

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

Based on Insurance Industry Data
Through June 30, 2022

March 14, 2023

CONTENTS

1.	Executive Summary	1
1.1.	Purpose and Scope.....	1
1.2.	Actuarial Findings.....	1
2.	Analysis Data	3
2.1.	Introduction	3
2.2.	Data	3
2.3.	Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach	4
2.4.	Changes in Loss Cost, Frequency and Severity Estimates.....	5
3.	Loss Trend Rate Considerations	8
3.1.	Introduction	8
3.2.	Reforms	9
3.3.	Model Considerations	9
3.4.	COVID-19.....	11
3.5.	Economic Considerations.....	12
4.	Oliver Wyman Selected Trend Rates	20
4.1.	Bodily Injury	20
4.2.	Property Damage (Including DCPD).....	24
4.3.	Accident Benefits – Total	26
4.4.	Uninsured Auto	30
4.5.	Collision.....	32
4.6.	Comprehensive	35
4.7.	Specified Perils	38
4.8.	All Perils.....	38
4.9.	Underinsured Motorist	41
4.10.	Summary - All Coverages	41
5.	Historical Impact of COVID-19.....	42
6.	Distribution and Use	44
7.	Considerations and Limitations.....	45
8.	Summary of Tables and Figures	46

LIST OF TABLES.....	46
LIST OF FIGURES.....	46
9. Appendices.....	47

1. Executive Summary

1.1. Purpose and Scope

The Newfoundland and Labrador Board of Commissioners of Public Utilities (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine private passenger vehicle loss trend rates. 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 private passenger vehicles loss and 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 (Up to April 1, 2022)

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

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).

Oliver, Wyman Limited



Paula Elliott, FCAS, FCIA
paula.elliott@oliverwyman.com



Rajesh Sahasrabuddhe, FCAS, ACIA
rajesh.sahasrabuddhe@oliverwyman.com



Chris Schneider, FCAS, ACIA
chris.schneider@oliverwyman.com

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

2. Analysis Data

2.1. Introduction

In the sections that follow we present:

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

2.2. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the AUTO7501 Automobile Industry Exhibit (as of June 30, 2022) provided by GISA. This data includes the experience of all private passenger vehicles in Newfoundland and Labrador. We refer to this as the AIX report.

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

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

- Paid Claim Amounts – claim payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).
- Case Reserves – an 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 amount made on each closed or open claim and the case reserve carried on each open claim is referred to as the reported incurred claim amount.

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 as of a point in time. Over time, the case reserves are revised to more accurately reflect the payments that are made or that are expected to be made based on additional information that becomes available to the claim adjusters.

It is important to note two points about case reserves:

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

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

- The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements.** This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. The approach that insurance companies (their actuaries) use to determine the “actuarial reserve,” while subject to the common standards of the Actuarial Standards Board (Canada), varies from company to company.

2.3. 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.

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.

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.

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).

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

We note that the selection of development factors influences the selected loss trend rates.⁶ As a result of the claim experience that has emerged and the development factors we select in this review, our estimates of ultimate loss costs, frequencies,⁷ and severities by accident year have changed from those we presented for the prior review. We present these changes in the following tables.

Table 2: Bodily Injury: Change in Estimates

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$366.66	\$70,073	5.23	\$373.93	\$69,730	5.36
2019	\$361.39	\$70,080	5.16	\$367.72	\$69,838	5.27
2020	\$265.52	\$65,784	4.04	\$271.71	\$65,630	4.14
2021	\$281.40	\$71,749	3.92	\$267.28	\$65,703	4.07
2022				\$210.52	\$62,805	3.35

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 0.4%.

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

⁷ Number of claims per 1,000 insured vehicles.

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

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$123.64	\$5,641	21.92	\$123.34	\$5,625	21.93
2019	\$122.51	\$5,956	20.57	\$121.93	\$5,916	20.61
2020	\$115.30	\$6,264	18.41	\$113.02	\$6,162	18.34
2021	\$118.68	\$6,401	18.54	\$115.86	\$6,412	18.07
2022				\$124.27	\$7,520	16.52

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 1.2%.

Table 4: Accident Benefits: Change in Estimates

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$58.27	\$8,497	6.86	\$58.34	\$8,507	6.86
2019	\$59.33	\$8,624	6.88	\$63.01	\$9,241	6.82
2020	\$42.94	\$7,816	5.49	\$44.70	\$8,432	5.30
2021	\$46.45	\$8,034	5.78	\$47.39	\$8,481	5.59
2022				\$43.09	\$8,725	4.94

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 3.1%.

Table 5: Uninsured Auto: Change in Estimates

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$12.25	\$31,959	0.38	\$13.42	\$34,224	0.39
2019	\$13.15	\$40,979	0.32	\$14.31	\$43,765	0.33
2020	\$13.28	\$37,748	0.35	\$12.70	\$37,207	0.34
2021	\$11.63	\$39,589	0.29	\$11.61	\$35,892	0.32
2022				\$11.90	\$43,172	0.28

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 3.4%.

Table 6: Collision: Change in Estimates

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$224.54	\$6,514	34.47	\$224.67	\$6,514	34.49
2019	\$230.00	\$6,682	34.42	\$229.39	\$6,661	34.44
2020	\$175.75	\$6,879	25.55	\$176.27	\$6,855	25.71
2021	\$170.39	\$7,159	23.80	\$178.40	\$7,480	23.85
2022				\$199.18	\$8,388	23.75

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.0%.

Table 7: Comprehensive: Change in Estimates

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$120.53	\$1,662	72.52	\$120.52	\$1,662	72.52
2019	\$107.36	\$1,581	67.92	\$107.32	\$1,580	67.94
2020	\$111.30	\$1,740	63.95	\$110.84	\$1,733	63.95
2021	\$118.48	\$1,979	59.87	\$111.27	\$1,879	59.23
2022				\$121.64	\$1,700	71.55

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 1.7%.

Table 8: All Perils: Change in Estimates

AY	As of December 31, 2021			As of June 30, 2022		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$375.75	\$5,222	71.96	\$373.60	\$5,192	71.96
2019	\$329.52	\$4,519	72.92	\$324.85	\$4,466	72.73
2020	\$309.40	\$4,618	67.00	\$291.33	\$4,439	65.63
2021	\$353.48	\$5,137	68.82	\$284.45	\$4,125	68.96
2022				\$234.64	\$3,743	62.69

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 6.9%.

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) 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. In our October 21, 2019 report for the Board, we estimated preliminary reform impacts for bodily injury severity to be between -3.0% and -4.0%. Consistent with our expectation, we observe a decrease in bodily injury severity in the most recent accident semesters.

In our analysis of bodily injury severity in Section 4, we include an adjustment of -3.5% to all accident semesters occurring before the NLR 56/19 came into effect. These early severity estimates are subject to change, and as a result, so is our reform estimate. We will continue to rely on this estimate until sufficient post-reform experience is available to estimate the actual impact of the reform.⁹

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

⁹ In Appendix E, we provide additional models measuring the impact of NLR 56/19. As the COVID-19 pandemic affected those accident half-years, our assessment is subject to additional uncertainty.

significant based on the measured p -values and, if appropriate, include seasonality in the regression model used as the basis for our trend selection.

Other Variables

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 (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 parameter¹⁰ 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.¹¹

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.

¹⁰ We use the terms reform or level change interchangeably; but a reform parameter is associated with a known event.

¹¹ A t -test with a resulting p -value of less than 5% is considered significant.

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.

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 model parsimony of many regression models.

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

Heatmaps

In Section 4 of this report we present a graphical representation of the regression models under consideration with the use of heatmaps. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and p -values associated with a selected regression model over various experience time periods. The vertical axis of the heatmap corresponds to the beginning of the experience period, and the horizontal axis corresponds to the end of the experience period. For each heatmap, the colors within the column are selected such that larger values are brighter (yellow), and smaller values are darker (blue). This allows for direct comparison of statistical results between models over different time periods and improves readability of our report without having to reference Appendix E. However, the information presented in each heatmap is analogous with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 8 may also be found in Appendix E, pages 3 and 4.

3.4. COVID-19

Introduction

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.

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.

Rate Level Considerations

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 Considerations

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

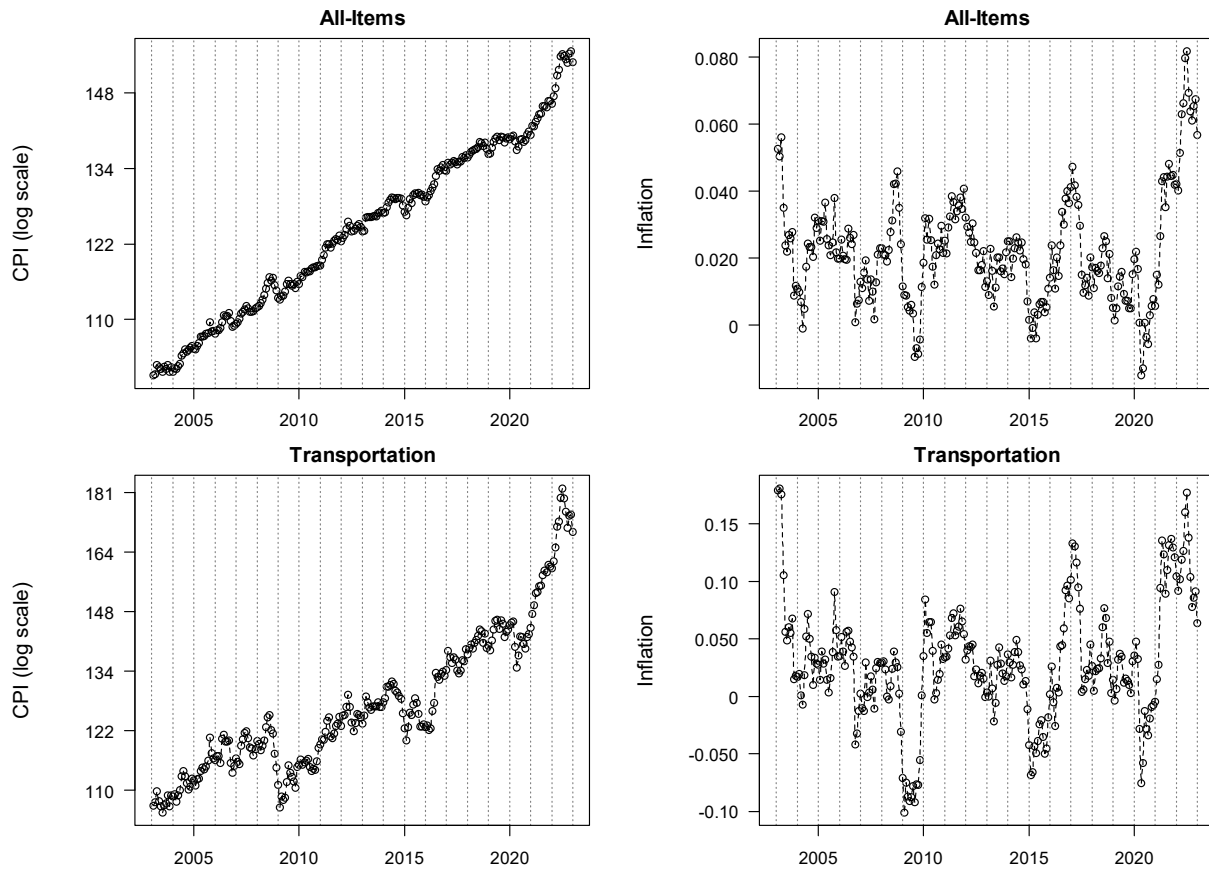
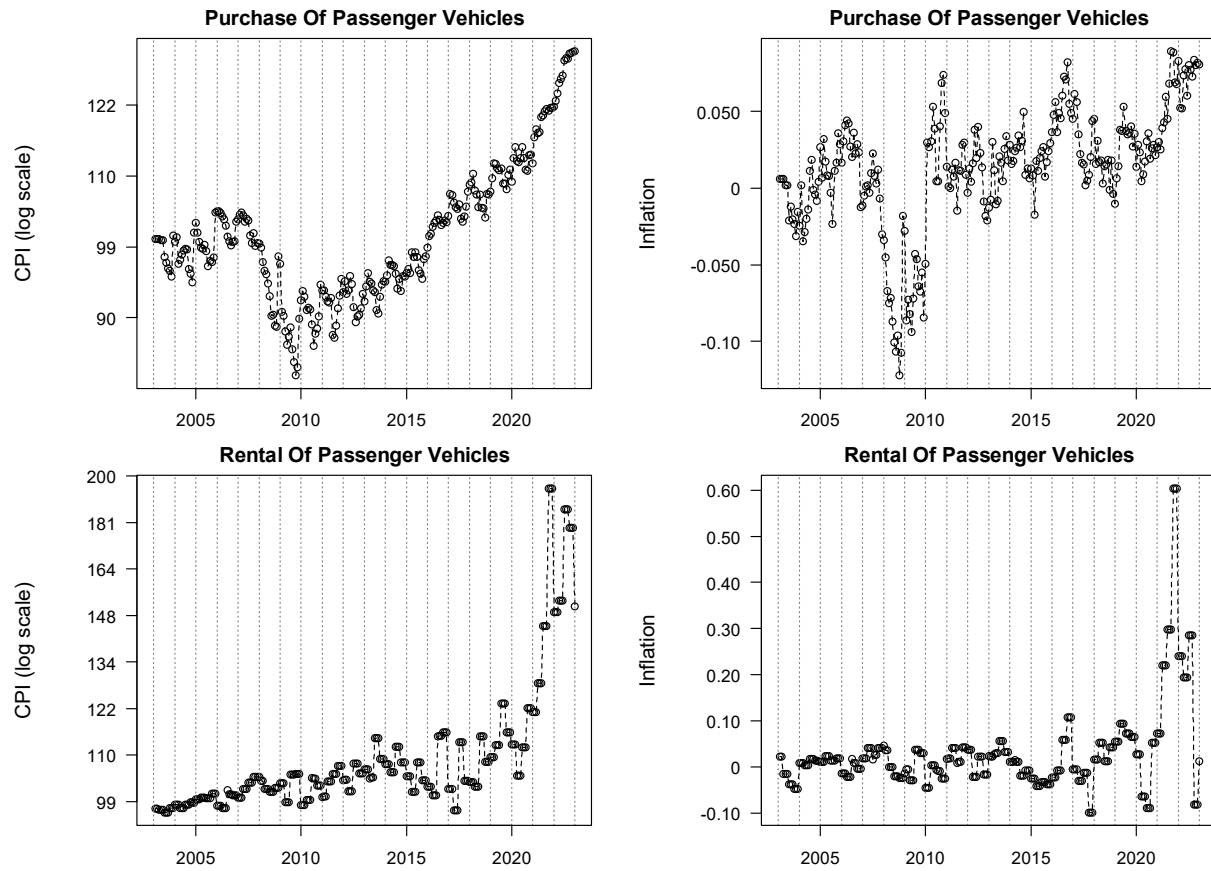
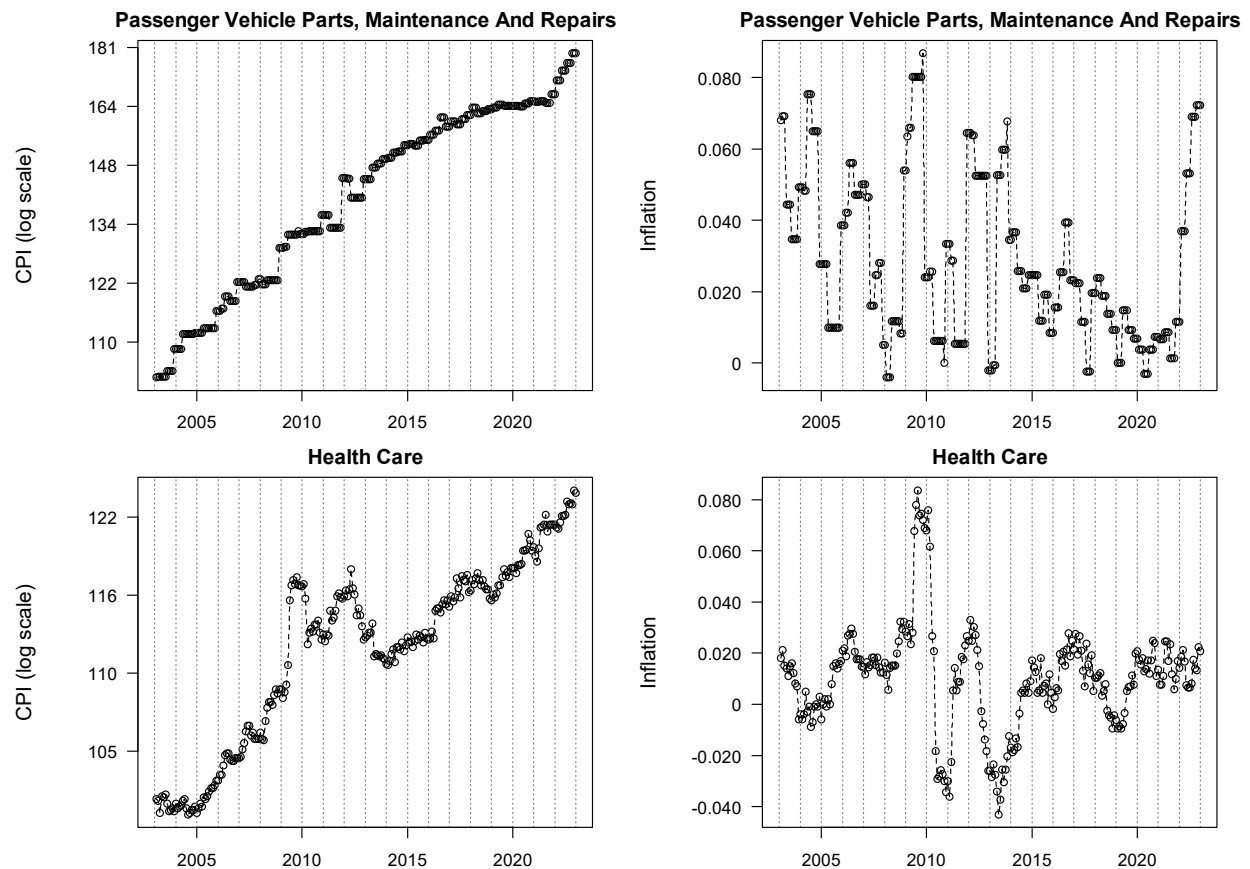


Figure 2¹⁵: Consumer Price Index – Purchase & Rental of Passenger Vehicles



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 coverages¹⁶ (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels since 2010.
- Healthcare costs, considering the high amount of variability, appear significantly less affected by the recent inflationary trends.¹⁷

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 coverages 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

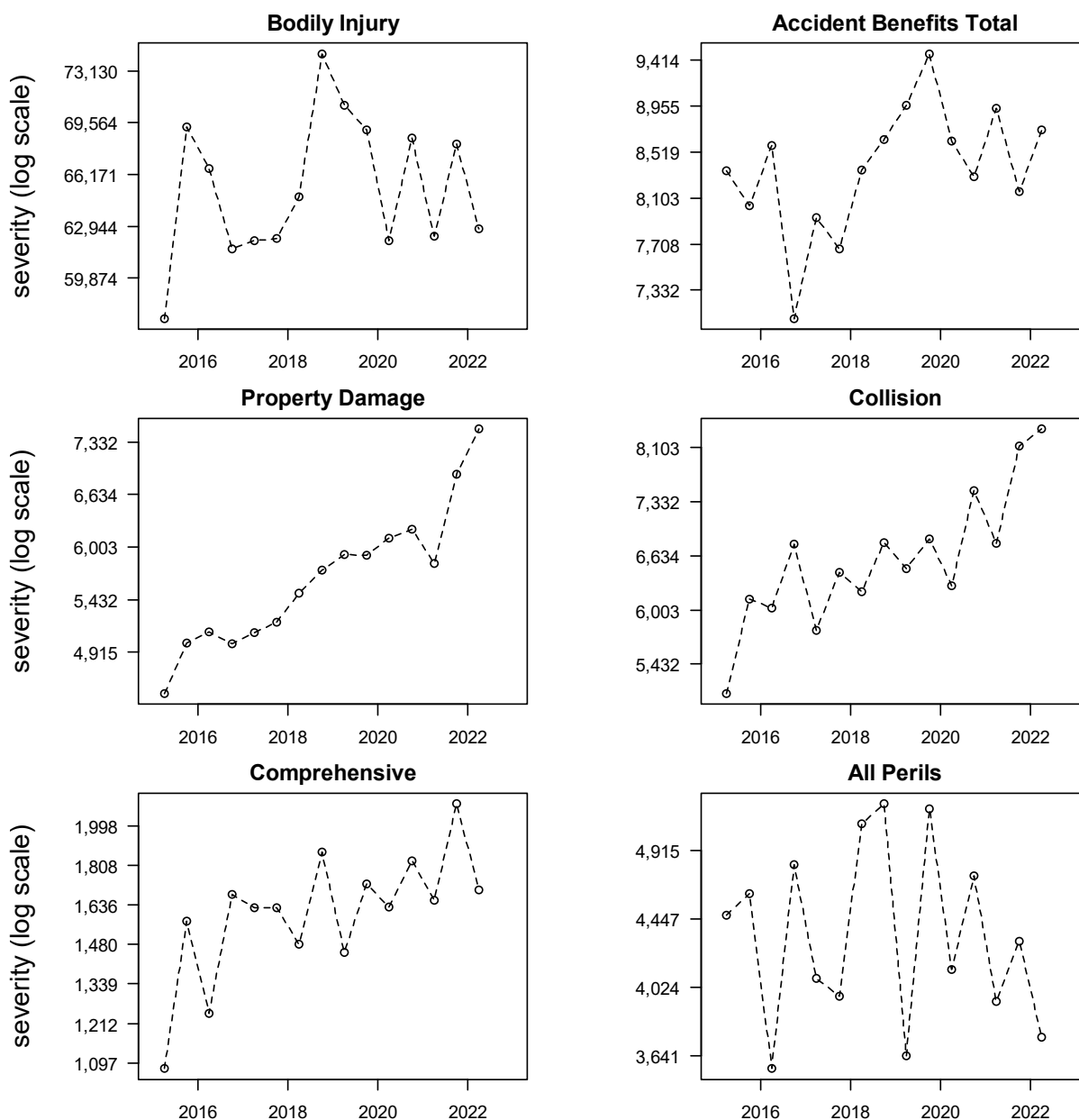
¹⁶ We define physical damage coverages as those that pertain to property physical damage. This includes property damage, collision, comprehensive, and all perils.

¹⁷ 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.

claim settlement, other components of claim costs, such as new or used vehicles (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. We observe the 2021-2 and 2022-1 property damage and collision severity have risen steeply, deviating from historical patterns. The change to a steep rise is not as evident for bodily injury, accident benefits, comprehensive and all perils.

Figure 4: Historical Severity by Coverage



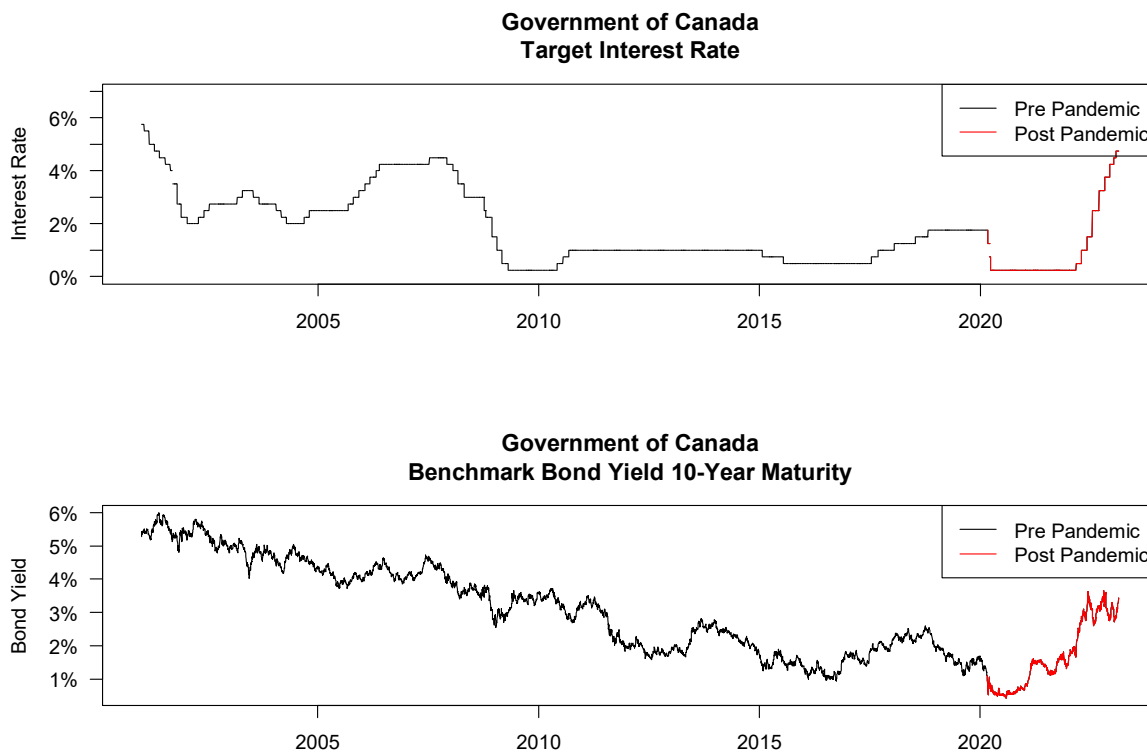
Future Inflation

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 rate 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.

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.

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



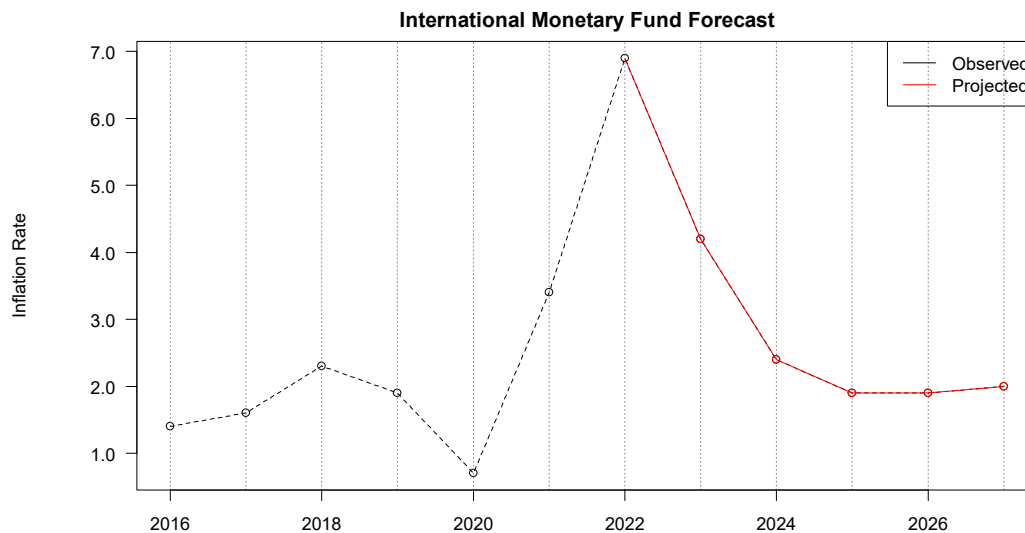
Insurer rate applications should consider the impact of the changing interest rate environment on (i) the

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.

insurer’s expectation of inflation and loss trend through the future rating period and (ii) the additional investment income resulting from higher bond 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



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.

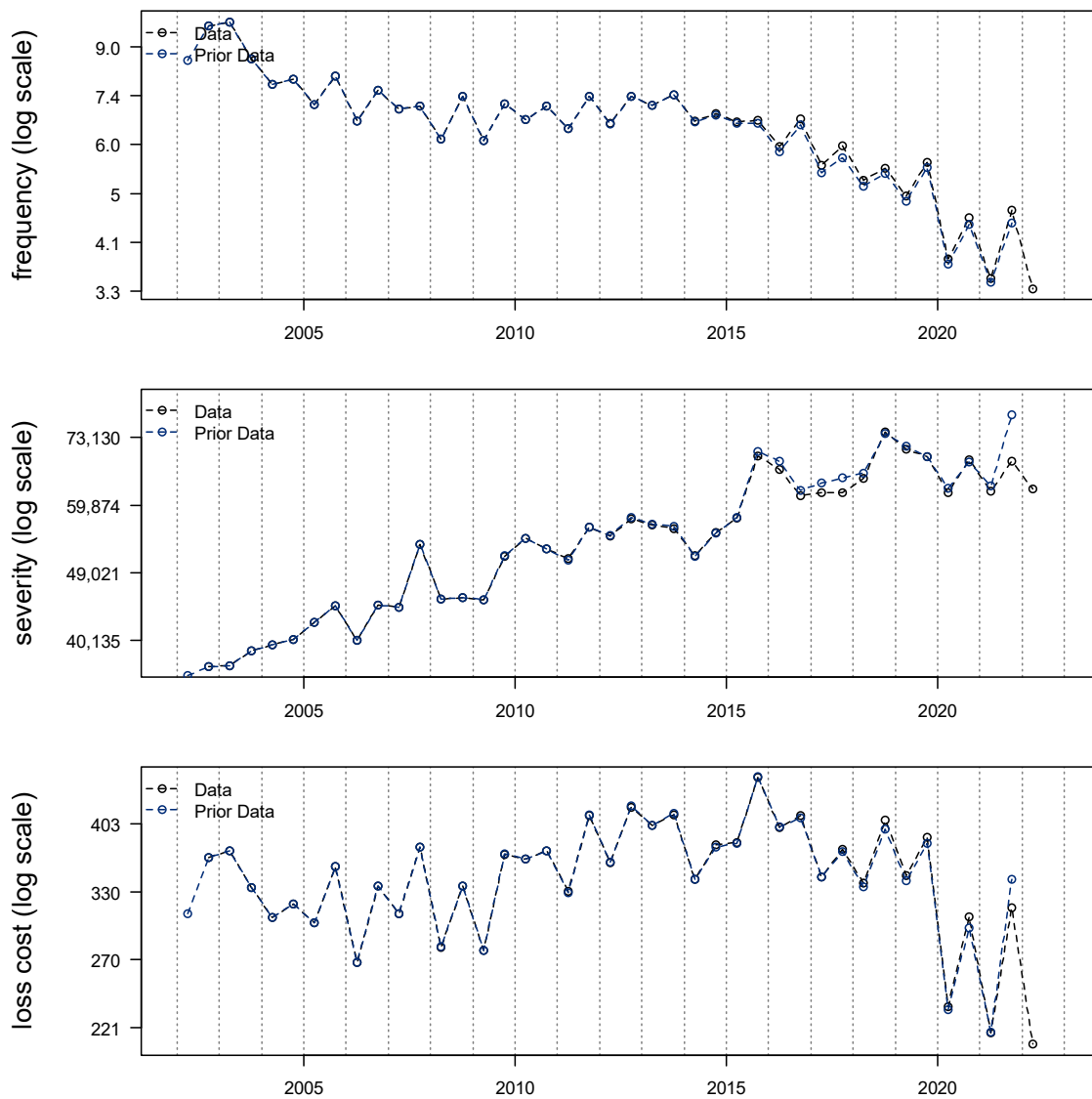
¹⁹ We also noted insurers could consider using a more refined approach by considering a broader measure of CPI on claims costs by weighting the CPI of each component of an average claim; e.g., car rental rates, new and used car prices, vehicle parts, repair wage rates, etc.

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 2021-2 severity and loss cost estimates have decreased.

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 exhibited a relatively flat trend from 2008 through 2013, followed by a negative trend. We observe a decrease during 2020 and 2021 coincident with the COVID-19 pandemic.
- Severity has been increasing for the bulk of the experience period, including large spikes at 2015-2 and 2018-2. We observe a decrease in the severity level at 2020-1, coincident with the reform changes effective January 2020, followed by signs of flattening.
- Loss cost exhibited a flat, yet volatile, trend prior to 2008, followed by a positive trend through 2013, where it began to level-off. We observe a large decrease during 2020, 2021, and 2022-1 coincident with the COVID-19 pandemic and the January 2020 reform.

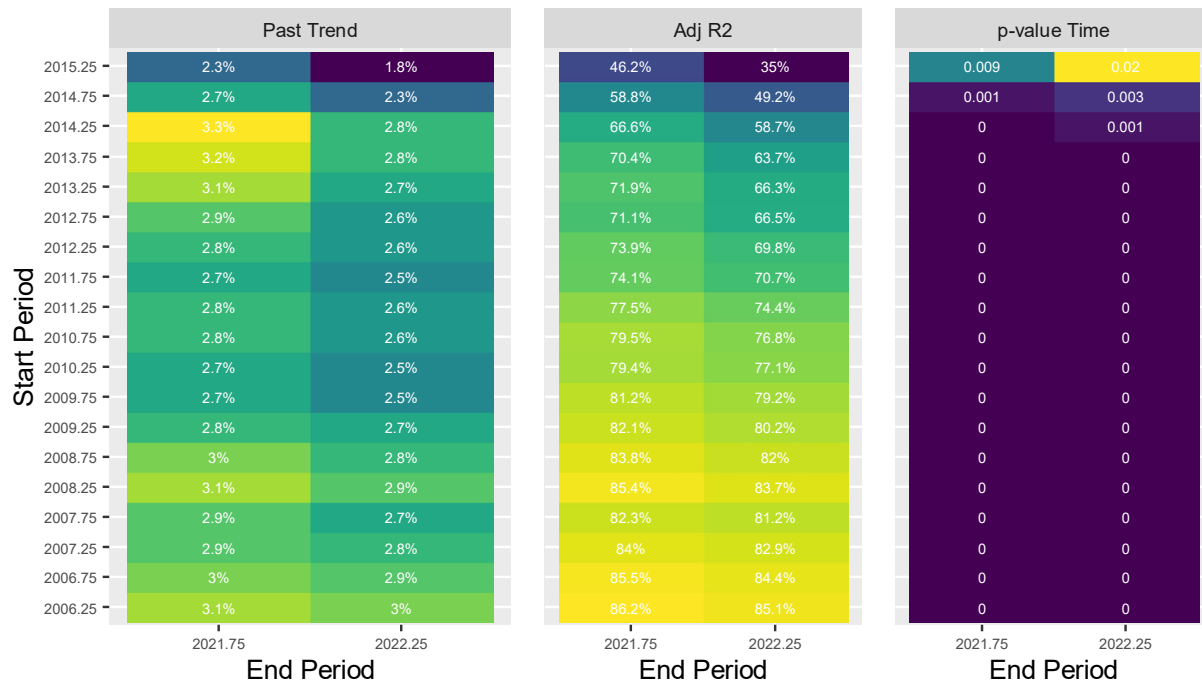
The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and p -values, over various trend measurement periods, with and without a seasonality parameter, and with and without a reform scalar parameter are presented in Appendix E.

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

In Figure 8 we present a heatmap of indicated severity trends beginning 2006-1 through 2015-1, ending 2022-1 and 2021-2, excluding the spikes at 2015-2 and 2018-2, with time. As discussed in more detail in Section 3.2, the historical data is adjusted by -3.5% for the January 2020 reform.²⁰

²⁰ The initial estimate of the impact of the January 2020 reforms is a 3%-4% reduction in bodily injury claims costs. This estimate will be updated as data under the January 2020 reform emerges. We have tested the significance of a scalar parameter coincident with the MIR reform. We observe the severity impact is significant. We are unable to measure the impact the reform has had on frequency due to the co-mingled effect of the COVID-19 pandemic.

Figure 8: Bodily Injury - Severity Heatmap (Time, excluding 2015-2 and 2018-2)



- We observe the models with experience periods beginning 2006-1 to 2014-1 and ending 2022-1 have indicated severity trend rates that cluster between +2.5% to +3.0%, moderate to high adjusted R-squared values and significant p -values for time.
- The models ending 2021-2 have indicated severity trend rates that are slightly higher than those ending 2022-1.

We select a past severity trend rate of +3.0%.

In Figure 9 we present a heatmap of indicated frequency trends beginning 2006-1 through 2015-1, ending 2019-2 and 2019-1, with time and seasonality and parameters included in the model. We exclude

the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

Figure 9: Bodily Injury - Frequency Heatmap (Time and Seasonality)



- We observe the models with experience periods beginning between 2006-1 to 2010-2 and ending 2019-2 have indicated frequency trend rates that range around -2.0% to -3.5%, moderate adjusted R-squared values, and significant p -values for time and seasonality.
- The models with experience periods beginning 2011-1 through 2015-1 have indicated trend rates that range from approximately -4.0% to -6.0%, high adjusted R-squared values, and significant p -values for time and seasonality. In general, models with shorter experience periods have higher adjusted R-squared values and trend rates that are at the lower (more negative) end of the range.
- The models with experience periods ending 2019-1 have similar results (slightly lower) as those ending 2019-2.

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

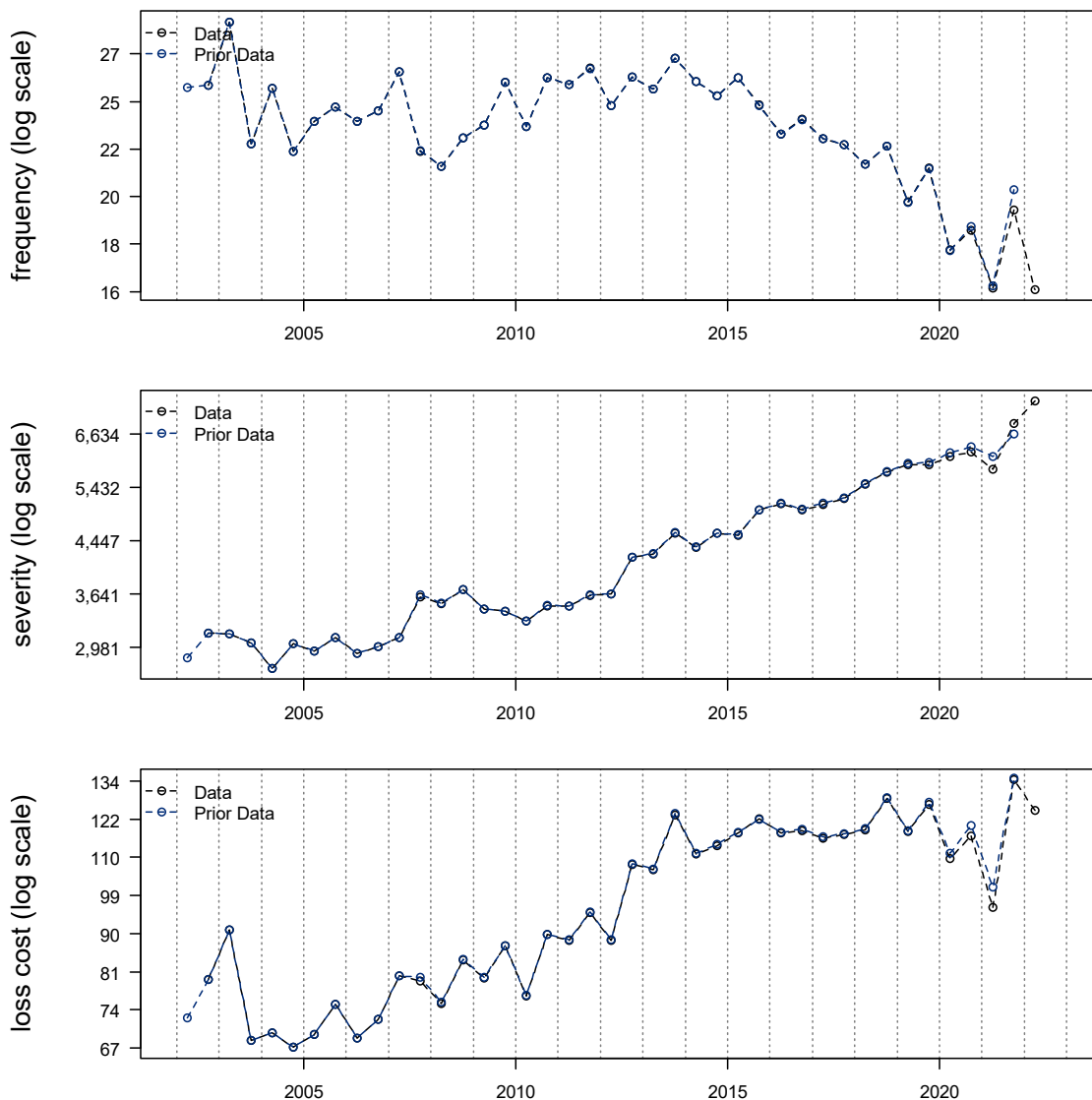
Therefore, based on our separate severity (+3.0%) and frequency (-4.5%) trend rates, we select a past loss cost trend of **-1.5%** (rounded), one-half percentage point less than our prior selection.

At this time, our selected future loss cost trend is -1.5%. 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 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that our estimates are generally consistent with our prior report.

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 had been somewhat flat, then changed to a declining pattern beginning in 2014. We observe the 2020, 2021, and 2022-1 observations are slightly lower than the historical trend would imply. This may be due to the result of two offsetting effects. COVID-19 may result in a lower

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

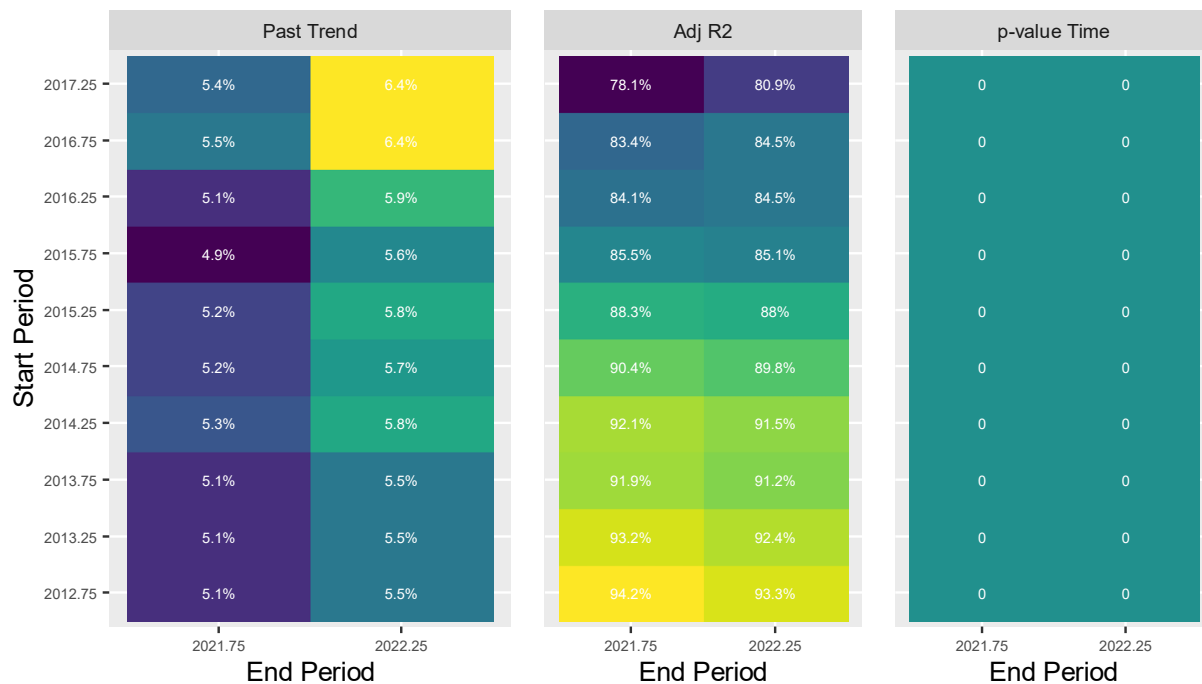
- Severity has generally exhibited an upward trend. We note larger increases at 2021-2 and 2022-1 which may be related to the high inflationary environment observed during those periods.
- Loss cost has exhibited an upward trend since 2004, including a rise in 2012-2 (largely due to the increase in severity), followed by a flatter trend. Like frequency, the impact of COVID-19 on the 2020, 2021, and 2022-1 observations may be, in part, offset by the introduction of DCPD in January 2020.

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

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

In Figure 11 we present a heatmap of indicated severity trends beginning 2012-2 through 2017-1, ending 2022-1 and 2021-2, with only time included in the model.

Figure 11: Property Damage - Severity Heatmap (Time)

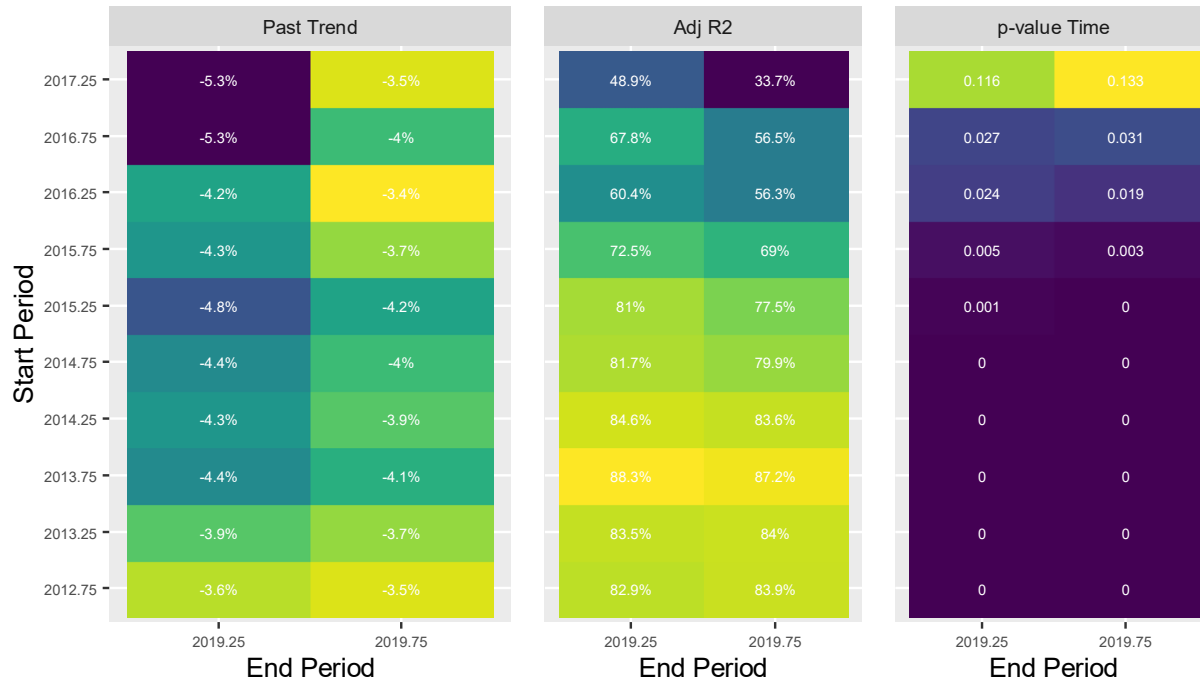


- We observe the models with experience periods beginning between 2012-2 to 2017-1 and ending 2022-1, have indicated severity trend rates that cluster around +5.5% to +6.5%, high adjusted R-squared values and significant *p*-values for time.
- The models with experience periods ending 2021-2 have trends that are one-half to one percentage point lower than those ending 2022-1.

We select a past severity trend rate of +6.0%, one half percentage point higher than our prior review.

In Figure 12 we present a heatmap of indicated frequency trends beginning 2012-1 through 2017-1, ending 2019-1 and 2019-2. 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 12: Property Damage - Frequency Heatmap (Time)



- We observe the models with experience periods beginning between 2012-2 and 2016-2 and ending 2019-2, have indicated frequency trend rates that range from approximately -3.5% to -4.5%, moderate to high adjusted R-squared values and significant *p*-values for time.
- The models with experience periods ending 2019-1 have trend rates that are generally up to one percentage points lower than those ending 2019-2.

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

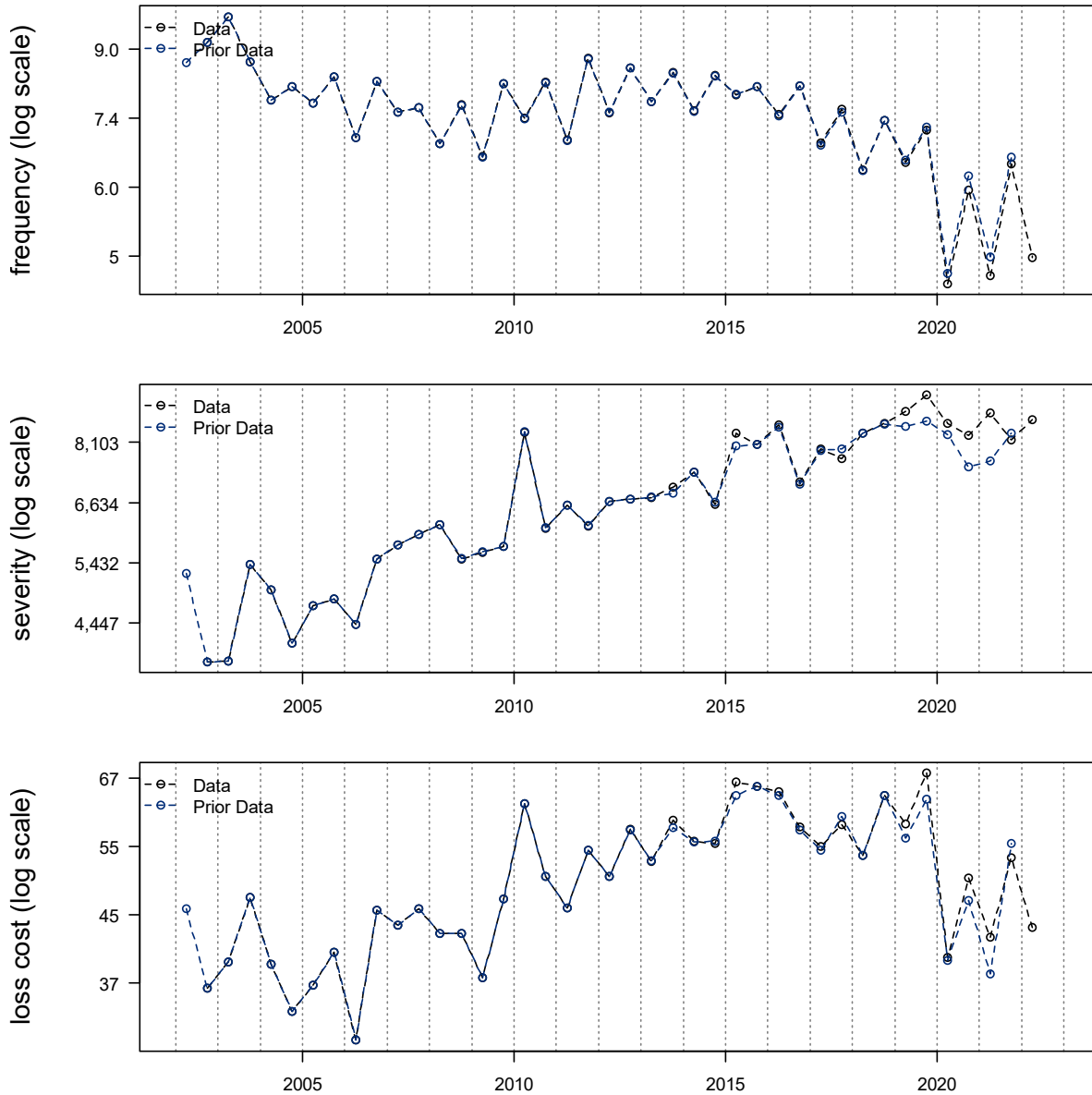
Therefore, based on our separate severity (+5.5%) and frequency (-4.0%) trend rates, we select a past loss cost trend of **+1.5%** (rounded), the same as our prior selection.

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

4.3. Accident Benefits – Total

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 that the immature severity and loss cost estimates have generally increased.

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 has been relatively flat with a modest downward trend beginning in 2011. We observe a large decrease during 2020, 2021, and 2022-1 coincident with the COVID-19 pandemic.

- Severity has generally exhibited an upward trend, including a spike in 2010-1. We observe a slight flattening or decreasing pattern beginning in 2020 which may be a result of the variance in the data rather than associated with any impact from the COVID-19 pandemic.²¹
- Loss cost has exhibited an upward trend since 2005 including a spike in 2010-1. 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, with and without a seasonality parameter and the 2010-1 observation are presented in Appendix E.

In Figure 14, we present the measured severity trends including the more recent observations, ending 2021-1, 2021-2 and 2022-1.

Figure 14: Accident Benefits - Severity Heatmap (Time, excluding 2010-1)



- We observe the models with experience periods beginning between 2008-1 to 2014-2 and ending 2022-1, have indicated severity trend rates that generally range from +2.0% to +3.5%, low to moderate adjusted R-squared values and significant *p*-values for time. Models with the longer experience periods have the highest adjusted R-squared values and have indicated trend rates that cluster around +3.5%.
- Models with shorter experience periods have lower adjusted R-squared values and *p*-values for time that are not always significant. This is primarily caused by the recent flattening in the data and more volatility/lower than usual for the 2020, 2021, and 2022-1 observations that are coincident with the pandemic.

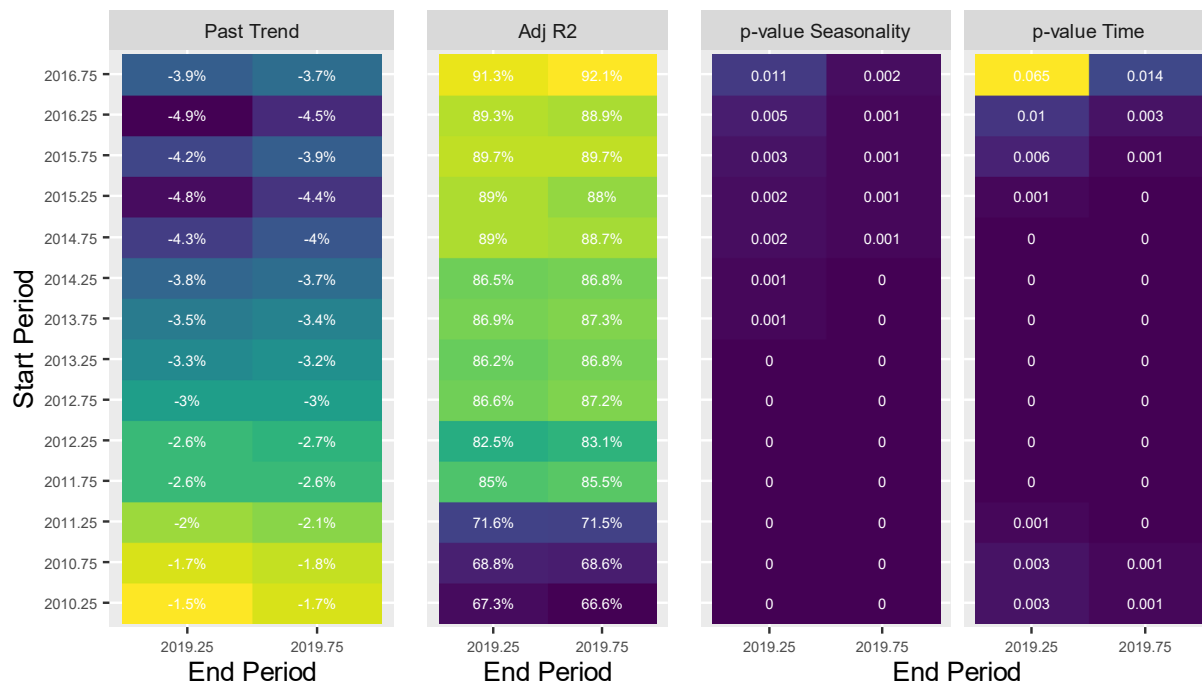
²¹ We have not observed a decrease in accident benefits severity in other provinces during the COVID-19 pandemic.

- The models with experience periods ending 2021-1 and 2021-2 have indicated trend rates that are one-half to one percentage points higher than those ending 2022-1.

We select a past severity trend rate of +3.5%, the same as our prior selection.

In Figure 15 we present a heatmap of indicated frequency trends beginning 2010-1 through 2016-2, ending 2019-1 and 2019-2, with time and seasonality included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

Figure 15: Accident Benefits - Frequency Heatmap (Time & Seasonality)



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

We select a past frequency trend rate of -3.5%, based on the models beginning 2013-1 through 2015-2, considering the recent steeper negative trend rate since 2015.

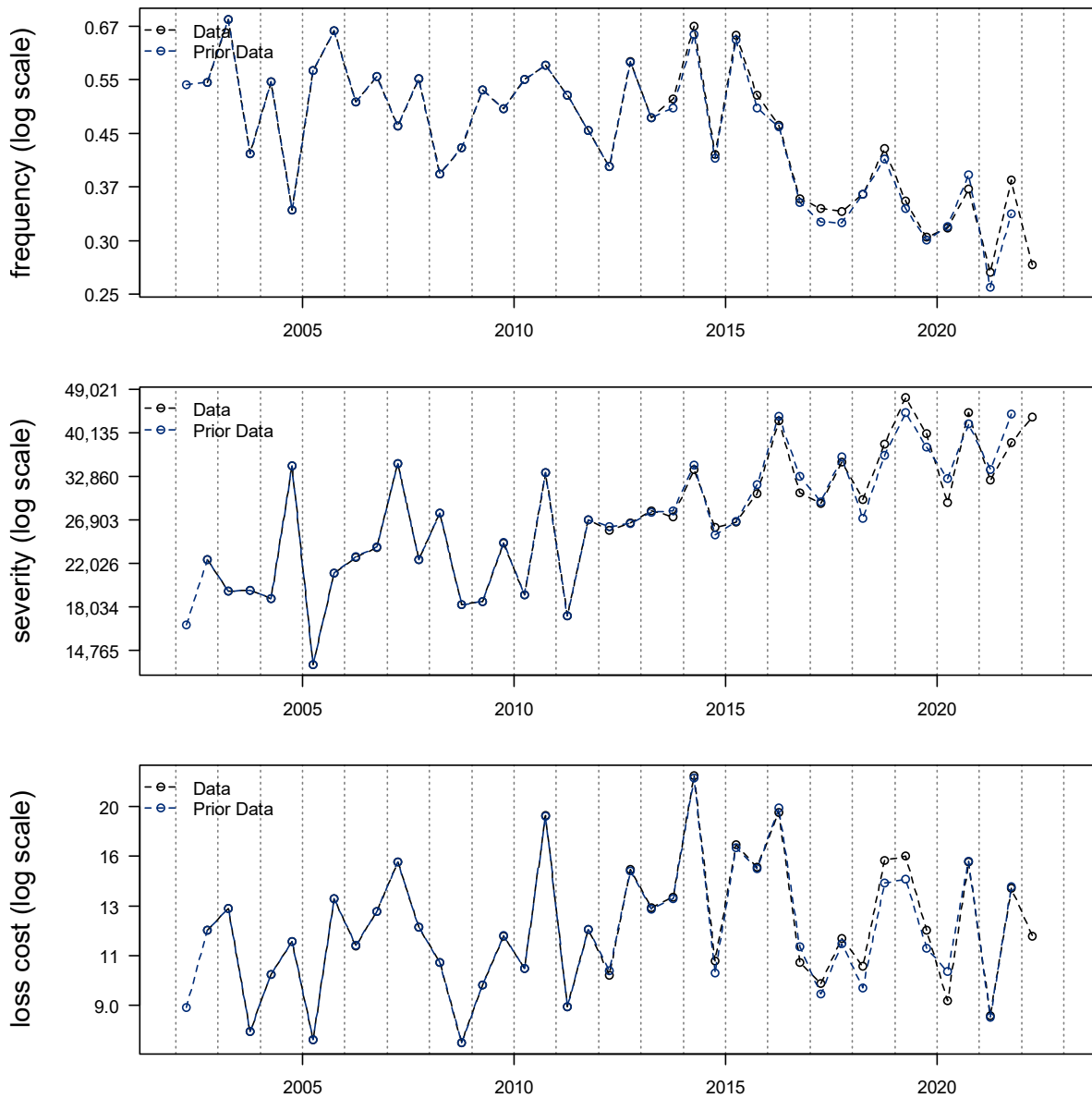
Therefore, based on our separate severity (+3.5%) and frequency (-3.5%) trend rates, we select a past loss cost trend of **+0.0%**, the same as our prior selection.

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

4.4. Uninsured Auto

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 some variance in our immature frequency, severity, and loss cost estimates.

Figure 16: Uninsured Auto – Observed Loss Cost Experience



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

- Frequency was relatively flat between 2005 and 2015, followed by a large decrease.
- Severity has generally exhibited a positive trend.
- It is difficult to discern a loss cost trend pattern due to the high variance in the data.

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

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

In Figure 17 we present a heatmap of indicated severity trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2016, ending 2020 and 2021,²² with only a time parameter included in the model.

Figure 17: Uninsured Auto - Severity Heatmap (Annual Data, Time)



- The trend rates with experience periods beginning 2003 through 2010, ending 2020 and 2021 generally fall in the range of +3.5% to +6.0% with moderate to high adjusted R-squared values and *p*-values that are significant for time.
- The highest indications are for models beginning in 2011 due to the unusually low 2011 data point.
- The trend rates over the longer periods cluster around +4.0% to +4.5%.

We select a severity trend rate of +4.0%.

²² We exclude 2022-1 in Figure 18 as it is partial period.

In Figure 18 we present a heatmap of indicated frequency trends (using annual accident year data instead of accident half-year data) beginning 2003 through 2016, ending 2018 and 2019, with only a time parameter included in the model. We exclude the 2020, 2021, and 2022-1 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 18: Uninsured Auto - Frequency Heatmap (Annual Data, Time)



- Most of the frequency trend rates ending 2019 have significant p -values for time, with low to moderate adjusted R-squared values. Most of the frequency trend rates ending 2018 do not have significant p -values for time.
- Those trend rates over the longer time period, similar to our severity time period selection, generally cluster around -2.0% to -3.0%.
- Models with shorter experience periods have much lower indicated trends due to the large drop in frequency in 2016.

We select a frequency trend rate of -2.5%.

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

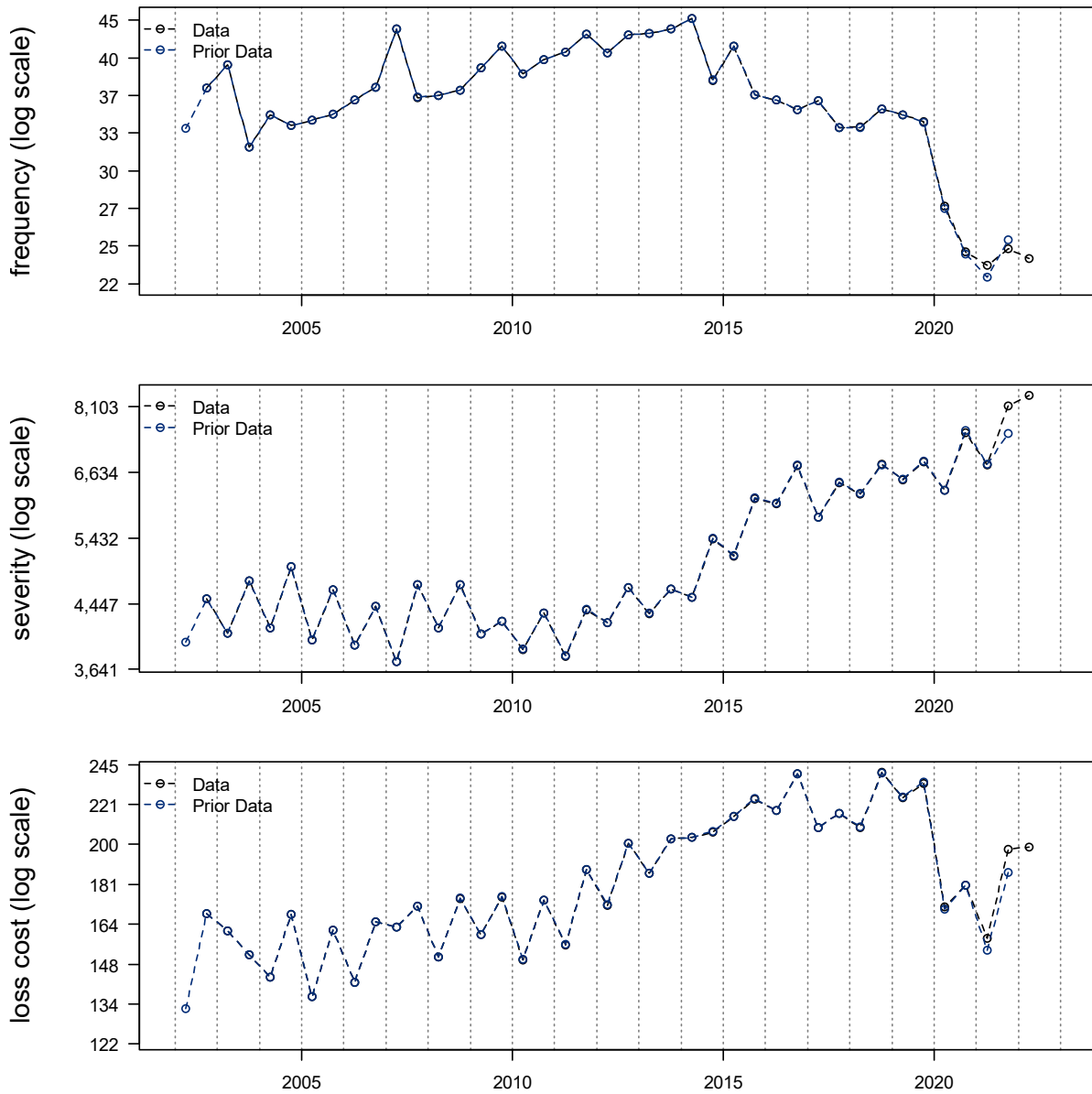
Please refer to Section 3.5 for more details regarding considerations when selecting the future loss cost trend.

4.5. Collision

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 the 2021-2 severity and loss cost estimates have increased.

Figure 19: Collision – Observed Loss Cost Experience



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

- Frequency exhibited an upward trend between 2003-2 and 2014-1, followed by a negative trend. We observe a very large decrease in 2020, 2021, and 2022-1 coincident with the COVID-19

pandemic. As DCPD was introduced on January 1, 2020, part of the decline in the 2020, 2021, and 2022-1 frequency observations may be attributed to this reform.²³

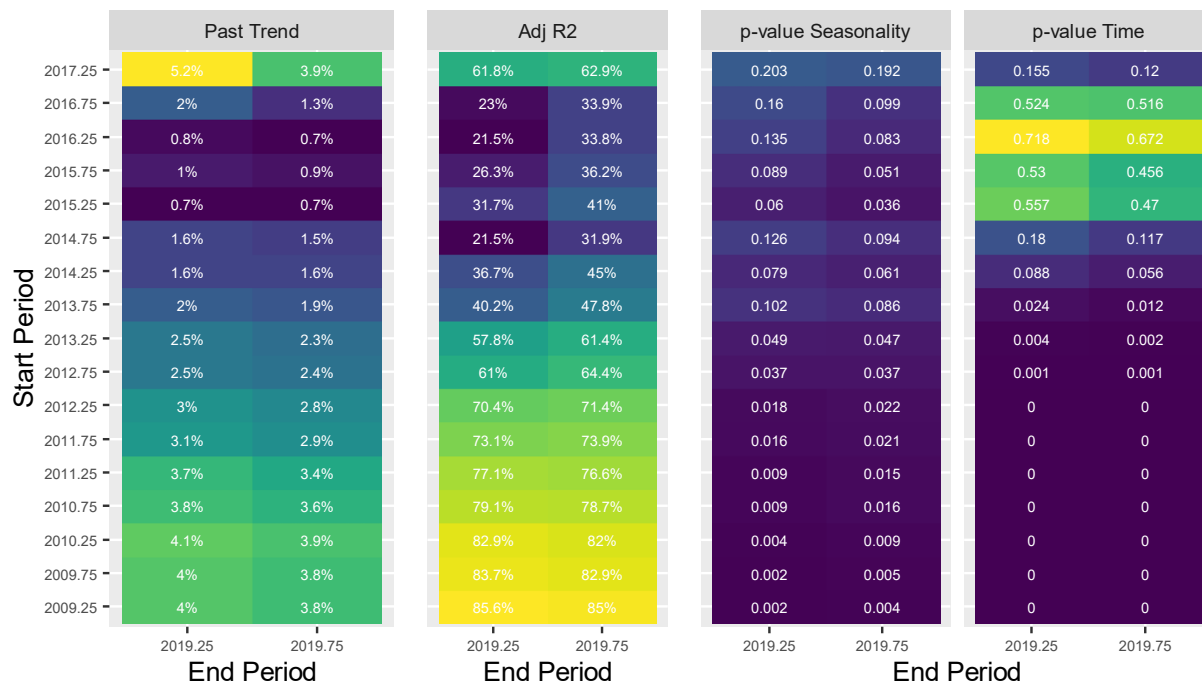
- Severity exhibited a somewhat flat/downward trend through 2009/2010, followed by a more pronounced upward trend beginning 2014, generally aligned with the beginning of the frequency decline.
- Loss cost exhibited an upward trend that began to rise more sharply in 2010, followed by a relatively flat pattern since 2015. We observe a large decrease in 2020, 2021, and 2022-1 coincident with the COVID-19 pandemic, along with the introduction of DCPD.

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

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

In Figure 20 we present a heatmap of indicated loss cost trends beginning 2009-1 through 2017-1, ending 2019-2 and 2019-1, with time and seasonality parameters included in the model. We exclude the unusually low 2020, 2021, and 2022-1 observations that are coincident with the COVID-19 pandemic.

Figure 20: Collision - Loss Cost Heatmap (Time and Seasonality)



²³ The decrease in collision frequency may (possibly) be attributed to both a shift of claims to property damage as well as the COVID-19 pandemic.

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

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

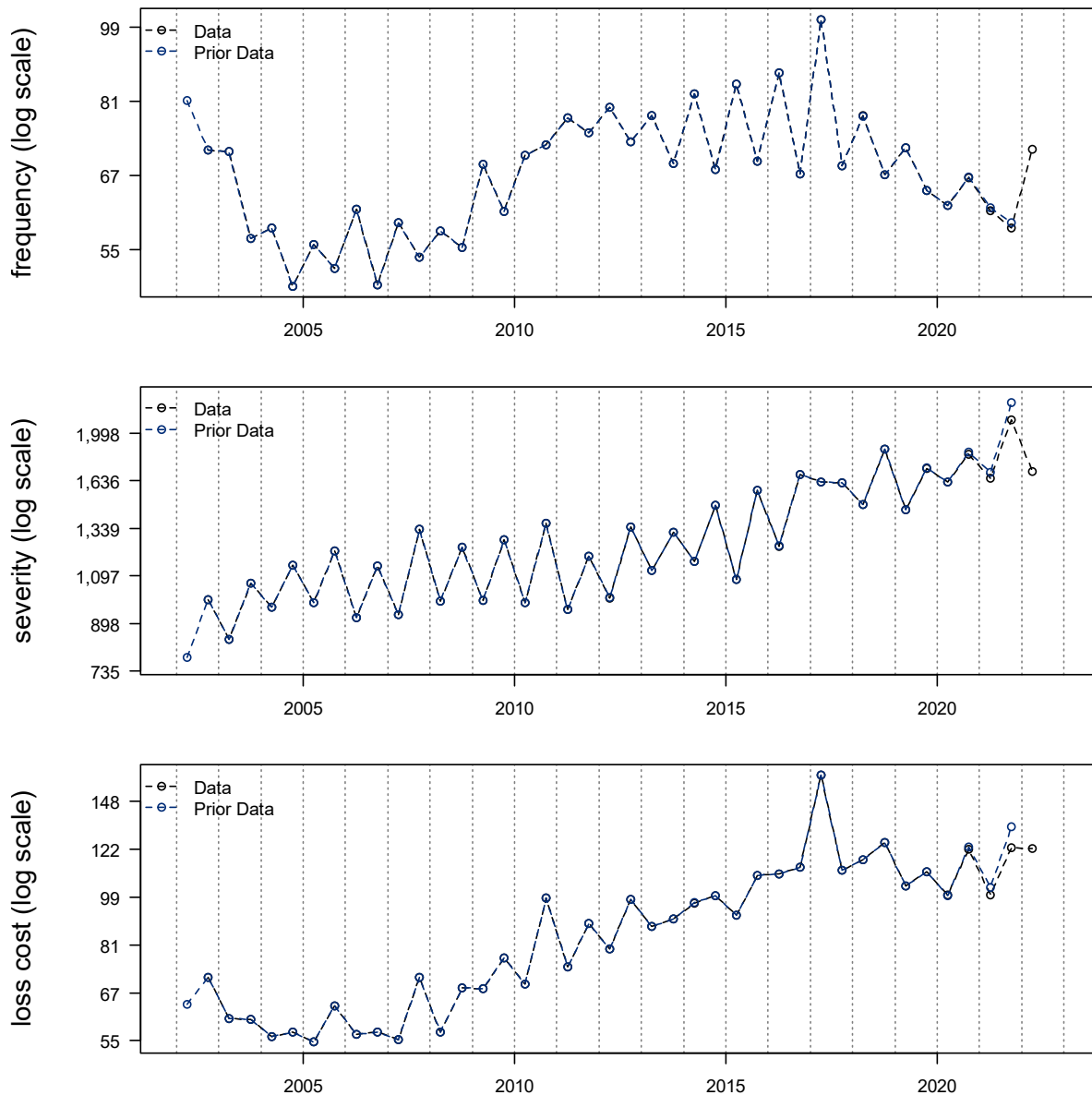
We note preliminary evidence of cost (frequency) shifting from collision to DCPD. We have observed a similar phenomenon in other provinces coincident with the introduction of DCPD. In future reviews, we expect to consider models that include a scaler parameter to measure the shifts between these coverages.

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

4.6. Comprehensive

In Figure 21, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2002-2 through 2022-1. We include a comparison to the estimated values used in our prior report and observe that the 2021-2 severity and loss cost estimates have decreased slightly.

Figure 21: Comprehensive – Observed Loss Cost Experience



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

- Frequency trended upward beginning in 2005 and changed to a relatively flat pattern beginning in 2011, with a spike in 2017-1 coincident with the March 29, 2017 windstorm. There may be a slight decrease in 2020 and 2021 coincident with the COVID-19 pandemic, followed by a rise in 2022-1.
- Severity generally exhibited a flat pattern between 2005 through 2012, followed by an increasing trend, then changing to a flatter pattern since 2017. We observe a modest increase in 2021-2.

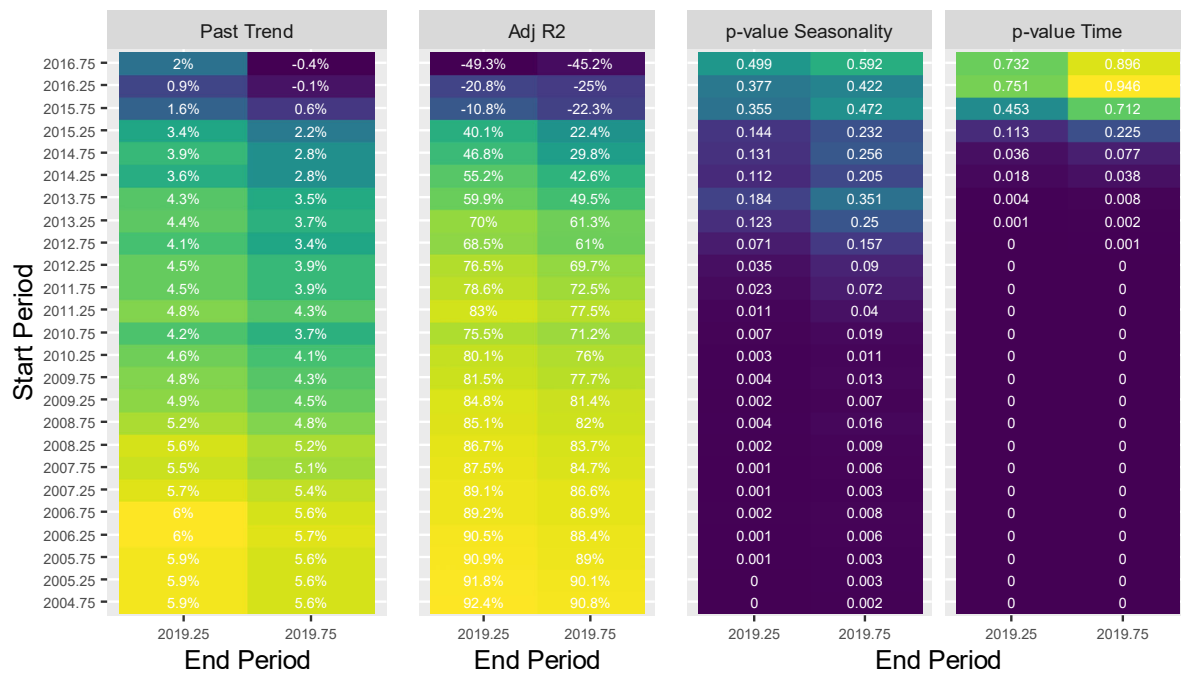
- Loss cost has exhibited an upward trend since 2008 with a sharp spike in 2017-1, like frequency, likely associated with the March 29, 2017 windstorm. There may be a slight decrease in 2020 and 2021 coincident with the COVID-19 pandemic.

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

We base our trend selection on the loss cost data directly.²⁴

In Figure 22 we present a heatmap of indicated loss cost trends beginning 2004-2 through 2016-2, ending 2019-2 and 2019-1, excluding 2017-1, with time and seasonality parameters included in the model. We exclude the 2020, 2021, and 2022-1 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 22: Comprehensive – Loss Cost Heatmap (Time and Seasonality; Excluding 2017-1)



- We observe the models with experience periods beginning between 2004-2 to 2011-1 and ending 2019-2, have indicated loss cost trend rates that range from approximately +3.5% to +6.0%, and have moderate to high adjusted R-squared values and significant *p*-values for time and seasonality.
- Seasonality is significant over the longer time periods, but not the shorter time periods which we assume is due to the volatility of the data. (We note that the seasonality in frequency and severity is offsetting for loss cost.)
- The trend rates beginning 2008-1 to 2010-2, when the upward trend began, cluster around +4% to +5%.

²⁴ The frequency pattern is difficult to fit due to the changing pattern over the experience period.

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

We select a past loss cost trend rate of **+3.5%** (the same as our prior selection), giving some consideration to the recent flattening in the loss cost (and severity) experience.

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

4.7. Specified Perils

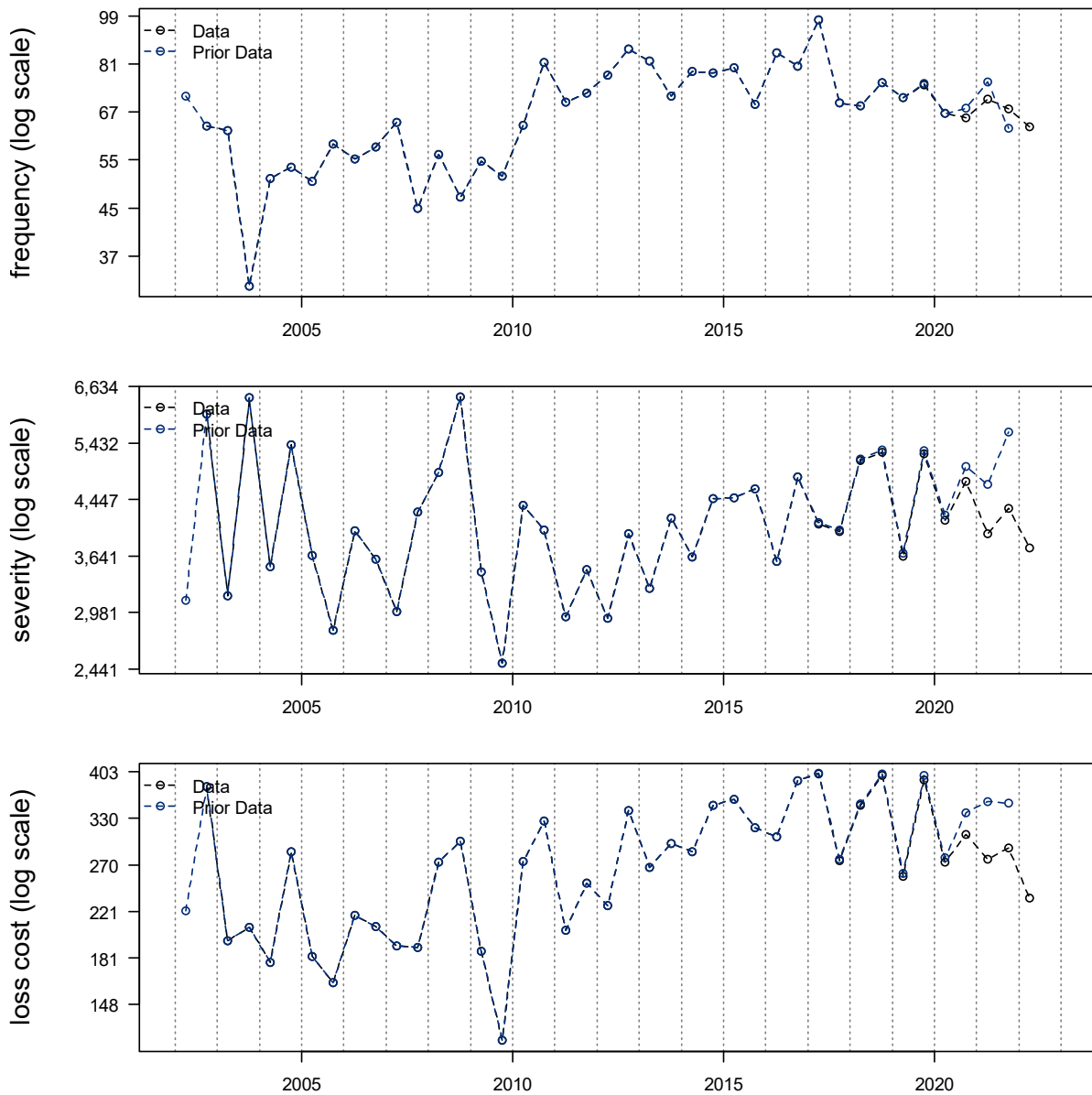
Due to insufficient data, we select the same past and future loss cost trend rate as we do for Comprehensive, **+3.5% for the past.**

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

4.8. All Perils

In Figure 23, 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 immature severity and loss cost estimates have decreased.

Figure 23: All Perils – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 23) shows that subject to variability:

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

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

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

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

In Figure 24 we present a heatmap of indicated loss cost trends beginning 2005-2 through 2017-1, ending 2019-2 and 2019-1, with only a time parameter included in the model. We exclude the 2020, 2021, and 2022-1 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 24: All Perils – Loss Cost Heatmap (Time)



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

We select a past loss cost trend rate of **+3.0%**, the same as our prior review.

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

4.9. Underinsured Motorist

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

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

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

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 9.

Table 9: Selected Past Loss Cost Trends

Coverage	As of December 31, 2021	As of June 30, 2022
Bodily Injury	-1.0%	-1.5%
Property Damage (including DCPD) ²⁶	+1.5%	+1.5%
Accident Benefits	+0.0%	+0.0%
Uninsured Auto	+1.5%	+1.5%
Collision	+2.5%	+2.5%
Comprehensive	+3.5%	+3.5%
Specified Perils	+3.5%	+3.5%
All Perils	+3.0%	+3.0%
Underinsured Motorist	+3.5%	+3.5%

²⁶ We analyze these coverages on a combined basis. Until sufficient post-reform data is available, we are unable to provide separate trend estimates for PD-tort and DCPD.

5. Historical Impact of COVID-19

As discussed in Section 3.3, 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 on claims costs, 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 additional (scalar) parameters which measure the change in claims experience in each accident half-year of 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 10, 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 additional parameters 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 10: Effect of COVID-19 on Claim Costs Related to Frequency Decline

Coverage	2020-1	2020-2	2021-1	2021-2	2022-1
Bodily Injury	-23%	-15%	-26%	-8%	-26%
Property Damage	-11%	-5%	-14%	0%	-11%
Accident Benefits	-27%	-12%	-23%	-2%	-16%
Uninsured Auto ²⁹	0%	0%	0%	0%	0%
Collision	-14%	-23%	-24%	-19%	-19%
Comprehensive	-22%	-3%	-22%	-7%	-7%
All Perils	-11%	-12%	-5%	-8%	-14%

²⁹ Due to the large volatility associated with this coverage, we are unable to quantify the impact of COVID-19 on uninsured auto.

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.
- **Distribution, Circulation, and Publication** - This report is not intended for general circulation or publication, nor is it to be used, quoted or distributed to others for any purpose other than those that may be set forth herein or in the written agreement pursuant to which we issued this report without the prior written consent of Oliver Wyman. Neither all nor any part of the contents of this report, any opinions expressed herein, or the firm with which this report is connected, shall be disseminated to the public through advertising media, public relations, news media, sales media, mail, direct transmittal, or any other public means of communications, without the prior written consent of Oliver Wyman.
- **Third Party Reliance and Due Diligence** – Oliver Wyman's consent to any distribution of this report (whether herein or in the written agreement pursuant to which we issued this report) to parties other than of the client named herein does not constitute advice by Oliver Wyman to any such third parties. Any distribution to third parties shall be solely for informational purposes and not for purposes of reliance by any such parties. Oliver Wyman assumes no liability related to third party use of this report or any actions taken or decisions made as a consequence of the results, advice or recommendations set forth herein. This report should not replace the due diligence on behalf of any such third party.

