NEWFOUNDLAND AND LABRADOR PRIVATE PASSENGER VEHICLES

OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2022

September 5, 2023

A business of Marsh McLennan

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1. Executive Summary

1.1. Purpose and Scope

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

- Mandatory Coverages: bodily injury, PD-tort, direct compensation property damage 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 December 31, 2022 to the General Insurance Statistical Agency (GISA).

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.

1.2. Actuarial Findings

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

The selected trends include the impact of changes in cost through the trend date. The trend date is the mid-point of the latest data point considered in the model that supports the selected loss trend rates. Absent a significant change in experience or economic conditions, we find it reasonable to assume the past loss trend will persist into the future, resulting in equivalent past and future trend rates.

During this period of inflation rate changes, to the extent that an insurer finds it reasonable for the future trend rate to be different than the past trend rate, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

Table 1: Selected Past Loss Cost Trends

Coverage	Past Loss Cost	Trend Date
Bodily Injury	-2.0%	October 2022
Property Damage (including DCPD)[1]	+1.0%	October 2022
Accident Benefits	+0.0%	October 2022
Uninsured Auto	+1.5%	July 2022
Collision	+2.5%[2]	October 2022
Comprehensive	+3.5%	October 2022
Specified Perils	+3.5%	October 2022
All Perils	+3.0%	October 2022
Underinsured Motorist	+3.0%	October 2022

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 Standards of Practice issued by the Canadian Institute of Actuaries.

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[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] Includes one-time increase of 10% at 2021-2.

2. Analysis Data

2.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2022-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 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.
2. **The case reserves do not reflect the "actuarial reserve" (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements.** This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the time of the financial statement. The approach that insurance companies (their actuaries) use to determine the "actuarial reserve," while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

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

We estimate the final (ultimate) number and cost[3] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[4]), separately, through to December 31, 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 GISA.[5] 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 loss[6] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 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 December 31, 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 December 31, 2022, separately for each of the coverages.

2.3. Selection of Claim Count and Claim Amount Development Factors

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 from 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 accident year periods.

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[3] 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.

[4] 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.

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

[6] 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).

2.4. Changes in Loss Cost, Frequency and Severity Estimates

The selection of development factors influences the selected loss trend rates.[7] 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,[8] 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

	As of June 30, 2022			As of December 31, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$373.93	$69,730	5.36	$376.92	$70,641	5.34
2019	$367.72	$69,838	5.27	$384.89	$73,447	5.24
2020	$271.71	$65,630	4.14	$283.90	$70,055	4.05
2021	$267.28	$65,703	4.07	$286.62	$71,838	3.99
2022*	$210.52	$62,805	3.35	$261.85	$66,624	3.93

** The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.*

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 4.0%. We attribute this increase to adverse development along the most recent diagonal of the reported loss triangle.

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

	As of June 30, 2022			As of December 31, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$123.34	$5,625	21.93	$123.29	$5,625	21.92
2019	$121.93	$5,916	20.61	$122.01	$5,926	20.59
2020	$113.02	$6,162	18.34	$112.44	$6,127	18.35
2021	$115.86	$6,412	18.07	$113.10	$6,231	18.15
2022*	$124.27	$7,520	16.52	$126.20	$6,764	18.66

** The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.*

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have decreased by 0.7%.

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

[8] Number of claims per 1,000 insured vehicles.

Table 4: Accident Benefits: Change in Estimates

	As of June 30, 2022			As of December 31, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$58.34	$8,507	6.86	$59.46	$8,658	6.87
2019	$63.01	$9,241	6.82	$65.48	$9,571	6.84
2020	$44.70	$8,432	5.30	$45.62	$8,574	5.32
2021	$47.39	$8,481	5.59	$48.91	$8,729	5.60
2022*	$43.09	$8,725	4.94	$50.19	$8,493	5.91

** The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.*

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 2.8%.

Table 5: Uninsured Auto: Change in Estimates

	As of June 30, 2022			As of December 31, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$13.42	$34,224	0.39	$13.39	$34,043	0.39
2019	$14.31	$43,765	0.33	$15.34	$47,702	0.32
2020	$12.70	$37,207	0.34	$12.40	$37,432	0.33
2021	$11.61	$35,892	0.32	$11.91	$40,090	0.30
2022*	$11.90	$43,172	0.28	$9.87	$42,063	0.23

** The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.*

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.9%.

Table 6: Collision: Change in Estimates

	As of June 30, 2022			As of December 31, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$224.67	$6,514	34.49	$224.64	$6,529	34.41
2019	$229.39	$6,661	34.44	$229.32	$6,676	34.35
2020	$176.27	$6,855	25.71	$177.29	$6,898	25.70
2021	$178.40	$7,480	23.85	$179.21	$7,520	23.83
2022*	$199.18	$8,388	23.75	$207.07	$8,116	25.51

** The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.*

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 0.2%.

Table 7: Comprehensive: Change in Estimates

	As of June 30, 2022			As of December 31, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$120.52	$1,662	72.52	$120.55	$1,662	72.52
2019	$107.32	$1,580	67.94	$107.63	$1,584	67.94
2020	$110.84	$1,733	63.95	$110.98	$1,737	63.90
2021	$111.27	$1,879	59.23	$111.86	$1,895	59.02
2022*	$121.64	$1,700	71.55	$124.52	$2,008	62.03

** The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.*

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 0.2%.

Table 8: All Perils: Change in Estimates

	As of June 30, 2022			As of December 31, 2022		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2018	$373.60	$5,192	71.96	$373.89	$5,192	72.02
2019	$324.85	$4,466	72.73	$325.19	$4,488	72.46
2020	$291.33	$4,439	65.63	$293.43	$4,465	65.71
2021	$284.45	$4,125	68.96	$299.84	$4,257	70.44
2022*	$234.64	$3,743	62.69	$270.50	$4,203	64.36

** The 2022 data presented as of June 30, 2022 only includes a half year of experience and is not directly comparable to the full 2022 year valued as of December 31, 2022.*

In aggregate, for the four-year period 2018 to 2021, our estimates of ultimate loss costs have increased by 1.4%.

3. Loss Trend Rate Considerations

3.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period[9] 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.

3.2. Past Trend - Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Newfoundland and Labrador ultimate claim frequency, claim severity and loss cost[10] by accident half-year that we derive (as we discuss in Section 2.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level[11] change parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling, and consider several models with varying parameters and accident periods to identify the underlying trends. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 4 of this report we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

Time Period

In this review, we present and consider the claim experience by accident half-year, spanning the twenty-year period from 2003-1 to 2022-2. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of the calculated loss trend rates. We consider models 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 the past.

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[9] We refer to the accident year loss amounts considered in an insurer’s rate indications as the “experience period” data. Although the number of years in the experience period varies by insurer depending upon size/credibility, it is most common for insurers to consider 5 years of experience in developing rate indications.

[10] 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.

[11] We use “scalar” and “level change” interchangeably throughout this report.

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

Seasonality

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

Weather / Unemployment

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 associated with that 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 2014 and 2022 hurricanes' (Arthur and Fiona) 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.

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

Reforms and Level Changes

The purpose of a reform parameter[12] 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.[13]

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.

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[12] We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

[13] A *t*-test with a resulting *p*-value of less than 5% is considered significant.

2020 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 since the reform.

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.[14]

Statistical Results

We consider the statistical results of the regression models that we present.

- 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.

Other Considerations

In selecting past loss trend rates, we also consider:

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

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

A discussion of our selected past and future 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.

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[14] 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.

The summary of our trend rates based on industry data as of December 31, 2022, as presented in Table 1, are based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes) and parsimony of many regression models.

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

Heatmaps

In Section 4 of this report we present graphical representations of the regression models under consideration with the use of heatmaps. We present separate heatmaps for the indicated trend rates, adjusted R-squared values, and *p*-values associated with a selected regression model over various experience time periods. The vertical axis of the heatmap corresponds to the beginning of the experience period, and the horizontal axis corresponds to the end of the experience period. For each heatmap, the colors within the column are selected such that larger values are brighter (yellow), and smaller values are darker (blue). This allows for direct comparison of statistical results between models over different time periods and improves readability of our report without having to reference Appendix E. However, the information presented in each heatmap is analogous with the information presented in Appendix E and is considered an additional aid to draw attention to the models we select. For example, the information provided in Figure 7 may also be found in Appendix E pages 1 and 2.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[15] during the pandemic were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic.

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 observations from our regression models for the coverages that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In Section 5.1 of this report, we quantify the observed impact of the pandemic on the industry claims frequency. We consider models that are analogous to those underlying our selected trend rate, but include the 2020-1, 2020-2, 2021-1, 2021-2, 2022-1, and 2022-2 observations, and a scalar parameter if significant. Insurers may consider removing the impact of the pandemic on historical loss experience to the extent that the 2020-1 through 2022-2 data is included in the experience period of a rate application.[16]

In May, 2023, World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the “new-normal” (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue. Although it is difficult to identify an exact point in time when the “new normal” post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period. Additionally, as shown in Figure 1, the total amount of time Canadians spent at home stabilized and returned to near pre-pandemic levels during the second half of 2022. As 2022-2 represents a potential new post-pandemic frequency level for the industry, insurers could consider whether a frequency reduction compared to pre-pandemic levels is likely to persist into the future.

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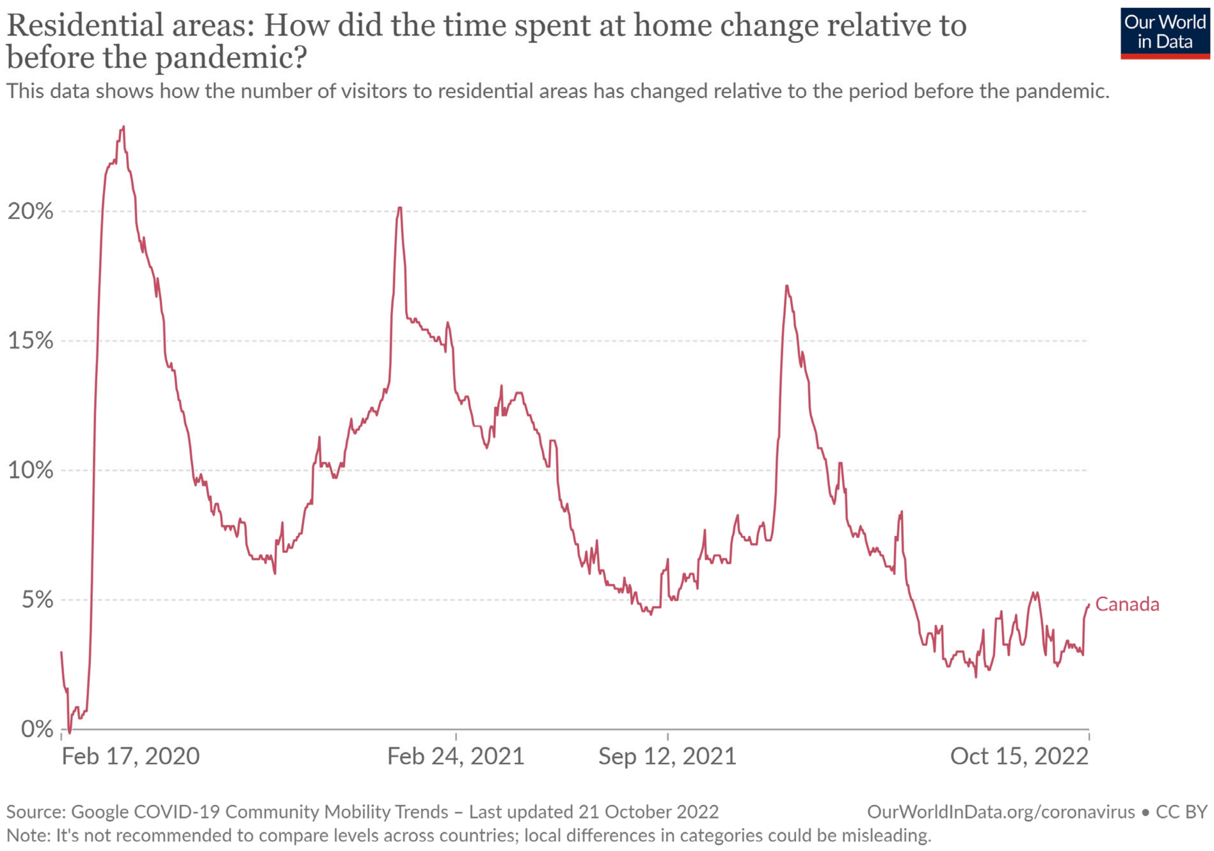
[15] We find frequency, but not severity has been affected by the COVID-19 pandemic.

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

We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 3.3.

Figure 1: Google Mobility Data



Source: Google COVID-19 Community Mobility Trends – Last updated 21 October 2022 OurWorldInData.org/coronavirus • CC BY
Note: It's not recommended to compare levels across countries; local differences in categories could be misleading.

Inflation

Supply chain issues and pent-up consumer demand have 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)[17] over the last 20 years in Newfoundland, separately, for:

- All-Items
- Transportation

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[17] As measured by the 12-month change in CPI.

- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health care.

Figure 2: Consumer Price Index – All Items & Transportation

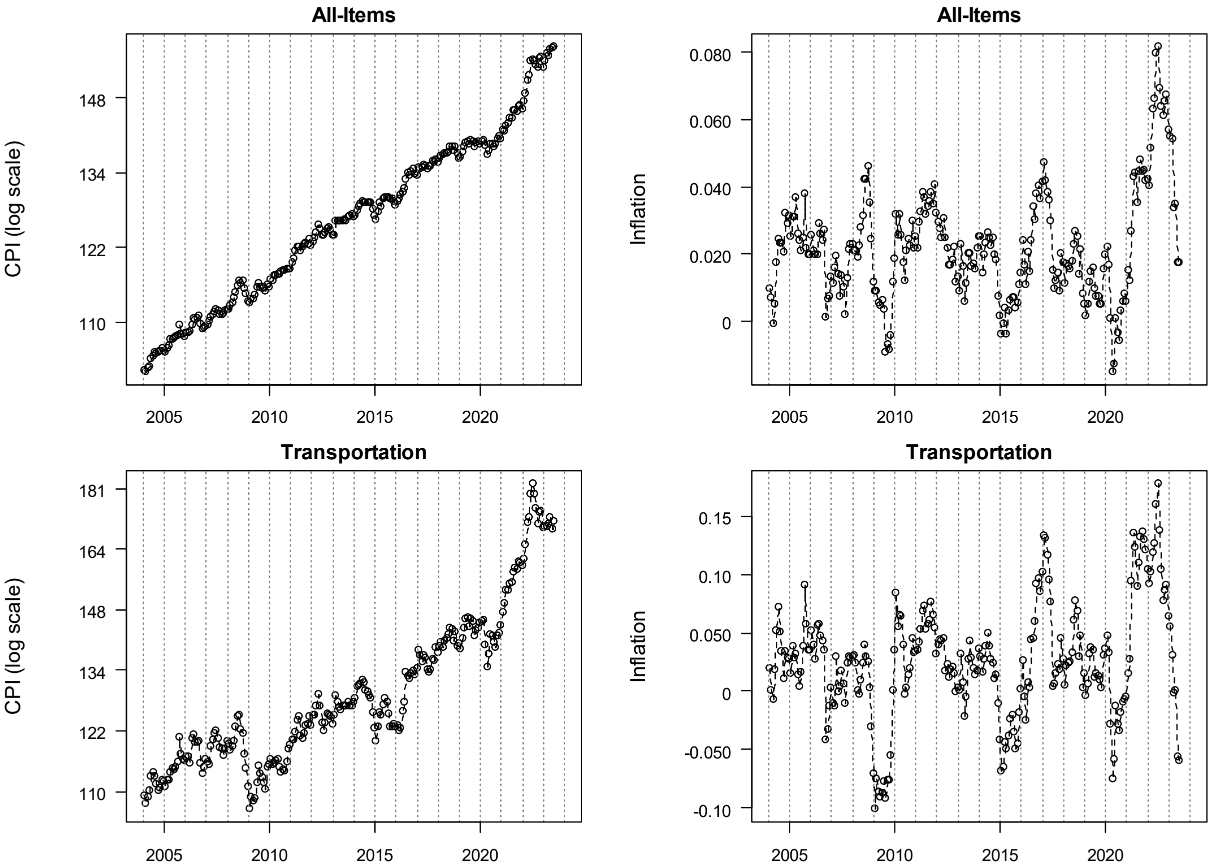
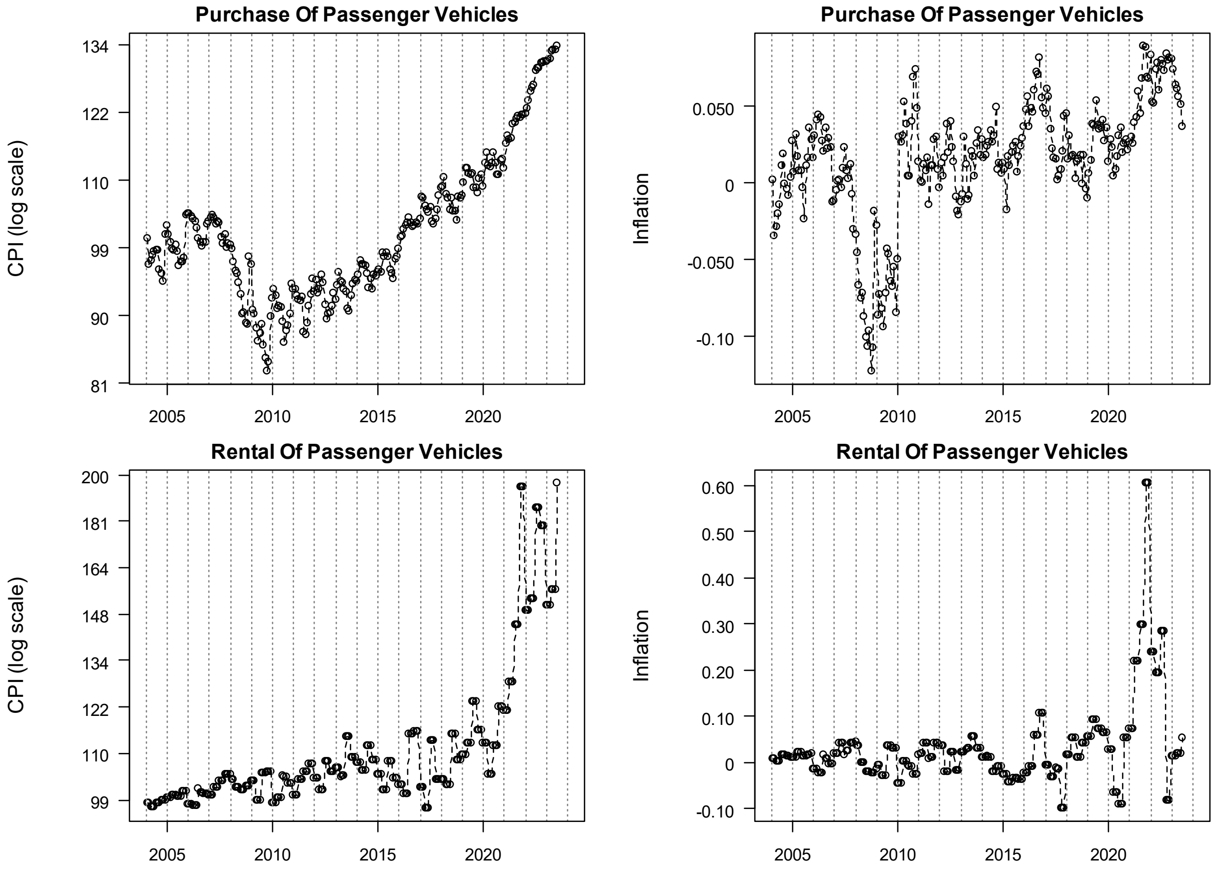


Figure 3[18]: Consumer Price Index – Purchase & Rental of Passenger Vehicles



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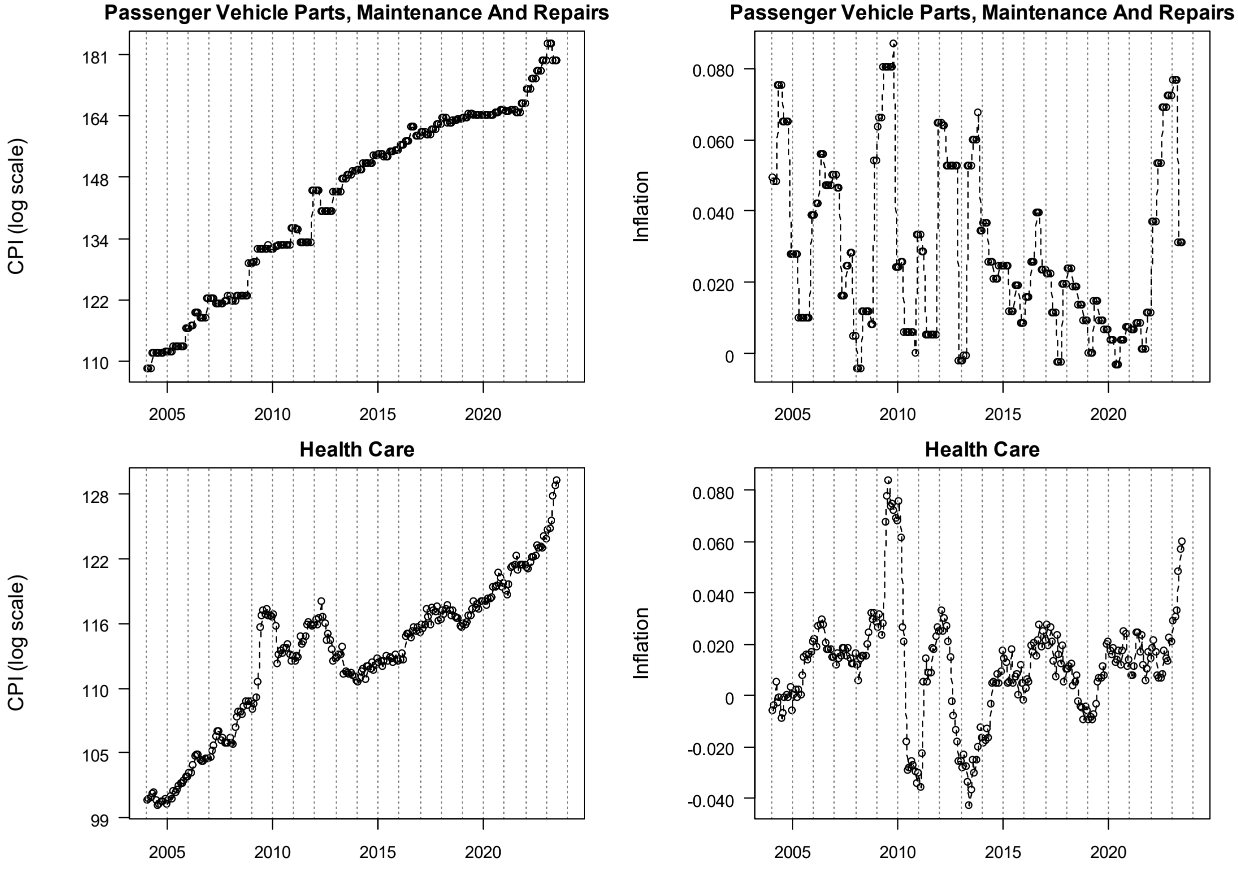
[18] Rental of passenger vehicles data is Canada-wide data, not Newfoundland-only data.

Figure 4: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare



Passenger Vehicle Parts, Maintenance And Repairs

Passenger Vehicle Parts, Maintenance And Repairs

Health Care

Health Care

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

- Inflationary pressures on physical damage coverages[19] (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels since 2010. The inflationary rise, which began in the second half of 2021, appears to be showing signs of moderation in early 2023.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 5, the 2021-2 through 2022-2 property damage and collision severity has risen steeply, deviating from historical patterns. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces larger claim costs for physical damage coverages[20] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

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

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. A change in severity coincident with the inflation change is not obvious for bodily injury, accident benefits, comprehensive, or all perils coverages.

As described in Section 3.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we include an additional scalar parameter in the model to isolate and quantify the change in severity level to the extent that the change is apparent and statistically significant for a specific coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter to be the most effective tool for measuring the historical impact of inflation on claims costs in these circumstances for the following reasons:

- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- We recognize an alternative approach would be to include an additional trend parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.[21]
- The Government of Canada has been 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.
- Assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 2 through Figure 4 above, there is early evidence that inflation is beginning to moderate in 2023 for the primary physical damage claims cost components.

We further discuss the expected inflationary impact on future loss trend in Section 3.3 below.

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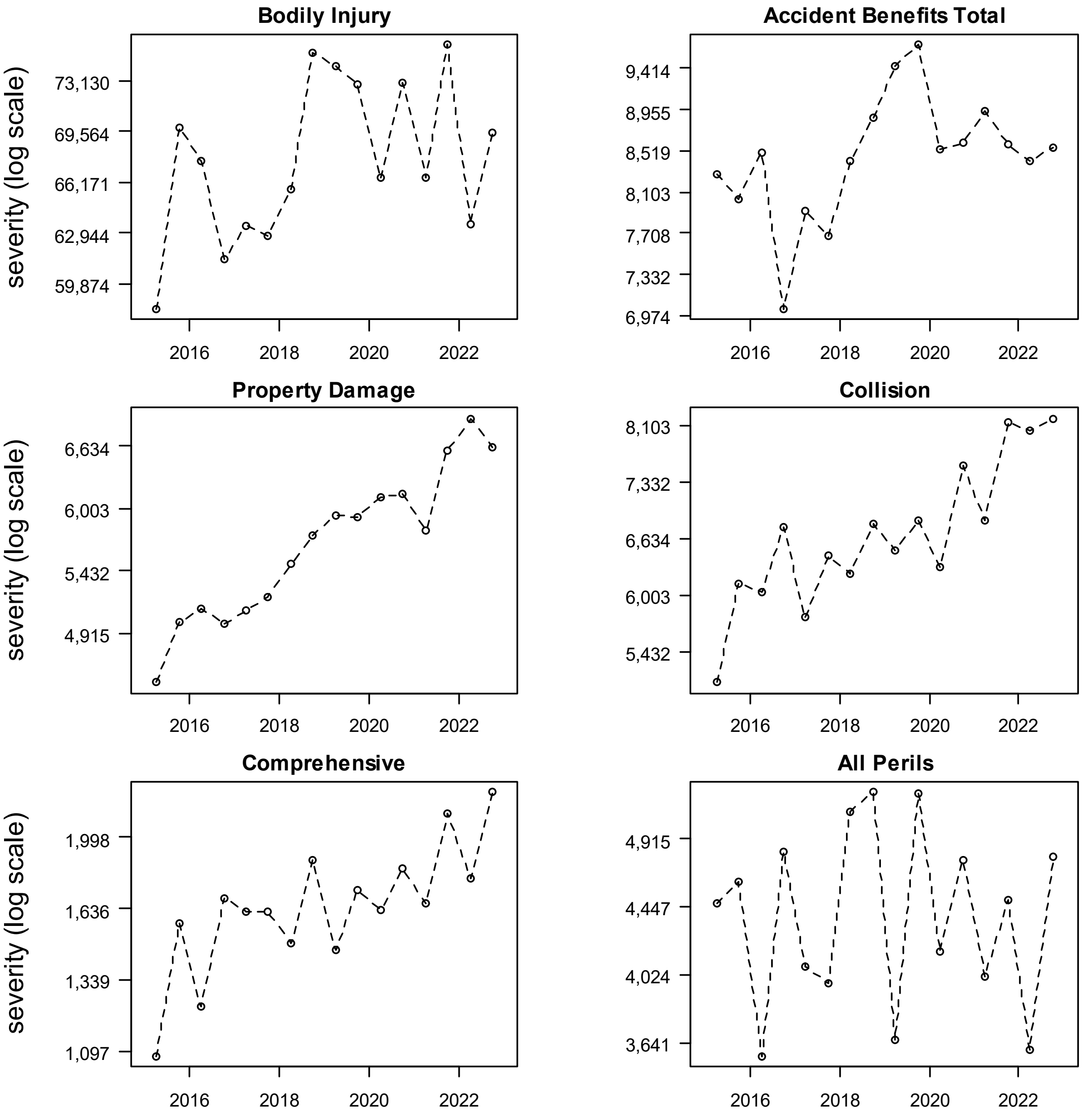
[20] We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 5 due to additional volatility associated with these coverages.

[21] Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 5: Historical Severity by Coverage



3.3. Future Trend Considerations

The selection of an appropriate future loss trend rate is more difficult as it involves an additional layer of complexity. Future loss trend rates should consider both the cost level changes that occurred in the past (i.e., past trend) and the likelihood that those patterns may change. Absent a significant change in experience or economic conditions over the recent accident periods, we find it is most reasonable to assume the past loss trend will persist into the future resulting in equivalent past and future trend rates. If appropriate, we adjust our 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 that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year included in the regression (typically October 1, 2022) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period. We discuss the issue of inflation in the context of the trend rates below.

Post COVID-19 "New Normal"

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.[22] As noted above, we view 2022-2 as the (possible) beginning of the "new-normal" post-pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

To aid the Board in reviewing an insurer's assumptions regarding the "new normal" frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 5.2 of this report. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate preliminary expectation for the prospective period.

Inflation

Insurers project the experience period data included in their rate applications to the average cost level expected during the prospective rate program period. As described in Section 3.2, the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2022 via an additional scalar parameter that is included in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling or rising, and modify/adjust the past trend rates for the prospective period.

In Figure 6[23] 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. The forecasted decline for 2023 is evident in the reported CPI data as of June 2023.

In addition to the impact of inflation on claims costs (and trend rates), inflation is impacting the interest rate environment. Additional investment income resulting from higher bond yields due to rising interest rates is an additional consideration for rate indication models.

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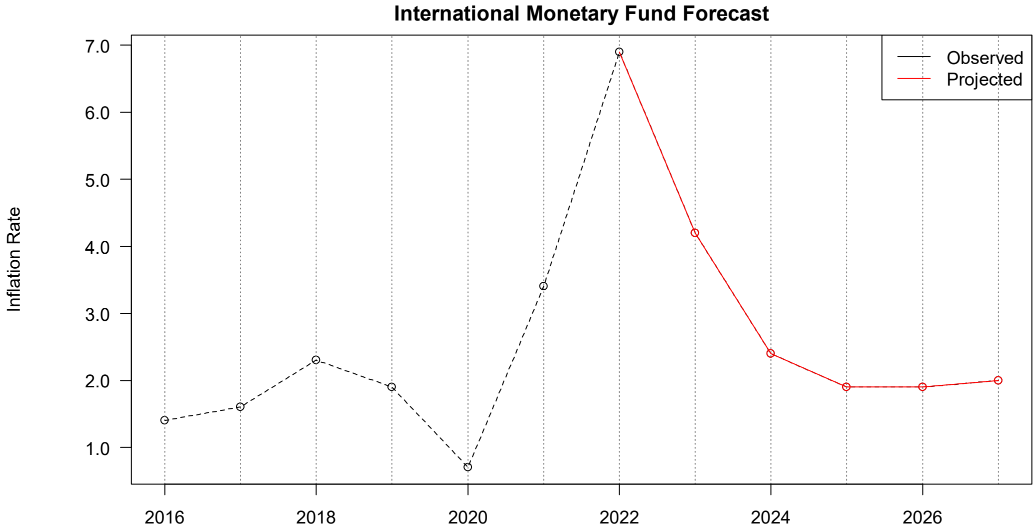
[22] Historical experience period loss data should be first adjusted to remove the impact of COVID-19; and then adjusted to the "new-normal" post-pandemic level.

[23] https://www.imf.org/en/Countries/CAN

Figure 6: IMF Forecasted Inflation

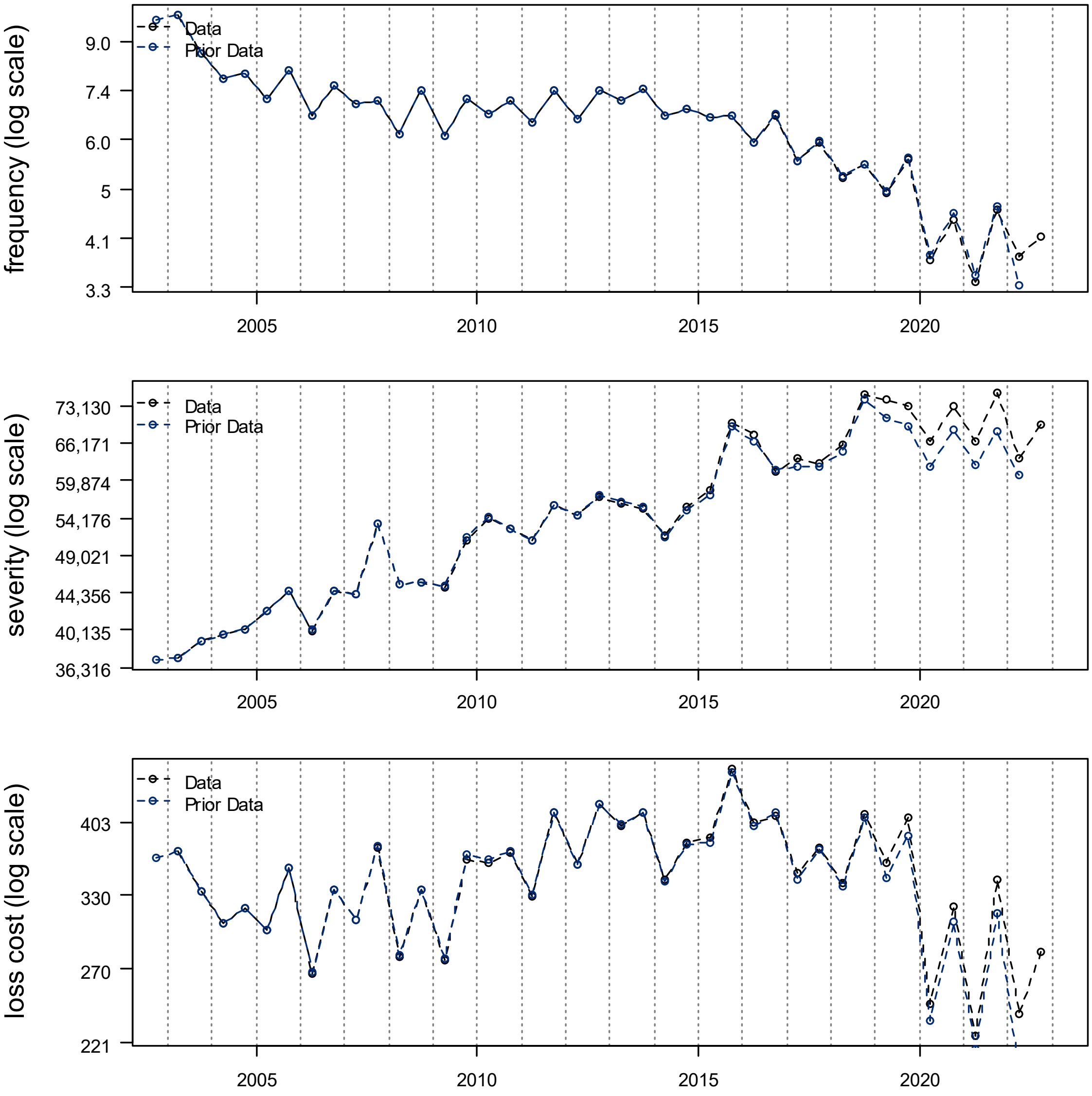


4. Oliver Wyman Selected Trend Rates

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 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the severity estimates for 2016-1 to 2022-1 have increased due to higher emergence during the second half of 2022 of reported loss amounts than expected.

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. Frequency decreased significantly during 2020 coincident with the COVID-19 pandemic and has yet to fully recover.
- Severity has been increasing for most of the historical period, including large spikes at 2015-2 and 2018-2, but began leveling off following a small decrease in severity level at 2020-1, coincident with the reform changes.
- Loss cost exhibited a flat, yet volatile, trend prior to 2008, followed by a positive trend through 2013, where it began to level-off. Loss cost decreased significantly during 2020, coincident with the COVID-19 pandemic, and has yet to fully recover.

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 2006-2 through 2016-1, ending 2022-2 and 2022-1, 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.[24]

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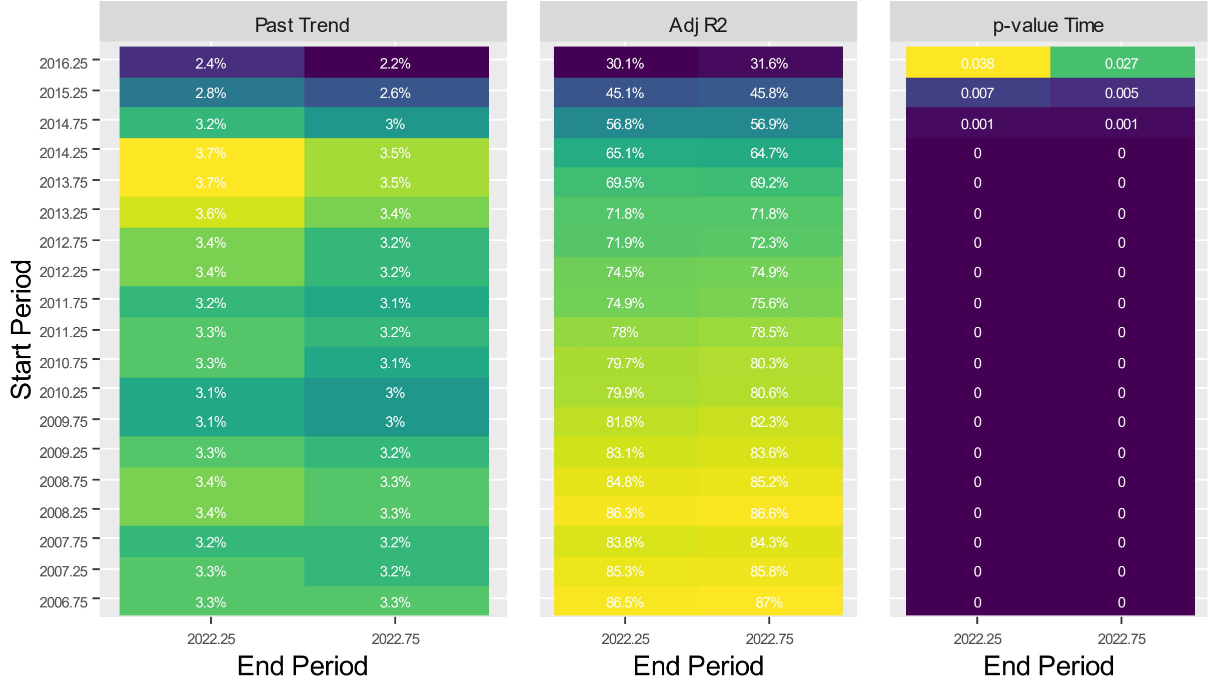
[24] The initial estimate of the impact of the January 2020 reforms is a 3%-4% reduction in bodily injury claims costs. This estimate will be updated as data under the January 2020 reform emerges. We have tested the significance of a scalar parameter coincident with the MIR reform. We observe the severity 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)



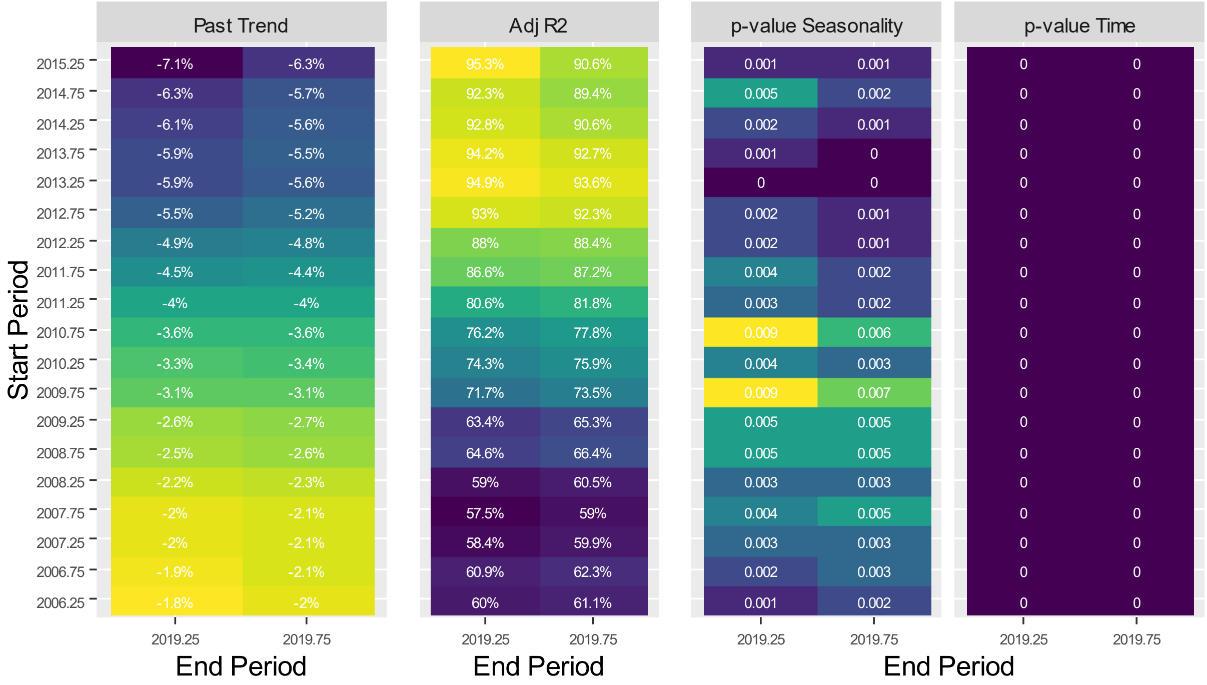
Start Period	Past Trend 2022.25	Past Trend 2022.75	Adj R2 2022.25	Adj R2 2022.75	p-value Time 2022.25	p-value Time 2022.75
2016.25	2.4%	2.2%	30.1%	31.6%	0.038	0.027
2015.25	2.8%	2.6%	45.1%	45.8%	0.007	0.005
2014.75	3.2%	3%	56.8%	56.9%	0.001	0.001
2014.25	3.7%	3.5%	65.1%	64.7%	0	0
2013.75	3.7%	3.5%	69.5%	69.2%	0	0
2013.25	3.6%	3.4%	71.8%	71.8%	0	0
2012.75	3.4%	3.2%	71.9%	72.3%	0	0
2012.25	3.4%	3.2%	74.5%	74.9%	0	0
2011.75	3.2%	3.1%	74.9%	75.6%	0	0
2011.25	3.3%	3.2%	78%	78.5%	0	0
2010.75	3.3%	3.1%	79.7%	80.3%	0	0
2010.25	3.1%	3%	79.9%	80.6%	0	0
2009.75	3.1%	3%	81.6%	82.3%	0	0
2009.25	3.3%	3.2%	83.1%	83.6%	0	0
2008.75	3.4%	3.3%	84.8%	85.2%	0	0
2008.25	3.4%	3.3%	86.3%	86.6%	0	0
2007.75	3.2%	3.2%	83.8%	84.3%	0	0
2007.25	3.3%	3.2%	85.3%	85.8%	0	0
2006.75	3.3%	3.3%	86.5%	87%	0	0

- We observe the models beginning 2006-2 to 2012-2 and ending 2022-2 have indicated severity trend rates that cluster between 3.0% and 3.5%, with moderate to high adjusted R-squared values and significant *p*-values for time.
- The models ending 2022-1 have indicated severity trend rates that are slightly higher than those ending 2022-2.

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 observations that are coincident with the COVID-19 pandemic.

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



- We observe the models 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 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 over more recent time periods have higher adjusted R-squared values and trend rates that are at the lower (more negative) end of the range.
- The models ending 2019-1 have similar results as those ending 2019-2.

We select a past frequency trend rate of -5.0%, giving some consideration to the steeper downward trend over the most recent accident years.

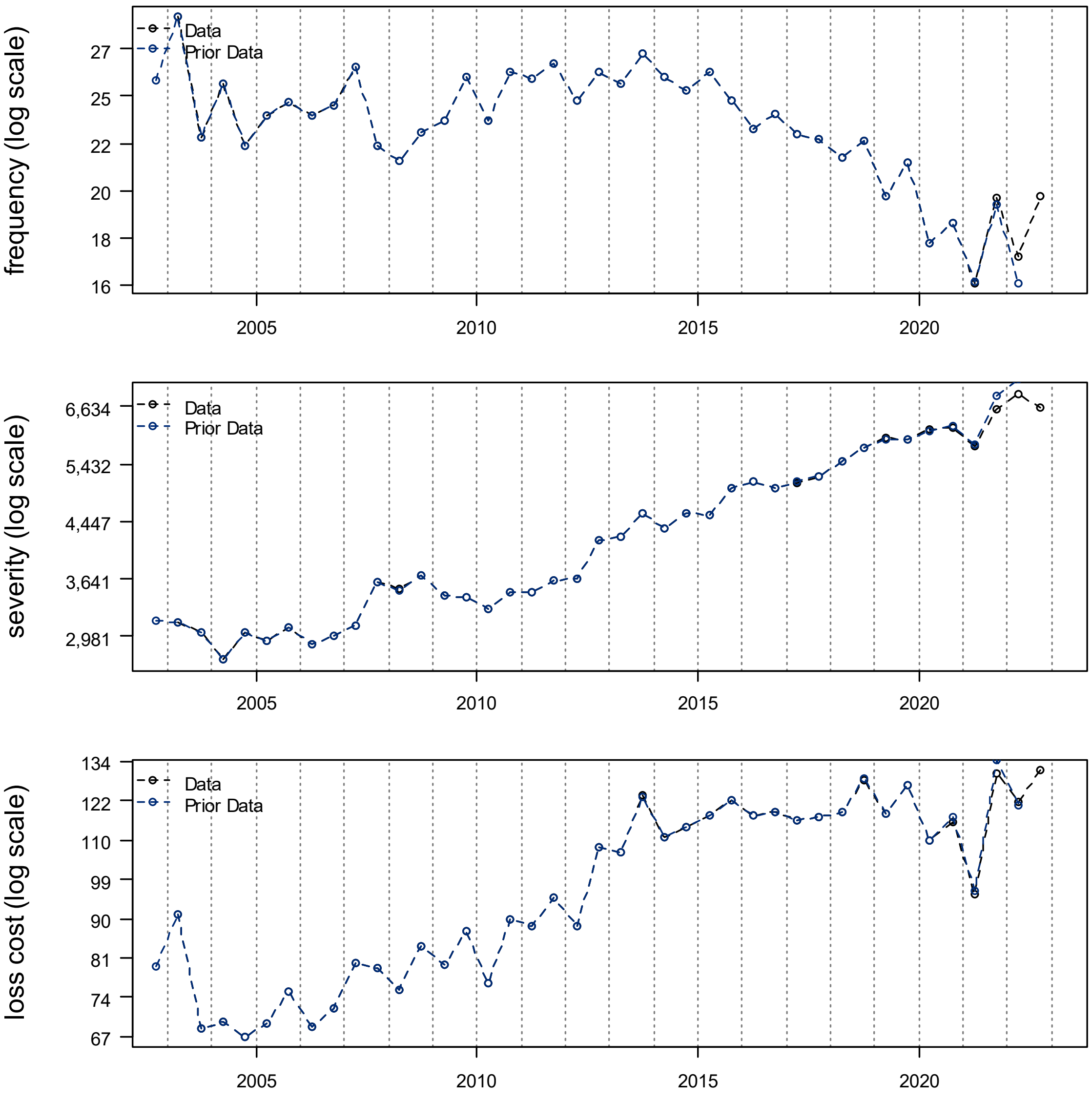
Therefore, based on our separate severity (+3.0%) and frequency (-5.0%) trend rates, we select a past loss cost trend of **-2.0%** (rounded), a half-percentage point lower than our prior selection.

Given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 3.3 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 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that our 2021-2 and 2022-1 severity estimates have decreased slightly.

Figure 10: Property Damage – Observed Loss Cost Experience



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

- Frequency had been somewhat flat, then changed to a declining pattern beginning in 2014. We observe the 2020, 2021, and 2022 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 of claims away from collision toward DCPD.

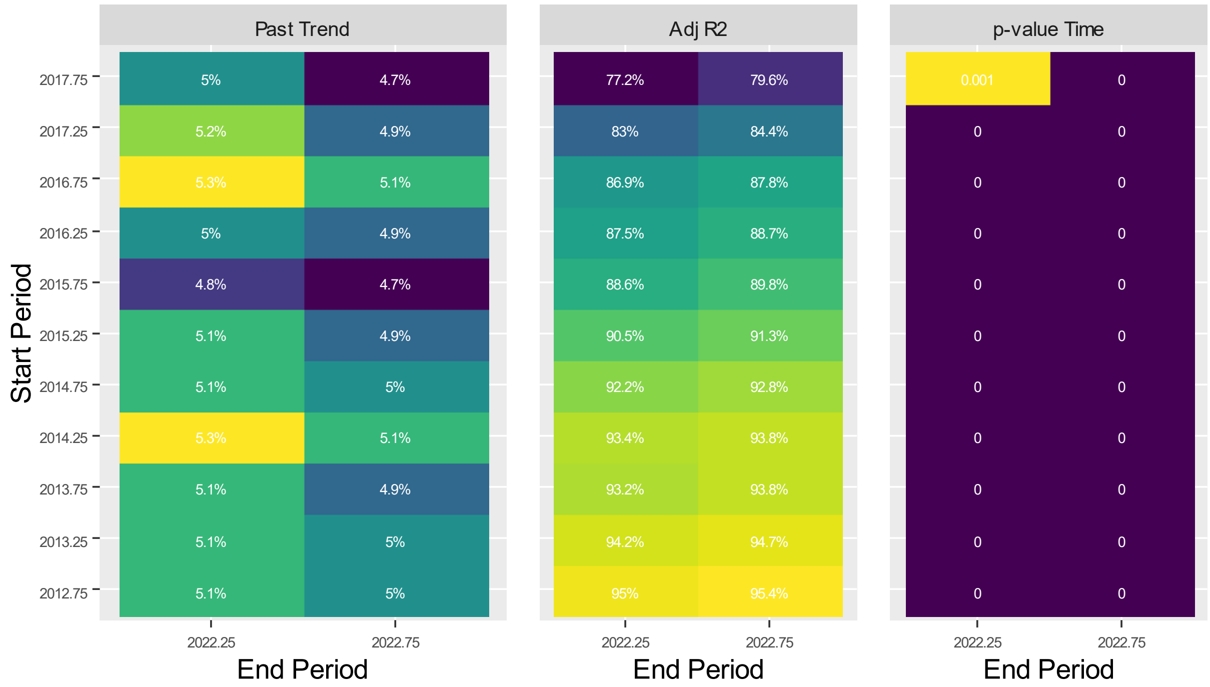
- Severity has generally exhibited an upward trend. We note larger increases at 2021-2 and 2022-1 which may be related to the high inflationary environment observed during those periods.
- Loss cost had exhibited an upward trend between 2004 and 2015, followed by a flatter trend. Like frequency, the impact of COVID-19 on the 2020, 2021, and 2022 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 frequency trend patterns at that time.

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

Figure 11: Property Damage - Severity Heatmap (Time)

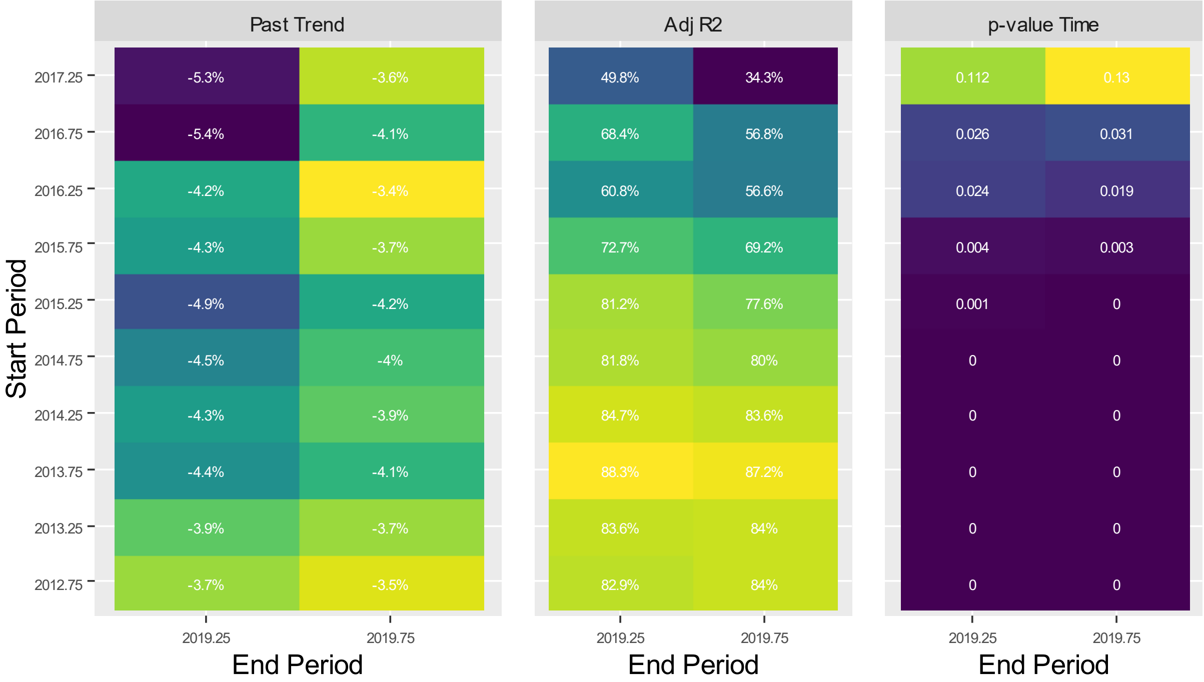


- We observe the models ending 2022-2 have indicated severity trend rates that cluster around +4.5% to +5.0%, high adjusted R-squared values and significant *p*-values for time.
- The models ending 2022-1 have trends that are slightly higher than those ending 2022-2.

We select a past severity trend rate of +5.0%, one percentage point lower 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 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 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.
- For all but the shortest time periods, the models ending 2019-1 have trend rates that are generally up to one percentage point lower than those ending 2019-2.

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

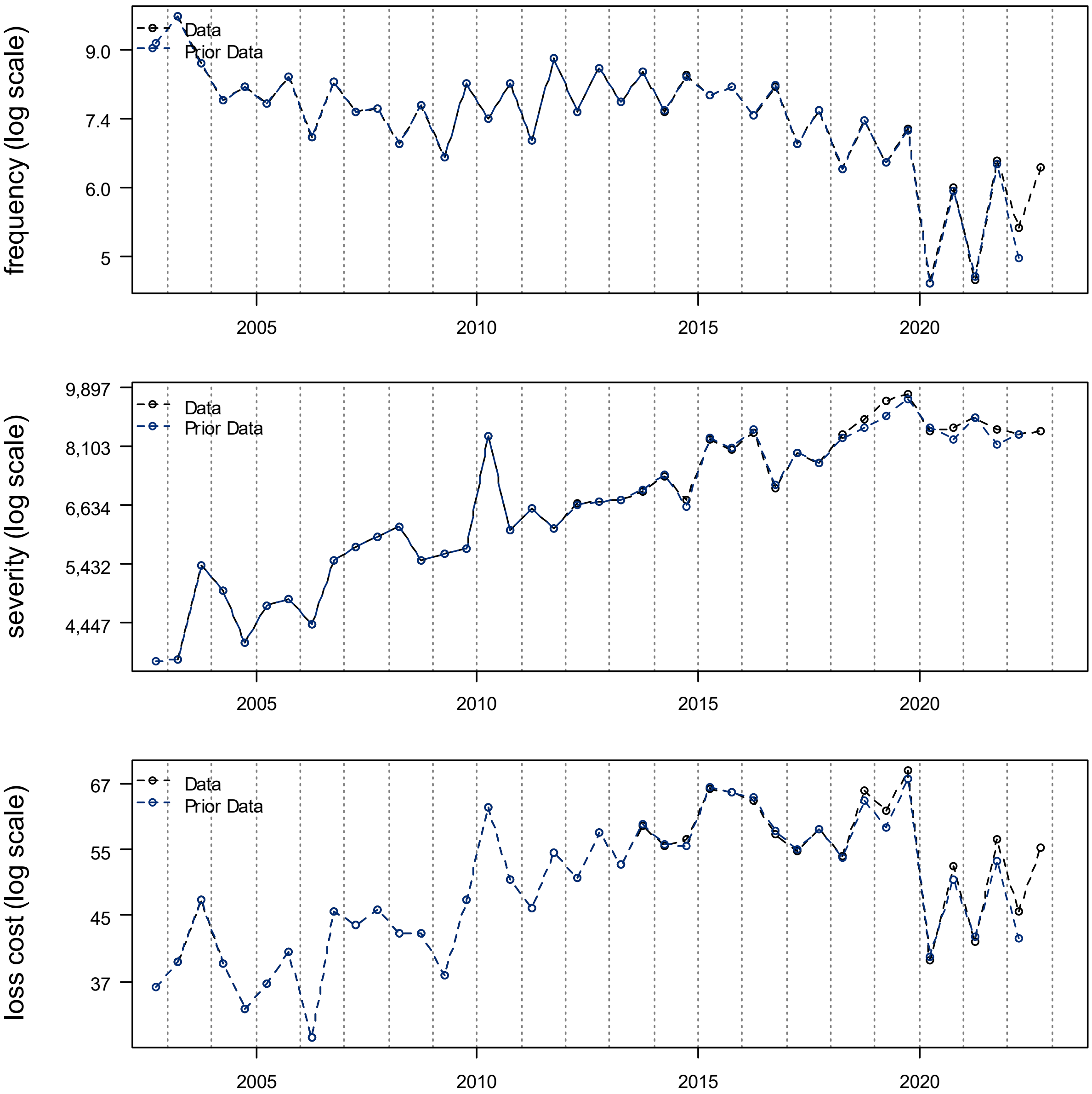
Therefore, based on our separate severity (+5.0%) and frequency (-4.0%) trend rates, we select a past loss cost trend of **+1.0%** (rounded), one-half percentage point lower than our prior selection.

Please refer to Section 3.3 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 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe some minor changes in the severity estimates.

Figure 13: Accident Benefits – Observed Loss Cost Experience



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

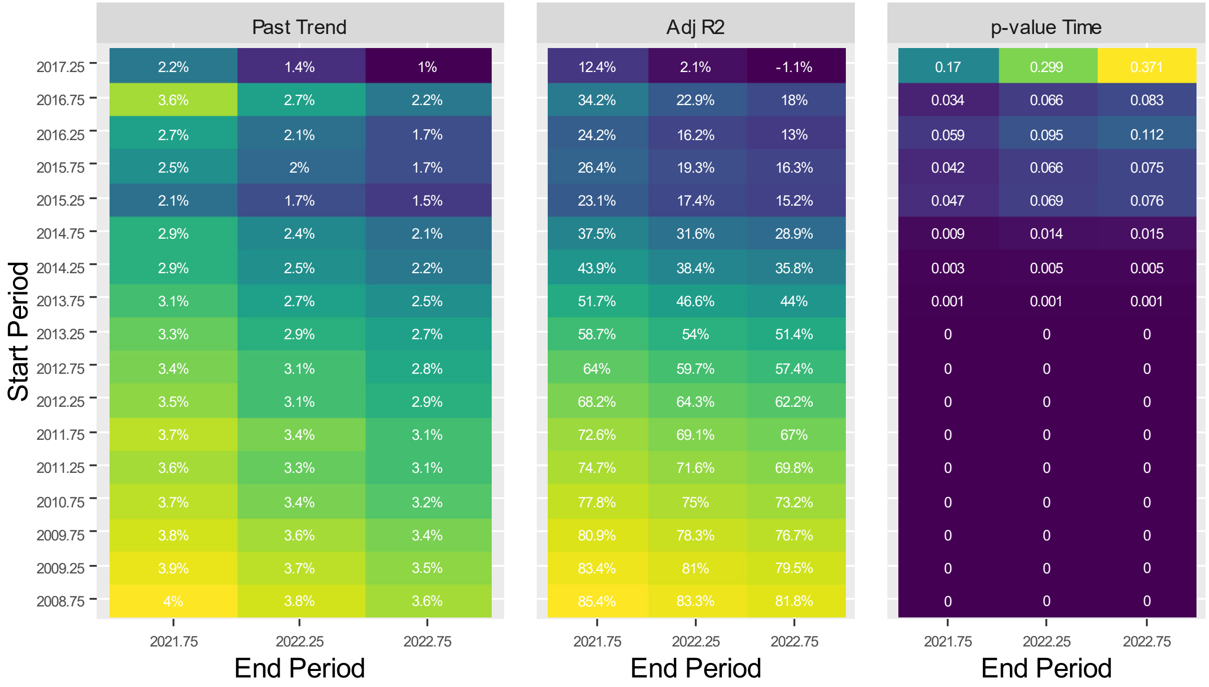
- Frequency has been relatively flat with a modest downward trend beginning in 2011. Frequency decreased significantly during 2020 coincident with the COVID-19 pandemic and is nearing pre-pandemic levels.

- 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.[25]
- 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 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 indicated severity trends beginning 2008-2 through 2017-1, ending 2022-2, 2022-1, and 2021-2, excluding 2010-1, with time included in the model.

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



Start Period	Past Trend			Adj R2			p-value Time		
End Period	2021.75	2022.25	2022.75	2021.75	2022.25	2022.75	2021.75	2022.25	2022.75
2017.25	2.2%	1.4%	1%	12.4%	2.1%	-1.1%	0.17	0.299	0.371
2016.75	3.6%	2.7%	2.2%	34.2%	22.9%	18%	0.034	0.066	0.083
2016.25	2.7%	2.1%	1.7%	24.2%	16.2%	13%	0.059	0.095	0.112
2015.75	2.5%	2%	1.7%	26.4%	19.3%	16.3%	0.042	0.066	0.075
2015.25	2.1%	1.7%	1.5%	23.1%	17.4%	15.2%	0.047	0.069	0.076
2014.75	2.9%	2.4%	2.1%	37.5%	31.6%	28.9%	0.009	0.014	0.015
2014.25	2.9%	2.5%	2.2%	43.9%	38.4%	35.8%	0.003	0.005	0.005
2013.75	3.1%	2.7%	2.5%	51.7%	46.6%	44%	0.001	0.001	0.001
2013.25	3.3%	2.9%	2.7%	58.7%	54%	51.4%	0	0	0
2012.75	3.4%	3.1%	2.8%	64%	59.7%	57.4%	0	0	0
2012.25	3.5%	3.1%	2.9%	68.2%	64.3%	62.2%	0	0	0
2011.75	3.7%	3.4%	3.1%	72.6%	69.1%	67%	0	0	0
2011.25	3.6%	3.3%	3.1%	74.7%	71.6%	69.8%	0	0	0
2010.75	3.7%	3.4%	3.2%	77.8%	75%	73.2%	0	0	0
2009.75	3.8%	3.6%	3.4%	80.9%	78.3%	76.7%	0	0	0
2009.25	3.9%	3.7%	3.5%	83.4%	81%	79.5%	0	0	0
2008.75	4%	3.8%	3.6%	85.4%	83.3%	81.8%	0	0	0

- We observe the models beginning between 2008-2 to 2014-2 and ending 2022-2, have indicated severity trend rates that generally range from +2.0% to +3.5%, (generally) moderate adjusted R-squared values and significant *p*-values for time. Models over longer time periods have the highest adjusted R-squared values and have indicated trend rates that cluster around +3.5%.
- Models over shorter, more recent, time 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 of the data.
- The models ending 2021-2 and 2022-1 have indicated trend rates that are higher than those ending 2022-2.

We select a past severity trend rate of +3.0%, one-half percentage point less than our prior selection.

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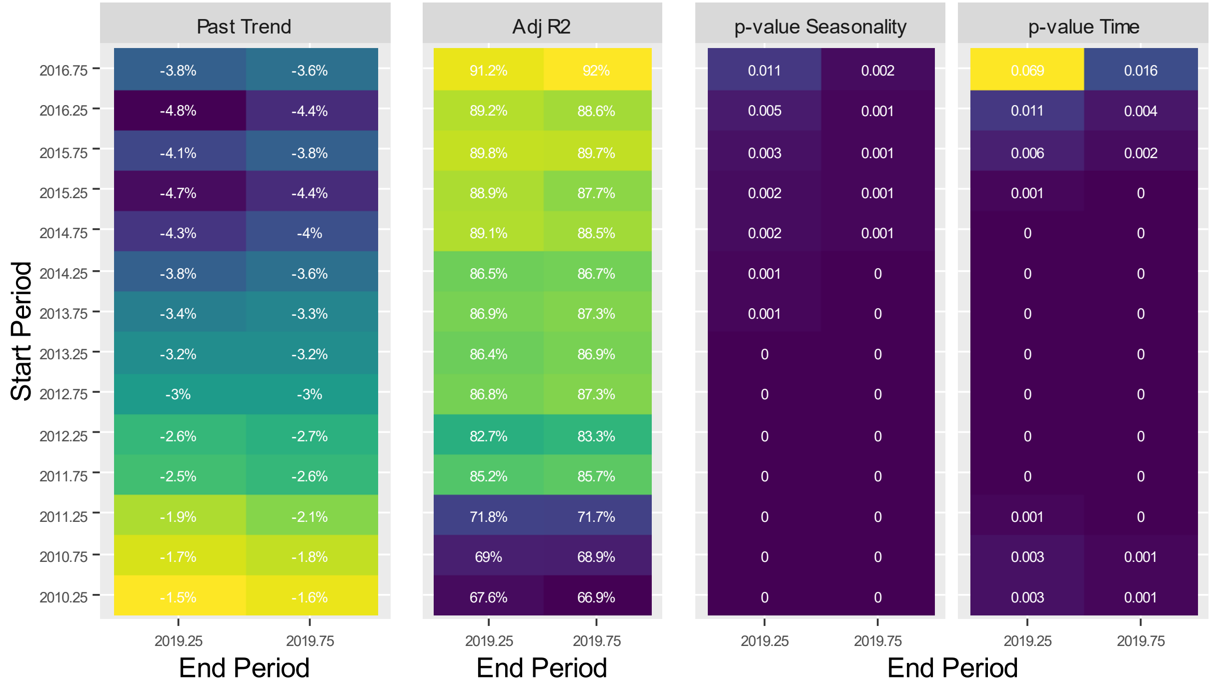
[25] We have not observed a decrease in accident benefits severity in other provinces during the COVID-19 pandemic.

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 observations that are coincident with the COVID-19 pandemic.

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



Start Period	Past Trend 2019.25	Past Trend 2019.75	Adj R2 2019.25	Adj R2 2019.75	p-value Seasonality 2019.25	p-value Seasonality 2019.75	p-value Time 2019.25	p-value Time 2019.75
2016.75	-3.8%	-3.6%	91.2%	92%	0.011	0.002	0.069	0.016
2016.25	-4.8%	-4.4%	89.2%	88.6%	0.005	0.001	0.011	0.004
2015.75	-4.1%	-3.8%	89.8%	89.7%	0.003	0.001	0.006	0.002
2015.25	-4.7%	-4.4%	88.9%	87.7%	0.002	0.001	0.001	0
2014.75	-4.3%	-4%	89.1%	88.5%	0.002	0.001	0	0
2014.25	-3.8%	-3.6%	86.5%	86.7%	0.001	0	0	0
2013.75	-3.4%	-3.3%	86.9%	87.3%	0.001	0	0	0
2013.25	-3.2%	-3.2%	86.4%	86.9%	0	0	0	0
2012.75	-3%	-3%	86.8%	87.3%	0	0	0	0
2012.25	-2.6%	-2.7%	82.7%	83.3%	0	0	0	0
2011.75	-2.5%	-2.6%	85.2%	85.7%	0	0	0	0
2011.25	-1.9%	-2.1%	71.8%	71.7%	0	0	0.001	0
2010.75	-1.7%	-1.8%	69%	68.9%	0	0	0.003	0.001
2010.25	-1.5%	-1.6%	67.6%	66.9%	0	0	0.003	0.001

- We observe the negative trend rate appears to have emerged beginning around 2011-2. Models 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 ending 2019-1 have similar results as those ending 2019-2.

We select a past frequency trend rate of -3.0%, one-half percentage point higher than our prior selection.

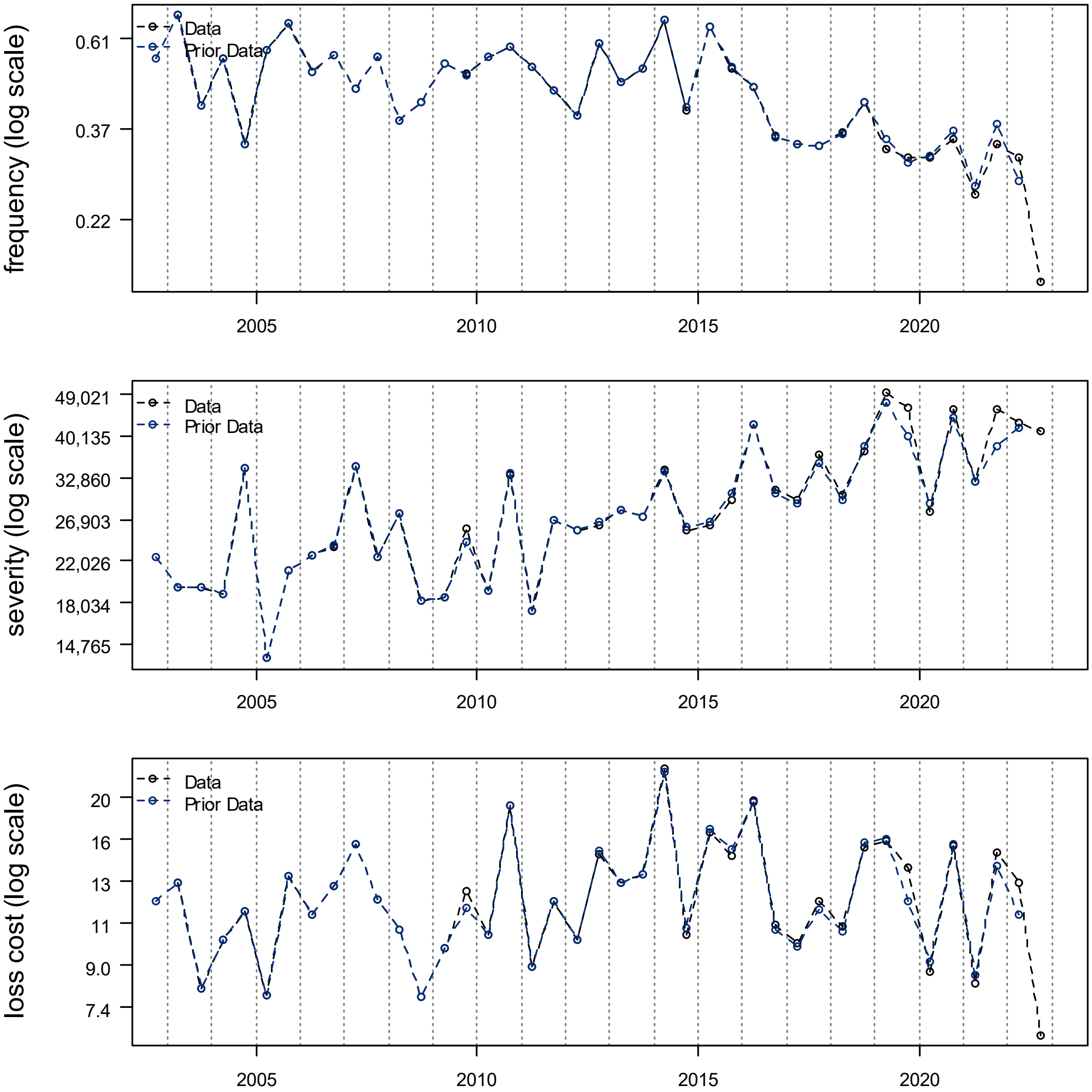
Therefore, based on our separate severity (+3.0%) and frequency (-3.0%) trend rates, we select a past loss cost trend of **+0.0%**, the same as our prior selection.

Please refer to Section 3.3 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 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe some variance in our immature frequency, severity, and loss cost estimates.

Figure 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:

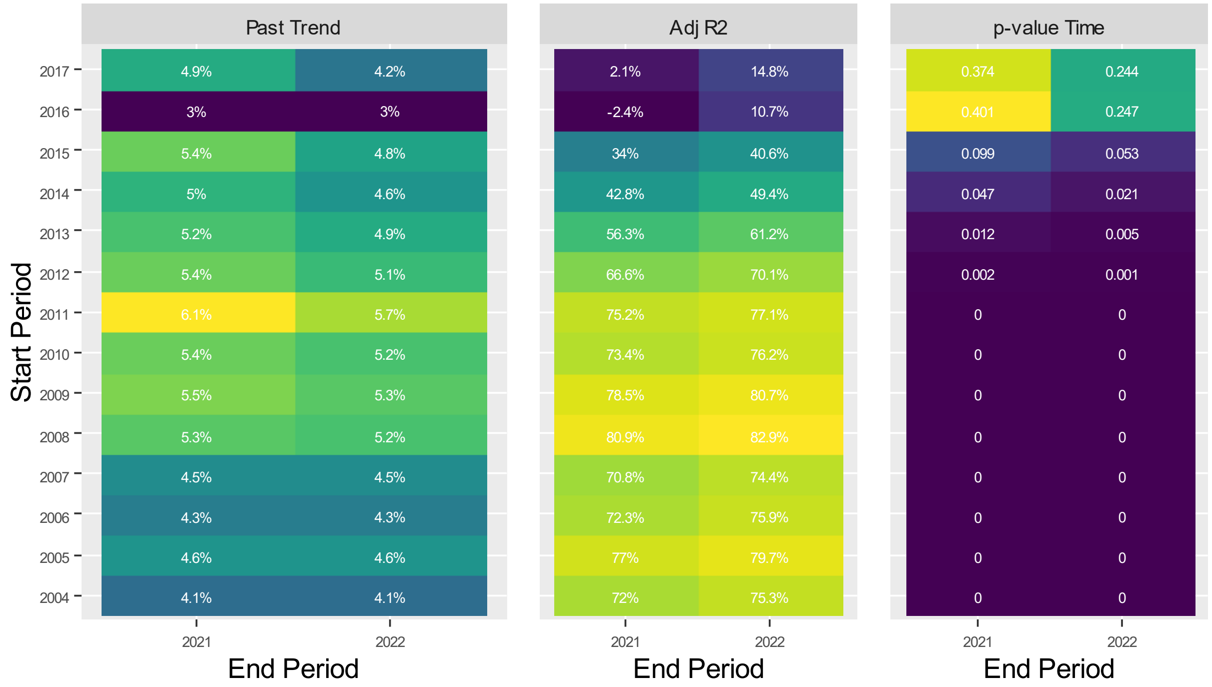
- Frequency was relatively flat between 2005 and 2015, followed by a decrease in frequency level.
- Severity has generally exhibited a positive, yet volatile, trend.
- It is difficult to discern a loss cost trend pattern due to the high variance in the data.

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. We considered the annual data for frequency and severity to increase the credibility of each data observation.

In Figure 17 we present a heatmap of indicated severity trends (using annual accident year data instead of accident half-year data) beginning 2004 through 2017, ending 2021 and 2022, with only a time parameter included in the model.

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



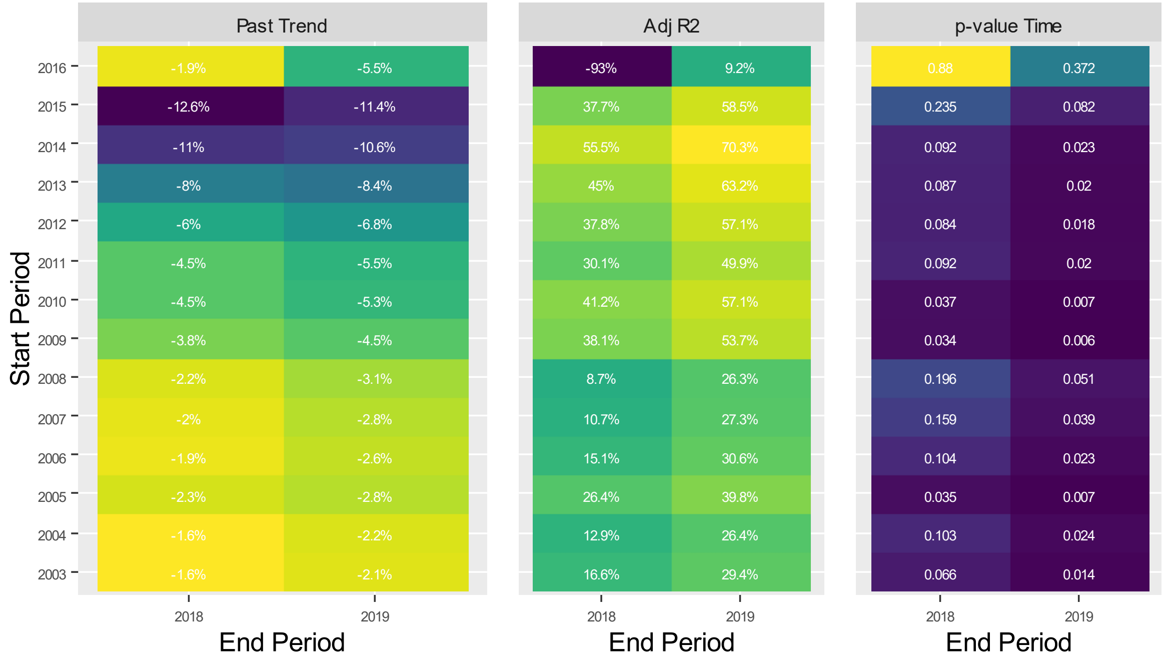
Start Period	Past Trend 2021	Past Trend 2022	Adj R2 2021	Adj R2 2022	p-value Time 2021	p-value Time 2022
2017	4.9%	4.2%	2.1%	14.8%	0.374	0.244
2016	3%	3%	-2.4%	10.7%	0.401	0.247
2015	5.4%	4.8%	34%	40.6%	0.099	0.053
2014	5%	4.6%	42.8%	49.4%	0.047	0.021
2013	5.2%	4.9%	56.3%	61.2%	0.012	0.005
2012	5.4%	5.1%	66.6%	70.1%	0.002	0.001
2011	6.1%	5.7%	75.2%	77.1%	0	0
2010	5.4%	5.2%	73.4%	76.2%	0	0
2009	5.5%	5.3%	78.5%	80.7%	0	0
2008	5.3%	5.2%	80.9%	82.9%	0	0
2007	4.5%	4.5%	70.8%	74.4%	0	0
2006	4.3%	4.3%	72.3%	75.9%	0	0
2005	4.6%	4.6%	77%	79.7%	0	0
2004	4.1%	4.1%	72%	75.3%	0	0

- The trend rates from models beginning 2004 through 2010, ending 2021 and 2022 generally fall in the range of +4.0% to +5.5% 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% considering the long-term trends and recent flattening.

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 observations to limit any potential influence of COVID-19 on the trend rate.

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



Start Period	Past Trend 2018	Past Trend 2019	Adj R2 2018	Adj R2 2019	p-value Time 2018	p-value Time 2019
2016	-1.9%	-5.5%	-93%	9.2%	0.88	0.372
2015	-12.6%	-11.4%	37.7%	58.5%	0.235	0.082
2014	-11%	-10.6%	55.5%	70.3%	0.092	0.023
2013	-8%	-8.4%	45%	63.2%	0.087	0.02
2012	-6%	-6.8%	37.8%	57.1%	0.084	0.018
2011	-4.5%	-5.5%	30.1%	49.9%	0.092	0.02
2010	-4.5%	-5.3%	41.2%	57.1%	0.037	0.007
2009	-3.8%	-4.5%	38.1%	53.7%	0.034	0.006
2008	-2.2%	-3.1%	8.7%	26.3%	0.196	0.051
2007	-2%	-2.8%	10.7%	27.3%	0.159	0.039
2006	-1.9%	-2.6%	15.1%	30.6%	0.104	0.023
2005	-2.3%	-2.8%	26.4%	39.8%	0.035	0.007
2004	-1.6%	-2.2%	12.9%	26.4%	0.103	0.024
2003	-1.6%	-2.1%	16.6%	29.4%	0.066	0.014

- 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.
- The indicated trend rates over the longer time period, similar to our severity time period selection, generally cluster around -2.0% to -3.0%.
- Models over shorter, more recent, time periods have much lower indicated trends due to the large drop in frequency in 2016.

We select a frequency trend rate of -2.5%.

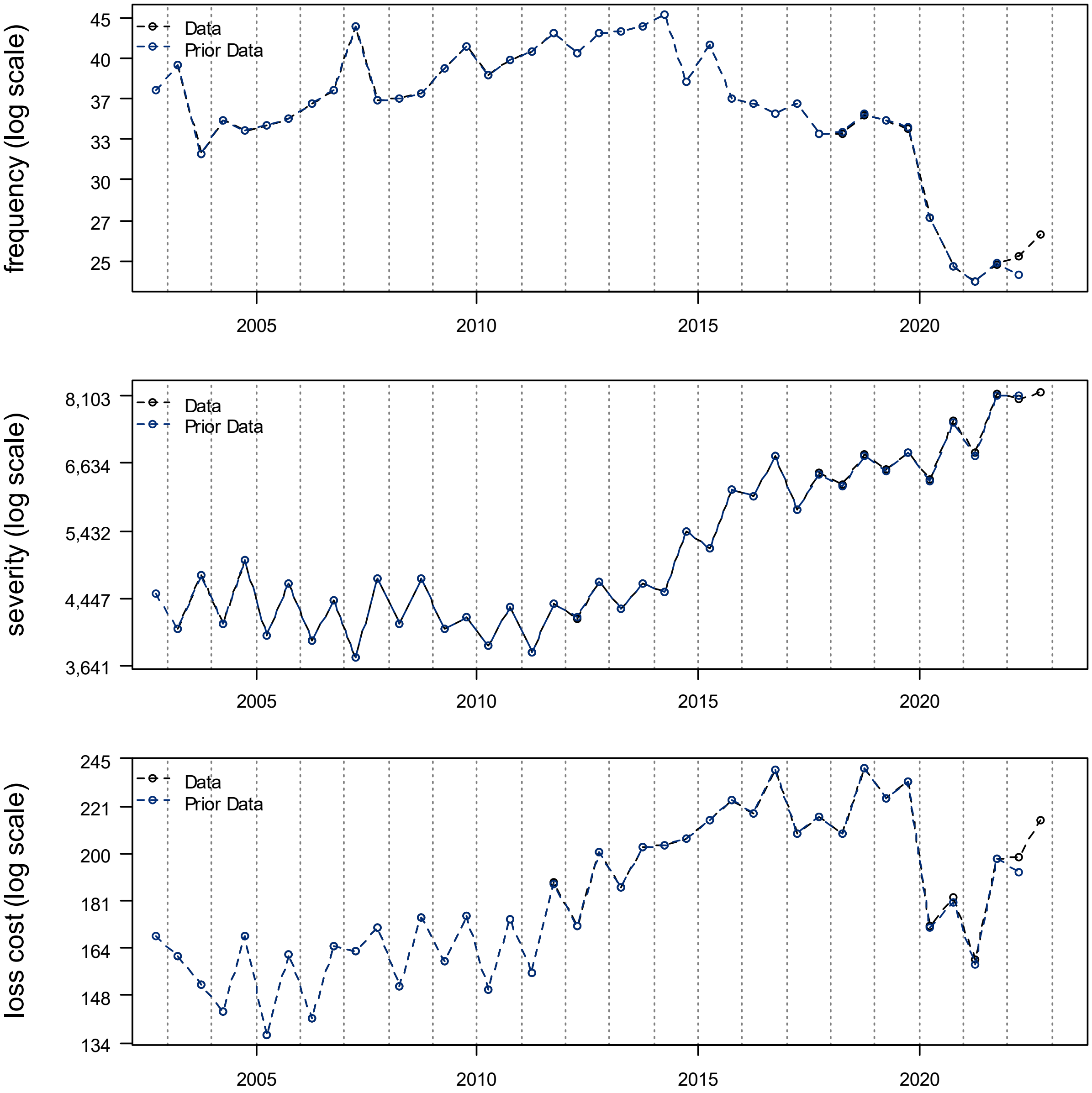
The severity and frequency trend rates over the longer time periods, +4.0% and -2.5%, respectively, imply a loss cost trend rate of +1.5% (rounded). We select a past loss cost trend rate of **+1.5%** (rounded); the same as our prior review.

Please refer to Section 3.3 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 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the 2022-1 frequency 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 through 2014, followed by a negative trend. We observe a very large decrease in 2020, 2021, and 2022 coincident with the COVID-19 pandemic. As DCPD was introduced on January 1, 2020, part of the decline in the 2020, 2021, and 2022 frequency observations may be attributed to this reform.[26]

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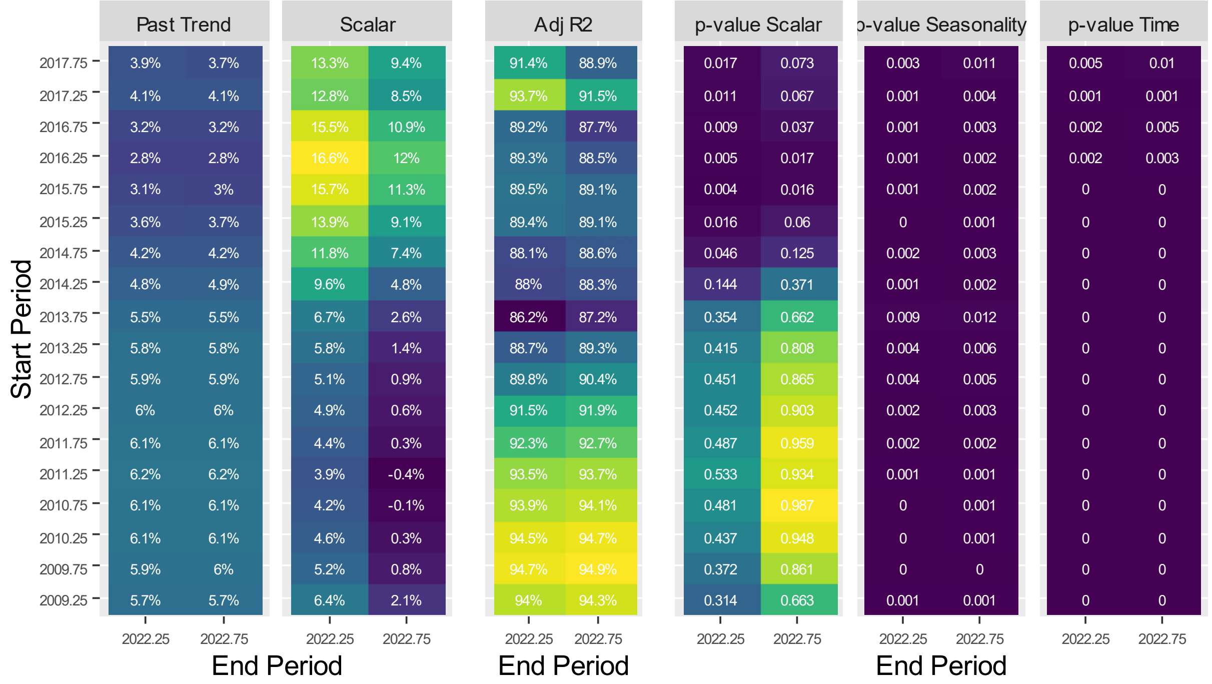
[26] The decrease in collision frequency may (possibly) be attributed to both a shift of claims to DCPD and COVID-19. We have observed a similar phenomenon in other provinces where DCPD was introduced.

- 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.

In Figure 20 we present a heatmap of indicated severity trends beginning 2009-1 through 2017-2, ending 2022-2 and 2022-1, with time, seasonality, and a 2021-2 scalar parameter included in the model.

Figure 20: Collision - Severity Heatmap (Time, Seasonality, October 1, 2021 Scalar)

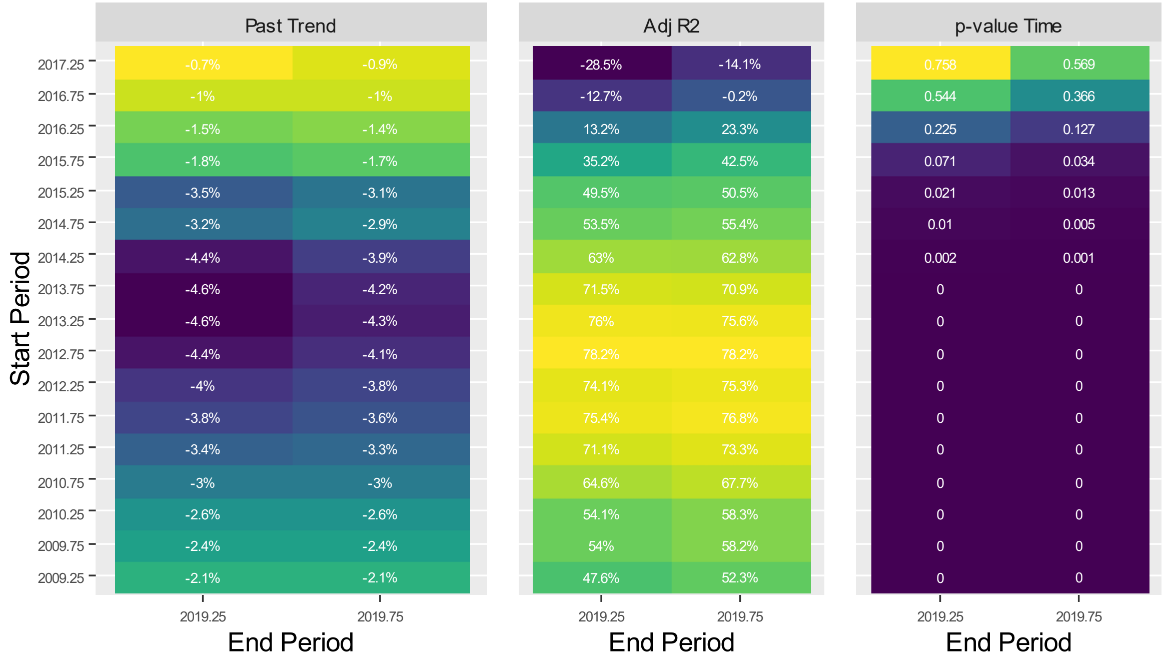


	Past Trend		Scalar		Adj R2		p-value Scalar		p-value Seasonality		p-value Time	
	2022.25	2022.75	2022.25	2022.75	2022.25	2022.75	2022.25	2022.75	2022.25	2022.75	2022.25	2022.75
2017.75	3.9%	3.7%	13.3%	9.4%	91.4%	88.9%	0.017	0.073	0.003	0.011	0.005	0.01
2017.25	4.1%	4.1%	12.8%	8.5%	93.7%	91.5%	0.011	0.067	0.001	0.004	0.001	0.001
2016.75	3.2%	3.2%	15.5%	10.9%	89.2%	87.7%	0.009	0.037	0.001	0.003	0.002	0.005
2016.25	2.8%	2.8%	16.6%	12%	89.3%	88.5%	0.005	0.017	0.001	0.002	0.002	0.003
2015.75	3.1%	3%	15.7%	11.3%	89.5%	89.1%	0.004	0.016	0.001	0.002	0	0
2015.25	3.6%	3.7%	13.9%	9.1%	89.4%	89.1%	0.016	0.06	0	0.001	0	0
2014.75	4.2%	4.2%	11.8%	7.4%	88.1%	88.6%	0.046	0.125	0.002	0.003	0	0
2014.25	4.8%	4.9%	9.6%	4.8%	88%	88.3%	0.144	0.371	0.001	0.002	0	0
2013.75	5.5%	5.5%	6.7%	2.6%	86.2%	87.2%	0.354	0.662	0.009	0.012	0	0
2013.25	5.8%	5.8%	5.8%	1.4%	88.7%	89.3%	0.415	0.808	0.004	0.006	0	0
2012.75	5.9%	5.9%	5.1%	0.9%	89.8%	90.4%	0.451	0.865	0.004	0.005	0	0
2012.25	6%	6%	4.9%	0.6%	91.5%	91.9%	0.452	0.903	0.002	0.003	0	0
2011.75	6.1%	6.1%	4.4%	0.3%	92.3%	92.7%	0.487	0.959	0.002	0.002	0	0
2011.25	6.2%	6.2%	3.9%	-0.4%	93.5%	93.7%	0.533	0.934	0.001	0.001	0	0
2010.75	6.1%	6.1%	4.2%	-0.1%	93.9%	94.1%	0.481	0.987	0	0.001	0	0
2010.25	6.1%	6.1%	4.6%	0.3%	94.5%	94.7%	0.437	0.948	0	0.001	0	0
2009.75	5.9%	6%	5.2%	0.8%	94.7%	94.9%	0.372	0.861	0	0	0	0
2009.25	5.7%	5.7%	6.4%	2.1%	94%	94.3%	0.314	0.663	0.001	0.001	0	0

- The trend rates from models beginning 2009-1 through 2013-2 generally fall in the range of +5.0% to +6.0% with high adjusted R-squared values and *p*-values that are significant for time and seasonality, but not the 2021-2 scalar parameter.
- Due to the recent flattening, the models beginning 2015-1 through 2017-2 have lower indicated trends and generally fall in the range of +2.5% to +4.0%. The 2021-2 increase in severity, coincident with the spike in inflation, is measured through the 2021-2 scalar parameter and corresponds to an approximate 10% increase.

In Figure 21 we present a heatmap of indicated frequency trends beginning 2009-1 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 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 21: Collision - Frequency Heatmap (Time)

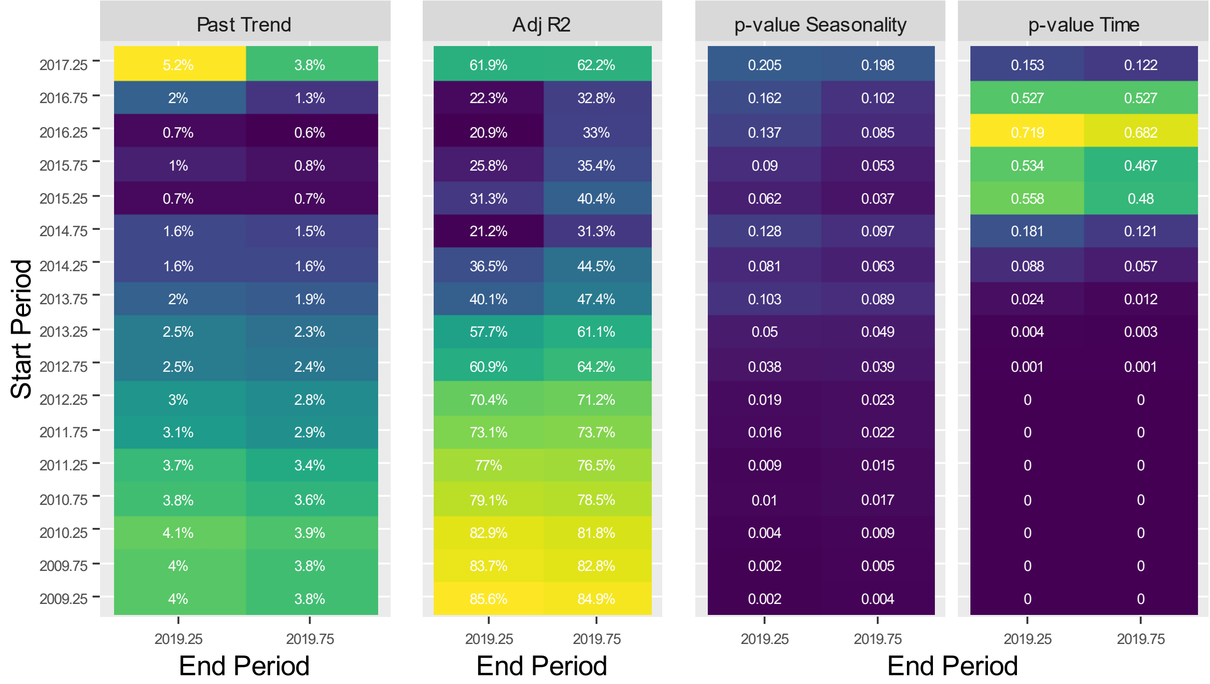


- We observe the models beginning 2010-2 to 2015-1 have indicated frequency trend rates that range between -3.0% to -5.0%, moderate adjusted R-squared values and significant *p*-values for time.
- The indicated trend rates over the longest time periods generally cluster around -2.0% to -3.0%.

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

In Figure 22 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 observations that are coincident with the COVID-19 pandemic.

Figure 22: Collision - Loss Cost Heatmap (Time and Seasonality)



- We observe the models 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 fit over longer time periods generally have indicated trend rates at the higher end of the range and have higher adjusted R-squared values.
- The models ending 2019-1 have similar results (slightly higher) as those ending 2019-2.

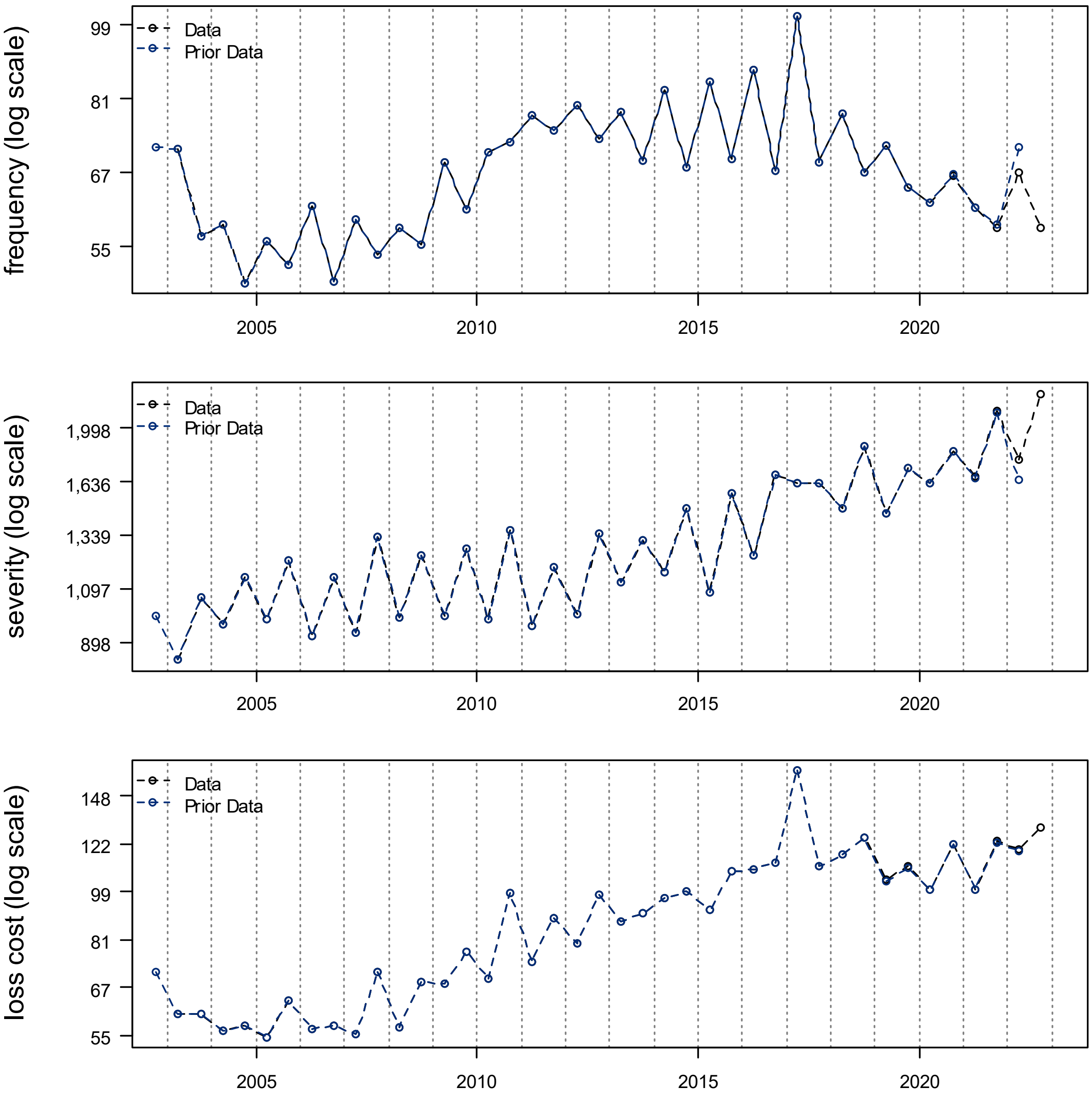
Considering the recent flattening of the loss cost data, as well as the offsetting severity and frequency trends of approximately +6% and -3.5% respectively, we select a past loss cost trend rate of **+2.5**% (rounded), the same as our prior review. We also select a one-time increase of +10% at 2021-2 in recognition of the increasing severity coincident with the spike in inflation.

Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.6. Comprehensive

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 2003-1 through 2022-2. 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 23: Comprehensive – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 23) 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. We observe that 2022 comprehensive frequency may be nearing pre-pandemic levels. As comprehensive is not typically considered a "moving" coverage it is unclear whether any frequency reduction may be attributed to the pandemic, or if a negative frequency trend is emerging. As the impact of the pandemic on comprehensive frequency has been shown to be relatively minimal in other provinces, we find it reasonable to consider frequency (and loss cost) regression models that are inclusive of the pandemic period.

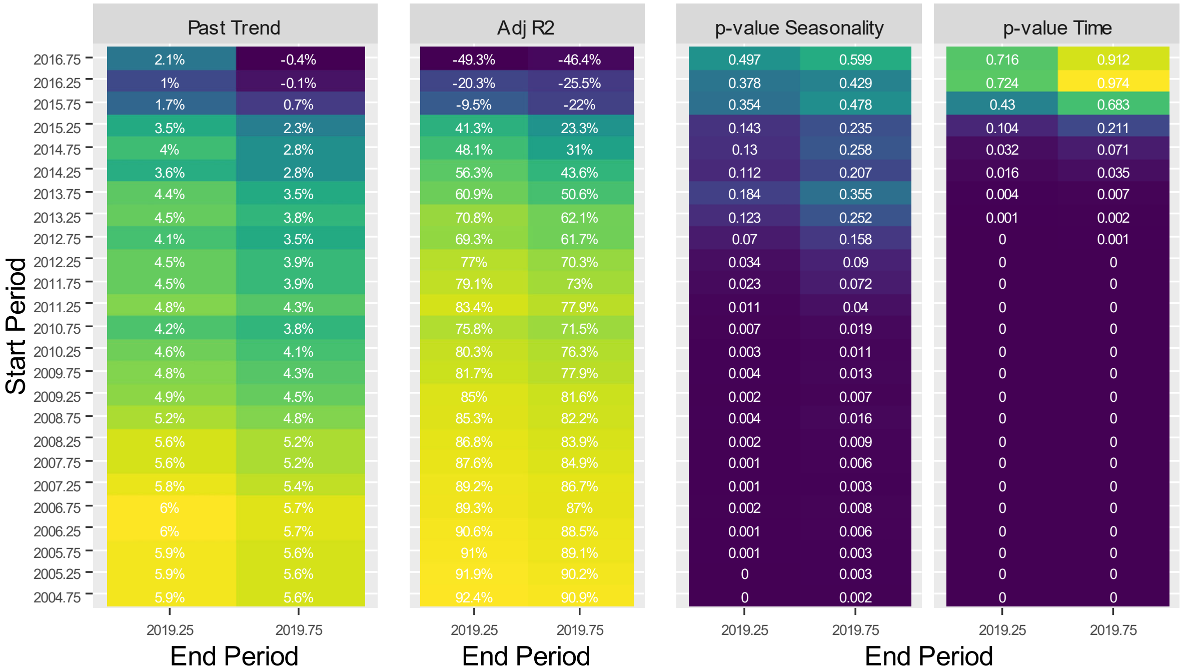
- Severity generally exhibited a flat pattern between 2005 through 2012, followed by an increasing trend, then changing to a flatter pattern since 2017. We observe a modest increase in 2021-2 and 2022-2.
- Loss cost has exhibited an upward trend since 2008 with a sharp spike in 2017-1, like frequency, likely associated with the March 29, 2017 windstorm.

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.[27] We consider models ending prior to the pandemic, 2019-2, and models including the pandemic period, ending 2022-2.

In Figure 24 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.

Figure 24: Comprehensive – Loss Cost Heatmap (Time and Seasonality; Excluding 2017-1)



Start Period	Past Trend 2019.25	Past Trend 2019.75	Adj R2 2019.25	Adj R2 2019.75	p-value Seasonality 2019.25	p-value Seasonality 2019.75	p-value Time 2019.25	p-value Time 2019.75
2016.75	2.1%	-0.4%	-49.3%	-46.4%	0.497	0.599	0.716	0.912
2016.25	1%	-0.1%	-20.3%	-25.5%	0.378	0.429	0.724	0.974
2015.75	1.7%	0.7%	-9.5%	-22%	0.354	0.478	0.43	0.683
2015.25	3.5%	2.3%	41.3%	23.3%	0.143	0.235	0.104	0.211
2014.75	4%	2.8%	48.1%	31%	0.13	0.258	0.032	0.071
2014.25	3.6%	2.8%	56.3%	43.6%	0.112	0.207	0.016	0.035
2013.75	4.4%	3.5%	60.9%	50.6%	0.184	0.355	0.004	0.007
2013.25	4.5%	3.8%	70.8%	62.1%	0.123	0.252	0.001	0.002
2012.75	4.1%	3.5%	69.3%	61.7%	0.07	0.158	0	0.001
2012.25	4.5%	3.9%	77%	70.3%	0.034	0.09	0	0
2011.75	4.5%	3.9%	79.1%	73%	0.023	0.072	0	0
2011.25	4.8%	4.3%	83.4%	77.9%	0.011	0.04	0	0
2010.75	4.2%	3.8%	75.8%	71.5%	0.007	0.019	0	0
2010.25	4.6%	4.1%	80.3%	76.3%	0.003	0.011	0	0
2009.75	4.8%	4.3%	81.7%	77.9%	0.004	0.013	0	0
2009.25	4.9%	4.5%	85%	81.6%	0.002	0.007	0	0
2008.75	5.2%	4.8%	85.3%	82.2%	0.004	0.016	0	0
2008.25	5.6%	5.2%	86.8%	83.9%	0.002	0.009	0	0
2007.75	5.6%	5.2%	87.6%	84.9%	0.001	0.006	0	0
2007.25	5.8%	5.4%	89.2%	86.7%	0.001	0.003	0	0
2006.75	6%	5.7%	89.3%	87%	0.002	0.008	0	0
2006.25	6%	5.7%	90.6%	88.5%	0.001	0.006	0	0
2005.75	5.9%	5.6%	91%	89.1%	0.001	0.003	0	0
2005.25	5.9%	5.6%	91.9%	90.2%	0	0.003	0	0
2004.75	5.9%	5.6%	92.4%	90.9%	0	0.002	0	0

- We observe the models beginning between 2004-2 to 2011-1 and ending 2019-2, have indicated loss cost trend rates that range from approximately +4.0% to +5.5%, and have 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).

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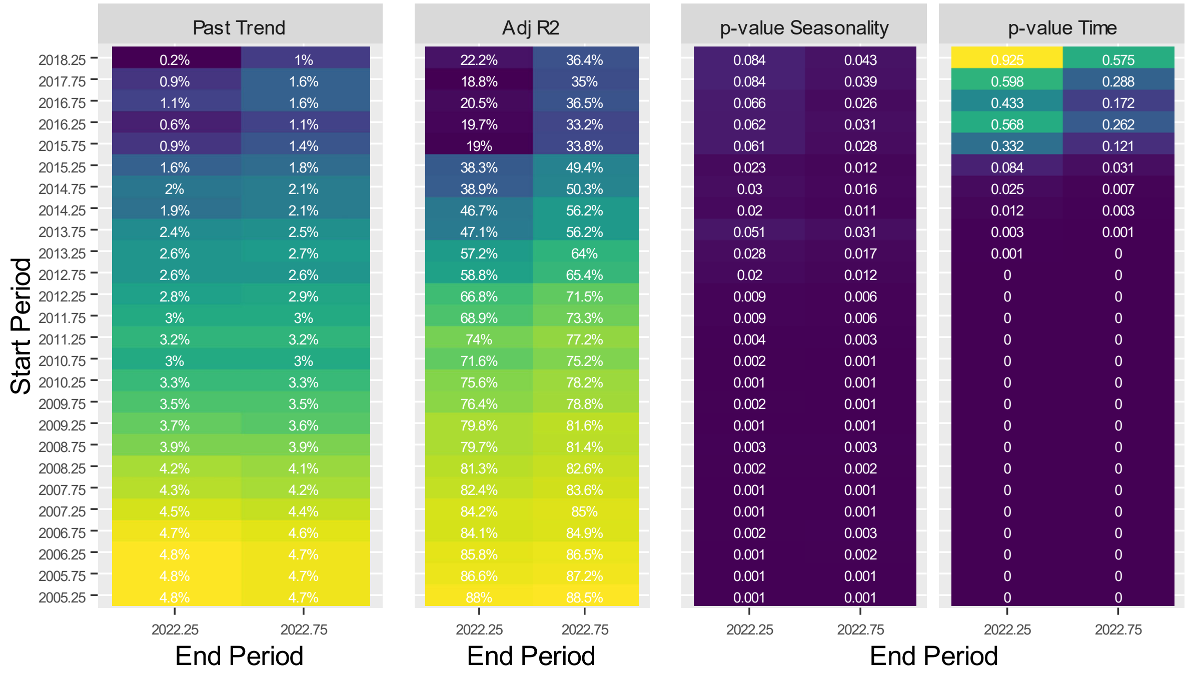
[27] The frequency pattern is difficult to fit due to the changing pattern over the experience period.

- The trend rates beginning 2008-1 to 2010-2, when the upward trend began, cluster around +4.0% to +5.0%.
- The indicated trend rate decreases as the modelled 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.

In Figure 25 we present a heatmap of indicated loss cost trends beginning 2005-1 through 2018-1, ending 2022-2 and 2022-1, excluding 2017-1, with time and seasonality parameters included in the model.

Figure 25: Comprehensive – Loss Cost Heatmap (Time and Seasonality; Excluding 2017-1)



Start Period	Past Trend		Adj R2		p-value Seasonality		p-value Time	
End Period	2022.25	2022.75	2022.25	2022.75	2022.25	2022.75	2022.25	2022.75
2018.25	0.2%	1%	22.2%	36.4%	0.084	0.043	0.925	0.575
2017.75	0.9%	1.6%	18.8%	35%	0.084	0.039	0.598	0.288
2016.75	1.1%	1.6%	20.5%	36.5%	0.066	0.026	0.433	0.172
2016.25	0.6%	1.1%	19.7%	33.2%	0.062	0.031	0.568	0.262
2015.75	0.9%	1.4%	19%	33.8%	0.061	0.028	0.332	0.121
2015.25	1.6%	1.8%	38.3%	49.4%	0.023	0.012	0.084	0.031
2014.75	2%	2.1%	38.9%	50.3%	0.03	0.016	0.025	0.007
2014.25	1.9%	2.1%	46.7%	56.2%	0.02	0.011	0.012	0.003
2013.75	2.4%	2.5%	47.1%	56.2%	0.051	0.031	0.003	0.001
2013.25	2.6%	2.7%	57.2%	64%	0.028	0.017	0.001	0
2012.75	2.6%	2.6%	58.8%	65.4%	0.02	0.012	0	0
2012.25	2.8%	2.9%	66.8%	71.5%	0.009	0.006	0	0
2011.75	3%	3%	68.9%	73.3%	0.009	0.006	0	0
2011.25	3.2%	3.2%	74%	77.2%	0.004	0.003	0	0
2010.75	3%	3%	71.6%	75.2%	0.002	0.001	0	0
2010.25	3.3%	3.3%	75.6%	78.2%	0.001	0.001	0	0
2009.75	3.5%	3.5%	76.4%	78.8%	0.002	0.001	0	0
2009.25	3.7%	3.6%	79.8%	81.6%	0.001	0.001	0	0
2008.75	3.9%	3.9%	79.7%	81.4%	0.003	0.003	0	0
2008.25	4.2%	4.1%	81.3%	82.6%	0.002	0.002	0	0
2007.75	4.3%	4.2%	82.4%	83.6%	0.001	0.001	0	0
2007.25	4.5%	4.4%	84.2%	85%	0.001	0.001	0	0
2006.75	4.7%	4.6%	84.1%	84.9%	0.002	0.003	0	0
2006.25	4.8%	4.7%	85.8%	86.5%	0.001	0.002	0	0
2005.75	4.8%	4.7%	86.6%	87.2%	0.001	0.001	0	0
2005.25	4.8%	4.7%	88%	88.5%	0.001	0.001	0	0

- We observe the models beginning between 2008-2 to 2011-2 have indicated loss cost trend rates that range from approximately +3.0% to +4.0%, and have high adjusted R-squared values and significant *p*-values for time and seasonality.
- The models ending 2022-1 have trends that are similar to those ending 2022-2.

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 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.7. Specified Perils

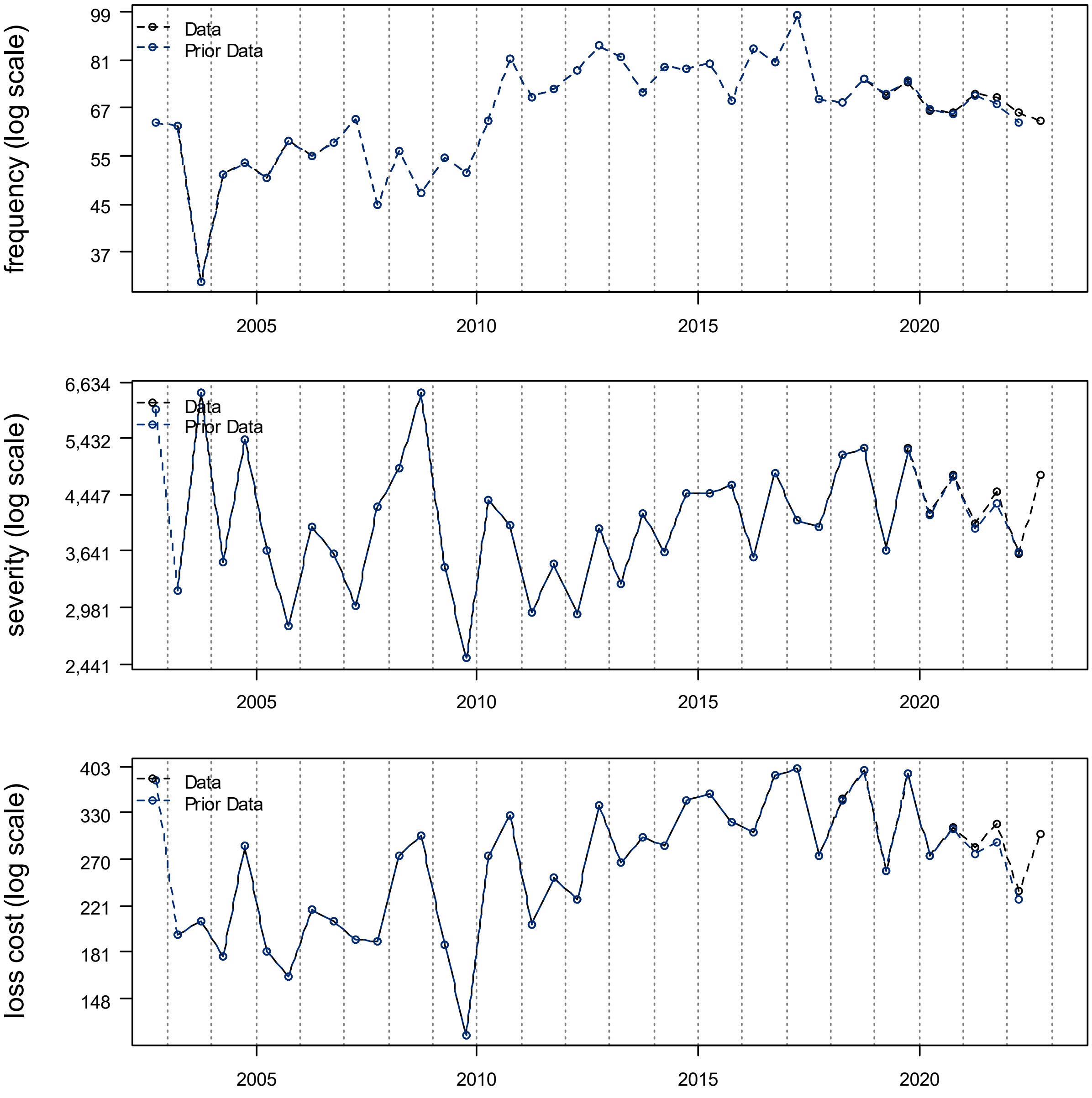
Due to insufficient data, we select the same past and future loss cost trend rate as we do for comprehensive, **+3.5% for the past.**

Please refer to Section 3.3 for more details regarding considerations when selecting the future loss cost trend.

4.8. All Perils

In Figure 26, 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 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the immature frequency, severity and loss cost estimates have increased slightly.

Figure 26: All Peris – Observed Loss Cost Experience



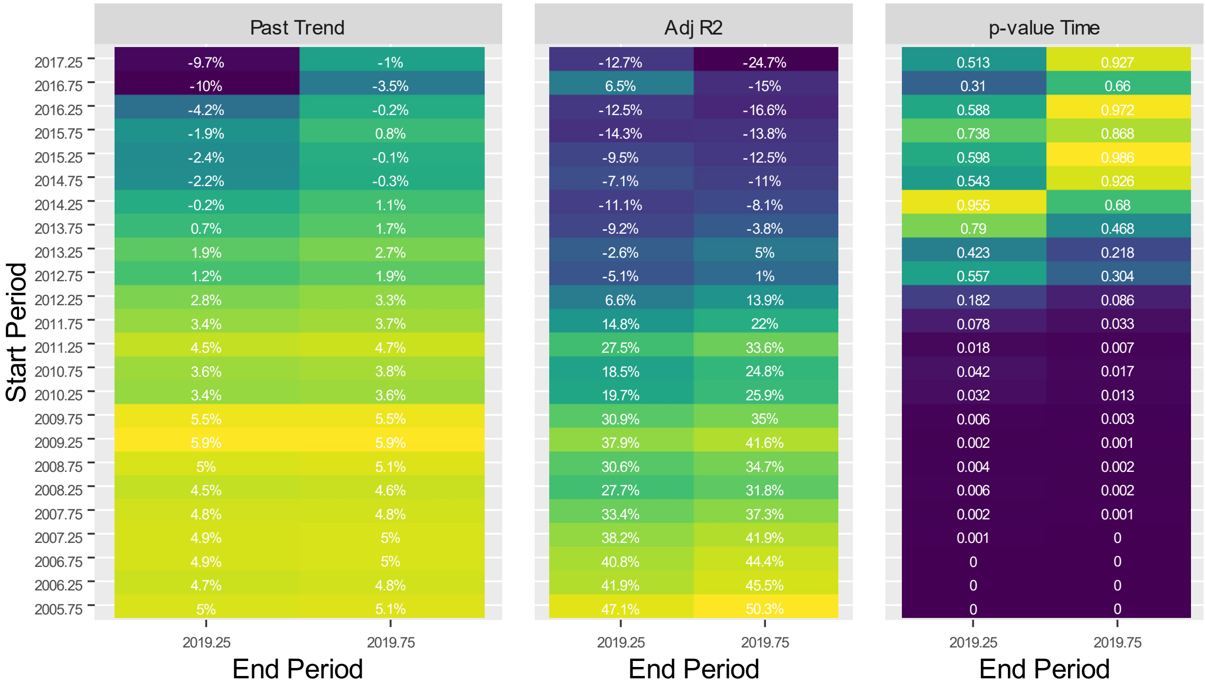
A review of the historical data points (as depicted in Figure 26) shows that subject to variability:

- Frequency has exhibited a relatively flat pattern since 2010-2. There is no apparent impact of the COVID-19 pandemic.[28]
- Severity has generally been increasing since 2009-2, with potential flattening over the past several years.
- 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 27 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 observations to limit any potential influence of COVID-19 on the trend rate.

