	0
2014.1	102.0	23	1.000	23	23	0
2014.2	96.0	29	1.000	29	29	0
2015.1	90.0	34	1.000	34	34	0
2015.2	84.0	31	1.000	31	31	0
2016.1	78.0	29	1.000	29	29	0
2016.2	72.0	28	1.000	28	28	0
2017.1	66.0	26	0.997	26	26	0
2017.2	60.0	46	0.997	46	46	0
2018.1	54.0	19	0.997	19	20	(1)
2018.2	48.0	25	0.990	25	26	(1)
2019.1	42.0	25	0.980	25	25	(0)
2019.2	36.0	33	0.980	32	33	(0)
2020.1	30.0	15	0.987	15	16	(1)
2020.2	24.0	15	0.987	15	14	0
2021.1	18.0	20	0.951	19	20	(1)
2021.2	12.0	38	0.947	36	31	5
2022.1	6.0	19	0.892	17		
Total		1,071		1,064	1,046	1

Province of Newfoundland
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	76	1.000	76	76	0
2003.1	234.0	76	1.000	76	76	0
2003.2	228.0	55	1.000	55	55	0
2004.1	222.0	65	1.000	65	65	0
2004.2	216.0	28	1.000	28	28	0
2005.1	210.0	43	1.000	43	43	0
2005.2	204.0	53	1.000	53	53	0
2006.1	198.0	46	1.000	46	46	0
2006.2	192.0	43	1.000	43	43	0
2007.1	186.0	66	1.000	66	66	0
2007.2	180.0	75	1.000	75	75	0
2008.1	174.0	68	1.000	68	68	0
2008.2	168.0	75	1.000	75	75	0
2009.1	162.0	66	1.000	66	66	0
2009.2	156.0	74	1.000	74	74	0
2010.1	150.0	65	1.000	65	65	0
2010.2	144.0	66	1.000	66	66	0
2011.1	138.0	71	1.000	71	71	0
2011.2	132.0	88	1.000	88	88	0
2012.1	126.0	76	1.000	76	76	0
2012.2	120.0	86	1.000	86	86	0
2013.1	114.0	88	1.000	88	88	0
2013.2	108.0	93	1.000	93	93	0
2014.1	102.0	89	1.000	89	89	0
2014.2	96.0	91	1.000	91	91	0
2015.1	90.0	83	1.000	83	83	0
2015.2	84.0	104	1.000	104	104	0
2016.1	78.0	92	1.000	92	92	0
2016.2	72.0	84	1.000	84	84	0
2017.1	66.0	79	1.000	79	79	0
2017.2	60.0	89	1.000	89	89	0
2018.1	54.0	75	1.000	75	75	0
2018.2	48.0	96	1.000	96	96	0
2019.1	42.0	75	1.000	75	75	0
2019.2	36.0	78	1.000	78	79	(1)
2020.1	30.0	64	0.998	64	64	0
2020.2	24.0	57	0.995	57	57	(1)
2021.1	18.0	42	0.988	41	42	(0)
2021.2	12.0	44	0.938	41	46	(4)
2022.1	6.0	58	0.916	53		
Total		2,842		2,833	2,786	(6)

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

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	140	1.000	140	140	0
2003.1	234.0	144	1.000	144	144	0
2003.2	228.0	113	1.000	113	113	0
2004.1	222.0	122	1.000	122	122	0
2004.2	216.0	88	1.000	88	88	0
2005.1	210.0	115	1.000	115	115	0
2005.2	204.0	96	1.000	96	96	0
2006.1	198.0	118	1.000	118	118	0
2006.2	192.0	97	1.000	97	97	0
2007.1	186.0	105	1.000	105	105	0
2007.2	180.0	102	1.000	102	102	0
2008.1	174.0	142	1.000	142	142	0
2008.2	168.0	121	1.000	121	121	0
2009.1	162.0	145	1.000	145	145	0
2009.2	156.0	128	1.000	128	128	0
2010.1	150.0	143	1.000	143	143	0
2010.2	144.0	137	1.000	137	137	0
2011.1	138.0	203	1.000	203	203	0
2011.2	132.0	154	1.000	154	154	0
2012.1	126.0	168	1.000	168	168	0
2012.2	120.0	154	1.000	154	154	0
2013.1	114.0	166	1.000	166	166	0
2013.2	108.0	166	1.000	166	166	0
2014.1	102.0	194	1.000	194	194	0
2014.2	96.0	175	1.000	175	175	0
2015.1	90.0	209	1.000	209	209	0
2015.2	84.0	168	1.000	168	168	0
2016.1	78.0	244	1.000	244	244	0
2016.2	72.0	181	1.000	181	181	0
2017.1	66.0	256	1.000	256	256	0
2017.2	60.0	208	1.000	208	208	0
2018.1	54.0	192	1.000	192	192	0
2018.2	48.0	170	1.000	170	170	0
2019.1	42.0	166	1.000	166	166	0
2019.2	36.0	160	1.000	160	160	(0)
2020.1	30.0	130	1.001	130	130	0
2020.2	24.0	159	1.001	159	161	(2)
2021.1	18.0	163	1.000	163	167	(4)
2021.2	12.0	142	1.014	144	143	1
2022.1	6.0	149	1.288	192		
Total		6,133		6,178	5,991	(5)

Province of Newfoundland
All Perils
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 06/30/22

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	40	1.000	40	40	0
2003.1	234.0	35	1.000	35	35	0
2003.2	228.0	42	1.000	42	42	0
2004.1	222.0	40	1.000	40	40	0
2004.2	216.0	59	1.000	59	59	0
2005.1	210.0	38	1.000	38	38	0
2005.2	204.0	49	1.000	49	49	0
2006.1	198.0	48	1.000	48	48	0
2006.2	192.0	57	1.000	57	57	0
2007.1	186.0	57	1.000	57	57	0
2007.2	180.0	73	1.000	73	73	0
2008.1	174.0	68	1.000	68	68	0
2008.2	168.0	67	1.000	67	67	0
2009.1	162.0	71	1.000	71	71	0
2009.2	156.0	75	1.000	75	75	0
2010.1	150.0	69	1.000	69	69	0
2010.2	144.0	91	1.000	91	91	0
2011.1	138.0	84	1.000	84	84	0
2011.2	132.0	78	1.000	78	78	0
2012.1	126.0	69	1.000	69	69	0
2012.2	120.0	102	1.000	102	102	0
2013.1	114.0	75	1.000	75	75	0
2013.2	108.0	94	1.000	94	94	0
2014.1	102.0	106	1.000	106	106	0
2014.2	96.0	101	1.000	101	101	0
2015.1	90.0	92	1.000	92	92	0
2015.2	84.0	95	1.000	95	95	0
2016.1	78.0	85	1.000	85	85	0
2016.2	72.0	96	1.000	96	96	0
2017.1	66.0	99	1.000	99	99	0
2017.2	60.0	111	1.000	111	111	0
2018.1	54.0	90	1.000	90	90	0
2018.2	48.0	94	1.000	94	94	0
2019.1	42.0	81	1.000	81	81	0
2019.2	36.0	83	1.000	83	83	0
2020.1	30.0	64	0.997	64	63	1
2020.2	24.0	52	0.993	52	53	(1)
2021.1	18.0	69	0.993	69	66	3
2021.2	12.0	52	0.972	51	50	1
2022.1	6.0	57	0.953	54		
Total		2,908		2,903	2,844	4

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.002 (CI = +/-0.014; p = 0.778)	-0.106 (CI = +/-0.133; p = 0.116)	0.019	+0.19%
Loss Cost	2006.1	0.001 (CI = +/-0.014; p = 0.891)	-0.111 (CI = +/-0.137; p = 0.110)	0.023	+0.10%
Loss Cost	2006.2	-0.001 (CI = +/-0.015; p = 0.937)	-0.102 (CI = +/-0.141; p = 0.149)	0.007	-0.06%
Loss Cost	2007.1	0.001 (CI = +/-0.016; p = 0.923)	-0.095 (CI = +/-0.145; p = 0.190)	-0.006	+0.08%
Loss Cost	2007.2	-0.004 (CI = +/-0.016; p = 0.582)	-0.069 (CI = +/-0.139; p = 0.322)	-0.021	-0.44%
Loss Cost	2008.1	-0.001 (CI = +/-0.017; p = 0.870)	-0.054 (CI = +/-0.141; p = 0.438)	-0.051	-0.14%
Loss Cost	2008.2	-0.002 (CI = +/-0.018; p = 0.805)	-0.050 (CI = +/-0.146; p = 0.489)	-0.056	-0.22%
Loss Cost	2009.1	0.000 (CI = +/-0.019; p = 0.967)	-0.042 (CI = +/-0.151; p = 0.574)	-0.069	-0.04%
Loss Cost	2009.2	-0.004 (CI = +/-0.020; p = 0.670)	-0.024 (CI = +/-0.153; p = 0.746)	-0.072	-0.43%
Loss Cost	2010.1	-0.002 (CI = +/-0.022; p = 0.866)	-0.014 (CI = +/-0.158; p = 0.856)	-0.088	-0.18%
Loss Cost	2010.2	-0.005 (CI = +/-0.024; p = 0.652)	0.000 (CI = +/-0.163; p = 0.999)	-0.084	-0.52%
Loss Cost	2011.1	-0.007 (CI = +/-0.026; p = 0.577)	-0.007 (CI = +/-0.170; p = 0.935)	-0.082	-0.69%
Loss Cost	2011.2	-0.013 (CI = +/-0.027; p = 0.350)	0.015 (CI = +/-0.173; p = 0.863)	-0.054	-1.24%
Loss Cost	2012.1	-0.016 (CI = +/-0.030; p = 0.289)	0.004 (CI = +/-0.181; p = 0.964)	-0.042	-1.54%
Loss Cost	2012.2	-0.023 (CI = +/-0.032; p = 0.138)	0.031 (CI = +/-0.182; p = 0.722)	0.024	-2.30%
Loss Cost	2013.1	-0.033 (CI = +/-0.032; p = 0.043)	0.000 (CI = +/-0.176; p = 0.997)	0.135	-3.27%
Loss Cost	2013.2	-0.030 (CI = +/-0.036; p = 0.093)	-0.009 (CI = +/-0.188; p = 0.917)	0.071	-3.00%
Loss Cost	2014.1	-0.020 (CI = +/-0.038; p = 0.268)	0.019 (CI = +/-0.187; p = 0.831)	-0.040	-2.03%
Loss Cost	2014.2	-0.009 (CI = +/-0.041; p = 0.637)	-0.013 (CI = +/-0.188; p = 0.881)	-0.130	-0.91%
Loss Cost	2015.1	-0.006 (CI = +/-0.047; p = 0.768)	-0.007 (CI = +/-0.202; p = 0.944)	-0.157	-0.64%
Loss Cost	2015.2	0.002 (CI = +/-0.054; p = 0.925)	-0.029 (CI = +/-0.216; p = 0.775)	-0.172	+0.24%
Loss Cost	2016.1	0.015 (CI = +/-0.060; p = 0.589)	-0.001 (CI = +/-0.224; p = 0.989)	-0.164	+1.51%
Loss Cost	2016.2	0.027 (CI = +/-0.070; p = 0.415)	-0.027 (CI = +/-0.243; p = 0.810)	-0.129	+2.70%
Loss Cost	2017.1	0.009 (CI = +/-0.080; p = 0.797)	-0.058 (CI = +/-0.255; p = 0.611)	-0.198	+0.93%
Severity	2005.2	0.048 (CI = +/-0.012; p = 0.000)	-0.025 (CI = +/-0.115; p = 0.663)	0.670	+4.90%
Severity	2006.1	0.048 (CI = +/-0.012; p = 0.000)	-0.025 (CI = +/-0.119; p = 0.668)	0.649	+4.89%
Severity	2006.2	0.047 (CI = +/-0.013; p = 0.000)	-0.022 (CI = +/-0.123; p = 0.717)	0.619	+4.83%
Severity	2007.1	0.051 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.117; p = 0.997)	0.675	+5.27%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.116; p = 0.764)	0.644	+4.92%
Severity	2008.1	0.051 (CI = +/-0.014; p = 0.000)	0.034 (CI = +/-0.114; p = 0.551)	0.675	+5.27%
Severity	2008.2	0.050 (CI = +/-0.015; p = 0.000)	0.040 (CI = +/-0.118; p = 0.498)	0.644	+5.15%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.057 (CI = +/-0.116; p = 0.317)	0.680	+5.56%
Severity	2009.2	0.051 (CI = +/-0.016; p = 0.000)	0.072 (CI = +/-0.117; p = 0.218)	0.650	+5.23%
Severity	2010.1	0.053 (CI = +/-0.017; p = 0.000)	0.080 (CI = +/-0.121; p = 0.185)	0.640	+5.43%
Severity	2010.2	0.053 (CI = +/-0.018; p = 0.000)	0.081 (CI = +/-0.127; p = 0.199)	0.614	+5.40%
Severity	2011.1	0.053 (CI = +/-0.020; p = 0.000)	0.081 (CI = +/-0.133; p = 0.219)	0.573	+5.39%
Severity	2011.2	0.047 (CI = +/-0.021; p = 0.000)	0.101 (CI = +/-0.133; p = 0.130)	0.534	+4.85%
Severity	2012.1	0.043 (CI = +/-0.023; p = 0.001)	0.087 (CI = +/-0.136; p = 0.197)	0.448	+4.44%
Severity	2012.2	0.039 (CI = +/-0.025; p = 0.004)	0.101 (CI = +/-0.141; p = 0.149)	0.402	+4.01%
Severity	2013.1	0.030 (CI = +/-0.024; p = 0.017)	0.072 (CI = +/-0.130; p = 0.262)	0.265	+3.04%
Severity	2013.2	0.025 (CI = +/-0.026; p = 0.058)	0.087 (CI = +/-0.135; p = 0.190)	0.217	+2.54%
Severity	2014.1	0.032 (CI = +/-0.028; p = 0.029)	0.105 (CI = +/-0.137; p = 0.120)	0.294	+3.20%
Severity	2014.2	0.031 (CI = +/-0.032; p = 0.056)	0.106 (CI = +/-0.148; p = 0.144)	0.273	+3.17%
Severity	2015.1	0.032 (CI = +/-0.037; p = 0.086)	0.108 (CI = +/-0.160; p = 0.168)	0.207	+3.21%
Severity	2015.2	0.028 (CI = +/-0.043; p = 0.185)	0.117 (CI = +/-0.174; p = 0.165)	0.178	+2.81%
Severity	2016.1	0.028 (CI = +/-0.051; p = 0.251)	0.117 (CI = +/-0.190; p = 0.199)	0.103	+2.81%
Severity	2016.2	0.040 (CI = +/-0.059; p = 0.156)	0.090 (CI = +/-0.203; p = 0.339)	0.151	+4.10%
Severity	2017.1	0.024 (CI = +/-0.066; p = 0.426)	0.060 (CI = +/-0.208; p = 0.522)	-0.093	+2.41%
Frequency	2005.2	-0.046 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.094; p = 0.090)	0.748	-4.49%
Frequency	2006.1	-0.047 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.097; p = 0.081)	0.737	-4.57%
Frequency	2006.2	-0.048 (CI = +/-0.011; p = 0.000)	-0.080 (CI = +/-0.100; p = 0.111)	0.732	-4.66%
Frequency	2007.1	-0.051 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.097; p = 0.056)	0.755	-4.93%
Frequency	2007.2	-0.052 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.099; p = 0.088)	0.759	-5.10%
Frequency	2008.1	-0.053 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.103; p = 0.092)	0.738	-5.14%
Frequency	2008.2	-0.052 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.107; p = 0.098)	0.719	-5.10%
Frequency	2009.1	-0.055 (CI = +/-0.014; p = 0.000)	-0.099 (CI = +/-0.109; p = 0.073)	0.718	-5.31%
Frequency	2009.2	-0.055 (CI = +/-0.015; p = 0.000)	-0.096 (CI = +/-0.114; p = 0.094)	0.705	-5.37%
Frequency	2010.1	-0.055 (CI = +/-0.016; p = 0.000)	-0.094 (CI = +/-0.119; p = 0.115)	0.668	-5.32%
Frequency	2010.2	-0.058 (CI = +/-0.018; p = 0.000)	-0.081 (CI = +/-0.121; p = 0.180)	0.678	-5.61%
Frequency	2011.1	-0.060 (CI = +/-0.019; p = 0.000)	-0.088 (CI = +/-0.126; p = 0.163)	0.660	-5.78%
Frequency	2011.2	-0.060 (CI = +/-0.021; p = 0.000)	-0.086 (CI = +/-0.133; p = 0.190)	0.638	-5.81%
Frequency	2012.1	-0.059 (CI = +/-0.023; p = 0.000)	-0.083 (CI = +/-0.140; p = 0.228)	0.586	-5.72%
Frequency	2012.2	-0.063 (CI = +/-0.025; p = 0.000)	-0.070 (CI = +/-0.146; p = 0.325)	0.592	-6.07%
Frequency	2013.1	-0.063 (CI = +/-0.028; p = 0.000)	-0.072 (CI = +/-0.154; p = 0.338)	0.547	-6.13%
Frequency	2013.2	-0.056 (CI = +/-0.030; p = 0.001)	-0.096 (CI = +/-0.156; p = 0.207)	0.493	-5.40%
Frequency	2014.1	-0.052 (CI = +/-0.033; p = 0.005)	-0.086 (CI = +/-0.164; p = 0.278)	0.394	-5.07%
Frequency	2014.2	-0.040 (CI = +/-0.035; p = 0.026)	-0.120 (CI = +/-0.160; p = 0.130)	0.345	-3.95%
Frequency	2015.1	-0.038 (CI = +/-0.040; p = 0.059)	-0.114 (CI = +/-0.172; p = 0.174)	0.240	-3.74%
Frequency	2015.2	-0.025 (CI = +/-0.043; p = 0.221)	-0.146 (CI = +/-0.173; p = 0.090)	0.227	-2.50%
Frequency	2016.1	-0.013 (CI = +/-0.046; p = 0.552)	-0.119 (CI = +/-0.174; p = 0.158)	0.055	-1.27%
Frequency	2016.2	-0.014 (CI = +/-0.057; p = 0.599)	-0.117 (CI = +/-0.195; p = 0.207)	0.036	-1.35%
Frequency	2017.1	-0.015 (CI = +/-0.069; p = 0.638)	-0.119 (CI = +/-0.219; p = 0.245)	-0.019	-1.45%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.001 (CI = +/-0.014; p = 0.845)	-0.030	+0.13%
Loss Cost	2006.1	0.001 (CI = +/-0.015; p = 0.894)	-0.032	+0.10%
Loss Cost	2006.2	-0.001 (CI = +/-0.016; p = 0.876)	-0.032	-0.12%
Loss Cost	2007.1	0.001 (CI = +/-0.016; p = 0.924)	-0.034	+0.08%
Loss Cost	2007.2	-0.005 (CI = +/-0.016; p = 0.543)	-0.022	-0.48%
Loss Cost	2008.1	-0.001 (CI = +/-0.017; p = 0.869)	-0.036	-0.14%
Loss Cost	2008.2	-0.003 (CI = +/-0.018; p = 0.769)	-0.035	-0.26%
Loss Cost	2009.1	0.000 (CI = +/-0.019; p = 0.967)	-0.040	-0.04%
Loss Cost	2009.2	-0.004 (CI = +/-0.020; p = 0.647)	-0.032	-0.45%
Loss Cost	2010.1	-0.002 (CI = +/-0.021; p = 0.863)	-0.042	-0.18%
Loss Cost	2010.2	-0.005 (CI = +/-0.023; p = 0.643)	-0.035	-0.52%
Loss Cost	2011.1	-0.007 (CI = +/-0.025; p = 0.567)	-0.031	-0.69%
Loss Cost	2011.2	-0.012 (CI = +/-0.026; p = 0.343)	-0.003	-1.22%
Loss Cost	2012.1	-0.016 (CI = +/-0.029; p = 0.276)	0.013	-1.54%
Loss Cost	2012.2	-0.023 (CI = +/-0.031; p = 0.134)	0.072	-2.26%
Loss Cost	2013.1	-0.033 (CI = +/-0.031; p = 0.037)	0.186	-3.27%
Loss Cost	2013.2	-0.031 (CI = +/-0.035; p = 0.080)	0.128	-3.02%
Loss Cost	2014.1	-0.020 (CI = +/-0.037; p = 0.252)	0.026	-2.03%
Loss Cost	2014.2	-0.009 (CI = +/-0.039; p = 0.610)	-0.051	-0.94%
Loss Cost	2015.1	-0.006 (CI = +/-0.045; p = 0.759)	-0.069	-0.64%
Loss Cost	2015.2	0.001 (CI = +/-0.051; p = 0.951)	-0.083	+0.15%
Loss Cost	2016.1	0.015 (CI = +/-0.056; p = 0.570)	-0.058	+1.51%
Loss Cost	2016.2	0.025 (CI = +/-0.065; p = 0.405)	-0.023	+2.58%
Loss Cost	2017.1	0.009 (CI = +/-0.076; p = 0.788)	-0.102	+0.93%
Severity	2005.2	0.048 (CI = +/-0.012; p = 0.000)	0.678	+4.88%
Severity	2006.1	0.048 (CI = +/-0.012; p = 0.000)	0.658	+4.89%
Severity	2006.2	0.047 (CI = +/-0.013; p = 0.000)	0.630	+4.81%
Severity	2007.1	0.051 (CI = +/-0.013; p = 0.000)	0.686	+5.27%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	0.656	+4.93%
Severity	2008.1	0.051 (CI = +/-0.013; p = 0.000)	0.683	+5.27%
Severity	2008.2	0.050 (CI = +/-0.014; p = 0.000)	0.652	+5.18%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.680	+5.56%
Severity	2009.2	0.052 (CI = +/-0.016; p = 0.000)	0.641	+5.29%
Severity	2010.1	0.053 (CI = +/-0.017; p = 0.000)	0.626	+5.43%
Severity	2010.2	0.053 (CI = +/-0.019; p = 0.000)	0.601	+5.49%
Severity	2011.1	0.053 (CI = +/-0.020; p = 0.000)	0.561	+5.39%
Severity	2011.2	0.049 (CI = +/-0.022; p = 0.000)	0.499	+4.98%
Severity	2012.1	0.043 (CI = +/-0.023; p = 0.001)	0.425	+4.44%
Severity	2012.2	0.041 (CI = +/-0.025; p = 0.003)	0.359	+4.17%
Severity	2013.1	0.030 (CI = +/-0.024; p = 0.017)	0.250	+3.04%
Severity	2013.2	0.027 (CI = +/-0.026; p = 0.048)	0.174	+2.71%
Severity	2014.1	0.032 (CI = +/-0.029; p = 0.036)	0.212	+3.20%
Severity	2014.2	0.034 (CI = +/-0.033; p = 0.047)	0.199	+3.42%
Severity	2015.1	0.032 (CI = +/-0.038; p = 0.097)	0.136	+3.21%
Severity	2015.2	0.031 (CI = +/-0.044; p = 0.151)	0.095	+3.18%
Severity	2016.1	0.028 (CI = +/-0.052; p = 0.266)	0.030	+2.81%
Severity	2016.2	0.044 (CI = +/-0.057; p = 0.118)	0.149	+4.50%
Severity	2017.1	0.024 (CI = +/-0.062; p = 0.409)	-0.026	+2.41%
Frequency	2005.2	-0.046 (CI = +/-0.010; p = 0.000)	0.732	-4.53%
Frequency	2006.1	-0.047 (CI = +/-0.011; p = 0.000)	0.718	-4.57%
Frequency	2006.2	-0.048 (CI = +/-0.011; p = 0.000)	0.717	-4.71%
Frequency	2007.1	-0.051 (CI = +/-0.011; p = 0.000)	0.730	-4.93%
Frequency	2007.2	-0.053 (CI = +/-0.012; p = 0.000)	0.740	-5.16%
Frequency	2008.1	-0.053 (CI = +/-0.013; p = 0.000)	0.718	-5.14%
Frequency	2008.2	-0.053 (CI = +/-0.014; p = 0.000)	0.698	-5.17%
Frequency	2009.1	-0.055 (CI = +/-0.015; p = 0.000)	0.690	-5.31%
Frequency	2009.2	-0.056 (CI = +/-0.016; p = 0.000)	0.680	-5.45%
Frequency	2010.1	-0.055 (CI = +/-0.017; p = 0.000)	0.643	-5.32%
Frequency	2010.2	-0.059 (CI = +/-0.018; p = 0.000)	0.665	-5.69%
Frequency	2011.1	-0.060 (CI = +/-0.019; p = 0.000)	0.643	-5.78%
Frequency	2011.2	-0.061 (CI = +/-0.021; p = 0.000)	0.623	-5.91%
Frequency	2012.1	-0.059 (CI = +/-0.023; p = 0.000)	0.574	-5.72%
Frequency	2012.2	-0.064 (CI = +/-0.025; p = 0.000)	0.591	-6.17%
Frequency	2013.1	-0.063 (CI = +/-0.028; p = 0.000)	0.547	-6.13%
Frequency	2013.2	-0.057 (CI = +/-0.030; p = 0.001)	0.469	-5.57%
Frequency	2014.1	-0.052 (CI = +/-0.034; p = 0.005)	0.383	-5.07%
Frequency	2014.2	-0.043 (CI = +/-0.036; p = 0.023)	0.269	-4.22%
Frequency	2015.1	-0.038 (CI = +/-0.041; p = 0.067)	0.177	-3.74%
Frequency	2015.2	-0.030 (CI = +/-0.046; p = 0.186)	0.069	-2.94%
Frequency	2016.1	-0.013 (CI = +/-0.048; p = 0.573)	-0.058	-1.27%
Frequency	2016.2	-0.019 (CI = +/-0.057; p = 0.488)	-0.046	-1.84%
Frequency	2017.1	-0.015 (CI = +/-0.070; p = 0.647)	-0.084	-1.45%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.2	0.001 (CI = +/-0.015; p = 0.937)	-0.032	+0.06%
Loss Cost	2006.1	0.000 (CI = +/-0.016; p = 0.987)	-0.033	+0.01%
Loss Cost	2006.2	-0.002 (CI = +/-0.017; p = 0.784)	-0.032	-0.22%
Loss Cost	2007.1	0.000 (CI = +/-0.018; p = 0.980)	-0.036	-0.02%
Loss Cost	2007.2	-0.006 (CI = +/-0.017; p = 0.459)	-0.016	-0.63%
Loss Cost	2008.1	-0.003 (CI = +/-0.018; p = 0.762)	-0.035	-0.26%
Loss Cost	2008.2	-0.004 (CI = +/-0.019; p = 0.666)	-0.032	-0.41%
Loss Cost	2009.1	-0.002 (CI = +/-0.021; p = 0.856)	-0.040	-0.18%
Loss Cost	2009.2	-0.006 (CI = +/-0.022; p = 0.546)	-0.027	-0.64%
Loss Cost	2010.1	-0.004 (CI = +/-0.023; p = 0.748)	-0.040	-0.36%
Loss Cost	2010.2	-0.007 (CI = +/-0.025; p = 0.537)	-0.028	-0.75%
Loss Cost	2011.1	-0.010 (CI = +/-0.027; p = 0.467)	-0.022	-0.96%
Loss Cost	2011.2	-0.016 (CI = +/-0.029; p = 0.265)	0.016	-1.57%
Loss Cost	2012.1	-0.020 (CI = +/-0.032; p = 0.206)	0.036	-1.95%
Loss Cost	2012.2	-0.028 (CI = +/-0.033; p = 0.090)	0.110	-2.79%
Loss Cost	2013.1	-0.041 (CI = +/-0.033; p = 0.020)	0.250	-3.98%
Loss Cost	2013.2	-0.039 (CI = +/-0.038; p = 0.045)	0.190	-3.78%
Loss Cost	2014.1	-0.028 (CI = +/-0.040; p = 0.157)	0.076	-2.78%
Loss Cost	2014.2	-0.017 (CI = +/-0.044; p = 0.425)	-0.023	-1.65%
Loss Cost	2015.1	-0.014 (CI = +/-0.051; p = 0.550)	-0.050	-1.42%
Loss Cost	2015.2	-0.006 (CI = +/-0.058; p = 0.816)	-0.085	-0.63%
Loss Cost	2016.1	0.008 (CI = +/-0.066; p = 0.790)	-0.092	+0.82%
Loss Cost	2016.2	0.019 (CI = +/-0.079; p = 0.592)	-0.074	+1.97%
Loss Cost	2017.1	-0.002 (CI = +/-0.093; p = 0.967)	-0.125	-0.17%
Severity	2005.2	0.046 (CI = +/-0.012; p = 0.000)	0.648	+4.72%
Severity	2006.1	0.046 (CI = +/-0.013; p = 0.000)	0.625	+4.71%
Severity	2006.2	0.045 (CI = +/-0.014; p = 0.000)	0.594	+4.62%
Severity	2007.1	0.050 (CI = +/-0.014; p = 0.000)	0.654	+5.10%
Severity	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.619	+4.72%
Severity	2008.1	0.050 (CI = +/-0.014; p = 0.000)	0.648	+5.07%
Severity	2008.2	0.048 (CI = +/-0.015; p = 0.000)	0.612	+4.95%
Severity	2009.1	0.052 (CI = +/-0.016; p = 0.000)	0.642	+5.35%
Severity	2009.2	0.049 (CI = +/-0.017; p = 0.000)	0.597	+5.04%
Severity	2010.1	0.050 (CI = +/-0.018; p = 0.000)	0.579	+5.17%
Severity	2010.2	0.051 (CI = +/-0.020; p = 0.000)	0.550	+5.21%
Severity	2011.1	0.050 (CI = +/-0.022; p = 0.000)	0.503	+5.08%
Severity	2011.2	0.045 (CI = +/-0.023; p = 0.001)	0.431	+4.59%
Severity	2012.1	0.039 (CI = +/-0.025; p = 0.004)	0.344	+3.96%
Severity	2012.2	0.035 (CI = +/-0.027; p = 0.013)	0.269	+3.61%
Severity	2013.1	0.023 (CI = +/-0.025; p = 0.072)	0.138	+2.29%
Severity	2013.2	0.018 (CI = +/-0.027; p = 0.181)	0.057	+1.82%
Severity	2014.1	0.022 (CI = +/-0.031; p = 0.141)	0.088	+2.27%
Severity	2014.2	0.024 (CI = +/-0.035; p = 0.175)	0.071	+2.38%
Severity	2015.1	0.020 (CI = +/-0.041; p = 0.317)	0.007	+1.98%
Severity	2015.2	0.017 (CI = +/-0.048; p = 0.447)	-0.033	+1.73%
Severity	2016.1	0.010 (CI = +/-0.057; p = 0.690)	-0.082	+1.05%
Severity	2016.2	0.027 (CI = +/-0.064; p = 0.375)	-0.013	+2.69%
Severity	2017.1	-0.002 (CI = +/-0.065; p = 0.946)	-0.124	-0.20%
Frequency	2005.2	-0.046 (CI = +/-0.010; p = 0.000)	0.708	-4.45%
Frequency	2006.1	-0.046 (CI = +/-0.011; p = 0.000)	0.692	-4.49%
Frequency	2006.2	-0.047 (CI = +/-0.012; p = 0.000)	0.691	-4.63%
Frequency	2007.1	-0.050 (CI = +/-0.012; p = 0.000)	0.705	-4.87%
Frequency	2007.2	-0.052 (CI = +/-0.013; p = 0.000)	0.716	-5.10%
Frequency	2008.1	-0.052 (CI = +/-0.014; p = 0.000)	0.691	-5.08%
Frequency	2008.2	-0.052 (CI = +/-0.015; p = 0.000)	0.669	-5.11%
Frequency	2009.1	-0.054 (CI = +/-0.016; p = 0.000)	0.660	-5.26%
Frequency	2009.2	-0.056 (CI = +/-0.017; p = 0.000)	0.649	-5.41%
Frequency	2010.1	-0.054 (CI = +/-0.018; p = 0.000)	0.608	-5.26%
Frequency	2010.2	-0.058 (CI = +/-0.019; p = 0.000)	0.632	-5.66%
Frequency	2011.1	-0.059 (CI = +/-0.021; p = 0.000)	0.607	-5.75%
Frequency	2011.2	-0.061 (CI = +/-0.023; p = 0.000)	0.586	-5.89%
Frequency	2012.1	-0.059 (CI = +/-0.026; p = 0.000)	0.532	-5.68%
Frequency	2012.2	-0.064 (CI = +/-0.028; p = 0.000)	0.551	-6.18%
Frequency	2013.1	-0.063 (CI = +/-0.031; p = 0.001)	0.503	-6.13%
Frequency	2013.2	-0.057 (CI = +/-0.034; p = 0.003)	0.415	-5.51%
Frequency	2014.1	-0.051 (CI = +/-0.038; p = 0.013)	0.319	-4.93%
Frequency	2014.2	-0.040 (CI = +/-0.041; p = 0.057)	0.194	-3.93%
Frequency	2015.1	-0.034 (CI = +/-0.047; p = 0.146)	0.098	-3.33%
Frequency	2015.2	-0.024 (CI = +/-0.054; p = 0.357)	-0.006	-2.33%
Frequency	2016.1	-0.002 (CI = +/-0.056; p = 0.929)	-0.099	-0.23%
Frequency	2016.2	-0.007 (CI = +/-0.068; p = 0.819)	-0.104	-0.70%
Frequency	2017.1	0.000 (CI = +/-0.084; p = 0.994)	-0.125	+0.03%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.003 (CI = +/-0.018; p = 0.702)	-0.031	+0.34%
Loss Cost	2006.1	0.003 (CI = +/-0.020; p = 0.751)	-0.034	+0.31%
Loss Cost	2006.2	0.000 (CI = +/-0.021; p = 0.988)	-0.040	+0.02%
Loss Cost	2007.1	0.003 (CI = +/-0.022; p = 0.779)	-0.038	+0.31%
Loss Cost	2007.2	-0.005 (CI = +/-0.022; p = 0.649)	-0.034	-0.49%
Loss Cost	2008.1	0.000 (CI = +/-0.023; p = 0.985)	-0.045	+0.02%
Loss Cost	2008.2	-0.002 (CI = +/-0.025; p = 0.902)	-0.047	-0.15%
Loss Cost	2009.1	0.002 (CI = +/-0.027; p = 0.885)	-0.049	+0.19%
Loss Cost	2009.2	-0.004 (CI = +/-0.029; p = 0.761)	-0.047	-0.42%
Loss Cost	2010.1	0.000 (CI = +/-0.031; p = 0.999)	-0.056	0.00%
Loss Cost	2010.2	-0.005 (CI = +/-0.034; p = 0.746)	-0.052	-0.53%
Loss Cost	2011.1	-0.008 (CI = +/-0.038; p = 0.648)	-0.048	-0.83%
Loss Cost	2011.2	-0.018 (CI = +/-0.041; p = 0.373)	-0.010	-1.76%
Loss Cost	2012.1	-0.024 (CI = +/-0.046; p = 0.278)	0.018	-2.40%
Loss Cost	2012.2	-0.039 (CI = +/-0.049; p = 0.107)	0.125	-3.83%
Loss Cost	2013.1	-0.062 (CI = +/-0.046; p = 0.013)	0.363	-5.98%
Loss Cost	2013.2	-0.062 (CI = +/-0.055; p = 0.030)	0.304	-6.02%
Loss Cost	2014.1	-0.048 (CI = +/-0.062; p = 0.115)	0.153	-4.69%
Loss Cost	2014.2	-0.031 (CI = +/-0.070; p = 0.351)	-0.003	-3.01%
Loss Cost	2015.1	-0.030 (CI = +/-0.088; p = 0.459)	-0.046	-2.93%
Loss Cost	2015.2	-0.017 (CI = +/-0.111; p = 0.724)	-0.121	-1.71%
Loss Cost	2016.1	0.013 (CI = +/-0.138; p = 0.829)	-0.157	+1.28%
Loss Cost	2016.2	0.043 (CI = +/-0.185; p = 0.576)	-0.120	+4.39%
Loss Cost	2017.1	-0.011 (CI = +/-0.254; p = 0.907)	-0.245	-1.13%
Severity	2005.2	0.051 (CI = +/-0.014; p = 0.000)	0.658	+5.27%
Severity	2006.1	0.052 (CI = +/-0.015; p = 0.000)	0.636	+5.31%
Severity	2006.2	0.051 (CI = +/-0.017; p = 0.000)	0.604	+5.24%
Severity	2007.1	0.058 (CI = +/-0.016; p = 0.000)	0.691	+5.93%
Severity	2007.2	0.053 (CI = +/-0.016; p = 0.000)	0.654	+5.49%
Severity	2008.1	0.059 (CI = +/-0.016; p = 0.000)	0.706	+6.06%
Severity	2008.2	0.058 (CI = +/-0.018; p = 0.000)	0.672	+5.98%
Severity	2009.1	0.064 (CI = +/-0.018; p = 0.000)	0.731	+6.66%
Severity	2009.2	0.062 (CI = +/-0.019; p = 0.000)	0.690	+6.35%
Severity	2010.1	0.065 (CI = +/-0.021; p = 0.000)	0.687	+6.68%
Severity	2010.2	0.067 (CI = +/-0.023; p = 0.000)	0.671	+6.93%
Severity	2011.1	0.067 (CI = +/-0.026; p = 0.000)	0.634	+6.96%
Severity	2011.2	0.063 (CI = +/-0.028; p = 0.000)	0.566	+6.46%
Severity	2012.1	0.055 (CI = +/-0.031; p = 0.002)	0.479	+5.70%
Severity	2012.2	0.053 (CI = +/-0.035; p = 0.007)	0.400	+5.41%
Severity	2013.1	0.034 (CI = +/-0.031; p = 0.035)	0.264	+3.48%
Severity	2013.2	0.028 (CI = +/-0.036; p = 0.109)	0.145	+2.88%
Severity	2014.1	0.039 (CI = +/-0.040; p = 0.058)	0.245	+3.93%
Severity	2014.2	0.045 (CI = +/-0.048; p = 0.066)	0.253	+4.55%
Severity	2015.1	0.042 (CI = +/-0.060; p = 0.144)	0.153	+4.30%
Severity	2015.2	0.044 (CI = +/-0.077; p = 0.221)	0.092	+4.47%
Severity	2016.1	0.037 (CI = +/-0.102; p = 0.408)	-0.031	+3.78%
Severity	2016.2	0.091 (CI = +/-0.097; p = 0.061)	0.443	+9.48%
Severity	2017.1	0.037 (CI = +/-0.084; p = 0.291)	0.088	+3.75%
Frequency	2005.2	-0.048 (CI = +/-0.013; p = 0.000)	0.666	-4.68%
Frequency	2006.1	-0.049 (CI = +/-0.014; p = 0.000)	0.650	-4.75%
Frequency	2006.2	-0.051 (CI = +/-0.015; p = 0.000)	0.653	-4.96%
Frequency	2007.1	-0.055 (CI = +/-0.015; p = 0.000)	0.678	-5.31%
Frequency	2007.2	-0.058 (CI = +/-0.016; p = 0.000)	0.701	-5.67%
Frequency	2008.1	-0.059 (CI = +/-0.017; p = 0.000)	0.675	-5.69%
Frequency	2008.2	-0.060 (CI = +/-0.019; p = 0.000)	0.655	-5.79%
Frequency	2009.1	-0.063 (CI = +/-0.020; p = 0.000)	0.653	-6.06%
Frequency	2009.2	-0.066 (CI = +/-0.022; p = 0.000)	0.652	-6.37%
Frequency	2010.1	-0.065 (CI = +/-0.025; p = 0.000)	0.609	-6.27%
Frequency	2010.2	-0.072 (CI = +/-0.025; p = 0.000)	0.661	-6.98%
Frequency	2011.1	-0.076 (CI = +/-0.028; p = 0.000)	0.648	-7.29%
Frequency	2011.2	-0.080 (CI = +/-0.031; p = 0.000)	0.645	-7.72%
Frequency	2012.1	-0.080 (CI = +/-0.036; p = 0.000)	0.595	-7.67%
Frequency	2012.2	-0.092 (CI = +/-0.037; p = 0.000)	0.661	-8.77%
Frequency	2013.1	-0.096 (CI = +/-0.043; p = 0.000)	0.635	-9.14%
Frequency	2013.2	-0.090 (CI = +/-0.050; p = 0.002)	0.552	-8.65%
Frequency	2014.1	-0.087 (CI = +/-0.060; p = 0.009)	0.462	-8.29%
Frequency	2014.2	-0.075 (CI = +/-0.071; p = 0.040)	0.324	-7.24%
Frequency	2015.1	-0.072 (CI = +/-0.088; p = 0.097)	0.220	-6.92%
Frequency	2015.2	-0.061 (CI = +/-0.112; p = 0.237)	0.077	-5.92%
Frequency	2016.1	-0.024 (CI = +/-0.133; p = 0.670)	-0.129	-2.41%
Frequency	2016.2	-0.048 (CI = +/-0.182; p = 0.532)	-0.101	-4.65%
Frequency	2017.1	-0.048 (CI = +/-0.278; p = 0.656)	-0.182	-4.71%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.005 (CI = +/-0.019; p = 0.581)	-0.026	+0.53%
Loss Cost	2006.1	0.005 (CI = +/-0.021; p = 0.626)	-0.030	+0.50%
Loss Cost	2006.2	0.002 (CI = +/-0.022; p = 0.852)	-0.040	+0.21%
Loss Cost	2007.1	0.005 (CI = +/-0.024; p = 0.648)	-0.034	+0.54%
Loss Cost	2007.2	-0.003 (CI = +/-0.024; p = 0.791)	-0.042	-0.31%
Loss Cost	2008.1	0.003 (CI = +/-0.025; p = 0.827)	-0.045	+0.26%
Loss Cost	2008.2	0.001 (CI = +/-0.027; p = 0.940)	-0.050	+0.10%
Loss Cost	2009.1	0.005 (CI = +/-0.030; p = 0.727)	-0.046	+0.50%
Loss Cost	2009.2	-0.001 (CI = +/-0.032; p = 0.923)	-0.055	-0.15%
Loss Cost	2010.1	0.004 (CI = +/-0.035; p = 0.833)	-0.056	+0.35%
Loss Cost	2010.2	-0.002 (CI = +/-0.038; p = 0.913)	-0.062	-0.20%
Loss Cost	2011.1	-0.005 (CI = +/-0.043; p = 0.807)	-0.062	-0.50%
Loss Cost	2011.2	-0.015 (CI = +/-0.047; p = 0.499)	-0.036	-1.51%
Loss Cost	2012.1	-0.022 (CI = +/-0.053; p = 0.382)	-0.013	-2.20%
Loss Cost	2012.2	-0.039 (CI = +/-0.057; p = 0.160)	0.087	-3.83%
Loss Cost	2013.1	-0.065 (CI = +/-0.054; p = 0.023)	0.333	-6.33%
Loss Cost	2013.2	-0.067 (CI = +/-0.065; p = 0.046)	0.275	-6.44%
Loss Cost	2014.1	-0.051 (CI = +/-0.075; p = 0.164)	0.115	-4.93%
Loss Cost	2014.2	-0.030 (CI = +/-0.088; p = 0.457)	-0.045	-2.94%
Loss Cost	2015.1	-0.029 (CI = +/-0.113; p = 0.570)	-0.088	-2.81%
Loss Cost	2015.2	-0.012 (CI = +/-0.148; p = 0.847)	-0.159	-1.21%
Loss Cost	2016.1	0.029 (CI = +/-0.191; p = 0.709)	-0.164	+2.99%
Loss Cost	2016.2	0.078 (CI = +/-0.270; p = 0.466)	-0.075	+8.16%
Loss Cost	2017.1	0.015 (CI = +/-0.438; p = 0.921)	-0.328	+1.49%
Severity	2005.2	0.051 (CI = +/-0.015; p = 0.000)	0.627	+5.20%
Severity	2006.1	0.051 (CI = +/-0.017; p = 0.000)	0.603	+5.23%
Severity	2006.2	0.050 (CI = +/-0.018; p = 0.000)	0.567	+5.15%
Severity	2007.1	0.057 (CI = +/-0.017; p = 0.000)	0.662	+5.89%
Severity	2007.2	0.053 (CI = +/-0.018; p = 0.000)	0.618	+5.41%
Severity	2008.1	0.058 (CI = +/-0.018; p = 0.000)	0.674	+6.01%
Severity	2008.2	0.058 (CI = +/-0.020; p = 0.000)	0.637	+5.93%
Severity	2009.1	0.065 (CI = +/-0.019; p = 0.000)	0.702	+6.67%
Severity	2009.2	0.061 (CI = +/-0.021; p = 0.000)	0.654	+6.33%
Severity	2010.1	0.065 (CI = +/-0.023; p = 0.000)	0.652	+6.70%
Severity	2010.2	0.067 (CI = +/-0.026; p = 0.000)	0.635	+6.97%
Severity	2011.1	0.068 (CI = +/-0.029; p = 0.000)	0.594	+7.01%
Severity	2011.2	0.063 (CI = +/-0.033; p = 0.001)	0.516	+6.45%
Severity	2012.1	0.054 (CI = +/-0.036; p = 0.006)	0.414	+5.59%
Severity	2012.2	0.051 (CI = +/-0.041; p = 0.019)	0.326	+5.24%
Severity	2013.1	0.029 (CI = +/-0.036; p = 0.103)	0.152	+2.96%
Severity	2013.2	0.021 (CI = +/-0.042; p = 0.279)	0.028	+2.17%
Severity	2014.1	0.032 (CI = +/-0.048; p = 0.163)	0.115	+3.27%
Severity	2014.2	0.038 (CI = +/-0.059; p = 0.176)	0.118	+3.88%
Severity	2015.1	0.033 (CI = +/-0.076; p = 0.331)	0.011	+3.39%
Severity	2015.2	0.033 (CI = +/-0.101; p = 0.454)	-0.054	+3.36%
Severity	2016.1	0.021 (CI = +/-0.140; p = 0.720)	-0.166	+2.09%
Severity	2016.2	0.089 (CI = +/-0.148; p = 0.171)	0.263	+9.29%
Severity	2017.1	0.007 (CI = +/-0.122; p = 0.858)	-0.317	+0.75%
Frequency	2005.2	-0.045 (CI = +/-0.014; p = 0.000)	0.628	-4.43%
Frequency	2006.1	-0.046 (CI = +/-0.015; p = 0.000)	0.609	-4.49%
Frequency	2006.2	-0.048 (CI = +/-0.016; p = 0.000)	0.611	-4.70%
Frequency	2007.1	-0.052 (CI = +/-0.016; p = 0.000)	0.638	-5.05%
Frequency	2007.2	-0.056 (CI = +/-0.017; p = 0.000)	0.661	-5.42%
Frequency	2008.1	-0.056 (CI = +/-0.019; p = 0.000)	0.631	-5.42%
Frequency	2008.2	-0.057 (CI = +/-0.020; p = 0.000)	0.606	-5.51%
Frequency	2009.1	-0.060 (CI = +/-0.022; p = 0.000)	0.603	-5.78%
Frequency	2009.2	-0.063 (CI = +/-0.024; p = 0.000)	0.600	-6.09%
Frequency	2010.1	-0.061 (CI = +/-0.027; p = 0.000)	0.549	-5.95%
Frequency	2010.2	-0.069 (CI = +/-0.028; p = 0.000)	0.605	-6.71%
Frequency	2011.1	-0.073 (CI = +/-0.032; p = 0.000)	0.590	-7.02%
Frequency	2011.2	-0.078 (CI = +/-0.035; p = 0.000)	0.584	-7.48%
Frequency	2012.1	-0.077 (CI = +/-0.041; p = 0.001)	0.525	-7.38%
Frequency	2012.2	-0.090 (CI = +/-0.043; p = 0.001)	0.600	-8.61%
Frequency	2013.1	-0.095 (CI = +/-0.051; p = 0.002)	0.569	-9.02%
Frequency	2013.2	-0.088 (CI = +/-0.060; p = 0.008)	0.469	-8.42%
Frequency	2014.1	-0.083 (CI = +/-0.073; p = 0.030)	0.361	-7.94%
Frequency	2014.2	-0.068 (CI = +/-0.087; p = 0.111)	0.197	-6.56%
Frequency	2015.1	-0.062 (CI = +/-0.112; p = 0.232)	0.082	-6.00%
Frequency	2015.2	-0.045 (CI = +/-0.146; p = 0.478)	-0.065	-4.42%
Frequency	2016.1	0.009 (CI = +/-0.176; p = 0.903)	-0.196	+0.88%
Frequency	2016.2	-0.010 (CI = +/-0.265; p = 0.919)	-0.246	-1.03%
Frequency	2017.1	0.007 (CI = +/-0.462; p = 0.963)	-0.332	+0.74%