7. Considerations and Limitations

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

8. Summary of Tables and Figures

LIST OF TABLES

Table 1: Selected Past Loss Cost Trends (Up to April 1, 2022).....	2
Table 2: Bodily Injury: Change in Estimates.....	5
Table 3: Property Damage (including DCPD): Change in Estimates.....	6
Table 4: Accident Benefits: Change in Estimates.....	6
Table 5: Uninsured Auto: Change in Estimates	6
Table 6: Collision: Change in Estimates	7
Table 7: Comprehensive: Change in Estimates.....	7
Table 8: All Perils: Change in Estimates	7
Table 9: Selected Past Loss Cost Trends	41
Table 10: Effect of COVID-19 on Claim Costs Related to Frequency Decline	43

LIST OF FIGURES

Figure 1: Consumer Price Index – All Items & Transportation.....	13
Figure 2: Consumer Price Index – Purchase & Rental of Passenger Vehicles	14
Figure 3: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare	15
Figure 4: Historical Severity by Coverage	16
Figure 5: Government of Canada Target Interest Rate	17
Figure 6: IMF Forecasted Inflation.....	18
Figure 7: Bodily Injury – Observed Loss Cost Experience	20
Figure 8: Bodily Injury - Severity Heatmap (Time, excluding 2015-2 and 2018-2)	22
Figure 9: Bodily Injury - Frequency Heatmap (Time and Seasonality).....	23
Figure 10: Property Damage – Observed Loss Cost Experience	24
Figure 11: Property Damage - Severity Heatmap (Time).....	25
Figure 12: Property Damage - Frequency Heatmap (Time).....	26
Figure 13: Accident Benefits – Observed Loss Cost Experience	27
Figure 14: Accident Benefits - Severity Heatmap (Time, excluding 2010-1).....	28
Figure 15: Accident Benefits - Frequency Heatmap (Time & Seasonality)	29
Figure 16: Uninsured Auto – Observed Loss Cost Experience	30
Figure 17: Uninsured Auto - Severity Heatmap (Annual Data, Time).....	31
Figure 18: Uninsured Auto - Frequency Heatmap (Annual Data, Time)	32
Figure 19: Collision – Observed Loss Cost Experience	33
Figure 20: Collision - Loss Cost Heatmap (Time and Seasonality)	34
Figure 21: Comprehensive – Observed Loss Cost Experience	36
Figure 22: Comprehensive – Loss Cost Heatmap (Time and Seasonality; Excluding 2017-1).....	37
Figure 23: All Perils – Observed Loss Cost Experience.....	39
Figure 24: All Perils – Loss Cost Heatmap (Time).....	40

9. Appendices

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

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

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

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

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

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

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

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Selections
Data as of 06/30/22

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

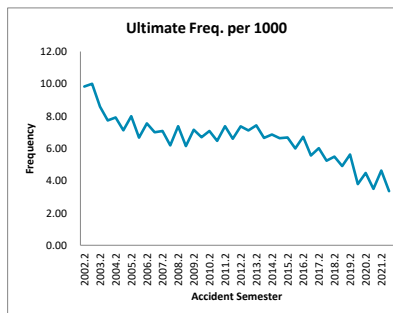
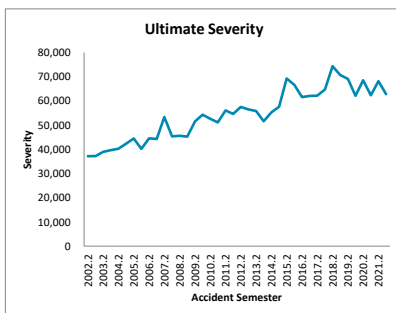
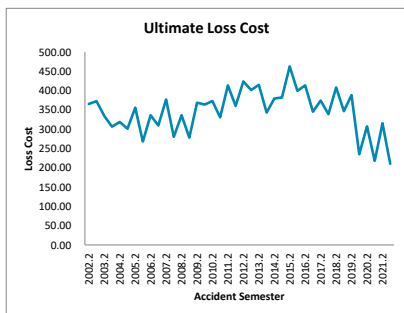
Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)
Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 06/30/22

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

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

Loss Cost Summary
Data as of 06/30/22

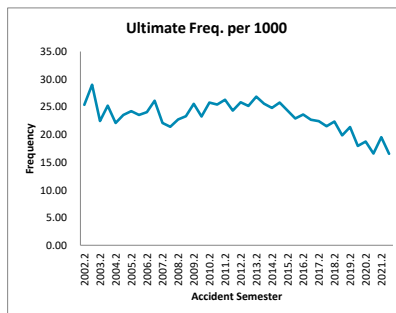
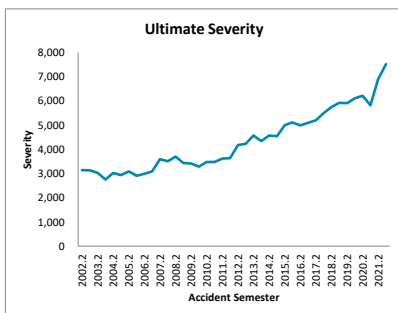
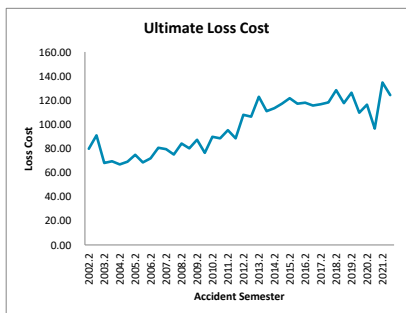
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	104,044	1,023	35,595	1,068	38,016	365.38		37,161		9.83			
2003.1	234.0	99,683	997	34,486	1,076	37,121	372.39		37,233		10.00		368.81	
2003.2	228.0	107,230	921	33,315	1,076	35,860	334.42	-8.5%	38,936	4.8%	8.59	-12.6%		
2004.1	222.0	111,085	859	31,523	1,080	34,045	306.48	-17.7%	39,633	6.4%	7.73	-22.7%	320.20	-13.2%
2004.2	216.0	115,898	917	34,184	1,080	36,919	318.54	-4.7%	40,260	3.4%	7.91	-7.9%		
2005.1	210.0	112,925	804	31,901	1,066	34,016	301.23	-1.7%	42,309	6.7%	7.12	-7.9%	310.00	-3.2%
2005.2	204.0	116,657	933	38,929	1,066	41,510	355.83	11.7%	44,491	10.5%	8.00	1.1%		
2006.1	198.0	117,023	780	29,240	1,072	31,342	267.83	-11.1%	40,182	-5.0%	6.67	-6.4%	311.76	0.6%
2006.2	192.0	123,215	930	38,650	1,072	41,429	336.23	-5.5%	44,547	0.1%	7.55	-5.6%		
2007.1	186.0	119,866	839	34,630	1,072	37,113	309.62	15.6%	44,235	10.1%	7.00	5.0%	323.11	3.6%
2007.2	180.0	125,531	888	44,168	1,072	47,335	377.08	12.1%	53,306	19.7%	7.07	-6.3%		
2008.1	174.0	124,972	773	32,606	1,075	35,041	280.39	-9.4%	45,331	2.5%	6.19	-11.6%	328.85	1.8%
2008.2	168.0	132,545	977	41,440	1,075	44,536	336.01	-10.9%	45,575	-14.5%	7.37	4.2%		
2009.1	162.0	131,660	809	34,108	1,073	36,591	277.92	-0.9%	45,221	-0.2%	6.15	-0.6%	307.06	-6.6%
2009.2	156.0	138,506	991	47,586	1,073	51,051	368.58	9.7%	51,504	13.0%	7.16	-2.9%		
2010.1	150.0	136,816	916	47,136	1,056	49,762	363.71	30.9%	54,304	20.1%	6.70	9.0%	366.16	19.2%
2010.2	144.0	143,649	1,017	50,723	1,056	53,549	372.77	1.1%	52,643	2.2%	7.08	-1.1%		
2011.1	138.0	141,299	914	44,384	1,052	46,705	330.54	-9.1%	51,099	-5.9%	6.47	-3.4%	351.83	-3.9%
2011.2	132.0	147,645	1,089	58,014	1,052	61,048	413.48	10.9%	56,058	6.5%	7.38	4.2%		
2012.1	126.0	145,750	961	48,698	1,078	52,472	360.02	8.9%	54,592	6.8%	6.59	1.9%	386.92	10.0%
2012.2	120.0	152,631	1,125	60,013	1,078	64,664	423.66	2.5%	57,497	2.6%	7.37	-0.1%		
2013.1	114.0	150,496	1,070	55,598	1,087	60,422	401.48	11.5%	56,478	3.5%	7.11	7.8%	412.65	6.6%
2013.2	108.0	157,090	1,167	59,958	1,087	65,159	414.79	-2.1%	55,852	-2.9%	7.43	0.8%		
2014.1	102.0	153,432	1,021	48,660	1,082	52,630	343.02	-14.6%	51,564	-8.7%	6.65	-6.4%	379.33	-8.1%
2014.2	96.0	160,277	1,100	56,224	1,082	60,812	379.42	-8.5%	55,284	-1.0%	6.86	-7.6%		
2015.1	90.0	156,895	1,041	55,610	1,078	59,947	382.08	11.4%	57,579	11.7%	6.64	-0.2%	380.74	0.4%
2015.2	84.0	163,411	1,091	70,122	1,078	75,591	462.58	21.9%	69,296	25.3%	6.68	-2.7%		
2016.1	78.0	160,665	964	58,171	1,103	64,162	399.35	4.5%	66,563	15.6%	6.00	-9.6%	431.24	13.3%
2016.2	72.0	165,147	1,109	61,909	1,103	68,286	413.48	-10.6%	61,567	-11.2%	6.72	0.6%		
2017.1	66.0	159,748	888	50,525	1,091	55,138	345.16	-13.6%	62,072	-6.7%	5.56	-7.3%	379.89	-11.9%
2017.2	60.0	164,449	989	56,361	1,091	61,507	374.02	-9.5%	62,189	1.0%	6.01	-10.5%		
2018.1	54.0	159,227	833	48,732	1,107	53,965	338.92	-1.8%	64,753	4.3%	5.23	-5.9%	356.75	-6.1%
2018.2	48.0	163,650	898	60,293	1,107	66,769	408.00	9.1%	74,348	19.6%	5.49	-8.8%		
2019.1	42.0	158,274	776	50,084	1,096	54,887	346.78	2.3%	70,727	9.2%	4.90	-6.3%	377.90	5.9%
2019.2	36.0	162,310	912	57,486	1,096	62,998	388.14	-4.9%	69,082	-7.1%	5.62	2.4%		
2020.1	30.0	155,988	591	32,957	1,113	36,687	235.19	-32.2%	62,084	-12.2%	3.79	-22.7%	313.18	-17.1%
2020.2	24.0	160,913	721	44,393	1,113	49,417	307.11	-20.9%	68,536	-0.8%	4.48	-20.2%		
2021.1	18.0	160,190	560	30,197	1,155	34,890	217.81	-7.4%	62,349	0.4%	3.49	-7.8%	262.56	-16.2%
2021.2	12.0	164,640	762	44,944	1,155	51,930	315.42	2.7%	68,166	-0.5%	4.63	3.3%		
2022.1	6.0	159,760	536	29,109	1,155	33,633	210.52	-3.3%	62,805	0.7%	3.35	-4.0%	263.76	0.5%
Total		5,685,195	36,492	1,822,662		1,978,957								



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

Loss Cost Summary
Data as of 06/30/22

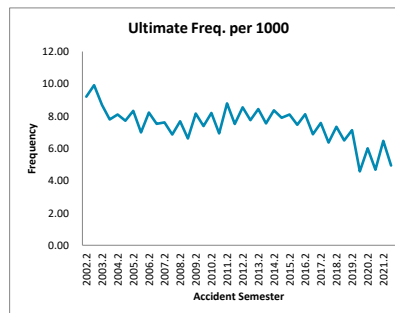
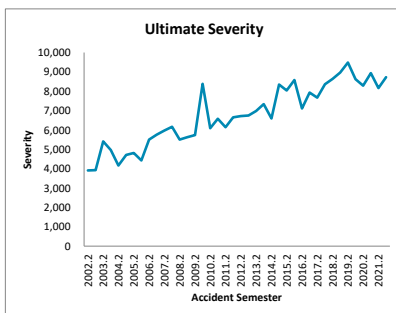
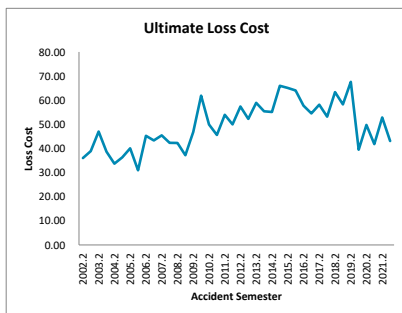
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	104,044	2,641	7,770	1,068	8,298	79.75		3,142		25.38			
2003.1	234.0	99,683	2,891	8,410	1,076	9,053	90.81		3,131		29.00		85.17	
2003.2	228.0	107,230	2,408	6,774	1,076	7,292	68.00	-14.7%	3,028	-3.6%	22.46	-11.5%		
2004.1	222.0	111,085	2,801	7,132	1,080	7,703	69.34	-23.6%	2,750	-12.2%	25.21	-13.1%	68.68	-19.4%
2004.2	216.0	115,898	2,561	7,166	1,080	7,739	66.77	-1.8%	3,022	-0.2%	22.10	-1.6%		
2005.1	210.0	112,925	2,659	7,315	1,066	7,800	69.07	-0.4%	2,933	6.7%	23.55	-6.6%	67.91	-1.1%
2005.2	204.0	116,657	2,828	8,181	1,066	8,723	74.77	12.0%	3,085	2.1%	24.24	9.7%		
2006.1	198.0	117,023	2,754	7,475	1,072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-0.1%	71.62	5.5%
2006.2	192.0	123,215	2,963	8,255	1,072	8,848	71.81	-4.0%	2,986	-3.2%	24.05	-0.8%		
2007.1	186.0	119,866	3,129	9,009	1,072	9,655	80.55	17.6%	3,086	6.1%	26.10	10.9%	76.12	6.3%
2007.2	180.0	125,531	2,774	9,304	1,072	9,972	79.44	10.6%	3,595	20.4%	22.10	-8.1%		
2008.1	174.0	124,972	2,674	8,716	1,075	9,368	74.96	-6.9%	3,503	13.5%	21.40	-18.0%	77.20	1.4%
2008.2	168.0	132,545	3,014	10,365	1,075	11,139	84.04	5.8%	3,696	2.8%	22.74	2.9%		
2009.1	162.0	131,660	3,071	9,835	1,073	10,551	80.14	6.9%	3,435	-1.9%	23.33	9.0%	82.09	6.3%
2009.2	156.0	138,506	3,540	11,263	1,073	12,083	87.24	3.8%	3,413	-7.6%	25.56	12.4%		
2010.1	150.0	136,816	3,183	9,899	1,056	10,451	76.39	-4.7%	3,283	-4.4%	23.27	-0.3%	81.84	-0.3%
2010.2	144.0	143,649	3,705	12,208	1,056	12,888	89.72	2.8%	3,478	1.9%	25.79	0.9%		
2011.1	138.0	141,299	3,594	11,870	1,052	12,491	88.40	15.7%	3,475	5.9%	25.44	9.3%	89.06	8.8%
2011.2	132.0	147,645	3,883	13,348	1,052	14,046	95.13	6.0%	3,617	4.0%	26.30	2.0%		
2012.1	126.0	145,750	3,545	11,954	1,078	12,881	88.37	0.0%	3,633	4.5%	24.32	-4.4%	91.78	3.0%
2012.2	120.0	152,631	3,944	15,279	1,078	16,463	107.86	13.4%	4,174	15.4%	25.84	-1.8%		
2013.1	114.0	150,496	3,788	14,730	1,087	16,008	106.37	20.4%	4,226	16.3%	25.17	3.5%	107.12	16.7%
2013.2	108.0	157,090	4,220	17,751	1,087	19,291	122.80	13.9%	4,572	9.5%	26.86	4.0%		
2014.1	102.0	153,432	3,924	15,728	1,082	17,012	110.88	4.2%	4,336	2.6%	25.57	1.6%	116.91	9.1%
2014.2	96.0	160,277	3,979	16,805	1,082	18,176	113.41	-7.7%	4,569	-0.1%	24.82	-7.6%		
2015.1	90.0	156,895	4,047	17,043	1,078	18,372	117.10	5.6%	4,540	4.7%	25.79	0.9%	115.23	-1.4%
2015.2	84.0	163,411	3,978	18,440	1,078	19,879	121.65	7.3%	4,997	9.4%	24.34	-1.9%		
2016.1	78.0	160,665	3,682	17,060	1,103	18,817	117.12	0.0%	5,110	12.5%	22.92	-11.1%	119.40	3.6%
2016.2	72.0	165,147	3,902	17,652	1,103	19,470	117.89	-3.1%	4,990	-0.1%	23.63	-3.0%		
2017.1	66.0	159,748	3,624	16,923	1,091	18,468	115.61	-1.3%	5,097	-0.3%	22.68	-1.0%	116.77	-2.2%
2017.2	60.0	164,449	3,686	17,571	1,091	19,175	116.60	-1.1%	5,202	4.2%	22.42	-5.1%		
2018.1	54.0	159,227	3,425	16,993	1,107	18,818	118.18	2.2%	5,494	7.8%	21.51	-5.2%	117.38	0.5%
2018.2	48.0	163,650	3,655	18,969	1,107	21,006	128.36	10.1%	5,747	10.5%	22.34	-0.4%		
2019.1	42.0	158,274	3,143	16,980	1,096	18,608	117.57	-0.5%	5,921	7.8%	19.86	-7.7%	123.05	4.8%
2019.2	36.0	162,310	3,465	18,688	1,096	20,481	126.18	-1.7%	5,911	2.9%	21.35	-4.4%		
2020.1	30.0	155,988	2,800	15,358	1,113	17,096	109.60	-6.8%	6,106	3.1%	17.95	-9.6%	118.05	-4.1%
2020.2	24.0	160,913	3,013	16,817	1,113	18,720	116.34	-7.8%	6,213	5.1%	18.72	-12.3%		
2021.1	18.0	160,190	2,656	13,378	1,155	15,458	96.50	-12.0%	5,819	-4.7%	16.58	-7.6%	106.44	-9.8%
2021.2	12.0	164,640	3,213	19,192	1,155	22,176	134.69	15.8%	6,901	11.1%	19.52	4.2%		
2022.1	6.0	159,760	2,640	17,182	1,155	19,853	124.27	28.8%	7,520	29.2%	16.52	-0.3%	129.56	21.7%
Total		5,685,195	131,402	524,787		572,336								



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

Loss Cost Summary
Data as of 06/30/22

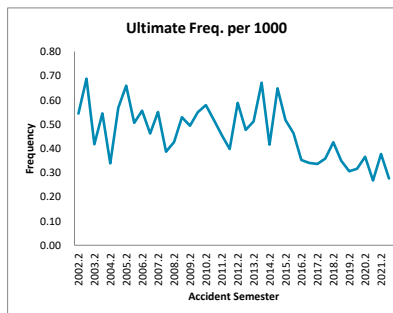
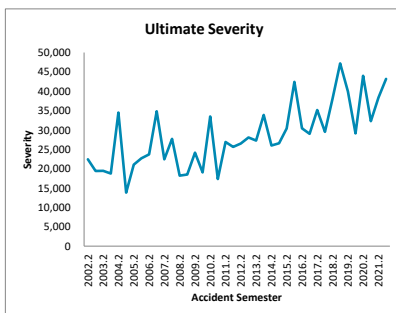
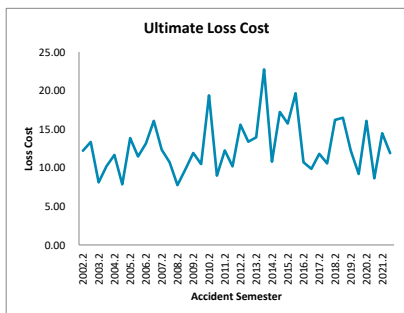
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	75,922	699	2,559	1,068	2,733	36.00		3,910		9.21			
2003.1	234.0	72,465	719	2,620	1,076	2,820	38.91		3,924		9.92		37.42	
2003.2	228.0	77,582	674	3,387	1,076	3,646	46.99	30.5%	5,409	38.3%	8.69	-5.7%		
2004.1	222.0	81,637	636	2,922	1,080	3,156	38.65	-0.7%	4,962	26.4%	7.79	-21.4%	42.72	14.1%
2004.2	216.0	85,611	693	2,671	1,080	2,885	33.70	-28.3%	4,163	-23.0%	8.09	-6.8%		
2005.1	210.0	83,991	648	2,862	1,066	3,052	36.34	-6.0%	4,710	-5.1%	7.72	-1.0%	35.01	-18.1%
2005.2	204.0	87,596	729	3,291	1,066	3,509	40.06	18.9%	4,813	15.6%	8.32	2.8%		
2006.1	198.0	86,842	607	2,507	1,072	2,688	30.95	-14.8%	4,428	-6.0%	6.99	-9.4%	35.52	1.5%
2006.2	192.0	92,200	758	3,892	1,072	4,172	45.25	13.0%	5,504	14.4%	8.22	-1.2%		
2007.1	186.0	92,344	695	3,735	1,072	4,003	43.35	40.1%	5,760	30.1%	7.53	7.7%	44.30	24.7%
2007.2	180.0	99,194	755	4,205	1,072	4,507	45.43	0.4%	5,969	8.4%	7.61	-7.4%		
2008.1	174.0	100,110	687	3,941	1,075	4,235	42.30	-2.4%	6,164	7.0%	6.86	-8.8%	43.86	-1.0%
2008.2	168.0	107,495	826	4,231	1,075	4,547	42.30	-6.9%	5,505	-7.8%	7.68	1.0%		
2009.1	162.0	108,425	717	3,759	1,073	4,033	37.19	-12.1%	5,623	-8.8%	6.61	-3.6%	39.74	-9.4%
2009.2	156.0	116,308	949	5,078	1,073	5,448	46.84	10.7%	5,738	4.2%	8.16	6.2%		
2010.1	150.0	116,224	858	6,813	1,056	7,193	61.89	66.4%	8,379	49.0%	7.39	11.7%	54.36	36.8%
2010.2	144.0	123,203	1,009	5,827	1,056	6,152	49.93	6.5%	6,094	6.2%	8.19	0.4%		
2011.1	138.0	122,106	846	5,291	1,052	5,568	45.60	-26.3%	6,578	-21.5%	6.93	-6.1%	47.78	-12.1%
2011.2	132.0	128,569	1,130	6,593	1,052	6,937	53.96	8.1%	6,142	0.8%	8.79	7.2%		
2012.1	126.0	128,149	962	5,944	1,078	6,405	49.98	9.6%	6,655	1.2%	7.51	8.3%	51.97	8.8%
2012.2	120.0	135,405	1,157	7,211	1,078	7,770	57.39	6.4%	6,715	9.3%	8.55	-2.7%		
2013.1	114.0	134,902	1,045	6,484	1,087	7,046	52.23	4.5%	6,743	1.3%	7.75	3.1%	54.81	5.5%
2013.2	108.0	142,588	1,204	7,731	1,087	8,402	58.92	2.7%	6,980	3.9%	8.44	-1.2%		
2014.1	102.0	140,738	1,063	7,208	1,082	7,797	55.40	6.1%	7,336	8.8%	7.55	-2.5%	57.17	4.3%
2014.2	96.0	148,251	1,239	7,552	1,082	8,168	55.10	-6.5%	6,592	-5.6%	8.36	-1.0%		
2015.1	90.0	145,927	1,153	8,929	1,078	9,626	65.96	19.1%	8,349	13.8%	7.90	4.6%	60.49	5.8%
2015.2	84.0	152,758	1,237	9,221	1,078	9,940	65.07	18.1%	8,038	21.9%	8.09	-3.1%		
2016.1	78.0	150,679	1,125	8,750	1,103	9,651	64.05	-2.9%	8,579	2.8%	7.47	-5.5%	64.56	6.7%
2016.2	72.0	155,810	1,265	8,152	1,103	8,992	57.71	-11.3%	7,107	-11.6%	8.12	0.3%		
2017.1	66.0	151,435	1,041	7,566	1,091	8,257	54.53	-14.9%	7,933	-7.5%	6.87	-7.9%	56.14	-13.0%
2017.2	60.0	156,538	1,186	8,338	1,091	9,099	58.13	0.7%	7,670	7.9%	7.58	-6.7%		
2018.1	54.0	151,950	967	7,299	1,107	8,083	53.20	-2.4%	8,357	5.3%	6.37	-7.4%	55.70	-0.8%
2018.2	48.0	156,743	1,150	8,964	1,107	9,926	63.33	8.9%	8,633	12.6%	7.34	-3.2%		
2019.1	42.0	152,095	988	8,086	1,096	8,861	58.26	9.5%	8,967	7.3%	6.50	2.1%	60.83	9.2%
2019.2	36.0	156,872	1,119	9,679	1,096	10,607	67.62	6.8%	9,482	9.8%	7.13	-2.8%		
2020.1	30.0	151,427	693	5,367	1,113	5,974	39.45	-32.3%	8,623	-3.8%	4.58	-29.6%	53.78	-11.6%
2020.2	24.0	157,058	943	7,020	1,113	7,815	49.76	-26.4%	8,291	-12.6%	6.00	-15.8%		
2021.1	18.0	156,834	734	5,675	1,155	6,557	41.81	6.0%	8,934	3.6%	4.68	2.3%	45.79	-14.9%
2021.2	12.0	161,578	1,045	7,385	1,155	8,533	52.81	6.1%	8,163	-1.5%	6.47	7.8%		
2022.1	6.0	157,283	777	5,866	1,155	6,778	43.09	3.1%	8,725	-2.3%	4.94	5.5%	48.02	4.9%
Total		5,002,847	36,728	234,614		255,572								



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

Loss Cost Summary
Data as of 06/30/22

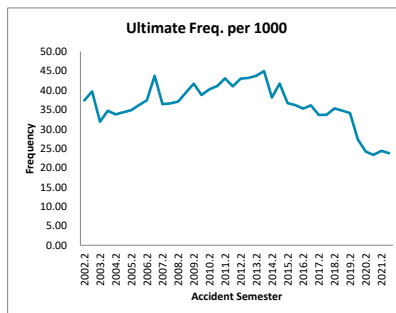
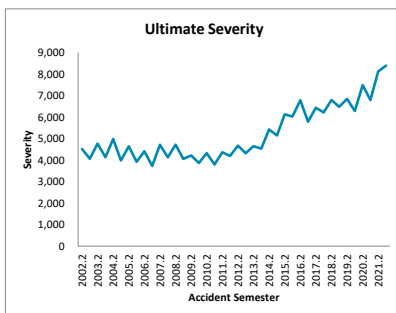
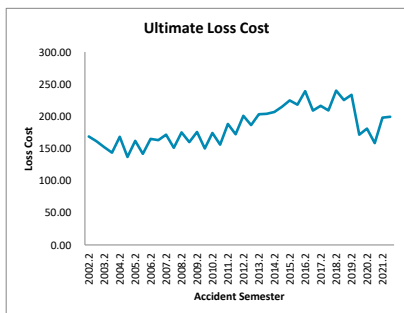
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	99,269	54	1,134	1,068	1,211	12.20		22,432		0.54			
2003.1	234.0	95,919	66	1,189	1,076	1,280	13.35		19,395		0.69		12.76	
2003.2	228.0	105,525	44	795	1,076	856	8.11	-33.5%	19,447	-13.3%	0.42	-23.3%		
2004.1	222.0	110,212	60	1,041	1,080	1,125	10.21	-23.5%	18,746	-3.3%	0.54	-20.9%	9.18	-28.1%
2004.2	216.0	115,347	39	1,246	1,080	1,345	11.66	43.8%	34,496	77.4%	0.34	-18.9%		
2005.1	210.0	112,736	64	829	1,066	884	7.84	-23.1%	13,818	-26.3%	0.57	4.3%	9.78	6.5%
2005.2	204.0	116,874	77	1,518	1,066	1,619	13.85	18.8%	21,028	-39.0%	0.66	94.9%		
2006.1	198.0	114,734	58	1,226	1,072	1,315	11.46	46.1%	22,665	64.0%	0.51	-11.0%	12.67	29.6%
2006.2	192.0	120,636	67	1,482	1,072	1,588	13.16	-5.0%	23,703	12.7%	0.56	-15.7%		
2007.1	186.0	119,184	55	1,787	1,072	1,916	16.07	40.3%	34,830	53.7%	0.46	-8.7%	14.61	15.3%
2007.2	180.0	125,342	69	1,443	1,072	1,547	12.34	-6.3%	22,419	-5.4%	0.55	-0.9%		
2008.1	174.0	124,150	48	1,237	1,075	1,330	10.71	-33.4%	27,701	-20.5%	0.39	-16.2%	11.53	-21.1%
2008.2	168.0	131,476	56	948	1,075	1,019	7.75	-37.2%	18,193	-18.8%	0.43	-22.6%		
2009.1	162.0	130,403	69	1,189	1,073	1,276	9.78	-8.7%	18,488	-33.3%	0.53	36.9%	8.76	-24.0%
2009.2	156.0	137,826	68	1,530	1,073	1,641	11.91	53.7%	24,133	32.6%	0.49	15.8%		
2010.1	150.0	136,383	75	1,353	1,056	1,429	10.48	7.1%	19,049	3.0%	0.55	3.9%	11.19	27.8%
2010.2	144.0	143,419	83	2,631	1,056	2,778	19.37	62.7%	33,465	38.7%	0.58	17.3%		
2011.1	138.0	140,806	73	1,202	1,052	1,264	8.98	-14.3%	17,320	-9.1%	0.52	-5.7%	14.22	27.0%
2011.2	132.0	147,286	67	1,713	1,052	1,803	12.24	-36.8%	26,905	-19.6%	0.45	-21.4%		
2012.1	126.0	145,942	58	1,379	1,078	1,486	10.18	13.4%	25,618	47.9%	0.40	-23.3%	11.21	-21.1%
2012.2	120.0	153,055	90	2,214	1,078	2,385	15.58	27.3%	26,501	-1.5%	0.59	29.3%		
2013.1	114.0	150,709	72	1,854	1,087	2,015	13.37	31.3%	28,054	9.5%	0.48	19.9%	14.49	29.2%
2013.2	108.0	158,099	81	2,027	1,087	2,203	13.93	-10.6%	27,257	2.9%	0.51	-13.1%		
2014.1	102.0	154,608	104	3,250	1,082	3,516	22.74	70.0%	33,879	20.8%	0.67	40.8%	18.29	26.2%
2014.2	96.0	161,349	67	1,609	1,082	1,741	10.79	-22.6%	25,984	-4.7%	0.42	-18.8%		
2015.1	90.0	157,357	102	2,515	1,078	2,711	17.23	-24.2%	26,578	-21.5%	0.65	-3.4%	13.97	-23.6%
2015.2	84.0	163,900	85	2,391	1,078	2,577	15.72	45.7%	30,385	16.9%	0.52	24.6%		
2016.1	78.0	160,702	74	2,862	1,103	3,157	19.64	14.0%	42,415	59.6%	0.46	-28.5%	17.66	26.5%
2016.2	72.0	165,578	58	1,607	1,103	1,773	10.71	-31.9%	30,405	0.1%	0.35	-31.9%		
2017.1	66.0	160,038	54	1,445	1,091	1,577	9.85	-49.8%	29,004	-31.6%	0.34	-26.7%	10.29	-41.8%
2017.2	60.0	165,086	55	1,785	1,091	1,948	11.80	10.2%	35,130	15.5%	0.34	-4.6%		
2018.1	54.0	159,295	57	1,520	1,107	1,684	10.57	7.3%	29,509	1.7%	0.36	5.4%	11.20	8.8%
2018.2	48.0	163,917	70	2,397	1,107	2,654	16.19	37.2%	38,084	8.4%	0.43	26.6%		
2019.1	42.0	158,203	55	2,378	1,096	2,606	16.48	55.9%	47,191	59.9%	0.35	-2.5%	16.33	45.9%
2019.2	36.0	162,811	50	1,813	1,096	1,987	12.20	-24.6%	39,959	4.9%	0.31	-28.2%		
2020.1	30.0	157,802	50	1,304	1,113	1,452	9.20	-44.2%	29,096	-38.3%	0.32	-9.4%	10.72	-34.3%
2020.2	24.0	163,623	60	2,362	1,113	2,629	16.07	31.7%	43,974	10.0%	0.37	19.7%		
2021.1	18.0	160,415	43	1,199	1,155	1,386	8.64	-6.1%	32,291	11.0%	0.27	-15.4%	12.39	15.5%
2021.2	12.0	166,402	63	2,084	1,155	2,408	14.47	-10.0%	38,353	-12.8%	0.38	3.2%		
2022.1	6.0	161,636	45	1,665	1,155	1,924	11.90	37.8%	43,172	33.7%	0.28	3.1%	13.20	6.6%
Total		5,678,057	2,584	67,156		73,041								



Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 06/30/22

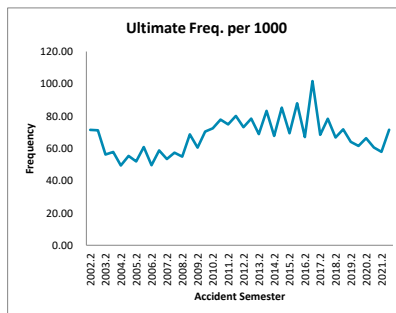
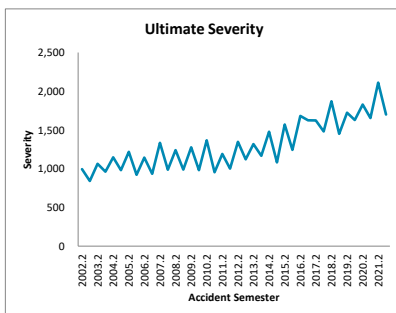
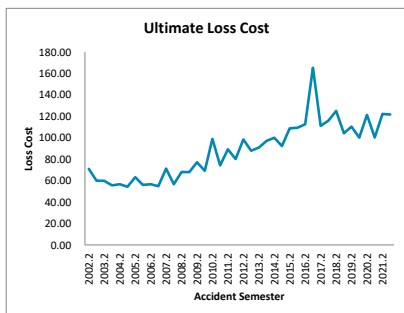
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	66,112	2,471	10,436	1,068	11,145	168.59		4,511		37.38			
2003.1	234.0	64,111	2,545	9,603	1,076	10,336	161.23		4,061		39.70		164.96	
2003.2	228.0	68,775	2,193	9,707	1,076	10,449	151.93	-9.9%	4,765	5.6%	31.89	-14.7%		
2004.1	222.0	72,373	2,514	9,617	1,080	10,387	143.52	-11.0%	4,132	1.7%	34.74	-12.5%	147.61	-10.5%
2004.2	216.0	75,566	2,553	11,772	1,080	12,714	168.25	10.7%	4,980	4.5%	33.78	6.0%		
2005.1	210.0	74,876	2,569	9,603	1,066	10,240	136.76	-4.7%	3,986	-3.5%	34.31	-1.2%	152.58	3.4%
2005.2	204.0	78,170	2,725	11,857	1,066	12,643	161.73	-3.9%	4,639	-6.8%	34.86	3.2%		
2006.1	198.0	77,865	2,818	11,034	1,072	11,034	141.71	3.6%	3,916	-1.8%	36.19	5.5%	151.74	-0.5%
2006.2	192.0	82,312	3,079	12,664	1,072	13,575	164.92	2.0%	4,409	-5.0%	37.41	7.3%		
2007.1	186.0	82,102	3,590	12,487	1,072	13,383	163.00	15.0%	3,728	-4.8%	43.73	20.8%	163.96	8.1%
2007.2	180.0	86,641	3,155	13,866	1,072	14,860	171.51	4.0%	4,710	6.8%	36.41	-2.7%		
2008.1	174.0	87,798	3,214	12,342	1,075	13,264	151.07	-7.3%	4,127	10.7%	36.61	-16.3%	161.22	-1.7%
2008.2	168.0	93,635	3,474	15,250	1,075	16,389	175.03	2.0%	4,718	0.2%	37.10	1.9%		
2009.1	162.0	93,709	3,694	13,958	1,073	14,974	159.79	5.8%	4,054	-1.8%	39.42	7.7%	167.41	3.8%
2009.2	156.0	98,607	4,113	16,146	1,073	17,322	175.66	0.4%	4,211	-10.7%	41.71	12.4%		
2010.1	150.0	98,311	3,813	13,973	1,056	14,752	150.05	-6.1%	3,869	-4.6%	38.79	-1.6%	162.88	-2.7%
2010.2	144.0	103,560	4,168	17,078	1,056	18,029	174.09	-0.9%	4,326	2.7%	40.25	-3.5%		
2011.1	138.0	102,512	4,212	15,178	1,052	15,972	155.81	3.8%	3,792	-2.0%	41.09	5.9%	165.00	1.3%
2011.2	132.0	107,366	4,626	19,193	1,052	20,197	188.11	8.1%	4,366	0.9%	43.09	7.1%		
2012.1	126.0	107,389	4,404	17,147	1,078	18,475	172.04	10.4%	4,195	10.6%	41.01	-0.2%	180.08	9.1%
2012.2	120.0	112,846	4,854	21,032	1,078	22,662	200.82	6.8%	4,669	6.9%	43.01	-0.2%		
2013.1	114.0	112,647	4,865	19,319	1,087	20,995	186.38	8.3%	4,316	2.9%	43.19	5.3%	193.61	7.5%
2013.2	108.0	118,747	5,192	22,194	1,087	24,119	203.11	1.1%	4,645	-0.5%	43.72	1.6%		
2014.1	102.0	117,345	5,275	22,106	1,082	23,910	203.76	9.3%	4,533	5.0%	44.95	4.1%	203.43	5.1%
2014.2	96.0	122,334	4,664	23,379	1,082	25,286	206.70	1.8%	5,422	16.7%	38.13	-12.8%		
2015.1	90.0	120,249	5,019	23,952	1,078	25,820	214.72	5.4%	5,145	13.5%	41.74	-7.2%	210.68	3.6%
2015.2	84.0	125,625	4,607	26,171	1,078	28,213	224.58	8.6%	6,124	13.0%	36.67	-3.8%		
2016.1	78.0	124,667	4,512	24,649	1,103	27,188	218.08	1.6%	6,026	17.1%	36.19	-13.3%	221.34	5.1%
2016.2	72.0	126,871	4,476	27,500	1,103	30,333	239.08	6.5%	6,777	10.7%	35.28	-3.8%		
2017.1	66.0	122,474	4,424	23,435	1,091	25,574	208.81	-4.3%	5,781	-4.1%	36.12	-0.2%	224.21	1.3%
2017.2	60.0	124,821	4,198	24,745	1,091	27,004	216.34	-9.5%	6,433	-5.1%	33.63	-4.7%		
2018.1	54.0	120,668	4,061	22,787	1,107	25,234	209.12	0.1%	6,214	7.5%	33.65	-6.8%	212.79	-5.1%
2018.2	48.0	123,133	4,348	26,676	1,107	29,541	239.91	10.9%	6,794	5.6%	35.31	5.0%		
2019.1	42.0	119,128	4,141	24,483	1,096	26,831	225.23	7.7%	6,479	4.3%	34.76	3.3%	232.69	9.4%
2019.2	36.0	122,067	4,165	26,004	1,096	28,497	233.46	-2.7%	6,842	0.7%	34.12	-3.4%		
2020.1	30.0	117,998	3,221	18,173	1,113	20,230	171.44	-23.9%	6,281	-3.1%	27.30	-21.5%	202.98	-12.8%
2020.2	24.0	121,970	2,949	19,824	1,113	22,068	180.93	-22.5%	7,483	9.4%	24.18	-29.1%		
2021.1	18.0	122,527	2,857	16,787	1,155	19,396	158.30	-7.7%	6,789	8.1%	23.32	-14.6%	169.59	-16.4%
2021.2	12.0	125,930	3,069	21,576	1,155	24,929	197.96	9.4%	8,123	8.5%	24.37	0.8%		
2022.1	6.0	122,933	2,919	21,192	1,155	24,486	199.18	25.8%	8,388	23.6%	23.75	1.8%	198.57	17.1%
Total		4,146,768	149,746	718,154		782,456								



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

Loss Cost Summary
Data as of 06/30/22

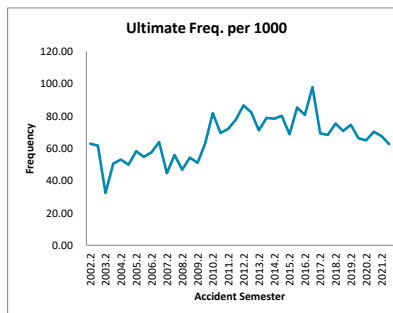
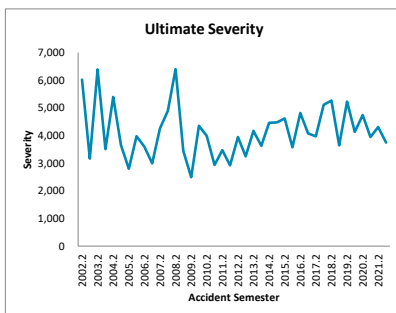
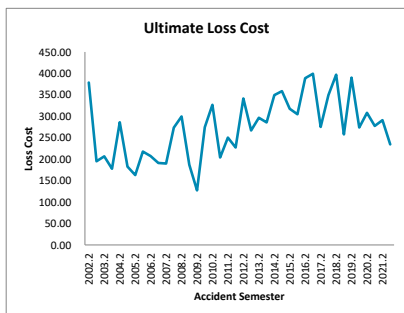
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claims and ALAE (000)	ULAE Adjustment	Ultimate Losses & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2002.2	240.0	69,481	4,966	4,619	1,068	4,934	71.01		993		71.47			
2003.1	234.0	67,889	4,834	3,778	1,076	4,067	59.90		841		71.20		65.52	
2003.2	228.0	72,617	4,081	4,031	1,076	4,339	59.75	-15.9%	1,063	7.0%	56.20	-21.4%		
2004.1	222.0	77,039	4,453	3,964	1,080	4,281	55.57	-7.2%	961	14.3%	57.80	-18.8%	57.60	-12.1%
2004.2	216.0	80,084	3,958	4,203	1,080	4,539	56.68	-5.1%	1,147	7.9%	49.42	-12.1%		
2005.1	210.0	80,037	4,430	4,074	1,066	4,344	54.28	-2.3%	981	2.0%	55.35	-4.2%	55.48	-3.7%
2005.2	204.0	82,990	4,307	4,917	1,066	5,243	63.17	11.5%	1,217	6.1%	51.90	5.0%		
2006.1	198.0	83,383	5,073	4,357	1,072	4,670	56.00	3.2%	921	-6.1%	60.84	9.9%	59.58	7.4%
2006.2	192.0	87,079	4,316	4,602	1,072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%		
2007.1	186.0	87,033	5,111	4,451	1,072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%	55.73	-6.5%
2007.2	180.0	91,420	4,883	6,075	1,072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%		
2008.1	174.0	93,284	5,353	4,915	1,075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%	63.84	14.6%
2008.2	168.0	98,951	5,433	6,261	1,075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%		
2009.1	162.0	99,727	6,849	6,311	1,073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%	67.95	6.4%
2009.2	156.0	104,452	6,316	7,513	1,073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%		
2010.1	150.0	104,942	7,391	6,864	1,056	7,246	69.05	1.7%	980	-0.8%	70.43	2.6%	73.09	7.6%
2010.2	144.0	109,964	7,961	10,309	1,056	10,883	98.97	28.3%	1,367	7.1%	72.40	19.7%		
2011.1	138.0	109,740	8,544	7,739	1,052	8,144	74.21	7.5%	953	-2.8%	77.86	10.5%	86.60	18.5%
2011.2	132.0	114,051	8,539	9,663	1,052	10,168	89.15	-9.9%	1,191	-12.9%	74.87	3.4%		
2012.1	126.0	114,839	9,200	8,541	1,078	9,203	80.14	8.0%	1,000	5.0%	80.11	2.9%	84.63	-2.3%
2012.2	120.0	119,390	8,728	10,904	1,078	11,749	98.41	10.4%	1,346	13.0%	73.11	-2.4%		
2013.1	114.0	119,975	9,414	9,708	1,087	10,551	87.94	9.7%	1,121	12.0%	78.47	-2.1%	93.16	10.1%
2013.2	108.0	125,463	8,641	10,475	1,087	11,383	90.73	-7.8%	1,317	-2.1%	68.87	-5.8%		
2014.1	102.0	125,267	10,424	11,239	1,082	12,156	97.04	10.3%	1,166	4.1%	83.21	6.1%	93.88	0.8%
2014.2	96.0	129,148	8,743	11,937	1,082	12,911	99.97	10.2%	1,477	12.1%	67.70	-1.7%		
2015.1	90.0	128,165	10,931	10,964	1,078	11,819	92.22	-5.0%	1,081	-7.3%	85.29	2.5%	96.11	2.4%
2015.2	84.0	131,486	9,119	13,274	1,078	14,310	108.83	8.9%	1,569	6.3%	69.35	2.4%		
2016.1	78.0	131,046	11,524	12,987	1,103	14,325	109.31	18.5%	1,243	15.0%	87.94	3.1%	109.07	13.5%
2016.2	72.0	132,793	8,897	13,553	1,103	14,949	112.57	3.4%	1,680	7.1%	67.00	-3.4%		
2017.1	66.0	130,359	13,258	19,737	1,091	21,539	165.23	51.2%	1,625	30.7%	101.70	15.7%	138.66	27.1%
2017.2	60.0	131,984	9,031	13,427	1,091	14,653	111.02	-1.4%	1,622	-3.4%	68.43	2.1%		
2018.1	54.0	129,375	10,134	13,558	1,107	15,014	116.05	-29.8%	1,482	-8.8%	78.33	-23.0%	113.51	-18.1%
2018.2	48.0	130,780	8,734	14,754	1,107	16,339	124.93	12.5%	1,871	15.3%	66.78	-2.4%		
2019.1	42.0	127,978	9,197	12,170	1,096	13,337	104.21	-10.2%	1,450	-2.1%	71.87	-8.3%	114.68	1.0%
2019.2	36.0	129,514	8,296	13,046	1,096	14,297	110.39	-11.6%	1,723	-7.9%	64.05	-4.1%		
2020.1	30.0	127,006	7,813	11,426	1,113	12,719	100.14	-3.9%	1,628	12.3%	61.52	-14.4%	105.31	-8.2%
2020.2	24.0	129,907	8,617	14,156	1,113	15,758	121.30	9.9%	1,829	6.1%	66.33	3.6%		
2021.1	18.0	131,545	7,970	11,406	1,155	13,179	100.19	0.0%	1,653	1.6%	60.59	-1.5%	110.68	5.1%
2021.2	12.0	133,589	7,732	14,128	1,155	16,324	122.19	0.7%	2,111	15.4%	57.88	-12.7%		
2022.1	6.0	131,684	9,422	13,863	1,155	16,017	121.64	21.4%	1,700	2.8%	71.55	18.1%	121.92	10.2%
Total		4,405,455	302,622	373,894		408,439								



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

Loss Cost Summary
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	1,224	77	434	1,068	464	378.72		6,020		62.91			
2003.1	234.0	1,198	74	217	1,076	234	195.26		3,162		61.75		287.97	
2003.2	228.0	1,299	42	249	1,076	268	206.58	-45.5%	6,387	6.1%	32.34	-48.6%		
2004.1	222.0	1,441	73	237	1,080	256	177.71	-9.0%	3,508	10.9%	50.66	-18.0%	191.39	-33.5%
2004.2	216.0	1,546	82	409	1,080	442	286.15	38.5%	5,393	-15.6%	53.05	64.0%		
2005.1	210.0	1,541	77	264	1,066	281	182.50	2.7%	3,652	4.1%	49.98	-1.3%	234.41	22.5%
2005.2	204.0	1,699	99	260	1,066	277	163.03	-43.0%	2,797	-48.1%	58.28	9.9%		
2006.1	198.0	1,662	91	338	1,072	362	217.76	19.3%	3,976	8.9%	54.76	9.6%	190.09	-18.9%
2006.2	192.0	1,736	100	336	1,072	360	207.26	27.1%	3,599	28.7%	57.59	-1.2%		
2007.1	186.0	1,801	115	321	1,072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%	198.99	4.7%
2007.2	180.0	1,926	86	341	1,072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%		
2008.1	174.0	1,769	99	450	1,075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%	229.99	15.6%
2008.2	168.0	1,858	87	518	1,075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%		
2009.1	162.0	1,880	102	327	1,073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%	242.86	5.6%
2009.2	156.0	2,017	103	239	1,073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%		
2010.1	150.0	1,997	126	519	1,056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%	200.56	-17.4%
2010.2	144.0	2,150	176	665	1,056	702	326.68	156.8%	3,991	60.2%	81.85	60.3%		
2011.1	138.0	2,286	159	443	1,052	467	204.06	-25.7%	2,934	-32.6%	69.55	10.2%	263.49	31.4%
2011.2	132.0	2,441	176	580	1,052	611	250.29	-23.4%	3,471	-13.0%	72.11	-11.9%		
2012.1	126.0	2,262	176	477	1,078	514	227.23	11.4%	2,920	-0.5%	77.82	11.9%	239.19	-9.2%
2012.2	120.0	2,365	205	750	1,078	808	341.67	36.5%	3,941	13.6%	86.69	20.2%		
2013.1	114.0	2,356	194	579	1,087	629	267.11	17.6%	3,244	11.1%	82.35	5.8%	304.46	27.3%
2013.2	108.0	2,529	180	690	1,087	750	296.66	-13.2%	4,168	5.8%	71.18	-17.9%		
2014.1	102.0	2,549	201	674	1,082	729	285.89	7.0%	3,626	11.8%	78.85	-4.2%	291.25	-4.3%
2014.2	96.0	2,769	217	895	1,082	968	349.36	17.8%	4,459	7.0%	78.36	10.1%		
2015.1	90.0	2,817	226	937	1,078	1,011	358.74	25.5%	4,471	23.3%	80.23	1.7%	354.09	21.6%
2015.2	84.0	3,098	213	912	1,078	983	317.42	-9.1%	4,617	3.6%	68.75	-12.3%		
2016.1	78.0	3,130	267	865	1,103	954	304.77	-15.0%	3,573	-20.1%	85.31	6.3%	311.06	-12.2%
2016.2	72.0	3,270	264	1,152	1,103	1,271	388.75	22.5%	4,815	4.3%	80.74	17.4%		
2017.1	66.0	3,155	309	1,154	1,091	1,259	399.19	31.0%	4,076	14.1%	97.94	14.8%	393.87	26.6%
2017.2	60.0	3,203	222	808	1,091	882	275.28	-29.2%	3,971	-17.5%	69.32	-14.1%		
2018.1	54.0	3,072	210	969	1,107	1,073	349.40	-12.5%	5,111	25.4%	68.37	-30.2%	311.57	-20.9%
2018.2	48.0	3,168	239	1,136	1,107	1,258	397.07	44.2%	5,263	32.5%	75.44	8.8%		
2019.1	42.0	3,109	220	731	1,096	801	257.73	-26.2%	3,643	-28.7%	70.75	3.5%	328.05	5.3%
2019.2	36.0	3,201	239	1,139	1,096	1,249	390.04	-1.8%	5,225	-0.7%	74.65	-1.0%		
2020.1	30.0	3,023	200	743	1,113	828	273.81	6.2%	4,132	13.4%	66.26	-6.4%	333.59	1.7%
2020.2	24.0	3,142	204	870	1,113	968	308.19	-21.0%	4,740	-9.3%	65.02	-12.9%		
2021.1	18.0	3,128	220	751	1,155	868	277.45	1.3%	3,942	-4.6%	70.37	6.2%	292.85	-12.2%
2021.2	12.0	3,290	222	829	1,155	958	291.10	-5.5%	4,306	-9.2%	67.61	4.0%		
2022.1	6.0	3,333	209	677	1,155	782	234.64	-15.4%	3,743	-5.1%	62.69	-10.9%	262.69	-10.3%
Total		95,437	6,582	24,889		27,173								



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

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

(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	35,595	35,595	1.000	35,595	35,595	0
2003.1	234.0	34,486	34,486	1.000	34,486	34,486	0
2003.2	228.0	33,315	33,315	1.000	33,315	33,315	0
2004.1	222.0	31,523	31,523	1.000	31,523	31,523	0
2004.2	216.0	34,184	34,184	1.000	34,184	34,184	0
2005.1	210.0	31,901	31,901	1.000	31,901	31,904	(3)
2005.2	204.0	38,925	38,925	1.000	38,929	38,929	(0)
2006.1	198.0	29,131	29,237	1.000	29,240	29,242	(2)
2006.2	192.0	38,648	38,648	1.000	38,650	38,648	2
2007.1	186.0	34,322	34,628	1.000	34,630	34,631	(1)
2007.2	180.0	43,763	44,161	1.000	44,168	44,156	13
2008.1	174.0	32,484	32,600	1.000	32,606	32,659	(53)
2008.2	168.0	41,442	41,442	1.000	41,440	41,448	(8)
2009.1	162.0	33,764	34,109	1.000	34,108	34,125	(17)
2009.2	156.0	46,512	47,573	1.000	47,586	47,679	(93)
2010.1	150.0	46,982	46,982	1.003	47,136	47,147	(11)
2010.2	144.0	50,530	50,559	1.003	50,723	50,712	10
2011.1	138.0	44,088	44,278	1.002	44,384	44,224	159
2011.2	132.0	57,951	58,076	0.999	58,014	58,109	(95)
2012.1	126.0	48,709	48,766	0.999	48,698	48,791	(93)
2012.2	120.0	59,864	60,195	0.997	60,013	60,223	(210)
2013.1	114.0	54,215	55,762	0.997	55,598	55,700	(101)
2013.2	108.0	58,500	60,113	0.997	59,958	60,205	(247)
2014.1	102.0	46,075	48,868	0.996	48,660	48,574	86
2014.2	96.0	53,306	56,559	0.994	56,224	55,820	403
2015.1	90.0	51,367	56,273	0.988	55,610	55,456	154
2015.2	84.0	62,464	70,928	0.989	70,122	70,323	(202)
2016.1	78.0	51,049	59,328	0.981	58,171	58,298	(128)
2016.2	72.0	51,173	62,869	0.985	61,909	61,476	433
2017.1	66.0	42,540	51,553	0.980	50,525	50,473	53
2017.2	60.0	44,980	57,386	0.982	56,361	56,086	275
2018.1	54.0	34,110	49,576	0.983	48,732	48,234	497
2018.2	48.0	38,884	61,382	0.982	60,293	58,671	1,622
2019.1	42.0	26,644	50,453	0.993	50,084	49,306	778
2019.2	36.0	24,656	57,097	1.007	57,486	56,415	1,070
2020.1	30.0	10,515	32,048	1.028	32,957	32,688	269
2020.2	24.0	8,156	40,985	1.083	44,393	42,905	1,488
2021.1	18.0	2,720	26,446	1.142	30,197	30,245	(48)
2021.2	12.0	722	36,747	1.223	44,944	48,863	(3,918)
2022.1	6.0	176	16,489	1.765	29,109		
Total		1,510,373	1,802,047		1,822,662	1,791,470	2,083

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

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

(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	7,770	7,770	1.000	7,770	7,770	0
2003.1	234.0	8,410	8,410	1.000	8,410	8,410	0
2003.2	228.0	6,774	6,774	1.000	6,774	6,774	0
2004.1	222.0	7,132	7,132	1.000	7,132	7,132	0
2004.2	216.0	7,166	7,166	1.000	7,166	7,166	0
2005.1	210.0	7,315	7,315	1.000	7,315	7,315	0
2005.2	204.0	8,181	8,181	1.000	8,181	8,181	0
2006.1	198.0	7,475	7,475	1.000	7,475	7,475	0
2006.2	192.0	8,255	8,255	1.000	8,255	8,255	0
2007.1	186.0	9,009	9,009	1.000	9,009	9,009	(0)
2007.2	180.0	9,304	9,304	1.000	9,304	9,399	(94)
2008.1	174.0	8,737	8,737	0.998	8,716	8,753	(37)
2008.2	168.0	10,367	10,367	1.000	10,365	10,387	(22)
2009.1	162.0	9,835	9,835	1.000	9,835	9,855	(20)
2009.2	156.0	11,263	11,263	1.000	11,263	11,265	(2)
2010.1	150.0	9,913	9,913	0.999	9,899	9,914	(15)
2010.2	144.0	12,225	12,225	0.999	12,208	12,226	(17)
2011.1	138.0	11,887	11,887	0.999	11,870	11,889	(19)
2011.2	132.0	13,368	13,368	0.998	13,348	13,368	(21)
2012.1	126.0	11,972	11,972	0.998	11,954	11,974	(19)
2012.2	120.0	15,303	15,303	0.998	15,279	15,304	(25)
2013.1	114.0	14,754	14,754	0.998	14,730	14,756	(26)
2013.2	108.0	17,817	17,817	0.996	17,751	17,813	(62)
2014.1	102.0	15,762	15,762	0.998	15,728	15,767	(39)
2014.2	96.0	16,839	16,845	0.998	16,805	16,842	(37)
2015.1	90.0	17,080	17,080	0.998	17,043	17,084	(41)
2015.2	84.0	18,478	18,478	0.998	18,440	18,411	30
2016.1	78.0	17,072	17,081	0.999	17,060	17,088	(28)
2016.2	72.0	17,649	17,674	0.999	17,652	17,710	(59)
2017.1	66.0	16,937	16,937	0.999	16,923	16,985	(62)
2017.2	60.0	17,579	17,579	1.000	17,571	17,620	(49)
2018.1	54.0	16,979	17,006	0.999	16,993	17,049	(56)
2018.2	48.0	18,920	18,976	1.000	18,969	19,001	(33)
2019.1	42.0	16,957	16,984	1.000	16,980	17,020	(41)
2019.2	36.0	18,608	18,707	0.999	18,688	18,818	(130)
2020.1	30.0	15,348	15,388	0.998	15,358	15,564	(206)
2020.2	24.0	16,662	16,761	1.003	16,817	17,263	(446)
2021.1	18.0	13,044	13,170	1.016	13,378	14,092	(714)
2021.2	12.0	17,482	18,643	1.029	19,192	19,271	(78)
2022.1	6.0	10,784	16,387	1.049	17,182		
Total		516,411	523,689		524,787	509,975	(2,370)

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

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	2,559	2,559	1.000	2,559	2,559	0
2003.1	234.0	2,620	2,620	1.000	2,620	2,620	0
2003.2	228.0	3,387	3,387	1.000	3,387	3,387	0
2004.1	222.0	2,922	2,922	1.000	2,922	2,922	0
2004.2	216.0	2,671	2,671	1.000	2,671	2,671	0
2005.1	210.0	2,862	2,862	1.000	2,862	2,862	0
2005.2	204.0	3,291	3,291	1.000	3,291	3,291	0
2006.1	198.0	2,507	2,507	1.000	2,507	2,507	0
2006.2	192.0	3,892	3,892	1.000	3,892	3,892	(0)
2007.1	186.0	3,735	3,735	1.000	3,735	3,735	0
2007.2	180.0	4,205	4,205	1.000	4,205	4,205	0
2008.1	174.0	3,941	3,941	1.000	3,941	3,941	(0)
2008.2	168.0	4,231	4,231	1.000	4,231	4,231	(0)
2009.1	162.0	3,759	3,759	1.000	3,759	3,760	(0)
2009.2	156.0	5,078	5,078	1.000	5,078	5,079	(1)
2010.1	150.0	6,609	6,813	1.000	6,813	6,813	(0)
2010.2	144.0	5,827	5,827	1.000	5,827	5,829	(1)
2011.1	138.0	5,291	5,291	1.000	5,291	5,292	(1)
2011.2	132.0	6,523	6,593	1.000	6,593	6,592	0
2012.1	126.0	5,853	5,944	1.000	5,944	5,950	(6)
2012.2	120.0	7,138	7,211	1.000	7,211	7,200	12
2013.1	114.0	6,483	6,484	1.000	6,484	6,499	(15)
2013.2	108.0	7,634	7,713	1.002	7,731	7,571	160
2014.1	102.0	7,144	7,180	1.004	7,208	7,198	11
2014.2	96.0	7,341	7,513	1.005	7,552	7,603	(51)
2015.1	90.0	8,677	8,909	1.002	8,929	8,576	354
2015.2	84.0	9,067	9,146	1.008	9,221	9,222	(1)
2016.1	78.0	8,208	8,631	1.014	8,750	8,651	99
2016.2	72.0	7,940	7,959	1.024	8,152	8,088	65
2017.1	66.0	6,967	7,389	1.024	7,566	7,487	79
2017.2	60.0	7,897	8,126	1.026	8,338	8,552	(214)
2018.1	54.0	6,905	7,131	1.024	7,299	7,285	15
2018.2	48.0	7,880	8,923	1.005	8,964	8,958	6
2019.1	42.0	6,911	8,113	0.997	8,086	7,762	324
2019.2	36.0	7,422	9,851	0.983	9,679	8,963	715
2020.1	30.0	3,910	5,537	0.969	5,367	5,320	47
2020.2	24.0	4,785	7,251	0.968	7,020	6,579	441
2021.1	18.0	2,997	5,837	0.972	5,675	5,103	572
2021.2	12.0	2,439	7,578	0.975	7,385	7,693	(308)
2022.1	6.0	587	6,162	0.952	5,866		
Total		210,097	234,774		234,614	226,449	2,299

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

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	1,134	1,134	1.000	1,134	1,134	0
2003.1	234.0	1,189	1,189	1.000	1,189	1,189	0
2003.2	228.0	795	795	1.000	795	795	0
2004.1	222.0	1,041	1,041	1.000	1,041	1,042	(0)
2004.2	216.0	1,246	1,246	1.000	1,246	1,246	(1)
2005.1	210.0	829	829	1.000	829	829	0
2005.2	204.0	1,516	1,518	1.000	1,518	1,519	(1)
2006.1	198.0	1,226	1,226	1.000	1,226	1,230	(4)
2006.2	192.0	1,481	1,482	1.000	1,482	1,483	(1)
2007.1	186.0	1,787	1,787	1.000	1,787	1,787	0
2007.2	180.0	1,443	1,443	1.000	1,443	1,443	0
2008.1	174.0	1,237	1,237	1.000	1,237	1,237	(0)
2008.2	168.0	948	948	1.000	948	948	0
2009.1	162.0	1,189	1,189	1.000	1,189	1,189	0
2009.2	156.0	1,530	1,530	1.000	1,530	1,536	(7)
2010.1	150.0	1,353	1,353	1.000	1,353	1,353	0
2010.2	144.0	2,088	2,631	1.000	2,631	2,625	6
2011.1	138.0	1,202	1,202	1.000	1,202	1,202	0
2011.2	132.0	1,713	1,713	1.000	1,713	1,713	0
2012.1	126.0	1,379	1,379	1.000	1,379	1,403	(24)
2012.2	120.0	2,178	2,178	1.016	2,214	2,203	10
2013.1	114.0	1,833	1,833	1.012	1,854	1,840	15
2013.2	108.0	1,966	2,018	1.005	2,027	2,017	10
2014.1	102.0	2,983	3,257	0.998	3,250	3,221	29
2014.2	96.0	1,232	1,620	0.993	1,609	1,534	75
2015.1	90.0	2,459	2,495	1.008	2,515	2,485	30
2015.2	84.0	2,191	2,400	0.996	2,391	2,375	16
2016.1	78.0	2,457	2,921	0.980	2,862	2,909	(47)
2016.2	72.0	1,504	1,694	0.949	1,607	1,715	(108)
2017.1	66.0	1,236	1,499	0.964	1,445	1,383	62
2017.2	60.0	1,583	1,864	0.958	1,785	1,750	36
2018.1	54.0	914	1,614	0.942	1,520	1,391	129
2018.2	48.0	1,499	2,606	0.920	2,397	2,186	211
2019.1	42.0	911	2,561	0.929	2,378	2,165	213
2019.2	36.0	943	1,920	0.944	1,813	1,686	127
2020.1	30.0	881	1,317	0.990	1,304	1,465	(161)
2020.2	24.0	883	2,128	1.110	2,362	2,369	(7)
2021.1	18.0	220	993	1.208	1,199	1,193	6
2021.2	12.0	271	1,626	1.281	2,084	2,097	(13)
2022.1	6.0	86	809	2.058	1,665		
Total		54,558	66,225		67,156	64,887	603

Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

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	10,436	10,436	1.000	10,436	10,436	0
2003.1	234.0	9,603	9,603	1.000	9,603	9,603	0
2003.2	228.0	9,707	9,707	1.000	9,707	9,707	0
2004.1	222.0	9,617	9,617	1.000	9,617	9,617	0
2004.2	216.0	11,772	11,772	1.000	11,772	11,772	0
2005.1	210.0	9,603	9,603	1.000	9,603	9,603	0
2005.2	204.0	11,857	11,857	1.000	11,857	11,857	0
2006.1	198.0	10,294	10,294	1.000	10,294	10,294	0
2006.2	192.0	12,664	12,664	1.000	12,664	12,664	0
2007.1	186.0	12,487	12,487	1.000	12,487	12,487	(0)
2007.2	180.0	13,866	13,866	1.000	13,866	13,883	(17)
2008.1	174.0	12,345	12,345	1.000	12,342	12,344	(2)
2008.2	168.0	15,254	15,254	1.000	15,250	15,253	(4)
2009.1	162.0	13,962	13,962	1.000	13,958	13,961	(4)
2009.2	156.0	16,150	16,150	1.000	16,146	16,153	(7)
2010.1	150.0	13,979	13,979	1.000	13,973	13,983	(10)
2010.2	144.0	17,085	17,085	1.000	17,078	17,087	(10)
2011.1	138.0	15,187	15,187	0.999	15,178	15,193	(14)
2011.2	132.0	19,210	19,210	0.999	19,193	19,207	(14)
2012.1	126.0	17,145	17,162	0.999	17,147	17,160	(13)
2012.2	120.0	21,052	21,052	0.999	21,032	21,047	(15)
2013.1	114.0	19,338	19,338	0.999	19,319	19,336	(16)
2013.2	108.0	22,217	22,217	0.999	22,194	22,209	(15)
2014.1	102.0	22,130	22,130	0.999	22,106	22,125	(20)
2014.2	96.0	23,405	23,405	0.999	23,379	23,398	(19)
2015.1	90.0	23,980	23,979	0.999	23,952	23,970	(18)
2015.2	84.0	26,201	26,201	0.999	26,171	26,191	(19)
2016.1	78.0	24,676	24,678	0.999	24,649	24,667	(18)
2016.2	72.0	27,527	27,532	0.999	27,500	27,521	(21)
2017.1	66.0	23,454	23,461	0.999	23,435	23,453	(18)
2017.2	60.0	24,764	24,767	0.999	24,745	24,760	(16)
2018.1	54.0	22,803	22,808	0.999	22,787	22,806	(20)
2018.2	48.0	26,681	26,703	0.999	26,676	26,627	50
2019.1	42.0	24,497	24,507	0.999	24,483	24,533	(50)
2019.2	36.0	26,025	26,045	0.998	26,004	26,088	(84)
2020.1	30.0	18,221	18,237	0.996	18,173	18,071	102
2020.2	24.0	20,015	20,042	0.989	19,824	19,818	7
2021.1	18.0	16,919	17,037	0.985	16,787	16,305	482
2021.2	12.0	21,200	22,097	0.976	21,576	20,340	1,236
2022.1	6.0	15,407	21,840	0.970	21,192		
Total		712,736	720,318		718,154	695,530	1,432

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

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	4,619	4,619	1.000	4,619	4,619	0
2003.1	234.0	3,778	3,778	1.000	3,778	3,778	0
2003.2	228.0	4,031	4,031	1.000	4,031	4,031	0
2004.1	222.0	3,964	3,964	1.000	3,964	3,964	0
2004.2	216.0	4,203	4,203	1.000	4,203	4,203	0
2005.1	210.0	4,074	4,074	1.000	4,074	4,074	0
2005.2	204.0	4,917	4,917	1.000	4,917	4,917	0
2006.1	198.0	4,357	4,357	1.000	4,357	4,357	0
2006.2	192.0	4,602	4,602	1.000	4,602	4,602	0
2007.1	186.0	4,451	4,451	1.000	4,451	4,451	0
2007.2	180.0	6,075	6,075	1.000	6,075	6,075	0
2008.1	174.0	4,915	4,915	1.000	4,915	4,915	0
2008.2	168.0	6,261	6,261	1.000	6,261	6,261	0
2009.1	162.0	6,311	6,311	1.000	6,311	6,311	0
2009.2	156.0	7,513	7,513	1.000	7,513	7,513	0
2010.1	150.0	6,864	6,864	1.000	6,864	6,867	(3)
2010.2	144.0	10,309	10,309	1.000	10,309	10,317	(8)
2011.1	138.0	7,741	7,741	1.000	7,739	7,741	(2)
2011.2	132.0	9,665	9,665	1.000	9,663	9,665	(3)
2012.1	126.0	8,544	8,544	1.000	8,541	8,543	(2)
2012.2	120.0	10,907	10,907	1.000	10,904	10,904	(0)
2013.1	114.0	9,713	9,713	0.999	9,708	9,711	(2)
2013.2	108.0	10,480	10,480	0.999	10,475	10,477	(3)
2014.1	102.0	11,245	11,245	0.999	11,239	11,242	(3)
2014.2	96.0	11,944	11,944	0.999	11,937	11,940	(3)
2015.1	90.0	10,970	10,970	0.999	10,964	10,966	(3)
2015.2	84.0	13,282	13,282	0.999	13,274	13,278	(3)
2016.1	78.0	12,994	12,994	0.999	12,987	12,991	(4)
2016.2	72.0	13,560	13,560	0.999	13,553	13,556	(4)
2017.1	66.0	19,746	19,747	0.999	19,737	19,741	(4)
2017.2	60.0	13,433	13,433	1.000	13,427	13,430	(3)
2018.1	54.0	13,564	13,564	1.000	13,558	13,560	(2)
2018.2	48.0	14,759	14,759	1.000	14,754	14,755	(1)
2019.1	42.0	12,173	12,176	1.000	12,170	12,168	2
2019.2	36.0	13,052	13,052	1.000	13,046	13,056	(11)
2020.1	30.0	11,426	11,431	1.000	11,426	11,404	21
2020.2	24.0	14,152	14,165	0.999	14,156	14,284	(128)
2021.1	18.0	11,353	11,416	0.999	11,406	11,795	(389)
2021.2	12.0	13,864	14,067	1.004	14,128	15,381	(1,254)
2022.1	6.0	9,180	11,331	1.223	13,863		
Total		368,986	371,427		373,894	361,844	(1,813)

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

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	434	434	1.000	434	434	0
2003.1	234.0	217	217	1.000	217	217	0
2003.2	228.0	249	249	1.000	249	249	0
2004.1	222.0	237	237	1.000	237	237	0
2004.2	216.0	409	409	1.000	409	409	0
2005.1	210.0	264	264	1.000	264	264	0
2005.2	204.0	260	260	1.000	260	260	0
2006.1	198.0	338	338	1.000	338	338	0
2006.2	192.0	336	336	1.000	336	336	0
2007.1	186.0	321	321	1.000	321	321	0
2007.2	180.0	341	341	1.000	341	341	0
2008.1	174.0	450	450	1.000	450	450	0
2008.2	168.0	518	518	1.000	518	518	0
2009.1	162.0	327	327	1.000	327	327	0
2009.2	156.0	239	239	1.000	239	239	0
2010.1	150.0	519	519	1.000	519	519	0
2010.2	144.0	665	665	1.000	665	665	0
2011.1	138.0	443	443	1.000	443	443	0
2011.2	132.0	580	580	1.000	580	580	0
2012.1	126.0	477	477	1.000	477	477	0
2012.2	120.0	750	750	1.000	750	750	0
2013.1	114.0	579	579	1.000	579	579	0
2013.2	108.0	690	690	1.000	690	690	0
2014.1	102.0	674	674	1.000	674	674	0
2014.2	96.0	895	895	1.000	895	895	0
2015.1	90.0	937	937	1.000	937	937	0
2015.2	84.0	912	912	1.000	912	912	0
2016.1	78.0	865	865	1.000	865	865	0
2016.2	72.0	1,152	1,152	1.000	1,152	1,152	0
2017.1	66.0	1,154	1,154	1.000	1,154	1,160	(6)
2017.2	60.0	800	808	1.000	808	812	(4)
2018.1	54.0	969	969	1.000	969	974	(5)
2018.2	48.0	1,136	1,136	1.000	1,136	1,143	(7)
2019.1	42.0	730	730	1.002	731	739	(7)
2019.2	36.0	1,139	1,139	1.000	1,139	1,159	(20)
2020.1	30.0	744	744	0.999	743	758	(15)
2020.2	24.0	877	877	0.992	870	955	(85)
2021.1	18.0	774	774	0.970	751	960	(209)
2021.2	12.0	884	909	0.912	829	1,002	(173)
2022.1	6.0	617	817	0.828	677		
Total		24,906	25,139		24,889	24,743	(531)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	1,023	1.000	1,023	1,023	0
2003.1	234.0	997	1.000	997	997	0
2003.2	228.0	921	1.000	921	921	0
2004.1	222.0	859	1.000	859	859	0
2004.2	216.0	917	1.000	917	917	0
2005.1	210.0	804	1.000	804	804	0
2005.2	204.0	933	1.000	933	933	0
2006.1	198.0	780	1.000	780	780	0
2006.2	192.0	930	1.000	930	930	0
2007.1	186.0	839	1.000	839	839	0
2007.2	180.0	888	1.000	888	888	0
2008.1	174.0	773	1.000	773	773	(0)
2008.2	168.0	977	1.000	977	977	0
2009.1	162.0	809	1.000	809	809	0
2009.2	156.0	991	1.000	991	991	(0)
2010.1	150.0	916	1.000	916	916	0
2010.2	144.0	1,017	1.000	1,017	1,017	0
2011.1	138.0	914	1.000	914	914	0
2011.2	132.0	1,089	1.000	1,089	1,089	0
2012.1	126.0	961	1.000	961	960	1
2012.2	120.0	1,125	1.000	1,125	1,124	0
2013.1	114.0	1,070	1.000	1,070	1,070	(0)
2013.2	108.0	1,167	1.000	1,167	1,165	2
2014.1	102.0	1,021	1.000	1,021	1,020	1
2014.2	96.0	1,100	1.000	1,100	1,094	6
2015.1	90.0	1,040	1.001	1,041	1,035	6
2015.2	84.0	1,089	1.002	1,091	1,080	11
2016.1	78.0	962	1.002	964	943	21
2016.2	72.0	1,105	1.004	1,109	1,084	25
2017.1	66.0	884	1.005	888	861	27
2017.2	60.0	982	1.007	989	943	46
2018.1	54.0	825	1.010	833	811	22
2018.2	48.0	887	1.012	898	878	20
2019.1	42.0	768	1.010	776	759	17
2019.2	36.0	903	1.010	912	894	17
2020.1	30.0	583	1.014	591	578	13
2020.2	24.0	705	1.023	721	701	20
2021.1	18.0	543	1.031	560	552	8
2021.2	12.0	743	1.025	762	722	40
2022.1	6.0	478	1.120	536		
Total		36,318		36,492	35,652	304

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	2,641	1.000	2,641	2,641	0
2003.1	234.0	2,891	1.000	2,891	2,891	0
2003.2	228.0	2,408	1.000	2,408	2,408	0
2004.1	222.0	2,801	1.000	2,801	2,801	0
2004.2	216.0	2,561	1.000	2,561	2,561	0
2005.1	210.0	2,659	1.000	2,659	2,659	0
2005.2	204.0	2,828	1.000	2,828	2,828	0
2006.1	198.0	2,754	1.000	2,754	2,754	0
2006.2	192.0	2,963	1.000	2,963	2,963	0
2007.1	186.0	3,129	1.000	3,129	3,129	0
2007.2	180.0	2,774	1.000	2,774	2,775	(1)
2008.1	174.0	2,674	1.000	2,674	2,674	(0)
2008.2	168.0	3,014	1.000	3,014	3,014	(0)
2009.1	162.0	3,071	1.000	3,071	3,071	(0)
2009.2	156.0	3,540	1.000	3,540	3,540	(0)
2010.1	150.0	3,183	1.000	3,183	3,183	(0)
2010.2	144.0	3,705	1.000	3,705	3,705	0
2011.1	138.0	3,594	1.000	3,594	3,594	0
2011.2	132.0	3,883	1.000	3,883	3,883	0
2012.1	126.0	3,545	1.000	3,545	3,545	0
2012.2	120.0	3,944	1.000	3,944	3,944	0
2013.1	114.0	3,788	1.000	3,788	3,788	(0)
2013.2	108.0	4,220	1.000	4,220	4,219	0
2014.1	102.0	3,924	1.000	3,924	3,923	0
2014.2	96.0	3,979	1.000	3,979	3,978	0
2015.1	90.0	4,047	1.000	4,047	4,047	(1)
2015.2	84.0	3,979	1.000	3,978	3,977	1
2016.1	78.0	3,683	1.000	3,682	3,682	0
2016.2	72.0	3,902	1.000	3,902	3,900	2
2017.1	66.0	3,624	1.000	3,624	3,623	1
2017.2	60.0	3,686	1.000	3,686	3,684	2
2018.1	54.0	3,425	1.000	3,425	3,424	1
2018.2	48.0	3,656	1.000	3,655	3,653	2
2019.1	42.0	3,143	1.000	3,143	3,139	4
2019.2	36.0	3,464	1.000	3,465	3,455	9
2020.1	30.0	2,802	0.999	2,800	2,798	2
2020.2	24.0	3,022	0.997	3,013	3,036	(23)
2021.1	18.0	2,652	1.002	2,656	2,668	(12)
2021.2	12.0	3,204	1.003	3,213	3,354	(141)
2022.1	6.0	2,585	1.021	2,640		
Total		131,347		131,402	128,914	(152)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	699	1.000	699	699	0
2003.1	234.0	719	1.000	719	719	0
2003.2	228.0	674	1.000	674	674	0
2004.1	222.0	636	1.000	636	636	0
2004.2	216.0	693	1.000	693	693	0
2005.1	210.0	648	1.000	648	648	0
2005.2	204.0	729	1.000	729	729	0
2006.1	198.0	607	1.000	607	607	0
2006.2	192.0	758	1.000	758	758	0
2007.1	186.0	695	1.000	695	695	0
2007.2	180.0	755	1.000	755	755	0
2008.1	174.0	687	1.000	687	687	0
2008.2	168.0	826	1.000	826	825	1
2009.1	162.0	717	1.000	717	716	1
2009.2	156.0	949	1.000	949	949	1
2010.1	150.0	858	1.000	858	858	1
2010.2	144.0	1,009	1.000	1,009	1,009	1
2011.1	138.0	846	1.000	846	846	1
2011.2	132.0	1,129	1.000	1,130	1,129	1
2012.1	126.0	962	1.000	962	964	(1)
2012.2	120.0	1,157	1.000	1,157	1,158	(0)
2013.1	114.0	1,045	1.000	1,045	1,046	(1)
2013.2	108.0	1,204	1.000	1,204	1,201	3
2014.1	102.0	1,063	1.000	1,063	1,061	1
2014.2	96.0	1,239	1.000	1,239	1,238	1
2015.1	90.0	1,153	1.000	1,153	1,155	(2)
2015.2	84.0	1,237	1.000	1,237	1,236	0
2016.1	78.0	1,125	1.000	1,125	1,120	5
2016.2	72.0	1,265	1.000	1,265	1,264	1
2017.1	66.0	1,041	1.000	1,041	1,035	6
2017.2	60.0	1,186	1.000	1,186	1,178	8
2018.1	54.0	967	1.000	967	965	2
2018.2	48.0	1,151	0.999	1,150	1,152	(2)
2019.1	42.0	990	0.998	988	995	(7)
2019.2	36.0	1,123	0.996	1,119	1,130	(11)
2020.1	30.0	697	0.994	693	713	(21)
2020.2	24.0	950	0.992	943	981	(39)
2021.1	18.0	741	0.990	734	775	(41)
2021.2	12.0	1,085	0.963	1,045	1,066	(20)
2022.1	6.0	889	0.874	777		
Total		36,904		36,728	36,064	(113)

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	54	1.000	54	54	0
2003.1	234.0	66	1.000	66	66	0
2003.2	228.0	44	1.000	44	44	0
2004.1	222.0	60	1.000	60	60	0
2004.2	216.0	39	1.000	39	39	0
2005.1	210.0	64	1.000	64	64	0
2005.2	204.0	77	1.000	77	77	0
2006.1	198.0	58	1.000	58	58	0
2006.2	192.0	67	1.000	67	67	0
2007.1	186.0	55	1.000	55	55	0
2007.2	180.0	69	1.000	69	69	0
2008.1	174.0	48	1.000	48	48	0
2008.2	168.0	56	1.000	56	56	0
2009.1	162.0	69	1.000	69	69	0
2009.2	156.0	68	1.000	68	68	0
2010.1	150.0	75	1.000	75	75	0
2010.2	144.0	83	1.000	83	83	0
2011.1	138.0	73	1.000	73	73	0
2011.2	132.0	67	1.000	67	67	0
2012.1	126.0	58	1.000	58	58	0
2012.2	120.0	90	1.000	90	90	0
2013.1	114.0	72	0.998	72	72	0
2013.2	108.0	81	0.998	81	78	3
2014.1	102.0	104	0.998	104	101	3
2014.2	96.0	67	1.000	67	66	1
2015.1	90.0	102	1.000	102	100	2
2015.2	84.0	85	0.998	85	81	4
2016.1	78.0	75	0.992	74	74	0
2016.2	72.0	59	0.988	58	58	1
2017.1	66.0	55	0.988	54	52	3
2017.2	60.0	56	0.990	55	53	2
2018.1	54.0	58	0.984	57	57	0
2018.2	48.0	71	0.982	70	67	3
2019.1	42.0	56	0.986	55	54	1
2019.2	36.0	50	0.994	50	49	1
2020.1	30.0	50	0.998	50	50	(0)
2020.2	24.0	58	1.031	60	63	(3)
2021.1	18.0	40	1.073	43	41	2
2021.2	12.0	56	1.121	63	55	7
2022.1	6.0	32	1.393	45		
Total		2,567		2,584	2,510	29

Province of Newfoundland
Collision
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	2,471	1.000	2,471	2,471	0
2003.1	234.0	2,545	1.000	2,545	2,545	0
2003.2	228.0	2,193	1.000	2,193	2,193	0
2004.1	222.0	2,514	1.000	2,514	2,514	0
2004.2	216.0	2,553	1.000	2,553	2,553	0
2005.1	210.0	2,569	1.000	2,569	2,569	0
2005.2	204.0	2,725	1.000	2,725	2,725	0
2006.1	198.0	2,818	1.000	2,818	2,818	0
2006.2	192.0	3,079	1.000	3,079	3,079	0
2007.1	186.0	3,590	1.000	3,590	3,590	0
2007.2	180.0	3,155	1.000	3,155	3,156	(1)
2008.1	174.0	3,214	1.000	3,214	3,214	0
2008.2	168.0	3,474	1.000	3,474	3,474	0
2009.1	162.0	3,694	1.000	3,694	3,694	0
2009.2	156.0	4,113	1.000	4,113	4,113	0
2010.1	150.0	3,813	1.000	3,813	3,813	0
2010.2	144.0	4,168	1.000	4,168	4,171	(3)
2011.1	138.0	4,212	1.000	4,212	4,213	(1)
2011.2	132.0	4,626	1.000	4,626	4,625	1
2012.1	126.0	4,404	1.000	4,404	4,404	(0)
2012.2	120.0	4,854	1.000	4,854	4,854	0
2013.1	114.0	4,865	1.000	4,865	4,866	(1)
2013.2	108.0	5,192	1.000	5,192	5,190	2
2014.1	102.0	5,275	1.000	5,275	5,275	(0)
2014.2	96.0	4,664	1.000	4,664	4,666	(2)
2015.1	90.0	5,019	1.000	5,019	5,018	1
2015.2	84.0	4,607	1.000	4,607	4,604	3
2016.1	78.0	4,512	1.000	4,512	4,508	4
2016.2	72.0	4,476	1.000	4,476	4,475	1
2017.1	66.0	4,424	1.000	4,424	4,421	3
2017.2	60.0	4,198	1.000	4,198	4,192	6
2018.1	54.0	4,061	1.000	4,061	4,059	2
2018.2	48.0	4,348	1.000	4,348	4,345	3
2019.1	42.0	4,141	1.000	4,141	4,139	2
2019.2	36.0	4,165	1.000	4,165	4,163	2
2020.1	30.0	3,221	1.000	3,221	3,202	19
2020.2	24.0	2,949	1.000	2,949	2,929	20
2021.1	18.0	2,859	0.999	2,857	2,770	87
2021.2	12.0	3,081	0.996	3,069	3,144	(75)
2022.1	6.0	2,992	0.976	2,919		
Total		149,833		149,746	146,754	74

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

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior	(7) (5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	4,966	1.000	4,966	4,966	0
2003.1	234.0	4,834	1.000	4,834	4,834	0
2003.2	228.0	4,081	1.000	4,081	4,081	0
2004.1	222.0	4,453	1.000	4,453	4,453	0
2004.2	216.0	3,958	1.000	3,958	3,958	0
2005.1	210.0	4,430	1.000	4,430	4,430	0
2005.2	204.0	4,307	1.000	4,307	4,307	0
2006.1	198.0	5,073	1.000	5,073	5,073	0
2006.2	192.0	4,316	1.000	4,316	4,316	0
2007.1	186.0	5,111	1.000	5,111	5,111	0
2007.2	180.0	4,883	1.000	4,883	4,883	0
2008.1	174.0	5,353	1.000	5,353	5,353	0
2008.2	168.0	5,433	1.000	5,433	5,433	0
2009.1	162.0	6,849	1.000	6,849	6,849	0
2009.2	156.0	6,316	1.000	6,316	6,316	0
2010.1	150.0	7,391	1.000	7,391	7,391	0
2010.2	144.0	7,961	1.000	7,961	7,961	0
2011.1	138.0	8,544	1.000	8,544	8,544	0
2011.2	132.0	8,539	1.000	8,539	8,540	(1)
2012.1	126.0	9,200	1.000	9,200	9,200	(0)
2012.2	120.0	8,728	1.000	8,728	8,728	(0)
2013.1	114.0	9,414	1.000	9,414	9,414	(0)
2013.2	108.0	8,641	1.000	8,641	8,641	(0)
2014.1	102.0	10,424	1.000	10,424	10,425	(1)
2014.2	96.0	8,743	1.000	8,743	8,743	(0)
2015.1	90.0	10,931	1.000	10,931	10,931	(0)
2015.2	84.0	9,119	1.000	9,119	9,119	(0)
2016.1	78.0	11,524	1.000	11,524	11,524	(0)
2016.2	72.0	8,897	1.000	8,897	8,897	(0)
2017.1	66.0	13,258	1.000	13,258	13,258	(1)
2017.2	60.0	9,031	1.000	9,031	9,032	(1)
2018.1	54.0	10,133	1.000	10,134	10,133	1
2018.2	48.0	8,733	1.000	8,734	8,734	(0)
2019.1	42.0	9,196	1.000	9,197	9,199	(2)
2019.2	36.0	8,293	1.000	8,296	8,291	5
2020.1	30.0	7,807	1.001	7,813	7,810	4
2020.2	24.0	8,598	1.002	8,617	8,620	(3)
2021.1	18.0	7,929	1.005	7,970	8,032	(61)
2021.2	12.0	7,546	1.025	7,732	7,836	(103)
2022.1	6.0	6,838	1.378	9,422		
Total		299,781		302,622	293,367	(167)

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)	Prior	(5) - (6)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2002.2	240.0	77	1.000	77	77	0
2003.1	234.0	74	1.000	74	74	0
2003.2	228.0	42	1.000	42	42	0
2004.1	222.0	73	1.000	73	73	0
2004.2	216.0	82	1.000	82	82	0
2005.1	210.0	77	1.000	77	77	0
2005.2	204.0	99	1.000	99	99	0
2006.1	198.0	91	1.000	91	91	0
2006.2	192.0	100	1.000	100	100	0
2007.1	186.0	115	1.000	115	115	0
2007.2	180.0	86	1.000	86	86	0
2008.1	174.0	99	1.000	99	99	0
2008.2	168.0	87	1.000	87	87	0
2009.1	162.0	102	1.000	102	102	0
2009.2	156.0	103	1.000	103	103	0
2010.1	150.0	126	1.000	126	126	0
2010.2	144.0	176	1.000	176	176	0
2011.1	138.0	159	1.000	159	159	0
2011.2	132.0	176	1.000	176	176	0
2012.1	126.0	176	1.000	176	176	0
2012.2	120.0	205	1.000	205	205	0
2013.1	114.0	194	1.000	194	194	0
2013.2	108.0	180	1.000	180	180	0
2014.1	102.0	201	1.000	201	201	0
2014.2	96.0	217	1.000	217	217	0
2015.1	90.0	226	1.000	226	226	0
2015.2	84.0	213	1.000	213	213	0
2016.1	78.0	267	1.000	267	267	0
2016.2	72.0	264	1.000	264	264	0
2017.1	66.0	309	1.000	309	309	0
2017.2	60.0	222	1.000	222	222	0
2018.1	54.0	210	1.000	210	210	0
2018.2	48.0	239	1.000	239	239	0
2019.1	42.0	220	1.000	220	220	0
2019.2	36.0	239	1.000	239	240	(1)
2020.1	30.0	200	1.001	200	200	0
2020.2	24.0	204	1.001	204	213	(8)
2021.1	18.0	221	0.996	220	236	(16)
2021.2	12.0	225	0.989	222	205	17
2022.1	6.0	194	1.077	209		
Total		6,570		6,582	6,382	(8)

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	2006.1	-0.006 (CI = +/-0.014; p = 0.364)	-0.005	-0.64%
Loss Cost	2006.2	-0.010 (CI = +/-0.014; p = 0.167)	0.031	-1.00%
Loss Cost	2007.1	-0.011 (CI = +/-0.015; p = 0.140)	0.042	-1.13%
Loss Cost	2007.2	-0.014 (CI = +/-0.016; p = 0.084)	0.071	-1.40%
Loss Cost	2008.1	-0.014 (CI = +/-0.017; p = 0.099)	0.064	-1.43%
Loss Cost	2008.2	-0.019 (CI = +/-0.017; p = 0.032)	0.134	-1.91%
Loss Cost	2009.1	-0.022 (CI = +/-0.018; p = 0.021)	0.164	-2.19%
Loss Cost	2009.2	-0.029 (CI = +/-0.018; p = 0.003)	0.289	-2.86%
Loss Cost	2010.1	-0.032 (CI = +/-0.019; p = 0.002)	0.310	-3.12%
Loss Cost	2010.2	-0.035 (CI = +/-0.020; p = 0.002)	0.339	-3.45%
Loss Cost	2011.1	-0.039 (CI = +/-0.022; p = 0.001)	0.361	-3.78%
Loss Cost	2011.2	-0.046 (CI = +/-0.022; p = 0.000)	0.452	-4.45%
Loss Cost	2012.1	-0.048 (CI = +/-0.024; p = 0.001)	0.442	-4.66%
Loss Cost	2012.2	-0.054 (CI = +/-0.026; p = 0.000)	0.498	-5.27%
Loss Cost	2013.1	-0.056 (CI = +/-0.028; p = 0.001)	0.479	-5.47%
Loss Cost	2013.2	-0.060 (CI = +/-0.031; p = 0.001)	0.477	-5.84%
Loss Cost	2014.1	-0.063 (CI = +/-0.035; p = 0.002)	0.456	-6.10%
Loss Cost	2014.2	-0.075 (CI = +/-0.037; p = 0.001)	0.545	-7.19%
Loss Cost	2015.1	-0.084 (CI = +/-0.040; p = 0.001)	0.579	-8.05%
Loss Cost	2015.2	-0.094 (CI = +/-0.044; p = 0.001)	0.613	-9.01%
Loss Cost	2016.1	-0.092 (CI = +/-0.052; p = 0.002)	0.542	-8.83%
Loss Cost	2016.2	-0.098 (CI = +/-0.062; p = 0.005)	0.512	-9.36%
Loss Cost	2017.1	-0.099 (CI = +/-0.075; p = 0.016)	0.437	-9.41%
Severity	2006.1	0.029 (CI = +/-0.006; p = 0.000)	0.781	+2.94%
Severity	2006.2	0.028 (CI = +/-0.006; p = 0.000)	0.763	+2.79%
Severity	2007.1	0.027 (CI = +/-0.006; p = 0.000)	0.740	+2.74%
Severity	2007.2	0.026 (CI = +/-0.006; p = 0.000)	0.712	+2.65%
Severity	2008.1	0.028 (CI = +/-0.006; p = 0.000)	0.729	+2.79%
Severity	2008.2	0.027 (CI = +/-0.007; p = 0.000)	0.698	+2.69%
Severity	2009.1	0.025 (CI = +/-0.007; p = 0.000)	0.663	+2.55%
Severity	2009.2	0.023 (CI = +/-0.007; p = 0.000)	0.626	+2.33%
Severity	2010.1	0.023 (CI = +/-0.008; p = 0.000)	0.591	+2.30%
Severity	2010.2	0.023 (CI = +/-0.009; p = 0.000)	0.572	+2.35%
Severity	2011.1	0.023 (CI = +/-0.009; p = 0.000)	0.531	+2.32%
Severity	2011.2	0.021 (CI = +/-0.010; p = 0.000)	0.470	+2.16%
Severity	2012.1	0.022 (CI = +/-0.011; p = 0.001)	0.441	+2.20%
Severity	2012.2	0.021 (CI = +/-0.012; p = 0.002)	0.385	+2.13%
Severity	2013.1	0.022 (CI = +/-0.014; p = 0.004)	0.356	+2.18%
Severity	2013.2	0.021 (CI = +/-0.015; p = 0.010)	0.304	+2.13%
Severity	2014.1	0.019 (CI = +/-0.017; p = 0.030)	0.230	+1.97%
Severity	2014.2	0.013 (CI = +/-0.017; p = 0.137)	0.090	+1.28%
Severity	2015.1	0.007 (CI = +/-0.018; p = 0.445)	-0.028	+0.65%
Severity	2015.2	0.000 (CI = +/-0.018; p = 0.970)	-0.083	-0.03%
Severity	2016.1	0.003 (CI = +/-0.021; p = 0.723)	-0.078	+0.34%
Severity	2016.2	0.006 (CI = +/-0.025; p = 0.625)	-0.073	+0.56%
Severity	2017.1	0.000 (CI = +/-0.029; p = 0.979)	-0.111	+0.03%
Frequency	2006.1	-0.035 (CI = +/-0.010; p = 0.000)	0.596	-3.47%
Frequency	2006.2	-0.038 (CI = +/-0.011; p = 0.000)	0.618	-3.69%
Frequency	2007.1	-0.038 (CI = +/-0.011; p = 0.000)	0.607	-3.77%
Frequency	2007.2	-0.040 (CI = +/-0.012; p = 0.000)	0.613	-3.94%
Frequency	2008.1	-0.042 (CI = +/-0.013; p = 0.000)	0.616	-4.11%
Frequency	2008.2	-0.046 (CI = +/-0.013; p = 0.000)	0.666	-4.48%
Frequency	2009.1	-0.047 (CI = +/-0.014; p = 0.000)	0.659	-4.62%
Frequency	2009.2	-0.052 (CI = +/-0.013; p = 0.000)	0.717	-5.07%
Frequency	2010.1	-0.054 (CI = +/-0.014; p = 0.000)	0.721	-5.30%
Frequency	2010.2	-0.058 (CI = +/-0.015; p = 0.000)	0.747	-5.67%
Frequency	2011.1	-0.061 (CI = +/-0.015; p = 0.000)	0.753	-5.96%
Frequency	2011.2	-0.067 (CI = +/-0.015; p = 0.000)	0.795	-6.47%
Frequency	2012.1	-0.069 (CI = +/-0.017; p = 0.000)	0.790	-6.71%
Frequency	2012.2	-0.075 (CI = +/-0.017; p = 0.000)	0.822	-7.25%
Frequency	2013.1	-0.078 (CI = +/-0.018; p = 0.000)	0.814	-7.49%
Frequency	2013.2	-0.081 (CI = +/-0.020; p = 0.000)	0.810	-7.81%
Frequency	2014.1	-0.082 (CI = +/-0.023; p = 0.000)	0.786	-7.91%
Frequency	2014.2	-0.087 (CI = +/-0.025; p = 0.000)	0.787	-8.37%
Frequency	2015.1	-0.090 (CI = +/-0.028; p = 0.000)	0.768	-8.64%
Frequency	2015.2	-0.094 (CI = +/-0.033; p = 0.000)	0.748	-8.98%
Frequency	2016.1	-0.096 (CI = +/-0.038; p = 0.000)	0.708	-9.14%
Frequency	2016.2	-0.104 (CI = +/-0.044; p = 0.000)	0.705	-9.87%
Frequency	2017.1	-0.099 (CI = +/-0.054; p = 0.002)	0.623	-9.44%

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	2006.1	-0.006 (CI = +/-0.012; p = 0.298)	-0.192 (CI = +/-0.118; p = 0.002)	0.242	-0.64%
Loss Cost	2006.2	-0.009 (CI = +/-0.013; p = 0.162)	-0.178 (CI = +/-0.118; p = 0.005)	0.245	-0.89%
Loss Cost	2007.1	-0.011 (CI = +/-0.013; p = 0.091)	-0.190 (CI = +/-0.119; p = 0.003)	0.282	-1.13%
Loss Cost	2007.2	-0.013 (CI = +/-0.014; p = 0.073)	-0.182 (CI = +/-0.122; p = 0.005)	0.284	-1.28%
Loss Cost	2008.1	-0.014 (CI = +/-0.015; p = 0.061)	-0.190 (CI = +/-0.126; p = 0.005)	0.290	-1.43%
Loss Cost	2008.2	-0.018 (CI = +/-0.016; p = 0.025)	-0.172 (CI = +/-0.126; p = 0.009)	0.317	-1.78%
Loss Cost	2009.1	-0.022 (CI = +/-0.016; p = 0.008)	-0.191 (CI = +/-0.123; p = 0.004)	0.389	-2.19%
Loss Cost	2009.2	-0.028 (CI = +/-0.016; p = 0.001)	-0.167 (CI = +/-0.118; p = 0.008)	0.460	-2.72%
Loss Cost	2010.1	-0.032 (CI = +/-0.016; p = 0.000)	-0.184 (CI = +/-0.116; p = 0.003)	0.517	-3.12%
Loss Cost	2010.2	-0.033 (CI = +/-0.017; p = 0.001)	-0.178 (CI = +/-0.121; p = 0.006)	0.521	-3.27%
Loss Cost	2011.1	-0.039 (CI = +/-0.018; p = 0.000)	-0.198 (CI = +/-0.117; p = 0.002)	0.586	-3.78%
Loss Cost	2011.2	-0.043 (CI = +/-0.018; p = 0.000)	-0.180 (CI = +/-0.117; p = 0.005)	0.626	-4.24%
Loss Cost	2012.1	-0.048 (CI = +/-0.019; p = 0.000)	-0.195 (CI = +/-0.117; p = 0.003)	0.649	-4.66%
Loss Cost	2012.2	-0.051 (CI = +/-0.021; p = 0.000)	-0.182 (CI = +/-0.121; p = 0.006)	0.666	-5.02%
Loss Cost	2013.1	-0.056 (CI = +/-0.022; p = 0.000)	-0.197 (CI = +/-0.123; p = 0.004)	0.679	-5.47%
Loss Cost	2013.2	-0.057 (CI = +/-0.025; p = 0.000)	-0.196 (CI = +/-0.131; p = 0.006)	0.667	-5.50%
Loss Cost	2014.1	-0.063 (CI = +/-0.027; p = 0.000)	-0.214 (CI = +/-0.133; p = 0.004)	0.686	-6.10%
Loss Cost	2014.2	-0.070 (CI = +/-0.029; p = 0.000)	-0.194 (CI = +/-0.135; p = 0.009)	0.717	-6.77%
Loss Cost	2015.1	-0.084 (CI = +/-0.026; p = 0.000)	-0.228 (CI = +/-0.114; p = 0.001)	0.824	-8.05%
Loss Cost	2015.2	-0.088 (CI = +/-0.030; p = 0.000)	-0.219 (CI = +/-0.123; p = 0.002)	0.824	-8.40%
Loss Cost	2016.1	-0.092 (CI = +/-0.035; p = 0.000)	-0.229 (CI = +/-0.131; p = 0.003)	0.799	-8.83%
Loss Cost	2016.2	-0.088 (CI = +/-0.042; p = 0.001)	-0.238 (CI = +/-0.146; p = 0.005)	0.784	-8.45%
Loss Cost	2017.1	-0.099 (CI = +/-0.048; p = 0.001)	-0.257 (CI = +/-0.153; p = 0.005)	0.781	-9.41%
Severity	2006.1	0.029 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.049; p = 0.030)	0.807	+2.94%
Severity	2006.2	0.028 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.049; p = 0.052)	0.785	+2.82%
Severity	2007.1	0.027 (CI = +/-0.006; p = 0.000)	-0.053 (CI = +/-0.050; p = 0.039)	0.769	+2.74%
Severity	2007.2	0.026 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.052; p = 0.057)	0.740	+2.68%
Severity	2008.1	0.028 (CI = +/-0.006; p = 0.000)	-0.045 (CI = +/-0.052; p = 0.089)	0.749	+2.79%
Severity	2008.2	0.027 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.126)	0.715	+2.72%
Severity	2009.1	0.025 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.053; p = 0.068)	0.695	+2.55%
Severity	2009.2	0.023 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.053; p = 0.120)	0.649	+2.37%
Severity	2010.1	0.023 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.055; p = 0.110)	0.620	+2.30%
Severity	2010.2	0.024 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.057; p = 0.091)	0.610	+2.40%
Severity	2011.1	0.023 (CI = +/-0.009; p = 0.000)	-0.052 (CI = +/-0.059; p = 0.083)	0.578	+2.32%
Severity	2011.2	0.022 (CI = +/-0.010; p = 0.000)	-0.048 (CI = +/-0.062; p = 0.120)	0.510	+2.22%
Severity	2012.1	0.022 (CI = +/-0.011; p = 0.000)	-0.049 (CI = +/-0.065; p = 0.132)	0.481	+2.20%
Severity	2012.2	0.022 (CI = +/-0.012; p = 0.001)	-0.049 (CI = +/-0.069; p = 0.153)	0.425	+2.20%
Severity	2013.1	0.022 (CI = +/-0.013; p = 0.004)	-0.050 (CI = +/-0.073; p = 0.168)	0.395	+2.18%
Severity	2013.2	0.022 (CI = +/-0.015; p = 0.007)	-0.051 (CI = +/-0.078; p = 0.182)	0.343	+2.23%
Severity	2014.1	0.019 (CI = +/-0.017; p = 0.025)	-0.059 (CI = +/-0.082; p = 0.146)	0.294	+1.97%
Severity	2014.2	0.014 (CI = +/-0.017; p = 0.111)	-0.042 (CI = +/-0.080; p = 0.272)	0.110	+1.38%
Severity	2015.1	0.007 (CI = +/-0.017; p = 0.408)	-0.060 (CI = +/-0.072; p = 0.091)	0.131	+0.65%
Severity	2015.2	0.001 (CI = +/-0.018; p = 0.892)	-0.047 (CI = +/-0.072; p = 0.177)	0.006	+0.11%
Severity	2016.1	0.003 (CI = +/-0.021; p = 0.719)	-0.042 (CI = +/-0.077; p = 0.255)	-0.035	+0.34%
Severity	2016.2	0.008 (CI = +/-0.024; p = 0.488)	-0.051 (CI = +/-0.084; p = 0.199)	0.018	+0.78%
Severity	2017.1	0.000 (CI = +/-0.027; p = 0.977)	-0.065 (CI = +/-0.084; p = 0.114)	0.103	+0.03%
Frequency	2006.1	-0.035 (CI = +/-0.009; p = 0.000)	-0.137 (CI = +/-0.087; p = 0.003)	0.689	-3.47%
Frequency	2006.2	-0.037 (CI = +/-0.010; p = 0.000)	-0.129 (CI = +/-0.088; p = 0.006)	0.697	-3.62%
Frequency	2007.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.137 (CI = +/-0.090; p = 0.004)	0.699	-3.77%
Frequency	2007.2	-0.039 (CI = +/-0.011; p = 0.000)	-0.132 (CI = +/-0.092; p = 0.007)	0.696	-3.86%
Frequency	2008.1	-0.042 (CI = +/-0.011; p = 0.000)	-0.145 (CI = +/-0.092; p = 0.003)	0.716	-4.11%
Frequency	2008.2	-0.045 (CI = +/-0.011; p = 0.000)	-0.131 (CI = +/-0.090; p = 0.006)	0.744	-4.38%
Frequency	2009.1	-0.047 (CI = +/-0.012; p = 0.000)	-0.142 (CI = +/-0.090; p = 0.004)	0.753	-4.62%
Frequency	2009.2	-0.051 (CI = +/-0.012; p = 0.000)	-0.125 (CI = +/-0.088; p = 0.007)	0.786	-4.97%
Frequency	2010.1	-0.054 (CI = +/-0.012; p = 0.000)	-0.140 (CI = +/-0.085; p = 0.002)	0.810	-5.30%
Frequency	2010.2	-0.057 (CI = +/-0.012; p = 0.000)	-0.129 (CI = +/-0.086; p = 0.005)	0.819	-5.55%
Frequency	2011.1	-0.061 (CI = +/-0.012; p = 0.000)	-0.146 (CI = +/-0.081; p = 0.001)	0.849	-5.96%
Frequency	2011.2	-0.065 (CI = +/-0.012; p = 0.000)	-0.131 (CI = +/-0.079; p = 0.002)	0.869	-6.32%
Frequency	2012.1	-0.069 (CI = +/-0.012; p = 0.000)	-0.146 (CI = +/-0.075; p = 0.001)	0.885	-6.71%
Frequency	2012.2	-0.073 (CI = +/-0.013; p = 0.000)	-0.133 (CI = +/-0.074; p = 0.001)	0.898	-7.06%
Frequency	2013.1	-0.078 (CI = +/-0.013; p = 0.000)	-0.147 (CI = +/-0.070; p = 0.000)	0.912	-7.49%
Frequency	2013.2	-0.079 (CI = +/-0.014; p = 0.000)	-0.145 (CI = +/-0.074; p = 0.001)	0.906	-7.56%
Frequency	2014.1	-0.082 (CI = +/-0.015; p = 0.000)	-0.155 (CI = +/-0.074; p = 0.001)	0.906	-7.91%
Frequency	2014.2	-0.084 (CI = +/-0.017; p = 0.000)	-0.151 (CI = +/-0.080; p = 0.001)	0.900	-8.04%
Frequency	2015.1	-0.090 (CI = +/-0.017; p = 0.000)	-0.168 (CI = +/-0.074; p = 0.000)	0.917	-8.64%
Frequency	2015.2	-0.089 (CI = +/-0.020; p = 0.000)	-0.172 (CI = +/-0.081; p = 0.001)	0.907	-8.50%
Frequency	2016.1	-0.096 (CI = +/-0.021; p = 0.000)	-0.187 (CI = +/-0.078; p = 0.000)	0.916	-9.14%
Frequency	2016.2	-0.096 (CI = +/-0.025; p = 0.000)	-0.186 (CI = +/-0.088; p = 0.001)	0.908	-9.16%
Frequency	2017.1	-0.099 (CI = +/-0.030; p = 0.000)	-0.192 (CI = +/-0.097; p = 0.002)	0.883	-9.44%