Figure 27: All Perils – Loss Cost Heatmap (Time)



- We observe the models 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 fit over shorter, more recent, time 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.

---

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

- The models ending 2019-1 have similar results as those ending 2019-2.

The volatile and (potentially) changing loss cost data makes it difficult to select a stable trend based solely on the all perils experience. Considering the positive collision and comprehensive trends of +2.5% and +3.5%, respectively, we select a past loss cost trend rate of **+3.0%**, the same as our prior review.

Please refer to Section 3.3 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 (+3.0%), 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 **+3.0%**.

Please refer to Section 3.3 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 June 30, 2022**	**As of December 31, 2022**
Bodily Injury	-1.5%**	-2.0%***
Property Damage (including DCPD)[29]	+1.5%**	+1.0%***
Accident Benefits	+0.0%**	+0.0%***
Uninsured Auto	+1.5%****	+1.5%****
Collision	+2.5%*	+2.5%[30]***
Comprehensive	+3.5%*	+3.5%***
Specified Perils	+3.5%*	+3.5%***
All Perils	+3.0%*	+3.0%***
Underinsured Motorist	+3.5%*	+3.0%***

* Based on regression models fit to data through 2019-2 accident half-year (October 2019 trend date)
** Based on regression models fit to data through 2022-1 accident half-year (April 2022 trend date)
*** Based on regression models fit to data through 2022-2 accident half-year (October 2022 trend date)
**** Based on regression models fit to data through 2022 accident year (July 2022 trend date)

---

[29] 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.

[30] Includes one-time increase of 10% at 2021-2.

5. Impact of COVID-19

5.1. Historical Impact of the COVID-19 Pandemic

We find the traffic volume and claims cost[31] during the pandemic were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives that were put in place during the COVID-19 pandemic. Claims frequency levels have yet to return to pre-pandemic levels across the country.

As discussed in Section 3.2, to isolate the impact of COVID-19 from the loss trend rate, we excluded the pandemic-impacted data 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 on the measured trend rate.

For those rating programs intended to be effective once the COVID-19 pandemic has no 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 COVID-19 pandemic.

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

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, 2022-1 and 2022-2 observations are included and,
- if significant[32] additional (scalar) parameters which measure the change in claims experience in each accident half-year of the pandemic.

The resulting model has identical coefficients[33] (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, 2022-1, and 2022-2 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, 2022-1, and 2022-2 private passenger vehicle claims costs (frequency). Instances where the measured impact of the pandemic is insignificant are coloured grey in the table.

---

[31] We find frequency, but not severity has been affected by the COVID-19 pandemic.

[32] 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.

[33] 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.

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 2023 and beyond.

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

Coverage	2020-1	2020-2	2021-1	2021-2	2022-1	2022-2
Bodily Injury	-23%	-14%	-25%	-5%	-13%	-11%
Property Damage	-11%	-5%	-15%	4%	-6%	9%
Accident Benefits	-28%	-13%	-25%	-3%	-10%	-2%
Uninsured Auto[34]	-17%	-7%	-31%	-7%	-13%	-55%
Collision	-16%	-24%	-25%	-21%	-18%	-11%
Comprehensive	-22%	5%	-22%	-8%	-13%	-6%
All Perils	-10%	-11%	-3%	-4%	-9%	-12%

5.2. "New Normal" Frequency Level (COVID-19 & Reform Impact)

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years may be needed to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.

As we consider 2022-2 to be a potential starting point for the "new normal" post-pandemic frequency level, we quantify the observed reduction in claims frequency in 2022-2 relative to projected claims frequency implied by our trend analyses presented in Section 4.

In the following figures we project the 2015-2019 accident year period and 2022-2 accident half-year frequency to the average accident date during the prospective period[35] and present the observed change in frequency level for each major coverage[36] that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate expectation for frequency levels during the prospective period.

---

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

[35] We assume an average policy year of April 1, 2024 to March 1, 2025 and an average accident date of April 1, 2025.

[36] We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a "moving" coverage.

Figure 28: Bodily Injury – 2022-2 Frequency Level

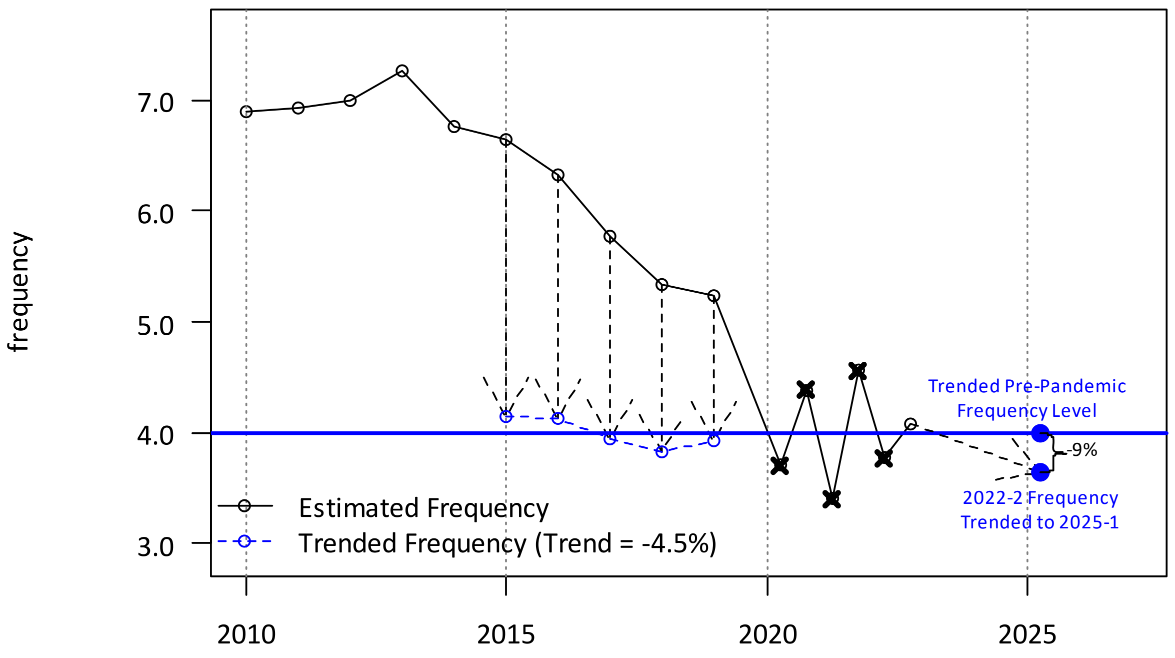


Figure 29: Property Damage – 2022-2 Frequency Level

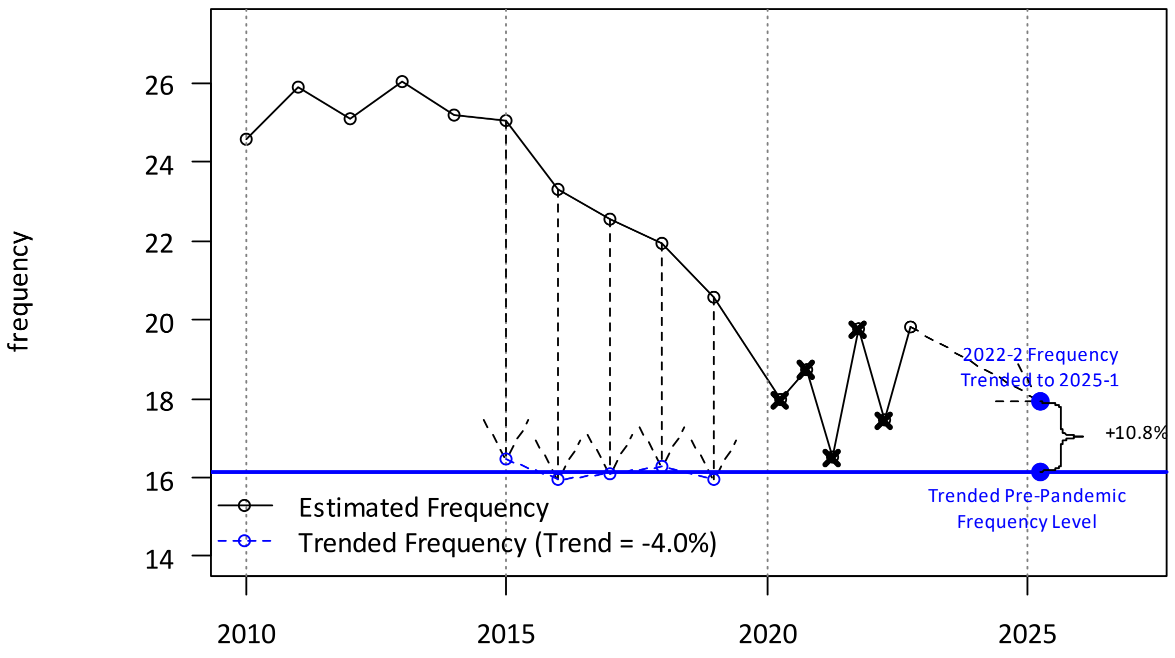


Figure 30: Accident Benefits – 2022-2 Frequency Level

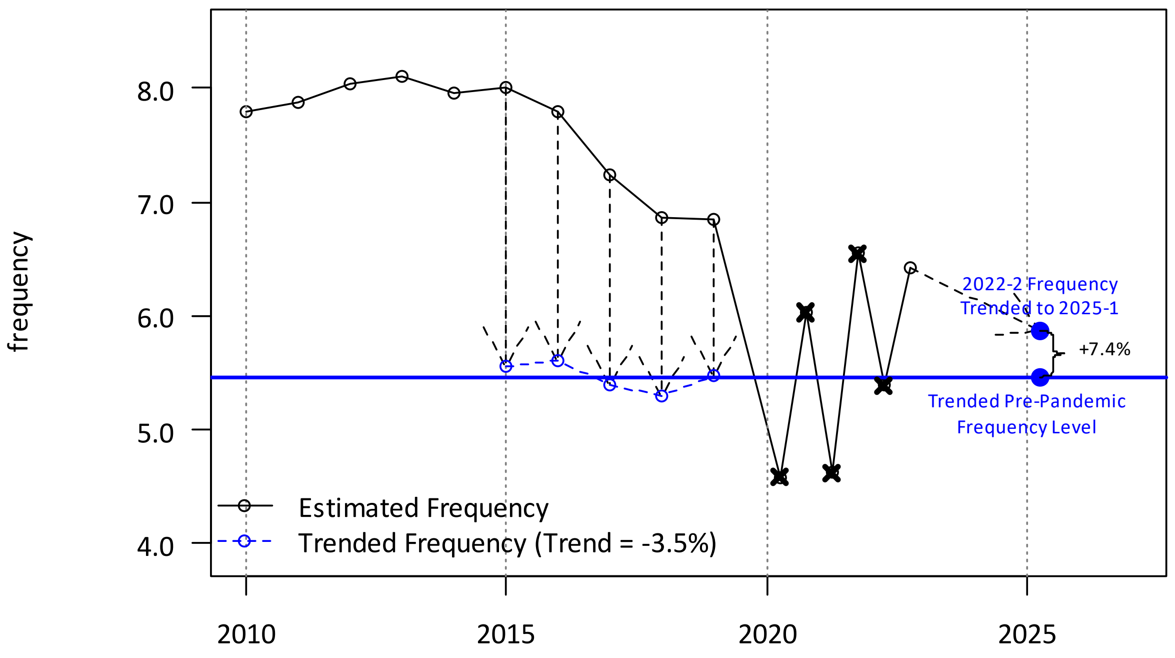
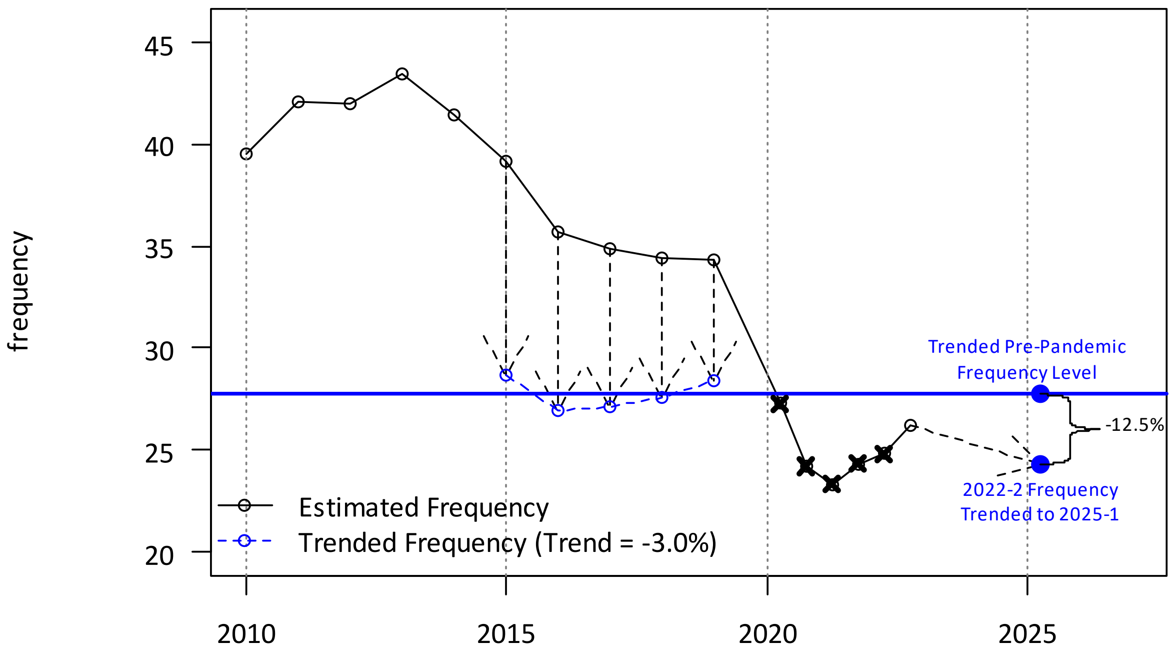


Figure 31: Collision – 2022-2 Frequency Level



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7. Considerations and Limitations

- **Data Verification** – For our analysis, we relied on data and information provided by the client named herein and GISA without independent audit. Though we have reviewed the data for reasonableness and consistency, we have not audited or otherwise verified this data. Our review of data may not always reveal imperfections. We have assumed that the data provided is both accurate and complete. The results of our analysis are dependent on this assumption. If this data or information is inaccurate or incomplete, our findings and conclusions might therefore be unreliable.

- **Rounding and Accuracy** – Our models may retain more digits than those displayed. Also, the results of certain calculations may be presented in the exhibits with more or fewer digits than would be considered significant. As a result, there may be rounding differences between the results of calculations presented in the exhibits and replications of those calculations based on displayed underlying amounts. Also, calculation results may not have been adjusted to reflect the precision of the calculation.

- **Unanticipated Changes** – We developed our conclusions based on an analysis of the data of the client named herein and on the estimation of the outcome of many contingent events. We developed our estimates from the historical claim experience and covered exposure, with adjustments for anticipated changes. Our estimates make no provision for extraordinary future emergence of new types of losses not sufficiently represented in historical databases or which are not yet quantifiable. Also, we assumed that the client named herein will remain a going concern, and we have not anticipated any impacts of potential insolvency, bankruptcy, or any similar event.

- **Internal / External Changes** – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to the client named herein. Internal factors include items such as changes in claim reserving or settlement practices. The most significant external influences include, but are not limited to, changes in the legal, social, or regulatory environment surrounding the claims process. Uncontrollable factors such as general economic conditions also contribute to the variability.

- **Uncertainty Inherent in Projections** – While this analysis complies with applicable Actuarial Standards of Practice and Statements of Principles, users of this analysis should recognize that our projections involve estimates of future events and are subject to economic and statistical variations from expected values. We have not anticipated any extraordinary changes to the legal, social, or economic environment that might affect the frequency or severity of claims. For these reasons, we do not guarantee that the emergence of actual losses will correspond to the projections in this analysis.

8. Summary of Tables and Figures

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9. Appendices

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

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

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

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

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

- Bodily Injury: Pages 1 to 13
- Property Damage: Pages 14 to 20
- Accident Benefits: Pages 21 to 32
- Uninsured Auto: Pages 33 to 36
- Uninsured Auto - Annual: Pages 37 to 39
- Collision: Pages 40 to 47
- Comprehensive: Pages 48 to 54
- All Perils: Pages 55 to 59

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, 2022-1, and 2022-2 observations and the scalar parameters.

Province of Newfoundland

Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 12/31/22

(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	1.204	1.028	0.891	1.387	0.984	1.207	1.090
12.0	1.018	0.995	0.966	1.077	0.996	1.023	0.991
18.0	1.022	0.996	0.992	1.041	1.000	1.005	0.996
24.0	1.015	0.996	0.994	1.023	1.001	1.002	0.999
30.0	1.010	0.999	0.997	0.996	1.000	1.001	1.001
36.0	1.007	1.000	0.999	0.994	1.000	1.000	0.999
42.0	1.009	1.000	1.000	0.985	1.000	1.000	1.000
48.0	1.012	1.000	1.000	0.981	1.000	1.000	1.000
54.0	1.010	1.000	1.001	0.983	1.000	1.000	1.000
60.0	1.007	1.000	1.001	0.989	1.000	1.000	1.000
66.0	1.004	1.000	1.000	0.988	1.000	1.000	1.000
72.0	1.003	1.000	1.000	0.989	1.000	1.000	1.000
78.0	1.001	1.000	1.000	0.992	1.000	1.000	1.000
84.0	1.002	1.000	1.000	0.997	1.000	1.000	1.000
90.0	1.001	1.000	1.000	1.000	1.000	1.000	1.000
96.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
102.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
108.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland

Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Selections
Data as of 12/31/22

(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	3 Semester Avg ending in 12	Wght Avg: 5 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 5 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 4 Semester
12.0	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
24.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 2 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester
30.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	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	Wght Avg: 6 Semester
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	1	1	Wght Avg: 6 Semester	1
96.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
102.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
108.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: 6 Semester	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	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	Wght Avg: 6 Semester	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	Wght Avg: 6 Semester	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 Summary
Data as of 12/31/22

(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	1.921	1.025	0.998	2.125	0.982	1.124	0.863
12.0	1.249	0.997	1.015	1.265	0.983	1.005	0.932
18.0	1.164	1.005	1.000	1.174	0.994	1.001	0.975
24.0	1.102	1.003	0.986	1.068	0.997	1.000	0.995
30.0	1.047	0.999	0.986	0.972	0.997	1.001	1.002
36.0	1.016	0.999	0.997	0.938	0.998	1.001	1.003
42.0	0.995	1.000	1.008	0.916	0.999	1.000	1.002
48.0	0.982	0.999	1.008	0.910	0.999	1.000	1.000
54.0	0.983	0.999	1.021	0.934	0.999	1.000	1.000
60.0	0.984	0.999	1.023	0.953	0.999	1.000	1.000
66.0	0.984	0.999	1.022	0.957	0.999	1.000	1.000
72.0	0.987	0.999	1.021	0.944	0.999	1.000	1.000
78.0	0.985	0.999	1.013	0.973	0.999	1.000	1.000
84.0	0.990	0.998	1.008	0.989	0.999	1.000	1.000
90.0	0.989	0.998	1.005	0.995	0.999	1.000	1.000
96.0	0.992	0.998	1.009	0.994	0.999	1.000	1.000
102.0	0.993	0.998	1.004	1.007	0.999	1.000	1.000
108.0	0.995	0.996	1.002	1.010	0.999	1.000	1.000
114.0	0.995	0.998	1.000	1.010	0.999	1.000	1.000
120.0	0.995	0.998	1.000	1.016	0.999	1.000	1.000
126.0	0.996	0.998	1.000	1.000	0.999	1.000	1.000
132.0	0.996	0.998	1.000	1.000	0.999	1.000	1.000
138.0	1.000	0.999	1.000	1.000	1.000	1.000	1.000
144.0	1.000	0.999	1.000	1.000	1.000	1.000	1.000
150.0	1.000	0.999	1.000	1.000	1.000	1.000	1.000
156.0	0.997	1.000	1.000	1.000	1.000	1.000	1.000
162.0	0.999	1.000	1.000	1.000	1.000	1.000	1.000
168.0	0.999	1.000	1.000	1.000	1.000	1.000	1.000
174.0	0.999	0.998	1.000	1.000	1.000	1.000	1.000
180.0	0.999	1.000	1.000	1.000	1.000	1.000	1.000
186.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240.0	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Newfoundland

Private Passengers Vehicles (Excluding Farmers)

Reported Incurred Claim Amount and ALAE Loss Development Selections
Data as of 12/31/22

(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 12	Wght Avg: 5 Semester	Wght Avg: 4 Semester	Wght Avg: 10 Semesters	Wght Avg: 5 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester
12.0	Avg: 6 Semesters ex hi/lo	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
18.0	Wght Avg: 6 Semester	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 3 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 2 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
30.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester
36.0	Wght Avg: 10 Semesters	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: 10 Semesters	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: 10 Semesters	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: 10 Semesters	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: 10 Semesters	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: 10 Semesters	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: 10 Semesters	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: 10 Semesters	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: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
90.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
96.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
102.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
108.0	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1
114.0	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 20 Semesters	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

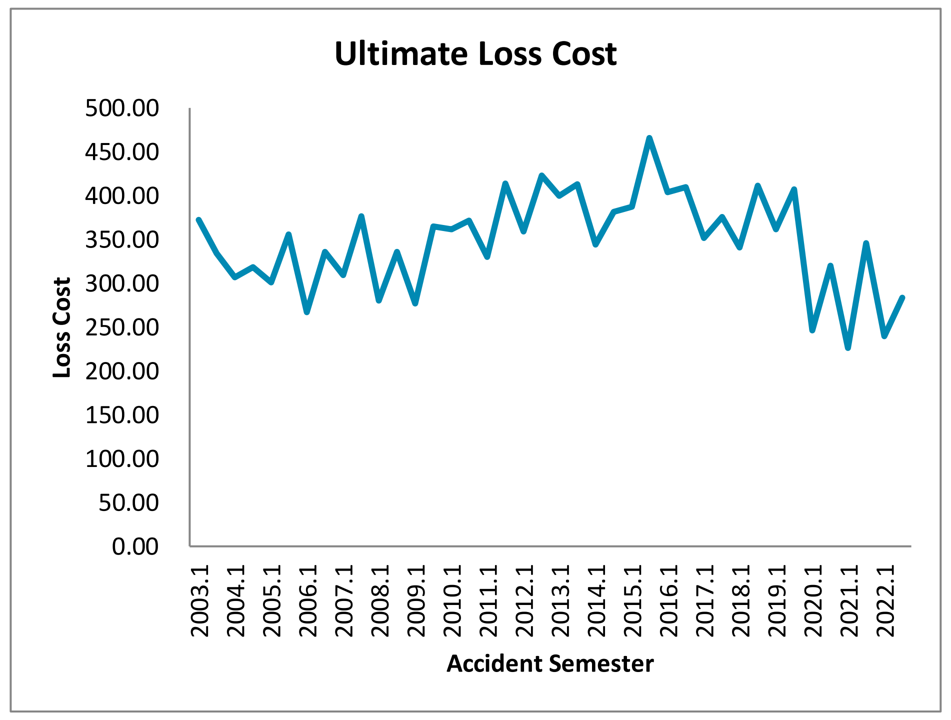
Province of Newfoundland

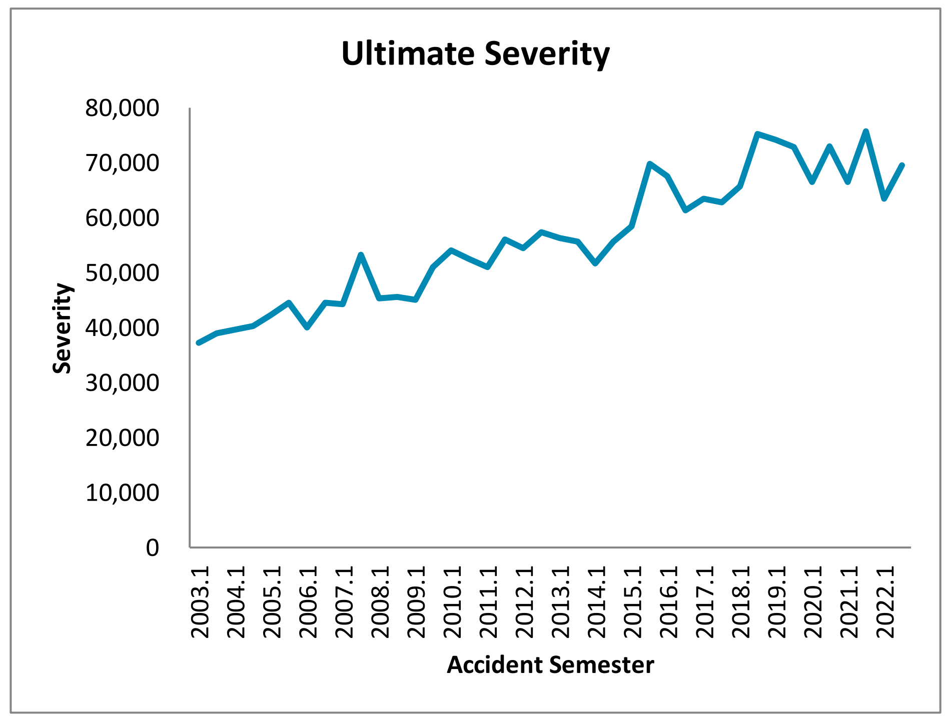
Third Party Liability - Bodily Injury

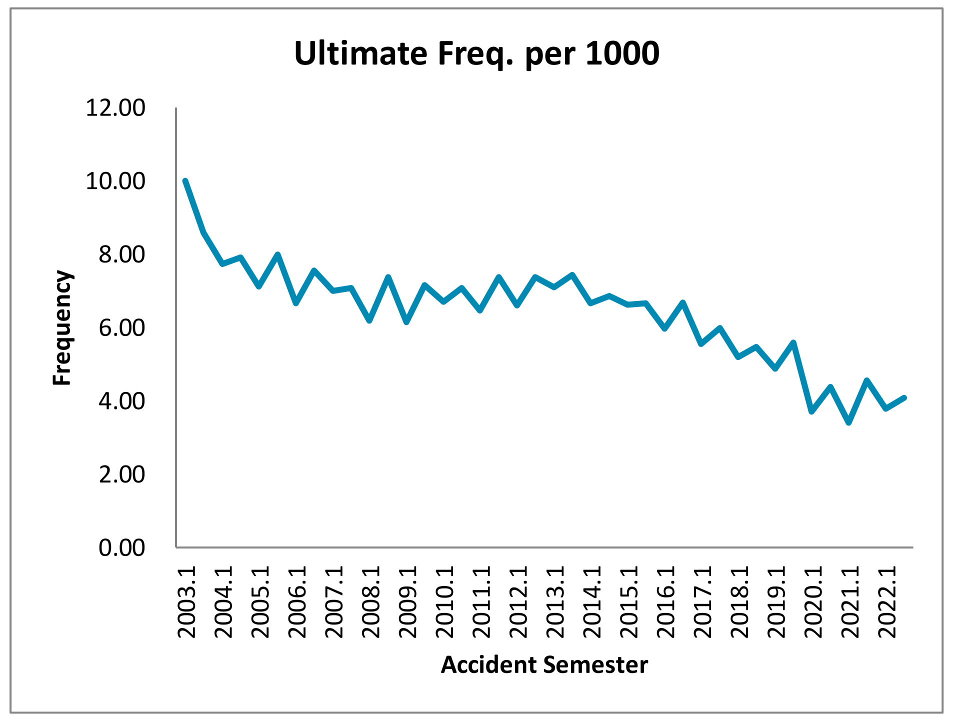
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

(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
2003.1	240.0	99,683	997	34,486	1.076	37,121	372.39		37,233		10.00			
2003.2	234.0	107,230	921	33,315	1.076	35,860	334.42		38,936		8.59		352.72	
2004.1	228.0	111,085	859	31,523	1.080	34,045	306.48	-17.7%	39,633	6.4%	7.73	-22.7%		
2004.2	222.0	115,898	917	34,184	1.080	36,919	318.54	-4.7%	40,260	3.4%	7.91	-7.9%	312.64	-11.4%
2005.1	216.0	112,925	804	31,901	1.066	34,016	301.23	-1.7%	42,309	6.7%	7.12	-7.9%		
2005.2	210.0	116,657	933	38,925	1.066	41,506	355.80	11.7%	44,487	10.5%	8.00	1.1%	328.96	5.2%
2006.1	204.0	117,023	780	29,138	1.072	31,233	266.89	-11.4%	40,042	-5.4%	6.67	-6.4%		
2006.2	198.0	123,215	930	38,631	1.072	41,409	336.07	-5.5%	44,526	0.1%	7.55	-5.6%	302.37	-8.1%
2007.1	192.0	119,866	839	34,612	1.072	37,094	309.46	15.9%	44,212	10.4%	7.00	5.0%		
2007.2	186.0	125,531	888	44,130	1.072	47,294	376.75	12.1%	53,259	19.6%	7.07	-6.3%	343.88	13.7%
2008.1	180.0	124,972	772	32,575	1.075	35,008	280.13	-9.5%	45,347	2.6%	6.18	-11.7%		
2008.2	174.0	132,545	977	41,419	1.075	44,513	335.83	-10.9%	45,570	-14.4%	7.37	4.2%	308.80	-10.2%
2009.1	168.0	131,660	809	33,999	1.073	36,474	277.03	-1.1%	45,086	-0.6%	6.14	-0.5%		
2009.2	162.0	138,506	991	47,095	1.073	50,523	364.77	8.6%	50,982	11.9%	7.15	-2.9%	322.01	4.3%
2010.1	156.0	136,816	916	46,857	1.056	49,467	361.56	30.5%	54,003	19.8%	6.70	9.0%		
2010.2	150.0	143,649	1,017	50,592	1.056	53,411	371.81	1.9%	52,508	3.0%	7.08	-1.0%	366.81	13.9%
2011.1	144.0	141,299	914	44,306	1.052	46,623	329.96	-8.7%	51,009	-5.5%	6.47	-3.4%		
2011.2	138.0	147,646	1,089	58,023	1.052	61,057	413.54	11.2%	56,067	6.8%	7.38	4.2%	372.67	1.6%
2012.1	132.0	145,750	961	48,622	1.078	52,390	359.45	8.9%	54,516	6.9%	6.59	1.9%		
2012.2	126.0	152,631	1,125	59,960	1.078	64,607	423.29	2.4%	57,428	2.4%	7.37	-0.1%	392.10	5.2%
2013.1	120.0	150,496	1,069	55,366	1.087	60,169	399.81	11.2%	56,304	3.3%	7.10	7.7%		
2013.2	114.0	157,090	1,167	59,726	1.087	64,908	413.19	-2.4%	55,637	-3.1%	7.43	0.8%	406.64	3.7%
2014.1	108.0	153,432	1,021	48,819	1.082	52,802	344.14	-13.9%	51,725	-8.1%	6.65	-6.3%		
2014.2	102.0	160,277	1,098	56,539	1.082	61,153	381.55	-7.7%	55,704	0.1%	6.85	-7.8%	363.25	-10.7%
2015.1	96.0	156,896	1,039	56,304	1.078	60,696	386.85	12.4%	58,427	13.0%	6.62	-0.5%		
2015.2	90.0	163,411	1,090	70,602	1.078	76,109	465.75	22.1%	69,837	25.4%	6.67	-2.6%	427.11	17.6%
2016.1	84.0	160,665	960	58,791	1.103	64,847	403.61	4.3%	67,566	15.6%	5.97	-9.8%		
2016.2	78.0	165,146	1,103	61,390	1.103	67,713	410.02	-12.0%	61,362	-12.1%	6.68	0.2%	406.86	-4.7%
2017.1	72.0	159,747	886	51,472	1.091	56,171	351.63	-12.9%	63,427	-6.1%	5.54	-7.2%		
2017.2	66.0	164,448	985	56,653	1.091	61,826	375.96	-8.3%	62,746	2.3%	5.99	-10.3%	363.97	-10.5%
2018.1	60.0	159,226	827	49,056	1.107	54,325	341.18	-3.0%	65,714	3.6%	5.19	-6.3%		
2018.2	54.0	163,648	896	60,839	1.107	67,373	411.69	9.5%	75,186	19.8%	5.48	-8.6%	376.92	3.6%
2019.1	48.0	158,269	772	52,252	1.096	57,263	361.81	6.0%	74,183	12.9%	4.88	-6.1%		
2019.2	42.0	162,300	908	60,336	1.096	66,122	407.41	-1.0%	72,822	-3.1%	5.59	2.2%	384.89	2.1%
2020.1	36.0	155,981	578	34,536	1.113	38,445	246.47	-31.9%	66,490	-10.4%	3.71	-24.0%		
2020.2	30.0	160,910	706	46,282	1.113	51,520	320.18	-21.4%	72,975	0.2%	4.39	-21.6%	283.90	-26.2%
2021.1	24.0	160,183	545	31,357	1.155	36,231	226.19	-8.2%	66,484	0.0%	3.40	-8.2%		
2021.2	18.0	164,652	751	49,223	1.155	56,874	345.42	7.9%	75,723	3.8%	4.56	4.0%	286.62	1.0%
2022.1	12.0	159,891	604	34,249	1.118	38,297	239.52	5.9%	63,456	-4.6%	3.77	10.9%		
2022.2	6.0	164,304	671	41,668	1.118	46,593	283.58	-17.9%	69,475	-8.3%	4.08	-10.5%	261.85	-8.6%
Total		5,745,560	36,113	1,849,754		2,010,007								


Ultimate Loss Cost


Ultimate Severity


Ultimate Freq. per 1000

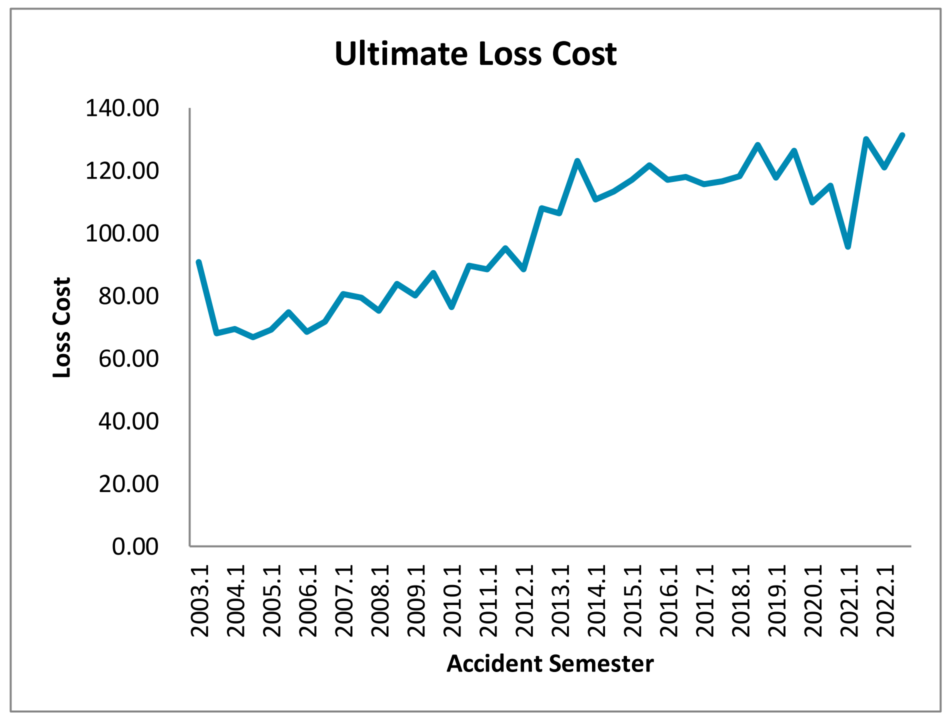
Province of Newfoundland

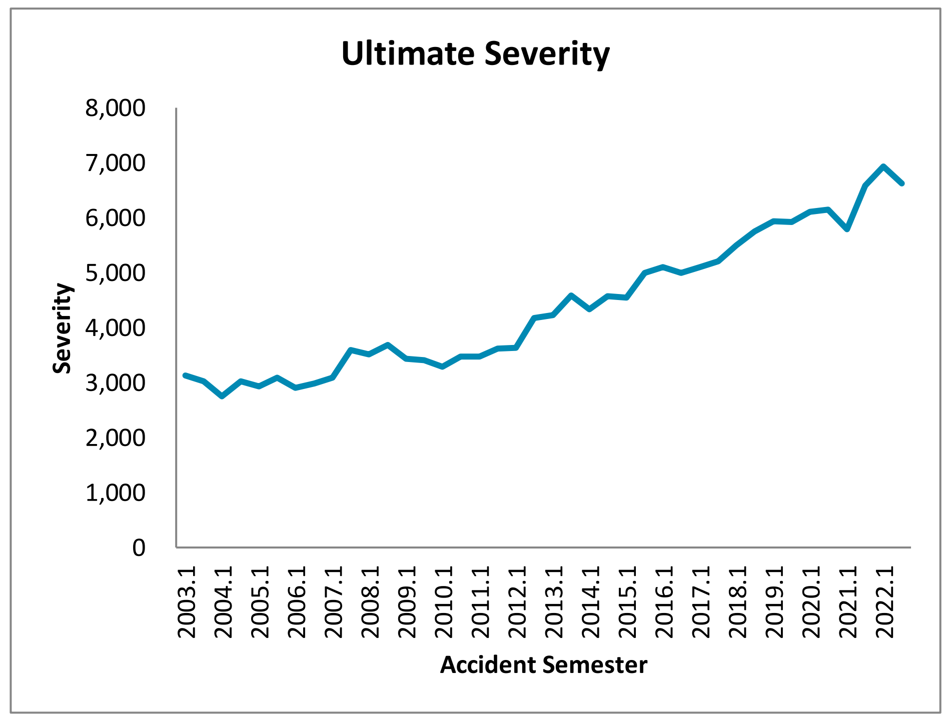
Third Party Liability - Property Damage (including DCPD)

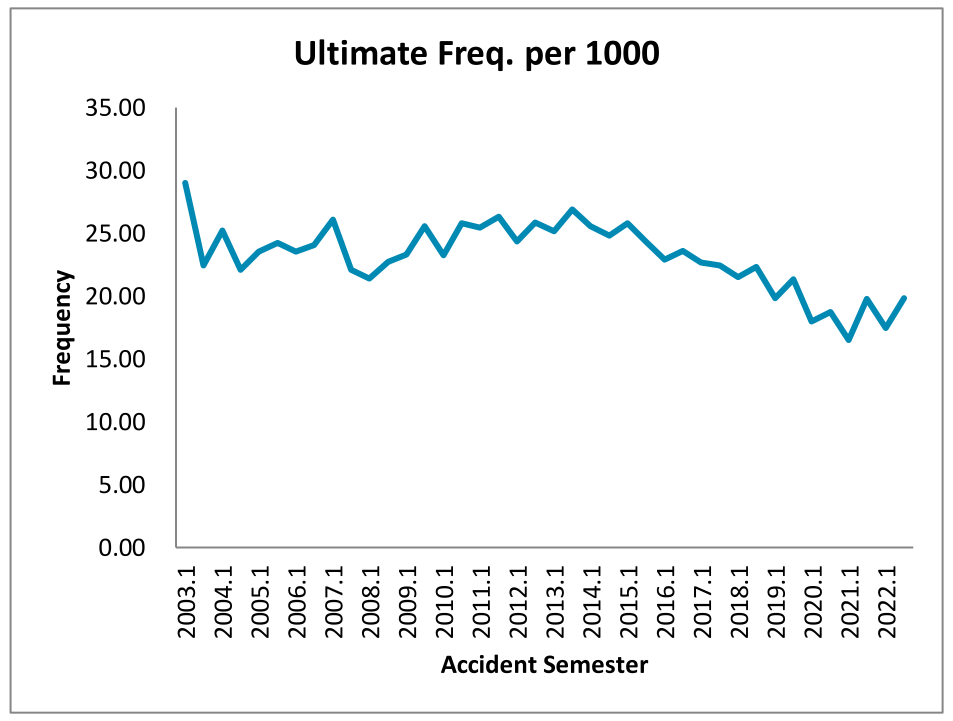
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claims and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Losses & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2003.1	240.0	99,683	2,891	8,410	1.076	9,053	90.81		3,131		29.00			
2003.2	234.0	107,230	2,408	6,774	1.076	7,292	68.00		3,028		22.46		78.99	
2004.1	228.0	111,085	2,801	7,132	1.080	7,703	69.34	-23.6%	2,750	-12.2%	25.21	-13.1%		
2004.2	222.0	115,898	2,561	7,166	1.080	7,739	66.77	-1.8%	3,022	-0.2%	22.10	-1.6%	68.03	-13.9%
2005.1	216.0	112,925	2,659	7,315	1.066	7,800	69.07	-0.4%	2,933	6.7%	23.55	-6.6%		
2005.2	210.0	116,657	2,828	8,181	1.066	8,723	74.77	12.0%	3,085	2.1%	24.24	9.7%	71.97	5.8%
2006.1	204.0	117,023	2,754	7,475	1.072	8,012	68.47	-0.9%	2,909	-0.8%	23.53	-0.1%		
2006.2	198.0	123,215	2,963	8,255	1.072	8,848	71.81	-4.0%	2,986	-3.2%	24.05	-0.8%	70.18	-2.5%
2007.1	192.0	119,866	3,129	9,009	1.072	9,655	80.55	17.6%	3,086	6.1%	26.10	10.9%		
2007.2	186.0	125,531	2,774	9,304	1.072	9,972	79.44	10.6%	3,595	20.4%	22.10	-8.1%	79.98	14.0%
2008.1	180.0	124,972	2,674	8,737	1.075	9,390	75.13	-6.7%	3,511	13.8%	21.40	-18.0%		
2008.2	174.0	132,545	3,014	10,343	1.075	11,115	83.86	5.6%	3,688	2.6%	22.74	2.9%	79.63	-0.4%
2009.1	168.0	131,660	3,071	9,833	1.073	10,549	80.12	6.6%	3,435	-2.2%	23.33	9.0%		
2009.2	162.0	138,506	3,540	11,263	1.073	12,082	87.23	4.0%	3,413	-7.5%	25.56	12.4%	83.77	5.2%
2010.1	156.0	136,816	3,183	9,912	1.056	10,464	76.48	-4.5%	3,287	-4.3%	23.27	-0.3%		
2010.2	150.0	143,649	3,705	12,208	1.056	12,888	89.72	2.9%	3,478	1.9%	25.79	0.9%	83.26	-0.6%
2011.1	144.0	141,299	3,594	11,871	1.052	12,492	88.41	15.6%	3,475	5.7%	25.44	9.3%		
2011.2	138.0	147,646	3,883	13,349	1.052	14,047	95.14	6.0%	3,617	4.0%	26.30	2.0%	91.85	10.3%
2012.1	132.0	145,750	3,545	11,954	1.078	12,881	88.37	0.0%	3,633	4.5%	24.32	-4.4%		
2012.2	126.0	152,631	3,944	15,280	1.078	16,464	107.87	13.4%	4,174	15.4%	25.84	-1.7%	98.35	7.1%
2013.1	120.0	150,496	3,788	14,731	1.087	16,008	106.37	20.4%	4,226	16.3%	25.17	3.5%		
2013.2	114.0	157,090	4,220	17,790	1.087	19,333	123.07	14.1%	4,581	9.8%	26.86	4.0%	114.90	16.8%
2014.1	108.0	153,432	3,924	15,706	1.082	16,988	110.72	4.1%	4,330	2.4%	25.57	1.6%		
2014.2	102.0	160,277	3,978	16,806	1.082	18,177	113.41	-7.9%	4,570	-0.3%	24.82	-7.6%	112.09	-2.4%
2015.1	96.0	156,896	4,046	17,040	1.078	18,369	117.08	5.7%	4,540	4.9%	25.79	0.8%		
2015.2	90.0	163,411	3,978	18,438	1.078	19,876	121.63	7.3%	4,996	9.3%	24.35	-1.9%	119.40	6.5%
2016.1	84.0	160,665	3,682	17,048	1.103	18,804	117.04	0.0%	5,107	12.5%	22.92	-11.1%		
2016.2	78.0	165,146	3,901	17,654	1.103	19,473	117.91	-3.1%	4,991	-0.1%	23.62	-3.0%	117.48	-1.6%
2017.1	72.0	159,747	3,624	16,918	1.091	18,463	115.58	-1.2%	5,095	-0.2%	22.68	-1.0%		
2017.2	66.0	164,448	3,686	17,565	1.091	19,169	116.56	-1.1%	5,201	4.2%	22.41	-5.1%	116.08	-1.2%
2018.1	60.0	159,226	3,425	17,000	1.107	18,826	118.23	2.3%	5,497	7.9%	21.51	-5.2%		
2018.2	54.0	163,648	3,652	18,947	1.107	20,982	128.21	10.0%	5,746	10.5%	22.31	-0.4%	123.29	6.2%
2019.1	48.0	158,269	3,138	16,996	1.096	18,626	117.68	-0.5%	5,935	8.0%	19.83	-7.8%		
2019.2	42.0	162,300	3,462	18,695	1.096	20,488	126.23	-1.5%	5,918	3.0%	21.33	-4.4%	122.01	-1.0%
2020.1	36.0	155,981	2,802	15,374	1.113	17,114	109.72	-6.8%	6,109	2.9%	17.96	-9.4%		
2020.2	30.0	160,910	3,014	16,636	1.113	18,519	115.09	-8.8%	6,144	3.8%	18.73	-12.2%	112.44	-7.8%
2021.1	24.0	160,183	2,644	13,256	1.155	15,316	95.62	-12.9%	5,793	-5.2%	16.51	-8.1%		
2021.2	18.0	164,652	3,252	18,541	1.155	21,422	130.11	13.1%	6,587	7.2%	19.75	5.4%	113.10	0.6%
2022.1	12.0	159,891	2,790	17,297	1.118	19,342	120.97	26.5%	6,932	19.7%	17.45	5.7%		
2022.2	6.0	164,304	3,259	19,291	1.118	21,571	131.29	0.9%	6,619	0.5%	19.83	0.4%	126.20	11.6%
Total		5,745,560	132,186	535,498		584,034								







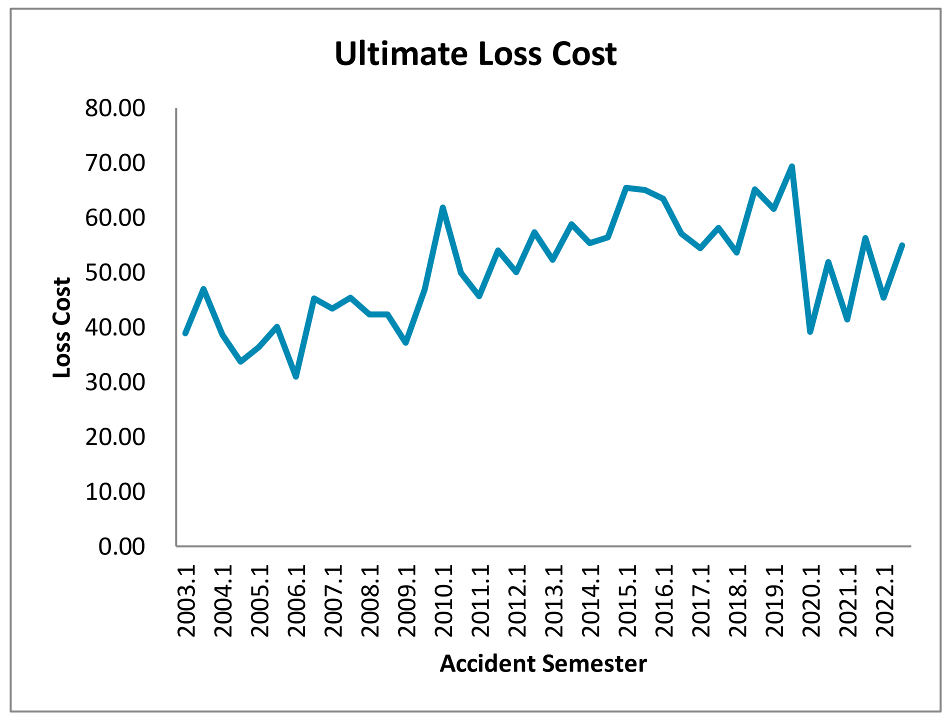
Province of Newfoundland

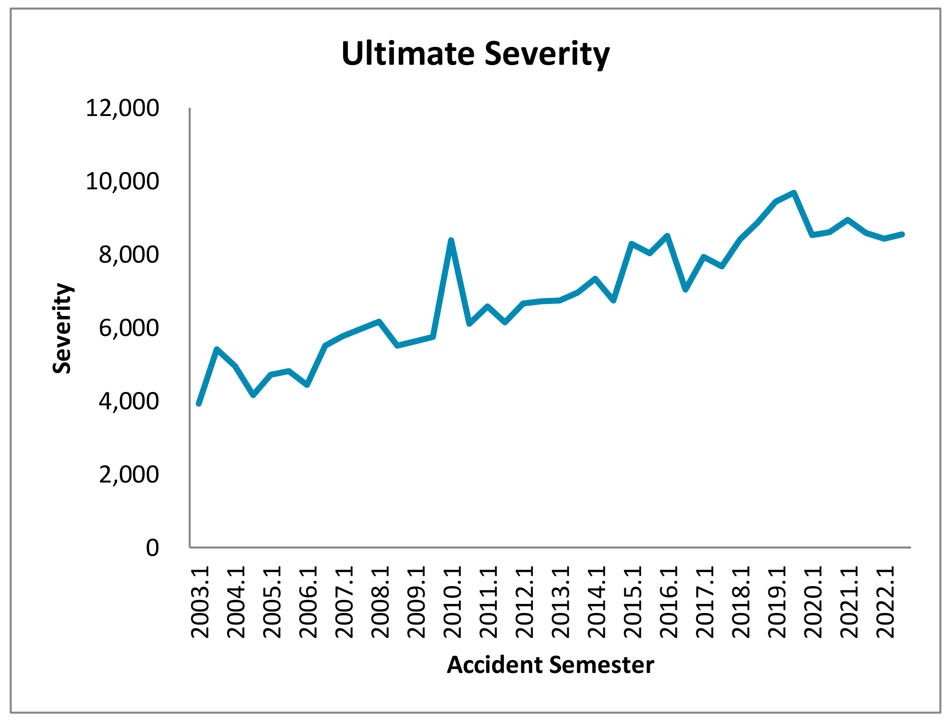
Accident Benefits - Total

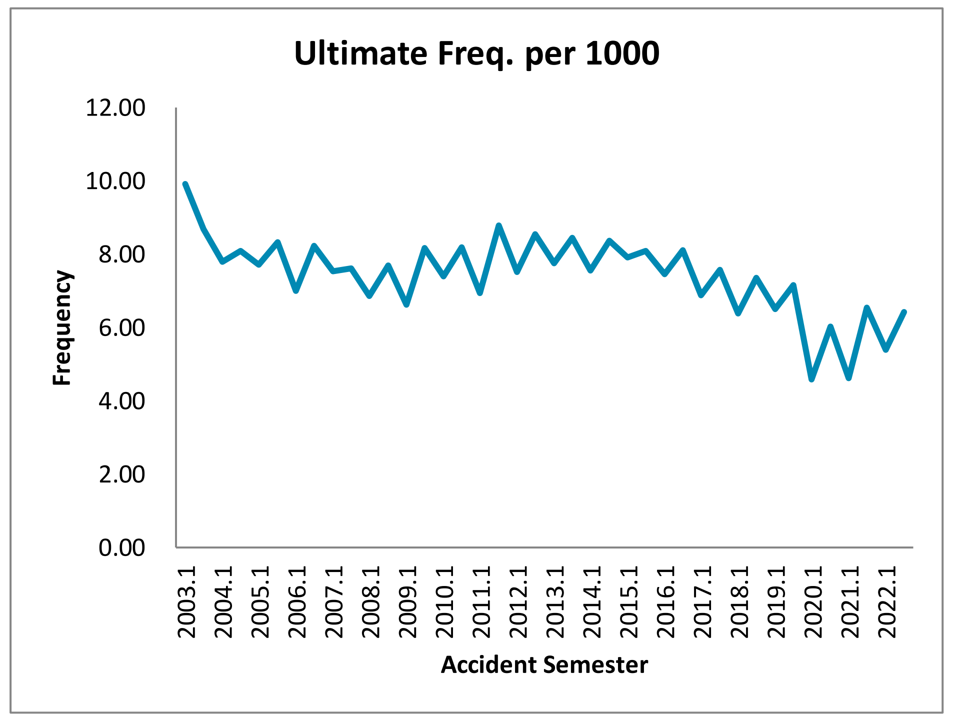
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claims and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Losses & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2003.1	240.0	72,465	719	2,620	1.076	2,820	38.91		3,924		9.92			
2003.2	234.0	77,582	674	3,387	1.076	3,646	46.99		5,409		8.69		43.09	
2004.1	228.0	81,637	636	2,922	1.080	3,156	38.65	-0.7%	4,962	26.4%	7.79	-21.4%		
2004.2	222.0	85,611	693	2,671	1.080	2,885	33.70	-28.3%	4,163	-23.0%	8.09	-6.8%	36.12	-16.2%
2005.1	216.0	83,991	648	2,862	1.066	3,052	36.34	-6.0%	4,710	-5.1%	7.72	-1.0%		
2005.2	210.0	87,596	729	3,291	1.066	3,509	40.06	18.9%	4,813	15.6%	8.32	2.8%	38.24	5.9%
2006.1	204.0	86,842	607	2,507	1.072	2,688	30.95	-14.8%	4,428	-6.0%	6.99	-9.4%		
2006.2	198.0	92,200	758	3,892	1.072	4,172	45.25	13.0%	5,504	14.4%	8.22	-1.2%	38.31	0.2%
2007.1	192.0	92,344	695	3,735	1.072	4,003	43.35	40.1%	5,760	30.1%	7.53	7.7%		
2007.2	186.0	99,194	755	4,205	1.072	4,507	45.43	0.4%	5,969	8.4%	7.61	-7.4%	44.43	16.0%
2008.1	180.0	100,110	687	3,941	1.075	4,235	42.30	-2.4%	6,164	7.0%	6.86	-8.8%		
2008.2	174.0	107,495	826	4,231	1.075	4,547	42.30	-6.9%	5,505	-7.8%	7.68	1.0%	42.30	-4.8%
2009.1	168.0	108,425	717	3,759	1.073	4,033	37.19	-12.1%	5,624	-8.8%	6.61	-3.6%		
2009.2	162.0	116,308	949	5,078	1.073	5,448	46.84	10.7%	5,739	4.3%	8.16	6.2%	42.19	-0.3%
2010.1	156.0	116,224	858	6,813	1.056	7,193	61.89	66.4%	8,380	49.0%	7.39	11.7%		
2010.2	150.0	123,202	1,009	5,827	1.056	6,152	49.94	6.6%	6,095	6.2%	8.19	0.4%	55.74	32.1%
2011.1	144.0	122,106	846	5,291	1.052	5,568	45.60	-26.3%	6,578	-21.5%	6.93	-6.1%		
2011.2	138.0	128,570	1,129	6,593	1.052	6,937	53.96	8.1%	6,142	0.8%	8.79	7.2%	49.89	-10.5%
2012.1	132.0	128,149	962	5,948	1.078	6,409	50.01	9.7%	6,659	1.2%	7.51	8.3%		
2012.2	126.0	135,405	1,158	7,208	1.078	7,766	57.36	6.3%	6,710	9.2%	8.55	-2.7%	53.78	7.8%
2013.1	120.0	134,902	1,045	6,483	1.087	7,046	52.23	4.4%	6,742	1.2%	7.75	3.2%		
2013.2	114.0	142,588	1,204	7,703	1.087	8,371	58.71	2.4%	6,953	3.6%	8.44	-1.2%	55.56	3.3%
2014.1	108.0	140,738	1,062	7,195	1.082	7,782	55.29	5.9%	7,329	8.7%	7.54	-2.6%		
2014.2	102.0	148,251	1,240	7,733	1.082	8,364	56.42	-3.9%	6,747	-3.0%	8.36	-1.0%	55.87	0.6%
2015.1	96.0	145,927	1,153	8,858	1.078	9,549	65.44	18.3%	8,281	13.0%	7.90	4.7%		
2015.2	90.0	152,758	1,237	9,206	1.078	9,924	64.96	15.2%	8,023	18.9%	8.10	-3.2%	65.19	16.7%
2016.1	84.0	150,678	1,124	8,656	1.103	9,547	63.36	-3.2%	8,497	2.6%	7.46	-5.6%		
2016.2	78.0	155,809	1,265	8,060	1.103	8,890	57.06	-12.2%	7,029	-12.4%	8.12	0.2%	60.16	-7.7%
2017.1	72.0	151,434	1,041	7,556	1.091	8,246	54.46	-14.1%	7,922	-6.8%	6.87	-7.8%		
2017.2	66.0	156,537	1,187	8,344	1.091	9,106	58.17	2.0%	7,674	9.2%	7.58	-6.6%	56.34	-6.3%
2018.1	60.0	151,949	969	7,356	1.107	8,146	53.61	-1.5%	8,411	6.2%	6.37	-7.3%		
2018.2	54.0	156,742	1,151	9,218	1.107	10,208	65.13	12.0%	8,865	15.5%	7.35	-3.1%	59.46	5.5%
2019.1	48.0	152,094	990	8,536	1.096	9,355	61.51	14.7%	9,447	12.3%	6.51	2.1%		
2019.2	42.0	156,870	1,123	9,924	1.096	10,876	69.33	6.4%	9,681	9.2%	7.16	-2.5%	65.48	10.1%
2020.1	36.0	151,425	694	5,318	1.113	5,920	39.09	-36.4%	8,530	-9.7%	4.58	-29.6%		
2020.2	30.0	157,055	947	7,325	1.113	8,154	51.92	-25.1%	8,607	-11.1%	6.03	-15.8%	45.62	-30.3%
2021.1	24.0	156,828	726	5,614	1.155	6,486	41.36	5.8%	8,940	4.8%	4.63	0.9%		
2021.2	18.0	161,591	1,058	7,864	1.155	9,087	56.23	8.3%	8,585	-0.3%	6.55	8.6%	48.91	7.2%
2022.1	12.0	157,415	848	6,384	1.118	7,139	45.35	9.6%	8,418	-5.8%	5.39	16.4%		
2022.2	6.0	161,969	1,039	7,951	1.118	8,891	54.89	-2.4%	8,553	-0.4%	6.42	-2.0%	50.19	2.6%
Total		5,089,020	37,159	242,066		263,811								


Ultimate Loss Cost


Ultimate Severity


Ultimate Freq. per 1000

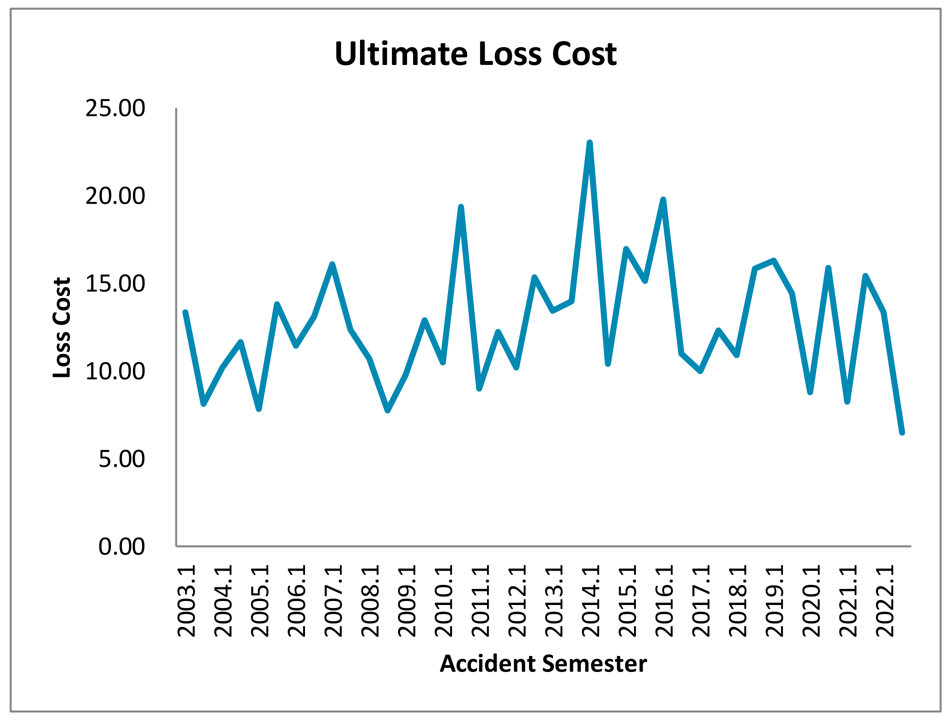
Province of Newfoundland

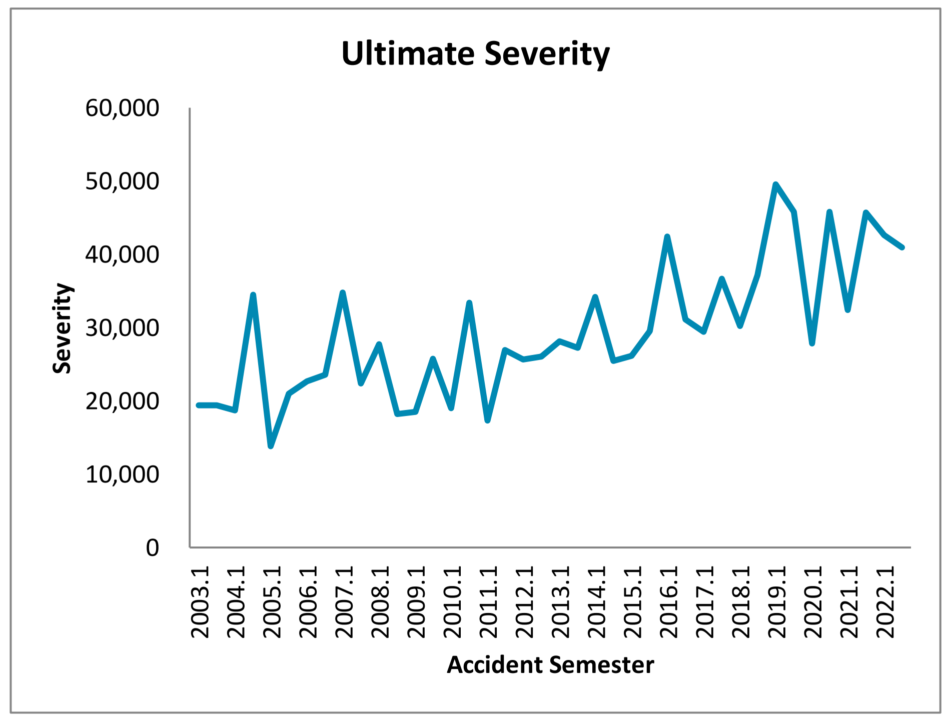
Uninsured Auto

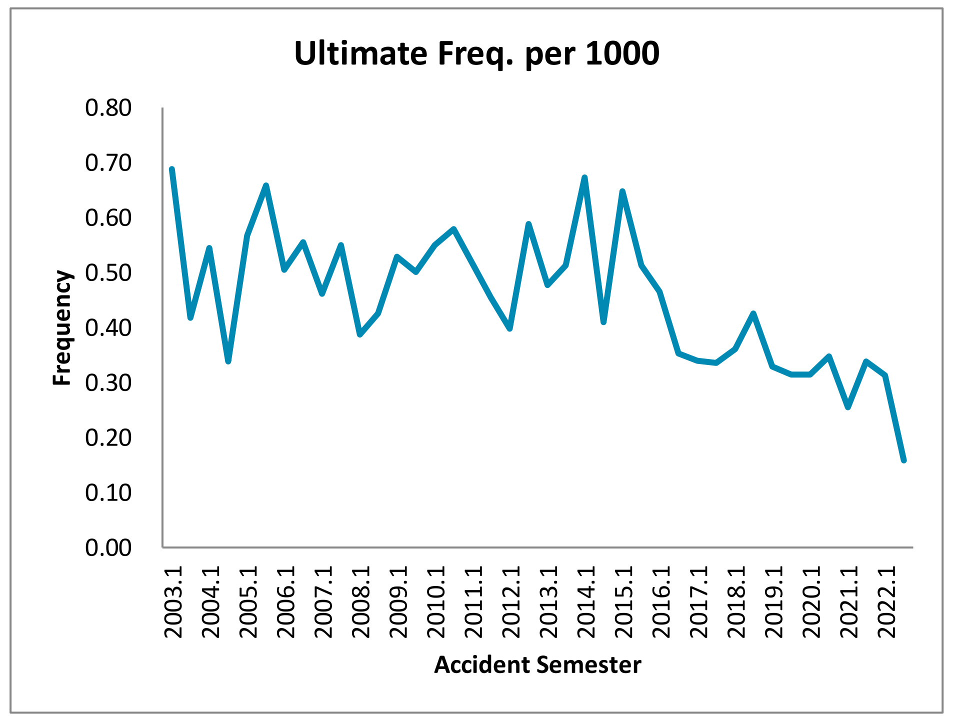
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claims and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Losses & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2003.1	240.0	95,919	66	1,189	1.076	1,280	13.35		19,395		0.69			
2003.2	234.0	105,525	44	795	1.076	856	8.11		19,447		0.42		10.60	
2004.1	228.0	110,212	60	1,041	1.080	1,124	10.20	-23.5%	18,741	-3.4%	0.54	-20.9%		
2004.2	222.0	115,347	39	1,245	1.080	1,345	11.66	43.8%	34,479	77.3%	0.34	-18.9%	10.95	3.3%
2005.1	216.0	112,736	64	829	1.066	884	7.84	-23.1%	13,818	-26.3%	0.57	4.3%		
2005.2	210.0	116,874	77	1,515	1.066	1,615	13.82	18.6%	20,979	-39.2%	0.66	94.9%	10.89	-0.5%
2006.1	204.0	114,734	58	1,226	1.072	1,315	11.46	46.1%	22,665	64.0%	0.51	-11.0%		
2006.2	198.0	120,636	67	1,476	1.072	1,582	13.12	-5.1%	23,618	12.6%	0.56	-15.7%	12.31	13.1%
2007.1	192.0	119,184	55	1,787	1.072	1,916	16.07	40.3%	34,830	53.7%	0.46	-8.7%		
2007.2	186.0	125,342	69	1,443	1.072	1,547	12.34	-5.9%	22,419	-5.1%	0.55	-0.9%	14.16	15.0%
2008.1	180.0	124,150	48	1,237	1.075	1,330	10.71	-33.4%	27,701	-20.5%	0.39	-16.2%		
2008.2	174.0	131,476	56	948	1.075	1,019	7.75	-37.2%	18,193	-18.8%	0.43	-22.6%	9.19	-35.1%
2009.1	168.0	130,403	69	1,189	1.073	1,276	9.78	-8.7%	18,488	-33.3%	0.53	36.9%		
2009.2	162.0	137,826	69	1,657	1.073	1,777	12.90	66.4%	25,759	41.6%	0.50	17.5%	11.38	23.9%
2010.1	156.0	136,383	75	1,353	1.056	1,429	10.48	7.1%	19,049	3.0%	0.55	3.9%		
2010.2	150.0	143,418	83	2,629	1.056	2,776	19.35	50.1%	33,444	29.8%	0.58	15.6%	15.03	32.0%
2011.1	144.0	140,806	73	1,202	1.052	1,264	8.98	-14.3%	17,320	-9.1%	0.52	-5.7%		
2011.2	138.0	147,287	67	1,713	1.052	1,803	12.24	-36.8%	26,905	-19.6%	0.45	-21.4%	10.65	-29.2%
2012.1	132.0	145,942	58	1,379	1.078	1,486	10.18	13.4%	25,618	47.9%	0.40	-23.3%		
2012.2	126.0	153,055	90	2,178	1.078	2,347	15.33	25.3%	26,077	-3.1%	0.59	29.3%	12.82	20.4%
2013.1	120.0	150,709	72	1,861	1.087	2,023	13.42	31.8%	28,096	9.7%	0.48	20.2%		
2013.2	114.0	158,099	81	2,033	1.087	2,210	13.98	-8.9%	27,280	4.6%	0.51	-12.9%	13.71	6.9%
2014.1	108.0	154,608	104	3,292	1.082	3,561	23.03	71.6%	34,238	21.9%	0.67	40.8%		
2014.2	102.0	161,349	66	1,553	1.082	1,680	10.41	-25.5%	25,453	-6.7%	0.41	-20.2%	16.59	21.0%
2015.1	96.0	157,357	102	2,477	1.078	2,671	16.97	-26.3%	26,182	-23.5%	0.65	-3.6%		
2015.2	90.0	163,900	84	2,303	1.078	2,483	15.15	45.5%	29,555	16.1%	0.51	25.3%	16.04	-3.3%
2016.1	84.0	160,702	75	2,879	1.103	3,175	19.76	16.4%	42,453	62.1%	0.47	-28.2%		
2016.2	78.0	165,577	59	1,650	1.103	1,820	10.99	-27.4%	31,106	5.2%	0.35	-31.0%	15.31	-4.6%
2017.1	72.0	160,037	54	1,467	1.091	1,601	10.01	-49.4%	29,454	-30.6%	0.34	-27.0%		
2017.2	66.0	165,085	55	1,860	1.091	2,030	12.30	11.8%	36,695	18.0%	0.34	-5.2%	11.17	-27.1%
2018.1	60.0	159,294	57	1,566	1.107	1,735	10.89	8.8%	30,235	2.7%	0.36	6.0%		
2018.2	54.0	163,916	70	2,342	1.107	2,593	15.82	28.7%	37,174	1.3%	0.43	27.0%	13.39	19.9%
2019.1	48.0	158,202	52	2,350	1.096	2,575	16.28	49.5%	49,552	63.9%	0.33	-8.8%		
2019.2	42.0	162,809	51	2,142	1.096	2,348	14.42	-8.9%	45,824	23.3%	0.31	-26.1%	15.34	14.5%
2020.1	36.0	157,800	50	1,245	1.113	1,386	8.78	-46.1%	27,879	-43.7%	0.31	-4.1%		
2020.2	30.0	163,621	57	2,336	1.113	2,600	15.89	10.2%	45,795	-0.1%	0.35	10.3%	12.40	-19.1%
2021.1	24.0	160,411	41	1,147	1.155	1,325	8.26	-5.9%	32,382	16.2%	0.26	-19.0%		
2021.2	18.0	166,412	56	2,223	1.155	2,568	15.43	-2.9%	45,703	-0.2%	0.34	-2.7%	11.91	-3.9%
2022.1	12.0	161,767	51	1,931	1.118	2,160	13.35	61.6%	42,652	31.7%	0.31	22.7%		
2022.2	6.0	166,497	26	965	1.118	1,079	6.48	-58.0%	40,931	-10.4%	0.16	-53.1%	9.87	-17.2%
Total		5,745,409	2,550	67,658		73,592								







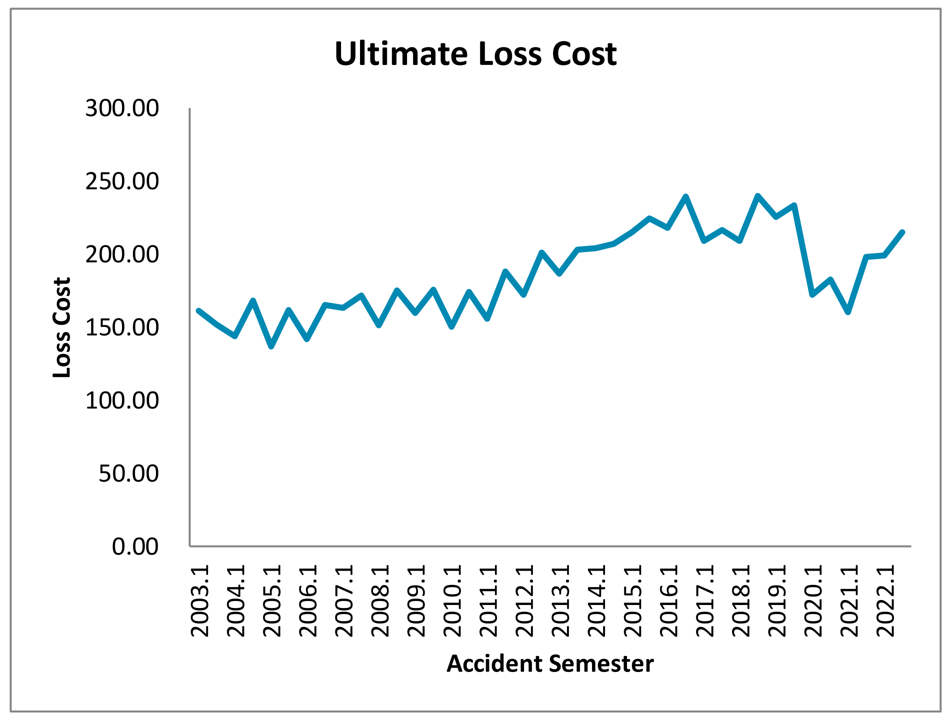
Province of Newfoundland

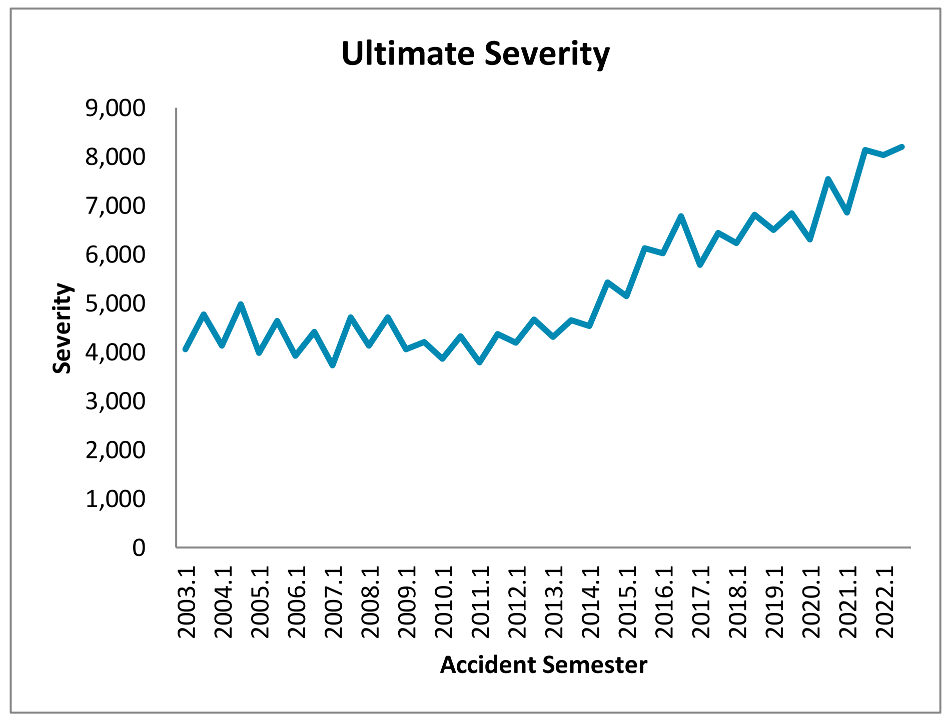
Collision

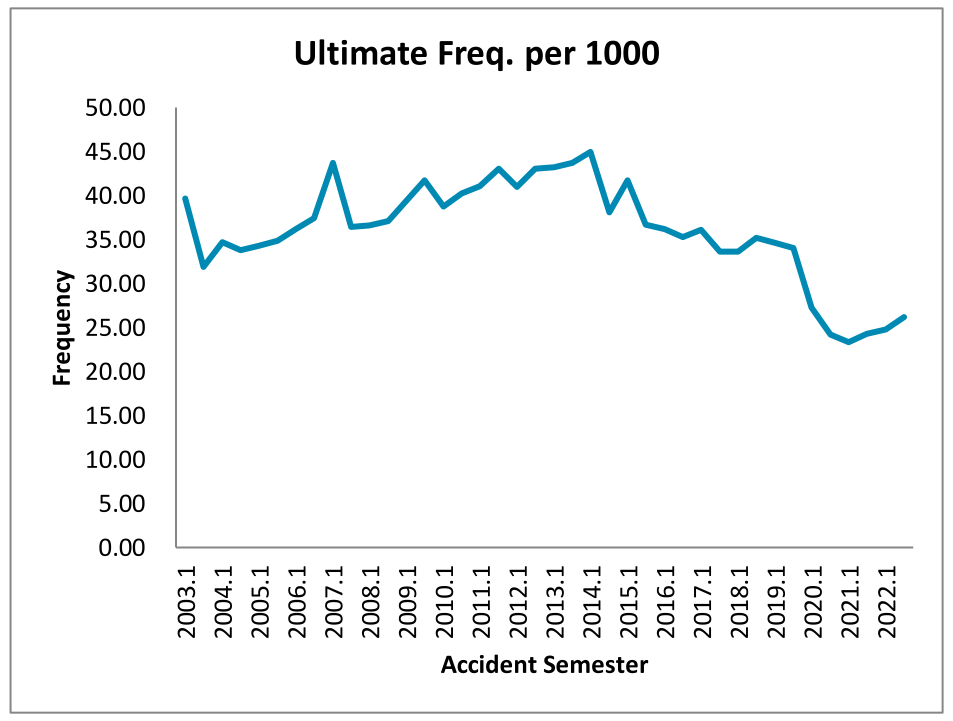
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claims and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Losses & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2003.1	240.0	64,111	2,545	9,603	1.076	10,336	161.23		4,061		39.70			
2003.2	234.0	68,775	2,193	9,707	1.076	10,449	151.93		4,765		31.89		156.41	
2004.1	228.0	72,373	2,514	9,617	1.080	10,387	143.52	-11.0%	4,132	1.7%	34.74	-12.5%		
2004.2	222.0	75,566	2,553	11,772	1.080	12,714	168.25	10.7%	4,980	4.5%	33.78	6.0%	156.15	-0.2%
2005.1	216.0	74,876	2,569	9,603	1.066	10,240	136.76	-4.7%	3,986	-3.5%	34.31	-1.2%		
2005.2	210.0	78,170	2,725	11,857	1.066	12,643	161.73	-3.9%	4,639	-6.8%	34.86	3.2%	149.51	-4.2%
2006.1	204.0	77,865	2,818	10,294	1.072	11,034	141.71	3.6%	3,916	-1.8%	36.19	5.5%		
2006.2	198.0	82,312	3,079	12,664	1.072	13,575	164.92	2.0%	4,409	-5.0%	37.41	7.3%	153.64	2.8%
2007.1	192.0	82,102	3,590	12,487	1.072	13,383	163.00	15.0%	3,728	-4.8%	43.73	20.8%		
2007.2	186.0	86,641	3,155	13,867	1.072	14,861	171.52	4.0%	4,710	6.8%	36.41	-2.7%	167.38	8.9%
2008.1	180.0	87,798	3,214	12,345	1.075	13,267	151.11	-7.3%	4,128	10.7%	36.61	-16.3%		
2008.2	174.0	93,635	3,474	15,251	1.075	16,390	175.04	2.0%	4,718	0.2%	37.10	1.9%	163.46	-2.3%
2009.1	168.0	93,709	3,694	13,958	1.073	14,974	159.79	5.7%	4,054	-1.8%	39.42	7.7%		
2009.2	162.0	98,607	4,113	16,146	1.073	17,322	175.66	0.4%	4,211	-10.7%	41.71	12.4%	167.93	2.7%
2010.1	156.0	98,311	3,813	13,976	1.056	14,754	150.08	-6.1%	3,869	-4.5%	38.79	-1.6%		
2010.2	150.0	103,559	4,168	17,080	1.056	18,032	174.12	-0.9%	4,326	2.7%	40.25	-3.5%	162.41	-3.3%
2011.1	144.0	102,512	4,212	15,182	1.052	15,976	155.84	3.8%	3,793	-2.0%	41.09	5.9%		
2011.2	138.0	107,366	4,626	19,202	1.052	20,206	188.20	8.1%	4,368	1.0%	43.09	7.1%	172.39	6.1%
2012.1	132.0	107,389	4,405	17,148	1.078	18,477	172.06	10.4%	4,195	10.6%	41.02	-0.2%		
2012.2	126.0	112,846	4,854	21,034	1.078	22,664	200.84	6.7%	4,669	6.9%	43.01	-0.2%	186.80	8.4%
2013.1	120.0	112,647	4,865	19,322	1.087	20,998	186.40	8.3%	4,316	2.9%	43.19	5.3%		
2013.2	114.0	118,747	5,192	22,199	1.087	24,125	203.16	1.2%	4,647	-0.5%	43.72	1.6%	195.00	4.4%
2014.1	108.0	117,345	5,275	22,111	1.082	23,915	203.80	9.3%	4,534	5.0%	44.95	4.1%		
2014.2	102.0	122,334	4,663	23,384	1.082	25,292	206.75	1.8%	5,424	16.7%	38.12	-12.8%	205.30	5.3%
2015.1	96.0	120,249	5,019	23,957	1.078	25,826	214.77	5.4%	5,146	13.5%	41.74	-7.2%		
2015.2	90.0	125,625	4,607	26,177	1.078	28,219	224.63	8.6%	6,125	12.9%	36.67	-3.8%	219.81	7.1%
2016.1	84.0	124,667	4,512	24,657	1.103	27,196	218.15	1.6%	6,028	17.1%	36.19	-13.3%		
2016.2	78.0	126,871	4,476	27,507	1.103	30,341	239.15	6.5%	6,779	10.7%	35.28	-3.8%	228.74	4.1%
2017.1	72.0	122,474	4,424	23,441	1.091	25,581	208.87	-4.3%	5,782	-4.1%	36.12	-0.2%		
2017.2	66.0	124,820	4,196	24,745	1.091	27,004	216.35	-9.5%	6,436	-5.1%	33.62	-4.7%	212.64	-7.0%
2018.1	60.0	120,668	4,055	22,793	1.107	25,241	209.18	0.1%	6,225	7.7%	33.60	-7.0%		
2018.2	54.0	123,133	4,333	26,661	1.107	29,525	239.78	10.8%	6,814	5.9%	35.19	4.7%	224.64	5.6%
2019.1	48.0	119,127	4,128	24,499	1.096	26,848	225.38	7.7%	6,504	4.5%	34.65	3.1%		
2019.2	42.0	122,067	4,157	25,971	1.096	28,461	233.16	-2.8%	6,847	0.5%	34.06	-3.2%	229.32	2.1%
2020.1	36.0	117,998	3,217	18,231	1.113	20,295	171.99	-23.7%	6,309	-3.0%	27.26	-21.3%		
2020.2	30.0	121,970	2,951	19,987	1.113	22,249	182.42	-21.8%	7,540	10.1%	24.19	-29.0%	177.29	-22.7%
2021.1	24.0	122,524	2,859	16,968	1.155	19,606	160.01	-7.0%	6,858	8.7%	23.33	-14.4%		
2021.2	18.0	125,945	3,062	21,570	1.155	24,922	197.88	8.5%	8,138	7.9%	24.31	0.5%	179.21	1.1%
2022.1	12.0	123,033	3,051	21,896	1.118	24,484	199.00	24.4%	8,025	17.0%	24.80	6.3%		
2022.2	6.0	126,645	3,319	24,339	1.118	27,216	214.90	8.6%	8,200	0.8%	26.21	7.8%	207.07	15.5%
Total		4,207,411	150,675	733,208		799,028								







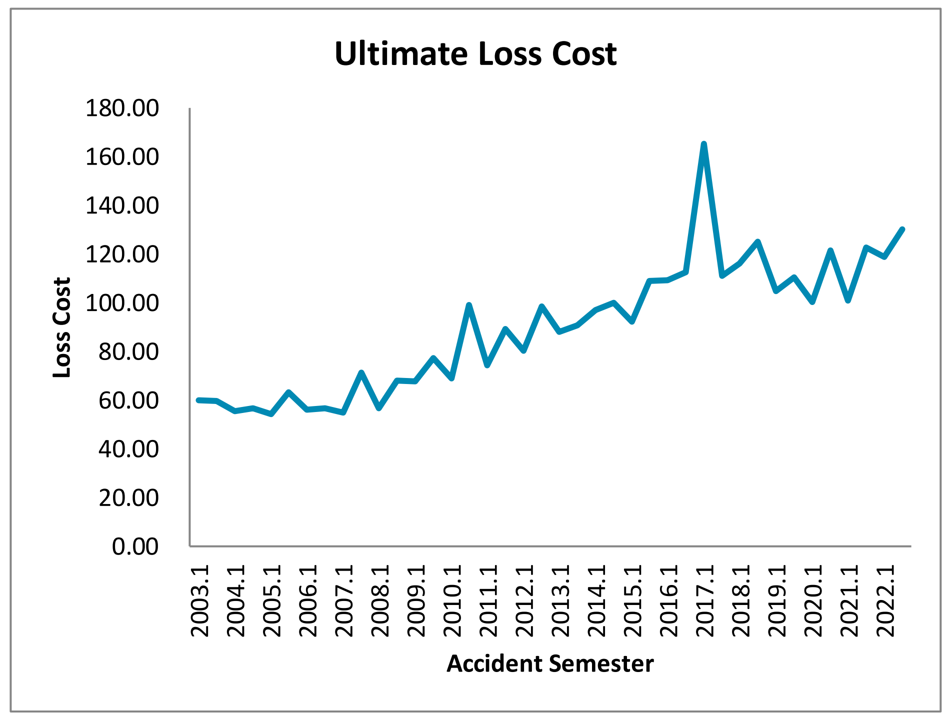
Province of Newfoundland

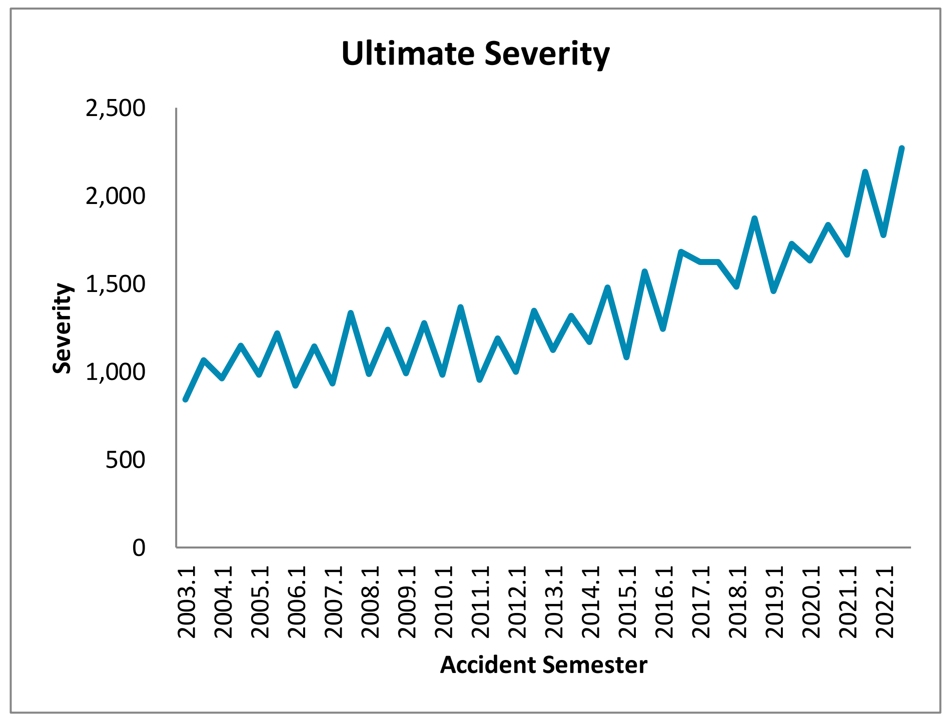
Comprehensive - Total

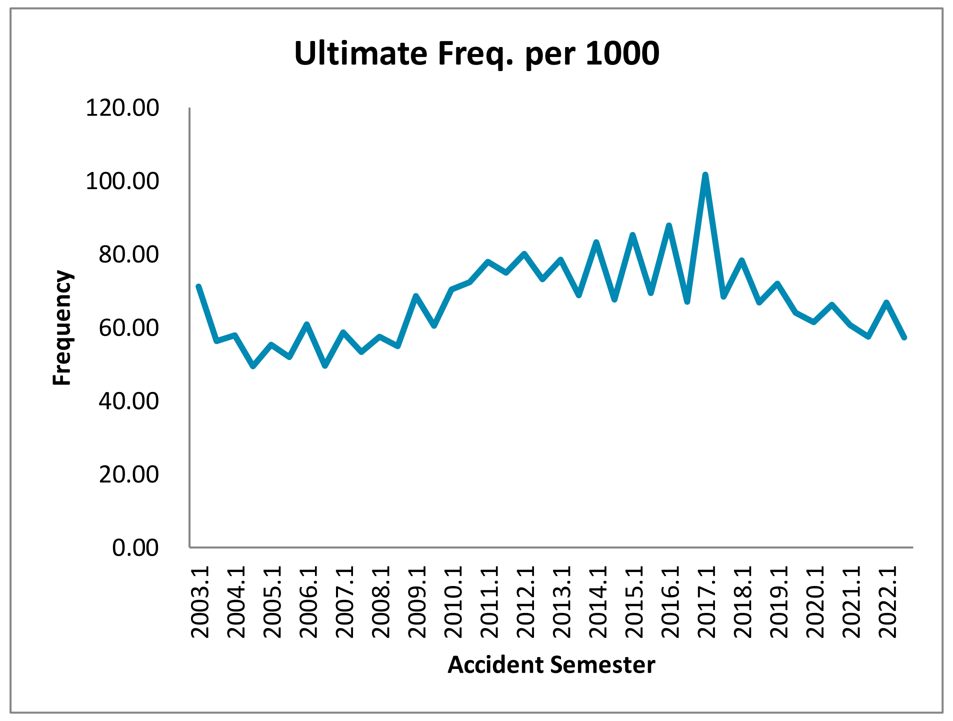
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claims and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Losses & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2003.1	240.0	67,889	4,834	3,778	1.076	4,067	59.90		841		71.20			
2003.2	234.0	72,617	4,081	4,031	1.076	4,339	59.75		1,063		56.20		59.82	
2004.1	228.0	77,039	4,453	3,964	1.080	4,281	55.57	-7.2%	961	14.3%	57.80	-18.8%		
2004.2	222.0	80,084	3,958	4,203	1.080	4,539	56.68	-5.1%	1,147	7.9%	49.42	-12.1%	56.13	-6.2%
2005.1	216.0	80,037	4,430	4,074	1.066	4,344	54.28	-2.3%	981	2.0%	55.35	-4.2%		
2005.2	210.0	82,990	4,307	4,917	1.066	5,243	63.17	11.5%	1,217	6.1%	51.90	5.0%	58.81	4.8%
2006.1	204.0	83,383	5,073	4,357	1.072	4,670	56.00	3.2%	921	-6.1%	60.84	9.9%		
2006.2	198.0	87,079	4,316	4,602	1.072	4,933	56.65	-10.3%	1,143	-6.1%	49.56	-4.5%	56.33	-4.2%
2007.1	192.0	87,033	5,111	4,451	1.072	4,770	54.80	-2.1%	933	1.4%	58.72	-3.5%		
2007.2	186.0	91,420	4,883	6,075	1.072	6,510	71.21	25.7%	1,333	16.6%	53.41	7.8%	63.21	12.2%
2008.1	180.0	93,284	5,353	4,915	1.075	5,282	56.62	3.3%	987	5.7%	57.38	-2.3%		
2008.2	174.0	98,951	5,433	6,261	1.075	6,729	68.00	-4.5%	1,239	-7.1%	54.91	2.8%	62.48	-1.2%
2009.1	168.0	99,727	6,849	6,311	1.073	6,770	67.89	19.9%	988	0.2%	68.68	19.7%		
2009.2	162.0	104,452	6,316	7,513	1.073	8,059	77.16	13.5%	1,276	3.0%	60.47	10.1%	72.63	16.2%
2010.1	156.0	104,942	7,391	6,864	1.056	7,246	69.05	1.7%	980	-0.8%	70.43	2.6%		
2010.2	150.0	109,964	7,961	10,309	1.056	10,884	98.98	28.3%	1,367	7.1%	72.40	19.7%	84.36	16.2%
2011.1	144.0	109,740	8,544	7,740	1.052	8,145	74.22	7.5%	953	-2.8%	77.86	10.5%		
2011.2	138.0	114,052	8,538	9,662	1.052	10,168	89.15	-9.9%	1,191	-12.9%	74.86	3.4%	81.83	-3.0%
2012.1	132.0	114,839	9,200	8,541	1.078	9,203	80.14	8.0%	1,000	4.9%	80.11	2.9%		
2012.2	126.0	119,390	8,728	10,904	1.078	11,749	98.41	10.4%	1,346	13.0%	73.10	-2.3%	89.45	9.3%
2013.1	120.0	119,975	9,414	9,711	1.087	10,553	87.96	9.8%	1,121	12.1%	78.46	-2.1%		
2013.2	114.0	125,463	8,641	10,477	1.087	11,386	90.75	-7.8%	1,318	-2.1%	68.87	-5.8%	89.39	-0.1%
2014.1	108.0	125,267	10,424	11,242	1.082	12,159	97.07	10.3%	1,166	4.1%	83.21	6.1%		
2014.2	102.0	129,148	8,743	11,940	1.082	12,915	100.00	10.2%	1,477	12.1%	67.70	-1.7%	98.55	10.3%
2015.1	96.0	128,165	10,931	10,967	1.078	11,822	92.24	-5.0%	1,082	-7.3%	85.29	2.5%		
2015.2	90.0	131,487	9,119	13,278	1.078	14,314	108.86	8.9%	1,570	6.3%	69.35	2.4%	100.66	2.1%
2016.1	84.0	131,046	11,524	12,991	1.103	14,329	109.34	18.5%	1,243	15.0%	87.93	3.1%		
2016.2	78.0	132,793	8,897	13,556	1.103	14,952	112.60	3.4%	1,681	7.1%	67.00	-3.4%	110.98	10.3%
2017.1	72.0	130,359	13,257	19,742	1.091	21,544	165.27	51.2%	1,625	30.7%	101.70	15.7%		
2017.2	66.0	131,984	9,031	13,430	1.091	14,656	111.04	-1.4%	1,623	-3.4%	68.42	2.1%	137.99	24.3%
2018.1	60.0	129,374	10,133	13,561	1.107	15,017	116.07	-29.8%	1,482	-8.8%	78.32	-23.0%		
2018.2	54.0	130,780	8,733	14,759	1.107	16,344	124.97	12.5%	1,871	15.3%	66.78	-2.4%	120.55	-12.6%
2019.1	48.0	127,977	9,198	12,224	1.096	13,396	104.68	-9.8%	1,456	-1.7%	71.87	-8.2%		
2019.2	42.0	129,513	8,296	13,064	1.096	14,317	110.54	-11.5%	1,726	-7.8%	64.05	-4.1%	107.63	-10.7%
2020.1	36.0	127,006	7,808	11,437	1.113	12,732	100.25	-4.2%	1,631	11.9%	61.48	-14.5%		
2020.2	30.0	129,907	8,608	14,176	1.113	15,780	121.47	9.9%	1,833	6.2%	66.26	3.4%	110.98	3.1%
2021.1	24.0	131,541	7,970	11,470	1.155	13,253	100.75	0.5%	1,663	2.0%	60.59	-1.5%		
2021.2	18.0	133,604	7,680	14,199	1.155	16,406	122.80	1.1%	2,136	16.5%	57.49	-13.2%	111.86	0.8%
2022.1	12.0	131,781	8,806	14,000	1.118	15,655	118.80	17.9%	1,778	6.9%	66.82	10.3%		
2022.2	6.0	134,252	7,695	15,625	1.118	17,472	130.14	6.0%	2,270	6.3%	57.32	-0.3%	124.52	11.3%
Total		4,470,332	304,664	385,316		420,930								







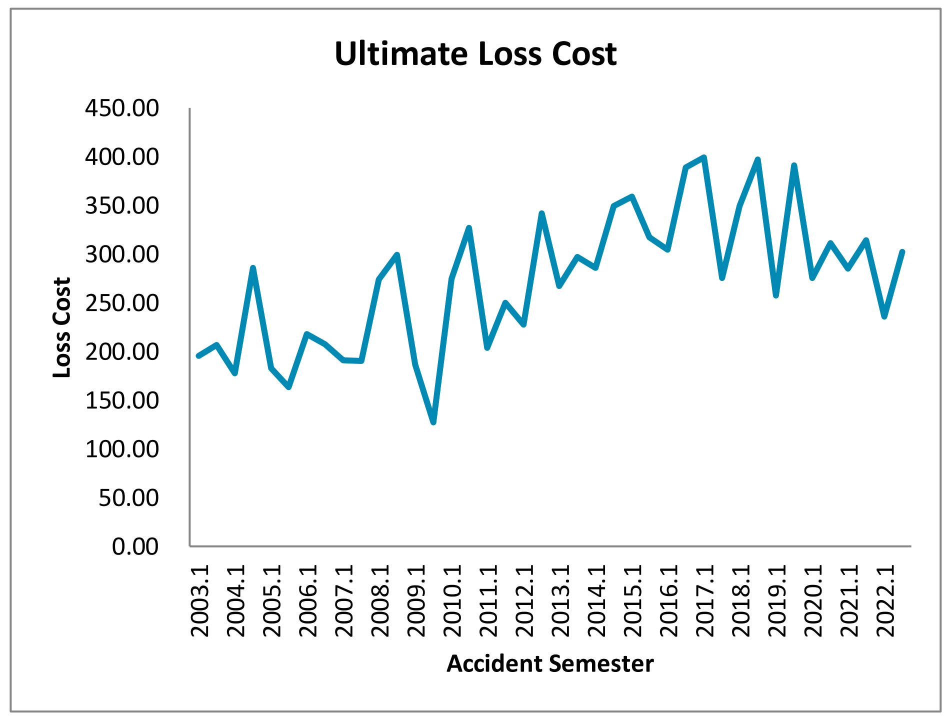
Province of Newfoundland

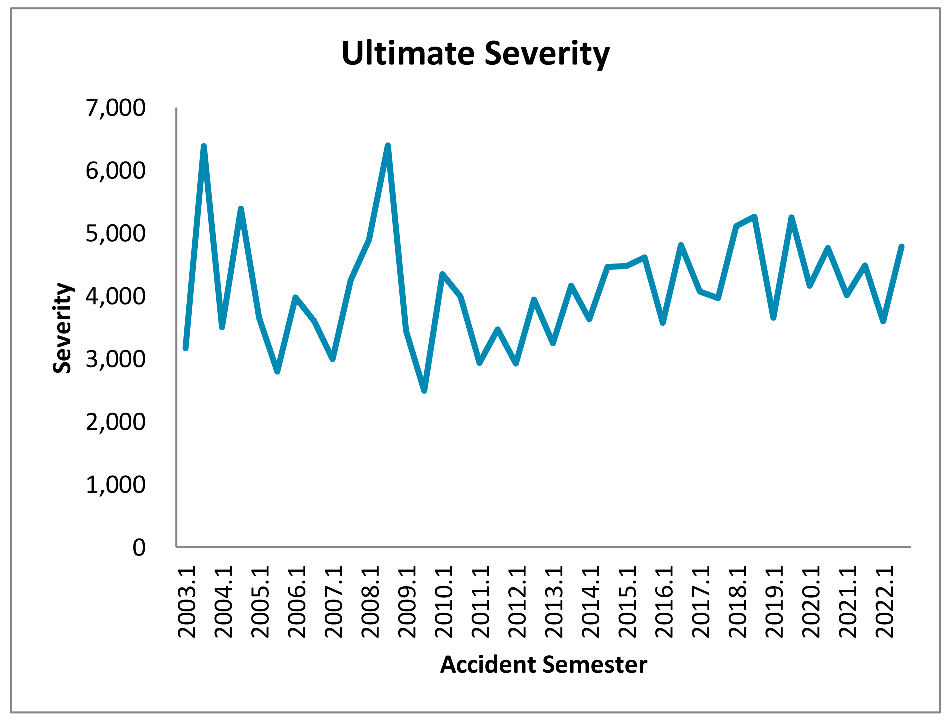
All Perils

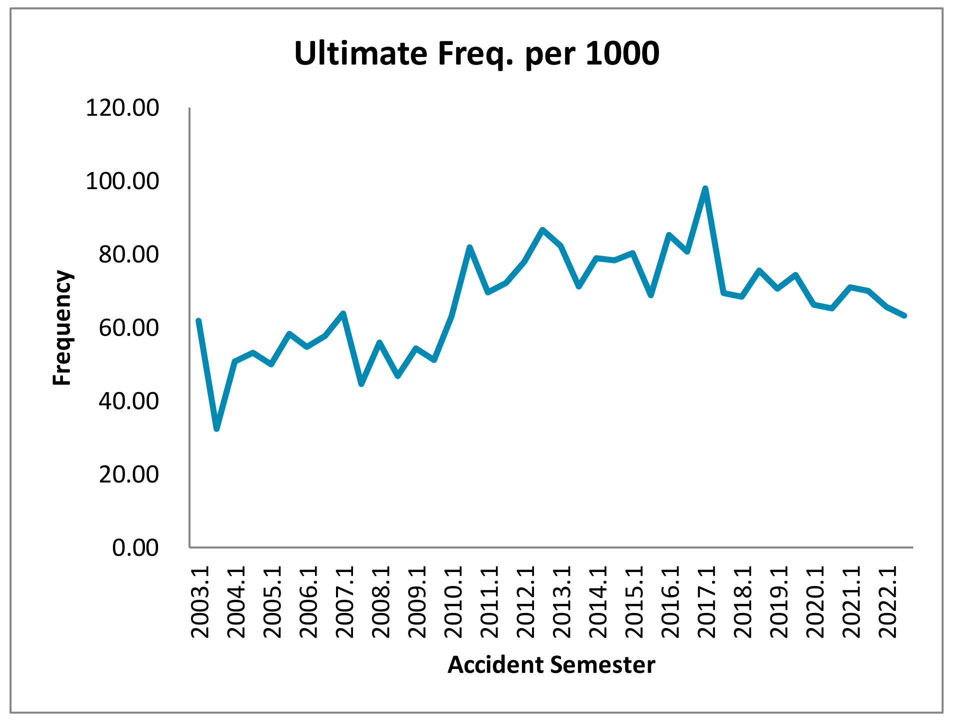
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

(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
2003.1	240.0	1,198	74	217	1.076	234	195.26		3,162		61.75			
2003.2	234.0	1,299	42	249	1.076	268	206.58		6,387		32.34		201.15	
2004.1	228.0	1,441	73	237	1.080	256	177.71	-9.0%	3,508	10.9%	50.66	-18.0%		
2004.2	222.0	1,546	82	409	1.080	442	286.15	38.5%	5,393	-15.6%	53.05	64.0%	233.83	16.2%
2005.1	216.0	1,541	77	264	1.066	281	182.50	2.7%	3,652	4.1%	49.98	-1.3%		
2005.2	210.0	1,699	99	260	1.066	277	163.03	-43.0%	2,797	-48.1%	58.28	9.9%	172.29	-26.3%
2006.1	204.0	1,662	91	338	1.072	362	217.76	19.3%	3,976	8.9%	54.76	9.6%		
2006.2	198.0	1,736	100	336	1.072	360	207.26	27.1%	3,599	28.7%	57.59	-1.2%	212.39	23.3%
2007.1	192.0	1,801	115	321	1.072	344	191.01	-12.3%	2,991	-24.8%	63.86	16.6%		
2007.2	186.0	1,926	86	341	1.072	366	189.93	-8.4%	4,254	18.2%	44.65	-22.5%	190.45	-10.3%
2008.1	180.0	1,769	99	450	1.075	484	273.59	43.2%	4,890	63.5%	55.95	-12.4%		
2008.2	174.0	1,858	87	518	1.075	557	299.54	57.7%	6,397	50.4%	46.82	4.9%	286.88	50.6%
2009.1	168.0	1,880	102	327	1.073	351	186.85	-31.7%	3,444	-29.6%	54.26	-3.0%		
2009.2	162.0	2,017	103	239	1.073	257	127.23	-57.5%	2,491	-61.1%	51.08	9.1%	155.99	-45.6%
2010.1	156.0	1,997	126	519	1.056	548	274.62	47.0%	4,352	26.4%	63.11	16.3%		
2010.2	150.0	2,150	176	665	1.056	702	326.68	156.8%	3,991	60.2%	81.85	60.3%	301.61	93.3%
2011.1	144.0	2,286	159	443	1.052	467	204.06	-25.7%	2,934	-32.6%	69.55	10.2%		
2011.2	138.0	2,441	176	580	1.052	611	250.29	-23.4%	3,471	-13.0%	72.11	-11.9%	227.93	-24.4%
2012.1	132.0	2,262	176	477	1.078	514	227.23	11.4%	2,920	-0.5%	77.82	11.9%		
2012.2	126.0	2,365	205	750	1.078	808	341.67	36.5%	3,941	13.6%	86.69	20.2%	285.72	25.4%
2013.1	120.0	2,356	194	579	1.087	629	267.11	17.6%	3,244	11.1%	82.35	5.8%		
2013.2	114.0	2,529	180	690	1.087	750	296.66	-13.2%	4,168	5.8%	71.18	-17.9%	282.41	-1.2%
2014.1	108.0	2,549	201	674	1.082	729	285.89	7.0%	3,626	11.8%	78.85	-4.2%		
2014.2	102.0	2,769	217	895	1.082	968	349.36	17.8%	4,459	7.0%	78.36	10.1%	318.94	12.9%
2015.1	96.0	2,817	226	937	1.078	1,011	358.74	25.5%	4,471	23.3%	80.23	1.7%		
2015.2	90.0	3,098	213	912	1.078	983	317.42	-9.1%	4,617	3.6%	68.75	-12.3%	337.10	5.7%
2016.1	84.0	3,130	267	865	1.103	954	304.77	-15.0%	3,573	-20.1%	85.31	6.3%		
2016.2	78.0	3,270	264	1,152	1.103	1,271	388.75	22.5%	4,815	4.3%	80.74	17.4%	347.68	3.1%
2017.1	72.0	3,155	309	1,154	1.091	1,259	399.21	31.0%	4,076	14.1%	97.95	14.8%		
2017.2	66.0	3,202	222	808	1.091	882	275.36	-29.2%	3,971	-17.5%	69.34	-14.1%	336.83	-3.1%
2018.1	60.0	3,070	210	969	1.107	1,073	349.63	-12.4%	5,111	25.4%	68.41	-30.2%		
2018.2	54.0	3,165	239	1,136	1.107	1,258	397.41	44.3%	5,263	32.5%	75.51	8.9%	373.89	11.0%
2019.1	48.0	3,107	219	730	1.096	800	257.50	-26.4%	3,653	-28.5%	70.48	3.0%		
2019.2	42.0	3,200	238	1,142	1.096	1,251	390.92	-1.6%	5,256	-0.1%	74.37	-1.5%	325.19	-13.0%
2020.1	36.0	3,022	200	747	1.113	831	275.00	6.8%	4,158	13.8%	66.13	-6.2%		
2020.2	30.0	3,141	205	878	1.113	978	311.16	-20.4%	4,765	-9.4%	65.31	-12.2%	293.43	-9.8%
2021.1	24.0	3,127	222	771	1.155	891	284.95	3.6%	4,016	-3.4%	70.95	7.3%		
2021.2	18.0	3,287	230	893	1.155	1,032	314.01	0.9%	4,489	-5.8%	69.96	7.1%	299.84	2.2%
2022.1	12.0	3,327	218	702	1.118	785	235.96	-17.2%	3,601	-10.3%	65.53	-7.6%		
2022.2	6.0	3,585	227	970	1.118	1,085	302.56	-3.6%	4,782	6.5%	63.27	-9.6%	270.50	-9.8%
Total		97,778	6,749	25,547		27,908								







Province of Newfoundland

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate

Data as of 12/31/22

(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
2003.1	240.0	34,486	34,486	1.000	34,486	34,486	0
2003.2	234.0	33,315	33,315	1.000	33,315	33,315	0
2004.1	228.0	31,523	31,523	1.000	31,523	31,523	0
2004.2	222.0	34,184	34,184	1.000	34,184	34,184	0
2005.1	216.0	31,901	31,901	1.000	31,901	31,901	0
2005.2	210.0	38,925	38,925	1.000	38,925	38,929	(3)
2006.1	204.0	29,135	29,135	1.000	29,138	29,240	(102)
2006.2	198.0	38,648	38,648	1.000	38,631	38,650	(19)
2007.1	192.0	34,323	34,628	1.000	34,612	34,630	(18)
2007.2	186.0	43,765	44,150	1.000	44,130	44,168	(39)
2008.1	180.0	32,487	32,591	0.999	32,575	32,606	(31)
2008.2	174.0	41,442	41,442	0.999	41,419	41,440	(21)
2009.1	168.0	33,811	34,027	0.999	33,999	34,108	(109)
2009.2	162.0	46,701	47,150	0.999	47,095	47,586	(492)
2010.1	156.0	46,982	46,982	0.997	46,857	47,136	(279)
2010.2	150.0	50,530	50,584	1.000	50,592	50,723	(131)
2011.1	144.0	44,089	44,295	1.000	44,306	44,384	(78)
2011.2	138.0	58,012	58,043	1.000	58,023	58,014	8
2012.1	132.0	48,714	48,803	0.996	48,622	48,698	(77)
2012.2	126.0	59,875	60,196	0.996	59,960	60,013	(53)
2013.1	120.0	54,506	55,657	0.995	55,366	55,598	(232)
2013.2	114.0	58,587	60,039	0.995	59,726	59,958	(232)
2014.1	108.0	46,840	49,078	0.995	48,819	48,660	159
2014.2	102.0	54,840	56,945	0.993	56,539	56,224	316
2015.1	96.0	52,400	56,748	0.992	56,304	55,610	694
2015.2	90.0	63,868	71,386	0.989	70,602	70,122	481
2016.1	84.0	54,310	59,385	0.990	58,791	58,171	620
2016.2	78.0	52,761	62,344	0.985	61,390	61,909	(519)
2017.1	72.0	44,203	52,157	0.987	51,472	50,525	947
2017.2	66.0	47,827	57,585	0.984	56,653	56,361	292
2018.1	60.0	36,993	49,851	0.984	49,056	48,732	324
2018.2	54.0	44,232	61,901	0.983	60,839	60,293	546
2019.1	48.0	32,272	53,223	0.982	52,252	50,084	2,168
2019.2	42.0	31,567	60,651	0.995	60,336	57,486	2,850
2020.1	36.0	14,039	33,987	1.016	34,536	32,957	1,579
2020.2	30.0	15,292	44,213	1.047	46,282	44,393	1,889
2021.1	24.0	6,546	28,467	1.102	31,357	30,197	1,160
2021.2	18.0	4,106	42,296	1.164	49,223	44,944	4,279
2022.1	12.0	1,241	27,412	1.249	34,249	29,109	5,140
2022.2	6.0	88	21,694	1.921	41,668		
Total		1,529,365	1,820,028		1,849,754	1,787,067	21,019

Province of Newfoundland

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

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(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
2003.1	240.0	8,410	8,410	1.000	8,410	8,410	0
2003.2	234.0	6,774	6,774	1.000	6,774	6,774	0
2004.1	228.0	7,132	7,132	1.000	7,132	7,132	0
2004.2	222.0	7,166	7,166	1.000	7,166	7,166	0
2005.1	216.0	7,315	7,315	1.000	7,315	7,315	0
2005.2	210.0	8,181	8,181	1.000	8,181	8,181	0
2006.1	204.0	7,475	7,475	1.000	7,475	7,475	0
2006.2	198.0	8,255	8,255	1.000	8,255	8,255	0
2007.1	192.0	9,009	9,009	1.000	9,009	9,009	0
2007.2	186.0	9,304	9,304	1.000	9,304	9,304	(0)
2008.1	180.0	8,737	8,737	1.000	8,737	8,716	21
2008.2	174.0	10,367	10,367	0.998	10,343	10,365	(22)
2009.1	168.0	9,835	9,835	1.000	9,833	9,835	(2)
2009.2	162.0	11,263	11,263	1.000	11,263	11,263	(0)
2010.1	156.0	9,913	9,913	1.000	9,912	9,899	12
2010.2	150.0	12,225	12,225	0.999	12,208	12,208	0
2011.1	144.0	11,887	11,887	0.999	11,871	11,870	1
2011.2	138.0	13,368	13,368	0.999	13,349	13,348	1
2012.1	132.0	11,972	11,972	0.998	11,954	11,954	(0)
2012.2	126.0	15,303	15,303	0.998	15,280	15,279	1
2013.1	120.0	14,754	14,754	0.998	14,731	14,730	1
2013.2	114.0	17,818	17,818	0.998	17,790	17,751	39
2014.1	108.0	15,762	15,762	0.996	15,706	15,728	(22)
2014.2	102.0	16,839	16,840	0.998	16,806	16,805	1
2015.1	96.0	17,080	17,080	0.998	17,040	17,043	(2)
2015.2	90.0	18,478	18,478	0.998	18,438	18,440	(2)
2016.1	84.0	17,073	17,082	0.998	17,048	17,060	(12)
2016.2	78.0	17,650	17,675	0.999	17,654	17,652	3
2017.1	72.0	16,937	16,937	0.999	16,918	16,923	(5)
2017.2	66.0	17,579	17,579	0.999	17,565	17,571	(6)
2018.1	60.0	16,983	17,010	0.999	17,000	16,993	7
2018.2	54.0	18,921	18,962	0.999	18,947	18,969	(22)
2019.1	48.0	16,990	17,010	0.999	16,996	16,980	16
2019.2	42.0	18,621	18,702	1.000	18,695	18,688	6
2020.1	36.0	15,356	15,385	0.999	15,374	15,358	16
2020.2	30.0	16,641	16,654	0.999	16,636	16,817	(181)
2021.1	24.0	13,155	13,221	1.003	13,256	13,378	(123)
2021.2	18.0	17,941	18,448	1.005	18,541	19,192	(652)
2022.1	12.0	16,029	17,352	0.997	17,297	17,182	115
2022.2	6.0	11,232	18,820	1.025	19,291		
Total		525,730	535,460		535,498	517,018	(811)

Province of Newfoundland

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(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
2003.1	240.0	2,620	2,620	1.000	2,620	2,620	0
2003.2	234.0	3,387	3,387	1.000	3,387	3,387	0
2004.1	228.0	2,922	2,922	1.000	2,922	2,922	0
2004.2	222.0	2,671	2,671	1.000	2,671	2,671	0
2005.1	216.0	2,862	2,862	1.000	2,862	2,862	0
2005.2	210.0	3,291	3,291	1.000	3,291	3,291	0
2006.1	204.0	2,507	2,507	1.000	2,507	2,507	0
2006.2	198.0	3,892	3,892	1.000	3,892	3,892	0
2007.1	192.0	3,735	3,735	1.000	3,735	3,735	0
2007.2	186.0	4,205	4,205	1.000	4,205	4,205	0
2008.1	180.0	3,941	3,941	1.000	3,941	3,941	0
2008.2	174.0	4,231	4,231	1.000	4,231	4,231	0
2009.1	168.0	3,759	3,759	1.000	3,759	3,759	0
2009.2	162.0	5,078	5,078	1.000	5,078	5,078	0
2010.1	156.0	6,609	6,813	1.000	6,813	6,813	0
2010.2	150.0	5,827	5,827	1.000	5,827	5,827	0
2011.1	144.0	5,291	5,291	1.000	5,291	5,291	0
2011.2	138.0	6,527	6,593	1.000	6,593	6,593	0
2012.1	132.0	5,857	5,948	1.000	5,948	5,944	4
2012.2	126.0	7,208	7,208	1.000	7,208	7,211	(4)
2013.1	120.0	6,483	6,483	1.000	6,483	6,484	(1)
2013.2	114.0	7,643	7,703	1.000	7,703	7,731	(28)
2014.1	108.0	7,147	7,180	1.002	7,195	7,208	(14)
2014.2	102.0	7,526	7,705	1.004	7,733	7,552	181
2015.1	96.0	8,711	8,779	1.009	8,858	8,929	(72)
2015.2	90.0	9,157	9,157	1.005	9,206	9,221	(15)
2016.1	84.0	8,350	8,583	1.008	8,656	8,750	(94)
2016.2	78.0	7,940	7,959	1.013	8,060	8,152	(92)
2017.1	72.0	7,096	7,403	1.021	7,556	7,566	(10)
2017.2	66.0	7,921	8,163	1.022	8,344	8,338	6
2018.1	60.0	6,903	7,192	1.023	7,356	7,299	57
2018.2	54.0	8,079	9,032	1.021	9,218	8,964	255
2019.1	48.0	7,089	8,466	1.008	8,536	8,086	451
2019.2	42.0	7,985	9,845	1.008	9,924	9,679	245
2020.1	36.0	4,250	5,336	0.997	5,318	5,367	(49)
2020.2	30.0	5,595	7,429	0.986	7,325	7,020	305
2021.1	24.0	3,881	5,693	0.986	5,614	5,675	(61)
2021.2	18.0	4,218	7,864	1.000	7,864	7,385	479
2022.1	12.0	2,215	6,288	1.015	6,384	5,866	518
2022.2	6.0	561	7,970	0.998	7,951		
Total		215,172	241,012		242,066	232,055	2,060

Province of Newfoundland

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate

Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(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
2003.1	240.0	1,189	1,189	1.000	1,189	1,189	0
2003.2	234.0	795	795	1.000	795	795	0
2004.1	228.0	1,041	1,041	1.000	1,041	1,041	(0)
2004.2	222.0	1,245	1,245	1.000	1,245	1,246	(1)
2005.1	216.0	829	829	1.000	829	829	0
2005.2	210.0	1,515	1,515	1.000	1,515	1,518	(4)
2006.1	204.0	1,226	1,226	1.000	1,226	1,226	0
2006.2	198.0	1,476	1,476	1.000	1,476	1,482	(5)
2007.1	192.0	1,787	1,787	1.000	1,787	1,787	0
2007.2	186.0	1,443	1,443	1.000	1,443	1,443	0
2008.1	180.0	1,237	1,237	1.000	1,237	1,237	0
2008.2	174.0	948	948	1.000	948	948	0
2009.1	168.0	1,189	1,189	1.000	1,189	1,189	0
2009.2	162.0	1,530	1,657	1.000	1,657	1,530	127
2010.1	156.0	1,353	1,353	1.000	1,353	1,353	0
2010.2	150.0	2,097	2,629	1.000	2,629	2,631	(2)
2011.1	144.0	1,202	1,202	1.000	1,202	1,202	0
2011.2	138.0	1,713	1,713	1.000	1,713	1,713	0
2012.1	132.0	1,379	1,379	1.000	1,379	1,379	0
2012.2	126.0	2,178	2,178	1.000	2,178	2,214	(35)
2013.1	120.0	1,833	1,833	1.016	1,861	1,854	7
2013.2	114.0	1,961	2,013	1.010	2,033	2,027	6
2014.1	108.0	2,992	3,259	1.010	3,292	3,250	42
2014.2	102.0	1,237	1,542	1.007	1,553	1,609	(56)
2015.1	96.0	2,461	2,493	0.994	2,477	2,515	(37)
2015.2	90.0	2,194	2,315	0.995	2,303	2,391	(88)
2016.1	84.0	2,460	2,912	0.989	2,879	2,862	17
2016.2	78.0	1,506	1,696	0.973	1,650	1,607	43
2017.1	72.0	1,279	1,555	0.944	1,467	1,445	23
2017.2	66.0	1,792	1,944	0.957	1,860	1,785	75
2018.1	60.0	961	1,644	0.953	1,566	1,520	46
2018.2	54.0	1,733	2,507	0.934	2,342	2,397	(55)
2019.1	48.0	1,310	2,582	0.910	2,350	2,378	(28)
2019.2	42.0	1,139	2,338	0.916	2,142	1,813	329
2020.1	36.0	951	1,327	0.938	1,245	1,304	(59)
2020.2	30.0	1,274	2,403	0.972	2,336	2,362	(26)
2021.1	24.0	384	1,074	1.068	1,147	1,199	(52)
2021.2	18.0	415	1,893	1.174	2,223	2,084	139
2022.1	12.0	204	1,527	1.265	1,931	1,665	266
2022.2	6.0	133	454	2.125	965		
Total		55,592	67,343		67,658	66,021	671