Bodily Injury

Coverage = BI
 End Trend Period = 2022.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2013-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.026 (CI = +/-0.025; p = 0.044)	0.313 (CI = +/-0.249; p = 0.015)	0.123	-2.56%
Loss Cost	2006.1	-0.027 (CI = +/-0.026; p = 0.042)	0.320 (CI = +/-0.254; p = 0.015)	0.126	-2.71%
Loss Cost	2006.2	-0.032 (CI = +/-0.027; p = 0.023)	0.336 (CI = +/-0.253; p = 0.011)	0.149	-3.11%
Loss Cost	2007.1	-0.029 (CI = +/-0.028; p = 0.039)	0.329 (CI = +/-0.256; p = 0.014)	0.141	-2.91%
Loss Cost	2007.2	-0.037 (CI = +/-0.026; p = 0.006)	0.347 (CI = +/-0.230; p = 0.005)	0.218	-3.64%
Loss Cost	2008.1	-0.033 (CI = +/-0.026; p = 0.013)	0.342 (CI = +/-0.225; p = 0.004)	0.217	-3.28%
Loss Cost	2008.2	-0.035 (CI = +/-0.026; p = 0.013)	0.342 (CI = +/-0.229; p = 0.005)	0.219	-3.40%
Loss Cost	2009.1	-0.032 (CI = +/-0.027; p = 0.020)	0.346 (CI = +/-0.230; p = 0.005)	0.227	-3.19%
Loss Cost	2009.2	-0.035 (CI = +/-0.027; p = 0.013)	0.335 (CI = +/-0.228; p = 0.006)	0.231	-3.44%
Loss Cost	2010.1	-0.033 (CI = +/-0.027; p = 0.019)	0.353 (CI = +/-0.227; p = 0.004)	0.260	-3.22%
Loss Cost	2010.2	-0.033 (CI = +/-0.028; p = 0.020)	0.342 (CI = +/-0.235; p = 0.006)	0.245	-3.29%
Loss Cost	2011.1	-0.033 (CI = +/-0.028; p = 0.025)	0.349 (CI = +/-0.249; p = 0.008)	0.242	-3.26%
Loss Cost	2011.2	-0.034 (CI = +/-0.029; p = 0.026)	0.331 (CI = +/-0.270; p = 0.019)	0.216	-3.31%
Loss Cost	2012.1	-0.033 (CI = +/-0.030; p = 0.032)	0.360 (CI = +/-0.310; p = 0.025)	0.218	-3.27%
Loss Cost	2012.2	-0.033 (CI = +/-0.031; p = 0.037)	0.366 (CI = +/-0.411; p = 0.078)	0.186	-3.27%
Loss Cost	2013.1	-0.033 (CI = +/-0.031; p = 0.037)	NA (CI = +/-NA; p = NA)	0.186	-3.27%
Loss Cost	2013.2	-0.031 (CI = +/-0.035; p = 0.080)	NA (CI = +/-NA; p = NA)	0.128	-3.02%
Loss Cost	2014.1	-0.020 (CI = +/-0.037; p = 0.252)	NA (CI = +/-NA; p = NA)	0.026	-2.03%
Loss Cost	2014.2	-0.009 (CI = +/-0.039; p = 0.610)	NA (CI = +/-NA; p = NA)	-0.051	-0.94%
Loss Cost	2015.1	-0.006 (CI = +/-0.045; p = 0.759)	NA (CI = +/-NA; p = NA)	-0.069	-0.64%
Loss Cost	2015.2	0.001 (CI = +/-0.051; p = 0.951)	NA (CI = +/-NA; p = NA)	-0.083	+0.15%
Loss Cost	2016.1	0.015 (CI = +/-0.056; p = 0.570)	NA (CI = +/-NA; p = NA)	-0.058	+1.51%
Loss Cost	2016.2	0.025 (CI = +/-0.065; p = 0.405)	NA (CI = +/-NA; p = NA)	-0.023	+2.58%
Loss Cost	2017.1	0.009 (CI = +/-0.076; p = 0.788)	NA (CI = +/-NA; p = NA)	-0.102	+0.93%
Severity	2005.2	0.024 (CI = +/-0.021; p = 0.024)	0.270 (CI = +/-0.206; p = 0.012)	0.730	+2.45%
Severity	2006.1	0.023 (CI = +/-0.022; p = 0.036)	0.273 (CI = +/-0.210; p = 0.013)	0.713	+2.38%
Severity	2006.2	0.022 (CI = +/-0.023; p = 0.061)	0.280 (CI = +/-0.214; p = 0.012)	0.693	+2.19%
Severity	2007.1	0.027 (CI = +/-0.022; p = 0.016)	0.262 (CI = +/-0.200; p = 0.012)	0.741	+2.77%
Severity	2007.2	0.023 (CI = +/-0.021; p = 0.036)	0.272 (CI = +/-0.191; p = 0.007)	0.729	+2.30%
Severity	2008.1	0.026 (CI = +/-0.021; p = 0.016)	0.268 (CI = +/-0.184; p = 0.006)	0.755	+2.67%
Severity	2008.2	0.025 (CI = +/-0.022; p = 0.023)	0.268 (CI = +/-0.188; p = 0.007)	0.731	+2.57%
Severity	2009.1	0.029 (CI = +/-0.021; p = 0.009)	0.274 (CI = +/-0.178; p = 0.004)	0.765	+2.92%
Severity	2009.2	0.027 (CI = +/-0.021; p = 0.014)	0.267 (CI = +/-0.179; p = 0.005)	0.735	+2.76%
Severity	2010.1	0.029 (CI = +/-0.022; p = 0.012)	0.277 (CI = +/-0.182; p = 0.005)	0.731	+2.90%
Severity	2010.2	0.029 (CI = +/-0.022; p = 0.011)	0.290 (CI = +/-0.187; p = 0.004)	0.720	+2.99%
Severity	2011.1	0.030 (CI = +/-0.023; p = 0.012)	0.301 (CI = +/-0.197; p = 0.005)	0.694	+3.04%
Severity	2011.2	0.030 (CI = +/-0.023; p = 0.015)	0.293 (CI = +/-0.214; p = 0.010)	0.631	+3.02%
Severity	2012.1	0.030 (CI = +/-0.024; p = 0.018)	0.279 (CI = +/-0.247; p = 0.029)	0.538	+3.01%
Severity	2012.2	0.030 (CI = +/-0.024; p = 0.017)	0.381 (CI = +/-0.316; p = 0.021)	0.508	+3.04%
Severity	2013.1	0.030 (CI = +/-0.024; p = 0.017)	NA (CI = +/-NA; p = NA)	0.250	+3.04%
Severity	2013.2	0.027 (CI = +/-0.026; p = 0.048)	NA (CI = +/-NA; p = NA)	0.174	+2.71%
Severity	2014.1	0.032 (CI = +/-0.029; p = 0.036)	NA (CI = +/-NA; p = NA)	0.212	+3.20%
Severity	2014.2	0.034 (CI = +/-0.033; p = 0.047)	NA (CI = +/-NA; p = NA)	0.199	+3.42%
Severity	2015.1	0.032 (CI = +/-0.038; p = 0.097)	NA (CI = +/-NA; p = NA)	0.136	+3.21%
Severity	2015.2	0.031 (CI = +/-0.044; p = 0.151)	NA (CI = +/-NA; p = NA)	0.095	+3.18%
Severity	2016.1	0.028 (CI = +/-0.052; p = 0.266)	NA (CI = +/-NA; p = NA)	0.030	+2.81%
Severity	2016.2	0.044 (CI = +/-0.057; p = 0.118)	NA (CI = +/-NA; p = NA)	0.149	+4.50%
Severity	2017.1	0.024 (CI = +/-0.062; p = 0.409)	NA (CI = +/-NA; p = NA)	-0.026	+2.41%
Frequency	2005.2	-0.050 (CI = +/-0.020; p = 0.000)	0.043 (CI = +/-0.194; p = 0.653)	0.725	-4.89%
Frequency	2006.1	-0.051 (CI = +/-0.021; p = 0.000)	0.047 (CI = +/-0.199; p = 0.633)	0.710	-4.97%
Frequency	2006.2	-0.053 (CI = +/-0.021; p = 0.000)	0.056 (CI = +/-0.200; p = 0.571)	0.710	-5.19%
Frequency	2007.1	-0.057 (CI = +/-0.022; p = 0.000)	0.067 (CI = +/-0.198; p = 0.492)	0.725	-5.52%
Frequency	2007.2	-0.060 (CI = +/-0.022; p = 0.000)	0.074 (CI = +/-0.195; p = 0.441)	0.737	-5.81%
Frequency	2008.1	-0.060 (CI = +/-0.023; p = 0.000)	0.074 (CI = +/-0.199; p = 0.451)	0.714	-5.80%
Frequency	2008.2	-0.060 (CI = +/-0.024; p = 0.000)	0.074 (CI = +/-0.204; p = 0.460)	0.693	-5.82%
Frequency	2009.1	-0.061 (CI = +/-0.024; p = 0.000)	0.072 (CI = +/-0.207; p = 0.479)	0.684	-5.94%
Frequency	2009.2	-0.062 (CI = +/-0.025; p = 0.000)	0.068 (CI = +/-0.211; p = 0.512)	0.672	-6.03%
Frequency	2010.1	-0.061 (CI = +/-0.026; p = 0.000)	0.075 (CI = +/-0.216; p = 0.477)	0.636	-5.94%
Frequency	2010.2	-0.063 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.218; p = 0.619)	0.653	-6.10%
Frequency	2011.1	-0.063 (CI = +/-0.026; p = 0.000)	0.049 (CI = +/-0.231; p = 0.666)	0.628	-6.12%
Frequency	2011.2	-0.063 (CI = +/-0.027; p = 0.000)	0.038 (CI = +/-0.251; p = 0.752)	0.605	-6.14%
Frequency	2012.1	-0.063 (CI = +/-0.028; p = 0.000)	0.081 (CI = +/-0.285; p = 0.558)	0.559	-6.10%
Frequency	2012.2	-0.063 (CI = +/-0.028; p = 0.000)	-0.016 (CI = +/-0.370; p = 0.931)	0.567	-6.13%
Frequency	2013.1	-0.063 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.547	-6.13%
Frequency	2013.2	-0.057 (CI = +/-0.030; p = 0.001)	NA (CI = +/-NA; p = NA)	0.469	-5.57%
Frequency	2014.1	-0.052 (CI = +/-0.034; p = 0.005)	NA (CI = +/-NA; p = NA)	0.383	-5.07%
Frequency	2014.2	-0.043 (CI = +/-0.036; p = 0.023)	NA (CI = +/-NA; p = NA)	0.269	-4.22%
Frequency	2015.1	-0.038 (CI = +/-0.041; p = 0.067)	NA (CI = +/-NA; p = NA)	0.177	-3.74%
Frequency	2015.2	-0.030 (CI = +/-0.046; p = 0.186)	NA (CI = +/-NA; p = NA)	0.069	-2.94%
Frequency	2016.1	-0.013 (CI = +/-0.048; p = 0.573)	NA (CI = +/-NA; p = NA)	-0.058	-1.27%
Frequency	2016.2	-0.019 (CI = +/-0.057; p = 0.488)	NA (CI = +/-NA; p = NA)	-0.046	-1.84%
Frequency	2017.1	-0.015 (CI = +/-0.070; p = 0.647)	NA (CI = +/-NA; p = NA)	-0.084	-1.45%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.030 (CI = +/-0.027; p = 0.030)	0.336 (CI = +/-0.255; p = 0.012)	0.141	-2.93%
Loss Cost	2006.1	-0.032 (CI = +/-0.028; p = 0.028)	0.345 (CI = +/-0.260; p = 0.011)	0.147	-3.13%
Loss Cost	2006.2	-0.037 (CI = +/-0.028; p = 0.013)	0.366 (CI = +/-0.258; p = 0.007)	0.178	-3.61%
Loss Cost	2007.1	-0.035 (CI = +/-0.030; p = 0.024)	0.358 (CI = +/-0.263; p = 0.009)	0.167	-3.41%
Loss Cost	2007.2	-0.044 (CI = +/-0.027; p = 0.003)	0.383 (CI = +/-0.232; p = 0.002)	0.269	-4.27%
Loss Cost	2008.1	-0.040 (CI = +/-0.027; p = 0.006)	0.376 (CI = +/-0.229; p = 0.002)	0.262	-3.89%
Loss Cost	2008.2	-0.041 (CI = +/-0.028; p = 0.006)	0.377 (CI = +/-0.232; p = 0.003)	0.268	-4.05%
Loss Cost	2009.1	-0.039 (CI = +/-0.029; p = 0.010)	0.379 (CI = +/-0.234; p = 0.003)	0.271	-3.84%
Loss Cost	2009.2	-0.042 (CI = +/-0.029; p = 0.006)	0.370 (CI = +/-0.230; p = 0.003)	0.286	-4.13%
Loss Cost	2010.1	-0.040 (CI = +/-0.029; p = 0.009)	0.384 (CI = +/-0.229; p = 0.002)	0.310	-3.90%
Loss Cost	2010.2	-0.041 (CI = +/-0.029; p = 0.009)	0.374 (CI = +/-0.237; p = 0.004)	0.300	-3.99%
Loss Cost	2011.1	-0.040 (CI = +/-0.030; p = 0.012)	0.379 (CI = +/-0.250; p = 0.005)	0.296	-3.97%
Loss Cost	2011.2	-0.041 (CI = +/-0.031; p = 0.013)	0.359 (CI = +/-0.271; p = 0.012)	0.274	-4.02%
Loss Cost	2012.1	-0.041 (CI = +/-0.032; p = 0.016)	0.387 (CI = +/-0.310; p = 0.017)	0.276	-3.98%
Loss Cost	2012.2	-0.041 (CI = +/-0.033; p = 0.020)	0.390 (CI = +/-0.409; p = 0.060)	0.246	-3.98%
Loss Cost	2013.1	-0.041 (CI = +/-0.033; p = 0.020)	NA (CI = +/-NA; p = NA)	0.250	-3.98%
Loss Cost	2013.2	-0.039 (CI = +/-0.038; p = 0.045)	NA (CI = +/-NA; p = NA)	0.190	-3.78%
Loss Cost	2014.1	-0.028 (CI = +/-0.040; p = 0.157)	NA (CI = +/-NA; p = NA)	0.076	-2.78%
Loss Cost	2014.2	-0.017 (CI = +/-0.044; p = 0.425)	NA (CI = +/-NA; p = NA)	-0.023	-1.65%
Loss Cost	2015.1	-0.014 (CI = +/-0.051; p = 0.550)	NA (CI = +/-NA; p = NA)	-0.050	-1.42%
Loss Cost	2015.2	-0.006 (CI = +/-0.058; p = 0.816)	NA (CI = +/-NA; p = NA)	-0.085	-0.63%
Loss Cost	2016.1	0.008 (CI = +/-0.066; p = 0.790)	NA (CI = +/-NA; p = NA)	-0.092	+0.82%
Loss Cost	2016.2	0.019 (CI = +/-0.079; p = 0.592)	NA (CI = +/-NA; p = NA)	-0.074	+1.97%
Loss Cost	2017.1	-0.002 (CI = +/-0.093; p = 0.967)	NA (CI = +/-NA; p = NA)	-0.125	-0.17%
Severity	2005.2	0.019 (CI = +/-0.021; p = 0.082)	0.301 (CI = +/-0.205; p = 0.005)	0.720	+1.91%
Severity	2006.1	0.018 (CI = +/-0.023; p = 0.119)	0.307 (CI = +/-0.210; p = 0.006)	0.704	+1.79%
Severity	2006.2	0.015 (CI = +/-0.024; p = 0.193)	0.317 (CI = +/-0.213; p = 0.005)	0.684	+1.54%
Severity	2007.1	0.021 (CI = +/-0.023; p = 0.065)	0.296 (CI = +/-0.201; p = 0.005)	0.732	+2.15%
Severity	2007.2	0.016 (CI = +/-0.022; p = 0.148)	0.311 (CI = +/-0.188; p = 0.002)	0.726	+1.59%
Severity	2008.1	0.020 (CI = +/-0.022; p = 0.074)	0.304 (CI = +/-0.182; p = 0.002)	0.751	+1.97%
Severity	2008.2	0.018 (CI = +/-0.022; p = 0.106)	0.305 (CI = +/-0.185; p = 0.002)	0.728	+1.84%
Severity	2009.1	0.022 (CI = +/-0.022; p = 0.048)	0.308 (CI = +/-0.176; p = 0.001)	0.762	+2.21%
Severity	2009.2	0.020 (CI = +/-0.022; p = 0.072)	0.302 (CI = +/-0.176; p = 0.002)	0.733	+2.01%
Severity	2010.1	0.021 (CI = +/-0.022; p = 0.061)	0.310 (CI = +/-0.178; p = 0.002)	0.729	+2.15%
Severity	2010.2	0.022 (CI = +/-0.023; p = 0.055)	0.321 (CI = +/-0.183; p = 0.002)	0.717	+2.25%
Severity	2011.1	0.023 (CI = +/-0.023; p = 0.057)	0.330 (CI = +/-0.193; p = 0.002)	0.688	+2.30%
Severity	2011.2	0.022 (CI = +/-0.024; p = 0.067)	0.321 (CI = +/-0.209; p = 0.005)	0.619	+2.27%
Severity	2012.1	0.022 (CI = +/-0.025; p = 0.077)	0.306 (CI = +/-0.240; p = 0.016)	0.512	+2.25%
Severity	2012.2	0.023 (CI = +/-0.025; p = 0.072)	0.405 (CI = +/-0.306; p = 0.013)	0.480	+2.29%
Severity	2013.1	0.023 (CI = +/-0.025; p = 0.072)	NA (CI = +/-NA; p = NA)	0.138	+2.29%
Severity	2013.2	0.018 (CI = +/-0.027; p = 0.181)	NA (CI = +/-NA; p = NA)	0.057	+1.82%
Severity	2014.1	0.022 (CI = +/-0.031; p = 0.141)	NA (CI = +/-NA; p = NA)	0.088	+2.27%
Severity	2014.2	0.024 (CI = +/-0.035; p = 0.175)	NA (CI = +/-NA; p = NA)	0.071	+2.38%
Severity	2015.1	0.020 (CI = +/-0.041; p = 0.317)	NA (CI = +/-NA; p = NA)	0.007	+1.98%
Severity	2015.2	0.017 (CI = +/-0.048; p = 0.447)	NA (CI = +/-NA; p = NA)	-0.033	+1.73%
Severity	2016.1	0.010 (CI = +/-0.057; p = 0.690)	NA (CI = +/-NA; p = NA)	-0.082	+1.05%
Severity	2016.2	0.027 (CI = +/-0.064; p = 0.375)	NA (CI = +/-NA; p = NA)	-0.013	+2.69%
Severity	2017.1	-0.002 (CI = +/-0.065; p = 0.946)	NA (CI = +/-NA; p = NA)	-0.124	-0.20%
Frequency	2005.2	-0.049 (CI = +/-0.021; p = 0.000)	0.035 (CI = +/-0.201; p = 0.728)	0.699	-4.75%
Frequency	2006.1	-0.049 (CI = +/-0.022; p = 0.000)	0.038 (CI = +/-0.206; p = 0.706)	0.683	-4.83%
Frequency	2006.2	-0.052 (CI = +/-0.023; p = 0.000)	0.049 (CI = +/-0.209; p = 0.635)	0.682	-5.07%
Frequency	2007.1	-0.056 (CI = +/-0.023; p = 0.000)	0.062 (CI = +/-0.207; p = 0.540)	0.698	-5.44%
Frequency	2007.2	-0.059 (CI = +/-0.024; p = 0.000)	0.072 (CI = +/-0.205; p = 0.476)	0.711	-5.77%
Frequency	2008.1	-0.059 (CI = +/-0.025; p = 0.000)	0.072 (CI = +/-0.209; p = 0.488)	0.685	-5.75%
Frequency	2008.2	-0.060 (CI = +/-0.026; p = 0.000)	0.072 (CI = +/-0.214; p = 0.495)	0.662	-5.78%
Frequency	2009.1	-0.061 (CI = +/-0.027; p = 0.000)	0.071 (CI = +/-0.218; p = 0.508)	0.652	-5.91%
Frequency	2009.2	-0.062 (CI = +/-0.028; p = 0.000)	0.067 (CI = +/-0.222; p = 0.536)	0.639	-6.02%
Frequency	2010.1	-0.061 (CI = +/-0.028; p = 0.000)	0.074 (CI = +/-0.227; p = 0.505)	0.598	-5.91%
Frequency	2010.2	-0.063 (CI = +/-0.028; p = 0.000)	0.053 (CI = +/-0.229; p = 0.635)	0.618	-6.10%
Frequency	2011.1	-0.063 (CI = +/-0.029; p = 0.000)	0.049 (CI = +/-0.242; p = 0.679)	0.591	-6.12%
Frequency	2011.2	-0.063 (CI = +/-0.030; p = 0.000)	0.039 (CI = +/-0.263; p = 0.761)	0.565	-6.15%
Frequency	2012.1	-0.063 (CI = +/-0.031; p = 0.001)	0.081 (CI = +/-0.298; p = 0.574)	0.513	-6.10%
Frequency	2012.2	-0.063 (CI = +/-0.031; p = 0.001)	-0.015 (CI = +/-0.386; p = 0.934)	0.524	-6.13%
Frequency	2013.1	-0.063 (CI = +/-0.031; p = 0.001)	NA (CI = +/-NA; p = NA)	0.503	-6.13%
Frequency	2013.2	-0.057 (CI = +/-0.034; p = 0.003)	NA (CI = +/-NA; p = NA)	0.415	-5.51%
Frequency	2014.1	-0.051 (CI = +/-0.038; p = 0.013)	NA (CI = +/-NA; p = NA)	0.319	-4.93%
Frequency	2014.2	-0.040 (CI = +/-0.041; p = 0.057)	NA (CI = +/-NA; p = NA)	0.194	-3.93%
Frequency	2015.1	-0.034 (CI = +/-0.047; p = 0.146)	NA (CI = +/-NA; p = NA)	0.098	-3.33%
Frequency	2015.2	-0.024 (CI = +/-0.054; p = 0.357)	NA (CI = +/-NA; p = NA)	-0.006	-2.33%
Frequency	2016.1	-0.002 (CI = +/-0.056; p = 0.929)	NA (CI = +/-NA; p = NA)	-0.099	-0.23%
Frequency	2016.2	-0.007 (CI = +/-0.068; p = 0.819)	NA (CI = +/-NA; p = NA)	-0.104	-0.70%
Frequency	2017.1	0.000 (CI = +/-0.084; p = 0.994)	NA (CI = +/-NA; p = NA)	-0.125	+0.03%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.030 (CI = +/-0.031; p = 0.056)	0.342 (CI = +/-0.268; p = 0.014)	0.150	-2.98%
Loss Cost	2006.1	-0.033 (CI = +/-0.033; p = 0.050)	0.356 (CI = +/-0.277; p = 0.014)	0.157	-3.26%
Loss Cost	2006.2	-0.040 (CI = +/-0.034; p = 0.022)	0.388 (CI = +/-0.275; p = 0.007)	0.194	-3.96%
Loss Cost	2007.1	-0.038 (CI = +/-0.036; p = 0.041)	0.377 (CI = +/-0.283; p = 0.011)	0.182	-3.70%
Loss Cost	2007.2	-0.052 (CI = +/-0.032; p = 0.003)	0.427 (CI = +/-0.242; p = 0.001)	0.316	-5.03%
Loss Cost	2008.1	-0.046 (CI = +/-0.033; p = 0.008)	0.410 (CI = +/-0.239; p = 0.002)	0.307	-4.50%
Loss Cost	2008.2	-0.049 (CI = +/-0.034; p = 0.007)	0.417 (CI = +/-0.243; p = 0.002)	0.318	-4.79%
Loss Cost	2009.1	-0.046 (CI = +/-0.035; p = 0.013)	0.413 (CI = +/-0.246; p = 0.002)	0.320	-4.49%
Loss Cost	2009.2	-0.051 (CI = +/-0.035; p = 0.006)	0.413 (CI = +/-0.238; p = 0.002)	0.348	-5.01%
Loss Cost	2010.1	-0.048 (CI = +/-0.035; p = 0.011)	0.420 (CI = +/-0.236; p = 0.002)	0.375	-4.64%
Loss Cost	2010.2	-0.049 (CI = +/-0.036; p = 0.011)	0.411 (CI = +/-0.242; p = 0.002)	0.365	-4.82%
Loss Cost	2011.1	-0.049 (CI = +/-0.038; p = 0.014)	0.414 (CI = +/-0.255; p = 0.003)	0.358	-4.79%
Loss Cost	2011.2	-0.050 (CI = +/-0.039; p = 0.016)	0.394 (CI = +/-0.273; p = 0.008)	0.331	-4.89%
Loss Cost	2012.1	-0.050 (CI = +/-0.041; p = 0.021)	0.419 (CI = +/-0.310; p = 0.012)	0.329	-4.84%
Loss Cost	2012.2	-0.050 (CI = +/-0.043; p = 0.026)	0.420 (CI = +/-0.406; p = 0.043)	0.286	-4.83%
Loss Cost	2013.1	-0.050 (CI = +/-0.043; p = 0.026)	NA (CI = +/-NA; p = NA)	0.275	-4.83%
Loss Cost	2013.2	-0.048 (CI = +/-0.050; p = 0.056)	NA (CI = +/-NA; p = NA)	0.211	-4.70%
Loss Cost	2014.1	-0.034 (CI = +/-0.055; p = 0.197)	NA (CI = +/-NA; p = NA)	0.069	-3.35%
Loss Cost	2014.2	-0.017 (CI = +/-0.060; p = 0.537)	NA (CI = +/-NA; p = NA)	-0.057	-1.71%
Loss Cost	2015.1	-0.014 (CI = +/-0.073; p = 0.673)	NA (CI = +/-NA; p = NA)	-0.088	-1.40%
Loss Cost	2015.2	-0.001 (CI = +/-0.089; p = 0.979)	NA (CI = +/-NA; p = NA)	-0.125	-0.11%
Loss Cost	2016.1	0.026 (CI = +/-0.105; p = 0.578)	NA (CI = +/-NA; p = NA)	-0.090	+2.62%
Loss Cost	2016.2	0.052 (CI = +/-0.132; p = 0.373)	NA (CI = +/-NA; p = NA)	-0.011	+5.32%
Loss Cost	2017.1	0.016 (CI = +/-0.171; p = 0.824)	NA (CI = +/-NA; p = NA)	-0.187	+1.57%
Severity	2005.2	0.027 (CI = +/-0.025; p = 0.031)	0.257 (CI = +/-0.215; p = 0.021)	0.737	+2.79%
Severity	2006.1	0.027 (CI = +/-0.027; p = 0.049)	0.260 (CI = +/-0.223; p = 0.024)	0.721	+2.70%
Severity	2006.2	0.024 (CI = +/-0.028; p = 0.091)	0.272 (CI = +/-0.229; p = 0.022)	0.701	+2.44%
Severity	2007.1	0.034 (CI = +/-0.027; p = 0.016)	0.233 (CI = +/-0.210; p = 0.031)	0.764	+3.43%
Severity	2007.2	0.026 (CI = +/-0.026; p = 0.048)	0.259 (CI = +/-0.199; p = 0.013)	0.756	+2.68%
Severity	2008.1	0.033 (CI = +/-0.026; p = 0.013)	0.239 (CI = +/-0.188; p = 0.015)	0.793	+3.37%
Severity	2008.2	0.032 (CI = +/-0.027; p = 0.023)	0.242 (CI = +/-0.193; p = 0.016)	0.772	+3.24%
Severity	2009.1	0.039 (CI = +/-0.025; p = 0.004)	0.233 (CI = +/-0.175; p = 0.011)	0.822	+3.93%
Severity	2009.2	0.036 (CI = +/-0.026; p = 0.009)	0.233 (CI = +/-0.176; p = 0.012)	0.798	+3.68%
Severity	2010.1	0.039 (CI = +/-0.026; p = 0.006)	0.239 (CI = +/-0.174; p = 0.010)	0.804	+3.97%
Severity	2010.2	0.041 (CI = +/-0.026; p = 0.004)	0.249 (CI = +/-0.175; p = 0.008)	0.803	+4.19%
Severity	2011.1	0.042 (CI = +/-0.027; p = 0.004)	0.260 (CI = +/-0.182; p = 0.008)	0.787	+4.32%
Severity	2011.2	0.042 (CI = +/-0.028; p = 0.006)	0.255 (CI = +/-0.196; p = 0.014)	0.738	+4.29%
Severity	2012.1	0.042 (CI = +/-0.029; p = 0.009)	0.245 (CI = +/-0.224; p = 0.034)	0.661	+4.26%
Severity	2012.2	0.043 (CI = +/-0.029; p = 0.007)	0.348 (CI = +/-0.274; p = 0.017)	0.655	+4.34%
Severity	2013.1	0.043 (CI = +/-0.029; p = 0.007)	NA (CI = +/-NA; p = NA)	0.396	+4.34%
Severity	2013.2	0.039 (CI = +/-0.033; p = 0.025)	NA (CI = +/-NA; p = NA)	0.298	+3.95%
Severity	2014.1	0.049 (CI = +/-0.036; p = 0.012)	NA (CI = +/-NA; p = NA)	0.398	+5.01%
Severity	2014.2	0.056 (CI = +/-0.042; p = 0.014)	NA (CI = +/-NA; p = NA)	0.413	+5.72%
Severity	2015.1	0.056 (CI = +/-0.051; p = 0.036)	NA (CI = +/-NA; p = NA)	0.336	+5.72%
Severity	2015.2	0.060 (CI = +/-0.063; p = 0.062)	NA (CI = +/-NA; p = NA)	0.291	+6.15%
Severity	2016.1	0.058 (CI = +/-0.082; p = 0.136)	NA (CI = +/-NA; p = NA)	0.187	+5.98%
Severity	2016.2	0.103 (CI = +/-0.071; p = 0.012)	NA (CI = +/-NA; p = NA)	0.625	+10.89%
Severity	2017.1	0.069 (CI = +/-0.073; p = 0.059)	NA (CI = +/-NA; p = NA)	0.451	+7.11%
Frequency	2005.2	-0.058 (CI = +/-0.025; p = 0.000)	0.085 (CI = +/-0.214; p = 0.421)	0.693	-5.60%
Frequency	2006.1	-0.060 (CI = +/-0.026; p = 0.000)	0.095 (CI = +/-0.221; p = 0.382)	0.680	-5.80%
Frequency	2006.2	-0.065 (CI = +/-0.027; p = 0.000)	0.116 (CI = +/-0.222; p = 0.291)	0.688	-6.25%
Frequency	2007.1	-0.071 (CI = +/-0.028; p = 0.000)	0.144 (CI = +/-0.216; p = 0.181)	0.720	-6.89%
Frequency	2007.2	-0.078 (CI = +/-0.028; p = 0.000)	0.168 (CI = +/-0.209; p = 0.111)	0.749	-7.51%
Frequency	2008.1	-0.079 (CI = +/-0.029; p = 0.000)	0.171 (CI = +/-0.215; p = 0.114)	0.728	-7.61%
Frequency	2008.2	-0.081 (CI = +/-0.031; p = 0.000)	0.175 (CI = +/-0.220; p = 0.114)	0.712	-7.78%
Frequency	2009.1	-0.084 (CI = +/-0.032; p = 0.000)	0.180 (CI = +/-0.221; p = 0.106)	0.714	-8.10%
Frequency	2009.2	-0.087 (CI = +/-0.033; p = 0.000)	0.180 (CI = +/-0.223; p = 0.108)	0.714	-8.38%
Frequency	2010.1	-0.086 (CI = +/-0.034; p = 0.000)	0.181 (CI = +/-0.229; p = 0.114)	0.679	-8.28%
Frequency	2010.2	-0.090 (CI = +/-0.033; p = 0.000)	0.163 (CI = +/-0.222; p = 0.141)	0.717	-8.65%
Frequency	2011.1	-0.091 (CI = +/-0.035; p = 0.000)	0.154 (CI = +/-0.233; p = 0.179)	0.700	-8.73%
Frequency	2011.2	-0.092 (CI = +/-0.036; p = 0.000)	0.139 (CI = +/-0.250; p = 0.254)	0.686	-8.80%
Frequency	2012.1	-0.091 (CI = +/-0.037; p = 0.000)	0.174 (CI = +/-0.282; p = 0.206)	0.651	-8.73%
Frequency	2012.2	-0.092 (CI = +/-0.037; p = 0.000)	0.072 (CI = +/-0.355; p = 0.670)	0.670	-8.80%
Frequency	2013.1	-0.092 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.663	-8.80%
Frequency	2013.2	-0.087 (CI = +/-0.043; p = 0.001)	NA (CI = +/-NA; p = NA)	0.589	-8.32%
Frequency	2014.1	-0.083 (CI = +/-0.050; p = 0.004)	NA (CI = +/-NA; p = NA)	0.507	-7.97%
Frequency	2014.2	-0.073 (CI = +/-0.058; p = 0.019)	NA (CI = +/-NA; p = NA)	0.384	-7.03%
Frequency	2015.1	-0.070 (CI = +/-0.071; p = 0.052)	NA (CI = +/-NA; p = NA)	0.286	-6.74%
Frequency	2015.2	-0.061 (CI = +/-0.087; p = 0.145)	NA (CI = +/-NA; p = NA)	0.151	-5.89%
Frequency	2016.1	-0.032 (CI = +/-0.100; p = 0.472)	NA (CI = +/-NA; p = NA)	-0.056	-3.18%
Frequency	2016.2	-0.052 (CI = +/-0.129; p = 0.367)	NA (CI = +/-NA; p = NA)	-0.007	-5.03%
Frequency	2017.1	-0.053 (CI = +/-0.182; p = 0.487)	NA (CI = +/-NA; p = NA)	-0.079	-5.18%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.034 (CI = +/-0.033; p = 0.046)	0.358 (CI = +/-0.276; p = 0.013)	0.160	-3.31%
Loss Cost	2006.1	-0.037 (CI = +/-0.035; p = 0.039)	0.376 (CI = +/-0.285; p = 0.012)	0.170	-3.66%
Loss Cost	2006.2	-0.046 (CI = +/-0.036; p = 0.015)	0.415 (CI = +/-0.282; p = 0.006)	0.217	-4.99%
Loss Cost	2007.1	-0.043 (CI = +/-0.039; p = 0.030)	0.405 (CI = +/-0.292; p = 0.009)	0.202	-4.25%
Loss Cost	2007.2	-0.060 (CI = +/-0.034; p = 0.001)	0.466 (CI = +/-0.244; p = 0.001)	0.370	-5.83%
Loss Cost	2008.1	-0.054 (CI = +/-0.035; p = 0.004)	0.448 (CI = +/-0.244; p = 0.001)	0.354	-5.29%
Loss Cost	2008.2	-0.059 (CI = +/-0.036; p = 0.003)	0.459 (CI = +/-0.247; p = 0.001)	0.373	-5.69%
Loss Cost	2009.1	-0.055 (CI = +/-0.038; p = 0.007)	0.453 (CI = +/-0.251; p = 0.001)	0.369	-5.39%
Loss Cost	2009.2	-0.063 (CI = +/-0.037; p = 0.002)	0.458 (CI = +/-0.239; p = 0.001)	0.417	-6.06%
Loss Cost	2010.1	-0.058 (CI = +/-0.038; p = 0.005)	0.462 (CI = +/-0.238; p = 0.001)	0.436	-5.67%
Loss Cost	2010.2	-0.061 (CI = +/-0.039; p = 0.004)	0.453 (CI = +/-0.243; p = 0.001)	0.435	-5.92%
Loss Cost	2011.1	-0.061 (CI = +/-0.041; p = 0.006)	0.454 (CI = +/-0.255; p = 0.002)	0.428	-5.90%
Loss Cost	2011.2	-0.062 (CI = +/-0.042; p = 0.007)	0.433 (CI = +/-0.272; p = 0.004)	0.409	-6.04%
Loss Cost	2012.1	-0.062 (CI = +/-0.044; p = 0.010)	0.454 (CI = +/-0.307; p = 0.007)	0.407	-5.98%
Loss Cost	2012.2	-0.062 (CI = +/-0.046; p = 0.013)	0.452 (CI = +/-0.402; p = 0.030)	0.369	-5.98%
Loss Cost	2013.1	-0.062 (CI = +/-0.046; p = 0.013)	NA (CI = +/-NA; p = NA)	0.363	-5.98%
Loss Cost	2013.2	-0.062 (CI = +/-0.055; p = 0.030)	NA (CI = +/-NA; p = NA)	0.304	-6.02%
Loss Cost	2014.1	-0.048 (CI = +/-0.062; p = 0.115)	NA (CI = +/-NA; p = NA)	0.153	-4.69%
Loss Cost	2014.2	-0.031 (CI = +/-0.070; p = 0.351)	NA (CI = +/-NA; p = NA)	-0.003	-3.01%
Loss Cost	2015.1	-0.030 (CI = +/-0.088; p = 0.459)	NA (CI = +/-NA; p = NA)	-0.046	-2.93%
Loss Cost	2015.2	-0.017 (CI = +/-0.111; p = 0.724)	NA (CI = +/-NA; p = NA)	-0.121	-1.71%
Loss Cost	2016.1	0.013 (CI = +/-0.138; p = 0.829)	NA (CI = +/-NA; p = NA)	-0.157	+1.28%
Loss Cost	2016.2	0.043 (CI = +/-0.185; p = 0.576)	NA (CI = +/-NA; p = NA)	-0.120	+4.39%
Loss Cost	2017.1	-0.011 (CI = +/-0.254; p = 0.907)	NA (CI = +/-NA; p = NA)	-0.245	-1.13%
Severity	2005.2	0.022 (CI = +/-0.026; p = 0.088)	0.282 (CI = +/-0.215; p = 0.012)	0.722	+2.24%
Severity	2006.1	0.021 (CI = +/-0.028; p = 0.136)	0.289 (CI = +/-0.224; p = 0.013)	0.705	+2.09%
Severity	2006.2	0.017 (CI = +/-0.029; p = 0.242)	0.306 (CI = +/-0.230; p = 0.011)	0.686	+1.73%
Severity	2007.1	0.027 (CI = +/-0.028; p = 0.057)	0.263 (CI = +/-0.213; p = 0.017)	0.749	+2.78%
Severity	2007.2	0.018 (CI = +/-0.027; p = 0.177)	0.297 (CI = +/-0.198; p = 0.005)	0.749	+1.85%
Severity	2008.1	0.025 (CI = +/-0.027; p = 0.062)	0.274 (CI = +/-0.189; p = 0.006)	0.785	+2.58%
Severity	2008.2	0.023 (CI = +/-0.028; p = 0.103)	0.279 (CI = +/-0.193; p = 0.007)	0.764	+2.36%
Severity	2009.1	0.031 (CI = +/-0.027; p = 0.026)	0.266 (CI = +/-0.176; p = 0.005)	0.815	+3.13%
Severity	2009.2	0.027 (CI = +/-0.027; p = 0.049)	0.269 (CI = +/-0.175; p = 0.005)	0.793	+2.78%
Severity	2010.1	0.030 (CI = +/-0.028; p = 0.033)	0.271 (CI = +/-0.174; p = 0.004)	0.797	+3.09%
Severity	2010.2	0.033 (CI = +/-0.028; p = 0.026)	0.279 (CI = +/-0.176; p = 0.004)	0.795	+3.33%
Severity	2011.1	0.034 (CI = +/-0.029; p = 0.026)	0.288 (CI = +/-0.183; p = 0.004)	0.777	+3.46%
Severity	2011.2	0.034 (CI = +/-0.031; p = 0.034)	0.281 (CI = +/-0.197; p = 0.008)	0.722	+3.42%
Severity	2012.1	0.033 (CI = +/-0.032; p = 0.043)	0.270 (CI = +/-0.223; p = 0.021)	0.632	+3.38%
Severity	2012.2	0.034 (CI = +/-0.031; p = 0.035)	0.371 (CI = +/-0.271; p = 0.011)	0.626	+3.48%
Severity	2013.1	0.034 (CI = +/-0.031; p = 0.035)	NA (CI = +/-NA; p = NA)	0.264	+3.48%
Severity	2013.2	0.028 (CI = +/-0.036; p = 0.109)	NA (CI = +/-NA; p = NA)	0.145	+2.88%
Severity	2014.1	0.039 (CI = +/-0.040; p = 0.058)	NA (CI = +/-NA; p = NA)	0.245	+3.93%
Severity	2014.2	0.045 (CI = +/-0.048; p = 0.066)	NA (CI = +/-NA; p = NA)	0.253	+4.55%
Severity	2015.1	0.042 (CI = +/-0.060; p = 0.144)	NA (CI = +/-NA; p = NA)	0.153	+4.30%
Severity	2015.2	0.044 (CI = +/-0.077; p = 0.221)	NA (CI = +/-NA; p = NA)	0.092	+4.47%
Severity	2016.1	0.037 (CI = +/-0.102; p = 0.408)	NA (CI = +/-NA; p = NA)	-0.031	+3.78%
Severity	2016.2	0.091 (CI = +/-0.097; p = 0.061)	NA (CI = +/-NA; p = NA)	0.443	+9.48%
Severity	2017.1	0.037 (CI = +/-0.084; p = 0.291)	NA (CI = +/-NA; p = NA)	0.088	+3.75%
Frequency	2005.2	-0.056 (CI = +/-0.026; p = 0.000)	0.076 (CI = +/-0.221; p = 0.485)	0.660	-5.43%
Frequency	2006.1	-0.058 (CI = +/-0.028; p = 0.000)	0.087 (CI = +/-0.229; p = 0.443)	0.644	-5.63%
Frequency	2006.2	-0.063 (CI = +/-0.030; p = 0.000)	0.110 (CI = +/-0.232; p = 0.340)	0.652	-6.11%
Frequency	2007.1	-0.071 (CI = +/-0.030; p = 0.000)	0.141 (CI = +/-0.227; p = 0.210)	0.687	-6.84%
Frequency	2007.2	-0.078 (CI = +/-0.030; p = 0.000)	0.170 (CI = +/-0.221; p = 0.125)	0.720	-7.54%
Frequency	2008.1	-0.080 (CI = +/-0.032; p = 0.000)	0.174 (CI = +/-0.228; p = 0.128)	0.696	-7.66%
Frequency	2008.2	-0.082 (CI = +/-0.034; p = 0.000)	0.179 (CI = +/-0.234; p = 0.126)	0.678	-7.87%
Frequency	2009.1	-0.086 (CI = +/-0.036; p = 0.000)	0.187 (CI = +/-0.236; p = 0.113)	0.681	-8.26%
Frequency	2009.2	-0.090 (CI = +/-0.037; p = 0.000)	0.189 (CI = +/-0.237; p = 0.111)	0.683	-8.60%
Frequency	2010.1	-0.089 (CI = +/-0.039; p = 0.000)	0.190 (CI = +/-0.245; p = 0.119)	0.643	-8.49%
Frequency	2010.2	-0.094 (CI = +/-0.038; p = 0.000)	0.175 (CI = +/-0.236; p = 0.137)	0.687	-8.95%
Frequency	2011.1	-0.095 (CI = +/-0.040; p = 0.000)	0.166 (CI = +/-0.247; p = 0.172)	0.670	-9.05%
Frequency	2011.2	-0.096 (CI = +/-0.041; p = 0.000)	0.151 (CI = +/-0.265; p = 0.241)	0.656	-9.15%
Frequency	2012.1	-0.095 (CI = +/-0.043; p = 0.000)	0.185 (CI = +/-0.297; p = 0.203)	0.617	-9.06%
Frequency	2012.2	-0.096 (CI = +/-0.043; p = 0.000)	0.082 (CI = +/-0.373; p = 0.641)	0.640	-9.14%
Frequency	2013.1	-0.096 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	0.635	-9.14%
Frequency	2013.2	-0.090 (CI = +/-0.050; p = 0.002)	NA (CI = +/-NA; p = NA)	0.552	-8.65%
Frequency	2014.1	-0.087 (CI = +/-0.060; p = 0.009)	NA (CI = +/-NA; p = NA)	0.462	-8.29%
Frequency	2014.2	-0.075 (CI = +/-0.071; p = 0.040)	NA (CI = +/-NA; p = NA)	0.324	-7.24%
Frequency	2015.1	-0.072 (CI = +/-0.088; p = 0.097)	NA (CI = +/-NA; p = NA)	0.220	-6.92%
Frequency	2015.2	-0.061 (CI = +/-0.112; p = 0.237)	NA (CI = +/-NA; p = NA)	0.077	-5.92%
Frequency	2016.1	-0.024 (CI = +/-0.133; p = 0.670)	NA (CI = +/-NA; p = NA)	-0.129	-2.41%
Frequency	2016.2	-0.048 (CI = +/-0.182; p = 0.532)	NA (CI = +/-NA; p = NA)	-0.101	-4.65%
Frequency	2017.1	-0.048 (CI = +/-0.278; p = 0.656)	NA (CI = +/-NA; p = NA)	-0.182	-4.71%

Bodily Injury

Coverage = BI
 End Trend Period = 2022.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.004 (CI = +/-0.018; p = 0.663)	-0.056 (CI = +/-0.247; p = 0.644)	-0.056	+0.39%
Loss Cost	2006.1	0.004 (CI = +/-0.019; p = 0.709)	-0.055 (CI = +/-0.254; p = 0.664)	-0.059	+0.35%
Loss Cost	2006.2	0.001 (CI = +/-0.020; p = 0.945)	-0.038 (CI = +/-0.258; p = 0.765)	-0.065	+0.07%
Loss Cost	2007.1	0.004 (CI = +/-0.022; p = 0.733)	-0.055 (CI = +/-0.263; p = 0.673)	-0.064	+0.36%
Loss Cost	2007.2	-0.004 (CI = +/-0.021; p = 0.693)	-0.012 (CI = +/-0.249; p = 0.923)	-0.059	-0.42%
Loss Cost	2008.1	0.001 (CI = +/-0.022; p = 0.930)	-0.039 (CI = +/-0.249; p = 0.749)	-0.072	+0.10%
Loss Cost	2008.2	-0.001 (CI = +/-0.024; p = 0.958)	-0.031 (CI = +/-0.257; p = 0.806)	-0.074	-0.06%
Loss Cost	2009.1	0.003 (CI = +/-0.026; p = 0.825)	-0.048 (CI = +/-0.264; p = 0.709)	-0.077	+0.29%
Loss Cost	2009.2	-0.003 (CI = +/-0.028; p = 0.823)	-0.020 (CI = +/-0.266; p = 0.879)	-0.076	-0.31%
Loss Cost	2010.1	0.001 (CI = +/-0.030; p = 0.932)	-0.040 (CI = +/-0.274; p = 0.765)	-0.085	+0.13%
Loss Cost	2010.2	-0.004 (CI = +/-0.033; p = 0.816)	-0.018 (CI = +/-0.282; p = 0.898)	-0.083	-0.37%
Loss Cost	2011.1	-0.006 (CI = +/-0.037; p = 0.718)	-0.006 (CI = +/-0.295; p = 0.967)	-0.083	-0.64%
Loss Cost	2011.2	-0.015 (CI = +/-0.040; p = 0.431)	0.030 (CI = +/-0.300; p = 0.834)	-0.053	-1.51%
Loss Cost	2012.1	-0.021 (CI = +/-0.044; p = 0.329)	0.054 (CI = +/-0.313; p = 0.724)	-0.035	-2.09%
Loss Cost	2012.2	-0.035 (CI = +/-0.047; p = 0.139)	0.105 (CI = +/-0.314; p = 0.489)	0.045	-3.41%
Loss Cost	2013.1	-0.055 (CI = +/-0.047; p = 0.025)	0.180 (CI = +/-0.295; p = 0.213)	0.217	-5.39%
Loss Cost	2013.2	-0.054 (CI = +/-0.055; p = 0.052)	0.176 (CI = +/-0.317; p = 0.254)	0.150	-5.28%
Loss Cost	2014.1	-0.039 (CI = +/-0.061; p = 0.189)	0.127 (CI = +/-0.327; p = 0.420)	0.005	-3.84%
Loss Cost	2014.2	-0.021 (CI = +/-0.068; p = 0.520)	0.070 (CI = +/-0.337; p = 0.661)	-0.115	-2.05%
Loss Cost	2015.1	-0.017 (CI = +/-0.081; p = 0.655)	0.059 (CI = +/-0.371; p = 0.734)	-0.146	-1.69%
Loss Cost	2015.2	-0.002 (CI = +/-0.096; p = 0.959)	0.019 (CI = +/-0.404; p = 0.919)	-0.180	-0.23%
Loss Cost	2016.1	0.027 (CI = +/-0.111; p = 0.599)	-0.055 (CI = +/-0.427; p = 0.779)	-0.154	+2.75%
Loss Cost	2016.2	0.055 (CI = +/-0.133; p = 0.377)	-0.119 (CI = +/-0.466; p = 0.577)	-0.096	+5.62%
Loss Cost	2017.1	0.025 (CI = +/-0.163; p = 0.736)	-0.056 (CI = +/-0.517; p = 0.808)	-0.230	+2.49%
Severity	2005.2	0.052 (CI = +/-0.015; p = 0.000)	-0.087 (CI = +/-0.204; p = 0.393)	0.675	+5.29%
Severity	2006.1	0.052 (CI = +/-0.016; p = 0.000)	-0.089 (CI = +/-0.210; p = 0.394)	0.655	+5.32%
Severity	2006.2	0.051 (CI = +/-0.017; p = 0.000)	-0.085 (CI = +/-0.216; p = 0.427)	0.626	+5.26%
Severity	2007.1	0.058 (CI = +/-0.017; p = 0.000)	-0.122 (CI = +/-0.201; p = 0.226)	0.692	+5.95%
Severity	2007.2	0.054 (CI = +/-0.017; p = 0.000)	-0.099 (CI = +/-0.200; p = 0.318)	0.656	+5.51%
Severity	2008.1	0.059 (CI = +/-0.018; p = 0.000)	-0.128 (CI = +/-0.195; p = 0.190)	0.692	+6.07%
Severity	2008.2	0.058 (CI = +/-0.019; p = 0.000)	-0.124 (CI = +/-0.202; p = 0.217)	0.660	+6.00%
Severity	2009.1	0.065 (CI = +/-0.020; p = 0.000)	-0.156 (CI = +/-0.196; p = 0.114)	0.700	+6.67%
Severity	2009.2	0.062 (CI = +/-0.021; p = 0.000)	-0.142 (CI = +/-0.201; p = 0.158)	0.657	+6.37%
Severity	2010.1	0.065 (CI = +/-0.023; p = 0.000)	-0.156 (CI = +/-0.207; p = 0.132)	0.648	+6.70%
Severity	2010.2	0.067 (CI = +/-0.025; p = 0.000)	-0.167 (CI = +/-0.216; p = 0.123)	0.628	+6.95%
Severity	2011.1	0.067 (CI = +/-0.028; p = 0.000)	-0.168 (CI = +/-0.226; p = 0.138)	0.588	+6.98%
Severity	2011.2	0.063 (CI = +/-0.031; p = 0.000)	-0.149 (CI = +/-0.235; p = 0.200)	0.517	+6.49%
Severity	2012.1	0.056 (CI = +/-0.034; p = 0.003)	-0.122 (CI = +/-0.241; p = 0.302)	0.428	+5.77%
Severity	2012.2	0.054 (CI = +/-0.038; p = 0.009)	-0.112 (CI = +/-0.256; p = 0.367)	0.354	+5.50%
Severity	2013.1	0.036 (CI = +/-0.038; p = 0.063)	-0.049 (CI = +/-0.237; p = 0.668)	0.212	+3.66%
Severity	2013.2	0.031 (CI = +/-0.044; p = 0.151)	-0.031 (CI = +/-0.252; p = 0.794)	0.123	+3.14%
Severity	2014.1	0.041 (CI = +/-0.049; p = 0.095)	-0.064 (CI = +/-0.265; p = 0.610)	0.172	+4.19%
Severity	2014.2	0.047 (CI = +/-0.058; p = 0.100)	-0.083 (CI = +/-0.286; p = 0.540)	0.163	+4.83%
Severity	2015.1	0.046 (CI = +/-0.069; p = 0.173)	-0.079 (CI = +/-0.315; p = 0.593)	0.087	+4.68%
Severity	2015.2	0.048 (CI = +/-0.083; p = 0.228)	-0.087 (CI = +/-0.351; p = 0.598)	0.038	+4.96%
Severity	2016.1	0.045 (CI = +/-0.103; p = 0.354)	-0.077 (CI = +/-0.394; p = 0.672)	-0.047	+4.57%
Severity	2016.2	0.087 (CI = +/-0.113; p = 0.116)	-0.175 (CI = +/-0.395; p = 0.342)	0.150	+9.07%
Severity	2017.1	0.051 (CI = +/-0.132; p = 0.398)	-0.100 (CI = +/-0.420; p = 0.597)	-0.112	+5.26%
Frequency	2005.2	-0.048 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.176; p = 0.730)	0.724	-4.65%
Frequency	2006.1	-0.048 (CI = +/-0.014; p = 0.000)	0.034 (CI = +/-0.181; p = 0.701)	0.710	-4.72%
Frequency	2006.2	-0.051 (CI = +/-0.014; p = 0.000)	0.047 (CI = +/-0.183; p = 0.604)	0.709	-4.93%
Frequency	2007.1	-0.054 (CI = +/-0.015; p = 0.000)	0.067 (CI = +/-0.182; p = 0.455)	0.726	-5.27%
Frequency	2007.2	-0.058 (CI = +/-0.016; p = 0.000)	0.087 (CI = +/-0.181; p = 0.330)	0.740	-5.62%
Frequency	2008.1	-0.058 (CI = +/-0.017; p = 0.000)	0.088 (CI = +/-0.187; p = 0.340)	0.718	-5.63%
Frequency	2008.2	-0.059 (CI = +/-0.018; p = 0.000)	0.093 (CI = +/-0.193; p = 0.331)	0.698	-5.72%
Frequency	2009.1	-0.062 (CI = +/-0.020; p = 0.000)	0.107 (CI = +/-0.198; p = 0.275)	0.693	-5.99%
Frequency	2009.2	-0.065 (CI = +/-0.021; p = 0.000)	0.122 (CI = +/-0.203; p = 0.226)	0.687	-6.28%
Frequency	2010.1	-0.064 (CI = +/-0.023; p = 0.000)	0.116 (CI = +/-0.212; p = 0.266)	0.648	-6.16%
Frequency	2010.2	-0.071 (CI = +/-0.024; p = 0.000)	0.149 (CI = +/-0.208; p = 0.152)	0.682	-6.84%
Frequency	2011.1	-0.074 (CI = +/-0.027; p = 0.000)	0.162 (CI = +/-0.217; p = 0.135)	0.665	-7.12%
Frequency	2011.2	-0.078 (CI = +/-0.030; p = 0.000)	0.180 (CI = +/-0.225; p = 0.112)	0.654	-7.52%
Frequency	2012.1	-0.077 (CI = +/-0.034; p = 0.000)	0.176 (CI = +/-0.238; p = 0.139)	0.603	-7.43%
Frequency	2012.2	-0.088 (CI = +/-0.035; p = 0.000)	0.218 (CI = +/-0.236; p = 0.069)	0.646	-8.45%
Frequency	2013.1	-0.091 (CI = +/-0.040; p = 0.000)	0.229 (CI = +/-0.251; p = 0.071)	0.610	-8.73%
Frequency	2013.2	-0.085 (CI = +/-0.046; p = 0.001)	0.208 (CI = +/-0.267; p = 0.118)	0.521	-8.17%
Frequency	2014.1	-0.080 (CI = +/-0.053; p = 0.006)	0.191 (CI = +/-0.287; p = 0.175)	0.423	-7.70%
Frequency	2014.2	-0.068 (CI = +/-0.061; p = 0.032)	0.153 (CI = +/-0.303; p = 0.294)	0.279	-6.57%
Frequency	2015.1	-0.063 (CI = +/-0.073; p = 0.084)	0.138 (CI = +/-0.333; p = 0.382)	0.166	-6.09%
Frequency	2015.2	-0.051 (CI = +/-0.086; p = 0.224)	0.106 (CI = +/-0.364; p = 0.536)	0.021	-4.94%
Frequency	2016.1	-0.018 (CI = +/-0.096; p = 0.692)	0.022 (CI = +/-0.370; p = 0.898)	-0.162	-1.74%
Frequency	2016.2	-0.032 (CI = +/-0.118; p = 0.555)	0.056 (CI = +/-0.415; p = 0.768)	-0.150	-3.16%
Frequency	2017.1	-0.027 (CI = +/-0.150; p = 0.694)	0.044 (CI = +/-0.477; p = 0.837)	-0.213	-2.63%

Bodily Injury

Coverage = BI
 End Trend Period = 2022.1
 Excluded Points = NA
 Parameters Included: time, trend_level_change
 Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.001 (CI = +/-0.017; p = 0.867)	-0.001 (CI = +/-0.142; p = 0.987)	-0.063	+0.14%	+0.03%
Loss Cost	2006.1	0.001 (CI = +/-0.018; p = 0.918)	0.000 (CI = +/-0.145; p = 0.995)	-0.066	+0.09%	+0.14%
Loss Cost	2006.2	-0.002 (CI = +/-0.020; p = 0.839)	0.010 (CI = +/-0.147; p = 0.893)	-0.067	-0.20%	+0.78%
Loss Cost	2007.1	0.001 (CI = +/-0.021; p = 0.951)	0.002 (CI = +/-0.150; p = 0.982)	-0.071	+0.06%	+0.23%
Loss Cost	2007.2	-0.007 (CI = +/-0.021; p = 0.489)	0.025 (CI = +/-0.141; p = 0.720)	-0.055	-0.70%	+1.81%
Loss Cost	2008.1	-0.002 (CI = +/-0.022; p = 0.820)	0.011 (CI = +/-0.141; p = 0.870)	-0.075	-0.24%	+0.90%
Loss Cost	2008.2	-0.004 (CI = +/-0.023; p = 0.712)	0.017 (CI = +/-0.145; p = 0.817)	-0.074	-0.42%	+1.24%
Loss Cost	2009.1	-0.001 (CI = +/-0.025; p = 0.917)	0.008 (CI = +/-0.149; p = 0.909)	-0.083	-0.13%	+0.71%
Loss Cost	2009.2	-0.007 (CI = +/-0.027; p = 0.577)	0.024 (CI = +/-0.150; p = 0.738)	-0.072	-0.73%	+1.73%
Loss Cost	2010.1	-0.004 (CI = +/-0.029; p = 0.796)	0.015 (CI = +/-0.154; p = 0.841)	-0.087	-0.36%	+1.15%
Loss Cost	2010.2	-0.009 (CI = +/-0.031; p = 0.560)	0.028 (CI = +/-0.158; p = 0.713)	-0.077	-0.89%	+1.95%
Loss Cost	2011.1	-0.012 (CI = +/-0.035; p = 0.475)	0.036 (CI = +/-0.164; p = 0.653)	-0.071	-1.20%	+2.41%
Loss Cost	2011.2	-0.021 (CI = +/-0.037; p = 0.248)	0.057 (CI = +/-0.165; p = 0.480)	-0.027	-2.09%	+3.64%
Loss Cost	2012.1	-0.028 (CI = +/-0.041; p = 0.177)	0.071 (CI = +/-0.172; p = 0.395)	0.000	-2.71%	+4.45%
Loss Cost	2012.2	-0.041 (CI = +/-0.043; p = 0.060)	0.101 (CI = +/-0.169; p = 0.225)	0.101	-4.06%	+6.13%
Loss Cost	2013.1	-0.062 (CI = +/-0.042; p = 0.007)	0.144 (CI = +/-0.154; p = 0.065)	0.305	-6.04%	+8.49%
Loss Cost	2013.2	-0.063 (CI = +/-0.049; p = 0.016)	0.145 (CI = +/-0.165; p = 0.082)	0.245	-6.08%	+8.53%
Loss Cost	2014.1	-0.050 (CI = +/-0.055; p = 0.071)	0.121 (CI = +/-0.172; p = 0.154)	0.102	-4.89%	+7.34%
Loss Cost	2014.2	-0.035 (CI = +/-0.062; p = 0.248)	0.094 (CI = +/-0.180; p = 0.280)	-0.031	-3.43%	+6.06%
Loss Cost	2015.1	-0.035 (CI = +/-0.075; p = 0.332)	0.094 (CI = +/-0.199; p = 0.325)	-0.064	-3.43%	+6.06%
Loss Cost	2015.2	-0.025 (CI = +/-0.092; p = 0.560)	0.078 (CI = +/-0.221; p = 0.456)	-0.121	-2.47%	+5.42%
Loss Cost	2016.1	-0.001 (CI = +/-0.111; p = 0.991)	0.040 (CI = +/-0.244; p = 0.719)	-0.148	-0.06%	+4.06%
Loss Cost	2016.2	0.022 (CI = +/-0.141; p = 0.729)	0.007 (CI = +/-0.280; p = 0.954)	-0.136	+2.25%	+3.01%
Loss Cost	2017.1	-0.030 (CI = +/-0.177; p = 0.707)	0.078 (CI = +/-0.316; p = 0.583)	-0.191	-2.95%	+4.97%
Severity	2005.2	0.050 (CI = +/-0.014; p = 0.000)	-0.034 (CI = +/-0.117; p = 0.564)	0.671	+5.13%	+1.66%
Severity	2006.1	0.050 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.120; p = 0.564)	0.651	+5.15%	+1.60%
Severity	2006.2	0.050 (CI = +/-0.016; p = 0.000)	-0.032 (CI = +/-0.124; p = 0.601)	0.621	+5.07%	+1.77%
Severity	2007.1	0.056 (CI = +/-0.016; p = 0.000)	-0.051 (CI = +/-0.116; p = 0.376)	0.684	+5.71%	+0.46%
Severity	2007.2	0.052 (CI = +/-0.017; p = 0.000)	-0.039 (CI = +/-0.115; p = 0.496)	0.649	+5.29%	+1.30%
Severity	2008.1	0.056 (CI = +/-0.017; p = 0.000)	-0.053 (CI = +/-0.112; p = 0.342)	0.682	+5.80%	+0.35%
Severity	2008.2	0.056 (CI = +/-0.019; p = 0.000)	-0.051 (CI = +/-0.116; p = 0.378)	0.649	+5.71%	+0.50%
Severity	2009.1	0.061 (CI = +/-0.019; p = 0.000)	-0.066 (CI = +/-0.113; p = 0.238)	0.686	+6.32%	-0.51%
Severity	2009.2	0.058 (CI = +/-0.021; p = 0.000)	-0.058 (CI = +/-0.116; p = 0.307)	0.642	+6.00%	-0.01%
Severity	2010.1	0.061 (CI = +/-0.022; p = 0.000)	-0.065 (CI = +/-0.119; p = 0.270)	0.631	+6.27%	-0.42%
Severity	2010.2	0.063 (CI = +/-0.025; p = 0.000)	-0.069 (CI = +/-0.124; p = 0.258)	0.607	+6.46%	-0.69%
Severity	2011.1	0.062 (CI = +/-0.028; p = 0.000)	-0.069 (CI = +/-0.130; p = 0.282)	0.565	+6.44%	-0.66%
Severity	2011.2	0.058 (CI = +/-0.030; p = 0.001)	-0.058 (CI = +/-0.134; p = 0.379)	0.494	+5.92%	-0.02%
Severity	2012.1	0.050 (CI = +/-0.033; p = 0.005)	-0.042 (CI = +/-0.137; p = 0.528)	0.406	+5.18%	+0.86%
Severity	2012.2	0.047 (CI = +/-0.037; p = 0.015)	-0.035 (CI = +/-0.145; p = 0.614)	0.332	+4.85%	+1.22%
Severity	2013.1	0.030 (CI = +/-0.036; p = 0.102)	0.001 (CI = +/-0.132; p = 0.990)	0.203	+3.03%	+3.11%
Severity	2013.2	0.024 (CI = +/-0.041; p = 0.236)	0.012 (CI = +/-0.140; p = 0.855)	0.120	+2.43%	+3.69%
Severity	2014.1	0.032 (CI = +/-0.047; p = 0.164)	-0.004 (CI = +/-0.148; p = 0.959)	0.156	+3.30%	+2.92%
Severity	2014.2	0.037 (CI = +/-0.056; p = 0.179)	-0.011 (CI = +/-0.161; p = 0.881)	0.139	+3.75%	+2.57%
Severity	2015.1	0.033 (CI = +/-0.067; p = 0.302)	-0.005 (CI = +/-0.178; p = 0.949)	0.065	+3.38%	+2.83%
Severity	2015.2	0.033 (CI = +/-0.083; p = 0.399)	-0.005 (CI = +/-0.200; p = 0.958)	0.012	+3.35%	+2.84%
Severity	2016.1	0.025 (CI = +/-0.103; p = 0.604)	0.007 (CI = +/-0.227; p = 0.943)	-0.066	+2.52%	+3.29%
Severity	2016.2	0.068 (CI = +/-0.122; p = 0.239)	-0.055 (CI = +/-0.242; p = 0.621)	0.081	+7.03%	+1.33%
Severity	2017.1	0.016 (CI = +/-0.149; p = 0.814)	0.016 (CI = +/-0.266; p = 0.891)	-0.151	+1.58%	+3.26%
Frequency	2005.2	-0.049 (CI = +/-0.012; p = 0.000)	0.032 (CI = +/-0.100; p = 0.515)	0.727	-4.74%	-1.61%
Frequency	2006.1	-0.049 (CI = +/-0.013; p = 0.000)	0.035 (CI = +/-0.103; p = 0.494)	0.713	-4.81%	-1.44%
Frequency	2006.2	-0.051 (CI = +/-0.014; p = 0.000)	0.042 (CI = +/-0.104; p = 0.417)	0.713	-5.02%	-0.97%
Frequency	2007.1	-0.055 (CI = +/-0.014; p = 0.000)	0.053 (CI = +/-0.102; p = 0.301)	0.731	-5.35%	-0.23%
Frequency	2007.2	-0.059 (CI = +/-0.015; p = 0.000)	0.064 (CI = +/-0.101; p = 0.210)	0.746	-5.68%	+0.50%
Frequency	2008.1	-0.059 (CI = +/-0.016; p = 0.000)	0.064 (CI = +/-0.105; p = 0.218)	0.724	-5.71%	+0.55%
Frequency	2008.2	-0.060 (CI = +/-0.017; p = 0.000)	0.067 (CI = +/-0.108; p = 0.213)	0.705	-5.80%	+0.73%
Frequency	2009.1	-0.063 (CI = +/-0.019; p = 0.000)	0.075 (CI = +/-0.110; p = 0.175)	0.701	-6.06%	+1.23%
Frequency	2009.2	-0.066 (CI = +/-0.020; p = 0.000)	0.083 (CI = +/-0.113; p = 0.142)	0.696	-6.35%	+1.74%
Frequency	2010.1	-0.065 (CI = +/-0.022; p = 0.000)	0.080 (CI = +/-0.117; p = 0.170)	0.658	-6.25%	+1.58%
Frequency	2010.2	-0.072 (CI = +/-0.023; p = 0.000)	0.098 (CI = +/-0.115; p = 0.091)	0.695	-6.91%	+2.65%
Frequency	2011.1	-0.075 (CI = +/-0.025; p = 0.000)	0.105 (CI = +/-0.119; p = 0.080)	0.679	-7.18%	+3.09%
Frequency	2011.2	-0.079 (CI = +/-0.028; p = 0.000)	0.115 (CI = +/-0.123; p = 0.066)	0.670	-7.57%	+3.66%
Frequency	2012.1	-0.078 (CI = +/-0.031; p = 0.000)	0.113 (CI = +/-0.130; p = 0.084)	0.621	-7.50%	+3.57%
Frequency	2012.2	-0.089 (CI = +/-0.033; p = 0.000)	0.136 (CI = +/-0.127; p = 0.038)	0.667	-8.50%	+4.85%
Frequency	2013.1	-0.092 (CI = +/-0.037; p = 0.000)	0.143 (CI = +/-0.135; p = 0.039)	0.634	-8.80%	+5.22%
Frequency	2013.2	-0.087 (CI = +/-0.042; p = 0.001)	0.132 (CI = +/-0.143; p = 0.068)	0.550	-8.30%	+4.67%
Frequency	2014.1	-0.083 (CI = +/-0.049; p = 0.003)	0.125 (CI = +/-0.154; p = 0.105)	0.455	-7.93%	+4.29%
Frequency	2014.2	-0.072 (CI = +/-0.057; p = 0.017)	0.105 (CI = +/-0.164; p = 0.189)	0.314	-6.92%	+3.40%
Frequency	2015.1	-0.068 (CI = +/-0.068; p = 0.051)	0.099 (CI = +/-0.181; p = 0.256)	0.203	-6.59%	+3.14%
Frequency	2015.2	-0.058 (CI = +/-0.083; p = 0.153)	0.083 (CI = +/-0.201; p = 0.384)	0.055	-5.63%	+2.50%
Frequency	2016.1	-0.025 (CI = +/-0.096; p = 0.566)	0.033 (CI = +/-0.210; p = 0.734)	-0.150	-2.51%	+0.75%
Frequency	2016.2	-0.046 (CI = +/-0.121; p = 0.416)	0.062 (CI = +/-0.241; p = 0.574)	-0.120	-4.47%	+1.66%
Frequency	2017.1	-0.046 (CI = +/-0.164; p = 0.540)	0.062 (CI = +/-0.293; p = 0.639)	-0.184	-4.46%	+1.66%