Bodily Injury

Coverage = BI
 End Trend Period = 2021.2
 Excluded Points = 2015.2,2018.2
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.015 (CI = +/-0.012; p = 0.015)	-0.425 (CI = +/-0.167; p = 0.000)	0.469	+1.56%
Loss Cost	2006.2	0.012 (CI = +/-0.012; p = 0.055)	-0.405 (CI = +/-0.163; p = 0.000)	0.482	+1.22%
Loss Cost	2007.1	0.012 (CI = +/-0.013; p = 0.073)	-0.406 (CI = +/-0.169; p = 0.000)	0.480	+1.23%
Loss Cost	2007.2	0.010 (CI = +/-0.014; p = 0.147)	-0.396 (CI = +/-0.173; p = 0.000)	0.481	+1.05%
Loss Cost	2008.1	0.013 (CI = +/-0.015; p = 0.105)	-0.407 (CI = +/-0.176; p = 0.000)	0.490	+1.27%
Loss Cost	2008.2	0.008 (CI = +/-0.016; p = 0.314)	-0.383 (CI = +/-0.171; p = 0.000)	0.524	+0.78%
Loss Cost	2009.1	0.006 (CI = +/-0.017; p = 0.446)	-0.376 (CI = +/-0.177; p = 0.000)	0.526	+0.64%
Loss Cost	2009.2	-0.001 (CI = +/-0.016; p = 0.878)	-0.340 (CI = +/-0.157; p = 0.000)	0.622	-0.12%
Loss Cost	2010.1	-0.002 (CI = +/-0.018; p = 0.815)	-0.336 (CI = +/-0.164; p = 0.000)	0.621	-0.20%
Loss Cost	2010.2	-0.004 (CI = +/-0.020; p = 0.706)	-0.329 (CI = +/-0.172; p = 0.001)	0.623	-0.36%
Loss Cost	2011.1	-0.005 (CI = +/-0.022; p = 0.660)	-0.325 (CI = +/-0.181; p = 0.001)	0.620	-0.47%
Loss Cost	2011.2	-0.012 (CI = +/-0.023; p = 0.301)	-0.297 (CI = +/-0.177; p = 0.003)	0.669	-1.15%
Loss Cost	2012.1	-0.010 (CI = +/-0.026; p = 0.445)	-0.305 (CI = +/-0.187; p = 0.003)	0.655	-0.95%
Loss Cost	2012.2	-0.015 (CI = +/-0.029; p = 0.301)	-0.287 (CI = +/-0.195; p = 0.007)	0.669	-1.44%
Loss Cost	2013.1	-0.010 (CI = +/-0.033; p = 0.513)	-0.301 (CI = +/-0.207; p = 0.008)	0.652	-1.03%
Loss Cost	2013.2	-0.008 (CI = +/-0.039; p = 0.675)	-0.310 (CI = +/-0.223; p = 0.011)	0.634	-0.76%
Loss Cost	2014.1	0.000 (CI = +/-0.045; p = 0.986)	-0.334 (CI = +/-0.238; p = 0.010)	0.621	+0.04%
Loss Cost	2014.2	-0.009 (CI = +/-0.054; p = 0.718)	-0.308 (CI = +/-0.257; p = 0.023)	0.636	-0.89%
Loss Cost	2015.1	-0.010 (CI = +/-0.068; p = 0.748)	-0.305 (CI = +/-0.292; p = 0.042)	0.617	-0.99%
Loss Cost	2016.1	-0.009 (CI = +/-0.092; p = 0.818)	-0.306 (CI = +/-0.344; p = 0.074)	0.589	-0.95%
Loss Cost	2016.2	0.004 (CI = +/-0.117; p = 0.933)	-0.336 (CI = +/-0.393; p = 0.083)	0.549	+0.43%
Loss Cost	2017.1	0.043 (CI = +/-0.140; p = 0.481)	-0.409 (CI = +/-0.419; p = 0.054)	0.546	+4.38%
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	-0.098 (CI = +/-0.079; p = 0.017)	0.860	+3.40%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.077; p = 0.025)	0.849	+3.24%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.079; p = 0.033)	0.831	+3.21%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	-0.082 (CI = +/-0.081; p = 0.047)	0.810	+3.12%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.073; p = 0.012)	0.852	+3.41%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.075; p = 0.018)	0.832	+3.32%
Severity	2009.1	0.031 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.076; p = 0.029)	0.808	+3.18%
Severity	2009.2	0.029 (CI = +/-0.007; p = 0.000)	-0.074 (CI = +/-0.073; p = 0.047)	0.789	+2.92%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.076; p = 0.050)	0.768	+2.97%
Severity	2010.2	0.031 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.076; p = 0.031)	0.776	+3.17%
Severity	2011.1	0.032 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.080; p = 0.032)	0.756	+3.26%
Severity	2011.2	0.031 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.084; p = 0.048)	0.711	+3.17%
Severity	2012.1	0.034 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.085; p = 0.030)	0.722	+3.46%
Severity	2012.2	0.035 (CI = +/-0.013; p = 0.000)	-0.101 (CI = +/-0.090; p = 0.031)	0.696	+3.61%
Severity	2013.1	0.040 (CI = +/-0.014; p = 0.000)	-0.116 (CI = +/-0.089; p = 0.014)	0.733	+4.08%
Severity	2013.2	0.044 (CI = +/-0.016; p = 0.000)	-0.129 (CI = +/-0.090; p = 0.009)	0.743	+4.51%
Severity	2014.1	0.048 (CI = +/-0.018; p = 0.000)	-0.140 (CI = +/-0.096; p = 0.008)	0.728	+4.87%
Severity	2014.2	0.041 (CI = +/-0.020; p = 0.001)	-0.121 (CI = +/-0.097; p = 0.019)	0.623	+4.18%
Severity	2015.1	0.036 (CI = +/-0.025; p = 0.009)	-0.108 (CI = +/-0.106; p = 0.046)	0.454	+3.66%
Severity	2016.1	0.030 (CI = +/-0.032; p = 0.065)	-0.093 (CI = +/-0.121; p = 0.115)	0.204	+3.03%
Severity	2016.2	0.047 (CI = +/-0.031; p = 0.009)	-0.129 (CI = +/-0.103; p = 0.022)	0.549	+4.78%
Severity	2017.1	0.050 (CI = +/-0.041; p = 0.023)	-0.136 (CI = +/-0.122; p = 0.034)	0.479	+5.18%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.327 (CI = +/-0.131; p = 0.000)	0.778	-1.78%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.317 (CI = +/-0.132; p = 0.000)	0.786	-1.95%
Frequency	2007.1	-0.019 (CI = +/-0.011; p = 0.001)	-0.319 (CI = +/-0.136; p = 0.000)	0.778	-1.92%
Frequency	2007.2	-0.020 (CI = +/-0.012; p = 0.002)	-0.314 (CI = +/-0.140; p = 0.000)	0.775	-2.00%
Frequency	2008.1	-0.021 (CI = +/-0.013; p = 0.002)	-0.311 (CI = +/-0.145; p = 0.000)	0.770	-2.07%
Frequency	2008.2	-0.025 (CI = +/-0.013; p = 0.001)	-0.290 (CI = +/-0.140; p = 0.000)	0.800	-2.46%
Frequency	2009.1	-0.025 (CI = +/-0.014; p = 0.001)	-0.290 (CI = +/-0.146; p = 0.000)	0.790	-2.46%
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.266 (CI = +/-0.138; p = 0.001)	0.827	-2.95%
Frequency	2010.1	-0.031 (CI = +/-0.016; p = 0.000)	-0.260 (CI = +/-0.143; p = 0.001)	0.822	-3.08%
Frequency	2010.2	-0.035 (CI = +/-0.017; p = 0.000)	-0.245 (CI = +/-0.145; p = 0.002)	0.832	-3.42%
Frequency	2011.1	-0.037 (CI = +/-0.018; p = 0.001)	-0.236 (CI = +/-0.151; p = 0.004)	0.828	-3.61%
Frequency	2011.2	-0.043 (CI = +/-0.019; p = 0.000)	-0.212 (CI = +/-0.147; p = 0.008)	0.851	-4.19%
Frequency	2012.1	-0.044 (CI = +/-0.022; p = 0.001)	-0.210 (CI = +/-0.157; p = 0.012)	0.839	-4.26%
Frequency	2012.2	-0.050 (CI = +/-0.023; p = 0.000)	-0.186 (CI = +/-0.157; p = 0.023)	0.854	-4.87%
Frequency	2013.1	-0.050 (CI = +/-0.027; p = 0.001)	-0.185 (CI = +/-0.168; p = 0.034)	0.839	-4.91%
Frequency	2013.2	-0.052 (CI = +/-0.032; p = 0.004)	-0.180 (CI = +/-0.182; p = 0.052)	0.823	-5.04%
Frequency	2014.1	-0.047 (CI = +/-0.037; p = 0.018)	-0.194 (CI = +/-0.197; p = 0.053)	0.797	-4.61%
Frequency	2014.2	-0.050 (CI = +/-0.046; p = 0.036)	-0.187 (CI = +/-0.219; p = 0.086)	0.776	-4.86%
Frequency	2015.1	-0.046 (CI = +/-0.058; p = 0.106)	-0.197 (CI = +/-0.248; p = 0.105)	0.738	-4.49%
Frequency	2016.1	-0.039 (CI = +/-0.077; p = 0.275)	-0.214 (CI = +/-0.290; p = 0.128)	0.691	-3.86%
Frequency	2016.2	-0.042 (CI = +/-0.100; p = 0.350)	-0.207 (CI = +/-0.337; p = 0.190)	0.654	-4.15%
Frequency	2017.1	-0.008 (CI = +/-0.118; p = 0.880)	-0.273 (CI = +/-0.355; p = 0.108)	0.614	-0.76%

Bodily Injury

Coverage = BI
 End Trend Period = 2022.1
 Excluded Points = 2015.2,2018.2
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.015 (CI = +/-0.013; p = 0.023)	-0.470 (CI = +/-0.166; p = 0.000)	0.537	+1.50%
Loss Cost	2006.2	0.011 (CI = +/-0.013; p = 0.081)	-0.449 (CI = +/-0.163; p = 0.000)	0.556	+1.15%
Loss Cost	2007.1	0.011 (CI = +/-0.014; p = 0.104)	-0.449 (CI = +/-0.169; p = 0.000)	0.555	+1.15%
Loss Cost	2007.2	0.010 (CI = +/-0.015; p = 0.198)	-0.439 (CI = +/-0.173; p = 0.000)	0.560	+0.97%
Loss Cost	2008.1	0.012 (CI = +/-0.016; p = 0.149)	-0.450 (CI = +/-0.177; p = 0.000)	0.564	+1.17%
Loss Cost	2008.2	0.007 (CI = +/-0.016; p = 0.404)	-0.424 (CI = +/-0.173; p = 0.000)	0.599	+0.68%
Loss Cost	2009.1	0.005 (CI = +/-0.018; p = 0.552)	-0.416 (CI = +/-0.179; p = 0.000)	0.602	+0.52%
Loss Cost	2009.2	-0.002 (CI = +/-0.017; p = 0.764)	-0.377 (CI = +/-0.163; p = 0.000)	0.683	-0.25%
Loss Cost	2010.1	-0.004 (CI = +/-0.019; p = 0.701)	-0.372 (CI = +/-0.170; p = 0.000)	0.681	-0.35%
Loss Cost	2010.2	-0.005 (CI = +/-0.021; p = 0.599)	-0.364 (CI = +/-0.178; p = 0.000)	0.683	-0.53%
Loss Cost	2011.1	-0.007 (CI = +/-0.023; p = 0.552)	-0.358 (CI = +/-0.187; p = 0.001)	0.680	-0.67%
Loss Cost	2011.2	-0.014 (CI = +/-0.024; p = 0.244)	-0.328 (CI = +/-0.185; p = 0.002)	0.720	-1.38%
Loss Cost	2012.1	-0.012 (CI = +/-0.027; p = 0.355)	-0.334 (CI = +/-0.196; p = 0.002)	0.707	-1.22%
Loss Cost	2012.2	-0.018 (CI = +/-0.030; p = 0.232)	-0.313 (CI = +/-0.204; p = 0.005)	0.720	-1.76%
Loss Cost	2013.1	-0.014 (CI = +/-0.035; p = 0.390)	-0.325 (CI = +/-0.217; p = 0.006)	0.703	-1.43%
Loss Cost	2013.2	-0.013 (CI = +/-0.041; p = 0.507)	-0.331 (CI = +/-0.235; p = 0.010)	0.687	-1.28%
Loss Cost	2014.1	-0.007 (CI = +/-0.047; p = 0.769)	-0.351 (CI = +/-0.253; p = 0.011)	0.668	-0.65%
Loss Cost	2014.2	-0.018 (CI = +/-0.055; p = 0.499)	-0.317 (CI = +/-0.271; p = 0.026)	0.685	-1.74%
Loss Cost	2015.1	-0.022 (CI = +/-0.069; p = 0.496)	-0.305 (CI = +/-0.305; p = 0.050)	0.670	-2.16%
Loss Cost	2016.1	-0.027 (CI = +/-0.090; p = 0.510)	-0.290 (CI = +/-0.354; p = 0.097)	0.648	-2.69%
Loss Cost	2016.2	-0.021 (CI = +/-0.112; p = 0.671)	-0.304 (CI = +/-0.403; p = 0.120)	0.605	-2.12%
Loss Cost	2017.1	0.001 (CI = +/-0.138; p = 0.988)	-0.348 (CI = +/-0.448; p = 0.108)	0.549	+0.09%
Severity	2006.1	0.033 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.076; p = 0.005)	0.855	+3.38%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	-0.102 (CI = +/-0.074; p = 0.009)	0.843	+3.22%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.076; p = 0.012)	0.825	+3.18%
Severity	2007.2	0.030 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.078; p = 0.019)	0.802	+3.09%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	-0.110 (CI = +/-0.072; p = 0.004)	0.843	+3.37%
Severity	2008.2	0.032 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.074; p = 0.007)	0.821	+3.29%
Severity	2009.1	0.031 (CI = +/-0.007; p = 0.000)	-0.098 (CI = +/-0.075; p = 0.012)	0.795	+3.14%
Severity	2009.2	0.028 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.072; p = 0.021)	0.773	+2.88%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.075; p = 0.024)	0.749	+2.92%
Severity	2010.2	0.031 (CI = +/-0.009; p = 0.000)	-0.096 (CI = +/-0.076; p = 0.016)	0.754	+3.11%
Severity	2011.1	0.031 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.080; p = 0.017)	0.731	+3.19%
Severity	2011.2	0.030 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.084; p = 0.028)	0.681	+3.09%
Severity	2012.1	0.033 (CI = +/-0.012; p = 0.000)	-0.106 (CI = +/-0.086; p = 0.019)	0.686	+3.35%
Severity	2012.2	0.034 (CI = +/-0.014; p = 0.000)	-0.111 (CI = +/-0.091; p = 0.021)	0.655	+3.48%
Severity	2013.1	0.038 (CI = +/-0.015; p = 0.000)	-0.126 (CI = +/-0.092; p = 0.011)	0.682	+3.91%
Severity	2013.2	0.042 (CI = +/-0.017; p = 0.000)	-0.138 (CI = +/-0.096; p = 0.008)	0.681	+4.28%
Severity	2014.1	0.045 (CI = +/-0.019; p = 0.000)	-0.147 (CI = +/-0.103; p = 0.009)	0.651	+4.57%
Severity	2014.2	0.037 (CI = +/-0.021; p = 0.003)	-0.125 (CI = +/-0.104; p = 0.022)	0.518	+3.81%
Severity	2015.1	0.031 (CI = +/-0.025; p = 0.019)	-0.108 (CI = +/-0.111; p = 0.057)	0.328	+3.20%
Severity	2016.1	0.024 (CI = +/-0.031; p = 0.120)	-0.087 (CI = +/-0.124; p = 0.145)	0.084	+2.41%
Severity	2016.2	0.036 (CI = +/-0.034; p = 0.038)	-0.116 (CI = +/-0.121; p = 0.059)	0.294	+3.69%
Severity	2017.1	0.036 (CI = +/-0.043; p = 0.091)	-0.114 (CI = +/-0.140; p = 0.094)	0.188	+3.63%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.358 (CI = +/-0.128; p = 0.000)	0.814	-1.82%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.347 (CI = +/-0.129; p = 0.000)	0.821	-2.00%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.349 (CI = +/-0.134; p = 0.000)	0.814	-1.97%
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.001)	-0.343 (CI = +/-0.138; p = 0.000)	0.812	-2.06%
Frequency	2008.1	-0.022 (CI = +/-0.013; p = 0.002)	-0.339 (CI = +/-0.143; p = 0.000)	0.808	-2.13%
Frequency	2008.2	-0.026 (CI = +/-0.013; p = 0.001)	-0.318 (CI = +/-0.139; p = 0.000)	0.831	-2.52%
Frequency	2009.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.317 (CI = +/-0.145; p = 0.000)	0.824	-2.54%
Frequency	2009.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.291 (CI = +/-0.138; p = 0.000)	0.853	-3.04%
Frequency	2010.1	-0.032 (CI = +/-0.016; p = 0.000)	-0.285 (CI = +/-0.143; p = 0.001)	0.849	-3.17%
Frequency	2010.2	-0.036 (CI = +/-0.017; p = 0.000)	-0.268 (CI = +/-0.145; p = 0.001)	0.857	-3.53%
Frequency	2011.1	-0.038 (CI = +/-0.019; p = 0.000)	-0.258 (CI = +/-0.151; p = 0.002)	0.853	-3.74%
Frequency	2011.2	-0.044 (CI = +/-0.019; p = 0.000)	-0.232 (CI = +/-0.148; p = 0.004)	0.872	-4.33%
Frequency	2012.1	-0.045 (CI = +/-0.022; p = 0.000)	-0.228 (CI = +/-0.157; p = 0.007)	0.863	-4.43%
Frequency	2012.2	-0.052 (CI = +/-0.024; p = 0.000)	-0.202 (CI = +/-0.157; p = 0.015)	0.876	-5.06%
Frequency	2013.1	-0.053 (CI = +/-0.027; p = 0.001)	-0.199 (CI = +/-0.169; p = 0.024)	0.864	-5.14%
Frequency	2013.2	-0.055 (CI = +/-0.032; p = 0.002)	-0.193 (CI = +/-0.183; p = 0.041)	0.851	-5.33%
Frequency	2014.1	-0.051 (CI = +/-0.037; p = 0.011)	-0.204 (CI = +/-0.199; p = 0.045)	0.830	-4.99%
Frequency	2014.2	-0.055 (CI = +/-0.045; p = 0.020)	-0.192 (CI = +/-0.219; p = 0.079)	0.815	-5.35%
Frequency	2015.1	-0.053 (CI = +/-0.056; p = 0.059)	-0.197 (CI = +/-0.247; p = 0.105)	0.785	-5.19%
Frequency	2016.1	-0.051 (CI = +/-0.073; p = 0.147)	-0.203 (CI = +/-0.287; p = 0.143)	0.747	-4.98%
Frequency	2016.2	-0.058 (CI = +/-0.091; p = 0.180)	-0.188 (CI = +/-0.325; p = 0.219)	0.721	-5.61%
Frequency	2017.1	-0.035 (CI = +/-0.108; p = 0.473)	-0.234 (CI = +/-0.352; p = 0.160)	0.664	-3.41%

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	2006.1	0.017 (CI = +/-0.012; p = 0.009)	-0.494 (CI = +/-0.161; p = 0.000)	0.549	+1.69%
Loss Cost	2006.2	0.014 (CI = +/-0.013; p = 0.035)	-0.476 (CI = +/-0.159; p = 0.000)	0.563	+1.36%
Loss Cost	2007.1	0.014 (CI = +/-0.013; p = 0.049)	-0.476 (CI = +/-0.164; p = 0.000)	0.561	+1.37%
Loss Cost	2007.2	0.012 (CI = +/-0.014; p = 0.103)	-0.467 (CI = +/-0.168; p = 0.000)	0.564	+1.20%
Loss Cost	2008.1	0.014 (CI = +/-0.015; p = 0.078)	-0.477 (CI = +/-0.172; p = 0.000)	0.569	+1.39%
Loss Cost	2008.2	0.009 (CI = +/-0.016; p = 0.243)	-0.453 (CI = +/-0.168; p = 0.000)	0.597	+0.93%
Loss Cost	2009.1	0.008 (CI = +/-0.017; p = 0.361)	-0.446 (CI = +/-0.174; p = 0.000)	0.599	+0.79%
Loss Cost	2009.2	0.000 (CI = +/-0.017; p = 0.953)	-0.411 (CI = +/-0.160; p = 0.000)	0.666	+0.05%
Loss Cost	2010.1	0.000 (CI = +/-0.019; p = 0.959)	-0.407 (CI = +/-0.167; p = 0.000)	0.665	-0.05%
Loss Cost	2010.2	-0.002 (CI = +/-0.020; p = 0.825)	-0.399 (CI = +/-0.174; p = 0.000)	0.667	-0.22%
Loss Cost	2011.1	-0.004 (CI = +/-0.023; p = 0.745)	-0.393 (CI = +/-0.182; p = 0.000)	0.666	-0.36%
Loss Cost	2011.2	-0.011 (CI = +/-0.024; p = 0.365)	-0.364 (CI = +/-0.181; p = 0.000)	0.702	-1.05%
Loss Cost	2012.1	-0.009 (CI = +/-0.027; p = 0.473)	-0.369 (CI = +/-0.191; p = 0.001)	0.692	-0.93%
Loss Cost	2012.2	-0.015 (CI = +/-0.030; p = 0.302)	-0.347 (CI = +/-0.198; p = 0.002)	0.706	-1.49%
Loss Cost	2013.1	-0.013 (CI = +/-0.034; p = 0.444)	-0.356 (CI = +/-0.211; p = 0.002)	0.693	-1.25%
Loss Cost	2013.2	-0.012 (CI = +/-0.039; p = 0.514)	-0.357 (CI = +/-0.227; p = 0.004)	0.682	-1.22%
Loss Cost	2014.1	-0.009 (CI = +/-0.045; p = 0.691)	-0.369 (CI = +/-0.244; p = 0.006)	0.667	-0.85%
Loss Cost	2014.2	-0.021 (CI = +/-0.051; p = 0.385)	-0.330 (CI = +/-0.254; p = 0.015)	0.695	-2.10%
Loss Cost	2015.1	-0.029 (CI = +/-0.060; p = 0.316)	-0.308 (CI = +/-0.276; p = 0.032)	0.694	-2.85%
Loss Cost	2015.2	-0.039 (CI = +/-0.072; p = 0.257)	-0.280 (CI = +/-0.302; p = 0.066)	0.694	-3.83%
Loss Cost	2016.1	-0.020 (CI = +/-0.085; p = 0.601)	-0.327 (CI = +/-0.325; p = 0.049)	0.665	-2.03%
Loss Cost	2016.2	-0.015 (CI = +/-0.106; p = 0.753)	-0.340 (CI = +/-0.370; p = 0.068)	0.633	-1.51%
Loss Cost	2017.1	0.006 (CI = +/-0.130; p = 0.923)	-0.383 (CI = +/-0.414; p = 0.065)	0.597	+0.57%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.139 (CI = +/-0.080; p = 0.001)	0.841	+3.61%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.131 (CI = +/-0.079; p = 0.002)	0.824	+3.46%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.130 (CI = +/-0.082; p = 0.003)	0.804	+3.44%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	-0.126 (CI = +/-0.084; p = 0.005)	0.779	+3.37%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	-0.140 (CI = +/-0.079; p = 0.001)	0.814	+3.65%
Severity	2008.2	0.035 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.081; p = 0.002)	0.788	+3.58%
Severity	2009.1	0.034 (CI = +/-0.008; p = 0.000)	-0.130 (CI = +/-0.083; p = 0.003)	0.756	+3.45%
Severity	2009.2	0.032 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.082; p = 0.006)	0.720	+3.21%
Severity	2010.1	0.032 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.086; p = 0.007)	0.693	+3.26%
Severity	2010.2	0.034 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.087; p = 0.005)	0.692	+3.46%
Severity	2011.1	0.035 (CI = +/-0.011; p = 0.000)	-0.134 (CI = +/-0.091; p = 0.006)	0.664	+3.54%
Severity	2011.2	0.034 (CI = +/-0.013; p = 0.000)	-0.130 (CI = +/-0.096; p = 0.011)	0.607	+3.44%
Severity	2012.1	0.036 (CI = +/-0.014; p = 0.000)	-0.139 (CI = +/-0.099; p = 0.009)	0.601	+3.68%
Severity	2012.2	0.037 (CI = +/-0.016; p = 0.000)	-0.142 (CI = +/-0.105; p = 0.011)	0.559	+3.78%
Severity	2013.1	0.041 (CI = +/-0.018; p = 0.000)	-0.155 (CI = +/-0.110; p = 0.009)	0.562	+4.14%
Severity	2013.2	0.043 (CI = +/-0.020; p = 0.000)	-0.163 (CI = +/-0.117; p = 0.009)	0.534	+4.39%
Severity	2014.1	0.044 (CI = +/-0.023; p = 0.001)	-0.166 (CI = +/-0.126; p = 0.013)	0.475	+4.49%
Severity	2014.2	0.035 (CI = +/-0.025; p = 0.010)	-0.140 (CI = +/-0.126; p = 0.032)	0.321	+3.60%
Severity	2015.1	0.027 (CI = +/-0.028; p = 0.058)	-0.116 (CI = +/-0.130; p = 0.075)	0.154	+2.77%
Severity	2015.2	0.017 (CI = +/-0.032; p = 0.254)	-0.089 (CI = +/-0.133; p = 0.169)	0.013	+1.75%
Severity	2016.1	0.030 (CI = +/-0.035; p = 0.082)	-0.122 (CI = +/-0.134; p = 0.070)	0.161	+3.07%
Severity	2016.2	0.042 (CI = +/-0.040; p = 0.040)	-0.150 (CI = +/-0.139; p = 0.038)	0.280	+4.32%
Severity	2017.1	0.040 (CI = +/-0.050; p = 0.107)	-0.145 (CI = +/-0.160; p = 0.071)	0.189	+4.06%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.355 (CI = +/-0.121; p = 0.000)	0.810	-1.86%
Frequency	2006.2	-0.021 (CI = +/-0.010; p = 0.000)	-0.345 (CI = +/-0.122; p = 0.000)	0.817	-2.03%
Frequency	2007.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.346 (CI = +/-0.125; p = 0.000)	0.810	-2.01%
Frequency	2007.2	-0.021 (CI = +/-0.011; p = 0.001)	-0.341 (CI = +/-0.129; p = 0.000)	0.809	-2.10%
Frequency	2008.1	-0.022 (CI = +/-0.012; p = 0.001)	-0.337 (CI = +/-0.133; p = 0.000)	0.805	-2.18%
Frequency	2008.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.317 (CI = +/-0.129; p = 0.000)	0.829	-2.56%
Frequency	2009.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.316 (CI = +/-0.134; p = 0.000)	0.822	-2.58%
Frequency	2009.2	-0.031 (CI = +/-0.013; p = 0.000)	-0.292 (CI = +/-0.127; p = 0.000)	0.851	-3.06%
Frequency	2010.1	-0.033 (CI = +/-0.015; p = 0.000)	-0.285 (CI = +/-0.131; p = 0.000)	0.848	-3.20%
Frequency	2010.2	-0.036 (CI = +/-0.016; p = 0.000)	-0.269 (CI = +/-0.132; p = 0.000)	0.856	-3.56%
Frequency	2011.1	-0.038 (CI = +/-0.017; p = 0.000)	-0.259 (CI = +/-0.137; p = 0.001)	0.854	-3.76%
Frequency	2011.2	-0.044 (CI = +/-0.018; p = 0.000)	-0.234 (CI = +/-0.133; p = 0.002)	0.874	-4.35%
Frequency	2012.1	-0.046 (CI = +/-0.020; p = 0.000)	-0.230 (CI = +/-0.141; p = 0.003)	0.866	-4.45%
Frequency	2012.2	-0.052 (CI = +/-0.021; p = 0.000)	-0.205 (CI = +/-0.140; p = 0.007)	0.879	-5.08%
Frequency	2013.1	-0.053 (CI = +/-0.024; p = 0.000)	-0.201 (CI = +/-0.149; p = 0.011)	0.869	-5.17%
Frequency	2013.2	-0.055 (CI = +/-0.028; p = 0.001)	-0.194 (CI = +/-0.160; p = 0.021)	0.860	-5.37%
Frequency	2014.1	-0.053 (CI = +/-0.032; p = 0.003)	-0.203 (CI = +/-0.172; p = 0.024)	0.843	-5.12%
Frequency	2014.2	-0.057 (CI = +/-0.037; p = 0.006)	-0.190 (CI = +/-0.186; p = 0.046)	0.833	-5.50%
Frequency	2015.1	-0.056 (CI = +/-0.045; p = 0.018)	-0.191 (CI = +/-0.205; p = 0.064)	0.813	-5.46%
Frequency	2015.2	-0.056 (CI = +/-0.054; p = 0.043)	-0.191 (CI = +/-0.228; p = 0.092)	0.790	-5.48%
Frequency	2016.1	-0.051 (CI = +/-0.066; p = 0.120)	-0.205 (CI = +/-0.255; p = 0.103)	0.757	-4.94%
Frequency	2016.2	-0.057 (CI = +/-0.082; p = 0.150)	-0.190 (CI = +/-0.289; p = 0.171)	0.736	-5.58%
Frequency	2017.1	-0.034 (CI = +/-0.098; p = 0.447)	-0.239 (CI = +/-0.313; p = 0.116)	0.694	-3.36%

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	2006.1	0.012 (CI = +/-0.013; p = 0.070)	-0.252 (CI = +/-0.104; p = 0.000)	0.429	+1.22%	-21.29%
Loss Cost	2006.2	0.009 (CI = +/-0.014; p = 0.198)	-0.241 (CI = +/-0.102; p = 0.000)	0.444	+0.88%	-20.71%
Loss Cost	2007.1	0.008 (CI = +/-0.015; p = 0.245)	-0.240 (CI = +/-0.105; p = 0.000)	0.442	+0.85%	-20.66%
Loss Cost	2007.2	0.006 (CI = +/-0.016; p = 0.401)	-0.234 (CI = +/-0.107; p = 0.000)	0.447	+0.65%	-20.34%
Loss Cost	2008.1	0.008 (CI = +/-0.017; p = 0.340)	-0.238 (CI = +/-0.110; p = 0.000)	0.448	+0.80%	-20.56%
Loss Cost	2008.2	0.003 (CI = +/-0.017; p = 0.713)	-0.224 (CI = +/-0.108; p = 0.000)	0.480	+0.31%	-19.85%
Loss Cost	2009.1	0.001 (CI = +/-0.019; p = 0.889)	-0.219 (CI = +/-0.111; p = 0.000)	0.485	+0.13%	-19.59%
Loss Cost	2009.2	-0.006 (CI = +/-0.018; p = 0.494)	-0.199 (CI = +/-0.104; p = 0.001)	0.560	-0.62%	-18.57%
Loss Cost	2010.1	-0.008 (CI = +/-0.020; p = 0.438)	-0.195 (CI = +/-0.108; p = 0.001)	0.561	-0.77%	-18.38%
Loss Cost	2010.2	-0.010 (CI = +/-0.022; p = 0.359)	-0.190 (CI = +/-0.111; p = 0.002)	0.566	-1.00%	-18.09%
Loss Cost	2011.1	-0.012 (CI = +/-0.025; p = 0.317)	-0.185 (CI = +/-0.116; p = 0.003)	0.567	-1.20%	-17.85%
Loss Cost	2011.2	-0.020 (CI = +/-0.026; p = 0.130)	-0.167 (CI = +/-0.115; p = 0.007)	0.612	-1.94%	-17.04%
Loss Cost	2012.1	-0.019 (CI = +/-0.029; p = 0.179)	-0.168 (CI = +/-0.122; p = 0.010)	0.598	-1.92%	-17.06%
Loss Cost	2012.2	-0.026 (CI = +/-0.032; p = 0.107)	-0.154 (CI = +/-0.125; p = 0.019)	0.619	-2.55%	-16.44%
Loss Cost	2013.1	-0.025 (CI = +/-0.037; p = 0.170)	-0.156 (CI = +/-0.133; p = 0.025)	0.600	-2.46%	-16.53%
Loss Cost	2013.2	-0.026 (CI = +/-0.042; p = 0.207)	-0.153 (CI = +/-0.143; p = 0.038)	0.586	-2.59%	-16.42%
Loss Cost	2014.1	-0.025 (CI = +/-0.050; p = 0.305)	-0.156 (CI = +/-0.155; p = 0.049)	0.562	-2.43%	-16.53%
Loss Cost	2014.2	-0.039 (CI = +/-0.056; p = 0.151)	-0.130 (CI = +/-0.161; p = 0.105)	0.603	-3.86%	-15.56%
Loss Cost	2015.1	-0.050 (CI = +/-0.066; p = 0.124)	-0.112 (CI = +/-0.174; p = 0.188)	0.608	-4.88%	-14.93%
Loss Cost	2015.2	-0.064 (CI = +/-0.079; p = 0.100)	-0.089 (CI = +/-0.190; p = 0.328)	0.614	-6.23%	-14.17%
Loss Cost	2016.1	-0.050 (CI = +/-0.097; p = 0.281)	-0.111 (CI = +/-0.214; p = 0.276)	0.555	-4.86%	-14.83%
Loss Cost	2016.2	-0.050 (CI = +/-0.127; p = 0.395)	-0.110 (CI = +/-0.251; p = 0.347)	0.511	-4.88%	-14.82%
Loss Cost	2017.1	-0.030 (CI = +/-0.169; p = 0.693)	-0.138 (CI = +/-0.302; p = 0.325)	0.444	-2.96%	-15.43%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.046; p = 0.002)	0.835	+3.51%	-4.05%
Severity	2006.2	0.033 (CI = +/-0.006; p = 0.000)	-0.071 (CI = +/-0.046; p = 0.003)	0.818	+3.37%	-3.75%
Severity	2007.1	0.033 (CI = +/-0.007; p = 0.000)	-0.071 (CI = +/-0.047; p = 0.005)	0.798	+3.34%	-3.70%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.048; p = 0.007)	0.773	+3.26%	-3.55%
Severity	2008.1	0.035 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.046; p = 0.002)	0.806	+3.53%	-4.02%
Severity	2008.2	0.034 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.047; p = 0.003)	0.779	+3.45%	-3.89%
Severity	2009.1	0.033 (CI = +/-0.008; p = 0.000)	-0.070 (CI = +/-0.048; p = 0.006)	0.746	+3.32%	-3.67%
Severity	2009.2	0.030 (CI = +/-0.008; p = 0.000)	-0.064 (CI = +/-0.047; p = 0.010)	0.709	+3.08%	-3.30%
Severity	2010.1	0.031 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.049; p = 0.012)	0.681	+3.12%	-3.36%
Severity	2010.2	0.032 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.050; p = 0.009)	0.678	+3.30%	-3.61%
Severity	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.052; p = 0.011)	0.647	+3.36%	-3.69%
Severity	2011.2	0.032 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.055; p = 0.017)	0.589	+3.25%	-3.56%
Severity	2012.1	0.034 (CI = +/-0.014; p = 0.000)	-0.073 (CI = +/-0.057; p = 0.015)	0.579	+3.46%	-3.80%
Severity	2012.2	0.035 (CI = +/-0.015; p = 0.000)	-0.074 (CI = +/-0.060; p = 0.019)	0.534	+3.53%	-3.87%
Severity	2013.1	0.038 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.063; p = 0.015)	0.532	+3.85%	-4.18%
Severity	2013.2	0.040 (CI = +/-0.020; p = 0.001)	-0.085 (CI = +/-0.067; p = 0.017)	0.499	+4.06%	-4.37%
Severity	2014.1	0.041 (CI = +/-0.023; p = 0.002)	-0.086 (CI = +/-0.072; p = 0.023)	0.435	+4.13%	-4.43%
Severity	2014.2	0.032 (CI = +/-0.025; p = 0.017)	-0.070 (CI = +/-0.073; p = 0.056)	0.267	+3.24%	-3.78%
Severity	2015.1	0.024 (CI = +/-0.028; p = 0.096)	-0.056 (CI = +/-0.075; p = 0.129)	0.088	+2.39%	-3.21%
Severity	2015.2	0.013 (CI = +/-0.032; p = 0.392)	-0.039 (CI = +/-0.078; p = 0.291)	-0.063	+1.31%	-2.58%
Severity	2016.1	0.026 (CI = +/-0.037; p = 0.140)	-0.060 (CI = +/-0.080; p = 0.130)	0.068	+2.67%	-3.27%
Severity	2016.2	0.041 (CI = +/-0.044; p = 0.064)	-0.080 (CI = +/-0.087; p = 0.066)	0.199	+4.15%	-3.88%
Severity	2017.1	0.040 (CI = +/-0.059; p = 0.157)	-0.079 (CI = +/-0.106; p = 0.121)	0.092	+4.09%	-3.86%
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.176 (CI = +/-0.079; p = 0.000)	0.753	-2.22%	-17.97%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.169 (CI = +/-0.079; p = 0.000)	0.763	-2.41%	-17.62%
Frequency	2007.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.169 (CI = +/-0.081; p = 0.000)	0.754	-2.41%	-17.61%
Frequency	2007.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.166 (CI = +/-0.083; p = 0.000)	0.752	-2.53%	-17.41%
Frequency	2008.1	-0.027 (CI = +/-0.013; p = 0.000)	-0.162 (CI = +/-0.085; p = 0.001)	0.749	-2.64%	-17.23%
Frequency	2008.2	-0.031 (CI = +/-0.013; p = 0.000)	-0.151 (CI = +/-0.083; p = 0.001)	0.778	-3.03%	-16.61%
Frequency	2009.1	-0.031 (CI = +/-0.014; p = 0.000)	-0.149 (CI = +/-0.086; p = 0.001)	0.769	-3.09%	-16.52%
Frequency	2009.2	-0.037 (CI = +/-0.015; p = 0.000)	-0.135 (CI = +/-0.082; p = 0.002)	0.804	-3.59%	-15.79%
Frequency	2010.1	-0.038 (CI = +/-0.016; p = 0.000)	-0.130 (CI = +/-0.084; p = 0.004)	0.801	-3.77%	-15.54%
Frequency	2010.2	-0.042 (CI = +/-0.017; p = 0.000)	-0.120 (CI = +/-0.085; p = 0.008)	0.812	-4.15%	-15.03%
Frequency	2011.1	-0.045 (CI = +/-0.018; p = 0.000)	-0.114 (CI = +/-0.087; p = 0.013)	0.811	-4.41%	-14.71%
Frequency	2011.2	-0.052 (CI = +/-0.019; p = 0.000)	-0.099 (CI = +/-0.085; p = 0.025)	0.835	-5.02%	-13.98%
Frequency	2012.1	-0.053 (CI = +/-0.021; p = 0.000)	-0.095 (CI = +/-0.089; p = 0.039)	0.826	-5.20%	-13.78%
Frequency	2012.2	-0.061 (CI = +/-0.023; p = 0.000)	-0.080 (CI = +/-0.088; p = 0.074)	0.845	-5.88%	-13.07%
Frequency	2013.1	-0.063 (CI = +/-0.026; p = 0.000)	-0.075 (CI = +/-0.094; p = 0.108)	0.833	-6.07%	-12.88%
Frequency	2013.2	-0.066 (CI = +/-0.029; p = 0.000)	-0.069 (CI = +/-0.100; p = 0.163)	0.823	-6.39%	-12.59%
Frequency	2014.1	-0.065 (CI = +/-0.034; p = 0.001)	-0.070 (CI = +/-0.108; p = 0.184)	0.799	-6.31%	-12.67%
Frequency	2014.2	-0.071 (CI = +/-0.040; p = 0.002)	-0.059 (CI = +/-0.116; p = 0.287)	0.791	-6.87%	-12.25%
Frequency	2015.1	-0.074 (CI = +/-0.048; p = 0.006)	-0.055 (CI = +/-0.128; p = 0.363)	0.766	-7.09%	-12.10%
Frequency	2015.2	-0.077 (CI = +/-0.059; p = 0.015)	-0.049 (CI = +/-0.143; p = 0.464)	0.738	-7.44%	-11.90%
Frequency	2016.1	-0.076 (CI = +/-0.075; p = 0.046)	-0.051 (CI = +/-0.164; p = 0.503)	0.694	-7.34%	-11.95%
Frequency	2016.2	-0.091 (CI = +/-0.095; p = 0.059)	-0.030 (CI = +/-0.189; p = 0.726)	0.676	-8.67%	-11.38%
Frequency	2017.1	-0.070 (CI = +/-0.126; p = 0.234)	-0.058 (CI = +/-0.224; p = 0.567)	0.594	-6.78%	-12.03%

Bodily Injury

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

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.012; p = 0.008)	-0.413 (CI = +/-0.292; p = 0.007)	-0.056 (CI = +/-0.167; p = 0.498)	0.541	+1.72%	-3.82%
Loss Cost	2006.2	0.014 (CI = +/-0.013; p = 0.034)	-0.399 (CI = +/-0.286; p = 0.008)	-0.053 (CI = +/-0.163; p = 0.512)	0.554	+1.39%	-3.82%
Loss Cost	2007.1	0.014 (CI = +/-0.014; p = 0.046)	-0.399 (CI = +/-0.292; p = 0.009)	-0.053 (CI = +/-0.166; p = 0.519)	0.552	+1.40%	-3.82%
Loss Cost	2007.2	0.012 (CI = +/-0.015; p = 0.098)	-0.393 (CI = +/-0.296; p = 0.011)	-0.051 (CI = +/-0.168; p = 0.536)	0.553	+1.24%	-3.82%
Loss Cost	2008.1	0.014 (CI = +/-0.016; p = 0.073)	-0.401 (CI = +/-0.300; p = 0.011)	-0.053 (CI = +/-0.170; p = 0.524)	0.559	+1.44%	-3.82%
Loss Cost	2008.2	0.010 (CI = +/-0.016; p = 0.229)	-0.384 (CI = +/-0.291; p = 0.012)	-0.049 (CI = +/-0.164; p = 0.547)	0.586	+0.98%	-3.82%
Loss Cost	2009.1	0.006 (CI = +/-0.018; p = 0.340)	-0.379 (CI = +/-0.297; p = 0.015)	-0.047 (CI = +/-0.168; p = 0.565)	0.587	+0.84%	-3.82%
Loss Cost	2009.2	0.001 (CI = +/-0.017; p = 0.905)	-0.354 (CI = +/-0.271; p = 0.013)	-0.040 (CI = +/-0.153; p = 0.592)	0.655	+0.10%	-3.82%
Loss Cost	2010.1	0.000 (CI = +/-0.019; p = 0.990)	-0.352 (CI = +/-0.279; p = 0.016)	-0.039 (CI = +/-0.157; p = 0.609)	0.654	+0.01%	-3.82%
Loss Cost	2010.2	-0.002 (CI = +/-0.021; p = 0.879)	-0.347 (CI = +/-0.286; p = 0.020)	-0.037 (CI = +/-0.160; p = 0.632)	0.655	-0.16%	-3.82%
Loss Cost	2011.1	-0.003 (CI = +/-0.023; p = 0.802)	-0.343 (CI = +/-0.295; p = 0.025)	-0.036 (CI = +/-0.165; p = 0.652)	0.653	-0.28%	-3.82%
Loss Cost	2011.2	-0.010 (CI = +/-0.025; p = 0.413)	-0.324 (CI = +/-0.288; p = 0.029)	-0.029 (CI = +/-0.161; p = 0.708)	0.688	-0.99%	-3.82%
Loss Cost	2012.1	-0.009 (CI = +/-0.028; p = 0.531)	-0.328 (CI = +/-0.298; p = 0.033)	-0.030 (CI = +/-0.166; p = 0.704)	0.677	-0.85%	-3.82%
Loss Cost	2012.2	-0.014 (CI = +/-0.031; p = 0.351)	-0.314 (CI = +/-0.303; p = 0.043)	-0.025 (CI = +/-0.168; p = 0.758)	0.690	-1.41%	-3.82%
Loss Cost	2013.1	-0.011 (CI = +/-0.036; p = 0.509)	-0.320 (CI = +/-0.315; p = 0.046)	-0.028 (CI = +/-0.175; p = 0.741)	0.675	-1.13%	-3.82%
Loss Cost	2013.2	-0.011 (CI = +/-0.042; p = 0.587)	-0.322 (CI = +/-0.330; p = 0.055)	-0.028 (CI = +/-0.183; p = 0.746)	0.662	-1.08%	-3.82%
Loss Cost	2014.1	-0.004 (CI = +/-0.049; p = 0.780)	-0.330 (CI = +/-0.345; p = 0.060)	-0.033 (CI = +/-0.191; p = 0.719)	0.645	-0.64%	-3.82%
Loss Cost	2014.2	-0.020 (CI = +/-0.056; p = 0.459)	-0.308 (CI = +/-0.349; p = 0.079)	-0.019 (CI = +/-0.194; p = 0.831)	0.671	-1.94%	-3.82%
Loss Cost	2015.1	-0.028 (CI = +/-0.067; p = 0.384)	-0.296 (CI = +/-0.367; p = 0.104)	-0.011 (CI = +/-0.204; p = 0.906)	0.667	-2.73%	-3.82%
Loss Cost	2015.2	-0.039 (CI = +/-0.082; p = 0.316)	-0.280 (CI = +/-0.387; p = 0.138)	0.000 (CI = +/-0.218; p = 1.000)	0.663	-3.83%	-3.82%
Loss Cost	2016.1	-0.016 (CI = +/-0.100; p = 0.725)	-0.307 (CI = +/-0.401; p = 0.117)	-0.023 (CI = +/-0.229; p = 0.826)	0.629	-1.60%	-3.82%
Loss Cost	2016.2	-0.010 (CI = +/-0.132; p = 0.910)	-0.317 (CI = +/-0.438; p = 0.134)	-0.032 (CI = +/-0.258; p = 0.780)	0.592	-0.67%	-3.82%
Loss Cost	2017.1	0.031 (CI = +/-0.175; p = 0.686)	-0.348 (CI = +/-0.466; p = 0.121)	-0.070 (CI = +/-0.290; p = 0.585)	0.560	+3.17%	-3.82%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.144; p = 0.200)	-0.032 (CI = +/-0.082; p = 0.431)	0.839	+3.63%	+0.35%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.086 (CI = +/-0.142; p = 0.224)	-0.031 (CI = +/-0.081; p = 0.443)	0.822	+3.48%	+0.35%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.145; p = 0.237)	-0.031 (CI = +/-0.082; p = 0.454)	0.801	+3.46%	+0.35%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.147; p = 0.259)	-0.030 (CI = +/-0.084; p = 0.470)	0.776	+3.39%	+0.35%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.136; p = 0.171)	-0.033 (CI = +/-0.077; p = 0.393)	0.813	+3.68%	+0.35%
Severity	2008.2	0.035 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.139; p = 0.190)	-0.032 (CI = +/-0.079; p = 0.411)	0.786	+3.61%	+0.35%
Severity	2009.1	0.034 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.141; p = 0.215)	-0.031 (CI = +/-0.079; p = 0.432)	0.753	+3.49%	+0.35%
Severity	2009.2	0.032 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.138; p = 0.247)	-0.028 (CI = +/-0.078; p = 0.456)	0.715	+3.25%	+0.35%
Severity	2010.1	0.033 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.142; p = 0.248)	-0.029 (CI = +/-0.080; p = 0.457)	0.687	+3.31%	+0.35%
Severity	2010.2	0.035 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.142; p = 0.216)	-0.031 (CI = +/-0.080; p = 0.426)	0.687	+3.52%	+0.35%
Severity	2011.1	0.035 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.146; p = 0.215)	-0.032 (CI = +/-0.082; p = 0.424)	0.658	+3.61%	+0.35%
Severity	2011.2	0.035 (CI = +/-0.013; p = 0.000)	-0.087 (CI = +/-0.151; p = 0.240)	-0.031 (CI = +/-0.084; p = 0.448)	0.599	+3.52%	+0.35%
Severity	2012.1	0.037 (CI = +/-0.014; p = 0.000)	-0.094 (CI = +/-0.153; p = 0.214)	-0.034 (CI = +/-0.085; p = 0.416)	0.594	+3.78%	+0.35%
Severity	2012.2	0.038 (CI = +/-0.016; p = 0.000)	-0.096 (CI = +/-0.158; p = 0.216)	-0.035 (CI = +/-0.088; p = 0.415)	0.551	+3.90%	+0.35%
Severity	2013.1	0.042 (CI = +/-0.018; p = 0.000)	-0.105 (CI = +/-0.160; p = 0.183)	-0.039 (CI = +/-0.089; p = 0.367)	0.558	+4.31%	+0.35%
Severity	2013.2	0.045 (CI = +/-0.021; p = 0.000)	-0.111 (CI = +/-0.165; p = 0.172)	-0.042 (CI = +/-0.091; p = 0.345)	0.533	+4.62%	+0.35%
Severity	2014.1	0.047 (CI = +/-0.024; p = 0.001)	-0.114 (CI = +/-0.173; p = 0.179)	-0.043 (CI = +/-0.096; p = 0.347)	0.473	+4.79%	+0.35%
Severity	2014.2	0.038 (CI = +/-0.027; p = 0.010)	-0.099 (CI = +/-0.169; p = 0.224)	-0.035 (CI = +/-0.094; p = 0.436)	0.302	+3.90%	+0.35%
Severity	2015.1	0.030 (CI = +/-0.031; p = 0.057)	-0.087 (CI = +/-0.170; p = 0.283)	-0.027 (CI = +/-0.095; p = 0.549)	0.108	+3.06%	+0.35%
Severity	2015.2	0.020 (CI = +/-0.036; p = 0.254)	-0.073 (CI = +/-0.170; p = 0.360)	-0.016 (CI = +/-0.096; p = 0.715)	-0.071	+1.98%	+0.35%
Severity	2016.1	0.037 (CI = +/-0.040; p = 0.068)	-0.093 (CI = +/-0.159; p = 0.219)	-0.033 (CI = +/-0.091; p = 0.433)	0.132	+3.72%	+0.35%
Severity	2016.2	0.056 (CI = +/-0.045; p = 0.021)	-0.112 (CI = +/-0.149; p = 0.120)	-0.053 (CI = +/-0.088; p = 0.205)	0.346	+5.77%	+0.35%
Severity	2017.1	0.061 (CI = +/-0.062; p = 0.055)	-0.116 (CI = +/-0.166; p = 0.141)	-0.057 (CI = +/-0.103; p = 0.233)	0.255	+6.24%	+0.35%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.320 (CI = +/-0.220; p = 0.006)	-0.024 (CI = +/-0.126; p = 0.700)	0.805	-1.84%	-4.16%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.313 (CI = +/-0.220; p = 0.007)	-0.022 (CI = +/-0.125; p = 0.720)	0.812	-2.02%	-4.16%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.314 (CI = +/-0.225; p = 0.008)	-0.022 (CI = +/-0.128; p = 0.722)	0.804	-1.99%	-4.16%
Frequency	2007.2	-0.021 (CI = +/-0.011; p = 0.001)	-0.310 (CI = +/-0.229; p = 0.010)	-0.021 (CI = +/-0.130; p = 0.737)	0.802	-2.08%	-4.16%
Frequency	2008.1	-0.022 (CI = +/-0.012; p = 0.001)	-0.307 (CI = +/-0.233; p = 0.012)	-0.021 (CI = +/-0.132; p = 0.750)	0.798	-2.16%	-4.16%
Frequency	2008.2	-0.026 (CI = +/-0.013; p = 0.000)	-0.293 (CI = +/-0.224; p = 0.013)	-0.017 (CI = +/-0.127; p = 0.787)	0.822	-2.54%	-4.16%
Frequency	2009.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.292 (CI = +/-0.230; p = 0.015)	-0.017 (CI = +/-0.130; p = 0.793)	0.815	-2.56%	-4.16%
Frequency	2009.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.275 (CI = +/-0.215; p = 0.015)	-0.012 (CI = +/-0.121; p = 0.845)	0.845	-3.05%	-4.16%
Frequency	2010.1	-0.032 (CI = +/-0.015; p = 0.000)	-0.271 (CI = +/-0.220; p = 0.018)	-0.010 (CI = +/-0.124; p = 0.867)	0.841	-3.19%	-4.16%
Frequency	2010.2	-0.036 (CI = +/-0.016; p = 0.000)	-0.260 (CI = +/-0.219; p = 0.022)	-0.006 (CI = +/-0.123; p = 0.914)	0.849	-3.55%	-4.16%
Frequency	2011.1	-0.038 (CI = +/-0.018; p = 0.000)	-0.253 (CI = +/-0.223; p = 0.028)	-0.004 (CI = +/-0.125; p = 0.944)	0.846	-3.76%	-4.16%
Frequency	2011.2	-0.044 (CI = +/-0.018; p = 0.000)	-0.237 (CI = +/-0.213; p = 0.031)	0.002 (CI = +/-0.119; p = 0.972)	0.867	-4.35%	-4.16%
Frequency	2012.1	-0.046 (CI = +/-0.021; p = 0.000)	-0.234 (CI = +/-0.221; p = 0.039)	0.003 (CI = +/-0.123; p = 0.958)	0.858	-4.46%	-4.16%
Frequency	2012.2	-0.052 (CI = +/-0.022; p = 0.000)	-0.218 (CI = +/-0.214; p = 0.046)	0.010 (CI = +/-0.119; p = 0.862)	0.872	-5.11%	-4.16%
Frequency	2013.1	-0.054 (CI = +/-0.025; p = 0.000)	-0.216 (CI = +/-0.223; p = 0.057)	0.011 (CI = +/-0.124; p = 0.852)	0.861	-5.21%	-4.16%
Frequency	2013.2	-0.056 (CI = +/-0.029; p = 0.001)	-0.211 (CI = +/-0.233; p = 0.072)	0.013 (CI = +/-0.129; p = 0.827)	0.850	-5.44%	-4.16%
Frequency	2014.1	-0.053 (CI = +/-0.035; p = 0.005)	-0.216 (CI = +/-0.244; p = 0.078)	0.011 (CI = +/-0.135; p = 0.867)	0.831	-5.18%	-4.16%
Frequency	2014.2	-0.058 (CI = +/-0.041; p = 0.010)	-0.208 (CI = +/-0.256; p = 0.101)	0.015 (CI = +/-0.142; p = 0.818)	0.820	-5.62%	-4.16%
Frequency	2015.1	-0.058 (CI = +/-0.050; p = 0.027)	-0.208 (CI = +/-0.272; p = 0.120)	0.015 (CI = +/-0.152; p = 0.828)	0.797	-5.62%	-4.16%
Frequency	2015.2	-0.059 (CI = +/-0.062; p = 0.061)	-0.207 (CI = +/-0.292; p = 0.145)	0.016 (CI = +/-0.164; p = 0.831)	0.770	-5.70%	-4.16%
Frequency	2016.1	-0.053 (CI = +/-0.079; p = 0.166)	-0.214 (CI = +/-0.315; p = 0.158)	0.010 (CI = +/-0.180; p = 0.901)	0.731	-5.13%	-4.16%
Frequency	2016.2	-0.063 (CI = +/-0.104; p = 0.200)	-0.204 (CI = +/-0.343; p = 0.207)	0.020 (CI = +/-0.202; p = 0.823)	0.705	-6.08%	-4.16%
Frequency	2017.1	-0.029 (CI = +/-0.135; p = 0.623)	-0.232 (CI = +/-0.360; p = 0.171)	-0.013 (CI = +/-0.224; p = 0.893)	0.651	-2.89%	-4.16%

Bodily Injury

Coverage = BI
End Trend Period = 2021.2
Excluded Points = 2015.2, 2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	-0.003 (CI = +/-0.013; p = 0.626)	-0.027	-0.32%
Loss Cost	2006.2	-0.007 (CI = +/-0.014; p = 0.314)	0.002	-0.68%
Loss Cost	2007.1	-0.008 (CI = +/-0.014; p = 0.274)	0.009	-0.78%
Loss Cost	2007.2	-0.010 (CI = +/-0.015; p = 0.172)	0.036	-1.03%
Loss Cost	2008.1	-0.010 (CI = +/-0.016; p = 0.210)	0.026	-1.02%
Loss Cost	2008.2	-0.015 (CI = +/-0.016; p = 0.071)	0.097	-1.49%
Loss Cost	2009.1	-0.018 (CI = +/-0.017; p = 0.049)	0.126	-1.74%
Loss Cost	2009.2	-0.024 (CI = +/-0.017; p = 0.006)	0.275	-2.41%
Loss Cost	2010.1	-0.027 (CI = +/-0.018; p = 0.005)	0.293	-2.63%
Loss Cost	2010.2	-0.029 (CI = +/-0.019; p = 0.004)	0.320	-2.91%
Loss Cost	2011.1	-0.032 (CI = +/-0.021; p = 0.004)	0.337	-3.17%
Loss Cost	2011.2	-0.039 (CI = +/-0.021; p = 0.001)	0.442	-3.81%
Loss Cost	2012.1	-0.040 (CI = +/-0.023; p = 0.002)	0.416	-3.92%
Loss Cost	2012.2	-0.046 (CI = +/-0.025; p = 0.001)	0.472	-4.47%
Loss Cost	2013.1	-0.046 (CI = +/-0.028; p = 0.003)	0.430	-4.52%
Loss Cost	2013.2	-0.048 (CI = +/-0.032; p = 0.006)	0.405	-4.72%
Loss Cost	2014.1	-0.048 (CI = +/-0.037; p = 0.015)	0.349	-4.73%
Loss Cost	2014.2	-0.060 (CI = +/-0.041; p = 0.009)	0.434	-5.78%
Loss Cost	2015.1	-0.067 (CI = +/-0.048; p = 0.011)	0.441	-6.51%
Loss Cost	2016.1	-0.077 (CI = +/-0.059; p = 0.015)	0.442	-7.44%
Loss Cost	2016.2	-0.080 (CI = +/-0.072; p = 0.035)	0.376	-7.65%
Loss Cost	2017.1	-0.073 (CI = +/-0.092; p = 0.103)	0.240	-7.04%
Severity	2006.1	0.029 (CI = +/-0.005; p = 0.000)	0.832	+2.96%
Severity	2006.2	0.028 (CI = +/-0.005; p = 0.000)	0.823	+2.81%
Severity	2007.1	0.027 (CI = +/-0.005; p = 0.000)	0.805	+2.76%
Severity	2007.2	0.026 (CI = +/-0.006; p = 0.000)	0.784	+2.67%
Severity	2008.1	0.028 (CI = +/-0.006; p = 0.000)	0.812	+2.85%
Severity	2008.2	0.027 (CI = +/-0.006; p = 0.000)	0.791	+2.75%
Severity	2009.1	0.026 (CI = +/-0.006; p = 0.000)	0.769	+2.62%
Severity	2009.2	0.024 (CI = +/-0.006; p = 0.000)	0.754	+2.40%
Severity	2010.1	0.024 (CI = +/-0.007; p = 0.000)	0.729	+2.40%
Severity	2010.2	0.025 (CI = +/-0.007; p = 0.000)	0.724	+2.49%
Severity	2011.1	0.025 (CI = +/-0.008; p = 0.000)	0.696	+2.49%
Severity	2011.2	0.023 (CI = +/-0.008; p = 0.000)	0.650	+2.37%
Severity	2012.1	0.024 (CI = +/-0.009; p = 0.000)	0.640	+2.48%
Severity	2012.2	0.024 (CI = +/-0.010; p = 0.000)	0.600	+2.48%
Severity	2013.1	0.026 (CI = +/-0.012; p = 0.000)	0.599	+2.65%
Severity	2013.2	0.027 (CI = +/-0.013; p = 0.001)	0.571	+2.75%
Severity	2014.1	0.027 (CI = +/-0.015; p = 0.002)	0.516	+2.75%
Severity	2014.2	0.021 (CI = +/-0.016; p = 0.013)	0.389	+2.12%
Severity	2015.1	0.016 (CI = +/-0.017; p = 0.071)	0.218	+1.58%
Severity	2016.1	0.009 (CI = +/-0.020; p = 0.308)	0.016	+0.94%
Severity	2016.2	0.015 (CI = +/-0.023; p = 0.176)	0.118	+1.47%
Severity	2017.1	0.012 (CI = +/-0.029; p = 0.353)	-0.001	+1.21%
Frequency	2006.1	-0.032 (CI = +/-0.010; p = 0.000)	0.576	-3.19%
Frequency	2006.2	-0.035 (CI = +/-0.011; p = 0.000)	0.601	-3.39%
Frequency	2007.1	-0.035 (CI = +/-0.012; p = 0.000)	0.586	-3.45%
Frequency	2007.2	-0.037 (CI = +/-0.012; p = 0.000)	0.591	-3.61%
Frequency	2008.1	-0.038 (CI = +/-0.013; p = 0.000)	0.591	-3.76%
Frequency	2008.2	-0.042 (CI = +/-0.013; p = 0.000)	0.647	-4.13%
Frequency	2009.1	-0.043 (CI = +/-0.014; p = 0.000)	0.637	-4.24%
Frequency	2009.2	-0.048 (CI = +/-0.014; p = 0.000)	0.702	-4.70%
Frequency	2010.1	-0.050 (CI = +/-0.015; p = 0.000)	0.703	-4.90%
Frequency	2010.2	-0.054 (CI = +/-0.015; p = 0.000)	0.729	-5.26%
Frequency	2011.1	-0.057 (CI = +/-0.016; p = 0.000)	0.733	-5.53%
Frequency	2011.2	-0.062 (CI = +/-0.016; p = 0.000)	0.778	-6.04%
Frequency	2012.1	-0.064 (CI = +/-0.018; p = 0.000)	0.768	-6.24%
Frequency	2012.2	-0.070 (CI = +/-0.019; p = 0.000)	0.801	-6.78%
Frequency	2013.1	-0.072 (CI = +/-0.021; p = 0.000)	0.786	-6.98%
Frequency	2013.2	-0.075 (CI = +/-0.023; p = 0.000)	0.773	-7.27%
Frequency	2014.1	-0.076 (CI = +/-0.027; p = 0.000)	0.734	-7.28%
Frequency	2014.2	-0.081 (CI = +/-0.031; p = 0.000)	0.723	-7.74%
Frequency	2015.1	-0.083 (CI = +/-0.038; p = 0.001)	0.679	-7.97%
Frequency	2016.1	-0.087 (CI = +/-0.047; p = 0.002)	0.626	-8.31%
Frequency	2016.2	-0.094 (CI = +/-0.056; p = 0.005)	0.606	-8.98%
Frequency	2017.1	-0.085 (CI = +/-0.070; p = 0.024)	0.473	-8.15%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	-0.138 (CI = +/-0.070; p = 0.000)	0.529	+1.61%
Loss Cost	2006.2	0.014 (CI = +/-0.009; p = 0.004)	-0.128 (CI = +/-0.070; p = 0.001)	0.463	+1.39%
Loss Cost	2007.1	0.013 (CI = +/-0.010; p = 0.012)	-0.133 (CI = +/-0.072; p = 0.001)	0.462	+1.28%
Loss Cost	2007.2	0.012 (CI = +/-0.010; p = 0.023)	-0.131 (CI = +/-0.075; p = 0.002)	0.414	+1.24%
Loss Cost	2008.1	0.013 (CI = +/-0.011; p = 0.027)	-0.128 (CI = +/-0.079; p = 0.003)	0.414	+1.31%
Loss Cost	2008.2	0.010 (CI = +/-0.012; p = 0.096)	-0.115 (CI = +/-0.077; p = 0.005)	0.329	+0.98%
Loss Cost	2009.1	0.007 (CI = +/-0.012; p = 0.259)	-0.127 (CI = +/-0.077; p = 0.003)	0.360	+0.68%
Loss Cost	2009.2	0.001 (CI = +/-0.011; p = 0.847)	-0.107 (CI = +/-0.065; p = 0.003)	0.330	+0.10%
Loss Cost	2010.1	-0.002 (CI = +/-0.011; p = 0.768)	-0.116 (CI = +/-0.066; p = 0.002)	0.380	-0.16%
Loss Cost	2010.2	-0.002 (CI = +/-0.013; p = 0.799)	-0.116 (CI = +/-0.070; p = 0.003)	0.366	-0.16%
Loss Cost	2011.1	-0.005 (CI = +/-0.014; p = 0.424)	-0.128 (CI = +/-0.070; p = 0.001)	0.437	-0.52%
Loss Cost	2011.2	-0.010 (CI = +/-0.014; p = 0.141)	-0.114 (CI = +/-0.067; p = 0.003)	0.464	-0.99%
Loss Cost	2012.1	-0.011 (CI = +/-0.016; p = 0.141)	-0.118 (CI = +/-0.072; p = 0.003)	0.446	-1.12%
Loss Cost	2012.2	-0.014 (CI = +/-0.017; p = 0.101)	-0.111 (CI = +/-0.075; p = 0.007)	0.452	-1.41%
Loss Cost	2013.1	-0.015 (CI = +/-0.020; p = 0.138)	-0.113 (CI = +/-0.082; p = 0.012)	0.398	-1.47%
Loss Cost	2013.2	-0.011 (CI = +/-0.023; p = 0.323)	-0.122 (CI = +/-0.087; p = 0.011)	0.423	-1.08%
Loss Cost	2014.1	-0.012 (CI = +/-0.028; p = 0.376)	-0.123 (CI = +/-0.097; p = 0.019)	0.370	-1.16%
Loss Cost	2014.2	-0.020 (CI = +/-0.031; p = 0.188)	-0.109 (CI = +/-0.100; p = 0.036)	0.390	-1.94%
Loss Cost	2015.1	-0.036 (CI = +/-0.029; p = 0.021)	-0.139 (CI = +/-0.083; p = 0.005)	0.678	-3.55%
Loss Cost	2015.2	-0.039 (CI = +/-0.037; p = 0.041)	-0.135 (CI = +/-0.096; p = 0.014)	0.674	-3.83%
Loss Cost	2016.1	-0.027 (CI = +/-0.046; p = 0.191)	-0.117 (CI = +/-0.106; p = 0.037)	0.494	-2.69%
Loss Cost	2016.2	-0.007 (CI = +/-0.042; p = 0.682)	-0.141 (CI = +/-0.085; p = 0.010)	0.764	-0.67%
Loss Cost	2017.1	0.010 (CI = +/-0.056; p = 0.592)	-0.121 (CI = +/-0.095; p = 0.027)	0.782	+1.05%
Severity	2006.1	0.035 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.048; p = 0.091)	0.851	+3.60%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.049; p = 0.139)	0.832	+3.48%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.051; p = 0.130)	0.815	+3.43%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.053; p = 0.161)	0.790	+3.39%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.050; p = 0.288)	0.823	+3.65%
Severity	2008.2	0.035 (CI = +/-0.008; p = 0.000)	-0.025 (CI = +/-0.053; p = 0.337)	0.797	+3.61%
Severity	2009.1	0.034 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.054; p = 0.245)	0.773	+3.45%
Severity	2009.2	0.032 (CI = +/-0.009; p = 0.000)	-0.024 (CI = +/-0.054; p = 0.362)	0.734	+3.25%
Severity	2010.1	0.032 (CI = +/-0.010; p = 0.000)	-0.023 (CI = +/-0.058; p = 0.402)	0.709	+3.27%
Severity	2010.2	0.035 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.058; p = 0.275)	0.723	+3.52%
Severity	2011.1	0.035 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.062; p = 0.321)	0.697	+3.55%
Severity	2011.2	0.035 (CI = +/-0.014; p = 0.000)	-0.029 (CI = +/-0.066; p = 0.363)	0.644	+3.52%
Severity	2012.1	0.037 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.071; p = 0.486)	0.636	+3.73%
Severity	2012.2	0.038 (CI = +/-0.017; p = 0.000)	-0.028 (CI = +/-0.075; p = 0.439)	0.606	+3.90%
Severity	2013.1	0.042 (CI = +/-0.020; p = 0.001)	-0.020 (CI = +/-0.081; p = 0.604)	0.608	+4.24%
Severity	2013.2	0.045 (CI = +/-0.023; p = 0.001)	-0.027 (CI = +/-0.086; p = 0.494)	0.599	+4.62%
Severity	2014.1	0.046 (CI = +/-0.028; p = 0.005)	-0.026 (CI = +/-0.096; p = 0.555)	0.545	+4.67%
Severity	2014.2	0.038 (CI = +/-0.031; p = 0.023)	-0.012 (CI = +/-0.099; p = 0.781)	0.376	+3.90%
Severity	2015.1	0.028 (CI = +/-0.036; p = 0.109)	-0.031 (CI = +/-0.105; p = 0.512)	0.212	+2.87%
Severity	2015.2	0.020 (CI = +/-0.044; p = 0.314)	-0.018 (CI = +/-0.114; p = 0.718)	-0.089	+1.98%
Severity	2016.1	0.037 (CI = +/-0.051; p = 0.115)	0.009 (CI = +/-0.116; p = 0.848)	0.193	+3.81%
Severity	2016.2	0.056 (CI = +/-0.055; p = 0.048)	-0.013 (CI = +/-0.112; p = 0.769)	0.499	+5.77%
Severity	2017.1	0.059 (CI = +/-0.097; p = 0.148)	-0.009 (CI = +/-0.165; p = 0.868)	0.321	+6.07%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.056; p = 0.001)	0.607	-1.92%
Frequency	2006.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.057; p = 0.003)	0.619	-2.02%
Frequency	2007.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.059; p = 0.003)	0.595	-2.07%
Frequency	2007.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.062; p = 0.005)	0.585	-2.08%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.063; p = 0.003)	0.600	-2.26%
Frequency	2008.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.060; p = 0.005)	0.659	-2.54%
Frequency	2009.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.063; p = 0.005)	0.647	-2.67%
Frequency	2009.2	-0.031 (CI = +/-0.009; p = 0.000)	-0.082 (CI = +/-0.057; p = 0.007)	0.731	-3.05%
Frequency	2010.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.057; p = 0.003)	0.754	-3.32%
Frequency	2010.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.057; p = 0.006)	0.773	-3.55%
Frequency	2011.1	-0.040 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.054; p = 0.002)	0.813	-3.93%
Frequency	2011.2	-0.044 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.048; p = 0.002)	0.868	-4.35%
Frequency	2012.1	-0.048 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.047; p = 0.001)	0.879	-4.68%
Frequency	2012.2	-0.052 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.041; p = 0.001)	0.920	-5.11%
Frequency	2013.1	-0.056 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.039; p = 0.000)	0.933	-5.49%
Frequency	2013.2	-0.056 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.042; p = 0.001)	0.924	-5.44%
Frequency	2014.1	-0.057 (CI = +/-0.014; p = 0.000)	-0.097 (CI = +/-0.047; p = 0.001)	0.901	-5.57%
Frequency	2014.2	-0.058 (CI = +/-0.017; p = 0.000)	-0.096 (CI = +/-0.052; p = 0.003)	0.890	-5.62%
Frequency	2015.1	-0.064 (CI = +/-0.018; p = 0.000)	-0.108 (CI = +/-0.052; p = 0.002)	0.901	-6.24%
Frequency	2015.2	-0.059 (CI = +/-0.020; p = 0.000)	-0.117 (CI = +/-0.052; p = 0.002)	0.907	-5.70%
Frequency	2016.1	-0.065 (CI = +/-0.026; p = 0.001)	-0.126 (CI = +/-0.059; p = 0.003)	0.890	-6.26%
Frequency	2016.2	-0.063 (CI = +/-0.037; p = 0.009)	-0.128 (CI = +/-0.075; p = 0.009)	0.878	-6.08%
Frequency	2017.1	-0.048 (CI = +/-0.051; p = 0.056)	-0.112 (CI = +/-0.087; p = 0.026)	0.787	-4.73%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.018 (CI = +/-0.009; p = 0.000)	-0.146 (CI = +/-0.071; p = 0.000)	0.554	+1.79%
Loss Cost	2006.2	0.016 (CI = +/-0.009; p = 0.002)	-0.136 (CI = +/-0.071; p = 0.001)	0.486	+1.57%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.007)	-0.140 (CI = +/-0.073; p = 0.001)	0.485	+1.47%
Loss Cost	2007.2	0.014 (CI = +/-0.011; p = 0.014)	-0.139 (CI = +/-0.077; p = 0.001)	0.438	+1.44%
Loss Cost	2008.1	0.015 (CI = +/-0.012; p = 0.017)	-0.136 (CI = +/-0.080; p = 0.002)	0.439	+1.52%
Loss Cost	2008.2	0.012 (CI = +/-0.013; p = 0.067)	-0.123 (CI = +/-0.080; p = 0.004)	0.350	+1.17%
Loss Cost	2009.1	0.009 (CI = +/-0.013; p = 0.184)	-0.133 (CI = +/-0.080; p = 0.003)	0.378	+0.87%
Loss Cost	2009.2	0.002 (CI = +/-0.012; p = 0.696)	-0.111 (CI = +/-0.069; p = 0.003)	0.337	+0.22%
Loss Cost	2010.1	0.000 (CI = +/-0.013; p = 0.939)	-0.119 (CI = +/-0.069; p = 0.002)	0.386	-0.05%
Loss Cost	2010.2	0.000 (CI = +/-0.014; p = 0.982)	-0.120 (CI = +/-0.074; p = 0.004)	0.372	-0.02%
Loss Cost	2011.1	-0.004 (CI = +/-0.015; p = 0.585)	-0.131 (CI = +/-0.074; p = 0.002)	0.440	-0.39%
Loss Cost	2011.2	-0.009 (CI = +/-0.016; p = 0.219)	-0.116 (CI = +/-0.072; p = 0.004)	0.461	-0.93%
Loss Cost	2012.1	-0.011 (CI = +/-0.018; p = 0.212)	-0.119 (CI = +/-0.077; p = 0.006)	0.441	-1.08%
Loss Cost	2012.2	-0.014 (CI = +/-0.020; p = 0.153)	-0.111 (CI = +/-0.082; p = 0.013)	0.445	-1.42%
Loss Cost	2013.1	-0.015 (CI = +/-0.024; p = 0.194)	-0.112 (CI = +/-0.090; p = 0.020)	0.389	-1.49%
Loss Cost	2013.2	-0.010 (CI = +/-0.028; p = 0.451)	-0.124 (CI = +/-0.097; p = 0.018)	0.413	-0.98%
Loss Cost	2014.1	-0.011 (CI = +/-0.034; p = 0.496)	-0.125 (CI = +/-0.109; p = 0.030)	0.355	-1.06%
Loss Cost	2014.2	-0.021 (CI = +/-0.040; p = 0.252)	-0.106 (CI = +/-0.116; p = 0.068)	0.374	-2.10%
Loss Cost	2015.1	-0.040 (CI = +/-0.037; p = 0.038)	-0.133 (CI = +/-0.095; p = 0.014)	0.678	-3.90%
Loss Cost	2015.2	-0.046 (CI = +/-0.050; p = 0.065)	-0.124 (CI = +/-0.115; p = 0.039)	0.681	-4.49%
Loss Cost	2016.1	-0.033 (CI = +/-0.065; p = 0.226)	-0.110 (CI = +/-0.131; p = 0.081)	0.474	-3.29%
Loss Cost	2016.2	-0.002 (CI = +/-0.072; p = 0.930)	-0.146 (CI = +/-0.124; p = 0.033)	0.733	-0.22%
Loss Cost	2017.1	0.019 (CI = +/-0.108; p = 0.523)	-0.128 (CI = +/-0.156; p = 0.071)	0.736	+1.95%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.044 (CI = +/-0.049; p = 0.078)	0.842	+3.67%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.050; p = 0.124)	0.820	+3.55%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.052; p = 0.119)	0.802	+3.49%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.055; p = 0.148)	0.773	+3.46%
Severity	2008.1	0.037 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.052; p = 0.252)	0.811	+3.74%
Severity	2008.2	0.036 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.055; p = 0.297)	0.782	+3.70%
Severity	2009.1	0.035 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.056; p = 0.222)	0.755	+3.53%
Severity	2009.2	0.033 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.057; p = 0.344)	0.707	+3.32%
Severity	2010.1	0.033 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.061; p = 0.383)	0.680	+3.34%
Severity	2010.2	0.036 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.062; p = 0.242)	0.701	+3.65%
Severity	2011.1	0.036 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.066; p = 0.287)	0.674	+3.69%
Severity	2011.2	0.036 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.071; p = 0.324)	0.615	+3.69%
Severity	2012.1	0.038 (CI = +/-0.017; p = 0.000)	-0.028 (CI = +/-0.075; p = 0.431)	0.610	+3.92%
Severity	2012.2	0.041 (CI = +/-0.020; p = 0.001)	-0.035 (CI = +/-0.081; p = 0.368)	0.584	+4.19%
Severity	2013.1	0.045 (CI = +/-0.023; p = 0.001)	-0.027 (CI = +/-0.086; p = 0.508)	0.592	+4.58%
Severity	2013.2	0.050 (CI = +/-0.027; p = 0.002)	-0.039 (CI = +/-0.092; p = 0.365)	0.600	+5.17%
Severity	2014.1	0.051 (CI = +/-0.032; p = 0.006)	-0.037 (CI = +/-0.103; p = 0.434)	0.548	+5.28%
Severity	2014.2	0.043 (CI = +/-0.039; p = 0.035)	-0.022 (CI = +/-0.113; p = 0.660)	0.350	+4.44%
Severity	2015.1	0.033 (CI = +/-0.046; p = 0.131)	-0.038 (CI = +/-0.120; p = 0.472)	0.170	+3.35%
Severity	2015.2	0.022 (CI = +/-0.061; p = 0.394)	-0.022 (CI = +/-0.141; p = 0.710)	-0.185	+2.25%
Severity	2016.1	0.043 (CI = +/-0.072; p = 0.171)	0.003 (CI = +/-0.145; p = 0.962)	0.116	+4.39%
Severity	2016.2	0.080 (CI = +/-0.071; p = 0.037)	-0.040 (CI = +/-0.121; p = 0.366)	0.685	+8.31%
Severity	2017.1	0.088 (CI = +/-0.143; p = 0.117)	-0.034 (CI = +/-0.206; p = 0.555)	0.581	+9.19%
Frequency	2006.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.057; p = 0.001)	0.596	-1.81%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.058; p = 0.002)	0.605	-1.91%
Frequency	2007.1	-0.020 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.061; p = 0.003)	0.580	-1.96%
Frequency	2007.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.064; p = 0.004)	0.571	-1.96%
Frequency	2008.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.106 (CI = +/-0.065; p = 0.003)	0.586	-2.14%
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.063; p = 0.005)	0.641	-2.44%
Frequency	2009.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.066; p = 0.005)	0.628	-2.57%
Frequency	2009.2	-0.030 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.061; p = 0.009)	0.712	-2.99%
Frequency	2010.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.060; p = 0.004)	0.737	-3.28%
Frequency	2010.2	-0.036 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.061; p = 0.010)	0.757	-3.54%
Frequency	2011.1	-0.040 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.058; p = 0.003)	0.801	-3.94%
Frequency	2011.2	-0.046 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.052; p = 0.005)	0.862	-4.46%
Frequency	2012.1	-0.049 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.050; p = 0.002)	0.876	-4.81%
Frequency	2012.2	-0.055 (CI = +/-0.010; p = 0.000)	-0.076 (CI = +/-0.042; p = 0.002)	0.927	-5.38%
Frequency	2013.1	-0.060 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.037; p = 0.000)	0.946	-5.81%
Frequency	2013.2	-0.060 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.001)	0.939	-5.85%
Frequency	2014.1	-0.062 (CI = +/-0.014; p = 0.000)	-0.088 (CI = +/-0.045; p = 0.002)	0.923	-6.02%
Frequency	2014.2	-0.065 (CI = +/-0.018; p = 0.000)	-0.084 (CI = +/-0.051; p = 0.006)	0.919	-6.26%
Frequency	2015.1	-0.073 (CI = +/-0.016; p = 0.000)	-0.096 (CI = +/-0.042; p = 0.001)	0.949	-7.01%
Frequency	2015.2	-0.068 (CI = +/-0.021; p = 0.000)	-0.103 (CI = +/-0.048; p = 0.003)	0.946	-6.59%
Frequency	2016.1	-0.076 (CI = +/-0.022; p = 0.001)	-0.112 (CI = +/-0.045; p = 0.002)	0.958	-7.36%
Frequency	2016.2	-0.082 (CI = +/-0.036; p = 0.005)	-0.106 (CI = +/-0.061; p = 0.012)	0.958	-7.87%
Frequency	2017.1	-0.069 (CI = +/-0.035; p = 0.014)	-0.095 (CI = +/-0.051; p = 0.015)	0.971	-6.64%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.002)	-0.130 (CI = +/-0.073; p = 0.001)	0.485	+1.57%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.008)	-0.118 (CI = +/-0.072; p = 0.003)	0.408	+1.32%
Loss Cost	2007.1	0.012 (CI = +/-0.010; p = 0.020)	-0.123 (CI = +/-0.075; p = 0.003)	0.406	+1.22%
Loss Cost	2007.2	0.012 (CI = +/-0.011; p = 0.040)	-0.120 (CI = +/-0.078; p = 0.004)	0.352	+1.16%
Loss Cost	2008.1	0.012 (CI = +/-0.012; p = 0.042)	-0.117 (CI = +/-0.082; p = 0.008)	0.353	+1.24%
Loss Cost	2008.2	0.009 (CI = +/-0.012; p = 0.148)	-0.102 (CI = +/-0.080; p = 0.015)	0.254	+0.87%
Loss Cost	2009.1	0.006 (CI = +/-0.013; p = 0.335)	-0.113 (CI = +/-0.080; p = 0.009)	0.289	+0.59%
Loss Cost	2009.2	-0.001 (CI = +/-0.010; p = 0.898)	-0.088 (CI = +/-0.063; p = 0.009)	0.277	-0.06%
Loss Cost	2010.1	-0.003 (CI = +/-0.011; p = 0.581)	-0.097 (CI = +/-0.064; p = 0.006)	0.335	-0.29%
Loss Cost	2010.2	-0.003 (CI = +/-0.013; p = 0.606)	-0.096 (CI = +/-0.069; p = 0.010)	0.322	-0.31%
Loss Cost	2011.1	-0.006 (CI = +/-0.013; p = 0.329)	-0.107 (CI = +/-0.070; p = 0.005)	0.400	-0.62%
Loss Cost	2011.2	-0.012 (CI = +/-0.013; p = 0.069)	-0.091 (CI = +/-0.063; p = 0.008)	0.485	-1.15%
Loss Cost	2012.1	-0.012 (CI = +/-0.015; p = 0.093)	-0.093 (CI = +/-0.069; p = 0.013)	0.430	-1.21%
Loss Cost	2012.2	-0.016 (CI = +/-0.016; p = 0.058)	-0.084 (CI = +/-0.071; p = 0.025)	0.464	-1.54%
Loss Cost	2013.1	-0.015 (CI = +/-0.019; p = 0.119)	-0.082 (CI = +/-0.080; p = 0.047)	0.343	-1.45%
Loss Cost	2013.2	-0.010 (CI = +/-0.022; p = 0.321)	-0.091 (CI = +/-0.084; p = 0.036)	0.365	-0.99%
Loss Cost	2014.1	-0.007 (CI = +/-0.027; p = 0.549)	-0.084 (CI = +/-0.097; p = 0.080)	0.204	-0.71%
Loss Cost	2014.2	-0.015 (CI = +/-0.031; p = 0.267)	-0.071 (CI = +/-0.098; p = 0.126)	0.249	-1.52%
Loss Cost	2015.1	-0.029 (CI = +/-0.035; p = 0.084)	-0.104 (CI = +/-0.102; p = 0.047)	0.500	-2.89%
Loss Cost	2016.1	-0.030 (CI = +/-0.052; p = 0.181)	-0.103 (CI = +/-0.125; p = 0.083)	0.455	-2.98%
Loss Cost	2016.2	-0.010 (CI = +/-0.049; p = 0.560)	-0.129 (CI = +/-0.104; p = 0.029)	0.744	-1.00%
Loss Cost	2017.1	0.010 (CI = +/-0.035; p = 0.333)	-0.098 (CI = +/-0.067; p = 0.024)	0.921	+1.05%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.047; p = 0.255)	0.849	+3.41%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.046; p = 0.394)	0.833	+3.26%
Severity	2007.1	0.032 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.048; p = 0.363)	0.815	+3.21%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	-0.019 (CI = +/-0.050; p = 0.450)	0.788	+3.14%
Severity	2008.1	0.033 (CI = +/-0.007; p = 0.000)	-0.007 (CI = +/-0.046; p = 0.740)	0.838	+3.41%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.048; p = 0.857)	0.814	+3.32%
Severity	2009.1	0.031 (CI = +/-0.008; p = 0.000)	-0.010 (CI = +/-0.049; p = 0.673)	0.789	+3.18%
Severity	2009.2	0.029 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.047; p = 0.980)	0.768	+2.91%
Severity	2010.1	0.029 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.050; p = 0.964)	0.745	+2.96%
Severity	2010.2	0.031 (CI = +/-0.009; p = 0.000)	-0.006 (CI = +/-0.051; p = 0.804)	0.761	+3.18%
Severity	2011.1	0.032 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.055; p = 0.897)	0.740	+3.26%
Severity	2011.2	0.031 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.059; p = 0.979)	0.691	+3.17%
Severity	2012.1	0.034 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.061; p = 0.765)	0.712	+3.46%
Severity	2012.2	0.035 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.066; p = 0.867)	0.687	+3.59%
Severity	2013.1	0.040 (CI = +/-0.015; p = 0.000)	0.020 (CI = +/-0.064; p = 0.495)	0.753	+4.12%
Severity	2013.2	0.044 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.067; p = 0.683)	0.766	+4.51%
Severity	2014.1	0.049 (CI = +/-0.020; p = 0.001)	0.025 (CI = +/-0.072; p = 0.437)	0.776	+5.02%
Severity	2014.2	0.041 (CI = +/-0.021; p = 0.003)	0.037 (CI = +/-0.066; p = 0.216)	0.749	+4.20%
Severity	2015.1	0.039 (CI = +/-0.029; p = 0.019)	0.032 (CI = +/-0.086; p = 0.374)	0.581	+3.98%
Severity	2016.1	0.031 (CI = +/-0.039; p = 0.093)	0.037 (CI = +/-0.094; p = 0.332)	0.366	+3.16%
Severity	2016.2	0.048 (CI = +/-0.030; p = 0.014)	0.016 (CI = +/-0.063; p = 0.474)	0.838	+4.90%
Severity	2017.1	0.059 (CI = +/-0.034; p = 0.018)	0.033 (CI = +/-0.065; p = 0.164)	0.929	+6.07%
Frequency	2006.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.057; p = 0.001)	0.614	-1.78%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.059; p = 0.002)	0.623	-1.87%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.062; p = 0.003)	0.599	-1.92%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.065; p = 0.004)	0.589	-1.92%
Frequency	2008.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.066; p = 0.003)	0.605	-2.09%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.064; p = 0.005)	0.660	-2.38%
Frequency	2009.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.067; p = 0.005)	0.647	-2.50%
Frequency	2009.2	-0.029 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.062; p = 0.008)	0.729	-2.89%
Frequency	2010.1	-0.032 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.061; p = 0.004)	0.754	-3.16%
Frequency	2010.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.090 (CI = +/-0.063; p = 0.008)	0.770	-3.38%
Frequency	2011.1	-0.038 (CI = +/-0.011; p = 0.000)	-0.104 (CI = +/-0.059; p = 0.002)	0.813	-3.75%
Frequency	2011.2	-0.043 (CI = +/-0.011; p = 0.000)	-0.091 (CI = +/-0.054; p = 0.003)	0.867	-4.19%
Frequency	2012.1	-0.046 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.053; p = 0.002)	0.879	-4.51%
Frequency	2012.2	-0.051 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.047; p = 0.002)	0.919	-4.96%
Frequency	2013.1	-0.055 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.044; p = 0.001)	0.935	-5.35%
Frequency	2013.2	-0.054 (CI = +/-0.013; p = 0.000)	-0.104 (CI = +/-0.049; p = 0.001)	0.926	-5.27%
Frequency	2014.1	-0.056 (CI = +/-0.015; p = 0.000)	-0.109 (CI = +/-0.056; p = 0.002)	0.903	-5.46%
Frequency	2014.2	-0.056 (CI = +/-0.020; p = 0.000)	-0.109 (CI = +/-0.064; p = 0.006)	0.888	-5.48%
Frequency	2015.1	-0.068 (CI = +/-0.017; p = 0.000)	-0.136 (CI = +/-0.051; p = 0.001)	0.944	-6.61%
Frequency	2016.1	-0.061 (CI = +/-0.020; p = 0.001)	-0.141 (CI = +/-0.048; p = 0.001)	0.953	-5.96%
Frequency	2016.2	-0.058 (CI = +/-0.030; p = 0.008)	-0.145 (CI = +/-0.063; p = 0.005)	0.952	-5.63%
Frequency	2017.1	-0.048 (CI = +/-0.044; p = 0.042)	-0.131 (CI = +/-0.083; p = 0.021)	0.930	-4.73%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.018 (CI = +/-0.010; p = 0.001)	-0.140 (CI = +/-0.074; p = 0.001)	0.506	+1.78%
Loss Cost	2006.2	0.015 (CI = +/-0.010; p = 0.006)	-0.128 (CI = +/-0.075; p = 0.002)	0.423	+1.52%
Loss Cost	2007.1	0.014 (CI = +/-0.011; p = 0.014)	-0.132 (CI = +/-0.077; p = 0.002)	0.422	+1.42%
Loss Cost	2007.2	0.014 (CI = +/-0.012; p = 0.028)	-0.130 (CI = +/-0.082; p = 0.004)	0.367	+1.38%
Loss Cost	2008.1	0.015 (CI = +/-0.013; p = 0.030)	-0.127 (CI = +/-0.086; p = 0.006)	0.369	+1.48%
Loss Cost	2008.2	0.011 (CI = +/-0.014; p = 0.120)	-0.110 (CI = +/-0.085; p = 0.014)	0.259	+1.06%
Loss Cost	2009.1	0.008 (CI = +/-0.014; p = 0.265)	-0.120 (CI = +/-0.085; p = 0.009)	0.293	+0.77%
Loss Cost	2009.2	0.000 (CI = +/-0.012; p = 0.979)	-0.090 (CI = +/-0.069; p = 0.014)	0.265	-0.02%
Loss Cost	2010.1	-0.003 (CI = +/-0.013; p = 0.675)	-0.098 (CI = +/-0.070; p = 0.010)	0.324	-0.26%
Loss Cost	2010.2	-0.003 (CI = +/-0.015; p = 0.704)	-0.098 (CI = +/-0.077; p = 0.016)	0.310	-0.27%
Loss Cost	2011.1	-0.006 (CI = +/-0.016; p = 0.420)	-0.108 (CI = +/-0.077; p = 0.010)	0.388	-0.60%
Loss Cost	2011.2	-0.013 (CI = +/-0.015; p = 0.086)	-0.086 (CI = +/-0.071; p = 0.021)	0.484	-1.30%
Loss Cost	2012.1	-0.014 (CI = +/-0.017; p = 0.110)	-0.088 (CI = +/-0.077; p = 0.030)	0.426	-1.36%
Loss Cost	2012.2	-0.019 (CI = +/-0.020; p = 0.059)	-0.074 (CI = +/-0.081; p = 0.069)	0.481	-1.87%
Loss Cost	2013.1	-0.018 (CI = +/-0.023; p = 0.112)	-0.072 (CI = +/-0.091; p = 0.106)	0.353	-1.79%
Loss Cost	2013.2	-0.013 (CI = +/-0.029; p = 0.332)	-0.084 (CI = +/-0.101; p = 0.089)	0.343	-1.25%
Loss Cost	2014.1	-0.010 (CI = +/-0.035; p = 0.521)	-0.077 (CI = +/-0.117; p = 0.157)	0.143	-0.97%
Loss Cost	2014.2	-0.024 (CI = +/-0.041; p = 0.196)	-0.052 (CI = +/-0.120; p = 0.315)	0.287	-2.35%
Loss Cost	2015.1	-0.039 (CI = +/-0.043; p = 0.067)	-0.084 (CI = +/-0.117; p = 0.118)	0.576	-3.81%
Loss Cost	2016.1	-0.049 (CI = +/-0.074; p = 0.124)	-0.073 (CI = +/-0.155; p = 0.232)	0.574	-4.81%
Loss Cost	2016.2	-0.018 (CI = +/-0.129; p = 0.606)	-0.117 (CI = +/-0.227; p = 0.157)	0.669	-1.80%
Loss Cost	2017.1	0.002 (CI = +/-0.151; p = 0.876)	-0.086 (CI = +/-0.258; p = 0.148)	0.851	+0.24%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.049; p = 0.255)	0.830	+3.44%
Severity	2006.2	0.032 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.049; p = 0.415)	0.810	+3.26%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.051; p = 0.386)	0.788	+3.21%
Severity	2007.2	0.031 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.054; p = 0.489)	0.755	+3.13%
Severity	2008.1	0.034 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.049; p = 0.750)	0.813	+3.41%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.052; p = 0.884)	0.784	+3.31%
Severity	2009.1	0.031 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.053; p = 0.720)	0.752	+3.15%
Severity	2009.2	0.028 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.051; p = 0.902)	0.722	+2.82%
Severity	2010.1	0.028 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.055; p = 0.863)	0.694	+2.87%
Severity	2010.2	0.031 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.057; p = 0.875)	0.710	+3.13%
Severity	2011.1	0.032 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.061; p = 0.951)	0.684	+3.21%
Severity	2011.2	0.030 (CI = +/-0.014; p = 0.001)	0.002 (CI = +/-0.066; p = 0.942)	0.621	+3.08%
Severity	2012.1	0.033 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.068; p = 0.732)	0.648	+3.38%
Severity	2012.2	0.035 (CI = +/-0.019; p = 0.002)	0.006 (CI = +/-0.077; p = 0.853)	0.615	+3.55%
Severity	2013.1	0.040 (CI = +/-0.019; p = 0.001)	0.021 (CI = +/-0.075; p = 0.540)	0.696	+4.10%
Severity	2013.2	0.046 (CI = +/-0.023; p = 0.002)	0.008 (CI = +/-0.081; p = 0.815)	0.716	+4.66%
Severity	2014.1	0.051 (CI = +/-0.026; p = 0.003)	0.021 (CI = +/-0.088; p = 0.582)	0.730	+5.20%
Severity	2014.2	0.039 (CI = +/-0.029; p = 0.018)	0.041 (CI = +/-0.086; p = 0.269)	0.685	+4.01%
Severity	2015.1	0.037 (CI = +/-0.042; p = 0.068)	0.037 (CI = +/-0.113; p = 0.417)	0.452	+3.77%
Severity	2016.1	0.021 (CI = +/-0.063; p = 0.363)	0.053 (CI = +/-0.133; p = 0.292)	0.247	+2.15%
Severity	2016.2	0.054 (CI = +/-0.076; p = 0.092)	0.007 (CI = +/-0.134; p = 0.853)	0.765	+5.57%
Severity	2017.1	0.065 (CI = +/-0.169; p = 0.128)	0.023 (CI = +/-0.288; p = 0.494)	0.906	+6.74%
Frequency	2006.1	-0.016 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.058; p = 0.001)	0.613	-1.60%
Frequency	2006.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.061; p = 0.001)	0.618	-1.69%
Frequency	2007.1	-0.017 (CI = +/-0.009; p = 0.001)	-0.110 (CI = +/-0.063; p = 0.002)	0.592	-1.73%
Frequency	2007.2	-0.017 (CI = +/-0.010; p = 0.002)	-0.112 (CI = +/-0.067; p = 0.002)	0.585	-1.70%
Frequency	2008.1	-0.019 (CI = +/-0.010; p = 0.001)	-0.119 (CI = +/-0.068; p = 0.002)	0.601	-1.87%
Frequency	2008.2	-0.022 (CI = +/-0.011; p = 0.000)	-0.106 (CI = +/-0.068; p = 0.004)	0.647	-2.18%
Frequency	2009.1	-0.023 (CI = +/-0.012; p = 0.001)	-0.111 (CI = +/-0.070; p = 0.004)	0.634	-2.31%
Frequency	2009.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.093 (CI = +/-0.067; p = 0.009)	0.710	-2.76%
Frequency	2010.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.005)	0.737	-3.03%
Frequency	2010.2	-0.033 (CI = +/-0.013; p = 0.000)	-0.094 (CI = +/-0.070; p = 0.012)	0.751	-3.29%
Frequency	2011.1	-0.038 (CI = +/-0.013; p = 0.000)	-0.106 (CI = +/-0.066; p = 0.004)	0.798	-3.69%
Frequency	2011.2	-0.043 (CI = +/-0.013; p = 0.000)	-0.088 (CI = +/-0.061; p = 0.009)	0.856	-4.25%
Frequency	2012.1	-0.047 (CI = +/-0.014; p = 0.000)	-0.099 (CI = +/-0.060; p = 0.004)	0.870	-4.59%
Frequency	2012.2	-0.054 (CI = +/-0.013; p = 0.000)	-0.080 (CI = +/-0.052; p = 0.007)	0.920	-5.23%
Frequency	2013.1	-0.058 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.047; p = 0.002)	0.941	-5.66%
Frequency	2013.2	-0.058 (CI = +/-0.015; p = 0.000)	-0.093 (CI = +/-0.055; p = 0.005)	0.932	-5.65%
Frequency	2014.1	-0.060 (CI = +/-0.019; p = 0.000)	-0.098 (CI = +/-0.062; p = 0.008)	0.913	-5.87%
Frequency	2014.2	-0.063 (CI = +/-0.026; p = 0.001)	-0.093 (CI = +/-0.075; p = 0.024)	0.903	-6.11%
Frequency	2015.1	-0.076 (CI = +/-0.015; p = 0.000)	-0.120 (CI = +/-0.041; p = 0.001)	0.977	-7.31%
Frequency	2016.1	-0.071 (CI = +/-0.024; p = 0.003)	-0.126 (CI = +/-0.050; p = 0.004)	0.976	-6.81%
Frequency	2016.2	-0.072 (CI = +/-0.058; p = 0.033)	-0.123 (CI = +/-0.102; p = 0.035)	0.970	-6.99%
Frequency	2017.1	-0.063 (CI = +/-0.018; p = 0.014)	-0.109 (CI = +/-0.030; p = 0.014)	0.999	-6.10%