Province of Newfoundland

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate

Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(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
2003.1	240.0	9,603	9,603	1.000	9,603	9,603	0
2003.2	234.0	9,707	9,707	1.000	9,707	9,707	0
2004.1	228.0	9,617	9,617	1.000	9,617	9,617	0
2004.2	222.0	11,772	11,772	1.000	11,772	11,772	0
2005.1	216.0	9,603	9,603	1.000	9,603	9,603	0
2005.2	210.0	11,857	11,857	1.000	11,857	11,857	0
2006.1	204.0	10,294	10,294	1.000	10,294	10,294	0
2006.2	198.0	12,664	12,664	1.000	12,664	12,664	0
2007.1	192.0	12,487	12,487	1.000	12,487	12,487	0
2007.2	186.0	13,867	13,867	1.000	13,867	13,866	1
2008.1	180.0	12,345	12,345	1.000	12,345	12,342	3
2008.2	174.0	15,254	15,254	1.000	15,251	15,250	1
2009.1	168.0	13,962	13,962	1.000	13,958	13,958	0
2009.2	162.0	16,150	16,150	1.000	16,146	16,146	(0)
2010.1	156.0	13,979	13,979	1.000	13,976	13,973	2
2010.2	150.0	17,085	17,085	1.000	17,080	17,078	2
2011.1	144.0	15,187	15,187	1.000	15,182	15,178	3
2011.2	138.0	19,210	19,210	1.000	19,202	19,193	9
2012.1	132.0	17,145	17,161	0.999	17,148	17,147	2
2012.2	126.0	21,051	21,051	0.999	21,034	21,032	2
2013.1	120.0	19,337	19,337	0.999	19,322	19,319	2
2013.2	114.0	22,218	22,218	0.999	22,199	22,194	6
2014.1	108.0	22,130	22,130	0.999	22,111	22,106	5
2014.2	102.0	23,405	23,405	0.999	23,384	23,379	5
2015.1	96.0	23,980	23,979	0.999	23,957	23,952	5
2015.2	90.0	26,201	26,202	0.999	26,177	26,171	6
2016.1	84.0	24,679	24,680	0.999	24,657	24,649	8
2016.2	78.0	27,527	27,533	0.999	27,507	27,500	7
2017.1	72.0	23,455	23,463	0.999	23,441	23,435	6
2017.2	66.0	24,767	24,768	0.999	24,745	24,745	0
2018.1	60.0	22,804	22,809	0.999	22,793	22,787	7
2018.2	54.0	26,667	26,680	0.999	26,661	26,676	(15)
2019.1	48.0	24,516	24,522	0.999	24,499	24,483	16
2019.2	42.0	25,981	25,992	0.999	25,971	26,004	(33)
2020.1	36.0	18,248	18,263	0.998	18,231	18,173	58
2020.2	30.0	20,038	20,054	0.997	19,987	19,824	163
2021.1	24.0	16,975	17,020	0.997	16,968	16,787	181
2021.2	18.0	21,431	21,699	0.994	21,570	21,576	(6)
2022.1	12.0	21,266	22,286	0.983	21,896	21,192	704
2022.2	6.0	15,480	24,783	0.982	24,339		
Total		723,944	734,676		733,208	707,718	1,151

Province of Newfoundland

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(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
2003.1	240.0	3,778	3,778	1.000	3,778	3,778	0
2003.2	234.0	4,031	4,031	1.000	4,031	4,031	0
2004.1	228.0	3,964	3,964	1.000	3,964	3,964	0
2004.2	222.0	4,203	4,203	1.000	4,203	4,203	0
2005.1	216.0	4,074	4,074	1.000	4,074	4,074	0
2005.2	210.0	4,917	4,917	1.000	4,917	4,917	0
2006.1	204.0	4,357	4,357	1.000	4,357	4,357	0
2006.2	198.0	4,602	4,602	1.000	4,602	4,602	0
2007.1	192.0	4,451	4,451	1.000	4,451	4,451	0
2007.2	186.0	6,075	6,075	1.000	6,075	6,075	0
2008.1	180.0	4,915	4,915	1.000	4,915	4,915	0
2008.2	174.0	6,261	6,261	1.000	6,261	6,261	0
2009.1	168.0	6,311	6,311	1.000	6,311	6,311	0
2009.2	162.0	7,513	7,513	1.000	7,513	7,513	0
2010.1	156.0	6,864	6,864	1.000	6,864	6,864	0
2010.2	150.0	10,309	10,309	1.000	10,309	10,309	1
2011.1	144.0	7,741	7,741	1.000	7,740	7,739	1
2011.2	138.0	9,665	9,665	1.000	9,662	9,663	(0)
2012.1	132.0	8,544	8,544	1.000	8,541	8,541	0
2012.2	126.0	10,907	10,907	1.000	10,904	10,904	0
2013.1	120.0	9,713	9,713	1.000	9,711	9,708	2
2013.2	114.0	10,480	10,480	1.000	10,477	10,475	3
2014.1	108.0	11,245	11,245	1.000	11,242	11,239	3
2014.2	102.0	11,944	11,944	1.000	11,940	11,937	3
2015.1	96.0	10,970	10,970	1.000	10,967	10,964	3
2015.2	90.0	13,282	13,282	1.000	13,278	13,274	4
2016.1	84.0	12,994	12,994	1.000	12,991	12,987	3
2016.2	78.0	13,560	13,560	1.000	13,556	13,553	3
2017.1	72.0	19,746	19,747	1.000	19,742	19,737	5
2017.2	66.0	13,433	13,433	1.000	13,430	13,427	3
2018.1	60.0	13,564	13,564	1.000	13,561	13,558	3
2018.2	54.0	14,759	14,761	1.000	14,759	14,754	5
2019.1	48.0	12,225	12,225	1.000	12,224	12,170	54
2019.2	42.0	13,059	13,059	1.000	13,064	13,046	18
2020.1	36.0	11,429	11,431	1.001	11,437	11,426	12
2020.2	30.0	14,162	14,168	1.001	14,176	14,156	20
2021.1	24.0	11,454	11,466	1.000	11,470	11,406	64
2021.2	18.0	14,137	14,182	1.001	14,199	14,128	71
2022.1	12.0	13,624	13,927	1.005	14,000	13,863	138
2022.2	6.0	11,393	13,906	1.124	15,625		
Total		380,651	383,534		385,316	369,274	417

Province of Newfoundland

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)	Prior	(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
2003.1	240.0	217	217	1.000	217	217	0
2003.2	234.0	249	249	1.000	249	249	0
2004.1	228.0	237	237	1.000	237	237	0
2004.2	222.0	409	409	1.000	409	409	0
2005.1	216.0	264	264	1.000	264	264	0
2005.2	210.0	260	260	1.000	260	260	0
2006.1	204.0	338	338	1.000	338	338	0
2006.2	198.0	336	336	1.000	336	336	0
2007.1	192.0	321	321	1.000	321	321	0
2007.2	186.0	341	341	1.000	341	341	0
2008.1	180.0	450	450	1.000	450	450	0
2008.2	174.0	518	518	1.000	518	518	0
2009.1	168.0	327	327	1.000	327	327	0
2009.2	162.0	239	239	1.000	239	239	0
2010.1	156.0	519	519	1.000	519	519	0
2010.2	150.0	665	665	1.000	665	665	0
2011.1	144.0	443	443	1.000	443	443	0
2011.2	138.0	580	580	1.000	580	580	0
2012.1	132.0	477	477	1.000	477	477	0
2012.2	126.0	750	750	1.000	750	750	0
2013.1	120.0	579	579	1.000	579	579	0
2013.2	114.0	690	690	1.000	690	690	0
2014.1	108.0	674	674	1.000	674	674	0
2014.2	102.0	895	895	1.000	895	895	0
2015.1	96.0	937	937	1.000	937	937	0
2015.2	90.0	912	912	1.000	912	912	0
2016.1	84.0	865	865	1.000	865	865	0
2016.2	78.0	1,152	1,152	1.000	1,152	1,152	0
2017.1	72.0	1,154	1,154	1.000	1,154	1,154	0
2017.2	66.0	800	808	1.000	808	808	0
2018.1	60.0	969	969	1.000	969	969	0
2018.2	54.0	1,136	1,136	1.000	1,136	1,136	(0)
2019.1	48.0	730	730	1.000	730	731	(1)
2019.2	42.0	1,140	1,140	1.002	1,142	1,139	2
2020.1	36.0	744	744	1.003	747	743	3
2020.2	30.0	877	877	1.002	878	870	8
2021.1	24.0	775	775	0.995	771	751	20
2021.2	18.0	900	916	0.975	893	829	64
2022.1	12.0	743	754	0.932	702	677	25
2022.2	6.0	880	1,124	0.863	970		
Total		25,495	25,773		25,547	24,455	122

Province of Newfoundland

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(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
2003.1	240.0	997	1.000	997	997	0
2003.2	234.0	921	1.000	921	921	0
2004.1	228.0	859	1.000	859	859	0
2004.2	222.0	917	1.000	917	917	0
2005.1	216.0	804	1.000	804	804	0
2005.2	210.0	933	1.000	933	933	0
2006.1	204.0	780	1.000	780	780	0
2006.2	198.0	930	1.000	930	930	0
2007.1	192.0	839	1.000	839	839	0
2007.2	186.0	888	1.000	888	888	0
2008.1	180.0	772	1.000	772	773	(1)
2008.2	174.0	977	1.000	977	977	(0)
2009.1	168.0	809	1.000	809	809	(0)
2009.2	162.0	991	1.000	991	991	(0)
2010.1	156.0	916	1.000	916	916	(0)
2010.2	150.0	1,017	1.000	1,017	1,017	(0)
2011.1	144.0	914	1.000	914	914	(0)
2011.2	138.0	1,089	1.000	1,089	1,089	(0)
2012.1	132.0	961	1.000	961	961	(0)
2012.2	126.0	1,125	1.000	1,125	1,125	0
2013.1	120.0	1,069	1.000	1,069	1,070	(1)
2013.2	114.0	1,167	1.000	1,167	1,167	(0)
2014.1	108.0	1,021	1.000	1,021	1,021	0
2014.2	102.0	1,098	1.000	1,098	1,100	(2)
2015.1	96.0	1,039	1.000	1,039	1,041	(2)
2015.2	90.0	1,089	1.001	1,090	1,091	(1)
2016.1	84.0	958	1.002	960	964	(4)
2016.2	78.0	1,102	1.001	1,103	1,109	(6)
2017.1	72.0	883	1.003	886	888	(3)
2017.2	66.0	981	1.004	985	989	(4)
2018.1	60.0	821	1.007	827	833	(7)
2018.2	54.0	887	1.010	896	898	(2)
2019.1	48.0	763	1.012	772	776	(4)
2019.2	42.0	900	1.009	908	912	(4)
2020.1	36.0	574	1.007	578	591	(13)
2020.2	30.0	699	1.010	706	721	(15)
2021.1	24.0	537	1.015	545	560	(15)
2021.2	18.0	735	1.022	751	762	(11)
2022.1	12.0	593	1.018	604	536	68
2022.2	6.0	557	1.204	671		
Total		35,912		36,113	35,469	(27)

Province of Newfoundland

Third Party Liability - Property Damage (including DCPD)

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(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
2003.1	240.0	2,891	1.000	2,891	2,891	0
2003.2	234.0	2,408	1.000	2,408	2,408	0
2004.1	228.0	2,801	1.000	2,801	2,801	0
2004.2	222.0	2,561	1.000	2,561	2,561	0
2005.1	216.0	2,659	1.000	2,659	2,659	0
2005.2	210.0	2,828	1.000	2,828	2,828	0
2006.1	204.0	2,754	1.000	2,754	2,754	0
2006.2	198.0	2,963	1.000	2,963	2,963	0
2007.1	192.0	3,129	1.000	3,129	3,129	0
2007.2	186.0	2,774	1.000	2,774	2,774	0
2008.1	180.0	2,674	1.000	2,674	2,674	0
2008.2	174.0	3,014	1.000	3,014	3,014	(0)
2009.1	168.0	3,071	1.000	3,071	3,071	(0)
2009.2	162.0	3,540	1.000	3,540	3,540	(0)
2010.1	156.0	3,183	1.000	3,183	3,183	(0)
2010.2	150.0	3,705	1.000	3,705	3,705	(0)
2011.1	144.0	3,594	1.000	3,594	3,594	(0)
2011.2	138.0	3,883	1.000	3,883	3,883	(0)
2012.1	132.0	3,545	1.000	3,545	3,545	(0)
2012.2	126.0	3,944	1.000	3,944	3,944	0
2013.1	120.0	3,788	1.000	3,788	3,788	(0)
2013.2	114.0	4,220	1.000	4,220	4,220	0
2014.1	108.0	3,924	1.000	3,924	3,924	0
2014.2	102.0	3,978	1.000	3,978	3,979	(1)
2015.1	96.0	4,047	1.000	4,046	4,047	(0)
2015.2	90.0	3,979	1.000	3,978	3,978	0
2016.1	84.0	3,683	1.000	3,682	3,682	(0)
2016.2	78.0	3,902	1.000	3,901	3,902	(0)
2017.1	72.0	3,624	1.000	3,624	3,624	0
2017.2	66.0	3,686	1.000	3,686	3,686	(1)
2018.1	60.0	3,425	1.000	3,425	3,425	0
2018.2	54.0	3,652	1.000	3,652	3,655	(4)
2019.1	48.0	3,139	1.000	3,138	3,143	(5)
2019.2	42.0	3,463	1.000	3,462	3,465	(3)
2020.1	36.0	2,802	1.000	2,802	2,800	2
2020.2	30.0	3,017	0.999	3,014	3,013	1
2021.1	24.0	2,654	0.996	2,644	2,656	(12)
2021.2	18.0	3,264	0.996	3,252	3,213	39
2022.1	12.0	2,803	0.995	2,790	2,640	150
2022.2	6.0	3,171	1.028	3,259		
Total		132,142		132,186	128,761	167

Province of Newfoundland

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(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
2003.1	240.0	719	1.000	719	719	0
2003.2	234.0	674	1.000	674	674	0
2004.1	228.0	636	1.000	636	636	0
2004.2	222.0	693	1.000	693	693	0
2005.1	216.0	648	1.000	648	648	0
2005.2	210.0	729	1.000	729	729	0
2006.1	204.0	607	1.000	607	607	0
2006.2	198.0	758	1.000	758	758	0
2007.1	192.0	695	1.000	695	695	0
2007.2	186.0	755	1.000	755	755	0
2008.1	180.0	687	1.000	687	687	0
2008.2	174.0	826	1.000	826	826	0
2009.1	168.0	717	1.000	717	717	(0)
2009.2	162.0	949	1.000	949	949	(0)
2010.1	156.0	858	1.000	858	858	(0)
2010.2	150.0	1,009	1.000	1,009	1,009	(0)
2011.1	144.0	846	1.000	846	846	(0)
2011.2	138.0	1,129	1.000	1,129	1,130	(0)
2012.1	132.0	962	1.000	962	962	(0)
2012.2	126.0	1,157	1.000	1,158	1,157	0
2013.1	120.0	1,045	1.000	1,045	1,045	0
2013.2	114.0	1,204	1.000	1,204	1,204	0
2014.1	108.0	1,062	1.000	1,062	1,063	(1)
2014.2	102.0	1,240	1.000	1,240	1,239	0
2015.1	96.0	1,153	1.000	1,153	1,153	0
2015.2	90.0	1,237	1.000	1,237	1,237	0
2016.1	84.0	1,124	1.000	1,124	1,125	(1)
2016.2	78.0	1,265	1.000	1,265	1,265	(0)
2017.1	72.0	1,041	1.000	1,041	1,041	0
2017.2	66.0	1,187	1.000	1,187	1,186	0
2018.1	60.0	968	1.001	969	967	1
2018.2	54.0	1,150	1.001	1,151	1,150	2
2019.1	48.0	990	1.000	990	988	2
2019.2	42.0	1,124	1.000	1,123	1,119	5
2020.1	36.0	695	0.999	694	693	1
2020.2	30.0	950	0.997	947	943	5
2021.1	24.0	730	0.994	726	734	(8)
2021.2	18.0	1,067	0.992	1,058	1,045	13
2022.1	12.0	878	0.966	848	777	71
2022.2	6.0	1,166	0.891	1,039		
Total		37,330		37,159	36,029	91

Province of Newfoundland

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 12/31/22

(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
2003.1	240.0	66	1.000	66	66	0
2003.2	234.0	44	1.000	44	44	0
2004.1	228.0	60	1.000	60	60	0
2004.2	222.0	39	1.000	39	39	0
2005.1	216.0	64	1.000	64	64	0
2005.2	210.0	77	1.000	77	77	0
2006.1	204.0	58	1.000	58	58	0
2006.2	198.0	67	1.000	67	67	0
2007.1	192.0	55	1.000	55	55	0
2007.2	186.0	69	1.000	69	69	0
2008.1	180.0	48	1.000	48	48	0
2008.2	174.0	56	1.000	56	56	0
2009.1	168.0	69	1.000	69	69	0
2009.2	162.0	69	1.000	69	68	1
2010.1	156.0	75	1.000	75	75	0
2010.2	150.0	83	1.000	83	83	0
2011.1	144.0	73	1.000	73	73	0
2011.2	138.0	67	1.000	67	67	0
2012.1	132.0	58	1.000	58	58	0
2012.2	126.0	90	1.000	90	90	0
2013.1	120.0	72	1.000	72	72	0
2013.2	114.0	81	1.000	81	81	0
2014.1	108.0	104	1.000	104	104	0
2014.2	102.0	66	1.000	66	67	(1)
2015.1	96.0	102	1.000	102	102	0
2015.2	90.0	84	1.000	84	85	(1)
2016.1	84.0	75	0.997	75	74	0
2016.2	78.0	59	0.992	59	58	0
2017.1	72.0	55	0.989	54	54	0
2017.2	66.0	56	0.988	55	55	(0)
2018.1	60.0	58	0.989	57	57	0
2018.2	54.0	71	0.983	70	70	0
2019.1	48.0	53	0.981	52	55	(3)
2019.2	42.0	52	0.985	51	50	2
2020.1	36.0	50	0.994	50	50	(0)
2020.2	30.0	57	0.996	57	60	(3)
2021.1	24.0	40	1.023	41	43	(2)
2021.2	18.0	54	1.041	56	63	(7)
2022.1	12.0	47	1.077	51	45	6
2022.2	6.0	19	1.387	26		
Total		2,542		2,550	2,530	(7)

Province of Newfoundland

Collision

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(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
2003.1	240.0	2,545	1.000	2,545	2,545	0
2003.2	234.0	2,193	1.000	2,193	2,193	0
2004.1	228.0	2,514	1.000	2,514	2,514	0
2004.2	222.0	2,553	1.000	2,553	2,553	0
2005.1	216.0	2,569	1.000	2,569	2,569	0
2005.2	210.0	2,725	1.000	2,725	2,725	0
2006.1	204.0	2,818	1.000	2,818	2,818	0
2006.2	198.0	3,079	1.000	3,079	3,079	0
2007.1	192.0	3,590	1.000	3,590	3,590	0
2007.2	186.0	3,155	1.000	3,155	3,155	0
2008.1	180.0	3,214	1.000	3,214	3,214	0
2008.2	174.0	3,474	1.000	3,474	3,474	0
2009.1	168.0	3,694	1.000	3,694	3,694	0
2009.2	162.0	4,113	1.000	4,113	4,113	0
2010.1	156.0	3,813	1.000	3,813	3,813	0
2010.2	150.0	4,168	1.000	4,168	4,168	0
2011.1	144.0	4,212	1.000	4,212	4,212	0
2011.2	138.0	4,626	1.000	4,626	4,626	0
2012.1	132.0	4,405	1.000	4,405	4,404	1
2012.2	126.0	4,854	1.000	4,854	4,854	0
2013.1	120.0	4,865	1.000	4,865	4,865	0
2013.2	114.0	5,192	1.000	5,192	5,192	0
2014.1	108.0	5,275	1.000	5,275	5,275	0
2014.2	102.0	4,663	1.000	4,663	4,664	(1)
2015.1	96.0	5,019	1.000	5,019	5,019	0
2015.2	90.0	4,607	1.000	4,607	4,607	0
2016.1	84.0	4,512	1.000	4,512	4,512	0
2016.2	78.0	4,476	1.000	4,476	4,476	0
2017.1	72.0	4,424	1.000	4,424	4,424	0
2017.2	66.0	4,196	1.000	4,196	4,198	(2)
2018.1	60.0	4,055	1.000	4,055	4,061	(6)
2018.2	54.0	4,333	1.000	4,333	4,348	(15)
2019.1	48.0	4,128	1.000	4,128	4,141	(13)
2019.2	42.0	4,157	1.000	4,157	4,165	(8)
2020.1	36.0	3,217	1.000	3,217	3,221	(4)
2020.2	30.0	2,951	1.000	2,951	2,949	2
2021.1	24.0	2,857	1.001	2,859	2,857	2
2021.2	18.0	3,062	1.000	3,062	3,069	(7)
2022.1	12.0	3,064	0.996	3,051	2,919	132
2022.2	6.0	3,374	0.984	3,319		
Total		150,741		150,675	147,275	81

Province of Newfoundland

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(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
2003.1	240.0	4,834	1.000	4,834	4,834	0
2003.2	234.0	4,081	1.000	4,081	4,081	0
2004.1	228.0	4,453	1.000	4,453	4,453	0
2004.2	222.0	3,958	1.000	3,958	3,958	0
2005.1	216.0	4,430	1.000	4,430	4,430	0
2005.2	210.0	4,307	1.000	4,307	4,307	0
2006.1	204.0	5,073	1.000	5,073	5,073	0
2006.2	198.0	4,316	1.000	4,316	4,316	0
2007.1	192.0	5,111	1.000	5,111	5,111	0
2007.2	186.0	4,883	1.000	4,883	4,883	0
2008.1	180.0	5,353	1.000	5,353	5,353	0
2008.2	174.0	5,433	1.000	5,433	5,433	0
2009.1	168.0	6,849	1.000	6,849	6,849	0
2009.2	162.0	6,316	1.000	6,316	6,316	0
2010.1	156.0	7,391	1.000	7,391	7,391	0
2010.2	150.0	7,961	1.000	7,961	7,961	0
2011.1	144.0	8,544	1.000	8,544	8,544	0
2011.2	138.0	8,538	1.000	8,538	8,539	(1)
2012.1	132.0	9,200	1.000	9,200	9,200	(0)
2012.2	126.0	8,728	1.000	8,728	8,728	(0)
2013.1	120.0	9,414	1.000	9,414	9,414	(0)
2013.2	114.0	8,641	1.000	8,641	8,641	(0)
2014.1	108.0	10,424	1.000	10,424	10,424	(0)
2014.2	102.0	8,743	1.000	8,743	8,743	(0)
2015.1	96.0	10,931	1.000	10,931	10,931	(0)
2015.2	90.0	9,119	1.000	9,119	9,119	(0)
2016.1	84.0	11,524	1.000	11,524	11,524	(0)
2016.2	78.0	8,897	1.000	8,897	8,897	(0)
2017.1	72.0	13,258	1.000	13,257	13,258	(0)
2017.2	66.0	9,031	1.000	9,031	9,031	(0)
2018.1	60.0	10,133	1.000	10,133	10,134	(1)
2018.2	54.0	8,733	1.000	8,733	8,734	(1)
2019.1	48.0	9,197	1.000	9,198	9,197	1
2019.2	42.0	8,295	1.000	8,296	8,296	0
2020.1	36.0	7,806	1.000	7,808	7,813	(5)
2020.2	30.0	8,601	1.001	8,608	8,617	(9)
2021.1	24.0	7,955	1.002	7,970	7,970	(1)
2021.2	18.0	7,642	1.005	7,680	7,732	(52)
2022.1	12.0	8,607	1.023	8,806	9,422	(616)
2022.2	6.0	6,375	1.207	7,695		
Total		303,085		304,664	297,656	(688)

Province of Newfoundland

All Perils

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts

Data as of 12/31/22

(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
2003.1	240.0	74	1.000	74	74	0
2003.2	234.0	42	1.000	42	42	0
2004.1	228.0	73	1.000	73	73	0
2004.2	222.0	82	1.000	82	82	0
2005.1	216.0	77	1.000	77	77	0
2005.2	210.0	99	1.000	99	99	0
2006.1	204.0	91	1.000	91	91	0
2006.2	198.0	100	1.000	100	100	0
2007.1	192.0	115	1.000	115	115	0
2007.2	186.0	86	1.000	86	86	0
2008.1	180.0	99	1.000	99	99	0
2008.2	174.0	87	1.000	87	87	0
2009.1	168.0	102	1.000	102	102	0
2009.2	162.0	103	1.000	103	103	0
2010.1	156.0	126	1.000	126	126	0
2010.2	150.0	176	1.000	176	176	0
2011.1	144.0	159	1.000	159	159	0
2011.2	138.0	176	1.000	176	176	0
2012.1	132.0	176	1.000	176	176	0
2012.2	126.0	205	1.000	205	205	0
2013.1	120.0	194	1.000	194	194	0
2013.2	114.0	180	1.000	180	180	0
2014.1	108.0	201	1.000	201	201	0
2014.2	102.0	217	1.000	217	217	0
2015.1	96.0	226	1.000	226	226	0
2015.2	90.0	213	1.000	213	213	0
2016.1	84.0	267	1.000	267	267	0
2016.2	78.0	264	1.000	264	264	0
2017.1	72.0	309	1.000	309	309	0
2017.2	66.0	222	1.000	222	222	0
2018.1	60.0	210	1.000	210	210	0
2018.2	54.0	239	1.000	239	239	0
2019.1	48.0	219	1.000	219	220	(1)
2019.2	42.0	238	1.000	238	239	(1)
2020.1	36.0	200	0.999	200	200	(0)
2020.2	30.0	205	1.001	205	204	1
2021.1	24.0	222	0.999	222	220	2
2021.2	18.0	231	0.996	230	222	8
2022.1	12.0	220	0.991	218	209	9
2022.2	6.0	208	1.090	227		
Total		6,733		6,749	6,505	17

Bodily Injury

Coverage = BI - Adjusted
End Trend Period = 2022.2
Excluded Points = 2015.2,2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.004 (CI = +/-0.012; p = 0.548)	-0.021	-0.35%
Loss Cost	2006.2	-0.007 (CI = +/-0.012; p = 0.258)	0.011	-0.67%
Loss Cost	2007.1	-0.008 (CI = +/-0.013; p = 0.223)	0.019	-0.77%
Loss Cost	2007.2	-0.010 (CI = +/-0.013; p = 0.135)	0.047	-0.98%
Loss Cost	2008.1	-0.010 (CI = +/-0.014; p = 0.167)	0.036	-0.97%
Loss Cost	2008.2	-0.014 (CI = +/-0.014; p = 0.053)	0.108	-1.38%
Loss Cost	2009.1	-0.016 (CI = +/-0.015; p = 0.036)	0.136	-1.60%
Loss Cost	2009.2	-0.022 (CI = +/-0.014; p = 0.004)	0.280	-2.17%
Loss Cost	2010.1	-0.024 (CI = +/-0.015; p = 0.003)	0.300	-2.36%
Loss Cost	2010.2	-0.026 (CI = +/-0.016; p = 0.003)	0.327	-2.60%
Loss Cost	2011.1	-0.029 (CI = +/-0.017; p = 0.002)	0.343	-2.82%
Loss Cost	2011.2	-0.034 (CI = +/-0.017; p = 0.001)	0.441	-3.35%
Loss Cost	2012.1	-0.035 (CI = +/-0.019; p = 0.001)	0.415	-3.42%
Loss Cost	2012.2	-0.039 (CI = +/-0.020; p = 0.001)	0.465	-3.86%
Loss Cost	2013.1	-0.040 (CI = +/-0.023; p = 0.002)	0.425	-3.87%
Loss Cost	2013.2	-0.041 (CI = +/-0.026; p = 0.004)	0.402	-4.03%
Loss Cost	2014.1	-0.041 (CI = +/-0.029; p = 0.009)	0.352	-4.04%
Loss Cost	2014.2	-0.049 (CI = +/-0.032; p = 0.005)	0.426	-4.83%
Loss Cost	2015.1	-0.055 (CI = +/-0.037; p = 0.007)	0.425	-5.33%
Loss Cost	2016.1	-0.060 (CI = +/-0.043; p = 0.011)	0.410	-5.86%
Loss Cost	2016.2	-0.060 (CI = +/-0.052; p = 0.027)	0.343	-5.87%
Loss Cost	2017.1	-0.056 (CI = +/-0.063; p = 0.075)	0.233	-5.45%
Severity	2006.1	0.033 (CI = +/-0.005; p = 0.000)	0.877	+3.36%
Severity	2006.2	0.032 (CI = +/-0.005; p = 0.000)	0.870	+3.25%
Severity	2007.1	0.032 (CI = +/-0.005; p = 0.000)	0.858	+3.23%
Severity	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.843	+3.17%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	0.866	+3.35%
Severity	2008.2	0.032 (CI = +/-0.005; p = 0.000)	0.852	+3.29%
Severity	2009.1	0.031 (CI = +/-0.006; p = 0.000)	0.836	+3.20%
Severity	2009.2	0.030 (CI = +/-0.006; p = 0.000)	0.823	+3.04%
Severity	2010.1	0.030 (CI = +/-0.006; p = 0.000)	0.806	+3.05%
Severity	2010.2	0.031 (CI = +/-0.007; p = 0.000)	0.803	+3.15%
Severity	2011.1	0.031 (CI = +/-0.007; p = 0.000)	0.785	+3.18%
Severity	2011.2	0.031 (CI = +/-0.008; p = 0.000)	0.756	+3.10%
Severity	2012.1	0.032 (CI = +/-0.009; p = 0.000)	0.749	+3.22%
Severity	2012.2	0.032 (CI = +/-0.010; p = 0.000)	0.723	+3.25%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.718	+3.40%
Severity	2013.2	0.034 (CI = +/-0.012; p = 0.000)	0.692	+3.48%
Severity	2014.1	0.034 (CI = +/-0.014; p = 0.000)	0.647	+3.47%
Severity	2014.2	0.029 (CI = +/-0.014; p = 0.001)	0.569	+2.97%
Severity	2015.1	0.025 (CI = +/-0.016; p = 0.005)	0.458	+2.57%
Severity	2016.1	0.022 (CI = +/-0.019; p = 0.027)	0.316	+2.17%
Severity	2016.2	0.026 (CI = +/-0.021; p = 0.022)	0.366	+2.61%
Severity	2017.1	0.022 (CI = +/-0.025; p = 0.079)	0.226	+2.23%
Frequency	2006.1	-0.037 (CI = +/-0.010; p = 0.000)	0.650	-3.59%
Frequency	2006.2	-0.039 (CI = +/-0.010; p = 0.000)	0.672	-3.80%
Frequency	2007.1	-0.039 (CI = +/-0.011; p = 0.000)	0.662	-3.87%
Frequency	2007.2	-0.041 (CI = +/-0.011; p = 0.000)	0.667	-4.03%
Frequency	2008.1	-0.043 (CI = +/-0.012; p = 0.000)	0.668	-4.18%
Frequency	2008.2	-0.046 (CI = +/-0.012; p = 0.000)	0.715	-4.52%
Frequency	2009.1	-0.048 (CI = +/-0.013; p = 0.000)	0.708	-4.65%
Frequency	2009.2	-0.052 (CI = +/-0.012; p = 0.000)	0.760	-5.05%
Frequency	2010.1	-0.054 (CI = +/-0.013; p = 0.000)	0.762	-5.25%
Frequency	2010.2	-0.057 (CI = +/-0.013; p = 0.000)	0.783	-5.58%
Frequency	2011.1	-0.060 (CI = +/-0.014; p = 0.000)	0.786	-5.81%
Frequency	2011.2	-0.065 (CI = +/-0.014; p = 0.000)	0.820	-6.26%
Frequency	2012.1	-0.066 (CI = +/-0.015; p = 0.000)	0.812	-6.43%
Frequency	2012.2	-0.071 (CI = +/-0.016; p = 0.000)	0.835	-6.88%
Frequency	2013.1	-0.073 (CI = +/-0.017; p = 0.000)	0.822	-7.04%
Frequency	2013.2	-0.075 (CI = +/-0.019; p = 0.000)	0.810	-7.26%
Frequency	2014.1	-0.075 (CI = +/-0.022; p = 0.000)	0.778	-7.25%
Frequency	2014.2	-0.079 (CI = +/-0.025; p = 0.000)	0.764	-7.58%
Frequency	2015.1	-0.080 (CI = +/-0.029; p = 0.000)	0.725	-7.70%
Frequency	2016.1	-0.082 (CI = +/-0.035; p = 0.000)	0.676	-7.86%
Frequency	2016.2	-0.086 (CI = +/-0.042; p = 0.001)	0.648	-8.26%
Frequency	2017.1	-0.078 (CI = +/-0.049; p = 0.006)	0.541	-7.52%

Bodily Injury

Coverage = BI - Adjusted
End Trend Period = 2022.2
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	0.017 (CI = +/-0.012; p = 0.006)	-0.388 (CI = +/-0.154; p = 0.000)	0.449	+1.76%
Loss Cost	2006.2	0.014 (CI = +/-0.012; p = 0.026)	-0.367 (CI = +/-0.152; p = 0.000)	0.455	+1.43%
Loss Cost	2007.1	0.014 (CI = +/-0.013; p = 0.035)	-0.369 (CI = +/-0.157; p = 0.000)	0.454	+1.45%
Loss Cost	2007.2	0.013 (CI = +/-0.014; p = 0.076)	-0.359 (CI = +/-0.161; p = 0.000)	0.452	+1.29%
Loss Cost	2008.1	0.015 (CI = +/-0.015; p = 0.052)	-0.372 (CI = +/-0.165; p = 0.000)	0.464	+1.52%
Loss Cost	2008.2	0.011 (CI = +/-0.016; p = 0.176)	-0.347 (CI = +/-0.162; p = 0.000)	0.489	+1.06%
Loss Cost	2009.1	0.009 (CI = +/-0.017; p = 0.264)	-0.341 (CI = +/-0.168; p = 0.000)	0.490	+0.95%
Loss Cost	2009.2	0.002 (CI = +/-0.016; p = 0.789)	-0.303 (CI = +/-0.154; p = 0.000)	0.572	+0.21%
Loss Cost	2010.1	0.001 (CI = +/-0.018; p = 0.881)	-0.299 (CI = +/-0.161; p = 0.001)	0.571	+0.13%
Loss Cost	2010.2	0.000 (CI = +/-0.020; p = 0.989)	-0.292 (CI = +/-0.169; p = 0.002)	0.572	-0.01%
Loss Cost	2011.1	-0.001 (CI = +/-0.022; p = 0.925)	-0.288 (CI = +/-0.178; p = 0.003)	0.569	-0.10%
Loss Cost	2011.2	-0.008 (CI = +/-0.023; p = 0.507)	-0.259 (CI = +/-0.177; p = 0.007)	0.613	-0.75%
Loss Cost	2012.1	-0.005 (CI = +/-0.026; p = 0.679)	-0.269 (CI = +/-0.187; p = 0.008)	0.597	-0.52%
Loss Cost	2012.2	-0.010 (CI = +/-0.029; p = 0.489)	-0.250 (CI = +/-0.196; p = 0.016)	0.610	-0.97%
Loss Cost	2013.1	-0.005 (CI = +/-0.033; p = 0.730)	-0.267 (CI = +/-0.208; p = 0.015)	0.590	-0.54%
Loss Cost	2013.2	-0.003 (CI = +/-0.038; p = 0.869)	-0.276 (CI = +/-0.224; p = 0.020)	0.572	-0.30%
Loss Cost	2014.1	0.004 (CI = +/-0.044; p = 0.843)	-0.300 (CI = +/-0.239; p = 0.018)	0.554	+0.41%
Loss Cost	2014.2	-0.004 (CI = +/-0.051; p = 0.857)	-0.273 (CI = +/-0.258; p = 0.040)	0.569	-0.43%
Loss Cost	2015.1	-0.005 (CI = +/-0.062; p = 0.864)	-0.271 (CI = +/-0.288; p = 0.063)	0.548	-0.50%
Loss Cost	2016.1	-0.003 (CI = +/-0.079; p = 0.928)	-0.276 (CI = +/-0.330; p = 0.092)	0.518	-0.33%
Loss Cost	2016.2	0.007 (CI = +/-0.094; p = 0.867)	-0.300 (CI = +/-0.363; p = 0.094)	0.474	+0.72%
Loss Cost	2017.1	0.027 (CI = +/-0.110; p = 0.582)	-0.341 (CI = +/-0.388; p = 0.077)	0.430	+2.77%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.080; p = 0.228)	0.879	+3.63%
Severity	2006.2	0.034 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.079; p = 0.328)	0.870	+3.48%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.082; p = 0.355)	0.857	+3.46%
Severity	2007.2	0.033 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.085; p = 0.422)	0.841	+3.39%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.079; p = 0.198)	0.870	+3.70%
Severity	2008.2	0.036 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.082; p = 0.244)	0.854	+3.63%
Severity	2009.1	0.035 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.084; p = 0.322)	0.836	+3.52%
Severity	2009.2	0.032 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.084; p = 0.478)	0.819	+3.28%
Severity	2010.1	0.033 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.088; p = 0.469)	0.802	+3.32%
Severity	2010.2	0.035 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.090; p = 0.354)	0.802	+3.53%
Severity	2011.1	0.036 (CI = +/-0.012; p = 0.000)	-0.045 (CI = +/-0.094; p = 0.329)	0.785	+3.62%
Severity	2011.2	0.035 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.099; p = 0.391)	0.753	+3.54%
Severity	2012.1	0.038 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.103; p = 0.288)	0.752	+3.83%
Severity	2012.2	0.039 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.109; p = 0.271)	0.728	+3.97%
Severity	2013.1	0.043 (CI = +/-0.018; p = 0.000)	-0.074 (CI = +/-0.112; p = 0.178)	0.734	+4.39%
Severity	2013.2	0.046 (CI = +/-0.020; p = 0.000)	-0.086 (CI = +/-0.119; p = 0.143)	0.719	+4.72%
Severity	2014.1	0.048 (CI = +/-0.023; p = 0.001)	-0.093 (CI = +/-0.129; p = 0.145)	0.680	+4.92%
Severity	2014.2	0.041 (CI = +/-0.026; p = 0.006)	-0.069 (CI = +/-0.133; p = 0.284)	0.578	+4.15%
Severity	2015.1	0.035 (CI = +/-0.031; p = 0.033)	-0.050 (CI = +/-0.145; p = 0.459)	0.439	+3.53%
Severity	2016.1	0.028 (CI = +/-0.039; p = 0.137)	-0.032 (CI = +/-0.162; p = 0.670)	0.262	+2.85%
Severity	2016.2	0.038 (CI = +/-0.044; p = 0.080)	-0.056 (CI = +/-0.169; p = 0.472)	0.337	+3.91%
Severity	2017.1	0.033 (CI = +/-0.053; p = 0.186)	-0.046 (CI = +/-0.187; p = 0.589)	0.162	+3.38%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.340 (CI = +/-0.119; p = 0.000)	0.833	-1.81%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.329 (CI = +/-0.120; p = 0.000)	0.839	-1.98%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.331 (CI = +/-0.125; p = 0.000)	0.833	-1.95%
Frequency	2007.2	-0.021 (CI = +/-0.011; p = 0.001)	-0.326 (CI = +/-0.129; p = 0.000)	0.831	-2.03%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.002)	-0.322 (CI = +/-0.133; p = 0.000)	0.827	-2.10%
Frequency	2008.2	-0.025 (CI = +/-0.013; p = 0.000)	-0.300 (CI = +/-0.129; p = 0.000)	0.848	-2.48%
Frequency	2009.1	-0.025 (CI = +/-0.014; p = 0.001)	-0.300 (CI = +/-0.135; p = 0.000)	0.841	-2.48%
Frequency	2009.2	-0.030 (CI = +/-0.014; p = 0.000)	-0.274 (CI = +/-0.129; p = 0.000)	0.867	-2.97%
Frequency	2010.1	-0.031 (CI = +/-0.015; p = 0.000)	-0.268 (CI = +/-0.134; p = 0.000)	0.863	-3.09%
Frequency	2010.2	-0.035 (CI = +/-0.016; p = 0.000)	-0.251 (CI = +/-0.136; p = 0.001)	0.869	-3.42%
Frequency	2011.1	-0.037 (CI = +/-0.018; p = 0.000)	-0.243 (CI = +/-0.143; p = 0.002)	0.865	-3.59%
Frequency	2011.2	-0.042 (CI = +/-0.018; p = 0.000)	-0.217 (CI = +/-0.141; p = 0.005)	0.880	-4.14%
Frequency	2012.1	-0.043 (CI = +/-0.021; p = 0.000)	-0.215 (CI = +/-0.150; p = 0.007)	0.871	-4.19%
Frequency	2012.2	-0.049 (CI = +/-0.022; p = 0.000)	-0.192 (CI = +/-0.152; p = 0.016)	0.879	-4.74%
Frequency	2013.1	-0.048 (CI = +/-0.026; p = 0.001)	-0.192 (CI = +/-0.163; p = 0.024)	0.866	-4.73%
Frequency	2013.2	-0.049 (CI = +/-0.030; p = 0.003)	-0.190 (CI = +/-0.176; p = 0.037)	0.853	-4.79%
Frequency	2014.1	-0.044 (CI = +/-0.034; p = 0.016)	-0.207 (CI = +/-0.189; p = 0.034)	0.834	-4.30%
Frequency	2014.2	-0.045 (CI = +/-0.041; p = 0.034)	-0.204 (CI = +/-0.208; p = 0.053)	0.815	-4.40%
Frequency	2015.1	-0.040 (CI = +/-0.050; p = 0.107)	-0.221 (CI = +/-0.230; p = 0.059)	0.787	-3.89%
Frequency	2016.1	-0.031 (CI = +/-0.062; p = 0.287)	-0.244 (CI = +/-0.260; p = 0.063)	0.752	-3.09%
Frequency	2016.2	-0.031 (CI = +/-0.075; p = 0.374)	-0.244 (CI = +/-0.290; p = 0.089)	0.721	-3.07%
Frequency	2017.1	-0.006 (CI = +/-0.081; p = 0.871)	-0.296 (CI = +/-0.286; p = 0.044)	0.698	-0.59%

Bodily Injury

Coverage = BI - Adjusted
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.002 (CI = +/-0.012; p = 0.738)	-0.028	-0.20%
Loss Cost	2006.2	-0.005 (CI = +/-0.012; p = 0.394)	-0.008	-0.52%
Loss Cost	2007.1	-0.006 (CI = +/-0.013; p = 0.337)	-0.002	-0.62%
Loss Cost	2007.2	-0.008 (CI = +/-0.014; p = 0.213)	0.020	-0.84%
Loss Cost	2008.1	-0.008 (CI = +/-0.015; p = 0.246)	0.014	-0.84%
Loss Cost	2008.2	-0.013 (CI = +/-0.015; p = 0.087)	0.071	-1.26%
Loss Cost	2009.1	-0.015 (CI = +/-0.016; p = 0.058)	0.098	-1.49%
Loss Cost	2009.2	-0.021 (CI = +/-0.015; p = 0.008)	0.221	-2.07%
Loss Cost	2010.1	-0.023 (CI = +/-0.016; p = 0.006)	0.243	-2.29%
Loss Cost	2010.2	-0.026 (CI = +/-0.017; p = 0.004)	0.273	-2.55%
Loss Cost	2011.1	-0.028 (CI = +/-0.018; p = 0.004)	0.294	-2.80%
Loss Cost	2011.2	-0.034 (CI = +/-0.018; p = 0.001)	0.389	-3.36%
Loss Cost	2012.1	-0.035 (CI = +/-0.020; p = 0.002)	0.373	-3.48%
Loss Cost	2012.2	-0.040 (CI = +/-0.021; p = 0.001)	0.430	-3.96%
Loss Cost	2013.1	-0.041 (CI = +/-0.023; p = 0.002)	0.403	-4.06%
Loss Cost	2013.2	-0.044 (CI = +/-0.026; p = 0.002)	0.397	-4.30%
Loss Cost	2014.1	-0.045 (CI = +/-0.029; p = 0.004)	0.369	-4.43%
Loss Cost	2014.2	-0.054 (CI = +/-0.030; p = 0.002)	0.457	-5.29%
Loss Cost	2015.1	-0.061 (CI = +/-0.034; p = 0.002)	0.482	-5.88%
Loss Cost	2015.2	-0.067 (CI = +/-0.037; p = 0.002)	0.500	-6.50%
Loss Cost	2016.1	-0.063 (CI = +/-0.043; p = 0.008)	0.409	-6.07%
Loss Cost	2016.2	-0.064 (CI = +/-0.051; p = 0.018)	0.359	-6.22%
Loss Cost	2017.1	-0.062 (CI = +/-0.061; p = 0.046)	0.277	-6.05%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.857	+3.45%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.846	+3.34%
Severity	2007.1	0.033 (CI = +/-0.005; p = 0.000)	0.832	+3.32%
Severity	2007.2	0.032 (CI = +/-0.006; p = 0.000)	0.815	+3.26%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.834	+3.43%
Severity	2008.2	0.033 (CI = +/-0.006; p = 0.000)	0.816	+3.36%
Severity	2009.1	0.032 (CI = +/-0.006; p = 0.000)	0.795	+3.27%
Severity	2009.2	0.031 (CI = +/-0.007; p = 0.000)	0.774	+3.10%
Severity	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.753	+3.10%
Severity	2010.2	0.031 (CI = +/-0.008; p = 0.000)	0.743	+3.18%
Severity	2011.1	0.031 (CI = +/-0.008; p = 0.000)	0.719	+3.19%
Severity	2011.2	0.030 (CI = +/-0.009; p = 0.000)	0.682	+3.09%
Severity	2012.1	0.031 (CI = +/-0.010; p = 0.000)	0.666	+3.17%
Severity	2012.2	0.031 (CI = +/-0.011; p = 0.000)	0.630	+3.16%
Severity	2013.1	0.032 (CI = +/-0.012; p = 0.000)	0.610	+3.25%
Severity	2013.2	0.032 (CI = +/-0.014; p = 0.000)	0.570	+3.25%
Severity	2014.1	0.031 (CI = +/-0.015; p = 0.001)	0.510	+3.13%
Severity	2014.2	0.025 (CI = +/-0.015; p = 0.003)	0.416	+2.57%
Severity	2015.1	0.021 (CI = +/-0.016; p = 0.016)	0.301	+2.09%
Severity	2015.2	0.016 (CI = +/-0.017; p = 0.070)	0.172	+1.61%
Severity	2016.1	0.020 (CI = +/-0.019; p = 0.043)	0.240	+2.03%
Severity	2016.2	0.023 (CI = +/-0.022; p = 0.043)	0.260	+2.35%
Severity	2017.1	0.018 (CI = +/-0.026; p = 0.144)	0.121	+1.85%
Frequency	2006.1	-0.036 (CI = +/-0.010; p = 0.000)	0.636	-3.53%
Frequency	2006.2	-0.038 (CI = +/-0.010; p = 0.000)	0.657	-3.73%
Frequency	2007.1	-0.039 (CI = +/-0.010; p = 0.000)	0.647	-3.81%
Frequency	2007.2	-0.041 (CI = +/-0.011; p = 0.000)	0.653	-3.97%
Frequency	2008.1	-0.042 (CI = +/-0.012; p = 0.000)	0.654	-4.13%
Frequency	2008.2	-0.046 (CI = +/-0.011; p = 0.000)	0.702	-4.48%
Frequency	2009.1	-0.047 (CI = +/-0.012; p = 0.000)	0.695	-4.60%
Frequency	2009.2	-0.051 (CI = +/-0.012; p = 0.000)	0.749	-5.02%
Frequency	2010.1	-0.054 (CI = +/-0.013; p = 0.000)	0.752	-5.22%
Frequency	2010.2	-0.057 (CI = +/-0.013; p = 0.000)	0.774	-5.56%
Frequency	2011.1	-0.060 (CI = +/-0.014; p = 0.000)	0.779	-5.81%
Frequency	2011.2	-0.065 (CI = +/-0.014; p = 0.000)	0.815	-6.26%
Frequency	2012.1	-0.067 (CI = +/-0.015; p = 0.000)	0.808	-6.45%
Frequency	2012.2	-0.072 (CI = +/-0.015; p = 0.000)	0.834	-6.90%
Frequency	2013.1	-0.073 (CI = +/-0.016; p = 0.000)	0.823	-7.08%
Frequency	2013.2	-0.076 (CI = +/-0.018; p = 0.000)	0.815	-7.31%
Frequency	2014.1	-0.076 (CI = +/-0.020; p = 0.000)	0.789	-7.34%
Frequency	2014.2	-0.080 (CI = +/-0.022; p = 0.000)	0.782	-7.66%
Frequency	2015.1	-0.081 (CI = +/-0.025; p = 0.000)	0.757	-7.80%
Frequency	2015.2	-0.083 (CI = +/-0.029; p = 0.000)	0.728	-7.98%
Frequency	2016.1	-0.083 (CI = +/-0.034; p = 0.000)	0.680	-7.94%
Frequency	2016.2	-0.087 (CI = +/-0.039; p = 0.000)	0.659	-8.37%
Frequency	2017.1	-0.081 (CI = +/-0.046; p = 0.003)	0.567	-7.75%

Bodily Injury

Coverage = BI - Adjusted
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.003 (CI = +/-0.011; p = 0.582)	-0.170 (CI = +/-0.104; p = 0.002)	0.219	-0.29%
Loss Cost	2006.2	-0.005 (CI = +/-0.011; p = 0.336)	-0.157 (CI = +/-0.104; p = 0.004)	0.211	-0.52%
Loss Cost	2007.1	-0.007 (CI = +/-0.011; p = 0.204)	-0.168 (CI = +/-0.105; p = 0.003)	0.245	-0.72%
Loss Cost	2007.2	-0.008 (CI = +/-0.012; p = 0.159)	-0.162 (CI = +/-0.107; p = 0.005)	0.243	-0.84%
Loss Cost	2008.1	-0.010 (CI = +/-0.013; p = 0.137)	-0.167 (CI = +/-0.111; p = 0.005)	0.245	-0.95%
Loss Cost	2008.2	-0.013 (CI = +/-0.013; p = 0.057)	-0.152 (CI = +/-0.110; p = 0.008)	0.266	-1.26%
Loss Cost	2009.1	-0.016 (CI = +/-0.013; p = 0.019)	-0.169 (CI = +/-0.108; p = 0.003)	0.338	-1.61%
Loss Cost	2009.2	-0.021 (CI = +/-0.013; p = 0.003)	-0.148 (CI = +/-0.101; p = 0.006)	0.412	-2.07%
Loss Cost	2010.1	-0.025 (CI = +/-0.013; p = 0.001)	-0.165 (CI = +/-0.100; p = 0.002)	0.476	-2.43%
Loss Cost	2010.2	-0.026 (CI = +/-0.014; p = 0.001)	-0.160 (CI = +/-0.103; p = 0.004)	0.481	-2.55%
Loss Cost	2011.1	-0.030 (CI = +/-0.015; p = 0.000)	-0.178 (CI = +/-0.101; p = 0.001)	0.549	-2.98%
Loss Cost	2011.2	-0.034 (CI = +/-0.015; p = 0.000)	-0.163 (CI = +/-0.099; p = 0.003)	0.595	-3.36%
Loss Cost	2012.1	-0.038 (CI = +/-0.016; p = 0.000)	-0.176 (CI = +/-0.101; p = 0.002)	0.612	-3.69%
Loss Cost	2012.2	-0.040 (CI = +/-0.017; p = 0.000)	-0.166 (CI = +/-0.103; p = 0.003)	0.631	-3.96%
Loss Cost	2013.1	-0.044 (CI = +/-0.018; p = 0.000)	-0.179 (CI = +/-0.106; p = 0.002)	0.637	-4.31%
Loss Cost	2013.2	-0.044 (CI = +/-0.021; p = 0.000)	-0.179 (CI = +/-0.112; p = 0.004)	0.625	-4.30%
Loss Cost	2014.1	-0.049 (CI = +/-0.022; p = 0.000)	-0.195 (CI = +/-0.115; p = 0.003)	0.640	-4.78%
Loss Cost	2014.2	-0.054 (CI = +/-0.024; p = 0.000)	-0.180 (CI = +/-0.117; p = 0.005)	0.673	-5.29%
Loss Cost	2015.1	-0.066 (CI = +/-0.022; p = 0.000)	-0.211 (CI = +/-0.102; p = 0.001)	0.780	-6.34%
Loss Cost	2015.2	-0.067 (CI = +/-0.025; p = 0.000)	-0.207 (CI = +/-0.110; p = 0.001)	0.775	-6.50%
Loss Cost	2016.1	-0.069 (CI = +/-0.030; p = 0.000)	-0.212 (CI = +/-0.120; p = 0.003)	0.729	-6.68%
Loss Cost	2016.2	-0.064 (CI = +/-0.034; p = 0.002)	-0.223 (CI = +/-0.128; p = 0.003)	0.718	-6.22%
Loss Cost	2017.1	-0.072 (CI = +/-0.040; p = 0.003)	-0.241 (CI = +/-0.137; p = 0.003)	0.710	-6.99%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.046; p = 0.040)	0.872	+3.43%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.046; p = 0.064)	0.859	+3.34%
Severity	2007.1	0.032 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.047; p = 0.056)	0.847	+3.29%
Severity	2007.2	0.032 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.049; p = 0.072)	0.830	+3.26%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.048; p = 0.125)	0.842	+3.40%
Severity	2008.2	0.033 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.050; p = 0.156)	0.823	+3.36%
Severity	2009.1	0.032 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.050; p = 0.101)	0.809	+3.23%
Severity	2009.2	0.031 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.051; p = 0.158)	0.784	+3.10%
Severity	2010.1	0.030 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.053; p = 0.156)	0.764	+3.06%
Severity	2010.2	0.031 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.120)	0.760	+3.18%
Severity	2011.1	0.031 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.057; p = 0.123)	0.738	+3.14%
Severity	2011.2	0.030 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.059; p = 0.156)	0.699	+3.09%
Severity	2012.1	0.031 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.062; p = 0.188)	0.680	+3.12%
Severity	2012.2	0.031 (CI = +/-0.011; p = 0.000)	-0.042 (CI = +/-0.066; p = 0.198)	0.645	+3.16%
Severity	2013.1	0.031 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.070; p = 0.234)	0.621	+3.19%
Severity	2013.2	0.032 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.074; p = 0.238)	0.582	+3.25%
Severity	2014.1	0.030 (CI = +/-0.015; p = 0.001)	-0.049 (CI = +/-0.077; p = 0.197)	0.534	+3.04%
Severity	2014.2	0.025 (CI = +/-0.015; p = 0.003)	-0.036 (CI = +/-0.076; p = 0.325)	0.418	+2.57%
Severity	2015.1	0.019 (CI = +/-0.016; p = 0.019)	-0.053 (CI = +/-0.072; p = 0.136)	0.370	+1.96%
Severity	2015.2	0.016 (CI = +/-0.017; p = 0.065)	-0.044 (CI = +/-0.074; p = 0.219)	0.213	+1.61%
Severity	2016.1	0.019 (CI = +/-0.020; p = 0.057)	-0.037 (CI = +/-0.079; p = 0.332)	0.242	+1.92%
Severity	2016.2	0.023 (CI = +/-0.022; p = 0.042)	-0.046 (CI = +/-0.083; p = 0.248)	0.292	+2.35%
Severity	2017.1	0.016 (CI = +/-0.024; p = 0.178)	-0.062 (CI = +/-0.084; p = 0.130)	0.254	+1.59%
Frequency	2006.1	-0.037 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.085; p = 0.006)	0.706	-3.59%
Frequency	2006.2	-0.038 (CI = +/-0.009; p = 0.000)	-0.114 (CI = +/-0.085; p = 0.011)	0.716	-3.73%
Frequency	2007.1	-0.040 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.087; p = 0.007)	0.716	-3.88%
Frequency	2007.2	-0.041 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.089; p = 0.012)	0.715	-3.97%
Frequency	2008.1	-0.043 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.088; p = 0.005)	0.732	-4.21%
Frequency	2008.2	-0.046 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.086; p = 0.010)	0.762	-4.48%
Frequency	2009.1	-0.048 (CI = +/-0.011; p = 0.000)	-0.128 (CI = +/-0.086; p = 0.005)	0.769	-4.70%
Frequency	2009.2	-0.051 (CI = +/-0.011; p = 0.000)	-0.113 (CI = +/-0.083; p = 0.010)	0.803	-5.02%
Frequency	2010.1	-0.055 (CI = +/-0.011; p = 0.000)	-0.127 (CI = +/-0.080; p = 0.003)	0.823	-5.33%
Frequency	2010.2	-0.057 (CI = +/-0.011; p = 0.000)	-0.117 (CI = +/-0.081; p = 0.006)	0.833	-5.56%
Frequency	2011.1	-0.061 (CI = +/-0.011; p = 0.000)	-0.134 (CI = +/-0.076; p = 0.001)	0.858	-5.94%
Frequency	2011.2	-0.065 (CI = +/-0.011; p = 0.000)	-0.121 (CI = +/-0.074; p = 0.003)	0.877	-6.26%
Frequency	2012.1	-0.068 (CI = +/-0.011; p = 0.000)	-0.135 (CI = +/-0.071; p = 0.001)	0.890	-6.60%
Frequency	2012.2	-0.072 (CI = +/-0.012; p = 0.000)	-0.124 (CI = +/-0.070; p = 0.002)	0.901	-6.90%
Frequency	2013.1	-0.075 (CI = +/-0.012; p = 0.000)	-0.138 (CI = +/-0.067; p = 0.000)	0.910	-7.27%
Frequency	2013.2	-0.076 (CI = +/-0.013; p = 0.000)	-0.136 (CI = +/-0.071; p = 0.001)	0.903	-7.31%
Frequency	2014.1	-0.079 (CI = +/-0.014; p = 0.000)	-0.146 (CI = +/-0.073; p = 0.001)	0.897	-7.59%
Frequency	2014.2	-0.080 (CI = +/-0.016; p = 0.000)	-0.143 (CI = +/-0.078; p = 0.002)	0.889	-7.66%
Frequency	2015.1	-0.085 (CI = +/-0.017; p = 0.000)	-0.158 (CI = +/-0.077; p = 0.001)	0.896	-8.15%
Frequency	2015.2	-0.083 (CI = +/-0.019; p = 0.000)	-0.163 (CI = +/-0.082; p = 0.001)	0.884	-7.98%
Frequency	2016.1	-0.088 (CI = +/-0.021; p = 0.000)	-0.176 (CI = +/-0.085; p = 0.001)	0.878	-8.44%
Frequency	2016.2	-0.087 (CI = +/-0.025; p = 0.000)	-0.177 (CI = +/-0.094; p = 0.002)	0.865	-8.37%
Frequency	2017.1	-0.088 (CI = +/-0.030; p = 0.000)	-0.179 (CI = +/-0.105; p = 0.004)	0.819	-8.44%

Bodily Injury

Coverage = BI - Adjusted
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	0.017 (CI = +/-0.012; p = 0.007)	-0.390 (CI = +/-0.161; p = 0.000)	0.431	+1.75%
Loss Cost	2006.2	0.014 (CI = +/-0.013; p = 0.030)	-0.370 (CI = +/-0.159; p = 0.000)	0.434	+1.42%
Loss Cost	2007.1	0.014 (CI = +/-0.014; p = 0.040)	-0.372 (CI = +/-0.164; p = 0.000)	0.432	+1.44%
Loss Cost	2007.2	0.013 (CI = +/-0.015; p = 0.086)	-0.362 (CI = +/-0.169; p = 0.000)	0.429	+1.28%
Loss Cost	2008.1	0.015 (CI = +/-0.016; p = 0.059)	-0.375 (CI = +/-0.172; p = 0.000)	0.441	+1.51%
Loss Cost	2008.2	0.010 (CI = +/-0.016; p = 0.192)	-0.351 (CI = +/-0.169; p = 0.000)	0.464	+1.05%
Loss Cost	2009.1	0.009 (CI = +/-0.018; p = 0.286)	-0.345 (CI = +/-0.175; p = 0.000)	0.465	+0.93%
Loss Cost	2009.2	0.002 (CI = +/-0.017; p = 0.821)	-0.308 (CI = +/-0.160; p = 0.001)	0.548	+0.19%
Loss Cost	2010.1	0.001 (CI = +/-0.019; p = 0.914)	-0.304 (CI = +/-0.167; p = 0.001)	0.547	+0.10%
Loss Cost	2010.2	-0.001 (CI = +/-0.021; p = 0.956)	-0.296 (CI = +/-0.175; p = 0.002)	0.548	-0.06%
Loss Cost	2011.1	-0.002 (CI = +/-0.023; p = 0.891)	-0.292 (CI = +/-0.184; p = 0.004)	0.546	-0.15%
Loss Cost	2011.2	-0.008 (CI = +/-0.024; p = 0.483)	-0.264 (CI = +/-0.184; p = 0.008)	0.592	-0.82%
Loss Cost	2012.1	-0.006 (CI = +/-0.027; p = 0.646)	-0.273 (CI = +/-0.194; p = 0.009)	0.576	-0.60%
Loss Cost	2012.2	-0.011 (CI = +/-0.030; p = 0.460)	-0.254 (CI = +/-0.203; p = 0.018)	0.591	-1.08%
Loss Cost	2013.1	-0.007 (CI = +/-0.035; p = 0.688)	-0.270 (CI = +/-0.216; p = 0.018)	0.570	-0.66%
Loss Cost	2013.2	-0.004 (CI = +/-0.040; p = 0.819)	-0.277 (CI = +/-0.234; p = 0.023)	0.551	-0.43%
Loss Cost	2014.1	0.003 (CI = +/-0.047; p = 0.902)	-0.300 (CI = +/-0.251; p = 0.023)	0.532	+0.27%
Loss Cost	2014.2	-0.007 (CI = +/-0.055; p = 0.793)	-0.271 (CI = +/-0.271; p = 0.049)	0.549	-0.67%
Loss Cost	2015.1	-0.008 (CI = +/-0.069; p = 0.792)	-0.267 (CI = +/-0.305; p = 0.080)	0.529	-0.84%
Loss Cost	2016.1	-0.008 (CI = +/-0.090; p = 0.842)	-0.267 (CI = +/-0.355; p = 0.123)	0.498	-0.81%
Loss Cost	2016.2	0.003 (CI = +/-0.112; p = 0.956)	-0.292 (CI = +/-0.401; p = 0.131)	0.450	+0.28%
Loss Cost	2017.1	0.027 (CI = +/-0.136; p = 0.655)	-0.341 (CI = +/-0.442; p = 0.111)	0.401	+2.72%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.083; p = 0.313)	0.874	+3.65%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.083; p = 0.424)	0.864	+3.49%
Severity	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.085; p = 0.450)	0.850	+3.48%
Severity	2007.2	0.034 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.088; p = 0.517)	0.834	+3.41%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.081; p = 0.270)	0.865	+3.72%
Severity	2008.2	0.036 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.084; p = 0.320)	0.849	+3.66%
Severity	2009.1	0.035 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.087; p = 0.402)	0.829	+3.54%
Severity	2009.2	0.033 (CI = +/-0.009; p = 0.000)	-0.024 (CI = +/-0.086; p = 0.564)	0.810	+3.31%
Severity	2010.1	0.033 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.090; p = 0.548)	0.793	+3.35%
Severity	2010.2	0.035 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.092; p = 0.423)	0.794	+3.57%
Severity	2011.1	0.036 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.097; p = 0.390)	0.777	+3.67%
Severity	2011.2	0.035 (CI = +/-0.013; p = 0.000)	-0.038 (CI = +/-0.102; p = 0.449)	0.743	+3.60%
Severity	2012.1	0.038 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.105; p = 0.334)	0.745	+3.91%
Severity	2012.2	0.040 (CI = +/-0.017; p = 0.000)	-0.055 (CI = +/-0.112; p = 0.309)	0.721	+4.06%
Severity	2013.1	0.044 (CI = +/-0.018; p = 0.000)	-0.072 (CI = +/-0.114; p = 0.201)	0.732	+4.53%
Severity	2013.2	0.048 (CI = +/-0.021; p = 0.000)	-0.084 (CI = +/-0.121; p = 0.157)	0.720	+4.91%
Severity	2014.1	0.050 (CI = +/-0.024; p = 0.001)	-0.092 (CI = +/-0.131; p = 0.151)	0.684	+5.17%
Severity	2014.2	0.043 (CI = +/-0.028; p = 0.006)	-0.070 (CI = +/-0.137; p = 0.284)	0.577	+4.42%
Severity	2015.1	0.038 (CI = +/-0.034; p = 0.034)	-0.054 (CI = +/-0.151; p = 0.444)	0.432	+3.83%
Severity	2016.1	0.031 (CI = +/-0.044; p = 0.139)	-0.038 (CI = +/-0.173; p = 0.635)	0.243	+3.20%
Severity	2016.2	0.045 (CI = +/-0.050; p = 0.074)	-0.068 (CI = +/-0.181; p = 0.409)	0.346	+4.60%
Severity	2017.1	0.041 (CI = +/-0.064; p = 0.176)	-0.060 (CI = +/-0.208; p = 0.517)	0.162	+4.16%
Frequency	2006.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.349 (CI = +/-0.124; p = 0.000)	0.819	-1.83%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.338 (CI = +/-0.125; p = 0.000)	0.826	-2.00%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.340 (CI = +/-0.130; p = 0.000)	0.819	-1.97%
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.001)	-0.334 (CI = +/-0.134; p = 0.000)	0.816	-2.06%
Frequency	2008.1	-0.022 (CI = +/-0.013; p = 0.002)	-0.331 (CI = +/-0.138; p = 0.000)	0.812	-2.13%
Frequency	2008.2	-0.026 (CI = +/-0.013; p = 0.000)	-0.309 (CI = +/-0.134; p = 0.000)	0.837	-2.52%
Frequency	2009.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.309 (CI = +/-0.140; p = 0.000)	0.829	-2.53%
Frequency	2009.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.283 (CI = +/-0.132; p = 0.000)	0.859	-3.02%
Frequency	2010.1	-0.032 (CI = +/-0.015; p = 0.000)	-0.277 (CI = +/-0.138; p = 0.000)	0.855	-3.15%
Frequency	2010.2	-0.036 (CI = +/-0.016; p = 0.000)	-0.260 (CI = +/-0.139; p = 0.001)	0.862	-3.50%
Frequency	2011.1	-0.038 (CI = +/-0.018; p = 0.000)	-0.252 (CI = +/-0.146; p = 0.002)	0.859	-3.69%
Frequency	2011.2	-0.044 (CI = +/-0.019; p = 0.000)	-0.226 (CI = +/-0.142; p = 0.004)	0.877	-4.27%
Frequency	2012.1	-0.044 (CI = +/-0.021; p = 0.000)	-0.223 (CI = +/-0.151; p = 0.006)	0.868	-4.34%
Frequency	2012.2	-0.051 (CI = +/-0.023; p = 0.000)	-0.199 (CI = +/-0.152; p = 0.013)	0.879	-4.94%
Frequency	2013.1	-0.051 (CI = +/-0.026; p = 0.001)	-0.198 (CI = +/-0.163; p = 0.021)	0.867	-4.96%
Frequency	2013.2	-0.052 (CI = +/-0.030; p = 0.003)	-0.193 (CI = +/-0.176; p = 0.034)	0.854	-5.09%
Frequency	2014.1	-0.048 (CI = +/-0.036; p = 0.013)	-0.208 (CI = +/-0.190; p = 0.035)	0.833	-4.66%
Frequency	2014.2	-0.050 (CI = +/-0.043; p = 0.027)	-0.201 (CI = +/-0.210; p = 0.059)	0.816	-4.88%
Frequency	2015.1	-0.046 (CI = +/-0.053; p = 0.084)	-0.213 (CI = +/-0.236; p = 0.073)	0.786	-4.50%
Frequency	2016.1	-0.040 (CI = +/-0.069; p = 0.228)	-0.230 (CI = +/-0.273; p = 0.089)	0.748	-3.89%
Frequency	2016.2	-0.042 (CI = +/-0.087; p = 0.294)	-0.224 (CI = +/-0.311; p = 0.136)	0.718	-4.14%
Frequency	2017.1	-0.014 (CI = +/-0.099; p = 0.750)	-0.281 (CI = +/-0.322; p = 0.078)	0.685	-1.38%

Bodily Injury

Coverage = BI - Adjusted
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.012; p = 0.002)	-0.411 (CI = +/-0.149; p = 0.000)	0.475	+1.93%
Loss Cost	2006.2	0.016 (CI = +/-0.012; p = 0.010)	-0.392 (CI = +/-0.147; p = 0.000)	0.476	+1.62%
Loss Cost	2007.1	0.016 (CI = +/-0.013; p = 0.015)	-0.394 (CI = +/-0.152; p = 0.000)	0.474	+1.64%
Loss Cost	2007.2	0.015 (CI = +/-0.014; p = 0.036)	-0.385 (CI = +/-0.156; p = 0.000)	0.471	+1.49%
Loss Cost	2008.1	0.017 (CI = +/-0.015; p = 0.025)	-0.398 (CI = +/-0.159; p = 0.000)	0.482	+1.72%
Loss Cost	2008.2	0.013 (CI = +/-0.015; p = 0.095)	-0.375 (CI = +/-0.157; p = 0.000)	0.500	+1.28%
Loss Cost	2009.1	0.012 (CI = +/-0.016; p = 0.157)	-0.369 (CI = +/-0.162; p = 0.000)	0.500	+1.18%
Loss Cost	2009.2	0.005 (CI = +/-0.016; p = 0.550)	-0.334 (CI = +/-0.151; p = 0.000)	0.566	+0.47%
Loss Cost	2010.1	0.004 (CI = +/-0.018; p = 0.650)	-0.330 (CI = +/-0.157; p = 0.000)	0.565	+0.39%
Loss Cost	2010.2	0.002 (CI = +/-0.019; p = 0.793)	-0.323 (CI = +/-0.164; p = 0.000)	0.567	+0.25%
Loss Cost	2011.1	0.002 (CI = +/-0.022; p = 0.883)	-0.319 (CI = +/-0.172; p = 0.001)	0.566	+0.15%
Loss Cost	2011.2	-0.005 (CI = +/-0.023; p = 0.662)	-0.291 (CI = +/-0.173; p = 0.002)	0.604	-0.48%
Loss Cost	2012.1	-0.003 (CI = +/-0.026; p = 0.810)	-0.299 (CI = +/-0.182; p = 0.003)	0.593	-0.30%
Loss Cost	2012.2	-0.008 (CI = +/-0.028; p = 0.572)	-0.280 (CI = +/-0.190; p = 0.006)	0.607	-0.77%
Loss Cost	2013.1	-0.004 (CI = +/-0.032; p = 0.770)	-0.292 (CI = +/-0.201; p = 0.007)	0.592	-0.45%
Loss Cost	2013.2	-0.003 (CI = +/-0.037; p = 0.844)	-0.296 (CI = +/-0.216; p = 0.010)	0.580	-0.35%
Loss Cost	2014.1	0.001 (CI = +/-0.042; p = 0.964)	-0.311 (CI = +/-0.232; p = 0.012)	0.565	+0.09%
Loss Cost	2014.2	-0.010 (CI = +/-0.047; p = 0.674)	-0.277 (CI = +/-0.243; p = 0.028)	0.592	-0.95%
Loss Cost	2015.1	-0.014 (CI = +/-0.056; p = 0.587)	-0.262 (CI = +/-0.265; p = 0.052)	0.587	-1.42%
Loss Cost	2015.2	-0.020 (CI = +/-0.066; p = 0.530)	-0.247 (CI = +/-0.291; p = 0.089)	0.578	-1.94%
Loss Cost	2016.1	0.001 (CI = +/-0.074; p = 0.973)	-0.302 (CI = +/-0.302; p = 0.050)	0.553	+0.12%
Loss Cost	2016.2	0.011 (CI = +/-0.089; p = 0.784)	-0.327 (CI = +/-0.333; p = 0.054)	0.523	+1.13%
Loss Cost	2017.1	0.030 (CI = +/-0.104; p = 0.526)	-0.368 (CI = +/-0.360; p = 0.046)	0.497	+3.08%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.074 (CI = +/-0.081; p = 0.073)	0.867	+3.84%
Severity	2006.2	0.036 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.081; p = 0.109)	0.854	+3.71%
Severity	2007.1	0.036 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.084; p = 0.121)	0.840	+3.70%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.087; p = 0.150)	0.823	+3.65%
Severity	2008.1	0.039 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.082; p = 0.059)	0.849	+3.95%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.085; p = 0.076)	0.831	+3.90%
Severity	2009.1	0.037 (CI = +/-0.009; p = 0.000)	-0.071 (CI = +/-0.087; p = 0.106)	0.808	+3.80%
Severity	2009.2	0.035 (CI = +/-0.009; p = 0.000)	-0.060 (CI = +/-0.088; p = 0.169)	0.783	+3.58%
Severity	2010.1	0.036 (CI = +/-0.010; p = 0.000)	-0.063 (CI = +/-0.092; p = 0.171)	0.763	+3.63%
Severity	2010.2	0.038 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.094; p = 0.127)	0.759	+3.83%
Severity	2011.1	0.039 (CI = +/-0.012; p = 0.000)	-0.076 (CI = +/-0.099; p = 0.123)	0.738	+3.93%
Severity	2011.2	0.038 (CI = +/-0.014; p = 0.000)	-0.073 (CI = +/-0.104; p = 0.159)	0.699	+3.85%
Severity	2012.1	0.040 (CI = +/-0.015; p = 0.000)	-0.083 (CI = +/-0.108; p = 0.122)	0.691	+4.11%
Severity	2012.2	0.041 (CI = +/-0.017; p = 0.000)	-0.087 (CI = +/-0.114; p = 0.127)	0.658	+4.21%
Severity	2013.1	0.045 (CI = +/-0.019; p = 0.000)	-0.100 (CI = +/-0.119; p = 0.095)	0.651	+4.56%
Severity	2013.2	0.047 (CI = +/-0.022; p = 0.000)	-0.108 (CI = +/-0.127; p = 0.092)	0.619	+4.78%
Severity	2014.1	0.047 (CI = +/-0.025; p = 0.001)	-0.109 (CI = +/-0.138; p = 0.113)	0.560	+4.81%
Severity	2014.2	0.038 (CI = +/-0.027; p = 0.009)	-0.080 (CI = +/-0.139; p = 0.236)	0.436	+3.91%
Severity	2015.1	0.031 (CI = +/-0.030; p = 0.049)	-0.056 (CI = +/-0.145; p = 0.416)	0.286	+3.11%
Severity	2015.2	0.022 (CI = +/-0.035; p = 0.189)	-0.032 (CI = +/-0.152; p = 0.658)	0.118	+2.23%
Severity	2016.1	0.033 (CI = +/-0.039; p = 0.088)	-0.061 (CI = +/-0.158; p = 0.415)	0.222	+3.35%
Severity	2016.2	0.043 (CI = +/-0.045; p = 0.059)	-0.085 (CI = +/-0.168; p = 0.288)	0.277	+4.37%
Severity	2017.1	0.036 (CI = +/-0.054; p = 0.164)	-0.070 (CI = +/-0.185; p = 0.415)	0.096	+3.66%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.337 (CI = +/-0.112; p = 0.000)	0.830	-1.85%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.326 (CI = +/-0.113; p = 0.000)	0.836	-2.02%
Frequency	2007.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.328 (CI = +/-0.117; p = 0.000)	0.829	-1.99%
Frequency	2007.2	-0.021 (CI = +/-0.011; p = 0.000)	-0.323 (CI = +/-0.120; p = 0.000)	0.827	-2.08%
Frequency	2008.1	-0.022 (CI = +/-0.011; p = 0.001)	-0.319 (CI = +/-0.124; p = 0.000)	0.824	-2.15%
Frequency	2008.2	-0.025 (CI = +/-0.012; p = 0.000)	-0.299 (CI = +/-0.120; p = 0.000)	0.846	-2.52%
Frequency	2009.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.298 (CI = +/-0.125; p = 0.000)	0.839	-2.53%
Frequency	2009.2	-0.030 (CI = +/-0.013; p = 0.000)	-0.274 (CI = +/-0.119; p = 0.000)	0.865	-3.00%
Frequency	2010.1	-0.032 (CI = +/-0.014; p = 0.000)	-0.267 (CI = +/-0.123; p = 0.000)	0.862	-3.12%
Frequency	2010.2	-0.035 (CI = +/-0.015; p = 0.000)	-0.251 (CI = +/-0.125; p = 0.000)	0.869	-3.45%
Frequency	2011.1	-0.037 (CI = +/-0.016; p = 0.000)	-0.243 (CI = +/-0.130; p = 0.001)	0.865	-3.63%
Frequency	2011.2	-0.043 (CI = +/-0.017; p = 0.000)	-0.218 (CI = +/-0.127; p = 0.002)	0.881	-4.17%
Frequency	2012.1	-0.043 (CI = +/-0.019; p = 0.000)	-0.216 (CI = +/-0.134; p = 0.003)	0.873	-4.23%
Frequency	2012.2	-0.049 (CI = +/-0.020; p = 0.000)	-0.193 (CI = +/-0.135; p = 0.008)	0.883	-4.78%
Frequency	2013.1	-0.049 (CI = +/-0.023; p = 0.000)	-0.192 (CI = +/-0.145; p = 0.012)	0.872	-4.79%
Frequency	2013.2	-0.050 (CI = +/-0.026; p = 0.001)	-0.188 (CI = +/-0.155; p = 0.020)	0.861	-4.89%
Frequency	2014.1	-0.046 (CI = +/-0.030; p = 0.005)	-0.202 (CI = +/-0.165; p = 0.020)	0.845	-4.51%
Frequency	2014.2	-0.048 (CI = +/-0.035; p = 0.011)	-0.197 (CI = +/-0.180; p = 0.034)	0.833	-4.68%
Frequency	2015.1	-0.045 (CI = +/-0.041; p = 0.035)	-0.206 (CI = +/-0.196; p = 0.041)	0.812	-4.40%
Frequency	2015.2	-0.042 (CI = +/-0.049; p = 0.089)	-0.215 (CI = +/-0.216; p = 0.050)	0.789	-4.08%
Frequency	2016.1	-0.032 (CI = +/-0.057; p = 0.248)	-0.242 (CI = +/-0.234; p = 0.044)	0.763	-3.13%
Frequency	2016.2	-0.032 (CI = +/-0.070; p = 0.337)	-0.242 (CI = +/-0.261; p = 0.066)	0.737	-3.10%
Frequency	2017.1	-0.006 (CI = +/-0.075; p = 0.869)	-0.298 (CI = +/-0.257; p = 0.028)	0.728	-0.56%

Bodily Injury

Coverage = BI - Adjusted
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.013 (CI = +/-0.013; p = 0.045)	-0.159 (CI = +/-0.083; p = 0.000)	0.290	+1.33%	-13.61%
Loss Cost	2006.2	0.010 (CI = +/-0.013; p = 0.137)	-0.150 (CI = +/-0.082; p = 0.001)	0.289	+0.99%	-13.09%
Loss Cost	2007.1	0.010 (CI = +/-0.014; p = 0.173)	-0.150 (CI = +/-0.085; p = 0.001)	0.286	+0.98%	-13.06%
Loss Cost	2007.2	0.008 (CI = +/-0.015; p = 0.299)	-0.145 (CI = +/-0.086; p = 0.002)	0.286	+0.79%	-12.78%
Loss Cost	2008.1	0.009 (CI = +/-0.016; p = 0.249)	-0.149 (CI = +/-0.089; p = 0.002)	0.289	+0.94%	-13.00%
Loss Cost	2008.2	0.005 (CI = +/-0.017; p = 0.567)	-0.137 (CI = +/-0.087; p = 0.003)	0.310	+0.48%	-12.38%
Loss Cost	2009.1	0.003 (CI = +/-0.018; p = 0.732)	-0.133 (CI = +/-0.090; p = 0.006)	0.314	+0.31%	-12.16%
Loss Cost	2009.2	-0.004 (CI = +/-0.018; p = 0.636)	-0.115 (CI = +/-0.085; p = 0.010)	0.389	-0.42%	-11.27%
Loss Cost	2010.1	-0.006 (CI = +/-0.020; p = 0.552)	-0.112 (CI = +/-0.088; p = 0.015)	0.393	-0.58%	-11.08%
Loss Cost	2010.2	-0.008 (CI = +/-0.022; p = 0.448)	-0.107 (CI = +/-0.091; p = 0.024)	0.400	-0.80%	-10.83%
Loss Cost	2011.1	-0.010 (CI = +/-0.024; p = 0.392)	-0.102 (CI = +/-0.095; p = 0.036)	0.402	-1.00%	-10.62%
Loss Cost	2011.2	-0.017 (CI = +/-0.025; p = 0.167)	-0.087 (CI = +/-0.095; p = 0.070)	0.458	-1.72%	-9.91%
Loss Cost	2012.1	-0.017 (CI = +/-0.028; p = 0.224)	-0.088 (CI = +/-0.100; p = 0.083)	0.439	-1.69%	-9.94%
Loss Cost	2012.2	-0.023 (CI = +/-0.031; p = 0.134)	-0.075 (CI = +/-0.103; p = 0.143)	0.467	-2.30%	-9.40%
Loss Cost	2013.1	-0.022 (CI = +/-0.036; p = 0.204)	-0.077 (CI = +/-0.110; p = 0.158)	0.440	-2.20%	-9.48%
Loss Cost	2013.2	-0.024 (CI = +/-0.041; p = 0.235)	-0.075 (CI = +/-0.119; p = 0.202)	0.423	-2.35%	-9.37%
Loss Cost	2014.1	-0.023 (CI = +/-0.048; p = 0.328)	-0.077 (CI = +/-0.129; p = 0.224)	0.393	-2.24%	-9.45%
Loss Cost	2014.2	-0.037 (CI = +/-0.053; p = 0.159)	-0.053 (CI = +/-0.134; p = 0.411)	0.447	-3.64%	-8.60%
Loss Cost	2015.1	-0.047 (CI = +/-0.063; p = 0.128)	-0.037 (CI = +/-0.146; p = 0.595)	0.455	-4.62%	-8.06%
Loss Cost	2015.2	-0.060 (CI = +/-0.075; p = 0.106)	-0.017 (CI = +/-0.160; p = 0.817)	0.461	-5.85%	-7.47%
Loss Cost	2016.1	-0.045 (CI = +/-0.092; p = 0.302)	-0.039 (CI = +/-0.180; p = 0.647)	0.368	-4.44%	-8.06%
Loss Cost	2016.2	-0.044 (CI = +/-0.119; p = 0.430)	-0.041 (CI = +/-0.212; p = 0.678)	0.308	-4.29%	-8.11%
Loss Cost	2017.1	-0.028 (CI = +/-0.158; p = 0.699)	-0.061 (CI = +/-0.256; p = 0.601)	0.222	-2.74%	-8.53%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.038; p = 0.026)	0.875	+3.88%	-0.54%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.038; p = 0.039)	0.863	+3.76%	-0.31%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.039; p = 0.045)	0.849	+3.76%	-0.32%
Severity	2007.2	0.036 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.040; p = 0.057)	0.832	+3.71%	-0.24%
Severity	2008.1	0.039 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.037; p = 0.017)	0.861	+4.00%	-0.69%
Severity	2008.2	0.039 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.039; p = 0.024)	0.843	+3.96%	-0.63%
Severity	2009.1	0.038 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.040; p = 0.035)	0.822	+3.88%	-0.51%
Severity	2009.2	0.036 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.040; p = 0.058)	0.798	+3.68%	-0.26%
Severity	2010.1	0.037 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.042; p = 0.059)	0.780	+3.74%	-0.33%
Severity	2010.2	0.039 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.042; p = 0.040)	0.779	+3.95%	-0.58%
Severity	2011.1	0.040 (CI = +/-0.011; p = 0.000)	-0.047 (CI = +/-0.044; p = 0.039)	0.761	+4.06%	-0.70%
Severity	2011.2	0.039 (CI = +/-0.012; p = 0.000)	-0.046 (CI = +/-0.047; p = 0.053)	0.725	+4.01%	-0.65%
Severity	2012.1	0.042 (CI = +/-0.014; p = 0.000)	-0.051 (CI = +/-0.048; p = 0.038)	0.722	+4.29%	-0.92%
Severity	2012.2	0.043 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.051; p = 0.039)	0.694	+4.42%	-1.04%
Severity	2013.1	0.047 (CI = +/-0.017; p = 0.000)	-0.061 (CI = +/-0.052; p = 0.026)	0.694	+4.81%	-1.35%
Severity	2013.2	0.050 (CI = +/-0.019; p = 0.000)	-0.065 (CI = +/-0.055; p = 0.024)	0.671	+5.09%	-1.56%
Severity	2014.1	0.051 (CI = +/-0.022; p = 0.000)	-0.067 (CI = +/-0.060; p = 0.030)	0.621	+5.21%	-1.65%
Severity	2014.2	0.043 (CI = +/-0.025; p = 0.002)	-0.055 (CI = +/-0.062; p = 0.076)	0.504	+4.43%	-1.17%
Severity	2015.1	0.037 (CI = +/-0.028; p = 0.015)	-0.045 (CI = +/-0.066; p = 0.165)	0.355	+3.76%	-0.80%
Severity	2015.2	0.030 (CI = +/-0.034; p = 0.080)	-0.034 (CI = +/-0.072; p = 0.323)	0.176	+3.00%	-0.44%
Severity	2016.1	0.045 (CI = +/-0.037; p = 0.021)	-0.056 (CI = +/-0.073; p = 0.115)	0.345	+4.64%	-1.11%
Severity	2016.2	0.064 (CI = +/-0.042; p = 0.006)	-0.082 (CI = +/-0.074; p = 0.033)	0.495	+6.66%	-1.79%
Severity	2017.1	0.066 (CI = +/-0.056; p = 0.026)	-0.084 (CI = +/-0.090; p = 0.065)	0.344	+6.78%	-1.82%
Frequency	2006.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.116 (CI = +/-0.068; p = 0.001)	0.730	-2.46%	-13.15%
Frequency	2006.2	-0.027 (CI = +/-0.011; p = 0.000)	-0.110 (CI = +/-0.068; p = 0.002)	0.740	-2.66%	-12.81%
Frequency	2007.1	-0.027 (CI = +/-0.012; p = 0.000)	-0.110 (CI = +/-0.070; p = 0.003)	0.730	-2.68%	-12.78%
Frequency	2007.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.106 (CI = +/-0.072; p = 0.005)	0.728	-2.82%	-12.57%
Frequency	2008.1	-0.030 (CI = +/-0.014; p = 0.000)	-0.102 (CI = +/-0.074; p = 0.008)	0.725	-2.94%	-12.39%
Frequency	2008.2	-0.034 (CI = +/-0.014; p = 0.000)	-0.092 (CI = +/-0.072; p = 0.014)	0.755	-3.35%	-11.82%
Frequency	2009.1	-0.035 (CI = +/-0.015; p = 0.000)	-0.090 (CI = +/-0.074; p = 0.020)	0.746	-3.43%	-11.71%
Frequency	2009.2	-0.040 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.071; p = 0.036)	0.783	-3.96%	-11.04%
Frequency	2010.1	-0.043 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.073; p = 0.055)	0.780	-4.16%	-10.79%
Frequency	2010.2	-0.047 (CI = +/-0.018; p = 0.000)	-0.062 (CI = +/-0.074; p = 0.095)	0.792	-4.58%	-10.31%
Frequency	2011.1	-0.050 (CI = +/-0.019; p = 0.000)	-0.055 (CI = +/-0.076; p = 0.144)	0.791	-4.86%	-9.99%
Frequency	2011.2	-0.057 (CI = +/-0.020; p = 0.000)	-0.041 (CI = +/-0.074; p = 0.259)	0.818	-5.51%	-9.32%
Frequency	2012.1	-0.059 (CI = +/-0.022; p = 0.000)	-0.036 (CI = +/-0.078; p = 0.338)	0.808	-5.73%	-9.10%
Frequency	2012.2	-0.067 (CI = +/-0.023; p = 0.000)	-0.022 (CI = +/-0.077; p = 0.559)	0.828	-6.44%	-8.45%
Frequency	2013.1	-0.069 (CI = +/-0.026; p = 0.000)	-0.017 (CI = +/-0.081; p = 0.669)	0.815	-6.69%	-8.24%
Frequency	2013.2	-0.073 (CI = +/-0.030; p = 0.000)	-0.009 (CI = +/-0.086; p = 0.823)	0.804	-7.08%	-7.94%
Frequency	2014.1	-0.073 (CI = +/-0.035; p = 0.000)	-0.009 (CI = +/-0.094; p = 0.837)	0.776	-7.08%	-7.94%
Frequency	2014.2	-0.080 (CI = +/-0.040; p = 0.001)	0.002 (CI = +/-0.100; p = 0.962)	0.767	-7.73%	-7.52%
Frequency	2015.1	-0.084 (CI = +/-0.048; p = 0.002)	0.008 (CI = +/-0.111; p = 0.875)	0.739	-8.08%	-7.32%
Frequency	2015.2	-0.090 (CI = +/-0.058; p = 0.006)	0.016 (CI = +/-0.124; p = 0.776)	0.708	-8.58%	-7.06%
Frequency	2016.1	-0.091 (CI = +/-0.073; p = 0.019)	0.018 (CI = +/-0.142; p = 0.786)	0.653	-8.67%	-7.02%
Frequency	2016.2	-0.108 (CI = +/-0.091; p = 0.024)	0.042 (CI = +/-0.162; p = 0.578)	0.636	-10.27%	-6.44%
Frequency	2017.1	-0.093 (CI = +/-0.120; p = 0.113)	0.023 (CI = +/-0.195; p = 0.799)	0.523	-8.92%	-6.84%

Bodily Injury

Coverage = BI - Adjusted
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2020-01-01
Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.012; p = 0.003)	-0.403 (CI = +/-0.253; p = 0.003)	-0.005 (CI = +/-0.122; p = 0.939)	0.457	+1.93%	+1.46%
Loss Cost	2006.2	0.016 (CI = +/-0.012; p = 0.012)	-0.390 (CI = +/-0.248; p = 0.003)	-0.002 (CI = +/-0.119; p = 0.979)	0.458	+1.62%	+1.46%
Loss Cost	2007.1	0.016 (CI = +/-0.013; p = 0.017)	-0.391 (CI = +/-0.253; p = 0.004)	-0.002 (CI = +/-0.121; p = 0.976)	0.455	+1.64%	+1.46%
Loss Cost	2007.2	0.015 (CI = +/-0.014; p = 0.040)	-0.385 (CI = +/-0.257; p = 0.005)	0.000 (CI = +/-0.123; p = 0.996)	0.451	+1.49%	+1.46%
Loss Cost	2008.1	0.017 (CI = +/-0.015; p = 0.028)	-0.393 (CI = +/-0.259; p = 0.004)	-0.003 (CI = +/-0.123; p = 0.966)	0.463	+1.72%	+1.46%
Loss Cost	2008.2	0.013 (CI = +/-0.016; p = 0.106)	-0.377 (CI = +/-0.252; p = 0.005)	0.002 (CI = +/-0.120; p = 0.976)	0.480	+1.28%	+1.46%
Loss Cost	2009.1	0.012 (CI = +/-0.017; p = 0.172)	-0.374 (CI = +/-0.258; p = 0.006)	0.003 (CI = +/-0.122; p = 0.962)	0.479	+1.17%	+1.46%
Loss Cost	2009.2	0.005 (CI = +/-0.017; p = 0.581)	-0.350 (CI = +/-0.236; p = 0.005)	0.010 (CI = +/-0.112; p = 0.855)	0.548	+0.45%	+1.46%
Loss Cost	2010.1	0.004 (CI = +/-0.018; p = 0.684)	-0.347 (CI = +/-0.243; p = 0.007)	0.011 (CI = +/-0.115; p = 0.846)	0.546	+0.37%	+1.46%
Loss Cost	2010.2	0.002 (CI = +/-0.020; p = 0.830)	-0.343 (CI = +/-0.249; p = 0.009)	0.012 (CI = +/-0.117; p = 0.828)	0.548	+0.21%	+1.46%
Loss Cost	2011.1	0.001 (CI = +/-0.023; p = 0.922)	-0.340 (CI = +/-0.257; p = 0.012)	0.013 (CI = +/-0.121; p = 0.819)	0.545	+0.11%	+1.46%
Loss Cost	2011.2	-0.006 (CI = +/-0.024; p = 0.625)	-0.322 (CI = +/-0.252; p = 0.015)	0.020 (CI = +/-0.118; p = 0.724)	0.586	-0.57%	+1.46%
Loss Cost	2012.1	-0.004 (CI = +/-0.027; p = 0.766)	-0.326 (CI = +/-0.260; p = 0.017)	0.018 (CI = +/-0.122; p = 0.755)	0.573	-0.39%	+1.46%
Loss Cost	2012.2	-0.009 (CI = +/-0.030; p = 0.528)	-0.314 (CI = +/-0.264; p = 0.023)	0.024 (CI = +/-0.124; p = 0.692)	0.588	-0.91%	+1.46%
Loss Cost	2013.1	-0.006 (CI = +/-0.034; p = 0.717)	-0.321 (CI = +/-0.274; p = 0.025)	0.020 (CI = +/-0.128; p = 0.739)	0.570	-0.59%	+1.46%
Loss Cost	2013.2	-0.005 (CI = +/-0.040; p = 0.784)	-0.322 (CI = +/-0.287; p = 0.030)	0.020 (CI = +/-0.134; p = 0.759)	0.555	-0.52%	+1.46%
Loss Cost	2014.1	-0.001 (CI = +/-0.046; p = 0.972)	-0.330 (CI = +/-0.299; p = 0.033)	0.015 (CI = +/-0.141; p = 0.819)	0.535	-0.08%	+1.46%
Loss Cost	2014.2	-0.013 (CI = +/-0.053; p = 0.597)	-0.309 (CI = +/-0.303; p = 0.046)	0.028 (CI = +/-0.143; p = 0.681)	0.567	-1.32%	+1.46%
Loss Cost	2015.1	-0.020 (CI = +/-0.064; p = 0.497)	-0.299 (CI = +/-0.318; p = 0.063)	0.035 (CI = +/-0.152; p = 0.626)	0.562	-2.02%	+1.46%
Loss Cost	2015.2	-0.030 (CI = +/-0.078; p = 0.422)	-0.287 (CI = +/-0.337; p = 0.088)	0.044 (CI = +/-0.164; p = 0.566)	0.554	-2.91%	+1.46%
Loss Cost	2016.1	-0.004 (CI = +/-0.093; p = 0.919)	-0.316 (CI = +/-0.343; p = 0.067)	0.019 (CI = +/-0.172; p = 0.812)	0.511	-0.44%	+1.46%
Loss Cost	2016.2	0.009 (CI = +/-0.121; p = 0.868)	-0.330 (CI = +/-0.370; p = 0.075)	0.005 (CI = +/-0.195; p = 0.952)	0.470	+0.92%	+1.46%
Loss Cost	2017.1	0.046 (CI = +/-0.158; p = 0.519)	-0.360 (CI = +/-0.390; p = 0.066)	-0.032 (CI = +/-0.224; p = 0.752)	0.441	+4.73%	+1.46%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.003 (CI = +/-0.134; p = 0.958)	-0.042 (CI = +/-0.064; p = 0.191)	0.871	+3.89%	-0.40%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.133; p = 0.975)	-0.041 (CI = +/-0.064; p = 0.201)	0.858	+3.75%	-0.40%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.136; p = 0.976)	-0.041 (CI = +/-0.065; p = 0.209)	0.844	+3.75%	-0.40%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.139; p = 0.953)	-0.040 (CI = +/-0.066; p = 0.222)	0.826	+3.70%	-0.40%
Severity	2008.1	0.039 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.128; p = 0.904)	-0.043 (CI = +/-0.061; p = 0.156)	0.855	+4.02%	-0.40%
Severity	2008.2	0.039 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.131; p = 0.924)	-0.043 (CI = +/-0.062; p = 0.168)	0.837	+3.98%	-0.40%
Severity	2009.1	0.038 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.133; p = 0.963)	-0.042 (CI = +/-0.063; p = 0.183)	0.815	+3.88%	-0.40%
Severity	2009.2	0.036 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.133; p = 0.954)	-0.040 (CI = +/-0.063; p = 0.200)	0.790	+3.67%	-0.40%
Severity	2010.1	0.037 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.136; p = 0.979)	-0.041 (CI = +/-0.064; p = 0.204)	0.770	+3.74%	-0.40%
Severity	2010.2	0.039 (CI = +/-0.011; p = 0.000)	-0.005 (CI = +/-0.137; p = 0.941)	-0.043 (CI = +/-0.064; p = 0.181)	0.769	+3.97%	-0.40%
Severity	2011.1	0.040 (CI = +/-0.012; p = 0.000)	-0.008 (CI = +/-0.140; p = 0.904)	-0.044 (CI = +/-0.066; p = 0.179)	0.750	+4.09%	-0.40%
Severity	2011.2	0.040 (CI = +/-0.014; p = 0.000)	-0.007 (CI = +/-0.145; p = 0.923)	-0.044 (CI = +/-0.068; p = 0.196)	0.710	+4.03%	-0.40%
Severity	2012.1	0.043 (CI = +/-0.015; p = 0.000)	-0.014 (CI = +/-0.146; p = 0.840)	-0.047 (CI = +/-0.069; p = 0.171)	0.707	+4.35%	-0.40%
Severity	2012.2	0.044 (CI = +/-0.017; p = 0.000)	-0.018 (CI = +/-0.151; p = 0.806)	-0.048 (CI = +/-0.071; p = 0.170)	0.677	+4.51%	-0.40%
Severity	2013.1	0.048 (CI = +/-0.019; p = 0.000)	-0.027 (CI = +/-0.152; p = 0.710)	-0.052 (CI = +/-0.071; p = 0.138)	0.678	+4.96%	-0.40%
Severity	2013.2	0.052 (CI = +/-0.022; p = 0.000)	-0.034 (CI = +/-0.156; p = 0.654)	-0.056 (CI = +/-0.073; p = 0.127)	0.654	+5.29%	-0.40%
Severity	2014.1	0.053 (CI = +/-0.025; p = 0.001)	-0.037 (CI = +/-0.164; p = 0.639)	-0.057 (CI = +/-0.077; p = 0.133)	0.601	+5.47%	-0.40%
Severity	2014.2	0.045 (CI = +/-0.029; p = 0.005)	-0.023 (CI = +/-0.163; p = 0.764)	-0.049 (CI = +/-0.077; p = 0.192)	0.470	+4.62%	-0.40%
Severity	2015.1	0.038 (CI = +/-0.033; p = 0.029)	-0.012 (CI = +/-0.167; p = 0.874)	-0.042 (CI = +/-0.080; p = 0.275)	0.303	+3.87%	-0.40%
Severity	2015.2	0.030 (CI = +/-0.040; p = 0.131)	-0.001 (CI = +/-0.173; p = 0.987)	-0.034 (CI = +/-0.084; p = 0.398)	0.101	+3.01%	-0.40%
Severity	2016.1	0.048 (CI = +/-0.045; p = 0.037)	-0.023 (CI = +/-0.164; p = 0.761)	-0.052 (CI = +/-0.082; p = 0.188)	0.287	+4.95%	-0.40%
Severity	2016.2	0.072 (CI = +/-0.050; p = 0.010)	-0.047 (CI = +/-0.152; p = 0.504)	-0.076 (CI = +/-0.080; p = 0.061)	0.467	+7.46%	-0.40%
Severity	2017.1	0.076 (CI = +/-0.068; p = 0.033)	-0.050 (CI = +/-0.167; p = 0.511)	-0.080 (CI = +/-0.096; p = 0.091)	0.304	+7.88%	-0.40%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	-0.399 (CI = +/-0.189; p = 0.000)	0.038 (CI = +/-0.091; p = 0.404)	0.828	-1.88%	+1.87%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.392 (CI = +/-0.188; p = 0.000)	0.039 (CI = +/-0.090; p = 0.379)	0.835	-2.06%	+1.87%
Frequency	2007.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.393 (CI = +/-0.192; p = 0.000)	0.039 (CI = +/-0.092; p = 0.391)	0.828	-2.03%	+1.87%
Frequency	2007.2	-0.022 (CI = +/-0.011; p = 0.000)	-0.389 (CI = +/-0.195; p = 0.000)	0.040 (CI = +/-0.093; p = 0.386)	0.826	-2.13%	+1.87%
Frequency	2008.1	-0.022 (CI = +/-0.012; p = 0.001)	-0.386 (CI = +/-0.199; p = 0.000)	0.041 (CI = +/-0.095; p = 0.385)	0.822	-2.21%	+1.87%
Frequency	2008.2	-0.026 (CI = +/-0.012; p = 0.000)	-0.371 (CI = +/-0.189; p = 0.000)	0.045 (CI = +/-0.090; p = 0.316)	0.846	-2.59%	+1.87%
Frequency	2009.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.371 (CI = +/-0.194; p = 0.001)	0.045 (CI = +/-0.092; p = 0.324)	0.839	-2.61%	+1.87%
Frequency	2009.2	-0.032 (CI = +/-0.013; p = 0.000)	-0.354 (CI = +/-0.180; p = 0.000)	0.050 (CI = +/-0.085; p = 0.237)	0.868	-3.11%	+1.87%
Frequency	2010.1	-0.033 (CI = +/-0.014; p = 0.000)	-0.349 (CI = +/-0.184; p = 0.001)	0.052 (CI = +/-0.087; p = 0.232)	0.865	-3.25%	+1.87%
Frequency	2010.2	-0.037 (CI = +/-0.015; p = 0.000)	-0.338 (CI = +/-0.181; p = 0.001)	0.055 (CI = +/-0.085; p = 0.193)	0.873	-3.61%	+1.87%
Frequency	2011.1	-0.039 (CI = +/-0.016; p = 0.000)	-0.331 (CI = +/-0.185; p = 0.001)	0.057 (CI = +/-0.087; p = 0.183)	0.871	-3.83%	+1.87%
Frequency	2011.2	-0.045 (CI = +/-0.017; p = 0.000)	-0.315 (CI = +/-0.174; p = 0.001)	0.064 (CI = +/-0.082; p = 0.119)	0.891	-4.42%	+1.87%
Frequency	2012.1	-0.046 (CI = +/-0.019; p = 0.000)	-0.312 (CI = +/-0.180; p = 0.002)	0.065 (CI = +/-0.084; p = 0.123)	0.883	-4.54%	+1.87%
Frequency	2012.2	-0.053 (CI = +/-0.020; p = 0.000)	-0.296 (CI = +/-0.172; p = 0.002)	0.072 (CI = +/-0.081; p = 0.078)	0.897	-5.19%	+1.87%
Frequency	2013.1	-0.054 (CI = +/-0.022; p = 0.000)	-0.294 (CI = +/-0.179; p = 0.003)	0.073 (CI = +/-0.084; p = 0.085)	0.888	-5.29%	+1.87%
Frequency	2013.2	-0.057 (CI = +/-0.026; p = 0.000)	-0.289 (CI = +/-0.186; p = 0.005)	0.075 (CI = +/-0.087; p = 0.086)	0.879	-5.52%	+1.87%
Frequency	2014.1	-0.054 (CI = +/-0.030; p = 0.002)	-0.294 (CI = +/-0.195; p = 0.006)	0.072 (CI = +/-0.091; p = 0.111)	0.863	-5.26%	+1.87%
Frequency	2014.2	-0.058 (CI = +/-0.036; p = 0.004)	-0.286 (CI = +/-0.203; p = 0.009)	0.077 (CI = +/-0.096; p = 0.107)	0.854	-5.68%	+1.87%
Frequency	2015.1	-0.058 (CI = +/-0.043; p = 0.012)	-0.286 (CI = +/-0.216; p = 0.013)	0.077 (CI = +/-0.103; p = 0.130)	0.833	-5.68%	+1.87%
Frequency	2015.2	-0.059 (CI = +/-0.053; p = 0.033)	-0.285 (CI = +/-0.230; p = 0.020)	0.078 (CI = +/-0.112; p = 0.156)	0.810	-5.74%	+1.87%
Frequency	2016.1	-0.053 (CI = +/-0.067; p = 0.111)	-0.293 (CI = +/-0.247; p = 0.024)	0.071 (CI = +/-0.124; p = 0.229)	0.776	-5.13%	+1.87%
Frequency	2016.2	-0.063 (CI = +/-0.087; p = 0.137)	-0.283 (CI = +/-0.266; p = 0.039)	0.081 (CI = +/-0.140; p = 0.223)	0.754	-6.09%	+1.87%
Frequency	2017.1	-0.030 (CI = +/-0.111; p = 0.554)	-0.310 (CI = +/-0.273; p = 0.030)	0.048 (CI = +/-0.156; p = 0.498)	0.712	-2.92%	+1.87%

Bodily Injury

Coverage = BI - Adjusted
End Trend Period = 2022.1
Excluded Points = 2015.2,2018.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.002 (CI = +/-0.013; p = 0.743)	-0.031	-0.20%
Loss Cost	2006.2	-0.005 (CI = +/-0.013; p = 0.394)	-0.009	-0.53%
Loss Cost	2007.1	-0.006 (CI = +/-0.013; p = 0.345)	-0.003	-0.63%
Loss Cost	2007.2	-0.009 (CI = +/-0.014; p = 0.222)	0.020	-0.85%
Loss Cost	2008.1	-0.008 (CI = +/-0.015; p = 0.267)	0.011	-0.83%
Loss Cost	2008.2	-0.013 (CI = +/-0.015; p = 0.096)	0.074	-1.26%
Loss Cost	2009.1	-0.015 (CI = +/-0.016; p = 0.067)	0.101	-1.48%
Loss Cost	2009.2	-0.021 (CI = +/-0.015; p = 0.009)	0.239	-2.10%
Loss Cost	2010.1	-0.023 (CI = +/-0.016; p = 0.008)	0.260	-2.30%
Loss Cost	2010.2	-0.026 (CI = +/-0.018; p = 0.006)	0.288	-2.56%
Loss Cost	2011.1	-0.028 (CI = +/-0.019; p = 0.006)	0.305	-2.79%
Loss Cost	2011.2	-0.034 (CI = +/-0.019; p = 0.001)	0.407	-3.37%
Loss Cost	2012.1	-0.035 (CI = +/-0.021; p = 0.003)	0.381	-3.44%
Loss Cost	2012.2	-0.040 (CI = +/-0.023; p = 0.002)	0.435	-3.93%
Loss Cost	2013.1	-0.040 (CI = +/-0.026; p = 0.004)	0.393	-3.96%
Loss Cost	2013.2	-0.042 (CI = +/-0.029; p = 0.007)	0.372	-4.14%
Loss Cost	2014.1	-0.043 (CI = +/-0.033; p = 0.016)	0.322	-4.16%
Loss Cost	2014.2	-0.052 (CI = +/-0.036; p = 0.009)	0.404	-5.08%
Loss Cost	2015.1	-0.059 (CI = +/-0.042; p = 0.011)	0.410	-5.69%
Loss Cost	2016.1	-0.066 (CI = +/-0.051; p = 0.016)	0.403	-6.39%
Loss Cost	2016.2	-0.067 (CI = +/-0.061; p = 0.035)	0.338	-6.50%
Loss Cost	2017.1	-0.063 (CI = +/-0.076; p = 0.092)	0.228	-6.14%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.874	+3.43%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.865	+3.32%
Severity	2007.1	0.032 (CI = +/-0.005; p = 0.000)	0.853	+3.30%
Severity	2007.2	0.032 (CI = +/-0.006; p = 0.000)	0.838	+3.24%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	0.863	+3.43%
Severity	2008.2	0.033 (CI = +/-0.006; p = 0.000)	0.848	+3.38%
Severity	2009.1	0.032 (CI = +/-0.006; p = 0.000)	0.831	+3.29%
Severity	2009.2	0.031 (CI = +/-0.006; p = 0.000)	0.816	+3.12%
Severity	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.799	+3.14%
Severity	2010.2	0.032 (CI = +/-0.007; p = 0.000)	0.797	+3.25%
Severity	2011.1	0.032 (CI = +/-0.008; p = 0.000)	0.780	+3.29%
Severity	2011.2	0.032 (CI = +/-0.009; p = 0.000)	0.749	+3.22%
Severity	2012.1	0.033 (CI = +/-0.010; p = 0.000)	0.745	+3.36%
Severity	2012.2	0.033 (CI = +/-0.011; p = 0.000)	0.719	+3.40%
Severity	2013.1	0.035 (CI = +/-0.012; p = 0.000)	0.718	+3.60%
Severity	2013.2	0.036 (CI = +/-0.013; p = 0.000)	0.695	+3.71%
Severity	2014.1	0.037 (CI = +/-0.015; p = 0.000)	0.651	+3.72%
Severity	2014.2	0.032 (CI = +/-0.016; p = 0.001)	0.568	+3.20%
Severity	2015.1	0.027 (CI = +/-0.018; p = 0.007)	0.451	+2.78%
Severity	2016.1	0.023 (CI = +/-0.022; p = 0.038)	0.301	+2.36%
Severity	2016.2	0.029 (CI = +/-0.025; p = 0.029)	0.363	+2.90%
Severity	2017.1	0.025 (CI = +/-0.031; p = 0.098)	0.218	+2.52%
Frequency	2006.1	-0.036 (CI = +/-0.010; p = 0.000)	0.619	-3.51%
Frequency	2006.2	-0.038 (CI = +/-0.011; p = 0.000)	0.641	-3.72%
Frequency	2007.1	-0.039 (CI = +/-0.011; p = 0.000)	0.630	-3.80%
Frequency	2007.2	-0.040 (CI = +/-0.012; p = 0.000)	0.636	-3.96%
Frequency	2008.1	-0.042 (CI = +/-0.013; p = 0.000)	0.637	-4.12%
Frequency	2008.2	-0.046 (CI = +/-0.013; p = 0.000)	0.688	-4.49%
Frequency	2009.1	-0.047 (CI = +/-0.014; p = 0.000)	0.680	-4.62%
Frequency	2009.2	-0.052 (CI = +/-0.013; p = 0.000)	0.737	-5.06%
Frequency	2010.1	-0.054 (CI = +/-0.014; p = 0.000)	0.740	-5.27%
Frequency	2010.2	-0.058 (CI = +/-0.015; p = 0.000)	0.764	-5.62%
Frequency	2011.1	-0.061 (CI = +/-0.015; p = 0.000)	0.768	-5.89%
Frequency	2011.2	-0.066 (CI = +/-0.015; p = 0.000)	0.807	-6.38%
Frequency	2012.1	-0.068 (CI = +/-0.017; p = 0.000)	0.799	-6.58%
Frequency	2012.2	-0.074 (CI = +/-0.017; p = 0.000)	0.828	-7.09%
Frequency	2013.1	-0.076 (CI = +/-0.019; p = 0.000)	0.815	-7.29%
Frequency	2013.2	-0.079 (CI = +/-0.021; p = 0.000)	0.805	-7.57%
Frequency	2014.1	-0.079 (CI = +/-0.024; p = 0.000)	0.773	-7.60%
Frequency	2014.2	-0.084 (CI = +/-0.028; p = 0.000)	0.763	-8.02%
Frequency	2015.1	-0.086 (CI = +/-0.033; p = 0.000)	0.727	-8.24%
Frequency	2016.1	-0.089 (CI = +/-0.040; p = 0.001)	0.683	-8.55%
Frequency	2016.2	-0.096 (CI = +/-0.048; p = 0.001)	0.664	-9.14%
Frequency	2017.1	-0.088 (CI = +/-0.058; p = 0.008)	0.556	-8.45%

Bodily Injury

Coverage = BI - Adjusted
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	0.018 (CI = +/-0.008; p = 0.000)	-0.135 (CI = +/-0.068; p = 0.000)	0.576	+1.82%
Loss Cost	2006.2	0.016 (CI = +/-0.009; p = 0.001)	-0.125 (CI = +/-0.067; p = 0.001)	0.513	+1.62%
Loss Cost	2007.1	0.015 (CI = +/-0.009; p = 0.003)	-0.129 (CI = +/-0.070; p = 0.001)	0.508	+1.53%
Loss Cost	2007.2	0.015 (CI = +/-0.010; p = 0.006)	-0.128 (CI = +/-0.073; p = 0.001)	0.461	+1.49%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.007)	-0.124 (CI = +/-0.076; p = 0.003)	0.466	+1.59%
Loss Cost	2008.2	0.013 (CI = +/-0.011; p = 0.029)	-0.112 (CI = +/-0.075; p = 0.005)	0.379	+1.28%
Loss Cost	2009.1	0.010 (CI = +/-0.012; p = 0.092)	-0.123 (CI = +/-0.076; p = 0.003)	0.395	+1.02%
Loss Cost	2009.2	0.005 (CI = +/-0.011; p = 0.381)	-0.103 (CI = +/-0.064; p = 0.003)	0.339	+0.45%
Loss Cost	2010.1	0.002 (CI = +/-0.011; p = 0.716)	-0.112 (CI = +/-0.065; p = 0.002)	0.381	+0.20%
Loss Cost	2010.2	0.002 (CI = +/-0.013; p = 0.725)	-0.112 (CI = +/-0.069; p = 0.003)	0.359	+0.21%
Loss Cost	2011.1	-0.001 (CI = +/-0.013; p = 0.850)	-0.123 (CI = +/-0.070; p = 0.002)	0.417	-0.12%
Loss Cost	2011.2	-0.006 (CI = +/-0.014; p = 0.387)	-0.110 (CI = +/-0.067; p = 0.003)	0.413	-0.57%
Loss Cost	2012.1	-0.007 (CI = +/-0.016; p = 0.384)	-0.113 (CI = +/-0.072; p = 0.005)	0.391	-0.65%
Loss Cost	2012.2	-0.009 (CI = +/-0.018; p = 0.278)	-0.106 (CI = +/-0.076; p = 0.010)	0.378	-0.91%
Loss Cost	2013.1	-0.009 (CI = +/-0.021; p = 0.348)	-0.106 (CI = +/-0.084; p = 0.017)	0.324	-0.92%
Loss Cost	2013.2	-0.005 (CI = +/-0.024; p = 0.633)	-0.115 (CI = +/-0.088; p = 0.016)	0.357	-0.52%
Loss Cost	2014.1	-0.006 (CI = +/-0.029; p = 0.668)	-0.116 (CI = +/-0.099; p = 0.027)	0.313	-0.56%
Loss Cost	2014.2	-0.013 (CI = +/-0.032; p = 0.369)	-0.102 (CI = +/-0.102; p = 0.051)	0.293	-1.32%
Loss Cost	2015.1	-0.028 (CI = +/-0.033; p = 0.080)	-0.129 (CI = +/-0.094; p = 0.014)	0.547	-2.79%
Loss Cost	2015.2	-0.030 (CI = +/-0.042; p = 0.137)	-0.127 (CI = +/-0.109; p = 0.029)	0.532	-2.91%
Loss Cost	2016.1	-0.014 (CI = +/-0.051; p = 0.502)	-0.104 (CI = +/-0.117; p = 0.070)	0.323	-1.42%
Loss Cost	2016.2	0.009 (CI = +/-0.043; p = 0.585)	-0.132 (CI = +/-0.087; p = 0.014)	0.728	+0.92%
Loss Cost	2017.1	0.027 (CI = +/-0.056; p = 0.219)	-0.111 (CI = +/-0.095; p = 0.034)	0.794	+2.76%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.049; p = 0.126)	0.864	+3.86%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.050; p = 0.184)	0.846	+3.75%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.052; p = 0.185)	0.831	+3.72%
Severity	2007.2	0.036 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.054; p = 0.212)	0.809	+3.70%
Severity	2008.1	0.039 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.051; p = 0.382)	0.845	+3.99%
Severity	2008.2	0.039 (CI = +/-0.008; p = 0.000)	-0.021 (CI = +/-0.053; p = 0.416)	0.823	+3.98%
Severity	2009.1	0.038 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.055; p = 0.339)	0.800	+3.85%
Severity	2009.2	0.036 (CI = +/-0.009; p = 0.000)	-0.020 (CI = +/-0.056; p = 0.468)	0.766	+3.67%
Severity	2010.1	0.036 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.060; p = 0.518)	0.744	+3.71%
Severity	2010.2	0.039 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.060; p = 0.363)	0.756	+3.97%
Severity	2011.1	0.040 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.064; p = 0.432)	0.735	+4.04%
Severity	2011.2	0.040 (CI = +/-0.014; p = 0.000)	-0.024 (CI = +/-0.068; p = 0.464)	0.690	+4.03%
Severity	2012.1	0.042 (CI = +/-0.016; p = 0.000)	-0.017 (CI = +/-0.072; p = 0.626)	0.690	+4.31%
Severity	2012.2	0.044 (CI = +/-0.018; p = 0.000)	-0.021 (CI = +/-0.077; p = 0.553)	0.665	+4.51%
Severity	2013.1	0.048 (CI = +/-0.020; p = 0.000)	-0.012 (CI = +/-0.081; p = 0.757)	0.673	+4.92%
Severity	2013.2	0.052 (CI = +/-0.023; p = 0.001)	-0.019 (CI = +/-0.086; p = 0.626)	0.661	+5.29%
Severity	2014.1	0.053 (CI = +/-0.028; p = 0.002)	-0.017 (CI = +/-0.096; p = 0.693)	0.610	+5.39%
Severity	2014.2	0.045 (CI = +/-0.031; p = 0.011)	-0.004 (CI = +/-0.100; p = 0.932)	0.472	+4.62%
Severity	2015.1	0.037 (CI = +/-0.038; p = 0.055)	-0.019 (CI = +/-0.109; p = 0.691)	0.306	+3.75%
Severity	2015.2	0.030 (CI = +/-0.047; p = 0.171)	-0.008 (CI = +/-0.121; p = 0.873)	0.052	+3.01%
Severity	2016.1	0.051 (CI = +/-0.051; p = 0.052)	0.023 (CI = +/-0.117; p = 0.635)	0.390	+5.18%
Severity	2016.2	0.072 (CI = +/-0.050; p = 0.016)	-0.002 (CI = +/-0.100; p = 0.957)	0.703	+7.46%
Severity	2017.1	0.076 (CI = +/-0.086; p = 0.067)	0.003 (CI = +/-0.147; p = 0.951)	0.569	+7.94%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.056; p = 0.002)	0.611	-1.96%
Frequency	2006.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.057; p = 0.003)	0.623	-2.06%
Frequency	2007.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.060; p = 0.003)	0.599	-2.12%
Frequency	2007.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.062; p = 0.005)	0.590	-2.13%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.063; p = 0.003)	0.605	-2.31%
Frequency	2008.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.061; p = 0.005)	0.664	-2.59%
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.063; p = 0.005)	0.653	-2.73%
Frequency	2009.2	-0.032 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.058; p = 0.007)	0.735	-3.11%
Frequency	2010.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.057; p = 0.003)	0.759	-3.39%
Frequency	2010.2	-0.037 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.058; p = 0.006)	0.778	-3.61%
Frequency	2011.1	-0.041 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.054; p = 0.002)	0.818	-4.00%
Frequency	2011.2	-0.045 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.048; p = 0.002)	0.872	-4.42%
Frequency	2012.1	-0.049 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.047; p = 0.001)	0.884	-4.75%
Frequency	2012.2	-0.053 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.001)	0.923	-5.19%
Frequency	2013.1	-0.057 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.038; p = 0.000)	0.936	-5.56%
Frequency	2013.2	-0.057 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.042; p = 0.000)	0.927	-5.52%
Frequency	2014.1	-0.058 (CI = +/-0.013; p = 0.000)	-0.098 (CI = +/-0.046; p = 0.001)	0.906	-5.65%
Frequency	2014.2	-0.058 (CI = +/-0.016; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.002)	0.894	-5.68%
Frequency	2015.1	-0.065 (CI = +/-0.018; p = 0.000)	-0.110 (CI = +/-0.051; p = 0.001)	0.906	-6.30%
Frequency	2015.2	-0.059 (CI = +/-0.020; p = 0.000)	-0.119 (CI = +/-0.051; p = 0.001)	0.914	-5.74%
Frequency	2016.1	-0.065 (CI = +/-0.025; p = 0.001)	-0.127 (CI = +/-0.058; p = 0.002)	0.897	-6.28%
Frequency	2016.2	-0.063 (CI = +/-0.036; p = 0.008)	-0.130 (CI = +/-0.073; p = 0.008)	0.885	-6.09%
Frequency	2017.1	-0.049 (CI = +/-0.050; p = 0.052)	-0.114 (CI = +/-0.085; p = 0.024)	0.800	-4.80%