Property Damage

Coverage = Total PD
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	-0.009 (CI = +/-0.017; p = 0.284)	0.018 (CI = +/-0.175; p = 0.835)	-0.023	-0.90%
Loss Cost	2005.1	-0.011 (CI = +/-0.018; p = 0.198)	0.004 (CI = +/-0.178; p = 0.959)	-0.008	-1.13%
Loss Cost	2005.2	-0.015 (CI = +/-0.018; p = 0.107)	0.025 (CI = +/-0.179; p = 0.779)	0.024	-1.48%
Loss Cost	2006.1	-0.016 (CI = +/-0.019; p = 0.101)	0.018 (CI = +/-0.184; p = 0.840)	0.028	-1.59%
Loss Cost	2006.2	-0.018 (CI = +/-0.021; p = 0.085)	0.029 (CI = +/-0.189; p = 0.760)	0.038	-1.77%
Loss Cost	2007.1	-0.023 (CI = +/-0.021; p = 0.037)	0.005 (CI = +/-0.189; p = 0.959)	0.085	-2.23%
Loss Cost	2007.2	-0.024 (CI = +/-0.023; p = 0.038)	0.012 (CI = +/-0.195; p = 0.898)	0.087	-2.37%
Loss Cost	2008.1	-0.027 (CI = +/-0.024; p = 0.029)	-0.001 (CI = +/-0.200; p = 0.988)	0.106	-2.64%
Loss Cost	2008.2	-0.026 (CI = +/-0.026; p = 0.045)	-0.003 (CI = +/-0.208; p = 0.973)	0.084	-2.60%
Loss Cost	2009.1	-0.030 (CI = +/-0.027; p = 0.033)	-0.020 (CI = +/-0.213; p = 0.848)	0.109	-2.96%
Loss Cost	2009.2	-0.039 (CI = +/-0.028; p = 0.008)	0.019 (CI = +/-0.207; p = 0.855)	0.204	-3.79%
Loss Cost	2010.1	-0.039 (CI = +/-0.030; p = 0.013)	0.017 (CI = +/-0.216; p = 0.869)	0.181	-3.81%
Loss Cost	2010.2	-0.044 (CI = +/-0.032; p = 0.009)	0.039 (CI = +/-0.221; p = 0.717)	0.214	-4.31%
Loss Cost	2011.1	-0.052 (CI = +/-0.033; p = 0.004)	0.008 (CI = +/-0.220; p = 0.941)	0.287	-5.09%
Loss Cost	2011.2	-0.056 (CI = +/-0.036; p = 0.004)	0.022 (CI = +/-0.230; p = 0.844)	0.287	-5.44%
Loss Cost	2012.1	-0.068 (CI = +/-0.036; p = 0.001)	-0.022 (CI = +/-0.218; p = 0.838)	0.412	-6.60%
Loss Cost	2012.2	-0.081 (CI = +/-0.036; p = 0.000)	0.023 (CI = +/-0.209; p = 0.821)	0.516	-7.78%
Loss Cost	2013.1	-0.094 (CI = +/-0.036; p = 0.000)	-0.019 (CI = +/-0.196; p = 0.843)	0.618	-8.98%
Loss Cost	2013.2	-0.099 (CI = +/-0.040; p = 0.000)	-0.004 (CI = +/-0.208; p = 0.964)	0.603	-9.38%
Loss Cost	2014.1	-0.104 (CI = +/-0.045; p = 0.000)	-0.019 (CI = +/-0.219; p = 0.855)	0.589	-9.85%
Loss Cost	2014.2	-0.092 (CI = +/-0.049; p = 0.001)	-0.051 (CI = +/-0.225; p = 0.632)	0.510	-8.82%
Loss Cost	2015.1	-0.084 (CI = +/-0.055; p = 0.006)	-0.030 (CI = +/-0.236; p = 0.785)	0.400	-8.05%
Loss Cost	2015.2	-0.087 (CI = +/-0.064; p = 0.012)	-0.022 (CI = +/-0.259; p = 0.858)	0.360	-8.37%
Loss Cost	2016.1	-0.101 (CI = +/-0.072; p = 0.011)	-0.052 (CI = +/-0.271; p = 0.680)	0.399	-9.63%
Loss Cost	2016.2	-0.105 (CI = +/-0.088; p = 0.024)	-0.044 (CI = +/-0.303; p = 0.752)	0.347	-9.96%
Loss Cost	2017.1	-0.114 (CI = +/-0.106; p = 0.038)	-0.061 (CI = +/-0.336; p = 0.688)	0.304	-10.80%
Severity	2004.2	0.034 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.101; p = 0.283)	0.587	+3.47%
Severity	2005.1	0.036 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.101; p = 0.385)	0.604	+3.65%
Severity	2005.2	0.035 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.104; p = 0.425)	0.574	+3.61%
Severity	2006.1	0.037 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.106; p = 0.524)	0.578	+3.75%
Severity	2006.2	0.037 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.110; p = 0.506)	0.559	+3.80%
Severity	2007.1	0.036 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.112; p = 0.412)	0.521	+3.62%
Severity	2007.2	0.036 (CI = +/-0.013; p = 0.000)	-0.048 (CI = +/-0.116; p = 0.401)	0.498	+3.67%
Severity	2008.1	0.036 (CI = +/-0.014; p = 0.000)	-0.049 (CI = +/-0.120; p = 0.414)	0.474	+3.66%
Severity	2008.2	0.041 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.114; p = 0.203)	0.561	+4.18%
Severity	2009.1	0.042 (CI = +/-0.015; p = 0.000)	-0.067 (CI = +/-0.118; p = 0.250)	0.553	+4.29%
Severity	2009.2	0.041 (CI = +/-0.016; p = 0.000)	-0.062 (CI = +/-0.123; p = 0.308)	0.501	+4.17%
Severity	2010.1	0.044 (CI = +/-0.017; p = 0.000)	-0.048 (CI = +/-0.124; p = 0.427)	0.527	+4.50%
Severity	2010.2	0.046 (CI = +/-0.019; p = 0.000)	-0.057 (CI = +/-0.129; p = 0.372)	0.517	+4.71%
Severity	2011.1	0.044 (CI = +/-0.020; p = 0.000)	-0.063 (CI = +/-0.135; p = 0.337)	0.473	+4.53%
Severity	2011.2	0.045 (CI = +/-0.022; p = 0.001)	-0.064 (CI = +/-0.142; p = 0.355)	0.428	+4.55%
Severity	2012.1	0.038 (CI = +/-0.023; p = 0.003)	-0.088 (CI = +/-0.138; p = 0.198)	0.373	+3.85%
Severity	2012.2	0.035 (CI = +/-0.025; p = 0.010)	-0.077 (CI = +/-0.145; p = 0.277)	0.276	+3.52%
Severity	2013.1	0.029 (CI = +/-0.027; p = 0.037)	-0.096 (CI = +/-0.146; p = 0.180)	0.223	+2.90%
Severity	2013.2	0.029 (CI = +/-0.030; p = 0.059)	-0.097 (CI = +/-0.156; p = 0.205)	0.169	+2.92%
Severity	2014.1	0.029 (CI = +/-0.034; p = 0.086)	-0.096 (CI = +/-0.166; p = 0.238)	0.154	+2.96%
Severity	2014.2	0.038 (CI = +/-0.037; p = 0.042)	-0.122 (CI = +/-0.170; p = 0.145)	0.243	+3.91%
Severity	2015.1	0.056 (CI = +/-0.032; p = 0.003)	-0.077 (CI = +/-0.140; p = 0.251)	0.497	+5.78%
Severity	2015.2	0.059 (CI = +/-0.038; p = 0.006)	-0.084 (CI = +/-0.153; p = 0.253)	0.441	+6.04%
Severity	2016.1	0.061 (CI = +/-0.044; p = 0.012)	-0.078 (CI = +/-0.167; p = 0.323)	0.417	+6.33%
Severity	2016.2	0.073 (CI = +/-0.051; p = 0.010)	-0.103 (CI = +/-0.176; p = 0.217)	0.458	+7.58%
Severity	2017.1	0.082 (CI = +/-0.060; p = 0.014)	-0.087 (CI = +/-0.191; p = 0.325)	0.475	+8.56%
Frequency	2004.2	-0.043 (CI = +/-0.015; p = 0.000)	0.072 (CI = +/-0.156; p = 0.356)	0.481	-4.22%
Frequency	2005.1	-0.047 (CI = +/-0.015; p = 0.000)	0.048 (CI = +/-0.152; p = 0.524)	0.535	-4.61%
Frequency	2005.2	-0.050 (CI = +/-0.016; p = 0.000)	0.066 (CI = +/-0.153; p = 0.383)	0.559	-4.90%
Frequency	2006.1	-0.053 (CI = +/-0.016; p = 0.000)	0.052 (CI = +/-0.154; p = 0.497)	0.573	-5.15%
Frequency	2006.2	-0.055 (CI = +/-0.017; p = 0.000)	0.065 (CI = +/-0.157; p = 0.406)	0.576	-5.37%
Frequency	2007.1	-0.058 (CI = +/-0.018; p = 0.000)	0.050 (CI = +/-0.159; p = 0.524)	0.589	-5.64%
Frequency	2007.2	-0.060 (CI = +/-0.019; p = 0.000)	0.060 (CI = +/-0.164; p = 0.457)	0.582	-5.82%
Frequency	2008.1	-0.063 (CI = +/-0.020; p = 0.000)	0.047 (CI = +/-0.167; p = 0.568)	0.588	-6.08%
Frequency	2008.2	-0.067 (CI = +/-0.021; p = 0.000)	0.069 (CI = +/-0.168; p = 0.405)	0.612	-6.51%
Frequency	2009.1	-0.072 (CI = +/-0.021; p = 0.000)	0.048 (CI = +/-0.167; p = 0.564)	0.640	-6.96%
Frequency	2009.2	-0.079 (CI = +/-0.021; p = 0.000)	0.080 (CI = +/-0.160; p = 0.309)	0.698	-7.63%
Frequency	2010.1	-0.083 (CI = +/-0.023; p = 0.000)	0.066 (CI = +/-0.163; p = 0.412)	0.701	-7.96%
Frequency	2010.2	-0.090 (CI = +/-0.023; p = 0.000)	0.096 (CI = +/-0.159; p = 0.222)	0.740	-8.62%
Frequency	2011.1	-0.097 (CI = +/-0.023; p = 0.000)	0.071 (CI = +/-0.156; p = 0.350)	0.768	-9.20%
Frequency	2011.2	-0.100 (CI = +/-0.025; p = 0.000)	0.086 (CI = +/-0.161; p = 0.276)	0.761	-9.55%
Frequency	2012.1	-0.106 (CI = +/-0.027; p = 0.000)	0.066 (CI = +/-0.162; p = 0.402)	0.773	-10.07%
Frequency	2012.2	-0.116 (CI = +/-0.027; p = 0.000)	0.100 (CI = +/-0.155; p = 0.194)	0.808	-10.92%
Frequency	2013.1	-0.123 (CI = +/-0.028; p = 0.000)	0.078 (CI = +/-0.155; p = 0.305)	0.822	-11.54%
Frequency	2013.2	-0.127 (CI = +/-0.031; p = 0.000)	0.092 (CI = +/-0.163; p = 0.246)	0.811	-11.95%
Frequency	2014.1	-0.133 (CI = +/-0.035; p = 0.000)	0.077 (CI = +/-0.169; p = 0.348)	0.807	-12.44%
Frequency	2014.2	-0.131 (CI = +/-0.040; p = 0.000)	0.071 (CI = +/-0.183; p = 0.418)	0.765	-12.25%
Frequency	2015.1	-0.140 (CI = +/-0.043; p = 0.000)	0.047 (CI = +/-0.187; p = 0.593)	0.775	-13.07%
Frequency	2015.2	-0.146 (CI = +/-0.050; p = 0.000)	0.062 (CI = +/-0.202; p = 0.513)	0.750	-13.59%
Frequency	2016.1	-0.163 (CI = +/-0.053; p = 0.000)	0.026 (CI = +/-0.197; p = 0.773)	0.791	-15.01%
Frequency	2016.2	-0.178 (CI = +/-0.060; p = 0.000)	0.060 (CI = +/-0.205; p = 0.528)	0.800	-16.31%
Frequency	2017.1	-0.196 (CI = +/-0.065; p = 0.000)	0.026 (CI = +/-0.206; p = 0.779)	0.823	-17.83%

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend	
					Rate	
Loss Cost	2004.2	-0.007 (CI = +/-0.018; p = 0.407)	0.028 (CI = +/-0.179; p = 0.751)	-0.036		-0.73%
Loss Cost	2005.1	-0.010 (CI = +/-0.019; p = 0.296)	0.014 (CI = +/-0.183; p = 0.875)	-0.026		-0.97%
Loss Cost	2005.2	-0.013 (CI = +/-0.019; p = 0.171)	0.034 (CI = +/-0.184; p = 0.711)	0.003		-1.32%
Loss Cost	2006.1	-0.014 (CI = +/-0.021; p = 0.163)	0.027 (CI = +/-0.190; p = 0.769)	0.006		-1.43%
Loss Cost	2006.2	-0.016 (CI = +/-0.022; p = 0.138)	0.037 (CI = +/-0.195; p = 0.700)	0.016		-1.61%
Loss Cost	2007.1	-0.021 (CI = +/-0.023; p = 0.064)	0.012 (CI = +/-0.195; p = 0.904)	0.058		-2.10%
Loss Cost	2007.2	-0.023 (CI = +/-0.024; p = 0.064)	0.019 (CI = +/-0.202; p = 0.851)	0.059		-2.24%
Loss Cost	2008.1	-0.026 (CI = +/-0.026; p = 0.051)	0.004 (CI = +/-0.208; p = 0.968)	0.077		-2.53%
Loss Cost	2008.2	-0.025 (CI = +/-0.028; p = 0.073)	0.002 (CI = +/-0.216; p = 0.985)	0.055		-2.49%
Loss Cost	2009.1	-0.029 (CI = +/-0.030; p = 0.054)	-0.016 (CI = +/-0.223; p = 0.884)	0.079		-2.87%
Loss Cost	2009.2	-0.038 (CI = +/-0.030; p = 0.015)	0.021 (CI = +/-0.216; p = 0.842)	0.172		-3.73%
Loss Cost	2010.1	-0.038 (CI = +/-0.033; p = 0.024)	0.020 (CI = +/-0.226; p = 0.856)	0.150		-3.75%
Loss Cost	2010.2	-0.044 (CI = +/-0.035; p = 0.017)	0.041 (CI = +/-0.232; p = 0.717)	0.183		-4.27%
Loss Cost	2011.1	-0.053 (CI = +/-0.037; p = 0.007)	0.005 (CI = +/-0.232; p = 0.964)	0.258		-5.16%
Loss Cost	2011.2	-0.057 (CI = +/-0.040; p = 0.008)	0.019 (CI = +/-0.242; p = 0.873)	0.259		-5.53%
Loss Cost	2012.1	-0.071 (CI = +/-0.040; p = 0.001)	-0.033 (CI = +/-0.230; p = 0.768)	0.393		-6.90%
Loss Cost	2012.2	-0.085 (CI = +/-0.040; p = 0.000)	0.010 (CI = +/-0.219; p = 0.923)	0.504		-8.15%
Loss Cost	2013.1	-0.101 (CI = +/-0.039; p = 0.000)	-0.041 (CI = +/-0.204; p = 0.671)	0.624		-9.63%
Loss Cost	2013.2	-0.106 (CI = +/-0.044; p = 0.000)	-0.027 (CI = +/-0.214; p = 0.792)	0.613		-10.09%
Loss Cost	2014.1	-0.114 (CI = +/-0.049; p = 0.000)	-0.049 (CI = +/-0.226; p = 0.646)	0.609		-10.80%
Loss Cost	2014.2	-0.103 (CI = +/-0.054; p = 0.001)	-0.078 (CI = +/-0.232; p = 0.480)	0.534		-9.78%
Loss Cost	2015.1	-0.095 (CI = +/-0.062; p = 0.006)	-0.058 (CI = +/-0.251; p = 0.620)	0.418		-9.08%
Loss Cost	2015.2	-0.100 (CI = +/-0.073; p = 0.012)	-0.048 (CI = +/-0.273; p = 0.703)	0.383		-9.49%
Loss Cost	2016.1	-0.121 (CI = +/-0.082; p = 0.009)	-0.095 (CI = +/-0.283; p = 0.466)	0.458		-11.44%
Loss Cost	2016.2	-0.127 (CI = +/-0.100; p = 0.019)	-0.085 (CI = +/-0.316; p = 0.554)	0.414		-11.95%
Loss Cost	2017.1	-0.148 (CI = +/-0.123; p = 0.024)	-0.123 (CI = +/-0.353; p = 0.435)	0.411		-13.80%
Severity	2004.2	0.032 (CI = +/-0.010; p = 0.000)	-0.067 (CI = +/-0.100; p = 0.184)	0.559		+3.24%
Severity	2005.1	0.034 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.101; p = 0.261)	0.575		+3.42%
Severity	2005.2	0.033 (CI = +/-0.011; p = 0.000)	-0.054 (CI = +/-0.104; p = 0.297)	0.540		+3.37%
Severity	2006.1	0.034 (CI = +/-0.012; p = 0.000)	-0.047 (CI = +/-0.107; p = 0.378)	0.543		+3.51%
Severity	2006.2	0.035 (CI = +/-0.012; p = 0.000)	-0.049 (CI = +/-0.110; p = 0.372)	0.521		+3.55%
Severity	2007.1	0.033 (CI = +/-0.013; p = 0.000)	-0.060 (CI = +/-0.112; p = 0.276)	0.482		+3.32%
Severity	2007.2	0.033 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.116; p = 0.277)	0.456		+3.36%
Severity	2008.1	0.033 (CI = +/-0.015; p = 0.000)	-0.065 (CI = +/-0.120; p = 0.280)	0.429		+3.32%
Severity	2008.2	0.038 (CI = +/-0.015; p = 0.000)	-0.087 (CI = +/-0.114; p = 0.127)	0.526		+3.84%
Severity	2009.1	0.039 (CI = +/-0.016; p = 0.000)	-0.083 (CI = +/-0.119; p = 0.160)	0.516		+3.93%
Severity	2009.2	0.037 (CI = +/-0.017; p = 0.000)	-0.077 (CI = +/-0.123; p = 0.205)	0.455		+3.78%
Severity	2010.1	0.040 (CI = +/-0.018; p = 0.000)	-0.064 (CI = +/-0.126; p = 0.300)	0.479		+4.11%
Severity	2010.2	0.042 (CI = +/-0.020; p = 0.000)	-0.072 (CI = +/-0.131; p = 0.267)	0.466		+4.31%
Severity	2011.1	0.040 (CI = +/-0.021; p = 0.001)	-0.081 (CI = +/-0.136; p = 0.226)	0.422		+4.04%
Severity	2011.2	0.040 (CI = +/-0.024; p = 0.002)	-0.082 (CI = +/-0.144; p = 0.248)	0.370		+4.04%
Severity	2012.1	0.031 (CI = +/-0.024; p = 0.014)	-0.112 (CI = +/-0.136; p = 0.102)	0.333		+3.14%
Severity	2012.2	0.027 (CI = +/-0.026; p = 0.040)	-0.100 (CI = +/-0.142; p = 0.153)	0.226		+2.76%
Severity	2013.1	0.019 (CI = +/-0.027; p = 0.158)	-0.128 (CI = +/-0.139; p = 0.068)	0.216		+1.88%
Severity	2013.2	0.018 (CI = +/-0.030; p = 0.216)	-0.127 (CI = +/-0.148; p = 0.088)	0.160		+1.84%
Severity	2014.1	0.017 (CI = +/-0.035; p = 0.322)	-0.131 (CI = +/-0.160; p = 0.099)	0.151		+1.67%
Severity	2014.2	0.026 (CI = +/-0.037; p = 0.163)	-0.154 (CI = +/-0.162; p = 0.060)	0.244		+2.58%
Severity	2015.1	0.044 (CI = +/-0.034; p = 0.015)	-0.107 (CI = +/-0.137; p = 0.114)	0.452		+4.55%
Severity	2015.2	0.046 (CI = +/-0.040; p = 0.027)	-0.110 (CI = +/-0.149; p = 0.131)	0.382		+4.74%
Severity	2016.1	0.046 (CI = +/-0.049; p = 0.060)	-0.111 (CI = +/-0.168; p = 0.169)	0.351		+4.72%
Severity	2016.2	0.058 (CI = +/-0.056; p = 0.045)	-0.132 (CI = +/-0.177; p = 0.124)	0.398		+5.92%
Severity	2017.1	0.064 (CI = +/-0.071; p = 0.069)	-0.120 (CI = +/-0.203; p = 0.206)	0.392		+6.62%
Frequency	2004.2	-0.039 (CI = +/-0.015; p = 0.000)	0.095 (CI = +/-0.153; p = 0.217)	0.446		-3.85%
Frequency	2005.1	-0.043 (CI = +/-0.015; p = 0.000)	0.071 (CI = +/-0.150; p = 0.343)	0.500		-4.24%
Frequency	2005.2	-0.046 (CI = +/-0.016; p = 0.000)	0.088 (CI = +/-0.150; p = 0.242)	0.527		-4.53%
Frequency	2006.1	-0.049 (CI = +/-0.017; p = 0.000)	0.074 (CI = +/-0.153; p = 0.329)	0.539		-4.77%
Frequency	2006.2	-0.051 (CI = +/-0.017; p = 0.000)	0.086 (CI = +/-0.156; p = 0.268)	0.542		-4.99%
Frequency	2007.1	-0.054 (CI = +/-0.018; p = 0.000)	0.072 (CI = +/-0.159; p = 0.361)	0.553		-5.24%
Frequency	2007.2	-0.056 (CI = +/-0.020; p = 0.000)	0.081 (CI = +/-0.164; p = 0.317)	0.544		-5.42%
Frequency	2008.1	-0.058 (CI = +/-0.021; p = 0.000)	0.069 (CI = +/-0.168; p = 0.408)	0.548		-5.66%
Frequency	2008.2	-0.063 (CI = +/-0.022; p = 0.000)	0.089 (CI = +/-0.168; p = 0.285)	0.575		-6.09%
Frequency	2009.1	-0.068 (CI = +/-0.023; p = 0.000)	0.067 (CI = +/-0.170; p = 0.419)	0.602		-6.54%
Frequency	2009.2	-0.075 (CI = +/-0.022; p = 0.000)	0.098 (CI = +/-0.162; p = 0.220)	0.667		-7.24%
Frequency	2010.1	-0.078 (CI = +/-0.024; p = 0.000)	0.084 (CI = +/-0.167; p = 0.305)	0.668		-7.55%
Frequency	2010.2	-0.086 (CI = +/-0.024; p = 0.000)	0.112 (CI = +/-0.161; p = 0.162)	0.712		-8.22%
Frequency	2011.1	-0.093 (CI = +/-0.025; p = 0.000)	0.087 (CI = +/-0.161; p = 0.273)	0.739		-8.84%
Frequency	2011.2	-0.096 (CI = +/-0.027; p = 0.000)	0.100 (CI = +/-0.166; p = 0.221)	0.731		-9.19%
Frequency	2012.1	-0.102 (CI = +/-0.029; p = 0.000)	0.079 (CI = +/-0.170; p = 0.339)	0.741		-9.73%
Frequency	2012.2	-0.112 (CI = +/-0.030; p = 0.000)	0.111 (CI = +/-0.163; p = 0.169)	0.782		-10.62%
Frequency	2013.1	-0.120 (CI = +/-0.032; p = 0.000)	0.086 (CI = +/-0.165; p = 0.283)	0.795		-11.30%
Frequency	2013.2	-0.125 (CI = +/-0.035; p = 0.000)	0.100 (CI = +/-0.173; p = 0.237)	0.781		-11.72%
Frequency	2014.1	-0.131 (CI = +/-0.040; p = 0.000)	0.082 (CI = +/-0.183; p = 0.349)	0.776		-12.26%
Frequency	2014.2	-0.128 (CI = +/-0.045; p = 0.000)	0.076 (CI = +/-0.197; p = 0.415)	0.723		-12.05%
Frequency	2015.1	-0.140 (CI = +/-0.051; p = 0.000)	0.048 (CI = +/-0.206; p = 0.615)	0.735		-13.03%
Frequency	2015.2	-0.146 (CI = +/-0.059; p = 0.000)	0.062 (CI = +/-0.222; p = 0.546)	0.705		-13.59%
Frequency	2016.1	-0.168 (CI = +/-0.064; p = 0.000)	0.016 (CI = +/-0.220; p = 0.876)	0.758		-15.43%
Frequency	2016.2	-0.185 (CI = +/-0.072; p = 0.000)	0.047 (CI = +/-0.227; p = 0.645)	0.771		-16.87%
Frequency	2017.1	-0.213 (CI = +/-0.079; p = 0.000)	-0.004 (CI = +/-0.226; p = 0.970)	0.816		-19.15%

Property Damage

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

Fit	Start Date				Implied Trend	
		Time	Seasonality	Adjusted R ²	Rate	
Loss Cost	2004.2	0.016 (CI = +/-0.016; p = 0.040)	0.043 (CI = +/-0.139; p = 0.530)	0.092	+1.65%	
Loss Cost	2005.1	0.015 (CI = +/-0.017; p = 0.073)	0.037 (CI = +/-0.144; p = 0.603)	0.054	+1.53%	
Loss Cost	2005.2	0.012 (CI = +/-0.017; p = 0.161)	0.051 (CI = +/-0.146; p = 0.479)	0.021	+1.23%	
Loss Cost	2006.1	0.013 (CI = +/-0.019; p = 0.169)	0.054 (CI = +/-0.152; p = 0.467)	0.016	+1.30%	
Loss Cost	2006.2	0.012 (CI = +/-0.020; p = 0.217)	0.057 (CI = +/-0.158; p = 0.466)	0.006	+1.25%	
Loss Cost	2007.1	0.008 (CI = +/-0.021; p = 0.421)	0.039 (CI = +/-0.160; p = 0.621)	-0.047	+0.85%	
Loss Cost	2007.2	0.009 (CI = +/-0.023; p = 0.437)	0.037 (CI = +/-0.167; p = 0.648)	-0.051	+0.89%	
Loss Cost	2008.1	0.008 (CI = +/-0.025; p = 0.523)	0.033 (CI = +/-0.175; p = 0.696)	-0.068	+0.79%	
Loss Cost	2008.2	0.011 (CI = +/-0.027; p = 0.391)	0.020 (CI = +/-0.181; p = 0.821)	-0.057	+1.15%	
Loss Cost	2009.1	0.010 (CI = +/-0.030; p = 0.498)	0.014 (CI = +/-0.190; p = 0.880)	-0.078	+0.99%	
Loss Cost	2009.2	0.001 (CI = +/-0.031; p = 0.948)	0.045 (CI = +/-0.186; p = 0.615)	-0.095	+0.10%	
Loss Cost	2010.1	0.006 (CI = +/-0.034; p = 0.729)	0.061 (CI = +/-0.194; p = 0.513)	-0.084	+0.56%	
Loss Cost	2010.2	0.002 (CI = +/-0.037; p = 0.908)	0.073 (CI = +/-0.204; p = 0.460)	-0.085	+0.21%	
Loss Cost	2011.1	-0.005 (CI = +/-0.041; p = 0.778)	0.049 (CI = +/-0.211; p = 0.629)	-0.107	-0.55%	
Loss Cost	2011.2	-0.006 (CI = +/-0.046; p = 0.783)	0.050 (CI = +/-0.226; p = 0.639)	-0.118	-0.60%	
Loss Cost	2012.1	-0.021 (CI = +/-0.048; p = 0.366)	0.008 (CI = +/-0.223; p = 0.940)	-0.078	-2.08%	
Loss Cost	2012.2	-0.036 (CI = +/-0.050; p = 0.142)	0.046 (CI = +/-0.218; p = 0.652)	0.047	-3.57%	
Loss Cost	2013.1	-0.054 (CI = +/-0.053; p = 0.046)	0.001 (CI = +/-0.214; p = 0.989)	0.196	-5.29%	
Loss Cost	2013.2	-0.057 (CI = +/-0.062; p = 0.071)	0.006 (CI = +/-0.234; p = 0.956)	0.147	-5.50%	
Loss Cost	2014.1	-0.059 (CI = +/-0.076; p = 0.113)	0.001 (CI = +/-0.263; p = 0.996)	0.095	-5.74%	
Loss Cost	2014.2	-0.028 (CI = +/-0.075; p = 0.414)	-0.056 (CI = +/-0.238; p = 0.600)	-0.106	-2.76%	
Loss Cost	2015.1	0.010 (CI = +/-0.071; p = 0.743)	0.014 (CI = +/-0.203; p = 0.879)	-0.263	+1.03%	
Loss Cost	2015.2	0.024 (CI = +/-0.087; p = 0.533)	-0.006 (CI = +/-0.227; p = 0.947)	-0.242	+2.39%	
Loss Cost	2016.1	0.019 (CI = +/-0.123; p = 0.703)	-0.013 (CI = +/-0.282; p = 0.910)	-0.344	+1.95%	
Loss Cost	2016.2	0.045 (CI = +/-0.165; p = 0.487)	-0.043 (CI = +/-0.333; p = 0.736)	-0.272	+4.64%	
Loss Cost	2017.1	0.080 (CI = +/-0.272; p = 0.419)	-0.003 (CI = +/-0.464; p = 0.984)	-0.260	+8.30%	
Severity	2004.2	0.033 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.111; p = 0.270)	0.491	+3.36%	
Severity	2005.1	0.035 (CI = +/-0.013; p = 0.000)	-0.049 (CI = +/-0.113; p = 0.379)	0.513	+3.60%	
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.117; p = 0.421)	0.472	+3.55%	
Severity	2006.1	0.037 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.120; p = 0.530)	0.481	+3.75%	
Severity	2006.2	0.037 (CI = +/-0.016; p = 0.000)	-0.040 (CI = +/-0.125; p = 0.514)	0.456	+3.82%	
Severity	2007.1	0.035 (CI = +/-0.017; p = 0.000)	-0.052 (CI = +/-0.127; p = 0.404)	0.407	+3.53%	
Severity	2007.2	0.035 (CI = +/-0.018; p = 0.001)	-0.055 (CI = +/-0.133; p = 0.399)	0.379	+3.60%	
Severity	2008.1	0.035 (CI = +/-0.020; p = 0.002)	-0.056 (CI = +/-0.139; p = 0.410)	0.349	+3.57%	
Severity	2008.2	0.042 (CI = +/-0.020; p = 0.000)	-0.084 (CI = +/-0.131; p = 0.198)	0.472	+4.31%	
Severity	2009.1	0.044 (CI = +/-0.022; p = 0.000)	-0.077 (CI = +/-0.137; p = 0.255)	0.465	+4.48%	
Severity	2009.2	0.042 (CI = +/-0.024; p = 0.002)	-0.072 (CI = +/-0.144; p = 0.311)	0.395	+4.32%	
Severity	2010.1	0.048 (CI = +/-0.026; p = 0.001)	-0.053 (CI = +/-0.147; p = 0.459)	0.435	+4.87%	
Severity	2010.2	0.051 (CI = +/-0.028; p = 0.001)	-0.064 (CI = +/-0.154; p = 0.392)	0.431	+5.24%	
Severity	2011.1	0.048 (CI = +/-0.032; p = 0.005)	-0.072 (CI = +/-0.164; p = 0.361)	0.377	+4.96%	
Severity	2011.2	0.049 (CI = +/-0.036; p = 0.010)	-0.075 (CI = +/-0.175; p = 0.373)	0.324	+5.05%	
Severity	2012.1	0.037 (CI = +/-0.037; p = 0.050)	-0.110 (CI = +/-0.170; p = 0.186)	0.262	+3.76%	
Severity	2012.2	0.032 (CI = +/-0.042; p = 0.124)	-0.097 (CI = +/-0.181; p = 0.264)	0.131	+3.22%	
Severity	2013.1	0.018 (CI = +/-0.045; p = 0.402)	-0.132 (CI = +/-0.180; p = 0.134)	0.121	+1.79%	
Severity	2013.2	0.017 (CI = +/-0.053; p = 0.491)	-0.130 (CI = +/-0.197; p = 0.172)	0.053	+1.70%	
Severity	2014.1	0.013 (CI = +/-0.064; p = 0.659)	-0.139 (CI = +/-0.220; p = 0.188)	0.042	+1.30%	
Severity	2014.2	0.029 (CI = +/-0.072; p = 0.377)	-0.169 (CI = +/-0.230; p = 0.128)	0.149	+2.98%	
Severity	2015.1	0.069 (CI = +/-0.064; p = 0.039)	-0.097 (CI = +/-0.184; p = 0.253)	0.451	+7.12%	
Severity	2015.2	0.078 (CI = +/-0.080; p = 0.055)	-0.111 (CI = +/-0.209; p = 0.242)	0.399	+8.12%	
Severity	2016.1	0.088 (CI = +/-0.112; p = 0.098)	-0.095 (CI = +/-0.256; p = 0.381)	0.375	+9.23%	
Severity	2016.2	0.131 (CI = +/-0.120; p = 0.039)	-0.145 (CI = +/-0.243; p = 0.173)	0.621	+13.95%	
Severity	2017.1	0.189 (CI = +/-0.133; p = 0.020)	-0.077 (CI = +/-0.227; p = 0.360)	0.833	+20.78%	
Frequency	2004.2	-0.017 (CI = +/-0.011; p = 0.004)	0.104 (CI = +/-0.098; p = 0.037)	0.297	-1.66%	
Frequency	2005.1	-0.020 (CI = +/-0.011; p = 0.001)	0.086 (CI = +/-0.093; p = 0.069)	0.374	-2.01%	
Frequency	2005.2	-0.023 (CI = +/-0.011; p = 0.000)	0.097 (CI = +/-0.093; p = 0.041)	0.418	-2.24%	
Frequency	2006.1	-0.024 (CI = +/-0.012; p = 0.000)	0.091 (CI = +/-0.096; p = 0.061)	0.425	-2.36%	
Frequency	2006.2	-0.025 (CI = +/-0.013; p = 0.000)	0.097 (CI = +/-0.099; p = 0.056)	0.415	-2.47%	
Frequency	2007.1	-0.026 (CI = +/-0.014; p = 0.001)	0.091 (CI = +/-0.103; p = 0.081)	0.418	-2.59%	
Frequency	2007.2	-0.027 (CI = +/-0.015; p = 0.001)	0.092 (CI = +/-0.108; p = 0.089)	0.381	-2.62%	
Frequency	2008.1	-0.027 (CI = +/-0.016; p = 0.002)	0.090 (CI = +/-0.113; p = 0.113)	0.373	-2.68%	
Frequency	2008.2	-0.031 (CI = +/-0.017; p = 0.001)	0.103 (CI = +/-0.114; p = 0.072)	0.415	-3.03%	
Frequency	2009.1	-0.034 (CI = +/-0.018; p = 0.001)	0.091 (CI = +/-0.117; p = 0.119)	0.443	-3.34%	
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.117 (CI = +/-0.106; p = 0.033)	0.583	-4.05%	
Frequency	2010.1	-0.042 (CI = +/-0.020; p = 0.000)	0.114 (CI = +/-0.112; p = 0.047)	0.569	-4.11%	
Frequency	2010.2	-0.049 (CI = +/-0.019; p = 0.000)	0.137 (CI = +/-0.106; p = 0.015)	0.657	-4.78%	
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.121 (CI = +/-0.108; p = 0.030)	0.687	-5.24%	
Frequency	2011.2	-0.055 (CI = +/-0.023; p = 0.000)	0.125 (CI = +/-0.115; p = 0.034)	0.647	-5.38%	
Frequency	2012.1	-0.058 (CI = +/-0.027; p = 0.000)	0.118 (CI = +/-0.123; p = 0.058)	0.641	-5.63%	
Frequency	2012.2	-0.068 (CI = +/-0.026; p = 0.000)	0.144 (CI = +/-0.114; p = 0.018)	0.727	-6.58%	
Frequency	2013.1	-0.072 (CI = +/-0.030; p = 0.000)	0.134 (CI = +/-0.123; p = 0.036)	0.727	-6.96%	
Frequency	2013.2	-0.073 (CI = +/-0.036; p = 0.001)	0.136 (CI = +/-0.134; p = 0.047)	0.667	-7.08%	
Frequency	2014.1	-0.072 (CI = +/-0.044; p = 0.005)	0.140 (CI = +/-0.151; p = 0.066)	0.634	-6.94%	
Frequency	2014.2	-0.057 (CI = +/-0.047; p = 0.022)	0.113 (CI = +/-0.148; p = 0.117)	0.478	-5.57%	
Frequency	2015.1	-0.059 (CI = +/-0.060; p = 0.054)	0.110 (CI = +/-0.172; p = 0.172)	0.443	-5.68%	
Frequency	2015.2	-0.054 (CI = +/-0.077; p = 0.133)	0.104 (CI = +/-0.199; p = 0.248)	0.249	-5.30%	
Frequency	2016.1	-0.069 (CI = +/-0.104; p = 0.149)	0.082 (CI = +/-0.239; p = 0.415)	0.268	-6.67%	
Frequency	2016.2	-0.085 (CI = +/-0.145; p = 0.177)	0.101 (CI = +/-0.292; p = 0.390)	0.211	-8.17%	
Frequency	2017.1	-0.109 (CI = +/-0.244; p = 0.250)	0.074 (CI = +/-0.417; p = 0.614)	0.175	-10.33%	

Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.014 (CI = +/-0.017; p = 0.084)	0.053 (CI = +/-0.143; p = 0.451)	0.064	+1.45%
Loss Cost	2005.1	0.013 (CI = +/-0.018; p = 0.139)	0.047 (CI = +/-0.148; p = 0.521)	0.026	+1.32%
Loss Cost	2005.2	0.010 (CI = +/-0.019; p = 0.295)	0.064 (CI = +/-0.149; p = 0.389)	0.001	+0.97%
Loss Cost	2006.1	0.010 (CI = +/-0.020; p = 0.299)	0.066 (CI = +/-0.155; p = 0.386)	-0.004	+1.03%
Loss Cost	2006.2	0.009 (CI = +/-0.022; p = 0.380)	0.071 (CI = +/-0.162; p = 0.377)	-0.011	+0.94%
Loss Cost	2007.1	0.005 (CI = +/-0.023; p = 0.646)	0.053 (CI = +/-0.164; p = 0.511)	-0.059	+0.51%
Loss Cost	2007.2	0.005 (CI = +/-0.025; p = 0.676)	0.053 (CI = +/-0.172; p = 0.529)	-0.063	+0.51%
Loss Cost	2008.1	0.004 (CI = +/-0.027; p = 0.766)	0.049 (CI = +/-0.180; p = 0.579)	-0.078	+0.39%
Loss Cost	2008.2	0.007 (CI = +/-0.030; p = 0.607)	0.035 (CI = +/-0.188; p = 0.698)	-0.079	+0.74%
Loss Cost	2009.1	0.006 (CI = +/-0.033; p = 0.722)	0.029 (CI = +/-0.197; p = 0.761)	-0.097	+0.56%
Loss Cost	2009.2	-0.006 (CI = +/-0.033; p = 0.728)	0.068 (CI = +/-0.191; p = 0.462)	-0.076	-0.55%
Loss Cost	2010.1	-0.001 (CI = +/-0.036; p = 0.954)	0.082 (CI = +/-0.199; p = 0.393)	-0.073	-0.10%
Loss Cost	2010.2	-0.006 (CI = +/-0.040; p = 0.737)	0.100 (CI = +/-0.209; p = 0.326)	-0.056	-0.64%
Loss Cost	2011.1	-0.015 (CI = +/-0.044; p = 0.476)	0.076 (CI = +/-0.215; p = 0.463)	-0.059	-1.48%
Loss Cost	2011.2	-0.018 (CI = +/-0.050; p = 0.462)	0.083 (CI = +/-0.232; p = 0.451)	-0.067	-1.75%
Loss Cost	2012.1	-0.034 (CI = +/-0.052; p = 0.173)	0.041 (CI = +/-0.224; p = 0.694)	0.018	-3.38%
Loss Cost	2012.2	-0.057 (CI = +/-0.051; p = 0.032)	0.098 (CI = +/-0.206; p = 0.318)	0.261	-5.53%
Loss Cost	2013.1	-0.078 (CI = +/-0.049; p = 0.006)	0.052 (CI = +/-0.186; p = 0.544)	0.472	-7.50%
Loss Cost	2013.2	-0.088 (CI = +/-0.058; p = 0.008)	0.074 (CI = +/-0.201; p = 0.429)	0.469	-8.40%
Loss Cost	2014.1	-0.093 (CI = +/-0.070; p = 0.016)	0.063 (CI = +/-0.224; p = 0.532)	0.437	-8.92%
Loss Cost	2014.2	-0.064 (CI = +/-0.075; p = 0.085)	0.009 (CI = +/-0.215; p = 0.926)	0.189	-6.15%
Loss Cost	2015.1	-0.025 (CI = +/-0.058; p = 0.334)	0.066 (CI = +/-0.151; p = 0.324)	0.031	-2.47%
Loss Cost	2015.2	-0.023 (CI = +/-0.082; p = 0.512)	0.063 (CI = +/-0.188; p = 0.430)	-0.163	-2.23%
Loss Cost	2016.1	-0.034 (CI = +/-0.115; p = 0.456)	0.049 (CI = +/-0.232; p = 0.587)	-0.194	-3.35%
Loss Cost	2016.2	-0.028 (CI = +/-0.200; p = 0.682)	0.043 (CI = +/-0.342; p = 0.717)	-0.524	-2.81%
Loss Cost	2017.1	-0.002 (CI = +/-0.398; p = 0.985)	0.065 (CI = +/-0.575; p = 0.675)	-0.789	-0.20%
Severity	2004.2	0.029 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.109; p = 0.429)	0.426	+2.99%
Severity	2005.1	0.032 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.110; p = 0.561)	0.452	+3.22%
Severity	2005.2	0.031 (CI = +/-0.014; p = 0.000)	-0.026 (CI = +/-0.114; p = 0.637)	0.403	+3.12%
Severity	2006.1	0.033 (CI = +/-0.015; p = 0.000)	-0.018 (CI = +/-0.117; p = 0.753)	0.412	+3.31%
Severity	2006.2	0.033 (CI = +/-0.016; p = 0.000)	-0.019 (CI = +/-0.122; p = 0.751)	0.381	+3.33%
Severity	2007.1	0.030 (CI = +/-0.017; p = 0.002)	-0.032 (CI = +/-0.124; p = 0.602)	0.318	+3.02%
Severity	2007.2	0.030 (CI = +/-0.019; p = 0.003)	-0.032 (CI = +/-0.130; p = 0.615)	0.281	+3.03%
Severity	2008.1	0.029 (CI = +/-0.020; p = 0.007)	-0.034 (CI = +/-0.136; p = 0.607)	0.245	+2.97%
Severity	2008.2	0.037 (CI = +/-0.020; p = 0.001)	-0.062 (CI = +/-0.130; p = 0.330)	0.373	+3.72%
Severity	2009.1	0.038 (CI = +/-0.022; p = 0.002)	-0.057 (CI = +/-0.136; p = 0.393)	0.364	+3.88%
Severity	2009.2	0.035 (CI = +/-0.025; p = 0.008)	-0.047 (CI = +/-0.143; p = 0.498)	0.275	+3.59%
Severity	2010.1	0.040 (CI = +/-0.027; p = 0.005)	-0.030 (CI = +/-0.146; p = 0.665)	0.323	+4.13%
Severity	2010.2	0.043 (CI = +/-0.030; p = 0.008)	-0.039 (CI = +/-0.155; p = 0.599)	0.308	+4.11%
Severity	2011.1	0.040 (CI = +/-0.033; p = 0.022)	-0.048 (CI = +/-0.164; p = 0.536)	0.238	+4.07%
Severity	2011.2	0.039 (CI = +/-0.038; p = 0.046)	-0.046 (CI = +/-0.177; p = 0.580)	0.166	+4.00%
Severity	2012.1	0.025 (CI = +/-0.039; p = 0.178)	-0.081 (CI = +/-0.167; p = 0.311)	0.077	+2.56%
Severity	2012.2	0.016 (CI = +/-0.043; p = 0.435)	-0.058 (CI = +/-0.175; p = 0.482)	-0.078	+1.61%
Severity	2013.1	0.000 (CI = +/-0.044; p = 0.987)	-0.093 (CI = +/-0.164; p = 0.234)	-0.034	-0.03%
Severity	2013.2	-0.007 (CI = +/-0.052; p = 0.774)	-0.079 (CI = +/-0.181; p = 0.348)	-0.081	-0.68%
Severity	2014.1	-0.013 (CI = +/-0.063; p = 0.638)	-0.091 (CI = +/-0.199; p = 0.323)	-0.070	-1.32%
Severity	2014.2	-0.001 (CI = +/-0.078; p = 0.987)	-0.114 (CI = +/-0.223; p = 0.265)	-0.056	-0.06%
Severity	2015.1	0.040 (CI = +/-0.059; p = 0.150)	-0.054 (CI = +/-0.154; p = 0.427)	0.153	+4.07%
Severity	2015.2	0.039 (CI = +/-0.083; p = 0.278)	-0.053 (CI = +/-0.191; p = 0.509)	-0.047	+4.03%
Severity	2016.1	0.046 (CI = +/-0.119; p = 0.348)	-0.046 (CI = +/-0.241; p = 0.627)	-0.110	+4.67%
Severity	2016.2	0.088 (CI = +/-0.173; p = 0.204)	-0.095 (CI = +/-0.295; p = 0.382)	0.158	+9.16%
Severity	2017.1	0.149 (CI = +/-0.195; p = 0.081)	-0.044 (CI = +/-0.281; p = 0.573)	0.698	+16.06%
Frequency	2004.2	-0.015 (CI = +/-0.011; p = 0.012)	0.096 (CI = +/-0.100; p = 0.059)	0.226	-1.49%
Frequency	2005.1	-0.019 (CI = +/-0.011; p = 0.002)	0.078 (CI = +/-0.095; p = 0.103)	0.304	-1.85%
Frequency	2005.2	-0.021 (CI = +/-0.012; p = 0.001)	0.090 (CI = +/-0.096; p = 0.064)	0.347	-2.09%
Frequency	2006.1	-0.022 (CI = +/-0.013; p = 0.001)	0.085 (CI = +/-0.099; p = 0.090)	0.355	-2.21%
Frequency	2006.2	-0.023 (CI = +/-0.014; p = 0.002)	0.089 (CI = +/-0.103; p = 0.085)	0.342	-2.31%
Frequency	2007.1	-0.025 (CI = +/-0.015; p = 0.002)	0.084 (CI = +/-0.107; p = 0.114)	0.345	-2.43%
Frequency	2007.2	-0.025 (CI = +/-0.016; p = 0.004)	0.085 (CI = +/-0.112; p = 0.129)	0.303	-2.44%
Frequency	2008.1	-0.025 (CI = +/-0.018; p = 0.007)	0.083 (CI = +/-0.117; p = 0.156)	0.294	-2.50%
Frequency	2008.2	-0.029 (CI = +/-0.019; p = 0.004)	0.097 (CI = +/-0.119; p = 0.104)	0.336	-2.87%
Frequency	2009.1	-0.032 (CI = +/-0.020; p = 0.003)	0.086 (CI = +/-0.122; p = 0.158)	0.366	-3.19%
Frequency	2009.2	-0.041 (CI = +/-0.020; p = 0.000)	0.115 (CI = +/-0.113; p = 0.046)	0.520	-4.00%
Frequency	2010.1	-0.041 (CI = +/-0.022; p = 0.001)	0.113 (CI = +/-0.119; p = 0.062)	0.505	-4.06%
Frequency	2010.2	-0.050 (CI = +/-0.022; p = 0.000)	0.139 (CI = +/-0.113; p = 0.020)	0.607	-4.84%
Frequency	2011.1	-0.055 (CI = +/-0.023; p = 0.000)	0.124 (CI = +/-0.115; p = 0.036)	0.642	-5.34%
Frequency	2011.2	-0.057 (CI = +/-0.027; p = 0.001)	0.130 (CI = +/-0.124; p = 0.041)	0.597	-5.53%
Frequency	2012.1	-0.060 (CI = +/-0.030; p = 0.001)	0.123 (CI = +/-0.132; p = 0.066)	0.592	-5.80%
Frequency	2012.2	-0.073 (CI = +/-0.030; p = 0.000)	0.156 (CI = +/-0.122; p = 0.017)	0.704	-7.03%
Frequency	2013.1	-0.078 (CI = +/-0.035; p = 0.001)	0.145 (CI = +/-0.130; p = 0.032)	0.707	-7.47%
Frequency	2013.2	-0.081 (CI = +/-0.042; p = 0.002)	0.153 (CI = +/-0.145; p = 0.041)	0.646	-7.77%
Frequency	2014.1	-0.080 (CI = +/-0.051; p = 0.007)	0.154 (CI = +/-0.163; p = 0.060)	0.612	-7.69%
Frequency	2014.2	-0.063 (CI = +/-0.059; p = 0.040)	0.123 (CI = +/-0.170; p = 0.130)	0.401	-6.10%
Frequency	2015.1	-0.065 (CI = +/-0.076; p = 0.082)	0.120 (CI = +/-0.198; p = 0.188)	0.363	-6.28%
Frequency	2015.2	-0.062 (CI = +/-0.107; p = 0.197)	0.116 (CI = +/-0.245; p = 0.280)	0.129	-6.01%
Frequency	2016.1	-0.080 (CI = +/-0.148; p = 0.209)	0.095 (CI = +/-0.299; p = 0.428)	0.145	-7.66%
Frequency	2016.2	-0.116 (CI = +/-0.238; p = 0.218)	0.137 (CI = +/-0.406; p = 0.361)	0.143	-10.96%
Frequency	2017.1	-0.151 (CI = +/-0.467; p = 0.299)	0.108 (CI = +/-0.675; p = 0.561)	0.093	-14.01%

Property Damage

Coverage = Total PD
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	-0.009 (CI = +/-0.017; p = 0.281)	0.006	-0.89%
Loss Cost	2005.1	-0.011 (CI = +/-0.017; p = 0.191)	0.022	-1.13%
Loss Cost	2005.2	-0.015 (CI = +/-0.018; p = 0.104)	0.052	-1.46%
Loss Cost	2006.1	-0.016 (CI = +/-0.019; p = 0.095)	0.058	-1.59%
Loss Cost	2006.2	-0.018 (CI = +/-0.020; p = 0.082)	0.067	-1.76%
Loss Cost	2007.1	-0.023 (CI = +/-0.021; p = 0.034)	0.117	-2.23%
Loss Cost	2007.2	-0.024 (CI = +/-0.022; p = 0.035)	0.119	-2.36%
Loss Cost	2008.1	-0.027 (CI = +/-0.023; p = 0.026)	0.139	-2.64%
Loss Cost	2008.2	-0.026 (CI = +/-0.025; p = 0.040)	0.119	-2.61%
Loss Cost	2009.1	-0.030 (CI = +/-0.027; p = 0.029)	0.143	-2.96%
Loss Cost	2009.2	-0.038 (CI = +/-0.027; p = 0.007)	0.236	-3.77%
Loss Cost	2010.1	-0.039 (CI = +/-0.029; p = 0.011)	0.216	-3.81%
Loss Cost	2010.2	-0.044 (CI = +/-0.031; p = 0.008)	0.245	-4.27%
Loss Cost	2011.1	-0.052 (CI = +/-0.032; p = 0.003)	0.321	-5.09%
Loss Cost	2011.2	-0.056 (CI = +/-0.035; p = 0.004)	0.321	-5.41%
Loss Cost	2012.1	-0.068 (CI = +/-0.035; p = 0.001)	0.441	-6.60%
Loss Cost	2012.2	-0.081 (CI = +/-0.035; p = 0.000)	0.541	-7.75%
Loss Cost	2013.1	-0.094 (CI = +/-0.035; p = 0.000)	0.639	-8.98%
Loss Cost	2013.2	-0.099 (CI = +/-0.038; p = 0.000)	0.628	-9.39%
Loss Cost	2014.1	-0.104 (CI = +/-0.043; p = 0.000)	0.615	-9.85%
Loss Cost	2014.2	-0.094 (CI = +/-0.047; p = 0.001)	0.537	-8.93%
Loss Cost	2015.1	-0.084 (CI = +/-0.052; p = 0.004)	0.442	-8.05%
Loss Cost	2015.2	-0.088 (CI = +/-0.060; p = 0.008)	0.412	-8.43%
Loss Cost	2016.1	-0.101 (CI = +/-0.069; p = 0.008)	0.444	-9.63%
Loss Cost	2016.2	-0.107 (CI = +/-0.082; p = 0.015)	0.405	-10.13%
Loss Cost	2017.1	-0.114 (CI = +/-0.099; p = 0.028)	0.368	-10.80%
Severity	2004.2	0.034 (CI = +/-0.010; p = 0.000)	0.585	+3.44%
Severity	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.607	+3.65%
Severity	2005.2	0.035 (CI = +/-0.011; p = 0.000)	0.578	+3.58%
Severity	2006.1	0.037 (CI = +/-0.011; p = 0.000)	0.586	+3.75%
Severity	2006.2	0.037 (CI = +/-0.012; p = 0.000)	0.567	+3.78%
Severity	2007.1	0.036 (CI = +/-0.012; p = 0.000)	0.526	+3.62%
Severity	2007.2	0.036 (CI = +/-0.013; p = 0.000)	0.503	+3.64%
Severity	2008.1	0.036 (CI = +/-0.014; p = 0.000)	0.480	+3.66%
Severity	2008.2	0.040 (CI = +/-0.014; p = 0.000)	0.549	+4.12%
Severity	2009.1	0.042 (CI = +/-0.015; p = 0.000)	0.546	+4.29%
Severity	2009.2	0.040 (CI = +/-0.016; p = 0.000)	0.499	+4.11%
Severity	2010.1	0.044 (CI = +/-0.017; p = 0.000)	0.534	+4.50%
Severity	2010.2	0.045 (CI = +/-0.019; p = 0.000)	0.520	+4.65%
Severity	2011.1	0.044 (CI = +/-0.020; p = 0.000)	0.474	+4.53%
Severity	2011.2	0.044 (CI = +/-0.022; p = 0.001)	0.431	+4.47%
Severity	2012.1	0.038 (CI = +/-0.023; p = 0.003)	0.347	+3.85%
Severity	2012.2	0.033 (CI = +/-0.025; p = 0.012)	0.266	+3.40%
Severity	2013.1	0.029 (CI = +/-0.027; p = 0.040)	0.179	+2.90%
Severity	2013.2	0.027 (CI = +/-0.030; p = 0.079)	0.129	+2.73%
Severity	2014.1	0.029 (CI = +/-0.034; p = 0.090)	0.125	+2.96%
Severity	2014.2	0.036 (CI = +/-0.038; p = 0.065)	0.167	+3.62%
Severity	2015.1	0.056 (CI = +/-0.033; p = 0.003)	0.479	+5.78%
Severity	2015.2	0.056 (CI = +/-0.038; p = 0.007)	0.420	+5.77%
Severity	2016.1	0.061 (CI = +/-0.044; p = 0.011)	0.412	+6.33%
Severity	2016.2	0.069 (CI = +/-0.052; p = 0.014)	0.416	+7.12%
Severity	2017.1	0.082 (CI = +/-0.059; p = 0.012)	0.469	+8.56%
Frequency	2004.2	-0.043 (CI = +/-0.015; p = 0.000)	0.482	-4.19%
Frequency	2005.1	-0.047 (CI = +/-0.015; p = 0.000)	0.543	-4.61%
Frequency	2005.2	-0.050 (CI = +/-0.015; p = 0.000)	0.562	-4.87%
Frequency	2006.1	-0.053 (CI = +/-0.016; p = 0.000)	0.580	-5.15%
Frequency	2006.2	-0.055 (CI = +/-0.017; p = 0.000)	0.580	-5.34%
Frequency	2007.1	-0.058 (CI = +/-0.018; p = 0.000)	0.597	-5.64%
Frequency	2007.2	-0.060 (CI = +/-0.019; p = 0.000)	0.588	-5.79%
Frequency	2008.1	-0.063 (CI = +/-0.020; p = 0.000)	0.598	-6.08%
Frequency	2008.2	-0.067 (CI = +/-0.021; p = 0.000)	0.617	-6.46%
Frequency	2009.1	-0.072 (CI = +/-0.021; p = 0.000)	0.650	-6.96%
Frequency	2009.2	-0.079 (CI = +/-0.021; p = 0.000)	0.697	-7.57%
Frequency	2010.1	-0.083 (CI = +/-0.022; p = 0.000)	0.705	-7.96%
Frequency	2010.2	-0.089 (CI = +/-0.023; p = 0.000)	0.733	-8.53%
Frequency	2011.1	-0.097 (CI = +/-0.023; p = 0.000)	0.769	-9.20%
Frequency	2011.2	-0.099 (CI = +/-0.025; p = 0.000)	0.758	-9.46%
Frequency	2012.1	-0.106 (CI = +/-0.027; p = 0.000)	0.776	-10.07%
Frequency	2012.2	-0.114 (CI = +/-0.027; p = 0.000)	0.800	-10.79%
Frequency	2013.1	-0.123 (CI = +/-0.028; p = 0.000)	0.821	-11.54%
Frequency	2013.2	-0.126 (CI = +/-0.032; p = 0.000)	0.805	-11.80%
Frequency	2014.1	-0.133 (CI = +/-0.034; p = 0.000)	0.808	-12.44%
Frequency	2014.2	-0.129 (CI = +/-0.039; p = 0.000)	0.770	-12.11%
Frequency	2015.1	-0.140 (CI = +/-0.042; p = 0.000)	0.787	-13.07%
Frequency	2015.2	-0.144 (CI = +/-0.048; p = 0.000)	0.762	-13.43%
Frequency	2016.1	-0.163 (CI = +/-0.050; p = 0.000)	0.809	-15.01%
Frequency	2016.2	-0.176 (CI = +/-0.056; p = 0.000)	0.811	-16.10%
Frequency	2017.1	-0.196 (CI = +/-0.060; p = 0.000)	0.841	-17.83%

Property Damage

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	-0.007 (CI = +/-0.017; p = 0.401)	-0.008	-0.73%
Loss Cost	2005.1	-0.010 (CI = +/-0.018; p = 0.284)	0.006	-0.97%
Loss Cost	2005.2	-0.013 (CI = +/-0.019; p = 0.164)	0.031	-1.32%
Loss Cost	2006.1	-0.015 (CI = +/-0.020; p = 0.151)	0.036	-1.44%
Loss Cost	2006.2	-0.016 (CI = +/-0.021; p = 0.132)	0.045	-1.61%
Loss Cost	2007.1	-0.021 (CI = +/-0.022; p = 0.058)	0.091	-2.10%
Loss Cost	2007.2	-0.023 (CI = +/-0.024; p = 0.060)	0.093	-2.24%
Loss Cost	2008.1	-0.026 (CI = +/-0.025; p = 0.046)	0.112	-2.54%
Loss Cost	2008.2	-0.025 (CI = +/-0.027; p = 0.067)	0.093	-2.49%
Loss Cost	2009.1	-0.029 (CI = +/-0.029; p = 0.049)	0.116	-2.86%
Loss Cost	2009.2	-0.038 (CI = +/-0.029; p = 0.013)	0.207	-3.73%
Loss Cost	2010.1	-0.038 (CI = +/-0.032; p = 0.020)	0.187	-3.77%
Loss Cost	2010.2	-0.044 (CI = +/-0.034; p = 0.015)	0.217	-4.27%
Loss Cost	2011.1	-0.053 (CI = +/-0.035; p = 0.005)	0.295	-5.17%
Loss Cost	2011.2	-0.057 (CI = +/-0.039; p = 0.006)	0.297	-5.53%
Loss Cost	2012.1	-0.071 (CI = +/-0.039; p = 0.001)	0.424	-6.85%
Loss Cost	2012.2	-0.085 (CI = +/-0.039; p = 0.000)	0.533	-8.15%
Loss Cost	2013.1	-0.100 (CI = +/-0.038; p = 0.000)	0.643	-9.56%
Loss Cost	2013.2	-0.106 (CI = +/-0.042; p = 0.000)	0.637	-10.09%
Loss Cost	2014.1	-0.113 (CI = +/-0.047; p = 0.000)	0.631	-10.70%
Loss Cost	2014.2	-0.103 (CI = +/-0.052; p = 0.001)	0.551	-9.78%
Loss Cost	2015.1	-0.093 (CI = +/-0.059; p = 0.005)	0.454	-8.91%
Loss Cost	2015.2	-0.100 (CI = +/-0.069; p = 0.009)	0.431	-9.49%
Loss Cost	2016.1	-0.117 (CI = +/-0.078; p = 0.007)	0.481	-11.08%
Loss Cost	2016.2	-0.127 (CI = +/-0.094; p = 0.014)	0.454	-11.95%
Loss Cost	2017.1	-0.141 (CI = +/-0.116; p = 0.023)	0.434	-13.15%
Severity	2004.2	0.032 (CI = +/-0.010; p = 0.000)	0.548	+3.24%
Severity	2005.1	0.034 (CI = +/-0.010; p = 0.000)	0.571	+3.45%
Severity	2005.2	0.033 (CI = +/-0.011; p = 0.000)	0.538	+3.37%
Severity	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.546	+3.54%
Severity	2006.2	0.035 (CI = +/-0.012; p = 0.000)	0.523	+3.55%
Severity	2007.1	0.033 (CI = +/-0.013; p = 0.000)	0.478	+3.36%
Severity	2007.2	0.033 (CI = +/-0.014; p = 0.000)	0.451	+3.36%
Severity	2008.1	0.033 (CI = +/-0.015; p = 0.000)	0.424	+3.37%
Severity	2008.2	0.038 (CI = +/-0.015; p = 0.000)	0.498	+3.84%
Severity	2009.1	0.039 (CI = +/-0.016; p = 0.000)	0.493	+4.00%
Severity	2009.2	0.037 (CI = +/-0.017; p = 0.000)	0.439	+3.78%
Severity	2010.1	0.041 (CI = +/-0.018; p = 0.000)	0.476	+4.18%
Severity	2010.2	0.042 (CI = +/-0.020; p = 0.000)	0.459	+4.31%
Severity	2011.1	0.041 (CI = +/-0.022; p = 0.001)	0.405	+4.14%
Severity	2011.2	0.040 (CI = +/-0.024; p = 0.003)	0.356	+4.04%
Severity	2012.1	0.033 (CI = +/-0.025; p = 0.013)	0.259	+3.31%
Severity	2012.2	0.027 (CI = +/-0.027; p = 0.046)	0.169	+2.76%
Severity	2013.1	0.021 (CI = +/-0.029; p = 0.140)	0.076	+2.12%
Severity	2013.2	0.018 (CI = +/-0.032; p = 0.247)	0.028	+1.84%
Severity	2014.1	0.020 (CI = +/-0.037; p = 0.272)	0.020	+1.98%
Severity	2014.2	0.026 (CI = +/-0.041; p = 0.207)	0.052	+2.58%
Severity	2015.1	0.048 (CI = +/-0.036; p = 0.013)	0.363	+4.89%
Severity	2015.2	0.046 (CI = +/-0.042; p = 0.035)	0.286	+4.74%
Severity	2016.1	0.051 (CI = +/-0.050; p = 0.048)	0.270	+5.21%
Severity	2016.2	0.058 (CI = +/-0.060; p = 0.059)	0.268	+5.92%
Severity	2017.1	0.071 (CI = +/-0.072; p = 0.051)	0.321	+7.40%
Frequency	2004.2	-0.039 (CI = +/-0.015; p = 0.000)	0.436	-3.85%
Frequency	2005.1	-0.044 (CI = +/-0.015; p = 0.000)	0.502	-4.28%
Frequency	2005.2	-0.046 (CI = +/-0.016; p = 0.000)	0.520	-4.53%
Frequency	2006.1	-0.049 (CI = +/-0.016; p = 0.000)	0.539	-4.81%
Frequency	2006.2	-0.051 (CI = +/-0.017; p = 0.000)	0.538	-4.99%
Frequency	2007.1	-0.054 (CI = +/-0.018; p = 0.000)	0.555	-5.29%
Frequency	2007.2	-0.056 (CI = +/-0.020; p = 0.000)	0.543	-5.42%
Frequency	2008.1	-0.059 (CI = +/-0.021; p = 0.000)	0.553	-5.71%
Frequency	2008.2	-0.063 (CI = +/-0.022; p = 0.000)	0.572	-6.09%
Frequency	2009.1	-0.068 (CI = +/-0.022; p = 0.000)	0.608	-6.60%
Frequency	2009.2	-0.075 (CI = +/-0.023; p = 0.000)	0.658	-7.24%
Frequency	2010.1	-0.079 (CI = +/-0.024; p = 0.000)	0.667	-7.63%
Frequency	2010.2	-0.086 (CI = +/-0.025; p = 0.000)	0.696	-8.22%
Frequency	2011.1	-0.094 (CI = +/-0.025; p = 0.000)	0.736	-8.94%
Frequency	2011.2	-0.096 (CI = +/-0.028; p = 0.000)	0.723	-9.19%
Frequency	2012.1	-0.104 (CI = +/-0.029; p = 0.000)	0.741	-9.84%
Frequency	2012.2	-0.112 (CI = +/-0.030; p = 0.000)	0.768	-10.62%
Frequency	2013.1	-0.121 (CI = +/-0.032; p = 0.000)	0.792	-11.44%
Frequency	2013.2	-0.125 (CI = +/-0.036; p = 0.000)	0.773	-11.72%
Frequency	2014.1	-0.133 (CI = +/-0.039; p = 0.000)	0.777	-12.43%
Frequency	2014.2	-0.128 (CI = +/-0.045; p = 0.000)	0.730	-12.05%
Frequency	2015.1	-0.141 (CI = +/-0.049; p = 0.000)	0.751	-13.16%
Frequency	2015.2	-0.146 (CI = +/-0.057; p = 0.000)	0.721	-13.59%
Frequency	2016.1	-0.168 (CI = +/-0.059; p = 0.000)	0.781	-15.49%
Frequency	2016.2	-0.185 (CI = +/-0.067; p = 0.000)	0.791	-16.87%
Frequency	2017.1	-0.212 (CI = +/-0.071; p = 0.000)	0.839	-19.13%