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	2006.1	0.035 (CI = +/-0.007; p = 0.000)	-0.075 (CI = +/-0.066; p = 0.028)	0.774	+3.57%
Loss Cost	2006.2	0.034 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.068; p = 0.045)	0.746	+3.47%
Loss Cost	2007.1	0.032 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.067; p = 0.025)	0.732	+3.30%
Loss Cost	2007.2	0.033 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.070; p = 0.026)	0.712	+3.34%
Loss Cost	2008.1	0.032 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.071; p = 0.021)	0.692	+3.22%
Loss Cost	2008.2	0.030 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.073; p = 0.035)	0.647	+3.09%
Loss Cost	2009.1	0.029 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.075; p = 0.028)	0.623	+2.95%
Loss Cost	2009.2	0.028 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.077; p = 0.045)	0.566	+2.82%
Loss Cost	2010.1	0.026 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.078; p = 0.032)	0.538	+2.64%
Loss Cost	2010.2	0.022 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.075; p = 0.063)	0.454	+2.25%
Loss Cost	2011.1	0.019 (CI = +/-0.011; p = 0.002)	-0.082 (CI = +/-0.073; p = 0.030)	0.431	+1.94%
Loss Cost	2011.2	0.016 (CI = +/-0.012; p = 0.008)	-0.072 (CI = +/-0.074; p = 0.056)	0.324	+1.66%
Loss Cost	2012.1	0.013 (CI = +/-0.012; p = 0.035)	-0.085 (CI = +/-0.071; p = 0.022)	0.323	+1.28%
Loss Cost	2012.2	0.007 (CI = +/-0.011; p = 0.170)	-0.066 (CI = +/-0.063; p = 0.040)	0.192	+0.74%
Loss Cost	2013.1	0.005 (CI = +/-0.011; p = 0.398)	-0.075 (CI = +/-0.063; p = 0.023)	0.220	+0.47%
Loss Cost	2013.2	0.003 (CI = +/-0.013; p = 0.620)	-0.069 (CI = +/-0.066; p = 0.041)	0.152	+0.30%
Loss Cost	2014.1	0.004 (CI = +/-0.014; p = 0.567)	-0.067 (CI = +/-0.071; p = 0.062)	0.134	+0.39%
Loss Cost	2014.2	0.003 (CI = +/-0.017; p = 0.669)	-0.065 (CI = +/-0.076; p = 0.087)	0.089	+0.34%
Loss Cost	2015.1	0.000 (CI = +/-0.018; p = 0.999)	-0.074 (CI = +/-0.079; p = 0.066)	0.130	0.00%
Loss Cost	2015.2	0.002 (CI = +/-0.021; p = 0.859)	-0.078 (CI = +/-0.086; p = 0.072)	0.131	+0.18%
Loss Cost	2016.1	0.001 (CI = +/-0.025; p = 0.906)	-0.079 (CI = +/-0.095; p = 0.093)	0.109	+0.14%
Loss Cost	2016.2	0.005 (CI = +/-0.030; p = 0.737)	-0.086 (CI = +/-0.105; p = 0.096)	0.117	+0.47%
Loss Cost	2017.1	0.001 (CI = +/-0.036; p = 0.944)	-0.092 (CI = +/-0.116; p = 0.103)	0.122	+0.11%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.041; p = 0.242)	0.952	+5.40%
Severity	2006.2	0.053 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.042; p = 0.247)	0.947	+5.41%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.043; p = 0.243)	0.942	+5.39%
Severity	2007.2	0.053 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.045; p = 0.240)	0.937	+5.41%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.043; p = 0.394)	0.945	+5.59%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.196)	0.951	+5.77%
Severity	2009.1	0.058 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.036; p = 0.349)	0.962	+5.99%
Severity	2009.2	0.059 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.036; p = 0.217)	0.963	+6.12%
Severity	2010.1	0.060 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.038; p = 0.264)	0.959	+6.16%
Severity	2010.2	0.059 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.039; p = 0.345)	0.954	+6.09%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.040; p = 0.308)	0.948	+6.03%
Severity	2011.2	0.057 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.042; p = 0.428)	0.941	+5.91%
Severity	2012.1	0.056 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.042; p = 0.293)	0.935	+5.75%
Severity	2012.2	0.054 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.041; p = 0.496)	0.931	+5.50%
Severity	2013.1	0.054 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.043; p = 0.547)	0.921	+5.53%
Severity	2013.2	0.054 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.046; p = 0.538)	0.909	+5.57%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	-0.007 (CI = +/-0.046; p = 0.736)	0.910	+5.79%
Severity	2014.2	0.056 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.050; p = 0.797)	0.891	+5.74%
Severity	2015.1	0.056 (CI = +/-0.012; p = 0.000)	-0.005 (CI = +/-0.054; p = 0.837)	0.870	+5.78%
Severity	2015.2	0.055 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.059; p = 0.956)	0.838	+5.63%
Severity	2016.1	0.058 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.062; p = 0.869)	0.830	+5.93%
Severity	2016.2	0.062 (CI = +/-0.019; p = 0.000)	-0.005 (CI = +/-0.066; p = 0.880)	0.828	+6.38%
Severity	2017.1	0.062 (CI = +/-0.023; p = 0.000)	-0.003 (CI = +/-0.074; p = 0.917)	0.786	+6.44%
Frequency	2006.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.070; p = 0.147)	0.429	-1.74%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.071; p = 0.206)	0.443	-1.84%
Frequency	2007.1	-0.020 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.072; p = 0.145)	0.468	-1.98%
Frequency	2007.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.054 (CI = +/-0.074; p = 0.152)	0.447	-1.96%
Frequency	2008.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.067 (CI = +/-0.070; p = 0.060)	0.538	-2.24%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.066; p = 0.113)	0.619	-2.54%
Frequency	2009.1	-0.029 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.059; p = 0.026)	0.717	-2.87%
Frequency	2009.2	-0.032 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.057; p = 0.051)	0.759	-3.11%
Frequency	2010.1	-0.034 (CI = +/-0.008; p = 0.000)	-0.066 (CI = +/-0.056; p = 0.023)	0.781	-3.31%
Frequency	2010.2	-0.037 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.051; p = 0.045)	0.833	-3.62%
Frequency	2011.1	-0.039 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.049; p = 0.015)	0.856	-3.86%
Frequency	2011.2	-0.041 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.049; p = 0.029)	0.861	-4.01%
Frequency	2012.1	-0.043 (CI = +/-0.008; p = 0.000)	-0.063 (CI = +/-0.049; p = 0.014)	0.870	-4.22%
Frequency	2012.2	-0.046 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.046; p = 0.027)	0.894	-4.51%
Frequency	2013.1	-0.049 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.043; p = 0.007)	0.912	-4.79%
Frequency	2013.2	-0.051 (CI = +/-0.008; p = 0.000)	-0.056 (CI = +/-0.043; p = 0.015)	0.915	-4.99%
Frequency	2014.1	-0.052 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.046; p = 0.014)	0.905	-5.11%
Frequency	2014.2	-0.053 (CI = +/-0.011; p = 0.000)	-0.059 (CI = +/-0.049; p = 0.022)	0.893	-5.11%
Frequency	2015.1	-0.056 (CI = +/-0.011; p = 0.000)	-0.068 (CI = +/-0.047; p = 0.008)	0.906	-5.47%
Frequency	2015.2	-0.053 (CI = +/-0.012; p = 0.000)	-0.077 (CI = +/-0.048; p = 0.005)	0.900	-5.16%
Frequency	2016.1	-0.056 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.049; p = 0.003)	0.899	-5.47%
Frequency	2016.2	-0.057 (CI = +/-0.016; p = 0.000)	-0.082 (CI = +/-0.054; p = 0.008)	0.888	-5.56%
Frequency	2017.1	-0.061 (CI = +/-0.018; p = 0.000)	-0.089 (CI = +/-0.056; p = 0.007)	0.882	-5.95%

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	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.743	+3.57%
Loss Cost	2006.2	0.034 (CI = +/-0.008; p = 0.000)	0.718	+3.43%
Loss Cost	2007.1	0.032 (CI = +/-0.008; p = 0.000)	0.689	+3.30%
Loss Cost	2007.2	0.032 (CI = +/-0.009; p = 0.000)	0.665	+3.28%
Loss Cost	2008.1	0.032 (CI = +/-0.009; p = 0.000)	0.634	+3.22%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	0.593	+3.02%
Loss Cost	2009.1	0.029 (CI = +/-0.010; p = 0.000)	0.555	+2.95%
Loss Cost	2009.2	0.027 (CI = +/-0.011; p = 0.000)	0.502	+2.75%
Loss Cost	2010.1	0.026 (CI = +/-0.012; p = 0.000)	0.453	+2.64%
Loss Cost	2010.2	0.021 (CI = +/-0.011; p = 0.001)	0.383	+2.17%
Loss Cost	2011.1	0.019 (CI = +/-0.012; p = 0.003)	0.310	+1.94%
Loss Cost	2011.2	0.016 (CI = +/-0.012; p = 0.017)	0.218	+1.57%
Loss Cost	2012.1	0.013 (CI = +/-0.013; p = 0.058)	0.134	+1.28%
Loss Cost	2012.2	0.006 (CI = +/-0.012; p = 0.274)	0.014	+0.64%
Loss Cost	2013.1	0.005 (CI = +/-0.013; p = 0.459)	-0.024	+0.47%
Loss Cost	2013.2	0.002 (CI = +/-0.014; p = 0.796)	-0.058	+0.17%
Loss Cost	2014.1	0.004 (CI = +/-0.016; p = 0.602)	-0.047	+0.39%
Loss Cost	2014.2	0.002 (CI = +/-0.018; p = 0.828)	-0.068	+0.18%
Loss Cost	2015.1	0.000 (CI = +/-0.020; p = 0.999)	-0.077	0.00%
Loss Cost	2015.2	-0.001 (CI = +/-0.023; p = 0.954)	-0.083	-0.06%
Loss Cost	2016.1	0.001 (CI = +/-0.028; p = 0.915)	-0.090	+0.14%
Loss Cost	2016.2	0.001 (CI = +/-0.033; p = 0.946)	-0.099	+0.10%
Loss Cost	2017.1	0.001 (CI = +/-0.040; p = 0.950)	-0.111	+0.11%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	0.951	+5.40%
Severity	2006.2	0.053 (CI = +/-0.005; p = 0.000)	0.947	+5.39%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	0.942	+5.39%
Severity	2007.2	0.052 (CI = +/-0.005; p = 0.000)	0.936	+5.39%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	0.946	+5.59%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	0.950	+5.75%
Severity	2009.1	0.058 (CI = +/-0.005; p = 0.000)	0.963	+5.99%
Severity	2009.2	0.059 (CI = +/-0.005; p = 0.000)	0.962	+6.10%
Severity	2010.1	0.060 (CI = +/-0.005; p = 0.000)	0.959	+6.16%
Severity	2010.2	0.059 (CI = +/-0.006; p = 0.000)	0.954	+6.07%
Severity	2011.1	0.059 (CI = +/-0.006; p = 0.000)	0.948	+6.03%
Severity	2011.2	0.057 (CI = +/-0.006; p = 0.000)	0.942	+5.89%
Severity	2012.1	0.056 (CI = +/-0.007; p = 0.000)	0.934	+5.75%
Severity	2012.2	0.053 (CI = +/-0.007; p = 0.000)	0.933	+5.48%
Severity	2013.1	0.054 (CI = +/-0.008; p = 0.000)	0.924	+5.53%
Severity	2013.2	0.054 (CI = +/-0.009; p = 0.000)	0.912	+5.54%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	0.915	+5.79%
Severity	2014.2	0.056 (CI = +/-0.010; p = 0.000)	0.898	+5.73%
Severity	2015.1	0.056 (CI = +/-0.012; p = 0.000)	0.880	+5.78%
Severity	2015.2	0.055 (CI = +/-0.014; p = 0.000)	0.851	+5.62%
Severity	2016.1	0.058 (CI = +/-0.016; p = 0.000)	0.845	+5.93%
Severity	2016.2	0.062 (CI = +/-0.018; p = 0.000)	0.845	+6.36%
Severity	2017.1	0.062 (CI = +/-0.021; p = 0.000)	0.809	+6.44%
Frequency	2006.1	-0.018 (CI = +/-0.007; p = 0.000)	0.407	-1.74%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	0.431	-1.87%
Frequency	2007.1	-0.020 (CI = +/-0.008; p = 0.000)	0.445	-1.98%
Frequency	2007.2	-0.020 (CI = +/-0.009; p = 0.000)	0.424	-2.00%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	0.489	-2.24%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	0.594	-2.58%
Frequency	2009.1	-0.029 (CI = +/-0.008; p = 0.000)	0.665	-2.87%
Frequency	2009.2	-0.032 (CI = +/-0.008; p = 0.000)	0.726	-3.16%
Frequency	2010.1	-0.034 (CI = +/-0.009; p = 0.000)	0.734	-3.31%
Frequency	2010.2	-0.037 (CI = +/-0.008; p = 0.000)	0.806	-3.67%
Frequency	2011.1	-0.039 (CI = +/-0.008; p = 0.000)	0.815	-3.86%
Frequency	2011.2	-0.042 (CI = +/-0.009; p = 0.000)	0.829	-4.08%
Frequency	2012.1	-0.043 (CI = +/-0.009; p = 0.000)	0.825	-4.22%
Frequency	2012.2	-0.047 (CI = +/-0.009; p = 0.000)	0.865	-4.59%
Frequency	2013.1	-0.049 (CI = +/-0.010; p = 0.000)	0.868	-4.79%
Frequency	2013.2	-0.052 (CI = +/-0.010; p = 0.000)	0.881	-5.08%
Frequency	2014.1	-0.052 (CI = +/-0.011; p = 0.000)	0.862	-5.11%
Frequency	2014.2	-0.054 (CI = +/-0.013; p = 0.000)	0.849	-5.25%
Frequency	2015.1	-0.056 (CI = +/-0.014; p = 0.000)	0.841	-5.47%
Frequency	2015.2	-0.055 (CI = +/-0.016; p = 0.000)	0.805	-5.38%
Frequency	2016.1	-0.056 (CI = +/-0.019; p = 0.000)	0.773	-5.47%
Frequency	2016.2	-0.061 (CI = +/-0.022; p = 0.000)	0.770	-5.88%
Frequency	2017.1	-0.061 (CI = +/-0.027; p = 0.001)	0.721	-5.95%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.873	+4.61%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.858	+4.49%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	0.841	+4.40%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.831	+4.48%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	0.814	+4.49%
Loss Cost	2008.2	0.042 (CI = +/-0.010; p = 0.000)	0.789	+4.32%
Loss Cost	2009.1	0.042 (CI = +/-0.011; p = 0.000)	0.767	+4.34%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	0.731	+4.17%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	0.698	+4.15%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	0.672	+3.56%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	0.614	+3.34%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	0.542	+2.90%
Loss Cost	2012.1	0.025 (CI = +/-0.015; p = 0.003)	0.451	+2.57%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.006)	0.413	+1.59%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.023)	0.306	+1.41%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.111)	0.143	+0.97%
Loss Cost	2014.1	0.015 (CI = +/-0.012; p = 0.015)	0.407	+1.56%
Loss Cost	2014.2	0.013 (CI = +/-0.014; p = 0.062)	0.260	+1.31%
Loss Cost	2015.1	0.011 (CI = +/-0.017; p = 0.174)	0.120	+1.11%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.247)	0.069	+1.17%
Loss Cost	2016.1	0.020 (CI = +/-0.025; p = 0.100)	0.284	+2.01%
Loss Cost	2016.2	0.024 (CI = +/-0.034; p = 0.135)	0.266	+2.41%
Loss Cost	2017.1	0.031 (CI = +/-0.050; p = 0.158)	0.287	+3.16%
Severity	2006.1	0.051 (CI = +/-0.005; p = 0.000)	0.936	+5.27%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.929	+5.25%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.921	+5.23%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.911	+5.22%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.928	+5.50%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.936	+5.73%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	0.961	+6.10%
Severity	2009.2	0.061 (CI = +/-0.006; p = 0.000)	0.963	+6.27%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	0.960	+6.37%
Severity	2010.2	0.061 (CI = +/-0.007; p = 0.000)	0.954	+6.25%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	0.946	+6.21%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	0.939	+5.99%
Severity	2012.1	0.056 (CI = +/-0.008; p = 0.000)	0.931	+5.75%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	0.947	+5.25%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.937	+5.30%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.921	+5.26%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	0.940	+5.71%
Severity	2014.2	0.054 (CI = +/-0.011; p = 0.000)	0.923	+5.52%
Severity	2015.1	0.054 (CI = +/-0.014; p = 0.000)	0.899	+5.55%
Severity	2015.2	0.049 (CI = +/-0.016; p = 0.000)	0.872	+5.03%
Severity	2016.1	0.055 (CI = +/-0.018; p = 0.000)	0.882	+5.60%
Severity	2016.2	0.065 (CI = +/-0.016; p = 0.000)	0.950	+6.70%
Severity	2017.1	0.067 (CI = +/-0.023; p = 0.001)	0.927	+6.94%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.080)	0.079	-0.63%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.060)	0.100	-0.72%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.055)	0.109	-0.79%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.107)	0.070	-0.71%
Frequency	2008.1	-0.010 (CI = +/-0.009; p = 0.038)	0.145	-0.95%
Frequency	2008.2	-0.013 (CI = +/-0.008; p = 0.003)	0.311	-1.34%
Frequency	2009.1	-0.017 (CI = +/-0.008; p = 0.000)	0.444	-1.65%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	0.569	-1.98%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	0.568	-2.09%
Frequency	2010.2	-0.026 (CI = +/-0.008; p = 0.000)	0.736	-2.53%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	0.742	-2.70%
Frequency	2011.2	-0.030 (CI = +/-0.009; p = 0.000)	0.764	-2.92%
Frequency	2012.1	-0.031 (CI = +/-0.010; p = 0.000)	0.743	-3.01%
Frequency	2012.2	-0.035 (CI = +/-0.009; p = 0.000)	0.839	-3.49%
Frequency	2013.1	-0.038 (CI = +/-0.010; p = 0.000)	0.840	-3.70%
Frequency	2013.2	-0.042 (CI = +/-0.010; p = 0.000)	0.872	-4.08%
Frequency	2014.1	-0.040 (CI = +/-0.012; p = 0.000)	0.836	-3.93%
Frequency	2014.2	-0.041 (CI = +/-0.014; p = 0.000)	0.799	-3.99%
Frequency	2015.1	-0.043 (CI = +/-0.018; p = 0.000)	0.775	-4.21%
Frequency	2015.2	-0.037 (CI = +/-0.020; p = 0.003)	0.690	-3.67%
Frequency	2016.1	-0.035 (CI = +/-0.027; p = 0.019)	0.563	-3.40%
Frequency	2016.2	-0.041 (CI = +/-0.036; p = 0.031)	0.565	-4.02%
Frequency	2017.1	-0.036 (CI = +/-0.053; p = 0.133)	0.337	-3.54%

Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2006.1	0.046 (CI = +/-0.007; p = 0.000)	0.869	+4.72%
Loss Cost	2006.2	0.045 (CI = +/-0.008; p = 0.000)	0.854	+4.60%
Loss Cost	2007.1	0.044 (CI = +/-0.008; p = 0.000)	0.835	+4.51%
Loss Cost	2007.2	0.045 (CI = +/-0.009; p = 0.000)	0.825	+4.60%
Loss Cost	2008.1	0.045 (CI = +/-0.010; p = 0.000)	0.808	+4.63%
Loss Cost	2008.2	0.044 (CI = +/-0.010; p = 0.000)	0.780	+4.45%
Loss Cost	2009.1	0.044 (CI = +/-0.012; p = 0.000)	0.758	+4.49%
Loss Cost	2009.2	0.042 (CI = +/-0.013; p = 0.000)	0.719	+4.31%
Loss Cost	2010.1	0.042 (CI = +/-0.014; p = 0.000)	0.685	+4.31%
Loss Cost	2010.2	0.036 (CI = +/-0.013; p = 0.000)	0.650	+3.67%
Loss Cost	2011.1	0.034 (CI = +/-0.015; p = 0.000)	0.586	+3.44%
Loss Cost	2011.2	0.029 (CI = +/-0.016; p = 0.001)	0.501	+2.95%
Loss Cost	2012.1	0.025 (CI = +/-0.017; p = 0.007)	0.399	+2.58%
Loss Cost	2012.2	0.014 (CI = +/-0.012; p = 0.021)	0.316	+1.45%
Loss Cost	2013.1	0.012 (CI = +/-0.014; p = 0.075)	0.193	+1.22%
Loss Cost	2013.2	0.007 (CI = +/-0.014; p = 0.311)	0.013	+0.67%
Loss Cost	2014.1	0.013 (CI = +/-0.014; p = 0.062)	0.261	+1.31%
Loss Cost	2014.2	0.010 (CI = +/-0.016; p = 0.215)	0.083	+0.96%
Loss Cost	2015.1	0.006 (CI = +/-0.020; p = 0.496)	-0.064	+0.62%
Loss Cost	2015.2	0.006 (CI = +/-0.027; p = 0.630)	-0.119	+0.56%
Loss Cost	2016.1	0.015 (CI = +/-0.034; p = 0.317)	0.038	+1.47%
Loss Cost	2016.2	0.018 (CI = +/-0.051; p = 0.383)	-0.008	+1.81%
Loss Cost	2017.1	0.026 (CI = +/-0.086; p = 0.408)	-0.020	+2.63%
Severity	2006.1	0.051 (CI = +/-0.006; p = 0.000)	0.929	+5.26%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.921	+5.24%
Severity	2007.1	0.051 (CI = +/-0.007; p = 0.000)	0.911	+5.22%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.900	+5.20%
Severity	2008.1	0.054 (CI = +/-0.007; p = 0.000)	0.919	+5.51%
Severity	2008.2	0.056 (CI = +/-0.007; p = 0.000)	0.928	+5.76%
Severity	2009.1	0.060 (CI = +/-0.006; p = 0.000)	0.957	+6.16%
Severity	2009.2	0.062 (CI = +/-0.006; p = 0.000)	0.960	+6.36%
Severity	2010.1	0.063 (CI = +/-0.007; p = 0.000)	0.957	+6.49%
Severity	2010.2	0.062 (CI = +/-0.007; p = 0.000)	0.950	+6.37%
Severity	2011.1	0.061 (CI = +/-0.008; p = 0.000)	0.941	+6.33%
Severity	2011.2	0.059 (CI = +/-0.009; p = 0.000)	0.932	+6.10%
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.921	+5.84%
Severity	2012.2	0.051 (CI = +/-0.008; p = 0.000)	0.936	+5.28%
Severity	2013.1	0.052 (CI = +/-0.010; p = 0.000)	0.923	+5.34%
Severity	2013.2	0.052 (CI = +/-0.011; p = 0.000)	0.902	+5.30%
Severity	2014.1	0.057 (CI = +/-0.011; p = 0.000)	0.928	+5.85%
Severity	2014.2	0.055 (CI = +/-0.014; p = 0.000)	0.904	+5.65%
Severity	2015.1	0.056 (CI = +/-0.018; p = 0.000)	0.873	+5.72%
Severity	2015.2	0.050 (CI = +/-0.021; p = 0.001)	0.825	+5.09%
Severity	2016.1	0.057 (CI = +/-0.025; p = 0.002)	0.845	+5.88%
Severity	2016.2	0.073 (CI = +/-0.016; p = 0.000)	0.969	+7.53%
Severity	2017.1	0.080 (CI = +/-0.019; p = 0.001)	0.978	+8.32%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.171)	0.036	-0.51%
Frequency	2006.2	-0.006 (CI = +/-0.008; p = 0.133)	0.054	-0.60%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.123)	0.061	-0.67%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.220)	0.025	-0.57%
Frequency	2008.1	-0.008 (CI = +/-0.010; p = 0.089)	0.090	-0.83%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.011)	0.248	-1.23%
Frequency	2009.1	-0.016 (CI = +/-0.009; p = 0.002)	0.384	-1.57%
Frequency	2009.2	-0.019 (CI = +/-0.009; p = 0.000)	0.517	-1.92%
Frequency	2010.1	-0.021 (CI = +/-0.010; p = 0.000)	0.515	-2.04%
Frequency	2010.2	-0.026 (CI = +/-0.009; p = 0.000)	0.701	-2.53%
Frequency	2011.1	-0.028 (CI = +/-0.009; p = 0.000)	0.709	-2.71%
Frequency	2011.2	-0.030 (CI = +/-0.010; p = 0.000)	0.736	-2.97%
Frequency	2012.1	-0.031 (CI = +/-0.011; p = 0.000)	0.714	-3.08%
Frequency	2012.2	-0.037 (CI = +/-0.010; p = 0.000)	0.829	-3.64%
Frequency	2013.1	-0.040 (CI = +/-0.011; p = 0.000)	0.835	-3.91%
Frequency	2013.2	-0.045 (CI = +/-0.011; p = 0.000)	0.883	-4.40%
Frequency	2014.1	-0.044 (CI = +/-0.013; p = 0.000)	0.846	-4.28%
Frequency	2014.2	-0.045 (CI = +/-0.016; p = 0.000)	0.817	-4.43%
Frequency	2015.1	-0.049 (CI = +/-0.020; p = 0.001)	0.810	-4.83%
Frequency	2015.2	-0.044 (CI = +/-0.024; p = 0.005)	0.725	-4.31%
Frequency	2016.1	-0.043 (CI = +/-0.034; p = 0.024)	0.604	-4.17%
Frequency	2016.2	-0.055 (CI = +/-0.045; p = 0.027)	0.678	-5.32%
Frequency	2017.1	-0.054 (CI = +/-0.078; p = 0.116)	0.489	-5.25%

Property Damage

Coverage = Total PD
 End Trend Period = 2022.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2012-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.014 (CI = +/-0.011; p = 0.012)	0.244 (CI = +/-0.104; p = 0.000)	0.849	+1.40%
Loss Cost	2006.2	0.012 (CI = +/-0.010; p = 0.029)	0.250 (CI = +/-0.099; p = 0.000)	0.847	+1.18%
Loss Cost	2007.1	0.010 (CI = +/-0.010; p = 0.057)	0.253 (CI = +/-0.097; p = 0.000)	0.841	+1.01%
Loss Cost	2007.2	0.010 (CI = +/-0.011; p = 0.072)	0.253 (CI = +/-0.099; p = 0.000)	0.828	+0.99%
Loss Cost	2008.1	0.009 (CI = +/-0.011; p = 0.096)	0.253 (CI = +/-0.100; p = 0.000)	0.813	+0.94%
Loss Cost	2008.2	0.008 (CI = +/-0.011; p = 0.145)	0.249 (CI = +/-0.098; p = 0.000)	0.798	+0.80%
Loss Cost	2009.1	0.008 (CI = +/-0.011; p = 0.162)	0.248 (CI = +/-0.100; p = 0.000)	0.778	+0.79%
Loss Cost	2009.2	0.007 (CI = +/-0.011; p = 0.202)	0.242 (CI = +/-0.102; p = 0.000)	0.747	+0.73%
Loss Cost	2010.1	0.007 (CI = +/-0.012; p = 0.211)	0.243 (CI = +/-0.106; p = 0.000)	0.717	+0.74%
Loss Cost	2010.2	0.006 (CI = +/-0.011; p = 0.244)	0.217 (CI = +/-0.103; p = 0.000)	0.663	+0.64%
Loss Cost	2011.1	0.006 (CI = +/-0.011; p = 0.258)	0.216 (CI = +/-0.112; p = 0.001)	0.599	+0.64%
Loss Cost	2011.2	0.006 (CI = +/-0.012; p = 0.276)	0.206 (CI = +/-0.129; p = 0.003)	0.481	+0.63%
Loss Cost	2012.1	0.006 (CI = +/-0.012; p = 0.274)	0.244 (CI = +/-0.169; p = 0.007)	0.395	+0.64%
Loss Cost	2012.2	0.006 (CI = +/-0.012; p = 0.274)	NA (CI = +/-NA; p = NA)	0.014	+0.64%
Loss Cost	2013.1	0.005 (CI = +/-0.013; p = 0.459)	NA (CI = +/-NA; p = NA)	-0.024	+0.47%
Loss Cost	2013.2	0.002 (CI = +/-0.014; p = 0.796)	NA (CI = +/-NA; p = NA)	-0.058	+0.17%
Loss Cost	2014.1	0.004 (CI = +/-0.016; p = 0.602)	NA (CI = +/-NA; p = NA)	-0.047	+0.39%
Loss Cost	2014.2	0.002 (CI = +/-0.018; p = 0.828)	NA (CI = +/-NA; p = NA)	-0.068	+0.18%
Loss Cost	2015.1	0.000 (CI = +/-0.020; p = 0.999)	NA (CI = +/-NA; p = NA)	-0.077	0.00%
Loss Cost	2015.2	-0.001 (CI = +/-0.023; p = 0.954)	NA (CI = +/-NA; p = NA)	-0.083	-0.06%
Loss Cost	2016.1	0.001 (CI = +/-0.028; p = 0.915)	NA (CI = +/-NA; p = NA)	-0.090	+0.14%
Loss Cost	2016.2	0.001 (CI = +/-0.033; p = 0.946)	NA (CI = +/-NA; p = NA)	-0.099	+0.10%
Loss Cost	2017.1	0.001 (CI = +/-0.040; p = 0.950)	NA (CI = +/-NA; p = NA)	-0.111	+0.11%
Severity	2006.1	0.048 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.077; p = 0.148)	0.953	+4.88%
Severity	2006.2	0.048 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.079; p = 0.154)	0.949	+4.87%
Severity	2007.1	0.047 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.080; p = 0.160)	0.944	+4.86%
Severity	2007.2	0.047 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.082; p = 0.168)	0.938	+4.86%
Severity	2008.1	0.049 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.075; p = 0.122)	0.949	+5.05%
Severity	2008.2	0.051 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.070; p = 0.084)	0.954	+5.18%
Severity	2009.1	0.052 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.057; p = 0.018)	0.969	+5.36%
Severity	2009.2	0.053 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.055; p = 0.008)	0.971	+5.43%
Severity	2010.1	0.053 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.056; p = 0.005)	0.970	+5.47%
Severity	2010.2	0.053 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.059; p = 0.009)	0.966	+5.46%
Severity	2011.1	0.053 (CI = +/-0.006; p = 0.000)	0.088 (CI = +/-0.064; p = 0.009)	0.961	+5.48%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.074; p = 0.023)	0.954	+5.48%
Severity	2012.1	0.053 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.098; p = 0.049)	0.945	+5.48%
Severity	2012.2	0.053 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.933	+5.48%
Severity	2013.1	0.054 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.924	+5.53%
Severity	2013.2	0.054 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.912	+5.54%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.915	+5.79%
Severity	2014.2	0.056 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.898	+5.73%
Severity	2015.1	0.056 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.880	+5.78%
Severity	2015.2	0.055 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.851	+5.62%
Severity	2016.1	0.058 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.845	+5.93%
Severity	2016.2	0.062 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.845	+6.36%
Severity	2017.1	0.062 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.809	+6.44%
Frequency	2006.1	-0.034 (CI = +/-0.012; p = 0.000)	0.188 (CI = +/-0.120; p = 0.003)	0.543	-3.33%
Frequency	2006.2	-0.036 (CI = +/-0.012; p = 0.000)	0.193 (CI = +/-0.118; p = 0.002)	0.576	-3.52%
Frequency	2007.1	-0.037 (CI = +/-0.012; p = 0.000)	0.196 (CI = +/-0.117; p = 0.002)	0.597	-3.67%
Frequency	2007.2	-0.038 (CI = +/-0.013; p = 0.000)	0.196 (CI = +/-0.119; p = 0.002)	0.581	-3.70%
Frequency	2008.1	-0.040 (CI = +/-0.012; p = 0.000)	0.195 (CI = +/-0.112; p = 0.001)	0.645	-3.92%
Frequency	2008.2	-0.043 (CI = +/-0.011; p = 0.000)	0.187 (CI = +/-0.097; p = 0.001)	0.742	-4.16%
Frequency	2009.1	-0.044 (CI = +/-0.010; p = 0.000)	0.177 (CI = +/-0.088; p = 0.000)	0.798	-4.33%
Frequency	2009.2	-0.046 (CI = +/-0.009; p = 0.000)	0.165 (CI = +/-0.081; p = 0.000)	0.839	-4.46%
Frequency	2010.1	-0.046 (CI = +/-0.009; p = 0.000)	0.159 (CI = +/-0.083; p = 0.001)	0.837	-4.49%
Frequency	2010.2	-0.047 (CI = +/-0.008; p = 0.000)	0.135 (CI = +/-0.077; p = 0.002)	0.875	-4.57%
Frequency	2011.1	-0.047 (CI = +/-0.009; p = 0.000)	0.128 (CI = +/-0.084; p = 0.005)	0.871	-4.59%
Frequency	2011.2	-0.047 (CI = +/-0.009; p = 0.000)	0.119 (CI = +/-0.097; p = 0.019)	0.867	-4.59%
Frequency	2012.1	-0.047 (CI = +/-0.009; p = 0.000)	0.146 (CI = +/-0.127; p = 0.026)	0.861	-4.59%
Frequency	2012.2	-0.047 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.865	-4.59%
Frequency	2013.1	-0.049 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.868	-4.79%
Frequency	2013.2	-0.052 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.881	-5.08%
Frequency	2014.1	-0.052 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.862	-5.11%
Frequency	2014.2	-0.054 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.849	-5.25%
Frequency	2015.1	-0.056 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.841	-5.47%
Frequency	2015.2	-0.055 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.805	-5.38%
Frequency	2016.1	-0.056 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.773	-5.47%
Frequency	2016.2	-0.061 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.770	-5.88%
Frequency	2017.1	-0.061 (CI = +/-0.027; p = 0.001)	NA (CI = +/-NA; p = NA)	0.721	-5.95%

Property Damage

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.014 (CI = +/-0.012; p = 0.019)	0.243 (CI = +/-0.108; p = 0.000)	0.844	+1.40%
Loss Cost	2006.2	0.012 (CI = +/-0.011; p = 0.046)	0.251 (CI = +/-0.104; p = 0.000)	0.841	+1.16%
Loss Cost	2007.1	0.010 (CI = +/-0.011; p = 0.093)	0.255 (CI = +/-0.101; p = 0.000)	0.835	+0.96%
Loss Cost	2007.2	0.009 (CI = +/-0.012; p = 0.115)	0.256 (CI = +/-0.103; p = 0.000)	0.822	+0.93%
Loss Cost	2008.1	0.009 (CI = +/-0.012; p = 0.152)	0.256 (CI = +/-0.105; p = 0.000)	0.806	+0.88%
Loss Cost	2008.2	0.007 (CI = +/-0.012; p = 0.229)	0.253 (CI = +/-0.102; p = 0.000)	0.791	+0.72%
Loss Cost	2009.1	0.007 (CI = +/-0.012; p = 0.253)	0.252 (CI = +/-0.105; p = 0.000)	0.770	+0.71%
Loss Cost	2009.2	0.006 (CI = +/-0.013; p = 0.312)	0.247 (CI = +/-0.106; p = 0.000)	0.739	+0.63%
Loss Cost	2010.1	0.006 (CI = +/-0.013; p = 0.322)	0.248 (CI = +/-0.111; p = 0.000)	0.709	+0.64%
Loss Cost	2010.2	0.005 (CI = +/-0.012; p = 0.381)	0.222 (CI = +/-0.107; p = 0.000)	0.654	+0.52%
Loss Cost	2011.1	0.005 (CI = +/-0.013; p = 0.397)	0.221 (CI = +/-0.116; p = 0.001)	0.588	+0.52%
Loss Cost	2011.2	0.005 (CI = +/-0.013; p = 0.419)	0.211 (CI = +/-0.134; p = 0.004)	0.467	+0.51%
Loss Cost	2012.1	0.005 (CI = +/-0.013; p = 0.414)	0.248 (CI = +/-0.174; p = 0.008)	0.378	+0.52%
Loss Cost	2012.2	0.005 (CI = +/-0.013; p = 0.414)	NA (CI = +/-NA; p = NA)	-0.017	+0.52%
Loss Cost	2013.1	0.003 (CI = +/-0.015; p = 0.646)	NA (CI = +/-NA; p = NA)	-0.048	+0.32%
Loss Cost	2013.2	0.000 (CI = +/-0.016; p = 0.968)	NA (CI = +/-NA; p = NA)	-0.067	-0.03%
Loss Cost	2014.1	0.002 (CI = +/-0.018; p = 0.821)	NA (CI = +/-NA; p = NA)	-0.067	+0.19%
Loss Cost	2014.2	-0.001 (CI = +/-0.020; p = 0.933)	NA (CI = +/-NA; p = NA)	-0.076	-0.08%
Loss Cost	2015.1	-0.003 (CI = +/-0.023; p = 0.759)	NA (CI = +/-NA; p = NA)	-0.075	-0.33%
Loss Cost	2015.2	-0.005 (CI = +/-0.027; p = 0.716)	NA (CI = +/-NA; p = NA)	-0.077	-0.46%
Loss Cost	2016.1	-0.003 (CI = +/-0.032; p = 0.843)	NA (CI = +/-NA; p = NA)	-0.095	-0.29%
Loss Cost	2016.2	-0.004 (CI = +/-0.039; p = 0.815)	NA (CI = +/-NA; p = NA)	-0.104	-0.42%
Loss Cost	2017.1	-0.005 (CI = +/-0.049; p = 0.812)	NA (CI = +/-NA; p = NA)	-0.117	-0.52%
Severity	2006.1	0.044 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.072; p = 0.041)	0.956	+4.54%
Severity	2006.2	0.044 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.074; p = 0.043)	0.952	+4.51%
Severity	2007.1	0.044 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.075; p = 0.045)	0.947	+4.48%
Severity	2007.2	0.044 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.077; p = 0.048)	0.941	+4.46%
Severity	2008.1	0.046 (CI = +/-0.008; p = 0.000)	0.078 (CI = +/-0.069; p = 0.030)	0.952	+4.67%
Severity	2008.2	0.047 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.065; p = 0.018)	0.958	+4.81%
Severity	2009.1	0.049 (CI = +/-0.006; p = 0.000)	0.087 (CI = +/-0.050; p = 0.001)	0.975	+5.00%
Severity	2009.2	0.050 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.047; p = 0.001)	0.977	+5.08%
Severity	2010.1	0.050 (CI = +/-0.006; p = 0.000)	0.099 (CI = +/-0.047; p = 0.000)	0.977	+5.12%
Severity	2010.2	0.050 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.050; p = 0.001)	0.973	+5.11%
Severity	2011.1	0.050 (CI = +/-0.006; p = 0.000)	0.101 (CI = +/-0.054; p = 0.001)	0.969	+5.12%
Severity	2011.2	0.050 (CI = +/-0.006; p = 0.000)	0.100 (CI = +/-0.062; p = 0.003)	0.962	+5.12%
Severity	2012.1	0.050 (CI = +/-0.006; p = 0.000)	0.110 (CI = +/-0.082; p = 0.011)	0.954	+5.12%
Severity	2012.2	0.050 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.942	+5.12%
Severity	2013.1	0.050 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.932	+5.14%
Severity	2013.2	0.050 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.919	+5.10%
Severity	2014.1	0.052 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.921	+5.33%
Severity	2014.2	0.051 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.904	+5.19%
Severity	2015.1	0.050 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.883	+5.17%
Severity	2015.2	0.048 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.855	+4.88%
Severity	2016.1	0.050 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.841	+5.11%
Severity	2016.2	0.053 (CI = +/-0.017; p = 0.000)	NA (CI = +/-NA; p = NA)	0.834	+5.46%
Severity	2017.1	0.052 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.781	+5.36%
Frequency	2006.1	-0.030 (CI = +/-0.013; p = 0.000)	0.168 (CI = +/-0.120; p = 0.008)	0.474	-3.00%
Frequency	2006.2	-0.033 (CI = +/-0.013; p = 0.000)	0.174 (CI = +/-0.118; p = 0.005)	0.510	-3.21%
Frequency	2007.1	-0.034 (CI = +/-0.013; p = 0.000)	0.178 (CI = +/-0.118; p = 0.004)	0.532	-3.37%
Frequency	2007.2	-0.034 (CI = +/-0.014; p = 0.000)	0.178 (CI = +/-0.120; p = 0.005)	0.512	-3.38%
Frequency	2008.1	-0.037 (CI = +/-0.013; p = 0.000)	0.178 (CI = +/-0.113; p = 0.003)	0.585	-3.62%
Frequency	2008.2	-0.040 (CI = +/-0.011; p = 0.000)	0.173 (CI = +/-0.098; p = 0.001)	0.697	-3.90%
Frequency	2009.1	-0.042 (CI = +/-0.010; p = 0.000)	0.165 (CI = +/-0.089; p = 0.001)	0.763	-4.09%
Frequency	2009.2	-0.043 (CI = +/-0.010; p = 0.000)	0.153 (CI = +/-0.081; p = 0.001)	0.812	-4.23%
Frequency	2010.1	-0.044 (CI = +/-0.010; p = 0.000)	0.149 (CI = +/-0.084; p = 0.001)	0.810	-4.27%
Frequency	2010.2	-0.045 (CI = +/-0.009; p = 0.000)	0.125 (CI = +/-0.077; p = 0.003)	0.856	-4.36%
Frequency	2011.1	-0.045 (CI = +/-0.009; p = 0.000)	0.120 (CI = +/-0.084; p = 0.008)	0.851	-4.38%
Frequency	2011.2	-0.045 (CI = +/-0.009; p = 0.000)	0.111 (CI = +/-0.096; p = 0.026)	0.846	-4.39%
Frequency	2012.1	-0.045 (CI = +/-0.009; p = 0.000)	0.138 (CI = +/-0.126; p = 0.033)	0.840	-4.38%
Frequency	2012.2	-0.045 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.845	-4.38%
Frequency	2013.1	-0.047 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.846	-4.58%
Frequency	2013.2	-0.050 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.859	-4.88%
Frequency	2014.1	-0.050 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.835	-4.88%
Frequency	2014.2	-0.051 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.816	-5.01%
Frequency	2015.1	-0.054 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.803	-5.23%
Frequency	2015.2	-0.052 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.755	-5.09%
Frequency	2016.1	-0.053 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.708	-5.14%
Frequency	2016.2	-0.057 (CI = +/-0.026; p = 0.001)	NA (CI = +/-NA; p = NA)	0.700	-5.58%
Frequency	2017.1	-0.057 (CI = +/-0.033; p = 0.004)	NA (CI = +/-NA; p = NA)	0.630	-5.58%

Property Damage

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.026 (CI = +/-0.010; p = 0.000)	0.181 (CI = +/-0.083; p = 0.000)	0.927	+2.61%
Loss Cost	2006.2	0.023 (CI = +/-0.010; p = 0.000)	0.193 (CI = +/-0.079; p = 0.000)	0.928	+2.30%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.202 (CI = +/-0.077; p = 0.000)	0.928	+2.05%
Loss Cost	2007.2	0.021 (CI = +/-0.011; p = 0.001)	0.201 (CI = +/-0.079; p = 0.000)	0.922	+2.09%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	0.201 (CI = +/-0.081; p = 0.000)	0.914	+2.05%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.003)	0.204 (CI = +/-0.077; p = 0.000)	0.912	+1.82%
Loss Cost	2009.1	0.018 (CI = +/-0.012; p = 0.004)	0.204 (CI = +/-0.079; p = 0.000)	0.903	+1.84%
Loss Cost	2009.2	0.017 (CI = +/-0.012; p = 0.007)	0.202 (CI = +/-0.079; p = 0.000)	0.891	+1.73%
Loss Cost	2010.1	0.018 (CI = +/-0.012; p = 0.008)	0.204 (CI = +/-0.082; p = 0.000)	0.878	+1.78%
Loss Cost	2010.2	0.016 (CI = +/-0.010; p = 0.004)	0.185 (CI = +/-0.066; p = 0.000)	0.891	+1.57%
Loss Cost	2011.1	0.016 (CI = +/-0.010; p = 0.005)	0.186 (CI = +/-0.071; p = 0.000)	0.865	+1.57%
Loss Cost	2011.2	0.015 (CI = +/-0.011; p = 0.008)	0.178 (CI = +/-0.081; p = 0.000)	0.811	+1.56%
Loss Cost	2012.1	0.016 (CI = +/-0.010; p = 0.006)	0.218 (CI = +/-0.098; p = 0.000)	0.786	+1.59%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.006)	NA (CI = +/-NA; p = NA)	0.413	+1.59%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.023)	NA (CI = +/-NA; p = NA)	0.306	+1.41%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.111)	NA (CI = +/-NA; p = NA)	0.143	+0.97%
Loss Cost	2014.1	0.015 (CI = +/-0.012; p = 0.015)	NA (CI = +/-NA; p = NA)	0.407	+1.56%
Loss Cost	2014.2	0.013 (CI = +/-0.014; p = 0.062)	NA (CI = +/-NA; p = NA)	0.260	+1.31%
Loss Cost	2015.1	0.011 (CI = +/-0.017; p = 0.174)	NA (CI = +/-NA; p = NA)	0.120	+1.11%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.247)	NA (CI = +/-NA; p = NA)	0.069	+1.17%
Loss Cost	2016.1	0.020 (CI = +/-0.025; p = 0.100)	NA (CI = +/-NA; p = NA)	0.284	+2.01%
Loss Cost	2016.2	0.024 (CI = +/-0.034; p = 0.135)	NA (CI = +/-NA; p = NA)	0.266	+2.41%
Loss Cost	2017.1	0.031 (CI = +/-0.050; p = 0.158)	NA (CI = +/-NA; p = NA)	0.287	+3.16%
Severity	2006.1	0.042 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.079; p = 0.026)	0.946	+4.26%
Severity	2006.2	0.041 (CI = +/-0.010; p = 0.000)	0.094 (CI = +/-0.081; p = 0.025)	0.940	+4.17%
Severity	2007.1	0.040 (CI = +/-0.011; p = 0.000)	0.097 (CI = +/-0.083; p = 0.024)	0.934	+4.09%
Severity	2007.2	0.040 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.085; p = 0.026)	0.926	+4.04%
Severity	2008.1	0.043 (CI = +/-0.011; p = 0.000)	0.091 (CI = +/-0.076; p = 0.022)	0.942	+4.38%
Severity	2008.2	0.045 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.071; p = 0.018)	0.950	+4.64%
Severity	2009.1	0.049 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.049; p = 0.001)	0.976	+5.00%
Severity	2009.2	0.050 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.043; p = 0.000)	0.981	+5.15%
Severity	2010.1	0.051 (CI = +/-0.006; p = 0.000)	0.095 (CI = +/-0.040; p = 0.000)	0.983	+5.24%
Severity	2010.2	0.051 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.042; p = 0.000)	0.979	+5.22%
Severity	2011.1	0.051 (CI = +/-0.006; p = 0.000)	0.097 (CI = +/-0.045; p = 0.000)	0.976	+5.25%
Severity	2011.2	0.051 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.051; p = 0.001)	0.970	+5.25%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	0.106 (CI = +/-0.066; p = 0.004)	0.962	+5.25%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.947	+5.25%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.937	+5.30%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.921	+5.26%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+5.71%
Severity	2014.2	0.054 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.923	+5.52%
Severity	2015.1	0.054 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.899	+5.55%
Severity	2015.2	0.049 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.872	+5.03%
Severity	2016.1	0.055 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.882	+5.60%
Severity	2016.2	0.065 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.950	+6.70%
Severity	2017.1	0.067 (CI = +/-0.023; p = 0.001)	NA (CI = +/-NA; p = NA)	0.927	+6.94%
Frequency	2006.1	-0.016 (CI = +/-0.014; p = 0.024)	0.090 (CI = +/-0.111; p = 0.106)	0.139	-1.58%
Frequency	2006.2	-0.018 (CI = +/-0.014; p = 0.015)	0.099 (CI = +/-0.112; p = 0.080)	0.177	-1.80%
Frequency	2007.1	-0.020 (CI = +/-0.015; p = 0.012)	0.105 (CI = +/-0.114; p = 0.069)	0.197	-1.96%
Frequency	2007.2	-0.019 (CI = +/-0.016; p = 0.022)	0.102 (CI = +/-0.117; p = 0.083)	0.155	-1.87%
Frequency	2008.1	-0.023 (CI = +/-0.015; p = 0.006)	0.110 (CI = +/-0.111; p = 0.050)	0.257	-2.23%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	0.116 (CI = +/-0.093; p = 0.016)	0.462	-2.69%
Frequency	2009.1	-0.030 (CI = +/-0.012; p = 0.000)	0.116 (CI = +/-0.081; p = 0.007)	0.605	-3.00%
Frequency	2009.2	-0.033 (CI = +/-0.010; p = 0.000)	0.112 (CI = +/-0.069; p = 0.003)	0.722	-3.25%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	0.110 (CI = +/-0.072; p = 0.005)	0.717	-3.30%
Frequency	2010.2	-0.035 (CI = +/-0.008; p = 0.000)	0.092 (CI = +/-0.056; p = 0.003)	0.840	-3.47%
Frequency	2011.1	-0.036 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.060; p = 0.007)	0.833	-3.49%
Frequency	2011.2	-0.036 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.068; p = 0.022)	0.829	-3.51%
Frequency	2012.1	-0.035 (CI = +/-0.009; p = 0.000)	0.111 (CI = +/-0.085; p = 0.014)	0.829	-3.49%
Frequency	2012.2	-0.035 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.839	-3.49%
Frequency	2013.1	-0.038 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.840	-3.70%
Frequency	2013.2	-0.042 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.872	-4.08%
Frequency	2014.1	-0.040 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.836	-3.93%
Frequency	2014.2	-0.041 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.799	-3.99%
Frequency	2015.1	-0.043 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.775	-4.21%
Frequency	2015.2	-0.037 (CI = +/-0.020; p = 0.003)	NA (CI = +/-NA; p = NA)	0.690	-3.67%
Frequency	2016.1	-0.035 (CI = +/-0.027; p = 0.019)	NA (CI = +/-NA; p = NA)	0.563	-3.40%
Frequency	2016.2	-0.041 (CI = +/-0.036; p = 0.031)	NA (CI = +/-NA; p = NA)	0.565	-4.02%
Frequency	2017.1	-0.036 (CI = +/-0.053; p = 0.133)	NA (CI = +/-NA; p = NA)	0.337	-3.54%

Accident Benefits Total

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	2006.1	0.015 (CI = +/-0.012; p = 0.016)	-0.107 (CI = +/-0.117; p = 0.071)	0.200	+1.54%
Loss Cost	2006.2	0.011 (CI = +/-0.012; p = 0.067)	-0.085 (CI = +/-0.111; p = 0.130)	0.108	+1.13%
Loss Cost	2007.1	0.010 (CI = +/-0.013; p = 0.119)	-0.091 (CI = +/-0.114; p = 0.115)	0.097	+1.01%
Loss Cost	2007.2	0.009 (CI = +/-0.014; p = 0.181)	-0.086 (CI = +/-0.118; p = 0.146)	0.061	+0.92%
Loss Cost	2008.1	0.007 (CI = +/-0.014; p = 0.302)	-0.095 (CI = +/-0.121; p = 0.121)	0.057	+0.74%
Loss Cost	2008.2	0.005 (CI = +/-0.015; p = 0.474)	-0.085 (CI = +/-0.125; p = 0.172)	0.014	+0.55%
Loss Cost	2009.1	0.001 (CI = +/-0.016; p = 0.847)	-0.103 (CI = +/-0.123; p = 0.097)	0.038	+0.15%
Loss Cost	2009.2	-0.004 (CI = +/-0.015; p = 0.566)	-0.077 (CI = +/-0.115; p = 0.182)	0.014	-0.43%
Loss Cost	2010.1	-0.009 (CI = +/-0.016; p = 0.271)	-0.094 (CI = +/-0.113; p = 0.098)	0.086	-0.85%
Loss Cost	2010.2	-0.006 (CI = +/-0.017; p = 0.481)	-0.106 (CI = +/-0.116; p = 0.072)	0.091	-0.58%
Loss Cost	2011.1	-0.010 (CI = +/-0.018; p = 0.258)	-0.121 (CI = +/-0.116; p = 0.042)	0.156	-0.97%
Loss Cost	2011.2	-0.014 (CI = +/-0.018; p = 0.114)	-0.103 (CI = +/-0.116; p = 0.079)	0.184	-1.44%
Loss Cost	2012.1	-0.019 (CI = +/-0.019; p = 0.059)	-0.117 (CI = +/-0.117; p = 0.050)	0.245	-1.84%
Loss Cost	2012.2	-0.023 (CI = +/-0.021; p = 0.032)	-0.102 (CI = +/-0.120; p = 0.089)	0.282	-2.27%
Loss Cost	2013.1	-0.027 (CI = +/-0.022; p = 0.020)	-0.115 (CI = +/-0.123; p = 0.063)	0.324	-2.68%
Loss Cost	2013.2	-0.032 (CI = +/-0.024; p = 0.013)	-0.100 (CI = +/-0.126; p = 0.113)	0.365	-3.16%
Loss Cost	2014.1	-0.037 (CI = +/-0.026; p = 0.009)	-0.115 (CI = +/-0.129; p = 0.077)	0.405	-3.67%
Loss Cost	2014.2	-0.042 (CI = +/-0.030; p = 0.009)	-0.102 (CI = +/-0.136; p = 0.132)	0.429	-4.12%
Loss Cost	2015.1	-0.054 (CI = +/-0.029; p = 0.002)	-0.131 (CI = +/-0.125; p = 0.041)	0.586	-5.24%
Loss Cost	2015.2	-0.050 (CI = +/-0.033; p = 0.007)	-0.141 (CI = +/-0.135; p = 0.042)	0.554	-4.86%
Loss Cost	2016.1	-0.054 (CI = +/-0.039; p = 0.012)	-0.149 (CI = +/-0.146; p = 0.046)	0.512	-5.22%
Loss Cost	2016.2	-0.045 (CI = +/-0.045; p = 0.053)	-0.168 (CI = +/-0.157; p = 0.038)	0.494	-4.38%
Loss Cost	2017.1	-0.057 (CI = +/-0.051; p = 0.031)	-0.192 (CI = +/-0.161; p = 0.025)	0.552	-5.57%
Severity	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.048 (CI = +/-0.062; p = 0.125)	0.780	+3.46%
Severity	2006.2	0.031 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.056; p = 0.026)	0.793	+3.17%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.058; p = 0.031)	0.773	+3.17%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.060; p = 0.031)	0.757	+3.12%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.061; p = 0.027)	0.745	+3.20%
Severity	2008.2	0.032 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.064; p = 0.034)	0.731	+3.21%
Severity	2009.1	0.031 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.066; p = 0.051)	0.693	+3.11%
Severity	2009.2	0.028 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.065; p = 0.023)	0.678	+2.87%
Severity	2010.1	0.027 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.066; p = 0.038)	0.625	+2.72%
Severity	2010.2	0.032 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.054; p = 0.066)	0.769	+3.22%
Severity	2011.1	0.031 (CI = +/-0.008; p = 0.000)	0.048 (CI = +/-0.056; p = 0.089)	0.733	+3.16%
Severity	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.050 (CI = +/-0.059; p = 0.094)	0.708	+3.12%
Severity	2012.1	0.029 (CI = +/-0.010; p = 0.000)	0.044 (CI = +/-0.061; p = 0.144)	0.653	+2.96%
Severity	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.050 (CI = +/-0.063; p = 0.117)	0.617	+2.80%
Severity	2013.1	0.027 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.067; p = 0.149)	0.554	+2.75%
Severity	2013.2	0.024 (CI = +/-0.013; p = 0.001)	0.058 (CI = +/-0.068; p = 0.089)	0.513	+2.42%
Severity	2014.1	0.023 (CI = +/-0.015; p = 0.005)	0.056 (CI = +/-0.072; p = 0.122)	0.426	+2.33%
Severity	2014.2	0.021 (CI = +/-0.017; p = 0.019)	0.062 (CI = +/-0.077; p = 0.103)	0.384	+2.08%
Severity	2015.1	0.014 (CI = +/-0.016; p = 0.084)	0.046 (CI = +/-0.070; p = 0.181)	0.202	+1.41%
Severity	2015.2	0.016 (CI = +/-0.019; p = 0.094)	0.041 (CI = +/-0.077; p = 0.259)	0.207	+1.59%
Severity	2016.1	0.018 (CI = +/-0.022; p = 0.095)	0.047 (CI = +/-0.083; p = 0.237)	0.199	+1.84%
Severity	2016.2	0.024 (CI = +/-0.025; p = 0.065)	0.035 (CI = +/-0.088; p = 0.394)	0.261	+2.39%
Severity	2017.1	0.015 (CI = +/-0.027; p = 0.242)	0.018 (CI = +/-0.085; p = 0.633)	-0.016	+1.47%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.155 (CI = +/-0.080; p = 0.000)	0.518	-1.86%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.149 (CI = +/-0.082; p = 0.001)	0.531	-1.98%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.155 (CI = +/-0.083; p = 0.001)	0.531	-2.10%
Frequency	2007.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.152 (CI = +/-0.087; p = 0.001)	0.530	-2.14%
Frequency	2008.1	-0.024 (CI = +/-0.010; p = 0.000)	-0.164 (CI = +/-0.086; p = 0.001)	0.569	-2.38%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.154 (CI = +/-0.087; p = 0.001)	0.592	-2.58%
Frequency	2009.1	-0.029 (CI = +/-0.011; p = 0.000)	-0.168 (CI = +/-0.084; p = 0.000)	0.638	-2.87%
Frequency	2009.2	-0.033 (CI = +/-0.011; p = 0.000)	-0.153 (CI = +/-0.082; p = 0.001)	0.686	-3.21%
Frequency	2010.1	-0.035 (CI = +/-0.011; p = 0.000)	-0.164 (CI = +/-0.081; p = 0.000)	0.712	-3.48%
Frequency	2010.2	-0.037 (CI = +/-0.012; p = 0.000)	-0.156 (CI = +/-0.082; p = 0.001)	0.724	-3.68%
Frequency	2011.1	-0.041 (CI = +/-0.012; p = 0.000)	-0.169 (CI = +/-0.081; p = 0.000)	0.752	-4.01%
Frequency	2011.2	-0.045 (CI = +/-0.012; p = 0.000)	-0.153 (CI = +/-0.077; p = 0.001)	0.795	-4.42%
Frequency	2012.1	-0.048 (CI = +/-0.013; p = 0.000)	-0.162 (CI = +/-0.078; p = 0.000)	0.795	-4.66%
Frequency	2012.2	-0.051 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.080; p = 0.001)	0.806	-4.93%
Frequency	2013.1	-0.054 (CI = +/-0.015; p = 0.000)	-0.164 (CI = +/-0.080; p = 0.001)	0.815	-5.28%
Frequency	2013.2	-0.056 (CI = +/-0.016; p = 0.000)	-0.158 (CI = +/-0.084; p = 0.001)	0.813	-5.44%
Frequency	2014.1	-0.060 (CI = +/-0.017; p = 0.000)	-0.170 (CI = +/-0.084; p = 0.001)	0.821	-5.86%
Frequency	2014.2	-0.063 (CI = +/-0.020; p = 0.000)	-0.164 (CI = +/-0.090; p = 0.002)	0.820	-6.08%
Frequency	2015.1	-0.068 (CI = +/-0.021; p = 0.000)	-0.177 (CI = +/-0.091; p = 0.001)	0.824	-6.56%
Frequency	2015.2	-0.066 (CI = +/-0.025; p = 0.000)	-0.182 (CI = +/-0.099; p = 0.002)	0.811	-6.35%
Frequency	2016.1	-0.072 (CI = +/-0.027; p = 0.000)	-0.196 (CI = +/-0.102; p = 0.002)	0.811	-6.94%
Frequency	2016.2	-0.068 (CI = +/-0.033; p = 0.001)	-0.203 (CI = +/-0.113; p = 0.003)	0.799	-6.61%
Frequency	2017.1	-0.072 (CI = +/-0.039; p = 0.003)	-0.210 (CI = +/-0.125; p = 0.005)	0.756	-6.95%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.018 (CI = +/-0.013; p = 0.006)	-0.091 (CI = +/-0.116; p = 0.120)	0.243	+1.84%
Loss Cost	2006.2	0.014 (CI = +/-0.012; p = 0.026)	-0.070 (CI = +/-0.110; p = 0.205)	0.149	+1.43%
Loss Cost	2007.1	0.013 (CI = +/-0.013; p = 0.049)	-0.075 (CI = +/-0.114; p = 0.189)	0.132	+1.33%
Loss Cost	2007.2	0.012 (CI = +/-0.014; p = 0.082)	-0.071 (CI = +/-0.118; p = 0.227)	0.091	+1.24%
Loss Cost	2008.1	0.011 (CI = +/-0.015; p = 0.151)	-0.078 (CI = +/-0.121; p = 0.196)	0.076	+1.09%
Loss Cost	2008.2	0.009 (CI = +/-0.016; p = 0.263)	-0.070 (CI = +/-0.125; p = 0.260)	0.024	+0.89%
Loss Cost	2009.1	0.005 (CI = +/-0.017; p = 0.550)	-0.088 (CI = +/-0.124; p = 0.158)	0.025	+0.49%
Loss Cost	2009.2	-0.001 (CI = +/-0.016; p = 0.893)	-0.063 (CI = +/-0.116; p = 0.272)	-0.031	-0.11%
Loss Cost	2010.1	-0.005 (CI = +/-0.017; p = 0.507)	-0.081 (CI = +/-0.115; p = 0.158)	0.020	-0.54%
Loss Cost	2010.2	-0.002 (CI = +/-0.018; p = 0.781)	-0.093 (CI = +/-0.118; p = 0.116)	0.034	-0.24%
Loss Cost	2011.1	-0.006 (CI = +/-0.019; p = 0.481)	-0.108 (CI = +/-0.119; p = 0.073)	0.084	-0.64%
Loss Cost	2011.2	-0.011 (CI = +/-0.020; p = 0.245)	-0.092 (CI = +/-0.119; p = 0.123)	0.093	-1.12%
Loss Cost	2012.1	-0.015 (CI = +/-0.021; p = 0.141)	-0.107 (CI = +/-0.122; p = 0.083)	0.149	-1.54%
Loss Cost	2012.2	-0.020 (CI = +/-0.023; p = 0.082)	-0.093 (CI = +/-0.125; p = 0.135)	0.179	-1.97%
Loss Cost	2013.1	-0.024 (CI = +/-0.025; p = 0.056)	-0.107 (CI = +/-0.130; p = 0.100)	0.218	-2.40%
Loss Cost	2013.2	-0.029 (CI = +/-0.027; p = 0.036)	-0.092 (CI = +/-0.133; p = 0.161)	0.258	-2.90%
Loss Cost	2014.1	-0.035 (CI = +/-0.030; p = 0.025)	-0.109 (CI = +/-0.139; p = 0.115)	0.299	-3.47%
Loss Cost	2014.2	-0.040 (CI = +/-0.034; p = 0.024)	-0.097 (CI = +/-0.147; p = 0.177)	0.324	-3.93%
Loss Cost	2015.1	-0.054 (CI = +/-0.034; p = 0.005)	-0.132 (CI = +/-0.137; p = 0.057)	0.505	-5.29%
Loss Cost	2015.2	-0.050 (CI = +/-0.039; p = 0.018)	-0.141 (CI = +/-0.148; p = 0.059)	0.468	-4.88%
Loss Cost	2016.1	-0.055 (CI = +/-0.047; p = 0.027)	-0.152 (CI = +/-0.164; p = 0.065)	0.419	-5.36%
Loss Cost	2016.2	-0.046 (CI = +/-0.055; p = 0.094)	-0.170 (CI = +/-0.176; p = 0.056)	0.396	-4.45%
Loss Cost	2017.1	-0.063 (CI = +/-0.064; p = 0.054)	-0.202 (CI = +/-0.185; p = 0.036)	0.479	-6.12%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.063; p = 0.088)	0.780	+3.58%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.069 (CI = +/-0.056; p = 0.017)	0.794	+3.28%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.058; p = 0.020)	0.774	+3.30%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.060; p = 0.021)	0.758	+3.25%
Severity	2008.1	0.033 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.062; p = 0.017)	0.749	+3.35%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.076 (CI = +/-0.064; p = 0.022)	0.736	+3.36%
Severity	2009.1	0.032 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.067; p = 0.035)	0.696	+3.28%
Severity	2009.2	0.030 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.066; p = 0.016)	0.680	+3.03%
Severity	2010.1	0.028 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.068; p = 0.028)	0.625	+2.89%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.054; p = 0.038)	0.780	+3.41%
Severity	2011.1	0.033 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.057; p = 0.052)	0.744	+3.38%
Severity	2011.2	0.033 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.060; p = 0.059)	0.721	+3.34%
Severity	2012.1	0.031 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.062; p = 0.095)	0.663	+3.19%
Severity	2012.2	0.030 (CI = +/-0.012; p = 0.000)	0.057 (CI = +/-0.065; p = 0.081)	0.627	+3.04%
Severity	2013.1	0.030 (CI = +/-0.013; p = 0.000)	0.056 (CI = +/-0.069; p = 0.104)	0.565	+3.02%
Severity	2013.2	0.026 (CI = +/-0.014; p = 0.001)	0.065 (CI = +/-0.070; p = 0.066)	0.525	+2.68%
Severity	2014.1	0.026 (CI = +/-0.016; p = 0.005)	0.064 (CI = +/-0.076; p = 0.092)	0.438	+2.63%
Severity	2014.2	0.024 (CI = +/-0.019; p = 0.017)	0.070 (CI = +/-0.081; p = 0.084)	0.397	+2.39%
Severity	2015.1	0.016 (CI = +/-0.019; p = 0.088)	0.051 (CI = +/-0.076; p = 0.169)	0.191	+1.62%
Severity	2015.2	0.018 (CI = +/-0.022; p = 0.096)	0.047 (CI = +/-0.083; p = 0.238)	0.198	+1.84%
Severity	2016.1	0.022 (CI = +/-0.026; p = 0.089)	0.055 (CI = +/-0.090; p = 0.203)	0.206	+2.23%
Severity	2016.2	0.028 (CI = +/-0.030; p = 0.061)	0.043 (CI = +/-0.095; p = 0.324)	0.278	+2.87%
Severity	2017.1	0.018 (CI = +/-0.034; p = 0.258)	0.024 (CI = +/-0.097; p = 0.582)	-0.041	+1.78%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.000)	-0.145 (CI = +/-0.080; p = 0.001)	0.457	-1.68%
Frequency	2006.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.139 (CI = +/-0.082; p = 0.002)	0.470	-1.80%
Frequency	2007.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.145 (CI = +/-0.084; p = 0.001)	0.468	-1.91%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.001)	-0.143 (CI = +/-0.087; p = 0.002)	0.466	-1.95%
Frequency	2008.1	-0.022 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.087; p = 0.001)	0.507	-2.19%
Frequency	2008.2	-0.024 (CI = +/-0.011; p = 0.000)	-0.146 (CI = +/-0.088; p = 0.002)	0.531	-2.39%
Frequency	2009.1	-0.027 (CI = +/-0.012; p = 0.000)	-0.160 (CI = +/-0.087; p = 0.001)	0.579	-2.70%
Frequency	2009.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.146 (CI = +/-0.084; p = 0.002)	0.634	-3.04%
Frequency	2010.1	-0.034 (CI = +/-0.012; p = 0.000)	-0.158 (CI = +/-0.083; p = 0.001)	0.660	-3.33%
Frequency	2010.2	-0.036 (CI = +/-0.013; p = 0.000)	-0.150 (CI = +/-0.085; p = 0.002)	0.674	-3.53%
Frequency	2011.1	-0.040 (CI = +/-0.013; p = 0.000)	-0.164 (CI = +/-0.084; p = 0.001)	0.704	-3.89%
Frequency	2011.2	-0.044 (CI = +/-0.013; p = 0.000)	-0.149 (CI = +/-0.081; p = 0.001)	0.755	-4.31%
Frequency	2012.1	-0.047 (CI = +/-0.014; p = 0.000)	-0.159 (CI = +/-0.083; p = 0.001)	0.752	-4.58%
Frequency	2012.2	-0.050 (CI = +/-0.015; p = 0.000)	-0.150 (CI = +/-0.085; p = 0.002)	0.766	-4.86%
Frequency	2013.1	-0.054 (CI = +/-0.016; p = 0.000)	-0.163 (CI = +/-0.085; p = 0.001)	0.775	-5.26%
Frequency	2013.2	-0.056 (CI = +/-0.018; p = 0.000)	-0.158 (CI = +/-0.090; p = 0.002)	0.773	-5.44%
Frequency	2014.1	-0.061 (CI = +/-0.020; p = 0.000)	-0.173 (CI = +/-0.091; p = 0.001)	0.784	-5.94%
Frequency	2014.2	-0.064 (CI = +/-0.022; p = 0.000)	-0.166 (CI = +/-0.097; p = 0.003)	0.783	-6.18%
Frequency	2015.1	-0.070 (CI = +/-0.024; p = 0.000)	-0.183 (CI = +/-0.099; p = 0.002)	0.791	-6.80%
Frequency	2015.2	-0.068 (CI = +/-0.029; p = 0.000)	-0.188 (CI = +/-0.107; p = 0.003)	0.776	-6.60%
Frequency	2016.1	-0.077 (CI = +/-0.032; p = 0.000)	-0.207 (CI = +/-0.110; p = 0.002)	0.784	-7.42%
Frequency	2016.2	-0.074 (CI = +/-0.039; p = 0.002)	-0.213 (CI = +/-0.123; p = 0.004)	0.770	-7.12%
Frequency	2017.1	-0.081 (CI = +/-0.048; p = 0.005)	-0.226 (CI = +/-0.138; p = 0.006)	0.728	-7.76%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.035 (CI = +/-0.011; p = 0.000)	-0.063 (CI = +/-0.088; p = 0.150)	0.631	+3.59%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.080; p = 0.266)	0.596	+3.15%
Loss Cost	2007.1	0.031 (CI = +/-0.011; p = 0.000)	-0.042 (CI = +/-0.083; p = 0.305)	0.578	+3.19%
Loss Cost	2007.2	0.032 (CI = +/-0.012; p = 0.000)	-0.043 (CI = +/-0.087; p = 0.317)	0.543	+3.21%
Loss Cost	2008.1	0.032 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.091; p = 0.337)	0.516	+3.20%
Loss Cost	2008.2	0.030 (CI = +/-0.014; p = 0.000)	-0.039 (CI = +/-0.095; p = 0.404)	0.455	+3.09%
Loss Cost	2009.1	0.027 (CI = +/-0.015; p = 0.001)	-0.051 (CI = +/-0.097; p = 0.289)	0.399	+2.78%
Loss Cost	2009.2	0.021 (CI = +/-0.014; p = 0.006)	-0.027 (CI = +/-0.085; p = 0.509)	0.287	+2.10%
Loss Cost	2010.1	0.018 (CI = +/-0.015; p = 0.026)	-0.039 (CI = +/-0.087; p = 0.359)	0.219	+1.77%
Loss Cost	2010.2	0.024 (CI = +/-0.014; p = 0.002)	-0.059 (CI = +/-0.077; p = 0.124)	0.430	+2.42%
Loss Cost	2011.1	0.022 (CI = +/-0.016; p = 0.010)	-0.066 (CI = +/-0.081; p = 0.105)	0.390	+2.20%
Loss Cost	2011.2	0.017 (CI = +/-0.016; p = 0.040)	-0.053 (CI = +/-0.080; p = 0.179)	0.242	+1.74%
Loss Cost	2012.1	0.016 (CI = +/-0.019; p = 0.093)	-0.057 (CI = +/-0.086; p = 0.174)	0.210	+1.58%
Loss Cost	2012.2	0.012 (CI = +/-0.021; p = 0.236)	-0.048 (CI = +/-0.090; p = 0.267)	0.061	+1.19%
Loss Cost	2013.1	0.011 (CI = +/-0.024; p = 0.329)	-0.049 (CI = +/-0.098; p = 0.295)	0.042	+1.14%
Loss Cost	2013.2	0.007 (CI = +/-0.028; p = 0.606)	-0.039 (CI = +/-0.104; p = 0.423)	-0.093	+0.66%
Loss Cost	2014.1	0.006 (CI = +/-0.034; p = 0.714)	-0.041 (CI = +/-0.117; p = 0.446)	-0.113	+0.57%
Loss Cost	2014.2	0.001 (CI = +/-0.041; p = 0.935)	-0.034 (CI = +/-0.129; p = 0.565)	-0.195	+0.15%
Loss Cost	2015.1	-0.013 (CI = +/-0.046; p = 0.516)	-0.060 (CI = +/-0.131; p = 0.312)	-0.067	-1.31%
Loss Cost	2015.2	0.001 (CI = +/-0.052; p = 0.963)	-0.082 (CI = +/-0.134; p = 0.187)	0.027	+0.10%
Loss Cost	2016.1	0.013 (CI = +/-0.069; p = 0.659)	-0.064 (CI = +/-0.158; p = 0.343)	-0.060	+1.27%
Loss Cost	2016.2	0.050 (CI = +/-0.034; p = 0.016)	-0.108 (CI = +/-0.070; p = 0.013)	0.843	+5.08%
Loss Cost	2017.1	0.054 (CI = +/-0.059; p = 0.060)	-0.102 (CI = +/-0.100; p = 0.048)	0.833	+5.59%
Severity	2006.1	0.040 (CI = +/-0.008; p = 0.000)	0.053 (CI = +/-0.068; p = 0.124)	0.774	+4.04%
Severity	2006.2	0.036 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.061; p = 0.031)	0.782	+3.69%
Severity	2007.1	0.037 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.064; p = 0.032)	0.762	+3.74%
Severity	2007.2	0.037 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.067; p = 0.037)	0.745	+3.72%
Severity	2008.1	0.038 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.068; p = 0.026)	0.743	+3.90%
Severity	2008.2	0.039 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.071; p = 0.038)	0.732	+3.97%
Severity	2009.1	0.038 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.075; p = 0.053)	0.688	+3.91%
Severity	2009.2	0.035 (CI = +/-0.012; p = 0.000)	0.084 (CI = +/-0.075; p = 0.031)	0.664	+3.61%
Severity	2010.1	0.034 (CI = +/-0.014; p = 0.000)	0.079 (CI = +/-0.079; p = 0.050)	0.598	+3.48%
Severity	2010.2	0.042 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.054; p = 0.053)	0.826	+4.33%
Severity	2011.1	0.043 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.058; p = 0.059)	0.799	+4.39%
Severity	2011.2	0.044 (CI = +/-0.013; p = 0.000)	0.053 (CI = +/-0.061; p = 0.086)	0.783	+4.48%
Severity	2012.1	0.043 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.066; p = 0.121)	0.731	+4.40%
Severity	2012.2	0.042 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.071; p = 0.136)	0.695	+4.33%
Severity	2013.1	0.044 (CI = +/-0.019; p = 0.000)	0.057 (CI = +/-0.078; p = 0.135)	0.653	+4.52%
Severity	2013.2	0.041 (CI = +/-0.022; p = 0.002)	0.063 (CI = +/-0.083; p = 0.120)	0.600	+4.21%
Severity	2014.1	0.043 (CI = +/-0.027; p = 0.005)	0.068 (CI = +/-0.093; p = 0.131)	0.535	+4.43%
Severity	2014.2	0.043 (CI = +/-0.033; p = 0.017)	0.070 (CI = +/-0.104; p = 0.161)	0.484	+4.35%
Severity	2015.1	0.032 (CI = +/-0.038; p = 0.087)	0.050 (CI = +/-0.109; p = 0.312)	0.220	+3.26%
Severity	2015.2	0.041 (CI = +/-0.046; p = 0.070)	0.037 (CI = +/-0.119; p = 0.478)	0.301	+4.20%
Severity	2016.1	0.058 (CI = +/-0.054; p = 0.040)	0.063 (CI = +/-0.125; p = 0.253)	0.466	+6.01%
Severity	2016.2	0.088 (CI = +/-0.025; p = 0.001)	0.028 (CI = +/-0.051; p = 0.198)	0.940	+9.17%
Severity	2017.1	0.084 (CI = +/-0.043; p = 0.008)	0.024 (CI = +/-0.073; p = 0.379)	0.882	+8.72%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.156)	-0.116 (CI = +/-0.049; p = 0.000)	0.459	-0.43%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.112)	-0.112 (CI = +/-0.051; p = 0.000)	0.455	-0.52%
Frequency	2007.1	-0.005 (CI = +/-0.007; p = 0.131)	-0.113 (CI = +/-0.053; p = 0.000)	0.434	-0.53%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.191)	-0.114 (CI = +/-0.055; p = 0.000)	0.435	-0.49%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.095)	-0.122 (CI = +/-0.055; p = 0.000)	0.476	-0.67%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.048)	-0.115 (CI = +/-0.056; p = 0.000)	0.488	-0.85%
Frequency	2009.1	-0.011 (CI = +/-0.009; p = 0.016)	-0.124 (CI = +/-0.055; p = 0.000)	0.548	-1.09%
Frequency	2009.2	-0.015 (CI = +/-0.008; p = 0.001)	-0.111 (CI = +/-0.048; p = 0.000)	0.645	-1.46%
Frequency	2010.1	-0.017 (CI = +/-0.008; p = 0.001)	-0.118 (CI = +/-0.049; p = 0.000)	0.666	-1.66%
Frequency	2010.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.113 (CI = +/-0.050; p = 0.000)	0.686	-1.83%
Frequency	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.050; p = 0.000)	0.715	-2.10%
Frequency	2011.2	-0.027 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.037; p = 0.000)	0.855	-2.62%
Frequency	2012.1	-0.027 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.039; p = 0.000)	0.831	-2.70%
Frequency	2012.2	-0.031 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.037; p = 0.000)	0.872	-3.01%
Frequency	2013.1	-0.033 (CI = +/-0.009; p = 0.000)	-0.106 (CI = +/-0.038; p = 0.000)	0.868	-3.23%
Frequency	2013.2	-0.035 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.040; p = 0.000)	0.873	-3.40%
Frequency	2014.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.109 (CI = +/-0.042; p = 0.000)	0.868	-3.70%
Frequency	2014.2	-0.041 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.043; p = 0.001)	0.887	-4.02%
Frequency	2015.1	-0.045 (CI = +/-0.016; p = 0.000)	-0.111 (CI = +/-0.045; p = 0.001)	0.880	-4.43%
Frequency	2015.2	-0.040 (CI = +/-0.018; p = 0.001)	-0.119 (CI = +/-0.046; p = 0.001)	0.897	-3.93%
Frequency	2016.1	-0.046 (CI = +/-0.022; p = 0.003)	-0.127 (CI = +/-0.050; p = 0.001)	0.889	-4.48%
Frequency	2016.2	-0.038 (CI = +/-0.025; p = 0.014)	-0.136 (CI = +/-0.051; p = 0.002)	0.921	-3.75%
Frequency	2017.1	-0.029 (CI = +/-0.037; p = 0.084)	-0.125 (CI = +/-0.062; p = 0.008)	0.887	-2.89%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.035 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.091; p = 0.161)	0.600	+3.61%
Loss Cost	2006.2	0.031 (CI = +/-0.011; p = 0.000)	-0.042 (CI = +/-0.083; p = 0.303)	0.554	+3.11%
Loss Cost	2007.1	0.031 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.087; p = 0.341)	0.534	+3.15%
Loss Cost	2007.2	0.031 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.091; p = 0.356)	0.495	+3.17%
Loss Cost	2008.1	0.031 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.096; p = 0.375)	0.465	+3.16%
Loss Cost	2008.2	0.030 (CI = +/-0.016; p = 0.001)	-0.037 (CI = +/-0.100; p = 0.455)	0.396	+3.02%
Loss Cost	2009.1	0.027 (CI = +/-0.017; p = 0.004)	-0.048 (CI = +/-0.102; p = 0.338)	0.333	+2.69%
Loss Cost	2009.2	0.019 (CI = +/-0.015; p = 0.021)	-0.020 (CI = +/-0.089; p = 0.638)	0.194	+1.89%
Loss Cost	2010.1	0.015 (CI = +/-0.016; p = 0.069)	-0.032 (CI = +/-0.090; p = 0.471)	0.116	+1.53%
Loss Cost	2010.2	0.022 (CI = +/-0.016; p = 0.009)	-0.054 (CI = +/-0.082; p = 0.178)	0.330	+2.26%
Loss Cost	2011.1	0.020 (CI = +/-0.018; p = 0.028)	-0.061 (CI = +/-0.086; p = 0.151)	0.283	+2.02%
Loss Cost	2011.2	0.014 (CI = +/-0.018; p = 0.119)	-0.044 (CI = +/-0.085; p = 0.279)	0.101	+1.43%
Loss Cost	2012.1	0.012 (CI = +/-0.021; p = 0.225)	-0.049 (CI = +/-0.090; p = 0.262)	0.068	+1.23%
Loss Cost	2012.2	0.007 (CI = +/-0.023; p = 0.542)	-0.035 (CI = +/-0.093; p = 0.430)	-0.087	+0.66%
Loss Cost	2013.1	0.006 (CI = +/-0.027; p = 0.654)	-0.037 (CI = +/-0.102; p = 0.440)	-0.105	+0.57%
Loss Cost	2013.2	-0.002 (CI = +/-0.031; p = 0.876)	-0.020 (CI = +/-0.107; p = 0.682)	-0.192	-0.22%
Loss Cost	2014.1	-0.004 (CI = +/-0.038; p = 0.810)	-0.023 (CI = +/-0.119; p = 0.663)	-0.210	-0.40%
Loss Cost	2014.2	-0.013 (CI = +/-0.046; p = 0.508)	-0.006 (CI = +/-0.131; p = 0.914)	-0.193	-1.33%
Loss Cost	2015.1	-0.031 (CI = +/-0.046; p = 0.149)	-0.033 (CI = +/-0.121; p = 0.526)	0.129	-3.09%
Loss Cost	2015.2	-0.019 (CI = +/-0.061; p = 0.455)	-0.052 (CI = +/-0.139; p = 0.385)	-0.001	-1.90%
Loss Cost	2016.1	-0.009 (CI = +/-0.084; p = 0.785)	-0.040 (CI = +/-0.169; p = 0.552)	-0.332	-0.88%
Loss Cost	2016.2	0.040 (CI = +/-0.054; p = 0.100)	-0.096 (CI = +/-0.092; p = 0.045)	0.691	+4.06%
Loss Cost	2017.1	0.044 (CI = +/-0.111; p = 0.233)	-0.093 (CI = +/-0.160; p = 0.130)	0.639	+4.46%
Severity	2006.1	0.038 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.070; p = 0.094)	0.753	+3.90%
Severity	2006.2	0.034 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.061; p = 0.016)	0.769	+3.49%
Severity	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.064; p = 0.018)	0.747	+3.53%
Severity	2007.2	0.034 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.067; p = 0.020)	0.728	+3.48%
Severity	2008.1	0.036 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.068; p = 0.015)	0.725	+3.66%
Severity	2008.2	0.036 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.072; p = 0.022)	0.713	+3.70%
Severity	2009.1	0.036 (CI = +/-0.012; p = 0.000)	0.083 (CI = +/-0.076; p = 0.033)	0.663	+3.63%
Severity	2009.2	0.032 (CI = +/-0.013; p = 0.000)	0.096 (CI = +/-0.075; p = 0.014)	0.648	+3.24%
Severity	2010.1	0.030 (CI = +/-0.014; p = 0.000)	0.092 (CI = +/-0.078; p = 0.025)	0.576	+3.08%
Severity	2010.2	0.039 (CI = +/-0.010; p = 0.000)	0.063 (CI = +/-0.053; p = 0.024)	0.816	+4.01%
Severity	2011.1	0.040 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.057; p = 0.030)	0.783	+4.05%
Severity	2011.2	0.040 (CI = +/-0.013; p = 0.000)	0.064 (CI = +/-0.062; p = 0.044)	0.764	+4.08%
Severity	2012.1	0.039 (CI = +/-0.015; p = 0.000)	0.061 (CI = +/-0.066; p = 0.068)	0.701	+3.98%
Severity	2012.2	0.037 (CI = +/-0.018; p = 0.001)	0.066 (CI = +/-0.072; p = 0.070)	0.664	+3.79%
Severity	2013.1	0.039 (CI = +/-0.021; p = 0.002)	0.069 (CI = +/-0.078; p = 0.079)	0.612	+3.95%
Severity	2013.2	0.033 (CI = +/-0.024; p = 0.012)	0.081 (CI = +/-0.083; p = 0.054)	0.578	+3.37%
Severity	2014.1	0.035 (CI = +/-0.029; p = 0.025)	0.084 (CI = +/-0.092; p = 0.070)	0.500	+3.54%
Severity	2014.2	0.030 (CI = +/-0.037; p = 0.090)	0.092 (CI = +/-0.105; p = 0.078)	0.465	+3.09%
Severity	2015.1	0.017 (CI = +/-0.039; p = 0.321)	0.072 (CI = +/-0.103; p = 0.136)	0.211	+1.76%
Severity	2015.2	0.024 (CI = +/-0.054; p = 0.311)	0.063 (CI = +/-0.124; p = 0.250)	0.202	+2.40%
Severity	2016.1	0.041 (CI = +/-0.065; p = 0.155)	0.083 (CI = +/-0.131; p = 0.154)	0.408	+4.18%
Severity	2016.2	0.079 (CI = +/-0.037; p = 0.007)	0.038 (CI = +/-0.064; p = 0.152)	0.923	+8.25%
Severity	2017.1	0.073 (CI = +/-0.071; p = 0.048)	0.033 (CI = +/-0.102; p = 0.302)	0.829	+7.54%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.360)	-0.123 (CI = +/-0.049; p = 0.000)	0.498	-0.28%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.279)	-0.119 (CI = +/-0.051; p = 0.000)	0.489	-0.36%
Frequency	2007.1	-0.004 (CI = +/-0.007; p = 0.307)	-0.120 (CI = +/-0.053; p = 0.000)	0.469	-0.37%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.435)	-0.122 (CI = +/-0.055; p = 0.000)	0.473	-0.30%
Frequency	2008.1	-0.005 (CI = +/-0.008; p = 0.243)	-0.129 (CI = +/-0.055; p = 0.000)	0.512	-0.48%
Frequency	2008.2	-0.007 (CI = +/-0.009; p = 0.140)	-0.122 (CI = +/-0.057; p = 0.000)	0.513	-0.65%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.054)	-0.131 (CI = +/-0.056; p = 0.000)	0.571	-0.90%
Frequency	2009.2	-0.013 (CI = +/-0.009; p = 0.005)	-0.117 (CI = +/-0.050; p = 0.000)	0.653	-1.30%
Frequency	2010.1	-0.015 (CI = +/-0.009; p = 0.003)	-0.123 (CI = +/-0.050; p = 0.000)	0.673	-1.50%
Frequency	2010.2	-0.017 (CI = +/-0.010; p = 0.003)	-0.117 (CI = +/-0.052; p = 0.000)	0.688	-1.68%
Frequency	2011.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.125 (CI = +/-0.052; p = 0.000)	0.716	-1.95%
Frequency	2011.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.108 (CI = +/-0.039; p = 0.000)	0.850	-2.55%
Frequency	2012.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.110 (CI = +/-0.042; p = 0.000)	0.825	-2.64%
Frequency	2012.2	-0.031 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.040; p = 0.000)	0.866	-3.01%
Frequency	2013.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.106 (CI = +/-0.041; p = 0.000)	0.862	-3.25%
Frequency	2013.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.101 (CI = +/-0.045; p = 0.001)	0.869	-3.47%
Frequency	2014.1	-0.039 (CI = +/-0.015; p = 0.000)	-0.107 (CI = +/-0.046; p = 0.001)	0.865	-3.81%
Frequency	2014.2	-0.044 (CI = +/-0.017; p = 0.000)	-0.098 (CI = +/-0.048; p = 0.002)	0.890	-4.29%
Frequency	2015.1	-0.049 (CI = +/-0.019; p = 0.001)	-0.105 (CI = +/-0.050; p = 0.002)	0.890	-4.77%
Frequency	2015.2	-0.043 (CI = +/-0.024; p = 0.006)	-0.114 (CI = +/-0.055; p = 0.003)	0.897	-4.20%
Frequency	2016.1	-0.050 (CI = +/-0.030; p = 0.010)	-0.122 (CI = +/-0.061; p = 0.005)	0.893	-4.85%
Frequency	2016.2	-0.039 (CI = +/-0.044; p = 0.065)	-0.134 (CI = +/-0.075; p = 0.011)	0.913	-3.87%
Frequency	2017.1	-0.029 (CI = +/-0.077; p = 0.245)	-0.126 (CI = +/-0.110; p = 0.039)	0.860	-2.86%