Bodily Injury

Coverage = BI - Adjusted
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	0.019 (CI = +/-0.009; p = 0.000)	-0.140 (CI = +/-0.069; p = 0.000)	0.578	+1.96%
Loss Cost	2006.2	0.017 (CI = +/-0.009; p = 0.001)	-0.131 (CI = +/-0.070; p = 0.001)	0.511	+1.74%
Loss Cost	2007.1	0.016 (CI = +/-0.010; p = 0.003)	-0.134 (CI = +/-0.072; p = 0.001)	0.505	+1.65%
Loss Cost	2007.2	0.016 (CI = +/-0.011; p = 0.006)	-0.134 (CI = +/-0.076; p = 0.001)	0.458	+1.63%
Loss Cost	2008.1	0.017 (CI = +/-0.012; p = 0.007)	-0.130 (CI = +/-0.079; p = 0.003)	0.463	+1.74%
Loss Cost	2008.2	0.014 (CI = +/-0.012; p = 0.029)	-0.117 (CI = +/-0.078; p = 0.005)	0.370	+1.40%
Loss Cost	2009.1	0.011 (CI = +/-0.013; p = 0.088)	-0.126 (CI = +/-0.079; p = 0.004)	0.385	+1.13%
Loss Cost	2009.2	0.005 (CI = +/-0.012; p = 0.395)	-0.104 (CI = +/-0.068; p = 0.005)	0.318	+0.49%
Loss Cost	2010.1	0.002 (CI = +/-0.013; p = 0.713)	-0.113 (CI = +/-0.069; p = 0.003)	0.361	+0.22%
Loss Cost	2010.2	0.002 (CI = +/-0.014; p = 0.720)	-0.113 (CI = +/-0.074; p = 0.005)	0.340	+0.24%
Loss Cost	2011.1	-0.001 (CI = +/-0.015; p = 0.882)	-0.123 (CI = +/-0.074; p = 0.003)	0.399	-0.11%
Loss Cost	2011.2	-0.006 (CI = +/-0.016; p = 0.389)	-0.108 (CI = +/-0.072; p = 0.007)	0.399	-0.65%
Loss Cost	2012.1	-0.007 (CI = +/-0.018; p = 0.385)	-0.110 (CI = +/-0.078; p = 0.009)	0.374	-0.74%
Loss Cost	2012.2	-0.011 (CI = +/-0.021; p = 0.266)	-0.102 (CI = +/-0.083; p = 0.021)	0.368	-1.09%
Loss Cost	2013.1	-0.011 (CI = +/-0.024; p = 0.329)	-0.102 (CI = +/-0.091; p = 0.031)	0.307	-1.11%
Loss Cost	2013.2	-0.006 (CI = +/-0.029; p = 0.620)	-0.112 (CI = +/-0.099; p = 0.030)	0.329	-0.65%
Loss Cost	2014.1	-0.007 (CI = +/-0.035; p = 0.653)	-0.113 (CI = +/-0.111; p = 0.046)	0.273	-0.70%
Loss Cost	2014.2	-0.018 (CI = +/-0.041; p = 0.325)	-0.093 (CI = +/-0.117; p = 0.102)	0.281	-1.80%
Loss Cost	2015.1	-0.035 (CI = +/-0.040; p = 0.072)	-0.118 (CI = +/-0.103; p = 0.031)	0.572	-3.47%
Loss Cost	2015.2	-0.041 (CI = +/-0.055; p = 0.114)	-0.110 (CI = +/-0.126; p = 0.074)	0.567	-3.99%
Loss Cost	2016.1	-0.025 (CI = +/-0.068; p = 0.367)	-0.092 (CI = +/-0.138; p = 0.138)	0.290	-2.47%
Loss Cost	2016.2	0.008 (CI = +/-0.075; p = 0.753)	-0.131 (CI = +/-0.129; p = 0.048)	0.639	+0.82%
Loss Cost	2017.1	0.030 (CI = +/-0.116; p = 0.388)	-0.113 (CI = +/-0.168; p = 0.102)	0.654	+3.00%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.051; p = 0.134)	0.849	+3.87%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.052; p = 0.200)	0.828	+3.76%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.054; p = 0.201)	0.810	+3.73%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.057; p = 0.233)	0.785	+3.70%
Severity	2008.1	0.039 (CI = +/-0.008; p = 0.000)	-0.022 (CI = +/-0.053; p = 0.392)	0.825	+4.01%
Severity	2008.2	0.039 (CI = +/-0.009; p = 0.000)	-0.022 (CI = +/-0.056; p = 0.429)	0.800	+3.99%
Severity	2009.1	0.038 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.058; p = 0.358)	0.773	+3.86%
Severity	2009.2	0.036 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.060; p = 0.508)	0.731	+3.65%
Severity	2010.1	0.036 (CI = +/-0.011; p = 0.000)	-0.018 (CI = +/-0.063; p = 0.554)	0.705	+3.69%
Severity	2010.2	0.039 (CI = +/-0.012; p = 0.000)	-0.027 (CI = +/-0.064; p = 0.379)	0.719	+3.99%
Severity	2011.1	0.040 (CI = +/-0.014; p = 0.000)	-0.025 (CI = +/-0.068; p = 0.445)	0.695	+4.07%
Severity	2011.2	0.040 (CI = +/-0.016; p = 0.000)	-0.025 (CI = +/-0.074; p = 0.478)	0.642	+4.07%
Severity	2012.1	0.043 (CI = +/-0.018; p = 0.000)	-0.018 (CI = +/-0.078; p = 0.623)	0.643	+4.36%
Severity	2012.2	0.045 (CI = +/-0.021; p = 0.001)	-0.024 (CI = +/-0.084; p = 0.536)	0.617	+4.63%
Severity	2013.1	0.050 (CI = +/-0.023; p = 0.001)	-0.015 (CI = +/-0.088; p = 0.712)	0.628	+5.08%
Severity	2013.2	0.055 (CI = +/-0.028; p = 0.002)	-0.026 (CI = +/-0.095; p = 0.550)	0.623	+5.62%
Severity	2014.1	0.056 (CI = +/-0.033; p = 0.005)	-0.024 (CI = +/-0.106; p = 0.622)	0.567	+5.76%
Severity	2014.2	0.047 (CI = +/-0.040; p = 0.028)	-0.007 (CI = +/-0.116; p = 0.883)	0.390	+4.82%
Severity	2015.1	0.038 (CI = +/-0.049; p = 0.105)	-0.021 (CI = +/-0.127; p = 0.700)	0.185	+3.88%
Severity	2015.2	0.028 (CI = +/-0.066; p = 0.324)	-0.006 (CI = +/-0.151; p = 0.925)	-0.126	+2.84%
Severity	2016.1	0.052 (CI = +/-0.074; p = 0.124)	0.022 (CI = +/-0.149; p = 0.706)	0.245	+5.29%
Severity	2016.2	0.090 (CI = +/-0.071; p = 0.027)	-0.023 (CI = +/-0.121; p = 0.588)	0.746	+9.41%
Severity	2017.1	0.099 (CI = +/-0.142; p = 0.096)	-0.016 (CI = +/-0.205; p = 0.774)	0.639	+10.39%
Frequency	2006.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.057; p = 0.001)	0.600	-1.84%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.059; p = 0.002)	0.609	-1.95%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.061; p = 0.003)	0.584	-2.00%
Frequency	2007.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.064; p = 0.004)	0.575	-2.00%
Frequency	2008.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.107 (CI = +/-0.065; p = 0.003)	0.590	-2.18%
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.064; p = 0.005)	0.646	-2.49%
Frequency	2009.1	-0.027 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.066; p = 0.005)	0.634	-2.63%
Frequency	2009.2	-0.031 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.061; p = 0.009)	0.717	-3.05%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.060; p = 0.004)	0.743	-3.34%
Frequency	2010.2	-0.037 (CI = +/-0.012; p = 0.000)	-0.086 (CI = +/-0.062; p = 0.009)	0.762	-3.60%
Frequency	2011.1	-0.041 (CI = +/-0.012; p = 0.000)	-0.098 (CI = +/-0.058; p = 0.003)	0.806	-4.02%
Frequency	2011.2	-0.046 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.052; p = 0.004)	0.866	-4.53%
Frequency	2012.1	-0.050 (CI = +/-0.012; p = 0.000)	-0.092 (CI = +/-0.050; p = 0.002)	0.880	-4.89%
Frequency	2012.2	-0.056 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.042; p = 0.002)	0.930	-5.46%
Frequency	2013.1	-0.061 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.036; p = 0.000)	0.949	-5.89%
Frequency	2013.2	-0.061 (CI = +/-0.012; p = 0.000)	-0.086 (CI = +/-0.041; p = 0.001)	0.942	-5.93%
Frequency	2014.1	-0.063 (CI = +/-0.014; p = 0.000)	-0.090 (CI = +/-0.044; p = 0.002)	0.928	-6.11%
Frequency	2014.2	-0.065 (CI = +/-0.017; p = 0.000)	-0.085 (CI = +/-0.050; p = 0.005)	0.923	-6.32%
Frequency	2015.1	-0.073 (CI = +/-0.016; p = 0.000)	-0.098 (CI = +/-0.041; p = 0.001)	0.953	-7.08%
Frequency	2015.2	-0.069 (CI = +/-0.020; p = 0.000)	-0.105 (CI = +/-0.046; p = 0.002)	0.952	-6.64%
Frequency	2016.1	-0.077 (CI = +/-0.021; p = 0.001)	-0.114 (CI = +/-0.042; p = 0.002)	0.964	-7.37%
Frequency	2016.2	-0.082 (CI = +/-0.033; p = 0.004)	-0.108 (CI = +/-0.057; p = 0.009)	0.964	-7.85%
Frequency	2017.1	-0.069 (CI = +/-0.032; p = 0.011)	-0.097 (CI = +/-0.046; p = 0.012)	0.977	-6.69%

Bodily Injury

Coverage = BI - Adjusted
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	0.018 (CI = +/-0.009; p = 0.000)	-0.128 (CI = +/-0.070; p = 0.001)	0.539	+1.79%
Loss Cost	2006.2	0.015 (CI = +/-0.009; p = 0.002)	-0.117 (CI = +/-0.069; p = 0.002)	0.466	+1.56%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.005)	-0.120 (CI = +/-0.072; p = 0.002)	0.461	+1.48%
Loss Cost	2007.2	0.014 (CI = +/-0.011; p = 0.011)	-0.118 (CI = +/-0.076; p = 0.004)	0.407	+1.44%
Loss Cost	2008.1	0.015 (CI = +/-0.011; p = 0.011)	-0.114 (CI = +/-0.079; p = 0.007)	0.414	+1.55%
Loss Cost	2008.2	0.012 (CI = +/-0.012; p = 0.046)	-0.100 (CI = +/-0.077; p = 0.014)	0.312	+1.19%
Loss Cost	2009.1	0.009 (CI = +/-0.012; p = 0.122)	-0.109 (CI = +/-0.078; p = 0.009)	0.329	+0.95%
Loss Cost	2009.2	0.003 (CI = +/-0.010; p = 0.527)	-0.086 (CI = +/-0.062; p = 0.010)	0.272	+0.31%
Loss Cost	2010.1	0.001 (CI = +/-0.011; p = 0.858)	-0.094 (CI = +/-0.063; p = 0.006)	0.322	+0.09%
Loss Cost	2010.2	0.001 (CI = +/-0.012; p = 0.876)	-0.094 (CI = +/-0.068; p = 0.010)	0.300	+0.09%
Loss Cost	2011.1	-0.002 (CI = +/-0.013; p = 0.761)	-0.104 (CI = +/-0.070; p = 0.007)	0.362	-0.19%
Loss Cost	2011.2	-0.007 (CI = +/-0.013; p = 0.259)	-0.089 (CI = +/-0.064; p = 0.011)	0.397	-0.70%
Loss Cost	2012.1	-0.007 (CI = +/-0.015; p = 0.322)	-0.089 (CI = +/-0.070; p = 0.018)	0.337	-0.70%
Loss Cost	2012.2	-0.010 (CI = +/-0.017; p = 0.211)	-0.081 (CI = +/-0.074; p = 0.035)	0.344	-1.00%
Loss Cost	2013.1	-0.008 (CI = +/-0.020; p = 0.357)	-0.076 (CI = +/-0.082; p = 0.066)	0.218	-0.84%
Loss Cost	2013.2	-0.004 (CI = +/-0.022; p = 0.713)	-0.086 (CI = +/-0.086; p = 0.049)	0.266	-0.37%
Loss Cost	2014.1	0.000 (CI = +/-0.027; p = 0.975)	-0.078 (CI = +/-0.099; p = 0.107)	0.141	-0.04%
Loss Cost	2014.2	-0.008 (CI = +/-0.032; p = 0.569)	-0.066 (CI = +/-0.103; p = 0.168)	0.093	-0.79%
Loss Cost	2015.1	-0.019 (CI = +/-0.041; p = 0.275)	-0.092 (CI = +/-0.119; p = 0.101)	0.261	-1.92%
Loss Cost	2016.1	-0.017 (CI = +/-0.060; p = 0.485)	-0.094 (CI = +/-0.144; p = 0.144)	0.207	-1.65%
Loss Cost	2016.2	0.007 (CI = +/-0.055; p = 0.714)	-0.124 (CI = +/-0.117; p = 0.043)	0.653	+0.70%
Loss Cost	2017.1	0.027 (CI = +/-0.068; p = 0.226)	-0.094 (CI = +/-0.128; p = 0.088)	0.789	+2.76%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.048; p = 0.320)	0.860	+3.68%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.048; p = 0.465)	0.844	+3.54%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.051; p = 0.456)	0.828	+3.52%
Severity	2007.2	0.034 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.053; p = 0.526)	0.804	+3.47%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.048; p = 0.861)	0.855	+3.77%
Severity	2008.2	0.036 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.050; p = 0.934)	0.834	+3.72%
Severity	2009.1	0.035 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.052; p = 0.802)	0.810	+3.61%
Severity	2009.2	0.033 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.052; p = 0.933)	0.787	+3.37%
Severity	2010.1	0.034 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.055; p = 0.871)	0.766	+3.43%
Severity	2010.2	0.036 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.056; p = 0.897)	0.780	+3.67%
Severity	2011.1	0.037 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.060; p = 0.983)	0.764	+3.79%
Severity	2011.2	0.037 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.064; p = 0.940)	0.723	+3.73%
Severity	2012.1	0.040 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.065; p = 0.662)	0.749	+4.08%
Severity	2012.2	0.042 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.071; p = 0.782)	0.730	+4.26%
Severity	2013.1	0.047 (CI = +/-0.016; p = 0.000)	0.026 (CI = +/-0.068; p = 0.405)	0.793	+4.86%
Severity	2013.2	0.051 (CI = +/-0.018; p = 0.000)	0.018 (CI = +/-0.071; p = 0.575)	0.801	+5.27%
Severity	2014.1	0.057 (CI = +/-0.021; p = 0.000)	0.032 (CI = +/-0.076; p = 0.351)	0.810	+5.83%
Severity	2014.2	0.049 (CI = +/-0.023; p = 0.002)	0.044 (CI = +/-0.073; p = 0.193)	0.781	+5.04%
Severity	2015.1	0.050 (CI = +/-0.033; p = 0.011)	0.045 (CI = +/-0.095; p = 0.282)	0.656	+5.09%
Severity	2016.1	0.045 (CI = +/-0.047; p = 0.057)	0.047 (CI = +/-0.113; p = 0.309)	0.486	+4.61%
Severity	2016.2	0.065 (CI = +/-0.036; p = 0.010)	0.022 (CI = +/-0.075; p = 0.425)	0.872	+6.74%
Severity	2017.1	0.076 (CI = +/-0.054; p = 0.026)	0.039 (CI = +/-0.101; p = 0.244)	0.899	+7.94%
Frequency	2006.1	-0.018 (CI = +/-0.007; p = 0.000)	-0.104 (CI = +/-0.058; p = 0.001)	0.617	-1.82%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.060; p = 0.002)	0.626	-1.92%
Frequency	2007.1	-0.020 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.062; p = 0.003)	0.602	-1.97%
Frequency	2007.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.065; p = 0.004)	0.593	-1.97%
Frequency	2008.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.110 (CI = +/-0.066; p = 0.003)	0.608	-2.14%
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.065; p = 0.005)	0.663	-2.43%
Frequency	2009.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.067; p = 0.005)	0.652	-2.56%
Frequency	2009.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.062; p = 0.008)	0.733	-2.96%
Frequency	2010.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.099 (CI = +/-0.062; p = 0.004)	0.758	-3.23%
Frequency	2010.2	-0.035 (CI = +/-0.011; p = 0.000)	-0.091 (CI = +/-0.063; p = 0.008)	0.774	-3.45%
Frequency	2011.1	-0.039 (CI = +/-0.011; p = 0.000)	-0.105 (CI = +/-0.060; p = 0.002)	0.817	-3.83%
Frequency	2011.2	-0.044 (CI = +/-0.011; p = 0.000)	-0.091 (CI = +/-0.054; p = 0.003)	0.870	-4.27%
Frequency	2012.1	-0.047 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.053; p = 0.001)	0.883	-4.59%
Frequency	2012.2	-0.052 (CI = +/-0.011; p = 0.000)	-0.090 (CI = +/-0.047; p = 0.002)	0.921	-5.04%
Frequency	2013.1	-0.056 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.044; p = 0.001)	0.937	-5.44%
Frequency	2013.2	-0.055 (CI = +/-0.013; p = 0.000)	-0.104 (CI = +/-0.049; p = 0.001)	0.928	-5.35%
Frequency	2014.1	-0.057 (CI = +/-0.016; p = 0.000)	-0.110 (CI = +/-0.056; p = 0.002)	0.905	-5.54%
Frequency	2014.2	-0.057 (CI = +/-0.020; p = 0.000)	-0.110 (CI = +/-0.064; p = 0.006)	0.889	-5.55%
Frequency	2015.1	-0.069 (CI = +/-0.018; p = 0.000)	-0.137 (CI = +/-0.051; p = 0.001)	0.943	-6.66%
Frequency	2016.1	-0.062 (CI = +/-0.020; p = 0.001)	-0.142 (CI = +/-0.047; p = 0.001)	0.954	-5.99%
Frequency	2016.2	-0.058 (CI = +/-0.029; p = 0.008)	-0.146 (CI = +/-0.062; p = 0.005)	0.953	-5.65%
Frequency	2017.1	-0.049 (CI = +/-0.045; p = 0.043)	-0.133 (CI = +/-0.086; p = 0.022)	0.928	-4.80%

Bodily Injury

Coverage = BI - Adjusted
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	0.019 (CI = +/-0.009; p = 0.000)	-0.135 (CI = +/-0.073; p = 0.001)	0.533	+1.94%
Loss Cost	2006.2	0.017 (CI = +/-0.010; p = 0.002)	-0.123 (CI = +/-0.073; p = 0.002)	0.450	+1.68%
Loss Cost	2007.1	0.016 (CI = +/-0.011; p = 0.005)	-0.126 (CI = +/-0.076; p = 0.002)	0.445	+1.60%
Loss Cost	2007.2	0.016 (CI = +/-0.012; p = 0.012)	-0.125 (CI = +/-0.080; p = 0.004)	0.389	+1.57%
Loss Cost	2008.1	0.017 (CI = +/-0.013; p = 0.012)	-0.120 (CI = +/-0.083; p = 0.007)	0.396	+1.69%
Loss Cost	2008.2	0.013 (CI = +/-0.013; p = 0.057)	-0.104 (CI = +/-0.083; p = 0.017)	0.279	+1.29%
Loss Cost	2009.1	0.010 (CI = +/-0.014; p = 0.137)	-0.113 (CI = +/-0.084; p = 0.012)	0.297	+1.04%
Loss Cost	2009.2	0.003 (CI = +/-0.012; p = 0.656)	-0.084 (CI = +/-0.068; p = 0.019)	0.224	+0.25%
Loss Cost	2010.1	0.000 (CI = +/-0.013; p = 0.975)	-0.092 (CI = +/-0.069; p = 0.013)	0.279	+0.02%
Loss Cost	2010.2	0.000 (CI = +/-0.015; p = 1.000)	-0.091 (CI = +/-0.075; p = 0.022)	0.257	0.00%
Loss Cost	2011.1	-0.003 (CI = +/-0.015; p = 0.680)	-0.100 (CI = +/-0.077; p = 0.015)	0.326	-0.30%
Loss Cost	2011.2	-0.010 (CI = +/-0.015; p = 0.170)	-0.078 (CI = +/-0.070; p = 0.032)	0.401	-1.01%
Loss Cost	2012.1	-0.010 (CI = +/-0.017; p = 0.219)	-0.079 (CI = +/-0.077; p = 0.046)	0.329	-1.02%
Loss Cost	2012.2	-0.015 (CI = +/-0.020; p = 0.110)	-0.064 (CI = +/-0.080; p = 0.102)	0.383	-1.53%
Loss Cost	2013.1	-0.014 (CI = +/-0.023; p = 0.199)	-0.061 (CI = +/-0.089; p = 0.157)	0.233	-1.38%
Loss Cost	2013.2	-0.009 (CI = +/-0.028; p = 0.475)	-0.072 (CI = +/-0.100; p = 0.134)	0.219	-0.90%
Loss Cost	2014.1	-0.006 (CI = +/-0.035; p = 0.697)	-0.064 (CI = +/-0.116; p = 0.226)	0.015	-0.58%
Loss Cost	2014.2	-0.020 (CI = +/-0.040; p = 0.245)	-0.037 (CI = +/-0.115; p = 0.442)	0.160	-2.01%
Loss Cost	2015.1	-0.033 (CI = +/-0.046; p = 0.118)	-0.064 (CI = +/-0.125; p = 0.228)	0.398	-3.23%
Loss Cost	2016.1	-0.040 (CI = +/-0.082; p = 0.213)	-0.056 (CI = +/-0.171; p = 0.373)	0.344	-3.96%
Loss Cost	2016.2	-0.006 (CI = +/-0.141; p = 0.873)	-0.105 (CI = +/-0.248; p = 0.211)	0.466	-0.59%
Loss Cost	2017.1	0.014 (CI = +/-0.326; p = 0.677)	-0.075 (CI = +/-0.557; p = 0.338)	0.231	+1.44%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.051; p = 0.383)	0.838	+3.64%
Severity	2006.2	0.034 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.051; p = 0.573)	0.819	+3.48%
Severity	2007.1	0.034 (CI = +/-0.008; p = 0.000)	-0.015 (CI = +/-0.053; p = 0.558)	0.798	+3.45%
Severity	2007.2	0.033 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.056; p = 0.655)	0.769	+3.38%
Severity	2008.1	0.036 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.051; p = 0.979)	0.829	+3.69%
Severity	2008.2	0.035 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.054; p = 0.924)	0.803	+3.61%
Severity	2009.1	0.034 (CI = +/-0.009; p = 0.000)	-0.002 (CI = +/-0.056; p = 0.949)	0.772	+3.49%
Severity	2009.2	0.031 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.055; p = 0.709)	0.744	+3.17%
Severity	2010.1	0.032 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.058; p = 0.675)	0.718	+3.23%
Severity	2010.2	0.034 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.061; p = 0.917)	0.728	+3.49%
Severity	2011.1	0.035 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.065; p = 0.829)	0.707	+3.61%
Severity	2011.2	0.034 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.071; p = 0.757)	0.653	+3.48%
Severity	2012.1	0.038 (CI = +/-0.016; p = 0.000)	0.020 (CI = +/-0.072; p = 0.542)	0.687	+3.85%
Severity	2012.2	0.039 (CI = +/-0.020; p = 0.002)	0.016 (CI = +/-0.081; p = 0.665)	0.657	+4.02%
Severity	2013.1	0.045 (CI = +/-0.020; p = 0.001)	0.032 (CI = +/-0.078; p = 0.370)	0.738	+4.64%
Severity	2013.2	0.050 (CI = +/-0.024; p = 0.002)	0.021 (CI = +/-0.086; p = 0.586)	0.743	+5.16%
Severity	2014.1	0.056 (CI = +/-0.028; p = 0.003)	0.034 (CI = +/-0.092; p = 0.400)	0.753	+5.74%
Severity	2014.2	0.044 (CI = +/-0.031; p = 0.015)	0.056 (CI = +/-0.090; p = 0.170)	0.729	+4.46%
Severity	2015.1	0.044 (CI = +/-0.044; p = 0.050)	0.057 (CI = +/-0.119; p = 0.258)	0.552	+4.49%
Severity	2016.1	0.031 (CI = +/-0.072; p = 0.270)	0.070 (CI = +/-0.152; p = 0.236)	0.395	+3.12%
Severity	2016.2	0.067 (CI = +/-0.096; p = 0.095)	0.019 (CI = +/-0.168; p = 0.678)	0.780	+6.94%
Severity	2017.1	0.078 (CI = +/-0.315; p = 0.195)	0.036 (CI = +/-0.537; p = 0.554)	0.792	+8.15%
Frequency	2006.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.059; p = 0.001)	0.614	-1.64%
Frequency	2006.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.061; p = 0.001)	0.620	-1.73%
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.064; p = 0.002)	0.595	-1.78%
Frequency	2007.2	-0.018 (CI = +/-0.010; p = 0.002)	-0.112 (CI = +/-0.068; p = 0.003)	0.587	-1.75%
Frequency	2008.1	-0.019 (CI = +/-0.010; p = 0.001)	-0.119 (CI = +/-0.069; p = 0.002)	0.603	-1.92%
Frequency	2008.2	-0.023 (CI = +/-0.011; p = 0.000)	-0.106 (CI = +/-0.068; p = 0.004)	0.650	-2.24%
Frequency	2009.1	-0.024 (CI = +/-0.012; p = 0.001)	-0.111 (CI = +/-0.071; p = 0.004)	0.638	-2.37%
Frequency	2009.2	-0.029 (CI = +/-0.012; p = 0.000)	-0.093 (CI = +/-0.067; p = 0.010)	0.714	-2.83%
Frequency	2010.1	-0.032 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.067; p = 0.005)	0.741	-3.11%
Frequency	2010.2	-0.034 (CI = +/-0.014; p = 0.000)	-0.094 (CI = +/-0.070; p = 0.013)	0.756	-3.37%
Frequency	2011.1	-0.038 (CI = +/-0.013; p = 0.000)	-0.107 (CI = +/-0.066; p = 0.004)	0.803	-3.77%
Frequency	2011.2	-0.044 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.061; p = 0.009)	0.859	-4.34%
Frequency	2012.1	-0.048 (CI = +/-0.014; p = 0.000)	-0.099 (CI = +/-0.060; p = 0.004)	0.874	-4.68%
Frequency	2012.2	-0.055 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.052; p = 0.007)	0.923	-5.33%
Frequency	2013.1	-0.059 (CI = +/-0.012; p = 0.000)	-0.093 (CI = +/-0.046; p = 0.002)	0.944	-5.76%
Frequency	2013.2	-0.059 (CI = +/-0.015; p = 0.000)	-0.093 (CI = +/-0.054; p = 0.005)	0.935	-5.76%
Frequency	2014.1	-0.062 (CI = +/-0.018; p = 0.000)	-0.098 (CI = +/-0.061; p = 0.008)	0.916	-5.97%
Frequency	2014.2	-0.064 (CI = +/-0.026; p = 0.001)	-0.094 (CI = +/-0.075; p = 0.023)	0.906	-6.20%
Frequency	2015.1	-0.077 (CI = +/-0.015; p = 0.000)	-0.121 (CI = +/-0.040; p = 0.001)	0.979	-7.39%
Frequency	2016.1	-0.071 (CI = +/-0.023; p = 0.002)	-0.126 (CI = +/-0.047; p = 0.003)	0.978	-6.87%
Frequency	2016.2	-0.073 (CI = +/-0.055; p = 0.029)	-0.124 (CI = +/-0.096; p = 0.031)	0.973	-7.04%
Frequency	2017.1	-0.064 (CI = +/-0.011; p = 0.009)	-0.110 (CI = +/-0.019; p = 0.009)	1.000	-6.20%

Property Damage

Coverage = Total PD
End Trend Period = 2022.2
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 = +/-0.007; p = 0.000)	-0.070 (CI = +/-0.066; p = 0.038)	0.767	+3.41%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.067; p = 0.058)	0.741	+3.31%
Loss Cost	2007.1	0.031 (CI = +/-0.007; p = 0.000)	-0.074 (CI = +/-0.067; p = 0.032)	0.726	+3.14%
Loss Cost	2007.2	0.031 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.069; p = 0.034)	0.705	+3.17%
Loss Cost	2008.1	0.030 (CI = +/-0.008; p = 0.000)	-0.081 (CI = +/-0.070; p = 0.026)	0.685	+3.05%
Loss Cost	2008.2	0.029 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.072; p = 0.041)	0.642	+2.91%
Loss Cost	2009.1	0.027 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.073; p = 0.031)	0.619	+2.77%
Loss Cost	2009.2	0.026 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.075; p = 0.049)	0.563	+2.64%
Loss Cost	2010.1	0.024 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.076; p = 0.033)	0.537	+2.45%
Loss Cost	2010.2	0.021 (CI = +/-0.010; p = 0.000)	-0.069 (CI = +/-0.072; p = 0.059)	0.461	+2.09%
Loss Cost	2011.1	0.018 (CI = +/-0.010; p = 0.002)	-0.082 (CI = +/-0.070; p = 0.025)	0.443	+1.79%
Loss Cost	2011.2	0.015 (CI = +/-0.011; p = 0.007)	-0.072 (CI = +/-0.070; p = 0.045)	0.345	+1.54%
Loss Cost	2012.1	0.012 (CI = +/-0.011; p = 0.034)	-0.086 (CI = +/-0.067; p = 0.015)	0.352	+1.16%
Loss Cost	2012.2	0.007 (CI = +/-0.010; p = 0.153)	-0.070 (CI = +/-0.059; p = 0.023)	0.244	+0.69%
Loss Cost	2013.1	0.004 (CI = +/-0.010; p = 0.391)	-0.079 (CI = +/-0.059; p = 0.012)	0.276	+0.43%
Loss Cost	2013.2	0.003 (CI = +/-0.011; p = 0.588)	-0.075 (CI = +/-0.062; p = 0.021)	0.214	+0.29%
Loss Cost	2014.1	0.004 (CI = +/-0.013; p = 0.534)	-0.072 (CI = +/-0.066; p = 0.034)	0.198	+0.38%
Loss Cost	2014.2	0.003 (CI = +/-0.014; p = 0.618)	-0.071 (CI = +/-0.070; p = 0.048)	0.156	+0.34%
Loss Cost	2015.1	0.000 (CI = +/-0.016; p = 0.981)	-0.080 (CI = +/-0.073; p = 0.034)	0.198	+0.02%
Loss Cost	2015.2	0.002 (CI = +/-0.018; p = 0.824)	-0.085 (CI = +/-0.078; p = 0.036)	0.205	+0.19%
Loss Cost	2016.1	0.001 (CI = +/-0.021; p = 0.886)	-0.086 (CI = +/-0.086; p = 0.050)	0.188	+0.14%
Loss Cost	2016.2	0.004 (CI = +/-0.025; p = 0.707)	-0.092 (CI = +/-0.092; p = 0.051)	0.203	+0.43%
Loss Cost	2017.1	0.001 (CI = +/-0.030; p = 0.943)	-0.099 (CI = +/-0.102; p = 0.056)	0.213	+0.10%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.037; p = 0.219)	0.959	+5.20%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.038; p = 0.236)	0.955	+5.19%
Severity	2007.1	0.050 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.039; p = 0.218)	0.951	+5.16%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.040; p = 0.228)	0.946	+5.17%
Severity	2008.1	0.052 (CI = +/-0.004; p = 0.000)	-0.016 (CI = +/-0.038; p = 0.389)	0.952	+5.33%
Severity	2008.2	0.053 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.037; p = 0.208)	0.957	+5.47%
Severity	2009.1	0.055 (CI = +/-0.004; p = 0.000)	-0.014 (CI = +/-0.033; p = 0.386)	0.966	+5.67%
Severity	2009.2	0.056 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.034; p = 0.282)	0.965	+5.75%
Severity	2010.1	0.056 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.035; p = 0.312)	0.961	+5.76%
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.036; p = 0.425)	0.957	+5.67%
Severity	2011.1	0.054 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.037; p = 0.334)	0.952	+5.58%
Severity	2011.2	0.053 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.037; p = 0.487)	0.948	+5.45%
Severity	2012.1	0.051 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.035; p = 0.263)	0.947	+5.25%
Severity	2012.2	0.049 (CI = +/-0.005; p = 0.000)	-0.011 (CI = +/-0.031; p = 0.469)	0.953	+4.99%
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.033; p = 0.471)	0.945	+4.97%
Severity	2013.2	0.048 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.035; p = 0.523)	0.935	+4.95%
Severity	2014.1	0.050 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.035; p = 0.731)	0.935	+5.11%
Severity	2014.2	0.049 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.037; p = 0.888)	0.923	+4.99%
Severity	2015.1	0.048 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.040; p = 0.843)	0.907	+4.94%
Severity	2015.2	0.046 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.040; p = 0.927)	0.890	+4.71%
Severity	2016.1	0.048 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.043; p = 0.779)	0.878	+4.87%
Severity	2016.2	0.049 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.046; p = 0.937)	0.866	+5.07%
Severity	2017.1	0.048 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.052; p = 0.972)	0.827	+4.94%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.066; p = 0.153)	0.444	-1.69%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.067; p = 0.209)	0.458	-1.79%
Frequency	2007.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.068; p = 0.145)	0.481	-1.92%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.051 (CI = +/-0.070; p = 0.150)	0.460	-1.90%
Frequency	2008.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.066; p = 0.055)	0.549	-2.17%
Frequency	2008.2	-0.025 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.062; p = 0.099)	0.629	-2.43%
Frequency	2009.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.056; p = 0.020)	0.725	-2.74%
Frequency	2009.2	-0.030 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.053; p = 0.036)	0.763	-2.94%
Frequency	2010.1	-0.032 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.053; p = 0.016)	0.782	-3.13%
Frequency	2010.2	-0.034 (CI = +/-0.007; p = 0.000)	-0.055 (CI = +/-0.049; p = 0.028)	0.829	-3.39%
Frequency	2011.1	-0.037 (CI = +/-0.007; p = 0.000)	-0.064 (CI = +/-0.047; p = 0.010)	0.848	-3.59%
Frequency	2011.2	-0.038 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.048; p = 0.018)	0.848	-3.71%
Frequency	2012.1	-0.040 (CI = +/-0.008; p = 0.000)	-0.067 (CI = +/-0.048; p = 0.009)	0.852	-3.88%
Frequency	2012.2	-0.042 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.047; p = 0.017)	0.868	-4.09%
Frequency	2013.1	-0.044 (CI = +/-0.008; p = 0.000)	-0.068 (CI = +/-0.046; p = 0.007)	0.878	-4.33%
Frequency	2013.2	-0.045 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.048; p = 0.013)	0.873	-4.43%
Frequency	2014.1	-0.046 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.052; p = 0.015)	0.853	-4.50%
Frequency	2014.2	-0.045 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.055; p = 0.018)	0.834	-4.42%
Frequency	2015.1	-0.048 (CI = +/-0.012; p = 0.000)	-0.077 (CI = +/-0.057; p = 0.012)	0.831	-4.69%
Frequency	2015.2	-0.044 (CI = +/-0.013; p = 0.000)	-0.086 (CI = +/-0.055; p = 0.005)	0.826	-4.32%
Frequency	2016.1	-0.046 (CI = +/-0.015; p = 0.000)	-0.091 (CI = +/-0.059; p = 0.006)	0.800	-4.51%
Frequency	2016.2	-0.045 (CI = +/-0.017; p = 0.000)	-0.094 (CI = +/-0.065; p = 0.009)	0.778	-4.41%
Frequency	2017.1	-0.047 (CI = +/-0.021; p = 0.001)	-0.098 (CI = +/-0.072; p = 0.013)	0.732	-4.62%

Property Damage

Coverage = Total PD
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.741	+3.45%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.717	+3.31%
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.689	+3.19%
Loss Cost	2007.2	0.031 (CI = +/-0.008; p = 0.000)	0.665	+3.17%
Loss Cost	2008.1	0.031 (CI = +/-0.009; p = 0.000)	0.634	+3.10%
Loss Cost	2008.2	0.029 (CI = +/-0.009; p = 0.000)	0.594	+2.91%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.556	+2.84%
Loss Cost	2009.2	0.026 (CI = +/-0.010; p = 0.000)	0.506	+2.64%
Loss Cost	2010.1	0.025 (CI = +/-0.011; p = 0.000)	0.457	+2.53%
Loss Cost	2010.2	0.021 (CI = +/-0.011; p = 0.000)	0.392	+2.09%
Loss Cost	2011.1	0.019 (CI = +/-0.011; p = 0.002)	0.321	+1.88%
Loss Cost	2011.2	0.015 (CI = +/-0.011; p = 0.011)	0.234	+1.54%
Loss Cost	2012.1	0.013 (CI = +/-0.012; p = 0.041)	0.152	+1.27%
Loss Cost	2012.2	0.007 (CI = +/-0.011; p = 0.202)	0.036	+0.69%
Loss Cost	2013.1	0.005 (CI = +/-0.012; p = 0.350)	-0.004	+0.55%
Loss Cost	2013.2	0.003 (CI = +/-0.013; p = 0.638)	-0.045	+0.29%
Loss Cost	2014.1	0.005 (CI = +/-0.014; p = 0.455)	-0.025	+0.51%
Loss Cost	2014.2	0.003 (CI = +/-0.016; p = 0.654)	-0.052	+0.34%
Loss Cost	2015.1	0.002 (CI = +/-0.018; p = 0.809)	-0.067	+0.21%
Loss Cost	2015.2	0.002 (CI = +/-0.021; p = 0.848)	-0.074	+0.19%
Loss Cost	2016.1	0.004 (CI = +/-0.024; p = 0.719)	-0.071	+0.41%
Loss Cost	2016.2	0.004 (CI = +/-0.028; p = 0.746)	-0.080	+0.43%
Loss Cost	2017.1	0.005 (CI = +/-0.034; p = 0.743)	-0.088	+0.51%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	0.958	+5.21%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000)	0.954	+5.19%
Severity	2007.1	0.050 (CI = +/-0.004; p = 0.000)	0.950	+5.18%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.945	+5.17%
Severity	2008.1	0.052 (CI = +/-0.004; p = 0.000)	0.953	+5.34%
Severity	2008.2	0.053 (CI = +/-0.004; p = 0.000)	0.956	+5.47%
Severity	2009.1	0.055 (CI = +/-0.004; p = 0.000)	0.966	+5.68%
Severity	2009.2	0.056 (CI = +/-0.004; p = 0.000)	0.964	+5.75%
Severity	2010.1	0.056 (CI = +/-0.005; p = 0.000)	0.961	+5.78%
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	0.957	+5.67%
Severity	2011.1	0.055 (CI = +/-0.005; p = 0.000)	0.952	+5.60%
Severity	2011.2	0.053 (CI = +/-0.005; p = 0.000)	0.949	+5.45%
Severity	2012.1	0.051 (CI = +/-0.006; p = 0.000)	0.946	+5.28%
Severity	2012.2	0.049 (CI = +/-0.005; p = 0.000)	0.954	+4.99%
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	0.947	+4.99%
Severity	2013.2	0.048 (CI = +/-0.006; p = 0.000)	0.938	+4.95%
Severity	2014.1	0.050 (CI = +/-0.007; p = 0.000)	0.938	+5.12%
Severity	2014.2	0.049 (CI = +/-0.007; p = 0.000)	0.928	+4.99%
Severity	2015.1	0.048 (CI = +/-0.008; p = 0.000)	0.913	+4.95%
Severity	2015.2	0.046 (CI = +/-0.009; p = 0.000)	0.898	+4.71%
Severity	2016.1	0.047 (CI = +/-0.010; p = 0.000)	0.887	+4.86%
Severity	2016.2	0.049 (CI = +/-0.012; p = 0.000)	0.878	+5.07%
Severity	2017.1	0.048 (CI = +/-0.014; p = 0.000)	0.844	+4.95%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	0.424	-1.67%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	0.447	-1.79%
Frequency	2007.1	-0.019 (CI = +/-0.007; p = 0.000)	0.460	-1.89%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	0.437	-1.90%
Frequency	2008.1	-0.021 (CI = +/-0.008; p = 0.000)	0.501	-2.13%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	0.603	-2.43%
Frequency	2009.1	-0.027 (CI = +/-0.007; p = 0.000)	0.670	-2.69%
Frequency	2009.2	-0.030 (CI = +/-0.007; p = 0.000)	0.726	-2.94%
Frequency	2010.1	-0.031 (CI = +/-0.008; p = 0.000)	0.730	-3.07%
Frequency	2010.2	-0.034 (CI = +/-0.007; p = 0.000)	0.795	-3.39%
Frequency	2011.1	-0.036 (CI = +/-0.008; p = 0.000)	0.799	-3.53%
Frequency	2011.2	-0.038 (CI = +/-0.008; p = 0.000)	0.807	-3.71%
Frequency	2012.1	-0.039 (CI = +/-0.009; p = 0.000)	0.797	-3.80%
Frequency	2012.2	-0.042 (CI = +/-0.009; p = 0.000)	0.827	-4.09%
Frequency	2013.1	-0.043 (CI = +/-0.010; p = 0.000)	0.821	-4.23%
Frequency	2013.2	-0.045 (CI = +/-0.010; p = 0.000)	0.822	-4.43%
Frequency	2014.1	-0.045 (CI = +/-0.012; p = 0.000)	0.793	-4.38%
Frequency	2014.2	-0.045 (CI = +/-0.013; p = 0.000)	0.766	-4.42%
Frequency	2015.1	-0.046 (CI = +/-0.015; p = 0.000)	0.740	-4.52%
Frequency	2015.2	-0.044 (CI = +/-0.017; p = 0.000)	0.684	-4.32%
Frequency	2016.1	-0.043 (CI = +/-0.020; p = 0.000)	0.626	-4.24%
Frequency	2016.2	-0.045 (CI = +/-0.023; p = 0.001)	0.591	-4.41%
Frequency	2017.1	-0.043 (CI = +/-0.028; p = 0.006)	0.502	-4.23%

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)	0.859	+4.49%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	0.842	+4.40%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.832	+4.48%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	0.814	+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	+4.16%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	0.698	+4.14%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	0.671	+3.56%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	0.613	+3.34%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	0.540	+2.89%
Loss Cost	2012.1	0.025 (CI = +/-0.015; p = 0.003)	0.449	+2.57%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.006)	0.409	+1.58%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.024)	0.302	+1.41%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.114)	0.140	+0.97%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.014)	0.416	+1.58%
Loss Cost	2014.2	0.013 (CI = +/-0.014; p = 0.059)	0.269	+1.32%
Loss Cost	2015.1	0.011 (CI = +/-0.017; p = 0.166)	0.128	+1.12%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.237)	0.078	+1.19%
Loss Cost	2016.1	0.020 (CI = +/-0.025; p = 0.093)	0.300	+2.03%
Loss Cost	2016.2	0.024 (CI = +/-0.034; p = 0.128)	0.279	+2.43%
Loss Cost	2017.1	0.031 (CI = +/-0.049; p = 0.148)	0.305	+3.20%
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	+5.26%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.921	+5.24%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.911	+5.23%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.928	+5.51%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	0.937	+5.74%
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	+6.38%
Severity	2010.2	0.061 (CI = +/-0.007; p = 0.000)	0.954	+6.26%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	0.946	+6.22%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	0.939	+6.00%
Severity	2012.1	0.056 (CI = +/-0.008; p = 0.000)	0.931	+5.76%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	0.946	+5.27%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.935	+5.32%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.919	+5.28%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	0.940	+5.75%
Severity	2014.2	0.054 (CI = +/-0.011; p = 0.000)	0.923	+5.55%
Severity	2015.1	0.054 (CI = +/-0.014; p = 0.000)	0.900	+5.60%
Severity	2015.2	0.050 (CI = +/-0.016; p = 0.000)	0.872	+5.08%
Severity	2016.1	0.055 (CI = +/-0.018; p = 0.000)	0.883	+5.66%
Severity	2016.2	0.065 (CI = +/-0.016; p = 0.000)	0.949	+6.76%
Severity	2017.1	0.068 (CI = +/-0.023; p = 0.001)	0.927	+7.03%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.078)	0.080	-0.63%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.059)	0.101	-0.73%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.054)	0.110	-0.80%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.105)	0.071	-0.71%
Frequency	2008.1	-0.010 (CI = +/-0.009; p = 0.037)	0.146	-0.96%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.003)	0.312	-1.34%
Frequency	2009.1	-0.017 (CI = +/-0.008; p = 0.000)	0.445	-1.66%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	0.569	-1.99%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	0.568	-2.10%
Frequency	2010.2	-0.026 (CI = +/-0.008; p = 0.000)	0.736	-2.54%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	0.743	-2.71%
Frequency	2011.2	-0.030 (CI = +/-0.009; p = 0.000)	0.765	-2.93%
Frequency	2012.1	-0.031 (CI = +/-0.010; p = 0.000)	0.744	-3.02%
Frequency	2012.2	-0.036 (CI = +/-0.009; p = 0.000)	0.840	-3.50%
Frequency	2013.1	-0.038 (CI = +/-0.010; p = 0.000)	0.840	-3.71%
Frequency	2013.2	-0.042 (CI = +/-0.010; p = 0.000)	0.872	-4.09%
Frequency	2014.1	-0.040 (CI = +/-0.012; p = 0.000)	0.836	-3.95%
Frequency	2014.2	-0.041 (CI = +/-0.014; p = 0.000)	0.800	-4.01%
Frequency	2015.1	-0.043 (CI = +/-0.018; p = 0.000)	0.776	-4.24%
Frequency	2015.2	-0.038 (CI = +/-0.020; p = 0.003)	0.692	-3.70%
Frequency	2016.1	-0.035 (CI = +/-0.027; p = 0.019)	0.566	-3.44%
Frequency	2016.2	-0.041 (CI = +/-0.036; p = 0.031)	0.568	-4.06%
Frequency	2017.1	-0.036 (CI = +/-0.053; p = 0.130)	0.343	-3.58%

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)	0.826	+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)	0.757	+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)	0.684	+4.30%
Loss Cost	2010.2	0.036 (CI = +/-0.013; p = 0.000)	0.649	+3.67%
Loss Cost	2011.1	0.034 (CI = +/-0.015; p = 0.000)	0.584	+3.44%
Loss Cost	2011.2	0.029 (CI = +/-0.016; p = 0.001)	0.499	+2.94%
Loss Cost	2012.1	0.025 (CI = +/-0.017; p = 0.007)	0.397	+2.58%
Loss Cost	2012.2	0.014 (CI = +/-0.012; p = 0.022)	0.311	+1.44%
Loss Cost	2013.1	0.012 (CI = +/-0.014; p = 0.077)	0.189	+1.22%
Loss Cost	2013.2	0.007 (CI = +/-0.014; p = 0.318)	0.009	+0.67%
Loss Cost	2014.1	0.013 (CI = +/-0.014; p = 0.058)	0.270	+1.33%
Loss Cost	2014.2	0.010 (CI = +/-0.016; p = 0.207)	0.089	+0.97%
Loss Cost	2015.1	0.006 (CI = +/-0.020; p = 0.484)	-0.060	+0.63%
Loss Cost	2015.2	0.006 (CI = +/-0.027; p = 0.617)	-0.115	+0.58%
Loss Cost	2016.1	0.015 (CI = +/-0.033; p = 0.303)	0.051	+1.49%
Loss Cost	2016.2	0.018 (CI = +/-0.050; p = 0.372)	0.001	+1.82%
Loss Cost	2017.1	0.026 (CI = +/-0.084; p = 0.394)	-0.004	+2.66%
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	+5.21%
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)	0.929	+5.76%
Severity	2009.1	0.060 (CI = +/-0.006; p = 0.000)	0.957	+6.17%
Severity	2009.2	0.062 (CI = +/-0.006; p = 0.000)	0.959	+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)	0.940	+6.33%
Severity	2011.2	0.059 (CI = +/-0.009; p = 0.000)	0.931	+6.11%
Severity	2012.1	0.057 (CI = +/-0.010; p = 0.000)	0.920	+5.85%
Severity	2012.2	0.052 (CI = +/-0.008; p = 0.000)	0.934	+5.29%
Severity	2013.1	0.052 (CI = +/-0.010; p = 0.000)	0.921	+5.35%
Severity	2013.2	0.052 (CI = +/-0.012; p = 0.000)	0.899	+5.31%
Severity	2014.1	0.057 (CI = +/-0.011; p = 0.000)	0.928	+5.89%
Severity	2014.2	0.055 (CI = +/-0.014; p = 0.000)	0.904	+5.68%
Severity	2015.1	0.056 (CI = +/-0.018; p = 0.000)	0.874	+5.76%
Severity	2015.2	0.050 (CI = +/-0.021; p = 0.001)	0.826	+5.14%
Severity	2016.1	0.058 (CI = +/-0.025; p = 0.002)	0.847	+5.95%
Severity	2016.2	0.073 (CI = +/-0.016; p = 0.000)	0.969	+7.60%
Severity	2017.1	0.081 (CI = +/-0.019; p = 0.001)	0.979	+8.44%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.169)	0.037	-0.52%
Frequency	2006.2	-0.006 (CI = +/-0.008; p = 0.131)	0.055	-0.61%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.121)	0.062	-0.68%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.217)	0.026	-0.58%
Frequency	2008.1	-0.008 (CI = +/-0.010; p = 0.088)	0.091	-0.83%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.011)	0.249	-1.24%
Frequency	2009.1	-0.016 (CI = +/-0.009; p = 0.002)	0.385	-1.58%
Frequency	2009.2	-0.019 (CI = +/-0.009; p = 0.000)	0.517	-1.93%
Frequency	2010.1	-0.021 (CI = +/-0.010; p = 0.000)	0.516	-2.05%
Frequency	2010.2	-0.026 (CI = +/-0.009; p = 0.000)	0.701	-2.54%
Frequency	2011.1	-0.028 (CI = +/-0.009; p = 0.000)	0.709	-2.72%
Frequency	2011.2	-0.030 (CI = +/-0.010; p = 0.000)	0.736	-2.98%
Frequency	2012.1	-0.031 (CI = +/-0.011; p = 0.000)	0.714	-3.09%
Frequency	2012.2	-0.037 (CI = +/-0.010; p = 0.000)	0.829	-3.65%
Frequency	2013.1	-0.040 (CI = +/-0.011; p = 0.000)	0.836	-3.93%
Frequency	2013.2	-0.045 (CI = +/-0.011; p = 0.000)	0.883	-4.41%
Frequency	2014.1	-0.044 (CI = +/-0.013; p = 0.000)	0.847	-4.30%
Frequency	2014.2	-0.046 (CI = +/-0.016; p = 0.000)	0.818	-4.46%
Frequency	2015.1	-0.050 (CI = +/-0.020; p = 0.001)	0.812	-4.85%
Frequency	2015.2	-0.044 (CI = +/-0.024; p = 0.004)	0.727	-4.34%
Frequency	2016.1	-0.043 (CI = +/-0.034; p = 0.024)	0.608	-4.21%
Frequency	2016.2	-0.055 (CI = +/-0.045; p = 0.026)	0.684	-5.37%
Frequency	2017.1	-0.055 (CI = +/-0.078; p = 0.112)	0.498	-5.32%

Property Damage

Coverage = Total PD
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.741	+3.45%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.717	+3.31%
Loss Cost	2007.1	0.031 (CI = +/-0.008; p = 0.000)	0.689	+3.19%
Loss Cost	2007.2	0.031 (CI = +/-0.008; p = 0.000)	0.665	+3.17%
Loss Cost	2008.1	0.031 (CI = +/-0.009; p = 0.000)	0.634	+3.10%
Loss Cost	2008.2	0.029 (CI = +/-0.009; p = 0.000)	0.594	+2.91%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.556	+2.84%
Loss Cost	2009.2	0.026 (CI = +/-0.010; p = 0.000)	0.506	+2.64%
Loss Cost	2010.1	0.025 (CI = +/-0.011; p = 0.000)	0.457	+2.53%
Loss Cost	2010.2	0.021 (CI = +/-0.011; p = 0.000)	0.392	+2.09%
Loss Cost	2011.1	0.019 (CI = +/-0.011; p = 0.002)	0.321	+1.88%
Loss Cost	2011.2	0.015 (CI = +/-0.011; p = 0.011)	0.234	+1.54%
Loss Cost	2012.1	0.013 (CI = +/-0.012; p = 0.041)	0.152	+1.27%
Loss Cost	2012.2	0.007 (CI = +/-0.011; p = 0.202)	0.036	+0.69%
Loss Cost	2013.1	0.005 (CI = +/-0.012; p = 0.350)	-0.004	+0.55%
Loss Cost	2013.2	0.003 (CI = +/-0.013; p = 0.638)	-0.045	+0.29%
Loss Cost	2014.1	0.005 (CI = +/-0.014; p = 0.455)	-0.025	+0.51%
Loss Cost	2014.2	0.003 (CI = +/-0.016; p = 0.654)	-0.052	+0.34%
Loss Cost	2015.1	0.002 (CI = +/-0.018; p = 0.809)	-0.067	+0.21%
Loss Cost	2015.2	0.002 (CI = +/-0.021; p = 0.848)	-0.074	+0.19%
Loss Cost	2016.1	0.004 (CI = +/-0.024; p = 0.719)	-0.071	+0.41%
Loss Cost	2016.2	0.004 (CI = +/-0.028; p = 0.746)	-0.080	+0.43%
Loss Cost	2017.1	0.005 (CI = +/-0.034; p = 0.743)	-0.088	+0.51%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	0.958	+5.21%
Severity	2006.2	0.051 (CI = +/-0.004; p = 0.000)	0.954	+5.19%
Severity	2007.1	0.050 (CI = +/-0.004; p = 0.000)	0.950	+5.18%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.945	+5.17%
Severity	2008.1	0.052 (CI = +/-0.004; p = 0.000)	0.953	+5.34%
Severity	2008.2	0.053 (CI = +/-0.004; p = 0.000)	0.956	+5.47%
Severity	2009.1	0.055 (CI = +/-0.004; p = 0.000)	0.966	+5.68%
Severity	2009.2	0.056 (CI = +/-0.004; p = 0.000)	0.964	+5.75%
Severity	2010.1	0.056 (CI = +/-0.005; p = 0.000)	0.961	+5.78%
Severity	2010.2	0.055 (CI = +/-0.005; p = 0.000)	0.957	+5.67%
Severity	2011.1	0.055 (CI = +/-0.005; p = 0.000)	0.952	+5.60%
Severity	2011.2	0.053 (CI = +/-0.005; p = 0.000)	0.949	+5.45%
Severity	2012.1	0.051 (CI = +/-0.006; p = 0.000)	0.946	+5.28%
Severity	2012.2	0.049 (CI = +/-0.005; p = 0.000)	0.954	+4.99%
Severity	2013.1	0.049 (CI = +/-0.006; p = 0.000)	0.947	+4.99%
Severity	2013.2	0.048 (CI = +/-0.006; p = 0.000)	0.938	+4.95%
Severity	2014.1	0.050 (CI = +/-0.007; p = 0.000)	0.938	+5.12%
Severity	2014.2	0.049 (CI = +/-0.007; p = 0.000)	0.928	+4.99%
Severity	2015.1	0.048 (CI = +/-0.008; p = 0.000)	0.913	+4.95%
Severity	2015.2	0.046 (CI = +/-0.009; p = 0.000)	0.898	+4.71%
Severity	2016.1	0.047 (CI = +/-0.010; p = 0.000)	0.887	+4.86%
Severity	2016.2	0.049 (CI = +/-0.012; p = 0.000)	0.878	+5.07%
Severity	2017.1	0.048 (CI = +/-0.014; p = 0.000)	0.844	+4.95%
Frequency	2006.1	-0.017 (CI = +/-0.007; p = 0.000)	0.424	-1.67%
Frequency	2006.2	-0.018 (CI = +/-0.007; p = 0.000)	0.447	-1.79%
Frequency	2007.1	-0.019 (CI = +/-0.007; p = 0.000)	0.460	-1.89%
Frequency	2007.2	-0.019 (CI = +/-0.008; p = 0.000)	0.437	-1.90%
Frequency	2008.1	-0.021 (CI = +/-0.008; p = 0.000)	0.501	-2.13%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	0.603	-2.43%
Frequency	2009.1	-0.027 (CI = +/-0.007; p = 0.000)	0.670	-2.69%
Frequency	2009.2	-0.030 (CI = +/-0.007; p = 0.000)	0.726	-2.94%
Frequency	2010.1	-0.031 (CI = +/-0.008; p = 0.000)	0.730	-3.07%
Frequency	2010.2	-0.034 (CI = +/-0.007; p = 0.000)	0.795	-3.39%
Frequency	2011.1	-0.036 (CI = +/-0.008; p = 0.000)	0.799	-3.53%
Frequency	2011.2	-0.038 (CI = +/-0.008; p = 0.000)	0.807	-3.71%
Frequency	2012.1	-0.039 (CI = +/-0.009; p = 0.000)	0.797	-3.80%
Frequency	2012.2	-0.042 (CI = +/-0.009; p = 0.000)	0.827	-4.09%
Frequency	2013.1	-0.043 (CI = +/-0.010; p = 0.000)	0.821	-4.23%
Frequency	2013.2	-0.045 (CI = +/-0.010; p = 0.000)	0.822	-4.43%
Frequency	2014.1	-0.045 (CI = +/-0.012; p = 0.000)	0.793	-4.38%
Frequency	2014.2	-0.045 (CI = +/-0.013; p = 0.000)	0.766	-4.42%
Frequency	2015.1	-0.046 (CI = +/-0.015; p = 0.000)	0.740	-4.52%
Frequency	2015.2	-0.044 (CI = +/-0.017; p = 0.000)	0.684	-4.32%
Frequency	2016.1	-0.043 (CI = +/-0.020; p = 0.000)	0.626	-4.24%
Frequency	2016.2	-0.045 (CI = +/-0.023; p = 0.001)	0.591	-4.41%
Frequency	2017.1	-0.043 (CI = +/-0.028; p = 0.006)	0.502	-4.23%

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	0.012 (CI = +/-0.011; p = 0.026)	0.253 (CI = +/-0.104; p = 0.000)	0.845	+1.23%
Loss Cost	2006.2	0.010 (CI = +/-0.010; p = 0.058)	0.259 (CI = +/-0.099; p = 0.000)	0.844	+1.01%
Loss Cost	2007.1	0.008 (CI = +/-0.010; p = 0.111)	0.262 (CI = +/-0.096; p = 0.000)	0.839	+0.83%
Loss Cost	2007.2	0.008 (CI = +/-0.011; p = 0.136)	0.263 (CI = +/-0.098; p = 0.000)	0.826	+0.80%
Loss Cost	2008.1	0.007 (CI = +/-0.011; p = 0.176)	0.262 (CI = +/-0.099; p = 0.000)	0.811	+0.74%
Loss Cost	2008.2	0.006 (CI = +/-0.011; p = 0.257)	0.258 (CI = +/-0.097; p = 0.000)	0.797	+0.61%
Loss Cost	2009.1	0.006 (CI = +/-0.011; p = 0.284)	0.257 (CI = +/-0.099; p = 0.000)	0.776	+0.59%
Loss Cost	2009.2	0.005 (CI = +/-0.011; p = 0.345)	0.251 (CI = +/-0.100; p = 0.000)	0.745	+0.53%
Loss Cost	2010.1	0.005 (CI = +/-0.012; p = 0.354)	0.252 (CI = +/-0.105; p = 0.000)	0.715	+0.53%
Loss Cost	2010.2	0.004 (CI = +/-0.011; p = 0.415)	0.225 (CI = +/-0.101; p = 0.000)	0.662	+0.43%
Loss Cost	2011.1	0.004 (CI = +/-0.011; p = 0.430)	0.224 (CI = +/-0.110; p = 0.000)	0.597	+0.43%
Loss Cost	2011.2	0.004 (CI = +/-0.011; p = 0.451)	0.214 (CI = +/-0.126; p = 0.002)	0.476	+0.42%
Loss Cost	2012.1	0.004 (CI = +/-0.012; p = 0.445)	0.251 (CI = +/-0.165; p = 0.005)	0.387	+0.43%
Loss Cost	2012.2	0.004 (CI = +/-0.012; p = 0.445)	NA (CI = +/-NA; p = NA)	-0.021	+0.43%
Loss Cost	2013.1	0.002 (CI = +/-0.013; p = 0.691)	NA (CI = +/-NA; p = NA)	-0.049	+0.24%
Loss Cost	2013.2	-0.001 (CI = +/-0.014; p = 0.909)	NA (CI = +/-NA; p = NA)	-0.062	-0.07%
Loss Cost	2014.1	0.001 (CI = +/-0.015; p = 0.862)	NA (CI = +/-NA; p = NA)	-0.064	+0.13%
Loss Cost	2014.2	-0.001 (CI = +/-0.017; p = 0.880)	NA (CI = +/-NA; p = NA)	-0.070	-0.12%
Loss Cost	2015.1	-0.003 (CI = +/-0.019; p = 0.709)	NA (CI = +/-NA; p = NA)	-0.065	-0.34%
Loss Cost	2015.2	-0.004 (CI = +/-0.022; p = 0.672)	NA (CI = +/-NA; p = NA)	-0.067	-0.44%
Loss Cost	2016.1	-0.003 (CI = +/-0.026; p = 0.808)	NA (CI = +/-NA; p = NA)	-0.085	-0.30%
Loss Cost	2016.2	-0.004 (CI = +/-0.031; p = 0.783)	NA (CI = +/-NA; p = NA)	-0.091	-0.40%
Loss Cost	2017.1	-0.005 (CI = +/-0.038; p = 0.791)	NA (CI = +/-NA; p = NA)	-0.102	-0.46%
Severity	2006.1	0.045 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.069; p = 0.038)	0.960	+4.57%
Severity	2006.2	0.044 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.070; p = 0.039)	0.956	+4.54%
Severity	2007.1	0.044 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.072; p = 0.041)	0.952	+4.52%
Severity	2007.2	0.044 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.073; p = 0.045)	0.947	+4.51%
Severity	2008.1	0.046 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.066; p = 0.024)	0.957	+4.68%
Severity	2008.2	0.047 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.061; p = 0.013)	0.962	+4.81%
Severity	2009.1	0.049 (CI = +/-0.005; p = 0.000)	0.088 (CI = +/-0.047; p = 0.001)	0.978	+4.97%
Severity	2009.2	0.049 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.045; p = 0.000)	0.980	+5.04%
Severity	2010.1	0.050 (CI = +/-0.005; p = 0.000)	0.100 (CI = +/-0.044; p = 0.000)	0.979	+5.08%
Severity	2010.2	0.049 (CI = +/-0.005; p = 0.000)	0.098 (CI = +/-0.047; p = 0.000)	0.976	+5.07%
Severity	2011.1	0.050 (CI = +/-0.005; p = 0.000)	0.103 (CI = +/-0.051; p = 0.000)	0.973	+5.08%
Severity	2011.2	0.049 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.059; p = 0.002)	0.967	+5.07%
Severity	2012.1	0.050 (CI = +/-0.005; p = 0.000)	0.111 (CI = +/-0.078; p = 0.007)	0.960	+5.08%
Severity	2012.2	0.050 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.950	+5.08%
Severity	2013.1	0.050 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.942	+5.09%
Severity	2013.2	0.049 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.932	+5.05%
Severity	2014.1	0.051 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.934	+5.26%
Severity	2014.2	0.050 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.922	+5.12%
Severity	2015.1	0.050 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.905	+5.10%
Severity	2015.2	0.047 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.886	+4.85%
Severity	2016.1	0.049 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.875	+5.04%
Severity	2016.2	0.052 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.869	+5.32%
Severity	2017.1	0.051 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.830	+5.23%
Frequency	2006.1	-0.032 (CI = +/-0.012; p = 0.000)	0.179 (CI = +/-0.118; p = 0.004)	0.533	-3.19%
Frequency	2006.2	-0.034 (CI = +/-0.012; p = 0.000)	0.185 (CI = +/-0.115; p = 0.003)	0.566	-3.38%
Frequency	2007.1	-0.036 (CI = +/-0.012; p = 0.000)	0.188 (CI = +/-0.115; p = 0.002)	0.586	-3.53%
Frequency	2007.2	-0.036 (CI = +/-0.013; p = 0.000)	0.188 (CI = +/-0.117; p = 0.003)	0.569	-3.55%
Frequency	2008.1	-0.038 (CI = +/-0.012; p = 0.000)	0.186 (CI = +/-0.110; p = 0.002)	0.635	-3.76%
Frequency	2008.2	-0.041 (CI = +/-0.011; p = 0.000)	0.179 (CI = +/-0.095; p = 0.001)	0.734	-4.01%
Frequency	2009.1	-0.043 (CI = +/-0.010; p = 0.000)	0.169 (CI = +/-0.086; p = 0.000)	0.792	-4.17%
Frequency	2009.2	-0.044 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.080; p = 0.000)	0.834	-4.29%
Frequency	2010.1	-0.044 (CI = +/-0.009; p = 0.000)	0.151 (CI = +/-0.082; p = 0.001)	0.832	-4.33%
Frequency	2010.2	-0.045 (CI = +/-0.008; p = 0.000)	0.127 (CI = +/-0.076; p = 0.002)	0.871	-4.41%
Frequency	2011.1	-0.045 (CI = +/-0.008; p = 0.000)	0.121 (CI = +/-0.083; p = 0.006)	0.866	-4.42%
Frequency	2011.2	-0.045 (CI = +/-0.009; p = 0.000)	0.112 (CI = +/-0.095; p = 0.023)	0.862	-4.43%
Frequency	2012.1	-0.045 (CI = +/-0.009; p = 0.000)	0.140 (CI = +/-0.125; p = 0.030)	0.856	-4.42%
Frequency	2012.2	-0.045 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.860	-4.42%
Frequency	2013.1	-0.047 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.861	-4.61%
Frequency	2013.2	-0.050 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.872	-4.88%
Frequency	2014.1	-0.050 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.850	-4.88%
Frequency	2014.2	-0.051 (CI = +/-0.013; p = 0.000)	NA (CI = +/-NA; p = NA)	0.833	-4.99%
Frequency	2015.1	-0.053 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.821	-5.17%
Frequency	2015.2	-0.052 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.780	-5.05%
Frequency	2016.1	-0.052 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.739	-5.08%
Frequency	2016.2	-0.056 (CI = +/-0.023; p = 0.000)	NA (CI = +/-NA; p = NA)	0.728	-5.43%
Frequency	2017.1	-0.056 (CI = +/-0.027; p = 0.001)	NA (CI = +/-NA; p = NA)	0.666	-5.41%

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)	0.929	+2.30%
Loss Cost	2007.1	0.020 (CI = +/-0.010; p = 0.000)	0.202 (CI = +/-0.076; p = 0.000)	0.928	+2.05%
Loss Cost	2007.2	0.021 (CI = +/-0.011; p = 0.001)	0.201 (CI = +/-0.078; p = 0.000)	0.923	+2.09%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	0.201 (CI = +/-0.081; p = 0.000)	0.915	+2.05%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.003)	0.204 (CI = +/-0.077; p = 0.000)	0.913	+1.83%
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	+1.77%
Loss Cost	2010.2	0.016 (CI = +/-0.010; p = 0.004)	0.185 (CI = +/-0.066; p = 0.000)	0.890	+1.57%
Loss Cost	2011.1	0.016 (CI = +/-0.010; p = 0.006)	0.186 (CI = +/-0.072; p = 0.000)	0.864	+1.57%
Loss Cost	2011.2	0.015 (CI = +/-0.011; p = 0.008)	0.178 (CI = +/-0.081; p = 0.000)	0.810	+1.55%
Loss Cost	2012.1	0.016 (CI = +/-0.010; p = 0.006)	0.218 (CI = +/-0.099; p = 0.000)	0.784	+1.58%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.006)	NA (CI = +/-NA; p = NA)	0.409	+1.58%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.024)	NA (CI = +/-NA; p = NA)	0.302	+1.41%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.114)	NA (CI = +/-NA; p = NA)	0.140	+0.97%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.014)	NA (CI = +/-NA; p = NA)	0.416	+1.58%
Loss Cost	2014.2	0.013 (CI = +/-0.014; p = 0.059)	NA (CI = +/-NA; p = NA)	0.269	+1.32%
Loss Cost	2015.1	0.011 (CI = +/-0.017; p = 0.166)	NA (CI = +/-NA; p = NA)	0.128	+1.12%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.237)	NA (CI = +/-NA; p = NA)	0.078	+1.19%
Loss Cost	2016.1	0.020 (CI = +/-0.025; p = 0.093)	NA (CI = +/-NA; p = NA)	0.300	+2.03%
Loss Cost	2016.2	0.024 (CI = +/-0.034; p = 0.128)	NA (CI = +/-NA; p = NA)	0.279	+2.43%
Loss Cost	2017.1	0.031 (CI = +/-0.049; p = 0.148)	NA (CI = +/-NA; p = NA)	0.305	+3.20%
Severity	2006.1	0.042 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.079; p = 0.026)	0.946	+4.26%
Severity	2006.2	0.041 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.081; p = 0.025)	0.940	+4.18%
Severity	2007.1	0.040 (CI = +/-0.011; p = 0.000)	0.096 (CI = +/-0.083; p = 0.025)	0.934	+4.10%
Severity	2007.2	0.040 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.085; p = 0.027)	0.926	+4.05%
Severity	2008.1	0.043 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.077; p = 0.023)	0.941	+4.39%
Severity	2008.2	0.045 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.071; p = 0.018)	0.950	+4.65%
Severity	2009.1	0.049 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.049; p = 0.001)	0.976	+5.01%
Severity	2009.2	0.050 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.044; p = 0.000)	0.981	+5.16%
Severity	2010.1	0.051 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.041; p = 0.000)	0.982	+5.26%
Severity	2010.2	0.051 (CI = +/-0.006; p = 0.000)	0.092 (CI = +/-0.043; p = 0.000)	0.979	+5.24%
Severity	2011.1	0.051 (CI = +/-0.007; p = 0.000)	0.097 (CI = +/-0.046; p = 0.000)	0.976	+5.26%
Severity	2011.2	0.051 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.052; p = 0.001)	0.969	+5.26%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	0.106 (CI = +/-0.067; p = 0.005)	0.960	+5.27%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.946	+5.27%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.935	+5.32%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.919	+5.28%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	+5.75%
Severity	2014.2	0.054 (CI = +/-0.011; p = 0.000)	NA (CI = +/-NA; p = NA)	0.923	+5.55%
Severity	2015.1	0.054 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.900	+5.60%
Severity	2015.2	0.050 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.872	+5.08%
Severity	2016.1	0.055 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.883	+5.66%
Severity	2016.2	0.065 (CI = +/-0.016; p = 0.000)	NA (CI = +/-NA; p = NA)	0.949	+6.76%
Severity	2017.1	0.068 (CI = +/-0.023; p = 0.001)	NA (CI = +/-NA; p = NA)	0.927	+7.03%
Frequency	2006.1	-0.016 (CI = +/-0.014; p = 0.024)	0.091 (CI = +/-0.111; p = 0.105)	0.141	-1.59%
Frequency	2006.2	-0.018 (CI = +/-0.014; p = 0.015)	0.099 (CI = +/-0.112; p = 0.079)	0.178	-1.80%
Frequency	2007.1	-0.020 (CI = +/-0.015; p = 0.012)	0.105 (CI = +/-0.114; p = 0.069)	0.199	-1.97%
Frequency	2007.2	-0.019 (CI = +/-0.016; p = 0.021)	0.103 (CI = +/-0.117; p = 0.082)	0.156	-1.88%
Frequency	2008.1	-0.023 (CI = +/-0.015; p = 0.006)	0.111 (CI = +/-0.111; p = 0.050)	0.258	-2.24%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	0.117 (CI = +/-0.093; p = 0.016)	0.463	-2.70%
Frequency	2009.1	-0.031 (CI = +/-0.012; p = 0.000)	0.117 (CI = +/-0.081; p = 0.007)	0.606	-3.02%
Frequency	2009.2	-0.033 (CI = +/-0.010; p = 0.000)	0.112 (CI = +/-0.070; p = 0.003)	0.722	-3.26%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	0.110 (CI = +/-0.072; p = 0.005)	0.717	-3.31%
Frequency	2010.2	-0.035 (CI = +/-0.008; p = 0.000)	0.092 (CI = +/-0.056; p = 0.003)	0.840	-3.49%
Frequency	2011.1	-0.036 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.061; p = 0.007)	0.834	-3.51%
Frequency	2011.2	-0.036 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.069; p = 0.022)	0.829	-3.52%
Frequency	2012.1	-0.036 (CI = +/-0.009; p = 0.000)	0.112 (CI = +/-0.085; p = 0.014)	0.830	-3.50%
Frequency	2012.2	-0.036 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.840	-3.50%
Frequency	2013.1	-0.038 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.840	-3.71%
Frequency	2013.2	-0.042 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.872	-4.09%
Frequency	2014.1	-0.040 (CI = +/-0.012; p = 0.000)	NA (CI = +/-NA; p = NA)	0.836	-3.95%
Frequency	2014.2	-0.041 (CI = +/-0.014; p = 0.000)	NA (CI = +/-NA; p = NA)	0.800	-4.01%
Frequency	2015.1	-0.043 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.776	-4.24%
Frequency	2015.2	-0.038 (CI = +/-0.020; p = 0.003)	NA (CI = +/-NA; p = NA)	0.692	-3.70%
Frequency	2016.1	-0.035 (CI = +/-0.027; p = 0.019)	NA (CI = +/-NA; p = NA)	0.566	-3.44%
Frequency	2016.2	-0.041 (CI = +/-0.036; p = 0.031)	NA (CI = +/-NA; p = NA)	0.568	-4.06%
Frequency	2017.1	-0.036 (CI = +/-0.053; p = 0.130)	NA (CI = +/-NA; p = NA)	0.343	-3.58%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
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 = +/-0.011; p = 0.008)	-0.106 (CI = +/-0.113; p = 0.065)	0.238	+1.61%
Loss Cost	2006.2	0.012 (CI = +/-0.011; p = 0.033)	-0.086 (CI = +/-0.107; p = 0.113)	0.150	+1.24%
Loss Cost	2007.1	0.011 (CI = +/-0.012; p = 0.065)	-0.092 (CI = +/-0.110; p = 0.100)	0.138	+1.13%
Loss Cost	2007.2	0.010 (CI = +/-0.013; p = 0.103)	-0.088 (CI = +/-0.114; p = 0.125)	0.100	+1.05%
Loss Cost	2008.1	0.009 (CI = +/-0.013; p = 0.190)	-0.096 (CI = +/-0.117; p = 0.102)	0.092	+0.89%
Loss Cost	2008.2	0.007 (CI = +/-0.014; p = 0.314)	-0.088 (CI = +/-0.120; p = 0.142)	0.046	+0.72%
Loss Cost	2009.1	0.003 (CI = +/-0.015; p = 0.637)	-0.106 (CI = +/-0.118; p = 0.077)	0.061	+0.34%
Loss Cost	2009.2	-0.002 (CI = +/-0.014; p = 0.813)	-0.083 (CI = +/-0.111; p = 0.135)	0.017	-0.17%
Loss Cost	2010.1	-0.006 (CI = +/-0.015; p = 0.436)	-0.101 (CI = +/-0.110; p = 0.069)	0.077	-0.56%
Loss Cost	2010.2	-0.003 (CI = +/-0.015; p = 0.697)	-0.112 (CI = +/-0.112; p = 0.049)	0.094	-0.29%
Loss Cost	2011.1	-0.007 (CI = +/-0.016; p = 0.403)	-0.128 (CI = +/-0.112; p = 0.028)	0.150	-0.66%
Loss Cost	2011.2	-0.010 (CI = +/-0.017; p = 0.212)	-0.113 (CI = +/-0.112; p = 0.049)	0.156	-1.04%
Loss Cost	2012.1	-0.014 (CI = +/-0.018; p = 0.114)	-0.128 (CI = +/-0.114; p = 0.031)	0.212	-1.41%
Loss Cost	2012.2	-0.018 (CI = +/-0.019; p = 0.073)	-0.116 (CI = +/-0.117; p = 0.052)	0.230	-1.74%
Loss Cost	2013.1	-0.021 (CI = +/-0.021; p = 0.046)	-0.129 (CI = +/-0.121; p = 0.037)	0.268	-2.11%
Loss Cost	2013.2	-0.025 (CI = +/-0.023; p = 0.034)	-0.118 (CI = +/-0.125; p = 0.062)	0.291	-2.45%
Loss Cost	2014.1	-0.030 (CI = +/-0.025; p = 0.022)	-0.134 (CI = +/-0.129; p = 0.043)	0.331	-2.93%
Loss Cost	2014.2	-0.033 (CI = +/-0.028; p = 0.024)	-0.125 (CI = +/-0.136; p = 0.068)	0.341	-3.22%
Loss Cost	2015.1	-0.042 (CI = +/-0.029; p = 0.008)	-0.152 (CI = +/-0.133; p = 0.028)	0.454	-4.13%
Loss Cost	2015.2	-0.038 (CI = +/-0.033; p = 0.027)	-0.164 (CI = +/-0.141; p = 0.026)	0.435	-3.69%
Loss Cost	2016.1	-0.041 (CI = +/-0.038; p = 0.038)	-0.171 (CI = +/-0.154; p = 0.032)	0.389	-3.99%
Loss Cost	2016.2	-0.033 (CI = +/-0.043; p = 0.121)	-0.189 (CI = +/-0.161; p = 0.026)	0.391	-3.21%
Loss Cost	2017.1	-0.045 (CI = +/-0.048; p = 0.064)	-0.216 (CI = +/-0.167; p = 0.017)	0.463	-4.42%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.044 (CI = +/-0.063; p = 0.160)	0.780	+3.46%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.057; p = 0.044)	0.790	+3.20%
Severity	2007.1	0.031 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.059; p = 0.051)	0.770	+3.20%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.060; p = 0.051)	0.753	+3.16%
Severity	2008.1	0.032 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.062; p = 0.046)	0.740	+3.23%
Severity	2008.2	0.032 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.065; p = 0.055)	0.726	+3.24%
Severity	2009.1	0.031 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.067; p = 0.082)	0.688	+3.14%
Severity	2009.2	0.029 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.066; p = 0.044)	0.668	+2.93%
Severity	2010.1	0.027 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.067; p = 0.071)	0.616	+2.78%
Severity	2010.2	0.032 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.056; p = 0.122)	0.750	+3.23%
Severity	2011.1	0.031 (CI = +/-0.008; p = 0.000)	0.041 (CI = +/-0.059; p = 0.163)	0.712	+3.16%
Severity	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.062; p = 0.167)	0.686	+3.12%
Severity	2012.1	0.029 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.063; p = 0.250)	0.629	+2.95%
Severity	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.041 (CI = +/-0.066; p = 0.212)	0.588	+2.82%
Severity	2013.1	0.027 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.070; p = 0.268)	0.523	+2.74%
Severity	2013.2	0.024 (CI = +/-0.013; p = 0.001)	0.046 (CI = +/-0.071; p = 0.184)	0.469	+2.47%
Severity	2014.1	0.023 (CI = +/-0.014; p = 0.004)	0.042 (CI = +/-0.075; p = 0.252)	0.375	+2.32%
Severity	2014.2	0.021 (CI = +/-0.016; p = 0.014)	0.048 (CI = +/-0.079; p = 0.218)	0.319	+2.12%
Severity	2015.1	0.015 (CI = +/-0.017; p = 0.068)	0.032 (CI = +/-0.077; p = 0.391)	0.138	+1.55%
Severity	2015.2	0.017 (CI = +/-0.019; p = 0.082)	0.028 (CI = +/-0.083; p = 0.469)	0.134	+1.68%
Severity	2016.1	0.018 (CI = +/-0.022; p = 0.105)	0.032 (CI = +/-0.091; p = 0.455)	0.100	+1.82%
Severity	2016.2	0.021 (CI = +/-0.026; p = 0.095)	0.025 (CI = +/-0.097; p = 0.586)	0.125	+2.17%
Severity	2017.1	0.010 (CI = +/-0.026; p = 0.402)	0.000 (CI = +/-0.090; p = 0.997)	-0.124	+1.02%
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.150 (CI = +/-0.076; p = 0.000)	0.514	-1.79%
Frequency	2006.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.144 (CI = +/-0.077; p = 0.001)	0.528	-1.90%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.150 (CI = +/-0.079; p = 0.001)	0.527	-2.01%
Frequency	2007.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.148 (CI = +/-0.082; p = 0.001)	0.525	-2.04%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.160 (CI = +/-0.081; p = 0.000)	0.563	-2.27%
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.151 (CI = +/-0.082; p = 0.001)	0.585	-2.44%
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.165 (CI = +/-0.080; p = 0.000)	0.629	-2.71%
Frequency	2009.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.151 (CI = +/-0.077; p = 0.000)	0.677	-3.00%
Frequency	2010.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.163 (CI = +/-0.077; p = 0.000)	0.699	-3.25%
Frequency	2010.2	-0.035 (CI = +/-0.011; p = 0.000)	-0.156 (CI = +/-0.079; p = 0.000)	0.709	-3.41%
Frequency	2011.1	-0.038 (CI = +/-0.011; p = 0.000)	-0.169 (CI = +/-0.078; p = 0.000)	0.733	-3.71%
Frequency	2011.2	-0.041 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.075; p = 0.000)	0.772	-4.04%
Frequency	2012.1	-0.043 (CI = +/-0.012; p = 0.000)	-0.164 (CI = +/-0.077; p = 0.000)	0.765	-4.24%
Frequency	2012.2	-0.045 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.080; p = 0.001)	0.772	-4.43%
Frequency	2013.1	-0.048 (CI = +/-0.014; p = 0.000)	-0.167 (CI = +/-0.081; p = 0.000)	0.772	-4.72%
Frequency	2013.2	-0.049 (CI = +/-0.016; p = 0.000)	-0.165 (CI = +/-0.086; p = 0.001)	0.766	-4.80%
Frequency	2014.1	-0.053 (CI = +/-0.017; p = 0.000)	-0.176 (CI = +/-0.088; p = 0.001)	0.763	-5.14%
Frequency	2014.2	-0.054 (CI = +/-0.019; p = 0.000)	-0.173 (CI = +/-0.094; p = 0.001)	0.756	-5.23%
Frequency	2015.1	-0.058 (CI = +/-0.021; p = 0.000)	-0.184 (CI = +/-0.098; p = 0.001)	0.744	-5.60%
Frequency	2015.2	-0.054 (CI = +/-0.024; p = 0.000)	-0.192 (CI = +/-0.104; p = 0.002)	0.733	-5.29%
Frequency	2016.1	-0.059 (CI = +/-0.028; p = 0.001)	-0.203 (CI = +/-0.111; p = 0.002)	0.711	-5.71%
Frequency	2016.2	-0.054 (CI = +/-0.032; p = 0.003)	-0.214 (CI = +/-0.118; p = 0.002)	0.705	-5.26%
Frequency	2017.1	-0.055 (CI = +/-0.038; p = 0.010)	-0.216 (CI = +/-0.133; p = 0.005)	0.636	-5.39%

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	0.017 (CI = +/-0.012; p = 0.006)	-0.113 (CI = +/-0.115; p = 0.053)	0.249	+1.75%
Loss Cost	2006.2	0.013 (CI = +/-0.012; p = 0.029)	-0.092 (CI = +/-0.110; p = 0.099)	0.158	+1.35%
Loss Cost	2007.1	0.012 (CI = +/-0.013; p = 0.056)	-0.097 (CI = +/-0.113; p = 0.089)	0.145	+1.24%
Loss Cost	2007.2	0.012 (CI = +/-0.014; p = 0.090)	-0.094 (CI = +/-0.117; p = 0.113)	0.107	+1.17%
Loss Cost	2008.1	0.010 (CI = +/-0.014; p = 0.165)	-0.102 (CI = +/-0.120; p = 0.094)	0.099	+1.00%
Loss Cost	2008.2	0.008 (CI = +/-0.015; p = 0.280)	-0.093 (CI = +/-0.124; p = 0.134)	0.050	+0.83%
Loss Cost	2009.1	0.004 (CI = +/-0.016; p = 0.570)	-0.111 (CI = +/-0.123; p = 0.075)	0.064	+0.44%
Loss Cost	2009.2	-0.001 (CI = +/-0.015; p = 0.878)	-0.086 (CI = +/-0.116; p = 0.142)	0.015	-0.12%
Loss Cost	2010.1	-0.005 (CI = +/-0.016; p = 0.499)	-0.103 (CI = +/-0.115; p = 0.077)	0.074	-0.52%
Loss Cost	2010.2	-0.002 (CI = +/-0.017; p = 0.791)	-0.115 (CI = +/-0.117; p = 0.053)	0.094	-0.22%
Loss Cost	2011.1	-0.006 (CI = +/-0.018; p = 0.486)	-0.130 (CI = +/-0.118; p = 0.032)	0.149	-0.60%
Loss Cost	2011.2	-0.010 (CI = +/-0.019; p = 0.262)	-0.114 (CI = +/-0.119; p = 0.059)	0.152	-1.03%
Loss Cost	2012.1	-0.014 (CI = +/-0.020; p = 0.149)	-0.127 (CI = +/-0.120; p = 0.039)	0.207	-1.42%
Loss Cost	2012.2	-0.018 (CI = +/-0.022; p = 0.095)	-0.114 (CI = +/-0.124; p = 0.069)	0.226	-1.79%
Loss Cost	2013.1	-0.022 (CI = +/-0.023; p = 0.061)	-0.127 (CI = +/-0.128; p = 0.051)	0.265	-2.19%
Loss Cost	2013.2	-0.026 (CI = +/-0.026; p = 0.044)	-0.113 (CI = +/-0.133; p = 0.090)	0.290	-2.61%
Loss Cost	2014.1	-0.032 (CI = +/-0.028; p = 0.029)	-0.128 (CI = +/-0.137; p = 0.065)	0.332	-3.12%
Loss Cost	2014.2	-0.036 (CI = +/-0.032; p = 0.030)	-0.117 (CI = +/-0.146; p = 0.107)	0.347	-3.51%
Loss Cost	2015.1	-0.046 (CI = +/-0.033; p = 0.010)	-0.143 (CI = +/-0.142; p = 0.049)	0.466	-4.50%
Loss Cost	2015.2	-0.041 (CI = +/-0.038; p = 0.035)	-0.154 (CI = +/-0.153; p = 0.048)	0.439	-4.05%
Loss Cost	2016.1	-0.045 (CI = +/-0.044; p = 0.047)	-0.162 (CI = +/-0.166; p = 0.055)	0.395	-4.40%
Loss Cost	2016.2	-0.036 (CI = +/-0.052; p = 0.156)	-0.182 (CI = +/-0.180; p = 0.048)	0.384	-3.51%
Loss Cost	2017.1	-0.050 (CI = +/-0.059; p = 0.086)	-0.208 (CI = +/-0.186; p = 0.033)	0.459	-4.85%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.039 (CI = +/-0.064; p = 0.221)	0.781	+3.56%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.058; p = 0.066)	0.789	+3.28%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.060; p = 0.075)	0.769	+3.28%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.062; p = 0.076)	0.752	+3.25%
Severity	2008.1	0.033 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.064; p = 0.068)	0.739	+3.32%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.066; p = 0.084)	0.726	+3.35%
Severity	2009.1	0.032 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.068; p = 0.117)	0.688	+3.25%
Severity	2009.2	0.030 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.068; p = 0.065)	0.665	+3.02%
Severity	2010.1	0.028 (CI = +/-0.010; p = 0.000)	0.058 (CI = +/-0.070; p = 0.099)	0.613	+2.88%
Severity	2010.2	0.033 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.057; p = 0.194)	0.758	+3.39%
Severity	2011.1	0.033 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.060; p = 0.241)	0.722	+3.33%
Severity	2011.2	0.033 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.063; p = 0.256)	0.696	+3.31%
Severity	2012.1	0.031 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.065; p = 0.353)	0.642	+3.15%
Severity	2012.2	0.030 (CI = +/-0.012; p = 0.000)	0.034 (CI = +/-0.068; p = 0.312)	0.599	+3.02%
Severity	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.072; p = 0.369)	0.536	+2.95%
Severity	2013.2	0.026 (CI = +/-0.014; p = 0.001)	0.040 (CI = +/-0.075; p = 0.267)	0.477	+2.66%
Severity	2014.1	0.025 (CI = +/-0.016; p = 0.005)	0.037 (CI = +/-0.079; p = 0.338)	0.384	+2.52%
Severity	2014.2	0.023 (CI = +/-0.018; p = 0.018)	0.042 (CI = +/-0.085; p = 0.301)	0.324	+2.32%
Severity	2015.1	0.017 (CI = +/-0.019; p = 0.075)	0.028 (CI = +/-0.083; p = 0.482)	0.142	+1.72%
Severity	2015.2	0.019 (CI = +/-0.022; p = 0.086)	0.022 (CI = +/-0.090; p = 0.593)	0.143	+1.93%
Severity	2016.1	0.021 (CI = +/-0.026; p = 0.107)	0.026 (CI = +/-0.098; p = 0.567)	0.110	+2.10%
Severity	2016.2	0.026 (CI = +/-0.031; p = 0.089)	0.015 (CI = +/-0.106; p = 0.760)	0.153	+2.63%
Severity	2017.1	0.014 (CI = +/-0.031; p = 0.329)	-0.007 (CI = +/-0.099; p = 0.875)	-0.098	+1.42%
Frequency	2006.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.152 (CI = +/-0.078; p = 0.000)	0.507	-1.75%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000)	-0.146 (CI = +/-0.080; p = 0.001)	0.520	-1.87%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.151 (CI = +/-0.082; p = 0.001)	0.519	-1.98%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.149 (CI = +/-0.085; p = 0.001)	0.518	-2.01%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.161 (CI = +/-0.084; p = 0.001)	0.556	-2.25%
Frequency	2008.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.151 (CI = +/-0.085; p = 0.001)	0.578	-2.44%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.164 (CI = +/-0.083; p = 0.000)	0.623	-2.72%
Frequency	2009.2	-0.031 (CI = +/-0.011; p = 0.000)	-0.149 (CI = +/-0.081; p = 0.001)	0.672	-3.04%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.160 (CI = +/-0.080; p = 0.000)	0.695	-3.31%
Frequency	2010.2	-0.036 (CI = +/-0.012; p = 0.000)	-0.152 (CI = +/-0.082; p = 0.001)	0.707	-3.49%
Frequency	2011.1	-0.039 (CI = +/-0.012; p = 0.000)	-0.165 (CI = +/-0.081; p = 0.000)	0.732	-3.81%
Frequency	2011.2	-0.043 (CI = +/-0.012; p = 0.000)	-0.149 (CI = +/-0.078; p = 0.001)	0.775	-4.20%
Frequency	2012.1	-0.045 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.080; p = 0.001)	0.771	-4.42%
Frequency	2012.2	-0.048 (CI = +/-0.014; p = 0.000)	-0.148 (CI = +/-0.082; p = 0.001)	0.781	-4.67%
Frequency	2013.1	-0.051 (CI = +/-0.015; p = 0.000)	-0.158 (CI = +/-0.083; p = 0.001)	0.784	-4.99%
Frequency	2013.2	-0.053 (CI = +/-0.017; p = 0.000)	-0.154 (CI = +/-0.088; p = 0.002)	0.781	-5.13%
Frequency	2014.1	-0.057 (CI = +/-0.018; p = 0.000)	-0.165 (CI = +/-0.090; p = 0.002)	0.782	-5.50%
Frequency	2014.2	-0.059 (CI = +/-0.021; p = 0.000)	-0.159 (CI = +/-0.096; p = 0.003)	0.778	-5.70%
Frequency	2015.1	-0.063 (CI = +/-0.023; p = 0.000)	-0.170 (CI = +/-0.100; p = 0.003)	0.772	-6.12%
Frequency	2015.2	-0.060 (CI = +/-0.027; p = 0.000)	-0.177 (CI = +/-0.108; p = 0.004)	0.757	-5.86%
Frequency	2016.1	-0.066 (CI = +/-0.030; p = 0.001)	-0.188 (CI = +/-0.114; p = 0.004)	0.742	-6.36%
Frequency	2016.2	-0.062 (CI = +/-0.037; p = 0.004)	-0.197 (CI = +/-0.126; p = 0.006)	0.728	-5.98%
Frequency	2017.1	-0.064 (CI = +/-0.045; p = 0.011)	-0.201 (CI = +/-0.141; p = 0.011)	0.663	-6.18%

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	0.037 (CI = +/-0.011; p = 0.000)	-0.064 (CI = +/-0.086; p = 0.136)	0.662	+3.74%
Loss Cost	2006.2	0.033 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.078; p = 0.242)	0.632	+3.31%
Loss Cost	2007.1	0.033 (CI = +/-0.011; p = 0.000)	-0.043 (CI = +/-0.081; p = 0.284)	0.616	+3.36%
Loss Cost	2007.2	0.033 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.085; p = 0.290)	0.585	+3.39%
Loss Cost	2008.1	0.033 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.089; p = 0.316)	0.560	+3.40%
Loss Cost	2008.2	0.032 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.093; p = 0.376)	0.504	+3.30%
Loss Cost	2009.1	0.030 (CI = +/-0.015; p = 0.001)	-0.051 (CI = +/-0.095; p = 0.272)	0.452	+3.00%
Loss Cost	2009.2	0.023 (CI = +/-0.014; p = 0.002)	-0.029 (CI = +/-0.084; p = 0.478)	0.354	+2.35%
Loss Cost	2010.1	0.020 (CI = +/-0.015; p = 0.011)	-0.040 (CI = +/-0.086; p = 0.344)	0.288	+2.04%
Loss Cost	2010.2	0.027 (CI = +/-0.013; p = 0.001)	-0.061 (CI = +/-0.074; p = 0.101)	0.511	+2.72%
Loss Cost	2011.1	0.025 (CI = +/-0.015; p = 0.003)	-0.066 (CI = +/-0.078; p = 0.090)	0.473	+2.53%
Loss Cost	2011.2	0.021 (CI = +/-0.016; p = 0.014)	-0.055 (CI = +/-0.078; p = 0.154)	0.340	+2.11%
Loss Cost	2012.1	0.020 (CI = +/-0.018; p = 0.036)	-0.058 (CI = +/-0.084; p = 0.159)	0.305	+1.99%
Loss Cost	2012.2	0.016 (CI = +/-0.020; p = 0.103)	-0.050 (CI = +/-0.088; p = 0.241)	0.158	+1.66%
Loss Cost	2013.1	0.016 (CI = +/-0.024; p = 0.159)	-0.050 (CI = +/-0.096; p = 0.281)	0.137	+1.66%
Loss Cost	2013.2	0.012 (CI = +/-0.027; p = 0.335)	-0.041 (CI = +/-0.103; p = 0.395)	-0.016	+1.25%
Loss Cost	2014.1	0.012 (CI = +/-0.033; p = 0.438)	-0.042 (CI = +/-0.116; p = 0.432)	-0.041	+1.21%
Loss Cost	2014.2	0.009 (CI = +/-0.040; p = 0.635)	-0.036 (CI = +/-0.128; p = 0.537)	-0.155	+0.87%
Loss Cost	2015.1	-0.001 (CI = +/-0.049; p = 0.947)	-0.054 (CI = +/-0.141; p = 0.391)	-0.147	-0.14%
Loss Cost	2015.2	0.014 (CI = +/-0.055; p = 0.558)	-0.078 (CI = +/-0.143; p = 0.234)	0.017	+1.41%
Loss Cost	2016.1	0.030 (CI = +/-0.071; p = 0.334)	-0.054 (CI = +/-0.163; p = 0.434)	0.051	+3.01%
Loss Cost	2016.2	0.067 (CI = +/-0.039; p = 0.009)	-0.098 (CI = +/-0.079; p = 0.026)	0.846	+6.95%
Loss Cost	2017.1	0.074 (CI = +/-0.065; p = 0.036)	-0.090 (CI = +/-0.111; p = 0.083)	0.836	+7.71%
Severity	2006.1	0.041 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.069; p = 0.128)	0.783	+4.18%
Severity	2006.2	0.038 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.062; p = 0.035)	0.789	+3.83%
Severity	2007.1	0.038 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.065; p = 0.035)	0.771	+3.89%
Severity	2007.2	0.038 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.068; p = 0.042)	0.754	+3.88%
Severity	2008.1	0.040 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.069; p = 0.028)	0.754	+4.08%
Severity	2008.2	0.041 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.072; p = 0.041)	0.745	+4.16%
Severity	2009.1	0.040 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.076; p = 0.057)	0.705	+4.12%
Severity	2009.2	0.038 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.077; p = 0.036)	0.679	+3.84%
Severity	2010.1	0.037 (CI = +/-0.014; p = 0.000)	0.079 (CI = +/-0.081; p = 0.055)	0.619	+3.73%
Severity	2010.2	0.045 (CI = +/-0.010; p = 0.000)	0.052 (CI = +/-0.054; p = 0.059)	0.840	+4.61%
Severity	2011.1	0.046 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.058; p = 0.061)	0.817	+4.70%
Severity	2011.2	0.047 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.061; p = 0.092)	0.806	+4.82%
Severity	2012.1	0.047 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.066; p = 0.122)	0.761	+4.78%
Severity	2012.2	0.047 (CI = +/-0.017; p = 0.000)	0.051 (CI = +/-0.072; p = 0.146)	0.730	+4.77%
Severity	2013.1	0.049 (CI = +/-0.019; p = 0.000)	0.057 (CI = +/-0.078; p = 0.134)	0.698	+5.01%
Severity	2013.2	0.047 (CI = +/-0.022; p = 0.001)	0.062 (CI = +/-0.084; p = 0.130)	0.650	+4.76%
Severity	2014.1	0.049 (CI = +/-0.027; p = 0.003)	0.068 (CI = +/-0.093; p = 0.134)	0.594	+5.03%
Severity	2014.2	0.049 (CI = +/-0.033; p = 0.009)	0.068 (CI = +/-0.104; p = 0.173)	0.547	+5.03%
Severity	2015.1	0.043 (CI = +/-0.041; p = 0.042)	0.057 (CI = +/-0.118; p = 0.292)	0.342	+4.40%
Severity	2015.2	0.053 (CI = +/-0.049; p = 0.038)	0.042 (CI = +/-0.127; p = 0.454)	0.416	+5.45%
Severity	2016.1	0.074 (CI = +/-0.055; p = 0.018)	0.073 (CI = +/-0.126; p = 0.195)	0.603	+7.69%
Severity	2016.2	0.104 (CI = +/-0.023; p = 0.000)	0.038 (CI = +/-0.046; p = 0.082)	0.965	+10.97%
Severity	2017.1	0.102 (CI = +/-0.039; p = 0.004)	0.036 (CI = +/-0.067; p = 0.188)	0.930	+10.75%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.165)	-0.116 (CI = +/-0.049; p = 0.000)	0.463	-0.42%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.118)	-0.113 (CI = +/-0.050; p = 0.000)	0.460	-0.50%
Frequency	2007.1	-0.005 (CI = +/-0.007; p = 0.139)	-0.113 (CI = +/-0.052; p = 0.000)	0.438	-0.52%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.202)	-0.115 (CI = +/-0.055; p = 0.000)	0.439	-0.48%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.101)	-0.122 (CI = +/-0.055; p = 0.000)	0.481	-0.65%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.051)	-0.115 (CI = +/-0.055; p = 0.000)	0.491	-0.83%
Frequency	2009.1	-0.011 (CI = +/-0.009; p = 0.017)	-0.125 (CI = +/-0.055; p = 0.000)	0.551	-1.07%
Frequency	2009.2	-0.015 (CI = +/-0.008; p = 0.001)	-0.112 (CI = +/-0.048; p = 0.000)	0.648	-1.44%
Frequency	2010.1	-0.017 (CI = +/-0.008; p = 0.001)	-0.119 (CI = +/-0.048; p = 0.000)	0.669	-1.64%
Frequency	2010.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.113 (CI = +/-0.049; p = 0.000)	0.689	-1.81%
Frequency	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.122 (CI = +/-0.049; p = 0.000)	0.717	-2.07%
Frequency	2011.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.107 (CI = +/-0.036; p = 0.000)	0.857	-2.59%
Frequency	2012.1	-0.027 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.039; p = 0.000)	0.833	-2.67%
Frequency	2012.2	-0.030 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.036; p = 0.000)	0.873	-2.97%
Frequency	2013.1	-0.032 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.037; p = 0.000)	0.869	-3.19%
Frequency	2013.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.040; p = 0.000)	0.873	-3.35%
Frequency	2014.1	-0.037 (CI = +/-0.012; p = 0.000)	-0.110 (CI = +/-0.042; p = 0.000)	0.867	-3.64%
Frequency	2014.2	-0.040 (CI = +/-0.013; p = 0.000)	-0.104 (CI = +/-0.043; p = 0.001)	0.885	-3.96%
Frequency	2015.1	-0.044 (CI = +/-0.016; p = 0.000)	-0.111 (CI = +/-0.046; p = 0.001)	0.877	-4.35%
Frequency	2015.2	-0.039 (CI = +/-0.017; p = 0.002)	-0.119 (CI = +/-0.045; p = 0.001)	0.897	-3.84%
Frequency	2016.1	-0.044 (CI = +/-0.022; p = 0.004)	-0.127 (CI = +/-0.051; p = 0.001)	0.886	-4.35%
Frequency	2016.2	-0.037 (CI = +/-0.025; p = 0.016)	-0.136 (CI = +/-0.051; p = 0.002)	0.920	-3.62%
Frequency	2017.1	-0.028 (CI = +/-0.036; p = 0.093)	-0.126 (CI = +/-0.062; p = 0.008)	0.888	-2.74%

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	0.037 (CI = +/-0.011; p = 0.000)	-0.064 (CI = +/-0.089; p = 0.152)	0.629	+3.73%
Loss Cost	2006.2	0.032 (CI = +/-0.011; p = 0.000)	-0.043 (CI = +/-0.081; p = 0.288)	0.589	+3.25%
Loss Cost	2007.1	0.032 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.085; p = 0.330)	0.572	+3.30%
Loss Cost	2007.2	0.033 (CI = +/-0.013; p = 0.000)	-0.042 (CI = +/-0.089; p = 0.339)	0.536	+3.32%
Loss Cost	2008.1	0.033 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.093; p = 0.363)	0.508	+3.33%
Loss Cost	2008.2	0.032 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.098; p = 0.438)	0.443	+3.21%
Loss Cost	2009.1	0.029 (CI = +/-0.016; p = 0.002)	-0.048 (CI = +/-0.099; p = 0.328)	0.383	+2.90%
Loss Cost	2009.2	0.021 (CI = +/-0.015; p = 0.010)	-0.021 (CI = +/-0.087; p = 0.620)	0.258	+2.11%
Loss Cost	2010.1	0.018 (CI = +/-0.016; p = 0.035)	-0.031 (CI = +/-0.089; p = 0.463)	0.178	+1.77%
Loss Cost	2010.2	0.025 (CI = +/-0.015; p = 0.003)	-0.055 (CI = +/-0.078; p = 0.154)	0.412	+2.54%
Loss Cost	2011.1	0.023 (CI = +/-0.017; p = 0.011)	-0.061 (CI = +/-0.082; p = 0.135)	0.365	+2.33%
Loss Cost	2011.2	0.018 (CI = +/-0.018; p = 0.051)	-0.045 (CI = +/-0.081; p = 0.251)	0.192	+1.77%
Loss Cost	2012.1	0.016 (CI = +/-0.020; p = 0.108)	-0.049 (CI = +/-0.087; p = 0.246)	0.152	+1.62%
Loss Cost	2012.2	0.011 (CI = +/-0.023; p = 0.304)	-0.036 (CI = +/-0.091; p = 0.398)	-0.021	+1.11%
Loss Cost	2013.1	0.011 (CI = +/-0.027; p = 0.392)	-0.037 (CI = +/-0.100; p = 0.425)	-0.044	+1.07%
Loss Cost	2013.2	0.004 (CI = +/-0.031; p = 0.786)	-0.022 (CI = +/-0.106; p = 0.645)	-0.186	+0.38%
Loss Cost	2014.1	0.002 (CI = +/-0.037; p = 0.881)	-0.025 (CI = +/-0.118; p = 0.644)	-0.212	+0.25%
Loss Cost	2014.2	-0.006 (CI = +/-0.046; p = 0.777)	-0.010 (CI = +/-0.131; p = 0.868)	-0.261	-0.57%
Loss Cost	2015.1	-0.018 (CI = +/-0.053; p = 0.428)	-0.029 (CI = +/-0.138; p = 0.629)	-0.146	-1.83%
Loss Cost	2015.2	-0.004 (CI = +/-0.069; p = 0.891)	-0.051 (CI = +/-0.158; p = 0.448)	-0.210	-0.39%
Loss Cost	2016.1	0.011 (CI = +/-0.092; p = 0.747)	-0.033 (CI = +/-0.186; p = 0.650)	-0.376	+1.15%
Loss Cost	2016.2	0.064 (CI = +/-0.067; p = 0.058)	-0.094 (CI = +/-0.115; p = 0.081)	0.671	+6.56%
Loss Cost	2017.1	0.071 (CI = +/-0.136; p = 0.152)	-0.087 (CI = +/-0.196; p = 0.196)	0.628	+7.39%
Severity	2006.1	0.039 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.070; p = 0.093)	0.764	+4.02%
Severity	2006.2	0.035 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.062; p = 0.017)	0.777	+3.61%
Severity	2007.1	0.036 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.064; p = 0.018)	0.757	+3.67%
Severity	2007.2	0.036 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.067; p = 0.021)	0.739	+3.63%
Severity	2008.1	0.037 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.069; p = 0.015)	0.739	+3.82%
Severity	2008.2	0.038 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.072; p = 0.023)	0.727	+3.88%
Severity	2009.1	0.037 (CI = +/-0.013; p = 0.000)	0.084 (CI = +/-0.076; p = 0.033)	0.681	+3.82%
Severity	2009.2	0.034 (CI = +/-0.013; p = 0.000)	0.096 (CI = +/-0.076; p = 0.016)	0.664	+3.45%
Severity	2010.1	0.033 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.080; p = 0.027)	0.596	+3.31%
Severity	2010.2	0.042 (CI = +/-0.010; p = 0.000)	0.063 (CI = +/-0.054; p = 0.025)	0.832	+4.27%
Severity	2011.1	0.043 (CI = +/-0.012; p = 0.000)	0.065 (CI = +/-0.057; p = 0.029)	0.805	+4.35%
Severity	2011.2	0.043 (CI = +/-0.013; p = 0.000)	0.063 (CI = +/-0.061; p = 0.046)	0.789	+4.42%
Severity	2012.1	0.043 (CI = +/-0.015; p = 0.000)	0.061 (CI = +/-0.066; p = 0.067)	0.735	+4.35%
Severity	2012.2	0.041 (CI = +/-0.018; p = 0.000)	0.064 (CI = +/-0.072; p = 0.077)	0.701	+4.22%
Severity	2013.1	0.043 (CI = +/-0.021; p = 0.001)	0.069 (CI = +/-0.078; p = 0.079)	0.660	+4.44%
Severity	2013.2	0.039 (CI = +/-0.024; p = 0.006)	0.079 (CI = +/-0.084; p = 0.063)	0.621	+3.95%
Severity	2014.1	0.041 (CI = +/-0.030; p = 0.013)	0.083 (CI = +/-0.094; p = 0.076)	0.552	+4.17%
Severity	2014.2	0.038 (CI = +/-0.038; p = 0.049)	0.089 (CI = +/-0.108; p = 0.094)	0.510	+3.85%
Severity	2015.1	0.030 (CI = +/-0.046; p = 0.163)	0.077 (CI = +/-0.119; p = 0.166)	0.274	+3.02%
Severity	2015.2	0.038 (CI = +/-0.062; p = 0.175)	0.064 (CI = +/-0.143; p = 0.302)	0.288	+3.90%
Severity	2016.1	0.060 (CI = +/-0.071; p = 0.078)	0.089 (CI = +/-0.143; p = 0.158)	0.523	+6.20%
Severity	2016.2	0.102 (CI = +/-0.039; p = 0.004)	0.041 (CI = +/-0.067; p = 0.151)	0.945	+10.74%
Severity	2017.1	0.099 (CI = +/-0.082; p = 0.035)	0.038 (CI = +/-0.118; p = 0.296)	0.873	+10.44%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.369)	-0.123 (CI = +/-0.049; p = 0.000)	0.500	-0.28%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.287)	-0.119 (CI = +/-0.050; p = 0.000)	0.491	-0.35%
Frequency	2007.1	-0.004 (CI = +/-0.007; p = 0.315)	-0.120 (CI = +/-0.053; p = 0.000)	0.472	-0.36%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.446)	-0.123 (CI = +/-0.055; p = 0.000)	0.476	-0.29%
Frequency	2008.1	-0.005 (CI = +/-0.008; p = 0.250)	-0.129 (CI = +/-0.055; p = 0.000)	0.515	-0.47%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.144)	-0.123 (CI = +/-0.056; p = 0.000)	0.516	-0.64%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.056)	-0.131 (CI = +/-0.055; p = 0.000)	0.573	-0.89%
Frequency	2009.2	-0.013 (CI = +/-0.009; p = 0.005)	-0.117 (CI = +/-0.049; p = 0.000)	0.655	-1.29%
Frequency	2010.1	-0.015 (CI = +/-0.009; p = 0.003)	-0.123 (CI = +/-0.050; p = 0.000)	0.676	-1.49%
Frequency	2010.2	-0.017 (CI = +/-0.010; p = 0.003)	-0.118 (CI = +/-0.052; p = 0.000)	0.690	-1.67%
Frequency	2011.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.125 (CI = +/-0.052; p = 0.000)	0.718	-1.94%
Frequency	2011.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.039; p = 0.000)	0.852	-2.54%
Frequency	2012.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.110 (CI = +/-0.042; p = 0.000)	0.827	-2.62%
Frequency	2012.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.040; p = 0.000)	0.868	-2.99%
Frequency	2013.1	-0.033 (CI = +/-0.011; p = 0.000)	-0.106 (CI = +/-0.041; p = 0.000)	0.864	-3.23%
Frequency	2013.2	-0.035 (CI = +/-0.013; p = 0.000)	-0.101 (CI = +/-0.044; p = 0.001)	0.869	-3.44%
Frequency	2014.1	-0.038 (CI = +/-0.014; p = 0.000)	-0.107 (CI = +/-0.046; p = 0.001)	0.865	-3.77%
Frequency	2014.2	-0.043 (CI = +/-0.017; p = 0.000)	-0.098 (CI = +/-0.047; p = 0.002)	0.891	-4.25%
Frequency	2015.1	-0.048 (CI = +/-0.019; p = 0.001)	-0.105 (CI = +/-0.049; p = 0.002)	0.889	-4.71%
Frequency	2015.2	-0.042 (CI = +/-0.024; p = 0.006)	-0.115 (CI = +/-0.055; p = 0.003)	0.898	-4.13%
Frequency	2016.1	-0.049 (CI = +/-0.030; p = 0.011)	-0.122 (CI = +/-0.061; p = 0.005)	0.892	-4.76%
Frequency	2016.2	-0.039 (CI = +/-0.044; p = 0.069)	-0.134 (CI = +/-0.075; p = 0.011)	0.912	-3.78%
Frequency	2017.1	-0.028 (CI = +/-0.076; p = 0.255)	-0.125 (CI = +/-0.110; p = 0.039)	0.860	-2.76%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.012; p = 0.008)	0.174	+1.67%
Loss Cost	2006.2	0.012 (CI = +/-0.012; p = 0.037)	0.104	+1.24%
Loss Cost	2007.1	0.012 (CI = +/-0.012; p = 0.060)	0.084	+1.18%
Loss Cost	2007.2	0.010 (CI = +/-0.013; p = 0.111)	0.054	+1.05%
Loss Cost	2008.1	0.009 (CI = +/-0.014; p = 0.173)	0.032	+0.95%
Loss Cost	2008.2	0.007 (CI = +/-0.015; p = 0.324)	0.000	+0.72%
Loss Cost	2009.1	0.004 (CI = +/-0.015; p = 0.575)	-0.026	+0.42%
Loss Cost	2009.2	-0.002 (CI = +/-0.015; p = 0.818)	-0.038	-0.17%
Loss Cost	2010.1	-0.005 (CI = +/-0.015; p = 0.533)	-0.025	-0.47%
Loss Cost	2010.2	-0.003 (CI = +/-0.017; p = 0.716)	-0.037	-0.29%
Loss Cost	2011.1	-0.005 (CI = +/-0.018; p = 0.540)	-0.027	-0.53%
Loss Cost	2011.2	-0.010 (CI = +/-0.018; p = 0.245)	0.019	-1.04%
Loss Cost	2012.1	-0.013 (CI = +/-0.020; p = 0.197)	0.036	-1.26%
Loss Cost	2012.2	-0.018 (CI = +/-0.021; p = 0.095)	0.095	-1.74%
Loss Cost	2013.1	-0.019 (CI = +/-0.023; p = 0.094)	0.101	-1.92%
Loss Cost	2013.2	-0.025 (CI = +/-0.025; p = 0.048)	0.164	-2.45%
Loss Cost	2014.1	-0.027 (CI = +/-0.027; p = 0.051)	0.168	-2.69%
Loss Cost	2014.2	-0.033 (CI = +/-0.030; p = 0.035)	0.214	-3.22%
Loss Cost	2015.1	-0.039 (CI = +/-0.033; p = 0.026)	0.256	-3.79%
Loss Cost	2015.2	-0.038 (CI = +/-0.038; p = 0.054)	0.199	-3.69%
Loss Cost	2016.1	-0.035 (CI = +/-0.045; p = 0.109)	0.133	-3.48%
Loss Cost	2016.2	-0.033 (CI = +/-0.052; p = 0.198)	0.068	-3.21%
Loss Cost	2017.1	-0.036 (CI = +/-0.063; p = 0.227)	0.056	-3.55%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.773	+3.44%
Severity	2006.2	0.032 (CI = +/-0.006; p = 0.000)	0.766	+3.20%
Severity	2007.1	0.031 (CI = +/-0.007; p = 0.000)	0.745	+3.16%
Severity	2007.2	0.031 (CI = +/-0.007; p = 0.000)	0.726	+3.16%
Severity	2008.1	0.031 (CI = +/-0.008; p = 0.000)	0.709	+3.18%
Severity	2008.2	0.032 (CI = +/-0.008; p = 0.000)	0.695	+3.24%
Severity	2009.1	0.030 (CI = +/-0.009; p = 0.000)	0.661	+3.09%
Severity	2009.2	0.029 (CI = +/-0.009; p = 0.000)	0.621	+2.93%
Severity	2010.1	0.027 (CI = +/-0.009; p = 0.000)	0.575	+2.73%
Severity	2010.2	0.032 (CI = +/-0.008; p = 0.000)	0.732	+3.23%
Severity	2011.1	0.031 (CI = +/-0.009; p = 0.000)	0.698	+3.12%
Severity	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.670	+3.12%
Severity	2012.1	0.029 (CI = +/-0.010; p = 0.000)	0.622	+2.91%
Severity	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.574	+2.82%
Severity	2013.1	0.026 (CI = +/-0.012; p = 0.000)	0.514	+2.68%
Severity	2013.2	0.024 (CI = +/-0.013; p = 0.001)	0.440	+2.47%
Severity	2014.1	0.022 (CI = +/-0.015; p = 0.005)	0.358	+2.24%
Severity	2014.2	0.021 (CI = +/-0.016; p = 0.015)	0.289	+2.12%
Severity	2015.1	0.015 (CI = +/-0.016; p = 0.076)	0.152	+1.48%
Severity	2015.2	0.017 (CI = +/-0.019; p = 0.075)	0.163	+1.68%
Severity	2016.1	0.017 (CI = +/-0.022; p = 0.112)	0.130	+1.72%
Severity	2016.2	0.021 (CI = +/-0.025; p = 0.083)	0.180	+2.17%
Severity	2017.1	0.010 (CI = +/-0.024; p = 0.371)	-0.011	+1.02%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.001)	0.284	-1.72%
Frequency	2006.2	-0.019 (CI = +/-0.010; p = 0.000)	0.323	-1.90%
Frequency	2007.1	-0.019 (CI = +/-0.010; p = 0.001)	0.306	-1.92%
Frequency	2007.2	-0.021 (CI = +/-0.011; p = 0.001)	0.316	-2.04%
Frequency	2008.1	-0.022 (CI = +/-0.012; p = 0.001)	0.324	-2.16%
Frequency	2008.2	-0.025 (CI = +/-0.012; p = 0.000)	0.379	-2.44%
Frequency	2009.1	-0.026 (CI = +/-0.013; p = 0.000)	0.388	-2.59%
Frequency	2009.2	-0.030 (CI = +/-0.013; p = 0.000)	0.479	-3.00%
Frequency	2010.1	-0.032 (CI = +/-0.014; p = 0.000)	0.471	-3.11%
Frequency	2010.2	-0.035 (CI = +/-0.014; p = 0.000)	0.508	-3.41%
Frequency	2011.1	-0.036 (CI = +/-0.015; p = 0.000)	0.498	-3.54%
Frequency	2011.2	-0.041 (CI = +/-0.015; p = 0.000)	0.580	-4.04%
Frequency	2012.1	-0.041 (CI = +/-0.017; p = 0.000)	0.546	-4.05%
Frequency	2012.2	-0.045 (CI = +/-0.018; p = 0.000)	0.579	-4.43%
Frequency	2013.1	-0.046 (CI = +/-0.020; p = 0.000)	0.546	-4.48%
Frequency	2013.2	-0.049 (CI = +/-0.022; p = 0.000)	0.552	-4.80%
Frequency	2014.1	-0.049 (CI = +/-0.024; p = 0.001)	0.511	-4.82%
Frequency	2014.2	-0.054 (CI = +/-0.027; p = 0.001)	0.520	-5.23%
Frequency	2015.1	-0.053 (CI = +/-0.030; p = 0.002)	0.465	-5.19%
Frequency	2015.2	-0.054 (CI = +/-0.035; p = 0.005)	0.421	-5.29%
Frequency	2016.1	-0.053 (CI = +/-0.041; p = 0.016)	0.346	-5.12%
Frequency	2016.2	-0.054 (CI = +/-0.048; p = 0.031)	0.299	-5.26%
Frequency	2017.1	-0.046 (CI = +/-0.056; p = 0.097)	0.177	-4.53%