Property Damage

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.016 (CI = +/-0.015; p = 0.038)	0.111	+1.65%
Loss Cost	2005.1	0.015 (CI = +/-0.016; p = 0.073)	0.079	+1.50%
Loss Cost	2005.2	0.012 (CI = +/-0.017; p = 0.157)	0.038	+1.23%
Loss Cost	2006.1	0.013 (CI = +/-0.019; p = 0.177)	0.033	+1.26%
Loss Cost	2006.2	0.012 (CI = +/-0.020; p = 0.213)	0.024	+1.25%
Loss Cost	2007.1	0.008 (CI = +/-0.021; p = 0.431)	-0.015	+0.82%
Loss Cost	2007.2	0.009 (CI = +/-0.023; p = 0.429)	-0.015	+0.89%
Loss Cost	2008.1	0.008 (CI = +/-0.025; p = 0.532)	-0.027	+0.76%
Loss Cost	2008.2	0.011 (CI = +/-0.027; p = 0.380)	-0.009	+1.15%
Loss Cost	2009.1	0.010 (CI = +/-0.029; p = 0.493)	-0.025	+0.98%
Loss Cost	2009.2	0.001 (CI = +/-0.030; p = 0.946)	-0.052	+0.10%
Loss Cost	2010.1	0.005 (CI = +/-0.033; p = 0.768)	-0.050	+0.47%
Loss Cost	2010.2	0.002 (CI = +/-0.036; p = 0.907)	-0.058	+0.21%
Loss Cost	2011.1	-0.006 (CI = +/-0.039; p = 0.735)	-0.055	-0.64%
Loss Cost	2011.2	-0.006 (CI = +/-0.044; p = 0.777)	-0.061	-0.60%
Loss Cost	2012.1	-0.021 (CI = +/-0.046; p = 0.340)	-0.002	-2.10%
Loss Cost	2012.2	-0.036 (CI = +/-0.048; p = 0.129)	0.104	-3.57%
Loss Cost	2013.1	-0.054 (CI = +/-0.050; p = 0.035)	0.263	-5.30%
Loss Cost	2013.2	-0.057 (CI = +/-0.059; p = 0.058)	0.224	-5.50%
Loss Cost	2014.1	-0.059 (CI = +/-0.070; p = 0.091)	0.185	-5.74%
Loss Cost	2014.2	-0.028 (CI = +/-0.071; p = 0.393)	-0.020	-2.76%
Loss Cost	2015.1	0.009 (CI = +/-0.064; p = 0.742)	-0.109	+0.94%
Loss Cost	2015.2	0.024 (CI = +/-0.078; p = 0.498)	-0.065	+2.39%
Loss Cost	2016.1	0.021 (CI = +/-0.104; p = 0.647)	-0.123	+2.08%
Loss Cost	2016.2	0.045 (CI = +/-0.139; p = 0.438)	-0.051	+4.64%
Loss Cost	2017.1	0.080 (CI = +/-0.196; p = 0.319)	0.055	+8.36%
Severity	2004.2	0.033 (CI = +/-0.012; p = 0.000)	0.486	+3.36%
Severity	2005.1	0.036 (CI = +/-0.013; p = 0.000)	0.517	+3.64%
Severity	2005.2	0.035 (CI = +/-0.014; p = 0.000)	0.479	+3.55%
Severity	2006.1	0.037 (CI = +/-0.015; p = 0.000)	0.492	+3.78%
Severity	2006.2	0.037 (CI = +/-0.016; p = 0.000)	0.469	+3.82%
Severity	2007.1	0.035 (CI = +/-0.017; p = 0.000)	0.414	+3.58%
Severity	2007.2	0.035 (CI = +/-0.018; p = 0.001)	0.386	+3.60%
Severity	2008.1	0.036 (CI = +/-0.020; p = 0.001)	0.358	+3.63%
Severity	2008.2	0.042 (CI = +/-0.020; p = 0.000)	0.452	+4.31%
Severity	2009.1	0.045 (CI = +/-0.022; p = 0.000)	0.455	+4.58%
Severity	2009.2	0.042 (CI = +/-0.024; p = 0.001)	0.392	+4.32%
Severity	2010.1	0.048 (CI = +/-0.025; p = 0.001)	0.449	+4.96%
Severity	2010.2	0.051 (CI = +/-0.028; p = 0.001)	0.439	+5.24%
Severity	2011.1	0.050 (CI = +/-0.031; p = 0.004)	0.381	+5.10%
Severity	2011.2	0.049 (CI = +/-0.035; p = 0.009)	0.331	+5.05%
Severity	2012.1	0.039 (CI = +/-0.038; p = 0.041)	0.212	+4.03%
Severity	2012.2	0.032 (CI = +/-0.042; p = 0.127)	0.106	+3.22%
Severity	2013.1	0.022 (CI = +/-0.047; p = 0.330)	0.002	+2.20%
Severity	2013.2	0.017 (CI = +/-0.055; p = 0.511)	-0.047	+1.70%
Severity	2014.1	0.019 (CI = +/-0.065; p = 0.538)	-0.057	+1.89%
Severity	2014.2	0.029 (CI = +/-0.078; p = 0.417)	-0.029	+2.98%
Severity	2015.1	0.075 (CI = +/-0.064; p = 0.027)	0.413	+7.75%
Severity	2015.2	0.078 (CI = +/-0.081; p = 0.058)	0.341	+8.12%
Severity	2016.1	0.097 (CI = +/-0.103; p = 0.060)	0.384	+10.23%
Severity	2016.2	0.131 (CI = +/-0.129; p = 0.048)	0.489	+13.95%
Severity	2017.1	0.202 (CI = +/-0.113; p = 0.008)	0.826	+22.38%
Frequency	2004.2	-0.017 (CI = +/-0.012; p = 0.006)	0.204	-1.66%
Frequency	2005.1	-0.021 (CI = +/-0.011; p = 0.001)	0.317	-2.06%
Frequency	2005.2	-0.023 (CI = +/-0.012; p = 0.001)	0.339	-2.24%
Frequency	2006.1	-0.025 (CI = +/-0.012; p = 0.000)	0.362	-2.43%
Frequency	2006.2	-0.025 (CI = +/-0.013; p = 0.001)	0.344	-2.47%
Frequency	2007.1	-0.027 (CI = +/-0.014; p = 0.001)	0.361	-2.67%
Frequency	2007.2	-0.027 (CI = +/-0.016; p = 0.002)	0.323	-2.62%
Frequency	2008.1	-0.028 (CI = +/-0.017; p = 0.002)	0.323	-2.77%
Frequency	2008.2	-0.031 (CI = +/-0.018; p = 0.002)	0.342	-3.03%
Frequency	2009.1	-0.035 (CI = +/-0.019; p = 0.001)	0.396	-3.45%
Frequency	2009.2	-0.041 (CI = +/-0.019; p = 0.000)	0.488	-4.05%
Frequency	2010.1	-0.044 (CI = +/-0.021; p = 0.000)	0.483	-4.28%
Frequency	2010.2	-0.049 (CI = +/-0.023; p = 0.000)	0.526	-4.78%
Frequency	2011.1	-0.056 (CI = +/-0.023; p = 0.000)	0.594	-5.45%
Frequency	2011.2	-0.055 (CI = +/-0.026; p = 0.000)	0.541	-5.38%
Frequency	2012.1	-0.061 (CI = +/-0.029; p = 0.001)	0.556	-5.89%
Frequency	2012.2	-0.068 (CI = +/-0.032; p = 0.000)	0.590	-6.58%
Frequency	2013.1	-0.076 (CI = +/-0.035; p = 0.001)	0.619	-7.34%
Frequency	2013.2	-0.073 (CI = +/-0.041; p = 0.002)	0.542	-7.08%
Frequency	2014.1	-0.078 (CI = +/-0.049; p = 0.006)	0.509	-7.49%
Frequency	2014.2	-0.057 (CI = +/-0.051; p = 0.031)	0.357	-5.57%
Frequency	2015.1	-0.065 (CI = +/-0.062; p = 0.041)	0.352	-6.31%
Frequency	2015.2	-0.054 (CI = +/-0.077; p = 0.141)	0.180	-5.30%
Frequency	2016.1	-0.077 (CI = +/-0.095; p = 0.095)	0.294	-7.40%
Frequency	2016.2	-0.085 (CI = +/-0.133; p = 0.160)	0.222	-8.17%
Frequency	2017.1	-0.122 (CI = +/-0.185; p = 0.143)	0.317	-11.46%

Property Damage

Coverage = Total PD
End Trend Period = 2022.1
Excluded Points = 2014.1,2014.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	-0.010 (CI = +/-0.015; p = 0.166)	0.030	-1.01%
Loss Cost	2005.1	-0.012 (CI = +/-0.015; p = 0.108)	0.052	-1.22%
Loss Cost	2005.2	-0.015 (CI = +/-0.016; p = 0.053)	0.090	-1.53%
Loss Cost	2006.1	-0.016 (CI = +/-0.017; p = 0.052)	0.094	-1.62%
Loss Cost	2006.2	-0.018 (CI = +/-0.018; p = 0.049)	0.101	-1.75%
Loss Cost	2007.1	-0.022 (CI = +/-0.018; p = 0.018)	0.161	-2.18%
Loss Cost	2007.2	-0.023 (CI = +/-0.019; p = 0.021)	0.156	-2.26%
Loss Cost	2008.1	-0.025 (CI = +/-0.020; p = 0.018)	0.173	-2.48%
Loss Cost	2008.2	-0.024 (CI = +/-0.022; p = 0.034)	0.140	-2.37%
Loss Cost	2009.1	-0.027 (CI = +/-0.024; p = 0.028)	0.159	-2.64%
Loss Cost	2009.2	-0.034 (CI = +/-0.024; p = 0.006)	0.259	-3.37%
Loss Cost	2010.1	-0.033 (CI = +/-0.026; p = 0.014)	0.221	-3.28%
Loss Cost	2010.2	-0.037 (CI = +/-0.028; p = 0.012)	0.238	-3.61%
Loss Cost	2011.1	-0.044 (CI = +/-0.029; p = 0.005)	0.307	-4.31%
Loss Cost	2011.2	-0.045 (CI = +/-0.033; p = 0.009)	0.283	-4.43%
Loss Cost	2012.1	-0.057 (CI = +/-0.033; p = 0.002)	0.397	-5.53%
Loss Cost	2012.2	-0.068 (CI = +/-0.035; p = 0.001)	0.484	-6.58%
Loss Cost	2013.1	-0.081 (CI = +/-0.037; p = 0.000)	0.569	-7.80%
Loss Cost	2013.2	-0.083 (CI = +/-0.043; p = 0.001)	0.515	-7.94%
Loss Cost	2015.1	-0.084 (CI = +/-0.052; p = 0.004)	0.442	-8.05%
Loss Cost	2015.2	-0.088 (CI = +/-0.060; p = 0.008)	0.412	-8.43%
Loss Cost	2016.1	-0.101 (CI = +/-0.069; p = 0.008)	0.444	-9.63%
Loss Cost	2016.2	-0.107 (CI = +/-0.082; p = 0.015)	0.405	-10.13%
Loss Cost	2017.1	-0.114 (CI = +/-0.099; p = 0.028)	0.368	-10.80%
Severity	2004.2	0.033 (CI = +/-0.009; p = 0.000)	0.636	+3.37%
Severity	2005.1	0.035 (CI = +/-0.009; p = 0.000)	0.665	+3.59%
Severity	2005.2	0.035 (CI = +/-0.010; p = 0.000)	0.639	+3.54%
Severity	2006.1	0.037 (CI = +/-0.010; p = 0.000)	0.654	+3.73%
Severity	2006.2	0.037 (CI = +/-0.011; p = 0.000)	0.638	+3.77%
Severity	2007.1	0.036 (CI = +/-0.011; p = 0.000)	0.603	+3.63%
Severity	2007.2	0.036 (CI = +/-0.012; p = 0.000)	0.585	+3.68%
Severity	2008.1	0.037 (CI = +/-0.013; p = 0.000)	0.567	+3.74%
Severity	2008.2	0.042 (CI = +/-0.012; p = 0.000)	0.661	+4.25%
Severity	2009.1	0.044 (CI = +/-0.013; p = 0.000)	0.670	+4.48%
Severity	2009.2	0.043 (CI = +/-0.014; p = 0.000)	0.632	+4.36%
Severity	2010.1	0.047 (CI = +/-0.014; p = 0.000)	0.694	+4.86%
Severity	2010.2	0.050 (CI = +/-0.015; p = 0.000)	0.698	+5.12%
Severity	2011.1	0.050 (CI = +/-0.016; p = 0.000)	0.667	+5.14%
Severity	2011.2	0.051 (CI = +/-0.018; p = 0.000)	0.643	+5.26%
Severity	2012.1	0.047 (CI = +/-0.020; p = 0.000)	0.577	+4.79%
Severity	2012.2	0.044 (CI = +/-0.022; p = 0.001)	0.506	+4.55%
Severity	2013.1	0.042 (CI = +/-0.025; p = 0.003)	0.421	+4.28%
Severity	2013.2	0.045 (CI = +/-0.029; p = 0.006)	0.393	+4.57%
Severity	2015.1	0.056 (CI = +/-0.033; p = 0.003)	0.479	+5.78%
Severity	2015.2	0.056 (CI = +/-0.038; p = 0.007)	0.420	+5.77%
Severity	2016.1	0.061 (CI = +/-0.044; p = 0.011)	0.412	+6.33%
Severity	2016.2	0.069 (CI = +/-0.052; p = 0.014)	0.416	+7.12%
Severity	2017.1	0.082 (CI = +/-0.059; p = 0.012)	0.469	+8.56%
Frequency	2004.2	-0.043 (CI = +/-0.015; p = 0.000)	0.521	-4.24%
Frequency	2005.1	-0.048 (CI = +/-0.014; p = 0.000)	0.582	-4.65%
Frequency	2005.2	-0.050 (CI = +/-0.015; p = 0.000)	0.599	-4.89%
Frequency	2006.1	-0.053 (CI = +/-0.015; p = 0.000)	0.616	-5.16%
Frequency	2006.2	-0.055 (CI = +/-0.016; p = 0.000)	0.613	-5.33%
Frequency	2007.1	-0.058 (CI = +/-0.017; p = 0.000)	0.628	-5.61%
Frequency	2007.2	-0.059 (CI = +/-0.018; p = 0.000)	0.616	-5.73%
Frequency	2008.1	-0.062 (CI = +/-0.019; p = 0.000)	0.623	-6.00%
Frequency	2008.2	-0.066 (CI = +/-0.020; p = 0.000)	0.638	-6.35%
Frequency	2009.1	-0.071 (CI = +/-0.021; p = 0.000)	0.668	-6.82%
Frequency	2009.2	-0.077 (CI = +/-0.021; p = 0.000)	0.711	-7.41%
Frequency	2010.1	-0.081 (CI = +/-0.022; p = 0.000)	0.715	-7.76%
Frequency	2010.2	-0.087 (CI = +/-0.023; p = 0.000)	0.739	-8.31%
Frequency	2011.1	-0.094 (CI = +/-0.024; p = 0.000)	0.771	-8.99%
Frequency	2011.2	-0.097 (CI = +/-0.026; p = 0.000)	0.754	-9.21%
Frequency	2012.1	-0.104 (CI = +/-0.028; p = 0.000)	0.767	-9.84%
Frequency	2012.2	-0.113 (CI = +/-0.030; p = 0.000)	0.788	-10.65%
Frequency	2013.1	-0.123 (CI = +/-0.032; p = 0.000)	0.809	-11.58%
Frequency	2013.2	-0.127 (CI = +/-0.037; p = 0.000)	0.784	-11.97%
Frequency	2015.1	-0.140 (CI = +/-0.042; p = 0.000)	0.787	-13.07%
Frequency	2015.2	-0.144 (CI = +/-0.048; p = 0.000)	0.762	-13.43%
Frequency	2016.1	-0.163 (CI = +/-0.050; p = 0.000)	0.809	-15.01%
Frequency	2016.2	-0.176 (CI = +/-0.056; p = 0.000)	0.811	-16.10%
Frequency	2017.1	-0.196 (CI = +/-0.060; p = 0.000)	0.841	-17.83%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	-0.009 (CI = +/-0.015; p = 0.247)	0.012	-0.88%
Loss Cost	2005.1	-0.011 (CI = +/-0.016; p = 0.167)	0.032	-1.11%
Loss Cost	2005.2	-0.014 (CI = +/-0.017; p = 0.087)	0.067	-1.42%
Loss Cost	2006.1	-0.015 (CI = +/-0.018; p = 0.086)	0.070	-1.52%
Loss Cost	2006.2	-0.017 (CI = +/-0.019; p = 0.080)	0.076	-1.65%
Loss Cost	2007.1	-0.021 (CI = +/-0.019; p = 0.032)	0.134	-2.10%
Loss Cost	2007.2	-0.022 (CI = +/-0.021; p = 0.037)	0.129	-2.18%
Loss Cost	2008.1	-0.024 (CI = +/-0.022; p = 0.031)	0.146	-2.42%
Loss Cost	2008.2	-0.023 (CI = +/-0.024; p = 0.056)	0.113	-2.29%
Loss Cost	2009.1	-0.026 (CI = +/-0.025; p = 0.046)	0.132	-2.57%
Loss Cost	2009.2	-0.034 (CI = +/-0.026; p = 0.012)	0.232	-3.35%
Loss Cost	2010.1	-0.033 (CI = +/-0.028; p = 0.023)	0.193	-3.26%
Loss Cost	2010.2	-0.037 (CI = +/-0.031; p = 0.021)	0.211	-3.61%
Loss Cost	2011.1	-0.045 (CI = +/-0.032; p = 0.009)	0.282	-4.37%
Loss Cost	2011.2	-0.046 (CI = +/-0.036; p = 0.015)	0.259	-4.51%
Loss Cost	2012.1	-0.059 (CI = +/-0.037; p = 0.004)	0.379	-5.73%
Loss Cost	2012.2	-0.072 (CI = +/-0.039; p = 0.001)	0.474	-6.93%
Loss Cost	2013.1	-0.087 (CI = +/-0.041; p = 0.000)	0.572	-8.34%
Loss Cost	2013.2	-0.090 (CI = +/-0.048; p = 0.001)	0.521	-8.61%
Loss Cost	2015.1	-0.093 (CI = +/-0.059; p = 0.005)	0.454	-8.91%
Loss Cost	2015.2	-0.100 (CI = +/-0.069; p = 0.009)	0.431	-9.49%
Loss Cost	2016.1	-0.117 (CI = +/-0.078; p = 0.007)	0.481	-11.08%
Loss Cost	2016.2	-0.127 (CI = +/-0.094; p = 0.014)	0.454	-11.95%
Loss Cost	2017.1	-0.141 (CI = +/-0.116; p = 0.023)	0.434	-13.15%
Severity	2004.2	0.031 (CI = +/-0.009; p = 0.000)	0.604	+3.15%
Severity	2005.1	0.033 (CI = +/-0.009; p = 0.000)	0.635	+3.37%
Severity	2005.2	0.032 (CI = +/-0.010; p = 0.000)	0.606	+3.30%
Severity	2006.1	0.034 (CI = +/-0.010; p = 0.000)	0.621	+3.48%
Severity	2006.2	0.035 (CI = +/-0.011; p = 0.000)	0.602	+3.52%
Severity	2007.1	0.033 (CI = +/-0.011; p = 0.000)	0.562	+3.35%
Severity	2007.2	0.033 (CI = +/-0.012; p = 0.000)	0.540	+3.38%
Severity	2008.1	0.034 (CI = +/-0.013; p = 0.000)	0.519	+3.42%
Severity	2008.2	0.039 (CI = +/-0.013; p = 0.000)	0.623	+3.94%
Severity	2009.1	0.041 (CI = +/-0.013; p = 0.000)	0.631	+4.17%
Severity	2009.2	0.039 (CI = +/-0.014; p = 0.000)	0.587	+4.01%
Severity	2010.1	0.044 (CI = +/-0.014; p = 0.000)	0.656	+4.52%
Severity	2010.2	0.047 (CI = +/-0.016; p = 0.000)	0.658	+4.78%
Severity	2011.1	0.046 (CI = +/-0.017; p = 0.000)	0.620	+4.76%
Severity	2011.2	0.047 (CI = +/-0.019; p = 0.000)	0.590	+4.85%
Severity	2012.1	0.042 (CI = +/-0.021; p = 0.001)	0.510	+4.27%
Severity	2012.2	0.039 (CI = +/-0.023; p = 0.003)	0.423	+3.94%
Severity	2013.1	0.035 (CI = +/-0.026; p = 0.013)	0.318	+3.54%
Severity	2013.2	0.036 (CI = +/-0.031; p = 0.025)	0.277	+3.72%
Severity	2015.1	0.048 (CI = +/-0.036; p = 0.013)	0.363	+4.89%
Severity	2015.2	0.046 (CI = +/-0.042; p = 0.035)	0.286	+4.74%
Severity	2016.1	0.051 (CI = +/-0.050; p = 0.048)	0.270	+5.21%
Severity	2016.2	0.058 (CI = +/-0.060; p = 0.059)	0.268	+5.92%
Severity	2017.1	0.071 (CI = +/-0.072; p = 0.051)	0.321	+7.40%
Frequency	2004.2	-0.040 (CI = +/-0.015; p = 0.000)	0.477	-3.91%
Frequency	2005.1	-0.044 (CI = +/-0.015; p = 0.000)	0.543	-4.33%
Frequency	2005.2	-0.047 (CI = +/-0.015; p = 0.000)	0.560	-4.57%
Frequency	2006.1	-0.050 (CI = +/-0.016; p = 0.000)	0.578	-4.83%
Frequency	2006.2	-0.051 (CI = +/-0.017; p = 0.000)	0.574	-4.99%
Frequency	2007.1	-0.054 (CI = +/-0.018; p = 0.000)	0.589	-5.27%
Frequency	2007.2	-0.055 (CI = +/-0.019; p = 0.000)	0.575	-5.38%
Frequency	2008.1	-0.058 (CI = +/-0.020; p = 0.000)	0.581	-5.65%
Frequency	2008.2	-0.062 (CI = +/-0.021; p = 0.000)	0.596	-5.99%
Frequency	2009.1	-0.067 (CI = +/-0.022; p = 0.000)	0.628	-6.47%
Frequency	2009.2	-0.073 (CI = +/-0.022; p = 0.000)	0.675	-7.08%
Frequency	2010.1	-0.077 (CI = +/-0.024; p = 0.000)	0.678	-7.44%
Frequency	2010.2	-0.083 (CI = +/-0.025; p = 0.000)	0.703	-8.01%
Frequency	2011.1	-0.091 (CI = +/-0.026; p = 0.000)	0.739	-8.71%
Frequency	2011.2	-0.094 (CI = +/-0.029; p = 0.000)	0.718	-8.93%
Frequency	2012.1	-0.101 (CI = +/-0.031; p = 0.000)	0.731	-9.59%
Frequency	2012.2	-0.110 (CI = +/-0.033; p = 0.000)	0.754	-10.45%
Frequency	2013.1	-0.122 (CI = +/-0.036; p = 0.000)	0.778	-11.47%
Frequency	2013.2	-0.127 (CI = +/-0.042; p = 0.000)	0.747	-11.89%
Frequency	2015.1	-0.141 (CI = +/-0.049; p = 0.000)	0.751	-13.16%
Frequency	2015.2	-0.146 (CI = +/-0.057; p = 0.000)	0.721	-13.59%
Frequency	2016.1	-0.168 (CI = +/-0.059; p = 0.000)	0.781	-15.49%
Frequency	2016.2	-0.185 (CI = +/-0.067; p = 0.000)	0.791	-16.87%
Frequency	2017.1	-0.212 (CI = +/-0.071; p = 0.000)	0.839	-19.13%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	0.013 (CI = +/-0.012; p = 0.041)	0.114	+1.31%
Loss Cost	2005.1	0.012 (CI = +/-0.013; p = 0.082)	0.077	+1.17%
Loss Cost	2005.2	0.009 (CI = +/-0.014; p = 0.187)	0.031	+0.92%
Loss Cost	2006.1	0.010 (CI = +/-0.015; p = 0.198)	0.029	+0.96%
Loss Cost	2006.2	0.010 (CI = +/-0.016; p = 0.225)	0.023	+0.97%
Loss Cost	2007.1	0.006 (CI = +/-0.017; p = 0.481)	-0.022	+0.57%
Loss Cost	2007.2	0.007 (CI = +/-0.018; p = 0.437)	-0.017	+0.69%
Loss Cost	2008.1	0.006 (CI = +/-0.020; p = 0.523)	-0.028	+0.61%
Loss Cost	2008.2	0.011 (CI = +/-0.020; p = 0.289)	0.009	+1.07%
Loss Cost	2009.1	0.010 (CI = +/-0.023; p = 0.369)	-0.008	+0.99%
Loss Cost	2009.2	0.002 (CI = +/-0.023; p = 0.831)	-0.056	+0.23%
Loss Cost	2010.1	0.008 (CI = +/-0.024; p = 0.508)	-0.033	+0.77%
Loss Cost	2010.2	0.007 (CI = +/-0.027; p = 0.581)	-0.044	+0.72%
Loss Cost	2011.1	0.001 (CI = +/-0.029; p = 0.929)	-0.071	+0.12%
Loss Cost	2011.2	0.005 (CI = +/-0.033; p = 0.727)	-0.066	+0.55%
Loss Cost	2012.1	-0.006 (CI = +/-0.035; p = 0.720)	-0.071	-0.59%
Loss Cost	2012.2	-0.016 (CI = +/-0.039; p = 0.371)	-0.011	-1.63%
Loss Cost	2013.1	-0.030 (CI = +/-0.044; p = 0.162)	0.105	-2.92%
Loss Cost	2013.2	-0.018 (CI = +/-0.053; p = 0.473)	-0.046	-1.74%
Loss Cost	2015.1	0.009 (CI = +/-0.064; p = 0.742)	-0.109	+0.94%
Loss Cost	2015.2	0.024 (CI = +/-0.078; p = 0.498)	-0.065	+2.39%
Loss Cost	2016.1	0.021 (CI = +/-0.104; p = 0.647)	-0.123	+2.08%
Loss Cost	2016.2	0.045 (CI = +/-0.139; p = 0.438)	-0.051	+4.64%
Loss Cost	2017.1	0.080 (CI = +/-0.196; p = 0.319)	0.055	+8.36%
Severity	2004.2	0.031 (CI = +/-0.011; p = 0.000)	0.522	+3.14%
Severity	2005.1	0.034 (CI = +/-0.012; p = 0.000)	0.563	+3.41%
Severity	2005.2	0.033 (CI = +/-0.012; p = 0.000)	0.526	+3.33%
Severity	2006.1	0.035 (CI = +/-0.013; p = 0.000)	0.549	+3.57%
Severity	2006.2	0.036 (CI = +/-0.014; p = 0.000)	0.528	+3.62%
Severity	2007.1	0.033 (CI = +/-0.015; p = 0.000)	0.476	+3.40%
Severity	2007.2	0.034 (CI = +/-0.016; p = 0.000)	0.452	+3.45%
Severity	2008.1	0.034 (CI = +/-0.018; p = 0.001)	0.428	+3.51%
Severity	2008.2	0.041 (CI = +/-0.017; p = 0.000)	0.564	+4.22%
Severity	2009.1	0.045 (CI = +/-0.018; p = 0.000)	0.583	+4.56%
Severity	2009.2	0.043 (CI = +/-0.020; p = 0.000)	0.528	+4.38%
Severity	2010.1	0.050 (CI = +/-0.019; p = 0.000)	0.630	+5.13%
Severity	2010.2	0.054 (CI = +/-0.021; p = 0.000)	0.648	+5.57%
Severity	2011.1	0.055 (CI = +/-0.024; p = 0.000)	0.610	+5.64%
Severity	2011.2	0.057 (CI = +/-0.027; p = 0.001)	0.586	+5.89%
Severity	2012.1	0.050 (CI = +/-0.030; p = 0.003)	0.487	+5.15%
Severity	2012.2	0.046 (CI = +/-0.035; p = 0.014)	0.383	+4.75%
Severity	2013.1	0.041 (CI = +/-0.042; p = 0.055)	0.254	+4.23%
Severity	2013.2	0.046 (CI = +/-0.054; p = 0.083)	0.219	+4.73%
Severity	2015.1	0.075 (CI = +/-0.064; p = 0.027)	0.413	+7.75%
Severity	2015.2	0.078 (CI = +/-0.081; p = 0.058)	0.341	+8.12%
Severity	2016.1	0.097 (CI = +/-0.103; p = 0.060)	0.384	+10.23%
Severity	2016.2	0.131 (CI = +/-0.129; p = 0.048)	0.489	+13.95%
Severity	2017.1	0.202 (CI = +/-0.113; p = 0.008)	0.826	+22.38%
Frequency	2004.2	-0.018 (CI = +/-0.011; p = 0.002)	0.270	-1.77%
Frequency	2005.1	-0.022 (CI = +/-0.010; p = 0.000)	0.404	-2.17%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	0.428	-2.34%
Frequency	2006.1	-0.026 (CI = +/-0.011; p = 0.000)	0.452	-2.52%
Frequency	2006.2	-0.026 (CI = +/-0.012; p = 0.000)	0.431	-2.55%
Frequency	2007.1	-0.028 (CI = +/-0.013; p = 0.000)	0.447	-2.74%
Frequency	2007.2	-0.027 (CI = +/-0.014; p = 0.001)	0.404	-2.67%
Frequency	2008.1	-0.028 (CI = +/-0.015; p = 0.001)	0.400	-2.80%
Frequency	2008.2	-0.031 (CI = +/-0.016; p = 0.001)	0.416	-3.02%
Frequency	2009.1	-0.035 (CI = +/-0.017; p = 0.001)	0.471	-3.41%
Frequency	2009.2	-0.041 (CI = +/-0.017; p = 0.000)	0.566	-3.97%
Frequency	2010.1	-0.042 (CI = +/-0.019; p = 0.000)	0.554	-4.15%
Frequency	2010.2	-0.047 (CI = +/-0.020; p = 0.000)	0.592	-4.60%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.656	-5.22%
Frequency	2011.2	-0.052 (CI = +/-0.024; p = 0.000)	0.593	-5.04%
Frequency	2012.1	-0.056 (CI = +/-0.027; p = 0.001)	0.592	-5.46%
Frequency	2012.2	-0.063 (CI = +/-0.031; p = 0.001)	0.611	-6.09%
Frequency	2013.1	-0.071 (CI = +/-0.036; p = 0.001)	0.622	-6.85%
Frequency	2013.2	-0.064 (CI = +/-0.045; p = 0.011)	0.481	-6.18%
Frequency	2015.1	-0.065 (CI = +/-0.062; p = 0.041)	0.352	-6.31%
Frequency	2015.2	-0.054 (CI = +/-0.077; p = 0.141)	0.180	-5.30%
Frequency	2016.1	-0.077 (CI = +/-0.095; p = 0.095)	0.294	-7.40%
Frequency	2016.2	-0.085 (CI = +/-0.133; p = 0.160)	0.222	-8.17%
Frequency	2017.1	-0.122 (CI = +/-0.185; p = 0.143)	0.317	-11.46%

Accident Benefits

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.037 (CI = +/-0.031; p = 0.024)	0.007 (CI = +/-0.327; p = 0.966)	0.094	+3.73%
Loss Cost	2005.1	0.040 (CI = +/-0.033; p = 0.018)	0.029 (CI = +/-0.333; p = 0.860)	0.112	+4.13%
Loss Cost	2005.2	0.048 (CI = +/-0.034; p = 0.007)	-0.015 (CI = +/-0.331; p = 0.926)	0.163	+4.92%
Loss Cost	2006.1	0.046 (CI = +/-0.036; p = 0.014)	-0.027 (CI = +/-0.341; p = 0.874)	0.133	+4.70%
Loss Cost	2006.2	0.044 (CI = +/-0.038; p = 0.024)	-0.018 (CI = +/-0.353; p = 0.919)	0.105	+4.53%
Loss Cost	2007.1	0.042 (CI = +/-0.041; p = 0.041)	-0.027 (CI = +/-0.364; p = 0.879)	0.080	+4.34%
Loss Cost	2007.2	0.036 (CI = +/-0.043; p = 0.094)	0.004 (CI = +/-0.372; p = 0.981)	0.034	+3.71%
Loss Cost	2008.1	0.037 (CI = +/-0.046; p = 0.108)	0.008 (CI = +/-0.386; p = 0.964)	0.027	+3.80%
Loss Cost	2008.2	0.034 (CI = +/-0.050; p = 0.172)	0.025 (CI = +/-0.400; p = 0.897)	0.001	+3.44%
Loss Cost	2009.1	0.027 (CI = +/-0.053; p = 0.294)	-0.003 (CI = +/-0.411; p = 0.986)	-0.034	+2.78%
Loss Cost	2009.2	0.030 (CI = +/-0.057; p = 0.287)	-0.015 (CI = +/-0.429; p = 0.941)	-0.034	+3.06%
Loss Cost	2010.1	0.019 (CI = +/-0.060; p = 0.520)	-0.062 (CI = +/-0.434; p = 0.771)	-0.066	+1.92%
Loss Cost	2010.2	-0.004 (CI = +/-0.058; p = 0.881)	0.035 (CI = +/-0.404; p = 0.859)	-0.093	-0.42%
Loss Cost	2011.1	-0.011 (CI = +/-0.063; p = 0.721)	0.009 (CI = +/-0.419; p = 0.964)	-0.093	-1.09%
Loss Cost	2011.2	-0.037 (CI = +/-0.061; p = 0.223)	0.107 (CI = +/-0.386; p = 0.567)	-0.009	-3.59%
Loss Cost	2012.1	-0.046 (CI = +/-0.066; p = 0.158)	0.074 (CI = +/-0.398; p = 0.700)	0.016	-4.50%
Loss Cost	2012.2	-0.034 (CI = +/-0.072; p = 0.328)	0.033 (CI = +/-0.412; p = 0.870)	-0.054	-3.35%
Loss Cost	2013.1	-0.045 (CI = +/-0.078; p = 0.239)	-0.002 (CI = +/-0.429; p = 0.992)	-0.029	-4.41%
Loss Cost	2013.2	-0.038 (CI = +/-0.088; p = 0.366)	-0.023 (CI = +/-0.456; p = 0.916)	-0.069	-3.78%
Loss Cost	2014.1	-0.046 (CI = +/-0.099; p = 0.334)	-0.044 (CI = +/-0.485; p = 0.847)	-0.064	-4.50%
Loss Cost	2014.2	-0.014 (CI = +/-0.104; p = 0.775)	-0.135 (CI = +/-0.480; p = 0.555)	-0.111	-1.40%
Loss Cost	2015.1	-0.047 (CI = +/-0.108; p = 0.358)	-0.218 (CI = +/-0.469; p = 0.330)	-0.004	-4.64%
Loss Cost	2015.2	-0.036 (CI = +/-0.127; p = 0.543)	-0.247 (CI = +/-0.510; p = 0.309)	-0.022	-3.54%
Loss Cost	2016.1	-0.061 (CI = +/-0.143; p = 0.366)	-0.301 (CI = +/-0.538; p = 0.241)	0.036	-5.92%
Loss Cost	2016.2	-0.034 (CI = +/-0.170; p = 0.661)	-0.359 (CI = +/-0.586; p = 0.199)	0.032	-3.35%
Loss Cost	2017.1	-0.085 (CI = +/-0.187; p = 0.323)	-0.453 (CI = +/-0.592; p = 0.116)	0.181	-8.16%
Severity	2004.2	0.060 (CI = +/-0.026; p = 0.000)	0.135 (CI = +/-0.267; p = 0.312)	0.388	+6.18%
Severity	2005.1	0.064 (CI = +/-0.027; p = 0.000)	0.158 (CI = +/-0.270; p = 0.244)	0.405	+6.60%
Severity	2005.2	0.067 (CI = +/-0.028; p = 0.000)	0.139 (CI = +/-0.276; p = 0.313)	0.414	+6.95%
Severity	2006.1	0.068 (CI = +/-0.030; p = 0.000)	0.142 (CI = +/-0.285; p = 0.317)	0.389	+7.01%
Severity	2006.2	0.065 (CI = +/-0.032; p = 0.000)	0.157 (CI = +/-0.293; p = 0.284)	0.357	+6.72%
Severity	2007.1	0.068 (CI = +/-0.034; p = 0.000)	0.174 (CI = +/-0.301; p = 0.248)	0.357	+7.07%
Severity	2007.2	0.062 (CI = +/-0.035; p = 0.001)	0.207 (CI = +/-0.304; p = 0.173)	0.319	+6.36%
Severity	2008.1	0.063 (CI = +/-0.038; p = 0.002)	0.214 (CI = +/-0.315; p = 0.174)	0.297	+6.52%
Severity	2008.2	0.058 (CI = +/-0.040; p = 0.007)	0.242 (CI = +/-0.323; p = 0.136)	0.266	+5.92%
Severity	2009.1	0.052 (CI = +/-0.042; p = 0.019)	0.215 (CI = +/-0.330; p = 0.192)	0.190	+5.29%
Severity	2009.2	0.052 (CI = +/-0.046; p = 0.027)	0.211 (CI = +/-0.345; p = 0.218)	0.183	+5.38%
Severity	2010.1	0.052 (CI = +/-0.050; p = 0.042)	0.209 (CI = +/-0.360; p = 0.242)	0.146	+5.33%
Severity	2010.2	0.036 (CI = +/-0.051; p = 0.150)	0.273 (CI = +/-0.351; p = 0.120)	0.123	+3.71%
Severity	2011.1	0.033 (CI = +/-0.055; p = 0.226)	0.260 (CI = +/-0.366; p = 0.154)	0.074	+3.36%
Severity	2011.2	0.018 (CI = +/-0.058; p = 0.516)	0.317 (CI = +/-0.366; p = 0.085)	0.085	+1.84%
Severity	2012.1	0.007 (CI = +/-0.062; p = 0.812)	0.278 (CI = +/-0.373; p = 0.135)	0.025	+0.71%
Severity	2012.2	0.024 (CI = +/-0.065; p = 0.443)	0.219 (CI = +/-0.373; p = 0.233)	0.017	+2.44%
Severity	2013.1	0.014 (CI = +/-0.071; p = 0.685)	0.186 (CI = +/-0.387; p = 0.324)	-0.046	+1.38%
Severity	2013.2	0.002 (CI = +/-0.078; p = 0.962)	0.224 (CI = +/-0.406; p = 0.258)	-0.036	+0.18%
Severity	2014.1	-0.011 (CI = +/-0.086; p = 0.792)	0.188 (CI = +/-0.424; p = 0.357)	-0.068	-1.08%
Severity	2014.2	0.026 (CI = +/-0.085; p = 0.527)	0.085 (CI = +/-0.391; p = 0.647)	-0.093	+2.59%
Severity	2015.1	-0.001 (CI = +/-0.089; p = 0.984)	0.019 (CI = +/-0.384; p = 0.916)	-0.165	-0.08%
Severity	2015.2	-0.008 (CI = +/-0.104; p = 0.869)	0.037 (CI = +/-0.419; p = 0.850)	-0.176	-0.79%
Severity	2016.1	-0.029 (CI = +/-0.118; p = 0.597)	-0.008 (CI = +/-0.442; p = 0.967)	-0.165	-2.85%
Severity	2016.2	-0.019 (CI = +/-0.143; p = 0.765)	-0.029 (CI = +/-0.493; p = 0.898)	-0.205	-1.93%
Severity	2017.1	-0.057 (CI = +/-0.161; p = 0.440)	-0.097 (CI = +/-0.513; p = 0.674)	-0.130	-5.53%
Frequency	2004.2	-0.023 (CI = +/-0.017; p = 0.011)	-0.128 (CI = +/-0.182; p = 0.163)	0.182	-2.31%
Frequency	2005.1	-0.023 (CI = +/-0.019; p = 0.015)	-0.128 (CI = +/-0.187; p = 0.172)	0.163	-2.32%
Frequency	2005.2	-0.019 (CI = +/-0.019; p = 0.048)	-0.154 (CI = +/-0.186; p = 0.101)	0.142	-1.89%
Frequency	2006.1	-0.022 (CI = +/-0.020; p = 0.033)	-0.169 (CI = +/-0.189; p = 0.079)	0.165	-2.15%
Frequency	2006.2	-0.021 (CI = +/-0.021; p = 0.055)	-0.174 (CI = +/-0.195; p = 0.078)	0.156	-2.05%
Frequency	2007.1	-0.026 (CI = +/-0.022; p = 0.021)	-0.201 (CI = +/-0.193; p = 0.042)	0.221	-2.55%
Frequency	2007.2	-0.025 (CI = +/-0.023; p = 0.033)	-0.203 (CI = +/-0.200; p = 0.047)	0.215	-2.50%
Frequency	2008.1	-0.026 (CI = +/-0.025; p = 0.042)	-0.206 (CI = +/-0.208; p = 0.052)	0.194	-2.55%
Frequency	2008.2	-0.024 (CI = +/-0.027; p = 0.079)	-0.216 (CI = +/-0.215; p = 0.049)	0.185	-2.34%
Frequency	2009.1	-0.024 (CI = +/-0.029; p = 0.096)	-0.218 (CI = +/-0.224; p = 0.056)	0.163	-2.38%
Frequency	2009.2	-0.022 (CI = +/-0.031; p = 0.152)	-0.226 (CI = +/-0.233; p = 0.057)	0.157	-2.21%
Frequency	2010.1	-0.033 (CI = +/-0.031; p = 0.036)	-0.271 (CI = +/-0.220; p = 0.018)	0.283	-3.24%
Frequency	2010.2	-0.041 (CI = +/-0.032; p = 0.015)	-0.238 (CI = +/-0.220; p = 0.035)	0.325	-3.99%
Frequency	2011.1	-0.044 (CI = +/-0.034; p = 0.015)	-0.251 (CI = +/-0.229; p = 0.033)	0.320	-4.31%
Frequency	2011.2	-0.055 (CI = +/-0.035; p = 0.004)	-0.210 (CI = +/-0.224; p = 0.064)	0.392	-5.33%
Frequency	2012.1	-0.053 (CI = +/-0.039; p = 0.010)	-0.204 (CI = +/-0.235; p = 0.085)	0.324	-5.17%
Frequency	2012.2	-0.058 (CI = +/-0.043; p = 0.011)	-0.186 (CI = +/-0.247; p = 0.130)	0.337	-5.66%
Frequency	2013.1	-0.059 (CI = +/-0.048; p = 0.019)	-0.188 (CI = +/-0.261; p = 0.147)	0.285	-5.71%
Frequency	2013.2	-0.040 (CI = +/-0.047; p = 0.091)	-0.247 (CI = +/-0.246; p = 0.050)	0.281	-3.95%
Frequency	2014.1	-0.035 (CI = +/-0.053; p = 0.177)	-0.232 (CI = +/-0.260; p = 0.076)	0.187	-3.46%
Frequency	2014.2	-0.040 (CI = +/-0.061; p = 0.183)	-0.220 (CI = +/-0.280; p = 0.114)	0.186	-3.89%
Frequency	2015.1	-0.047 (CI = +/-0.069; p = 0.167)	-0.237 (CI = +/-0.299; p = 0.109)	0.184	-4.56%
Frequency	2015.2	-0.028 (CI = +/-0.077; p = 0.437)	-0.284 (CI = +/-0.309; p = 0.068)	0.198	-2.77%
Frequency	2016.1	-0.032 (CI = +/-0.090; p = 0.446)	-0.293 (CI = +/-0.338; p = 0.083)	0.164	-3.16%
Frequency	2016.2	-0.015 (CI = +/-0.106; p = 0.764)	-0.331 (CI = +/-0.367; p = 0.072)	0.186	-1.45%
Frequency	2017.1	-0.028 (CI = +/-0.128; p = 0.623)	-0.356 (CI = +/-0.405; p = 0.077)	0.191	-2.79%

Accident Benefits

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	0.037 (CI = +/-0.031; p = 0.021)	0.121	+3.74%
Loss Cost	2005.1	0.040 (CI = +/-0.032; p = 0.016)	0.138	+4.13%
Loss Cost	2005.2	0.048 (CI = +/-0.033; p = 0.006)	0.189	+4.91%
Loss Cost	2006.1	0.046 (CI = +/-0.035; p = 0.012)	0.160	+4.70%
Loss Cost	2006.2	0.044 (CI = +/-0.037; p = 0.022)	0.134	+4.52%
Loss Cost	2007.1	0.042 (CI = +/-0.040; p = 0.038)	0.111	+4.34%
Loss Cost	2007.2	0.036 (CI = +/-0.042; p = 0.087)	0.069	+3.71%
Loss Cost	2008.1	0.037 (CI = +/-0.045; p = 0.102)	0.063	+3.80%
Loss Cost	2008.2	0.034 (CI = +/-0.048; p = 0.161)	0.039	+3.46%
Loss Cost	2009.1	0.027 (CI = +/-0.052; p = 0.284)	0.008	+2.78%
Loss Cost	2009.2	0.030 (CI = +/-0.056; p = 0.278)	0.009	+3.04%
Loss Cost	2010.1	0.019 (CI = +/-0.059; p = 0.511)	-0.024	+1.92%
Loss Cost	2010.2	-0.004 (CI = +/-0.057; p = 0.889)	-0.044	-0.39%
Loss Cost	2011.1	-0.011 (CI = +/-0.061; p = 0.714)	-0.041	-1.09%
Loss Cost	2011.2	-0.035 (CI = +/-0.059; p = 0.230)	0.025	-3.46%
Loss Cost	2012.1	-0.046 (CI = +/-0.064; p = 0.149)	0.060	-4.50%
Loss Cost	2012.2	-0.034 (CI = +/-0.069; p = 0.320)	0.002	-3.31%
Loss Cost	2013.1	-0.045 (CI = +/-0.075; p = 0.225)	0.032	-4.41%
Loss Cost	2013.2	-0.039 (CI = +/-0.084; p = 0.343)	-0.003	-3.82%
Loss Cost	2014.1	-0.046 (CI = +/-0.095; p = 0.317)	0.004	-4.50%
Loss Cost	2014.2	-0.017 (CI = +/-0.100; p = 0.718)	-0.061	-1.71%
Loss Cost	2015.1	-0.047 (CI = +/-0.107; p = 0.357)	-0.006	-4.64%
Loss Cost	2015.2	-0.044 (CI = +/-0.125; p = 0.461)	-0.033	-4.27%
Loss Cost	2016.1	-0.061 (CI = +/-0.145; p = 0.375)	-0.012	-5.92%
Loss Cost	2016.2	-0.049 (CI = +/-0.173; p = 0.541)	-0.058	-4.79%
Loss Cost	2017.1	-0.085 (CI = +/-0.203; p = 0.368)	-0.010	-8.16%
Severity	2004.2	0.061 (CI = +/-0.026; p = 0.000)	0.387	+6.25%
Severity	2005.1	0.064 (CI = +/-0.027; p = 0.000)	0.398	+6.60%
Severity	2005.2	0.068 (CI = +/-0.028; p = 0.000)	0.413	+7.02%
Severity	2006.1	0.068 (CI = +/-0.030; p = 0.000)	0.389	+7.01%
Severity	2006.2	0.066 (CI = +/-0.032; p = 0.000)	0.353	+6.82%
Severity	2007.1	0.068 (CI = +/-0.034; p = 0.000)	0.348	+7.07%
Severity	2007.2	0.063 (CI = +/-0.036; p = 0.001)	0.295	+6.51%
Severity	2008.1	0.063 (CI = +/-0.038; p = 0.002)	0.272	+6.52%
Severity	2008.2	0.059 (CI = +/-0.041; p = 0.006)	0.227	+6.12%
Severity	2009.1	0.052 (CI = +/-0.043; p = 0.021)	0.164	+5.29%
Severity	2009.2	0.054 (CI = +/-0.046; p = 0.024)	0.162	+5.58%
Severity	2010.1	0.052 (CI = +/-0.050; p = 0.043)	0.129	+5.33%
Severity	2010.2	0.039 (CI = +/-0.052; p = 0.133)	0.059	+4.01%
Severity	2011.1	0.033 (CI = +/-0.057; p = 0.237)	0.021	+3.36%
Severity	2011.2	0.022 (CI = +/-0.060; p = 0.454)	-0.020	+2.24%
Severity	2012.1	0.007 (CI = +/-0.064; p = 0.819)	-0.050	+0.71%
Severity	2012.2	0.027 (CI = +/-0.065; p = 0.389)	-0.012	+2.78%
Severity	2013.1	0.014 (CI = +/-0.070; p = 0.685)	-0.048	+1.38%
Severity	2013.2	0.006 (CI = +/-0.078; p = 0.874)	-0.061	+0.60%
Severity	2014.1	-0.011 (CI = +/-0.086; p = 0.791)	-0.062	-1.08%
Severity	2014.2	0.028 (CI = +/-0.081; p = 0.480)	-0.033	+2.79%
Severity	2015.1	-0.001 (CI = +/-0.085; p = 0.984)	-0.077	-0.08%
Severity	2015.2	-0.007 (CI = +/-0.098; p = 0.882)	-0.081	-0.68%
Severity	2016.1	-0.029 (CI = +/-0.111; p = 0.578)	-0.059	-2.85%
Severity	2016.2	-0.021 (CI = +/-0.132; p = 0.735)	-0.087	-2.05%
Severity	2017.1	-0.057 (CI = +/-0.151; p = 0.417)	-0.028	-5.53%
Frequency	2004.2	-0.024 (CI = +/-0.018; p = 0.010)	0.157	-2.36%
Frequency	2005.1	-0.023 (CI = +/-0.019; p = 0.016)	0.139	-2.32%
Frequency	2005.2	-0.020 (CI = +/-0.019; p = 0.045)	0.092	-1.97%
Frequency	2006.1	-0.022 (CI = +/-0.021; p = 0.039)	0.103	-2.15%
Frequency	2006.2	-0.022 (CI = +/-0.022; p = 0.052)	0.091	-2.15%
Frequency	2007.1	-0.026 (CI = +/-0.023; p = 0.028)	0.126	-2.55%
Frequency	2007.2	-0.027 (CI = +/-0.024; p = 0.033)	0.121	-2.63%
Frequency	2008.1	-0.026 (CI = +/-0.026; p = 0.053)	0.100	-2.55%
Frequency	2008.2	-0.025 (CI = +/-0.028; p = 0.076)	0.082	-2.50%
Frequency	2009.1	-0.024 (CI = +/-0.030; p = 0.114)	0.061	-2.38%
Frequency	2009.2	-0.024 (CI = +/-0.033; p = 0.140)	0.051	-2.40%
Frequency	2010.1	-0.033 (CI = +/-0.034; p = 0.056)	0.112	-3.24%
Frequency	2010.2	-0.043 (CI = +/-0.034; p = 0.016)	0.200	-4.23%
Frequency	2011.1	-0.044 (CI = +/-0.038; p = 0.024)	0.182	-4.31%
Frequency	2011.2	-0.057 (CI = +/-0.037; p = 0.005)	0.305	-5.58%
Frequency	2012.1	-0.053 (CI = +/-0.041; p = 0.014)	0.241	-5.17%
Frequency	2012.2	-0.061 (CI = +/-0.044; p = 0.010)	0.281	-5.92%
Frequency	2013.1	-0.059 (CI = +/-0.049; p = 0.022)	0.229	-5.71%
Frequency	2013.2	-0.045 (CI = +/-0.052; p = 0.086)	0.122	-4.39%
Frequency	2014.1	-0.035 (CI = +/-0.057; p = 0.209)	0.043	-3.46%
Frequency	2014.2	-0.045 (CI = +/-0.064; p = 0.155)	0.078	-4.38%
Frequency	2015.1	-0.047 (CI = +/-0.074; p = 0.194)	0.059	-4.56%
Frequency	2015.2	-0.037 (CI = +/-0.084; p = 0.361)	-0.008	-3.62%
Frequency	2016.1	-0.032 (CI = +/-0.099; p = 0.492)	-0.043	-3.16%
Frequency	2016.2	-0.028 (CI = +/-0.119; p = 0.606)	-0.070	-2.80%
Frequency	2017.1	-0.028 (CI = +/-0.145; p = 0.670)	-0.088	-2.79%

Accident Benefits

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	0.042 (CI = +/-0.032; p = 0.011)	0.156	+4.34%
Loss Cost	2005.1	0.047 (CI = +/-0.034; p = 0.008)	0.177	+4.79%
Loss Cost	2005.2	0.055 (CI = +/-0.034; p = 0.002)	0.236	+5.68%
Loss Cost	2006.1	0.054 (CI = +/-0.036; p = 0.005)	0.207	+5.50%
Loss Cost	2006.2	0.052 (CI = +/-0.039; p = 0.010)	0.180	+5.36%
Loss Cost	2007.1	0.051 (CI = +/-0.041; p = 0.018)	0.155	+5.22%
Loss Cost	2007.2	0.045 (CI = +/-0.044; p = 0.045)	0.109	+4.60%
Loss Cost	2008.1	0.047 (CI = +/-0.047; p = 0.053)	0.104	+4.76%
Loss Cost	2008.2	0.044 (CI = +/-0.051; p = 0.088)	0.076	+4.47%
Loss Cost	2009.1	0.037 (CI = +/-0.054; p = 0.168)	0.039	+3.81%
Loss Cost	2009.2	0.041 (CI = +/-0.059; p = 0.163)	0.043	+4.18%
Loss Cost	2010.1	0.030 (CI = +/-0.062; p = 0.330)	0.000	+3.05%
Loss Cost	2010.2	0.006 (CI = +/-0.061; p = 0.837)	-0.045	+0.61%
Loss Cost	2011.1	-0.001 (CI = +/-0.066; p = 0.982)	-0.050	-0.07%
Loss Cost	2011.2	-0.026 (CI = +/-0.064; p = 0.402)	-0.013	-2.61%
Loss Cost	2012.1	-0.037 (CI = +/-0.070; p = 0.277)	0.013	-3.67%
Loss Cost	2012.2	-0.023 (CI = +/-0.076; p = 0.535)	-0.034	-2.24%
Loss Cost	2013.1	-0.034 (CI = +/-0.083; p = 0.398)	-0.015	-3.36%
Loss Cost	2013.2	-0.026 (CI = +/-0.094; p = 0.565)	-0.043	-2.56%
Loss Cost	2014.1	-0.032 (CI = +/-0.107; p = 0.527)	-0.040	-3.17%
Loss Cost	2014.2	0.003 (CI = +/-0.112; p = 0.961)	-0.077	+0.26%
Loss Cost	2015.1	-0.029 (CI = +/-0.122; p = 0.612)	-0.059	-2.88%
Loss Cost	2015.2	-0.022 (CI = +/-0.144; p = 0.746)	-0.080	-2.15%
Loss Cost	2016.1	-0.038 (CI = +/-0.170; p = 0.629)	-0.073	-3.74%
Loss Cost	2016.2	-0.019 (CI = +/-0.206; p = 0.836)	-0.106	-1.92%
Loss Cost	2017.1	-0.057 (CI = +/-0.250; p = 0.614)	-0.088	-5.52%
Severity	2004.2	0.064 (CI = +/-0.027; p = 0.000)	0.401	+6.64%
Severity	2005.1	0.068 (CI = +/-0.028; p = 0.000)	0.414	+7.04%
Severity	2005.2	0.072 (CI = +/-0.029; p = 0.000)	0.432	+7.51%
Severity	2006.1	0.073 (CI = +/-0.031; p = 0.000)	0.409	+7.53%
Severity	2006.2	0.071 (CI = +/-0.033; p = 0.000)	0.374	+7.36%
Severity	2007.1	0.074 (CI = +/-0.036; p = 0.000)	0.371	+7.66%
Severity	2007.2	0.069 (CI = +/-0.038; p = 0.001)	0.318	+7.11%
Severity	2008.1	0.069 (CI = +/-0.040; p = 0.002)	0.296	+7.16%
Severity	2008.2	0.066 (CI = +/-0.043; p = 0.005)	0.250	+6.78%
Severity	2009.1	0.058 (CI = +/-0.046; p = 0.016)	0.186	+5.93%
Severity	2009.2	0.061 (CI = +/-0.050; p = 0.018)	0.186	+6.30%
Severity	2010.1	0.059 (CI = +/-0.054; p = 0.033)	0.153	+6.09%
Severity	2010.2	0.046 (CI = +/-0.056; p = 0.105)	0.078	+4.71%
Severity	2011.1	0.040 (CI = +/-0.062; p = 0.192)	0.038	+4.06%
Severity	2011.2	0.028 (CI = +/-0.066; p = 0.380)	-0.010	+2.89%
Severity	2012.1	0.012 (CI = +/-0.070; p = 0.714)	-0.047	+1.25%
Severity	2012.2	0.036 (CI = +/-0.072; p = 0.310)	0.005	+3.63%
Severity	2013.1	0.021 (CI = +/-0.078; p = 0.572)	-0.041	+2.16%
Severity	2013.2	0.014 (CI = +/-0.088; p = 0.748)	-0.059	+1.36%
Severity	2014.1	-0.004 (CI = +/-0.097; p = 0.923)	-0.071	-0.45%
Severity	2014.2	0.040 (CI = +/-0.092; p = 0.361)	-0.007	+4.11%
Severity	2015.1	0.010 (CI = +/-0.097; p = 0.835)	-0.079	+0.96%
Severity	2015.2	0.004 (CI = +/-0.114; p = 0.937)	-0.090	+0.42%
Severity	2016.1	-0.020 (CI = +/-0.132; p = 0.745)	-0.088	-1.96%
Severity	2016.2	-0.008 (CI = +/-0.160; p = 0.911)	-0.109	-0.82%
Severity	2017.1	-0.050 (CI = +/-0.188; p = 0.561)	-0.075	-4.84%
Frequency	2004.2	-0.022 (CI = +/-0.019; p = 0.023)	0.121	-2.15%
Frequency	2005.1	-0.021 (CI = +/-0.020; p = 0.036)	0.103	-2.10%
Frequency	2005.2	-0.017 (CI = +/-0.020; p = 0.095)	0.058	-1.71%
Frequency	2006.1	-0.019 (CI = +/-0.022; p = 0.083)	0.067	-1.88%
Frequency	2006.2	-0.019 (CI = +/-0.023; p = 0.107)	0.056	-1.86%
Frequency	2007.1	-0.023 (CI = +/-0.024; p = 0.062)	0.087	-2.27%
Frequency	2007.2	-0.024 (CI = +/-0.026; p = 0.072)	0.082	-2.34%
Frequency	2008.1	-0.023 (CI = +/-0.028; p = 0.107)	0.062	-2.24%
Frequency	2008.2	-0.022 (CI = +/-0.030; p = 0.147)	0.045	-2.16%
Frequency	2009.1	-0.020 (CI = +/-0.032; p = 0.212)	0.025	-2.00%
Frequency	2009.2	-0.020 (CI = +/-0.035; p = 0.251)	0.016	-1.99%
Frequency	2010.1	-0.029 (CI = +/-0.037; p = 0.114)	0.069	-2.87%
Frequency	2010.2	-0.040 (CI = +/-0.037; p = 0.038)	0.151	-3.91%
Frequency	2011.1	-0.041 (CI = +/-0.041; p = 0.053)	0.133	-3.97%
Frequency	2011.2	-0.055 (CI = +/-0.041; p = 0.012)	0.253	-5.34%
Frequency	2012.1	-0.050 (CI = +/-0.045; p = 0.033)	0.186	-4.86%
Frequency	2012.2	-0.058 (CI = +/-0.049; p = 0.023)	0.226	-5.66%
Frequency	2013.1	-0.056 (CI = +/-0.055; p = 0.049)	0.173	-5.40%
Frequency	2013.2	-0.039 (CI = +/-0.058; p = 0.170)	0.063	-3.86%
Frequency	2014.1	-0.028 (CI = +/-0.064; p = 0.371)	-0.010	-2.74%
Frequency	2014.2	-0.038 (CI = +/-0.073; p = 0.284)	0.017	-3.70%
Frequency	2015.1	-0.039 (CI = +/-0.085; p = 0.340)	-0.001	-3.80%
Frequency	2015.2	-0.026 (CI = +/-0.098; p = 0.574)	-0.059	-2.56%
Frequency	2016.1	-0.018 (CI = +/-0.117; p = 0.735)	-0.087	-1.82%
Frequency	2016.2	-0.011 (CI = +/-0.143; p = 0.863)	-0.107	-1.11%
Frequency	2017.1	-0.007 (CI = +/-0.178; p = 0.928)	-0.124	-0.71%