Accident Benefits Total

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	2006.1	0.015 (CI = +/-0.013; p = 0.020)	0.135	+1.54%
Loss Cost	2006.2	0.011 (CI = +/-0.012; p = 0.086)	0.065	+1.08%
Loss Cost	2007.1	0.010 (CI = +/-0.013; p = 0.128)	0.046	+1.01%
Loss Cost	2007.2	0.009 (CI = +/-0.014; p = 0.217)	0.020	+0.86%
Loss Cost	2008.1	0.007 (CI = +/-0.015; p = 0.315)	0.002	+0.74%
Loss Cost	2008.2	0.005 (CI = +/-0.016; p = 0.535)	-0.023	+0.48%
Loss Cost	2009.1	0.001 (CI = +/-0.016; p = 0.852)	-0.039	+0.15%
Loss Cost	2009.2	-0.005 (CI = +/-0.016; p = 0.514)	-0.023	-0.50%
Loss Cost	2010.1	-0.009 (CI = +/-0.016; p = 0.290)	0.007	-0.85%
Loss Cost	2010.2	-0.007 (CI = +/-0.018; p = 0.427)	-0.015	-0.69%
Loss Cost	2011.1	-0.010 (CI = +/-0.019; p = 0.295)	0.007	-0.97%
Loss Cost	2011.2	-0.016 (CI = +/-0.019; p = 0.104)	0.083	-1.56%
Loss Cost	2012.1	-0.019 (CI = +/-0.021; p = 0.079)	0.109	-1.84%
Loss Cost	2012.2	-0.024 (CI = +/-0.022; p = 0.030)	0.193	-2.42%
Loss Cost	2013.1	-0.027 (CI = +/-0.024; p = 0.030)	0.205	-2.68%
Loss Cost	2013.2	-0.034 (CI = +/-0.025; p = 0.012)	0.292	-3.34%
Loss Cost	2014.1	-0.037 (CI = +/-0.028; p = 0.013)	0.301	-3.67%
Loss Cost	2014.2	-0.044 (CI = +/-0.031; p = 0.008)	0.364	-4.35%
Loss Cost	2015.1	-0.054 (CI = +/-0.033; p = 0.004)	0.451	-5.24%
Loss Cost	2015.2	-0.054 (CI = +/-0.038; p = 0.010)	0.395	-5.27%
Loss Cost	2016.1	-0.054 (CI = +/-0.045; p = 0.024)	0.327	-5.22%
Loss Cost	2016.2	-0.052 (CI = +/-0.054; p = 0.058)	0.245	-5.05%
Loss Cost	2017.1	-0.057 (CI = +/-0.065; p = 0.078)	0.227	-5.57%
Severity	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.769	+3.46%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.762	+3.21%
Severity	2007.1	0.031 (CI = +/-0.007; p = 0.000)	0.740	+3.17%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.720	+3.17%
Severity	2008.1	0.031 (CI = +/-0.008; p = 0.000)	0.703	+3.20%
Severity	2008.2	0.032 (CI = +/-0.008; p = 0.000)	0.690	+3.26%
Severity	2009.1	0.031 (CI = +/-0.009; p = 0.000)	0.654	+3.11%
Severity	2009.2	0.029 (CI = +/-0.009; p = 0.000)	0.611	+2.93%
Severity	2010.1	0.027 (CI = +/-0.010; p = 0.000)	0.562	+2.72%
Severity	2010.2	0.032 (CI = +/-0.008; p = 0.000)	0.740	+3.27%
Severity	2011.1	0.031 (CI = +/-0.009; p = 0.000)	0.705	+3.16%
Severity	2011.2	0.031 (CI = +/-0.010; p = 0.000)	0.678	+3.18%
Severity	2012.1	0.029 (CI = +/-0.010; p = 0.000)	0.629	+2.96%
Severity	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.580	+2.88%
Severity	2013.1	0.027 (CI = +/-0.013; p = 0.000)	0.519	+2.75%
Severity	2013.2	0.025 (CI = +/-0.014; p = 0.002)	0.443	+2.53%
Severity	2014.1	0.023 (CI = +/-0.015; p = 0.006)	0.360	+2.33%
Severity	2014.2	0.022 (CI = +/-0.018; p = 0.018)	0.293	+2.23%
Severity	2015.1	0.014 (CI = +/-0.017; p = 0.093)	0.140	+1.41%
Severity	2015.2	0.017 (CI = +/-0.019; p = 0.073)	0.180	+1.72%
Severity	2016.1	0.018 (CI = +/-0.022; p = 0.100)	0.157	+1.84%
Severity	2016.2	0.025 (CI = +/-0.025; p = 0.046)	0.276	+2.54%
Severity	2017.1	0.015 (CI = +/-0.025; p = 0.219)	0.069	+1.47%
Frequency	2006.1	-0.019 (CI = +/-0.010; p = 0.001)	0.290	-1.86%
Frequency	2006.2	-0.021 (CI = +/-0.011; p = 0.000)	0.330	-2.06%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.001)	0.315	-2.10%
Frequency	2007.2	-0.023 (CI = +/-0.012; p = 0.001)	0.327	-2.24%
Frequency	2008.1	-0.024 (CI = +/-0.013; p = 0.001)	0.337	-2.38%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	0.396	-2.69%
Frequency	2009.1	-0.029 (CI = +/-0.014; p = 0.000)	0.407	-2.87%
Frequency	2009.2	-0.034 (CI = +/-0.014; p = 0.000)	0.504	-3.34%
Frequency	2010.1	-0.035 (CI = +/-0.015; p = 0.000)	0.499	-3.48%
Frequency	2010.2	-0.039 (CI = +/-0.015; p = 0.000)	0.542	-3.84%
Frequency	2011.1	-0.041 (CI = +/-0.017; p = 0.000)	0.537	-4.01%
Frequency	2011.2	-0.047 (CI = +/-0.016; p = 0.000)	0.629	-4.60%
Frequency	2012.1	-0.048 (CI = +/-0.018; p = 0.000)	0.601	-4.66%
Frequency	2012.2	-0.053 (CI = +/-0.019; p = 0.000)	0.644	-5.14%
Frequency	2013.1	-0.054 (CI = +/-0.021; p = 0.000)	0.620	-5.28%
Frequency	2013.2	-0.059 (CI = +/-0.022; p = 0.000)	0.639	-5.72%
Frequency	2014.1	-0.060 (CI = +/-0.025; p = 0.000)	0.610	-5.86%
Frequency	2014.2	-0.067 (CI = +/-0.027; p = 0.000)	0.634	-6.44%
Frequency	2015.1	-0.068 (CI = +/-0.032; p = 0.000)	0.594	-6.56%
Frequency	2015.2	-0.071 (CI = +/-0.036; p = 0.001)	0.568	-6.88%
Frequency	2016.1	-0.072 (CI = +/-0.043; p = 0.004)	0.511	-6.94%
Frequency	2016.2	-0.077 (CI = +/-0.051; p = 0.007)	0.484	-7.41%
Frequency	2017.1	-0.072 (CI = +/-0.062; p = 0.027)	0.374	-6.95%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.019 (CI = +/-0.013; p = 0.006)	0.204	+1.90%
Loss Cost	2006.2	0.014 (CI = +/-0.012; p = 0.027)	0.129	+1.43%
Loss Cost	2007.1	0.014 (CI = +/-0.013; p = 0.044)	0.106	+1.38%
Loss Cost	2007.2	0.012 (CI = +/-0.014; p = 0.084)	0.073	+1.24%
Loss Cost	2008.1	0.011 (CI = +/-0.015; p = 0.135)	0.049	+1.15%
Loss Cost	2008.2	0.009 (CI = +/-0.016; p = 0.266)	0.011	+0.89%
Loss Cost	2009.1	0.006 (CI = +/-0.017; p = 0.497)	-0.021	+0.57%
Loss Cost	2009.2	-0.001 (CI = +/-0.016; p = 0.893)	-0.043	-0.11%
Loss Cost	2010.1	-0.005 (CI = +/-0.017; p = 0.584)	-0.031	-0.45%
Loss Cost	2010.2	-0.002 (CI = +/-0.018; p = 0.789)	-0.044	-0.24%
Loss Cost	2011.1	-0.005 (CI = +/-0.020; p = 0.597)	-0.035	-0.51%
Loss Cost	2011.2	-0.011 (CI = +/-0.020; p = 0.263)	0.016	-1.12%
Loss Cost	2012.1	-0.014 (CI = +/-0.022; p = 0.209)	0.036	-1.38%
Loss Cost	2012.2	-0.020 (CI = +/-0.024; p = 0.093)	0.107	-1.97%
Loss Cost	2013.1	-0.022 (CI = +/-0.026; p = 0.091)	0.117	-2.21%
Loss Cost	2013.2	-0.029 (CI = +/-0.028; p = 0.041)	0.199	-2.90%
Loss Cost	2014.1	-0.033 (CI = +/-0.032; p = 0.044)	0.206	-3.22%
Loss Cost	2014.2	-0.040 (CI = +/-0.035; p = 0.028)	0.269	-3.93%
Loss Cost	2015.1	-0.050 (CI = +/-0.038; p = 0.014)	0.361	-4.90%
Loss Cost	2015.2	-0.050 (CI = +/-0.045; p = 0.032)	0.297	-4.88%
Loss Cost	2016.1	-0.049 (CI = +/-0.054; p = 0.070)	0.220	-4.75%
Loss Cost	2016.2	-0.046 (CI = +/-0.065; p = 0.148)	0.130	-4.45%
Loss Cost	2017.1	-0.051 (CI = +/-0.081; p = 0.185)	0.109	-4.96%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.765	+3.55%
Severity	2006.2	0.032 (CI = +/-0.007; p = 0.000)	0.756	+3.28%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	0.733	+3.25%
Severity	2007.2	0.032 (CI = +/-0.008; p = 0.000)	0.713	+3.25%
Severity	2008.1	0.032 (CI = +/-0.008; p = 0.000)	0.695	+3.29%
Severity	2008.2	0.033 (CI = +/-0.009; p = 0.000)	0.683	+3.36%
Severity	2009.1	0.032 (CI = +/-0.010; p = 0.000)	0.645	+3.21%
Severity	2009.2	0.030 (CI = +/-0.010; p = 0.000)	0.600	+3.03%
Severity	2010.1	0.028 (CI = +/-0.011; p = 0.000)	0.547	+2.81%
Severity	2010.2	0.034 (CI = +/-0.009; p = 0.000)	0.738	+3.41%
Severity	2011.1	0.033 (CI = +/-0.010; p = 0.000)	0.702	+3.31%
Severity	2011.2	0.033 (CI = +/-0.011; p = 0.000)	0.675	+3.34%
Severity	2012.1	0.031 (CI = +/-0.011; p = 0.000)	0.623	+3.11%
Severity	2012.2	0.030 (CI = +/-0.013; p = 0.000)	0.573	+3.04%
Severity	2013.1	0.029 (CI = +/-0.014; p = 0.001)	0.511	+2.91%
Severity	2013.2	0.026 (CI = +/-0.016; p = 0.003)	0.431	+2.68%
Severity	2014.1	0.024 (CI = +/-0.018; p = 0.010)	0.345	+2.47%
Severity	2014.2	0.024 (CI = +/-0.020; p = 0.025)	0.278	+2.39%
Severity	2015.1	0.015 (CI = +/-0.019; p = 0.130)	0.112	+1.46%
Severity	2015.2	0.018 (CI = +/-0.022; p = 0.100)	0.156	+1.84%
Severity	2016.1	0.020 (CI = +/-0.027; p = 0.130)	0.136	+1.99%
Severity	2016.2	0.028 (CI = +/-0.030; p = 0.058)	0.270	+2.87%
Severity	2017.1	0.016 (CI = +/-0.031; p = 0.265)	0.046	+1.63%
Frequency	2006.1	-0.016 (CI = +/-0.010; p = 0.003)	0.226	-1.59%
Frequency	2006.2	-0.018 (CI = +/-0.011; p = 0.002)	0.267	-1.80%
Frequency	2007.1	-0.018 (CI = +/-0.011; p = 0.003)	0.249	-1.81%
Frequency	2007.2	-0.020 (CI = +/-0.012; p = 0.003)	0.261	-1.95%
Frequency	2008.1	-0.021 (CI = +/-0.013; p = 0.003)	0.269	-2.08%
Frequency	2008.2	-0.024 (CI = +/-0.013; p = 0.001)	0.329	-2.39%
Frequency	2009.1	-0.026 (CI = +/-0.014; p = 0.001)	0.340	-2.56%
Frequency	2009.2	-0.031 (CI = +/-0.014; p = 0.000)	0.443	-3.04%
Frequency	2010.1	-0.032 (CI = +/-0.015; p = 0.000)	0.435	-3.17%
Frequency	2010.2	-0.036 (CI = +/-0.016; p = 0.000)	0.481	-3.53%
Frequency	2011.1	-0.038 (CI = +/-0.018; p = 0.000)	0.473	-3.69%
Frequency	2011.2	-0.044 (CI = +/-0.017; p = 0.000)	0.574	-4.31%
Frequency	2012.1	-0.045 (CI = +/-0.019; p = 0.000)	0.540	-4.35%
Frequency	2012.2	-0.050 (CI = +/-0.020; p = 0.000)	0.586	-4.86%
Frequency	2013.1	-0.051 (CI = +/-0.023; p = 0.000)	0.556	-4.97%
Frequency	2013.2	-0.056 (CI = +/-0.025; p = 0.000)	0.576	-5.44%
Frequency	2014.1	-0.057 (CI = +/-0.028; p = 0.001)	0.539	-5.56%
Frequency	2014.2	-0.064 (CI = +/-0.031; p = 0.001)	0.566	-6.18%
Frequency	2015.1	-0.065 (CI = +/-0.037; p = 0.002)	0.517	-6.27%
Frequency	2015.2	-0.068 (CI = +/-0.043; p = 0.005)	0.486	-6.60%
Frequency	2016.1	-0.068 (CI = +/-0.051; p = 0.014)	0.417	-6.62%
Frequency	2016.2	-0.074 (CI = +/-0.062; p = 0.025)	0.385	-7.12%
Frequency	2017.1	-0.067 (CI = +/-0.077; p = 0.078)	0.255	-6.49%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.036 (CI = +/-0.011; p = 0.000)	0.614	+3.64%
Loss Cost	2006.2	0.031 (CI = +/-0.010; p = 0.000)	0.591	+3.15%
Loss Cost	2007.1	0.032 (CI = +/-0.011; p = 0.000)	0.576	+3.23%
Loss Cost	2007.2	0.032 (CI = +/-0.012; p = 0.000)	0.542	+3.21%
Loss Cost	2008.1	0.032 (CI = +/-0.013; p = 0.000)	0.517	+3.25%
Loss Cost	2008.2	0.030 (CI = +/-0.014; p = 0.000)	0.462	+3.09%
Loss Cost	2009.1	0.028 (CI = +/-0.015; p = 0.001)	0.394	+2.84%
Loss Cost	2009.2	0.021 (CI = +/-0.014; p = 0.005)	0.307	+2.10%
Loss Cost	2010.1	0.018 (CI = +/-0.015; p = 0.020)	0.224	+1.82%
Loss Cost	2010.2	0.024 (CI = +/-0.015; p = 0.003)	0.375	+2.42%
Loss Cost	2011.1	0.023 (CI = +/-0.016; p = 0.009)	0.315	+2.33%
Loss Cost	2011.2	0.017 (CI = +/-0.017; p = 0.045)	0.192	+1.74%
Loss Cost	2012.1	0.017 (CI = +/-0.019; p = 0.077)	0.149	+1.72%
Loss Cost	2012.2	0.012 (CI = +/-0.021; p = 0.240)	0.036	+1.19%
Loss Cost	2013.1	0.013 (CI = +/-0.024; p = 0.270)	0.025	+1.29%
Loss Cost	2013.2	0.007 (CI = +/-0.027; p = 0.600)	-0.063	+0.66%
Loss Cost	2014.1	0.007 (CI = +/-0.032; p = 0.622)	-0.072	+0.74%
Loss Cost	2014.2	0.001 (CI = +/-0.038; p = 0.932)	-0.110	+0.15%
Loss Cost	2015.1	-0.010 (CI = +/-0.044; p = 0.633)	-0.091	-0.95%
Loss Cost	2015.2	0.001 (CI = +/-0.054; p = 0.966)	-0.143	+0.10%
Loss Cost	2016.1	0.019 (CI = +/-0.065; p = 0.505)	-0.077	+1.89%
Loss Cost	2016.2	0.050 (CI = +/-0.068; p = 0.118)	0.299	+5.08%
Loss Cost	2017.1	0.072 (CI = +/-0.090; p = 0.091)	0.440	+7.45%
Severity	2006.1	0.039 (CI = +/-0.009; p = 0.000)	0.760	+4.00%
Severity	2006.2	0.036 (CI = +/-0.009; p = 0.000)	0.745	+3.69%
Severity	2007.1	0.036 (CI = +/-0.009; p = 0.000)	0.721	+3.68%
Severity	2007.2	0.037 (CI = +/-0.010; p = 0.000)	0.701	+3.72%
Severity	2008.1	0.037 (CI = +/-0.011; p = 0.000)	0.687	+3.81%
Severity	2008.2	0.039 (CI = +/-0.012; p = 0.000)	0.682	+3.97%
Severity	2009.1	0.037 (CI = +/-0.013; p = 0.000)	0.638	+3.81%
Severity	2009.2	0.035 (CI = +/-0.014; p = 0.000)	0.585	+3.61%
Severity	2010.1	0.033 (CI = +/-0.015; p = 0.000)	0.521	+3.36%
Severity	2010.2	0.042 (CI = +/-0.011; p = 0.000)	0.792	+4.33%
Severity	2011.1	0.042 (CI = +/-0.012; p = 0.000)	0.759	+4.29%
Severity	2011.2	0.044 (CI = +/-0.013; p = 0.000)	0.748	+4.48%
Severity	2012.1	0.042 (CI = +/-0.015; p = 0.000)	0.697	+4.27%
Severity	2012.2	0.042 (CI = +/-0.017; p = 0.000)	0.659	+4.33%
Severity	2013.1	0.042 (CI = +/-0.020; p = 0.001)	0.607	+4.34%
Severity	2013.2	0.041 (CI = +/-0.024; p = 0.003)	0.532	+4.21%
Severity	2014.1	0.041 (CI = +/-0.028; p = 0.010)	0.453	+4.14%
Severity	2014.2	0.043 (CI = +/-0.034; p = 0.021)	0.405	+4.35%
Severity	2015.1	0.029 (CI = +/-0.037; p = 0.108)	0.202	+2.94%
Severity	2015.2	0.041 (CI = +/-0.043; p = 0.057)	0.343	+4.20%
Severity	2016.1	0.052 (CI = +/-0.053; p = 0.053)	0.407	+5.38%
Severity	2016.2	0.088 (CI = +/-0.026; p = 0.000)	0.923	+9.17%
Severity	2017.1	0.080 (CI = +/-0.036; p = 0.004)	0.881	+8.29%
Frequency	2006.1	-0.003 (CI = +/-0.008; p = 0.402)	-0.010	-0.34%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.230)	0.019	-0.52%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.349)	-0.003	-0.43%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.321)	0.001	-0.49%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.314)	0.003	-0.54%
Frequency	2008.2	-0.008 (CI = +/-0.011; p = 0.134)	0.061	-0.85%
Frequency	2009.1	-0.009 (CI = +/-0.012; p = 0.130)	0.066	-0.94%
Frequency	2009.2	-0.015 (CI = +/-0.012; p = 0.017)	0.228	-1.46%
Frequency	2010.1	-0.015 (CI = +/-0.013; p = 0.027)	0.203	-1.48%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.011)	0.283	-1.83%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.019)	0.255	-1.88%
Frequency	2011.2	-0.027 (CI = +/-0.014; p = 0.001)	0.493	-2.62%
Frequency	2012.1	-0.025 (CI = +/-0.016; p = 0.004)	0.413	-2.45%
Frequency	2012.2	-0.031 (CI = +/-0.016; p = 0.001)	0.531	-3.01%
Frequency	2013.1	-0.030 (CI = +/-0.019; p = 0.005)	0.458	-2.92%
Frequency	2013.2	-0.035 (CI = +/-0.021; p = 0.004)	0.510	-3.40%
Frequency	2014.1	-0.033 (CI = +/-0.025; p = 0.014)	0.419	-3.26%
Frequency	2014.2	-0.041 (CI = +/-0.027; p = 0.008)	0.511	-4.02%
Frequency	2015.1	-0.039 (CI = +/-0.034; p = 0.031)	0.393	-3.78%
Frequency	2015.2	-0.040 (CI = +/-0.044; p = 0.066)	0.317	-3.93%
Frequency	2016.1	-0.034 (CI = +/-0.057; p = 0.199)	0.133	-3.31%
Frequency	2016.2	-0.038 (CI = +/-0.080; p = 0.275)	0.077	-3.75%
Frequency	2017.1	-0.008 (CI = +/-0.101; p = 0.841)	-0.236	-0.77%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.035 (CI = +/-0.012; p = 0.000)	0.583	+3.61%
Loss Cost	2006.2	0.030 (CI = +/-0.011; p = 0.000)	0.552	+3.07%
Loss Cost	2007.1	0.031 (CI = +/-0.012; p = 0.000)	0.535	+3.15%
Loss Cost	2007.2	0.031 (CI = +/-0.013; p = 0.000)	0.498	+3.12%
Loss Cost	2008.1	0.031 (CI = +/-0.014; p = 0.000)	0.470	+3.16%
Loss Cost	2008.2	0.029 (CI = +/-0.016; p = 0.001)	0.409	+2.98%
Loss Cost	2009.1	0.027 (CI = +/-0.017; p = 0.004)	0.334	+2.69%
Loss Cost	2009.2	0.018 (CI = +/-0.015; p = 0.019)	0.229	+1.86%
Loss Cost	2010.1	0.015 (CI = +/-0.016; p = 0.064)	0.139	+1.53%
Loss Cost	2010.2	0.021 (CI = +/-0.016; p = 0.013)	0.288	+2.16%
Loss Cost	2011.1	0.020 (CI = +/-0.018; p = 0.033)	0.221	+2.02%
Loss Cost	2011.2	0.013 (CI = +/-0.018; p = 0.146)	0.084	+1.32%
Loss Cost	2012.1	0.012 (CI = +/-0.021; p = 0.229)	0.040	+1.23%
Loss Cost	2012.2	0.006 (CI = +/-0.022; p = 0.600)	-0.058	+0.56%
Loss Cost	2013.1	0.006 (CI = +/-0.026; p = 0.648)	-0.070	+0.57%
Loss Cost	2013.2	-0.003 (CI = +/-0.029; p = 0.820)	-0.094	-0.30%
Loss Cost	2014.1	-0.004 (CI = +/-0.035; p = 0.800)	-0.103	-0.40%
Loss Cost	2014.2	-0.014 (CI = +/-0.041; p = 0.460)	-0.046	-1.37%
Loss Cost	2015.1	-0.031 (CI = +/-0.043; p = 0.129)	0.197	-3.09%
Loss Cost	2015.2	-0.024 (CI = +/-0.056; p = 0.334)	0.015	-2.38%
Loss Cost	2016.1	-0.009 (CI = +/-0.073; p = 0.769)	-0.177	-0.88%
Loss Cost	2016.2	0.023 (CI = +/-0.084; p = 0.485)	-0.089	+2.36%
Loss Cost	2017.1	0.044 (CI = +/-0.136; p = 0.382)	0.011	+4.46%
Severity	2006.1	0.038 (CI = +/-0.009; p = 0.000)	0.733	+3.90%
Severity	2006.2	0.035 (CI = +/-0.009; p = 0.000)	0.714	+3.56%
Severity	2007.1	0.035 (CI = +/-0.010; p = 0.000)	0.685	+3.53%
Severity	2007.2	0.035 (CI = +/-0.011; p = 0.000)	0.662	+3.57%
Severity	2008.1	0.036 (CI = +/-0.012; p = 0.000)	0.645	+3.66%
Severity	2008.2	0.037 (CI = +/-0.013; p = 0.000)	0.638	+3.81%
Severity	2009.1	0.036 (CI = +/-0.014; p = 0.000)	0.586	+3.63%
Severity	2009.2	0.033 (CI = +/-0.015; p = 0.000)	0.523	+3.39%
Severity	2010.1	0.030 (CI = +/-0.016; p = 0.001)	0.447	+3.08%
Severity	2010.2	0.040 (CI = +/-0.012; p = 0.000)	0.754	+4.13%
Severity	2011.1	0.040 (CI = +/-0.013; p = 0.000)	0.712	+4.05%
Severity	2011.2	0.042 (CI = +/-0.015; p = 0.000)	0.697	+4.24%
Severity	2012.1	0.039 (CI = +/-0.017; p = 0.000)	0.631	+3.98%
Severity	2012.2	0.039 (CI = +/-0.020; p = 0.001)	0.580	+4.00%
Severity	2013.1	0.039 (CI = +/-0.023; p = 0.004)	0.512	+3.95%
Severity	2013.2	0.037 (CI = +/-0.028; p = 0.014)	0.414	+3.73%
Severity	2014.1	0.035 (CI = +/-0.033; p = 0.043)	0.312	+3.54%
Severity	2014.2	0.036 (CI = +/-0.042; p = 0.082)	0.248	+3.67%
Severity	2015.1	0.017 (CI = +/-0.043; p = 0.371)	-0.011	+1.76%
Severity	2015.2	0.030 (CI = +/-0.053; p = 0.220)	0.111	+3.02%
Severity	2016.1	0.041 (CI = +/-0.072; p = 0.201)	0.163	+4.18%
Severity	2016.2	0.086 (CI = +/-0.040; p = 0.004)	0.873	+8.96%
Severity	2017.1	0.073 (CI = +/-0.060; p = 0.031)	0.778	+7.54%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.519)	-0.022	-0.28%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.314)	0.002	-0.47%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.457)	-0.018	-0.37%
Frequency	2007.2	-0.004 (CI = +/-0.011; p = 0.423)	-0.015	-0.43%
Frequency	2008.1	-0.005 (CI = +/-0.012; p = 0.413)	-0.014	-0.48%
Frequency	2008.2	-0.008 (CI = +/-0.012; p = 0.191)	0.038	-0.80%
Frequency	2009.1	-0.009 (CI = +/-0.014; p = 0.183)	0.043	-0.90%
Frequency	2009.2	-0.015 (CI = +/-0.013; p = 0.027)	0.201	-1.48%
Frequency	2010.1	-0.015 (CI = +/-0.015; p = 0.042)	0.176	-1.50%
Frequency	2010.2	-0.019 (CI = +/-0.015; p = 0.018)	0.260	-1.90%
Frequency	2011.1	-0.020 (CI = +/-0.017; p = 0.029)	0.233	-1.95%
Frequency	2011.2	-0.028 (CI = +/-0.016; p = 0.002)	0.487	-2.80%
Frequency	2012.1	-0.027 (CI = +/-0.018; p = 0.006)	0.404	-2.64%
Frequency	2012.2	-0.034 (CI = +/-0.018; p = 0.002)	0.541	-3.31%
Frequency	2013.1	-0.033 (CI = +/-0.021; p = 0.006)	0.468	-3.25%
Frequency	2013.2	-0.040 (CI = +/-0.024; p = 0.004)	0.540	-3.88%
Frequency	2014.1	-0.039 (CI = +/-0.029; p = 0.014)	0.454	-3.81%
Frequency	2014.2	-0.050 (CI = +/-0.031; p = 0.006)	0.582	-4.86%
Frequency	2015.1	-0.049 (CI = +/-0.040; p = 0.024)	0.477	-4.77%
Frequency	2015.2	-0.054 (CI = +/-0.053; p = 0.047)	0.427	-5.24%
Frequency	2016.1	-0.050 (CI = +/-0.074; p = 0.144)	0.249	-4.85%
Frequency	2016.2	-0.062 (CI = +/-0.109; p = 0.187)	0.234	-6.06%
Frequency	2017.1	-0.029 (CI = +/-0.167; p = 0.618)	-0.210	-2.86%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = 2010.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.017 (CI = +/-0.013; p = 0.011)	0.170	+1.69%
Loss Cost	2006.2	0.012 (CI = +/-0.012; p = 0.051)	0.095	+1.23%
Loss Cost	2007.1	0.012 (CI = +/-0.013; p = 0.077)	0.075	+1.18%
Loss Cost	2007.2	0.010 (CI = +/-0.014; p = 0.137)	0.046	+1.05%
Loss Cost	2008.1	0.010 (CI = +/-0.015; p = 0.204)	0.025	+0.96%
Loss Cost	2008.2	0.007 (CI = +/-0.016; p = 0.373)	-0.007	+0.71%
Loss Cost	2009.1	0.004 (CI = +/-0.017; p = 0.646)	-0.032	+0.38%
Loss Cost	2009.2	-0.003 (CI = +/-0.017; p = 0.700)	-0.037	-0.31%
Loss Cost	2010.2	-0.007 (CI = +/-0.018; p = 0.427)	-0.015	-0.69%
Loss Cost	2011.1	-0.010 (CI = +/-0.019; p = 0.295)	0.007	-0.97%
Loss Cost	2011.2	-0.016 (CI = +/-0.019; p = 0.104)	0.083	-1.56%
Loss Cost	2012.1	-0.019 (CI = +/-0.021; p = 0.079)	0.109	-1.84%
Loss Cost	2012.2	-0.024 (CI = +/-0.022; p = 0.030)	0.193	-2.42%
Loss Cost	2013.1	-0.027 (CI = +/-0.024; p = 0.030)	0.205	-2.68%
Loss Cost	2013.2	-0.034 (CI = +/-0.025; p = 0.012)	0.292	-3.34%
Loss Cost	2014.1	-0.037 (CI = +/-0.028; p = 0.013)	0.301	-3.67%
Loss Cost	2014.2	-0.044 (CI = +/-0.031; p = 0.008)	0.364	-4.35%
Loss Cost	2015.1	-0.054 (CI = +/-0.033; p = 0.004)	0.451	-5.24%
Loss Cost	2015.2	-0.054 (CI = +/-0.038; p = 0.010)	0.395	-5.27%
Loss Cost	2016.1	-0.054 (CI = +/-0.045; p = 0.024)	0.327	-5.22%
Loss Cost	2016.2	-0.052 (CI = +/-0.054; p = 0.058)	0.245	-5.05%
Loss Cost	2017.1	-0.057 (CI = +/-0.065; p = 0.078)	0.227	-5.57%
Severity	2006.1	0.036 (CI = +/-0.005; p = 0.000)	0.853	+3.64%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.857	+3.40%
Severity	2007.1	0.033 (CI = +/-0.005; p = 0.000)	0.844	+3.40%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.833	+3.43%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.826	+3.51%
Severity	2008.2	0.036 (CI = +/-0.007; p = 0.000)	0.826	+3.64%
Severity	2009.1	0.035 (CI = +/-0.007; p = 0.000)	0.803	+3.54%
Severity	2009.2	0.034 (CI = +/-0.008; p = 0.000)	0.775	+3.42%
Severity	2010.2	0.032 (CI = +/-0.008; p = 0.000)	0.740	+3.27%
Severity	2011.1	0.031 (CI = +/-0.009; p = 0.000)	0.705	+3.16%
Severity	2011.2	0.031 (CI = +/-0.010; p = 0.000)	0.678	+3.18%
Severity	2012.1	0.029 (CI = +/-0.010; p = 0.000)	0.629	+2.96%
Severity	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.580	+2.88%
Severity	2013.1	0.027 (CI = +/-0.013; p = 0.000)	0.519	+2.75%
Severity	2013.2	0.025 (CI = +/-0.014; p = 0.002)	0.443	+2.53%
Severity	2014.1	0.023 (CI = +/-0.015; p = 0.006)	0.360	+2.33%
Severity	2014.2	0.022 (CI = +/-0.018; p = 0.018)	0.293	+2.23%
Severity	2015.1	0.014 (CI = +/-0.017; p = 0.093)	0.140	+1.41%
Severity	2015.2	0.017 (CI = +/-0.019; p = 0.073)	0.180	+1.72%
Severity	2016.1	0.018 (CI = +/-0.022; p = 0.100)	0.157	+1.84%
Severity	2016.2	0.025 (CI = +/-0.025; p = 0.046)	0.276	+2.54%
Severity	2017.1	0.015 (CI = +/-0.025; p = 0.219)	0.069	+1.47%
Frequency	2006.1	-0.019 (CI = +/-0.010; p = 0.001)	0.291	-1.88%
Frequency	2006.2	-0.021 (CI = +/-0.011; p = 0.000)	0.333	-2.10%
Frequency	2007.1	-0.022 (CI = +/-0.012; p = 0.001)	0.318	-2.14%
Frequency	2007.2	-0.023 (CI = +/-0.012; p = 0.001)	0.332	-2.30%
Frequency	2008.1	-0.025 (CI = +/-0.013; p = 0.001)	0.344	-2.46%
Frequency	2008.2	-0.029 (CI = +/-0.014; p = 0.000)	0.409	-2.82%
Frequency	2009.1	-0.031 (CI = +/-0.014; p = 0.000)	0.426	-3.05%
Frequency	2009.2	-0.037 (CI = +/-0.014; p = 0.000)	0.539	-3.61%
Frequency	2010.2	-0.039 (CI = +/-0.015; p = 0.000)	0.542	-3.84%
Frequency	2011.1	-0.041 (CI = +/-0.017; p = 0.000)	0.537	-4.01%
Frequency	2011.2	-0.047 (CI = +/-0.016; p = 0.000)	0.629	-4.60%
Frequency	2012.1	-0.048 (CI = +/-0.018; p = 0.000)	0.601	-4.66%
Frequency	2012.2	-0.053 (CI = +/-0.019; p = 0.000)	0.644	-5.14%
Frequency	2013.1	-0.054 (CI = +/-0.021; p = 0.000)	0.620	-5.28%
Frequency	2013.2	-0.059 (CI = +/-0.022; p = 0.000)	0.639	-5.72%
Frequency	2014.1	-0.060 (CI = +/-0.025; p = 0.000)	0.610	-5.86%
Frequency	2014.2	-0.067 (CI = +/-0.027; p = 0.000)	0.634	-6.44%
Frequency	2015.1	-0.068 (CI = +/-0.032; p = 0.000)	0.594	-6.56%
Frequency	2015.2	-0.071 (CI = +/-0.036; p = 0.001)	0.568	-6.88%
Frequency	2016.1	-0.072 (CI = +/-0.043; p = 0.004)	0.511	-6.94%
Frequency	2016.2	-0.077 (CI = +/-0.051; p = 0.007)	0.484	-7.41%
Frequency	2017.1	-0.072 (CI = +/-0.062; p = 0.027)	0.374	-6.95%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.020 (CI = +/-0.013; p = 0.003)	0.246	+2.05%
Loss Cost	2006.2	0.016 (CI = +/-0.012; p = 0.014)	0.169	+1.58%
Loss Cost	2007.1	0.016 (CI = +/-0.013; p = 0.023)	0.147	+1.56%
Loss Cost	2007.2	0.014 (CI = +/-0.014; p = 0.046)	0.111	+1.45%
Loss Cost	2008.1	0.014 (CI = +/-0.015; p = 0.076)	0.086	+1.39%
Loss Cost	2008.2	0.011 (CI = +/-0.016; p = 0.162)	0.042	+1.15%
Loss Cost	2009.1	0.008 (CI = +/-0.018; p = 0.333)	-0.001	+0.84%
Loss Cost	2009.2	0.001 (CI = +/-0.017; p = 0.881)	-0.044	+0.12%
Loss Cost	2010.2	-0.002 (CI = +/-0.018; p = 0.789)	-0.044	-0.24%
Loss Cost	2011.1	-0.005 (CI = +/-0.020; p = 0.597)	-0.035	-0.51%
Loss Cost	2011.2	-0.011 (CI = +/-0.020; p = 0.263)	0.016	-1.12%
Loss Cost	2012.1	-0.014 (CI = +/-0.022; p = 0.209)	0.036	-1.38%
Loss Cost	2012.2	-0.020 (CI = +/-0.024; p = 0.093)	0.107	-1.97%
Loss Cost	2013.1	-0.022 (CI = +/-0.026; p = 0.091)	0.117	-2.21%
Loss Cost	2013.2	-0.029 (CI = +/-0.028; p = 0.041)	0.199	-2.90%
Loss Cost	2014.1	-0.033 (CI = +/-0.032; p = 0.044)	0.206	-3.22%
Loss Cost	2014.2	-0.040 (CI = +/-0.035; p = 0.028)	0.269	-3.93%
Loss Cost	2015.1	-0.050 (CI = +/-0.038; p = 0.014)	0.361	-4.90%
Loss Cost	2015.2	-0.050 (CI = +/-0.045; p = 0.032)	0.297	-4.88%
Loss Cost	2016.1	-0.049 (CI = +/-0.054; p = 0.070)	0.220	-4.75%
Loss Cost	2016.2	-0.046 (CI = +/-0.065; p = 0.148)	0.130	-4.45%
Loss Cost	2017.1	-0.051 (CI = +/-0.081; p = 0.185)	0.109	-4.96%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	0.852	+3.73%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.856	+3.48%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.842	+3.48%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.832	+3.53%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.826	+3.62%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.828	+3.77%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.804	+3.68%
Severity	2009.2	0.035 (CI = +/-0.008; p = 0.000)	0.775	+3.56%
Severity	2010.2	0.034 (CI = +/-0.009; p = 0.000)	0.738	+3.41%
Severity	2011.1	0.033 (CI = +/-0.010; p = 0.000)	0.702	+3.31%
Severity	2011.2	0.033 (CI = +/-0.011; p = 0.000)	0.675	+3.34%
Severity	2012.1	0.031 (CI = +/-0.011; p = 0.000)	0.623	+3.11%
Severity	2012.2	0.030 (CI = +/-0.013; p = 0.000)	0.573	+3.04%
Severity	2013.1	0.029 (CI = +/-0.014; p = 0.001)	0.511	+2.91%
Severity	2013.2	0.026 (CI = +/-0.016; p = 0.003)	0.431	+2.68%
Severity	2014.1	0.024 (CI = +/-0.018; p = 0.010)	0.345	+2.47%
Severity	2014.2	0.024 (CI = +/-0.020; p = 0.025)	0.278	+2.39%
Severity	2015.1	0.015 (CI = +/-0.019; p = 0.130)	0.112	+1.46%
Severity	2015.2	0.018 (CI = +/-0.022; p = 0.100)	0.156	+1.84%
Severity	2016.1	0.020 (CI = +/-0.027; p = 0.130)	0.136	+1.99%
Severity	2016.2	0.028 (CI = +/-0.030; p = 0.058)	0.270	+2.87%
Severity	2017.1	0.016 (CI = +/-0.031; p = 0.265)	0.046	+1.63%
Frequency	2006.1	-0.016 (CI = +/-0.011; p = 0.004)	0.228	-1.62%
Frequency	2006.2	-0.019 (CI = +/-0.011; p = 0.002)	0.271	-1.83%
Frequency	2007.1	-0.019 (CI = +/-0.012; p = 0.003)	0.253	-1.86%
Frequency	2007.2	-0.020 (CI = +/-0.013; p = 0.003)	0.266	-2.01%
Frequency	2008.1	-0.022 (CI = +/-0.014; p = 0.003)	0.276	-2.16%
Frequency	2008.2	-0.026 (CI = +/-0.014; p = 0.001)	0.344	-2.52%
Frequency	2009.1	-0.028 (CI = +/-0.015; p = 0.001)	0.359	-2.74%
Frequency	2009.2	-0.034 (CI = +/-0.015; p = 0.000)	0.480	-3.32%
Frequency	2010.2	-0.036 (CI = +/-0.016; p = 0.000)	0.481	-3.53%
Frequency	2011.1	-0.038 (CI = +/-0.018; p = 0.000)	0.473	-3.69%
Frequency	2011.2	-0.044 (CI = +/-0.017; p = 0.000)	0.574	-4.31%
Frequency	2012.1	-0.045 (CI = +/-0.019; p = 0.000)	0.540	-4.35%
Frequency	2012.2	-0.050 (CI = +/-0.020; p = 0.000)	0.586	-4.86%
Frequency	2013.1	-0.051 (CI = +/-0.023; p = 0.000)	0.556	-4.97%
Frequency	2013.2	-0.056 (CI = +/-0.025; p = 0.000)	0.576	-5.44%
Frequency	2014.1	-0.057 (CI = +/-0.028; p = 0.001)	0.539	-5.56%
Frequency	2014.2	-0.064 (CI = +/-0.031; p = 0.001)	0.566	-6.18%
Frequency	2015.1	-0.065 (CI = +/-0.037; p = 0.002)	0.517	-6.27%
Frequency	2015.2	-0.068 (CI = +/-0.043; p = 0.005)	0.486	-6.60%
Frequency	2016.1	-0.068 (CI = +/-0.051; p = 0.014)	0.417	-6.62%
Frequency	2016.2	-0.074 (CI = +/-0.062; p = 0.025)	0.385	-7.12%
Frequency	2017.1	-0.067 (CI = +/-0.077; p = 0.078)	0.255	-6.49%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.038 (CI = +/-0.010; p = 0.000)	0.690	+3.82%
Loss Cost	2006.2	0.033 (CI = +/-0.009; p = 0.000)	0.682	+3.35%
Loss Cost	2007.1	0.034 (CI = +/-0.010; p = 0.000)	0.676	+3.48%
Loss Cost	2007.2	0.034 (CI = +/-0.011; p = 0.000)	0.651	+3.51%
Loss Cost	2008.1	0.036 (CI = +/-0.012; p = 0.000)	0.637	+3.62%
Loss Cost	2008.2	0.035 (CI = +/-0.013; p = 0.000)	0.591	+3.53%
Loss Cost	2009.1	0.033 (CI = +/-0.014; p = 0.000)	0.530	+3.36%
Loss Cost	2009.2	0.026 (CI = +/-0.013; p = 0.001)	0.458	+2.62%
Loss Cost	2010.2	0.024 (CI = +/-0.015; p = 0.003)	0.375	+2.42%
Loss Cost	2011.1	0.023 (CI = +/-0.016; p = 0.009)	0.315	+2.33%
Loss Cost	2011.2	0.017 (CI = +/-0.017; p = 0.045)	0.192	+1.74%
Loss Cost	2012.1	0.017 (CI = +/-0.019; p = 0.077)	0.149	+1.72%
Loss Cost	2012.2	0.012 (CI = +/-0.021; p = 0.240)	0.036	+1.19%
Loss Cost	2013.1	0.013 (CI = +/-0.024; p = 0.270)	0.025	+1.29%
Loss Cost	2013.2	0.007 (CI = +/-0.027; p = 0.600)	-0.063	+0.66%
Loss Cost	2014.1	0.007 (CI = +/-0.032; p = 0.622)	-0.072	+0.74%
Loss Cost	2014.2	0.001 (CI = +/-0.038; p = 0.932)	-0.110	+0.15%
Loss Cost	2015.1	-0.010 (CI = +/-0.044; p = 0.633)	-0.091	-0.95%
Loss Cost	2015.2	0.001 (CI = +/-0.054; p = 0.966)	-0.143	+0.10%
Loss Cost	2016.1	0.019 (CI = +/-0.065; p = 0.505)	-0.077	+1.89%
Loss Cost	2016.2	0.050 (CI = +/-0.068; p = 0.118)	0.299	+5.08%
Loss Cost	2017.1	0.072 (CI = +/-0.090; p = 0.091)	0.440	+7.45%
Severity	2006.1	0.041 (CI = +/-0.007; p = 0.000)	0.865	+4.20%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.867	+3.92%
Severity	2007.1	0.039 (CI = +/-0.007; p = 0.000)	0.856	+3.96%
Severity	2007.2	0.040 (CI = +/-0.007; p = 0.000)	0.850	+4.07%
Severity	2008.1	0.042 (CI = +/-0.008; p = 0.000)	0.855	+4.25%
Severity	2008.2	0.044 (CI = +/-0.008; p = 0.000)	0.872	+4.53%
Severity	2009.1	0.044 (CI = +/-0.009; p = 0.000)	0.852	+4.49%
Severity	2009.2	0.043 (CI = +/-0.010; p = 0.000)	0.826	+4.43%
Severity	2010.2	0.042 (CI = +/-0.011; p = 0.000)	0.792	+4.33%
Severity	2011.1	0.042 (CI = +/-0.012; p = 0.000)	0.759	+4.29%
Severity	2011.2	0.044 (CI = +/-0.013; p = 0.000)	0.748	+4.48%
Severity	2012.1	0.042 (CI = +/-0.015; p = 0.000)	0.697	+4.27%
Severity	2012.2	0.042 (CI = +/-0.017; p = 0.000)	0.659	+4.33%
Severity	2013.1	0.042 (CI = +/-0.020; p = 0.001)	0.607	+4.34%
Severity	2013.2	0.041 (CI = +/-0.024; p = 0.003)	0.532	+4.21%
Severity	2014.1	0.041 (CI = +/-0.028; p = 0.010)	0.453	+4.14%
Severity	2014.2	0.043 (CI = +/-0.034; p = 0.021)	0.405	+4.35%
Severity	2015.1	0.029 (CI = +/-0.037; p = 0.108)	0.202	+2.94%
Severity	2015.2	0.041 (CI = +/-0.043; p = 0.057)	0.343	+4.20%
Severity	2016.1	0.052 (CI = +/-0.053; p = 0.053)	0.407	+5.38%
Severity	2016.2	0.088 (CI = +/-0.026; p = 0.000)	0.923	+9.17%
Severity	2017.1	0.080 (CI = +/-0.036; p = 0.004)	0.881	+8.29%
Frequency	2006.1	-0.004 (CI = +/-0.009; p = 0.386)	-0.009	-0.36%
Frequency	2006.2	-0.006 (CI = +/-0.009; p = 0.215)	0.024	-0.55%
Frequency	2007.1	-0.005 (CI = +/-0.010; p = 0.327)	0.000	-0.47%
Frequency	2007.2	-0.005 (CI = +/-0.011; p = 0.296)	0.006	-0.54%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.284)	0.009	-0.61%
Frequency	2008.2	-0.010 (CI = +/-0.012; p = 0.109)	0.080	-0.95%
Frequency	2009.1	-0.011 (CI = +/-0.013; p = 0.100)	0.091	-1.08%
Frequency	2009.2	-0.017 (CI = +/-0.012; p = 0.007)	0.300	-1.73%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.011)	0.283	-1.83%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.019)	0.255	-1.88%
Frequency	2011.2	-0.027 (CI = +/-0.014; p = 0.001)	0.493	-2.62%
Frequency	2012.1	-0.025 (CI = +/-0.016; p = 0.004)	0.413	-2.45%
Frequency	2012.2	-0.031 (CI = +/-0.016; p = 0.001)	0.531	-3.01%
Frequency	2013.1	-0.030 (CI = +/-0.019; p = 0.005)	0.458	-2.92%
Frequency	2013.2	-0.035 (CI = +/-0.021; p = 0.004)	0.510	-3.40%
Frequency	2014.1	-0.033 (CI = +/-0.025; p = 0.014)	0.419	-3.26%
Frequency	2014.2	-0.041 (CI = +/-0.027; p = 0.008)	0.511	-4.02%
Frequency	2015.1	-0.039 (CI = +/-0.034; p = 0.031)	0.393	-3.78%
Frequency	2015.2	-0.040 (CI = +/-0.044; p = 0.066)	0.317	-3.93%
Frequency	2016.1	-0.034 (CI = +/-0.057; p = 0.199)	0.133	-3.31%
Frequency	2016.2	-0.038 (CI = +/-0.080; p = 0.275)	0.077	-3.75%
Frequency	2017.1	-0.008 (CI = +/-0.101; p = 0.841)	-0.236	-0.77%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.037 (CI = +/-0.011; p = 0.000)	0.662	+3.79%
Loss Cost	2006.2	0.032 (CI = +/-0.010; p = 0.000)	0.648	+3.28%
Loss Cost	2007.1	0.034 (CI = +/-0.011; p = 0.000)	0.642	+3.41%
Loss Cost	2007.2	0.034 (CI = +/-0.012; p = 0.000)	0.613	+3.44%
Loss Cost	2008.1	0.035 (CI = +/-0.013; p = 0.000)	0.597	+3.55%
Loss Cost	2008.2	0.034 (CI = +/-0.014; p = 0.000)	0.545	+3.45%
Loss Cost	2009.1	0.032 (CI = +/-0.016; p = 0.000)	0.477	+3.25%
Loss Cost	2009.2	0.024 (CI = +/-0.014; p = 0.003)	0.384	+2.41%
Loss Cost	2010.2	0.021 (CI = +/-0.016; p = 0.013)	0.288	+2.16%
Loss Cost	2011.1	0.020 (CI = +/-0.018; p = 0.033)	0.221	+2.02%
Loss Cost	2011.2	0.013 (CI = +/-0.018; p = 0.146)	0.084	+1.32%
Loss Cost	2012.1	0.012 (CI = +/-0.021; p = 0.229)	0.040	+1.23%
Loss Cost	2012.2	0.006 (CI = +/-0.022; p = 0.600)	-0.058	+0.56%
Loss Cost	2013.1	0.006 (CI = +/-0.026; p = 0.648)	-0.070	+0.57%
Loss Cost	2013.2	-0.003 (CI = +/-0.029; p = 0.820)	-0.094	-0.30%
Loss Cost	2014.1	-0.004 (CI = +/-0.035; p = 0.800)	-0.103	-0.40%
Loss Cost	2014.2	-0.014 (CI = +/-0.041; p = 0.460)	-0.046	-1.37%
Loss Cost	2015.1	-0.031 (CI = +/-0.043; p = 0.129)	0.197	-3.09%
Loss Cost	2015.2	-0.024 (CI = +/-0.056; p = 0.334)	0.015	-2.38%
Loss Cost	2016.1	-0.009 (CI = +/-0.073; p = 0.769)	-0.177	-0.88%
Loss Cost	2016.2	0.023 (CI = +/-0.084; p = 0.485)	-0.089	+2.36%
Loss Cost	2017.1	0.044 (CI = +/-0.136; p = 0.382)	0.011	+4.46%
Severity	2006.1	0.040 (CI = +/-0.007; p = 0.000)	0.849	+4.11%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	0.853	+3.79%
Severity	2007.1	0.038 (CI = +/-0.007; p = 0.000)	0.839	+3.83%
Severity	2007.2	0.039 (CI = +/-0.008; p = 0.000)	0.832	+3.94%
Severity	2008.1	0.040 (CI = +/-0.008; p = 0.000)	0.835	+4.12%
Severity	2008.2	0.043 (CI = +/-0.008; p = 0.000)	0.854	+4.41%
Severity	2009.1	0.043 (CI = +/-0.009; p = 0.000)	0.829	+4.35%
Severity	2009.2	0.042 (CI = +/-0.010; p = 0.000)	0.797	+4.26%
Severity	2010.2	0.040 (CI = +/-0.012; p = 0.000)	0.754	+4.13%
Severity	2011.1	0.040 (CI = +/-0.013; p = 0.000)	0.712	+4.05%
Severity	2011.2	0.042 (CI = +/-0.015; p = 0.000)	0.697	+4.24%
Severity	2012.1	0.039 (CI = +/-0.017; p = 0.000)	0.631	+3.98%
Severity	2012.2	0.039 (CI = +/-0.020; p = 0.001)	0.580	+4.00%
Severity	2013.1	0.039 (CI = +/-0.023; p = 0.004)	0.512	+3.95%
Severity	2013.2	0.037 (CI = +/-0.028; p = 0.014)	0.414	+3.73%
Severity	2014.1	0.035 (CI = +/-0.033; p = 0.043)	0.312	+3.54%
Severity	2014.2	0.036 (CI = +/-0.042; p = 0.082)	0.248	+3.67%
Severity	2015.1	0.017 (CI = +/-0.043; p = 0.371)	-0.011	+1.76%
Severity	2015.2	0.030 (CI = +/-0.053; p = 0.220)	0.111	+3.02%
Severity	2016.1	0.041 (CI = +/-0.072; p = 0.201)	0.163	+4.18%
Severity	2016.2	0.086 (CI = +/-0.040; p = 0.004)	0.873	+8.96%
Severity	2017.1	0.073 (CI = +/-0.060; p = 0.031)	0.778	+7.54%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.499)	-0.022	-0.30%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.295)	0.006	-0.50%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.430)	-0.016	-0.40%
Frequency	2007.2	-0.005 (CI = +/-0.011; p = 0.391)	-0.011	-0.48%
Frequency	2008.1	-0.005 (CI = +/-0.013; p = 0.376)	-0.009	-0.55%
Frequency	2008.2	-0.009 (CI = +/-0.013; p = 0.156)	0.056	-0.92%
Frequency	2009.1	-0.011 (CI = +/-0.015; p = 0.143)	0.066	-1.06%
Frequency	2009.2	-0.018 (CI = +/-0.014; p = 0.012)	0.275	-1.78%
Frequency	2010.2	-0.019 (CI = +/-0.015; p = 0.018)	0.260	-1.90%
Frequency	2011.1	-0.020 (CI = +/-0.017; p = 0.029)	0.233	-1.95%
Frequency	2011.2	-0.028 (CI = +/-0.016; p = 0.002)	0.487	-2.80%
Frequency	2012.1	-0.027 (CI = +/-0.018; p = 0.006)	0.404	-2.64%
Frequency	2012.2	-0.034 (CI = +/-0.018; p = 0.002)	0.541	-3.31%
Frequency	2013.1	-0.033 (CI = +/-0.021; p = 0.006)	0.468	-3.25%
Frequency	2013.2	-0.040 (CI = +/-0.024; p = 0.004)	0.540	-3.88%
Frequency	2014.1	-0.039 (CI = +/-0.029; p = 0.014)	0.454	-3.81%
Frequency	2014.2	-0.050 (CI = +/-0.031; p = 0.006)	0.582	-4.86%
Frequency	2015.1	-0.049 (CI = +/-0.040; p = 0.024)	0.477	-4.77%
Frequency	2015.2	-0.054 (CI = +/-0.053; p = 0.047)	0.427	-5.24%
Frequency	2016.1	-0.050 (CI = +/-0.074; p = 0.144)	0.249	-4.85%
Frequency	2016.2	-0.062 (CI = +/-0.109; p = 0.187)	0.234	-6.06%
Frequency	2017.1	-0.029 (CI = +/-0.167; p = 0.618)	-0.210	-2.86%

Uninsured Auto

Coverage = UA
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	2006.1	0.005 (CI = +/-0.020; p = 0.615)	-0.069 (CI = +/-0.187; p = 0.458)	-0.038	+0.49%
Loss Cost	2006.2	0.005 (CI = +/-0.021; p = 0.661)	-0.067 (CI = +/-0.194; p = 0.485)	-0.045	+0.46%
Loss Cost	2007.1	0.005 (CI = +/-0.022; p = 0.648)	-0.065 (CI = +/-0.201; p = 0.515)	-0.047	+0.51%
Loss Cost	2007.2	0.009 (CI = +/-0.023; p = 0.415)	-0.087 (CI = +/-0.203; p = 0.385)	-0.022	+0.95%
Loss Cost	2008.1	0.010 (CI = +/-0.025; p = 0.442)	-0.087 (CI = +/-0.210; p = 0.404)	-0.025	+0.96%
Loss Cost	2008.2	0.009 (CI = +/-0.027; p = 0.516)	-0.083 (CI = +/-0.219; p = 0.444)	-0.039	+0.87%
Loss Cost	2009.1	0.001 (CI = +/-0.027; p = 0.966)	-0.119 (CI = +/-0.211; p = 0.256)	-0.026	+0.06%
Loss Cost	2009.2	-0.004 (CI = +/-0.029; p = 0.801)	-0.100 (CI = +/-0.217; p = 0.349)	-0.041	-0.36%
Loss Cost	2010.1	-0.007 (CI = +/-0.031; p = 0.654)	-0.114 (CI = +/-0.224; p = 0.304)	-0.029	-0.68%
Loss Cost	2010.2	-0.012 (CI = +/-0.033; p = 0.481)	-0.094 (CI = +/-0.232; p = 0.407)	-0.030	-1.15%
Loss Cost	2011.1	-0.005 (CI = +/-0.035; p = 0.766)	-0.070 (CI = +/-0.236; p = 0.544)	-0.075	-0.51%
Loss Cost	2011.2	-0.015 (CI = +/-0.037; p = 0.405)	-0.032 (CI = +/-0.234; p = 0.780)	-0.058	-1.49%
Loss Cost	2012.1	-0.020 (CI = +/-0.040; p = 0.312)	-0.049 (CI = +/-0.243; p = 0.679)	-0.038	-1.97%
Loss Cost	2012.2	-0.031 (CI = +/-0.042; p = 0.136)	-0.009 (CI = +/-0.243; p = 0.937)	0.025	-3.07%
Loss Cost	2013.1	-0.031 (CI = +/-0.047; p = 0.176)	-0.010 (CI = +/-0.257; p = 0.939)	0.000	-3.08%
Loss Cost	2013.2	-0.037 (CI = +/-0.052; p = 0.156)	0.008 (CI = +/-0.272; p = 0.952)	0.014	-3.61%
Loss Cost	2014.1	-0.041 (CI = +/-0.059; p = 0.153)	-0.005 (CI = +/-0.289; p = 0.968)	0.017	-4.06%
Loss Cost	2014.2	-0.021 (CI = +/-0.061; p = 0.467)	-0.062 (CI = +/-0.283; p = 0.642)	-0.081	-2.11%
Loss Cost	2015.1	-0.038 (CI = +/-0.066; p = 0.239)	-0.103 (CI = +/-0.286; p = 0.448)	0.011	-3.69%
Loss Cost	2015.2	-0.023 (CI = +/-0.075; p = 0.507)	-0.139 (CI = +/-0.303; p = 0.335)	-0.025	-2.31%
Loss Cost	2016.1	-0.018 (CI = +/-0.088; p = 0.654)	-0.128 (CI = +/-0.330; p = 0.410)	-0.095	-1.81%
Loss Cost	2016.2	0.027 (CI = +/-0.080; p = 0.462)	-0.226 (CI = +/-0.277; p = 0.098)	0.131	+2.76%
Loss Cost	2017.1	0.010 (CI = +/-0.093; p = 0.808)	-0.257 (CI = +/-0.296; p = 0.080)	0.173	+1.02%
Severity	2006.1	0.039 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.136; p = 0.675)	0.473	+3.94%
Severity	2006.2	0.040 (CI = +/-0.015; p = 0.000)	-0.033 (CI = +/-0.140; p = 0.632)	0.459	+4.03%
Severity	2007.1	0.041 (CI = +/-0.016; p = 0.000)	-0.028 (CI = +/-0.145; p = 0.694)	0.449	+4.14%
Severity	2007.2	0.047 (CI = +/-0.015; p = 0.000)	-0.064 (CI = +/-0.130; p = 0.322)	0.583	+4.86%
Severity	2008.1	0.048 (CI = +/-0.016; p = 0.000)	-0.061 (CI = +/-0.134; p = 0.362)	0.568	+4.93%
Severity	2008.2	0.053 (CI = +/-0.016; p = 0.000)	-0.085 (CI = +/-0.130; p = 0.194)	0.623	+5.45%
Severity	2009.1	0.050 (CI = +/-0.017; p = 0.000)	-0.098 (CI = +/-0.132; p = 0.139)	0.591	+5.13%
Severity	2009.2	0.048 (CI = +/-0.018; p = 0.000)	-0.088 (CI = +/-0.136; p = 0.196)	0.533	+4.89%
Severity	2010.1	0.048 (CI = +/-0.020; p = 0.000)	-0.087 (CI = +/-0.142; p = 0.219)	0.511	+4.91%
Severity	2010.2	0.044 (CI = +/-0.021; p = 0.000)	-0.071 (CI = +/-0.145; p = 0.318)	0.435	+4.53%
Severity	2011.1	0.051 (CI = +/-0.021; p = 0.000)	-0.047 (CI = +/-0.141; p = 0.496)	0.516	+5.21%
Severity	2011.2	0.043 (CI = +/-0.021; p = 0.000)	-0.015 (CI = +/-0.131; p = 0.811)	0.441	+4.34%
Severity	2012.1	0.043 (CI = +/-0.023; p = 0.001)	-0.013 (CI = +/-0.138; p = 0.849)	0.411	+4.42%
Severity	2012.2	0.042 (CI = +/-0.025; p = 0.003)	-0.010 (CI = +/-0.146; p = 0.892)	0.355	+4.33%
Severity	2013.1	0.041 (CI = +/-0.028; p = 0.007)	-0.013 (CI = +/-0.155; p = 0.861)	0.298	+4.22%
Severity	2013.2	0.042 (CI = +/-0.032; p = 0.014)	-0.014 (CI = +/-0.166; p = 0.857)	0.253	+4.26%
Severity	2014.1	0.039 (CI = +/-0.036; p = 0.034)	-0.021 (CI = +/-0.176; p = 0.805)	0.184	+4.02%
Severity	2014.2	0.048 (CI = +/-0.040; p = 0.023)	-0.044 (CI = +/-0.183; p = 0.616)	0.240	+4.87%
Severity	2015.1	0.040 (CI = +/-0.044; p = 0.071)	-0.062 (CI = +/-0.192; p = 0.497)	0.147	+4.11%
Severity	2015.2	0.032 (CI = +/-0.051; p = 0.189)	-0.042 (CI = +/-0.206; p = 0.661)	0.003	+3.30%
Severity	2016.1	0.026 (CI = +/-0.059; p = 0.346)	-0.056 (CI = +/-0.222; p = 0.589)	-0.063	+2.66%
Severity	2016.2	0.052 (CI = +/-0.060; p = 0.079)	-0.112 (CI = +/-0.206; p = 0.250)	0.205	+5.37%
Severity	2017.1	0.044 (CI = +/-0.071; p = 0.193)	-0.127 (CI = +/-0.226; p = 0.231)	0.145	+4.49%
Frequency	2006.1	-0.034 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.131; p = 0.529)	0.425	-3.32%
Frequency	2006.2	-0.035 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.135; p = 0.611)	0.423	-3.44%
Frequency	2007.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.036 (CI = +/-0.139; p = 0.595)	0.402	-3.49%
Frequency	2007.2	-0.038 (CI = +/-0.016; p = 0.000)	-0.023 (CI = +/-0.142; p = 0.737)	0.421	-3.73%
Frequency	2008.1	-0.039 (CI = +/-0.018; p = 0.000)	-0.026 (CI = +/-0.147; p = 0.718)	0.399	-3.78%
Frequency	2008.2	-0.044 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.141; p = 0.977)	0.487	-4.34%
Frequency	2009.1	-0.049 (CI = +/-0.017; p = 0.000)	-0.021 (CI = +/-0.136; p = 0.752)	0.554	-4.83%
Frequency	2009.2	-0.051 (CI = +/-0.019; p = 0.000)	-0.013 (CI = +/-0.141; p = 0.853)	0.546	-5.00%
Frequency	2010.1	-0.055 (CI = +/-0.020; p = 0.000)	-0.027 (CI = +/-0.144; p = 0.698)	0.562	-5.33%
Frequency	2010.2	-0.056 (CI = +/-0.022; p = 0.000)	-0.023 (CI = +/-0.150; p = 0.756)	0.541	-5.43%
Frequency	2011.1	-0.056 (CI = +/-0.024; p = 0.000)	-0.023 (CI = +/-0.158; p = 0.765)	0.503	-5.44%
Frequency	2011.2	-0.058 (CI = +/-0.026; p = 0.000)	-0.017 (CI = +/-0.166; p = 0.837)	0.483	-5.59%
Frequency	2012.1	-0.063 (CI = +/-0.028; p = 0.000)	-0.036 (CI = +/-0.168; p = 0.657)	0.514	-6.12%
Frequency	2012.2	-0.074 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.159; p = 0.996)	0.613	-7.09%
Frequency	2013.1	-0.073 (CI = +/-0.031; p = 0.000)	0.004 (CI = +/-0.168; p = 0.965)	0.563	-7.00%
Frequency	2013.2	-0.078 (CI = +/-0.034; p = 0.000)	0.022 (CI = +/-0.175; p = 0.791)	0.572	-7.55%
Frequency	2014.1	-0.081 (CI = +/-0.038; p = 0.000)	0.015 (CI = +/-0.186; p = 0.863)	0.543	-7.77%
Frequency	2014.2	-0.069 (CI = +/-0.040; p = 0.003)	-0.019 (CI = +/-0.185; p = 0.830)	0.447	-6.66%
Frequency	2015.1	-0.078 (CI = +/-0.044; p = 0.002)	-0.041 (CI = +/-0.191; p = 0.645)	0.484	-7.50%
Frequency	2015.2	-0.056 (CI = +/-0.040; p = 0.011)	-0.097 (CI = +/-0.162; p = 0.218)	0.440	-5.43%
Frequency	2016.1	-0.045 (CI = +/-0.044; p = 0.047)	-0.072 (CI = +/-0.164; p = 0.352)	0.255	-4.35%
Frequency	2016.2	-0.025 (CI = +/-0.044; p = 0.227)	-0.114 (CI = +/-0.151; p = 0.121)	0.234	-2.47%
Frequency	2017.1	-0.034 (CI = +/-0.051; p = 0.166)	-0.130 (CI = +/-0.162; p = 0.101)	0.273	-3.32%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.005 (CI = +/-0.019; p = 0.613)	-0.024	+0.49%
Loss Cost	2006.2	0.004 (CI = +/-0.021; p = 0.685)	-0.028	+0.42%
Loss Cost	2007.1	0.005 (CI = +/-0.022; p = 0.644)	-0.027	+0.51%
Loss Cost	2007.2	0.009 (CI = +/-0.023; p = 0.442)	-0.014	+0.89%
Loss Cost	2008.1	0.010 (CI = +/-0.025; p = 0.440)	-0.014	+0.96%
Loss Cost	2008.2	0.008 (CI = +/-0.027; p = 0.543)	-0.023	+0.81%
Loss Cost	2009.1	0.001 (CI = +/-0.027; p = 0.966)	-0.040	+0.06%
Loss Cost	2009.2	-0.004 (CI = +/-0.029; p = 0.752)	-0.037	-0.45%
Loss Cost	2010.1	-0.007 (CI = +/-0.031; p = 0.654)	-0.034	-0.68%
Loss Cost	2010.2	-0.013 (CI = +/-0.033; p = 0.441)	-0.017	-1.24%
Loss Cost	2011.1	-0.005 (CI = +/-0.035; p = 0.763)	-0.043	-0.51%
Loss Cost	2011.2	-0.015 (CI = +/-0.036; p = 0.380)	-0.009	-1.53%
Loss Cost	2012.1	-0.020 (CI = +/-0.039; p = 0.300)	0.007	-1.97%
Loss Cost	2012.2	-0.031 (CI = +/-0.041; p = 0.122)	0.079	-3.08%
Loss Cost	2013.1	-0.031 (CI = +/-0.045; p = 0.163)	0.059	-3.08%
Loss Cost	2013.2	-0.037 (CI = +/-0.050; p = 0.143)	0.075	-3.59%
Loss Cost	2014.1	-0.041 (CI = +/-0.057; p = 0.139)	0.083	-4.06%
Loss Cost	2014.2	-0.023 (CI = +/-0.059; p = 0.421)	-0.021	-2.26%
Loss Cost	2015.1	-0.038 (CI = +/-0.065; p = 0.230)	0.040	-3.69%
Loss Cost	2015.2	-0.028 (CI = +/-0.074; p = 0.430)	-0.026	-2.73%
Loss Cost	2016.1	-0.018 (CI = +/-0.086; p = 0.649)	-0.070	-1.81%
Loss Cost	2016.2	0.018 (CI = +/-0.087; p = 0.660)	-0.078	+1.79%
Loss Cost	2017.1	0.010 (CI = +/-0.106; p = 0.833)	-0.105	+1.02%
Severity	2006.1	0.039 (CI = +/-0.014; p = 0.000)	0.487	+3.94%
Severity	2006.2	0.039 (CI = +/-0.015; p = 0.000)	0.473	+4.01%
Severity	2007.1	0.041 (CI = +/-0.016; p = 0.000)	0.465	+4.14%
Severity	2007.2	0.047 (CI = +/-0.015; p = 0.000)	0.583	+4.81%
Severity	2008.1	0.048 (CI = +/-0.016; p = 0.000)	0.570	+4.93%
Severity	2008.2	0.052 (CI = +/-0.016; p = 0.000)	0.612	+5.38%
Severity	2009.1	0.050 (CI = +/-0.017; p = 0.000)	0.569	+5.13%
Severity	2009.2	0.047 (CI = +/-0.018; p = 0.000)	0.518	+4.81%
Severity	2010.1	0.048 (CI = +/-0.020; p = 0.000)	0.499	+4.91%
Severity	2010.2	0.044 (CI = +/-0.021; p = 0.000)	0.434	+4.45%
Severity	2011.1	0.051 (CI = +/-0.021; p = 0.000)	0.528	+5.21%
Severity	2011.2	0.042 (CI = +/-0.020; p = 0.000)	0.467	+4.33%
Severity	2012.1	0.043 (CI = +/-0.022; p = 0.001)	0.441	+4.42%
Severity	2012.2	0.042 (CI = +/-0.024; p = 0.002)	0.390	+4.31%
Severity	2013.1	0.041 (CI = +/-0.027; p = 0.005)	0.338	+4.22%
Severity	2013.2	0.041 (CI = +/-0.031; p = 0.011)	0.298	+4.23%
Severity	2014.1	0.039 (CI = +/-0.035; p = 0.028)	0.235	+4.02%
Severity	2014.2	0.047 (CI = +/-0.038; p = 0.021)	0.280	+4.76%
Severity	2015.1	0.040 (CI = +/-0.043; p = 0.064)	0.180	+4.11%
Severity	2015.2	0.031 (CI = +/-0.048; p = 0.186)	0.069	+3.17%
Severity	2016.1	0.026 (CI = +/-0.057; p = 0.329)	0.003	+2.66%
Severity	2016.2	0.048 (CI = +/-0.060; p = 0.106)	0.164	+4.87%
Severity	2017.1	0.044 (CI = +/-0.072; p = 0.204)	0.081	+4.49%
Frequency	2006.1	-0.034 (CI = +/-0.014; p = 0.000)	0.436	-3.32%
Frequency	2006.2	-0.035 (CI = +/-0.014; p = 0.000)	0.437	-3.46%
Frequency	2007.1	-0.035 (CI = +/-0.015; p = 0.000)	0.417	-3.49%
Frequency	2007.2	-0.038 (CI = +/-0.016; p = 0.000)	0.439	-3.75%
Frequency	2008.1	-0.039 (CI = +/-0.017; p = 0.000)	0.418	-3.78%
Frequency	2008.2	-0.044 (CI = +/-0.017; p = 0.000)	0.507	-4.34%
Frequency	2009.1	-0.049 (CI = +/-0.017; p = 0.000)	0.570	-4.83%
Frequency	2009.2	-0.051 (CI = +/-0.018; p = 0.000)	0.565	-5.01%
Frequency	2010.1	-0.055 (CI = +/-0.019; p = 0.000)	0.578	-5.33%
Frequency	2010.2	-0.056 (CI = +/-0.021; p = 0.000)	0.560	-5.45%
Frequency	2011.1	-0.056 (CI = +/-0.023; p = 0.000)	0.524	-5.44%
Frequency	2011.2	-0.058 (CI = +/-0.025; p = 0.000)	0.508	-5.61%
Frequency	2012.1	-0.063 (CI = +/-0.027; p = 0.000)	0.534	-6.12%
Frequency	2012.2	-0.074 (CI = +/-0.027; p = 0.000)	0.634	-7.09%
Frequency	2013.1	-0.073 (CI = +/-0.030; p = 0.000)	0.589	-7.00%
Frequency	2013.2	-0.078 (CI = +/-0.032; p = 0.000)	0.596	-7.51%
Frequency	2014.1	-0.081 (CI = +/-0.036; p = 0.000)	0.572	-7.77%
Frequency	2014.2	-0.069 (CI = +/-0.038; p = 0.002)	0.485	-6.70%
Frequency	2015.1	-0.078 (CI = +/-0.042; p = 0.002)	0.514	-7.50%
Frequency	2015.2	-0.059 (CI = +/-0.041; p = 0.008)	0.407	-5.71%
Frequency	2016.1	-0.045 (CI = +/-0.043; p = 0.044)	0.258	-4.35%
Frequency	2016.2	-0.030 (CI = +/-0.047; p = 0.184)	0.086	-2.94%
Frequency	2017.1	-0.034 (CI = +/-0.056; p = 0.209)	0.077	-3.32%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.006 (CI = +/-0.021; p = 0.553)	-0.021	+0.61%
Loss Cost	2006.2	0.005 (CI = +/-0.022; p = 0.621)	-0.026	+0.54%
Loss Cost	2007.1	0.006 (CI = +/-0.024; p = 0.581)	-0.024	+0.65%
Loss Cost	2007.2	0.011 (CI = +/-0.025; p = 0.388)	-0.008	+1.07%
Loss Cost	2008.1	0.011 (CI = +/-0.027; p = 0.386)	-0.008	+1.15%
Loss Cost	2008.2	0.010 (CI = +/-0.029; p = 0.481)	-0.019	+1.00%
Loss Cost	2009.1	0.002 (CI = +/-0.029; p = 0.884)	-0.041	+0.21%
Loss Cost	2009.2	-0.003 (CI = +/-0.031; p = 0.833)	-0.041	-0.32%
Loss Cost	2010.1	-0.006 (CI = +/-0.034; p = 0.732)	-0.040	-0.57%
Loss Cost	2010.2	-0.012 (CI = +/-0.036; p = 0.505)	-0.025	-1.17%
Loss Cost	2011.1	-0.004 (CI = +/-0.038; p = 0.846)	-0.048	-0.36%
Loss Cost	2011.2	-0.015 (CI = +/-0.040; p = 0.443)	-0.020	-1.47%
Loss Cost	2012.1	-0.020 (CI = +/-0.043; p = 0.354)	-0.005	-1.95%
Loss Cost	2012.2	-0.032 (CI = +/-0.045; p = 0.150)	0.066	-3.18%
Loss Cost	2013.1	-0.032 (CI = +/-0.051; p = 0.195)	0.046	-3.19%
Loss Cost	2013.2	-0.039 (CI = +/-0.057; p = 0.169)	0.064	-3.78%
Loss Cost	2014.1	-0.044 (CI = +/-0.064; p = 0.162)	0.073	-4.33%
Loss Cost	2014.2	-0.023 (CI = +/-0.068; p = 0.470)	-0.033	-2.31%
Loss Cost	2015.1	-0.041 (CI = +/-0.075; p = 0.262)	0.029	-3.98%
Loss Cost	2015.2	-0.029 (CI = +/-0.087; p = 0.472)	-0.039	-2.90%
Loss Cost	2016.1	-0.019 (CI = +/-0.103; p = 0.694)	-0.082	-1.85%
Loss Cost	2016.2	0.024 (CI = +/-0.106; p = 0.614)	-0.078	+2.47%
Loss Cost	2017.1	0.017 (CI = +/-0.131; p = 0.778)	-0.113	+1.68%
Severity	2006.1	0.038 (CI = +/-0.015; p = 0.000)	0.450	+3.83%
Severity	2006.2	0.038 (CI = +/-0.016; p = 0.000)	0.435	+3.90%
Severity	2007.1	0.039 (CI = +/-0.017; p = 0.000)	0.427	+4.03%
Severity	2007.2	0.046 (CI = +/-0.016; p = 0.000)	0.550	+4.74%
Severity	2008.1	0.047 (CI = +/-0.017; p = 0.000)	0.536	+4.86%
Severity	2008.2	0.052 (CI = +/-0.018; p = 0.000)	0.581	+5.34%
Severity	2009.1	0.049 (CI = +/-0.019; p = 0.000)	0.534	+5.07%
Severity	2009.2	0.046 (CI = +/-0.020; p = 0.000)	0.478	+4.72%
Severity	2010.1	0.047 (CI = +/-0.022; p = 0.000)	0.457	+4.82%
Severity	2010.2	0.042 (CI = +/-0.023; p = 0.001)	0.386	+4.31%
Severity	2011.1	0.050 (CI = +/-0.023; p = 0.000)	0.484	+5.12%
Severity	2011.2	0.041 (CI = +/-0.022; p = 0.001)	0.410	+4.15%
Severity	2012.1	0.041 (CI = +/-0.024; p = 0.002)	0.382	+4.23%
Severity	2012.2	0.040 (CI = +/-0.027; p = 0.006)	0.326	+4.09%
Severity	2013.1	0.039 (CI = +/-0.030; p = 0.016)	0.270	+3.96%
Severity	2013.2	0.039 (CI = +/-0.034; p = 0.030)	0.228	+3.94%
Severity	2014.1	0.036 (CI = +/-0.039; p = 0.068)	0.162	+3.67%
Severity	2014.2	0.044 (CI = +/-0.044; p = 0.051)	0.206	+4.46%
Severity	2015.1	0.036 (CI = +/-0.050; p = 0.141)	0.102	+3.67%
Severity	2015.2	0.025 (CI = +/-0.056; p = 0.355)	-0.006	+2.50%
Severity	2016.1	0.018 (CI = +/-0.067; p = 0.567)	-0.063	+1.78%
Severity	2016.2	0.042 (CI = +/-0.072; p = 0.225)	0.065	+4.24%
Severity	2017.1	0.036 (CI = +/-0.090; p = 0.385)	-0.017	+3.63%
Frequency	2006.1	-0.031 (CI = +/-0.014; p = 0.000)	0.387	-3.10%
Frequency	2006.2	-0.033 (CI = +/-0.015; p = 0.000)	0.387	-3.23%
Frequency	2007.1	-0.033 (CI = +/-0.016; p = 0.000)	0.365	-3.25%
Frequency	2007.2	-0.036 (CI = +/-0.017; p = 0.000)	0.388	-3.51%
Frequency	2008.1	-0.036 (CI = +/-0.018; p = 0.000)	0.364	-3.53%
Frequency	2008.2	-0.042 (CI = +/-0.018; p = 0.000)	0.457	-4.11%
Frequency	2009.1	-0.047 (CI = +/-0.018; p = 0.000)	0.523	-4.63%
Frequency	2009.2	-0.049 (CI = +/-0.020; p = 0.000)	0.517	-4.81%
Frequency	2010.1	-0.053 (CI = +/-0.021; p = 0.000)	0.531	-5.14%
Frequency	2010.2	-0.054 (CI = +/-0.023; p = 0.000)	0.510	-5.26%
Frequency	2011.1	-0.054 (CI = +/-0.025; p = 0.000)	0.470	-5.22%
Frequency	2011.2	-0.055 (CI = +/-0.028; p = 0.001)	0.451	-5.39%
Frequency	2012.1	-0.061 (CI = +/-0.030; p = 0.000)	0.479	-5.93%
Frequency	2012.2	-0.072 (CI = +/-0.030; p = 0.000)	0.588	-6.99%
Frequency	2013.1	-0.071 (CI = +/-0.033; p = 0.000)	0.537	-6.87%
Frequency	2013.2	-0.077 (CI = +/-0.037; p = 0.000)	0.546	-7.43%
Frequency	2014.1	-0.080 (CI = +/-0.042; p = 0.001)	0.519	-7.72%
Frequency	2014.2	-0.067 (CI = +/-0.044; p = 0.006)	0.414	-6.48%
Frequency	2015.1	-0.077 (CI = +/-0.049; p = 0.005)	0.447	-7.37%
Frequency	2015.2	-0.054 (CI = +/-0.048; p = 0.029)	0.306	-5.27%
Frequency	2016.1	-0.036 (CI = +/-0.050; p = 0.137)	0.128	-3.57%
Frequency	2016.2	-0.017 (CI = +/-0.053; p = 0.485)	-0.049	-1.69%
Frequency	2017.1	-0.019 (CI = +/-0.066; p = 0.526)	-0.066	-1.89%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.015 (CI = +/-0.025; p = 0.236)	0.017	+1.47%
Loss Cost	2006.2	0.014 (CI = +/-0.027; p = 0.279)	0.009	+1.44%
Loss Cost	2007.1	0.016 (CI = +/-0.029; p = 0.249)	0.016	+1.66%
Loss Cost	2007.2	0.023 (CI = +/-0.030; p = 0.127)	0.059	+2.32%
Loss Cost	2008.1	0.025 (CI = +/-0.033; p = 0.123)	0.064	+2.55%
Loss Cost	2008.2	0.024 (CI = +/-0.036; p = 0.168)	0.045	+2.48%
Loss Cost	2009.1	0.015 (CI = +/-0.037; p = 0.414)	-0.015	+1.49%
Loss Cost	2009.2	0.008 (CI = +/-0.040; p = 0.662)	-0.042	+0.85%
Loss Cost	2010.1	0.006 (CI = +/-0.044; p = 0.772)	-0.051	+0.62%
Loss Cost	2010.2	-0.002 (CI = +/-0.048; p = 0.947)	-0.059	-0.15%
Loss Cost	2011.1	0.012 (CI = +/-0.051; p = 0.623)	-0.046	+1.21%
Loss Cost	2011.2	-0.003 (CI = +/-0.054; p = 0.900)	-0.065	-0.32%
Loss Cost	2012.1	-0.009 (CI = +/-0.061; p = 0.744)	-0.063	-0.93%
Loss Cost	2012.2	-0.029 (CI = +/-0.064; p = 0.352)	-0.005	-2.82%
Loss Cost	2013.1	-0.028 (CI = +/-0.075; p = 0.424)	-0.025	-2.79%
Loss Cost	2013.2	-0.039 (CI = +/-0.087; p = 0.348)	-0.003	-3.79%
Loss Cost	2014.1	-0.049 (CI = +/-0.103; p = 0.308)	0.014	-4.82%
Loss Cost	2014.2	-0.011 (CI = +/-0.110; p = 0.822)	-0.105	-1.12%
Loss Cost	2015.1	-0.044 (CI = +/-0.126; p = 0.449)	-0.042	-4.27%
Loss Cost	2015.2	-0.021 (CI = +/-0.158; p = 0.757)	-0.126	-2.13%
Loss Cost	2016.1	0.005 (CI = +/-0.206; p = 0.956)	-0.166	+0.48%
Loss Cost	2016.2	0.124 (CI = +/-0.166; p = 0.113)	0.308	+13.21%
Loss Cost	2017.1	0.143 (CI = +/-0.251; p = 0.189)	0.231	+15.34%
Severity	2006.1	0.041 (CI = +/-0.019; p = 0.000)	0.416	+4.18%
Severity	2006.2	0.042 (CI = +/-0.020; p = 0.000)	0.404	+4.31%
Severity	2007.1	0.044 (CI = +/-0.022; p = 0.000)	0.400	+4.51%
Severity	2007.2	0.054 (CI = +/-0.020; p = 0.000)	0.558	+5.53%
Severity	2008.1	0.056 (CI = +/-0.022; p = 0.000)	0.550	+5.76%
Severity	2008.2	0.063 (CI = +/-0.022; p = 0.000)	0.621	+6.52%
Severity	2009.1	0.061 (CI = +/-0.023; p = 0.000)	0.572	+6.26%
Severity	2009.2	0.057 (CI = +/-0.025; p = 0.000)	0.511	+5.87%
Severity	2010.1	0.060 (CI = +/-0.028; p = 0.000)	0.500	+6.15%
Severity	2010.2	0.054 (CI = +/-0.030; p = 0.002)	0.421	+5.54%
Severity	2011.1	0.067 (CI = +/-0.029; p = 0.000)	0.577	+6.94%
Severity	2011.2	0.055 (CI = +/-0.028; p = 0.001)	0.506	+5.64%
Severity	2012.1	0.058 (CI = +/-0.032; p = 0.001)	0.492	+5.99%
Severity	2012.2	0.059 (CI = +/-0.037; p = 0.004)	0.440	+6.03%
Severity	2013.1	0.059 (CI = +/-0.042; p = 0.010)	0.389	+6.11%
Severity	2013.2	0.063 (CI = +/-0.050; p = 0.018)	0.357	+6.47%
Severity	2014.1	0.063 (CI = +/-0.060; p = 0.042)	0.288	+6.46%
Severity	2014.2	0.083 (CI = +/-0.066; p = 0.019)	0.415	+8.61%
Severity	2015.1	0.077 (CI = +/-0.081; p = 0.062)	0.291	+7.95%
Severity	2015.2	0.063 (CI = +/-0.102; p = 0.189)	0.122	+6.48%
Severity	2016.1	0.058 (CI = +/-0.136; p = 0.339)	0.011	+5.94%
Severity	2016.2	0.134 (CI = +/-0.117; p = 0.032)	0.559	+14.32%
Severity	2017.1	0.157 (CI = +/-0.171; p = 0.064)	0.521	+16.97%
Frequency	2006.1	-0.026 (CI = +/-0.018; p = 0.005)	0.240	-2.61%
Frequency	2006.2	-0.028 (CI = +/-0.019; p = 0.006)	0.240	-2.75%
Frequency	2007.1	-0.028 (CI = +/-0.020; p = 0.010)	0.214	-2.73%
Frequency	2007.2	-0.031 (CI = +/-0.022; p = 0.008)	0.240	-3.04%
Frequency	2008.1	-0.031 (CI = +/-0.024; p = 0.014)	0.213	-3.03%
Frequency	2008.2	-0.039 (CI = +/-0.024; p = 0.003)	0.320	-3.80%
Frequency	2009.1	-0.046 (CI = +/-0.024; p = 0.001)	0.406	-4.49%
Frequency	2009.2	-0.049 (CI = +/-0.027; p = 0.001)	0.401	-4.74%
Frequency	2010.1	-0.054 (CI = +/-0.029; p = 0.001)	0.426	-5.21%
Frequency	2010.2	-0.055 (CI = +/-0.032; p = 0.002)	0.404	-5.40%
Frequency	2011.1	-0.055 (CI = +/-0.036; p = 0.005)	0.356	-5.36%
Frequency	2011.2	-0.058 (CI = +/-0.041; p = 0.008)	0.340	-5.65%
Frequency	2012.1	-0.068 (CI = +/-0.045; p = 0.006)	0.390	-6.53%
Frequency	2012.2	-0.087 (CI = +/-0.043; p = 0.001)	0.564	-8.35%
Frequency	2013.1	-0.088 (CI = +/-0.050; p = 0.002)	0.510	-8.40%
Frequency	2013.2	-0.101 (CI = +/-0.056; p = 0.002)	0.557	-9.63%
Frequency	2014.1	-0.112 (CI = +/-0.065; p = 0.003)	0.559	-10.59%
Frequency	2014.2	-0.094 (CI = +/-0.073; p = 0.018)	0.424	-8.96%
Frequency	2015.1	-0.120 (CI = +/-0.081; p = 0.009)	0.544	-11.33%
Frequency	2015.2	-0.084 (CI = +/-0.084; p = 0.049)	0.367	-8.08%
Frequency	2016.1	-0.053 (CI = +/-0.096; p = 0.228)	0.103	-5.15%
Frequency	2016.2	-0.010 (CI = +/-0.105; p = 0.820)	-0.186	-0.98%
Frequency	2017.1	-0.014 (CI = +/-0.161; p = 0.821)	-0.232	-1.39%

Uninsured Auto - Annual

Coverage = UA - Annual

End Trend Period = 2022

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2003	0.016 (CI = +/-0.015; p = 0.041)	0.188	+1.57%
Loss Cost	2004	0.015 (CI = +/-0.017; p = 0.083)	0.132	+1.47%
Loss Cost	2005	0.014 (CI = +/-0.019; p = 0.147)	0.083	+1.37%
Loss Cost	2006	0.012 (CI = +/-0.022; p = 0.265)	0.025	+1.18%
Loss Cost	2007	0.013 (CI = +/-0.025; p = 0.300)	0.013	+1.27%
Loss Cost	2008	0.019 (CI = +/-0.028; p = 0.175)	0.084	+1.89%
Loss Cost	2009	0.008 (CI = +/-0.030; p = 0.565)	-0.062	+0.80%
Loss Cost	2010	-0.001 (CI = +/-0.034; p = 0.947)	-0.111	-0.10%
Loss Cost	2011	0.005 (CI = +/-0.041; p = 0.784)	-0.114	+0.50%
Loss Cost	2012	-0.013 (CI = +/-0.042; p = 0.489)	-0.062	-1.30%
Loss Cost	2013	-0.026 (CI = +/-0.051; p = 0.256)	0.076	-2.60%
Loss Cost	2014	-0.043 (CI = +/-0.064; p = 0.143)	0.252	-4.23%
Loss Cost	2015	-0.036 (CI = +/-0.096; p = 0.361)	0.012	-3.50%
Loss Cost	2016	-0.007 (CI = +/-0.148; p = 0.889)	-0.323	-0.70%
Loss Cost	2017	0.054 (CI = +/-0.227; p = 0.415)	0.014	+5.52%
Severity	2003	0.039 (CI = +/-0.012; p = 0.000)	0.731	+3.98%
Severity	2004	0.039 (CI = +/-0.014; p = 0.000)	0.692	+3.97%
Severity	2005	0.044 (CI = +/-0.014; p = 0.000)	0.755	+4.51%
Severity	2006	0.041 (CI = +/-0.015; p = 0.000)	0.701	+4.15%
Severity	2007	0.043 (CI = +/-0.017; p = 0.000)	0.687	+4.40%
Severity	2008	0.052 (CI = +/-0.015; p = 0.000)	0.821	+5.34%
Severity	2009	0.054 (CI = +/-0.018; p = 0.000)	0.802	+5.59%
Severity	2010	0.052 (CI = +/-0.022; p = 0.000)	0.741	+5.35%
Severity	2011	0.060 (CI = +/-0.024; p = 0.000)	0.777	+6.14%
Severity	2012	0.052 (CI = +/-0.028; p = 0.003)	0.693	+5.35%
Severity	2013	0.051 (CI = +/-0.038; p = 0.016)	0.586	+5.21%
Severity	2014	0.049 (CI = +/-0.053; p = 0.065)	0.432	+4.97%
Severity	2015	0.055 (CI = +/-0.079; p = 0.127)	0.350	+5.65%
Severity	2016	0.031 (CI = +/-0.122; p = 0.474)	-0.091	+3.19%
Severity	2017	0.069 (CI = +/-0.237; p = 0.337)	0.160	+7.13%
Frequency	2003	-0.024 (CI = +/-0.015; p = 0.004)	0.378	-2.33%
Frequency	2004	-0.024 (CI = +/-0.017; p = 0.007)	0.352	-2.41%
Frequency	2005	-0.031 (CI = +/-0.017; p = 0.002)	0.478	-3.01%
Frequency	2006	-0.029 (CI = +/-0.020; p = 0.007)	0.398	-2.85%
Frequency	2007	-0.030 (CI = +/-0.023; p = 0.013)	0.369	-3.00%
Frequency	2008	-0.033 (CI = +/-0.026; p = 0.018)	0.360	-3.28%
Frequency	2009	-0.046 (CI = +/-0.024; p = 0.002)	0.606	-4.54%
Frequency	2010	-0.053 (CI = +/-0.028; p = 0.002)	0.638	-5.18%
Frequency	2011	-0.055 (CI = +/-0.035; p = 0.007)	0.574	-5.31%
Frequency	2012	-0.065 (CI = +/-0.041; p = 0.007)	0.624	-6.31%
Frequency	2013	-0.077 (CI = +/-0.050; p = 0.009)	0.654	-7.42%
Frequency	2014	-0.092 (CI = +/-0.064; p = 0.014)	0.675	-8.76%
Frequency	2015	-0.091 (CI = +/-0.098; p = 0.062)	0.528	-8.66%
Frequency	2016	-0.038 (CI = +/-0.089; p = 0.265)	0.178	-3.77%
Frequency	2017	-0.015 (CI = +/-0.184; p = 0.757)	-0.412	-1.50%

Uninsured Auto - Annual

Coverage = UA - Annual

End Trend Period = 2019

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003	0.018 (CI = +/-0.016; p = 0.030)	0.229	+1.85%
Loss Cost	2004	0.018 (CI = +/-0.019; p = 0.061)	0.173	+1.78%
Loss Cost	2005	0.017 (CI = +/-0.021; p = 0.110)	0.122	+1.71%
Loss Cost	2006	0.015 (CI = +/-0.025; p = 0.203)	0.059	+1.55%
Loss Cost	2007	0.017 (CI = +/-0.029; p = 0.228)	0.050	+1.71%
Loss Cost	2008	0.025 (CI = +/-0.033; p = 0.120)	0.147	+2.53%
Loss Cost	2009	0.013 (CI = +/-0.036; p = 0.417)	-0.028	+1.34%
Loss Cost	2010	0.004 (CI = +/-0.041; p = 0.849)	-0.120	+0.35%
Loss Cost	2011	0.012 (CI = +/-0.051; p = 0.589)	-0.093	+1.23%
Loss Cost	2012	-0.009 (CI = +/-0.056; p = 0.708)	-0.137	-0.90%
Loss Cost	2013	-0.025 (CI = +/-0.072; p = 0.409)	-0.033	-2.50%
Loss Cost	2014	-0.049 (CI = +/-0.097; p = 0.237)	0.157	-4.74%
Loss Cost	2015	-0.040 (CI = +/-0.168; p = 0.505)	-0.120	-3.91%
Loss Cost	2016	0.005 (CI = +/-0.342; p = 0.956)	-0.497	+0.50%
Severity	2003	0.039 (CI = +/-0.014; p = 0.000)	0.698	+4.03%
Severity	2004	0.039 (CI = +/-0.016; p = 0.000)	0.655	+4.02%
Severity	2005	0.045 (CI = +/-0.016; p = 0.000)	0.728	+4.64%
Severity	2006	0.042 (CI = +/-0.018; p = 0.000)	0.664	+4.25%
Severity	2007	0.044 (CI = +/-0.020; p = 0.001)	0.651	+4.55%
Severity	2008	0.055 (CI = +/-0.018; p = 0.000)	0.814	+5.70%
Severity	2009	0.059 (CI = +/-0.021; p = 0.000)	0.800	+6.07%
Severity	2010	0.057 (CI = +/-0.026; p = 0.001)	0.736	+5.88%
Severity	2011	0.068 (CI = +/-0.028; p = 0.001)	0.801	+7.00%
Severity	2012	0.060 (CI = +/-0.035; p = 0.005)	0.711	+6.22%
Severity	2013	0.061 (CI = +/-0.049; p = 0.023)	0.612	+6.33%
Severity	2014	0.062 (CI = +/-0.074; p = 0.080)	0.469	+6.44%
Severity	2015	0.079 (CI = +/-0.122; p = 0.131)	0.450	+8.22%
Severity	2016	0.056 (CI = +/-0.267; p = 0.464)	-0.069	+5.72%
Frequency	2003	-0.021 (CI = +/-0.016; p = 0.015)	0.289	-2.09%
Frequency	2004	-0.022 (CI = +/-0.019; p = 0.026)	0.258	-2.15%
Frequency	2005	-0.028 (CI = +/-0.019; p = 0.008)	0.391	-2.80%
Frequency	2006	-0.026 (CI = +/-0.022; p = 0.025)	0.298	-2.59%
Frequency	2007	-0.028 (CI = +/-0.026; p = 0.042)	0.263	-2.71%
Frequency	2008	-0.030 (CI = +/-0.031; p = 0.055)	0.252	-3.00%
Frequency	2009	-0.046 (CI = +/-0.030; p = 0.007)	0.523	-4.45%
Frequency	2010	-0.054 (CI = +/-0.035; p = 0.008)	0.563	-5.22%
Frequency	2011	-0.055 (CI = +/-0.045; p = 0.022)	0.489	-5.40%
Frequency	2012	-0.069 (CI = +/-0.054; p = 0.020)	0.560	-6.70%
Frequency	2013	-0.087 (CI = +/-0.068; p = 0.022)	0.619	-8.30%
Frequency	2014	-0.111 (CI = +/-0.088; p = 0.025)	0.693	-10.50%
Frequency	2015	-0.119 (CI = +/-0.152; p = 0.089)	0.564	-11.21%
Frequency	2016	-0.051 (CI = +/-0.203; p = 0.395)	0.049	-4.94%

Uninsured Auto - Annual

Coverage = UA - Annual

End Trend Period = 2018

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2003	0.019 (CI = +/-0.019; p = 0.047)	0.201	+1.91%
Loss Cost	2004	0.018 (CI = +/-0.021; p = 0.089)	0.145	+1.84%
Loss Cost	2005	0.018 (CI = +/-0.025; p = 0.151)	0.094	+1.77%
Loss Cost	2006	0.016 (CI = +/-0.029; p = 0.263)	0.032	+1.58%
Loss Cost	2007	0.018 (CI = +/-0.035; p = 0.286)	0.024	+1.78%
Loss Cost	2008	0.027 (CI = +/-0.040; p = 0.153)	0.126	+2.78%
Loss Cost	2009	0.014 (CI = +/-0.044; p = 0.494)	-0.057	+1.39%
Loss Cost	2010	0.002 (CI = +/-0.053; p = 0.945)	-0.142	+0.16%
Loss Cost	2011	0.012 (CI = +/-0.068; p = 0.676)	-0.130	+1.23%
Loss Cost	2012	-0.016 (CI = +/-0.078; p = 0.618)	-0.136	-1.60%
Loss Cost	2013	-0.042 (CI = +/-0.104; p = 0.328)	0.046	-4.08%
Loss Cost	2014	-0.085 (CI = +/-0.136; p = 0.141)	0.424	-8.12%
Loss Cost	2015	-0.094 (CI = +/-0.315; p = 0.326)	0.180	-9.01%
Loss Cost	2016	-0.059 (CI = +/-2.000; p = 0.771)	-0.752	-5.75%
Severity	2003	0.035 (CI = +/-0.014; p = 0.000)	0.641	+3.56%
Severity	2004	0.034 (CI = +/-0.016; p = 0.001)	0.582	+3.49%
Severity	2005	0.040 (CI = +/-0.017; p = 0.000)	0.668	+4.12%
Severity	2006	0.035 (CI = +/-0.018; p = 0.001)	0.583	+3.57%
Severity	2007	0.037 (CI = +/-0.022; p = 0.003)	0.555	+3.80%
Severity	2008	0.049 (CI = +/-0.019; p = 0.000)	0.767	+5.03%
Severity	2009	0.052 (CI = +/-0.023; p = 0.001)	0.738	+5.33%
Severity	2010	0.048 (CI = +/-0.029; p = 0.006)	0.637	+4.91%
Severity	2011	0.059 (CI = +/-0.033; p = 0.005)	0.715	+6.07%
Severity	2012	0.046 (CI = +/-0.040; p = 0.031)	0.568	+4.73%
Severity	2013	0.042 (CI = +/-0.060; p = 0.125)	0.355	+4.28%
Severity	2014	0.034 (CI = +/-0.103; p = 0.372)	0.024	+3.43%
Severity	2015	0.042 (CI = +/-0.237; p = 0.523)	-0.159	+4.33%
Severity	2016	-0.041 (CI = +/-0.770; p = 0.622)	-0.375	-4.00%
Frequency	2003	-0.016 (CI = +/-0.017; p = 0.067)	0.164	-1.59%
Frequency	2004	-0.016 (CI = +/-0.020; p = 0.106)	0.126	-1.60%
Frequency	2005	-0.023 (CI = +/-0.021; p = 0.036)	0.259	-2.26%
Frequency	2006	-0.019 (CI = +/-0.024; p = 0.107)	0.147	-1.92%
Frequency	2007	-0.020 (CI = +/-0.029; p = 0.164)	0.103	-1.95%
Frequency	2008	-0.022 (CI = +/-0.036; p = 0.202)	0.082	-2.14%
Frequency	2009	-0.038 (CI = +/-0.035; p = 0.037)	0.368	-3.74%
Frequency	2010	-0.046 (CI = +/-0.043; p = 0.038)	0.407	-4.53%
Frequency	2011	-0.047 (CI = +/-0.057; p = 0.094)	0.297	-4.56%
Frequency	2012	-0.062 (CI = +/-0.075; p = 0.085)	0.374	-6.04%
Frequency	2013	-0.084 (CI = +/-0.103; p = 0.088)	0.446	-8.02%
Frequency	2014	-0.118 (CI = +/-0.152; p = 0.090)	0.561	-11.17%
Frequency	2015	-0.137 (CI = +/-0.348; p = 0.233)	0.382	-12.78%
Frequency	2016	-0.018 (CI = +/-1.230; p = 0.881)	-0.930	-1.82%