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	0.017 (CI = +/-0.013; p = 0.009)	0.176	+1.75%
Loss Cost	2006.2	0.013 (CI = +/-0.012; p = 0.040)	0.104	+1.30%
Loss Cost	2007.1	0.012 (CI = +/-0.013; p = 0.064)	0.083	+1.24%
Loss Cost	2007.2	0.011 (CI = +/-0.014; p = 0.116)	0.053	+1.11%
Loss Cost	2008.1	0.010 (CI = +/-0.015; p = 0.180)	0.031	+1.00%
Loss Cost	2008.2	0.008 (CI = +/-0.016; p = 0.334)	-0.001	+0.75%
Loss Cost	2009.1	0.004 (CI = +/-0.016; p = 0.587)	-0.028	+0.44%
Loss Cost	2009.2	-0.002 (CI = +/-0.016; p = 0.804)	-0.039	-0.19%
Loss Cost	2010.1	-0.005 (CI = +/-0.017; p = 0.520)	-0.024	-0.52%
Loss Cost	2010.2	-0.003 (CI = +/-0.018; p = 0.700)	-0.038	-0.34%
Loss Cost	2011.1	-0.006 (CI = +/-0.019; p = 0.525)	-0.027	-0.60%
Loss Cost	2011.2	-0.012 (CI = +/-0.020; p = 0.234)	0.024	-1.17%
Loss Cost	2012.1	-0.014 (CI = +/-0.022; p = 0.186)	0.042	-1.42%
Loss Cost	2012.2	-0.020 (CI = +/-0.023; p = 0.087)	0.107	-1.96%
Loss Cost	2013.1	-0.022 (CI = +/-0.025; p = 0.084)	0.116	-2.19%
Loss Cost	2013.2	-0.029 (CI = +/-0.027; p = 0.041)	0.189	-2.81%
Loss Cost	2014.1	-0.032 (CI = +/-0.030; p = 0.042)	0.198	-3.12%
Loss Cost	2014.2	-0.038 (CI = +/-0.033; p = 0.027)	0.254	-3.77%
Loss Cost	2015.1	-0.046 (CI = +/-0.037; p = 0.018)	0.309	-4.50%
Loss Cost	2015.2	-0.046 (CI = +/-0.043; p = 0.038)	0.256	-4.51%
Loss Cost	2016.1	-0.045 (CI = +/-0.051; p = 0.077)	0.190	-4.40%
Loss Cost	2016.2	-0.043 (CI = +/-0.061; p = 0.142)	0.122	-4.24%
Loss Cost	2017.1	-0.050 (CI = +/-0.073; p = 0.159)	0.119	-4.85%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.777	+3.56%
Severity	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.770	+3.32%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	0.749	+3.28%
Severity	2007.2	0.032 (CI = +/-0.007; p = 0.000)	0.730	+3.29%
Severity	2008.1	0.033 (CI = +/-0.008; p = 0.000)	0.714	+3.32%
Severity	2008.2	0.033 (CI = +/-0.009; p = 0.000)	0.702	+3.39%
Severity	2009.1	0.032 (CI = +/-0.009; p = 0.000)	0.667	+3.25%
Severity	2009.2	0.030 (CI = +/-0.010; p = 0.000)	0.627	+3.08%
Severity	2010.1	0.028 (CI = +/-0.010; p = 0.000)	0.580	+2.88%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	0.750	+3.43%
Severity	2011.1	0.033 (CI = +/-0.009; p = 0.000)	0.716	+3.33%
Severity	2011.2	0.033 (CI = +/-0.010; p = 0.000)	0.691	+3.36%
Severity	2012.1	0.031 (CI = +/-0.011; p = 0.000)	0.643	+3.15%
Severity	2012.2	0.030 (CI = +/-0.012; p = 0.000)	0.597	+3.07%
Severity	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.540	+2.95%
Severity	2013.2	0.027 (CI = +/-0.014; p = 0.001)	0.466	+2.74%
Severity	2014.1	0.025 (CI = +/-0.016; p = 0.005)	0.384	+2.52%
Severity	2014.2	0.024 (CI = +/-0.018; p = 0.014)	0.316	+2.42%
Severity	2015.1	0.017 (CI = +/-0.019; p = 0.069)	0.174	+1.72%
Severity	2015.2	0.020 (CI = +/-0.021; p = 0.066)	0.193	+2.00%
Severity	2016.1	0.021 (CI = +/-0.025; p = 0.095)	0.162	+2.10%
Severity	2016.2	0.027 (CI = +/-0.029; p = 0.066)	0.229	+2.69%
Severity	2017.1	0.014 (CI = +/-0.029; p = 0.299)	0.021	+1.42%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.273	-1.75%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.001)	0.314	-1.95%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	0.298	-1.98%
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.001)	0.310	-2.11%
Frequency	2008.1	-0.023 (CI = +/-0.012; p = 0.001)	0.318	-2.25%
Frequency	2008.2	-0.026 (CI = +/-0.013; p = 0.000)	0.377	-2.55%
Frequency	2009.1	-0.028 (CI = +/-0.014; p = 0.000)	0.388	-2.72%
Frequency	2009.2	-0.032 (CI = +/-0.013; p = 0.000)	0.486	-3.17%
Frequency	2010.1	-0.034 (CI = +/-0.014; p = 0.000)	0.479	-3.31%
Frequency	2010.2	-0.037 (CI = +/-0.015; p = 0.000)	0.522	-3.65%
Frequency	2011.1	-0.039 (CI = +/-0.016; p = 0.000)	0.515	-3.81%
Frequency	2011.2	-0.045 (CI = +/-0.016; p = 0.000)	0.607	-4.38%
Frequency	2012.1	-0.045 (CI = +/-0.018; p = 0.000)	0.576	-4.42%
Frequency	2012.2	-0.050 (CI = +/-0.019; p = 0.000)	0.618	-4.88%
Frequency	2013.1	-0.051 (CI = +/-0.021; p = 0.000)	0.590	-4.99%
Frequency	2013.2	-0.056 (CI = +/-0.023; p = 0.000)	0.606	-5.40%
Frequency	2014.1	-0.057 (CI = +/-0.026; p = 0.000)	0.572	-5.50%
Frequency	2014.2	-0.062 (CI = +/-0.028; p = 0.000)	0.593	-6.05%
Frequency	2015.1	-0.063 (CI = +/-0.032; p = 0.001)	0.548	-6.12%
Frequency	2015.2	-0.066 (CI = +/-0.037; p = 0.002)	0.515	-6.38%
Frequency	2016.1	-0.066 (CI = +/-0.044; p = 0.007)	0.450	-6.36%
Frequency	2016.2	-0.070 (CI = +/-0.052; p = 0.014)	0.417	-6.75%
Frequency	2017.1	-0.064 (CI = +/-0.063; p = 0.048)	0.298	-6.18%

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	0.037 (CI = +/-0.011; p = 0.000)	0.644	+3.79%
Loss Cost	2006.2	0.033 (CI = +/-0.010; p = 0.000)	0.626	+3.31%
Loss Cost	2007.1	0.033 (CI = +/-0.011; p = 0.000)	0.613	+3.40%
Loss Cost	2007.2	0.033 (CI = +/-0.012; p = 0.000)	0.582	+3.39%
Loss Cost	2008.1	0.034 (CI = +/-0.013; p = 0.000)	0.559	+3.44%
Loss Cost	2008.2	0.032 (CI = +/-0.014; p = 0.000)	0.508	+3.30%
Loss Cost	2009.1	0.030 (CI = +/-0.015; p = 0.000)	0.445	+3.07%
Loss Cost	2009.2	0.023 (CI = +/-0.014; p = 0.002)	0.371	+2.35%
Loss Cost	2010.1	0.021 (CI = +/-0.015; p = 0.008)	0.290	+2.10%
Loss Cost	2010.2	0.027 (CI = +/-0.014; p = 0.001)	0.453	+2.72%
Loss Cost	2011.1	0.026 (CI = +/-0.016; p = 0.003)	0.397	+2.66%
Loss Cost	2011.2	0.021 (CI = +/-0.016; p = 0.016)	0.284	+2.11%
Loss Cost	2012.1	0.021 (CI = +/-0.019; p = 0.030)	0.243	+2.13%
Loss Cost	2012.2	0.016 (CI = +/-0.021; p = 0.108)	0.124	+1.66%
Loss Cost	2013.1	0.018 (CI = +/-0.024; p = 0.126)	0.116	+1.81%
Loss Cost	2013.2	0.012 (CI = +/-0.027; p = 0.329)	0.004	+1.25%
Loss Cost	2014.1	0.014 (CI = +/-0.032; p = 0.361)	-0.008	+1.39%
Loss Cost	2014.2	0.009 (CI = +/-0.038; p = 0.622)	-0.080	+0.87%
Loss Cost	2015.1	0.002 (CI = +/-0.047; p = 0.929)	-0.124	+0.19%
Loss Cost	2015.2	0.014 (CI = +/-0.056; p = 0.574)	-0.089	+1.41%
Loss Cost	2016.1	0.035 (CI = +/-0.065; p = 0.236)	0.095	+3.54%
Loss Cost	2016.2	0.067 (CI = +/-0.064; p = 0.044)	0.508	+6.95%
Loss Cost	2017.1	0.090 (CI = +/-0.084; p = 0.042)	0.608	+9.38%
Severity	2006.1	0.041 (CI = +/-0.009; p = 0.000)	0.771	+4.13%
Severity	2006.2	0.038 (CI = +/-0.009; p = 0.000)	0.755	+3.83%
Severity	2007.1	0.038 (CI = +/-0.009; p = 0.000)	0.733	+3.83%
Severity	2007.2	0.038 (CI = +/-0.010; p = 0.000)	0.715	+3.88%
Severity	2008.1	0.039 (CI = +/-0.011; p = 0.000)	0.703	+3.99%
Severity	2008.2	0.041 (CI = +/-0.012; p = 0.000)	0.700	+4.16%
Severity	2009.1	0.039 (CI = +/-0.013; p = 0.000)	0.658	+4.02%
Severity	2009.2	0.038 (CI = +/-0.014; p = 0.000)	0.609	+3.84%
Severity	2010.1	0.035 (CI = +/-0.015; p = 0.000)	0.550	+3.61%
Severity	2010.2	0.045 (CI = +/-0.011; p = 0.000)	0.811	+4.61%
Severity	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.782	+4.59%
Severity	2011.2	0.047 (CI = +/-0.013; p = 0.000)	0.776	+4.82%
Severity	2012.1	0.046 (CI = +/-0.015; p = 0.000)	0.732	+4.66%
Severity	2012.2	0.047 (CI = +/-0.017; p = 0.000)	0.701	+4.77%
Severity	2013.1	0.047 (CI = +/-0.020; p = 0.000)	0.658	+4.83%
Severity	2013.2	0.047 (CI = +/-0.024; p = 0.001)	0.595	+4.76%
Severity	2014.1	0.046 (CI = +/-0.028; p = 0.005)	0.525	+4.74%
Severity	2014.2	0.049 (CI = +/-0.034; p = 0.010)	0.485	+5.03%
Severity	2015.1	0.040 (CI = +/-0.040; p = 0.052)	0.318	+4.04%
Severity	2015.2	0.053 (CI = +/-0.046; p = 0.030)	0.446	+5.45%
Severity	2016.1	0.067 (CI = +/-0.056; p = 0.026)	0.521	+6.95%
Severity	2016.2	0.104 (CI = +/-0.029; p = 0.000)	0.934	+10.97%
Severity	2017.1	0.096 (CI = +/-0.040; p = 0.003)	0.897	+10.07%
Frequency	2006.1	-0.003 (CI = +/-0.008; p = 0.418)	-0.012	-0.33%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.241)	0.017	-0.50%
Frequency	2007.1	-0.004 (CI = +/-0.009; p = 0.364)	-0.006	-0.42%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.335)	-0.001	-0.48%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.328)	0.000	-0.53%
Frequency	2008.2	-0.008 (CI = +/-0.011; p = 0.142)	0.057	-0.83%
Frequency	2009.1	-0.009 (CI = +/-0.012; p = 0.137)	0.062	-0.92%
Frequency	2009.2	-0.015 (CI = +/-0.012; p = 0.018)	0.223	-1.44%
Frequency	2010.1	-0.015 (CI = +/-0.013; p = 0.028)	0.197	-1.46%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.012)	0.278	-1.81%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.020)	0.249	-1.85%
Frequency	2011.2	-0.026 (CI = +/-0.014; p = 0.001)	0.487	-2.59%
Frequency	2012.1	-0.024 (CI = +/-0.016; p = 0.005)	0.405	-2.42%
Frequency	2012.2	-0.030 (CI = +/-0.016; p = 0.001)	0.524	-2.97%
Frequency	2013.1	-0.029 (CI = +/-0.019; p = 0.005)	0.448	-2.87%
Frequency	2013.2	-0.034 (CI = +/-0.021; p = 0.004)	0.500	-3.35%
Frequency	2014.1	-0.032 (CI = +/-0.025; p = 0.015)	0.406	-3.20%
Frequency	2014.2	-0.040 (CI = +/-0.028; p = 0.009)	0.500	-3.96%
Frequency	2015.1	-0.038 (CI = +/-0.034; p = 0.034)	0.379	-3.70%
Frequency	2015.2	-0.039 (CI = +/-0.044; p = 0.073)	0.301	-3.84%
Frequency	2016.1	-0.032 (CI = +/-0.057; p = 0.216)	0.115	-3.19%
Frequency	2016.2	-0.037 (CI = +/-0.080; p = 0.291)	0.061	-3.62%
Frequency	2017.1	-0.006 (CI = +/-0.101; p = 0.872)	-0.241	-0.62%

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	0.037 (CI = +/-0.012; p = 0.000)	0.611	+3.73%
Loss Cost	2006.2	0.032 (CI = +/-0.011; p = 0.000)	0.586	+3.21%
Loss Cost	2007.1	0.032 (CI = +/-0.012; p = 0.000)	0.572	+3.30%
Loss Cost	2007.2	0.032 (CI = +/-0.013; p = 0.000)	0.537	+3.28%
Loss Cost	2008.1	0.033 (CI = +/-0.014; p = 0.000)	0.511	+3.33%
Loss Cost	2008.2	0.031 (CI = +/-0.015; p = 0.000)	0.454	+3.16%
Loss Cost	2009.1	0.029 (CI = +/-0.016; p = 0.002)	0.382	+2.90%
Loss Cost	2009.2	0.021 (CI = +/-0.015; p = 0.009)	0.288	+2.08%
Loss Cost	2010.1	0.018 (CI = +/-0.016; p = 0.032)	0.199	+1.77%
Loss Cost	2010.2	0.024 (CI = +/-0.015; p = 0.005)	0.366	+2.43%
Loss Cost	2011.1	0.023 (CI = +/-0.017; p = 0.013)	0.301	+2.33%
Loss Cost	2011.2	0.016 (CI = +/-0.018; p = 0.066)	0.166	+1.66%
Loss Cost	2012.1	0.016 (CI = +/-0.020; p = 0.112)	0.120	+1.62%
Loss Cost	2012.2	0.010 (CI = +/-0.022; p = 0.343)	-0.002	+1.00%
Loss Cost	2013.1	0.011 (CI = +/-0.026; p = 0.383)	-0.015	+1.07%
Loss Cost	2013.2	0.003 (CI = +/-0.029; p = 0.829)	-0.095	+0.28%
Loss Cost	2014.1	0.002 (CI = +/-0.035; p = 0.875)	-0.108	+0.25%
Loss Cost	2014.2	-0.006 (CI = +/-0.041; p = 0.734)	-0.108	-0.63%
Loss Cost	2015.1	-0.018 (CI = +/-0.049; p = 0.398)	-0.025	-1.83%
Loss Cost	2015.2	-0.009 (CI = +/-0.062; p = 0.745)	-0.144	-0.87%
Loss Cost	2016.1	0.011 (CI = +/-0.078; p = 0.723)	-0.167	+1.15%
Loss Cost	2016.2	0.047 (CI = +/-0.088; p = 0.207)	0.202	+4.86%
Loss Cost	2017.1	0.071 (CI = +/-0.138; p = 0.198)	0.299	+7.39%
Severity	2006.1	0.039 (CI = +/-0.009; p = 0.000)	0.744	+4.02%
Severity	2006.2	0.036 (CI = +/-0.009; p = 0.000)	0.725	+3.68%
Severity	2007.1	0.036 (CI = +/-0.010; p = 0.000)	0.699	+3.67%
Severity	2007.2	0.036 (CI = +/-0.011; p = 0.000)	0.677	+3.72%
Severity	2008.1	0.037 (CI = +/-0.012; p = 0.000)	0.663	+3.82%
Severity	2008.2	0.039 (CI = +/-0.013; p = 0.000)	0.657	+3.99%
Severity	2009.1	0.037 (CI = +/-0.014; p = 0.000)	0.608	+3.82%
Severity	2009.2	0.035 (CI = +/-0.015; p = 0.000)	0.549	+3.60%
Severity	2010.1	0.033 (CI = +/-0.016; p = 0.001)	0.478	+3.31%
Severity	2010.2	0.043 (CI = +/-0.012; p = 0.000)	0.777	+4.40%
Severity	2011.1	0.043 (CI = +/-0.013; p = 0.000)	0.740	+4.35%
Severity	2011.2	0.045 (CI = +/-0.015; p = 0.000)	0.730	+4.57%
Severity	2012.1	0.043 (CI = +/-0.017; p = 0.000)	0.673	+4.35%
Severity	2012.2	0.043 (CI = +/-0.020; p = 0.000)	0.631	+4.43%
Severity	2013.1	0.043 (CI = +/-0.023; p = 0.002)	0.573	+4.44%
Severity	2013.2	0.042 (CI = +/-0.028; p = 0.007)	0.489	+4.30%
Severity	2014.1	0.041 (CI = +/-0.034; p = 0.023)	0.396	+4.17%
Severity	2014.2	0.043 (CI = +/-0.042; p = 0.045)	0.340	+4.40%
Severity	2015.1	0.030 (CI = +/-0.049; p = 0.192)	0.120	+3.02%
Severity	2015.2	0.044 (CI = +/-0.059; p = 0.118)	0.250	+4.53%
Severity	2016.1	0.060 (CI = +/-0.078; p = 0.103)	0.331	+6.20%
Severity	2016.2	0.109 (CI = +/-0.043; p = 0.002)	0.909	+11.52%
Severity	2017.1	0.099 (CI = +/-0.069; p = 0.020)	0.832	+10.44%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.528)	-0.023	-0.28%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.321)	0.001	-0.46%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.467)	-0.019	-0.36%
Frequency	2007.2	-0.004 (CI = +/-0.011; p = 0.432)	-0.016	-0.42%
Frequency	2008.1	-0.005 (CI = +/-0.012; p = 0.422)	-0.015	-0.47%
Frequency	2008.2	-0.008 (CI = +/-0.012; p = 0.196)	0.036	-0.79%
Frequency	2009.1	-0.009 (CI = +/-0.014; p = 0.188)	0.041	-0.89%
Frequency	2009.2	-0.015 (CI = +/-0.013; p = 0.028)	0.198	-1.47%
Frequency	2010.1	-0.015 (CI = +/-0.014; p = 0.043)	0.174	-1.49%
Frequency	2010.2	-0.019 (CI = +/-0.015; p = 0.018)	0.258	-1.88%
Frequency	2011.1	-0.020 (CI = +/-0.017; p = 0.030)	0.230	-1.94%
Frequency	2011.2	-0.028 (CI = +/-0.016; p = 0.002)	0.484	-2.78%
Frequency	2012.1	-0.027 (CI = +/-0.018; p = 0.007)	0.401	-2.62%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.002)	0.538	-3.29%
Frequency	2013.1	-0.033 (CI = +/-0.021; p = 0.006)	0.464	-3.23%
Frequency	2013.2	-0.039 (CI = +/-0.024; p = 0.004)	0.536	-3.85%
Frequency	2014.1	-0.038 (CI = +/-0.029; p = 0.015)	0.447	-3.77%
Frequency	2014.2	-0.049 (CI = +/-0.031; p = 0.006)	0.578	-4.82%
Frequency	2015.1	-0.048 (CI = +/-0.040; p = 0.025)	0.471	-4.71%
Frequency	2015.2	-0.053 (CI = +/-0.053; p = 0.049)	0.419	-5.17%
Frequency	2016.1	-0.049 (CI = +/-0.074; p = 0.151)	0.238	-4.76%
Frequency	2016.2	-0.062 (CI = +/-0.109; p = 0.192)	0.225	-5.97%
Frequency	2017.1	-0.028 (CI = +/-0.166; p = 0.629)	-0.217	-2.76%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = 2010.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.018 (CI = +/-0.012; p = 0.004)	0.212	+1.81%
Loss Cost	2006.2	0.014 (CI = +/-0.011; p = 0.021)	0.139	+1.38%
Loss Cost	2007.1	0.013 (CI = +/-0.012; p = 0.033)	0.117	+1.35%
Loss Cost	2007.2	0.012 (CI = +/-0.013; p = 0.065)	0.085	+1.24%
Loss Cost	2008.1	0.012 (CI = +/-0.014; p = 0.104)	0.062	+1.16%
Loss Cost	2008.2	0.009 (CI = +/-0.015; p = 0.210)	0.024	+0.94%
Loss Cost	2009.1	0.006 (CI = +/-0.016; p = 0.406)	-0.011	+0.65%
Loss Cost	2009.2	0.000 (CI = +/-0.015; p = 0.974)	-0.042	+0.03%
Loss Cost	2010.2	-0.003 (CI = +/-0.017; p = 0.716)	-0.037	-0.29%
Loss Cost	2011.1	-0.005 (CI = +/-0.018; p = 0.540)	-0.027	-0.53%
Loss Cost	2011.2	-0.010 (CI = +/-0.018; p = 0.245)	0.019	-1.04%
Loss Cost	2012.1	-0.013 (CI = +/-0.020; p = 0.197)	0.036	-1.26%
Loss Cost	2012.2	-0.018 (CI = +/-0.021; p = 0.095)	0.095	-1.74%
Loss Cost	2013.1	-0.019 (CI = +/-0.023; p = 0.094)	0.101	-1.92%
Loss Cost	2013.2	-0.025 (CI = +/-0.025; p = 0.048)	0.164	-2.45%
Loss Cost	2014.1	-0.027 (CI = +/-0.027; p = 0.051)	0.168	-2.69%
Loss Cost	2014.2	-0.033 (CI = +/-0.030; p = 0.035)	0.214	-3.22%
Loss Cost	2015.1	-0.039 (CI = +/-0.033; p = 0.026)	0.256	-3.79%
Loss Cost	2015.2	-0.038 (CI = +/-0.038; p = 0.054)	0.199	-3.69%
Loss Cost	2016.1	-0.035 (CI = +/-0.045; p = 0.109)	0.133	-3.48%
Loss Cost	2016.2	-0.033 (CI = +/-0.052; p = 0.198)	0.068	-3.21%
Loss Cost	2017.1	-0.036 (CI = +/-0.063; p = 0.227)	0.056	-3.55%
Severity	2006.1	0.035 (CI = +/-0.005; p = 0.000)	0.850	+3.61%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.853	+3.39%
Severity	2007.1	0.033 (CI = +/-0.005; p = 0.000)	0.839	+3.38%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.828	+3.41%
Severity	2008.1	0.034 (CI = +/-0.006; p = 0.000)	0.820	+3.48%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.818	+3.59%
Severity	2009.1	0.034 (CI = +/-0.007; p = 0.000)	0.795	+3.49%
Severity	2009.2	0.033 (CI = +/-0.008; p = 0.000)	0.767	+3.37%
Severity	2010.2	0.032 (CI = +/-0.008; p = 0.000)	0.732	+3.23%
Severity	2011.1	0.031 (CI = +/-0.009; p = 0.000)	0.698	+3.12%
Severity	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.670	+3.12%
Severity	2012.1	0.029 (CI = +/-0.010; p = 0.000)	0.622	+2.91%
Severity	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.574	+2.82%
Severity	2013.1	0.026 (CI = +/-0.012; p = 0.000)	0.514	+2.68%
Severity	2013.2	0.024 (CI = +/-0.013; p = 0.001)	0.440	+2.47%
Severity	2014.1	0.022 (CI = +/-0.015; p = 0.005)	0.358	+2.24%
Severity	2014.2	0.021 (CI = +/-0.016; p = 0.015)	0.289	+2.12%
Severity	2015.1	0.015 (CI = +/-0.016; p = 0.076)	0.152	+1.48%
Severity	2015.2	0.017 (CI = +/-0.019; p = 0.075)	0.163	+1.68%
Severity	2016.1	0.017 (CI = +/-0.022; p = 0.112)	0.130	+1.72%
Severity	2016.2	0.021 (CI = +/-0.025; p = 0.083)	0.180	+2.17%
Severity	2017.1	0.010 (CI = +/-0.024; p = 0.371)	-0.011	+1.02%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.285	-1.74%
Frequency	2006.2	-0.020 (CI = +/-0.010; p = 0.000)	0.326	-1.94%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	0.309	-1.96%
Frequency	2007.2	-0.021 (CI = +/-0.011; p = 0.001)	0.321	-2.10%
Frequency	2008.1	-0.023 (CI = +/-0.012; p = 0.001)	0.330	-2.24%
Frequency	2008.2	-0.026 (CI = +/-0.012; p = 0.000)	0.392	-2.56%
Frequency	2009.1	-0.028 (CI = +/-0.013; p = 0.000)	0.404	-2.74%
Frequency	2009.2	-0.033 (CI = +/-0.013; p = 0.000)	0.511	-3.24%
Frequency	2010.2	-0.035 (CI = +/-0.014; p = 0.000)	0.508	-3.41%
Frequency	2011.1	-0.036 (CI = +/-0.015; p = 0.000)	0.498	-3.54%
Frequency	2011.2	-0.041 (CI = +/-0.015; p = 0.000)	0.580	-4.04%
Frequency	2012.1	-0.041 (CI = +/-0.017; p = 0.000)	0.546	-4.05%
Frequency	2012.2	-0.045 (CI = +/-0.018; p = 0.000)	0.579	-4.43%
Frequency	2013.1	-0.046 (CI = +/-0.020; p = 0.000)	0.546	-4.48%
Frequency	2013.2	-0.049 (CI = +/-0.022; p = 0.000)	0.552	-4.80%
Frequency	2014.1	-0.049 (CI = +/-0.024; p = 0.001)	0.511	-4.82%
Frequency	2014.2	-0.054 (CI = +/-0.027; p = 0.001)	0.520	-5.23%
Frequency	2015.1	-0.053 (CI = +/-0.030; p = 0.002)	0.465	-5.19%
Frequency	2015.2	-0.054 (CI = +/-0.035; p = 0.005)	0.421	-5.29%
Frequency	2016.1	-0.053 (CI = +/-0.041; p = 0.016)	0.346	-5.12%
Frequency	2016.2	-0.054 (CI = +/-0.048; p = 0.031)	0.299	-5.26%
Frequency	2017.1	-0.046 (CI = +/-0.056; p = 0.097)	0.177	-4.53%

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	0.019 (CI = +/-0.012; p = 0.005)	0.214	+1.90%
Loss Cost	2006.2	0.014 (CI = +/-0.012; p = 0.022)	0.138	+1.45%
Loss Cost	2007.1	0.014 (CI = +/-0.013; p = 0.036)	0.117	+1.42%
Loss Cost	2007.2	0.013 (CI = +/-0.014; p = 0.069)	0.085	+1.30%
Loss Cost	2008.1	0.012 (CI = +/-0.015; p = 0.109)	0.061	+1.23%
Loss Cost	2008.2	0.010 (CI = +/-0.016; p = 0.217)	0.023	+0.99%
Loss Cost	2009.1	0.007 (CI = +/-0.017; p = 0.417)	-0.013	+0.69%
Loss Cost	2009.2	0.000 (CI = +/-0.017; p = 0.989)	-0.043	+0.01%
Loss Cost	2010.2	-0.003 (CI = +/-0.018; p = 0.700)	-0.038	-0.34%
Loss Cost	2011.1	-0.006 (CI = +/-0.019; p = 0.525)	-0.027	-0.60%
Loss Cost	2011.2	-0.012 (CI = +/-0.020; p = 0.234)	0.024	-1.17%
Loss Cost	2012.1	-0.014 (CI = +/-0.022; p = 0.186)	0.042	-1.42%
Loss Cost	2012.2	-0.020 (CI = +/-0.023; p = 0.087)	0.107	-1.96%
Loss Cost	2013.1	-0.022 (CI = +/-0.025; p = 0.084)	0.116	-2.19%
Loss Cost	2013.2	-0.029 (CI = +/-0.027; p = 0.041)	0.189	-2.81%
Loss Cost	2014.1	-0.032 (CI = +/-0.030; p = 0.042)	0.198	-3.12%
Loss Cost	2014.2	-0.038 (CI = +/-0.033; p = 0.027)	0.254	-3.77%
Loss Cost	2015.1	-0.046 (CI = +/-0.037; p = 0.018)	0.309	-4.50%
Loss Cost	2015.2	-0.046 (CI = +/-0.043; p = 0.038)	0.256	-4.51%
Loss Cost	2016.1	-0.045 (CI = +/-0.051; p = 0.077)	0.190	-4.40%
Loss Cost	2016.2	-0.043 (CI = +/-0.061; p = 0.142)	0.122	-4.24%
Loss Cost	2017.1	-0.050 (CI = +/-0.073; p = 0.159)	0.119	-4.85%
Severity	2006.1	0.037 (CI = +/-0.005; p = 0.000)	0.857	+3.74%
Severity	2006.2	0.034 (CI = +/-0.005; p = 0.000)	0.861	+3.51%
Severity	2007.1	0.034 (CI = +/-0.006; p = 0.000)	0.848	+3.51%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.838	+3.55%
Severity	2008.1	0.036 (CI = +/-0.006; p = 0.000)	0.832	+3.64%
Severity	2008.2	0.037 (CI = +/-0.007; p = 0.000)	0.833	+3.77%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.810	+3.68%
Severity	2009.2	0.035 (CI = +/-0.008; p = 0.000)	0.783	+3.57%
Severity	2010.2	0.034 (CI = +/-0.008; p = 0.000)	0.750	+3.43%
Severity	2011.1	0.033 (CI = +/-0.009; p = 0.000)	0.716	+3.33%
Severity	2011.2	0.033 (CI = +/-0.010; p = 0.000)	0.691	+3.36%
Severity	2012.1	0.031 (CI = +/-0.011; p = 0.000)	0.643	+3.15%
Severity	2012.2	0.030 (CI = +/-0.012; p = 0.000)	0.597	+3.07%
Severity	2013.1	0.029 (CI = +/-0.013; p = 0.000)	0.540	+2.95%
Severity	2013.2	0.027 (CI = +/-0.014; p = 0.001)	0.466	+2.74%
Severity	2014.1	0.025 (CI = +/-0.016; p = 0.005)	0.384	+2.52%
Severity	2014.2	0.024 (CI = +/-0.018; p = 0.014)	0.316	+2.42%
Severity	2015.1	0.017 (CI = +/-0.019; p = 0.069)	0.174	+1.72%
Severity	2015.2	0.020 (CI = +/-0.021; p = 0.066)	0.193	+2.00%
Severity	2016.1	0.021 (CI = +/-0.025; p = 0.095)	0.162	+2.10%
Severity	2016.2	0.027 (CI = +/-0.029; p = 0.066)	0.229	+2.69%
Severity	2017.1	0.014 (CI = +/-0.029; p = 0.299)	0.021	+1.42%
Frequency	2006.1	-0.018 (CI = +/-0.010; p = 0.001)	0.275	-1.78%
Frequency	2006.2	-0.020 (CI = +/-0.011; p = 0.001)	0.317	-1.99%
Frequency	2007.1	-0.020 (CI = +/-0.011; p = 0.001)	0.301	-2.02%
Frequency	2007.2	-0.022 (CI = +/-0.012; p = 0.001)	0.315	-2.17%
Frequency	2008.1	-0.024 (CI = +/-0.013; p = 0.001)	0.325	-2.33%
Frequency	2008.2	-0.027 (CI = +/-0.013; p = 0.000)	0.391	-2.68%
Frequency	2009.1	-0.029 (CI = +/-0.014; p = 0.000)	0.406	-2.89%
Frequency	2009.2	-0.035 (CI = +/-0.014; p = 0.000)	0.521	-3.44%
Frequency	2010.2	-0.037 (CI = +/-0.015; p = 0.000)	0.522	-3.65%
Frequency	2011.1	-0.039 (CI = +/-0.016; p = 0.000)	0.515	-3.81%
Frequency	2011.2	-0.045 (CI = +/-0.016; p = 0.000)	0.607	-4.38%
Frequency	2012.1	-0.045 (CI = +/-0.018; p = 0.000)	0.576	-4.42%
Frequency	2012.2	-0.050 (CI = +/-0.019; p = 0.000)	0.618	-4.88%
Frequency	2013.1	-0.051 (CI = +/-0.021; p = 0.000)	0.590	-4.99%
Frequency	2013.2	-0.056 (CI = +/-0.023; p = 0.000)	0.606	-5.40%
Frequency	2014.1	-0.057 (CI = +/-0.026; p = 0.000)	0.572	-5.50%
Frequency	2014.2	-0.062 (CI = +/-0.028; p = 0.000)	0.593	-6.05%
Frequency	2015.1	-0.063 (CI = +/-0.032; p = 0.001)	0.548	-6.12%
Frequency	2015.2	-0.066 (CI = +/-0.037; p = 0.002)	0.515	-6.38%
Frequency	2016.1	-0.066 (CI = +/-0.044; p = 0.007)	0.450	-6.36%
Frequency	2016.2	-0.070 (CI = +/-0.052; p = 0.014)	0.417	-6.75%
Frequency	2017.1	-0.064 (CI = +/-0.063; p = 0.048)	0.298	-6.18%

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	0.039 (CI = +/-0.010; p = 0.000)	0.718	+3.97%
Loss Cost	2006.2	0.034 (CI = +/-0.009; p = 0.000)	0.715	+3.50%
Loss Cost	2007.1	0.036 (CI = +/-0.010; p = 0.000)	0.712	+3.64%
Loss Cost	2007.2	0.036 (CI = +/-0.010; p = 0.000)	0.690	+3.69%
Loss Cost	2008.1	0.038 (CI = +/-0.011; p = 0.000)	0.680	+3.82%
Loss Cost	2008.2	0.037 (CI = +/-0.012; p = 0.000)	0.638	+3.75%
Loss Cost	2009.1	0.035 (CI = +/-0.014; p = 0.000)	0.584	+3.60%
Loss Cost	2009.2	0.028 (CI = +/-0.013; p = 0.000)	0.528	+2.88%
Loss Cost	2010.2	0.027 (CI = +/-0.014; p = 0.001)	0.453	+2.72%
Loss Cost	2011.1	0.026 (CI = +/-0.016; p = 0.003)	0.397	+2.66%
Loss Cost	2011.2	0.021 (CI = +/-0.016; p = 0.016)	0.284	+2.11%
Loss Cost	2012.1	0.021 (CI = +/-0.019; p = 0.030)	0.243	+2.13%
Loss Cost	2012.2	0.016 (CI = +/-0.021; p = 0.108)	0.124	+1.66%
Loss Cost	2013.1	0.018 (CI = +/-0.024; p = 0.126)	0.116	+1.81%
Loss Cost	2013.2	0.012 (CI = +/-0.027; p = 0.329)	0.004	+1.25%
Loss Cost	2014.1	0.014 (CI = +/-0.032; p = 0.361)	-0.008	+1.39%
Loss Cost	2014.2	0.009 (CI = +/-0.038; p = 0.622)	-0.080	+0.87%
Loss Cost	2015.1	0.002 (CI = +/-0.047; p = 0.929)	-0.124	+0.19%
Loss Cost	2015.2	0.014 (CI = +/-0.056; p = 0.574)	-0.089	+1.41%
Loss Cost	2016.1	0.035 (CI = +/-0.065; p = 0.236)	0.095	+3.54%
Loss Cost	2016.2	0.067 (CI = +/-0.064; p = 0.044)	0.508	+6.95%
Loss Cost	2017.1	0.090 (CI = +/-0.084; p = 0.042)	0.608	+9.38%
Severity	2006.1	0.042 (CI = +/-0.007; p = 0.000)	0.871	+4.34%
Severity	2006.2	0.040 (CI = +/-0.006; p = 0.000)	0.871	+4.06%
Severity	2007.1	0.040 (CI = +/-0.007; p = 0.000)	0.861	+4.12%
Severity	2007.2	0.042 (CI = +/-0.007; p = 0.000)	0.857	+4.24%
Severity	2008.1	0.043 (CI = +/-0.008; p = 0.000)	0.863	+4.44%
Severity	2008.2	0.046 (CI = +/-0.008; p = 0.000)	0.883	+4.73%
Severity	2009.1	0.046 (CI = +/-0.009; p = 0.000)	0.864	+4.71%
Severity	2009.2	0.046 (CI = +/-0.010; p = 0.000)	0.841	+4.67%
Severity	2010.2	0.045 (CI = +/-0.011; p = 0.000)	0.811	+4.61%
Severity	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.782	+4.59%
Severity	2011.2	0.047 (CI = +/-0.013; p = 0.000)	0.776	+4.82%
Severity	2012.1	0.046 (CI = +/-0.015; p = 0.000)	0.732	+4.66%
Severity	2012.2	0.047 (CI = +/-0.017; p = 0.000)	0.701	+4.77%
Severity	2013.1	0.047 (CI = +/-0.020; p = 0.000)	0.658	+4.83%
Severity	2013.2	0.047 (CI = +/-0.024; p = 0.001)	0.595	+4.76%
Severity	2014.1	0.046 (CI = +/-0.028; p = 0.005)	0.525	+4.74%
Severity	2014.2	0.049 (CI = +/-0.034; p = 0.010)	0.485	+5.03%
Severity	2015.1	0.040 (CI = +/-0.040; p = 0.052)	0.318	+4.04%
Severity	2015.2	0.053 (CI = +/-0.046; p = 0.030)	0.446	+5.45%
Severity	2016.1	0.067 (CI = +/-0.056; p = 0.026)	0.521	+6.95%
Severity	2016.2	0.104 (CI = +/-0.029; p = 0.000)	0.934	+10.97%
Severity	2017.1	0.096 (CI = +/-0.040; p = 0.003)	0.897	+10.07%
Frequency	2006.1	-0.004 (CI = +/-0.009; p = 0.401)	-0.011	-0.35%
Frequency	2006.2	-0.005 (CI = +/-0.009; p = 0.225)	0.022	-0.54%
Frequency	2007.1	-0.005 (CI = +/-0.010; p = 0.341)	-0.002	-0.45%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.308)	0.004	-0.53%
Frequency	2008.1	-0.006 (CI = +/-0.011; p = 0.297)	0.007	-0.59%
Frequency	2008.2	-0.009 (CI = +/-0.012; p = 0.115)	0.076	-0.93%
Frequency	2009.1	-0.011 (CI = +/-0.013; p = 0.105)	0.086	-1.06%
Frequency	2009.2	-0.017 (CI = +/-0.012; p = 0.008)	0.294	-1.71%
Frequency	2010.2	-0.018 (CI = +/-0.014; p = 0.012)	0.278	-1.81%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.020)	0.249	-1.85%
Frequency	2011.2	-0.026 (CI = +/-0.014; p = 0.001)	0.487	-2.59%
Frequency	2012.1	-0.024 (CI = +/-0.016; p = 0.005)	0.405	-2.42%
Frequency	2012.2	-0.030 (CI = +/-0.016; p = 0.001)	0.524	-2.97%
Frequency	2013.1	-0.029 (CI = +/-0.019; p = 0.005)	0.448	-2.87%
Frequency	2013.2	-0.034 (CI = +/-0.021; p = 0.004)	0.500	-3.35%
Frequency	2014.1	-0.032 (CI = +/-0.025; p = 0.015)	0.406	-3.20%
Frequency	2014.2	-0.040 (CI = +/-0.028; p = 0.009)	0.500	-3.96%
Frequency	2015.1	-0.038 (CI = +/-0.034; p = 0.034)	0.379	-3.70%
Frequency	2015.2	-0.039 (CI = +/-0.044; p = 0.073)	0.301	-3.84%
Frequency	2016.1	-0.032 (CI = +/-0.057; p = 0.216)	0.115	-3.19%
Frequency	2016.2	-0.037 (CI = +/-0.080; p = 0.291)	0.061	-3.62%
Frequency	2017.1	-0.006 (CI = +/-0.101; p = 0.872)	-0.241	-0.62%

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	0.038 (CI = +/-0.011; p = 0.000)	0.690	+3.92%
Loss Cost	2006.2	0.034 (CI = +/-0.010; p = 0.000)	0.682	+3.41%
Loss Cost	2007.1	0.035 (CI = +/-0.010; p = 0.000)	0.679	+3.55%
Loss Cost	2007.2	0.035 (CI = +/-0.011; p = 0.000)	0.653	+3.60%
Loss Cost	2008.1	0.037 (CI = +/-0.012; p = 0.000)	0.641	+3.73%
Loss Cost	2008.2	0.036 (CI = +/-0.014; p = 0.000)	0.593	+3.64%
Loss Cost	2009.1	0.034 (CI = +/-0.015; p = 0.000)	0.531	+3.46%
Loss Cost	2009.2	0.026 (CI = +/-0.014; p = 0.001)	0.456	+2.65%
Loss Cost	2010.2	0.024 (CI = +/-0.015; p = 0.005)	0.366	+2.43%
Loss Cost	2011.1	0.023 (CI = +/-0.017; p = 0.013)	0.301	+2.33%
Loss Cost	2011.2	0.016 (CI = +/-0.018; p = 0.066)	0.166	+1.66%
Loss Cost	2012.1	0.016 (CI = +/-0.020; p = 0.112)	0.120	+1.62%
Loss Cost	2012.2	0.010 (CI = +/-0.022; p = 0.343)	-0.002	+1.00%
Loss Cost	2013.1	0.011 (CI = +/-0.026; p = 0.383)	-0.015	+1.07%
Loss Cost	2013.2	0.003 (CI = +/-0.029; p = 0.829)	-0.095	+0.28%
Loss Cost	2014.1	0.002 (CI = +/-0.035; p = 0.875)	-0.108	+0.25%
Loss Cost	2014.2	-0.006 (CI = +/-0.041; p = 0.734)	-0.108	-0.63%
Loss Cost	2015.1	-0.018 (CI = +/-0.049; p = 0.398)	-0.025	-1.83%
Loss Cost	2015.2	-0.009 (CI = +/-0.062; p = 0.745)	-0.144	-0.87%
Loss Cost	2016.1	0.011 (CI = +/-0.078; p = 0.723)	-0.167	+1.15%
Loss Cost	2016.2	0.047 (CI = +/-0.088; p = 0.207)	0.202	+4.86%
Loss Cost	2017.1	0.071 (CI = +/-0.138; p = 0.198)	0.299	+7.39%
Severity	2006.1	0.041 (CI = +/-0.007; p = 0.000)	0.856	+4.23%
Severity	2006.2	0.038 (CI = +/-0.007; p = 0.000)	0.858	+3.92%
Severity	2007.1	0.039 (CI = +/-0.007; p = 0.000)	0.845	+3.97%
Severity	2007.2	0.040 (CI = +/-0.008; p = 0.000)	0.840	+4.09%
Severity	2008.1	0.042 (CI = +/-0.008; p = 0.000)	0.845	+4.29%
Severity	2008.2	0.045 (CI = +/-0.008; p = 0.000)	0.866	+4.59%
Severity	2009.1	0.045 (CI = +/-0.009; p = 0.000)	0.844	+4.55%
Severity	2009.2	0.044 (CI = +/-0.010; p = 0.000)	0.815	+4.49%
Severity	2010.2	0.043 (CI = +/-0.012; p = 0.000)	0.777	+4.40%
Severity	2011.1	0.043 (CI = +/-0.013; p = 0.000)	0.740	+4.35%
Severity	2011.2	0.045 (CI = +/-0.015; p = 0.000)	0.730	+4.57%
Severity	2012.1	0.043 (CI = +/-0.017; p = 0.000)	0.673	+4.35%
Severity	2012.2	0.043 (CI = +/-0.020; p = 0.000)	0.631	+4.43%
Severity	2013.1	0.043 (CI = +/-0.023; p = 0.002)	0.573	+4.44%
Severity	2013.2	0.042 (CI = +/-0.028; p = 0.007)	0.489	+4.30%
Severity	2014.1	0.041 (CI = +/-0.034; p = 0.023)	0.396	+4.17%
Severity	2014.2	0.043 (CI = +/-0.042; p = 0.045)	0.340	+4.40%
Severity	2015.1	0.030 (CI = +/-0.049; p = 0.192)	0.120	+3.02%
Severity	2015.2	0.044 (CI = +/-0.059; p = 0.118)	0.250	+4.53%
Severity	2016.1	0.060 (CI = +/-0.078; p = 0.103)	0.331	+6.20%
Severity	2016.2	0.109 (CI = +/-0.043; p = 0.002)	0.909	+11.52%
Severity	2017.1	0.099 (CI = +/-0.069; p = 0.020)	0.832	+10.44%
Frequency	2006.1	-0.003 (CI = +/-0.009; p = 0.508)	-0.022	-0.30%
Frequency	2006.2	-0.005 (CI = +/-0.010; p = 0.301)	0.005	-0.49%
Frequency	2007.1	-0.004 (CI = +/-0.010; p = 0.439)	-0.017	-0.40%
Frequency	2007.2	-0.005 (CI = +/-0.011; p = 0.399)	-0.012	-0.47%
Frequency	2008.1	-0.005 (CI = +/-0.013; p = 0.383)	-0.010	-0.53%
Frequency	2008.2	-0.009 (CI = +/-0.013; p = 0.160)	0.054	-0.91%
Frequency	2009.1	-0.010 (CI = +/-0.015; p = 0.147)	0.064	-1.04%
Frequency	2009.2	-0.018 (CI = +/-0.013; p = 0.013)	0.272	-1.76%
Frequency	2010.2	-0.019 (CI = +/-0.015; p = 0.018)	0.258	-1.88%
Frequency	2011.1	-0.020 (CI = +/-0.017; p = 0.030)	0.230	-1.94%
Frequency	2011.2	-0.028 (CI = +/-0.016; p = 0.002)	0.484	-2.78%
Frequency	2012.1	-0.027 (CI = +/-0.018; p = 0.007)	0.401	-2.62%
Frequency	2012.2	-0.033 (CI = +/-0.018; p = 0.002)	0.538	-3.29%
Frequency	2013.1	-0.033 (CI = +/-0.021; p = 0.006)	0.464	-3.23%
Frequency	2013.2	-0.039 (CI = +/-0.024; p = 0.004)	0.536	-3.85%
Frequency	2014.1	-0.038 (CI = +/-0.029; p = 0.015)	0.447	-3.77%
Frequency	2014.2	-0.049 (CI = +/-0.031; p = 0.006)	0.578	-4.82%
Frequency	2015.1	-0.048 (CI = +/-0.040; p = 0.025)	0.471	-4.71%
Frequency	2015.2	-0.053 (CI = +/-0.053; p = 0.049)	0.419	-5.17%
Frequency	2016.1	-0.049 (CI = +/-0.074; p = 0.151)	0.238	-4.76%
Frequency	2016.2	-0.062 (CI = +/-0.109; p = 0.192)	0.225	-5.97%
Frequency	2017.1	-0.028 (CI = +/-0.166; p = 0.629)	-0.217	-2.76%

Uninsured Auto

Coverage = UA
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.001 (CI = +/-0.021; p = 0.940)	-0.039 (CI = +/-0.204; p = 0.698)	-0.059	-0.08%
Loss Cost	2006.2	-0.002 (CI = +/-0.022; p = 0.881)	-0.034 (CI = +/-0.210; p = 0.741)	-0.062	-0.16%
Loss Cost	2007.1	-0.001 (CI = +/-0.024; p = 0.901)	-0.033 (CI = +/-0.217; p = 0.756)	-0.065	-0.14%
Loss Cost	2007.2	0.002 (CI = +/-0.025; p = 0.881)	-0.050 (CI = +/-0.222; p = 0.646)	-0.062	+0.18%
Loss Cost	2008.1	0.002 (CI = +/-0.027; p = 0.905)	-0.052 (CI = +/-0.230; p = 0.649)	-0.065	+0.16%
Loss Cost	2008.2	0.000 (CI = +/-0.028; p = 0.994)	-0.044 (CI = +/-0.238; p = 0.710)	-0.071	-0.01%
Loss Cost	2009.1	-0.008 (CI = +/-0.029; p = 0.556)	-0.083 (CI = +/-0.233; p = 0.467)	-0.044	-0.83%
Loss Cost	2009.2	-0.013 (CI = +/-0.030; p = 0.383)	-0.062 (CI = +/-0.237; p = 0.593)	-0.037	-1.30%
Loss Cost	2010.1	-0.015 (CI = +/-0.033; p = 0.348)	-0.072 (CI = +/-0.247; p = 0.553)	-0.033	-1.51%
Loss Cost	2010.2	-0.020 (CI = +/-0.035; p = 0.237)	-0.050 (CI = +/-0.252; p = 0.686)	-0.015	-2.03%
Loss Cost	2011.1	-0.015 (CI = +/-0.037; p = 0.424)	-0.026 (CI = +/-0.259; p = 0.839)	-0.061	-1.46%
Loss Cost	2011.2	-0.025 (CI = +/-0.039; p = 0.197)	0.013 (CI = +/-0.256; p = 0.919)	-0.010	-2.44%
Loss Cost	2012.1	-0.030 (CI = +/-0.042; p = 0.156)	-0.007 (CI = +/-0.267; p = 0.959)	0.009	-2.93%
Loss Cost	2012.2	-0.041 (CI = +/-0.044; p = 0.064)	0.033 (CI = +/-0.265; p = 0.798)	0.089	-4.01%
Loss Cost	2013.1	-0.042 (CI = +/-0.049; p = 0.086)	0.029 (CI = +/-0.281; p = 0.830)	0.071	-4.12%
Loss Cost	2013.2	-0.048 (CI = +/-0.053; p = 0.073)	0.049 (CI = +/-0.293; p = 0.726)	0.092	-4.73%
Loss Cost	2014.1	-0.054 (CI = +/-0.060; p = 0.077)	0.033 (CI = +/-0.312; p = 0.823)	0.094	-5.21%
Loss Cost	2014.2	-0.039 (CI = +/-0.064; p = 0.217)	-0.008 (CI = +/-0.316; p = 0.956)	-0.021	-3.81%
Loss Cost	2015.1	-0.057 (CI = +/-0.069; p = 0.098)	-0.060 (CI = +/-0.320; p = 0.690)	0.075	-5.55%
Loss Cost	2015.2	-0.051 (CI = +/-0.079; p = 0.187)	-0.076 (CI = +/-0.343; p = 0.638)	0.014	-4.96%
Loss Cost	2016.1	-0.052 (CI = +/-0.093; p = 0.247)	-0.078 (CI = +/-0.376; p = 0.656)	-0.033	-5.05%
Loss Cost	2016.2	-0.025 (CI = +/-0.101; p = 0.595)	-0.137 (CI = +/-0.378; p = 0.439)	-0.096	-2.45%
Loss Cost	2017.1	-0.045 (CI = +/-0.119; p = 0.408)	-0.182 (CI = +/-0.410; p = 0.342)	-0.044	-4.45%
Severity	2006.1	0.041 (CI = +/-0.014; p = 0.000)	-0.048 (CI = +/-0.139; p = 0.486)	0.507	+4.19%
Severity	2006.2	0.042 (CI = +/-0.015; p = 0.000)	-0.054 (CI = +/-0.143; p = 0.449)	0.495	+4.30%
Severity	2007.1	0.043 (CI = +/-0.016; p = 0.000)	-0.049 (CI = +/-0.148; p = 0.505)	0.485	+4.39%
Severity	2007.2	0.049 (CI = +/-0.015; p = 0.000)	-0.082 (CI = +/-0.133; p = 0.216)	0.605	+5.07%
Severity	2008.1	0.050 (CI = +/-0.016; p = 0.000)	-0.079 (CI = +/-0.138; p = 0.248)	0.591	+5.12%
Severity	2008.2	0.055 (CI = +/-0.016; p = 0.000)	-0.101 (CI = +/-0.134; p = 0.131)	0.639	+5.61%
Severity	2009.1	0.052 (CI = +/-0.017; p = 0.000)	-0.116 (CI = +/-0.136; p = 0.091)	0.611	+5.29%
Severity	2009.2	0.050 (CI = +/-0.018; p = 0.000)	-0.107 (CI = +/-0.140; p = 0.126)	0.560	+5.09%
Severity	2010.1	0.051 (CI = +/-0.019; p = 0.000)	-0.102 (CI = +/-0.146; p = 0.162)	0.551	+5.22%
Severity	2010.2	0.048 (CI = +/-0.021; p = 0.000)	-0.090 (CI = +/-0.149; p = 0.227)	0.486	+4.91%
Severity	2011.1	0.054 (CI = +/-0.021; p = 0.000)	-0.064 (CI = +/-0.146; p = 0.375)	0.549	+5.56%
Severity	2011.2	0.047 (CI = +/-0.021; p = 0.000)	-0.038 (CI = +/-0.140; p = 0.581)	0.478	+4.85%
Severity	2012.1	0.048 (CI = +/-0.023; p = 0.000)	-0.035 (CI = +/-0.148; p = 0.626)	0.452	+4.92%
Severity	2012.2	0.048 (CI = +/-0.026; p = 0.001)	-0.035 (CI = +/-0.156; p = 0.647)	0.404	+4.91%
Severity	2013.1	0.046 (CI = +/-0.029; p = 0.003)	-0.040 (CI = +/-0.165; p = 0.615)	0.352	+4.74%
Severity	2013.2	0.047 (CI = +/-0.032; p = 0.006)	-0.043 (CI = +/-0.175; p = 0.605)	0.314	+4.85%
Severity	2014.1	0.045 (CI = +/-0.036; p = 0.017)	-0.051 (CI = +/-0.186; p = 0.568)	0.256	+4.60%
Severity	2014.2	0.053 (CI = +/-0.039; p = 0.011)	-0.074 (CI = +/-0.190; p = 0.422)	0.312	+5.44%
Severity	2015.1	0.044 (CI = +/-0.043; p = 0.044)	-0.098 (CI = +/-0.198; p = 0.307)	0.239	+4.55%
Severity	2015.2	0.038 (CI = +/-0.048; p = 0.113)	-0.081 (CI = +/-0.210; p = 0.414)	0.105	+3.87%
Severity	2016.1	0.028 (CI = +/-0.055; p = 0.282)	-0.105 (CI = +/-0.223; p = 0.321)	0.050	+2.89%
Severity	2016.2	0.049 (CI = +/-0.056; p = 0.084)	-0.149 (CI = +/-0.212; p = 0.148)	0.257	+4.98%
Severity	2017.1	0.038 (CI = +/-0.067; p = 0.232)	-0.172 (CI = +/-0.230; p = 0.125)	0.228	+3.85%
Frequency	2006.1	-0.042 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.152; p = 0.905)	0.463	-4.09%
Frequency	2006.2	-0.044 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.155; p = 0.800)	0.468	-4.28%
Frequency	2007.1	-0.044 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.160; p = 0.846)	0.452	-4.34%
Frequency	2007.2	-0.048 (CI = +/-0.018; p = 0.000)	0.032 (CI = +/-0.162; p = 0.690)	0.476	-4.65%
Frequency	2008.1	-0.048 (CI = +/-0.019; p = 0.000)	0.028 (CI = +/-0.168; p = 0.737)	0.460	-4.72%
Frequency	2008.2	-0.055 (CI = +/-0.019; p = 0.000)	0.058 (CI = +/-0.160; p = 0.463)	0.543	-5.32%
Frequency	2009.1	-0.060 (CI = +/-0.019; p = 0.000)	0.033 (CI = +/-0.157; p = 0.673)	0.590	-5.81%
Frequency	2009.2	-0.063 (CI = +/-0.021; p = 0.000)	0.045 (CI = +/-0.161; p = 0.567)	0.591	-6.08%
Frequency	2010.1	-0.066 (CI = +/-0.022; p = 0.000)	0.030 (CI = +/-0.165; p = 0.710)	0.599	-6.40%
Frequency	2010.2	-0.068 (CI = +/-0.024; p = 0.000)	0.040 (CI = +/-0.171; p = 0.634)	0.588	-6.62%
Frequency	2011.1	-0.069 (CI = +/-0.026; p = 0.000)	0.038 (CI = +/-0.179; p = 0.662)	0.561	-6.65%
Frequency	2011.2	-0.072 (CI = +/-0.028; p = 0.000)	0.050 (CI = +/-0.185; p = 0.577)	0.554	-6.95%
Frequency	2012.1	-0.078 (CI = +/-0.030; p = 0.000)	0.028 (CI = +/-0.189; p = 0.757)	0.574	-7.48%
Frequency	2012.2	-0.089 (CI = +/-0.029; p = 0.000)	0.067 (CI = +/-0.176; p = 0.432)	0.667	-8.50%
Frequency	2013.1	-0.088 (CI = +/-0.032; p = 0.000)	0.069 (CI = +/-0.187; p = 0.446)	0.633	-8.46%
Frequency	2013.2	-0.096 (CI = +/-0.034; p = 0.000)	0.093 (CI = +/-0.189; p = 0.314)	0.653	-9.14%
Frequency	2014.1	-0.099 (CI = +/-0.039; p = 0.000)	0.084 (CI = +/-0.201; p = 0.386)	0.633	-9.38%
Frequency	2014.2	-0.092 (CI = +/-0.043; p = 0.000)	0.065 (CI = +/-0.209; p = 0.516)	0.552	-8.77%
Frequency	2015.1	-0.102 (CI = +/-0.047; p = 0.000)	0.037 (CI = +/-0.217; p = 0.717)	0.577	-9.66%
Frequency	2015.2	-0.089 (CI = +/-0.051; p = 0.002)	0.005 (CI = +/-0.219; p = 0.958)	0.476	-8.50%
Frequency	2016.1	-0.080 (CI = +/-0.058; p = 0.011)	0.027 (CI = +/-0.235; p = 0.805)	0.369	-7.71%
Frequency	2016.2	-0.073 (CI = +/-0.068; p = 0.036)	0.012 (CI = +/-0.254; p = 0.917)	0.243	-7.08%
Frequency	2017.1	-0.083 (CI = +/-0.081; p = 0.045)	-0.009 (CI = +/-0.280; p = 0.942)	0.240	-7.99%

Uninsured Auto

Coverage = UA
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	-0.001 (CI = +/-0.020; p = 0.955)	-0.031	-0.06%
Loss Cost	2006.2	-0.002 (CI = +/-0.022; p = 0.879)	-0.031	-0.16%
Loss Cost	2007.1	-0.001 (CI = +/-0.023; p = 0.913)	-0.033	-0.13%
Loss Cost	2007.2	0.002 (CI = +/-0.024; p = 0.879)	-0.034	+0.18%
Loss Cost	2008.1	0.002 (CI = +/-0.026; p = 0.882)	-0.035	+0.19%
Loss Cost	2008.2	0.000 (CI = +/-0.028; p = 0.994)	-0.037	-0.01%
Loss Cost	2009.1	-0.008 (CI = +/-0.028; p = 0.582)	-0.026	-0.77%
Loss Cost	2009.2	-0.013 (CI = +/-0.030; p = 0.376)	-0.007	-1.30%
Loss Cost	2010.1	-0.015 (CI = +/-0.032; p = 0.361)	-0.005	-1.45%
Loss Cost	2010.2	-0.020 (CI = +/-0.034; p = 0.228)	0.022	-2.03%
Loss Cost	2011.1	-0.014 (CI = +/-0.036; p = 0.421)	-0.014	-1.43%
Loss Cost	2011.2	-0.025 (CI = +/-0.038; p = 0.186)	0.038	-2.44%
Loss Cost	2012.1	-0.030 (CI = +/-0.041; p = 0.145)	0.058	-2.92%
Loss Cost	2012.2	-0.041 (CI = +/-0.042; p = 0.057)	0.134	-4.01%
Loss Cost	2013.1	-0.042 (CI = +/-0.047; p = 0.074)	0.121	-4.16%
Loss Cost	2013.2	-0.048 (CI = +/-0.052; p = 0.065)	0.138	-4.73%
Loss Cost	2014.1	-0.054 (CI = +/-0.058; p = 0.064)	0.148	-5.27%
Loss Cost	2014.2	-0.039 (CI = +/-0.062; p = 0.200)	0.047	-3.81%
Loss Cost	2015.1	-0.056 (CI = +/-0.066; p = 0.093)	0.130	-5.42%
Loss Cost	2015.2	-0.051 (CI = +/-0.076; p = 0.173)	0.072	-4.96%
Loss Cost	2016.1	-0.049 (CI = +/-0.089; p = 0.248)	0.035	-4.82%
Loss Cost	2016.2	-0.025 (CI = +/-0.098; p = 0.588)	-0.061	-2.45%
Loss Cost	2017.1	-0.038 (CI = +/-0.116; p = 0.482)	-0.044	-3.72%
Severity	2006.1	0.041 (CI = +/-0.014; p = 0.000)	0.515	+4.22%
Severity	2006.2	0.042 (CI = +/-0.015; p = 0.000)	0.502	+4.30%
Severity	2007.1	0.043 (CI = +/-0.016; p = 0.000)	0.494	+4.42%
Severity	2007.2	0.049 (CI = +/-0.015; p = 0.000)	0.597	+5.07%
Severity	2008.1	0.050 (CI = +/-0.016; p = 0.000)	0.585	+5.18%
Severity	2008.2	0.055 (CI = +/-0.016; p = 0.000)	0.620	+5.61%
Severity	2009.1	0.052 (CI = +/-0.017; p = 0.000)	0.580	+5.38%
Severity	2009.2	0.050 (CI = +/-0.018; p = 0.000)	0.533	+5.09%
Severity	2010.1	0.052 (CI = +/-0.020; p = 0.000)	0.530	+5.31%
Severity	2010.2	0.048 (CI = +/-0.021; p = 0.000)	0.473	+4.91%
Severity	2011.1	0.055 (CI = +/-0.021; p = 0.000)	0.553	+5.63%
Severity	2011.2	0.047 (CI = +/-0.021; p = 0.000)	0.495	+4.85%
Severity	2012.1	0.048 (CI = +/-0.023; p = 0.000)	0.473	+4.97%
Severity	2012.2	0.048 (CI = +/-0.025; p = 0.001)	0.428	+4.91%
Severity	2013.1	0.047 (CI = +/-0.028; p = 0.002)	0.379	+4.80%
Severity	2013.2	0.047 (CI = +/-0.031; p = 0.005)	0.343	+4.85%
Severity	2014.1	0.046 (CI = +/-0.035; p = 0.013)	0.287	+4.70%
Severity	2014.2	0.053 (CI = +/-0.038; p = 0.010)	0.326	+5.44%
Severity	2015.1	0.047 (CI = +/-0.043; p = 0.034)	0.232	+4.79%
Severity	2015.2	0.038 (CI = +/-0.048; p = 0.108)	0.124	+3.87%
Severity	2016.1	0.032 (CI = +/-0.055; p = 0.230)	0.044	+3.22%
Severity	2016.2	0.049 (CI = +/-0.059; p = 0.099)	0.158	+4.98%
Severity	2017.1	0.045 (CI = +/-0.071; p = 0.187)	0.084	+4.61%
Frequency	2006.1	-0.042 (CI = +/-0.015; p = 0.000)	0.480	-4.10%
Frequency	2006.2	-0.044 (CI = +/-0.016; p = 0.000)	0.484	-4.28%
Frequency	2007.1	-0.045 (CI = +/-0.017; p = 0.000)	0.470	-4.35%
Frequency	2007.2	-0.048 (CI = +/-0.018; p = 0.000)	0.491	-4.65%
Frequency	2008.1	-0.049 (CI = +/-0.019; p = 0.000)	0.477	-4.74%
Frequency	2008.2	-0.055 (CI = +/-0.019; p = 0.000)	0.550	-5.32%
Frequency	2009.1	-0.060 (CI = +/-0.019; p = 0.000)	0.603	-5.84%
Frequency	2009.2	-0.063 (CI = +/-0.020; p = 0.000)	0.602	-6.08%
Frequency	2010.1	-0.066 (CI = +/-0.021; p = 0.000)	0.613	-6.42%
Frequency	2010.2	-0.068 (CI = +/-0.023; p = 0.000)	0.602	-6.62%
Frequency	2011.1	-0.069 (CI = +/-0.025; p = 0.000)	0.577	-6.69%
Frequency	2011.2	-0.072 (CI = +/-0.027; p = 0.000)	0.568	-6.95%
Frequency	2012.1	-0.078 (CI = +/-0.029; p = 0.000)	0.593	-7.51%
Frequency	2012.2	-0.089 (CI = +/-0.029; p = 0.000)	0.673	-8.50%
Frequency	2013.1	-0.089 (CI = +/-0.032; p = 0.000)	0.641	-8.55%
Frequency	2013.2	-0.096 (CI = +/-0.034; p = 0.000)	0.651	-9.14%
Frequency	2014.1	-0.100 (CI = +/-0.038; p = 0.000)	0.637	-9.52%
Frequency	2014.2	-0.092 (CI = +/-0.042; p = 0.000)	0.568	-8.77%
Frequency	2015.1	-0.102 (CI = +/-0.045; p = 0.000)	0.603	-9.74%
Frequency	2015.2	-0.089 (CI = +/-0.048; p = 0.002)	0.516	-8.50%
Frequency	2016.1	-0.081 (CI = +/-0.055; p = 0.007)	0.419	-7.79%
Frequency	2016.2	-0.073 (CI = +/-0.064; p = 0.028)	0.311	-7.08%
Frequency	2017.1	-0.083 (CI = +/-0.075; p = 0.033)	0.316	-7.96%

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	0.007 (CI = +/-0.020; p = 0.481)	-0.016	+0.69%
Loss Cost	2006.2	0.006 (CI = +/-0.021; p = 0.548)	-0.021	+0.62%
Loss Cost	2007.1	0.007 (CI = +/-0.022; p = 0.518)	-0.019	+0.72%
Loss Cost	2007.2	0.011 (CI = +/-0.023; p = 0.343)	-0.002	+1.11%
Loss Cost	2008.1	0.012 (CI = +/-0.025; p = 0.345)	-0.003	+1.18%
Loss Cost	2008.2	0.010 (CI = +/-0.027; p = 0.438)	-0.014	+1.04%
Loss Cost	2009.1	0.003 (CI = +/-0.027; p = 0.828)	-0.038	+0.29%
Loss Cost	2009.2	-0.002 (CI = +/-0.029; p = 0.887)	-0.041	-0.20%
Loss Cost	2010.1	-0.003 (CI = +/-0.032; p = 0.860)	-0.042	-0.27%
Loss Cost	2010.2	-0.008 (CI = +/-0.034; p = 0.622)	-0.034	-0.81%
Loss Cost	2011.1	0.000 (CI = +/-0.035; p = 0.983)	-0.048	-0.04%
Loss Cost	2011.2	-0.010 (CI = +/-0.037; p = 0.566)	-0.032	-1.02%
Loss Cost	2012.1	-0.014 (CI = +/-0.040; p = 0.466)	-0.023	-1.42%
Loss Cost	2012.2	-0.025 (CI = +/-0.042; p = 0.224)	0.030	-2.49%
Loss Cost	2013.1	-0.025 (CI = +/-0.047; p = 0.274)	0.015	-2.48%
Loss Cost	2013.2	-0.030 (CI = +/-0.052; p = 0.246)	0.026	-2.93%
Loss Cost	2014.1	-0.034 (CI = +/-0.059; p = 0.241)	0.030	-3.32%
Loss Cost	2014.2	-0.014 (CI = +/-0.061; p = 0.637)	-0.054	-1.36%
Loss Cost	2015.1	-0.029 (CI = +/-0.067; p = 0.357)	-0.006	-2.90%
Loss Cost	2015.2	-0.020 (CI = +/-0.076; p = 0.582)	-0.055	-1.96%
Loss Cost	2016.1	-0.013 (CI = +/-0.089; p = 0.756)	-0.081	-1.28%
Loss Cost	2016.2	0.023 (CI = +/-0.092; p = 0.595)	-0.068	+2.30%
Loss Cost	2017.1	0.017 (CI = +/-0.112; p = 0.745)	-0.097	+1.68%
Severity	2006.1	0.042 (CI = +/-0.015; p = 0.000)	0.494	+4.24%
Severity	2006.2	0.042 (CI = +/-0.016; p = 0.000)	0.481	+4.33%
Severity	2007.1	0.044 (CI = +/-0.017; p = 0.000)	0.474	+4.46%
Severity	2007.2	0.050 (CI = +/-0.016; p = 0.000)	0.582	+5.16%
Severity	2008.1	0.051 (CI = +/-0.017; p = 0.000)	0.570	+5.28%
Severity	2008.2	0.056 (CI = +/-0.018; p = 0.000)	0.609	+5.75%
Severity	2009.1	0.054 (CI = +/-0.019; p = 0.000)	0.567	+5.52%
Severity	2009.2	0.051 (CI = +/-0.020; p = 0.000)	0.517	+5.21%
Severity	2010.1	0.053 (CI = +/-0.021; p = 0.000)	0.516	+5.47%
Severity	2010.2	0.049 (CI = +/-0.023; p = 0.000)	0.455	+5.05%
Severity	2011.1	0.057 (CI = +/-0.023; p = 0.000)	0.541	+5.85%
Severity	2011.2	0.049 (CI = +/-0.023; p = 0.000)	0.477	+5.00%
Severity	2012.1	0.050 (CI = +/-0.025; p = 0.000)	0.455	+5.15%
Severity	2012.2	0.050 (CI = +/-0.028; p = 0.001)	0.411	+5.10%
Severity	2013.1	0.049 (CI = +/-0.031; p = 0.004)	0.360	+5.01%
Severity	2013.2	0.050 (CI = +/-0.035; p = 0.008)	0.325	+5.09%
Severity	2014.1	0.048 (CI = +/-0.039; p = 0.019)	0.269	+4.95%
Severity	2014.2	0.057 (CI = +/-0.043; p = 0.014)	0.314	+5.82%
Severity	2015.1	0.050 (CI = +/-0.049; p = 0.046)	0.217	+5.13%
Severity	2015.2	0.040 (CI = +/-0.055; p = 0.137)	0.106	+4.12%
Severity	2016.1	0.033 (CI = +/-0.064; p = 0.277)	0.025	+3.40%
Severity	2016.2	0.054 (CI = +/-0.071; p = 0.121)	0.146	+5.52%
Severity	2017.1	0.050 (CI = +/-0.086; p = 0.217)	0.071	+5.18%
Frequency	2006.1	-0.035 (CI = +/-0.013; p = 0.000)	0.454	-3.41%
Frequency	2006.2	-0.036 (CI = +/-0.014; p = 0.000)	0.456	-3.55%
Frequency	2007.1	-0.037 (CI = +/-0.015; p = 0.000)	0.437	-3.59%
Frequency	2007.2	-0.039 (CI = +/-0.016; p = 0.000)	0.460	-3.85%
Frequency	2008.1	-0.040 (CI = +/-0.017; p = 0.000)	0.439	-3.89%
Frequency	2008.2	-0.046 (CI = +/-0.017; p = 0.000)	0.529	-4.46%
Frequency	2009.1	-0.051 (CI = +/-0.017; p = 0.000)	0.593	-4.95%
Frequency	2009.2	-0.053 (CI = +/-0.018; p = 0.000)	0.589	-5.15%
Frequency	2010.1	-0.056 (CI = +/-0.019; p = 0.000)	0.599	-5.44%
Frequency	2010.2	-0.057 (CI = +/-0.021; p = 0.000)	0.581	-5.57%
Frequency	2011.1	-0.057 (CI = +/-0.023; p = 0.000)	0.547	-5.56%
Frequency	2011.2	-0.059 (CI = +/-0.025; p = 0.000)	0.531	-5.74%
Frequency	2012.1	-0.064 (CI = +/-0.026; p = 0.000)	0.557	-6.25%
Frequency	2012.2	-0.075 (CI = +/-0.026; p = 0.000)	0.658	-7.22%
Frequency	2013.1	-0.074 (CI = +/-0.029; p = 0.000)	0.614	-7.13%
Frequency	2013.2	-0.079 (CI = +/-0.031; p = 0.000)	0.621	-7.63%
Frequency	2014.1	-0.082 (CI = +/-0.035; p = 0.000)	0.596	-7.88%
Frequency	2014.2	-0.070 (CI = +/-0.037; p = 0.001)	0.514	-6.78%
Frequency	2015.1	-0.079 (CI = +/-0.040; p = 0.001)	0.552	-7.64%
Frequency	2015.2	-0.060 (CI = +/-0.038; p = 0.004)	0.464	-5.84%
Frequency	2016.1	-0.046 (CI = +/-0.039; p = 0.025)	0.325	-4.53%
Frequency	2016.2	-0.031 (CI = +/-0.041; p = 0.121)	0.146	-3.05%
Frequency	2017.1	-0.034 (CI = +/-0.049; p = 0.155)	0.123	-3.33%

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	0.017 (CI = +/-0.024; p = 0.163)	0.038	+1.70%
Loss Cost	2006.2	0.017 (CI = +/-0.026; p = 0.198)	0.028	+1.68%
Loss Cost	2007.1	0.019 (CI = +/-0.028; p = 0.177)	0.036	+1.91%
Loss Cost	2007.2	0.025 (CI = +/-0.029; p = 0.084)	0.086	+2.58%
Loss Cost	2008.1	0.028 (CI = +/-0.032; p = 0.082)	0.092	+2.83%
Loss Cost	2008.2	0.027 (CI = +/-0.035; p = 0.117)	0.071	+2.77%
Loss Cost	2009.1	0.018 (CI = +/-0.036; p = 0.316)	0.003	+1.79%
Loss Cost	2009.2	0.012 (CI = +/-0.039; p = 0.541)	-0.032	+1.16%
Loss Cost	2010.1	0.012 (CI = +/-0.043; p = 0.569)	-0.036	+1.20%
Loss Cost	2010.2	0.005 (CI = +/-0.047; p = 0.831)	-0.056	+0.49%
Loss Cost	2011.1	0.019 (CI = +/-0.049; p = 0.421)	-0.019	+1.93%
Loss Cost	2011.2	0.005 (CI = +/-0.052; p = 0.846)	-0.064	+0.48%
Loss Cost	2012.1	0.000 (CI = +/-0.059; p = 0.994)	-0.071	-0.02%
Loss Cost	2012.2	-0.018 (CI = +/-0.063; p = 0.546)	-0.046	-1.79%
Loss Cost	2013.1	-0.017 (CI = +/-0.073; p = 0.619)	-0.060	-1.70%
Loss Cost	2013.2	-0.025 (CI = +/-0.086; p = 0.528)	-0.050	-2.50%
Loss Cost	2014.1	-0.033 (CI = +/-0.102; p = 0.480)	-0.044	-3.29%
Loss Cost	2014.2	0.009 (CI = +/-0.104; p = 0.844)	-0.106	+0.94%
Loss Cost	2015.1	-0.023 (CI = +/-0.119; p = 0.668)	-0.098	-2.27%
Loss Cost	2015.2	0.001 (CI = +/-0.148; p = 0.986)	-0.143	+0.11%
Loss Cost	2016.1	0.024 (CI = +/-0.193; p = 0.770)	-0.149	+2.43%
Loss Cost	2016.2	0.146 (CI = +/-0.123; p = 0.028)	0.581	+15.68%
Loss Cost	2017.1	0.174 (CI = +/-0.176; p = 0.052)	0.565	+18.98%
Severity	2006.1	0.044 (CI = +/-0.019; p = 0.000)	0.431	+4.47%
Severity	2006.2	0.045 (CI = +/-0.021; p = 0.000)	0.420	+4.61%
Severity	2007.1	0.047 (CI = +/-0.022; p = 0.000)	0.416	+4.83%
Severity	2007.2	0.057 (CI = +/-0.021; p = 0.000)	0.566	+5.87%
Severity	2008.1	0.059 (CI = +/-0.022; p = 0.000)	0.560	+6.12%
Severity	2008.2	0.067 (CI = +/-0.023; p = 0.000)	0.626	+6.90%
Severity	2009.1	0.064 (CI = +/-0.025; p = 0.000)	0.579	+6.66%
Severity	2009.2	0.061 (CI = +/-0.027; p = 0.000)	0.521	+6.30%
Severity	2010.1	0.066 (CI = +/-0.029; p = 0.000)	0.536	+6.82%
Severity	2010.2	0.061 (CI = +/-0.032; p = 0.001)	0.464	+6.28%
Severity	2011.1	0.075 (CI = +/-0.030; p = 0.000)	0.615	+7.78%
Severity	2011.2	0.064 (CI = +/-0.030; p = 0.000)	0.547	+6.58%
Severity	2012.1	0.068 (CI = +/-0.034; p = 0.001)	0.542	+7.05%
Severity	2012.2	0.070 (CI = +/-0.039; p = 0.002)	0.503	+7.24%
Severity	2013.1	0.071 (CI = +/-0.045; p = 0.005)	0.455	+7.40%
Severity	2013.2	0.077 (CI = +/-0.053; p = 0.008)	0.436	+7.97%
Severity	2014.1	0.079 (CI = +/-0.063; p = 0.019)	0.381	+8.21%
Severity	2014.2	0.103 (CI = +/-0.067; p = 0.007)	0.527	+10.85%
Severity	2015.1	0.098 (CI = +/-0.083; p = 0.026)	0.418	+10.35%
Severity	2015.2	0.087 (CI = +/-0.105; p = 0.092)	0.260	+9.06%
Severity	2016.1	0.080 (CI = +/-0.140; p = 0.210)	0.122	+8.35%
Severity	2016.2	0.158 (CI = +/-0.121; p = 0.020)	0.633	+17.15%
Severity	2017.1	0.190 (CI = +/-0.170; p = 0.037)	0.631	+20.87%
Frequency	2006.1	-0.027 (CI = +/-0.018; p = 0.004)	0.246	-2.66%
Frequency	2006.2	-0.028 (CI = +/-0.019; p = 0.005)	0.247	-2.80%
Frequency	2007.1	-0.028 (CI = +/-0.021; p = 0.009)	0.221	-2.79%
Frequency	2007.2	-0.032 (CI = +/-0.022; p = 0.007)	0.248	-3.10%
Frequency	2008.1	-0.031 (CI = +/-0.024; p = 0.012)	0.221	-3.10%
Frequency	2008.2	-0.039 (CI = +/-0.024; p = 0.002)	0.329	-3.87%
Frequency	2009.1	-0.047 (CI = +/-0.024; p = 0.001)	0.416	-4.57%
Frequency	2009.2	-0.050 (CI = +/-0.027; p = 0.001)	0.412	-4.83%
Frequency	2010.1	-0.054 (CI = +/-0.029; p = 0.001)	0.431	-5.27%
Frequency	2010.2	-0.056 (CI = +/-0.032; p = 0.002)	0.409	-5.46%
Frequency	2011.1	-0.056 (CI = +/-0.036; p = 0.005)	0.362	-5.42%
Frequency	2011.2	-0.059 (CI = +/-0.041; p = 0.008)	0.346	-5.71%
Frequency	2012.1	-0.068 (CI = +/-0.045; p = 0.005)	0.396	-6.61%
Frequency	2012.2	-0.088 (CI = +/-0.043; p = 0.001)	0.569	-8.42%
Frequency	2013.1	-0.089 (CI = +/-0.050; p = 0.002)	0.515	-8.47%
Frequency	2013.2	-0.102 (CI = +/-0.056; p = 0.002)	0.560	-9.69%
Frequency	2014.1	-0.112 (CI = +/-0.065; p = 0.003)	0.559	-10.63%
Frequency	2014.2	-0.094 (CI = +/-0.073; p = 0.018)	0.423	-8.95%
Frequency	2015.1	-0.121 (CI = +/-0.080; p = 0.008)	0.558	-11.44%
Frequency	2015.2	-0.086 (CI = +/-0.082; p = 0.043)	0.389	-8.20%
Frequency	2016.1	-0.056 (CI = +/-0.095; p = 0.200)	0.133	-5.46%
Frequency	2016.2	-0.013 (CI = +/-0.103; p = 0.765)	-0.177	-1.25%
Frequency	2017.1	-0.016 (CI = +/-0.157; p = 0.794)	-0.226	-1.56%

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	0.007 (CI = +/-0.014; p = 0.276)	0.014	+0.74%
Loss Cost	2004	0.006 (CI = +/-0.015; p = 0.440)	-0.021	+0.57%
Loss Cost	2005	0.004 (CI = +/-0.017; p = 0.629)	-0.047	+0.39%
Loss Cost	2006	0.001 (CI = +/-0.019; p = 0.890)	-0.065	+0.12%
Loss Cost	2007	0.000 (CI = +/-0.021; p = 0.965)	-0.071	+0.04%
Loss Cost	2008	0.003 (CI = +/-0.024; p = 0.777)	-0.070	+0.33%
Loss Cost	2009	-0.007 (CI = +/-0.024; p = 0.547)	-0.050	-0.69%
Loss Cost	2010	-0.014 (CI = +/-0.027; p = 0.271)	0.028	-1.39%
Loss Cost	2011	-0.012 (CI = +/-0.032; p = 0.416)	-0.026	-1.20%
Loss Cost	2012	-0.027 (CI = +/-0.031; p = 0.079)	0.227	-2.66%
Loss Cost	2013	-0.039 (CI = +/-0.033; p = 0.028)	0.406	-3.79%
Loss Cost	2014	-0.051 (CI = +/-0.037; p = 0.014)	0.549	-5.00%
Loss Cost	2015	-0.050 (CI = +/-0.049; p = 0.048)	0.424	-4.89%
Loss Cost	2016	-0.045 (CI = +/-0.069; p = 0.153)	0.235	-4.42%
Loss Cost	2017	-0.034 (CI = +/-0.102; p = 0.410)	-0.032	-3.32%
Severity	2003	0.041 (CI = +/-0.010; p = 0.000)	0.782	+4.14%
Severity	2004	0.041 (CI = +/-0.011; p = 0.000)	0.753	+4.14%
Severity	2005	0.045 (CI = +/-0.012; p = 0.000)	0.797	+4.57%
Severity	2006	0.042 (CI = +/-0.012; p = 0.000)	0.759	+4.29%
Severity	2007	0.044 (CI = +/-0.014; p = 0.000)	0.744	+4.47%
Severity	2008	0.050 (CI = +/-0.013; p = 0.000)	0.829	+5.17%
Severity	2009	0.052 (CI = +/-0.015; p = 0.000)	0.807	+5.30%
Severity	2010	0.051 (CI = +/-0.018; p = 0.000)	0.762	+5.22%
Severity	2011	0.056 (CI = +/-0.020; p = 0.000)	0.771	+5.72%
Severity	2012	0.050 (CI = +/-0.023; p = 0.001)	0.701	+5.11%
Severity	2013	0.048 (CI = +/-0.028; p = 0.005)	0.612	+4.88%
Severity	2014	0.045 (CI = +/-0.036; p = 0.021)	0.494	+4.63%
Severity	2015	0.047 (CI = +/-0.048; p = 0.053)	0.406	+4.83%
Severity	2016	0.029 (CI = +/-0.058; p = 0.247)	0.107	+2.99%
Severity	2017	0.041 (CI = +/-0.084; p = 0.244)	0.148	+4.22%
Frequency	2003	-0.033 (CI = +/-0.014; p = 0.000)	0.550	-3.26%
Frequency	2004	-0.035 (CI = +/-0.016; p = 0.000)	0.540	-3.43%
Frequency	2005	-0.041 (CI = +/-0.016; p = 0.000)	0.636	-4.00%
Frequency	2006	-0.041 (CI = +/-0.018; p = 0.000)	0.592	-3.99%
Frequency	2007	-0.043 (CI = +/-0.020; p = 0.000)	0.583	-4.24%
Frequency	2008	-0.047 (CI = +/-0.022; p = 0.001)	0.589	-4.61%
Frequency	2009	-0.059 (CI = +/-0.020; p = 0.000)	0.757	-5.69%
Frequency	2010	-0.065 (CI = +/-0.021; p = 0.000)	0.783	-6.28%
Frequency	2011	-0.068 (CI = +/-0.025; p = 0.000)	0.758	-6.54%
Frequency	2012	-0.077 (CI = +/-0.027; p = 0.000)	0.798	-7.39%
Frequency	2013	-0.086 (CI = +/-0.030; p = 0.000)	0.823	-8.27%
Frequency	2014	-0.096 (CI = +/-0.035; p = 0.000)	0.839	-9.20%
Frequency	2015	-0.097 (CI = +/-0.047; p = 0.002)	0.781	-9.27%
Frequency	2016	-0.075 (CI = +/-0.048; p = 0.010)	0.715	-7.19%
Frequency	2017	-0.075 (CI = +/-0.073; p = 0.046)	0.587	-7.24%

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	0.020 (CI = +/-0.016; p = 0.016)	0.283	+2.00%
Loss Cost	2004	0.019 (CI = +/-0.018; p = 0.036)	0.226	+1.94%
Loss Cost	2005	0.019 (CI = +/-0.020; p = 0.070)	0.171	+1.89%
Loss Cost	2006	0.017 (CI = +/-0.024; p = 0.142)	0.102	+1.73%
Loss Cost	2007	0.019 (CI = +/-0.028; p = 0.166)	0.091	+1.90%
Loss Cost	2008	0.027 (CI = +/-0.031; p = 0.082)	0.199	+2.73%
Loss Cost	2009	0.015 (CI = +/-0.033; p = 0.324)	0.009	+1.54%
Loss Cost	2010	0.008 (CI = +/-0.040; p = 0.638)	-0.092	+0.85%
Loss Cost	2011	0.018 (CI = +/-0.048; p = 0.400)	-0.025	+1.85%
Loss Cost	2012	-0.001 (CI = +/-0.054; p = 0.961)	-0.166	-0.11%
Loss Cost	2013	-0.016 (CI = +/-0.070; p = 0.579)	-0.121	-1.61%
Loss Cost	2014	-0.036 (CI = +/-0.098; p = 0.367)	0.006	-3.51%
Loss Cost	2015	-0.022 (CI = +/-0.167; p = 0.698)	-0.257	-2.21%
Loss Cost	2016	0.019 (CI = +/-0.348; p = 0.840)	-0.461	+1.88%
Severity	2003	0.041 (CI = +/-0.015; p = 0.000)	0.691	+4.21%
Severity	2004	0.041 (CI = +/-0.017; p = 0.000)	0.649	+4.23%
Severity	2005	0.048 (CI = +/-0.017; p = 0.000)	0.719	+4.87%
Severity	2006	0.044 (CI = +/-0.019; p = 0.000)	0.652	+4.49%
Severity	2007	0.047 (CI = +/-0.022; p = 0.001)	0.638	+4.81%
Severity	2008	0.058 (CI = +/-0.020; p = 0.000)	0.787	+5.99%
Severity	2009	0.062 (CI = +/-0.024; p = 0.000)	0.771	+6.38%
Severity	2010	0.063 (CI = +/-0.030; p = 0.001)	0.718	+6.49%
Severity	2011	0.075 (CI = +/-0.032; p = 0.001)	0.785	+7.77%
Severity	2012	0.069 (CI = +/-0.042; p = 0.007)	0.689	+7.19%
Severity	2013	0.072 (CI = +/-0.059; p = 0.026)	0.597	+7.45%
Severity	2014	0.076 (CI = +/-0.089; p = 0.076)	0.484	+7.95%
Severity	2015	0.099 (CI = +/-0.142; p = 0.114)	0.493	+10.41%
Severity	2016	0.075 (CI = +/-0.317; p = 0.415)	0.013	+7.81%
Frequency	2003	-0.021 (CI = +/-0.017; p = 0.014)	0.294	-2.12%
Frequency	2004	-0.022 (CI = +/-0.019; p = 0.024)	0.264	-2.19%
Frequency	2005	-0.029 (CI = +/-0.019; p = 0.007)	0.398	-2.84%
Frequency	2006	-0.027 (CI = +/-0.022; p = 0.023)	0.306	-2.64%
Frequency	2007	-0.028 (CI = +/-0.026; p = 0.039)	0.273	-2.78%
Frequency	2008	-0.031 (CI = +/-0.031; p = 0.051)	0.263	-3.07%
Frequency	2009	-0.047 (CI = +/-0.030; p = 0.006)	0.537	-4.55%
Frequency	2010	-0.054 (CI = +/-0.035; p = 0.007)	0.571	-5.29%
Frequency	2011	-0.056 (CI = +/-0.045; p = 0.020)	0.499	-5.49%
Frequency	2012	-0.071 (CI = +/-0.054; p = 0.018)	0.571	-6.81%
Frequency	2013	-0.088 (CI = +/-0.067; p = 0.020)	0.632	-8.42%
Frequency	2014	-0.112 (CI = +/-0.087; p = 0.023)	0.703	-10.61%
Frequency	2015	-0.121 (CI = +/-0.150; p = 0.082)	0.585	-11.44%
Frequency	2016	-0.057 (CI = +/-0.213; p = 0.372)	0.092	-5.50%

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 = +/-0.018; p = 0.037)	0.224	+1.93%
Loss Cost	2004	0.018 (CI = +/-0.020; p = 0.075)	0.164	+1.85%
Loss Cost	2005	0.018 (CI = +/-0.024; p = 0.133)	0.110	+1.78%
Loss Cost	2006	0.016 (CI = +/-0.028; p = 0.244)	0.041	+1.57%
Loss Cost	2007	0.017 (CI = +/-0.033; p = 0.275)	0.029	+1.74%
Loss Cost	2008	0.027 (CI = +/-0.038; p = 0.145)	0.134	+2.71%
Loss Cost	2009	0.013 (CI = +/-0.041; p = 0.503)	-0.060	+1.26%
Loss Cost	2010	0.003 (CI = +/-0.051; p = 0.883)	-0.139	+0.33%
Loss Cost	2011	0.014 (CI = +/-0.064; p = 0.602)	-0.111	+1.46%
Loss Cost	2012	-0.013 (CI = +/-0.073; p = 0.670)	-0.153	-1.27%
Loss Cost	2013	-0.039 (CI = +/-0.094; p = 0.320)	0.054	-3.78%
Loss Cost	2014	-0.079 (CI = +/-0.120; p = 0.127)	0.458	-7.60%
Loss Cost	2015	-0.086 (CI = +/-0.280; p = 0.318)	0.197	-8.21%
Loss Cost	2016	-0.067 (CI = +/-1.822; p = 0.722)	-0.642	-6.48%
Severity	2003	0.035 (CI = +/-0.014; p = 0.000)	0.646	+3.58%
Severity	2004	0.034 (CI = +/-0.016; p = 0.001)	0.587	+3.51%
Severity	2005	0.040 (CI = +/-0.017; p = 0.000)	0.670	+4.13%
Severity	2006	0.035 (CI = +/-0.018; p = 0.001)	0.587	+3.57%
Severity	2007	0.037 (CI = +/-0.022; p = 0.003)	0.554	+3.78%
Severity	2008	0.049 (CI = +/-0.019; p = 0.000)	0.759	+4.97%
Severity	2009	0.051 (CI = +/-0.024; p = 0.001)	0.723	+5.22%
Severity	2010	0.049 (CI = +/-0.030; p = 0.006)	0.633	+5.06%
Severity	2011	0.061 (CI = +/-0.035; p = 0.005)	0.714	+6.28%
Severity	2012	0.049 (CI = +/-0.043; p = 0.032)	0.561	+5.03%
Severity	2013	0.044 (CI = +/-0.065; p = 0.129)	0.345	+4.54%
Severity	2014	0.038 (CI = +/-0.112; p = 0.361)	0.037	+3.84%
Severity	2015	0.049 (CI = +/-0.256; p = 0.494)	-0.116	+5.06%
Severity	2016	-0.048 (CI = +/-0.557; p = 0.471)	0.091	-4.69%
Frequency	2003	-0.016 (CI = +/-0.017; p = 0.066)	0.166	-1.59%
Frequency	2004	-0.016 (CI = +/-0.020; p = 0.103)	0.129	-1.60%
Frequency	2005	-0.023 (CI = +/-0.021; p = 0.035)	0.264	-2.26%
Frequency	2006	-0.019 (CI = +/-0.024; p = 0.104)	0.151	-1.93%
Frequency	2007	-0.020 (CI = +/-0.029; p = 0.159)	0.107	-1.96%
Frequency	2008	-0.022 (CI = +/-0.035; p = 0.196)	0.087	-2.15%
Frequency	2009	-0.038 (CI = +/-0.035; p = 0.034)	0.381	-3.77%
Frequency	2010	-0.046 (CI = +/-0.042; p = 0.037)	0.412	-4.51%
Frequency	2011	-0.046 (CI = +/-0.057; p = 0.092)	0.301	-4.54%
Frequency	2012	-0.062 (CI = +/-0.074; p = 0.084)	0.378	-6.00%
Frequency	2013	-0.083 (CI = +/-0.102; p = 0.087)	0.450	-7.96%
Frequency	2014	-0.117 (CI = +/-0.152; p = 0.092)	0.555	-11.01%
Frequency	2015	-0.135 (CI = +/-0.346; p = 0.235)	0.377	-12.64%
Frequency	2016	-0.019 (CI = +/-1.265; p = 0.880)	-0.930	-1.88%

Collision

Coverage = CL
End Trend Period = 2022.2
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 = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.074; p = 0.016)	0.477	+1.83%
Loss Cost	2006.2	0.017 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.075; p = 0.025)	0.420	+1.73%
Loss Cost	2007.1	0.016 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.077; p = 0.024)	0.403	+1.66%
Loss Cost	2007.2	0.017 (CI = +/-0.009; p = 0.001)	-0.091 (CI = +/-0.080; p = 0.028)	0.373	+1.68%
Loss Cost	2008.1	0.016 (CI = +/-0.010; p = 0.002)	-0.094 (CI = +/-0.083; p = 0.029)	0.358	+1.62%
Loss Cost	2008.2	0.015 (CI = +/-0.010; p = 0.006)	-0.088 (CI = +/-0.085; p = 0.044)	0.292	+1.50%
Loss Cost	2009.1	0.014 (CI = +/-0.011; p = 0.013)	-0.091 (CI = +/-0.088; p = 0.043)	0.278	+1.42%
Loss Cost	2009.2	0.013 (CI = +/-0.012; p = 0.030)	-0.086 (CI = +/-0.091; p = 0.062)	0.215	+1.31%
Loss Cost	2010.1	0.012 (CI = +/-0.013; p = 0.069)	-0.093 (CI = +/-0.094; p = 0.053)	0.203	+1.17%
Loss Cost	2010.2	0.008 (CI = +/-0.013; p = 0.191)	-0.080 (CI = +/-0.093; p = 0.090)	0.110	+0.84%
Loss Cost	2011.1	0.005 (CI = +/-0.014; p = 0.413)	-0.092 (CI = +/-0.094; p = 0.055)	0.118	+0.55%
Loss Cost	2011.2	0.001 (CI = +/-0.014; p = 0.859)	-0.075 (CI = +/-0.091; p = 0.098)	0.045	+0.12%
Loss Cost	2012.1	-0.002 (CI = +/-0.015; p = 0.794)	-0.087 (CI = +/-0.092; p = 0.063)	0.083	-0.18%
Loss Cost	2012.2	-0.006 (CI = +/-0.015; p = 0.424)	-0.073 (CI = +/-0.091; p = 0.109)	0.070	-0.58%
Loss Cost	2013.1	-0.009 (CI = +/-0.016; p = 0.264)	-0.084 (CI = +/-0.093; p = 0.077)	0.118	-0.88%
Loss Cost	2013.2	-0.013 (CI = +/-0.017; p = 0.144)	-0.072 (CI = +/-0.095; p = 0.127)	0.141	-1.24%
Loss Cost	2014.1	-0.017 (CI = +/-0.018; p = 0.065)	-0.087 (CI = +/-0.096; p = 0.072)	0.229	-1.71%
Loss Cost	2014.2	-0.019 (CI = +/-0.021; p = 0.062)	-0.081 (CI = +/-0.101; p = 0.109)	0.240	-1.93%
Loss Cost	2015.1	-0.026 (CI = +/-0.022; p = 0.022)	-0.099 (CI = +/-0.100; p = 0.052)	0.355	-2.58%
Loss Cost	2015.2	-0.027 (CI = +/-0.025; p = 0.035)	-0.097 (CI = +/-0.108; p = 0.075)	0.347	-2.68%
Loss Cost	2016.1	-0.032 (CI = +/-0.029; p = 0.033)	-0.108 (CI = +/-0.115; p = 0.064)	0.353	-3.12%
Loss Cost	2016.2	-0.031 (CI = +/-0.034; p = 0.064)	-0.109 (CI = +/-0.127; p = 0.085)	0.333	-3.10%
Loss Cost	2017.1	-0.031 (CI = +/-0.041; p = 0.122)	-0.108 (CI = +/-0.142; p = 0.120)	0.221	-3.05%
Severity	2006.1	0.045 (CI = +/-0.006; p = 0.000)	-0.098 (CI = +/-0.058; p = 0.002)	0.887	+4.64%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.058; p = 0.001)	0.891	+4.78%
Severity	2007.1	0.048 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.057; p = 0.002)	0.899	+4.95%
Severity	2007.2	0.049 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.058; p = 0.001)	0.893	+5.03%
Severity	2008.1	0.052 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.054; p = 0.002)	0.914	+5.29%
Severity	2008.2	0.054 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.051; p = 0.001)	0.923	+5.50%
Severity	2009.1	0.056 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.045; p = 0.001)	0.945	+5.80%
Severity	2009.2	0.058 (CI = +/-0.005; p = 0.000)	-0.092 (CI = +/-0.043; p = 0.000)	0.951	+5.99%
Severity	2010.1	0.059 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.044; p = 0.000)	0.949	+6.08%
Severity	2010.2	0.060 (CI = +/-0.006; p = 0.000)	-0.090 (CI = +/-0.045; p = 0.000)	0.944	+6.14%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.047; p = 0.001)	0.940	+6.20%
Severity	2011.2	0.059 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.049; p = 0.002)	0.931	+6.09%
Severity	2012.1	0.058 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.051; p = 0.002)	0.923	+6.02%
Severity	2012.2	0.058 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.054; p = 0.004)	0.909	+5.98%
Severity	2013.1	0.057 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.056; p = 0.004)	0.899	+5.89%
Severity	2013.2	0.055 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.058; p = 0.009)	0.878	+5.70%
Severity	2014.1	0.051 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.054; p = 0.002)	0.884	+5.25%
Severity	2014.2	0.047 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.050; p = 0.003)	0.872	+4.83%
Severity	2015.1	0.045 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.052; p = 0.002)	0.864	+4.56%
Severity	2015.2	0.042 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.053; p = 0.004)	0.826	+4.28%
Severity	2016.1	0.042 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.058; p = 0.008)	0.811	+4.29%
Severity	2016.2	0.046 (CI = +/-0.016; p = 0.000)	-0.093 (CI = +/-0.059; p = 0.006)	0.816	+4.70%
Severity	2017.1	0.053 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.052; p = 0.009)	0.882	+5.49%
Frequency	2006.1	-0.027 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.094; p = 0.909)	0.491	-2.68%
Frequency	2006.2	-0.030 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.092; p = 0.682)	0.538	-2.92%
Frequency	2007.1	-0.032 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.092; p = 0.890)	0.571	-3.14%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.095; p = 0.843)	0.556	-3.19%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.093; p = 0.890)	0.604	-3.48%
Frequency	2008.2	-0.039 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.089; p = 0.831)	0.658	-3.79%
Frequency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	-0.008 (CI = +/-0.085; p = 0.850)	0.711	-4.14%
Frequency	2009.2	-0.045 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.083; p = 0.900)	0.740	-4.42%
Frequency	2010.1	-0.047 (CI = +/-0.011; p = 0.000)	-0.005 (CI = +/-0.084; p = 0.901)	0.749	-4.63%
Frequency	2010.2	-0.051 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.080; p = 0.788)	0.789	-4.99%
Frequency	2011.1	-0.055 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.078; p = 0.913)	0.815	-5.32%
Frequency	2011.2	-0.058 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.076; p = 0.819)	0.834	-5.63%
Frequency	2012.1	-0.060 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.077; p = 0.989)	0.834	-5.85%
Frequency	2012.2	-0.064 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.076; p = 0.742)	0.851	-6.19%
Frequency	2013.1	-0.066 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.078; p = 0.909)	0.846	-6.40%
Frequency	2013.2	-0.068 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.082; p = 0.796)	0.835	-6.57%
Frequency	2014.1	-0.068 (CI = +/-0.017; p = 0.000)	0.009 (CI = +/-0.088; p = 0.835)	0.813	-6.61%
Frequency	2014.2	-0.067 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.093; p = 0.931)	0.776	-6.45%
Frequency	2015.1	-0.071 (CI = +/-0.021; p = 0.000)	-0.008 (CI = +/-0.097; p = 0.865)	0.775	-6.83%
Frequency	2015.2	-0.069 (CI = +/-0.024; p = 0.000)	-0.012 (CI = +/-0.104; p = 0.805)	0.728	-6.67%
Frequency	2016.1	-0.074 (CI = +/-0.027; p = 0.000)	-0.024 (CI = +/-0.110; p = 0.644)	0.719	-7.11%
Frequency	2016.2	-0.077 (CI = +/-0.032; p = 0.000)	-0.016 (CI = +/-0.119; p = 0.771)	0.698	-7.45%
Frequency	2017.1	-0.084 (CI = +/-0.037; p = 0.001)	-0.031 (CI = +/-0.128; p = 0.595)	0.691	-8.10%

Collision

Coverage = CL
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.021 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.073; p = 0.013)	-0.113 (CI = +/-0.168; p = 0.182)	0.491	+2.11%
Loss Cost	2006.2	0.020 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.075; p = 0.021)	-0.105 (CI = +/-0.171; p = 0.218)	0.431	+2.00%
Loss Cost	2007.1	0.019 (CI = +/-0.010; p = 0.000)	-0.092 (CI = +/-0.077; p = 0.021)	-0.102 (CI = +/-0.174; p = 0.242)	0.412	+1.94%
Loss Cost	2007.2	0.020 (CI = +/-0.010; p = 0.001)	-0.094 (CI = +/-0.080; p = 0.023)	-0.104 (CI = +/-0.179; p = 0.242)	0.383	+1.98%
Loss Cost	2008.1	0.019 (CI = +/-0.011; p = 0.001)	-0.095 (CI = +/-0.083; p = 0.025)	-0.102 (CI = +/-0.184; p = 0.263)	0.366	+1.94%
Loss Cost	2008.2	0.018 (CI = +/-0.012; p = 0.005)	-0.090 (CI = +/-0.085; p = 0.039)	-0.094 (CI = +/-0.187; p = 0.311)	0.294	+1.81%
Loss Cost	2009.1	0.017 (CI = +/-0.013; p = 0.011)	-0.093 (CI = +/-0.089; p = 0.040)	-0.091 (CI = +/-0.193; p = 0.341)	0.276	+1.74%
Loss Cost	2009.2	0.016 (CI = +/-0.014; p = 0.025)	-0.089 (CI = +/-0.092; p = 0.057)	-0.084 (CI = +/-0.198; p = 0.388)	0.208	+1.63%
Loss Cost	2010.1	0.015 (CI = +/-0.015; p = 0.056)	-0.094 (CI = +/-0.095; p = 0.052)	-0.077 (CI = +/-0.203; p = 0.439)	0.190	+1.48%
Loss Cost	2010.2	0.011 (CI = +/-0.016; p = 0.168)	-0.081 (CI = +/-0.095; p = 0.090)	-0.056 (CI = +/-0.201; p = 0.566)	0.082	+1.09%
Loss Cost	2011.1	0.007 (CI = +/-0.017; p = 0.371)	-0.093 (CI = +/-0.096; p = 0.059)	-0.041 (CI = +/-0.201; p = 0.678)	0.082	+0.74%
Loss Cost	2011.2	0.002 (CI = +/-0.017; p = 0.825)	-0.076 (CI = +/-0.093; p = 0.106)	-0.013 (CI = +/-0.194; p = 0.889)	-0.004	+0.18%
Loss Cost	2012.1	-0.002 (CI = +/-0.018; p = 0.823)	-0.087 (CI = +/-0.095; p = 0.071)	0.003 (CI = +/-0.195; p = 0.976)	0.033	-0.20%
Loss Cost	2012.2	-0.008 (CI = +/-0.019; p = 0.420)	-0.072 (CI = +/-0.094; p = 0.125)	0.028 (CI = +/-0.191; p = 0.758)	0.021	-0.75%
Loss Cost	2013.1	-0.012 (CI = +/-0.021; p = 0.249)	-0.083 (CI = +/-0.096; p = 0.087)	0.045 (CI = +/-0.193; p = 0.631)	0.077	-1.17%
Loss Cost	2013.2	-0.017 (CI = +/-0.022; p = 0.119)	-0.069 (CI = +/-0.097; p = 0.148)	0.068 (CI = +/-0.194; p = 0.464)	0.117	-1.73%
Loss Cost	2014.1	-0.025 (CI = +/-0.024; p = 0.043)	-0.085 (CI = +/-0.096; p = 0.077)	0.094 (CI = +/-0.190; p = 0.308)	0.235	-2.44%
Loss Cost	2014.2	-0.029 (CI = +/-0.027; p = 0.035)	-0.076 (CI = +/-0.100; p = 0.126)	0.111 (CI = +/-0.198; p = 0.246)	0.265	-2.89%
Loss Cost	2015.1	-0.041 (CI = +/-0.027; p = 0.007)	-0.097 (CI = +/-0.094; p = 0.043)	0.147 (CI = +/-0.184; p = 0.107)	0.442	-3.97%
Loss Cost	2015.2	-0.045 (CI = +/-0.032; p = 0.009)	-0.090 (CI = +/-0.100; p = 0.075)	0.163 (CI = +/-0.196; p = 0.095)	0.454	-4.42%
Loss Cost	2016.1	-0.056 (CI = +/-0.035; p = 0.005)	-0.106 (CI = +/-0.101; p = 0.040)	0.193 (CI = +/-0.196; p = 0.053)	0.519	-5.43%
Loss Cost	2016.2	-0.061 (CI = +/-0.042; p = 0.010)	-0.099 (CI = +/-0.110; p = 0.072)	0.209 (CI = +/-0.215; p = 0.055)	0.518	-5.94%
Loss Cost	2017.1	-0.068 (CI = +/-0.053; p = 0.017)	-0.108 (CI = +/-0.121; p = 0.075)	0.226 (CI = +/-0.238; p = 0.059)	0.453	-6.59%
Severity	2006.1	0.043 (CI = +/-0.007; p = 0.000)	-0.096 (CI = +/-0.057; p = 0.002)	0.094 (CI = +/-0.132; p = 0.156)	0.891	+4.41%
Severity	2006.2	0.045 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.057; p = 0.001)	0.084 (CI = +/-0.131; p = 0.201)	0.893	+4.56%
Severity	2007.1	0.046 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.056; p = 0.002)	0.073 (CI = +/-0.128; p = 0.249)	0.901	+4.75%
Severity	2007.2	0.047 (CI = +/-0.007; p = 0.000)	-0.098 (CI = +/-0.058; p = 0.002)	0.069 (CI = +/-0.130; p = 0.289)	0.894	+4.82%
Severity	2008.1	0.050 (CI = +/-0.007; p = 0.000)	-0.086 (CI = +/-0.054; p = 0.003)	0.053 (CI = +/-0.120; p = 0.372)	0.913	+5.12%
Severity	2008.2	0.052 (CI = +/-0.007; p = 0.000)	-0.096 (CI = +/-0.052; p = 0.001)	0.038 (CI = +/-0.114; p = 0.496)	0.922	+5.37%
Severity	2009.1	0.056 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.046; p = 0.001)	0.021 (CI = +/-0.099; p = 0.663)	0.943	+5.72%
Severity	2009.2	0.058 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.044; p = 0.000)	0.008 (CI = +/-0.094; p = 0.861)	0.949	+5.96%
Severity	2010.1	0.059 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.045; p = 0.001)	0.003 (CI = +/-0.095; p = 0.948)	0.947	+6.07%
Severity	2010.2	0.060 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.047; p = 0.001)	-0.001 (CI = +/-0.098; p = 0.987)	0.941	+6.14%
Severity	2011.1	0.060 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.049; p = 0.001)	-0.004 (CI = +/-0.101; p = 0.934)	0.937	+6.22%
Severity	2011.2	0.059 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.050; p = 0.002)	0.003 (CI = +/-0.104; p = 0.959)	0.927	+6.08%
Severity	2012.1	0.058 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.053; p = 0.003)	0.006 (CI = +/-0.108; p = 0.903)	0.919	+5.98%
Severity	2012.2	0.057 (CI = +/-0.011; p = 0.000)	-0.085 (CI = +/-0.055; p = 0.005)	0.009 (CI = +/-0.113; p = 0.865)	0.904	+5.92%
Severity	2013.1	0.056 (CI = +/-0.013; p = 0.000)	-0.088 (CI = +/-0.058; p = 0.006)	0.014 (CI = +/-0.118; p = 0.808)	0.893	+5.79%
Severity	2013.2	0.054 (CI = +/-0.014; p = 0.000)	-0.081 (CI = +/-0.060; p = 0.012)	0.025 (CI = +/-0.120; p = 0.662)	0.872	+5.50%
Severity	2014.1	0.047 (CI = +/-0.014; p = 0.000)	-0.095 (CI = +/-0.055; p = 0.002)	0.047 (CI = +/-0.108; p = 0.371)	0.883	+4.86%
Severity	2014.2	0.041 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.048; p = 0.003)	0.072 (CI = +/-0.095; p = 0.125)	0.886	+4.17%
Severity	2015.1	0.036 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.047; p = 0.001)	0.087 (CI = +/-0.091; p = 0.060)	0.891	+3.68%
Severity	2015.2	0.030 (CI = +/-0.013; p = 0.000)	-0.080 (CI = +/-0.042; p = 0.002)	0.107 (CI = +/-0.083; p = 0.016)	0.891	+3.04%
Severity	2016.1	0.028 (CI = +/-0.016; p = 0.003)	-0.083 (CI = +/-0.046; p = 0.002)	0.113 (CI = +/-0.089; p = 0.017)	0.885	+2.83%
Severity	2016.2	0.031 (CI = +/-0.019; p = 0.005)	-0.088 (CI = +/-0.049; p = 0.003)	0.104 (CI = +/-0.096; p = 0.037)	0.877	+3.17%
Severity	2017.1	0.040 (CI = +/-0.020; p = 0.001)	-0.077 (CI = +/-0.045; p = 0.004)	0.081 (CI = +/-0.089; p = 0.067)	0.915	+4.09%
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.090; p = 0.969)	-0.207 (CI = +/-0.206; p = 0.049)	0.538	-2.20%
Frequency	2006.2	-0.025 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.089; p = 0.752)	-0.189 (CI = +/-0.203; p = 0.067)	0.575	-2.45%
Frequency	2007.1	-0.027 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.089; p = 0.943)	-0.175 (CI = +/-0.201; p = 0.084)	0.601	-2.68%
Frequency	2007.2	-0.027 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.092; p = 0.919)	-0.173 (CI = +/-0.206; p = 0.096)	0.585	-2.71%
Frequency	2008.1	-0.031 (CI = +/-0.012; p = 0.000)	-0.009 (CI = +/-0.090; p = 0.838)	-0.155 (CI = +/-0.200; p = 0.123)	0.626	-3.03%
Frequency	2008.2	-0.034 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.088; p = 0.896)	-0.132 (CI = +/-0.193; p = 0.170)	0.670	-3.38%
Frequency	2009.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.010 (CI = +/-0.084; p = 0.810)	-0.112 (CI = +/-0.184; p = 0.221)	0.717	-3.77%
Frequency	2009.2	-0.042 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.083; p = 0.954)	-0.092 (CI = +/-0.180; p = 0.299)	0.742	-4.09%
Frequency	2010.1	-0.044 (CI = +/-0.013; p = 0.000)	-0.007 (CI = +/-0.085; p = 0.873)	-0.080 (CI = +/-0.181; p = 0.367)	0.747	-4.33%
Frequency	2010.2	-0.049 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.081; p = 0.826)	-0.056 (CI = +/-0.172; p = 0.509)	0.784	-4.76%
Frequency	2011.1	-0.053 (CI = +/-0.014; p = 0.000)	-0.005 (CI = +/-0.079; p = 0.901)	-0.037 (CI = +/-0.166; p = 0.650)	0.808	-5.16%
Frequency	2011.2	-0.057 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.078; p = 0.835)	-0.016 (CI = +/-0.162; p = 0.841)	0.826	-5.56%
Frequency	2012.1	-0.060 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.080; p = 0.988)	-0.004 (CI = +/-0.164; p = 0.965)	0.825	-5.83%
Frequency	2012.2	-0.065 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.078; p = 0.735)	0.019 (CI = +/-0.159; p = 0.803)	0.843	-6.30%
Frequency	2013.1	-0.068 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.081; p = 0.900)	0.031 (CI = +/-0.163; p = 0.692)	0.838	-6.58%
Frequency	2013.2	-0.071 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.084; p = 0.770)	0.043 (CI = +/-0.169; p = 0.593)	0.828	-6.86%
Frequency	2014.1	-0.072 (CI = +/-0.022; p = 0.000)	0.009 (CI = +/-0.090; p = 0.826)	0.047 (CI = +/-0.179; p = 0.582)	0.804	-6.96%
Frequency	2014.2	-0.070 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.096; p = 0.904)	0.040 (CI = +/-0.190; p = 0.661)	0.762	-6.77%
Frequency	2015.1	-0.077 (CI = +/-0.029; p = 0.000)	-0.007 (CI = +/-0.100; p = 0.881)	0.060 (CI = +/-0.195; p = 0.513)	0.765	-7.38%
Frequency	2015.2	-0.075 (CI = +/-0.034; p = 0.001)	-0.010 (CI = +/-0.108; p = 0.850)	0.055 (CI = +/-0.212; p = 0.579)	0.712	-7.24%
Frequency	2016.1	-0.084 (CI = +/-0.039; p = 0.001)	-0.023 (CI = +/-0.114; p = 0.660)	0.079 (CI = +/-0.221; p = 0.442)	0.709	-8.03%
Frequency	2016.2	-0.092 (CI = +/-0.047; p = 0.002)	-0.011 (CI = +/-0.121; p = 0.842)	0.105 (CI = +/-0.238; p = 0.342)	0.698	-8.83%
Frequency	2017.1	-0.108 (CI = +/-0.054; p = 0.002)	-0.031 (CI = +/-0.125; p = 0.581)	0.145 (CI = +/-0.244; p = 0.208)	0.718	-10.26%

Collision

Coverage = CL
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.387	+1.88%
Loss Cost	2006.2	0.017 (CI = +/-0.008; p = 0.000)	0.335	+1.73%
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.001)	0.310	+1.72%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.001)	0.278	+1.68%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.002)	0.259	+1.69%
Loss Cost	2008.2	0.015 (CI = +/-0.011; p = 0.009)	0.200	+1.50%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.014)	0.179	+1.49%
Loss Cost	2009.2	0.013 (CI = +/-0.012; p = 0.039)	0.126	+1.31%
Loss Cost	2010.1	0.012 (CI = +/-0.013; p = 0.066)	0.098	+1.25%
Loss Cost	2010.2	0.008 (CI = +/-0.013; p = 0.210)	0.027	+0.84%
Loss Cost	2011.1	0.006 (CI = +/-0.014; p = 0.367)	-0.007	+0.64%
Loss Cost	2011.2	0.001 (CI = +/-0.014; p = 0.866)	-0.046	+0.12%
Loss Cost	2012.1	-0.001 (CI = +/-0.015; p = 0.920)	-0.049	-0.08%
Loss Cost	2012.2	-0.006 (CI = +/-0.016; p = 0.444)	-0.020	-0.58%
Loss Cost	2013.1	-0.008 (CI = +/-0.017; p = 0.364)	-0.007	-0.76%
Loss Cost	2013.2	-0.013 (CI = +/-0.018; p = 0.160)	0.060	-1.24%
Loss Cost	2014.1	-0.016 (CI = +/-0.020; p = 0.113)	0.096	-1.55%
Loss Cost	2014.2	-0.019 (CI = +/-0.022; p = 0.075)	0.143	-1.93%
Loss Cost	2015.1	-0.024 (CI = +/-0.024; p = 0.052)	0.189	-2.35%
Loss Cost	2015.2	-0.027 (CI = +/-0.027; p = 0.051)	0.206	-2.68%
Loss Cost	2016.1	-0.028 (CI = +/-0.032; p = 0.075)	0.178	-2.80%
Loss Cost	2016.2	-0.031 (CI = +/-0.037; p = 0.089)	0.171	-3.10%
Loss Cost	2017.1	-0.026 (CI = +/-0.044; p = 0.208)	0.069	-2.61%
Severity	2006.1	0.046 (CI = +/-0.007; p = 0.000)	0.849	+4.69%
Severity	2006.2	0.047 (CI = +/-0.007; p = 0.000)	0.845	+4.78%
Severity	2007.1	0.049 (CI = +/-0.007; p = 0.000)	0.862	+5.01%
Severity	2007.2	0.049 (CI = +/-0.008; p = 0.000)	0.851	+5.03%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.883	+5.35%
Severity	2008.2	0.054 (CI = +/-0.008; p = 0.000)	0.883	+5.50%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.916	+5.86%
Severity	2009.2	0.058 (CI = +/-0.007; p = 0.000)	0.914	+5.99%
Severity	2010.1	0.060 (CI = +/-0.008; p = 0.000)	0.915	+6.16%
Severity	2010.2	0.060 (CI = +/-0.008; p = 0.000)	0.905	+6.14%
Severity	2011.1	0.061 (CI = +/-0.009; p = 0.000)	0.902	+6.30%
Severity	2011.2	0.059 (CI = +/-0.009; p = 0.000)	0.891	+6.09%
Severity	2012.1	0.060 (CI = +/-0.010; p = 0.000)	0.879	+6.13%
Severity	2012.2	0.058 (CI = +/-0.011; p = 0.000)	0.861	+5.98%
Severity	2013.1	0.059 (CI = +/-0.012; p = 0.000)	0.844	+6.03%
Severity	2013.2	0.055 (CI = +/-0.013; p = 0.000)	0.821	+5.70%
Severity	2014.1	0.053 (CI = +/-0.014; p = 0.000)	0.789	+5.43%
Severity	2014.2	0.047 (CI = +/-0.014; p = 0.000)	0.769	+4.83%
Severity	2015.1	0.047 (CI = +/-0.016; p = 0.000)	0.730	+4.79%
Severity	2015.2	0.042 (CI = +/-0.016; p = 0.000)	0.675	+4.28%
Severity	2016.1	0.045 (CI = +/-0.019; p = 0.000)	0.665	+4.57%
Severity	2016.2	0.046 (CI = +/-0.022; p = 0.001)	0.625	+4.70%
Severity	2017.1	0.057 (CI = +/-0.021; p = 0.000)	0.764	+5.83%
Frequency	2006.1	-0.027 (CI = +/-0.009; p = 0.000)	0.506	-2.68%
Frequency	2006.2	-0.030 (CI = +/-0.010; p = 0.000)	0.550	-2.92%
Frequency	2007.1	-0.032 (CI = +/-0.010; p = 0.000)	0.585	-3.14%
Frequency	2007.2	-0.032 (CI = +/-0.010; p = 0.000)	0.570	-3.19%
Frequency	2008.1	-0.035 (CI = +/-0.010; p = 0.000)	0.618	-3.48%
Frequency	2008.2	-0.039 (CI = +/-0.010; p = 0.000)	0.670	-3.79%
Frequency	2009.1	-0.042 (CI = +/-0.010; p = 0.000)	0.721	-4.13%
Frequency	2009.2	-0.045 (CI = +/-0.010; p = 0.000)	0.750	-4.42%
Frequency	2010.1	-0.047 (CI = +/-0.011; p = 0.000)	0.759	-4.63%
Frequency	2010.2	-0.051 (CI = +/-0.011; p = 0.000)	0.798	-4.99%
Frequency	2011.1	-0.055 (CI = +/-0.011; p = 0.000)	0.823	-5.32%
Frequency	2011.2	-0.058 (CI = +/-0.011; p = 0.000)	0.842	-5.63%
Frequency	2012.1	-0.060 (CI = +/-0.012; p = 0.000)	0.843	-5.85%
Frequency	2012.2	-0.064 (CI = +/-0.012; p = 0.000)	0.858	-6.19%
Frequency	2013.1	-0.066 (CI = +/-0.013; p = 0.000)	0.854	-6.40%
Frequency	2013.2	-0.068 (CI = +/-0.014; p = 0.000)	0.844	-6.57%
Frequency	2014.1	-0.069 (CI = +/-0.016; p = 0.000)	0.824	-6.62%
Frequency	2014.2	-0.067 (CI = +/-0.018; p = 0.000)	0.790	-6.45%
Frequency	2015.1	-0.071 (CI = +/-0.020; p = 0.000)	0.790	-6.81%
Frequency	2015.2	-0.069 (CI = +/-0.023; p = 0.000)	0.748	-6.67%
Frequency	2016.1	-0.073 (CI = +/-0.026; p = 0.000)	0.737	-7.04%
Frequency	2016.2	-0.077 (CI = +/-0.030; p = 0.000)	0.723	-7.45%
Frequency	2017.1	-0.083 (CI = +/-0.035; p = 0.000)	0.712	-7.98%