Accident Benefits

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	0.050 (CI = +/-0.040; p = 0.017)	0.153	+5.12%
Loss Cost	2005.1	0.056 (CI = +/-0.042; p = 0.011)	0.179	+5.76%
Loss Cost	2005.2	0.068 (CI = +/-0.043; p = 0.003)	0.251	+6.99%
Loss Cost	2006.1	0.066 (CI = +/-0.046; p = 0.007)	0.221	+6.86%
Loss Cost	2006.2	0.066 (CI = +/-0.050; p = 0.012)	0.195	+6.78%
Loss Cost	2007.1	0.065 (CI = +/-0.054; p = 0.021)	0.171	+6.71%
Loss Cost	2007.2	0.058 (CI = +/-0.058; p = 0.050)	0.121	+5.99%
Loss Cost	2008.1	0.061 (CI = +/-0.063; p = 0.056)	0.118	+6.34%
Loss Cost	2008.2	0.059 (CI = +/-0.069; p = 0.090)	0.089	+6.08%
Loss Cost	2009.1	0.052 (CI = +/-0.075; p = 0.168)	0.047	+5.29%
Loss Cost	2009.2	0.058 (CI = +/-0.083; p = 0.157)	0.055	+5.99%
Loss Cost	2010.1	0.044 (CI = +/-0.090; p = 0.315)	0.004	+4.51%
Loss Cost	2010.2	0.010 (CI = +/-0.089; p = 0.810)	-0.055	+1.03%
Loss Cost	2011.1	0.000 (CI = +/-0.099; p = 0.993)	-0.062	+0.04%
Loss Cost	2011.2	-0.039 (CI = +/-0.098; p = 0.407)	-0.017	-3.84%
Loss Cost	2012.1	-0.059 (CI = +/-0.108; p = 0.265)	0.023	-5.68%
Loss Cost	2012.2	-0.038 (CI = +/-0.121; p = 0.510)	-0.040	-3.73%
Loss Cost	2013.1	-0.060 (CI = +/-0.137; p = 0.359)	-0.007	-5.84%
Loss Cost	2013.2	-0.051 (CI = +/-0.161; p = 0.503)	-0.045	-4.95%
Loss Cost	2014.1	-0.068 (CI = +/-0.192; p = 0.450)	-0.036	-6.54%
Loss Cost	2014.2	-0.010 (CI = +/-0.215; p = 0.923)	-0.110	-0.95%
Loss Cost	2015.1	-0.078 (CI = +/-0.245; p = 0.486)	-0.055	-7.47%
Loss Cost	2015.2	-0.076 (CI = +/-0.315; p = 0.585)	-0.092	-7.32%
Loss Cost	2016.1	-0.134 (CI = +/-0.407; p = 0.450)	-0.052	-12.56%
Loss Cost	2016.2	-0.125 (CI = +/-0.573; p = 0.600)	-0.129	-11.71%
Loss Cost	2017.1	-0.290 (CI = +/-0.791; p = 0.366)	0.008	-25.18%
Severity	2004.2	0.067 (CI = +/-0.034; p = 0.000)	0.346	+6.97%
Severity	2005.1	0.072 (CI = +/-0.035; p = 0.000)	0.365	+7.52%
Severity	2005.2	0.079 (CI = +/-0.037; p = 0.000)	0.390	+8.18%
Severity	2006.1	0.079 (CI = +/-0.040; p = 0.000)	0.367	+8.25%
Severity	2006.2	0.078 (CI = +/-0.043; p = 0.001)	0.331	+8.09%
Severity	2007.1	0.082 (CI = +/-0.046; p = 0.001)	0.333	+8.57%
Severity	2007.2	0.076 (CI = +/-0.050; p = 0.004)	0.274	+7.90%
Severity	2008.1	0.077 (CI = +/-0.054; p = 0.007)	0.254	+8.05%
Severity	2008.2	0.073 (CI = +/-0.059; p = 0.017)	0.206	+7.61%
Severity	2009.1	0.063 (CI = +/-0.063; p = 0.051)	0.136	+6.50%
Severity	2009.2	0.069 (CI = +/-0.069; p = 0.052)	0.141	+7.10%
Severity	2010.1	0.067 (CI = +/-0.077; p = 0.085)	0.109	+6.90%
Severity	2010.2	0.048 (CI = +/-0.082; p = 0.231)	0.029	+4.96%
Severity	2011.1	0.040 (CI = +/-0.092; p = 0.374)	-0.010	+4.03%
Severity	2011.2	0.022 (CI = +/-0.101; p = 0.645)	-0.051	+2.25%
Severity	2012.1	-0.004 (CI = +/-0.109; p = 0.942)	-0.071	-0.37%
Severity	2012.2	0.032 (CI = +/-0.115; p = 0.560)	-0.048	+3.24%
Severity	2013.1	0.008 (CI = +/-0.129; p = 0.899)	-0.082	+0.77%
Severity	2013.2	-0.008 (CI = +/-0.151; p = 0.911)	-0.090	-0.78%
Severity	2014.1	-0.044 (CI = +/-0.172; p = 0.581)	-0.065	-4.31%
Severity	2014.2	0.034 (CI = +/-0.170; p = 0.664)	-0.087	+3.44%
Severity	2015.1	-0.028 (CI = +/-0.187; p = 0.736)	-0.108	-2.79%
Severity	2015.2	-0.048 (CI = +/-0.238; p = 0.648)	-0.107	-4.69%
Severity	2016.1	-0.118 (CI = +/-0.292; p = 0.360)	-0.003	-11.13%
Severity	2016.2	-0.119 (CI = +/-0.411; p = 0.490)	-0.080	-11.23%
Severity	2017.1	-0.284 (CI = +/-0.503; p = 0.192)	0.226	-24.76%
Frequency	2004.2	-0.018 (CI = +/-0.021; p = 0.098)	0.060	-1.73%
Frequency	2005.1	-0.016 (CI = +/-0.022; p = 0.143)	0.042	-1.63%
Frequency	2005.2	-0.011 (CI = +/-0.023; p = 0.334)	-0.001	-1.10%
Frequency	2006.1	-0.013 (CI = +/-0.025; p = 0.290)	0.006	-1.29%
Frequency	2006.2	-0.012 (CI = +/-0.027; p = 0.353)	-0.004	-1.21%
Frequency	2007.1	-0.017 (CI = +/-0.028; p = 0.215)	0.024	-1.71%
Frequency	2007.2	-0.018 (CI = +/-0.030; p = 0.237)	0.020	-1.77%
Frequency	2008.1	-0.016 (CI = +/-0.033; p = 0.327)	0.000	-1.58%
Frequency	2008.2	-0.014 (CI = +/-0.036; p = 0.419)	-0.015	-1.42%
Frequency	2009.1	-0.011 (CI = +/-0.039; p = 0.554)	-0.031	-1.13%
Frequency	2009.2	-0.010 (CI = +/-0.044; p = 0.621)	-0.039	-1.04%
Frequency	2010.1	-0.023 (CI = +/-0.046; p = 0.310)	0.005	-2.24%
Frequency	2010.2	-0.038 (CI = +/-0.046; p = 0.100)	0.101	-3.74%
Frequency	2011.1	-0.039 (CI = +/-0.052; p = 0.130)	0.083	-3.84%
Frequency	2011.2	-0.061 (CI = +/-0.050; p = 0.020)	0.267	-5.95%
Frequency	2012.1	-0.055 (CI = +/-0.056; p = 0.056)	0.182	-5.33%
Frequency	2012.2	-0.070 (CI = +/-0.061; p = 0.028)	0.266	-6.75%
Frequency	2013.1	-0.068 (CI = +/-0.071; p = 0.060)	0.202	-6.56%
Frequency	2013.2	-0.043 (CI = +/-0.075; p = 0.237)	0.045	-4.20%
Frequency	2014.1	-0.024 (CI = +/-0.086; p = 0.551)	-0.060	-2.34%
Frequency	2014.2	-0.043 (CI = +/-0.100; p = 0.351)	-0.003	-4.24%
Frequency	2015.1	-0.049 (CI = +/-0.124; p = 0.387)	-0.018	-4.81%
Frequency	2015.2	-0.028 (CI = +/-0.155; p = 0.682)	-0.114	-2.77%
Frequency	2016.1	-0.016 (CI = +/-0.206; p = 0.853)	-0.159	-1.61%
Frequency	2016.2	-0.005 (CI = +/-0.290; p = 0.964)	-0.199	-0.54%
Frequency	2017.1	-0.006 (CI = +/-0.443; p = 0.973)	-0.250	-0.57%

Accident Benefits

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	0.051 (CI = +/-0.043; p = 0.023)	0.142	+5.20%
Loss Cost	2005.1	0.057 (CI = +/-0.045; p = 0.015)	0.169	+5.90%
Loss Cost	2005.2	0.070 (CI = +/-0.046; p = 0.005)	0.242	+7.24%
Loss Cost	2006.1	0.069 (CI = +/-0.050; p = 0.009)	0.213	+7.11%
Loss Cost	2006.2	0.068 (CI = +/-0.054; p = 0.016)	0.187	+7.04%
Loss Cost	2007.1	0.068 (CI = +/-0.059; p = 0.026)	0.163	+6.99%
Loss Cost	2007.2	0.060 (CI = +/-0.063; p = 0.060)	0.113	+6.23%
Loss Cost	2008.1	0.064 (CI = +/-0.069; p = 0.066)	0.111	+6.64%
Loss Cost	2008.2	0.062 (CI = +/-0.076; p = 0.104)	0.083	+6.37%
Loss Cost	2009.1	0.054 (CI = +/-0.083; p = 0.190)	0.041	+5.54%
Loss Cost	2009.2	0.061 (CI = +/-0.092; p = 0.176)	0.049	+6.34%
Loss Cost	2010.1	0.046 (CI = +/-0.100; p = 0.344)	-0.003	+4.72%
Loss Cost	2010.2	0.009 (CI = +/-0.100; p = 0.857)	-0.060	+0.86%
Loss Cost	2011.1	-0.003 (CI = +/-0.112; p = 0.960)	-0.066	-0.27%
Loss Cost	2011.2	-0.048 (CI = +/-0.111; p = 0.369)	-0.009	-4.68%
Loss Cost	2012.1	-0.071 (CI = +/-0.123; p = 0.233)	0.039	-6.89%
Loss Cost	2012.2	-0.050 (CI = +/-0.140; p = 0.455)	-0.032	-4.84%
Loss Cost	2013.1	-0.077 (CI = +/-0.160; p = 0.310)	0.011	-7.45%
Loss Cost	2013.2	-0.069 (CI = +/-0.191; p = 0.437)	-0.032	-6.71%
Loss Cost	2014.1	-0.094 (CI = +/-0.230; p = 0.382)	-0.016	-8.93%
Loss Cost	2014.2	-0.028 (CI = +/-0.267; p = 0.814)	-0.117	-2.78%
Loss Cost	2015.1	-0.118 (CI = +/-0.307; p = 0.394)	-0.022	-11.13%
Loss Cost	2015.2	-0.128 (CI = +/-0.410; p = 0.475)	-0.064	-11.97%
Loss Cost	2016.1	-0.222 (CI = +/-0.546; p = 0.343)	0.016	-19.93%
Loss Cost	2016.2	-0.244 (CI = +/-0.832; p = 0.462)	-0.073	-21.64%
Loss Cost	2017.1	-0.552 (CI = +/-1.173; p = 0.231)	0.237	-42.41%
Severity	2004.2	0.071 (CI = +/-0.036; p = 0.000)	0.348	+7.33%
Severity	2005.1	0.076 (CI = +/-0.038; p = 0.000)	0.369	+7.95%
Severity	2005.2	0.083 (CI = +/-0.040; p = 0.000)	0.397	+8.69%
Severity	2006.1	0.084 (CI = +/-0.043; p = 0.000)	0.376	+8.81%
Severity	2006.2	0.083 (CI = +/-0.046; p = 0.001)	0.340	+8.68%
Severity	2007.1	0.088 (CI = +/-0.050; p = 0.001)	0.345	+9.25%
Severity	2007.2	0.082 (CI = +/-0.053; p = 0.004)	0.286	+8.58%
Severity	2008.1	0.084 (CI = +/-0.058; p = 0.007)	0.267	+8.81%
Severity	2008.2	0.081 (CI = +/-0.064; p = 0.016)	0.219	+8.39%
Severity	2009.1	0.070 (CI = +/-0.069; p = 0.048)	0.148	+7.24%
Severity	2009.2	0.077 (CI = +/-0.076; p = 0.048)	0.155	+7.99%
Severity	2010.1	0.076 (CI = +/-0.085; p = 0.078)	0.123	+7.86%
Severity	2010.2	0.056 (CI = +/-0.092; p = 0.213)	0.039	+5.78%
Severity	2011.1	0.047 (CI = +/-0.103; p = 0.344)	-0.003	+4.84%
Severity	2011.2	0.029 (CI = +/-0.115; p = 0.601)	-0.050	+2.90%
Severity	2012.1	0.000 (CI = +/-0.126; p = 0.998)	-0.077	-0.02%
Severity	2012.2	0.042 (CI = +/-0.133; p = 0.510)	-0.043	+4.24%
Severity	2013.1	0.015 (CI = +/-0.152; p = 0.833)	-0.086	+1.50%
Severity	2013.2	-0.002 (CI = +/-0.180; p = 0.979)	-0.100	-0.22%
Severity	2014.1	-0.044 (CI = +/-0.210; p = 0.643)	-0.083	-4.34%
Severity	2014.2	0.051 (CI = +/-0.211; p = 0.595)	-0.084	+5.19%
Severity	2015.1	-0.023 (CI = +/-0.240; p = 0.829)	-0.135	-2.26%
Severity	2015.2	-0.047 (CI = +/-0.318; p = 0.732)	-0.142	-4.55%
Severity	2016.1	-0.139 (CI = +/-0.409; p = 0.421)	-0.040	-13.01%
Severity	2016.2	-0.150 (CI = +/-0.624; p = 0.542)	-0.125	-13.90%
Severity	2017.1	-0.413 (CI = +/-0.804; p = 0.201)	0.294	-33.82%
Frequency	2004.2	-0.020 (CI = +/-0.022; p = 0.075)	0.077	-1.99%
Frequency	2005.1	-0.019 (CI = +/-0.024; p = 0.110)	0.058	-1.90%
Frequency	2005.2	-0.013 (CI = +/-0.025; p = 0.270)	0.010	-1.34%
Frequency	2006.1	-0.016 (CI = +/-0.026; p = 0.230)	0.019	-1.56%
Frequency	2006.2	-0.015 (CI = +/-0.029; p = 0.283)	0.008	-1.51%
Frequency	2007.1	-0.021 (CI = +/-0.030; p = 0.164)	0.043	-2.07%
Frequency	2007.2	-0.022 (CI = +/-0.033; p = 0.180)	0.038	-2.16%
Frequency	2008.1	-0.020 (CI = +/-0.036; p = 0.254)	0.017	-1.99%
Frequency	2008.2	-0.019 (CI = +/-0.039; p = 0.331)	0.000	-1.86%
Frequency	2009.1	-0.016 (CI = +/-0.043; p = 0.448)	-0.020	-1.58%
Frequency	2009.2	-0.015 (CI = +/-0.048; p = 0.508)	-0.029	-1.53%
Frequency	2010.1	-0.029 (CI = +/-0.050; p = 0.230)	0.030	-2.90%
Frequency	2010.2	-0.048 (CI = +/-0.050; p = 0.062)	0.151	-4.65%
Frequency	2011.1	-0.050 (CI = +/-0.057; p = 0.081)	0.135	-4.87%
Frequency	2011.2	-0.077 (CI = +/-0.053; p = 0.008)	0.365	-7.37%
Frequency	2012.1	-0.071 (CI = +/-0.061; p = 0.025)	0.281	-6.87%
Frequency	2012.2	-0.091 (CI = +/-0.064; p = 0.009)	0.397	-8.71%
Frequency	2013.1	-0.092 (CI = +/-0.076; p = 0.021)	0.340	-8.82%
Frequency	2013.2	-0.067 (CI = +/-0.082; p = 0.099)	0.173	-6.51%
Frequency	2014.1	-0.049 (CI = +/-0.096; p = 0.279)	0.032	-4.79%
Frequency	2014.2	-0.079 (CI = +/-0.110; p = 0.138)	0.160	-7.58%
Frequency	2015.1	-0.095 (CI = +/-0.139; p = 0.150)	0.168	-9.07%
Frequency	2015.2	-0.081 (CI = +/-0.184; p = 0.323)	0.022	-7.77%
Frequency	2016.1	-0.083 (CI = +/-0.259; p = 0.449)	-0.057	-7.95%
Frequency	2016.2	-0.094 (CI = +/-0.395; p = 0.544)	-0.126	-8.99%
Frequency	2017.1	-0.139 (CI = +/-0.680; p = 0.561)	-0.168	-12.99%

Accident Benefits

Coverage = AB Total
 End Trend Period = 2022.1
 Excluded Points = 2012.1,2014.1,2017.1
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2004.2	0.034 (CI = +/-0.027; p = 0.015)	0.149	+3.48%
Loss Cost	2005.1	0.039 (CI = +/-0.028; p = 0.009)	0.179	+3.93%
Loss Cost	2005.2	0.047 (CI = +/-0.028; p = 0.002)	0.263	+4.79%
Loss Cost	2006.1	0.046 (CI = +/-0.030; p = 0.004)	0.233	+4.67%
Loss Cost	2006.2	0.045 (CI = +/-0.032; p = 0.007)	0.208	+4.60%
Loss Cost	2007.1	0.044 (CI = +/-0.034; p = 0.013)	0.185	+4.54%
Loss Cost	2007.2	0.040 (CI = +/-0.036; p = 0.033)	0.136	+4.05%
Loss Cost	2008.1	0.042 (CI = +/-0.039; p = 0.034)	0.140	+4.33%
Loss Cost	2008.2	0.041 (CI = +/-0.042; p = 0.055)	0.114	+4.20%
Loss Cost	2009.1	0.037 (CI = +/-0.045; p = 0.106)	0.074	+3.75%
Loss Cost	2009.2	0.043 (CI = +/-0.049; p = 0.082)	0.096	+4.38%
Loss Cost	2010.1	0.035 (CI = +/-0.053; p = 0.182)	0.042	+3.55%
Loss Cost	2010.2	0.014 (CI = +/-0.051; p = 0.578)	-0.035	+1.40%
Loss Cost	2011.1	0.011 (CI = +/-0.057; p = 0.684)	-0.046	+1.13%
Loss Cost	2011.2	-0.012 (CI = +/-0.057; p = 0.672)	-0.047	-1.16%
Loss Cost	2012.2	-0.018 (CI = +/-0.065; p = 0.572)	-0.041	-1.75%
Loss Cost	2013.1	-0.025 (CI = +/-0.073; p = 0.480)	-0.031	-2.46%
Loss Cost	2013.2	-0.010 (CI = +/-0.082; p = 0.805)	-0.067	-0.96%
Loss Cost	2014.2	-0.007 (CI = +/-0.096; p = 0.879)	-0.075	-0.69%
Loss Cost	2015.1	-0.034 (CI = +/-0.105; p = 0.495)	-0.040	-3.35%
Loss Cost	2015.2	-0.023 (CI = +/-0.124; p = 0.686)	-0.074	-2.31%
Loss Cost	2016.1	-0.033 (CI = +/-0.149; p = 0.629)	-0.073	-3.28%
Loss Cost	2016.2	-0.003 (CI = +/-0.181; p = 0.967)	-0.111	-0.35%
Severity	2004.2	0.058 (CI = +/-0.018; p = 0.000)	0.577	+5.94%
Severity	2005.1	0.062 (CI = +/-0.018; p = 0.000)	0.609	+6.36%
Severity	2005.2	0.066 (CI = +/-0.018; p = 0.000)	0.650	+6.87%
Severity	2006.1	0.067 (CI = +/-0.019; p = 0.000)	0.634	+6.95%
Severity	2006.2	0.067 (CI = +/-0.021; p = 0.000)	0.607	+6.88%
Severity	2007.1	0.070 (CI = +/-0.021; p = 0.000)	0.623	+7.29%
Severity	2007.2	0.067 (CI = +/-0.023; p = 0.000)	0.582	+6.90%
Severity	2008.1	0.069 (CI = +/-0.024; p = 0.000)	0.574	+7.12%
Severity	2008.2	0.067 (CI = +/-0.026; p = 0.000)	0.535	+6.96%
Severity	2009.1	0.062 (CI = +/-0.027; p = 0.000)	0.477	+6.40%
Severity	2009.2	0.069 (CI = +/-0.029; p = 0.000)	0.521	+7.11%
Severity	2010.1	0.071 (CI = +/-0.031; p = 0.000)	0.503	+7.34%
Severity	2010.2	0.062 (CI = +/-0.033; p = 0.001)	0.425	+6.44%
Severity	2011.1	0.063 (CI = +/-0.037; p = 0.002)	0.383	+6.45%
Severity	2011.2	0.059 (CI = +/-0.041; p = 0.008)	0.309	+6.03%
Severity	2012.2	0.051 (CI = +/-0.046; p = 0.032)	0.211	+5.23%
Severity	2013.1	0.044 (CI = +/-0.051; p = 0.089)	0.126	+4.47%
Severity	2013.2	0.046 (CI = +/-0.059; p = 0.121)	0.103	+4.66%
Severity	2014.2	0.039 (CI = +/-0.069; p = 0.238)	0.036	+4.03%
Severity	2015.1	0.015 (CI = +/-0.072; p = 0.656)	-0.065	+1.52%
Severity	2015.2	0.016 (CI = +/-0.086; p = 0.686)	-0.074	+1.63%
Severity	2016.1	0.002 (CI = +/-0.102; p = 0.965)	-0.100	+0.21%
Severity	2016.2	0.029 (CI = +/-0.121; p = 0.598)	-0.075	+2.96%
Frequency	2004.2	-0.024 (CI = +/-0.019; p = 0.015)	0.150	-2.32%
Frequency	2005.1	-0.023 (CI = +/-0.020; p = 0.023)	0.132	-2.29%
Frequency	2005.2	-0.020 (CI = +/-0.021; p = 0.060)	0.086	-1.94%
Frequency	2006.1	-0.022 (CI = +/-0.022; p = 0.052)	0.098	-2.13%
Frequency	2006.2	-0.022 (CI = +/-0.023; p = 0.067)	0.086	-2.14%
Frequency	2007.1	-0.026 (CI = +/-0.024; p = 0.037)	0.124	-2.56%
Frequency	2007.2	-0.027 (CI = +/-0.026; p = 0.042)	0.121	-2.67%
Frequency	2008.1	-0.026 (CI = +/-0.028; p = 0.063)	0.100	-2.61%
Frequency	2008.2	-0.026 (CI = +/-0.030; p = 0.088)	0.083	-2.58%
Frequency	2009.1	-0.025 (CI = +/-0.033; p = 0.127)	0.062	-2.49%
Frequency	2009.2	-0.026 (CI = +/-0.036; p = 0.151)	0.053	-2.55%
Frequency	2010.1	-0.036 (CI = +/-0.037; p = 0.058)	0.126	-3.53%
Frequency	2010.2	-0.049 (CI = +/-0.038; p = 0.014)	0.238	-4.74%
Frequency	2011.1	-0.051 (CI = +/-0.042; p = 0.019)	0.227	-5.00%
Frequency	2011.2	-0.070 (CI = +/-0.041; p = 0.002)	0.407	-6.78%
Frequency	2012.2	-0.069 (CI = +/-0.046; p = 0.006)	0.344	-6.63%
Frequency	2013.1	-0.069 (CI = +/-0.053; p = 0.014)	0.296	-6.64%
Frequency	2013.2	-0.055 (CI = +/-0.058; p = 0.061)	0.174	-5.36%
Frequency	2014.2	-0.046 (CI = +/-0.067; p = 0.159)	0.081	-4.54%
Frequency	2015.1	-0.049 (CI = +/-0.078; p = 0.195)	0.063	-4.80%
Frequency	2015.2	-0.040 (CI = +/-0.092; p = 0.362)	-0.008	-3.88%
Frequency	2016.1	-0.035 (CI = +/-0.111; p = 0.492)	-0.047	-3.48%
Frequency	2016.2	-0.033 (CI = +/-0.138; p = 0.607)	-0.077	-3.21%

Accident Benefits

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.039 (CI = +/-0.028; p = 0.008)	0.185	+3.99%
Loss Cost	2005.1	0.044 (CI = +/-0.029; p = 0.005)	0.220	+4.50%
Loss Cost	2005.2	0.053 (CI = +/-0.029; p = 0.001)	0.315	+5.46%
Loss Cost	2006.1	0.052 (CI = +/-0.031; p = 0.002)	0.287	+5.37%
Loss Cost	2006.2	0.052 (CI = +/-0.033; p = 0.003)	0.262	+5.34%
Loss Cost	2007.1	0.052 (CI = +/-0.035; p = 0.006)	0.239	+5.33%
Loss Cost	2007.2	0.047 (CI = +/-0.038; p = 0.016)	0.188	+4.85%
Loss Cost	2008.1	0.051 (CI = +/-0.040; p = 0.016)	0.194	+5.21%
Loss Cost	2008.2	0.050 (CI = +/-0.044; p = 0.027)	0.168	+5.15%
Loss Cost	2009.1	0.046 (CI = +/-0.047; p = 0.056)	0.124	+4.74%
Loss Cost	2009.2	0.054 (CI = +/-0.051; p = 0.041)	0.153	+5.51%
Loss Cost	2010.1	0.046 (CI = +/-0.055; p = 0.099)	0.092	+4.71%
Loss Cost	2010.2	0.024 (CI = +/-0.054; p = 0.361)	-0.006	+2.46%
Loss Cost	2011.1	0.023 (CI = +/-0.061; p = 0.445)	-0.022	+2.29%
Loss Cost	2011.2	-0.001 (CI = +/-0.062; p = 0.968)	-0.062	-0.12%
Loss Cost	2012.2	-0.006 (CI = +/-0.071; p = 0.854)	-0.064	-0.62%
Loss Cost	2013.1	-0.013 (CI = +/-0.081; p = 0.741)	-0.063	-1.26%
Loss Cost	2013.2	0.006 (CI = +/-0.090; p = 0.879)	-0.075	+0.65%
Loss Cost	2014.2	0.013 (CI = +/-0.107; p = 0.802)	-0.077	+1.27%
Loss Cost	2015.1	-0.015 (CI = +/-0.119; p = 0.783)	-0.083	-1.52%
Loss Cost	2015.2	0.001 (CI = +/-0.142; p = 0.994)	-0.100	+0.05%
Loss Cost	2016.1	-0.006 (CI = +/-0.174; p = 0.939)	-0.110	-0.61%
Loss Cost	2016.2	0.038 (CI = +/-0.213; p = 0.696)	-0.102	+3.82%
Severity	2004.2	0.060 (CI = +/-0.018; p = 0.000)	0.585	+6.22%
Severity	2005.1	0.065 (CI = +/-0.019; p = 0.000)	0.620	+6.68%
Severity	2005.2	0.070 (CI = +/-0.019; p = 0.000)	0.664	+7.24%
Severity	2006.1	0.071 (CI = +/-0.020; p = 0.000)	0.651	+7.35%
Severity	2006.2	0.070 (CI = +/-0.021; p = 0.000)	0.625	+7.30%
Severity	2007.1	0.075 (CI = +/-0.022; p = 0.000)	0.644	+7.76%
Severity	2007.2	0.071 (CI = +/-0.023; p = 0.000)	0.604	+7.38%
Severity	2008.1	0.074 (CI = +/-0.025; p = 0.000)	0.599	+7.66%
Severity	2008.2	0.073 (CI = +/-0.027; p = 0.000)	0.562	+7.53%
Severity	2009.1	0.067 (CI = +/-0.029; p = 0.000)	0.506	+6.97%
Severity	2009.2	0.075 (CI = +/-0.030; p = 0.000)	0.556	+7.79%
Severity	2010.1	0.078 (CI = +/-0.033; p = 0.000)	0.542	+8.10%
Severity	2010.2	0.070 (CI = +/-0.035; p = 0.001)	0.468	+7.20%
Severity	2011.1	0.070 (CI = +/-0.039; p = 0.001)	0.430	+7.29%
Severity	2011.2	0.067 (CI = +/-0.044; p = 0.005)	0.358	+6.94%
Severity	2012.2	0.060 (CI = +/-0.050; p = 0.021)	0.259	+6.18%
Severity	2013.1	0.053 (CI = +/-0.056; p = 0.062)	0.171	+5.46%
Severity	2013.2	0.057 (CI = +/-0.065; p = 0.084)	0.152	+5.83%
Severity	2014.2	0.052 (CI = +/-0.077; p = 0.170)	0.080	+5.32%
Severity	2015.1	0.026 (CI = +/-0.083; p = 0.505)	-0.046	+2.63%
Severity	2015.2	0.029 (CI = +/-0.099; p = 0.528)	-0.055	+2.95%
Severity	2016.1	0.015 (CI = +/-0.121; p = 0.781)	-0.101	+1.54%
Severity	2016.2	0.052 (CI = +/-0.144; p = 0.433)	-0.037	+5.30%
Frequency	2004.2	-0.021 (CI = +/-0.020; p = 0.035)	0.111	-2.09%
Frequency	2005.1	-0.021 (CI = +/-0.021; p = 0.052)	0.094	-2.04%
Frequency	2005.2	-0.017 (CI = +/-0.022; p = 0.124)	0.050	-1.66%
Frequency	2006.1	-0.019 (CI = +/-0.023; p = 0.107)	0.060	-1.84%
Frequency	2006.2	-0.018 (CI = +/-0.025; p = 0.134)	0.049	-1.83%
Frequency	2007.1	-0.023 (CI = +/-0.026; p = 0.079)	0.083	-2.26%
Frequency	2007.2	-0.024 (CI = +/-0.028; p = 0.088)	0.079	-2.35%
Frequency	2008.1	-0.023 (CI = +/-0.030; p = 0.126)	0.060	-2.27%
Frequency	2008.2	-0.022 (CI = +/-0.032; p = 0.166)	0.044	-2.22%
Frequency	2009.1	-0.021 (CI = +/-0.035; p = 0.229)	0.024	-2.08%
Frequency	2009.2	-0.021 (CI = +/-0.039; p = 0.264)	0.015	-2.11%
Frequency	2010.1	-0.032 (CI = +/-0.040; p = 0.115)	0.080	-3.14%
Frequency	2010.2	-0.045 (CI = +/-0.041; p = 0.033)	0.185	-4.42%
Frequency	2011.1	-0.048 (CI = +/-0.046; p = 0.043)	0.174	-4.67%
Frequency	2011.2	-0.068 (CI = +/-0.045; p = 0.005)	0.355	-6.60%
Frequency	2012.2	-0.066 (CI = +/-0.052; p = 0.016)	0.287	-6.40%
Frequency	2013.1	-0.066 (CI = +/-0.059; p = 0.032)	0.238	-6.37%
Frequency	2013.2	-0.050 (CI = +/-0.066; p = 0.123)	0.110	-4.89%
Frequency	2014.2	-0.039 (CI = +/-0.077; p = 0.287)	0.018	-3.85%
Frequency	2015.1	-0.041 (CI = +/-0.090; p = 0.337)	0.001	-4.04%
Frequency	2015.2	-0.029 (CI = +/-0.107; p = 0.564)	-0.062	-2.82%
Frequency	2016.1	-0.021 (CI = +/-0.132; p = 0.722)	-0.095	-2.11%
Frequency	2016.2	-0.014 (CI = +/-0.168; p = 0.851)	-0.120	-1.40%

Accident Benefits

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.041 (CI = +/-0.036; p = 0.029)	0.138	+4.17%
Loss Cost	2005.1	0.047 (CI = +/-0.038; p = 0.017)	0.177	+4.85%
Loss Cost	2005.2	0.060 (CI = +/-0.037; p = 0.003)	0.283	+6.14%
Loss Cost	2006.1	0.059 (CI = +/-0.040; p = 0.006)	0.254	+6.07%
Loss Cost	2006.2	0.059 (CI = +/-0.044; p = 0.010)	0.230	+6.07%
Loss Cost	2007.1	0.059 (CI = +/-0.047; p = 0.016)	0.209	+6.12%
Loss Cost	2007.2	0.054 (CI = +/-0.051; p = 0.040)	0.155	+5.53%
Loss Cost	2008.1	0.059 (CI = +/-0.055; p = 0.038)	0.166	+6.09%
Loss Cost	2008.2	0.059 (CI = +/-0.061; p = 0.057)	0.141	+6.07%
Loss Cost	2009.1	0.054 (CI = +/-0.067; p = 0.106)	0.096	+5.59%
Loss Cost	2009.2	0.066 (CI = +/-0.073; p = 0.076)	0.133	+6.79%
Loss Cost	2010.1	0.056 (CI = +/-0.081; p = 0.163)	0.067	+5.76%
Loss Cost	2010.2	0.025 (CI = +/-0.081; p = 0.518)	-0.039	+2.55%
Loss Cost	2011.1	0.023 (CI = +/-0.094; p = 0.610)	-0.055	+2.29%
Loss Cost	2011.2	-0.015 (CI = +/-0.097; p = 0.744)	-0.073	-1.47%
Loss Cost	2012.2	-0.026 (CI = +/-0.115; p = 0.625)	-0.066	-2.60%
Loss Cost	2013.1	-0.041 (CI = +/-0.136; p = 0.513)	-0.052	-4.05%
Loss Cost	2013.2	-0.014 (CI = +/-0.162; p = 0.845)	-0.106	-1.43%
Loss Cost	2014.2	-0.010 (CI = +/-0.208; p = 0.918)	-0.123	-0.95%
Loss Cost	2015.1	-0.070 (CI = +/-0.240; p = 0.515)	-0.071	-6.74%
Loss Cost	2015.2	-0.054 (CI = +/-0.316; p = 0.691)	-0.134	-5.25%
Loss Cost	2016.1	-0.091 (CI = +/-0.439; p = 0.618)	-0.136	-8.66%
Loss Cost	2016.2	-0.021 (CI = +/-0.672; p = 0.934)	-0.248	-2.11%
Severity	2004.2	0.056 (CI = +/-0.023; p = 0.000)	0.485	+5.80%
Severity	2005.1	0.062 (CI = +/-0.023; p = 0.000)	0.532	+6.38%
Severity	2005.2	0.069 (CI = +/-0.023; p = 0.000)	0.594	+7.09%
Severity	2006.1	0.070 (CI = +/-0.025; p = 0.000)	0.578	+7.24%
Severity	2006.2	0.069 (CI = +/-0.027; p = 0.000)	0.545	+7.17%
Severity	2007.1	0.075 (CI = +/-0.028; p = 0.000)	0.576	+7.78%
Severity	2007.2	0.070 (CI = +/-0.030; p = 0.000)	0.523	+7.27%
Severity	2008.1	0.074 (CI = +/-0.032; p = 0.000)	0.521	+7.65%
Severity	2008.2	0.072 (CI = +/-0.036; p = 0.000)	0.475	+7.48%
Severity	2009.1	0.065 (CI = +/-0.038; p = 0.002)	0.399	+6.70%
Severity	2009.2	0.076 (CI = +/-0.040; p = 0.001)	0.476	+7.85%
Severity	2010.1	0.080 (CI = +/-0.044; p = 0.002)	0.466	+8.33%
Severity	2010.2	0.068 (CI = +/-0.047; p = 0.008)	0.364	+7.05%
Severity	2011.1	0.070 (CI = +/-0.054; p = 0.016)	0.322	+7.20%
Severity	2011.2	0.065 (CI = +/-0.063; p = 0.047)	0.232	+6.66%
Severity	2012.2	0.053 (CI = +/-0.074; p = 0.147)	0.107	+5.42%
Severity	2013.1	0.041 (CI = +/-0.087; p = 0.324)	0.007	+4.15%
Severity	2013.2	0.045 (CI = +/-0.107; p = 0.367)	-0.010	+4.60%
Severity	2014.2	0.034 (CI = +/-0.136; p = 0.583)	-0.081	+3.44%
Severity	2015.1	-0.019 (CI = +/-0.145; p = 0.767)	-0.128	-1.87%
Severity	2015.2	-0.022 (CI = +/-0.192; p = 0.786)	-0.151	-2.19%
Severity	2016.1	-0.067 (CI = +/-0.254; p = 0.526)	-0.098	-6.51%
Severity	2016.2	-0.003 (CI = +/-0.373; p = 0.984)	-0.250	-0.29%
Frequency	2004.2	-0.016 (CI = +/-0.022; p = 0.165)	0.037	-1.54%
Frequency	2005.1	-0.015 (CI = +/-0.024; p = 0.224)	0.021	-1.44%
Frequency	2005.2	-0.009 (CI = +/-0.025; p = 0.460)	-0.018	-0.89%
Frequency	2006.1	-0.011 (CI = +/-0.026; p = 0.400)	-0.011	-1.09%
Frequency	2006.2	-0.010 (CI = +/-0.029; p = 0.464)	-0.020	-1.02%
Frequency	2007.1	-0.016 (CI = +/-0.030; p = 0.296)	0.007	-1.54%
Frequency	2007.2	-0.016 (CI = +/-0.033; p = 0.313)	0.003	-1.62%
Frequency	2008.1	-0.015 (CI = +/-0.036; p = 0.407)	-0.014	-1.45%
Frequency	2008.2	-0.013 (CI = +/-0.040; p = 0.494)	-0.028	-1.31%
Frequency	2009.1	-0.010 (CI = +/-0.044; p = 0.620)	-0.043	-1.04%
Frequency	2009.2	-0.010 (CI = +/-0.049; p = 0.672)	-0.050	-0.99%
Frequency	2010.1	-0.024 (CI = +/-0.051; p = 0.333)	0.000	-2.37%
Frequency	2010.2	-0.043 (CI = +/-0.051; p = 0.095)	0.129	-4.20%
Frequency	2011.1	-0.047 (CI = +/-0.059; p = 0.110)	0.122	-4.58%
Frequency	2011.2	-0.079 (CI = +/-0.052; p = 0.006)	0.437	-7.63%
Frequency	2012.2	-0.079 (CI = +/-0.062; p = 0.018)	0.361	-7.61%
Frequency	2013.1	-0.082 (CI = +/-0.075; p = 0.034)	0.312	-7.87%
Frequency	2013.2	-0.059 (CI = +/-0.085; p = 0.149)	0.130	-5.76%
Frequency	2014.2	-0.043 (CI = +/-0.106; p = 0.374)	-0.013	-4.24%
Frequency	2015.1	-0.051 (CI = +/-0.134; p = 0.399)	-0.025	-4.96%
Frequency	2015.2	-0.032 (CI = +/-0.173; p = 0.670)	-0.129	-3.12%
Frequency	2016.1	-0.023 (CI = +/-0.243; p = 0.815)	-0.186	-2.31%
Frequency	2016.2	-0.018 (CI = +/-0.381; p = 0.900)	-0.244	-1.82%

Collision

Coverage = CL
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Implied Trend			
		Time	Seasonality	Adjusted R ²	Rate
Loss Cost	2004.2	0.000 (CI = +/-0.016; p = 0.959)	-0.013 (CI = +/-0.166; p = 0.877)	-0.060	+0.04%
Loss Cost	2005.1	-0.004 (CI = +/-0.016; p = 0.582)	-0.040 (CI = +/-0.160; p = 0.610)	-0.044	-0.43%
Loss Cost	2005.2	-0.005 (CI = +/-0.017; p = 0.510)	-0.034 (CI = +/-0.165; p = 0.679)	-0.043	-0.55%
Loss Cost	2006.1	-0.006 (CI = +/-0.018; p = 0.497)	-0.037 (CI = +/-0.170; p = 0.664)	-0.044	-0.60%
Loss Cost	2006.2	-0.007 (CI = +/-0.019; p = 0.441)	-0.030 (CI = +/-0.175; p = 0.732)	-0.042	-0.72%
Loss Cost	2007.1	-0.012 (CI = +/-0.019; p = 0.197)	-0.056 (CI = +/-0.171; p = 0.509)	0.006	-1.23%
Loss Cost	2007.2	-0.016 (CI = +/-0.020; p = 0.108)	-0.036 (CI = +/-0.173; p = 0.671)	0.035	-1.60%
Loss Cost	2008.1	-0.014 (CI = +/-0.021; p = 0.189)	-0.025 (CI = +/-0.178; p = 0.773)	-0.004	-1.38%
Loss Cost	2008.2	-0.009 (CI = +/-0.022; p = 0.389)	-0.047 (CI = +/-0.179; p = 0.595)	-0.034	-0.94%
Loss Cost	2009.1	0.000 (CI = +/-0.020; p = 0.985)	-0.005 (CI = +/-0.160; p = 0.947)	-0.083	-0.02%
Loss Cost	2009.2	-0.001 (CI = +/-0.022; p = 0.959)	-0.004 (CI = +/-0.167; p = 0.965)	-0.087	-0.06%
Loss Cost	2010.1	0.000 (CI = +/-0.024; p = 0.974)	-0.003 (CI = +/-0.174; p = 0.973)	-0.091	-0.04%
Loss Cost	2010.2	-0.002 (CI = +/-0.026; p = 0.890)	0.003 (CI = +/-0.182; p = 0.974)	-0.094	-0.18%
Loss Cost	2011.1	-0.002 (CI = +/-0.029; p = 0.890)	0.002 (CI = +/-0.191; p = 0.980)	-0.099	-0.19%
Loss Cost	2011.2	-0.006 (CI = +/-0.031; p = 0.678)	0.019 (CI = +/-0.198; p = 0.844)	-0.093	-0.63%
Loss Cost	2012.1	-0.006 (CI = +/-0.034; p = 0.701)	0.019 (CI = +/-0.209; p = 0.854)	-0.100	-0.64%
Loss Cost	2012.2	-0.012 (CI = +/-0.038; p = 0.520)	0.037 (CI = +/-0.217; p = 0.722)	-0.084	-1.17%
Loss Cost	2013.1	-0.022 (CI = +/-0.039; p = 0.241)	0.003 (CI = +/-0.215; p = 0.974)	-0.030	-2.22%
Loss Cost	2013.2	-0.032 (CI = +/-0.042; p = 0.129)	0.033 (CI = +/-0.219; p = 0.752)	0.035	-3.14%
Loss Cost	2014.1	-0.029 (CI = +/-0.048; p = 0.215)	0.042 (CI = +/-0.233; p = 0.706)	-0.010	-2.84%
Loss Cost	2014.2	-0.047 (CI = +/-0.049; p = 0.059)	0.092 (CI = +/-0.224; p = 0.388)	0.155	-4.55%
Loss Cost	2015.1	-0.067 (CI = +/-0.046; p = 0.007)	0.040 (CI = +/-0.197; p = 0.665)	0.380	-6.53%
Loss Cost	2015.2	-0.073 (CI = +/-0.053; p = 0.012)	0.054 (CI = +/-0.214; p = 0.593)	0.354	-7.03%
Loss Cost	2016.1	-0.074 (CI = +/-0.063; p = 0.025)	0.051 (CI = +/-0.235; p = 0.642)	0.303	-7.16%
Loss Cost	2016.2	-0.066 (CI = +/-0.075; p = 0.079)	0.033 (CI = +/-0.260; p = 0.782)	0.150	-6.39%
Loss Cost	2017.1	-0.078 (CI = +/-0.090; p = 0.080)	0.011 (CI = +/-0.284; p = 0.930)	0.168	-7.48%
Severity	2004.2	0.031 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.159; p = 0.966)	0.295	+3.11%
Severity	2005.1	0.034 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.157; p = 0.764)	0.345	+3.46%
Severity	2005.2	0.037 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.159; p = 0.934)	0.375	+3.76%
Severity	2006.1	0.039 (CI = +/-0.017; p = 0.000)	0.020 (CI = +/-0.161; p = 0.799)	0.394	+4.02%
Severity	2006.2	0.043 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.162; p = 0.988)	0.428	+4.38%
Severity	2007.1	0.045 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.166; p = 0.896)	0.428	+4.57%
Severity	2007.2	0.042 (CI = +/-0.020; p = 0.000)	0.026 (CI = +/-0.169; p = 0.758)	0.378	+4.27%
Severity	2008.1	0.045 (CI = +/-0.021; p = 0.000)	0.039 (CI = +/-0.173; p = 0.649)	0.390	+4.56%
Severity	2008.2	0.050 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.170; p = 0.898)	0.455	+5.17%
Severity	2009.1	0.061 (CI = +/-0.017; p = 0.000)	0.061 (CI = +/-0.134; p = 0.361)	0.672	+6.34%
Severity	2009.2	0.064 (CI = +/-0.018; p = 0.000)	0.051 (CI = +/-0.138; p = 0.455)	0.668	+6.56%
Severity	2010.1	0.066 (CI = +/-0.020; p = 0.000)	0.062 (CI = +/-0.142; p = 0.380)	0.663	+6.84%
Severity	2010.2	0.069 (CI = +/-0.021; p = 0.000)	0.051 (CI = +/-0.148; p = 0.478)	0.658	+7.10%
Severity	2011.1	0.075 (CI = +/-0.022; p = 0.000)	0.076 (CI = +/-0.143; p = 0.284)	0.701	+7.79%
Severity	2011.2	0.075 (CI = +/-0.024; p = 0.000)	0.075 (CI = +/-0.151; p = 0.314)	0.677	+7.82%
Severity	2012.1	0.077 (CI = +/-0.026; p = 0.000)	0.082 (CI = +/-0.159; p = 0.293)	0.653	+8.03%
Severity	2012.2	0.077 (CI = +/-0.029; p = 0.000)	0.082 (CI = +/-0.168; p = 0.316)	0.622	+8.01%
Severity	2013.1	0.071 (CI = +/-0.031; p = 0.000)	0.064 (CI = +/-0.172; p = 0.444)	0.546	+7.38%
Severity	2013.2	0.065 (CI = +/-0.034; p = 0.001)	0.084 (CI = +/-0.179; p = 0.334)	0.485	+6.70%
Severity	2014.1	0.073 (CI = +/-0.037; p = 0.001)	0.108 (CI = +/-0.181; p = 0.223)	0.527	+7.61%
Severity	2014.2	0.060 (CI = +/-0.038; p = 0.005)	0.145 (CI = +/-0.175; p = 0.097)	0.489	+6.19%
Severity	2015.1	0.048 (CI = +/-0.039; p = 0.022)	0.114 (CI = +/-0.170; p = 0.169)	0.336	+4.87%
Severity	2015.2	0.054 (CI = +/-0.045; p = 0.024)	0.098 (CI = +/-0.183; p = 0.261)	0.354	+5.53%
Severity	2016.1	0.055 (CI = +/-0.053; p = 0.044)	0.101 (CI = +/-0.200; p = 0.287)	0.275	+5.67%
Severity	2016.2	0.070 (CI = +/-0.061; p = 0.030)	0.070 (CI = +/-0.211; p = 0.472)	0.350	+7.20%
Severity	2017.1	0.078 (CI = +/-0.073; p = 0.040)	0.085 (CI = +/-0.232; p = 0.422)	0.322	+8.10%
Frequency	2004.2	-0.030 (CI = +/-0.017; p = 0.001)	-0.016 (CI = +/-0.175; p = 0.852)	0.247	-2.97%
Frequency	2005.1	-0.038 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.146; p = 0.379)	0.453	-3.76%
Frequency	2005.2	-0.042 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.142; p = 0.568)	0.511	-4.15%
Frequency	2006.1	-0.045 (CI = +/-0.015; p = 0.000)	-0.057 (CI = +/-0.142; p = 0.420)	0.539	-4.44%
Frequency	2006.2	-0.050 (CI = +/-0.015; p = 0.000)	-0.031 (CI = +/-0.136; p = 0.647)	0.602	-4.89%
Frequency	2007.1	-0.057 (CI = +/-0.013; p = 0.000)	-0.067 (CI = +/-0.116; p = 0.248)	0.730	-5.55%
Frequency	2007.2	-0.058 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.120; p = 0.299)	0.720	-5.64%
Frequency	2008.1	-0.058 (CI = +/-0.015; p = 0.000)	-0.064 (CI = +/-0.124; p = 0.298)	0.699	-5.68%
Frequency	2008.2	-0.060 (CI = +/-0.016; p = 0.000)	-0.057 (CI = +/-0.128; p = 0.365)	0.690	-5.80%
Frequency	2009.1	-0.062 (CI = +/-0.017; p = 0.000)	-0.066 (CI = +/-0.132; p = 0.315)	0.681	-5.98%
Frequency	2009.2	-0.064 (CI = +/-0.018; p = 0.000)	-0.054 (CI = +/-0.136; p = 0.416)	0.681	-6.21%
Frequency	2010.1	-0.067 (CI = +/-0.019; p = 0.000)	-0.064 (CI = +/-0.140; p = 0.350)	0.674	-6.44%
Frequency	2010.2	-0.070 (CI = +/-0.021; p = 0.000)	-0.048 (CI = +/-0.143; p = 0.488)	0.685	-6.80%
Frequency	2011.1	-0.077 (CI = +/-0.021; p = 0.000)	-0.074 (CI = +/-0.137; p = 0.276)	0.731	-7.41%
Frequency	2011.2	-0.082 (CI = +/-0.022; p = 0.000)	-0.056 (CI = +/-0.139; p = 0.411)	0.743	-7.83%
Frequency	2012.1	-0.084 (CI = +/-0.024; p = 0.000)	-0.063 (CI = +/-0.146; p = 0.374)	0.724	-8.02%
Frequency	2012.2	-0.089 (CI = +/-0.026; p = 0.000)	-0.045 (CI = +/-0.149; p = 0.532)	0.733	-8.50%
Frequency	2013.1	-0.094 (CI = +/-0.028; p = 0.000)	-0.061 (CI = +/-0.153; p = 0.415)	0.732	-8.94%
Frequency	2013.2	-0.097 (CI = +/-0.031; p = 0.000)	-0.051 (CI = +/-0.163; p = 0.517)	0.717	-9.22%
Frequency	2014.1	-0.102 (CI = +/-0.035; p = 0.000)	-0.066 (CI = +/-0.169; p = 0.419)	0.709	-9.71%
Frequency	2014.2	-0.107 (CI = +/-0.039; p = 0.000)	-0.053 (CI = +/-0.181; p = 0.539)	0.694	-10.11%
Frequency	2015.1	-0.115 (CI = +/-0.043; p = 0.000)	-0.074 (CI = +/-0.187; p = 0.406)	0.698	-10.87%
Frequency	2015.2	-0.127 (CI = +/-0.048; p = 0.000)	-0.045 (CI = +/-0.193; p = 0.620)	0.720	-11.90%
Frequency	2016.1	-0.129 (CI = +/-0.056; p = 0.000)	-0.051 (CI = +/-0.211; p = 0.605)	0.671	-12.14%
Frequency	2016.2	-0.136 (CI = +/-0.068; p = 0.001)	-0.037 (CI = +/-0.235; p = 0.728)	0.638	-12.68%
Frequency	2017.1	-0.156 (CI = +/-0.075; p = 0.001)	-0.074 (CI = +/-0.239; p = 0.495)	0.681	-14.41%