Collision

Coverage = CL
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	2006.1	0.019 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.077; p = 0.015)	0.461	+1.90%
Loss Cost	2006.2	0.018 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.078; p = 0.024)	0.402	+1.79%
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.001)	-0.095 (CI = +/-0.081; p = 0.023)	0.384	+1.72%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.001)	-0.096 (CI = +/-0.084; p = 0.027)	0.355	+1.74%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.003)	-0.098 (CI = +/-0.087; p = 0.028)	0.341	+1.69%
Loss Cost	2008.2	0.015 (CI = +/-0.011; p = 0.008)	-0.092 (CI = +/-0.089; p = 0.044)	0.272	+1.56%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.018)	-0.096 (CI = +/-0.093; p = 0.044)	0.258	+1.48%
Loss Cost	2009.2	0.014 (CI = +/-0.013; p = 0.039)	-0.091 (CI = +/-0.096; p = 0.064)	0.195	+1.37%
Loss Cost	2010.1	0.012 (CI = +/-0.014; p = 0.082)	-0.097 (CI = +/-0.099; p = 0.056)	0.184	+1.22%
Loss Cost	2010.2	0.009 (CI = +/-0.014; p = 0.228)	-0.082 (CI = +/-0.099; p = 0.101)	0.088	+0.86%
Loss Cost	2011.1	0.005 (CI = +/-0.015; p = 0.456)	-0.094 (CI = +/-0.100; p = 0.065)	0.098	+0.55%
Loss Cost	2011.2	0.001 (CI = +/-0.015; p = 0.936)	-0.075 (CI = +/-0.097; p = 0.123)	0.028	+0.06%
Loss Cost	2012.1	-0.003 (CI = +/-0.016; p = 0.741)	-0.086 (CI = +/-0.099; p = 0.084)	0.068	-0.26%
Loss Cost	2012.2	-0.007 (CI = +/-0.017; p = 0.374)	-0.069 (CI = +/-0.098; p = 0.153)	0.065	-0.73%
Loss Cost	2013.1	-0.011 (CI = +/-0.018; p = 0.236)	-0.080 (CI = +/-0.101; p = 0.112)	0.116	-1.06%
Loss Cost	2013.2	-0.015 (CI = +/-0.020; p = 0.120)	-0.065 (CI = +/-0.103; p = 0.194)	0.152	-1.52%
Loss Cost	2014.1	-0.020 (CI = +/-0.021; p = 0.055)	-0.080 (CI = +/-0.103; p = 0.117)	0.244	-2.02%
Loss Cost	2014.2	-0.024 (CI = +/-0.024; p = 0.049)	-0.071 (CI = +/-0.109; p = 0.186)	0.265	-2.35%
Loss Cost	2015.1	-0.031 (CI = +/-0.025; p = 0.018)	-0.089 (CI = +/-0.107; p = 0.095)	0.387	-3.07%
Loss Cost	2015.2	-0.034 (CI = +/-0.029; p = 0.027)	-0.083 (CI = +/-0.117; p = 0.146)	0.385	-3.31%
Loss Cost	2016.1	-0.039 (CI = +/-0.033; p = 0.025)	-0.095 (CI = +/-0.124; p = 0.118)	0.397	-3.83%
Loss Cost	2016.2	-0.041 (CI = +/-0.040; p = 0.047)	-0.091 (CI = +/-0.138; p = 0.171)	0.378	-3.99%
Loss Cost	2017.1	-0.041 (CI = +/-0.049; p = 0.088)	-0.092 (CI = +/-0.155; p = 0.209)	0.266	-4.03%
Severity	2006.1	0.045 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.062; p = 0.004)	0.870	+4.65%
Severity	2006.2	0.047 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.061; p = 0.002)	0.873	+4.80%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	-0.094 (CI = +/-0.060; p = 0.003)	0.883	+4.98%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	-0.098 (CI = +/-0.062; p = 0.003)	0.875	+5.07%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.058; p = 0.005)	0.899	+5.34%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.055; p = 0.001)	0.910	+5.58%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.048; p = 0.002)	0.935	+5.89%
Severity	2009.2	0.059 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.046; p = 0.000)	0.942	+6.12%
Severity	2010.1	0.060 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.047; p = 0.001)	0.940	+6.22%
Severity	2010.2	0.061 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.049; p = 0.001)	0.934	+6.31%
Severity	2011.1	0.062 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.051; p = 0.002)	0.930	+6.38%
Severity	2011.2	0.061 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.053; p = 0.003)	0.917	+6.28%
Severity	2012.1	0.060 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.056; p = 0.004)	0.908	+6.22%
Severity	2012.2	0.060 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.059; p = 0.007)	0.890	+6.20%
Severity	2013.1	0.059 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.063; p = 0.009)	0.877	+6.13%
Severity	2013.2	0.058 (CI = +/-0.013; p = 0.000)	-0.083 (CI = +/-0.066; p = 0.017)	0.848	+5.93%
Severity	2014.1	0.053 (CI = +/-0.013; p = 0.000)	-0.095 (CI = +/-0.063; p = 0.006)	0.845	+5.49%
Severity	2014.2	0.049 (CI = +/-0.013; p = 0.000)	-0.082 (CI = +/-0.062; p = 0.013)	0.811	+5.02%
Severity	2015.1	0.047 (CI = +/-0.015; p = 0.000)	-0.088 (CI = +/-0.065; p = 0.012)	0.790	+4.77%
Severity	2015.2	0.043 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.069; p = 0.026)	0.718	+4.44%
Severity	2016.1	0.044 (CI = +/-0.020; p = 0.001)	-0.078 (CI = +/-0.075; p = 0.042)	0.696	+4.51%
Severity	2016.2	0.049 (CI = +/-0.023; p = 0.001)	-0.090 (CI = +/-0.079; p = 0.030)	0.697	+5.07%
Severity	2017.1	0.059 (CI = +/-0.023; p = 0.000)	-0.073 (CI = +/-0.073; p = 0.049)	0.792	+6.03%
Frequency	2006.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.098; p = 0.958)	0.450	-2.63%
Frequency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.097; p = 0.807)	0.497	-2.88%
Frequency	2007.1	-0.032 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.096; p = 0.992)	0.533	-3.11%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.100; p = 0.959)	0.516	-3.16%
Frequency	2008.1	-0.035 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.097; p = 0.792)	0.569	-3.47%
Frequency	2008.2	-0.039 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.094; p = 0.922)	0.624	-3.81%
Frequency	2009.1	-0.043 (CI = +/-0.012; p = 0.000)	-0.012 (CI = +/-0.090; p = 0.779)	0.682	-4.17%
Frequency	2009.2	-0.046 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.089; p = 0.959)	0.714	-4.48%
Frequency	2010.1	-0.048 (CI = +/-0.012; p = 0.000)	-0.008 (CI = +/-0.089; p = 0.854)	0.725	-4.71%
Frequency	2010.2	-0.053 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.085; p = 0.811)	0.769	-5.12%
Frequency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	-0.005 (CI = +/-0.083; p = 0.908)	0.799	-5.48%
Frequency	2011.2	-0.060 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.081; p = 0.789)	0.822	-5.85%
Frequency	2012.1	-0.063 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.082; p = 0.977)	0.825	-6.10%
Frequency	2012.2	-0.067 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.079; p = 0.657)	0.847	-6.53%
Frequency	2013.1	-0.070 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.081; p = 0.826)	0.845	-6.77%
Frequency	2013.2	-0.073 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.085; p = 0.669)	0.839	-7.03%
Frequency	2014.1	-0.074 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.090; p = 0.733)	0.818	-7.12%
Frequency	2014.2	-0.073 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.098; p = 0.804)	0.781	-7.02%
Frequency	2015.1	-0.078 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.100; p = 0.981)	0.788	-7.48%
Frequency	2015.2	-0.077 (CI = +/-0.027; p = 0.000)	-0.003 (CI = +/-0.110; p = 0.955)	0.743	-7.42%
Frequency	2016.1	-0.083 (CI = +/-0.030; p = 0.000)	-0.016 (CI = +/-0.114; p = 0.759)	0.746	-7.98%
Frequency	2016.2	-0.090 (CI = +/-0.035; p = 0.000)	-0.001 (CI = +/-0.122; p = 0.985)	0.743	-8.62%
Frequency	2017.1	-0.100 (CI = +/-0.040; p = 0.000)	-0.019 (CI = +/-0.127; p = 0.745)	0.758	-9.49%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.009; p = 0.000)	0.362	+1.90%
Loss Cost	2006.2	0.017 (CI = +/-0.009; p = 0.001)	0.309	+1.73%
Loss Cost	2007.1	0.017 (CI = +/-0.010; p = 0.001)	0.283	+1.72%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.003)	0.251	+1.68%
Loss Cost	2008.1	0.017 (CI = +/-0.011; p = 0.005)	0.233	+1.69%
Loss Cost	2008.2	0.015 (CI = +/-0.012; p = 0.016)	0.174	+1.49%
Loss Cost	2009.1	0.015 (CI = +/-0.013; p = 0.025)	0.153	+1.48%
Loss Cost	2009.2	0.013 (CI = +/-0.013; p = 0.063)	0.101	+1.28%
Loss Cost	2010.1	0.012 (CI = +/-0.015; p = 0.100)	0.074	+1.22%
Loss Cost	2010.2	0.008 (CI = +/-0.015; p = 0.294)	0.007	+0.77%
Loss Cost	2011.1	0.005 (CI = +/-0.016; p = 0.483)	-0.023	+0.55%
Loss Cost	2011.2	0.000 (CI = +/-0.016; p = 0.965)	-0.050	-0.03%
Loss Cost	2012.1	-0.003 (CI = +/-0.017; p = 0.755)	-0.047	-0.26%
Loss Cost	2012.2	-0.008 (CI = +/-0.017; p = 0.325)	0.001	-0.84%
Loss Cost	2013.1	-0.011 (CI = +/-0.019; p = 0.258)	0.020	-1.06%
Loss Cost	2013.2	-0.016 (CI = +/-0.020; p = 0.101)	0.107	-1.63%
Loss Cost	2014.1	-0.020 (CI = +/-0.022; p = 0.067)	0.154	-2.02%
Loss Cost	2014.2	-0.025 (CI = +/-0.024; p = 0.040)	0.215	-2.51%
Loss Cost	2015.1	-0.031 (CI = +/-0.027; p = 0.025)	0.279	-3.07%
Loss Cost	2015.2	-0.036 (CI = +/-0.030; p = 0.022)	0.311	-3.55%
Loss Cost	2016.1	-0.039 (CI = +/-0.035; p = 0.033)	0.292	-3.83%
Loss Cost	2016.2	-0.045 (CI = +/-0.041; p = 0.037)	0.302	-4.36%
Loss Cost	2017.1	-0.041 (CI = +/-0.050; p = 0.097)	0.196	-4.03%
Severity	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.832	+4.65%
Severity	2006.2	0.046 (CI = +/-0.008; p = 0.000)	0.827	+4.74%
Severity	2007.1	0.049 (CI = +/-0.008; p = 0.000)	0.846	+4.98%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	0.833	+5.00%
Severity	2008.1	0.052 (CI = +/-0.008; p = 0.000)	0.868	+5.34%
Severity	2008.2	0.054 (CI = +/-0.008; p = 0.000)	0.868	+5.50%
Severity	2009.1	0.057 (CI = +/-0.008; p = 0.000)	0.904	+5.89%
Severity	2009.2	0.059 (CI = +/-0.008; p = 0.000)	0.902	+6.03%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.904	+6.22%
Severity	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.892	+6.20%
Severity	2011.1	0.062 (CI = +/-0.010; p = 0.000)	0.889	+6.38%
Severity	2011.2	0.060 (CI = +/-0.010; p = 0.000)	0.875	+6.17%
Severity	2012.1	0.060 (CI = +/-0.011; p = 0.000)	0.861	+6.22%
Severity	2012.2	0.059 (CI = +/-0.012; p = 0.000)	0.839	+6.06%
Severity	2013.1	0.059 (CI = +/-0.014; p = 0.000)	0.820	+6.13%
Severity	2013.2	0.056 (CI = +/-0.015; p = 0.000)	0.790	+5.77%
Severity	2014.1	0.053 (CI = +/-0.016; p = 0.000)	0.749	+5.49%
Severity	2014.2	0.047 (CI = +/-0.016; p = 0.000)	0.713	+4.81%
Severity	2015.1	0.047 (CI = +/-0.019; p = 0.000)	0.665	+4.77%
Severity	2015.2	0.041 (CI = +/-0.020; p = 0.001)	0.586	+4.18%
Severity	2016.1	0.044 (CI = +/-0.023; p = 0.002)	0.574	+4.51%
Severity	2016.2	0.046 (CI = +/-0.028; p = 0.005)	0.527	+4.67%
Severity	2017.1	0.059 (CI = +/-0.027; p = 0.001)	0.690	+6.03%
Frequency	2006.1	-0.027 (CI = +/-0.010; p = 0.000)	0.468	-2.63%
Frequency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	0.513	-2.87%
Frequency	2007.1	-0.032 (CI = +/-0.011; p = 0.000)	0.549	-3.11%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.534	-3.16%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	0.584	-3.47%
Frequency	2008.2	-0.039 (CI = +/-0.011; p = 0.000)	0.639	-3.80%
Frequency	2009.1	-0.043 (CI = +/-0.011; p = 0.000)	0.694	-4.17%
Frequency	2009.2	-0.046 (CI = +/-0.012; p = 0.000)	0.726	-4.48%
Frequency	2010.1	-0.048 (CI = +/-0.012; p = 0.000)	0.736	-4.71%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.779	-5.11%
Frequency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	0.809	-5.48%
Frequency	2011.2	-0.060 (CI = +/-0.012; p = 0.000)	0.831	-5.84%
Frequency	2012.1	-0.063 (CI = +/-0.013; p = 0.000)	0.834	-6.10%
Frequency	2012.2	-0.067 (CI = +/-0.013; p = 0.000)	0.854	-6.50%
Frequency	2013.1	-0.070 (CI = +/-0.014; p = 0.000)	0.854	-6.77%
Frequency	2013.2	-0.073 (CI = +/-0.016; p = 0.000)	0.847	-7.00%
Frequency	2014.1	-0.074 (CI = +/-0.018; p = 0.000)	0.829	-7.12%
Frequency	2014.2	-0.072 (CI = +/-0.020; p = 0.000)	0.795	-6.99%
Frequency	2015.1	-0.078 (CI = +/-0.022; p = 0.000)	0.804	-7.48%
Frequency	2015.2	-0.077 (CI = +/-0.026; p = 0.000)	0.764	-7.43%
Frequency	2016.1	-0.083 (CI = +/-0.029; p = 0.000)	0.767	-7.98%
Frequency	2016.2	-0.090 (CI = +/-0.033; p = 0.000)	0.769	-8.63%
Frequency	2017.1	-0.100 (CI = +/-0.037; p = 0.000)	0.782	-9.49%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.019 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.079; p = 0.022)	0.462	+1.96%
Loss Cost	2006.2	0.018 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.081; p = 0.033)	0.402	+1.84%
Loss Cost	2007.1	0.018 (CI = +/-0.010; p = 0.001)	-0.092 (CI = +/-0.084; p = 0.033)	0.384	+1.78%
Loss Cost	2007.2	0.018 (CI = +/-0.010; p = 0.002)	-0.093 (CI = +/-0.087; p = 0.037)	0.355	+1.80%
Loss Cost	2008.1	0.017 (CI = +/-0.011; p = 0.004)	-0.095 (CI = +/-0.090; p = 0.039)	0.341	+1.75%
Loss Cost	2008.2	0.016 (CI = +/-0.012; p = 0.010)	-0.089 (CI = +/-0.093; p = 0.058)	0.272	+1.62%
Loss Cost	2009.1	0.015 (CI = +/-0.013; p = 0.023)	-0.093 (CI = +/-0.097; p = 0.058)	0.257	+1.53%
Loss Cost	2009.2	0.014 (CI = +/-0.014; p = 0.047)	-0.088 (CI = +/-0.100; p = 0.081)	0.194	+1.42%
Loss Cost	2010.1	0.012 (CI = +/-0.015; p = 0.099)	-0.095 (CI = +/-0.104; p = 0.072)	0.181	+1.26%
Loss Cost	2010.2	0.009 (CI = +/-0.016; p = 0.254)	-0.081 (CI = +/-0.104; p = 0.120)	0.084	+0.89%
Loss Cost	2011.1	0.005 (CI = +/-0.017; p = 0.510)	-0.094 (CI = +/-0.106; p = 0.077)	0.093	+0.53%
Loss Cost	2011.2	0.000 (CI = +/-0.017; p = 0.980)	-0.076 (CI = +/-0.102; p = 0.135)	0.022	+0.02%
Loss Cost	2012.1	-0.004 (CI = +/-0.018; p = 0.681)	-0.090 (CI = +/-0.105; p = 0.088)	0.066	-0.36%
Loss Cost	2012.2	-0.009 (CI = +/-0.019; p = 0.345)	-0.074 (CI = +/-0.103; p = 0.151)	0.064	-0.86%
Loss Cost	2013.1	-0.013 (CI = +/-0.021; p = 0.203)	-0.087 (CI = +/-0.107; p = 0.103)	0.123	-1.27%
Loss Cost	2013.2	-0.018 (CI = +/-0.022; p = 0.104)	-0.073 (CI = +/-0.108; p = 0.171)	0.162	-1.77%
Loss Cost	2014.1	-0.025 (CI = +/-0.023; p = 0.040)	-0.092 (CI = +/-0.108; p = 0.088)	0.278	-2.44%
Loss Cost	2014.2	-0.029 (CI = +/-0.026; p = 0.036)	-0.082 (CI = +/-0.114; p = 0.140)	0.304	-2.81%
Loss Cost	2015.1	-0.039 (CI = +/-0.027; p = 0.009)	-0.108 (CI = +/-0.108; p = 0.049)	0.471	-3.82%
Loss Cost	2015.2	-0.042 (CI = +/-0.031; p = 0.013)	-0.101 (CI = +/-0.117; p = 0.082)	0.475	-4.13%
Loss Cost	2016.1	-0.052 (CI = +/-0.035; p = 0.008)	-0.122 (CI = +/-0.120; p = 0.047)	0.535	-5.05%
Loss Cost	2016.2	-0.055 (CI = +/-0.042; p = 0.017)	-0.117 (CI = +/-0.134; p = 0.079)	0.524	-5.33%
Loss Cost	2017.1	-0.061 (CI = +/-0.053; p = 0.031)	-0.128 (CI = +/-0.153; p = 0.089)	0.457	-5.88%
Severity	2006.1	0.043 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.060; p = 0.001)	0.869	+4.45%
Severity	2006.2	0.045 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.059; p = 0.001)	0.873	+4.60%
Severity	2007.1	0.047 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.059; p = 0.001)	0.882	+4.77%
Severity	2007.2	0.047 (CI = +/-0.007; p = 0.000)	-0.108 (CI = +/-0.060; p = 0.001)	0.874	+4.85%
Severity	2008.1	0.050 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.056; p = 0.002)	0.897	+5.14%
Severity	2008.2	0.052 (CI = +/-0.007; p = 0.000)	-0.105 (CI = +/-0.054; p = 0.000)	0.909	+5.38%
Severity	2009.1	0.055 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.048; p = 0.001)	0.934	+5.70%
Severity	2009.2	0.058 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.045; p = 0.000)	0.941	+5.93%
Severity	2010.1	0.058 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.047; p = 0.000)	0.939	+6.02%
Severity	2010.2	0.059 (CI = +/-0.007; p = 0.000)	-0.099 (CI = +/-0.048; p = 0.000)	0.932	+6.10%
Severity	2011.1	0.060 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.051; p = 0.001)	0.928	+6.16%
Severity	2011.2	0.059 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.053; p = 0.002)	0.914	+6.04%
Severity	2012.1	0.058 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.055; p = 0.002)	0.905	+5.93%
Severity	2012.2	0.057 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.059; p = 0.003)	0.885	+5.89%
Severity	2013.1	0.056 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.062; p = 0.004)	0.873	+5.75%
Severity	2013.2	0.054 (CI = +/-0.013; p = 0.000)	-0.094 (CI = +/-0.064; p = 0.008)	0.842	+5.52%
Severity	2014.1	0.048 (CI = +/-0.012; p = 0.000)	-0.111 (CI = +/-0.058; p = 0.001)	0.860	+4.90%
Severity	2014.2	0.043 (CI = +/-0.012; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.001)	0.843	+4.36%
Severity	2015.1	0.038 (CI = +/-0.012; p = 0.000)	-0.109 (CI = +/-0.050; p = 0.001)	0.853	+3.89%
Severity	2015.2	0.034 (CI = +/-0.013; p = 0.000)	-0.100 (CI = +/-0.049; p = 0.001)	0.813	+3.47%
Severity	2016.1	0.032 (CI = +/-0.016; p = 0.001)	-0.104 (CI = +/-0.054; p = 0.002)	0.805	+3.27%
Severity	2016.2	0.037 (CI = +/-0.017; p = 0.001)	-0.113 (CI = +/-0.055; p = 0.001)	0.818	+3.76%
Severity	2017.1	0.045 (CI = +/-0.018; p = 0.001)	-0.099 (CI = +/-0.051; p = 0.002)	0.881	+4.58%
Frequency	2006.1	-0.024 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.097; p = 0.812)	0.397	-2.38%
Frequency	2006.2	-0.027 (CI = +/-0.011; p = 0.000)	0.025 (CI = +/-0.095; p = 0.601)	0.450	-2.63%
Frequency	2007.1	-0.029 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.096; p = 0.789)	0.485	-2.86%
Frequency	2007.2	-0.030 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.099; p = 0.757)	0.465	-2.91%
Frequency	2008.1	-0.033 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.098; p = 0.994)	0.519	-3.22%
Frequency	2008.2	-0.036 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.095; p = 0.734)	0.582	-3.57%
Frequency	2009.1	-0.040 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.091; p = 0.967)	0.642	-3.94%
Frequency	2009.2	-0.044 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.090; p = 0.787)	0.678	-4.26%
Frequency	2010.1	-0.046 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.092; p = 0.973)	0.687	-4.49%
Frequency	2010.2	-0.050 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.087; p = 0.665)	0.739	-4.91%
Frequency	2011.1	-0.054 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.085; p = 0.944)	0.769	-5.30%
Frequency	2011.2	-0.058 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.083; p = 0.674)	0.796	-5.68%
Frequency	2012.1	-0.061 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.086; p = 0.860)	0.796	-5.94%
Frequency	2012.2	-0.066 (CI = +/-0.015; p = 0.000)	0.022 (CI = +/-0.083; p = 0.582)	0.822	-6.38%
Frequency	2013.1	-0.069 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.087; p = 0.753)	0.818	-6.64%
Frequency	2013.2	-0.072 (CI = +/-0.018; p = 0.000)	0.021 (CI = +/-0.090; p = 0.623)	0.810	-6.91%
Frequency	2014.1	-0.072 (CI = +/-0.021; p = 0.000)	0.019 (CI = +/-0.097; p = 0.687)	0.784	-6.99%
Frequency	2014.2	-0.071 (CI = +/-0.024; p = 0.000)	0.015 (CI = +/-0.105; p = 0.755)	0.736	-6.87%
Frequency	2015.1	-0.077 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.110; p = 0.990)	0.743	-7.42%
Frequency	2015.2	-0.076 (CI = +/-0.032; p = 0.000)	-0.001 (CI = +/-0.120; p = 0.984)	0.686	-7.34%
Frequency	2016.1	-0.084 (CI = +/-0.037; p = 0.001)	-0.018 (CI = +/-0.128; p = 0.759)	0.689	-8.06%
Frequency	2016.2	-0.092 (CI = +/-0.043; p = 0.001)	-0.004 (CI = +/-0.137; p = 0.951)	0.687	-8.76%
Frequency	2017.1	-0.105 (CI = +/-0.050; p = 0.002)	-0.029 (CI = +/-0.145; p = 0.651)	0.716	-10.00%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.033 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.041; p = 0.000)	0.885	+3.39%
Loss Cost	2006.2	0.033 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.042; p = 0.001)	0.868	+3.35%
Loss Cost	2007.1	0.033 (CI = +/-0.006; p = 0.000)	-0.078 (CI = +/-0.044; p = 0.001)	0.863	+3.40%
Loss Cost	2007.2	0.035 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.043; p = 0.001)	0.871	+3.56%
Loss Cost	2008.1	0.036 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.044; p = 0.001)	0.872	+3.67%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.046; p = 0.002)	0.851	+3.65%
Loss Cost	2009.1	0.037 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.048; p = 0.004)	0.850	+3.76%
Loss Cost	2009.2	0.037 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.050; p = 0.005)	0.829	+3.80%
Loss Cost	2010.1	0.038 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.053; p = 0.009)	0.820	+3.86%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.052; p = 0.016)	0.787	+3.57%
Loss Cost	2011.1	0.034 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.055; p = 0.015)	0.766	+3.41%
Loss Cost	2011.2	0.029 (CI = +/-0.010; p = 0.000)	-0.058 (CI = +/-0.048; p = 0.021)	0.739	+2.93%
Loss Cost	2012.1	0.028 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.051; p = 0.022)	0.714	+2.80%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.001)	-0.051 (CI = +/-0.047; p = 0.037)	0.644	+2.36%
Loss Cost	2013.1	0.023 (CI = +/-0.013; p = 0.002)	-0.052 (CI = +/-0.052; p = 0.047)	0.614	+2.29%
Loss Cost	2013.2	0.019 (CI = +/-0.014; p = 0.012)	-0.044 (CI = +/-0.052; p = 0.086)	0.478	+1.92%
Loss Cost	2014.1	0.015 (CI = +/-0.016; p = 0.056)	-0.052 (CI = +/-0.055; p = 0.061)	0.450	+1.56%
Loss Cost	2014.2	0.015 (CI = +/-0.019; p = 0.117)	-0.051 (CI = +/-0.062; p = 0.094)	0.319	+1.49%
Loss Cost	2015.1	0.007 (CI = +/-0.021; p = 0.470)	-0.066 (CI = +/-0.060; p = 0.036)	0.410	+0.68%
Loss Cost	2015.2	0.009 (CI = +/-0.027; p = 0.456)	-0.069 (CI = +/-0.069; p = 0.051)	0.362	+0.87%
Loss Cost	2016.1	0.007 (CI = +/-0.037; p = 0.672)	-0.072 (CI = +/-0.085; p = 0.083)	0.338	+0.65%
Loss Cost	2016.2	0.013 (CI = +/-0.051; p = 0.516)	-0.080 (CI = +/-0.103; p = 0.099)	0.339	+1.32%
Loss Cost	2017.1	0.038 (CI = +/-0.056; p = 0.120)	-0.051 (CI = +/-0.096; p = 0.192)	0.629	+3.87%
Severity	2006.1	0.042 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.068; p = 0.006)	0.812	+4.29%
Severity	2006.2	0.044 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.068; p = 0.004)	0.815	+4.47%
Severity	2007.1	0.046 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.068; p = 0.007)	0.829	+4.70%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.071; p = 0.007)	0.815	+4.80%
Severity	2008.1	0.051 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.066; p = 0.014)	0.852	+5.19%
Severity	2008.2	0.054 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.063; p = 0.004)	0.869	+5.51%
Severity	2009.1	0.058 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.054; p = 0.006)	0.913	+6.00%
Severity	2009.2	0.061 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.050; p = 0.001)	0.928	+6.34%
Severity	2010.1	0.063 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.051; p = 0.003)	0.929	+6.54%
Severity	2010.2	0.065 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.053; p = 0.003)	0.922	+6.69%
Severity	2011.1	0.067 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.055; p = 0.006)	0.920	+6.88%
Severity	2011.2	0.065 (CI = +/-0.012; p = 0.000)	-0.079 (CI = +/-0.059; p = 0.011)	0.901	+6.76%
Severity	2012.1	0.065 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.063; p = 0.017)	0.887	+6.73%
Severity	2012.2	0.065 (CI = +/-0.016; p = 0.000)	-0.080 (CI = +/-0.068; p = 0.025)	0.859	+6.73%
Severity	2013.1	0.065 (CI = +/-0.019; p = 0.000)	-0.081 (CI = +/-0.075; p = 0.036)	0.839	+6.69%
Severity	2013.2	0.062 (CI = +/-0.021; p = 0.000)	-0.075 (CI = +/-0.080; p = 0.064)	0.785	+6.39%
Severity	2014.1	0.053 (CI = +/-0.022; p = 0.000)	-0.094 (CI = +/-0.077; p = 0.023)	0.783	+5.48%
Severity	2014.2	0.044 (CI = +/-0.022; p = 0.002)	-0.076 (CI = +/-0.068; p = 0.033)	0.727	+4.47%
Severity	2015.1	0.036 (CI = +/-0.024; p = 0.010)	-0.091 (CI = +/-0.069; p = 0.017)	0.732	+3.65%
Severity	2015.2	0.025 (CI = +/-0.022; p = 0.031)	-0.074 (CI = +/-0.056; p = 0.018)	0.670	+2.49%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.146)	-0.083 (CI = +/-0.064; p = 0.021)	0.686	+1.89%
Severity	2016.2	0.022 (CI = +/-0.039; p = 0.191)	-0.087 (CI = +/-0.079; p = 0.038)	0.618	+2.25%
Severity	2017.1	0.044 (CI = +/-0.032; p = 0.022)	-0.062 (CI = +/-0.055; p = 0.037)	0.895	+4.49%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.040)	0.017 (CI = +/-0.066; p = 0.603)	0.104	-0.86%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.013)	0.027 (CI = +/-0.065; p = 0.401)	0.186	-1.08%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.007)	0.019 (CI = +/-0.066; p = 0.553)	0.229	-1.25%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.016)	0.016 (CI = +/-0.068; p = 0.627)	0.173	-1.18%
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.005)	0.005 (CI = +/-0.067; p = 0.879)	0.254	-1.44%
Frequency	2008.2	-0.018 (CI = +/-0.010; p = 0.001)	0.018 (CI = +/-0.064; p = 0.572)	0.377	-1.77%
Frequency	2009.1	-0.021 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.060; p = 0.894)	0.494	-2.12%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.059; p = 0.634)	0.560	-2.39%
Frequency	2010.1	-0.025 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.062; p = 0.763)	0.556	-2.52%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.057; p = 0.416)	0.667	-2.93%
Frequency	2011.1	-0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.056; p = 0.659)	0.714	-3.25%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.054; p = 0.399)	0.759	-3.59%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.058; p = 0.490)	0.738	-3.69%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.055; p = 0.266)	0.782	-4.10%
Frequency	2013.1	-0.042 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.061; p = 0.318)	0.751	-4.12%
Frequency	2013.2	-0.043 (CI = +/-0.018; p = 0.000)	0.030 (CI = +/-0.066; p = 0.330)	0.702	-4.20%
Frequency	2014.1	-0.038 (CI = +/-0.020; p = 0.002)	0.041 (CI = +/-0.069; p = 0.210)	0.646	-3.71%
Frequency	2014.2	-0.029 (CI = +/-0.019; p = 0.008)	0.025 (CI = +/-0.060; p = 0.363)	0.534	-2.86%
Frequency	2015.1	-0.029 (CI = +/-0.024; p = 0.025)	0.025 (CI = +/-0.070; p = 0.427)	0.467	-2.87%
Frequency	2015.2	-0.016 (CI = +/-0.017; p = 0.062)	0.005 (CI = +/-0.044; p = 0.787)	0.295	-1.58%
Frequency	2016.1	-0.012 (CI = +/-0.023; p = 0.228)	0.011 (CI = +/-0.052; p = 0.618)	0.080	-1.21%
Frequency	2016.2	-0.009 (CI = +/-0.032; p = 0.471)	0.007 (CI = +/-0.065; p = 0.770)	-0.268	-0.91%
Frequency	2017.1	-0.006 (CI = +/-0.055; p = 0.753)	0.011 (CI = +/-0.094; p = 0.736)	-0.487	-0.60%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.041; p = 0.000)	0.884	+3.50%
Loss Cost	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.043; p = 0.000)	0.865	+3.46%
Loss Cost	2007.1	0.035 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.044; p = 0.001)	0.861	+3.52%
Loss Cost	2007.2	0.037 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.043; p = 0.000)	0.874	+3.72%
Loss Cost	2008.1	0.038 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.044; p = 0.001)	0.876	+3.84%
Loss Cost	2008.2	0.038 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.046; p = 0.001)	0.855	+3.84%
Loss Cost	2009.1	0.039 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.048; p = 0.002)	0.856	+3.96%
Loss Cost	2009.2	0.040 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.050; p = 0.002)	0.837	+4.04%
Loss Cost	2010.1	0.040 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.053; p = 0.004)	0.829	+4.12%
Loss Cost	2010.2	0.038 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.053; p = 0.009)	0.791	+3.83%
Loss Cost	2011.1	0.036 (CI = +/-0.011; p = 0.000)	-0.078 (CI = +/-0.056; p = 0.009)	0.771	+3.67%
Loss Cost	2011.2	0.031 (CI = +/-0.011; p = 0.000)	-0.064 (CI = +/-0.050; p = 0.016)	0.731	+3.14%
Loss Cost	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.067 (CI = +/-0.053; p = 0.018)	0.704	+3.02%
Loss Cost	2012.2	0.025 (CI = +/-0.013; p = 0.001)	-0.055 (CI = +/-0.051; p = 0.037)	0.610	+2.53%
Loss Cost	2013.1	0.024 (CI = +/-0.015; p = 0.004)	-0.056 (CI = +/-0.056; p = 0.049)	0.578	+2.47%
Loss Cost	2013.2	0.020 (CI = +/-0.017; p = 0.024)	-0.047 (CI = +/-0.058; p = 0.102)	0.402	+2.03%
Loss Cost	2014.1	0.016 (CI = +/-0.019; p = 0.088)	-0.054 (CI = +/-0.062; p = 0.079)	0.367	+1.65%
Loss Cost	2014.2	0.016 (CI = +/-0.025; p = 0.180)	-0.053 (CI = +/-0.072; p = 0.126)	0.215	+1.58%
Loss Cost	2015.1	0.007 (CI = +/-0.027; p = 0.557)	-0.066 (CI = +/-0.070; p = 0.060)	0.317	+0.69%
Loss Cost	2015.2	0.010 (CI = +/-0.037; p = 0.530)	-0.070 (CI = +/-0.086; p = 0.089)	0.263	+0.99%
Loss Cost	2016.1	0.008 (CI = +/-0.054; p = 0.718)	-0.073 (CI = +/-0.109; p = 0.135)	0.215	+0.75%
Loss Cost	2016.2	0.020 (CI = +/-0.088; p = 0.524)	-0.087 (CI = +/-0.149; p = 0.160)	0.230	+2.00%
Loss Cost	2017.1	0.051 (CI = +/-0.098; p = 0.155)	-0.061 (CI = +/-0.142; p = 0.203)	0.618	+5.23%
Severity	2006.1	0.042 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.071; p = 0.008)	0.790	+4.30%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.071; p = 0.005)	0.793	+4.50%
Severity	2007.1	0.046 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.071; p = 0.009)	0.809	+4.74%
Severity	2007.2	0.047 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.074; p = 0.009)	0.793	+4.86%
Severity	2008.1	0.051 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.069; p = 0.015)	0.836	+5.27%
Severity	2008.2	0.055 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.066; p = 0.004)	0.858	+5.65%
Severity	2009.1	0.060 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.055; p = 0.005)	0.909	+6.17%
Severity	2009.2	0.064 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.050; p = 0.001)	0.929	+6.60%
Severity	2010.1	0.066 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.050; p = 0.001)	0.932	+6.82%
Severity	2010.2	0.068 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.051; p = 0.001)	0.929	+7.06%
Severity	2011.1	0.070 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.053; p = 0.002)	0.929	+7.28%
Severity	2011.2	0.070 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.057; p = 0.004)	0.910	+7.22%
Severity	2012.1	0.070 (CI = +/-0.014; p = 0.000)	-0.091 (CI = +/-0.061; p = 0.007)	0.898	+7.21%
Severity	2012.2	0.071 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.067; p = 0.010)	0.873	+7.34%
Severity	2013.1	0.071 (CI = +/-0.020; p = 0.000)	-0.094 (CI = +/-0.074; p = 0.017)	0.856	+7.34%
Severity	2013.2	0.069 (CI = +/-0.024; p = 0.000)	-0.090 (CI = +/-0.082; p = 0.034)	0.799	+7.14%
Severity	2014.1	0.060 (CI = +/-0.025; p = 0.000)	-0.106 (CI = +/-0.078; p = 0.014)	0.800	+6.21%
Severity	2014.2	0.050 (CI = +/-0.026; p = 0.003)	-0.087 (CI = +/-0.074; p = 0.028)	0.717	+5.09%
Severity	2015.1	0.041 (CI = +/-0.029; p = 0.013)	-0.099 (CI = +/-0.075; p = 0.018)	0.721	+4.23%
Severity	2015.2	0.027 (CI = +/-0.030; p = 0.064)	-0.078 (CI = +/-0.068; p = 0.032)	0.582	+2.79%
Severity	2016.1	0.021 (CI = +/-0.040; p = 0.216)	-0.085 (CI = +/-0.081; p = 0.042)	0.596	+2.13%
Severity	2016.2	0.029 (CI = +/-0.066; p = 0.254)	-0.095 (CI = +/-0.113; p = 0.075)	0.528	+2.96%
Severity	2017.1	0.057 (CI = +/-0.024; p = 0.010)	-0.072 (CI = +/-0.035; p = 0.012)	0.978	+5.82%
Frequency	2006.1	-0.008 (CI = +/-0.009; p = 0.083)	0.013 (CI = +/-0.068; p = 0.704)	0.052	-0.76%
Frequency	2006.2	-0.010 (CI = +/-0.009; p = 0.030)	0.023 (CI = +/-0.067; p = 0.481)	0.128	-1.00%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.017)	0.016 (CI = +/-0.068; p = 0.631)	0.171	-1.17%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.038)	0.012 (CI = +/-0.071; p = 0.723)	0.113	-1.09%
Frequency	2008.1	-0.014 (CI = +/-0.011; p = 0.014)	0.002 (CI = +/-0.070; p = 0.961)	0.195	-1.36%
Frequency	2008.2	-0.017 (CI = +/-0.011; p = 0.003)	0.016 (CI = +/-0.067; p = 0.632)	0.317	-1.72%
Frequency	2009.1	-0.021 (CI = +/-0.010; p = 0.001)	0.003 (CI = +/-0.063; p = 0.931)	0.443	-2.08%
Frequency	2009.2	-0.024 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.063; p = 0.649)	0.515	-2.39%
Frequency	2010.1	-0.026 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.065; p = 0.767)	0.511	-2.53%
Frequency	2010.2	-0.031 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.060; p = 0.386)	0.637	-3.02%
Frequency	2011.1	-0.034 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.059; p = 0.591)	0.692	-3.36%
Frequency	2011.2	-0.039 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.056; p = 0.302)	0.752	-3.80%
Frequency	2012.1	-0.040 (CI = +/-0.014; p = 0.000)	0.025 (CI = +/-0.060; p = 0.384)	0.732	-3.92%
Frequency	2012.2	-0.046 (CI = +/-0.014; p = 0.000)	0.040 (CI = +/-0.056; p = 0.144)	0.800	-4.48%
Frequency	2013.1	-0.047 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.061; p = 0.190)	0.773	-4.54%
Frequency	2013.2	-0.049 (CI = +/-0.019; p = 0.000)	0.043 (CI = +/-0.067; p = 0.178)	0.736	-4.76%
Frequency	2014.1	-0.044 (CI = +/-0.022; p = 0.002)	0.052 (CI = +/-0.070; p = 0.123)	0.687	-4.29%
Frequency	2014.2	-0.034 (CI = +/-0.023; p = 0.010)	0.034 (CI = +/-0.065; p = 0.256)	0.547	-3.34%
Frequency	2015.1	-0.035 (CI = +/-0.029; p = 0.028)	0.033 (CI = +/-0.076; p = 0.328)	0.484	-3.40%
Frequency	2015.2	-0.018 (CI = +/-0.024; p = 0.114)	0.008 (CI = +/-0.054; p = 0.732)	0.192	-1.75%
Frequency	2016.1	-0.014 (CI = +/-0.033; p = 0.313)	0.012 (CI = +/-0.066; p = 0.629)	-0.071	-1.35%
Frequency	2016.2	-0.009 (CI = +/-0.056; p = 0.631)	0.008 (CI = +/-0.096; p = 0.818)	-0.518	-0.93%
Frequency	2017.1	-0.006 (CI = +/-0.116; p = 0.854)	0.011 (CI = +/-0.167; p = 0.809)	-0.888	-0.56%

Comprehensive

Coverage = CM
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	2006.1	0.049 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.094; p = 0.070)	0.762	+4.98%
Loss Cost	2006.2	0.048 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.097; p = 0.092)	0.736	+4.91%
Loss Cost	2007.1	0.046 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.097; p = 0.060)	0.718	+4.69%
Loss Cost	2007.2	0.044 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.098; p = 0.098)	0.681	+4.47%
Loss Cost	2008.1	0.043 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.102; p = 0.104)	0.661	+4.44%
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	-0.068 (CI = +/-0.101; p = 0.176)	0.614	+4.11%
Loss Cost	2009.1	0.038 (CI = +/-0.013; p = 0.000)	-0.079 (CI = +/-0.102; p = 0.126)	0.581	+3.87%
Loss Cost	2009.2	0.036 (CI = +/-0.014; p = 0.000)	-0.070 (CI = +/-0.105; p = 0.183)	0.521	+3.67%
Loss Cost	2010.1	0.034 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.109; p = 0.157)	0.484	+3.49%
Loss Cost	2010.2	0.031 (CI = +/-0.016; p = 0.001)	-0.062 (CI = +/-0.110; p = 0.251)	0.398	+3.13%
Loss Cost	2011.1	0.033 (CI = +/-0.017; p = 0.001)	-0.054 (CI = +/-0.113; p = 0.333)	0.412	+3.37%
Loss Cost	2011.2	0.029 (CI = +/-0.018; p = 0.003)	-0.040 (CI = +/-0.115; p = 0.480)	0.316	+2.99%
Loss Cost	2012.1	0.028 (CI = +/-0.020; p = 0.008)	-0.044 (CI = +/-0.121; p = 0.458)	0.271	+2.87%
Loss Cost	2012.2	0.024 (CI = +/-0.022; p = 0.031)	-0.029 (CI = +/-0.124; p = 0.631)	0.161	+2.43%
Loss Cost	2013.1	0.024 (CI = +/-0.024; p = 0.049)	-0.029 (CI = +/-0.132; p = 0.650)	0.132	+2.44%
Loss Cost	2013.2	0.020 (CI = +/-0.027; p = 0.127)	-0.016 (CI = +/-0.138; p = 0.805)	0.035	+2.04%
Loss Cost	2014.1	0.015 (CI = +/-0.029; p = 0.290)	-0.031 (CI = +/-0.142; p = 0.646)	-0.037	+1.50%
Loss Cost	2014.2	0.011 (CI = +/-0.033; p = 0.473)	-0.021 (CI = +/-0.152; p = 0.770)	-0.103	+1.14%
Loss Cost	2015.1	0.006 (CI = +/-0.037; p = 0.721)	-0.034 (CI = +/-0.161; p = 0.657)	-0.134	+0.63%
Loss Cost	2015.2	-0.006 (CI = +/-0.040; p = 0.747)	-0.003 (CI = +/-0.161; p = 0.968)	-0.169	-0.60%
Loss Cost	2016.1	-0.012 (CI = +/-0.046; p = 0.570)	-0.016 (CI = +/-0.172; p = 0.838)	-0.155	-1.21%
Loss Cost	2016.2	-0.021 (CI = +/-0.054; p = 0.408)	0.003 (CI = +/-0.188; p = 0.975)	-0.127	-2.06%
Loss Cost	2017.1	-0.031 (CI = +/-0.064; p = 0.301)	-0.015 (CI = +/-0.203; p = 0.866)	-0.081	-3.02%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.212 (CI = +/-0.054; p = 0.000)	0.893	+4.01%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	-0.216 (CI = +/-0.055; p = 0.000)	0.885	+4.08%
Severity	2007.1	0.040 (CI = +/-0.006; p = 0.000)	-0.213 (CI = +/-0.057; p = 0.000)	0.884	+4.13%
Severity	2007.2	0.041 (CI = +/-0.007; p = 0.000)	-0.216 (CI = +/-0.058; p = 0.000)	0.873	+4.18%
Severity	2008.1	0.043 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.055; p = 0.000)	0.897	+4.44%
Severity	2008.2	0.045 (CI = +/-0.007; p = 0.000)	-0.210 (CI = +/-0.055; p = 0.000)	0.894	+4.56%
Severity	2009.1	0.046 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.056; p = 0.000)	0.900	+4.71%
Severity	2009.2	0.047 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.057; p = 0.000)	0.892	+4.82%
Severity	2010.1	0.049 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.057; p = 0.000)	0.900	+5.01%
Severity	2010.2	0.049 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.060; p = 0.000)	0.886	+5.07%
Severity	2011.1	0.053 (CI = +/-0.008; p = 0.000)	-0.191 (CI = +/-0.056; p = 0.000)	0.909	+5.40%
Severity	2011.2	0.052 (CI = +/-0.009; p = 0.000)	-0.187 (CI = +/-0.058; p = 0.000)	0.891	+5.30%
Severity	2012.1	0.051 (CI = +/-0.010; p = 0.000)	-0.191 (CI = +/-0.061; p = 0.000)	0.886	+5.21%
Severity	2012.2	0.049 (CI = +/-0.011; p = 0.000)	-0.185 (CI = +/-0.063; p = 0.000)	0.859	+5.04%
Severity	2013.1	0.050 (CI = +/-0.012; p = 0.000)	-0.182 (CI = +/-0.067; p = 0.000)	0.857	+5.13%
Severity	2013.2	0.050 (CI = +/-0.014; p = 0.000)	-0.183 (CI = +/-0.071; p = 0.000)	0.827	+5.15%
Severity	2014.1	0.049 (CI = +/-0.015; p = 0.000)	-0.188 (CI = +/-0.075; p = 0.000)	0.820	+4.97%
Severity	2014.2	0.048 (CI = +/-0.018; p = 0.000)	-0.186 (CI = +/-0.081; p = 0.000)	0.774	+4.92%
Severity	2015.1	0.049 (CI = +/-0.020; p = 0.000)	-0.185 (CI = +/-0.088; p = 0.001)	0.768	+4.99%
Severity	2015.2	0.039 (CI = +/-0.019; p = 0.001)	-0.160 (CI = +/-0.077; p = 0.001)	0.726	+3.98%
Severity	2016.1	0.039 (CI = +/-0.023; p = 0.003)	-0.160 (CI = +/-0.085; p = 0.002)	0.719	+3.98%
Severity	2016.2	0.030 (CI = +/-0.023; p = 0.018)	-0.141 (CI = +/-0.081; p = 0.003)	0.632	+3.03%
Severity	2017.1	0.031 (CI = +/-0.029; p = 0.039)	-0.139 (CI = +/-0.091; p = 0.008)	0.624	+3.10%
Frequency	2006.1	0.009 (CI = +/-0.010; p = 0.074)	0.126 (CI = +/-0.098; p = 0.014)	0.206	+0.93%
Frequency	2006.2	0.008 (CI = +/-0.011; p = 0.144)	0.133 (CI = +/-0.100; p = 0.011)	0.207	+0.80%
Frequency	2007.1	0.005 (CI = +/-0.011; p = 0.327)	0.120 (CI = +/-0.099; p = 0.020)	0.145	+0.54%
Frequency	2007.2	0.003 (CI = +/-0.011; p = 0.628)	0.134 (CI = +/-0.099; p = 0.010)	0.174	+0.27%
Frequency	2008.1	0.000 (CI = +/-0.012; p = 0.998)	0.120 (CI = +/-0.098; p = 0.018)	0.135	+0.00%
Frequency	2008.2	-0.004 (CI = +/-0.011; p = 0.435)	0.142 (CI = +/-0.091; p = 0.004)	0.240	-0.43%
Frequency	2009.1	-0.008 (CI = +/-0.011; p = 0.148)	0.125 (CI = +/-0.087; p = 0.007)	0.258	-0.80%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.057)	0.138 (CI = +/-0.086; p = 0.003)	0.330	-1.10%
Frequency	2010.1	-0.015 (CI = +/-0.012; p = 0.015)	0.124 (CI = +/-0.083; p = 0.005)	0.376	-1.45%
Frequency	2010.2	-0.019 (CI = +/-0.011; p = 0.003)	0.141 (CI = +/-0.079; p = 0.001)	0.480	-1.84%
Frequency	2011.1	-0.019 (CI = +/-0.012; p = 0.004)	0.137 (CI = +/-0.083; p = 0.002)	0.483	-1.93%
Frequency	2011.2	-0.022 (CI = +/-0.013; p = 0.002)	0.148 (CI = +/-0.084; p = 0.002)	0.512	-2.20%
Frequency	2012.1	-0.022 (CI = +/-0.015; p = 0.005)	0.147 (CI = +/-0.089; p = 0.003)	0.508	-2.22%
Frequency	2012.2	-0.025 (CI = +/-0.016; p = 0.004)	0.156 (CI = +/-0.092; p = 0.002)	0.513	-2.48%
Frequency	2013.1	-0.026 (CI = +/-0.018; p = 0.007)	0.153 (CI = +/-0.097; p = 0.004)	0.512	-2.56%
Frequency	2013.2	-0.030 (CI = +/-0.019; p = 0.004)	0.167 (CI = +/-0.100; p = 0.003)	0.538	-2.96%
Frequency	2014.1	-0.034 (CI = +/-0.021; p = 0.004)	0.157 (CI = +/-0.103; p = 0.006)	0.560	-3.31%
Frequency	2014.2	-0.037 (CI = +/-0.024; p = 0.005)	0.165 (CI = +/-0.110; p = 0.006)	0.539	-3.60%
Frequency	2015.1	-0.042 (CI = +/-0.026; p = 0.004)	0.151 (CI = +/-0.112; p = 0.013)	0.580	-4.16%
Frequency	2015.2	-0.045 (CI = +/-0.030; p = 0.007)	0.157 (CI = +/-0.122; p = 0.016)	0.531	-4.41%
Frequency	2016.1	-0.051 (CI = +/-0.034; p = 0.008)	0.144 (CI = +/-0.129; p = 0.032)	0.560	-4.99%
Frequency	2016.2	-0.051 (CI = +/-0.042; p = 0.023)	0.143 (CI = +/-0.145; p = 0.052)	0.450	-4.95%
Frequency	2017.1	-0.061 (CI = +/-0.048; p = 0.018)	0.124 (CI = +/-0.151; p = 0.095)	0.509	-5.94%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.097; p = 0.093)	0.755	+5.06%
Loss Cost	2006.2	0.049 (CI = +/-0.011; p = 0.000)	-0.079 (CI = +/-0.100; p = 0.118)	0.728	+4.99%
Loss Cost	2007.1	0.046 (CI = +/-0.012; p = 0.000)	-0.090 (CI = +/-0.101; p = 0.078)	0.707	+4.76%
Loss Cost	2007.2	0.044 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.102; p = 0.120)	0.669	+4.52%
Loss Cost	2008.1	0.044 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.106; p = 0.129)	0.648	+4.50%
Loss Cost	2008.2	0.041 (CI = +/-0.013; p = 0.000)	-0.066 (CI = +/-0.105; p = 0.205)	0.598	+4.16%
Loss Cost	2009.1	0.038 (CI = +/-0.014; p = 0.000)	-0.078 (CI = +/-0.107; p = 0.147)	0.563	+3.90%
Loss Cost	2009.2	0.036 (CI = +/-0.015; p = 0.000)	-0.069 (CI = +/-0.110; p = 0.206)	0.500	+3.68%
Loss Cost	2010.1	0.034 (CI = +/-0.016; p = 0.000)	-0.077 (CI = +/-0.114; p = 0.176)	0.461	+3.49%
Loss Cost	2010.2	0.031 (CI = +/-0.017; p = 0.001)	-0.063 (CI = +/-0.115; p = 0.266)	0.371	+3.12%
Loss Cost	2011.1	0.033 (CI = +/-0.019; p = 0.002)	-0.053 (CI = +/-0.119; p = 0.362)	0.386	+3.38%
Loss Cost	2011.2	0.029 (CI = +/-0.020; p = 0.006)	-0.040 (CI = +/-0.121; p = 0.499)	0.285	+2.98%
Loss Cost	2012.1	0.028 (CI = +/-0.022; p = 0.017)	-0.045 (CI = +/-0.128; p = 0.475)	0.240	+2.84%
Loss Cost	2012.2	0.024 (CI = +/-0.024; p = 0.054)	-0.030 (CI = +/-0.132; p = 0.632)	0.125	+2.38%
Loss Cost	2013.1	0.024 (CI = +/-0.027; p = 0.084)	-0.030 (CI = +/-0.141; p = 0.651)	0.097	+2.38%
Loss Cost	2013.2	0.019 (CI = +/-0.030; p = 0.189)	-0.019 (CI = +/-0.147; p = 0.791)	-0.001	+1.95%
Loss Cost	2014.1	0.013 (CI = +/-0.033; p = 0.422)	-0.037 (CI = +/-0.153; p = 0.609)	-0.066	+1.29%
Loss Cost	2014.2	0.009 (CI = +/-0.038; p = 0.621)	-0.027 (CI = +/-0.164; p = 0.723)	-0.130	+0.88%
Loss Cost	2015.1	0.002 (CI = +/-0.043; p = 0.927)	-0.045 (CI = +/-0.175; p = 0.585)	-0.146	+0.19%
Loss Cost	2015.2	-0.012 (CI = +/-0.046; p = 0.584)	-0.015 (CI = +/-0.173; p = 0.848)	-0.159	-1.16%
Loss Cost	2016.1	-0.021 (CI = +/-0.054; p = 0.396)	-0.036 (CI = +/-0.187; p = 0.672)	-0.112	-2.11%
Loss Cost	2016.2	-0.032 (CI = +/-0.063; p = 0.283)	-0.017 (CI = +/-0.202; p = 0.849)	-0.068	-3.12%
Loss Cost	2017.1	-0.049 (CI = +/-0.076; p = 0.168)	-0.049 (CI = +/-0.218; p = 0.608)	0.046	-4.81%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.215 (CI = +/-0.055; p = 0.000)	0.890	+3.97%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	-0.218 (CI = +/-0.057; p = 0.000)	0.882	+4.03%
Severity	2007.1	0.040 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.059; p = 0.000)	0.881	+4.09%
Severity	2007.2	0.041 (CI = +/-0.007; p = 0.000)	-0.218 (CI = +/-0.060; p = 0.000)	0.869	+4.14%
Severity	2008.1	0.043 (CI = +/-0.007; p = 0.000)	-0.205 (CI = +/-0.057; p = 0.000)	0.894	+4.42%
Severity	2008.2	0.044 (CI = +/-0.007; p = 0.000)	-0.211 (CI = +/-0.058; p = 0.000)	0.890	+4.55%
Severity	2009.1	0.046 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.058; p = 0.000)	0.896	+4.72%
Severity	2009.2	0.047 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.060; p = 0.000)	0.888	+4.83%
Severity	2010.1	0.049 (CI = +/-0.009; p = 0.000)	-0.199 (CI = +/-0.060; p = 0.000)	0.897	+5.05%
Severity	2010.2	0.050 (CI = +/-0.009; p = 0.000)	-0.202 (CI = +/-0.062; p = 0.000)	0.883	+5.11%
Severity	2011.1	0.053 (CI = +/-0.009; p = 0.000)	-0.187 (CI = +/-0.058; p = 0.000)	0.908	+5.49%
Severity	2011.2	0.053 (CI = +/-0.010; p = 0.000)	-0.184 (CI = +/-0.061; p = 0.000)	0.889	+5.40%
Severity	2012.1	0.052 (CI = +/-0.011; p = 0.000)	-0.188 (CI = +/-0.064; p = 0.000)	0.883	+5.30%
Severity	2012.2	0.050 (CI = +/-0.012; p = 0.000)	-0.182 (CI = +/-0.067; p = 0.000)	0.856	+5.13%
Severity	2013.1	0.051 (CI = +/-0.014; p = 0.000)	-0.179 (CI = +/-0.071; p = 0.000)	0.854	+5.25%
Severity	2013.2	0.051 (CI = +/-0.015; p = 0.000)	-0.179 (CI = +/-0.076; p = 0.000)	0.824	+5.28%
Severity	2014.1	0.050 (CI = +/-0.018; p = 0.000)	-0.185 (CI = +/-0.081; p = 0.000)	0.816	+5.09%
Severity	2014.2	0.049 (CI = +/-0.020; p = 0.000)	-0.183 (CI = +/-0.088; p = 0.001)	0.770	+5.04%
Severity	2015.1	0.050 (CI = +/-0.024; p = 0.001)	-0.180 (CI = +/-0.096; p = 0.002)	0.765	+5.16%
Severity	2015.2	0.040 (CI = +/-0.023; p = 0.003)	-0.158 (CI = +/-0.084; p = 0.002)	0.722	+4.09%
Severity	2016.1	0.040 (CI = +/-0.027; p = 0.009)	-0.158 (CI = +/-0.095; p = 0.004)	0.714	+4.12%
Severity	2016.2	0.030 (CI = +/-0.029; p = 0.039)	-0.139 (CI = +/-0.091; p = 0.008)	0.624	+3.10%
Severity	2017.1	0.032 (CI = +/-0.037; p = 0.081)	-0.137 (CI = +/-0.105; p = 0.018)	0.614	+3.22%
Frequency	2006.1	0.010 (CI = +/-0.011; p = 0.059)	0.132 (CI = +/-0.101; p = 0.012)	0.216	+1.05%
Frequency	2006.2	0.009 (CI = +/-0.011; p = 0.115)	0.139 (CI = +/-0.103; p = 0.010)	0.217	+0.92%
Frequency	2007.1	0.006 (CI = +/-0.012; p = 0.277)	0.125 (CI = +/-0.102; p = 0.019)	0.152	+0.64%
Frequency	2007.2	0.004 (CI = +/-0.012; p = 0.540)	0.138 (CI = +/-0.102; p = 0.010)	0.180	+0.37%
Frequency	2008.1	0.001 (CI = +/-0.013; p = 0.902)	0.124 (CI = +/-0.102; p = 0.019)	0.138	+0.08%
Frequency	2008.2	-0.004 (CI = +/-0.012; p = 0.531)	0.144 (CI = +/-0.095; p = 0.004)	0.241	-0.37%
Frequency	2009.1	-0.008 (CI = +/-0.012; p = 0.193)	0.126 (CI = +/-0.091; p = 0.009)	0.255	-0.78%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.080)	0.139 (CI = +/-0.090; p = 0.004)	0.327	-1.09%
Frequency	2010.1	-0.015 (CI = +/-0.013; p = 0.022)	0.123 (CI = +/-0.087; p = 0.008)	0.374	-1.48%
Frequency	2010.2	-0.019 (CI = +/-0.013; p = 0.005)	0.139 (CI = +/-0.083; p = 0.002)	0.480	-1.89%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.006)	0.134 (CI = +/-0.087; p = 0.004)	0.483	-2.00%
Frequency	2011.2	-0.023 (CI = +/-0.015; p = 0.004)	0.145 (CI = +/-0.088; p = 0.003)	0.513	-2.29%
Frequency	2012.1	-0.024 (CI = +/-0.016; p = 0.007)	0.143 (CI = +/-0.094; p = 0.005)	0.509	-2.33%
Frequency	2012.2	-0.026 (CI = +/-0.018; p = 0.006)	0.152 (CI = +/-0.097; p = 0.004)	0.516	-2.61%
Frequency	2013.1	-0.028 (CI = +/-0.020; p = 0.010)	0.148 (CI = +/-0.103; p = 0.008)	0.515	-2.73%
Frequency	2013.2	-0.032 (CI = +/-0.021; p = 0.006)	0.161 (CI = +/-0.105; p = 0.006)	0.544	-3.16%
Frequency	2014.1	-0.037 (CI = +/-0.024; p = 0.005)	0.147 (CI = +/-0.110; p = 0.012)	0.572	-3.62%
Frequency	2014.2	-0.040 (CI = +/-0.027; p = 0.007)	0.156 (CI = +/-0.116; p = 0.013)	0.554	-3.96%
Frequency	2015.1	-0.048 (CI = +/-0.029; p = 0.004)	0.136 (CI = +/-0.118; p = 0.028)	0.611	-4.73%
Frequency	2015.2	-0.052 (CI = +/-0.034; p = 0.007)	0.143 (CI = +/-0.128; p = 0.032)	0.567	-5.05%
Frequency	2016.1	-0.062 (CI = +/-0.038; p = 0.005)	0.121 (CI = +/-0.133; p = 0.069)	0.622	-5.99%
Frequency	2016.2	-0.062 (CI = +/-0.047; p = 0.016)	0.122 (CI = +/-0.149; p = 0.095)	0.522	-6.03%
Frequency	2017.1	-0.081 (CI = +/-0.051; p = 0.007)	0.088 (CI = +/-0.147; p = 0.200)	0.647	-7.78%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	-0.065 (CI = +/-0.094; p = 0.170)	0.807	+6.15%
Loss Cost	2006.2	0.059 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.098; p = 0.194)	0.785	+6.12%
Loss Cost	2007.1	0.058 (CI = +/-0.013; p = 0.000)	-0.072 (CI = +/-0.101; p = 0.152)	0.763	+5.92%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.103; p = 0.218)	0.728	+5.69%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.108; p = 0.265)	0.713	+5.78%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	-0.046 (CI = +/-0.108; p = 0.389)	0.667	+5.40%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	-0.053 (CI = +/-0.113; p = 0.334)	0.629	+5.19%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	-0.047 (CI = +/-0.118; p = 0.415)	0.569	+4.98%
Loss Cost	2010.1	0.048 (CI = +/-0.022; p = 0.000)	-0.050 (CI = +/-0.125; p = 0.410)	0.527	+4.88%
Loss Cost	2010.2	0.043 (CI = +/-0.023; p = 0.001)	-0.037 (CI = +/-0.128; p = 0.553)	0.436	+4.44%
Loss Cost	2011.1	0.050 (CI = +/-0.025; p = 0.001)	-0.017 (CI = +/-0.130; p = 0.780)	0.489	+5.08%
Loss Cost	2011.2	0.045 (CI = +/-0.027; p = 0.003)	-0.004 (CI = +/-0.135; p = 0.944)	0.393	+4.60%
Loss Cost	2012.1	0.046 (CI = +/-0.032; p = 0.008)	-0.001 (CI = +/-0.146; p = 0.985)	0.350	+4.72%
Loss Cost	2012.2	0.040 (CI = +/-0.035; p = 0.028)	0.013 (CI = +/-0.153; p = 0.856)	0.233	+4.12%
Loss Cost	2013.1	0.045 (CI = +/-0.041; p = 0.035)	0.024 (CI = +/-0.166; p = 0.757)	0.224	+4.57%
Loss Cost	2013.2	0.039 (CI = +/-0.048; p = 0.096)	0.036 (CI = +/-0.178; p = 0.664)	0.116	+4.00%
Loss Cost	2014.1	0.034 (CI = +/-0.057; p = 0.217)	0.024 (CI = +/-0.198; p = 0.792)	-0.022	+3.42%
Loss Cost	2014.2	0.027 (CI = +/-0.069; p = 0.388)	0.035 (CI = +/-0.219; p = 0.720)	-0.115	+2.77%
Loss Cost	2015.1	0.022 (CI = +/-0.088; p = 0.577)	0.025 (CI = +/-0.254; p = 0.821)	-0.223	+2.21%
Loss Cost	2015.2	-0.008 (CI = +/-0.097; p = 0.853)	0.070 (CI = +/-0.253; p = 0.527)	-0.233	-0.77%
Loss Cost	2016.1	-0.022 (CI = +/-0.134; p = 0.693)	0.048 (CI = +/-0.308; p = 0.703)	-0.289	-2.16%
Loss Cost	2016.2	-0.062 (CI = +/-0.166; p = 0.361)	0.095 (CI = +/-0.335; p = 0.477)	-0.056	-5.97%
Loss Cost	2017.1	-0.117 (CI = +/-0.246; p = 0.228)	0.030 (CI = +/-0.420; p = 0.832)	0.134	-11.01%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.061; p = 0.000)	0.860	+3.70%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.063; p = 0.000)	0.847	+3.77%
Severity	2007.1	0.037 (CI = +/-0.009; p = 0.000)	-0.225 (CI = +/-0.065; p = 0.000)	0.846	+3.81%
Severity	2007.2	0.038 (CI = +/-0.009; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.829	+3.87%
Severity	2008.1	0.041 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.065; p = 0.000)	0.858	+4.21%
Severity	2008.2	0.043 (CI = +/-0.010; p = 0.000)	-0.220 (CI = +/-0.066; p = 0.000)	0.852	+4.38%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	-0.212 (CI = +/-0.068; p = 0.000)	0.859	+4.59%
Severity	2009.2	0.046 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.070; p = 0.000)	0.848	+4.75%
Severity	2010.1	0.049 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.071; p = 0.000)	0.860	+5.04%
Severity	2010.2	0.050 (CI = +/-0.014; p = 0.000)	-0.211 (CI = +/-0.075; p = 0.000)	0.839	+5.14%
Severity	2011.1	0.056 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.070; p = 0.000)	0.876	+5.72%
Severity	2011.2	0.055 (CI = +/-0.015; p = 0.000)	-0.191 (CI = +/-0.075; p = 0.000)	0.845	+5.62%
Severity	2012.1	0.053 (CI = +/-0.017; p = 0.000)	-0.195 (CI = +/-0.080; p = 0.000)	0.838	+5.48%
Severity	2012.2	0.051 (CI = +/-0.020; p = 0.000)	-0.189 (CI = +/-0.086; p = 0.000)	0.791	+5.24%
Severity	2013.1	0.053 (CI = +/-0.023; p = 0.000)	-0.184 (CI = +/-0.093; p = 0.001)	0.789	+5.45%
Severity	2013.2	0.054 (CI = +/-0.027; p = 0.001)	-0.187 (CI = +/-0.102; p = 0.002)	0.741	+5.56%
Severity	2014.1	0.051 (CI = +/-0.033; p = 0.007)	-0.194 (CI = +/-0.113; p = 0.004)	0.732	+5.23%
Severity	2014.2	0.051 (CI = +/-0.040; p = 0.019)	-0.193 (CI = +/-0.127; p = 0.008)	0.654	+5.20%
Severity	2015.1	0.053 (CI = +/-0.051; p = 0.045)	-0.189 (CI = +/-0.147; p = 0.019)	0.645	+5.43%
Severity	2015.2	0.032 (CI = +/-0.051; p = 0.178)	-0.158 (CI = +/-0.133; p = 0.027)	0.522	+3.25%
Severity	2016.1	0.029 (CI = +/-0.072; p = 0.342)	-0.162 (CI = +/-0.165; p = 0.053)	0.500	+2.99%
Severity	2016.2	-0.001 (CI = +/-0.071; p = 0.981)	-0.127 (CI = +/-0.143; p = 0.070)	0.401	-0.06%
Severity	2017.1	-0.013 (CI = +/-0.119; p = 0.745)	-0.141 (CI = +/-0.203; p = 0.114)	0.375	-1.32%
Frequency	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.085; p = 0.001)	0.537	+2.36%
Frequency	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.088; p = 0.001)	0.529	+2.27%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.153 (CI = +/-0.090; p = 0.002)	0.458	+2.03%
Frequency	2007.2	0.017 (CI = +/-0.012; p = 0.008)	0.164 (CI = +/-0.090; p = 0.001)	0.466	+1.75%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.028)	0.154 (CI = +/-0.091; p = 0.002)	0.391	+1.51%
Frequency	2008.2	0.010 (CI = +/-0.012; p = 0.121)	0.174 (CI = +/-0.083; p = 0.000)	0.474	+0.98%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.361)	0.159 (CI = +/-0.081; p = 0.001)	0.423	+0.57%
Frequency	2009.2	0.002 (CI = +/-0.013; p = 0.731)	0.171 (CI = +/-0.080; p = 0.000)	0.481	+0.22%
Frequency	2010.1	-0.002 (CI = +/-0.014; p = 0.816)	0.158 (CI = +/-0.079; p = 0.001)	0.458	-0.15%
Frequency	2010.2	-0.007 (CI = +/-0.013; p = 0.303)	0.175 (CI = +/-0.074; p = 0.000)	0.576	-0.67%
Frequency	2011.1	-0.006 (CI = +/-0.015; p = 0.404)	0.177 (CI = +/-0.079; p = 0.000)	0.572	-0.61%
Frequency	2011.2	-0.010 (CI = +/-0.016; p = 0.223)	0.187 (CI = +/-0.080; p = 0.000)	0.608	-0.96%
Frequency	2012.1	-0.007 (CI = +/-0.018; p = 0.411)	0.194 (CI = +/-0.085; p = 0.000)	0.617	-0.72%
Frequency	2012.2	-0.011 (CI = +/-0.021; p = 0.277)	0.202 (CI = +/-0.089; p = 0.000)	0.631	-1.06%
Frequency	2013.1	-0.008 (CI = +/-0.024; p = 0.459)	0.208 (CI = +/-0.096; p = 0.001)	0.633	-0.83%
Frequency	2013.2	-0.015 (CI = +/-0.026; p = 0.230)	0.222 (CI = +/-0.098; p = 0.000)	0.678	-1.48%
Frequency	2014.1	-0.017 (CI = +/-0.032; p = 0.246)	0.217 (CI = +/-0.109; p = 0.001)	0.667	-1.72%
Frequency	2014.2	-0.023 (CI = +/-0.037; p = 0.184)	0.228 (CI = +/-0.118; p = 0.002)	0.669	-2.31%
Frequency	2015.1	-0.031 (CI = +/-0.046; p = 0.153)	0.214 (CI = +/-0.131; p = 0.006)	0.669	-3.05%
Frequency	2015.2	-0.040 (CI = +/-0.056; p = 0.136)	0.227 (CI = +/-0.147; p = 0.009)	0.658	-3.89%
Frequency	2016.1	-0.051 (CI = +/-0.076; p = 0.144)	0.210 (CI = +/-0.174; p = 0.027)	0.661	-5.00%
Frequency	2016.2	-0.061 (CI = +/-0.107; p = 0.189)	0.221 (CI = +/-0.216; p = 0.047)	0.588	-5.92%
Frequency	2017.1	-0.103 (CI = +/-0.145; p = 0.108)	0.172 (CI = +/-0.248; p = 0.114)	0.709	-9.82%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.063 (CI = +/-0.012; p = 0.000)	-0.081 (CI = +/-0.091; p = 0.080)	0.829	+6.52%
Loss Cost	2006.2	0.063 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.095; p = 0.091)	0.809	+6.54%
Loss Cost	2007.1	0.062 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.098; p = 0.073)	0.790	+6.35%
Loss Cost	2007.2	0.060 (CI = +/-0.015; p = 0.000)	-0.081 (CI = +/-0.101; p = 0.111)	0.756	+6.14%
Loss Cost	2008.1	0.061 (CI = +/-0.016; p = 0.000)	-0.077 (CI = +/-0.105; p = 0.145)	0.744	+6.25%
Loss Cost	2008.2	0.057 (CI = +/-0.017; p = 0.000)	-0.063 (CI = +/-0.107; p = 0.232)	0.698	+5.89%
Loss Cost	2009.1	0.055 (CI = +/-0.018; p = 0.000)	-0.070 (CI = +/-0.112; p = 0.205)	0.663	+5.68%
Loss Cost	2009.2	0.054 (CI = +/-0.020; p = 0.000)	-0.065 (CI = +/-0.118; p = 0.262)	0.605	+5.53%
Loss Cost	2010.1	0.053 (CI = +/-0.023; p = 0.000)	-0.067 (CI = +/-0.125; p = 0.272)	0.568	+5.45%
Loss Cost	2010.2	0.049 (CI = +/-0.025; p = 0.001)	-0.054 (CI = +/-0.131; p = 0.389)	0.476	+5.03%
Loss Cost	2011.1	0.056 (CI = +/-0.027; p = 0.001)	-0.035 (CI = +/-0.131; p = 0.573)	0.536	+5.75%
Loss Cost	2011.2	0.052 (CI = +/-0.030; p = 0.003)	-0.024 (CI = +/-0.139; p = 0.720)	0.439	+5.31%
Loss Cost	2012.1	0.053 (CI = +/-0.035; p = 0.006)	-0.019 (CI = +/-0.150; p = 0.782)	0.401	+5.48%
Loss Cost	2012.2	0.048 (CI = +/-0.040; p = 0.023)	-0.006 (CI = +/-0.161; p = 0.935)	0.279	+4.92%
Loss Cost	2013.1	0.053 (CI = +/-0.046; p = 0.028)	0.005 (CI = +/-0.174; p = 0.947)	0.276	+5.47%
Loss Cost	2013.2	0.049 (CI = +/-0.056; p = 0.081)	0.015 (CI = +/-0.194; p = 0.862)	0.159	+4.99%
Loss Cost	2014.1	0.043 (CI = +/-0.068; p = 0.177)	0.006 (CI = +/-0.215; p = 0.953)	0.019	+4.44%
Loss Cost	2014.2	0.039 (CI = +/-0.087; p = 0.329)	0.015 (CI = +/-0.249; p = 0.892)	-0.096	+3.93%
Loss Cost	2015.1	0.034 (CI = +/-0.111; p = 0.488)	0.008 (CI = +/-0.290; p = 0.951)	-0.222	+3.42%
Loss Cost	2015.2	-0.005 (CI = +/-0.137; p = 0.931)	0.065 (CI = +/-0.314; p = 0.617)	-0.325	-0.48%
Loss Cost	2016.1	-0.021 (CI = +/-0.194; p = 0.783)	0.047 (CI = +/-0.392; p = 0.757)	-0.430	-2.04%
Loss Cost	2016.2	-0.089 (CI = +/-0.280; p = 0.385)	0.127 (CI = +/-0.478; p = 0.460)	-0.148	-8.53%
Loss Cost	2017.1	-0.161 (CI = +/-0.466; p = 0.276)	0.067 (CI = +/-0.673; p = 0.709)	0.088	-14.85%
Severity	2006.1	0.037 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.062; p = 0.000)	0.848	+3.78%
Severity	2006.2	0.038 (CI = +/-0.009; p = 0.000)	-0.231 (CI = +/-0.065; p = 0.000)	0.835	+3.87%
Severity	2007.1	0.038 (CI = +/-0.009; p = 0.000)	-0.229 (CI = +/-0.067; p = 0.000)	0.834	+3.91%
Severity	2007.2	0.039 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.070; p = 0.000)	0.816	+4.00%
Severity	2008.1	0.043 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.067; p = 0.000)	0.849	+4.36%
Severity	2008.2	0.045 (CI = +/-0.011; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.845	+4.58%
Severity	2009.1	0.047 (CI = +/-0.011; p = 0.000)	-0.220 (CI = +/-0.069; p = 0.000)	0.854	+4.81%
Severity	2009.2	0.049 (CI = +/-0.012; p = 0.000)	-0.227 (CI = +/-0.071; p = 0.000)	0.846	+5.03%
Severity	2010.1	0.052 (CI = +/-0.013; p = 0.000)	-0.218 (CI = +/-0.072; p = 0.000)	0.860	+5.36%
Severity	2010.2	0.054 (CI = +/-0.015; p = 0.000)	-0.223 (CI = +/-0.076; p = 0.000)	0.841	+5.53%
Severity	2011.1	0.060 (CI = +/-0.014; p = 0.000)	-0.206 (CI = +/-0.068; p = 0.000)	0.886	+6.17%
Severity	2011.2	0.060 (CI = +/-0.016; p = 0.000)	-0.205 (CI = +/-0.074; p = 0.000)	0.856	+6.14%
Severity	2012.1	0.059 (CI = +/-0.018; p = 0.000)	-0.208 (CI = +/-0.080; p = 0.000)	0.849	+6.03%
Severity	2012.2	0.057 (CI = +/-0.022; p = 0.000)	-0.204 (CI = +/-0.087; p = 0.000)	0.800	+5.87%
Severity	2013.1	0.060 (CI = +/-0.025; p = 0.000)	-0.198 (CI = +/-0.094; p = 0.001)	0.801	+6.14%
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.001)	-0.206 (CI = +/-0.104; p = 0.002)	0.761	+6.50%
Severity	2014.1	0.060 (CI = +/-0.036; p = 0.005)	-0.211 (CI = +/-0.116; p = 0.003)	0.751	+6.21%
Severity	2014.2	0.063 (CI = +/-0.047; p = 0.015)	-0.216 (CI = +/-0.134; p = 0.006)	0.683	+6.55%
Severity	2015.1	0.067 (CI = +/-0.060; p = 0.033)	-0.211 (CI = +/-0.155; p = 0.016)	0.677	+6.96%
Severity	2015.2	0.043 (CI = +/-0.069; p = 0.168)	-0.175 (CI = +/-0.158; p = 0.036)	0.504	+4.41%
Severity	2016.1	0.042 (CI = +/-0.099; p = 0.308)	-0.176 (CI = +/-0.201; p = 0.071)	0.469	+4.27%
Severity	2016.2	-0.002 (CI = +/-0.124; p = 0.971)	-0.126 (CI = +/-0.212; p = 0.156)	0.279	-0.16%
Severity	2017.1	-0.017 (CI = +/-0.249; p = 0.797)	-0.138 (CI = +/-0.359; p = 0.239)	0.174	-1.68%
Frequency	2006.1	0.026 (CI = +/-0.011; p = 0.000)	0.147 (CI = +/-0.084; p = 0.001)	0.580	+2.65%
Frequency	2006.2	0.025 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.088; p = 0.002)	0.569	+2.57%
Frequency	2007.1	0.023 (CI = +/-0.012; p = 0.001)	0.140 (CI = +/-0.089; p = 0.003)	0.499	+2.34%
Frequency	2007.2	0.020 (CI = +/-0.013; p = 0.004)	0.152 (CI = +/-0.090; p = 0.002)	0.498	+2.06%
Frequency	2008.1	0.018 (CI = +/-0.014; p = 0.013)	0.143 (CI = +/-0.092; p = 0.004)	0.420	+1.82%
Frequency	2008.2	0.012 (CI = +/-0.013; p = 0.065)	0.164 (CI = +/-0.084; p = 0.001)	0.484	+1.25%
Frequency	2009.1	0.008 (CI = +/-0.014; p = 0.211)	0.150 (CI = +/-0.082; p = 0.001)	0.419	+0.84%
Frequency	2009.2	0.005 (CI = +/-0.014; p = 0.496)	0.162 (CI = +/-0.082; p = 0.001)	0.465	+0.47%
Frequency	2010.1	0.001 (CI = +/-0.015; p = 0.897)	0.150 (CI = +/-0.082; p = 0.001)	0.423	+0.09%
Frequency	2010.2	-0.005 (CI = +/-0.015; p = 0.505)	0.168 (CI = +/-0.077; p = 0.000)	0.535	-0.48%
Frequency	2011.1	-0.004 (CI = +/-0.017; p = 0.618)	0.171 (CI = +/-0.083; p = 0.001)	0.528	-0.40%
Frequency	2011.2	-0.008 (CI = +/-0.019; p = 0.375)	0.182 (CI = +/-0.086; p = 0.001)	0.561	-0.79%
Frequency	2012.1	-0.005 (CI = +/-0.021; p = 0.599)	0.188 (CI = +/-0.091; p = 0.001)	0.573	-0.52%
Frequency	2012.2	-0.009 (CI = +/-0.024; p = 0.428)	0.198 (CI = +/-0.097; p = 0.001)	0.584	-0.89%
Frequency	2013.1	-0.006 (CI = +/-0.028; p = 0.627)	0.204 (CI = +/-0.105; p = 0.002)	0.585	-0.63%
Frequency	2013.2	-0.014 (CI = +/-0.032; p = 0.336)	0.221 (CI = +/-0.110; p = 0.001)	0.632	-1.42%
Frequency	2014.1	-0.017 (CI = +/-0.039; p = 0.344)	0.216 (CI = +/-0.122; p = 0.004)	0.610	-1.67%
Frequency	2014.2	-0.025 (CI = +/-0.048; p = 0.255)	0.231 (CI = +/-0.136; p = 0.005)	0.615	-2.46%
Frequency	2015.1	-0.034 (CI = +/-0.059; p = 0.211)	0.218 (CI = +/-0.153; p = 0.013)	0.603	-3.31%
Frequency	2015.2	-0.048 (CI = +/-0.078; p = 0.174)	0.240 (CI = +/-0.178; p = 0.018)	0.604	-4.68%
Frequency	2016.1	-0.062 (CI = +/-0.106; p = 0.178)	0.223 (CI = +/-0.215; p = 0.045)	0.599	-6.05%
Frequency	2016.2	-0.088 (CI = +/-0.172; p = 0.203)	0.252 (CI = +/-0.294; p = 0.072)	0.554	-8.39%
Frequency	2017.1	-0.144 (CI = +/-0.228; p = 0.113)	0.206 (CI = +/-0.329; p = 0.115)	0.759	-13.39%

Comprehensive

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2006.1	0.049 (CI = +/-0.010; p = 0.000)	0.743	+4.98%
Loss Cost	2006.2	0.047 (CI = +/-0.011; p = 0.000)	0.718	+4.86%
Loss Cost	2007.1	0.046 (CI = +/-0.011; p = 0.000)	0.690	+4.69%
Loss Cost	2007.2	0.043 (CI = +/-0.012; p = 0.000)	0.659	+4.41%
Loss Cost	2008.1	0.043 (CI = +/-0.013; p = 0.000)	0.638	+4.44%
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	0.600	+4.05%
Loss Cost	2009.1	0.038 (CI = +/-0.014; p = 0.000)	0.556	+3.87%
Loss Cost	2009.2	0.035 (CI = +/-0.014; p = 0.000)	0.503	+3.60%
Loss Cost	2010.1	0.034 (CI = +/-0.015; p = 0.000)	0.458	+3.49%
Loss Cost	2010.2	0.030 (CI = +/-0.016; p = 0.001)	0.387	+3.07%
Loss Cost	2011.1	0.033 (CI = +/-0.017; p = 0.001)	0.412	+3.37%
Loss Cost	2011.2	0.029 (CI = +/-0.018; p = 0.003)	0.333	+2.94%
Loss Cost	2012.1	0.028 (CI = +/-0.020; p = 0.007)	0.287	+2.87%
Loss Cost	2012.2	0.024 (CI = +/-0.021; p = 0.029)	0.196	+2.39%
Loss Cost	2013.1	0.024 (CI = +/-0.023; p = 0.044)	0.172	+2.44%
Loss Cost	2013.2	0.020 (CI = +/-0.026; p = 0.119)	0.092	+2.01%
Loss Cost	2014.1	0.015 (CI = +/-0.028; p = 0.276)	0.017	+1.50%
Loss Cost	2014.2	0.011 (CI = +/-0.032; p = 0.474)	-0.032	+1.09%
Loss Cost	2015.1	0.006 (CI = +/-0.036; p = 0.712)	-0.065	+0.63%
Loss Cost	2015.2	-0.006 (CI = +/-0.038; p = 0.729)	-0.072	-0.61%
Loss Cost	2016.1	-0.012 (CI = +/-0.043; p = 0.551)	-0.055	-1.21%
Loss Cost	2016.2	-0.021 (CI = +/-0.050; p = 0.379)	-0.014	-2.05%
Loss Cost	2017.1	-0.031 (CI = +/-0.059; p = 0.272)	0.036	-3.02%
Severity	2006.1	0.039 (CI = +/-0.010; p = 0.000)	0.671	+4.01%
Severity	2006.2	0.039 (CI = +/-0.010; p = 0.000)	0.643	+3.95%
Severity	2007.1	0.040 (CI = +/-0.011; p = 0.000)	0.651	+4.13%
Severity	2007.2	0.040 (CI = +/-0.012; p = 0.000)	0.619	+4.03%
Severity	2008.1	0.043 (CI = +/-0.012; p = 0.000)	0.676	+4.44%
Severity	2008.2	0.043 (CI = +/-0.012; p = 0.000)	0.648	+4.40%
Severity	2009.1	0.046 (CI = +/-0.013; p = 0.000)	0.674	+4.71%
Severity	2009.2	0.045 (CI = +/-0.014; p = 0.000)	0.641	+4.63%
Severity	2010.1	0.049 (CI = +/-0.014; p = 0.000)	0.673	+5.01%
Severity	2010.2	0.047 (CI = +/-0.015; p = 0.000)	0.633	+4.85%
Severity	2011.1	0.053 (CI = +/-0.015; p = 0.000)	0.693	+5.40%
Severity	2011.2	0.049 (CI = +/-0.016; p = 0.000)	0.648	+5.06%
Severity	2012.1	0.051 (CI = +/-0.018; p = 0.000)	0.630	+5.21%
Severity	2012.2	0.046 (CI = +/-0.019; p = 0.000)	0.570	+4.75%
Severity	2013.1	0.050 (CI = +/-0.021; p = 0.000)	0.582	+5.13%
Severity	2013.2	0.047 (CI = +/-0.023; p = 0.000)	0.514	+4.80%
Severity	2014.1	0.049 (CI = +/-0.026; p = 0.001)	0.487	+4.97%
Severity	2014.2	0.044 (CI = +/-0.028; p = 0.005)	0.395	+4.46%
Severity	2015.1	0.049 (CI = +/-0.032; p = 0.006)	0.412	+4.99%
Severity	2015.2	0.034 (CI = +/-0.031; p = 0.032)	0.273	+3.47%
Severity	2016.1	0.039 (CI = +/-0.035; p = 0.034)	0.289	+3.98%
Severity	2016.2	0.024 (CI = +/-0.036; p = 0.166)	0.101	+2.42%
Severity	2017.1	0.031 (CI = +/-0.042; p = 0.137)	0.142	+3.10%
Frequency	2006.1	0.009 (CI = +/-0.011; p = 0.100)	0.055	+0.93%
Frequency	2006.2	0.009 (CI = +/-0.012; p = 0.144)	0.039	+0.88%
Frequency	2007.1	0.005 (CI = +/-0.012; p = 0.366)	-0.005	+0.54%
Frequency	2007.2	0.004 (CI = +/-0.013; p = 0.563)	-0.023	+0.36%
Frequency	2008.1	0.000 (CI = +/-0.013; p = 0.998)	-0.037	+0.00%
Frequency	2008.2	-0.003 (CI = +/-0.013; p = 0.612)	-0.028	-0.33%
Frequency	2009.1	-0.008 (CI = +/-0.013; p = 0.204)	0.026	-0.80%
Frequency	2009.2	-0.010 (CI = +/-0.014; p = 0.147)	0.047	-0.98%
Frequency	2010.1	-0.015 (CI = +/-0.013; p = 0.035)	0.144	-1.45%
Frequency	2010.2	-0.017 (CI = +/-0.014; p = 0.021)	0.183	-1.70%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.015)	0.214	-1.93%
Frequency	2011.2	-0.020 (CI = +/-0.017; p = 0.020)	0.206	-2.02%
Frequency	2012.1	-0.022 (CI = +/-0.018; p = 0.019)	0.219	-2.22%
Frequency	2012.2	-0.023 (CI = +/-0.020; p = 0.030)	0.192	-2.25%
Frequency	2013.1	-0.026 (CI = +/-0.022; p = 0.025)	0.218	-2.56%
Frequency	2013.2	-0.027 (CI = +/-0.025; p = 0.036)	0.199	-2.66%
Frequency	2014.1	-0.034 (CI = +/-0.027; p = 0.017)	0.279	-3.31%
Frequency	2014.2	-0.033 (CI = +/-0.031; p = 0.037)	0.223	-3.23%
Frequency	2015.1	-0.042 (CI = +/-0.032; p = 0.014)	0.335	-4.16%
Frequency	2015.2	-0.040 (CI = +/-0.038; p = 0.038)	0.255	-3.94%
Frequency	2016.1	-0.051 (CI = +/-0.041; p = 0.019)	0.351	-4.99%
Frequency	2016.2	-0.045 (CI = +/-0.048; p = 0.066)	0.228	-4.37%
Frequency	2017.1	-0.061 (CI = +/-0.053; p = 0.028)	0.369	-5.94%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.055 (CI = +/-0.008; p = 0.000)	-0.100 (CI = +/-0.068; p = 0.006)	0.884	+5.66%
Loss Cost	2006.2	0.055 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.071; p = 0.008)	0.869	+5.64%
Loss Cost	2007.1	0.052 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.070; p = 0.003)	0.866	+5.37%
Loss Cost	2007.2	0.050 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.070; p = 0.006)	0.847	+5.15%
Loss Cost	2008.1	0.050 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.074; p = 0.009)	0.837	+5.17%
Loss Cost	2008.2	0.047 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.070; p = 0.016)	0.820	+4.81%
Loss Cost	2009.1	0.044 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.069; p = 0.007)	0.814	+4.50%
Loss Cost	2009.2	0.042 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.072; p = 0.013)	0.777	+4.33%
Loss Cost	2010.1	0.040 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.075; p = 0.011)	0.760	+4.12%
Loss Cost	2010.2	0.037 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.073; p = 0.019)	0.712	+3.74%
Loss Cost	2011.1	0.042 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.069; p = 0.040)	0.775	+4.26%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.069; p = 0.072)	0.725	+3.89%
Loss Cost	2012.1	0.038 (CI = +/-0.016; p = 0.000)	-0.063 (CI = +/-0.075; p = 0.090)	0.697	+3.85%
Loss Cost	2012.2	0.034 (CI = +/-0.017; p = 0.001)	-0.052 (CI = +/-0.076; p = 0.157)	0.610	+3.44%
Loss Cost	2013.1	0.037 (CI = +/-0.020; p = 0.002)	-0.045 (CI = +/-0.082; p = 0.250)	0.613	+3.73%
Loss Cost	2013.2	0.034 (CI = +/-0.023; p = 0.008)	-0.039 (CI = +/-0.089; p = 0.351)	0.495	+3.49%
Loss Cost	2014.1	0.027 (CI = +/-0.025; p = 0.038)	-0.055 (CI = +/-0.092; p = 0.205)	0.426	+2.76%
Loss Cost	2014.2	0.027 (CI = +/-0.031; p = 0.077)	-0.055 (CI = +/-0.106; p = 0.256)	0.298	+2.77%
Loss Cost	2015.1	0.022 (CI = +/-0.040; p = 0.225)	-0.065 (CI = +/-0.120; p = 0.232)	0.224	+2.21%
Loss Cost	2015.2	0.006 (CI = +/-0.040; p = 0.712)	-0.034 (CI = +/-0.111; p = 0.472)	-0.223	+0.61%
Loss Cost	2016.1	-0.001 (CI = +/-0.056; p = 0.946)	-0.044 (CI = +/-0.135; p = 0.422)	-0.250	-0.15%
Loss Cost	2016.2	-0.004 (CI = +/-0.099; p = 0.896)	-0.039 (CI = +/-0.206; p = 0.592)	-0.452	-0.44%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.242 (CI = +/-0.052; p = 0.000)	0.900	+3.45%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.245 (CI = +/-0.053; p = 0.000)	0.892	+3.53%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.245 (CI = +/-0.056; p = 0.000)	0.891	+3.54%
Severity	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.879	+3.60%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	-0.234 (CI = +/-0.054; p = 0.000)	0.904	+3.92%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	-0.241 (CI = +/-0.055; p = 0.000)	0.904	+4.10%
Severity	2009.1	0.042 (CI = +/-0.009; p = 0.000)	-0.234 (CI = +/-0.056; p = 0.000)	0.909	+4.27%
Severity	2009.2	0.044 (CI = +/-0.009; p = 0.000)	-0.240 (CI = +/-0.057; p = 0.000)	0.906	+4.45%
Severity	2010.1	0.046 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.058; p = 0.000)	0.914	+4.70%
Severity	2010.2	0.047 (CI = +/-0.011; p = 0.000)	-0.236 (CI = +/-0.061; p = 0.000)	0.903	+4.82%
Severity	2011.1	0.052 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.053; p = 0.000)	0.935	+5.35%
Severity	2011.2	0.052 (CI = +/-0.011; p = 0.000)	-0.217 (CI = +/-0.057; p = 0.000)	0.919	+5.30%
Severity	2012.1	0.050 (CI = +/-0.013; p = 0.000)	-0.223 (CI = +/-0.060; p = 0.000)	0.919	+5.08%
Severity	2012.2	0.048 (CI = +/-0.014; p = 0.000)	-0.219 (CI = +/-0.065; p = 0.000)	0.895	+4.93%
Severity	2013.1	0.049 (CI = +/-0.017; p = 0.000)	-0.216 (CI = +/-0.071; p = 0.000)	0.894	+5.06%
Severity	2013.2	0.052 (CI = +/-0.020; p = 0.000)	-0.222 (CI = +/-0.077; p = 0.000)	0.876	+5.32%
Severity	2014.1	0.048 (CI = +/-0.023; p = 0.001)	-0.231 (CI = +/-0.084; p = 0.000)	0.878	+4.91%
Severity	2014.2	0.051 (CI = +/-0.028; p = 0.004)	-0.237 (CI = +/-0.095; p = 0.001)	0.849	+5.20%
Severity	2015.1	0.053 (CI = +/-0.037; p = 0.012)	-0.233 (CI = +/-0.112; p = 0.002)	0.846	+5.43%
Severity	2015.2	0.038 (CI = +/-0.037; p = 0.044)	-0.204 (CI = +/-0.103; p = 0.004)	0.808	+3.88%
Severity	2016.1	0.039 (CI = +/-0.055; p = 0.121)	-0.203 (CI = +/-0.131; p = 0.013)	0.795	+3.94%
Severity	2016.2	0.018 (CI = +/-0.076; p = 0.509)	-0.170 (CI = +/-0.160; p = 0.043)	0.655	+1.81%
Frequency	2006.1	0.021 (CI = +/-0.010; p = 0.000)	0.141 (CI = +/-0.082; p = 0.002)	0.500	+2.13%
Frequency	2006.2	0.020 (CI = +/-0.011; p = 0.001)	0.146 (CI = +/-0.085; p = 0.002)	0.491	+2.04%
Frequency	2007.1	0.017 (CI = +/-0.011; p = 0.004)	0.133 (CI = +/-0.085; p = 0.004)	0.410	+1.77%
Frequency	2007.2	0.015 (CI = +/-0.012; p = 0.015)	0.145 (CI = +/-0.085; p = 0.002)	0.422	+1.49%
Frequency	2008.1	0.012 (CI = +/-0.012; p = 0.056)	0.132 (CI = +/-0.085; p = 0.004)	0.338	+1.20%
Frequency	2008.2	0.007 (CI = +/-0.011; p = 0.214)	0.152 (CI = +/-0.074; p = 0.000)	0.457	+0.68%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.673)	0.134 (CI = +/-0.068; p = 0.001)	0.432	+0.22%
Frequency	2009.2	-0.001 (CI = +/-0.011; p = 0.825)	0.146 (CI = +/-0.065; p = 0.000)	0.522	-0.11%
Frequency	2010.1	-0.006 (CI = +/-0.010; p = 0.261)	0.129 (CI = +/-0.059; p = 0.000)	0.559	-0.56%
Frequency	2010.2	-0.010 (CI = +/-0.008; p = 0.020)	0.146 (CI = +/-0.047; p = 0.000)	0.744	-1.03%
Frequency	2011.1	-0.010 (CI = +/-0.010; p = 0.036)	0.146 (CI = +/-0.051; p = 0.000)	0.741	-1.04%
Frequency	2011.2	-0.013 (CI = +/-0.010; p = 0.011)	0.155 (CI = +/-0.049; p = 0.000)	0.785	-1.33%
Frequency	2012.1	-0.012 (CI = +/-0.011; p = 0.039)	0.160 (CI = +/-0.052; p = 0.000)	0.793	-1.17%
Frequency	2012.2	-0.014 (CI = +/-0.012; p = 0.024)	0.167 (CI = +/-0.054; p = 0.000)	0.803	-1.42%
Frequency	2013.1	-0.013 (CI = +/-0.014; p = 0.071)	0.171 (CI = +/-0.059; p = 0.000)	0.805	-1.27%
Frequency	2013.2	-0.018 (CI = +/-0.014; p = 0.021)	0.183 (CI = +/-0.056; p = 0.000)	0.850	-1.74%
Frequency	2014.1	-0.021 (CI = +/-0.017; p = 0.021)	0.176 (CI = +/-0.060; p = 0.000)	0.857	-2.05%
Frequency	2014.2	-0.023 (CI = +/-0.020; p = 0.027)	0.182 (CI = +/-0.067; p = 0.000)	0.840	-2.31%
Frequency	2015.1	-0.031 (CI = +/-0.021; p = 0.012)	0.168 (CI = +/-0.065; p = 0.001)	0.881	-3.05%
Frequency	2015.2	-0.032 (CI = +/-0.029; p = 0.035)	0.170 (CI = +/-0.080; p = 0.003)	0.830	-3.15%
Frequency	2016.1	-0.040 (CI = +/-0.038; p = 0.043)	0.160 (CI = +/-0.091; p = 0.008)	0.852	-3.93%
Frequency	2016.2	-0.022 (CI = +/-0.045; p = 0.211)	0.131 (CI = +/-0.094; p = 0.021)	0.784	-2.21%