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 = +/-0.076; p = 0.014)	0.472	+1.91%
Loss Cost	2006.2	0.018 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.077; p = 0.023)	0.413	+1.80%
Loss Cost	2007.1	0.017 (CI = +/-0.009; p = 0.000)	-0.094 (CI = +/-0.080; p = 0.022)	0.395	+1.74%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.001)	-0.095 (CI = +/-0.083; p = 0.025)	0.366	+1.76%
Loss Cost	2008.1	0.017 (CI = +/-0.010; p = 0.002)	-0.098 (CI = +/-0.086; p = 0.027)	0.351	+1.71%
Loss Cost	2008.2	0.016 (CI = +/-0.011; p = 0.007)	-0.092 (CI = +/-0.088; p = 0.042)	0.282	+1.58%
Loss Cost	2009.1	0.015 (CI = +/-0.012; p = 0.015)	-0.095 (CI = +/-0.091; p = 0.042)	0.268	+1.50%
Loss Cost	2009.2	0.014 (CI = +/-0.013; p = 0.034)	-0.090 (CI = +/-0.095; p = 0.062)	0.204	+1.39%
Loss Cost	2010.1	0.012 (CI = +/-0.014; p = 0.072)	-0.096 (CI = +/-0.098; p = 0.054)	0.192	+1.24%
Loss Cost	2010.2	0.009 (CI = +/-0.014; p = 0.207)	-0.081 (CI = +/-0.098; p = 0.098)	0.094	+0.89%
Loss Cost	2011.1	0.006 (CI = +/-0.015; p = 0.425)	-0.093 (CI = +/-0.099; p = 0.063)	0.104	+0.58%
Loss Cost	2011.2	0.001 (CI = +/-0.015; p = 0.901)	-0.074 (CI = +/-0.095; p = 0.120)	0.030	+0.09%
Loss Cost	2012.1	-0.002 (CI = +/-0.016; p = 0.771)	-0.085 (CI = +/-0.097; p = 0.081)	0.070	-0.22%
Loss Cost	2012.2	-0.007 (CI = +/-0.017; p = 0.388)	-0.069 (CI = +/-0.096; p = 0.149)	0.065	-0.70%
Loss Cost	2013.1	-0.010 (CI = +/-0.018; p = 0.244)	-0.079 (CI = +/-0.098; p = 0.108)	0.116	-1.02%
Loss Cost	2013.2	-0.015 (CI = +/-0.019; p = 0.122)	-0.065 (CI = +/-0.100; p = 0.189)	0.153	-1.47%
Loss Cost	2014.1	-0.020 (CI = +/-0.020; p = 0.055)	-0.079 (CI = +/-0.100; p = 0.112)	0.248	-1.98%
Loss Cost	2014.2	-0.023 (CI = +/-0.023; p = 0.048)	-0.070 (CI = +/-0.106; p = 0.179)	0.269	-2.30%
Loss Cost	2015.1	-0.031 (CI = +/-0.024; p = 0.017)	-0.088 (CI = +/-0.104; p = 0.089)	0.395	-3.01%
Loss Cost	2015.2	-0.033 (CI = +/-0.028; p = 0.025)	-0.082 (CI = +/-0.113; p = 0.139)	0.394	-3.25%
Loss Cost	2016.1	-0.038 (CI = +/-0.032; p = 0.023)	-0.094 (CI = +/-0.120; p = 0.112)	0.407	-3.77%
Loss Cost	2016.2	-0.040 (CI = +/-0.039; p = 0.045)	-0.090 (CI = +/-0.134; p = 0.163)	0.387	-3.92%
Loss Cost	2017.1	-0.040 (CI = +/-0.047; p = 0.085)	-0.091 (CI = +/-0.150; p = 0.202)	0.275	-3.96%
Severity	2006.1	0.045 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.060; p = 0.002)	0.875	+4.63%
Severity	2006.2	0.047 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.060; p = 0.001)	0.879	+4.78%
Severity	2007.1	0.048 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.059; p = 0.002)	0.888	+4.96%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.060; p = 0.002)	0.881	+5.04%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.056; p = 0.003)	0.904	+5.31%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	-0.099 (CI = +/-0.053; p = 0.001)	0.916	+5.55%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	-0.086 (CI = +/-0.046; p = 0.001)	0.940	+5.86%
Severity	2009.2	0.059 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.044; p = 0.000)	0.947	+6.08%
Severity	2010.1	0.060 (CI = +/-0.006; p = 0.000)	-0.092 (CI = +/-0.045; p = 0.000)	0.946	+6.18%
Severity	2010.2	0.061 (CI = +/-0.007; p = 0.000)	-0.095 (CI = +/-0.046; p = 0.000)	0.940	+6.26%
Severity	2011.1	0.061 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.048; p = 0.001)	0.937	+6.33%
Severity	2011.2	0.060 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.050; p = 0.002)	0.925	+6.22%
Severity	2012.1	0.060 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.053; p = 0.002)	0.917	+6.16%
Severity	2012.2	0.059 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.056; p = 0.003)	0.900	+6.13%
Severity	2013.1	0.059 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.059; p = 0.004)	0.889	+6.04%
Severity	2013.2	0.057 (CI = +/-0.012; p = 0.000)	-0.086 (CI = +/-0.061; p = 0.009)	0.862	+5.84%
Severity	2014.1	0.052 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.057; p = 0.002)	0.867	+5.37%
Severity	2014.2	0.048 (CI = +/-0.012; p = 0.000)	-0.086 (CI = +/-0.054; p = 0.004)	0.845	+4.89%
Severity	2015.1	0.045 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.056; p = 0.003)	0.832	+4.61%
Severity	2015.2	0.042 (CI = +/-0.014; p = 0.000)	-0.085 (CI = +/-0.058; p = 0.008)	0.776	+4.27%
Severity	2016.1	0.042 (CI = +/-0.017; p = 0.000)	-0.084 (CI = +/-0.063; p = 0.014)	0.757	+4.29%
Severity	2016.2	0.047 (CI = +/-0.019; p = 0.000)	-0.095 (CI = +/-0.066; p = 0.010)	0.763	+4.82%
Severity	2017.1	0.055 (CI = +/-0.018; p = 0.000)	-0.080 (CI = +/-0.058; p = 0.013)	0.852	+5.68%
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.096; p = 0.996)	0.450	-2.59%
Frequency	2006.2	-0.029 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.095; p = 0.760)	0.499	-2.84%
Frequency	2007.1	-0.031 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.095; p = 0.958)	0.535	-3.07%
Frequency	2007.2	-0.032 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.098; p = 0.911)	0.517	-3.12%
Frequency	2008.1	-0.035 (CI = +/-0.011; p = 0.000)	-0.010 (CI = +/-0.096; p = 0.840)	0.570	-3.42%
Frequency	2008.2	-0.038 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.093; p = 0.868)	0.627	-3.76%
Frequency	2009.1	-0.042 (CI = +/-0.011; p = 0.000)	-0.009 (CI = +/-0.089; p = 0.834)	0.684	-4.11%
Frequency	2009.2	-0.045 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.087; p = 0.898)	0.716	-4.42%
Frequency	2010.1	-0.048 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.088; p = 0.918)	0.727	-4.65%
Frequency	2010.2	-0.052 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.084; p = 0.742)	0.772	-5.06%
Frequency	2011.1	-0.056 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.081; p = 0.985)	0.801	-5.41%
Frequency	2011.2	-0.059 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.079; p = 0.710)	0.825	-5.77%
Frequency	2012.1	-0.062 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.080; p = 0.889)	0.826	-6.01%
Frequency	2012.2	-0.066 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.078; p = 0.575)	0.848	-6.43%
Frequency	2013.1	-0.069 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.080; p = 0.730)	0.845	-6.66%
Frequency	2013.2	-0.072 (CI = +/-0.016; p = 0.000)	0.022 (CI = +/-0.083; p = 0.585)	0.838	-6.91%
Frequency	2014.1	-0.072 (CI = +/-0.018; p = 0.000)	0.020 (CI = +/-0.089; p = 0.640)	0.817	-6.98%
Frequency	2014.2	-0.071 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.096; p = 0.719)	0.778	-6.86%
Frequency	2015.1	-0.076 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.099; p = 0.919)	0.782	-7.29%
Frequency	2015.2	-0.075 (CI = +/-0.027; p = 0.000)	0.003 (CI = +/-0.109; p = 0.960)	0.735	-7.21%
Frequency	2016.1	-0.080 (CI = +/-0.030; p = 0.000)	-0.009 (CI = +/-0.114; p = 0.857)	0.732	-7.72%
Frequency	2016.2	-0.087 (CI = +/-0.036; p = 0.000)	0.005 (CI = +/-0.123; p = 0.928)	0.726	-8.34%
Frequency	2017.1	-0.096 (CI = +/-0.041; p = 0.001)	-0.011 (CI = +/-0.129; p = 0.854)	0.733	-9.12%

Collision

Coverage = CL
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.039; p = 0.000)	-0.303 (CI = +/-0.067; p = 0.000)	0.858	+3.43%
Loss Cost	2006.2	0.033 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.040; p = 0.000)	-0.300 (CI = +/-0.069; p = 0.000)	0.839	+3.40%
Loss Cost	2007.1	0.034 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.041; p = 0.000)	-0.303 (CI = +/-0.071; p = 0.000)	0.834	+3.45%
Loss Cost	2007.2	0.036 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.040; p = 0.000)	-0.313 (CI = +/-0.070; p = 0.000)	0.842	+3.62%
Loss Cost	2008.1	0.037 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.041; p = 0.000)	-0.319 (CI = +/-0.071; p = 0.000)	0.842	+3.73%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.043; p = 0.000)	-0.318 (CI = +/-0.074; p = 0.000)	0.821	+3.72%
Loss Cost	2009.1	0.038 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.044; p = 0.001)	-0.324 (CI = +/-0.076; p = 0.000)	0.821	+3.83%
Loss Cost	2009.2	0.038 (CI = +/-0.008; p = 0.000)	-0.081 (CI = +/-0.046; p = 0.001)	-0.327 (CI = +/-0.079; p = 0.000)	0.803	+3.89%
Loss Cost	2010.1	0.039 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.048; p = 0.002)	-0.330 (CI = +/-0.083; p = 0.000)	0.797	+3.95%
Loss Cost	2010.2	0.036 (CI = +/-0.010; p = 0.000)	-0.073 (CI = +/-0.048; p = 0.004)	-0.318 (CI = +/-0.083; p = 0.000)	0.770	+3.70%
Loss Cost	2011.1	0.035 (CI = +/-0.011; p = 0.000)	-0.077 (CI = +/-0.050; p = 0.004)	-0.312 (CI = +/-0.086; p = 0.000)	0.759	+3.55%
Loss Cost	2011.2	0.031 (CI = +/-0.011; p = 0.000)	-0.069 (CI = +/-0.047; p = 0.006)	-0.295 (CI = +/-0.082; p = 0.000)	0.746	+3.13%
Loss Cost	2012.1	0.030 (CI = +/-0.012; p = 0.000)	-0.071 (CI = +/-0.050; p = 0.007)	-0.290 (CI = +/-0.087; p = 0.000)	0.739	+3.03%
Loss Cost	2012.2	0.027 (CI = +/-0.013; p = 0.001)	-0.065 (CI = +/-0.050; p = 0.013)	-0.277 (CI = +/-0.088; p = 0.000)	0.725	+2.69%
Loss Cost	2013.1	0.026 (CI = +/-0.015; p = 0.002)	-0.066 (CI = +/-0.053; p = 0.018)	-0.276 (CI = +/-0.095; p = 0.000)	0.722	+2.66%
Loss Cost	2013.2	0.024 (CI = +/-0.017; p = 0.008)	-0.063 (CI = +/-0.056; p = 0.029)	-0.269 (CI = +/-0.101; p = 0.000)	0.710	+2.46%
Loss Cost	2014.1	0.022 (CI = +/-0.020; p = 0.034)	-0.067 (CI = +/-0.059; p = 0.029)	-0.260 (CI = +/-0.109; p = 0.000)	0.713	+2.20%
Loss Cost	2014.2	0.023 (CI = +/-0.023; p = 0.046)	-0.070 (CI = +/-0.063; p = 0.033)	-0.265 (CI = +/-0.118; p = 0.000)	0.711	+2.37%
Loss Cost	2015.1	0.018 (CI = +/-0.027; p = 0.162)	-0.077 (CI = +/-0.067; p = 0.028)	-0.249 (CI = +/-0.127; p = 0.001)	0.722	+1.86%
Loss Cost	2015.2	0.024 (CI = +/-0.031; p = 0.115)	-0.083 (CI = +/-0.070; p = 0.025)	-0.264 (CI = +/-0.135; p = 0.001)	0.735	+2.41%
Loss Cost	2016.1	0.027 (CI = +/-0.038; p = 0.149)	-0.079 (CI = +/-0.078; p = 0.048)	-0.272 (CI = +/-0.153; p = 0.003)	0.723	+2.70%
Loss Cost	2016.2	0.037 (CI = +/-0.042; p = 0.077)	-0.088 (CI = +/-0.079; p = 0.033)	-0.296 (CI = +/-0.158; p = 0.002)	0.754	+3.77%
Loss Cost	2017.1	0.058 (CI = +/-0.043; p = 0.016)	-0.063 (CI = +/-0.074; p = 0.084)	-0.345 (CI = +/-0.148; p = 0.001)	0.809	+5.93%
Severity	2006.1	0.042 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.058; p = 0.002)	0.057 (CI = +/-0.101; p = 0.263)	0.888	+4.34%
Severity	2006.2	0.044 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.058; p = 0.001)	0.046 (CI = +/-0.101; p = 0.361)	0.890	+4.52%
Severity	2007.1	0.046 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.057; p = 0.002)	0.032 (CI = +/-0.100; p = 0.511)	0.897	+4.76%
Severity	2007.2	0.047 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.059; p = 0.002)	0.027 (CI = +/-0.102; p = 0.590)	0.890	+4.86%
Severity	2008.1	0.051 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.055; p = 0.003)	0.006 (CI = +/-0.095; p = 0.897)	0.911	+5.25%
Severity	2008.2	0.054 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.052; p = 0.001)	-0.010 (CI = +/-0.090; p = 0.816)	0.921	+5.58%
Severity	2009.1	0.059 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.045; p = 0.001)	-0.035 (CI = +/-0.078; p = 0.365)	0.945	+6.06%
Severity	2009.2	0.062 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.042; p = 0.000)	-0.051 (CI = +/-0.072; p = 0.160)	0.953	+6.40%
Severity	2010.1	0.064 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.042; p = 0.000)	-0.060 (CI = +/-0.073; p = 0.101)	0.953	+6.61%
Severity	2010.2	0.065 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.043; p = 0.000)	-0.067 (CI = +/-0.075; p = 0.077)	0.950	+6.76%
Severity	2011.1	0.067 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.044; p = 0.001)	-0.075 (CI = +/-0.077; p = 0.055)	0.948	+6.96%
Severity	2011.2	0.066 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.046; p = 0.001)	-0.071 (CI = +/-0.081; p = 0.080)	0.938	+6.86%
Severity	2012.1	0.066 (CI = +/-0.012; p = 0.000)	-0.083 (CI = +/-0.049; p = 0.002)	-0.071 (CI = +/-0.086; p = 0.102)	0.931	+6.84%
Severity	2012.2	0.066 (CI = +/-0.014; p = 0.000)	-0.083 (CI = +/-0.051; p = 0.003)	-0.072 (CI = +/-0.091; p = 0.116)	0.917	+6.87%
Severity	2013.1	0.066 (CI = +/-0.016; p = 0.000)	-0.083 (CI = +/-0.055; p = 0.005)	-0.071 (CI = +/-0.098; p = 0.146)	0.906	+6.85%
Severity	2013.2	0.064 (CI = +/-0.018; p = 0.000)	-0.080 (CI = +/-0.057; p = 0.009)	-0.063 (CI = +/-0.104; p = 0.217)	0.883	+6.61%
Severity	2014.1	0.057 (CI = +/-0.019; p = 0.000)	-0.093 (CI = +/-0.056; p = 0.003)	-0.037 (CI = +/-0.102; p = 0.456)	0.881	+5.82%
Severity	2014.2	0.049 (CI = +/-0.019; p = 0.000)	-0.084 (CI = +/-0.052; p = 0.004)	-0.013 (CI = +/-0.098; p = 0.776)	0.863	+5.05%
Severity	2015.1	0.044 (CI = +/-0.022; p = 0.001)	-0.092 (CI = +/-0.055; p = 0.003)	0.004 (CI = +/-0.104; p = 0.932)	0.852	+4.49%
Severity	2015.2	0.038 (CI = +/-0.024; p = 0.006)	-0.086 (CI = +/-0.055; p = 0.006)	0.021 (CI = +/-0.107; p = 0.671)	0.813	+3.85%
Severity	2016.1	0.037 (CI = +/-0.030; p = 0.021)	-0.087 (CI = +/-0.062; p = 0.011)	0.023 (CI = +/-0.122; p = 0.681)	0.796	+3.78%
Severity	2016.2	0.045 (CI = +/-0.034; p = 0.015)	-0.093 (CI = +/-0.064; p = 0.009)	0.005 (CI = +/-0.127; p = 0.926)	0.795	+4.57%
Severity	2017.1	0.063 (CI = +/-0.033; p = 0.002)	-0.072 (CI = +/-0.056; p = 0.019)	-0.037 (CI = +/-0.113; p = 0.467)	0.877	+6.50%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.029)	0.015 (CI = +/-0.057; p = 0.606)	-0.359 (CI = +/-0.099; p = 0.000)	0.813	-0.87%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.009)	0.022 (CI = +/-0.056; p = 0.417)	-0.346 (CI = +/-0.097; p = 0.000)	0.831	-1.08%
Frequency	2007.1	-0.013 (CI = +/-0.008; p = 0.004)	0.016 (CI = +/-0.056; p = 0.568)	-0.336 (CI = +/-0.098; p = 0.000)	0.840	-1.25%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.011)	0.013 (CI = +/-0.058; p = 0.637)	-0.340 (CI = +/-0.100; p = 0.000)	0.834	-1.18%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	0.004 (CI = +/-0.057; p = 0.882)	-0.325 (CI = +/-0.099; p = 0.000)	0.851	-1.45%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.054; p = 0.606)	-0.308 (CI = +/-0.094; p = 0.000)	0.874	-1.76%
Frequency	2009.1	-0.021 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.052; p = 0.919)	-0.289 (CI = +/-0.089; p = 0.000)	0.895	-2.11%
Frequency	2009.2	-0.024 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.051; p = 0.696)	-0.276 (CI = +/-0.088; p = 0.000)	0.904	-2.36%
Frequency	2010.1	-0.025 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.053; p = 0.816)	-0.269 (CI = +/-0.091; p = 0.000)	0.903	-2.49%
Frequency	2010.2	-0.029 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.049; p = 0.525)	-0.251 (CI = +/-0.086; p = 0.000)	0.920	-2.87%
Frequency	2011.1	-0.032 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.049; p = 0.768)	-0.236 (CI = +/-0.085; p = 0.000)	0.927	-3.19%
Frequency	2011.2	-0.035 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.048; p = 0.567)	-0.223 (CI = +/-0.085; p = 0.000)	0.933	-3.49%
Frequency	2012.1	-0.036 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.051; p = 0.643)	-0.219 (CI = +/-0.090; p = 0.000)	0.929	-3.57%
Frequency	2012.2	-0.040 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.051; p = 0.476)	-0.206 (CI = +/-0.091; p = 0.000)	0.933	-3.90%
Frequency	2013.1	-0.040 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.055; p = 0.510)	-0.205 (CI = +/-0.098; p = 0.000)	0.927	-3.92%
Frequency	2013.2	-0.040 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.058; p = 0.540)	-0.206 (CI = +/-0.105; p = 0.001)	0.919	-3.89%
Frequency	2014.1	-0.035 (CI = +/-0.020; p = 0.002)	0.025 (CI = +/-0.060; p = 0.378)	-0.223 (CI = +/-0.110; p = 0.001)	0.915	-3.43%
Frequency	2014.2	-0.026 (CI = +/-0.020; p = 0.014)	0.014 (CI = +/-0.054; p = 0.575)	-0.252 (CI = +/-0.101; p = 0.000)	0.926	-2.55%
Frequency	2015.1	-0.025 (CI = +/-0.024; p = 0.037)	0.015 (CI = +/-0.059; p = 0.594)	-0.253 (CI = +/-0.112; p = 0.000)	0.919	-2.52%
Frequency	2015.2	-0.014 (CI = +/-0.022; p = 0.190)	0.003 (CI = +/-0.050; p = 0.887)	-0.286 (CI = +/-0.097; p = 0.000)	0.939	-1.38%
Frequency	2016.1	-0.010 (CI = +/-0.027; p = 0.407)	0.008 (CI = +/-0.055; p = 0.759)	-0.296 (CI = +/-0.109; p = 0.000)	0.934	-1.04%
Frequency	2016.2	-0.008 (CI = +/-0.032; p = 0.596)	0.006 (CI = +/-0.060; p = 0.838)	-0.302 (CI = +/-0.120; p = 0.000)	0.927	-0.77%
Frequency	2017.1	-0.005 (CI = +/-0.041; p = 0.766)	0.008 (CI = +/-0.069; p = 0.790)	-0.307 (CI = +/-0.139; p = 0.001)	0.918	-0.54%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.814	+3.46%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.792	+3.35%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	0.792	+3.47%
Loss Cost	2007.2	0.035 (CI = +/-0.008; p = 0.000)	0.784	+3.56%
Loss Cost	2008.1	0.037 (CI = +/-0.008; p = 0.000)	0.795	+3.75%
Loss Cost	2008.2	0.036 (CI = +/-0.009; p = 0.000)	0.767	+3.64%
Loss Cost	2009.1	0.038 (CI = +/-0.009; p = 0.000)	0.776	+3.85%
Loss Cost	2009.2	0.037 (CI = +/-0.010; p = 0.000)	0.745	+3.80%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	0.741	+3.97%
Loss Cost	2010.2	0.035 (CI = +/-0.011; p = 0.000)	0.708	+3.56%
Loss Cost	2011.1	0.035 (CI = +/-0.012; p = 0.000)	0.668	+3.54%
Loss Cost	2011.2	0.029 (CI = +/-0.011; p = 0.000)	0.639	+2.92%
Loss Cost	2012.1	0.029 (CI = +/-0.013; p = 0.000)	0.595	+2.94%
Loss Cost	2012.2	0.023 (CI = +/-0.012; p = 0.001)	0.521	+2.36%
Loss Cost	2013.1	0.024 (CI = +/-0.014; p = 0.003)	0.485	+2.45%
Loss Cost	2013.2	0.019 (CI = +/-0.015; p = 0.019)	0.352	+1.91%
Loss Cost	2014.1	0.018 (CI = +/-0.018; p = 0.056)	0.250	+1.77%
Loss Cost	2014.2	0.015 (CI = +/-0.022; p = 0.160)	0.119	+1.48%
Loss Cost	2015.1	0.011 (CI = +/-0.026; p = 0.380)	-0.015	+1.06%
Loss Cost	2015.2	0.008 (CI = +/-0.033; p = 0.568)	-0.087	+0.85%
Loss Cost	2016.1	0.013 (CI = +/-0.044; p = 0.492)	-0.071	+1.32%
Loss Cost	2016.2	0.013 (CI = +/-0.062; p = 0.617)	-0.136	+1.29%
Loss Cost	2017.1	0.046 (CI = +/-0.056; p = 0.084)	0.459	+4.73%
Severity	2006.1	0.043 (CI = +/-0.010; p = 0.000)	0.755	+4.38%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	0.746	+4.49%
Severity	2007.1	0.047 (CI = +/-0.010; p = 0.000)	0.774	+4.81%
Severity	2007.2	0.047 (CI = +/-0.011; p = 0.000)	0.753	+4.81%
Severity	2008.1	0.052 (CI = +/-0.011; p = 0.000)	0.811	+5.30%
Severity	2008.2	0.054 (CI = +/-0.011; p = 0.000)	0.813	+5.53%
Severity	2009.1	0.059 (CI = +/-0.010; p = 0.000)	0.877	+6.13%
Severity	2009.2	0.062 (CI = +/-0.011; p = 0.000)	0.878	+6.36%
Severity	2010.1	0.065 (CI = +/-0.011; p = 0.000)	0.887	+6.70%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	0.870	+6.72%
Severity	2011.1	0.068 (CI = +/-0.013; p = 0.000)	0.876	+7.07%
Severity	2011.2	0.066 (CI = +/-0.014; p = 0.000)	0.853	+6.79%
Severity	2012.1	0.067 (CI = +/-0.016; p = 0.000)	0.837	+6.97%
Severity	2012.2	0.065 (CI = +/-0.019; p = 0.000)	0.802	+6.77%
Severity	2013.1	0.068 (CI = +/-0.021; p = 0.000)	0.780	+7.00%
Severity	2013.2	0.062 (CI = +/-0.024; p = 0.000)	0.724	+6.43%
Severity	2014.1	0.058 (CI = +/-0.028; p = 0.001)	0.647	+5.94%
Severity	2014.2	0.044 (CI = +/-0.027; p = 0.005)	0.565	+4.52%
Severity	2015.1	0.042 (CI = +/-0.033; p = 0.020)	0.453	+4.28%
Severity	2015.2	0.025 (CI = +/-0.032; p = 0.103)	0.239	+2.56%
Severity	2016.1	0.027 (CI = +/-0.042; p = 0.167)	0.174	+2.76%
Severity	2016.2	0.023 (CI = +/-0.059; p = 0.363)	0.000	+2.33%
Severity	2017.1	0.055 (CI = +/-0.053; p = 0.045)	0.595	+5.68%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.032)	0.132	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.012)	0.199	-1.09%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.005)	0.253	-1.28%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.014)	0.204	-1.20%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.004)	0.291	-1.47%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.001)	0.401	-1.79%
Frequency	2009.1	-0.022 (CI = +/-0.009; p = 0.000)	0.523	-2.14%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.582	-2.41%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	0.583	-2.56%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.677	-2.95%
Frequency	2011.1	-0.034 (CI = +/-0.010; p = 0.000)	0.733	-3.30%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	0.768	-3.62%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.753	-3.76%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	0.782	-4.13%
Frequency	2013.1	-0.043 (CI = +/-0.015; p = 0.000)	0.756	-4.25%
Frequency	2013.2	-0.043 (CI = +/-0.017; p = 0.000)	0.709	-4.24%
Frequency	2014.1	-0.040 (CI = +/-0.020; p = 0.001)	0.628	-3.94%
Frequency	2014.2	-0.030 (CI = +/-0.018; p = 0.005)	0.554	-2.92%
Frequency	2015.1	-0.031 (CI = +/-0.023; p = 0.013)	0.505	-3.09%
Frequency	2015.2	-0.017 (CI = +/-0.015; p = 0.034)	0.425	-1.67%
Frequency	2016.1	-0.014 (CI = +/-0.020; p = 0.127)	0.233	-1.41%
Frequency	2016.2	-0.010 (CI = +/-0.026; p = 0.366)	-0.002	-1.02%
Frequency	2017.1	-0.009 (CI = +/-0.040; p = 0.569)	-0.141	-0.90%

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)	-0.084 (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)	0.850	+3.64%
Loss Cost	2009.1	0.037 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.048; p = 0.004)	0.849	+3.75%
Loss Cost	2009.2	0.037 (CI = +/-0.008; p = 0.000)	-0.077 (CI = +/-0.051; p = 0.005)	0.828	+3.80%
Loss Cost	2010.1	0.038 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.054; p = 0.009)	0.818	+3.85%
Loss Cost	2010.2	0.035 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.052; p = 0.017)	0.785	+3.56%
Loss Cost	2011.1	0.033 (CI = +/-0.011; p = 0.000)	-0.071 (CI = +/-0.055; p = 0.015)	0.765	+3.40%
Loss Cost	2011.2	0.029 (CI = +/-0.010; p = 0.000)	-0.057 (CI = +/-0.048; p = 0.022)	0.737	+2.92%
Loss Cost	2012.1	0.028 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.051; p = 0.023)	0.712	+2.79%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.001)	-0.050 (CI = +/-0.047; p = 0.039)	0.642	+2.36%
Loss Cost	2013.1	0.023 (CI = +/-0.013; p = 0.003)	-0.052 (CI = +/-0.052; p = 0.049)	0.611	+2.29%
Loss Cost	2013.2	0.019 (CI = +/-0.014; p = 0.012)	-0.044 (CI = +/-0.052; p = 0.089)	0.474	+1.91%
Loss Cost	2014.1	0.015 (CI = +/-0.016; p = 0.057)	-0.052 (CI = +/-0.055; p = 0.063)	0.445	+1.55%
Loss Cost	2014.2	0.015 (CI = +/-0.019; p = 0.121)	-0.050 (CI = +/-0.062; p = 0.097)	0.313	+1.48%
Loss Cost	2015.1	0.007 (CI = +/-0.021; p = 0.480)	-0.065 (CI = +/-0.060; p = 0.037)	0.404	+0.66%
Loss Cost	2015.2	0.008 (CI = +/-0.027; p = 0.467)	-0.068 (CI = +/-0.069; p = 0.053)	0.354	+0.85%
Loss Cost	2016.1	0.006 (CI = +/-0.037; p = 0.682)	-0.071 (CI = +/-0.085; p = 0.085)	0.330	+0.63%
Loss Cost	2016.2	0.013 (CI = +/-0.051; p = 0.527)	-0.079 (CI = +/-0.104; p = 0.102)	0.328	+1.29%
Loss Cost	2017.1	0.038 (CI = +/-0.056; p = 0.122)	-0.050 (CI = +/-0.096; p = 0.198)	0.622	+3.84%
Severity	2006.1	0.042 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.068; p = 0.006)	0.812	+4.30%
Severity	2006.2	0.044 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.068; p = 0.004)	0.815	+4.49%
Severity	2007.1	0.046 (CI = +/-0.009; p = 0.000)	-0.097 (CI = +/-0.068; p = 0.007)	0.829	+4.72%
Severity	2007.2	0.047 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.071; p = 0.007)	0.815	+4.81%
Severity	2008.1	0.051 (CI = +/-0.010; p = 0.000)	-0.085 (CI = +/-0.066; p = 0.014)	0.852	+5.21%
Severity	2008.2	0.054 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.063; p = 0.005)	0.870	+5.53%
Severity	2009.1	0.058 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.054; p = 0.006)	0.914	+6.02%
Severity	2009.2	0.062 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.050; p = 0.001)	0.928	+6.36%
Severity	2010.1	0.064 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.051; p = 0.003)	0.930	+6.56%
Severity	2010.2	0.065 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.053; p = 0.003)	0.923	+6.72%
Severity	2011.1	0.067 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.055; p = 0.006)	0.921	+6.91%
Severity	2011.2	0.066 (CI = +/-0.012; p = 0.000)	-0.079 (CI = +/-0.058; p = 0.011)	0.902	+6.79%
Severity	2012.1	0.065 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.063; p = 0.017)	0.889	+6.77%
Severity	2012.2	0.065 (CI = +/-0.016; p = 0.000)	-0.080 (CI = +/-0.068; p = 0.025)	0.861	+6.77%
Severity	2013.1	0.065 (CI = +/-0.019; p = 0.000)	-0.081 (CI = +/-0.075; p = 0.037)	0.841	+6.73%
Severity	2013.2	0.062 (CI = +/-0.021; p = 0.000)	-0.075 (CI = +/-0.080; p = 0.065)	0.788	+6.43%
Severity	2014.1	0.054 (CI = +/-0.022; p = 0.000)	-0.093 (CI = +/-0.077; p = 0.023)	0.785	+5.53%
Severity	2014.2	0.044 (CI = +/-0.021; p = 0.001)	-0.076 (CI = +/-0.068; p = 0.034)	0.730	+4.52%
Severity	2015.1	0.036 (CI = +/-0.024; p = 0.009)	-0.090 (CI = +/-0.069; p = 0.018)	0.733	+3.71%
Severity	2015.2	0.025 (CI = +/-0.022; p = 0.030)	-0.073 (CI = +/-0.057; p = 0.020)	0.667	+2.56%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.139)	-0.082 (CI = +/-0.065; p = 0.023)	0.678	+1.96%
Severity	2016.2	0.023 (CI = +/-0.040; p = 0.186)	-0.086 (CI = +/-0.081; p = 0.042)	0.606	+2.33%
Severity	2017.1	0.045 (CI = +/-0.034; p = 0.025)	-0.061 (CI = +/-0.058; p = 0.046)	0.883	+4.59%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.038)	0.017 (CI = +/-0.066; p = 0.603)	0.107	-0.87%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.012)	0.027 (CI = +/-0.065; p = 0.401)	0.190	-1.09%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.007)	0.019 (CI = +/-0.066; p = 0.553)	0.233	-1.26%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.015)	0.016 (CI = +/-0.068; p = 0.626)	0.177	-1.20%
Frequency	2008.1	-0.015 (CI = +/-0.010; p = 0.005)	0.005 (CI = +/-0.068; p = 0.878)	0.259	-1.46%
Frequency	2008.2	-0.018 (CI = +/-0.010; p = 0.001)	0.018 (CI = +/-0.064; p = 0.571)	0.381	-1.79%
Frequency	2009.1	-0.022 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.060; p = 0.893)	0.498	-2.14%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.059; p = 0.632)	0.565	-2.41%
Frequency	2010.1	-0.026 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.062; p = 0.762)	0.561	-2.54%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.056; p = 0.413)	0.672	-2.95%
Frequency	2011.1	-0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.055; p = 0.658)	0.719	-3.28%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.053; p = 0.394)	0.764	-3.62%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.057; p = 0.487)	0.744	-3.72%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.055; p = 0.260)	0.789	-4.13%
Frequency	2013.1	-0.043 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.060; p = 0.314)	0.759	-4.17%
Frequency	2013.2	-0.043 (CI = +/-0.018; p = 0.000)	0.031 (CI = +/-0.066; p = 0.325)	0.711	-4.24%
Frequency	2014.1	-0.038 (CI = +/-0.020; p = 0.002)	0.041 (CI = +/-0.069; p = 0.207)	0.657	-3.77%
Frequency	2014.2	-0.030 (CI = +/-0.019; p = 0.006)	0.025 (CI = +/-0.059; p = 0.357)	0.552	-2.92%
Frequency	2015.1	-0.030 (CI = +/-0.024; p = 0.022)	0.025 (CI = +/-0.069; p = 0.425)	0.487	-2.94%
Frequency	2015.2	-0.017 (CI = +/-0.017; p = 0.050)	0.005 (CI = +/-0.044; p = 0.783)	0.339	-1.67%
Frequency	2016.1	-0.013 (CI = +/-0.022; p = 0.193)	0.011 (CI = +/-0.052; p = 0.619)	0.129	-1.31%
Frequency	2016.2	-0.010 (CI = +/-0.032; p = 0.419)	0.007 (CI = +/-0.064; p = 0.770)	-0.223	-1.02%
Frequency	2017.1	-0.007 (CI = +/-0.055; p = 0.705)	0.011 (CI = +/-0.093; p = 0.737)	-0.455	-0.71%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.801	+3.50%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	0.777	+3.38%
Loss Cost	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.777	+3.52%
Loss Cost	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.770	+3.62%
Loss Cost	2008.1	0.038 (CI = +/-0.009; p = 0.000)	0.783	+3.84%
Loss Cost	2008.2	0.037 (CI = +/-0.009; p = 0.000)	0.752	+3.73%
Loss Cost	2009.1	0.039 (CI = +/-0.010; p = 0.000)	0.764	+3.96%
Loss Cost	2009.2	0.038 (CI = +/-0.011; p = 0.000)	0.731	+3.91%
Loss Cost	2010.1	0.040 (CI = +/-0.012; p = 0.000)	0.729	+4.12%
Loss Cost	2010.2	0.036 (CI = +/-0.012; p = 0.000)	0.689	+3.68%
Loss Cost	2011.1	0.036 (CI = +/-0.014; p = 0.000)	0.647	+3.67%
Loss Cost	2011.2	0.029 (CI = +/-0.013; p = 0.000)	0.604	+2.99%
Loss Cost	2012.1	0.030 (CI = +/-0.015; p = 0.001)	0.558	+3.02%
Loss Cost	2012.2	0.023 (CI = +/-0.015; p = 0.005)	0.461	+2.35%
Loss Cost	2013.1	0.024 (CI = +/-0.017; p = 0.010)	0.424	+2.46%
Loss Cost	2013.2	0.018 (CI = +/-0.018; p = 0.050)	0.264	+1.83%
Loss Cost	2014.1	0.016 (CI = +/-0.022; p = 0.127)	0.154	+1.65%
Loss Cost	2014.2	0.012 (CI = +/-0.027; p = 0.313)	0.018	+1.26%
Loss Cost	2015.1	0.007 (CI = +/-0.033; p = 0.640)	-0.105	+0.68%
Loss Cost	2015.2	0.003 (CI = +/-0.044; p = 0.868)	-0.161	+0.31%
Loss Cost	2016.1	0.007 (CI = +/-0.061; p = 0.765)	-0.177	+0.75%
Loss Cost	2016.2	0.005 (CI = +/-0.093; p = 0.893)	-0.244	+0.48%
Loss Cost	2017.1	0.051 (CI = +/-0.097; p = 0.194)	0.309	+5.23%
Severity	2006.1	0.042 (CI = +/-0.010; p = 0.000)	0.729	+4.31%
Severity	2006.2	0.043 (CI = +/-0.011; p = 0.000)	0.718	+4.42%
Severity	2007.1	0.047 (CI = +/-0.011; p = 0.000)	0.749	+4.76%
Severity	2007.2	0.047 (CI = +/-0.012; p = 0.000)	0.725	+4.76%
Severity	2008.1	0.052 (CI = +/-0.012; p = 0.000)	0.789	+5.29%
Severity	2008.2	0.054 (CI = +/-0.013; p = 0.000)	0.791	+5.54%
Severity	2009.1	0.060 (CI = +/-0.011; p = 0.000)	0.864	+6.19%
Severity	2009.2	0.063 (CI = +/-0.012; p = 0.000)	0.866	+6.46%
Severity	2010.1	0.066 (CI = +/-0.012; p = 0.000)	0.877	+6.85%
Severity	2010.2	0.067 (CI = +/-0.014; p = 0.000)	0.859	+6.89%
Severity	2011.1	0.071 (CI = +/-0.015; p = 0.000)	0.868	+7.31%
Severity	2011.2	0.068 (CI = +/-0.016; p = 0.000)	0.841	+7.02%
Severity	2012.1	0.070 (CI = +/-0.018; p = 0.000)	0.826	+7.26%
Severity	2012.2	0.068 (CI = +/-0.021; p = 0.000)	0.786	+7.07%
Severity	2013.1	0.071 (CI = +/-0.025; p = 0.000)	0.766	+7.39%
Severity	2013.2	0.066 (CI = +/-0.028; p = 0.000)	0.700	+6.79%
Severity	2014.1	0.061 (CI = +/-0.034; p = 0.003)	0.610	+6.27%
Severity	2014.2	0.045 (CI = +/-0.033; p = 0.014)	0.491	+4.61%
Severity	2015.1	0.042 (CI = +/-0.043; p = 0.052)	0.360	+4.32%
Severity	2015.2	0.021 (CI = +/-0.042; p = 0.264)	0.069	+2.13%
Severity	2016.1	0.022 (CI = +/-0.059; p = 0.375)	-0.009	+2.26%
Severity	2016.2	0.014 (CI = +/-0.088; p = 0.673)	-0.189	+1.45%
Severity	2017.1	0.058 (CI = +/-0.093; p = 0.138)	0.432	+6.02%
Frequency	2006.1	-0.008 (CI = +/-0.009; p = 0.074)	0.087	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.009; p = 0.029)	0.149	-0.99%
Frequency	2007.1	-0.012 (CI = +/-0.009; p = 0.014)	0.202	-1.19%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.034)	0.151	-1.09%
Frequency	2008.1	-0.014 (CI = +/-0.010; p = 0.011)	0.237	-1.38%
Frequency	2008.2	-0.017 (CI = +/-0.010; p = 0.002)	0.348	-1.72%
Frequency	2009.1	-0.021 (CI = +/-0.010; p = 0.000)	0.476	-2.10%
Frequency	2009.2	-0.024 (CI = +/-0.011; p = 0.000)	0.540	-2.39%
Frequency	2010.1	-0.026 (CI = +/-0.012; p = 0.000)	0.541	-2.55%
Frequency	2010.2	-0.030 (CI = +/-0.011; p = 0.000)	0.646	-3.00%
Frequency	2011.1	-0.035 (CI = +/-0.012; p = 0.000)	0.711	-3.39%
Frequency	2011.2	-0.038 (CI = +/-0.012; p = 0.000)	0.754	-3.77%
Frequency	2012.1	-0.040 (CI = +/-0.014; p = 0.000)	0.741	-3.95%
Frequency	2012.2	-0.045 (CI = +/-0.014; p = 0.000)	0.782	-4.41%
Frequency	2013.1	-0.047 (CI = +/-0.017; p = 0.000)	0.760	-4.59%
Frequency	2013.2	-0.048 (CI = +/-0.020; p = 0.000)	0.715	-4.64%
Frequency	2014.1	-0.044 (CI = +/-0.024; p = 0.002)	0.630	-4.35%
Frequency	2014.2	-0.033 (CI = +/-0.022; p = 0.010)	0.535	-3.20%
Frequency	2015.1	-0.035 (CI = +/-0.028; p = 0.021)	0.495	-3.49%
Frequency	2015.2	-0.018 (CI = +/-0.020; p = 0.071)	0.352	-1.78%
Frequency	2016.1	-0.015 (CI = +/-0.028; p = 0.225)	0.132	-1.47%
Frequency	2016.2	-0.010 (CI = +/-0.040; p = 0.544)	-0.127	-0.96%
Frequency	2017.1	-0.007 (CI = +/-0.071; p = 0.758)	-0.285	-0.74%

Comprehensive

Coverage = CM
End Trend Period = 2022.2
Excluded Points = 2017.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.046 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.068; p = 0.002)	0.865	+4.67%
Loss Cost	2006.2	0.045 (CI = +/-0.007; p = 0.000)	-0.111 (CI = +/-0.069; p = 0.003)	0.849	+4.61%
Loss Cost	2007.1	0.043 (CI = +/-0.007; p = 0.000)	-0.124 (CI = +/-0.067; p = 0.001)	0.850	+4.37%
Loss Cost	2007.2	0.041 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.066; p = 0.001)	0.836	+4.19%
Loss Cost	2008.1	0.040 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.068; p = 0.002)	0.826	+4.13%
Loss Cost	2008.2	0.038 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.064; p = 0.003)	0.814	+3.87%
Loss Cost	2009.1	0.035 (CI = +/-0.007; p = 0.000)	-0.116 (CI = +/-0.061; p = 0.001)	0.816	+3.61%
Loss Cost	2009.2	0.034 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.062; p = 0.001)	0.788	+3.47%
Loss Cost	2010.1	0.032 (CI = +/-0.008; p = 0.000)	-0.118 (CI = +/-0.062; p = 0.001)	0.782	+3.28%
Loss Cost	2010.2	0.030 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.060; p = 0.001)	0.752	+3.03%
Loss Cost	2011.1	0.032 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.060; p = 0.003)	0.772	+3.24%
Loss Cost	2011.2	0.030 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.060; p = 0.006)	0.733	+3.00%
Loss Cost	2012.1	0.028 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.062; p = 0.006)	0.715	+2.88%
Loss Cost	2012.2	0.026 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.062; p = 0.012)	0.654	+2.64%
Loss Cost	2013.1	0.026 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.066; p = 0.017)	0.640	+2.67%
Loss Cost	2013.2	0.025 (CI = +/-0.012; p = 0.001)	-0.078 (CI = +/-0.070; p = 0.031)	0.562	+2.54%
Loss Cost	2014.1	0.021 (CI = +/-0.013; p = 0.003)	-0.092 (CI = +/-0.067; p = 0.011)	0.562	+2.09%
Loss Cost	2014.2	0.021 (CI = +/-0.014; p = 0.007)	-0.093 (CI = +/-0.073; p = 0.016)	0.503	+2.15%
Loss Cost	2015.1	0.018 (CI = +/-0.016; p = 0.031)	-0.102 (CI = +/-0.075; p = 0.012)	0.494	+1.82%
Loss Cost	2015.2	0.013 (CI = +/-0.018; p = 0.121)	-0.089 (CI = +/-0.077; p = 0.028)	0.338	+1.35%
Loss Cost	2016.1	0.011 (CI = +/-0.021; p = 0.262)	-0.093 (CI = +/-0.083; p = 0.031)	0.332	+1.11%
Loss Cost	2016.2	0.016 (CI = +/-0.025; p = 0.172)	-0.106 (CI = +/-0.090; p = 0.026)	0.365	+1.63%
Loss Cost	2017.2	0.015 (CI = +/-0.031; p = 0.288)	-0.106 (CI = +/-0.100; p = 0.039)	0.350	+1.56%
Loss Cost	2018.1	0.010 (CI = +/-0.039; p = 0.575)	-0.117 (CI = +/-0.112; p = 0.043)	0.364	+0.98%
Severity	2006.1	0.040 (CI = +/-0.005; p = 0.000)	-0.226 (CI = +/-0.050; p = 0.000)	0.920	+4.10%
Severity	2006.2	0.041 (CI = +/-0.005; p = 0.000)	-0.230 (CI = +/-0.051; p = 0.000)	0.916	+4.18%
Severity	2007.1	0.041 (CI = +/-0.006; p = 0.000)	-0.227 (CI = +/-0.053; p = 0.000)	0.916	+4.23%
Severity	2007.2	0.042 (CI = +/-0.006; p = 0.000)	-0.231 (CI = +/-0.054; p = 0.000)	0.910	+4.30%
Severity	2008.1	0.044 (CI = +/-0.006; p = 0.000)	-0.218 (CI = +/-0.049; p = 0.000)	0.931	+4.55%
Severity	2008.2	0.046 (CI = +/-0.006; p = 0.000)	-0.225 (CI = +/-0.049; p = 0.000)	0.932	+4.69%
Severity	2009.1	0.047 (CI = +/-0.006; p = 0.000)	-0.218 (CI = +/-0.048; p = 0.000)	0.937	+4.84%
Severity	2009.2	0.048 (CI = +/-0.006; p = 0.000)	-0.224 (CI = +/-0.048; p = 0.000)	0.936	+4.97%
Severity	2010.1	0.050 (CI = +/-0.006; p = 0.000)	-0.216 (CI = +/-0.047; p = 0.000)	0.944	+5.16%
Severity	2010.2	0.051 (CI = +/-0.007; p = 0.000)	-0.219 (CI = +/-0.049; p = 0.000)	0.938	+5.24%
Severity	2011.1	0.054 (CI = +/-0.006; p = 0.000)	-0.206 (CI = +/-0.042; p = 0.000)	0.959	+5.57%
Severity	2011.2	0.054 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.044; p = 0.000)	0.951	+5.54%
Severity	2012.1	0.053 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.046; p = 0.000)	0.949	+5.47%
Severity	2012.2	0.053 (CI = +/-0.008; p = 0.000)	-0.205 (CI = +/-0.048; p = 0.000)	0.937	+5.40%
Severity	2013.1	0.054 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.050; p = 0.000)	0.938	+5.52%
Severity	2013.2	0.055 (CI = +/-0.009; p = 0.000)	-0.206 (CI = +/-0.052; p = 0.000)	0.929	+5.66%
Severity	2014.1	0.054 (CI = +/-0.010; p = 0.000)	-0.209 (CI = +/-0.055; p = 0.000)	0.926	+5.55%
Severity	2014.2	0.055 (CI = +/-0.012; p = 0.000)	-0.213 (CI = +/-0.059; p = 0.000)	0.912	+5.69%
Severity	2015.1	0.057 (CI = +/-0.013; p = 0.000)	-0.208 (CI = +/-0.063; p = 0.000)	0.912	+5.89%
Severity	2015.2	0.052 (CI = +/-0.013; p = 0.000)	-0.192 (CI = +/-0.058; p = 0.000)	0.898	+5.29%
Severity	2016.1	0.054 (CI = +/-0.016; p = 0.000)	-0.187 (CI = +/-0.062; p = 0.000)	0.900	+5.53%
Severity	2016.2	0.051 (CI = +/-0.019; p = 0.000)	-0.180 (CI = +/-0.068; p = 0.000)	0.850	+5.20%
Severity	2017.2	0.057 (CI = +/-0.022; p = 0.000)	-0.172 (CI = +/-0.069; p = 0.000)	0.870	+5.85%
Severity	2018.1	0.055 (CI = +/-0.028; p = 0.002)	-0.176 (CI = +/-0.080; p = 0.001)	0.864	+5.64%
Frequency	2006.1	0.005 (CI = +/-0.009; p = 0.248)	0.112 (CI = +/-0.093; p = 0.020)	0.136	+0.54%
Frequency	2006.2	0.004 (CI = +/-0.010; p = 0.396)	0.119 (CI = +/-0.095; p = 0.016)	0.145	+0.41%
Frequency	2007.1	0.001 (CI = +/-0.010; p = 0.779)	0.103 (CI = +/-0.092; p = 0.030)	0.098	+0.14%
Frequency	2007.2	-0.001 (CI = +/-0.010; p = 0.828)	0.117 (CI = +/-0.091; p = 0.014)	0.147	-0.11%
Frequency	2008.1	-0.004 (CI = +/-0.010; p = 0.425)	0.101 (CI = +/-0.089; p = 0.027)	0.139	-0.40%
Frequency	2008.2	-0.008 (CI = +/-0.009; p = 0.098)	0.121 (CI = +/-0.080; p = 0.005)	0.286	-0.78%
Frequency	2009.1	-0.012 (CI = +/-0.009; p = 0.011)	0.102 (CI = +/-0.072; p = 0.008)	0.371	-1.17%
Frequency	2009.2	-0.014 (CI = +/-0.009; p = 0.003)	0.115 (CI = +/-0.070; p = 0.003)	0.457	-1.42%
Frequency	2010.1	-0.018 (CI = +/-0.008; p = 0.000)	0.098 (CI = +/-0.063; p = 0.004)	0.563	-1.78%
Frequency	2010.2	-0.021 (CI = +/-0.008; p = 0.000)	0.113 (CI = +/-0.057; p = 0.000)	0.675	-2.10%
Frequency	2011.1	-0.022 (CI = +/-0.008; p = 0.000)	0.108 (CI = +/-0.059; p = 0.001)	0.684	-2.21%
Frequency	2011.2	-0.024 (CI = +/-0.009; p = 0.000)	0.117 (CI = +/-0.059; p = 0.001)	0.705	-2.41%
Frequency	2012.1	-0.025 (CI = +/-0.010; p = 0.000)	0.115 (CI = +/-0.062; p = 0.001)	0.700	-2.46%
Frequency	2012.2	-0.026 (CI = +/-0.010; p = 0.000)	0.121 (CI = +/-0.064; p = 0.001)	0.694	-2.61%
Frequency	2013.1	-0.027 (CI = +/-0.011; p = 0.000)	0.118 (CI = +/-0.068; p = 0.002)	0.693	-2.71%
Frequency	2013.2	-0.030 (CI = +/-0.012; p = 0.000)	0.127 (CI = +/-0.069; p = 0.001)	0.699	-2.95%
Frequency	2014.1	-0.033 (CI = +/-0.013; p = 0.000)	0.117 (CI = +/-0.069; p = 0.003)	0.733	-3.28%
Frequency	2014.2	-0.034 (CI = +/-0.015; p = 0.000)	0.120 (CI = +/-0.075; p = 0.004)	0.687	-3.35%
Frequency	2015.1	-0.039 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.073; p = 0.008)	0.744	-3.85%
Frequency	2015.2	-0.038 (CI = +/-0.018; p = 0.001)	0.103 (CI = +/-0.080; p = 0.016)	0.661	-3.74%
Frequency	2016.1	-0.043 (CI = +/-0.021; p = 0.001)	0.094 (CI = +/-0.082; p = 0.029)	0.690	-4.18%
Frequency	2016.2	-0.035 (CI = +/-0.023; p = 0.007)	0.074 (CI = +/-0.083; p = 0.072)	0.529	-3.40%
Frequency	2017.2	-0.041 (CI = +/-0.027; p = 0.007)	0.065 (CI = +/-0.085; p = 0.114)	0.581	-4.06%
Frequency	2018.1	-0.045 (CI = +/-0.034; p = 0.016)	0.059 (CI = +/-0.097; p = 0.197)	0.571	-4.41%

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)	-0.088 (CI = +/-0.094; p = 0.066)	0.762	+4.98%
Loss Cost	2006.2	0.048 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.097; p = 0.088)	0.736	+4.90%
Loss Cost	2007.1	0.046 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.097; p = 0.056)	0.718	+4.68%
Loss Cost	2007.2	0.044 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.098; p = 0.093)	0.681	+4.46%
Loss Cost	2008.1	0.043 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.102; p = 0.098)	0.661	+4.42%
Loss Cost	2008.2	0.040 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.101; p = 0.167)	0.614	+4.10%
Loss Cost	2009.1	0.038 (CI = +/-0.013; p = 0.000)	-0.080 (CI = +/-0.102; p = 0.118)	0.581	+3.86%
Loss Cost	2009.2	0.036 (CI = +/-0.014; p = 0.000)	-0.071 (CI = +/-0.105; p = 0.174)	0.521	+3.65%
Loss Cost	2010.1	0.034 (CI = +/-0.015; p = 0.000)	-0.078 (CI = +/-0.108; p = 0.148)	0.484	+3.47%
Loss Cost	2010.2	0.031 (CI = +/-0.016; p = 0.001)	-0.064 (CI = +/-0.109; p = 0.237)	0.398	+3.12%
Loss Cost	2011.1	0.033 (CI = +/-0.017; p = 0.001)	-0.056 (CI = +/-0.113; p = 0.317)	0.411	+3.34%
Loss Cost	2011.2	0.029 (CI = +/-0.018; p = 0.003)	-0.041 (CI = +/-0.115; p = 0.460)	0.314	+2.96%
Loss Cost	2012.1	0.028 (CI = +/-0.020; p = 0.008)	-0.046 (CI = +/-0.121; p = 0.437)	0.269	+2.84%
Loss Cost	2012.2	0.024 (CI = +/-0.021; p = 0.032)	-0.031 (CI = +/-0.124; p = 0.607)	0.158	+2.40%
Loss Cost	2013.1	0.024 (CI = +/-0.024; p = 0.052)	-0.031 (CI = +/-0.131; p = 0.625)	0.129	+2.40%
Loss Cost	2013.2	0.020 (CI = +/-0.026; p = 0.133)	-0.018 (CI = +/-0.137; p = 0.780)	0.031	+1.99%
Loss Cost	2014.1	0.014 (CI = +/-0.029; p = 0.303)	-0.034 (CI = +/-0.141; p = 0.619)	-0.039	+1.45%
Loss Cost	2014.2	0.011 (CI = +/-0.033; p = 0.491)	-0.023 (CI = +/-0.151; p = 0.744)	-0.106	+1.08%
Loss Cost	2015.1	0.006 (CI = +/-0.037; p = 0.749)	-0.036 (CI = +/-0.160; p = 0.629)	-0.133	+0.56%
Loss Cost	2015.2	-0.007 (CI = +/-0.039; p = 0.713)	-0.006 (CI = +/-0.159; p = 0.940)	-0.165	-0.67%
Loss Cost	2016.1	-0.013 (CI = +/-0.045; p = 0.533)	-0.019 (CI = +/-0.170; p = 0.805)	-0.145	-1.30%
Loss Cost	2016.2	-0.022 (CI = +/-0.053; p = 0.377)	0.000 (CI = +/-0.185; p = 0.998)	-0.113	-2.17%
Loss Cost	2017.1	-0.032 (CI = +/-0.063; p = 0.270)	-0.019 (CI = +/-0.199; p = 0.831)	-0.058	-3.17%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.055; p = 0.000)	0.892	+4.09%
Severity	2006.2	0.041 (CI = +/-0.006; p = 0.000)	-0.214 (CI = +/-0.056; p = 0.000)	0.884	+4.16%
Severity	2007.1	0.041 (CI = +/-0.006; p = 0.000)	-0.211 (CI = +/-0.058; p = 0.000)	0.884	+4.22%
Severity	2007.2	0.042 (CI = +/-0.007; p = 0.000)	-0.213 (CI = +/-0.059; p = 0.000)	0.873	+4.27%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	-0.201 (CI = +/-0.055; p = 0.000)	0.898	+4.53%
Severity	2008.2	0.046 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.056; p = 0.000)	0.894	+4.66%
Severity	2009.1	0.047 (CI = +/-0.007; p = 0.000)	-0.201 (CI = +/-0.056; p = 0.000)	0.901	+4.82%
Severity	2009.2	0.048 (CI = +/-0.008; p = 0.000)	-0.206 (CI = +/-0.058; p = 0.000)	0.894	+4.94%
Severity	2010.1	0.050 (CI = +/-0.008; p = 0.000)	-0.198 (CI = +/-0.057; p = 0.000)	0.903	+5.14%
Severity	2010.2	0.051 (CI = +/-0.009; p = 0.000)	-0.200 (CI = +/-0.060; p = 0.000)	0.889	+5.20%
Severity	2011.1	0.054 (CI = +/-0.008; p = 0.000)	-0.188 (CI = +/-0.055; p = 0.000)	0.914	+5.55%
Severity	2011.2	0.053 (CI = +/-0.009; p = 0.000)	-0.184 (CI = +/-0.058; p = 0.000)	0.896	+5.46%
Severity	2012.1	0.052 (CI = +/-0.010; p = 0.000)	-0.187 (CI = +/-0.060; p = 0.000)	0.891	+5.38%
Severity	2012.2	0.051 (CI = +/-0.011; p = 0.000)	-0.182 (CI = +/-0.063; p = 0.000)	0.866	+5.22%
Severity	2013.1	0.052 (CI = +/-0.012; p = 0.000)	-0.178 (CI = +/-0.066; p = 0.000)	0.864	+5.34%
Severity	2013.2	0.052 (CI = +/-0.014; p = 0.000)	-0.179 (CI = +/-0.071; p = 0.000)	0.836	+5.38%
Severity	2014.1	0.051 (CI = +/-0.015; p = 0.000)	-0.183 (CI = +/-0.075; p = 0.000)	0.828	+5.23%
Severity	2014.2	0.051 (CI = +/-0.018; p = 0.000)	-0.183 (CI = +/-0.081; p = 0.000)	0.784	+5.19%
Severity	2015.1	0.052 (CI = +/-0.020; p = 0.000)	-0.180 (CI = +/-0.087; p = 0.001)	0.779	+5.31%
Severity	2015.2	0.042 (CI = +/-0.019; p = 0.001)	-0.156 (CI = +/-0.078; p = 0.001)	0.736	+4.33%
Severity	2016.1	0.043 (CI = +/-0.023; p = 0.002)	-0.155 (CI = +/-0.085; p = 0.002)	0.729	+4.39%
Severity	2016.2	0.034 (CI = +/-0.024; p = 0.010)	-0.136 (CI = +/-0.083; p = 0.005)	0.635	+3.48%
Severity	2017.1	0.036 (CI = +/-0.029; p = 0.022)	-0.133 (CI = +/-0.092; p = 0.011)	0.630	+3.64%
Frequency	2006.1	0.008 (CI = +/-0.010; p = 0.108)	0.122 (CI = +/-0.100; p = 0.018)	0.180	+0.85%
Frequency	2006.2	0.007 (CI = +/-0.011; p = 0.197)	0.130 (CI = +/-0.102; p = 0.014)	0.182	+0.72%
Frequency	2007.1	0.004 (CI = +/-0.011; p = 0.423)	0.116 (CI = +/-0.101; p = 0.026)	0.123	+0.45%
Frequency	2007.2	0.002 (CI = +/-0.012; p = 0.757)	0.130 (CI = +/-0.100; p = 0.013)	0.154	+0.18%
Frequency	2008.1	-0.001 (CI = +/-0.012; p = 0.860)	0.116 (CI = +/-0.099; p = 0.023)	0.120	-0.10%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.338)	0.138 (CI = +/-0.093; p = 0.005)	0.228	-0.54%
Frequency	2009.1	-0.009 (CI = +/-0.011; p = 0.103)	0.121 (CI = +/-0.088; p = 0.009)	0.255	-0.92%
Frequency	2009.2	-0.012 (CI = +/-0.012; p = 0.038)	0.134 (CI = +/-0.087; p = 0.004)	0.328	-1.23%
Frequency	2010.1	-0.016 (CI = +/-0.012; p = 0.009)	0.119 (CI = +/-0.084; p = 0.007)	0.384	-1.59%
Frequency	2010.2	-0.020 (CI = +/-0.012; p = 0.002)	0.136 (CI = +/-0.080; p = 0.002)	0.489	-1.98%
Frequency	2011.1	-0.021 (CI = +/-0.012; p = 0.002)	0.132 (CI = +/-0.083; p = 0.003)	0.494	-2.09%
Frequency	2011.2	-0.024 (CI = +/-0.013; p = 0.001)	0.143 (CI = +/-0.084; p = 0.002)	0.524	-2.37%
Frequency	2012.1	-0.024 (CI = +/-0.015; p = 0.002)	0.141 (CI = +/-0.088; p = 0.003)	0.520	-2.42%
Frequency	2012.2	-0.027 (CI = +/-0.016; p = 0.002)	0.151 (CI = +/-0.091; p = 0.003)	0.527	-2.68%
Frequency	2013.1	-0.028 (CI = +/-0.018; p = 0.004)	0.147 (CI = +/-0.097; p = 0.005)	0.528	-2.79%
Frequency	2013.2	-0.033 (CI = +/-0.019; p = 0.002)	0.161 (CI = +/-0.099; p = 0.003)	0.556	-3.21%
Frequency	2014.1	-0.037 (CI = +/-0.021; p = 0.002)	0.150 (CI = +/-0.101; p = 0.007)	0.584	-3.59%
Frequency	2014.2	-0.040 (CI = +/-0.023; p = 0.003)	0.159 (CI = +/-0.108; p = 0.007)	0.566	-3.91%
Frequency	2015.1	-0.046 (CI = +/-0.025; p = 0.002)	0.143 (CI = +/-0.108; p = 0.014)	0.617	-4.52%
Frequency	2015.2	-0.049 (CI = +/-0.029; p = 0.003)	0.151 (CI = +/-0.117; p = 0.017)	0.573	-4.80%
Frequency	2016.1	-0.056 (CI = +/-0.032; p = 0.003)	0.136 (CI = +/-0.122; p = 0.032)	0.614	-5.46%
Frequency	2016.2	-0.056 (CI = +/-0.040; p = 0.011)	0.136 (CI = +/-0.136; p = 0.051)	0.513	-5.46%
Frequency	2017.1	-0.068 (CI = +/-0.043; p = 0.007)	0.114 (CI = +/-0.138; p = 0.093)	0.594	-6.57%

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)	-0.064 (CI = +/-0.094; p = 0.171)	0.808	+6.16%
Loss Cost	2006.2	0.060 (CI = +/-0.013; p = 0.000)	-0.063 (CI = +/-0.098; p = 0.194)	0.786	+6.13%
Loss Cost	2007.1	0.058 (CI = +/-0.013; p = 0.000)	-0.072 (CI = +/-0.101; p = 0.153)	0.765	+5.93%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.103; p = 0.219)	0.730	+5.70%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.108; p = 0.266)	0.715	+5.79%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	-0.045 (CI = +/-0.108; p = 0.391)	0.669	+5.41%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	-0.053 (CI = +/-0.113; p = 0.335)	0.631	+5.20%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	-0.046 (CI = +/-0.117; p = 0.417)	0.571	+5.00%
Loss Cost	2010.1	0.048 (CI = +/-0.022; p = 0.000)	-0.050 (CI = +/-0.124; p = 0.412)	0.530	+4.90%
Loss Cost	2010.2	0.044 (CI = +/-0.023; p = 0.001)	-0.036 (CI = +/-0.128; p = 0.556)	0.440	+4.46%
Loss Cost	2011.1	0.050 (CI = +/-0.025; p = 0.001)	-0.017 (CI = +/-0.129; p = 0.785)	0.493	+5.10%
Loss Cost	2011.2	0.045 (CI = +/-0.027; p = 0.003)	-0.004 (CI = +/-0.134; p = 0.949)	0.397	+4.62%
Loss Cost	2012.1	0.046 (CI = +/-0.031; p = 0.007)	-0.001 (CI = +/-0.145; p = 0.990)	0.354	+4.74%
Loss Cost	2012.2	0.041 (CI = +/-0.035; p = 0.027)	0.013 (CI = +/-0.152; p = 0.850)	0.239	+4.15%
Loss Cost	2013.1	0.045 (CI = +/-0.041; p = 0.034)	0.024 (CI = +/-0.165; p = 0.751)	0.229	+4.60%
Loss Cost	2013.2	0.040 (CI = +/-0.047; p = 0.093)	0.036 (CI = +/-0.178; p = 0.659)	0.122	+4.03%
Loss Cost	2014.1	0.034 (CI = +/-0.057; p = 0.211)	0.024 (CI = +/-0.197; p = 0.786)	-0.017	+3.46%
Loss Cost	2014.2	0.028 (CI = +/-0.069; p = 0.380)	0.036 (CI = +/-0.219; p = 0.715)	-0.110	+2.81%
Loss Cost	2015.1	0.022 (CI = +/-0.088; p = 0.566)	0.026 (CI = +/-0.253; p = 0.814)	-0.219	+2.26%
Loss Cost	2015.2	-0.007 (CI = +/-0.097; p = 0.863)	0.070 (CI = +/-0.252; p = 0.520)	-0.231	-0.71%
Loss Cost	2016.1	-0.021 (CI = +/-0.134; p = 0.703)	0.049 (CI = +/-0.307; p = 0.696)	-0.289	-2.08%
Loss Cost	2016.2	-0.061 (CI = +/-0.165; p = 0.365)	0.096 (CI = +/-0.334; p = 0.470)	-0.056	-5.89%
Loss Cost	2017.1	-0.115 (CI = +/-0.245; p = 0.231)	0.032 (CI = +/-0.419; p = 0.823)	0.130	-10.89%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.223 (CI = +/-0.061; p = 0.000)	0.860	+3.71%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	-0.226 (CI = +/-0.063; p = 0.000)	0.848	+3.78%
Severity	2007.1	0.038 (CI = +/-0.009; p = 0.000)	-0.225 (CI = +/-0.065; p = 0.000)	0.846	+3.82%
Severity	2007.2	0.038 (CI = +/-0.009; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.829	+3.88%
Severity	2008.1	0.041 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.065; p = 0.000)	0.858	+4.22%
Severity	2008.2	0.043 (CI = +/-0.010; p = 0.000)	-0.220 (CI = +/-0.066; p = 0.000)	0.853	+4.40%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	-0.212 (CI = +/-0.068; p = 0.000)	0.860	+4.60%
Severity	2009.2	0.047 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.070; p = 0.000)	0.849	+4.77%
Severity	2010.1	0.049 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.071; p = 0.000)	0.861	+5.06%
Severity	2010.2	0.050 (CI = +/-0.014; p = 0.000)	-0.211 (CI = +/-0.075; p = 0.000)	0.840	+5.16%
Severity	2011.1	0.056 (CI = +/-0.013; p = 0.000)	-0.193 (CI = +/-0.070; p = 0.000)	0.878	+5.74%
Severity	2011.2	0.055 (CI = +/-0.015; p = 0.000)	-0.191 (CI = +/-0.074; p = 0.000)	0.847	+5.64%
Severity	2012.1	0.054 (CI = +/-0.017; p = 0.000)	-0.194 (CI = +/-0.080; p = 0.000)	0.839	+5.50%
Severity	2012.2	0.051 (CI = +/-0.020; p = 0.000)	-0.189 (CI = +/-0.085; p = 0.000)	0.793	+5.27%
Severity	2013.1	0.053 (CI = +/-0.023; p = 0.000)	-0.184 (CI = +/-0.093; p = 0.001)	0.791	+5.48%
Severity	2013.2	0.054 (CI = +/-0.027; p = 0.001)	-0.186 (CI = +/-0.102; p = 0.002)	0.744	+5.60%
Severity	2014.1	0.051 (CI = +/-0.033; p = 0.006)	-0.193 (CI = +/-0.113; p = 0.004)	0.734	+5.27%
Severity	2014.2	0.051 (CI = +/-0.040; p = 0.018)	-0.193 (CI = +/-0.126; p = 0.008)	0.656	+5.25%
Severity	2015.1	0.053 (CI = +/-0.051; p = 0.043)	-0.188 (CI = +/-0.147; p = 0.019)	0.648	+5.48%
Severity	2015.2	0.033 (CI = +/-0.051; p = 0.170)	-0.157 (CI = +/-0.133; p = 0.027)	0.525	+3.31%
Severity	2016.1	0.030 (CI = +/-0.072; p = 0.329)	-0.161 (CI = +/-0.164; p = 0.054)	0.503	+3.07%
Severity	2016.2	0.000 (CI = +/-0.070; p = 0.994)	-0.126 (CI = +/-0.142; p = 0.070)	0.402	+0.02%
Severity	2017.1	-0.012 (CI = +/-0.118; p = 0.767)	-0.140 (CI = +/-0.202; p = 0.115)	0.373	-1.19%
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 = 0.278)	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)	0.679	-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	-5.91%
Frequency	2017.1	-0.103 (CI = +/-0.145; p = 0.108)	0.172 (CI = +/-0.248; p = 0.114)	0.709	-9.81%

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)	-0.080 (CI = +/-0.091; p = 0.081)	0.830	+6.53%
Loss Cost	2006.2	0.063 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.095; p = 0.091)	0.810	+6.55%
Loss Cost	2007.1	0.062 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.097; p = 0.073)	0.792	+6.36%
Loss Cost	2007.2	0.060 (CI = +/-0.015; p = 0.000)	-0.080 (CI = +/-0.101; p = 0.112)	0.757	+6.15%
Loss Cost	2008.1	0.061 (CI = +/-0.016; p = 0.000)	-0.076 (CI = +/-0.105; p = 0.146)	0.745	+6.27%
Loss Cost	2008.2	0.057 (CI = +/-0.017; p = 0.000)	-0.063 (CI = +/-0.107; p = 0.233)	0.700	+5.90%
Loss Cost	2009.1	0.055 (CI = +/-0.018; p = 0.000)	-0.070 (CI = +/-0.112; p = 0.206)	0.665	+5.70%
Loss Cost	2009.2	0.054 (CI = +/-0.020; p = 0.000)	-0.065 (CI = +/-0.118; p = 0.264)	0.608	+5.54%
Loss Cost	2010.1	0.053 (CI = +/-0.023; p = 0.000)	-0.067 (CI = +/-0.125; p = 0.274)	0.570	+5.47%
Loss Cost	2010.2	0.049 (CI = +/-0.025; p = 0.001)	-0.054 (CI = +/-0.130; p = 0.391)	0.479	+5.05%
Loss Cost	2011.1	0.056 (CI = +/-0.027; p = 0.000)	-0.035 (CI = +/-0.130; p = 0.576)	0.540	+5.77%
Loss Cost	2011.2	0.052 (CI = +/-0.030; p = 0.002)	-0.023 (CI = +/-0.138; p = 0.725)	0.443	+5.33%
Loss Cost	2012.1	0.054 (CI = +/-0.034; p = 0.005)	-0.019 (CI = +/-0.149; p = 0.787)	0.406	+5.50%
Loss Cost	2012.2	0.048 (CI = +/-0.040; p = 0.022)	-0.006 (CI = +/-0.161; p = 0.940)	0.284	+4.94%
Loss Cost	2013.1	0.054 (CI = +/-0.046; p = 0.027)	0.006 (CI = +/-0.173; p = 0.941)	0.281	+5.50%
Loss Cost	2013.2	0.049 (CI = +/-0.056; p = 0.079)	0.016 (CI = +/-0.193; p = 0.857)	0.164	+5.02%
Loss Cost	2014.1	0.044 (CI = +/-0.068; p = 0.173)	0.006 (CI = +/-0.214; p = 0.947)	0.024	+4.48%
Loss Cost	2014.2	0.039 (CI = +/-0.086; p = 0.322)	0.015 (CI = +/-0.248; p = 0.887)	-0.091	+3.97%
Loss Cost	2015.1	0.034 (CI = +/-0.111; p = 0.480)	0.008 (CI = +/-0.289; p = 0.946)	-0.217	+3.48%
Loss Cost	2015.2	-0.004 (CI = +/-0.137; p = 0.940)	0.066 (CI = +/-0.313; p = 0.612)	-0.322	-0.42%
Loss Cost	2016.1	-0.020 (CI = +/-0.193; p = 0.791)	0.048 (CI = +/-0.391; p = 0.751)	-0.430	-1.95%
Loss Cost	2016.2	-0.088 (CI = +/-0.279; p = 0.388)	0.128 (CI = +/-0.476; p = 0.456)	-0.148	-8.43%
Loss Cost	2017.1	-0.159 (CI = +/-0.465; p = 0.279)	0.069 (CI = +/-0.671; p = 0.703)	0.082	-14.70%
Severity	2006.1	0.037 (CI = +/-0.008; p = 0.000)	-0.227 (CI = +/-0.063; p = 0.000)	0.848	+3.79%
Severity	2006.2	0.038 (CI = +/-0.009; p = 0.000)	-0.231 (CI = +/-0.065; p = 0.000)	0.836	+3.88%
Severity	2007.1	0.039 (CI = +/-0.009; p = 0.000)	-0.229 (CI = +/-0.067; p = 0.000)	0.834	+3.93%
Severity	2007.2	0.039 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.070; p = 0.000)	0.816	+4.01%
Severity	2008.1	0.043 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.067; p = 0.000)	0.849	+4.37%
Severity	2008.2	0.045 (CI = +/-0.011; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.846	+4.59%
Severity	2009.1	0.047 (CI = +/-0.011; p = 0.000)	-0.219 (CI = +/-0.069; p = 0.000)	0.855	+4.82%
Severity	2009.2	0.049 (CI = +/-0.012; p = 0.000)	-0.227 (CI = +/-0.071; p = 0.000)	0.846	+5.05%
Severity	2010.1	0.052 (CI = +/-0.013; p = 0.000)	-0.217 (CI = +/-0.072; p = 0.000)	0.861	+5.37%
Severity	2010.2	0.054 (CI = +/-0.015; p = 0.000)	-0.223 (CI = +/-0.076; p = 0.000)	0.842	+5.55%
Severity	2011.1	0.060 (CI = +/-0.014; p = 0.000)	-0.205 (CI = +/-0.068; p = 0.000)	0.887	+6.19%
Severity	2011.2	0.060 (CI = +/-0.016; p = 0.000)	-0.205 (CI = +/-0.074; p = 0.000)	0.857	+6.16%
Severity	2012.1	0.059 (CI = +/-0.018; p = 0.000)	-0.207 (CI = +/-0.079; p = 0.000)	0.850	+6.05%
Severity	2012.2	0.057 (CI = +/-0.021; p = 0.000)	-0.204 (CI = +/-0.087; p = 0.000)	0.801	+5.89%
Severity	2013.1	0.060 (CI = +/-0.025; p = 0.000)	-0.198 (CI = +/-0.094; p = 0.001)	0.803	+6.17%
Severity	2013.2	0.063 (CI = +/-0.030; p = 0.001)	-0.205 (CI = +/-0.103; p = 0.002)	0.763	+6.53%
Severity	2014.1	0.061 (CI = +/-0.036; p = 0.005)	-0.210 (CI = +/-0.115; p = 0.003)	0.753	+6.25%
Severity	2014.2	0.064 (CI = +/-0.046; p = 0.014)	-0.216 (CI = +/-0.133; p = 0.006)	0.686	+6.59%
Severity	2015.1	0.068 (CI = +/-0.059; p = 0.031)	-0.210 (CI = +/-0.154; p = 0.016)	0.680	+7.02%
Severity	2015.2	0.044 (CI = +/-0.068; p = 0.161)	-0.174 (CI = +/-0.157; p = 0.036)	0.508	+4.47%
Severity	2016.1	0.043 (CI = +/-0.099; p = 0.296)	-0.175 (CI = +/-0.199; p = 0.071)	0.473	+4.36%
Severity	2016.2	-0.001 (CI = +/-0.123; p = 0.990)	-0.125 (CI = +/-0.210; p = 0.155)	0.277	-0.05%
Severity	2017.1	-0.015 (CI = +/-0.247; p = 0.815)	-0.137 (CI = +/-0.357; p = 0.240)	0.168	-1.52%
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)	0.562	-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 = 0.254)	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)	0.604	-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	-6.04%
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 = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.048 (CI = +/-0.010; p = 0.000)	0.754	+4.92%
Loss Cost	2006.2	0.047 (CI = +/-0.010; p = 0.000)	0.731	+4.79%
Loss Cost	2007.1	0.045 (CI = +/-0.011; p = 0.000)	0.705	+4.63%
Loss Cost	2007.2	0.043 (CI = +/-0.011; p = 0.000)	0.677	+4.37%
Loss Cost	2008.1	0.043 (CI = +/-0.012; p = 0.000)	0.656	+4.39%
Loss Cost	2008.2	0.039 (CI = +/-0.012; p = 0.000)	0.623	+4.03%
Loss Cost	2009.1	0.038 (CI = +/-0.013; p = 0.000)	0.582	+3.85%
Loss Cost	2009.2	0.035 (CI = +/-0.013; p = 0.000)	0.534	+3.60%
Loss Cost	2010.1	0.034 (CI = +/-0.014; p = 0.000)	0.492	+3.50%
Loss Cost	2010.2	0.031 (CI = +/-0.015; p = 0.000)	0.427	+3.11%
Loss Cost	2011.1	0.033 (CI = +/-0.016; p = 0.000)	0.450	+3.39%
Loss Cost	2011.2	0.030 (CI = +/-0.016; p = 0.001)	0.377	+3.00%
Loss Cost	2012.1	0.029 (CI = +/-0.018; p = 0.003)	0.334	+2.94%
Loss Cost	2012.2	0.025 (CI = +/-0.019; p = 0.013)	0.247	+2.51%
Loss Cost	2013.1	0.025 (CI = +/-0.021; p = 0.020)	0.224	+2.57%
Loss Cost	2013.2	0.022 (CI = +/-0.023; p = 0.061)	0.144	+2.19%
Loss Cost	2014.1	0.017 (CI = +/-0.025; p = 0.158)	0.066	+1.76%
Loss Cost	2014.2	0.014 (CI = +/-0.028; p = 0.297)	0.010	+1.42%
Loss Cost	2015.1	0.011 (CI = +/-0.031; p = 0.483)	-0.033	+1.06%
Loss Cost	2015.2	0.000 (CI = +/-0.033; p = 0.980)	-0.077	+0.04%
Loss Cost	2016.1	-0.004 (CI = +/-0.038; p = 0.829)	-0.079	-0.39%
Loss Cost	2016.2	-0.010 (CI = +/-0.044; p = 0.629)	-0.067	-0.99%
Loss Cost	2017.1	-0.016 (CI = +/-0.052; p = 0.495)	-0.047	-1.63%
Severity	2006.1	0.042 (CI = +/-0.010; p = 0.000)	0.707	+4.29%
Severity	2006.2	0.042 (CI = +/-0.010; p = 0.000)	0.684	+4.24%
Severity	2007.1	0.043 (CI = +/-0.011; p = 0.000)	0.692	+4.44%
Severity	2007.2	0.043 (CI = +/-0.011; p = 0.000)	0.665	+4.36%
Severity	2008.1	0.047 (CI = +/-0.011; p = 0.000)	0.718	+4.76%
Severity	2008.2	0.046 (CI = +/-0.012; p = 0.000)	0.695	+4.75%
Severity	2009.1	0.049 (CI = +/-0.012; p = 0.000)	0.720	+5.07%
Severity	2009.2	0.049 (CI = +/-0.013; p = 0.000)	0.693	+5.02%
Severity	2010.1	0.053 (CI = +/-0.013; p = 0.000)	0.723	+5.40%
Severity	2010.2	0.051 (CI = +/-0.014; p = 0.000)	0.691	+5.27%
Severity	2011.1	0.057 (CI = +/-0.014; p = 0.000)	0.746	+5.82%
Severity	2011.2	0.054 (CI = +/-0.015; p = 0.000)	0.710	+5.54%
Severity	2012.1	0.056 (CI = +/-0.016; p = 0.000)	0.698	+5.72%
Severity	2012.2	0.052 (CI = +/-0.018; p = 0.000)	0.652	+5.35%
Severity	2013.1	0.056 (CI = +/-0.019; p = 0.000)	0.667	+5.75%
Severity	2013.2	0.054 (CI = +/-0.021; p = 0.000)	0.615	+5.51%
Severity	2014.1	0.056 (CI = +/-0.023; p = 0.000)	0.598	+5.75%
Severity	2014.2	0.052 (CI = +/-0.026; p = 0.001)	0.527	+5.38%
Severity	2015.1	0.058 (CI = +/-0.028; p = 0.001)	0.549	+5.96%
Severity	2015.2	0.046 (CI = +/-0.028; p = 0.004)	0.454	+4.75%
Severity	2016.1	0.052 (CI = +/-0.032; p = 0.004)	0.478	+5.37%
Severity	2016.2	0.041 (CI = +/-0.034; p = 0.021)	0.344	+4.23%
Severity	2017.1	0.050 (CI = +/-0.038; p = 0.016)	0.398	+5.09%
Frequency	2006.1	0.006 (CI = +/-0.011; p = 0.277)	0.007	+0.60%
Frequency	2006.2	0.005 (CI = +/-0.012; p = 0.366)	-0.005	+0.53%
Frequency	2007.1	0.002 (CI = +/-0.012; p = 0.743)	-0.030	+0.19%
Frequency	2007.2	0.000 (CI = +/-0.012; p = 0.999)	-0.034	+0.00%
Frequency	2008.1	-0.004 (CI = +/-0.012; p = 0.557)	-0.023	-0.36%
Frequency	2008.2	-0.007 (CI = +/-0.013; p = 0.270)	0.009	-0.69%
Frequency	2009.1	-0.012 (CI = +/-0.012; p = 0.060)	0.096	-1.15%
Frequency	2009.2	-0.014 (CI = +/-0.013; p = 0.040)	0.125	-1.34%
Frequency	2010.1	-0.018 (CI = +/-0.013; p = 0.007)	0.240	-1.80%
Frequency	2010.2	-0.021 (CI = +/-0.013; p = 0.004)	0.284	-2.05%
Frequency	2011.1	-0.023 (CI = +/-0.014; p = 0.002)	0.318	-2.30%
Frequency	2011.2	-0.024 (CI = +/-0.015; p = 0.003)	0.312	-2.41%
Frequency	2012.1	-0.027 (CI = +/-0.017; p = 0.003)	0.328	-2.63%
Frequency	2012.2	-0.027 (CI = +/-0.018; p = 0.006)	0.305	-2.69%
Frequency	2013.1	-0.031 (CI = +/-0.020; p = 0.004)	0.334	-3.01%
Frequency	2013.2	-0.032 (CI = +/-0.022; p = 0.007)	0.319	-3.15%
Frequency	2014.1	-0.038 (CI = +/-0.023; p = 0.003)	0.403	-3.77%
Frequency	2014.2	-0.038 (CI = +/-0.026; p = 0.007)	0.353	-3.75%
Frequency	2015.1	-0.047 (CI = +/-0.027; p = 0.002)	0.468	-4.62%
Frequency	2015.2	-0.046 (CI = +/-0.031; p = 0.007)	0.399	-4.50%
Frequency	2016.1	-0.056 (CI = +/-0.033; p = 0.003)	0.497	-5.46%
Frequency	2016.2	-0.051 (CI = +/-0.038; p = 0.013)	0.393	-5.01%
Frequency	2017.1	-0.066 (CI = +/-0.040; p = 0.004)	0.536	-6.40%

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)	0.885	+5.67%
Loss Cost	2006.2	0.055 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.071; p = 0.008)	0.870	+5.65%
Loss Cost	2007.1	0.052 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.070; p = 0.003)	0.867	+5.38%
Loss Cost	2007.2	0.050 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.070; p = 0.006)	0.849	+5.16%
Loss Cost	2008.1	0.051 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.073; p = 0.009)	0.839	+5.18%
Loss Cost	2008.2	0.047 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.070; p = 0.016)	0.822	+4.83%
Loss Cost	2009.1	0.044 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.069; p = 0.007)	0.816	+4.51%
Loss Cost	2009.2	0.043 (CI = +/-0.012; p = 0.000)	-0.094 (CI = +/-0.071; p = 0.013)	0.779	+4.35%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.074; p = 0.011)	0.763	+4.14%
Loss Cost	2010.2	0.037 (CI = +/-0.013; p = 0.000)	-0.089 (CI = +/-0.073; p = 0.019)	0.715	+3.76%
Loss Cost	2011.1	0.042 (CI = +/-0.013; p = 0.000)	-0.073 (CI = +/-0.069; p = 0.040)	0.779	+4.28%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	-0.062 (CI = +/-0.068; p = 0.072)	0.730	+3.92%
Loss Cost	2012.1	0.038 (CI = +/-0.016; p = 0.000)	-0.063 (CI = +/-0.074; p = 0.090)	0.703	+3.88%
Loss Cost	2012.2	0.034 (CI = +/-0.017; p = 0.001)	-0.052 (CI = +/-0.075; p = 0.158)	0.617	+3.47%
Loss Cost	2013.1	0.037 (CI = +/-0.019; p = 0.002)	-0.044 (CI = +/-0.081; p = 0.252)	0.621	+3.76%
Loss Cost	2013.2	0.035 (CI = +/-0.022; p = 0.007)	-0.038 (CI = +/-0.089; p = 0.355)	0.506	+3.52%
Loss Cost	2014.1	0.028 (CI = +/-0.025; p = 0.035)	-0.054 (CI = +/-0.091; p = 0.207)	0.436	+2.80%
Loss Cost	2014.2	0.028 (CI = +/-0.031; p = 0.071)	-0.054 (CI = +/-0.105; p = 0.258)	0.310	+2.81%
Loss Cost	2015.1	0.022 (CI = +/-0.039; p = 0.211)	-0.064 (CI = +/-0.119; p = 0.235)	0.233	+2.26%
Loss Cost	2015.2	0.007 (CI = +/-0.039; p = 0.683)	-0.033 (CI = +/-0.110; p = 0.478)	-0.220	+0.66%
Loss Cost	2016.1	-0.001 (CI = +/-0.056; p = 0.974)	-0.042 (CI = +/-0.133; p = 0.429)	-0.255	-0.07%
Loss Cost	2016.2	-0.004 (CI = +/-0.097; p = 0.912)	-0.037 (CI = +/-0.203; p = 0.599)	-0.464	-0.37%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.241 (CI = +/-0.052; p = 0.000)	0.900	+3.46%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.245 (CI = +/-0.053; p = 0.000)	0.892	+3.54%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.244 (CI = +/-0.056; p = 0.000)	0.891	+3.55%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.879	+3.62%
Severity	2008.1	0.039 (CI = +/-0.008; p = 0.000)	-0.233 (CI = +/-0.054; p = 0.000)	0.904	+3.94%
Severity	2008.2	0.040 (CI = +/-0.008; p = 0.000)	-0.240 (CI = +/-0.055; p = 0.000)	0.904	+4.12%
Severity	2009.1	0.042 (CI = +/-0.009; p = 0.000)	-0.234 (CI = +/-0.056; p = 0.000)	0.909	+4.29%
Severity	2009.2	0.044 (CI = +/-0.009; p = 0.000)	-0.240 (CI = +/-0.057; p = 0.000)	0.906	+4.47%
Severity	2010.1	0.046 (CI = +/-0.010; p = 0.000)	-0.231 (CI = +/-0.058; p = 0.000)	0.915	+4.72%
Severity	2010.2	0.047 (CI = +/-0.011; p = 0.000)	-0.235 (CI = +/-0.061; p = 0.000)	0.904	+4.84%
Severity	2011.1	0.052 (CI = +/-0.010; p = 0.000)	-0.218 (CI = +/-0.053; p = 0.000)	0.936	+5.38%
Severity	2011.2	0.052 (CI = +/-0.011; p = 0.000)	-0.217 (CI = +/-0.057; p = 0.000)	0.920	+5.32%
Severity	2012.1	0.050 (CI = +/-0.013; p = 0.000)	-0.223 (CI = +/-0.060; p = 0.000)	0.920	+5.11%
Severity	2012.2	0.048 (CI = +/-0.014; p = 0.000)	-0.218 (CI = +/-0.065; p = 0.000)	0.896	+4.96%
Severity	2013.1	0.050 (CI = +/-0.017; p = 0.000)	-0.215 (CI = +/-0.071; p = 0.000)	0.895	+5.09%
Severity	2013.2	0.052 (CI = +/-0.020; p = 0.000)	-0.221 (CI = +/-0.077; p = 0.000)	0.877	+5.35%
Severity	2014.1	0.048 (CI = +/-0.023; p = 0.001)	-0.230 (CI = +/-0.084; p = 0.000)	0.879	+4.95%
Severity	2014.2	0.051 (CI = +/-0.028; p = 0.004)	-0.236 (CI = +/-0.095; p = 0.001)	0.850	+5.25%
Severity	2015.1	0.053 (CI = +/-0.037; p = 0.012)	-0.232 (CI = +/-0.111; p = 0.002)	0.847	+5.48%
Severity	2015.2	0.039 (CI = +/-0.037; p = 0.042)	-0.203 (CI = +/-0.102; p = 0.004)	0.810	+3.94%
Severity	2016.1	0.039 (CI = +/-0.054; p = 0.114)	-0.202 (CI = +/-0.130; p = 0.013)	0.796	+4.01%
Severity	2016.2	0.019 (CI = +/-0.075; p = 0.490)	-0.169 (CI = +/-0.158; p = 0.043)	0.656	+1.88%
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 = 0.260)	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)	0.786	-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	-1.41%
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)	0.882	-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 = +/-0.093; p = 0.021)	0.785	-2.20%

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)	-0.112 (CI = +/-0.062; p = 0.001)	0.906	+6.01%
Loss Cost	2006.2	0.059 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.065; p = 0.002)	0.893	+6.03%
Loss Cost	2007.1	0.056 (CI = +/-0.009; p = 0.000)	-0.124 (CI = +/-0.064; p = 0.001)	0.892	+5.76%
Loss Cost	2007.2	0.054 (CI = +/-0.009; p = 0.000)	-0.116 (CI = +/-0.064; p = 0.001)	0.876	+5.55%
Loss Cost	2008.1	0.054 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.068; p = 0.002)	0.868	+5.60%
Loss Cost	2008.2	0.051 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.065; p = 0.004)	0.853	+5.24%
Loss Cost	2009.1	0.048 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.064; p = 0.002)	0.850	+4.93%
Loss Cost	2009.2	0.047 (CI = +/-0.012; p = 0.000)	-0.108 (CI = +/-0.067; p = 0.004)	0.817	+4.80%
Loss Cost	2010.1	0.045 (CI = +/-0.013; p = 0.000)	-0.114 (CI = +/-0.070; p = 0.003)	0.803	+4.60%
Loss Cost	2010.2	0.041 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.070; p = 0.007)	0.758	+4.23%
Loss Cost	2011.1	0.047 (CI = +/-0.013; p = 0.000)	-0.085 (CI = +/-0.062; p = 0.011)	0.834	+4.82%
Loss Cost	2011.2	0.044 (CI = +/-0.013; p = 0.000)	-0.076 (CI = +/-0.063; p = 0.023)	0.791	+4.48%
Loss Cost	2012.1	0.044 (CI = +/-0.016; p = 0.000)	-0.075 (CI = +/-0.069; p = 0.034)	0.770	+4.49%
Loss Cost	2012.2	0.040 (CI = +/-0.017; p = 0.000)	-0.066 (CI = +/-0.072; p = 0.070)	0.693	+4.11%
Loss Cost	2013.1	0.044 (CI = +/-0.020; p = 0.001)	-0.058 (CI = +/-0.076; p = 0.123)	0.708	+4.48%
Loss Cost	2013.2	0.043 (CI = +/-0.024; p = 0.004)	-0.055 (CI = +/-0.087; p = 0.184)	0.609	+4.36%
Loss Cost	2014.1	0.036 (CI = +/-0.027; p = 0.016)	-0.068 (CI = +/-0.088; p = 0.112)	0.563	+3.64%
Loss Cost	2014.2	0.039 (CI = +/-0.034; p = 0.032)	-0.075 (CI = +/-0.105; p = 0.130)	0.481	+3.97%
Loss Cost	2015.1	0.034 (CI = +/-0.044; p = 0.104)	-0.082 (CI = +/-0.122; p = 0.143)	0.413	+3.48%
Loss Cost	2015.2	0.017 (CI = +/-0.053; p = 0.430)	-0.049 (CI = +/-0.131; p = 0.354)	-0.095	+1.69%
Loss Cost	2016.1	0.010 (CI = +/-0.081; p = 0.724)	-0.056 (CI = +/-0.172; p = 0.378)	-0.203	+1.00%
Loss Cost	2016.2	0.021 (CI = +/-0.216; p = 0.716)	-0.072 (CI = +/-0.379; p = 0.497)	-0.493	+2.13%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	-0.243 (CI = +/-0.054; p = 0.000)	0.890	+3.52%
Severity	2006.2	0.035 (CI = +/-0.007; p = 0.000)	-0.247 (CI = +/-0.055; p = 0.000)	0.881	+3.61%
Severity	2007.1	0.036 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.880	+3.63%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	-0.250 (CI = +/-0.060; p = 0.000)	0.868	+3.71%
Severity	2008.1	0.040 (CI = +/-0.008; p = 0.000)	-0.237 (CI = +/-0.056; p = 0.000)	0.896	+4.05%
Severity	2008.2	0.042 (CI = +/-0.009; p = 0.000)	-0.246 (CI = +/-0.056; p = 0.000)	0.899	+4.28%
Severity	2009.1	0.044 (CI = +/-0.009; p = 0.000)	-0.239 (CI = +/-0.057; p = 0.000)	0.905	+4.47%
Severity	2009.2	0.046 (CI = +/-0.010; p = 0.000)	-0.247 (CI = +/-0.058; p = 0.000)	0.904	+4.70%
Severity	2010.1	0.049 (CI = +/-0.010; p = 0.000)	-0.238 (CI = +/-0.058; p = 0.000)	0.915	+4.99%
Severity	2010.2	0.051 (CI = +/-0.011; p = 0.000)	-0.244 (CI = +/-0.060; p = 0.000)	0.907	+5.18%
Severity	2011.1	0.056 (CI = +/-0.010; p = 0.000)	-0.228 (CI = +/-0.049; p = 0.000)	0.946	+5.78%
Severity	2011.2	0.056 (CI = +/-0.011; p = 0.000)	-0.228 (CI = +/-0.053; p = 0.000)	0.932	+5.79%
Severity	2012.1	0.054 (CI = +/-0.013; p = 0.000)	-0.233 (CI = +/-0.056; p = 0.000)	0.932	+5.60%
Severity	2012.2	0.054 (CI = +/-0.015; p = 0.000)	-0.230 (CI = +/-0.062; p = 0.000)	0.909	+5.51%
Severity	2013.1	0.055 (CI = +/-0.018; p = 0.000)	-0.226 (CI = +/-0.068; p = 0.000)	0.910	+5.71%
Severity	2013.2	0.060 (CI = +/-0.020; p = 0.000)	-0.238 (CI = +/-0.071; p = 0.000)	0.906	+6.22%
Severity	2014.1	0.057 (CI = +/-0.024; p = 0.001)	-0.245 (CI = +/-0.078; p = 0.000)	0.908	+5.85%
Severity	2014.2	0.064 (CI = +/-0.028; p = 0.001)	-0.260 (CI = +/-0.084; p = 0.000)	0.904	+6.59%
Severity	2015.1	0.068 (CI = +/-0.036; p = 0.004)	-0.254 (CI = +/-0.097; p = 0.001)	0.905	+7.02%
Severity	2015.2	0.053 (CI = +/-0.042; p = 0.023)	-0.227 (CI = +/-0.102; p = 0.004)	0.869	+5.48%
Severity	2016.1	0.057 (CI = +/-0.065; p = 0.070)	-0.224 (CI = +/-0.138; p = 0.014)	0.858	+5.82%
Severity	2016.2	0.040 (CI = +/-0.164; p = 0.409)	-0.198 (CI = +/-0.288; p = 0.098)	0.649	+4.03%
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	+0.44%
Frequency	2009.2	0.001 (CI = +/-0.012; p = 0.866)	0.139 (CI = +/-0.067; p = 0.000)	0.498	+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)	0.750	-1.23%
Frequency	2012.1	-0.011 (CI = +/-0.013; p = 0.094)	0.157 (CI = +/-0.056; p = 0.000)	0.760	-1.05%
Frequency	2012.2	-0.013 (CI = +/-0.014; p = 0.062)	0.165 (CI = +/-0.059; p = 0.000)	0.768	-1.33%
Frequency	2013.1	-0.012 (CI = +/-0.017; p = 0.146)	0.169 (CI = +/-0.064; p = 0.000)	0.771	-1.16%
Frequency	2013.2	-0.018 (CI = +/-0.017; p = 0.048)	0.183 (CI = +/-0.063; p = 0.000)	0.822	-1.75%
Frequency	2014.1	-0.021 (CI = +/-0.021; p = 0.045)	0.177 (CI = +/-0.068; p = 0.000)	0.826	-2.09%
Frequency	2014.2	-0.025 (CI = +/-0.026; p = 0.055)	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)	0.793	-3.59%
Frequency	2016.1	-0.047 (CI = +/-0.057; p = 0.079)	0.168 (CI = +/-0.120; p = 0.021)	0.822	-4.56%
Frequency	2016.2	-0.018 (CI = +/-0.109; p = 0.540)	0.126 (CI = +/-0.191; p = 0.105)	0.643	-1.83%

All Perils

Coverage = AP
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.028 (CI = +/-0.016; p = 0.001)	-0.075 (CI = +/-0.153; p = 0.327)	0.277	+2.82%
Loss Cost	2006.2	0.028 (CI = +/-0.017; p = 0.002)	-0.077 (CI = +/-0.158; p = 0.330)	0.256	+2.86%
Loss Cost	2007.1	0.027 (CI = +/-0.018; p = 0.004)	-0.084 (CI = +/-0.163; p = 0.301)	0.229	+2.72%
Loss Cost	2007.2	0.025 (CI = +/-0.019; p = 0.010)	-0.075 (CI = +/-0.167; p = 0.367)	0.176	+2.54%
Loss Cost	2008.1	0.021 (CI = +/-0.020; p = 0.032)	-0.093 (CI = +/-0.169; p = 0.267)	0.140	+2.17%
Loss Cost	2008.2	0.024 (CI = +/-0.021; p = 0.027)	-0.104 (CI = +/-0.174; p = 0.229)	0.153	+2.40%
Loss Cost	2009.1	0.026 (CI = +/-0.022; p = 0.022)	-0.092 (CI = +/-0.179; p = 0.300)	0.167	+2.66%
Loss Cost	2009.2	0.023 (CI = +/-0.023; p = 0.057)	-0.076 (CI = +/-0.182; p = 0.400)	0.095	+2.29%
Loss Cost	2010.1	0.009 (CI = +/-0.018; p = 0.325)	-0.138 (CI = +/-0.134; p = 0.044)	0.134	+0.87%
Loss Cost	2010.2	0.009 (CI = +/-0.019; p = 0.335)	-0.141 (CI = +/-0.140; p = 0.049)	0.121	+0.93%
Loss Cost	2011.1	0.011 (CI = +/-0.021; p = 0.309)	-0.135 (CI = +/-0.146; p = 0.069)	0.118	+1.07%
Loss Cost	2011.2	0.004 (CI = +/-0.021; p = 0.682)	-0.111 (CI = +/-0.142; p = 0.120)	0.035	+0.43%
Loss Cost	2012.1	-0.002 (CI = +/-0.022; p = 0.837)	-0.135 (CI = +/-0.140; p = 0.057)	0.092	-0.22%
Loss Cost	2012.2	-0.010 (CI = +/-0.022; p = 0.372)	-0.110 (CI = +/-0.133; p = 0.101)	0.084	-0.95%
Loss Cost	2013.1	-0.010 (CI = +/-0.025; p = 0.389)	-0.112 (CI = +/-0.141; p = 0.113)	0.066	-1.02%
Loss Cost	2013.2	-0.016 (CI = +/-0.026; p = 0.220)	-0.095 (CI = +/-0.143; p = 0.181)	0.081	-1.56%
Loss Cost	2014.1	-0.023 (CI = +/-0.028; p = 0.092)	-0.119 (CI = +/-0.144; p = 0.098)	0.183	-2.31%
Loss Cost	2014.2	-0.030 (CI = +/-0.030; p = 0.049)	-0.100 (CI = +/-0.146; p = 0.162)	0.232	-2.94%
Loss Cost	2015.1	-0.034 (CI = +/-0.034; p = 0.047)	-0.113 (CI = +/-0.155; p = 0.141)	0.235	-3.36%
Loss Cost	2015.2	-0.032 (CI = +/-0.039; p = 0.100)	-0.119 (CI = +/-0.167; p = 0.145)	0.205	-3.11%
Loss Cost	2016.1	-0.043 (CI = +/-0.042; p = 0.045)	-0.148 (CI = +/-0.170; p = 0.080)	0.310	-4.22%
Loss Cost	2016.2	-0.051 (CI = +/-0.048; p = 0.039)	-0.131 (CI = +/-0.180; p = 0.135)	0.344	-4.98%
Loss Cost	2017.1	-0.052 (CI = +/-0.058; p = 0.075)	-0.133 (CI = +/-0.201; p = 0.169)	0.244	-5.07%
Severity	2006.1	0.012 (CI = +/-0.013; p = 0.074)	-0.127 (CI = +/-0.127; p = 0.049)	0.154	+1.18%
Severity	2006.2	0.013 (CI = +/-0.014; p = 0.053)	-0.136 (CI = +/-0.129; p = 0.039)	0.173	+1.35%
Severity	2007.1	0.012 (CI = +/-0.014; p = 0.088)	-0.142 (CI = +/-0.134; p = 0.039)	0.168	+1.25%
Severity	2007.2	0.011 (CI = +/-0.015; p = 0.162)	-0.132 (CI = +/-0.137; p = 0.057)	0.118	+1.08%
Severity	2008.1	0.012 (CI = +/-0.016; p = 0.161)	-0.128 (CI = +/-0.142; p = 0.074)	0.118	+1.16%
Severity	2008.2	0.016 (CI = +/-0.016; p = 0.050)	-0.152 (CI = +/-0.137; p = 0.031)	0.209	+1.65%
Severity	2009.1	0.025 (CI = +/-0.014; p = 0.002)	-0.112 (CI = +/-0.115; p = 0.055)	0.367	+2.48%
Severity	2009.2	0.026 (CI = +/-0.015; p = 0.002)	-0.118 (CI = +/-0.119; p = 0.051)	0.356	+2.61%
Severity	2010.1	0.019 (CI = +/-0.014; p = 0.010)	-0.150 (CI = +/-0.103; p = 0.006)	0.391	+1.89%
Severity	2010.2	0.024 (CI = +/-0.013; p = 0.001)	-0.171 (CI = +/-0.096; p = 0.001)	0.514	+2.40%
Severity	2011.1	0.025 (CI = +/-0.015; p = 0.002)	-0.167 (CI = +/-0.100; p = 0.002)	0.515	+2.49%
Severity	2011.2	0.022 (CI = +/-0.015; p = 0.007)	-0.158 (CI = +/-0.103; p = 0.004)	0.438	+2.24%
Severity	2012.1	0.019 (CI = +/-0.016; p = 0.029)	-0.171 (CI = +/-0.104; p = 0.003)	0.446	+1.87%
Severity	2012.2	0.014 (CI = +/-0.017; p = 0.105)	-0.154 (CI = +/-0.101; p = 0.005)	0.358	+1.36%
Severity	2013.1	0.011 (CI = +/-0.018; p = 0.227)	-0.163 (CI = +/-0.105; p = 0.004)	0.369	+1.09%
Severity	2013.2	0.006 (CI = +/-0.019; p = 0.522)	-0.148 (CI = +/-0.104; p = 0.009)	0.291	+0.59%
Severity	2014.1	0.002 (CI = +/-0.021; p = 0.804)	-0.158 (CI = +/-0.109; p = 0.007)	0.316	+0.25%
Severity	2014.2	-0.001 (CI = +/-0.023; p = 0.894)	-0.147 (CI = +/-0.113; p = 0.014)	0.266	-0.14%
Severity	2015.1	-0.005 (CI = +/-0.026; p = 0.713)	-0.156 (CI = +/-0.121; p = 0.015)	0.279	-0.45%
Severity	2015.2	0.000 (CI = +/-0.029; p = 0.993)	-0.168 (CI = +/-0.126; p = 0.014)	0.312	+0.01%
Severity	2016.1	-0.002 (CI = +/-0.034; p = 0.923)	-0.172 (CI = +/-0.139; p = 0.020)	0.297	-0.16%
Severity	2016.2	-0.011 (CI = +/-0.038; p = 0.546)	-0.152 (CI = +/-0.142; p = 0.038)	0.256	-1.05%
Severity	2017.1	-0.012 (CI = +/-0.046; p = 0.561)	-0.156 (CI = +/-0.159; p = 0.053)	0.216	-1.22%
Frequency	2006.1	0.016 (CI = +/-0.012; p = 0.008)	0.053 (CI = +/-0.113; p = 0.351)	0.170	+1.62%
Frequency	2006.2	0.015 (CI = +/-0.012; p = 0.019)	0.060 (CI = +/-0.116; p = 0.299)	0.142	+1.49%
Frequency	2007.1	0.014 (CI = +/-0.013; p = 0.031)	0.058 (CI = +/-0.120; p = 0.333)	0.111	+1.45%
Frequency	2007.2	0.014 (CI = +/-0.014; p = 0.042)	0.058 (CI = +/-0.124; p = 0.349)	0.103	+1.45%
Frequency	2008.1	0.010 (CI = +/-0.014; p = 0.149)	0.035 (CI = +/-0.119; p = 0.552)	0.016	+1.00%
Frequency	2008.2	0.007 (CI = +/-0.014; p = 0.301)	0.048 (CI = +/-0.120; p = 0.423)	-0.008	+0.74%
Frequency	2009.1	0.002 (CI = +/-0.014; p = 0.799)	0.020 (CI = +/-0.111; p = 0.709)	-0.072	+0.17%
Frequency	2009.2	-0.003 (CI = +/-0.013; p = 0.630)	0.042 (CI = +/-0.104; p = 0.409)	-0.042	-0.31%
Frequency	2010.1	-0.010 (CI = +/-0.011; p = 0.082)	0.011 (CI = +/-0.085; p = 0.787)	0.055	-1.00%
Frequency	2010.2	-0.015 (CI = +/-0.011; p = 0.010)	0.030 (CI = +/-0.077; p = 0.427)	0.214	-1.44%
Frequency	2011.1	-0.014 (CI = +/-0.012; p = 0.021)	0.032 (CI = +/-0.081; p = 0.417)	0.185	-1.39%
Frequency	2011.2	-0.018 (CI = +/-0.012; p = 0.005)	0.047 (CI = +/-0.078; p = 0.221)	0.307	-1.77%
Frequency	2012.1	-0.021 (CI = +/-0.012; p = 0.002)	0.036 (CI = +/-0.078; p = 0.349)	0.363	-2.05%
Frequency	2012.2	-0.023 (CI = +/-0.013; p = 0.002)	0.044 (CI = +/-0.080; p = 0.261)	0.393	-2.28%
Frequency	2013.1	-0.021 (CI = +/-0.014; p = 0.007)	0.051 (CI = +/-0.083; p = 0.213)	0.344	-2.09%
Frequency	2013.2	-0.022 (CI = +/-0.016; p = 0.012)	0.053 (CI = +/-0.088; p = 0.223)	0.301	-2.14%
Frequency	2014.1	-0.026 (CI = +/-0.017; p = 0.006)	0.039 (CI = +/-0.089; p = 0.363)	0.366	-2.55%
Frequency	2014.2	-0.028 (CI = +/-0.019; p = 0.006)	0.047 (CI = +/-0.094; p = 0.304)	0.369	-2.80%
Frequency	2015.1	-0.030 (CI = +/-0.022; p = 0.012)	0.043 (CI = +/-0.101; p = 0.372)	0.350	-2.92%
Frequency	2015.2	-0.032 (CI = +/-0.025; p = 0.017)	0.048 (CI = +/-0.108; p = 0.351)	0.319	-3.12%
Frequency	2016.1	-0.042 (CI = +/-0.026; p = 0.004)	0.023 (CI = +/-0.103; p = 0.626)	0.474	-4.07%
Frequency	2016.2	-0.040 (CI = +/-0.030; p = 0.013)	0.021 (CI = +/-0.113; p = 0.687)	0.374	-3.97%
Frequency	2017.1	-0.040 (CI = +/-0.037; p = 0.037)	0.023 (CI = +/-0.127; p = 0.696)	0.295	-3.90%

All Perils

Coverage = AP
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.028 (CI = +/-0.016; p = 0.001)	0.277	+2.86%
Loss Cost	2006.2	0.028 (CI = +/-0.017; p = 0.002)	0.257	+2.86%
Loss Cost	2007.1	0.027 (CI = +/-0.018; p = 0.004)	0.226	+2.77%
Loss Cost	2007.2	0.025 (CI = +/-0.019; p = 0.010)	0.181	+2.54%
Loss Cost	2008.1	0.022 (CI = +/-0.020; p = 0.028)	0.131	+2.24%
Loss Cost	2008.2	0.024 (CI = +/-0.021; p = 0.028)	0.136	+2.40%
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.019)	0.163	+2.73%
Loss Cost	2009.2	0.023 (CI = +/-0.023; p = 0.056)	0.104	+2.29%
Loss Cost	2010.1	0.010 (CI = +/-0.019; p = 0.294)	0.006	+1.00%
Loss Cost	2010.2	0.009 (CI = +/-0.021; p = 0.366)	-0.006	+0.93%
Loss Cost	2011.1	0.012 (CI = +/-0.022; p = 0.276)	0.011	+1.21%
Loss Cost	2011.2	0.004 (CI = +/-0.022; p = 0.693)	-0.040	+0.43%
Loss Cost	2012.1	-0.001 (CI = +/-0.024; p = 0.964)	-0.050	-0.05%
Loss Cost	2012.2	-0.010 (CI = +/-0.023; p = 0.395)	-0.012	-0.95%
Loss Cost	2013.1	-0.009 (CI = +/-0.026; p = 0.488)	-0.027	-0.86%
Loss Cost	2013.2	-0.016 (CI = +/-0.027; p = 0.231)	0.029	-1.56%
Loss Cost	2014.1	-0.021 (CI = +/-0.029; p = 0.143)	0.075	-2.09%
Loss Cost	2014.2	-0.030 (CI = +/-0.031; p = 0.055)	0.172	-2.94%
Loss Cost	2015.1	-0.032 (CI = +/-0.035; p = 0.073)	0.155	-3.11%
Loss Cost	2015.2	-0.032 (CI = +/-0.040; p = 0.114)	0.118	-3.11%
Loss Cost	2016.1	-0.039 (CI = +/-0.046; p = 0.091)	0.155	-3.78%
Loss Cost	2016.2	-0.051 (CI = +/-0.051; p = 0.049)	0.246	-4.98%
Loss Cost	2017.1	-0.046 (CI = +/-0.060; p = 0.117)	0.150	-4.54%
Severity	2006.1	0.012 (CI = +/-0.014; p = 0.071)	0.070	+1.25%
Severity	2006.2	0.013 (CI = +/-0.014; p = 0.066)	0.076	+1.35%
Severity	2007.1	0.013 (CI = +/-0.015; p = 0.086)	0.065	+1.34%
Severity	2007.2	0.011 (CI = +/-0.016; p = 0.181)	0.028	+1.08%
Severity	2008.1	0.012 (CI = +/-0.017; p = 0.148)	0.040	+1.24%
Severity	2008.2	0.016 (CI = +/-0.018; p = 0.067)	0.087	+1.65%
Severity	2009.1	0.025 (CI = +/-0.015; p = 0.002)	0.292	+2.57%
Severity	2009.2	0.026 (CI = +/-0.016; p = 0.003)	0.274	+2.61%
Severity	2010.1	0.020 (CI = +/-0.016; p = 0.015)	0.189	+2.02%
Severity	2010.2	0.024 (CI = +/-0.017; p = 0.007)	0.247	+2.40%
Severity	2011.1	0.026 (CI = +/-0.018; p = 0.005)	0.272	+2.67%
Severity	2011.2	0.022 (CI = +/-0.019; p = 0.021)	0.191	+2.24%
Severity	2012.1	0.021 (CI = +/-0.020; p = 0.046)	0.144	+2.09%
Severity	2012.2	0.014 (CI = +/-0.020; p = 0.178)	0.046	+1.36%
Severity	2013.1	0.013 (CI = +/-0.022; p = 0.230)	0.028	+1.34%
Severity	2013.2	0.006 (CI = +/-0.023; p = 0.596)	-0.041	+0.59%
Severity	2014.1	0.005 (CI = +/-0.026; p = 0.661)	-0.049	+0.55%
Severity	2014.2	-0.001 (CI = +/-0.028; p = 0.912)	-0.066	-0.14%
Severity	2015.1	-0.001 (CI = +/-0.031; p = 0.952)	-0.071	-0.09%
Severity	2015.2	0.000 (CI = +/-0.036; p = 0.995)	-0.077	+0.01%
Severity	2016.1	0.004 (CI = +/-0.042; p = 0.849)	-0.080	+0.37%
Severity	2016.2	-0.011 (CI = +/-0.045; p = 0.612)	-0.064	-1.05%
Severity	2017.1	-0.006 (CI = +/-0.053; p = 0.814)	-0.094	-0.57%
Frequency	2006.1	0.016 (CI = +/-0.011; p = 0.008)	0.172	+1.60%
Frequency	2006.2	0.015 (CI = +/-0.012; p = 0.019)	0.138	+1.49%
Frequency	2007.1	0.014 (CI = +/-0.013; p = 0.034)	0.112	+1.41%
Frequency	2007.2	0.014 (CI = +/-0.014; p = 0.042)	0.105	+1.45%
Frequency	2008.1	0.010 (CI = +/-0.014; p = 0.152)	0.039	+0.98%
Frequency	2008.2	0.007 (CI = +/-0.014; p = 0.298)	0.004	+0.74%
Frequency	2009.1	0.002 (CI = +/-0.013; p = 0.814)	-0.036	+0.16%
Frequency	2009.2	-0.003 (CI = +/-0.013; p = 0.628)	-0.030	-0.31%
Frequency	2010.1	-0.010 (CI = +/-0.011; p = 0.073)	0.091	-1.01%
Frequency	2010.2	-0.015 (CI = +/-0.011; p = 0.009)	0.226	-1.44%
Frequency	2011.1	-0.014 (CI = +/-0.012; p = 0.017)	0.197	-1.43%
Frequency	2011.2	-0.018 (CI = +/-0.012; p = 0.005)	0.287	-1.77%
Frequency	2012.1	-0.021 (CI = +/-0.012; p = 0.002)	0.366	-2.10%
Frequency	2012.2	-0.023 (CI = +/-0.013; p = 0.002)	0.382	-2.28%
Frequency	2013.1	-0.022 (CI = +/-0.015; p = 0.006)	0.319	-2.16%
Frequency	2013.2	-0.022 (CI = +/-0.016; p = 0.012)	0.276	-2.14%
Frequency	2014.1	-0.027 (CI = +/-0.017; p = 0.004)	0.371	-2.63%
Frequency	2014.2	-0.028 (CI = +/-0.019; p = 0.006)	0.363	-2.80%
Frequency	2015.1	-0.031 (CI = +/-0.022; p = 0.009)	0.357	-3.02%
Frequency	2015.2	-0.032 (CI = +/-0.025; p = 0.016)	0.322	-3.12%
Frequency	2016.1	-0.042 (CI = +/-0.024; p = 0.003)	0.507	-4.14%
Frequency	2016.2	-0.040 (CI = +/-0.029; p = 0.010)	0.421	-3.97%
Frequency	2017.1	-0.041 (CI = +/-0.034; p = 0.024)	0.354	-3.99%