Collision

Coverage = CL
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.000 (CI = +/-0.016; p = 0.964)	-0.029	+0.04%
Loss Cost	2005.1	-0.004 (CI = +/-0.016; p = 0.577)	-0.021	-0.43%
Loss Cost	2005.2	-0.006 (CI = +/-0.017; p = 0.490)	-0.016	-0.56%
Loss Cost	2006.1	-0.006 (CI = +/-0.018; p = 0.491)	-0.016	-0.60%
Loss Cost	2006.2	-0.007 (CI = +/-0.019; p = 0.422)	-0.011	-0.74%
Loss Cost	2007.1	-0.012 (CI = +/-0.019; p = 0.193)	0.025	-1.23%
Loss Cost	2007.2	-0.016 (CI = +/-0.020; p = 0.098)	0.063	-1.63%
Loss Cost	2008.1	-0.014 (CI = +/-0.021; p = 0.182)	0.030	-1.38%
Loss Cost	2008.2	-0.010 (CI = +/-0.022; p = 0.364)	-0.005	-0.97%
Loss Cost	2009.1	0.000 (CI = +/-0.020; p = 0.984)	-0.040	-0.02%
Loss Cost	2009.2	-0.001 (CI = +/-0.022; p = 0.956)	-0.042	-0.06%
Loss Cost	2010.1	0.000 (CI = +/-0.024; p = 0.973)	-0.043	-0.04%
Loss Cost	2010.2	-0.002 (CI = +/-0.026; p = 0.889)	-0.045	-0.17%
Loss Cost	2011.1	-0.002 (CI = +/-0.028; p = 0.887)	-0.047	-0.19%
Loss Cost	2011.2	-0.006 (CI = +/-0.030; p = 0.681)	-0.041	-0.60%
Loss Cost	2012.1	-0.006 (CI = +/-0.033; p = 0.693)	-0.044	-0.64%
Loss Cost	2012.2	-0.011 (CI = +/-0.037; p = 0.528)	-0.032	-1.11%
Loss Cost	2013.1	-0.022 (CI = +/-0.038; p = 0.226)	0.031	-2.22%
Loss Cost	2013.2	-0.031 (CI = +/-0.041; p = 0.123)	0.089	-3.08%
Loss Cost	2014.1	-0.029 (CI = +/-0.046; p = 0.201)	0.047	-2.84%
Loss Cost	2014.2	-0.044 (CI = +/-0.048; p = 0.065)	0.167	-4.35%
Loss Cost	2015.1	-0.067 (CI = +/-0.044; p = 0.005)	0.419	-6.53%
Loss Cost	2015.2	-0.071 (CI = +/-0.051; p = 0.010)	0.391	-6.87%
Loss Cost	2016.1	-0.074 (CI = +/-0.060; p = 0.019)	0.352	-7.16%
Loss Cost	2016.2	-0.065 (CI = +/-0.070; p = 0.066)	0.228	-6.26%
Loss Cost	2017.1	-0.078 (CI = +/-0.083; p = 0.063)	0.260	-7.48%
Severity	2004.2	0.031 (CI = +/-0.015; p = 0.000)	0.316	+3.11%
Severity	2005.1	0.034 (CI = +/-0.015; p = 0.000)	0.363	+3.46%
Severity	2005.2	0.037 (CI = +/-0.016; p = 0.000)	0.394	+3.77%
Severity	2006.1	0.039 (CI = +/-0.017; p = 0.000)	0.412	+4.02%
Severity	2006.2	0.043 (CI = +/-0.017; p = 0.000)	0.447	+4.38%
Severity	2007.1	0.045 (CI = +/-0.018; p = 0.000)	0.448	+4.57%
Severity	2007.2	0.042 (CI = +/-0.019; p = 0.000)	0.398	+4.29%
Severity	2008.1	0.045 (CI = +/-0.020; p = 0.000)	0.407	+4.56%
Severity	2008.2	0.050 (CI = +/-0.021; p = 0.000)	0.476	+5.17%
Severity	2009.1	0.061 (CI = +/-0.017; p = 0.000)	0.674	+6.34%
Severity	2009.2	0.064 (CI = +/-0.018; p = 0.000)	0.674	+6.61%
Severity	2010.1	0.066 (CI = +/-0.020; p = 0.000)	0.666	+6.84%
Severity	2010.2	0.069 (CI = +/-0.021; p = 0.000)	0.665	+7.16%
Severity	2011.1	0.075 (CI = +/-0.022; p = 0.000)	0.698	+7.79%
Severity	2011.2	0.076 (CI = +/-0.024; p = 0.000)	0.676	+7.92%
Severity	2012.1	0.077 (CI = +/-0.026; p = 0.000)	0.650	+8.03%
Severity	2012.2	0.078 (CI = +/-0.029; p = 0.000)	0.621	+8.14%
Severity	2013.1	0.071 (CI = +/-0.031; p = 0.000)	0.557	+7.38%
Severity	2013.2	0.066 (CI = +/-0.034; p = 0.001)	0.485	+6.87%
Severity	2014.1	0.073 (CI = +/-0.037; p = 0.001)	0.507	+7.61%
Severity	2014.2	0.063 (CI = +/-0.040; p = 0.005)	0.409	+6.55%
Severity	2015.1	0.048 (CI = +/-0.041; p = 0.025)	0.278	+4.87%
Severity	2015.2	0.057 (CI = +/-0.045; p = 0.018)	0.333	+5.85%
Severity	2016.1	0.055 (CI = +/-0.053; p = 0.044)	0.258	+5.67%
Severity	2016.2	0.072 (CI = +/-0.058; p = 0.020)	0.378	+7.52%
Severity	2017.1	0.078 (CI = +/-0.071; p = 0.034)	0.343	+8.10%
Frequency	2004.2	-0.030 (CI = +/-0.017; p = 0.001)	0.268	-2.98%
Frequency	2005.1	-0.038 (CI = +/-0.014; p = 0.000)	0.456	-3.76%
Frequency	2005.2	-0.043 (CI = +/-0.014; p = 0.000)	0.521	-4.17%
Frequency	2006.1	-0.045 (CI = +/-0.015; p = 0.000)	0.544	-4.44%
Frequency	2006.2	-0.050 (CI = +/-0.015; p = 0.000)	0.613	-4.91%
Frequency	2007.1	-0.057 (CI = +/-0.013; p = 0.000)	0.727	-5.55%
Frequency	2007.2	-0.058 (CI = +/-0.014; p = 0.000)	0.719	-5.67%
Frequency	2008.1	-0.058 (CI = +/-0.015; p = 0.000)	0.698	-5.68%
Frequency	2008.2	-0.060 (CI = +/-0.016; p = 0.000)	0.692	-5.85%
Frequency	2009.1	-0.062 (CI = +/-0.017; p = 0.000)	0.680	-5.98%
Frequency	2009.2	-0.065 (CI = +/-0.018; p = 0.000)	0.685	-6.26%
Frequency	2010.1	-0.067 (CI = +/-0.019; p = 0.000)	0.675	-6.44%
Frequency	2010.2	-0.071 (CI = +/-0.020; p = 0.000)	0.692	-6.84%
Frequency	2011.1	-0.077 (CI = +/-0.021; p = 0.000)	0.728	-7.41%
Frequency	2011.2	-0.082 (CI = +/-0.022; p = 0.000)	0.747	-7.89%
Frequency	2012.1	-0.084 (CI = +/-0.024; p = 0.000)	0.726	-8.02%
Frequency	2012.2	-0.089 (CI = +/-0.025; p = 0.000)	0.741	-8.56%
Frequency	2013.1	-0.094 (CI = +/-0.028; p = 0.000)	0.736	-8.94%
Frequency	2013.2	-0.098 (CI = +/-0.030; p = 0.000)	0.726	-9.31%
Frequency	2014.1	-0.102 (CI = +/-0.034; p = 0.000)	0.715	-9.71%
Frequency	2014.2	-0.108 (CI = +/-0.038; p = 0.000)	0.708	-10.23%
Frequency	2015.1	-0.115 (CI = +/-0.042; p = 0.000)	0.704	-10.87%
Frequency	2015.2	-0.128 (CI = +/-0.046; p = 0.000)	0.737	-12.02%
Frequency	2016.1	-0.129 (CI = +/-0.054; p = 0.000)	0.692	-12.14%
Frequency	2016.2	-0.137 (CI = +/-0.063; p = 0.001)	0.669	-12.81%
Frequency	2017.1	-0.156 (CI = +/-0.072; p = 0.001)	0.698	-14.41%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.003 (CI = +/-0.016; p = 0.755)	-0.027	+0.26%
Loss Cost	2005.1	-0.002 (CI = +/-0.016; p = 0.779)	-0.029	-0.23%
Loss Cost	2005.2	-0.004 (CI = +/-0.017; p = 0.678)	-0.026	-0.36%
Loss Cost	2006.1	-0.004 (CI = +/-0.019; p = 0.679)	-0.027	-0.38%
Loss Cost	2006.2	-0.005 (CI = +/-0.020; p = 0.596)	-0.024	-0.52%
Loss Cost	2007.1	-0.010 (CI = +/-0.020; p = 0.304)	0.003	-1.02%
Loss Cost	2007.2	-0.014 (CI = +/-0.021; p = 0.167)	0.035	-1.44%
Loss Cost	2008.1	-0.012 (CI = +/-0.022; p = 0.291)	0.006	-1.16%
Loss Cost	2008.2	-0.007 (CI = +/-0.023; p = 0.538)	-0.024	-0.70%
Loss Cost	2009.1	0.004 (CI = +/-0.021; p = 0.732)	-0.036	+0.36%
Loss Cost	2009.2	0.003 (CI = +/-0.023; p = 0.760)	-0.039	+0.34%
Loss Cost	2010.1	0.004 (CI = +/-0.025; p = 0.743)	-0.040	+0.40%
Loss Cost	2010.2	0.003 (CI = +/-0.027; p = 0.826)	-0.045	+0.29%
Loss Cost	2011.1	0.003 (CI = +/-0.030; p = 0.829)	-0.047	+0.32%
Loss Cost	2011.2	-0.001 (CI = +/-0.033; p = 0.956)	-0.052	-0.09%
Loss Cost	2012.1	-0.001 (CI = +/-0.036; p = 0.968)	-0.055	-0.07%
Loss Cost	2012.2	-0.005 (CI = +/-0.040; p = 0.779)	-0.054	-0.54%
Loss Cost	2013.1	-0.017 (CI = +/-0.042; p = 0.393)	-0.014	-1.72%
Loss Cost	2013.2	-0.027 (CI = +/-0.046; p = 0.233)	0.033	-2.62%
Loss Cost	2014.1	-0.023 (CI = +/-0.052; p = 0.354)	-0.005	-2.29%
Loss Cost	2014.2	-0.040 (CI = +/-0.054; p = 0.135)	0.099	-3.94%
Loss Cost	2015.1	-0.066 (CI = +/-0.051; p = 0.015)	0.350	-6.40%
Loss Cost	2015.2	-0.070 (CI = +/-0.060; p = 0.025)	0.322	-6.79%
Loss Cost	2016.1	-0.074 (CI = +/-0.071; p = 0.044)	0.280	-7.11%
Loss Cost	2016.2	-0.062 (CI = +/-0.085; p = 0.134)	0.146	-6.02%
Loss Cost	2017.1	-0.078 (CI = +/-0.103; p = 0.122)	0.181	-7.46%
Severity	2004.2	0.030 (CI = +/-0.016; p = 0.001)	0.285	+3.02%
Severity	2005.1	0.033 (CI = +/-0.016; p = 0.000)	0.333	+3.39%
Severity	2005.2	0.036 (CI = +/-0.017; p = 0.000)	0.365	+3.71%
Severity	2006.1	0.039 (CI = +/-0.018; p = 0.000)	0.384	+3.98%
Severity	2006.2	0.043 (CI = +/-0.018; p = 0.000)	0.420	+4.36%
Severity	2007.1	0.045 (CI = +/-0.019; p = 0.000)	0.421	+4.57%
Severity	2007.2	0.042 (CI = +/-0.021; p = 0.000)	0.368	+4.26%
Severity	2008.1	0.044 (CI = +/-0.022; p = 0.000)	0.379	+4.54%
Severity	2008.2	0.051 (CI = +/-0.022; p = 0.000)	0.450	+5.21%
Severity	2009.1	0.063 (CI = +/-0.018; p = 0.000)	0.658	+6.47%
Severity	2009.2	0.066 (CI = +/-0.020; p = 0.000)	0.660	+6.78%
Severity	2010.1	0.068 (CI = +/-0.021; p = 0.000)	0.653	+7.04%
Severity	2010.2	0.071 (CI = +/-0.023; p = 0.000)	0.654	+7.41%
Severity	2011.1	0.078 (CI = +/-0.023; p = 0.000)	0.693	+8.12%
Severity	2011.2	0.080 (CI = +/-0.026; p = 0.000)	0.672	+8.30%
Severity	2012.1	0.081 (CI = +/-0.029; p = 0.000)	0.647	+8.46%
Severity	2012.2	0.083 (CI = +/-0.032; p = 0.000)	0.619	+8.64%
Severity	2013.1	0.075 (CI = +/-0.034; p = 0.000)	0.551	+7.84%
Severity	2013.2	0.071 (CI = +/-0.038; p = 0.001)	0.477	+7.32%
Severity	2014.1	0.079 (CI = +/-0.042; p = 0.001)	0.505	+8.22%
Severity	2014.2	0.069 (CI = +/-0.046; p = 0.007)	0.402	+7.10%
Severity	2015.1	0.051 (CI = +/-0.047; p = 0.036)	0.261	+5.23%
Severity	2015.2	0.062 (CI = +/-0.053; p = 0.025)	0.325	+6.44%
Severity	2016.1	0.061 (CI = +/-0.063; p = 0.056)	0.251	+6.33%
Severity	2016.2	0.083 (CI = +/-0.069; p = 0.023)	0.394	+8.70%
Severity	2017.1	0.092 (CI = +/-0.085; p = 0.036)	0.371	+9.69%
Frequency	2004.2	-0.027 (CI = +/-0.017; p = 0.003)	0.218	-2.69%
Frequency	2005.1	-0.036 (CI = +/-0.015; p = 0.000)	0.409	-3.50%
Frequency	2005.2	-0.040 (CI = +/-0.015; p = 0.000)	0.477	-3.92%
Frequency	2006.1	-0.043 (CI = +/-0.015; p = 0.000)	0.501	-4.19%
Frequency	2006.2	-0.048 (CI = +/-0.015; p = 0.000)	0.574	-4.67%
Frequency	2007.1	-0.055 (CI = +/-0.014; p = 0.000)	0.698	-5.34%
Frequency	2007.2	-0.056 (CI = +/-0.015; p = 0.000)	0.689	-5.47%
Frequency	2008.1	-0.056 (CI = +/-0.016; p = 0.000)	0.664	-5.45%
Frequency	2008.2	-0.058 (CI = +/-0.017; p = 0.000)	0.656	-5.62%
Frequency	2009.1	-0.059 (CI = +/-0.018; p = 0.000)	0.642	-5.74%
Frequency	2009.2	-0.062 (CI = +/-0.019; p = 0.000)	0.647	-6.03%
Frequency	2010.1	-0.064 (CI = +/-0.021; p = 0.000)	0.634	-6.20%
Frequency	2010.2	-0.069 (CI = +/-0.022; p = 0.000)	0.652	-6.62%
Frequency	2011.1	-0.075 (CI = +/-0.023; p = 0.000)	0.691	-7.22%
Frequency	2011.2	-0.081 (CI = +/-0.024; p = 0.000)	0.711	-7.74%
Frequency	2012.1	-0.082 (CI = +/-0.026; p = 0.000)	0.687	-7.87%
Frequency	2012.2	-0.088 (CI = +/-0.028; p = 0.000)	0.704	-8.45%
Frequency	2013.1	-0.093 (CI = +/-0.031; p = 0.000)	0.698	-8.86%
Frequency	2013.2	-0.097 (CI = +/-0.034; p = 0.000)	0.687	-9.26%
Frequency	2014.1	-0.102 (CI = +/-0.039; p = 0.000)	0.674	-9.71%
Frequency	2014.2	-0.109 (CI = +/-0.044; p = 0.000)	0.667	-10.31%
Frequency	2015.1	-0.117 (CI = +/-0.049; p = 0.000)	0.665	-11.06%
Frequency	2015.2	-0.133 (CI = +/-0.053; p = 0.000)	0.707	-12.43%
Frequency	2016.1	-0.135 (CI = +/-0.064; p = 0.001)	0.659	-12.64%
Frequency	2016.2	-0.146 (CI = +/-0.076; p = 0.002)	0.639	-13.55%
Frequency	2017.1	-0.170 (CI = +/-0.086; p = 0.002)	0.686	-15.63%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.015 (CI = +/-0.019; p = 0.109)	0.054	+1.55%
Loss Cost	2005.1	0.010 (CI = +/-0.019; p = 0.293)	0.005	+1.01%
Loss Cost	2005.2	0.009 (CI = +/-0.021; p = 0.362)	-0.005	+0.94%
Loss Cost	2006.1	0.010 (CI = +/-0.022; p = 0.361)	-0.005	+1.01%
Loss Cost	2006.2	0.009 (CI = +/-0.024; p = 0.429)	-0.014	+0.94%
Loss Cost	2007.1	0.004 (CI = +/-0.025; p = 0.758)	-0.037	+0.38%
Loss Cost	2007.2	-0.001 (CI = +/-0.026; p = 0.956)	-0.043	-0.07%
Loss Cost	2008.1	0.004 (CI = +/-0.028; p = 0.744)	-0.040	+0.45%
Loss Cost	2008.2	0.012 (CI = +/-0.029; p = 0.380)	-0.009	+1.25%
Loss Cost	2009.1	0.029 (CI = +/-0.022; p = 0.013)	0.234	+2.97%
Loss Cost	2009.2	0.032 (CI = +/-0.025; p = 0.014)	0.243	+3.24%
Loss Cost	2010.1	0.036 (CI = +/-0.027; p = 0.011)	0.270	+3.66%
Loss Cost	2010.2	0.038 (CI = +/-0.030; p = 0.015)	0.262	+3.89%
Loss Cost	2011.1	0.043 (CI = +/-0.033; p = 0.013)	0.286	+4.39%
Loss Cost	2011.2	0.042 (CI = +/-0.037; p = 0.028)	0.236	+4.31%
Loss Cost	2012.1	0.049 (CI = +/-0.041; p = 0.023)	0.267	+4.99%
Loss Cost	2012.2	0.049 (CI = +/-0.047; p = 0.044)	0.221	+5.00%
Loss Cost	2013.1	0.038 (CI = +/-0.053; p = 0.144)	0.100	+3.86%
Loss Cost	2013.2	0.032 (CI = +/-0.062; p = 0.279)	0.024	+3.24%
Loss Cost	2014.1	0.050 (CI = +/-0.068; p = 0.135)	0.130	+5.12%
Loss Cost	2014.2	0.034 (CI = +/-0.080; p = 0.362)	-0.008	+3.43%
Loss Cost	2015.1	0.000 (CI = +/-0.082; p = 0.994)	-0.125	-0.03%
Loss Cost	2015.2	0.010 (CI = +/-0.105; p = 0.835)	-0.135	+0.96%
Loss Cost	2016.1	0.028 (CI = +/-0.136; p = 0.636)	-0.120	+2.80%
Loss Cost	2016.2	0.097 (CI = +/-0.132; p = 0.117)	0.301	+10.21%
Loss Cost	2017.1	0.126 (CI = +/-0.191; p = 0.142)	0.317	+13.37%
Severity	2004.2	0.022 (CI = +/-0.019; p = 0.028)	0.127	+2.19%
Severity	2005.1	0.026 (CI = +/-0.020; p = 0.013)	0.172	+2.60%
Severity	2005.2	0.029 (CI = +/-0.021; p = 0.008)	0.204	+2.95%
Severity	2006.1	0.032 (CI = +/-0.022; p = 0.007)	0.223	+3.24%
Severity	2006.2	0.036 (CI = +/-0.023; p = 0.004)	0.262	+3.69%
Severity	2007.1	0.038 (CI = +/-0.025; p = 0.004)	0.262	+3.90%
Severity	2007.2	0.034 (CI = +/-0.027; p = 0.015)	0.196	+3.43%
Severity	2008.1	0.037 (CI = +/-0.029; p = 0.015)	0.206	+3.73%
Severity	2008.2	0.045 (CI = +/-0.030; p = 0.005)	0.286	+4.57%
Severity	2009.1	0.061 (CI = +/-0.025; p = 0.000)	0.545	+6.26%
Severity	2009.2	0.065 (CI = +/-0.027; p = 0.000)	0.550	+6.68%
Severity	2010.1	0.068 (CI = +/-0.029; p = 0.000)	0.543	+7.04%
Severity	2010.2	0.073 (CI = +/-0.032; p = 0.000)	0.550	+7.58%
Severity	2011.1	0.083 (CI = +/-0.033; p = 0.000)	0.614	+8.68%
Severity	2011.2	0.086 (CI = +/-0.037; p = 0.000)	0.590	+9.01%
Severity	2012.1	0.090 (CI = +/-0.043; p = 0.000)	0.564	+9.37%
Severity	2012.2	0.093 (CI = +/-0.049; p = 0.001)	0.535	+9.78%
Severity	2013.1	0.082 (CI = +/-0.054; p = 0.006)	0.431	+8.59%
Severity	2013.2	0.075 (CI = +/-0.063; p = 0.024)	0.326	+7.79%
Severity	2014.1	0.091 (CI = +/-0.072; p = 0.018)	0.385	+9.50%
Severity	2014.2	0.073 (CI = +/-0.083; p = 0.079)	0.226	+7.56%
Severity	2015.1	0.038 (CI = +/-0.087; p = 0.344)	0.001	+3.85%
Severity	2015.2	0.058 (CI = +/-0.106; p = 0.238)	0.076	+5.95%
Severity	2016.1	0.052 (CI = +/-0.141; p = 0.401)	-0.027	+5.36%
Severity	2016.2	0.104 (CI = +/-0.170; p = 0.178)	0.195	+10.95%
Severity	2017.1	0.136 (CI = +/-0.250; p = 0.205)	0.205	+14.59%
Frequency	2004.2	-0.006 (CI = +/-0.016; p = 0.417)	-0.011	-0.63%
Frequency	2005.1	-0.016 (CI = +/-0.012; p = 0.013)	0.173	-1.55%
Frequency	2005.2	-0.020 (CI = +/-0.012; p = 0.002)	0.278	-1.96%
Frequency	2006.1	-0.022 (CI = +/-0.012; p = 0.001)	0.309	-2.17%
Frequency	2006.2	-0.027 (CI = +/-0.012; p = 0.000)	0.445	-2.65%
Frequency	2007.1	-0.034 (CI = +/-0.008; p = 0.000)	0.747	-3.39%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.722	-3.38%
Frequency	2008.1	-0.032 (CI = +/-0.009; p = 0.000)	0.687	-3.17%
Frequency	2008.2	-0.032 (CI = +/-0.010; p = 0.000)	0.658	-3.17%
Frequency	2009.1	-0.031 (CI = +/-0.011; p = 0.000)	0.616	-3.10%
Frequency	2009.2	-0.033 (CI = +/-0.012; p = 0.000)	0.606	-3.23%
Frequency	2010.1	-0.032 (CI = +/-0.013; p = 0.000)	0.558	-3.16%
Frequency	2010.2	-0.035 (CI = +/-0.015; p = 0.000)	0.577	-3.43%
Frequency	2011.1	-0.040 (CI = +/-0.015; p = 0.000)	0.659	-3.94%
Frequency	2011.2	-0.044 (CI = +/-0.016; p = 0.000)	0.686	-4.31%
Frequency	2012.1	-0.041 (CI = +/-0.017; p = 0.000)	0.621	-4.00%
Frequency	2012.2	-0.045 (CI = +/-0.019; p = 0.000)	0.632	-4.35%
Frequency	2013.1	-0.045 (CI = +/-0.022; p = 0.001)	0.577	-4.35%
Frequency	2013.2	-0.043 (CI = +/-0.026; p = 0.004)	0.500	-4.22%
Frequency	2014.1	-0.041 (CI = +/-0.031; p = 0.016)	0.402	-3.99%
Frequency	2014.2	-0.039 (CI = +/-0.038; p = 0.045)	0.305	-3.84%
Frequency	2015.1	-0.038 (CI = +/-0.048; p = 0.103)	0.210	-3.73%
Frequency	2015.2	-0.048 (CI = +/-0.059; p = 0.093)	0.258	-4.71%
Frequency	2016.1	-0.025 (CI = +/-0.065; p = 0.393)	-0.023	-2.43%
Frequency	2016.2	-0.007 (CI = +/-0.085; p = 0.847)	-0.190	-0.67%
Frequency	2017.1	-0.011 (CI = +/-0.130; p = 0.830)	-0.234	-1.06%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.015 (CI = +/-0.020; p = 0.133)	0.046	+1.55%
Loss Cost	2005.1	0.010 (CI = +/-0.021; p = 0.342)	-0.002	+0.98%
Loss Cost	2005.2	0.009 (CI = +/-0.022; p = 0.417)	-0.012	+0.89%
Loss Cost	2006.1	0.010 (CI = +/-0.024; p = 0.415)	-0.012	+0.97%
Loss Cost	2006.2	0.009 (CI = +/-0.026; p = 0.487)	-0.020	+0.89%
Loss Cost	2007.1	0.003 (CI = +/-0.027; p = 0.834)	-0.041	+0.28%
Loss Cost	2007.2	-0.002 (CI = +/-0.029; p = 0.877)	-0.044	-0.22%
Loss Cost	2008.1	0.003 (CI = +/-0.031; p = 0.823)	-0.045	+0.33%
Loss Cost	2008.2	0.012 (CI = +/-0.032; p = 0.440)	-0.018	+1.20%
Loss Cost	2009.1	0.030 (CI = +/-0.025; p = 0.018)	0.220	+3.09%
Loss Cost	2009.2	0.033 (CI = +/-0.027; p = 0.019)	0.231	+3.40%
Loss Cost	2010.1	0.038 (CI = +/-0.030; p = 0.015)	0.261	+3.88%
Loss Cost	2010.2	0.041 (CI = +/-0.033; p = 0.019)	0.257	+4.17%
Loss Cost	2011.1	0.047 (CI = +/-0.037; p = 0.016)	0.286	+4.77%
Loss Cost	2011.2	0.046 (CI = +/-0.042; p = 0.032)	0.237	+4.73%
Loss Cost	2012.1	0.054 (CI = +/-0.047; p = 0.026)	0.275	+5.57%
Loss Cost	2012.2	0.055 (CI = +/-0.054; p = 0.047)	0.231	+5.67%
Loss Cost	2013.1	0.043 (CI = +/-0.062; p = 0.149)	0.105	+4.45%
Loss Cost	2013.2	0.037 (CI = +/-0.073; p = 0.281)	0.026	+3.82%
Loss Cost	2014.1	0.060 (CI = +/-0.082; p = 0.131)	0.150	+6.21%
Loss Cost	2014.2	0.043 (CI = +/-0.098; p = 0.345)	0.001	+4.36%
Loss Cost	2015.1	0.002 (CI = +/-0.106; p = 0.958)	-0.142	+0.24%
Loss Cost	2015.2	0.016 (CI = +/-0.139; p = 0.790)	-0.152	+1.60%
Loss Cost	2016.1	0.042 (CI = +/-0.189; p = 0.593)	-0.127	+4.29%
Loss Cost	2016.2	0.145 (CI = +/-0.170; p = 0.076)	0.481	+15.62%
Loss Cost	2017.1	0.212 (CI = +/-0.231; p = 0.062)	0.652	+23.57%
Severity	2004.2	0.020 (CI = +/-0.020; p = 0.056)	0.093	+2.01%
Severity	2005.1	0.024 (CI = +/-0.021; p = 0.028)	0.136	+2.43%
Severity	2005.2	0.028 (CI = +/-0.022; p = 0.018)	0.167	+2.80%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.015)	0.185	+3.09%
Severity	2006.2	0.035 (CI = +/-0.025; p = 0.009)	0.224	+3.56%
Severity	2007.1	0.037 (CI = +/-0.027; p = 0.010)	0.224	+3.78%
Severity	2007.2	0.032 (CI = +/-0.029; p = 0.032)	0.157	+3.26%
Severity	2008.1	0.035 (CI = +/-0.031; p = 0.030)	0.167	+3.58%
Severity	2008.2	0.044 (CI = +/-0.033; p = 0.011)	0.246	+4.47%
Severity	2009.1	0.061 (CI = +/-0.027; p = 0.000)	0.513	+6.33%
Severity	2009.2	0.066 (CI = +/-0.030; p = 0.000)	0.520	+6.80%
Severity	2010.1	0.070 (CI = +/-0.033; p = 0.000)	0.514	+7.21%
Severity	2010.2	0.075 (CI = +/-0.036; p = 0.000)	0.525	+7.83%
Severity	2011.1	0.087 (CI = +/-0.037; p = 0.000)	0.597	+9.10%
Severity	2011.2	0.091 (CI = +/-0.042; p = 0.000)	0.577	+9.54%
Severity	2012.1	0.096 (CI = +/-0.048; p = 0.001)	0.553	+10.03%
Severity	2012.2	0.101 (CI = +/-0.056; p = 0.002)	0.528	+10.60%
Severity	2013.1	0.089 (CI = +/-0.063; p = 0.010)	0.418	+9.35%
Severity	2013.2	0.082 (CI = +/-0.075; p = 0.035)	0.308	+8.53%
Severity	2014.1	0.102 (CI = +/-0.086; p = 0.025)	0.384	+10.75%
Severity	2014.2	0.083 (CI = +/-0.103; p = 0.100)	0.215	+8.64%
Severity	2015.1	0.041 (CI = +/-0.111; p = 0.407)	-0.029	+4.23%
Severity	2015.2	0.068 (CI = +/-0.140; p = 0.279)	0.056	+7.06%
Severity	2016.1	0.064 (CI = +/-0.198; p = 0.441)	-0.053	+6.64%
Severity	2016.2	0.141 (CI = +/-0.246; p = 0.186)	0.236	+15.20%
Severity	2017.1	0.209 (CI = +/-0.387; p = 0.185)	0.327	+23.21%
Frequency	2004.2	-0.004 (CI = +/-0.017; p = 0.587)	-0.025	-0.45%
Frequency	2005.1	-0.014 (CI = +/-0.013; p = 0.030)	0.131	-1.42%
Frequency	2005.2	-0.019 (CI = +/-0.013; p = 0.005)	0.233	-1.85%
Frequency	2006.1	-0.021 (CI = +/-0.013; p = 0.004)	0.264	-2.06%
Frequency	2006.2	-0.026 (CI = +/-0.013; p = 0.000)	0.402	-2.58%
Frequency	2007.1	-0.034 (CI = +/-0.009; p = 0.000)	0.721	-3.37%
Frequency	2007.2	-0.034 (CI = +/-0.010; p = 0.000)	0.694	-3.36%
Frequency	2008.1	-0.032 (CI = +/-0.010; p = 0.000)	0.652	-3.13%
Frequency	2008.2	-0.032 (CI = +/-0.011; p = 0.000)	0.620	-3.13%
Frequency	2009.1	-0.031 (CI = +/-0.012; p = 0.000)	0.572	-3.04%
Frequency	2009.2	-0.032 (CI = +/-0.014; p = 0.000)	0.561	-3.18%
Frequency	2010.1	-0.032 (CI = +/-0.015; p = 0.000)	0.508	-3.10%
Frequency	2010.2	-0.035 (CI = +/-0.016; p = 0.000)	0.529	-3.40%
Frequency	2011.1	-0.041 (CI = +/-0.017; p = 0.000)	0.620	-3.97%
Frequency	2011.2	-0.045 (CI = +/-0.018; p = 0.000)	0.652	-4.39%
Frequency	2012.1	-0.041 (CI = +/-0.020; p = 0.001)	0.577	-4.05%
Frequency	2012.2	-0.046 (CI = +/-0.022; p = 0.001)	0.592	-4.46%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.003)	0.533	-4.48%
Frequency	2013.2	-0.044 (CI = +/-0.031; p = 0.010)	0.447	-4.35%
Frequency	2014.1	-0.042 (CI = +/-0.038; p = 0.035)	0.340	-4.10%
Frequency	2014.2	-0.040 (CI = +/-0.048; p = 0.088)	0.236	-3.94%
Frequency	2015.1	-0.039 (CI = +/-0.061; p = 0.175)	0.137	-3.83%
Frequency	2015.2	-0.052 (CI = +/-0.078; p = 0.151)	0.196	-5.10%
Frequency	2016.1	-0.022 (CI = +/-0.092; p = 0.562)	-0.114	-2.20%
Frequency	2016.2	0.004 (CI = +/-0.128; p = 0.940)	-0.248	+0.37%
Frequency	2017.1	0.003 (CI = +/-0.224; p = 0.969)	-0.333	+0.30%

Collision

Coverage = CL
End Trend Period = 2022.1
Excluded Points = 2018.2
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	-0.001 (CI = +/-0.016; p = 0.906)	-0.030	-0.09%
Loss Cost	2005.1	-0.006 (CI = +/-0.016; p = 0.468)	-0.014	-0.57%
Loss Cost	2005.2	-0.007 (CI = +/-0.017; p = 0.392)	-0.008	-0.71%
Loss Cost	2006.1	-0.008 (CI = +/-0.018; p = 0.395)	-0.008	-0.75%
Loss Cost	2006.2	-0.009 (CI = +/-0.019; p = 0.337)	-0.002	-0.90%
Loss Cost	2007.1	-0.014 (CI = +/-0.019; p = 0.144)	0.042	-1.39%
Loss Cost	2007.2	-0.018 (CI = +/-0.020; p = 0.070)	0.084	-1.80%
Loss Cost	2008.1	-0.016 (CI = +/-0.021; p = 0.135)	0.048	-1.56%
Loss Cost	2008.2	-0.012 (CI = +/-0.022; p = 0.285)	0.007	-1.16%
Loss Cost	2009.1	-0.002 (CI = +/-0.020; p = 0.835)	-0.040	-0.20%
Loss Cost	2009.2	-0.002 (CI = +/-0.022; p = 0.814)	-0.041	-0.25%
Loss Cost	2010.1	-0.002 (CI = +/-0.024; p = 0.839)	-0.043	-0.23%
Loss Cost	2010.2	-0.004 (CI = +/-0.026; p = 0.766)	-0.043	-0.37%
Loss Cost	2011.1	-0.004 (CI = +/-0.028; p = 0.772)	-0.046	-0.39%
Loss Cost	2011.2	-0.008 (CI = +/-0.030; p = 0.585)	-0.036	-0.80%
Loss Cost	2012.1	-0.008 (CI = +/-0.034; p = 0.606)	-0.040	-0.83%
Loss Cost	2012.2	-0.013 (CI = +/-0.037; p = 0.461)	-0.025	-1.30%
Loss Cost	2013.1	-0.024 (CI = +/-0.038; p = 0.193)	0.047	-2.39%
Loss Cost	2013.2	-0.033 (CI = +/-0.041; p = 0.107)	0.108	-3.22%
Loss Cost	2014.1	-0.030 (CI = +/-0.046; p = 0.184)	0.060	-2.95%
Loss Cost	2014.2	-0.045 (CI = +/-0.048; p = 0.062)	0.185	-4.41%
Loss Cost	2015.1	-0.067 (CI = +/-0.044; p = 0.006)	0.443	-6.53%
Loss Cost	2015.2	-0.070 (CI = +/-0.051; p = 0.011)	0.407	-6.79%
Loss Cost	2016.1	-0.072 (CI = +/-0.061; p = 0.024)	0.355	-6.96%
Loss Cost	2016.2	-0.060 (CI = +/-0.071; p = 0.087)	0.211	-5.84%
Loss Cost	2017.1	-0.071 (CI = +/-0.087; p = 0.097)	0.219	-6.83%
Severity	2004.2	0.031 (CI = +/-0.015; p = 0.000)	0.311	+3.12%
Severity	2005.1	0.034 (CI = +/-0.016; p = 0.000)	0.358	+3.48%
Severity	2005.2	0.037 (CI = +/-0.016; p = 0.000)	0.390	+3.79%
Severity	2006.1	0.040 (CI = +/-0.017; p = 0.000)	0.408	+4.05%
Severity	2006.2	0.043 (CI = +/-0.018; p = 0.000)	0.444	+4.42%
Severity	2007.1	0.045 (CI = +/-0.019; p = 0.000)	0.444	+4.61%
Severity	2007.2	0.042 (CI = +/-0.020; p = 0.000)	0.395	+4.32%
Severity	2008.1	0.045 (CI = +/-0.021; p = 0.000)	0.405	+4.59%
Severity	2008.2	0.051 (CI = +/-0.021; p = 0.000)	0.474	+5.22%
Severity	2009.1	0.062 (CI = +/-0.018; p = 0.000)	0.673	+6.39%
Severity	2009.2	0.065 (CI = +/-0.019; p = 0.000)	0.674	+6.67%
Severity	2010.1	0.067 (CI = +/-0.020; p = 0.000)	0.666	+6.90%
Severity	2010.2	0.070 (CI = +/-0.022; p = 0.000)	0.666	+7.22%
Severity	2011.1	0.076 (CI = +/-0.022; p = 0.000)	0.699	+7.85%
Severity	2011.2	0.077 (CI = +/-0.025; p = 0.000)	0.677	+7.98%
Severity	2012.1	0.078 (CI = +/-0.027; p = 0.000)	0.652	+8.09%
Severity	2012.2	0.079 (CI = +/-0.030; p = 0.000)	0.623	+8.20%
Severity	2013.1	0.072 (CI = +/-0.032; p = 0.000)	0.560	+7.43%
Severity	2013.2	0.067 (CI = +/-0.035; p = 0.001)	0.489	+6.92%
Severity	2014.1	0.074 (CI = +/-0.039; p = 0.001)	0.510	+7.64%
Severity	2014.2	0.064 (CI = +/-0.042; p = 0.006)	0.412	+6.58%
Severity	2015.1	0.048 (CI = +/-0.042; p = 0.029)	0.282	+4.87%
Severity	2015.2	0.056 (CI = +/-0.047; p = 0.023)	0.331	+5.81%
Severity	2016.1	0.054 (CI = +/-0.056; p = 0.057)	0.248	+5.55%
Severity	2016.2	0.071 (CI = +/-0.062; p = 0.030)	0.361	+7.37%
Severity	2017.1	0.076 (CI = +/-0.077; p = 0.054)	0.313	+7.87%
Frequency	2004.2	-0.032 (CI = +/-0.017; p = 0.001)	0.288	-3.12%
Frequency	2005.1	-0.040 (CI = +/-0.014; p = 0.000)	0.483	-3.92%
Frequency	2005.2	-0.044 (CI = +/-0.014; p = 0.000)	0.550	-4.33%
Frequency	2006.1	-0.047 (CI = +/-0.015; p = 0.000)	0.574	-4.61%
Frequency	2006.2	-0.052 (CI = +/-0.014; p = 0.000)	0.645	-5.09%
Frequency	2007.1	-0.059 (CI = +/-0.013; p = 0.000)	0.762	-5.74%
Frequency	2007.2	-0.061 (CI = +/-0.013; p = 0.000)	0.756	-5.87%
Frequency	2008.1	-0.061 (CI = +/-0.014; p = 0.000)	0.737	-5.89%
Frequency	2008.2	-0.063 (CI = +/-0.015; p = 0.000)	0.733	-6.06%
Frequency	2009.1	-0.064 (CI = +/-0.016; p = 0.000)	0.723	-6.20%
Frequency	2009.2	-0.067 (CI = +/-0.017; p = 0.000)	0.730	-6.49%
Frequency	2010.1	-0.069 (CI = +/-0.018; p = 0.000)	0.722	-6.67%
Frequency	2010.2	-0.073 (CI = +/-0.019; p = 0.000)	0.740	-7.08%
Frequency	2011.1	-0.080 (CI = +/-0.019; p = 0.000)	0.777	-7.65%
Frequency	2011.2	-0.085 (CI = +/-0.020; p = 0.000)	0.797	-8.13%
Frequency	2012.1	-0.086 (CI = +/-0.022; p = 0.000)	0.780	-8.26%
Frequency	2012.2	-0.092 (CI = +/-0.023; p = 0.000)	0.796	-8.78%
Frequency	2013.1	-0.096 (CI = +/-0.025; p = 0.000)	0.793	-9.15%
Frequency	2013.2	-0.100 (CI = +/-0.028; p = 0.000)	0.784	-9.49%
Frequency	2014.1	-0.104 (CI = +/-0.031; p = 0.000)	0.773	-9.85%
Frequency	2014.2	-0.109 (CI = +/-0.034; p = 0.000)	0.766	-10.31%
Frequency	2015.1	-0.115 (CI = +/-0.039; p = 0.000)	0.760	-10.87%
Frequency	2015.2	-0.127 (CI = +/-0.042; p = 0.000)	0.786	-11.91%
Frequency	2016.1	-0.126 (CI = +/-0.049; p = 0.000)	0.741	-11.86%
Frequency	2016.2	-0.131 (CI = +/-0.059; p = 0.001)	0.705	-12.30%
Frequency	2017.1	-0.147 (CI = +/-0.070; p = 0.001)	0.713	-13.63%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.001 (CI = +/-0.017; p = 0.886)	-0.031	+0.12%
Loss Cost	2005.1	-0.004 (CI = +/-0.017; p = 0.648)	-0.025	-0.38%
Loss Cost	2005.2	-0.005 (CI = +/-0.018; p = 0.557)	-0.021	-0.51%
Loss Cost	2006.1	-0.005 (CI = +/-0.019; p = 0.560)	-0.022	-0.54%
Loss Cost	2006.2	-0.007 (CI = +/-0.020; p = 0.487)	-0.018	-0.69%
Loss Cost	2007.1	-0.012 (CI = +/-0.020; p = 0.233)	0.017	-1.21%
Loss Cost	2007.2	-0.017 (CI = +/-0.021; p = 0.122)	0.055	-1.64%
Loss Cost	2008.1	-0.014 (CI = +/-0.023; p = 0.222)	0.022	-1.36%
Loss Cost	2008.2	-0.009 (CI = +/-0.024; p = 0.431)	-0.015	-0.91%
Loss Cost	2009.1	0.001 (CI = +/-0.021; p = 0.889)	-0.043	+0.15%
Loss Cost	2009.2	0.001 (CI = +/-0.023; p = 0.911)	-0.045	+0.13%
Loss Cost	2010.1	0.002 (CI = +/-0.025; p = 0.886)	-0.047	+0.18%
Loss Cost	2010.2	0.001 (CI = +/-0.028; p = 0.964)	-0.050	+0.06%
Loss Cost	2011.1	0.001 (CI = +/-0.030; p = 0.959)	-0.052	+0.08%
Loss Cost	2011.2	-0.003 (CI = +/-0.033; p = 0.835)	-0.053	-0.33%
Loss Cost	2012.1	-0.003 (CI = +/-0.037; p = 0.857)	-0.057	-0.32%
Loss Cost	2012.2	-0.008 (CI = +/-0.040; p = 0.685)	-0.051	-0.79%
Loss Cost	2013.1	-0.020 (CI = +/-0.042; p = 0.335)	0.000	-1.96%
Loss Cost	2013.2	-0.029 (CI = +/-0.046; p = 0.200)	0.051	-2.84%
Loss Cost	2014.1	-0.025 (CI = +/-0.052; p = 0.317)	0.006	-2.49%
Loss Cost	2014.2	-0.042 (CI = +/-0.055; p = 0.124)	0.118	-4.09%
Loss Cost	2015.1	-0.067 (CI = +/-0.051; p = 0.015)	0.379	-6.49%
Loss Cost	2015.2	-0.070 (CI = +/-0.060; p = 0.027)	0.342	-6.79%
Loss Cost	2016.1	-0.072 (CI = +/-0.073; p = 0.051)	0.288	-6.98%
Loss Cost	2016.2	-0.058 (CI = +/-0.087; p = 0.162)	0.133	-5.66%
Loss Cost	2017.1	-0.071 (CI = +/-0.109; p = 0.171)	0.142	-6.81%
Severity	2004.2	0.030 (CI = +/-0.016; p = 0.001)	0.279	+3.04%
Severity	2005.1	0.034 (CI = +/-0.017; p = 0.000)	0.326	+3.41%
Severity	2005.2	0.037 (CI = +/-0.017; p = 0.000)	0.359	+3.74%
Severity	2006.1	0.039 (CI = +/-0.018; p = 0.000)	0.378	+4.01%
Severity	2006.2	0.043 (CI = +/-0.019; p = 0.000)	0.415	+4.40%
Severity	2007.1	0.045 (CI = +/-0.020; p = 0.000)	0.416	+4.61%
Severity	2007.2	0.042 (CI = +/-0.021; p = 0.000)	0.364	+4.30%
Severity	2008.1	0.045 (CI = +/-0.023; p = 0.000)	0.375	+4.59%
Severity	2008.2	0.051 (CI = +/-0.023; p = 0.000)	0.447	+5.27%
Severity	2009.1	0.063 (CI = +/-0.019; p = 0.000)	0.657	+6.54%
Severity	2009.2	0.066 (CI = +/-0.020; p = 0.000)	0.660	+6.86%
Severity	2010.1	0.069 (CI = +/-0.022; p = 0.000)	0.653	+7.12%
Severity	2010.2	0.072 (CI = +/-0.024; p = 0.000)	0.655	+7.50%
Severity	2011.1	0.079 (CI = +/-0.024; p = 0.000)	0.695	+8.22%
Severity	2011.2	0.081 (CI = +/-0.027; p = 0.000)	0.674	+8.40%
Severity	2012.1	0.082 (CI = +/-0.030; p = 0.000)	0.650	+8.56%
Severity	2012.2	0.084 (CI = +/-0.033; p = 0.000)	0.623	+8.74%
Severity	2013.1	0.076 (CI = +/-0.036; p = 0.000)	0.556	+7.94%
Severity	2013.2	0.072 (CI = +/-0.040; p = 0.002)	0.483	+7.42%
Severity	2014.1	0.080 (CI = +/-0.044; p = 0.002)	0.511	+8.30%
Severity	2014.2	0.069 (CI = +/-0.048; p = 0.008)	0.408	+7.17%
Severity	2015.1	0.051 (CI = +/-0.049; p = 0.040)	0.269	+5.28%
Severity	2015.2	0.062 (CI = +/-0.055; p = 0.030)	0.328	+6.44%
Severity	2016.1	0.061 (CI = +/-0.067; p = 0.069)	0.245	+6.25%
Severity	2016.2	0.082 (CI = +/-0.074; p = 0.034)	0.380	+8.56%
Severity	2017.1	0.090 (CI = +/-0.094; p = 0.057)	0.344	+9.46%
Frequency	2004.2	-0.029 (CI = +/-0.017; p = 0.002)	0.236	-2.83%
Frequency	2005.1	-0.037 (CI = +/-0.015; p = 0.000)	0.435	-3.66%
Frequency	2005.2	-0.042 (CI = +/-0.015; p = 0.000)	0.506	-4.10%
Frequency	2006.1	-0.045 (CI = +/-0.015; p = 0.000)	0.531	-4.38%
Frequency	2006.2	-0.050 (CI = +/-0.015; p = 0.000)	0.607	-4.88%
Frequency	2007.1	-0.057 (CI = +/-0.013; p = 0.000)	0.735	-5.56%
Frequency	2007.2	-0.059 (CI = +/-0.014; p = 0.000)	0.728	-5.69%
Frequency	2008.1	-0.059 (CI = +/-0.015; p = 0.000)	0.706	-5.69%
Frequency	2008.2	-0.060 (CI = +/-0.016; p = 0.000)	0.700	-5.87%
Frequency	2009.1	-0.062 (CI = +/-0.017; p = 0.000)	0.688	-6.00%
Frequency	2009.2	-0.065 (CI = +/-0.018; p = 0.000)	0.695	-6.30%
Frequency	2010.1	-0.067 (CI = +/-0.020; p = 0.000)	0.685	-6.49%
Frequency	2010.2	-0.072 (CI = +/-0.021; p = 0.000)	0.705	-6.92%
Frequency	2011.1	-0.078 (CI = +/-0.021; p = 0.000)	0.746	-7.53%
Frequency	2011.2	-0.084 (CI = +/-0.022; p = 0.000)	0.768	-8.05%
Frequency	2012.1	-0.085 (CI = +/-0.024; p = 0.000)	0.748	-8.18%
Frequency	2012.2	-0.092 (CI = +/-0.026; p = 0.000)	0.767	-8.76%
Frequency	2013.1	-0.096 (CI = +/-0.028; p = 0.000)	0.763	-9.16%
Frequency	2013.2	-0.100 (CI = +/-0.031; p = 0.000)	0.754	-9.55%
Frequency	2014.1	-0.105 (CI = +/-0.035; p = 0.000)	0.742	-9.97%
Frequency	2014.2	-0.111 (CI = +/-0.040; p = 0.000)	0.735	-10.51%
Frequency	2015.1	-0.119 (CI = +/-0.045; p = 0.000)	0.732	-11.18%
Frequency	2015.2	-0.133 (CI = +/-0.048; p = 0.000)	0.768	-12.43%
Frequency	2016.1	-0.133 (CI = +/-0.058; p = 0.001)	0.718	-12.46%
Frequency	2016.2	-0.140 (CI = +/-0.071; p = 0.002)	0.686	-13.10%
Frequency	2017.1	-0.161 (CI = +/-0.084; p = 0.003)	0.709	-14.86%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.014 (CI = +/-0.020; p = 0.156)	0.037	+1.44%
Loss Cost	2005.1	0.009 (CI = +/-0.020; p = 0.389)	-0.008	+0.87%
Loss Cost	2005.2	0.008 (CI = +/-0.022; p = 0.470)	-0.017	+0.78%
Loss Cost	2006.1	0.008 (CI = +/-0.023; p = 0.467)	-0.018	+0.84%
Loss Cost	2006.2	0.008 (CI = +/-0.025; p = 0.544)	-0.025	+0.76%
Loss Cost	2007.1	0.002 (CI = +/-0.026; p = 0.904)	-0.043	+0.16%
Loss Cost	2007.2	-0.003 (CI = +/-0.028; p = 0.809)	-0.043	-0.33%
Loss Cost	2008.1	0.002 (CI = +/-0.030; p = 0.893)	-0.047	+0.19%
Loss Cost	2008.2	0.010 (CI = +/-0.031; p = 0.499)	-0.026	+1.02%
Loss Cost	2009.1	0.028 (CI = +/-0.024; p = 0.026)	0.195	+2.81%
Loss Cost	2009.2	0.030 (CI = +/-0.026; p = 0.026)	0.203	+3.08%
Loss Cost	2010.1	0.034 (CI = +/-0.029; p = 0.022)	0.231	+3.51%
Loss Cost	2010.2	0.037 (CI = +/-0.032; p = 0.027)	0.223	+3.74%
Loss Cost	2011.1	0.042 (CI = +/-0.035; p = 0.024)	0.248	+4.25%
Loss Cost	2011.2	0.041 (CI = +/-0.040; p = 0.048)	0.198	+4.15%
Loss Cost	2012.1	0.047 (CI = +/-0.045; p = 0.041)	0.229	+4.85%
Loss Cost	2012.2	0.047 (CI = +/-0.052; p = 0.071)	0.183	+4.85%
Loss Cost	2013.1	0.036 (CI = +/-0.058; p = 0.206)	0.063	+3.63%
Loss Cost	2013.2	0.029 (CI = +/-0.068; p = 0.366)	-0.009	+2.95%
Loss Cost	2014.1	0.048 (CI = +/-0.077; p = 0.193)	0.089	+4.89%
Loss Cost	2014.2	0.031 (CI = +/-0.090; p = 0.455)	-0.045	+3.10%
Loss Cost	2015.1	-0.005 (CI = +/-0.093; p = 0.901)	-0.140	-0.51%
Loss Cost	2015.2	0.005 (CI = +/-0.120; p = 0.930)	-0.165	+0.45%
Loss Cost	2016.1	0.022 (CI = +/-0.159; p = 0.732)	-0.169	+2.27%
Loss Cost	2016.2	0.092 (CI = +/-0.159; p = 0.183)	0.240	+9.64%
Loss Cost	2017.1	0.121 (CI = +/-0.247; p = 0.217)	0.263	+12.87%
Severity	2004.2	0.021 (CI = +/-0.020; p = 0.042)	0.109	+2.13%
Severity	2005.1	0.025 (CI = +/-0.021; p = 0.021)	0.153	+2.56%
Severity	2005.2	0.029 (CI = +/-0.022; p = 0.013)	0.185	+2.92%
Severity	2006.1	0.032 (CI = +/-0.024; p = 0.010)	0.204	+3.22%
Severity	2006.2	0.036 (CI = +/-0.025; p = 0.006)	0.243	+3.69%
Severity	2007.1	0.038 (CI = +/-0.027; p = 0.007)	0.244	+3.91%
Severity	2007.2	0.034 (CI = +/-0.028; p = 0.023)	0.178	+3.41%
Severity	2008.1	0.037 (CI = +/-0.031; p = 0.022)	0.189	+3.73%
Severity	2008.2	0.045 (CI = +/-0.032; p = 0.008)	0.269	+4.61%
Severity	2009.1	0.062 (CI = +/-0.027; p = 0.000)	0.534	+6.41%
Severity	2009.2	0.066 (CI = +/-0.029; p = 0.000)	0.541	+6.86%
Severity	2010.1	0.070 (CI = +/-0.032; p = 0.000)	0.536	+7.26%
Severity	2010.2	0.076 (CI = +/-0.035; p = 0.000)	0.546	+7.85%
Severity	2011.1	0.087 (CI = +/-0.036; p = 0.000)	0.615	+9.04%
Severity	2011.2	0.090 (CI = +/-0.040; p = 0.000)	0.594	+9.44%
Severity	2012.1	0.094 (CI = +/-0.046; p = 0.001)	0.570	+9.86%
Severity	2012.2	0.098 (CI = +/-0.053; p = 0.002)	0.545	+10.35%
Severity	2013.1	0.088 (CI = +/-0.059; p = 0.008)	0.442	+9.15%
Severity	2013.2	0.080 (CI = +/-0.070; p = 0.028)	0.338	+8.37%
Severity	2014.1	0.098 (CI = +/-0.079; p = 0.021)	0.404	+10.24%
Severity	2014.2	0.080 (CI = +/-0.092; p = 0.082)	0.247	+8.30%
Severity	2015.1	0.044 (CI = +/-0.097; p = 0.320)	0.018	+4.51%
Severity	2015.2	0.065 (CI = +/-0.120; p = 0.232)	0.099	+6.75%
Severity	2016.1	0.060 (CI = +/-0.164; p = 0.388)	-0.018	+6.20%
Severity	2016.2	0.112 (CI = +/-0.203; p = 0.201)	0.211	+11.84%
Severity	2017.1	0.142 (CI = +/-0.323; p = 0.255)	0.195	+15.28%
Frequency	2004.2	-0.007 (CI = +/-0.017; p = 0.407)	-0.010	-0.68%
Frequency	2005.1	-0.017 (CI = +/-0.013; p = 0.012)	0.181	-1.65%
Frequency	2005.2	-0.021 (CI = +/-0.012; p = 0.002)	0.291	-2.08%
Frequency	2006.1	-0.023 (CI = +/-0.013; p = 0.001)	0.325	-2.30%
Frequency	2006.2	-0.029 (CI = +/-0.012; p = 0.000)	0.469	-2.82%
Frequency	2007.1	-0.037 (CI = +/-0.008; p = 0.000)	0.787	-3.61%
Frequency	2007.2	-0.037 (CI = +/-0.009; p = 0.000)	0.766	-3.62%
Frequency	2008.1	-0.035 (CI = +/-0.009; p = 0.000)	0.737	-3.41%
Frequency	2008.2	-0.035 (CI = +/-0.010; p = 0.000)	0.713	-3.44%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	0.677	-3.38%
Frequency	2009.2	-0.036 (CI = +/-0.012; p = 0.000)	0.673	-3.54%
Frequency	2010.1	-0.036 (CI = +/-0.013; p = 0.000)	0.632	-3.50%
Frequency	2010.2	-0.039 (CI = +/-0.014; p = 0.000)	0.659	-3.82%
Frequency	2011.1	-0.045 (CI = +/-0.014; p = 0.000)	0.754	-4.39%
Frequency	2011.2	-0.049 (CI = +/-0.014; p = 0.000)	0.793	-4.83%
Frequency	2012.1	-0.047 (CI = +/-0.015; p = 0.000)	0.750	-4.55%
Frequency	2012.2	-0.051 (CI = +/-0.016; p = 0.000)	0.776	-4.98%
Frequency	2013.1	-0.052 (CI = +/-0.019; p = 0.000)	0.742	-5.06%
Frequency	2013.2	-0.051 (CI = +/-0.023; p = 0.001)	0.688	-5.00%
Frequency	2014.1	-0.050 (CI = +/-0.027; p = 0.003)	0.615	-4.86%
Frequency	2014.2	-0.049 (CI = +/-0.034; p = 0.010)	0.536	-4.80%
Frequency	2015.1	-0.049 (CI = +/-0.042; p = 0.029)	0.449	-4.80%
Frequency	2015.2	-0.061 (CI = +/-0.051; p = 0.026)	0.523	-5.90%
Frequency	2016.1	-0.038 (CI = +/-0.048; p = 0.100)	0.337	-3.70%
Frequency	2016.2	-0.020 (CI = +/-0.055; p = 0.375)	-0.001	-1.97%
Frequency	2017.1	-0.021 (CI = +/-0.091; p = 0.514)	-0.128	-2.10%

Collision

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.014 (CI = +/-0.022; p = 0.192)	0.027	+1.42%
Loss Cost	2005.1	0.008 (CI = +/-0.022; p = 0.459)	-0.016	+0.80%
Loss Cost	2005.2	0.007 (CI = +/-0.024; p = 0.546)	-0.025	+0.70%
Loss Cost	2006.1	0.008 (CI = +/-0.026; p = 0.542)	-0.025	+0.77%
Loss Cost	2006.2	0.007 (CI = +/-0.028; p = 0.623)	-0.032	+0.67%
Loss Cost	2007.1	0.000 (CI = +/-0.029; p = 0.998)	-0.045	0.00%
Loss Cost	2007.2	-0.006 (CI = +/-0.031; p = 0.711)	-0.041	-0.55%
Loss Cost	2008.1	0.000 (CI = +/-0.033; p = 0.997)	-0.050	+0.01%
Loss Cost	2008.2	0.009 (CI = +/-0.034; p = 0.587)	-0.036	+0.91%
Loss Cost	2009.1	0.029 (CI = +/-0.027; p = 0.038)	0.175	+2.91%
Loss Cost	2009.2	0.032 (CI = +/-0.030; p = 0.037)	0.185	+3.23%
Loss Cost	2010.1	0.037 (CI = +/-0.033; p = 0.030)	0.216	+3.73%
Loss Cost	2010.2	0.039 (CI = +/-0.037; p = 0.036)	0.211	+4.02%
Loss Cost	2011.1	0.046 (CI = +/-0.041; p = 0.031)	0.241	+4.66%
Loss Cost	2011.2	0.045 (CI = +/-0.047; p = 0.058)	0.192	+4.60%
Loss Cost	2012.1	0.054 (CI = +/-0.053; p = 0.047)	0.231	+5.51%
Loss Cost	2012.2	0.055 (CI = +/-0.062; p = 0.078)	0.187	+5.61%
Loss Cost	2013.1	0.042 (CI = +/-0.071; p = 0.220)	0.061	+4.25%
Loss Cost	2013.2	0.035 (CI = +/-0.085; p = 0.382)	-0.016	+3.52%
Loss Cost	2014.1	0.059 (CI = +/-0.097; p = 0.194)	0.101	+6.12%
Loss Cost	2014.2	0.040 (CI = +/-0.118; p = 0.450)	-0.047	+4.06%
Loss Cost	2015.1	-0.006 (CI = +/-0.128; p = 0.918)	-0.164	-0.56%
Loss Cost	2015.2	0.008 (CI = +/-0.174; p = 0.916)	-0.197	+0.76%
Loss Cost	2016.1	0.035 (CI = +/-0.249; p = 0.720)	-0.205	+3.51%
Loss Cost	2016.2	0.144 (CI = +/-0.244; p = 0.156)	0.388	+15.53%
Loss Cost	2017.1	0.214 (CI = +/-0.409; p = 0.153)	0.576	+23.85%
Severity	2004.2	0.019 (CI = +/-0.022; p = 0.085)	0.073	+1.91%
Severity	2005.1	0.023 (CI = +/-0.023; p = 0.044)	0.114	+2.36%
Severity	2005.2	0.027 (CI = +/-0.024; p = 0.029)	0.144	+2.73%
Severity	2006.1	0.030 (CI = +/-0.026; p = 0.024)	0.162	+3.05%
Severity	2006.2	0.035 (CI = +/-0.027; p = 0.014)	0.201	+3.54%
Severity	2007.1	0.037 (CI = +/-0.029; p = 0.016)	0.202	+3.77%
Severity	2007.2	0.032 (CI = +/-0.031; p = 0.048)	0.134	+3.21%
Severity	2008.1	0.035 (CI = +/-0.034; p = 0.045)	0.145	+3.55%
Severity	2008.2	0.044 (CI = +/-0.035; p = 0.017)	0.224	+4.51%
Severity	2009.1	0.063 (CI = +/-0.030; p = 0.000)	0.498	+6.52%
Severity	2009.2	0.068 (CI = +/-0.032; p = 0.000)	0.508	+7.05%
Severity	2010.1	0.073 (CI = +/-0.036; p = 0.001)	0.505	+7.53%
Severity	2010.2	0.079 (CI = +/-0.039; p = 0.001)	0.520	+8.24%
Severity	2011.1	0.092 (CI = +/-0.041; p = 0.000)	0.601	+9.68%
Severity	2011.2	0.097 (CI = +/-0.046; p = 0.001)	0.585	+10.24%
Severity	2012.1	0.103 (CI = +/-0.053; p = 0.001)	0.566	+10.86%
Severity	2012.2	0.110 (CI = +/-0.061; p = 0.002)	0.548	+11.63%
Severity	2013.1	0.099 (CI = +/-0.071; p = 0.011)	0.439	+10.37%
Severity	2013.2	0.092 (CI = +/-0.085; p = 0.037)	0.331	+9.63%
Severity	2014.1	0.116 (CI = +/-0.097; p = 0.025)	0.423	+12.32%
Severity	2014.2	0.097 (CI = +/-0.119; p = 0.094)	0.256	+10.23%
Severity	2015.1	0.054 (CI = +/-0.133; p = 0.357)	-0.001	+5.57%
Severity	2015.2	0.087 (CI = +/-0.170; p = 0.247)	0.107	+9.04%
Severity	2016.1	0.086 (CI = +/-0.251; p = 0.394)	-0.018	+9.00%
Severity	2016.2	0.174 (CI = +/-0.319; p = 0.180)	0.337	+19.06%
Severity	2017.1	0.251 (CI = +/-0.583; p = 0.206)	0.446	+28.48%
Frequency	2004.2	-0.005 (CI = +/-0.018; p = 0.583)	-0.025	-0.48%
Frequency	2005.1	-0.015 (CI = +/-0.014; p = 0.030)	0.137	-1.52%
Frequency	2005.2	-0.020 (CI = +/-0.013; p = 0.005)	0.244	-1.98%
Frequency	2006.1	-0.022 (CI = +/-0.014; p = 0.003)	0.278	-2.21%
Frequency	2006.2	-0.028 (CI = +/-0.013; p = 0.000)	0.425	-2.77%
Frequency	2007.1	-0.037 (CI = +/-0.009; p = 0.000)	0.765	-3.64%
Frequency	2007.2	-0.037 (CI = +/-0.010; p = 0.000)	0.742	-3.65%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.706	-3.42%
Frequency	2008.2	-0.035 (CI = +/-0.011; p = 0.000)	0.680	-3.45%
Frequency	2009.1	-0.034 (CI = +/-0.012; p = 0.000)	0.638	-3.39%
Frequency	2009.2	-0.036 (CI = +/-0.013; p = 0.000)	0.635	-3.57%
Frequency	2010.1	-0.036 (CI = +/-0.015; p = 0.000)	0.589	-3.53%
Frequency	2010.2	-0.040 (CI = +/-0.016; p = 0.000)	0.622	-3.90%
Frequency	2011.1	-0.047 (CI = +/-0.015; p = 0.000)	0.734	-4.58%
Frequency	2011.2	-0.052 (CI = +/-0.016; p = 0.000)	0.784	-5.11%
Frequency	2012.1	-0.050 (CI = +/-0.018; p = 0.000)	0.734	-4.83%
Frequency	2012.2	-0.055 (CI = +/-0.019; p = 0.000)	0.773	-5.39%
Frequency	2013.1	-0.057 (CI = +/-0.022; p = 0.000)	0.742	-5.55%
Frequency	2013.2	-0.057 (CI = +/-0.027; p = 0.001)	0.689	-5.58%
Frequency	2014.1	-0.057 (CI = +/-0.033; p = 0.004)	0.615	-5.52%
Frequency	2014.2	-0.058 (CI = +/-0.042; p = 0.015)	0.539	-5.60%
Frequency	2015.1	-0.060 (CI = +/-0.055; p = 0.039)	0.460	-5.80%
Frequency	2015.2	-0.079 (CI = +/-0.065; p = 0.026)	0.595	-7.60%
Frequency	2016.1	-0.052 (CI = +/-0.069; p = 0.107)	0.397	-5.04%
Frequency	2016.2	-0.030 (CI = +/-0.094; p = 0.386)	0.006	-2.96%
Frequency	2017.1	-0.037 (CI = +/-0.201; p = 0.514)	-0.146	-3.60%