Comprehensive

Coverage = CM

End Trend Period = 2019.1

Excluded Points = 2017.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2006.1	0.058 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.063; p = 0.001)	0.905	+6.00%
Loss Cost	2006.2	0.058 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.066; p = 0.002)	0.892	+6.01%
Loss Cost	2007.1	0.056 (CI = +/-0.009; p = 0.000)	-0.124 (CI = +/-0.064; p = 0.001)	0.891	+5.74%
Loss Cost	2007.2	0.054 (CI = +/-0.009; p = 0.000)	-0.116 (CI = +/-0.065; p = 0.001)	0.875	+5.54%
Loss Cost	2008.1	0.054 (CI = +/-0.010; p = 0.000)	-0.115 (CI = +/-0.068; p = 0.002)	0.867	+5.58%
Loss Cost	2008.2	0.051 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.065; p = 0.004)	0.851	+5.23%
Loss Cost	2009.1	0.048 (CI = +/-0.011; p = 0.000)	-0.113 (CI = +/-0.064; p = 0.002)	0.848	+4.92%
Loss Cost	2009.2	0.047 (CI = +/-0.012; p = 0.000)	-0.108 (CI = +/-0.068; p = 0.004)	0.815	+4.79%
Loss Cost	2010.1	0.045 (CI = +/-0.013; p = 0.000)	-0.114 (CI = +/-0.070; p = 0.003)	0.801	+4.58%
Loss Cost	2010.2	0.041 (CI = +/-0.013; p = 0.000)	-0.103 (CI = +/-0.070; p = 0.007)	0.755	+4.21%
Loss Cost	2011.1	0.047 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.063; p = 0.011)	0.830	+4.80%
Loss Cost	2011.2	0.044 (CI = +/-0.014; p = 0.000)	-0.076 (CI = +/-0.064; p = 0.023)	0.786	+4.46%
Loss Cost	2012.1	0.044 (CI = +/-0.016; p = 0.000)	-0.076 (CI = +/-0.069; p = 0.035)	0.765	+4.46%
Loss Cost	2012.2	0.040 (CI = +/-0.018; p = 0.000)	-0.066 (CI = +/-0.073; p = 0.071)	0.685	+4.08%
Loss Cost	2013.1	0.044 (CI = +/-0.020; p = 0.001)	-0.058 (CI = +/-0.077; p = 0.123)	0.700	+4.45%
Loss Cost	2013.2	0.042 (CI = +/-0.024; p = 0.004)	-0.055 (CI = +/-0.088; p = 0.184)	0.599	+4.32%
Loss Cost	2014.1	0.035 (CI = +/-0.027; p = 0.018)	-0.069 (CI = +/-0.090; p = 0.112)	0.552	+3.60%
Loss Cost	2014.2	0.039 (CI = +/-0.035; p = 0.036)	-0.076 (CI = +/-0.106; p = 0.131)	0.468	+3.93%
Loss Cost	2015.1	0.034 (CI = +/-0.045; p = 0.113)	-0.083 (CI = +/-0.123; p = 0.144)	0.401	+3.42%
Loss Cost	2015.2	0.016 (CI = +/-0.054; p = 0.453)	-0.050 (CI = +/-0.133; p = 0.355)	-0.108	+1.63%
Loss Cost	2016.1	0.009 (CI = +/-0.083; p = 0.751)	-0.057 (CI = +/-0.175; p = 0.377)	-0.208	+0.91%
Loss Cost	2016.2	0.020 (CI = +/-0.220; p = 0.732)	-0.074 (CI = +/-0.387; p = 0.499)	-0.493	+2.04%
Severity	2006.1	0.034 (CI = +/-0.007; p = 0.000)	-0.244 (CI = +/-0.054; p = 0.000)	0.890	+3.51%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.248 (CI = +/-0.055; p = 0.000)	0.882	+3.60%
Severity	2007.1	0.036 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.880	+3.62%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	-0.251 (CI = +/-0.060; p = 0.000)	0.868	+3.70%
Severity	2008.1	0.040 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.056; p = 0.000)	0.897	+4.04%
Severity	2008.2	0.042 (CI = +/-0.009; p = 0.000)	-0.246 (CI = +/-0.056; p = 0.000)	0.899	+4.26%
Severity	2009.1	0.044 (CI = +/-0.009; p = 0.000)	-0.239 (CI = +/-0.057; p = 0.000)	0.905	+4.45%
Severity	2009.2	0.046 (CI = +/-0.010; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.904	+4.69%
Severity	2010.1	0.048 (CI = +/-0.010; p = 0.000)	-0.239 (CI = +/-0.058; p = 0.000)	0.915	+4.97%
Severity	2010.2	0.050 (CI = +/-0.011; p = 0.000)	-0.245 (CI = +/-0.060; p = 0.000)	0.907	+5.16%
Severity	2011.1	0.056 (CI = +/-0.010; p = 0.000)	-0.228 (CI = +/-0.049; p = 0.000)	0.946	+5.76%
Severity	2011.2	0.056 (CI = +/-0.011; p = 0.000)	-0.228 (CI = +/-0.053; p = 0.000)	0.931	+5.77%
Severity	2012.1	0.054 (CI = +/-0.013; p = 0.000)	-0.233 (CI = +/-0.056; p = 0.000)	0.931	+5.57%
Severity	2012.2	0.053 (CI = +/-0.015; p = 0.000)	-0.231 (CI = +/-0.062; p = 0.000)	0.908	+5.49%
Severity	2013.1	0.055 (CI = +/-0.018; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.909	+5.67%
Severity	2013.2	0.060 (CI = +/-0.020; p = 0.000)	-0.239 (CI = +/-0.071; p = 0.000)	0.905	+6.18%
Severity	2014.1	0.056 (CI = +/-0.024; p = 0.001)	-0.245 (CI = +/-0.078; p = 0.000)	0.907	+5.81%
Severity	2014.2	0.063 (CI = +/-0.028; p = 0.001)	-0.261 (CI = +/-0.084; p = 0.000)	0.903	+6.55%
Severity	2015.1	0.067 (CI = +/-0.036; p = 0.005)	-0.255 (CI = +/-0.098; p = 0.001)	0.904	+6.96%
Severity	2015.2	0.053 (CI = +/-0.042; p = 0.025)	-0.228 (CI = +/-0.104; p = 0.004)	0.866	+5.42%
Severity	2016.1	0.056 (CI = +/-0.066; p = 0.075)	-0.225 (CI = +/-0.140; p = 0.014)	0.854	+5.73%
Severity	2016.2	0.039 (CI = +/-0.167; p = 0.423)	-0.199 (CI = +/-0.293; p = 0.099)	0.645	+3.94%
Frequency	2006.1	0.024 (CI = +/-0.010; p = 0.000)	0.131 (CI = +/-0.081; p = 0.003)	0.545	+2.40%
Frequency	2006.2	0.023 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.084; p = 0.003)	0.533	+2.33%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.123 (CI = +/-0.084; p = 0.006)	0.454	+2.05%
Frequency	2007.2	0.018 (CI = +/-0.012; p = 0.007)	0.134 (CI = +/-0.085; p = 0.004)	0.456	+1.78%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.027)	0.123 (CI = +/-0.085; p = 0.007)	0.367	+1.48%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.120)	0.144 (CI = +/-0.075; p = 0.001)	0.463	+0.93%
Frequency	2009.1	0.004 (CI = +/-0.011; p = 0.419)	0.127 (CI = +/-0.068; p = 0.001)	0.419	+0.45%
Frequency	2009.2	0.001 (CI = +/-0.012; p = 0.866)	0.139 (CI = +/-0.067; p = 0.000)	0.497	+0.09%
Frequency	2010.1	-0.004 (CI = +/-0.011; p = 0.489)	0.124 (CI = +/-0.061; p = 0.001)	0.514	-0.37%
Frequency	2010.2	-0.009 (CI = +/-0.009; p = 0.059)	0.142 (CI = +/-0.050; p = 0.000)	0.708	-0.90%
Frequency	2011.1	-0.009 (CI = +/-0.011; p = 0.093)	0.142 (CI = +/-0.053; p = 0.000)	0.703	-0.90%
Frequency	2011.2	-0.012 (CI = +/-0.011; p = 0.033)	0.152 (CI = +/-0.053; p = 0.000)	0.749	-1.24%
Frequency	2012.1	-0.011 (CI = +/-0.013; p = 0.094)	0.157 (CI = +/-0.056; p = 0.000)	0.759	-1.05%
Frequency	2012.2	-0.013 (CI = +/-0.014; p = 0.062)	0.165 (CI = +/-0.059; p = 0.000)	0.768	-1.33%
Frequency	2013.1	-0.012 (CI = +/-0.017; p = 0.146)	0.169 (CI = +/-0.064; p = 0.000)	0.771	-1.16%
Frequency	2013.2	-0.018 (CI = +/-0.017; p = 0.048)	0.183 (CI = +/-0.063; p = 0.000)	0.822	-1.75%
Frequency	2014.1	-0.021 (CI = +/-0.021; p = 0.045)	0.177 (CI = +/-0.068; p = 0.000)	0.826	-2.09%
Frequency	2014.2	-0.025 (CI = +/-0.026; p = 0.056)	0.185 (CI = +/-0.078; p = 0.001)	0.807	-2.46%
Frequency	2015.1	-0.034 (CI = +/-0.028; p = 0.027)	0.172 (CI = +/-0.076; p = 0.002)	0.855	-3.31%
Frequency	2015.2	-0.037 (CI = +/-0.041; p = 0.069)	0.177 (CI = +/-0.102; p = 0.008)	0.792	-3.59%
Frequency	2016.1	-0.047 (CI = +/-0.057; p = 0.079)	0.168 (CI = +/-0.120; p = 0.021)	0.821	-4.56%
Frequency	2016.2	-0.019 (CI = +/-0.109; p = 0.541)	0.126 (CI = +/-0.191; p = 0.105)	0.641	-1.83%

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	2006.1	0.029 (CI = +/-0.017; p = 0.001)	-0.082 (CI = +/-0.158; p = 0.296)	0.265	+2.91%
Loss Cost	2006.2	0.029 (CI = +/-0.018; p = 0.002)	-0.085 (CI = +/-0.164; p = 0.297)	0.245	+2.95%
Loss Cost	2007.1	0.028 (CI = +/-0.019; p = 0.005)	-0.092 (CI = +/-0.169; p = 0.274)	0.218	+2.81%
Loss Cost	2007.2	0.026 (CI = +/-0.020; p = 0.013)	-0.083 (CI = +/-0.174; p = 0.339)	0.164	+2.63%
Loss Cost	2008.1	0.022 (CI = +/-0.021; p = 0.039)	-0.100 (CI = +/-0.176; p = 0.250)	0.128	+2.25%
Loss Cost	2008.2	0.025 (CI = +/-0.022; p = 0.031)	-0.113 (CI = +/-0.181; p = 0.210)	0.144	+2.52%
Loss Cost	2009.1	0.027 (CI = +/-0.024; p = 0.026)	-0.101 (CI = +/-0.186; p = 0.273)	0.158	+2.79%
Loss Cost	2009.2	0.024 (CI = +/-0.025; p = 0.067)	-0.084 (CI = +/-0.191; p = 0.373)	0.084	+2.39%
Loss Cost	2010.1	0.009 (CI = +/-0.020; p = 0.341)	-0.144 (CI = +/-0.141; p = 0.046)	0.125	+0.92%
Loss Cost	2010.2	0.010 (CI = +/-0.021; p = 0.346)	-0.147 (CI = +/-0.148; p = 0.051)	0.114	+0.99%
Loss Cost	2011.1	0.011 (CI = +/-0.023; p = 0.321)	-0.142 (CI = +/-0.154; p = 0.070)	0.109	+1.14%
Loss Cost	2011.2	0.004 (CI = +/-0.024; p = 0.713)	-0.114 (CI = +/-0.151; p = 0.130)	0.026	+0.43%
Loss Cost	2012.1	-0.003 (CI = +/-0.025; p = 0.830)	-0.138 (CI = +/-0.149; p = 0.067)	0.085	-0.25%
Loss Cost	2012.2	-0.011 (CI = +/-0.025; p = 0.359)	-0.108 (CI = +/-0.143; p = 0.129)	0.083	-1.10%
Loss Cost	2013.1	-0.012 (CI = +/-0.028; p = 0.374)	-0.111 (CI = +/-0.152; p = 0.140)	0.065	-1.19%
Loss Cost	2013.2	-0.019 (CI = +/-0.030; p = 0.205)	-0.090 (CI = +/-0.155; p = 0.235)	0.088	-1.84%
Loss Cost	2014.1	-0.027 (CI = +/-0.031; p = 0.089)	-0.113 (CI = +/-0.155; p = 0.138)	0.192	-2.65%
Loss Cost	2014.2	-0.035 (CI = +/-0.034; p = 0.044)	-0.089 (CI = +/-0.158; p = 0.243)	0.255	-3.47%
Loss Cost	2015.1	-0.040 (CI = +/-0.039; p = 0.042)	-0.102 (CI = +/-0.167; p = 0.210)	0.260	-3.94%
Loss Cost	2015.2	-0.038 (CI = +/-0.045; p = 0.092)	-0.107 (CI = +/-0.183; p = 0.225)	0.223	-3.73%
Loss Cost	2016.1	-0.051 (CI = +/-0.049; p = 0.044)	-0.135 (CI = +/-0.185; p = 0.135)	0.332	-4.97%
Loss Cost	2016.2	-0.063 (CI = +/-0.057; p = 0.034)	-0.109 (CI = +/-0.197; p = 0.242)	0.386	-6.11%
Loss Cost	2017.1	-0.065 (CI = +/-0.069; p = 0.063)	-0.112 (CI = +/-0.220; p = 0.274)	0.287	-6.29%
Severity	2006.1	0.011 (CI = +/-0.014; p = 0.103)	-0.123 (CI = +/-0.131; p = 0.065)	0.123	+1.14%
Severity	2006.2	0.013 (CI = +/-0.014; p = 0.075)	-0.133 (CI = +/-0.134; p = 0.052)	0.142	+1.31%
Severity	2007.1	0.012 (CI = +/-0.015; p = 0.119)	-0.137 (CI = +/-0.138; p = 0.051)	0.137	+1.22%
Severity	2007.2	0.010 (CI = +/-0.016; p = 0.215)	-0.127 (CI = +/-0.142; p = 0.076)	0.087	+1.02%
Severity	2008.1	0.011 (CI = +/-0.018; p = 0.210)	-0.123 (CI = +/-0.147; p = 0.096)	0.086	+1.10%
Severity	2008.2	0.016 (CI = +/-0.018; p = 0.069)	-0.149 (CI = +/-0.142; p = 0.041)	0.176	+1.64%
Severity	2009.1	0.025 (CI = +/-0.015; p = 0.003)	-0.111 (CI = +/-0.119; p = 0.067)	0.332	+2.51%
Severity	2009.2	0.026 (CI = +/-0.016; p = 0.003)	-0.117 (CI = +/-0.123; p = 0.062)	0.322	+2.65%
Severity	2010.1	0.019 (CI = +/-0.015; p = 0.015)	-0.147 (CI = +/-0.107; p = 0.009)	0.352	+1.91%
Severity	2010.2	0.025 (CI = +/-0.014; p = 0.002)	-0.171 (CI = +/-0.100; p = 0.002)	0.485	+2.50%
Severity	2011.1	0.026 (CI = +/-0.016; p = 0.003)	-0.168 (CI = +/-0.104; p = 0.003)	0.486	+2.60%
Severity	2011.2	0.023 (CI = +/-0.017; p = 0.011)	-0.157 (CI = +/-0.108; p = 0.006)	0.401	+2.32%
Severity	2012.1	0.019 (CI = +/-0.018; p = 0.037)	-0.170 (CI = +/-0.109; p = 0.004)	0.408	+1.94%
Severity	2012.2	0.013 (CI = +/-0.018; p = 0.142)	-0.150 (CI = +/-0.107; p = 0.009)	0.307	+1.36%
Severity	2013.1	0.011 (CI = +/-0.020; p = 0.276)	-0.158 (CI = +/-0.111; p = 0.008)	0.319	+1.08%
Severity	2013.2	0.005 (CI = +/-0.021; p = 0.638)	-0.140 (CI = +/-0.111; p = 0.017)	0.236	+0.48%
Severity	2014.1	0.001 (CI = +/-0.024; p = 0.906)	-0.149 (CI = +/-0.116; p = 0.015)	0.262	+0.13%
Severity	2014.2	-0.004 (CI = +/-0.026; p = 0.759)	-0.135 (CI = +/-0.121; p = 0.031)	0.218	-0.38%
Severity	2015.1	-0.007 (CI = +/-0.030; p = 0.615)	-0.143 (CI = +/-0.128; p = 0.032)	0.229	-0.70%
Severity	2015.2	-0.002 (CI = +/-0.034; p = 0.905)	-0.156 (CI = +/-0.138; p = 0.030)	0.253	-0.19%
Severity	2016.1	-0.003 (CI = +/-0.040; p = 0.852)	-0.159 (CI = +/-0.151; p = 0.040)	0.230	-0.34%
Severity	2016.2	-0.016 (CI = +/-0.045; p = 0.444)	-0.132 (CI = +/-0.155; p = 0.086)	0.209	-1.58%
Severity	2017.1	-0.018 (CI = +/-0.055; p = 0.481)	-0.135 (CI = +/-0.174; p = 0.110)	0.150	-1.74%
Frequency	2006.1	0.017 (CI = +/-0.012; p = 0.007)	0.040 (CI = +/-0.116; p = 0.482)	0.178	+1.75%
Frequency	2006.2	0.016 (CI = +/-0.013; p = 0.017)	0.048 (CI = +/-0.119; p = 0.421)	0.147	+1.62%
Frequency	2007.1	0.016 (CI = +/-0.014; p = 0.028)	0.046 (CI = +/-0.123; p = 0.456)	0.117	+1.58%
Frequency	2007.2	0.016 (CI = +/-0.015; p = 0.037)	0.045 (CI = +/-0.128; p = 0.481)	0.108	+1.59%
Frequency	2008.1	0.011 (CI = +/-0.015; p = 0.127)	0.023 (CI = +/-0.123; p = 0.708)	0.022	+1.14%
Frequency	2008.2	0.009 (CI = +/-0.015; p = 0.265)	0.036 (CI = +/-0.125; p = 0.560)	-0.010	+0.86%
Frequency	2009.1	0.003 (CI = +/-0.015; p = 0.708)	0.009 (CI = +/-0.115; p = 0.867)	-0.076	+0.27%
Frequency	2009.2	-0.003 (CI = +/-0.014; p = 0.717)	0.033 (CI = +/-0.109; p = 0.534)	-0.064	-0.26%
Frequency	2010.1	-0.010 (CI = +/-0.012; p = 0.118)	0.003 (CI = +/-0.089; p = 0.939)	0.027	-0.97%
Frequency	2010.2	-0.015 (CI = +/-0.012; p = 0.017)	0.024 (CI = +/-0.082; p = 0.544)	0.176	-1.47%
Frequency	2011.1	-0.014 (CI = +/-0.013; p = 0.032)	0.026 (CI = +/-0.086; p = 0.534)	0.145	-1.42%
Frequency	2011.2	-0.019 (CI = +/-0.013; p = 0.008)	0.043 (CI = +/-0.083; p = 0.296)	0.266	-1.85%
Frequency	2012.1	-0.022 (CI = +/-0.014; p = 0.004)	0.032 (CI = +/-0.083; p = 0.436)	0.329	-2.16%
Frequency	2012.2	-0.025 (CI = +/-0.015; p = 0.003)	0.041 (CI = +/-0.086; p = 0.323)	0.361	-2.43%
Frequency	2013.1	-0.023 (CI = +/-0.016; p = 0.009)	0.047 (CI = +/-0.089; p = 0.278)	0.307	-2.24%
Frequency	2013.2	-0.023 (CI = +/-0.018; p = 0.016)	0.050 (CI = +/-0.096; p = 0.286)	0.263	-2.31%
Frequency	2014.1	-0.028 (CI = +/-0.020; p = 0.008)	0.036 (CI = +/-0.096; p = 0.433)	0.338	-2.78%
Frequency	2014.2	-0.031 (CI = +/-0.022; p = 0.009)	0.046 (CI = +/-0.102; p = 0.350)	0.345	-3.10%
Frequency	2015.1	-0.033 (CI = +/-0.025; p = 0.014)	0.041 (CI = +/-0.109; p = 0.426)	0.330	-3.26%
Frequency	2015.2	-0.036 (CI = +/-0.029; p = 0.020)	0.049 (CI = +/-0.119; p = 0.384)	0.303	-3.55%
Frequency	2016.1	-0.048 (CI = +/-0.029; p = 0.005)	0.024 (CI = +/-0.110; p = 0.634)	0.484	-4.64%
Frequency	2016.2	-0.047 (CI = +/-0.036; p = 0.015)	0.023 (CI = +/-0.124; p = 0.678)	0.384	-4.60%
Frequency	2017.1	-0.047 (CI = +/-0.044; p = 0.037)	0.023 (CI = +/-0.139; p = 0.712)	0.306	-4.63%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.029 (CI = +/-0.017; p = 0.001)	0.262	+2.91%
Loss Cost	2006.2	0.029 (CI = +/-0.018; p = 0.003)	0.242	+2.90%
Loss Cost	2007.1	0.028 (CI = +/-0.019; p = 0.005)	0.211	+2.81%
Loss Cost	2007.2	0.025 (CI = +/-0.020; p = 0.015)	0.166	+2.57%
Loss Cost	2008.1	0.022 (CI = +/-0.021; p = 0.040)	0.116	+2.25%
Loss Cost	2008.2	0.024 (CI = +/-0.023; p = 0.038)	0.122	+2.43%
Loss Cost	2009.1	0.027 (CI = +/-0.024; p = 0.026)	0.150	+2.79%
Loss Cost	2009.2	0.023 (CI = +/-0.025; p = 0.074)	0.091	+2.31%
Loss Cost	2010.1	0.009 (CI = +/-0.021; p = 0.374)	-0.008	+0.92%
Loss Cost	2010.2	0.008 (CI = +/-0.023; p = 0.455)	-0.019	+0.84%
Loss Cost	2011.1	0.011 (CI = +/-0.025; p = 0.349)	-0.004	+1.14%
Loss Cost	2011.2	0.003 (CI = +/-0.025; p = 0.813)	-0.047	+0.28%
Loss Cost	2012.1	-0.003 (CI = +/-0.026; p = 0.841)	-0.050	-0.25%
Loss Cost	2012.2	-0.013 (CI = +/-0.026; p = 0.311)	0.004	-1.26%
Loss Cost	2013.1	-0.012 (CI = +/-0.029; p = 0.391)	-0.013	-1.19%
Loss Cost	2013.2	-0.020 (CI = +/-0.030; p = 0.172)	0.058	-2.01%
Loss Cost	2014.1	-0.027 (CI = +/-0.033; p = 0.102)	0.113	-2.65%
Loss Cost	2014.2	-0.037 (CI = +/-0.034; p = 0.035)	0.228	-3.67%
Loss Cost	2015.1	-0.040 (CI = +/-0.039; p = 0.046)	0.216	-3.94%
Loss Cost	2015.2	-0.041 (CI = +/-0.046; p = 0.073)	0.181	-4.05%
Loss Cost	2016.1	-0.051 (CI = +/-0.052; p = 0.055)	0.232	-4.97%
Loss Cost	2016.2	-0.068 (CI = +/-0.057; p = 0.025)	0.352	-6.54%
Loss Cost	2017.1	-0.065 (CI = +/-0.070; p = 0.064)	0.257	-6.29%
Severity	2006.1	0.011 (CI = +/-0.014; p = 0.117)	0.048	+1.14%
Severity	2006.2	0.012 (CI = +/-0.015; p = 0.109)	0.053	+1.24%
Severity	2007.1	0.012 (CI = +/-0.016; p = 0.137)	0.043	+1.22%
Severity	2007.2	0.009 (CI = +/-0.017; p = 0.272)	0.009	+0.93%
Severity	2008.1	0.011 (CI = +/-0.018; p = 0.225)	0.019	+1.10%
Severity	2008.2	0.015 (CI = +/-0.019; p = 0.109)	0.061	+1.52%
Severity	2009.1	0.025 (CI = +/-0.016; p = 0.004)	0.260	+2.51%
Severity	2009.2	0.025 (CI = +/-0.017; p = 0.006)	0.242	+2.55%
Severity	2010.1	0.019 (CI = +/-0.017; p = 0.031)	0.152	+1.91%
Severity	2010.2	0.023 (CI = +/-0.018; p = 0.014)	0.210	+2.31%
Severity	2011.1	0.026 (CI = +/-0.019; p = 0.011)	0.236	+2.60%
Severity	2011.2	0.021 (CI = +/-0.020; p = 0.041)	0.151	+2.12%
Severity	2012.1	0.019 (CI = +/-0.022; p = 0.083)	0.105	+1.94%
Severity	2012.2	0.011 (CI = +/-0.022; p = 0.296)	0.008	+1.13%
Severity	2013.1	0.011 (CI = +/-0.024; p = 0.367)	-0.008	+1.08%
Severity	2013.2	0.002 (CI = +/-0.025; p = 0.852)	-0.060	+0.22%
Severity	2014.1	0.001 (CI = +/-0.028; p = 0.921)	-0.066	+0.13%
Severity	2014.2	-0.007 (CI = +/-0.030; p = 0.626)	-0.053	-0.69%
Severity	2015.1	-0.007 (CI = +/-0.035; p = 0.667)	-0.061	-0.70%
Severity	2015.2	-0.007 (CI = +/-0.040; p = 0.723)	-0.072	-0.67%
Severity	2016.1	-0.003 (CI = +/-0.047; p = 0.875)	-0.088	-0.34%
Severity	2016.2	-0.021 (CI = +/-0.049; p = 0.356)	-0.006	-2.12%
Severity	2017.1	-0.018 (CI = +/-0.060; p = 0.525)	-0.060	-1.74%
Frequency	2006.1	0.017 (CI = +/-0.012; p = 0.006)	0.191	+1.75%
Frequency	2006.2	0.016 (CI = +/-0.013; p = 0.014)	0.157	+1.65%
Frequency	2007.1	0.016 (CI = +/-0.014; p = 0.026)	0.130	+1.58%
Frequency	2007.2	0.016 (CI = +/-0.015; p = 0.032)	0.124	+1.62%
Frequency	2008.1	0.011 (CI = +/-0.014; p = 0.121)	0.053	+1.14%
Frequency	2008.2	0.009 (CI = +/-0.015; p = 0.243)	0.016	+0.89%
Frequency	2009.1	0.003 (CI = +/-0.014; p = 0.703)	-0.034	+0.27%
Frequency	2009.2	-0.002 (CI = +/-0.014; p = 0.745)	-0.037	-0.23%
Frequency	2010.1	-0.010 (CI = +/-0.012; p = 0.109)	0.069	-0.97%
Frequency	2010.2	-0.015 (CI = +/-0.012; p = 0.017)	0.199	-1.44%
Frequency	2011.1	-0.014 (CI = +/-0.013; p = 0.029)	0.170	-1.42%
Frequency	2011.2	-0.018 (CI = +/-0.013; p = 0.009)	0.261	-1.80%
Frequency	2012.1	-0.022 (CI = +/-0.014; p = 0.003)	0.342	-2.16%
Frequency	2012.2	-0.024 (CI = +/-0.015; p = 0.003)	0.360	-2.37%
Frequency	2013.1	-0.023 (CI = +/-0.016; p = 0.009)	0.296	-2.24%
Frequency	2013.2	-0.022 (CI = +/-0.018; p = 0.019)	0.253	-2.22%
Frequency	2014.1	-0.028 (CI = +/-0.019; p = 0.007)	0.353	-2.78%
Frequency	2014.2	-0.030 (CI = +/-0.022; p = 0.010)	0.348	-3.00%
Frequency	2015.1	-0.033 (CI = +/-0.025; p = 0.012)	0.346	-3.26%
Frequency	2015.2	-0.035 (CI = +/-0.029; p = 0.022)	0.313	-3.41%
Frequency	2016.1	-0.048 (CI = +/-0.028; p = 0.003)	0.520	-4.64%
Frequency	2016.2	-0.046 (CI = +/-0.033; p = 0.012)	0.435	-4.51%
Frequency	2017.1	-0.047 (CI = +/-0.041; p = 0.027)	0.372	-4.63%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.033 (CI = +/-0.017; p = 0.000)	0.334	+3.39%
Loss Cost	2006.2	0.034 (CI = +/-0.018; p = 0.001)	0.315	+3.42%
Loss Cost	2007.1	0.033 (CI = +/-0.019; p = 0.001)	0.285	+3.36%
Loss Cost	2007.2	0.031 (CI = +/-0.020; p = 0.004)	0.237	+3.13%
Loss Cost	2008.1	0.028 (CI = +/-0.022; p = 0.013)	0.184	+2.83%
Loss Cost	2008.2	0.030 (CI = +/-0.023; p = 0.012)	0.195	+3.06%
Loss Cost	2009.1	0.034 (CI = +/-0.024; p = 0.007)	0.232	+3.51%
Loss Cost	2009.2	0.030 (CI = +/-0.026; p = 0.024)	0.167	+3.05%
Loss Cost	2010.1	0.016 (CI = +/-0.021; p = 0.135)	0.058	+1.59%
Loss Cost	2010.2	0.015 (CI = +/-0.023; p = 0.177)	0.041	+1.56%
Loss Cost	2011.1	0.019 (CI = +/-0.025; p = 0.118)	0.074	+1.96%
Loss Cost	2011.2	0.011 (CI = +/-0.025; p = 0.372)	-0.008	+1.10%
Loss Cost	2012.1	0.006 (CI = +/-0.027; p = 0.655)	-0.044	+0.58%
Loss Cost	2012.2	-0.005 (CI = +/-0.026; p = 0.720)	-0.051	-0.46%
Loss Cost	2013.1	-0.003 (CI = +/-0.030; p = 0.848)	-0.060	-0.27%
Loss Cost	2013.2	-0.011 (CI = +/-0.031; p = 0.470)	-0.029	-1.09%
Loss Cost	2014.1	-0.017 (CI = +/-0.035; p = 0.309)	0.008	-1.70%
Loss Cost	2014.2	-0.028 (CI = +/-0.037; p = 0.130)	0.103	-2.74%
Loss Cost	2015.1	-0.030 (CI = +/-0.043; p = 0.161)	0.086	-2.92%
Loss Cost	2015.2	-0.029 (CI = +/-0.051; p = 0.233)	0.047	-2.88%
Loss Cost	2016.1	-0.038 (CI = +/-0.059; p = 0.181)	0.088	-3.76%
Loss Cost	2016.2	-0.056 (CI = +/-0.067; p = 0.093)	0.202	-5.43%
Loss Cost	2017.1	-0.050 (CI = +/-0.083; p = 0.204)	0.092	-4.87%
Severity	2006.1	0.013 (CI = +/-0.015; p = 0.083)	0.067	+1.33%
Severity	2006.2	0.014 (CI = +/-0.016; p = 0.076)	0.074	+1.45%
Severity	2007.1	0.014 (CI = +/-0.017; p = 0.097)	0.063	+1.45%
Severity	2007.2	0.011 (CI = +/-0.018; p = 0.201)	0.025	+1.16%
Severity	2008.1	0.013 (CI = +/-0.019; p = 0.162)	0.038	+1.35%
Severity	2008.2	0.018 (CI = +/-0.020; p = 0.072)	0.089	+1.83%
Severity	2009.1	0.029 (CI = +/-0.017; p = 0.001)	0.323	+2.92%
Severity	2009.2	0.030 (CI = +/-0.018; p = 0.002)	0.306	+3.00%
Severity	2010.1	0.023 (CI = +/-0.018; p = 0.013)	0.217	+2.34%
Severity	2010.2	0.028 (CI = +/-0.018; p = 0.005)	0.290	+2.82%
Severity	2011.1	0.031 (CI = +/-0.020; p = 0.003)	0.326	+3.19%
Severity	2011.2	0.027 (CI = +/-0.021; p = 0.014)	0.239	+2.71%
Severity	2012.1	0.026 (CI = +/-0.023; p = 0.031)	0.190	+2.58%
Severity	2012.2	0.017 (CI = +/-0.023; p = 0.132)	0.077	+1.75%
Severity	2013.1	0.017 (CI = +/-0.026; p = 0.173)	0.058	+1.76%
Severity	2013.2	0.009 (CI = +/-0.027; p = 0.498)	-0.033	+0.87%
Severity	2014.1	0.009 (CI = +/-0.030; p = 0.557)	-0.044	+0.86%
Severity	2014.2	0.000 (CI = +/-0.033; p = 0.994)	-0.077	+0.01%
Severity	2015.1	0.001 (CI = +/-0.038; p = 0.950)	-0.083	+0.11%
Severity	2015.2	0.003 (CI = +/-0.045; p = 0.891)	-0.089	+0.29%
Severity	2016.1	0.008 (CI = +/-0.053; p = 0.732)	-0.087	+0.85%
Severity	2016.2	-0.011 (CI = +/-0.058; p = 0.683)	-0.090	-1.07%
Severity	2017.1	-0.004 (CI = +/-0.071; p = 0.910)	-0.123	-0.36%
Frequency	2006.1	0.020 (CI = +/-0.012; p = 0.002)	0.243	+2.03%
Frequency	2006.2	0.019 (CI = +/-0.013; p = 0.006)	0.207	+1.94%
Frequency	2007.1	0.019 (CI = +/-0.014; p = 0.012)	0.179	+1.88%
Frequency	2007.2	0.019 (CI = +/-0.015; p = 0.014)	0.174	+1.96%
Frequency	2008.1	0.014 (CI = +/-0.015; p = 0.059)	0.097	+1.45%
Frequency	2008.2	0.012 (CI = +/-0.016; p = 0.132)	0.052	+1.21%
Frequency	2009.1	0.006 (CI = +/-0.015; p = 0.448)	-0.016	+0.57%
Frequency	2009.2	0.001 (CI = +/-0.015; p = 0.944)	-0.043	+0.05%
Frequency	2010.1	-0.007 (CI = +/-0.013; p = 0.247)	0.018	-0.73%
Frequency	2010.2	-0.012 (CI = +/-0.012; p = 0.051)	0.130	-1.23%
Frequency	2011.1	-0.012 (CI = +/-0.014; p = 0.082)	0.101	-1.19%
Frequency	2011.2	-0.016 (CI = +/-0.014; p = 0.029)	0.186	-1.57%
Frequency	2012.1	-0.020 (CI = +/-0.015; p = 0.012)	0.266	-1.95%
Frequency	2012.2	-0.022 (CI = +/-0.016; p = 0.011)	0.284	-2.16%
Frequency	2013.1	-0.020 (CI = +/-0.018; p = 0.031)	0.214	-2.00%
Frequency	2013.2	-0.020 (CI = +/-0.020; p = 0.058)	0.167	-1.95%
Frequency	2014.1	-0.026 (CI = +/-0.022; p = 0.023)	0.267	-2.54%
Frequency	2014.2	-0.028 (CI = +/-0.025; p = 0.030)	0.261	-2.75%
Frequency	2015.1	-0.031 (CI = +/-0.029; p = 0.037)	0.257	-3.03%
Frequency	2015.2	-0.032 (CI = +/-0.034; p = 0.060)	0.221	-3.16%
Frequency	2016.1	-0.047 (CI = +/-0.033; p = 0.011)	0.441	-4.57%
Frequency	2016.2	-0.045 (CI = +/-0.041; p = 0.034)	0.344	-4.40%
Frequency	2017.1	-0.046 (CI = +/-0.051; p = 0.069)	0.274	-4.52%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.047 (CI = +/-0.020; p = 0.000)	0.455	+4.80%
Loss Cost	2006.2	0.048 (CI = +/-0.021; p = 0.000)	0.443	+4.95%
Loss Cost	2007.1	0.049 (CI = +/-0.023; p = 0.000)	0.418	+5.00%
Loss Cost	2007.2	0.047 (CI = +/-0.025; p = 0.001)	0.373	+4.84%
Loss Cost	2008.1	0.045 (CI = +/-0.027; p = 0.002)	0.318	+4.57%
Loss Cost	2008.2	0.049 (CI = +/-0.029; p = 0.002)	0.346	+5.07%
Loss Cost	2009.1	0.057 (CI = +/-0.030; p = 0.001)	0.416	+5.91%
Loss Cost	2009.2	0.054 (CI = +/-0.033; p = 0.003)	0.350	+5.50%
Loss Cost	2010.1	0.035 (CI = +/-0.027; p = 0.013)	0.259	+3.61%
Loss Cost	2010.2	0.037 (CI = +/-0.030; p = 0.018)	0.247	+3.81%
Loss Cost	2011.1	0.046 (CI = +/-0.032; p = 0.007)	0.336	+4.71%
Loss Cost	2011.2	0.036 (CI = +/-0.033; p = 0.033)	0.220	+3.71%
Loss Cost	2012.1	0.032 (CI = +/-0.037; p = 0.087)	0.138	+3.25%
Loss Cost	2012.2	0.019 (CI = +/-0.039; p = 0.306)	0.010	+1.93%
Loss Cost	2013.1	0.026 (CI = +/-0.044; p = 0.220)	0.049	+2.64%
Loss Cost	2013.2	0.017 (CI = +/-0.050; p = 0.472)	-0.038	+1.71%
Loss Cost	2014.1	0.011 (CI = +/-0.059; p = 0.684)	-0.081	+1.12%
Loss Cost	2014.2	-0.003 (CI = +/-0.069; p = 0.920)	-0.110	-0.31%
Loss Cost	2015.1	-0.001 (CI = +/-0.086; p = 0.981)	-0.125	-0.09%
Loss Cost	2015.2	0.008 (CI = +/-0.109; p = 0.873)	-0.138	+0.77%
Loss Cost	2016.1	-0.003 (CI = +/-0.145; p = 0.967)	-0.166	-0.25%
Loss Cost	2016.2	-0.036 (CI = +/-0.193; p = 0.655)	-0.148	-3.50%
Loss Cost	2017.1	-0.011 (CI = +/-0.289; p = 0.924)	-0.247	-1.06%
Severity	2006.1	0.016 (CI = +/-0.020; p = 0.117)	0.057	+1.56%
Severity	2006.2	0.017 (CI = +/-0.021; p = 0.104)	0.066	+1.74%
Severity	2007.1	0.017 (CI = +/-0.023; p = 0.127)	0.057	+1.76%
Severity	2007.2	0.014 (CI = +/-0.024; p = 0.251)	0.016	+1.39%
Severity	2008.1	0.017 (CI = +/-0.026; p = 0.199)	0.032	+1.69%
Severity	2008.2	0.024 (CI = +/-0.027; p = 0.087)	0.092	+2.38%
Severity	2009.1	0.039 (CI = +/-0.022; p = 0.001)	0.381	+3.99%
Severity	2009.2	0.041 (CI = +/-0.024; p = 0.002)	0.376	+4.21%
Severity	2010.1	0.033 (CI = +/-0.024; p = 0.010)	0.277	+3.38%
Severity	2010.2	0.041 (CI = +/-0.025; p = 0.003)	0.390	+4.23%
Severity	2011.1	0.049 (CI = +/-0.026; p = 0.001)	0.461	+4.97%
Severity	2011.2	0.044 (CI = +/-0.029; p = 0.005)	0.373	+4.47%
Severity	2012.1	0.044 (CI = +/-0.033; p = 0.012)	0.329	+4.52%
Severity	2012.2	0.034 (CI = +/-0.035; p = 0.056)	0.196	+3.43%
Severity	2013.1	0.037 (CI = +/-0.040; p = 0.069)	0.186	+3.74%
Severity	2013.2	0.025 (CI = +/-0.044; p = 0.238)	0.045	+2.53%
Severity	2014.1	0.028 (CI = +/-0.053; p = 0.263)	0.036	+2.84%
Severity	2014.2	0.016 (CI = +/-0.061; p = 0.566)	-0.069	+1.63%
Severity	2015.1	0.022 (CI = +/-0.076; p = 0.520)	-0.065	+2.24%
Severity	2015.2	0.032 (CI = +/-0.096; p = 0.459)	-0.051	+3.24%
Severity	2016.1	0.054 (CI = +/-0.122; p = 0.317)	0.027	+5.59%
Severity	2016.2	0.022 (CI = +/-0.159; p = 0.741)	-0.171	+2.18%
Severity	2017.1	0.058 (CI = +/-0.228; p = 0.521)	-0.113	+5.95%
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	0.416	+3.18%
Frequency	2006.2	0.031 (CI = +/-0.015; p = 0.000)	0.382	+3.15%
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	0.358	+3.18%
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	0.365	+3.40%
Frequency	2008.1	0.028 (CI = +/-0.018; p = 0.004)	0.283	+2.83%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.013)	0.226	+2.62%
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.061)	0.122	+1.85%
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.208)	0.034	+1.24%
Frequency	2010.1	0.002 (CI = +/-0.017; p = 0.793)	-0.051	+0.22%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.620)	-0.043	-0.41%
Frequency	2011.1	-0.002 (CI = +/-0.019; p = 0.789)	-0.058	-0.25%
Frequency	2011.2	-0.007 (CI = +/-0.021; p = 0.463)	-0.028	-0.73%
Frequency	2012.1	-0.012 (CI = +/-0.023; p = 0.265)	0.023	-1.21%
Frequency	2012.2	-0.015 (CI = +/-0.026; p = 0.241)	0.035	-1.45%
Frequency	2013.1	-0.011 (CI = +/-0.029; p = 0.446)	-0.030	-1.06%
Frequency	2013.2	-0.008 (CI = +/-0.034; p = 0.617)	-0.065	-0.80%
Frequency	2014.1	-0.017 (CI = +/-0.039; p = 0.359)	-0.007	-1.67%
Frequency	2014.2	-0.019 (CI = +/-0.047; p = 0.382)	-0.016	-1.91%
Frequency	2015.1	-0.023 (CI = +/-0.059; p = 0.392)	-0.021	-2.28%
Frequency	2015.2	-0.024 (CI = +/-0.076; p = 0.474)	-0.056	-2.39%
Frequency	2016.1	-0.057 (CI = +/-0.082; p = 0.139)	0.214	-5.53%
Frequency	2016.2	-0.057 (CI = +/-0.115; p = 0.258)	0.095	-5.56%
Frequency	2017.1	-0.068 (CI = +/-0.174; p = 0.336)	0.037	-6.62%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2006.1	0.046 (CI = +/-0.021; p = 0.000)	0.419	+4.73%
Loss Cost	2006.2	0.048 (CI = +/-0.023; p = 0.000)	0.408	+4.89%
Loss Cost	2007.1	0.048 (CI = +/-0.025; p = 0.001)	0.382	+4.94%
Loss Cost	2007.2	0.047 (CI = +/-0.027; p = 0.002)	0.334	+4.76%
Loss Cost	2008.1	0.044 (CI = +/-0.030; p = 0.006)	0.277	+4.46%
Loss Cost	2008.2	0.049 (CI = +/-0.032; p = 0.004)	0.306	+5.00%
Loss Cost	2009.1	0.057 (CI = +/-0.033; p = 0.002)	0.379	+5.91%
Loss Cost	2009.2	0.053 (CI = +/-0.036; p = 0.006)	0.309	+5.46%
Loss Cost	2010.1	0.033 (CI = +/-0.030; p = 0.032)	0.197	+3.36%
Loss Cost	2010.2	0.035 (CI = +/-0.034; p = 0.042)	0.185	+3.55%
Loss Cost	2011.1	0.044 (CI = +/-0.036; p = 0.018)	0.275	+4.54%
Loss Cost	2011.2	0.033 (CI = +/-0.037; p = 0.078)	0.149	+3.38%
Loss Cost	2012.1	0.028 (CI = +/-0.042; p = 0.182)	0.066	+2.81%
Loss Cost	2012.2	0.012 (CI = +/-0.044; p = 0.557)	-0.051	+1.23%
Loss Cost	2013.1	0.019 (CI = +/-0.051; p = 0.423)	-0.026	+1.94%
Loss Cost	2013.2	0.007 (CI = +/-0.058; p = 0.790)	-0.092	+0.71%
Loss Cost	2014.1	-0.002 (CI = +/-0.069; p = 0.954)	-0.111	-0.18%
Loss Cost	2014.2	-0.022 (CI = +/-0.080; p = 0.542)	-0.071	-2.19%
Loss Cost	2015.1	-0.024 (CI = +/-0.103; p = 0.597)	-0.095	-2.38%
Loss Cost	2015.2	-0.020 (CI = +/-0.137; p = 0.737)	-0.143	-1.95%
Loss Cost	2016.1	-0.042 (CI = +/-0.188; p = 0.587)	-0.124	-4.15%
Loss Cost	2016.2	-0.105 (CI = +/-0.250; p = 0.309)	0.066	-9.94%
Loss Cost	2017.1	-0.102 (CI = +/-0.438; p = 0.513)	-0.128	-9.67%
Severity	2006.1	0.013 (CI = +/-0.021; p = 0.223)	0.021	+1.27%
Severity	2006.2	0.014 (CI = +/-0.022; p = 0.201)	0.028	+1.44%
Severity	2007.1	0.014 (CI = +/-0.024; p = 0.238)	0.019	+1.44%
Severity	2007.2	0.010 (CI = +/-0.026; p = 0.431)	-0.016	+1.01%
Severity	2008.1	0.013 (CI = +/-0.028; p = 0.353)	-0.004	+1.30%
Severity	2008.2	0.020 (CI = +/-0.030; p = 0.174)	0.045	+2.02%
Severity	2009.1	0.037 (CI = +/-0.024; p = 0.005)	0.319	+3.74%
Severity	2009.2	0.039 (CI = +/-0.026; p = 0.006)	0.312	+3.97%
Severity	2010.1	0.030 (CI = +/-0.027; p = 0.031)	0.201	+3.02%
Severity	2010.2	0.038 (CI = +/-0.027; p = 0.009)	0.315	+3.92%
Severity	2011.1	0.046 (CI = +/-0.029; p = 0.004)	0.390	+4.71%
Severity	2011.2	0.040 (CI = +/-0.032; p = 0.019)	0.289	+4.11%
Severity	2012.1	0.040 (CI = +/-0.037; p = 0.036)	0.241	+4.11%
Severity	2012.2	0.028 (CI = +/-0.039; p = 0.152)	0.093	+2.80%
Severity	2013.1	0.030 (CI = +/-0.046; p = 0.180)	0.081	+3.06%
Severity	2013.2	0.015 (CI = +/-0.051; p = 0.521)	-0.053	+1.52%
Severity	2014.1	0.017 (CI = +/-0.062; p = 0.555)	-0.067	+1.68%
Severity	2014.2	0.000 (CI = +/-0.072; p = 0.994)	-0.125	-0.02%
Severity	2015.1	0.003 (CI = +/-0.092; p = 0.937)	-0.142	+0.32%
Severity	2015.2	0.010 (CI = +/-0.122; p = 0.844)	-0.159	+1.03%
Severity	2016.1	0.033 (CI = +/-0.167; p = 0.632)	-0.141	+3.36%
Severity	2016.2	-0.021 (CI = +/-0.222; p = 0.802)	-0.228	-2.12%
Severity	2017.1	0.011 (CI = +/-0.378; p = 0.930)	-0.329	+1.15%
Frequency	2006.1	0.034 (CI = +/-0.015; p = 0.000)	0.431	+3.41%
Frequency	2006.2	0.033 (CI = +/-0.016; p = 0.000)	0.399	+3.40%
Frequency	2007.1	0.034 (CI = +/-0.018; p = 0.001)	0.376	+3.45%
Frequency	2007.2	0.036 (CI = +/-0.019; p = 0.001)	0.387	+3.71%
Frequency	2008.1	0.031 (CI = +/-0.020; p = 0.004)	0.304	+3.12%
Frequency	2008.2	0.029 (CI = +/-0.021; p = 0.011)	0.247	+2.92%
Frequency	2009.1	0.021 (CI = +/-0.021; p = 0.053)	0.140	+2.09%
Frequency	2009.2	0.014 (CI = +/-0.022; p = 0.183)	0.046	+1.44%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.721)	-0.051	+0.33%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.697)	-0.052	-0.36%
Frequency	2011.1	-0.002 (CI = +/-0.022; p = 0.871)	-0.065	-0.17%
Frequency	2011.2	-0.007 (CI = +/-0.024; p = 0.531)	-0.041	-0.70%
Frequency	2012.1	-0.013 (CI = +/-0.026; p = 0.313)	0.007	-1.25%
Frequency	2012.2	-0.015 (CI = +/-0.030; p = 0.282)	0.020	-1.53%
Frequency	2013.1	-0.011 (CI = +/-0.035; p = 0.500)	-0.045	-1.09%
Frequency	2013.2	-0.008 (CI = +/-0.041; p = 0.675)	-0.080	-0.80%
Frequency	2014.1	-0.019 (CI = +/-0.048; p = 0.401)	-0.023	-1.84%
Frequency	2014.2	-0.022 (CI = +/-0.059; p = 0.418)	-0.031	-2.17%
Frequency	2015.1	-0.027 (CI = +/-0.075; p = 0.420)	-0.034	-2.69%
Frequency	2015.2	-0.030 (CI = +/-0.101; p = 0.494)	-0.072	-2.95%
Frequency	2016.1	-0.075 (CI = +/-0.109; p = 0.135)	0.265	-7.27%
Frequency	2016.2	-0.083 (CI = +/-0.166; p = 0.235)	0.159	-7.99%
Frequency	2017.1	-0.113 (CI = +/-0.278; p = 0.285)	0.146	-10.70%

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

COVID-19 Effect on Claims Cost
Data as of 6/30/22

Coverage	(2) See Report										(3) See Report					(4) (2) + (3)					(5) exp(4) - 1				
	Frequency COVID-19 Coefficient										Severity COVID-19 Coefficient					Loss Cost COVID-19 Coefficient					COVID-19 Effect on Claims Cost				
	2020-1	2020-2	2021-1	2021-2	2022-1	2020-1	2020-2	2021-1	2021-2	2022-1	2020-1	2020-2	2021-1	2021-2	2022-1	2020-1	2020-2	2021-1	2021-2	2022-1					
BI	-0.266	-0.161	-0.303	-0.085	-0.300	0.00	0.00	0.00	0.00	0.00	-0.27	-0.16	-0.30	-0.09	-0.30	-23%	-15%	-26%	-8%	-26%					
PD	-0.118	-0.095	-0.156	0.000	-0.119	0.00	0.00	0.00	0.00	0.00	-0.12	-0.06	-0.16	0.00	-0.12	-11%	-5%	-14%	0%	-11%					
AB Total	-0.316	-0.130	-0.259	-0.020	-0.171	0.00	0.00	0.00	0.00	0.00	-0.32	-0.13	-0.26	-0.02	-0.17	-27%	-12%	-23%	-2%	-16%					
UA	0.000	0.000	0.000	0.000	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%	0%	0%					
CL	-0.156	-0.256	-0.271	-0.205	-0.209	0.00	0.00	0.00	0.00	0.00	-0.16	-0.26	-0.27	-0.21	-0.21	-14%	-23%	-24%	-19%	-19%					
CM	-0.254	0.000	-0.252	-0.071	-0.068	0.00	0.00	0.00	0.00	0.00	-0.25	0.00	-0.25	-0.07	-0.07	-22%	0%	-22%	-7%	-7%					
AP	-0.116	-0.131	-0.048	-0.084	-0.155	0.00	0.00	0.00	0.00	0.00	-0.12	-0.13	-0.05	-0.08	-0.16	-11%	-12%	-5%	-8%	-14%					
SP	0.000	0.000	0.000	0.000	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%	0%	0%					
UM	0.000	0.000	0.000	0.000	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0%	0%	0%	0%	0%					

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters included: time, seasonality, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221

Fit	Start Date	Time	Seasonality	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	Adjusted R ²	Implied Trend	Rate
Loss Cost	2006.1	0.016 (C = +f/0.009; p = 0.001)	-0.138 (C = +f/0.070; p = 0.000)	-0.478 (C = +f/0.203; p = 0.000)	-0.357 (C = +f/0.203; p = 0.001)	-0.571 (C = +f/0.206; p = 0.000)	-0.346 (C = +f/0.206; p = 0.002)	-0.621 (C = +f/0.210; p = 0.000)	0.774	+1.61%	
Loss Cost	2006.2	0.014 (C = +f/0.009; p = 0.004)	-0.128 (C = +f/0.070; p = 0.001)	-0.473 (C = +f/0.199; p = 0.000)	-0.341 (C = +f/0.200; p = 0.002)	-0.563 (C = +f/0.202; p = 0.000)	-0.328 (C = +f/0.205; p = 0.003)	-0.611 (C = +f/0.205; p = 0.000)	0.780	+1.39%	
Loss Cost	2007.1	0.013 (C = +f/0.010; p = 0.012)	-0.133 (C = +f/0.072; p = 0.001)	-0.465 (C = +f/0.202; p = 0.000)	-0.337 (C = +f/0.202; p = 0.002)	-0.555 (C = +f/0.206; p = 0.000)	-0.323 (C = +f/0.206; p = 0.004)	-0.601 (C = +f/0.210; p = 0.000)	0.783	+1.28%	
Loss Cost	2007.2	0.012 (C = +f/0.010; p = 0.023)	-0.131 (C = +f/0.075; p = 0.002)	-0.464 (C = +f/0.207; p = 0.000)	-0.334 (C = +f/0.208; p = 0.003)	-0.553 (C = +f/0.211; p = 0.000)	-0.320 (C = +f/0.212; p = 0.005)	-0.599 (C = +f/0.215; p = 0.000)	0.779	+1.24%	
Loss Cost	2008.1	0.013 (C = +f/0.011; p = 0.027)	-0.128 (C = +f/0.079; p = 0.003)	-0.468 (C = +f/0.214; p = 0.000)	-0.336 (C = +f/0.214; p = 0.004)	-0.558 (C = +f/0.218; p = 0.000)	-0.322 (C = +f/0.218; p = 0.006)	-0.605 (C = +f/0.222; p = 0.000)	0.776	+1.31%	
Loss Cost	2008.2	0.010 (C = +f/0.012; p = 0.096)	-0.115 (C = +f/0.077; p = 0.005)	-0.461 (C = +f/0.205; p = 0.000)	-0.315 (C = +f/0.207; p = 0.005)	-0.548 (C = +f/0.209; p = 0.000)	-0.298 (C = +f/0.211; p = 0.008)	-0.592 (C = +f/0.214; p = 0.000)	0.794	+0.98%	
Loss Cost	2009.1	0.007 (C = +f/0.012; p = 0.259)	-0.127 (C = +f/0.077; p = 0.003)	-0.444 (C = +f/0.203; p = 0.000)	-0.307 (C = +f/0.203; p = 0.005)	-0.527 (C = +f/0.207; p = 0.000)	-0.287 (C = +f/0.207; p = 0.009)	-0.568 (C = +f/0.213; p = 0.000)	0.810	+0.68%	
Loss Cost	2009.2	0.001 (C = +f/0.011; p = 0.787)	-0.107 (C = +f/0.065; p = 0.003)	-0.432 (C = +f/0.167; p = 0.000)	-0.272 (C = +f/0.165; p = 0.003)	-0.510 (C = +f/0.171; p = 0.000)	-0.247 (C = +f/0.173; p = 0.008)	-0.545 (C = +f/0.176; p = 0.000)	0.870	+0.10%	
Loss Cost	2010.1	-0.002 (C = +f/0.011; p = 0.787)	-0.116 (C = +f/0.066; p = 0.002)	-0.418 (C = +f/0.167; p = 0.000)	-0.266 (C = +f/0.167; p = 0.004)	-0.493 (C = +f/0.171; p = 0.000)	-0.237 (C = +f/0.171; p = 0.009)	-0.525 (C = +f/0.177; p = 0.000)	0.879	-0.16%	
Loss Cost	2010.2	-0.002 (C = +f/0.013; p = 0.799)	-0.116 (C = +f/0.070; p = 0.003)	-0.418 (C = +f/0.173; p = 0.000)	-0.266 (C = +f/0.175; p = 0.005)	-0.493 (C = +f/0.178; p = 0.000)	-0.238 (C = +f/0.180; p = 0.013)	-0.525 (C = +f/0.184; p = 0.000)	0.877	-0.16%	
Loss Cost	2011.1	-0.005 (C = +f/0.014; p = 0.424)	-0.128 (C = +f/0.070; p = 0.001)	-0.399 (C = +f/0.170; p = 0.000)	-0.258 (C = +f/0.170; p = 0.006)	-0.471 (C = +f/0.176; p = 0.000)	-0.226 (C = +f/0.176; p = 0.015)	-0.500 (C = +f/0.183; p = 0.000)	0.890	-0.52%	
Loss Cost	2011.2	-0.010 (C = +f/0.016; p = 0.144)	-0.114 (C = +f/0.067; p = 0.003)	-0.392 (C = +f/0.158; p = 0.000)	-0.234 (C = +f/0.160; p = 0.007)	-0.459 (C = +f/0.166; p = 0.000)	-0.198 (C = +f/0.166; p = 0.023)	-0.483 (C = +f/0.171; p = 0.000)	0.910	-0.99%	
Loss Cost	2012.1	-0.011 (C = +f/0.017; p = 0.141)	-0.111 (C = +f/0.075; p = 0.007)	-0.381 (C = +f/0.170; p = 0.007)	-0.218 (C = +f/0.173; p = 0.017)	-0.444 (C = +f/0.178; p = 0.000)	-0.177 (C = +f/0.181; p = 0.054)	-0.464 (C = +f/0.187; p = 0.000)	0.909	-1.41%	
Loss Cost	2013.1	-0.015 (C = +f/0.020; p = 0.138)	-0.113 (C = +f/0.082; p = 0.012)	-0.378 (C = +f/0.183; p = 0.001)	-0.217 (C = +f/0.183; p = 0.024)	-0.440 (C = +f/0.193; p = 0.000)	-0.175 (C = +f/0.193; p = 0.071)	-0.459 (C = +f/0.204; p = 0.000)	0.902	-1.47%	
Loss Cost	2013.2	-0.011 (C = +f/0.023; p = 0.323)	-0.122 (C = +f/0.087; p = 0.011)	-0.384 (C = +f/0.187; p = 0.001)	-0.233 (C = +f/0.191; p = 0.027)	-0.450 (C = +f/0.198; p = 0.000)	-0.196 (C = +f/0.203; p = 0.058)	-0.473 (C = +f/0.211; p = 0.001)	0.903	-1.08%	
Loss Cost	2014.1	-0.012 (C = +f/0.028; p = 0.376)	-0.123 (C = +f/0.097; p = 0.019)	-0.381 (C = +f/0.206; p = 0.002)	-0.232 (C = +f/0.206; p = 0.021)	-0.446 (C = +f/0.221; p = 0.001)	-0.193 (C = +f/0.221; p = 0.079)	-0.468 (C = +f/0.238; p = 0.002)	0.894	-1.16%	
Loss Cost	2014.2	-0.020 (C = +f/0.031; p = 0.188)	-0.109 (C = +f/0.100; p = 0.036)	-0.372 (C = +f/0.204; p = 0.003)	-0.204 (C = +f/0.209; p = 0.055)	-0.429 (C = +f/0.220; p = 0.002)	-0.157 (C = +f/0.227; p = 0.149)	-0.443 (C = +f/0.242; p = 0.003)	0.907	-1.94%	
Loss Cost	2015.1	-0.036 (C = +f/0.029; p = 0.021)	-0.139 (C = +f/0.083; p = 0.005)	-0.322 (C = +f/0.166; p = 0.003)	-0.176 (C = +f/0.166; p = 0.041)	-0.363 (C = +f/0.183; p = 0.002)	-0.113 (C = +f/0.183; p = 0.186)	-0.361 (C = +f/0.202; p = 0.014)	0.948	-3.55%	
Loss Cost	2015.2	-0.039 (C = +f/0.037; p = 0.041)	-0.135 (C = +f/0.096; p = 0.014)	-0.319 (C = +f/0.184; p = 0.005)	-0.167 (C = +f/0.192; p = 0.076)	-0.357 (C = +f/0.205; p = 0.005)	-0.102 (C = +f/0.215; p = 0.291)	-0.352 (C = +f/0.230; p = 0.010)	0.944	-3.83%	
Loss Cost	2016.1	-0.037 (C = +f/0.046; p = 0.193)	-0.117 (C = +f/0.106; p = 0.037)	-0.349 (C = +f/0.201; p = 0.007)	-0.185 (C = +f/0.201; p = 0.064)	-0.398 (C = +f/0.231; p = 0.007)	-0.131 (C = +f/0.231; p = 0.203)	-0.405 (C = +f/0.265; p = 0.011)	0.942	-2.69%	
Loss Cost	2016.2	-0.007 (C = +f/0.042; p = 0.682)	-0.141 (C = +f/0.085; p = 0.010)	-0.366 (C = +f/0.153; p = 0.003)	-0.237 (C = +f/0.163; p = 0.016)	-0.486 (C = +f/0.180; p = 0.003)	-0.203 (C = +f/0.192; p = 0.043)	-0.463 (C = +f/0.211; p = 0.004)	0.972	-0.67%	
Loss Cost	2017.1	0.010 (C = +f/0.056; p = 0.982)	-0.121 (C = +f/0.095; p = 0.027)	-0.400 (C = +f/0.170; p = 0.005)	-0.259 (C = +f/0.170; p = 0.017)	-0.487 (C = +f/0.211; p = 0.005)	-0.243 (C = +f/0.211; p = 0.035)	-0.532 (C = +f/0.237; p = 0.007)	0.978	-1.05%	
Severity	2006.1	0.035 (C = +f/0.006; p = 0.000)	-0.041 (C = +f/0.048; p = 0.991)	-0.124 (C = +f/0.139; p = 0.078)	-0.084 (C = +f/0.139; p = 0.276)	-0.155 (C = +f/0.141; p = 0.032)	-0.124 (C = +f/0.141; p = 0.081)	-0.178 (C = +f/0.143; p = 0.014)	0.848	+3.60%	
Severity	2006.2	0.034 (C = +f/0.006; p = 0.000)	-0.036 (C = +f/0.048; p = 0.139)	-0.121 (C = +f/0.143; p = 0.083)	-0.075 (C = +f/0.140; p = 0.036)	-0.145 (C = +f/0.140; p = 0.036)	-0.115 (C = +f/0.141; p = 0.105)	-0.183 (C = +f/0.142; p = 0.017)	0.828	+3.48%	
Severity	2007.1	0.034 (C = +f/0.007; p = 0.000)	-0.038 (C = +f/0.051; p = 0.130)	-0.117 (C = +f/0.141; p = 0.109)	-0.074 (C = +f/0.141; p = 0.292)	-0.147 (C = +f/0.144; p = 0.046)	-0.113 (C = +f/0.144; p = 0.118)	-0.173 (C = +f/0.147; p = 0.023)	0.809	+3.43%	
Severity	2007.2	0.033 (C = +f/0.007; p = 0.000)	-0.037 (C = +f/0.053; p = 0.161)	-0.117 (C = +f/0.145; p = 0.109)	-0.071 (C = +f/0.146; p = 0.322)	-0.146 (C = +f/0.147; p = 0.053)	-0.110 (C = +f/0.148; p = 0.139)	-0.172 (C = +f/0.150; p = 0.027)	0.781	+3.39%	
Severity	2008.1	0.036 (C = +f/0.007; p = 0.000)	-0.026 (C = +f/0.050; p = 0.288)	-0.133 (C = +f/0.136; p = 0.055)	-0.078 (C = +f/0.136; p = 0.245)	-0.152 (C = +f/0.139; p = 0.023)	-0.120 (C = +f/0.139; p = 0.088)	-0.199 (C = +f/0.142; p = 0.010)	0.813	+3.65%	
Severity	2008.2	0.035 (C = +f/0.008; p = 0.000)	-0.025 (C = +f/0.051; p = 0.337)	-0.132 (C = +f/0.140; p = 0.063)	-0.076 (C = +f/0.141; p = 0.275)	-0.153 (C = +f/0.143; p = 0.027)	-0.117 (C = +f/0.144; p = 0.107)	-0.193 (C = +f/0.146; p = 0.017)	0.783	+3.61%	
Severity	2009.1	0.034 (C = +f/0.008; p = 0.000)	-0.031 (C = +f/0.054; p = 0.245)	-0.123 (C = +f/0.141; p = 0.085)	-0.071 (C = +f/0.141; p = 0.305)	-0.165 (C = +f/0.144; p = 0.040)	-0.111 (C = +f/0.144; p = 0.124)	-0.193 (C = +f/0.148; p = 0.020)	0.755	+3.45%	
Severity	2009.2	0.032 (C = +f/0.009; p = 0.000)	-0.024 (C = +f/0.054; p = 0.362)	-0.119 (C = +f/0.139; p = 0.090)	-0.060 (C = +f/0.141; p = 0.381)	-0.146 (C = +f/0.143; p = 0.045)	-0.097 (C = +f/0.144; p = 0.173)	-0.171 (C = +f/0.147; p = 0.025)	0.711	+3.25%	
Severity	2010.1	0.032 (C = +f/0.010; p = 0.000)	-0.023 (C = +f/0.058; p = 0.402)	-0.120 (C = +f/0.145; p = 0.100)	-0.061 (C = +f/0.145; p = 0.392)	-0.148 (C = +f/0.145; p = 0.053)	-0.098 (C = +f/0.146; p = 0.184)	-0.171 (C = +f/0.154; p = 0.030)	0.678	+3.27%	
Severity	2010.2	0.035 (C = +f/0.011; p = 0.000)	-0.031 (C = +f/0.058; p = 0.275)	-0.124 (C = +f/0.144; p = 0.085)	-0.074 (C = +f/0.145; p = 0.298)	-0.154 (C = +f/0.148; p = 0.042)	-0.114 (C = +f/0.150; p = 0.127)	-0.182 (C = +f/0.153; p = 0.023)	0.689	+3.52%	
Severity	2011.1	0.035 (C = +f/0.012; p = 0.000)	-0.030 (C = +f/0.062; p = 0.321)	-0.126 (C = +f/0.151; p = 0.094)	-0.074 (C = +f/0.151; p = 0.310)	-0.156 (C = +f/0.156; p = 0.049)	-0.115 (C = +f/0.156; p = 0.138)	-0.184 (C = +f/0.160; p = 0.028)	0.653	+3.59%	
Severity	2011.2	0.035 (C = +f/0.014; p = 0.000)	-0.029 (C = +f/0.066; p = 0.363)	-0.125 (C = +f/0.157; p = 0.109)	-0.073 (C = +f/0.159; p = 0.343)	-0.156 (C = +f/0.163; p = 0.060)	-0.113 (C = +f/0.165; p = 0.165)	-0.183 (C = +f/0.170; p = 0.036)	0.683	+3.52%	
Severity	2012.1	0.037 (C = +f/0.015; p = 0.000)	-0.023 (C = +f/0.071; p = 0.486)	-0.134 (C = +f/0.164; p = 0.101)	-0.077 (C = +f/0.164; p = 0.328)	-0.167 (C = +f/0.171; p = 0.055)	-0.119 (C = +f/0.171; p = 0.156)	-0.196 (C = +f/0.179; p = 0.034)	0.565	+3.73%	
Severity	2012.2	0.038 (C = +f/0.017; p = 0.000)	-0.028 (C = +f/0.075; p = 0.439)	-0.137 (C = +f/0.171; p = 0.106)	-0.085 (C = +f/0.173; p = 0.307)	-0.171 (C = +f/0.179; p = 0.059)	-0.129 (C = +f/0.182; p = 0.149)	-0.202 (C = +f/0.188; p = 0.037)	0.517	+3.90%	
Severity	2013.1	0.042 (C = +f/0.020; p = 0.001)	-0.020 (C = +f/0.081; p = 0.604)	-0.150 (C = +f/0.178; p = 0.092)	-0.091 (C = +f/0.178; p = 0.284)	-0.187 (C = +f/0.188; p = 0.051)	-0.138 (C = +f/0.188; p = 0.134)	-0.222 (C = +f/0.200; p = 0.033)	0.507	+4.24%	
Severity	2013.2	0.045 (C = +f/0.023; p = 0.001)	-0.027 (C = +f/0.086; p = 0.494)	-0.155 (C = +f/0.184; p = 0.091)	-0.106 (C = +f/0.188; p = 0.239)	-0.196 (C = +f/0.195; p = 0.050)	-0.156 (C = +f/0.200; p = 0.113)	-0.233 (C = +f/0.208; p = 0.032)	0.480	+4.62%	
Severity	2014.1	0.046 (C = +f/0.026; p = 0.005)	-0.026 (C = +f/0.096; p = 0.555)	-0.157 (C = +f/0.203; p = 0.114)	-0.107 (C = +f/0.203; p = 0.264)	-0.198 (C = +f/0.217; p = 0.069)	-0.158 (C = +f/0.217; p = 0.135)	-0.237 (C = +f/0.235; p = 0.048)	0.392	+4.67%	
Severity	2014.2	0.048 (C = +f/0.031; p = 0.023)	-0.012 (C = +f/0.099; p = 0.781)	-0.148 (C = +f/0.203; p = 0.113)	-0.081 (C = +f/0.208; p = 0.398)	-0.182 (C = +f/0.219; p = 0.092)	-0.124 (C = +f/0.226; p = 0.241)	-0.213 (C = +f/0.238; p = 0.073)	0.166	+3.90%	
Severity	2015.1	0.028 (C = +f/0.036; p = 0.109)	-0.031 (C = +f/0.105; p = 0.512)	-0.118 (C = +f/0.209; p = 0.224)	-0.084 (C = +f/0.209; p = 0.493)	-0.142 (C = +f/0.231; p = 0.188)	-0.098 (C = +f/0.231; p = 0.349)	-0.163 (C = +f/0.255; p = 0.174)	-0.025	+2.87%	
Severity	2015.2	0.020 (C = +f/0.044; p = 0.314)	-0.018 (C = +f/0.114; p = 0.718)	-0.110 (C = +f/0.219; p = 0.266)	-0.088 (C = +f/0.227; p = 0.696)	-0.125 (C = +f/0.240; p = 0.256)	-0.063 (C = +f/0.255; p = 0.576)	-0.137 (C = +f/0.275; p = 0.265)	-0.302	+1.98%	
Severity	2016.1	0.037 (C = +f/0.051; p = 0.115)	0.009 (C = +f/0.116; p = 0.848)	-0.154 (C = +f/0.219; p = 0.130)	-0.065 (C = +f/0.219; p = 0.481)	-0.187 (C = +f/0.251; p = 0.114)	-0.108 (C = +f/0.251; p = 0.321)	-0.170 (C = +f/0.289; p = 0.111)	-0.025	+3.81%	
Severity	2016.2	0.056 (C = +f/0.055; p = 0.048)	-0.013 (C = +f/0.112; p = 0.769)	-0.170 (C = +f/0.203; p = 0.081)	-0.111 (C = +f/0.215; p = 0.223)	-0.211 (C = +f/0.238; p = 0.061)	-0.173 (C = +f/0.254; p = 0.132)	-0.202 (C = +f/0.279; p = 0.055)	0.317	+5.77%	
Severity	2017.1	0.059 (C = +f/0.097; p = 0.148)	-0.009 (C = +f/0.165; p = 0.868)	-0.175 (C = +f/0.296; p = 0.156)	-0.115 (C = +f/0.296; p = 0.302)	-0.230 (C = +f/0.366; p = 0.140)	-0.180 (C = +f/0.366; p = 0.217)	-0.282 (C = +f/0.447; p = 0.139)	0.089	+6.07%	
Frequency	2006.1	-0.019 (C = +f/0.007; p = 0.000)	-0.097 (C = +f/0.056; p = 0.001)	-0.354 (C = +f/0.161; p = 0.000)							

Property Damage

Coverage = Total PD
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.007; p = 0.000)	-0.225 (CI = +/-0.156; p = 0.006)	-0.187 (CI = +/-0.157; p = 0.021)	-0.397 (CI = +/-0.158; p = 0.000)	-0.086 (CI = +/-0.159; p = 0.277)	-0.189 (CI = +/-0.160; p = 0.023)	0.870	+4.61%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.219 (CI = +/-0.156; p = 0.008)	-0.182 (CI = +/-0.158; p = 0.026)	-0.391 (CI = +/-0.159; p = 0.000)	-0.079 (CI = +/-0.160; p = 0.319)	-0.182 (CI = +/-0.162; p = 0.029)	0.855	+4.49%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	-0.215 (CI = +/-0.159; p = 0.010)	-0.177 (CI = +/-0.160; p = 0.032)	-0.385 (CI = +/-0.161; p = 0.000)	-0.074 (CI = +/-0.163; p = 0.361)	-0.176 (CI = +/-0.164; p = 0.037)	0.837	+4.40%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	-0.218 (CI = +/-0.162; p = 0.010)	-0.181 (CI = +/-0.163; p = 0.032)	-0.390 (CI = +/-0.165; p = 0.000)	-0.078 (CI = +/-0.166; p = 0.343)	-0.180 (CI = +/-0.168; p = 0.037)	0.825	+4.48%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	-0.219 (CI = +/-0.166; p = 0.012)	-0.181 (CI = +/-0.168; p = 0.036)	-0.390 (CI = +/-0.170; p = 0.000)	-0.079 (CI = +/-0.172; p = 0.351)	-0.179 (CI = +/-0.173; p = 0.041)	0.806	+4.49%
Loss Cost	2008.2	0.042 (CI = +/-0.010; p = 0.000)	-0.212 (CI = +/-0.167; p = 0.015)	-0.179 (CI = +/-0.169; p = 0.044)	-0.382 (CI = +/-0.171; p = 0.000)	-0.069 (CI = +/-0.173; p = 0.413)	-0.171 (CI = +/-0.175; p = 0.055)	0.780	+4.32%
Loss Cost	2009.1	0.042 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.172; p = 0.018)	-0.174 (CI = +/-0.174; p = 0.059)	-0.383 (CI = +/-0.176; p = 0.000)	-0.070 (CI = +/-0.179; p = 0.420)	-0.172 (CI = +/-0.181; p = 0.061)	0.755	+4.34%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	-0.206 (CI = +/-0.175; p = 0.023)	-0.167 (CI = +/-0.177; p = 0.063)	-0.375 (CI = +/-0.179; p = 0.000)	-0.062 (CI = +/-0.182; p = 0.487)	-0.162 (CI = +/-0.184; p = 0.081)	0.719	+4.17%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	-0.206 (CI = +/-0.181; p = 0.028)	-0.166 (CI = +/-0.184; p = 0.073)	-0.374 (CI = +/-0.186; p = 0.001)	-0.061 (CI = +/-0.189; p = 0.509)	-0.161 (CI = +/-0.192; p = 0.094)	0.683	+4.15%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	-0.186 (CI = +/-0.159; p = 0.024)	-0.144 (CI = +/-0.161; p = 0.077)	-0.348 (CI = +/-0.164; p = 0.000)	-0.032 (CI = +/-0.166; p = 0.686)	-0.130 (CI = +/-0.169; p = 0.122)	0.673	+3.56%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	-0.179 (CI = +/-0.161; p = 0.032)	-0.136 (CI = +/-0.164; p = 0.099)	-0.339 (CI = +/-0.167; p = 0.001)	-0.022 (CI = +/-0.170; p = 0.786)	-0.119 (CI = +/-0.173; p = 0.164)	0.624	+3.34%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	-0.165 (CI = +/-0.154; p = 0.038)	-0.120 (CI = +/-0.157; p = 0.125)	-0.321 (CI = +/-0.160; p = 0.001)	-0.002 (CI = +/-0.164; p = 0.980)	-0.097 (CI = +/-0.167; p = 0.236)	0.584	+2.90%
Loss Cost	2012.1	0.025 (CI = +/-0.015; p = 0.003)	-0.156 (CI = +/-0.155; p = 0.049)	-0.109 (CI = +/-0.158; p = 0.163)	-0.308 (CI = +/-0.162; p = 0.001)	0.012 (CI = +/-0.165; p = 0.874)	-0.081 (CI = +/-0.169; p = 0.324)	0.535	+2.57%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.006)	-0.128 (CI = +/-0.098; p = 0.014)	-0.077 (CI = +/-0.100; p = 0.123)	-0.271 (CI = +/-0.103; p = 0.000)	0.054 (CI = +/-0.106; p = 0.288)	-0.034 (CI = +/-0.108; p = 0.507)	0.705	+1.59%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.023)	-0.124 (CI = +/-0.102; p = 0.021)	-0.071 (CI = +/-0.104; p = 0.163)	-0.265 (CI = +/-0.107; p = 0.000)	0.061 (CI = +/-0.110; p = 0.249)	-0.026 (CI = +/-0.114; p = 0.626)	0.691	+1.41%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.111)	-0.113 (CI = +/-0.096; p = 0.025)	-0.058 (CI = +/-0.099; p = 0.222)	-0.250 (CI = +/-0.102; p = 0.000)	0.079 (CI = +/-0.106; p = 0.130)	-0.007 (CI = +/-0.109; p = 0.894)	0.721	+0.97%
Loss Cost	2014.1	0.015 (CI = +/-0.012; p = 0.015)	-0.127 (CI = +/-0.083; p = 0.007)	-0.075 (CI = +/-0.086; p = 0.081)	-0.269 (CI = +/-0.089; p = 0.000)	0.056 (CI = +/-0.092; p = 0.204)	-0.032 (CI = +/-0.096; p = 0.477)	0.810	+1.56%
Loss Cost	2014.2	0.013 (CI = +/-0.014; p = 0.062)	-0.121 (CI = +/-0.087; p = 0.011)	-0.068 (CI = +/-0.090; p = 0.122)	-0.262 (CI = +/-0.094; p = 0.000)	0.065 (CI = +/-0.098; p = 0.168)	-0.022 (CI = +/-0.103; p = 0.643)	0.808	+1.31%
Loss Cost	2015.1	0.011 (CI = +/-0.017; p = 0.174)	-0.117 (CI = +/-0.094; p = 0.020)	-0.063 (CI = +/-0.098; p = 0.177)	-0.256 (CI = +/-0.103; p = 0.000)	0.072 (CI = +/-0.109; p = 0.163)	-0.014 (CI = +/-0.114; p = 0.791)	0.802	+1.11%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.247)	-0.118 (CI = +/-0.105; p = 0.032)	-0.065 (CI = +/-0.111; p = 0.210)	-0.259 (CI = +/-0.117; p = 0.001)	0.070 (CI = +/-0.125; p = 0.225)	-0.016 (CI = +/-0.133; p = 0.782)	0.790	+1.07%
Loss Cost	2016.1	0.020 (CI = +/-0.025; p = 0.100)	-0.132 (CI = +/-0.103; p = 0.020)	-0.082 (CI = +/-0.110; p = 0.117)	-0.277 (CI = +/-0.118; p = 0.001)	0.044 (CI = +/-0.127; p = 0.428)	-0.046 (CI = +/-0.137; p = 0.439)	0.832	+1.71%
Loss Cost	2016.2	0.024 (CI = +/-0.034; p = 0.135)	-0.138 (CI = +/-0.119; p = 0.031)	-0.090 (CI = +/-0.130; p = 0.134)	-0.289 (CI = +/-0.142; p = 0.003)	0.032 (CI = +/-0.155; p = 0.614)	-0.060 (CI = +/-0.168; p = 0.402)	0.824	+2.41%
Loss Cost	2017.1	0.031 (CI = +/-0.050; p = 0.158)	-0.148 (CI = +/-0.142; p = 0.045)	-0.104 (CI = +/-0.159; p = 0.144)	-0.306 (CI = +/-0.177; p = 0.009)	0.012 (CI = +/-0.197; p = 0.878)	-0.084 (CI = +/-0.218; p = 0.343)	0.820	+3.16%
Severity	2006.1	0.051 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.121; p = 0.827)	0.005 (CI = +/-0.122; p = 0.937)	-0.086 (CI = +/-0.123; p = 0.161)	0.058 (CI = +/-0.124; p = 0.342)	0.119 (CI = +/-0.125; p = 0.062)	0.955	+5.27%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.125; p = 0.927)	0.006 (CI = +/-0.125; p = 0.927)	-0.095 (CI = +/-0.126; p = 0.175)	0.059 (CI = +/-0.127; p = 0.345)	0.120 (CI = +/-0.126; p = 0.066)	0.951	+5.25%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.127; p = 0.814)	0.007 (CI = +/-0.128; p = 0.917)	-0.084 (CI = +/-0.129; p = 0.190)	0.061 (CI = +/-0.131; p = 0.347)	0.121 (CI = +/-0.132; p = 0.070)	0.946	+5.23%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.131; p = 0.813)	0.007 (CI = +/-0.132; p = 0.913)	-0.084 (CI = +/-0.133; p = 0.205)	0.061 (CI = +/-0.134; p = 0.356)	0.122 (CI = +/-0.136; p = 0.076)	0.940	+5.20%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.118; p = 0.950)	-0.006 (CI = +/-0.120; p = 0.922)	-0.098 (CI = +/-0.121; p = 0.106)	0.046 (CI = +/-0.122; p = 0.445)	0.105 (CI = +/-0.123; p = 0.092)	0.951	+5.50%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	-0.005 (CI = +/-0.112; p = 0.922)	-0.016 (CI = +/-0.113; p = 0.774)	-0.109 (CI = +/-0.114; p = 0.060)	0.092 (CI = +/-0.115; p = 0.552)	0.092 (CI = +/-0.117; p = 0.118)	0.956	+5.73%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.088; p = 0.655)	-0.031 (CI = +/-0.089; p = 0.472)	-0.126 (CI = +/-0.090; p = 0.008)	0.015 (CI = +/-0.091; p = 0.744)	0.071 (CI = +/-0.093; p = 0.126)	0.973	+6.10%
Severity	2009.2	0.061 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.085; p = 0.540)	-0.038 (CI = +/-0.086; p = 0.363)	-0.134 (CI = +/-0.087; p = 0.004)	0.006 (CI = +/-0.088; p = 0.891)	0.061 (CI = +/-0.090; p = 0.168)	0.974	+6.27%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.086; p = 0.488)	-0.042 (CI = +/-0.087; p = 0.320)	-0.139 (CI = +/-0.088; p = 0.004)	0.001 (CI = +/-0.090; p = 0.985)	0.056 (CI = +/-0.091; p = 0.215)	0.973	+6.37%
Severity	2010.2	0.061 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.087; p = 0.552)	-0.038 (CI = +/-0.088; p = 0.377)	-0.134 (CI = +/-0.090; p = 0.006)	0.006 (CI = +/-0.091; p = 0.885)	0.062 (CI = +/-0.093; p = 0.178)	0.969	+6.25%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.090; p = 0.588)	-0.036 (CI = +/-0.092; p = 0.415)	-0.132 (CI = +/-0.094; p = 0.009)	0.009 (CI = +/-0.095; p = 0.852)	0.064 (CI = +/-0.097; p = 0.179)	0.965	+6.21%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	-0.017 (CI = +/-0.089; p = 0.686)	-0.029 (CI = +/-0.091; p = 0.507)	-0.124 (CI = +/-0.093; p = 0.012)	0.018 (CI = +/-0.094; p = 0.693)	0.075 (CI = +/-0.097; p = 0.120)	0.962	+5.99%
Severity	2012.1	0.056 (CI = +/-0.008; p = 0.000)	-0.010 (CI = +/-0.087; p = 0.803)	-0.021 (CI = +/-0.089; p = 0.622)	-0.114 (CI = +/-0.091; p = 0.017)	0.028 (CI = +/-0.093; p = 0.526)	0.086 (CI = +/-0.095; p = 0.073)	0.960	+5.75%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.066; p = 0.925)	-0.005 (CI = +/-0.068; p = 0.869)	-0.096 (CI = +/-0.069; p = 0.010)	0.049 (CI = +/-0.071; p = 0.164)	0.109 (CI = +/-0.073; p = 0.007)	0.973	+5.20%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.070; p = 0.957)	-0.007 (CI = +/-0.072; p = 0.843)	-0.098 (CI = +/-0.074; p = 0.013)	0.047 (CI = +/-0.076; p = 0.205)	0.107 (CI = +/-0.078; p = 0.012)	0.968	+5.30%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.074; p = 0.938)	-0.006 (CI = +/-0.077; p = 0.876)	-0.097 (CI = +/-0.079; p = 0.021)	0.048 (CI = +/-0.082; p = 0.221)	0.108 (CI = +/-0.085; p = 0.017)	0.962	+5.26%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	-0.007 (CI = +/-0.066; p = 0.811)	-0.018 (CI = +/-0.068; p = 0.577)	-0.111 (CI = +/-0.071; p = 0.006)	0.032 (CI = +/-0.073; p = 0.355)	0.090 (CI = +/-0.076; p = 0.025)	0.971	+5.71%
Severity	2014.2	0.054 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.069; p = 0.915)	-0.013 (CI = +/-0.072; p = 0.696)	-0.105 (CI = +/-0.075; p = 0.011)	0.038 (CI = +/-0.079; p = 0.297)	0.097 (CI = +/-0.082; p = 0.025)	0.966	+5.52%
Severity	2015.1	0.054 (CI = +/-0.014; p = 0.000)	-0.004 (CI = +/-0.076; p = 0.907)	-0.014 (CI = +/-0.080; p = 0.705)	-0.106 (CI = +/-0.084; p = 0.019)	0.037 (CI = +/-0.088; p = 0.357)	0.096 (CI = +/-0.093; p = 0.044)	0.958	+5.55%
Severity	2015.2	0.049 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.075; p = 0.874)	-0.002 (CI = +/-0.079; p = 0.956)	-0.092 (CI = +/-0.084; p = 0.036)	0.054 (CI = +/-0.089; p = 0.194)	0.115 (CI = +/-0.095; p = 0.024)	0.957	+5.03%
Severity	2016.1	0.055 (CI = +/-0.018; p = 0.000)	-0.004 (CI = +/-0.075; p = 0.903)	-0.014 (CI = +/-0.080; p = 0.690)	-0.107 (CI = +/-0.086; p = 0.024)	0.037 (CI = +/-0.093; p = 0.371)	0.095 (CI = +/-0.100; p = 0.058)	0.960	+5.60%
Severity	2016.2	0.065 (CI = +/-0.016; p = 0.000)	-0.019 (CI = +/-0.054; p = 0.397)	-0.034 (CI = +/-0.059; p = 0.192)	-0.132 (CI = +/-0.064; p = 0.003)	0.006 (CI = +/-0.070; p = 0.840)	0.059 (CI = +/-0.076; p = 0.102)	0.982	+6.70%
Severity	2017.1	0.067 (CI = +/-0.023; p = 0.001)	-0.022 (CI = +/-0.066; p = 0.400)	-0.039 (CI = +/-0.074; p = 0.220)	-0.138 (CI = +/-0.082; p = 0.010)	-0.001 (CI = +/-0.092; p = 0.984)	0.052 (CI = +/-0.101; p = 0.230)	0.976	+6.94%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.080)	-0.238 (CI = +/-0.163; p = 0.006)	-0.192 (CI = +/-0.164; p = 0.023)	-0.311 (CI = +/-0.165; p = 0.001)	-0.144 (CI = +/-0.166; p = 0.086)	-0.308 (CI = +/-0.168; p = 0.001)	0.677	-0.63%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.060)	-0.233 (CI = +/-0.165; p = 0.007)	-0.187 (CI = +/-0.166; p = 0.029)	-0.305 (CI = +/-0.167; p = 0.001)	-0.138 (CI = +/-0.169; p = 0.103)	-0.301 (CI = +/-0.170; p = 0.001)	0.682	-0.72%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.055)	-0.230 (CI = +/-0.168; p = 0.009)	-0.184 (CI = +/-0.169; p = 0.035)	-0.301 (CI = +/-0.171; p = 0.001)	-0.134 (CI = +/-0.172; p = 0.121)	-0.297 (CI = +/-0.174; p = 0.002)	0.681	-0.79%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.107)	-0.233 (CI = +/-0.171; p = 0.010)	-0.188 (CI = +/-0.173; p = 0.034)	-0.306 (CI = +/-0.174; p = 0.001)	-0.139 (CI = +/-0.176; p = 0.115)	-0.302 (CI = +/-0.178; p = 0.002)	0.671	-0.71%
Frequency	2008.1	-0.010 (CI = +/-0.009; p = 0.038)	-0.223 (CI = +/-0.166; p = 0.011)	-0.176 (CI = +/-0.167; p = 0.040)	-0.292 (CI = +/-0.169; p = 0.002)	-0.125 (CI = +/-0.171; p = 0.144)	-0.286 (CI = +/-0.173; p = 0.002)	0.706	-0.95%
Frequency	2008.2	-0.013 (CI = +/-0.008; p = 0.003)	-0.207 (CI = +/-0.146; p = 0.008)	-0.158 (CI = +/-0.148; p = 0.038)	-0.272 (CI = +/-0.150; p = 0.001)	-0.103 (CI = +/-0.151; p = 0.172)	-0.263 (CI = +/-0.153; p = 0.002)	0.779	-1.34%
Frequency	2009.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.194 (CI = +/-0.134; p = 0.007)	-0.143 (CI = +/-0.136; p = 0.040)	-0.256 (CI = +/-0.137; p = 0.001)	-0.085 (CI = +/-0.139; p = 0.217)	-0.243 (CI = +/-0.141; p = 0.002)	0.824	-1.65%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.181 (CI = +/-0.122; p = 0.006)	-0.129 (CI = +/-0.123; p = 0.041)	-0.240 (CI = +/-0.125; p = 0.001)	-0.067 (CI = +/-0.126; p = 0.278)	-0.224 (CI = +/-0.128; p = 0.002)	0.863	-1.98%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.177 (CI = +/-0.124; p = 0.008)						

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters included: time, seasonality, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221