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	0.030 (CI = +/-0.016; p = 0.001)	0.285	+3.03%
Loss Cost	2006.2	0.030 (CI = +/-0.018; p = 0.002)	0.265	+3.03%
Loss Cost	2007.1	0.029 (CI = +/-0.019; p = 0.003)	0.234	+2.95%
Loss Cost	2007.2	0.027 (CI = +/-0.020; p = 0.010)	0.188	+2.72%
Loss Cost	2008.1	0.024 (CI = +/-0.021; p = 0.027)	0.137	+2.41%
Loss Cost	2008.2	0.026 (CI = +/-0.022; p = 0.026)	0.144	+2.59%
Loss Cost	2009.1	0.029 (CI = +/-0.024; p = 0.018)	0.174	+2.96%
Loss Cost	2009.2	0.025 (CI = +/-0.025; p = 0.052)	0.113	+2.51%
Loss Cost	2010.1	0.011 (CI = +/-0.021; p = 0.275)	0.010	+1.12%
Loss Cost	2010.2	0.011 (CI = +/-0.023; p = 0.343)	-0.003	+1.06%
Loss Cost	2011.1	0.014 (CI = +/-0.024; p = 0.255)	0.017	+1.38%
Loss Cost	2011.2	0.005 (CI = +/-0.024; p = 0.651)	-0.039	+0.54%
Loss Cost	2012.1	0.000 (CI = +/-0.026; p = 0.988)	-0.053	+0.02%
Loss Cost	2012.2	-0.010 (CI = +/-0.026; p = 0.434)	-0.019	-0.97%
Loss Cost	2013.1	-0.009 (CI = +/-0.028; p = 0.529)	-0.034	-0.86%
Loss Cost	2013.2	-0.017 (CI = +/-0.030; p = 0.256)	0.022	-1.65%
Loss Cost	2014.1	-0.023 (CI = +/-0.033; p = 0.159)	0.070	-2.26%
Loss Cost	2014.2	-0.033 (CI = +/-0.035; p = 0.061)	0.174	-3.25%
Loss Cost	2015.1	-0.035 (CI = +/-0.040; p = 0.078)	0.160	-3.47%
Loss Cost	2015.2	-0.036 (CI = +/-0.046; p = 0.118)	0.124	-3.53%
Loss Cost	2016.1	-0.045 (CI = +/-0.053; p = 0.090)	0.170	-4.39%
Loss Cost	2016.2	-0.061 (CI = +/-0.059; p = 0.044)	0.280	-5.89%
Loss Cost	2017.1	-0.057 (CI = +/-0.072; p = 0.105)	0.184	-5.55%
Severity	2006.1	0.012 (CI = +/-0.014; p = 0.109)	0.051	+1.17%
Severity	2006.2	0.013 (CI = +/-0.015; p = 0.101)	0.057	+1.27%
Severity	2007.1	0.012 (CI = +/-0.016; p = 0.128)	0.046	+1.26%
Severity	2007.2	0.010 (CI = +/-0.017; p = 0.256)	0.012	+0.97%
Severity	2008.1	0.011 (CI = +/-0.018; p = 0.212)	0.022	+1.14%
Severity	2008.2	0.016 (CI = +/-0.019; p = 0.102)	0.065	+1.57%
Severity	2009.1	0.025 (CI = +/-0.016; p = 0.004)	0.265	+2.55%
Severity	2009.2	0.026 (CI = +/-0.017; p = 0.006)	0.246	+2.60%
Severity	2010.1	0.019 (CI = +/-0.017; p = 0.028)	0.157	+1.96%
Severity	2010.2	0.023 (CI = +/-0.018; p = 0.013)	0.215	+2.37%
Severity	2011.1	0.026 (CI = +/-0.019; p = 0.010)	0.241	+2.66%
Severity	2011.2	0.022 (CI = +/-0.020; p = 0.039)	0.157	+2.18%
Severity	2012.1	0.020 (CI = +/-0.022; p = 0.077)	0.111	+2.01%
Severity	2012.2	0.012 (CI = +/-0.022; p = 0.276)	0.014	+1.20%
Severity	2013.1	0.011 (CI = +/-0.025; p = 0.345)	-0.003	+1.16%
Severity	2013.2	0.003 (CI = +/-0.025; p = 0.806)	-0.058	+0.30%
Severity	2014.1	0.002 (CI = +/-0.029; p = 0.876)	-0.065	+0.22%
Severity	2014.2	-0.006 (CI = +/-0.031; p = 0.678)	-0.058	-0.61%
Severity	2015.1	-0.006 (CI = +/-0.035; p = 0.715)	-0.066	-0.61%
Severity	2015.2	-0.006 (CI = +/-0.041; p = 0.766)	-0.075	-0.57%
Severity	2016.1	-0.003 (CI = +/-0.048; p = 0.911)	-0.090	-0.25%
Severity	2016.2	-0.021 (CI = +/-0.051; p = 0.391)	-0.018	-2.04%
Severity	2017.1	-0.017 (CI = +/-0.062; p = 0.557)	-0.067	-1.66%
Frequency	2006.1	0.018 (CI = +/-0.012; p = 0.004)	0.216	+1.84%
Frequency	2006.2	0.017 (CI = +/-0.013; p = 0.009)	0.181	+1.74%
Frequency	2007.1	0.017 (CI = +/-0.013; p = 0.017)	0.153	+1.68%
Frequency	2007.2	0.017 (CI = +/-0.014; p = 0.021)	0.147	+1.73%
Frequency	2008.1	0.012 (CI = +/-0.014; p = 0.084)	0.074	+1.25%
Frequency	2008.2	0.010 (CI = +/-0.015; p = 0.179)	0.032	+1.01%
Frequency	2009.1	0.004 (CI = +/-0.014; p = 0.567)	-0.026	+0.40%
Frequency	2009.2	-0.001 (CI = +/-0.014; p = 0.897)	-0.041	-0.09%
Frequency	2010.1	-0.008 (CI = +/-0.012; p = 0.163)	0.043	-0.82%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.028)	0.165	-1.28%
Frequency	2011.1	-0.013 (CI = +/-0.012; p = 0.048)	0.134	-1.25%
Frequency	2011.2	-0.016 (CI = +/-0.013; p = 0.016)	0.221	-1.61%
Frequency	2012.1	-0.020 (CI = +/-0.013; p = 0.006)	0.300	-1.95%
Frequency	2012.2	-0.022 (CI = +/-0.015; p = 0.006)	0.316	-2.14%
Frequency	2013.1	-0.020 (CI = +/-0.016; p = 0.017)	0.248	-2.00%
Frequency	2013.2	-0.020 (CI = +/-0.018; p = 0.035)	0.202	-1.95%
Frequency	2014.1	-0.025 (CI = +/-0.019; p = 0.014)	0.298	-2.47%
Frequency	2014.2	-0.027 (CI = +/-0.022; p = 0.018)	0.289	-2.65%
Frequency	2015.1	-0.029 (CI = +/-0.025; p = 0.024)	0.283	-2.88%
Frequency	2015.2	-0.030 (CI = +/-0.029; p = 0.041)	0.245	-2.97%
Frequency	2016.1	-0.042 (CI = +/-0.029; p = 0.008)	0.443	-4.14%
Frequency	2016.2	-0.040 (CI = +/-0.034; p = 0.026)	0.347	-3.93%
Frequency	2017.1	-0.040 (CI = +/-0.042; p = 0.057)	0.274	-3.95%

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)	0.444	+4.95%
Loss Cost	2007.1	0.049 (CI = +/-0.023; p = 0.000)	0.419	+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	0.050 (CI = +/-0.029; p = 0.002)	0.347	+5.08%
Loss Cost	2009.1	0.057 (CI = +/-0.030; p = 0.001)	0.416	+5.92%
Loss Cost	2009.2	0.054 (CI = +/-0.033; p = 0.003)	0.350	+5.51%
Loss Cost	2010.1	0.036 (CI = +/-0.027; p = 0.013)	0.259	+3.62%
Loss Cost	2010.2	0.037 (CI = +/-0.030; p = 0.017)	0.248	+3.81%
Loss Cost	2011.1	0.046 (CI = +/-0.032; p = 0.007)	0.336	+4.72%
Loss Cost	2011.2	0.037 (CI = +/-0.033; p = 0.033)	0.220	+3.72%
Loss Cost	2012.1	0.032 (CI = +/-0.037; p = 0.086)	0.139	+3.26%
Loss Cost	2012.2	0.019 (CI = +/-0.039; p = 0.304)	0.010	+1.94%
Loss Cost	2013.1	0.026 (CI = +/-0.044; p = 0.218)	0.050	+2.66%
Loss Cost	2013.2	0.017 (CI = +/-0.050; p = 0.468)	-0.038	+1.73%
Loss Cost	2014.1	0.011 (CI = +/-0.059; p = 0.680)	-0.081	+1.14%
Loss Cost	2014.2	-0.003 (CI = +/-0.069; p = 0.926)	-0.110	-0.29%
Loss Cost	2015.1	-0.001 (CI = +/-0.086; p = 0.986)	-0.125	-0.07%
Loss Cost	2015.2	0.008 (CI = +/-0.110; p = 0.868)	-0.138	+0.80%
Loss Cost	2016.1	-0.002 (CI = +/-0.145; p = 0.972)	-0.166	-0.22%
Loss Cost	2016.2	-0.035 (CI = +/-0.194; p = 0.660)	-0.150	-3.46%
Loss Cost	2017.1	-0.010 (CI = +/-0.291; p = 0.927)	-0.247	-1.01%
Severity	2006.1	0.016 (CI = +/-0.020; p = 0.114)	0.058	+1.58%
Severity	2006.2	0.017 (CI = +/-0.021; p = 0.101)	0.068	+1.76%
Severity	2007.1	0.018 (CI = +/-0.023; p = 0.124)	0.058	+1.78%
Severity	2007.2	0.014 (CI = +/-0.024; p = 0.246)	0.017	+1.41%
Severity	2008.1	0.017 (CI = +/-0.026; p = 0.195)	0.033	+1.70%
Severity	2008.2	0.024 (CI = +/-0.027; p = 0.084)	0.094	+2.40%
Severity	2009.1	0.039 (CI = +/-0.022; p = 0.001)	0.384	+4.01%
Severity	2009.2	0.041 (CI = +/-0.024; p = 0.002)	0.379	+4.24%
Severity	2010.1	0.034 (CI = +/-0.024; p = 0.010)	0.280	+3.41%
Severity	2010.2	0.042 (CI = +/-0.025; p = 0.002)	0.394	+4.26%
Severity	2011.1	0.049 (CI = +/-0.026; p = 0.001)	0.466	+5.00%
Severity	2011.2	0.044 (CI = +/-0.029; p = 0.005)	0.377	+4.50%
Severity	2012.1	0.045 (CI = +/-0.033; p = 0.011)	0.334	+4.56%
Severity	2012.2	0.034 (CI = +/-0.035; p = 0.053)	0.201	+3.47%
Severity	2013.1	0.037 (CI = +/-0.040; p = 0.066)	0.192	+3.79%
Severity	2013.2	0.026 (CI = +/-0.044; p = 0.228)	0.050	+2.59%
Severity	2014.1	0.029 (CI = +/-0.053; p = 0.253)	0.041	+2.90%
Severity	2014.2	0.017 (CI = +/-0.061; p = 0.549)	-0.065	+1.71%
Severity	2015.1	0.023 (CI = +/-0.076; p = 0.503)	-0.060	+2.34%
Severity	2015.2	0.033 (CI = +/-0.096; p = 0.444)	-0.045	+3.35%
Severity	2016.1	0.056 (CI = +/-0.122; p = 0.305)	0.035	+5.73%
Severity	2016.2	0.023 (CI = +/-0.159; p = 0.722)	-0.167	+2.36%
Severity	2017.1	0.060 (CI = +/-0.228; p = 0.505)	-0.102	+6.19%
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	0.413	+3.17%
Frequency	2006.2	0.031 (CI = +/-0.015; p = 0.000)	0.380	+3.14%
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	0.355	+3.17%
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	0.363	+3.39%
Frequency	2008.1	0.028 (CI = +/-0.018; p = 0.005)	0.281	+2.82%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.013)	0.223	+2.61%
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.064)	0.120	+1.83%
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.214)	0.032	+1.22%
Frequency	2010.1	0.002 (CI = +/-0.017; p = 0.809)	-0.052	+0.20%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.605)	-0.042	-0.43%
Frequency	2011.1	-0.003 (CI = +/-0.019; p = 0.772)	-0.057	-0.27%
Frequency	2011.2	-0.008 (CI = +/-0.021; p = 0.449)	-0.025	-0.75%
Frequency	2012.1	-0.012 (CI = +/-0.023; p = 0.256)	0.026	-1.24%
Frequency	2012.2	-0.015 (CI = +/-0.026; p = 0.233)	0.039	-1.48%
Frequency	2013.1	-0.011 (CI = +/-0.029; p = 0.432)	-0.027	-1.09%
Frequency	2013.2	-0.008 (CI = +/-0.034; p = 0.601)	-0.063	-0.84%
Frequency	2014.1	-0.017 (CI = +/-0.039; p = 0.347)	-0.002	-1.72%
Frequency	2014.2	-0.020 (CI = +/-0.047; p = 0.369)	-0.011	-1.96%
Frequency	2015.1	-0.024 (CI = +/-0.059; p = 0.380)	-0.015	-2.35%
Frequency	2015.2	-0.025 (CI = +/-0.076; p = 0.460)	-0.051	-2.47%
Frequency	2016.1	-0.058 (CI = +/-0.081; p = 0.132)	0.225	-5.63%
Frequency	2016.2	-0.059 (CI = +/-0.115; p = 0.247)	0.107	-5.68%
Frequency	2017.1	-0.070 (CI = +/-0.173; p = 0.323)	0.051	-6.78%

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	+5.92%
Loss Cost	2009.2	0.053 (CI = +/-0.036; p = 0.006)	0.309	+5.47%
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 = +/-0.038; p = 0.078)	0.148	+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	+0.72%
Loss Cost	2014.1	-0.002 (CI = +/-0.070; p = 0.955)	-0.111	-0.18%
Loss Cost	2014.2	-0.022 (CI = +/-0.080; p = 0.543)	-0.071	-2.19%
Loss Cost	2015.1	-0.024 (CI = +/-0.103; p = 0.598)	-0.095	-2.38%
Loss Cost	2015.2	-0.020 (CI = +/-0.137; p = 0.738)	-0.143	-1.95%
Loss Cost	2016.1	-0.042 (CI = +/-0.188; p = 0.588)	-0.125	-4.16%
Loss Cost	2016.2	-0.105 (CI = +/-0.251; p = 0.310)	0.065	-9.95%
Loss Cost	2017.1	-0.102 (CI = +/-0.439; p = 0.513)	-0.127	-9.70%
Severity	2006.1	0.013 (CI = +/-0.021; p = 0.221)	0.022	+1.28%
Severity	2006.2	0.014 (CI = +/-0.022; p = 0.199)	0.029	+1.45%
Severity	2007.1	0.014 (CI = +/-0.024; p = 0.236)	0.020	+1.44%
Severity	2007.2	0.010 (CI = +/-0.026; p = 0.428)	-0.015	+1.02%
Severity	2008.1	0.013 (CI = +/-0.028; p = 0.351)	-0.004	+1.30%
Severity	2008.2	0.020 (CI = +/-0.030; p = 0.172)	0.046	+2.03%
Severity	2009.1	0.037 (CI = +/-0.024; p = 0.004)	0.320	+3.75%
Severity	2009.2	0.039 (CI = +/-0.026; p = 0.006)	0.314	+3.97%
Severity	2010.1	0.030 (CI = +/-0.027; p = 0.030)	0.203	+3.03%
Severity	2010.2	0.039 (CI = +/-0.027; p = 0.009)	0.317	+3.93%
Severity	2011.1	0.046 (CI = +/-0.029; p = 0.004)	0.392	+4.72%
Severity	2011.2	0.040 (CI = +/-0.032; p = 0.018)	0.292	+4.12%
Severity	2012.1	0.040 (CI = +/-0.037; p = 0.035)	0.243	+4.13%
Severity	2012.2	0.028 (CI = +/-0.039; p = 0.149)	0.096	+2.82%
Severity	2013.1	0.030 (CI = +/-0.046; p = 0.176)	0.083	+3.08%
Severity	2013.2	0.015 (CI = +/-0.050; p = 0.514)	-0.052	+1.54%
Severity	2014.1	0.017 (CI = +/-0.061; p = 0.548)	-0.065	+1.71%
Severity	2014.2	0.000 (CI = +/-0.072; p = 0.998)	-0.125	+0.01%
Severity	2015.1	0.004 (CI = +/-0.092; p = 0.929)	-0.141	+0.36%
Severity	2015.2	0.011 (CI = +/-0.122; p = 0.837)	-0.158	+1.08%
Severity	2016.1	0.034 (CI = +/-0.166; p = 0.624)	-0.138	+3.42%
Severity	2016.2	-0.021 (CI = +/-0.221; p = 0.808)	-0.229	-2.04%
Severity	2017.1	0.013 (CI = +/-0.376; p = 0.922)	-0.328	+1.26%
Frequency	2006.1	0.034 (CI = +/-0.015; p = 0.000)	0.430	+3.41%
Frequency	2006.2	0.033 (CI = +/-0.016; p = 0.000)	0.398	+3.40%
Frequency	2007.1	0.034 (CI = +/-0.018; p = 0.001)	0.375	+3.45%
Frequency	2007.2	0.036 (CI = +/-0.019; p = 0.001)	0.386	+3.71%
Frequency	2008.1	0.031 (CI = +/-0.020; p = 0.004)	0.303	+3.12%
Frequency	2008.2	0.029 (CI = +/-0.021; p = 0.011)	0.245	+2.91%
Frequency	2009.1	0.021 (CI = +/-0.021; p = 0.054)	0.138	+2.09%
Frequency	2009.2	0.014 (CI = +/-0.022; p = 0.185)	0.045	+1.44%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.727)	-0.051	+0.32%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.691)	-0.052	-0.37%
Frequency	2011.1	-0.002 (CI = +/-0.022; p = 0.864)	-0.065	-0.18%
Frequency	2011.2	-0.007 (CI = +/-0.024; p = 0.525)	-0.040	-0.71%
Frequency	2012.1	-0.013 (CI = +/-0.026; p = 0.309)	0.009	-1.26%
Frequency	2012.2	-0.016 (CI = +/-0.030; p = 0.278)	0.022	-1.55%
Frequency	2013.1	-0.011 (CI = +/-0.035; p = 0.495)	-0.044	-1.11%
Frequency	2013.2	-0.008 (CI = +/-0.041; p = 0.668)	-0.079	-0.81%
Frequency	2014.1	-0.019 (CI = +/-0.048; p = 0.396)	-0.021	-1.86%
Frequency	2014.2	-0.022 (CI = +/-0.059; p = 0.412)	-0.029	-2.19%
Frequency	2015.1	-0.028 (CI = +/-0.075; p = 0.414)	-0.032	-2.73%
Frequency	2015.2	-0.030 (CI = +/-0.101; p = 0.487)	-0.069	-3.00%
Frequency	2016.1	-0.076 (CI = +/-0.109; p = 0.132)	0.271	-7.33%
Frequency	2016.2	-0.084 (CI = +/-0.165; p = 0.230)	0.167	-8.07%
Frequency	2017.1	-0.115 (CI = +/-0.277; p = 0.279)	0.156	-10.83%

Province of Newfoundland
Private Passengers Vehicles (Excluding Farmers)

COVID-19 Effect on Claims Cost
Data as of 12/31/22

(1)	(2)						(3)						(4)						(5)				
	See Report						See Report						(2) + (3)						exp(4) - 1				
Coverage	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	2022-2	2020-1	2020-2	2021-1	2021-2	2022-1	2022-2	2020-1	2020-2	2021-1	2021-2	2022-1	2022-2	2020-1	2020-2	2021-1	2021-2	2022-1
BI	-0.259	-0.149	-0.292	-0.056	-0.135	-0.114	0.00	0.00	0.00	0.00	0.00	0.00	-0.26	-0.15	-0.29	-0.06	-0.14	-0.11	-23%	-14%	-25%	-5%	-13%
PD	-0.116	-0.054	-0.160	0.040	-0.063	0.085	0.00	0.00	0.00	0.00	0.00	0.00	-0.12	-0.05	-0.16	0.04	-0.06	0.09	-11%	-5%	-15%	4%	-6%
AB Total	-0.328	-0.139	-0.289	-0.027	-0.106	-0.017	0.00	0.00	0.00	0.00	0.00	0.00	-0.33	-0.14	-0.29	-0.03	-0.11	-0.02	-28%	-13%	-25%	-3%	-10%
UA	-0.184	-0.073	-0.368	-0.074	-0.136	-0.804	0.00	0.00	0.00	0.00	0.00	0.00	-0.18	-0.07	-0.37	-0.07	-0.14	-0.80	-17%	-7%	-31%	-7%	-13%
CL	-0.173	-0.274	-0.292	-0.233	-0.194	-0.121	0.00	0.00	0.00	0.00	0.00	0.00	-0.17	-0.27	-0.29	-0.23	-0.19	-0.12	-16%	-24%	-25%	-21%	-18%
CM	-0.254	0.047	-0.252	-0.078	-0.136	-0.064	0.00	0.00	0.00	0.00	0.00	0.00	-0.25	0.05	-0.25	-0.08	-0.14	-0.06	-22%	5%	-22%	-8%	-13%
AP	-0.110	-0.117	-0.029	-0.037	-0.097	-0.127	0.00	0.00	0.00	0.00	0.00	0.00	-0.11	-0.12	-0.03	-0.04	-0.10	-0.13	-10%	-11%	-3%	-4%	-9%
SP	0.000	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	0.00	0.00	0%	0%	0%	0%	0%
UM	0.000	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	0.00	0.00	0%	0%	0%	0%	0%

Bodily Injury

Coverage = BI
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221, COVID20222

Fit	Start Date	Time	Seasonality	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	COVID20222	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.018 (CI = +/-0.008; p = 0.000)	-0.135 (CI = +/-0.068; p = 0.000)	-0.452 (CI = +/-0.196; p = 0.000)	-0.334 (CI = +/-0.196; p = 0.002)	-0.556 (CI = +/-0.199; p = 0.000)	-0.276 (CI = +/-0.199; p = 0.008)	-0.517 (CI = +/-0.202; p = 0.000)	-0.492 (CI = +/-0.202; p = 0.000)	0.756	+1.82%
Loss Cost	2006.2	0.016 (CI = +/-0.009; p = 0.001)	-0.125 (CI = +/-0.067; p = 0.001)	-0.447 (CI = +/-0.191; p = 0.000)	-0.319 (CI = +/-0.192; p = 0.002)	-0.549 (CI = +/-0.194; p = 0.000)	-0.259 (CI = +/-0.196; p = 0.012)	-0.508 (CI = +/-0.198; p = 0.000)	-0.472 (CI = +/-0.199; p = 0.000)	0.760	+1.62%
Loss Cost	2007.1	0.015 (CI = +/-0.009; p = 0.003)	-0.129 (CI = +/-0.070; p = 0.001)	-0.441 (CI = +/-0.196; p = 0.000)	-0.316 (CI = +/-0.196; p = 0.003)	-0.542 (CI = +/-0.199; p = 0.000)	-0.255 (CI = +/-0.199; p = 0.014)	-0.500 (CI = +/-0.203; p = 0.000)	-0.468 (CI = +/-0.203; p = 0.000)	0.760	+1.53%
Loss Cost	2007.2	0.015 (CI = +/-0.010; p = 0.006)	-0.128 (CI = +/-0.073; p = 0.001)	-0.440 (CI = +/-0.201; p = 0.000)	-0.314 (CI = +/-0.202; p = 0.004)	-0.541 (CI = +/-0.204; p = 0.000)	-0.253 (CI = +/-0.206; p = 0.018)	-0.498 (CI = +/-0.208; p = 0.000)	-0.465 (CI = +/-0.210; p = 0.000)	0.754	+1.49%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.007)	-0.124 (CI = +/-0.076; p = 0.003)	-0.446 (CI = +/-0.206; p = 0.000)	-0.317 (CI = +/-0.206; p = 0.004)	-0.548 (CI = +/-0.210; p = 0.000)	-0.257 (CI = +/-0.210; p = 0.019)	-0.506 (CI = +/-0.215; p = 0.000)	-0.470 (CI = +/-0.215; p = 0.000)	0.753	+1.59%
Loss Cost	2008.2	0.013 (CI = +/-0.011; p = 0.029)	-0.112 (CI = +/-0.075; p = 0.005)	-0.440 (CI = +/-0.199; p = 0.000)	-0.297 (CI = +/-0.200; p = 0.006)	-0.538 (CI = +/-0.203; p = 0.000)	-0.234 (CI = +/-0.204; p = 0.027)	-0.494 (CI = +/-0.207; p = 0.000)	-0.444 (CI = +/-0.209; p = 0.000)	0.767	+1.28%
Loss Cost	2009.1	0.010 (CI = +/-0.012; p = 0.092)	-0.123 (CI = +/-0.076; p = 0.003)	-0.424 (CI = +/-0.198; p = 0.000)	-0.290 (CI = +/-0.198; p = 0.006)	-0.520 (CI = +/-0.203; p = 0.000)	-0.224 (CI = +/-0.203; p = 0.032)	-0.473 (CI = +/-0.208; p = 0.000)	-0.431 (CI = +/-0.208; p = 0.000)	0.782	+1.02%
Loss Cost	2009.2	0.005 (CI = +/-0.011; p = 0.381)	-0.103 (CI = +/-0.064; p = 0.003)	-0.413 (CI = +/-0.164; p = 0.000)	-0.256 (CI = +/-0.165; p = 0.004)	-0.503 (CI = +/-0.168; p = 0.000)	-0.185 (CI = +/-0.170; p = 0.035)	-0.450 (CI = +/-0.173; p = 0.000)	-0.387 (CI = +/-0.175; p = 0.000)	0.847	+0.45%
Loss Cost	2010.1	0.002 (CI = +/-0.011; p = 0.716)	-0.112 (CI = +/-0.065; p = 0.002)	-0.399 (CI = +/-0.164; p = 0.000)	-0.250 (CI = +/-0.164; p = 0.005)	-0.487 (CI = +/-0.168; p = 0.000)	-0.176 (CI = +/-0.168; p = 0.042)	-0.431 (CI = +/-0.174; p = 0.000)	-0.375 (CI = +/-0.174; p = 0.000)	0.857	+0.20%
Loss Cost	2010.2	0.002 (CI = +/-0.013; p = 0.725)	-0.112 (CI = +/-0.069; p = 0.003)	-0.399 (CI = +/-0.170; p = 0.000)	-0.251 (CI = +/-0.172; p = 0.007)	-0.487 (CI = +/-0.175; p = 0.000)	-0.177 (CI = +/-0.177; p = 0.050)	-0.432 (CI = +/-0.181; p = 0.000)	-0.376 (CI = +/-0.183; p = 0.000)	0.854	+0.21%
Loss Cost	2011.1	-0.001 (CI = +/-0.013; p = 0.850)	-0.123 (CI = +/-0.070; p = 0.002)	-0.382 (CI = +/-0.169; p = 0.000)	-0.243 (CI = +/-0.169; p = 0.008)	-0.467 (CI = +/-0.175; p = 0.000)	-0.166 (CI = +/-0.175; p = 0.061)	-0.408 (CI = +/-0.181; p = 0.000)	-0.362 (CI = +/-0.181; p = 0.001)	0.866	-0.12%
Loss Cost	2011.2	-0.006 (CI = +/-0.014; p = 0.387)	-0.110 (CI = +/-0.067; p = 0.003)	-0.375 (CI = +/-0.159; p = 0.000)	-0.221 (CI = +/-0.161; p = 0.011)	-0.455 (CI = +/-0.164; p = 0.000)	-0.139 (CI = +/-0.167; p = 0.096)	-0.392 (CI = +/-0.171; p = 0.000)	-0.331 (CI = +/-0.174; p = 0.001)	0.888	-0.57%
Loss Cost	2012.1	-0.007 (CI = +/-0.016; p = 0.384)	-0.113 (CI = +/-0.072; p = 0.005)	-0.371 (CI = +/-0.168; p = 0.000)	-0.219 (CI = +/-0.168; p = 0.015)	-0.450 (CI = +/-0.175; p = 0.000)	-0.136 (CI = +/-0.175; p = 0.117)	-0.387 (CI = +/-0.183; p = 0.001)	-0.327 (CI = +/-0.183; p = 0.002)	0.883	-0.65%
Loss Cost	2012.2	-0.009 (CI = +/-0.018; p = 0.278)	-0.106 (CI = +/-0.076; p = 0.010)	-0.367 (CI = +/-0.172; p = 0.001)	-0.207 (CI = +/-0.175; p = 0.024)	-0.444 (CI = +/-0.180; p = 0.000)	-0.122 (CI = +/-0.183; p = 0.174)	-0.377 (CI = +/-0.189; p = 0.001)	-0.310 (CI = +/-0.193; p = 0.004)	0.885	-0.91%
Loss Cost	2013.1	-0.009 (CI = +/-0.021; p = 0.348)	-0.106 (CI = +/-0.084; p = 0.017)	-0.367 (CI = +/-0.185; p = 0.001)	-0.207 (CI = +/-0.185; p = 0.032)	-0.443 (CI = +/-0.196; p = 0.000)	-0.122 (CI = +/-0.196; p = 0.198)	-0.377 (CI = +/-0.207; p = 0.002)	-0.310 (CI = +/-0.207; p = 0.007)	0.875	-0.92%
Loss Cost	2013.2	-0.005 (CI = +/-0.024; p = 0.633)	-0.115 (CI = +/-0.088; p = 0.016)	-0.372 (CI = +/-0.190; p = 0.001)	-0.223 (CI = +/-0.194; p = 0.028)	-0.453 (CI = +/-0.201; p = 0.001)	-0.142 (CI = +/-0.206; p = 0.157)	-0.390 (CI = +/-0.215; p = 0.002)	-0.334 (CI = +/-0.221; p = 0.007)	0.876	-0.52%
Loss Cost	2014.1	-0.006 (CI = +/-0.029; p = 0.668)	-0.116 (CI = +/-0.099; p = 0.027)	-0.371 (CI = +/-0.209; p = 0.003)	-0.222 (CI = +/-0.209; p = 0.040)	-0.451 (CI = +/-0.224; p = 0.001)	-0.141 (CI = +/-0.224; p = 0.190)	-0.388 (CI = +/-0.242; p = 0.005)	-0.332 (CI = +/-0.242; p = 0.013)	0.864	-0.56%
Loss Cost	2014.2	-0.013 (CI = +/-0.032; p = 0.369)	-0.102 (CI = +/-0.102; p = 0.051)	-0.362 (CI = +/-0.209; p = 0.004)	-0.195 (CI = +/-0.215; p = 0.070)	-0.434 (CI = +/-0.226; p = 0.002)	-0.106 (CI = +/-0.233; p = 0.326)	-0.364 (CI = +/-0.246; p = 0.009)	-0.290 (CI = +/-0.255; p = 0.030)	0.878	-1.32%
Loss Cost	2015.1	-0.028 (CI = +/-0.033; p = 0.080)	-0.129 (CI = +/-0.094; p = 0.014)	-0.317 (CI = +/-0.187; p = 0.005)	-0.170 (CI = +/-0.187; p = 0.069)	-0.374 (CI = +/-0.206; p = 0.004)	-0.066 (CI = +/-0.206; p = 0.474)	-0.289 (CI = +/-0.228; p = 0.020)	-0.235 (CI = +/-0.228; p = 0.045)	0.918	-2.79%
Loss Cost	2015.2	-0.030 (CI = +/-0.042; p = 0.137)	-0.127 (CI = +/-0.109; p = 0.029)	-0.316 (CI = +/-0.210; p = 0.010)	-0.166 (CI = +/-0.218; p = 0.111)	-0.372 (CI = +/-0.234; p = 0.008)	-0.061 (CI = +/-0.245; p = 0.564)	-0.285 (CI = +/-0.263; p = 0.038)	-0.229 (CI = +/-0.276; p = 0.089)	0.908	-2.91%
Loss Cost	2016.1	-0.014 (CI = +/-0.051; p = 0.502)	-0.104 (CI = +/-0.117; p = 0.070)	-0.354 (CI = +/-0.221; p = 0.009)	-0.189 (CI = +/-0.221; p = 0.079)	-0.425 (CI = +/-0.253; p = 0.008)	-0.099 (CI = +/-0.253; p = 0.361)	-0.354 (CI = +/-0.292; p = 0.026)	-0.282 (CI = +/-0.292; p = 0.055)	0.910	-1.42%
Loss Cost	2016.2	0.009 (CI = +/-0.043; p = 0.585)	-0.132 (CI = +/-0.087; p = 0.014)	-0.373 (CI = +/-0.157; p = 0.003)	-0.248 (CI = +/-0.167; p = 0.014)	-0.468 (CI = +/-0.184; p = 0.002)	-0.181 (CI = +/-0.197; p = 0.063)	-0.420 (CI = +/-0.217; p = 0.006)	-0.388 (CI = +/-0.232; p = 0.010)	0.962	+0.92%
Loss Cost	2017.1	0.027 (CI = +/-0.056; p = 0.219)	-0.111 (CI = +/-0.095; p = 0.034)	-0.409 (CI = +/-0.171; p = 0.005)	-0.272 (CI = +/-0.171; p = 0.015)	-0.522 (CI = +/-0.211; p = 0.004)	-0.223 (CI = +/-0.211; p = 0.044)	-0.492 (CI = +/-0.258; p = 0.009)	-0.448 (CI = +/-0.258; p = 0.012)	0.971	+2.76%
Severity	2006.1	0.038 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.049; p = 0.126)	-0.081 (CI = +/-0.141; p = 0.246)	-0.044 (CI = +/-0.141; p = 0.522)	-0.119 (CI = +/-0.143; p = 0.098)	-0.045 (CI = +/-0.143; p = 0.520)	-0.203 (CI = +/-0.145; p = 0.008)	-0.169 (CI = +/-0.145; p = 0.024)	0.873	+3.86%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.050; p = 0.184)	-0.079 (CI = +/-0.141; p = 0.261)	-0.037 (CI = +/-0.141; p = 0.596)	-0.116 (CI = +/-0.143; p = 0.108)	-0.037 (CI = +/-0.144; p = 0.603)	-0.199 (CI = +/-0.145; p = 0.009)	-0.160 (CI = +/-0.146; p = 0.034)	0.857	+3.75%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.052; p = 0.185)	-0.077 (CI = +/-0.145; p = 0.285)	-0.036 (CI = +/-0.145; p = 0.612)	-0.113 (CI = +/-0.147; p = 0.125)	-0.036 (CI = +/-0.147; p = 0.622)	-0.196 (CI = +/-0.150; p = 0.013)	-0.158 (CI = +/-0.150; p = 0.040)	0.842	+3.72%
Severity	2007.2	0.036 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.054; p = 0.212)	-0.076 (CI = +/-0.148; p = 0.299)	-0.035 (CI = +/-0.149; p = 0.635)	-0.113 (CI = +/-0.151; p = 0.137)	-0.034 (CI = +/-0.152; p = 0.647)	-0.196 (CI = +/-0.154; p = 0.015)	-0.156 (CI = +/-0.155; p = 0.048)	0.821	+3.70%
Severity	2008.1	0.039 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.051; p = 0.382)	-0.094 (CI = +/-0.137; p = 0.168)	-0.043 (CI = +/-0.137; p = 0.526)	-0.134 (CI = +/-0.140; p = 0.060)	-0.045 (CI = +/-0.140; p = 0.513)	-0.219 (CI = +/-0.143; p = 0.004)	-0.170 (CI = +/-0.143; p = 0.022)	0.852	+3.99%
Severity	2008.2	0.039 (CI = +/-0.008; p = 0.000)	-0.021 (CI = +/-0.053; p = 0.416)	-0.094 (CI = +/-0.141; p = 0.180)	-0.041 (CI = +/-0.142; p = 0.550)	-0.133 (CI = +/-0.144; p = 0.068)	-0.043 (CI = +/-0.145; p = 0.539)	-0.219 (CI = +/-0.147; p = 0.006)	-0.169 (CI = +/-0.149; p = 0.028)	0.831	+3.98%
Severity	2009.1	0.038 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.055; p = 0.339)	-0.087 (CI = +/-0.144; p = 0.223)	-0.038 (CI = +/-0.144; p = 0.585)	-0.125 (CI = +/-0.147; p = 0.093)	-0.039 (CI = +/-0.147; p = 0.586)	-0.209 (CI = +/-0.151; p = 0.009)	-0.163 (CI = +/-0.151; p = 0.036)	0.808	+3.85%
Severity	2009.2	0.036 (CI = +/-0.009; p = 0.000)	-0.020 (CI = +/-0.056; p = 0.468)	-0.083 (CI = +/-0.144; p = 0.240)	-0.028 (CI = +/-0.145; p = 0.690)	-0.119 (CI = +/-0.148; p = 0.106)	-0.027 (CI = +/-0.149; p = 0.707)	-0.202 (CI = +/-0.152; p = 0.012)	-0.149 (CI = +/-0.153; p = 0.055)	0.777	+3.67%
Severity	2010.1	0.036 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.060; p = 0.518)	-0.085 (CI = +/-0.150; p = 0.248)	-0.029 (CI = +/-0.150; p = 0.690)	-0.122 (CI = +/-0.154; p = 0.115)	-0.028 (CI = +/-0.154; p = 0.704)	-0.205 (CI = +/-0.159; p = 0.015)	-0.151 (CI = +/-0.159; p = 0.062)	0.751	+3.71%
Severity	2010.2	0.039 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.060; p = 0.363)	-0.090 (CI = +/-0.148; p = 0.217)	-0.043 (CI = +/-0.149; p = 0.555)	-0.129 (CI = +/-0.152; p = 0.092)	-0.045 (CI = +/-0.154; p = 0.549)	-0.214 (CI = +/-0.157; p = 0.011)	-0.170 (CI = +/-0.160; p = 0.039)	0.758	+3.97%
Severity	2011.1	0.040 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.064; p = 0.432)	-0.093 (CI = +/-0.155; p = 0.219)	-0.044 (CI = +/-0.155; p = 0.552)	-0.133 (CI = +/-0.160; p = 0.098)	-0.047 (CI = +/-0.160; p = 0.542)	-0.219 (CI = +/-0.166; p = 0.013)	-0.173 (CI = +/-0.166; p = 0.043)	0.731	+4.04%
Severity	2011.2	0.040 (CI = +/-0.014; p = 0.000)	-0.024 (CI = +/-0.068; p = 0.464)	-0.093 (CI = +/-0.162; p = 0.237)	-0.044 (CI = +/-0.164; p = 0.575)	-0.133 (CI = +/-0.168; p = 0.112)	-0.046 (CI = +/-0.170; p = 0.568)	-0.219 (CI = +/-0.175; p = 0.018)	-0.172 (CI = +/-0.177; p = 0.056)	0.681	+4.03%
Severity	2012.1	0.042 (CI = +/-0.016; p = 0.000)	-0.017 (CI = +/-0.072; p = 0.626)	-0.105 (CI = +/-0.167; p = 0.199)	-0.050 (CI = +/-0.167; p = 0.533)	-0.147 (CI = +/-0.174; p = 0.091)	-0.055 (CI = +/-0.174; p = 0.510)	-0.236 (CI = +/-0.183; p = 0.015)	-0.183 (CI = +/-0.183; p = 0.050)	0.671	+4.31%
Severity	2012.2	0.044 (CI = +/-0.018; p = 0.000)	-0.021 (CI = +/-0.077; p = 0.553)	-0.108 (CI = +/-0.173; p = 0.201)	-0.058 (CI = +/-0.176; p = 0.485)	-0.152 (CI = +/-0.181; p = 0.093)	-0.065 (CI = +/-0.185; p = 0.456)	-0.243 (CI = +/-0.191; p = 0.017)	-0.196 (CI = +/-0.195; p = 0.049)	0.634	+4.51%
Severity	2013.1	0.048 (CI = +/-0.020; p = 0.000)	-0.012 (CI = +/-0.081; p = 0.757)	-0.123 (CI = +/-0.179; p = 0.158)	-0.066 (CI = +/-0.179; p = 0.435)	-0.172 (CI = +/-0.189; p = 0.071)	-0.077 (CI = +/-0.189; p = 0.389)	-0.266 (CI = +/-0.201; p = 0.014)	-0.211 (CI = +/-0.201; p = 0.041)	0.629	+4.92%
Severity	2013.2	0.052 (CI = +/-0.023; p = 0.001)	-0.019 (CI = +/-0.086; p = 0.626)	-0.128 (CI = +/-0.185; p = 0.154)	-0.080 (CI = +/-0.189; p = 0.366)	-0.180 (CI = +/-0.196; p = 0.068)	-0.095 (CI = +/-0.201; p = 0.317)	-0.278 (CI = +/-0.209; p = 0.014)	-0.233 (CI = +/-0.215; p = 0.037)	0.602	+5.29%
Severity	2014.1	0.053 (CI = +/-0.028; p = 0.002)	-0.017 (CI = +/-0.096; p = 0.693)	-0.132 (CI = +/-0.203; p = 0.177)	-0.082 (CI = +/-0.203; p = 0.385)	-0.184 (CI = +/-0.218; p = 0.088)	-0.098 (CI = +/-0.218; p = 0.338)	-0.283 (CI = +/-0.235; p = 0.023)	-0.236 (CI = +/-0.235; p = 0.049)	0.523	+5.39%
Severity	2014.2	0.045 (CI = +/-0.031; p = 0.011)	-0.004 (CI = +/-0.100; p = 0.932)	-0.123 (CI = +/-0.204; p = 0.202)	-0.056 (CI = +/-0.209; p = 0.553)	-0.168 (CI = +/-0.220; p = 0.116)	-0.064 (CI = +/-0.228; p = 0.532)	-0.260 (CI = +/-0.240; p = 0.037)	-0.196 (CI = +/-0.248; p = 0.107)	0.356	+4.62%
Severity	2015.1	0.037 (CI = +/-0.038; p = 0.055)	-0.019 (CI = +/-0.109; p = 0.691)	-0.098 (CI = +/-0.217; p = 0.322)	-0.042 (CI = +/-0.217; p = 0.659)	-0.135 (CI = +/-0.239; p = 0.225)	-0.042 (CI = +/-0.239; p = 0.689)	-0.218 (CI = +/-0.265; p = 0.092)	-0.165 (CI = +/-0.265; p = 0.184)	0.161	+3.75%
Severity	2015.2	0.030 (CI = +/-0.047; p = 0.171)	-0.008 (CI = +/-0.121; p = 0.873)	-0.091 (CI = +/-0.234; p = 0.378)	-0.021 (CI = +/-0.243; p = 0.841)	-0.121 (CI = +/-0.260; p = 0.300)	-0.014 (CI = +/-0.272; p = 0.907)	-0.197 (CI = +/-0.292; p = 0.150)	-0.129 (CI = +/-0.306; p = 0.341)	-0.116	+3.01%
Severity	2016.1	0.051 (CI = +/-0.051; p = 0.052)	0.023 (CI = +/-0.117; p = 0.635)	-0.143 (CI = +/-0.221; p = 0.157)	-0.052 (CI = +/-0.221; p = 0.571)	-0.194 (CI = +/-0.254; p = 0.108)	-0.066 (CI = +/-0.254; p = 0.536)	-0.291 (CI = +/-0.292; p = 0.051)	-0.202 (CI = +/-0.292; p = 0.135)	0.246	+5.18%
Severity	2016.2	0.072 (CI = +/-0.050; p = 0.016)	-0.002 (CI = +/-0.100; p = 0.957)	-0.161 (CI = +/-0.181; p = 0.070)	-0.106 (CI = +/-0.192; p = 0.202)	-0.233 (CI = +/-0.213; p = 0.038)	-0.141 (CI = +/-0.228; p = 0.161)	-0.352 (CI = +/-0.250; p = 0.018)	-0.299 (CI = +/-0.268; p = 0.036)	0.604	+7.46%
Severity	2017.1	0.076 (CI = +/-0.086; p = 0.067)	0.003 (CI = +/-0.147; p = 0.951)	-0.170 (CI = +/-0.263; p = 0.133)	-0.112 (CI = +/-0.263; p = 0.270)	-0.246 (CI = +/-0.326; p = 0.096)	-0.151 (CI = +/-0.326; p = 0.237)	-0.369 (CI = +/-0.398; p = 0.060)	-0.314 (CI = +/-0.398; p = 0.087)	0.420	+7.94%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.056; p = 0.002)	-0.371 (CI = +/-0.162; p = 0.000)	-0.290 (CI = +/-0.162; p = 0.001)	-0.437 (CI = +/-0.165; p = 0.000)	-0.231 (CI = +/-0.165; p = 0.008)	-0.313 (CI = +/-0.167; p = 0.001)	-0.323 (CI = +/-0.167; p = 0.001)	0.895	-1.96%
Frequency	2006.2	-0.021 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.057; p = 0.003)	-0.368 (CI = +/-0.163; p = 0.000)	-0.282 (CI = +/-0.164; p = 0.002)	-0.433 (CI = +/-0.166; p = 0.000)	-0.222 (CI = +/-0.167; p = 0.011)	-0.309 (CI = +/-0.169; p = 0.001)	-0.313 (CI = +/-0.170; p = 0.001)	0.897	-2.06%
Frequency	2007.1	-0.021 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.060; p = 0.003)	-0.364 (CI = +/-0.167; p = 0.000)	-0.280 (CI = +/-0.167; p = 0.002)	-0.429 (CI = +/-0.170; p = 0.000)	-0.220 (CI = +/-0.170; p = 0.014)	-0.303 (CI = +/-0.173; p = 0.001)	-0.310 (CI = +/-0.173; p = 0.001)	0.893	-2.12%
Frequency	2007.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.062; p = 0.005)	-0.364 (CI = +/-0.172; p = 0.000)	-0.279 (CI = +/-0.173; p = 0.003)	-0.428 (CI = +/-0.175; p = 0.000)	-0.219 (CI = +/-0.176; p = 0.017)	-0.303 (CI = +/-0.178; p = 0.002)	-0.308 (CI = +/-0.180; p = 0.002)	0.889	-2.13%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.102 (CI = +/-0.063; p = 0.003)	-0.352 (CI = +/-0.172; p = 0.000)	-0.274 (CI = +/-0.172; p = 0.003)	-0.414 (CI = +/-0.175; p = 0.000)	-0.212 (CI = +/-0.175; p = 0.020)	-0.287 (CI = +/-0.179; p = 0.003)	-0.300 (CI = +/-0.179; p = 0.002)	0.893	-2.31%
Frequency	2008.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.061; p = 0.005)	-0.346 (CI = +/-0.162; p = 0.000)	-0.255 (CI = +/-0.163; p = 0.004)	-0.405 (CI = +/-0.165; p = 0.000)	-0.190 (CI = +/-0.167; p = 0.028)	-0.275 (CI = +/-0.169; p = 0.003)	-0.275 (CI = +/-0.171; p = 0.003)	0.908	-2.59%
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.063; p = 0.005)	-0.337 (CI = +/-0.165; p = 0.000)	-0.252 (CI = +/-0.165; p = 0.005)	-0.395 (CI = +/-0.169; p = 0.000)	-0.185 (CI = +/-0.169; p = 0.034)	-0.264 (CI = +/-0.174; p = 0.005)	-0.268 (CI = +/-0.174; p = 0.004)	0.906	-2.73%
Frequency	2009.2	-0.032 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.058; p = 0.007)	-0.329 (CI = +/-0.148; p = 0.000)	-0.228 (CI = +/-0.149; p = 0.005)	-0.384 (CI = +/-0.152; p = 0.000)	-0.158 (CI = +/-0.153; p = 0.044)	-0.248 (CI = +/-0.156; p = 0.004)	-0.237 (CI = +/-0.158; p = 0.005)	0.928	-3.11%
Frequency	2010.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.057; p = 0.003)	-0.314 (CI = +/-0.144; p = 0.000)	-0.221 (CI = +/-0.144; p = 0.005)	-0.365 (CI = +/-0.148; p = 0.000)	-0.148 (CI = +/-0.148; p = 0.051)	-0.227 (CI = +/-0.153; p = 0.006)	-0.224 (CI = +/-0.153; p = 0.006)	0.934	-3.39%
Frequency	2010.2	-0.037 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.058; p = 0.006)	-0.309 (CI = +/-0.142; p = 0.000)	-0.208 (CI = +/-0.144; p = 0.007)	-0.358 (CI = +/-0.146; p = 0.000)	-0.132 (CI = +/-0.148; p = 0.076)	-0.218 (CI = +/-0.151; p = 0.008)	-0.207 (CI = +/-0.153; p = 0.011)	0.938	-3.61%
Frequency	2011.1	-0.041 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.054; p = 0.002)	-0.289 (CI = +/-0.132; p = 0.000)	-0.199 (CI = +/-0.132; p = 0.006)	-0.334 (CI = +/-0.136; p = 0.000)	-0.119 (CI = +/-0.136; p = 0.083)	-0.189 (CI = +/-0.141; p = 0.012)	-0.189 (CI = +/-0.141; p = 0.012)	0.949	-4.00%
Frequency	2011.2	-0.045 (CI = +/-0.010; p = 0.000)	-0.086 (CI = +/-0.048; p = 0.002)	-0.282 (CI = +/-0.115; p = 0.000)	-0.177 (CI = +/-0.116; p = 0.006)	-0.322 (CI = +/-0.119; p = 0.000)	-0.092 (CI = +/-0.121; p = 0.123)	-0.173 (CI = +/-0.124; p = 0.010)	-0.158 (CI = +/-0.126; p = 0.017)	0.963	-4.42%
Frequency	2012.1	-0.049 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.047; p = 0.001)	-0.266 (CI = +/-0.110; p = 0.000)	-0.169 (CI = +/-0.110; p = 0.005)	-0.303 (CI = +/-0.115; p = 0.000)	-0.082 (CI = +/-0.115; p = 0.148)	-0.151 (CI = +/-0.120; p = 0.018)	-0.144 (CI = +/-0.120; p = 0.022)	0.967	-4.75%
Frequency	2012.2	-0.053 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.001)	-0.259 (CI = +/-0.093; p = 0.000)	-0.149 (CI = +/-0.094; p = 0.005)	-0.292 (CI = +/-0.097; p = 0.000)	-0.056 (CI = +/-0.099; p = 0.238)	-0.135 (CI = +/-0.102; p = 0.014)	-0.114 (CI = +/-0.104; p = 0.034)	0.977	-5.19%
Frequency	2013.1	-0.057 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.038; p = 0.000)	-0.243 (CI = +/-0.085; p = 0.000)	-0.141 (CI = +/-0.085; p = 0.004)	-0.272 (CI = +/-0.090; p = 0.000)	-0.045 (CI = +/-0.090; p = 0.297)	-0.111 (CI = +/-0.095; p = 0.026)	-0.098 (CI = +/-0.095; p = 0.043)	0.982	-5.56%
Frequency	2013.2	-0.057 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.042; p = 0.000)	-0.244 (CI = +/-0.090; p = 0.000)	-0.143 (CI = +/-0.092; p = 0.006)	-0.273 (CI = +/-0.096; p = 0.000)	-0.047 (CI = +/-0.098; p = 0.311)	-0.112 (CI = +/-0.102; p = 0.034)	-0.101 (CI = +/-0.105; p = 0.057)	0.979	-5.52%
Frequency	2014.1	-0.058 (CI = +/-0.013; p = 0.000)	-0.098 (CI = +/-0.046; p = 0.001)	-0.239 (CI = +/-0.098; p = 0.000)	-0.140 (CI = +/-0.098; p = 0.010)	-0.267 (CI = +/-0.105; p = 0.000)	-0.043 (CI = +/-0.105; p = 0.379)	-0.105 (CI = +/-0.113; p = 0.066)	-0.096 (CI = +/-0.113; p = 0.088)	0.976	-5.65%
Frequency	2014.2	-0.058 (CI = +/-0.016; p = 0.000)	-0.098 (CI = +/-0.052; p = 0.002)	-0.239 (CI = +/-0.106; p = 0.001)	-0.139 (CI = +/-0.109; p = 0.019)	-0.266 (CI = +/-0.115; p = 0.001)	-0.041 (CI = +/-0.119; p = 0.443)	-0.104 (CI = +/-0.125; p = 0.091)	-0.094 (CI = +/-0.129; p = 0.132)	0.973	-5.68%
Frequency	2015.1	-0.065 (CI = +/-0.018; p = 0.000)	-0.110 (CI = +/-0.051; p = 0.001)	-0.219 (CI = +/-0.102; p = 0.001)	-0.128 (CI = +/-0.102; p = 0.021)	-0.240 (CI = +/-0.112; p = 0.001)	-0.024 (CI = +/-0.112; p = 0.632)	-0.071 (CI = +/-0.124; p = 0.221)	-0.070 (CI = +/-0.124; p = 0.225)	0.977	-6.30%
Frequency	2015.2	-0.059 (CI = +/-0.020; p = 0.000)	-0.119 (CI = +/-0.051; p = 0.001)	-0.225 (CI = +/-0.098; p = 0.001)	-0.146 (CI = +/-0.102; p = 0.013)	-0.251 (CI = +/-0.109; p = 0.001)	-0.048 (CI = +/-0.114; p = 0.347)	-0.088 (CI = +/-0.122; p = 0.127)	-0.100 (CI = +/-0.128; p = 0.107)	0.979	-5.74%
Frequency	2016.1	-0.065 (CI = +/-0.025; p = 0.001)	-0.127 (CI = +/-0.058; p = 0.002)	-0.211 (CI = +/-0.109; p = 0.004)	-0.137 (CI = +/-0.109; p = 0.023)	-0.232 (CI = +/-0.125; p = 0.005)	-0.033 (CI = +/-0.125; p = 0.524)	-0.063 (CI = +/-0.144; p = 0.313)	-0.080 (CI = +/-0.144; p = 0.214)	0.977	-6.28%
Frequency	2016.2	-0.063 (CI = +/-0.036; p = 0.008)	-0.130 (CI = +/-0.073; p = 0.008)	-0.212 (CI = +/-0.131; p = 0.011)	-0.142 (CI = +/-0.139; p = 0.047)	-0.235 (CI = +/-0.154; p = 0.013)	-0.041 (CI = +/-0.165; p = 0.532)	-0.069 (CI = +/-0.181; p = 0.351)	-0.089 (CI = +/-0.194; p = 0.271)	0.972	-6.09%
Frequency	2017.1	-0.049 (CI = +/-0.050; p = 0.052)	-0.114 (CI = +/-0.085; p = 0.024)	-0.240 (CI = +/-0.153; p = 0.015)	-0.160 (CI = +/-0.153; p = 0.044)	-0.276 (CI = +/-0.189; p = 0.019)	-0.072 (CI = +/-0.189; p = 0.311)	-0.123 (CI = +/-0.231; p = 0.188)	-0.134 (CI = +/-0.231; p = 0.161)	0.972	-4.80%

Property Damage

Coverage = Total PD
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221, COVID20222

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	COVID20222	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.045 (CI = +/-0.007; p = 0.000)	-0.223 (CI = +/-0.155; p = 0.007)	-0.198 (CI = +/-0.156; p = 0.015)	-0.406 (CI = +/-0.158; p = 0.000)	-0.121 (CI = +/-0.159; p = 0.131)	-0.216 (CI = +/-0.160; p = 0.010)	-0.157 (CI = +/-0.162; p = 0.057)	0.870	+4.61%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.218 (CI = +/-0.156; p = 0.008)	-0.192 (CI = +/-0.157; p = 0.019)	-0.400 (CI = +/-0.159; p = 0.000)	-0.114 (CI = +/-0.160; p = 0.156)	-0.208 (CI = +/-0.161; p = 0.013)	-0.149 (CI = +/-0.163; p = 0.072)	0.855	+4.49%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	-0.214 (CI = +/-0.158; p = 0.010)	-0.188 (CI = +/-0.160; p = 0.023)	-0.395 (CI = +/-0.161; p = 0.000)	-0.108 (CI = +/-0.163; p = 0.183)	-0.202 (CI = +/-0.164; p = 0.018)	-0.142 (CI = +/-0.166; p = 0.089)	0.837	+4.40%
Loss Cost	2007.2	0.044 (CI = +/-0.008; p = 0.000)	-0.217 (CI = +/-0.162; p = 0.011)	-0.191 (CI = +/-0.163; p = 0.023)	-0.399 (CI = +/-0.165; p = 0.000)	-0.112 (CI = +/-0.166; p = 0.175)	-0.207 (CI = +/-0.168; p = 0.018)	-0.147 (CI = +/-0.170; p = 0.086)	0.825	+4.48%
Loss Cost	2008.1	0.044 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.166; p = 0.013)	-0.192 (CI = +/-0.168; p = 0.027)	-0.399 (CI = +/-0.169; p = 0.000)	-0.113 (CI = +/-0.171; p = 0.184)	-0.208 (CI = +/-0.173; p = 0.021)	-0.148 (CI = +/-0.175; p = 0.093)	0.805	+4.49%
Loss Cost	2008.2	0.042 (CI = +/-0.010; p = 0.000)	-0.211 (CI = +/-0.167; p = 0.016)	-0.184 (CI = +/-0.169; p = 0.034)	-0.391 (CI = +/-0.171; p = 0.000)	-0.104 (CI = +/-0.173; p = 0.224)	-0.198 (CI = +/-0.175; p = 0.028)	-0.137 (CI = +/-0.177; p = 0.121)	0.778	+4.32%
Loss Cost	2009.1	0.042 (CI = +/-0.011; p = 0.000)	-0.212 (CI = +/-0.172; p = 0.019)	-0.185 (CI = +/-0.174; p = 0.038)	-0.392 (CI = +/-0.176; p = 0.000)	-0.105 (CI = +/-0.178; p = 0.234)	-0.199 (CI = +/-0.181; p = 0.033)	-0.138 (CI = +/-0.183; p = 0.131)	0.753	+4.34%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	-0.205 (CI = +/-0.175; p = 0.024)	-0.178 (CI = +/-0.177; p = 0.049)	-0.384 (CI = +/-0.179; p = 0.000)	-0.096 (CI = +/-0.182; p = 0.283)	-0.189 (CI = +/-0.184; p = 0.045)	-0.128 (CI = +/-0.187; p = 0.169)	0.716	+4.16%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	-0.205 (CI = +/-0.181; p = 0.029)	-0.177 (CI = +/-0.183; p = 0.058)	-0.383 (CI = +/-0.186; p = 0.000)	-0.095 (CI = +/-0.189; p = 0.305)	-0.188 (CI = +/-0.192; p = 0.054)	-0.127 (CI = +/-0.195; p = 0.190)	0.679	+4.14%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	-0.185 (CI = +/-0.159; p = 0.025)	-0.155 (CI = +/-0.161; p = 0.059)	-0.357 (CI = +/-0.164; p = 0.000)	-0.067 (CI = +/-0.167; p = 0.408)	-0.157 (CI = +/-0.170; p = 0.067)	-0.093 (CI = +/-0.173; p = 0.272)	0.669	+3.56%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	-0.178 (CI = +/-0.162; p = 0.033)	-0.147 (CI = +/-0.164; p = 0.077)	-0.348 (CI = +/-0.167; p = 0.000)	-0.057 (CI = +/-0.170; p = 0.490)	-0.146 (CI = +/-0.174; p = 0.094)	-0.081 (CI = +/-0.177; p = 0.349)	0.619	+3.34%
Loss Cost	2011.2	0.029 (CI = +/-0.014; p = 0.000)	-0.164 (CI = +/-0.155; p = 0.039)	-0.131 (CI = +/-0.158; p = 0.098)	-0.330 (CI = +/-0.161; p = 0.001)	-0.037 (CI = +/-0.164; p = 0.642)	-0.124 (CI = +/-0.168; p = 0.137)	-0.056 (CI = +/-0.171; p = 0.496)	0.579	+2.89%
Loss Cost	2012.1	0.025 (CI = +/-0.015; p = 0.003)	-0.155 (CI = +/-0.155; p = 0.051)	-0.119 (CI = +/-0.159; p = 0.129)	-0.317 (CI = +/-0.162; p = 0.001)	-0.022 (CI = +/-0.166; p = 0.779)	-0.108 (CI = +/-0.170; p = 0.196)	-0.038 (CI = +/-0.174; p = 0.643)	0.529	+2.57%
Loss Cost	2012.2	0.016 (CI = +/-0.010; p = 0.006)	-0.127 (CI = +/-0.099; p = 0.015)	-0.087 (CI = +/-0.101; p = 0.084)	-0.281 (CI = +/-0.104; p = 0.000)	0.020 (CI = +/-0.106; p = 0.697)	-0.061 (CI = +/-0.109; p = 0.248)	0.013 (CI = +/-0.112; p = 0.808)	0.704	+1.58%
Loss Cost	2013.1	0.014 (CI = +/-0.012; p = 0.024)	-0.123 (CI = +/-0.102; p = 0.023)	-0.082 (CI = +/-0.105; p = 0.115)	-0.274 (CI = +/-0.108; p = 0.000)	0.027 (CI = +/-0.111; p = 0.608)	-0.053 (CI = +/-0.115; p = 0.334)	0.022 (CI = +/-0.118; p = 0.693)	0.689	+1.41%
Loss Cost	2013.2	0.010 (CI = +/-0.012; p = 0.114)	-0.112 (CI = +/-0.097; p = 0.027)	-0.069 (CI = +/-0.100; p = 0.157)	-0.259 (CI = +/-0.103; p = 0.000)	0.044 (CI = +/-0.107; p = 0.383)	-0.034 (CI = +/-0.110; p = 0.516)	0.043 (CI = +/-0.114; p = 0.421)	0.718	+0.97%
Loss Cost	2014.1	0.016 (CI = +/-0.012; p = 0.014)	-0.126 (CI = +/-0.082; p = 0.007)	-0.086 (CI = +/-0.085; p = 0.048)	-0.279 (CI = +/-0.088; p = 0.000)	0.021 (CI = +/-0.092; p = 0.620)	-0.060 (CI = +/-0.095; p = 0.195)	0.014 (CI = +/-0.099; p = 0.752)	0.814	+1.58%
Loss Cost	2014.2	0.013 (CI = +/-0.014; p = 0.059)	-0.120 (CI = +/-0.086; p = 0.011)	-0.079 (CI = +/-0.089; p = 0.076)	-0.271 (CI = +/-0.093; p = 0.000)	0.030 (CI = +/-0.098; p = 0.500)	-0.049 (CI = +/-0.102; p = 0.304)	0.026 (CI = +/-0.107; p = 0.593)	0.812	+1.32%
Loss Cost	2015.1	0.011 (CI = +/-0.017; p = 0.166)	-0.116 (CI = +/-0.093; p = 0.020)	-0.074 (CI = +/-0.097; p = 0.116)	-0.265 (CI = +/-0.102; p = 0.000)	0.037 (CI = +/-0.108; p = 0.447)	-0.041 (CI = +/-0.113; p = 0.428)	0.035 (CI = +/-0.120; p = 0.516)	0.805	+1.12%
Loss Cost	2015.2	0.012 (CI = +/-0.022; p = 0.237)	-0.118 (CI = +/-0.104; p = 0.031)	-0.076 (CI = +/-0.110; p = 0.146)	-0.267 (CI = +/-0.116; p = 0.001)	0.035 (CI = +/-0.124; p = 0.525)	-0.044 (CI = +/-0.131; p = 0.457)	0.032 (CI = +/-0.140; p = 0.603)	0.792	+1.19%
Loss Cost	2016.1	0.020 (CI = +/-0.025; p = 0.093)	-0.132 (CI = +/-0.101; p = 0.019)	-0.094 (CI = +/-0.108; p = 0.079)	-0.289 (CI = +/-0.117; p = 0.001)	0.009 (CI = +/-0.125; p = 0.871)	-0.074 (CI = +/-0.135; p = 0.227)	-0.002 (CI = +/-0.145; p = 0.969)	0.835	+2.03%
Loss Cost	2016.2	0.024 (CI = +/-0.034; p = 0.128)	-0.137 (CI = +/-0.117; p = 0.030)	-0.102 (CI = +/-0.128; p = 0.097)	-0.299 (CI = +/-0.140; p = 0.003)	-0.003 (CI = +/-0.152; p = 0.963)	-0.088 (CI = +/-0.166; p = 0.232)	-0.018 (CI = +/-0.180; p = 0.809)	0.826	+2.43%
Loss Cost	2017.1	0.031 (CI = +/-0.049; p = 0.148)	-0.147 (CI = +/-0.140; p = 0.043)	-0.115 (CI = +/-0.156; p = 0.109)	-0.316 (CI = +/-0.174; p = 0.007)	-0.024 (CI = +/-0.194; p = 0.747)	-0.113 (CI = +/-0.214; p = 0.218)	-0.047 (CI = +/-0.235; p = 0.612)	0.822	+3.20%
Severity	2006.1	0.051 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.121; p = 0.827)	-0.007 (CI = +/-0.122; p = 0.908)	-0.091 (CI = +/-0.123; p = 0.139)	0.011 (CI = +/-0.124; p = 0.853)	0.037 (CI = +/-0.125; p = 0.551)	-0.035 (CI = +/-0.126; p = 0.571)	0.955	+5.27%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.124; p = 0.821)	-0.006 (CI = +/-0.125; p = 0.921)	-0.090 (CI = +/-0.126; p = 0.152)	0.012 (CI = +/-0.127; p = 0.844)	0.038 (CI = +/-0.128; p = 0.549)	-0.034 (CI = +/-0.129; p = 0.593)	0.950	+5.26%
Severity	2007.1	0.051 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.127; p = 0.814)	-0.005 (CI = +/-0.128; p = 0.935)	-0.089 (CI = +/-0.129; p = 0.167)	0.013 (CI = +/-0.131; p = 0.833)	0.039 (CI = +/-0.132; p = 0.546)	-0.033 (CI = +/-0.133; p = 0.617)	0.944	+5.24%
Severity	2007.2	0.051 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.131; p = 0.813)	-0.005 (CI = +/-0.132; p = 0.942)	-0.089 (CI = +/-0.133; p = 0.180)	0.014 (CI = +/-0.134; p = 0.831)	0.040 (CI = +/-0.136; p = 0.551)	-0.032 (CI = +/-0.137; p = 0.634)	0.938	+5.23%
Severity	2008.1	0.054 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.119; p = 0.950)	-0.017 (CI = +/-0.120; p = 0.765)	-0.103 (CI = +/-0.121; p = 0.091)	-0.001 (CI = +/-0.122; p = 0.981)	0.023 (CI = +/-0.123; p = 0.704)	-0.050 (CI = +/-0.125; p = 0.414)	0.950	+5.51%
Severity	2008.2	0.056 (CI = +/-0.006; p = 0.000)	-0.006 (CI = +/-0.111; p = 0.919)	-0.028 (CI = +/-0.112; p = 0.613)	-0.114 (CI = +/-0.114; p = 0.049)	-0.014 (CI = +/-0.115; p = 0.804)	0.009 (CI = +/-0.116; p = 0.869)	-0.065 (CI = +/-0.118; p = 0.266)	0.955	+5.74%
Severity	2009.1	0.059 (CI = +/-0.005; p = 0.000)	-0.019 (CI = +/-0.088; p = 0.655)	-0.043 (CI = +/-0.089; p = 0.326)	-0.131 (CI = +/-0.090; p = 0.007)	-0.033 (CI = +/-0.092; p = 0.465)	-0.011 (CI = +/-0.093; p = 0.804)	-0.087 (CI = +/-0.094; p = 0.068)	0.972	+6.10%
Severity	2009.2	0.061 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.085; p = 0.541)	-0.050 (CI = +/-0.086; p = 0.239)	-0.139 (CI = +/-0.088; p = 0.004)	-0.041 (CI = +/-0.089; p = 0.342)	-0.021 (CI = +/-0.090; p = 0.638)	-0.097 (CI = +/-0.091; p = 0.038)	0.973	+6.27%
Severity	2010.1	0.062 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.086; p = 0.490)	-0.054 (CI = +/-0.088; p = 0.210)	-0.144 (CI = +/-0.089; p = 0.003)	-0.046 (CI = +/-0.090; p = 0.294)	-0.026 (CI = +/-0.092; p = 0.556)	-0.103 (CI = +/-0.093; p = 0.031)	0.971	+6.38%
Severity	2010.2	0.061 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.088; p = 0.551)	-0.050 (CI = +/-0.089; p = 0.252)	-0.139 (CI = +/-0.090; p = 0.005)	-0.041 (CI = +/-0.092; p = 0.359)	-0.020 (CI = +/-0.093; p = 0.653)	-0.097 (CI = +/-0.095; p = 0.046)	0.967	+6.26%
Severity	2011.1	0.060 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.091; p = 0.587)	-0.048 (CI = +/-0.092; p = 0.285)	-0.137 (CI = +/-0.094; p = 0.007)	-0.039 (CI = +/-0.096; p = 0.402)	-0.018 (CI = +/-0.098; p = 0.703)	-0.094 (CI = +/-0.100; p = 0.062)	0.962	+6.22%
Severity	2011.2	0.058 (CI = +/-0.008; p = 0.000)	-0.017 (CI = +/-0.090; p = 0.684)	-0.041 (CI = +/-0.091; p = 0.355)	-0.129 (CI = +/-0.093; p = 0.010)	-0.030 (CI = +/-0.095; p = 0.517)	-0.008 (CI = +/-0.097; p = 0.869)	-0.083 (CI = +/-0.099; p = 0.095)	0.958	+6.00%
Severity	2012.1	0.056 (CI = +/-0.008; p = 0.000)	-0.011 (CI = +/-0.088; p = 0.800)	-0.033 (CI = +/-0.090; p = 0.445)	-0.120 (CI = +/-0.092; p = 0.014)	-0.019 (CI = +/-0.094; p = 0.666)	0.004 (CI = +/-0.096; p = 0.933)	-0.070 (CI = +/-0.099; p = 0.148)	0.955	+5.76%
Severity	2012.2	0.051 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.067; p = 0.933)	-0.017 (CI = +/-0.069; p = 0.597)	-0.102 (CI = +/-0.071; p = 0.008)	0.001 (CI = +/-0.073; p = 0.977)	0.026 (CI = +/-0.075; p = 0.457)	-0.045 (CI = +/-0.077; p = 0.222)	0.968	+5.27%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.071; p = 0.965)	-0.019 (CI = +/-0.073; p = 0.587)	-0.103 (CI = +/-0.075; p = 0.011)	-0.001 (CI = +/-0.077; p = 0.980)	0.024 (CI = +/-0.080; p = 0.519)	-0.048 (CI = +/-0.082; p = 0.229)	0.963	+5.32%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.076; p = 0.948)	-0.018 (CI = +/-0.078; p = 0.627)	-0.102 (CI = +/-0.081; p = 0.018)	0.000 (CI = +/-0.083; p = 0.990)	0.026 (CI = +/-0.086; p = 0.522)	-0.046 (CI = +/-0.089; p = 0.280)	0.955	+5.28%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	-0.008 (CI = +/-0.066; p = 0.791)	-0.030 (CI = +/-0.068; p = 0.347)	-0.117 (CI = +/-0.071; p = 0.004)	-0.017 (CI = +/-0.074; p = 0.627)	0.007 (CI = +/-0.077; p = 0.852)	-0.068 (CI = +/-0.080; p = 0.088)	0.966	+5.75%
Severity	2014.2	0.054 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.069; p = 0.897)	-0.025 (CI = +/-0.072; p = 0.447)	-0.111 (CI = +/-0.075; p = 0.009)	-0.010 (CI = +/-0.079; p = 0.785)	0.014 (CI = +/-0.082; p = 0.704)	-0.059 (CI = +/-0.086; p = 0.157)	0.959	+5.55%
Severity	2015.1	0.054 (CI = +/-0.014; p = 0.000)	-0.005 (CI = +/-0.076; p = 0.887)	-0.026 (CI = +/-0.080; p = 0.469)	-0.112 (CI = +/-0.084; p = 0.015)	-0.011 (CI = +/-0.089; p = 0.778)	0.013 (CI = +/-0.093; p = 0.761)	-0.061 (CI = +/-0.098; p = 0.192)	0.948	+5.60%
Severity	2015.2	0.050 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.075; p = 0.900)	-0.015 (CI = +/-0.080; p = 0.671)	-0.098 (CI = +/-0.085; p = 0.028)	0.005 (CI = +/-0.090; p = 0.895)	0.032 (CI = +/-0.096; p = 0.460)	-0.039 (CI = +/-0.102; p = 0.389)	0.943	+5.08%
Severity	2016.1	0.055 (CI = +/-0.018; p = 0.000)	-0.005 (CI = +/-0.076; p = 0.874)	-0.027 (CI = +/-0.081; p = 0.446)	-0.113 (CI = +/-0.087; p = 0.019)	-0.012 (CI = +/-0.094; p = 0.756)	0.011 (CI = +/-0.101; p = 0.795)	-0.063 (CI = +/-0.108; p = 0.205)	0.946	+5.66%
Severity	2016.2	0.065 (CI = +/-0.016; p = 0.000)	-0.021 (CI = +/-0.055; p = 0.378)	-0.048 (CI = +/-0.060; p = 0.096)	-0.139 (CI = +/-0.065; p = 0.003)	-0.043 (CI = +/-0.071; p = 0.178)	-0.025 (CI = +/-0.078; p = 0.446)	-0.104 (CI = +/-0.084; p = 0.025)	0.975	+6.76%
Severity	2017.1	0.068 (CI = +/-0.023; p = 0.001)	-0.024 (CI = +/-0.067; p = 0.377)	-0.052 (CI = +/-0.075; p = 0.125)	-0.145 (CI = +/-0.084; p = 0.009)	-0.051 (CI = +/-0.093; p = 0.205)	-0.033 (CI = +/-0.103; p = 0.418)	-0.114 (CI = +/-0.113; p = 0.049)	0.965	+7.03%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.078)	-0.236 (CI = +/-0.163; p = 0.006)	-0.191 (CI = +/-0.164; p = 0.024)	-0.315 (CI = +/-0.165; p = 0.001)	-0.132 (CI = +/-0.167; p = 0.116)	-0.253 (CI = +/-0.168; p = 0.005)	-0.121 (CI = +/-0.170; p = 0.153)	0.657	-0.63%
Frequency	2006.2	-0.007 (CI = +/-0.008; p = 0.059)	-0.232 (CI = +/-0.165; p = 0.008)	-0.186 (CI = +/-0.166; p = 0.030)	-0.309 (CI = +/-0.168; p = 0.001)	-0.126 (CI = +/-0.169; p = 0.138)	-0.246 (CI = +/-0.171; p = 0.006)	-0.114 (CI = +/-0.172; p = 0.183)	0.661	-0.73%
Frequency	2007.1	-0.008 (CI = +/-0.008; p = 0.054)	-0.229 (CI = +/-0.168; p = 0.010)	-0.183 (CI = +/-0.170; p = 0.036)	-0.305 (CI = +/-0.171; p = 0.001)	-0.122 (CI = +/-0.173; p = 0.159)	-0.241 (CI = +/-0.174; p = 0.009)	-0.109 (CI = +/-0.176; p = 0.212)	0.660	-0.80%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.105)	-0.232 (CI = +/-0.171; p = 0.010)	-0.187 (CI = +/-0.173; p = 0.036)	-0.310 (CI = +/-0.175; p = 0.001)	-0.127 (CI = +/-0.176; p = 0.151)	-0.247 (CI = +/-0.178; p = 0.009)	-0.115 (CI = +/-0.180; p = 0.199)	0.648	-0.71%
Frequency	2008.1	-0.010 (CI = +/-0.009; p = 0.037)	-0.222 (CI = +/-0.166; p = 0.011)	-0.175 (CI = +/-0.167; p = 0.042)	-0.296 (CI = +/-0.169; p = 0.001)	-0.112 (CI = +/-0.171; p = 0.188)	-0.231 (CI = +/-0.173; p = 0.011)	-0.098 (CI = +/-0.175; p = 0.257)	0.685	-0.96%
Frequency	2008.2	-0.014 (CI = +/-0.008; p = 0.003)	-0.206 (CI = +/-0.147; p = 0.008)	-0.157 (CI = +/-0.148; p = 0.039)	-0.277 (CI = +/-0.150; p = 0.001)	-0.090 (CI = +/-0.152; p = 0.230)	-0.207 (CI = +/-0.154; p = 0.011)	-0.072 (CI = +/-0.155; p = 0.343)	0.763	-1.34%
Frequency	2009.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.135; p = 0.007)	-0.142 (CI = +/-0.136; p = 0.042)	-0.260 (CI = +/-0.138; p = 0.001)	-0.072 (CI = +/-0.139; p = 0.292)	-0.188 (CI = +/-0.141; p = 0.012)	-0.051 (CI = +/-0.143; p = 0.463)	0.811	-1.66%
Frequency	2009.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.180 (CI = +/-0.122; p = 0.006)	-0.128 (CI = +/-0.124; p = 0.043)	-0.244 (CI = +/-0.125; p = 0.001)	-0.055 (CI = +/-0.127; p = 0.378)	-0.169 (CI = +/-0.129; p = 0.013)	-0.031 (CI = +/-0.131; p = 0.630)	0.852	-1.99%
Frequency	2010.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.176 (CI = +/-0.124; p = 0.008)	-0.123 (CI = +/-0.126; p = 0.055)	-0.239 (CI = +/-0.128; p = 0.001)	-0.049 (CI = +/-0.130; p = 0.442)	-0.162 (CI = +/-0.132; p = 0.019)	-0.023 (CI = +/-0.134; p = 0.720)	0.850	-2.10%
Frequency	2010.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.160 (CI = +/-0.100; p = 0.004)	-0.105 (CI = +/-0.102; p = 0.045)	-0.218 (CI = +/-0.104; p = 0.000)	-0.026 (CI = +/-0.105; p = 0.610)	-0.137 (CI = +/-0.107; p = 0.015)	0.004 (CI = +/-0.109; p = 0.939)	0.908	-2.54%
Frequency	2011.1	-0.027 (CI = +/-0.008; p = 0.000)	-0.154 (CI = +/-0.101; p = 0.005)	-0.098 (CI = +/-0.102; p = 0.059)	-0.211 (CI = +/-0.104; p = 0.001)	-0.018 (CI = +/-0.106; p = 0.726)	-0.128 (CI = +/-0.108; p = 0.023)	0.014 (CI = +/-0.110; p = 0.796)	0.909	-2.71%
Frequency	2011.2	-0.030 (CI = +/-0.009; p = 0.000)	-0.147 (CI = +/-0.099; p = 0.006)	-0.090 (CI = +/-0.101; p = 0.077)	-0.201 (CI = +/-0.103; p = 0.001)	-0.007 (CI = +/-0.105; p = 0.889)	-0.116 (CI = +/-0.107; p = 0.035)	0.027 (CI = +/-0.109; p = 0.606)	0.915	-2.93%
Frequency	2012.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.144 (CI = +/-0.103; p = 0.009)	-0.087 (CI = +/-0.105; p = 0.098)	-0.198 (CI = +/-0.107; p = 0.001)	-0.003 (CI = +/-0.110; p = 0.957)	-0.111 (CI = +/-0.112; p = 0.051)	0.032 (CI = +/-0.115; p = 0.560)	0.908	-3.02%
Frequency	2012.2	-0.036 (CI = +/-0.009; p = 0.000)	-0.130 (CI = +/-0.085; p = 0.006)	-0.070 (CI = +/-0.087; p = 0.105)	-0.179 (CI = +/-0.089; p = 0.001)	0.019 (CI = +/-0.091; p = 0.668)	-0.088 (CI = +/-0.094; p = 0.065)	0.058 (CI = +/-0.097; p = 0.214)	0.941	-3.50%
Frequency	2013.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.086; p = 0.008)	-0.063 (CI = +/-0.088; p = 0.144)	-0.171 (CI = +/-0.090; p = 0.001)	0.028 (CI = +/-0.093; p = 0.529)	-0.077 (CI = +/-0.096; p = 0.105)	0.070 (CI = +/-0.099; p = 0.151)	0.940	-3.71%
Frequency	2013.2	-0.042 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.079; p = 0.009)	-0.051 (CI = +/-0.081; p = 0.193)	-0.157 (CI = +/-0.084; p = 0.002)	0.044 (CI = +/-0.087; p = 0.293)	-0.060 (CI = +/-0.090; p = 0.173)	0.089 (CI = +/-0.093; p = 0.058)	0.951	-4.09%
Frequency	2014.1	-0.040 (CI = +/-0.012; p = 0.000)	-0.118 (CI = +/-0.083; p = 0.010)	-0.056 (CI = +/-0.086; p = 0.181)	-0.162 (CI = +/-0.089; p = 0.002)	0.038 (CI = +/-0.093; p = 0.387)	-0.066 (CI = +/-0.097; p = 0.158)	0.082 (CI = +/-0.101; p = 0.099)	0.943	-3.95%
Frequency	2014.2	-0.041 (CI = +/-0.014; p = 0.000)	-0.116 (CI = +/-0.090; p = 0.017)	-0.054 (CI = +/-0.094; p = 0.227)	-0.160 (CI = +/-0.098; p = 0.005)	0.040 (CI = +/-0.102; p = 0.399)	-0.063 (CI = +/-0.107; p = 0.213)	0.085 (CI = +/-0.112; p = 0.120)	0.933	-4.01%
Frequency	2015.1	-0.043 (CI = +/-0.018; p = 0.000)	-0.112 (CI = +/-0.097; p = 0.029)	-0.048 (CI = +/-0.101; p = 0.308)	-0.153 (CI = +/-0.107; p = 0.011)	0.048 (CI = +/-0.112; p = 0.349)	-0.054 (CI = +/-0.118; p = 0.325)	0.096 (CI = +/-0.125; p = 0.114)	0.925	-4.24%
Frequency	2015.2	-0.038 (CI = +/-0.020; p = 0.003)	-0.122 (CI = +/-0.098; p = 0.022)	-0.061 (CI = +/-0.104; p = 0.207)	-0.169 (CI = +/-0.110; p = 0.008)	0.030 (CI = +/-0.117; p = 0.567)	-0.075 (CI = +/-0.124; p = 0.195)	0.072 (CI = +/-0.132; p = 0.241)	0.918	-3.70%
Frequency	2016.1	-0.035 (CI = +/-0.027; p = 0.019)	-0.126 (CI = +/-0.110; p = 0.031)	-0.067 (CI = +/-0.118; p = 0.216)	-0.176 (CI = +/-0.127; p = 0.015)	0.021 (CI = +/-0.137; p = 0.718)	-0.085 (CI = +/-0.147; p = 0.205)	0.060 (CI = +/-0.158; p = 0.386)	0.899	-3.44%
Frequency	2016.2	-0.041 (CI = +/-0.036; p = 0.031)	-0.117 (CI = +/-0.124; p = 0.059)	-0.054 (CI = +/-0.135; p = 0.350)	-0.160 (CI = +/-0.147; p = 0.038)	0.040 (CI = +/-0.161; p = 0.546)	-0.063 (CI = +/-0.175; p = 0.398)	0.086 (CI = +/-0.190; p = 0.296)	0.891	-4.06%
Frequency	2017.1	-0.036 (CI = +/-0.053; p = 0.130)	-0.123 (CI = +/-0.152; p = 0.088)	-0.063 (CI = +/-0.170; p = 0.362)	-0.171 (CI = +/-0.190; p = 0.066)	0.026 (CI = +/-0.211; p = 0.745)	-0.079 (CI = +/-0.233; p = 0.399)	0.067 (CI = +/-0.257; p = 0.508)	0.854	-3.58%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221, COVID20222

Fit	Start Date	Time	Seasonality	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	COVID20222	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.037 (CI = +/-0.011; p = 0.000)	-0.064 (CI = +/-0.086; p = 0.136)	-0.525 (CI = +/-0.247; p = 0.000)	-0.323 (CI = +/-0.247; p = 0.012)	-0.505 (CI = +/-0.251; p = 0.000)	-0.280 (CI = +/-0.251; p = 0.030)	-0.450 (CI = +/-0.255; p = 0.001)	-0.341 (CI = +/-0.255; p = 0.011)	0.645	+3.74%
Loss Cost	2006.2	0.033 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.078; p = 0.242)	-0.514 (CI = +/-0.221; p = 0.000)	-0.292 (CI = +/-0.222; p = 0.012)	-0.490 (CI = +/-0.224; p = 0.000)	-0.245 (CI = +/-0.226; p = 0.035)	-0.431 (CI = +/-0.228; p = 0.001)	-0.301 (CI = +/-0.230; p = 0.012)	0.641	+3.31%
Loss Cost	2007.1	0.033 (CI = +/-0.011; p = 0.000)	-0.043 (CI = +/-0.081; p = 0.284)	-0.518 (CI = +/-0.227; p = 0.000)	-0.294 (CI = +/-0.227; p = 0.014)	-0.494 (CI = +/-0.231; p = 0.000)	-0.247 (CI = +/-0.231; p = 0.037)	-0.435 (CI = +/-0.235; p = 0.001)	-0.304 (CI = +/-0.235; p = 0.014)	0.630	+3.36%
Loss Cost	2007.2	0.033 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.085; p = 0.290)	-0.518 (CI = +/-0.233; p = 0.000)	-0.296 (CI = +/-0.234; p = 0.016)	-0.495 (CI = +/-0.237; p = 0.000)	-0.249 (CI = +/-0.239; p = 0.041)	-0.437 (CI = +/-0.242; p = 0.001)	-0.307 (CI = +/-0.243; p = 0.016)	0.608	+3.39%
Loss Cost	2008.1	0.033 (CI = +/-0.013; p = 0.000)	-0.044 (CI = +/-0.089; p = 0.316)	-0.519 (CI = +/-0.241; p = 0.000)	-0.296 (CI = +/-0.241; p = 0.018)	-0.496 (CI = +/-0.246; p = 0.000)	-0.249 (CI = +/-0.246; p = 0.047)	-0.437 (CI = +/-0.251; p = 0.002)	-0.307 (CI = +/-0.251; p = 0.019)	0.591	+3.40%
Loss Cost	2008.2	0.032 (CI = +/-0.014; p = 0.000)	-0.040 (CI = +/-0.093; p = 0.376)	-0.517 (CI = +/-0.247; p = 0.000)	-0.290 (CI = +/-0.248; p = 0.024)	-0.493 (CI = +/-0.252; p = 0.001)	-0.242 (CI = +/-0.254; p = 0.060)	-0.434 (CI = +/-0.257; p = 0.002)	-0.299 (CI = +/-0.260; p = 0.026)	0.558	+3.30%
Loss Cost	2009.1	0.030 (CI = +/-0.015; p = 0.001)	-0.051 (CI = +/-0.095; p = 0.272)	-0.500 (CI = +/-0.248; p = 0.000)	-0.282 (CI = +/-0.248; p = 0.028)	-0.473 (CI = +/-0.254; p = 0.001)	-0.232 (CI = +/-0.254; p = 0.071)	-0.411 (CI = +/-0.260; p = 0.004)	-0.286 (CI = +/-0.260; p = 0.033)	0.543	+3.00%
Loss Cost	2009.2	0.023 (CI = +/-0.014; p = 0.002)	-0.029 (CI = +/-0.084; p = 0.478)	-0.487 (CI = +/-0.215; p = 0.000)	-0.244 (CI = +/-0.217; p = 0.030)	-0.454 (CI = +/-0.220; p = 0.000)	-0.187 (CI = +/-0.222; p = 0.094)	-0.385 (CI = +/-0.226; p = 0.002)	-0.234 (CI = +/-0.229; p = 0.045)	0.583	+2.35%
Loss Cost	2010.1	0.020 (CI = +/-0.015; p = 0.011)	-0.040 (CI = +/-0.086; p = 0.344)	-0.470 (CI = +/-0.216; p = 0.000)	-0.236 (CI = +/-0.216; p = 0.034)	-0.434 (CI = +/-0.222; p = 0.001)	-0.176 (CI = +/-0.222; p = 0.112)	-0.362 (CI = +/-0.229; p = 0.004)	-0.221 (CI = +/-0.229; p = 0.058)	0.586	+2.04%
Loss Cost	2010.2	0.027 (CI = +/-0.013; p = 0.001)	-0.061 (CI = +/-0.074; p = 0.101)	-0.483 (CI = +/-0.183; p = 0.000)	-0.273 (CI = +/-0.184; p = 0.006)	-0.453 (CI = +/-0.188; p = 0.000)	-0.220 (CI = +/-0.190; p = 0.026)	-0.388 (CI = +/-0.194; p = 0.001)	-0.271 (CI = +/-0.197; p = 0.010)	0.711	+2.72%
Loss Cost	2011.1	0.025 (CI = +/-0.015; p = 0.003)	-0.066 (CI = +/-0.078; p = 0.090)	-0.473 (CI = +/-0.189; p = 0.000)	-0.269 (CI = +/-0.189; p = 0.009)	-0.442 (CI = +/-0.196; p = 0.000)	-0.214 (CI = +/-0.196; p = 0.034)	-0.375 (CI = +/-0.203; p = 0.001)	-0.263 (CI = +/-0.203; p = 0.015)	0.708	+2.53%
Loss Cost	2011.2	0.021 (CI = +/-0.016; p = 0.014)	-0.055 (CI = +/-0.078; p = 0.154)	-0.467 (CI = +/-0.184; p = 0.000)	-0.248 (CI = +/-0.186; p = 0.013)	-0.431 (CI = +/-0.191; p = 0.000)	-0.189 (CI = +/-0.194; p = 0.055)	-0.360 (CI = +/-0.199; p = 0.002)	-0.234 (CI = +/-0.202; p = 0.026)	0.718	+2.11%
Loss Cost	2012.1	0.020 (CI = +/-0.018; p = 0.036)	-0.058 (CI = +/-0.084; p = 0.159)	-0.461 (CI = +/-0.195; p = 0.000)	-0.245 (CI = +/-0.195; p = 0.017)	-0.425 (CI = +/-0.203; p = 0.001)	-0.185 (CI = +/-0.203; p = 0.070)	-0.352 (CI = +/-0.213; p = 0.003)	-0.229 (CI = +/-0.213; p = 0.037)	0.712	+1.99%
Loss Cost	2012.2	0.016 (CI = +/-0.020; p = 0.103)	-0.050 (CI = +/-0.088; p = 0.241)	-0.456 (CI = +/-0.199; p = 0.000)	-0.231 (CI = +/-0.202; p = 0.028)	-0.416 (CI = +/-0.208; p = 0.001)	-0.167 (CI = +/-0.212; p = 0.111)	-0.341 (CI = +/-0.219; p = 0.005)	-0.208 (CI = +/-0.223; p = 0.065)	0.713	+1.66%
Loss Cost	2013.1	0.016 (CI = +/-0.024; p = 0.159)	-0.050 (CI = +/-0.096; p = 0.281)	-0.456 (CI = +/-0.214; p = 0.001)	-0.231 (CI = +/-0.214; p = 0.037)	-0.417 (CI = +/-0.226; p = 0.002)	-0.167 (CI = +/-0.226; p = 0.131)	-0.341 (CI = +/-0.239; p = 0.009)	-0.208 (CI = +/-0.239; p = 0.082)	0.702	+1.66%
Loss Cost	2013.2	0.012 (CI = +/-0.027; p = 0.335)	-0.041 (CI = +/-0.103; p = 0.395)	-0.451 (CI = +/-0.222; p = 0.001)	-0.215 (CI = +/-0.226; p = 0.061)	-0.407 (CI = +/-0.235; p = 0.003)	-0.147 (CI = +/-0.241; p = 0.202)	-0.328 (CI = +/-0.250; p = 0.015)	-0.184 (CI = +/-0.257; p = 0.142)	0.702	+1.25%
Loss Cost	2014.1	0.012 (CI = +/-0.033; p = 0.438)	-0.042 (CI = +/-0.116; p = 0.432)	-0.450 (CI = +/-0.244; p = 0.002)	-0.214 (CI = +/-0.244; p = 0.079)	-0.405 (CI = +/-0.262; p = 0.007)	-0.146 (CI = +/-0.262; p = 0.238)	-0.325 (CI = +/-0.282; p = 0.028)	-0.182 (CI = +/-0.282; p = 0.178)	0.686	+1.21%
Loss Cost	2014.2	0.009 (CI = +/-0.040; p = 0.635)	-0.036 (CI = +/-0.128; p = 0.537)	-0.446 (CI = +/-0.262; p = 0.004)	-0.202 (CI = +/-0.269; p = 0.121)	-0.398 (CI = +/-0.283; p = 0.012)	-0.131 (CI = +/-0.292; p = 0.332)	-0.315 (CI = +/-0.308; p = 0.046)	-0.164 (CI = +/-0.319; p = 0.270)	0.674	+0.87%
Loss Cost	2015.1	-0.001 (CI = +/-0.049; p = 0.947)	-0.054 (CI = +/-0.141; p = 0.391)	-0.415 (CI = +/-0.281; p = 0.010)	-0.185 (CI = +/-0.281; p = 0.163)	-0.358 (CI = +/-0.310; p = 0.029)	-0.104 (CI = +/-0.310; p = 0.453)	-0.264 (CI = +/-0.343; p = 0.111)	-0.127 (CI = +/-0.343; p = 0.411)	0.689	-0.14%
Loss Cost	2015.2	0.014 (CI = +/-0.055; p = 0.558)	-0.078 (CI = +/-0.143; p = 0.234)	-0.431 (CI = +/-0.276; p = 0.009)	-0.232 (CI = +/-0.287; p = 0.096)	-0.389 (CI = +/-0.307; p = 0.021)	-0.166 (CI = +/-0.322; p = 0.254)	-0.310 (CI = +/-0.345; p = 0.070)	-0.204 (CI = +/-0.362; p = 0.217)	0.724	+1.41%
Loss Cost	2016.1	0.030 (CI = +/-0.071; p = 0.334)	-0.054 (CI = +/-0.163; p = 0.434)	-0.470 (CI = +/-0.309; p = 0.011)	-0.255 (CI = +/-0.309; p = 0.087)	-0.443 (CI = +/-0.355; p = 0.024)	-0.205 (CI = +/-0.355; p = 0.198)	-0.381 (CI = +/-0.408; p = 0.062)	-0.259 (CI = +/-0.408; p = 0.164)	0.720	+3.01%
Loss Cost	2016.2	0.067 (CI = +/-0.039; p = 0.009)	-0.098 (CI = +/-0.079; p = 0.026)	-0.501 (CI = +/-0.142; p = 0.001)	-0.349 (CI = +/-0.151; p = 0.003)	-0.512 (CI = +/-0.167; p = 0.001)	-0.336 (CI = +/-0.179; p = 0.006)	-0.487 (CI = +/-0.196; p = 0.002)	-0.428 (CI = +/-0.210; p = 0.005)	0.950	+6.95%
Loss Cost	2017.1	0.074 (CI = +/-0.065; p = 0.036)	-0.090 (CI = +/-0.111; p = 0.083)	-0.515 (CI = +/-0.199; p = 0.004)	-0.358 (CI = +/-0.199; p = 0.011)	-0.533 (CI = +/-0.247; p = 0.006)	-0.353 (CI = +/-0.247; p = 0.020)	-0.516 (CI = +/-0.301; p = 0.012)	-0.451 (CI = +/-0.301; p = 0.018)	0.944	+7.71%
Severity	2006.1	0.041 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.069; p = 0.128)	-0.113 (CI = +/-0.198; p = 0.253)	-0.072 (CI = +/-0.198; p = 0.463)	-0.106 (CI = +/-0.201; p = 0.286)	-0.115 (CI = +/-0.201; p = 0.249)	-0.207 (CI = +/-0.204; p = 0.047)	-0.160 (CI = +/-0.204; p = 0.120)	0.788	+4.18%
Severity	2006.2	0.038 (CI = +/-0.008; p = 0.000)	0.067 (CI = +/-0.062; p = 0.035)	-0.104 (CI = +/-0.177; p = 0.237)	-0.047 (CI = +/-0.178; p = 0.594)	-0.095 (CI = +/-0.180; p = 0.287)	-0.087 (CI = +/-0.181; p = 0.333)	-0.192 (CI = +/-0.183; p = 0.040)	-0.128 (CI = +/-0.184; p = 0.164)	0.795	+3.83%
Severity	2007.1	0.038 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.065; p = 0.035)	-0.109 (CI = +/-0.182; p = 0.229)	-0.048 (CI = +/-0.182; p = 0.587)	-0.100 (CI = +/-0.185; p = 0.275)	-0.089 (CI = +/-0.185; p = 0.328)	-0.198 (CI = +/-0.188; p = 0.040)	-0.131 (CI = +/-0.188; p = 0.163)	0.775	+3.89%
Severity	2007.2	0.038 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.068; p = 0.042)	-0.108 (CI = +/-0.186; p = 0.241)	-0.048 (CI = +/-0.187; p = 0.602)	-0.099 (CI = +/-0.190; p = 0.288)	-0.088 (CI = +/-0.191; p = 0.347)	-0.198 (CI = +/-0.193; p = 0.045)	-0.130 (CI = +/-0.195; p = 0.179)	0.756	+3.88%
Severity	2008.1	0.040 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.069; p = 0.028)	-0.120 (CI = +/-0.187; p = 0.195)	-0.053 (CI = +/-0.187; p = 0.562)	-0.113 (CI = +/-0.191; p = 0.230)	-0.096 (CI = +/-0.191; p = 0.310)	-0.213 (CI = +/-0.195; p = 0.033)	-0.139 (CI = +/-0.195; p = 0.152)	0.752	+4.08%
Severity	2008.2	0.041 (CI = +/-0.011; p = 0.000)	0.075 (CI = +/-0.072; p = 0.041)	-0.122 (CI = +/-0.191; p = 0.198)	-0.058 (CI = +/-0.193; p = 0.535)	-0.116 (CI = +/-0.195; p = 0.230)	-0.102 (CI = +/-0.197; p = 0.295)	-0.217 (CI = +/-0.200; p = 0.035)	-0.146 (CI = +/-0.202; p = 0.146)	0.738	+4.16%
Severity	2009.1	0.040 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.076; p = 0.057)	-0.120 (CI = +/-0.199; p = 0.223)	-0.057 (CI = +/-0.199; p = 0.554)	-0.113 (CI = +/-0.203; p = 0.259)	-0.100 (CI = +/-0.203; p = 0.316)	-0.213 (CI = +/-0.208; p = 0.045)	-0.144 (CI = +/-0.208; p = 0.164)	0.692	+4.12%
Severity	2009.2	0.038 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.077; p = 0.036)	-0.114 (CI = +/-0.197; p = 0.238)	-0.041 (CI = +/-0.198; p = 0.667)	-0.105 (CI = +/-0.202; p = 0.288)	-0.082 (CI = +/-0.204; p = 0.411)	-0.203 (CI = +/-0.207; p = 0.054)	-0.123 (CI = +/-0.209; p = 0.233)	0.661	+3.84%
Severity	2010.1	0.037 (CI = +/-0.014; p = 0.000)	0.079 (CI = +/-0.081; p = 0.055)	-0.108 (CI = +/-0.204; p = 0.279)	-0.039 (CI = +/-0.204; p = 0.694)	-0.098 (CI = +/-0.210; p = 0.338)	-0.078 (CI = +/-0.210; p = 0.445)	-0.195 (CI = +/-0.217; p = 0.075)	-0.118 (CI = +/-0.217; p = 0.265)	0.591	+3.73%
Severity	2010.2	0.045 (CI = +/-0.010; p = 0.000)	0.052 (CI = +/-0.054; p = 0.059)	-0.124 (CI = +/-0.135; p = 0.069)	-0.085 (CI = +/-0.136; p = 0.203)	-0.122 (CI = +/-0.138; p = 0.080)	-0.133 (CI = +/-0.140; p = 0.062)	-0.227 (CI = +/-0.143; p = 0.004)	-0.182 (CI = +/-0.145; p = 0.017)	0.830	+4.61%
Severity	2011.1	0.046 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.058; p = 0.061)	-0.128 (CI = +/-0.141; p = 0.071)	-0.087 (CI = +/-0.141; p = 0.207)	-0.127 (CI = +/-0.145; p = 0.082)	-0.136 (CI = +/-0.145; p = 0.066)	-0.233 (CI = +/-0.151; p = 0.005)	-0.185 (CI = +/-0.151; p = 0.019)	0.801	+4.70%
Severity	2011.2	0.047 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.061; p = 0.092)	-0.130 (CI = +/-0.145; p = 0.076)	-0.093 (CI = +/-0.147; p = 0.198)	-0.130 (CI = +/-0.151; p = 0.085)	-0.142 (CI = +/-0.153; p = 0.066)	-0.237 (CI = +/-0.157; p = 0.006)	-0.193 (CI = +/-0.160; p = 0.021)	0.781	+4.82%
Severity	2012.1	0.047 (CI = +/-0.014; p = 0.000)	0.051 (CI = +/-0.066; p = 0.122)	-0.128 (CI = +/-0.154; p = 0.095)	-0.092 (CI = +/-0.154; p = 0.221)	-0.128 (CI = +/-0.161; p = 0.109)	-0.141 (CI = +/-0.161; p = 0.081)	-0.235 (CI = +/-0.169; p = 0.010)	-0.192 (CI = +/-0.169; p = 0.029)	0.724	+4.78%
Severity	2012.2	0.047 (CI = +/-0.017; p = 0.000)	0.051 (CI = +/-0.072; p = 0.146)	-0.128 (CI = +/-0.162; p = 0.111)	-0.091 (CI = +/-0.165; p = 0.251)	-0.128 (CI = +/-0.170; p = 0.127)	-0.140 (CI = +/-0.173; p = 0.102)	-0.235 (CI = +/-0.178; p = 0.014)	-0.191 (CI = +/-0.182; p = 0.042)	0.676	+4.77%
Severity	2013.1	0.049 (CI = +/-0.019; p = 0.000)	0.057 (CI = +/-0.078; p = 0.134)	-0.137 (CI = +/-0.172; p = 0.107)	-0.096 (CI = +/-0.172; p = 0.246)	-0.139 (CI = +/-0.182; p = 0.119)	-0.147 (CI = +/-0.182; p = 0.102)	-0.248 (CI = +/-0.192; p = 0.016)	-0.200 (CI = +/-0.192; p = 0.043)	0.623	+5.01%
Severity	2013.2	0.047 (CI = +/-0.022; p = 0.001)	0.062 (CI = +/-0.084; p = 0.130)	-0.134 (CI = +/-0.181; p = 0.128)	-0.087 (CI = +/-0.184; p = 0.320)	-0.134 (CI = +/-0.191; p = 0.150)	-0.136 (CI = +/-0.196; p = 0.154)	-0.241 (CI = +/-0.204; p = 0.025)	-0.186 (CI = +/-0.210; p = 0.076)	0.540	+4.76%
Severity	2014.1	0.049 (CI = +/-0.027; p = 0.003)	0.068 (CI = +/-0.093; p = 0.134)	-0.143 (CI = +/-0.196; p = 0.133)	-0.091 (CI = +/-0.196; p = 0.321)	-0.146 (CI = +/-0.211; p = 0.153)	-0.143 (CI = +/-0.211; p = 0.159)	-0.255 (CI = +/-0.227; p = 0.032)	-0.196 (CI = +/-0.227; p = 0.083)	0.439	+5.03%
Severity	2014.2	0.049 (CI = +/-0.033; p = 0.009)	0.068 (CI = +/-0.104; p = 0.173)	-0.143 (CI = +/-0.213; p = 0.160)	-0.091 (CI = +/-0.219; p = 0.365)	-0.145 (CI = +/-0.230; p = 0.183)	-0.143 (CI = +/-0.238; p = 0.204)	-0.255 (CI = +/-0.250; p = 0.047)	-0.195 (CI = +/-0.260; p = 0.121)	0.337	+5.03%
Severity	2015.1	0.043 (CI = +/-0.041; p = 0.042)	0.057 (CI = +/-0.118; p = 0.292)	-0.125 (CI = +/-0.236; p = 0.249)	-0.081 (CI = +/-0.236; p = 0.442)	-0.121 (CI = +/-0.259; p = 0.305)	-0.127 (CI = +/-0.259; p = 0.286)	-0.225 (CI = +/-0.287; p = 0.107)	-0.173 (CI = +/-0.287; p = 0.196)	-0.028	+4.40%
Severity	2015.2	0.053 (CI = +/-0.049; p = 0.038)	0.042 (CI = +/-0.127; p = 0.454)	-0.135 (CI = +/-0.245; p = 0.225)	-0.111 (CI = +/-0.254; p = 0.326)	-0.141 (CI = +/-0.273; p = 0.251)	-0.167 (CI = +/-0.285; p = 0.202)	-0.255 (CI = +/-0.306; p = 0.088)	-0.224 (CI = +/-0.321; p = 0.139)	0.037	+5.45%
Severity	2016.1	0.074 (CI = +/-0.055; p = 0.018)	0.073 (CI = +/-0.126; p = 0.195)	-0.188 (CI = +/-0.238; p = 0.098)	-0.143 (CI = +/-0.238; p = 0.183)	-0.215 (CI = +/-0.273; p = 0.099)	-0.219 (CI = +/-0.273; p = 0.094)	-0.349 (CI = +/-0.314; p = 0.035)	-0.297 (CI = +/-0.314; p = 0.059)	0.298	+7.69%
Severity	2016.2	0.104 (CI = +/-0.023; p = 0.000)	0.038 (CI = +/-0.046; p = 0.082)	-0.213 (CI = +/-0.083; p = 0.002)	-0.218 (CI = +/-0.088; p = 0.002)	-0.270 (CI = +/-0.097; p = 0.002)	-0.324 (CI = +/-0.104; p = 0.001)	-0.434 (CI = +/-0.115; p = 0.000)	-0.432 (CI = +/-0.123; p = 0.001)	0.933	+10.97%
Severity	2017.1	0.102 (CI = +/-0.039; p = 0.004)	0.036 (CI = +/-0.067; p = 0.188)	-0.209 (CI = +/-0.121; p = 0.012)	-0.215 (CI = +/-0.121; p = 0.011)	-0.264 (CI = +/-0.149; p = 0.011)	-0.320 (CI = +/-0.149; p = 0.006)	-0.426 (CI = +/-0.182; p = 0.005)	-0.425 (CI = +/-0.182; p = 0.005)	0.853	+10.75%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.165)	-0.116 (CI = +/-0.049; p = 0.000)	-0.412 (CI = +/-0.141; p = 0.000)	-0.252 (CI = +/-0.141; p = 0.001)	-0.399 (CI = +/-0.143; p = 0.000)	-0.165 (CI = +/-0.143; p = 0.026)	-0.242 (CI = +/-0.146; p = 0.002)	-0.182 (CI = +/-0.146; p = 0.017)	0.838	-0.42%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.118)	-0.113 (CI = +/-0.050; p = 0.000)	-0.410 (CI = +/-0.142; p = 0.000)	-0.246 (CI = +/-0.143; p = 0.002)	-0.396 (CI = +/-0.145; p = 0.000)	-0.158 (CI = +/-0.145; p = 0.034)	-0.238 (CI = +/-0.147; p = 0.003)	-0.174 (CI = +/-0.148; p = 0.023)	0.841	-0.50%
Frequency	2007.1	-0.005 (CI = +/-0.007; p = 0.139)	-0.113 (CI = +/-0.052; p = 0.000)	-0.409 (CI = +/-0.147; p = 0.000)	-0.245 (CI = +/-0.147; p = 0.002)	-0.395 (CI = +/-0.149; p = 0.000)	-0.158 (CI = +/-0.149; p = 0.039)	-0.237 (CI = +/-0.152; p = 0.004)	-0.173 (CI = +/-0.152; p = 0.028)	0.835	-0.52%
Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.202)	-0.115 (CI = +/-0.055; p = 0.000)	-0.410 (CI = +/-0.150; p = 0.000)	-0.248 (CI = +/-0.151; p = 0.003)	-0.396 (CI = +/-0.153; p = 0.000)	-0.161 (CI = +/-0.154; p = 0.041)	-0.239 (CI = +/-0.156; p = 0.004)	-0.176 (CI = +/-0.157; p = 0.029)	0.834	-0.48%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.101)	-0.122 (CI = +/-0.055; p = 0.000)	-0.399 (CI = +/-0.149; p = 0.000)	-0.243 (CI = +/-0.149; p = 0.003)	-0.383 (CI = +/-0.152; p = 0.000)	-0.154 (CI = +/-0.152; p = 0.047)	-0.224 (CI = +/-0.155; p = 0.007)	-0.168 (CI = +/-0.155; p = 0.035)	0.844	-0.65%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.051)	-0.115 (CI = +/-0.055; p = 0.000)	-0.395 (CI = +/-0.147; p = 0.000)	-0.231 (CI = +/-0.148; p = 0.004)	-0.377 (CI = +/-0.150; p = 0.000)	-0.141 (CI = +/-0.152; p = 0.067)	-0.217 (CI = +/-0.154; p = 0.008)	-0.153 (CI = +/-0.155; p = 0.053)	0.854	-0.83%
Frequency	2009.1	-0.011 (CI = +/-0.009; p = 0.017)	-0.125 (CI = +/-0.055; p = 0.000)	-0.380 (CI = +/-0.143; p = 0.000)	-0.225 (CI = +/-0.143; p = 0.004)	-0.360 (CI = +/-0.147; p = 0.000)	-0.132 (CI = +/-0.147; p = 0.075)	-0.197 (CI = +/-0.150; p = 0.013)	-0.142 (CI = +/-0.150; p = 0.063)	0.869	-1.07%
Frequency	2009.2	-0.015 (CI = +/-0.008; p = 0.001)	-0.112 (CI = +/-0.048; p = 0.000)	-0.373 (CI = +/-0.123; p = 0.000)	-0.202 (CI = +/-0.124; p = 0.003)	-0.349 (CI = +/-0.126; p = 0.000)	-0.106 (CI = +/-0.127; p = 0.098)	-0.182 (CI = +/-0.129; p = 0.008)	-0.111 (CI = +/-0.131; p = 0.090)	0.907	-1.44%
Frequency	2010.1	-0.017 (CI = +/-0.008; p = 0.001)	-0.119 (CI = +/-0.048; p = 0.000)	-0.362 (CI = +/-0.122; p = 0.000)	-0.197 (CI = +/-0.122; p = 0.003)	-0.336 (CI = +/-0.126; p = 0.000)	-0.099 (CI = +/-0.126; p = 0.116)	-0.167 (CI = +/-0.130; p = 0.014)	-0.102 (CI = +/-0.130; p = 0.113)	0.912	-1.64%
Frequency	2010.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.113 (CI = +/-0.049; p = 0.000)	-0.359 (CI = +/-0.122; p = 0.000)	-0.188 (CI = +/-0.123; p = 0.005)	-0.331 (CI = +/-0.126; p = 0.000)	-0.087 (CI = +/-0.127; p = 0.166)	-0.161 (CI = +/-0.130; p = 0.019)	-0.089 (CI = +/-0.132; p = 0.169)	0.916	-1.81%
Frequency	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.122 (CI = +/-0.049; p = 0.000)	-0.345 (CI = +/-0.120; p = 0.000)	-0.182 (CI = +/-0.120; p = 0.006)	-0.315 (CI = +/-0.124; p = 0.000)	-0.078 (CI = +/-0.124; p = 0.198)	-0.142 (CI = +/-0.129; p = 0.033)	-0.078 (CI = +/-0.129; p = 0.216)	0.923	-2.07%
Frequency	2011.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.107 (CI = +/-0.036; p = 0.000)	-0.336 (CI = +/-0.086; p = 0.000)	-0.155 (CI = +/-0.087; p = 0.002)	-0.301 (CI = +/-0.089; p = 0.000)	-0.047 (CI = +/-0.090; p = 0.286)	-0.122 (CI = +/-0.092; p = 0.013)	-0.041 (CI = +/-0.094; p = 0.367)	0.963	-2.59%
Frequency	2012.1	-0.027 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.039; p = 0.000)	-0.333 (CI = +/-0.090; p = 0.000)	-0.153 (CI = +/-0.090; p = 0.003)	-0.296 (CI = +/-0.094; p = 0.000)	-0.044 (CI = +/-0.094; p = 0.330)	-0.117 (CI = +/-0.098; p = 0.023)	-0.037 (CI = +/-0.098; p = 0.426)	0.960	-2.67%
Frequency	2012.2	-0.030 (CI = +/-0.008; p = 0.000)	-0.101 (CI = +/-0.036; p = 0.000)	-0.328 (CI = +/-0.082; p = 0.000)	-0.139 (CI = +/-0.083; p = 0.003)	-0.289 (CI = +/-0.086; p = 0.000)	-0.027 (CI = +/-0.087; p = 0.517)	-0.106 (CI = +/-0.090; p = 0.025)	-0.017 (CI = +/-0.092; p = 0.694)	0.969	-2.97%
Frequency	2013.1	-0.032 (CI = +/-0.009; p = 0.000)	-0.107 (CI = +/-0.037; p = 0.000)	-0.319 (CI = +/-0.083; p = 0.000)	-0.135 (CI = +/-0.083; p = 0.004)	-0.277 (CI = +/-0.088; p = 0.000)	-0.020 (CI = +/-0.088; p = 0.626)	-0.093 (CI = +/-0.093; p = 0.051)	-0.008 (CI = +/-0.093; p = 0.855)	0.969	-3.19%
Frequency	2013.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.040; p = 0.000)	-0.317 (CI = +/-0.086; p = 0.000)	-0.128 (CI = +/-0.087; p = 0.008)	-0.273 (CI = +/-0.091; p = 0.000)	-0.012 (CI = +/-0.093; p = 0.783)	-0.087 (CI = +/-0.097; p = 0.073)	0.002 (CI = +/-0.099; p = 0.968)	0.969	-3.35%
Frequency	2014.1	-0.037 (CI = +/-0.012; p = 0.000)	-0.110 (CI = +/-0.042; p = 0.000)	-0.306 (CI = +/-0.088; p = 0.000)	-0.123 (CI = +/-0.088; p = 0.011)	-0.260 (CI = +/-0.094; p = 0.000)	-0.003 (CI = +/-0.094; p = 0.941)	-0.070 (CI = +/-0.101; p = 0.151)	0.013 (CI = +/-0.101; p = 0.770)	0.969	-3.64%
Frequency	2014.2	-0.040 (CI = +/-0.013; p = 0.000)	-0.104 (CI = +/-0.043; p = 0.001)	-0.302 (CI = +/-0.087; p = 0.000)	-0.111 (CI = +/-0.090; p = 0.021)	-0.253 (CI = +/-0.094; p = 0.000)	0.012 (CI = +/-0.097; p = 0.788)	-0.060 (CI = +/-0.103; p = 0.215)	0.032 (CI = +/-0.106; p = 0.511)	0.972	-3.96%
Frequency	2015.1	-0.044 (CI = +/-0.016; p = 0.000)	-0.111 (CI = +/-0.046; p = 0.001)	-0.290 (CI = +/-0.091; p = 0.000)	-0.104 (CI = +/-0.091; p = 0.030)	-0.236 (CI = +/-0.100; p = 0.001)	0.023 (CI = +/-0.100; p = 0.611)	-0.040 (CI = +/-0.111; p = 0.427)	0.047 (CI = +/-0.111; p = 0.354)	0.972	-4.35%
Frequency	2015.2	-0.039 (CI = +/-0.017; p = 0.002)	-0.119 (CI = +/-0.045; p = 0.001)	-0.295 (CI = +/-0.087; p = 0.000)	-0.120 (CI = +/-0.091; p = 0.017)	-0.247 (CI = +/-0.097; p = 0.001)	0.001 (CI = +/-0.102; p = 0.980)	-0.056 (CI = +/-0.109; p = 0.257)	0.020 (CI = +/-0.114; p = 0.687)	0.976	-3.84%
Frequency	2016.1	-0.044 (CI = +/-0.022; p = 0.004)	-0.127 (CI = +/-0.051; p = 0.001)	-0.282 (CI = +/-0.096; p = 0.001)	-0.112 (CI = +/-0.096; p = 0.030)	-0.228 (CI = +/-0.110; p = 0.003)	0.015 (CI = +/-0.110; p = 0.748)	-0.031 (CI = +/-0.126; p = 0.550)	0.039 (CI = +/-0.126; p = 0.468)	0.976	-4.35%
Frequency	2016.2	-0.037 (CI = +/-0.025; p = 0.016)	-0.136 (CI = +/-0.051; p = 0.002)	-0.288 (CI = +/-0.092; p = 0.001)	-0.131 (CI = +/-0.098; p = 0.020)	-0.242 (CI = +/-0.108; p = 0.003)	-0.012 (CI = +/-0.116; p = 0.784)	-0.053 (CI = +/-0.127; p = 0.311)	0.004 (CI = +/-0.136; p = 0.936)	0.981	-3.62%
Frequency	2017.1	-0.028 (CI = +/-0.036; p = 0.093)	-0.126 (CI = +/-0.062; p = 0.008)	-0.307 (CI = +/-0.111; p = 0.003)	-0.143 (CI = +/-0.111; p = 0.026)	-0.269 (CI = +/-0.138; p = 0.008)	-0.033 (CI = +/-0.138; p = 0.497)	-0.089 (CI = +/-0.168; p = 0.189)	-0.026 (CI = +/-0.168; p = 0.657)	0.981	-2.74%

Uninsured Auto

Coverage = UA
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221, COVID20222