Comprehensive

Coverage = CM
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date				Implied Trend	
		Time	Seasonality	Adjusted R ²	Rate	
Loss Cost	2004.2	0.017 (CI = +/-0.018; p = 0.069)	-0.162 (CI = +/-0.189; p = 0.090)	0.109	+1.70%	
Loss Cost	2005.1	0.018 (CI = +/-0.019; p = 0.064)	-0.155 (CI = +/-0.194; p = 0.114)	0.113	+1.83%	
Loss Cost	2005.2	0.013 (CI = +/-0.020; p = 0.174)	-0.127 (CI = +/-0.192; p = 0.187)	0.045	+1.34%	
Loss Cost	2006.1	0.016 (CI = +/-0.020; p = 0.116)	-0.111 (CI = +/-0.195; p = 0.254)	0.058	+1.63%	
Loss Cost	2006.2	0.013 (CI = +/-0.021; p = 0.224)	-0.093 (CI = +/-0.198; p = 0.343)	0.011	+1.31%	
Loss Cost	2007.1	0.013 (CI = +/-0.023; p = 0.245)	-0.092 (CI = +/-0.205; p = 0.364)	0.009	+1.33%	
Loss Cost	2007.2	0.009 (CI = +/-0.024; p = 0.458)	-0.069 (CI = +/-0.207; p = 0.499)	-0.036	+0.88%	
Loss Cost	2008.1	0.011 (CI = +/-0.025; p = 0.369)	-0.057 (CI = +/-0.213; p = 0.587)	-0.032	+1.14%	
Loss Cost	2008.2	0.018 (CI = +/-0.026; p = 0.178)	-0.087 (CI = +/-0.212; p = 0.403)	0.018	+1.78%	
Loss Cost	2009.1	0.018 (CI = +/-0.028; p = 0.201)	-0.086 (CI = +/-0.220; p = 0.429)	0.014	+1.82%	
Loss Cost	2009.2	0.020 (CI = +/-0.031; p = 0.189)	-0.095 (CI = +/-0.229; p = 0.401)	0.016	+2.02%	
Loss Cost	2010.1	0.013 (CI = +/-0.032; p = 0.413)	-0.125 (CI = +/-0.229; p = 0.269)	-0.001	+1.28%	
Loss Cost	2010.2	0.022 (CI = +/-0.032; p = 0.174)	-0.163 (CI = +/-0.225; p = 0.145)	0.079	+2.22%	
Loss Cost	2011.1	0.015 (CI = +/-0.034; p = 0.361)	-0.189 (CI = +/-0.228; p = 0.100)	0.078	+1.55%	
Loss Cost	2011.2	0.019 (CI = +/-0.038; p = 0.293)	-0.204 (CI = +/-0.238; p = 0.089)	0.091	+1.96%	
Loss Cost	2012.1	0.026 (CI = +/-0.040; p = 0.183)	-0.179 (CI = +/-0.243; p = 0.139)	0.103	+2.68%	
Loss Cost	2012.2	0.012 (CI = +/-0.040; p = 0.536)	-0.129 (CI = +/-0.233; p = 0.259)	-0.019	+1.22%	
Loss Cost	2013.1	0.013 (CI = +/-0.045; p = 0.562)	-0.127 (CI = +/-0.247; p = 0.290)	-0.026	+1.26%	
Loss Cost	2013.2	0.004 (CI = +/-0.050; p = 0.855)	-0.101 (CI = +/-0.257; p = 0.415)	-0.082	+0.43%	
Loss Cost	2014.1	-0.003 (CI = +/-0.055; p = 0.910)	-0.122 (CI = +/-0.270; p = 0.349)	-0.070	-0.30%	
Loss Cost	2014.2	-0.014 (CI = +/-0.062; p = 0.641)	-0.092 (CI = +/-0.284; p = 0.497)	-0.087	-1.35%	
Loss Cost	2015.1	-0.017 (CI = +/-0.071; p = 0.605)	-0.101 (CI = +/-0.305; p = 0.486)	-0.094	-1.70%	
Loss Cost	2015.2	-0.041 (CI = +/-0.075; p = 0.253)	-0.041 (CI = +/-0.303; p = 0.772)	-0.027	-4.03%	
Loss Cost	2016.1	-0.066 (CI = +/-0.079; p = 0.095)	-0.094 (CI = +/-0.297; p = 0.498)	0.137	-6.35%	
Loss Cost	2016.2	-0.047 (CI = +/-0.092; p = 0.280)	-0.135 (CI = +/-0.317; p = 0.362)	0.053	-4.56%	
Loss Cost	2017.1	-0.048 (CI = +/-0.112; p = 0.352)	-0.137 (CI = +/-0.356; p = 0.400)	-0.024	-4.69%	
Severity	2004.2	0.032 (CI = +/-0.017; p = 0.001)	-0.322 (CI = +/-0.180; p = 0.001)	0.409	+3.28%	
Severity	2005.1	0.036 (CI = +/-0.018; p = 0.000)	-0.302 (CI = +/-0.180; p = 0.002)	0.435	+3.63%	
Severity	2005.2	0.032 (CI = +/-0.018; p = 0.001)	-0.279 (CI = +/-0.180; p = 0.004)	0.370	+3.23%	
Severity	2006.1	0.036 (CI = +/-0.019; p = 0.000)	-0.254 (CI = +/-0.178; p = 0.006)	0.410	+3.68%	
Severity	2006.2	0.034 (CI = +/-0.020; p = 0.001)	-0.243 (CI = +/-0.182; p = 0.011)	0.353	+3.46%	
Severity	2007.1	0.036 (CI = +/-0.021; p = 0.001)	-0.231 (CI = +/-0.187; p = 0.017)	0.363	+3.69%	
Severity	2007.2	0.035 (CI = +/-0.022; p = 0.003)	-0.224 (CI = +/-0.193; p = 0.025)	0.311	+3.54%	
Severity	2008.1	0.039 (CI = +/-0.023; p = 0.002)	-0.202 (CI = +/-0.194; p = 0.042)	0.346	+4.02%	
Severity	2008.2	0.046 (CI = +/-0.023; p = 0.000)	-0.234 (CI = +/-0.190; p = 0.018)	0.421	+4.72%	
Severity	2009.1	0.048 (CI = +/-0.025; p = 0.001)	-0.224 (CI = +/-0.196; p = 0.027)	0.426	+4.95%	
Severity	2009.2	0.051 (CI = +/-0.027; p = 0.001)	-0.238 (CI = +/-0.202; p = 0.023)	0.422	+5.27%	
Severity	2010.1	0.046 (CI = +/-0.028; p = 0.003)	-0.261 (CI = +/-0.204; p = 0.015)	0.404	+4.69%	
Severity	2010.2	0.058 (CI = +/-0.027; p = 0.000)	-0.311 (CI = +/-0.185; p = 0.002)	0.552	+9.55%	
Severity	2011.1	0.053 (CI = +/-0.028; p = 0.001)	-0.329 (CI = +/-0.189; p = 0.002)	0.545	+5.46%	
Severity	2011.2	0.053 (CI = +/-0.031; p = 0.002)	-0.329 (CI = +/-0.200; p = 0.003)	0.495	+5.46%	
Severity	2012.1	0.060 (CI = +/-0.033; p = 0.001)	-0.304 (CI = +/-0.201; p = 0.005)	0.531	+6.22%	
Severity	2012.2	0.048 (CI = +/-0.033; p = 0.007)	-0.259 (CI = +/-0.189; p = 0.010)	0.430	+4.87%	
Severity	2013.1	0.050 (CI = +/-0.036; p = 0.010)	-0.251 (CI = +/-0.199; p = 0.017)	0.431	+5.12%	
Severity	2013.2	0.047 (CI = +/-0.041; p = 0.027)	-0.243 (CI = +/-0.212; p = 0.028)	0.344	+4.83%	
Severity	2014.1	0.044 (CI = +/-0.046; p = 0.061)	-0.253 (CI = +/-0.225; p = 0.031)	0.331	+4.46%	
Severity	2014.2	0.037 (CI = +/-0.052; p = 0.151)	-0.233 (CI = +/-0.240; p = 0.056)	0.215	+3.74%	
Severity	2015.1	0.038 (CI = +/-0.060; p = 0.195)	-0.231 (CI = +/-0.259; p = 0.076)	0.207	+3.83%	
Severity	2015.2	0.017 (CI = +/-0.063; p = 0.574)	-0.178 (CI = +/-0.255; p = 0.152)	0.039	+1.68%	
Severity	2016.1	0.004 (CI = +/-0.071; p = 0.911)	-0.206 (CI = +/-0.268; p = 0.117)	0.074	+0.37%	
Severity	2016.2	0.016 (CI = +/-0.085; p = 0.681)	-0.233 (CI = +/-0.294; p = 0.106)	0.102	+1.61%	
Severity	2017.1	0.025 (CI = +/-0.102; p = 0.586)	-0.216 (CI = +/-0.325; p = 0.164)	0.063	+2.55%	
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.001)	0.159 (CI = +/-0.086; p = 0.001)	0.416	-1.53%	
Frequency	2005.1	-0.018 (CI = +/-0.008; p = 0.000)	0.147 (CI = +/-0.085; p = 0.001)	0.458	-1.74%	
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.087; p = 0.001)	0.453	-1.83%	
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	0.144 (CI = +/-0.088; p = 0.002)	0.474	-1.98%	
Frequency	2006.2	-0.021 (CI = +/-0.010; p = 0.000)	0.149 (CI = +/-0.090; p = 0.002)	0.470	-2.08%	
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	0.139 (CI = +/-0.090; p = 0.004)	0.500	-2.27%	
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	0.155 (CI = +/-0.087; p = 0.001)	0.562	-2.57%	
Frequency	2008.1	-0.028 (CI = +/-0.010; p = 0.000)	0.145 (CI = +/-0.088; p = 0.002)	0.587	-2.77%	
Frequency	2008.2	-0.028 (CI = +/-0.011; p = 0.000)	0.147 (CI = +/-0.091; p = 0.003)	0.557	-2.81%	
Frequency	2009.1	-0.030 (CI = +/-0.012; p = 0.000)	0.138 (CI = +/-0.093; p = 0.005)	0.573	-2.99%	
Frequency	2009.2	-0.031 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.097; p = 0.005)	0.553	-3.09%	
Frequency	2010.1	-0.033 (CI = +/-0.014; p = 0.000)	0.136 (CI = +/-0.099; p = 0.010)	0.563	-3.26%	
Frequency	2010.2	-0.036 (CI = +/-0.015; p = 0.000)	0.148 (CI = +/-0.101; p = 0.006)	0.574	-3.52%	
Frequency	2011.1	-0.038 (CI = +/-0.016; p = 0.000)	0.140 (CI = +/-0.105; p = 0.011)	0.583	-3.71%	
Frequency	2011.2	-0.034 (CI = +/-0.017; p = 0.000)	0.125 (CI = +/-0.105; p = 0.023)	0.498	-3.32%	
Frequency	2012.1	-0.034 (CI = +/-0.018; p = 0.001)	0.124 (CI = +/-0.111; p = 0.030)	0.484	-3.33%	
Frequency	2012.2	-0.035 (CI = +/-0.020; p = 0.002)	0.130 (CI = +/-0.117; p = 0.032)	0.453	-3.48%	
Frequency	2013.1	-0.037 (CI = +/-0.022; p = 0.003)	0.124 (CI = +/-0.123; p = 0.049)	0.454	-3.67%	
Frequency	2013.2	-0.043 (CI = +/-0.024; p = 0.002)	0.141 (CI = +/-0.126; p = 0.030)	0.490	-4.19%	
Frequency	2014.1	-0.047 (CI = +/-0.027; p = 0.002)	0.131 (CI = +/-0.132; p = 0.052)	0.506	-4.55%	
Frequency	2014.2	-0.050 (CI = +/-0.030; p = 0.003)	0.141 (CI = +/-0.140; p = 0.049)	0.483	-4.91%	
Frequency	2015.1	-0.055 (CI = +/-0.034; p = 0.005)	0.130 (CI = +/-0.149; p = 0.081)	0.496	-5.33%	
Frequency	2015.2	-0.058 (CI = +/-0.040; p = 0.009)	0.137 (CI = +/-0.162; p = 0.089)	0.440	-5.62%	
Frequency	2016.1	-0.069 (CI = +/-0.044; p = 0.005)	0.113 (CI = +/-0.163; p = 0.156)	0.518	-6.69%	
Frequency	2016.2	-0.063 (CI = +/-0.052; p = 0.024)	0.098 (CI = +/-0.180; p = 0.248)	0.357	-6.07%	
Frequency	2017.1	-0.073 (CI = +/-0.061; p = 0.024)	0.079 (CI = +/-0.193; p = 0.373)	0.397	-7.06%	

Comprehensive

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

Fit	Start Date				Implied Trend	
		Time	Seasonality	Adjusted R ²	Rate	
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.103)	-0.168 (CI = +/-0.194; p = 0.088)	0.103	+1.60%	
Loss Cost	2005.1	0.017 (CI = +/-0.020; p = 0.096)	-0.160 (CI = +/-0.200; p = 0.112)	0.106	+1.73%	
Loss Cost	2005.2	0.012 (CI = +/-0.021; p = 0.239)	-0.133 (CI = +/-0.197; p = 0.179)	0.040	+1.22%	
Loss Cost	2006.1	0.015 (CI = +/-0.022; p = 0.163)	-0.116 (CI = +/-0.201; p = 0.247)	0.050	+1.54%	
Loss Cost	2006.2	0.012 (CI = +/-0.023; p = 0.293)	-0.099 (CI = +/-0.204; p = 0.329)	0.004	+1.20%	
Loss Cost	2007.1	0.012 (CI = +/-0.025; p = 0.322)	-0.098 (CI = +/-0.212; p = 0.350)	0.001	+1.21%	
Loss Cost	2007.2	0.007 (CI = +/-0.026; p = 0.557)	-0.076 (CI = +/-0.214; p = 0.473)	-0.042	+0.74%	
Loss Cost	2008.1	0.010 (CI = +/-0.027; p = 0.457)	-0.063 (CI = +/-0.221; p = 0.563)	-0.039	+1.01%	
Loss Cost	2008.2	0.017 (CI = +/-0.028; p = 0.237)	-0.092 (CI = +/-0.220; p = 0.395)	0.008	+1.67%	
Loss Cost	2009.1	0.017 (CI = +/-0.031; p = 0.267)	-0.091 (CI = +/-0.230; p = 0.421)	0.004	+1.70%	
Loss Cost	2009.2	0.019 (CI = +/-0.033; p = 0.250)	-0.099 (CI = +/-0.239; p = 0.398)	0.006	+1.90%	
Loss Cost	2010.1	0.010 (CI = +/-0.035; p = 0.535)	-0.134 (CI = +/-0.239; p = 0.255)	-0.005	+1.05%	
Loss Cost	2010.2	0.020 (CI = +/-0.035; p = 0.252)	-0.171 (CI = +/-0.235; p = 0.145)	0.072	+2.02%	
Loss Cost	2011.1	0.012 (CI = +/-0.038; p = 0.508)	-0.201 (CI = +/-0.239; p = 0.094)	0.078	+1.22%	
Loss Cost	2011.2	0.016 (CI = +/-0.041; p = 0.420)	-0.215 (CI = +/-0.249; p = 0.086)	0.090	+1.63%	
Loss Cost	2012.1	0.024 (CI = +/-0.045; p = 0.274)	-0.188 (CI = +/-0.258; p = 0.142)	0.094	+2.42%	
Loss Cost	2012.2	0.009 (CI = +/-0.045; p = 0.687)	-0.140 (CI = +/-0.245; p = 0.245)	-0.021	+0.87%	
Loss Cost	2013.1	0.009 (CI = +/-0.051; p = 0.724)	-0.140 (CI = +/-0.263; p = 0.273)	-0.029	+0.86%	
Loss Cost	2013.2	0.000 (CI = +/-0.056; p = 0.988)	-0.115 (CI = +/-0.273; p = 0.383)	-0.080	-0.04%	
Loss Cost	2014.1	-0.010 (CI = +/-0.062; p = 0.729)	-0.143 (CI = +/-0.288; p = 0.304)	-0.056	-1.02%	
Loss Cost	2014.2	-0.022 (CI = +/-0.070; p = 0.502)	-0.113 (CI = +/-0.301; p = 0.429)	-0.065	-2.18%	
Loss Cost	2015.1	-0.029 (CI = +/-0.081; p = 0.454)	-0.130 (CI = +/-0.328; p = 0.403)	-0.065	-2.83%	
Loss Cost	2015.2	-0.055 (CI = +/-0.085; p = 0.179)	-0.072 (CI = +/-0.321; p = 0.629)	0.027	-5.39%	
Loss Cost	2016.1	-0.091 (CI = +/-0.088; p = 0.043)	-0.150 (CI = +/-0.303; p = 0.292)	0.275	-8.73%	
Loss Cost	2016.2	-0.073 (CI = +/-0.102; p = 0.137)	-0.183 (CI = +/-0.324; p = 0.228)	0.196	-7.05%	
Loss Cost	2017.1	-0.085 (CI = +/-0.130; p = 0.165)	-0.205 (CI = +/-0.372; p = 0.234)	0.143	-8.14%	
Severity	2004.2	0.031 (CI = +/-0.018; p = 0.002)	-0.329 (CI = +/-0.185; p = 0.001)	0.404	+3.15%	
Severity	2005.1	0.035 (CI = +/-0.019; p = 0.001)	-0.308 (CI = +/-0.186; p = 0.002)	0.428	+3.52%	
Severity	2005.2	0.031 (CI = +/-0.019; p = 0.003)	-0.285 (CI = +/-0.185; p = 0.004)	0.363	+3.10%	
Severity	2006.1	0.035 (CI = +/-0.020; p = 0.001)	-0.259 (CI = +/-0.184; p = 0.007)	0.401	+3.59%	
Severity	2006.2	0.033 (CI = +/-0.021; p = 0.003)	-0.248 (CI = +/-0.188; p = 0.012)	0.343	+3.36%	
Severity	2007.1	0.035 (CI = +/-0.022; p = 0.003)	-0.236 (CI = +/-0.194; p = 0.019)	0.353	+3.60%	
Severity	2007.2	0.034 (CI = +/-0.024; p = 0.007)	-0.228 (CI = +/-0.200; p = 0.027)	0.300	+3.45%	
Severity	2008.1	0.039 (CI = +/-0.025; p = 0.004)	-0.204 (CI = +/-0.202; p = 0.048)	0.333	+3.96%	
Severity	2008.2	0.046 (CI = +/-0.025; p = 0.001)	-0.235 (CI = +/-0.197; p = 0.021)	0.410	+4.69%	
Severity	2009.1	0.048 (CI = +/-0.027; p = 0.001)	-0.224 (CI = +/-0.205; p = 0.033)	0.415	+4.95%	
Severity	2009.2	0.051 (CI = +/-0.029; p = 0.001)	-0.238 (CI = +/-0.211; p = 0.029)	0.411	+5.28%	
Severity	2010.1	0.045 (CI = +/-0.031; p = 0.006)	-0.264 (CI = +/-0.214; p = 0.018)	0.394	+4.62%	
Severity	2010.2	0.058 (CI = +/-0.029; p = 0.001)	-0.312 (CI = +/-0.194; p = 0.003)	0.544	+5.93%	
Severity	2011.1	0.052 (CI = +/-0.031; p = 0.002)	-0.332 (CI = +/-0.199; p = 0.002)	0.537	+5.37%	
Severity	2011.2	0.052 (CI = +/-0.035; p = 0.005)	-0.332 (CI = +/-0.210; p = 0.004)	0.488	+5.36%	
Severity	2012.1	0.060 (CI = +/-0.037; p = 0.003)	-0.303 (CI = +/-0.214; p = 0.008)	0.522	+6.23%	
Severity	2012.2	0.047 (CI = +/-0.036; p = 0.015)	-0.260 (CI = +/-0.200; p = 0.014)	0.421	+4.81%	
Severity	2013.1	0.050 (CI = +/-0.041; p = 0.021)	-0.252 (CI = +/-0.213; p = 0.024)	0.421	+5.09%	
Severity	2013.2	0.047 (CI = +/-0.046; p = 0.048)	-0.244 (CI = +/-0.227; p = 0.037)	0.334	+4.79%	
Severity	2014.1	0.042 (CI = +/-0.053; p = 0.107)	-0.256 (CI = +/-0.244; p = 0.041)	0.322	+4.33%	
Severity	2014.2	0.035 (CI = +/-0.060; p = 0.226)	-0.237 (CI = +/-0.259; p = 0.069)	0.206	+3.56%	
Severity	2015.1	0.036 (CI = +/-0.070; p = 0.290)	-0.236 (CI = +/-0.284; p = 0.095)	0.196	+3.62%	
Severity	2015.2	0.013 (CI = +/-0.074; p = 0.708)	-0.187 (CI = +/-0.279; p = 0.167)	0.030	+1.29%	
Severity	2016.1	-0.005 (CI = +/-0.086; p = 0.896)	-0.225 (CI = +/-0.297; p = 0.120)	0.080	-0.51%	
Severity	2016.2	0.007 (CI = +/-0.103; p = 0.871)	-0.249 (CI = +/-0.326; p = 0.117)	0.101	+0.75%	
Severity	2017.1	0.017 (CI = +/-0.131; p = 0.769)	-0.231 (CI = +/-0.376; p = 0.189)	0.046	+1.71%	
Frequency	2004.2	-0.015 (CI = +/-0.009; p = 0.001)	0.161 (CI = +/-0.089; p = 0.001)	0.412	-1.50%	
Frequency	2005.1	-0.017 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.087; p = 0.002)	0.452	-1.73%	
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.090; p = 0.002)	0.448	-1.82%	
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	0.143 (CI = +/-0.091; p = 0.003)	0.469	-1.98%	
Frequency	2006.2	-0.021 (CI = +/-0.010; p = 0.000)	0.149 (CI = +/-0.093; p = 0.003)	0.465	-2.09%	
Frequency	2007.1	-0.023 (CI = +/-0.011; p = 0.000)	0.137 (CI = +/-0.093; p = 0.006)	0.495	-2.31%	
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	0.152 (CI = +/-0.090; p = 0.002)	0.558	-2.61%	
Frequency	2008.1	-0.029 (CI = +/-0.011; p = 0.000)	0.141 (CI = +/-0.091; p = 0.004)	0.586	-2.84%	
Frequency	2008.2	-0.029 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.095; p = 0.005)	0.556	-2.88%	
Frequency	2009.1	-0.031 (CI = +/-0.013; p = 0.000)	0.133 (CI = +/-0.097; p = 0.009)	0.574	-3.09%	
Frequency	2009.2	-0.033 (CI = +/-0.014; p = 0.000)	0.138 (CI = +/-0.100; p = 0.009)	0.555	-3.21%	
Frequency	2010.1	-0.035 (CI = +/-0.015; p = 0.000)	0.130 (CI = +/-0.103; p = 0.017)	0.567	-3.41%	
Frequency	2010.2	-0.038 (CI = +/-0.016; p = 0.000)	0.141 (CI = +/-0.105; p = 0.011)	0.580	-3.69%	
Frequency	2011.1	-0.040 (CI = +/-0.017; p = 0.000)	0.131 (CI = +/-0.109; p = 0.021)	0.593	-3.93%	
Frequency	2011.2	-0.036 (CI = +/-0.018; p = 0.001)	0.117 (CI = +/-0.109; p = 0.037)	0.509	-3.54%	
Frequency	2012.1	-0.037 (CI = +/-0.020; p = 0.001)	0.115 (CI = +/-0.116; p = 0.051)	0.496	-3.59%	
Frequency	2012.2	-0.038 (CI = +/-0.022; p = 0.002)	0.121 (CI = +/-0.122; p = 0.052)	0.467	-3.76%	
Frequency	2013.1	-0.041 (CI = +/-0.025; p = 0.003)	0.112 (CI = +/-0.129; p = 0.084)	0.473	-4.03%	
Frequency	2013.2	-0.047 (CI = +/-0.027; p = 0.002)	0.129 (CI = +/-0.131; p = 0.053)	0.514	-4.61%	
Frequency	2014.1	-0.053 (CI = +/-0.030; p = 0.002)	0.114 (CI = +/-0.137; p = 0.096)	0.540	-5.13%	
Frequency	2014.2	-0.057 (CI = +/-0.033; p = 0.003)	0.124 (CI = +/-0.145; p = 0.086)	0.522	-5.54%	
Frequency	2015.1	-0.064 (CI = +/-0.038; p = 0.003)	0.106 (CI = +/-0.153; p = 0.154)	0.551	-6.23%	
Frequency	2015.2	-0.068 (CI = +/-0.044; p = 0.006)	0.115 (CI = +/-0.166; p = 0.154)	0.504	-6.60%	
Frequency	2016.1	-0.086 (CI = +/-0.046; p = 0.002)	0.076 (CI = +/-0.159; p = 0.308)	0.633	-8.27%	
Frequency	2016.2	-0.081 (CI = +/-0.055; p = 0.010)	0.065 (CI = +/-0.175; p = 0.414)	0.502	-7.74%	
Frequency	2017.1	-0.102 (CI = +/-0.061; p = 0.005)	0.026 (CI = +/-0.175; p = 0.731)	0.621	-9.68%	

Comprehensive

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

Fit	Start Date	Time			Adjusted R ²	Implied Trend Rate
		Time	Seasonality	Adjusted R ²		
Loss Cost	2004.2	0.023 (CI = +/-0.023; p = 0.058)	-0.156 (CI = +/-0.210; p = 0.139)	0.123	+2.29%	
Loss Cost	2005.1	0.025 (CI = +/-0.025; p = 0.051)	-0.144 (CI = +/-0.217; p = 0.183)	0.131	+2.52%	
Loss Cost	2005.2	0.019 (CI = +/-0.026; p = 0.143)	-0.115 (CI = +/-0.215; p = 0.280)	0.051	+1.90%	
Loss Cost	2006.1	0.024 (CI = +/-0.027; p = 0.085)	-0.092 (CI = +/-0.218; p = 0.391)	0.075	+2.38%	
Loss Cost	2006.2	0.020 (CI = +/-0.029; p = 0.171)	-0.075 (CI = +/-0.223; p = 0.496)	0.018	+1.98%	
Loss Cost	2007.1	0.021 (CI = +/-0.031; p = 0.183)	-0.070 (CI = +/-0.233; p = 0.540)	0.016	+2.09%	
Loss Cost	2007.2	0.015 (CI = +/-0.033; p = 0.361)	-0.046 (CI = +/-0.237; p = 0.693)	-0.042	+1.49%	
Loss Cost	2008.1	0.019 (CI = +/-0.035; p = 0.267)	-0.026 (CI = +/-0.245; p = 0.825)	-0.027	+1.96%	
Loss Cost	2008.2	0.029 (CI = +/-0.036; p = 0.114)	-0.063 (CI = +/-0.242; p = 0.595)	0.045	+2.93%	
Loss Cost	2009.1	0.031 (CI = +/-0.040; p = 0.123)	-0.055 (CI = +/-0.254; p = 0.657)	0.043	+3.13%	
Loss Cost	2009.2	0.035 (CI = +/-0.044; p = 0.114)	-0.068 (CI = +/-0.266; p = 0.597)	0.050	+3.53%	
Loss Cost	2010.1	0.025 (CI = +/-0.047; p = 0.285)	-0.103 (CI = +/-0.271; p = 0.433)	0.002	+2.49%	
Loss Cost	2010.2	0.040 (CI = +/-0.048; p = 0.096)	-0.151 (CI = +/-0.261; p = 0.238)	0.127	+4.06%	
Loss Cost	2011.1	0.031 (CI = +/-0.052; p = 0.232)	-0.180 (CI = +/-0.272; p = 0.179)	0.101	+3.11%	
Loss Cost	2011.2	0.039 (CI = +/-0.058; p = 0.175)	-0.203 (CI = +/-0.285; p = 0.149)	0.130	+3.95%	
Loss Cost	2012.1	0.055 (CI = +/-0.063; p = 0.083)	-0.158 (CI = +/-0.290; p = 0.261)	0.188	+5.62%	
Loss Cost	2012.2	0.034 (CI = +/-0.064; p = 0.279)	-0.105 (CI = +/-0.279; p = 0.430)	-0.003	+3.41%	
Loss Cost	2013.1	0.039 (CI = +/-0.076; p = 0.285)	-0.092 (CI = +/-0.305; p = 0.520)	-0.006	+3.94%	
Loss Cost	2013.2	0.026 (CI = +/-0.087; p = 0.516)	-0.065 (CI = +/-0.326; p = 0.666)	-0.127	+2.65%	
Loss Cost	2014.1	0.015 (CI = +/-0.104; p = 0.750)	-0.089 (CI = +/-0.361; p = 0.590)	-0.160	+1.53%	
Loss Cost	2014.2	-0.005 (CI = +/-0.122; p = 0.920)	-0.051 (CI = +/-0.388; p = 0.769)	-0.234	-0.55%	
Loss Cost	2015.1	-0.012 (CI = +/-0.157; p = 0.859)	-0.063 (CI = +/-0.450; p = 0.748)	-0.263	-1.21%	
Loss Cost	2015.2	-0.073 (CI = +/-0.162; p = 0.314)	0.027 (CI = +/-0.421; p = 0.879)	-0.106	-7.01%	
Loss Cost	2016.1	-0.162 (CI = +/-0.142; p = 0.033)	-0.107 (CI = +/-0.326; p = 0.437)	0.487	-14.98%	
Loss Cost	2016.2	-0.153 (CI = +/-0.204; p = 0.106)	-0.118 (CI = +/-0.412; p = 0.469)	0.330	-14.15%	
Loss Cost	2017.1	-0.235 (CI = +/-0.272; p = 0.071)	-0.215 (CI = +/-0.464; p = 0.237)	0.548	-20.95%	
Severity	2004.2	0.029 (CI = +/-0.022; p = 0.013)	-0.341 (CI = +/-0.199; p = 0.002)	0.367	+2.94%	
Severity	2005.1	0.033 (CI = +/-0.023; p = 0.006)	-0.318 (CI = +/-0.201; p = 0.003)	0.389	+3.40%	
Severity	2005.2	0.028 (CI = +/-0.024; p = 0.023)	-0.292 (CI = +/-0.200; p = 0.006)	0.315	+2.85%	
Severity	2006.1	0.034 (CI = +/-0.025; p = 0.009)	-0.263 (CI = +/-0.198; p = 0.011)	0.351	+3.46%	
Severity	2006.2	0.031 (CI = +/-0.026; p = 0.022)	-0.249 (CI = +/-0.204; p = 0.019)	0.284	+3.15%	
Severity	2007.1	0.034 (CI = +/-0.028; p = 0.020)	-0.236 (CI = +/-0.211; p = 0.030)	0.294	+3.46%	
Severity	2007.2	0.032 (CI = +/-0.030; p = 0.041)	-0.227 (CI = +/-0.219; p = 0.044)	0.233	+3.23%	
Severity	2008.1	0.038 (CI = +/-0.032; p = 0.021)	-0.199 (CI = +/-0.222; p = 0.077)	0.267	+3.92%	
Severity	2008.2	0.048 (CI = +/-0.033; p = 0.006)	-0.235 (CI = +/-0.216; p = 0.034)	0.363	+4.91%	
Severity	2009.1	0.052 (CI = +/-0.036; p = 0.007)	-0.221 (CI = +/-0.226; p = 0.055)	0.372	+5.29%	
Severity	2009.2	0.056 (CI = +/-0.039; p = 0.007)	-0.238 (CI = +/-0.235; p = 0.047)	0.373	+5.80%	
Severity	2010.1	0.048 (CI = +/-0.042; p = 0.027)	-0.269 (CI = +/-0.240; p = 0.030)	0.357	+4.88%	
Severity	2010.2	0.066 (CI = +/-0.038; p = 0.002)	-0.328 (CI = +/-0.207; p = 0.004)	0.564	+8.86%	
Severity	2011.1	0.059 (CI = +/-0.041; p = 0.008)	-0.351 (CI = +/-0.215; p = 0.003)	0.560	+6.08%	
Severity	2011.2	0.060 (CI = +/-0.047; p = 0.015)	-0.355 (CI = +/-0.229; p = 0.005)	0.509	+6.20%	
Severity	2012.1	0.074 (CI = +/-0.050; p = 0.007)	-0.316 (CI = +/-0.231; p = 0.011)	0.560	+7.66%	
Severity	2012.2	0.054 (CI = +/-0.049; p = 0.033)	-0.267 (CI = +/-0.212; p = 0.018)	0.446	+5.56%	
Severity	2013.1	0.060 (CI = +/-0.057; p = 0.043)	-0.253 (CI = +/-0.231; p = 0.035)	0.450	+6.14%	
Severity	2013.2	0.056 (CI = +/-0.067; p = 0.093)	-0.245 (CI = +/-0.252; p = 0.056)	0.339	+5.76%	
Severity	2014.1	0.049 (CI = +/-0.081; p = 0.203)	-0.260 (CI = +/-0.281; p = 0.066)	0.323	+5.06%	
Severity	2014.2	0.036 (CI = +/-0.096; p = 0.411)	-0.236 (CI = +/-0.306; p = 0.114)	0.159	+3.69%	
Severity	2015.1	0.037 (CI = +/-0.124; p = 0.502)	-0.234 (CI = +/-0.356; p = 0.164)	0.135	+3.78%	
Severity	2015.2	-0.013 (CI = +/-0.125; p = 0.803)	-0.159 (CI = +/-0.323; p = 0.276)	-0.066	-1.32%	
Severity	2016.1	-0.068 (CI = +/-0.138; p = 0.264)	-0.240 (CI = +/-0.317; p = 0.109)	0.265	-6.54%	
Severity	2016.2	-0.060 (CI = +/-0.199; p = 0.448)	-0.249 (CI = +/-0.401; p = 0.160)	0.218	-5.83%	
Severity	2017.1	-0.075 (CI = +/-0.345; p = 0.539)	-0.266 (CI = +/-0.589; p = 0.246)	0.028	-7.21%	
Frequency	2004.2	-0.006 (CI = +/-0.009; p = 0.142)	0.185 (CI = +/-0.077; p = 0.000)	0.450	-0.63%	
Frequency	2005.1	-0.009 (CI = +/-0.009; p = 0.056)	0.173 (CI = +/-0.076; p = 0.000)	0.463	-0.85%	
Frequency	2005.2	-0.009 (CI = +/-0.009; p = 0.053)	0.177 (CI = +/-0.078; p = 0.000)	0.457	-0.92%	
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.040)	0.170 (CI = +/-0.081; p = 0.000)	0.460	-1.05%	
Frequency	2006.2	-0.011 (CI = +/-0.011; p = 0.037)	0.174 (CI = +/-0.083; p = 0.000)	0.453	-1.13%	
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.023)	0.166 (CI = +/-0.085; p = 0.001)	0.464	-1.33%	
Frequency	2007.2	-0.017 (CI = +/-0.011; p = 0.005)	0.181 (CI = +/-0.081; p = 0.000)	0.549	-1.69%	
Frequency	2008.1	-0.019 (CI = +/-0.012; p = 0.003)	0.173 (CI = +/-0.083; p = 0.000)	0.564	-1.88%	
Frequency	2008.2	-0.019 (CI = +/-0.013; p = 0.007)	0.173 (CI = +/-0.087; p = 0.001)	0.525	-1.89%	
Frequency	2009.1	-0.021 (CI = +/-0.014; p = 0.007)	0.166 (CI = +/-0.091; p = 0.001)	0.531	-2.05%	
Frequency	2009.2	-0.022 (CI = +/-0.016; p = 0.010)	0.170 (CI = +/-0.095; p = 0.001)	0.506	-2.15%	
Frequency	2010.1	-0.023 (CI = +/-0.017; p = 0.013)	0.165 (CI = +/-0.101; p = 0.003)	0.508	-2.28%	
Frequency	2010.2	-0.027 (CI = +/-0.019; p = 0.008)	0.177 (CI = +/-0.103; p = 0.002)	0.530	-2.63%	
Frequency	2011.1	-0.028 (CI = +/-0.021; p = 0.012)	0.171 (CI = +/-0.109; p = 0.005)	0.533	-2.80%	
Frequency	2011.2	-0.021 (CI = +/-0.022; p = 0.051)	0.152 (CI = +/-0.106; p = 0.008)	0.430	-2.12%	
Frequency	2012.1	-0.019 (CI = +/-0.025; p = 0.116)	0.158 (CI = +/-0.113; p = 0.010)	0.427	-1.90%	
Frequency	2012.2	-0.021 (CI = +/-0.028; p = 0.136)	0.162 (CI = +/-0.122; p = 0.013)	0.389	-2.04%	
Frequency	2013.1	-0.021 (CI = +/-0.033; p = 0.191)	0.161 (CI = +/-0.134; p = 0.023)	0.381	-2.08%	
Frequency	2013.2	-0.030 (CI = +/-0.036; p = 0.098)	0.180 (CI = +/-0.136; p = 0.015)	0.454	-2.94%	
Frequency	2014.1	-0.034 (CI = +/-0.044; p = 0.112)	0.171 (CI = +/-0.151; p = 0.031)	0.454	-3.36%	
Frequency	2014.2	-0.042 (CI = +/-0.052; p = 0.100)	0.184 (CI = +/-0.164; p = 0.032)	0.449	-4.09%	
Frequency	2015.1	-0.049 (CI = +/-0.065; p = 0.117)	0.171 (CI = +/-0.188; p = 0.068)	0.453	-4.81%	
Frequency	2015.2	-0.059 (CI = +/-0.082; p = 0.126)	0.186 (CI = +/-0.213; p = 0.076)	0.418	-5.77%	
Frequency	2016.1	-0.095 (CI = +/-0.091; p = 0.045)	0.133 (CI = +/-0.210; p = 0.164)	0.594	-9.04%	
Frequency	2016.2	-0.093 (CI = +/-0.132; p = 0.123)	0.130 (CI = +/-0.266; p = 0.246)	0.378	-8.84%	
Frequency	2017.1	-0.160 (CI = +/-0.131; p = 0.030)	0.051 (CI = +/-0.224; p = 0.518)	0.772	-14.80%	

Comprehensive

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

Fit	Start Date	Implied Trend			
		Time	Seasonality	Adjusted R ²	Rate
Loss Cost	2004.2	0.028 (CI = +/-0.024; p = 0.025)	-0.184 (CI = +/-0.210; p = 0.084)	0.180	+2.84%
Loss Cost	2005.1	0.030 (CI = +/-0.026; p = 0.022)	-0.172 (CI = +/-0.216; p = 0.115)	0.190	+3.10%
Loss Cost	2005.2	0.024 (CI = +/-0.027; p = 0.072)	-0.142 (CI = +/-0.216; p = 0.187)	0.102	+2.47%
Loss Cost	2006.1	0.029 (CI = +/-0.028; p = 0.040)	-0.119 (CI = +/-0.218; p = 0.271)	0.133	+2.99%
Loss Cost	2006.2	0.026 (CI = +/-0.030; p = 0.089)	-0.103 (CI = +/-0.225; p = 0.356)	0.069	+2.62%
Loss Cost	2007.1	0.027 (CI = +/-0.033; p = 0.098)	-0.097 (CI = +/-0.235; p = 0.400)	0.067	+2.75%
Loss Cost	2007.2	0.021 (CI = +/-0.035; p = 0.216)	-0.073 (CI = +/-0.241; p = 0.535)	-0.004	+2.16%
Loss Cost	2008.1	0.026 (CI = +/-0.037; p = 0.155)	-0.053 (CI = +/-0.248; p = 0.658)	0.017	+2.68%
Loss Cost	2008.2	0.038 (CI = +/-0.038; p = 0.048)	-0.099 (CI = +/-0.242; p = 0.401)	0.122	+3.91%
Loss Cost	2009.1	0.041 (CI = +/-0.042; p = 0.055)	-0.090 (CI = +/-0.254; p = 0.465)	0.122	+4.18%
Loss Cost	2009.2	0.047 (CI = +/-0.046; p = 0.045)	-0.112 (CI = +/-0.265; p = 0.387)	0.143	+4.82%
Loss Cost	2010.1	0.037 (CI = +/-0.049; p = 0.129)	-0.143 (CI = +/-0.270; p = 0.278)	0.092	+3.78%
Loss Cost	2010.2	0.057 (CI = +/-0.048; p = 0.022)	-0.207 (CI = +/-0.249; p = 0.096)	0.288	+5.92%
Loss Cost	2011.1	0.049 (CI = +/-0.053; p = 0.067)	-0.232 (CI = +/-0.259; p = 0.075)	0.260	+5.01%
Loss Cost	2011.2	0.063 (CI = +/-0.058; p = 0.035)	-0.271 (CI = +/-0.265; p = 0.046)	0.330	+6.46%
Loss Cost	2012.1	0.081 (CI = +/-0.060; p = 0.012)	-0.224 (CI = +/-0.258; p = 0.083)	0.427	+8.46%
Loss Cost	2012.2	0.061 (CI = +/-0.064; p = 0.058)	-0.174 (CI = +/-0.257; p = 0.164)	0.236	+6.33%
Loss Cost	2013.1	0.069 (CI = +/-0.074; p = 0.065)	-0.158 (CI = +/-0.278; p = 0.235)	0.246	+7.14%
Loss Cost	2013.2	0.062 (CI = +/-0.090; p = 0.152)	-0.143 (CI = +/-0.310; p = 0.325)	0.093	+6.40%
Loss Cost	2014.1	0.053 (CI = +/-0.108; p = 0.290)	-0.159 (CI = +/-0.344; p = 0.318)	0.040	+5.47%
Loss Cost	2014.2	0.039 (CI = +/-0.137; p = 0.522)	-0.133 (CI = +/-0.394; p = 0.451)	-0.135	+3.99%
Loss Cost	2015.1	0.037 (CI = +/-0.177; p = 0.631)	-0.137 (CI = +/-0.460; p = 0.495)	-0.179	+3.73%
Loss Cost	2015.2	-0.030 (CI = +/-0.212; p = 0.733)	-0.037 (CI = +/-0.485; p = 0.852)	-0.344	-2.93%
Loss Cost	2016.1	-0.126 (CI = +/-0.184; p = 0.129)	-0.149 (CI = +/-0.371; p = 0.326)	0.325	-11.84%
Loss Cost	2016.2	-0.082 (CI = +/-0.297; p = 0.445)	-0.201 (CI = +/-0.506; p = 0.296)	0.206	-7.86%
Loss Cost	2017.1	-0.167 (CI = +/-0.456; p = 0.257)	-0.272 (CI = +/-0.659; p = 0.218)	0.475	-15.35%
Severity	2004.2	0.033 (CI = +/-0.023; p = 0.007)	-0.362 (CI = +/-0.201; p = 0.001)	0.395	+3.36%
Severity	2005.1	0.038 (CI = +/-0.024; p = 0.003)	-0.339 (CI = +/-0.202; p = 0.002)	0.419	+3.85%
Severity	2005.2	0.032 (CI = +/-0.025; p = 0.014)	-0.313 (CI = +/-0.203; p = 0.004)	0.343	+3.29%
Severity	2006.1	0.039 (CI = +/-0.026; p = 0.005)	-0.284 (CI = +/-0.201; p = 0.007)	0.384	+3.95%
Severity	2006.2	0.036 (CI = +/-0.028; p = 0.013)	-0.271 (CI = +/-0.208; p = 0.013)	0.316	+3.66%
Severity	2007.1	0.039 (CI = +/-0.030; p = 0.012)	-0.258 (CI = +/-0.215; p = 0.021)	0.327	+4.00%
Severity	2007.2	0.037 (CI = +/-0.032; p = 0.026)	-0.250 (CI = +/-0.225; p = 0.031)	0.267	+3.81%
Severity	2008.1	0.045 (CI = +/-0.034; p = 0.013)	-0.222 (CI = +/-0.226; p = 0.053)	0.305	+4.56%
Severity	2008.2	0.056 (CI = +/-0.034; p = 0.003)	-0.268 (CI = +/-0.217; p = 0.018)	0.423	+5.80%
Severity	2009.1	0.061 (CI = +/-0.037; p = 0.003)	-0.253 (CI = +/-0.225; p = 0.030)	0.434	+6.25%
Severity	2009.2	0.068 (CI = +/-0.040; p = 0.002)	-0.278 (CI = +/-0.233; p = 0.022)	0.449	+7.01%
Severity	2010.1	0.059 (CI = +/-0.043; p = 0.010)	-0.305 (CI = +/-0.237; p = 0.015)	0.435	+6.10%
Severity	2010.2	0.084 (CI = +/-0.035; p = 0.000)	-0.383 (CI = +/-0.183; p = 0.000)	0.698	+8.72%
Severity	2011.1	0.077 (CI = +/-0.039; p = 0.001)	-0.402 (CI = +/-0.190; p = 0.000)	0.697	+7.98%
Severity	2011.2	0.082 (CI = +/-0.044; p = 0.001)	-0.417 (CI = +/-0.202; p = 0.001)	0.671	+8.54%
Severity	2012.1	0.098 (CI = +/-0.044; p = 0.000)	-0.376 (CI = +/-0.190; p = 0.001)	0.742	+10.30%
Severity	2012.2	0.079 (CI = +/-0.044; p = 0.002)	-0.330 (CI = +/-0.177; p = 0.002)	0.676	+8.27%
Severity	2013.1	0.087 (CI = +/-0.050; p = 0.003)	-0.313 (CI = +/-0.188; p = 0.004)	0.691	+9.13%
Severity	2013.2	0.091 (CI = +/-0.061; p = 0.008)	-0.321 (CI = +/-0.210; p = 0.007)	0.626	+9.53%
Severity	2014.1	0.087 (CI = +/-0.074; p = 0.027)	-0.328 (CI = +/-0.235; p = 0.012)	0.612	+9.08%
Severity	2014.2	0.083 (CI = +/-0.095; p = 0.077)	-0.321 (CI = +/-0.272; p = 0.027)	0.482	+8.65%
Severity	2015.1	0.089 (CI = +/-0.122; p = 0.124)	-0.312 (CI = +/-0.316; p = 0.052)	0.468	+9.32%
Severity	2015.2	0.040 (CI = +/-0.140; p = 0.501)	-0.238 (CI = +/-0.322; p = 0.116)	0.196	+4.04%
Severity	2016.1	-0.015 (CI = +/-0.148; p = 0.793)	-0.301 (CI = +/-0.300; p = 0.049)	0.495	-1.49%
Severity	2016.2	0.038 (CI = +/-0.213; p = 0.614)	-0.363 (CI = +/-0.365; p = 0.051)	0.621	+3.84%
Severity	2017.1	0.039 (CI = +/-0.447; p = 0.741)	-0.361 (CI = +/-0.645; p = 0.138)	0.497	+4.02%
Frequency	2004.2	-0.005 (CI = +/-0.009; p = 0.259)	0.178 (CI = +/-0.078; p = 0.000)	0.414	-0.51%
Frequency	2005.1	-0.007 (CI = +/-0.009; p = 0.116)	0.167 (CI = +/-0.078; p = 0.000)	0.420	-0.73%
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.112)	0.170 (CI = +/-0.081; p = 0.000)	0.412	-0.79%
Frequency	2006.1	-0.009 (CI = +/-0.011; p = 0.085)	0.165 (CI = +/-0.083; p = 0.000)	0.411	-0.92%
Frequency	2006.2	-0.010 (CI = +/-0.011; p = 0.082)	0.169 (CI = +/-0.086; p = 0.000)	0.402	-1.00%
Frequency	2007.1	-0.012 (CI = +/-0.012; p = 0.052)	0.160 (CI = +/-0.088; p = 0.001)	0.409	-1.20%
Frequency	2007.2	-0.016 (CI = +/-0.012; p = 0.013)	0.177 (CI = +/-0.085; p = 0.000)	0.497	-1.59%
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.009)	0.169 (CI = +/-0.087; p = 0.001)	0.510	-1.80%
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.017)	0.169 (CI = +/-0.092; p = 0.001)	0.465	-1.79%
Frequency	2009.1	-0.020 (CI = +/-0.016; p = 0.017)	0.163 (CI = +/-0.095; p = 0.002)	0.471	-1.95%
Frequency	2009.2	-0.021 (CI = +/-0.018; p = 0.023)	0.167 (CI = +/-0.101; p = 0.003)	0.441	-2.05%
Frequency	2010.1	-0.022 (CI = +/-0.019; p = 0.029)	0.162 (CI = +/-0.106; p = 0.005)	0.442	-2.18%
Frequency	2010.2	-0.026 (CI = +/-0.021; p = 0.019)	0.175 (CI = +/-0.110; p = 0.004)	0.466	-2.58%
Frequency	2011.1	-0.028 (CI = +/-0.024; p = 0.025)	0.170 (CI = +/-0.117; p = 0.008)	0.468	-2.76%
Frequency	2011.2	-0.019 (CI = +/-0.025; p = 0.112)	0.146 (CI = +/-0.113; p = 0.016)	0.340	-1.92%
Frequency	2012.1	-0.017 (CI = +/-0.028; p = 0.215)	0.152 (CI = +/-0.121; p = 0.018)	0.340	-1.67%
Frequency	2012.2	-0.018 (CI = +/-0.033; p = 0.252)	0.156 (CI = +/-0.133; p = 0.026)	0.295	-1.80%
Frequency	2013.1	-0.018 (CI = +/-0.039; p = 0.318)	0.155 (CI = +/-0.146; p = 0.039)	0.282	-1.82%
Frequency	2013.2	-0.029 (CI = +/-0.044; p = 0.173)	0.178 (CI = +/-0.153; p = 0.027)	0.359	-2.86%
Frequency	2014.1	-0.034 (CI = +/-0.053; p = 0.185)	0.170 (CI = +/-0.170; p = 0.050)	0.351	-3.31%
Frequency	2014.2	-0.044 (CI = +/-0.066; p = 0.162)	0.188 (CI = +/-0.191; p = 0.052)	0.349	-4.29%
Frequency	2015.1	-0.053 (CI = +/-0.084; p = 0.177)	0.175 (CI = +/-0.218; p = 0.097)	0.345	-5.12%
Frequency	2015.2	-0.069 (CI = +/-0.114; p = 0.178)	0.201 (CI = +/-0.260; p = 0.104)	0.319	-6.70%
Frequency	2016.1	-0.111 (CI = +/-0.125; p = 0.070)	0.152 (CI = +/-0.253; p = 0.171)	0.532	-10.51%
Frequency	2016.2	-0.119 (CI = +/-0.218; p = 0.180)	0.162 (CI = +/-0.373; p = 0.261)	0.272	-11.26%
Frequency	2017.1	-0.206 (CI = +/-0.154; p = 0.029)	0.090 (CI = +/-0.222; p = 0.225)	0.895	-18.62%

Comprehensive

Coverage = CM
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.089)	0.056	+1.62%
Loss Cost	2005.1	0.018 (CI = +/-0.020; p = 0.070)	0.069	+1.83%
Loss Cost	2005.2	0.013 (CI = +/-0.020; p = 0.201)	0.021	+1.27%
Loss Cost	2006.1	0.016 (CI = +/-0.021; p = 0.117)	0.048	+1.63%
Loss Cost	2006.2	0.012 (CI = +/-0.021; p = 0.242)	0.014	+1.26%
Loss Cost	2007.1	0.013 (CI = +/-0.023; p = 0.244)	0.014	+1.33%
Loss Cost	2007.2	0.008 (CI = +/-0.024; p = 0.476)	-0.017	+0.84%
Loss Cost	2008.1	0.011 (CI = +/-0.025; p = 0.363)	-0.005	+1.14%
Loss Cost	2008.2	0.017 (CI = +/-0.026; p = 0.191)	0.029	+1.71%
Loss Cost	2009.1	0.018 (CI = +/-0.028; p = 0.197)	0.028	+1.82%
Loss Cost	2009.2	0.019 (CI = +/-0.030; p = 0.204)	0.027	+1.93%
Loss Cost	2010.1	0.013 (CI = +/-0.032; p = 0.416)	-0.013	+1.28%
Loss Cost	2010.2	0.020 (CI = +/-0.033; p = 0.219)	0.025	+2.05%
Loss Cost	2011.1	0.015 (CI = +/-0.036; p = 0.382)	-0.009	+1.55%
Loss Cost	2011.2	0.017 (CI = +/-0.039; p = 0.382)	-0.010	+1.70%
Loss Cost	2012.1	0.026 (CI = +/-0.041; p = 0.197)	0.038	+2.68%
Loss Cost	2012.2	0.010 (CI = +/-0.040; p = 0.604)	-0.039	+1.02%
Loss Cost	2013.1	0.013 (CI = +/-0.045; p = 0.564)	-0.038	+1.26%
Loss Cost	2013.2	0.002 (CI = +/-0.049; p = 0.917)	-0.062	+0.24%
Loss Cost	2014.1	-0.003 (CI = +/-0.055; p = 0.909)	-0.066	-0.30%
Loss Cost	2014.2	-0.016 (CI = +/-0.060; p = 0.580)	-0.047	-1.56%
Loss Cost	2015.1	-0.017 (CI = +/-0.069; p = 0.598)	-0.053	-1.70%
Loss Cost	2015.2	-0.042 (CI = +/-0.071; p = 0.217)	0.051	-4.15%
Loss Cost	2016.1	-0.066 (CI = +/-0.076; p = 0.085)	0.176	-6.35%
Loss Cost	2016.2	-0.052 (CI = +/-0.089; p = 0.221)	0.060	-5.10%
Loss Cost	2017.1	-0.048 (CI = +/-0.109; p = 0.344)	0.000	-4.69%
Severity	2004.2	0.031 (CI = +/-0.020; p = 0.004)	0.197	+3.12%
Severity	2005.1	0.036 (CI = +/-0.020; p = 0.001)	0.254	+3.63%
Severity	2005.2	0.030 (CI = +/-0.021; p = 0.005)	0.193	+3.08%
Severity	2006.1	0.036 (CI = +/-0.021; p = 0.001)	0.266	+3.68%
Severity	2006.2	0.033 (CI = +/-0.022; p = 0.004)	0.214	+3.31%
Severity	2007.1	0.036 (CI = +/-0.023; p = 0.003)	0.244	+3.69%
Severity	2007.2	0.033 (CI = +/-0.024; p = 0.008)	0.196	+3.39%
Severity	2008.1	0.039 (CI = +/-0.025; p = 0.003)	0.259	+4.02%
Severity	2008.2	0.044 (CI = +/-0.026; p = 0.002)	0.299	+4.53%
Severity	2009.1	0.048 (CI = +/-0.027; p = 0.001)	0.321	+4.95%
Severity	2009.2	0.049 (CI = +/-0.029; p = 0.002)	0.303	+5.05%
Severity	2010.1	0.046 (CI = +/-0.032; p = 0.007)	0.248	+4.69%
Severity	2010.2	0.055 (CI = +/-0.033; p = 0.002)	0.324	+5.61%
Severity	2011.1	0.053 (CI = +/-0.036; p = 0.005)	0.281	+5.46%
Severity	2011.2	0.049 (CI = +/-0.039; p = 0.016)	0.221	+5.03%
Severity	2012.1	0.060 (CI = +/-0.040; p = 0.005)	0.308	+6.22%
Severity	2012.2	0.044 (CI = +/-0.039; p = 0.029)	0.197	+4.46%
Severity	2013.1	0.050 (CI = +/-0.042; p = 0.023)	0.225	+5.12%
Severity	2013.2	0.043 (CI = +/-0.046; p = 0.069)	0.142	+4.36%
Severity	2014.1	0.044 (CI = +/-0.052; p = 0.096)	0.118	+4.46%
Severity	2014.2	0.031 (CI = +/-0.057; p = 0.261)	0.024	+3.18%
Severity	2015.1	0.038 (CI = +/-0.065; p = 0.235)	0.038	+3.83%
Severity	2015.2	0.011 (CI = +/-0.066; p = 0.718)	-0.071	+1.12%
Severity	2016.1	0.004 (CI = +/-0.077; p = 0.917)	-0.090	+0.37%
Severity	2016.2	0.006 (CI = +/-0.092; p = 0.883)	-0.098	+0.62%
Severity	2017.1	0.025 (CI = +/-0.108; p = 0.610)	-0.078	+2.55%
Frequency	2004.2	-0.015 (CI = +/-0.010; p = 0.004)	0.192	-1.46%
Frequency	2005.1	-0.018 (CI = +/-0.010; p = 0.001)	0.269	-1.74%
Frequency	2005.2	-0.018 (CI = +/-0.010; p = 0.001)	0.252	-1.75%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	0.301	-1.98%
Frequency	2006.2	-0.020 (CI = +/-0.011; p = 0.001)	0.283	-1.99%
Frequency	2007.1	-0.023 (CI = +/-0.011; p = 0.000)	0.344	-2.27%
Frequency	2007.2	-0.025 (CI = +/-0.012; p = 0.000)	0.371	-2.47%
Frequency	2008.1	-0.028 (CI = +/-0.012; p = 0.000)	0.427	-2.77%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	0.387	-2.70%
Frequency	2009.1	-0.030 (CI = +/-0.014; p = 0.000)	0.429	-2.99%
Frequency	2009.2	-0.030 (CI = +/-0.015; p = 0.000)	0.397	-2.97%
Frequency	2010.1	-0.033 (CI = +/-0.016; p = 0.000)	0.428	-3.26%
Frequency	2010.2	-0.034 (CI = +/-0.017; p = 0.000)	0.416	-3.37%
Frequency	2011.1	-0.038 (CI = +/-0.018; p = 0.000)	0.449	-3.71%
Frequency	2011.2	-0.032 (CI = +/-0.018; p = 0.002)	0.369	-3.17%
Frequency	2012.1	-0.034 (CI = +/-0.020; p = 0.002)	0.360	-3.33%
Frequency	2012.2	-0.034 (CI = +/-0.023; p = 0.006)	0.316	-3.30%
Frequency	2013.1	-0.037 (CI = +/-0.025; p = 0.005)	0.340	-3.67%
Frequency	2013.2	-0.040 (CI = +/-0.027; p = 0.007)	0.340	-3.94%
Frequency	2014.1	-0.047 (CI = +/-0.030; p = 0.004)	0.390	-4.55%
Frequency	2014.2	-0.047 (CI = +/-0.034; p = 0.010)	0.345	-4.59%
Frequency	2015.1	-0.055 (CI = +/-0.037; p = 0.007)	0.393	-5.33%
Frequency	2015.2	-0.054 (CI = +/-0.043; p = 0.020)	0.324	-5.22%
Frequency	2016.1	-0.069 (CI = +/-0.046; p = 0.007)	0.459	-6.69%
Frequency	2016.2	-0.059 (CI = +/-0.052; p = 0.031)	0.323	-5.69%
Frequency	2017.1	-0.073 (CI = +/-0.059; p = 0.021)	0.405	-7.06%

All Perils

Coverage = AP
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2004.2	0.014 (CI = +/-0.017; p = 0.107)	-0.212 (CI = +/-0.179; p = 0.022)	0.150	+1.41%
Loss Cost	2005.1	0.017 (CI = +/-0.018; p = 0.063)	-0.195 (CI = +/-0.181; p = 0.035)	0.161	+1.71%
Loss Cost	2005.2	0.017 (CI = +/-0.019; p = 0.083)	-0.194 (CI = +/-0.187; p = 0.042)	0.139	+1.69%
Loss Cost	2006.1	0.016 (CI = +/-0.020; p = 0.124)	-0.200 (CI = +/-0.192; p = 0.042)	0.136	+1.58%
Loss Cost	2006.2	0.015 (CI = +/-0.022; p = 0.174)	-0.195 (CI = +/-0.199; p = 0.054)	0.106	+1.48%
Loss Cost	2007.1	0.017 (CI = +/-0.023; p = 0.150)	-0.186 (CI = +/-0.205; p = 0.074)	0.108	+1.67%
Loss Cost	2007.2	0.013 (CI = +/-0.024; p = 0.289)	-0.166 (CI = +/-0.208; p = 0.114)	0.054	+1.28%
Loss Cost	2008.1	0.014 (CI = +/-0.026; p = 0.287)	-0.161 (CI = +/-0.216; p = 0.136)	0.052	+1.37%
Loss Cost	2008.2	0.015 (CI = +/-0.028; p = 0.281)	-0.167 (CI = +/-0.224; p = 0.137)	0.049	+1.50%
Loss Cost	2009.1	0.015 (CI = +/-0.030; p = 0.320)	-0.168 (CI = +/-0.233; p = 0.151)	0.045	+1.48%
Loss Cost	2009.2	0.022 (CI = +/-0.031; p = 0.160)	-0.200 (CI = +/-0.234; p = 0.090)	0.105	+2.21%
Loss Cost	2010.1	0.021 (CI = +/-0.034; p = 0.205)	-0.202 (CI = +/-0.244; p = 0.099)	0.100	+2.15%
Loss Cost	2010.2	0.016 (CI = +/-0.036; p = 0.374)	-0.180 (CI = +/-0.251; p = 0.152)	0.036	+1.60%
Loss Cost	2011.1	0.009 (CI = +/-0.038; p = 0.636)	-0.206 (CI = +/-0.255; p = 0.107)	0.046	+0.89%
Loss Cost	2011.2	0.006 (CI = +/-0.042; p = 0.786)	-0.194 (CI = +/-0.268; p = 0.147)	0.015	+0.56%
Loss Cost	2012.1	0.000 (CI = +/-0.046; p = 0.997)	-0.213 (CI = +/-0.278; p = 0.126)	0.028	+0.01%
Loss Cost	2012.2	0.000 (CI = +/-0.051; p = 0.991)	-0.212 (CI = +/-0.296; p = 0.149)	0.016	-0.03%
Loss Cost	2013.1	0.007 (CI = +/-0.056; p = 0.791)	-0.188 (CI = +/-0.308; p = 0.213)	-0.014	+0.72%
Loss Cost	2013.2	-0.013 (CI = +/-0.057; p = 0.630)	-0.124 (CI = +/-0.296; p = 0.386)	-0.054	-1.31%
Loss Cost	2014.1	-0.026 (CI = +/-0.061; p = 0.376)	-0.161 (CI = +/-0.301; p = 0.272)	0.009	-2.58%
Loss Cost	2014.2	-0.027 (CI = +/-0.071; p = 0.419)	-0.158 (CI = +/-0.326; p = 0.315)	0.000	-2.69%
Loss Cost	2015.1	-0.008 (CI = +/-0.076; p = 0.818)	-0.110 (CI = +/-0.328; p = 0.480)	-0.112	-0.81%
Loss Cost	2015.2	-0.028 (CI = +/-0.084; p = 0.483)	-0.060 (CI = +/-0.341; p = 0.704)	-0.105	-2.75%
Loss Cost	2016.1	-0.020 (CI = +/-0.099; p = 0.668)	-0.042 (CI = +/-0.370; p = 0.804)	-0.170	-1.93%
Loss Cost	2016.2	-0.023 (CI = +/-0.120; p = 0.672)	-0.034 (CI = +/-0.415; p = 0.856)	-0.188	-2.30%
Loss Cost	2017.1	0.015 (CI = +/-0.130; p = 0.791)	0.037 (CI = +/-0.412; p = 0.843)	-0.232	+1.55%
Severity	2004.2	0.030 (CI = +/-0.017; p = 0.001)	-0.155 (CI = +/-0.173; p = 0.077)	0.290	+3.05%
Severity	2005.1	0.033 (CI = +/-0.017; p = 0.001)	-0.140 (CI = +/-0.175; p = 0.113)	0.312	+3.32%
Severity	2005.2	0.036 (CI = +/-0.018; p = 0.000)	-0.161 (CI = +/-0.175; p = 0.069)	0.355	+3.70%
Severity	2006.1	0.037 (CI = +/-0.019; p = 0.000)	-0.156 (CI = +/-0.180; p = 0.086)	0.352	+3.80%
Severity	2006.2	0.038 (CI = +/-0.020; p = 0.001)	-0.161 (CI = +/-0.186; p = 0.087)	0.333	+3.89%
Severity	2007.1	0.041 (CI = +/-0.021; p = 0.000)	-0.145 (CI = +/-0.189; p = 0.127)	0.355	+4.21%
Severity	2007.2	0.039 (CI = +/-0.023; p = 0.001)	-0.134 (CI = +/-0.195; p = 0.169)	0.296	+3.99%
Severity	2008.1	0.040 (CI = +/-0.024; p = 0.002)	-0.130 (CI = +/-0.202; p = 0.198)	0.290	+4.10%
Severity	2008.2	0.042 (CI = +/-0.026; p = 0.003)	-0.137 (CI = +/-0.210; p = 0.190)	0.276	+4.26%
Severity	2009.1	0.044 (CI = +/-0.028; p = 0.003)	-0.128 (CI = +/-0.217; p = 0.236)	0.279	+4.48%
Severity	2009.2	0.052 (CI = +/-0.029; p = 0.001)	-0.163 (CI = +/-0.214; p = 0.130)	0.355	+5.29%
Severity	2010.1	0.051 (CI = +/-0.031; p = 0.002)	-0.163 (CI = +/-0.223; p = 0.144)	0.337	+5.28%
Severity	2010.2	0.047 (CI = +/-0.033; p = 0.008)	-0.146 (CI = +/-0.231; p = 0.204)	0.256	+4.85%
Severity	2011.1	0.038 (CI = +/-0.034; p = 0.031)	-0.182 (CI = +/-0.227; p = 0.111)	0.219	+3.88%
Severity	2011.2	0.033 (CI = +/-0.037; p = 0.081)	-0.161 (CI = +/-0.235; p = 0.168)	0.127	+3.32%
Severity	2012.1	0.029 (CI = +/-0.041; p = 0.151)	-0.174 (CI = +/-0.246; p = 0.154)	0.110	+2.94%
Severity	2012.2	0.034 (CI = +/-0.045; p = 0.126)	-0.192 (CI = +/-0.258; p = 0.134)	0.123	+3.47%
Severity	2013.1	0.038 (CI = +/-0.049; p = 0.119)	-0.178 (CI = +/-0.271; p = 0.182)	0.129	+3.92%
Severity	2013.2	0.025 (CI = +/-0.053; p = 0.326)	-0.137 (CI = +/-0.274; p = 0.305)	-0.002	+2.55%
Severity	2014.1	0.014 (CI = +/-0.057; p = 0.615)	-0.169 (CI = +/-0.281; p = 0.218)	-0.005	+1.38%
Severity	2014.2	0.009 (CI = +/-0.066; p = 0.782)	-0.154 (CI = +/-0.302; p = 0.290)	-0.053	+0.86%
Severity	2015.1	0.025 (CI = +/-0.071; p = 0.463)	-0.114 (CI = +/-0.308; p = 0.436)	-0.059	+2.51%
Severity	2015.2	0.006 (CI = +/-0.079; p = 0.870)	-0.067 (CI = +/-0.319; p = 0.653)	-0.158	+0.60%
Severity	2016.1	0.015 (CI = +/-0.092; p = 0.733)	-0.049 (CI = +/-0.346; p = 0.761)	-0.174	+1.46%
Severity	2016.2	0.021 (CI = +/-0.112; p = 0.685)	-0.062 (CI = +/-0.387; p = 0.725)	-0.187	+2.10%
Severity	2017.1	0.061 (CI = +/-0.117; p = 0.268)	0.011 (CI = +/-0.373; p = 0.948)	-0.061	+6.25%
Frequency	2004.2	-0.016 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.082; p = 0.164)	0.338	-1.59%
Frequency	2005.1	-0.016 (CI = +/-0.008; p = 0.001)	-0.055 (CI = +/-0.084; p = 0.189)	0.301	-1.56%
Frequency	2005.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.073; p = 0.364)	0.465	-1.94%
Frequency	2006.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.070; p = 0.211)	0.526	-2.14%
Frequency	2006.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.070; p = 0.327)	0.565	-2.32%
Frequency	2007.1	-0.025 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.252)	0.575	-2.45%
Frequency	2007.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.071; p = 0.370)	0.601	-2.61%
Frequency	2008.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.074; p = 0.383)	0.571	-2.62%
Frequency	2008.2	-0.027 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.076; p = 0.425)	0.554	-2.65%
Frequency	2009.1	-0.029 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.076; p = 0.287)	0.587	-2.87%
Frequency	2009.2	-0.030 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.079; p = 0.338)	0.573	-2.92%
Frequency	2010.1	-0.030 (CI = +/-0.011; p = 0.000)	-0.039 (CI = +/-0.083; p = 0.333)	0.545	-2.97%
Frequency	2010.2	-0.032 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.086; p = 0.424)	0.544	-3.10%
Frequency	2011.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.025 (CI = +/-0.087; p = 0.563)	0.473	-2.87%
Frequency	2011.2	-0.027 (CI = +/-0.014; p = 0.001)	-0.033 (CI = +/-0.090; p = 0.460)	0.416	-2.67%
Frequency	2012.1	-0.029 (CI = +/-0.016; p = 0.001)	-0.039 (CI = +/-0.094; p = 0.398)	0.412	-2.84%
Frequency	2012.2	-0.034 (CI = +/-0.016; p = 0.000)	-0.019 (CI = +/-0.090; p = 0.654)	0.516	-3.38%
Frequency	2013.1	-0.031 (CI = +/-0.017; p = 0.001)	-0.010 (CI = +/-0.092; p = 0.827)	0.429	-3.08%
Frequency	2013.2	-0.038 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.085; p = 0.756)	0.574	-3.76%
Frequency	2014.1	-0.040 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.090; p = 0.849)	0.552	-3.91%
Frequency	2014.2	-0.036 (CI = +/-0.020; p = 0.002)	-0.003 (CI = +/-0.094; p = 0.942)	0.459	-3.53%
Frequency	2015.1	-0.033 (CI = +/-0.023; p = 0.009)	0.004 (CI = +/-0.099; p = 0.929)	0.357	-3.24%
Frequency	2015.2	-0.034 (CI = +/-0.027; p = 0.019)	0.007 (CI = +/-0.109; p = 0.897)	0.303	-3.33%
Frequency	2016.1	-0.034 (CI = +/-0.032; p = 0.039)	0.006 (CI = +/-0.120; p = 0.910)	0.234	-3.35%
Frequency	2016.2	-0.044 (CI = +/-0.036; p = 0.021)	0.028 (CI = +/-0.123; p = 0.621)	0.346	-4.30%
Frequency	2017.1	-0.045 (CI = +/-0.043; p = 0.043)	0.026 (CI = +/-0.138; p = 0.679)	0.283	-4.42%