Fit	Start Date	Time	Seasonality	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	Adjusted R ²	Implied Trend	Rate
Loss Cost	2006.1	0.035 (C = +f/0.011; p = 0.000)	-0.063 (C = +f/0.088; p = 0.150)	-0.502 (C = +f/0.254; p = 0.000)	-0.351 (C = +f/0.254; p = 0.009)	-0.479 (C = +f/0.257; p = 0.001)	-0.327 (C = +f/0.257; p = 0.015)	-0.485 (C = +f/0.261; p = 0.001)	0.623	+3.59%	
Loss Cost	2006.2	0.031 (C = +f/0.010; p = 0.000)	-0.044 (C = +f/0.080; p = 0.266)	-0.491 (C = +f/0.227; p = 0.000)	-0.319 (C = +f/0.228; p = 0.008)	-0.464 (C = +f/0.230; p = 0.000)	-0.290 (C = +f/0.232; p = 0.016)	-0.465 (C = +f/0.234; p = 0.000)	0.619	+3.15%	
Loss Cost	2007.1	0.031 (C = +f/0.011; p = 0.000)	-0.042 (C = +f/0.083; p = 0.205)	-0.494 (C = +f/0.233; p = 0.000)	-0.320 (C = +f/0.233; p = 0.009)	-0.468 (C = +f/0.237; p = 0.000)	-0.292 (C = +f/0.237; p = 0.018)	-0.469 (C = +f/0.242; p = 0.001)	0.608	+3.19%	
Loss Cost	2007.2	0.032 (C = +f/0.012; p = 0.000)	-0.043 (C = +f/0.087; p = 0.171)	-0.495 (C = +f/0.239; p = 0.000)	-0.321 (C = +f/0.241; p = 0.011)	-0.468 (C = +f/0.244; p = 0.001)	-0.293 (C = +f/0.245; p = 0.021)	-0.469 (C = +f/0.248; p = 0.001)	0.586	+3.21%	
Loss Cost	2008.1	0.032 (C = +f/0.013; p = 0.000)	-0.043 (C = +f/0.091; p = 0.337)	-0.494 (C = +f/0.247; p = 0.000)	-0.321 (C = +f/0.247; p = 0.013)	-0.468 (C = +f/0.252; p = 0.001)	-0.293 (C = +f/0.252; p = 0.025)	-0.469 (C = +f/0.258; p = 0.001)	0.570	+3.20%	
Loss Cost	2008.2	0.030 (C = +f/0.014; p = 0.000)	-0.039 (C = +f/0.095; p = 0.404)	-0.492 (C = +f/0.253; p = 0.001)	-0.314 (C = +f/0.255; p = 0.018)	-0.464 (C = +f/0.258; p = 0.001)	-0.285 (C = +f/0.261; p = 0.034)	-0.464 (C = +f/0.264; p = 0.002)	0.539	+3.09%	
Loss Cost	2009.1	0.027 (C = +f/0.015; p = 0.001)	-0.051 (C = +f/0.097; p = 0.289)	-0.474 (C = +f/0.254; p = 0.001)	-0.306 (C = +f/0.254; p = 0.021)	-0.443 (C = +f/0.260; p = 0.002)	-0.274 (C = +f/0.260; p = 0.040)	-0.440 (C = +f/0.267; p = 0.003)	0.527	+2.78%	
Loss Cost	2009.2	0.021 (C = +f/0.014; p = 0.000)	-0.027 (C = +f/0.085; p = 0.509)	-0.460 (C = +f/0.215; p = 0.000)	-0.266 (C = +f/0.221; p = 0.001)	-0.423 (C = +f/0.225; p = 0.001)	-0.227 (C = +f/0.227; p = 0.049)	-0.414 (C = +f/0.231; p = 0.001)	0.576	+2.10%	
Loss Cost	2010.1	0.018 (C = +f/0.015; p = 0.026)	-0.039 (C = +f/0.087; p = 0.359)	-0.442 (C = +f/0.220; p = 0.001)	-0.258 (C = +f/0.220; p = 0.024)	-0.402 (C = +f/0.226; p = 0.002)	-0.216 (C = +f/0.226; p = 0.060)	-0.389 (C = +f/0.233; p = 0.003)	0.585	+1.77%	
Loss Cost	2010.2	0.024 (C = +f/0.014; p = 0.002)	-0.059 (C = +f/0.077; p = 0.124)	-0.454 (C = +f/0.191; p = 0.000)	-0.293 (C = +f/0.193; p = 0.005)	-0.420 (C = +f/0.196; p = 0.000)	-0.258 (C = +f/0.199; p = 0.014)	-0.414 (C = +f/0.203; p = 0.001)	0.693	+2.42%	
Loss Cost	2011.1	0.022 (C = +f/0.016; p = 0.010)	-0.066 (C = +f/0.081; p = 0.105)	-0.444 (C = +f/0.197; p = 0.000)	-0.288 (C = +f/0.197; p = 0.007)	-0.407 (C = +f/0.204; p = 0.001)	-0.251 (C = +f/0.204; p = 0.019)	-0.399 (C = +f/0.212; p = 0.001)	0.693	+2.20%	
Loss Cost	2011.2	0.017 (C = +f/0.016; p = 0.046)	-0.053 (C = +f/0.080; p = 0.179)	-0.436 (C = +f/0.190; p = 0.000)	-0.266 (C = +f/0.193; p = 0.010)	-0.395 (C = +f/0.197; p = 0.001)	-0.223 (C = +f/0.200; p = 0.031)	-0.382 (C = +f/0.205; p = 0.001)	0.711	+1.74%	
Loss Cost	2011.3	0.011 (C = +f/0.024; p = 0.329)	-0.049 (C = +f/0.098; p = 0.295)	-0.421 (C = +f/0.203; p = 0.001)	-0.244 (C = +f/0.219; p = 0.032)	-0.375 (C = +f/0.231; p = 0.004)	-0.196 (C = +f/0.231; p = 0.088)	-0.356 (C = +f/0.244; p = 0.008)	0.705	+1.14%	
Loss Cost	2012.2	0.012 (C = +f/0.021; p = 0.236)	-0.048 (C = +f/0.090; p = 0.267)	-0.423 (C = +f/0.203; p = 0.001)	-0.245 (C = +f/0.206; p = 0.024)	-0.377 (C = +f/0.212; p = 0.002)	-0.197 (C = +f/0.216; p = 0.070)	-0.359 (C = +f/0.223; p = 0.004)	0.715	+1.19%	
Loss Cost	2013.2	0.007 (C = +f/0.028; p = 0.666)	-0.039 (C = +f/0.104; p = 0.423)	-0.415 (C = +f/0.224; p = 0.002)	-0.225 (C = +f/0.229; p = 0.053)	-0.364 (C = +f/0.238; p = 0.007)	-0.172 (C = +f/0.243; p = 0.146)	-0.340 (C = +f/0.253; p = 0.014)	0.713	+0.60%	
Loss Cost	2014.1	0.006 (C = +f/0.034; p = 0.714)	-0.041 (C = +f/0.117; p = 0.446)	-0.411 (C = +f/0.246; p = 0.004)	-0.223 (C = +f/0.246; p = 0.070)	-0.359 (C = +f/0.264; p = 0.013)	-0.170 (C = +f/0.264; p = 0.181)	-0.334 (C = +f/0.285; p = 0.026)	0.698	+0.57%	
Loss Cost	2014.2	0.001 (C = +f/0.041; p = 0.935)	-0.034 (C = +f/0.129; p = 0.565)	-0.407 (C = +f/0.263; p = 0.007)	-0.209 (C = +f/0.270; p = 0.113)	-0.387 (C = +f/0.295; p = 0.042)	-0.148 (C = +f/0.294; p = 0.270)	-0.321 (C = +f/0.309; p = 0.043)	0.691	+0.15%	
Loss Cost	2015.1	-0.013 (C = +f/0.046; p = 0.516)	-0.060 (C = +f/0.131; p = 0.312)	-0.362 (C = +f/0.263; p = 0.014)	-0.184 (C = +f/0.263; p = 0.141)	-0.291 (C = +f/0.289; p = 0.049)	-0.112 (C = +f/0.289; p = 0.392)	-0.248 (C = +f/0.320; p = 0.110)	0.747	-1.31%	
Loss Cost	2015.2	0.001 (C = +f/0.052; p = 0.963)	-0.082 (C = +f/0.134; p = 0.187)	-0.377 (C = +f/0.258; p = 0.012)	-0.227 (C = +f/0.269; p = 0.084)	-0.320 (C = +f/0.288; p = 0.035)	-0.169 (C = +f/0.301; p = 0.220)	-0.291 (C = +f/0.323; p = 0.070)	0.770	+0.10%	
Loss Cost	2016.1	0.013 (C = +f/0.069; p = 0.659)	-0.064 (C = +f/0.158; p = 0.243)	-0.406 (C = +f/0.299; p = 0.018)	-0.244 (C = +f/0.299; p = 0.090)	-0.360 (C = +f/0.344; p = 0.043)	-0.197 (C = +f/0.344; p = 0.200)	-0.343 (C = +f/0.395; p = 0.076)	0.746	+1.27%	
Loss Cost	2016.2	0.050 (C = +f/0.034; p = 0.016)	-0.108 (C = +f/0.070; p = 0.013)	-0.436 (C = +f/0.126; p = 0.001)	-0.337 (C = +f/0.134; p = 0.002)	-0.428 (C = +f/0.148; p = 0.001)	-0.327 (C = +f/0.158; p = 0.005)	-0.447 (C = +f/0.174; p = 0.002)	0.961	+5.08%	
Loss Cost	2017.1	0.054 (C = +f/0.059; p = 0.066)	-0.102 (C = +f/0.100; p = 0.048)	-0.446 (C = +f/0.180; p = 0.004)	-0.343 (C = +f/0.180; p = 0.009)	-0.443 (C = +f/0.223; p = 0.008)	-0.338 (C = +f/0.223; p = 0.017)	-0.467 (C = +f/0.271; p = 0.012)	0.954	+5.99%	
Severity	2006.1	0.040 (C = +f/0.008; p = 0.000)	0.053 (C = +f/0.068; p = 0.134)	-0.089 (C = +f/0.197; p = 0.340)	-0.096 (C = +f/0.197; p = 0.338)	-0.093 (C = +f/0.200; p = 0.345)	-0.151 (C = +f/0.200; p = 0.133)	-0.157 (C = +f/0.203; p = 0.125)	0.780	+4.04%	
Severity	2006.2	0.036 (C = +f/0.008; p = 0.000)	0.068 (C = +f/0.061; p = 0.021)	-0.081 (C = +f/0.174; p = 0.349)	-0.070 (C = +f/0.175; p = 0.420)	-0.081 (C = +f/0.177; p = 0.352)	-0.122 (C = +f/0.178; p = 0.173)	-0.141 (C = +f/0.180; p = 0.118)	0.791	+3.69%	
Severity	2007.1	0.037 (C = +f/0.009; p = 0.000)	0.071 (C = +f/0.064; p = 0.032)	-0.084 (C = +f/0.179; p = 0.340)	-0.071 (C = +f/0.179; p = 0.419)	-0.086 (C = +f/0.182; p = 0.341)	-0.124 (C = +f/0.182; p = 0.174)	-0.146 (C = +f/0.186; p = 0.117)	0.770	+3.74%	
Severity	2007.2	0.037 (C = +f/0.009; p = 0.000)	0.071 (C = +f/0.067; p = 0.037)	-0.084 (C = +f/0.184; p = 0.340)	-0.070 (C = +f/0.184; p = 0.441)	-0.085 (C = +f/0.187; p = 0.356)	-0.122 (C = +f/0.188; p = 0.193)	-0.145 (C = +f/0.191; p = 0.128)	0.750	+3.72%	
Severity	2008.1	0.038 (C = +f/0.010; p = 0.000)	0.079 (C = +f/0.068; p = 0.026)	-0.095 (C = +f/0.185; p = 0.347)	-0.075 (C = +f/0.185; p = 0.410)	-0.096 (C = +f/0.189; p = 0.293)	-0.129 (C = +f/0.189; p = 0.171)	-0.160 (C = +f/0.193; p = 0.099)	0.745	+3.90%	
Severity	2008.2	0.039 (C = +f/0.011; p = 0.000)	0.076 (C = +f/0.071; p = 0.038)	-0.097 (C = +f/0.190; p = 0.349)	-0.079 (C = +f/0.191; p = 0.398)	-0.100 (C = +f/0.194; p = 0.294)	-0.134 (C = +f/0.195; p = 0.169)	-0.163 (C = +f/0.198; p = 0.104)	0.730	+3.97%	
Severity	2009.1	0.038 (C = +f/0.010; p = 0.000)	0.074 (C = +f/0.065; p = 0.053)	-0.093 (C = +f/0.196; p = 0.334)	-0.078 (C = +f/0.196; p = 0.419)	-0.096 (C = +f/0.201; p = 0.331)	-0.131 (C = +f/0.201; p = 0.187)	-0.158 (C = +f/0.206; p = 0.126)	0.683	+3.91%	
Severity	2009.2	0.035 (C = +f/0.012; p = 0.000)	0.084 (C = +f/0.075; p = 0.031)	-0.087 (C = +f/0.193; p = 0.355)	-0.061 (C = +f/0.195; p = 0.522)	-0.087 (C = +f/0.198; p = 0.366)	-0.112 (C = +f/0.200; p = 0.256)	-0.147 (C = +f/0.203; p = 0.147)	0.655	+3.61%	
Severity	2010.1	0.034 (C = +f/0.014; p = 0.000)	0.079 (C = +f/0.079; p = 0.050)	-0.080 (C = +f/0.200; p = 0.409)	-0.057 (C = +f/0.200; p = 0.553)	-0.079 (C = +f/0.206; p = 0.428)	-0.107 (C = +f/0.206; p = 0.287)	-0.137 (C = +f/0.212; p = 0.191)	0.584	+3.48%	
Severity	2010.2	0.042 (C = +f/0.010; p = 0.000)	0.053 (C = +f/0.054; p = 0.053)	-0.095 (C = +f/0.135; p = 0.149)	-0.102 (C = +f/0.137; p = 0.127)	-0.102 (C = +f/0.137; p = 0.134)	-0.160 (C = +f/0.139; p = 0.026)	-0.168 (C = +f/0.142; p = 0.023)	0.822	+4.33%	
Severity	2011.1	0.043 (C = +f/0.011; p = 0.000)	0.055 (C = +f/0.058; p = 0.059)	-0.098 (C = +f/0.140; p = 0.155)	-0.104 (C = +f/0.140; p = 0.139)	-0.106 (C = +f/0.145; p = 0.140)	-0.162 (C = +f/0.145; p = 0.030)	-0.172 (C = +f/0.150; p = 0.070)	0.790	+4.39%	
Severity	2011.2	0.044 (C = +f/0.013; p = 0.000)	0.053 (C = +f/0.061; p = 0.086)	-0.100 (C = +f/0.145; p = 0.164)	-0.108 (C = +f/0.145; p = 0.139)	-0.108 (C = +f/0.151; p = 0.147)	-0.167 (C = +f/0.153; p = 0.034)	-0.175 (C = +f/0.157; p = 0.031)	0.767	+4.48%	
Severity	2011.3	0.043 (C = +f/0.014; p = 0.000)	0.051 (C = +f/0.066; p = 0.121)	-0.096 (C = +f/0.154; p = 0.160)	-0.106 (C = +f/0.154; p = 0.160)	-0.104 (C = +f/0.161; p = 0.186)	-0.165 (C = +f/0.161; p = 0.045)	-0.171 (C = +f/0.168; p = 0.047)	0.706	+4.40%	
Severity	2012.2	0.042 (C = +f/0.017; p = 0.000)	0.052 (C = +f/0.071; p = 0.136)	-0.095 (C = +f/0.162; p = 0.223)	-0.103 (C = +f/0.164; p = 0.196)	-0.102 (C = +f/0.169; p = 0.212)	-0.161 (C = +f/0.172; p = 0.064)	-0.168 (C = +f/0.176; p = 0.061)	0.657	+4.33%	
Severity	2013.1	0.044 (C = +f/0.019; p = 0.000)	0.057 (C = +f/0.078; p = 0.135)	-0.103 (C = +f/0.172; p = 0.217)	-0.107 (C = +f/0.172; p = 0.200)	-0.111 (C = +f/0.182; p = 0.205)	-0.167 (C = +f/0.182; p = 0.049)	-0.179 (C = +f/0.193; p = 0.046)	0.596	+4.52%	
Severity	2013.2	0.041 (C = +f/0.022; p = 0.002)	0.063 (C = +f/0.083; p = 0.120)	-0.099 (C = +f/0.179; p = 0.249)	-0.095 (C = +f/0.183; p = 0.274)	-0.104 (C = +f/0.190; p = 0.249)	-0.152 (C = +f/0.195; p = 0.113)	-0.169 (C = +f/0.203; p = 0.092)	0.517	+4.21%	
Severity	2014.1	0.043 (C = +f/0.027; p = 0.005)	0.068 (C = +f/0.093; p = 0.131)	-0.106 (C = +f/0.196; p = 0.251)	-0.099 (C = +f/0.196; p = 0.283)	-0.114 (C = +f/0.210; p = 0.251)	-0.158 (C = +f/0.210; p = 0.123)	-0.181 (C = +f/0.227; p = 0.104)	0.414	+4.43%	
Severity	2014.2	0.043 (C = +f/0.033; p = 0.017)	0.070 (C = +f/0.104; p = 0.161)	-0.105 (C = +f/0.212; p = 0.286)	-0.096 (C = +f/0.218; p = 0.339)	-0.114 (C = +f/0.229; p = 0.291)	-0.154 (C = +f/0.237; p = 0.172)	-0.178 (C = +f/0.249; p = 0.137)	0.318	+4.35%	
Severity	2015.1	0.032 (C = +f/0.038; p = 0.079)	0.050 (C = +f/0.109; p = 0.312)	-0.074 (C = +f/0.219; p = 0.452)	-0.079 (C = +f/0.219; p = 0.443)	-0.070 (C = +f/0.241; p = 0.312)	-0.126 (C = +f/0.241; p = 0.255)	-0.126 (C = +f/0.266; p = 0.300)	-0.061	+3.26%	
Severity	2015.2	0.041 (C = +f/0.046; p = 0.087)	0.037 (C = +f/0.119; p = 0.478)	-0.083 (C = +f/0.228; p = 0.490)	-0.106 (C = +f/0.237; p = 0.317)	-0.088 (C = +f/0.254; p = 0.427)	-0.163 (C = +f/0.266; p = 0.186)	-0.153 (C = +f/0.285; p = 0.216)	0.007	+4.20%	
Severity	2016.1	0.058 (C = +f/0.054; p = 0.040)	0.063 (C = +f/0.125; p = 0.253)	-0.126 (C = +f/0.236; p = 0.228)	-0.132 (C = +f/0.236; p = 0.210)	-0.149 (C = +f/0.271; p = 0.217)	-0.206 (C = +f/0.271; p = 0.108)	-0.231 (C = +f/0.311; p = 0.115)	1.192	+6.01%	
Severity	2016.2	0.088 (C = +f/0.025; p = 0.001)	0.028 (C = +f/0.051; p = 0.198)	-0.150 (C = +f/0.092; p = 0.011)	-0.205 (C = +f/0.098; p = 0.004)	-0.203 (C = +f/0.108; p = 0.007)	-0.308 (C = +f/0.116; p = 0.002)	-0.314 (C = +f/0.127; p = 0.012)	0.904	+9.17%	
Severity	2017.1	0.084 (C = +f/0.043; p = 0.008)	0.024 (C = +f/0.073; p = 0.379)	-0.142 (C = +f/0.131; p = 0.040)	-0.200 (C = +f/0.131; p = 0.017)	-0.190 (C = +f/0.162; p = 0.033)	-0.299 (C = +f/0.162; p = 0.010)	-0.298 (C = +f/0.197; p = 0.017)	0.801	+8.72%	
Frequency	2006.1	-0.004 (C = +f/0.006; p = 0.156)	-0.116 (C = +f/0.049; p = 0.000)	-0.413 (C = +f/0.142; p = 0.000)							

Uninsured Auto

Coverage = UA

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.015 (CI = +/-0.025; p = 0.236)	-0.438 (CI = +/-0.565; p = 0.123)	0.113 (CI = +/-0.569; p = 0.688)	-0.516 (CI = +/-0.574; p = 0.076)	-0.007 (CI = +/-0.578; p = 0.980)	-0.209 (CI = +/-0.583; p = 0.467)	0.016	+1.47%
Loss Cost	2006.2	0.014 (CI = +/-0.027; p = 0.279)	-0.437 (CI = +/-0.579; p = 0.133)	0.114 (CI = +/-0.583; p = 0.691)	-0.514 (CI = +/-0.588; p = 0.084)	-0.005 (CI = +/-0.593; p = 0.985)	-0.208 (CI = +/-0.598; p = 0.481)	0.004	+1.44%
Loss Cost	2007.1	0.016 (CI = +/-0.029; p = 0.249)	-0.447 (CI = +/-0.591; p = 0.132)	0.103 (CI = +/-0.596; p = 0.725)	-0.526 (CI = +/-0.601; p = 0.083)	-0.018 (CI = +/-0.607; p = 0.950)	-0.222 (CI = +/-0.612; p = 0.462)	0.004	+1.66%
Loss Cost	2007.2	0.023 (CI = +/-0.030; p = 0.127)	-0.476 (CI = +/-0.584; p = 0.106)	0.070 (CI = +/-0.590; p = 0.807)	-0.562 (CI = +/-0.595; p = 0.063)	-0.057 (CI = +/-0.601; p = 0.845)	-0.264 (CI = +/-0.607; p = 0.378)	0.043	+2.32%
Loss Cost	2008.1	0.025 (CI = +/-0.033; p = 0.123)	-0.486 (CI = +/-0.599; p = 0.107)	0.059 (CI = +/-0.604; p = 0.840)	-0.574 (CI = +/-0.610; p = 0.064)	-0.071 (CI = +/-0.617; p = 0.814)	-0.278 (CI = +/-0.624; p = 0.365)	0.041	+2.55%
Loss Cost	2008.2	0.024 (CI = +/-0.036; p = 0.168)	-0.483 (CI = +/-0.616; p = 0.118)	0.063 (CI = +/-0.623; p = 0.835)	-0.570 (CI = +/-0.630; p = 0.074)	-0.066 (CI = +/-0.637; p = 0.830)	-0.274 (CI = +/-0.644; p = 0.387)	0.020	+2.48%
Loss Cost	2009.1	0.015 (CI = +/-0.037; p = 0.414)	-0.444 (CI = +/-0.601; p = 0.139)	0.107 (CI = +/-0.608; p = 0.718)	-0.522 (CI = +/-0.615; p = 0.092)	-0.013 (CI = +/-0.623; p = 0.965)	-0.216 (CI = +/-0.631; p = 0.484)	-0.009	+1.49%
Loss Cost	2009.2	0.008 (CI = +/-0.040; p = 0.662)	-0.420 (CI = +/-0.608; p = 0.165)	0.134 (CI = +/-0.615; p = 0.654)	-0.491 (CI = +/-0.623; p = 0.116)	0.020 (CI = +/-0.632; p = 0.947)	-0.179 (CI = +/-0.641; p = 0.566)	-0.023	+0.85%
Loss Cost	2010.1	0.006 (CI = +/-0.044; p = 0.772)	-0.411 (CI = +/-0.628; p = 0.186)	0.143 (CI = +/-0.637; p = 0.642)	-0.481 (CI = +/-0.646; p = 0.135)	0.032 (CI = +/-0.656; p = 0.919)	-0.166 (CI = +/-0.666; p = 0.607)	-0.037	+0.62%
Loss Cost	2010.2	-0.002 (CI = +/-0.048; p = 0.947)	-0.384 (CI = +/-0.638; p = 0.221)	0.174 (CI = +/-0.647; p = 0.578)	-0.446 (CI = +/-0.658; p = 0.171)	0.071 (CI = +/-0.668; p = 0.826)	-0.124 (CI = +/-0.680; p = 0.706)	-0.036	-0.15%
Loss Cost	2011.1	0.012 (CI = +/-0.051; p = 0.623)	-0.430 (CI = +/-0.624; p = 0.164)	0.122 (CI = +/-0.634; p = 0.688)	-0.505 (CI = +/-0.646; p = 0.117)	0.005 (CI = +/-0.657; p = 0.987)	-0.196 (CI = +/-0.670; p = 0.544)	-0.025	-1.21%
Loss Cost	2011.2	-0.003 (CI = +/-0.054; p = 0.900)	-0.381 (CI = +/-0.607; p = 0.200)	0.178 (CI = +/-0.618; p = 0.548)	-0.441 (CI = +/-0.630; p = 0.156)	0.076 (CI = +/-0.643; p = 0.803)	-0.117 (CI = +/-0.657; p = 0.709)	0.002	-0.02%
Loss Cost	2012.1	-0.009 (CI = +/-0.061; p = 0.744)	-0.363 (CI = +/-0.630; p = 0.237)	0.200 (CI = +/-0.624; p = 0.516)	-0.416 (CI = +/-0.657; p = 0.195)	0.104 (CI = +/-0.672; p = 0.745)	-0.086 (CI = +/-0.688; p = 0.792)	-0.002	-0.93%
Loss Cost	2012.2	-0.029 (CI = +/-0.064; p = 0.352)	-0.308 (CI = +/-0.610; p = 0.295)	0.264 (CI = +/-0.624; p = 0.378)	-0.343 (CI = +/-0.640; p = 0.268)	0.187 (CI = +/-0.656; p = 0.548)	0.007 (CI = +/-0.674; p = 0.983)	0.084	-2.82%
Loss Cost	2013.1	-0.028 (CI = +/-0.075; p = 0.424)	-0.309 (CI = +/-0.646; p = 0.318)	0.263 (CI = +/-0.663; p = 0.405)	-0.344 (CI = +/-0.682; p = 0.294)	0.186 (CI = +/-0.702; p = 0.574)	0.005 (CI = +/-0.724; p = 0.987)	0.043	-2.79%
Loss Cost	2013.2	-0.039 (CI = +/-0.087; p = 0.348)	-0.283 (CI = +/-0.679; p = 0.378)	0.294 (CI = +/-0.699; p = 0.375)	-0.308 (CI = +/-0.722; p = 0.368)	0.227 (CI = +/-0.746; p = 0.516)	0.051 (CI = +/-0.772; p = 0.886)	0.043	-3.79%
Loss Cost	2014.1	-0.049 (CI = +/-0.103; p = 0.308)	-0.258 (CI = +/-0.720; p = 0.443)	0.324 (CI = +/-0.745; p = 0.355)	-0.272 (CI = +/-0.773; p = 0.451)	0.269 (CI = +/-0.803; p = 0.473)	0.098 (CI = +/-0.835; p = 0.798)	0.032	-4.82%
Loss Cost	2014.2	-0.011 (CI = +/-0.110; p = 0.822)	-0.341 (CI = +/-0.686; p = 0.290)	0.223 (CI = +/-0.714; p = 0.498)	-0.293 (CI = +/-0.745; p = 0.263)	0.129 (CI = +/-0.778; p = 0.717)	-0.061 (CI = +/-0.814; p = 0.870)	-0.030	-0.12%
Loss Cost	2015.1	-0.044 (CI = +/-0.126; p = 0.449)	-0.276 (CI = +/-0.696; p = 0.387)	0.304 (CI = +/-0.729; p = 0.365)	-0.395 (CI = +/-0.767; p = 0.400)	0.242 (CI = +/-0.807; p = 0.509)	0.069 (CI = +/-0.851; p = 0.856)	0.047	-4.27%
Loss Cost	2015.2	-0.021 (CI = +/-0.158; p = 0.277)	-0.317 (CI = +/-0.757; p = 0.355)	0.252 (CI = +/-0.801; p = 0.481)	-0.358 (CI = +/-0.850; p = 0.352)	0.168 (CI = +/-0.904; p = 0.673)	-0.116 (CI = +/-0.961; p = 0.970)	-0.055	-2.13%
Loss Cost	2016.1	0.005 (CI = +/-0.206; p = 0.956)	-0.361 (CI = +/-0.845; p = 0.337)	0.195 (CI = +/-0.932; p = 0.617)	-0.428 (CI = +/-0.973; p = 0.323)	0.085 (CI = +/-1.046; p = 0.849)	-0.012 (CI = +/-1.124; p = 0.815)	-0.045	-0.48%
Loss Cost	2016.2	0.124 (CI = +/-0.166; p = 0.113)	-0.539 (CI = +/-0.576; p = 0.061)	-0.044 (CI = +/-0.628; p = 0.866)	-0.726 (CI = +/-0.686; p = 0.042)	-0.273 (CI = +/-0.749; p = 0.392)	-0.530 (CI = +/-0.815; p = 0.156)	0.422	+13.21%
Loss Cost	2017.1	0.143 (CI = +/-0.251; p = 0.189)	-0.564 (CI = +/-0.716; p = 0.094)	-0.078 (CI = +/-0.799; p = 0.800)	-0.770 (CI = +/-0.892; p = 0.075)	-0.325 (CI = +/-0.992; p = 0.414)	-0.192 (CI = +/-1.097; p = 0.208)	0.343	+15.34%
Severity	2006.1	0.041 (CI = +/-0.019; p = 0.000)	-0.254 (CI = +/-0.429; p = 0.235)	0.139 (CI = +/-0.432; p = 0.515)	-0.191 (CI = +/-0.446; p = 0.377)	-0.039 (CI = +/-0.439; p = 0.857)	0.059 (CI = +/-0.443; p = 0.787)	0.453	+4.18%
Severity	2006.2	0.042 (CI = +/-0.020; p = 0.000)	-0.260 (CI = +/-0.439; p = 0.234)	0.132 (CI = +/-0.442; p = 0.543)	-0.198 (CI = +/-0.453; p = 0.370)	-0.047 (CI = +/-0.449; p = 0.833)	0.051 (CI = +/-0.453; p = 0.820)	0.436	+4.31%
Severity	2007.1	0.044 (CI = +/-0.022; p = 0.000)	-0.269 (CI = +/-0.447; p = 0.227)	0.122 (CI = +/-0.450; p = 0.580)	-0.209 (CI = +/-0.454; p = 0.353)	-0.059 (CI = +/-0.458; p = 0.794)	0.038 (CI = +/-0.463; p = 0.868)	0.427	+4.51%
Severity	2007.2	0.054 (CI = +/-0.020; p = 0.000)	-0.312 (CI = +/-0.388; p = 0.110)	0.074 (CI = +/-0.392; p = 0.700)	-0.262 (CI = +/-0.395; p = 0.184)	-0.117 (CI = +/-0.399; p = 0.551)	-0.025 (CI = +/-0.403; p = 0.898)	0.581	+5.73%
Severity	2008.1	0.056 (CI = +/-0.022; p = 0.000)	-0.322 (CI = +/-0.396; p = 0.106)	0.063 (CI = +/-0.399; p = 0.745)	-0.273 (CI = +/-0.404; p = 0.174)	-0.129 (CI = +/-0.408; p = 0.517)	-0.039 (CI = +/-0.412; p = 0.846)	0.568	+5.67%
Severity	2008.2	0.063 (CI = +/-0.022; p = 0.000)	-0.351 (CI = +/-0.374; p = 0.064)	0.030 (CI = +/-0.378; p = 0.870)	-0.310 (CI = +/-0.382; p = 0.106)	-0.170 (CI = +/-0.386; p = 0.371)	-0.083 (CI = +/-0.391; p = 0.663)	0.632	+6.72%
Severity	2009.1	0.061 (CI = +/-0.023; p = 0.000)	-0.342 (CI = +/-0.382; p = 0.077)	0.041 (CI = +/-0.386; p = 0.827)	-0.298 (CI = +/-0.391; p = 0.128)	-0.156 (CI = +/-0.396; p = 0.420)	-0.068 (CI = +/-0.401; p = 0.726)	0.583	+6.26%
Severity	2009.2	0.057 (CI = +/-0.025; p = 0.000)	-0.328 (CI = +/-0.388; p = 0.093)	0.057 (CI = +/-0.393; p = 0.765)	-0.280 (CI = +/-0.398; p = 0.157)	-0.137 (CI = +/-0.403; p = 0.486)	-0.047 (CI = +/-0.409; p = 0.812)	0.525	+5.87%
Severity	2010.1	0.060 (CI = +/-0.028; p = 0.000)	-0.337 (CI = +/-0.399; p = 0.093)	0.046 (CI = +/-0.404; p = 0.814)	-0.293 (CI = +/-0.410; p = 0.151)	-0.151 (CI = +/-0.416; p = 0.457)	-0.062 (CI = +/-0.423; p = 0.761)	0.506	+6.15%
Severity	2010.2	0.054 (CI = +/-0.030; p = 0.002)	-0.317 (CI = +/-0.401; p = 0.114)	0.069 (CI = +/-0.407; p = 0.726)	-0.267 (CI = +/-0.414; p = 0.191)	-0.122 (CI = +/-0.421; p = 0.549)	-0.030 (CI = +/-0.428; p = 0.882)	0.481	+5.54%
Severity	2011.1	0.067 (CI = +/-0.029; p = 0.000)	-0.361 (CI = +/-0.355; p = 0.047)	0.018 (CI = +/-0.361; p = 0.915)	-0.324 (CI = +/-0.374; p = 0.080)	-0.185 (CI = +/-0.374; p = 0.309)	-0.101 (CI = +/-0.381; p = 0.584)	0.581	+6.94%
Severity	2011.2	0.055 (CI = +/-0.028; p = 0.001)	-0.322 (CI = +/-0.318; p = 0.047)	0.063 (CI = +/-0.324; p = 0.684)	-0.273 (CI = +/-0.330; p = 0.098)	-0.129 (CI = +/-0.337; p = 0.429)	-0.038 (CI = +/-0.344; p = 0.819)	0.539	+5.64%
Severity	2012.1	0.058 (CI = +/-0.032; p = 0.001)	-0.332 (CI = +/-0.330; p = 0.049)	0.052 (CI = +/-0.337; p = 0.747)	-0.286 (CI = +/-0.344; p = 0.096)	-0.143 (CI = +/-0.352; p = 0.397)	-0.054 (CI = +/-0.360; p = 0.752)	0.516	+5.99%
Severity	2012.2	0.059 (CI = +/-0.037; p = 0.004)	-0.333 (CI = +/-0.348; p = 0.059)	0.050 (CI = +/-0.356; p = 0.764)	-0.288 (CI = +/-0.364; p = 0.112)	-0.145 (CI = +/-0.374; p = 0.418)	-0.056 (CI = +/-0.384; p = 0.759)	0.460	+6.03%
Severity	2013.1	0.059 (CI = +/-0.042; p = 0.010)	-0.335 (CI = +/-0.368; p = 0.070)	0.048 (CI = +/-0.378; p = 0.787)	-0.291 (CI = +/-0.388; p = 0.129)	-0.148 (CI = +/-0.400; p = 0.435)	-0.060 (CI = +/-0.412; p = 0.758)	0.399	+6.11%
Severity	2013.2	0.063 (CI = +/-0.050; p = 0.018)	-0.344 (CI = +/-0.390; p = 0.079)	0.038 (CI = +/-0.402; p = 0.840)	-0.302 (CI = +/-0.415; p = 0.137)	-0.162 (CI = +/-0.429; p = 0.425)	-0.075 (CI = +/-0.444; p = 0.718)	0.352	+6.47%
Severity	2014.1	0.063 (CI = +/-0.060; p = 0.042)	-0.343 (CI = +/-0.419; p = 0.098)	0.038 (CI = +/-0.434; p = 0.848)	-0.302 (CI = +/-0.450; p = 0.166)	-0.161 (CI = +/-0.468; p = 0.461)	-0.074 (CI = +/-0.486; p = 0.742)	0.268	+6.46%
Severity	2014.2	0.083 (CI = +/-0.066; p = 0.019)	-0.387 (CI = +/-0.411; p = 0.062)	0.015 (CI = +/-0.427; p = 0.937)	-0.365 (CI = +/-0.446; p = 0.097)	-0.235 (CI = +/-0.466; p = 0.284)	-0.158 (CI = +/-0.487; p = 0.483)	0.379	+8.61%
Severity	2015.1	0.077 (CI = +/-0.081; p = 0.062)	-0.375 (CI = +/-0.448; p = 0.090)	0.000 (CI = +/-0.470; p = 1.000)	-0.347 (CI = +/-0.494; p = 0.144)	-0.213 (CI = +/-0.520; p = 0.372)	-0.133 (CI = +/-0.548; p = 0.590)	0.243	+7.95%
Severity	2015.2	0.063 (CI = +/-0.102; p = 0.189)	-0.350 (CI = +/-0.488; p = 0.134)	0.032 (CI = +/-0.517; p = 0.888)	-0.308 (CI = +/-0.549; p = 0.226)	-0.168 (CI = +/-0.583; p = 0.519)	-0.081 (CI = +/-0.620; p = 0.768)	0.074	+6.48%
Severity	2016.1	0.058 (CI = +/-0.136; p = 0.339)	-0.341 (CI = +/-0.559; p = 0.186)	0.043 (CI = +/-0.599; p = 0.866)	-0.295 (CI = +/-0.643; p = 0.305)	-0.151 (CI = +/-0.692; p = 0.612)	-0.062 (CI = +/-0.743; p = 0.845)	-0.073	+5.94%
Severity	2016.2	0.134 (CI = +/-0.117; p = 0.032)	-0.455 (CI = +/-0.406; p = 0.034)	-0.109 (CI = +/-0.442; p = 0.553)	-0.485 (CI = +/-0.483; p = 0.049)	-0.380 (CI = +/-0.527; p = 0.123)	-0.328 (CI = +/-0.574; p = 0.201)	0.524	+14.32%
Severity	2017.1	0.157 (CI = +/-0.171; p = 0.064)	-0.486 (CI = +/-0.490; p = 0.051)	-0.151 (CI = +/-0.546; p = 0.485)	-0.538 (CI = +/-0.610; p = 0.070)	-0.445 (CI = +/-0.678; p = 0.143)	-0.405 (CI = +/-0.750; p = 0.209)	0.457	+16.97%
Frequency	2006.1	-0.026 (CI = +/-0.018; p = 0.005)	-0.184 (CI = +/-0.404; p = 0.357)	-0.026 (CI = +/-0.406; p = 0.896)	-0.325 (CI = +/-0.409; p = 0.115)	0.032 (CI = +/-0.413; p = 0.875)	-0.268 (CI = +/-0.416; p = 0.197)	0.429	-2.61%
Frequency	2006.2	-0.028 (CI = +/-0.019; p = 0.006)	-0.177 (CI = +/-0.411; p = 0.383)	-0.018 (CI = +/-0.415; p = 0.928)	-0.318 (CI = +/-0.418; p = 0.131)	0.041 (CI = +/-0.421; p = 0.842)	-0.258 (CI = +/-0.425; p = 0.222)	0.423	-2.75%
Frequency	2007.1	-0.028 (CI = +/-0.020; p = 0.010)	-0.178 (CI = +/-0.422; p = 0.392)	-0.019 (CI = +/-0.425; p = 0.926)	-0.317 (CI = +/-0.429; p = 0.140)	0.040 (CI = +/-0.433; p = 0.850)	-0.260 (CI = +/-0.437; p = 0.232)	0.398	-2.78%
Frequency	2007.2	-0.031 (CI = +/-0.022; p = 0.008)	-0.164 (CI = +/-0.426; p = 0.434)	-0.003 (CI = +/-0.429; p = 0.987)	-0.300 (CI = +/-0.433; p = 0.166)	0.059 (CI = +/-0.438; p = 0.782)	-0.239 (CI = +/-0.442; p = 0.276)	0.412	-3.04%
Frequency	2008.1	-0.031 (CI = +/-0.024; p = 0.014)	-0.164 (CI = +/-0.438; p = 0.445)	-0.004 (CI = +/-0.442; p = 0.986)	-0.301 (CI = +/-0.446; p = 0.177)	0.059 (CI = +/-0.451; p = 0.790)	-0.239 (CI = +/-0.455; p = 0.288)	0.384	-3.04%
Frequency	2008.2	-0.039 (CI = +/-0.024; p = 0.003)	-0.131 (CI = +/-0.414; p = 0.517)	0.033 (CI = +/-0.418; p = 0.871)	-0.260 (CI = +/-0.423; p = 0.215)	0.103 (CI = +/-0.428; p = 0.620)	-0.191 (CI = +/-0.433; p = 0.370)	0.473	-3.80%
Frequency	2009.1	-0.046 (CI = +/-0.024; p = 0.001)	-0.102 (CI = +/-0.398; p = 0.597)	0.065 (CI = +/-0.402; p = 0.738)	-0.224 (CI = +/-0.407; p = 0.265)	0.143 (CI = +/-0.412; p = 0.477)	-0.147 (CI = +/-0.418; p = 0.470)	0.537	-4.09%
Frequency	2009.2	-0.049 (CI = +/-0.027; p = 0.001)	-0.092 (CI = +/-0.408; p = 0.641)	0.077 (CI = +/-0.413; p = 0.701)	-0.211 (CI = +/-0.418; p = 0.304)	0.157 (CI = +/-0.424; p = 0.447)	-0.132 (CI = +/-0.430; p = 0.528)		

Collision

Coverage = CI

End Trend Period = 2022.1

Excluded Points = NA

Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.348 (CI = +/-0.147; p = 0.000)	-0.311 (CI = +/-0.148; p = 0.000)	-0.462 (CI = +/-0.149; p = 0.000)	-0.255 (CI = +/-0.150; p = 0.000)	-0.266 (CI = +/-0.151; p = 0.001)	0.795	+3.46%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.343 (CI = +/-0.147; p = 0.000)	-0.305 (CI = +/-0.149; p = 0.000)	-0.455 (CI = +/-0.150; p = 0.000)	-0.248 (CI = +/-0.151; p = 0.002)	-0.259 (CI = +/-0.152; p = 0.002)	0.774	+3.35%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.348 (CI = +/-0.148; p = 0.000)	-0.311 (CI = +/-0.149; p = 0.000)	-0.462 (CI = +/-0.150; p = 0.000)	-0.255 (CI = +/-0.152; p = 0.002)	-0.266 (CI = +/-0.153; p = 0.001)	0.774	+3.47%
Loss Cost	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.352 (CI = +/-0.150; p = 0.000)	-0.316 (CI = +/-0.152; p = 0.000)	-0.467 (CI = +/-0.153; p = 0.000)	-0.261 (CI = +/-0.155; p = 0.002)	-0.272 (CI = +/-0.156; p = 0.001)	0.767	+3.56%
Loss Cost	2008.1	0.037 (CI = +/-0.010; p = 0.000)	-0.360 (CI = +/-0.148; p = 0.000)	-0.325 (CI = +/-0.149; p = 0.000)	-0.477 (CI = +/-0.151; p = 0.000)	-0.272 (CI = +/-0.152; p = 0.001)	-0.284 (CI = +/-0.154; p = 0.001)	0.779	+3.76%
Loss Cost	2008.2	0.036 (CI = +/-0.009; p = 0.000)	-0.356 (CI = +/-0.151; p = 0.000)	-0.320 (CI = +/-0.152; p = 0.000)	-0.471 (CI = +/-0.154; p = 0.000)	-0.266 (CI = +/-0.155; p = 0.002)	-0.278 (CI = +/-0.157; p = 0.001)	0.755	+3.65%
Loss Cost	2009.1	0.038 (CI = +/-0.009; p = 0.000)	-0.364 (CI = +/-0.149; p = 0.000)	-0.329 (CI = +/-0.151; p = 0.000)	-0.481 (CI = +/-0.153; p = 0.000)	-0.277 (CI = +/-0.155; p = 0.001)	-0.289 (CI = +/-0.157; p = 0.001)	0.766	+3.85%
Loss Cost	2009.2	0.037 (CI = +/-0.010; p = 0.000)	-0.362 (CI = +/-0.154; p = 0.000)	-0.327 (CI = +/-0.156; p = 0.000)	-0.479 (CI = +/-0.158; p = 0.000)	-0.274 (CI = +/-0.160; p = 0.002)	-0.286 (CI = +/-0.162; p = 0.002)	0.741	+3.80%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	-0.368 (CI = +/-0.156; p = 0.000)	-0.334 (CI = +/-0.158; p = 0.000)	-0.487 (CI = +/-0.161; p = 0.000)	-0.283 (CI = +/-0.163; p = 0.002)	-0.296 (CI = +/-0.166; p = 0.001)	0.741	+3.98%
Loss Cost	2010.2	0.035 (CI = +/-0.011; p = 0.000)	-0.354 (CI = +/-0.146; p = 0.000)	-0.318 (CI = +/-0.148; p = 0.000)	-0.469 (CI = +/-0.151; p = 0.000)	-0.263 (CI = +/-0.153; p = 0.002)	-0.275 (CI = +/-0.156; p = 0.002)	0.737	+3.57%
Loss Cost	2011.1	0.035 (CI = +/-0.012; p = 0.000)	-0.354 (CI = +/-0.152; p = 0.000)	-0.317 (CI = +/-0.155; p = 0.001)	-0.468 (CI = +/-0.158; p = 0.000)	-0.262 (CI = +/-0.160; p = 0.003)	-0.273 (CI = +/-0.164; p = 0.003)	0.717	+3.55%
Loss Cost	2011.2	0.029 (CI = +/-0.011; p = 0.000)	-0.335 (CI = +/-0.128; p = 0.000)	-0.295 (CI = +/-0.131; p = 0.000)	-0.443 (CI = +/-0.133; p = 0.000)	-0.234 (CI = +/-0.136; p = 0.002)	-0.242 (CI = +/-0.147; p = 0.002)	0.762	+2.93%
Loss Cost	2012.1	0.029 (CI = +/-0.013; p = 0.000)	-0.335 (CI = +/-0.135; p = 0.000)	-0.296 (CI = +/-0.138; p = 0.000)	-0.444 (CI = +/-0.141; p = 0.000)	-0.235 (CI = +/-0.144; p = 0.004)	-0.243 (CI = +/-0.147; p = 0.003)	0.751	+2.95%
Loss Cost	2012.2	0.023 (CI = +/-0.013; p = 0.001)	-0.319 (CI = +/-0.119; p = 0.000)	-0.277 (CI = +/-0.122; p = 0.000)	-0.422 (CI = +/-0.125; p = 0.000)	-0.210 (CI = +/-0.128; p = 0.004)	-0.216 (CI = +/-0.132; p = 0.004)	0.795	+2.36%
Loss Cost	2013.1	0.024 (CI = +/-0.015; p = 0.003)	-0.322 (CI = +/-0.126; p = 0.000)	-0.280 (CI = +/-0.129; p = 0.000)	-0.426 (CI = +/-0.133; p = 0.000)	-0.214 (CI = +/-0.137; p = 0.005)	-0.220 (CI = +/-0.141; p = 0.005)	0.791	+2.46%
Loss Cost	2013.2	0.019 (CI = +/-0.015; p = 0.019)	-0.309 (CI = +/-0.119; p = 0.000)	-0.264 (CI = +/-0.123; p = 0.001)	-0.407 (CI = +/-0.127; p = 0.000)	-0.193 (CI = +/-0.131; p = 0.008)	-0.197 (CI = +/-0.136; p = 0.009)	0.820	+1.92%
Loss Cost	2014.1	0.018 (CI = +/-0.018; p = 0.055)	-0.305 (CI = +/-0.127; p = 0.000)	-0.260 (CI = +/-0.132; p = 0.001)	-0.403 (CI = +/-0.137; p = 0.000)	-0.188 (CI = +/-0.142; p = 0.015)	-0.191 (CI = +/-0.148; p = 0.017)	0.816	+1.78%
Loss Cost	2014.2	0.015 (CI = +/-0.022; p = 0.157)	-0.299 (CI = +/-0.135; p = 0.001)	-0.253 (CI = +/-0.141; p = 0.003)	-0.394 (CI = +/-0.147; p = 0.000)	-0.177 (CI = +/-0.154; p = 0.028)	-0.179 (CI = +/-0.161; p = 0.033)	0.816	+1.49%
Loss Cost	2015.1	0.011 (CI = +/-0.026; p = 0.374)	-0.291 (CI = +/-0.144; p = 0.002)	-0.242 (CI = +/-0.151; p = 0.006)	-0.381 (CI = +/-0.159; p = 0.001)	-0.163 (CI = +/-0.167; p = 0.055)	-0.162 (CI = +/-0.176; p = 0.067)	0.818	+1.08%
Loss Cost	2015.2	0.009 (CI = +/-0.034; p = 0.560)	-0.287 (CI = +/-0.161; p = 0.004)	-0.238 (CI = +/-0.170; p = 0.013)	-0.376 (CI = +/-0.180; p = 0.002)	-0.156 (CI = +/-0.192; p = 0.095)	-0.155 (CI = +/-0.204; p = 0.116)	0.808	-0.87%
Loss Cost	2016.1	0.013 (CI = +/-0.044; p = 0.486)	-0.295 (CI = +/-0.181; p = 0.007)	-0.248 (CI = +/-0.194; p = 0.020)	-0.388 (CI = +/-0.208; p = 0.004)	-0.171 (CI = +/-0.224; p = 0.110)	-0.172 (CI = +/-0.240; p = 0.131)	0.794	+1.34%
Loss Cost	2016.2	0.013 (CI = +/-0.062; p = 0.610)	-0.295 (CI = +/-0.215; p = 0.017)	-0.247 (CI = +/-0.234; p = 0.042)	-0.387 (CI = +/-0.256; p = 0.011)	-0.170 (CI = +/-0.279; p = 0.177)	-0.171 (CI = +/-0.304; p = 0.208)	0.769	+1.32%
Loss Cost	2017.1	0.047 (CI = +/-0.056; p = 0.084)	-0.339 (CI = +/-0.161; p = 0.004)	-0.309 (CI = +/-0.180; p = 0.009)	-0.466 (CI = +/-0.201; p = 0.003)	-0.265 (CI = +/-0.224; p = 0.030)	-0.283 (CI = +/-0.247; p = 0.034)	0.893	+4.77%
Severity	2006.1	0.043 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.220; p = 0.541)	0.087 (CI = +/-0.221; p = 0.424)	-0.031 (CI = +/-0.223; p = 0.775)	0.127 (CI = +/-0.225; p = 0.257)	0.137 (CI = +/-0.227; p = 0.234)	0.827	+4.37%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.071 (CI = +/-0.223; p = 0.517)	0.082 (CI = +/-0.225; p = 0.460)	-0.037 (CI = +/-0.227; p = 0.738)	0.120 (CI = +/-0.229; p = 0.290)	0.131 (CI = +/-0.231; p = 0.255)	0.820	+4.47%
Severity	2007.1	0.047 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.214; p = 0.418)	0.066 (CI = +/-0.216; p = 0.533)	-0.055 (CI = +/-0.218; p = 0.610)	0.101 (CI = +/-0.220; p = 0.351)	0.110 (CI = +/-0.222; p = 0.316)	0.838	+4.79%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.220; p = 0.429)	0.066 (CI = +/-0.222; p = 0.544)	-0.055 (CI = +/-0.224; p = 0.618)	0.101 (CI = +/-0.226; p = 0.365)	0.110 (CI = +/-0.229; p = 0.330)	0.824	+4.84%
Severity	2008.1	0.051 (CI = +/-0.011; p = 0.000)	-0.106 (CI = +/-0.198; p = 0.279)	0.044 (CI = +/-0.199; p = 0.653)	-0.079 (CI = +/-0.201; p = 0.423)	0.074 (CI = +/-0.204; p = 0.457)	0.081 (CI = +/-0.206; p = 0.425)	0.863	+5.28%
Severity	2008.2	0.054 (CI = +/-0.011; p = 0.000)	-0.115 (CI = +/-0.197; p = 0.240)	0.034 (CI = +/-0.199; p = 0.730)	-0.091 (CI = +/-0.202; p = 0.360)	0.062 (CI = +/-0.204; p = 0.534)	0.067 (CI = +/-0.206; p = 0.505)	0.863	+5.81%
Severity	2009.1	0.059 (CI = +/-0.010; p = 0.000)	-0.137 (CI = +/-0.164; p = 0.097)	0.008 (CI = +/-0.166; p = 0.918)	-0.119 (CI = +/-0.168; p = 0.156)	0.031 (CI = +/-0.170; p = 0.707)	0.034 (CI = +/-0.172; p = 0.689)	0.909	+6.11%
Severity	2009.2	0.061 (CI = +/-0.011; p = 0.000)	-0.146 (CI = +/-0.164; p = 0.078)	-0.001 (CI = +/-0.166; p = 0.988)	-0.129 (CI = +/-0.168; p = 0.124)	0.019 (CI = +/-0.170; p = 0.815)	0.021 (CI = +/-0.173; p = 0.804)	0.908	+6.34%
Severity	2010.1	0.065 (CI = +/-0.011; p = 0.000)	-0.157 (CI = +/-0.159; p = 0.052)	-0.014 (CI = +/-0.161; p = 0.853)	-0.144 (CI = +/-0.163; p = 0.080)	0.003 (CI = +/-0.166; p = 0.970)	0.003 (CI = +/-0.168; p = 0.972)	0.914	+6.68%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	-0.158 (CI = +/-0.165; p = 0.059)	-0.015 (CI = +/-0.167; p = 0.852)	-0.145 (CI = +/-0.168; p = 0.090)	0.002 (CI = +/-0.173; p = 0.978)	0.002 (CI = +/-0.176; p = 0.981)	0.902	+6.69%
Severity	2011.1	0.068 (CI = +/-0.013; p = 0.000)	-0.169 (CI = +/-0.162; p = 0.042)	-0.028 (CI = +/-0.165; p = 0.726)	-0.159 (CI = +/-0.170; p = 0.062)	-0.014 (CI = +/-0.171; p = 0.866)	-0.016 (CI = +/-0.174; p = 0.851)	0.904	+7.05%
Severity	2011.2	0.065 (CI = +/-0.015; p = 0.000)	-0.160 (CI = +/-0.164; p = 0.055)	-0.018 (CI = +/-0.167; p = 0.823)	-0.148 (CI = +/-0.171; p = 0.084)	-0.001 (CI = +/-0.174; p = 0.987)	-0.002 (CI = +/-0.178; p = 0.982)	0.890	+6.76%
Severity	2012.1	0.067 (CI = +/-0.016; p = 0.000)	-0.165 (CI = +/-0.171; p = 0.057)	-0.024 (CI = +/-0.174; p = 0.776)	-0.154 (CI = +/-0.178; p = 0.084)	-0.009 (CI = +/-0.182; p = 0.921)	-0.010 (CI = +/-0.186; p = 0.911)	0.877	+6.93%
Severity	2012.2	0.065 (CI = +/-0.019; p = 0.000)	-0.160 (CI = +/-0.178; p = 0.074)	-0.017 (CI = +/-0.182; p = 0.840)	-0.147 (CI = +/-0.187; p = 0.112)	-0.001 (CI = +/-0.192; p = 0.995)	-0.001 (CI = +/-0.197; p = 0.992)	0.853	+6.73%
Severity	2013.1	0.067 (CI = +/-0.022; p = 0.000)	-0.166 (CI = +/-0.187; p = 0.077)	-0.024 (CI = +/-0.192; p = 0.789)	-0.155 (CI = +/-0.197; p = 0.112)	-0.009 (CI = +/-0.203; p = 0.921)	-0.011 (CI = +/-0.209; p = 0.912)	0.835	+6.96%
Severity	2013.2	0.062 (CI = +/-0.024; p = 0.000)	-0.152 (CI = +/-0.189; p = 0.104)	-0.008 (CI = +/-0.195; p = 0.930)	-0.136 (CI = +/-0.201; p = 0.163)	0.012 (CI = +/-0.208; p = 0.900)	0.013 (CI = +/-0.215; p = 0.894)	0.804	+6.39%
Severity	2014.1	0.057 (CI = +/-0.028; p = 0.001)	-0.141 (CI = +/-0.197; p = 0.141)	0.005 (CI = +/-0.204; p = 0.956)	-0.121 (CI = +/-0.211; p = 0.232)	0.030 (CI = +/-0.220; p = 0.767)	0.033 (CI = +/-0.228; p = 0.751)	0.762	+5.89%
Severity	2014.2	0.044 (CI = +/-0.027; p = 0.005)	-0.112 (CI = +/-0.168; p = 0.165)	0.041 (CI = +/-0.175; p = 0.606)	-0.078 (CI = +/-0.182; p = 0.358)	0.079 (CI = +/-0.190; p = 0.370)	0.090 (CI = +/-0.199; p = 0.335)	0.774	+4.47%
Severity	2015.1	0.041 (CI = +/-0.033; p = 0.121)	-0.107 (CI = +/-0.183; p = 0.214)	0.047 (CI = +/-0.192; p = 0.585)	-0.071 (CI = +/-0.202; p = 0.443)	0.088 (CI = +/-0.212; p = 0.367)	0.100 (CI = +/-0.224; p = 0.335)	0.727	+4.22%
Severity	2015.2	0.025 (CI = +/-0.032; p = 0.110)	-0.077 (CI = +/-0.153; p = 0.274)	0.086 (CI = +/-0.161; p = 0.246)	-0.023 (CI = +/-0.171; p = 0.756)	0.144 (CI = +/-0.182; p = 0.104)	0.164 (CI = +/-0.194; p = 0.086)	0.771	+2.49%
Severity	2016.1	0.027 (CI = +/-0.042; p = 0.177)	-0.080 (CI = +/-0.174; p = 0.306)	0.082 (CI = +/-0.187; p = 0.323)	-0.029 (CI = +/-0.201; p = 0.740)	0.138 (CI = +/-0.216; p = 0.170)	0.156 (CI = +/-0.232; p = 0.150)	0.739	+2.69%
Severity	2016.2	0.022 (CI = +/-0.059; p = 0.378)	-0.073 (CI = +/-0.205; p = 0.400)	0.091 (CI = +/-0.223; p = 0.344)	-0.018 (CI = +/-0.244; p = 0.859)	0.150 (CI = +/-0.266; p = 0.206)	0.171 (CI = +/-0.283; p = 0.189)	0.688	+2.25%
Severity	2017.1	0.055 (CI = +/-0.053; p = 0.047)	-0.116 (CI = +/-0.152; p = 0.101)	0.032 (CI = +/-0.170; p = 0.632)	-0.093 (CI = +/-0.189; p = 0.244)	0.059 (CI = +/-0.210; p = 0.479)	0.064 (CI = +/-0.233; p = 0.488)	0.877	+5.60%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.034)	-0.281 (CI = +/-0.184; p = 0.004)	-0.398 (CI = +/-0.186; p = 0.000)	-0.430 (CI = +/-0.187; p = 0.000)	-0.382 (CI = +/-0.189; p = 0.000)	-0.403 (CI = +/-0.190; p = 0.000)	0.796	-0.87%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.012)	-0.271 (CI = +/-0.180; p = 0.005)	-0.387 (CI = +/-0.181; p = 0.000)	-0.418 (CI = +/-0.183; p = 0.000)	-0.369 (CI = +/-0.184; p = 0.000)	-0.389 (CI = +/-0.186; p = 0.000)	0.814	-1.08%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.005)	-0.263 (CI = +/-0.177; p = 0.005)	-0.378 (CI = +/-0.179; p = 0.000)	-0.407 (CI = +/-0.180; p = 0.000)	-0.357 (CI = +/-0.182; p = 0.000)	-0.377 (CI = +/-0.184; p = 0.000)	0.826	-1.26%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.015)	-0.266 (CI = +/-0.181; p = 0.006)	-0.382 (CI = +/-0.182; p = 0.000)	-0.412 (CI = +/-0.184; p = 0.000)	-0.362 (CI = +/-0.186; p = 0.001)	-0.382 (CI = +/-0.188; p = 0.000)	0.820	-1.18%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.004)	-0.255 (CI = +/-0.174; p = 0.006)	-0.369 (CI = +/-0.176; p = 0.000)	-0.397 (CI = +/-0.177; p = 0.000)	-0.346 (CI = +/-0.179; p = 0.001)	-0.365 (CI = +/-0.181; p = 0.000)	0.841	-1.45%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.241 (CI = +/-0.163; p = 0.006)	-0.354 (CI = +/-0.165; p = 0.000)	-0.381 (CI = +/-0.167; p = 0.000)	-0.328 (CI = +/-0.169; p = 0.001)	-0.345 (CI = +/-0.171; p = 0.000)	0.866	-1.77%
Frequency	2009.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.227 (CI = +/-0.150; p = 0.005)	-0.337 (CI = +/-0.151; p = 0.000)	-0.363 (CI = +/-0.153; p = 0.000)	-0.308 (CI = +/-0.155; p = 0.001)	-0.323 (CI = +/-0.157; p = 0.000)	0.893	-2.12%
Frequency	2009.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.216 (CI = +/-0.145; p = 0.006)	-0.325 (CI = +/-0.146; p = 0.000)	-0.350 (CI = +/-0.148; p = 0.000)	-0.293 (CI = +/-0.150; p = 0.001)	-0.307 (CI = +/-0.152; p = 0.000)	0.	

Comprehensive

Coverage = CM
End Trend Period = 2022.1
Excluded Points = NA
Parameters included: time, seasonality, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221

Fit	Start Date	Time	Seasonality	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	Adjusted R ²	Implied Trend	Rate
Loss Cost	2006.1	0.060 (C = +0.012; p = 0.000)	-0.065 (C = +0.094; p = 0.170)	-0.269 (C = +0.272; p = 0.053)	-0.171 (C = +0.272; p = 0.207)	-0.328 (C = +0.276; p = 0.022)	-0.224 (C = +0.276; p = 0.108)	-0.193 (C = +0.281; p = 0.168)	0.801	+6.15%	
Loss Cost	2006.2	0.059 (C = +0.013; p = 0.000)	-0.064 (C = +0.096; p = 0.194)	-0.268 (C = +0.279; p = 0.059)	-0.169 (C = +0.280; p = 0.224)	-0.317 (C = +0.283; p = 0.025)	-0.222 (C = +0.284; p = 0.121)	-0.192 (C = +0.288; p = 0.180)	0.776	+6.12%	
Loss Cost	2007.1	0.058 (C = +0.013; p = 0.000)	-0.072 (C = +0.101; p = 0.152)	-0.255 (C = +0.282; p = 0.075)	-0.164 (C = +0.282; p = 0.242)	-0.312 (C = +0.287; p = 0.035)	-0.214 (C = +0.287; p = 0.137)	-0.175 (C = +0.292; p = 0.218)	0.752	+5.92%	
Loss Cost	2007.2	0.055 (C = +0.014; p = 0.000)	-0.063 (C = +0.103; p = 0.218)	-0.249 (C = +0.284; p = 0.082)	-0.148 (C = +0.285; p = 0.292)	-0.304 (C = +0.289; p = 0.040)	-0.196 (C = +0.291; p = 0.175)	-0.166 (C = +0.294; p = 0.255)	0.714	+5.69%	
Loss Cost	2008.1	0.056 (C = +0.016; p = 0.000)	-0.059 (C = +0.108; p = 0.265)	-0.255 (C = +0.292; p = 0.051)	-0.151 (C = +0.292; p = 0.295)	-0.311 (C = +0.298; p = 0.042)	-0.200 (C = +0.298; p = 0.178)	-0.173 (C = +0.305; p = 0.251)	0.694	+5.78%	
Loss Cost	2008.2	0.053 (C = +0.016; p = 0.000)	-0.046 (C = +0.108; p = 0.389)	-0.247 (C = +0.288; p = 0.088)	-0.128 (C = +0.290; p = 0.370)	-0.299 (C = +0.294; p = 0.046)	-0.173 (C = +0.296; p = 0.238)	-0.158 (C = +0.301; p = 0.286)	0.645	+5.40%	
Loss Cost	2009.1	0.051 (C = +0.018; p = 0.000)	-0.053 (C = +0.113; p = 0.334)	-0.235 (C = +0.295; p = 0.112)	-0.122 (C = +0.295; p = 0.398)	-0.285 (C = +0.302; p = 0.063)	-0.165 (C = +0.302; p = 0.267)	-0.142 (C = +0.310; p = 0.351)	0.599	+5.19%	
Loss Cost	2009.2	0.049 (C = +0.019; p = 0.000)	-0.047 (C = +0.118; p = 0.415)	-0.231 (C = +0.302; p = 0.132)	-0.110 (C = +0.305; p = 0.456)	-0.279 (C = +0.310; p = 0.074)	-0.152 (C = +0.315; p = 0.321)	-0.134 (C = +0.318; p = 0.388)	0.530	+4.98%	
Loss Cost	2010.1	0.048 (C = +0.022; p = 0.000)	-0.050 (C = +0.125; p = 0.410)	-0.226 (C = +0.315; p = 0.148)	-0.108 (C = +0.315; p = 0.479)	-0.273 (C = +0.324; p = 0.093)	-0.149 (C = +0.324; p = 0.347)	-0.127 (C = +0.334; p = 0.433)	0.477	+4.88%	
Loss Cost	2010.2	0.043 (C = +0.037; p = 0.001)	-0.037 (C = +0.128; p = 0.553)	-0.218 (C = +0.316; p = 0.163)	-0.085 (C = +0.319; p = 0.581)	-0.261 (C = +0.325; p = 0.108)	-0.121 (C = +0.329; p = 0.448)	-0.111 (C = +0.326; p = 0.495)	0.374	+4.44%	
Loss Cost	2011.1	0.050 (C = +0.025; p = 0.001)	-0.017 (C = +0.130; p = 0.780)	-0.249 (C = +0.315; p = 0.113)	-0.099 (C = +0.315; p = 0.513)	-0.298 (C = +0.326; p = 0.070)	-0.141 (C = +0.326; p = 0.370)	-0.153 (C = +0.338; p = 0.349)	0.424	+5.08%	
Loss Cost	2011.2	0.045 (C = +0.027; p = 0.003)	-0.004 (C = +0.135; p = 0.944)	-0.241 (C = +0.315; p = 0.127)	-0.076 (C = +0.325; p = 0.620)	-0.286 (C = +0.331; p = 0.085)	-0.114 (C = +0.336; p = 0.478)	-0.137 (C = +0.346; p = 0.409)	0.309	+4.60%	
Loss Cost	2012.1	0.046 (C = +0.029; p = 0.008)	-0.001 (C = +0.146; p = 0.985)	-0.246 (C = +0.318; p = 0.140)	-0.079 (C = +0.338; p = 0.624)	-0.292 (C = +0.335; p = 0.097)	-0.118 (C = +0.335; p = 0.485)	-0.144 (C = +0.369; p = 0.416)	0.246	+4.72%	
Loss Cost	2012.2	0.040 (C = +0.035; p = 0.028)	0.013 (C = +0.153; p = 0.856)	-0.237 (C = +0.345; p = 0.160)	-0.053 (C = +0.351; p = 0.748)	-0.277 (C = +0.361; p = 0.120)	-0.086 (C = +0.368; p = 0.620)	-0.124 (C = +0.380; p = 0.491)	0.105	+4.12%	
Loss Cost	2013.1	0.045 (C = +0.041; p = 0.035)	0.024 (C = +0.166; p = 0.757)	-0.255 (C = +0.367; p = 0.155)	-0.062 (C = +0.367; p = 0.719)	-0.299 (C = +0.388; p = 0.117)	-0.099 (C = +0.388; p = 0.585)	-0.150 (C = +0.411; p = 0.439)	0.073	+4.57%	
Loss Cost	2013.2	0.039 (C = +0.048; p = 0.096)	0.036 (C = +0.176; p = 0.664)	-0.247 (C = +0.384; p = 0.182)	-0.040 (C = +0.392; p = 0.826)	-0.286 (C = +0.407; p = 0.148)	-0.071 (C = +0.417; p = 0.711)	-0.131 (C = +0.436; p = 0.515)	-0.070	-4.00%	
Loss Cost	2014.1	0.034 (C = +0.057; p = 0.217)	0.024 (C = +0.198; p = 0.792)	-0.228 (C = +0.418; p = 0.248)	-0.029 (C = +0.418; p = 0.877)	-0.261 (C = +0.448; p = 0.220)	-0.056 (C = +0.448; p = 0.785)	-0.101 (C = +0.484; p = 0.648)	-0.248	+3.42%	
Loss Cost	2014.2	0.027 (C = +0.069; p = 0.388)	0.035 (C = +0.219; p = 0.720)	-0.221 (C = +0.448; p = 0.288)	-0.007 (C = +0.460; p = 0.971)	-0.248 (C = +0.484; p = 0.272)	-0.027 (C = +0.500; p = 0.902)	-0.081 (C = +0.526; p = 0.732)	-0.386	-2.77%	
Loss Cost	2015.1	0.022 (C = +0.088; p = 0.577)	0.025 (C = +0.254; p = 0.821)	-0.204 (C = +0.507; p = 0.373)	0.002 (C = +0.507; p = 0.994)	-0.226 (C = +0.558; p = 0.371)	-0.013 (C = +0.558; p = 0.958)	-0.053 (C = +0.618; p = 0.844)	-0.552	-2.21%	
Loss Cost	2015.2	-0.008 (C = +0.097; p = 0.853)	0.070 (C = +0.253; p = 0.527)	-0.175 (C = +0.487; p = 0.414)	0.090 (C = +0.506; p = 0.677)	-0.166 (C = +0.543; p = 0.481)	0.105 (C = +0.568; p = 0.666)	0.035 (C = +0.609; p = 0.880)	-0.511	-0.77%	
Loss Cost	2016.1	-0.022 (C = +0.136; p = 0.693)	0.048 (C = +0.308; p = 0.703)	-0.139 (C = +0.582; p = 0.365)	0.112 (C = +0.582; p = 0.643)	-0.117 (C = +0.669; p = 0.672)	0.141 (C = +0.669; p = 0.611)	0.099 (C = +0.769; p = 0.754)	-0.633	-2.16%	
Loss Cost	2016.2	-0.062 (C = +0.166; p = 0.361)	0.095 (C = +0.335; p = 0.477)	-0.106 (C = +0.606; p = 0.652)	0.211 (C = +0.642; p = 0.413)	-0.044 (C = +0.710; p = 0.872)	0.280 (C = +0.760; p = 0.364)	0.212 (C = +0.835; p = 0.520)	-0.393	-5.97%	
Loss Cost	2017.1	-0.117 (C = +0.246; p = 0.028)	0.030 (C = +0.420; p = 0.832)	0.004 (C = +0.751; p = 0.988)	0.284 (C = +0.751; p = 0.315)	-0.121 (C = +0.931; p = 0.707)	0.408 (C = +0.931; p = 0.257)	0.422 (C = +1.135; p = 0.313)	-0.218	-11.01%	
Severity	2006.1	0.036 (C = +0.007; p = 0.000)	-0.234 (C = +0.061; p = 0.000)	0.103 (C = +0.175; p = 0.237)	-0.022 (C = +0.175; p = 0.794)	0.082 (C = +0.177; p = 0.348)	0.085 (C = +0.177; p = 0.334)	0.074 (C = +0.180; p = 0.407)	0.886	+3.70%	
Severity	2006.2	0.037 (C = +0.008; p = 0.000)	-0.227 (C = +0.063; p = 0.000)	0.101 (C = +0.176; p = 0.251)	-0.028 (C = +0.176; p = 0.752)	0.080 (C = +0.180; p = 0.370)	0.079 (C = +0.181; p = 0.378)	0.071 (C = +0.183; p = 0.435)	0.877	+3.70%	
Severity	2007.1	0.037 (C = +0.009; p = 0.000)	-0.225 (C = +0.065; p = 0.000)	0.098 (C = +0.183; p = 0.277)	-0.029 (C = +0.183; p = 0.747)	0.077 (C = +0.186; p = 0.402)	0.077 (C = +0.186; p = 0.398)	0.067 (C = +0.189; p = 0.471)	0.874	+3.81%	
Severity	2007.2	0.038 (C = +0.009; p = 0.000)	-0.227 (C = +0.068; p = 0.000)	0.097 (C = +0.187; p = 0.293)	-0.033 (C = +0.188; p = 0.721)	0.075 (C = +0.190; p = 0.423)	0.073 (C = +0.191; p = 0.438)	0.065 (C = +0.194; p = 0.496)	0.860	+3.87%	
Severity	2008.1	0.041 (C = +0.009; p = 0.000)	-0.214 (C = +0.065; p = 0.000)	0.076 (C = +0.176; p = 0.379)	-0.042 (C = +0.176; p = 0.623)	0.050 (C = +0.179; p = 0.566)	0.060 (C = +0.179; p = 0.491)	0.049 (C = +0.183; p = 0.680)	0.883	+4.21%	
Severity	2008.2	0.043 (C = +0.010; p = 0.000)	-0.210 (C = +0.066; p = 0.000)	0.072 (C = +0.176; p = 0.402)	-0.053 (C = +0.177; p = 0.541)	0.045 (C = +0.180; p = 0.668)	0.048 (C = +0.180; p = 0.658)	0.030 (C = +0.186; p = 0.739)	0.878	+4.38%	
Severity	2009.1	0.045 (C = +0.011; p = 0.000)	-0.212 (C = +0.068; p = 0.000)	0.060 (C = +0.178; p = 0.485)	-0.058 (C = +0.178; p = 0.501)	0.031 (C = +0.182; p = 0.724)	0.041 (C = +0.182; p = 0.645)	0.014 (C = +0.186; p = 0.876)	0.882	+4.59%	
Severity	2009.2	0.046 (C = +0.012; p = 0.000)	-0.218 (C = +0.070; p = 0.000)	0.057 (C = +0.180; p = 0.519)	-0.068 (C = +0.181; p = 0.444)	0.026 (C = +0.184; p = 0.767)	0.030 (C = +0.186; p = 0.742)	-0.008 (C = +0.189; p = 0.932)	0.872	+4.75%	
Severity	2010.1	0.049 (C = +0.012; p = 0.000)	-0.208 (C = +0.071; p = 0.000)	0.042 (C = +0.180; p = 0.623)	-0.075 (C = +0.180; p = 0.394)	0.008 (C = +0.185; p = 0.925)	0.020 (C = +0.185; p = 0.823)	0.013 (C = +0.190; p = 0.886)	0.880	+5.04%	
Severity	2010.2	0.050 (C = +0.014; p = 0.000)	-0.211 (C = +0.075; p = 0.000)	0.040 (C = +0.186; p = 0.652)	-0.080 (C = +0.187; p = 0.380)	0.005 (C = +0.191; p = 0.951)	0.014 (C = +0.193; p = 0.882)	-0.017 (C = +0.197; p = 0.859)	0.862	+5.14%	
Severity	2011.1	0.056 (C = +0.016; p = 0.000)	-0.194 (C = +0.070; p = 0.000)	0.013 (C = +0.170; p = 0.874)	-0.092 (C = +0.170; p = 0.265)	-0.07 (C = +0.176; p = 0.748)	-0.084 (C = +0.176; p = 0.598)	-0.095 (C = +0.183; p = 0.513)	0.892	+5.72%	
Severity	2011.2	0.055 (C = +0.015; p = 0.000)	-0.191 (C = +0.075; p = 0.000)	0.014 (C = +0.177; p = 0.863)	-0.088 (C = +0.178; p = 0.311)	-0.026 (C = +0.183; p = 0.778)	0.001 (C = +0.186; p = 0.989)	-0.051 (C = +0.191; p = 0.879)	0.867	+5.62%	
Severity	2012.1	0.053 (C = +0.017; p = 0.000)	-0.195 (C = +0.080; p = 0.000)	0.020 (C = +0.187; p = 0.817)	-0.085 (C = +0.187; p = 0.344)	-0.012 (C = +0.195; p = 0.851)	0.005 (C = +0.195; p = 0.953)	-0.043 (C = +0.204; p = 0.677)	0.857	+5.48%	
Severity	2012.2	0.051 (C = +0.020; p = 0.000)	-0.189 (C = +0.086; p = 0.000)	0.024 (C = +0.193; p = 0.793)	-0.075 (C = +0.196; p = 0.424)	-0.012 (C = +0.202; p = 0.903)	0.018 (C = +0.206; p = 0.853)	-0.035 (C = +0.213; p = 0.727)	0.819	+5.24%	
Severity	2013.1	0.053 (C = +0.023; p = 0.000)	-0.184 (C = +0.093; p = 0.001)	0.016 (C = +0.207; p = 0.868)	-0.079 (C = +0.207; p = 0.421)	-0.021 (C = +0.218; p = 0.832)	0.012 (C = +0.218; p = 0.906)	-0.047 (C = +0.231; p = 0.665)	0.811	+5.45%	
Severity	2013.2	0.054 (C = +0.027; p = 0.001)	-0.187 (C = +0.102; p = 0.002)	0.014 (C = +0.220; p = 0.886)	-0.083 (C = +0.224; p = 0.429)	-0.024 (C = +0.233; p = 0.823)	0.007 (C = +0.238; p = 0.952)	-0.050 (C = +0.248; p = 0.660)	0.765	+5.56%	
Severity	2014.1	0.051 (C = +0.033; p = 0.007)	-0.184 (C = +0.113; p = 0.004)	0.026 (C = +0.239; p = 0.813)	-0.077 (C = +0.239; p = 0.484)	-0.010 (C = +0.256; p = 0.934)	0.016 (C = +0.256; p = 0.893)	-0.033 (C = +0.276; p = 0.794)	0.746	+5.23%	
Severity	2014.2	0.051 (C = +0.040; p = 0.019)	-0.193 (C = +0.127; p = 0.001)	0.026 (C = +0.259; p = 0.823)	-0.076 (C = +0.266; p = 0.527)	-0.009 (C = +0.280; p = 0.942)	0.017 (C = +0.289; p = 0.898)	-0.032 (C = +0.304; p = 0.814)	0.667	+5.20%	
Severity	2015.1	0.053 (C = +0.051; p = 0.045)	-0.189 (C = +0.147; p = 0.019)	0.019 (C = +0.294; p = 0.880)	-0.080 (C = +0.294; p = 0.542)	-0.018 (C = +0.324; p = 0.901)	0.011 (C = +0.324; p = 0.939)	-0.043 (C = +0.359; p = 0.879)	0.641	+5.43%	
Severity	2015.2	0.032 (C = +0.051; p = 0.178)	-0.158 (C = +0.133; p = 0.017)	0.040 (C = +0.257; p = 0.714)	-0.017 (C = +0.267; p = 0.880)	0.024 (C = +0.286; p = 0.844)	0.094 (C = +0.299; p = 0.469)	0.020 (C = +0.320; p = 0.885)	0.575	+3.25%	
Severity	2016.1	0.029 (C = +0.072; p = 0.342)	-0.162 (C = +0.165; p = 0.053)	0.047 (C = +0.312; p = 0.716)	-0.013 (C = +0.312; p = 0.917)	0.033 (C = +0.359; p = 0.823)	0.101 (C = +0.359; p = 0.502)	0.031 (C = +0.413; p = 0.853)	0.526	+2.99%	
Severity	2016.2	-0.001 (C = +0.071; p = 0.981)	-0.127 (C = +0.143; p = 0.070)	0.072 (C = +0.259; p = 0.485)	0.062 (C = +0.275; p = 0.566)	0.088 (C = +0.304; p = 0.466)	0.206 (C = +0.325; p = 0.153)	0.196 (C = +0.357; p = 0.416)	0.552	-0.60%	
Severity	2017.1	-0.013 (C = +0.119; p = 0.745)	-0.141 (C = +0.203; p = 0.114)	0.097 (C = +0.364; p = 0.458)	0.079 (C = +0.364; p = 0.540)	0.126 (C = +0.451; p = 0.439)	0.236 (C = +0.451; p = 0.195)	0.167 (C = +0.550; p = 0.404)	0.502	-1.92%	
Frequency	2006.1	0.023 (C = +0.011; p = 0.000)	0.159 (C = +0.085; p = 0.001)	-0.371 (C = +0.247; p = 0.005)	-0.149 (C = +0.247; p = 0.225)	-0.410 (C = +0.250; p = 0.002)	-0.309 (C = +0.250; p = 0.018)	-0.267 (C = +0.254; p = 0.040)	0.498	+2.36%	
Frequency	2006.2	0.020 (C = +0.011; p = 0.000)	0.163 (C = +0.088; p = 0.001)	-0.369 (C = +0.251; p = 0.006)	-0.142 (C = +0.252; p = 0.257)	-0.407 (C = +0.255; p = 0.003)	-0.301 (C = +0.256; p = 0.023)	-0.263 (C = +0.259; p = 0.047)	0.490	+2.27%	

All Perils

Coverage = AP
End Trend Period = 2022.1
Excluded Perils = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	Adjusted R ²	Implied Trend Rate
Loss Cost	2006.1	0.047 (CI = +/-0.020; p = 0.000)	-0.341 (CI = +/-0.455; p = 0.135)	-0.246 (CI = +/-0.458; p = 0.279)	-0.375 (CI = +/-0.462; p = 0.107)	-0.350 (CI = +/-0.466; p = 0.134)	-0.589 (CI = +/-0.469; p = 0.016)	0.366	+4.80%
Loss Cost	2006.2	0.048 (CI = +/-0.021; p = 0.000)	-0.348 (CI = +/-0.465; p = 0.135)	-0.254 (CI = +/-0.468; p = 0.274)	-0.383 (CI = +/-0.472; p = 0.107)	-0.360 (CI = +/-0.476; p = 0.132)	-0.599 (CI = +/-0.480; p = 0.016)	0.350	+4.95%
Loss Cost	2007.1	0.049 (CI = +/-0.023; p = 0.000)	-0.351 (CI = +/-0.476; p = 0.142)	-0.257 (CI = +/-0.480; p = 0.281)	-0.386 (CI = +/-0.484; p = 0.113)	-0.362 (CI = +/-0.489; p = 0.139)	-0.602 (CI = +/-0.493; p = 0.019)	0.317	+5.00%
Loss Cost	2007.2	0.047 (CI = +/-0.025; p = 0.000)	-0.344 (CI = +/-0.488; p = 0.158)	-0.249 (CI = +/-0.492; p = 0.306)	-0.378 (CI = +/-0.496; p = 0.129)	-0.353 (CI = +/-0.501; p = 0.158)	-0.592 (CI = +/-0.506; p = 0.024)	0.261	+4.84%
Loss Cost	2008.1	0.045 (CI = +/-0.027; p = 0.002)	-0.332 (CI = +/-0.498; p = 0.180)	-0.236 (CI = +/-0.502; p = 0.340)	-0.364 (CI = +/-0.507; p = 0.151)	-0.338 (CI = +/-0.513; p = 0.185)	-0.576 (CI = +/-0.518; p = 0.031)	0.194	+4.57%
Loss Cost	2008.2	0.049 (CI = +/-0.029; p = 0.002)	-0.352 (CI = +/-0.501; p = 0.158)	-0.259 (CI = +/-0.506; p = 0.299)	-0.389 (CI = +/-0.511; p = 0.129)	-0.365 (CI = +/-0.517; p = 0.157)	-0.606 (CI = +/-0.524; p = 0.025)	0.222	+5.07%
Loss Cost	2009.1	0.057 (CI = +/-0.030; p = 0.001)	-0.384 (CI = +/-0.488; p = 0.116)	-0.295 (CI = +/-0.493; p = 0.227)	-0.428 (CI = +/-0.499; p = 0.088)	-0.409 (CI = +/-0.505; p = 0.107)	-0.653 (CI = +/-0.512; p = 0.015)	0.298	+5.91%
Loss Cost	2009.2	0.054 (CI = +/-0.033; p = 0.003)	-0.369 (CI = +/-0.498; p = 0.137)	-0.278 (CI = +/-0.504; p = 0.263)	-0.410 (CI = +/-0.511; p = 0.109)	-0.389 (CI = +/-0.518; p = 0.133)	-0.631 (CI = +/-0.525; p = 0.021)	0.219	+5.50%
Loss Cost	2010.1	0.035 (CI = +/-0.027; p = 0.013)	-0.303 (CI = +/-0.383; p = 0.114)	-0.203 (CI = +/-0.389; p = 0.288)	-0.325 (CI = +/-0.394; p = 0.100)	-0.295 (CI = +/-0.400; p = 0.139)	-0.528 (CI = +/-0.406; p = 0.014)	0.169	+3.61%
Loss Cost	2010.2	0.037 (CI = +/-0.030; p = 0.018)	-0.310 (CI = +/-0.397; p = 0.118)	-0.210 (CI = +/-0.403; p = 0.286)	-0.334 (CI = +/-0.409; p = 0.103)	-0.305 (CI = +/-0.416; p = 0.141)	-0.539 (CI = +/-0.423; p = 0.016)	0.154	+3.81%
Loss Cost	2011.1	0.046 (CI = +/-0.032; p = 0.007)	-0.339 (CI = +/-0.387; p = 0.082)	-0.243 (CI = +/-0.393; p = 0.208)	-0.372 (CI = +/-0.400; p = 0.066)	-0.347 (CI = +/-0.407; p = 0.090)	-0.585 (CI = +/-0.415; p = 0.009)	0.241	+4.71%
Loss Cost	2011.2	0.036 (CI = +/-0.033; p = 0.033)	-0.308 (CI = +/-0.375; p = 0.100)	-0.208 (CI = +/-0.381; p = 0.263)	-0.331 (CI = +/-0.389; p = 0.089)	-0.302 (CI = +/-0.397; p = 0.126)	-0.535 (CI = +/-0.405; p = 0.013)	0.165	+3.71%
Loss Cost	2012.1	0.032 (CI = +/-0.037; p = 0.087)	-0.295 (CI = +/-0.387; p = 0.125)	-0.193 (CI = +/-0.395; p = 0.314)	-0.314 (CI = +/-0.404; p = 0.118)	-0.282 (CI = +/-0.413; p = 0.166)	-0.513 (CI = +/-0.423; p = 0.021)	0.108	+3.25%
Loss Cost	2012.2	0.019 (CI = +/-0.039; p = 0.306)	-0.258 (CI = +/-0.369; p = 0.154)	-0.150 (CI = +/-0.377; p = 0.407)	-0.264 (CI = +/-0.387; p = 0.164)	-0.226 (CI = +/-0.397; p = 0.241)	-0.451 (CI = +/-0.407; p = 0.033)	0.097	+1.93%
Loss Cost	2013.1	0.026 (CI = +/-0.044; p = 0.220)	-0.277 (CI = +/-0.381; p = 0.139)	-0.172 (CI = +/-0.391; p = 0.357)	-0.290 (CI = +/-0.402; p = 0.142)	-0.255 (CI = +/-0.413; p = 0.204)	-0.484 (CI = +/-0.426; p = 0.029)	0.107	+2.64%
Loss Cost	2013.2	0.017 (CI = +/-0.050; p = 0.472)	-0.254 (CI = +/-0.391; p = 0.181)	-0.144 (CI = +/-0.403; p = 0.447)	-0.258 (CI = +/-0.416; p = 0.200)	-0.218 (CI = +/-0.430; p = 0.288)	-0.442 (CI = +/-0.445; p = 0.051)	0.091	+1.71%
Loss Cost	2014.1	0.011 (CI = +/-0.059; p = 0.654)	-0.241 (CI = +/-0.416; p = 0.227)	-0.128 (CI = +/-0.433; p = 0.523)	-0.239 (CI = +/-0.447; p = 0.261)	-0.196 (CI = +/-0.464; p = 0.369)	-0.417 (CI = +/-0.473; p = 0.083)	0.071	+1.12%
Loss Cost	2014.2	-0.003 (CI = +/-0.069; p = 0.920)	-0.210 (CI = +/-0.429; p = 0.298)	-0.090 (CI = +/-0.447; p = 0.660)	-0.190 (CI = +/-0.466; p = 0.373)	-0.144 (CI = +/-0.487; p = 0.521)	-0.358 (CI = +/-0.510; p = 0.147)	0.101	-0.31%
Loss Cost	2015.1	-0.001 (CI = +/-0.086; p = 0.981)	-0.214 (CI = +/-0.472; p = 0.326)	-0.095 (CI = +/-0.495; p = 0.668)	-0.200 (CI = +/-0.520; p = 0.401)	-0.152 (CI = +/-0.548; p = 0.541)	-0.367 (CI = +/-0.570; p = 0.181)	0.098	-0.09%
Loss Cost	2015.2	0.008 (CI = +/-0.109; p = 0.873)	-0.230 (CI = +/-0.523; p = 0.333)	-0.124 (CI = +/-0.554; p = 0.637)	-0.224 (CI = +/-0.588; p = 0.396)	-0.180 (CI = +/-0.625; p = 0.517)	-0.400 (CI = +/-0.664; p = 0.198)	-0.043	-0.77%
Loss Cost	2016.1	-0.003 (CI = +/-0.145; p = 0.967)	-0.213 (CI = +/-0.595; p = 0.415)	-0.093 (CI = +/-0.637; p = 0.732)	-0.197 (CI = +/-0.685; p = 0.507)	-0.148 (CI = +/-0.736; p = 0.641)	-0.362 (CI = +/-0.791; p = 0.305)	-0.106	-2.25%
Loss Cost	2016.2	-0.036 (CI = +/-0.193; p = 0.655)	-0.163 (CI = +/-0.669; p = 0.558)	-0.027 (CI = +/-0.729; p = 0.927)	-0.174 (CI = +/-0.796; p = 0.727)	-0.049 (CI = +/-0.869; p = 0.891)	-0.246 (CI = +/-0.946; p = 0.533)	-0.362	-3.50%
Loss Cost	2017.1	-0.011 (CI = +/-0.289; p = 0.924)	-0.197 (CI = +/-0.827; p = 0.545)	-0.073 (CI = +/-0.923; p = 0.837)	-0.113 (CI = +/-1.030; p = 0.666)	-0.119 (CI = +/-1.146; p = 0.787)	-0.330 (CI = +/-1.267; p = 0.510)	-0.090	-1.06%
Severity	2006.1	0.016 (CI = +/-0.020; p = 0.117)	-0.076 (CI = +/-0.450; p = 0.733)	0.054 (CI = +/-0.453; p = 0.809)	-0.138 (CI = +/-0.457; p = 0.539)	-0.058 (CI = +/-0.460; p = 0.798)	-0.206 (CI = +/-0.464; p = 0.371)	-0.081	+1.56%
Severity	2006.2	0.017 (CI = +/-0.021; p = 0.104)	-0.084 (CI = +/-0.458; p = 0.709)	0.044 (CI = +/-0.462; p = 0.844)	-0.148 (CI = +/-0.465; p = 0.518)	-0.069 (CI = +/-0.469; p = 0.765)	-0.218 (CI = +/-0.474; p = 0.353)	-0.077	+1.74%
Severity	2007.1	0.017 (CI = +/-0.023; p = 0.127)	-0.085 (CI = +/-0.470; p = 0.712)	0.043 (CI = +/-0.474; p = 0.851)	-0.149 (CI = +/-0.478; p = 0.525)	-0.070 (CI = +/-0.482; p = 0.767)	-0.219 (CI = +/-0.487; p = 0.363)	-0.096	+1.76%
Severity	2007.2	0.014 (CI = +/-0.024; p = 0.251)	-0.069 (CI = +/-0.474; p = 0.767)	0.062 (CI = +/-0.478; p = 0.792)	-0.140 (CI = +/-0.483; p = 0.584)	-0.048 (CI = +/-0.487; p = 0.839)	-0.195 (CI = +/-0.492; p = 0.420)	-0.152	+1.69%
Severity	2008.1	0.017 (CI = +/-0.026; p = 0.189)	-0.081 (CI = +/-0.482; p = 0.730)	0.048 (CI = +/-0.487; p = 0.841)	-0.145 (CI = +/-0.492; p = 0.547)	-0.065 (CI = +/-0.497; p = 0.788)	-0.214 (CI = +/-0.503; p = 0.388)	-0.141	+1.69%
Severity	2008.2	0.024 (CI = +/-0.027; p = 0.097)	-0.110 (CI = +/-0.477; p = 0.634)	0.016 (CI = +/-0.477; p = 0.946)	-0.180 (CI = +/-0.482; p = 0.446)	-0.104 (CI = +/-0.488; p = 0.662)	-0.256 (CI = +/-0.494; p = 0.293)	-0.075	+2.38%
Severity	2009.1	0.039 (CI = +/-0.022; p = 0.001)	-0.172 (CI = +/-0.355; p = 0.325)	-0.054 (CI = +/-0.359; p = 0.756)	-0.258 (CI = +/-0.363; p = 0.154)	-0.189 (CI = +/-0.368; p = 0.296)	-0.349 (CI = +/-0.373; p = 0.065)	0.275	+3.99%
Severity	2009.2	0.041 (CI = +/-0.024; p = 0.002)	-0.180 (CI = +/-0.364; p = 0.314)	-0.064 (CI = +/-0.369; p = 0.722)	-0.268 (CI = +/-0.374; p = 0.149)	-0.201 (CI = +/-0.379; p = 0.281)	-0.362 (CI = +/-0.384; p = 0.064)	0.260	+4.21%
Severity	2010.1	0.033 (CI = +/-0.024; p = 0.010)	-0.151 (CI = +/-0.345; p = 0.371)	-0.030 (CI = +/-0.350; p = 0.858)	-0.231 (CI = +/-0.355; p = 0.188)	-0.160 (CI = +/-0.360; p = 0.364)	-0.316 (CI = +/-0.366; p = 0.086)	0.140	+3.38%
Severity	2010.2	0.041 (CI = +/-0.025; p = 0.003)	-0.180 (CI = +/-0.327; p = 0.263)	-0.063 (CI = +/-0.332; p = 0.694)	-0.268 (CI = +/-0.337; p = 0.112)	-0.201 (CI = +/-0.343; p = 0.234)	-0.361 (CI = +/-0.349; p = 0.043)	0.267	+4.23%
Severity	2011.1	0.049 (CI = +/-0.026; p = 0.001)	-0.203 (CI = +/-0.320; p = 0.197)	-0.090 (CI = +/-0.325; p = 0.565)	-0.299 (CI = +/-0.331; p = 0.074)	-0.235 (CI = +/-0.337; p = 0.159)	-0.399 (CI = +/-0.343; p = 0.025)	0.345	+4.97%
Severity	2011.2	0.044 (CI = +/-0.029; p = 0.005)	-0.188 (CI = +/-0.325; p = 0.238)	-0.072 (CI = +/-0.331; p = 0.648)	-0.279 (CI = +/-0.338; p = 0.099)	-0.212 (CI = +/-0.345; p = 0.209)	-0.374 (CI = +/-0.352; p = 0.039)	0.231	+4.47%
Severity	2012.1	0.044 (CI = +/-0.033; p = 0.012)	-0.189 (CI = +/-0.341; p = 0.254)	-0.074 (CI = +/-0.348; p = 0.655)	-0.280 (CI = +/-0.356; p = 0.113)	-0.214 (CI = +/-0.364; p = 0.227)	-0.377 (CI = +/-0.373; p = 0.048)	0.166	+4.52%
Severity	2012.2	0.034 (CI = +/-0.035; p = 0.056)	-0.160 (CI = +/-0.330; p = 0.316)	-0.039 (CI = +/-0.338; p = 0.806)	-0.240 (CI = +/-0.346; p = 0.158)	-0.169 (CI = +/-0.355; p = 0.323)	-0.326 (CI = +/-0.365; p = 0.076)	0.014	+3.43%
Severity	2013.1	0.037 (CI = +/-0.040; p = 0.069)	-0.168 (CI = +/-0.348; p = 0.314)	-0.049 (CI = +/-0.357; p = 0.771)	-0.251 (CI = +/-0.367; p = 0.161)	-0.182 (CI = +/-0.378; p = 0.315)	-0.340 (CI = +/-0.389; p = 0.081)	-0.014	+3.74%
Severity	2013.2	0.025 (CI = +/-0.044; p = 0.238)	-0.138 (CI = +/-0.345; p = 0.396)	-0.014 (CI = +/-0.355; p = 0.934)	-0.210 (CI = +/-0.367; p = 0.233)	-0.135 (CI = +/-0.379; p = 0.451)	-0.287 (CI = +/-0.392; p = 0.135)	-0.155	+2.53%
Severity	2014.1	0.028 (CI = +/-0.053; p = 0.283)	-0.145 (CI = +/-0.369; p = 0.401)	-0.022 (CI = +/-0.362; p = 0.900)	-0.220 (CI = +/-0.396; p = 0.244)	-0.146 (CI = +/-0.412; p = 0.447)	-0.300 (CI = +/-0.426; p = 0.149)	-0.191	+2.84%
Severity	2014.2	0.016 (CI = +/-0.064; p = 0.566)	-0.120 (CI = +/-0.383; p = 0.498)	-0.009 (CI = +/-0.399; p = 0.958)	-0.183 (CI = +/-0.416; p = 0.347)	-0.103 (CI = +/-0.435; p = 0.606)	-0.251 (CI = +/-0.455; p = 0.244)	-0.287	+1.63%
Severity	2015.1	0.022 (CI = +/-0.076; p = 0.520)	-0.132 (CI = +/-0.418; p = 0.488)	-0.006 (CI = +/-0.438; p = 0.977)	-0.201 (CI = +/-0.461; p = 0.344)	-0.124 (CI = +/-0.485; p = 0.572)	-0.275 (CI = +/-0.511; p = 0.250)	-0.332	+2.24%
Severity	2015.2	0.032 (CI = +/-0.096; p = 0.459)	-0.149 (CI = +/-0.461; p = 0.468)	-0.028 (CI = +/-0.488; p = 0.895)	-0.228 (CI = +/-0.518; p = 0.332)	-0.156 (CI = +/-0.550; p = 0.524)	-0.312 (CI = +/-0.585; p = 0.247)	-0.379	+3.24%
Severity	2016.1	0.054 (CI = +/-0.122; p = 0.317)	-0.187 (CI = +/-0.501; p = 0.396)	-0.077 (CI = +/-0.537; p = 0.738)	-0.288 (CI = +/-0.577; p = 0.267)	-0.228 (CI = +/-0.620; p = 0.404)	-0.395 (CI = +/-0.667; p = 0.197)	-0.359	+5.59%
Severity	2016.2	0.022 (CI = +/-0.159; p = 0.741)	-0.138 (CI = +/-0.551; p = 0.549)	-0.011 (CI = +/-0.600; p = 0.963)	-0.206 (CI = +/-0.655; p = 0.455)	-0.129 (CI = +/-0.715; p = 0.662)	-0.280 (CI = +/-0.779; p = 0.398)	-0.533	+2.18%
Severity	2017.1	0.058 (CI = +/-0.228; p = 0.521)	-0.186 (CI = +/-0.653; p = 0.473)	-0.078 (CI = +/-0.728; p = 0.782)	-0.291 (CI = +/-0.813; p = 0.377)	-0.232 (CI = +/-0.904; p = 0.516)	-0.401 (CI = +/-1.000; p = 0.328)	-0.626	+5.95%
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	-0.266 (CI = +/-0.329; p = 0.108)	-0.300 (CI = +/-0.331; p = 0.073)	-0.237 (CI = +/-0.333; p = 0.156)	-0.293 (CI = +/-0.336; p = 0.085)	-0.384 (CI = +/-0.339; p = 0.028)	0.316	+3.18%
Frequency	2006.2	0.031 (CI = +/-0.015; p = 0.000)	-0.264 (CI = +/-0.336; p = 0.118)	-0.299 (CI = +/-0.339; p = 0.082)	-0.235 (CI = +/-0.342; p = 0.169)	-0.291 (CI = +/-0.345; p = 0.095)	-0.382 (CI = +/-0.348; p = 0.033)	0.276	+3.15%
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	-0.266 (CI = +/-0.345; p = 0.125)	-0.300 (CI = +/-0.348; p = 0.088)	-0.237 (CI = +/-0.351; p = 0.177)	-0.292 (CI = +/-0.354; p = 0.101)	-0.384 (CI = +/-0.357; p = 0.036)	0.245	+3.18%
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	-0.275 (CI = +/-0.350; p = 0.118)	-0.311 (CI = +/-0.353; p = 0.082)	-0.248 (CI = +/-0.357; p = 0.164)	-0.305 (CI = +/-0.360; p = 0.093)	-0.397 (CI = +/-0.364; p = 0.034)	0.250	+3.40%
Frequency	2008.1	0.028 (CI = +/-0.018; p = 0.004)	-0.251 (CI = +/-0.335; p = 0.135)	-0.284 (CI = +/-0.339; p = 0.096)	-0.219 (CI = +/-0.342; p = 0.198)	-0.273 (CI = +/-0.346; p = 0.116)	-0.362 (CI = +/-0.350; p = 0.043)	0.164	+2.83%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.013)	-0.243 (CI = +/-0.342; p = 0.155)	-0.275 (CI = +/-0.346; p = 0.114)	-0.208 (CI = +/-0.350; p = 0.229)	-0.261 (CI = +/-0.354; p = 0.139)	-0.350 (CI = +/-0.358; p = 0.055)	0.102	+2.62%
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.061)	-0.212 (CI = +/-0.314; p = 0.173)	-0.240 (CI = +/-0.317; p = 0.129)	-0.171 (CI = +/-0.321; p = 0.281)	-0.220 (CI = +/-0.325; p = 0.174)	-0.304 (CI = +/-0.329; p = 0.068)	0.027	+1.85%
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.208)	-0.189 (CI = +/-0.300; p = 0.203)	-0.214 (CI = +/-0.304; p = 0.156)	-0.141 (CI = +/-0.308; p = 0.349)	-0.188 (CI = +/-0.312; p = 0.224)	-0.269 (CI = +/-0.317; p = 0.091)	-0.018	+1.24%
Frequency	2010.1	0.002 (CI = +/-0.017; p = 0.793)	-0.152 (CI = +/-0.244; p = 0.207)	-0.					



Oliver Wyman
120 Bremner Boulevard
Suite 800
Toronto, ON M5J 0A8

Oliver Wyman
Three Logan Square
1717 Arch Street, Suite 1100
Philadelphia, PA 19103