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	COVID20222	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.017 (CI = +/-0.024; p = 0.163)	-0.510 (CI = +/-0.553; p = 0.069)	0.075 (CI = +/-0.557; p = 0.784)	-0.588 (CI = +/-0.561; p = 0.041)	0.029 (CI = +/-0.566; p = 0.917)	-0.124 (CI = +/-0.570; p = 0.657)	-0.856 (CI = +/-0.575; p = 0.005)	0.211	+1.70%
Loss Cost	2006.2	0.017 (CI = +/-0.026; p = 0.198)	-0.509 (CI = +/-0.567; p = 0.076)	0.076 (CI = +/-0.571; p = 0.787)	-0.587 (CI = +/-0.575; p = 0.046)	0.030 (CI = +/-0.580; p = 0.916)	-0.124 (CI = +/-0.585; p = 0.668)	-0.855 (CI = +/-0.591; p = 0.006)	0.202	+1.68%
Loss Cost	2007.1	0.019 (CI = +/-0.028; p = 0.177)	-0.519 (CI = +/-0.578; p = 0.076)	0.065 (CI = +/-0.583; p = 0.821)	-0.599 (CI = +/-0.588; p = 0.046)	0.016 (CI = +/-0.593; p = 0.955)	-0.138 (CI = +/-0.599; p = 0.639)	-0.870 (CI = +/-0.605; p = 0.007)	0.202	+1.91%
Loss Cost	2007.2	0.025 (CI = +/-0.029; p = 0.084)	-0.549 (CI = +/-0.570; p = 0.058)	0.032 (CI = +/-0.575; p = 0.911)	-0.635 (CI = +/-0.580; p = 0.033)	-0.023 (CI = +/-0.586; p = 0.935)	-0.181 (CI = +/-0.592; p = 0.533)	-0.917 (CI = +/-0.598; p = 0.004)	0.240	+2.58%
Loss Cost	2008.1	0.028 (CI = +/-0.032; p = 0.082)	-0.559 (CI = +/-0.583; p = 0.059)	0.020 (CI = +/-0.589; p = 0.945)	-0.648 (CI = +/-0.595; p = 0.034)	-0.037 (CI = +/-0.601; p = 0.899)	-0.196 (CI = +/-0.608; p = 0.510)	-0.933 (CI = +/-0.615; p = 0.005)	0.239	+2.83%
Loss Cost	2008.2	0.027 (CI = +/-0.035; p = 0.117)	-0.557 (CI = +/-0.600; p = 0.067)	0.023 (CI = +/-0.607; p = 0.938)	-0.645 (CI = +/-0.613; p = 0.040)	-0.034 (CI = +/-0.620; p = 0.911)	-0.192 (CI = +/-0.628; p = 0.531)	-0.929 (CI = +/-0.636; p = 0.006)	0.224	+2.77%
Loss Cost	2009.1	0.018 (CI = +/-0.036; p = 0.316)	-0.519 (CI = +/-0.584; p = 0.079)	0.066 (CI = +/-0.591; p = 0.819)	-0.597 (CI = +/-0.598; p = 0.050)	0.019 (CI = +/-0.606; p = 0.949)	-0.135 (CI = +/-0.614; p = 0.651)	-0.867 (CI = +/-0.622; p = 0.009)	0.228	+1.79%
Loss Cost	2009.2	0.012 (CI = +/-0.039; p = 0.541)	-0.495 (CI = +/-0.591; p = 0.096)	0.093 (CI = +/-0.598; p = 0.750)	-0.567 (CI = +/-0.606; p = 0.065)	0.052 (CI = +/-0.615; p = 0.862)	-0.099 (CI = +/-0.623; p = 0.743)	-0.828 (CI = +/-0.633; p = 0.013)	0.227	+1.16%
Loss Cost	2010.1	0.012 (CI = +/-0.043; p = 0.569)	-0.496 (CI = +/-0.612; p = 0.106)	0.091 (CI = +/-0.621; p = 0.761)	-0.569 (CI = +/-0.630; p = 0.074)	0.050 (CI = +/-0.639; p = 0.871)	-0.101 (CI = +/-0.649; p = 0.748)	-0.830 (CI = +/-0.660; p = 0.017)	0.215	+1.20%
Loss Cost	2010.2	0.005 (CI = +/-0.047; p = 0.831)	-0.471 (CI = +/-0.623; p = 0.129)	0.119 (CI = +/-0.633; p = 0.696)	-0.537 (CI = +/-0.643; p = 0.096)	0.085 (CI = +/-0.653; p = 0.786)	-0.062 (CI = +/-0.665; p = 0.846)	-0.788 (CI = +/-0.677; p = 0.025)	0.219	+0.49%
Loss Cost	2011.1	0.019 (CI = +/-0.049; p = 0.421)	-0.519 (CI = +/-0.603; p = 0.087)	0.064 (CI = +/-0.613; p = 0.826)	-0.599 (CI = +/-0.624; p = 0.059)	0.016 (CI = +/-0.635; p = 0.958)	-0.139 (CI = +/-0.648; p = 0.656)	-0.871 (CI = +/-0.661; p = 0.013)	0.256	+1.93%
Loss Cost	2011.2	0.005 (CI = +/-0.052; p = 0.846)	-0.474 (CI = +/-0.589; p = 0.107)	0.117 (CI = +/-0.600; p = 0.683)	-0.540 (CI = +/-0.611; p = 0.080)	0.083 (CI = +/-0.624; p = 0.781)	-0.065 (CI = +/-0.637; p = 0.832)	-0.790 (CI = +/-0.652; p = 0.021)	0.292	+0.48%
Loss Cost	2012.1	0.000 (CI = +/-0.059; p = 0.994)	-0.459 (CI = +/-0.613; p = 0.131)	0.135 (CI = +/-0.626; p = 0.652)	-0.520 (CI = +/-0.640; p = 0.103)	0.106 (CI = +/-0.654; p = 0.735)	-0.039 (CI = +/-0.670; p = 0.902)	-0.762 (CI = +/-0.687; p = 0.032)	0.285	-0.02%
Loss Cost	2012.2	-0.018 (CI = +/-0.063; p = 0.546)	-0.408 (CI = +/-0.599; p = 0.165)	0.194 (CI = +/-0.613; p = 0.506)	-0.451 (CI = +/-0.628; p = 0.145)	0.183 (CI = +/-0.644; p = 0.550)	0.047 (CI = +/-0.662; p = 0.881)	-0.667 (CI = +/-0.680; p = 0.054)	0.349	-1.79%
Loss Cost	2013.1	-0.017 (CI = +/-0.073; p = 0.619)	-0.411 (CI = +/-0.634; p = 0.184)	0.191 (CI = +/-0.651; p = 0.534)	-0.454 (CI = +/-0.669; p = 0.165)	0.179 (CI = +/-0.689; p = 0.582)	0.043 (CI = +/-0.710; p = 0.898)	-0.672 (CI = +/-0.732; p = 0.069)	0.321	-1.70%
Loss Cost	2013.2	-0.025 (CI = +/-0.086; p = 0.528)	-0.390 (CI = +/-0.669; p = 0.226)	0.216 (CI = +/-0.690; p = 0.505)	-0.426 (CI = +/-0.712; p = 0.215)	0.212 (CI = +/-0.736; p = 0.539)	0.079 (CI = +/-0.762; p = 0.823)	-0.631 (CI = +/-0.789; p = 0.106)	0.312	-2.50%
Loss Cost	2014.1	-0.033 (CI = +/-0.102; p = 0.480)	-0.371 (CI = +/-0.714; p = 0.274)	0.239 (CI = +/-0.739; p = 0.488)	-0.399 (CI = +/-0.766; p = 0.273)	0.243 (CI = +/-0.796; p = 0.512)	0.115 (CI = +/-0.828; p = 0.764)	-0.591 (CI = +/-0.862; p = 0.157)	0.293	-3.29%
Loss Cost	2014.2	0.009 (CI = +/-0.104; p = 0.844)	-0.464 (CI = +/-0.652; p = 0.142)	0.125 (CI = +/-0.678; p = 0.687)	-0.534 (CI = +/-0.708; p = 0.122)	0.086 (CI = +/-0.740; p = 0.798)	-0.063 (CI = +/-0.774; p = 0.857)	-0.791 (CI = +/-0.810; p = 0.055)	0.349	+0.94%
Loss Cost	2015.1	-0.023 (CI = +/-0.119; p = 0.668)	-0.399 (CI = +/-0.655; p = 0.198)	0.206 (CI = +/-0.687; p = 0.510)	-0.437 (CI = +/-0.722; p = 0.200)	0.199 (CI = +/-0.761; p = 0.563)	0.066 (CI = +/-0.802; p = 0.855)	-0.646 (CI = +/-0.845; p = 0.116)	0.411	-2.27%
Loss Cost	2015.2	0.001 (CI = +/-0.148; p = 0.986)	-0.443 (CI = +/-0.706; p = 0.181)	0.149 (CI = +/-0.747; p = 0.651)	-0.506 (CI = +/-0.793; p = 0.175)	0.119 (CI = +/-0.843; p = 0.749)	-0.027 (CI = +/-0.896; p = 0.946)	-0.750 (CI = +/-0.952; p = 0.105)	0.377	+0.11%
Loss Cost	2016.1	0.024 (CI = +/-0.193; p = 0.770)	-0.482 (CI = +/-0.791; p = 0.187)	0.100 (CI = +/-0.848; p = 0.783)	-0.567 (CI = +/-0.911; p = 0.179)	0.046 (CI = +/-0.980; p = 0.912)	-0.111 (CI = +/-1.053; p = 0.805)	-0.846 (CI = +/-1.129; p = 0.117)	0.333	+2.43%
Loss Cost	2016.2	0.146 (CI = +/-0.123; p = 0.028)	-0.664 (CI = +/-0.425; p = 0.010)	-0.144 (CI = +/-0.463; p = 0.462)	-0.871 (CI = +/-0.506; p = 0.007)	-0.319 (CI = +/-0.552; p = 0.198)	-0.536 (CI = +/-0.601; p = 0.070)	-1.332 (CI = +/-0.652; p = 0.003)	0.812	+15.68%
Loss Cost	2017.1	0.174 (CI = +/-0.176; p = 0.052)	-0.702 (CI = +/-0.504; p = 0.018)	-0.195 (CI = +/-0.562; p = 0.389)	-0.936 (CI = +/-0.627; p = 0.014)	-0.398 (CI = +/-0.697; p = 0.188)	-0.630 (CI = +/-0.771; p = 0.086)	-1.440 (CI = +/-0.848; p = 0.009)	0.809	+18.98%
Severity	2006.1	0.044 (CI = +/-0.019; p = 0.000)	-0.326 (CI = +/-0.445; p = 0.144)	0.149 (CI = +/-0.448; p = 0.502)	-0.220 (CI = +/-0.451; p = 0.326)	0.103 (CI = +/-0.455; p = 0.646)	0.012 (CI = +/-0.459; p = 0.958)	-0.051 (CI = +/-0.463; p = 0.822)	0.490	+4.47%
Severity	2006.2	0.045 (CI = +/-0.021; p = 0.000)	-0.333 (CI = +/-0.454; p = 0.144)	0.141 (CI = +/-0.458; p = 0.531)	-0.228 (CI = +/-0.461; p = 0.319)	0.094 (CI = +/-0.465; p = 0.680)	0.002 (CI = +/-0.469; p = 0.991)	-0.061 (CI = +/-0.474; p = 0.792)	0.474	+4.61%
Severity	2007.1	0.047 (CI = +/-0.022; p = 0.000)	-0.342 (CI = +/-0.463; p = 0.140)	0.131 (CI = +/-0.466; p = 0.569)	-0.239 (CI = +/-0.471; p = 0.304)	0.082 (CI = +/-0.475; p = 0.726)	-0.011 (CI = +/-0.479; p = 0.962)	-0.076 (CI = +/-0.484; p = 0.749)	0.464	+4.83%
Severity	2007.2	0.057 (CI = +/-0.021; p = 0.000)	-0.386 (CI = +/-0.405; p = 0.060)	0.081 (CI = +/-0.408; p = 0.684)	-0.294 (CI = +/-0.412; p = 0.154)	0.022 (CI = +/-0.416; p = 0.913)	-0.075 (CI = +/-0.420; p = 0.714)	-0.145 (CI = +/-0.425; p = 0.487)	0.604	+5.87%
Severity	2008.1	0.059 (CI = +/-0.022; p = 0.000)	-0.397 (CI = +/-0.412; p = 0.059)	0.070 (CI = +/-0.416; p = 0.731)	-0.306 (CI = +/-0.420; p = 0.145)	0.009 (CI = +/-0.425; p = 0.967)	-0.090 (CI = +/-0.430; p = 0.667)	-0.161 (CI = +/-0.434; p = 0.450)	0.593	+6.12%
Severity	2008.2	0.067 (CI = +/-0.023; p = 0.000)	-0.427 (CI = +/-0.391; p = 0.033)	0.036 (CI = +/-0.395; p = 0.853)	-0.344 (CI = +/-0.399; p = 0.087)	-0.033 (CI = +/-0.403; p = 0.866)	-0.135 (CI = +/-0.408; p = 0.498)	-0.210 (CI = +/-0.413; p = 0.303)	0.650	+6.90%
Severity	2009.1	0.064 (CI = +/-0.025; p = 0.000)	-0.418 (CI = +/-0.400; p = 0.041)	0.046 (CI = +/-0.405; p = 0.816)	-0.333 (CI = +/-0.409; p = 0.105)	-0.021 (CI = +/-0.414; p = 0.918)	-0.122 (CI = +/-0.420; p = 0.551)	-0.195 (CI = +/-0.426; p = 0.350)	0.606	+6.66%
Severity	2009.2	0.061 (CI = +/-0.027; p = 0.000)	-0.405 (CI = +/-0.408; p = 0.051)	0.061 (CI = +/-0.413; p = 0.762)	-0.316 (CI = +/-0.418; p = 0.130)	-0.002 (CI = +/-0.424; p = 0.991)	-0.102 (CI = +/-0.430; p = 0.625)	-0.174 (CI = +/-0.436; p = 0.415)	0.552	+6.30%
Severity	2010.1	0.066 (CI = +/-0.029; p = 0.000)	-0.423 (CI = +/-0.412; p = 0.044)	0.040 (CI = +/-0.417; p = 0.843)	-0.340 (CI = +/-0.423; p = 0.109)	-0.028 (CI = +/-0.430; p = 0.893)	-0.130 (CI = +/-0.436; p = 0.539)	-0.204 (CI = +/-0.444; p = 0.346)	0.558	+6.82%
Severity	2010.2	0.061 (CI = +/-0.032; p = 0.001)	-0.406 (CI = +/-0.418; p = 0.056)	0.060 (CI = +/-0.424; p = 0.768)	-0.317 (CI = +/-0.431; p = 0.139)	-0.003 (CI = +/-0.438; p = 0.990)	-0.102 (CI = +/-0.446; p = 0.634)	-0.174 (CI = +/-0.454; p = 0.430)	0.492	+6.28%
Severity	2011.1	0.075 (CI = +/-0.030; p = 0.000)	-0.452 (CI = +/-0.367; p = 0.019)	0.007 (CI = +/-0.373; p = 0.970)	-0.377 (CI = +/-0.380; p = 0.051)	-0.070 (CI = +/-0.387; p = 0.706)	-0.177 (CI = +/-0.394; p = 0.356)	-0.255 (CI = +/-0.402; p = 0.197)	0.632	+7.78%
Severity	2011.2	0.064 (CI = +/-0.030; p = 0.000)	-0.417 (CI = +/-0.341; p = 0.020)	0.048 (CI = +/-0.347; p = 0.773)	-0.331 (CI = +/-0.354; p = 0.065)	-0.018 (CI = +/-0.361; p = 0.918)	-0.119 (CI = +/-0.369; p = 0.503)	-0.192 (CI = +/-0.377; p = 0.295)	0.592	+6.58%
Severity	2012.1	0.068 (CI = +/-0.034; p = 0.001)	-0.430 (CI = +/-0.351; p = 0.020)	0.032 (CI = +/-0.359; p = 0.850)	-0.348 (CI = +/-0.366; p = 0.061)	-0.038 (CI = +/-0.375; p = 0.832)	-0.141 (CI = +/-0.384; p = 0.444)	-0.216 (CI = +/-0.393; p = 0.258)	0.577	+7.05%
Severity	2012.2	0.070 (CI = +/-0.039; p = 0.002)	-0.435 (CI = +/-0.369; p = 0.024)	0.026 (CI = +/-0.378; p = 0.882)	-0.355 (CI = +/-0.387; p = 0.069)	-0.045 (CI = +/-0.397; p = 0.809)	-0.149 (CI = +/-0.408; p = 0.443)	-0.226 (CI = +/-0.420; p = 0.266)	0.533	+7.24%
Severity	2013.1	0.071 (CI = +/-0.045; p = 0.005)	-0.439 (CI = +/-0.391; p = 0.031)	0.022 (CI = +/-0.401; p = 0.908)	-0.360 (CI = +/-0.412; p = 0.081)	-0.052 (CI = +/-0.425; p = 0.796)	-0.156 (CI = +/-0.438; p = 0.451)	-0.233 (CI = +/-0.451; p = 0.282)	0.479	+7.40%
Severity	2013.2	0.077 (CI = +/-0.053; p = 0.008)	-0.452 (CI = +/-0.412; p = 0.034)	0.006 (CI = +/-0.425; p = 0.976)	-0.379 (CI = +/-0.438; p = 0.083)	-0.073 (CI = +/-0.453; p = 0.731)	-0.180 (CI = +/-0.469; p = 0.416)	-0.260 (CI = +/-0.485; p = 0.264)	0.444	+7.97%
Severity	2014.1	0.079 (CI = +/-0.063; p = 0.019)	-0.457 (CI = +/-0.442; p = 0.044)	0.000 (CI = +/-0.458; p = 0.999)	-0.386 (CI = +/-0.475; p = 0.100)	-0.081 (CI = +/-0.493; p = 0.721)	-0.190 (CI = +/-0.513; p = 0.429)	-0.270 (CI = +/-0.534; p = 0.285)	0.375	+8.21%
Severity	2014.2	0.103 (CI = +/-0.067; p = 0.007)	-0.510 (CI = +/-0.417; p = 0.022)	-0.065 (CI = +/-0.435; p = 0.744)	-0.463 (CI = +/-0.453; p = 0.046)	-0.170 (CI = +/-0.474; p = 0.439)	-0.290 (CI = +/-0.496; p = 0.218)	-0.383 (CI = +/-0.519; p = 0.129)	0.505	+10.85%
Severity	2015.1	0.098 (CI = +/-0.083; p = 0.026)	-0.501 (CI = +/-0.457; p = 0.036)	-0.053 (CI = +/-0.479; p = 0.804)	-0.449 (CI = +/-0.504; p = 0.074)	-0.154 (CI = +/-0.531; p = 0.522)	-0.272 (CI = +/-0.559; p = 0.294)	-0.363 (CI = +/-0.589; p = 0.194)	0.387	+10.35%
Severity	2015.2	0.087 (CI = +/-0.105; p = 0.092)	-0.479 (CI = +/-0.502; p = 0.059)	-0.026 (CI = +/-0.532; p = 0.912)	-0.416 (CI = +/-0.564; p = 0.125)	-0.115 (CI = +/-0.600; p = 0.665)	-0.227 (CI = +/-0.638; p = 0.428)	-0.312 (CI = +/-0.677; p = 0.313)	0.236	+9.06%
Severity	2016.1	0.080 (CI = +/-0.140; p = 0.210)	-0.468 (CI = +/-0.574; p = 0.093)	-0.012 (CI = +/-0.615; p = 0.964)	-0.398 (CI = +/-0.661; p = 0.190)	-0.094 (CI = +/-0.711; p = 0.757)	-0.203 (CI = +/-0.763; p = 0.539)	-0.284 (CI = +/-0.819; p = 0.428)	0.084	+8.35%
Severity	2016.2	0.158 (CI = +/-0.121; p = 0.020)	-0.585 (CI = +/-0.418; p = 0.016)	-0.168 (CI = +/-0.456; p = 0.387)	-0.594 (CI = +/-0.498; p = 0.028)	-0.328 (CI = +/-0.544; p = 0.181)	-0.476 (CI = +/-0.592; p = 0.093)	-0.597 (CI = +/-0.642; p = 0.062)	0.606	+17.15%
Severity	2017.1	0.190 (CI = +/-0.170; p = 0.037)	-0.627 (CI = +/-0.487; p = 0.023)	-0.225 (CI = +/-0.543; p = 0.313)	-0.667 (CI = +/-0.606; p = 0.038)	-0.417 (CI = +/-0.674; p = 0.161)	-0.581 (CI = +/-0.746; p = 0.097)	-0.717 (CI = +/-0.820; p = 0.072)	0.582	+20.87%
Frequency	2006.1	-0.027 (CI = +/-0.018; p = 0.004)	-0.184 (CI = +/-0.405; p = 0.359)	-0.073 (CI = +/-0.407; p = 0.714)	-0.368 (CI = +/-0.411; p = 0.077)	-0.074 (CI = +/-0.414; p = 0.717)	-0.136 (CI = +/-0.417; p = 0.508)	-0.804 (CI = +/-0.421; p = 0.001)	0.616	-2.66%
Frequency	2006.2	-0.028 (CI = +/-0.019; p = 0.005)	-0.177 (CI = +/-0.412; p = 0.386)	-0.065 (CI = +/-0.416; p = 0.748)	-0.359 (CI = +/-0.419; p = 0.090)	-0.064 (CI = +/-0.422; p = 0.756)	-0.126 (CI = +/-0.426; p = 0.548)	-0.794 (CI = +/-0.430; p = 0.001)	0.612	-2.80%
Frequency	2007.1	-0.028 (CI = +/-0.021; p = 0.009)	-0.177 (CI = +/-0.423; p = 0.396)	-0.066 (CI = +/-0.426; p = 0.752)	-0.360 (CI = +/-0.430; p = 0.097)	-0.065 (CI = +/-0.434; p = 0.760)	-0.127 (CI = +/-0.438; p = 0.556)	-0.794 (CI = +/-0.442; p = 0.001)	0.597	-2.79%
Frequency	2007.2	-0.032 (CI = +/-0.022; p = 0.007)	-0.163 (CI = +/-0.426; p = 0.439)	-0.050 (CI = +/-0.430; p = 0.813)	-0.342 (CI = +/-0.434; p = 0.117)	-0.046 (CI = +/-0.438; p = 0.832)	-0.106 (CI = +/-0.443; p = 0.626)	-0.772 (CI = +/-0.448; p = 0.002)	0.606	-3.10%
Frequency	2008.1	-0.031 (CI = +/-0.024; p = 0.012)	-0.163 (CI = +/-0.439; p = 0.450)	-0.050 (CI = +/-0.443; p = 0.817)	-0.342 (CI = +/-0.447; p = 0.127)	-0.046 (CI = +/-0.452; p = 0.836)	-0.106 (CI = +/-0.457; p = 0.635)	-0.772 (CI = +/-0.462; p = 0.002)	0.589	-3.10%
Frequency	2008.2	-0.039 (CI = +/-0.024; p = 0.002)	-0.130 (CI = +/-0.414; p = 0.522)	-0.013 (CI = +/-0.418; p = 0.950)	-0.301 (CI = +/-0.423; p = 0.154)	-0.001 (CI = +/-0.428; p = 0.997)	-0.057 (CI = +/-0.433; p = 0.787)	-0.719 (CI = +/-0.438; p = 0.003)	0.650	-3.87%
Frequency	2009.1	-0.047 (CI = +/-0.024; p = 0.001)	-0.100 (CI = +/-0.397; p = 0.604)	0.020 (CI = +/-0.402; p = 0.918)	-0.264 (CI = +/-0.407; p = 0.190)	0.040 (CI = +/-0.412; p = 0.843)	-0.013 (CI = +/-0.417; p = 0.949)	-0.671 (CI = +/-0.423; p = 0.003)	0.694	-4.57%
Frequency	2009.2	-0.050 (CI = +/-0.027; p = 0.001)	-0.090 (CI = +/-0.407; p = 0.650)	0.032 (CI = +/-0.412; p = 0.873)	-0.251 (CI = +/-0.417; p = 0.223)	0.054 (CI = +/-0.423; p = 0.792)	0.003 (CI = +/-0.429; p = 0.989)	-0.654 (CI = +/-0.436; p = 0.005)	0.687	-4.83%
Frequency	2010.1	-0.054 (CI = +/-0.029; p = 0.001)	-0.073 (CI = +/-0.412; p = 0.715)	0.051 (CI = +/-0.418; p = 0.800)	-0.229 (CI = +/-0.424; p = 0.270)	0.078 (CI = +/-0.430; p = 0.708)	0.029 (CI = +/-0.437; p = 0.890)	-0.626 (CI = +/-0.444; p = 0.008)	0.691	-5.27%
Frequency	2010.2	-0.056 (CI = +/-0.032; p = 0.002)	-0.066 (CI = +/-0.427; p = 0.749)	0.059 (CI = +/-0.433; p = 0.777)	-0.221 (CI = +/-0.440; p = 0.305)	0.088 (CI = +/-0.447; p = 0.683)	0.040 (CI = +/-0.455; p = 0.855)	-0.614 (CI = +/-0.463; p = 0.012)	0.675	-5.46%
Frequency	2011.1	-0.056 (CI = +/-0.036; p = 0.005)	-0.067 (CI = +/-0.444; p = 0.753)	0.058 (CI = +/-0.452; p = 0.790)	-0.222 (CI = +/-0.460; p = 0.321)	0.086 (CI = +/-0.468; p = 0.702)	0.038 (CI = +/-0.477; p = 0.868)	-0.616 (CI = +/-0.487; p = 0.016)	0.648	-5.42%
Frequency	2011.2	-0.059 (CI = +/-0.041; p = 0.008)	-0.057 (CI = +/-0.462; p = 0.795)	0.069 (CI = +/-0.470; p = 0.758)	-0.209 (CI = +/-0.479; p = 0.367)	0.101 (CI = +/-0.489; p = 0.667)	0.054 (CI = +/-0.500; p = 0.820)	-0.598 (CI = +/-0.511; p = 0.025)	0.632	-5.71%
Frequency	2012.1	-0.068 (CI = +/-0.045; p = 0.005)	-0.029 (CI = +/-0.464; p = 0.896)	0.102 (CI = +/-0.474; p = 0.650)	-0.171 (CI = +/-0.484; p = 0.461)	0.143 (CI = +/-0.495; p = 0.544)	0.102 (CI = +/-0.507; p = 0.674)	-0.546 (CI = +/-0.520; p = 0.041)	0.651	-6.61%
Frequency	2012.2	-0.088 (CI = +/-0.043; p = 0.001)	0.027 (CI = +/-0.410; p = 0.890)	0.168 (CI = +/-0.419; p = 0.403)	-0.096 (CI = +/-0.430; p = 0.637)	0.228 (CI = +/-0.441; p = 0.284)	0.196 (CI = +/-0.453; p = 0.366)	-0.441 (CI = +/-0.466; p = 0.061)	0.748	-8.42%
Frequency	2013.1	-0.089 (CI = +/-0.050; p = 0.002)	0.028 (CI = +/-0.434; p = 0.890)	0.169 (CI = +/-0.446; p = 0.424)	-0.094 (CI = +/-0.458; p = 0.663)	0.231 (CI = +/-0.472; p = 0.308)	0.199 (CI = +/-0.486; p = 0.390)	-0.438 (CI = +/-0.501; p = 0.081)	0.716	-8.47%
Frequency	2013.2	-0.102 (CI = +/-0.056; p = 0.002)	0.062 (CI = +/-0.436; p = 0.760)	0.210 (CI = +/-0.449; p = 0.326)	-0.047 (CI = +/-0.463; p = 0.828)	0.284 (CI = +/-0.479; p = 0.218)	0.259 (CI = +/-0.496; p = 0.274)	-0.371 (CI = +/-0.513; p = 0.140)	0.731	-9.69%
Frequency	2014.1	-0.112 (CI = +/-0.065; p = 0.003)	0.086 (CI = +/-0.455; p = 0.682)	0.239 (CI = +/-0.471; p = 0.284)	-0.012 (CI = +/-0.488; p = 0.956)	0.324 (CI = +/-0.507; p = 0.185)	0.305 (CI = +/-0.527; p = 0.227)	-0.321 (CI = +/-0.549; p = 0.222)	0.721	-10.63%
Frequency	2014.2	-0.094 (CI = +/-0.073; p = 0.018)	0.046 (CI = +/-0.459; p = 0.826)	0.190 (CI = +/-0.477; p = 0.392)	-0.071 (CI = +/-0.498; p = 0.753)	0.256 (CI = +/-0.521; p = 0.295)	0.227 (CI = +/-0.545; p = 0.371)	-0.408 (CI = +/-0.570; p = 0.140)	0.678	-8.95%
Frequency	2015.1	-0.121 (CI = +/-0.080; p = 0.008)	0.101 (CI = +/-0.438; p = 0.609)	0.259 (CI = +/-0.460; p = 0.230)	0.012 (CI = +/-0.483; p = 0.956)	0.353 (CI = +/-0.509; p = 0.148)	0.338 (CI = +/-0.536; p = 0.184)	-0.283 (CI = +/-0.565; p = 0.282)	0.739	-11.44%
Frequency	2015.2	-0.086 (CI = +/-0.082; p = 0.043)	0.035 (CI = +/-0.392; p = 0.837)	0.175 (CI = +/-0.415; p = 0.352)	-0.090 (CI = +/-0.441; p = 0.645)	0.233 (CI = +/-0.469; p = 0.277)	0.200 (CI = +/-0.498; p = 0.373)	-0.439 (CI = +/-0.529; p = 0.091)	0.749	-8.20%
Frequency	2016.1	-0.056 (CI = +/-0.095; p = 0.200)	-0.014 (CI = +/-0.392; p = 0.935)	0.111 (CI = +/-0.420; p = 0.541)	-0.168 (CI = +/-0.452; p = 0.397)	0.140 (CI = +/-0.486; p = 0.506)	0.092 (CI = +/-0.522; p = 0.680)	-0.561 (CI = +/-0.560; p = 0.050)	0.743	-5.46%
Frequency	2016.2	-0.013 (CI = +/-0.103; p = 0.765)	-0.079 (CI = +/-0.357; p = 0.594)	0.024 (CI = +/-0.389; p = 0.878)	-0.277 (CI = +/-0.424; p = 0.154)	0.010 (CI = +/-0.463; p = 0.959)	-0.060 (CI = +/-0.504; p = 0.772)	-0.735 (CI = +/-0.547; p = 0.018)	0.797	-1.25%
Frequency	2017.1	-0.016 (CI = +/-0.157; p = 0.794)	-0.075 (CI = +/-0.449; p = 0.668)	0.030 (CI = +/-0.501; p = 0.875)	-0.270 (CI = +/-0.559; p = 0.252)	0.019 (CI = +/-0.622; p = 0.938)	-0.049 (CI = +/-0.688; p = 0.852)	-0.723 (CI = +/-0.756; p = 0.057)	0.763	-1.56%

Collision

Coverage = CL
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221, COVID20222

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	COVID20222	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.345 (CI = +/-0.147; p = 0.000)	-0.303 (CI = +/-0.148; p = 0.000)	-0.451 (CI = +/-0.149; p = 0.000)	-0.255 (CI = +/-0.150; p = 0.002)	-0.267 (CI = +/-0.151; p = 0.001)	-0.207 (CI = +/-0.153; p = 0.010)	0.792	+3.46%
Loss Cost	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.340 (CI = +/-0.147; p = 0.000)	-0.297 (CI = +/-0.149; p = 0.000)	-0.445 (CI = +/-0.150; p = 0.000)	-0.249 (CI = +/-0.151; p = 0.002)	-0.260 (CI = +/-0.152; p = 0.002)	-0.199 (CI = +/-0.154; p = 0.013)	0.770	+3.35%
Loss Cost	2007.1	0.034 (CI = +/-0.007; p = 0.000)	-0.345 (CI = +/-0.148; p = 0.000)	-0.303 (CI = +/-0.149; p = 0.000)	-0.451 (CI = +/-0.150; p = 0.000)	-0.256 (CI = +/-0.152; p = 0.002)	-0.267 (CI = +/-0.153; p = 0.001)	-0.207 (CI = +/-0.155; p = 0.011)	0.770	+3.47%
Loss Cost	2007.2	0.035 (CI = +/-0.008; p = 0.000)	-0.349 (CI = +/-0.150; p = 0.000)	-0.308 (CI = +/-0.152; p = 0.000)	-0.456 (CI = +/-0.153; p = 0.000)	-0.261 (CI = +/-0.155; p = 0.002)	-0.273 (CI = +/-0.156; p = 0.001)	-0.214 (CI = +/-0.158; p = 0.010)	0.761	+3.56%
Loss Cost	2008.1	0.037 (CI = +/-0.008; p = 0.000)	-0.357 (CI = +/-0.148; p = 0.000)	-0.317 (CI = +/-0.149; p = 0.000)	-0.466 (CI = +/-0.151; p = 0.000)	-0.272 (CI = +/-0.152; p = 0.001)	-0.285 (CI = +/-0.154; p = 0.001)	-0.226 (CI = +/-0.156; p = 0.006)	0.773	+3.75%
Loss Cost	2008.2	0.036 (CI = +/-0.009; p = 0.000)	-0.353 (CI = +/-0.151; p = 0.000)	-0.312 (CI = +/-0.152; p = 0.000)	-0.461 (CI = +/-0.154; p = 0.000)	-0.266 (CI = +/-0.156; p = 0.002)	-0.278 (CI = +/-0.157; p = 0.001)	-0.219 (CI = +/-0.159; p = 0.009)	0.747	+3.64%
Loss Cost	2009.1	0.038 (CI = +/-0.009; p = 0.000)	-0.361 (CI = +/-0.149; p = 0.000)	-0.321 (CI = +/-0.151; p = 0.000)	-0.471 (CI = +/-0.153; p = 0.000)	-0.277 (CI = +/-0.155; p = 0.001)	-0.290 (CI = +/-0.157; p = 0.001)	-0.232 (CI = +/-0.159; p = 0.006)	0.757	+3.85%
Loss Cost	2009.2	0.037 (CI = +/-0.010; p = 0.000)	-0.359 (CI = +/-0.154; p = 0.000)	-0.318 (CI = +/-0.156; p = 0.000)	-0.468 (CI = +/-0.158; p = 0.000)	-0.274 (CI = +/-0.160; p = 0.002)	-0.287 (CI = +/-0.162; p = 0.002)	-0.229 (CI = +/-0.165; p = 0.009)	0.731	+3.80%
Loss Cost	2010.1	0.039 (CI = +/-0.011; p = 0.000)	-0.365 (CI = +/-0.156; p = 0.000)	-0.325 (CI = +/-0.158; p = 0.000)	-0.476 (CI = +/-0.161; p = 0.000)	-0.283 (CI = +/-0.163; p = 0.002)	-0.297 (CI = +/-0.166; p = 0.001)	-0.239 (CI = +/-0.168; p = 0.008)	0.729	+3.97%
Loss Cost	2010.2	0.035 (CI = +/-0.011; p = 0.000)	-0.351 (CI = +/-0.146; p = 0.000)	-0.310 (CI = +/-0.148; p = 0.000)	-0.458 (CI = +/-0.151; p = 0.000)	-0.263 (CI = +/-0.153; p = 0.002)	-0.275 (CI = +/-0.156; p = 0.002)	-0.216 (CI = +/-0.159; p = 0.011)	0.723	+3.56%
Loss Cost	2011.1	0.035 (CI = +/-0.012; p = 0.000)	-0.350 (CI = +/-0.152; p = 0.000)	-0.309 (CI = +/-0.155; p = 0.001)	-0.457 (CI = +/-0.158; p = 0.000)	-0.262 (CI = +/-0.160; p = 0.003)	-0.274 (CI = +/-0.164; p = 0.003)	-0.215 (CI = +/-0.167; p = 0.015)	0.700	+3.54%
Loss Cost	2011.2	0.029 (CI = +/-0.011; p = 0.000)	-0.331 (CI = +/-0.128; p = 0.000)	-0.287 (CI = +/-0.131; p = 0.000)	-0.432 (CI = +/-0.133; p = 0.000)	-0.234 (CI = +/-0.136; p = 0.002)	-0.243 (CI = +/-0.139; p = 0.002)	-0.181 (CI = +/-0.142; p = 0.016)	0.745	+2.92%
Loss Cost	2012.1	0.029 (CI = +/-0.013; p = 0.000)	-0.332 (CI = +/-0.135; p = 0.000)	-0.287 (CI = +/-0.137; p = 0.001)	-0.433 (CI = +/-0.140; p = 0.000)	-0.235 (CI = +/-0.144; p = 0.003)	-0.244 (CI = +/-0.147; p = 0.003)	-0.182 (CI = +/-0.151; p = 0.022)	0.732	+2.94%
Loss Cost	2012.2	0.023 (CI = +/-0.012; p = 0.001)	-0.316 (CI = +/-0.119; p = 0.000)	-0.269 (CI = +/-0.122; p = 0.000)	-0.411 (CI = +/-0.125; p = 0.000)	-0.210 (CI = +/-0.128; p = 0.004)	-0.216 (CI = +/-0.131; p = 0.004)	-0.151 (CI = +/-0.135; p = 0.031)	0.778	+2.36%
Loss Cost	2013.1	0.024 (CI = +/-0.014; p = 0.003)	-0.318 (CI = +/-0.126; p = 0.000)	-0.271 (CI = +/-0.129; p = 0.001)	-0.415 (CI = +/-0.132; p = 0.000)	-0.214 (CI = +/-0.136; p = 0.005)	-0.221 (CI = +/-0.141; p = 0.005)	-0.156 (CI = +/-0.145; p = 0.037)	0.772	+2.45%
Loss Cost	2013.2	0.019 (CI = +/-0.015; p = 0.019)	-0.305 (CI = +/-0.119; p = 0.000)	-0.256 (CI = +/-0.123; p = 0.001)	-0.396 (CI = +/-0.127; p = 0.000)	-0.193 (CI = +/-0.131; p = 0.008)	-0.197 (CI = +/-0.135; p = 0.008)	-0.130 (CI = +/-0.140; p = 0.067)	0.803	+1.91%
Loss Cost	2014.1	0.018 (CI = +/-0.018; p = 0.056)	-0.302 (CI = +/-0.127; p = 0.000)	-0.252 (CI = +/-0.132; p = 0.002)	-0.392 (CI = +/-0.136; p = 0.000)	-0.188 (CI = +/-0.142; p = 0.014)	-0.191 (CI = +/-0.147; p = 0.016)	-0.123 (CI = +/-0.153; p = 0.104)	0.797	+1.77%
Loss Cost	2014.2	0.015 (CI = +/-0.022; p = 0.160)	-0.295 (CI = +/-0.135; p = 0.001)	-0.244 (CI = +/-0.140; p = 0.003)	-0.382 (CI = +/-0.147; p = 0.000)	-0.177 (CI = +/-0.153; p = 0.028)	-0.179 (CI = +/-0.160; p = 0.032)	-0.109 (CI = +/-0.168; p = 0.174)	0.797	+1.48%
Loss Cost	2015.1	0.011 (CI = +/-0.026; p = 0.380)	-0.287 (CI = +/-0.144; p = 0.002)	-0.234 (CI = +/-0.151; p = 0.007)	-0.370 (CI = +/-0.158; p = 0.001)	-0.163 (CI = +/-0.167; p = 0.054)	-0.162 (CI = +/-0.176; p = 0.066)	-0.091 (CI = +/-0.185; p = 0.291)	0.799	+1.06%
Loss Cost	2015.2	0.008 (CI = +/-0.033; p = 0.568)	-0.283 (CI = +/-0.160; p = 0.004)	-0.229 (CI = +/-0.169; p = 0.015)	-0.364 (CI = +/-0.180; p = 0.002)	-0.156 (CI = +/-0.191; p = 0.095)	-0.154 (CI = +/-0.203; p = 0.115)	-0.082 (CI = +/-0.216; p = 0.399)	0.787	+0.85%
Loss Cost	2016.1	0.013 (CI = +/-0.044; p = 0.492)	-0.291 (CI = +/-0.180; p = 0.007)	-0.239 (CI = +/-0.193; p = 0.023)	-0.376 (CI = +/-0.207; p = 0.004)	-0.171 (CI = +/-0.223; p = 0.110)	-0.171 (CI = +/-0.239; p = 0.130)	-0.101 (CI = +/-0.257; p = 0.373)	0.770	+1.32%
Loss Cost	2016.2	0.013 (CI = +/-0.062; p = 0.617)	-0.291 (CI = +/-0.214; p = 0.017)	-0.238 (CI = +/-0.233; p = 0.047)	-0.376 (CI = +/-0.255; p = 0.013)	-0.170 (CI = +/-0.278; p = 0.177)	-0.170 (CI = +/-0.302; p = 0.207)	-0.100 (CI = +/-0.328; p = 0.469)	0.741	+1.29%
Loss Cost	2017.1	0.046 (CI = +/-0.056; p = 0.084)	-0.335 (CI = +/-0.160; p = 0.004)	-0.300 (CI = +/-0.179; p = 0.010)	-0.454 (CI = +/-0.199; p = 0.003)	-0.264 (CI = +/-0.222; p = 0.030)	-0.282 (CI = +/-0.245; p = 0.033)	-0.228 (CI = +/-0.270; p = 0.079)	0.880	+4.73%
Severity	2006.1	0.043 (CI = +/-0.010; p = 0.000)	-0.063 (CI = +/-0.220; p = 0.559)	0.093 (CI = +/-0.222; p = 0.394)	-0.023 (CI = +/-0.223; p = 0.836)	0.127 (CI = +/-0.225; p = 0.257)	0.092 (CI = +/-0.227; p = 0.414)	0.092 (CI = +/-0.229; p = 0.418)	0.837	+4.38%
Severity	2006.2	0.044 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.224; p = 0.535)	0.088 (CI = +/-0.225; p = 0.429)	-0.029 (CI = +/-0.227; p = 0.797)	0.121 (CI = +/-0.229; p = 0.289)	0.085 (CI = +/-0.231; p = 0.458)	0.084 (CI = +/-0.233; p = 0.464)	0.830	+4.49%
Severity	2007.1	0.047 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.214; p = 0.435)	0.072 (CI = +/-0.216; p = 0.497)	-0.046 (CI = +/-0.218; p = 0.667)	0.102 (CI = +/-0.220; p = 0.350)	0.064 (CI = +/-0.222; p = 0.557)	0.062 (CI = +/-0.224; p = 0.573)	0.847	+4.81%
Severity	2007.2	0.047 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.220; p = 0.445)	0.072 (CI = +/-0.222; p = 0.509)	-0.046 (CI = +/-0.224; p = 0.673)	0.101 (CI = +/-0.226; p = 0.364)	0.064 (CI = +/-0.229; p = 0.569)	0.062 (CI = +/-0.231; p = 0.585)	0.833	+4.81%
Severity	2008.1	0.052 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.198; p = 0.292)	0.050 (CI = +/-0.199; p = 0.611)	-0.071 (CI = +/-0.202; p = 0.473)	0.074 (CI = +/-0.204; p = 0.456)	0.035 (CI = +/-0.206; p = 0.731)	0.030 (CI = +/-0.208; p = 0.766)	0.870	+5.30%
Severity	2008.2	0.054 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.197; p = 0.251)	0.039 (CI = +/-0.199; p = 0.685)	-0.082 (CI = +/-0.202; p = 0.405)	0.062 (CI = +/-0.204; p = 0.534)	0.021 (CI = +/-0.206; p = 0.834)	0.016 (CI = +/-0.209; p = 0.878)	0.870	+5.53%
Severity	2009.1	0.059 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.164; p = 0.103)	0.014 (CI = +/-0.166; p = 0.861)	-0.110 (CI = +/-0.168; p = 0.185)	0.031 (CI = +/-0.170; p = 0.707)	-0.013 (CI = +/-0.172; p = 0.879)	-0.021 (CI = +/-0.174; p = 0.805)	0.913	+6.13%
Severity	2009.2	0.062 (CI = +/-0.011; p = 0.000)	-0.143 (CI = +/-0.164; p = 0.083)	0.005 (CI = +/-0.166; p = 0.955)	-0.121 (CI = +/-0.168; p = 0.147)	0.019 (CI = +/-0.170; p = 0.815)	-0.026 (CI = +/-0.172; p = 0.760)	-0.035 (CI = +/-0.175; p = 0.681)	0.913	+6.36%
Severity	2010.1	0.065 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.158; p = 0.055)	-0.009 (CI = +/-0.160; p = 0.911)	-0.136 (CI = +/-0.163; p = 0.096)	0.003 (CI = +/-0.165; p = 0.971)	-0.044 (CI = +/-0.168; p = 0.592)	-0.054 (CI = +/-0.170; p = 0.511)	0.918	+6.70%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	-0.155 (CI = +/-0.164; p = 0.063)	-0.009 (CI = +/-0.167; p = 0.907)	-0.137 (CI = +/-0.169; p = 0.107)	0.002 (CI = +/-0.172; p = 0.980)	-0.044 (CI = +/-0.175; p = 0.599)	-0.055 (CI = +/-0.178; p = 0.521)	0.907	+6.72%
Severity	2011.1	0.068 (CI = +/-0.013; p = 0.000)	-0.166 (CI = +/-0.162; p = 0.045)	-0.022 (CI = +/-0.164; p = 0.779)	-0.151 (CI = +/-0.167; p = 0.073)	-0.014 (CI = +/-0.170; p = 0.863)	-0.062 (CI = +/-0.174; p = 0.458)	-0.075 (CI = +/-0.177; p = 0.383)	0.909	+7.07%
Severity	2011.2	0.066 (CI = +/-0.014; p = 0.000)	-0.158 (CI = +/-0.164; p = 0.058)	-0.012 (CI = +/-0.167; p = 0.875)	-0.140 (CI = +/-0.170; p = 0.099)	-0.002 (CI = +/-0.174; p = 0.983)	-0.049 (CI = +/-0.177; p = 0.568)	-0.060 (CI = +/-0.181; p = 0.492)	0.895	+6.79%
Severity	2012.1	0.067 (CI = +/-0.016; p = 0.000)	-0.163 (CI = +/-0.170; p = 0.059)	-0.018 (CI = +/-0.174; p = 0.825)	-0.147 (CI = +/-0.177; p = 0.098)	-0.009 (CI = +/-0.181; p = 0.915)	-0.057 (CI = +/-0.186; p = 0.523)	-0.069 (CI = +/-0.190; p = 0.450)	0.883	+6.97%
Severity	2012.2	0.065 (CI = +/-0.019; p = 0.000)	-0.158 (CI = +/-0.177; p = 0.077)	-0.012 (CI = +/-0.182; p = 0.888)	-0.140 (CI = +/-0.186; p = 0.129)	-0.001 (CI = +/-0.191; p = 0.990)	-0.048 (CI = +/-0.196; p = 0.606)	-0.059 (CI = +/-0.201; p = 0.537)	0.861	+6.77%
Severity	2013.1	0.068 (CI = +/-0.021; p = 0.000)	-0.163 (CI = +/-0.186; p = 0.080)	-0.019 (CI = +/-0.191; p = 0.833)	-0.148 (CI = +/-0.196; p = 0.127)	-0.010 (CI = +/-0.202; p = 0.915)	-0.058 (CI = +/-0.208; p = 0.555)	-0.070 (CI = +/-0.215; p = 0.489)	0.843	+7.00%
Severity	2013.2	0.062 (CI = +/-0.024; p = 0.000)	-0.150 (CI = +/-0.188; p = 0.107)	-0.003 (CI = +/-0.194; p = 0.974)	-0.129 (CI = +/-0.200; p = 0.184)	0.011 (CI = +/-0.207; p = 0.907)	-0.034 (CI = +/-0.214; p = 0.734)	-0.044 (CI = +/-0.222; p = 0.673)	0.814	+6.43%
Severity	2014.1	0.058 (CI = +/-0.028; p = 0.001)	-0.139 (CI = +/-0.196; p = 0.145)	0.010 (CI = +/-0.203; p = 0.914)	-0.113 (CI = +/-0.211; p = 0.258)	0.029 (CI = +/-0.219; p = 0.775)	-0.014 (CI = +/-0.228; p = 0.894)	-0.021 (CI = +/-0.237; p = 0.845)	0.774	+5.94%
Severity	2014.2	0.044 (CI = +/-0.027; p = 0.005)	-0.110 (CI = +/-0.167; p = 0.171)	0.046 (CI = +/-0.174; p = 0.564)	-0.071 (CI = +/-0.182; p = 0.400)	0.078 (CI = +/-0.190; p = 0.376)	0.042 (CI = +/-0.199; p = 0.643)	0.041 (CI = +/-0.208; p = 0.663)	0.787	+4.52%
Severity	2015.1	0.042 (CI = +/-0.033; p = 0.020)	-0.105 (CI = +/-0.183; p = 0.220)	0.052 (CI = +/-0.192; p = 0.549)	-0.064 (CI = +/-0.201; p = 0.486)	0.087 (CI = +/-0.212; p = 0.374)	0.052 (CI = +/-0.223; p = 0.609)	0.052 (CI = +/-0.235; p = 0.623)	0.742	+4.28%
Severity	2015.2	0.025 (CI = +/-0.032; p = 0.103)	-0.075 (CI = +/-0.152; p = 0.283)	0.091 (CI = +/-0.161; p = 0.225)	-0.017 (CI = +/-0.171; p = 0.825)	0.142 (CI = +/-0.182; p = 0.108)	0.115 (CI = +/-0.193; p = 0.202)	0.124 (CI = +/-0.205; p = 0.196)	0.783	+2.56%
Severity	2016.1	0.027 (CI = +/-0.042; p = 0.167)	-0.078 (CI = +/-0.174; p = 0.314)	0.086 (CI = +/-0.187; p = 0.300)	-0.022 (CI = +/-0.200; p = 0.798)	0.136 (CI = +/-0.216; p = 0.175)	0.108 (CI = +/-0.232; p = 0.297)	0.116 (CI = +/-0.248; p = 0.297)	0.750	+2.76%
Severity	2016.2	0.023 (CI = +/-0.059; p = 0.363)	-0.072 (CI = +/-0.205; p = 0.408)	0.095 (CI = +/-0.223; p = 0.324)	-0.011 (CI = +/-0.244; p = 0.909)	0.148 (CI = +/-0.266; p = 0.211)	0.123 (CI = +/-0.290; p = 0.326)	0.133 (CI = +/-0.314; p = 0.327)	0.696	+2.33%
Severity	2017.1	0.055 (CI = +/-0.053; p = 0.045)	-0.115 (CI = +/-0.152; p = 0.104)	0.036 (CI = +/-0.169; p = 0.589)	-0.087 (CI = +/-0.189; p = 0.272)	0.057 (CI = +/-0.210; p = 0.493)	0.015 (CI = +/-0.232; p = 0.863)	0.009 (CI = +/-0.256; p = 0.925)	0.879	+5.68%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.032)	-0.281 (CI = +/-0.185; p = 0.004)	-0.396 (CI = +/-0.186; p = 0.000)	-0.428 (CI = +/-0.188; p = 0.000)	-0.383 (CI = +/-0.189; p = 0.000)	-0.358 (CI = +/-0.191; p = 0.001)	-0.299 (CI = +/-0.192; p = 0.004)	0.800	-0.88%
Frequency	2006.2	-0.011 (CI = +/-0.008; p = 0.012)	-0.271 (CI = +/-0.180; p = 0.005)	-0.385 (CI = +/-0.182; p = 0.000)	-0.416 (CI = +/-0.183; p = 0.000)	-0.369 (CI = +/-0.185; p = 0.000)	-0.344 (CI = +/-0.186; p = 0.001)	-0.283 (CI = +/-0.188; p = 0.005)	0.817	-1.09%
Frequency	2007.1	-0.013 (CI = +/-0.009; p = 0.005)	-0.262 (CI = +/-0.178; p = 0.006)	-0.375 (CI = +/-0.179; p = 0.000)	-0.405 (CI = +/-0.181; p = 0.000)	-0.358 (CI = +/-0.183; p = 0.000)	-0.331 (CI = +/-0.184; p = 0.001)	-0.270 (CI = +/-0.186; p = 0.006)	0.829	-1.28%
Frequency	2007.2	-0.012 (CI = +/-0.009; p = 0.014)	-0.266 (CI = +/-0.181; p = 0.006)	-0.380 (CI = +/-0.183; p = 0.000)	-0.410 (CI = +/-0.185; p = 0.000)	-0.363 (CI = +/-0.187; p = 0.001)	-0.337 (CI = +/-0.188; p = 0.001)	-0.276 (CI = +/-0.190; p = 0.006)	0.823	-1.20%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.004)	-0.254 (CI = +/-0.174; p = 0.006)	-0.366 (CI = +/-0.176; p = 0.000)	-0.395 (CI = +/-0.178; p = 0.000)	-0.347 (CI = +/-0.180; p = 0.001)	-0.319 (CI = +/-0.182; p = 0.001)	-0.257 (CI = +/-0.184; p = 0.008)	0.844	-1.47%
Frequency	2008.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.241 (CI = +/-0.164; p = 0.006)	-0.351 (CI = +/-0.166; p = 0.000)	-0.378 (CI = +/-0.167; p = 0.000)	-0.328 (CI = +/-0.169; p = 0.001)	-0.299 (CI = +/-0.171; p = 0.002)	-0.235 (CI = +/-0.173; p = 0.010)	0.868	-1.79%
Frequency	2009.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.226 (CI = +/-0.150; p = 0.005)	-0.335 (CI = +/-0.152; p = 0.000)	-0.360 (CI = +/-0.154; p = 0.000)	-0.308 (CI = +/-0.155; p = 0.001)	-0.278 (CI = +/-0.157; p = 0.001)	-0.211 (CI = +/-0.160; p = 0.012)	0.895	-2.14%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.216 (CI = +/-0.145; p = 0.006)	-0.323 (CI = +/-0.147; p = 0.000)	-0.347 (CI = +/-0.149; p = 0.000)	-0.294 (CI = +/-0.151; p = 0.001)	-0.262 (CI = +/-0.153; p = 0.002)	-0.194 (CI = +/-0.155; p = 0.017)	0.906	-2.41%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.210 (CI = +/-0.147; p = 0.008)	-0.317 (CI = +/-0.149; p = 0.000)	-0.340 (CI = +/-0.152; p = 0.000)	-0.286 (CI = +/-0.154; p = 0.001)	-0.253 (CI = +/-0.156; p = 0.003)	-0.185 (CI = +/-0.159; p = 0.025)	0.905	-2.56%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	-0.196 (CI = +/-0.134; p = 0.007)	-0.300 (CI = +/-0.136; p = 0.000)	-0.322 (CI = +/-0.139; p = 0.000)	-0.265 (CI = +/-0.141; p = 0.001)	-0.231 (CI = +/-0.143; p = 0.003)	-0.160 (CI = +/-0.146; p = 0.033)	0.925	-2.95%
Frequency	2011.1	-0.034 (CI = +/-0.010; p = 0.000)	-0.184 (CI = +/-0.126; p = 0.007)	-0.287 (CI = +/-0.129; p = 0.000)	-0.306 (CI = +/-0.131; p = 0.000)	-0.248 (CI = +/-0.133; p = 0.001)	-0.212 (CI = +/-0.136; p = 0.004)	-0.140 (CI = +/-0.138; p = 0.048)	0.936	-3.30%
Frequency	2011.2	-0.037 (CI = +/-0.011; p = 0.000)	-0.173 (CI = +/-0.121; p = 0.008)	-0.274 (CI = +/-0.123; p = 0.000)	-0.292 (CI = +/-0.126; p = 0.000)	-0.233 (CI = +/-0.128; p = 0.002)	-0.194 (CI = +/-0.131; p = 0.007)	-0.121 (CI = +/-0.134; p = 0.075)	0.943	-3.62%
Frequency	2012.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.169 (CI = +/-0.125; p = 0.012)	-0.269 (CI = +/-0.128; p = 0.000)	-0.286 (CI = +/-0.131; p = 0.000)	-0.226 (CI = +/-0.134; p = 0.003)	-0.187 (CI = +/-0.137; p = 0.011)	-0.113 (CI = +/-0.140; p = 0.107)	0.941	-3.76%
Frequency	2012.2	-0.042 (CI = +/-0.013; p = 0.000)	-0.158 (CI = +/-0.121; p = 0.015)	-0.256 (CI = +/-0.124; p = 0.001)	-0.272 (CI = +/-0.127; p = 0.000)	-0.209 (CI = +/-0.130; p = 0.004)	-0.168 (CI = +/-0.134; p = 0.018)	-0.092 (CI = +/-0.138; p = 0.173)	0.946	-4.13%
Frequency	2013.1	-0.043 (CI = +/-0.015; p = 0.000)	-0.155 (CI = +/-0.127; p = 0.021)	-0.252 (CI = +/-0.131; p = 0.001)	-0.267 (CI = +/-0.135; p = 0.001)	-0.204 (CI = +/-0.138; p = 0.007)	-0.163 (CI = +/-0.143; p = 0.029)	-0.086 (CI = +/-0.147; p = 0.229)	0.942	-4.25%
Frequency	2013.2	-0.043 (CI = +/-0.017; p = 0.000)	-0.155 (CI = +/-0.136; p = 0.029)	-0.253 (CI = +/-0.140; p = 0.002)	-0.267 (CI = +/-0.144; p = 0.002)	-0.204 (CI = +/-0.149; p = 0.012)	-0.163 (CI = +/-0.155; p = 0.040)	-0.086 (CI = +/-0.160; p = 0.262)	0.934	-4.24%
Frequency	2014.1	-0.040 (CI = +/-0.020; p = 0.001)	-0.163 (CI = +/-0.142; p = 0.029)	-0.262 (CI = +/-0.147; p = 0.003)	-0.278 (CI = +/-0.152; p = 0.002)	-0.217 (CI = +/-0.158; p = 0.012)	-0.177 (CI = +/-0.165; p = 0.038)	-0.102 (CI = +/-0.171; p = 0.216)	0.927	-3.94%
Frequency	2014.2	-0.030 (CI = +/-0.018; p = 0.005)	-0.185 (CI = +/-0.114; p = 0.005)	-0.290 (CI = +/-0.119; p = 0.000)	-0.311 (CI = +/-0.124; p = 0.000)	-0.255 (CI = +/-0.130; p = 0.002)	-0.221 (CI = +/-0.136; p = 0.005)	-0.151 (CI = +/-0.142; p = 0.040)	0.949	-2.92%
Frequency	2015.1	-0.031 (CI = +/-0.023; p = 0.013)	-0.182 (CI = +/-0.125; p = 0.010)	-0.286 (CI = +/-0.131; p = 0.001)	-0.306 (CI = +/-0.137; p = 0.001)	-0.249 (CI = +/-0.145; p = 0.004)	-0.214 (CI = +/-0.152; p = 0.012)	-0.143 (CI = +/-0.161; p = 0.074)	0.943	-3.09%
Frequency	2015.2	-0.017 (CI = +/-0.015; p = 0.034)	-0.209 (CI = +/-0.072; p = 0.000)	-0.320 (CI = +/-0.077; p = 0.000)	-0.347 (CI = +/-0.081; p = 0.000)	-0.298 (CI = +/-0.086; p = 0.000)	-0.270 (CI = +/-0.092; p = 0.000)	-0.206 (CI = +/-0.097; p = 0.002)	0.980	-1.67%
Frequency	2016.1	-0.014 (CI = +/-0.020; p = 0.127)	-0.213 (CI = +/-0.080; p = 0.001)	-0.325 (CI = +/-0.086; p = 0.000)	-0.354 (CI = +/-0.093; p = 0.000)	-0.306 (CI = +/-0.100; p = 0.000)	-0.279 (CI = +/-0.107; p = 0.001)	-0.217 (CI = +/-0.115; p = 0.004)	0.978	-1.41%
Frequency	2016.2	-0.010 (CI = +/-0.026; p = 0.366)	-0.219 (CI = +/-0.092; p = 0.002)	-0.333 (CI = +/-0.100; p = 0.000)	-0.364 (CI = +/-0.109; p = 0.000)	-0.318 (CI = +/-0.119; p = 0.001)	-0.293 (CI = +/-0.130; p = 0.002)	-0.233 (CI = +/-0.141; p = 0.008)	0.976	-1.02%
Frequency	2017.1	-0.009 (CI = +/-0.040; p = 0.569)	-0.220 (CI = +/-0.115; p = 0.006)	-0.335 (CI = +/-0.129; p = 0.002)	-0.367 (CI = +/-0.144; p = 0.002)	-0.321 (CI = +/-0.160; p = 0.005)	-0.297 (CI = +/-0.177; p = 0.010)	-0.237 (CI = +/-0.194; p = 0.027)	0.970	-0.90%

Comprehensive

Coverage = CM
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221, COVID20222

Fit	Start Date	Time	Seasonality	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	COVID20222	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	-0.064 (CI = +/-0.094; p = 0.171)	-0.269 (CI = +/-0.272; p = 0.052)	-0.171 (CI = +/-0.272; p = 0.207)	-0.323 (CI = +/-0.276; p = 0.023)	-0.220 (CI = +/-0.276; p = 0.113)	-0.218 (CI = +/-0.280; p = 0.121)	-0.221 (CI = +/-0.280; p = 0.116)	0.806	+6.16%
Loss Cost	2006.2	0.060 (CI = +/-0.013; p = 0.000)	-0.063 (CI = +/-0.098; p = 0.194)	-0.268 (CI = +/-0.278; p = 0.058)	-0.169 (CI = +/-0.279; p = 0.224)	-0.323 (CI = +/-0.282; p = 0.027)	-0.218 (CI = +/-0.284; p = 0.126)	-0.217 (CI = +/-0.287; p = 0.131)	-0.219 (CI = +/-0.289; p = 0.130)	0.782	+6.13%
Loss Cost	2007.1	0.058 (CI = +/-0.013; p = 0.000)	-0.072 (CI = +/-0.101; p = 0.153)	-0.255 (CI = +/-0.282; p = 0.074)	-0.163 (CI = +/-0.282; p = 0.242)	-0.307 (CI = +/-0.286; p = 0.036)	-0.210 (CI = +/-0.286; p = 0.143)	-0.200 (CI = +/-0.292; p = 0.169)	-0.210 (CI = +/-0.292; p = 0.150)	0.758	+5.93%
Loss Cost	2007.2	0.055 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.103; p = 0.219)	-0.250 (CI = +/-0.283; p = 0.081)	-0.148 (CI = +/-0.284; p = 0.292)	-0.300 (CI = +/-0.288; p = 0.042)	-0.193 (CI = +/-0.290; p = 0.182)	-0.191 (CI = +/-0.293; p = 0.191)	-0.190 (CI = +/-0.296; p = 0.196)	0.721	+5.70%
Loss Cost	2008.1	0.056 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.108; p = 0.266)	-0.255 (CI = +/-0.292; p = 0.083)	-0.151 (CI = +/-0.292; p = 0.295)	-0.307 (CI = +/-0.297; p = 0.044)	-0.196 (CI = +/-0.297; p = 0.185)	-0.198 (CI = +/-0.304; p = 0.189)	-0.194 (CI = +/-0.304; p = 0.198)	0.701	+5.79%
Loss Cost	2008.2	0.053 (CI = +/-0.016; p = 0.000)	-0.045 (CI = +/-0.108; p = 0.391)	-0.248 (CI = +/-0.287; p = 0.087)	-0.127 (CI = +/-0.289; p = 0.369)	-0.295 (CI = +/-0.293; p = 0.048)	-0.169 (CI = +/-0.295; p = 0.246)	-0.183 (CI = +/-0.300; p = 0.217)	-0.164 (CI = +/-0.303; p = 0.272)	0.654	+5.41%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	-0.053 (CI = +/-0.113; p = 0.335)	-0.235 (CI = +/-0.295; p = 0.111)	-0.122 (CI = +/-0.295; p = 0.398)	-0.281 (CI = +/-0.302; p = 0.066)	-0.162 (CI = +/-0.302; p = 0.276)	-0.167 (CI = +/-0.309; p = 0.272)	-0.154 (CI = +/-0.309; p = 0.310)	0.609	+5.20%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	-0.046 (CI = +/-0.117; p = 0.417)	-0.232 (CI = +/-0.301; p = 0.124)	-0.110 (CI = +/-0.304; p = 0.456)	-0.275 (CI = +/-0.309; p = 0.077)	-0.148 (CI = +/-0.312; p = 0.331)	-0.159 (CI = +/-0.317; p = 0.305)	-0.139 (CI = +/-0.321; p = 0.375)	0.542	+5.00%
Loss Cost	2010.1	0.048 (CI = +/-0.022; p = 0.000)	-0.050 (CI = +/-0.124; p = 0.412)	-0.227 (CI = +/-0.314; p = 0.147)	-0.108 (CI = +/-0.314; p = 0.478)	-0.269 (CI = +/-0.323; p = 0.096)	-0.145 (CI = +/-0.323; p = 0.357)	-0.152 (CI = +/-0.333; p = 0.348)	-0.135 (CI = +/-0.333; p = 0.405)	0.490	+4.90%
Loss Cost	2010.2	0.044 (CI = +/-0.023; p = 0.001)	-0.036 (CI = +/-0.128; p = 0.556)	-0.219 (CI = +/-0.315; p = 0.161)	-0.085 (CI = +/-0.318; p = 0.581)	-0.257 (CI = +/-0.324; p = 0.112)	-0.117 (CI = +/-0.328; p = 0.459)	-0.136 (CI = +/-0.335; p = 0.402)	-0.103 (CI = +/-0.340; p = 0.530)	0.390	+4.46%
Loss Cost	2011.1	0.050 (CI = +/-0.025; p = 0.001)	-0.017 (CI = +/-0.129; p = 0.785)	-0.249 (CI = +/-0.314; p = 0.111)	-0.099 (CI = +/-0.314; p = 0.512)	-0.294 (CI = +/-0.325; p = 0.073)	-0.138 (CI = +/-0.325; p = 0.380)	-0.179 (CI = +/-0.337; p = 0.275)	-0.129 (CI = +/-0.337; p = 0.426)	0.438	+5.10%
Loss Cost	2011.2	0.045 (CI = +/-0.027; p = 0.003)	-0.004 (CI = +/-0.134; p = 0.949)	-0.242 (CI = +/-0.318; p = 0.125)	-0.076 (CI = +/-0.322; p = 0.619)	-0.282 (CI = +/-0.330; p = 0.088)	-0.111 (CI = +/-0.334; p = 0.489)	-0.162 (CI = +/-0.343; p = 0.327)	-0.098 (CI = +/-0.349; p = 0.557)	0.328	+4.62%
Loss Cost	2012.1	0.046 (CI = +/-0.031; p = 0.007)	-0.001 (CI = +/-0.145; p = 0.990)	-0.247 (CI = +/-0.337; p = 0.138)	-0.079 (CI = +/-0.337; p = 0.622)	-0.288 (CI = +/-0.352; p = 0.100)	-0.114 (CI = +/-0.352; p = 0.495)	-0.170 (CI = +/-0.368; p = 0.338)	-0.103 (CI = +/-0.368; p = 0.558)	0.263	+4.74%
Loss Cost	2012.2	0.041 (CI = +/-0.035; p = 0.027)	0.013 (CI = +/-0.152; p = 0.850)	-0.238 (CI = +/-0.344; p = 0.157)	-0.053 (CI = +/-0.349; p = 0.746)	-0.274 (CI = +/-0.360; p = 0.123)	-0.083 (CI = +/-0.367; p = 0.631)	-0.150 (CI = +/-0.378; p = 0.405)	-0.065 (CI = +/-0.386; p = 0.719)	0.124	+4.15%
Loss Cost	2013.1	0.045 (CI = +/-0.041; p = 0.034)	0.024 (CI = +/-0.165; p = 0.751)	-0.256 (CI = +/-0.366; p = 0.152)	-0.062 (CI = +/-0.366; p = 0.717)	-0.296 (CI = +/-0.386; p = 0.120)	-0.096 (CI = +/-0.386; p = 0.595)	-0.176 (CI = +/-0.409; p = 0.364)	-0.083 (CI = +/-0.409; p = 0.664)	0.088	+4.60%
Loss Cost	2013.2	0.040 (CI = +/-0.047; p = 0.093)	0.036 (CI = +/-0.178; p = 0.659)	-0.248 (CI = +/-0.383; p = 0.179)	-0.040 (CI = +/-0.391; p = 0.825)	-0.283 (CI = +/-0.406; p = 0.151)	-0.069 (CI = +/-0.416; p = 0.721)	-0.158 (CI = +/-0.432; p = 0.435)	-0.050 (CI = +/-0.444; p = 0.807)	-0.056	+4.03%
Loss Cost	2014.1	0.034 (CI = +/-0.057; p = 0.211)	0.024 (CI = +/-0.197; p = 0.786)	-0.229 (CI = +/-0.416; p = 0.244)	-0.030 (CI = +/-0.416; p = 0.875)	-0.258 (CI = +/-0.447; p = 0.223)	-0.053 (CI = +/-0.447; p = 0.794)	-0.128 (CI = +/-0.482; p = 0.564)	-0.029 (CI = +/-0.482; p = 0.895)	-0.242	+3.46%
Loss Cost	2014.2	0.028 (CI = +/-0.069; p = 0.380)	0.036 (CI = +/-0.219; p = 0.715)	-0.222 (CI = +/-0.446; p = 0.284)	-0.008 (CI = +/-0.458; p = 0.969)	-0.245 (CI = +/-0.482; p = 0.275)	-0.025 (CI = +/-0.498; p = 0.911)	-0.108 (CI = +/-0.524; p = 0.648)	0.006 (CI = +/-0.543; p = 0.982)	-0.389	+2.81%
Loss Cost	2015.1	0.022 (CI = +/-0.088; p = 0.566)	0.026 (CI = +/-0.253; p = 0.814)	-0.206 (CI = +/-0.505; p = 0.368)	0.001 (CI = +/-0.505; p = 0.996)	-0.223 (CI = +/-0.556; p = 0.374)	-0.010 (CI = +/-0.556; p = 0.966)	-0.081 (CI = +/-0.616; p = 0.765)	0.025 (CI = +/-0.616; p = 0.925)	-0.570	+2.26%
Loss Cost	2015.2	-0.007 (CI = +/-0.097; p = 0.863)	0.070 (CI = +/-0.252; p = 0.520)	-0.176 (CI = +/-0.485; p = 0.408)	0.090 (CI = +/-0.504; p = 0.679)	-0.164 (CI = +/-0.540; p = 0.485)	0.108 (CI = +/-0.566; p = 0.658)	0.008 (CI = +/-0.606; p = 0.976)	0.173 (CI = +/-0.636; p = 0.531)	-0.541	-0.71%
Loss Cost	2016.1	-0.021 (CI = +/-0.134; p = 0.703)	0.049 (CI = +/-0.307; p = 0.696)	-0.142 (CI = +/-0.580; p = 0.558)	0.111 (CI = +/-0.580; p = 0.645)	-0.115 (CI = +/-0.666; p = 0.675)	0.142 (CI = +/-0.666; p = 0.606)	0.070 (CI = +/-0.766; p = 0.823)	0.222 (CI = +/-0.766; p = 0.491)	-0.683	-2.08%
Loss Cost	2016.2	-0.061 (CI = +/-0.165; p = 0.365)	0.096 (CI = +/-0.334; p = 0.470)	-0.108 (CI = +/-0.603; p = 0.644)	0.210 (CI = +/-0.639; p = 0.414)	-0.043 (CI = +/-0.707; p = 0.875)	0.281 (CI = +/-0.756; p = 0.360)	0.183 (CI = +/-0.831; p = 0.574)	0.400 (CI = +/-0.889; p = 0.279)	-0.449	-5.89%
Loss Cost	2017.1	-0.115 (CI = +/-0.245; p = 0.231)	0.032 (CI = +/-0.419; p = 0.823)	0.001 (CI = +/-0.749; p = 0.998)	0.283 (CI = +/-0.749; p = 0.316)	0.121 (CI = +/-0.928; p = 0.706)	0.409 (CI = +/-0.928; p = 0.256)	0.401 (CI = +/-1.132; p = 0.342)	0.582 (CI = +/-1.132; p = 0.200)	-0.286	-10.89%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.223 (CI = +/-0.061; p = 0.000)	0.103 (CI = +/-0.175; p = 0.235)	-0.021 (CI = +/-0.175; p = 0.807)	0.087 (CI = +/-0.177; p = 0.324)	0.096 (CI = +/-0.177; p = 0.278)	0.117 (CI = +/-0.180; p = 0.193)	0.120 (CI = +/-0.180; p = 0.182)	0.901	+3.71%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	-0.226 (CI = +/-0.063; p = 0.000)	0.102 (CI = +/-0.178; p = 0.250)	-0.026 (CI = +/-0.179; p = 0.765)	0.084 (CI = +/-0.180; p = 0.345)	0.090 (CI = +/-0.182; p = 0.319)	0.114 (CI = +/-0.183; p = 0.212)	0.113 (CI = +/-0.185; p = 0.217)	0.894	+3.78%
Severity	2007.1	0.038 (CI = +/-0.009; p = 0.000)	-0.225 (CI = +/-0.065; p = 0.000)	0.099 (CI = +/-0.183; p = 0.275)	-0.027 (CI = +/-0.183; p = 0.759)	0.081 (CI = +/-0.186; p = 0.377)	0.088 (CI = +/-0.186; p = 0.338)	0.110 (CI = +/-0.189; p = 0.240)	0.111 (CI = +/-0.189; p = 0.235)	0.891	+3.82%
Severity	2007.2	0.038 (CI = +/-0.009; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.098 (CI = +/-0.187; p = 0.291)	-0.031 (CI = +/-0.188; p = 0.733)	0.079 (CI = +/-0.190; p = 0.398)	0.083 (CI = +/-0.192; p = 0.376)	0.108 (CI = +/-0.194; p = 0.261)	0.106 (CI = +/-0.195; p = 0.271)	0.880	+3.88%
Severity	2008.1	0.041 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.065; p = 0.000)	0.076 (CI = +/-0.175; p = 0.377)	-0.041 (CI = +/-0.175; p = 0.634)	0.054 (CI = +/-0.179; p = 0.534)	0.071 (CI = +/-0.179; p = 0.420)	0.080 (CI = +/-0.183; p = 0.374)	0.090 (CI = +/-0.183; p = 0.315)	0.900	+4.22%
Severity	2008.2	0.043 (CI = +/-0.010; p = 0.000)	-0.220 (CI = +/-0.066; p = 0.000)	0.072 (CI = +/-0.176; p = 0.400)	-0.052 (CI = +/-0.177; p = 0.551)	0.049 (CI = +/-0.180; p = 0.575)	0.058 (CI = +/-0.181; p = 0.509)	0.073 (CI = +/-0.184; p = 0.417)	0.076 (CI = +/-0.185; p = 0.401)	0.896	+4.40%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	-0.212 (CI = +/-0.068; p = 0.000)	0.061 (CI = +/-0.177; p = 0.483)	-0.057 (CI = +/-0.177; p = 0.510)	0.035 (CI = +/-0.181; p = 0.689)	0.051 (CI = +/-0.181; p = 0.563)	0.057 (CI = +/-0.186; p = 0.529)	0.067 (CI = +/-0.186; p = 0.460)	0.899	+4.60%
Severity	2009.2	0.047 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.070; p = 0.000)	0.057 (CI = +/-0.180; p = 0.511)	-0.066 (CI = +/-0.181; p = 0.452)	0.030 (CI = +/-0.184; p = 0.732)	0.040 (CI = +/-0.186; p = 0.657)	0.051 (CI = +/-0.189; p = 0.580)	0.054 (CI = +/-0.191; p = 0.557)	0.891	+4.77%
Severity	2010.1	0.049 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.071; p = 0.000)	0.042 (CI = +/-0.179; p = 0.627)	-0.073 (CI = +/-0.179; p = 0.401)	0.012 (CI = +/-0.184; p = 0.890)	0.030 (CI = +/-0.184; p = 0.734)	0.030 (CI = +/-0.190; p = 0.745)	0.042 (CI = +/-0.190; p = 0.648)	0.898	+5.06%
Severity	2010.2	0.050 (CI = +/-0.014; p = 0.000)	-0.211 (CI = +/-0.075; p = 0.000)	0.040 (CI = +/-0.185; p = 0.651)	-0.079 (CI = +/-0.187; p = 0.386)	0.010 (CI = +/-0.191; p = 0.916)	0.024 (CI = +/-0.193; p = 0.795)	0.026 (CI = +/-0.197; p = 0.782)	0.035 (CI = +/-0.200; p = 0.717)	0.883	+5.16%
Severity	2011.1	0.056 (CI = +/-0.013; p = 0.000)	-0.193 (CI = +/-0.070; p = 0.000)	0.013 (CI = +/-0.170; p = 0.874)	-0.091 (CI = +/-0.170; p = 0.269)	-0.023 (CI = +/-0.175; p = 0.781)	0.006 (CI = +/-0.175; p = 0.945)	-0.012 (CI = +/-0.182; p = 0.888)	0.011 (CI = +/-0.182; p = 0.900)	0.909	+5.74%
Severity	2011.2	0.055 (CI = +/-0.015; p = 0.000)	-0.191 (CI = +/-0.074; p = 0.000)	0.014 (CI = +/-0.176; p = 0.863)	-0.087 (CI = +/-0.178; p = 0.315)	-0.021 (CI = +/-0.183; p = 0.811)	0.011 (CI = +/-0.185; p = 0.897)	-0.009 (CI = +/-0.190; p = 0.922)	0.018 (CI = +/-0.193; p = 0.848)	0.890	+5.64%
Severity	2012.1	0.054 (CI = +/-0.017; p = 0.000)	-0.194 (CI = +/-0.080; p = 0.000)	0.020 (CI = +/-0.186; p = 0.818)	-0.084 (CI = +/-0.186; p = 0.348)	-0.014 (CI = +/-0.194; p = 0.881)	0.016 (CI = +/-0.194; p = 0.866)	0.000 (CI = +/-0.203; p = 0.997)	0.023 (CI = +/-0.203; p = 0.811)	0.881	+5.50%
Severity	2012.2	0.051 (CI = +/-0.020; p = 0.000)	-0.189 (CI = +/-0.085; p = 0.000)	0.024 (CI = +/-0.193; p = 0.794)	-0.074 (CI = +/-0.196; p = 0.428)	-0.008 (CI = +/-0.202; p = 0.932)	0.028 (CI = +/-0.205; p = 0.772)	0.008 (CI = +/-0.212; p = 0.940)	0.038 (CI = +/-0.216; p = 0.712)	0.854	+5.27%
Severity	2013.1	0.053 (CI = +/-0.023; p = 0.000)	-0.184 (CI = +/-0.093; p = 0.001)	0.016 (CI = +/-0.206; p = 0.870)	-0.078 (CI = +/-0.206; p = 0.424)	-0.018 (CI = +/-0.217; p = 0.858)	0.022 (CI = +/-0.217; p = 0.828)	-0.005 (CI = +/-0.230; p = 0.966)	0.030 (CI = +/-0.230; p = 0.783)	0.847	+5.48%
Severity	2013.2	0.054 (CI = +/-0.027; p = 0.001)	-0.186 (CI = +/-0.102; p = 0.002)	0.014 (CI = +/-0.219; p = 0.888)	-0.082 (CI = +/-0.223; p = 0.431)	-0.021 (CI = +/-0.232; p = 0.846)	0.016 (CI = +/-0.237; p = 0.881)	-0.008 (CI = +/-0.247; p = 0.942)	0.023 (CI = +/-0.254; p = 0.844)	0.813	+5.60%
Severity	2014.1	0.051 (CI = +/-0.033; p = 0.006)	-0.193 (CI = +/-0.113; p = 0.004)	0.025 (CI = +/-0.238; p = 0.817)	-0.076 (CI = +/-0.238; p = 0.486)	-0.007 (CI = +/-0.255; p = 0.954)	0.025 (CI = +/-0.255; p = 0.828)	0.009 (CI = +/-0.275; p = 0.943)	0.035 (CI = +/-0.275; p = 0.781)	0.797	+5.27%
Severity	2014.2	0.051 (CI = +/-0.040; p = 0.018)	-0.193 (CI = +/-0.126; p = 0.008)	0.025 (CI = +/-0.258; p = 0.827)	-0.076 (CI = +/-0.265; p = 0.529)	-0.006 (CI = +/-0.279; p = 0.960)	0.026 (CI = +/-0.288; p = 0.839)	0.010 (CI = +/-0.303; p = 0.944)	0.036 (CI = +/-0.314; p = 0.798)	0.739	+5.25%
Severity	2015.1	0.053 (CI = +/-0.051; p = 0.043)	-0.188 (CI = +/-0.147; p = 0.019)	0.018 (CI = +/-0.293; p = 0.886)	-0.079 (CI = +/-0.293; p = 0.542)	-0.015 (CI = +/-0.323; p = 0.914)	0.020 (CI = +/-0.323; p = 0.887)	-0.002 (CI = +/-0.357; p = 0.991)	0.028 (CI = +/-0.357; p = 0.860)	0.716	+5.48%
Severity	2015.2	0.033 (CI = +/-0.051; p = 0.170)	-0.157 (CI = +/-0.133; p = 0.027)	0.039 (CI = +/-0.255; p = 0.719)	-0.017 (CI = +/-0.265; p = 0.881)	0.026 (CI = +/-0.284; p = 0.828)	0.103 (CI = +/-0.298; p = 0.427)	0.061 (CI = +/-0.319; p = 0.657)	0.132 (CI = +/-0.335; p = 0.372)	0.701	+3.31%
Severity	2016.1	0.030 (CI = +/-0.072; p = 0.329)	-0.161 (CI = +/-0.164; p = 0.054)	0.045 (CI = +/-0.311; p = 0.724)	-0.013 (CI = +/-0.311; p = 0.916)	0.035 (CI = +/-0.357; p = 0.813)	0.109 (CI = +/-0.357; p = 0.467)	0.071 (CI = +/-0.411; p = 0.674)	0.140 (CI = +/-0.411; p = 0.421)	0.662	+3.07%
Severity	2016.2	0.000 (CI = +/-0.070; p = 0.994)	-0.126 (CI = +/-0.142; p = 0.070)	0.070 (CI = +/-0.257; p = 0.490)	0.062 (CI = +/-0.272; p = 0.564)	0.090 (CI = +/-0.301; p = 0.455)	0.214 (CI = +/-0.322; p = 0.138)	0.156 (CI = +/-0.354; p = 0.287)	0.275 (CI = +/-0.379; p = 0.114)	0.725	+0.02%
Severity	2017.1	-0.012 (CI = +/-0.118; p = 0.767)	-0.140 (CI = +/-0.202; p = 0.115)	0.095 (CI = +/-0.361; p = 0.466)	0.078 (CI = +/-0.361; p = 0.542)	0.126 (CI = +/-0.448; p = 0.435)	0.243 (CI = +/-0.448; p = 0.183)	0.205 (CI = +/-0.546; p = 0.318)	0.316 (CI = +/-0.546; p = 0.163)	0.688	-1.19%
Frequency	2006.1	0.023 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.085; p = 0.001)	-0.372 (CI = +/-0.247; p = 0.005)	-0.150 (CI = +/-0.247; p = 0.222)	-0.410 (CI = +/-0.250; p = 0.002)	-0.315 (CI = +/-0.250; p = 0.016)	-0.336 (CI = +/-0.254; p = 0.012)	-0.342 (CI = +/-0.254; p = 0.010)	0.503	+2.36%
Frequency	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.088; p = 0.001)	-0.370 (CI = +/-0.251; p = 0.006)	-0.143 (CI = +/-0.252; p = 0.253)	-0.407 (CI = +/-0.255; p = 0.003)	-0.307 (CI = +/-0.256; p = 0.021)	-0.331 (CI = +/-0.259; p = 0.014)	-0.333 (CI = +/-0.261; p = 0.014)	0.496	+2.27%
Frequency	2007.1	0.020 (CI = +/-0.012; p = 0.002)	0.153 (CI = +/-0.090; p = 0.002)	-0.354 (CI = +/-0.251; p = 0.008)	-0.136 (CI = +/-0.251; p = 0.273)	-0.388 (CI = +/-0.255; p = 0.004)	-0.298 (CI = +/-0.255; p = 0.024)	-0.311 (CI = +/-0.260; p = 0.021)	-0.321 (CI = +/-0.260; p = 0.018)	0.445	+2.03%
Frequency	2007.2	0.017 (CI = +/-0.012; p = 0.008)	0.164 (CI = +/-0.090; p = 0.001)	-0.347 (CI = +/-0.246; p = 0.008)	-0.117 (CI = +/-0.248; p = 0.339)	-0.379 (CI = +/-0.251; p = 0.005)	-0.276 (CI = +/-0.252; p = 0.033)	-0.299 (CI = +/-0.255; p = 0.024)	-0.296 (CI = +/-0.257; p = 0.026)	0.464	+1.75%
Frequency	2008.1	0.015 (CI = +/-0.013; p = 0.028)	0.154 (CI = +/-0.091; p = 0.002)	-0.331 (CI = +/-0.248; p = 0.011)	-0.110 (CI = +/-0.248; p = 0.367)	-0.361 (CI = +/-0.252; p = 0.007)	-0.267 (CI = +/-0.252; p = 0.039)	-0.278 (CI = +/-0.258; p = 0.036)	-0.285 (CI = +/-0.258; p = 0.032)	0.424	+1.51%
Frequency	2008.2	0.010 (CI = +/-0.012; p = 0.121)	0.174 (CI = +/-0.083; p = 0.000)	-0.320 (CI = +/-0.221; p = 0.007)	-0.076 (CI = +/-0.222; p = 0.485)	-0.344 (CI = +/-0.225; p = 0.005)	-0.228 (CI = +/-0.227; p = 0.050)	-0.256 (CI = +/-0.230; p = 0.031)	-0.240 (CI = +/-0.232; p = 0.044)	0.529	+0.98%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.361)	0.159 (CI = +/-0.081; p = 0.001)	-0.296 (CI = +/-0.211; p = 0.009)	-0.065 (CI = +/-0.211; p = 0.527)	-0.316 (CI = +/-0.216; p = 0.006)	-0.213 (CI = +/-0.216; p = 0.053)	-0.224 (CI = +/-0.222; p = 0.048)	-0.221 (CI = +/-0.222; p = 0.050)	0.539	+0.57%
Frequency	2009.2	0.002 (CI = +/-0.013; p = 0.731)	0.171 (CI = +/-0.080; p = 0.000)	-0.289 (CI = +/-0.204; p = 0.008)	-0.044 (CI = +/-0.206; p = 0.659)	-0.306 (CI = +/-0.209; p = 0.007)	-0.188 (CI = +/-0.211; p = 0.078)	-0.210 (CI = +/-0.215; p = 0.055)	-0.193 (CI = +/-0.217; p = 0.078)	0.588	+0.22%
Frequency	2010.1	-0.002 (CI = +/-0.014; p = 0.816)	0.158 (CI = +/-0.079; p = 0.001)	-0.269 (CI = +/-0.200; p = 0.012)	-0.035 (CI = +/-0.200; p = 0.719)	-0.282 (CI = +/-0.206; p = 0.010)	-0.175 (CI = +/-0.206; p = 0.090)	-0.182 (CI = +/-0.212; p = 0.088)	-0.177 (CI = +/-0.212; p = 0.097)	0.607	-0.15%
Frequency	2010.2	-0.007 (CI = +/-0.013; p = 0.303)	0.175 (CI = +/-0.074; p = 0.000)	-0.259 (CI = +/-0.182; p = 0.008)	-0.006 (CI = +/-0.183; p = 0.944)	-0.267 (CI = +/-0.187; p = 0.008)	-0.141 (CI = +/-0.189; p = 0.132)	-0.162 (CI = +/-0.193; p = 0.094)	-0.138 (CI = +/-0.196; p = 0.155)	0.694	-0.67%
Frequency	2011.1	-0.006 (CI = +/-0.015; p = 0.404)	0.177 (CI = +/-0.079; p = 0.000)	-0.262 (CI = +/-0.191; p = 0.010)	-0.008 (CI = +/-0.191; p = 0.933)	-0.271 (CI = +/-0.197; p = 0.010)	-0.144 (CI = +/-0.197; p = 0.141)	-0.167 (CI = +/-0.204; p = 0.103)	-0.140 (CI = +/-0.204; p = 0.164)	0.688	-0.61%
Frequency	2011.2	-0.010 (CI = +/-0.016; p = 0.223)	0.187 (CI = +/-0.080; p = 0.000)	-0.256 (CI = +/-0.189; p = 0.011)	0.010 (CI = +/-0.191; p = 0.910)	-0.261 (CI = +/-0.196; p = 0.013)	-0.122 (CI = +/-0.199; p = 0.209)	-0.154 (CI = +/-0.204; p = 0.128)	-0.115 (CI = +/-0.207; p = 0.253)	0.706	-0.96%
Frequency	2012.1	-0.007 (CI = +/-0.018; p = 0.411)	0.194 (CI = +/-0.085; p = 0.000)	-0.267 (CI = +/-0.197; p = 0.012)	0.005 (CI = +/-0.197; p = 0.957)	-0.275 (CI = +/-0.206; p = 0.013)	-0.130 (CI = +/-0.206; p = 0.196)	-0.169 (CI = +/-0.215; p = 0.113)	-0.125 (CI = +/-0.215; p = 0.231)	0.706	-0.72%
Frequency	2012.2	-0.011 (CI = +/-0.021; p = 0.278)	0.202 (CI = +/-0.089; p = 0.000)	-0.262 (CI = +/-0.201; p = 0.015)	0.021 (CI = +/-0.204; p = 0.830)	-0.266 (CI = +/-0.210; p = 0.017)	-0.111 (CI = +/-0.214; p = 0.281)	-0.157 (CI = +/-0.221; p = 0.147)	-0.103 (CI = +/-0.226; p = 0.339)	0.706	-1.06%
Frequency	2013.1	-0.008 (CI = +/-0.024; p = 0.459)	0.208 (CI = +/-0.096; p = 0.001)	-0.271 (CI = +/-0.214; p = 0.018)	0.016 (CI = +/-0.214; p = 0.874)	-0.278 (CI = +/-0.226; p = 0.020)	-0.118 (CI = +/-0.226; p = 0.275)	-0.171 (CI = +/-0.239; p = 0.143)	-0.112 (CI = +/-0.239; p = 0.323)	0.701	-0.83%
Frequency	2013.2	-0.015 (CI = +/-0.026; p = 0.230)	0.222 (CI = +/-0.098; p = 0.000)	-0.263 (CI = +/-0.211; p = 0.020)	0.042 (CI = +/-0.215; p = 0.671)	-0.262 (CI = +/-0.223; p = 0.026)	-0.085 (CI = +/-0.229; p = 0.427)	-0.149 (CI = +/-0.238; p = 0.192)	-0.073 (CI = +/-0.244; p = 0.522)	0.726	-1.48%
Frequency	2014.1	-0.017 (CI = +/-0.032; p = 0.246)	0.217 (CI = +/-0.109; p = 0.001)	-0.254 (CI = +/-0.230; p = 0.034)	0.047 (CI = +/-0.230; p = 0.658)	-0.252 (CI = +/-0.247; p = 0.047)	-0.078 (CI = +/-0.247; p = 0.492)	-0.136 (CI = +/-0.266; p = 0.276)	-0.064 (CI = +/-0.266; p = 0.601)	0.716	-1.72%
Frequency	2014.2	-0.023 (CI = +/-0.037; p = 0.184)	0.228 (CI = +/-0.118; p = 0.002)	-0.247 (CI = +/-0.240; p = 0.045)	0.068 (CI = +/-0.246; p = 0.544)	-0.239 (CI = +/-0.259; p = 0.067)	-0.051 (CI = +/-0.268; p = 0.672)	-0.117 (CI = +/-0.282; p = 0.366)	-0.030 (CI = +/-0.292; p = 0.816)	0.701	-2.31%
Frequency	2015.1	-0.031 (CI = +/-0.046; p = 0.153)	0.214 (CI = +/-0.131; p = 0.006)	-0.224 (CI = +/-0.263; p = 0.083)	0.080 (CI = +/-0.263; p = 0.492)	-0.208 (CI = +/-0.289; p = 0.133)	-0.031 (CI = +/-0.289; p = 0.810)	-0.079 (CI = +/-0.320; p = 0.578)	-0.002 (CI = +/-0.320; p = 0.986)	0.703	-3.05%
Frequency	2015.2	-0.040 (CI = +/-0.056; p = 0.136)	0.227 (CI = +/-0.147; p = 0.009)	-0.216 (CI = +/-0.282; p = 0.111)	0.107 (CI = +/-0.293; p = 0.408)	-0.191 (CI = +/-0.314; p = 0.188)	0.004 (CI = +/-0.329; p = 0.976)	-0.053 (CI = +/-0.352; p = 0.726)	0.041 (CI = +/-0.370; p = 0.796)	0.667	-3.89%
Frequency	2016.1	-0.051 (CI = +/-0.076; p = 0.144)	0.210 (CI = +/-0.174; p = 0.027)	-0.187 (CI = +/-0.330; p = 0.205)	0.124 (CI = +/-0.330; p = 0.378)	-0.150 (CI = +/-0.379; p = 0.355)	0.033 (CI = +/-0.379; p = 0.831)	-0.001 (CI = +/-0.436; p = 0.996)	0.082 (CI = +/-0.436; p = 0.651)	0.660	-5.00%
Frequency	2016.2	-0.061 (CI = +/-0.107; p = 0.189)	0.221 (CI = +/-0.216; p = 0.047)	-0.179 (CI = +/-0.391; p = 0.274)	0.148 (CI = +/-0.415; p = 0.378)	-0.132 (CI = +/-0.459; p = 0.468)	0.067 (CI = +/-0.491; p = 0.724)	0.027 (CI = +/-0.539; p = 0.898)	0.125 (CI = +/-0.577; p = 0.580)	0.538	-5.91%
Frequency	2017.1	-0.103 (CI = +/-0.145; p = 0.108)	0.172 (CI = +/-0.248; p = 0.114)	-0.094 (CI = +/-0.443; p = 0.548)	0.205 (CI = +/-0.443; p = 0.238)	-0.005 (CI = +/-0.549; p = 0.977)	0.166 (CI = +/-0.549; p = 0.408)	0.196 (CI = +/-0.670; p = 0.421)	0.266 (CI = +/-0.670; p = 0.295)	0.662	-9.81%

All Perils

Coverage = AP
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, COVID20201, COVID20202, COVID20211, COVID20212, COVID20221, COVID20222

Fit	Start Date	Time	COVID20201	COVID20202	COVID20211	COVID20212	COVID20221	COVID20222	Adjusted R^2	Implied Trend Rate
Loss Cost	2006.1	0.047 (CI = +/-0.020; p = 0.000)	-0.337 (CI = +/-0.455; p = 0.140)	-0.237 (CI = +/-0.459; p = 0.297)	-0.349 (CI = +/-0.462; p = 0.133)	-0.275 (CI = +/-0.466; p = 0.236)	-0.584 (CI = +/-0.470; p = 0.017)	-0.359 (CI = +/-0.473; p = 0.131)	0.354	+4.80%
Loss Cost	2006.2	0.048 (CI = +/-0.021; p = 0.000)	-0.344 (CI = +/-0.465; p = 0.139)	-0.245 (CI = +/-0.468; p = 0.291)	-0.357 (CI = +/-0.472; p = 0.132)	-0.284 (CI = +/-0.476; p = 0.230)	-0.594 (CI = +/-0.480; p = 0.017)	-0.370 (CI = +/-0.485; p = 0.129)	0.336	+4.95%
Loss Cost	2007.1	0.049 (CI = +/-0.023; p = 0.000)	-0.347 (CI = +/-0.476; p = 0.146)	-0.247 (CI = +/-0.480; p = 0.298)	-0.360 (CI = +/-0.485; p = 0.138)	-0.287 (CI = +/-0.489; p = 0.237)	-0.597 (CI = +/-0.494; p = 0.020)	-0.373 (CI = +/-0.498; p = 0.135)	0.301	+5.00%
Loss Cost	2007.2	0.047 (CI = +/-0.025; p = 0.001)	-0.340 (CI = +/-0.488; p = 0.163)	-0.240 (CI = +/-0.492; p = 0.324)	-0.351 (CI = +/-0.497; p = 0.157)	-0.278 (CI = +/-0.502; p = 0.263)	-0.587 (CI = +/-0.507; p = 0.025)	-0.362 (CI = +/-0.512; p = 0.157)	0.241	+4.84%
Loss Cost	2008.1	0.045 (CI = +/-0.027; p = 0.002)	-0.329 (CI = +/-0.498; p = 0.185)	-0.227 (CI = +/-0.503; p = 0.358)	-0.338 (CI = +/-0.508; p = 0.182)	-0.263 (CI = +/-0.513; p = 0.299)	-0.571 (CI = +/-0.519; p = 0.032)	-0.345 (CI = +/-0.525; p = 0.187)	0.170	+4.57%
Loss Cost	2008.2	0.050 (CI = +/-0.029; p = 0.002)	-0.349 (CI = +/-0.501; p = 0.163)	-0.250 (CI = +/-0.506; p = 0.316)	-0.363 (CI = +/-0.512; p = 0.155)	-0.290 (CI = +/-0.518; p = 0.257)	-0.601 (CI = +/-0.524; p = 0.027)	-0.377 (CI = +/-0.530; p = 0.154)	0.197	+5.08%
Loss Cost	2009.1	0.057 (CI = +/-0.030; p = 0.001)	-0.380 (CI = +/-0.488; p = 0.119)	-0.286 (CI = +/-0.493; p = 0.241)	-0.402 (CI = +/-0.499; p = 0.108)	-0.334 (CI = +/-0.506; p = 0.183)	-0.649 (CI = +/-0.512; p = 0.016)	-0.429 (CI = +/-0.519; p = 0.100)	0.275	+5.92%
Loss Cost	2009.2	0.054 (CI = +/-0.033; p = 0.003)	-0.366 (CI = +/-0.498; p = 0.141)	-0.269 (CI = +/-0.504; p = 0.278)	-0.384 (CI = +/-0.511; p = 0.132)	-0.313 (CI = +/-0.518; p = 0.221)	-0.626 (CI = +/-0.525; p = 0.022)	-0.404 (CI = +/-0.533; p = 0.129)	0.190	+5.51%
Loss Cost	2010.1	0.036 (CI = +/-0.027; p = 0.013)	-0.299 (CI = +/-0.384; p = 0.119)	-0.194 (CI = +/-0.389; p = 0.310)	-0.299 (CI = +/-0.395; p = 0.128)	-0.220 (CI = +/-0.400; p = 0.264)	-0.523 (CI = +/-0.407; p = 0.015)	-0.293 (CI = +/-0.413; p = 0.154)	0.128	+3.62%
Loss Cost	2010.2	0.037 (CI = +/-0.030; p = 0.017)	-0.306 (CI = +/-0.397; p = 0.122)	-0.201 (CI = +/-0.403; p = 0.307)	-0.308 (CI = +/-0.409; p = 0.131)	-0.230 (CI = +/-0.416; p = 0.261)	-0.534 (CI = +/-0.423; p = 0.016)	-0.304 (CI = +/-0.431; p = 0.155)	0.109	+3.81%
Loss Cost	2011.1	0.046 (CI = +/-0.032; p = 0.007)	-0.335 (CI = +/-0.387; p = 0.085)	-0.235 (CI = +/-0.393; p = 0.224)	-0.346 (CI = +/-0.400; p = 0.086)	-0.272 (CI = +/-0.408; p = 0.177)	-0.580 (CI = +/-0.415; p = 0.009)	-0.355 (CI = +/-0.424; p = 0.095)	0.200	+4.72%
Loss Cost	2011.2	0.037 (CI = +/-0.033; p = 0.033)	-0.305 (CI = +/-0.375; p = 0.104)	-0.199 (CI = +/-0.382; p = 0.284)	-0.305 (CI = +/-0.389; p = 0.115)	-0.227 (CI = +/-0.397; p = 0.243)	-0.531 (CI = +/-0.406; p = 0.014)	-0.300 (CI = +/-0.415; p = 0.144)	0.109	+3.72%
Loss Cost	2012.1	0.032 (CI = +/-0.037; p = 0.086)	-0.291 (CI = +/-0.388; p = 0.130)	-0.184 (CI = +/-0.396; p = 0.336)	-0.288 (CI = +/-0.405; p = 0.149)	-0.207 (CI = +/-0.414; p = 0.302)	-0.509 (CI = +/-0.424; p = 0.022)	-0.276 (CI = +/-0.435; p = 0.195)	0.043	+3.26%
Loss Cost	2012.2	0.019 (CI = +/-0.039; p = 0.304)	-0.255 (CI = +/-0.370; p = 0.160)	-0.141 (CI = +/-0.378; p = 0.435)	-0.238 (CI = +/-0.387; p = 0.206)	-0.151 (CI = +/-0.398; p = 0.427)	-0.446 (CI = +/-0.408; p = 0.034)	-0.207 (CI = +/-0.420; p = 0.305)	0.017	+1.94%
Loss Cost	2013.1	0.026 (CI = +/-0.044; p = 0.218)	-0.274 (CI = +/-0.381; p = 0.144)	-0.163 (CI = +/-0.391; p = 0.382)	-0.264 (CI = +/-0.402; p = 0.178)	-0.180 (CI = +/-0.414; p = 0.362)	-0.479 (CI = +/-0.427; p = 0.031)	-0.244 (CI = +/-0.440; p = 0.251)	0.026	+2.66%
Loss Cost	2013.2	0.017 (CI = +/-0.050; p = 0.468)	-0.251 (CI = +/-0.392; p = 0.187)	-0.136 (CI = +/-0.404; p = 0.476)	-0.232 (CI = +/-0.417; p = 0.246)	-0.144 (CI = +/-0.431; p = 0.479)	-0.438 (CI = +/-0.446; p = 0.054)	-0.198 (CI = +/-0.462; p = 0.366)	0.000	+1.73%
Loss Cost	2014.1	0.011 (CI = +/-0.059; p = 0.680)	-0.237 (CI = +/-0.417; p = 0.234)	-0.119 (CI = +/-0.432; p = 0.552)	-0.213 (CI = +/-0.448; p = 0.314)	-0.121 (CI = +/-0.465; p = 0.573)	-0.413 (CI = +/-0.484; p = 0.086)	-0.170 (CI = +/-0.503; p = 0.469)	-0.028	+1.14%
Loss Cost	2014.2	-0.003 (CI = +/-0.069; p = 0.926)	-0.206 (CI = +/-0.431; p = 0.307)	-0.081 (CI = +/-0.448; p = 0.691)	-0.168 (CI = +/-0.468; p = 0.438)	-0.069 (CI = +/-0.489; p = 0.756)	-0.354 (CI = +/-0.511; p = 0.152)	-0.104 (CI = +/-0.535; p = 0.672)	-0.002	-0.29%
Loss Cost	2015.1	-0.001 (CI = +/-0.086; p = 0.986)	-0.211 (CI = +/-0.473; p = 0.334)	-0.087 (CI = +/-0.496; p = 0.697)	-0.175 (CI = +/-0.521; p = 0.462)	-0.077 (CI = +/-0.549; p = 0.754)	-0.363 (CI = +/-0.579; p = 0.186)	-0.114 (CI = +/-0.610; p = 0.679)	-0.076	-0.07%
Loss Cost	2015.2	0.008 (CI = +/-0.110; p = 0.868)	-0.227 (CI = +/-0.525; p = 0.341)	-0.107 (CI = +/-0.555; p = 0.662)	-0.199 (CI = +/-0.589; p = 0.451)	-0.106 (CI = +/-0.626; p = 0.701)	-0.396 (CI = +/-0.666; p = 0.203)	-0.151 (CI = +/-0.707; p = 0.629)	-0.171	+0.80%
Loss Cost	2016.1	-0.002 (CI = +/-0.145; p = 0.972)	-0.210 (CI = +/-0.597; p = 0.423)	-0.085 (CI = +/-0.639; p = 0.756)	-0.172 (CI = +/-0.687; p = 0.563)	-0.074 (CI = +/-0.739; p = 0.815)	-0.358 (CI = +/-0.794; p = 0.311)	-0.109 (CI = +/-0.851; p = 0.765)	-0.248	-0.22%
Loss Cost	2016.2	-0.035 (CI = +/-0.194; p = 0.660)	-0.160 (CI = +/-0.671; p = 0.567)	-0.019 (CI = +/-0.732; p = 0.949)	-0.089 (CI = +/-0.799; p = 0.785)	0.025 (CI = +/-0.872; p = 0.943)	-0.243 (CI = +/-0.949; p = 0.540)	0.023 (CI = +/-1.030; p = 0.956)	-0.244	-3.46%
Loss Cost	2017.1	-0.010 (CI = +/-0.291; p = 0.927)	-0.194 (CI = +/-0.830; p = 0.553)	-0.065 (CI = +/-0.926; p = 0.855)	-0.148 (CI = +/-1.034; p = 0.712)	-0.046 (CI = +/-1.150; p = 0.918)	-0.326 (CI = +/-1.272; p = 0.516)	-0.073 (CI = +/-1.398; p = 0.892)	-0.556	-1.01%
Severity	2006.1	0.016 (CI = +/-0.020; p = 0.114)	-0.071 (CI = +/-0.450; p = 0.750)	0.058 (CI = +/-0.453; p = 0.796)	-0.121 (CI = +/-0.457; p = 0.591)	-0.018 (CI = +/-0.460; p = 0.938)	-0.246 (CI = +/-0.464; p = 0.286)	0.030 (CI = +/-0.468; p = 0.895)	-0.073	+1.58%
Severity	2006.2	0.017 (CI = +/-0.021; p = 0.101)	-0.079 (CI = +/-0.458; p = 0.725)	0.048 (CI = +/-0.462; p = 0.831)	-0.131 (CI = +/-0.466; p = 0.567)	-0.029 (CI = +/-0.470; p = 0.901)	-0.258 (CI = +/-0.474; p = 0.273)	0.017 (CI = +/-0.478; p = 0.941)	-0.070	+1.76%
Severity	2007.1	0.018 (CI = +/-0.023; p = 0.124)	-0.080 (CI = +/-0.470; p = 0.728)	0.047 (CI = +/-0.474; p = 0.839)	-0.132 (CI = +/-0.478; p = 0.573)	-0.030 (CI = +/-0.482; p = 0.899)	-0.259 (CI = +/-0.487; p = 0.283)	0.016 (CI = +/-0.492; p = 0.948)	-0.091	+1.78%
Severity	2007.2	0.014 (CI = +/-0.024; p = 0.246)	-0.064 (CI = +/-0.474; p = 0.783)	0.065 (CI = +/-0.478; p = 0.780)	-0.113 (CI = +/-0.483; p = 0.634)	-0.008 (CI = +/-0.488; p = 0.972)	-0.236 (CI = +/-0.492; p = 0.332)	0.041 (CI = +/-0.498; p = 0.866)	-0.149	+1.41%
Severity	2008.1	0.017 (CI = +/-0.026; p = 0.195)	-0.076 (CI = +/-0.483; p = 0.746)	0.051 (CI = +/-0.487; p = 0.829)	-0.128 (CI = +/-0.492; p = 0.595)	-0.025 (CI = +/-0.497; p = 0.917)	-0.254 (CI = +/-0.503; p = 0.306)	0.021 (CI = +/-0.509; p = 0.932)	-0.139	+1.70%
Severity	2008.2	0.024 (CI = +/-0.027; p = 0.084)	-0.105 (CI = +/-0.472; p = 0.649)	0.019 (CI = +/-0.477; p = 0.934)	-0.163 (CI = +/-0.482; p = 0.489)	-0.064 (CI = +/-0.488; p = 0.787)	-0.296 (CI = +/-0.494; p = 0.226)	-0.024 (CI = +/-0.500; p = 0.920)	-0.070	+2.40%
Severity	2009.1	0.039 (CI = +/-0.022; p = 0.001)	-0.167 (CI = +/-0.355; p = 0.338)	-0.051 (CI = +/-0.359; p = 0.771)	-0.241 (CI = +/-0.363; p = 0.181)	-0.150 (CI = +/-0.368; p = 0.406)	-0.390 (CI = +/-0.373; p = 0.041)	-0.126 (CI = +/-0.378; p = 0.496)	0.292	+4.01%
Severity	2009.2	0.041 (CI = +/-0.024; p = 0.002)	-0.176 (CI = +/-0.364; p = 0.326)	-0.060 (CI = +/-0.369; p = 0.736)	-0.252 (CI = +/-0.373; p = 0.174)	-0.161 (CI = +/-0.379; p = 0.384)	-0.402 (CI = +/-0.384; p = 0.041)	-0.139 (CI = +/-0.390; p = 0.463)	0.275	+4.24%
Severity	2010.1	0.034 (CI = +/-0.024; p = 0.010)	-0.146 (CI = +/-0.345; p = 0.385)	-0.027 (CI = +/-0.350; p = 0.873)	-0.215 (CI = +/-0.355; p = 0.220)	-0.120 (CI = +/-0.360; p = 0.493)	-0.357 (CI = +/-0.366; p = 0.055)	-0.090 (CI = +/-0.372; p = 0.616)	0.163	+3.41%
Severity	2010.2	0.042 (CI = +/-0.025; p = 0.002)	-0.175 (CI = +/-0.327; p = 0.274)	-0.060 (CI = +/-0.332; p = 0.708)	-0.252 (CI = +/-0.337; p = 0.134)	-0.161 (CI = +/-0.343; p = 0.335)	-0.403 (CI = +/-0.349; p = 0.026)	-0.140 (CI = +/-0.355; p = 0.418)	0.288	+4.26%
Severity	2011.1	0.049 (CI = +/-0.026; p = 0.001)	-0.199 (CI = +/-0.319; p = 0.206)	-0.087 (CI = +/-0.324; p = 0.578)	-0.282 (CI = +/-0.330; p = 0.089)	-0.195 (CI = +/-0.336; p = 0.236)	-0.440 (CI = +/-0.343; p = 0.015)	-0.181 (CI = +/-0.350; p = 0.289)	0.363	+5.00%
Severity	2011.2	0.044 (CI = +/-0.029; p = 0.005)	-0.184 (CI = +/-0.325; p = 0.247)	-0.069 (CI = +/-0.331; p = 0.661)	-0.262 (CI = +/-0.337; p = 0.118)	-0.173 (CI = +/-0.344; p = 0.301)	-0.416 (CI = +/-0.352; p = 0.024)	-0.154 (CI = +/-0.360; p = 0.376)	0.253	+4.50%
Severity	2012.1	0.045 (CI = +/-0.033; p = 0.011)	-0.185 (CI = +/-0.341; p = 0.264)	-0.071 (CI = +/-0.348; p = 0.667)	-0.264 (CI = +/-0.355; p = 0.133)	-0.175 (CI = +/-0.364; p = 0.318)	-0.418 (CI = +/-0.372; p = 0.030)	-0.157 (CI = +/-0.382; p = 0.394)	0.187	+4.56%
Severity	2012.2	0.034 (CI = +/-0.035; p = 0.053)	-0.156 (CI = +/-0.330; p = 0.327)	-0.037 (CI = +/-0.338; p = 0.819)	-0.224 (CI = +/-0.346; p = 0.185)	-0.130 (CI = +/-0.355; p = 0.442)	-0.368 (CI = +/-0.365; p = 0.048)	-0.101 (CI = +/-0.375; p = 0.570)	0.044	+3.47%
Severity	2013.1	0.037 (CI = +/-0.040; p = 0.066)	-0.164 (CI = +/-0.347; p = 0.325)	-0.046 (CI = +/-0.357; p = 0.782)	-0.236 (CI = +/-0.367; p = 0.187)	-0.143 (CI = +/-0.377; p = 0.425)	-0.382 (CI = +/-0.389; p = 0.054)	-0.117 (CI = +/-0.401; p = 0.537)	0.013	+3.79%
Severity	2013.2	0.026 (CI = +/-0.044; p = 0.228)	-0.135 (CI = +/-0.345; p = 0.408)	-0.011 (CI = +/-0.355; p = 0.945)	-0.195 (CI = +/-0.367; p = 0.267)	-0.097 (CI = +/-0.379; p = 0.586)	-0.330 (CI = +/-0.392; p = 0.091)	-0.059 (CI = +/-0.406; p = 0.756)	-0.123	+2.59%
Severity	2014.1	0.029 (CI = +/-0.053; p = 0.253)	-0.142 (CI = +/-0.369; p = 0.412)	-0.020 (CI = +/-0.382; p = 0.909)	-0.205 (CI = +/-0.396; p = 0.275)	-0.108 (CI = +/-0.411; p = 0.571)	-0.343 (CI = +/-0.428; p = 0.104)	-0.073 (CI = +/-0.445; p = 0.721)	-0.164	+2.90%
Severity	2014.2	0.017 (CI = +/-0.061; p = 0.549)	-0.116 (CI = +/-0.384; p = 0.510)	0.011 (CI = +/-0.399; p = 0.951)	-0.168 (CI = +/-0.417; p = 0.385)	-0.065 (CI = +/-0.436; p = 0.742)	-0.294 (CI = +/-0.456; p = 0.178)	-0.019 (CI = +/-0.477; p = 0.930)	-0.265	+1.71%
Severity	2015.1	0.023 (CI = +/-0.076; p = 0.503)	-0.129 (CI = +/-0.418; p = 0.498)	-0.004 (CI = +/-0.438; p = 0.983)	-0.187 (CI = +/-0.461; p = 0.378)	-0.087 (CI = +/-0.485; p = 0.690)	-0.319 (CI = +/-0.511; p = 0.188)	-0.047 (CI = +/-0.539; p = 0.846)	-0.313	+2.34%
Severity	2015.2	0.033 (CI = +/-0.096; p = 0.444)	-0.147 (CI = +/-0.461; p = 0.475)	-0.027 (CI = +/-0.488; p = 0.898)	-0.215 (CI = +/-0.518; p = 0.360)	-0.120 (CI = +/-0.550; p = 0.622)	-0.357 (CI = +/-0.585; p = 0.192)	-0.090 (CI = +/-0.621; p = 0.743)	-0.361	+3.35%
Severity	2016.1	0.056 (CI = +/-0.122; p = 0.305)	-0.185 (CI = +/-0.500; p = 0.400)	-0.077 (CI = +/-0.536; p = 0.738)	-0.275 (CI = +/-0.576; p = 0.286)	-0.192 (CI = +/-0.619; p = 0.477)	-0.440 (CI = +/-0.665; p = 0.156)	-0.184 (CI = +/-0.714; p = 0.550)	-0.337	+5.73%
Severity	2016.2	0.023 (CI = +/-0.159; p = 0.722)	-0.136 (CI = +/-0.550; p = 0.553)	-0.012 (CI = +/-0.600; p = 0.962)	-0.194 (CI = +/-0.655; p = 0.481)	-0.095 (CI = +/-0.715; p = 0.747)	-0.327 (CI = +/-0.778; p = 0.330)	-0.055 (CI = +/-0.845; p = 0.875)	-0.527	+2.36%
Severity	2017.1	0.060 (CI = +/-0.228; p = 0.505)	-0.185 (CI = +/-0.651; p = 0.474)	-0.079 (CI = +/-0.727; p = 0.777)	-0.280 (CI = +/-0.811; p = 0.392)	-0.199 (CI = +/-0.902; p = 0.574)	-0.449 (CI = +/-0.998; p = 0.279)	-0.196 (CI = +/-1.097; p = 0.647)	-0.603	+6.19%
Frequency	2006.1	0.031 (CI = +/-0.014; p = 0.000)	-0.267 (CI = +/-0.329; p = 0.108)	-0.295 (CI = +/-0.331; p = 0.079)	-0.228 (CI = +/-0.334; p = 0.173)	-0.257 (CI = +/-0.337; p = 0.128)	-0.338 (CI = +/-0.339; p = 0.050)	-0.389 (CI = +/-0.342; p = 0.027)	0.293	+3.17%
Frequency	2006.2	0.031 (CI = +/-0.015; p = 0.000)	-0.265 (CI = +/-0.337; p = 0.117)	-0.293 (CI = +/-0.340; p = 0.087)	-0.226 (CI = +/-0.342; p = 0.186)	-0.256 (CI = +/-0.345; p = 0.140)	-0.336 (CI = +/-0.348; p = 0.058)	-0.387 (CI = +/-0.351; p = 0.032)	0.250	+3.14%
Frequency	2007.1	0.031 (CI = +/-0.017; p = 0.001)	-0.267 (CI = +/-0.346; p = 0.124)	-0.295 (CI = +/-0.348; p = 0.094)	-0.228 (CI = +/-0.351; p = 0.194)	-0.257 (CI = +/-0.355; p = 0.147)	-0.338 (CI = +/-0.358; p = 0.063)	-0.389 (CI = +/-0.361; p = 0.036)	0.217	+3.17%
Frequency	2007.2	0.033 (CI = +/-0.018; p = 0.001)	-0.276 (CI = +/-0.351; p = 0.117)	-0.305 (CI = +/-0.354; p = 0.088)	-0.239 (CI = +/-0.357; p = 0.180)	-0.270 (CI = +/-0.361; p = 0.136)	-0.352 (CI = +/-0.365; p = 0.058)	-0.403 (CI = +/-0.368; p = 0.033)	0.221	+3.39%
Frequency	2008.1	0.028 (CI = +/-0.018; p = 0.005)	-0.252 (CI = +/-0.336; p = 0.134)	-0.279 (CI = +/-0.339; p = 0.103)	-0.210 (CI = +/-0.343; p = 0.218)	-0.238 (CI = +/-0.346; p = 0.169)	-0.317 (CI = +/-0.350; p = 0.074)	-0.366 (CI = +/-0.354; p = 0.043)	0.132	+2.82%
Frequency	2008.2	0.026 (CI = +/-0.020; p = 0.013)	-0.244 (CI = +/-0.343; p = 0.154)	-0.269 (CI = +/-0.347; p = 0.121)	-0.199 (CI = +/-0.350; p = 0.250)	-0.226 (CI = +/-0.354; p = 0.199)	-0.304 (CI = +/-0.359; p = 0.092)	-0.352 (CI = +/-0.363; p = 0.057)	0.068	+2.61%
Frequency	2009.1	0.018 (CI = +/-0.019; p = 0.064)	-0.213 (CI = +/-0.314; p = 0.172)	-0.235 (CI = +/-0.318; p = 0.139)	-0.161 (CI = +/-0.322; p = 0.308)	-0.184 (CI = +/-0.326; p = 0.251)	-0.259 (CI = +/-0.330; p = 0.117)	-0.303 (CI = +/-0.334; p = 0.073)	-0.008	+1.83%
Frequency	2009.2	0.012 (CI = +/-0.020; p = 0.214)	-0.190 (CI = +/-0.301; p = 0.202)	-0.209 (CI = +/-0.305; p = 0.168)	-0.132 (CI = +/-0.309; p = 0.382)	-0.152 (CI = +/-0.313; p = 0.321)	-0.224 (CI = +/-0.317; p = 0.157)	-0.265 (CI = +/-0.322; p = 0.101)	-0.052	+1.22%
Frequency	2010.1	0.002 (CI = +/-0.017; p = 0.809)	-0.153 (CI = +/-0.245; p = 0.205)	-0.167 (CI = +/-0.248; p = 0.175)	-0.085 (CI = +/-0.251; p = 0.488)	-0.100 (CI = +/-0.255; p = 0.422)	-0.166 (CI = +/-0.259; p = 0.195)	-0.202 (CI = +/-0.264; p = 0.124)	0.045	+0.20%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.605)	-0.131 (CI = +/-0.228; p = 0.241)	-0.141 (CI = +/-0.231; p = 0.214)	-0.056 (CI = +/-0.235; p = 0.619)	-0.068 (CI = +/-0.239; p = 0.554)	-0.131 (CI = +/-0.243; p = 0.269)	-0.164 (CI = +/-0.247; p = 0.178)	0.144	-0.43%
Frequency	2011.1	-0.003 (CI = +/-0.019; p = 0.772)	-0.136 (CI = +/-0.235; p = 0.237)	-0.148 (CI = +/-0.239; p = 0.210)	-0.063 (CI = +/-0.244; p = 0.589)	-0.076 (CI = +/-0.248; p = 0.525)	-0.140 (CI = +/-0.253; p = 0.257)	-0.174 (CI = +/-0.258; p = 0.172)	0.109	-0.27%
Frequency	2011.2	-0.008 (CI = +/-0.021; p = 0.449)	-0.121 (CI = +/-0.234; p = 0.288)	-0.130 (CI = +/-0.238; p = 0.264)	-0.043 (CI = +/-0.243; p = 0.710)	-0.053 (CI = +/-0.248; p = 0.652)	-0.115 (CI = +/-0.253; p = 0.348)	-0.146 (CI = +/-0.259; p = 0.246)	0.164	-0.75%
Frequency	2012.1	-0.012 (CI = +/-0.023; p = 0.256)	-0.106 (CI = +/-0.235; p = 0.348)	-0.113 (CI = +/-0.239; p = 0.330)	-0.024 (CI = +/-0.245; p = 0.840)	-0.031 (CI = +/-0.250; p = 0.792)	-0.090 (CI = +/-0.256; p = 0.462)	-0.119 (CI = +/-0.263; p = 0.346)	0.215	-1.24%
Frequency	2012.2	-0.015 (CI = +/-0.026; p = 0.233)	-0.099 (CI = +/-0.245; p = 0.397)	-0.104 (CI = +/-0.251; p = 0.385)	-0.014 (CI = +/-0.257; p = 0.907)	-0.021 (CI = +/-0.263; p = 0.868)	-0.079 (CI = +/-0.271; p = 0.541)	-0.106 (CI = +/-0.278; p = 0.424)	0.203	-1.48%
Frequency	2013.1	-0.011 (CI = +/-0.029; p = 0.432)	-0.110 (CI = +/-0.255; p = 0.366)	-0.117 (CI = +/-0.261; p = 0.349)	-0.029 (CI = +/-0.269; p = 0.821)	-0.037 (CI = +/-0.277; p = 0.775)	-0.097 (CI = +/-0.285; p = 0.473)	-0.127 (CI = +/-0.294; p = 0.366)	0.122	-1.09%
Frequency	2013.2	-0.008 (CI = +/-0.034; p = 0.601)	-0.116 (CI = +/-0.270; p = 0.364)	-0.124 (CI = +/-0.278; p = 0.346)	-0.037 (CI = +/-0.287; p = 0.780)	-0.047 (CI = +/-0.297; p = 0.733)	-0.108 (CI = +/-0.307; p = 0.454)	-0.139 (CI = +/-0.318; p = 0.356)	0.048	-0.84%
Frequency	2014.1	-0.017 (CI = +/-0.039; p = 0.347)	-0.095 (CI = +/-0.274; p = 0.456)	-0.099 (CI = +/-0.284; p = 0.454)	-0.008 (CI = +/-0.294; p = 0.954)	-0.013 (CI = +/-0.306; p = 0.925)	-0.070 (CI = +/-0.318; p = 0.634)	-0.096 (CI = +/-0.331; p = 0.531)	0.113	-1.72%
Frequency	2014.2	-0.020 (CI = +/-0.047; p = 0.369)	-0.090 (CI = +/-0.296; p = 0.510)	-0.093 (CI = +/-0.309; p = 0.515)	0.000 (CI = +/-0.322; p = 0.999)	-0.004 (CI = +/-0.336; p = 0.980)	-0.059 (CI = +/-0.352; p = 0.712)	-0.085 (CI = +/-0.368; p = 0.616)	0.054	-1.96%
Frequency	2015.1	-0.024 (CI = +/-0.059; p = 0.380)	-0.082 (CI = +/-0.324; p = 0.575)	-0.083 (CI = +/-0.340; p = 0.590)	0.012 (CI = +/-0.357; p = 0.940)	0.010 (CI = +/-0.376; p = 0.953)	-0.044 (CI = +/-0.396; p = 0.806)	-0.067 (CI = +/-0.418; p = 0.721)	-0.011	-2.35%
Frequency	2015.2	-0.025 (CI = +/-0.076; p = 0.460)	-0.080 (CI = +/-0.362; p = 0.619)	-0.080 (CI = +/-0.384; p = 0.638)	0.016 (CI = +/-0.407; p = 0.930)	0.014 (CI = +/-0.433; p = 0.941)	-0.039 (CI = +/-0.460; p = 0.848)	-0.061 (CI = +/-0.489; p = 0.775)	-0.135	-2.47%
Frequency	2016.1	-0.058 (CI = +/-0.081; p = 0.132)	-0.025 (CI = +/-0.334; p = 0.862)	-0.008 (CI = +/-0.358; p = 0.956)	0.103 (CI = +/-0.385; p = 0.536)	0.118 (CI = +/-0.414; p = 0.511)	0.082 (CI = +/-0.445; p = 0.668)	0.076 (CI = +/-0.477; p = 0.711)	0.192	-5.63%
Frequency	2016.2	-0.059 (CI = +/-0.115; p = 0.247)	-0.024 (CI = +/-0.397; p = 0.883)	-0.007 (CI = +/-0.433; p = 0.967)	0.105 (CI = +/-0.473; p = 0.594)	0.120 (CI = +/-0.516; p = 0.576)	0.084 (CI = +/-0.562; p = 0.717)	0.078 (CI = +/-0.610; p = 0.756)	-0.054	-5.68%
Frequency	2017.1	-0.070 (CI = +/-0.173; p = 0.323)	-0.008 (CI = +/-0.495; p = 0.965)	0.014 (CI = +/-0.552; p = 0.946)	0.132 (CI = +/-0.616; p = 0.584)	0.153 (CI = +/-0.686; p = 0.569)	0.123 (CI = +/-0.758; p = 0.676)	0.123 (CI = +/-0.834; p = 0.703)	-0.305	-6.78%

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