All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend	
					Rate	
Loss Cost	2004.2	0.012 (CI = +/-0.018; p = 0.192)	-0.225 (CI = +/-0.182; p = 0.017)	0.152	+1.19%	
Loss Cost	2005.1	0.015 (CI = +/-0.019; p = 0.121)	-0.208 (CI = +/-0.185; p = 0.029)	0.158	+1.49%	
Loss Cost	2005.2	0.015 (CI = +/-0.020; p = 0.150)	-0.207 (CI = +/-0.191; p = 0.035)	0.137	+1.46%	
Loss Cost	2006.1	0.013 (CI = +/-0.021; p = 0.220)	-0.215 (CI = +/-0.197; p = 0.034)	0.135	+1.31%	
Loss Cost	2006.2	0.012 (CI = +/-0.023; p = 0.288)	-0.209 (CI = +/-0.203; p = 0.044)	0.107	+1.21%	
Loss Cost	2007.1	0.014 (CI = +/-0.024; p = 0.256)	-0.200 (CI = +/-0.210; p = 0.061)	0.106	+1.38%	
Loss Cost	2007.2	0.010 (CI = +/-0.025; p = 0.442)	-0.180 (CI = +/-0.213; p = 0.094)	0.055	+0.97%	
Loss Cost	2008.1	0.010 (CI = +/-0.027; p = 0.444)	-0.177 (CI = +/-0.222; p = 0.113)	0.052	+1.04%	
Loss Cost	2008.2	0.012 (CI = +/-0.030; p = 0.430)	-0.182 (CI = +/-0.231; p = 0.116)	0.048	+1.16%	
Loss Cost	2009.1	0.011 (CI = +/-0.032; p = 0.487)	-0.185 (CI = +/-0.241; p = 0.127)	0.045	+1.10%	
Loss Cost	2009.2	0.018 (CI = +/-0.033; p = 0.270)	-0.215 (CI = +/-0.241; p = 0.078)	0.101	+1.84%	
Loss Cost	2010.1	0.017 (CI = +/-0.037; p = 0.341)	-0.220 (CI = +/-0.253; p = 0.085)	0.098	+1.73%	
Loss Cost	2010.2	0.011 (CI = +/-0.039; p = 0.556)	-0.197 (CI = +/-0.260; p = 0.129)	0.038	+1.13%	
Loss Cost	2011.1	0.003 (CI = +/-0.042; p = 0.901)	-0.231 (CI = +/-0.264; p = 0.083)	0.063	+0.25%	
Loss Cost	2011.2	-0.001 (CI = +/-0.046; p = 0.954)	-0.218 (CI = +/-0.276; p = 0.115)	0.036	-0.13%	
Loss Cost	2012.1	-0.009 (CI = +/-0.050; p = 0.715)	-0.244 (CI = +/-0.287; p = 0.091)	0.062	-0.87%	
Loss Cost	2012.2	-0.010 (CI = +/-0.056; p = 0.718)	-0.241 (CI = +/-0.305; p = 0.113)	0.050	-0.96%	
Loss Cost	2013.1	-0.003 (CI = +/-0.062; p = 0.931)	-0.219 (CI = +/-0.322; p = 0.168)	0.006	-0.26%	
Loss Cost	2013.2	-0.025 (CI = +/-0.062; p = 0.409)	-0.156 (CI = +/-0.305; p = 0.289)	-0.004	-2.43%	
Loss Cost	2014.1	-0.043 (CI = +/-0.067; p = 0.188)	-0.208 (CI = +/-0.307; p = 0.167)	0.101	-4.20%	
Loss Cost	2014.2	-0.045 (CI = +/-0.077; p = 0.222)	-0.202 (CI = +/-0.331; p = 0.208)	0.093	-4.42%	
Loss Cost	2015.1	-0.026 (CI = +/-0.086; p = 0.521)	-0.154 (CI = +/-0.345; p = 0.348)	-0.060	-2.54%	
Loss Cost	2015.2	-0.048 (CI = +/-0.094; p = 0.277)	-0.105 (CI = +/-0.352; p = 0.522)	-0.020	-4.72%	
Loss Cost	2016.1	-0.044 (CI = +/-0.114; p = 0.410)	-0.095 (CI = +/-0.394; p = 0.601)	-0.108	-4.27%	
Loss Cost	2016.2	-0.050 (CI = +/-0.139; p = 0.431)	-0.083 (CI = +/-0.441; p = 0.675)	-0.127	-4.87%	
Loss Cost	2017.1	-0.007 (CI = +/-0.162; p = 0.925)	-0.004 (CI = +/-0.467; p = 0.985)	-0.284	-0.67%	
Severity	2004.2	0.027 (CI = +/-0.017; p = 0.003)	-0.173 (CI = +/-0.173; p = 0.051)	0.267	+2.74%	
Severity	2005.1	0.030 (CI = +/-0.018; p = 0.002)	-0.158 (CI = +/-0.176; p = 0.078)	0.286	+3.00%	
Severity	2005.2	0.033 (CI = +/-0.019; p = 0.001)	-0.178 (CI = +/-0.176; p = 0.047)	0.330	+3.38%	
Severity	2006.1	0.034 (CI = +/-0.020; p = 0.001)	-0.174 (CI = +/-0.182; p = 0.060)	0.327	+3.46%	
Severity	2006.2	0.035 (CI = +/-0.021; p = 0.002)	-0.179 (CI = +/-0.188; p = 0.062)	0.306	+3.54%	
Severity	2007.1	0.038 (CI = +/-0.022; p = 0.002)	-0.163 (CI = +/-0.193; p = 0.094)	0.325	+3.86%	
Severity	2007.2	0.036 (CI = +/-0.024; p = 0.005)	-0.152 (CI = +/-0.198; p = 0.128)	0.263	+3.62%	
Severity	2008.1	0.036 (CI = +/-0.026; p = 0.007)	-0.149 (CI = +/-0.206; p = 0.151)	0.257	+3.69%	
Severity	2008.2	0.038 (CI = +/-0.027; p = 0.009)	-0.155 (CI = +/-0.214; p = 0.148)	0.241	+3.84%	
Severity	2009.1	0.040 (CI = +/-0.030; p = 0.011)	-0.147 (CI = +/-0.223; p = 0.187)	0.242	+4.04%	
Severity	2009.2	0.047 (CI = +/-0.030; p = 0.004)	-0.180 (CI = +/-0.220; p = 0.104)	0.321	+4.86%	
Severity	2010.1	0.047 (CI = +/-0.033; p = 0.008)	-0.182 (CI = +/-0.231; p = 0.115)	0.303	+4.79%	
Severity	2010.2	0.042 (CI = +/-0.036; p = 0.023)	-0.165 (CI = +/-0.238; p = 0.163)	0.219	+4.32%	
Severity	2011.1	0.031 (CI = +/-0.037; p = 0.093)	-0.209 (CI = +/-0.232; p = 0.074)	0.201	+3.13%	
Severity	2011.2	0.025 (CI = +/-0.039; p = 0.202)	-0.188 (CI = +/-0.239; p = 0.115)	0.111	+2.52%	
Severity	2012.1	0.019 (CI = +/-0.043; p = 0.362)	-0.208 (CI = +/-0.250; p = 0.097)	0.107	+1.94%	
Severity	2012.2	0.024 (CI = +/-0.048; p = 0.300)	-0.224 (CI = +/-0.262; p = 0.089)	0.119	+2.44%	
Severity	2013.1	0.027 (CI = +/-0.054; p = 0.295)	-0.213 (CI = +/-0.279; p = 0.124)	0.115	+2.78%	
Severity	2013.2	0.013 (CI = +/-0.057; p = 0.638)	-0.172 (CI = +/-0.279; p = 0.207)	-0.001	+1.28%	
Severity	2014.1	-0.004 (CI = +/-0.061; p = 0.895)	-0.219 (CI = +/-0.281; p = 0.117)	0.052	-0.38%	
Severity	2014.2	-0.010 (CI = +/-0.069; p = 0.748)	-0.202 (CI = +/-0.301; p = 0.169)	0.018	-1.04%	
Severity	2015.1	0.005 (CI = +/-0.079; p = 0.892)	-0.163 (CI = +/-0.317; p = 0.281)	-0.051	+0.50%	
Severity	2015.2	-0.017 (CI = +/-0.086; p = 0.672)	-0.116 (CI = +/-0.321; p = 0.439)	-0.107	-1.66%	
Severity	2016.1	-0.013 (CI = +/-0.104; p = 0.792)	-0.107 (CI = +/-0.360; p = 0.518)	-0.160	-1.24%	
Severity	2016.2	-0.008 (CI = +/-0.127; p = 0.886)	-0.115 (CI = +/-0.403; p = 0.529)	-0.183	-0.81%	
Severity	2017.1	0.036 (CI = +/-0.145; p = 0.577)	-0.035 (CI = +/-0.416; p = 0.850)	-0.211	+3.64%	
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.001)	-0.052 (CI = +/-0.083; p = 0.211)	0.287	-1.51%	
Frequency	2005.1	-0.015 (CI = +/-0.009; p = 0.002)	-0.050 (CI = +/-0.086; p = 0.245)	0.248	-1.47%	
Frequency	2005.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.074; p = 0.445)	0.417	-1.86%	
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.072; p = 0.267)	0.479	-2.07%	
Frequency	2006.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.072; p = 0.392)	0.522	-2.26%	
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.073; p = 0.306)	0.531	-2.38%	
Frequency	2007.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.073; p = 0.429)	0.560	-2.56%	
Frequency	2008.1	-0.026 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.076; p = 0.447)	0.526	-2.55%	
Frequency	2008.2	-0.026 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.079; p = 0.487)	0.507	-2.59%	
Frequency	2009.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.079; p = 0.332)	0.543	-2.82%	
Frequency	2009.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.083; p = 0.382)	0.527	-2.88%	
Frequency	2010.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.038 (CI = +/-0.087; p = 0.378)	0.496	-2.92%	
Frequency	2010.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.032 (CI = +/-0.090; p = 0.466)	0.494	-3.06%	
Frequency	2011.1	-0.028 (CI = +/-0.014; p = 0.001)	-0.021 (CI = +/-0.092; p = 0.632)	0.413	-2.79%	
Frequency	2011.2	-0.026 (CI = +/-0.016; p = 0.003)	-0.029 (CI = +/-0.095; p = 0.527)	0.348	-2.58%	
Frequency	2012.1	-0.028 (CI = +/-0.017; p = 0.003)	-0.036 (CI = +/-0.100; p = 0.459)	0.342	-2.76%	
Frequency	2012.2	-0.034 (CI = +/-0.017; p = 0.001)	-0.018 (CI = +/-0.096; p = 0.702)	0.455	-3.32%	
Frequency	2013.1	-0.030 (CI = +/-0.019; p = 0.004)	-0.006 (CI = +/-0.099; p = 0.906)	0.355	-2.95%	
Frequency	2013.2	-0.037 (CI = +/-0.018; p = 0.001)	0.015 (CI = +/-0.091; p = 0.722)	0.515	-3.67%	
Frequency	2014.1	-0.039 (CI = +/-0.021; p = 0.002)	0.010 (CI = +/-0.097; p = 0.820)	0.490	-3.83%	
Frequency	2014.2	-0.035 (CI = +/-0.023; p = 0.007)	0.000 (CI = +/-0.101; p = 0.994)	0.378	-3.41%	
Frequency	2015.1	-0.031 (CI = +/-0.027; p = 0.029)	0.010 (CI = +/-0.108; p = 0.849)	0.261	-3.03%	
Frequency	2015.2	-0.032 (CI = +/-0.032; p = 0.050)	0.012 (CI = +/-0.119; p = 0.833)	0.200	-3.11%	
Frequency	2016.1	-0.031 (CI = +/-0.039; p = 0.102)	0.013 (CI = +/-0.133; p = 0.836)	0.124	-3.06%	
Frequency	2016.2	-0.042 (CI = +/-0.043; p = 0.057)	0.032 (CI = +/-0.137; p = 0.606)	0.244	-4.09%	
Frequency	2017.1	-0.042 (CI = +/-0.056; p = 0.114)	0.031 (CI = +/-0.160; p = 0.664)	0.172	-4.16%	

All Perils

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

Fit	Start Date				Implied Trend	
		Time	Seasonality	Adjusted R ²	Rate	
Loss Cost	2004.2	0.016 (CI = +/-0.019; p = 0.089)	-0.313 (CI = +/-0.169; p = 0.001)	0.342	+1.63%	
Loss Cost	2005.1	0.020 (CI = +/-0.020; p = 0.050)	-0.295 (CI = +/-0.171; p = 0.001)	0.351	+1.99%	
Loss Cost	2005.2	0.020 (CI = +/-0.021; p = 0.058)	-0.298 (CI = +/-0.177; p = 0.002)	0.333	+2.06%	
Loss Cost	2006.1	0.018 (CI = +/-0.023; p = 0.109)	-0.309 (CI = +/-0.183; p = 0.002)	0.335	+1.84%	
Loss Cost	2006.2	0.018 (CI = +/-0.024; p = 0.139)	-0.308 (CI = +/-0.190; p = 0.003)	0.307	+1.82%	
Loss Cost	2007.1	0.020 (CI = +/-0.026; p = 0.130)	-0.299 (CI = +/-0.198; p = 0.005)	0.305	+2.02%	
Loss Cost	2007.2	0.016 (CI = +/-0.028; p = 0.248)	-0.283 (CI = +/-0.203; p = 0.009)	0.244	+1.62%	
Loss Cost	2008.1	0.017 (CI = +/-0.031; p = 0.276)	-0.281 (CI = +/-0.213; p = 0.012)	0.240	+1.67%	
Loss Cost	2008.2	0.020 (CI = +/-0.033; p = 0.226)	-0.294 (CI = +/-0.221; p = 0.012)	0.248	+2.01%	
Loss Cost	2009.1	0.019 (CI = +/-0.037; p = 0.302)	-0.299 (CI = +/-0.233; p = 0.015)	0.246	+1.88%	
Loss Cost	2009.2	0.031 (CI = +/-0.036; p = 0.085)	-0.344 (CI = +/-0.220; p = 0.004)	0.377	+3.19%	
Loss Cost	2010.1	0.029 (CI = +/-0.040; p = 0.144)	-0.351 (CI = +/-0.233; p = 0.005)	0.375	+2.97%	
Loss Cost	2010.2	0.024 (CI = +/-0.044; p = 0.263)	-0.335 (CI = +/-0.244; p = 0.010)	0.304	+2.46%	
Loss Cost	2011.1	0.010 (CI = +/-0.046; p = 0.649)	-0.380 (CI = +/-0.240; p = 0.004)	0.371	+1.01%	
Loss Cost	2011.2	0.008 (CI = +/-0.052; p = 0.733)	-0.376 (CI = +/-0.256; p = 0.007)	0.334	+0.85%	
Loss Cost	2012.1	-0.006 (CI = +/-0.056; p = 0.821)	-0.417 (CI = +/-0.260; p = 0.004)	0.400	-0.60%	
Loss Cost	2012.2	-0.002 (CI = +/-0.065; p = 0.943)	-0.426 (CI = +/-0.280; p = 0.006)	0.392	-0.22%	
Loss Cost	2013.1	0.005 (CI = +/-0.075; p = 0.882)	-0.408 (CI = +/-0.304; p = 0.013)	0.350	+0.52%	
Loss Cost	2013.2	-0.025 (CI = +/-0.074; p = 0.475)	-0.343 (CI = +/-0.279; p = 0.021)	0.336	-2.45%	
Loss Cost	2014.1	-0.067 (CI = +/-0.061; p = 0.035)	-0.435 (CI = +/-0.212; p = 0.001)	0.677	-6.51%	
Loss Cost	2014.2	-0.065 (CI = +/-0.075; p = 0.079)	-0.439 (CI = +/-0.237; p = 0.003)	0.670	-6.32%	
Loss Cost	2015.1	-0.046 (CI = +/-0.090; p = 0.268)	-0.403 (CI = +/-0.258; p = 0.008)	0.570	-4.47%	
Loss Cost	2015.2	-0.080 (CI = +/-0.093; p = 0.079)	-0.351 (CI = +/-0.242; p = 0.012)	0.653	-7.73%	
Loss Cost	2016.1	-0.108 (CI = +/-0.119; p = 0.068)	-0.392 (CI = +/-0.274; p = 0.014)	0.666	-10.21%	
Loss Cost	2016.2	-0.109 (CI = +/-0.172; p = 0.155)	-0.391 (CI = +/-0.348; p = 0.036)	0.642	-10.30%	
Loss Cost	2017.1	-0.063 (CI = +/-0.274; p = 0.514)	-0.338 (CI = +/-0.468; p = 0.105)	0.397	-6.15%	
Severity	2004.2	0.028 (CI = +/-0.019; p = 0.007)	-0.226 (CI = +/-0.174; p = 0.013)	0.309	+2.80%	
Severity	2005.1	0.031 (CI = +/-0.021; p = 0.005)	-0.211 (CI = +/-0.178; p = 0.022)	0.327	+3.10%	
Severity	2005.2	0.036 (CI = +/-0.021; p = 0.002)	-0.236 (CI = +/-0.175; p = 0.010)	0.393	+3.65%	
Severity	2006.1	0.037 (CI = +/-0.023; p = 0.003)	-0.233 (CI = +/-0.182; p = 0.014)	0.389	+3.73%	
Severity	2006.2	0.038 (CI = +/-0.024; p = 0.003)	-0.241 (CI = +/-0.189; p = 0.015)	0.375	+3.91%	
Severity	2007.1	0.042 (CI = +/-0.026; p = 0.003)	-0.224 (CI = +/-0.194; p = 0.026)	0.394	+4.31%	
Severity	2007.2	0.040 (CI = +/-0.028; p = 0.007)	-0.215 (CI = +/-0.201; p = 0.038)	0.329	+4.09%	
Severity	2008.1	0.041 (CI = +/-0.030; p = 0.011)	-0.212 (CI = +/-0.211; p = 0.049)	0.324	+4.16%	
Severity	2008.2	0.044 (CI = +/-0.033; p = 0.012)	-0.224 (CI = +/-0.219; p = 0.046)	0.318	+4.50%	
Severity	2009.1	0.046 (CI = +/-0.036; p = 0.015)	-0.215 (CI = +/-0.230; p = 0.066)	0.320	+4.75%	
Severity	2009.2	0.059 (CI = +/-0.036; p = 0.003)	-0.260 (CI = +/-0.216; p = 0.021)	0.453	+6.12%	
Severity	2010.1	0.059 (CI = +/-0.040; p = 0.007)	-0.263 (CI = +/-0.230; p = 0.027)	0.439	+6.03%	
Severity	2010.2	0.055 (CI = +/-0.044; p = 0.018)	-0.251 (CI = +/-0.242; p = 0.043)	0.352	+5.62%	
Severity	2011.1	0.037 (CI = +/-0.043; p = 0.089)	-0.306 (CI = +/-0.226; p = 0.011)	0.389	+3.78%	
Severity	2011.2	0.031 (CI = +/-0.048; p = 0.193)	-0.289 (CI = +/-0.237; p = 0.020)	0.295	+3.13%	
Severity	2012.1	0.020 (CI = +/-0.053; p = 0.430)	-0.319 (CI = +/-0.246; p = 0.015)	0.320	+2.04%	
Severity	2012.2	0.031 (CI = +/-0.059; p = 0.269)	-0.347 (CI = +/-0.255; p = 0.012)	0.366	+3.19%	
Severity	2013.1	0.034 (CI = +/-0.069; p = 0.300)	-0.339 (CI = +/-0.280; p = 0.022)	0.355	+3.49%	
Severity	2013.2	0.015 (CI = +/-0.075; p = 0.673)	-0.297 (CI = +/-0.283; p = 0.041)	0.234	+1.48%	
Severity	2014.1	-0.021 (CI = +/-0.072; p = 0.519)	-0.375 (CI = +/-0.250; p = 0.008)	0.465	-2.12%	
Severity	2014.2	-0.030 (CI = +/-0.087; p = 0.451)	-0.360 (CI = +/-0.276; p = 0.017)	0.433	-2.95%	
Severity	2015.1	-0.013 (CI = +/-0.108; p = 0.779)	-0.329 (CI = +/-0.311; p = 0.041)	0.323	-1.32%	
Severity	2015.2	-0.052 (CI = +/-0.116; p = 0.311)	-0.271 (CI = +/-0.301; p = 0.070)	0.337	-5.10%	
Severity	2016.1	-0.072 (CI = +/-0.158; p = 0.294)	-0.300 (CI = +/-0.363; p = 0.086)	0.304	-6.97%	
Severity	2016.2	-0.058 (CI = +/-0.226; p = 0.515)	-0.317 (CI = +/-0.456; p = 0.126)	0.272	-5.63%	
Severity	2017.1	0.017 (CI = +/-0.334; p = 0.880)	-0.229 (CI = +/-0.570; p = 0.290)	-0.009	+1.74%	
Frequency	2004.2	-0.011 (CI = +/-0.009; p = 0.016)	-0.087 (CI = +/-0.082; p = 0.037)	0.237	-1.13%	
Frequency	2005.1	-0.011 (CI = +/-0.010; p = 0.031)	-0.085 (CI = +/-0.085; p = 0.050)	0.191	-1.08%	
Frequency	2005.2	-0.015 (CI = +/-0.009; p = 0.001)	-0.062 (CI = +/-0.072; p = 0.086)	0.348	-1.53%	
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.068; p = 0.031)	0.448	-1.82%	
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.068; p = 0.053)	0.491	-2.01%	
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.076 (CI = +/-0.069; p = 0.033)	0.516	-2.19%	
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.070; p = 0.055)	0.544	-2.37%	
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.073; p = 0.063)	0.504	-2.39%	
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.077; p = 0.073)	0.482	-2.38%	
Frequency	2009.1	-0.028 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.074; p = 0.029)	0.559	-2.74%	
Frequency	2009.2	-0.028 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.078; p = 0.038)	0.542	-2.75%	
Frequency	2010.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.088 (CI = +/-0.083; p = 0.038)	0.514	-2.88%	
Frequency	2010.2	-0.030 (CI = +/-0.016; p = 0.001)	-0.084 (CI = +/-0.087; p = 0.056)	0.510	-2.99%	
Frequency	2011.1	-0.027 (CI = +/-0.017; p = 0.005)	-0.074 (CI = +/-0.090; p = 0.101)	0.395	-2.67%	
Frequency	2011.2	-0.022 (CI = +/-0.018; p = 0.020)	-0.087 (CI = +/-0.090; p = 0.056)	0.365	-2.21%	
Frequency	2012.1	-0.026 (CI = +/-0.020; p = 0.015)	-0.098 (CI = +/-0.094; p = 0.041)	0.392	-2.59%	
Frequency	2012.2	-0.034 (CI = +/-0.020; p = 0.004)	-0.080 (CI = +/-0.089; p = 0.073)	0.512	-3.30%	
Frequency	2013.1	-0.029 (CI = +/-0.023; p = 0.019)	-0.069 (CI = +/-0.093; p = 0.134)	0.359	-2.87%	
Frequency	2013.2	-0.039 (CI = +/-0.021; p = 0.002)	-0.046 (CI = +/-0.081; p = 0.230)	0.577	-3.87%	
Frequency	2014.1	-0.046 (CI = +/-0.024; p = 0.002)	-0.060 (CI = +/-0.083; p = 0.137)	0.614	-4.48%	
Frequency	2014.2	-0.035 (CI = +/-0.023; p = 0.008)	-0.079 (CI = +/-0.073; p = 0.037)	0.628	-3.48%	
Frequency	2015.1	-0.032 (CI = +/-0.029; p = 0.034)	-0.074 (CI = +/-0.084; p = 0.075)	0.460	-3.19%	
Frequency	2015.2	-0.028 (CI = +/-0.037; p = 0.109)	-0.080 (CI = +/-0.095; p = 0.084)	0.421	-2.77%	
Frequency	2016.1	-0.035 (CI = +/-0.049; p = 0.124)	-0.091 (CI = +/-0.113; p = 0.093)	0.383	-3.49%	
Frequency	2016.2	-0.051 (CI = +/-0.060; p = 0.078)	-0.074 (CI = +/-0.121; p = 0.166)	0.517	-4.95%	
Frequency	2017.1	-0.081 (CI = +/-0.063; p = 0.026)	-0.108 (CI = +/-0.107; p = 0.049)	0.793	-7.75%	

All Perils

Coverage = AP
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.013 (CI = +/-0.018; p = 0.158)	0.030	+1.32%
Loss Cost	2005.1	0.017 (CI = +/-0.019; p = 0.077)	0.064	+1.71%
Loss Cost	2005.2	0.016 (CI = +/-0.020; p = 0.119)	0.045	+1.59%
Loss Cost	2006.1	0.016 (CI = +/-0.021; p = 0.144)	0.037	+1.58%
Loss Cost	2006.2	0.014 (CI = +/-0.023; p = 0.229)	0.016	+1.36%
Loss Cost	2007.1	0.017 (CI = +/-0.024; p = 0.166)	0.033	+1.67%
Loss Cost	2007.2	0.012 (CI = +/-0.025; p = 0.345)	-0.003	+1.17%
Loss Cost	2008.1	0.014 (CI = +/-0.026; p = 0.298)	0.004	+1.37%
Loss Cost	2008.2	0.014 (CI = +/-0.028; p = 0.335)	-0.001	+1.37%
Loss Cost	2009.1	0.015 (CI = +/-0.031; p = 0.331)	-0.001	+1.48%
Loss Cost	2009.2	0.020 (CI = +/-0.032; p = 0.212)	0.025	+2.03%
Loss Cost	2010.1	0.021 (CI = +/-0.035; p = 0.222)	0.023	+2.15%
Loss Cost	2010.2	0.014 (CI = +/-0.037; p = 0.443)	-0.017	+1.41%
Loss Cost	2011.1	0.009 (CI = +/-0.040; p = 0.650)	-0.037	+0.89%
Loss Cost	2011.2	0.003 (CI = +/-0.043; p = 0.881)	-0.049	+0.31%
Loss Cost	2012.1	0.000 (CI = +/-0.048; p = 0.997)	-0.053	+0.01%
Loss Cost	2012.2	-0.003 (CI = +/-0.053; p = 0.892)	-0.054	-0.35%
Loss Cost	2013.1	0.007 (CI = +/-0.057; p = 0.795)	-0.055	+0.72%
Loss Cost	2013.2	-0.015 (CI = +/-0.056; p = 0.567)	-0.040	-1.53%
Loss Cost	2014.1	-0.026 (CI = +/-0.062; p = 0.380)	-0.011	-2.58%
Loss Cost	2014.2	-0.031 (CI = +/-0.070; p = 0.358)	-0.007	-3.05%
Loss Cost	2015.1	-0.008 (CI = +/-0.074; p = 0.815)	-0.072	-0.81%
Loss Cost	2015.2	-0.030 (CI = +/-0.080; p = 0.434)	-0.027	-2.93%
Loss Cost	2016.1	-0.020 (CI = +/-0.093; p = 0.653)	-0.070	-1.93%
Loss Cost	2016.2	-0.025 (CI = +/-0.111; p = 0.632)	-0.074	-2.44%
Loss Cost	2017.1	0.015 (CI = +/-0.120; p = 0.778)	-0.101	+1.55%
Severity	2004.2	0.029 (CI = +/-0.017; p = 0.001)	0.241	+2.98%
Severity	2005.1	0.033 (CI = +/-0.018; p = 0.001)	0.278	+3.32%
Severity	2005.2	0.036 (CI = +/-0.018; p = 0.000)	0.304	+3.62%
Severity	2006.1	0.037 (CI = +/-0.020; p = 0.000)	0.308	+3.80%
Severity	2006.2	0.037 (CI = +/-0.021; p = 0.001)	0.286	+3.80%
Severity	2007.1	0.041 (CI = +/-0.022; p = 0.001)	0.322	+4.21%
Severity	2007.2	0.038 (CI = +/-0.023; p = 0.002)	0.271	+3.90%
Severity	2008.1	0.040 (CI = +/-0.024; p = 0.002)	0.271	+4.10%
Severity	2008.2	0.041 (CI = +/-0.026; p = 0.004)	0.253	+4.15%
Severity	2009.1	0.044 (CI = +/-0.028; p = 0.004)	0.265	+4.48%
Severity	2009.2	0.050 (CI = +/-0.029; p = 0.002)	0.315	+5.14%
Severity	2010.1	0.051 (CI = +/-0.032; p = 0.003)	0.300	+5.28%
Severity	2010.2	0.046 (CI = +/-0.034; p = 0.010)	0.231	+4.69%
Severity	2011.1	0.038 (CI = +/-0.036; p = 0.037)	0.152	+3.88%
Severity	2011.2	0.031 (CI = +/-0.038; p = 0.106)	0.081	+3.11%
Severity	2012.1	0.029 (CI = +/-0.042; p = 0.162)	0.053	+2.94%
Severity	2012.2	0.031 (CI = +/-0.046; p = 0.172)	0.051	+3.17%
Severity	2013.1	0.038 (CI = +/-0.051; p = 0.127)	0.080	+3.92%
Severity	2013.2	0.023 (CI = +/-0.053; p = 0.375)	-0.010	+2.29%
Severity	2014.1	0.014 (CI = +/-0.058; p = 0.622)	-0.049	+1.38%
Severity	2014.2	0.005 (CI = +/-0.065; p = 0.873)	-0.069	+0.50%
Severity	2015.1	0.025 (CI = +/-0.070; p = 0.456)	-0.030	+2.51%
Severity	2015.2	0.004 (CI = +/-0.075; p = 0.911)	-0.082	+0.40%
Severity	2016.1	0.015 (CI = +/-0.087; p = 0.721)	-0.078	+1.46%
Severity	2016.2	0.018 (CI = +/-0.104; p = 0.707)	-0.084	+1.83%
Severity	2017.1	0.061 (CI = +/-0.109; p = 0.239)	0.056	+6.25%
Frequency	2004.2	-0.016 (CI = +/-0.008; p = 0.000)	0.318	-1.62%
Frequency	2005.1	-0.016 (CI = +/-0.008; p = 0.001)	0.284	-1.56%
Frequency	2005.2	-0.020 (CI = +/-0.007; p = 0.000)	0.468	-1.96%
Frequency	2006.1	-0.022 (CI = +/-0.007; p = 0.000)	0.516	-2.14%
Frequency	2006.2	-0.024 (CI = +/-0.008; p = 0.000)	0.565	-2.34%
Frequency	2007.1	-0.025 (CI = +/-0.008; p = 0.000)	0.569	-2.45%
Frequency	2007.2	-0.027 (CI = +/-0.008; p = 0.000)	0.603	-2.63%
Frequency	2008.1	-0.027 (CI = +/-0.009; p = 0.000)	0.575	-2.62%
Frequency	2008.2	-0.027 (CI = +/-0.009; p = 0.000)	0.560	-2.67%
Frequency	2009.1	-0.029 (CI = +/-0.010; p = 0.000)	0.584	-2.87%
Frequency	2009.2	-0.030 (CI = +/-0.011; p = 0.000)	0.574	-2.96%
Frequency	2010.1	-0.030 (CI = +/-0.011; p = 0.000)	0.545	-2.97%
Frequency	2010.2	-0.032 (CI = +/-0.012; p = 0.000)	0.551	-3.14%
Frequency	2011.1	-0.029 (CI = +/-0.013; p = 0.000)	0.489	-2.87%
Frequency	2011.2	-0.027 (CI = +/-0.014; p = 0.001)	0.428	-2.71%
Frequency	2012.1	-0.029 (CI = +/-0.015; p = 0.001)	0.419	-2.84%
Frequency	2012.2	-0.035 (CI = +/-0.015; p = 0.000)	0.537	-3.41%
Frequency	2013.1	-0.031 (CI = +/-0.016; p = 0.001)	0.461	-3.08%
Frequency	2013.2	-0.038 (CI = +/-0.016; p = 0.000)	0.598	-3.74%
Frequency	2014.1	-0.040 (CI = +/-0.018; p = 0.000)	0.581	-3.91%
Frequency	2014.2	-0.036 (CI = +/-0.019; p = 0.001)	0.497	-3.53%
Frequency	2015.1	-0.033 (CI = +/-0.022; p = 0.006)	0.406	-3.24%
Frequency	2015.2	-0.034 (CI = +/-0.025; p = 0.014)	0.360	-3.31%
Frequency	2016.1	-0.034 (CI = +/-0.030; p = 0.030)	0.303	-3.35%
Frequency	2016.2	-0.043 (CI = +/-0.033; p = 0.017)	0.394	-4.19%
Frequency	2017.1	-0.045 (CI = +/-0.041; p = 0.033)	0.348	-4.42%

All Perils

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.012 (CI = +/-0.019; p = 0.224)	0.015	+1.19%
Loss Cost	2005.1	0.016 (CI = +/-0.020; p = 0.117)	0.046	+1.60%
Loss Cost	2005.2	0.015 (CI = +/-0.021; p = 0.173)	0.029	+1.46%
Loss Cost	2006.1	0.014 (CI = +/-0.023; p = 0.206)	0.021	+1.44%
Loss Cost	2006.2	0.012 (CI = +/-0.024; p = 0.315)	0.002	+1.21%
Loss Cost	2007.1	0.015 (CI = +/-0.025; p = 0.234)	0.016	+1.52%
Loss Cost	2007.2	0.010 (CI = +/-0.026; p = 0.458)	-0.016	+0.97%
Loss Cost	2008.1	0.012 (CI = +/-0.028; p = 0.401)	-0.010	+1.18%
Loss Cost	2008.2	0.012 (CI = +/-0.031; p = 0.444)	-0.015	+1.16%
Loss Cost	2009.1	0.013 (CI = +/-0.033; p = 0.438)	-0.015	+1.27%
Loss Cost	2009.2	0.018 (CI = +/-0.035; p = 0.293)	0.007	+1.84%
Loss Cost	2010.1	0.019 (CI = +/-0.038; p = 0.303)	0.005	+1.96%
Loss Cost	2010.2	0.011 (CI = +/-0.040; p = 0.569)	-0.031	+1.13%
Loss Cost	2011.1	0.005 (CI = +/-0.044; p = 0.800)	-0.047	+0.54%
Loss Cost	2011.2	-0.001 (CI = +/-0.047; p = 0.956)	-0.052	-0.13%
Loss Cost	2012.1	-0.005 (CI = +/-0.052; p = 0.840)	-0.053	-0.51%
Loss Cost	2012.2	-0.010 (CI = +/-0.058; p = 0.731)	-0.051	-0.96%
Loss Cost	2013.1	0.001 (CI = +/-0.064; p = 0.961)	-0.062	+0.15%
Loss Cost	2013.2	-0.025 (CI = +/-0.062; p = 0.412)	-0.018	-2.43%
Loss Cost	2014.1	-0.038 (CI = +/-0.068; p = 0.253)	0.027	-3.73%
Loss Cost	2014.2	-0.045 (CI = +/-0.078; p = 0.233)	0.039	-4.42%
Loss Cost	2015.1	-0.021 (CI = +/-0.084; p = 0.595)	-0.057	-2.08%
Loss Cost	2015.2	-0.048 (CI = +/-0.090; p = 0.263)	0.031	-4.72%
Loss Cost	2016.1	-0.040 (CI = +/-0.107; p = 0.429)	-0.030	-3.89%
Loss Cost	2016.2	-0.050 (CI = +/-0.130; p = 0.408)	-0.025	-4.87%
Loss Cost	2017.1	-0.006 (CI = +/-0.146; p = 0.921)	-0.124	-0.64%
Severity	2004.2	0.027 (CI = +/-0.018; p = 0.004)	0.198	+2.74%
Severity	2005.1	0.030 (CI = +/-0.019; p = 0.002)	0.234	+3.08%
Severity	2005.2	0.033 (CI = +/-0.019; p = 0.001)	0.259	+3.38%
Severity	2006.1	0.035 (CI = +/-0.021; p = 0.002)	0.263	+3.57%
Severity	2006.2	0.035 (CI = +/-0.022; p = 0.003)	0.240	+3.54%
Severity	2007.1	0.039 (CI = +/-0.023; p = 0.002)	0.276	+3.97%
Severity	2007.2	0.036 (CI = +/-0.024; p = 0.006)	0.223	+3.62%
Severity	2008.1	0.037 (CI = +/-0.026; p = 0.007)	0.222	+3.81%
Severity	2008.2	0.038 (CI = +/-0.028; p = 0.010)	0.204	+3.84%
Severity	2009.1	0.041 (CI = +/-0.030; p = 0.010)	0.215	+4.18%
Severity	2009.2	0.047 (CI = +/-0.032; p = 0.005)	0.265	+4.86%
Severity	2010.1	0.049 (CI = +/-0.034; p = 0.008)	0.249	+4.99%
Severity	2010.2	0.042 (CI = +/-0.037; p = 0.026)	0.178	+4.32%
Severity	2011.1	0.033 (CI = +/-0.039; p = 0.086)	0.098	+3.40%
Severity	2011.2	0.025 (CI = +/-0.041; p = 0.220)	0.029	+2.52%
Severity	2012.1	0.022 (CI = +/-0.045; p = 0.315)	0.004	+2.26%
Severity	2012.2	0.024 (CI = +/-0.051; p = 0.328)	0.001	+2.44%
Severity	2013.1	0.031 (CI = +/-0.056; p = 0.252)	0.024	+3.19%
Severity	2013.2	0.013 (CI = +/-0.058; p = 0.646)	-0.051	+1.28%
Severity	2014.1	0.001 (CI = +/-0.064; p = 0.965)	-0.071	+0.13%
Severity	2014.2	-0.010 (CI = +/-0.072; p = 0.757)	-0.069	-1.04%
Severity	2015.1	0.010 (CI = +/-0.078; p = 0.785)	-0.076	+1.01%
Severity	2015.2	-0.017 (CI = +/-0.083; p = 0.667)	-0.072	-1.66%
Severity	2016.1	-0.008 (CI = +/-0.099; p = 0.860)	-0.096	-0.80%
Severity	2016.2	-0.008 (CI = +/-0.121; p = 0.882)	-0.108	-0.81%
Severity	2017.1	0.038 (CI = +/-0.130; p = 0.522)	-0.065	+3.86%
Frequency	2004.2	-0.015 (CI = +/-0.008; p = 0.001)	0.273	-1.51%
Frequency	2005.1	-0.015 (CI = +/-0.009; p = 0.002)	0.238	-1.44%
Frequency	2005.2	-0.019 (CI = +/-0.008; p = 0.000)	0.424	-1.86%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.474	-2.05%
Frequency	2006.2	-0.023 (CI = +/-0.008; p = 0.000)	0.526	-2.26%
Frequency	2007.1	-0.024 (CI = +/-0.008; p = 0.000)	0.530	-2.36%
Frequency	2007.2	-0.026 (CI = +/-0.009; p = 0.000)	0.566	-2.56%
Frequency	2008.1	-0.026 (CI = +/-0.009; p = 0.000)	0.534	-2.53%
Frequency	2008.2	-0.026 (CI = +/-0.010; p = 0.000)	0.517	-2.59%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	0.543	-2.79%
Frequency	2009.2	-0.029 (CI = +/-0.011; p = 0.000)	0.531	-2.88%
Frequency	2010.1	-0.029 (CI = +/-0.012; p = 0.000)	0.500	-2.89%
Frequency	2010.2	-0.031 (CI = +/-0.013; p = 0.000)	0.505	-3.06%
Frequency	2011.1	-0.028 (CI = +/-0.014; p = 0.000)	0.435	-2.77%
Frequency	2011.2	-0.026 (CI = +/-0.015; p = 0.002)	0.368	-2.58%
Frequency	2012.1	-0.027 (CI = +/-0.017; p = 0.003)	0.358	-2.71%
Frequency	2012.2	-0.034 (CI = +/-0.017; p = 0.001)	0.482	-3.32%
Frequency	2013.1	-0.030 (CI = +/-0.018; p = 0.003)	0.395	-2.94%
Frequency	2013.2	-0.037 (CI = +/-0.018; p = 0.000)	0.543	-3.67%
Frequency	2014.1	-0.039 (CI = +/-0.020; p = 0.001)	0.524	-3.86%
Frequency	2014.2	-0.035 (CI = +/-0.022; p = 0.005)	0.426	-3.41%
Frequency	2015.1	-0.031 (CI = +/-0.025; p = 0.021)	0.320	-3.06%
Frequency	2015.2	-0.032 (CI = +/-0.030; p = 0.040)	0.269	-3.11%
Frequency	2016.1	-0.032 (CI = +/-0.036; p = 0.077)	0.207	-3.12%
Frequency	2016.2	-0.042 (CI = +/-0.041; p = 0.046)	0.304	-4.09%
Frequency	2017.1	-0.044 (CI = +/-0.051; p = 0.078)	0.254	-4.34%

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	2004.2	0.016 (CI = +/-0.023; p = 0.156)	0.036	+1.63%
Loss Cost	2005.1	0.022 (CI = +/-0.023; p = 0.068)	0.083	+2.19%
Loss Cost	2005.2	0.020 (CI = +/-0.025; p = 0.106)	0.060	+2.06%
Loss Cost	2006.1	0.021 (CI = +/-0.027; p = 0.128)	0.052	+2.08%
Loss Cost	2006.2	0.018 (CI = +/-0.029; p = 0.209)	0.025	+1.82%
Loss Cost	2007.1	0.023 (CI = +/-0.031; p = 0.140)	0.051	+2.30%
Loss Cost	2007.2	0.016 (CI = +/-0.032; p = 0.313)	0.003	+1.62%
Loss Cost	2008.1	0.019 (CI = +/-0.035; p = 0.259)	0.015	+1.97%
Loss Cost	2008.2	0.020 (CI = +/-0.038; p = 0.289)	0.008	+2.01%
Loss Cost	2009.1	0.022 (CI = +/-0.042; p = 0.278)	0.012	+2.26%
Loss Cost	2009.2	0.031 (CI = +/-0.044; p = 0.155)	0.056	+3.19%
Loss Cost	2010.1	0.035 (CI = +/-0.049; p = 0.157)	0.059	+3.52%
Loss Cost	2010.2	0.024 (CI = +/-0.053; p = 0.348)	-0.004	+2.46%
Loss Cost	2011.1	0.017 (CI = +/-0.059; p = 0.546)	-0.038	+1.73%
Loss Cost	2011.2	0.008 (CI = +/-0.065; p = 0.787)	-0.061	+0.85%
Loss Cost	2012.1	0.004 (CI = +/-0.074; p = 0.915)	-0.071	+0.38%
Loss Cost	2012.2	-0.002 (CI = +/-0.085; p = 0.957)	-0.077	-0.22%
Loss Cost	2013.1	0.018 (CI = +/-0.095; p = 0.691)	-0.069	+1.79%
Loss Cost	2013.2	-0.025 (CI = +/-0.093; p = 0.568)	-0.058	-2.45%
Loss Cost	2014.1	-0.049 (CI = +/-0.105; p = 0.321)	0.008	-4.79%
Loss Cost	2014.2	-0.065 (CI = +/-0.125; p = 0.268)	0.038	-6.32%
Loss Cost	2015.1	-0.021 (CI = +/-0.139; p = 0.732)	-0.108	-2.11%
Loss Cost	2015.2	-0.080 (CI = +/-0.147; p = 0.236)	0.079	-7.73%
Loss Cost	2016.1	-0.070 (CI = +/-0.195; p = 0.411)	-0.032	-6.80%
Loss Cost	2016.2	-0.109 (CI = +/-0.264; p = 0.338)	0.020	-10.30%
Loss Cost	2017.1	-0.006 (CI = +/-0.329; p = 0.965)	-0.249	-0.55%
Severity	2004.2	0.028 (CI = +/-0.021; p = 0.013)	0.166	+2.80%
Severity	2005.1	0.032 (CI = +/-0.022; p = 0.006)	0.209	+3.25%
Severity	2005.2	0.036 (CI = +/-0.023; p = 0.004)	0.242	+3.65%
Severity	2006.1	0.038 (CI = +/-0.025; p = 0.004)	0.251	+3.91%
Severity	2006.2	0.038 (CI = +/-0.027; p = 0.007)	0.227	+3.91%
Severity	2007.1	0.044 (CI = +/-0.028; p = 0.003)	0.276	+4.52%
Severity	2007.2	0.040 (CI = +/-0.030; p = 0.011)	0.216	+4.09%
Severity	2008.1	0.043 (CI = +/-0.033; p = 0.012)	0.220	+4.39%
Severity	2008.2	0.044 (CI = +/-0.036; p = 0.018)	0.203	+4.50%
Severity	2009.1	0.049 (CI = +/-0.039; p = 0.015)	0.224	+5.03%
Severity	2009.2	0.059 (CI = +/-0.040; p = 0.006)	0.299	+6.12%
Severity	2010.1	0.062 (CI = +/-0.044; p = 0.009)	0.288	+6.45%
Severity	2010.2	0.055 (CI = +/-0.049; p = 0.029)	0.205	+5.62%
Severity	2011.1	0.043 (CI = +/-0.052; p = 0.100)	0.107	+4.37%
Severity	2011.2	0.031 (CI = +/-0.056; p = 0.264)	0.021	+3.13%
Severity	2012.1	0.028 (CI = +/-0.064; p = 0.372)	-0.010	+2.81%
Severity	2012.2	0.031 (CI = +/-0.074; p = 0.375)	-0.011	+3.19%
Severity	2013.1	0.045 (CI = +/-0.084; p = 0.268)	0.026	+4.57%
Severity	2013.2	0.015 (CI = +/-0.088; p = 0.721)	-0.078	+1.48%
Severity	2014.1	-0.006 (CI = +/-0.101; p = 0.902)	-0.098	-0.57%
Severity	2014.2	-0.030 (CI = +/-0.117; p = 0.578)	-0.072	-2.95%
Severity	2015.1	0.007 (CI = +/-0.134; p = 0.912)	-0.123	+0.67%
Severity	2015.2	-0.052 (CI = +/-0.139; p = 0.403)	-0.027	-5.10%
Severity	2016.1	-0.044 (CI = +/-0.185; p = 0.586)	-0.106	-4.27%
Severity	2016.2	-0.058 (CI = +/-0.260; p = 0.591)	-0.126	-5.63%
Severity	2017.1	0.057 (CI = +/-0.300; p = 0.628)	-0.170	+5.82%
Frequency	2004.2	-0.011 (CI = +/-0.010; p = 0.023)	0.137	-1.13%
Frequency	2005.1	-0.010 (CI = +/-0.010; p = 0.050)	0.099	-1.02%
Frequency	2005.2	-0.015 (CI = +/-0.009; p = 0.001)	0.296	-1.53%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	0.358	-1.76%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	0.427	-2.01%
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	0.432	-2.13%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	0.483	-2.37%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	0.440	-2.32%
Frequency	2008.2	-0.024 (CI = +/-0.012; p = 0.001)	0.418	-2.38%
Frequency	2009.1	-0.027 (CI = +/-0.013; p = 0.000)	0.458	-2.64%
Frequency	2009.2	-0.028 (CI = +/-0.014; p = 0.001)	0.445	-2.75%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.002)	0.404	-2.75%
Frequency	2010.2	-0.030 (CI = +/-0.017; p = 0.002)	0.417	-2.99%
Frequency	2011.1	-0.026 (CI = +/-0.018; p = 0.009)	0.317	-2.53%
Frequency	2011.2	-0.022 (CI = +/-0.020; p = 0.032)	0.223	-2.21%
Frequency	2012.1	-0.024 (CI = +/-0.023; p = 0.041)	0.212	-2.36%
Frequency	2012.2	-0.034 (CI = +/-0.022; p = 0.006)	0.404	-3.30%
Frequency	2013.1	-0.027 (CI = +/-0.024; p = 0.032)	0.272	-2.66%
Frequency	2013.2	-0.039 (CI = +/-0.022; p = 0.002)	0.553	-3.87%
Frequency	2014.1	-0.043 (CI = +/-0.025; p = 0.003)	0.550	-4.24%
Frequency	2014.2	-0.035 (CI = +/-0.028; p = 0.020)	0.410	-3.48%
Frequency	2015.1	-0.028 (CI = +/-0.033; p = 0.089)	0.233	-2.76%
Frequency	2015.2	-0.028 (CI = +/-0.043; p = 0.165)	0.150	-2.77%
Frequency	2016.1	-0.027 (CI = +/-0.057; p = 0.295)	0.043	-2.64%
Frequency	2016.2	-0.051 (CI = +/-0.065; p = 0.100)	0.337	-4.95%
Frequency	2017.1	-0.062 (CI = +/-0.096; p = 0.146)	0.310	-6.02%

All Perils

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2004.2	0.018 (CI = +/-0.024; p = 0.134)	0.046	+1.84%
Loss Cost	2005.1	0.024 (CI = +/-0.025; p = 0.055)	0.097	+2.46%
Loss Cost	2005.2	0.023 (CI = +/-0.027; p = 0.087)	0.074	+2.34%
Loss Cost	2006.1	0.024 (CI = +/-0.029; p = 0.105)	0.066	+2.39%
Loss Cost	2006.2	0.021 (CI = +/-0.031; p = 0.174)	0.037	+2.13%
Loss Cost	2007.1	0.026 (CI = +/-0.033; p = 0.113)	0.067	+2.67%
Loss Cost	2007.2	0.019 (CI = +/-0.035; p = 0.260)	0.014	+1.96%
Loss Cost	2008.1	0.023 (CI = +/-0.038; p = 0.211)	0.029	+2.37%
Loss Cost	2008.2	0.024 (CI = +/-0.041; p = 0.235)	0.023	+2.46%
Loss Cost	2009.1	0.027 (CI = +/-0.046; p = 0.224)	0.028	+2.78%
Loss Cost	2009.2	0.038 (CI = +/-0.049; p = 0.118)	0.082	+3.87%
Loss Cost	2010.1	0.042 (CI = +/-0.054; p = 0.117)	0.088	+4.31%
Loss Cost	2010.2	0.032 (CI = +/-0.059; p = 0.271)	0.017	+3.21%
Loss Cost	2011.1	0.024 (CI = +/-0.066; p = 0.440)	-0.024	+2.48%
Loss Cost	2011.2	0.016 (CI = +/-0.074; p = 0.658)	-0.056	+1.57%
Loss Cost	2012.1	0.011 (CI = +/-0.085; p = 0.779)	-0.070	+1.13%
Loss Cost	2012.2	0.006 (CI = +/-0.099; p = 0.904)	-0.082	+0.56%
Loss Cost	2013.1	0.030 (CI = +/-0.111; p = 0.561)	-0.056	+3.06%
Loss Cost	2013.2	-0.018 (CI = +/-0.110; p = 0.726)	-0.086	-1.77%
Loss Cost	2014.1	-0.046 (CI = +/-0.127; p = 0.439)	-0.036	-4.47%
Loss Cost	2014.2	-0.065 (CI = +/-0.156; p = 0.367)	-0.009	-6.27%
Loss Cost	2015.1	-0.010 (CI = +/-0.177; p = 0.901)	-0.140	-0.96%
Loss Cost	2015.2	-0.082 (CI = +/-0.196; p = 0.343)	0.008	-7.91%
Loss Cost	2016.1	-0.070 (CI = +/-0.275; p = 0.544)	-0.106	-6.73%
Loss Cost	2016.2	-0.123 (CI = +/-0.402; p = 0.444)	-0.059	-11.57%
Loss Cost	2017.1	0.025 (CI = +/-0.569; p = 0.899)	-0.325	+2.50%
Severity	2004.2	0.029 (CI = +/-0.023; p = 0.014)	0.167	+2.95%
Severity	2005.1	0.034 (CI = +/-0.024; p = 0.007)	0.213	+3.45%
Severity	2005.2	0.038 (CI = +/-0.025; p = 0.004)	0.248	+3.90%
Severity	2006.1	0.041 (CI = +/-0.027; p = 0.004)	0.259	+4.19%
Severity	2006.2	0.041 (CI = +/-0.029; p = 0.007)	0.236	+4.22%
Severity	2007.1	0.048 (CI = +/-0.030; p = 0.003)	0.289	+4.90%
Severity	2007.2	0.044 (CI = +/-0.032; p = 0.011)	0.228	+4.47%
Severity	2008.1	0.047 (CI = +/-0.035; p = 0.011)	0.236	+4.83%
Severity	2008.2	0.049 (CI = +/-0.039; p = 0.016)	0.220	+4.99%
Severity	2009.1	0.055 (CI = +/-0.042; p = 0.013)	0.245	+5.63%
Severity	2009.2	0.067 (CI = +/-0.044; p = 0.005)	0.329	+6.90%
Severity	2010.1	0.071 (CI = +/-0.048; p = 0.007)	0.324	+7.36%
Severity	2010.2	0.063 (CI = +/-0.053; p = 0.023)	0.239	+6.53%
Severity	2011.1	0.051 (CI = +/-0.058; p = 0.080)	0.137	+5.23%
Severity	2011.2	0.038 (CI = +/-0.064; p = 0.215)	0.044	+3.92%
Severity	2012.1	0.036 (CI = +/-0.073; p = 0.307)	0.009	+3.67%
Severity	2012.2	0.042 (CI = +/-0.085; p = 0.306)	0.011	+4.25%
Severity	2013.1	0.059 (CI = +/-0.097; p = 0.207)	0.062	+6.06%
Severity	2013.2	0.026 (CI = +/-0.104; p = 0.593)	-0.067	+2.62%
Severity	2014.1	0.004 (CI = +/-0.122; p = 0.948)	-0.111	+0.37%
Severity	2014.2	-0.024 (CI = +/-0.146; p = 0.717)	-0.105	-2.35%
Severity	2015.1	0.023 (CI = +/-0.170; p = 0.754)	-0.126	+2.36%
Severity	2015.2	-0.048 (CI = +/-0.186; p = 0.553)	-0.095	-4.66%
Severity	2016.1	-0.035 (CI = +/-0.261; p = 0.747)	-0.173	-3.39%
Severity	2016.2	-0.051 (CI = +/-0.396; p = 0.739)	-0.211	-4.97%
Severity	2017.1	0.124 (CI = +/-0.489; p = 0.478)	-0.095	+13.24%
Frequency	2004.2	-0.011 (CI = +/-0.010; p = 0.042)	0.109	-1.07%
Frequency	2005.1	-0.010 (CI = +/-0.011; p = 0.086)	0.072	-0.95%
Frequency	2005.2	-0.015 (CI = +/-0.010; p = 0.003)	0.261	-1.50%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.325	-1.74%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	0.396	-2.00%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	0.402	-2.13%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	0.456	-2.40%
Frequency	2008.1	-0.024 (CI = +/-0.012; p = 0.001)	0.411	-2.35%
Frequency	2008.2	-0.024 (CI = +/-0.013; p = 0.001)	0.390	-2.41%
Frequency	2009.1	-0.027 (CI = +/-0.014; p = 0.001)	0.432	-2.70%
Frequency	2009.2	-0.029 (CI = +/-0.016; p = 0.001)	0.421	-2.83%
Frequency	2010.1	-0.029 (CI = +/-0.018; p = 0.003)	0.380	-2.84%
Frequency	2010.2	-0.032 (CI = +/-0.019; p = 0.003)	0.396	-3.12%
Frequency	2011.1	-0.027 (CI = +/-0.021; p = 0.015)	0.290	-2.62%
Frequency	2011.2	-0.023 (CI = +/-0.023; p = 0.051)	0.192	-2.26%
Frequency	2012.1	-0.025 (CI = +/-0.026; p = 0.063)	0.183	-2.44%
Frequency	2012.2	-0.036 (CI = +/-0.026; p = 0.010)	0.388	-3.54%
Frequency	2013.1	-0.029 (CI = +/-0.028; p = 0.048)	0.246	-2.83%
Frequency	2013.2	-0.044 (CI = +/-0.025; p = 0.003)	0.558	-4.28%
Frequency	2014.1	-0.049 (CI = +/-0.030; p = 0.004)	0.570	-4.81%
Frequency	2014.2	-0.041 (CI = +/-0.034; p = 0.025)	0.422	-4.01%
Frequency	2015.1	-0.033 (CI = +/-0.042; p = 0.105)	0.236	-3.25%
Frequency	2015.2	-0.035 (CI = +/-0.056; p = 0.180)	0.157	-3.41%
Frequency	2016.1	-0.035 (CI = +/-0.079; p = 0.304)	0.049	-3.45%
Frequency	2016.2	-0.072 (CI = +/-0.087; p = 0.082)	0.465	-6.95%
Frequency	2017.1	-0.100 (CI = +/-0.130; p = 0.093)	0.552	-9.48%



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